

30+ DAYS PD & NONACCRUAL ASSETS (\$000)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
30-89 Days Past Due Loans & Leases	518,213	229,548	278,073	217,985	163,660
90 Days and Over Past Due Loans & Leases	84,637	56,880	77,419	43,727	16,923
Nonaccrual Loans and Leases	387,717	69,580	258,413	66,405	68,709
Total PD & Nonaccrual Loans & Leases	990,567	356,008	613,905	328,117	249,292
Restructured 30-89 Days Past Due	49,365	0	0	0	0
Restructured 90+ Days Past Due	1,242	0	0	0	0
Restructured Nonaccrual	40	3,478	40	3,478	140
Total Restr Loans & Leases, Incl Above	50,647	3,478	40	3,478	140
30-89 Days Past Due Loans Held For Sale	0	0	0	1,972	0
90+ Days Past Due Loans Held For Sale	0	0	0	0	0
Nonaccrual Loans Held For Sale	0	0	0	0	0
Total PD & Nonacc Lns Held For Sale	0	0	0	1,972	0
Restr Loans and Leases in Compliance	10,100	132	10,140	164	380
Real Estate Acquired (Reacquired)	36,476	9,681	15,201	9,250	17,150
OTHER ASSETS:					
30-89 Days Past Due	0	0	0	0	0
90+ Days Past Due	0	0	0	0	0
Nonaccrual	6,809	0	0	0	8
Total Other Assets PD & Nonaccrual	6,809	0	0	0	8
PERCENT OF LOANS AND LEASES	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01	BHC PEER 01
30-89 Days PD Loans & Leases	1.30 1.12 66	0.64 0.75 47	0.71 1.03 31	0.63 0.81	0.54 0.69
90+ Days PD Loans and Leases	0.21 0.26 55	0.16 0.14 64	0.20 0.21 58	0.13 0.15	0.06 0.16
Nonaccrual Loans and Leases	0.97 1.16 51	0.19 0.52 22	0.66 0.93 37	0.19 0.50	0.23 0.42
90+ Days PD and Nonaccrual Lns&Ls	1.18 1.50 47	0.35 0.70 25	0.86 1.21 37	0.32 0.68	0.28 0.60
30-89 Days PD Restructured	0.12 0.00 97	0.00 0.00 46	0.00 0.00 43	0.00 0.00	0.00 0.00
90+ Days PD Restructured	0.00 0.00 85	0.00 0.00 47	0.00 0.00 46	0.00 0.00	0.00 0.00
Nonaccrual Restructured	0.00 0.01 45	0.01 0.01 79	0.00 0.01 53	0.01 0.00	0.00 0.00
30-89 Days PD Loans Held For Sale	0.00 0.01 31	0.00 0.01 33	0.00 0.01 31	0.01 0.01	0.00 0.00
90+ Days PD Loans Held For Sale	0.00 0.00 38	0.00 0.00 37	0.00 0.00 37	0.00 0.00	0.00 0.00
Nonaccrual Loans Held For Sale	0.00 0.01 33	0.00 0.00 38	0.00 0.01 34	0.00 0.01	0.00 0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.30 1.13 64	0.64 0.75 47	0.71 1.03 31	0.63 0.81	0.54 0.69
90+ Days Past Due Assets	0.21 0.26 55	0.16 0.14 64	0.20 0.21 58	0.13 0.15	0.06 0.16
Nonaccrual Assets	0.99 1.18 51	0.19 0.52 22	0.66 0.94 35	0.19 0.50	0.23 0.43
30+ Days PD & Nonaccrual Assets	2.50 2.70 48	0.99 1.46 30	1.57 2.29 32	0.95 1.50	0.83 1.31
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.89 1.00 55	0.26 0.43 29	0.63 0.77 47	0.23 0.42	0.20 0.36
90+ PD & Nonaccrual Assets + OREO	0.99 1.15 54	0.31 0.51 25	0.69 0.90 44	0.29 0.48	0.29 0.42
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.90 0.94 61	0.16 0.38 27	0.54 0.73 44	0.16 0.35	0.20 0.29
Allowance for Loan & Lease Losses	96.63 105.12 55	21.36 52.87 20	61.70 89.59 32	20.73 50.61	25.44 42.13
Equity Cap + ALLL	8.32 10.04 50	1.41 4.20 19	4.93 7.70 43	1.42 3.91	1.88 3.34
Tier 1 Cap + ALLL	11.69 11.59 55	2.01 4.66 26	7.00 8.87 47	1.99 4.32	2.72 3.85
Loans & Leases + RE Acquired	1.21 1.43 51	0.22 0.61 22	0.72 1.14 34	0.22 0.58	0.29 0.49

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Assets

BHCPR page 13 provides the dollar volume of loans and leases that are 30 to 89 days past due, 90 days or more past due, in nonaccrual status, or restructured. At the bottom of this report page, the sum of loans and leases that are 90 days or more past due and in nonaccrual status, restructured loans and leases, and real estate acquired in satisfaction of debt previously contracted is compared to total assets, allowance for loan and lease losses, equity capital plus the allowance for loan and lease losses, Tier 1 capital plus the allowance for loan and lease losses, and loans and leases plus real estate acquired in satisfaction of debt previously contracted.

Information provided on this report page is derived from Schedule HC-N of the FR Y-9C.

Information on loans and leases 30 to 89 days past due is not included on public reports for dates prior to March 31, 2001.

30 Days and over Past Due and Nonaccrual Assets (\$000)

30 to 89 Days Past Due Loans and Leases

Loans and lease financing receivables on which either interest or principal is unpaid for 30 to 89 days and that are not required to be carried in nonaccrual status.

90 Days and over Past Due Loans and Leases

Loans and lease financing receivables on which either interest or principal is unpaid for 90 days or more, and that are not required to be carried in nonaccrual status.

Nonaccrual Loans and Leases

Loans and lease financing receivables that are required to be reported on a nonaccrual basis because (a) they are maintained on a cash basis due to a

deterioration in the financial position of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for 90 days or longer, unless the obligation is both well secured and in the process of collection.

Total Past Due and Nonaccrual Loans and Leases

Loans and lease financing receivables that are 30 to 89 days and still accruing, 90 days or more past due and still accruing, and carried in nonaccrual status.

Restructured Loans and Leases, 30 to 89 Days Past Due

Restructured or renegotiated loans and leases classified as 30 to 89 days past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Restructured Loans and Leases, 90 Days and over Past Due

Restructured or renegotiated loans and leases classified as 90 days or more past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Restructured Loans and Leases, Nonaccrual

Restructured or renegotiated loans and leases in nonaccrual status. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Total Restructured Loans and Leases, Included Above

Restructured loans and lease financ-

ing receivables that are 30 days or more past due or in nonaccrual status. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family and other personal expenditures.

30 to 89 Days Past Due Loans Held for Sale

Loans and leases that are held for sale, at the lower of cost or fair value, on which interest or principal is unpaid for 30 to 89 days.

90 + Days Past Due Loans Held for Sale

Loans and leases that are held for sale, at the lower of cost or fair value, on which interest or principal is unpaid for 90 days or more.

Nonaccrual Loans Held for Sale

Loans and Leases that are held for sale, at the lower of cost or fair value, that are required to be reported on a nonaccrual basis.

Total Past Due and Nonaccrual Loans and Leases Held for Sale

Total loans and leases held for sale that are 30 days or more past due plus total loans and leases held for sale that are required to be reported on a nonaccrual basis.

Restructured Loans and Leases in Compliance

Loans and lease financing receivables that have been restructured or renegotiated because of a deterioration in the financial position of the obligor, but remain in compliance with the modified terms of the restructuring.

Real Estate Acquired (Reacquired)

Real estate acquired in satisfaction of debts previously contracted. This item includes investments, loans,

sales contracts, and other assets based on properties, which are considered sold or transferred, where there exists a likelihood that the properties will have to be taken over by the BHC or its subsidiaries and properties sold or transferred for which someone other than the BHC or its subsidiaries takes title for the convenience of the BHC or its subsidiaries.

Other Assets

30 to 89 Days Past Due

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 30 to 89 days.

90 Days and over Past Due

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 90 days or more.

Nonaccrual

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities that are in nonaccrual status.

Total Other Assets 30 Days and over Past Due and Nonaccrual

Assets (other than loans and leases, real estate owned or other repossessed assets) including placements and debt securities that are 30 days or more past due or in nonaccrual status.

Percent of Loans and Leases

30 to 89 Days Past Due

Loans and Leases (Percent of Loans and Leases)

Loans and leases on which interest or principal is due and unpaid for

30 to 89 days divided by loans and leases, net of unearned income.

90 Days and over Past Due Loans and Leases (Percent of Loans and Leases)

Loans and leases on which interest or principal is due and unpaid for 90 days or more divided by loans and leases, net of unearned income.

Nonaccrual Loans and Leases (Percent of Loans and Leases)

Loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

90 Days and over Past Due and Nonaccrual Loans and Leases (Percent of Loans and Leases)

The sum of loans and leases on which interest or principal is due and unpaid for 90 days or more and loans and leases in nonaccrual status divided by loans and leases, net of unearned income.

30 to 89 Days Past Due Restructured Loans and Leases (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are 30 to 89 days past due divided by loans and leases, net of unearned income.

90 Days and over Past Due Restructured Loans and Leases (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are 90 days or more past due divided by loans and leases, net of unearned income.

Nonaccrual Restructured Loans and Leases (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

30 to 89 Days Past Due Loans Held for Sale

Loans and leases held for sale on

which interest or principal is due and unpaid for 30 to 89 days divided by loans and leases, net of unearned income.

90 Days and Over Past Due Loans Held for Sale

Loans held for sale on which interest or principal is due and unpaid for 90 days or more divided by loans and leases, net of unearned income.

Nonaccrual Loans Held for Sale

Loans and leases held for sale that are in nonaccrual status divided by loans and leases, net of unearned income.

Percent of Loans and Leases Plus Other Assets 30 Days and over Past Due and Nonaccrual

30 to 89 Days Past Due Assets (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 30 to 89 days divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

90 Days and over Past Due Assets (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

Nonaccrual Assets (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets

that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

*30 Days and over Past Due and Nonaccrual Assets
(Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)*

Loans and leases and other assets on which interest or principal is due and unpaid for 30 days or more or that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

Percent of Total Assets

*90 Days and over Past Due and Nonaccrual Assets
(Percent of Total Assets)*

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status divided by total assets.

*90 Days and over Past Due and Nonaccrual Assets Plus Other Real Estate Owned
(Percent of Total Assets)*

The sum of loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried

in nonaccrual status and other real estate owned divided by total assets.

Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Total Assets*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by total assets.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Allowance for Loan and Lease Losses*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the allowance for loan and lease losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Equity Capital Plus Allowance for Loan and Lease Losses*

The sum of restructured loans and leases that are 90 days or more past

due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of equity capital and the allowance for loan and lease losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Tier 1 Capital Plus Allowance for Loan and Lease Losses*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of Tier 1 capital and the allowance for loan and lease losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Loans and Leases Plus Real Estate Acquired*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of loans and leases, net of unearned income, and real estate acquired in satisfaction of debt previously contracted.