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

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BHC Name CAPITAL ONE FINANCIAL CORPORATION

City/State MCLEAN, VA

Bank Holding Company Information

Federal Reserve District: 5
Consolidated Assets ($000): 425,377,455
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 2

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:

CAPITAL ONE FINANCIAL CORPORATION
1680 CAPITAL ONE DRIVE
SUITE 1400
MCLEAN, VA 22102

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	422,087,780	406,102,921	409,033,862	374,964,914	364,031,683
Net income ($000)	9,964,551	147,531	2,714,461	5,546,388	6,014,995
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)	5.60	2.65	97	5.59	2.80	97	5.60	2.77	97	6.22	3.01	97	6.28	3.08	97
+ Non-interest income	1.44	1.09	71	1.20	1.21	58	1.22	1.21	57	1.37	1.32	62	1.49	1.31	64
– Overhead expense	3.76	2.21	93	3.64	2.59	85	3.69	2.57	85	4.13	2.69	91	4.09	2.71	90
– Provision for credit losses	-0.73	-0.12	2	3.28	0.66	97	2.50	0.51	97	1.66	0.15	97	1.61	0.14	96
+ Securities gains (losses)	0.01	0.01	73	0	0.03	42	0	0.02	44	0.01	0.01	65	-0.05	0	3
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	4.03	1.76	96	0.05	0.91	11	0.78	1.04	28	1.83	1.56	72	2.01	1.57	86
Net operating income	3.15	1.34	96	0.05	0.70	11	0.66	0.81	30	1.48	1.19	80	1.66	1.24	88
Net income	3.15	1.34	96	0.05	0.71	11	0.66	0.82	29	1.48	1.19	81	1.65	1.24	88
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	6.45	3.12	97	6.95	3.64	97	6.84	3.55	97	8.35	4.41	97	8.17	4.24	97
Interest expense	0.41	0.26	84	0.92	0.58	83	0.82	0.52	82	1.52	1.08	79	1.29	0.86	84
Net interest income (tax equivalent)	6.04	2.85	97	6.03	3.05	97	6.02	3.01	97	6.84	3.33	97	6.87	3.38	97
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.90	0.12	96	2.27	0.28	96	2.05	0.27	96	2.52	0.21	96	2.51	0.22	95
Earnings coverage of net loan and lease losses (X)	6.13	26.30	21	2.32	20.97	14	2.57	22.91	13	2.09	24.40	10	2.16	21.75	12
Allowance for loan and lease losses / Total loans and leases not held-for-sale	4.43	1.32	96	6.50	1.58	96	6.19	1.58	96	2.71	0.83	96	2.94	0.90	96
Allowance for loan and lease losses / Total loans and leases	4.32	1.30	96	6.41	1.55	96	6.12	1.55	96	2.71	0.81	96	2.92	0.89	96
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.38	0.58	30	0.43	0.71	30	0.43	0.71	28	0.37	0.57	30	0.33	0.61	21
30–89 days past due loans and leases / Total loans and leases	1.64	0.29	96	1.57	0.37	95	1.98	0.39	97	2.61	0.43	97	2.70	0.44	97
Liquidity and Funding															
Net noncore funding dependence	2.70	-3.31	69	3.20	6.19	43	2.61	3.20	52	17.47	14.45	64	19.43	16.62	65
Net short-term noncore funding dependence	-4.95	-9.17	63	-8.73	-2.71	22	-8.54	-4.76	31	3.13	3.38	40	5.24	4.66	40
Net loans and leases / Total assets	60.21	58.81	56	55.83	63	22	56.63	61.58	26	66.35	63.77	44	64.39	63.98	36
Capitalization															
Tier 1 leverage ratio	12.17	9.07	93	10.62	9.05	87	11.21	9.13	91	11.67	9.76	88	10.68	9.71	80
Holding company equity capital / Total assets	14.94	10.79	93	13.85	11.12	85	14.28	11.16	89	14.86	12.43	79	13.87	12.22	73
Total equity capital (including minority interest) / Total assets	14.94	10.91	92	13.85	11.24	84	14.28	11.29	89	14.86	12.57	78	13.87	12.27	73
Common equity tier 1 capital / Total risk-weighted assets	13.85	12.64	72	12.99	12.26	72	13.67	12.38	75	12.19	12.17	55	11.21	12.12	41
Net loans and leases / Equity capital (X)	4.03	5.47	20	4.03	5.73	16	3.97	5.58	17	4.46	5.21	32	4.64	5.29	33
Cash dividends / Net income	11.02	27.22	18	426.42	49.74	98	27.39	42.30	31	18.73	33.12	26	17.31	27.31	24
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	0.83	9.51	12	11.37	16.67	36	8	16.68	24	4.79	9.26	43	1.87	7	27
Equity capital	8.76	7.52	72	0.32	6.54	19	3.78	6.99	35	12.28	10.49	71	6.03	7.89	55
Net loans and leases	8.74	-0.66	85	-3.30	12.75	8	-7.81	9.07	6	7.98	9.10	61	-3.26	7.89	4
Noncore funding	-30.22	-21.64	37	-14.22	-6.57	41	-26.95	-12.18	34	-3.98	6.59	34	-3.56	10.67	24
Parent Company Ratios															
Short-term debt / Equity capital	1.98	0.55	84	6.47	0.92	90	4.60	0.77	88	5	1.02	85	1.44	1.14	81
Long-term debt / Equity capital	29.13	10.65	87	33.06	13.73	83	32.01	13.56	82	33.07	13.04	81	36.34	13.37	83
Equity investment in subsidiaries / Equity capital	93.55	103.15	8	102.25	103.27	48	103.09	102.81	53	106.23	103.22	70	112.56	103.10	87
Cash from ops + noncash items + op expense / Op expense + dividends	711.17	155.61	97	384.93	142.45	95	339	147.24	92	217.02	190.27	70	179.40	174.91	57

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	17,812,647	18,128,195	24,082,566	25,904,311	24,774,965	-1.74	14.05
Income from lease financing receivables	275	1,278	1,560	2,441	406	-78.48	-89.25
Fully taxable income on loans and leases	17,671,406	17,975,077	23,879,388	25,700,867	24,571,457	-1.69	14.13
Tax-exempt income on loans and leases	141,516	154,396	204,738	205,885	203,914	-8.34	2.69
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	17,812,922	18,129,473	24,084,126	25,906,752	24,775,371	-1.75	14.03
Investment interest income (tax equivalent)	1,077,857	1,455,080	1,877,152	2,410,660	2,211,090	-25.92	-10.64
Interest on balances due from depository institutions	31,586	47,607	56,794	172,392	137,440	-33.65	105.99
Interest income on other earning assets	15,210	10,389	15,264	22,883	52,001	46.40	-65.13
Total interest income (tax equivalent)	18,937,575	19,642,549	26,033,336	28,512,687	27,175,902	-3.59	12.15
Interest on time deposits of $250K or more	17,507	80,635	83,326	122,501	49,768	-78.29	
Interest on time deposits < $250K	187,820	547,527	674,190	960,278	699,129	-65.70	
Interest on foreign office deposits	0	0	0	0	1,088		-100.00
Interest on other deposits	528,344	1,190,513	1,407,526	2,336,873	1,847,670	-55.62	-30.43
Interest on other borrowings and trading liabilities	388,270	663,663	808,839	1,518,772	1,490,087	-41.50	-17.65
Interest on subordinated debt and mandatory convertible securities	94,872	120,035	145,852	234,882	212,767	-20.96	-8.16
Total interest expense	1,216,813	2,602,373	3,119,733	5,173,306	4,300,509	-53.24	-16.44
Net interest income (tax equivalent)	17,720,762	17,040,176	22,913,603	23,339,381	22,875,393	3.99	14.84
Non-interest income	4,563,399	3,641,391	4,990,026	5,155,380	5,436,259	25.32	30.05
Adjusted operating income (tax equivalent)	22,284,161	20,681,567	27,903,629	28,494,761	28,311,652	7.75	17.66
Overhead expense	11,904,513	11,071,834	15,079,662	15,493,973	14,872,444	7.52	21.03
Provision for credit losses	-2,324,833	9,977,458	10,241,181	6,223,137	5,858,785		
Securities gains (losses)	23,950	7,509	10,271	34,204	-198,702	218.95	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	12,750,383	138,762	3,203,122	6,874,079	7,317,833	9088.67	193.14
Applicable income taxes	2,782,493	-9,764	486,168	1,341,340	1,292,506		102.77
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent)	2,782,493	-9,764	486,168	1,341,340	1,292,506		102.77
Minority interest	4	0	1	17	20		-96.49
Net income before discontinued operations, net of minority interest	9,967,886	148,526	2,716,953	5,532,722	6,025,307	6611.21	234.81
Discontinued operations, net of applicable income taxes	-3,335	-995	-2,492	13,666	-10,312		
Net income attributable to holding company	9,964,551	147,531	2,714,461	5,546,388	6,014,995	6654.21	236.65
Memoranda							
Net income - holding company and noncontrolling (minority) interest	9,964,555	147,531	2,714,462	5,546,405	6,015,015	6654.21	236.64
Investment securities income (tax equivalent)	1,077,857	1,455,080	1,877,152	2,410,660	2,211,090	-25.92	-10.64
US Treasury and agency securities (excluding mortgage-backed securities)	33,627	40,877	51,099	89,865	113,764	-17.74	-22.83
Mortgage-backed securities	1,026,431	1,396,456	1,801,896	2,290,301	2,063,203	-26.50	-10.71
All other securities	17,799	17,747	24,157	30,494	34,123	0.29	37.33
Cash dividends declared	1,098,277	629,102	743,489	1,039,101	1,041,080	74.58	44.38
Common	897,989	417,056	463,227	757,483	776,129	115.32	44.44
Preferred	200,288	212,046	280,262	281,618	264,951	-5.55	44.16

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)	5.98	2.90	97	6.45	3.35	97	6.36	3.27	97	7.60	4	97	7.47	3.87	97
Less: Interest expense	0.38	0.24	84	0.85	0.54	81	0.76	0.48	82	1.38	0.98	77	1.18	0.79	84
Equals: Net interest income (tax equivalent)	5.60	2.65	97	5.59	2.80	97	5.60	2.77	97	6.22	3.01	97	6.28	3.08	97
Plus: Non-interest income	1.44	1.09	71	1.20	1.21	58	1.22	1.21	57	1.37	1.32	62	1.49	1.31	64
Equals: adjusted operating income (tax equivalent)	7.04	3.80	95	6.79	4.06	93	6.82	4.04	94	7.60	4.41	94	7.78	4.46	94
Less: Overhead expense	3.76	2.21	93	3.64	2.59	85	3.69	2.57	85	4.13	2.69	91	4.09	2.71	90
Less: Provision for credit losses	-0.73	-0.12	2	3.28	0.66	97	2.50	0.51	97	1.66	0.15	97	1.61	0.14	96
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	73	0	0.03	42	0	0.02	44	0.01	0.01	65	-0.05	0	3
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	4.03	1.76	96	0.05	0.91	11	0.78	1.04	28	1.83	1.56	72	2.01	1.57	86
Less: Applicable income taxes (tax equivalent)	0.88	0.41	96	0	0.21	9	0.12	0.23	19	0.36	0.36	45	0.36	0.33	54
Less: Minority interest	0	0	78	0	0	43	0	0	76	0	0	69	0	0	69
Equals: Net operating income	3.15	1.34	96	0.05	0.70	11	0.66	0.81	30	1.48	1.19	80	1.66	1.24	88
Plus: Net extraordinary items	0	0	1	0	0	3	0	0	2	0	0	98	0	0	4
Equals: Net income	3.15	1.34	96	0.05	0.71	11	0.66	0.82	29	1.48	1.19	81	1.65	1.24	88
Memo: Net income (last four quarters)	2.98	1.30	96	0.33	0.81	14	0.66	0.82	29	1.48	1.19	81	1.65	1.24	88
Net income–BHC and noncontrolling (minority) interest	3.15	1.35	96	0.05	0.72	11	0.66	0.83	29	1.48	1.20	81	1.65	1.25	88
Margin Analysis															
Average earning assets / Average assets	92.72	93.09	43	92.76	92.11	61	93	92.32	59	91.05	91.05	51	91.42	91.48	51
Average interest-bearing funds / Average assets	73.74	61.98	84	76.15	64.67	84	75.89	64.06	85	76.41	65.57	83	76.29	65.56	84
Interest income (tax equivalent) / Average earning assets	6.45	3.12	97	6.95	3.64	97	6.84	3.55	97	8.35	4.41	97	8.17	4.24	97
Interest expense / Average earning assets	0.41	0.26	84	0.92	0.58	83	0.82	0.52	82	1.52	1.08	79	1.29	0.86	84
Net interest income (tax equivalent) / Average earning assets	6.04	2.85	97	6.03	3.05	97	6.02	3.01	97	6.84	3.33	97	6.87	3.38	97
Yield or Cost															
Total loans and leases (tax equivalent)	9.42	4.07	97	9.44	4.35	96	9.45	4.27	97	10.42	5.09	96	10.18	4.95	96
Interest-bearing bank balances	0.13	0.13	45	0.21	0.36	20	0.18	0.27	22	1.51	2.04	23	1.54	1.64	37
Federal funds sold and reverse repos	0.13	0.25	50	0.28	0.75	27	0.23	0.68	26	1.68	2.44	25		2.17	
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	6.45	3.09	97	6.95	3.61	97	6.84	3.51	97	8.35	4.36	97	8.17	4.20	97
Investment securities (tax equivalent)	1.44	1.77	28	2.29	2.36	39	2.13	2.25	37	2.94	2.76	69	2.80	2.68	65
US Treasury and agency securities (excluding mortgage-backed securities)	0.49	1.23	10	0.91	1.85	12	0.75	1.75	11	2.15	2.32	45	1.74	2.05	27
Mortgage-backed securities	1.59	1.55	55	2.35	2.17	65	2.23	2.05	66	3.06	2.61	90	2.85	2.50	86
All other securities	0.77	2.85	3	1.50	3.28	5	1.30	3.24	3	2.21	4.06	7	2.09	4.20	5
Interest-bearing deposits	0.36	0.22	79	0.93	0.60	82	0.82	0.53	81	1.48	1.10	78	1.17	0.81	81
Time deposits of $250K or more	0.83	0.70	65	1.80	1.53	74	1.48	1.42	52	2.27	1.96	73	1.92	1.44	85
Time deposits < $250K	1.12	0.67	89	1.97	1.47	89	1.91	1.36	92	2.61	1.82	95	2.27	1.29	96
Other domestic deposits	0.28	0.16	80	0.74	0.41	87	0.64	0.36	86	1.23	0.93	76	0.98	0.67	79
Foreign deposits		0.12			0.48			0.42			1.19		0.41	0.97	25
Federal funds purchased and repos	0.07	0.18	31	0.27	0.71	18	0.23	0.62	14	0.96	1.86	27	0.61	1.51	23
Other borrowed funds and trading liabilities	1.49	1.29	61	1.95	1.54	73	1.87	1.50	70	3.13	2.38	85	3.04	2.28	84
All interest-bearing funds	0.52	0.38	75	1.12	0.82	80	1.01	0.74	79	1.81	1.49	74	1.55	1.19	78

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	4,563,399	3,641,391	4,990,026	5,155,380	5,436,259
Fiduciary activities income	4,701	4,774	6,410	1,943	12,742
Service charges on deposit accounts - domestic	147,860	150,876	205,125	312,458	339,446
Trading revenue	35,051	52,935	67,548	77,713	42,483
Investment banking fees and commissions	112,812	71,092	100,802	59,593	98,784
Insurance activities revenue	0	0	0	0	493
Venture capital revenue	0	0	0	0	0
Net servicing fees	31,352	32,068	39,677	40,788	33,646
Net securitization income	7,046	5,688	9,062	4,209	12,078
Net gains (losses) on sales of loans, OREO, other assets	135,669	103,788	164,360	128,995	575,954
Other non-interest income	4,088,908	3,220,170	4,397,042	4,529,681	4,320,633
Total overhead expenses	11,904,513	11,071,834	15,079,662	15,493,973	14,872,444
Personnel expense	5,956,405	5,336,518	7,198,727	6,709,296	5,942,758
Net occupancy expense	846,891	965,411	1,321,288	1,402,715	1,436,406
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	15,928	51,572	59,691	112,473	174,038
Other operating expenses	5,085,289	4,718,333	6,499,956	7,269,489	7,319,242
Fee income on mutual funds and annuities	0	0	0	184	15,967
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	57,631	58,060	57,171	56,446	51,820
Average personnel expense per employee	103.35	91.91	125.92	118.86	114.68
Average assets per employee	7,323.97	6,994.54	7,154.57	6,642.90	7,024.93

	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	2.14	11	0	2.09	10	0	2.02	10	0	2.72	21	0.29	3.08	22
Overhead expenses / Net Interest Income + non-interest income	53.42	58.85	26	53.53	62.06	19	54.04	62.28	20	54.37	61.29	19	52.53	60.88	17
Percent of Average Assets															
Total overhead expense	3.76	2.21	93	3.64	2.59	85	3.69	2.57	85	4.13	2.69	91	4.09	2.71	90
Personnel expense	1.88	1.23	93	1.75	1.30	87	1.76	1.30	88	1.79	1.41	82	1.63	1.44	71
Net occupancy expense	0.27	0.24	66	0.32	0.26	72	0.32	0.26	75	0.37	0.28	83	0.39	0.28	86
Other operating expenses	1.61	0.72	91	1.57	0.95	85	1.60	0.94	86	1.97	0.97	91	2.06	0.97	92
Overhead less non-interest income	2.32	1.08	97	2.44	1.27	91	2.47	1.25	92	2.76	1.32	97	2.59	1.38	97
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	53.42	58.34	27	53.53	61.60	20	54.04	61.82	20	54.37	60.64	20	52.53	60.37	17
Personnel expense	26.73	32.89	20	25.80	32.31	20	25.80	32.36	18	23.55	32.39	11	20.99	32.51	6
Net occupancy expense	3.80	6.26	13	4.67	6.55	19	4.74	6.58	19	4.92	6.52	19	5.07	6.48	21
Other operating expenses	22.89	18.68	81	23.06	22.16	71	23.51	22.28	71	25.91	21.20	80	26.47	20.90	82
Total non-interest income	20.48	28.20	34	17.61	28.52	29	17.88	28.83	28	18.09	29.23	26	19.20	28.50	29
Fiduciary activities income	0.02	2.27	27	0.02	2.06	26	0.02	2.09	25	0.01	1.97	28	0.05	2.14	31
Service charges on domestic deposit accounts	0.66	3.25	11	0.73	3.23	11	0.74	3.27	10	1.10	3.88	16	1.20	4.15	17
Trading revenue	0.16	0.68	58	0.26	1.37	53	0.24	1.28	51	0.27	1.18	49	0.15	0.85	52
Investment banking fees and commissions	0.51	2.46	30	0.34	2.59	23	0.36	2.46	25	0.21	3.54	16	0.35	3.42	20
Insurance activities revenue	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	21
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	0.14	0.56	46	0.16	-0.04	69	0.14	0.01	68	0.14	0.28	55	0.12	0.65	36
Net securitization income	0.03	0.01	90	0.03	0	90	0.03	0	90	0.01	0.01	90	0.04	0.01	89
Net gain (loss) - sales of loans, OREO, and other assets	0.61	3.64	26	0.50	3.74	29	0.59	3.92	27	0.45	1.86	27	2.03	1.61	67
Other non-interest income	18.35	9.39	87	15.57	9.49	83	15.76	9.65	82	15.90	10.04	80	15.26	9.86	80
Overhead less non-interest income	32.94	29.67	53	35.93	31.97	58	36.16	31.93	58	36.28	31.06	55	33.33	31.46	48
Applicable income taxes / Pretax net operating income (tax equivalent)	21.82	21.49	51	-7.04	18.64	0	15.18	18.63	23	19.51	20.56	40	17.66	19.04	31
Applicable income tax + TE / Pretax net operating income + TE	21.82	23.11	31	-7.04	22.16	0	15.18	21.18	12	19.51	23.23	16	17.66	21.56	16

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	31,773,857	32,692,412	32,254,835	31,305,693	31,041,548	-2.81	-40.88
Commercial and industrial loans	37,577,547	36,069,057	35,160,271	37,348,758	33,831,891	4.18	28.68
Loans to individuals	175,436,358	163,049,521	166,963,499	179,655,829	164,397,248	7.60	26.43
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00
Agricultural loans	18,900	29,295	27,725	24,431	3,415	-35.48	10.52
Other loans and leases	22,883,013	19,815,937	19,927,487	17,874,341	17,816,646	15.48	31.44
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	267,689,675	251,656,222	254,333,817	266,209,052	247,090,748	6.37	11.91
Less: Allowance for loan and lease losses	11,573,349	16,129,326	15,564,129	7,207,959	7,220,360	-28.25	84.94
Net loans and leases	256,116,326	235,526,896	238,769,688	259,001,093	239,870,388	8.74	9.95
Debt securities that reprice or mature in over 1 year	85,163,656	88,558,903	89,186,463	70,002,681	72,973,830	-3.83	57.66
Mutual funds and equity securities	774,602	1,066,027	1,185,866	442,011	353,345	-27.34	375.54
Subtotal	342,054,584	325,151,826	329,142,017	329,445,785	313,197,563	5.20	19.13
Interest-bearing bank balances	21,280,992	40,639,238	35,967,925	9,658,710	8,781,843	-47.63	259.98
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	12,985,045	11,293,817	11,258,473	9,210,677	9,946,701	14.97	4.67
Trading assets	3,801,136	2,317,501	2,127,800	1,067,073	491,668	64.02	367.96
Total earning assets	380,121,757	379,402,382	378,496,215	349,382,245	332,417,775	0.19	24.12
Non-interest-bearing cash and due from depository institutions	5,332,318	4,159,472	4,585,480	3,991,136	4,618,674	28.20	59.91
Premises, fixed assets, and leases	4,547,675	4,932,365	4,822,347	5,094,031	3,618,839	-7.80	47.63
Other real estate owned	88,298	4,032	95,946	1,035	1,222	2089.93	15.02
Investment in unconsolidated subsidiaries	5,226,896	5,071,080	5,093,437	5,017,443	4,608,403	3.07	29.92
Intangible and other assets	30,060,511	28,313,478	28,508,641	26,878,976	27,272,684	6.17	5.79
Total assets	425,377,455	421,882,809	421,602,066	390,364,866	372,537,597	0.83	23.23
Quarterly average assets	423,289,534	420,535,786	417,826,683	383,120,181	366,267,771	0.65	23.24
Average loans and leases (YTD)	252,062,989	256,186,008	254,923,193	248,508,588	243,408,223	-1.61	8.52
Memoranda							
Loans held-for-sale	6,300,129	3,432,892	2,709,620	400,143	1,191,622	83.52	533.84
Loans not held-for-sale	261,389,546	248,223,330	251,624,197	265,808,909	245,899,126	5.30	9.73
Real estate loans secured by 1–4 family	173,568	196,830	183,750	233,946	243,918	-11.82	-99.26
Commercial real estate loans	31,585,392	32,473,651	32,049,989	31,045,247	30,768,445	-2.74	4.26
Construction and land development	2,740,284	2,280,031	2,347,568	1,946,248	1,853,925	20.19	25.85
Multifamily	10,965,856	12,836,599	11,733,317	12,246,303	11,894,240	-14.57	-3.08
Nonfarm nonresidential	17,879,252	17,357,021	17,969,104	16,852,696	17,020,280	3.01	6.41
Real estate loans secured by farmland	14,897	21,931	21,096	26,500	29,185	-32.07	-68.91
Total investment securities	98,923,303	100,918,747	101,630,802	79,655,369	83,273,876	-1.98	48.56
U.S. Treasury securities	9,108,734	9,344,677	9,317,992	4,123,758	6,143,891	-2.52	69.48
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	85,877,808	88,093,908	88,437,653	73,764,419	75,154,954	-2.52	43.76
Asset-backed securities	2,326,735	1,457,525	1,776,302	117,236	259,764	59.64	134.82
Other debt securities	835,424	956,610	912,989	1,207,945	1,361,922	-12.67	161.19
Mutual funds and equity securities	774,602	1,066,027	1,185,866	442,011	353,345	-27.34	375.54
Available-for-sale securities	98,148,701	99,852,720	100,444,936	79,213,358	46,149,624	-1.71	136.12
U.S. Treasury securities	9,108,734	9,344,677	9,317,992	4,123,758	6,143,891	-2.52	76.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	85,877,808	88,093,908	88,437,653	73,764,419	38,384,047	-2.52	145.94
Asset-backed securities	2,326,735	1,457,525	1,776,302	117,236	259,764	59.64	134.82
Other debt securities	835,424	956,610	912,989	1,207,945	1,361,922	-12.67	161.19
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)					-152,020		
Available-for-sale securites appreciation (depreciation)	1,160,004	3,118,901	2,875,932	1,229,387	-578,534	-62.81	48.49
Structured notes, fair value	0	0	0	0	0		
Pledged securities	19,573,723	11,484,156	16,481,742	13,962,634	16,342,523	70.44	105.44

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	36,649,363	29,492,567	30,991,100	23,362,778	23,372,720	24.27	43.24
NOW, ATS and transaction accounts	46,600,167	4,331,826	4,847,060	3,390,079	4,282,744	975.76	1315.82
Time deposits less brokered deposits < $250K	8,113,154	15,050,083	13,082,985	21,726,004	13,400,914	-46.09	
MMDA and other savings accounts	203,250,539	232,786,584	236,707,197	190,860,069	183,527,290	-12.69	12.54
Other non-interest-bearing deposits	0	0	0	0	8		-100.00
Core deposits	294,613,223	281,661,060	285,628,342	239,338,930	224,583,676	4.60	41.42
Time deposits of $250K or more	1,927,673	5,246,485	4,240,420	6,455,955	3,952,858	-63.26	
Foreign deposits	158,874	145,325	154,938	133,543	115,237	9.32	-77.92
Federal funds purchased and repos	825,080	701,867	668,440	313,757	352,380	17.56	-23.50
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	9,366,124	7,785,828	6,409,782	16,931,101	21,264,812	20.30	-20.97
Other borrowings w/remaining maturity over 1 year	21,976,892	29,774,878	28,932,629	35,819,731	32,795,054	-26.19	-48.65
Brokered deposits < $250K	9,242,126	18,676,943	15,422,998	16,776,639	21,117,409	-50.52	
Noncore funding	43,496,769	62,331,326	55,829,207	76,430,726	79,597,750	-30.22	-40.84
Trading liabilities	2,570,356	1,022,916	795,359	559,495	855,980	151.28	556.01
Subordinated notes and debentures + trust preferred securities	5,593,244	4,754,625	4,727,468	4,474,748	4,543,240	17.64	19.00
Other liabilities	15,560,267	13,688,858	14,418,093	11,550,432	11,289,328	13.67	55.01
Total liabilities	361,833,859	363,458,785	361,398,469	332,354,331	320,869,974	-0.45	21.84
Equity Capital							
Perpetual preferred stock (including surplus)	5,911,510	5,330,468	4,846,972	4,852,884	4,360,367	10.90	52.48
Common stock	6,845	6,783	6,799	6,730	6,680	0.91	5.13
Common surplus	29,139,226	28,462,820	28,631,355	28,126,144	27,679,584	2.38	9.70
Retained earnings	48,943,307	37,652,538	40,088,480	40,339,894	35,874,611	29.99	67.36
Accumulated other comprehensive income	1,359,685	3,832,877	3,494,282	1,155,861	-1,263,119	-64.53	1018.38
Other equity capital components	-21,817,511	-16,861,991	-16,864,821	-16,471,506	-14,990,933		
Total holding company equity capital	63,543,062	58,423,495	60,203,067	58,010,007	51,667,190	8.76	31.80
Noncontrolling (minority) interest in subsidiaries	534	529	530	528	433	0.95	37.98
Total equity capital, including minority interest	63,543,596	58,424,024	60,203,597	58,010,535	51,667,623	8.76	31.80
Total liabilities and capital	425,377,455	421,882,809	421,602,066	390,364,866	372,537,597	0.83	23.23
Memoranda							
Non-interest-bearing deposits	36,808,237	29,637,892	31,146,038	23,496,321	23,487,965	24.19	43.24
Interest-bearing deposits	269,133,659	276,091,921	274,300,660	239,208,746	226,281,215	-2.52	34.29
Total deposits	305,941,896	305,729,813	305,446,698	262,705,067	249,769,180	0.07	35.30
Long-term debt that reprices within 1 year	11,281,837	11,295,912	9,765,956	14,647,982	18,291,414	-0.12	-64.76
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	60,203,067	58,010,007	58,010,007	51,667,190	48,729,778		
Accounting restatements	0	-2,191,857	-2,191,857	-11,085	0		
Net income	9,964,551	147,531	2,714,461	5,546,388	6,014,995		
Net sale of new perpetual preferred stock	1,053,091	455,383	-44,713	461,597	412		
Net sale of new common stock	507,918	336,729	505,278	446,611	383,316		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	4,952,691	390,485	393,314	1,480,573	2,284,204		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,098,277	629,102	743,489	1,039,101	1,041,080		
Change in other comprehensive income	-2,134,597	2,685,289	2,346,694	2,418,980	-136,027		
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	63,543,062	58,423,495	60,203,067	58,010,007	51,667,190		

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	7.47	36.06	8	7.75	36.66	10	7.65	36.22	10	8.02	37.78	12	8.33	37.19	11
Commercial and industrial loans	8.83	11.11	43	8.55	14.40	20	8.34	13.52	20	9.57	12.02	38	9.08	12.85	35
Loans to individuals	41.24	3.60	97	38.65	3.57	97	39.60	3.40	97	46.02	4.20	97	44.13	4.31	97
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.21	30	0.01	0.20	34	0.01	0.19	31	0.01	0.24	34	0	0.30	26
Other loans and leases	5.38	4.26	66	4.70	4.66	60	4.73	4.63	59	4.58	5.01	54	4.78	5	57
Net loans and leases	60.21	58.81	56	55.83	63	22	56.63	61.58	26	66.35	63.77	44	64.39	63.98	36
Debt securities over 1 year	20.02	18.32	60	20.99	14.80	80	21.15	15.55	74	17.93	14.60	68	19.59	14.63	73
Mutual funds and equity securities	0.18	0.05	87	0.25	0.06	90	0.28	0.05	93	0.11	0.06	76	0.09	0.06	71
Subtotal	80.41	78.17	53	77.07	79.07	25	78.07	78.16	34	84.39	79.65	55	84.07	79.97	47
Interest-bearing bank balances	5	9.37	27	9.63	6.40	75	8.53	7.51	58	2.47	3.06	54	2.36	3.04	54
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	3.05	1.51	82	2.68	1.85	74	2.67	1.68	79	2.36	1.91	68	2.67	1.96	73
Trading assets	0.89	0.58	80	0.55	1.04	58	0.50	1.01	57	0.27	1.19	53	0.13	1.33	53
Total earning assets	89.36	91.57	24	89.93	90.87	36	89.78	91.05	30	89.50	89.53	47	89.23	89.74	42
Non-interest cash and due from depository institutions	1.25	0.99	71	0.99	1.03	45	1.09	1.07	47	1.02	1.14	39	1.24	1.21	50
Other real estate owned	0.02	0.01	71	0	0.03	15	0.02	0.02	63	0	0.03	10	0	0.04	9
All other assets	9.39	7.39	72	9.08	8.03	67	9.14	7.82	69	9.48	9.27	53	9.53	8.98	56
Memoranda															
Short-term investments	8.06	12.31	32	12.31	10.21	70	11.20	11.17	57	4.83	7.63	51	5.03	7.80	55
U.S. Treasury securities	2.14	1.18	75	2.21	0.91	80	2.21	0.84	81	1.06	1.03	65	1.65	1.04	73
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.70	7	0	1.60	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	20.19	13.46	79	20.88	11.20	90	20.98	11.75	89	18.90	11.44	84	20.17	11.13	89
Asset-backed securities	0.55	0.47	70	0.35	0.31	72	0.42	0.32	73	0.03	0.28	58	0.07	0.33	63
Other debt securities	0.20	0.51	49	0.23	0.40	56	0.22	0.42	54	0.31	0.39	63	0.37	0.41	65
Loans held-for-sale	1.48	0.50	85	0.81	0.52	72	0.64	0.52	67	0.10	0.39	35	0.32	0.30	63
Loans held for investment	61.45	58.34	58	58.84	63.22	26	59.68	61.72	37	68.09	63.50	50	66.01	63.93	41
Real estate loans secured by 1–4 family	0.04	11.57	3	0.05	12.28	3	0.04	11.91	3	0.06	13.29	4	0.07	13.46	4
Revolving	0	1.44	6	0.01	1.72	8	0	1.66	8	0.02	2.07	11	0.01	2.27	9
Closed-end, secured by first liens	0.03	9.73	3	0.04	10.10	3	0.03	9.81	3	0.04	10.69	5	0.05	10.57	4
Closed-end, secured by junior liens	0	0.19	9	0.01	0.24	10	0	0.22	10	0	0.28	9	0	0.31	9
Commercial real estate loans	7.43	22.35	15	7.70	22.30	18	7.60	22.22	18	7.95	22.23	21	8.26	21.58	21
Construction and land development	0.64	3.40	18	0.54	3.47	18	0.56	3.40	17	0.50	3.44	18	0.50	3.51	17
Multifamily	2.58	3.32	54	3.04	3.10	58	2.78	3.12	55	3.14	3.01	60	3.19	2.72	67
Nonfarm nonresidential	4.20	14.65	15	4.11	14.72	16	4.26	14.72	17	4.32	14.69	19	4.57	14.44	20
Real estate loans secured by farmland	0	0.35	24	0.01	0.33	26	0.01	0.33	26	0.01	0.36	27	0.01	0.41	31

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	11.87	60.51	3	12.99	56.15	6	12.68	57.15	6	11.76	57.46	6	12.56	56.49	6
Real estate loans secured by 1–4 family	0.06	20	3	0.08	19.51	3	0.07	19.43	3	0.09	20.75	4	0.10	21.10	4
Revolving	0.01	2.47	6	0.01	2.66	8	0.01	2.64	9	0.02	3.15	9	0.02	3.50	8
Closed-end	0.06	17.35	3	0.07	16.64	3	0.06	16.59	3	0.06	17.39	4	0.08	17.39	4
Commercial real estate loans	11.80	37.13	10	12.90	33.63	15	12.60	34.63	14	11.66	33.52	13	12.45	32.14	17
Construction and land development	1.02	5.69	14	0.91	5.18	14	0.92	5.26	13	0.73	5.09	13	0.75	5.20	11
1–4 family	0	1.19	9	0.03	0.94	16	0.03	0.93	15	0.03	0.94	19	0.05	1.02	21
Other	1.02	4.46	15	0.87	4.09	15	0.89	4.19	15	0.70	4.02	13	0.70	4.05	12
Multifamily	4.10	5.41	48	5.10	4.78	61	4.61	4.96	55	4.60	4.69	57	4.81	4.10	65
Nonfarm nonresidential	6.68	24.45	12	6.90	22.19	13	7.07	22.93	13	6.33	22.15	13	6.89	21.40	15
Owner-occupied	0.65	8.31	9	0.78	7.46	12	0.76	7.68	12	0.73	7.72	15	0.82	8.03	15
Other	6.03	15.83	15	6.12	14.52	19	6.30	14.95	18	5.60	14.34	18	6.07	13.38	22
Real estate loans secured by farmland	0.01	0.61	21	0.01	0.52	24	0.01	0.54	24	0.01	0.55	26	0.01	0.63	30
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	14.04	19.45	33	14.33	22.98	19	13.82	22.17	17	14.03	19.53	31	13.69	20.32	32
Loans to individuals	65.54	6.58	97	64.79	6.23	97	65.65	6.13	97	67.49	7.13	97	66.53	7.36	97
Credit card loans	37.60	0.51	97	38.77	0.63	96	39.76	0.65	96	44.75	0.81	96	43.65	1.02	96
Agricultural loans	0.01	0.38	30	0.01	0.31	35	0.01	0.32	31	0.01	0.37	33	0	0.46	26
Other loans and leases	8.55	8.42	62	7.87	9.11	58	7.84	9.09	58	6.71	9.85	50	7.21	9.66	52
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	53.68	383.43	4	58.32	387.92	7	55.89	381.27	7	62.33	391.26	8	69.52	379.80	10
Real estate loans secured by 1–4 family	0.29	124.74	2	0.35	130.23	3	0.32	125.03	3	0.47	138.18	3	0.55	137.84	3
Revolving	0.03	15.53	5	0.04	18.32	6	0.04	17.42	7	0.13	21.26	8	0.11	23.33	8
Closed-end	0.26	107.54	2	0.31	110.40	3	0.28	106.14	3	0.34	115.20	4	0.44	112.79	3
Commercial real estate loans	53.36	238.58	12	57.93	237.16	14	55.54	234.65	14	61.82	229.44	16	68.91	219.72	17
Construction and land development	4.63	36.07	10	4.07	36.48	13	4.07	35.62	11	3.88	34.95	12	4.15	35.36	16
1–4 family	0.01	7.44	8	0.15	6.64	16	0.14	6.34	14	0.18	6.61	18	0.28	7.04	20
Other	4.62	28.34	12	3.91	28.60	15	3.93	28.16	14	3.70	27.32	12	3.87	27.26	16
Multifamily	18.53	35.29	35	22.90	32.93	42	20.33	32.74	37	24.38	31.04	46	26.64	27.85	55
Nonfarm nonresidential	30.21	156.30	11	30.96	156.60	15	31.14	155.06	14	33.56	152.10	17	38.12	147.22	17
Owner-occupied	2.94	52.63	9	3.50	52.43	13	3.35	52.37	11	3.87	53.07	12	4.53	54.89	14
Other	27.27	100.99	13	27.47	101.87	16	27.78	100.54	16	29.69	97.41	19	33.59	91.80	22
Real estate loans secured by farmland	0.03	3.67	19	0.04	3.43	24	0.04	3.44	24	0.05	3.60	25	0.07	4.02	30
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	63.49	116.17	21	64.35	150.16	13	60.93	139.91	13	74.37	122.02	29	75.77	128.82	30
Loans to individuals	296.40	36.56	96	290.87	36.83	96	289.32	37.47	96	357.72	43.51	96	368.18	42.67	97
Credit card loans	170.06	2.58	96	174.05	3.28	96	175.23	3.30	96	237.18	4.34	97	241.57	5.31	97
Agricultural loans	0.03	2.03	28	0.05	1.99	32	0.05	1.88	29	0.05	2.18	32	0.01	2.72	26
Other loans and leases	38.66	47.63	57	35.35	49.92	48	34.53	49.54	49	35.59	52.44	45	39.90	51.79	49
Supplemental															
Non-owner occupied CRE loans / Gross loans	17.31	29.25	21	14.06	26.62	19	13.87	27.32	19	12.77	26.45	19	13.34	24.79	21
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	78.27	187.63	15	63.13	186.45	17	61.11	183.76	16	67.69	178.57	20	73.80	167.93	22
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	81.21	244.92	13	66.63	243.47	15	64.46	240.85	14	71.56	236.10	16	78.33	225.98	19

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	8.06	12.31	32	12.31	10.21	70	11.20	11.17	57	4.83	7.63	51	5.03	7.80	55
Liquid assets	29.23	29.12	46	33.96	24.65	80	33.02	26.22	75	23.34	22.44	64	25.08	22.72	69
Investment securities	23.26	20.37	62	23.92	17.19	78	24.11	17.85	75	20.41	16.99	65	22.35	17.27	76
Net loans and leases	60.21	58.81	56	55.83	63	22	56.63	61.58	26	66.35	63.77	44	64.39	63.98	36
Net loans, leases and standby letters of credit	60.53	59.61	54	56.14	63.89	22	56.94	62.48	26	66.75	64.84	42	64.87	65.07	35
Core deposits	69.26	75.52	20	66.76	69.20	31	67.75	70.67	31	61.31	63.09	34	60.28	62.13	33
Noncore funding	10.23	10.15	63	14.77	15.53	64	13.24	14.13	61	19.58	19.36	63	21.37	21.34	60
Time deposits of $250K or more	0.45	1.67	14	1.24	2.35	29	1.01	2.11	26	1.65	2.94	27	1.06	2.89	21
Foreign deposits	0.04	0.33	79	0.03	0.36	78	0.04	0.36	78	0.03	0.43	77	0.03	0.47	77
Federal funds purchased and repos	0.19	1.19	33	0.17	1.44	32	0.16	1.47	29	0.08	1.94	23	0.09	1.97	20
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.19	0.54	48	0.17	0.59	48	0.16	0.54	46	0.08	0.48	39	0.09	0.54	36
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	2.20	0.88	81	1.85	1.75	65	1.52	1.24	65	4.34	3.01	67	5.71	3.67	75
Earning assets that reprice within 1 year	44.24	38.80	65	46.10	38.76	70	46.18	39.38	67	45.51	39.29	70	45.28	40.29	68
Interest-bearing liabilities that reprice within 1 year	2.88	6.64	18	6.15	8.86	40	5.02	8.20	37	7.15	10.19	31	6.05	10.01	30
Long-term debt that reprices within 1 year	2.65	0.27	93	2.68	0.52	87	2.32	0.47	88	3.75	0.96	86	4.91	1.34	87
Net assets that reprice within 1 year	38.71	30.83	67	37.28	27.76	70	38.84	29.11	72	34.61	26.63	71	34.32	27.38	66
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.70	-3.31	69	3.20	6.19	43	2.61	3.20	52	17.47	14.45	64	19.43	16.62	65
Net short-term noncore funding dependence	-4.95	-9.17	63	-8.73	-2.71	22	-8.54	-4.76	31	3.13	3.38	40	5.24	4.66	40
Short-term investment / Short-term noncore funding	197.54	304.29	45	220.42	149.65	76	247.31	184.19	70	64.66	77.77	57	53.28	66.46	55
Liquid assets - short-term noncore funding / Nonliquid assets	35.55	36.72	52	42.96	24.47	83	42.53	28.18	75	20.69	16.97	66	20.89	16.04	68
Net loans and leases / Total deposits	83.71	73.05	76	77.04	82.06	34	78.17	79.43	46	98.59	90.31	76	96.04	90.08	66
Net loans and leases / Core deposits	86.93	78.83	69	83.62	92.26	31	83.59	88.34	43	108.22	103.93	67	106.81	105	60
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.73			1.57			0.72		-0.41	-0.82	51
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.32	1.06	79	7.17	4.54	79	6.31	4.31	77	2.86	1.36	82	-1.55	-1.98	61
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	44.16	16.19	87
Available-for-sale securities	99.22	84.59	70	98.94	86.72	66	98.83	87.23	67	99.45	85.40	80	55.42	81.88	12
U.S. Treasury securities	9.21	6.01	75	9.26	5.26	80	9.17	4.72	80	5.18	6.15	65	7.38	6.99	63
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0	8.38	7	0	9.87	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	86.81	66.09	78	87.29	66.61	79	87.02	66.64	75	92.60	67.43	87	90.25	65.45	84
Asset-backed securities	2.35	2.45	67	1.44	1.91	70	1.75	1.91	71	0.15	1.66	56	0.31	2.05	59
Other debt securities	0.84	3.01	45	0.95	2.93	47	0.90	3.01	46	1.52	2.94	58	1.64	2.79	57
Mutual funds and equity securities	0.78	0.29	81	1.06	0.38	83	1.17	0.35	85	0.55	0.40	65	0.42	0.42	62
Debt securities 1 year or less	13.13	8.18	78	11.19	11.25	60	11.08	10.55	64	11.56	11.86	60	11.94	11.91	65
Debt securities 1 to 5 years	7.49	17.39	35	11.83	17.70	45	11.89	17.03	46	3.99	17.94	24	3.63	19.18	22
Debt securities over 5 years	78.60	72.07	54	75.93	68.10	55	75.86	69.86	53	83.89	66.02	69	84	64.73	76
Pledged securities	19.79	33.37	33	11.38	37.16	17	16.22	35.67	26	17.53	30.57	36	19.63	33.30	37
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	-34.02	64.27	6	127.45	124.80	61	150.28	183.32	55	0.75	26.69	41	-8.19	6.77	29
Investment securities	-1.98	32.48	10	25.33	20.30	66	27.59	23.62	67	-4.35	11.75	18	24.77	9.42	81
Core deposits	4.60	16.96	8	21.44	26	44	19.34	26.88	25	6.57	11.23	44	3.52	7.29	44
Noncore funding	-30.22	-21.64	37	-14.22	-6.57	41	-26.95	-12.18	34	-3.98	6.59	34	-3.56	10.67	24

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)			386,093,330	400,262,635	381,077,838
Commit: Secured commercial real estate loans	3,825,897	4,093,645	3,369,856	4,658,409	3,636,668
Commit: Unsecured real estate loans	4,818,667	4,478,763	5,046,191	4,810,992	4,451,167
Credit card lines (reported semiannually, June/Dec)			349,558,341	363,352,403	346,628,520
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,364,106	1,331,849	1,296,911	1,565,717	1,782,600
Commercial and similar letters of credit	16,161	2,920	4,917	7,859	9,460
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	3,129,111	3,543,229	3,545,916	3,449,002	2,693,872
Credit derivatives - notional amount (holding company as beneficiary)	2,752,552	2,390,347	2,369,790	1,980,893	1,895,963
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	500,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	5,881,663	5,933,576	5,915,706	5,429,895	4,089,835
Derivative Contracts					
Interest rate futures and forward contracts	11,761,804	6,246,162	6,315,419	3,065,776	1,841,666
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	200,408,109	201,056,966	192,804,392	216,939,329	184,776,802
Futures and forward foreign exchange	11,532,719	10,692,141	11,734,870	12,979,958	9,595,259
Written options contracts (foreign exchange)	94,588	180,714	176,456	246,405	113,065
Purchased options contracts (foreign exchange)	94,548	180,617	176,354	246,326	113,065
Foreign exchange rate swaps	2,064,153	1,465,125	1,527,001	1,401,625	0
Commodity and other futures and forward contracts	4,772,199	3,690,366	3,403,974	1,405,961	0
Written options contracts (commodity and other)	234,183	371,456	258,317	306,154	164,669
Purchased options contracts (commodity and other)	181,456	350,091	235,225	307,672	171,407
Commodity and other swaps	8,298,084	10,268,464	9,358,622	12,954,056	11,061,193

	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)							91.58	22.01	96	102.54	23.52	96	102.29	24.05	96
Standby letters of credit	0.32	0.66	36	0.32	0.72	32	0.31	0.71	31	0.40	0.84	37	0.48	0.92	37
Commercial and similar letters of credit	0	0.02	52	0	0.02	45	0	0.02	44	0	0.02	45	0	0.02	41
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)	0.74	0.24	81	0.84	0.39	81	0.84	0.35	80	0.88	0.42	80	0.72	0.52	84
Credit derivatives - notional amount (holding company as beneficiary)	0.65	0.18	84	0.57	0.33	81	0.56	0.30	81	0.51	0.52	81	0.51	0.75	85
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	0.13	0.52	75
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.38	0.13	93	1.41	0.35	90	1.40	0.30	91	1.39	0.45	90	1.10	0.69	87
Derivative contracts	56.29	47.31	80	55.58	51.49	76	53.60	48.62	76	64.01	68.47	75	55.79	65.81	77
Interest rate contracts	49.88	35.15	81	49.14	36.10	77	47.23	34.36	76	56.36	47.31	78	50.09	43.84	78
Interest rate futures and forward contracts	2.77	4.39	78	1.48	8.89	60	1.50	6.21	63	0.79	10.67	57	0.49	11.40	57
Written options contracts (interest rate)	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	47.11	20.27	87	47.66	20.71	87	45.73	20.83	86	55.57	28.86	84	49.60	26.74	86
Foreign exchange contracts	3.24	6.12	82	2.97	5.79	82	3.23	6.01	82	3.81	10.12	82	2.64	10.92	79
Futures and forward foreign exchange contracts	2.71	3.76	84	2.53	3.70	84	2.78	3.47	84	3.33	5.23	85	2.58	5.22	82
Written options contracts (foreign exchange)	0.02	0.04	84	0.04	0.03	84	0.04	0.03	82	0.06	0.05	83	0.03	0.14	81
Purchased options contracts (foreign exchange)	0.02	0.04	84	0.04	0.04	84	0.04	0.04	82	0.06	0.08	83	0.03	0.13	81
Foreign exchange rate swaps	0.49	0.76	84	0.35	0.73	83	0.36	0.77	82	0.36	2.03	80	0	2.17	37
Equity, commodity, and other derivative contracts	3.17	0.91	86	3.48	1.80	87	3.14	1.86	86	3.84	3.32	84	3.06	4.08	83
Commodity and other futures and forward contracts	1.12	0.07	93	0.87	0.13	90	0.81	0.14	90	0.36	0.19	87	0	0.25	39
Written options contracts (commodity and other)	0.06	0.31	81	0.09	0.54	79	0.06	0.52	78	0.08	0.98	76	0.04	1.48	71
Purchased options contracts (commodity and other)	0.04	0.21	80	0.08	0.38	78	0.06	0.37	77	0.08	0.94	74	0.05	1.29	70
Commodity and other swaps	1.95	0.30	90	2.43	0.31	90	2.22	0.32	89	3.32	0.38	90	2.97	0.40	90
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							151.45	42.82	94	161.07	45.53	94	156.56	44.93	95

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	239,441,843	234,502,102	225,990,630	249,853,262	207,837,126
Interest rate contracts	212,169,913	207,303,128	199,119,811	220,005,105	186,618,468
Foreign exchange contracts	13,786,008	12,518,597	13,614,681	14,874,314	9,821,389
Equity, commodity, and other contracts	13,485,922	14,680,377	13,256,138	14,973,843	11,397,269
Derivatives Position					
Futures and forwards	28,066,722	20,628,669	21,454,263	17,451,695	11,436,925
Written options	328,771	552,170	434,773	552,559	277,734
Exchange-traded	0	0	0	0	0
Over-the-counter	328,771	552,170	434,773	552,559	277,734
Purchased options	276,004	530,708	411,579	553,998	284,472
Exchange-traded	0	0	0	0	0
Over-the-counter	276,004	530,708	411,579	553,998	284,472
Swaps	210,770,346	212,790,555	203,690,015	231,295,010	195,837,995
Held for trading	91,554,804	83,495,989	83,798,365	76,809,345	57,308,953
Interest rate contracts	75,050,935	66,649,876	67,850,744	58,789,094	45,578,688
Foreign exchange contracts	4,610,388	3,607,467	4,257,040	4,411,606	1,340,687
Equity, commodity, and other contracts	11,893,481	13,238,646	11,690,581	13,608,645	10,389,578
Non-traded	147,887,039	151,006,113	142,192,265	173,043,917	150,528,173
Interest rate contracts	137,118,978	140,653,252	131,269,067	161,216,011	141,039,780
Foreign exchange contracts	9,175,620	8,911,130	9,357,641	10,462,708	8,480,702
Equity, commodity, and other contracts	1,592,441	1,441,731	1,565,557	1,365,198	1,007,691
Derivative contracts (excluding futures and FX 14 days or less)	249,126,198	244,320,860	235,902,536	258,532,156	214,944,583
One year or less	94,870,297	43,177,095	80,626,666	67,860,034	31,105,313
Over 1 year to 5 years	114,529,018	162,032,843	117,623,219	148,177,147	153,344,701
Over 5 years	39,726,883	39,110,922	37,652,651	42,494,975	30,494,569
Gross negative fair value (absolute value)	3,462,279	1,737,176	1,516,172	1,196,318	1,199,921
Gross positive fair value	4,886,996	4,059,393	3,381,924	1,715,497	1,534,551
Held for trading	4,186,804	3,007,837	2,389,746	1,336,518	994,590
Non-traded	700,192	1,051,556	992,178	378,979	539,961
Current credit exposure on risk-based capital derivative contracts	5,904,411	6,392,947	5,350,933	3,001,713	1,884,235
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	200	26	44	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	88.61	94.10	20	88.40	94.62	23	88.11	94.10	22	88.05	93.44	24	89.79	92.91	28
Foreign exchange contracts	5.76	3.22	80	5.34	3.07	80	6.02	3.49	81	5.95	3.20	81	4.73	3.39	75
Equity, commodity, and other contracts	5.63	1.21	84	6.26	1.18	88	5.87	1.17	86	5.99	1.64	83	5.48	1.93	83
Futures and forwards	11.72	12.59	61	8.80	14.59	54	9.49	14.05	54	6.98	13.49	48	5.50	12.78	46
Written options	0.14	7.18	18	0.24	8.60	16	0.19	8.18	16	0.22	5.91	17	0.13	6.60	16
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.14	6.91	18	0.24	8.13	17	0.19	7.73	17	0.22	5.10	19	0.13	5.49	19
Purchased options	0.12	3.41	43	0.23	3.51	44	0.18	3.42	40	0.22	4.42	43	0.14	4.19	42
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.12	3.01	45	0.23	2.98	48	0.18	2.86	46	0.22	3.35	45	0.14	3.20	47
Swaps	88.03	71.71	61	90.74	67.37	70	90.13	68.76	67	92.57	69.75	69	94.23	70.34	68
Held for trading	38.24	40.70	49	35.61	43.02	45	37.08	43.53	45	30.74	44.16	42	27.57	46.31	41
Interest rate contracts	31.34	34.66	50	28.42	36.62	46	30.02	36.62	46	23.53	37.24	44	21.93	38.40	44
Foreign exchange contracts	1.93	1.55	77	1.54	1.45	76	1.88	1.60	76	1.77	1.60	75	0.65	1.85	65
Equity, commodity, and other contracts	4.97	0.61	89	5.65	0.68	90	5.17	0.68	88	5.45	0.83	86	5	1.14	85
Non-traded	61.76	59.30	50	64.39	56.98	54	62.92	56.47	54	69.26	55.84	57	72.43	53.69	58
Interest rate contracts	57.27	56.22	54	59.98	54.32	57	58.09	53.82	57	64.52	52.22	59	67.86	50.60	59
Foreign exchange contracts	3.83	0.36	93	3.80	0.39	93	4.14	0.46	92	4.19	0.34	92	4.08	0.57	91
Equity, commodity, and other contracts	0.67	0.11	88	0.61	0.10	89	0.69	0.10	89	0.55	0.13	87	0.48	0.16	88
Derivative contracts (excluding futures and forex 14 days or less)	104.04	91.91	87	104.19	90.28	87	104.39	91.48	86	103.47	93.86	86	103.42	94.47	86
One year or less	39.62	27.90	70	18.41	31.66	46	35.68	32.05	64	27.16	32.17	57	14.97	32.51	41
Over 1 year to 5 years	47.83	29.78	80	69.10	27.15	96	52.05	27.06	88	59.31	30.45	87	73.78	31.16	94
Over 5 years	16.59	29.19	38	16.68	28.15	40	16.66	29.56	37	17.01	28.09	40	14.67	28.71	37
Gross negative fair value (absolute value)	1.45	1.18	64	0.74	1.65	38	0.67	1.55	34	0.48	0.83	41	0.58	0.72	41
Gross positive fair value	2.04	1.59	71	1.73	2.48	38	1.50	2.23	31	0.69	1.19	29	0.74	0.85	45
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.05	79	0.04	0.07	56	0.03	0.07	53	0.03	0.06	68	0.03	0.06	73
Gross positive fair value (X)	0.10	0.06	80	0.09	0.10	62	0.07	0.09	58	0.04	0.07	62	0.04	0.06	75
Held for trading (X)	0.08	0.05	82	0.07	0.07	63	0.05	0.07	59	0.03	0.06	64	0.03	0.05	73
Non-traded (X)	0.01	0.01	69	0.02	0.02	69	0.02	0.02	71	0.01	0.01	69	0.01	0.01	82
Current credit exposure (X)	0.12	0.05	85	0.15	0.07	83	0.12	0.06	79	0.07	0.05	79	0.05	0.04	82
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	96	0	0	95	0	0	96	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.85	0.59	89	2.18	0.91	85	1.80	0.85	83	0.96	0.73	79	0.64	0.53	82

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	15,564,129	7,207,959	7,207,959	7,220,360	7,501,665
Gross losses	3,608,370	6,267,140	7,677,387	8,809,391	8,615,361
Write-downs, transfers to loans held-for-sale	6,495	41,749	41,749	9,100	14,822
Recoveries	1,901,793	1,898,420	2,452,117	2,556,882	2,503,720
Net losses	1,706,577	4,368,720	5,225,270	6,252,509	6,111,641
Provision for loan and lease losses	-2,294,010	9,974,957	10,238,450	6,223,137	5,858,785
Adjustments	9,807	3,315,130	3,342,990	16,971	-28,449
Ending balance	11,573,349	16,129,326	15,564,129	7,207,959	7,220,360
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	-0.72	-0.12	2	3.28	0.66	97	2.50	0.51	97	1.66	0.15	97	1.61	0.14	96
Provision for loan and lease losses / Average loans and leases	-1.21	-0.21	2	5.19	1.06	97	4.02	0.82	96	2.50	0.24	96	2.41	0.24	95
Provision for loan and lease losses / Net loan and lease losses	-134.42	-65.12	39	228.33	587.54	19	195.94	487.86	17	99.53	130.58	28	95.86	134.68	28
Allowance for loan and lease losses / Total loans and leases not held for sale	4.43	1.32	96	6.50	1.58	96	6.19	1.58	96	2.71	0.83	96	2.94	0.90	96
Allowance for loan and lease losses / Total loans and leases	4.32	1.30	96	6.41	1.55	96	6.12	1.55	96	2.71	0.81	96	2.92	0.89	96
Allowance for loan and lease losses / Net loans and leases losses (X)	5.09	17.40	16	2.77	11.29	10	2.98	11.58	10	1.15	8.03	3	1.18	7.54	2
Allowance for loan and lease losses / Nonaccrual assets	1,239.83	330.05	93	1,484.36	301.93	95	1,564.77	299.17	95	733.19	218.72	92	883.21	214.03	94
ALLL / 90+ days past due + nonaccrual loans and leases	570.10	271.93	87	652.64	249.38	92	625.41	244.34	92	206.70	151.73	75	236.60	160.51	77
Gross loan and lease losses / Average loans and leases	1.91	0.20	96	3.26	0.35	96	3.01	0.34	96	3.54	0.28	96	3.54	0.30	96
Recoveries / Average loans and leases	1.01	0.08	96	0.99	0.07	97	0.96	0.07	97	1.03	0.08	97	1.03	0.09	97
Net losses / Average loans and leases	0.90	0.12	96	2.27	0.28	96	2.05	0.27	96	2.52	0.21	96	2.51	0.22	95
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	90	0.02	0	96	0.02	0	93	0	0	84	0.01	0	88
Recoveries / Prior year-end losses	24.77	25.09	60	21.55	24.77	51	27.84	33.98	46	29.68	36.22	50	29.41	41.30	42
Earnings coverage of net loan and lease losses (X)	6.13	26.30	21	2.32	20.97	14	2.57	22.91	13	2.09	24.40	10	2.16	21.75	12
Net Loan and Lease Losses By Type															
Real estate loans	0.03	0.02	69	0.06	0.04	69	0.11	0.04	79	0.03	0.01	75	0.08	0.02	92
Real estate loans secured by 1–4 family	0.09	-0.01	93	0.27	0.01	96	0.28	0.01	96	0.10	0.01	93	1.95	0.01	99
Revolving	0.33	-0.07	97	1.47	0.01	98	1.77	0.01	98	0.32	0.02	94	0.41	0.03	95
Closed-end	0.07	-0.01	91	0.12	0.01	93	0.09	0	92	0.02	0	71	2.32	0.01	99
Commercial real estate loans	0.03	0.04	61	0.06	0.06	64	0.11	0.07	75	0.03	0.01	74	0.07	0.01	88
Construction and land development	0	0.01	79	0	0	74	0	0	42	-0.02	-0.01	29	-0.01	-0.03	42
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	0.01	82	0	0	79	0	0	34	-0.02	-0.01	26	-0.01	-0.02	38
Multifamily	0.02	0.01	86	0.03	0	95	0.02	0	92	0	0	28	0	0	58
Nonfarm nonresidential	0.04	0.05	62	0.08	0.08	63	0.17	0.11	76	0.06	0.02	82	0.12	0.02	88
Owner-occupied	0	0.01	58	0	0.02	50	0	0.02	45	0.01	0.01	71	0.01	0.01	70
Other	0.04	0.04	68	0.08	0.05	75	0.17	0.08	81	0.05	0.01	90	0.11	0.01	93
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	0.33	0.19	72	1.66	0.46	91	1.60	0.47	90	1.14	0.37	91	0.86	0.31	88
Loans to individuals	1.20	0.72	79	3.15	1.25	87	2.73	1.13	85	3.22	1.17	90	3.50	1.16	90
Credit card loans	1.97	2.27	45	4.65	3.33	75	4	2.92	75	4.11	3.11	71	4.48	2.92	85
Agricultural loans	0.42	0.02	94	0.76	0.11	89	0.61	0.19	87	-0.74	0.08	4	-0.61	0.15	3
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.18	0.09	78	0.35	0.14	82	0.31	0.15	75	0.22	0.15	72	0.25	0.14	74

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	4,382,539	3,958,332	5,035,398	6,935,529	6,661,671
90+ days past due loans and leases	1,096,601	1,384,764	1,493,947	2,504,043	2,234,188
Nonaccrual loans and leases	933,461	1,086,619	994,662	983,096	817,511
Total past due and nonaccrual loans and leases	6,412,601	6,429,715	7,524,007	10,422,668	9,713,370
Restructured 30–89 days past due	279,703	291,816	341,533	204,037	212,171
Restructured 90+ days past due	33,270	31,413	85,077	55,152	61,612
Restructured nonaccrual	304,867	361,393	335,746	267,839	137,457
Total restructured loans and leases	617,840	684,622	762,356	527,028	411,240
30–89 days past due loans held for sale	27,399	16,965	19,463	5,004	0
90+ days past due loans held for sale	18,650	19,914	19,943	4,830	0
Nonaccrual loans held for sale	0	37,985	0	0	4,257
Total past due and nonaccrual loans held for sale	46,049	74,864	39,406	9,834	4,257
Restructured loans and leases in compliance	1,085,292	1,370,851	1,321,248	1,124,730	1,194,409
Other real estate owned	88,298	4,032	95,946	1,035	1,222
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	1.64	0.29	96	1.57	0.37	95	1.98	0.39	97	2.61	0.43	97	2.70	0.44	97
90+ days past due loans and leases	0.41	0.09	87	0.55	0.13	89	0.59	0.12	88	0.94	0.15	92	0.90	0.17	90
Nonaccrual loans and leases	0.35	0.54	28	0.43	0.66	32	0.39	0.66	28	0.37	0.51	34	0.33	0.54	24
90+ days past due and nonaccrual loans and leases	0.76	0.68	63	0.98	0.84	67	0.98	0.85	71	1.31	0.71	86	1.24	0.75	83
30–89 days past due restructured	0.10	0.01	93	0.12	0.01	94	0.13	0.01	94	0.08	0.01	92	0.09	0.02	89
90+ days past due restructured	0.01	0	85	0.01	0.01	85	0.03	0.01	89	0.02	0.01	86	0.02	0.01	84
Nonaccrual restructured	0.11	0.12	53	0.14	0.14	58	0.13	0.13	60	0.10	0.14	50	0.06	0.16	26
30–89 days past due loans held for sale	0.01	0	89	0.01	0	90	0.01	0	89	0	0	86	0	0	37
90+ days past due loans held for sale	0.01	0	90	0.01	0	89	0.01	0	89	0	0	88	0	0	43
Nonaccrual loans held for sale	0	0	40	0.02	0	87	0	0.01	38	0	0	40	0	0	79
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.64	0.29	96	1.57	0.37	94	1.98	0.40	97	2.61	0.43	97	2.70	0.44	97
90+ days past due assets	0.41	0.09	87	0.55	0.13	89	0.59	0.12	88	0.94	0.15	92	0.90	0.18	90
Nonaccrual assets	0.35	0.55	27	0.43	0.67	32	0.39	0.67	28	0.37	0.53	34	0.33	0.57	24
30+ days past due and nonaccrual assets	2.40	1	90	2.55	1.25	87	2.96	1.29	89	3.92	1.19	94	3.93	1.26	94
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.48	0.40	70	0.59	0.52	66	0.59	0.52	65	0.89	0.44	89	0.82	0.48	84
90+ days past due and nonaccrual assets + other real estate owned	0.50	0.42	68	0.59	0.55	61	0.61	0.55	64	0.89	0.48	87	0.82	0.52	83
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.57	0.48	68	0.66	0.61	58	0.67	0.60	64	0.61	0.53	60	0.61	0.60	54
Allowance for loan and lease losses	20.91	67.85	9	17.27	66.38	6	18.24	66.66	6	32.85	115.41	9	31.67	118.28	6
Equity capital + allowance for loan and lease losses	3.22	4.12	39	3.74	5.10	35	3.75	4.97	34	3.63	4.28	45	3.88	4.79	41
Tier 1 capital + allowance for loan and lease losses	3.93	4.89	40	4.67	6.26	37	4.64	6.05	37	4.72	5.65	46	5.12	6.16	44
Loans and leases + other real estate owned	0.90	0.82	61	1.11	0.98	65	1.12	0.97	67	0.89	0.85	55	0.93	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	0.14	0.25	42	0.29	0.35	51	0.62	0.39	80	0.19	0.38	25	0.22	0.42	26
	90+ days past due	0.02	0.12	52	0	0.17	15	0.16	0.16	76	0	0.16	13	0	0.22	12
	Nonaccrual	1.14	0.60	84	0.78	0.70	62	0.76	0.76	61	0.23	0.46	28	0.53	0.57	55
Commercial and industrial	30–89 days past due	0.46	0.24	80	0.21	0.24	61	0.32	0.23	75	0.39	0.31	69	0.67	0.30	86
	90+ days past due	0.09	0.02	90	0.17	0.03	91	0.14	0.03	90	0.22	0.05	91	0.22	0.05	91
	Nonaccrual	0.77	0.65	67	1.59	0.80	86	1.23	0.75	78	1.07	0.83	68	0.52	0.76	46
Individuals	30–89 days past due	2.30	0.60	94	2.31	0.74	93	2.82	0.83	97	3.71	0.83	97	3.81	0.84	97
	90+ days past due	0.60	0.08	93	0.81	0.11	93	0.84	0.14	93	1.35	0.17	94	1.31	0.16	94
	Nonaccrual	0.16	0.17	57	0.16	0.24	49	0.19	0.28	52	0.28	0.17	69	0.29	0.23	68
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	0.09	0.11	66	0	0.15	27	0	0.17	28	0.58	0.24	80	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	0.51	25	0.40	0.72	60	0.43	0.49	68	0.17	0.67	54	1.43	0.75	79
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	0.55	0.11	91	0.07	0.14	58	0.09	0.18	58	0.37	0.20	76	0.60	0.17	88
	90+ days past due	0	0.01	70	0	0.01	63	0	0.01	68	0	0.01	64	0	0.01	31
	Nonaccrual	0	0.13	43	0.02	0.19	40	0.01	0.15	41	0	0.13	35	0.04	0.14	48

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	0.40	0.36	64	0.45	0.51	51	4.63	0.65	98	0.72	0.67	63	0.44	0.71	34
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	4.06	0.76	96	1.06	0.91	66	0.98	0.89	64	0.72	0.73	54	1.48	0.86	82
Revolving	30–89 days past due	3.88	0.33	98	0.83	0.40	84	27.43	0.48	99	0.61	0.45	66	0	0.50	5
	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	37.99	1.05	99	6.05	1.28	92	6.87	1.13	92	1.49	1	77	0.59	1.17	47
Closed-end	30–89 days past due	0.02	0.36	8	0.40	0.52	48	1.78	0.65	90	0.76	0.70	63	0.55	0.75	46
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.34	0.71	25	0.45	0.89	31	0.24	0.87	17	0.42	0.70	38	1.69	0.84	86
Junior lien	30–89 days past due	0	0.01	13	0	0.02	9	0	0.02	10	0.16	0.02	96	0	0.03	9
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.27	0.04	96	0.09	0.05	74	0.09	0.04	81	0.16	0.04	93	0.23	0.06	91
Commercial real estate	30–89 days past due	0.14	0.16	61	0.29	0.21	69	0.60	0.26	84	0.19	0.18	63	0.22	0.17	68
	90+ days past due	0.02	0.01	77	0	0.02	25	0.16	0.02	95	0	0.03	19	0	0.03	20
	Nonaccrual	1.13	0.48	85	0.78	0.53	71	0.76	0.62	66	0.22	0.23	59	0.53	0.28	82
Construction and development	30–89 days past due	0	0.15	18	0.02	0.24	32	0.94	0.28	86	0	0.28	12	0	0.21	22
	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	1.37	0.31	89	0.42	0.32	76	0.42	0.41	72	0.13	0.20	63	0.02	0.19	33
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.10	21	0.02	0.17	41	0.94	0.22	87	0	0.20	15	0	0.13	29
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	1.37	0.25	89	0.42	0.26	79	0.42	0.35	73	0.13	0.17	68	0.02	0.15	39
Multifamily	30–89 days past due	0.03	0.09	62	0.18	0.09	80	0.41	0.09	88	0.36	0.08	90	0.46	0.10	91
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	1.26	0.13	95	0.74	0.09	95	0.92	0.11	94	0.04	0.05	61	0.19	0.08	81
Nonfarm non-residential	30–89 days past due	0.23	0.12	76	0.41	0.21	77	0.68	0.23	85	0.09	0.14	41	0.08	0.17	31
	90+ days past due	0.04	0.01	82	0	0.02	30	0.28	0.02	95	0	0.03	22	0	0.03	21
	Nonaccrual	1.01	0.58	80	0.86	0.68	63	0.69	0.80	52	0.37	0.28	70	0.82	0.30	92
Owner Occupied	30–89 days past due	0.05	0.04	63	0.36	0.07	94	0.14	0.07	77	0.05	0.07	50	0.01	0.09	14
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.20	0.20	51	0.05	0.26	17	0.05	0.27	18	0.02	0.16	18	0.21	0.17	65
Other	30–89 days past due	0.19	0.07	80	0.04	0.13	46	0.54	0.14	88	0.04	0.07	46	0.07	0.07	65
	90+ days past due	0.04	0.01	86	0	0.01	33	0.28	0.01	95	0	0.01	30	0	0.01	31
	Nonaccrual	0.81	0.31	84	0.81	0.36	78	0.64	0.44	71	0.35	0.10	90	0.61	0.13	93
Farmland	30–89 days past due	0	0.13	30	3.98	0.24	96	0	0.11	30	0.14	0.23	59	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	5.20	1.06	89	0.11	1.49	38	3.67	1.13	87	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	1.30	0.79	82	1.34	0.92	71	1.55	0.95	80	2.10	1.19	89	2.17	1.22	88
	90+ days past due	1.05	0.40	90	1.36	0.55	89	1.38	0.63	86	2.03	0.78	89	2	0.73	92
	Nonaccrual	0.01	0.08	77	0.02	0.06	75	0.02	0.05	80	0.02	0.11	72	0.02	0.09	74

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	7,328,560	11,607,613	11,773,334	11,661,368	12,695,331
Retained earnings	51,375,954	41,231,311	43,526,000	40,339,894	35,874,611
Accumulated other comprehensive income (AOCI)	1,359,685	3,832,877	3,494,282	1,155,861	-1,263,119
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	60,064,199	56,671,801	58,793,616	53,157,123	47,306,823
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	14,533,957	14,542,756	14,533,572	14,651,151	14,637,010
Accumulated other comprehensive income-related adjustments	1,392,490	3,954,686	3,523,773	343,902	-402,189
Other deductions from common equity tier 1 capital	185	42	109	108	1,129
Subtotal:	44,137,567	38,174,317	40,736,162	38,161,962	33,070,873
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	44,137,567	38,174,317	40,736,162	38,161,962	33,070,873
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	5,911,509	5,330,468	4,846,971	4,852,884	4,360,367
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	5,911,509	5,330,468	4,846,971	4,852,884	4,360,367
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	5,911,509	5,330,468	4,846,971	4,852,884	4,360,367
Tier 1 Capital	50,049,076	43,504,785	45,583,133	43,014,846	37,431,240
Tier 2 Capital					
Tier 2 capital instruments and related surplus	3,484,508	3,134,713	2,841,580	2,917,614	2,905,919
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	277,760	539,805	543,641	460,040	577,504
Allowance for loan and lease losses in tier 2 capital	4,040,025	3,775,380	3,820,045	3,955,679	3,730,444
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	7,802,293	7,449,898	7,205,266	7,333,333	7,213,867
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	7,802,293	7,449,898	7,205,266	7,333,333	7,213,867
Exited advanced approach tier 2 capital					
Total capital	57,851,369	50,954,683	52,788,399	50,348,179	44,645,107
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	425,722,181	424,114,558	421,264,204	383,120,181	366,267,771
Less: Deductions from common equity tier 1 capital	14,533,957	14,542,756	14,533,572	14,651,151	14,637,010
Less: Other deductions	-28,168	-29,970	-31,195	-41,578	1,024,305
Total assets for leverage ratio	411,216,392	409,601,772	406,761,827	368,510,608	350,606,456
Total risk-weighted assets	318,728,785	293,852,414	297,903,301	313,155,030	294,949,950
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	13.85	12.59	72	12.99	12.26	72	13.67	12.35	75	12.19	12.11	56	11.21	12.09	42
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	15.70	13.31	85	14.81	12.97	80	15.30	13.08	82	13.74	12.78	71	12.69	12.85	57
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	18.15	15.21	87	17.34	15.12	83	17.72	15.23	85	16.08	14.36	79	15.14	14.45	71
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	12.17	9.07	93	10.62	9.05	87	11.21	9.13	91	11.67	9.76	88	10.68	9.71	80
Supplementary leverage ratio, advanced approaches HCs	10.42	6.90	93	10.22	8.70	84	10.66	8.72	84	9.87	7.41	88	9.03	7.31	88

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	0	0	0	0	493		-100.00
Other insurance activities income	0	0	0	0	493		-100.00
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	2,026,702	2,021,922	2,030,754	1,984,492	1,930,497	0.24	8.60

	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	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	21
Premium income / Insurance activities revenue		2.90			2.06			2.84			7.32		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	3.29	11.72	19	3.39	11.07	22	3.32	11.03	23	3.95	11.51	23	4.32	10.22	25
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		266,965			225,387			232,903			111,137			291,295	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.06	0.44	81	0.05	0.75	78	0.06	0.75	78	0.03	1.39	72	0.08	1.79	77

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	9,401,893	8,740,565	9,123,201	10,256,370	9,529,542
Real estate loans	62,717	60,856	62,703	111,417	111,442
Commercial and industrial loans	881,349	578,792	609,960	514,952	406,596
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	8,457,827	8,100,917	8,450,538	9,630,001	9,011,504
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	835,424	956,610	912,989	1,207,945	1,361,922
Interest-bearing bank balances	434,864	354,766	533,010	325,704	320,227
Total selected foreign assets	10,672,181	10,051,941	10,569,200	11,790,019	11,211,691
Total foreign deposits	158,874	145,325	154,938	133,543	115,237
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	158,874	145,325	154,938	133,543	115,237

	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	14.18	0.63	98	15.02	0.88	97	14.88	0.87	97	14.53	1.25	96	15.43	1.17	97
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19		0.41	0.97	25
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	7.57	-0.16	65	-9.37	-0.58	39	-11.05	-2.40	38	7.63	22.48	57	-0.80	7.24	36
Total selected assets	6.17	3.36	61	-8.97	2.65	35	-10.35	2.04	31	5.16	12.40	58	3.72	3.24	51
Deposits	9.32	10.74	51	15.73	-1.43	64	16.02	3.46	56	15.89	10.36	66	-76.60	5	9

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	105,338	129,183	122,394	284,239	380,665	-18.46	-90.67
1–4 family residential loans	0	0	0	133,334	177,119		-100.00
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	105,338	129,183	122,394	150,905	203,546	-18.46	-85.44
Retained credit exposure	19,551	26,809	26,042	91,341	166,817	-27.07	-91.01
1–4 family residential loans	0	0	0	61,178	81,029		
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	19,551	26,809	26,042	30,163	85,788	-27.07	
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	0.02	0.03	0.03	0.07	0.10
1–4 family residential loans	0	0	0	0.03	0.05
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	0.02	0.03	0.03	0.04	0.05
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	0.06	0.07	0.06	0.11	0.15
Home equity lines	0.01	0.01	0.01	0.02	0.02
Credit card receivables	37.59	38.75	39.74	44.70	43.59
Auto loans and other consumer loans	27.90	25.97	25.85	22.66	22.79
Commercial and industrial loans	14.03	14.33	13.82	14.01	13.67
All other loans and leases	20.41	20.87	20.52	18.49	19.78

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	18.56	20.75	21.28	32.14	43.82
1–4 family residential loans				45.88	45.75
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	18.56	20.75	21.28	19.99	42.15
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					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0.04	0.06	0.06	0.21	0.45
Total retained credit exposure and asset sale credit exposure	13.36	13.59	13.89	12.36	13.67

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		-100.00
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	5,222	7,382	8,244	12,919	18,493	-29.26	-90.54
Total 30–89 days past due securitized assets	5,222	7,382	8,244	12,919	18,493	-29.26	-91.91
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	7,501	14,562	12,126	16,206	26,122		-75.88
Total 90+ days past due securitized assets	7,501	14,562	12,126	16,206	26,122	-48.49	-75.88
Total past due securitized assets	12,723	21,944	20,370	29,125	44,615	-42.02	-86.69
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	860	1,707		-100.00
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	2,124	4,706	6,219	4,535	7,636	-54.87	-85.27
Total net losses on securitized assets	2,124	4,706	6,219	5,395	9,343	-54.87	-88.15

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				0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	4.96	5.71	6.74	8.56	9.09
Total 30–89 days past due securitized assets	4.96	5.71	6.74	4.55	4.86
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans				0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	7.12	11.27	9.91	10.74	12.83
Total 90+ days past due securitized assets	7.12	11.27	9.91	5.70	6.86
Total past due securitized assets percent of securitized assets	12.08	16.99	16.64	10.25	11.72
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans				0.64	0.96
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	2.69	4.86	5.08	3.01	3.75
Total net losses on securitized assets	2.69	4.86	5.08	1.90	2.45
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.02	0.40	1.78	0.42	0.29
Home equity lines	3.88	0.83	27.43	0.61	0
Credit card receivables	1.30	1.34	1.55	2.10	2.17
Commercial and industrial loans	0.46	0.21	0.32	0.39	0.67
All other loans and leases	2.25	2.19	2.85	3.92	3.90
Total managed loans past due 30–89 days	1.64	1.58	1.98	2.61	2.70
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	1.05	1.36	1.38	2.03	2
Commercial and industrial loans	0.09	0.17	0.14	0.22	0.22
All other loans and leases	0.01	0.01	0.05	0.01	0.03
Total managed loans past due 90+ days	0.41	0.56	0.59	0.95	0.91
Total Past Due Managed Assets	2.05	2.13	2.57	3.55	3.61
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.07	0.12	0.09	0.30	1.68
Home equity lines	0.33	1.47	1.77	0.32	0.41
Credit card receivables	1.97	4.65	4	4.11	4.48
Commercial and industrial loans	0.33	1.66	1.60	1.14	0.86
All other loans and leases	0.14	0.59	0.53	0.85	0.94
Net Losses on Managed Assets Percent of Total Managed Assets	0.85	2.32	2.06	2.35	2.47

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	10,685,493	3,114,307	3,145,411	3,560,447	2,985,617	243.11	198.17
Dividends	10,600,003	3,000,002	3,000,003	3,200,002	2,750,002	253.33	198.59
Interest	85,490	114,305	145,408	360,445	235,615	-25.21	153.81
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	37,601	5,816	6,190	84,808	9,123	546.51	-56.45
Dividends	36,747	2,678	2,678	75,728	0	1272.18	-55.32
Interest	854	3,138	3,512	9,080	9,123	-72.79	-79.14
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	10,723,094	3,120,123	3,151,601	3,645,255	2,994,740	243.68	192.18
Securities gains (losses)	0	0	0	0	0		
Other operating income	223	-95,348	-90,169	51,156	87,155		-99.68
Total operating income	10,723,317	3,024,775	3,061,432	3,696,411	3,081,895	254.52	186.79
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	292,646	408,417	509,603	798,092	672,860	-28.35	76.65
Other expenses	31,336	27,683	33,147	59,781	75,800	13.20	-52.62
Provision for loan and lease losses	-1,178	160	30	0	0		
Total operating expenses	322,804	436,260	542,780	857,873	748,660	-26.01	39.25
Income (loss) before taxes	10,400,871	2,588,364	2,518,771	2,838,782	2,333,115	301.83	196.55
Applicable income taxes (credit)	-77,692	-64,112	-93,685	-138,584	-127,640		
Extraordinary items							
Income before undistributed income of subsidiaries	10,478,563	2,652,476	2,612,456	2,977,366	2,460,755	295.05	194.62
Equity in undistributed income of subsidiaries	-514,012	-2,504,945	102,005	2,569,022	3,554,240		
Bank subsidiaries	-499,612	-2,950,067	-378,312	2,585,080	3,507,907		
Nonbank subsidiaries	-14,400	445,122	480,317	-16,058	46,333		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	9,964,551	147,531	2,714,461	5,546,388	6,014,995	6654.21	236.65
Memoranda							
Bank net income	10,100,391	49,935	2,621,691	5,785,082	6,257,909	20127.08	240.50
Nonbank net income	22,347	447,800	482,995	59,670	46,333	-95.01	-67.69
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	67,856,272	81.05	64,752,556	78.65	66,971,534	80.60	65,179,783	58,562,776	4.79	43.09
Common and preferred stock	58,034,243	69.32	58,443,167	70.99	60,632,220	72.97	60,817,604	55,819,569	-0.70	24.23
Excess cost over fair value	453,328	0.54	449,918	0.55	454,534	0.55	500,619	426,465	0.76	24.45
Loans, advances, notes, and bonds	9,300,000	11.11	5,800,000	7.05	5,800,000	6.98	3,800,000	2,300,000	60.34	3000.00
Other receivables	68,701	0.08	59,471	0.07	84,780	0.10	61,560	16,742	15.52	62.75
Investment in nonbank subsidiaries	999,521	1.19	1,057,683	1.28	1,103,313	1.33	412,764	2,211,856	-5.50	-51.02
Common and preferred stock	957,843	1.14	843,228	1.02	979,120	1.18	307,721	1,908,397	13.59	-45.07
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	41,451	0.05	214,051	0.26	123,957	0.15	104,600	302,465	-80.63	-86.03
Other receivables	227	0	404	0	236	0	443	994	-43.81	-46.08
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0				
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0				
Other receivables		0		0		0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	538,191	0.64	647,766	0.79	622,627	0.75	739,031	795,283	-16.92	-42.19
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	13,081,883	15.63	14,285,570	17.35	12,961,061	15.60	13,039,794	10,286,037	-8.43	67.46
Cash and due from unrelated depository institution	1,031	0	17,237	0.02	15,401	0.02	10,486	461	-94.02	-67.78
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,243,999	1.49	1,564,885	1.90	1,419,805	1.71	957,222	1,234,850	-20.51	175.83
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	83,720,897	100.00	82,325,697	100.00	83,093,741	100.00	80,339,080	73,091,263	1.69	42.72
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	1,256,740	1.50	3,781,219	4.59	2,768,391	3.33	2,897,913	741,483	-66.76	53.06
Borrowings with maturity over 1 year	14,355,079	17.15	15,996,669	19.43	15,979,245	19.23	16,076,412	15,827,217	-10.26	202.47
Subordinated notes and debentures	4,154,141	4.96	3,318,010	4.03	3,289,519	3.96	3,106,223	2,949,702	25.20	36.50
Other liabilities	246,952	0.29	803,011	0.98	819,990	0.99	245,780	231,519	-69.25	6.82
Balance due to subsidiaries and related institutions	164,923	0.20	3,291	0	33,529	0.04	2,745	1,674,152	4911.33	-89.72
Total liabilities	20,177,835	24.10	23,902,200	29.03	22,890,674	27.55	22,329,073	21,424,073	-15.58	93.15
Equity Capital	63,543,062	75.90	58,423,497	70.97	60,203,067	72.45	58,010,007	51,667,190	8.76	31.80
Perpetual preferred stock (income surplus)	5,911,511	7.06	5,330,470	6.47	4,846,973	5.83	4,852,885	4,360,368	10.90	52.48
Common stock	6,845	0.01	6,783	0.01	6,799	0.01	6,730	6,680	0.91	5.13
Common surplus	29,139,225	34.81	28,462,820	34.57	28,631,353	34.46	28,126,144	27,679,583	2.38	9.70
Retained earnings	48,943,307	58.46	37,652,538	45.74	40,088,480	48.24	40,339,894	35,874,611	29.99	67.36
Accumulated other comprehensive income	1,359,685	1.62	3,832,877	4.66	3,494,282	4.21	1,155,861	-1,263,119	-64.53	1018.38
Other equity capital components	-21,817,511	-26.06	-16,861,991	-20.48	-16,864,820	-20.30	-16,471,507	-14,990,933		
Total liabilities and equity capital	83,720,897	100.00	82,325,697	100.00	83,093,741	100.00	80,339,080	73,091,263	1.69	42.72
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	131,796	0.16	0	0	0	0	2,745	1,671,243		-91.79
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	131,796	0.16	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	21.24	12.52	92	0.34	6.29	11	4.66	7.29	23	9.96	9.68	58	11.99	10.40	68
Bank net income / Average equity investment in banks	22.15	12.35	93	0.11	6.43	10	4.39	7.45	18	9.81	10.51	51	11.47	11.19	58
Nonbank net income / Average equity investment in nonbanks	3.10	13.18	33	121.82	8.01	99	82.15	9.75	98	9.12	7.89	66	2.49	7.10	36
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	101.36	96.45	49	33.85	87.60	15	96.58	88.16	23	104.30	82.22	62	104.04	82.56	62
Nonbank net income / Parent net income	0.22	3.22	41	303.53	4.43	99	17.79	3.59	88	1.08	5.93	56	0.77	3.78	51
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	31.75	16.51	84	40.91	20.37	80	38.02	20.06	82	38.49	20.43	79	41.47	20.88	81
Total debt / Equity capital	31.11	11.37	86	39.53	14.74	83	36.60	14.41	84	38.06	14.31	83	37.78	14.69	82
Total debt + notes payable to subs that issued TPS / Equity capital	31.11	13.41	85	39.53	17.04	83	36.60	16.67	83	38.06	16.36	83	37.78	17.10	82
Total debt + Loans guaranteed for affiliate / Equity capital	31.11	11.46	86	39.53	15.02	83	36.60	14.68	84	38.06	14.56	83	37.78	15.14	82
Total debt / Equity capital – excess over fair value	31.33	11.47	86	39.84	14.86	84	36.88	14.52	84	38.39	14.51	83	38.09	14.81	82
Long-term debt / Equity capital	29.13	10.65	87	33.06	13.73	83	32.01	13.56	82	33.07	13.04	81	36.34	13.37	83
Short-term debt / Equity capital	1.98	0.55	84	6.47	0.92	90	4.60	0.77	88	5	1.02	85	1.44	1.14	81
Current portion of long-term debt / Equity capital	0.21	0.10	87	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0.71	0.08	91	0.77	0.08	91	0.76	0.08	91	0.86	0.12	91	0.83	0.12	91
Long-term debt / Consolidated long-term debt	67.14	40.69	70	55.94	32.61	74	57.25	34.67	72	47.61	28.44	70	50.29	28.63	70
Double Leverage															
Equity investment in subs / Equity capital	93.55	103.15	8	102.25	103.27	48	103.09	102.81	53	106.23	103.22	70	112.56	103.10	87
Total investment in subs / Equity capital	108.36	108.29	69	112.64	110.46	76	113.08	110.16	77	113.07	111.07	76	117.63	112.48	77
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)	-0.31	0.27	12	6.67	0.69	95	0.69	0.47	63	0.65	0.36	66	1.08	0.35	82
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31		0.95	1.82	36	0.80	1.22	43	1.30	1.22	68
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	755.88	152.56	98	289.66	128.63	92	243.68	136.59	88	205.15	177.68	67	181.02	162.34	58
Cash from ops + noncash items + op expense / Op expense + dividend	711.17	155.61	97	384.93	142.45	95	339	147.24	92	217.02	190.27	70	179.40	174.91	57
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.13	94.59	57	142.17	140.42	60	97.74	134.08	28	206.72	116.34	92	218.70	103.19	94
Pretax operating income + interest expense / Interest expense	3,654.08	1,645.53	86	733.76	1,826.91	45	594.26	2,016.32	35	455.70	1,968.54	24	446.75	2,898.75	26
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,654.08	1,896.20	84	733.76	1,413.95	46	594.26	1,539.23	36	455.70	1,632.83	25	446.75	1,369.37	26
Dividends + interest from subsidiaries / Interest expense + dividends	770.93	174.48	96	300.73	144.62	89	251.51	150.43	85	198.41	210.80	54	174.73	188.90	48
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)	30.01	40.79	63	0.70	26.65	9	9.69	35.64	29	19.69	57.11	40	22.70	33.93	44
Other Ratios															
Net assets that reprice within 1 year / Total assets	15.71	3.29	96	13.72	3.69	87	13.07	3.85	86	13.41	2.64	91	14.49	2.61	94
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	0.26	1.76	61	0.30	2.95	61	0.31	2.66	62	0.12	5.62	46	0.66	5.50	63
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	0.02	0.07	87	0.03	0.07	83	0.03	0.08	84	0.03	0.19	79	0.02	0.21	75

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	10.48	69.90	6	23.72	84.44	12	28.46	81.10	14	34.90	57.84	32	42.31	57.26	36
Dividends declared / Net income	11.02	27.22	18	426.42	49.77	98	27.39	42.29	31	18.73	33.08	26	17.31	27.33	24
Net income – dividends / Average equity	18.90	9.25	92	-1.11	3.19	12	3.39	4.14	37	8.10	6.46	71	9.91	7.33	81
Percent of Dividends Paid															
Dividends from bank subsidiaries	965.15	160.45	95	476.87	130.19	95	403.50	132.17	91	307.96	178.13	80	264.15	157.73	81
Dividends from nonbank subsidiaries	3.35	6.19	65	0.43	3.74	68	0.36	3.41	64	7.29	7.53	74	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	968.49	213.42	95	477.30	167.02	94	403.86	174.85	88	315.25	260.40	72	264.15	215.26	73
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	104.95	43.30	96	6,007.81	61.85	99	114.43	60.28	92	55.31	66.55	35	43.94	60.71	34
Interest income from bank subsidiaries	0.85	0.11	90	228.91	0.48	98	5.55	0.36	96	6.23	0.54	95	3.77	0.52	92
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	105.79	48.70	93	6,236.72	71.13	98	119.98	62.88	88	61.55	69.36	38	47.71	63.43	35
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	164.44	66.90	89	0.60	52.29	34	0.55	56.39	30	126.91	82.95	79	0	51.40	17
Interest income from nonbank subsidiaries	3.82	2.38	78	0.70	4.57	67	0.73	7.38	66	15.22	20.25	72	19.69	18.56	74
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	168.26	94.31	83	1.30	70.62	22	1.28	79.84	20	142.13	150.41	66	19.69	99.33	28
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	98.85	72.55	71	99.18	68	74	97.99	69.76	68	86.57	67.32	40	89.23	65.18	45
Interest income from bank subsidiaries	0.80	0.27	84	3.78	1.03	88	4.75	0.63	91	9.75	0.80	95	7.65	0.92	93
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	99.65	82.68	71	102.96	80.80	97	102.74	82.20	99	96.32	78.80	41	96.88	74.20	47
Dividends from nonbank subsidiaries	0.34	3.56	58	0.09	2.36	60	0.09	1.95	56	2.05	2.65	70	0	2.57	23
Interest income from nonbank subsidiaries	0.01	0.20	76	0.10	0.90	77	0.11	0.73	77	0.25	1.19	73	0.30	2.32	71
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	0.35	5.69	50	0.19	5.80	51	0.20	4.70	48	2.29	7.29	60	0.30	7.64	47
Dividends from subsidiary holding companies	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt	10.49	152.66	30	0	216.76	13	0	135.13	12	0.09	83.37	28	225.39	87.87	86
Loans and advances from subsidiaries / Total debt	0.67	28.03	27	0	27.05	12	0	27.08	12	0.01	28.33	22	8.56	26.53	44