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

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BHC Name COLUMBIA BANKING SYSTEM, INC.

City/State TACOMA, WA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 18,603,073
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:

COLUMBIA BANKING SYSTEM, INC.
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TACOMA, WA 98402

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	17,630,757	15,036,535	15,396,713	13,347,792	12,793,520
Net income ($000)	159,909	95,944	154,244	194,451	172,882
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3	2.65	75	3.38	2.80	83	3.35	2.77	85	3.84	3.01	86	3.88	3.08	86
+ Non-interest income	0.52	1.09	21	0.56	1.21	22	0.56	1.21	23	0.71	1.32	23	0.68	1.31	21
– Overhead expense	1.96	2.21	35	2.25	2.59	37	2.21	2.57	34	2.63	2.69	53	2.69	2.71	52
– Provision for credit losses	-0.03	-0.12	67	0.73	0.66	65	0.50	0.51	55	0.03	0.15	18	0.12	0.14	49
+ Securities gains (losses)	0	0.01	62	0.03	0.03	63	0.02	0.02	62	0.02	0.01	79	0	0	71
+ Other tax equivalent adjustments	-0.01	0	1	-0.01	0	1	-0.01	0	2	-0.01	0	0	-0.01	0	1
= Pretax net operating income (tax equivalent)	1.58	1.76	40	1.09	0.91	59	1.30	1.04	68	1.90	1.56	78	1.74	1.57	67
Net operating income	1.21	1.34	41	0.85	0.70	59	1	0.81	68	1.46	1.19	79	1.35	1.24	64
Net income	1.21	1.34	41	0.85	0.71	58	1	0.82	67	1.46	1.19	79	1.35	1.24	63
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.47	3.12	71	3.85	3.64	64	3.78	3.55	65	4.56	4.41	63	4.47	4.24	66
Interest expense	0.05	0.26	6	0.15	0.58	3	0.13	0.52	3	0.30	1.08	3	0.16	0.86	3
Net interest income (tax equivalent)	3.42	2.85	82	3.70	3.05	84	3.66	3.01	86	4.25	3.33	84	4.31	3.38	87
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.12	14	0.16	0.28	45	0.15	0.27	44	0.03	0.21	17	0.08	0.22	31
Earnings coverage of net loan and lease losses (X)	3,530.33	26.30	99	18.10	20.97	61	19.07	22.91	62	84.69	24.40	89	32.16	21.75	76
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.50	1.32	69	1.62	1.58	61	1.58	1.58	57	0.96	0.83	66	0.99	0.90	67
Allowance for loan and lease losses / Total loans and leases	1.50	1.30	71	1.62	1.55	62	1.58	1.55	59	0.96	0.81	67	0.99	0.89	68
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.26	0.58	16	0.49	0.71	35	0.37	0.71	20	0.38	0.57	31	0.72	0.61	65
30–89 days past due loans and leases / Total loans and leases	0.08	0.29	15	0.17	0.37	31	0.30	0.39	47	0.28	0.43	36	0.35	0.44	41
Liquidity and Funding															
Net noncore funding dependence	-3.48	-3.31	49	-4.61	6.19	22	-1.82	3.20	40	9.16	14.45	35	3.86	16.62	15
Net short-term noncore funding dependence	-3.96	-9.17	66	-5.28	-2.71	32	-2.46	-4.76	55	8.45	3.38	61	3.37	4.66	32
Net loans and leases / Total assets	50.48	58.81	21	58.87	63	26	56.11	61.58	25	61.63	63.77	33	63.47	63.98	35
Capitalization															
Tier 1 leverage ratio	8.43	9.07	33	8.89	9.05	50	8.86	9.13	43	10.17	9.76	65	10.24	9.71	69
Holding company equity capital / Total assets	12.49	10.79	75	14.18	11.12	88	14.16	11.16	87	15.34	12.43	84	15.53	12.22	84
Total equity capital (including minority interest) / Total assets	12.49	10.91	74	14.18	11.24	87	14.16	11.29	86	15.34	12.57	83	15.53	12.27	84
Common equity tier 1 capital / Total risk-weighted assets	12.79	12.64	58	12.61	12.26	63	12.88	12.38	64	12.45	12.17	61	12.74	12.12	70
Net loans and leases / Equity capital (X)	4.04	5.47	21	4.15	5.73	17	3.96	5.58	16	4.02	5.21	23	4.09	5.29	21
Cash dividends / Net income	52.44	27.22	91	79.37	49.74	81	62.38	42.30	80	52.59	33.12	83	48.28	27.31	88
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	14.60	9.51	75	17.99	16.67	63	17.79	16.68	58	7.52	9.26	56	2.97	7	37
Equity capital	0.92	7.52	15	6.50	6.54	56	8.69	6.99	65	6.21	10.49	39	4.29	7.89	46
Net loans and leases	-1.74	-0.66	53	9.99	12.75	48	7.23	9.07	51	4.39	9.10	34	0.28	7.89	11
Noncore funding	5.48	-21.64	85	-69.55	-6.57	2	-79	-12.18	0	105.23	6.59	96	3.27	10.67	40
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	1.51	10.65	28	1.53	13.73	25	1.49	13.56	24	1.63	13.04	30	1.74	13.37	33
Equity investment in subsidiaries / Equity capital	99.63	103.15	30	101.05	103.27	40	100.95	102.81	40	100.08	103.22	37	101.06	103.10	42
Cash from ops + noncash items + op expense / Op expense + dividends	187.05	155.61	70	98.37	142.45	27	99.92	147.24	22	166.55	190.27	47	108.71	174.91	22

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

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Interest and fees on loans	309,819	323,563	432,742	453,840	433,216	-4.25	41.24
Income from lease financing receivables	83	3	4	23	0	2666.67	
Fully taxable income on loans and leases	303,513	316,440	423,450	442,946	424,209	-4.09	41.55
Tax-exempt income on loans and leases	6,389	7,126	9,296	10,917	9,007	-10.34	29.75
Estimated tax benefit on income on loans and leases	4,067	3,610	4,695	6,660	5,351	12.66	11.12
Income on loans and leases (tax equivalent)	313,969	327,176	437,441	460,523	438,567	-4.04	40.79
Investment interest income (tax equivalent)	87,275	67,747	94,691	85,830	74,865	28.82	116.94
Interest on balances due from depository institutions	596	480	660	1,312	702	24.17	635.80
Interest income on other earning assets	246	1,180	1,286	1,317	555	-79.15	2.07
Total interest income (tax equivalent)	402,086	396,583	534,078	548,982	514,689	1.39	52.56
Interest on time deposits of $250K or more	247	334	432	1,033	1,305	-26.05	
Interest on time deposits < $250K	244	771	922	1,384	887	-68.35	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,873	6,620	7,990	19,702	9,899	-41.50	99.23
Interest on other borrowings and trading liabilities	284	6,370	6,459	12,529	4,254	-95.54	-71.63
Interest on subordinated debt and mandatory convertible securities	1,371	1,404	1,871	1,871	1,871	-2.35	
Total interest expense	6,019	15,499	17,674	36,519	18,216	-61.17	79.99
Net interest income (tax equivalent)	396,067	381,084	516,404	512,463	496,473	3.93	52.20
Non-interest income	68,492	63,184	86,336	95,145	86,903	8.40	6.05
Adjusted operating income (tax equivalent)	464,559	444,268	602,740	607,608	583,376	4.57	43.03
Overhead expense	259,030	254,094	339,820	351,453	344,080	1.94	30.45
Provision for credit losses	-4,100	82,400	77,700	3,493	14,770		
Securities gains (losses)	314	3,249	3,285	2,132	106	-90.34	-73.25
Other tax equivalent adjustments	-1,331	-1,404	-1,870	-1,772	-1,863		
Pretax net operating income (tax equivalent)	208,487	123,019	200,048	253,048	222,573	69.48	74.74
Applicable income taxes	40,559	21,374	38,148	47,161	38,954	89.76	24.42
Tax equivalent adjustments	8,019	5,701	7,656	11,436	10,737	40.66	-36.21
Applicable income taxes (tax equivalent)	48,578	27,075	45,804	58,597	49,691	79.42	7.55
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	159,909	95,944	154,244	194,451	172,882	66.67	115.66
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	159,909	95,944	154,244	194,451	172,882	66.67	115.66
Memoranda							
Net income - holding company and noncontrolling (minority) interest	159,909	95,944	154,244	194,451	172,882	66.67	115.66
Investment securities income (tax equivalent)	87,275	67,747	94,691	85,830	74,865	28.82	116.94
US Treasury and agency securities (excluding mortgage-backed securities)	2,611	2,426	3,367	5,759	8,116	7.63	-30.50
Mortgage-backed securities	63,554	49,938	69,531	59,178	45,484	27.27	201.38
All other securities	21,110	15,383	21,793	20,893	21,265	37.23	37.20
Cash dividends declared	83,849	76,152	96,215	102,265	83,459	10.11	26.74
Common	83,849	76,152	96,215	102,265	83,459	10.11	26.97
Preferred	0	0	0	0	0		-100.00

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

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.04	2.90	59	3.52	3.35	64	3.47	3.27	65	4.11	4	60	4.02	3.87	63
Less: Interest expense	0.05	0.24	6	0.14	0.54	3	0.11	0.48	3	0.27	0.98	4	0.14	0.79	3
Equals: Net interest income (tax equivalent)	3	2.65	75	3.38	2.80	83	3.35	2.77	85	3.84	3.01	86	3.88	3.08	86
Plus: Non-interest income	0.52	1.09	21	0.56	1.21	22	0.56	1.21	23	0.71	1.32	23	0.68	1.31	21
Equals: adjusted operating income (tax equivalent)	3.51	3.80	35	3.94	4.06	48	3.91	4.04	44	4.55	4.41	61	4.56	4.46	57
Less: Overhead expense	1.96	2.21	35	2.25	2.59	37	2.21	2.57	34	2.63	2.69	53	2.69	2.71	52
Less: Provision for credit losses	-0.03	-0.12	67	0.73	0.66	65	0.50	0.51	55	0.03	0.15	18	0.12	0.14	49
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	0.01	60	0.03	0.03	63	0.02	0.02	62	0.02	0.01	79	0	0	72
Plus: other tax equivalent adjustments	-0.01	0	1	-0.01	0	1	-0.01	0	2	-0.01	0	0	-0.01	0	1
Equals: Pretax net operating income (tax equivalent)	1.58	1.76	40	1.09	0.91	59	1.30	1.04	68	1.90	1.56	78	1.74	1.57	67
Less: Applicable income taxes (tax equivalent)	0.37	0.41	39	0.24	0.21	56	0.30	0.23	68	0.44	0.36	77	0.39	0.33	65
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.21	1.34	41	0.85	0.70	59	1	0.81	68	1.46	1.19	79	1.35	1.24	64
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.21	1.34	41	0.85	0.71	58	1	0.82	67	1.46	1.19	79	1.35	1.24	63
Memo: Net income (last four quarters)	1.26	1.30	48	0.97	0.81	61	1	0.82	67	1.46	1.19	79	1.35	1.24	64
Net income–BHC and noncontrolling (minority) interest	1.21	1.35	41	0.85	0.72	58	1	0.83	67	1.46	1.20	78	1.35	1.25	62
Margin Analysis															
Average earning assets / Average assets	87.66	93.09	3	91.41	92.11	40	91.67	92.32	41	90.27	91.05	37	90.03	91.48	30
Average interest-bearing funds / Average assets	43.37	61.98	2	43.86	64.67	2	43.54	64.06	2	44.77	65.57	3	43.95	65.56	2
Interest income (tax equivalent) / Average earning assets	3.47	3.12	71	3.85	3.64	64	3.78	3.55	65	4.56	4.41	63	4.47	4.24	66
Interest expense / Average earning assets	0.05	0.26	6	0.15	0.58	3	0.13	0.52	3	0.30	1.08	3	0.16	0.86	3
Net interest income (tax equivalent) / Average earning assets	3.42	2.85	82	3.70	3.05	84	3.66	3.01	86	4.25	3.33	84	4.31	3.38	87
Yield or Cost															
Total loans and leases (tax equivalent)	4.36	4.07	71	4.66	4.35	70	4.65	4.27	71	5.35	5.09	73	5.22	4.95	74
Interest-bearing bank balances	0.13	0.13	57	0.15	0.36	9	0.16	0.27	18	5.07	2.04	97	1.33	1.64	26
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	3.39	3.09	69	3.78	3.61	59	3.72	3.51	60	4.45	4.36	57	4.36	4.20	59
Investment securities (tax equivalent)	2.34	1.77	88	2.45	2.36	60	2.40	2.25	65	2.73	2.76	48	2.63	2.68	47
US Treasury and agency securities (excluding mortgage-backed securities)	0.50	1.23	11	0.72	1.85	9	0.67	1.75	9	1.42	2.32	9	1.49	2.05	13
Mortgage-backed securities	1.81	1.55	76	2.43	2.17	75	2.36	2.05	79	2.57	2.61	46	2.56	2.50	58
All other securities	3.74	2.85	79	4.32	3.28	84	4.05	3.24	79	4.17	4.06	71	3.65	4.20	49
Interest-bearing deposits	0.08	0.22	17	0.17	0.60	6	0.15	0.53	5	0.41	1.10	8	0.23	0.81	5
Time deposits of $250K or more	0.31	0.70	12	0.38	1.53	3	0.37	1.42	2	0.93	1.96	5	1.41	1.44	43
Time deposits < $250K	0.14	0.67	3	0.43	1.47	3	0.39	1.36	3	0.48	1.82	3	0.25	1.29	5
Other domestic deposits	0.07	0.16	25	0.16	0.41	10	0.14	0.36	10	0.40	0.93	8	0.20	0.67	5
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.17	0.18	66	0.51	0.71	46	0.43	0.62	43	1.77	1.86	47	0.96	1.51	34
Other borrowed funds and trading liabilities	0.40	1.29	22	1.59	1.54	52	1.53	1.50	51	2.27	2.38	42	2.29	2.28	54
All interest-bearing funds	0.10	0.38	8	0.31	0.82	8	0.26	0.74	6	0.61	1.49	7	0.32	1.19	3

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	68,492	63,184	86,336	95,145	86,903
Fiduciary activities income	4,803	4,341	5,825	5,693	5,416
Service charges on deposit accounts - domestic	18,536	18,329	24,379	27,034	28,245
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	7,159	6,216	8,125	13,189	11,743
Insurance activities revenue	301	96	134	138	141
Venture capital revenue	0	0	0	0	0
Net servicing fees	1,508	887	1,053	1,133	1,018
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	9,611	8,992	14,077	12,708	2,764
Other non-interest income	26,574	24,323	32,743	35,250	37,576
Total overhead expenses	259,030	254,094	339,820	351,453	344,080
Personnel expense	160,240	156,395	210,201	213,618	199,828
Net occupancy expense	27,112	25,817	34,809	34,045	34,699
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	5,610	6,713	8,724	10,479	12,235
Other operating expenses	66,068	65,169	86,086	93,311	97,318
Fee income on mutual funds and annuities	4,559	4,351	5,494	10,754	9,437
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,018	2,069	2,091	2,162	2,137
Average personnel expense per employee	79.41	75.59	100.53	98.81	93.51
Average assets per employee	8,736.75	7,267.54	7,363.33	6,173.82	5,986.67

	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	6.66	2.14	89	6.89	2.09	91	6.36	2.02	89	11.30	2.72	93	10.86	3.08	92
Overhead expenses / Net Interest Income + non-interest income	56.90	58.85	36	58.12	62.06	36	57.28	62.28	35	59.13	61.29	44	60.28	60.88	49
Percent of Average Assets															
Total overhead expense	1.96	2.21	35	2.25	2.59	37	2.21	2.57	34	2.63	2.69	53	2.69	2.71	52
Personnel expense	1.21	1.23	49	1.39	1.30	59	1.37	1.30	59	1.60	1.41	72	1.56	1.44	62
Net occupancy expense	0.21	0.24	32	0.23	0.26	30	0.23	0.26	31	0.26	0.28	36	0.27	0.28	50
Other operating expenses	0.54	0.72	26	0.64	0.95	24	0.62	0.94	21	0.78	0.97	42	0.86	0.97	48
Overhead less non-interest income	1.44	1.08	78	1.69	1.27	78	1.65	1.25	79	1.92	1.32	85	2.01	1.38	90
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.76	58.34	36	57.19	61.60	34	56.38	61.82	31	57.84	60.64	42	58.98	60.37	45
Personnel expense	34.49	32.89	59	35.20	32.31	68	34.87	32.36	63	35.16	32.39	65	34.25	32.51	59
Net occupancy expense	5.84	6.26	41	5.81	6.55	35	5.78	6.58	34	5.60	6.52	32	5.95	6.48	35
Other operating expenses	15.43	18.68	26	16.18	22.16	23	15.73	22.28	18	17.08	21.20	28	18.78	20.90	40
Total non-interest income	14.74	28.20	20	14.22	28.52	21	14.32	28.83	21	15.66	29.23	21	14.90	28.50	20
Fiduciary activities income	1.03	2.27	41	0.98	2.06	41	0.97	2.09	40	0.94	1.97	42	0.93	2.14	42
Service charges on domestic deposit accounts	3.99	3.25	63	4.13	3.23	67	4.04	3.27	64	4.45	3.88	56	4.84	4.15	58
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	1.54	2.46	54	1.40	2.59	48	1.35	2.46	48	2.17	3.54	58	2.01	3.42	57
Insurance activities revenue	0.06	0.38	51	0.02	0.41	38	0.02	0.41	39	0.02	0.47	38	0.02	0.47	39
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	0.32	0.56	59	0.20	-0.04	72	0.17	0.01	72	0.19	0.28	57	0.17	0.65	41
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.07	3.64	45	2.02	3.74	49	2.34	3.92	52	2.09	1.86	62	0.47	1.61	33
Other non-interest income	5.72	9.39	29	5.47	9.49	29	5.43	9.65	28	5.80	10.04	24	6.44	9.86	34
Overhead less non-interest income	41.01	29.67	82	42.97	31.97	79	42.06	31.93	76	42.18	31.06	84	44.08	31.46	89
Applicable income taxes / Pretax net operating income (tax equivalent)	19.45	21.49	25	17.37	18.64	36	19.07	18.63	47	18.64	20.56	32	17.50	19.04	29
Applicable income tax + TE / Pretax net operating income + TE	23.30	23.11	57	22.01	22.16	43	22.90	21.18	57	23.16	23.23	51	22.33	21.56	52

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

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Real estate loans	5,571,377	5,292,461	5,330,854	5,264,031	5,047,718	5.27	52.81
Commercial and industrial loans	2,410,243	2,861,671	2,629,127	2,147,681	2,123,524	-15.77	68.08
Loans to individuals	30,120	37,005	35,526	43,773	43,323	-18.61	-36.63
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	494,893	547,617	489,759	463,358	376,329	-9.63	22.70
Other loans and leases	1,026,107	974,600	968,875	842,340	804,466	5.28	37.67
Less: Unearned income	0	0	0	0	0		-100.00
Loans and leases, net of unearned income	9,532,740	9,713,354	9,454,141	8,761,183	8,395,360	-1.86	52.20
Less: Allowance for loan and lease losses	142,785	156,968	149,140	83,968	83,369	-9.04	103.21
Net loans and leases	9,389,955	9,556,386	9,305,001	8,677,215	8,311,991	-1.74	51.63
Debt securities that reprice or mature in over 1 year	6,821,971	4,171,687	5,121,394	3,654,535	3,016,108	63.53	197.65
Mutual funds and equity securities	892	77	90	102	76	1058.44	-82.86
Subtotal	16,212,818	13,728,150	14,426,485	12,331,852	11,328,175	18.10	90.96
Interest-bearing bank balances	703,760	736,422	434,867	24,132	17,407	-4.44	6169.58
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	85,106	110,033	88,741	91,608	151,339	-22.65	35.22
Trading assets	0	0	0	0	0		
Total earning assets	17,001,684	14,574,605	14,950,093	12,447,592	11,496,921	16.65	98.52
Non-interest-bearing cash and due from depository institutions	193,715	193,823	218,899	223,541	260,180	-0.06	7.12
Premises, fixed assets, and leases	215,115	226,161	222,517	220,059	165,832	-4.88	44.64
Other real estate owned	381	624	553	552	6,019	-38.94	-95.76
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,192,178	1,238,210	1,192,786	1,187,886	1,166,193	-3.72	74.29
Total assets	18,603,073	16,233,423	16,584,848	14,079,630	13,095,145	14.60	94.05
Quarterly average assets	18,330,109	15,965,485	16,477,246	13,750,840	13,050,536	14.81	93.85
Average loans and leases (YTD)	9,592,402	9,368,730	9,409,961	8,611,328	8,408,989	2.39	59.82
Memoranda							
Loans held-for-sale	11,355	24,407	26,480	17,718	3,849	-53.48	237.85
Loans not held-for-sale	9,521,385	9,688,947	9,427,661	8,743,465	8,391,511	-1.73	52.10
Real estate loans secured by 1–4 family	835,232	689,864	710,061	655,039	647,129	21.07	49.76
Commercial real estate loans	4,415,053	4,299,963	4,330,855	4,306,700	4,115,811	2.68	55.16
Construction and land development	326,569	273,494	268,662	361,177	504,457	19.41	9.17
Multifamily	413,582	374,380	395,896	411,741	341,309	10.47	45.35
Nonfarm nonresidential	3,674,902	3,652,089	3,666,297	3,533,782	3,270,045	0.62	62.48
Real estate loans secured by farmland	321,092	302,634	289,938	302,292	284,778	6.10	32.33
Total investment securities	6,907,969	4,281,797	5,210,225	3,746,245	3,167,523	61.33	192.70
U.S. Treasury securities	0	0	0	0	247		-100.00
US agency securities (excluding mortgage-backed securities)	705,554	638,563	688,226	378,464	562,801	10.49	70.35
Municipal securities	781,173	557,444	753,572	488,802	574,323	40.13	55.27
Mortgage-backed securities	5,420,350	3,085,713	3,768,337	2,878,877	2,030,076	75.66	277.19
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	892	77	90	102	76	1058.44	-82.86
Available-for-sale securities	4,831,919	4,281,720	5,210,135	3,746,143	3,167,447	12.85	104.74
U.S. Treasury securities	0	0	0	0	247		-100.00
US agency securities (excluding mortgage-backed securities)	705,554	638,563	688,226	378,464	562,801	10.49	70.35
Municipal securities	781,173	557,444	753,572	488,802	574,323	40.13	55.27
Mortgage-backed securities	3,345,192	3,085,713	3,768,337	2,878,877	2,030,076	8.41	132.78
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-4,106						
Available-for-sale securites appreciation (depreciation)	58,178	200,602	212,607	43,046	-43,168	-71.00	64.51
Structured notes, fair value	0	0	0	0	0		
Pledged securities	845,950	722,227	861,573	588,573	467,138	17.13	99.45

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	7,975,040	6,899,512	6,913,842	5,329,608	915,327	15.59	838.63
NOW, ATS and transaction accounts	2,317,744	1,894,874	2,010,512	1,351,391	187,175	22.32	1415.46
Time deposits less brokered deposits < $250K	217,737	227,952	226,257	235,816	268,339	-4.48	
MMDA and other savings accounts	5,333,802	4,471,761	4,608,289	3,607,030	8,941,182	19.28	-19.70
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	15,844,323	13,494,099	13,758,900	10,523,845	10,312,023	17.42	101.43
Time deposits of $250K or more	107,983	104,289	107,686	151,994	88,173	3.54	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	40,040	26,966	73,859	64,437	61,094	48.48	-42.13
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,600	308	163	946,705	392,000	744.16	-95.67
Other borrowings w/remaining maturity over 1 year	69,143	76,527	74,754	69,794	7,523	-9.65	963.41
Brokered deposits < $250K	5,000	5,000	5,000	12,259	57,930	0.00	
Noncore funding	224,766	213,090	261,462	1,245,189	606,720	5.48	-31.41
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	35,000	35,139	35,092	35,277	35,462	-0.40	
Other liabilities	175,717	189,115	181,787	115,357	107,291	-7.08	50.81
Total liabilities	16,279,806	13,931,443	14,237,241	11,919,668	11,061,496	16.86	95.91
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		-100.00
Common stock	1,670,076	1,658,203	1,660,998	1,650,753	1,642,246	0.72	68.00
Common surplus	0	0	0	0	0		
Retained earnings	651,308	537,010	575,249	519,676	426,708	21.28	146.79
Accumulated other comprehensive income	72,717	177,601	182,194	40,367	-35,305	-59.06	340.58
Other equity capital components	-70,834	-70,834	-70,834	-50,834	0		
Total holding company equity capital	2,323,267	2,301,980	2,347,607	2,159,962	2,033,649	0.92	81.97
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,323,267	2,301,980	2,347,607	2,159,962	2,033,649	0.92	81.97
Total liabilities and capital	18,603,073	16,233,423	16,584,848	14,079,630	13,095,145	14.60	94.05
Memoranda							
Non-interest-bearing deposits	7,975,040	6,899,512	6,913,842	5,329,608	5,227,216	15.59	102.29
Interest-bearing deposits	7,982,266	6,703,876	6,957,744	5,358,490	5,230,910	19.07	93.96
Total deposits	15,957,306	13,603,388	13,871,586	10,688,098	10,458,126	17.30	98.04
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,347,607	2,159,963	2,159,963	2,033,649	1,949,922		
Accounting restatements	0	-2,457	-2,457	782	0		
Net income	159,909	95,944	154,244	194,451	172,882		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	9,078	7,450	10,245	8,507	7,541		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	20,000	20,000	50,834	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	83,849	76,152	96,215	102,265	83,459		
Change in other comprehensive income	-109,478	137,232	141,827	75,672	-13,237		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,323,267	2,301,980	2,347,607	2,159,962	2,033,649		

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	29.95	36.06	33	32.60	36.66	36	32.14	36.22	36	37.39	37.78	42	38.55	37.19	47
Commercial and industrial loans	12.96	11.11	65	17.63	14.40	67	15.85	13.52	64	15.25	12.02	67	16.22	12.85	68
Loans to individuals	0.16	3.60	14	0.23	3.57	18	0.21	3.40	17	0.31	4.20	19	0.33	4.31	18
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	2.66	0.21	94	3.37	0.20	95	2.95	0.19	95	3.29	0.24	95	2.87	0.30	94
Other loans and leases	5.52	4.26	67	6	4.66	66	5.84	4.63	65	5.98	5.01	60	6.14	5	63
Net loans and leases	50.48	58.81	21	58.87	63	26	56.11	61.58	25	61.63	63.77	33	63.47	63.98	35
Debt securities over 1 year	36.67	18.32	94	25.70	14.80	90	30.88	15.55	95	25.96	14.60	91	23.03	14.63	87
Mutual funds and equity securities	0	0.05	37	0	0.06	29	0	0.05	28	0	0.06	30	0	0.06	26
Subtotal	87.15	78.17	84	84.57	79.07	64	86.99	78.16	86	87.59	79.65	76	86.51	79.97	66
Interest-bearing bank balances	3.78	9.37	23	4.54	6.40	40	2.62	7.51	15	0.17	3.06	1	0.13	3.04	2
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.46	1.51	26	0.68	1.85	29	0.54	1.68	25	0.65	1.91	34	1.16	1.96	47
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	91.39	91.57	50	89.78	90.87	35	90.14	91.05	41	88.41	89.53	34	87.80	89.74	26
Non-interest cash and due from depository institutions	1.04	0.99	51	1.19	1.03	62	1.32	1.07	72	1.59	1.14	80	1.99	1.21	91
Other real estate owned	0	0.01	27	0	0.03	24	0	0.02	26	0	0.03	24	0.05	0.04	62
All other assets	7.57	7.39	53	9.02	8.03	64	8.54	7.82	60	10	9.27	62	10.22	8.98	67
Memoranda															
Short-term investments	4.24	12.31	15	5.21	10.21	31	3.16	11.17	13	0.82	7.63	4	1.29	7.80	11
U.S. Treasury securities	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	33
US agency securities (excluding mortgage-backed securities)	3.79	0.75	93	3.93	0.59	95	4.15	0.63	94	2.69	0.54	93	4.30	0.69	93
Municipal securities	4.20	1.70	81	3.43	1.60	78	4.54	1.69	83	3.47	1.34	83	4.39	1.62	83
Mortgage-backed securities	29.14	13.46	94	19.01	11.20	86	22.72	11.75	91	20.45	11.44	92	15.50	11.13	76
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	8	0	0.40	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	0.06	0.50	32	0.15	0.52	36	0.16	0.52	37	0.13	0.39	42	0.03	0.30	28
Loans held for investment	51.18	58.34	23	59.69	63.22	28	56.85	61.72	26	62.10	63.50	34	64.08	63.93	36
Real estate loans secured by 1–4 family	4.49	11.57	20	4.25	12.28	20	4.28	11.91	21	4.65	13.29	19	4.94	13.46	18
Revolving	1.29	1.44	54	1.69	1.72	56	1.54	1.66	55	2.10	2.07	55	2.22	2.27	54
Closed-end, secured by first liens	3.15	9.73	16	2.45	10.10	14	2.67	9.81	15	2.44	10.69	15	2.55	10.57	14
Closed-end, secured by junior liens	0.05	0.19	28	0.11	0.24	39	0.07	0.22	31	0.11	0.28	38	0.17	0.31	42
Commercial real estate loans	23.73	22.35	51	26.49	22.30	58	26.11	22.22	58	30.59	22.23	65	31.43	21.58	70
Construction and land development	1.76	3.40	33	1.68	3.47	33	1.62	3.40	31	2.57	3.44	49	3.85	3.51	57
Multifamily	2.22	3.32	44	2.31	3.10	44	2.39	3.12	44	2.92	3.01	57	2.61	2.72	56
Nonfarm nonresidential	19.75	14.65	67	22.50	14.72	74	22.11	14.72	75	25.10	14.69	79	24.97	14.44	80
Real estate loans secured by farmland	1.73	0.35	91	1.86	0.33	93	1.75	0.33	93	2.15	0.36	92	2.17	0.41	91

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	58.44	60.51	37	54.49	56.15	38	56.39	57.15	38	60.08	57.46	46	60.13	56.49	46
Real estate loans secured by 1–4 family	8.76	20	18	7.10	19.51	14	7.51	19.43	17	7.48	20.75	13	7.71	21.10	13
Revolving	2.52	2.47	54	2.83	2.66	55	2.70	2.64	53	3.37	3.15	53	3.47	3.50	52
Closed-end	6.24	17.35	15	4.28	16.64	12	4.82	16.59	13	4.11	17.39	11	4.24	17.39	10
Commercial real estate loans	46.31	37.13	61	44.27	33.63	65	45.81	34.63	66	49.16	33.52	77	49.02	32.14	79
Construction and land development	3.43	5.69	39	2.82	5.18	32	2.84	5.26	33	4.12	5.09	48	6.01	5.20	57
1–4 family	1.53	1.19	64	1.05	0.94	61	1.13	0.93	64	1.52	0.94	71	1.78	1.02	72
Other	1.90	4.46	24	1.77	4.09	27	1.71	4.19	22	2.61	4.02	40	4.23	4.05	57
Multifamily	4.34	5.41	51	3.85	4.78	48	4.19	4.96	50	4.70	4.69	60	4.07	4.10	59
Nonfarm nonresidential	38.55	24.45	81	37.60	22.19	88	38.78	22.93	89	40.33	22.15	91	38.95	21.40	92
Owner-occupied	21.36	8.31	96	20.07	7.46	96	21.01	7.68	97	21.66	7.72	96	20.75	8.03	95
Other	17.19	15.83	57	17.53	14.52	60	17.77	14.95	60	18.67	14.34	66	18.20	13.38	66
Real estate loans secured by farmland	3.37	0.61	91	3.12	0.52	93	3.07	0.54	92	3.45	0.55	92	3.39	0.63	91
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	25.28	19.45	74	29.46	22.98	75	27.81	22.17	72	24.51	19.53	69	25.29	20.32	68
Loans to individuals	0.32	6.58	15	0.38	6.23	16	0.38	6.13	17	0.50	7.13	15	0.52	7.36	15
Credit card loans	0	0.51	22	0	0.63	45	0	0.65	45	0	0.81	42	0	1.02	42
Agricultural loans	5.19	0.38	95	5.64	0.31	96	5.18	0.32	96	5.29	0.37	95	4.48	0.46	94
Other loans and leases	10.76	8.42	69	10.03	9.11	64	10.25	9.09	65	9.61	9.85	63	9.58	9.66	61
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	347.06	383.43	37	356.07	387.92	40	350.50	381.27	40	375.69	391.26	43	377.61	379.80	47
Real estate loans secured by 1–4 family	52.03	124.74	21	46.41	130.23	19	46.69	125.03	19	46.75	138.18	16	48.41	137.84	17
Revolving	14.95	15.53	56	18.46	18.32	57	16.75	17.42	54	21.07	21.26	56	21.77	23.33	54
Closed-end	37.07	107.54	18	27.95	110.40	13	29.93	106.14	16	25.68	115.20	12	26.64	112.79	11
Commercial real estate loans	275.03	238.58	58	289.30	237.16	58	284.75	234.65	57	307.36	229.44	62	307.89	219.72	67
Construction and land development	20.34	36.07	36	18.40	36.48	33	17.66	35.62	32	25.78	34.95	45	37.74	35.36	56
1–4 family	9.08	7.44	65	6.85	6.64	58	7.05	6.34	60	9.48	6.61	67	11.15	7.04	69
Other	11.26	28.34	26	11.55	28.60	28	10.62	28.16	26	16.30	27.32	37	26.59	27.26	51
Multifamily	25.76	35.29	50	25.19	32.93	45	26.03	32.74	46	29.39	31.04	55	25.53	27.85	54
Nonfarm nonresidential	228.92	156.30	78	245.71	156.60	82	241.06	155.06	79	252.20	152.10	80	244.62	147.22	78
Owner-occupied	126.86	52.63	93	131.15	52.43	93	130.62	52.37	93	135.44	53.07	92	130.31	54.89	93
Other	102.06	100.99	53	114.55	101.87	56	110.44	100.54	55	116.77	97.41	59	114.31	91.80	61
Real estate loans secured by farmland	20	3.67	92	20.36	3.43	94	19.06	3.44	92	21.57	3.60	92	21.30	4.02	91
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	150.14	116.17	71	192.53	150.16	70	172.86	139.91	66	153.28	122.02	66	158.86	128.82	64
Loans to individuals	1.88	36.56	14	2.49	36.83	17	2.34	37.47	17	3.12	43.51	17	3.24	42.67	17
Credit card loans	0	2.58	22	0	3.28	45	0	3.30	46	0	4.34	43	0	5.31	43
Agricultural loans	30.83	2.03	95	36.84	1.99	96	32.20	1.88	96	33.07	2.18	95	28.15	2.72	94
Other loans and leases	63.92	47.63	69	65.57	49.92	65	63.70	49.54	66	60.12	52.44	62	60.18	51.79	61
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.84	29.25	45	26.02	26.62	48	26.60	27.32	48	28.63	26.45	50	29.65	24.79	58
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	159.37	187.63	40	170.02	186.45	43	165.37	183.76	44	179.03	178.57	49	186.23	167.93	53
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	286.22	244.92	57	301.18	243.47	58	295.99	240.85	58	314.47	236.10	64	316.54	225.98	68

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	4.24	12.31	15	5.21	10.21	31	3.16	11.17	13	0.82	7.63	4	1.29	7.80	11
Liquid assets	37.75	29.12	75	28.67	24.65	68	30.81	26.22	65	24.89	22.44	67	21.92	22.72	63
Investment securities	37.13	20.37	93	26.38	17.19	83	31.42	17.85	89	26.61	16.99	85	24.19	17.27	83
Net loans and leases	50.48	58.81	21	58.87	63	26	56.11	61.58	25	61.63	63.77	33	63.47	63.98	35
Net loans, leases and standby letters of credit	50.61	59.61	19	59.06	63.89	26	56.29	62.48	25	61.81	64.84	31	63.69	65.07	33
Core deposits	85.17	75.52	93	83.13	69.20	95	82.96	70.67	93	74.75	63.09	76	78.75	62.13	91
Noncore funding	1.21	10.15	1	1.31	15.53	1	1.58	14.13	1	8.84	19.36	22	4.63	21.34	5
Time deposits of $250K or more	0.58	1.67	20	0.64	2.35	15	0.65	2.11	17	1.08	2.94	19	0.67	2.89	12
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.22	1.19	35	0.17	1.44	31	0.45	1.47	39	0.46	1.94	38	0.47	1.97	34
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.22	0.54	49	0.17	0.59	47	0.45	0.54	53	0.46	0.48	53	0.47	0.54	47
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.01	0.88	31	0	1.75	11	0	1.24	18	6.72	3.01	88	2.99	3.67	48
Earning assets that reprice within 1 year	19.06	38.80	11	21.32	38.76	11	18.89	39.38	10	22.07	39.29	8	25.77	40.29	13
Interest-bearing liabilities that reprice within 1 year	1.48	6.64	7	1.61	8.86	5	1.59	8.20	4	2.22	10.19	5	2.23	10.01	7
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	17.59	30.83	19	19.72	27.76	32	17.30	29.11	24	19.84	26.63	31	23.54	27.38	37
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-3.48	-3.31	49	-4.61	6.19	22	-1.82	3.20	40	9.16	14.45	35	3.86	16.62	15
Net short-term noncore funding dependence	-3.96	-9.17	66	-5.28	-2.71	32	-2.46	-4.76	55	8.45	3.38	61	3.37	4.66	32
Short-term investment / Short-term noncore funding	539.85	304.29	81	699.10	149.65	95	310.09	184.19	79	10	77.77	9	30.64	66.46	40
Liquid assets - short-term noncore funding / Nonliquid assets	59.39	36.72	78	39.15	24.47	77	43.06	28.18	76	22.20	16.97	73	22.69	16.04	72
Net loans and leases / Total deposits	58.84	73.05	16	70.25	82.06	20	67.08	79.43	17	81.19	90.31	28	79.48	90.08	23
Net loans and leases / Core deposits	59.26	78.83	12	70.82	92.26	11	67.63	88.34	11	82.45	103.93	15	80.60	105	11
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.28	0.50	18		1.73			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.93	1.06	91	14.85	4.54	95	15.28	4.31	96	3.27	1.36	85	-3.44	-1.98	15
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	30.04	13.65	76	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	69.95	84.59	24	100	86.72	89	100	87.23	91	100	85.40	91	100	81.88	93
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0.01	6.99	32
US agency securities (excluding mortgage-backed securities)	10.21	4.24	80	14.91	3.94	87	13.21	4.01	85	10.10	3.49	84	17.77	4.02	89
Municipal securities	11.31	8.38	69	13.02	9.87	67	14.46	9.83	71	13.05	7.75	72	18.13	9.16	78
Mortgage-backed securities	78.47	66.09	63	72.07	66.61	54	72.33	66.64	57	76.85	67.43	56	64.09	65.45	41
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.01	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.01	0.29	35	0	0.38	28	0	0.35	28	0	0.40	29	0	0.42	27
Debt securities 1 year or less	1.23	8.18	16	2.57	11.25	16	1.70	10.55	15	2.45	11.86	16	4.78	11.91	32
Debt securities 1 to 5 years	11.46	17.39	44	14.98	17.70	50	13.86	17.03	49	13.46	17.94	52	21.55	19.18	64
Debt securities over 5 years	87.29	72.07	72	82.45	68.10	66	84.43	69.86	67	84.09	66.02	71	73.67	64.73	50
Pledged securities	12.25	33.37	21	16.87	37.16	26	16.54	35.67	28	15.71	30.57	31	14.75	33.30	22
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	-6.80	64.27	15	458.37	124.80	90	352.40	183.32	79	-31.41	26.69	9	-38.44	6.77	6
Investment securities	61.33	32.48	75	27.14	20.30	69	39.08	23.62	77	18.27	11.75	73	15.48	9.42	73
Core deposits	17.42	16.96	59	25.72	26	57	30.74	26.88	71	2.05	11.23	17	2.76	7.29	39
Noncore funding	5.48	-21.64	85	-69.55	-6.57	2	-79	-12.18	0	105.23	6.59	96	3.27	10.67	40

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,795,123	2,648,804	2,623,716
Commit: Secured commercial real estate loans	451,137	286,232	305,141	317,462	280,360
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	25,148	30,292	29,893	25,692	28,333
Commercial and similar letters of credit	41	23	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	27,500	0	0	0	0
Written options contracts (interest rate)	221,533	0	0	991	1,024
Purchased options contracts (interest rate)	190,955	0	0	991	1,024
Interest rate swaps	1,175,806	1,878,386	1,495,455	1,362,695	732,464
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							16.85	22.01	34	18.81	23.52	41	20.04	24.05	48
Standby letters of credit	0.14	0.66	9	0.19	0.72	19	0.18	0.71	16	0.18	0.84	19	0.22	0.92	17
Commercial and similar letters of credit	0	0.02	41	0	0.02	41	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	8.69	47.31	31	11.57	51.49	29	9.02	48.62	24	9.69	68.47	26	5.61	65.81	21
Interest rate contracts	8.69	35.15	33	11.57	36.10	32	9.02	34.36	27	9.69	47.31	29	5.61	43.84	24
Interest rate futures and forward contracts	0.15	4.39	39	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	1.19	1.69	63	0	2.33	9	0	2.18	9	0.01	2.47	21	0.01	2.16	22
Purchased options contracts (interest rate)	1.03	1.29	75	0	1.45	22	0	1.46	22	0.01	2.65	46	0.01	2.32	48
Interest rate swaps	6.32	20.27	32	11.57	20.71	41	9.02	20.83	37	9.68	28.86	35	5.59	26.74	29
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							29.70	42.82	41	30.76	45.53	40	31.20	44.93	43

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,615,794	1,878,386	1,495,455	1,364,677	734,512
Interest rate contracts	1,615,794	1,878,386	1,495,455	1,364,677	734,512
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	27,500	0	0	0	0
Written options	221,533	0	0	991	1,024
Exchange-traded	0	0	0	0	0
Over-the-counter	221,533	0	0	991	1,024
Purchased options	190,955	0	0	991	1,024
Exchange-traded	0	0	0	0	0
Over-the-counter	190,955	0	0	991	1,024
Swaps	1,175,806	1,878,386	1,495,455	1,362,695	732,464
Held for trading	1,615,794	1,378,386	1,495,455	861,704	731,441
Interest rate contracts	1,615,794	1,378,386	1,495,455	861,704	731,441
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	500,000	0	502,973	3,071
Interest rate contracts	0	500,000	0	502,973	3,071
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,366,761	1,764,606	1,345,630	1,360,465	733,488
One year or less	38,694	1,845	0	12,072	7,519
Over 1 year to 5 years	422,205	851,487	394,205	682,057	82,388
Over 5 years	905,862	911,274	951,425	666,336	643,581
Gross negative fair value (absolute value)	31,923	58,630	52,722	19,340	7,013
Gross positive fair value	31,923	94,554	52,269	34,659	7,013
Held for trading	31,923	58,154	52,269	19,340	7,013
Non-traded	0	36,400	0	15,319	0
Current credit exposure on risk-based capital derivative contracts	27,795	89,601	46,139	34,463	4,474
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	1.70	12.59	32	0	14.59	8	0	14.05	7	0	13.49	6	0	12.78	8
Written options	13.71	7.18	76	0	8.60	6	0	8.18	6	0.07	5.91	14	0.14	6.60	17
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	13.71	6.91	78	0	8.13	7	0	7.73	7	0.07	5.10	16	0.14	5.49	20
Purchased options	11.82	3.41	86	0	3.51	18	0	3.42	19	0.07	4.42	39	0.14	4.19	43
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	11.82	3.01	87	0	2.98	20	0	2.86	21	0.07	3.35	41	0.14	3.20	48
Swaps	72.77	71.71	41	100	67.37	96	100	68.76	96	99.85	69.75	91	99.72	70.34	89
Held for trading	100	40.70	97	73.38	43.02	64	100	43.53	96	63.14	44.16	53	99.58	46.31	93
Interest rate contracts	100	34.66	97	73.38	36.62	75	100	36.62	96	63.14	37.24	61	99.58	38.40	97
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	0	59.30	2	26.62	56.98	35	0	56.47	3	36.86	55.84	46	0.42	53.69	6
Interest rate contracts	0	56.22	3	26.62	54.32	39	0	53.82	3	36.86	52.22	48	0.42	50.60	8
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	84.59	91.91	23	93.94	90.28	46	89.98	91.48	31	99.69	93.86	69	99.86	94.47	68
One year or less	2.39	27.90	19	0.10	31.66	7	0	32.05	4	0.88	32.17	4	1.02	32.51	11
Over 1 year to 5 years	26.13	29.78	48	45.33	27.15	78	26.36	27.06	53	49.98	30.45	79	11.22	31.16	22
Over 5 years	56.06	29.19	78	48.51	28.15	73	63.62	29.56	82	48.83	28.09	71	87.62	28.71	94
Gross negative fair value (absolute value)	1.98	1.18	77	3.12	1.65	78	3.53	1.55	85	1.42	0.83	78	0.95	0.72	70
Gross positive fair value	1.98	1.59	67	5.03	2.48	94	3.50	2.23	81	2.54	1.19	92	0.95	0.85	60
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	55	0.04	0.07	59	0.04	0.07	57	0.01	0.06	48	0.01	0.06	34
Gross positive fair value (X)	0.02	0.06	41	0.07	0.10	52	0.04	0.09	39	0.03	0.07	45	0.01	0.06	30
Held for trading (X)	0.02	0.05	59	0.04	0.07	52	0.04	0.07	52	0.01	0.06	47	0.01	0.05	45
Non-traded (X)	0	0.01	5	0.03	0.02	73	0	0.02	4	0.01	0.01	74	0	0.01	2
Current credit exposure (X)	0.02	0.05	47	0.07	0.07	57	0.03	0.06	42	0.03	0.05	49	0	0.04	30
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.24	0.59	46	0.84	0.91	56	0.43	0.85	43	0.33	0.73	48	0.05	0.53	29

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	149,140	83,968	83,968	83,369	75,646
Gross losses	6,885	17,011	21,092	15,216	18,570
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,830	5,979	6,932	12,322	11,523
Net losses	55	11,032	14,160	2,894	7,047
Provision for loan and lease losses	-6,300	82,400	77,700	3,493	14,770
Adjustments	0	1,632	1,632	0	0
Ending balance	142,785	156,968	149,140	83,968	83,369
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.05	-0.12	62	0.73	0.66	65	0.50	0.51	55	0.03	0.15	18	0.12	0.14	49
Provision for loan and lease losses / Average loans and leases	-0.09	-0.21	63	1.17	1.06	63	0.83	0.82	56	0.04	0.24	15	0.18	0.24	48
Provision for loan and lease losses / Net loan and lease losses	-11,454.55	-65.12	1	746.92	587.54	74	548.73	487.86	72	120.70	130.58	53	209.59	134.68	85
Allowance for loan and lease losses / Total loans and leases not held for sale	1.50	1.32	69	1.62	1.58	61	1.58	1.58	57	0.96	0.83	66	0.99	0.90	67
Allowance for loan and lease losses / Total loans and leases	1.50	1.30	71	1.62	1.55	62	1.58	1.55	59	0.96	0.81	67	0.99	0.89	68
Allowance for loan and lease losses / Net loans and leases losses (X)	1,947.07	17.40	99	10.67	11.29	65	10.53	11.58	66	29.01	8.03	91	11.83	7.54	80
Allowance for loan and lease losses / Nonaccrual assets	590.61	330.05	84	332.34	301.93	69	428.49	299.17	77	253.99	218.72	72	152.02	214.03	43
ALLL / 90+ days past due + nonaccrual loans and leases	590.61	271.93	88	332.34	249.38	72	428.49	244.34	84	240.69	151.73	80	149.75	160.51	60
Gross loan and lease losses / Average loans and leases	0.10	0.20	32	0.24	0.35	48	0.22	0.34	44	0.18	0.28	41	0.22	0.30	47
Recoveries / Average loans and leases	0.09	0.08	63	0.09	0.07	68	0.07	0.07	62	0.14	0.08	85	0.14	0.09	77
Net losses / Average loans and leases	0	0.12	14	0.16	0.28	45	0.15	0.27	44	0.03	0.21	17	0.08	0.22	31
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	32.38	25.09	72	39.29	24.77	80	45.56	33.98	74	66.35	36.22	86	69.17	41.30	87
Earnings coverage of net loan and lease losses (X)	3,530.33	26.30	99	18.10	20.97	61	19.07	22.91	62	84.69	24.40	89	32.16	21.75	76
Net Loan and Lease Losses By Type															
Real estate loans	-0.03	0.02	12	-0.06	0.04	2	-0.02	0.04	8	-0.10	0.01	2	-0.03	0.02	11
Real estate loans secured by 1–4 family	-0.10	-0.01	6	-0.38	0.01	1	-0.28	0.01	0	-0.09	0.01	4	-0.16	0.01	2
Revolving	-0.23	-0.07	15	-0.17	0.01	9	-0.12	0.01	10	0	0.02	32	-0.16	0.03	8
Closed-end	-0.05	-0.01	16	-0.52	0.01	1	-0.37	0	0	-0.16	0	1	-0.17	0.01	1
Commercial real estate loans	-0.03	0.04	9	-0.02	0.06	4	0.01	0.07	34	-0.11	0.01	2	-0.02	0.01	17
Construction and land development	-0.23	0.01	2	-0.34	0	2	-0.26	0	1	-0.94	-0.01	0	-0.31	-0.03	3
1–4 family	0	0	22	-0.20	0	2	-0.15	0	1	-0.27	0	1	-0.06	-0.01	5
Other	-0.23	0.01	2	-0.14	0	2	-0.11	0	0	-0.68	-0.01	0	-0.25	-0.02	2
Multifamily	0.02	0.01	85	-0.01	0	16	0	0	18	0	0	21	-0.08	0	7
Nonfarm nonresidential	-0.01	0.05	15	0	0.08	25	0.04	0.11	43	-0.03	0.02	4	0.03	0.02	65
Owner-occupied	0.01	0.01	70	0	0.02	50	0.04	0.02	77	0	0.01	55	0.01	0.01	71
Other	-0.02	0.04	8	0	0.05	11	0	0.08	9	-0.03	0.01	3	0.01	0.01	71
Real estate loans secured by farmland	0	-0.01	55	0.06	0.04	82	0.03	0.02	80	0	0.01	20	0.08	0	88
Commercial and industrial loans	0.06	0.19	37	0.14	0.46	30	0.16	0.47	28	0.36	0.37	60	0.19	0.31	47
Loans to individuals	1.41	0.72	85	0.97	1.25	56	1.03	1.13	61		1.17		0.01	1.16	2
Credit card loans		2.27		-111.11	3.33	1	-125	2.92	1	-36.36	3.11	1	-41.18	2.92	2
Agricultural loans	0.03	0.02	78	1.41	0.11	94	1.26	0.19	89	-0.01	0.08	10	1.11	0.15	92
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.01	0.09	14	0.63	0.14	90	0.49	0.15	89	0.06	0.15	51	0.07	0.14	54

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	7,816	16,351	28,192	24,121	29,536
90+ days past due loans and leases	0	0	0	1,827	831
Nonaccrual loans and leases	24,176	47,231	34,806	33,060	54,842
Total past due and nonaccrual loans and leases	31,992	63,582	62,998	59,008	85,209
Restructured 30–89 days past due	354	152	147	962	1,346
Restructured 90+ days past due	0	0	0	19	248
Restructured nonaccrual	1,975	6,633	3,736	4,087	13,668
Total restructured loans and leases	2,329	6,785	3,883	5,068	15,262
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	6,800	5,245	6,033	8,403	16,124
Other real estate owned	381	624	553	552	6,019
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	0.08	0.29	15	0.17	0.37	31	0.30	0.39	47	0.28	0.43	36	0.35	0.44	41
90+ days past due loans and leases	0	0.09	10	0	0.13	10	0	0.12	9	0.02	0.15	35	0.01	0.17	27
Nonaccrual loans and leases	0.25	0.54	18	0.49	0.66	41	0.37	0.66	25	0.38	0.51	35	0.65	0.54	69
90+ days past due and nonaccrual loans and leases	0.25	0.68	15	0.49	0.84	32	0.37	0.85	17	0.40	0.71	25	0.66	0.75	50
30–89 days past due restructured	0	0.01	60	0	0.01	46	0	0.01	44	0.01	0.01	62	0.02	0.02	67
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	63	0	0.01	65
Nonaccrual restructured	0.02	0.12	19	0.07	0.14	41	0.04	0.13	27	0.05	0.14	30	0.16	0.16	56
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.08	0.29	15	0.17	0.37	31	0.30	0.40	47	0.28	0.43	36	0.35	0.44	41
90+ days past due assets	0	0.09	9	0	0.13	9	0	0.12	8	0.02	0.15	33	0.01	0.18	25
Nonaccrual assets	0.25	0.55	18	0.49	0.67	40	0.37	0.67	25	0.38	0.53	34	0.65	0.57	68
30+ days past due and nonaccrual assets	0.34	1	9	0.65	1.25	26	0.67	1.29	24	0.67	1.19	25	1.01	1.26	47
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.13	0.40	12	0.29	0.52	29	0.21	0.52	18	0.25	0.44	24	0.43	0.48	47
90+ days past due and nonaccrual assets + other real estate owned	0.13	0.42	12	0.29	0.55	25	0.21	0.55	14	0.25	0.48	20	0.47	0.52	47
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.17	0.48	14	0.33	0.61	23	0.25	0.60	16	0.31	0.53	24	0.60	0.60	53
Allowance for loan and lease losses	22.21	67.85	12	33.93	66.38	19	27.85	66.66	14	51.21	115.41	15	94.25	118.28	44
Equity capital + allowance for loan and lease losses	1.29	4.12	12	2.17	5.10	18	1.66	4.97	13	1.92	4.28	19	3.71	4.79	38
Tier 1 capital + allowance for loan and lease losses	1.95	4.89	16	3.53	6.26	24	2.70	6.05	18	3.07	5.65	23	5.88	6.16	53
Loans and leases + other real estate owned	0.33	0.82	14	0.55	0.98	25	0.44	0.97	15	0.49	0.85	23	0.94	0.96	52

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	0.09	0.25	24	0.12	0.35	24	0.40	0.39	60	0.21	0.38	29	0.39	0.42	55
	90+ days past due	0	0.12	15	0	0.17	15	0	0.16	14	0.03	0.16	49	0.02	0.22	40
	Nonaccrual	0.16	0.60	14	0.41	0.70	33	0.31	0.76	19	0.17	0.46	21	0.50	0.57	52
Commercial and industrial	30–89 days past due	0.12	0.24	40	0.28	0.24	68	0.22	0.23	62	0.40	0.31	71	0.38	0.30	70
	90+ days past due	0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual	0.35	0.65	36	0.40	0.80	25	0.35	0.75	28	0.58	0.83	40	1.24	0.76	79
Individuals	30–89 days past due	0.32	0.60	36	0.65	0.74	51	0.08	0.83	11	0.24	0.83	21	0.63	0.84	36
	90+ days past due	0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual	0.01	0.17	25	0.06	0.24	35	0.11	0.28	44	0.02	0.17	29	0.12	0.23	47
Depository institution loans	30–89 days past due		0.03			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0	0.11	29	0.36	0.15	79	0.19	0.17	72	0.82	0.24	86	0.38	0.17	79
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual	0.65	0.51	75	1.16	0.72	77	1.05	0.49	80	0.66	0.67	69	0.90	0.75	71
Foreign governments	30–89 days past due		0			3.73			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0.01	0.11	37	0	0.14	42	0.01	0.18	38	0.03	0.20	39	0.01	0.17	33
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.36	0.13	81	0.80	0.19	88	0.41	0.15	82	1.02	0.13	94	0	0.14	17

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

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due	0.03	0.36	7	0.66	0.51	70	0.56	0.65	56	0.47	0.67	43	0.40	0.71	27
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0.02	0.31	41	0.06	0.46	45
	Nonaccrual	0.18	0.76	14	0.35	0.91	19	0.28	0.89	16	0.50	0.73	41	0.77	0.86	55
Revolving	30–89 days past due	0	0.33	12	0.15	0.40	25	0.03	0.48	11	0.10	0.45	16	0.41	0.50	41
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0.03	0.05	66	0.07	0.05	68
	Nonaccrual	0.13	1.05	20	0.50	1.28	36	0.38	1.13	30	0.68	1	54	0.99	1.17	67
Closed-end	30–89 days past due	0.03	0.36	11	1	0.52	83	0.85	0.65	72	0.78	0.70	65	0.40	0.75	30
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0.01	0.35	38	0.06	0.53	46
	Nonaccrual	0.20	0.71	16	0.25	0.89	16	0.23	0.87	16	0.36	0.70	32	0.58	0.84	39
Junior lien	30–89 days past due	0	0.01	13	0	0.02	9	0.03	0.02	74	0	0.02	9	0.03	0.03	59
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0.05	0	95
	Nonaccrual	0.16	0.04	95	0.14	0.05	87	0.13	0.04	90	0.16	0.04	92	0.24	0.06	92
Commercial real estate	30–89 days past due	0.10	0.16	50	0.04	0.21	23	0.40	0.26	73	0.17	0.18	56	0.42	0.17	85
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0.04	0.03	70	0.01	0.03	55
	Nonaccrual	0.07	0.48	12	0.25	0.53	32	0.18	0.62	19	0.09	0.23	28	0.43	0.28	74
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0.05	0.28	38	0.26	0.28	65	0.02	0.21	28
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.31	14	0.08	0.32	42	0.08	0.41	43	0	0.20	12	0.06	0.19	42
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0.26	0.06	90	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.10	21	0	0.17	16	0.05	0.22	50	0	0.20	15	0.02	0.13	39
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0.08	0.26	48	0.08	0.35	50	0	0.17	14	0.06	0.15	50
Multifamily	30–89 days past due	0	0.09	26	0.13	0.09	75	0	0.09	22	0.10	0.08	71	0.38	0.10	87
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.15	0.13	76	0.18	0.09	76	0.17	0.11	76	0	0.05	21	0.12	0.08	74
Nonfarm non-residential	30–89 days past due	0.12	0.12	59	0.03	0.21	28	0.47	0.23	78	0.17	0.14	63	0.48	0.17	91
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0.05	0.03	74	0.01	0.03	59
	Nonaccrual	0.06	0.58	10	0.26	0.68	26	0.19	0.80	16	0.11	0.28	25	0.51	0.30	73
Owner Occupied	30–89 days past due	0.04	0.04	62	0.03	0.07	46	0.01	0.07	26	0.13	0.07	78	0.32	0.09	95
	90+ days past due	0	0	35	0	0	34	0	0	33	0.05	0.01	84	0.01	0.01	70
	Nonaccrual	0.05	0.20	23	0.21	0.26	43	0.19	0.27	39	0.08	0.16	36	0.44	0.17	90
Other	30–89 days past due	0.08	0.07	68	0	0.13	12	0.46	0.14	85	0.04	0.07	47	0.16	0.07	82
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.01	0.31	13	0.05	0.36	20	0.01	0.44	12	0.02	0.10	33	0.07	0.13	50
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0.27	0.23	70	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0.02	0.01	86	0.03	0.01	88
	Nonaccrual	1.41	1.06	75	2.83	1.49	79	2.24	1.13	77	0.66	0.84	59	0.90	1.23	61
Credit card	30–89 days past due		0.79		0	0.92	8	0	0.95	7	0	1.19	6	0	1.22	6
	90+ days past due		0.40		0	0.55	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual		0.08		0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,599,242	1,587,369	1,590,164	1,599,919	1,642,246
Retained earnings	669,437	558,459	594,416	519,676	426,708
Accumulated other comprehensive income (AOCI)	72,717	177,601	182,194	40,367	-35,305
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,341,396	2,323,429	2,366,774	2,159,962	2,033,649
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	788,008	794,989	793,622	802,393	815,560
Accumulated other comprehensive income-related adjustments	72,717	177,601	182,194	40,367	-35,305
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,480,671	1,350,839	1,390,958	1,317,202	1,253,394
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,480,671	1,350,839	1,390,958	1,317,202	1,253,394
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,480,671	1,350,839	1,390,958	1,317,202	1,253,394
Tier 2 Capital					
Tier 2 capital instruments and related surplus	35,000	35,139	35,092	35,277	35,462
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	134,411	132,964	134,970	87,398	87,699
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	169,411	168,103	170,062	122,675	123,161
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	169,411	168,103	170,062	122,675	123,161
Exited advanced approach tier 2 capital					
Total capital	1,650,082	1,518,942	1,561,020	1,439,877	1,376,555
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	18,348,238	15,986,934	16,496,414	13,750,840	13,050,536
Less: Deductions from common equity tier 1 capital	788,008	794,989	793,622	802,393	815,560
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	17,560,230	15,191,945	15,702,792	12,948,447	12,234,976
Total risk-weighted assets	11,575,820	10,713,454	10,801,785	10,583,559	9,838,148
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	12.79	12.59	59	12.61	12.26	63	12.88	12.35	64	12.45	12.11	61	12.74	12.09	70
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.79	13.31	48	12.61	12.97	51	12.88	13.08	54	12.45	12.78	51	12.74	12.85	59
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.25	15.21	36	14.18	15.12	36	14.45	15.23	44	13.60	14.36	43	13.99	14.45	52
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.43	9.07	33	8.89	9.05	50	8.86	9.13	43	10.17	9.76	65	10.24	9.71	69
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	301	96	134	138	141	213.54	213.54
Other insurance activities income	301	96	134	138	141	213.54	213.54
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	246,959	236,788	242,454	231,808	231,592	4.30	58.25

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	0.06	0.38	51	0.02	0.41	38	0.02	0.41	39	0.02	0.47	38	0.02	0.47	39
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.21	11.72	62	15.70	11.07	67	15.74	11.03	66	16.54	11.51	70	17.32	10.22	75
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	20,605	23,335	22,702	26,163	33,615
Real estate loans	0	0	0	0	0
Commercial and industrial loans	20,605	23,335	22,702	26,163	33,615
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	20,605	23,335	22,702	26,163	33,615
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-11.70	-0.16	33	-16.09	-0.58	19	-13.23	-2.40	27	-22.17	22.48	10	28.10	7.24	78
Total selected assets	-11.70	3.36	28	-16.09	2.65	18	-13.23	2.04	23	-22.17	12.40	14	28.10	3.24	82
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commecial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	108,010	69,012	89,013	168,100	85,262	56.51	68.76
Dividends	108,000	69,000	89,000	168,000	85,250	56.52	68.75
Interest	10	12	13	100	12	-16.67	233.33
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	500	0	0	0	0		
Dividends	500	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	108,510	69,012	89,013	168,100	85,262	57.23	69.54
Securities gains (losses)	0	0	0	0	0		
Other operating income	-3	28	37	68	56		
Total operating income	108,507	69,040	89,050	168,168	85,318	57.17	69.52
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	1,371	1,416	1,883	1,871	1,875	-3.18	
Other expenses	2,262	2,040	2,701	2,902	3,037	10.88	68.43
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,633	3,456	4,584	4,773	4,912	5.12	170.51
Income (loss) before taxes	104,874	65,584	84,466	163,395	80,406	59.91	67.35
Applicable income taxes (credit)	-762	-717	-952	-967	-1,017		
Extraordinary items							
Income before undistributed income of subsidiaries	105,636	66,301	85,418	164,362	81,423	59.33	67.32
Equity in undistributed income of subsidiaries	54,273	29,643	68,826	30,089	91,459	83.09	392.72
Bank subsidiaries	53,895	29,372	68,308	29,779	91,314	83.49	397.14
Nonbank subsidiaries	378	271	518	310	145	39.48	117.24
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	159,909	95,944	154,244	194,451	172,882	66.67	115.66
Memoranda							
Bank net income	161,895	98,372	157,308	197,779	176,564	64.57	116.32
Nonbank net income	878	271	518	310	145	223.99	404.60
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	2,308,145	96.87	2,320,152	99.21	2,363,692	99.17	2,156,039	2,049,855	-0.52	82.80
Common and preferred stock	2,308,145	96.87	2,320,152	99.21	2,363,692	99.17	2,156,039	2,049,855	-0.52	82.80
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	6,558	0.28	5,978	0.26	6,215	0.26	5,671	5,312	9.70	36.09
Common and preferred stock	6,558	0.28	5,978	0.26	6,215	0.26	5,671	5,312	9.70	36.09
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	61,091	2.56	6,041	0.26	7,234	0.30	27,805	8,171	911.27	1171.14
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	4,729	0.20	4,729	0.20	4,729	0.20	4,729	4,729	0.00	67457.14
Other assets	2,195	0.09	1,657	0.07	1,668	0.07	1,675	1,594	32.47	-53.96
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,382,718	100.00	2,338,557	100.00	2,383,538	100.00	2,195,919	2,069,661	1.89	86.58
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	35,000	1.47	35,139	1.50	35,092	1.47	35,277	35,462	-0.40	
Other liabilities	24,451	1.03	1,438	0.06	839	0.04	680	550	1600.35	8132.66
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	59,451	2.50	36,577	1.56	35,931	1.51	35,957	36,012	62.54	19917.17
Equity Capital	2,323,267	97.50	2,301,980	98.44	2,347,607	98.49	2,159,962	2,033,649	0.92	81.97
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		-100.00
Common stock	1,670,076	70.09	1,658,203	70.91	1,660,998	69.69	1,650,753	1,642,246	0.72	68.00
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	651,308	27.33	537,010	22.96	575,248	24.13	519,676	426,708	21.28	146.79
Accumulated other comprehensive income	72,717	3.05	177,601	7.59	182,195	7.64	40,367	-35,305	-59.06	340.58
Other equity capital components	-70,834	-2.97	-70,834	-3.03	-70,834	-2.97	-50,834	0		
Total liabilities and equity capital	2,382,718	100.00	2,338,557	100.00	2,383,538	100.00	2,195,919	2,069,661	1.89	86.58
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	9.11	12.52	21	5.69	6.29	38	6.82	7.29	40	9.19	9.68	43	8.78	10.40	31
Bank net income / Average equity investment in banks	9.30	12.35	26	5.82	6.43	35	6.91	7.45	40	9.32	10.51	42	8.85	11.19	27
Nonbank net income / Average equity investment in nonbanks	18.10	13.18	67	6.23	8.01	55	8.80	9.75	58	5.65	7.89	55	2.76	7.10	38
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	101.24	96.45	47	102.53	87.60	46	101.99	88.16	46	101.71	82.22	43	102.13	82.56	47
Nonbank net income / Parent net income	0.55	3.22	45	0.28	4.43	42	0.34	3.59	42	0.16	5.93	36	0.08	3.78	37
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	2.56	16.51	17	1.59	20.37	13	1.53	20.06	13	1.66	20.43	13	1.77	20.88	15
Total debt / Equity capital	1.51	11.37	27	1.53	14.74	25	1.49	14.41	24	1.63	14.31	30	1.74	14.69	33
Total debt + notes payable to subs that issued TPS / Equity capital	1.51	13.41	18	1.53	17.04	16	1.49	16.67	17	1.63	16.36	16	1.74	17.10	17
Total debt + Loans guaranteed for affiliate / Equity capital	1.51	11.46	27	1.53	15.02	25	1.49	14.68	24	1.63	14.56	30	1.74	15.14	33
Total debt / Equity capital – excess over fair value	1.51	11.47	27	1.53	14.86	25	1.49	14.52	24	1.63	14.51	30	1.74	14.81	33
Long-term debt / Equity capital	1.51	10.65	28	1.53	13.73	25	1.49	13.56	24	1.63	13.04	30	1.74	13.37	33
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	33.61	40.69	38	31.47	32.61	48	31.95	34.67	46	33.57	28.44	58	82.50	28.63	91
Double Leverage															
Equity investment in subs / Equity capital	99.63	103.15	30	101.05	103.27	40	100.95	102.81	40	100.08	103.22	37	101.06	103.10	42
Total investment in subs / Equity capital	99.63	108.29	22	101.05	110.46	28	100.95	110.16	27	100.08	111.07	24	101.06	112.48	30
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)	-0.04	0.27	29	0.19	0.69	41	0.14	0.47	42	0.01	0.36	36	0.12	0.35	44
Equity investment in subs – equity cap / Net income-div (X)		0.85		0.92	2.31	40	0.38	1.82	14	0.02	1.22	6	0.24	1.22	16
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	124.90	152.56	43	87.63	128.63	24	89.29	136.59	19	158.01	177.68	48	97.70	162.34	19
Cash from ops + noncash items + op expense / Op expense + dividend	187.05	155.61	70	98.37	142.45	27	99.92	147.24	22	166.55	190.27	47	108.71	174.91	22
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	184.31	94.59	90	72.66	140.42	17	79.59	134.08	15	118.34	116.34	59	98.83	103.19	45
Pretax operating income + interest expense / Interest expense	7,749.45	1,645.53	93	4,731.64	1,826.91	87	4,585.71	2,016.32	85	8,833.03	1,968.54	92	4,388.32	2,898.75	82
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	7,749.45	1,896.20	93	4,731.64	1,413.95	89	4,585.71	1,539.23	88	8,833.03	1,632.83	94	4,379.19	1,369.37	91
Dividends + interest from subsidiaries / Interest expense + dividends	127.33	174.48	40	88.97	144.62	26	90.74	150.43	21	161.42	210.80	39	99.92	188.90	17
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.56	3.29	49	0.22	3.69	35	0.30	3.85	36	1.26	2.64	48	0.39	2.61	36
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	79.38	69.90	67	114.86	84.44	82	112.64	81.10	83	62.22	57.84	62	102.50	57.26	88
Dividends declared / Net income	52.44	27.22	91	79.37	49.77	81	62.38	42.29	80	52.59	33.08	83	48.28	27.33	88
Net income – dividends / Average equity	4.33	9.25	10	1.17	3.19	26	2.56	4.14	30	4.36	6.46	21	4.54	7.33	15
Percent of Dividends Paid															
Dividends from bank subsidiaries	128.80	160.45	48	90.61	130.19	32	92.50	132.17	30	164.28	178.13	47	102.15	157.73	28
Dividends from nonbank subsidiaries	0.60	6.19	59	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	129.40	213.42	37	90.61	167.02	23	92.50	174.85	20	164.28	260.40	34	102.15	215.26	14
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	66.71	43.30	69	70.14	61.85	52	56.58	60.28	49	84.94	66.55	71	48.28	60.71	38
Interest income from bank subsidiaries	0.01	0.11	54	0.01	0.48	50	0.01	0.36	48	0.05	0.54	54	0.01	0.52	41
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	66.72	48.70	68	70.15	71.13	51	56.59	62.88	48	84.99	69.36	65	48.29	63.43	36
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	56.95	66.90	45	0	52.29	17	0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
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	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	56.95	94.31	41	0	70.62	11	0	79.84	8	0	150.41	6	0	99.33	7
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.53	72.55	76	99.94	68	86	99.94	69.76	90	99.90	67.32	90	99.92	65.18	87
Interest income from bank subsidiaries	0.01	0.27	53	0.02	1.03	47	0.01	0.63	45	0.06	0.80	51	0.01	0.92	41
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.54	82.68	67	99.96	80.80	81	99.96	82.20	84	99.96	78.80	90	99.93	74.20	81
Dividends from nonbank subsidiaries	0.46	3.56	59	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.46	5.69	52	0	5.80	18	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	0	28.03	13	0	27.05	12	0	27.08	12	0	28.33	11	0	26.53	12