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

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BHC Name CITIGROUP INC.

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 2,361,876,000
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:

CITIGROUP INC.
388 GREENWICH STREET

NEW YORK, NY 10013

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	2,332,363,333	2,197,941,000	2,222,139,000	1,979,195,500	1,923,700,750
Net income ($000)	18,779,000	6,738,000	11,047,000	19,401,000	18,045,000
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)	1.78	2.65	10	1.99	2.80	14	1.95	2.77	13	2.36	3.01	20	2.42	3.08	20
+ Non-interest income	1.31	1.09	66	1.47	1.21	67	1.36	1.21	62	1.33	1.32	60	1.39	1.31	62
– Overhead expense	1.99	2.21	37	2.06	2.59	27	2.05	2.57	27	2.15	2.69	21	2.23	2.71	25
– Provision for credit losses	-0.19	-0.12	31	0.99	0.66	82	0.72	0.51	81	0.42	0.15	92	0.38	0.14	90
+ Securities gains (losses)	0.02	0.01	85	0.08	0.03	83	0.06	0.02	85	0.07	0.01	95	0.01	0	92
+ Other tax equivalent adjustments	0	0	9	0	0	84	0	0	88	0	0	4	0	0	4
= Pretax net operating income (tax equivalent)	1.35	1.76	19	0.50	0.91	20	0.62	1.04	17	1.21	1.56	20	1.22	1.57	19
Net operating income	1.07	1.34	25	0.41	0.70	19	0.50	0.81	19	0.98	1.19	21	0.94	1.24	20
Net income	1.07	1.34	25	0.41	0.71	19	0.50	0.82	19	0.98	1.19	21	0.94	1.24	21
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.29	3.12	11	2.90	3.64	14	2.78	3.55	13	4.14	4.41	30	3.94	4.24	31
Interest expense	0.40	0.26	81	0.79	0.58	77	0.71	0.52	76	1.62	1.08	84	1.36	0.86	85
Net interest income (tax equivalent)	1.90	2.85	10	2.12	3.05	12	2.07	3.01	13	2.52	3.33	20	2.58	3.38	21
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.78	0.12	96	1.16	0.28	93	1.08	0.27	93	1.12	0.21	94	1.06	0.22	92
Earnings coverage of net loan and lease losses (X)	5.14	26.30	18	3.99	20.97	19	3.88	22.91	17	4.11	24.40	18	4.21	21.75	18
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.61	1.32	93	3.91	1.58	95	3.63	1.58	95	1.80	0.83	94	1.77	0.90	92
Allowance for loan and lease losses / Total loans and leases	2.54	1.30	93	3.88	1.55	95	3.59	1.55	95	1.78	0.81	94	1.76	0.89	92
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.61	0.58	60	0.79	0.71	61	0.83	0.71	66	0.59	0.57	56	0.54	0.61	45
30–89 days past due loans and leases / Total loans and leases	0.47	0.29	80	0.56	0.37	78	0.60	0.39	79	0.72	0.43	81	0.54	0.44	68
Liquidity and Funding															
Net noncore funding dependence	39.94	-3.31	98	52.70	6.19	96	52.51	3.20	96	58.48	14.45	96	53.17	16.62	96
Net short-term noncore funding dependence	-32.07	-9.17	10	-21.66	-2.71	9	-21.91	-4.76	12	-7.81	3.38	15	-9.29	4.66	14
Net loans and leases / Total assets	28.74	58.81	5	29.33	63	8	29.62	61.58	7	36.15	63.77	10	35.91	63.98	9
Capitalization															
Tier 1 leverage ratio	7.31	9.07	9	7.21	9.05	6	7.37	9.13	6	7.96	9.76	10	8.32	9.71	11
Holding company equity capital / Total assets	8.50	10.79	15	8.68	11.12	16	8.82	11.16	16	9.90	12.43	20	10.23	12.22	21
Total equity capital (including minority interest) / Total assets	8.54	10.91	13	8.71	11.24	14	8.86	11.29	16	9.94	12.57	19	10.28	12.27	21
Common equity tier 1 capital / Total risk-weighted assets	11.65	12.64	35	12.06	12.26	50	11.85	12.38	45	11.79	12.17	48	11.86	12.12	54
Net loans and leases / Equity capital (X)	3.38	5.47	9	3.38	5.73	9	3.36	5.58	10	3.65	5.21	14	3.51	5.29	15
Cash dividends / Net income	21.23	27.22	38	60.17	49.74	68	48.83	42.30	61	28.41	33.12	39	27.92	27.31	42
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	5.70	9.51	35	10.90	16.67	33	15.83	16.68	49	1.76	9.26	18	4.07	7	44
Equity capital	3.61	7.52	33	-1.27	6.54	12	3.21	6.99	32	-1.52	10.49	4	-2.25	7.89	12
Net loans and leases	3.58	-0.66	75	-5.70	12.75	5	-5.10	9.07	9	2.45	9.10	25	1.88	7.89	20
Noncore funding	-4.64	-21.64	75	9.92	-6.57	73	11.16	-12.18	77	4.85	6.59	52	6.40	10.67	49
Parent Company Ratios															
Short-term debt / Equity capital	6.66	0.55	94	6.52	0.92	90	7.82	0.77	92	3.67	1.02	82	7.52	1.14	89
Long-term debt / Equity capital	77.16	10.65	95	79.62	13.73	93	76.83	13.56	93	72.34	13.04	94	64.98	13.37	93
Equity investment in subsidiaries / Equity capital	110.53	103.15	85	106.95	103.27	74	106.93	102.81	75	104.60	103.22	59	104.65	103.10	59
Cash from ops + noncash items + op expense / Op expense + dividends	96.07	155.61	26	95.71	142.45	25	97.58	147.24	19	262.10	190.27	78	240.99	174.91	81

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	26,920,000	31,300,000	40,753,000	49,106,000	47,100,000	-13.99	-11.86
Income from lease financing receivables	20,000	-79,000	-80,000	55,000	84,000		-58.33
Fully taxable income on loans and leases	26,936,000	31,211,000	40,661,000	49,156,000	47,178,000	-13.70	-11.93
Tax-exempt income on loans and leases	4,000	10,000	12,000	5,000	6,000	-60.00	-20.00
Estimated tax benefit on income on loans and leases	626	1,454	1,616	620	733	-56.92	-58.32
Income on loans and leases (tax equivalent)	26,940,626	31,222,454	40,674,616	49,161,620	47,184,733	-13.71	-11.94
Investment interest income (tax equivalent)	5,376,374	6,179,546	7,895,384	9,720,380	9,282,267	-13.00	-5.59
Interest on balances due from depository institutions	418,000	802,000	928,000	2,682,000	2,203,000	-47.88	-40.46
Interest income on other earning assets	4,943,000	6,871,000	8,631,000	14,990,000	12,300,000	-28.06	-23.72
Total interest income (tax equivalent)	37,678,000	45,075,000	58,129,000	76,554,000	70,970,000	-16.41	-13.32
Interest on time deposits of $250K or more	19,000	203,000	213,000	483,000	324,000	-90.64	
Interest on time deposits < $250K	176,000	422,000	502,000	679,000	196,000	-58.29	
Interest on foreign office deposits	1,294,000	2,598,000	3,153,000	6,328,000	5,116,000	-50.19	-53.72
Interest on other deposits	632,000	1,536,000	1,808,000	4,714,000	3,124,000	-58.85	45.62
Interest on other borrowings and trading liabilities	3,648,000	6,703,000	8,068,000	16,548,000	14,518,000	-45.58	-29.33
Interest on subordinated debt and mandatory convertible securities	771,000	772,000	1,009,000	1,166,000	1,187,000	-0.13	-10.45
Total interest expense	6,540,000	12,234,000	14,753,000	29,918,000	24,465,000	-46.54	-30.23
Net interest income (tax equivalent)	31,138,000	32,841,000	43,376,000	46,636,000	46,505,000	-5.19	-8.68
Non-interest income	22,851,000	24,281,000	30,151,000	26,301,000	26,764,000	-5.89	17.90
Adjusted operating income (tax equivalent)	53,989,000	57,122,000	73,527,000	72,937,000	73,269,000	-5.48	0.96
Overhead expense	34,745,000	33,876,000	45,591,000	42,598,000	42,913,000	2.57	7.57
Provision for credit losses	-3,401,000	16,354,000	15,939,000	8,218,000	7,354,000		
Securities gains (losses)	398,000	1,248,000	1,441,000	1,331,000	287,000	-68.11	15.36
Other tax equivalent adjustments	-3,000	7,000	10,000	-32,000	-40,000		
Pretax net operating income (tax equivalent)	23,547,000	8,231,000	13,682,000	23,913,000	23,460,000	186.08	43.15
Applicable income taxes	4,680,000	1,409,000	2,525,000	4,430,000	5,357,000	232.15	-5.17
Tax equivalent adjustments	28,000	40,000	50,000	12,000	15,000	-30.00	-61.11
Applicable income taxes (tax equivalent)	4,708,000	1,449,000	2,575,000	4,442,000	5,372,000	224.91	-5.97
Minority interest	67,000	18,000	40,000	66,000	35,000	272.22	39.58
Net income before discontinued operations, net of minority interest	18,772,000	6,764,000	11,067,000	19,405,000	18,053,000	177.53	64.75
Discontinued operations, net of applicable income taxes	7,000	-26,000	-20,000	-4,000	-8,000		
Net income attributable to holding company	18,779,000	6,738,000	11,047,000	19,401,000	18,045,000	178.70	65.61
Memoranda							
Net income - holding company and noncontrolling (minority) interest	18,846,000	6,756,000	11,087,000	19,467,000	18,080,000	178.95	65.50
Investment securities income (tax equivalent)	5,376,374	6,179,546	7,895,384	9,720,380	9,282,267	-13.00	-5.59
US Treasury and agency securities (excluding mortgage-backed securities)	1,069,000	1,182,000	1,520,000	1,975,000	2,397,000	-9.56	-26.22
Mortgage-backed securities	1,342,000	1,561,000	1,986,000	2,605,000	1,923,000	-14.03	-0.74
All other securities	2,965,374	3,436,546	4,389,384	5,140,380	4,962,267	-13.71	2.48
Cash dividends declared	3,987,000	4,054,000	5,394,000	5,512,000	5,039,000	-1.65	162.82
Common	3,176,000	3,226,000	4,299,000	4,403,000	3,865,000	-1.55	317.89
Preferred	811,000	828,000	1,095,000	1,109,000	1,174,000	-2.05	7.13

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)	2.15	2.90	12	2.73	3.35	16	2.62	3.27	13	3.87	4	37	3.69	3.87	35
Less: Interest expense	0.37	0.24	81	0.74	0.54	77	0.66	0.48	77	1.51	0.98	84	1.27	0.79	85
Equals: Net interest income (tax equivalent)	1.78	2.65	10	1.99	2.80	14	1.95	2.77	13	2.36	3.01	20	2.42	3.08	20
Plus: Non-interest income	1.31	1.09	66	1.47	1.21	67	1.36	1.21	62	1.33	1.32	60	1.39	1.31	62
Equals: adjusted operating income (tax equivalent)	3.09	3.80	16	3.47	4.06	21	3.31	4.04	17	3.69	4.41	18	3.81	4.46	19
Less: Overhead expense	1.99	2.21	37	2.06	2.59	27	2.05	2.57	27	2.15	2.69	21	2.23	2.71	25
Less: Provision for credit losses	-0.19	-0.12	31	0.99	0.66	82	0.72	0.51	81	0.42	0.15	92	0.38	0.14	90
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	0.02	0.01	85	0.08	0.03	83	0.06	0.02	85	0.07	0.01	95	0.01	0	92
Plus: other tax equivalent adjustments	0	0	9	0	0	84	0	0	88	0	0	4	0	0	4
Equals: Pretax net operating income (tax equivalent)	1.35	1.76	19	0.50	0.91	20	0.62	1.04	17	1.21	1.56	20	1.22	1.57	19
Less: Applicable income taxes (tax equivalent)	0.27	0.41	14	0.09	0.21	18	0.12	0.23	18	0.22	0.36	13	0.28	0.33	32
Less: Minority interest	0	0	88	0	0	84	0	0	85	0	0	80	0	0	79
Equals: Net operating income	1.07	1.34	25	0.41	0.70	19	0.50	0.81	19	0.98	1.19	21	0.94	1.24	20
Plus: Net extraordinary items	0	0	96	0	0	1	0	0	1	0	0	3	0	0	5
Equals: Net income	1.07	1.34	25	0.41	0.71	19	0.50	0.82	19	0.98	1.19	21	0.94	1.24	21
Memo: Net income (last four quarters)	0.99	1.30	18	0.55	0.81	22	0.50	0.82	19	0.98	1.19	20	0.94	1.24	20
Net income–BHC and noncontrolling (minority) interest	1.08	1.35	24	0.41	0.72	19	0.50	0.83	17	0.98	1.20	21	0.94	1.25	21
Margin Analysis															
Average earning assets / Average assets	93.92	93.09	60	94.19	92.11	74	94.16	92.32	72	93.37	91.05	75	93.56	91.48	74
Average interest-bearing funds / Average assets	67.65	61.98	75	68.37	64.67	71	68.08	64.06	70	67.43	65.57	61	64.29	65.56	43
Interest income (tax equivalent) / Average earning assets	2.29	3.12	11	2.90	3.64	14	2.78	3.55	13	4.14	4.41	30	3.94	4.24	31
Interest expense / Average earning assets	0.40	0.26	81	0.79	0.58	77	0.71	0.52	76	1.62	1.08	84	1.36	0.86	85
Net interest income (tax equivalent) / Average earning assets	1.90	2.85	10	2.12	3.05	12	2.07	3.01	13	2.52	3.33	20	2.58	3.38	21
Yield or Cost															
Total loans and leases (tax equivalent)	5.19	4.07	90	5.88	4.35	92	5.80	4.27	93	7.03	5.09	92	6.84	4.95	93
Interest-bearing bank balances	0.19	0.13	93	0.41	0.36	66	0.35	0.27	74	1.47	2.04	21	1.27	1.64	21
Federal funds sold and reverse repos	0.32	0.25	72	0.92	0.75	67	0.80	0.68	64	2.59	2.44	66	2.05	2.17	49
Trading assets	1.52	0.45	81	1.88	0.65	78	1.79	0.60	79	2.69	0.99	80	2.43	1.11	76
Total earning assets	2.29	3.09	11	2.90	3.61	14	2.78	3.51	13	4.14	4.36	33	3.94	4.20	33
Investment securities (tax equivalent)	1.56	1.77	36	2.09	2.36	25	1.97	2.25	26	2.83	2.76	58	2.71	2.68	53
US Treasury and agency securities (excluding mortgage-backed securities)	0.73	1.23	21	1.06	1.85	17	0.99	1.75	19	1.80	2.32	17	2.01	2.05	51
Mortgage-backed securities	1.68	1.55	62	2.22	2.17	52	2.12	2.05	54	3.18	2.61	91	2.57	2.50	60
All other securities	2.32	2.85	35	2.74	3.28	26	2.61	3.24	22	3.35	4.06	31	3.30	4.20	31
Interest-bearing deposits	0.26	0.22	68	0.63	0.60	58	0.55	0.53	58	1.39	1.10	73	1.11	0.81	77
Time deposits of $250K or more	0.19	0.70	4	1.02	1.53	14	0.86	1.42	11	1.45	1.96	15	1.18	1.44	28
Time deposits < $250K	1.28	0.67	92	2.17	1.47	96	2.02	1.36	93	2.75	1.82	97	1.72	1.29	76
Other domestic deposits	0.17	0.16	65	0.50	0.41	73	0.43	0.36	70	1.44	0.93	85	1.04	0.67	82
Foreign deposits	0.31	0.12	85	0.65	0.48	67	0.58	0.42	67	1.30	1.19	53	1.13	0.97	56
Federal funds purchased and repos	0.46	0.18	88	1.14	0.71	81	0.96	0.62	80	3.29	1.86	88	2.84	1.51	88
Other borrowed funds and trading liabilities	0.82	1.29	33	1.46	1.54	47	1.33	1.50	43	2.62	2.38	65	2.41	2.28	59
All interest-bearing funds	0.55	0.38	80	1.09	0.82	78	0.98	0.74	77	2.24	1.49	84	1.98	1.19	86

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	22,851,000	24,281,000	30,151,000	26,301,000	26,764,000
Fiduciary activities income	2,067,000	1,741,000	2,359,000	2,183,000	2,188,000
Service charges on deposit accounts - domestic	818,000	736,000	1,008,000	995,000	934,000
Trading revenue	7,500,000	9,564,000	12,819,000	13,130,000	7,691,000
Investment banking fees and commissions	7,092,000	5,700,000	7,352,000	6,528,000	6,529,000
Insurance activities revenue	425,000	440,000	589,000	640,000	659,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	130,000	-70,000	-43,000	58,000	217,000
Net securitization income	70,000	63,000	71,000	62,000	58,000
Net gains (losses) on sales of loans, OREO, other assets	129,000	268,000	458,000	1,381,000	973,000
Other non-interest income	4,620,000	5,839,000	5,538,000	1,324,000	7,515,000
Total overhead expenses	34,745,000	33,876,000	45,591,000	42,598,000	42,913,000
Personnel expense	18,041,000	16,873,000	22,214,000	21,432,000	21,153,000
Net occupancy expense	1,690,000	1,695,000	2,324,000	2,323,000	2,324,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	271,000	363,000	457,000	566,000	557,000
Other operating expenses	14,743,000	14,945,000	20,596,000	18,277,000	18,879,000
Fee income on mutual funds and annuities	24,000	24,000	29,000	42,000	42,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	229,957	219,446	221,119	211,495	217,058
Average personnel expense per employee	78.45	76.89	100.46	101.34	97.45
Average assets per employee	10,142.61	10,015.86	10,049.52	9,358.12	8,862.61

	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	0.11	2.14	25	0.10	2.09	23	0.10	2.02	24	0.16	2.72	23	0.16	3.08	20
Overhead expenses / Net Interest Income + non-interest income	64.39	58.85	72	59.34	62.06	46	62.04	62.28	53	58.44	61.29	41	58.61	60.88	38
Percent of Average Assets															
Total overhead expense	1.99	2.21	37	2.06	2.59	27	2.05	2.57	27	2.15	2.69	21	2.23	2.71	25
Personnel expense	1.03	1.23	25	1.02	1.30	23	1	1.30	22	1.08	1.41	22	1.10	1.44	18
Net occupancy expense	0.10	0.24	9	0.10	0.26	6	0.10	0.26	5	0.12	0.28	5	0.12	0.28	5
Other operating expenses	0.86	0.72	75	0.93	0.95	67	0.95	0.94	68	0.95	0.97	61	1.01	0.97	67
Overhead less non-interest income	0.68	1.08	15	0.58	1.27	12	0.69	1.25	14	0.82	1.32	17	0.84	1.38	14
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	64.36	58.34	74	59.30	61.60	49	62.01	61.82	56	58.40	60.64	44	58.57	60.37	42
Personnel expense	33.42	32.89	47	29.54	32.31	29	30.21	32.36	34	29.38	32.39	31	28.87	32.51	27
Net occupancy expense	3.13	6.26	10	2.97	6.55	9	3.16	6.58	8	3.18	6.52	8	3.17	6.48	9
Other operating expenses	27.81	18.68	92	26.80	22.16	80	28.63	22.28	82	25.83	21.20	79	26.53	20.90	83
Total non-interest income	42.33	28.20	83	42.51	28.52	80	41.01	28.83	79	36.06	29.23	68	36.53	28.50	71
Fiduciary activities income	3.83	2.27	72	3.05	2.06	70	3.21	2.09	69	2.99	1.97	69	2.99	2.14	68
Service charges on domestic deposit accounts	1.52	3.25	23	1.29	3.23	19	1.37	3.27	20	1.36	3.88	19	1.27	4.15	18
Trading revenue	13.89	0.68	96	16.74	1.37	97	17.43	1.28	97	18	1.18	96	10.50	0.85	96
Investment banking fees and commissions	13.14	2.46	92	9.98	2.59	88	10	2.46	89	8.95	3.54	83	8.91	3.42	84
Insurance activities revenue	0.79	0.38	79	0.77	0.41	78	0.80	0.41	78	0.88	0.47	80	0.90	0.47	80
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	0.24	0.56	53	-0.12	-0.04	22	-0.06	0.01	26	0.08	0.28	45	0.30	0.65	48
Net securitization income	0.13	0.01	93	0.11	0	93	0.10	0	93	0.09	0.01	92	0.08	0.01	92
Net gain (loss) - sales of loans, OREO, and other assets	0.24	3.64	17	0.47	3.74	28	0.62	3.92	28	1.89	1.86	59	1.33	1.61	57
Other non-interest income	8.56	9.39	57	10.22	9.49	65	7.53	9.65	44	1.82	10.04	2	10.26	9.86	62
Overhead less non-interest income	22.03	29.67	25	16.80	31.97	16	21	31.93	19	22.34	31.06	22	22.04	31.46	20
Applicable income taxes / Pretax net operating income (tax equivalent)	19.88	21.49	31	17.12	18.64	32	18.45	18.63	41	18.53	20.56	31	22.83	19.04	79
Applicable income tax + TE / Pretax net operating income + TE	19.99	23.11	12	17.60	22.16	16	18.82	21.18	24	18.58	23.23	13	22.90	21.56	61

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	175,901,000	174,877,000	177,438,000	169,802,000	165,607,000	0.59	3.52
Commercial and industrial loans	167,855,000	171,629,000	167,657,000	177,036,000	178,326,000	-2.20	4.24
Loans to individuals	163,003,000	170,343,000	173,176,000	200,542,000	191,199,000	-4.31	-6.32
Loans to depository institutions and acceptances of other banks	12,149,000	11,171,000	11,544,000	13,556,000	16,549,000	8.75	-25.75
Agricultural loans	604,000	745,000	657,000	1,316,000	1,043,000	-18.93	-57.97
Other loans and leases	176,933,000	153,588,000	164,445,000	156,458,000	148,718,000	15.20	32.98
Less: Unearned income	0	668,000	632,000	593,000	652,000	-100.00	-100.00
Loans and leases, net of unearned income	696,445,000	681,685,000	694,285,000	718,117,000	700,790,000	2.17	6.30
Less: Allowance for loan and lease losses	17,715,000	26,426,000	24,956,000	12,783,000	12,315,000	-32.96	42.41
Net loans and leases	678,730,000	655,259,000	669,329,000	705,334,000	688,475,000	3.58	5.60
Debt securities that reprice or mature in over 1 year	373,278,000	302,168,000	319,111,000	238,860,000	229,429,000	23.53	36.33
Mutual funds and equity securities	379,000	693,000	515,000	458,000	220,000	-45.31	-71.40
Subtotal	1,052,387,000	958,120,000	988,955,000	944,652,000	918,124,000	9.84	14.65
Interest-bearing bank balances	300,187,000	302,916,000	288,133,000	174,394,000	168,432,000	-0.90	125.44
Federal funds sold and reverse repos	337,696,000	289,358,000	294,712,000	251,322,000	270,684,000	16.71	43.06
Debt securities that reprice or mature within 1 year	115,160,000	133,156,000	116,136,000	117,738,000	117,994,000	-13.51	62.20
Trading assets	340,462,000	345,971,000	371,872,000	274,638,000	254,760,000	-1.59	33.71
Total earning assets	2,145,892,000	2,029,521,000	2,059,808,000	1,762,744,000	1,729,994,000	5.73	33.06
Non-interest-bearing cash and due from depository institutions	28,906,000	25,308,000	26,349,000	23,967,000	23,645,000	14.22	23.43
Premises, fixed assets, and leases	13,413,000	13,539,000	13,808,000	13,884,000	8,439,000	-0.93	77.56
Other real estate owned	22,000	42,000	43,000	61,000	99,000	-47.62	-86.34
Investment in unconsolidated subsidiaries	7,413,000	7,636,000	8,045,000	7,965,000	7,250,000	-2.92	19.28
Intangible and other assets	166,303,000	158,511,000	152,123,000	142,537,000	147,956,000	4.92	-1.05
Total assets	2,361,876,000	2,234,459,000	2,260,090,000	1,951,158,000	1,917,383,000	5.70	29.91
Quarterly average assets	2,344,344,000	2,254,150,000	2,294,733,000	1,996,158,000	1,940,703,000	4.00	28.32
Average loans and leases (YTD)	692,321,333	707,935,000	701,810,250	699,708,000	689,380,250	-2.21	8.20
Memoranda							
Loans held-for-sale	17,741,000	6,296,000	6,383,000	7,585,000	6,676,000	181.78	71.59
Loans not held-for-sale	678,704,000	675,389,000	687,902,000	710,532,000	694,114,000	0.49	5.25
Real estate loans secured by 1–4 family	93,061,000	93,700,000	93,950,000	90,884,000	88,632,000	-0.68	-9.93
Commercial real estate loans	26,885,000	25,658,000	25,833,000	25,067,000	24,968,000	4.78	85.90
Construction and land development	6,780,000	5,861,000	6,124,000	4,935,000	5,637,000	15.68	84.14
Multifamily	8,057,000	8,385,000	8,632,000	7,916,000	7,079,000	-3.91	124.87
Nonfarm nonresidential	12,048,000	11,412,000	11,077,000	12,216,000	12,252,000	5.57	67.40
Real estate loans secured by farmland	63,000	66,000	66,000	70,000	81,000	-4.55	293.75
Total investment securities	488,817,000	436,017,000	435,762,000	357,056,000	347,643,000	12.11	41.23
U.S. Treasury securities	211,442,000	174,937,000	167,446,000	106,099,000	108,070,000	20.87	90.83
US agency securities (excluding mortgage-backed securities)	0	97,000	51,000	5,319,000	9,152,000	-100.00	-100.00
Municipal securities	11,702,000	12,754,000	12,643,000	12,914,000	13,327,000	-8.25	-25.23
Mortgage-backed securities	106,280,000	92,073,000	95,495,000	84,353,000	80,447,000	15.43	57.54
Asset-backed securities	30,192,000	21,785,000	21,862,000	22,001,000	19,603,000	38.59	82.29
Other debt securities	128,822,000	133,678,000	137,750,000	125,912,000	116,824,000	-3.63	4.38
Mutual funds and equity securities	379,000	693,000	515,000	458,000	220,000	-45.31	-71.40
Available-for-sale securities	290,309,000	339,161,000	330,218,000	275,823,000	284,066,000	-14.40	-5.60
U.S. Treasury securities	123,172,000	160,020,000	146,153,000	106,099,000	108,070,000	-23.03	11.16
US agency securities (excluding mortgage-backed securities)	0	97,000	51,000	5,319,000	9,152,000	-100.00	-100.00
Municipal securities	2,684,000	3,477,000	3,384,000	3,810,000	5,699,000	-22.81	-65.26
Mortgage-backed securities	37,065,000	43,360,000	44,540,000	36,095,000	44,501,000	-14.52	-22.94
Asset-backed securities	264,000	275,000	277,000	522,000	847,000	-4.00	-96.43
Other debt securities	127,124,000	131,932,000	135,813,000	123,978,000	115,797,000	-3.64	4.81
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	669,000	2,948,000	2,848,000	1,448,000	-467,000	-77.31	-22.93
Available-for-sale securites appreciation (depreciation)	1,072,000	4,826,000	4,672,000	174,000	-2,385,000	-77.79	-62.83
Structured notes, fair value	0	0	0	0	0		
Pledged securities	252,985,000	227,714,000	231,696,000	152,352,000	148,756,000	11.10	36.85

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	118,630,000	43,510,000	45,093,000	34,758,000	46,013,000	172.65	83.11
NOW, ATS and transaction accounts	281,275,000	111,330,000	104,797,000	84,520,000	103,025,000	152.65	422.43
Time deposits less brokered deposits < $250K	-33,977,000	-53,716,000	-57,841,000	-32,633,000	-32,207,000		
MMDA and other savings accounts	285,188,000	419,908,000	442,302,000	324,369,000	267,027,000	-32.08	-0.82
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	651,116,000	521,032,000	534,351,000	411,014,000	383,858,000	24.97	66.18
Time deposits of $250K or more	11,902,000	21,210,000	17,451,000	28,433,000	33,898,000	-43.88	
Foreign deposits	641,434,000	643,953,000	650,516,000	570,361,000	545,761,000	-0.39	25.71
Federal funds purchased and repos	209,184,000	207,227,000	199,525,000	166,339,000	177,768,000	0.94	36.61
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	17,012,000	19,351,000	18,010,000	16,476,000	13,238,000	-12.09	68.29
Other borrowings w/remaining maturity of 1 year or less	48,366,000	61,347,000	53,326,000	65,628,000	57,778,000	-21.16	-18.13
Other borrowings w/remaining maturity over 1 year	195,393,000	200,833,000	201,055,000	187,865,000	167,132,000	-2.71	40.68
Brokered deposits < $250K	50,039,000	76,482,000	78,407,000	60,838,000	49,714,000	-34.57	
Noncore funding	1,173,330,000	1,230,403,000	1,218,290,000	1,095,940,000	1,045,289,000	-4.64	28.98
Trading liabilities	177,126,000	144,335,000	164,035,000	118,431,000	143,069,000	22.72	34.65
Subordinated notes and debentures + trust preferred securities	27,707,000	29,162,000	28,809,000	27,185,000	26,197,000	-4.99	-9.16
Other liabilities	130,987,000	114,932,000	114,405,000	104,642,000	121,896,000	13.97	7.50
Total liabilities	2,160,266,000	2,039,864,000	2,059,890,000	1,757,212,000	1,720,309,000	5.90	36.26
Equity Capital							
Perpetual preferred stock (including surplus)	17,870,000	17,829,000	19,324,000	17,828,000	18,292,000	0.23	-6.29
Common stock	31,000	31,000	31,000	31,000	31,000	0.00	0.00
Common surplus	108,047,000	107,915,000	108,002,000	107,992,000	108,090,000	0.12	-0.01
Retained earnings	183,024,000	165,303,000	168,272,000	165,369,000	151,347,000	10.72	27.38
Accumulated other comprehensive income	-36,851,000	-33,065,000	-32,058,000	-36,318,000	-37,170,000		
Other equity capital components	-71,246,000	-64,137,000	-64,129,000	-61,660,000	-44,370,000		
Total holding company equity capital	200,875,000	193,876,000	199,442,000	193,242,000	196,220,000	3.61	-13.26
Noncontrolling (minority) interest in subsidiaries	735,000	719,000	758,000	704,000	854,000	2.23	-34.08
Total equity capital, including minority interest	201,610,000	194,595,000	200,200,000	193,946,000	197,074,000	3.60	-13.36
Total liabilities and capital	2,361,876,000	2,234,459,000	2,260,090,000	1,951,158,000	1,917,383,000	5.70	29.91
Memoranda							
Non-interest-bearing deposits	240,571,000	215,445,000	227,539,000	184,559,000	186,545,000	11.66	10.39
Interest-bearing deposits	1,113,920,000	1,047,232,000	1,053,186,000	886,087,000	826,686,000	6.37	54.20
Total deposits	1,354,491,000	1,262,677,000	1,280,725,000	1,070,646,000	1,013,231,000	7.27	44.04
Long-term debt that reprices within 1 year	31,116,000	38,386,000	37,225,000	33,557,000	37,816,000	-18.94	-40.26
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	199,442,000	193,242,000	193,242,000	196,220,000	200,740,000		
Accounting restatements	0	-2,746,000	-2,746,000	151,000	-87,000		
Net income	18,779,000	6,738,000	11,047,000	19,401,000	18,045,000		
Net sale of new perpetual preferred stock	-1,454,000	1,000	1,496,000	-464,000	-777,000		
Net sale of new common stock	-3,000	-81,000	5,000	-112,000	-110,000		
Sale of treasury stock	793,000	856,000	866,000	948,000	966,000		
Less: Purchase of treasury stock	7,910,000	3,333,000	3,335,000	18,238,000	15,027,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	3,987,000	4,054,000	5,394,000	5,512,000	5,039,000		
Change in other comprehensive income	-4,793,000	3,253,000	4,260,000	852,000	-2,499,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	8,000	0	1,000	-4,000	8,000		
Holding company equity capital, ending balance	200,875,000	193,876,000	199,442,000	193,242,000	196,220,000		

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	7.45	36.06	7	7.83	36.66	11	7.85	36.22	10	8.70	37.78	13	8.64	37.19	12
Commercial and industrial loans	7.11	11.11	25	7.68	14.40	17	7.42	13.52	17	9.07	12.02	36	9.30	12.85	36
Loans to individuals	6.90	3.60	80	7.62	3.57	80	7.66	3.40	82	10.28	4.20	82	9.97	4.31	84
Loans to depository institutions and acceptances of other banks	0.51	0.02	96	0.50	0.03	94	0.51	0.03	95	0.69	0.04	94	0.86	0.05	95
Agricultural loans	0.03	0.21	46	0.03	0.20	48	0.03	0.19	46	0.07	0.24	57	0.05	0.30	56
Other loans and leases	7.49	4.26	75	6.87	4.66	69	7.28	4.63	73	8.02	5.01	75	7.76	5	73
Net loans and leases	28.74	58.81	5	29.33	63	8	29.62	61.58	7	36.15	63.77	10	35.91	63.98	9
Debt securities over 1 year	15.80	18.32	44	13.52	14.80	44	14.12	15.55	43	12.24	14.60	37	11.97	14.63	40
Mutual funds and equity securities	0.02	0.05	45	0.03	0.06	54	0.02	0.05	50	0.02	0.06	51	0.01	0.06	43
Subtotal	44.56	78.17	6	42.88	79.07	7	43.76	78.16	7	48.41	79.65	9	47.88	79.97	10
Interest-bearing bank balances	12.71	9.37	72	13.56	6.40	87	12.75	7.51	83	8.94	3.06	90	8.78	3.04	92
Federal funds sold and reverse repos	14.30	0.53	96	12.95	0.80	93	13.04	0.82	93	12.88	1.57	89	14.12	1.66	91
Debt securities 1 year or less	4.88	1.51	91	5.96	1.85	91	5.14	1.68	90	6.03	1.91	89	6.15	1.96	89
Trading assets	14.41	0.58	96	15.48	1.04	93	16.45	1.01	96	14.08	1.19	93	13.29	1.33	92
Total earning assets	90.86	91.57	40	90.83	90.87	50	91.14	91.05	51	90.34	89.53	60	90.23	89.74	57
Non-interest cash and due from depository institutions	1.22	0.99	67	1.13	1.03	56	1.17	1.07	53	1.23	1.14	53	1.23	1.21	47
Other real estate owned	0	0.01	25	0	0.03	20	0	0.02	20	0	0.03	19	0.01	0.04	21
All other assets	7.92	7.39	60	8.04	8.03	48	7.70	7.82	47	8.43	9.27	40	8.54	8.98	42
Memoranda															
Short-term investments	31.88	12.31	93	32.47	10.21	92	30.93	11.17	92	27.85	7.63	91	29.06	7.80	91
U.S. Treasury securities	8.95	1.18	95	7.83	0.91	95	7.41	0.84	95	5.44	1.03	92	5.64	1.04	93
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	23	0	0.63	24	0.27	0.54	50	0.48	0.69	59
Municipal securities	0.50	1.70	42	0.57	1.60	43	0.56	1.69	42	0.66	1.34	46	0.70	1.62	42
Mortgage-backed securities	4.50	13.46	12	4.12	11.20	10	4.23	11.75	12	4.32	11.44	12	4.20	11.13	12
Asset-backed securities	1.28	0.47	81	0.97	0.31	83	0.97	0.32	82	1.13	0.28	84	1.02	0.33	83
Other debt securities	5.45	0.51	96	5.98	0.40	96	6.09	0.42	96	6.45	0.39	96	6.09	0.41	97
Loans held-for-sale	0.75	0.50	75	0.28	0.52	48	0.28	0.52	45	0.39	0.39	65	0.35	0.30	64
Loans held for investment	28.74	58.34	6	30.23	63.22	8	30.44	61.72	7	36.42	63.50	10	36.20	63.93	9
Real estate loans secured by 1–4 family	3.94	11.57	18	4.19	12.28	19	4.16	11.91	20	4.66	13.29	19	4.62	13.46	16
Revolving	0.25	1.44	21	0.33	1.72	24	0.31	1.66	22	0.45	2.07	27	0.55	2.27	26
Closed-end, secured by first liens	3.62	9.73	19	3.75	10.10	22	3.76	9.81	21	4.08	10.69	22	3.94	10.57	21
Closed-end, secured by junior liens	0.08	0.19	36	0.11	0.24	38	0.09	0.22	37	0.13	0.28	39	0.14	0.31	37
Commercial real estate loans	1.14	22.35	6	1.15	22.30	9	1.14	22.22	8	1.28	22.23	10	1.30	21.58	10
Construction and land development	0.29	3.40	9	0.26	3.47	12	0.27	3.40	11	0.25	3.44	12	0.29	3.51	13
Multifamily	0.34	3.32	9	0.38	3.10	12	0.38	3.12	10	0.41	3.01	12	0.37	2.72	13
Nonfarm nonresidential	0.51	14.65	5	0.51	14.72	6	0.49	14.72	6	0.63	14.69	8	0.64	14.44	10
Real estate loans secured by farmland	0	0.35	23	0	0.33	22	0	0.33	24	0	0.36	24	0	0.41	27

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	25.26	60.51	11	25.65	56.15	11	25.56	57.15	11	23.65	57.46	10	23.63	56.49	10
Real estate loans secured by 1–4 family	13.36	20	29	13.75	19.51	30	13.53	19.43	29	12.66	20.75	26	12.65	21.10	22
Revolving	0.84	2.47	24	1.09	2.66	28	1.01	2.64	26	1.23	3.15	30	1.50	3.50	31
Closed-end	12.52	17.35	32	12.66	16.64	33	12.52	16.59	32	11.43	17.39	30	11.15	17.39	26
Commercial real estate loans	3.86	37.13	3	3.76	33.63	6	3.72	34.63	5	3.49	33.52	7	3.56	32.14	9
Construction and land development	0.97	5.69	12	0.86	5.18	13	0.88	5.26	13	0.69	5.09	12	0.80	5.20	12
1–4 family	0	1.19	9	0	0.94	13	0	0.93	12	0	0.94	15	0	1.02	13
Other	0.97	4.46	13	0.86	4.09	14	0.88	4.19	14	0.69	4.02	12	0.80	4.05	15
Multifamily	1.16	5.41	12	1.23	4.78	16	1.24	4.96	14	1.10	4.69	15	1.01	4.10	16
Nonfarm nonresidential	1.73	24.45	3	1.67	22.19	6	1.60	22.93	5	1.70	22.15	7	1.75	21.40	7
Owner-occupied	0.16	8.31	7	0.21	7.46	8	0.20	7.68	8	0.21	7.72	11	0.22	8.03	11
Other	1.57	15.83	4	1.47	14.52	6	1.40	14.95	6	1.49	14.34	7	1.53	13.38	8
Real estate loans secured by farmland	0.01	0.61	24	0.01	0.52	25	0.01	0.54	25	0.01	0.55	25	0.01	0.63	29
Loans to depository institutions and acceptances of other banks	1.74	0.03	97	1.64	0.06	95	1.66	0.06	96	1.89	0.11	92	2.36	0.12	94
Commercial and industrial loans	24.10	19.45	67	25.18	22.98	63	24.15	22.17	61	24.65	19.53	70	25.45	20.32	69
Loans to individuals	23.41	6.58	90	24.99	6.23	93	24.94	6.13	92	27.93	7.13	92	27.28	7.36	92
Credit card loans	20.03	0.51	96	20.59	0.63	95	21.17	0.65	95	23.39	0.81	95	23.12	1.02	94
Agricultural loans	0.09	0.38	53	0.11	0.31	60	0.09	0.32	58	0.18	0.37	68	0.15	0.46	60
Other loans and leases	25.41	8.42	90	22.53	9.11	88	23.69	9.09	87	21.79	9.85	85	21.22	9.66	88
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	96	383.43	7	96.56	387.92	10	95.06	381.27	9	100.72	391.26	12	97.40	379.80	11
Real estate loans secured by 1–4 family	50.79	124.74	21	51.74	130.23	22	50.33	125.03	23	53.91	138.18	20	52.13	137.84	20
Revolving	3.19	15.53	21	4.10	18.32	24	3.76	17.42	23	5.24	21.26	25	6.18	23.33	26
Closed-end	47.60	107.54	22	47.64	110.40	23	46.57	106.14	23	48.67	115.20	22	45.95	112.79	22
Commercial real estate loans	14.67	238.58	4	14.17	237.16	7	13.84	234.65	7	14.87	229.44	8	14.68	219.72	9
Construction and land development	3.70	36.07	6	3.24	36.48	10	3.28	35.62	10	2.93	34.95	11	3.32	35.36	11
1–4 family	0.01	7.44	9	0.01	6.64	13	0.01	6.34	12	0.01	6.61	12	0.01	7.04	12
Other	3.69	28.34	8	3.23	28.60	10	3.27	28.16	10	2.92	27.32	11	3.31	27.26	13
Multifamily	4.40	35.29	8	4.63	32.93	10	4.62	32.74	10	4.70	31.04	12	4.16	27.85	14
Nonfarm nonresidential	6.58	156.30	3	6.30	156.60	6	5.93	155.06	6	7.25	152.10	7	7.21	147.22	9
Owner-occupied	0.62	52.63	6	0.78	52.43	10	0.73	52.37	9	0.88	53.07	11	0.89	54.89	11
Other	5.96	100.99	4	5.52	101.87	7	5.20	100.54	7	6.37	97.41	8	6.31	91.80	10
Real estate loans secured by farmland	0.03	3.67	23	0.04	3.43	23	0.04	3.44	23	0.04	3.60	23	0.05	4.02	27
Loans to depository institutions and acceptances of other banks	6.63	0.20	96	6.17	0.31	95	6.18	0.28	96	8.04	0.44	94	9.73	0.54	96
Commercial and industrial loans	91.61	116.17	42	94.77	150.16	24	89.82	139.91	27	105.01	122.02	47	104.88	128.82	44
Loans to individuals	88.96	36.56	81	94.06	36.83	83	92.78	37.47	83	118.95	43.51	87	112.45	42.67	88
Credit card loans	76.13	2.58	96	77.51	3.28	95	78.76	3.30	95	99.63	4.34	95	95.29	5.31	94
Agricultural loans	0.33	2.03	48	0.41	1.99	50	0.35	1.88	48	0.78	2.18	58	0.61	2.72	57
Other loans and leases	96.56	47.63	80	84.81	49.92	75	88.10	49.54	76	92.80	52.44	79	87.47	51.79	77
Supplemental															
Non-owner occupied CRE loans / Gross loans	4.77	29.25	5	4.56	26.62	6	4.45	27.32	6	4.56	26.45	7	4.55	24.79	9
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	18.12	187.63	6	17.17	186.45	8	16.57	183.76	8	19.41	178.57	8	18.76	167.93	11
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	18.74	244.92	4	17.95	243.47	7	17.30	240.85	7	20.29	236.10	8	19.65	225.98	11

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	31.88	12.31	93	32.47	10.21	92	30.93	11.17	92	27.85	7.63	91	29.06	7.80	91
Liquid assets	56.01	29.12	92	54.96	24.65	91	54.93	26.22	90	47.03	22.44	90	47.59	22.72	89
Investment securities	20.70	20.37	56	19.51	17.19	62	19.28	17.85	58	18.30	16.99	59	18.13	17.27	56
Net loans and leases	28.74	58.81	5	29.33	63	8	29.62	61.58	7	36.15	63.77	10	35.91	63.98	9
Net loans, leases and standby letters of credit	33.17	59.61	6	33.99	63.89	8	34.33	62.48	7	41.62	64.84	11	41.58	65.07	10
Core deposits	27.57	75.52	3	23.32	69.20	6	23.64	70.67	5	21.07	63.09	7	20.02	62.13	6
Noncore funding	49.68	10.15	97	55.06	15.53	97	53.90	14.13	96	56.17	19.36	96	54.52	21.34	94
Time deposits of $250K or more	0.50	1.67	16	0.95	2.35	23	0.77	2.11	20	1.46	2.94	25	1.77	2.89	31
Foreign deposits	27.16	0.33	98	28.82	0.36	98	28.78	0.36	98	29.23	0.43	98	28.46	0.47	97
Federal funds purchased and repos	8.86	1.19	96	9.27	1.44	94	8.83	1.47	94	8.53	1.94	90	9.27	1.97	92
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-5.44	0.54	3	-3.68	0.59	6	-4.21	0.54	6	-4.36	0.48	8	-4.85	0.54	7
Commercial paper	0.72	0.01	96	0.87	0.01	96	0.80	0.01	96	0.84	0.02	93	0.69	0.02	94
Other borrowings w/remaining maturity of 1 year or less	2.05	0.88	78	2.75	1.75	75	2.36	1.24	77	3.36	3.01	57	3.01	3.67	49
Earning assets that reprice within 1 year	42.85	38.80	60	44.05	38.76	60	43.90	39.38	58	54.54	39.29	90	56.24	40.29	87
Interest-bearing liabilities that reprice within 1 year	4.51	6.64	42	7.85	8.86	58	6.76	8.20	51	9.64	10.19	56	9.53	10.01	54
Long-term debt that reprices within 1 year	1.32	0.27	87	1.72	0.52	84	1.65	0.47	85	1.72	0.96	78	1.97	1.34	75
Net assets that reprice within 1 year	37.02	30.83	61	34.48	27.76	60	35.49	29.11	59	43.18	26.63	90	44.74	27.38	89
Other Liquidity and Funding Ratios															
Net noncore funding dependence	39.94	-3.31	98	52.70	6.19	96	52.51	3.20	96	58.48	14.45	96	53.17	16.62	96
Net short-term noncore funding dependence	-32.07	-9.17	10	-21.66	-2.71	9	-21.91	-4.76	12	-7.81	3.38	15	-9.29	4.66	14
Short-term investment / Short-term noncore funding	181.20	304.29	39	140.07	149.65	58	144.94	184.19	51	115.70	77.77	75	118.07	66.46	81
Liquid assets - short-term noncore funding / Nonliquid assets	87.32	36.72	91	70.58	24.47	88	74.54	28.18	89	43.34	16.97	86	43.86	16.04	84
Net loans and leases / Total deposits	50.11	73.05	8	51.89	82.06	7	52.26	79.43	8	65.88	90.31	11	67.95	90.08	11
Net loans and leases / Core deposits	104.24	78.83	87	125.76	92.26	89	125.26	88.34	89	171.61	103.93	93	179.36	105	95
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.40	0.50	55	1.84	1.73	61	1.70	1.57	60	0.93	0.72	68	-0.30	-0.82	55
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.63	1.06	43	3.01	4.54	36	2.80	4.31	31	0.11	1.36	20	-1.51	-1.98	63
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	40.53	13.65	86	22.05	11.41	72	24.10	11.38	75	22.62	12.67	69	18.22	16.19	57
Available-for-sale securities	59.39	84.59	13	77.79	86.72	28	75.78	87.23	25	77.25	85.40	32	81.71	81.88	42
U.S. Treasury securities	43.26	6.01	92	40.12	5.26	92	38.43	4.72	92	29.71	6.15	90	31.09	6.99	91
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0.02	3.94	23	0.01	4.01	24	1.49	3.49	48	2.63	4.02	59
Municipal securities	2.39	8.38	42	2.93	9.87	40	2.90	9.83	39	3.62	7.75	48	3.83	9.16	42
Mortgage-backed securities	21.74	66.09	6	21.12	66.61	5	21.91	66.64	7	23.62	67.43	8	23.14	65.45	8
Asset-backed securities	6.18	2.45	78	5	1.91	79	5.02	1.91	78	6.16	1.66	84	5.64	2.05	81
Other debt securities	26.35	3.01	96	30.66	2.93	95	31.61	3.01	95	35.26	2.94	95	33.60	2.79	96
Mutual funds and equity securities	0.08	0.29	45	0.16	0.38	53	0.12	0.35	45	0.13	0.40	48	0.06	0.42	39
Debt securities 1 year or less	23.56	8.18	89	30.54	11.25	91	26.65	10.55	86	32.97	11.86	89	33.94	11.91	89
Debt securities 1 to 5 years	42.72	17.39	89	44.91	17.70	90	47.88	17.03	90	39.31	17.94	84	38.85	19.18	82
Debt securities over 5 years	33.64	72.07	8	24.40	68.10	6	25.35	69.86	7	27.59	66.02	14	27.15	64.73	13
Pledged securities	51.75	33.37	74	52.23	37.16	70	53.17	35.67	72	42.67	30.57	67	42.79	33.30	62
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	3.81	64.27	22	23.24	124.80	26	28.62	183.32	23	-2.45	26.69	35	18.58	6.77	68
Investment securities	12.11	32.48	36	25.34	20.30	66	22.04	23.62	58	2.71	11.75	34	1.08	9.42	39
Core deposits	24.97	16.96	80	24.73	26	54	30.01	26.88	68	7.07	11.23	48	-0.63	7.29	14
Noncore funding	-4.64	-21.64	75	9.92	-6.57	73	11.16	-12.18	77	4.85	6.59	52	6.40	10.67	49

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,129,282,000	1,092,020,000	1,040,115,000
Commit: Secured commercial real estate loans	5,793,000	5,529,000	5,222,000	5,041,000	4,514,000
Commit: Unsecured real estate loans	11,206,000	8,261,000	7,645,000	7,940,000	6,779,000
Credit card lines (reported semiannually, June/Dec)			710,399,000	708,022,000	696,007,000
Securities underwriting	0	27,000	0	0	0
Standby letters of credit	104,786,000	104,192,000	106,616,000	106,687,000	108,764,000
Commercial and similar letters of credit	6,409,000	4,576,000	5,221,000	4,533,000	5,461,000
Securities lent	140,956,000	110,264,000	123,620,000	98,361,000	117,550,000
Credit derivatives - notional amount (holding company as guarantor)	634,497,000	621,098,000	543,607,000	603,388,000	724,939,000
Credit derivatives - notional amount (holding company as beneficiary)	705,590,000	699,908,000	612,770,000	703,926,000	795,650,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,046,575,000	1,053,974,000	917,866,000	1,060,285,000	1,237,047,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	711,219,000	619,359,000	515,118,000	564,335,000	525,844,000
Derivative Contracts					
Interest rate futures and forward contracts	3,218,131,000	4,675,251,000	3,809,427,000	3,582,927,000	4,547,875,000
Written options contracts (interest rate)	1,701,893,000	1,681,646,000	1,676,032,000	2,204,922,000	3,126,970,000
Purchased options contracts (interest rate)	1,552,718,000	1,519,769,000	1,520,804,000	1,948,181,000	2,640,981,000
Interest rate swaps	20,437,861,000	18,057,510,000	18,058,498,000	17,381,362,000	18,412,321,000
Futures and forward foreign exchange	4,324,340,000	3,820,131,000	3,648,505,000	3,755,279,000	4,496,599,000
Written options contracts (foreign exchange)	746,078,000	982,372,000	907,442,000	908,242,000	1,568,527,000
Purchased options contracts (foreign exchange)	740,239,000	982,821,000	900,737,000	959,330,000	1,545,705,000
Foreign exchange rate swaps	6,758,210,000	6,169,045,000	6,633,013,000	6,126,957,000	6,795,312,000
Commodity and other futures and forward contracts	268,138,000	225,899,000	206,320,000	192,930,000	190,264,000
Written options contracts (commodity and other)	1,450,366,000	1,405,034,000	1,206,670,000	1,164,632,000	869,166,000
Purchased options contracts (commodity and other)	1,334,115,000	1,270,007,000	1,090,342,000	1,021,452,000	754,143,000
Commodity and other swaps	408,325,000	316,206,000	354,225,000	267,338,000	296,713,000

	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)							49.97	22.01	93	55.97	23.52	93	54.25	24.05	93
Standby letters of credit	4.44	0.66	97	4.66	0.72	98	4.72	0.71	97	5.47	0.84	97	5.67	0.92	98
Commercial and similar letters of credit	0.27	0.02	96	0.20	0.02	96	0.23	0.02	96	0.23	0.02	97	0.28	0.02	96
Securities lent	5.97	0.10	96	4.93	0.23	93	5.47	0.18	94	5.04	0.40	92	6.13	0.62	92
Credit derivatives - notional amount (holding company as guarantor)	26.86	0.24	97	27.80	0.39	97	24.05	0.35	97	30.92	0.42	98	37.81	0.52	98
Credit derivatives - notional amount (holding company as beneficiary)	29.87	0.18	97	31.32	0.33	97	27.11	0.30	97	36.08	0.52	98	41.50	0.75	98
Credit derivative contracts w/ purchased credit protection-investment grade	44.31	0.18	97	47.17	0.24	98	40.61	0.25	97	54.34	0.30	98	64.52	0.52	98
Credit derivative contracts w/ purchased credit protection-noninvest grade	30.11	0.13	98	27.72	0.35	96	22.79	0.30	96	28.92	0.45	96	27.43	0.69	96
Derivative contracts	1,818.06	47.31	97	1,839.63	51.49	96	1,770.37	48.62	97	2,025.13	68.47	96	2,359.70	65.81	96
Interest rate contracts	1,139.37	35.15	97	1,160.65	36.10	96	1,109.02	34.36	97	1,287.31	47.31	96	1,498.30	43.84	96
Interest rate futures and forward contracts	136.25	4.39	96	209.23	8.89	96	168.55	6.21	96	183.63	10.67	94	237.19	11.40	96
Written options contracts (interest rate)	72.06	1.69	96	75.26	2.33	96	74.16	2.18	96	113.01	2.47	96	163.09	2.16	97
Purchased options contracts (interest rate)	65.74	1.29	96	68.02	1.45	96	67.29	1.46	96	99.85	2.65	95	137.74	2.32	95
Interest rate swaps	865.32	20.27	97	808.14	20.71	96	799.02	20.83	97	890.82	28.86	96	960.28	26.74	96
Foreign exchange contracts	532.16	6.12	97	535	5.79	96	534.92	6.01	96	602.20	10.12	96	751.34	10.92	98
Futures and forward foreign exchange contracts	183.09	3.76	96	170.96	3.70	96	161.43	3.47	95	192.46	5.23	96	234.52	5.22	97
Written options contracts (foreign exchange)	31.59	0.04	98	43.96	0.03	97	40.15	0.03	98	46.55	0.05	98	81.81	0.14	99
Purchased options contracts (foreign exchange)	31.34	0.04	98	43.98	0.04	97	39.85	0.04	98	49.17	0.08	98	80.62	0.13	99
Foreign exchange rate swaps	286.14	0.76	98	276.09	0.73	98	293.48	0.77	98	314.02	2.03	96	354.41	2.17	99
Equity, commodity, and other derivative contracts	146.53	0.91	97	143.98	1.80	96	126.44	1.86	96	135.63	3.32	96	110.06	4.08	95
Commodity and other futures and forward contracts	11.35	0.07	96	10.11	0.13	96	9.13	0.14	96	9.89	0.19	95	9.92	0.25	95
Written options contracts (commodity and other)	61.41	0.31	97	62.88	0.54	96	53.39	0.52	96	59.69	0.98	96	45.33	1.48	95
Purchased options contracts (commodity and other)	56.49	0.21	98	56.84	0.38	96	48.24	0.37	96	52.35	0.94	96	39.33	1.29	94
Commodity and other swaps	17.29	0.30	96	14.15	0.31	96	15.67	0.32	96	13.70	0.38	95	15.47	0.40	95
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							160.91	42.82	95	156.07	45.53	93	150.88	44.93	94

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	42,940,414,000	41,105,691,000	40,012,015,000	39,513,552,000	45,244,576,000
Interest rate contracts	26,910,603,000	25,934,176,000	25,064,761,000	25,117,392,000	28,728,147,000
Foreign exchange contracts	12,568,867,000	11,954,369,000	12,089,697,000	11,749,808,000	14,406,143,000
Equity, commodity, and other contracts	3,460,944,000	3,217,146,000	2,857,557,000	2,646,352,000	2,110,286,000
Derivatives Position					
Futures and forwards	7,810,609,000	8,721,281,000	7,664,252,000	7,531,136,000	9,234,738,000
Written options	3,898,337,000	4,069,052,000	3,790,144,000	4,277,796,000	5,564,663,000
Exchange-traded	1,287,386,000	1,191,739,000	1,075,206,000	1,082,583,000	882,274,000
Over-the-counter	2,610,951,000	2,877,313,000	2,714,938,000	3,195,213,000	4,682,389,000
Purchased options	3,627,072,000	3,772,597,000	3,511,883,000	3,928,963,000	4,940,829,000
Exchange-traded	1,268,944,000	1,236,963,000	1,089,371,000	1,135,238,000	950,602,000
Over-the-counter	2,358,128,000	2,535,634,000	2,422,512,000	2,793,725,000	3,990,227,000
Swaps	27,604,396,000	24,542,761,000	25,045,736,000	23,775,657,000	25,504,346,000
Held for trading	42,784,886,000	40,985,419,000	39,853,075,000	39,415,047,000	45,163,693,000
Interest rate contracts	26,813,081,000	25,864,336,000	24,956,263,000	25,070,274,000	28,705,705,000
Foreign exchange contracts	12,513,203,000	11,904,721,000	12,040,179,000	11,698,664,000	14,347,775,000
Equity, commodity, and other contracts	3,458,602,000	3,216,362,000	2,856,633,000	2,646,109,000	2,110,213,000
Non-traded	155,528,000	120,272,000	158,940,000	98,505,000	80,883,000
Interest rate contracts	97,522,000	69,840,000	108,498,000	47,118,000	22,442,000
Foreign exchange contracts	55,664,000	49,648,000	49,518,000	51,144,000	58,368,000
Equity, commodity, and other contracts	2,342,000	784,000	924,000	243,000	73,000
Derivative contracts (excluding futures and FX 14 days or less)	59,432,283,000	55,368,552,000	53,733,491,000	58,105,607,000	63,828,747,000
One year or less	50,741,962,000	48,469,494,000	46,687,092,000	50,535,071,000	55,187,372,000
Over 1 year to 5 years	6,520,293,000	4,724,738,000	4,860,071,000	5,272,886,000	6,234,157,000
Over 5 years	2,170,028,000	2,174,320,000	2,186,328,000	2,297,650,000	2,407,218,000
Gross negative fair value (absolute value)	395,996,000	411,724,000	459,577,000	335,736,000	367,328,000
Gross positive fair value	405,783,000	417,346,000	462,617,000	347,474,000	380,185,000
Held for trading	402,526,000	414,083,000	458,336,000	345,036,000	378,047,000
Non-traded	3,257,000	3,263,000	4,281,000	2,438,000	2,138,000
Current credit exposure on risk-based capital derivative contracts	125,324,000	126,121,000	129,479,000	97,924,000	90,137,000
Credit losses on derivative contracts	1,000	32,000	34,000	12,000	5,000
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	257,000	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	62.67	94.10	9	63.09	94.62	6	62.64	94.10	10	63.57	93.44	7	63.50	92.91	6
Foreign exchange contracts	29.27	3.22	93	29.08	3.07	93	30.22	3.49	92	29.74	3.20	93	31.84	3.39	94
Equity, commodity, and other contracts	8.06	1.21	90	7.83	1.18	92	7.14	1.17	90	6.70	1.64	87	4.66	1.93	79
Futures and forwards	18.19	12.59	69	21.22	14.59	70	19.15	14.05	67	19.06	13.49	70	20.41	12.78	72
Written options	9.08	7.18	68	9.90	8.60	66	9.47	8.18	67	10.83	5.91	75	12.30	6.60	76
Exchange-traded	3	0.11	96	2.90	0.15	94	2.69	0.14	94	2.74	0.15	94	1.95	0.23	90
Over-the-counter	6.08	6.91	61	7	8.13	59	6.79	7.73	60	8.09	5.10	75	10.35	5.49	76
Purchased options	8.45	3.41	79	9.18	3.51	77	8.78	3.42	77	9.94	4.42	77	10.92	4.19	79
Exchange-traded	2.96	0.12	95	3.01	0.14	94	2.72	0.15	93	2.87	0.28	91	2.10	0.32	89
Over-the-counter	5.49	3.01	73	6.17	2.98	76	6.05	2.86	78	7.07	3.35	79	8.82	3.20	81
Swaps	64.29	71.71	32	59.71	67.37	33	62.60	68.76	35	60.17	69.75	33	56.37	70.34	27
Held for trading	99.64	40.70	91	99.71	43.02	93	99.60	43.53	92	99.75	44.16	94	99.82	46.31	95
Interest rate contracts	62.44	34.66	64	62.92	36.62	61	62.37	36.62	61	63.45	37.24	62	63.45	38.40	59
Foreign exchange contracts	29.14	1.55	95	28.96	1.45	96	30.09	1.60	95	29.61	1.60	95	31.71	1.85	95
Equity, commodity, and other contracts	8.05	0.61	94	7.82	0.68	94	7.14	0.68	93	6.70	0.83	91	4.66	1.14	83
Non-traded	0.36	59.30	8	0.29	56.98	6	0.40	56.47	7	0.25	55.84	5	0.18	53.69	4
Interest rate contracts	0.23	56.22	9	0.17	54.32	7	0.27	53.82	8	0.12	52.22	6	0.05	50.60	5
Foreign exchange contracts	0.13	0.36	74	0.12	0.39	73	0.12	0.46	72	0.13	0.34	73	0.13	0.57	70
Equity, commodity, and other contracts	0.01	0.11	80	0	0.10	77	0	0.10	77	0	0.13	78	0	0.16	77
Derivative contracts (excluding futures and forex 14 days or less)	138.41	91.91	97	134.70	90.28	95	134.29	91.48	95	147.05	93.86	93	141.07	94.47	92
One year or less	118.17	27.90	99	117.91	31.66	96	116.68	32.05	96	127.89	32.17	95	121.98	32.51	94
Over 1 year to 5 years	15.18	29.78	31	11.49	27.15	26	12.15	27.06	28	13.34	30.45	29	13.78	31.16	26
Over 5 years	5.05	29.19	19	5.29	28.15	17	5.46	29.56	18	5.81	28.09	19	5.32	28.71	20
Gross negative fair value (absolute value)	0.92	1.18	44	1	1.65	46	1.15	1.55	46	0.85	0.83	52	0.81	0.72	58
Gross positive fair value	0.94	1.59	20	1.02	2.48	19	1.16	2.23	21	0.88	1.19	38	0.84	0.85	50
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.34	0.05	97	2.57	0.07	96	2.75	0.07	96	2.15	0.06	95	2.33	0.06	97
Gross positive fair value (X)	2.40	0.06	97	2.60	0.10	96	2.77	0.09	96	2.23	0.07	95	2.41	0.06	96
Held for trading (X)	2.38	0.05	97	2.58	0.07	96	2.74	0.07	96	2.21	0.06	95	2.40	0.05	96
Non-traded (X)	0.02	0.01	76	0.02	0.02	66	0.03	0.02	75	0.02	0.01	76	0.01	0.01	79
Current credit exposure (X)	0.74	0.05	96	0.79	0.07	96	0.78	0.06	96	0.63	0.05	95	0.57	0.04	95
Credit losses on derivative contracts	0	0	88	0.02	0	96	0.02	0	94	0.01	0	97	0	0	97
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	0.15	0	98	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	9.76	0.59	96	10.70	0.91	96	10.42	0.85	96	8.38	0.73	95	7.67	0.53	95

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	24,956,000	12,783,000	12,783,000	12,315,000	12,355,000
Gross losses	5,441,000	7,382,000	9,270,000	9,382,000	8,865,000
Write-downs, transfers to loans held-for-sale	29,000	96,000	105,000	98,000	206,000
Recoveries	1,412,000	1,241,000	1,657,000	1,573,000	1,552,000
Net losses	4,029,000	6,141,000	7,613,000	7,809,000	7,313,000
Provision for loan and lease losses	-2,793,000	16,298,000	15,922,000	8,218,000	7,354,000
Adjustments	-419,000	3,486,000	3,864,000	59,000	-81,000
Ending balance	17,715,000	26,426,000	24,956,000	12,783,000	12,315,000
Memo: Allocated transfer risk reserve (ATRR)	6,000	0	13,000	1,000	1,000

	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	-0.16	-0.12	35	0.99	0.66	82	0.72	0.51	81	0.42	0.15	92	0.38	0.14	90
Provision for loan and lease losses / Average loans and leases	-0.54	-0.21	13	3.07	1.06	94	2.27	0.82	94	1.17	0.24	94	1.07	0.24	94
Provision for loan and lease losses / Net loan and lease losses	-69.32	-65.12	50	265.40	587.54	25	209.14	487.86	24	105.24	130.58	41	100.56	134.68	36
Allowance for loan and lease losses / Total loans and leases not held for sale	2.61	1.32	93	3.91	1.58	95	3.63	1.58	95	1.80	0.83	94	1.77	0.90	92
Allowance for loan and lease losses / Total loans and leases	2.54	1.30	93	3.88	1.55	95	3.59	1.55	95	1.78	0.81	94	1.76	0.89	92
Allowance for loan and lease losses / Net loans and leases losses (X)	3.30	17.40	5	3.23	11.29	14	3.28	11.58	13	1.64	8.03	9	1.68	7.54	8
Allowance for loan and lease losses / Nonaccrual assets	416.47	330.05	76	495.52	301.93	84	438.59	299.17	79	306.42	218.72	81	336.59	214.03	83
ALLL / 90+ days past due + nonaccrual loans and leases	295.74	271.93	65	356.29	249.38	75	304.97	244.34	69	187.90	151.73	72	194.77	160.51	73
Gross loan and lease losses / Average loans and leases	1.05	0.20	95	1.39	0.35	93	1.32	0.34	93	1.34	0.28	94	1.29	0.30	92
Recoveries / Average loans and leases	0.27	0.08	93	0.23	0.07	92	0.24	0.07	93	0.22	0.08	92	0.23	0.09	89
Net losses / Average loans and leases	0.78	0.12	96	1.16	0.28	93	1.08	0.27	93	1.12	0.21	94	1.06	0.22	92
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	90	0.01	0	95	0.01	0	93	0.01	0	90	0.03	0	94
Recoveries / Prior year-end losses	15.23	25.09	33	13.23	24.77	21	17.66	33.98	20	17.74	36.22	20	17.37	41.30	14
Earnings coverage of net loan and lease losses (X)	5.14	26.30	18	3.99	20.97	19	3.88	22.91	17	4.11	24.40	18	4.21	21.75	18
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.02	32	0.06	0.04	73	0.06	0.04	69	0.06	0.01	88	0.07	0.02	84
Real estate loans secured by 1–4 family	-0.08	-0.01	8	0	0.01	37	-0.01	0.01	28	0.06	0.01	90	0.09	0.01	92
Revolving	-0.52	-0.07	7	-0.13	0.01	11	-0.17	0.01	9	-0.03	0.02	19	0.10	0.03	69
Closed-end	-0.05	-0.01	12	0.01	0.01	62	0	0	37	0.07	0	93	0.09	0.01	93
Commercial real estate loans	0.05	0.04	67	0.25	0.06	91	0.27	0.07	87	0.06	0.01	89	0.01	0.01	62
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	0.03	0	87
Nonfarm nonresidential	0.11	0.05	76	0.56	0.08	95	0.64	0.11	94	0.13	0.02	92	0.01	0.02	53
Owner-occupied	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	45	0.01	0.01	64
Other	0.11	0.04	81	0.56	0.05	96	0.64	0.08	96	0.13	0.01	95	0	0.01	44
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.34	0.19	75	0.62	0.46	72	0.60	0.47	69	0.32	0.37	55	0.26	0.31	55
Loans to individuals	2.90	0.72	95	4	1.25	91	3.65	1.13	91	3.51	1.17	92	3.51	1.16	91
Credit card loans	2.93	2.27	72	4.37	3.33	71	3.85	2.92	68	3.72	3.11	63	3.60	2.92	61
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.05	0.09	62	0.13	0.14	60	0.10	0.15	62	0.06	0.15	52	0.01	0.14	40

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	3,248,000	3,825,000	4,162,000	5,199,000	3,761,000
90+ days past due loans and leases	1,735,000	2,084,000	2,490,000	2,631,000	2,664,000
Nonaccrual loans and leases	4,255,000	5,333,000	5,693,000	4,172,000	3,659,000
Total past due and nonaccrual loans and leases	9,238,000	11,242,000	12,345,000	12,002,000	10,084,000
Restructured 30–89 days past due	211,000	242,000	281,000	293,000	321,000
Restructured 90+ days past due	198,000	228,000	259,000	276,000	415,000
Restructured nonaccrual	1,069,000	1,202,000	1,262,000	1,280,000	1,485,000
Total restructured loans and leases	1,478,000	1,672,000	1,802,000	1,849,000	2,221,000
30–89 days past due loans held for sale	85,000	2,000	0	18,000	7,000
90+ days past due loans held for sale	33,000	1,000	0	43,000	0
Nonaccrual loans held for sale	265,000	57,000	23,000	52,000	4,000
Total past due and nonaccrual loans held for sale	383,000	60,000	23,000	113,000	11,000
Restructured loans and leases in compliance	3,072,000	3,401,000	3,448,000	3,507,000	3,508,000
Other real estate owned	22,000	42,000	43,000	61,000	99,000
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	0.47	0.29	80	0.56	0.37	78	0.60	0.39	79	0.72	0.43	81	0.54	0.44	68
90+ days past due loans and leases	0.25	0.09	85	0.31	0.13	83	0.36	0.12	84	0.37	0.15	84	0.38	0.17	81
Nonaccrual loans and leases	0.61	0.54	66	0.78	0.66	67	0.82	0.66	70	0.58	0.51	63	0.52	0.54	51
90+ days past due and nonaccrual loans and leases	0.86	0.68	73	1.09	0.84	74	1.18	0.85	79	0.95	0.71	74	0.90	0.75	72
30–89 days past due restructured	0.03	0.01	86	0.04	0.01	87	0.04	0.01	85	0.04	0.01	82	0.05	0.02	81
90+ days past due restructured	0.03	0	88	0.03	0.01	89	0.04	0.01	90	0.04	0.01	90	0.06	0.01	89
Nonaccrual restructured	0.15	0.12	69	0.18	0.14	67	0.18	0.13	69	0.18	0.14	66	0.21	0.16	70
30–89 days past due loans held for sale	0.01	0	90	0	0	82	0	0	38	0	0	88	0	0	83
90+ days past due loans held for sale	0	0	89	0	0	81	0	0	41	0.01	0	92	0	0	43
Nonaccrual loans held for sale	0.04	0	90	0.01	0	83	0	0.01	79	0.01	0	88	0	0	77
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.47	0.29	80	0.56	0.37	78	0.60	0.40	79	0.72	0.43	81	0.54	0.44	68
90+ days past due assets	0.25	0.09	85	0.31	0.13	83	0.36	0.12	84	0.37	0.15	84	0.38	0.18	81
Nonaccrual assets	0.61	0.55	66	0.78	0.67	67	0.82	0.67	69	0.58	0.53	62	0.52	0.57	50
30+ days past due and nonaccrual assets	1.33	1	74	1.65	1.25	75	1.78	1.29	77	1.67	1.19	81	1.44	1.26	65
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.25	0.40	29	0.33	0.52	35	0.36	0.52	36	0.35	0.44	44	0.33	0.48	32
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.42	27	0.33	0.55	31	0.36	0.55	35	0.35	0.48	42	0.33	0.52	28
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.33	0.48	34	0.41	0.61	35	0.43	0.60	34	0.43	0.53	42	0.42	0.60	32
Allowance for loan and lease losses	43.79	67.85	32	34.99	66.38	20	38.96	66.66	24	65	115.41	26	64.98	118.28	26
Equity capital + allowance for loan and lease losses	3.55	4.12	45	4.20	5.10	40	4.33	4.97	44	4.03	4.28	53	3.84	4.79	39
Tier 1 capital + allowance for loan and lease losses	4.16	4.89	42	4.95	6.26	41	5.06	6.05	42	4.93	5.65	46	4.71	6.16	37
Loans and leases + other real estate owned	1.11	0.82	77	1.36	0.98	75	1.40	0.97	78	1.16	0.85	76	1.14	0.96	66

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	0.40	0.25	77	0.66	0.35	81	0.59	0.39	78	0.74	0.38	88	0.57	0.42	75
	90+ days past due	0.16	0.12	81	0.25	0.17	81	0.33	0.16	83	0.20	0.16	76	0.33	0.22	78
	Nonaccrual	1.01	0.60	78	1.08	0.70	79	1.16	0.76	82	0.96	0.46	87	1.15	0.57	85
Commercial and industrial	30–89 days past due	0.41	0.24	78	0.29	0.24	70	0.23	0.23	63	0.40	0.31	70	0.25	0.30	52
	90+ days past due	0.16	0.02	95	0.06	0.03	80	0.10	0.03	84	0.07	0.05	71	0.06	0.05	70
	Nonaccrual	1.19	0.65	81	1.63	0.80	87	1.72	0.75	90	1.10	0.83	70	0.60	0.76	50
Individuals	30–89 days past due	0.77	0.60	72	0.90	0.74	71	1.03	0.83	70	1.09	0.83	65	1.11	0.84	65
	90+ days past due	0.59	0.08	93	0.81	0.11	93	0.95	0.14	93	1.05	0.17	92	1.01	0.16	94
	Nonaccrual	0.20	0.17	63	0.18	0.24	53	0.29	0.28	68	0.23	0.17	66	0.26	0.23	63
Depository institution loans	30–89 days past due	0.04	0.03	89	0.01	0.01	90	0	0	46	0.03	0	94	0.01	0	94
	90+ days past due	0.02	0	95	0	0	48	0.01	0	93	0.01	0	98	0.02	0	96
	Nonaccrual	0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due	0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual	0.17	0.51	64	0.13	0.72	50	0.30	0.49	63	0.23	0.67	59	0.48	0.75	62
Foreign governments	30–89 days past due	0	0	50	0	3.73	46	0	0	50	1.05	0.07	94	0	0.01	46
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0	0.17	40	0	0.04	46	0	0.09	46	0.04	0.03	88	0.05	0.06	85
Other loans and leases	30–89 days past due	0.35	0.11	85	0.42	0.14	84	0.59	0.18	85	0.65	0.20	86	0.18	0.17	65
	90+ days past due	0.14	0.01	95	0.12	0.01	93	0.06	0.01	91	0.04	0.01	87	0.05	0.01	86
	Nonaccrual	0.09	0.13	65	0.23	0.19	73	0.15	0.15	67	0.09	0.13	60	0.13	0.14	65

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	0.52	0.36	72	0.67	0.51	70	0.61	0.65	62	0.91	0.67	75	0.84	0.71	65
	90+ days past due	0.29	0.25	79	0.32	0.36	77	0.35	0.33	80	0.37	0.31	77	0.62	0.46	77
	Nonaccrual	1.02	0.76	74	1.15	0.91	71	1.32	0.89	75	1.27	0.73	83	1.52	0.86	83
Revolving	30–89 days past due	0.36	0.33	57	0.85	0.40	86	0.83	0.48	81	0.63	0.45	68	0.95	0.50	85
	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	4.09	1.05	89	4.45	1.28	89	4.99	1.13	90	3.92	1	90	4.25	1.17	90
Closed-end	30–89 days past due	0.54	0.36	73	0.66	0.52	67	0.59	0.65	56	0.94	0.70	73	0.82	0.75	63
	90+ days past due	0.31	0.27	80	0.35	0.41	77	0.38	0.38	80	0.41	0.35	79	0.70	0.53	76
	Nonaccrual	0.81	0.71	67	0.87	0.89	60	1.02	0.87	66	0.98	0.70	75	1.15	0.84	73
Junior lien	30–89 days past due	0.01	0.01	76	0.03	0.02	76	0.02	0.02	68	0.03	0.02	64	0.03	0.03	67
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.05	0.04	66	0.06	0.05	62	0.06	0.04	68	0.08	0.04	72	0.17	0.06	86
Commercial real estate	30–89 days past due	0.29	0.16	80	1.45	0.21	98	1.14	0.26	96	1.01	0.18	98	0.09	0.17	31
	90+ days past due	0.05	0.01	87	0.51	0.02	98	0.96	0.02	99	0	0.03	19	0	0.03	20
	Nonaccrual	0.29	0.48	44	0.91	0.53	82	0.77	0.62	69	0.06	0.23	20	0.31	0.28	63
Construction and development	30–89 days past due	0.63	0.15	89	0	0.24	13	0.57	0.28	78	0	0.28	12	0	0.21	10
	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	0.16	0.31	64	0.12	0.32	52	0.11	0.41	50	0.04	0.20	38	0.35	0.19	79
1–4 family	30–89 days past due	0.12	0.03	86	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	0.52	0.10	88	0	0.17	16	0.57	0.22	83	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.16	0.25	70	0.12	0.26	57	0.11	0.35	54	0.04	0.17	44	0.35	0.15	82
Multifamily	30–89 days past due	0.01	0.09	55	2.46	0.09	99	0.63	0.09	93	0.92	0.08	96	0	0.10	18
	90+ days past due	0	0	46	0.62	0	99	1.78	0	99	0	0	41	0	0.01	39
	Nonaccrual	0.02	0.13	53	0.02	0.09	48	0.01	0.11	43	0.06	0.05	70	0.06	0.08	60
Nonfarm non-residential	30–89 days past due	0.28	0.12	79	1.45	0.21	97	1.85	0.23	97	1.48	0.14	99	0.18	0.17	59
	90+ days past due	0.11	0.01	93	0.68	0.02	98	0.84	0.02	97	0	0.03	22	0	0.03	21
	Nonaccrual	0.55	0.58	57	1.97	0.68	92	1.73	0.80	88	0.06	0.28	16	0.43	0.30	68
Owner Occupied	30–89 days past due	0.01	0.04	32	0.01	0.07	26	0.01	0.07	23	0.02	0.07	27	0.08	0.09	50
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.12	0.20	41	0.11	0.26	26	0.11	0.27	25	0.06	0.16	28	0.02	0.17	19
Other	30–89 days past due	0.27	0.07	86	1.45	0.13	97	1.84	0.14	98	1.46	0.07	99	0.10	0.07	74
	90+ days past due	0.11	0.01	94	0.68	0.01	98	0.84	0.01	97	0	0.01	30	0	0.01	31
	Nonaccrual	0.43	0.31	68	1.87	0.36	96	1.62	0.44	92	0	0.10	9	0.41	0.13	88
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0.75	0.79	43	0.95	0.92	52	1.02	0.95	51	1.18	1.19	43	1.18	1.22	42
	90+ days past due	0.66	0.40	70	0.94	0.55	72	1.08	0.63	73	1.23	0.78	71	1.17	0.73	67
	Nonaccrual	0.13	0.08	79	0.14	0.06	83	0.26	0.05	87	0.18	0.11	77	0.19	0.09	81

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	36,832,000	43,809,000	43,904,000	46,363,000	63,751,000
Retained earnings	186,413,000	170,941,000	173,620,000	165,369,000	151,347,000
Accumulated other comprehensive income (AOCI)	-36,851,000	-33,065,000	-32,058,000	-36,318,000	-37,170,000
Common equity tier 1 minority interest	136,000	141,000	141,000	154,000	147,000
Common equity tier 1 capital before adjustments/deductions	186,530,000	181,826,000	185,607,000	175,568,000	178,075,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	35,485,000	36,831,000	36,928,000	37,523,000	38,165,000
Accumulated other comprehensive income-related adjustments	663,000	1,859,000	1,593,000	123,000	-728,000
Other deductions from common equity tier 1 capital	751,000	978,000	-188,000	124,000	1,386,000
Subtotal:	149,631,000	142,158,000	147,274,000	137,798,000	139,252,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	149,631,000	142,158,000	147,274,000	137,798,000	139,252,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	19,268,000	19,222,000	20,717,000	19,217,000	19,676,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	34,000	34,000	35,000	42,000	55,000
Additional tier 1 capital before deductions	19,302,000	19,256,000	20,752,000	19,259,000	19,731,000
Less: Additional tier 1 capital deductions	31,000	1,103,000	973,000	1,252,000	1,268,000
Additional tier 1 capital	19,271,000	18,153,000	19,779,000	18,007,000	18,463,000
Tier 1 Capital	168,902,000	160,311,000	167,053,000	155,805,000	157,715,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	20,456,000	23,878,000	23,481,000	23,673,000	23,324,000
Non-qualifying capital instruments	248,000	323,000	331,000	326,000	321,000
Total capital minority interest not included in tier 1 capital	40,000	41,000	41,000	46,000	47,000
Allowance for loan and lease losses in tier 2 capital	14,860,000	13,595,000	14,127,000	13,897,000	13,681,000
Exited advanced approach eligible credit reserves	4,995,000	4,952,000	5,176,000	1,523,000	1,385,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	35,604,000	37,837,000	37,980,000	37,942,000	37,373,000
Exited advanced approach tier 2 capital before deductions	25,739,000	29,194,000	29,029,000	25,568,000	25,077,000
Less: Tier 2 capital deductions	218,000	28,000	31,000	36,000	55,000
Tier 2 capital	35,386,000	37,809,000	37,949,000	37,906,000	37,318,000
Exited advanced approach tier 2 capital	25,521,000	29,166,000	28,998,000	25,532,000	25,022,000
Total capital	204,288,000	198,120,000	205,002,000	193,711,000	195,033,000
Exited advanced approach total capital	194,423,000	189,477,000	196,051,000	181,337,000	182,737,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	2,347,733,000	2,259,731,000	2,300,081,000	1,996,158,000	1,940,703,000
Less: Deductions from common equity tier 1 capital	37,584,000	38,883,000	38,822,000	39,578,000	40,239,000
Less: Other deductions	-1,681,000	-3,599,000	-4,356,000	-459,000	3,912,000
Total assets for leverage ratio	2,311,830,000	2,224,447,000	2,265,615,000	1,957,039,000	1,896,552,000
Total risk-weighted assets	1,284,316,000	1,178,292,000	1,242,381,000	1,168,848,000	1,174,448,000
Exited advanced approach total RWA	1,265,297,218	1,219,054,276	1,278,977,478	1,142,804,246	1,131,932,537

	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	11.65	12.59	36	12.06	12.26	50	11.85	12.35	45	11.79	12.11	49	11.86	12.09	54
Common equity tier 1 capital, column B	11.83	0.29	93	11.66	0.29	93	11.52	0.30	93	12.06	0.29	96	12.30	0.52	94
Tier 1 capital, column A	13.15	13.31	58	13.61	12.97	73	13.45	13.08	62	13.33	12.78	68	13.43	12.85	70
Tier 1 capital, column B	13.35	0.33	93	13.15	0.33	93	13.06	0.34	93	13.63	0.34	93	13.93	0.60	94
Total capital, column A	15.91	15.21	71	16.81	15.12	80	16.50	15.23	75	16.57	14.36	82	16.61	14.45	81
Total capital, column B	15.37	0.36	94	15.54	0.38	93	15.33	0.39	93	15.87	0.38	95	16.14	0.67	94
Tier 1 leverage	7.31	9.07	9	7.21	9.05	6	7.37	9.13	6	7.96	9.76	10	8.32	9.71	11
Supplementary leverage ratio, advanced approaches HCs	5.80	6.90	31	6.82	8.70	15	6.99	8.72	15	6.20	7.41	22	6.40	7.31	33

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	9,437,000	8,991,000	9,922,000	9,916,000	8,599,000	4.96	0.35
Total property and casualty assets	570,000	532,000	595,000	598,000	575,000	7.14	-4.04
Reinsurance recoverables (P/C)				16,000	13,000		
Total life and health assets	8,867,000	8,459,000	9,327,000	9,318,000	8,024,000	4.82	0.65
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	6,549,000	5,732,000	6,435,000	5,886,000	4,326,000		82.53
Total insurance underwriting equity	1,599,000	2,024,000	2,129,000	2,108,000	1,841,000	-21.00	-26.38
Total property and casualty equity	402,000	361,000	390,000	391,000	333,000	11.36	-4.74
Total life and health equity	1,197,000	1,663,000	1,739,000	1,717,000	1,508,000	-28.02	-31.60
Total insurance underwriting net income	-9,000	62,000	86,000	165,000	159,000		
Total property and casualty	-17,000	26,000	47,000	28,000	23,000		
Total life and health	8,000	36,000	39,000	137,000	136,000	-77.78	-98.20
Claims and claims adjusted expense reserves (P/C)	92,000	110,000	111,000	118,000	126,000	-16.36	-31.85
Unearned premiums (P/C)	46,000	50,000	51,000	58,000	56,000	-8.00	-13.21
Policyholder benefit and contractholder funds (L/H)	940,000	929,000	1,021,000	1,006,000	997,000	1.18	2.84
Separate account liabilities (L/H)	6,549,000	5,732,000	6,435,000	5,886,000	4,326,000	14.25	82.53
Insurance activities revenue	425,000	440,000	589,000	640,000	659,000	-3.41	-43.93
Other insurance activities income	365,000	376,000	503,000	537,000	539,000	-2.93	-19.43
Insurance and reinsurance underwriting income	60,000	64,000	86,000	103,000	120,000	-6.25	-80.33
Premiums	60,000	64,000	86,000	103,000	141,000	-6.25	-80.26
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	60,000	64,000	86,000	103,000	141,000	-6.25	-77.01
Insurance benefits, losses, expenses	96,000	102,000	121,000	81,000	113,000	-5.88	-54.93
Net assets of insurance underwriting subsidiaries	9,356,000	8,919,000	9,834,000	10,033,000	8,499,000	4.90	0.52
Life insurance assets	9,999,000	9,921,000	9,933,000	9,808,000	9,654,000	0.79	7.77

	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	0.40	0	96	0.40	0	96	0.44	0	96	0.51	0.01	94	0.45	0.01	94
Insurance underwriting assets (P/C) / Total insurance underwriting assets	6.04	53.46	36	5.92	54.17	32	6	53.67	35	6.03	51.47	40	6.69	56.12	34
Insurance underwriting assets (L/H) / Total insurance underwriting assets	93.96	46.54	64	94.08	45.83	67	94	46.33	64	93.97	48.53	59	93.31	43.88	65
Separate account assets (L/H) / Total life assets	73.86	13.15	85	67.76	11.09	87	68.99	11.24	87	63.17	7.26	85	53.91	8.53	89
Insurance activities revenue / Adjusted operating income	0.79	0.38	79	0.77	0.41	78	0.80	0.41	78	0.88	0.47	80	0.90	0.47	80
Premium income / Insurance activities revenue	14.12	2.90	88	14.55	2.06	90	14.60	2.84	88	16.09	7.32	84	21.40	4.86	87
Credit related premium income / Total premium income	0	31.14	35	0	40.11	28	0	38.23	29	0	34.91	29	0	44.54	25
Other premium income / Total premium income	100	68.86	65	100	59.89	71	100	61.77	70	100	65.09	70	100	55.46	75
Insurance underwriting net income / Consolidated net income	-0.05	0.02	1	0.92	0.03	94	0.78	0.03	93	0.85	0.08	92	0.88	0.08	91
Insurance net income (P/C) / Equity (P/C)	-5.64	28.21	11	9.60	10.18	65	12.05	15.59	68	7.16	19.86	38	6.91	15.64	56
Insurance net income (L/H) / Equity (L/H)	0.89	5.51	41	2.89	5.32	61	2.24	3.62	61	7.98	5.13	61	9.02	1.99	61
Insurance benefits, losses, expenses / Insurance premiums	160	-364.02	70	159.38	654.61	61	140.70	447.82	68	78.64	233.61	44	80.14	160.49	42
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	2.68	0.15	95	2.26	0.17	95
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.40	0	98	0.40	0	98	0.44	0	98	0.51	0	97	0.44	0	98
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.36	11.72	27	5.31	11.07	27	5.17	11.03	28	5.82	11.51	28	5.68	10.22	30
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		561,675,000			521,016,000			533,834,000			415,848,000			426,534,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	23.78	0.44	97	23.32	0.75	96	23.62	0.75	96	21.31	1.39	93	22.25	1.79	93

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	304,717,000	297,713,000	301,011,000	315,915,000	309,285,000
Real estate loans	57,870,000	57,144,000	58,826,000	55,431,000	53,485,000
Commercial and industrial loans	113,359,000	111,757,000	109,657,000	119,593,000	120,072,000
Loans to depository institutions and other banks acceptances	12,000,000	11,007,000	11,367,000	13,526,000	16,461,000
Loans to foreign governments and institutions	5,416,000	4,258,000	4,863,000	5,144,000	6,531,000
Loans to individuals	41,408,000	48,106,000	46,024,000	55,075,000	50,654,000
Agricultural loans	556,000	722,000	629,000	1,223,000	823,000
Other foreign loans	74,061,000	64,656,000	69,581,000	65,828,000	61,106,000
Lease financing receivables	47,000	63,000	64,000	95,000	153,000
Debt securities	128,507,000	132,375,000	136,894,000	123,485,000	111,947,000
Interest-bearing bank balances	140,752,000	122,625,000	141,318,000	101,815,000	116,322,000
Total selected foreign assets	573,976,000	552,713,000	579,223,000	541,215,000	537,554,000
Total foreign deposits	641,434,000	643,953,000	650,516,000	570,361,000	545,761,000
Interest-bearing deposits	546,018,000	549,745,000	549,973,000	484,669,000	465,113,000
Non-interest-bearing deposits	95,416,000	94,208,000	100,543,000	85,692,000	80,648,000

	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	3.87	0.63	89	4.52	0.88	87	4.40	0.87	87	5.53	1.25	89	5.47	1.17	89
Cost: Interest-bearing deposits	0.31	0.12	85	0.65	0.48	67	0.58	0.42	67	1.30	1.19	53	1.13	0.97	56
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans	0.09	0.18	25	0.09	6.51	14	0.08	5.18	28	0.05	27.03	14	0.05	27.29	37
Commercial and industrial loans	0.26	0.86	75	0.47	0.43	64	0.47	0.64	66	0.19	0.29	55	0.20	1.53	38
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	2.35	-0.16	60	-5.70	-0.58	43	-4.72	-2.40	53	2.14	22.48	50	-0.62	7.24	38
Total selected assets	3.85	3.36	56	0.50	2.65	52	7.02	2.04	59	0.68	12.40	50	2.40	3.24	48
Deposits	-0.39	10.74	27	10.99	-1.43	48	14.05	3.46	50	4.51	10.36	46	6.11	5	61

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	14,928,000	14,807,000	14,593,000	17,319,000	21,386,000	0.82	-47.48
1–4 family residential loans	5,336,000	6,801,000	6,187,000	8,062,000	9,532,000	-21.54	-65.70
Home equity lines	193,000	473,000	88,000	130,000	470,000	-59.20	-79.81
Credit card receivables	0	0	0	0	22,000		-100.00
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	9,399,000	7,533,000	8,318,000	9,127,000	11,362,000	24.77	-20.47
Retained credit exposure	15,000	18,000	28,000	26,000	52,000	-16.67	-93.80
1–4 family residential loans	2,000	0	0	0	5,000		
Home equity lines	0	2,000	1,000	0	5,000		
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	13,000	16,000	27,000	26,000	42,000	-18.75	
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	31,085,000	31,793,000	29,522,000	31,489,000	5,979,000	-2.23	567.06
Credit exposure from credit enhancements provided to conduit structures	1,359,000	1,485,000	1,505,000	1,419,000	1,708,000	-8.48	-25.62
Liquidity commitments provided to conduit structures	29,726,000	30,308,000	28,017,000	30,070,000	4,271,000	-1.92	949.28

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0.63	0.66	0.65	0.89	1.12
1–4 family residential loans	0.23	0.30	0.27	0.41	0.50
Home equity lines	0.01	0.02	0	0.01	0.02
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	0.40	0.34	0.37	0.47	0.59
Asset-backed commercial paper conduits	1.32	1.42	1.31	1.61	0.31
Credit exposure from credit enhancements provided to conduit structures	0.06	0.07	0.07	0.07	0.09
Liquidity commitments provided to conduit structures	1.26	1.36	1.24	1.54	0.22
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans	13.01	13.35	13.13	12.24	12.13
Home equity lines	0.85	1.13	1	1.22	1.52
Credit card receivables	19.61	20.13	20.72	22.82	22.42
Auto loans and other consumer loans	2.04	2.93	2.27	2.82	2.68
Commercial and industrial loans	23.60	24.62	23.63	24.05	24.67
All other loans and leases	40.90	37.83	39.26	36.84	36.59

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure	0.10	0.12	0.19	0.15	0.24
1–4 family residential loans	0.04	0	0	0	0.05
Home equity lines	0	0.42	1.14	0	1.06
Credit card receivables					0
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.14	0.21	0.32	0.28	0.37
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
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0.01	0.01	0.02	0.02	0.03
Total retained credit exposure and asset sale credit exposure	1.27	1.80	1.81	1.62	1.82

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	388,000	484,000	469,000	926,000	1,012,000	-19.83	-54.88
Home equity lines	13,000	35,000	3,000	5,000	171,000	-62.86	-55.17
Credit card receivables	0	0	0	0	0		-100.00
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		-100.00
Total 30–89 days past due securitized assets	401,000	519,000	472,000	931,000	1,183,000	-22.74	-55.84
90+ Days Past Due Securitized Assets							
1–4 family residential loans	243,000	214,000	397,000	251,000	381,000	13.55	-64.26
Home equity lines	10,000	32,000	10,000	3,000	37,000	-68.75	-72.97
Credit card receivables	0	0	0	0	0		-100.00
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		-100.00
Total 90+ days past due securitized assets	253,000	246,000	407,000	254,000	418,000	2.85	-67.19
Total past due securitized assets	654,000	765,000	879,000	1,185,000	1,601,000	-14.51	-61.05
Net Losses on Securitized Assets							
1–4 family residential loans	8,000	23,000	26,000	49,000	54,000	-65.22	-91.21
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	2,000		-100.00
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		-100.00
Total net losses on securitized assets	8,000	23,000	26,000	49,000	56,000	-65.22	-91.92

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	7.27	7.12	7.58	11.49	10.62
Home equity lines	6.74	7.40	3.41	3.85	36.38
Credit card receivables					0
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	2.69	3.51	3.23	5.38	5.53
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	4.55	3.15	6.42	3.11	4
Home equity lines	5.18	6.77	11.36	2.31	7.87
Credit card receivables					0
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	1.69	1.66	2.79	1.47	1.95
Total past due securitized assets percent of securitized assets	4.38	5.17	6.02	6.84	7.49
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.20	0.45	0.42	0.61	0.57
Home equity lines	0	0	0	0	0
Credit card receivables					9.09
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0.07	0.21	0.18	0.28	0.26
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.92	1.13	1.06	1.89	1.89
Home equity lines	0.56	1.24	0.86	0.68	2.47
Credit card receivables	0.75	0.95	1.02	1.18	1.18
Commercial and industrial loans	0.41	0.29	0.23	0.40	0.25
All other loans and leases	0.34	0.48	0.58	0.57	0.23
Total managed loans past due 30–89 days	0.51	0.62	0.65	0.83	0.68
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.55	0.55	0.78	0.65	1.06
Home equity lines	0.17	0.41	0.14	0.03	0.34
Credit card receivables	0.66	0.94	1.08	1.23	1.17
Commercial and industrial loans	0.16	0.06	0.10	0.07	0.06
All other loans and leases	0.09	0.13	0.14	0.03	0.04
Total managed loans past due 90+ days	0.28	0.33	0.41	0.39	0.43
Total Past Due Managed Assets	0.79	0.96	1.06	1.22	1.11
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04	0.04	0.03	0.12	0.14
Home equity lines	-0.51	-0.12	-0.17	-0.03	0.09
Credit card receivables	2.93	4.37	3.85	3.72	3.60
Commercial and industrial loans	0.34	0.62	0.60	0.32	0.26
All other loans and leases	0.26	0.35	0.32	0.32	0.32
Net Losses on Managed Assets Percent of Total Managed Assets	0.76	1.18	1.08	1.07	1.02

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	2,000	8,000	32,000	53,000	50,000	-75.00	-99.96
Dividends	0	0	0	0	0		
Interest	2,000	9,000	9,000	51,000	51,000	-77.78	-99.61
Management and service fees	0	0	0	0	0		
Other income	0	-1,000	23,000	2,000	-1,000		-100.00
Income from nonbank subsidiaries	374,000	523,000	607,000	1,095,000	15,133,000	-28.49	-81.24
Dividends	168,000	105,000	105,000	291,000	14,554,000	60.00	-66.40
Interest	342,000	493,000	612,000	893,000	638,000	-30.63	-77.00
Management and service fees	0	0	0	0	0		
Other income	-136,000	-75,000	-110,000	-89,000	-59,000		
Income from subsidiary holding companies	7,458,000	5,629,000	6,648,000	28,466,000	11,566,000	32.49	-20.96
Dividends	6,224,000	2,250,000	2,250,000	23,056,000	8,300,000	176.62	-32.35
Interest	2,503,000	2,701,000	3,541,000	4,147,000	4,244,000	-7.33	960.59
Management and service fees	0	0	0	0	0		
Other income	-1,269,000	678,000	857,000	1,263,000	-978,000		
Total income from subsidiaries	7,834,000	6,160,000	7,287,000	29,614,000	26,749,000	27.18	-52.37
Securities gains (losses)	0	0	0	-2,000	-166,000		-100.00
Other operating income	997,000	-779,000	-1,000,000	-1,255,000	828,000		
Total operating income	8,831,000	5,381,000	6,287,000	28,357,000	27,411,000	64.11	-26.67
Operating Expenses							
Personnel expenses	100,000	232,000	186,000	166,000	120,000	-56.90	92.31
Interest expense	3,513,000	3,989,000	5,274,000	5,623,000	5,552,000	-11.93	42.34
Other expenses	477,000	529,000	654,000	881,000	817,000	-9.83	-73.96
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,090,000	4,750,000	6,114,000	6,670,000	6,489,000	-13.89	-6.02
Income (loss) before taxes	4,741,000	631,000	173,000	21,687,000	20,922,000	651.35	-38.36
Applicable income taxes (credit)	-768,000	-826,000	-981,000	-1,703,000	714,000		
Extraordinary items							
Income before undistributed income of subsidiaries	5,509,000	1,457,000	1,154,000	23,390,000	20,208,000	278.11	-35.69
Equity in undistributed income of subsidiaries	13,270,000	5,281,000	9,893,000	-3,989,000	-2,163,000	151.28	378.54
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	3,244,000	3,003,000	3,980,000	893,000	-10,880,000	8.03	25.20
Subsidiary holding companies	10,026,000	2,278,000	5,913,000	-4,882,000	8,717,000	340.12	5408.79
Net income (loss)	18,779,000	6,738,000	11,047,000	19,401,000	18,045,000	178.70	65.61
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	3,412,000	3,108,000	4,085,000	1,184,000	3,674,000	9.78	10.38
Subsidiary holding companys' net income	16,250,000	4,528,000	8,163,000	18,174,000	17,017,000	258.88	73.20

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	986,000	0.25	1,052,000	0.28	1,034,000	0.27	986,000	1,095,000	-6.27	-98.12
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		-100.00
Other receivables	986,000	0.25	1,052,000	0.28	1,034,000	0.27	986,000	1,095,000	-6.27	-89.59
Investment in nonbank subsidiaries	62,101,000	15.98	62,343,000	16.44	62,367,000	16.15	61,243,000	61,628,000	-0.39	-64.22
Common and preferred stock	46,752,000	12.03	43,660,000	11.52	43,734,000	11.33	40,201,000	38,929,000	7.08	-43.99
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	14,421,000	3.71	17,796,000	4.69	17,699,000	4.58	20,094,000	21,666,000	-18.96	-83.54
Other receivables	928,000	0.24	887,000	0.23	934,000	0.24	948,000	1,033,000	4.62	-61.94
Investment in subsidiary holding companies	310,146,000	79.83	300,087,000	79.15	305,759,000	79.18	287,706,000	289,403,000	3.35	94.77
Common and preferred stock	175,275,000	45.11	163,681,000	43.17	169,539,000	43.91	161,921,000	166,414,000	7.08	17.92
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	132,917,000	34.21	132,821,000	35.03	134,684,000	34.88	124,493,000	121,453,000	0.07	1165.88
Other receivables	1,954,000	0.50	3,585,000	0.95	1,536,000	0.40	1,292,000	1,536,000	-45.50	1893.88
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	1,000	0	1,000	0	1,000	0	1,000	1,000	0.00	-99.46
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	4,008,000	1.03	3,012,000	0.79	4,516,000	1.17	3,021,000	3,019,000	33.07	-78.14
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	1,000		
Premises, furnishings, fixtures and equipment	114,000	0.03	88,000	0.02	79,000	0.02	92,000	93,000	29.55	-13.64
Intangible assets	2,838,000	0.73	2,921,000	0.77	3,003,000	0.78	3,048,000	1,400,000	-2.84	113.06
Other assets	8,336,000	2.15	9,650,000	2.55	9,376,000	2.43	9,516,000	8,670,000	-13.62	-63.25
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	388,530,000	100.00	379,154,000	100.00	386,135,000	100.00	365,613,000	365,310,000	2.47	-9.19
Liabilities and Capital										
Deposits	52,000	0.01	54,000	0.01	54,000	0.01	56,000	61,000	-3.70	-36.59
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	13,383,000	3.44	12,646,000	3.34	15,605,000	4.04	7,095,000	14,763,000	5.83	-15.70
Borrowings with maturity over 1 year	129,015,000	33.21	126,927,000	33.48	126,150,000	32.67	114,325,000	103,014,000	1.65	25.66
Subordinated notes and debentures	25,974,000	6.69	27,439,000	7.24	27,078,000	7.01	25,463,000	24,486,000	-5.34	-9.82
Other liabilities	2,761,000	0.71	2,784,000	0.73	2,639,000	0.68	2,824,000	2,952,000	-0.83	-20.32
Balance due to subsidiaries and related institutions	16,470,000	4.24	15,428,000	4.07	15,167,000	3.93	22,608,000	23,814,000	6.75	-63.70
Total liabilities	187,655,000	48.30	185,278,000	48.87	186,693,000	48.35	172,371,000	169,090,000	1.28	-4.39
Equity Capital	200,875,000	51.70	193,876,000	51.13	199,442,000	51.65	193,242,000	196,220,000	3.61	-13.26
Perpetual preferred stock (income surplus)	17,870,000	4.60	17,829,000	4.70	19,324,000	5	17,828,000	18,292,000	0.23	-6.29
Common stock	31,000	0.01	31,000	0.01	31,000	0.01	31,000	31,000	0.00	0.00
Common surplus	108,046,000	27.81	107,915,000	28.46	108,002,000	27.97	107,992,000	108,089,000	0.12	-0.01
Retained earnings	183,024,000	47.11	165,303,000	43.60	168,272,000	43.58	165,369,000	151,348,000	10.72	27.38
Accumulated other comprehensive income	-36,851,000	-9.48	-33,065,000	-8.72	-32,058,000	-8.30	-36,318,000	-37,170,000		
Other equity capital components	-71,245,000	-18.34	-64,137,000	-16.92	-64,129,000	-16.61	-61,660,000	-44,370,000		
Total liabilities and equity capital	388,530,000	100.00	379,154,000	100.00	386,135,000	100.00	365,613,000	365,310,000	2.47	-9.19
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	11,002,000	2.83	10,993,000	2.90	11,647,000	3.02	11,390,000	16,024,000	0.08	-69.17
Notes payable to subsidiaries that issued TPS	1,733,000	0.45	1,722,000	0.45	1,730,000	0.45	1,722,000	1,711,000	0.64	2.00
Loans and advances from subsidiary holding companies	4,780,000	1.23	4,018,000	1.06	3,046,000	0.79	10,835,000	7,159,000	18.96	3044.74
Subordinated and long-term debt 1 year or less	2,291,000	0.59	1,256,000	0.33	1,165,000	0.30	1,175,000	1,904,000	82.40	-65.53
Guaranteed loans to banks, nonbanks, and holding companies	45,024,000	11.59	38,100,000	10.05	38,787,000	10.04	35,394,000	21,871,000	18.17	719.81

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	12.43	12.52	57	4.65	6.29	31	5.70	7.29	30	9.92	9.68	54	9.09	10.40	34
Bank net income / Average equity investment in banks		12.35			6.43			7.45			10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	10.01	13.18	51	9.75	8.01	65	9.55	9.75	61	2.99	7.89	38	8.66	7.10	64
Subsidiary HCs net income / Average equity investment in sub HCs	12.51	11.04	65	3.71	6.72	36	4.98	7.01	41	11.15	8.55	64	10.31	8.78	58
Bank net income / Parent net income	0	96.45	4	0	87.60	5	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	18.17	3.22	90	46.13	4.43	93	36.98	3.59	94	6.10	5.93	74	20.36	3.78	89
Subsidiary holding companies' net income / Parent net income	86.53	66.57	45	67.20	81.94	47	73.89	68.34	45	93.68	74	50	94.30	72.48	46
Leverage															
Total liabilities / Equity capital	93.42	16.51	94	95.57	20.37	93	93.61	20.06	93	89.20	20.43	92	86.17	20.88	93
Total debt / Equity capital	83.82	11.37	96	86.14	14.74	94	84.65	14.41	93	76.01	14.31	92	72.50	14.69	92
Total debt + notes payable to subs that issued TPS / Equity capital	84.68	13.41	96	87.03	17.04	93	85.52	16.67	93	76.90	16.36	93	73.37	17.10	93
Total debt + Loans guaranteed for affiliate / Equity capital	106.23	11.46	96	105.80	15.02	95	104.10	14.68	95	94.33	14.56	95	83.65	15.14	93
Total debt / Equity capital – excess over fair value	83.82	11.47	96	86.14	14.86	94	84.65	14.52	93	76.01	14.51	92	72.50	14.81	92
Long-term debt / Equity capital	77.16	10.65	95	79.62	13.73	93	76.83	13.56	93	72.34	13.04	94	64.98	13.37	93
Short-term debt / Equity capital	6.66	0.55	94	6.52	0.92	90	7.82	0.77	92	3.67	1.02	82	7.52	1.14	89
Current portion of long-term debt / Equity capital	1.14	0.10	91	0.65	0.05	93	0.58	0.06	92	0.61	0.05	91	0.97	0.14	90
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	69.47	40.69	74	67.12	32.61	81	66.66	34.67	78	65	28.44	82	65.95	28.63	82
Double Leverage															
Equity investment in subs / Equity capital	110.53	103.15	85	106.95	103.27	74	106.93	102.81	75	104.60	103.22	59	104.65	103.10	59
Total investment in subs / Equity capital	185.80	108.29	94	187.48	110.46	94	185.10	110.16	93	181.09	111.07	93	179.45	112.48	94
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)	0.84	0.27	84	1.50	0.69	78	1.25	0.47	80	0.46	0.36	57	0.51	0.35	60
Equity investment in subs – equity cap / Net income-div (X)	1.07	0.85	71	3.76	2.31	76	2.45	1.82	72	0.64	1.22	37	0.70	1.22	37
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	119.34	152.56	42	70.99	128.63	18	63.78	136.59	12	247.40	177.68	78	230.99	162.34	79
Cash from ops + noncash items + op expense / Op expense + dividend	96.07	155.61	26	95.71	142.45	25	97.58	147.24	19	262.10	190.27	78	240.99	174.91	81
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	97.37	94.59	48	100.15	140.42	35	105.03	134.08	40	100.35	116.34	33	75.34	103.19	23
Pretax operating income + interest expense / Interest expense	234.96	1,645.53	16	115.82	1,826.91	16	103.28	2,016.32	12	485.68	1,968.54	26	476.84	2,898.75	27
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	233.40	1,896.20	15	115.28	1,413.95	15	103.17	1,539.23	11	471.29	1,632.83	26	462.98	1,369.37	29
Dividends + interest from subsidiaries / Interest expense + dividends	123.19	174.48	39	69.10	144.62	19	61.09	150.43	15	255.39	210.80	72	262.36	188.90	79
Fees + other income from subsidiaries / Salary + other expenses	-243.50	12.03	0	79.11	14.76	92	91.67	13.95	95	112.32	16.52	96	-110.78	16.08	2
Net income / Current part of long-term debt + preferred dividends (X)	6.05	40.79	13	3.23	26.65	19	4.89	35.64	16	8.49	57.11	17	5.86	33.93	16
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.03	3.29	32	0.10	3.69	32	0.29	3.85	35	-0.68	2.64	18	-2.10	2.61	15
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	22.41	0.03	96	19.65	0.05	96	19.45	0.05	96	18.32	0.10	96	11.15	0.24	95
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	22.41	0.03	96	19.65	0.05	96	19.45	0.05	96	18.32	0.10	96	11.15	0.25	95
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	30.65	1.76	95	29.44	2.95	93	30.32	2.66	93	28.87	5.62	88	29.40	5.50	89
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	10.68	0.07	96	9.15	0.07	96	10.12	0.08	96	8.56	0.19	96	8.61	0.21	95

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	72.37	69.90	60	278.24	84.44	93	467.42	81.10	95	23.57	57.84	19	24.94	57.26	15
Dividends declared / Net income	21.23	27.22	38	60.17	49.77	68	48.83	42.29	61	28.41	33.08	39	27.92	27.33	42
Net income – dividends / Average equity	9.79	9.25	65	1.85	3.19	31	2.92	4.14	33	7.10	6.46	58	6.55	7.33	43
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	160.45	8	0	130.19	9	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	4.21	6.19	67	2.59	3.74	73	1.95	3.41	70	5.28	7.53	69	288.83	7.13	98
Dividends from subsidiary holding companies	156.11	6.32	94	55.50	2.34	93	41.71	4.85	90	418.29	21.40	95	164.72	16.86	88
Dividends from all subsidiaries	160.32	213.42	52	58.09	167.02	14	43.66	174.85	10	423.57	260.40	82	453.54	215.26	91
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.30			61.85			60.28			66.55			60.71	
Interest income from bank subsidiaries		0.11			0.48			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		0.87			1.79			1.47			1.55			1.88	
Other income from bank subsidiaries		0			0			0			0			0	
Operating income from bank subsidiaries		48.70			71.13			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	4.92	66.90	28	3.38	52.29	40	2.57	56.39	36	24.58	82.95	37	396.14	51.40	93
Interest income from nonbank subsidiaries	10.02	2.38	84	15.86	4.57	83	14.98	7.38	83	75.42	20.25	85	17.37	18.56	71
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries	-3.99	0.11	1	-2.41	0.20	2	-2.69	0.16	2	-7.52	1.06	2	-1.61	0.15	4
Operating income from nonbank subsidiaries	10.96	94.31	19	16.83	70.62	34	14.86	79.84	30	92.48	150.41	44	411.89	99.33	91
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	38.30	36.58	45	49.69	25.82	72	27.56	43.51	42	126.86	61.23	88	48.77	48.56	50
Interest income from subsidiary holding companies	15.40	5.06	80	59.65	9.87	86	43.38	8.40	85	22.82	6.54	84	24.94	3.95	92
Management and service fees from subsidiary holding companies	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies	-7.81	-0.41	5	14.97	0.01	95	10.50	0.01	95	6.95	0.29	92	-5.75	0.01	3
Operating income from subsidiary holding companies	45.90	47.30	45	124.32	41.80	86	81.44	55.20	71	156.63	76.49	84	67.97	61.19	53
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	72.55	8	0	68	10	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries	0.02	0.27	57	0.17	1.03	59	0.14	0.63	60	0.18	0.80	59	0.19	0.92	64
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	-0.02	0.08	3	0.37	0.04	92	0.01	0.03	87	0	0.02	4
Operating income from bank subsidiaries	0.02	82.68	6	0.15	80.80	6	0.51	82.20	7	0.19	78.80	8	0.18	74.20	11
Dividends from nonbank subsidiaries	1.90	3.56	67	1.95	2.36	72	1.67	1.95	70	1.03	2.65	62	53.10	2.57	97
Interest income from nonbank subsidiaries	3.87	0.20	94	9.16	0.90	91	9.73	0.73	92	3.15	1.19	88	2.33	2.32	83
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	-1.54	0.01	0	-1.39	0.02	2	-1.75	0.01	1	-0.31	0.04	1	-0.22	0.02	5
Operating income from nonbank subsidiaries	4.24	5.69	69	9.72	5.80	79	9.65	4.70	82	3.86	7.29	72	55.21	7.64	90
Dividends from subsidiary holding companies	70.48	2.13	95	41.81	1.41	93	35.79	2.53	91	81.31	4.52	94	30.28	5.15	88
Interest income from subsidiary holding companies	28.34	0.01	96	50.20	0.16	96	56.32	0.11	98	14.62	0.20	95	15.48	0.37	96
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	-14.37	0	0	12.60	0	99	13.63	0	99	4.45	0	98	-3.57	0	0
Operating income from subsidiary holding companies	84.45	3.40	93	104.61	4.22	98	105.74	4.56	99	100.38	6.08	98	42.19	6.79	89
Loans and advances from subsidiaries / Short term debt	117.93	152.66	60	118.70	216.76	66	94.16	135.13	61	313.25	83.37	91	157.03	87.87	83
Loans and advances from subsidiaries / Total debt	9.37	28.03	42	8.99	27.05	43	8.70	27.08	44	15.13	28.33	50	16.30	26.53	54