

(\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Loan Commitments	21,872,123	22,747,434	22,798,725	22,834,742	19,802,763
Commit: Secured Commercial RE Loans	4,328,676	5,096,395	4,935,262	3,964,042	4,136,689
Commit: Unsecured Real Estate Lns	479,598	548,351	527,241	440,133	80,186
Credit Card Lines	1,099,923	1,080,228	1,082,505	1,042,671	967,517
Securities Underwriting	0	0	30,669	0	0
Standby Letters of Credit	1,617,869	1,490,829	1,668,454	1,487,261	1,255,782
Commercial & Similar Ltrs of Credit	72,343	97,970	49,346	132,615	136,472
Securities Lent	0	0	0	0	0
Credit Derivatives (BHC as Guarantor)	460	209	396	38	0
Credit Derivatives (BHC as Beneficiary)	0	0	0	0	0
Credit Derivative Contracts - Inv Grade	175	125	175	0	N/A
Credit Derivative Contracts - SubInv Grade	285	84	221	38	N/A
DERIVATIVE CONTRACTS:					
Interest Rate Futures & Forward Contr	544,636	340,981	482,715	468,544	357,575
Written Options Contracts (Int Rate)	2,002,162	4,147,696	2,356,473	4,227,613	5,390,972
Purchased Options Contracts (Int Rate)	55,102	40,848	51,239	30,030	0
Interest Rate Swaps	10,205,810	9,324,730	9,776,082	9,139,113	8,141,990
Futures and Forward Foreign Exchange	279,958	112,780	163,575	168,601	210,970
Written Options Contr (Foreign Exch)	0	0	0	0	0
Purchased Options Contr (Foreign Exch)	0	0	0	0	0
Foreign Exchange Rate Swaps	0	0	0	0	0
Commodity & Other Futures & Forw Contr	0	0	0	0	0
Written Options Contr (Comm & Other)	285,754	92,008	274,602	86,977	8,280
Purchased Options Contr (Comm & Other)	285,754	92,008	274,602	86,977	8,280
Commodity & Other Swaps	493,115	187,414	498,724	146,771	0
PERCENT OF TOTAL ASSETS	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01	BHC PEER 01
Loan Commitments	40.81 29.35 83	46.85 31.82 85	43.06 30.37 80	48.62 31.81	46.31 30.69
Standby Letters of Credit	3.02 2.94 58	3.07 3.13 55	3.15 2.99 61	3.17 3.13	2.94 3.22
Commercial & Similar Letters of Credit	0.13 0.12 66	0.20 0.12 76	0.09 0.12 47	0.28 0.12	0.32 0.11
Securities Lent	0.00 1.83 38	0.00 3.12 38	0.00 1.73 39	0.00 3.15	0.00 6.42
Credit Derivatives (BHC as Guarantor)	0.00 1.94 63	0.00 1.45 69	0.00 1.87 65	0.00 1.21	0.00 0.90
Credit Derivatives (BHC as Beneficiary)	0.00 2.25 32	0.00 1.82 33	0.00 2.19 33	0.00 1.49	0.00 1.34
Credit Derivative Contracts - Inv Grade	0.00 2.01 61	0.00 1.64 64	0.00 1.99 64	0.00 1.73	N/A N/A
Credit Derivative Contract-SubInv Grade	0.00 0.84 70	0.00 0.54 75	0.00 0.56 73	0.00 0.56	N/A N/A
Derivative Contracts	26.40 73.43 60	29.53 83.14 58	26.21 67.32 61	30.56 76.05	33.01 74.40
Interest Rate Contracts	23.90 52.78 64	28.53 63.91 66	23.92 47.28 64	29.52 59.24	32.48 55.47
Interest Rate Futures & Forward Contr	1.02 10.36 57	0.70 8.89 55	0.91 7.46 61	1.00 8.76	0.84 8.98
Written Options Contr (Int Rate)	3.74 4.14 77	8.54 7.93 83	4.45 3.80 82	9.00 7.12	12.61 5.92
Purchased Options Contr (Int Rate)	0.10 4.45 36	0.08 8.35 36	0.10 4.45 38	0.06 7.15	0.00 5.54
Interest Rate Swaps	19.04 29.36 66	19.20 29.99 67	18.46 27.45 64	19.46 28.42	19.04 28.66
Foreign Exchange Contracts	0.52 12.46 57	0.23 12.11 55	0.31 12.36 56	0.36 10.78	0.49 11.30
Futures & Forward Foreign Exch Contr	0.52 8.45 60	0.23 7.75 55	0.31 8.29 56	0.36 7.01	0.49 7.71
Written Options Contr (Foreign Exch)	0.00 0.71 33	0.00 0.67 32	0.00 0.66 33	0.00 0.54	0.00 0.73
Purchased Options Contr (Foreign Ex)	0.00 0.71 33	0.00 0.70 33	0.00 0.66 32	0.00 0.58	0.00 0.78
Foreign Exchange Rate Swaps	0.00 1.08 35	0.00 0.88 34	0.00 1.03 35	0.00 0.84	0.00 1.03
Equity, Commodity, & Other Deriv Contr	1.99 2.37 77	0.76 2.29 73	1.98 2.14 77	0.68 2.11	0.04 1.86
Commodity & Other Fut & Forward Contr	0.00 0.15 38	0.00 0.12 40	0.00 0.14 39	0.00 0.11	0.00 0.10
Written Options Contr (Comm & Other)	0.53 0.64 77	0.19 0.61 75	0.52 0.54 77	0.19 0.60	0.02 0.47
Purchased Options Contr (Comm & Oth)	0.53 0.84 79	0.19 0.83 75	0.52 0.76 79	0.19 0.78	0.02 0.60
Commodity & Other Swaps	0.92 0.46 80	0.39 0.42 79	0.94 0.44 82	0.31 0.36	0.00 0.41
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	55.44 52.42 70	64.25 57.84 79	61.96 54.95 74	70.51 62.14	82.51 68.48

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## Derivatives and Off-Balance-Sheet Transactions

BHCPR page 9 displays the dollar volume and proportion of consolidated assets accounted for by each type of derivative contact and off-balance-sheet transaction. Information on these activities is derived from Schedule HC-L of the FR Y-9C report form.

### *Loan Commitments*

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions. These include revolving open-end loans secured by residential and commercial real estate, construction and land development, credit card lines, securities underwriting, and other unused commitments and letters of credit.

### *Commitments to Fund Loans Secured by Commercial Real Estate*

The unused portion of commitments to extend credit to finance commercial and multifamily residential properties. When funded, these loans would be classified as real estate loans secured by multifamily residential or nonfarm nonresidential properties.

### *Commitments to Fund Real Estate Loans That are Unsecured*

The unused portion of commitments to extend credit to finance commercial and residential real estate activities. When funded, these loans would not be classified as real estate loans.

### *Credit Card Lines*

The unused portion of commitments to extend credit to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards.

### *Securities Underwriting*

The unused portion of the consolidated bank holding company's takedown of securities underwriting transactions.

### *Standby Letters of Credit*

Outstanding and unused standby letters of credit, including guarantees issued by foreign offices.

### *Commercial and Similar Letters of Credit*

Outstanding and unused amounts of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit, excluding standby letters of credit.

### *Securities Lent*

The amount of securities lent against collateral or on an uncollateralized basis.

### *Credit Derivatives (BHC as Guarantor)*

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties.

### *Credit Derivatives (BHC as Beneficiary)*

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties.

### *Credit Derivatives Contracts—Investment Grade*

The sum of all investment grade derivative contracts that are subject to risk-based capital requirements.

### *Credit Derivatives Contracts—Subinvestment Grade*

The sum of all subinvestment grade derivative contracts that are subject to risk-based capital requirements.

## Derivative Contracts

### *Interest Rate Futures and Forward Contracts*

The notional amount or par value of futures and forward contracts that commit the consolidated bank holding company to buy or sell financial instruments such as U.S. Treasury securities futures, forward rate agreements, and forward agreements on U.S. government securities.

### *Written Options Contracts (Interest Rate)*

The aggregate par value or notional amount of interest-bearing financial instruments which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts for a fee or premium.

### *Purchased Options Contracts (Interest Rate)*

The aggregate par value or notional amount of interest-bearing financial instruments in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts.

### *Interest Rate Swaps*

The notional value of outstanding interest rate and basis swaps to hedge the bank holding company's or consolidated subsidiaries' interest rate risk, in an intermediary capacity, or to hold in inventory.

### *Futures and Forward Foreign Exchange*

The gross amount in U.S. dollars of futures and forward contracts to purchase foreign currencies and U.S. dollar exchange.

*Written Options Contracts  
(Foreign Exchange)*

The gross amount of foreign currencies and U.S. dollar exchange which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts for a fee or premium.

*Purchased Options Contracts  
(Foreign Exchange)*

The gross amount of foreign currency and U.S. dollar exchange in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts.

*Foreign Exchange Rate Swaps*

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps to hedge the bank holding company's or consolidated subsidiaries' foreign exchange rate risk.

*Commodity and Other Futures and Forward Contracts*

The contract amount of futures and forward commodity contracts that obligate the bank holding company or its consolidated subsidiaries to purchase or sell equity securities or instruments based on equity indexes, agricultural products, precious or nonferrous metals, or other contracts other than an interest or foreign exchange rate contract.

*Written Options Contracts  
(Commodities and Other)*

The contract amount of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell an

equity instrument, an equity index, or a commodity or product for a fee or premium.

*Purchased Options Contracts  
(Commodities and Other)*

The notional amount or par value of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have purchased the right to buy or sell for a fee or premium.

*Commodity and Other Swaps*

The notional amount or par value of outstanding equity or equity index swaps, and all other swap agreements, other than interest or foreign exchange rate contracts.

## **Percent of Total Assets**

*Loan Commitments  
(Percent of Total Assets)*

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions divided by total assets.

*Standby Letters of Credit  
(Percent of Total Assets)*

Outstanding and unused standby letters of credit divided by total assets.

*Commercial and Similar Letters of Credit  
(Percent of Total Assets)*

Outstanding and unused amounts of issued and confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit divided by total assets.

*Securities Lent  
(Percent of Total Assets)*

Securities lent divided by total assets.

*Credit Derivatives  
(BHC as Guarantor)  
(Percent of Total Assets)*

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties divided by total assets.

*Credit Derivatives  
(BHC as Beneficiary)  
(Percent of Total Assets)*

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties divided by total assets.

*Credit Derivatives Contracts—  
Investment Grade  
(Percent of Total Assets)*

The sum of all investment grade derivative contracts that are subject to risk-based capital requirements divided by total assets.

*Credit Derivatives Contracts—  
Subinvestment Grade  
(Percent of Total Assets)*

The sum of all subinvestment grade derivative contracts that are subject to risk-based capital requirements divided by total assets.

*Derivative Contracts  
(Percent of Total Assets)*

The sum of interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts on a consolidated basis divided by total assets.

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*Interest Rate Contracts*  
(Percent of Total Assets)

The gross notional amount of interest rate contracts held for trading and for purposes other than trading divided by total assets. Interest rate contracts include single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options.

*Interest Rate Futures and Forward Contracts*  
(Percent of Total Assets)

Interest rate futures and forward contracts divided by total assets.

*Written Options Contracts*  
(Interest Rate)  
(Percent of Total Assets)

Written interest rate options contracts divided by total assets.

*Purchased Options Contracts*  
(Interest Rate)  
(Percent of Total Assets)

Purchased interest rate options contracts divided by total assets.

*Interest Rate Swaps*  
(Percent of Total Assets)

The notional value of interest rate swaps divided by total assets.

*Foreign Exchange Contracts*  
(Percent of Total Assets)

The gross notional amount of foreign exchange rate contracts held for trading and for purposes other than trading divided by total assets. Foreign exchange contracts include cross-currency interest rate swaps, forward foreign exchange contracts, and currency futures and currency options.

*Futures and Forward Foreign Exchange Contracts*  
(Percent of Total Assets)

Futures and forward contracts to purchase foreign currencies and U.S. dollar exchange divided by total assets.

*Written Options Contracts*  
(Foreign Exchange)  
(Percent of Total Assets)

Written options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

*Purchased Options Contracts*  
(Foreign Exchange)  
(Percent of Total Assets)

Purchased options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

*Foreign Exchange Rate Swaps*  
(Percent of Total Assets)

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps divided by total assets.

*Equity, Commodity, and Other Derivative Contracts*  
(Percent of Total Assets)

The gross notional amount of equity derivative contracts as well as commodity and other contracts that are held for trading and for purposes other than trading divided by total assets.

*Commodity and Other Futures and Forward Contracts*  
(Percent of Total Assets)

The contract amount of futures and forward equity derivative contracts and commodity and other contracts divided by total assets.

*Written Options Contracts*  
(Commodity and Other)  
(Percent of Total Assets)

Written options contracts on individual stocks, stock index options, commodity options, and any other options (other than interest or foreign exchange rate contracts) divided by total assets.

*Purchased Options Contracts*  
(Commodity and Other)  
(Percent of Total Assets)

Purchased options contracts on individual stocks, stock index options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) divided by total assets.

*Commodity and Other Swaps*  
(Percent of Total Assets)

The notional value of equity or equity index swaps and swaps other than interest rate swaps and foreign currency swaps divided by total assets.

## **Percent of Average Loans and Leases**

*Loan Commitments*  
(Percent of Average Loans and Leases)

Loan commitments divided by average loans and leases. (See page 3-13 for the definition of average loans and leases.)