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

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BHC Name BARCLAYS US LLC

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
Consolidated Assets ($000): 173,628,000
Peer Group Number: 9 Number in Peer Group: _____
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:

BARCLAYS US LLC
745 SEVENTH AVE

NEW YORK, NY 10019

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets ($000)	187,391,667	173,661,000	173,524,750	174,157,000	180,557,000
Net income ($000)	1,789,000	935,000	1,503,000	1,161,000	-106,000
Number of BHCs in peer group		130	128	125	118

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.47			1.68	2.80	7	1.65	2.77	7	1.77	3.01	9	1.90	3.08	9
+ Non-interest income	3.98			4.03	1.21	95	4.13	1.21	96	3.78	1.32	92	3.15	1.31	90
– Overhead expense	3.65			3.78	2.59	86	3.80	2.57	86	4.04	2.69	89	4.39	2.71	94
– Provision for credit losses	0.16			1.03	0.66	83	0.90	0.51	86	0.63	0.15	94	0.60	0.14	94
+ Securities gains (losses)	0			0	0.03	16	0	0.02	16	0	0.01	35	0	0	77
+ Other tax equivalent adjustments	0			0	0	5	-0.20	0	0	0	0	42	0	0	2
= Pretax net operating income (tax equivalent)	1.64			0.88	0.91	41	0.87	1.04	34	0.88	1.56	8	0.06	1.57	1
Net operating income	1.27			0.72	0.70	47	0.87	0.81	52	0.67	1.19	10	-0.06	1.24	1
Net income	1.27			0.72	0.71	46	0.87	0.82	51	0.67	1.19	10	-0.06	1.24	1
Net income (Subchapter S adjusted)					1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.32			4.12	3.64	80	3.94	3.55	73	5.99	4.41	95	5.20	4.24	90
Interest expense	1.76			2.31	0.58	98	2.17	0.52	98	4.08	1.08	97	3.16	0.86	98
Net interest income (tax equivalent)	1.56			1.81	3.05	8	1.77	3.01	7	1.91	3.33	9	2.04	3.38	8
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	1.49			2.71	0.28	97	2.42	0.27	97	2.61	0.21	96	2.95	0.22	97
Earnings coverage of net loan and lease losses (X)	5.27			3.25	20.97	17	3.67	22.91	15	2.48	24.40	12	1.09	21.75	10
Allowance for loan and lease losses / Total loans and leases not held-for-sale	3.41			4.38	1.58	96	4.21	1.58	96	2.88	0.83	96	2.83	0.90	95
Allowance for loan and lease losses / Total loans and leases	3.41			4.38	1.55	96	4.21	1.55	96	2.88	0.81	96	2.81	0.89	95
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.09			0.07	0.71	2	0.07	0.71	3	0.10	0.57	6	0.13	0.61	7
30–89 days past due loans and leases / Total loans and leases	0.33			0.63	0.37	81	0.53	0.39	74	0.81	0.43	87	0.84	0.44	87
Liquidity and Funding															
Net noncore funding dependence	29.97			37.19	6.19	92	31.38	3.20	92	16.83	14.45	60	25.80	16.62	75
Net short-term noncore funding dependence	-25.70			-26.66	-2.71	7	-24.90	-4.76	8	-42.64	3.38	7	-45.19	4.66	6
Net loans and leases / Total assets	25.40			24.57	63	7	25.49	61.58	6	26.51	63.77	9	25.23	63.98	8
Capitalization															
Tier 1 leverage ratio	9.32			10.70	9.05	87	10.16	9.13	81	9.38	9.76	46	8.93	9.71	23
Holding company equity capital / Total assets	10.68			11.37	11.12	55	11.18	11.16	50	11.34	12.43	38	10.54	12.22	27
Total equity capital (including minority interest) / Total assets	10.68			11.37	11.24	53	11.18	11.29	47	11.34	12.57	34	10.54	12.27	27
Common equity tier 1 capital / Total risk-weighted assets	14.95			18.54	12.26	93	15.83	12.38	87	16.29	12.17	87	14.55	12.12	83
Net loans and leases / Equity capital (X)	2.38			2.16	5.73	5	2.28	5.58	4	2.34	5.21	8	2.39	5.29	7
Cash dividends / Net income	72.28			28.77	49.74	28	40.32	42.30	47	55.64	33.12	87		27.31	
Cash dividends / Net income (Subchapter S adjusted)					10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	11.06			-2.72	16.67	3	7.94	16.68	24	-4.02	9.26	4	-1.42	7	9
Equity capital	4.27			5.35	6.54	50	6.50	6.99	54	3.18	10.49	25	-1.28	7.89	18
Net loans and leases	14.81			-2.85	12.75	10	3.77	9.07	32	0.87	9.10	17	3.37	7.89	30
Noncore funding	13.98			-3.06	-6.57	54	16.03	-12.18	82	-6.35	6.59	27	-4.88	10.67	23
Parent Company Ratios															
Short-term debt / Equity capital	0			0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	39.49			42.64	13.73	86	42.03	13.56	86	44.76	13.04	87	47.77	13.37	88
Equity investment in subsidiaries / Equity capital	91.10			98.94	103.27	21	92.28	102.81	6	98.10	103.22	19	98.05	103.10	20
Cash from ops + noncash items + op expense / Op expense + dividends	122.31			125	142.45	50	242.78	147.24	88	216.49	190.27	67	-853.09	174.91	0

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	2,474,000	2,699,000	3,528,000	4,380,000	3,988,000	-8.34	3.47
Income from lease financing receivables	0	0	0	0	0		
Fully taxable income on loans and leases	2,474,000	2,699,000	3,528,000	4,380,000	3,988,000	-8.34	3.47
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)	2,474,000	2,699,000	3,528,000	4,380,000	3,988,000	-8.34	3.47
Investment interest income (tax equivalent)	15,000	9,000	17,000	26,000	30,000	66.67	-42.31
Interest on balances due from depository institutions	19,000	45,000	52,000	197,000	193,000	-57.78	-17.39
Interest income on other earning assets	1,887,000	2,217,000	2,778,000	5,088,000	4,528,000	-14.88	-6.17
Total interest income (tax equivalent)	4,395,000	4,970,000	6,375,000	9,691,000	8,739,000	-11.57	-1.26
Interest on time deposits of $250K or more	5,000	15,000	18,000	22,000	15,000	-66.67	
Interest on time deposits < $250K	47,000	100,000	125,000	167,000	111,000	-53.00	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	100,000	182,000	219,000	335,000	290,000	-45.05	12.36
Interest on other borrowings and trading liabilities	2,157,000	2,447,000	3,097,000	5,995,000	4,805,000	-11.85	17.10
Interest on subordinated debt and mandatory convertible securities	18,000	40,000	47,000	82,000	96,000	-55.00	-64.71
Total interest expense	2,327,000	2,784,000	3,506,000	6,601,000	5,317,000	-16.42	13.51
Net interest income (tax equivalent)	2,068,000	2,186,000	2,869,000	3,090,000	3,422,000	-5.40	-13.87
Non-interest income	5,594,000	5,244,000	7,167,000	6,578,000	5,684,000	6.67	34.47
Adjusted operating income (tax equivalent)	7,662,000	7,430,000	10,036,000	9,668,000	9,106,000	3.12	16.78
Overhead expense	5,130,000	4,927,000	6,592,000	7,037,000	7,918,000	4.12	9.78
Provision for credit losses	228,000	1,348,000	1,559,000	1,095,000	1,076,000		-69.52
Securities gains (losses)	0	0	0	0	4,000		
Other tax equivalent adjustments	-1,000	-1,000	-350,000	0	-9,000		
Pretax net operating income (tax equivalent)	2,301,000	1,143,000	1,511,000	1,540,000	110,000	101.31	111.10
Applicable income taxes	500,000	202,000	344,000	368,000	213,000	147.52	21.07
Tax equivalent adjustments	12,000	6,000	-336,000	11,000	3,000	100.00	200.00
Applicable income taxes (tax equivalent)	512,000	208,000	8,000	379,000	216,000	146.15	22.78
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	1,789,000	935,000	1,503,000	1,161,000	-106,000	91.34	165.82
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company	1,789,000	935,000	1,503,000	1,161,000	-106,000	91.34	165.82
Memoranda							
Net income - holding company and noncontrolling (minority) interest	1,789,000	935,000	1,503,000	1,161,000	-106,000	91.34	165.82
Investment securities income (tax equivalent)	15,000	9,000	17,000	26,000	30,000	66.67	-42.31
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	2,000	2,000	3,000	3,000	3,000	0.00	100.00
All other securities	13,000	7,000	14,000	23,000	27,000	85.71	-48.00
Cash dividends declared	1,293,000	269,000	606,000	646,000	178,000	380.67	634.66
Common	1,228,000	113,000	450,000	450,000	0	986.73	677.22
Preferred	65,000	156,000	156,000	196,000	178,000	-58.33	261.11

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 # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.13			3.82	3.35	80	3.67	3.27	76	5.56	4	94	4.84	3.87	92
Less: Interest expense	1.66			2.14	0.54	98	2.02	0.48	98	3.79	0.98	99	2.94	0.79	99
Equals: Net interest income (tax equivalent)	1.47			1.68	2.80	7	1.65	2.77	7	1.77	3.01	9	1.90	3.08	9
Plus: Non-interest income	3.98			4.03	1.21	95	4.13	1.21	96	3.78	1.32	92	3.15	1.31	90
Equals: adjusted operating income (tax equivalent)	5.45			5.70	4.06	92	5.78	4.04	92	5.55	4.41	90	5.04	4.46	82
Less: Overhead expense	3.65			3.78	2.59	86	3.80	2.57	86	4.04	2.69	89	4.39	2.71	94
Less: Provision for credit losses	0.16			1.03	0.66	83	0.90	0.51	86	0.63	0.15	94	0.60	0.14	94
Plus: Realized gains (losses) on held-to-maturities securities	0			0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0			0	0.03	17	0	0.02	17	0	0.01	35	0	0	77
Plus: other tax equivalent adjustments	0			0	0	5	-0.20	0	0	0	0	42	0	0	2
Equals: Pretax net operating income (tax equivalent)	1.64			0.88	0.91	41	0.87	1.04	34	0.88	1.56	8	0.06	1.57	1
Less: Applicable income taxes (tax equivalent)	0.36			0.16	0.21	35	0	0.23	7	0.22	0.36	12	0.12	0.33	8
Less: Minority interest	0			0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.27			0.72	0.70	47	0.87	0.81	52	0.67	1.19	10	-0.06	1.24	1
Plus: Net extraordinary items	0			0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.27			0.72	0.71	46	0.87	0.82	51	0.67	1.19	10	-0.06	1.24	1
Memo: Net income (last four quarters)	1.28			0.58	0.81	25	0.87	0.82	51	0.67	1.19	9	-0.06	1.24	1
Net income–BHC and noncontrolling (minority) interest	1.27			0.72	0.72	46	0.87	0.83	51	0.67	1.20	9	-0.06	1.25	1
Margin Analysis															
Average earning assets / Average assets	94.06			92.72	92.11	61	93.29	92.32	64	92.93	91.05	69	93.11	91.48	68
Average interest-bearing funds / Average assets	60.56			59.48	64.67	25	60.09	64.06	31	57.59	65.57	19	55.14	65.56	14
Interest income (tax equivalent) / Average earning assets	3.32			4.12	3.64	80	3.94	3.55	73	5.99	4.41	95	5.20	4.24	90
Interest expense / Average earning assets	1.76			2.31	0.58	98	2.17	0.52	98	4.08	1.08	97	3.16	0.86	98
Net interest income (tax equivalent) / Average earning assets	1.56			1.81	3.05	8	1.77	3.01	7	1.91	3.33	9	2.04	3.38	8
Yield or Cost															
Total loans and leases (tax equivalent)	7.73			9.58	4.35	97	9.17	4.27	96	10.85	5.09	97	10.86	4.95	97
Interest-bearing bank balances	0.22			0.44	0.36	71	0.41	0.27	84	2.27	2.04	64	1.82	1.64	64
Federal funds sold and reverse repos	0.57			1.53	0.75	83	1.28	0.68	82	3.67	2.44	84	3.30	2.17	88
Trading assets	7.81			6.64	0.65	97	6.62	0.60	97	9.20	0.99	97	6.71	1.11	97
Total earning assets	3.31			4.11	3.61	80	3.93	3.51	75	5.98	4.36	95	5.19	4.20	91
Investment securities (tax equivalent)	4.83			3.01	2.36	91	4.25	2.25	97	6.71	2.76	98	3.39	2.68	90
US Treasury and agency securities (excluding mortgage-backed securities)				0	1.85	1	0	1.75	1	0	2.32	0	0	2.05	1
Mortgage-backed securities	1.87			2.13	2.17	40	2.35	2.05	77	2.62	2.61	54	3.31	2.50	97
All other securities	6.53			3.52	3.28	67	5.28	3.24	91	8.68	4.06	94	4.77	4.20	80
Interest-bearing deposits	0.94			1.62	0.60	96	1.50	0.53	96	2.15	1.10	96	1.75	0.81	95
Time deposits of $250K or more	1.14			1.74	1.53	69	1.64	1.42	69	2.16	1.96	63	1.95	1.44	87
Time deposits < $250K	1.91			2.09	1.47	93	2.10	1.36	96	2.08	1.82	63	1.53	1.29	66
Other domestic deposits	0.76			1.46	0.41	98	1.30	0.36	98	2.20	0.93	97	1.83	0.67	97
Foreign deposits					0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.75			1.74	0.71	88	1.48	0.62	87	4.22	1.86	90	3.72	1.51	93
Other borrowed funds and trading liabilities	6.46			6.23	1.54	98	6.18	1.50	98	8.33	2.38	98	5.13	2.28	97
All interest-bearing funds	2.73			3.59	0.82	98	3.36	0.74	98	6.58	1.49	99	5.34	1.19	98

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	5,594,000	5,244,000	7,167,000	6,578,000	5,684,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	427,000	342,000	552,000	445,000	155,000
Investment banking fees and commissions	3,099,000	2,519,000	3,414,000	3,288,000	3,036,000
Insurance activities revenue	1,000	1,000	1,000	1,000	1,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	33,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	35,000	36,000	47,000	19,000	42,000
Other non-interest income	2,032,000	2,346,000	3,153,000	2,825,000	2,417,000
Total overhead expenses	5,130,000	4,927,000	6,592,000	7,037,000	7,918,000
Personnel expense	2,310,000	2,014,000	2,659,000	2,784,000	2,777,000
Net occupancy expense	130,000	133,000	175,000	169,000	144,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	67,000	64,000	83,000	90,000	92,000
Other operating expenses	2,623,000	2,716,000	3,675,000	3,994,000	4,905,000
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	10,037	10,245	10,063	9,713	10,481
Average personnel expense per employee	230.15	196.58	264.24	286.63	264.96
Average assets per employee	18,670.09	16,950.81	17,243.84	17,930.30	17,227.08

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0			0	2.09	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	67.07			66.37	62.06	69	65.78	62.28	65	72.87	61.29	85	87.07	60.88	95
Percent of Average Assets															
Total overhead expense	3.65			3.78	2.59	86	3.80	2.57	86	4.04	2.69	89	4.39	2.71	94
Personnel expense	1.64			1.55	1.30	75	1.53	1.30	73	1.60	1.41	70	1.54	1.44	59
Net occupancy expense	0.09			0.10	0.26	5	0.10	0.26	4	0.10	0.28	3	0.08	0.28	2
Other operating expenses	1.91			2.13	0.95	91	2.17	0.94	91	2.35	0.97	96	2.77	0.97	98
Overhead less non-interest income	-0.33			-0.24	1.27	7	-0.33	1.25	6	0.26	1.32	7	1.24	1.38	36
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	66.95			66.31	61.60	70	65.68	61.82	68	72.79	60.64	85	86.95	60.37	95
Personnel expense	30.15			27.11	32.31	23	26.49	32.36	22	28.80	32.39	24	30.50	32.51	34
Net occupancy expense	1.70			1.79	6.55	3	1.74	6.58	3	1.75	6.52	5	1.58	6.48	4
Other operating expenses	35.11			37.42	22.16	90	37.45	22.28	89	42.24	21.20	93	54.88	20.90	99
Total non-interest income	73.01			70.58	28.52	93	71.41	28.83	93	68.04	29.23	90	62.42	28.50	90
Fiduciary activities income	0			0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0			0	3.23	2	0	3.27	2	0	3.88	3	0	4.15	3
Trading revenue	5.57			4.60	1.37	85	5.50	1.28	88	4.60	1.18	89	1.70	0.85	84
Investment banking fees and commissions	40.45			33.90	2.59	96	34.02	2.46	96	34.01	3.54	95	33.34	3.42	94
Insurance activities revenue	0.01			0.01	0.41	32	0.01	0.41	31	0.01	0.47	31	0.01	0.47	31
Venture capital revenue	0			0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0			0	-0.04	42	0	0.01	42	0	0.28	21	0.36	0.65	51
Net securitization income	0			0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.46			0.48	3.74	29	0.47	3.92	25	0.20	1.86	21	0.46	1.61	32
Other non-interest income	26.52			31.57	9.49	93	31.42	9.65	94	29.22	10.04	92	26.54	9.86	94
Overhead less non-interest income	-6.06			-4.27	31.97	7	-5.73	31.93	6	4.75	31.06	8	24.53	31.46	26
Applicable income taxes / Pretax net operating income (tax equivalent)	21.73			17.67	18.64	37	22.77	18.63	77	23.90	20.56	77	193.64	19.04	99
Applicable income tax + TE / Pretax net operating income + TE	22.25			18.20	22.16	19	0.53	21.18	4	24.61	23.23	70	196.36	21.56	99

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	4,000	11,000	9,000	11,000	14,000	-63.64	-80.00
Commercial and industrial loans	157,000	164,000	161,000	190,000	247,000	-4.27	-12.29
Loans to individuals	20,992,000	20,783,000	20,749,000	26,947,000	26,776,000	1.01	-14.21
Loans to depository institutions and acceptances of other banks	10,432,000	10,586,000	10,407,000	8,043,000	8,548,000	-1.45	166.05
Agricultural loans	0	0	0	0	0		
Other loans and leases	14,074,000	8,629,000	11,587,000	5,600,000	4,826,000	63.10	120.39
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	45,659,000	40,173,000	42,913,000	40,791,000	40,411,000	13.66	30.55
Less: Allowance for loan and lease losses	1,556,000	1,759,000	1,806,000	1,176,000	1,137,000	-11.54	66.24
Net loans and leases	44,103,000	38,414,000	41,107,000	39,615,000	39,274,000	14.81	29.57
Debt securities that reprice or mature in over 1 year	145,000	127,000	138,000	131,000	97,000	14.17	184.31
Mutual funds and equity securities	7,000	7,000	7,000	5,000	3,000	0.00	75.00
Subtotal	44,255,000	38,548,000	41,252,000	39,751,000	39,374,000	14.80	29.80
Interest-bearing bank balances	10,771,000	15,368,000	8,549,000	8,175,000	9,284,000	-29.91	6.90
Federal funds sold and reverse repos	69,715,000	52,534,000	66,500,000	60,943,000	61,522,000	32.70	-35.37
Debt securities that reprice or mature within 1 year	286,000	272,000	278,000	273,000	267,000	5.15	5.93
Trading assets	22,033,000	29,015,000	26,353,000	21,361,000	28,054,000	-24.06	-47.95
Total earning assets	147,060,000	135,737,000	142,932,000	130,503,000	138,501,000	8.34	-24.44
Non-interest-bearing cash and due from depository institutions	4,077,000	2,236,000	2,018,000	1,906,000	2,073,000	82.33	296.98
Premises, fixed assets, and leases	266,000	259,000	238,000	210,000	129,000	2.70	46.15
Other real estate owned	18,000	0	0	0	17,000		-77.78
Investment in unconsolidated subsidiaries	23,000	9,000	8,000	9,000	11,000	155.56	-76.53
Intangible and other assets	22,184,000	18,096,000	16,090,000	16,792,000	14,955,000	22.59	-14.16
Total assets	173,628,000	156,337,000	161,286,000	149,420,000	155,686,000	11.06	-21.74
Quarterly average assets	189,304,000	162,203,000	173,116,000	174,427,000	172,203,000	16.71	-23.71
Average loans and leases (YTD)	42,658,333	37,575,000	38,466,250	40,383,500	36,715,000	13.53	26.17
Memoranda							
Loans held-for-sale	0	0	0	0	206,000		
Loans not held-for-sale	45,659,000	40,173,000	42,913,000	40,791,000	40,205,000	13.66	30.55
Real estate loans secured by 1–4 family	0	0	0	0	0		-100.00
Commercial real estate loans	4,000	11,000	9,000	11,000	14,000	-63.64	-71.43
Construction and land development	0	0	0	0	0		
Multifamily	2,000	3,000	3,000	3,000	3,000	-33.33	0.00
Nonfarm nonresidential	2,000	8,000	6,000	8,000	11,000	-75.00	-83.33
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	438,000	406,000	423,000	409,000	367,000	7.88	34.77
U.S. Treasury securities	0	0	0	5,000	2,000		-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	145,000	127,000	138,000	131,000	97,000	14.17	173.58
Asset-backed securities	0	0	0	0	0		
Other debt securities	286,000	272,000	278,000	268,000	265,000	5.15	7.12
Mutual funds and equity securities	7,000	7,000	7,000	5,000	3,000	0.00	75.00
Available-for-sale securities	431,000	399,000	416,000	404,000	364,000	8.02	32.62
U.S. Treasury securities	0	0	0	5,000	2,000		-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	145,000	127,000	138,000	131,000	97,000	14.17	173.58
Asset-backed securities	0	0	0	0	0		
Other debt securities	286,000	272,000	278,000	268,000	265,000	5.15	7.12
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securites appreciation (depreciation)	21,000	10,000	16,000	3,000	-3,000	110.00	250.00
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		

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	66,000	94,000	79,000	73,000	60,000	-29.79	53.49
NOW, ATS and transaction accounts	3,717,000	3,741,000	3,758,000	3,221,000	3,053,000	-0.64	76.92
Time deposits less brokered deposits < $250K	66,000	2,021,000	1,703,000	2,258,000	2,246,000	-96.73	
MMDA and other savings accounts	13,961,000	13,662,000	13,592,000	12,721,000	11,088,000	2.19	11.96
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	17,810,000	19,518,000	19,132,000	18,273,000	16,447,000	-8.75	34.65
Time deposits of $250K or more	390,000	1,024,000	886,000	1,147,000	879,000	-61.91	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	63,878,000	52,643,000	59,228,000	44,583,000	47,515,000	21.34	-38.54
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	1,668,000	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,630,000	2,757,000	3,610,000	4,335,000	3,585,000	-40.88	-80.23
Other borrowings w/remaining maturity over 1 year	24,040,000	22,937,000	22,115,000	21,273,000	23,100,000	4.81	44.50
Brokered deposits < $250K	2,436,000	3,150,000	2,433,000	4,742,000	6,157,000	-22.67	
Noncore funding	94,042,000	82,511,000	88,272,000	76,080,000	81,236,000	13.98	-31.56
Trading liabilities	7,797,000	8,348,000	8,435,000	5,375,000	6,142,000	-6.60	-56.50
Subordinated notes and debentures + trust preferred securities	791,000	791,000	791,000	2,077,000	2,077,000	0.00	-65.02
Other liabilities	34,652,000	27,392,000	26,618,000	30,678,000	33,369,000	26.50	-6.61
Total liabilities	155,092,000	138,560,000	143,248,000	132,483,000	139,271,000	11.93	-25.41
Equity Capital							
Perpetual preferred stock (including surplus)	2,616,000	2,616,000	2,616,000	2,616,000	2,616,000	0.00	318.56
Common stock	18,000	18,000	18,000	18,000	18,000	0.00	0.00
Common surplus	12,509,000	12,506,000	12,510,000	12,339,000	12,442,000	0.02	1.79
Retained earnings	3,442,000	2,714,000	2,946,000	2,048,000	1,383,000	26.82	215.20
Accumulated other comprehensive income	-49,000	-77,000	-52,000	-84,000	-44,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	18,536,000	17,777,000	18,038,000	16,937,000	16,415,000	4.27	33.06
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	18,536,000	17,777,000	18,038,000	16,937,000	16,415,000	4.27	33.04
Total liabilities and capital	173,628,000	156,337,000	161,286,000	149,420,000	155,686,000	11.06	-21.74
Memoranda							
Non-interest-bearing deposits	66,000	94,000	79,000	73,000	60,000	-29.79	53.49
Interest-bearing deposits	20,570,000	23,598,000	22,372,000	24,089,000	23,423,000	-12.83	-5.53
Total deposits	20,636,000	23,692,000	22,451,000	24,162,000	23,483,000	-12.90	-5.41
Long-term debt that reprices within 1 year	15,267,000	13,326,000	13,294,000	8,238,000	11,048,000	14.57	192.81
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,038,000	16,937,000	16,937,000	16,415,000	16,628,000		
Accounting restatements	0	0	0	-25,000	-47,000		
Net income	1,789,000	935,000	1,503,000	1,161,000	-106,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,293,000	269,000	606,000	646,000	178,000		
Change in other comprehensive income	3,000	7,000	32,000	12,000	6,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,000	167,000	172,000	20,000	112,000		
Holding company equity capital, ending balance	18,536,000	17,777,000	18,038,000	16,937,000	16,415,000		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	0			0.01	36.66	1	0.01	36.22	1	0.01	37.78	1	0.01	37.19	2
Commercial and industrial loans	0.09			0.10	14.40	3	0.10	13.52	2	0.13	12.02	3	0.16	12.85	4
Loans to individuals	12.09			13.29	3.57	90	12.86	3.40	90	18.03	4.20	94	17.20	4.31	93
Loans to depository institutions and acceptances of other banks	6.01			6.77	0.03	99	6.45	0.03	99	5.38	0.04	99	5.49	0.05	99
Agricultural loans	0			0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	8.11			5.52	4.66	64	7.18	4.63	72	3.75	5.01	47	3.10	5	37
Net loans and leases	25.40			24.57	63	7	25.49	61.58	6	26.51	63.77	9	25.23	63.98	8
Debt securities over 1 year	0.08			0.08	14.80	2	0.09	15.55	2	0.09	14.60	2	0.06	14.63	2
Mutual funds and equity securities	0			0	0.06	38	0	0.05	37	0	0.06	34	0	0.06	31
Subtotal	25.49			24.66	79.07	3	25.58	78.16	3	26.60	79.65	4	25.29	79.97	3
Interest-bearing bank balances	6.20			9.83	6.40	77	5.30	7.51	35	5.47	3.06	75	5.96	3.04	81
Federal funds sold and reverse repos	40.15			33.60	0.80	98	41.23	0.82	98	40.79	1.57	98	39.52	1.66	98
Debt securities 1 year or less	0.16			0.17	1.85	12	0.17	1.68	14	0.18	1.91	13	0.17	1.96	15
Trading assets	12.69			18.56	1.04	96	16.34	1.01	95	14.30	1.19	94	18.02	1.33	95
Total earning assets	84.70			86.82	90.87	10	88.62	91.05	16	87.34	89.53	25	88.96	89.74	41
Non-interest cash and due from depository institutions	2.35			1.43	1.03	79	1.25	1.07	63	1.28	1.14	62	1.33	1.21	58
Other real estate owned	0.01			0	0.03	3	0	0.02	4	0	0.03	4	0.01	0.04	29
All other assets	12.95			11.75	8.03	88	10.13	7.82	80	11.38	9.27	76	9.71	8.98	62
Memoranda															
Short-term investments	46.52			43.61	10.21	96	46.70	11.17	96	46.44	7.63	96	45.65	7.80	96
U.S. Treasury securities	0			0	0.91	15	0	0.84	17	0	1.03	26	0	1.04	31
US agency securities (excluding mortgage-backed securities)	0			0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0			0	1.60	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	0.08			0.08	11.20	3	0.09	11.75	3	0.09	11.44	4	0.06	11.13	4
Asset-backed securities	0			0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.16			0.17	0.40	51	0.17	0.42	50	0.18	0.39	57	0.17	0.41	57
Loans held-for-sale	0			0	0.52	6	0	0.52	7	0	0.39	7	0.13	0.30	47
Loans held for investment	26.30			25.70	63.22	7	26.61	61.72	6	27.30	63.50	9	25.82	63.93	8
Real estate loans secured by 1–4 family	0			0	12.28	1	0	11.91	1	0	13.29	2	0	13.46	2
Revolving	0			0	1.72	3	0	1.66	3	0	2.07	3	0	2.27	3
Closed-end, secured by first liens	0			0	10.10	1	0	9.81	1	0	10.69	2	0	10.57	2
Closed-end, secured by junior liens	0			0	0.24	3	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	0			0.01	22.30	3	0.01	22.22	3	0.01	22.23	3	0.01	21.58	4
Construction and land development	0			0	3.47	3	0	3.40	3	0	3.44	3	0	3.51	3
Multifamily	0			0	3.10	3	0	3.12	3	0	3.01	4	0	2.72	5
Nonfarm nonresidential	0			0.01	14.72	4	0	14.72	3	0.01	14.69	4	0.01	14.44	5
Real estate loans secured by farmland	0			0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

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 # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.01			0.03	56.15	1	0.02	57.15	1	0.03	57.46	2	0.03	56.49	2
Real estate loans secured by 1–4 family	0			0	19.51	1	0	19.43	1	0	20.75	2	0	21.10	2
Revolving	0			0	2.66	3	0	2.64	3	0	3.15	3	0	3.50	3
Closed-end	0			0	16.64	1	0	16.59	1	0	17.39	2	0	17.39	2
Commercial real estate loans	0.01			0.03	33.63	3	0.02	34.63	3	0.03	33.52	3	0.03	32.14	4
Construction and land development	0			0	5.18	3	0	5.26	3	0	5.09	3	0	5.20	3
1–4 family	0			0	0.94	5	0	0.93	5	0	0.94	7	0	1.02	6
Other	0			0	4.09	3	0	4.19	3	0	4.02	3	0	4.05	3
Multifamily	0			0.01	4.78	3	0.01	4.96	3	0.01	4.69	4	0.01	4.10	5
Nonfarm nonresidential	0			0.02	22.19	4	0.01	22.93	3	0.02	22.15	4	0.03	21.40	5
Owner-occupied	0			0	7.46	3	0	7.68	2	0	7.72	3	0	8.03	3
Other	0			0.02	14.52	4	0.01	14.95	3	0.02	14.34	4	0.03	13.38	5
Real estate loans secured by farmland	0			0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	22.85			26.35	0.06	99	24.25	0.06	99	19.72	0.11	99	21.15	0.12	99
Commercial and industrial loans	0.34			0.41	22.98	3	0.38	22.17	3	0.47	19.53	3	0.61	20.32	4
Loans to individuals	45.98			51.73	6.23	96	48.35	6.13	96	66.06	7.13	96	66.26	7.36	96
Credit card loans	45.73			51.08	0.63	97	47.85	0.65	97	64.99	0.81	97	64.97	1.02	97
Agricultural loans	0			0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	30.82			21.48	9.11	86	27	9.09	91	13.73	9.85	72	11.94	9.66	68
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0.02			0.06	387.92	1	0.05	381.27	1	0.06	391.26	1	0.09	379.80	1
Real estate loans secured by 1–4 family	0			0	130.23	1	0	125.03	1	0	138.18	1	0	137.84	1
Revolving	0			0	18.32	2	0	17.42	2	0	21.26	2	0	23.33	2
Closed-end	0			0	110.40	1	0	106.14	1	0	115.20	1	0	112.79	1
Commercial real estate loans	0.02			0.06	237.16	3	0.05	234.65	2	0.06	229.44	3	0.09	219.72	3
Construction and land development	0			0	36.48	2	0	35.62	2	0	34.95	2	0	35.36	2
1–4 family	0			0	6.64	5	0	6.34	5	0	6.61	6	0	7.04	5
Other	0			0	28.60	2	0	28.16	2	0	27.32	2	0	27.26	2
Multifamily	0.01			0.02	32.93	3	0.02	32.74	3	0.02	31.04	4	0.02	27.85	4
Nonfarm nonresidential	0.01			0.04	156.60	3	0.03	155.06	3	0.05	152.10	4	0.07	147.22	4
Owner-occupied	0			0	52.43	2	0	52.37	2	0	53.07	3	0	54.89	3
Other	0.01			0.04	101.87	3	0.03	100.54	3	0.05	97.41	4	0.07	91.80	4
Real estate loans secured by farmland	0			0	3.43	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	54.58			55.54	0.31	99	53.82	0.28	99	46.03	0.44	99	52.09	0.54	99
Commercial and industrial loans	0.82			0.86	150.16	3	0.83	139.91	2	1.09	122.02	3	1.51	128.82	4
Loans to individuals	109.83			109.04	36.83	87	107.31	37.47	88	154.20	43.51	91	163.16	42.67	93
Credit card loans	109.25			107.65	3.28	96	106.19	3.30	96	151.70	4.34	95	159.98	5.31	95
Agricultural loans	0			0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	73.63			45.27	49.92	60	59.92	49.54	64	32.05	52.44	40	29.41	51.79	37
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.01			0.03	26.62	3	0.02	27.32	3	0.03	26.45	3	0.03	24.79	4
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.02			0.06	186.45	3	0.05	183.76	2	0.06	178.57	3	0.09	167.93	3
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.02			0.06	243.47	3	0.05	240.85	2	0.06	236.10	3	0.09	225.98	3

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	46.52			43.61	10.21	96	46.70	11.17	96	46.44	7.63	96	45.65	7.80	96
Liquid assets	61.48			63.50	24.65	93	64.21	26.22	94	61.92	22.44	93	64.89	22.72	94
Investment securities	0.25			0.26	17.19	2	0.26	17.85	2	0.27	16.99	3	0.24	17.27	3
Net loans and leases	25.40			24.57	63	7	25.49	61.58	6	26.51	63.77	9	25.23	63.98	8
Net loans, leases and standby letters of credit	25.40			24.57	63.89	6	25.49	62.48	6	26.51	64.84	8	25.23	65.07	6
Core deposits	10.26			12.48	69.20	3	11.86	70.67	2	12.23	63.09	4	10.56	62.13	3
Noncore funding	54.16			52.78	15.53	96	54.73	14.13	97	50.92	19.36	94	52.18	21.34	91
Time deposits of $250K or more	0.22			0.65	2.35	16	0.55	2.11	14	0.77	2.94	12	0.56	2.89	10
Foreign deposits	0			0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	36.79			33.67	1.44	99	36.72	1.47	99	29.84	1.94	99	30.52	1.97	97
Secured federal funds purchased	0			0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-3.36			0.07	0.59	41	-4.51	0.54	6	-10.95	0.48	3	-9	0.54	5
Commercial paper	0.96			0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.94			1.76	1.75	64	2.24	1.24	76	2.90	3.01	53	2.30	3.67	41
Earning assets that reprice within 1 year	78.37			74.30	38.76	97	78.06	39.38	98	78	39.29	98	72.84	40.29	96
Interest-bearing liabilities that reprice within 1 year	0.99			2.36	8.86	6	1.96	8.20	6	13.69	10.19	79	11.20	10.01	68
Long-term debt that reprices within 1 year	8.79			8.52	0.52	95	8.24	0.47	95	5.51	0.96	91	7.10	1.34	90
Net assets that reprice within 1 year	68.58			63.42	27.76	98	67.86	29.11	98	58.80	26.63	97	54.55	27.38	94
Other Liquidity and Funding Ratios															
Net noncore funding dependence	29.97			37.19	6.19	92	31.38	3.20	92	16.83	14.45	60	25.80	16.62	75
Net short-term noncore funding dependence	-25.70			-26.66	-2.71	7	-24.90	-4.76	8	-42.64	3.38	7	-45.19	4.66	6
Short-term investment / Short-term noncore funding	116.39			117.75	149.65	53	115.79	184.19	38	132.32	77.77	76	133.42	66.46	83
Liquid assets - short-term noncore funding / Nonliquid assets	55.83			72.53	24.47	89	66.69	28.18	89	70.44	16.97	90	87.39	16.04	93
Net loans and leases / Total deposits	213.72			162.14	82.06	98	183.10	79.43	98	163.96	90.31	96	167.24	90.08	98
Net loans and leases / Core deposits	247.63			196.81	92.26	98	214.86	88.34	98	216.80	103.93	97	238.79	105	98
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital					1.73			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.12			0.06	4.54	2	0.09	4.31	2	0.02	1.36	12	-0.02	-1.98	92
Structured notes appreciation (depreciation) / Tier 1 capital					0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0			0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	98.40			98.28	86.72	62	98.35	87.23	61	98.78	85.40	68	99.18	81.88	79
U.S. Treasury securities	0			0	5.26	15	0	4.72	16	1.22	6.15	51	0.54	6.99	44
US agency securities (excluding mortgage-backed securities)	0			0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0			0	9.87	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	33.10			31.28	66.61	7	32.62	66.64	8	32.03	67.43	10	26.43	65.45	9
Asset-backed securities	0			0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	65.30			67	2.93	98	65.72	3.01	98	65.53	2.94	97	72.21	2.79	98
Mutual funds and equity securities	1.60			1.72	0.38	90	1.65	0.35	91	1.22	0.40	84	0.82	0.42	77
Debt securities 1 year or less	65.30			67	11.25	96	65.72	10.55	97	66.75	11.86	95	72.75	11.91	98
Debt securities 1 to 5 years	0			0	17.70	1	0	17.03	1	0	17.94	1	0	19.18	1
Debt securities over 5 years	33.11			31.28	68.10	12	32.62	69.86	12	32.03	66.02	16	26.43	64.73	11
Pledged securities	0			0	37.16	1	0	35.67	1	0	30.57	2	0	33.30	2
Structured notes, fair value	0			0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	18.48			-7.63	124.80	11	8.55	183.32	14	-2.37	26.69	36	-1.95	6.77	41
Investment securities	7.88			0.74	20.30	19	3.42	23.62	22	11.44	11.75	63	-62.28	9.42	0
Core deposits	-8.75			6.90	26	6	4.70	26.88	3	11.10	11.23	63	10.69	7.29	69
Noncore funding	13.98			-3.06	-6.57	54	16.03	-12.18	82	-6.35	6.59	27	-4.88	10.67	23

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)			99,258,000	91,437,000	89,272,000
Commit: Secured commercial real estate loans	6,000	6,000	6,000	1,000	1,000
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			85,686,000	88,597,000	84,162,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	3,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	57,634,000	44,756,000	46,577,000	54,700,000	47,635,000
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	1,768,000	1,873,000	2,047,000	47,707,000	58,754,000
Credit derivative contracts w/ purchased credit protection-investment grade	9,449,000	7,704,000	6,728,000	4,849,000	8,317,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	203,584,000	96,831,000	112,992,000	95,567,000	58,088,000
Derivative Contracts					
Interest rate futures and forward contracts	234,738,000	282,836,000	248,230,000	251,741,000	217,525,000
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	44,718,000	50,647,000	48,425,000	17,958,000	25,711,000
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	17,044,000	3,180,000	6,254,000	3,675,000	5,624,000
Written options contracts (commodity and other)	136,016,000	136,529,000	107,857,000	146,763,000	174,475,000
Purchased options contracts (commodity and other)	127,321,000	132,673,000	109,029,000	139,970,000	161,476,000
Commodity and other swaps	305,000	741,000	653,000	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							61.54	22.01	94	61.19	23.52	94	57.34	24.05	94
Standby letters of credit	0			0	0.72	2	0	0.71	2	0	0.84	3	0	0.92	5
Commercial and similar letters of credit	0			0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	33.19			28.63	0.23	96	28.88	0.18	96	36.61	0.40	96	30.60	0.62	94
Credit derivatives - notional amount (holding company as guarantor)	0			0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	1.02			1.20	0.33	90	1.27	0.30	90	31.93	0.52	96	37.74	0.75	97
Credit derivative contracts w/ purchased credit protection-investment grade	5.44			4.93	0.24	93	4.17	0.25	93	3.25	0.30	92	5.34	0.52	93
Credit derivative contracts w/ purchased credit protection-noninvest grade	117.25			61.94	0.35	99	70.06	0.30	99	63.96	0.45	99	37.31	0.69	97
Derivative contracts	322.61			388.01	51.49	93	322.69	48.62	92	374.85	68.47	92	375.63	65.81	91
Interest rate contracts	160.95			213.31	36.10	93	183.93	34.36	93	180.50	47.31	91	156.23	43.84	90
Interest rate futures and forward contracts	135.20			180.91	8.89	93	153.91	6.21	95	168.48	10.67	93	139.72	11.40	92
Written options contracts (interest rate)	0			0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0			0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	25.76			32.40	20.71	80	30.02	20.83	80	12.02	28.86	42	16.51	26.74	60
Foreign exchange contracts	0			0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0			0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0			0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0			0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0			0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	161.66			174.70	1.80	97	138.76	1.86	97	194.36	3.32	97	219.40	4.08	97
Commodity and other futures and forward contracts	9.82			2.03	0.13	93	3.88	0.14	93	2.46	0.19	92	3.61	0.25	93
Written options contracts (commodity and other)	78.34			87.33	0.54	98	66.87	0.52	98	98.22	0.98	99	112.07	1.48	99
Purchased options contracts (commodity and other)	73.33			84.86	0.38	99	67.60	0.37	99	93.68	0.94	99	103.72	1.29	99
Commodity and other swaps	0.18			0.47	0.31	83	0.40	0.32	81	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							258.04	42.82	98	226.42	45.53	96	243.15	44.93	98

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	560,142,000	606,606,000	520,448,000	560,107,000	584,811,000
Interest rate contracts	279,456,000	333,483,000	296,655,000	269,699,000	243,236,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	280,686,000	273,123,000	223,793,000	290,408,000	341,575,000
Derivatives Position					
Futures and forwards	251,782,000	286,016,000	254,484,000	255,416,000	223,149,000
Written options	136,016,000	136,529,000	107,857,000	146,763,000	174,475,000
Exchange-traded	136,016,000	136,529,000	107,857,000	146,763,000	174,475,000
Over-the-counter	0	0	0	0	0
Purchased options	127,321,000	132,673,000	109,029,000	139,970,000	161,476,000
Exchange-traded	127,321,000	132,673,000	109,029,000	139,970,000	161,476,000
Over-the-counter	0	0	0	0	0
Swaps	45,023,000	51,388,000	49,078,000	17,958,000	25,711,000
Held for trading	515,119,000	555,218,000	471,370,000	542,149,000	559,100,000
Interest rate contracts	234,738,000	282,836,000	248,230,000	251,741,000	217,525,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	280,381,000	272,382,000	223,140,000	290,408,000	341,575,000
Non-traded	45,023,000	51,388,000	49,078,000	17,958,000	25,711,000
Interest rate contracts	44,718,000	50,647,000	48,425,000	17,958,000	25,711,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	305,000	741,000	653,000	0	0
Derivative contracts (excluding futures and FX 14 days or less)	11,875,177,000	12,702,147,000	11,798,797,000	10,888,818,000	15,131,350,000
One year or less	6,985,455,000	8,945,945,000	7,539,812,000	7,017,318,000	9,839,209,000
Over 1 year to 5 years	3,311,744,000	2,639,827,000	2,993,408,000	2,857,939,000	4,339,783,000
Over 5 years	1,577,978,000	1,116,375,000	1,265,577,000	1,013,561,000	952,358,000
Gross negative fair value (absolute value)	8,940,000	8,975,000	9,121,000	5,380,000	6,153,000
Gross positive fair value	8,671,000	9,108,000	9,143,000	5,108,000	6,186,000
Held for trading	8,618,000	9,045,000	9,068,000	5,108,000	6,180,000
Non-traded	53,000	63,000	75,000	0	6,000
Current credit exposure on risk-based capital derivative contracts	821,000	5,665,000	1,416,000	4,361,000	3,170,000
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 # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	49.89			54.98	94.62	5	57	94.10	5	48.15	93.44	5	41.59	92.91	5
Foreign exchange contracts	0			0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	50.11			45.02	1.18	99	43	1.17	99	51.85	1.64	99	58.41	1.93	98
Futures and forwards	44.95			47.15	14.59	86	48.90	14.05	89	45.60	13.49	87	38.16	12.78	88
Written options	24.28			22.51	8.60	83	20.72	8.18	82	26.20	5.91	91	29.83	6.60	92
Exchange-traded	24.28			22.51	0.15	98	20.72	0.14	98	26.20	0.15	99	29.83	0.23	98
Over-the-counter	0			0	8.13	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	22.73			21.87	3.51	96	20.95	3.42	96	24.99	4.42	93	27.61	4.19	95
Exchange-traded	22.73			21.87	0.14	99	20.95	0.15	99	24.99	0.28	98	27.61	0.32	98
Over-the-counter	0			0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	8.04			8.47	67.37	10	9.43	68.76	10	3.21	69.75	8	4.40	70.34	5
Held for trading	91.96			91.53	43.02	77	90.57	43.53	75	96.79	44.16	84	95.60	46.31	79
Interest rate contracts	41.91			46.63	36.62	50	47.70	36.62	51	44.95	37.24	53	37.20	38.40	49
Foreign exchange contracts	0			0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	50.06			44.90	0.68	99	42.87	0.68	99	51.85	0.83	99	58.41	1.14	98
Non-traded	8.04			8.47	56.98	22	9.43	56.47	24	3.21	55.84	15	4.40	53.69	20
Interest rate contracts	7.98			8.35	54.32	22	9.30	53.82	24	3.21	52.22	17	4.40	50.60	23
Foreign exchange contracts	0			0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0.05			0.12	0.10	83	0.13	0.10	83	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	2,120.03			2,093.97	90.28	99	2,267.05	91.48	99	1,944.06	93.86	97	2,587.39	94.47	98
One year or less	1,247.09			1,474.75	31.66	99	1,448.72	32.05	98	1,252.85	32.17	96	1,682.46	32.51	98
Over 1 year to 5 years	591.23			435.18	27.15	99	575.16	27.06	99	510.25	30.45	96	742.08	31.16	98
Over 5 years	281.71			184.04	28.15	99	243.17	29.56	99	180.96	28.09	98	162.85	28.71	98
Gross negative fair value (absolute value)	1.60			1.48	1.65	56	1.75	1.55	65	0.96	0.83	56	1.05	0.72	76
Gross positive fair value	1.55			1.50	2.48	33	1.76	2.23	42	0.91	1.19	40	1.06	0.85	69
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.51			0.52	0.07	93	0.52	0.07	92	0.33	0.06	91	0.40	0.06	93
Gross positive fair value (X)	0.49			0.53	0.10	93	0.52	0.09	93	0.31	0.07	91	0.41	0.06	92
Held for trading (X)	0.49			0.52	0.07	93	0.52	0.07	93	0.31	0.06	91	0.40	0.05	93
Non-traded (X)	0			0	0.02	34	0	0.02	41	0	0.01	5	0	0.01	18
Current credit exposure (X)	0.05			0.33	0.07	93	0.08	0.06	67	0.27	0.05	91	0.21	0.04	90
Credit losses on derivative contracts	0			0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0			0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.82			7.15	0.91	95	1.50	0.85	81	5.19	0.73	92	3.64	0.53	89

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	1,806,000	1,176,000	1,176,000	1,137,000	1,145,000
Gross losses	632,000	929,000	1,141,000	1,271,000	1,255,000
Write-downs, transfers to loans held-for-sale	0	0	0	-3,000	9,000
Recoveries	154,000	164,000	212,000	215,000	171,000
Net losses	478,000	765,000	929,000	1,056,000	1,084,000
Provision for loan and lease losses	228,000	1,348,000	1,559,000	1,095,000	1,076,000
Adjustments	0	0	0	0	0
Ending balance	1,556,000	1,759,000	1,806,000	1,176,000	1,137,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.16			1.03	0.66	83	0.90	0.51	86	0.63	0.15	94	0.60	0.14	94
Provision for loan and lease losses / Average loans and leases	0.71			4.78	1.06	96	4.05	0.82	97	2.71	0.24	97	2.93	0.24	97
Provision for loan and lease losses / Net loan and lease losses	47.70			176.21	587.54	12	167.81	487.86	12	103.69	130.58	37	99.26	134.68	34
Allowance for loan and lease losses / Total loans and leases not held for sale	3.41			4.38	1.58	96	4.21	1.58	96	2.88	0.83	96	2.83	0.90	95
Allowance for loan and lease losses / Total loans and leases	3.41			4.38	1.55	96	4.21	1.55	96	2.88	0.81	96	2.81	0.89	95
Allowance for loan and lease losses / Net loans and leases losses (X)	2.44			1.72	11.29	3	1.94	11.58	3	1.11	8.03	1	1.05	7.54	0
Allowance for loan and lease losses / Nonaccrual assets	6,224			6,065.52	301.93	98	5,825.81	299.17	98	2,940	218.72	97	3,072.97	214.03	97
ALLL / 90+ days past due + nonaccrual loans and leases	884.09			706.43	249.38	93	580.71	244.34	92	291.81	151.73	85	284.96	160.51	84
Gross loan and lease losses / Average loans and leases	1.98			3.30	0.35	96	2.97	0.34	96	3.15	0.28	96	3.42	0.30	95
Recoveries / Average loans and leases	0.48			0.58	0.07	96	0.55	0.07	96	0.53	0.08	95	0.47	0.09	95
Net losses / Average loans and leases	1.49			2.71	0.28	97	2.42	0.27	97	2.61	0.21	96	2.95	0.22	97
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0	0	45	0	0	44	-0.01	0	0	0.02	0	93
Recoveries / Prior year-end losses	13.50			12.90	24.77	19	16.68	33.98	15	17.13	36.22	17	16.63	41.30	9
Earnings coverage of net loan and lease losses (X)	5.27			3.25	20.97	17	3.67	22.91	15	2.48	24.40	12	1.09	21.75	10
Net Loan and Lease Losses By Type															
Real estate loans	0			0	0.04	25	0	0.04	23	0	0.01	38	0	0.02	40
Real estate loans secured by 1–4 family					0.01			0.01			0.01			0.01	
Revolving					0.01			0.01			0.02			0.03	
Closed-end					0.01			0			0			0.01	
Commercial real estate loans	0			0	0.06	24	0	0.07	17	0	0.01	38	0	0.01	47
Construction and land development					0			0			-0.01			-0.03	
1–4 family					0			0			0			-0.01	
Other					0			0			-0.01			-0.02	
Multifamily	0			0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0			0	0.08	17	0	0.11	14	0	0.02	38	0	0.02	35
Owner-occupied	0			0	0.02	30	0	0.02	26	0	0.01	45	0	0.01	34
Other	0			0	0.05	30	0	0.08	24	0	0.01	40	0	0.01	44
Real estate loans secured by farmland					0.04			0.02			0.01			0	
Commercial and industrial loans	4.25			4.88	0.46	98	4.97	0.47	99	6.32	0.37	99	6.48	0.31	99
Loans to individuals	3			4.87	1.25	95	4.44	1.13	95	3.87	1.17	94	3.99	1.16	95
Credit card loans	2.99			4.85	3.33	78	4.41	2.92	80	3.87	3.11	66	4.01	2.92	76
Agricultural loans					0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions					0			0			0			0	
Other loans and leases	0			0	0.14	25	0	0.15	25	0	0.15	22	0	0.14	28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	151,000	253,000	227,000	332,000	341,000
90+ days past due loans and leases	151,000	220,000	280,000	363,000	362,000
Nonaccrual loans and leases	25,000	29,000	31,000	40,000	37,000
Total past due and nonaccrual loans and leases	327,000	502,000	538,000	735,000	740,000
Restructured 30–89 days past due	17,000	21,000	21,000	32,000	35,000
Restructured 90+ days past due	15,000	17,000	20,000	33,000	36,000
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	32,000	38,000	41,000	65,000	71,000
30–89 days past due loans held for sale	0	0	0	0	1,000
90+ days past due loans held for sale	0	0	0	0	2,000
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	3,000
Restructured loans and leases in compliance	228,000	261,000	256,000	249,000	233,000
Other real estate owned	18,000	0	0	0	17,000
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 # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.33			0.63	0.37	81	0.53	0.39	74	0.81	0.43	87	0.84	0.44	87
90+ days past due loans and leases	0.33			0.55	0.13	88	0.65	0.12	89	0.89	0.15	92	0.90	0.17	89
Nonaccrual loans and leases	0.05			0.07	0.66	3	0.07	0.66	3	0.10	0.51	8	0.09	0.54	5
90+ days past due and nonaccrual loans and leases	0.39			0.62	0.84	38	0.72	0.85	48	0.99	0.71	77	0.99	0.75	75
30–89 days past due restructured	0.04			0.05	0.01	89	0.05	0.01	86	0.08	0.01	92	0.09	0.02	89
90+ days past due restructured	0.03			0.04	0.01	90	0.05	0.01	91	0.08	0.01	93	0.09	0.01	91
Nonaccrual restructured	0			0	0.14	3	0	0.13	3	0	0.14	4	0	0.16	3
30–89 days past due loans held for sale	0			0	0	40	0	0	38	0	0	38	0	0	84
90+ days past due loans held for sale	0			0	0	40	0	0	41	0	0	42	0	0	93
Nonaccrual loans held for sale	0			0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets 30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.33			0.63	0.37	81	0.53	0.40	74	0.81	0.43	87	0.84	0.44	87
90+ days past due assets	0.33			0.55	0.13	88	0.65	0.12	89	0.89	0.15	92	0.90	0.18	89
Nonaccrual assets	0.05			0.07	0.67	3	0.07	0.67	3	0.10	0.53	7	0.09	0.57	4
30+ days past due and nonaccrual assets	0.72			1.25	1.25	58	1.25	1.29	60	1.80	1.19	84	1.83	1.26	81
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.10			0.16	0.52	11	0.19	0.52	15	0.27	0.44	27	0.26	0.48	23
90+ days past due and nonaccrual assets + other real estate owned	0.11			0.16	0.55	9	0.19	0.55	13	0.27	0.48	23	0.27	0.52	21
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.17			0.21	0.61	12	0.20	0.60	13	0.24	0.53	19	0.23	0.60	14
Allowance for loan and lease losses	19.47			18.65	66.38	6	18.16	66.66	5	30.10	115.41	7	31.49	118.28	5
Equity capital + allowance for loan and lease losses	1.51			1.68	5.10	13	1.65	4.97	13	1.95	4.28	20	2.04	4.79	18
Tier 1 capital + allowance for loan and lease losses	1.59			1.72	6.26	9	1.70	6.05	10	2.03	5.65	16	2.18	6.16	13
Loans and leases + other real estate owned	0.66			0.82	0.98	45	0.76	0.97	38	0.87	0.85	53	0.89	0.96	50

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 # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0			0	0.35	2	0	0.39	1	0	0.38	2	0	0.42	1
	90+ days past due	0			0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual	0			0	0.70	1	0	0.76	1	0	0.46	2	0	0.57	1
Commercial and industrial	30–89 days past due	1.27			1.22	0.24	97	1.24	0.23	96	1.58	0.31	95	1.21	0.30	95
	90+ days past due	0.64			1.22	0.03	99	1.24	0.03	99	1.58	0.05	99	1.62	0.05	98
	Nonaccrual	0			0	0.80	2	0	0.75	3	0	0.83	3	0	0.76	3
Individuals	30–89 days past due	0.71			1.21	0.74	80	1.08	0.83	75	1.22	0.83	73	1.26	0.84	75
	90+ days past due	0.71			1.05	0.11	95	1.34	0.14	95	1.34	0.17	93	1.34	0.16	95
	Nonaccrual	0.12			0.14	0.24	47	0.15	0.28	49	0.15	0.17	56	0.14	0.23	49
Depository institution loans	30–89 days past due	0			0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due	0			0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual	0			0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due					0.15			0.17			0.24			0.17	
	90+ days past due					0			0			0			0	
	Nonaccrual					0.72			0.49			0.67			0.75	
Foreign governments	30–89 days past due					3.73			0			0.07			0.01	
	90+ days past due					0			0			0			0	
	Nonaccrual					0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0			0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due	0			0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0			0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

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 # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due					0.51			0.65			0.67			0.71	
	90+ days past due					0.36			0.33			0.31			0.46	
	Nonaccrual					0.91			0.89			0.73			0.86	
Revolving	30–89 days past due					0.40			0.48			0.45			0.50	
	90+ days past due					0.02			0.03			0.05			0.05	
	Nonaccrual					1.28			1.13			1			1.17	
Closed-end	30–89 days past due					0.52			0.65			0.70			0.75	
	90+ days past due					0.41			0.38			0.35			0.53	
	Nonaccrual					0.89			0.87			0.70			0.84	
Junior lien	30–89 days past due					0.02			0.02			0.02			0.03	
	90+ days past due					0			0			0			0	
	Nonaccrual					0.05			0.04			0.04			0.06	
Commercial real estate	30–89 days past due	0			0	0.21	5	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due	0			0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0			0	0.53	3	0	0.62	2	0	0.23	5	0	0.28	4
Construction and development	30–89 days past due					0.24			0.28			0.28			0.21	
	90+ days past due					0.01			0.01			0.02			0.02	
	Nonaccrual					0.32			0.41			0.20			0.19	
1–4 family	30–89 days past due					0.03			0.03			0.06			0.06	
	90+ days past due					0			0			0			0	
	Nonaccrual					0.03			0.03			0.02			0.02	
Other	30–89 days past due					0.17			0.22			0.20			0.13	
	90+ days past due					0			0			0.01			0.02	
	Nonaccrual					0.26			0.35			0.17			0.15	
Multifamily	30–89 days past due	0			0	0.09	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0			0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0			0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0			0	0.21	7	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0			0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0			0	0.68	3	0	0.80	2	0	0.28	5	0	0.30	5
Owner Occupied	30–89 days past due	0			0	0.07	7	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0			0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0			0	0.26	5	0	0.27	5	0	0.16	7	0	0.17	6
Other	30–89 days past due	0			0	0.13	12	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0			0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0			0	0.36	6	0	0.44	5	0	0.10	9	0	0.13	7
Farmland	30–89 days past due					0.24			0.11			0.23			0.25	
	90+ days past due					0.01			0			0.01			0.01	
	Nonaccrual					1.49			1.13			0.84			1.23	
Credit card	30–89 days past due	0.71			1.20	0.92	62	1.06	0.95	55	1.22	1.19	45	1.25	1.22	47
	90+ days past due	0.72			1.06	0.55	77	1.34	0.63	84	1.35	0.78	75	1.35	0.73	76
	Nonaccrual	0.12			0.14	0.06	82	0.15	0.05	83	0.15	0.11	75	0.14	0.09	77

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	12,527,000	12,524,000	12,528,000	12,357,000	12,460,000
Retained earnings	3,442,000	2,714,000	2,947,000	2,048,000	1,383,000
Accumulated other comprehensive income (AOCI)	-49,000	-77,000	-52,000	-84,000	-44,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	15,920,000	15,161,000	15,423,000	14,321,000	13,799,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	954,000	509,000	493,000	581,000	862,000
Accumulated other comprehensive income-related adjustments	-48,000	-77,000	-53,000	0	0
Other deductions from common equity tier 1 capital	72,000	44,000	68,000	42,000	16,000
Subtotal:	14,942,000	14,685,000	14,915,000	13,698,000	12,921,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	15,000	263,000
Common equity tier 1 capital	14,942,000	14,685,000	14,915,000	13,683,000	12,658,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,616,000	2,616,000	2,616,000	2,616,000	2,616,000
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	2,616,000	2,616,000	2,616,000	2,616,000	2,616,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	2,616,000	2,616,000	2,616,000	2,616,000	2,616,000
Tier 1 Capital	17,558,000	17,301,000	17,531,000	16,299,000	15,274,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	791,000	791,000	791,000	2,077,000	2,077,000
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	977,000	738,000	864,000	897,000	933,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	1,768,000	1,529,000	1,655,000	2,974,000	3,010,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,768,000	1,529,000	1,655,000	2,974,000	3,010,000
Exited advanced approach tier 2 capital					
Total capital	19,326,000	18,830,000	19,186,000	19,273,000	18,284,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	189,304,000	162,203,000	173,116,000	174,427,000	172,203,000
Less: Deductions from common equity tier 1 capital	1,026,000	553,000	561,000	638,000	1,141,000
Less: Other deductions	-48,000	0	-53,000	0	0
Total assets for leverage ratio	188,326,000	161,650,000	172,608,000	173,789,000	171,062,000
Total risk-weighted assets	99,946,160	79,210,675	94,199,580	83,973,130	86,998,590
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Capital Ratios															
Common equity tier 1 capital, column A	14.95			18.54	12.26	93	15.83	12.35	87	16.29	12.11	88	14.55	12.09	83
Common equity tier 1 capital, column B	0			0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	17.57			21.84	12.97	96	18.61	13.08	92	19.41	12.78	93	17.56	12.85	90
Tier 1 capital, column B	0			0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	19.34			23.77	15.12	97	20.37	15.23	91	22.95	14.36	95	21.02	14.45	93
Total capital, column B	0			0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.32			10.70	9.05	87	10.16	9.13	81	9.38	9.76	46	8.93	9.71	23
Supplementary leverage ratio, advanced approaches HCs	7.69			10.05	8.70	78	9.51	8.72	73	7.81	7.41	72	7.28	7.31	61

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	12,000	11,000	15,000	12,000	12,000	9.09	50.00
Total property and casualty assets	12,000	11,000	15,000	12,000	12,000	9.09	50.00
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	7,000	7,000	6,000	7,000	6,000	0.00	40.00
Total property and casualty equity	7,000	7,000	6,000	7,000	6,000	0.00	40.00
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	1,000	1,000		
Total property and casualty	0	0	0	1,000	1,000		
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)	3,000	3,000	5,000	4,000	4,000	0.00	50.00
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	1,000	1,000	1,000	1,000	1,000	0.00	
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	1,000	1,000	1,000	1,000	1,000	0.00	
Premiums	1,000	0	1,000	1,000	1,000		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	1,000	0	1,000	1,000	1,000		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	7,000	7,000	6,000	6,000	6,000	0.00	40.00
Life insurance assets	0	0	0	0	0		

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.01			0.01	0	82	0.01	0	82	0.01	0.01	79	0.01	0.01	78
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100			100	54.17	76	100	53.67	76	100	51.47	79	100	56.12	78
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0			0	45.83	23	0	46.33	23	0	48.53	20	0	43.88	21
Separate account assets (L/H) / Total life assets					11.09			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income	0.01			0.01	0.41	32	0.01	0.41	31	0.01	0.47	31	0.01	0.47	31
Premium income / Insurance activities revenue	100			0	2.06	40	100	2.84	98	100	7.32	97	100	4.86	98
Credit related premium income / Total premium income	0				40.11		0	38.23	29	0	34.91	29	0	44.54	25
Other premium income / Total premium income	100				59.89		100	61.77	70	100	65.09	70	100	55.46	75
Insurance underwriting net income / Consolidated net income	0			0	0.03	43	0	0.03	44	0.09	0.08	84	-0.94	0.08	0
Insurance net income (P/C) / Equity (P/C)	0			0	10.18	15	0	15.59	21	14.29	19.86	61	16.67	15.64	65
Insurance net income (L/H) / Equity (L/H)					5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums	0				654.61		0	447.82	9	0	233.61	11	0	160.49	3
Reinsurance recovery (P/C) / Total assets (P/C)	0			0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H)					0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0	0	88	0	0	88	0	0	85	0	0	85
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0			0	11.07	3	0	11.03	3	0	11.51	3	0	10.22	5
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries ($000)		13,718,000			16,338,000			16,677,000			16,220,000			16,257,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	7.90			10.45	0.75	91	10.34	0.75	91	10.86	1.39	88	10.44	1.79	88

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	10,432,000	10,586,000	10,407,000	8,043,000	8,607,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	59,000
Loans to depository institutions and other banks acceptances	10,432,000	10,586,000	10,407,000	8,043,000	8,548,000
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	286,000	272,000	278,000	268,000	265,000
Interest-bearing bank balances	297,000	380,000	300,000	373,000	247,000
Total selected foreign assets	11,015,000	11,238,000	10,985,000	8,684,000	9,119,000
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 # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	2.59			3.64	0.88	86	3.44	0.87	86	5.05	1.25	88	3.39	1.17	81
Cost: Interest-bearing deposits					0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans					6.51			5.18			27.03			27.29	
Commercial and industrial loans					0.43			0.64			0.29			1.53	
Foreign governments and institutions					0			0			0			0	
Growth Rates															
Net loans and leases	-1.45			22.52	-0.58	82	29.39	-2.40	83	-6.55	22.48	37	25.96	7.24	77
Total selected assets	-1.98			22.62	2.65	78	26.50	2.04	79	-4.77	12.40	43	24.85	3.24	76
Deposits					-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

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

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

Servicing, Securitization and Asset Sale Activities—Part 2

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

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

Servicing, Securitization and Asset Sale Activities—Part 3

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

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change 1-Year	Percent Change 5-Year
Operating Income							
Income from bank subsidiaries	0	2,000	2,000	7,000	0	-100.00	
Dividends	0	0	0	0	0		
Interest	0	2,000	2,000	7,000	0	-100.00	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	113,000	23,000		-100.00
Dividends	0	0	0	106,000	0		
Interest	0	0	0	7,000	60,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	-37,000		
Income from subsidiary holding companies	1,789,000	347,000	1,978,000	1,974,000	77,000	415.56	15819.20
Dividends	1,546,000	67,000	1,616,000	1,546,000	0	2207.46	
Interest	243,000	280,000	362,000	428,000	77,000	-13.21	2062.31
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	1,789,000	349,000	1,980,000	2,094,000	100,000	412.61	2562.96
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	1,789,000	349,000	1,980,000	2,094,000	100,000	412.61	2562.96
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	241,000	249,000	330,000	434,000	62,000	-3.21	
Other expenses	8,000	18,000	20,000	60,000	3,000	-55.56	799900.00
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	249,000	267,000	350,000	494,000	65,000	-6.74	999999.00
Income (loss) before taxes	1,540,000	82,000	1,630,000	1,600,000	35,000	1778.05	2192.35
Applicable income taxes (credit)	-8,000	-53,000	-48,000	-12,000	6,000		
Extraordinary items							
Income before undistributed income of subsidiaries	1,548,000	135,000	1,678,000	1,612,000	29,000	1046.67	2204.26
Equity in undistributed income of subsidiaries	241,000	800,000	-175,000	-451,000	-135,000	-69.88	-60.41
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	11,000	8,000	14,000	-98,000	2,000	37.50	
Subsidiary holding companies	230,000	792,000	-189,000	-353,000	-137,000	-70.96	-62.22
Net income (loss)	1,789,000	935,000	1,503,000	1,161,000	-106,000	91.34	164.67
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	11,000	8,000	14,000	8,000	2,000	37.50	
Subsidiary holding companys' net income	1,776,000	859,000	1,427,000	1,193,000	-137,000	106.75	191.75

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	0	0	0	0	0	0	150,000	159,000		
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	150,000	150,000		
Other receivables	0	0	0	0	0	0	0	9,000		
Investment in nonbank subsidiaries	432,000	1.59	415,000	1.55	421,000	1.56	407,000	653,000	4.10	-92.64
Common and preferred stock	432,000	1.59	415,000	1.55	421,000	1.56	407,000	390,000	4.10	
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	262,000		-100.00
Other receivables	0	0	0	0	0	0	0	1,000		-100.00
Investment in subsidiary holding companies	25,634,000	94.49	25,352,000	94.93	25,571,000	94.62	24,388,000	23,465,000	1.11	218.16
Common and preferred stock	16,455,000	60.66	17,174,000	64.31	16,224,000	60.04	16,209,000	15,705,000	-4.19	164.24
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	9,136,000	33.68	8,136,000	30.47	9,236,000	34.18	8,056,000	7,706,000	12.29	402.25
Other receivables	43,000	0.16	42,000	0.16	111,000	0.41	123,000	54,000	2.38	305.05
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	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	431,000	1.59	118,000	0.44	249,000	0.92	181,000	53,000	265.25	7386.54
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	631,000	2.33	821,000	3.07	783,000	2.90	1,061,000	2,287,000	-23.14	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	27,128,000	100.00	26,706,000	100.00	27,024,000	100.00	26,187,000	26,617,000	1.58	94.70
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	6,528,000	24.06	6,790,000	25.42	6,790,000	25.13	5,504,000	5,765,000	-3.86	
Subordinated notes and debentures	791,000	2.92	791,000	2.96	791,000	2.93	2,077,000	2,077,000	0.00	
Other liabilities	137,000	0.51	212,000	0.79	269,000	1	265,000	54,000	-35.38	
Balance due to subsidiaries and related institutions	1,136,000	4.19	1,136,000	4.25	1,136,000	4.20	1,404,000	2,306,000	0.00	
Total liabilities	8,592,000	31.67	8,929,000	33.43	8,986,000	33.25	9,250,000	10,202,000	-3.77	
Equity Capital	18,536,000	68.33	17,777,000	66.57	18,038,000	66.75	16,937,000	16,415,000	4.27	33.04
Perpetual preferred stock (income surplus)	2,616,000	9.64	2,616,000	9.80	2,616,000	9.68	2,616,000	2,616,000	0.00	318.56
Common stock	18,000	0.07	18,000	0.07	18,000	0.07	18,000	18,000	0.00	-1.00
Common surplus	12,509,000	46.11	12,506,000	46.83	12,510,000	46.29	12,339,000	12,442,000	0.02	1.79
Retained earnings	3,442,000	12.69	2,714,000	10.16	2,946,000	10.90	2,048,000	1,383,000	26.82	215.01
Accumulated other comprehensive income	-49,000	-0.18	-77,000	-0.29	-52,000	-0.19	-84,000	-44,000		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	27,128,000	100.00	26,706,000	100.00	27,024,000	100.00	26,187,000	26,617,000	1.58	94.70
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	1,136,000	4.19	1,136,000	4.25	1,136,000	4.20	1,403,000	2,252,000	0.00	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	131,000	0.48	0	0	0	0	355,000	1,125,000		
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 # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	13.14			7.14	6.29	56	8.54	7.29	64	6.87	9.68	14	-0.65	10.40	1
Bank net income / Average equity investment in banks					6.43			7.45			10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	3.44			2.59	8.01	39	3.39	9.75	45	1.90	7.89	29	0.66	7.10	27
Subsidiary HCs net income / Average equity investment in sub HCs	14.46			6.85	6.72	60	8.59	7.01	66	7.42	8.55	39	-1	8.78	6
Bank net income / Parent net income	0			0	87.60	5	0	88.16	5	0	82.22	7		82.56	
Nonbank net income / Parent net income	0.61			0.86	4.43	54	0.93	3.59	51	0.69	5.93	48		3.78	
Subsidiary holding companies' net income / Parent net income	99.27			91.87	81.94	61	94.94	68.34	60	102.76	74	76		72.48	
Leverage															
Total liabilities / Equity capital	46.35			50.23	20.37	86	49.82	20.06	86	54.61	20.43	88	62.15	20.88	88
Total debt / Equity capital	39.49			42.64	14.74	86	42.03	14.41	86	44.76	14.31	84	47.77	14.69	87
Total debt + notes payable to subs that issued TPS / Equity capital	39.49			42.64	17.04	86	42.03	16.67	86	44.76	16.36	84	47.77	17.10	87
Total debt + Loans guaranteed for affiliate / Equity capital	39.49			42.64	15.02	86	42.03	14.68	86	44.76	14.56	84	47.77	15.14	87
Total debt / Equity capital – excess over fair value	39.49			42.64	14.86	86	42.03	14.52	86	44.76	14.51	84	47.77	14.81	87
Long-term debt / Equity capital	39.49			42.64	13.73	86	42.03	13.56	86	44.76	13.04	87	47.77	13.37	88
Short-term debt / Equity capital	0			0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0.71			0	0.05	41	0	0.06	40	2.10	0.05	94	6.85	0.14	95
Excess cost over fair value / Equity capital	0			0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	29.48			31.95	32.61	52	33.10	34.67	48	32.47	28.44	56	31.15	28.63	56
Double Leverage															
Equity investment in subs / Equity capital	91.10			98.94	103.27	21	92.28	102.81	6	98.10	103.22	19	98.05	103.10	20
Total investment in subs / Equity capital	140.62			144.95	110.46	88	144.10	110.16	88	147.28	111.07	88	147.90	112.48	88
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)	-0.69			-0.15	0.69	20	-0.93	0.47	6	-0.28	0.36	16		0.35	
Equity investment in subs – equity cap / Net income-div (X)					2.31			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	116.54			75	128.63	19	212.13	136.59	84	184.74	177.68	58	38.68	162.34	6
Cash from ops + noncash items + op expense / Op expense + dividend	122.31			125	142.45	50	242.78	147.24	88	216.49	190.27	67	-853.09	174.91	0
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	109.37			97.55	140.42	30	102.27	134.08	37	109.20	116.34	51	68.72	103.19	18
Pretax operating income + interest expense / Interest expense	739			132.93	1,826.91	19	593.94	2,016.32	34	468.66	1,968.54	25	156.45	2,898.75	14
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	739			132.93	1,413.95	18	593.94	1,539.23	35	468.66	1,632.83	25	156.45	1,369.37	12
Dividends + interest from subsidiaries / Interest expense + dividends	116.62			67.37	144.62	18	211.54	150.43	79	193.89	210.80	53	57.08	188.90	6
Fees + other income from subsidiaries / Salary + other expenses	0			0	14.76	31	0	13.95	31	0	16.52	30	-1,233.33	16.08	0
Net income / Current part of long-term debt + preferred dividends (X)	9.13			5.99	26.65	24	9.63	35.64	27	2.11	57.11	10		33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.95			-4.90	3.69	7	-0.06	3.85	18	-4.21	2.64	10	-7.26	2.61	7
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.12			0.10			0.04			0.24	
Nonaccrual					0.80			1.03			0.54			6.54	
Total					0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0			0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0			0	0	49	0	0	49	0	0	49	0	0	49
Total	0			0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	86.43			84.80	2.95	98	85.92	2.66	98	84.11	5.62	96	87.03	5.50	97
Combined thrift assets (reported only by bank holding companies)	0			0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	6.12			6.77	0.07	95	6.54	0.08	95	6.10	0.19	94	6.02	0.21	94

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income	83.53			199.26	84.44	90	36.11	81.10	19	40.07	57.84	34	613.79	57.26	99
Dividends declared / Net income	72.28			28.77	49.77	28	40.32	42.29	47	55.64	33.08	87		27.33	
Net income – dividends / Average equity	3.64			5.09	3.19	73	5.10	4.14	63	3.05	6.46	12	-1.74	7.33	1
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0	130.19	9	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	0			0	3.74	26	0	3.41	23	16.41	7.53	83	0	7.13	23
Dividends from subsidiary holding companies	119.57			24.91	2.34	90	266.67	4.85	95	239.32	21.40	91	0	16.86	42
Dividends from all subsidiaries	119.57			24.91	167.02	11	266.67	174.85	80	255.73	260.40	64	0	215.26	2
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries					61.85			60.28			66.55			60.71	
Interest income from bank subsidiaries					0.48			0.36			0.54			0.52	
Management and service fees from bank subsidiaries					1.79			1.47			1.55			1.88	
Other income from bank subsidiaries					0			0			0			0	
Operating income from bank subsidiaries					71.13			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0			0	52.29	17	0	56.39	15	1,325	82.95	97	0	51.40	17
Interest income from nonbank subsidiaries	0			0	4.57	32	0	7.38	32	87.50	20.25	86	3,000	18.56	97
Management and service fees from nonbank subsidiaries	0			0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries	0			0	0.20	45	0	0.16	46	0	1.06	43	-1,850	0.15	1
Operating income from nonbank subsidiaries	0			0	70.62	11	0	79.84	8	1,412.50	150.41	97	1,150	99.33	96
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies	87.05			7.80	25.82	50	113.24	43.51	85	129.59	61.23	92		48.56	
Interest income from subsidiary holding companies	13.68			32.60	9.87	81	25.37	8.40	76	35.88	6.54	88		3.95	
Management and service fees from subsidiary holding companies	0			0	0.41	45	0	0.44	45	0	0.36	46		0.43	
Other income from subsidiary holding companies	0			0	0.01	45	0	0.01	45	0	0.29	44		0.01	
Operating income from subsidiary holding companies	100.73			40.40	41.80	63	138.61	55.20	85	165.47	76.49	92		61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0	68	10	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries	0			0.57	1.03	70	0.10	0.63	57	0.33	0.80	65	0	0.92	18
Management and service fees from bank subsidiaries	0			0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries	0			0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	0			0.57	80.80	7	0.10	82.20	5	0.33	78.80	11	0	74.20	5
Dividends from nonbank subsidiaries	0			0	2.36	25	0	1.95	23	5.06	2.65	82	0	2.57	23
Interest income from nonbank subsidiaries	0			0	0.90	35	0	0.73	36	0.33	1.19	77	60	2.32	96
Management and service fees from nonbank subsidiaries	0			0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries	0			0	0.02	47	0	0.01	46	0	0.04	44	-37	0.02	0
Operating income from nonbank subsidiaries	0			0	5.80	18	0	4.70	16	5.40	7.29	75	23	7.64	85
Dividends from subsidiary holding companies	86.42			19.20	1.41	91	81.62	2.53	94	73.83	4.52	91	0	5.15	42
Interest income from subsidiary holding companies	13.58			80.23	0.16	97	18.28	0.11	96	20.44	0.20	96	77	0.37	99
Management and service fees from subsidiary holding companies	0			0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0			0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	100			99.43	4.22	96	99.90	4.56	97	94.27	6.08	94	77	6.79	92
Loans and advances from subsidiaries / Short term debt					216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	15.52			14.98	27.05	49	14.98	27.08	49	18.51	28.33	54	28.72	26.53	64