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

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BHC Name DISCOUNT BANCORP, INC.

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 11,724,992
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than $10 billion
2	Consolidated assets between $3 billion and $10 billion
3	Consolidated assets between $1 billion and $3 billion
4	Consolidated assets between $500 million and $1 billion
5	Consolidated assets less than $500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than $300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than $150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

DISCOUNT BANCORP, INC.
1114 AVENUE OF THE AMERICAS

NEW YORK, NY 10036

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	11,287,904	10,313,197	10,426,617	9,529,739	9,045,022
Net income ($000)	62,241	56,520	57,587	100,199	96,020
Number of BHCs in peer group	132	130	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.28	2.65	20	2.39	2.80	22	2.37	2.77	23	2.74	3.21	20	2.84	3.33	19
+ Non-interest income	0.69	1.09	33	0.73	1.21	31	0.69	1.21	27	0.72	0.90	37	0.65	0.90	34
– Overhead expense	1.98	2.21	36	1.75	2.59	14	1.96	2.57	23	2	2.59	19	2.01	2.58	19
– Provision for credit losses	0	-0.12	72	0.35	0.66	21	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4
+ Securities gains (losses)	0.07	0.01	93	0.08	0.03	81	0.06	0.02	80	0.07	0.01	94	-0.03	0	7
+ Other tax equivalent adjustments	0	0	49	0	0	89	0	0	48	0	0	46	0	0	85
= Pretax net operating income (tax equivalent)	1.07	1.76	8	1.02	0.91	53	0.75	1.04	24	1.45	1.53	38	1.50	1.55	44
Net operating income	0.74	1.34	7	0.73	0.70	49	0.55	0.81	21	1.05	1.19	33	1.06	1.22	32
Net income	0.74	1.34	6	0.73	0.71	48	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.74	3.12	25	3.44	3.64	32	3.32	3.55	31	4.45	4.49	48	4.21	4.38	34
Interest expense	0.30	0.26	66	0.87	0.58	80	0.76	0.52	78	1.59	1.02	91	1.25	0.81	91
Net interest income (tax equivalent)	2.44	2.85	19	2.57	3.05	22	2.56	3.01	22	2.86	3.45	16	2.96	3.58	16
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.29	0.12	87	0.06	0.28	20	0.04	0.27	12	-0.01	0.11	7	-0.03	0.09	7
Earnings coverage of net loan and lease losses (X)	5.17	26.30	19	31.93	20.97	77	42.74	22.91	83	-186.20	22.46	6	-73.16	29.27	10
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.26	1.32	48	1.49	1.58	51	1.60	1.58	59	1.19	0.94	79	1.15	0.94	76
Allowance for loan and lease losses / Total loans and leases	1.26	1.30	50	1.49	1.55	56	1.60	1.55	61	1.19	0.93	79	1.15	0.93	76
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.48	0.58	46	0.17	0.71	6	0.24	0.71	10	0.04	0.56	5	0	0.57	1
30–89 days past due loans and leases / Total loans and leases	0	0.29	0	0	0.37	2	0.41	0.39	65	0.29	0.31	56	0.04	0.32	5
Liquidity and Funding															
Net noncore funding dependence	13.75	-3.31	90	22.85	6.19	87	19.44	3.20	86	33.18	10.70	97	36.85	13.54	95
Net short-term noncore funding dependence	13.36	-9.17	96	21.87	-2.71	96	18.58	-4.76	96	32.20	5.88	98	34.10	8.57	98
Net loans and leases / Total assets	66.87	58.81	71	65.26	63	46	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18
Capitalization															
Tier 1 leverage ratio	9.89	9.07	74	10.76	9.05	88	10.32	9.13	83	10.92	10.39	70	10.77	10.37	65
Holding company equity capital / Total assets	9.76	10.79	33	10.77	11.12	45	10.48	11.16	39	11.02	11.37	46	10.27	11.21	38
Total equity capital (including minority interest) / Total assets	9.76	10.91	31	10.77	11.24	42	10.48	11.29	37	11.02	11.43	44	10.27	11.30	36
Common equity tier 1 capital / Total risk-weighted assets	13.04	12.64	65	14.52	12.26	83	14.07	12.38	81	14.11	12.50	75	14.26	12.37	76
Net loans and leases / Equity capital (X)	6.85	5.47	79	6.06	5.73	58	6.20	5.58	65	6.29	6.55	40	6.45	6.70	46
Cash dividends / Net income	69.09	27.22	96	26.54	49.74	25	26.05	42.30	29	4.39	25.65	18	44	24.05	78
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			93.20			35.12	
Growth Rates															
Assets	9.89	9.51	56	9.98	16.67	28	12.61	16.68	42	5.94	8.66	39	-0.99	9.35	5
Equity capital	-0.40	7.52	12	8.32	6.54	68	7.01	6.99	58	13.68	12.19	66	4.86	12.50	22
Net loans and leases	12.60	-0.66	88	3.65	12.75	22	5.56	9.07	41	10.77	8.63	68	4.05	10.51	24
Noncore funding	-22.06	-21.64	52	-30.36	-6.57	20	-26.42	-12.18	34	-7.83	4.16	34	8.05	6.76	50
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	99.25	103.15	26	99.24	103.27	22	99.24	102.81	27	99.17	104.21	28	99.04	104.10	27
Cash from ops + noncash items + op expense / Op expense + dividends	99.67	155.61	29	99.08	142.45	28	98.77	147.24	21	0	152.31	5	0.04	123.74	5

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	175,482	189,549	249,258	330,939	287,762	-7.42	16.40
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	165,495	179,317	233,846	316,171	273,816	-7.71	17.03
Tax-exempt income on loans and leases	9,987	10,232	15,412	14,768	13,946	-2.39	6.96
Estimated tax benefit on income on loans and leases	5,224	4,999	7,561	6,906	6,279	4.51	-10.96
Income on loans and leases (tax equivalent)	180,706	194,548	256,819	337,845	294,041	-7.11	15.38
Investment interest income (tax equivalent)	34,751	50,459	62,464	64,126	68,753	-31.13	-40.40
Interest on balances due from depository institutions	191	413	443	3,175	2,019	-53.75	-91.05
Interest income on other earning assets	467	1,499	1,508	1,635	1,097	-68.85	-20.03
Total interest income (tax equivalent)	216,115	246,919	321,234	406,781	365,910	-12.48	-0.71
Interest on time deposits of $250K or more	2,613	14,685	16,581	34,937	24,200	-82.21	
Interest on time deposits < $250K	3,996	14,794	17,095	39,028	26,750	-72.99	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	16,601	29,323	36,400	59,552	34,210	-43.39	24.00
Interest on other borrowings and trading liabilities	167	3,547	3,626	11,986	23,523	-95.29	-99.44
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense	23,377	62,349	73,702	145,503	108,683	-62.51	-61.39
Net interest income (tax equivalent)	192,738	184,570	247,532	261,278	257,227	4.43	22.68
Non-interest income	58,508	56,257	71,661	68,895	58,485	4.00	29.86
Adjusted operating income (tax equivalent)	251,246	240,827	319,193	330,173	315,712	4.33	24.28
Overhead expense	167,874	135,559	204,350	190,199	182,151	23.84	55.34
Provision for credit losses	-256	27,344	37,472	9,473	-4,390		
Securities gains (losses)	5,883	5,841	5,841	6,822	-2,903	0.72	
Other tax equivalent adjustments	0	140	0	0	187	-100.00	
Pretax net operating income (tax equivalent)	90,425	79,154	78,175	138,419	135,235	14.24	30.13
Applicable income taxes	21,582	15,471	10,390	26,627	28,130	39.50	71.38
Tax equivalent adjustments	6,602	7,163	10,198	11,593	11,085	-7.83	-54.77
Applicable income taxes (tax equivalent)	28,184	22,634	20,588	38,220	39,215	24.52	3.66
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	62,241	56,520	57,587	100,199	96,020	10.12	47.14
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	62,241	56,520	57,587	100,199	96,020	10.12	47.14
Memoranda							
Net income - holding company and noncontrolling (minority) interest	62,241	56,520	57,587	100,199	96,020	10.12	47.14
Investment securities income (tax equivalent)	34,751	50,459	62,464	64,126	68,753	-31.13	-40.40
US Treasury and agency securities (excluding mortgage-backed securities)	88	341	412	570	429	-74.19	-69.12
Mortgage-backed securities	25,594	30,995	40,302	43,748	46,548	-17.43	-20.07
All other securities	9,069	19,123	21,750	19,808	21,776	-52.58	-65.13
Cash dividends declared	43,000	15,000	15,000	4,400	42,250	186.67	186.67
Common	43,000	15,000	15,000	4,400	42,250	186.67	186.67
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.55	2.90	22	3.19	3.35	35	3.08	3.27	31	4.27	4.19	61	4.05	4.08	50
Less: Interest expense	0.28	0.24	66	0.81	0.54	80	0.71	0.48	78	1.53	0.95	92	1.20	0.75	90
Equals: Net interest income (tax equivalent)	2.28	2.65	20	2.39	2.80	22	2.37	2.77	23	2.74	3.21	20	2.84	3.33	19
Plus: Non-interest income	0.69	1.09	33	0.73	1.21	31	0.69	1.21	27	0.72	0.90	37	0.65	0.90	34
Equals: adjusted operating income (tax equivalent)	2.97	3.80	8	3.11	4.06	12	3.06	4.04	7	3.46	4.16	25	3.49	4.27	19
Less: Overhead expense	1.98	2.21	36	1.75	2.59	14	1.96	2.57	23	2	2.59	19	2.01	2.58	19
Less: Provision for credit losses	0	-0.12	72	0.35	0.66	21	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.07	0.01	93	0.08	0.03	81	0.06	0.02	80	0.07	0.01	94	-0.03	0	8
Plus: other tax equivalent adjustments	0	0	49	0	0	89	0	0	48	0	0	46	0	0	85
Equals: Pretax net operating income (tax equivalent)	1.07	1.76	8	1.02	0.91	53	0.75	1.04	24	1.45	1.53	38	1.50	1.55	44
Less: Applicable income taxes (tax equivalent)	0.33	0.41	26	0.29	0.21	74	0.20	0.23	40	0.40	0.35	67	0.43	0.32	78
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	45	0	0	46
Equals: Net operating income	0.74	1.34	7	0.73	0.70	49	0.55	0.81	21	1.05	1.19	33	1.06	1.22	32
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	0.74	1.34	6	0.73	0.71	48	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32
Memo: Net income (last four quarters)	0.57	1.30	6	0.76	0.81	40	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32
Net income–BHC and noncontrolling (minority) interest	0.74	1.35	5	0.73	0.72	48	0.55	0.83	20	1.05	1.19	33	1.06	1.22	32
Margin Analysis															
Average earning assets / Average assets	93.29	93.09	52	92.70	92.11	60	92.80	92.32	58	96.03	93.22	84	96.17	93.23	83
Average interest-bearing funds / Average assets	81.85	61.98	93	82.10	64.67	93	82.06	64.06	93	83.84	70.66	91	84.06	70.70	92
Interest income (tax equivalent) / Average earning assets	2.74	3.12	25	3.44	3.64	32	3.32	3.55	31	4.45	4.49	48	4.21	4.38	34
Interest expense / Average earning assets	0.30	0.26	66	0.87	0.58	80	0.76	0.52	78	1.59	1.02	91	1.25	0.81	91
Net interest income (tax equivalent) / Average earning assets	2.44	2.85	19	2.57	3.05	22	2.56	3.01	22	2.86	3.45	16	2.96	3.58	16
Yield or Cost															
Total loans and leases (tax equivalent)	3.21	4.07	9	3.80	4.35	18	3.71	4.27	17	5.12	4.98	61	4.92	4.85	56
Interest-bearing bank balances	0.07	0.13	9	0.25	0.36	30	0.19	0.27	27	1.38	2.26	10	1.01	1.88	10
Federal funds sold and reverse repos		0.25			0.75			0.68			2.02			1.50	
Trading assets	0.20	0.45	64	0.25	0.65	60	0.24	0.60	60	0.87	0.49	81	2.16	0.70	78
Total earning assets	2.65	3.09	21	3.35	3.61	29	3.21	3.51	27	4.32	4.47	38	4.08	4.33	33
Investment securities (tax equivalent)	1.69	1.77	47	2.70	2.36	80	2.46	2.25	71	2.73	2.74	51	2.69	2.69	50
US Treasury and agency securities (excluding mortgage-backed securities)	3.35	1.23	95	2.23	1.85	70	2.30	1.75	77	1.54	2.54	10	2.63	2.20	78
Mortgage-backed securities	1.57	1.55	53	2.11	2.17	37	2.02	2.05	44	2.43	2.54	36	2.34	2.44	38
All other securities	2.03	2.85	25	4.23	3.28	83	3.67	3.24	71	3.93	3.80	61	4.19	3.74	72
Interest-bearing deposits	0.35	0.22	77	1	0.60	85	0.88	0.53	84	1.80	1.13	88	1.25	0.85	83
Time deposits of $250K or more	0.47	0.70	22	1.51	1.53	45	1.38	1.42	42	2.23	2.13	60	1.70	1.57	60
Time deposits < $250K	0.88	0.67	74	1.84	1.47	82	1.74	1.36	84	2.43	1.91	91	1.86	1.42	90
Other domestic deposits	0.29	0.16	81	0.70	0.41	85	0.63	0.36	85	1.38	0.86	86	0.84	0.64	70
Foreign deposits		0.12			0.48			0.42			2.53			1.85	
Federal funds purchased and repos	0.11	0.18	54	1.08	0.71	80	0.84	0.62	76	2.63	1.23	90	3.77	1.03	96
Other borrowed funds and trading liabilities	0.05	1.29	12	0.44	1.54	7	0.36	1.50	7	1.78	1.03	57	2.10	2.10	56
All interest-bearing funds	0.34	0.38	48	0.98	0.82	70	0.86	0.74	67	1.82	1.34	83	1.43	1.06	80

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	58,508	56,257	71,661	68,895	58,485
Fiduciary activities income	5,636	5,191	6,885	8,193	8,518
Service charges on deposit accounts - domestic	4,987	2,058	2,755	2,720	2,838
Trading revenue	12,440	16,357	18,098	17,085	7,465
Investment banking fees and commissions	10,749	7,805	10,513	10,148	9,487
Insurance activities revenue	148	97	124	1	84
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	0	0	0	0	369
Other non-interest income	24,548	24,749	33,286	30,748	29,724
Total overhead expenses	167,874	135,559	204,350	190,199	182,151
Personnel expense	87,543	77,464	107,388	108,904	101,350
Net occupancy expense	35,905	24,716	46,886	26,409	22,838
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	44,426	33,379	50,076	54,886	57,963
Fee income on mutual funds and annuities	4,134	2,619	3,635	2,844	2,832
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	557	562	565	564	527
Average personnel expense per employee	157.17	137.84	190.07	193.09	192.31
Average assets per employee	20,265.54	18,350.88	18,454.19	16,896.70	17,163.23

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	7.07	2.14	93	4.66	2.09	82	5.07	2.02	82	4.13	0.66	88	4.84	1.69	82
Overhead expenses / Net Interest Income + non-interest income	68.62	58.85	86	57.98	62.06	35	66.13	62.28	68	59.70	61.79	42	59.76	61.22	42
Percent of Average Assets															
Total overhead expense	1.98	2.21	36	1.75	2.59	14	1.96	2.57	23	2	2.59	19	2.01	2.58	19
Personnel expense	1.03	1.23	26	1	1.30	21	1.03	1.30	24	1.14	1.50	19	1.12	1.46	20
Net occupancy expense	0.42	0.24	96	0.32	0.26	74	0.45	0.26	95	0.28	0.32	36	0.25	0.31	28
Other operating expenses	0.52	0.72	22	0.43	0.95	7	0.48	0.94	9	0.58	0.76	25	0.64	0.79	32
Overhead less non-interest income	1.29	1.08	66	1.03	1.27	32	1.27	1.25	48	1.27	1.65	19	1.37	1.65	26
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	66.82	58.34	82	56.29	61.60	29	64.02	61.82	63	57.61	59.91	41	57.70	60.51	37
Personnel expense	34.84	32.89	61	32.17	32.31	44	33.64	32.36	53	32.98	34.17	38	32.10	34.42	36
Net occupancy expense	14.29	6.26	96	10.26	6.55	94	14.69	6.58	97	8	7.50	57	7.23	7.33	47
Other operating expenses	17.68	18.68	48	13.86	22.16	9	15.69	22.28	17	16.62	17.93	35	18.36	18.28	49
Total non-interest income	23.29	28.20	40	23.36	28.52	41	22.45	28.83	40	20.87	19.83	52	18.52	20.30	46
Fiduciary activities income	2.24	2.27	58	2.16	2.06	60	2.16	2.09	61	2.48	1.61	67	2.70	1.95	66
Service charges on domestic deposit accounts	1.98	3.25	29	0.85	3.23	15	0.86	3.27	13	0.82	3.21	19	0.90	3.58	12
Trading revenue	4.95	0.68	92	6.79	1.37	89	5.67	1.28	89	5.17	0.07	97	2.36	0.03	97
Investment banking fees and commissions	4.28	2.46	80	3.24	2.59	74	3.29	2.46	75	3.07	0.91	86	3	0.85	89
Insurance activities revenue	0.06	0.38	48	0.04	0.41	43	0.04	0.41	44	0	0.37	45	0.03	0.46	53
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0	50	0	0	49
Net servicing fees	0	0.56	14	0	-0.04	42	0	0.01	42	0	0.22	16	0	0.52	13
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	0	3.64	4	0	3.74	10	0	3.92	12	0	2.27	13	0.12	1.98	18
Other non-interest income	9.77	9.39	65	10.28	9.49	66	10.43	9.65	65	9.31	7.41	75	9.41	7.05	79
Overhead less non-interest income	43.53	29.67	87	32.93	31.97	50	41.57	31.93	75	36.74	39.47	41	39.17	39.75	48
Applicable income taxes / Pretax net operating income (tax equivalent)	23.87	21.49	74	19.55	18.64	51	13.29	18.63	16	19.24	21.51	29	20.80	18.37	59
Applicable income tax + TE / Pretax net operating income + TE	31.17	23.11	96	28.59	22.16	89	26.34	21.18	89	27.61	23.31	82	29	21.35	93

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	3,055,383	2,693,725	2,769,211	2,547,395	2,201,416	13.43	54.23
Commercial and industrial loans	3,085,829	2,807,838	2,828,688	2,817,813	2,480,618	9.90	19.16
Loans to individuals	24,585	14,372	19,037	14,509	48,450	71.06	-78.33
Loans to depository institutions and acceptances of other banks	0	25	0	368	830	-100.00	-100.00
Agricultural loans	0	0	0	0	0		-100.00
Other loans and leases	1,791,318	1,568,220	1,670,098	1,493,516	1,471,992	14.23	60.44
Less: Unearned income	16,657	15,696	16,053	14,166	12,847	6.12	21.55
Loans and leases, net of unearned income	7,940,458	7,068,484	7,270,981	6,859,435	6,190,459	12.34	36.60
Less: Allowance for loan and lease losses	99,994	105,654	116,426	81,421	71,216	-5.36	36.65
Net loans and leases	7,840,464	6,962,830	7,154,555	6,778,014	6,119,243	12.60	36.60
Debt securities that reprice or mature in over 1 year	2,469,494	2,461,449	2,547,318	2,260,255	2,180,902	0.33	1.66
Mutual funds and equity securities	5,378	5,505	5,482	5,385	5,218	-2.31	-2.80
Subtotal	10,315,336	9,429,784	9,707,355	9,043,654	8,305,363	9.39	26.19
Interest-bearing bank balances	346,508	196,925	299,798	61,221	240,754	75.96	-25.57
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	209,961	182,302	165,985	136,630	168,760	15.17	-21.62
Trading assets	119,090	207,900	177,796	75,109	23,485	-42.72	365.43
Total earning assets	10,990,895	10,016,911	10,350,934	9,316,614	8,738,362	9.72	23.03
Non-interest-bearing cash and due from depository institutions	218,499	125,263	144,104	68,832	117,133	74.43	356.90
Premises, fixed assets, and leases	64,409	39,504	53,004	32,330	23,920	63.04	231.68
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	451,189	487,773	461,993	359,235	349,801	-7.50	25.17
Total assets	11,724,992	10,669,451	11,010,035	9,777,011	9,229,216	9.89	25.25
Quarterly average assets	11,415,791	10,317,143	10,766,875	9,772,812	9,029,808	10.65	23.81
Average loans and leases (YTD)	7,500,587	6,830,300	6,914,605	6,596,274	5,972,139	9.81	35.75
Memoranda							
Loans held-for-sale	0	0	0	0	10,000		-100.00
Loans not held-for-sale	7,940,458	7,068,484	7,270,981	6,859,435	6,180,459	12.34	37.24
Real estate loans secured by 1–4 family	67,274	86,448	73,561	82,602	70,712	-22.18	294.11
Commercial real estate loans	2,988,109	2,607,277	2,695,650	2,464,793	2,130,704	14.61	52.15
Construction and land development	234,718	247,779	191,250	207,693	184,664	-5.27	76.02
Multifamily	595,945	514,115	550,274	509,101	484,666	15.92	300.06
Nonfarm nonresidential	2,157,446	1,845,383	1,954,126	1,747,999	1,461,374	16.91	28.29
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	2,684,833	2,649,256	2,718,785	2,402,270	2,354,880	1.34	-0.66
U.S. Treasury securities	0	10,915	11,038	10,521	10,012	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	14,938	0		
Municipal securities	166,678	185,858	187,530	303,400	402,797	-10.32	-60.90
Mortgage-backed securities	2,051,587	2,049,899	2,126,717	1,820,840	1,848,011	0.08	2.02
Asset-backed securities	193,988	155,274	179,607	140,911	47,044	24.93	94.93
Other debt securities	267,202	241,805	208,411	106,275	41,798	10.50	142.55
Mutual funds and equity securities	5,378	5,505	5,482	5,385	5,218	-2.31	-2.80
Available-for-sale securities	2,517,330	2,530,851	2,611,862	2,253,264	2,157,495	-0.53	23.83
U.S. Treasury securities	0	10,915	11,038	10,521	10,012	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	14,938	0		
Municipal securities	129,433	135,381	137,152	252,622	339,477	-4.39	617.04
Mortgage-backed securities	1,926,707	1,987,476	2,075,654	1,727,997	1,727,946	-3.06	7.73
Asset-backed securities	193,988	155,274	179,607	140,911	47,044	24.93	94.93
Other debt securities	267,202	241,805	208,411	106,275	27,798	10.50	177.86
Mutual funds and equity securities	0	0	0	0	5,218		-100.00
Held-to-maturity securities appreciation (depreciation)	2,049	2,792	2,663	855	-3,150	-26.61	-92.28
Available-for-sale securites appreciation (depreciation)	21,713	54,183	60,401	9,286	-39,798	-59.93	30.61
Structured notes, fair value	0	0	0	0	0		
Pledged securities	83,544	85,893	143,194	168,018	423,060	-2.73	-92.23

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	848,922	670,680	642,990	477,863	536,533	26.58	126.13
NOW, ATS and transaction accounts	553,855	482,203	756,181	77,672	26,876	14.86	946.00
Time deposits less brokered deposits < $250K	-691,874	-307,144	-356,394	78,054	191,749		
MMDA and other savings accounts	7,639,099	5,789,302	6,154,699	4,682,049	3,934,471	31.95	71.62
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	8,350,002	6,635,041	7,197,476	5,315,638	4,689,629	25.85	88.53
Time deposits of $250K or more	608,536	1,107,209	837,272	1,523,806	1,497,307	-45.04	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	545,000	100,000	485,000		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	100,000	390,000	0	250,000	215,000	-74.36	724.06
Other borrowings w/remaining maturity over 1 year	0	4,814	4,814	0	0	-100.00	-100.00
Brokered deposits < $250K	1,266,257	1,031,606	966,269	1,324,647	1,272,714	22.75	
Noncore funding	1,974,793	2,533,629	2,353,355	3,198,453	3,470,021	-22.06	-49.47
Trading liabilities	99,307	188,988	160,686	53,411	2,635	-47.45	1217.59
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	156,207	162,499	145,126	131,639	118,757	-3.87	22.70
Total liabilities	10,580,309	9,520,157	9,856,643	8,699,141	8,281,042	11.14	24.88
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5,000	5,000	5,000	5,000	5,000	0.00	0.00
Common surplus	94,652	94,652	94,652	94,652	94,652	0.00	0.00
Retained earnings	1,029,723	1,009,415	1,010,482	967,895	872,355	2.01	32.41
Accumulated other comprehensive income	15,308	40,227	43,258	10,323	-23,833	-61.95	28.69
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,144,683	1,149,294	1,153,392	1,077,870	948,174	-0.40	28.73
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,144,683	1,149,294	1,153,392	1,077,870	948,174	-0.40	28.73
Total liabilities and capital	11,724,992	10,669,451	11,010,035	9,777,011	9,229,216	9.89	25.25
Memoranda							
Non-interest-bearing deposits	848,922	670,680	642,990	477,863	536,533	26.58	126.13
Interest-bearing deposits	9,375,873	8,103,176	8,358,027	7,686,228	6,923,117	15.71	33.89
Total deposits	10,224,795	8,773,856	9,001,017	8,164,091	7,459,650	16.54	38.58
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,153,392	1,077,870	1,077,870	948,174	904,246		
Accounting restatements	0	0	0	0	3,985		
Net income	62,241	56,520	57,587	100,199	96,020		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	43,000	15,000	15,000	4,400	42,250		
Change in other comprehensive income	-27,950	29,904	32,935	33,897	-13,827		
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	1,144,683	1,149,294	1,153,392	1,077,870	948,174		

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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	26.06	36.06	27	25.25	36.66	25	25.15	36.22	27	26.05	52.67	7	23.85	53.63	7
Commercial and industrial loans	26.32	11.11	95	26.32	14.40	93	25.69	13.52	93	28.82	11.45	92	26.88	11.42	93
Loans to individuals	0.21	3.60	17	0.13	3.57	10	0.17	3.40	15	0.15	2.71	17	0.52	2.65	35
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	61	0	0.03	31	0	0	89	0.01	0	91
Agricultural loans	0	0.21	11	0	0.20	11	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases	15.28	4.26	95	14.70	4.66	94	15.17	4.63	95	15.28	1.08	98	15.95	2.64	96
Net loans and leases	66.87	58.81	71	65.26	63	46	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18
Debt securities over 1 year	21.06	18.32	65	23.07	14.80	85	23.14	15.55	81	23.12	13.66	89	23.63	13.20	90
Mutual funds and equity securities	0.05	0.05	65	0.05	0.06	64	0.05	0.05	64	0.06	0.06	63	0.06	0.05	67
Subtotal	87.98	78.17	87	88.38	79.07	90	88.17	78.16	89	92.50	86.76	91	89.99	87.24	71
Interest-bearing bank balances	2.96	9.37	16	1.85	6.40	17	2.72	7.51	18	0.63	2.97	19	2.61	2.30	67
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	0.03	36	0	0.01	38
Debt securities 1 year or less	1.79	1.51	66	1.71	1.85	62	1.51	1.68	57	1.40	2.10	45	1.83	2.14	62
Trading assets	1.02	0.58	82	1.95	1.04	84	1.61	1.01	83	0.77	0.03	96	0.25	0.02	93
Total earning assets	93.74	91.57	75	93.88	90.87	83	94.01	91.05	86	95.29	92.39	85	94.68	92.24	80
Non-interest cash and due from depository institutions	1.86	0.99	95	1.17	1.03	61	1.31	1.07	69	0.70	1.14	24	1.27	1.25	50
Other real estate owned	0	0.01	6	0	0.03	3	0	0.02	4	0	0.04	10	0	0.04	9
All other assets	4.40	7.39	13	4.94	8.03	15	4.68	7.82	10	4	6.41	14	4.05	6.39	15
Memoranda															
Short-term investments	4.75	12.31	18	3.55	10.21	21	4.23	11.17	19	2.02	5.36	21	4.44	4.70	56
U.S. Treasury securities	0	1.18	12	0.10	0.91	48	0.10	0.84	50	0.11	0.29	67	0.11	0.37	64
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0.15	1.25	29	0	1.67	7
Municipal securities	1.42	1.70	56	1.74	1.60	61	1.70	1.69	59	3.10	2.58	67	4.36	2.66	77
Mortgage-backed securities	17.50	13.46	70	19.21	11.20	87	19.32	11.75	86	18.62	9.38	88	20.02	8.73	94
Asset-backed securities	1.65	0.47	85	1.46	0.31	88	1.63	0.32	89	1.44	0.30	88	0.51	0.26	85
Other debt securities	2.28	0.51	91	2.27	0.40	94	1.89	0.42	92	1.09	0.53	79	0.45	0.52	62
Loans held-for-sale	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	8	0.11	0.29	57
Loans held for investment	67.72	58.34	75	66.25	63.22	48	66.04	61.72	59	70.16	72.01	36	66.97	73.24	20
Real estate loans secured by 1–4 family	0.57	11.57	6	0.81	12.28	6	0.67	11.91	6	0.84	16.02	4	0.77	16.83	3
Revolving	0	1.44	2	0	1.72	3	0	1.66	3	0	2.24	2	0	2.43	1
Closed-end, secured by first liens	0.57	9.73	6	0.81	10.10	8	0.67	9.81	8	0.84	13.07	4	0.77	13.60	3
Closed-end, secured by junior liens	0	0.19	2	0	0.24	3	0	0.22	3	0	0.37	1	0	0.41	1
Commercial real estate loans	25.48	22.35	57	24.44	22.30	51	24.48	22.22	52	25.21	33.26	25	23.09	33.39	19
Construction and land development	2	3.40	36	2.32	3.47	41	1.74	3.40	32	2.12	5	20	2	4.78	22
Multifamily	5.08	3.32	79	4.82	3.10	76	5	3.12	75	5.21	4.76	67	5.25	5.12	65
Nonfarm nonresidential	18.40	14.65	64	17.30	14.72	57	17.75	14.72	60	17.88	21.85	31	15.83	21.85	23
Real estate loans secured by farmland	0	0.35	8	0	0.33	8	0	0.33	8	0	0.95	11	0	0.88	10

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 # 2	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	38.48	60.51	18	38.11	56.15	21	38.09	57.15	20	37.14	72.74	4	35.56	72.88	3
Real estate loans secured by 1–4 family	0.85	20	6	1.22	19.51	6	1.01	19.43	6	1.20	22.29	4	1.14	23.13	2
Revolving	0	2.47	2	0	2.66	3	0	2.64	3	0	3.13	2	0	3.34	1
Closed-end	0.85	17.35	6	1.22	16.64	6	1.01	16.59	6	1.20	18.71	4	1.14	19.33	3
Commercial real estate loans	37.63	37.13	48	36.89	33.63	51	37.07	34.63	50	35.93	46.16	25	34.42	45.57	22
Construction and land development	2.96	5.69	29	3.51	5.18	41	2.63	5.26	30	3.03	6.97	19	2.98	6.53	21
1–4 family	0.12	1.19	24	0.41	0.94	41	0.19	0.93	31	0.41	1.47	21	0.27	1.52	17
Other	2.84	4.46	36	3.10	4.09	44	2.44	4.19	31	2.62	5.34	22	2.71	4.90	27
Multifamily	7.51	5.41	73	7.27	4.78	74	7.57	4.96	75	7.42	6.42	67	7.83	6.76	70
Nonfarm nonresidential	27.17	24.45	54	26.11	22.19	58	26.88	22.93	57	25.48	30.59	26	23.61	30.16	25
Owner-occupied	2.32	8.31	15	2.21	7.46	17	2.25	7.68	17	2.50	10.68	8	2.20	10.31	10
Other	24.86	15.83	81	23.89	14.52	83	24.63	14.95	86	22.99	19.36	71	21.41	19.35	62
Real estate loans secured by farmland	0	0.61	8	0	0.52	8	0	0.54	8	0	1.38	11	0	1.27	10
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	61	0	0.06	31	0.01	0	89	0.01	0	91
Commercial and industrial loans	38.86	19.45	93	39.72	22.98	90	38.90	22.17	89	41.08	16.16	94	40.07	16.21	94
Loans to individuals	0.31	6.58	15	0.20	6.23	8	0.26	6.13	13	0.21	4	17	0.78	3.89	38
Credit card loans	0.01	0.51	52	0	0.63	50	0	0.65	50	0.01	0.04	68	0.01	0.04	72
Agricultural loans	0	0.38	11	0	0.31	11	0	0.32	11	0	0.78	17	0	0.69	18
Other loans and leases	22.56	8.42	89	22.19	9.11	87	22.97	9.09	86	21.77	1.48	97	23.78	3.74	97
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	248.53	383.43	21	221.76	387.92	21	225.77	381.27	21	221.71	493.53	5	211.07	505.61	7
Real estate loans secured by 1–4 family	5.47	124.74	4	7.12	130.23	5	6	125.03	5	7.19	151.03	3	6.78	161.34	3
Revolving	0	15.53	2	0	18.32	2	0	17.42	2	0	21.25	2	0	23.52	1
Closed-end	5.47	107.54	4	7.12	110.40	6	6	106.14	5	7.19	127.10	4	6.78	134.73	3
Commercial real estate loans	243.06	238.58	50	214.64	237.16	43	219.77	234.65	46	214.52	311.74	19	204.29	316.03	18
Construction and land development	19.09	36.07	32	20.40	36.48	36	15.59	35.62	29	18.08	46.63	18	17.71	44.92	20
1–4 family	0.77	7.44	25	2.38	6.64	40	1.13	6.34	29	2.45	9.52	21	1.62	10.21	16
Other	18.32	28.34	38	18.02	28.60	39	14.46	28.16	32	15.63	35.90	21	16.09	33.75	23
Multifamily	48.48	35.29	75	42.32	32.93	73	44.86	32.74	75	44.31	44.76	61	46.47	48.38	64
Nonfarm nonresidential	175.49	156.30	55	151.92	156.60	46	159.32	155.06	51	152.14	206.64	25	140.12	208.15	21
Owner-occupied	14.95	52.63	18	12.88	52.43	17	13.34	52.37	17	14.90	71.54	8	13.04	70.68	9
Other	160.54	100.99	83	139.04	101.87	64	145.98	100.54	69	137.23	130.65	54	127.08	134.17	45
Real estate loans secured by farmland	0	3.67	7	0	3.43	8	0	3.44	8	0	8.66	11	0	8.13	10
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	61	0	0.28	31	0.03	0.01	89	0.08	0.01	91
Commercial and industrial loans	251.01	116.17	94	231.15	150.16	84	230.62	139.91	89	245.25	106.70	92	237.84	107.07	93
Loans to individuals	2	36.56	15	1.18	36.83	10	1.55	37.47	13	1.26	24.83	16	4.65	24.45	32
Credit card loans	0.03	2.58	52	0.02	3.28	50	0.02	3.30	50	0.04	0.24	68	0.04	0.24	71
Agricultural loans	0	2.03	11	0	1.99	11	0	1.88	11	0	4.86	17	0	4.49	18
Other loans and leases	145.71	47.63	92	129.10	49.92	90	136.16	49.54	92	129.99	10.25	98	141.14	25.58	96
Supplemental															
Non-owner occupied CRE loans / Gross loans	37	29.25	66	37.93	26.62	78	38.11	27.32	78	37.43	35.38	61	36.41	35.09	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	238.97	187.63	69	220.71	186.45	56	225.92	183.76	57	223.46	239.13	47	216.13	243.62	43
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	253.92	244.92	50	233.58	243.47	46	239.26	240.85	46	238.36	315.15	25	229.17	318.90	21

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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	4.75	12.31	18	3.55	10.21	21	4.23	11.17	19	2.02	5.36	21	4.44	4.70	56
Liquid assets	23.33	29.12	39	24.28	24.65	55	25.06	26.22	55	20.98	16.28	75	24.26	15.56	83
Investment securities	22.90	20.37	59	24.83	17.19	81	24.69	17.85	77	24.57	16.41	85	25.52	16.02	85
Net loans and leases	66.87	58.81	71	65.26	63	46	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18
Net loans, leases and standby letters of credit	67.92	59.61	72	66.66	63.89	51	66.24	62.48	58	70.88	72.78	35	67.64	73.71	21
Core deposits	71.22	75.52	24	62.19	69.20	23	65.37	70.67	24	54.37	71.61	5	50.81	69.97	5
Noncore funding	16.84	10.15	79	23.75	15.53	76	21.37	14.13	77	32.71	14.61	94	37.60	16.58	94
Time deposits of $250K or more	5.19	1.67	95	10.38	2.35	96	7.60	2.11	95	15.59	4.33	97	16.22	4.28	98
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	0	1.19	11	0	1.44	10	4.95	1.47	85	1.02	0.77	68	5.26	0.96	94
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.54	30	0	0.59	26	4.95	0.54	94	1.02	0.75	68	5.26	0.97	94
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.85	0.88	62	3.66	1.75	80	0	1.24	7	2.56	2.75	59	2.33	3.63	48
Earning assets that reprice within 1 year	51.37	38.80	84	58.51	38.76	91	55.79	39.38	89	62.43	33.16	93	58.59	32.35	92
Interest-bearing liabilities that reprice within 1 year	9.27	6.64	78	15.21	8.86	83	11.50	8.20	76	27.42	18.54	80	27.11	18.20	81
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	42.10	30.83	78	43.30	27.76	88	44.30	29.11	85	35.02	13.71	87	31.48	12.98	83
Other Liquidity and Funding Ratios															
Net noncore funding dependence	13.75	-3.31	90	22.85	6.19	87	19.44	3.20	86	33.18	10.70	97	36.85	13.54	95
Net short-term noncore funding dependence	13.36	-9.17	96	21.87	-2.71	96	18.58	-4.76	96	32.20	5.88	98	34.10	8.57	98
Short-term investment / Short-term noncore funding	28.76	304.29	5	15.53	149.65	5	20.52	184.19	7	6.36	78.10	3	12.63	62.28	22
Liquid assets - short-term noncore funding / Nonliquid assets	8.91	36.72	15	1.85	24.47	14	5.94	28.18	17	-13.70	6.90	5	-14.34	4.17	5
Net loans and leases / Total deposits	76.68	73.05	57	79.36	82.06	38	79.49	79.43	50	83.02	90.96	24	82.03	92.88	20
Net loans and leases / Core deposits	93.90	78.83	79	104.94	92.26	77	99.40	88.34	76	127.51	102.55	87	130.48	106.50	87
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.18	0.50	44	0.25	1.73	25	0.24	1.57	25	0.08	0.36	35	-0.32	-0.47	44
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.92	1.06	73	4.89	4.54	62	5.44	4.31	70	0.87	1.28	43	-4.10	-1.95	12
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	6.04	13.65	49	4.26	11.41	53	3.73	11.38	50	5.98	7.25	65	8.38	10.76	61
Available-for-sale securities	93.76	84.59	50	95.53	86.72	47	96.07	87.23	50	93.80	91.33	36	91.62	88.32	40
U.S. Treasury securities	0	6.01	12	0.41	5.26	43	0.41	4.72	46	0.44	2.07	65	0.43	2.08	63
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0.62	8.16	22	0	11	7
Municipal securities	6.21	8.38	54	7.02	9.87	53	6.90	9.83	53	12.63	15.40	52	17.10	16.63	59
Mortgage-backed securities	76.41	66.09	59	77.38	66.61	66	78.22	66.64	64	75.80	57.07	75	78.48	54.50	81
Asset-backed securities	7.23	2.45	81	5.86	1.91	81	6.61	1.91	84	5.87	1.70	86	2	1.54	80
Other debt securities	9.95	3.01	87	9.13	2.93	85	7.67	3.01	83	4.42	3.73	67	1.77	3.75	55
Mutual funds and equity securities	0.20	0.29	60	0.21	0.38	56	0.20	0.35	54	0.22	0.49	57	0.22	0.41	63
Debt securities 1 year or less	7.82	8.18	57	6.88	11.25	40	6.11	10.55	38	5.69	13.55	34	7.17	13.91	43
Debt securities 1 to 5 years	0.41	17.39	3	2.07	17.70	15	1.98	17.03	14	4.01	23.43	13	1.51	23.42	7
Debt securities over 5 years	91.57	72.07	84	90.84	68.10	82	91.71	69.86	84	90.08	58.63	92	91.11	58.36	90
Pledged securities	3.11	33.37	11	3.24	37.16	8	5.27	35.67	12	6.99	43.76	10	17.97	42.20	22
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	46.74	64.27	54	83.77	124.80	51	135.42	183.32	53	-51.69	32.84	4	-33.88	16.28	17
Investment securities	1.34	32.48	14	11.35	20.30	38	13.18	23.62	38	2.01	4.80	44	-4.98	8.02	19
Core deposits	25.85	16.96	81	37.32	26	81	35.40	26.88	82	13.35	9.96	70	-8.02	10.40	1
Noncore funding	-22.06	-21.64	52	-30.36	-6.57	20	-26.42	-12.18	34	-7.83	4.16	34	8.05	6.76	50

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,100,161	2,081,478	1,543,873
Commit: Secured commercial real estate loans	122,478	183,737	190,662	157,535	125,176
Commit: Unsecured real estate loans	29,851	2,328	2,762	31,663	40,274
Credit card lines (reported semiannually, June/Dec)			22,459	8,995	7,860
Securities underwriting	0	0	0	0	0
Standby letters of credit	123,029	149,430	138,459	151,473	123,229
Commercial and similar letters of credit	172,551	137,466	141,494	75,751	103,893
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	5,442	53,867	10,647	110,361	103,354
Purchased options contracts (interest rate)	5,755	70,681	22,645	117,067	107,927
Interest rate swaps	6,276,371	6,258,147	6,551,795	4,941,267	2,763,758
Futures and forward foreign exchange	464,218	343,023	348,792	223,811	245,727
Written options contracts (foreign exchange)	38,500	15,002	17,002	77,156	75,507
Purchased options contracts (foreign exchange)	36,752	14,863	17,108	77,094	74,661
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	28,541	39,050	34,590	53,090	57,413
Purchased options contracts (commodity and other)	29,632	40,061	35,681	54,816	60,438
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							19.07	22.01	48	21.29	16.97	74	16.73	17.31	47
Standby letters of credit	1.05	0.66	81	1.40	0.72	85	1.26	0.71	84	1.55	0.36	98	1.34	0.35	97
Commercial and similar letters of credit	1.47	0.02	99	1.29	0.02	99	1.29	0.02	99	0.77	0.01	99	1.13	0.01	98
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0	47	0	0	47
Derivative contracts	58.72	47.31	81	64.06	51.49	80	63.93	48.62	79	57.84	2.95	98	37.80	6.51	97
Interest rate contracts	53.63	35.15	84	59.82	36.10	83	59.81	34.36	82	52.87	2.87	98	32.24	6.40	96
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0.05	1.69	22	0.50	2.33	39	0.10	2.18	23	1.13	0.13	91	1.12	0.26	88
Purchased options contracts (interest rate)	0.05	1.29	46	0.66	1.45	66	0.21	1.46	55	1.20	0.02	95	1.17	0.07	93
Interest rate swaps	53.53	20.27	89	58.65	20.71	89	59.51	20.83	89	50.54	2.19	99	29.95	5.18	97
Foreign exchange contracts	4.60	6.12	85	3.49	5.79	83	3.48	6.01	82	3.87	0	97	4.29	0	98
Futures and forward foreign exchange contracts	3.96	3.76	88	3.22	3.70	87	3.17	3.47	86	2.29	0	97	2.66	0	98
Written options contracts (foreign exchange)	0.33	0.04	92	0.14	0.03	88	0.15	0.03	86	0.79	0	97	0.82	0	98
Purchased options contracts (foreign exchange)	0.31	0.04	92	0.14	0.04	88	0.16	0.04	86	0.79	0	97	0.81	0	98
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0.50	0.91	79	0.74	1.80	80	0.64	1.86	78	1.10	0	98	1.28	0	99
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0.24	0.31	84	0.37	0.54	85	0.31	0.52	84	0.54	0	99	0.62	0	99
Purchased options contracts (commodity and other)	0.25	0.21	86	0.38	0.38	86	0.32	0.37	85	0.56	0	99	0.65	0	99
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							30.37	42.82	44	31.56	24.81	76	25.85	25.18	56

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	6,885,211	6,834,694	7,038,260	5,654,662	3,488,785
Interest rate contracts	6,287,568	6,382,695	6,585,087	5,168,695	2,975,039
Foreign exchange contracts	539,470	372,888	382,902	378,061	395,895
Equity, commodity, and other contracts	58,173	79,111	70,271	107,906	117,851
Derivatives Position					
Futures and forwards	464,218	343,023	348,792	223,811	245,727
Written options	72,483	107,919	62,239	240,607	236,274
Exchange-traded	0	0	0	0	0
Over-the-counter	72,483	107,919	62,239	240,607	236,274
Purchased options	72,139	125,605	75,434	248,977	243,026
Exchange-traded	0	0	0	0	0
Over-the-counter	72,139	125,605	75,434	248,977	243,026
Swaps	6,276,371	6,258,147	6,551,795	4,941,267	2,763,758
Held for trading	5,925,566	5,868,548	5,439,961	4,286,084	370,691
Interest rate contracts	5,676,407	5,695,141	5,252,021	3,973,770	0
Foreign exchange contracts	249,159	173,407	187,940	312,314	370,691
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	959,645	966,146	1,598,299	1,368,578	3,118,094
Interest rate contracts	611,161	687,554	1,333,066	1,194,925	2,975,039
Foreign exchange contracts	290,311	199,481	194,962	65,747	25,204
Equity, commodity, and other contracts	58,173	79,111	70,271	107,906	117,851
Derivative contracts (excluding futures and FX 14 days or less)	6,820,678	6,707,720	6,946,787	5,371,982	3,209,356
One year or less	1,384,360	1,419,347	1,546,966	1,178,476	437,171
Over 1 year to 5 years	2,547,821	2,539,321	2,624,666	2,480,057	1,788,888
Over 5 years	2,888,497	2,749,052	2,775,155	1,713,449	983,297
Gross negative fair value (absolute value)	106,180	204,067	171,733	58,469	34,363
Gross positive fair value	117,760	202,400	171,815	64,868	35,196
Held for trading	97,577	186,329	157,317	53,310	2,826
Non-traded	20,183	16,071	14,498	11,558	32,370
Current credit exposure on risk-based capital derivative contracts	107,746	189,301	167,554	64,868	35,196
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	91.32	94.10	23	93.39	94.62	28	93.56	94.10	28	91.41	99.57	7	85.27	99.91	3
Foreign exchange contracts	7.84	3.22	83	5.46	3.07	81	5.44	3.49	78	6.69	0.14	94	11.35	0	97
Equity, commodity, and other contracts	0.84	1.21	77	1.16	1.18	76	1	1.17	75	1.91	0.07	94	3.38	0	97
Futures and forwards	6.74	12.59	53	5.02	14.59	43	4.96	14.05	42	3.96	14.06	54	7.04	11.75	61
Written options	1.05	7.18	25	1.58	8.60	27	0.88	8.18	21	4.26	11.73	49	6.77	11.14	62
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0	48	0	0	49
Over-the-counter	1.05	6.91	26	1.58	8.13	30	0.88	7.73	21	4.26	10.84	49	6.77	10.65	62
Purchased options	1.05	3.41	51	1.84	3.51	60	1.07	3.42	52	4.40	2.45	78	6.97	1.29	88
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Over-the-counter	1.05	3.01	53	1.84	2.98	63	1.07	2.86	57	4.40	2.28	80	6.97	1.22	89
Swaps	91.16	71.71	68	91.56	67.37	73	93.09	68.76	75	87.38	64.61	56	79.22	65.42	43
Held for trading	86.06	40.70	74	85.86	43.02	74	77.29	43.53	66	75.80	15.01	81	10.63	13.60	77
Interest rate contracts	82.44	34.66	80	83.33	36.62	84	74.62	36.62	75	70.27	16.17	83	0	12.87	38
Foreign exchange contracts	3.62	1.55	81	2.54	1.45	79	2.67	1.60	78	5.52	0.11	94	10.63	0	97
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0	48	0	0	49
Non-traded	13.94	59.30	25	14.14	56.98	25	22.71	56.47	33	24.20	84.99	18	89.37	86.40	22
Interest rate contracts	8.88	56.22	24	10.06	54.32	24	18.94	53.82	32	21.13	84.69	18	85.27	85.51	24
Foreign exchange contracts	4.22	0.36	93	2.92	0.39	90	2.77	0.46	89	1.16	0.01	96	0.72	0	97
Equity, commodity, and other contracts	0.84	0.11	89	1.16	0.10	92	1	0.10	90	1.91	0.01	98	3.38	0	97
Derivative contracts (excluding futures and forex 14 days or less)	99.06	91.91	64	98.14	90.28	62	98.70	91.48	63	95	80.07	54	91.99	82.85	42
One year or less	20.11	27.90	52	20.77	31.66	50	21.98	32.05	50	20.84	15.20	69	12.53	12.75	67
Over 1 year to 5 years	37	29.78	61	37.15	27.15	64	37.29	27.06	64	43.86	22.92	76	51.28	22.66	81
Over 5 years	41.95	29.19	67	40.22	28.15	64	39.43	29.56	62	30.30	34.12	45	28.18	36.28	43
Gross negative fair value (absolute value)	1.54	1.18	67	2.99	1.65	76	2.44	1.55	73	1.03	1.30	45	0.98	0.66	67
Gross positive fair value	1.71	1.59	58	2.96	2.48	61	2.44	2.23	59	1.15	1.14	52	1.01	1.10	45
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.09	0.05	84	0.18	0.07	86	0.15	0.07	87	0.05	0	95	0.04	0.01	93
Gross positive fair value (X)	0.10	0.06	83	0.18	0.10	84	0.15	0.09	83	0.06	0	96	0.04	0.01	93
Held for trading (X)	0.09	0.05	83	0.17	0.07	86	0.14	0.07	85	0.05	0	97	0	0	85
Non-traded (X)	0.02	0.01	74	0.01	0.02	59	0.01	0.02	61	0.01	0	89	0.03	0.01	94
Current credit exposure (X)	0.10	0.05	83	0.17	0.07	85	0.15	0.06	85	0.06	0.01	93	0.04	0	95
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	48	0	0	46	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	1.24	0.59	83	2.48	0.91	88	2.12	0.85	87	0.86	0.10	95	0.52	0.06	95

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	116,426	81,421	81,421	71,216	73,969
Gross losses	17,366	4,200	6,682	1,705	2,500
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,190	1,089	4,215	2,437	4,137
Net losses	16,176	3,111	2,467	-732	-1,637
Provision for loan and lease losses	-256	27,344	37,472	9,473	-4,390
Adjustments	0	0	0	0	0
Ending balance	99,994	105,654	116,426	81,421	71,216
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 # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	-0.12	74	0.35	0.66	22	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4
Provision for loan and lease losses / Average loans and leases	0	-0.21	74	0.53	1.06	22	0.54	0.82	29	0.14	0.16	49	-0.07	0.16	2
Provision for loan and lease losses / Net loan and lease losses	-1.58	-65.12	61	878.95	587.54	77	1,518.93	487.86	91	-1,294.13	142.73	2	268.17	182.69	76
Allowance for loan and lease losses / Total loans and leases not held for sale	1.26	1.32	48	1.49	1.58	51	1.60	1.58	59	1.19	0.94	79	1.15	0.94	76
Allowance for loan and lease losses / Total loans and leases	1.26	1.30	50	1.49	1.55	56	1.60	1.55	61	1.19	0.93	79	1.15	0.93	76
Allowance for loan and lease losses / Net loans and leases losses (X)	4.64	17.40	11	25.47	11.29	88	47.19	11.58	92		17.18			21.35	
Allowance for loan and lease losses / Nonaccrual assets	263.81	330.05	50	875.20	301.93	91	667.43	299.17	90	3,116	315.75	96		285.36	
ALLL / 90+ days past due + nonaccrual loans and leases	263.30	271.93	58	869.94	249.38	96	463.31	244.34	86	3,116	283.41	97		259.30	
Gross loan and lease losses / Average loans and leases	0.31	0.20	75	0.08	0.35	14	0.10	0.34	17	0.03	0.16	13	0.04	0.15	21
Recoveries / Average loans and leases	0.02	0.08	19	0.02	0.07	22	0.06	0.07	52	0.04	0.05	57	0.07	0.05	68
Net losses / Average loans and leases	0.29	0.12	87	0.06	0.28	20	0.04	0.27	12	-0.01	0.11	7	-0.03	0.09	7
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	17.81	25.09	40	63.87	24.77	92	247.21	33.98	99	97.48	41.80	88	23.12	51.25	34
Earnings coverage of net loan and lease losses (X)	5.17	26.30	19	31.93	20.97	77	42.74	22.91	83	-186.20	22.46	6	-73.16	29.27	10
Net Loan and Lease Losses By Type															
Real estate loans	0.35	0.02	97	0	0.04	23	0.09	0.04	77	0	0.02	30	0	0.01	31
Real estate loans secured by 1–4 family	0	-0.01	63	0	0.01	44	0	0.01	46	-0.02	0.02	16	0	0.01	32
Revolving		-0.07			0.01			0.01			0.02			0.02	
Closed-end	0	-0.01	66	0	0.01	49	0	0	48	-0.02	0.02	14	0	0.01	31
Commercial real estate loans	0.35	0.04	95	0	0.06	19	0.09	0.07	69	0	0.02	38	0	0.01	41
Construction and land development	2.47	0.01	97	0	0	60	0	0	59	0	-0.02	62	0	-0.02	57
1–4 family	2.47	0	99	0	0	59	0	0	59	0	0	54	0	0	54
Other	0	0.01	63	0	0	59	0	0	57	0	-0.02	62	0	-0.02	60
Multifamily	0.16	0.01	95	0	0	58	0	0	58	0	0	56	0	0	50
Nonfarm nonresidential	0.18	0.05	86	0	0.08	11	0.13	0.11	69	0	0.03	29	0	0.02	39
Owner-occupied	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	44	0	0.01	43
Other	0.18	0.04	86	0	0.05	21	0.13	0.08	76	0	0.01	22	0	0.01	47
Real estate loans secured by farmland		-0.01			0.04			0.02			0.01			0	
Commercial and industrial loans	0.36	0.19	78	0.15	0.46	33	0	0.47	7	-0.01	0.27	10	-0.03	0.18	15
Loans to individuals		0.72			1.25			1.13			0.74			0.71	
Credit card loans	0	2.27	8	0	3.33	10	0	2.92	9	0	1.89	14	0	1.65	21
Agricultural loans		0.02			0.11			0.19			0.02			0.03	
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0	0.09	34	0	0.14	12	0	0.15	11	-0.03	0.14	7	-0.06	0.28	4

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	284	223	30,016	20,216	2,363
90+ days past due loans and leases	73	73	7,685	0	0
Nonaccrual loans and leases	37,904	12,072	17,444	2,613	0
Total past due and nonaccrual loans and leases	38,261	12,368	55,145	22,829	2,363
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	15,672	1,237	17,444	0	0
Total restructured loans and leases	15,672	1,237	17,444	0	0
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	13,764	0	39,361	17,597	10,395
Other real estate owned	0	0	0	0	0
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 # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0	0.29	0	0	0.37	2	0.41	0.39	65	0.29	0.31	56	0.04	0.32	5
90+ days past due loans and leases	0	0.09	24	0	0.13	24	0.11	0.12	69	0	0.03	15	0	0.03	14
Nonaccrual loans and leases	0.48	0.54	51	0.17	0.66	8	0.24	0.66	12	0.04	0.48	7	0	0.49	1
90+ days past due and nonaccrual loans and leases	0.48	0.68	39	0.17	0.84	5	0.35	0.85	13	0.04	0.54	5	0	0.54	1
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0	29	0	0.01	27
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.20	0.12	78	0.02	0.14	17	0.24	0.13	82	0	0.07	8	0	0.10	6
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0	0.29	0	0	0.37	2	0.41	0.40	64	0.29	0.31	56	0.04	0.32	5
90+ days past due assets	0	0.09	21	0	0.13	22	0.11	0.12	69	0	0.03	15	0	0.03	14
Nonaccrual assets	0.48	0.55	51	0.17	0.67	8	0.24	0.67	12	0.04	0.48	7	0	0.49	1
30+ days past due and nonaccrual assets	0.48	1	20	0.17	1.25	2	0.76	1.29	31	0.33	0.87	14	0.04	0.88	1
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.32	0.40	48	0.11	0.52	7	0.23	0.52	20	0.03	0.39	4	0	0.39	1
90+ days past due and nonaccrual assets + other real estate owned	0.32	0.42	44	0.11	0.55	6	0.23	0.55	17	0.03	0.45	4	0	0.45	1
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.44	0.48	54	0.11	0.61	5	0.52	0.60	44	0.21	0.56	14	0.11	0.59	7
Allowance for loan and lease losses	51.67	67.85	46	11.43	66.38	3	48.79	66.66	36	24.82	92.08	10	14.60	95.97	3
Equity capital + allowance for loan and lease losses	4.15	4.12	57	0.96	5.10	6	4.47	4.97	50	1.74	4.77	14	1.02	5.09	4
Tier 1 capital + allowance for loan and lease losses	4.20	4.89	44	0.99	6.26	3	4.63	6.05	36	1.76	5.30	12	1	5.65	5
Loans and leases + other real estate owned	0.65	0.82	42	0.17	0.98	3	0.78	0.97	40	0.29	0.78	13	0.17	0.82	7

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 # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0	0.25	3	0	0.35	2	1.08	0.39	91	0.79	0.28	93	0	0.29	1
	90+ days past due	0	0.12	15	0	0.17	15	0.28	0.16	81	0	0.03	24	0	0.03	19
	Nonaccrual	1.24	0.60	86	0.40	0.70	30	0.63	0.76	48	0	0.45	1	0	0.48	1
Commercial and industrial	30–89 days past due	0	0.24	2	0	0.24	3	0	0.23	3	0	0.22	5	0.07	0.23	37
	90+ days past due	0	0.02	17	0	0.03	18	0	0.03	16	0	0.02	30	0	0.02	32
	Nonaccrual	0	0.65	2	0.04	0.80	6	0	0.75	3	0.09	0.74	15	0	0.61	6
Individuals	30–89 days past due	0	0.60	4	0	0.74	4	0	0.83	4	0	0.60	5	0	0.68	6
	90+ days past due	0	0.08	18	0	0.11	17	0	0.14	19	0	0.02	31	0	0.03	31
	Nonaccrual	0	0.17	9	0	0.24	8	0	0.28	9	0	0.12	16	0	0.15	14
Depository institution loans	30–89 days past due		0.03		0	0.01	45		0		0	0	50	0	0	50
	90+ days past due		0		0	0	48		0		0	0	50	0	0	50
	Nonaccrual		0		0	0	49		0		0	0	50	0	0	50
Agricultural	30–89 days past due		0.11			0.15			0.17			0.10			0.11	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.51			0.72			0.49			0.80			0.46	
Foreign governments	30–89 days past due		0			3.73			0							
	90+ days past due		0			0			0							
	Nonaccrual		0.17			0.04			0.09							
Other loans and leases	30–89 days past due	0.02	0.11	44	0.01	0.14	46	0	0.18	31	0.01	0.28	51	0.05	0.18	63
	90+ days past due	0	0.01	76	0	0.01	73	0	0.01	75	0	0	40	0	0	41
	Nonaccrual	0	0.13	20	0	0.19	18	0	0.15	19	0	0.04	37	0	0.04	36

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 # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0	0.36	2	0	0.51	1	0	0.65	1	0	0.53	3	0	0.52	2
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.05	28	0	0.04	22
	Nonaccrual	0	0.76	1	0	0.91	1	0	0.89	0	0	0.55	2	0	0.61	2
Revolving	30–89 days past due		0.33			0.40			0.48			0.36			0.36	
	90+ days past due		0.03			0.02			0.03			0.01			0.02	
	Nonaccrual		1.05			1.28			1.13			0.34			0.35	
Closed-end	30–89 days past due	0	0.36	2	0	0.52	1	0	0.65	1	0	0.56	3	0	0.54	2
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.05	29	0	0.05	24
	Nonaccrual	0	0.71	1	0	0.89	1	0	0.87	0	0	0.57	3	0	0.64	3
Junior lien	30–89 days past due	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	13	0	0.02	14
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	41	0	0	38
	Nonaccrual	0	0.04	6	0	0.05	7	0	0.04	6	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due	0	0.16	4	0	0.21	5	1.11	0.26	96	0.81	0.15	96	0	0.16	6
	90+ days past due	0	0.01	26	0	0.02	25	0.28	0.02	96	0	0.02	34	0	0.02	31
	Nonaccrual	1.27	0.48	90	0.42	0.53	52	0.65	0.62	55	0	0.34	4	0	0.41	3
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0	0.28	11	9.63	0.20	99	0	0.17	21
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	3.48	0.31	95	0	0.32	10	0	0.41	11	0	0.18	21	0	0.18	21
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.05	33	0	0.07	32
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	47	0	0	48
	Nonaccrual	3.48	0.02	99	0	0.03	27	0	0.03	27	0	0.01	40	0	0.04	37
Other	30–89 days past due	0	0.10	21	0	0.17	16	0	0.22	13	9.63	0.12	99	0	0.06	28
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0	44	0	0	45
	Nonaccrual	0	0.25	15	0	0.26	12	0	0.35	12	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.03	38	0	0.03	36
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual	0.90	0.13	90	0	0.09	20	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0	0.12	5	0	0.21	7	1.54	0.23	96	0	0.13	8	0	0.17	9
	90+ days past due	0	0.01	28	0	0.02	30	0.39	0.02	96	0	0.02	37	0	0.02	34
	Nonaccrual	1.13	0.58	83	0.59	0.68	55	0.89	0.80	60	0	0.36	5	0	0.52	4
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	7	0	0.07	8	0	0.06	12	0	0.08	13
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0	0.20	5	0	0.26	5	0	0.27	5	0	0.19	7	0	0.20	8
Other	30–89 days past due	0	0.07	11	0	0.13	12	1.54	0.14	96	0	0.05	18	0	0.07	18
	90+ days past due	0	0.01	34	0	0.01	33	0.39	0.01	96	0	0.01	41	0	0.01	39
	Nonaccrual	1.13	0.31	90	0.59	0.36	72	0.89	0.44	79	0	0.14	14	0	0.22	13
Farmland	30–89 days past due		0.13			0.24			0.11			0.21			0.09	
	90+ days past due		0.01			0.01			0			0.01			0	
	Nonaccrual		1.06			1.49			1.13			1.06			0.49	
Credit card	30–89 days past due	0	0.79	7	0	0.92	8	0	0.95	7	0	0.87	18	0	1.03	23
	90+ days past due	0	0.40	16	0	0.55	14	0	0.63	13	0	0.18	30	0	0.26	36
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0	46	0	0.07	42

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	99,652	99,652	99,652	99,652	99,652
Retained earnings	1,029,723	1,009,415	1,010,482	967,895	872,355
Accumulated other comprehensive income (AOCI)	15,308	40,227	43,258	10,323	-23,833
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,144,683	1,149,294	1,153,392	1,077,870	948,174
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	15,308	40,227	43,258	10,323	-23,575
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,129,375	1,109,067	1,110,134	1,067,547	971,749
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,129,375	1,109,067	1,110,134	1,067,547	971,749
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,129,375	1,109,067	1,110,134	1,067,547	971,749
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	100,283	95,617	98,829	81,642	71,436
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	100,283	95,617	98,829	81,642	71,436
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	100,283	95,617	98,829	81,642	71,436
Exited advanced approach tier 2 capital					
Total capital	1,229,658	1,204,684	1,208,963	1,149,189	1,043,185
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	11,415,791	10,317,143	10,766,875	9,772,812	9,029,808
Less: Deductions from common equity tier 1 capital	0	0	0	0	0
Less: Other deductions	46	6,098	6,016	979	5,589
Total assets for leverage ratio	11,415,745	10,311,045	10,760,859	9,771,833	9,024,219
Total risk-weighted assets	8,660,258	7,639,031	7,888,427	7,568,046	6,815,192
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	13.04	12.59	66	14.52	12.26	83	14.07	12.35	81	14.11	12.50	75	14.26	12.37	76
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	13.04	13.31	56	14.52	12.97	77	14.07	13.08	76	14.11	13.19	70	14.26	13.03	74
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	14.20	15.21	36	15.77	15.12	71	15.33	15.23	59	15.18	14.63	70	15.31	14.48	73
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	9.89	9.07	74	10.76	9.05	88	10.32	9.13	83	10.92	10.39	70	10.77	10.37	65
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72							

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	148	97	124	1	84	52.58	300.00
Other insurance activities income	148	97	124	1	84	52.58	300.00
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			
Life insurance assets	235,564	193,363	194,533	193,472	190,767	21.82	27.54

	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 # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			0			0	
Insurance activities revenue / Adjusted operating income	0.06	0.38	48	0.04	0.41	43	0.04	0.41	44	0	0.37	45	0.03	0.46	53
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	0.03	47	0	0	48
Credit related premium income / Total premium income		31.14			40.11			38.23			100			50	
Other premium income / Total premium income		68.86			59.89			61.77			0			50	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62							
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			132.57			116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.16	11.72	81	15.92	11.07	69	15.86	11.03	67	16.84	11.53	70	18.29	13.70	73
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	0	49	0	0	49

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	106,251	104,865	108,471	107,802	133,743
Real estate loans	18,335	11,954	11,837	10,802	6,108
Commercial and industrial loans	87,916	92,911	96,634	97,000	127,635
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	267,202	241,805	208,411	106,275	32,798
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	373,453	346,670	316,882	214,077	166,541
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	0	48	0	0	48
Cost: Interest-bearing deposits		0.12			0.48			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18							
Commercial and industrial loans		0.86			0.43			0.64			2.35			3.83	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases	1.32	-0.16	59	-4.54	-0.58	47	0.62	-2.40	63	-19.40	-47.91	65	-28.98	-27.26	35
Total selected assets	7.73	3.36	64	69.43	2.65	90	48.02	2.04	90	28.54	-25.04	84	-31.21	5.03	21
Deposits		10.74			-1.43			3.46			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	43,000	15,000	15,000	0	0	186.67	
Dividends	43,000	15,000	15,000	0	0	186.67	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	43,000	15,000	15,000	0	0	186.67	
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	19		-100.00
Total operating income	43,000	15,000	15,000	0	19	186.67	999999.00
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	141	140	187	187	187	0.71	0.71
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	141	140	187	187	187	0.71	0.71
Income (loss) before taxes	42,859	14,860	14,813	-187	-168	188.42	
Applicable income taxes (credit)	0	0	0	0	0		
Extraordinary items							
Income before undistributed income of subsidiaries	42,859	14,860	14,813	-187	-168	188.42	
Equity in undistributed income of subsidiaries	19,382	41,660	42,774	100,386	96,188	-53.48	-54.33
Bank subsidiaries	19,382	41,660	42,774	100,386	96,188	-53.48	-54.33
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	62,241	56,520	57,587	100,199	96,020	10.12	47.14
Memoranda							
Bank net income	62,382	56,660	57,774	100,386	96,188	10.10	47.00
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,135,566	99.20	1,139,989	99.19	1,144,134	99.20	1,068,425	938,542	-0.39	29.16
Common and preferred stock	1,135,566	99.20	1,139,989	99.19	1,144,134	99.20	1,068,425	938,542	-0.39	29.16
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	522	0.05	522	0.05	522	0.05	522	522	0.00	0.00
Common and preferred stock	522	0.05	522	0.05	522	0.05	522	522	0.00	0.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	8,595	0.75	8,783	0.76	8,736	0.76	8,923	9,110	-2.14	-9.50
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	0	0	0	0	0	0	0	0		-100.00
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,144,683	100.00	1,149,294	100.00	1,153,392	100.00	1,077,870	948,174	-0.40	28.72
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	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	0	0	0	0	0	0	0	0		-100.00
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	0	0	0	0	0	0	0	0		-100.00
Equity Capital	1,144,683	100	1,149,294	100	1,153,392	100	1,077,870	948,174	-0.40	28.73
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	5,000	0.44	5,000	0.44	5,000	0.43	5,000	5,000	0.00	0.00
Common surplus	94,652	8.27	94,652	8.24	94,652	8.21	94,652	94,652	0.00	0.00
Retained earnings	1,029,723	89.96	1,009,415	87.83	1,010,482	87.61	967,895	872,355	2.01	32.41
Accumulated other comprehensive income	15,308	1.34	40,227	3.50	43,258	3.75	10,323	-23,833	-61.95	28.69
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,144,683	100.00	1,149,294	100.00	1,153,392	100.00	1,077,870	948,174	-0.40	28.72
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	7.12	12.52	5	6.73	6.29	51	5.10	7.29	27	9.77	10.58	40	10.44	11.03	47
Bank net income / Average equity investment in banks	7.27	12.35	5	6.86	6.43	46	5.21	7.45	23	9.93	10.85	39	10.58	11.56	45
Nonbank net income / Average equity investment in nonbanks	0	13.18	17	0	8.01	20	0	9.75	17	0	12.07	20	0	10.83	19
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			15.16			9.40	
Bank net income / Parent net income	100.23	96.45	39	100.25	87.60	32	100.32	88.16	35	100.19	103.77	26	100.17	104.73	23
Nonbank net income / Parent net income	0	3.22	15	0	4.43	14	0	3.59	14	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	0	16.51	2	0	20.37	2	0	20.06	3	0	9.66	2	0	9.50	2
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.41	7	0	17.04	6	0	16.67	6	0	7.99	13	0	7.93	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt		40.69		0	32.61	10	0	34.67	10		14.37			15.49	
Double Leverage															
Equity investment in subs / Equity capital	99.25	103.15	26	99.24	103.27	22	99.24	102.81	27	99.17	104.21	28	99.04	104.10	27
Total investment in subs / Equity capital	99.25	108.29	18	99.24	110.46	12	99.24	110.16	16	99.17	104.48	27	99.04	104.38	24
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)	-0.10	0.27	22	-0.12	0.69	21	-0.15	0.47	24	-0.09	0.44	27	-0.09	0.36	27
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31			1.82			1.47			1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	99.67	152.56	31	99.08	128.63	34	98.77	136.59	26	0	153.39	1	0.04	113.37	2
Cash from ops + noncash items + op expense / Op expense + dividend	99.67	155.61	29	99.08	142.45	28	98.77	147.24	21	0	152.31	5	0.04	123.74	5
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.67	94.59	53	99.08	140.42	33	98.77	134.08	30	95.92	105.99	26	99.60	108.88	43
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91			2,016.32			17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,896.20			1,413.95			1,539.23			2,481.22			1,015.91	
Dividends + interest from subsidiaries / Interest expense + dividends	100	174.48	28	100	144.62	33	100	150.43	25	0	196.13	3	0	140.89	3
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.29	25	0	3.69	22	0	3.85	24	0	1.59	31	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0			0	
Nonaccrual		1.04			0.80			1.03			8.16			0.70	
Total		1.64			0.92			1.13			8.16			0.70	
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	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	36	0	2.95	32	0	2.66	33	0.01	0.13	63	0.01	0.14	59
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0	49	0	0	49

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 # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	100.33	69.90	78	100.94	84.44	70	101.26	81.10	75		65.39			87.25	
Dividends declared / Net income	69.09	27.22	96	26.54	49.77	25	26.05	42.29	29	4.39	25.65	18	44	24.10	78
Net income – dividends / Average equity	2.20	9.25	3	4.94	3.19	72	3.77	4.14	44	9.34	7.61	72	5.85	8.12	21
Percent of Dividends Paid															
Dividends from bank subsidiaries	100	160.45	35	100	130.19	40	100	132.17	33	0	160.93	7	0	131.90	7
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies	0	6.32	45	0	2.34	44	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries	100	213.42	26	100	167.02	28	100	174.85	22	0	209.89	4	0	144.51	5
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	68.93	43.30	72	26.47	61.85	23	25.96	60.28	21	0	45.88	8	0	33.37	10
Interest income from bank subsidiaries	0	0.11	25	0	0.48	21	0	0.36	20	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	68.93	48.70	70	26.47	71.13	23	25.96	62.88	19	0	48.40	5	0	35.67	5
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			52.29			56.39			76.61			80.47	
Interest income from nonbank subsidiaries		2.38			4.57			7.38			0.91			0.31	
Management and service fees from nonbank subsidiaries		0.66			0.93			0.86			0.02			0.17	
Other income from nonbank subsidiaries		0.11			0.20			0.16			0.01			0.06	
Operating income from nonbank subsidiaries		94.31			70.62			79.84			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		36.58			25.82			43.51			65.48			43.51	
Interest income from subsidiary holding companies		5.06			9.87			8.40			0			0	
Management and service fees from subsidiary holding companies		0.75			0.41			0.44			0			0	
Other income from subsidiary holding companies		-0.41			0.01			0.01			0			0.15	
Operating income from subsidiary holding companies		47.30			41.80			55.20			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	72.55	94	100	68	94	100	69.76	96		77.61		0	72.95	9
Interest income from bank subsidiaries	0	0.27	24	0	1.03	21	0	0.63	20		0.23		0	0.55	29
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37		0.75		0	0.59	43
Other income from bank subsidiaries	0	0.03	45	0	0.08	46	0	0.04	45		0.01		0	0.01	44
Operating income from bank subsidiaries	100	82.68	92	100	80.80	90	100	82.20	93		94.06		0	89.39	4
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23		1.13		0	2.65	26
Interest income from nonbank subsidiaries	0	0.20	36	0	0.90	35	0	0.73	36		0		0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42		0		0	0	47
Other income from nonbank subsidiaries	0	0.01	45	0	0.02	47	0	0.01	46		0		0	0	47
Operating income from nonbank subsidiaries	0	5.69	14	0	5.80	18	0	4.70	16		1.56		0	3.33	23
Dividends from subsidiary holding companies	0	2.13	45	0	1.41	44	0	2.53	44		0		0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44		0		0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49		0		0	0	50
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49		0		0	0	49
Operating income from subsidiary holding companies	0	3.40	44	0	4.22	42	0	4.56	42		0		0	0	47
Loans and advances from subsidiaries / Short term debt		152.66			216.76			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt		28.03			27.05			27.08			70.71			81.26	