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

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BHC Name AXOS FINANCIAL, INC.

City/State LAS VEGAS, NV

Bank Holding Company Information

Federal Reserve District: 12
Consolidated Assets ($000): 14,906,750
Peer Group Number: 1 Number in Peer Group: 132
Number of Bank Subsidiaries: _____

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:

AXOS FINANCIAL, INC.
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LAS VEGAS, NV 89148

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	14,506,726	12,867,292	13,143,950	11,194,377	9,639,279
Net income ($000)	168,111	154,379	209,164	161,535	164,047
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)	4.05	2.65	94	4.18	2.80	94	4.13	2.77	95	4.05	3.01	92	4.10	3.33	92
+ Non-interest income	0.47	1.09	19	0.90	1.21	41	0.85	1.21	36	0.72	1.32	24	0.65	0.90	34
– Overhead expense	2.27	2.21	57	2.27	2.59	38	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21
– Provision for credit losses	0.07	-0.12	91	0.48	0.66	35	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86
+ Securities gains (losses)	0	0.01	23	0	0.03	16	0	0.02	16	0	0.01	47	0	0	23
+ Other tax equivalent adjustments	0	0	86	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.18	1.76	77	2.33	0.91	96	2.31	1.04	96	2.02	1.56	85	2.41	1.55	94
Net operating income	1.55	1.34	72	1.60	0.70	96	1.59	0.81	93	1.44	1.19	77	1.70	1.22	90
Net income	1.55	1.34	73	1.60	0.71	95	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.64	3.12	94	5.21	3.64	94	5.07	3.55	95	5.82	4.41	93	5.50	4.38	96
Interest expense	0.45	0.26	85	0.91	0.58	82	0.84	0.52	82	1.54	1.08	81	1.40	0.81	94
Net interest income (tax equivalent)	4.19	2.85	94	4.30	3.05	93	4.24	3.01	94	4.28	3.33	84	4.10	3.58	84
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.12	51	0.26	0.28	60	0.23	0.27	57	0.24	0.21	67	0.22	0.09	84
Earnings coverage of net loan and lease losses (X)	32.29	26.30	64	13.07	20.97	52	14.15	22.91	54	10.94	24.40	43	14.12	29.27	38
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.14	1.32	34	1.20	1.58	29	1.16	1.58	26	0.58	0.83	28	0.59	0.94	14
Allowance for loan and lease losses / Total loans and leases	1.13	1.30	36	1.19	1.55	29	1.15	1.55	27	0.58	0.81	30	0.59	0.93	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.16	0.58	90	1.60	0.71	90	1.62	0.71	90	0.59	0.57	54	0.57	0.57	54
30–89 days past due loans and leases / Total loans and leases	0.40	0.29	73	0.31	0.37	52	0.38	0.39	57	0.17	0.43	18	0.21	0.32	38
Liquidity and Funding															
Net noncore funding dependence	0.10	-3.31	63	7.12	6.19	58	5.53	3.20	64	6.84	14.45	27	21.94	13.54	76
Net short-term noncore funding dependence	-5.83	-9.17	57	-3.11	-2.71	42	-6.20	-4.76	39	-4.17	3.38	21	7.62	8.57	42
Net loans and leases / Total assets	79.99	58.81	93	82.42	63	97	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99
Capitalization															
Tier 1 leverage ratio	9.19	9.07	58	8.52	9.05	37	8.68	9.13	41	8.99	9.76	32	9.41	10.37	29
Holding company equity capital / Total assets	9.78	10.79	35	9.24	11.12	19	8.95	11.16	18	9.46	12.43	15	10.14	11.21	34
Total equity capital (including minority interest) / Total assets	9.78	10.91	33	9.24	11.24	18	8.95	11.29	17	9.46	12.57	13	10.14	11.30	33
Common equity tier 1 capital / Total risk-weighted assets	10.79	12.64	22	11.06	12.26	30	10.85	12.38	28	11.21	12.17	35	12.50	12.37	65
Net loans and leases / Equity capital (X)	8.18	5.47	91	8.92	5.73	93	9.08	5.58	94	8.77	5.21	93	9.09	6.70	90
Cash dividends / Net income	0	27.22	3	0.15	49.74	8	0.12	42.30	8	0.19	33.12	7	0.19	24.05	19
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			35.12	
Growth Rates															
Assets	11.39	9.51	63	13.69	16.67	47	17.31	16.68	56	25.07	9.26	84	10.03	9.35	67
Equity capital	17.92	7.52	86	10.82	6.54	75	10.92	6.99	75	16.73	10.49	80	13.82	12.50	70
Net loans and leases	8.11	-0.66	83	12.23	12.75	58	14.80	9.07	77	12.66	9.10	73	14.30	10.51	71
Noncore funding	-34.53	-21.64	30	-10.13	-6.57	47	20.75	-12.18	86	-22.74	6.59	10	22.09	6.76	71
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	0.03	45
Long-term debt / Equity capital	12.50	10.65	69	18.88	13.73	74	18.14	13.56	74	5.03	13.04	42	5.13	3.76	67
Equity investment in subsidiaries / Equity capital	104.20	103.15	60	101.46	103.27	41	101.68	102.81	44	100.71	103.22	42	96.09	104.10	18
Cash from ops + noncash items + op expense / Op expense + dividends	226.76	155.61	76	439.09	142.45	98	417.40	147.24	96	708.57	190.27	96	453.34	123.74	94

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	456,174	455,924	605,265	558,043	487,435	0.05	92.67
Income from lease financing receivables	4,932	7,439	9,312	8,960	11,091	-33.70	-4.49
Fully taxable income on loans and leases	461,106	463,363	614,577	567,003	498,526	-0.49	90.59
Tax-exempt income on loans and leases	0	0	0	0	0		
Estimated tax benefit on income on loans and leases	0	0	0	0	0		
Income on loans and leases (tax equivalent)	461,106	463,363	614,577	567,003	498,526	-0.49	90.59
Investment interest income (tax equivalent)	6,411	8,965	12,216	14,124	12,752	-28.49	-60.51
Interest on balances due from depository institutions	1,704	3,941	4,439	16,209	14,480	-56.76	-22.93
Interest income on other earning assets	18,738	13,365	18,244	19,217	4,284	40.20	379.60
Total interest income (tax equivalent)	487,959	489,634	649,476	616,553	530,042	-0.34	84.63
Interest on time deposits of $250K or more	5,090	13,196	14,784	12,947	3,068	-61.43	
Interest on time deposits < $250K	11,733	25,897	32,135	48,447	34,959	-54.69	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	15,769	35,657	43,924	72,740	60,128	-55.78	-29.38
Interest on other borrowings and trading liabilities	5,542	7,928	9,905	24,539	33,252	-30.10	-45.11
Interest on subordinated debt and mandatory convertible securities	8,805	3,144	6,375	4,482	3,677	180.06	343.13
Total interest expense	46,939	85,822	107,123	163,155	135,084	-45.31	-5.24
Net interest income (tax equivalent)	441,020	403,812	542,353	453,398	394,958	9.21	105.36
Non-interest income	51,415	86,499	111,130	80,274	63,061	-40.56	5.96
Adjusted operating income (tax equivalent)	492,435	490,311	653,483	533,672	458,019	0.43	87.04
Overhead expense	247,154	219,018	295,342	279,076	199,124	12.85	159.83
Provision for credit losses	7,950	46,800	54,800	29,000	26,350		37.07
Securities gains (losses)	0	0	0	21	-235		-100.00
Other tax equivalent adjustments	1	0	0	0	0		-50.00
Pretax net operating income (tax equivalent)	237,332	224,493	303,341	225,617	232,310	5.72	45.34
Applicable income taxes	68,196	69,255	92,983	63,076	67,309	-1.53	0.37
Tax equivalent adjustments	1,025	859	1,194	1,006	954	19.32	25.92
Applicable income taxes (tax equivalent)	69,221	70,114	94,177	64,082	68,263	-1.27	0.67
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	168,111	154,379	209,164	161,535	164,047	8.89	77.82
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	168,111	154,379	209,164	161,535	164,047	8.89	77.82
Memoranda							
Net income - holding company and noncontrolling (minority) interest	168,111	154,379	209,164	161,535	164,047	8.89	77.82
Investment securities income (tax equivalent)	6,411	8,965	12,216	14,124	12,752	-28.49	-60.51
US Treasury and agency securities (excluding mortgage-backed securities)	0	97	111	39	0	-100.00	
Mortgage-backed securities	1,146	423	629	815	1,900	170.92	-83.68
All other securities	5,265	8,445	11,476	13,270	10,852	-37.66	-42.85
Cash dividends declared	0	231	257	309	310	-100.00	-100.00
Common	0	0	0	0	0		
Preferred	0	231	257	309	310	-100.00	-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)	4.48	2.90	95	5.07	3.35	94	4.94	3.27	95	5.51	4	93	5.50	4.08	98
Less: Interest expense	0.43	0.24	85	0.89	0.54	85	0.81	0.48	86	1.46	0.98	83	1.40	0.75	95
Equals: Net interest income (tax equivalent)	4.05	2.65	94	4.18	2.80	94	4.13	2.77	95	4.05	3.01	92	4.10	3.33	92
Plus: Non-interest income	0.47	1.09	19	0.90	1.21	41	0.85	1.21	36	0.72	1.32	24	0.65	0.90	34
Equals: adjusted operating income (tax equivalent)	4.53	3.80	84	5.08	4.06	87	4.97	4.04	86	4.77	4.41	73	4.75	4.27	73
Less: Overhead expense	2.27	2.21	57	2.27	2.59	38	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21
Less: Provision for credit losses	0.07	-0.12	91	0.48	0.66	35	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86
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	17	0	0.02	17	0	0.01	48	0	0	23
Plus: other tax equivalent adjustments	0	0	86	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.18	1.76	77	2.33	0.91	96	2.31	1.04	96	2.02	1.56	85	2.41	1.55	94
Less: Applicable income taxes (tax equivalent)	0.64	0.41	88	0.73	0.21	98	0.72	0.23	98	0.57	0.36	91	0.71	0.32	97
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	46
Equals: Net operating income	1.55	1.34	72	1.60	0.70	96	1.59	0.81	93	1.44	1.19	77	1.70	1.22	90
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.55	1.34	73	1.60	0.71	95	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90
Memo: Net income (last four quarters)	1.55	1.30	75	1.56	0.81	94	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90
Net income–BHC and noncontrolling (minority) interest	1.55	1.35	73	1.60	0.72	95	1.59	0.83	93	1.44	1.20	76	1.70	1.22	89
Margin Analysis															
Average earning assets / Average assets	96.67	93.09	87	97.30	92.11	95	97.42	92.32	95	94.62	91.05	84	100	93.23	99
Average interest-bearing funds / Average assets	63.50	61.98	64	68.04	64.67	70	68.30	64.06	71	70.78	65.57	78	78.09	70.70	76
Interest income (tax equivalent) / Average earning assets	4.64	3.12	94	5.21	3.64	94	5.07	3.55	95	5.82	4.41	93	5.50	4.38	96
Interest expense / Average earning assets	0.45	0.26	85	0.91	0.58	82	0.84	0.52	82	1.54	1.08	81	1.40	0.81	94
Net interest income (tax equivalent) / Average earning assets	4.19	2.85	94	4.30	3.05	93	4.24	3.01	94	4.28	3.33	84	4.10	3.58	84
Yield or Cost															
Total loans and leases (tax equivalent)	5.31	4.07	91	5.78	4.35	91	5.66	4.27	92	5.98	5.09	87	5.91	4.85	94
Interest-bearing bank balances	0.18	0.13	91	0.44	0.36	70	0.36	0.27	76	2.35	2.04	70	2.10	1.88	71
Federal funds sold and reverse repos		0.25		0	0.75	5	0	0.68	7	0	2.44	4	2	1.50	63
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0.57	0.99	55		0.70	
Total earning assets	4.63	3.09	94	5.21	3.61	94	5.06	3.51	95	5.81	4.36	94	5.49	4.33	96
Investment securities (tax equivalent)	4.95	1.77	99	4.68	2.36	98	4.82	2.25	98	6.57	2.76	97	6.71	2.69	99
US Treasury and agency securities (excluding mortgage-backed securities)	0	1.23	1	7.32	1.85	96	6.26	1.75	95	2.31	2.32	57		2.20	
Mortgage-backed securities	2.24	1.55	93	1.81	2.17	19	1.98	2.05	39	3.49	2.61	97	6.13	2.44	99
All other securities	6.52	2.85	94	6.95	3.28	94	6.98	3.24	95	7.17	4.06	90	6.66	3.74	92
Interest-bearing deposits	0.50	0.22	92	1.26	0.60	93	1.11	0.53	92	1.93	1.10	91	1.69	0.85	94
Time deposits of $250K or more	1.38	0.70	96	2.64	1.53	97	2.28	1.42	96	2.39	1.96	86	1.80	1.57	77
Time deposits < $250K	1.41	0.67	94	2.09	1.47	94	2.05	1.36	95	2.35	1.82	83	2.22	1.42	98
Other domestic deposits	0.30	0.16	83	0.81	0.41	90	0.71	0.36	90	1.52	0.93	86	1.27	0.64	92
Foreign deposits		0.12			0.48			0.42			1.19			1.85	
Federal funds purchased and repos		0.18			0.71			0.62			1.86			1.03	
Other borrowed funds and trading liabilities	1.97	1.29	76	1.51	1.54	50	1.62	1.50	57	2.38	2.38	53	1.99	2.10	45
All interest-bearing funds	0.68	0.38	87	1.31	0.82	86	1.19	0.74	86	2.06	1.49	80	1.79	1.06	94

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	51,415	86,499	111,130	80,274	63,061
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	1,476	1,707	4,260	3,419	3,180
Trading revenue	-5,667	8,265	76	-1,290	865
Investment banking fees and commissions	26,349	17,880	24,291	23,228	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	573	-3,543	-4,518	-695	2,079
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	22,326	32,000	51,997	15,707	15,778
Other non-interest income	6,358	30,190	35,024	39,905	41,159
Total overhead expenses	247,154	219,018	295,342	279,076	199,124
Personnel expense	116,150	111,951	150,037	137,875	113,936
Net occupancy expense	21,031	20,758	27,201	24,627	17,150
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,304	7,891	10,555	7,806	900
Other operating expenses	102,669	78,418	107,549	108,768	67,138
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	1,282	1,108	1,157	1,031	873
Average personnel expense per employee	90.60	101.04	129.68	133.73	130.51
Average assets per employee	11,315.70	11,613.08	11,360.37	10,857.79	11,041.56

	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	50.29	58.85	18	44.75	62.06	6	45.28	62.28	7	52.39	61.29	16	43.57	61.22	5
Percent of Average Assets															
Total overhead expense	2.27	2.21	57	2.27	2.59	38	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21
Personnel expense	1.07	1.23	32	1.16	1.30	35	1.14	1.30	33	1.23	1.41	32	1.18	1.46	26
Net occupancy expense	0.19	0.24	28	0.22	0.26	24	0.21	0.26	23	0.22	0.28	21	0.18	0.31	10
Other operating expenses	1.01	0.72	85	0.89	0.95	66	0.90	0.94	66	1.04	0.97	70	0.71	0.79	45
Overhead less non-interest income	1.80	1.08	93	1.37	1.27	58	1.40	1.25	64	1.78	1.32	80	1.41	1.65	29
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.19	58.34	18	44.67	61.60	6	45.20	61.82	7	52.29	60.64	16	43.48	60.51	5
Personnel expense	23.59	32.89	10	22.83	32.31	7	22.96	32.36	10	25.84	32.39	18	24.88	34.42	9
Net occupancy expense	4.27	6.26	19	4.23	6.55	12	4.16	6.58	12	4.61	6.52	14	3.74	7.33	5
Other operating expenses	22.33	18.68	78	17.60	22.16	34	18.07	22.28	37	21.84	21.20	66	14.85	18.28	18
Total non-interest income	10.44	28.20	10	17.64	28.52	29	17.01	28.83	26	15.04	29.23	20	13.77	20.30	27
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	1.95	20
Service charges on domestic deposit accounts	0.30	3.25	7	0.35	3.23	9	0.65	3.27	9	0.64	3.88	12	0.69	3.58	10
Trading revenue	-1.15	0.68	3	1.69	1.37	76	0.01	1.28	44	-0.24	1.18	1	0.19	0.03	89
Investment banking fees and commissions	5.35	2.46	83	3.65	2.59	77	3.72	2.46	78	4.35	3.54	76	0	0.85	12
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	0.12	0.56	41	-0.72	-0.04	15	-0.69	0.01	15	-0.13	0.28	8	0.45	0.52	64
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	4.53	3.64	70	6.53	3.74	76	7.96	3.92	82	2.94	1.86	73	3.44	1.98	79
Other non-interest income	1.29	9.39	0	6.16	9.49	34	5.36	9.65	27	7.48	10.04	40	8.99	7.05	76
Overhead less non-interest income	39.75	29.67	78	27.03	31.97	31	28.19	31.93	37	37.25	31.06	64	29.71	39.75	17
Applicable income taxes / Pretax net operating income (tax equivalent)	28.73	21.49	96	30.85	18.64	97	30.65	18.63	97	27.96	20.56	92	28.97	18.37	96
Applicable income tax + TE / Pretax net operating income + TE	29.17	23.11	95	31.23	22.16	94	31.05	21.18	95	28.40	23.23	89	29.38	21.35	94

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	10,331,641	9,772,709	10,408,444	8,664,846	7,986,393	5.72	71.65
Commercial and industrial loans	1,193,491	896,633	961,507	998,370	640,994	33.11	185.70
Loans to individuals	452,712	344,510	336,363	399,082	317,361	31.41	379.63
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	100,879	148,701	130,348	178,136	157,248	-32.16	-19.95
Less: Unearned income	17,631	0	12,629	0	11,722		-4.23
Loans and leases, net of unearned income	12,061,092	11,162,553	11,824,033	10,240,434	9,090,274	8.05	81.68
Less: Allowance for loan and lease losses	136,778	132,915	136,393	59,514	53,706	2.91	263.81
Net loans and leases	11,924,314	11,029,638	11,687,640	10,180,920	9,036,568	8.11	80.64
Debt securities that reprice or mature in over 1 year	23,534	24,637	24,959	15,271	36,506	-4.48	-87.43
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	11,947,848	11,054,275	11,712,599	10,196,191	9,073,074	8.08	76.01
Interest-bearing bank balances	1,226,071	1,095,539	1,401,816	959,238	221,958	11.91	119.49
Federal funds sold and reverse repos	0	0	0	100	100		-100.00
Debt securities that reprice or mature within 1 year	112,462	179,294	184,869	192,755	180,279	-37.28	-56.28
Trading assets	1,941	423	362	1,740	0	358.87	-74.78
Total earning assets	13,288,322	12,329,531	13,299,646	11,350,024	9,475,411	7.78	74.25
Non-interest-bearing cash and due from depository institutions	43,363	26,622	41,379	66,837	34,489	62.88	65.82
Premises, fixed assets, and leases	96,951	99,409	98,076	105,995	28,540	-2.47	558.10
Other real estate owned	6,114	6,114	6,114	7,420	8,457	0.00	359.70
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,472,000	920,562	948,052	739,012	263,199	59.90	688.63
Total assets	14,906,750	13,382,238	14,393,267	12,269,288	9,810,096	11.39	89.77
Quarterly average assets	14,499,255	13,609,510	13,973,924	11,597,647	9,799,719	6.54	91.90
Average loans and leases (YTD)	11,582,727	10,680,648	10,862,972	9,479,884	8,440,943	8.45	87.22
Memoranda							
Loans held-for-sale	45,293	104,184	78,057	39,523	19,018	-56.53	-11.84
Loans not held-for-sale	12,015,799	11,058,369	11,745,976	10,200,911	9,071,256	8.66	82.41
Real estate loans secured by 1–4 family	4,897,812	5,321,572	5,792,710	4,756,505	4,862,861	-7.96	13.60
Commercial real estate loans	5,433,829	4,451,136	4,615,734	3,908,341	3,123,532	22.08	218.20
Construction and land development	1,756,488	1,058,017	1,174,061	770,567	652,231	66.02	8834.78
Multifamily	2,537,534	2,493,534	2,525,741	2,176,203	1,867,667	1.76	78.54
Nonfarm nonresidential	1,139,807	899,585	915,932	961,571	603,634	26.70	327.32
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	135,996	203,931	209,828	208,026	216,785	-33.31	-69.40
U.S. Treasury securities	0	1,800	1,799	1,689	0	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	3,501	4,170	3,514	10,376	29,362	-16.04	-94.78
Mortgage-backed securities	84,377	33,669	34,110	24,958	24,716	150.61	-53.15
Asset-backed securities	48,118	164,292	170,405	171,003	162,707	-70.71	-75.62
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	135,996	203,931	209,828	208,026	216,785	-33.31	-69.40
U.S. Treasury securities	0	1,800	1,799	1,689	0	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	3,501	4,170	3,514	10,376	29,362	-16.04	-94.78
Mortgage-backed securities	84,377	33,669	34,110	24,958	24,716	150.61	-53.15
Asset-backed securities	48,118	164,292	170,405	171,003	162,707	-70.71	-75.62
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	3,786	1,353	2,696	529	-287	179.82	-74.49
Structured notes, fair value	48,118	164,292	170,405	171,003	162,707	-70.71	-75.62
Pledged securities	1,332	1,710	1,691	1,814	2,006	-22.11	-95.56

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	3,632,521	2,026,503	2,201,932	2,609,311	1,000,866	79.25	513.59
NOW, ATS and transaction accounts	1,516,912	867,357	1,209,392	713,043	363,494	74.89	6932.18
Time deposits less brokered deposits < $250K	258,481	312,521	-56,693	889,278	893,375	-17.29	
MMDA and other savings accounts	5,217,565	5,748,601	6,240,293	4,309,803	4,030,237	-9.24	12.15
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	10,625,479	8,954,982	9,594,924	8,521,435	6,287,972	18.65	101.78
Time deposits of $250K or more	417,662	645,794	570,806	685,000	470,690	-35.33	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	45,000	142,100	25,000	80,000	145,000	-68.33	-82.35
Other borrowings w/remaining maturity over 1 year	183,100	319,452	341,107	177,500	197,500	-42.68	-54.49
Brokered deposits < $250K	704,301	954,882	1,297,406	907,905	1,581,858	-26.24	
Noncore funding	1,350,063	2,062,228	2,234,319	1,850,405	2,395,048	-34.53	-22.86
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	187,555	238,555	238,555	63,555	56,155	-21.38	234.00
Other liabilities	1,285,032	889,508	1,037,987	673,141	76,520	44.47	2011.35
Total liabilities	13,448,129	12,145,273	13,105,785	11,108,536	8,815,695	10.73	88.53
Equity Capital							
Perpetual preferred stock (including surplus)	0	5,063	0	5,063	5,063	-100.00	-100.00
Common stock	684	676	677	669	662	1.18	5.72
Common surplus	436,528	416,285	420,895	399,806	377,689	4.86	30.65
Retained earnings	1,247,939	1,025,156	1,079,828	908,096	746,869	21.73	201.70
Accumulated other comprehensive income	2,000	345	1,251	-247	-227	479.71	233.33
Other equity capital components	-228,530	-210,560	-215,169	-152,635	-135,655		
Total holding company equity capital	1,458,621	1,236,965	1,287,482	1,160,752	994,401	17.92	102.06
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,458,621	1,236,965	1,287,482	1,160,752	994,401	17.92	102.06
Total liabilities and capital	14,906,750	13,382,238	14,393,267	12,269,288	9,810,096	11.39	89.77
Memoranda							
Non-interest-bearing deposits	3,632,521	2,026,503	2,201,932	2,609,311	1,000,866	79.25	513.59
Interest-bearing deposits	8,114,921	8,529,155	9,261,204	7,505,029	7,339,654	-4.86	41.58
Total deposits	11,747,442	10,555,658	11,463,136	10,114,340	8,340,520	11.29	85.77
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,287,482	1,160,752	1,160,752	994,401	873,663		
Accounting restatements	0	-37,088	-37,088	0	0		
Net income	168,111	154,379	209,164	161,535	164,047		
Net sale of new perpetual preferred stock	0	0	-5,150	0	0		
Net sale of new common stock	2,279	10,161	14,178	13,700	12,363		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	51,600	55,615	8,556	54,769		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	231	257	309	310		
Change in other comprehensive income	749	592	1,498	-19	-593		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,458,621	1,236,965	1,287,482	1,160,752	994,401		

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	69.31	36.06	96	73.03	36.66	98	72.31	36.22	98	70.62	37.78	96	81.41	53.63	95
Commercial and industrial loans	8.01	11.11	35	6.70	14.40	15	6.68	13.52	15	8.14	12.02	29	6.53	11.42	27
Loans to individuals	3.04	3.60	61	2.57	3.57	58	2.34	3.40	57	3.25	4.20	57	3.24	2.65	74
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	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.47	18
Other loans and leases	0.68	4.26	15	1.11	4.66	19	0.91	4.63	16	1.45	5.01	19	1.60	2.64	46
Net loans and leases	79.99	58.81	93	82.42	63	97	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99
Debt securities over 1 year	0.16	18.32	1	0.18	14.80	3	0.17	15.55	3	0.12	14.60	3	0.37	13.20	2
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	80.15	78.17	51	82.60	79.07	55	81.38	78.16	55	83.10	79.65	42	92.49	87.24	90
Interest-bearing bank balances	8.22	9.37	45	8.19	6.40	70	9.74	7.51	68	7.82	3.06	87	2.26	2.30	62
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	53	0	0.01	78
Debt securities 1 year or less	0.75	1.51	39	1.34	1.85	47	1.28	1.68	49	1.57	1.91	59	1.84	2.14	63
Trading assets	0.01	0.58	42	0	1.04	37	0	1.01	36	0.01	1.19	34	0	0.02	38
Total earning assets	89.14	91.57	19	92.13	90.87	65	92.40	91.05	65	92.51	89.53	80	96.59	92.24	97
Non-interest cash and due from depository institutions	0.29	0.99	5	0.20	1.03	4	0.29	1.07	3	0.54	1.14	12	0.35	1.25	9
Other real estate owned	0.04	0.01	85	0.05	0.03	77	0.04	0.02	79	0.06	0.03	80	0.09	0.04	81
All other assets	10.57	7.39	87	7.67	8.03	45	7.31	7.82	41	6.95	9.27	25	3.06	6.39	6
Memoranda															
Short-term investments	8.98	12.31	39	9.53	10.21	57	11.02	11.17	56	9.39	7.63	69	4.10	4.70	52
U.S. Treasury securities	0	1.18	12	0.01	0.91	38	0.01	0.84	40	0.01	1.03	33	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	1.67	7
Municipal securities	0.02	1.70	19	0.03	1.60	22	0.02	1.69	21	0.08	1.34	27	0.30	2.66	23
Mortgage-backed securities	0.57	13.46	5	0.25	11.20	4	0.24	11.75	4	0.20	11.44	5	0.25	8.73	5
Asset-backed securities	0.32	0.47	67	1.23	0.31	86	1.18	0.32	86	1.39	0.28	89	1.66	0.26	90
Other debt securities	0	0.51	8	0	0.40	9	0	0.42	10	0	0.39	9	0	0.52	16
Loans held-for-sale	0.30	0.50	57	0.78	0.52	68	0.54	0.52	63	0.32	0.39	58	0.19	0.29	68
Loans held for investment	80.61	58.34	93	82.63	63.22	97	81.61	61.72	95	83.14	63.50	96	92.47	73.24	99
Real estate loans secured by 1–4 family	32.86	11.57	96	39.77	12.28	97	40.25	11.91	96	38.77	13.29	96	49.57	16.83	95
Revolving	0.02	1.44	10	0.01	1.72	9	0.01	1.66	10	0.03	2.07	12	0.02	2.43	4
Closed-end, secured by first liens	32.84	9.73	96	39.76	10.10	97	40.23	9.81	97	38.74	10.69	98	49.54	13.60	95
Closed-end, secured by junior liens	0	0.19	7	0	0.24	8	0	0.22	7	0	0.28	11	0.01	0.41	4
Commercial real estate loans	36.45	22.35	87	33.26	22.30	79	32.07	22.22	75	31.85	22.23	69	31.84	33.39	47
Construction and land development	11.78	3.40	97	7.91	3.47	88	8.16	3.40	90	6.28	3.44	77	6.65	4.78	74
Multifamily	17.02	3.32	94	18.63	3.10	96	17.55	3.12	96	17.74	3.01	96	19.04	5.12	92
Nonfarm nonresidential	7.65	14.65	24	6.72	14.72	24	6.36	14.72	23	7.84	14.69	29	6.15	21.85	5
Real estate loans secured by farmland	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.88	10

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	85.66	60.51	91	87.55	56.15	96	88.03	57.15	95	84.61	57.46	94	87.86	72.88	81
Real estate loans secured by 1–4 family	40.61	20	93	47.67	19.51	96	48.99	19.43	96	46.45	20.75	93	53.50	23.13	94
Revolving	0.02	2.47	8	0.01	2.66	9	0.01	2.64	10	0.03	3.15	11	0.02	3.34	4
Closed-end	40.59	17.35	94	47.66	16.64	96	48.98	16.59	96	46.42	17.39	95	53.47	19.33	94
Commercial real estate loans	45.05	37.13	58	39.88	33.63	58	39.04	34.63	53	38.17	33.52	52	34.36	45.57	21
Construction and land development	14.56	5.69	93	9.48	5.18	80	9.93	5.26	81	7.52	5.09	71	7.18	6.53	63
1–4 family	4.99	1.19	95	3.82	0.94	93	3.68	0.93	93	3.21	0.94	89	2.39	1.52	75
Other	9.57	4.46	91	5.66	4.09	70	6.25	4.19	72	4.32	4.02	60	4.78	4.90	52
Multifamily	21.04	5.41	94	22.34	4.78	96	21.36	4.96	96	21.25	4.69	95	20.55	6.76	91
Nonfarm nonresidential	9.45	24.45	18	8.06	22.19	16	7.75	22.93	15	9.39	22.15	19	6.64	30.16	4
Owner-occupied	0.49	8.31	8	0.36	7.46	9	0.49	7.68	10	0.42	7.72	14	0.48	10.31	3
Other	8.96	15.83	28	7.70	14.52	26	7.26	14.95	24	8.97	14.34	32	6.16	19.35	7
Real estate loans secured by farmland	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	1.27	10
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	9.90	19.45	15	8.03	22.98	8	8.13	22.17	8	9.75	19.53	17	7.05	16.21	17
Loans to individuals	3.75	6.58	57	3.09	6.23	52	2.84	6.13	52	3.90	7.13	51	3.49	3.89	71
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	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.69	18
Other loans and leases	0.84	8.42	14	1.33	9.11	14	1.10	9.09	13	1.74	9.85	15	1.73	3.74	41
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	731.42	383.43	96	794.01	387.92	97	809.32	381.27	97	794.95	391.26	97	824.61	505.61	96
Real estate loans secured by 1–4 family	346.74	124.74	96	432.37	130.23	96	450.42	125.03	96	436.38	138.18	96	502.10	161.34	96
Revolving	0.16	15.53	10	0.08	18.32	9	0.13	17.42	9	0.30	21.26	13	0.19	23.52	5
Closed-end	346.57	107.54	96	432.28	110.40	97	450.29	106.14	96	436.08	115.20	97	501.90	134.73	96
Commercial real estate loans	384.68	238.58	84	361.64	237.16	77	358.90	234.65	81	358.57	229.44	78	322.51	316.03	54
Construction and land development	124.35	36.07	97	85.96	36.48	88	91.29	35.62	92	70.70	34.95	81	67.34	44.92	78
1–4 family	42.62	7.44	97	34.63	6.64	95	33.84	6.34	95	30.13	6.61	95	22.45	10.21	85
Other	81.73	28.34	96	51.33	28.60	79	57.45	28.16	86	40.57	27.32	70	44.89	33.75	70
Multifamily	179.64	35.29	94	202.59	32.93	96	196.39	32.74	96	199.65	31.04	95	192.84	48.38	92
Nonfarm nonresidential	80.69	156.30	25	73.09	156.60	24	71.22	155.06	24	88.22	152.10	34	62.33	208.15	7
Owner-occupied	4.15	52.63	9	3.27	52.43	12	4.49	52.37	12	3.93	53.07	14	4.49	70.68	4
Other	76.55	100.99	34	69.82	101.87	33	66.73	100.54	32	84.29	97.41	43	57.84	134.17	12
Real estate loans secured by farmland	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0	8.13	10
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	84.49	116.17	36	72.85	150.16	16	74.76	139.91	18	91.60	122.02	37	66.18	107.07	31
Loans to individuals	32.05	36.56	61	27.99	36.83	58	26.15	37.47	57	36.61	43.51	58	32.77	24.45	76
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	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	4.49	18
Other loans and leases	7.14	47.63	14	12.08	49.92	19	10.14	49.54	17	16.34	52.44	21	16.24	25.58	50
Supplemental															
Non-owner occupied CRE loans / Gross loans	44.57	29.25	84	39.51	26.62	83	38.55	27.32	81	37.75	26.45	76	33.88	35.09	53
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	380.54	187.63	93	358.37	186.45	90	354.41	183.76	90	354.64	178.57	91	318.02	243.62	76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	384.68	244.92	84	361.64	243.47	77	358.90	240.85	80	358.57	236.10	78	322.51	318.90	54

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	8.98	12.31	39	9.53	10.21	57	11.02	11.17	56	9.39	7.63	69	4.10	4.70	52
Liquid assets	8.69	29.12	4	8.52	24.65	3	10.16	26.22	6	8.49	22.44	5	2.72	15.56	0
Investment securities	0.91	20.37	2	1.52	17.19	3	1.46	17.85	3	1.70	16.99	4	2.21	16.02	2
Net loans and leases	79.99	58.81	93	82.42	63	97	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99
Net loans, leases and standby letters of credit	80.08	59.61	93	82.51	63.89	97	81.29	62.48	95	83.07	64.84	96	92.23	73.71	99
Core deposits	71.28	75.52	24	66.92	69.20	32	66.66	70.67	27	69.45	63.09	56	64.10	69.97	24
Noncore funding	9.06	10.15	56	15.41	15.53	65	15.52	14.13	67	15.08	19.36	46	24.41	16.58	80
Time deposits of $250K or more	2.80	1.67	81	4.83	2.35	88	3.97	2.11	83	5.58	2.94	85	4.80	4.28	63
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	0.59	26	0	0.54	30	0	0.48	20	0	0.97	6
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	0.30	0.88	54	1.06	1.75	53	0.17	1.24	36	0.65	3.01	25	1.48	3.63	43
Earning assets that reprice within 1 year	70.63	38.80	95	59.62	38.76	93	60.34	39.38	92	63.63	39.29	94	48.36	32.35	83
Interest-bearing liabilities that reprice within 1 year	51.44	6.64	98	59.33	8.86	99	48.31	8.20	96	51.05	10.19	97	60.71	18.20	96
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	19.19	30.83	21	0.29	27.76	5	12.03	29.11	13	12.58	26.63	13	-12.35	12.98	14
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.10	-3.31	63	7.12	6.19	58	5.53	3.20	64	6.84	14.45	27	21.94	13.54	76
Net short-term noncore funding dependence	-5.83	-9.17	57	-3.11	-2.71	42	-6.20	-4.76	39	-4.17	3.38	21	7.62	8.57	42
Short-term investment / Short-term noncore funding	208.60	304.29	48	136.98	149.65	58	184.54	184.19	60	158.46	77.77	80	36.76	62.28	54
Liquid assets - short-term noncore funding / Nonliquid assets	4.81	36.72	12	1.71	24.47	13	4.66	28.18	15	2.80	16.97	25	-8.67	4.17	17
Net loans and leases / Total deposits	101.51	73.05	91	104.49	82.06	90	101.96	79.43	89	100.66	90.31	78	108.35	92.88	85
Net loans and leases / Core deposits	112.22	78.83	90	123.17	92.26	87	121.81	88.34	88	119.47	103.93	79	143.71	106.50	93
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	0.29	1.06	37	0.12	4.54	3	0.23	4.31	3	0.05	1.36	13	-0.03	-1.95	92
Structured notes appreciation (depreciation) / Tier 1 capital	0.09	0	91	0.08	0	90	0.18	0.02	89	0.02	0	80	0.22	-0.04	97
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	0	6.01	12	0.88	5.26	50	0.86	4.72	51	0.81	6.15	46	0	2.08	27
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0	11	7
Municipal securities	2.57	8.38	44	2.04	9.87	35	1.67	9.83	33	4.99	7.75	53	13.54	16.63	51
Mortgage-backed securities	62.04	66.09	42	16.51	66.61	3	16.26	66.64	5	12	67.43	4	11.40	54.50	7
Asset-backed securities	35.38	2.45	97	80.56	1.91	99	81.21	1.91	99	82.20	1.66	98	75.05	1.54	98
Other debt securities	0	3.01	8	0	2.93	9	0	3.01	9	0	2.94	9	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	82.70	8.18	99	87.92	11.25	99	88.11	10.55	99	92.66	11.86	98	83.16	13.91	96
Debt securities 1 to 5 years	3.37	17.39	18	1.72	17.70	13	1.66	17.03	13	0.51	17.94	6	1.96	23.42	9
Debt securities over 5 years	13.94	72.07	3	10.36	68.10	3	10.23	69.86	1	6.83	66.02	3	14.88	58.36	9
Pledged securities	0.98	33.37	5	0.84	37.16	3	0.81	35.67	3	0.87	30.57	6	0.93	42.20	5
Structured notes, fair value	35.38	0.06	99	80.56	0.02	99	81.21	0.02	99	82.20	0.03	99	75.05	0.15	99
Percent Change from Prior Like Quarter															
Short-term investments	5	64.27	25	47.93	124.80	38	37.72	183.32	27	186.35	26.69	92	-45.11	16.28	11
Investment securities	-33.31	32.48	2	8.58	20.30	33	0.87	23.62	18	-4.04	11.75	18	13.07	8.02	68
Core deposits	18.65	16.96	65	19.66	26	33	12.60	26.88	9	35.52	11.23	90	5.24	10.40	40
Noncore funding	-34.53	-21.64	30	-10.13	-6.57	47	20.75	-12.18	86	-22.74	6.59	10	22.09	6.76	71

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)			637,218	707,519	727,547
Commit: Secured commercial real estate loans	673,766	304,265	385,811	352,562	328,188
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	12,640	12,500	12,500	11,500	11,500
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)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	134,205	117,000	132,000	11,181	23,273
Written options contracts (interest rate)	89,971	137,569	169,398	18,500	28,750
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
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)							4.43	22.01	2	5.77	23.52	3	7.42	17.31	10
Standby letters of credit	0.08	0.66	6	0.09	0.72	8	0.09	0.71	6	0.09	0.84	8	0.12	0.35	22
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	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	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	1.50	47.31	11	1.90	51.49	9	2.09	48.62	8	0.24	68.47	2	0.53	6.51	24
Interest rate contracts	1.50	35.15	11	1.90	36.10	9	2.09	34.36	9	0.24	47.31	3	0.53	6.40	24
Interest rate futures and forward contracts	0.90	4.39	63	0.87	8.89	51	0.92	6.21	55	0.09	10.67	30	0.24	0.25	71
Written options contracts (interest rate)	0.60	1.69	50	1.03	2.33	53	1.18	2.18	57	0.15	2.47	28	0.29	0.26	67
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	0	20.27	4	0	20.71	3	0	20.83	3	0	28.86	3	0	5.18	15
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)							5.87	42.82	0	7.46	45.53	2	8.62	25.18	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	224,176	254,569	301,398	29,681	52,023
Interest rate contracts	224,176	254,569	301,398	29,681	52,023
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	134,205	117,000	132,000	11,181	23,273
Written options	89,971	137,569	169,398	18,500	28,750
Exchange-traded	0	0	0	0	0
Over-the-counter	89,971	137,569	169,398	18,500	28,750
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	0	0	0	0	0
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	224,176	254,569	301,398	29,681	52,023
Interest rate contracts	224,176	254,569	301,398	29,681	52,023
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)	134,205	117,000	132,000	11,181	23,273
One year or less	134,205	117,000	132,000	11,181	23,273
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	66	1,151	2,284	311	513
Gross positive fair value	2,292	14,150	10,263	1,347	982
Held for trading	0	0	0	0	0
Non-traded	2,292	14,150	10,263	1,347	982
Current credit exposure on risk-based capital derivative contracts	2,292	14,150	10,263	1,347	982
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	59.87	12.59	93	45.96	14.59	85	43.80	14.05	85	37.67	13.49	83	44.74	11.75	86
Written options	40.13	7.18	96	54.04	8.60	97	56.20	8.18	97	62.33	5.91	98	55.26	11.14	90
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0	49
Over-the-counter	40.13	6.91	96	54.04	8.13	98	56.20	7.73	98	62.33	5.10	98	55.26	10.65	91
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	0	71.71	3	0	67.37	3	0	68.76	3	0	69.75	2	0	65.42	10
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)	59.87	91.91	9	45.96	90.28	5	43.80	91.48	3	37.67	93.86	4	44.74	82.85	14
One year or less	59.87	27.90	80	45.96	31.66	70	43.80	32.05	71	37.67	32.17	62	44.74	12.75	87
Over 1 year to 5 years	0	29.78	4	0	27.15	4	0	27.06	3	0	30.45	4	0	22.66	16
Over 5 years	0	29.19	6	0	28.15	5	0	29.56	5	0	28.09	5	0	36.28	14
Gross negative fair value (absolute value)	0.03	1.18	8	0.45	1.65	30	0.76	1.55	39	1.05	0.83	61	0.99	0.66	68
Gross positive fair value	1.02	1.59	27	5.56	2.48	97	3.41	2.23	78	4.54	1.19	99	1.89	1.10	85
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	7	0	0.07	12	0	0.07	11	0	0.06	8	0	0.01	38
Gross positive fair value (X)	0	0.06	10	0.01	0.10	20	0.01	0.09	18	0	0.07	12	0	0.01	34
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	0.01	28	0.01	0.02	55	0.01	0.02	50	0	0.01	40	0	0.01	43
Current credit exposure (X)	0	0.05	19	0.01	0.07	29	0.01	0.06	27	0	0.05	16	0	0	47
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	0.02	0.59	19	0.14	0.91	29	0.09	0.85	27	0.01	0.73	16	0.01	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	136,393	59,514	59,514	53,706	45,606
Gross losses	10,124	21,799	26,516	25,057	20,835
Write-downs, transfers to loans held-for-sale	0	0	0	2,356	2,307
Recoveries	2,559	1,100	1,295	1,865	2,585
Net losses	7,565	20,699	25,221	23,192	18,250
Provision for loan and lease losses	7,950	46,800	54,800	29,000	26,350
Adjustments	0	47,300	47,300	0	0
Ending balance	136,778	132,915	136,393	59,514	53,706
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	0.07	-0.12	92	0.48	0.66	35	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86
Provision for loan and lease losses / Average loans and leases	0.09	-0.21	89	0.58	1.06	25	0.50	0.82	26	0.31	0.24	69	0.31	0.16	83
Provision for loan and lease losses / Net loan and lease losses	105.09	-65.12	77	226.10	587.54	18	217.28	487.86	24	125.04	130.58	56	144.38	182.69	52
Allowance for loan and lease losses / Total loans and leases not held for sale	1.14	1.32	34	1.20	1.58	29	1.16	1.58	26	0.58	0.83	28	0.59	0.94	14
Allowance for loan and lease losses / Total loans and leases	1.13	1.30	36	1.19	1.55	29	1.15	1.55	27	0.58	0.81	30	0.59	0.93	15
Allowance for loan and lease losses / Net loans and leases losses (X)	13.56	17.40	57	4.82	11.29	34	5.41	11.58	38	2.57	8.03	23	2.94	21.35	11
Allowance for loan and lease losses / Nonaccrual assets	102.52	330.05	11	77.23	301.93	6	73.37	299.17	5	113.26	218.72	28	124.88	285.36	26
ALLL / 90+ days past due + nonaccrual loans and leases	102.52	271.93	16	72.33	249.38	12	73.32	244.34	10	112.85	151.73	41	124.88	259.30	29
Gross loan and lease losses / Average loans and leases	0.12	0.20	40	0.27	0.35	51	0.24	0.34	48	0.26	0.28	54	0.25	0.15	78
Recoveries / Average loans and leases	0.03	0.08	25	0.01	0.07	14	0.01	0.07	12	0.02	0.08	18	0.03	0.05	42
Net losses / Average loans and leases	0.09	0.12	51	0.26	0.28	60	0.23	0.27	57	0.24	0.21	67	0.22	0.09	84
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0.02	0	94	0.03	0	98
Recoveries / Prior year-end losses	9.65	25.09	17	4.39	24.77	8	5.17	33.98	6	8.95	36.22	8	38.94	51.25	56
Earnings coverage of net loan and lease losses (X)	32.29	26.30	64	13.07	20.97	52	14.15	22.91	54	10.94	24.40	43	14.12	29.27	38
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	48	0.02	0.04	49	0.02	0.04	48	0	0.01	34	0	0.01	45
Real estate loans secured by 1–4 family	0	-0.01	51	0.04	0.01	77	0.04	0.01	80	0	0.01	46	0.01	0.01	53
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	52	0.04	0.01	83	0.04	0	84	0	0	52	0.01	0.01	55
Commercial real estate loans	0	0.04	44	0	0.06	18	0	0.07	14	0	0.01	26	0	0.01	27
Construction and land development	0.02	0.01	84	0	0	60	0	0	59	0	-0.01	60	0	-0.02	57
1–4 family	0.02	0	94	0	0	59	0	0	59	0	0	55	0	0	54
Other	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02	60
Multifamily	-0.01	0.01	8	0	0	27	0	0	30	-0.01	0	14	-0.01	0	11
Nonfarm nonresidential	0.01	0.05	50	0	0.08	17	0	0.11	14	0	0.02	38	0	0.02	39
Owner-occupied	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	45	0	0.01	43
Other	0.01	0.04	60	0	0.05	30	0	0.08	24	0	0.01	40	0	0.01	47
Real estate loans secured by farmland		-0.01			0.04			0.02			0.01			0	
Commercial and industrial loans	0.02	0.19	28	0.03	0.46	17	0.29	0.47	44	0.41	0.37	66	0	0.18	24
Loans to individuals	2.16	0.72	90	7.37	1.25	99	5.97	1.13	98	4.80	1.17	96	5.27	0.71	96
Credit card loans		2.27			3.33			2.92			3.11			1.65	
Agricultural loans		0.02			0.11			0.19			0.08			0.03	
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0	0.15	22	0.73	0.28	84

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	47,965	34,591	44,673	17,050	19,239
90+ days past due loans and leases	0	11,645	126	191	0
Nonaccrual loans and leases	133,414	172,109	185,896	52,546	43,005
Total past due and nonaccrual loans and leases	181,379	218,345	230,695	69,787	62,244
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	776	286	843	553	700
Total restructured loans and leases	776	286	843	553	700
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	0	0	0	0	0
Other real estate owned	6,114	6,114	6,114	7,420	8,457
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	0.40	0.29	73	0.31	0.37	52	0.38	0.39	57	0.17	0.43	18	0.21	0.32	38
90+ days past due loans and leases	0	0.09	10	0.10	0.13	67	0	0.12	22	0	0.15	19	0	0.03	14
Nonaccrual loans and leases	1.11	0.54	87	1.54	0.66	90	1.57	0.66	90	0.51	0.51	53	0.47	0.49	58
90+ days past due and nonaccrual loans and leases	1.11	0.68	82	1.65	0.84	87	1.57	0.85	86	0.51	0.71	38	0.47	0.54	51
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	0.01	0.12	11	0	0.14	7	0.01	0.13	9	0.01	0.14	12	0.01	0.10	19
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	0.40	0.29	73	0.31	0.37	52	0.38	0.40	57	0.17	0.43	18	0.21	0.32	38
90+ days past due assets	0	0.09	9	0.10	0.13	67	0	0.12	20	0	0.15	16	0	0.03	14
Nonaccrual assets	1.11	0.55	87	1.54	0.67	90	1.57	0.67	90	0.51	0.53	53	0.47	0.49	58
30+ days past due and nonaccrual assets	1.50	1	80	1.96	1.25	81	1.95	1.29	80	0.68	1.19	26	0.68	0.88	40
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.89	0.40	91	1.37	0.52	93	1.29	0.52	90	0.43	0.44	55	0.44	0.39	63
90+ days past due and nonaccrual assets + other real estate owned	0.94	0.42	91	1.42	0.55	93	1.33	0.55	90	0.49	0.48	56	0.52	0.45	67
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.94	0.48	88	1.33	0.61	93	1.33	0.60	91	0.49	0.53	50	0.52	0.59	47
Allowance for loan and lease losses	102.01	67.85	80	134.09	66.38	89	140.78	66.66	90	100.76	115.41	48	95.82	95.97	59
Equity capital + allowance for loan and lease losses	8.75	4.12	89	13.01	5.10	93	13.49	4.97	94	4.91	4.28	59	4.91	5.09	57
Tier 1 capital + allowance for loan and lease losses	9.58	4.89	89	14.02	6.26	93	14.46	6.05	93	5.50	5.65	54	5.31	5.65	52
Loans and leases + other real estate owned	1.16	0.82	78	1.60	0.98	84	1.62	0.97	87	0.59	0.85	34	0.57	0.82	37

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	0.41	0.25	79	0.34	0.35	56	0.41	0.39	61	0.17	0.38	23	0.22	0.29	48
	90+ days past due	0	0.12	15	0.12	0.17	72	0	0.16	32	0	0.16	13	0	0.03	19
	Nonaccrual	1.29	0.60	87	1.70	0.70	90	1.75	0.76	89	0.60	0.46	68	0.53	0.48	64
Commercial and industrial	30–89 days past due	0.26	0.24	65	0	0.24	3	0	0.23	3	0	0.31	2	0	0.23	8
	90+ days past due	0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.02	32
	Nonaccrual	0	0.65	2	0.62	0.80	43	0.31	0.75	25	0	0.83	3	0	0.61	6
Individuals	30–89 days past due	0.48	0.60	52	0.38	0.74	32	0.66	0.83	43	0.64	0.83	38	0.46	0.68	48
	90+ days past due	0	0.08	18	0	0.11	17	0	0.14	19	0.05	0.17	46	0	0.03	31
	Nonaccrual	0.08	0.17	45	0.22	0.24	60	0.11	0.28	42	0.08	0.17	46	0.10	0.15	56
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			0.11	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.51			0.72			0.49			0.67			0.46	
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	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0.12	0.18	69
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0	41
	Nonaccrual	0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	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	0.71	0.36	83	0.58	0.51	62	0.72	0.65	69	0.30	0.67	20	0.35	0.52	47
	90+ days past due	0	0.25	17	0.22	0.36	73	0	0.33	36	0	0.31	14	0	0.04	22
	Nonaccrual	2.30	0.76	91	2.50	0.91	90	2.31	0.89	89	1.03	0.73	75	0.88	0.61	74
Revolving	30–89 days past due	0	0.33	6	0	0.40	6	0	0.48	5	0	0.45	5	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	1	5	0	0.35	10
Closed-end	30–89 days past due	0.71	0.36	81	0.58	0.52	62	0.72	0.65	68	0.30	0.70	23	0.35	0.54	49
	90+ days past due	0	0.27	18	0.22	0.41	72	0	0.38	36	0	0.35	16	0	0.05	24
	Nonaccrual	2.30	0.71	93	2.50	0.89	89	2.31	0.87	88	1.03	0.70	78	0.88	0.64	70
Junior lien	30–89 days past due	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	9	0	0.02	14
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	38
	Nonaccrual	0	0.04	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.03	12
Commercial real estate	30–89 days past due	0.15	0.16	62	0.06	0.21	27	0.02	0.26	13	0.01	0.18	13	0.01	0.16	18
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.02	31
	Nonaccrual	0.37	0.48	51	0.74	0.53	67	1.06	0.62	76	0.08	0.23	25	0	0.41	3
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	0	0.28	11	0	0.28	12	0	0.17	21
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0	44
	Nonaccrual	0.88	0.31	83	0	0.32	10	1.42	0.41	86	0	0.20	12	0	0.18	21
1–4 family	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.07	32
	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	0.04	37
Other	30–89 days past due	0	0.10	21	0	0.17	16	0	0.22	13	0	0.20	15	0	0.06	28
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	0.88	0.25	84	0	0.26	12	1.42	0.35	87	0	0.17	14	0	0.10	25
Multifamily	30–89 days past due	0.32	0.09	86	0.10	0.09	71	0.04	0.09	54	0.02	0.08	51	0.02	0.03	79
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0	46
	Nonaccrual	0.08	0.13	71	0.16	0.09	73	0.19	0.11	76	0.06	0.05	66	0	0.04	34
Nonfarm non-residential	30–89 days past due	0	0.12	5	0	0.21	7	0	0.23	6	0	0.14	5	0	0.17	9
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.02	34
	Nonaccrual	0.23	0.58	27	3.21	0.68	97	2.98	0.80	96	0.20	0.28	43	0	0.52	4
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	7	0	0.07	8	0	0.07	8	0	0.08	13
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0	38
	Nonaccrual	0	0.20	5	0	0.26	5	0	0.27	5	0	0.16	7	0	0.20	8
Other	30–89 days past due	0	0.07	11	0	0.13	12	0	0.14	11	0	0.07	9	0	0.07	18
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual	0.23	0.31	53	3.21	0.36	99	2.98	0.44	97	0.20	0.10	79	0	0.22	13
Farmland	30–89 days past due		0.13			0.24			0.11			0.23			0.09	
	90+ days past due		0.01			0.01			0			0.01			0	
	Nonaccrual		1.06			1.49			1.13			0.84			0.49	
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	208,683	206,400	206,403	247,841	242,697
Retained earnings	1,292,388	1,065,368	1,121,790	908,096	746,869
Accumulated other comprehensive income (AOCI)	2,000	345	1,251	-247	-227
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,503,071	1,272,113	1,329,444	1,155,690	989,339
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	164,944	122,817	120,644	130,533	79,828
Accumulated other comprehensive income-related adjustments	2,000	345	1,251	-248	-227
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,336,127	1,148,951	1,207,549	1,025,405	909,738
Adjustments and deductions for common equity tier 1 capital	15,912	15,912	15,912	0	0
Common equity tier 1 capital	1,320,215	1,133,039	1,191,637	1,025,405	909,738
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	5,063	0	5,063	5,063
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	5,063	0	5,063	5,063
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	5,063	0	5,063	5,063
Tier 1 Capital	1,320,215	1,138,102	1,191,637	1,030,468	914,801
Tier 2 Capital					
Tier 2 capital instruments and related surplus	182,400	233,400	233,400	58,400	51,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	100,049	99,424	100,152	59,758	53,932
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	282,449	332,824	333,552	118,158	104,932
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	282,449	332,824	333,552	118,158	104,932
Exited advanced approach tier 2 capital					
Total capital	1,602,664	1,470,926	1,525,189	1,148,626	1,019,733
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	14,499,255	13,609,510	13,973,924	11,597,647	9,799,719
Less: Deductions from common equity tier 1 capital	180,856	138,729	136,556	130,533	79,828
Less: Other deductions	-46,450	111,395	104,119	248	227
Total assets for leverage ratio	14,364,849	13,359,386	13,733,249	11,466,866	9,719,664
Total risk-weighted assets	12,231,439	10,240,893	10,985,237	9,143,613	7,278,582
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	10.79	12.59	24	11.06	12.26	31	10.85	12.35	29	11.21	12.11	36	12.50	12.37	65
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	10.79	13.31	7	11.11	12.97	22	10.85	13.08	13	11.27	12.78	30	12.57	13.03	52
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	13.10	15.21	12	14.36	15.12	42	13.88	15.23	28	12.56	14.36	16	14.01	14.48	49
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	9.19	9.07	58	8.52	9.05	37	8.68	9.13	41	8.99	9.76	32	9.41	10.37	29
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	157,540	6,425	6,467	7,055	6,450	2351.98	2510.01

	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	10.81	11.72	42	0.51	11.07	10	0.49	11.03	10	0.65	11.51	12	0.67	13.70	10
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	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 # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			1.25			0	
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		-0.16			-0.58			-2.40			22.48			-27.26	
Total selected assets		3.36			2.65			2.04			12.40			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	79,608	127,566	113,724	111,665	30,541	-37.59	1568.58
1–4 family residential loans	79,608	127,566	113,724	111,665	30,541	-37.59	1568.58
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	0.53	0.95	0.79	0.91	0.31
1–4 family residential loans	0.53	0.95	0.79	0.91	0.31
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	40.92	48.26	49.41	46.99	53.56
Home equity lines	0.02	0.01	0.01	0.03	0.02
Credit card receivables	0	0	0	0	0
Auto loans and other consumer loans	3.72	3.05	2.81	3.86	3.48
Commercial and industrial loans	9.82	7.94	8.05	9.64	7.02
All other loans and leases	45.52	40.74	39.71	39.47	35.92

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	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

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

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
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	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
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	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.70	0.56	0.70	0.29	0.35
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0.26	0	0	0	0
All other loans and leases	0.17	0.08	0.06	0.07	0.06
Total managed loans past due 30–89 days	0.39	0.31	0.37	0.16	0.21
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0.21	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0	0.10	0	0	0
Total Past Due Managed Assets	0.39	0.41	0.37	0.17	0.21
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.04	0.04	0	0.01
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0.02	0.03	0.29	0.41	0
All other loans and leases	0.17	0.51	0.40	0.42	0.49
Net Losses on Managed Assets Percent of Total Managed Assets	0.08	0.24	0.21	0.22	0.20

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	35,206	45,130	50,350	80,194	102,130	-21.99	940.06
Dividends	35,000	45,000	50,000	80,000	101,600	-22.22	993.75
Interest	206	130	350	194	530	58.46	11.35
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	59,114	0		
Dividends	0	0	0	59,114	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	35,206	45,130	50,350	139,308	102,130	-21.99	940.06
Securities gains (losses)	0	0	0	0	153		
Other operating income	1,008	678	1,011	27	9	48.67	9063.64
Total operating income	36,214	45,808	51,361	139,335	102,292	-20.94	966.37
Operating Expenses							
Personnel expenses	7,796	9,711	12,045	18,612	25,318	-19.72	-23.06
Interest expense	8,702	3,005	6,200	4,225	3,435	189.58	337.95
Other expenses	3,385	2,162	2,662	2,184	1,991	56.57	241.57
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	19,883	14,878	20,907	25,021	30,744	33.64	51.65
Income (loss) before taxes	16,331	30,930	30,454	114,314	71,548	-47.20	
Applicable income taxes (credit)	-9,977	-2,645	-4,354	-7,901	-12,946		
Extraordinary items							
Income before undistributed income of subsidiaries	26,308	33,575	34,808	122,215	84,494	-21.64	
Equity in undistributed income of subsidiaries	142,655	120,176	173,387	40,133	79,552	18.71	44.41
Bank subsidiaries	141,585	122,396	175,961	108,744	79,552	15.68	43.32
Nonbank subsidiaries	1,070	-2,220	-2,574	-68,611	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	168,963	153,751	208,195	162,348	164,046	9.89	78.72
Memoranda							
Bank net income	176,585	167,396	225,961	188,744	181,152	5.49	73.15
Nonbank net income	1,070	-2,220	-2,574	-9,497	0		
Subsidiary holding companys' net income	0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Assets										
Investment in bank subsidiaries	1,346,698	78.18	1,149,528	74.09	1,204,157	74.83	1,064,245	955,551	17.15	93.79
Common and preferred stock	1,346,698	78.18	1,149,528	74.09	1,204,157	74.83	1,064,245	955,551	17.15	93.79
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	216,595	12.57	104,480	6.73	104,126	6.47	105,569	0	107.31	
Common and preferred stock	173,481	10.07	104,480	6.73	104,126	6.47	105,569	0	66.04	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	43,114	2.50	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	5	446		-100.00
Securities	15,025	0.87	14,493	0.93	14,919	0.93	15,301	0	3.67	41636.11
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	60,663	3.52	197,120	12.71	202,140	12.56	29,763	81,089	-69.23	-21.42
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	66,846	3.88	68,005	4.38	66,594	4.14	70,070	0	-1.70	
Intangible assets	378	0.02	0	0	378	0.02	0	0		
Other assets	16,291	0.95	17,803	1.15	16,835	1.05	19,053	15,700	-8.49	135.18
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,722,496	100.00	1,551,429	100.00	1,609,149	100.00	1,304,006	1,052,786	11.03	121.09
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	182,400	10.59	233,400	15.04	233,400	14.50	58,400	51,000	-21.85	257.65
Other liabilities	73,720	4.28	76,592	4.94	82,272	5.11	77,989	2,096	-3.75	6719.61
Balance due to subsidiaries and related institutions	7,442	0.43	5,443	0.35	6,842	0.43	6,053	5,289	36.73	43.97
Total liabilities	263,562	15.30	315,435	20.33	322,514	20.04	142,442	58,385	-16.44	360.37
Equity Capital	1,458,934	84.70	1,235,994	79.67	1,286,635	79.96	1,161,564	994,401	18.04	102.11
Perpetual preferred stock (income surplus)	0	0	5,063	0.33	0	0	5,063	5,063	-100.00	-100.00
Common stock	684	0.04	676	0.04	677	0.04	669	662	1.18	5.72
Common surplus	436,528	25.34	416,285	26.83	420,895	26.16	399,806	377,689	4.86	30.65
Retained earnings	1,248,635	72.49	1,025,340	66.09	1,079,672	67.10	908,908	746,869	21.78	201.87
Accumulated other comprehensive income	1,616	0.09	-809	-0.05	560	0.03	-247	-227		169.33
Other equity capital components	-228,529	-13.27	-210,561	-13.57	-215,169	-13.37	-152,635	-135,655		
Total liabilities and equity capital	1,722,496	100.00	1,551,429	100.00	1,609,149	100.00	1,304,006	1,052,786	11.03	121.09
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	5,155	0.30	5,155	0.33	5,155	0.32	5,155	5,155	0.00	0.00
Notes payable to subsidiaries that issued TPS	5,000	0.29	5,000	0.32	5,000	0.31	5,000	5,000	0.00	0.00
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	16.04	12.52	79	16.74	6.29	96	16.85	7.29	96	15.06	9.68	92	17.01	11.03	92
Bank net income / Average equity investment in banks	18.43	12.35	87	20.02	6.43	96	19.95	7.45	96	18.71	10.51	93	19.69	11.56	95
Nonbank net income / Average equity investment in nonbanks	1.15	13.18	24	-2.81	8.01	11	-2.45	9.75	10	-12.03	7.89	6		10.83	
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	104.51	96.45	76	108.87	87.60	72	108.53	88.16	76	116.26	82.22	95	110.43	104.73	78
Nonbank net income / Parent net income	0.63	3.22	46		4.43			3.59			5.93		0	0.99	23
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			90.39	
Leverage															
Total liabilities / Equity capital	18.07	16.51	71	25.52	20.37	74	25.07	20.06	73	12.26	20.43	56	5.87	9.50	41
Total debt / Equity capital	12.50	11.37	68	18.88	14.74	73	18.14	14.41	74	5.03	14.31	41	5.13	3.94	65
Total debt + notes payable to subs that issued TPS / Equity capital	12.84	13.41	56	19.29	17.04	70	18.53	16.67	72	5.46	16.36	26	5.63	7.93	42
Total debt + Loans guaranteed for affiliate / Equity capital	12.50	11.46	66	18.88	15.02	73	18.14	14.68	74	5.03	14.56	40	5.13	3.98	65
Total debt / Equity capital – excess over fair value	12.50	11.47	68	18.88	14.86	73	18.14	14.52	74	5.03	14.51	41	5.13	3.94	65
Long-term debt / Equity capital	12.50	10.65	69	18.88	13.73	74	18.14	13.56	74	5.03	13.04	42	5.13	3.76	67
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	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	49.21	40.69	52	41.83	32.61	57	40.26	34.67	53	24.23	28.44	50	20.11	15.49	64
Double Leverage															
Equity investment in subs / Equity capital	104.20	103.15	60	101.46	103.27	41	101.68	102.81	44	100.71	103.22	42	96.09	104.10	18
Total investment in subs / Equity capital	107.15	108.29	65	101.46	110.46	30	101.68	110.16	32	100.71	111.07	29	96.09	104.38	16
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.27	0.27	56	0.09	0.69	37	0.10	0.47	40	0.05	0.36	40	-0.24	0.36	21
Equity investment in subs – equity cap / Net income-div (X)	0.27	0.85	24	0.09	2.31	10	0.10	1.82	7	0.05	1.22	7		1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	253.84	152.56	84	357.46	128.63	95	295.99	136.59	92	636.54	177.68	96	443.18	113.37	95
Cash from ops + noncash items + op expense / Op expense + dividend	226.76	155.61	76	439.09	142.45	98	417.40	147.24	96	708.57	190.27	96	453.34	123.74	94
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-93.55	94.59	4	1,244.35	140.42	98	947.21	134.08	97	-47.36	116.34	3	263.27	108.88	94
Pretax operating income + interest expense / Interest expense	287.67	1,645.53	17	1,129.28	1,826.91	57	591.19	2,016.32	33	2,805.66	1,968.54	81	2,182.91	1,631.73	78
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	285.47	1,896.20	16	1,083.78	1,413.95	60	577.71	1,539.23	35	2,649.94	1,632.83	79	2,046.35	1,015.91	85
Dividends + interest from subsidiaries / Interest expense + dividends	404.57	174.48	90	1,394.62	144.62	99	779.77	150.43	98	3,072.52	210.80	99	2,727.10	140.89	97
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		665.59	26.65	96	810.10	35.64	95	525.40	57.11	94	529.18	106.04	91
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.29	25	0	3.69	22	0	3.85	24	0	2.64	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10		0	0.04	43	0	0	50
Nonaccrual		1.04			0.80			1.03		0	0.54	40	0	0.70	46
Total		1.64			0.92			1.13		0	0.58	34	0	0.70	46
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	1.08	1.76	80	0.02	2.95	39	0.02	2.66	37	0.01	5.62	30	0	0.14	27
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	0	69.90	1	0.69	84.44	3	0.74	81.10	3	0.25	57.84	3	0.37	87.25	8
Dividends declared / Net income	0	27.22	3	0.15	49.77	8	0.12	42.29	8	0.19	33.08	7	0.19	24.10	19
Net income – dividends / Average equity	16.04	9.25	87	16.72	3.19	97	16.83	4.14	96	15.03	6.46	95	16.98	8.12	97
Percent of Dividends Paid															
Dividends from bank subsidiaries		160.45		19,480.52	130.19	99	19,455.25	132.17	99	25,889.97	178.13	99	32,774.19	131.90	99
Dividends from nonbank subsidiaries		6.19		0	3.74	26	0	3.41	23	19,130.74	7.53	99	0	2.83	26
Dividends from subsidiary holding companies		6.32		0	2.34	44	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries		213.42		19,480.52	167.02	99	19,455.25	174.85	99	45,020.71	260.40	99	32,774.19	144.51	99
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	19.82	43.30	22	26.88	61.85	24	22.13	60.28	16	42.39	66.55	26	56.09	33.37	77
Interest income from bank subsidiaries	0.12	0.11	79	0.08	0.48	59	0.15	0.36	64	0.10	0.54	61	0.29	0.11	83
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	19.94	48.70	21	26.96	71.13	24	22.28	62.88	16	42.49	69.36	24	56.38	35.67	75
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	66.90	8		52.29			56.39			82.95			80.47	
Interest income from nonbank subsidiaries	0	2.38	31		4.57			7.38			20.25			0.31	
Management and service fees from nonbank subsidiaries	0	0.66	39		0.93			0.86			1.92			0.17	
Other income from nonbank subsidiaries	0	0.11	44		0.20			0.16			1.06			0.06	
Operating income from nonbank subsidiaries	0	94.31	2		70.62			79.84			150.41			96.62	
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	96.65	72.55	57	98.24	68	70	97.35	69.76	63	57.42	67.32	28	99.32	72.95	72
Interest income from bank subsidiaries	0.57	0.27	81	0.28	1.03	66	0.68	0.63	75	0.14	0.80	55	0.52	0.55	79
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	97.22	82.68	46	98.52	80.80	56	98.03	82.20	52	57.55	78.80	22	99.84	89.39	70
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	42.43	2.65	95	0	2.65	26
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	5.69	14	0	5.80	18	0	4.70	16	42.43	7.29	88	0	3.33	23
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		152.66			216.76			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt	2.83	28.03	30	2.21	27.05	32	2.21	27.08	31	8.83	28.33	45	10.11	81.26	36