

RISK-BASED CAPITAL (\$000)	MM/DD/YYYY			MM/DD/YYYY		
<b>TIER 1 CAPITAL:</b>						
Total Equity Capital	5,327,801	5,261,170	5,292,800	4,987,023	4,237,264	
Net Unrealized Gains(Losses) on AFS Secs	-199,862	-24,064	-108,893	-18,948	-10,068	
Less: Net Unrealized Loss on AFS Eq Secs	0	0	0	0	649	
Accum Net Gains(Losses) on Cash Flow Hedg	138,913	-29,776	65,214	-41,716	-50,263	
Less: Nonqualifying Perpetual Pref Stock	0	0	0	0	0	
Qual Minority Interest+Qual Tr Pref Secs	450,120	473,141	450,247	452,634	621,346	
Less: Disallowed Goodwill and Oth Intang	2,150,189	2,204,566	2,159,007	2,062,651	2,086,752	
Less: Cumulative Chg in Fair Val of Liab	0	0	0	N/A	N/A	
Less: Disallowed Servicing Assts and PCCR	16	42	22	257	1,121	
Less: Disallowed Deferred Tax Assets	0	0	0	0	0	
Other Additns To (Deduct From) Tier 1 Cap	-42,479	0	-31,463	0	0	
<b>Tier 1 Capital</b>	<b>3,646,186</b>	<b>3,583,543</b>	<b>3,596,234</b>	<b>3,437,413</b>	<b>2,830,419</b>	
<b>TIER 2 CAPITAL:</b>						
Qualifying Sub Debt & Redeemable Pref Stk	1,470,443	1,469,836	1,470,292	1,469,684	1,415,209	
Cumulative PPS Includible in Tier 2	0	0	0	0	0	
ALLL Includible in Tier 2	526,983	391,746	481,438	385,050	357,144	
Unrlzd Gains on AFS Eq Sec Incl in Tier 2	7	142	9	1,106	0	
Other Tier 2 Capital Components	0	0	0	0	0	
<b>Allowable Tier 2 Capital</b> (Limited to Amount of Tier 1 Capital)	<b>1,997,433</b>	<b>1,861,724</b>	<b>1,951,739</b>	<b>1,855,840</b>	<b>1,772,353</b>	
<b>TIER 3 CAPITAL:</b>						
Total RB Capital Before Deductions	5,643,619	5,445,267	5,547,973	5,293,253	4,602,772	
Less: Deductions for RBC	0	0	0	0	0	
<b>TOTAL RISK-BASED CAPITAL</b>	<b>5,643,619</b>	<b>5,445,267</b>	<b>5,547,973</b>	<b>5,293,253</b>	<b>4,602,772</b>	
<b>RISK-WEIGHTED ASSETS (\$000):</b>						
Total On-B/S RWA	41,339,783	37,673,877	40,509,836	36,324,604	31,530,026	
Total Off-B/S Items & Deriv Cr Eq RWA	6,374,444	7,127,992	7,005,864	6,744,535	6,105,976	
<b>Risk-Weighted Assets</b>	<b>47,714,227</b>	<b>44,801,869</b>	<b>47,515,699</b>	<b>43,069,139</b>	<b>37,636,002</b>	
Market Risk Equivalent Assets	0	0	0	0	0	
Risk-Weighted Assets Before Deductions	47,714,227	44,801,869	47,515,699	43,069,139	37,636,002	
Less: Excess Allow for Loan & Lease Loss	0	0	0	0	0	
Less: Alloc Transfer Risk Reserve	0	0	0	0	0	
<b>Total Risk-Weighted Assets</b>	<b>47,714,227</b>	<b>44,801,869</b>	<b>47,515,699</b>	<b>43,069,139</b>	<b>37,636,002</b>	
<b>Average Total Assets for Leverage Ratio</b>	<b>50,763,618</b>	<b>45,274,377</b>	<b>48,782,124</b>	<b>43,755,258</b>	<b>34,692,845</b>	
<b>MEMORANDA:</b>						
Mortgage Servicing Assets	8,031	9,054	8,369	9,317	10,679	
Purchased Credit Card Relationships & NMSA	158	415	215	494	1,210	
All Other Identifiable Intangible Assets	140,671	192,678	149,493	162,134	199,165	
<b>CAPITAL RATIOS</b>						
	BHC PEER 01 PCT		BHC PEER 01 PCT		BHC PEER 01 PCT	
Tier 1 Leverage Ratio	7.18	7.37 41	7.92	7.67 54	7.37	7.45 44
Tier 1 RBC Ratio	7.64	8.85 19	8.00	9.45 16	7.57	8.99 22
Total Risk-Based Capital Ratio	11.83	11.55 61	12.15	12.04 53	11.68	11.63 56
Tangible Tier 1 Leverage Ratio	7.17	7.03 47	7.90	7.33 61	7.36	7.09 50
Tangible Common Eq Cap/Tan Assets	5.69	5.39 47	6.06	5.85 51	5.68	5.60 43
<b>OTHER RATIOS</b>						
Mtg Srvg Assets/Prin Bal 1-4 Fam Others	0.65	0.95 29	0.73	0.90 36	0.68	0.87 32
Est FV of Mtg Srvg Assets/Mtg Serv Asts	113.75	107.71 73	113.68	117.86 64	115.61	111.93 69

---

## Risk-Based Capital

BHCPR page 14 presents the risk-based capital ratios and the components of total risk-based capital and risk-weighted assets for bank holding companies. In addition, this page provides additional information on risk-weighted assets.

For a complete description of the Federal Reserve Board's risk-based capital adequacy guidelines for bank holding companies, please refer to Appendices A and E of Regulation Y, 12 C.F.R. 225. Risk-based capital data provided on this page are derived primarily from Schedule HC-R of the FR Y-9C report form.

### Risk-Based Capital (\$000)

#### Tier 1 Capital

##### *Total Equity Capital*

The sum of perpetual preferred stock and related surplus, common stock and related surplus, retained earnings, accumulated other comprehensive income, and other equity capital components.

##### *Net Unrealized Gains (Losses) on AFS Securities*

The amount of net unrealized holding gains (losses) on available-for-sale securities included in accumulated other comprehensive income. In computing tier 1 capital, this amount is added back to equity capital if it represents a loss or negative value and deducted from equity capital if it represents a gain or positive value.

##### *Less: Net Unrealized Loss on AFS Eq Secs*

The amount of any net unrealized holding loss on available-for-sale equity securities included in accumulated other comprehensive income. This item is displayed as a positive value.

##### *Accumulated Net Gains (Losses) on Cash Flow Hedges*

The amount of accumulated net gains

(losses) on cash flow hedges included in accumulated other comprehensive income. In computing tier 1 capital, this amount is added back to equity capital if it represents a loss or negative value and deducted from equity capital if it represents a gain or positive value. This item is available only for report dates after December 31, 1998.

##### *Less: Nonqualifying Perpetual Preferred Stock*

The amount of perpetual preferred stock that does not qualify for inclusion in Tier 1 capital based on the Federal Reserve's capital guidelines for bank holding companies.

##### *Qualifying Minority Interest and Qualifying Trust Preferred Securities*

The portion of minority interests in consolidated subsidiaries that is eligible for inclusion in Tier 1 capital, including qualifying trust preferred securities.

##### *Less: Disallowed Goodwill and Other Intangibles*

The amounts of Goodwill and other intangible assets that do not qualify for inclusion in Tier 1 capital.

##### *Less: Cumulative Change in Fair Value of Liabilities*

The cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, this item is reported as a positive value; if a net loss, it is reported as a negative value.)

##### *Less: Disallowed Servicing Assets and Purchased Credit Card Relationships*

The portion of servicing assets and purchased credit card relationships that does not qualify for inclusion in Tier 1 capital.

##### *Less: Disallowed Deferred Tax Assets*

The amount of net deferred tax

assets that does not qualify for inclusion in Tier 1 capital.

##### *Other Additions to (Deductions from) Tier 1 Capital*

The amount of any other additions to, or deductions from, Tier 1 capital. For purposes of this item, bank holding companies are to report as a deduction from Tier 1 capital 50 percent of the aggregate amount of investments in banking and finance subsidiaries that are not consolidated for accounting or regulatory report purposes.

##### *Tier 1 Capital*

The sum of total equity capital, qualifying minority interests in consolidated subsidiaries, and other additions to (deductions from) Tier 1 Capital less net unrealized gains (losses) on available-for-sale securities, net unrealized loss on available-for-sale equity securities, accumulated net gains (losses) on cash flow hedges, nonqualifying perpetual preferred stock, disallowed goodwill and other intangible assets, disallowed servicing assets and purchased credit card relationships, and deferred tax assets.

#### Tier 2 Capital

##### *Qualifying Subordinated Debt and Redeemable Preferred Stock*

The portion of qualifying limited-life capital instruments that is includible in Tier 2 capital.

##### *Cumulative Perpetual Preferred Stock Includible in Tier 2 Capital*

The amount of outstanding cumulative perpetual preferred stock, including any amounts received in excess of par or stated value, includible in Tier 2 Capital.

##### *Allowance for Loan and Lease Losses Includible in Tier 2 Capital*

The portion of the bank holding

company's allowance for loan and lease losses that is includible in Tier 2 capital. The amount cannot exceed 1.25 percent of the company's gross risk-weighted assets.

#### *Unrealized Gains on Available-For-Sale Equity Securities Includible in Tier 2 Capital*

The pretax net unrealized holding gain, if any, on available-for-sale equity securities that is includible in Tier 2 capital. The amount cannot exceed 45 percent of the bank holding company's pretax net unrealized holding gain on available-for-sale equity securities with readily determinable fair values.

#### *Other Tier 2 Capital Components*

The amount of any other items that qualify for inclusion in Tier 2 capital.

#### *Allowable Tier 2 Capital*

The amount of allowable Tier 2 capital. The maximum amount of Tier 2 capital that is allowable in a bank holding company's qualifying total capital is 100 percent of Tier 1 capital.

### **Tier 3 Capital**

The amount of the bank holding company's Tier 3 capital allocated for market risk. This item is only applicable to bank holding company's that are subject to the market risk capital requirement and may not be used to support credit risk. The sum of Tier 3 capital and allowable Tier 2 capital may not exceed Tier 1 capital.

#### *Total Risk-Based Capital Before Deductions*

The sum of Tier 1 capital and allowable Tier 2 capital plus Tier 3 Capital, where applicable.

#### *Less: Deductions for Risk-Based Capital*

The amount of any intentional reciprocal cross-holdings of banking

organizations' capital instruments, and any other deductions for total risk-based capital as determined by the Federal Reserve or the capital guidelines.

#### *Total Risk-Based Capital*

The sum of Tier 1, Tier 2, and Tier 3 capital, where applicable, less deductions for total risk-based capital.

### **Risk-Weighted Assets**

#### *Total On-Balance-Sheet Risk-Weighted Assets*

The sum of gross on-balance-sheet assets that are risk-weighted at 20 percent, 50 percent, or 100 percent.

#### *Total Off-Balance-Sheet Items and Derivatives Credit Equivalent Risk-Weighted Assets*

Credit equivalent amounts of off-balance sheet and derivative items that are risk-weighted at 20 percent, 50 percent, or 100 percent.

#### *Risk-Weighted Assets*

The sum of on-balance-sheet risk-weighted assets and off-balance-sheet items and derivatives credit equivalent risk-weighted assets.

#### *Market Risk Equivalent Assets*

The amount of the bank holding company's measure for market risk (as computed using its internal model) multiplied by 12.5. See the Federal Reserve's capital guidelines for specific instructions on the calculation of the market risk measure.

#### *Risk-Weighted Assets Before Deductions*

The sum of risk-weighted assets and market risk equivalent assets.

#### *Less: Excess Allowance for Loan and Lease Losses*

The excess amount of the allowance for loan and lease losses over 1.25 percent of gross risk-weighted assets.

#### *Less: Allocated Transfer Risk Reserve*

The amount of any allocated transfer risk reserve the bank holding company is required to establish and maintain as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the Federal Reserve's regulation implementing the Act (Subpart D of Federal Reserve Regulation K), and in any guidelines, letters, or instructions issued by the Federal Reserve.

#### *Total Risk-Weighted Assets*

Risk-weighted assets before deductions less the excess allowance for loan and lease losses and any allocated transfer risk reserve.

#### *Average Total Assets for Leverage Capital Purposes*

Average total assets less disallowed goodwill and other disallowed intangible assets, disallowed servicing assets and purchased credit card relationships, disallowed deferred tax assets, and other deductions from assets for leverage capital purposes.

### **Memoranda**

#### *Mortgage Servicing Assets*

The unamortized cost of acquiring contracts to service loans secured by real estate.

#### *Purchased Credit Card Relationships and Nonmortgage Servicing Assets*

The sum of unamortized amount of purchased credit card relationships arising from the purchase of credit card receivables along with the right to provide credit card services to those customers and nonmortgage servicing assets arising from servicing contracts on financial assets other than loans secured by real estate.

#### *All Other Identifiable Intangible Assets*

The unamortized amount of other specifically identifiable intangible assets, including core deposit intangibles, favorable leasehold rights, and organization costs.

---

## Capital Ratios

### *Tier 1 Leverage Ratio*

Tier 1 capital divided by average total assets for leverage capital purposes.

### *Tier 1 Risk-Based Capital Ratio*

Tier 1 capital divided by total risk-weighted assets.

### *Total Risk-Based Capital Ratio*

Total risk-based capital divided by total risk-weighted assets.

### *Tangible Tier 1 Leverage Ratio*

Tier 1 capital, net of intangible assets, divided by average assets for

the latest quarter, net of intangible assets.

### *Tangible Common Equity Capital/ Tangible Assets*

Equity capital minus the sum of perpetual preferred stock (net of related treasury stock) and intangible assets, divided by total assets, net of intangible assets.

## Other Ratios

### *Mortgage Servicing Assets/Principal Balance*

Mortgage servicing assets divided by the outstanding principal balances of 1-4 family residential mortgages

serviced for others with recourse and without recourse or other servicer-provided credit enhancements.

### *Estimated Fair Value of Mortgage Servicing Assets/Mortgage*

Estimated fair value of mortgage servicing assets divided by mortgage servicing assets.