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

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BHC Name INDEPENDENT BANK GROUP, INC.

City/State MCKINNEY, TX

Bank Holding Company Information

Federal Reserve District: 11
Consolidated Assets ($000): 18,918,225
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:

INDEPENDENT BANK GROUP, INC.
7777 HENNEMAN WAY, SUITE 600

MCKINNEY, TX 75070

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	18,245,999	16,013,895	16,311,933	14,539,832	9,473,722
Net income ($000)	170,563	142,935	201,209	192,736	128,259
Number of BHCs in peer group	132	130	128	125	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.85	2.65	65	3.22	2.80	76	3.19	2.77	75	3.51	3.01	76	3.47	3.33	56
+ Non-interest income	0.38	1.09	12	0.54	1.21	22	0.52	1.21	20	0.54	1.32	16	0.45	0.90	21
– Overhead expense	1.71	2.21	19	1.92	2.59	20	1.88	2.57	17	2.22	2.69	25	2.10	2.58	24
– Provision for credit losses	-0.07	-0.12	57	0.33	0.66	18	0.26	0.51	22	0.10	0.15	42	0.10	0.12	52
+ Securities gains (losses)	0	0.01	23	0	0.03	45	0	0.02	42	0	0.01	56	-0.01	0	19
+ Other tax equivalent adjustments	0.01	0	93	0.01	0	92	0.01	0	93	0	0	42	0	0	81
= Pretax net operating income (tax equivalent)	1.60	1.76	44	1.52	0.91	85	1.58	1.04	84	1.73	1.56	65	1.72	1.55	64
Net operating income	1.25	1.34	45	1.19	0.70	85	1.23	0.81	82	1.33	1.19	63	1.35	1.22	65
Net income	1.25	1.34	45	1.19	0.71	84	1.23	0.82	82	1.33	1.19	63	1.35	1.22	65
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.56	3.12	77	4.32	3.64	87	4.23	3.55	86	5.15	4.41	86	4.99	4.38	86
Interest expense	0.40	0.26	82	0.71	0.58	70	0.65	0.52	72	1.16	1.08	65	0.99	0.81	72
Net interest income (tax equivalent)	3.16	2.85	68	3.61	3.05	80	3.57	3.01	81	3.99	3.33	77	4	3.58	77
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.12	34	0.03	0.28	11	0.05	0.27	17	0.07	0.21	31	0.06	0.09	52
Earnings coverage of net loan and lease losses (X)	45.30	26.30	75	70.46	20.97	88	44.52	22.91	85	32.05	24.40	74	38.08	29.27	65
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.21	1.32	42	0.68	1.58	9	0.67	1.58	7	0.44	0.83	15	0.57	0.94	11
Allowance for loan and lease losses / Total loans and leases	1.20	1.30	44	0.68	1.55	9	0.67	1.55	7	0.44	0.81	15	0.57	0.93	12
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.65	0.58	63	0.25	0.71	10	0.43	0.71	27	0.23	0.57	14	0.29	0.57	27
30–89 days past due loans and leases / Total loans and leases	0.10	0.29	22	0.12	0.37	23	0.07	0.39	8	0.18	0.43	21	0.33	0.32	62
Liquidity and Funding															
Net noncore funding dependence	-6.92	-3.31	39	6.38	6.19	56	3.31	3.20	54	12.26	14.45	46	11.65	13.54	41
Net short-term noncore funding dependence	-9.69	-9.17	40	3.29	-2.71	70	0.50	-4.76	68	10.48	3.38	72	8.30	8.57	47
Net loans and leases / Total assets	65.14	58.81	67	75.12	63	83	73.57	61.58	84	77.54	63.77	86	79.92	73.30	77
Capitalization															
Tier 1 leverage ratio	8.94	9.07	50	9.15	9.05	54	9.12	9.13	51	9.32	9.76	43	9.57	10.37	34
Holding company equity capital / Total assets	13.57	10.79	87	14.47	11.12	91	14.17	11.16	88	15.64	12.43	85	16.31	11.21	96
Total equity capital (including minority interest) / Total assets	13.57	10.91	87	14.47	11.24	91	14.17	11.29	87	15.64	12.57	84	16.31	11.30	96
Common equity tier 1 capital / Total risk-weighted assets	11.06	12.64	25	10.24	12.26	20	10.33	12.38	18	9.76	12.17	16	10.05	12.37	14
Net loans and leases / Equity capital (X)	4.80	5.47	35	5.19	5.73	41	5.19	5.58	42	4.96	5.21	46	4.90	6.70	14
Cash dividends / Net income	24.38	27.22	46	22.61	49.74	19	22.50	42.30	24	22.47	33.12	30	12.40	24.05	34
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			35.12	
Growth Rates															
Assets	10.52	9.51	58	14.43	16.67	52	18.69	16.68	60	51.86	9.26	95	13.42	9.35	76
Equity capital	3.65	7.52	33	7.72	6.54	65	7.50	6.99	62	45.65	10.49	91	20.24	12.50	80
Net loans and leases	-4.16	-0.66	42	11.06	12.75	53	12.61	9.07	71	47.33	9.10	94	21.65	10.51	82
Noncore funding	-13.42	-21.64	63	0.90	-6.57	64	5.76	-12.18	69	85.82	6.59	94	-21.21	6.76	18
Parent Company Ratios															
Short-term debt / Equity capital	0.60	0.55	79	0	0.92	36	0.26	0.77	78	1.05	1.02	79	0	0.03	45
Long-term debt / Equity capital	10.37	10.65	59	12.34	13.73	62	12.15	13.56	62	7.60	13.04	55	8.55	3.76	74
Equity investment in subsidiaries / Equity capital	112.85	103.15	90	113.75	103.27	90	114.41	102.81	92	110.72	103.22	84	109.91	104.10	76
Cash from ops + noncash items + op expense / Op expense + dividends	189.91	155.61	70	151.94	142.45	65	127.19	147.24	49	135.56	190.27	33	167.94	123.74	77

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	410,446	432,894	576,898	608,232	384,397	-5.19	170.88
Income from lease financing receivables	1,866	1,754	2,187	3,357	394	6.39	
Fully taxable income on loans and leases	407,579	430,264	573,160	605,999	382,458	-5.27	170.84
Tax-exempt income on loans and leases	4,733	4,384	5,925	5,590	2,333	7.96	356.85
Estimated tax benefit on income on loans and leases	1,258	1,165	1,575	2,069	901	7.95	60.70
Income on loans and leases (tax equivalent)	413,570	435,813	580,660	613,658	385,692	-5.10	171.54
Investment interest income (tax equivalent)	23,925	22,549	29,875	32,946	20,357	6.10	452.53
Interest on balances due from depository institutions	2,791	3,252	4,028	10,496	3,038	-14.18	164.30
Interest income on other earning assets	230	686	771	1,041	874	-66.47	9.00
Total interest income (tax equivalent)	440,516	462,300	615,334	658,141	409,961	-4.71	178.98
Interest on time deposits of $250K or more	3,017	11,322	13,366	17,111	8,003	-73.35	
Interest on time deposits < $250K	2,792	10,717	12,500	19,929	6,425	-73.95	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	29,532	40,038	50,400	86,344	46,339	-26.24	306.27
Interest on other borrowings and trading liabilities	2,931	5,486	6,493	14,093	11,881	-46.57	-16.45
Interest on subordinated debt and mandatory convertible securities	11,665	8,261	12,301	10,698	8,390	41.21	213.58
Total interest expense	49,937	75,824	95,060	148,175	81,038	-34.14	164.90
Net interest income (tax equivalent)	390,579	386,476	520,274	509,966	328,923	1.06	180.89
Non-interest income	51,474	64,787	84,705	78,218	42,824	-20.55	260.44
Adjusted operating income (tax equivalent)	442,053	451,263	604,979	588,184	371,747	-2.04	188.30
Overhead expense	233,741	230,925	306,158	322,181	198,638	1.22	170.54
Provision for credit losses	-9,000	39,122	42,993	14,805	9,860		
Securities gains (losses)	0	382	382	275	-581	-100.00	-100.00
Other tax equivalent adjustments	1,021	1,066	1,421	0	9	-4.22	
Pretax net operating income (tax equivalent)	218,333	182,664	257,631	251,473	162,677	19.53	265.75
Applicable income taxes	43,841	35,807	51,173	53,528	31,738	22.44	128.65
Tax equivalent adjustments	3,929	3,922	5,249	5,209	2,680	0.18	123.75
Applicable income taxes (tax equivalent)	47,770	39,729	56,422	58,737	34,418	20.24	128.24
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	170,563	142,935	201,209	192,736	128,259	19.33	339.99
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	170,563	142,935	201,209	192,736	128,259	19.33	339.99
Memoranda							
Net income - holding company and noncontrolling (minority) interest	170,563	142,935	201,209	192,736	128,259	19.33	339.99
Investment securities income (tax equivalent)	23,925	22,549	29,875	32,946	20,357	6.10	452.53
US Treasury and agency securities (excluding mortgage-backed securities)	4,975	4,079	5,420	5,305	4,456	21.97	303.81
Mortgage-backed securities	9,461	9,658	12,525	14,195	8,328	-2.04	1517.26
All other securities	9,489	8,812	11,930	13,446	7,573	7.69	277.58
Cash dividends declared	41,578	32,315	45,265	43,302	15,908	28.66	836.44
Common	41,578	32,315	45,265	43,302	15,908	28.66	838.13
Preferred	0	0	0	0	0		-100.00

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

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.22	2.90	72	3.85	3.35	80	3.77	3.27	80	4.53	4	84	4.33	4.08	75
Less: Interest expense	0.36	0.24	80	0.63	0.54	68	0.58	0.48	71	1.02	0.98	64	0.86	0.75	63
Equals: Net interest income (tax equivalent)	2.85	2.65	65	3.22	2.80	76	3.19	2.77	75	3.51	3.01	76	3.47	3.33	56
Plus: Non-interest income	0.38	1.09	12	0.54	1.21	22	0.52	1.21	20	0.54	1.32	16	0.45	0.90	21
Equals: adjusted operating income (tax equivalent)	3.23	3.80	22	3.76	4.06	37	3.71	4.04	35	4.05	4.41	33	3.92	4.27	33
Less: Overhead expense	1.71	2.21	19	1.92	2.59	20	1.88	2.57	17	2.22	2.69	25	2.10	2.58	24
Less: Provision for credit losses	-0.07	-0.12	57	0.33	0.66	18	0.26	0.51	22	0.10	0.15	42	0.10	0.12	52
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0	0.03	45	0	0.02	42	0	0.01	56	-0.01	0	19
Plus: other tax equivalent adjustments	0.01	0	93	0.01	0	92	0.01	0	93	0	0	42	0	0	81
Equals: Pretax net operating income (tax equivalent)	1.60	1.76	44	1.52	0.91	85	1.58	1.04	84	1.73	1.56	65	1.72	1.55	64
Less: Applicable income taxes (tax equivalent)	0.35	0.41	31	0.33	0.21	82	0.35	0.23	82	0.40	0.36	63	0.36	0.32	62
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	46
Equals: Net operating income	1.25	1.34	45	1.19	0.70	85	1.23	0.81	82	1.33	1.19	63	1.35	1.22	65
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.25	1.34	45	1.19	0.71	84	1.23	0.82	82	1.33	1.19	63	1.35	1.22	65
Memo: Net income (last four quarters)	1.27	1.30	49	1.22	0.81	83	1.23	0.82	82	1.33	1.19	62	1.35	1.22	65
Net income–BHC and noncontrolling (minority) interest	1.25	1.35	45	1.19	0.72	84	1.23	0.83	82	1.33	1.20	63	1.35	1.22	65
Margin Analysis															
Average earning assets / Average assets	90.39	93.09	18	89.08	92.11	15	89.27	92.32	15	87.90	91.05	19	86.72	93.23	1
Average interest-bearing funds / Average assets	60.99	61.98	51	62.56	64.67	41	62.59	64.06	44	58.80	65.57	20	62.08	70.70	18
Interest income (tax equivalent) / Average earning assets	3.56	3.12	77	4.32	3.64	87	4.23	3.55	86	5.15	4.41	86	4.99	4.38	86
Interest expense / Average earning assets	0.40	0.26	82	0.71	0.58	70	0.65	0.52	72	1.16	1.08	65	0.99	0.81	72
Net interest income (tax equivalent) / Average earning assets	3.16	2.85	68	3.61	3.05	80	3.57	3.01	81	3.99	3.33	77	4	3.58	77
Yield or Cost															
Total loans and leases (tax equivalent)	4.37	4.07	71	4.76	4.35	76	4.68	4.27	75	5.46	5.09	76	5.32	4.85	81
Interest-bearing bank balances	0.16	0.13	87	0.45	0.36	74	0.37	0.27	79	3.35	2.04	91	2.21	1.88	78
Federal funds sold and reverse repos	0	0.25	21	0	0.75	5	0	0.68	7		2.44			1.50	
Trading assets		0.45			0.65			0.60			0.99			0.70	
Total earning assets	3.54	3.09	77	4.29	3.61	87	4.20	3.51	86	5.11	4.36	87	4.96	4.33	86
Investment securities (tax equivalent)	2.24	1.77	82	2.88	2.36	86	2.84	2.25	88	3.04	2.76	76	2.57	2.69	41
US Treasury and agency securities (excluding mortgage-backed securities)	1.51	1.23	71	2.43	1.85	77	2.25	1.75	75	2.37	2.32	62	2.02	2.20	48
Mortgage-backed securities	1.85	1.55	79	2.99	2.17	95	2.92	2.05	95	2.87	2.61	83	2.46	2.44	55
All other securities	3.11	2.85	64	3.17	3.28	52	3.16	3.24	55	3.84	4.06	55	3.70	3.74	52
Interest-bearing deposits	0.45	0.22	89	0.82	0.60	74	0.76	0.53	78	1.10	1.10	54	0.84	0.85	49
Time deposits of $250K or more	0.62	0.70	44	1.86	1.53	82	1.69	1.42	76	2.30	1.96	78	1.61	1.57	46
Time deposits < $250K	0.57	0.67	44	1.60	1.47	58	1.46	1.36	59	2.12	1.82	68	1.24	1.42	26
Other domestic deposits	0.43	0.16	95	0.72	0.41	86	0.66	0.36	87	1.40	0.93	84	1.10	0.64	89
Foreign deposits		0.12			0.48			0.42			1.19			1.85	
Federal funds purchased and repos	0	0.18	7	16.95	0.71	99	16.81	0.62	99	2.05	1.86	59	355.56	1.03	98
Other borrowed funds and trading liabilities	0.30	1.29	18	0.53	1.54	9	0.48	1.50	9	1.47	2.38	11	1.72	2.10	12
All interest-bearing funds	0.60	0.38	85	1.01	0.82	72	0.93	0.74	73	1.73	1.49	70	1.38	1.06	78

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

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	51,474	64,787	84,705	78,218	42,824
Fiduciary activities income	0	0	0	1,969	0
Service charges on deposit accounts - domestic	7,130	6,881	9,303	11,888	6,481
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	6,339	5,556	7,546	7,361	604
Insurance activities revenue	0	0	0	0	0
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	19,420	24,378	36,805	25,306	12,908
Other non-interest income	18,585	27,972	31,051	31,694	22,831
Total overhead expenses	233,741	230,925	306,158	322,181	198,638
Personnel expense	134,068	115,341	157,540	162,683	111,697
Net occupancy expense	30,716	29,132	39,210	37,654	24,786
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	9,435	9,526	12,671	12,880	5,739
Other operating expenses	59,522	76,926	96,737	108,964	56,416
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	1,534	1,441	1,480	1,437	1,059
Average personnel expense per employee	87.40	80.04	106.45	113.21	105.47
Average assets per employee	11,894.39	11,113.04	11,021.58	10,118.19	8,945.91

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	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	1.69	17
Overhead expenses / Net Interest Income + non-interest income	53.23	58.85	24	51.50	62.06	14	50.93	62.28	13	55.26	61.29	23	53.82	61.22	18
Percent of Average Assets															
Total overhead expense	1.71	2.21	19	1.92	2.59	20	1.88	2.57	17	2.22	2.69	25	2.10	2.58	24
Personnel expense	0.98	1.23	21	0.96	1.30	16	0.97	1.30	18	1.12	1.41	25	1.18	1.46	25
Net occupancy expense	0.22	0.24	45	0.24	0.26	41	0.24	0.26	37	0.26	0.28	38	0.26	0.31	30
Other operating expenses	0.50	0.72	18	0.72	0.95	33	0.67	0.94	28	0.84	0.97	47	0.66	0.79	34
Overhead less non-interest income	1.33	1.08	69	1.38	1.27	61	1.36	1.25	56	1.68	1.32	73	1.64	1.65	48
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	52.88	58.34	25	51.17	61.60	14	50.61	61.82	13	54.78	60.64	23	53.43	60.51	20
Personnel expense	30.33	32.89	30	25.56	32.31	18	26.04	32.36	21	27.66	32.39	21	30.05	34.42	20
Net occupancy expense	6.95	6.26	62	6.46	6.55	47	6.48	6.58	49	6.40	6.52	47	6.67	7.33	37
Other operating expenses	15.60	18.68	30	19.16	22.16	41	18.08	22.28	37	20.72	21.20	56	16.72	18.28	36
Total non-interest income	11.64	28.20	12	14.36	28.52	22	14	28.83	18	13.30	29.23	13	11.52	20.30	20
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0.33	1.97	35	0	1.95	20
Service charges on domestic deposit accounts	1.61	3.25	25	1.52	3.23	23	1.54	3.27	23	2.02	3.88	28	1.74	3.58	21
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.03	46
Investment banking fees and commissions	1.43	2.46	50	1.23	2.59	46	1.25	2.46	47	1.25	3.54	40	0.16	0.85	36
Insurance activities revenue	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.46	19
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0	49
Net servicing fees	0	0.56	14	0	-0.04	42	0	0.01	42	0	0.28	21	0	0.52	13
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	4.39	3.64	67	5.40	3.74	70	6.08	3.92	74	4.30	1.86	85	3.47	1.98	80
Other non-interest income	4.20	9.39	18	6.20	9.49	35	5.13	9.65	27	5.39	10.04	21	6.14	7.05	42
Overhead less non-interest income	41.23	29.67	84	36.82	31.97	61	36.61	31.93	61	41.48	31.06	83	41.91	39.75	56
Applicable income taxes / Pretax net operating income (tax equivalent)	20.08	21.49	33	19.60	18.64	52	19.86	18.63	52	21.29	20.56	55	19.51	18.37	49
Applicable income tax + TE / Pretax net operating income + TE	21.88	23.11	33	21.75	22.16	39	21.90	21.18	47	23.36	23.23	54	21.16	21.35	43

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	9,384,308	9,204,025	9,172,912	9,116,133	6,514,427	1.96	153.09
Commercial and industrial loans	1,749,448	2,115,448	2,117,618	1,400,493	963,633	-17.30	225.88
Loans to individuals	81,641	59,334	67,068	32,840	31,864	37.60	167.39
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	13,319	17,502	16,266	19,902	12,984	-23.90	20.72
Other loans and leases	1,255,605	1,561,965	1,784,878	1,082,247	397,619	-19.61	1440.00
Less: Unearned income	11,336	12,696	10,037	1,695	3,303	-10.71	497.26
Loans and leases, net of unearned income	12,472,985	12,945,578	13,148,705	11,649,920	7,917,224	-3.65	185.69
Less: Allowance for loan and lease losses	150,281	87,491	87,820	51,461	44,802	71.77	408.14
Net loans and leases	12,322,704	12,858,087	13,060,885	11,598,459	7,872,422	-4.16	184.17
Debt securities that reprice or mature in over 1 year	1,703,401	1,029,953	1,101,618	1,046,982	644,975	65.39	617.08
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	14,026,105	13,888,040	14,162,503	12,645,441	8,517,397	0.99	206.66
Interest-bearing bank balances	2,814,468	1,282,185	1,567,984	384,590	29,980	119.51	541.65
Federal funds sold and reverse repos	0	5,000	0	0	0	-100.00	
Debt securities that reprice or mature within 1 year	78,173	46,666	52,075	38,954	40,375	67.52	157.89
Trading assets	0	0	0	0	0		
Total earning assets	16,918,746	15,221,891	15,782,562	13,068,985	8,587,752	11.15	235.50
Non-interest-bearing cash and due from depository institutions	248,603	171,029	250,485	186,299	102,024	45.36	64.67
Premises, fixed assets, and leases	287,573	269,090	274,308	274,687	167,866	6.87	219.78
Other real estate owned	0	1,642	475	4,819	4,200	-100.00	-100.00
Investment in unconsolidated subsidiaries	1,724	1,724	1,724	1,724	950	0.00	215.17
Intangible and other assets	1,461,579	1,451,631	1,443,922	1,421,693	987,173	0.69	283.75
Total assets	18,918,225	17,117,007	17,753,476	14,958,207	9,849,965	10.52	233.82
Quarterly average assets	18,734,144	16,663,479	17,206,047	15,066,260	10,026,151	12.43	238.45
Average loans and leases (YTD)	12,622,739	12,214,796	12,398,226	11,242,379	7,250,050	3.34	202.67
Memoranda							
Loans held-for-sale	31,471	87,406	82,647	35,645	32,727	-63.99	343.44
Loans not held-for-sale	12,441,514	12,858,172	13,066,058	11,614,275	7,884,497	-3.24	185.43
Real estate loans secured by 1–4 family	1,326,139	1,496,595	1,435,112	1,550,872	1,082,248	-11.39	107.37
Commercial real estate loans	7,989,244	7,638,883	7,669,052	7,487,396	5,378,525	4.59	163.87
Construction and land development	1,571,160	1,582,300	1,572,376	1,614,743	1,237,169	-0.70	110.03
Multifamily	531,967	464,927	454,434	459,197	296,648	14.42	201.14
Nonfarm nonresidential	5,886,117	5,591,656	5,642,242	5,413,456	3,844,708	5.27	179.89
Real estate loans secured by farmland	68,925	68,547	68,748	77,865	53,654	0.55	69.55
Total investment securities	1,781,574	1,076,619	1,153,693	1,085,936	685,350	65.48	565.11
U.S. Treasury securities	62,285	49,965	44,708	48,796	29,642	24.66	
US agency securities (excluding mortgage-backed securities)	461,249	204,103	249,017	179,296	150,231	125.99	326.78
Municipal securities	403,388	375,181	393,165	343,859	185,007	7.52	376.35
Mortgage-backed securities	822,670	427,258	443,501	505,567	320,470	92.55	995.43
Asset-backed securities	0	0	0	0	0		
Other debt securities	31,982	20,112	23,302	8,418	0	59.02	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	1,781,574	1,076,619	1,153,693	1,085,936	685,350	65.48	565.11
U.S. Treasury securities	62,285	49,965	44,708	48,796	29,642	24.66	
US agency securities (excluding mortgage-backed securities)	461,249	204,103	249,017	179,296	150,231	125.99	326.78
Municipal securities	403,388	375,181	393,165	343,859	185,007	7.52	376.35
Mortgage-backed securities	822,670	427,258	443,501	505,567	320,470	92.55	995.43
Asset-backed securities	0	0	0	0	0		
Other debt securities	31,982	20,112	23,302	8,418	0	59.02	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	27,682	48,763	45,240	24,082	-11,263	-43.23	498.66
Structured notes, fair value	2,415	2,468	2,454	15,992	24,521	-2.15	-83.37
Pledged securities	945,512	720,235	738,519	571,843	219,927	31.28	448.98

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	4,913,580	4,187,150	4,164,800	3,240,185	2,145,930	17.35	329.70
NOW, ATS and transaction accounts	3,383,619	3,011,858	3,223,567	2,613,441	1,457,326	12.34	374.06
Time deposits less brokered deposits < $250K	-353,382	-324,264	-291,600	233,566	347,506		
MMDA and other savings accounts	6,023,882	5,077,955	5,594,921	4,257,733	3,014,234	18.63	258.80
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,967,699	11,952,699	12,691,688	10,344,925	6,964,996	16.86	283.32
Time deposits of $250K or more	592,947	747,749	707,344	835,579	544,788	-20.70	
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	15,500	25,000	31,500	329,587	115,000	-38.00	55.00
Other borrowings w/remaining maturity over 1 year	350,000	350,000	350,000	48,891	175,000	0.00	-24.04
Brokered deposits < $250K	963,536	1,097,112	999,895	760,832	228,010	-12.18	
Noncore funding	1,921,983	2,219,861	2,088,739	1,974,889	1,062,798	-13.42	54.58
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	320,368	359,502	359,698	231,575	165,168	-10.89	155.57
Other liabilities	141,482	108,572	97,980	67,045	50,570	30.31	1148.96
Total liabilities	16,351,532	14,640,634	15,238,105	12,618,434	8,243,532	11.69	225.47
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	429	432	431	430	306	-0.69	131.89
Common surplus	1,942,783	1,932,690	1,934,807	1,926,359	1,317,616	0.52	258.60
Retained earnings	600,987	504,135	543,800	393,674	296,816	19.21	472.24
Accumulated other comprehensive income	22,494	39,116	36,333	19,310	-8,305	-42.49	525.01
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,566,693	2,476,373	2,515,371	2,339,773	1,606,433	3.65	299.02
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,566,693	2,476,373	2,515,371	2,339,773	1,606,433	3.65	299.02
Total liabilities and capital	18,918,225	17,117,007	17,753,476	14,958,207	9,849,965	10.52	233.82
Memoranda							
Non-interest-bearing deposits	4,913,580	4,187,150	4,164,800	3,240,185	2,145,930	17.35	329.70
Interest-bearing deposits	10,610,602	9,610,410	10,234,127	8,701,151	5,591,864	10.41	224.18
Total deposits	15,524,182	13,797,560	14,398,927	11,941,336	7,737,794	12.51	251.50
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,515,371	2,339,773	2,339,773	1,606,433	1,336,018		
Accounting restatements	-53,880	0	0	-926	0		
Net income	170,563	142,935	201,209	192,736	128,259		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-17,921	-159	-5,819	-51,659	2,533		
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	601,068	157,054		
Less: Dividends declared	41,578	32,315	45,265	43,302	15,908		
Change in other comprehensive income	-13,839	19,806	17,023	27,615	-7,585		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	7,977	6,333	8,450	7,808	6,062		
Holding company equity capital, ending balance	2,566,693	2,476,373	2,515,371	2,339,773	1,606,433		

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 # 2	Pct
Percent of Total Assets															
Real estate loans	49.60	36.06	80	53.77	36.66	83	51.67	36.22	82	60.94	37.78	90	66.14	53.63	78
Commercial and industrial loans	9.25	11.11	46	12.36	14.40	36	11.93	13.52	43	9.36	12.02	37	9.78	11.42	50
Loans to individuals	0.43	3.60	26	0.35	3.57	22	0.38	3.40	24	0.22	4.20	12	0.32	2.65	24
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	44
Agricultural loans	0.07	0.21	57	0.10	0.20	62	0.09	0.19	63	0.13	0.24	68	0.13	0.47	56
Other loans and leases	6.64	4.26	72	9.13	4.66	81	10.05	4.63	85	7.24	5.01	70	4.04	2.64	73
Net loans and leases	65.14	58.81	67	75.12	63	83	73.57	61.58	84	77.54	63.77	86	79.92	73.30	77
Debt securities over 1 year	9	18.32	15	6.02	14.80	11	6.21	15.55	10	7	14.60	13	6.55	13.20	16
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.05	19
Subtotal	74.14	78.17	26	81.14	79.07	45	79.77	78.16	44	84.54	79.65	56	86.47	87.24	37
Interest-bearing bank balances	14.88	9.37	79	7.49	6.40	59	8.83	7.51	63	2.57	3.06	55	0.30	2.30	12
Federal funds sold and reverse repos	0	0.53	27	0.03	0.80	68	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less	0.41	1.51	24	0.27	1.85	16	0.29	1.68	18	0.26	1.91	19	0.41	2.14	24
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	0.02	38
Total earning assets	89.43	91.57	25	88.93	90.87	23	88.90	91.05	20	87.37	89.53	26	87.19	92.24	2
Non-interest cash and due from depository institutions	1.31	0.99	81	1	1.03	46	1.41	1.07	79	1.25	1.14	58	1.04	1.25	37
Other real estate owned	0	0.01	6	0.01	0.03	39	0	0.02	23	0.03	0.03	63	0.04	0.04	67
All other assets	9.25	7.39	72	10.07	8.03	78	9.69	7.82	75	11.38	9.27	75	11.78	6.39	98
Memoranda															
Short-term investments	15.29	12.31	69	7.79	10.21	45	9.13	11.17	48	2.83	7.63	38	0.71	4.70	7
U.S. Treasury securities	0.33	1.18	50	0.29	0.91	59	0.25	0.84	62	0.33	1.03	57	0.30	0.37	73
US agency securities (excluding mortgage-backed securities)	2.44	0.75	84	1.19	0.59	76	1.40	0.63	79	1.20	0.54	80	1.53	1.67	59
Municipal securities	2.13	1.70	63	2.19	1.60	68	2.21	1.69	66	2.30	1.34	73	1.88	2.66	50
Mortgage-backed securities	4.35	13.46	12	2.50	11.20	6	2.50	11.75	7	3.38	11.44	9	3.25	8.73	14
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.26	33
Other debt securities	0.17	0.51	48	0.12	0.40	48	0.13	0.42	48	0.06	0.39	47	0	0.52	16
Loans held-for-sale	0.17	0.50	45	0.51	0.52	58	0.47	0.52	60	0.24	0.39	51	0.33	0.29	75
Loans held for investment	65.76	58.34	70	75.12	63.22	83	73.60	61.72	83	77.64	63.50	87	80.05	73.24	76
Real estate loans secured by 1–4 family	7.01	11.57	31	8.74	12.28	35	8.08	11.91	34	10.37	13.29	37	10.99	16.83	34
Revolving	0.31	1.44	24	0.39	1.72	26	0.37	1.66	25	0.51	2.07	28	0.17	2.43	10
Closed-end, secured by first liens	6.61	9.73	36	8.20	10.10	41	7.58	9.81	37	9.66	10.69	44	10.58	13.60	44
Closed-end, secured by junior liens	0.09	0.19	39	0.15	0.24	46	0.12	0.22	43	0.19	0.28	49	0.24	0.41	40
Commercial real estate loans	42.23	22.35	92	44.63	22.30	93	43.20	22.22	93	50.06	22.23	96	54.60	33.39	90
Construction and land development	8.31	3.40	90	9.24	3.47	93	8.86	3.40	93	10.80	3.44	96	12.56	4.78	94
Multifamily	2.81	3.32	57	2.72	3.10	51	2.56	3.12	49	3.07	3.01	59	3.01	5.12	45
Nonfarm nonresidential	31.11	14.65	96	32.67	14.72	95	31.78	14.72	95	36.19	14.69	97	39.03	21.85	96
Real estate loans secured by farmland	0.36	0.35	66	0.40	0.33	70	0.39	0.33	69	0.52	0.36	73	0.54	0.88	60

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 # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	75.24	60.51	75	71.10	56.15	75	69.76	57.15	71	78.25	57.46	84	82.28	72.88	70
Real estate loans secured by 1–4 family	10.63	20	24	11.56	19.51	25	10.91	19.43	24	13.31	20.75	27	13.67	23.13	29
Revolving	0.47	2.47	20	0.52	2.66	22	0.51	2.64	21	0.66	3.15	24	0.21	3.34	10
Closed-end	10.16	17.35	26	11.04	16.64	30	10.41	16.59	28	12.65	17.39	31	13.46	19.33	36
Commercial real estate loans	64.05	37.13	91	59.01	33.63	93	58.33	34.63	92	64.27	33.52	95	67.93	45.57	90
Construction and land development	12.60	5.69	90	12.22	5.18	90	11.96	5.26	89	13.86	5.09	95	15.63	6.53	94
1–4 family	2.81	1.19	84	2.47	0.94	86	2.48	0.93	86	3.25	0.94	91	4.19	1.52	90
Other	9.78	4.46	92	9.75	4.09	92	9.47	4.19	92	10.61	4.02	95	11.44	4.90	93
Multifamily	4.26	5.41	50	3.59	4.78	45	3.46	4.96	41	3.94	4.69	50	3.75	6.76	41
Nonfarm nonresidential	47.19	24.45	96	43.19	22.19	96	42.91	22.93	96	46.47	22.15	96	48.56	30.16	94
Owner-occupied	14.01	8.31	82	13.91	7.46	85	13.41	7.68	82	14.94	7.72	86	17.28	10.31	88
Other	33.18	15.83	96	29.29	14.52	96	29.50	14.95	96	31.53	14.34	97	31.28	19.35	90
Real estate loans secured by farmland	0.55	0.61	65	0.53	0.52	68	0.52	0.54	68	0.67	0.55	69	0.68	1.27	58
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	44
Commercial and industrial loans	14.03	19.45	32	16.34	22.98	25	16.11	22.17	27	12.02	19.53	26	12.17	16.21	41
Loans to individuals	0.65	6.58	24	0.46	6.23	19	0.51	6.13	20	0.28	7.13	9	0.40	3.89	22
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	0.04	32
Agricultural loans	0.11	0.38	54	0.14	0.31	62	0.12	0.32	61	0.17	0.37	65	0.16	0.69	55
Other loans and leases	10.07	8.42	67	12.07	9.11	69	13.57	9.09	70	9.29	9.85	61	5.02	3.74	71
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	554.03	383.43	82	607.49	387.92	89	588.13	381.27	88	672.67	391.26	92	698.86	505.61	85
Real estate loans secured by 1–4 family	78.29	124.74	32	98.78	130.23	36	92.01	125.03	35	114.44	138.18	41	116.10	161.34	38
Revolving	3.45	15.53	21	4.42	18.32	26	4.26	17.42	25	5.67	21.26	26	1.78	23.52	12
Closed-end	74.84	107.54	35	94.36	110.40	43	87.75	106.14	40	108.76	115.20	49	114.32	134.73	47
Commercial real estate loans	471.67	238.58	92	504.19	237.16	95	491.71	234.65	95	552.49	229.44	97	577	316.03	94
Construction and land development	92.76	36.07	94	104.44	36.48	96	100.82	35.62	94	119.15	34.95	97	132.72	44.92	96
1–4 family	20.71	7.44	89	21.15	6.64	89	20.94	6.34	90	27.90	6.61	95	35.59	10.21	93
Other	72.05	28.34	95	83.29	28.60	96	79.88	28.16	96	91.25	27.32	96	97.13	33.75	96
Multifamily	31.41	35.29	57	30.69	32.93	55	29.14	32.74	54	33.88	31.04	65	31.82	48.38	48
Nonfarm nonresidential	347.51	156.30	96	369.06	156.60	98	361.76	155.06	97	399.46	152.10	98	412.45	208.15	97
Owner-occupied	103.15	52.63	87	118.84	52.43	91	113.03	52.37	89	128.45	53.07	91	146.74	70.68	94
Other	244.36	100.99	96	250.22	101.87	97	248.73	100.54	97	271.01	97.41	98	265.71	134.17	93
Real estate loans secured by farmland	4.07	3.67	67	4.52	3.43	70	4.41	3.44	70	5.75	3.60	74	5.76	8.13	61
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	0.01	44
Commercial and industrial loans	103.28	116.17	49	139.62	150.16	44	135.77	139.91	49	103.34	122.02	45	103.38	107.07	51
Loans to individuals	4.82	36.56	26	3.92	36.83	24	4.30	37.47	25	2.42	43.51	14	3.42	24.45	25
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	0.24	32
Agricultural loans	0.79	2.03	59	1.16	1.99	66	1.04	1.88	64	1.47	2.18	68	1.39	4.49	58
Other loans and leases	74.13	47.63	73	103.09	49.92	82	114.44	49.54	85	79.86	52.44	72	42.66	25.58	76
Supplemental															
Non-owner occupied CRE loans / Gross loans	50.26	29.25	90	45.50	26.62	91	45.22	27.32	89	49.68	26.45	96	50.90	35.09	84
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	370.14	187.63	91	388.76	186.45	93	381.25	183.76	92	427.10	178.57	96	432.28	243.62	90
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	473.29	244.92	92	507.60	243.47	95	494.28	240.85	95	555.55	236.10	97	579.02	318.90	94

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 # 2	Pct
Percent of Total Assets															
Short-term investments	15.29	12.31	69	7.79	10.21	45	9.13	11.17	48	2.83	7.63	38	0.71	4.70	7
Liquid assets	23.31	29.12	38	12.50	24.65	17	14.40	26.22	17	8.72	22.44	6	6.42	15.56	5
Investment securities	9.42	20.37	12	6.29	17.19	10	6.50	17.85	8	7.26	16.99	9	6.96	16.02	9
Net loans and leases	65.14	58.81	67	75.12	63	83	73.57	61.58	84	77.54	63.77	86	79.92	73.30	77
Net loans, leases and standby letters of credit	65.30	59.61	66	75.26	63.89	82	73.71	62.48	82	77.70	64.84	84	80.08	73.71	76
Core deposits	73.83	75.52	28	69.83	69.20	36	71.49	70.67	37	69.16	63.09	55	70.71	69.97	51
Noncore funding	10.16	10.15	62	12.97	15.53	51	11.77	14.13	56	13.20	19.36	38	10.79	16.58	29
Time deposits of $250K or more	3.13	1.67	84	4.37	2.35	82	3.98	2.11	85	5.59	2.94	86	5.53	4.28	71
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	0.96	17
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.54	30	-0.03	0.59	16	0	0.54	30	0	0.48	28	0	0.97	21
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.08	0.88	39	0.15	1.75	25	0.18	1.24	37	2.20	3.01	44	1.17	3.63	37
Earning assets that reprice within 1 year	38.67	38.80	47	35.04	38.76	38	36.49	39.38	40	31.42	39.29	28	26.91	32.35	36
Interest-bearing liabilities that reprice within 1 year	5.81	6.64	59	7.55	8.86	52	7.12	8.20	58	10.24	10.19	65	9.28	18.20	29
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	0.16	39
Net assets that reprice within 1 year	32.86	30.83	51	27.48	27.76	45	29.38	29.11	46	21.19	26.63	35	17.63	12.98	56
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.92	-3.31	39	6.38	6.19	56	3.31	3.20	54	12.26	14.45	46	11.65	13.54	41
Net short-term noncore funding dependence	-9.69	-9.17	40	3.29	-2.71	70	0.50	-4.76	68	10.48	3.38	72	8.30	8.57	47
Short-term investment / Short-term noncore funding	188.60	304.29	42	74.48	149.65	35	95.80	184.19	30	24.22	77.77	33	9.04	62.28	15
Liquid assets - short-term noncore funding / Nonliquid assets	19.82	36.72	30	2.33	24.47	16	5.69	28.18	17	-3.25	16.97	14	-1.58	4.17	34
Net loans and leases / Total deposits	79.38	73.05	66	93.19	82.06	83	90.71	79.43	79	97.13	90.31	71	101.74	92.88	76
Net loans and leases / Core deposits	88.22	78.83	72	107.57	92.26	80	102.91	88.34	79	112.12	103.93	70	113.03	106.50	64
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.73			1.57			0.72			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.75	1.06	70	3.42	4.54	45	3.07	4.31	40	1.85	1.36	67	-1.27	-1.95	59
Structured notes appreciation (depreciation) / Tier 1 capital	0	0	58	0	0	65	0	0.02	52	0.01	0	70	-0.03	-0.04	25
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	10.76	18
Available-for-sale securities	100	84.59	95	100	86.72	95	100	87.23	96	100	85.40	95	100	88.32	88
U.S. Treasury securities	3.50	6.01	60	4.64	5.26	70	3.88	4.72	70	4.49	6.15	59	4.33	2.08	82
US agency securities (excluding mortgage-backed securities)	25.89	4.24	93	18.96	3.94	92	21.58	4.01	93	16.51	3.49	89	21.92	11	78
Municipal securities	22.64	8.38	83	34.85	9.87	89	34.08	9.83	89	31.66	7.75	92	26.99	16.63	75
Mortgage-backed securities	46.18	66.09	17	39.69	66.61	14	38.44	66.64	13	46.56	67.43	19	46.76	54.50	36
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	1.54	33
Other debt securities	1.80	3.01	53	1.87	2.93	54	2.02	3.01	54	0.78	2.94	51	0	3.75	16
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.41	19
Debt securities 1 year or less	4.39	8.18	42	4.33	11.25	24	4.51	10.55	28	3.59	11.86	24	5.89	13.91	38
Debt securities 1 to 5 years	12.56	17.39	45	21.45	17.70	61	19.73	17.03	58	26.62	17.94	72	27.41	23.42	61
Debt securities over 5 years	83.06	72.07	64	74.21	68.10	51	75.76	69.86	53	69.79	66.02	43	66.70	58.36	56
Pledged securities	53.07	33.37	77	66.90	37.16	83	64.01	35.67	82	52.66	30.57	80	32.09	42.20	36
Structured notes, fair value	0.14	0.06	87	0.23	0.02	91	0.21	0.02	91	1.47	0.03	95	3.58	0.15	95
Percent Change from Prior Like Quarter															
Short-term investments	116.86	64.27	75	194.10	124.80	74	282.50	183.32	74	502.01	26.69	97	-79.69	16.28	3
Investment securities	65.48	32.48	79	-0.66	20.30	16	6.24	23.62	26	58.45	11.75	90	-10.18	8.02	11
Core deposits	16.86	16.96	58	17.78	26	25	22.69	26.88	38	48.53	11.23	94	19.79	10.40	79
Noncore funding	-13.42	-21.64	63	0.90	-6.57	64	5.76	-12.18	69	85.82	6.59	94	-21.21	6.76	18

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)			2,268,216	2,337,385	1,761,724
Commit: Secured commercial real estate loans	1,559,188	1,156,519	1,160,340	1,266,236	1,153,189
Commit: Unsecured real estate loans	5,644	20,650	10,989	17,557	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	31,160	24,991	25,917	23,406	14,997
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	5,251	5,683	5,597	0	0
Credit derivatives - notional amount (holding company as beneficiary)	9,414	9,668	9,604	9,850	0
Credit derivative contracts w/ purchased credit protection-investment grade	5,251	0	5,597	9,850	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	48,013	144,000	161,878	42,500	27,500
Written options contracts (interest rate)	51,676	157,006	116,795	28,434	20,306
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	652,060	679,232	670,740	561,502	50,110
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 # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							12.78	22.01	16	15.63	23.52	23	17.89	17.31	56
Standby letters of credit	0.16	0.66	15	0.15	0.72	12	0.15	0.71	12	0.16	0.84	13	0.15	0.35	27
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.01	35
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0.03	0.24	57	0.03	0.39	55	0.03	0.35	55	0	0.42	27	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0.05	0.18	65	0.06	0.33	64	0.05	0.30	64	0.07	0.52	65	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0.03	0.18	72	0	0.24	34	0.03	0.25	70	0.07	0.30	72	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	0.45	34	0	0	47
Derivative contracts	3.97	47.31	17	5.73	51.49	16	5.35	48.62	15	4.23	68.47	15	0.99	6.51	29
Interest rate contracts	3.97	35.15	18	5.73	36.10	19	5.35	34.36	18	4.23	47.31	16	0.99	6.40	30
Interest rate futures and forward contracts	0.25	4.39	48	0.84	8.89	50	0.91	6.21	55	0.28	10.67	42	0.28	0.25	75
Written options contracts (interest rate)	0.27	1.69	39	0.92	2.33	50	0.66	2.18	44	0.19	2.47	34	0.21	0.26	61
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	0.07	40
Interest rate swaps	3.45	20.27	24	3.97	20.71	21	3.78	20.83	22	3.75	28.86	18	0.51	5.18	34
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	0	48
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	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							18.29	42.82	11	20.79	45.53	16	24.30	25.18	47

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	751,749	980,238	949,413	632,436	97,916
Interest rate contracts	751,749	980,238	949,413	632,436	97,916
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	48,013	144,000	161,878	42,500	27,500
Written options	51,676	157,006	116,795	28,434	20,306
Exchange-traded	0	0	0	0	0
Over-the-counter	51,676	157,006	116,795	28,434	20,306
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	652,060	679,232	670,740	561,502	50,110
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	751,749	980,238	949,413	632,436	97,916
Interest rate contracts	751,749	980,238	949,413	632,436	97,916
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)	657,311	679,232	676,337	613,852	77,610
One year or less	8,420	0	8,617	53,424	27,500
Over 1 year to 5 years	361,283	421,964	374,494	429,544	9,114
Over 5 years	287,608	257,268	293,226	130,884	40,996
Gross negative fair value (absolute value)	10,897	24,143	21,875	6,635	741
Gross positive fair value	12,064	27,542	23,674	6,957	1,290
Held for trading	0	0	0	0	0
Non-traded	12,064	27,542	23,674	6,957	1,290
Current credit exposure on risk-based capital derivative contracts	10,366	22,415	20,159	6,104	1,290
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 # 2	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	99.91	54
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	0	46
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	0	47
Futures and forwards	6.39	12.59	51	14.69	14.59	63	17.05	14.05	64	6.72	13.49	47	28.09	11.75	78
Written options	6.87	7.18	61	16.02	8.60	76	12.30	8.18	75	4.50	5.91	54	20.74	11.14	76
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0	49
Over-the-counter	6.87	6.91	64	16.02	8.13	79	12.30	7.73	75	4.50	5.10	58	20.74	10.65	76
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	1.29	38
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0	49
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	1.22	38
Swaps	86.74	71.71	60	69.29	67.37	43	70.65	68.76	43	88.78	69.75	65	51.18	65.42	32
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	13.60	38
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	12.87	38
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	0	48
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	0	49
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	86.40	61
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	85.51	64
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	87.44	91.91	27	69.29	90.28	16	71.24	91.48	15	97.06	93.86	47	79.26	82.85	30
One year or less	1.12	27.90	14	0	31.66	3	0.91	32.05	9	8.45	32.17	32	28.09	12.75	77
Over 1 year to 5 years	48.06	29.78	81	43.05	27.15	70	39.44	27.06	66	67.92	30.45	91	9.31	22.66	40
Over 5 years	38.26	29.19	61	26.25	28.15	52	30.88	29.56	53	20.70	28.09	44	41.87	36.28	53
Gross negative fair value (absolute value)	1.45	1.18	64	2.46	1.65	70	2.30	1.55	72	1.05	0.83	62	0.76	0.66	52
Gross positive fair value	1.60	1.59	51	2.81	2.48	57	2.49	2.23	60	1.10	1.19	51	1.32	1.10	64
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	30	0.02	0.07	36	0.01	0.07	35	0.01	0.06	27	0	0.01	39
Gross positive fair value (X)	0.01	0.06	22	0.02	0.10	24	0.02	0.09	23	0.01	0.07	23	0	0.01	40
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0	40
Non-traded (X)	0.01	0.01	51	0.02	0.02	65	0.02	0.02	65	0.01	0.01	60	0	0.01	52
Current credit exposure (X)	0.01	0.05	28	0.02	0.07	32	0.01	0.06	30	0	0.05	29	0	0	51
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	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	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.08	0.59	25	0.17	0.91	30	0.15	0.85	28	0.05	0.73	25	0.02	0.06	47

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	87,820	51,461	51,461	44,802	39,402
Gross losses	4,506	3,293	6,873	8,364	4,625
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	83	201	239	218	165
Net losses	4,423	3,092	6,634	8,146	4,460
Provision for loan and lease losses	-14,031	39,122	42,993	14,805	9,860
Adjustments	80,915	0	0	0	0
Ending balance	150,281	87,491	87,820	51,461	44,802
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 # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.10	-0.12	46	0.33	0.66	18	0.26	0.51	22	0.10	0.15	42	0.10	0.12	52
Provision for loan and lease losses / Average loans and leases	-0.15	-0.21	48	0.43	1.06	13	0.35	0.82	17	0.13	0.24	37	0.14	0.16	50
Provision for loan and lease losses / Net loan and lease losses	-317.23	-65.12	24	1,265.27	587.54	85	648.07	487.86	76	181.75	130.58	82	221.08	182.69	69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.21	1.32	42	0.68	1.58	9	0.67	1.58	7	0.44	0.83	15	0.57	0.94	11
Allowance for loan and lease losses / Total loans and leases	1.20	1.30	44	0.68	1.55	9	0.67	1.55	7	0.44	0.81	15	0.57	0.93	12
Allowance for loan and lease losses / Net loans and leases losses (X)	25.48	17.40	75	21.22	11.29	83	13.24	11.58	71	6.32	8.03	60	10.05	21.35	42
Allowance for loan and lease losses / Nonaccrual assets	186.54	330.05	28	287.69	301.93	62	157.68	299.17	24	229.77	218.72	68	236.62	285.36	58
ALLL / 90+ days past due + nonaccrual loans and leases	185.92	271.93	36	188.45	249.38	41	156.46	244.34	31	138.31	151.73	54	236.56	259.30	62
Gross loan and lease losses / Average loans and leases	0.05	0.20	15	0.04	0.35	6	0.06	0.34	10	0.07	0.28	19	0.06	0.15	32
Recoveries / Average loans and leases	0	0.08	3	0	0.07	3	0	0.07	3	0	0.08	4	0	0.05	5
Net losses / Average loans and leases	0.05	0.12	34	0.03	0.28	11	0.05	0.27	17	0.07	0.21	31	0.06	0.09	52
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	48
Recoveries / Prior year-end losses	1.21	25.09	2	2.40	24.77	4	2.86	33.98	4	4.71	36.22	6	27.41	51.25	41
Earnings coverage of net loan and lease losses (X)	45.30	26.30	75	70.46	20.97	88	44.52	22.91	85	32.05	24.40	74	38.08	29.27	65
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	56	0.01	0.04	37	0.01	0.04	32	0	0.01	45	0.01	0.01	48
Real estate loans secured by 1–4 family	0	-0.01	63	0	0.01	44	0	0.01	46	0.01	0.01	57	0	0.01	41
Revolving	0	-0.07	64	0	0.01	47	0	0.01	54	0	0.02	43	0	0.02	44
Closed-end	0	-0.01	66	0	0.01	49	0	0	48	0.01	0	62	0	0.01	44
Commercial real estate loans	0.01	0.04	50	0.01	0.06	43	0.01	0.07	34	0	0.01	45	0.01	0.01	63
Construction and land development	0.01	0.01	82	0.01	0	79	0.01	0	71	0	-0.01	72	0	-0.02	38
1–4 family	0	0	57	0.01	0	88	0.01	0	89	0	0	82	0	0	54
Other	0.01	0.01	84	0	0	59	0	0	57	0	-0.01	61	0	-0.02	38
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	50
Nonfarm nonresidential	0.01	0.05	47	0.02	0.08	42	0.01	0.11	30	0	0.02	30	0.01	0.02	62
Owner-occupied	0	0.01	46	0	0.02	17	0	0.02	15	0	0.01	34	0.01	0.01	75
Other	0.01	0.04	56	0.02	0.05	55	0.01	0.08	40	0	0.01	40	0	0.01	47
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	49
Commercial and industrial loans	0.14	0.19	50	0.11	0.46	24	0.25	0.47	39	0.54	0.37	75	0.39	0.18	80
Loans to individuals	0.21	0.72	22	0.44	1.25	25	0.39	1.13	23	1.17	1.17	60	0.83	0.71	68
Credit card loans		2.27			3.33			2.92			3.11			1.65	
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.03	43
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.20	0.09	80	0.03	0.14	47	0.02	0.15	48	0	0.15	12	0	0.28	30

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	12,366	16,049	9,563	20,798	26,131
90+ days past due loans and leases	269	16,015	433	14,809	5
Nonaccrual loans and leases	80,564	30,412	55,696	22,397	18,934
Total past due and nonaccrual loans and leases	93,199	62,476	65,692	58,004	45,070
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	541	601	578	668	1,238
Total restructured loans and leases	541	601	578	668	1,238
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	532	1,500	1,498	29	114
Other real estate owned	0	1,642	475	4,819	4,200
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 # 2	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.10	0.29	22	0.12	0.37	23	0.07	0.39	8	0.18	0.43	21	0.33	0.32	62
90+ days past due loans and leases	0	0.09	27	0.12	0.13	73	0	0.12	27	0.13	0.15	66	0	0.03	29
Nonaccrual loans and leases	0.65	0.54	70	0.23	0.66	11	0.42	0.66	32	0.19	0.51	15	0.24	0.49	23
90+ days past due and nonaccrual loans and leases	0.65	0.68	57	0.36	0.84	17	0.43	0.85	24	0.32	0.71	19	0.24	0.54	22
30–89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	13	0	0.01	27
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0	43
Nonaccrual restructured	0	0.12	9	0	0.14	8	0	0.13	8	0.01	0.14	13	0.02	0.10	28
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	48
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.10	0.29	22	0.12	0.37	23	0.07	0.40	8	0.18	0.43	21	0.33	0.32	62
90+ days past due assets	0	0.09	25	0.12	0.13	73	0	0.12	25	0.13	0.15	65	0	0.03	29
Nonaccrual assets	0.65	0.55	70	0.23	0.67	11	0.42	0.67	32	0.19	0.53	15	0.24	0.49	23
30+ days past due and nonaccrual assets	0.75	1	42	0.48	1.25	12	0.50	1.29	10	0.50	1.19	11	0.57	0.88	30
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.43	0.40	63	0.27	0.52	24	0.32	0.52	31	0.25	0.44	25	0.19	0.39	25
90+ days past due and nonaccrual assets + other real estate owned	0.43	0.42	60	0.28	0.55	20	0.32	0.55	29	0.28	0.48	27	0.23	0.45	27
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.43	0.48	48	0.20	0.61	10	0.32	0.60	25	0.18	0.53	14	0.24	0.59	18
Allowance for loan and lease losses	53.96	67.85	48	38.35	66.38	26	65.67	66.66	55	52.94	115.41	17	51.89	95.97	29
Equity capital + allowance for loan and lease losses	2.98	4.12	36	1.31	5.10	9	2.22	4.97	19	1.14	4.28	12	1.41	5.09	9
Tier 1 capital + allowance for loan and lease losses	4.68	4.89	57	2.21	6.26	12	3.70	6.05	27	2.01	5.65	15	2.49	5.65	21
Loans and leases + other real estate owned	0.65	0.82	42	0.26	0.98	7	0.44	0.97	14	0.23	0.85	9	0.29	0.82	16

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 # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.12	0.25	35	0.03	0.35	7	0.07	0.39	10	0.17	0.38	24	0.15	0.29	31
	90+ days past due	0	0.12	34	0.17	0.17	79	0	0.16	14	0	0.16	29	0	0.03	19
	Nonaccrual	0.38	0.60	34	0.12	0.70	9	0.29	0.76	17	0.17	0.46	19	0.19	0.48	25
Commercial and industrial	30–89 days past due	0.03	0.24	11	0.52	0.24	82	0.11	0.23	39	0.13	0.31	29	1.71	0.23	96
	90+ days past due	0	0.02	43	0.01	0.03	57	0.01	0.03	50	1.05	0.05	97	0	0.02	32
	Nonaccrual	2.34	0.65	93	0.83	0.80	60	1.28	0.75	80	0.35	0.83	27	0.65	0.61	63
Individuals	30–89 days past due	0.12	0.60	21	0.16	0.74	17	0.13	0.83	13	0.51	0.83	34	0.42	0.68	46
	90+ days past due	0	0.08	39	0	0.11	17	0	0.14	19	0	0.17	16	0.02	0.03	72
	Nonaccrual	0.05	0.17	39	0.07	0.24	40	0.06	0.28	35	0.08	0.17	46	0.12	0.15	61
Depository institution loans	30–89 days past due		0.03			0.01			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural	30–89 days past due	0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.11	34
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0.01	44
	Nonaccrual	0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.46	31
Foreign governments	30–89 days past due		0			3.73			0			0.07				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.17			0.04			0.09			0.03				
Other loans and leases	30–89 days past due	0.02	0.11	43	0.12	0.14	66	0.04	0.18	48	0.32	0.20	71	0	0.18	23
	90+ days past due	0	0.01	75	0	0.01	73	0.02	0.01	82	0	0.01	30	0	0	41
	Nonaccrual	0.30	0.13	78	0.14	0.19	63	0.13	0.15	65	0.21	0.13	75	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 # 1	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.17	0.36	36	0.07	0.51	7	0.31	0.65	25	0.23	0.67	14	0.37	0.52	50
	90+ days past due	0.01	0.25	46	0	0.36	16	0	0.33	16	0.01	0.31	34	0	0.04	22
	Nonaccrual	0.11	0.76	9	0.16	0.91	11	0.19	0.89	12	0.14	0.73	10	0.20	0.61	20
Revolving	30–89 days past due	0.12	0.33	25	0	0.40	6	0	0.48	5	0.05	0.45	11	0	0.36	9
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.02	37
	Nonaccrual	0	1.05	6	0	1.28	4	0	1.13	5	0.13	1	16	0	0.35	10
Closed-end	30–89 days past due	0.17	0.36	37	0.07	0.52	10	0.33	0.65	28	0.24	0.70	19	0.38	0.54	50
	90+ days past due	0.01	0.27	47	0	0.41	17	0	0.38	17	0.01	0.35	38	0	0.05	24
	Nonaccrual	0.12	0.71	10	0.17	0.89	11	0.19	0.87	13	0.14	0.70	13	0.21	0.64	21
Junior lien	30–89 days past due	0	0.01	31	0	0.02	31	0	0.02	10	0.01	0.02	36	0	0.02	40
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	38
	Nonaccrual	0	0.04	26	0	0.05	18	0.01	0.04	22	0.01	0.04	24	0.02	0.03	50
Commercial real estate	30–89 days past due	0.11	0.16	51	0.03	0.21	21	0.03	0.26	16	0.16	0.18	54	0.10	0.16	49
	90+ days past due	0	0.01	26	0.21	0.02	95	0	0.02	23	0	0.03	19	0	0.02	31
	Nonaccrual	0.43	0.48	59	0.10	0.53	11	0.30	0.62	28	0.17	0.23	45	0.19	0.41	42
Construction and development	30–89 days past due	0.07	0.15	56	0.11	0.24	54	0	0.28	11	0.31	0.28	69	0.07	0.17	57
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0	44
	Nonaccrual	0	0.31	29	0	0.32	22	0	0.41	24	0.13	0.20	61	0.29	0.18	74
1–4 family	30–89 days past due	0.02	0.03	69	0.01	0.03	60	0	0.03	28	0.18	0.06	85	0.06	0.07	72
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	48
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0.29	0.04	90
Other	30–89 days past due	0.06	0.10	68	0.10	0.17	62	0	0.22	13	0.13	0.20	63	0	0.06	58
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	0	0.25	31	0	0.26	27	0	0.35	25	0.13	0.17	66	0	0.10	50
Multifamily	30–89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.03	36
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0	46
	Nonaccrual	0	0.13	21	0	0.09	20	0.15	0.11	73	0.01	0.05	48	0.03	0.04	73
Nonfarm non-residential	30–89 days past due	0.13	0.12	61	0	0.21	15	0.04	0.23	26	0.13	0.14	50	0.12	0.17	59
	90+ days past due	0	0.01	28	0.28	0.02	95	0	0.02	26	0	0.03	22	0	0.02	34
	Nonaccrual	0.58	0.58	61	0.13	0.68	10	0.40	0.80	36	0.20	0.28	42	0.18	0.52	35
Owner Occupied	30–89 days past due	0.12	0.04	90	0	0.07	19	0.04	0.07	47	0.06	0.07	52	0.08	0.08	70
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0	38
	Nonaccrual	0.10	0.20	37	0.13	0.26	30	0.13	0.27	28	0.16	0.16	57	0.13	0.20	48
Other	30–89 days past due	0.01	0.07	31	0	0.13	12	0	0.14	11	0.07	0.07	61	0.04	0.07	58
	90+ days past due	0	0.01	34	0.28	0.01	96	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual	0.48	0.31	73	0	0.36	6	0.27	0.44	46	0.04	0.10	38	0.05	0.22	44
Farmland	30–89 days past due	0.86	0.13	92	0	0.24	26	0	0.11	30	0	0.23	23	0	0.09	32
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0	46
	Nonaccrual	0	1.06	21	0.98	1.49	54	0.89	1.13	61	0.01	0.84	40	0.04	0.49	55
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.03	
	90+ days past due		0.40			0.55			0.63			0.78			0.26	
	Nonaccrual		0.08			0.06			0.05			0.11			0.07	

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	1,943,212	1,933,122	1,935,238	1,926,789	1,317,922
Retained earnings	641,397	504,135	543,800	393,674	296,816
Accumulated other comprehensive income (AOCI)	22,494	39,116	36,333	19,310	-8,305
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,607,103	2,476,373	2,515,371	2,339,773	1,606,433
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,056,259	1,065,253	1,062,797	1,072,315	757,984
Accumulated other comprehensive income-related adjustments	22,494	39,116	36,333	19,310	-8,305
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,528,350	1,372,004	1,416,241	1,248,148	856,754
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,528,350	1,372,004	1,416,241	1,248,148	856,754
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	55,600	55,600	55,600	55,600	30,600
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	55,600	55,600	55,600	55,600	30,600
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	55,600	55,600	55,600	55,600	30,600
Tier 1 Capital	1,583,950	1,427,604	1,471,841	1,303,748	887,354
Tier 2 Capital					
Tier 2 capital instruments and related surplus	204,000	266,000	266,000	158,000	0
Non-qualifying capital instruments	0	0	0	0	140,000
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	96,668	87,491	87,820	51,461	44,802
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	300,668	353,491	353,820	209,461	184,802
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	300,668	353,491	353,820	209,461	184,802
Exited advanced approach tier 2 capital					
Total capital	1,884,618	1,781,095	1,825,661	1,513,209	1,072,156
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	18,774,554	16,663,479	17,206,047	15,066,260	10,026,151
Less: Deductions from common equity tier 1 capital	1,056,259	1,065,253	1,062,797	1,072,315	757,984
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	17,718,295	15,598,226	16,143,250	13,993,945	9,268,167
Total risk-weighted assets	13,817,289	13,396,874	13,704,180	12,791,558	8,521,072
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	11.06	12.59	27	10.24	12.26	21	10.33	12.35	19	9.76	12.11	17	10.05	12.37	14
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	50
Tier 1 capital, column A	11.46	13.31	17	10.66	12.97	13	10.74	13.08	12	10.19	12.78	11	10.41	13.03	11
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	13.64	15.21	21	13.29	15.12	20	13.32	15.23	17	11.83	14.36	7	12.58	14.48	18
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage	8.94	9.07	50	9.15	9.05	54	9.12	9.13	51	9.32	9.76	43	9.57	10.37	34
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
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	234,269	219,088	220,428	215,081	129,521	6.93	312.46

	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 # 2	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			33.33	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			0	
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.46	19
Premium income / Insurance activities revenue		2.90			2.06			2.84			7.32			0	
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			50	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			50	
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	48
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			72.25	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.51	11.72	58	14.46	11.07	63	14.13	11.03	60	15.87	11.51	69	13.89	13.70	47
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	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	1,130	1,802	1,599	22,054	6,659
Real estate loans	1,130	1,682	1,583	4,850	4,902
Commercial and industrial loans	0	120	16	17,204	1,757
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	1,130	1,802	1,599	22,054	6,659
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 # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	0	48
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03				
Commercial and industrial loans		0.86			0.43			0.64			0.29			3.83	
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	-37.29	-0.16	12	-91.86	-0.58	5	-92.75	-2.40	3	231.19	22.48	92		-27.26	
Total selected assets	-37.29	3.36	14	-91.86	2.65	7	-92.75	2.04	4	231.19	12.40	93		5.03	
Deposits		10.74			-1.43			3.46			10.36			-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	216,414	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	216,414	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	1.14	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	1.14	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	9.98				
Home equity lines	0.46				
Credit card receivables	0				
Auto loans and other consumer loans	0.22				
Commercial and industrial loans	13.77				
All other loans and leases	75.56				

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure	0				
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0				
Unused commitments to provide liquidity (servicer advance)	0				
Seller's interest carried as securities and loans	0				
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	11.55	26.23	32.94	12.89	10.26

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	0				
Total 30–89 days past due securitized assets	0				
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	0				
Total 90+ days past due securitized assets	0				
Total past due securitized assets percent of securitized assets	0				
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	0				
Total net losses on securitized assets	0				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.17				
Home equity lines	0.12				
Credit card receivables					
Commercial and industrial loans	0.03				
All other loans and leases	0.10				
Total managed loans past due 30–89 days	0.10				
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.01				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0				
All other loans and leases	0				
Total managed loans past due 90+ days	0				
Total Past Due Managed Assets	0.10				
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0.14				
All other loans and leases	0.04				
Net Losses on Managed Assets Percent of Total Managed Assets	0.05				

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	101,500	83,250	83,250	99,500	37,000	21.92	181.94
Dividends	101,500	83,250	83,250	99,500	37,000	21.92	181.94
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	35	51	64	6,377	2,841	-31.37	169.23
Dividends	35	51	64	6,377	2,841	-31.37	169.23
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	101,535	83,301	83,314	105,877	39,841	21.89	181.94
Securities gains (losses)	0	0	0	0	0		
Other operating income	61	0	0	1	14		
Total operating income	101,596	83,301	83,314	105,878	39,855	21.96	182.11
Operating Expenses							
Personnel expenses	7,973	6,367	8,346	7,653	6,318	25.22	50.55
Interest expense	11,743	8,393	12,446	11,561	8,390	39.91	215.67
Other expenses	3,356	19,888	21,013	39,299	9,709	-83.13	41.96
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	23,072	34,648	41,805	58,513	24,417	-33.41	102.74
Income (loss) before taxes	78,524	48,653	41,509	47,365	15,438	61.40	218.78
Applicable income taxes (credit)	-5,634	-7,844	-9,410	-11,066	-5,541		
Extraordinary items							
Income before undistributed income of subsidiaries	84,158	56,497	50,919	58,431	20,979	48.96	194.16
Equity in undistributed income of subsidiaries	86,405	86,438	150,290	134,305	107,280	-0.04	750.86
Bank subsidiaries	86,382	86,415	150,260	138,753	109,569	-0.04	750.64
Nonbank subsidiaries	23	23	30	-4,448	-2,289	0.00	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	170,563	142,935	201,209	192,736	128,259	19.33	339.99
Memoranda							
Bank net income	187,882	169,665	233,510	238,253	146,569	10.74	307.07
Nonbank net income	58	74	94	1,929	552	-21.62	346.15
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	2,894,213	99.64	2,814,488	99.15	2,875,550	99.60	2,588,702	1,759,660	2.83	279.77
Common and preferred stock	2,894,213	99.64	2,814,488	99.15	2,875,550	99.60	2,588,267	1,759,660	2.83	279.77
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	435	0		
Investment in nonbank subsidiaries	2,368	0.08	2,337	0.08	2,345	0.08	2,314	5,988	1.33	332.91
Common and preferred stock	2,368	0.08	2,337	0.08	2,345	0.08	2,314	5,988	1.33	332.91
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	4,915	0.17	18,153	0.64	4,935	0.17	8,266	8,185	-72.92	-20.06
Cash and due from unrelated depository institution	218	0.01	236	0.01	547	0.02	11	170	-7.63	92.92
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	3,002	0.10	3,263	0.11	3,849	0.13	2,920	2,189	-8.00	62.18
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,904,716	100.00	2,838,477	100.00	2,887,226	100.00	2,602,213	1,776,192	2.33	276.86
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	15,500	0.53	0	0	6,500	0.23	24,500	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	266,197	9.16	305,529	10.76	305,675	10.59	177,751	137,316	-12.87	148.30
Other liabilities	1,870	0.06	2,330	0.08	5,388	0.19	5,942	4,412	-19.74	-9.14
Balance due to subsidiaries and related institutions	54,456	1.87	54,245	1.91	54,292	1.88	54,247	28,031	0.39	198.54
Total liabilities	338,023	11.64	362,104	12.76	371,855	12.88	262,440	169,759	-6.65	165.10
Equity Capital	2,566,693	88.36	2,476,373	87.24	2,515,371	87.12	2,339,773	1,606,433	3.65	299.02
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	429	0.01	432	0.02	431	0.01	430	306	-0.69	131.89
Common surplus	1,942,783	66.88	1,932,690	68.09	1,934,807	67.01	1,926,359	1,317,616	0.52	258.60
Retained earnings	600,987	20.69	504,135	17.76	543,800	18.83	393,674	296,816	19.21	472.24
Accumulated other comprehensive income	22,494	0.77	39,116	1.38	36,333	1.26	19,310	-8,305	-42.49	525.01
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,904,716	100.00	2,838,477	100.00	2,887,226	100.00	2,602,213	1,776,192	2.33	276.86
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	57,324	1.97	57,324	2.02	57,324	1.99	57,324	27,852	0.00	215.89
Notes payable to subsidiaries that issued TPS	55,600	1.91	55,600	1.96	55,600	1.93	55,600	30,600	0.00	206.39
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 # 2	Pct
Profitability															
Net income / Average equity capital	9.01	12.52	19	7.89	6.29	64	8.26	7.29	60	8.50	9.68	31	8.69	11.03	25
Bank net income / Average equity investment in banks	8.71	12.35	19	8.49	6.43	67	8.62	7.45	63	10.03	10.51	54	9	11.56	21
Nonbank net income / Average equity investment in nonbanks	3.28	13.18	33	4.24	8.01	50	4.04	9.75	48	34.02	7.89	91	8.68	10.83	61
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			9.40	
Bank net income / Parent net income	110.15	96.45	90	118.70	87.60	93	116.05	88.16	91	123.62	82.22	98	114.28	104.73	87
Nonbank net income / Parent net income	0.03	3.22	35	0.05	4.43	33	0.05	3.59	34	1	5.93	54	0.43	0.99	66
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			90.39	
Leverage															
Total liabilities / Equity capital	13.17	16.51	51	14.62	20.37	53	14.78	20.06	55	11.22	20.43	51	10.57	9.50	58
Total debt / Equity capital	10.98	11.37	62	12.34	14.74	61	12.41	14.41	62	8.64	14.31	57	8.55	3.94	74
Total debt + notes payable to subs that issued TPS / Equity capital	13.14	13.41	57	14.58	17.04	58	14.62	16.67	60	11.02	16.36	55	10.45	7.93	62
Total debt + Loans guaranteed for affiliate / Equity capital	10.98	11.46	60	12.34	15.02	60	12.41	14.68	61	8.64	14.56	57	8.55	3.98	74
Total debt / Equity capital – excess over fair value	10.98	11.47	62	12.34	14.86	61	12.41	14.52	62	8.64	14.51	57	8.55	3.94	74
Long-term debt / Equity capital	10.37	10.65	59	12.34	13.73	62	12.15	13.56	62	7.60	13.04	55	8.55	3.76	74
Short-term debt / Equity capital	0.60	0.55	79	0	0.92	36	0.26	0.77	78	1.05	1.02	79	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	0.05	40	0	0	46
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	46
Long-term debt / Consolidated long-term debt	39.71	40.69	42	43.06	32.61	60	43.07	34.67	56	63.38	28.44	81	40.37	15.49	77
Double Leverage															
Equity investment in subs / Equity capital	112.85	103.15	90	113.75	103.27	90	114.41	102.81	92	110.72	103.22	84	109.91	104.10	76
Total investment in subs / Equity capital	112.85	108.29	80	113.75	110.46	79	114.41	110.16	79	110.74	111.07	70	109.91	104.38	75
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)	1.45	0.27	92	1.79	0.69	82	1.80	0.47	89	1.30	0.36	87	1.24	0.36	83
Equity investment in subs – equity cap / Net income-div (X)	1.92	0.85	83	2.31	2.31	65	2.32	1.82	71	1.68	1.22	73	1.42	1.18	63
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	180.43	152.56	69	147.22	128.63	68	118.04	136.59	45	123.36	177.68	32	130.37	113.37	69
Cash from ops + noncash items + op expense / Op expense + dividend	189.91	155.61	70	151.94	142.45	65	127.19	147.24	49	135.56	190.27	33	167.94	123.74	77
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.68	94.59	66	126.21	140.42	53	108.33	134.08	46	108.42	116.34	50	115.20	108.88	66
Pretax operating income + interest expense / Interest expense	768.69	1,645.53	34	679.69	1,826.91	42	433.51	2,016.32	28	509.70	1,968.54	29	284	1,631.73	32
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	708.05	1,896.20	32	588.78	1,413.95	35	388.06	1,539.23	23	429.13	1,632.83	22	257.51	1,015.91	28
Dividends + interest from subsidiaries / Interest expense + dividends	190.42	174.48	66	204.63	144.62	77	144.36	150.43	55	192.98	210.80	52	163.97	140.89	69
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	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.40	3.29	15	0.63	3.69	37	-0.15	3.85	16	-0.75	2.64	17	0.25	1.59	54
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0	
Nonaccrual		1.04			0.80			1.03			0.54			0.70	
Total		1.64			0.92			1.13			0.58			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	0.10	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	34	0	2.95	32	0	2.66	31	0	5.62	28	0.05	0.14	66
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	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 # 1	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	49.40	69.90	39	57.20	84.44	32	88.90	81.10	63	74.11	57.84	71	75.83	87.25	44
Dividends declared / Net income	24.38	27.22	46	22.61	49.77	19	22.50	42.29	24	22.47	33.08	30	12.40	24.10	34
Net income – dividends / Average equity	6.81	9.25	32	6.11	3.19	80	6.40	4.14	79	6.59	6.46	52	7.61	8.12	44
Percent of Dividends Paid															
Dividends from bank subsidiaries	244.12	160.45	74	257.62	130.19	80	183.92	132.17	69	229.78	178.13	66	232.59	131.90	79
Dividends from nonbank subsidiaries	0.08	6.19	52	0.16	3.74	61	0.14	3.41	57	14.73	7.53	82	17.86	2.83	90
Dividends from subsidiary holding companies	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries	244.20	213.42	68	257.78	167.02	78	184.06	174.85	61	244.51	260.40	58	250.45	144.51	82
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	54.02	43.30	59	49.07	61.85	39	35.65	60.28	28	41.76	66.55	25	25.24	33.37	39
Interest income from bank subsidiaries	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.11	29
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	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	54.02	48.70	57	49.07	71.13	37	35.65	62.88	27	41.76	69.36	22	25.24	35.67	37
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	60.34	66.90	46	68.92	52.29	59	68.09	56.39	57	330.59	82.95	90	514.67	80.47	96
Interest income from nonbank subsidiaries	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	0.17	46
Other income from nonbank subsidiaries	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.06	46
Operating income from nonbank subsidiaries	60.34	94.31	42	68.92	70.62	54	68.09	79.84	46	330.59	150.41	83	514.67	96.62	92
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies		36.58			25.82			43.51			61.23			43.51	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			0	
Management and service fees from subsidiary holding companies		0.75			0.41			0.44			0.36			0	
Other income from subsidiary holding companies		-0.41			0.01			0.01			0.29			0.15	
Operating income from subsidiary holding companies		47.30			41.80			55.20			76.49			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.91	72.55	85	99.94	68	85	99.92	69.76	88	93.98	67.32	55	92.84	72.95	44
Interest income from bank subsidiaries	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.55	29
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	0.59	43
Other income from bank subsidiaries	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.01	44
Operating income from bank subsidiaries	99.91	82.68	79	99.94	80.80	78	99.92	82.20	82	93.98	78.80	37	92.84	89.39	34
Dividends from nonbank subsidiaries	0.03	3.56	47	0.06	2.36	58	0.08	1.95	54	6.02	2.65	84	7.13	2.65	82
Interest income from nonbank subsidiaries	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	0	46
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	47
Other income from nonbank subsidiaries	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries	0.03	5.69	35	0.06	5.80	44	0.08	4.70	41	6.02	7.29	77	7.13	3.33	80
Dividends from subsidiary holding companies	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
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	0	47
Loans and advances from subsidiaries / Short term debt	369.83	152.66	83		216.76		881.91	135.13	93	233.98	83.37	82		854.19	
Loans and advances from subsidiaries / Total debt	20.35	28.03	56	18.76	27.05	57	18.36	27.08	55	28.34	28.33	61	20.28	81.26	42