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

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name HOPE BANCORP, INC.

City/State LOS ANGELES, CA

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 17,799,344
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:

HOPE BANCORP, INC.
3200 WILSHIRE BOULEVARD, SUITE 1400

LOS ANGELES, CA 90010

Table of Contents

Section — Page Number

Summary Ratios 1

Consolidated Information:
Income Statement - Revenues and Expenses 2
Relative Income Statement and Margin Analysis 3
Non-Interest Income and Expenses 4
Assets 5
Liabilities and Changes in Capital 6
Percent Composition of Assets 7
Loan Mix and Analysis of Concentrations of Credit 7A
Liquidity and Funding 8
Derivatives and Off-Balance-Sheet Transactions 9
Derivative Instruments 10
Derivatives Analysis 11
Allowance and Net Loan and Lease Losses 12
Past Due and Nonaccrual Assets 13
Past Due and Nonaccrual Loans and Leases 13A
Past Due and Nonaccrual Loans and Leases—Continued 13B
Regulatory Capital Components and Ratios 14
Insurance and Broker-Dealer Activities 15
Foreign Activities 16
Servicing, Securitization and Asset Sale Activities–Part 1 17
Servicing, Securitization and Asset Sale Activities–Part 2 18
Servicing, Securitization and Asset Sale Activities–Part 3 19

Parent Company Information:
Parent Company Income Statement 20
Parent Company Balance Sheet 21
Parent Company Analysis–Part 1 22
Parent Company Analysis–Part 2 23

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	17,317,074	16,361,740	16,466,695	15,220,293	14,810,215
Net income ($000)	152,949	83,196	111,516	171,039	189,589
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)	2.93	2.65	70	2.83	2.80	45	2.85	2.77	48	3.07	3.01	46	3.30	3.08	57
+ Non-interest income	0.22	1.09	3	0.23	1.21	4	0.24	1.21	3	0.32	1.32	7	0.42	1.31	13
– Overhead expense	1.66	2.21	17	1.69	2.59	12	1.69	2.57	13	1.86	2.69	15	1.90	2.71	11
– Provision for credit losses	-0.10	-0.12	45	0.55	0.66	41	0.58	0.51	60	0.05	0.15	22	0.10	0.14	42
+ Securities gains (losses)	0	0.01	23	0.06	0.03	76	0.05	0.02	74	0	0.01	55	0	0	50
+ Other tax equivalent adjustments	0	0	49	0	0	9	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.58	1.76	40	0.89	0.91	43	0.87	1.04	33	1.49	1.56	41	1.73	1.57	64
Net operating income	1.18	1.34	39	0.68	0.70	41	0.68	0.81	32	1.12	1.19	38	1.28	1.24	52
Net income	1.18	1.34	39	0.68	0.71	41	0.68	0.82	31	1.12	1.19	38	1.28	1.24	52
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.41	3.12	69	3.94	3.64	68	3.84	3.55	68	4.78	4.41	76	4.66	4.24	76
Interest expense	0.34	0.26	72	0.95	0.58	85	0.84	0.52	84	1.52	1.08	80	1.16	0.86	77
Net interest income (tax equivalent)	3.07	2.85	63	2.99	3.05	40	3	3.01	44	3.26	3.33	41	3.50	3.38	47
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.56	0.12	94	0.08	0.28	28	0.07	0.27	23	0.04	0.21	18	0.06	0.22	26
Earnings coverage of net loan and lease losses (X)	3.39	26.30	16	22.04	20.97	69	27.58	22.91	70	53.44	24.40	85	39.28	21.75	82
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.02	1.32	25	1.37	1.58	39	1.52	1.58	52	0.77	0.83	45	0.77	0.90	36
Allowance for loan and lease losses / Total loans and leases	1.01	1.30	26	1.37	1.55	39	1.52	1.55	54	0.76	0.81	47	0.76	0.89	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.66	0.58	66	0.87	0.71	68	0.97	0.71	76	0.86	0.57	80	0.74	0.61	68
30–89 days past due loans and leases / Total loans and leases	0.15	0.29	31	0.49	0.37	70	0.21	0.39	29	0.12	0.43	14	0.13	0.44	15
Liquidity and Funding															
Net noncore funding dependence	8.74	-3.31	84	16.67	6.19	80	18	3.20	85	24.21	14.45	79	27.71	16.62	79
Net short-term noncore funding dependence	7.95	-9.17	92	15.84	-2.71	91	17.16	-4.76	94	21.53	3.38	92	21.19	4.66	89
Net loans and leases / Total assets	75.63	58.81	87	77.38	63	87	78.18	61.58	91	78.10	63.77	89	78.59	63.98	90
Capitalization															
Tier 1 leverage ratio	9.98	9.07	76	10.02	9.05	79	10.22	9.13	82	11.22	9.76	80	10.55	9.71	78
Holding company equity capital / Total assets	11.65	10.79	66	12.19	11.12	67	12.01	11.16	62	12.99	12.43	58	12.43	12.22	56
Total equity capital (including minority interest) / Total assets	11.65	10.91	63	12.19	11.24	65	12.01	11.29	60	12.99	12.57	57	12.43	12.27	56
Common equity tier 1 capital / Total risk-weighted assets	11.01	12.64	24	11.36	12.26	36	10.94	12.38	31	11.76	12.17	47	11.44	12.12	47
Net loans and leases / Equity capital (X)	6.49	5.47	72	6.35	5.73	66	6.51	5.58	72	6.01	5.21	70	6.32	5.29	73
Cash dividends / Net income	33.89	27.22	63	62.41	49.74	70	62.04	42.30	79	41.47	33.12	66	37.77	27.31	70
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	6.37	9.51	39	8.80	16.67	24	9.19	16.68	28	2.35	9.26	24	7.75	7	67
Equity capital	1.66	7.52	20	0.46	6.54	22	0.87	6.99	21	6.98	10.49	48	-1.30	7.89	17
Net loans and leases	3.95	-0.66	77	7.54	12.75	40	9.30	9.07	63	1.71	9.10	20	8.83	7.89	70
Noncore funding	-33.48	-21.64	32	-16.13	-6.57	37	-19.41	-12.18	42	-3.51	6.59	35	26.12	10.67	78
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	10.41	10.65	60	9.96	13.73	54	9.96	13.56	54	9.80	13.04	60	10.22	13.37	61
Equity investment in subsidiaries / Equity capital	114.08	103.15	91	113.96	103.27	91	113.90	102.81	91	112.87	103.22	89	114.85	103.10	89
Cash from ops + noncash items + op expense / Op expense + dividends	181.01	155.61	68	126.95	142.45	50	119.82	147.24	43	143.45	190.27	36	156.27	174.91	46

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	394,017	422,384	554,369	626,909	593,338	-6.72	47.93
Income from lease financing receivables	350	478	616	804	967	-26.78	
Fully taxable income on loans and leases	393,678	422,159	554,047	626,762	593,139	-6.75	48.49
Tax-exempt income on loans and leases	689	703	938	951	1,166	-1.99	-43.39
Estimated tax benefit on income on loans and leases	162	146	199	168	223	10.36	
Income on loans and leases (tax equivalent)	394,529	423,008	555,184	627,881	594,528	-6.73	48.13
Investment interest income (tax equivalent)	25,305	30,664	39,765	46,631	45,691	-17.47	39.72
Interest on balances due from depository institutions	1,001	2,963	3,298	8,659	7,749	-66.22	7.17
Interest income on other earning assets	1,132	1,407	1,728	2,165	2,795	-19.55	-2.16
Total interest income (tax equivalent)	421,967	458,042	599,975	685,336	650,763	-7.88	47.26
Interest on time deposits of $250K or more	5,966	23,430	27,727	43,307	27,027	-74.54	
Interest on time deposits < $250K	9,725	40,850	47,923	88,874	64,426	-76.19	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	17,415	29,155	34,719	57,978	43,505	-40.27	15.75
Interest on other borrowings and trading liabilities	5,542	10,508	12,370	18,768	21,490	-47.26	-22.22
Interest on subordinated debt and mandatory convertible securities	3,263	6,465	8,642	9,264	5,797	-49.53	
Total interest expense	41,911	110,408	131,381	218,191	162,245	-62.04	3.74
Net interest income (tax equivalent)	380,056	347,634	468,594	467,145	488,518	9.33	54.40
Non-interest income	28,012	28,503	39,494	48,327	61,911	-1.72	-17.34
Adjusted operating income (tax equivalent)	408,068	376,137	508,088	515,472	550,429	8.49	45.72
Overhead expense	216,152	207,566	278,213	282,889	280,925	4.14	44.63
Provision for credit losses	-13,595	67,500	95,000	7,300	14,900		
Securities gains (losses)	0	7,531	7,531	282	0	-100.00	-100.00
Other tax equivalent adjustments	0	-1	0	0	0		
Pretax net operating income (tax equivalent)	204,977	109,143	142,894	226,853	256,053	87.81	66.20
Applicable income taxes	51,644	25,487	30,776	55,310	65,892	102.63	2.85
Tax equivalent adjustments	384	460	602	504	572	-16.52	
Applicable income taxes (tax equivalent)	52,028	25,947	31,378	55,814	66,464	100.52	3.62
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	152,949	83,196	111,516	171,039	189,589	83.84	109.18
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	152,949	83,196	111,516	171,039	189,589	83.84	109.18
Memoranda							
Net income - holding company and noncontrolling (minority) interest	152,949	83,196	111,516	171,039	189,589	83.84	109.18
Investment securities income (tax equivalent)	25,305	30,664	39,765	46,631	45,691	-17.47	39.72
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Mortgage-backed securities	22,951	28,444	36,956	43,715	42,860	-19.31	36.04
All other securities	2,354	2,220	2,809	2,916	2,831	6.07	93.94
Cash dividends declared	51,838	51,925	69,182	70,931	71,613	-0.17	97.36
Common	51,838	51,925	69,182	70,931	71,613	-0.17	97.36
Preferred	0	0	0	0	0		

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

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.25	2.90	75	3.73	3.35	74	3.64	3.27	73	4.50	4	83	4.39	3.87	84
Less: Interest expense	0.32	0.24	72	0.90	0.54	87	0.80	0.48	83	1.43	0.98	80	1.10	0.79	78
Equals: Net interest income (tax equivalent)	2.93	2.65	70	2.83	2.80	45	2.85	2.77	48	3.07	3.01	46	3.30	3.08	57
Plus: Non-interest income	0.22	1.09	3	0.23	1.21	4	0.24	1.21	3	0.32	1.32	7	0.42	1.31	13
Equals: adjusted operating income (tax equivalent)	3.14	3.80	18	3.07	4.06	9	3.09	4.04	9	3.39	4.41	11	3.72	4.46	14
Less: Overhead expense	1.66	2.21	17	1.69	2.59	12	1.69	2.57	13	1.86	2.69	15	1.90	2.71	11
Less: Provision for credit losses	-0.10	-0.12	45	0.55	0.66	41	0.58	0.51	60	0.05	0.15	22	0.10	0.14	42
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0.06	0.03	77	0.05	0.02	75	0	0.01	55	0	0	50
Plus: other tax equivalent adjustments	0	0	49	0	0	9	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.58	1.76	40	0.89	0.91	43	0.87	1.04	33	1.49	1.56	41	1.73	1.57	64
Less: Applicable income taxes (tax equivalent)	0.40	0.41	55	0.21	0.21	48	0.19	0.23	37	0.37	0.36	48	0.45	0.33	85
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.18	1.34	39	0.68	0.70	41	0.68	0.81	32	1.12	1.19	38	1.28	1.24	52
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.18	1.34	39	0.68	0.71	41	0.68	0.82	31	1.12	1.19	38	1.28	1.24	52
Memo: Net income (last four quarters)	1.05	1.30	25	0.79	0.81	42	0.68	0.82	31	1.12	1.19	37	1.28	1.24	52
Net income–BHC and noncontrolling (minority) interest	1.18	1.35	39	0.68	0.72	41	0.68	0.83	31	1.12	1.20	38	1.28	1.25	52
Margin Analysis															
Average earning assets / Average assets	95.17	93.09	75	94.69	92.11	80	94.79	92.32	79	94.26	91.05	82	94.28	91.48	80
Average interest-bearing funds / Average assets	56.10	61.98	25	64.38	64.67	49	63.41	64.06	48	67.60	65.57	62	65.95	65.56	54
Interest income (tax equivalent) / Average earning assets	3.41	3.12	69	3.94	3.64	68	3.84	3.55	68	4.78	4.41	76	4.66	4.24	76
Interest expense / Average earning assets	0.34	0.26	72	0.95	0.58	85	0.84	0.52	84	1.52	1.08	80	1.16	0.86	77
Net interest income (tax equivalent) / Average earning assets	3.07	2.85	63	2.99	3.05	40	3	3.01	44	3.26	3.33	41	3.50	3.38	47
Yield or Cost															
Total loans and leases (tax equivalent)	3.95	4.07	46	4.48	4.35	64	4.37	4.27	62	5.23	5.09	65	5.15	4.95	73
Interest-bearing bank balances	0.28	0.13	96	0.49	0.36	77	0.47	0.27	88	1.90	2.04	41	2.12	1.64	84
Federal funds sold and reverse repos	0.28	0.25	66		0.75			0.68		3.85	2.44	85		2.17	
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	3.41	3.09	71	3.94	3.61	70	3.84	3.51	70	4.77	4.36	76	4.66	4.20	77
Investment securities (tax equivalent)	1.50	1.77	33	2.27	2.36	38	2.12	2.25	36	2.55	2.76	34	2.46	2.68	33
US Treasury and agency securities (excluding mortgage-backed securities)		1.23			1.85			1.75			2.32			2.05	
Mortgage-backed securities	1.40	1.55	34	2.17	2.17	44	2	2.05	40	2.57	2.61	49	2.40	2.50	41
All other securities	1.60	2.85	12	3.39	3.28	62	3.16	3.24	54	3.80	4.06	51	3.34	4.20	33
Interest-bearing deposits	0.48	0.22	90	1.27	0.60	93	1.14	0.53	93	2.09	1.10	95	1.57	0.81	93
Time deposits of $250K or more	0.48	0.70	23	1.67	1.53	61	1.49	1.42	54	2.37	1.96	85	1.77	1.44	75
Time deposits < $250K	0.71	0.67	60	1.76	1.47	73	1.64	1.36	72	2.30	1.82	80	1.74	1.29	80
Other domestic deposits	0.41	0.16	93	0.82	0.41	90	0.71	0.36	89	1.63	0.93	89	1.28	0.67	88
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos		0.18			0.71		0	0.62	1	0	1.86	2	1.57	1.51	47
Other borrowed funds and trading liabilities	1.24	1.29	48	1.61	1.54	53	1.57	1.50	53	1.61	2.38	13	1.74	2.28	15
All interest-bearing funds	0.58	0.38	84	1.40	0.82	90	1.26	0.74	89	2.12	1.49	83	1.66	1.19	81

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	28,012	28,503	39,494	48,327	61,911
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	7,637	11,835	15,632	21,982	22,990
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	811	349	533	535	1,029
Insurance activities revenue	2	1	1	3	10
Venture capital revenue	0	0	0	0	0
Net servicing fees	2,620	2,243	2,809	2,316	4,696
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	6,002	2,171	3,577	3,892	12,137
Other non-interest income	10,940	11,904	16,942	19,599	21,049
Total overhead expenses	216,152	207,566	278,213	282,889	280,925
Personnel expense	132,232	122,638	163,978	161,718	157,119
Net occupancy expense	32,667	32,610	45,170	42,398	42,466
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,528	1,594	2,125	2,228	2,461
Other operating expenses	49,725	50,724	66,940	76,545	78,879
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,461	1,436	1,431	1,456	1,507
Average personnel expense per employee	90.51	85.40	114.59	111.07	104.26
Average assets per employee	11,852.89	11,393.97	11,507.12	10,453.50	9,827.61

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.14	11	0	2.09	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	53.02	58.85	24	55.25	62.06	25	54.82	62.28	21	54.93	61.29	20	51.09	60.88	14
Percent of Average Assets															
Total overhead expense	1.66	2.21	17	1.69	2.59	12	1.69	2.57	13	1.86	2.69	15	1.90	2.71	11
Personnel expense	1.02	1.23	24	1	1.30	20	1	1.30	21	1.06	1.41	18	1.06	1.44	15
Net occupancy expense	0.25	0.24	58	0.27	0.26	54	0.27	0.26	60	0.28	0.28	53	0.29	0.28	54
Other operating expenses	0.39	0.72	6	0.43	0.95	6	0.42	0.94	5	0.52	0.97	7	0.55	0.97	5
Overhead less non-interest income	1.45	1.08	80	1.46	1.27	69	1.45	1.25	70	1.54	1.32	61	1.48	1.38	56
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	52.97	58.34	26	55.18	61.60	25	54.76	61.82	23	54.88	60.64	24	51.04	60.37	15
Personnel expense	32.40	32.89	40	32.60	32.31	49	32.27	32.36	44	31.37	32.39	42	28.54	32.51	24
Net occupancy expense	8.01	6.26	78	8.67	6.55	83	8.89	6.58	83	8.23	6.52	80	7.72	6.48	73
Other operating expenses	12.56	18.68	8	13.91	22.16	9	13.59	22.28	6	15.28	21.20	14	14.78	20.90	9
Total non-interest income	6.86	28.20	3	7.58	28.52	6	7.77	28.83	6	9.38	29.23	8	11.25	28.50	14
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	1.87	3.25	28	3.15	3.23	47	3.08	3.27	46	4.26	3.88	53	4.18	4.15	48
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0.20	2.46	20	0.09	2.59	16	0.10	2.46	16	0.10	3.54	12	0.19	3.42	16
Insurance activities revenue	0	0.38	24	0	0.41	24	0	0.41	23	0	0.47	22	0	0.47	22
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	0.64	0.56	69	0.60	-0.04	83	0.55	0.01	84	0.45	0.28	75	0.85	0.65	71
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.47	3.64	38	0.58	3.74	30	0.70	3.92	31	0.76	1.86	36	2.21	1.61	69
Other non-interest income	2.68	9.39	5	3.16	9.49	6	3.33	9.65	8	3.80	10.04	11	3.82	9.86	11
Overhead less non-interest income	46.11	29.67	93	47.61	31.97	87	46.98	31.93	85	45.50	31.06	90	39.79	31.46	77
Applicable income taxes / Pretax net operating income (tax equivalent)	25.20	21.49	87	23.35	18.64	80	21.54	18.63	66	24.38	20.56	81	25.73	19.04	91
Applicable income tax + TE / Pretax net operating income + TE	25.38	23.11	78	23.77	22.16	65	21.96	21.18	48	24.60	23.23	69	25.96	21.56	84

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	9,587,452	9,348,494	9,292,625	9,553,580	9,716,979	2.56	12.95
Commercial and industrial loans	3,266,498	2,846,864	3,162,256	2,291,868	2,062,341	14.74	94.14
Loans to individuals	34,503	38,169	42,595	38,848	38,267	-9.60	-23.24
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	709,354	895,868	1,083,480	445,981	305,656	-20.82	74.66
Less: Unearned income	0	0	0	0	0		-100.00
Loans and leases, net of unearned income	13,597,807	13,129,395	13,580,956	12,330,277	12,123,243	3.57	28.04
Less: Allowance for loan and lease losses	136,774	179,849	206,741	94,144	92,557	-23.95	71.02
Net loans and leases	13,461,033	12,949,546	13,374,215	12,236,133	12,030,686	3.95	27.72
Debt securities that reprice or mature in over 1 year	2,490,881	1,926,423	2,143,760	1,626,991	1,839,505	29.30	65.31
Mutual funds and equity securities	27,077	22,665	27,612	22,123	23,405	19.47	8.40
Subtotal	15,978,991	14,898,634	15,545,587	13,885,247	13,893,596	7.25	32.37
Interest-bearing bank balances	538,546	558,942	296,302	564,711	308,124	-3.65	82.47
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	178,608	134,568	141,851	88,995	6,764	32.73	364.75
Trading assets	0	0	0	0	0		
Total earning assets	16,696,145	15,592,144	15,983,740	14,538,953	14,208,484	7.08	34.59
Non-interest-bearing cash and due from depository institutions	160,364	165,731	146,931	194,039	193,818	-3.24	-11.96
Premises, fixed assets, and leases	88,491	94,227	88,102	104,405	50,830	-6.09	74.15
Other real estate owned	15,213	18,410	20,121	24,091	7,754	-17.37	-44.59
Investment in unconsolidated subsidiaries	27,986	22,777	27,820	22,498	21,960	22.87	600.70
Intangible and other assets	811,145	840,690	840,262	783,743	825,300	-3.51	-3.55
Total assets	17,799,344	16,733,979	17,106,976	15,667,729	15,308,146	6.37	31.74
Quarterly average assets	17,719,455	16,964,791	16,781,558	15,207,341	15,231,974	4.45	50.69
Average loans and leases (YTD)	13,308,746	12,581,165	12,697,484	11,999,339	11,550,767	5.78	81.31
Memoranda							
Loans held-for-sale	179,117	9,170	17,743	54,270	25,128	1853.29	207.84
Loans not held-for-sale	13,418,690	13,120,225	13,563,213	12,276,007	12,098,115	2.27	27.05
Real estate loans secured by 1–4 family	689,006	729,728	660,973	953,895	1,076,719	-5.58	70.27
Commercial real estate loans	8,896,921	8,617,220	8,630,106	8,598,127	8,638,446	3.25	10.06
Construction and land development	255,345	335,859	309,100	312,246	287,474	-23.97	-5.66
Multifamily	588,369	405,301	404,016	370,671	373,188	45.17	88.04
Nonfarm nonresidential	8,053,207	7,876,060	7,916,990	7,915,210	7,977,784	2.25	7.38
Real estate loans secured by farmland	1,525	1,546	1,546	1,558	1,814	-1.36	415.20
Total investment securities	2,696,566	2,083,656	2,313,223	1,738,109	1,869,674	29.42	71.73
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	102,064	86,044	89,268	70,111	75,590	18.62	31.65
Mortgage-backed securities	2,426,244	1,971,059	2,190,209	1,641,675	1,766,853	23.09	68.86
Asset-backed securities	118,603	0	0	0	0		
Other debt securities	22,578	3,888	6,134	4,200	3,826	480.71	19.60
Mutual funds and equity securities	27,077	22,665	27,612	22,123	23,405	19.47	8.40
Available-for-sale securities	2,669,489	2,060,991	2,285,611	1,715,986	1,846,269	29.52	70.01
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	102,064	86,044	89,268	70,111	75,590	18.62	31.65
Mortgage-backed securities	2,426,244	1,971,059	2,190,209	1,641,675	1,766,853	23.09	68.86
Asset-backed securities	118,603	0	0	0	0		
Other debt securities	22,578	3,888	6,134	4,200	3,826	480.71	19.60
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	3,127	46,435	46,177	12,146	-47,353	-93.27	-78.29
Structured notes, fair value	0	0	0	0	0		
Pledged securities	393,660	371,593	376,073	340,853	354,637	5.94	-4.96

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	6,008,477	4,488,612	4,814,443	3,108,242	3,022,949	33.86	629.09
NOW, ATS and transaction accounts	2,161,195	1,320,921	1,653,009	1,132,582	506,956	63.61	
Time deposits less brokered deposits < $250K	1,100,464	1,613,459	1,138,971	1,955,681	2,632,581	-31.79	
MMDA and other savings accounts	3,877,688	3,604,815	3,737,203	2,995,063	2,647,501	7.57	-30.34
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,147,824	11,027,807	11,343,626	9,191,568	8,809,987	19.22	83.20
Time deposits of $250K or more	1,540,297	1,980,071	1,854,961	1,856,715	1,772,669	-22.21	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
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	100,000	150,000	347,807	346,280	0.00	-44.54
Other borrowings w/remaining maturity over 1 year	100,000	100,000	100,000	337,699	475,000	0.00	-82.59
Brokered deposits < $250K	375,304	1,000,561	1,135,534	1,478,637	1,573,318	-62.49	
Noncore funding	2,115,601	3,180,632	3,240,495	4,020,858	4,167,267	-33.48	-50.58
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	321,031	307,159	308,743	302,493	296,472	4.52	222.49
Other liabilities	140,490	177,819	160,366	116,799	131,209	-20.99	41.53
Total liabilities	15,724,946	14,693,417	15,053,230	13,631,718	13,404,935	7.02	34.91
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	136	136	136	136	136	0.00	0.74
Common surplus	1,420,151	1,432,773	1,434,917	1,428,066	1,423,405	-0.88	1.37
Retained earnings	897,766	774,970	785,940	762,480	662,375	15.85	101.70
Accumulated other comprehensive income	3,543	32,683	32,753	9,149	-32,705	-89.16	-57.91
Other equity capital components	-247,198	-200,000	-200,000	-163,820	-150,000		
Total holding company equity capital	2,074,398	2,040,562	2,053,746	2,036,011	1,903,211	1.66	11.85
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,074,398	2,040,562	2,053,746	2,036,011	1,903,211	1.66	11.85
Total liabilities and capital	17,799,344	16,733,979	17,106,976	15,667,729	15,308,146	6.37	31.74
Memoranda							
Non-interest-bearing deposits	6,008,477	4,488,612	4,814,443	3,108,242	3,022,949	33.86	106.93
Interest-bearing deposits	9,054,948	9,519,827	9,519,678	9,418,678	9,133,025	-4.88	16.11
Total deposits	15,063,425	14,008,439	14,334,121	12,526,920	12,155,974	7.53	40.75
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,053,746	2,036,011	2,036,011	1,903,211	1,928,254		
Accounting restatements	-7,551	-18,781	-18,873	0	0		
Net income	152,949	83,196	111,516	171,039	189,589		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,500	4,707	6,850	4,659	3,328		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	47,198	36,180	36,180	13,820	150,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	51,838	51,925	69,182	70,931	71,613		
Change in other comprehensive income	-29,210	23,534	23,604	41,853	-11,392		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	15,045		
Holding company equity capital, ending balance	2,074,398	2,040,562	2,053,746	2,036,011	1,903,211		

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	53.86	36.06	84	55.87	36.66	87	54.32	36.22	84	60.98	37.78	91	63.48	37.19	94
Commercial and industrial loans	18.35	11.11	83	17.01	14.40	64	18.49	13.52	75	14.63	12.02	64	13.47	12.85	57
Loans to individuals	0.19	3.60	15	0.23	3.57	19	0.25	3.40	19	0.25	4.20	15	0.25	4.31	15
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	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	3.99	4.26	58	5.35	4.66	62	6.33	4.63	66	2.85	5.01	39	2	5	26
Net loans and leases	75.63	58.81	87	77.38	63	87	78.18	61.58	91	78.10	63.77	89	78.59	63.98	90
Debt securities over 1 year	13.99	18.32	33	11.51	14.80	32	12.53	15.55	34	10.38	14.60	23	12.02	14.63	41
Mutual funds and equity securities	0.15	0.05	83	0.14	0.06	80	0.16	0.05	82	0.14	0.06	80	0.15	0.06	83
Subtotal	89.77	78.17	93	89.03	79.07	91	90.87	78.16	96	88.62	79.65	86	90.76	79.97	94
Interest-bearing bank balances	3.03	9.37	17	3.34	6.40	32	1.73	7.51	13	3.60	3.06	66	2.01	3.04	46
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	1	1.51	50	0.80	1.85	35	0.83	1.68	36	0.57	1.91	30	0.04	1.96	9
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	93.80	91.57	77	93.18	90.87	76	93.43	91.05	76	92.80	89.53	81	92.82	89.74	80
Non-interest cash and due from depository institutions	0.90	0.99	42	0.99	1.03	45	0.86	1.07	34	1.24	1.14	56	1.27	1.21	56
Other real estate owned	0.09	0.01	93	0.11	0.03	92	0.12	0.02	95	0.15	0.03	94	0.05	0.04	65
All other assets	5.30	7.39	24	5.83	8.03	25	5.71	7.82	26	5.97	9.27	15	5.92	8.98	20
Memoranda															
Short-term investments	4.03	12.31	12	4.14	10.21	23	2.56	11.17	9	4.17	7.63	46	2.06	7.80	28
U.S. Treasury securities	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
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	0.57	1.70	45	0.51	1.60	38	0.52	1.69	40	0.45	1.34	38	0.49	1.62	36
Mortgage-backed securities	13.63	13.46	53	11.78	11.20	54	12.80	11.75	54	10.48	11.44	46	11.54	11.13	54
Asset-backed securities	0.67	0.47	73	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.13	0.51	43	0.02	0.40	35	0.04	0.42	39	0.03	0.39	40	0.02	0.41	40
Loans held-for-sale	1.01	0.50	80	0.05	0.52	24	0.10	0.52	30	0.35	0.39	60	0.16	0.30	52
Loans held for investment	75.39	58.34	89	78.40	63.22	90	79.28	61.72	91	78.35	63.50	89	79.03	63.93	90
Real estate loans secured by 1–4 family	3.87	11.57	17	4.36	12.28	21	3.86	11.91	19	6.09	13.29	24	7.03	13.46	26
Revolving	0.01	1.44	9	0.01	1.72	9	0.01	1.66	9	0.03	2.07	14	0.03	2.27	12
Closed-end, secured by first liens	3.85	9.73	23	4.35	10.10	23	3.85	9.81	23	6.04	10.69	28	6.99	10.57	31
Closed-end, secured by junior liens	0.01	0.19	14	0.01	0.24	12	0.01	0.22	12	0.02	0.28	15	0.02	0.31	16
Commercial real estate loans	49.98	22.35	95	51.50	22.30	96	50.45	22.22	95	54.88	22.23	98	56.43	21.58	98
Construction and land development	1.43	3.40	27	2.01	3.47	38	1.81	3.40	34	1.99	3.44	41	1.88	3.51	38
Multifamily	3.31	3.32	62	2.42	3.10	47	2.36	3.12	44	2.37	3.01	46	2.44	2.72	53
Nonfarm nonresidential	45.24	14.65	99	47.07	14.72	99	46.28	14.72	99	50.52	14.69	99	52.11	14.44	99
Real estate loans secured by farmland	0.01	0.35	27	0.01	0.33	28	0.01	0.33	27	0.01	0.36	29	0.01	0.41	34

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	70.51	60.51	63	71.20	56.15	76	68.42	57.15	68	77.48	57.46	80	80.15	56.49	87
Real estate loans secured by 1–4 family	5.07	20	9	5.56	19.51	12	4.87	19.43	11	7.74	20.75	15	8.88	21.10	17
Revolving	0.02	2.47	6	0.01	2.66	7	0.01	2.64	8	0.04	3.15	11	0.03	3.50	10
Closed-end	5.05	17.35	12	5.55	16.64	16	4.86	16.59	13	7.69	17.39	19	8.85	17.39	18
Commercial real estate loans	65.43	37.13	93	65.63	33.63	96	63.55	34.63	94	69.73	33.52	96	71.26	32.14	96
Construction and land development	1.88	5.69	19	2.56	5.18	30	2.28	5.26	27	2.53	5.09	33	2.37	5.20	31
1–4 family	0.04	1.19	15	0.11	0.94	22	0.09	0.93	20	0.20	0.94	32	0.15	1.02	29
Other	1.83	4.46	23	2.45	4.09	32	2.19	4.19	31	2.33	4.02	34	2.22	4.05	33
Multifamily	4.33	5.41	51	3.09	4.78	39	2.97	4.96	37	3.01	4.69	41	3.08	4.10	46
Nonfarm nonresidential	59.22	24.45	98	59.99	22.19	99	58.29	22.93	99	64.19	22.15	99	65.81	21.40	99
Owner-occupied	22.38	8.31	97	20.75	7.46	97	20.58	7.68	96	22.41	7.72	96	23.20	8.03	96
Other	36.84	15.83	97	39.24	14.52	99	37.72	14.95	99	41.79	14.34	99	42.60	13.38	99
Real estate loans secured by farmland	0.01	0.61	26	0.01	0.52	26	0.01	0.54	26	0.01	0.55	28	0.01	0.63	32
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	24.02	19.45	66	21.68	22.98	48	23.28	22.17	59	18.59	19.53	52	17.01	20.32	41
Loans to individuals	0.25	6.58	13	0.29	6.23	12	0.31	6.13	14	0.32	7.13	11	0.32	7.36	12
Credit card loans	0.03	0.51	57	0.04	0.63	56	0.04	0.65	56	0.07	0.81	53	0.08	1.02	52
Agricultural loans	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	5.22	8.42	51	6.82	9.11	56	7.98	9.09	59	3.62	9.85	33	2.52	9.66	23
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	521.62	383.43	78	514.81	387.92	75	500.50	381.27	75	546.86	391.26	75	589.29	379.80	85
Real estate loans secured by 1–4 family	37.49	124.74	13	40.19	130.23	15	35.60	125.03	14	54.60	138.18	20	65.30	137.84	24
Revolving	0.13	15.53	7	0.06	18.32	8	0.05	17.42	8	0.29	21.26	12	0.23	23.33	10
Closed-end	37.36	107.54	19	40.13	110.40	18	35.55	106.14	17	54.31	115.20	25	65.07	112.79	29
Commercial real estate loans	484.05	238.58	93	474.54	237.16	93	464.82	234.65	92	492.17	229.44	95	523.88	219.72	96
Construction and land development	13.89	36.07	25	18.50	36.48	33	16.65	35.62	31	17.87	34.95	37	17.43	35.36	34
1–4 family	0.33	7.44	16	0.78	6.64	25	0.66	6.34	25	1.39	6.61	33	1.14	7.04	31
Other	13.57	28.34	29	17.72	28.60	38	15.98	28.16	34	16.48	27.32	38	16.30	27.26	37
Multifamily	32.01	35.29	62	22.32	32.93	41	21.76	32.74	39	21.22	31.04	45	22.63	27.85	48
Nonfarm nonresidential	438.15	156.30	99	433.73	156.60	99	426.41	155.06	99	453.08	152.10	99	483.82	147.22	99
Owner-occupied	165.58	52.63	98	150.04	52.43	97	150.52	52.37	97	158.14	53.07	97	170.58	54.89	96
Other	272.57	100.99	98	283.69	101.87	99	275.89	100.54	99	294.94	97.41	99	313.24	91.80	99
Real estate loans secured by farmland	0.08	3.67	26	0.09	3.43	26	0.08	3.44	26	0.09	3.60	27	0.11	4.02	33
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	177.72	116.17	81	156.77	150.16	53	170.32	139.91	64	131.19	122.02	54	125.07	128.82	50
Loans to individuals	1.88	36.56	15	2.10	36.83	15	2.29	37.47	17	2.22	43.51	13	2.32	42.67	15
Credit card loans	0.23	2.58	57	0.30	3.28	56	0.27	3.30	57	0.47	4.34	54	0.58	5.31	53
Agricultural loans	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	38.59	47.63	56	49.33	49.92	61	58.36	49.54	63	25.53	52.44	31	18.54	51.79	23
Supplemental															
Non-owner occupied CRE loans / Gross loans	43.80	29.25	83	45.13	26.62	90	43.39	27.32	87	47.61	26.45	92	48.51	24.79	95
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	324.02	187.63	88	326.33	186.45	89	317.39	183.76	89	336.06	178.57	90	356.63	167.93	93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	489.60	244.92	93	476.37	243.47	93	467.91	240.85	92	494.20	236.10	95	527.21	225.98	96

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	4.03	12.31	12	4.14	10.21	23	2.56	11.17	9	4.17	7.63	46	2.06	7.80	28
Liquid assets	17.56	29.12	22	16.11	24.65	25	15.39	26.22	20	15.32	22.44	33	14.82	22.72	30
Investment securities	15.15	20.37	30	12.45	17.19	31	13.52	17.85	32	11.09	16.99	21	12.21	17.27	29
Net loans and leases	75.63	58.81	87	77.38	63	87	78.18	61.58	91	78.10	63.77	89	78.59	63.98	90
Net loans, leases and standby letters of credit	76.28	59.61	88	78.08	63.89	89	78.82	62.48	91	78.82	64.84	89	79.05	65.07	88
Core deposits	73.87	75.52	30	65.90	69.20	29	66.31	70.67	24	58.67	63.09	26	57.55	62.13	26
Noncore funding	11.89	10.15	71	19.01	15.53	70	18.94	14.13	74	25.66	19.36	72	27.22	21.34	71
Time deposits of $250K or more	8.65	1.67	98	11.83	2.35	98	10.84	2.11	97	11.85	2.94	96	11.58	2.89	96
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	30	0	0.59	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.56	0.88	57	0.60	1.75	40	0.88	1.24	55	2.22	3.01	45	2.26	3.67	39
Earning assets that reprice within 1 year	34.31	38.80	39	36.72	38.76	43	36.36	39.38	39	35.55	39.29	35	34.26	40.29	31
Interest-bearing liabilities that reprice within 1 year	16.03	6.64	87	26.42	8.86	93	22.97	8.20	89	32.59	10.19	94	34.95	10.01	95
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	18.28	30.83	21	10.30	27.76	14	13.39	29.11	14	2.96	26.63	7	-0.68	27.38	5
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.74	-3.31	84	16.67	6.19	80	18	3.20	85	24.21	14.45	79	27.71	16.62	79
Net short-term noncore funding dependence	7.95	-9.17	92	15.84	-2.71	91	17.16	-4.76	94	21.53	3.38	92	21.19	4.66	89
Short-term investment / Short-term noncore funding	36.05	304.29	6	22.69	149.65	12	14.09	184.19	4	17.92	77.77	23	9.66	66.46	10
Liquid assets - short-term noncore funding / Nonliquid assets	7.74	36.72	14	-2.57	24.47	8	-3.29	28.18	9	-9.41	16.97	7	-7.60	16.04	11
Net loans and leases / Total deposits	89.36	73.05	85	92.44	82.06	81	93.30	79.43	85	97.68	90.31	74	98.97	90.08	79
Net loans and leases / Core deposits	102.38	78.83	86	117.43	92.26	85	117.90	88.34	87	133.12	103.93	86	136.56	105	85
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.73			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.18	1.06	33	2.81	4.54	32	2.77	4.31	30	0.73	1.36	39	-3.04	-1.98	18
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99	84.59	69	98.91	86.72	65	98.81	87.23	66	98.73	85.40	68	98.75	81.88	75
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
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	3.78	8.38	46	4.13	9.87	45	3.86	9.83	43	4.03	7.75	50	4.04	9.16	44
Mortgage-backed securities	89.98	66.09	82	94.60	66.61	90	94.68	66.64	88	94.45	67.43	92	94.50	65.45	91
Asset-backed securities	4.40	2.45	72	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.84	3.01	44	0.19	2.93	38	0.27	3.01	41	0.24	2.94	41	0.20	2.79	39
Mutual funds and equity securities	1	0.29	86	1.09	0.38	83	1.19	0.35	87	1.27	0.40	85	1.25	0.42	87
Debt securities 1 year or less	6.62	8.18	51	6.46	11.25	37	6.13	10.55	39	5.12	11.86	33	0.36	11.91	6
Debt securities 1 to 5 years	35.11	17.39	83	26.86	17.70	72	25.58	17.03	69	45.25	17.94	88	37.45	19.18	81
Debt securities over 5 years	57.26	72.07	24	65.59	68.10	41	67.10	69.86	40	48.36	66.02	30	60.94	64.73	35
Pledged securities	14.60	33.37	26	17.83	37.16	28	16.26	35.67	27	19.61	30.57	40	18.97	33.30	33
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	3.41	64.27	21	56.48	124.80	41	-32.97	183.32	2	107.60	26.69	84	-7.53	6.77	32
Investment securities	29.42	32.48	52	16.11	20.30	50	33.09	23.62	70	-7.04	11.75	9	8.69	9.42	62
Core deposits	19.22	16.96	66	20.80	26	39	23.41	26.88	46	4.33	11.23	27	0.46	7.29	22
Noncore funding	-33.48	-21.64	32	-16.13	-6.57	37	-19.41	-12.18	42	-3.51	6.59	35	26.12	10.67	78

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)			2,137,178	1,864,946	1,712,032
Commit: Secured commercial real estate loans	310,370	295,896	250,476	290,467	362,627
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			106,912	101,651	96,849
Securities underwriting	0	0	0	0	0
Standby letters of credit	117,132	116,943	108,834	113,719	69,763
Commercial and similar letters of credit	55,897	33,794	40,508	37,627	65,822
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	110,888	62,776	112,313	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	110,888	62,776	112,313	0	0
Derivative Contracts					
Interest rate futures and forward contracts	27,087	0	0	0	0
Written options contracts (interest rate)	22,929	31,689	43,774	10,540	874
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,204,409	1,093,758	1,107,857	840,432	549,776
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							12.49	22.01	15	11.90	23.52	12	11.18	24.05	10
Standby letters of credit	0.66	0.66	63	0.70	0.72	64	0.64	0.71	62	0.73	0.84	56	0.46	0.92	36
Commercial and similar letters of credit	0.31	0.02	96	0.20	0.02	96	0.24	0.02	96	0.24	0.02	98	0.43	0.02	97
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)	0.62	0.24	78	0.38	0.39	72	0.66	0.35	77	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.62	0.13	84	0.38	0.35	82	0.66	0.30	84	0	0.45	34	0	0.69	34
Derivative contracts	7.05	47.31	24	6.73	51.49	19	6.73	48.62	18	5.43	68.47	19	3.60	65.81	18
Interest rate contracts	7.05	35.15	25	6.73	36.10	20	6.73	34.36	20	5.43	47.31	20	3.60	43.84	19
Interest rate futures and forward contracts	0.15	4.39	41	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.13	1.69	30	0.19	2.33	26	0.26	2.18	31	0.07	2.47	25	0.01	2.16	21
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	6.77	20.27	34	6.54	20.71	26	6.48	20.83	27	5.36	28.86	23	3.59	26.74	21
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							16.83	42.82	8	15.54	45.53	8	14.82	44.93	7

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,254,425	1,125,447	1,151,631	850,972	550,650
Interest rate contracts	1,254,425	1,125,447	1,151,631	850,972	550,650
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	27,087	0	0	0	0
Written options	22,929	31,689	43,774	10,540	874
Exchange-traded	0	0	0	0	0
Over-the-counter	22,929	31,689	43,774	10,540	874
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,204,409	1,093,758	1,107,857	840,432	549,776
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,254,425	1,125,447	1,151,631	850,972	550,650
Interest rate contracts	1,254,425	1,125,447	1,151,631	850,972	550,650
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,376,185	1,219,309	1,282,483	840,432	448,306
One year or less	11,522	7,320	7,263	9,682	0
Over 1 year to 5 years	569,530	512,352	519,080	146,781	132,502
Over 5 years	795,133	699,637	756,140	683,969	315,804
Gross negative fair value (absolute value)	21,258	41,904	35,377	10,370	7,062
Gross positive fair value	22,117	41,374	35,331	10,448	7,069
Held for trading	0	0	0	0	0
Non-traded	22,117	41,374	35,331	10,448	7,069
Current credit exposure on risk-based capital derivative contracts	21,763	40,617	34,606	10,354	7,059
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	2.16	12.59	38	0	14.59	8	0	14.05	7	0	13.49	6	0	12.78	8
Written options	1.83	7.18	35	2.82	8.60	38	3.80	8.18	42	1.24	5.91	30	0.16	6.60	17
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	1.83	6.91	37	2.82	8.13	41	3.80	7.73	46	1.24	5.10	32	0.16	5.49	21
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
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	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	96.01	71.71	77	97.18	67.37	83	96.20	68.76	81	98.76	69.75	87	99.84	70.34	90
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	109.71	91.91	93	108.34	90.28	92	111.36	91.48	92	98.76	93.86	60	81.41	94.47	15
One year or less	0.92	27.90	12	0.65	31.66	8	0.63	32.05	8	1.14	32.17	7	0	32.51	3
Over 1 year to 5 years	45.40	29.78	74	45.52	27.15	79	45.07	27.06	77	17.25	30.45	37	24.06	31.16	37
Over 5 years	63.39	29.19	83	62.17	28.15	83	65.66	29.56	84	80.38	28.09	95	57.35	28.71	76
Gross negative fair value (absolute value)	1.69	1.18	70	3.72	1.65	83	3.07	1.55	78	1.22	0.83	72	1.28	0.72	91
Gross positive fair value	1.76	1.59	60	3.68	2.48	70	3.07	2.23	69	1.23	1.19	56	1.28	0.85	82
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	40	0.03	0.07	44	0.02	0.07	41	0.01	0.06	30	0	0.06	29
Gross positive fair value (X)	0.01	0.06	28	0.03	0.10	27	0.02	0.09	26	0.01	0.07	25	0	0.06	25
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.01	0.01	67	0.03	0.02	71	0.02	0.02	70	0.01	0.01	64	0	0.01	63
Current credit exposure (X)	0.01	0.05	38	0.02	0.07	36	0.02	0.06	33	0.01	0.05	31	0	0.04	36
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.15	0.59	34	0.30	0.91	36	0.24	0.85	32	0.08	0.73	31	0.06	0.53	34

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	206,741	94,144	94,144	92,557	84,541
Gross losses	60,897	13,211	16,026	8,109	10,875
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,630	5,216	7,423	3,737	3,991
Net losses	56,267	7,995	8,603	4,372	6,884
Provision for loan and lease losses	-13,700	67,500	95,000	7,300	14,900
Adjustments	0	26,200	26,200	-1,341	0
Ending balance	136,774	179,849	206,741	94,144	92,557
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.11	-0.12	45	0.55	0.66	41	0.58	0.51	60	0.05	0.15	22	0.10	0.14	42
Provision for loan and lease losses / Average loans and leases	-0.14	-0.21	51	0.72	1.06	34	0.75	0.82	51	0.06	0.24	19	0.13	0.24	35
Provision for loan and lease losses / Net loan and lease losses	-24.35	-65.12	58	844.28	587.54	77	1,104.27	487.86	86	166.97	130.58	76	216.44	134.68	87
Allowance for loan and lease losses / Total loans and leases not held for sale	1.02	1.32	25	1.37	1.58	39	1.52	1.58	52	0.77	0.83	45	0.77	0.90	36
Allowance for loan and lease losses / Total loans and leases	1.01	1.30	26	1.37	1.55	39	1.52	1.55	54	0.76	0.81	47	0.76	0.89	36
Allowance for loan and lease losses / Net loans and leases losses (X)	1.82	17.40	1	16.87	11.29	76	24.03	11.58	84	21.53	8.03	86	13.45	7.54	84
Allowance for loan and lease losses / Nonaccrual assets	182.52	330.05	25	188.47	301.93	30	184.98	299.17	32	113.80	218.72	29	112.16	214.03	27
ALLL / 90+ days past due + nonaccrual loans and leases	172.03	271.93	33	185.48	249.38	40	183.97	244.34	41	91.02	151.73	31	94.30	160.51	30
Gross loan and lease losses / Average loans and leases	0.61	0.20	92	0.14	0.35	30	0.13	0.34	26	0.07	0.28	18	0.09	0.30	22
Recoveries / Average loans and leases	0.05	0.08	36	0.06	0.07	47	0.06	0.07	49	0.03	0.08	26	0.03	0.09	24
Net losses / Average loans and leases	0.56	0.12	94	0.08	0.28	28	0.07	0.27	23	0.04	0.21	18	0.06	0.22	26
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	28.89	25.09	66	64.32	24.77	93	91.54	33.98	94	34.36	36.22	56	22.92	41.30	29
Earnings coverage of net loan and lease losses (X)	3.39	26.30	16	22.04	20.97	69	27.58	22.91	70	53.44	24.40	85	39.28	21.75	82
Net Loan and Lease Losses By Type															
Real estate loans	0.76	0.02	99	0.11	0.04	84	0.07	0.04	72	0	0.01	32	0.05	0.02	75
Real estate loans secured by 1–4 family	0.15	-0.01	96	0	0.01	37	0	0.01	37	0.01	0.01	56	-0.12	0.01	4
Revolving	-7.83	-0.07	1	-1.15	0.01	3	-1.38	0.01	2	-0.02	0.02	22	-32.66	0.03	1
Closed-end	0.18	-0.01	96	0	0.01	40	0	0	42	0.01	0	60	0	0.01	33
Commercial real estate loans	0.81	0.04	99	0.12	0.06	77	0.08	0.07	65	0	0.01	25	0.07	0.01	87
Construction and land development	4.24	0.01	98	1.42	0	99	0.83	0	98	0	-0.01	60	-0.07	-0.03	23
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	4.24	0.01	98	1.42	0	99	0.83	0	99	0	-0.01	61	-0.07	-0.02	16
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0.76	0.05	99	0.07	0.08	60	0.05	0.11	51	0	0.02	23	0.07	0.02	82
Owner-occupied	0.02	0.01	82	0.02	0.02	75	0.02	0.02	70	0.01	0.01	71	0	0.01	49
Other	0.74	0.04	99	0.04	0.05	65	0.03	0.08	56	-0.01	0.01	8	0.07	0.01	90
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	0.05	0.19	35	-0.03	0.46	3	0.02	0.47	9	0.15	0.37	29	0.06	0.31	17
Loans to individuals	0.84	0.72	64	3.54	1.25	90	2.79	1.13	86	2.85	1.17	87	3.15	1.16	88
Credit card loans	6.77	2.27	93	24.88	3.33	98	22.97	2.92	98	13.59	3.11	97	11.22	2.92	97
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0	0.15	22	0	0.14	28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	19,762	64,026	28,171	15,177	15,488
90+ days past due loans and leases	4,567	1,537	614	20,706	15,633
Nonaccrual loans and leases	74,938	95,425	111,765	82,728	82,523
Total past due and nonaccrual loans and leases	99,267	160,988	140,550	118,611	113,644
Restructured 30–89 days past due	2,589	7	0	13	1,113
Restructured 90+ days past due	25	4	498	21	0
Restructured nonaccrual	14,939	14,068	14,255	11,017	13,602
Total restructured loans and leases	17,553	14,079	14,753	11,051	14,715
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	36,705	35,418	36,797	35,547	49,297
Other real estate owned	15,213	18,410	20,121	24,091	7,754
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.15	0.29	31	0.49	0.37	70	0.21	0.39	29	0.12	0.43	14	0.13	0.44	15
90+ days past due loans and leases	0.03	0.09	54	0.01	0.13	35	0	0.12	27	0.17	0.15	70	0.13	0.17	61
Nonaccrual loans and leases	0.55	0.54	59	0.73	0.66	61	0.82	0.66	71	0.67	0.51	70	0.68	0.54	72
90+ days past due and nonaccrual loans and leases	0.58	0.68	50	0.74	0.84	51	0.83	0.85	57	0.84	0.71	65	0.81	0.75	62
30–89 days past due restructured	0.02	0.01	81	0	0.01	35	0	0.01	16	0	0.01	27	0.01	0.02	58
90+ days past due restructured	0	0	64	0	0.01	57	0	0.01	76	0	0.01	61	0	0.01	26
Nonaccrual restructured	0.11	0.12	52	0.11	0.14	50	0.10	0.13	51	0.09	0.14	44	0.11	0.16	43
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.15	0.29	31	0.49	0.37	70	0.21	0.40	29	0.12	0.43	14	0.13	0.44	15
90+ days past due assets	0.03	0.09	53	0.01	0.13	33	0	0.12	26	0.17	0.15	70	0.13	0.18	61
Nonaccrual assets	0.55	0.55	59	0.73	0.67	61	0.82	0.67	70	0.67	0.53	70	0.68	0.57	70
30+ days past due and nonaccrual assets	0.73	1	40	1.23	1.25	56	1.03	1.29	48	0.96	1.19	52	0.94	1.26	41
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.45	0.40	68	0.58	0.52	65	0.66	0.52	74	0.66	0.44	80	0.64	0.48	74
90+ days past due and nonaccrual assets + other real estate owned	0.53	0.42	73	0.69	0.55	72	0.77	0.55	81	0.81	0.48	84	0.69	0.52	73
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.73	0.48	81	0.89	0.61	79	0.99	0.60	86	0.91	0.53	87	0.92	0.60	80
Allowance for loan and lease losses	94.66	67.85	78	82.99	66.38	74	81.83	66.66	74	151.26	115.41	74	152	118.28	74
Equity capital + allowance for loan and lease losses	5.86	4.12	77	6.72	5.10	73	7.48	4.97	82	6.68	4.28	78	7.05	4.79	77
Tier 1 capital + allowance for loan and lease losses	6.96	4.89	78	8.14	6.26	66	9.02	6.05	78	8.15	5.65	76	8.53	6.16	73
Loans and leases + other real estate owned	0.95	0.82	64	1.14	0.98	68	1.24	0.97	75	1.15	0.85	76	1.16	0.96	68

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	0.11	0.25	32	0.68	0.35	82	0.26	0.39	42	0.14	0.38	19	0.09	0.42	8
	90+ days past due	0.04	0.12	60	0	0.17	39	0.01	0.16	39	0.16	0.16	73	0.11	0.22	62
	Nonaccrual	0.62	0.60	62	0.83	0.70	67	0.99	0.76	72	0.68	0.46	74	0.61	0.57	64
Commercial and industrial	30–89 days past due	0.29	0.24	67	0.02	0.24	13	0.11	0.23	35	0.07	0.31	17	0.31	0.30	62
	90+ days past due	0.02	0.02	68	0	0.03	18	0	0.03	16	0.19	0.05	90	0.21	0.05	89
	Nonaccrual	0.47	0.65	45	0.62	0.80	42	0.61	0.75	45	0.74	0.83	54	1.13	0.76	73
Individuals	30–89 days past due	0.12	0.60	22	0.25	0.74	22	1.92	0.83	92	0.77	0.83	46	1.06	0.84	62
	90+ days past due	0.24	0.08	81	3.10	0.11	99	0.32	0.14	80	1.54	0.17	95	0.64	0.16	89
	Nonaccrual	0	0.17	9	0.01	0.24	22	0	0.28	9	0.04	0.17	35	0.04	0.23	29
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		0.11			0.15			0.17			0.24			0.17	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.51			0.72			0.49			0.67			0.75	
Foreign governments	30–89 days past due		0			3.73			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.13	20	0.02	0.19	43	0	0.15	19	0.08	0.13	56	0.09	0.14	60

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	0.36	2	0.38	0.51	44	1.25	0.65	84	0.49	0.67	45	0.14	0.71	8
	90+ days past due	0.06	0.25	56	0.01	0.36	42	0	0.33	16	0.04	0.31	49	0.04	0.46	40
	Nonaccrual	0.25	0.76	20	0.61	0.91	39	0.59	0.89	37	0.29	0.73	18	0.13	0.86	8
Revolving	30–89 days past due	0	0.33	6	23.83	0.40	99	0	0.48	5	0	0.45	5	10.62	0.50	98
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	6.74	0.05	99	4.37	0.05	99
	Nonaccrual	0	1.05	6	32.73	1.28	99	36.41	1.13	99	0	1	5	0	1.17	4
Closed-end	30–89 days past due	0	0.36	2	0.35	0.52	42	1.25	0.65	84	0.49	0.70	42	0.11	0.75	6
	90+ days past due	0.06	0.27	59	0.01	0.41	43	0	0.38	17	0	0.35	16	0.03	0.53	37
	Nonaccrual	0.25	0.71	20	0.56	0.89	39	0.54	0.87	36	0.29	0.70	21	0.13	0.84	12
Junior lien	30–89 days past due	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	9	0	0.03	25
	90+ days past due	0	0	34	0.01	0	87	0	0	32	0	0	29	0	0	57
	Nonaccrual	0.02	0.04	41	0.04	0.05	52	0.02	0.04	34	0.02	0.04	37	0.01	0.06	32
Commercial real estate	30–89 days past due	0.12	0.16	53	0.70	0.21	90	0.18	0.26	53	0.10	0.18	38	0.08	0.17	31
	90+ days past due	0.04	0.01	84	0	0.02	59	0.01	0.02	61	0.18	0.03	92	0.12	0.03	87
	Nonaccrual	0.65	0.48	70	0.85	0.53	77	1.03	0.62	74	0.73	0.23	92	0.67	0.28	92
Construction and development	30–89 days past due	0	0.15	18	2.42	0.24	96	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	1.23	0.02	99	0	0.02	31
	Nonaccrual	0	0.31	14	1.96	0.32	90	6.06	0.41	96	3.26	0.20	96	0	0.19	12
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	2.42	0.17	96	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	40	0	0	39	0	0	40	1.23	0.01	99	0	0.02	33
	Nonaccrual	0	0.25	15	1.96	0.26	91	6.06	0.35	96	3.26	0.17	96	0	0.15	15
Multifamily	30–89 days past due	0	0.09	26	0.14	0.09	76	0.36	0.09	87	0	0.08	19	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0.08	0	93	0.08	0.01	91
	Nonaccrual	0.37	0.13	83	0.21	0.09	80	0.21	0.11	79	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.13	0.12	60	0.66	0.21	85	0.18	0.23	57	0.11	0.14	48	0.09	0.17	32
	90+ days past due	0.04	0.01	84	0	0.02	65	0.01	0.02	65	0.14	0.03	86	0.13	0.03	87
	Nonaccrual	0.69	0.58	67	0.83	0.68	61	0.87	0.80	60	0.66	0.28	85	0.72	0.30	86
Owner Occupied	30–89 days past due	0.05	0.04	68	0.02	0.07	41	0.06	0.07	54	0.04	0.07	42	0.05	0.09	34
	90+ days past due	0	0	35	0	0	75	0.01	0	76	0.04	0.01	81	0.05	0.01	85
	Nonaccrual	0.24	0.20	58	0.36	0.26	66	0.36	0.27	64	0.35	0.16	79	0.32	0.17	77
Other	30–89 days past due	0.07	0.07	67	0.63	0.13	92	0.12	0.14	63	0.07	0.07	61	0.04	0.07	52
	90+ days past due	0.04	0.01	87	0	0.01	33	0	0.01	33	0.10	0.01	94	0.08	0.01	91
	Nonaccrual	0.45	0.31	70	0.47	0.36	65	0.51	0.44	64	0.32	0.10	88	0.40	0.13	87
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	1.01	0.79	67	1.75	0.92	85	0.75	0.95	30	3.61	1.19	94	4.21	1.22	92
	90+ days past due	1.92	0.40	95	3.45	0.55	98	2.67	0.63	98	7.33	0.78	98	2.54	0.73	97
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

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

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,173,089	1,232,909	1,235,053	1,264,382	1,273,541
Retained earnings	920,701	793,750	804,813	762,480	662,375
Accumulated other comprehensive income (AOCI)	3,543	32,683	32,753	9,149	-32,705
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,097,333	2,059,342	2,072,619	2,036,011	1,903,211
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	470,778	471,821	471,358	473,165	477,573
Accumulated other comprehensive income-related adjustments	3,543	32,683	32,753	9,149	-32,705
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,623,012	1,554,838	1,568,508	1,553,697	1,458,343
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,623,012	1,554,838	1,568,508	1,553,697	1,458,343
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	101,156	99,988	100,277	99,134	98,028
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	101,156	99,988	100,277	99,134	98,028
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	101,156	99,988	100,277	99,134	98,028
Tier 1 Capital	1,724,168	1,654,826	1,668,785	1,652,831	1,556,371
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	106,434	151,286	177,444	94,780	93,293
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	106,434	151,286	177,444	94,780	93,293
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	106,434	151,286	177,444	94,780	93,293
Exited advanced approach tier 2 capital					
Total capital	1,830,602	1,806,112	1,846,229	1,747,611	1,649,664
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	17,742,389	16,983,572	16,800,431	15,207,341	15,231,974
Less: Deductions from common equity tier 1 capital	470,778	471,821	471,358	473,165	477,573
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	17,271,611	16,511,751	16,329,073	14,734,176	14,754,401
Total risk-weighted assets	14,737,809	13,691,823	14,341,456	13,208,299	12,749,402
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	11.01	12.59	25	11.36	12.26	37	10.94	12.35	31	11.76	12.11	48	11.44	12.09	47
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	11.70	13.31	22	12.09	12.97	39	11.64	13.08	27	12.51	12.78	53	12.21	12.85	47
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	12.42	15.21	6	13.19	15.12	18	12.87	15.23	12	13.23	14.36	36	12.94	14.45	26
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	9.98	9.07	76	10.02	9.05	79	10.22	9.13	82	11.22	9.76	80	10.55	9.71	78
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2	1	1	3	10	100.00	
Other insurance activities income	2	1	1	3	10	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	76,616	77,251	76,628	76,205	75,089	-0.82	4.72

	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	24	0	0.41	24	0	0.41	23	0	0.47	22	0	0.47	22
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.12	11.72	22	4.21	11.07	26	4.09	11.03	27	4.36	11.51	26	4.55	10.22	26
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

Foreign Activities

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

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87		0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		-0.16		-100	-0.58	2		-2.40			22.48		-100	7.24	1
Total selected assets		3.36		-100	2.65	3		2.04			12.40		-100	3.24	1
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	7.85	15.68	12.95	20.52	19.42

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	108,000	76,000	96,000	120,000	129,000	42.11	300.00
Dividends	108,000	76,000	96,000	120,000	129,000	42.11	300.00
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							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	108,000	76,000	96,000	120,000	129,000	42.11	300.00
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	108,000	76,000	96,000	120,000	129,000	42.11	300.00
Operating Expenses							
Personnel expenses	0	0	0	0	0		-100.00
Interest expense	3,967	7,075	9,458	9,264	5,797	-43.93	
Other expenses	7,156	7,611	10,005	11,125	11,211	-5.98	-27.97
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11,123	14,686	19,463	20,389	17,008	-24.26	7.31
Income (loss) before taxes	96,877	61,314	76,537	99,786	112,517	58.00	482.37
Applicable income taxes (credit)	-3,047	-3,934	-5,197	-5,539	-4,910		
Extraordinary items							
Income before undistributed income of subsidiaries	99,924	65,248	81,734	105,325	117,427	53.14	391.92
Equity in undistributed income of subsidiaries	53,025	17,948	29,782	65,714	72,162	195.44	0.42
Bank subsidiaries	53,025	17,948	29,782	65,714	72,162	195.44	0.42
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	152,949	83,196	111,516	171,039	189,589	83.84	109.18
Memoranda							
Bank net income	161,025	93,948	125,782	185,714	201,162	71.40	101.77
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	2,362,519	98.54	2,321,475	98.70	2,335,336	98.73	2,294,175	2,181,959	1.77	22.45
Common and preferred stock	2,362,519	98.54	2,321,475	98.70	2,335,336	98.73	2,294,175	2,181,959	1.77	22.45
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	3,901	0.16	3,901	0.17	3,901	0.16	3,901	3,901	0.00	-2.33
Common and preferred stock	3,901	0.16	3,901	0.17	3,901	0.16	3,901	3,901	0.00	-2.33
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				
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	0	0	0	0	0	0	0	525		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	23,846	0.99	20,643	0.88	20,170	0.85	38,981	12,593	15.52	96.21
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	7,240	0.30	5,933	0.25	5,878	0.25	5,954	6,143	22.03	-20.33
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,397,506	100.00	2,351,952	100.00	2,365,285	100.00	2,343,011	2,205,121	1.94	22.65
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	215,974	9.01	203,270	8.64	204,565	8.65	199,458	194,543	6.25	
Other liabilities	2,077	0.09	4,231	0.18	2,796	0.12	4,507	5,438	-50.91	266.96
Balance due to subsidiaries and related institutions	105,057	4.38	103,889	4.42	104,178	4.40	103,035	101,929	1.12	5.53
Total liabilities	323,108	13.48	311,390	13.24	311,539	13.17	307,000	301,910	3.76	222.74
Equity Capital	2,074,398	86.52	2,040,562	86.76	2,053,746	86.83	2,036,011	1,903,211	1.66	11.85
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	136	0.01	136	0.01	136	0.01	136	136	0.00	0.74
Common surplus	1,420,151	59.23	1,432,773	60.92	1,434,917	60.67	1,428,066	1,423,405	-0.88	1.37
Retained earnings	897,766	37.45	774,970	32.95	785,940	33.23	762,480	662,375	15.85	101.70
Accumulated other comprehensive income	3,543	0.15	32,683	1.39	32,753	1.38	9,149	-32,705	-89.16	-57.91
Other equity capital components	-247,198	-10.31	-200,000	-8.50	-200,000	-8.46	-163,820	-150,000		
Total liabilities and equity capital	2,397,506	100.00	2,351,952	100.00	2,365,285	100.00	2,343,011	2,205,121	1.94	22.65
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	105,057	4.38	103,889	4.42	104,178	4.40	103,035	101,929	1.12	5.53
Notes payable to subsidiaries that issued TPS	105,057	4.38	103,889	4.42	104,178	4.40	103,035	101,929	1.12	-16.62
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	9.86	12.52	29	5.47	6.29	37	5.49	7.29	28	8.63	9.68	34	9.92	10.40	43
Bank net income / Average equity investment in banks	9.12	12.35	24	5.43	6.43	32	5.44	7.45	25	8.24	10.51	23	9.53	11.19	35
Nonbank net income / Average equity investment in nonbanks	0	13.18	17	0	8.01	20	0	9.75	17	0	7.89	17	0	7.10	17
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	105.28	96.45	79	112.92	87.60	84	112.79	88.16	87	108.58	82.22	82	106.10	82.56	73
Nonbank net income / Parent net income	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	15.58	16.51	61	15.26	20.37	56	15.17	20.06	58	15.08	20.43	63	15.86	20.88	57
Total debt / Equity capital	10.41	11.37	59	9.96	14.74	53	9.96	14.41	54	9.80	14.31	58	10.22	14.69	59
Total debt + notes payable to subs that issued TPS / Equity capital	15.48	13.41	69	15.05	17.04	60	15.03	16.67	62	14.86	16.36	66	15.58	17.10	63
Total debt + Loans guaranteed for affiliate / Equity capital	10.41	11.46	58	9.96	15.02	52	9.96	14.68	53	9.80	14.56	57	10.22	15.14	58
Total debt / Equity capital – excess over fair value	10.41	11.47	58	9.96	14.86	53	9.96	14.52	54	9.80	14.51	58	10.22	14.81	58
Long-term debt / Equity capital	10.41	10.65	60	9.96	13.73	54	9.96	13.56	54	9.80	13.04	60	10.22	13.37	61
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	51.30	40.69	56	49.92	32.61	66	50.05	34.67	64	31.16	28.44	55	25.22	28.63	48
Double Leverage															
Equity investment in subs / Equity capital	114.08	103.15	91	113.96	103.27	91	113.90	102.81	91	112.87	103.22	89	114.85	103.10	89
Total investment in subs / Equity capital	114.08	108.29	82	113.96	110.46	80	113.90	110.16	79	112.87	111.07	76	114.85	112.48	72
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)	1.43	0.27	90	2.57	0.69	89	2.56	0.47	93	1.53	0.36	91	1.49	0.35	90
Equity investment in subs – equity cap / Net income-div (X)	2.17	0.85	88	6.83	2.31	88	6.74	1.82	93	2.62	1.22	87	2.40	1.22	83
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	179.10	152.56	68	127.17	128.63	56	121.44	136.59	49	144.06	177.68	41	156.09	162.34	50
Cash from ops + noncash items + op expense / Op expense + dividend	181.01	155.61	68	126.95	142.45	50	119.82	147.24	43	143.45	190.27	36	156.27	174.91	46
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.56	94.59	66	79.64	140.42	18	86.06	134.08	18	135.49	116.34	69	104.16	103.19	58
Pretax operating income + interest expense / Interest expense	2,542.07	1,645.53	76	966.63	1,826.91	52	909.23	2,016.32	47	1,177.14	1,968.54	45	2,040.95	2,898.75	73
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,505.64	1,896.20	59	669.57	1,413.95	42	641.01	1,539.23	38	723.58	1,632.83	33	1,025.84	1,369.37	51
Dividends + interest from subsidiaries / Interest expense + dividends	193.53	174.48	68	128.81	144.62	50	122.08	150.43	45	149.64	210.80	35	166.65	188.90	46
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.16	3.29	40	1.04	3.69	42	1.06	3.85	39	1.87	2.64	52	0.79	2.61	43
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	51.88	69.90	40	79.58	84.44	52	84.64	81.10	61	67.34	57.84	67	60.99	57.26	60
Dividends declared / Net income	33.89	27.22	63	62.41	49.77	70	62.04	42.29	79	41.47	33.08	66	37.77	27.33	70
Net income – dividends / Average equity	6.52	9.25	30	2.06	3.19	33	2.08	4.14	24	5.05	6.46	28	6.18	7.33	36
Percent of Dividends Paid															
Dividends from bank subsidiaries	208.34	160.45	71	146.36	130.19	63	138.76	132.17	55	169.18	178.13	48	180.13	157.73	54
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	208.34	213.42	63	146.36	167.02	55	138.76	174.85	45	169.18	260.40	35	180.13	215.26	42
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	67.07	43.30	70	80.90	61.85	60	76.32	60.28	69	64.62	66.55	46	64.13	60.71	59
Interest income from bank subsidiaries	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	67.07	48.70	68	80.90	71.13	56	76.32	62.88	65	64.62	69.36	41	64.13	63.43	55
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			52.29			56.39			82.95			51.40	
Interest income from nonbank subsidiaries		2.38			4.57			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.66			0.93			0.86			1.92			2.96	
Other income from nonbank subsidiaries		0.11			0.20			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		94.31			70.62			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	72.55	94	100	68	94	100	69.76	96	100	67.32	97	100	65.18	93
Interest income from bank subsidiaries	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	100	82.68	92	100	80.80	90	100	82.20	93	100	78.80	95	100	74.20	88
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	5.69	14	0	5.80	18	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	48.64	28.03	74	51.11	27.05	75	50.93	27.08	75	51.66	28.33	75	52.39	26.53	75