



A User's Guide for the Bank Holding Company Performance Report

March 2012

Board of Governors of the Federal Reserve System
Division of Banking Supervision and Regulation
Washington, D.C. 20551



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Prepared by:

Board of Governors of the Federal Reserve System
Division of Banking Supervision and Regulation
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Foreword

A User's Guide for the Bank Holding Company Performance Report is designed to serve as an aid in using the *Bank Holding Company Performance Report* (BHCPR). The guide provides definitions of the financial ratios and items presented on each page of the BHCPR.

Questions or comments relating to this guide should be referred to the Monitoring and Surveillance Section at the Federal Reserve Board of Governors by calling (202) 728-5894 or (202) 452-2943. Specific questions or comments pertaining to information contained in an individual bank

holding company's performance report should be addressed to the appropriate Federal Reserve Bank as indicated on the BHCPR cover page. The district number, address, and telephone number of each Federal Reserve Bank are listed below.

District Number	Name and Address of Federal Reserve Bank	Telephone Number (of Surveillance Staff)
1	Federal Reserve Bank of Boston 600 Atlantic Avenue Boston, MA 02106-2076	(617) 973-3312
2	Federal Reserve Bank of New York 33 Liberty Street New York, NY 10045-0001	(212) 720-5855
3	Federal Reserve Bank of Philadelphia Ten Independence Mall Philadelphia, PA 19106-1574	(215) 574-6492
4	Federal Reserve Bank of Cleveland 1455 East Sixth Street Cleveland, OH 44114-2566	(216) 579-2442
5	Federal Reserve Bank of Richmond 701 East Byrd Street Richmond, VA 23219-7622	(804) 697-2716
6	Federal Reserve Bank of Atlanta 1000 Peachtree Street, N.E. Atlanta, GA 30309-4470	(404) 498-7155
7	Federal Reserve Bank of Chicago 230 South LaSalle Street Chicago, IL 60604-0834	(312) 322-5924
8	Federal Reserve Bank of St. Louis 411 Locust Street St. Louis, MO 63102-2034	(314) 444-7303

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- | | | |
|----|---|----------------|
| 9 | Federal Reserve Bank of Minneapolis
90 Hennepin Avenue
Minneapolis, MN 55480-0291 | (612) 204-5066 |
| 10 | Federal Reserve Bank of Kansas City
925 Grand Avenue
Kansas City, MO 64198-0001 | (816) 881-4787 |
| 11 | Federal Reserve Bank of Dallas
2200 N. Pearl Street
Dallas, TX 75201 | (214) 922-6052 |
| 12 | Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, CA 94105 | (415) 974-2929 |

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Section 1: Introduction

The *Bank Holding Company Performance Report* (BHCPR) is an analytical tool produced by the Federal Reserve System for supervisory purposes, including on-site examinations and inspections, off-site surveillance and monitoring, and analyses performed in connection with applications filed with the Federal Reserve regarding mergers, acquisitions, and other matters. The BHCPRs are designed to assist analysts and exam-

iners in determining a bank holding company's financial condition and performance based on financial statements, comparative ratios, trend analyses, and percentile ranks relative to its peers.

For purposes of this report, all references to "bank holding company(s)" are inclusive of "savings and loan holding company(s)" unless otherwise noted.

It should be noted that no single financial ratio, percentile rank, or trend shown in the BHCPR should be assumed to be conclusive evidence of a specific firm's financial condition. In appraising a bank holding company's financial condition, an analyst must make a judgment based on an analysis of a variety of factors and interrelationships and on peer group comparisons.

Section 2: Technical Information

Description

The Bank Holding Company Performance Report (BHCPR) is a computer-generated report of current and historical financial information produced quarterly for three groups of bank holding companies: top-tier bank holding companies with consolidated assets of \$500 million or more; top-tier bank holding companies that are required to file the FR Y-9C and FR Y-9LP to meet supervisory needs; and top-tier bank holding companies that are not subject to the Board's risk-based capital guidelines but elect to voluntarily comply with the guidelines and file the FR Y-9C and FR Y-9LP report forms.

Peer group average reports also are available. These reports contain statistics on the average performance of groups of bank holding companies with common characteristics. (See the description of BHCPR peer groups on page 2-2.)

Data Source

The financial data presented in the BHCPR are derived from financial reports which bank holding companies are required to file quarterly with the Federal Reserve System. These financial reports are the *Consolidated Financial Statements for Bank Holding Companies* (FR Y-9C) and the *Parent Company Only Financial Statements for Large Bank Holding Companies* (FR Y-9LP). Detailed descriptions of data elements contained in the FR Y-9C and FR Y-9LP report forms are found in the *Instructions for Preparation of Consolidated Financial Statements for Bank Holding Companies* and the *Instructions for Preparation of Parent Only Financial Statements for Bank Holding Companies*, respectively.

Report Format

An individual BHCPR consists of four sections:

- the *Introductory Page*, which shows a Table of Contents and indicates the peer group classification and certain characteristics of the bank holding company (BHC);
- the *Summary Ratios* page, which presents selected key financial ratios to measure consolidated earnings and profitability, loan losses, nonaccrual assets and other real estate owned, liquidity, capital, leverage, growth rates, and selected parent company ratios;
- the *Consolidated Information* section, which contains detailed income and expense account items and ratios used to measure the condition of the consolidated BHC and provides balance sheet information on asset and liability composition, including the loan and investment portfolios, liquidity and funding, derivative instruments, allowance for loan and lease losses, charge-offs, past due and nonaccrual assets, capital, Insurance & Broker-Dealer Activities, foreign Activities, Securitization and asset sale Activities, and
- the *Parent Company Information* section provides detailed financial data on the parent company only organization, including measures of profitability, leverage, cash flows, and dependence on subsidiaries.

Each BHCPR displays financial statistics for five time periods. Interim reports (for the March, June, and September reporting periods) provide information for the current quarter, the previous year's comparable quarter, and the last three calendar year-ends. The December year-end BHCPR presents five calendar years of data.

Numerical information displayed in the BHCPR is expressed as:

- a dollar amount in thousands of dollars (except when otherwise indicated);
- a ratio (expressed as a percentage or a multiple) that relates two or more financial statement items for an individual company;
- an average of account balances or of ratio values for a group of BHCs;
- a percentile rank of an individual BHC's ratio within its peer group;
- a percentage change from the prior year's like quarter or five years earlier; or
- an aggregate sum of an account balance or of the number of BHCs in a peer group.

Dollar values for income and expense items and for changes in equity capital, charge-offs, and recoveries are expressed in the BHCPR as year-to-date amounts. Ratios that involve income and expense items, charge-offs, recoveries, or changes in equity capital are annualized for interim reporting periods. (See the description of annualization on page 2-3.)

Available Reports

Two different types of BHCPRs are available—individual BHC reports and peer group average reports.

Individual BHC Reports

An individual BHC report contains company-specific account balances, financial ratios, and percentile ranks relative to the BHC's peer group. This report also presents peer group ratio averages of the BHC's associated peer group. For sample pages and definitions of the items found in this report, refer to Section 3 of this manual.

Peer Group Average Reports

A peer group average report provides, for a selected peer group, the averages of financial ratios presented in the individual BHCPRs. The report is available for each of the six peer groups of top-tier BHCs described below. The method for calculating peer group ratio averages is described below. Ratio definitions used in calculating peer group averages are identical to those presented in individual BHCPRs and are found in Section 3 of this manual. (See Appendix B for samples of peer group average reports.)

Peer Groups

Each top-tier bank holding company with consolidated assets of \$500 million or more, top-tier bank holding company that is required to file the FR Y-9C and FR Y-9LP to meet supervisory needs, and top-tier bank holding companies that are not subject to the Board's risk-based capital guidelines but elect to voluntarily

comply with the guidelines and file the FR Y-9C and FR Y-9LP report forms is classified into a peer group based on the criteria listed in Table 1 below.

To show changes in a company's peer group affiliation, the BHCPR identifies the BHC's associated peer group for each reporting period by displaying the two-digit peer number above the "Peer" column of the report page.

Peer Group Ratio Averages

Peer group ratio averages are included in the BHCPR to serve as a frame of reference for evaluating the financial condition and performance of a specific company relative to other firms with similar characteristics. This information serves as a benchmark against which an individual company's balance sheet structure and earnings are evaluated.

A peer group average for a financial ratio is the arithmetic mean of the

ratio values calculated for all BHCs in selected peer group subject to upper and lower limits. That is, to reduce the influence of erroneous or atypical data on peer group ratio averages, values falling above the 95th and below the 5th percentiles for the peer group are excluded from the calculation of the peer group average.

Percentile Rank

The percentile rank is a value that ranges from 0 to 99 and is displayed in a column to the right of the BHC and peer group columns. It reflects the statistical position of a BHC within an array of ratio values for all members of a specified peer group. Moreover, it describes how high or low a BHC's financial ratio is when compared with the ratio values of other BHCs in the peer group. Depending upon the financial ratio analyzed, a high percentile rank may indicate a positive or negative attribute. A high percentile rank for ratios that vary directly with financial soundness (e.g., return on assets or equity capital to total assets) may indicate strength in the particular area measured. Conversely, a high percentile rank for ratios that vary inversely with financial soundness (e.g., net charge-offs to total loans) may indicate a weakness. When using the percentile rank as a means of determining strength or weakness in a financial area, an analyst should use this measure in conjunction with other data such as the appropriateness of the peer group to which the BHC is being compared and related measures of performance.

Table 1. Peer Group Classification

Peer Group Number	Consolidated Asset Size at the End of the Quarter
	Top-tier BHCs excluding atypical BHCs:
01	\$10 billion and over
02	\$3 billion - \$10 billion
03	\$1 billion - \$3 billion
04	\$500 million - \$1 billion
05	Less than \$500 million (starting March 2006 includes former Peer Group 06)
06	Less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 07)
07	Less than \$150 million ¹ (prior to March 2003)
09	Second-tier BHCs and atypical BHCs ²

1. Peer group 7 includes only multi-bank holding companies with debt outstanding to the general public or that are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities. **Peer group 7 was combined with peer group 6 as of March 2003.**

2. Peer group ratio averages and percentile rank data are omitted from individual BHCPRs generated for lower-tier and atypical BHCs. Second- or lower-tier companies in an organizational structure with consolidated assets of \$1 billion or more are required to file the

FR Y-9C and LP with the Federal Reserve System. A BHC is considered an atypical company if:

- it does not consolidate financial statements for all subsidiaries;
- it has significant non-bank activities;
- its parent company is itself a bank; or
- its operations deviate significantly from other holding companies in the same size category.

Atypical companies are excluded from the calculation of peer group ratio averages to prevent the distortion of comparative financial ratios.

Average Balances

Two methods for calculating average balances of assets and liability accounts are employed in the BHCPR: the four-point and the five-point average balances. The four-point formula applies to quarterly average balances reported by the BHC in Schedule HC-K (Quarterly Aver-

ages) of the FR Y-9C report form. This approach involves the calculation of the arithmetic mean by dividing the cumulative sum of the quarterly average balances to date by the number of quarters that elapsed as of the report date (i.e., one for the March quarter, two for the June quarter, three for the September quarter, or four for the December quarter).

The five-point method is applied to end-of-quarter balances of accounts reported on the balance sheet and accompanying schedules, other than Schedule HC-K. A five-point average is calculated by dividing the cumulative sum of the end-of-quarter balances (beginning with the previous year-end and ending with the most recent quarter) by the number of reporting quarters (i.e., two for the March quarter, three for the June quarter, four for the September quarter, or five for the December quarter).

Annualization

Annualization is the process of converting a ratio to an estimated annual rate by multiplying a ratio generated during the March, June, or September quarters by an annualization factor (4, 2, or 1.33, respectively). A ratio value is annualized when it relates an income account, expense account, or loan loss/recovery item to a balance sheet item. Examples of annualized ratios are the yields on specific assets or cost of

funds. The purpose of annualization is to facilitate trend analysis and to make the comparison of interim-period data consistent with annual data.

Tax Equivalency

The BHCPR adjusts selected income statement items to include the tax benefit associated with income sources that are exempt from state or federal taxes. These adjustments increase the comparability of earnings measures across groups of institutions by translating them into a consistent fully taxable equivalent (FTE) basis. Items related to the tax equivalency adjustments are defined below.

Total tax equivalent adjustment is derived by subtracting pretax income from taxable equivalent pretax income. The amount of "other tax equivalent adjustments" is computed by deducting the tax benefit from tax-exempt income on securities and loans and leases from the total tax equivalent adjustment.

Growth Rates

One-year and five-year percentage changes are provided for certain income statement and balance sheet accounts, while one-quarter and one-year percentage changes are provided for certain securitization accounts. The BHCPR calculates the

one-year percentage change by subtracting the year-ago quarter account balance from the latest quarter's account balance and then dividing the result by the year-ago account balance. Likewise, the five-year percentage change is computed by subtracting the account balance for the corresponding quarter five years earlier from the latest quarter's account balance and then dividing the difference by the latter value. The one-quarter percentage change is computed by subtracting the previous quarter's account balance from the latest quarter's account balance and then dividing the result by the previous quarter's account balance.

Missing Data

In general, dollar amounts and ratio values for FR Y-9C or LP data items that were not collected in the past appear on the BHCPR as "N/A" or a "blank" for periods prior to the initial reporting date. The BHCPR also displays an "N/A" or a "blank" space when the divisor of a ratio is equal to zero or in a case where the divisor consists of a negative value for net income or equity capital.

The BHCPR handles extremely large positive or negative values that do not fit within the data columns by replacing the values with "+++++" or "-----," respectively.

Section 3: Sample Bank Holding Company Performance Report and Definition of Items

General Description

This section of the manual contains sample individual BHCPR pages in the order in which they appear in the BHCPR. Definitions of financial ratios and other data are provided following a description of each BHCPR page.

MONTH YEAR BANK HOLDING COMPANY PERFORMANCE REPORT

SAMPLE BANK HOLDING COMPANY
RICHMOND, VA

Bank Holding Company Information

RSSD Number: 1234567
Federal Reserve District: 05
Consolidated Assets (\$000): 53,418,819
Peer Group Number: 1 Number in Peer Group: 88
Number of Bank Subsidiaries: 8

Peer Group Number	Description
01	Consolidated assets equal to or greater than \$10 billion
02	Consolidated assets between \$3 billion and \$10 billion
03	Consolidated assets between \$1 billion and \$3 billion
04	Consolidated assets between \$500 million and \$1 billion
05	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
06	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 07)
07	Consolidated assets less than \$150 million (valid only prior to March 2003)
09	Atypical and second-tier bank holding companies

ADDRESS:

CHIEF EXECUTIVE OFFICER
SAMPLE BANK HOLDING COMPANY
2100 VIRGINIA AVENUE
RICHMOND, VA 99999-9999

NOTE

This report, which is prepared by the Federal Reserve Board's Division of Banking Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived therefrom. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

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Public versions of individual BHC reports are available on the FFIEC web site: www.ffiec.gov/nicpubweb/nicweb/nichome.aspx
For information on ordering individual or peer group reports or the User's Guide, contact the Board of Governors of the Federal Reserve System, Publications Services at (202) 452-3245.

Introductory Page

The Introductory Page presents the report date of the BHCPR, bank holding company information, the Table of Contents, and a description of peer groups. The following facts on the subject bank holding company are printed on this report page: the name

and address of the BHC, the identification numbers assigned by the Federal Reserve System to the BHC, the district number of the Federal Reserve Bank which has regulatory authority over the BHC, consolidated assets of the BHC as of the report date,

the numerical identifier of the peer group associated with the BHC, the number of companies that comprise its peer group, and the number of bank subsidiaries.

	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY		
	-----			-----			-----			-----			-----		
Average Assets (\$000)	53,274,167			51,319,009			51,904,209			52,078,150			54,055,724		
Net Income (\$000)	181,413			125,692			323,804			-292,728			-1,216,111		
Number of BHCs in Peer Group	88			71			70			70			73		
EARNINGS AND PROFITABILITY															
	BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT		

PERCENT OF AVERAGE ASSETS:															
Net Interest Income (TE)	3.30	2.94	65	3.31	3.05	61	3.44	3.04	70	3.36	3.04	3.55	2.85		
+ Non-interest Income	0.90	1.72	28	0.94	1.72	23	0.87	1.61	25	0.76	1.89	2.23	1.92		
- Overhead Expense	2.95	3.21	44	3.09	3.18	54	3.09	3.16	50	3.07	3.19	4.10	3.28		
- Provision for Loan and Lease Losses	0.10	0.32	25	0.24	0.52	29	0.14	0.49	19	1.64	1.10	3.73	1.96		
+ Securities Gains (Losses)	-0.04	0.03	3	-0.04	0.05	6	-0.04	0.05	2	-0.14	0.06	-0.91	0.02		
+ Other Tax Equiv Adjustments	0.00	0.00	43	0.00	0.00	52	0.00	0.00	46	0.00	0.00	0.00	0.00		
= Pretax Net Oper Income (TE)	1.10	1.24	39	0.88	1.17	37	1.04	1.12	45	-0.73	0.77	-2.96	-0.39		
Net Operating Income	0.68	0.81	37	0.49	0.75	31	0.62	0.72	42	-0.56	0.51	-2.25	-0.40		
Net Income	0.68	0.81	37	0.49	0.75	30	0.62	0.72	42	-0.56	0.51	-2.25	-0.38		
Net Income (Sub S Adjusted)	N/A	0.10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
PERCENT OF AVG EARNING ASSETS:															
Interest Income (TE)	4.21	4.14	52	4.70	4.38	65	4.59	4.32	60	4.88	4.54	5.16	4.70		
Interest Expense	0.67	0.75	56	1.14	0.92	73	0.89	0.88	63	1.24	1.07	1.26	1.52		
Net Interest Income (TE)	3.53	3.34	58	3.56	3.38	55	3.70	3.37	64	3.65	3.39	3.90	3.16		
LOSSES, ALLOW, AND PAST DUE+NONACCR:															
Net Ln&Ls Losses/Avg Loans & Leases	0.53	0.77	46	1.40	1.31	61	1.23	1.17	61	2.56	2.04	2.81	2.33		
Earnings Coverage of Net Losses (X)	3.17	7.94	43	1.07	3.34	18	1.31	3.51	22	0.46	2.53	0.34	1.67		
Ln&Ls Allowance/Total Ln&Ls not HFS	2.63	1.78	84	3.36	2.41	80	2.82	2.13	80	3.92	2.67	3.81	2.84		
Ln&Ls Allowance/Total Ln&Ls	2.62	1.74	84	3.34	2.39	80	2.81	2.11	80	3.89	2.63	3.79	2.80		
Nonaccr Ln&Ls+ORE/Ln&Ls+ORE	2.52	2.26	62	4.05	3.15	75	2.83	2.74	61	4.90	3.75	6.78	4.24		
30-89 Days PD Ln&Ls/Total Ln&Ls (Confidential Prior to March 2001)	0.43	0.80	24	0.52	0.96	18	0.56	0.96	23	0.78	1.20	1.13	1.51		
LIQUIDITY AND FUNDING:															
Net Noncore Funding Dependence	-14.17	19.44	5	-8.77	22.58	5	-12.61	19.68	4	-6.24	25.33	7.44	30.25		
Net ST Noncore Funding Dependence	-18.43	3.90	10	-11.47	3.64	18	-15.66	4.10	8	-9.60	6.24	4.19	10.25		
Net Loans and Leases/Total Assets	67.63	57.34	73	69.78	56.84	80	68.50	57.64	76	69.74	57.51	76.13	59.71		
CAPITALIZATION:															
Tier 1 Leverage Ratio	12.31	9.54	89	13.44	9.37	95	13.40	9.26	97	12.56	9.03	10.38	8.69		
Equity Capital/Total Assets	12.15	11.22	66	13.46	10.85	84	13.14	10.91	81	13.03	10.66	11.13	10.01		
Equity Capital+Minority Int/T. Assets	12.15	11.51	65	13.46	11.06	83	13.14	11.12	77	13.02	10.80	11.16	10.22		
Tier 1 Common Eq Cap / T RWA	9.77	11.66	25	9.33	11.15	25	9.53	11.33	22	8.92	10.47	6.70	8.37		
Net Loans&Ls/Equity Capital (X)	5.56	5.10	58	5.18	5.21	47	5.21	5.26	46	5.35	5.41	6.84	6.29		
Cash Dividends/Net Income	42.07	23.53	79	59.59	24.58	83	48.22	24.89	81	N/A	35.74	N/A	59.69		
Cash Dividends/Net Income (Sub S Adj)	N/A	-32.84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Retained Earnings/Avg Equity Cap	3.10	5.39	28	1.50	5.03	22	2.44	4.72	32	-6.50	3.00	-20.85	-7.11		
GROWTH RATES:															
Assets	4.00	4.57	46	-1.51	3.67	30	4.14	5.57	47	-0.21	1.43	-7.58	0.22		
Equity Capital	-6.11	7.09	8	7.67	5.99	62	5.07	7.33	40	16.79	5.74	-12.44	3.31		
Net Loans and Leases	0.80	6.77	19	-2.34	1.12	32	2.29	4.32	42	-8.59	0.41	-5.55	-5.39		
Noncore Funding	3.35	-5.94	71	-16.88	-5.66	28	-12.10	-5.68	37	-13.47	-7.84	-44.63	-17.01		
PARENT COMPANY RATIOS:															
Short-Term Debt/Equity Capital	2.20	1.99	78	5.89	3.39	77	6.33	3.85	74	2.58	2.78	3.35	3.30		
Long-Term Debt/Equity Capital	24.16	11.40	75	15.14	14.82	62	14.46	14.07	61	20.50	16.28	24.30	15.74		
Equity Investment in Subs/Equity Cap	108.71	106.58	66	103.40	107.55	41	103.51	107.31	40	104.11	108.44	118.88	108.82		
Cash FR Op+Noncash+Op Exp/Op Exp+Div	168.14	160.51	63	96.12	89.17	57	89.46	126.32	40	111.91	115.83	89.64	99.52		

Summary Ratios

The Summary Ratios page provides a brief overview of the financial condition and performance of a bank holding company based on key financial ratios in the following areas: earnings and profitability, asset quality, liquidity and funding, capitalization, growth, and parent company condition. In addition, this report page presents the dollar amounts of year-to-date average assets, net income, and the number of companies in the BHC's peer group. (Note: Headers on the top left corner of this page and subsequent BHCPR pages present the BHC's name, identification number, city and state, Federal Reserve District number, peer group number, and total assets. An asterisk that appears by the current quarter date indicates that the BHC has engaged in a business combination(s) accounted for by the purchase method of accounting.)

For a more thorough analysis, the BHCPR user should refer to the detailed information presented in subsequent pages of the performance report. Below are definitions of items appearing on this report page.

Average Assets (\$000)

The year-to-date cumulative sum of the quarterly average consolidated assets divided by the number of calendar quarters to date (four-point average).

An @ symbol signifies that the current quarter financial statements are restated due to new or revised *Statements of Financial Accounting Standards*.

Net Income (\$000)

The amount of net income.

Number of BHCs in Peer Group

The total number of bank holding companies in the peer group to which an individual bank holding company belongs. (See the definition of BHCPR peer groups on page 2-2.)

Earnings and Profitability

Percent of Average Assets

Net Interest Income (TE)
(Percent of Average Assets)

Net interest income on a taxable equivalent basis divided by average assets.

Non-Interest Income
(Percent of Average Assets)

Total non-interest income divided by average assets.

Overhead Expense
(Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expenses (i.e. total noninterest expense) divided by average assets.

Provision for Loan and Lease Losses
(Percent of Average Assets)

The provision for loan and lease losses divided by average assets.

Securities Gains (Losses)
(Percent of Average Assets)

The difference between the sales price and amortized cost of securities that are classified as held-to-maturity or available-for-sale divided by average assets. Included in realized losses are write-downs of the cost basis resulting from other-than-temporary impairments.

Other Tax Equivalent Adjustments
(Percent of Average Assets)

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income, divided by average assets. (See the discussion of tax equivalency on page 2-3.)

Pretax Net Operating Income (TE)
(Percent of Average Assets)

Income or loss before income taxes,

extraordinary items, and other adjustments on a taxable equivalent basis divided by average assets.

Net Operating Income
(Percent of Average Assets)

Income after applicable income taxes and minority interest but before extraordinary items and other adjustments divided by average assets.

Net Income
(Percent of Average Assets)

The amount of net income after applicable taxes, minority interest, extraordinary items, and adjustments divided by average assets.

Net Income (Sub S Adjusted)
(Percent of Average Assets)

The amount of net income, adjusted downward by an assumed federal tax rate of 35 percent, divided by average assets. This ratio is only computed for BHCs that have elected subchapter S tax status.

Percent of Average Earning Assets (See the definition of average earning assets on page 3-13.)

Interest Income (TE)
(Percent of Average Earning Assets)

Total interest income on a taxable equivalent basis divided by average earning assets.

Interest Expense
(Percent of Average Earning Assets)

Total interest expense divided by average earning assets.

Net Interest Income (TE)
(Percent of Average Earning Assets)

Net interest income on a taxable equivalent basis divided by average earning assets.

Losses, Allowance, and Past Due and Nonaccrual Loans and Leases

Net Loan and Lease Losses/ Average Loans and Leases

Gross loan and lease losses minus recoveries divided by (four-point) average loans and leases, net of unearned income. Prior to March 31, 2001, net loan and lease losses include net chargeoffs to the allocated transfer risk reserve.

Earnings Coverage of Net Losses (X)

Income before taxes, minority interest, and extraordinary items plus the provision for loan and lease losses (including the provision for allocated transfer risk prior to March 31, 2001) divided by net loan and lease losses. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Loan and Lease Allowance/Total Loans and Leases Not Held-For-Sale

Allowance for loan and lease losses divided by total loans and leases not held-for-sale.

Loan and Lease Allowance/Total Loans and Leases

Allowance for loan and lease losses divided by total loans and leases, net of unearned income. Prior to March 31, 2001, the allowance for loan and lease losses includes the allocated transfer risk reserve.

Nonaccrual Loans and Leases Plus Other Real Estate Owned/Loans and Leases Plus Other Real Estate Owned

The sum of loans and leases in nonaccrual status plus other real estate owned divided by the sum of loans and leases (net of unearned income) plus other real estate owned.

Loans and Leases Past Due 30–89 Days/Total Loans and Leases (Confidential Prior to March 31, 2001)

Loans past due 30–89 days divided by loans and leases, net of unearned income.

Liquidity and Funding

Net Noncore Funding Dependence

The difference between noncore funding and short-term investments divided by long-term assets.

“Noncore Funding” is the sum of time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000.

“Short-term investments” is defined as the sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, and debt securities with a remaining maturity of one year or less. Prior to March 31, 2001, short term investments include acceptances of other banks.

“Long-term assets” is comprised of loans and leases (net of unearned income and the allowance for loan and lease losses), debt securities with a remaining maturity of over one year, equity securities, and other real estate owned. From March 2001 to March 2009, instead of other real estate owned, other real estate acquired in satisfaction of debts previously contracted was included. Prior to March 31, 2001, acceptances of other banks were deducted from long term assets.

Net Short-Term Noncore Funding Dependence

The difference between short-term noncore funding and short-term investments divided by long-term assets.

“Short-term Noncore Funding” is the sum of commercial paper, federal funds purchased and securities sold under agreements to repurchase, and the following liability items with a remaining maturity of one year or less: time deposits with balances of \$100,000 or more, deposits in foreign

offices and Edge or Agreement subsidiaries, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000.

(See the definitions of short-term investments and long-term assets above.)

Net Loans and Leases/Total Assets

Loans and lease financing receivables, net of unearned income and the allowance for loan and lease losses, divided by total assets.

Capitalization

Tier 1 Leverage Ratio

Tier 1 Leverage ratio reported on FR Y-9C Schedule HC-R line 31. Prior to March 31, 2001, this ratio is computed as Tier 1 capital divided by average assets for the latest quarter (as reported in Schedule HC-K of the FR Y-9C report form). “Average assets” is adjusted by deducting the sum of goodwill, excess MSAs, PCCRs and NMSAs, non-grandfathered other identifiable intangible assets, and deferred tax assets in excess of the regulatory capital limit. (See the definition of the Tier 1 capital components in the Risk-Based Capital section of this manual beginning on page 3-63.)

Equity Capital/Total Assets

Total equity capital divided by total assets.

Equity Capital plus Minority Interests/ Total Assets

Equity capital plus noncontrolling (minority) interests in consolidated subsidiaries divided by total assets.

Tier One Common Equity Capital to Total Risk Weighted Assets

Tier 1 capital plus nonqualifying perpetual preferred stock less perpetual preferred stock and related surplus, other additions to tier 1 capital, qualifying class A noncontrolling interests in subsidiaries, qualifying

core capital elements, and qualifying convertible preferred securities of internationally active bank holding companies divided by total risk weighted assets.

Net Loans and Leases/Equity Capital (X)

Loans and lease financing receivables, net of unearned income and the allowance for loan and lease losses, divided by total equity capital. (This ratio is not expressed as a percent and, therefore, is not multiplied by 100.)

Cash Dividends/Net Income

Total cash dividends declared divided by net income.

Cash Dividends/Net Income (Sub S Adjusted)

Total cash dividends declared adjusted downward by an assumed federal tax rate of 35 percent, divided by net income, adjusted downward by an assumed federal tax rate of 35 percent. This ratio is only computed for BHCs that have elected subchapter S tax status.

Retained Earnings/Average Equity Capital

The difference between net income

and cash dividends declared divided by average equity capital (four-point average). See page 2-2 for a description for the methods for calculating average balances.

Growth Rates

This section presents the twelve-month growth rates of assets, equity capital, loans and leases (net of unearned income and the allowance for loan and lease losses) and non-core funding. (See the definition of the one-year percentage change on page 2-3.)

Parent Company Ratios

Short-Term Debt/Equity Capital

Borrowings with a remaining maturity of one year or less, including commercial paper, divided by total equity capital.

Long-Term Debt/Equity Capital

The sum of other borrowings with a remaining maturity of greater than one year, and subordinated notes and debentures divided by total equity capital. Prior to March 2001, long term debt is calculated as the sum of other borrowings with a remaining

maturity of greater than one year, subordinated notes and debentures, equity contract notes, and equity commitment notes.

Equity Investment in Subsidiaries/Equity Capital

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbank companies, and in subsidiary bank holding companies divided by total equity capital.

Cash Flow from Operations Plus Non-cash Items Plus Operating Expense/Operating Expense Plus Dividends

The sum of cash flow provided by operating activities, total operating expense, and noncash items included in operating expense divided by the sum of total operating expense and cash dividends paid.

(\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-YR	CHANGE 5-YR
Interest and Fees on Loans	946,486	1,027,350	2,032,950	2,156,759	2,321,601	-7.9	-31.1
Income From Lease Financing Receivables	8,712	9,061	17,959	18,803	19,773	-3.9	-16.6
Fully Taxable Income on Loans and Ls	947,079	1,028,253	2,034,726	2,161,927	2,328,440	-7.9	-31.2
Tax Exempt Income on Loans and Ls	8,119	8,158	16,183	13,635	12,934	-0.5	6.6
Est Tax Benefit on Inc on Loans & Ls	4,372	4,393	8,714	7,342	6,964	-0.5	6.6
Income on Loans and Leases (TE)	959,570	1,040,804	2,059,623	2,182,904	2,348,338	-7.8	-30.9
Investment Interest Income (TE)	71,573	68,132	134,256	135,790	172,518	5.1	-56.1
Interest on Due From Depository Inst	9,529	5,918	13,597	10,503	5,242	61.0	1309.6
Interest Income on Other Earning Assets	5,266	5,910	11,188	11,470	11,005	-10.9	-74.4
Total Interest Income (TE)	1,045,938	1,120,764	2,218,664	2,340,667	2,537,103	-6.7	-33.5
Interest on Time Deposits of \$100K or More	6,919	10,907	19,355	31,342	97,865	-36.6	-94.2
Interest on Time Deposits < \$100K	5,763	9,090	16,261	28,297	70,085	-36.6	-89.1
Interest on Foreign Office Deposits	2,712	4,234	8,094	9,795	18,719	-36.0	-95.6
Interest on Other Deposits	28,832	46,497	84,738	126,535	237,979	-38.0	-87.5
Interest on Other Borrowings & Trad Liab	54,985	43,311	86,640	49,921	62,450	27.0	-52.3
Interest on Sub Debt & Mand Conv Sec	68,422	156,976	217,275	346,423	130,660	-56.4	25.4
Total Interest Expense	167,633	271,015	432,363	592,313	617,758	-38.2	-73.5
Net Interest Income (TE)	878,305	849,749	1,786,301	1,748,354	1,919,345	3.4	-6.5
Non-Interest Income	238,746	242,065	453,013	393,763	1,205,996	-1.4	-13.6
Adjusted Operating Income (TE)	1,117,051	1,091,814	2,239,314	2,142,117	3,125,341	2.3	-8.1
Overhead Expense	786,013	792,718	1,601,487	1,596,580	2,214,660	-0.9	13.2
Provision for Loan and Lease Losses	26,517	61,390	74,532	852,693	2,017,142	-56.8	-1.3
Securities Gains (Losses)	-11,274	-10,718	-21,817	-74,294	-493,245	N/A	N/A
Other Tax Equivalent Adjustments	0	0	0	0	0	N/A	N/A
Pretax Net Operating Income (TE)	293,247	226,988	541,478	-381,450	-1,599,706	29.2	-41.4
Applicable Income Taxes	102,895	91,358	198,583	-106,819	-401,342	12.6	-41.2
Tax Equivalent Adjustments	9,485	10,429	20,205	21,718	23,313	-9.1	-29.0
Applicable Income Taxes (TE)	112,380	101,787	218,788	-85,101	-378,029	10.4	-40.3
Minority Interest	-546	-491	-1,114	-3,621	-5,566	N/A	N/A
Net Operating Income	181,413	125,692	323,804	-292,728	-1,216,111	44.3	-41.9
Net Extraordinary Gains (Losses)	0	0	0	0	0	N/A	N/A
Net Income	181,413	125,692	323,804	-292,728	-1,216,111	44.3	-41.9
MEMORANDA:							
Net Inc - BHC & Noncontrol (Minority) Int	180,867	125,201	322,690	-296,349	-1,221,677	44.5	-42.0
Investment Securities Income (TE):	71,573	68,132	134,256	135,790	172,518	5.1	-56.1
U.S. Treasury and Agency Sec (excl MBS)	17,174	15,244	32,234	26,920	29,506	12.7	-60.7
Mortgage-Backed Securities	7,947	9,812	18,884	15,873	21,547	-19.0	-71.8
All Other Securities	46,452	43,076	83,138	92,997	121,465	7.8	-49.0
Cash Dividends Declared:							
Common	76,318	74,904	156,134	109,316	96,271	1.9	-20.9
Preferred	3,704	3,653	7,360	6,650	11,863	1.4	-95.9
	72,614	71,251	148,774	102,666	84,408	1.9	907.1

Income Statement—Revenues and Expenses

BHCPR page 2 details the major income and expense components of the subject BHC's consolidated income. In addition, an estimate of the tax benefit derived from tax-exempt interest income is allocated between loans and leases and securities. By adding the tax benefit to income, the dollar amounts of income on loans and leases, investment interest income, total interest income, net interest income, adjusted operating income, and pretax net operating income are converted to a fully tax equivalent basis.

The memoranda section presents the components of investment securities income and the portion of income paid as dividends to each type of stockholder. The breakdown of investment income by security type was significantly changed in the March 31, 2001 FR Y-9C. Accordingly, income data is only displayed for investment securities by type beginning in March 2001. The last two columns on the right present one- and five-year growth rates for each income and expense category. (See the description of Growth Rates on page 2-3.)

Information on this report page is primarily obtained from the Consolidated Income Statement (Schedule HI) of the FR Y-9C report form.

Interest and Fees on Loans

Interest and yield-related fee income on domestic and foreign loans.

Income from Lease Financing Receivables

Income from lease financing receivables.

Fully Taxable Income on Loans and Leases

The sum of interest and fee income on domestic and foreign loans (excluding interest on tax-exempt obligations of states and political subdivisions in the U.S.) and taxable lease financing receivables.

Tax Exempt Income on Loans and Leases

Tax-exempt interest income on obligations of states and political subdivisions in the U.S. and lease financing receivables.

Estimated Tax Benefit on Income on Loans and Leases

The estimated tax benefit attributable to tax-exempt loan and lease income. (See the discussion of tax equivalency on page 2-3.)

Income on Loans and Leases (TE)

The sum of taxable and tax-exempt income on loans and lease financing receivables and the estimated tax benefit on the tax-exempt income on loans and leases. (See the discussion of tax equivalency on page 2-3.)

Investment Interest Income (TE)

Interest and dividend income on securities plus the estimated tax benefit on tax-exempt securities. (See discussion of tax equivalency on page 2-3.)

Interest on Balances Due from Depository Institutions

Interest income on balances due from depository institutions.

Interest Income on Other Earning Assets

The sum of interest income on federal funds sold and securities purchased under agreements to resell, interest income on assets held in trading accounts, and other interest income.

Total Interest Income (TE)

Total interest income plus the tax equivalent adjustment. (See the discussion of tax equivalency on page 2-3.)

Interest on Time Deposits of \$100 Thousand or More

Interest expense on time deposits

of \$100,000 or more in domestic offices.

Interest on Time Deposits below \$100 Thousand

Interest expense on time deposits of less than \$100,000 in domestic offices.

Interest on Foreign Office Deposits

Interest expense on deposits in foreign offices, Edge and Agreement subsidiaries, and International Banking Facilities.

Interest on Other Deposits

Interest expense on other domestic deposits.

Interest on Other Borrowings and Trading Liabilities

Interest expenses on federal funds purchased and securities sold under agreements to repurchase, trading liabilities, and other interest expense.

Interest on Subordinated Debt and Mandatory Convertible Securities

Interest expenses on subordinated notes and debentures and on mandatory convertible securities (equity contract notes and equity commitment notes).

Total Interest Expense

Interest expenses on time and other deposits in domestic offices, deposits in foreign offices, Edge or Agreement subsidiaries and International Banking Facilities, federal funds purchased and securities sold under agreements to repurchase, trading liabilities, other borrowed funds (including mortgage indebtedness and obligations under capitalized leases), subordinated notes and debentures, mandatory convertible securities, and other interest expense.

Net Interest Income (TE)

Net interest income plus the taxable equivalent adjustment. (See the dis-

cession of tax equivalency on page 2-3.)

Non-Interest Income

Total non-interest income.

Adjusted Operating Income (TE)

The sum of net interest income on a taxable equivalent basis and non-interest income. (See the discussion of tax equivalency on page 2-3.)

Overhead Expense

Total non-interest expense including salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense.

Provision for Loan and Lease Losses

The year-to-date provision for loan and lease losses.

Securities Gains (Losses)

The sum of realized gains (losses) on available-for-sale and held-to-maturity securities.

Other Tax Equivalent Adjustments

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income. (See the discussion of tax equivalency on page 2-3.)

Pretax Net Operating Income (TE)

Income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis. (See the discussion of tax equivalency on page 2-3.)

Applicable Income Taxes

The total estimated federal, state, local, and foreign income tax expense.

Taxable Equivalent Adjustments

The total taxable equivalent adjustment which results from subtracting the reported pretax income from the fully taxable equivalent pretax income.

Applicable Income Taxes (TE)

The sum of applicable income taxes and total taxable equivalent adjustments. (See the discussion of tax equivalency on page 2-3.)

Minority Interest

Net income (loss) attributable to non-controlling (minority) interests.

Net Operating Income

Income before extraordinary items and other adjustments.

Net Extraordinary Gains (Losses)

Material aggregate extraordinary gains or losses, net of applicable income taxes.

Net Income

The amount of net income (loss) attributable to the bank holding company.

Memoranda

Net Income (Loss) Attributable to Bank Holding Company and Noncontrolling (Minority) Interests

Net income (loss) attributable to bank holding company and noncontrolling (minority) interests.

Investment Securities Income (TE)

Interest income on investment securities plus the estimated tax benefit on interest income from tax-exempt

securities. (See discussion of tax equivalency on page 2-3.)

U.S. Treasury and Agency Securities (Excluding Mortgage-Backed Securities)

Interest income on U.S. Treasury securities and U.S. government agency obligations, excluding mortgage-backed securities.

Mortgage-Backed Securities

Interest income on mortgage-backed securities.

All Other Securities

Interest income on all other debt securities and equity securities that are reported on Schedule HC-B as securities issued by states and political subdivisions in the U.S., asset-backed securities, other debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

Cash Dividends Declared

Cash dividends declared on common stock and preferred stock during the calendar year-to-date, including dividends not payable until after the report date.

Common

Cash dividends declared on common stock during the calendar year-to-date including dividends not payable until after the report date.

Preferred

Cash dividends declared on preferred stock (including limited-life preferred stock) during the calendar year-to-date including dividends not payable until after the report date.

PERCENT OF AVERAGE ASSETS	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			
	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	
Interest Income (TE)	3.93	3.65	67	4.37	3.94	75	4.27	3.90	70	4.49	4.07	4.69	4.26
Less: Interest Expense	0.63	0.66	58	1.06	0.83	73	0.83	0.79	69	1.14	0.96	1.14	1.38
Equals: Net Interest Income (TE)	3.30	2.94	65	3.31	3.05	61	3.44	3.04	70	3.36	3.04	3.55	2.85
Plus: Non-Interest Income	0.90	1.72	28	0.94	1.72	23	0.87	1.61	25	0.76	1.89	2.23	1.92
Equals: Adj Operating Income (TE)	4.19	4.71	37	4.26	4.78	36	4.31	4.66	43	4.11	4.92	5.78	4.75
Less: Overhead Expense	2.95	3.21	44	3.09	3.18	54	3.09	3.16	50	3.07	3.19	4.10	3.28
Less: Provision for Loan & Lease Losses	0.10	0.32	25	0.24	0.52	29	0.14	0.49	19	1.64	1.10	3.73	1.96
Plus: Realized G/L on HTM Securities	0.00	0.00	7	0.00	0.00	52	0.00	0.00	11	0.00	0.00	-0.08	0.00
Plus: Realized G/L on AFS Securities	-0.04	0.03	4	-0.04	0.05	4	-0.04	0.05	2	-0.14	0.06	-0.84	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	43	0.00	0.00	52	0.00	0.00	46	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Income (TE)	1.10	1.24	39	0.88	1.17	37	1.04	1.12	45	-0.73	0.77	-2.96	-0.39
Less: Applicable Income Taxes (TE)	0.42	0.43	55	0.40	0.40	45	0.42	0.39	59	-0.16	0.29	-0.70	0.03
Less: Minority Interest	0.00	0.00	5	0.00	0.01	6	0.00	0.01	5	-0.01	0.00	-0.01	0.00
Equals: Net Operating Income	0.68	0.81	37	0.49	0.75	31	0.62	0.72	42	-0.56	0.51	-2.25	-0.40
Plus: Net Extraordinary Items	0.00	0.00	51	0.00	0.00	49	0.00	0.00	49	0.00	0.00	0.00	0.00
Equals: Net Income	0.68	0.81	37	0.49	0.75	30	0.62	0.72	42	-0.56	0.51	-2.25	-0.38
Memo: Net Income (Last Four Qtrs)	0.72	0.75	40	0.01	0.70	10	0.62	0.72	42	-0.56	0.52	-2.25	-0.38
Net Inc-BHC & Noncontrol (Minority) Int	0.68	0.82	37	0.49	0.77	29	0.62	0.74	40	-0.57	0.52	-2.26	-0.38
MARGIN ANALYSIS:													
Avg Earning Assets / Avg Assets	93.28	90.02	78	92.94	90.28	77	93.08	90.30	76	92.09	89.93	90.99	90.59
Avg Int-Bearing Funds / Avg Assets	55.55	69.03	6	57.89	71.81	8	56.88	70.86	8	60.08	72.85	65.60	75.28
Int Income (TE) / Avg Earning Assets	4.21	4.14	52	4.70	4.38	65	4.59	4.32	60	4.88	4.54	5.16	4.70
Int Expense / Avg Earning Assets	0.67	0.75	56	1.14	0.92	73	0.89	0.88	63	1.24	1.07	1.26	1.52
Net Int Inc (TE) / Avg Earning Assets	3.53	3.34	58	3.56	3.38	55	3.70	3.37	64	3.65	3.39	3.90	3.16
YIELD OR COST:													
Total Loans and Leases (TE)	5.18	5.12	60	5.63	5.39	68	5.56	5.34	64	5.68	5.44	5.62	5.29
Interest-Bearing Bank Balances	0.25	0.32	47	0.25	0.34	38	0.26	0.34	35	0.29	0.35	0.33	0.46
Fed Funds Sold & Reverse Repos	0.33	0.37	62	0.23	0.42	48	0.23	0.38	52	0.22	0.45	0.43	0.50
Trading Assets	0.87	1.58	50	1.71	1.44	62	1.61	1.43	57	1.62	1.37	1.93	1.42
Total Earning Assets	4.17	4.08	55	4.66	4.31	65	4.55	4.26	60	4.84	4.46	5.11	4.64
Investment Securities (TE)	2.99	2.75	67	2.40	3.07	18	2.42	2.98	19	2.70	3.49	3.67	4.18
U.S. Treasury & Agency Sec (excl MBS)	2.58	1.63	82	1.64	1.72	57	1.85	1.72	62	2.16	2.23	2.75	2.52
Mortgage-Backed Securities	3.13	2.79	70	3.20	3.43	43	3.19	3.16	53	3.64	3.82	4.78	4.53
All Other Securities	3.23	4.18	38	2.78	4.70	23	2.78	4.77	25	2.85	4.79	3.42	5.72
Interest-Bearing Deposits	0.33	0.54	25	0.53	0.72	30	0.48	0.67	28	0.69	0.88	1.34	1.48
Time Deposits of \$100K or More	0.80	1.18	22	1.04	1.37	31	0.97	1.30	32	1.21	1.55	2.35	2.36
Time Deposits < \$100K	0.73	1.26	17	0.98	1.53	18	0.91	1.47	17	1.29	1.76	2.45	2.58
Other Domestic Deposits	0.26	0.30	55	0.43	0.41	59	0.39	0.38	59	0.58	0.53	1.08	0.75
Foreign Deposits	0.37	0.47	65	0.58	0.51	75	0.53	0.50	70	0.60	0.48	0.93	0.72
Fed Funds Purchased and Repos	0.13	0.89	26	0.13	0.81	17	0.12	0.86	22	0.16	0.82	0.30	1.09
Other Borrowed Funds & Trading Liab	5.94	2.49	93	5.00	2.53	91	5.01	2.41	91	1.84	2.48	2.41	2.45
All Interest-Bearing Funds	1.13	0.90	76	1.82	1.15	84	1.46	1.11	73	1.89	1.31	1.74	1.82

Relative Income Statement and Margin Analysis

BHCPR page 3 presents the key components of earnings relative to average assets, margin analysis ratios, the yields or returns on specific assets, and the cost of funds. The average balance of each category of investment securities in the Yield or Cost section is based on amortized cost, rather than fair value. For a description of the methods for calculating average balances, see page 2-2.

Definitions of specific average balances used in calculating ratios on this report page are given below.

Definitions of Average Balances

Average Assets

The cumulative sum of the quarterly average consolidated assets year-to-date divided by the number of calendar quarters to date (four-point average).

Average Earning Assets

The cumulative sum of the quarterly average earning assets year-to-date divided by the number of calendar quarters to date (four-point average). Earning assets include investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income), trading assets, and other earning assets as reported on schedule HC-K of the FR Y-9C.

Average Interest-Bearing Funds

The cumulative sum of the end-of-quarter balances (from the previous year-end to the latest quarter) of interest-bearing deposits, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowed money, subordinated notes and debentures (including equity contract and equity commitment notes), cumulative preferred stock included

in minority interest, and other non-cumulative preferred stock included in tier 1 capital divided by the number of reporting quarters (five-point average).

Average Loans and Leases

The cumulative sum of the quarterly average loans and leases (net of unearned income) for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Average Investment Securities

The cumulative sum of the quarterly average consolidated investment securities for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Average Interest-Bearing Deposits

The cumulative sum of the quarterly averages for domestic and foreign interest-bearing deposits for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Average Other Borrowed Funds

The cumulative sum of the quarterly averages of all other borrowed funds for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Other Average Balances

Other average balances, which are not defined above, are calculated based on the five-point average method. This approach consists of dividing the cumulative sum of end-of-quarter balances (of the balance sheet item) from the previous year-end to the latest quarter by the number of reporting quarters.

Percent of Average Assets

Interest Income (TE)
(Percent of Average Assets)

Total interest income on a taxable equivalent basis divided by average assets.

Interest Expense
(Percent of Average Assets)

Total interest expense divided by average assets.

Net Interest Income (TE)
(Percent of Average Assets)

Net interest income on a taxable equivalent basis divided by average assets.

Non-Interest Income
(Percent of Average Assets)

Non-interest income divided by average assets.

Adjusted Operating Income (TE)
(Percent of Average Assets)

The sum of net interest income on a taxable equivalent basis and non-interest income divided by average assets.

Overhead Expense
(Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets, amortization expense of intangible assets, and other non-interest expense divided by average assets.

Provision for Loan and Lease Losses
(Percent of Average Assets)

Provision for loan and lease losses divided by average assets.

Realized Gains (Losses) on Held-to-Maturity Securities
(Percent of Average Assets)

The difference between the sales price and the amortized cost that is realized from the sale, exchange, redemption,

or retirement of securities that are classified as held-to-maturity divided by average assets.

Realized Gains (Losses) on Available-for-Sale Securities (Percent of Average Assets)

The difference between the sales price and the amortized cost that is realized from the sale, exchange, redemption, or retirement of securities that are classified as available-for-sale divided by average assets.

Other Tax Equivalent Adjustments (Percent of Average Assets)

Other tax adjustments, excluding the tax benefit on tax-exempt income, divided by average assets. (See the discussion of tax equivalency on page 2-3.)

Pretax Net Operating Income (TE) (Percent of Average Assets)

Income or loss before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis divided by average assets.

Applicable Income Taxes (TE) (Percent of Average Assets)

The sum of applicable income taxes, the tax benefit on tax-exempt income, and other tax equivalent adjustments divided by average assets.

Minority Interest (Percent of Average Assets)

Minority interest in consolidated subsidiaries divided by average assets.

Net Operating Income (Percent of Average Assets)

Income or loss before extraordinary items and other adjustments divided by average assets.

Net Extraordinary Items (Percent of Average Assets)

Extraordinary items net of applicable income taxes and other adjustments divided by average assets.

Net Income (Percent of Average Assets)

Net income divided by average assets.

Net Income (Last Four Quarters) (Percent of Average Assets, Last Four Quarters)

The cumulative amount of net income reported for the latest four quarters divided by the mean of quarterly average assets reported in Schedule HC-K for the most recent four quarters.

Net Income (Loss) Attributable to Bank Holding Company and Noncontrolling (Minority) Interests (Percent of Average Assets)

Net income (loss) attributable to bank Holding company and noncontrolling (minority) interests divided by average assets.

Margin Analysis

Average Earning Assets/ Average Assets

Average earning assets divided by average assets.

Average Interest-Bearing Funds/ Average Assets

Average interest-bearing funds divided by average assets.

Interest Income (TE)/ Average Earning Assets

Total interest income on a taxable equivalent basis divided by average earning assets.

Interest Expense/ Average Earning Assets

Total interest expense divided by average earning assets.

Net Interest Income (TE)/ Average Earning Assets

Net interest income on a taxable equivalent basis divided by average earning assets.

Yield or Cost

(Yield on) Total Loans and Leases (TE)

Interest and fee income on loans and lease financing receivables on a taxable equivalent basis divided by average loans and leases.

(Yield on) Interest-Bearing Bank Balances

Interest income on balances due from depository institutions divided by the five-point average of interest-bearing bank balances.

(Yield on) Federal Funds Sold and Reverse Repos

Interest income on federal funds sold and securities purchased under agreements to resell divided by the four-point average balance of federal funds sold and securities purchased under agreements to resell.

(Yield on) Trading Assets

Interest income from assets held in trading accounts divided by the five-point average of trading assets. The interest income from trading assets excludes gains or losses on assets held in trading accounts.

(Yield on) Total Earning Assets

Total interest income divided by average earning assets.

Investment Securities (TE)

(Yield on) Investment Securities (TE)

Interest income on total investment securities plus the estimated tax benefit on interest income from tax-exempt securities divided by the four point average of the amortized cost of all investment securities.

(Yield on) U.S. Treasury and Agency Securities (Excluding Mortgage-Backed Securities)

Income on U.S. Treasury securities

and obligations of the U.S. government agencies and corporations (excluding mortgage-backed securities) divided by the four point average of the amortized cost of U.S. Treasury securities and U.S. government obligations (excluding mortgage-backed securities).

(Yield on)
Mortgage-Backed Securities

Income on mortgage-backed securities divided by the four point average of the amortized cost of mortgage-backed securities.

(Yield on)
All Other Securities

Interest income on all other debt securities and equity securities that are reported on Schedule HC-B as securities issued by states and political subdivisions in the U.S., asset-backed securities, other debt securities, and investments in mutual funds and other equity securities with readily determinable fair values divided by the four point average of the amortized cost of all other securities.

(Cost of)
Interest-Bearing Deposits

Interest paid on all interest-bearing deposits divided by the four point average balance of domestic and foreign interest-bearing deposits.

(Cost of)
Time Deposits of \$100 Thousand or More

Interest paid on time deposits of \$100,000 or more in domestic offices divided by the five-point average balance of time deposits of \$100,000 or more in domestic offices.

(Cost of)
Time Deposits below \$100 Thousand

Interest paid on time deposits less than \$100,000 in domestic offices divided by the five-point average balance of time deposits below \$100,000 in domestic offices.

(Cost of)
Other Domestic Deposits

Interest paid on other domestic deposits divided by the five-point average balance of the sum of negotiable orders of withdrawal (i.e., NOW accounts), ATS accounts (that is, accounts subject to automatic transfer from savings accounts), other transaction accounts, money market deposit accounts, and other savings accounts in domestic offices.

(Cost of)
Foreign Deposits

Interest paid on deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by the four-point

average balance of foreign interest-bearing deposits.

(Cost of)
Federal Funds Purchased and Repos

The expense on federal funds purchased and securities sold under agreements to repurchase divided by the four-point average balances of federal funds purchased and securities sold under agreements to repurchase.

(Cost of)
Other Borrowed Funds & Trading Liabilities

Interest expense on trading liabilities and other borrowed money, excluding subordinated notes and debentures, divided by the four point average balance of other borrowed funds trading liabilities.

(Cost of)
All Interest-Bearing Funds

Total interest expense divided by the five-point average of interest-bearing funds.

NON-INTEREST INCOME & EXPENSES (\$000)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Total Non-Interest Income	238,746	242,065	453,013	393,763	1,205,996
Fiduciary Activities Income	7,377	7,960	14,868	15,574	17,624
Service Charges on Dep Accts - Domestic	85,662	85,873	171,607	197,085	209,993
Trading Revenue	4,568	7,951	19,152	23,448	47,411
Investment Banking Fees and Commissions	14,548	13,467	26,560	29,126	32,383
Insurance Activities Revenue	1,056	867	1,726	2,333	7,233
Venture Capital Revenue	18,251	-1,236	8,977	1,630	-9,870
Net Servicing Fees	4,187	4,900	8,971	9,902	7,199
Net Securitization Income	0	0	0	0	459
Net Gain(Loss) -Sales of Lns, OREO, Oth	6,342	-22,796	-42,030	-90,660	-76,393
Other Non-Interest Income	96,755	145,079	243,182	205,325	969,957
Total Overhead Expenses	786,013	792,718	1,601,487	1,596,580	2,214,660
Personnel Expense	445,497	437,195	874,399	825,595	819,468
Net Occupancy Expense	101,782	98,790	200,893	199,178	198,574
Goodwill Impairment Losses	0	0	0	0	636,216
Amortization Exp & Impairmt Loss (Oth)	8,553	10,556	20,249	25,517	31,674
Other Operating Expenses	230,181	246,177	505,946	546,290	528,728
Fee Income on Mutual Funds & Annuities	2,647	2,940	5,536	6,592	11,705
MEMORANDA:					
Assets Under Mgmt Property Mut Fnds&Annuity	0	0	0	0	0
Number of Equivalent Employees	10,447	10,548	10,606	10,524	10,529
Average Personnel Expense Per Employee	43	41	82	78	78
Average Assets Per Employee	5,099	4,865	4,894	4,949	5,134
ANALYSIS RATIOS	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT
Mutual Fund Fee Inc / Non-Int Income	1.11 3.21 34	1.21 3.08 32	1.22 3.12 28	1.67 2.86	0.97 2.66
Overhead Exp / NII + Non-Int Income	70.97 68.46 59	73.31 67.07 73	72.17 68.44 59	75.30 65.92	71.39 73.71
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.95 3.21 44	3.09 3.18 54	3.09 3.16 50	3.07 3.19	4.10 3.28
Personnel Expense	1.67 1.50 64	1.70 1.56 63	1.68 1.51 70	1.59 1.53	1.52 1.45
Net Occupancy Expense	0.38 0.34 64	0.39 0.37 58	0.39 0.36 61	0.38 0.38	0.37 0.38
Other Operating Expenses	0.90 1.36 32	1.00 1.21 36	1.01 1.23 35	1.10 1.24	2.21 1.40
Overhead Less Non-Interest Income	2.05 1.40 78	2.15 1.43 83	2.21 1.49 87	2.31 1.28	1.87 1.30
PERCENT OF ADJ OPER INCOME (TE):					
Total Overhead Expense	70.37 67.76 58	72.61 66.31 72	71.52 67.63 59	74.53 65.03	70.86 72.69
Personnel Expense	39.88 32.22 85	40.04 32.81 83	39.05 32.51 78	38.54 31.04	26.22 31.47
Net Occupancy Expense	9.11 7.59 75	9.05 7.80 72	8.97 7.92 70	9.30 7.84	6.35 8.42
Other Operating Expenses	21.37 27.67 33	23.51 25.36 48	23.50 26.22 43	26.69 25.37	38.29 32.61
Total Non-Interest Income	21.37 34.88 24	22.17 34.58 20	20.23 33.58 18	18.38 36.35	38.59 36.93
Fiduciary Activities Income	0.66 2.27 41	0.73 3.02 33	0.66 2.81 33	0.73 3.28	0.56 3.21
Serv Charges on Deposit Accts - Dom	7.67 4.70 78	7.87 5.72 72	7.66 5.74 70	9.20 6.22	6.72 7.38
Trading Revenue	0.41 1.43 50	0.73 1.60 59	0.86 1.58 61	1.09 1.80	1.52 1.69
Investment Banking Fees & Commissions	1.30 3.16 37	1.23 3.27 30	1.19 2.84 35	1.36 3.07	1.04 3.00
Insurance Activities Revenue	0.09 1.12 31	0.08 0.94 29	0.08 1.03 26	0.11 1.00	0.23 1.08
Venture Capital Revenue	1.63 0.17 93	-0.11 0.14 5	0.40 0.12 84	0.08 0.12	-0.32 -0.06
Net Servicing Fees	0.37 0.72 60	0.45 0.93 51	0.40 0.67 59	0.46 0.92	0.23 1.75
Net Securitization Income	0.00 0.00 47	0.00 0.01 47	0.00 0.01 47	0.00 0.00	0.01 0.13
Net Gain(Loss) - Sales Lns, OREO, Oth	0.57 1.55 49	-2.09 0.51 11	-1.88 0.42 12	-4.23 0.49	-2.44 -0.18
Other Non-Interest Income	8.66 11.03 44	13.29 12.50 59	10.86 12.03 47	9.59 12.94	31.04 14.89
Overhead Less Non-Interest Income	48.99 32.52 83	50.43 31.59 86	51.29 33.69 87	56.15 28.72	32.27 34.78
Appl Inc Taxes / Pretax NOI (TE)	35.09 29.08 73	40.25 27.52 93	36.67 27.79 90	N/A 21.65	N/A 23.39
Appl Inc Tax+TE / Pretax NOI+TE	38.32 32.93 82	44.84 32.75 92	40.41 32.83 89	N/A 29.75	N/A 30.98

Non-Interest Income and Expenses

BHCPR page 4 presents the dollar amounts and composition of non-interest income and expense, along with ratios that relate these items to average assets and adjusted operating income on a tax-equivalent basis. This report page also provides information on fee income derived from the mutual fund business, as well as the level of assets under management in proprietary mutual funds and annuities.

Non-Interest Income and Expenses (\$000)

Total Non-Interest Income

The sum of fiduciary activities income; service charges on domestic deposit accounts; trading revenue; fees and commissions from securities brokerage; investment banking, advisory, and underwriting fees and commission; fees and commissions from annuity sales; underwriting income from insurance and reinsurance activities; income from other insurance activities; venture capital revenue; net servicing fees; net securitization income; net gains (losses) on the sales of loans, OREO, and other assets (excluding securities); and other non-interest income.

Fiduciary Activities Income

Income derived from services rendered by trust departments of banking subsidiaries or a subsidiary acting in any fiduciary capacity.

Service Charges on Domestic Deposit Accounts

Service charges on deposit accounts.

Trading Revenue

The net gain or loss recognized from trading cash instruments and derivative contracts (including commodity contracts). It results from revaluation adjustments (as a result of periodic marking to market) to the carrying value of trading assets and liabilities,

as well as interest rate, foreign exchange, equity derivative, and commodity and other contracts.

Investment Banking Fees and Commissions

The sum of fees and commissions from securities brokerage; investment banking, advisory, and underwriting fees and commissions; and fees and commissions from annuity sales.

Insurance Activities Revenue

The amount of insurance and reinsurance underwriting income plus other insurance and reinsurance activities income.

Venture Capital Revenue

This item includes market value adjustments, interest, dividends, gains, and losses (including impairment losses) on venture capital investments (loans and securities). It also includes any fee income from venture capital activities not reported in other line items of Schedule HI of the FR Y-9C. In addition, it includes the bank holding company's proportionate share of income or loss in unconsolidated subsidiaries, associated companies, and joint ventures principally engaged in venture capital activities.

Net Servicing Fees

Income from servicing real estate mortgages, credit cards, and other financial assets held by others.

Net Securitization Income

Net gains (losses) on assets sold in securitization transactions.

Net gains (losses) on Sales of Loans, OREO, and Other Assets (Excluding Securities)

The amount of net gains and losses on sales and other disposals of loans and leases, other real estate owned, and other assets (excluding securities).

Other Non-Interest Income

All other operating income of the consolidated bank holding company.

Total Overhead Expense

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense.

Personnel Expense

Salaries and benefits expenses of all officers and employees of the bank holding company and consolidated subsidiaries.

Net Occupancy Expense

Non-interest expense related to the use of premises, equipment, and furniture and fixtures, net of rental income.

Goodwill Impairment

Impairment losses on Goodwill.

Amortization Expense & Impairment Losses (other)

Impairment losses for other intangible assets.

Other Operating Expenses

All other operating expenses of the consolidated bank holding company.

Fee Income on Mutual Funds and Annuities

Income from the sale and servicing of mutual funds and annuities (in domestic offices.)

Memoranda

Assets Under Management in Proprietary Mutual Funds and Annuities

The amount of assets held by mutual funds and annuities for which the

bank holding company or a subsidiary of the bank holding company acts as investment adviser.

Number of Equivalent Employees

The number of full-time equivalent employees on the payroll of the consolidated bank holding company.

Average Personnel Expense Per Employee

Salaries and employee benefits divided by the number of full-time equivalent employees (expressed in thousands of dollars).

Average Assets Per Employee

Average assets divided by the number of full-time equivalent employees, expressed in thousands of dollars. (See the definition of average assets on page 3-13.)

Analysis Ratios

Mutual Fund Fee Income/Non-interest Income

The amount of fee income from the sale and servicing of mutual funds and annuities in domestic offices divided by total non-interest income.

Overhead Expense/Net Interest Income Plus Non-Interest Income

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), goodwill impairment losses, amortization expense and impairment losses for other intangible assets, and other non-interest expense divided by the sum of net interest income and non-interest income.

Percent of Average Assets

Total Overhead Expense (Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), goodwill impairment losses, amortization expense and impairment losses for other intangible assets, and other

non-interest expense divided by average assets.

Personnel Expense (Percent of Average Assets)

Salaries and employee benefits divided by average assets.

Net Occupancy Expense (Percent of Average Assets)

Expense on premises and fixed assets divided by average assets.

Other Operating Expenses (Percent of Average Assets)

Other non-interest expense, including goodwill impairment losses, amortization expense and impairment losses for other intangible assets, divided by average assets.

Overhead Less Non-Interest Income (Percent of Average Assets)

The difference between total overhead expense and non-interest income divided by average assets.

Percent of Adjusted Operating Income (TE)

Note: Adjusted operating income (TE) is defined as the sum of net interest income on a taxable equivalent basis and non-interest income.

Total Overhead Expense (Percent of Adjusted Operating Income (TE))

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), goodwill impairment losses, amortization expense and impairment losses for other intangible assets, and other non-interest expense divided by adjusted operating income on a taxable equivalent basis.

Personnel Expense (Percent of Adjusted Operating Income (TE))

Salaries and employee benefits divided by adjusted operating income on a taxable equivalent basis.

Net Occupancy Expense (Percent of Adjusted Operating Income (TE))

Expense on premises and fixed assets divided by adjusted operating income on a taxable equivalent basis.

Other Operating Expenses (Percent of Adjusted Operating Income (TE))

Other non-interest expense, including goodwill impairment losses, amortization expense and impairment losses for other intangible assets, divided by adjusted operating income on a taxable equivalent basis.

Total Non-Interest Income (Percent of Adjusted Operating Income (TE))

Income derived from fiduciary activities; service charges on domestic deposit accounts; trading revenue; fees and commissions from securities brokerage; investment banking, advisory, and underwriting fees and commission; fees and commissions from annuity sales; underwriting income from insurance and reinsurance activities; income from other insurance activities; venture capital revenue; net servicing fees; net securitization income; net gains (losses) on the sales of loans, OREO, and other assets (excluding securities); and other sources of non-interest revenue divided by adjusted operating income on a taxable equivalent basis.

Fiduciary Activities Income (Percent of Adjusted Operating Income (TE))

Fiduciary activities income divided by adjusted operating income on a taxable equivalent basis.

Service Charges on Domestic Deposit Accounts (Percent of Adjusted Operating Income (TE))

Service charges on domestic deposit accounts divided by adjusted operating

ing income on a taxable equivalent basis.

Trading Revenue
(Percent of Adjusted Operating Income (TE))

The net gain or loss recognized from trading cash instruments and derivative contracts (including commodity contracts) divided by adjusted operating income on a taxable equivalent basis.

Investment Banking Fees and Commissions
(Percent of Adjusted Operating Income (TE))

The sum of fees and commissions from securities brokerage; investment banking, advisory, and underwriting fees and commissions; and fees and commissions from annuity sales divided by adjusted operating income on a taxable equivalent basis.

Insurance Activities Revenue
(Percent of Adjusted Operating Income (TE))

The amount of insurance activities revenue divided by adjusted operating income on a taxable equivalent basis.

Venture Capital Revenue
(Percent of Adjusted Operating Income (TE))

Market value adjustments, interest, dividends, gains, losses (including

impairment losses) on (and other fees from) venture capital investments (loans and securities) and the bank holding company's proportionate share of income or loss in unconsolidated subsidiaries, associated companies, and joint ventures principally engaged in venture capital activities divided by adjusted operating income on a taxable equivalent basis.

Net Servicing Fees
(Percent of Adjusted Operating Income (TE))

Income from servicing real estate mortgages, credit cards, and other financial assets held by others divided by adjusted operating income on a taxable equivalent basis.

Net Securitization Income
(Percent of Adjusted Operating Income (TE))

Net gains (losses) on assets sold in securitization transactions divided by adjusted operating income on a taxable equivalent basis.

Net Gains (losses) on Sales of Loans, OREO, and Other Assets
(Percent of Adjusted Operating Income (TE))

The amount of net gains and losses on sales and other disposals of loans and leases, other real estate owned, and other assets (excluding securi-

ties) divided by adjusted operating income on a taxable equivalent basis.

Other Non-Interest Income
(Percent of Adjusted Operating Income (TE))

All other operating income of the bank holding company divided by adjusted operating income on a taxable equivalent basis.

Overhead Less Non-Interest Income
(Percent of Adjusted Operating Income (TE))

The difference between overhead expense and non-interest income divided by adjusted operating income on a taxable equivalent basis.

Applicable Income Taxes/Pretax Net Operating Income (TE)

Applicable income taxes (foreign and domestic) divided by income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis.

Applicable Income Taxes Plus TE/Pretax Net Operating Income Plus TE

Applicable income taxes (foreign and domestic) plus the total tax equivalent adjustment divided by income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis. (See the discussion of tax equivalency on page 2-3.)

(\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-YR	CHANGE 5-YR
Real Estate Loans	25,296,182	26,171,434	25,713,379	26,473,484	29,204,250	-3.3	-2.6
Commercial and Industrial Loans	9,600,592	8,827,422	9,589,926	8,448,812	9,138,031	8.8	8.2
Loans to Individuals	535,316	551,508	554,702	573,996	688,352	-2.9	-33.2
Loans to Depository Inst & Oth Banks Accept	69,778	73,815	95,103	80,800	52,362	-5.5	132.3
Agricultural Loans	212,510	196,068	216,578	192,382	195,258	8.4	3.3
Other Loans and Leases	1,388,100	1,261,836	1,291,172	1,267,559	1,191,889	10.0	45.9
Less: Unearned Income	1,391	1,198	1,362	1,203	1,118	16.1	-93.6
Loans & Leases, Net of Unearned Income	37,101,087	37,080,885	37,459,498	37,035,830	40,469,024	0.1	0.8
Less: Allow for Loan & Lease Losses	973,443	1,239,395	1,051,685	1,441,943	1,532,379	-21.5	155.6
Net Loans and Leases	36,127,644	35,841,490	36,407,813	35,593,887	38,936,645	0.8	-0.8
Debt Securities Over 1 Year	1,040,020	1,264,627	1,160,149	1,241,177	1,166,915	-17.8	-67.4
Mutual Funds and Equity Securities	212,976	163,520	162,484	345,454	476,659	30.2	62.6
Subtotal	37,380,640	37,269,637	37,730,446	37,180,518	40,580,219	0.3	-6.0
Interest-Bearing Bank Balances	7,940,577	4,978,585	7,063,952	4,613,727	715,257	59.5	19689
Federal Funds Sold & Reverse Repos	83,529	123,132	102,159	130,305	78,541	-32.2	-86.2
Debt Securities 1 Year or Less	2,548,781	3,272,293	2,592,395	3,264,810	2,711,337	-22.1	31.2
Trading Assets	108,224	115,091	129,419	116,969	107,951	-6.0	369.2
Total Earning Assets	48,200,580	45,972,963	47,741,942	45,501,272	44,363,608	4.9	13.8
Non-Int Cash and Due From Dep Inst	1,073,242	981,472	1,181,360	885,583	1,309,662	9.4	-34.6
Premises, Fixed Assets, & Cap Leases	688,971	690,626	688,850	688,124	680,227	-0.2	10.8
Other Real Estate Owned	144,816	238,990	153,178	299,577	389,780	-39.4	426.6
Invest in Unconsolidated Subsidiaries	58,762	46,231	51,051	45,826	36,158	27.1	-32.9
Intangible and Other Assets	3,252,448	3,433,509	3,334,268	3,615,314	4,365,043	-5.3	-17.8
Total Assets	53,418,819	51,363,791	53,150,649	51,035,696	51,144,478	4.0	9.7
Quarterly Average Assets	53,417,545	51,479,323	52,918,015	51,755,220	53,259,715	3.8	11.5
Average Loans and Leases (YTD)	37,015,470	36,997,816	37,042,259	38,454,701	41,812,212	0.1	3.5
MEMORANDA:							
Loans Held-for-Sale	139,245	158,943	201,590	206,286	208,567	-12.4	-38.4
Loans Not Held-for-Sale	36,961,842	36,921,942	37,257,908	36,829,544	40,260,457	0.1	1.0
RE Loans Secured by 1-4 Family	6,739,826	6,516,927	6,696,014	6,271,542	6,455,384	3.4	17.1
Commercial Real Estate Loans	18,387,314	19,470,531	18,856,389	20,020,994	22,554,592	-5.6	-8.4
Construction and Land Development	2,587,295	3,282,374	2,826,401	4,092,373	6,472,729	-21.2	-70.4
Multi Family	1,454,922	1,352,473	1,368,256	1,081,115	969,760	7.6	190.2
Nonfarm Nonresidential	14,345,097	14,835,684	14,661,732	14,847,506	15,112,103	-3.3	32.5
RE Loans Secured by Farmland	169,042	183,976	160,976	180,948	194,274	-8.1	11.8
Total Investment Securities	3,940,606	4,914,665	4,038,599	5,046,384	4,525,214	-19.8	-25.2
U.S. Treasury Securities	4,638	706,059	4,634	705,626	26,144	-99.3	-89.0
U.S. Agency Securities (excl MBS)	1,339,763	1,200,718	1,319,142	1,076,283	1,017,038	11.6	-5.6
Municipal Securities	648,845	688,633	670,690	717,347	827,987	-5.8	-31.6
Mortgage-Backed Securities	515,064	638,439	575,306	604,475	419,569	-19.3	-49.0
Asset-Backed Securities	1,195,015	1,408,531	1,221,328	1,574,018	1,733,417	-15.2	N/A
Other Debt Securities	24,305	108,765	85,015	23,181	24,400	-77.7	-98.6
Mutual Funds and Equity Securities	212,976	163,520	162,484	345,454	476,659	30.2	62.6
Available-For-Sale Securities	3,167,590	4,084,963	3,230,795	4,205,742	3,655,619	-22.5	-30.6
U.S. Treasury Securities	4,638	706,059	4,634	705,626	26,144	-99.3	-89.0
U.S. Agency Securities (excl MBS)	1,339,763	1,200,718	1,319,142	1,076,283	1,017,038	11.6	-5.6
Municipal Securities	119,077	138,174	122,168	157,708	241,494	-13.8	-51.7
Mortgage-Backed Securities	501,465	621,544	559,360	586,587	399,988	-19.3	-50.3
Asset-Backed Securities	965,466	1,146,283	978,092	1,311,003	1,469,996	-15.8	N/A
Other Debt Securities	24,205	108,665	84,915	23,081	24,300	-77.7	-98.6
Mutual Funds and Equity Securities	212,976	163,520	162,484	345,454	476,659	30.2	62.6
Held-To-Mat Sec Appreciation (Depr)	-57,306	-66,704	-77,830	-52,288	-36,140	N/A	N/A
Available-For-Sale Sec Appr (Depr)	-821,958	-778,306	-868,934	-733,177	-736,281	N/A	N/A
Structured Notes, Fair Value	0	0	0	0	0	N/A	N/A
Pledged Securities	1,254,459	1,391,110	1,494,118	1,622,641	1,756,067	-9.8	-56.2

Assets (\$000)

BHCPR page 5 presents the asset structure of the bank holding company and provides, in the memorandum section, loans held-for-sale and not held-for-sale, the composition of real estate loans, investment securities, held-to-maturity and available-for-sale securities appreciation or depreciation, structured notes at fair value, and the portion of investment securities pledged as collateral. The last two columns on the right display the one-year and five-year percentage changes for each balance sheet item. (See the description of Growth Rates on page 2-3.)

Investment securities appearing on this page are reported at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Real Estate Loans

Loans secured by real estate, including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties.

Commercial and Industrial Loans

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than by real estate) or unsecured, single-payment, or installment.

Loans to Individuals

Loans to individuals for household, family, and other personal expenditures including credit card and related plans.

Loans to Depository Institutions

Loans to U.S. and foreign banks and other depository institutions.

Agricultural Loans

Loans to finance agricultural production and other loans to farmers.

Other Loans and Leases

The sum of loans, net of unearned income, to foreign governments and official institutions, loans to nondepository institutions, loans for purchasing and carrying securities, all other loans, and lease financing receivables.

Unearned Income

The amount of unearned income that is included in the loan categories listed above. (A value of zero implies that the above loan categories are reported net of unearned income.)

Loans and Leases, Net of Unearned Income

The sum of real estate loans, commercial and industrial loans, loans to individuals, loans to depository institutions, agricultural loans, loans to foreign governments and institutions, and other loans and leases, net of unearned income.

Allowance for Loan and Lease Losses

The allowance for loan and lease losses. Prior to March 31, 2001, this item also included the amount of any allocated transfer risk reserve.

Net Loans and Leases

Total loans and leases, net of unearned income, minus the allowance for loan and lease losses (and allocated transfer risk reserve prior to March 31, 2001).

Debt Securities over 1 Year

The amortized cost of held-to-maturity and the fair value of available-for-sale debt securities with a remaining maturity of more than one year.

Mutual Funds and Equity Securities

The fair value of investments in mutual funds and equity securities that are designated as available for sale.

Subtotal

The sum of loans and leases (net of unearned income and the allowance for loan and lease losses), securities over one year, and mutual funds and equity securities.

Interest-Bearing Bank Balances

Interest-bearing balances due from depository institutions and foreign central banks that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, or its consolidated subsidiaries.

Federal Funds Sold and Reverse Repos

Unsecured loans of immediately available balances, and purchase of securities, loans, other assets, or participations in pools of securities under agreements to resell for one business day or under a continuing contract.

Debt Securities 1 Year or Less

Debt securities with a remaining maturity of one year or less.

Trading Assets

Assets held in the consolidated bank holding company's trading accounts.

Total Earning Assets

The sum of interest-bearing balances due from depository institutions, debt and equity securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income and the allowance for loan and lease losses), and trading assets.

Non-Interest-Bearing Cash and Balances Due from Depository Institutions

Non-interest-bearing balances due from depository institutions, currency and coin, cash items in the process of collection, and unposted debits.

Premises, Fixed Assets, and Capital Leases

The book value, less accumulated depreciation or amortization, of all premises, equipment, furniture, and fixtures purchased directly or acquired by means of a capital lease.

Other Real Estate Owned

Other real estate owned.

Investment in Unconsolidated Subsidiaries

The sum of the consolidated bank holding company's holdings of capital stock in unconsolidated subsidiaries and associated companies, its proportionate share in their earnings or losses since the date of their acquisition, and any advances made to them including those in the form of loans and holdings of their bonds and debentures.

Intangible and Other Assets

The sum of goodwill (the excess of the unamortized acquisition cost of consolidated subsidiaries over the net underlying assets), mortgage servicing assets, purchased credit card relationships and nonmortgage servicing assets, other identifiable intangible assets such as trademarks, patents, and franchises, direct and indirect investments in real estate ventures, and all other assets.

Total Assets

The dollar amount of total assets.

Quarterly Average Assets

Average consolidated assets for the latest quarter as reported in Schedule HC-K of the FR Y-9C.

Average Loans and Leases (YTD)

The sum of quarterly average loans and leases in domestic and foreign offices, net of unearned income (four-point average).

Memoranda

Loans Held-For-Sale

Total loans and leases held-for-sale.

Loans Not Held-For-Sale

Total loans and leases not held for sale.

Real Estate Loans Secured by 1-4 Family

The sum of revolving open-end loans secured by one- to four-family residential properties and extended under lines of credit and other one- to four-family loans secured by first and junior liens.

Commercial Real Estate Loans

The sum of construction, land development and other land loans; loans secured by multifamily residential properties; and loans secured by nonfarm nonresidential properties.

Construction and Land Development

Loans secured by real estate to finance either land development prior to erecting a new structure or the on-site construction of industrial, commercial, residential, or farm buildings.

Multifamily

Loans secured by multifamily (five dwelling units or more) residential properties.

Nonfarm Nonresidential

Real estate loans secured by business or industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties.

Real Estate Loans Secured by Farmland

Loans secured by land used or usable for agricultural purposes and improvements thereon.

Total Investment Securities

The sum of the amortized cost of held-to-maturity debt securities and the current fair value of available-for-sale debt and equity securities described in various categories below.

U.S. Treasury Securities

The amount of U.S. Treasury securities.

U.S. Agency Securities excluding Mortgage-Backed Securities

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed Securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Municipal Securities

Obligations of states and political subdivisions in the United States.

Mortgage-Backed Securities

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities

The sum of asset-backed securities and structured financial products. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities

The sum of other U.S. debt securities and foreign debt securities.

Mutual Funds and Equity Securities

The values of investments in mutual funds and equity securities that are designated as available-for-sale.

Available-for-Sale Securities

The fair value of available-for-sale debt and equity securities included in the categories below.

*U.S. Treasury Securities
(Available-for-Sale Securities)*

The amount of U.S. Treasury securities designated as available-for-sale.

*U.S. Agency Securities excluding
Mortgage-Backed Securities
(Available-for-Sale Securities)*

The amount of U.S. government agency and corporation obligations, excluding mortgage-backed securities, that is designated as available-for-sale. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

*Municipal Securities
(Available-for-Sale Securities)*

The fair value of available-for-sale obligations of states and political subdivisions in the United States.

*Mortgage-Backed Securities
(Available-for-Sale Securities)*

The amount of pass-through and other mortgage-backed securities,

including CMOS, REMICS, and stripped mortgage-backed securities designated as available-for-sale. For Bank Holding companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

*Asset-Backed Securities
(Available-for-Sale Securities)*

The sum of asset-backed securities and structured financial products, designated as available-for-sale. The BHCPR includes data for this item only for report dates after December 31, 2000.

*Other Debt Securities
(Available-for-Sale Securities)*

The fair value of other U.S. debt securities and foreign debt securities that are designated as available-for-sale.

*Mutual Funds and Equity Securities
(Available-for-Sale Securities)*

The values of investments in mutual funds and equity securities that are designated as available-for-sale.

*Held-to-Maturity Securities
Appreciation (Depreciation)*

The difference between the fair value

and the amortized cost of all debt securities that are designated as held-to-maturity.

*Available-for-Sale Securities
Appreciation (Depreciation)*

The difference between the fair value and the amortized cost of all debt and equity securities that are designated as available-for-sale.

Structured Notes, Fair Value

The fair value of structured notes (debt securities with cash flow characteristics that depend upon one or more indices and/or that have embedded forwards or options. Examples of structured notes include step-up bonds, index amortizing notes (IANs), dual index notes, deleveraged bonds, range bonds, inverse floaters, and floating debt securities in which interest payments are based on a single index such as Constant Maturity Treasury (CMT) or Cost of Funds Index (COFI).

Pledged Securities

Securities that are pledged to secure deposits, repurchase transactions, or other borrowings as performance bonds under futures or forward contracts or for any other purpose.

(\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-YR	CHANGE 5-YR
Demand Deposits	3,677,498	4,028,637	4,740,661	4,697,817	4,105,333	-8.7	39.6
NOW, ATS and Transaction Accounts	376,065	472,806	537,414	678,586	764,690	-20.5	8.0
Time Deposits (excl Brokered Dep) < \$100K	1,531,021	1,780,159	1,633,423	1,885,286	2,398,914	-14.0	-39.6
MMDA and Other Savings Accounts	34,390,521	31,481,038	32,610,062	29,733,508	29,681,142	9.2	48.8
Other Non-Interest-Bearing Deposits	0	0	0	0	0	N/A	N/A
Core Deposits	39,975,105	37,762,640	39,521,560	36,995,197	36,950,079	5.9	39.7
Time Deposits of \$100K or More	1,680,920	1,992,948	1,780,127	2,232,545	3,117,646	-15.7	-65.8
Foreign Deposits	1,504,827	1,437,067	1,575,361	1,654,651	1,679,028	4.7	-43.3
Federal Funds Purchased and Repos	759,591	630,058	608,098	722,257	786,014	20.6	-76.9
Secured Federal Funds Purchased	0	0	0	0	0	N/A	N/A
Commercial Paper	2,217	14,256	3,063	2,647	1,084	-84.5	-99.0
Other Borrowings W/Rem Mat of 1 Yr or Less	141,008	393,748	439,321	168,783	190,184	-64.2	-84.5
Other Borrowings W/Rem Mat Over 1 Year	1,165,519	613,279	577,167	832,549	679,750	90.1	321.6
Brokered Deposits < \$100K	0	2,414	0	55,951	98,511	-100.0	N/A
Noncore Funding	5,254,082	5,083,770	4,983,137	5,669,383	6,552,217	3.4	-57.2
Trading Liabilities	197,719	109,487	137,894	114,074	127,810	80.6	587.8
Sub Notes & Debentures + TPS	964,656	991,380	994,340	1,088,763	1,256,726	-2.7	-50.2
Other Liabilities	537,894	503,423	530,490	521,065	547,389	6.9	-7.4
Total Liabilities	46,929,456	44,450,700	46,167,421	44,388,482	45,434,221	5.6	8.0
Minority Interest	-2,608	-1,502	-2,080	-1,065	17,599	N/A	N/A
EQUITY CAPITAL:							
Perpetual Preferred Stock (Incl Surplus)	1,800,473	2,329,370	2,377,560	2,056,672	1,502,784	-22.7	650.2
Common Stock	4,157,525	4,158,369	4,163,242	4,163,619	3,318,417	0.0	82.4
Common Surplus	0	0	0	0	0	N/A	N/A
Retained Earnings	1,124,561	945,513	1,051,390	905,361	1,324,516	18.9	-60.2
Less: Treasury Stock	0	0	0	0	0	N/A	N/A
Accumulated Other Comprehensive Income	-576,147	-504,491	-592,084	-461,296	-436,899	N/A	N/A
Other Equity Capital Components	-14,441	-14,168	-14,800	-16,077	-16,160	N/A	N/A
Total Equity Capital	6,491,971	6,914,593	6,985,308	6,648,279	5,692,658	-6.1	24.3
Total Liabilities and Capital	53,418,819	51,363,791	53,150,649	51,035,696	51,144,478	4.0	9.7
MEMORANDA:							
Non-Interest-Bearing Deposits	16,498,856	14,479,222	16,112,300	13,573,718	12,608,757	14.0	62.2
Interest-Bearing Deposits	26,661,996	26,715,847	26,764,748	27,364,626	29,236,507	-0.2	2.4
Total Deposits	43,160,852	41,195,069	42,877,048	40,938,344	41,845,264	4.8	19.2
LT Debt that Reprices in 1 Year	75,000	75,000	75,000	330,067	329,335	0.0	-65.9
Eq Cap & Noncontrol (Minority) Interest	6,489,363	6,913,091	6,983,228	6,647,214	5,710,257	-6.1	23.5
CHANGES IN EQUITY CAPITAL:							
Equity Capital, Prev Year-End, As Amended	6,985,308	6,648,279	6,648,279	5,692,658	6,501,696		
Accounting Restatements	0	0	0	0	137,462		
Net Income	181,413	125,692	323,804	-292,728	-1,216,111		
Net Sale of New Perpetual Preferred Stock	-621,192	224,318	256,110	481,608	16,273		
Net Sale of New Common Stock	6,463	32,494	42,761	900,371	486,437		
Chgs Incident to Mergers and Absorptions	0	0	0	0	0		
Less: Dividends Declared	76,318	74,904	156,134	109,316	96,271		
Change in Other Comprehensive Income	15,937	-43,195	-130,788	-24,397	-337,941		
Sale of Treasury Stock	0	0	0	0	0		
Less: Purchase of Treasury Stock	0	0	0	0	0		
Changes in Debit to ESOP Liability	0	0	0	0	0		
Other Adjustments to Equity Capital	360	1,909	1,276	83	201,113		
Equity Capital, Ending Balance	6,491,971	6,914,593	6,985,308	6,648,279	5,692,658		

Liabilities and Changes in Capital

BHCPR page 6 presents the structure of liabilities and capital of a bank holding company and the sources of change in its equity capital account. Additional data on interest-bearing and non-interest-bearing deposits as well as long-term debt that reprices within one year are provided in the memoranda section. Moreover, annual and five-year percentage changes for each liability or capital item appear in the last two columns. (See the description of Growth Rates on page 2-3.)

Demand Deposits

Noninterest bearing demand deposits held in domestic offices of commercial bank subsidiaries.

NOW, ATS, and Transaction Accounts

Accounts subject to negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), and all other transaction accounts excluding demand deposits.

Time Deposits (Excluding Brokered Deposits) under \$100 Thousand

All time deposits, including time certificates of deposit and open-account time deposits with balances of less than \$100,000, minus brokered deposits issued in denominations below \$100,000.

MMDA and Other Savings Accounts

All savings deposits including money market deposit accounts (MMDAs) other than negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), or other transaction accounts.

Other Non-Interest-Bearing Deposits

Non-interest-bearing deposit balances held in domestic offices of other depository institutions that are subsidiaries of the bank holding company.

Core Deposits

The sum of demand deposits, NOW, ATS, and transaction accounts, time deposits (excluding brokered deposits) with balances under \$100,000, money market deposit accounts, other savings accounts, and other non-interest-bearing deposit balances.

Time Deposits of \$100 Thousand or More

Time deposits including time certificates of deposit and open-account deposits with balances of \$100,000 or more, regardless of negotiability or transferability.

Foreign Deposits

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities.

Federal Funds Purchased and Repos

Borrowings in the form of immediately available funds or sale of securities, loans, participations in pools of securities, or other assets under agreements to repurchase for one business day or under a continuing contract.

Secured Federal Funds Purchased

The amount of "federal funds purchased in domestic offices" that are secured.

Commercial Paper

Short-term and uncollateralized negotiable promissory notes issued by the bank holding company or its subsidiaries, usually with a maturity of 270 days or less.

Other Borrowings with a Remaining Maturity of 1 Year or Less

Funds borrowed by the consolidated bank holding company with a remaining maturity of one year or less, including mortgage indebtedness and obligations under capital-

ized leases with a remaining maturity of one year or less.

Other Borrowings with a Remaining Maturity over 1 Year

Funds borrowed by the consolidated bank holding company with a remaining maturity of more than one year, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of more than one year.

Brokered Deposits under \$100,000

Brokered deposits issued in denominations of less than \$100,000.

Noncore Funding

The sum of time deposits of \$100,000 or more, deposits in foreign offices and in Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase in domestic offices including those of Edge or Agreement subsidiaries, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000.

Trading Liabilities

Liabilities arising from trading activities, including liabilities resulting from sales of assets not owned by the bank holding company and revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts entered into by the bank holding company for trading, dealer, customer accommodation, or similar purposes.

Subordinated Notes and Debentures and Trust Preferred Securities (consolidated)

Outstanding notes and debentures that are subordinated to the deposits of subsidiary depository institutions and any other debt that is designated as subordinated in its indenture agreement. This line item includes subordinated perpetual

debt, limited-life preferred stock and related surplus, equity commitment and contracted notes that qualify as capital under the Federal Reserve Board's capital adequacy guidelines, and subordinated notes payable to trusts issuing trust preferred securities.

Other Liabilities

The amount of other liabilities.

Total Liabilities

The sum of core deposits, noncore funding, trading liabilities, subordinated notes and debentures, acceptances, and other liabilities.

Minority Interest

The proportionate interest held by those other than the reporting company in the equity capital accounts of the consolidated subsidiaries including trust preferred stock (that are issued by special purpose subsidiaries and are marketed under such names as MIPS and TOPRS).

Equity Capital

Perpetual Preferred Stock (Including Surplus)

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

Common Stock

The aggregate par or stated value of common stock issued.

Common Surplus

The amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value.

Retained Earnings

The amount of retained earnings, including capital reserves, which

result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

Treasury Stock

The carrying value, at cost, of treasury stock.

Accumulated Other Comprehensive Income

The amount of other comprehensive income in conformity with the requirements of ASC Subtopic 220-10, Comprehensive Income—Overall (formerly FASB Statement No. 130, *Reporting Comprehensive Income*). Other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. From March 31, 1999 to December 31, 2000, this BHCPR item includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) reported on cash flow hedges, and foreign currency translation adjustments. Prior to March 31, 1999, accumulated net gains (losses) on cash flow hedges were not reported on the FR-Y9C and are not included in this item.

Other Equity Capital Components

The amount of all other equity capital components, including unearned Employee Stock Ownership Plan (ESOP) shares.

Total Equity Capital

The sum of perpetual preferred stock (including surplus), common stock and surplus, retained earnings, accumulated other comprehensive income, and other equity capital components, less treasury stock.

Total Liabilities and Capital

The sum of total liabilities, minority interest, and total equity capital.

Memoranda

Non-Interest-Bearing Deposits

Domestic and foreign deposit accounts on which the issuing depository institution pays no compensation to the holder for the use of the funds. They include (1) matured time deposits that are not automatically renewable unless the deposit agreement specifies the transfer of funds at maturity to another type of account and (2) deposits with a zero percent stated interest rate that are issued at face value.

Interest-Bearing Deposits

Domestic and foreign deposit accounts on which the issuing depository institution pays compensation to the holder for the use of the funds. They include deposits with a zero percent interest rate that are issued on a discount basis.

Total Deposits

The sum of non-interest and interest-bearing deposits in domestic and foreign offices.

Long-Term Debt That Reprices in 1 Year

Long-term debt issued by the bank holding company with a remaining maturity of more than one year, but that has a repricing frequency of less than one year. Mortgage indebtedness and obligations under capitalized leases and limited-life preferred stock are excluded from this line item.

Equity Capital and Noncontrolling (Minority) Interests in Consolidated Subsidiaries

The sum of bank holding company equity capital and noncontrolling (minority) interests in consolidated subsidiaries.

Changes in Equity Capital

Equity Capital, Previous Year-End, as Amended

Total equity balance as of Decem-

ber 31 of the previous year after the effect of adjustments made in amended reports.

Accounting Restatements

The cumulative effect (net of applicable income taxes) of changes in accounting principles that resulted in the restatement of prior years' financial statements and the sum of all corrections (net of applicable income taxes) due to material accounting errors made in prior years' financial statements that were not corrected in an amended report for the period during which the error was made.

Net Income

Net income (or loss) for the calendar year-to-date.

Net Sale of New Perpetual Preferred Stock

Change in equity capital resulting from the issuance of new perpetual preferred stock (net of expenses associated with the issuance of such stock), conversion of convertible debt or limited-life preferred stock into perpetual preferred stock, exercise of stock options, and retirement of perpetual preferred stock.

Net Sale of New Common Stock

Change in equity capital resulting from the issuance of common stock (net of expenses associated with the issuance of such stock), conversion

of convertible debt, limited-life preferred, or perpetual preferred stock into common stock, exercise of stock options, and retirement of common stock.

Changes Incident to Mergers and Absorptions

For business combinations that are treated as pooling of interests, the historical equity capital balances of the consolidated BHC or other businesses acquired as of the end of the previous calendar year. For business combinations treated as purchases, the fair value of any perpetual preferred or common shares issued (minus the direct cost of issuing the shares) less any goodwill charged against undivided profits. This line item includes any retroactive adjustments resulting from the realization of income tax benefits of pre-acquisition operating loss carry-forwards of purchased subsidiaries and other purchased businesses.

Dividends Declared

Cash dividends declared on preferred stock and common stock during the calendar year-to-date including dividends not payable until after the report date.

Changes in Accumulated Other Comprehensive Income

The amount of other comprehensive income for the calendar year-to-date.

Sale of Treasury Stock

The resale or other disposal of the BHC's own perpetual preferred stock or common stock.

Purchase of Treasury Stock

The acquisition, without retirement, of the BHC's own perpetual preferred stock or common stock.

Changes in the Debit to ESOP Liability

(For BHCs that guaranteed the debt of their Employee Stock Ownership Plan only.) Changes during the calendar year-to-date to the offsetting debit to the liability recorded by the BHC in connection with ESOP debt guaranteed by the BHC.

Other Adjustments to Equity Capital

The amount of all other adjustments to equity capital, including contributions of capital to the holding company when the company is a partnership

Equity Capital, Ending Balance

Total equity capital at the end of the current quarter.

PERCENT OF TOTAL ASSETS	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			
	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	
Real Estate Loans	47.35	33.48	75	50.95	32.85	88	48.38	32.55	80	51.87	34.18	57.10	37.26
Commercial and Industrial Loans	17.97	10.94	75	17.19	11.37	83	18.04	11.63	81	16.55	11.77	17.87	12.18
Loans to Individuals	1.00	4.82	37	1.07	6.06	27	1.04	6.06	29	1.12	5.68	1.35	5.34
Loans to Dep Inst & Oth Bank Accept	0.13	0.10	82	0.14	0.09	79	0.18	0.14	77	0.16	0.07	0.10	0.05
Agricultural Loans	0.40	0.12	80	0.38	0.16	77	0.41	0.15	78	0.38	0.17	0.38	0.17
Other Loans and Leases	2.60	3.74	46	2.46	3.29	45	2.43	3.49	43	2.48	3.40	2.33	3.20
Net Loans and Leases	67.63	57.34	73	69.78	56.84	80	68.50	57.64	76	69.74	57.51	76.13	59.71
Debt Securities Over 1 Year	1.95	16.89	5	2.46	15.77	5	2.18	16.67	7	2.43	16.23	2.28	15.06
Mutual Funds and Equity Securities	0.40	0.14	87	0.32	0.16	79	0.31	0.12	87	0.68	0.18	0.93	0.19
Subtotal	69.98	75.24	25	72.56	74.10	29	70.99	75.86	22	72.85	75.08	79.34	75.78
Interest-Bearing Bank Balances	14.86	4.46	91	9.69	4.69	81	13.29	3.96	91	9.04	4.00	1.40	4.51
Federal Funds Sold & Reverse Repos	0.16	0.83	70	0.24	1.41	58	0.19	1.30	61	0.26	1.27	0.15	0.78
Debt Securities 1 Year or Less	4.77	3.04	78	6.37	3.31	79	4.88	3.07	73	6.40	3.03	5.30	3.02
Trading Assets	0.20	1.03	42	0.22	1.37	44	0.24	1.38	39	0.23	1.43	0.21	0.95
Total Earning Assets	90.23	88.10	62	89.50	87.73	68	89.82	88.19	66	89.16	87.62	86.74	87.54
Non-Int Cash and Due From Dep Inst	2.01	1.28	86	1.91	1.48	81	2.22	1.52	81	1.74	1.33	2.56	1.72
Other Real Estate Owned	0.27	0.28	61	0.47	0.34	66	0.29	0.32	54	0.59	0.37	0.76	0.32
All Other Assets	7.76	10.49	30	8.58	10.65	31	7.95	10.18	32	9.11	10.96	10.70	10.69
MEMORANDA:													
Short-Term Investments	19.79	9.40	83	16.30	11.29	72	18.36	10.02	80	15.69	10.19	6.85	9.62
U.S. Treasury Securities	0.01	0.50	35	1.37	0.84	72	0.01	0.66	35	1.38	0.85	0.05	0.63
U.S. Agency Securities (excl MBS)	2.51	1.36	76	2.34	1.94	69	2.48	1.98	71	2.11	1.99	1.99	1.70
Municipal Securities	1.21	1.17	59	1.34	1.41	58	1.26	1.39	56	1.41	1.36	1.62	1.26
Mortgage-Backed Securities	0.96	13.21	6	1.24	11.91	12	1.08	12.85	8	1.18	11.86	0.82	11.59
Asset-Backed Securities	2.24	0.57	88	2.74	0.59	91	2.30	0.56	91	3.08	0.51	3.39	0.62
Other Debt Securities	0.05	1.02	33	0.21	1.05	41	0.16	1.09	38	0.05	1.13	0.05	0.84
Loans Held-for-Sale	0.26	0.58	44	0.31	0.39	56	0.38	0.61	54	0.40	0.67	0.41	0.58
Loans Not Held-for-Sale	69.19	57.27	76	71.88	57.76	83	70.10	57.99	83	72.16	58.25	78.72	60.67
RE Loans Secured by 1-4 Family	12.62	16.82	37	12.69	14.52	43	12.60	14.92	43	12.29	14.72	12.62	15.14
Revolving	4.28	3.53	64	4.35	3.89	63	4.28	3.75	66	4.39	4.05	4.46	4.21
Closed-End, Sec by First Liens	8.00	12.06	34	7.88	9.52	41	7.90	9.88	40	7.37	9.36	7.52	9.38
Closed-End, Sec by Junior Liens	0.34	0.65	37	0.46	0.92	31	0.41	0.81	32	0.53	1.02	0.64	1.30
Commercial Real Estate Loans	34.42	14.30	93	37.91	16.74	93	35.48	15.95	90	39.23	17.76	44.10	19.88
Construction and Land Dev	4.84	1.81	91	6.39	2.80	88	5.32	2.35	85	8.02	3.38	12.66	5.28
Multi family	2.72	1.73	76	2.63	1.62	72	2.57	1.61	73	2.12	1.60	1.90	1.62
Nonfarm Nonresidential	26.85	10.34	92	28.88	11.56	94	27.59	11.21	92	29.09	11.98	29.55	12.28
RE Loans Secured by Farmland	0.32	0.23	75	0.36	0.32	72	0.30	0.28	71	0.35	0.32	0.38	0.34

Percent Composition of Assets

BHCPR page 7 details the percentage composition of a bank holding company's assets. The top portion of this report page presents asset balances as a percentage of consolidated assets. Components of the investment securities and real estate loan portfolios as percentages of consolidated assets are displayed in the memoranda section.

Percent of Total Assets

Real Estate Loans (Percent of Total Assets)

Loans secured by real estate, including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties, divided by total assets.

Commercial and Industrial Loans (Percent of Total Assets)

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total assets.

Loans to Individuals (Percent of Total Assets)

Loans to individuals for household, family, and other personal expenditures divided by total assets.

Loans to Depository Institutions (Percent of Total Assets)

Loans to U.S. and foreign banks and other depository institutions divided by total assets.

Agricultural Loans (Percent of Total Assets)

Agricultural loans divided by total assets.

Other Loans and Leases (Percent of Total Assets)

Loans to foreign governments and official institutions, loans to non-

depository financial institutions, loans for purchasing or carrying securities, all other loans (excluding consumer loans), and lease financing receivables divided by total assets.

Net Loans and Leases (Percent of Total Assets)

Loans and leases net of unearned income, and the allowance for loan and lease losses divided by total assets.

Securities over 1 Year (Percent of Total Assets)

Debt securities with a remaining maturity of more than one year divided by total assets.

Mutual Funds and Equity Securities (Percent of Total Assets)

Investments in mutual funds and equity securities divided by total assets.

Subtotal (Percent of Total Assets)

The sum of net loans and lease financing receivables, debt securities with a remaining maturity over one year, and investments in mutual funds and equity securities divided by total assets.

Interest-Bearing Bank Balances (Percent of Total Assets)

Interest-bearing bank balances divided by total assets.

Federal Funds Sold and Reverse Repos (Percent of Total Assets)

Federal funds sold and securities purchased under agreements to resell divided by total assets.

Debt Securities with Maturity of 1 Year or Less (Percent of Total Assets)

Debt securities with a remaining maturity of one year or less divided by total assets.

Trading Assets (Percent of Total Assets)

Assets held in trading accounts divided by total assets.

Total Earning Assets (Percent of Total Assets)

The sum of interest bearing balances due from depository institutions, investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income, and the allowance for loan and lease losses), and trading assets divided by total assets.

Non-Interest-Bearing Cash and Balances Due from Depository Institutions (Percent of Total Assets)

The sum of non-interest-bearing balances due from depository institutions and currency and coin divided by total assets.

Other Real Estate Owned (Percent of Total Assets)

Other real estate owned divided by total assets.

All Other Assets (Percent of Total Assets)

The sum of premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets divided by total assets.

Memoranda

Short-Term Investments (Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, divided by total assets.

U.S. Treasury Securities
(Percent of Total Assets)

The sum of the amortized cost of held-to-maturity U.S. Treasury securities and the fair value of available-for-sale U.S. Treasury securities divided by total assets.

U.S. Agency Securities excluding Mortgage-Backed Securities
(Percent of Total Assets)

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed securities divided by total assets. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Municipal Securities
(Percent of Total Assets)

Obligations of state and political subdivisions in the United States divided by total assets.

Mortgage-Backed Securities
(Percent of Total Assets)

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities, divided by total assets. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities
(Percent of Total Assets)

The amount of asset-backed securities, other than mortgage-backed securities, divided by total assets. The BHCPR includes data for this item

only for report dates after December 31, 2000.

Other Debt Securities
(Percent of Total Assets)

The sum of all other debt securities divided by total assets.

Loans Held-For-Sale
(Percent of Total Assets)

Total loans held-for-sale divided by total assets.

Loans Not Held-For-Sale
(Percent of Total Assets)

Total loans and leases not held for sale, net of unearned income (schedule HC, line item 4.b.), divided by total assets.

Real Estate Loans Secured by 1-4 Family
(Percent of Total Assets)

Revolving and permanent loans secured by one- to four-family residential properties divided by total assets.

Revolving
(Percent of Total Assets)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total assets.

Closed-End, Secured by First Liens
(Percent of Total Assets)

Permanent loans secured by first liens on one- to four-family residential properties divided by total assets.

Closed-End, Secured by Junior Liens
(Percent of Total Assets)

Permanent loans secured by junior

(other than the first) liens on one- to four-family residential properties divided by total assets.

Commercial Real Estate Loans
(Percent of Total Assets)

Loans secured by real estate including construction, land development and other land loans, and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total assets.

Construction and Land Development
(Percent of Total Assets)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total assets.

Multifamily
(Percent of Total Assets)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total assets.

Nonfarm Nonresidential
(Percent of Total Assets)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total assets.

Real Estate Loans Secured by Farmland
(Percent of Total Assets)

Loans secured by farmland and improvements thereon divided by total assets.

	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY		
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT
LOAN MIX, % OF GROSS LOANS & LEASES:															
Real Estate Loans	68.18	57.65	64	70.58	56.17	72	68.64	55.26	67	71.48	57.39	72.16	59.49	72.16	59.49
RE Loans Secured by 1-4 Family	18.17	29.33	28	17.57	25.65	30	17.88	25.96	30	16.93	25.51	15.95	25.20	15.95	25.20
Revolving	6.16	6.24	55	6.02	6.74	54	6.07	6.46	54	6.05	6.91	5.64	6.85	5.64	6.85
Closed-End	12.01	22.44	26	11.55	18.19	27	11.80	18.80	28	10.89	17.92	10.31	17.81	10.31	17.81
Commercial Real Estate Loans	49.56	24.04	88	52.51	27.55	87	50.34	26.20	90	54.06	28.90	55.73	30.65	55.73	30.65
Construction and Land Dev	6.97	3.07	84	8.85	4.65	84	7.55	3.92	83	11.05	5.54	15.99	8.02	15.99	8.02
1-4 Fam	1.10	0.51	80	1.11	0.82	69	0.95	0.71	71	1.28	1.11	2.24	1.79	1.11	2.24
Other	5.88	2.49	87	7.74	3.71	84	6.60	3.10	87	9.77	4.31	13.75	5.97	13.75	5.97
Multi family	3.92	3.00	70	3.65	2.75	69	3.65	2.73	69	2.92	2.64	2.40	2.58	2.64	2.40
Nonfarm Nonresidential	38.66	17.35	93	40.01	18.88	94	39.14	18.27	94	40.09	19.36	37.34	18.99	40.09	19.36
Owner-Occupied	20.34	6.31	96	21.93	8.25	97	20.96	7.91	97	21.47	8.37	20.75	7.43	21.47	8.37
Other	18.33	10.10	84	18.08	10.44	83	18.18	10.12	83	18.62	10.73	16.59	10.56	18.62	10.73
RE Loans Secured by Farmland	0.46	0.42	75	0.50	0.56	72	0.43	0.50	71	0.49	0.55	0.48	0.54	0.49	0.55
Loans to Dep Inst & Oth Bank Accept	0.19	0.20	79	0.20	0.23	77	0.25	0.33	77	0.22	0.17	0.13	0.10	0.22	0.17
Commercial and Industrial Loans	25.88	19.03	73	23.81	19.51	70	25.60	20.12	70	22.81	19.83	22.58	19.90	22.81	19.83
Loans to Individuals	1.44	8.35	28	1.49	10.58	19	1.48	10.37	21	1.55	9.83	1.70	9.03	1.55	9.83
Credit Card Loans	0.37	2.21	55	0.38	3.05	50	0.42	3.15	52	0.38	2.54	0.31	1.52	0.38	2.54
Agricultural Loans	0.57	0.21	80	0.53	0.27	77	0.58	0.26	78	0.52	0.28	0.48	0.27	0.52	0.28
Other Loans and Leases	3.74	8.01	39	3.40	6.80	36	3.45	7.18	38	3.42	6.79	2.95	6.22	3.42	6.79
LOAN & LEASE % OF TOTAL RISK BASED CAPITAL:															
Real Estate Loans	349.17	317.79	53	340.45	326.90	48	330.50	314.64	48	359.50	335.20	428.04	382.85	428.04	382.85
RE Loans Secured by 1-4 Family	93.03	148.81	28	84.78	144.62	27	86.07	144.06	26	85.17	144.87	94.62	157.38	85.17	144.87
Revolving	31.54	35.92	50	29.06	38.36	41	29.23	37.59	42	30.41	39.79	33.45	41.64	30.41	39.79
Closed-End	61.49	110.53	25	55.71	104.41	27	56.84	104.18	27	54.75	104.21	61.17	114.88	54.75	104.21
Commercial Real Estate Loans	253.81	155.10	77	253.28	166.58	69	242.37	156.55	72	271.88	175.43	330.58	202.60	271.88	175.43
Construction and Land Dev	35.71	20.09	78	42.70	27.32	72	36.33	22.50	75	55.57	32.86	94.87	52.43	55.57	32.86
1-4 Fam	5.61	3.43	72	5.37	4.77	61	4.55	3.90	62	6.46	6.55	13.31	11.80	6.46	6.55
Other	30.10	15.96	81	37.33	21.77	79	31.78	17.91	81	49.11	25.52	81.56	38.97	49.11	25.52
Multi family	20.08	15.99	68	17.59	15.98	58	17.59	15.08	60	14.68	15.62	14.21	16.96	14.68	15.62
Nonfarm Nonresidential	198.01	112.65	80	192.99	115.84	75	188.45	111.45	77	201.62	120.14	221.50	125.99	201.62	120.14
Owner Occupied	104.15	49.08	93	105.77	49.66	88	100.94	47.85	85	107.96	50.76	123.08	49.40	107.96	50.76
Other	93.86	63.02	72	87.22	64.53	68	87.52	62.50	70	93.66	67.78	98.42	72.96	93.66	67.78
RE Loans Secured by Farmland	2.33	2.99	70	2.39	3.32	68	2.07	2.93	71	2.46	3.29	2.85	3.63	2.46	3.29
Loans to Dep Inst & Oth Bank Accept	0.96	1.58	74	0.96	1.01	77	1.22	1.59	72	1.10	0.75	0.77	0.53	1.10	0.75
Commercial and Industrial Loans	132.52	119.40	56	114.83	108.60	56	123.26	111.70	60	114.73	112.92	133.94	119.15	114.73	112.92
Loans to Individuals	7.39	54.53	24	7.17	59.00	22	7.13	59.59	22	7.79	55.92	10.09	53.44	7.79	55.92
Credit Card Loans	1.89	14.44	49	1.83	15.44	48	2.03	16.44	51	1.90	13.15	1.85	8.40	1.90	13.15
Agricultural Loans	2.93	1.45	76	2.55	1.47	77	2.78	1.40	77	2.61	1.58	2.86	1.69	2.61	1.58
Other Loans and Leases	19.16	36.73	30	16.41	32.99	31	16.60	34.95	27	17.21	33.63	17.47	32.67	17.21	33.63
SUPPLEMENTAL:															
Non-Owner Occ CRE Lns / Gr Lns	29.89	17.26	82	31.37	19.52	83	30.10	18.55	83	33.36	20.67	35.93	22.51	33.36	20.67
Non-Owner Occ CRE Lns / T RBC	153.08	107.44	73	151.34	117.47	61	144.94	109.18	65	167.77	125.09	213.10	151.30	167.77	125.09
Construction & Land Dev Lns / T RBC	35.71	20.09	78	42.70	27.32	72	36.33	22.50	75	55.57	32.86	94.87	52.43	55.57	32.86
T CRE Loans / T RBC	257.24	159.08	77	257.11	170.45	69	245.88	160.62	71	275.73	179.03	336.18	207.13	275.73	179.03

Loan Mix and Analysis of Concentrations of Credit

BHCPR page 7A details the percentage composition of a bank holding company's loan portfolio. The top portion, Loan Mix, presents various loan balances as a percentage of gross loans and leases (total loans and leases, net of unearned income). The section on Loans and Leases, Percent of Total Risk Based Capital, presents the same loan balances as above, but as a percentage of total risk based capital. The last section, Supplemental, presents non-owner occupied commercial real estate loans, construction and land development loans, and total commercial real estate loans as a percentage of total risk based capital.

Loan Mix, Percent of Gross Loans and Leases

Real Estate Loans (Percent of Gross Loans and Leases)

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Real Estate Loans Secured by 1-4 Family (Percent of Gross Loans and Leases)

Revolving and permanent loans secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

Revolving (Percent of Gross Loans and Leases)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

Closed-End (Percent of Gross Loans and Leases)

Permanent loans secured by liens

(first and junior) on one- to four-family residential properties divided by total loans and leases, net of unearned income.

Commercial Real Estate Loans (Percent of Gross Loans and Leases)

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Construction and Land Development (Percent of Gross Loans and Leases)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total loans and leases, net of unearned income.

1-4 Family (Percent of Gross Loans & Leases)

Construction, land development, and other land loans in domestic offices for 1-4 family residential construction divided by total loans and leases, net of unearned income.

Other (Percent of Gross Loans & Leases)

Construction, land development, and other land loans in domestic offices for other construction loans and all land development and other land loans divided by total loans and leases, net of unearned income.

Multifamily (Percent of Gross Loans and Leases)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total loans and leases, net of unearned income.

Nonfarm Nonresidential (Percent of Gross Loans and Leases)

Real estate loans secured by business and industrial properties, hotels,

motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total loans and leases, net of unearned income.

Owner-Occupied (Percent of Gross Loans & Leases)

Nonfarm nonresidential property loans secured by owner-occupied properties divided by total loans and leases, net of unearned income.

Other (Percent of Gross Loans & Leases)

Nonfarm nonresidential property loans secured by other nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Real Estate Loans Secured by Farmland (Percent of Gross Loans and Leases)

Loans secured by farmland and improvements thereon divided by total loans and leases, net of unearned income.

Loans to Depository Institutions (Percent of Gross Loans and Leases)

Loans to all financial institutions (U.S. and non-U.S. addressees) divided by total loans and leases, net of unearned income.

Commercial and Industrial Loans (Percent of Gross Loans and Leases)

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total loans and leases, net of unearned income.

Loans to Individuals (Percent of Gross Loans and Leases)

Loans to individuals for household,

family, and other personal expenditures divided by total loans and leases, net of unearned income.

Credit Card Loans
(Percent of Gross Loans and Leases)

Loans to individuals arising from bank credit cards divided by total loans and leases, net of unearned income. Prior to March 31, 2001, this item also included loans related to check credit plans.

Agricultural Loans
(Percent of Gross Loans and Leases)

Loans to finance agricultural production and other loans to farmers divided by total loans and leases, net of unearned income.

Other Loans and Leases
(Percent of Gross Loans and Leases)

Loans to foreign governments and official institutions, loans to nondepository financial institutions, loans for purchasing or carrying securities, all other loans (excluding consumer loans), and lease financing receivables divided by total loans and leases, net of unearned income.

Loans & Leases, Percent of Total Risk Based Capital

Real Estate Loans
(Percent of Total Risk Based Capital)

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by total risk based capital.

Real Estate Loans Secured by 1–4 Family
(Percent of Total Risk Based Capital)

Revolving and permanent loans secured by one- to four-family residential properties divided by total risk based capital.

Revolving
(Percent of Total Risk Based Capital)

Revolving open-end lines of credit

secured by one- to four-family residential properties divided by total risk based capital.

Closed-End
(Percent of Total Risk Based Capital)

Permanent loans secured by liens (first and junior) on one- to four-family residential properties divided by total risk based capital.

Commercial Real Estate Loans
(Percent of Total Risk Based Capital)

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total risk based capital.

Construction and Land Development
(Percent of Total Risk Based Capital)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total risk based capital.

1–4 Family
(Percent of Total Risk Based Capital)

Construction, land development, and other land loans in domestic offices for 1–4 family residential construction divided by total risk based capital.

Other
(Percent of Total Risk Based Capital)

Construction, land development, and other land loans in domestic offices for other construction loans and all land development and other land loans divided by total risk based capital.

Multifamily
(Percent of Total Risk Based Capital)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total risk based capital.

Nonfarm Nonresidential
(Percent of Total Risk Based Capital)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, “homes” for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total risk based capital.

Owner-Occupied
(Percent of Total Risk Based Capital)

Nonfarm nonresidential property loans secured by owner-occupied properties divided by total risk based capital.

Other
(Percent of Total Risk Based Capital)

Nonfarm nonresidential property loans secured by other nonfarm nonresidential properties divided by total risk based capital.

Real Estate Loans Secured by Farmland
(Percent of Total Risk Based Capital)

Loans secured by farmland and improvements thereon divided by total risk based capital.

Loans to Depository Institutions
(Percent of Total Risk Based Capital)

Loans to all financial institutions (U.S. and non-U.S. addresses) divided by total risk based capital.

Commercial and Industrial Loans
(Percent of Total Risk Based Capital)

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total risk based capital.

Loans to Individuals
(Percent of Total Risk Based Capital)

Loans to individuals for household, family, and other personal expen-

ditures divided by total risk based capital.

Credit Card Loans
(Percent of Total Risk Based Capital)

Loans to individuals arising from bank credit cards divided by total risk based capital. Prior to March 31, 2001, this item also included loans related to check credit plans.

Agricultural Loans
(Percent of Total Risk Based Capital)

Loans to finance agricultural production and other loans to farmers divided by total risk based capital

Other Loans and Leases
(Percent of Total Risk Based Capital)

Loans to foreign governments and official institutions, loans to nondepository financial institutions, loans for purchasing or carrying securities, all other loans (excluding consumer loans), and lease financing receivables divided by total risk based capital.

Supplemental:

*Non-owner Occupied
Commercial Real Estate Loans*
(Percent of Gross Loans)

Loans secured by real estate for constructions, land development and other land loans, loans secured by multifamily residential properties, other nonfarm nonresidential properties, and loans not secured by real estate for construction and land development activities divided by total loans and leases.

*Non-owner Occupied
Commercial Real Estate Loans*
(Percent of Total Risk Based Capital)

Loans secured by real estate for construction, land development and other land loans, loans secured by multifamily residential properties, other nonfarm nonresidential properties, and loans not secured by real estate for construction and land development activities divided by total risk based capital.

Construction and Land Development
(Percent of Total Risk Based Capital)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total risk based capital.

Total Commercial Real Estate Loans
(Percent of Total Risk Based Capital)

Loans secured by real estate for construction, land development and other land loans, loans secured by multifamily residential properties, loans secured by total nonfarm nonresidential properties, and loans not secured by real estate for construction and land development activities divided by total risk based capital.

PERCENT OF TOTAL ASSETS	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			
	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	
Short-Term Investments	19.79	9.40	83	16.30	11.29	72	18.36	10.02	80	15.69	10.19	6.85	9.62
Liquid Assets	20.68	25.57	43	16.97	26.84	22	19.48	26.81	32	15.88	25.95	7.12	24.18
Investment Securities	7.38	21.19	13	9.57	20.31	8	7.60	20.93	5	9.89	20.42	8.85	19.11
Net Loans and Leases	67.63	57.34	73	69.78	56.84	80	68.50	57.64	76	69.74	57.51	76.13	59.71
Net Lns, Ls & Stdbly Ltrs of Credit	69.60	59.29	70	71.91	59.21	80	70.53	60.00	74	71.91	60.00	78.58	62.43
Core Deposits	74.83	55.80	89	73.52	54.46	90	74.36	56.26	87	72.49	53.59	72.25	50.90
Noncore Funding	9.84	24.62	12	9.90	27.84	6	9.38	26.26	7	11.11	29.02	12.81	32.76
Time Deposits of \$100K or More	3.15	6.39	29	3.88	6.42	31	3.35	6.23	32	4.37	6.69	6.10	7.50
Foreign Deposits	2.82	1.02	84	2.80	1.81	76	2.96	1.65	80	3.24	1.96	3.28	2.14
Fed Funds Purchased and Repos	1.42	3.04	43	1.23	4.02	30	1.14	3.73	30	1.42	4.09	1.54	4.43
Secured Fed Funds Purchased	0.00	0.00	48	0.00	0.00	49	0.00	0.00	48	0.00	0.00	0.00	0.00
Net Fed Funds Purchased (Sold)	1.27	2.09	51	0.99	2.67	38	0.95	2.28	42	1.16	2.58	1.38	3.36
Commercial Paper	0.00	0.09	82	0.03	0.11	80	0.01	0.11	80	0.01	0.12	0.00	0.12
Oth Borrowings W/Rem Mat 1 Yr or Less	0.26	2.42	29	0.77	2.44	34	0.83	2.68	33	0.33	2.53	0.37	3.36
Earning Assets Repr in 1 Year	56.96	39.63	84	53.81	42.34	80	55.72	41.57	84	53.54	42.48	49.66	42.90
Int-Bearing Liab Repr in 1 Year	7.37	13.50	26	8.55	13.91	33	7.91	13.33	32	9.84	14.97	12.73	19.48
Long-Term Debt Repr in 1 Year	0.14	1.22	52	0.15	1.83	43	0.14	1.62	46	0.65	2.03	0.64	1.96
Net Assets Reprceable in 1 Year	49.45	22.87	92	45.12	24.90	90	47.67	24.89	91	43.06	23.91	36.28	20.25
OTHER LIQUIDITY AND FUNDING RATIOS:													
Net Noncore Funding Dependence	-14.17	19.44	5	-8.77	22.58	5	-12.61	19.68	4	-6.24	25.33	7.44	30.25
Net ST Noncore Funding Dependence	-18.43	3.90	10	-11.47	3.64	18	-15.66	4.10	8	-9.60	6.24	4.19	10.25
Short-Term Inv/ST Noncore Funding	289.04	84.18	89	205.75	83.95	86	254.94	73.84	92	181.56	65.99	67.10	55.51
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.44	18.71	60	10.90	18.59	41	15.25	20.37	50	8.60	15.49	-3.33	8.18
Net Loans and Leases/Total Deposits	83.70	88.78	42	87.00	87.70	48	84.91	87.57	45	86.95	88.15	93.05	89.66
Net Loans and Leases/Core Deposits	90.38	117.66	34	94.91	116.05	36	92.12	113.48	38	96.21	120.14	105.38	140.58
Held-To-Mat Sec Appr (Depr)/T1 Cap	-0.89	1.31	4	-0.98	0.63	6	-1.12	0.94	4	-0.82	0.28	-0.67	0.11
Avail-For-Sale Sec Appr (Depr)/T1 Cap	-12.75	4.17	1	-11.49	3.42	1	-12.51	3.77	1	-11.55	2.05	-13.62	0.97
Struct Notes Appr (Depr)/T1 Cap	N/A	-0.02	N/A	N/A	0.01	N/A	N/A	-0.17	N/A	N/A	-0.03	N/A	-0.02
PERCENT OF INVESTMENT SECURITIES:													
Held-To-Maturity Securities	19.62	9.77	78	16.88	5.88	83	20.00	6.59	83	16.66	5.23	19.22	5.36
Available-For-Sale Securities	80.38	90.23	21	83.12	94.12	16	80.00	93.41	16	83.34	94.77	80.78	94.64
U.S. Treasury Securities	0.12	3.33	40	14.37	5.10	83	0.11	3.64	38	13.98	4.71	0.58	3.48
U.S. Agency Securities (excl MBS)	34.00	7.26	91	24.43	10.59	77	32.66	10.14	90	21.33	11.25	22.47	10.28
Municipal Securities	16.47	5.56	89	14.01	7.06	79	16.61	6.79	83	14.22	6.92	18.30	6.77
Mortgage-Backed Securities	13.07	64.76	5	12.99	57.68	12	14.25	61.60	8	11.98	57.24	9.27	59.41
Asset-Backed Securities	30.33	3.28	96	28.66	3.60	95	30.24	3.48	97	31.19	3.48	38.31	3.88
Other Debt Securities	0.62	5.53	35	2.21	6.61	52	2.11	6.85	49	0.46	6.80	0.54	5.17
Mutual Funds and Equity Securities	5.40	0.95	89	3.33	1.15	84	4.02	1.07	90	6.85	1.15	10.53	1.42
Debt Securities 1 Year or Less	64.68	16.10	97	66.58	18.83	97	64.19	16.71	97	64.70	17.10	59.92	16.99
Debt Securities 1 To 5 Years	12.80	25.16	38	14.13	24.21	37	15.01	24.69	43	12.94	27.34	12.74	23.78
Debt Securities Over 5 Years	13.60	54.44	11	11.60	51.42	11	13.71	54.15	8	11.66	50.65	13.05	52.85
Pledged Securities	31.83	40.51	42	28.31	48.47	23	37.00	47.10	39	32.15	50.95	38.81	54.10
Structured Notes, Fair Value	0.00	0.18	37	0.00	0.37	36	0.00	0.39	35	0.00	0.47	0.00	0.31
PERCENT CHANGE FROM PRIOR LIKE QTR:													
Short-Term Investments	26.26	-5.40	84	9.16	14.03	48	21.85	15.73	66	128.49	23.67	-32.90	57.43
Investment Securities	-19.82	4.10	15	15.12	13.43	60	-19.97	8.59	7	11.52	8.31	-7.25	15.57
Core Deposits	5.86	11.60	35	0.00	11.88	12	6.83	16.80	39	0.12	8.88	9.14	14.25
Noncore Funding	3.35	-5.94	71	-16.88	-5.66	28	-12.10	-5.68	37	-13.47	-7.84	-44.63	-17.01

Liquidity and Funding

BHCPR page 8 presents liquidity and funding ratios on a consolidated basis. These relate to growth rates of selected asset and liability categories from the prior year's like quarter, the composition of investment securities, the maturity distribution within the BHC's investment portfolio, and the extent of appreciation or depreciation of held-to-maturity and available-for-sale investment securities, U.S. agency and corporation obligations, and structured notes.

Percent of Total Assets

Short-Term Investments (Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, and debt securities with a remaining maturity of one year or less, divided by total assets.

Liquid Assets (Percent of Total Assets)

The sum of cash and balances due from depository institutions, U.S. Treasury securities, obligations of other U.S. government agencies and corporations, trading assets, and federal funds sold and securities purchased under agreements to resell divided by total assets.

Investment Securities (Percent of Total Assets)

The sum of the amortized cost of held-to-maturity debt securities and the fair value of available-for-sale debt and equity securities divided by total assets.

Net Loans and Leases (Percent of Total Assets)

Loans and lease financing receivables net of unearned income and the allowance for loan and lease losses divided by total assets.

Net Loans and Leases Plus Standby Letters of Credit (Percent of Total Assets)

Loans and lease financing receivables net of unearned income and the allowance for loan and lease losses plus standby letters of credit divided by total assets.

Core Deposits (Percent of Total Assets)

The sum of demand deposits, NOW, ATS, and transaction accounts, time deposits (excluding brokered deposits) with balances under \$100,000, money market deposit accounts, other savings accounts, and other non-interest-bearing deposit balances divided by total assets.

Noncore Funding (Percent of Total Assets)

The sum of time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000 divided by total assets.

Time Deposits of \$100,000 or More (Percent of Total Assets)

Time deposits of \$100,000 or more divided by total assets.

Foreign Deposits (Percent of Total Assets)

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by total assets.

Federal Funds Purchased and Repos (Percent of Total Assets)

Federal funds purchased and securities sold under agreements to repurchase divided by total assets.

Secured Federal Funds Purchased (Percent of Total Assets)

The amount of "federal funds purchased in domestic offices" that are secured divided by total assets.

Net Federal Funds Purchased (Sold) (Percent of Total Assets)

The difference between federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (a liability item) and federal funds sold and securities purchased under agreements to resell in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (an asset item) divided by total assets.

Commercial Paper (Percent of Total Assets)

Commercial paper divided by total assets.

Other Borrowings with a Remaining Maturity of 1 Year or Less (Percent of Total Assets)

Other borrowings with a remaining maturity of one year or less divided by total assets.

Earning Assets Repriceable in 1 Year (Percent of Total Assets)

Earning assets that are repriceable within one year or mature within one year divided by total assets.

Interest-Bearing Liabilities Repriceable in 1 Year (Percent of Total Assets)

Interest-bearing deposit liabilities that reprice within one year or mature within one year divided by total assets.

Long-Term Debt Repriceable in 1 Year (Percent of Total Assets)

Long-term debt (other borrowed

money with a remaining maturity of more than one year, or subordinated notes and debentures) that has a repricing frequency of less than one year divided by total assets.

*Net Assets Repriceable in 1 Year
(Percent of Total Assets)*

The difference between earning assets that are repriceable or that mature within one year and the sum of interest-bearing deposit liabilities that reprice or mature within one year and long-term debt that reprices within one year divided by total assets.

Other Liquidity and Funding Ratios

Net Noncore Funding Dependence

The difference between noncore funding and short-term investments divided by long-term assets. (See the definitions of noncore funding, short-term investments, and long term assets on page 3-6.)

*Net Short-Term Noncore Funding
Dependence*

The difference between short-term noncore funding and short-term investments divided by long-term assets. (Note: See the definitions of short-term noncore funding, short-term investments, and long-term assets on page 3-6.)

*Short-Term Investments/
Short-term Noncore Funding*

Short-term investments divided by short-term noncore funding. (Note: See the definitions of short-term investments and short-term noncore funding on page 3-6.)

*Liquid Assets Less Short-term Noncore
Funding/Nonliquid Assets*

Liquid assets (the sum of cash and balances due from depository institutions, trading assets, federal funds sold and securities purchased under agreements to resell, and U.S.

Treasury securities and obligations of other U.S. government agencies and corporations) less short-term noncore funding (as defined on page 3-6) divided by total assets less liquid assets.

Net Loans and Leases/Total Deposits

Loans and lease financing receivables, net of unearned income and allowance for losses divided by total deposits.

Net Loans and Leases/Core Deposits

Loans and lease financing receivables, net of unearned income and allowance for losses, divided by core deposits.

*Held-to-Maturity Securities
Appreciation (Depreciation)/
Tier 1 Capital*

The difference between the fair value and the amortized cost of held-to-maturity securities divided by tier 1 capital.

*Available-for-Sale Securities
Appreciation (Depreciation)/
Tier 1 Capital*

The difference between the fair value and the amortized cost of available-for-sale securities divided by tier 1 capital.

*Structured Notes Appreciation
(Depreciation)/Tier 1 Capital*

The difference between the fair value and the amortized cost of structured notes divided by tier 1 capital.

Percent of Investment Securities

*Held-to-Maturity Securities
(Percent of Investment Securities)*

The amortized cost of debt securities, which the bank holding company has the positive intent and ability to hold to maturity, divided by total investment securities.

*Available-for-Sale Securities
(Percent of Investment Securities)*

The fair value of equity and debt securities, available-for-sale divided by total investment securities.

*U.S. Treasury Securities
(Percent of Investment Securities)*

The amount of U.S. Treasury securities (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities) divided by total investment securities.

*U.S. Agency Securities excluding
Mortgage-Backed Securities
(Percent of Investment Securities)*

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed securities, (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities) divided by total investment securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

*Municipal Securities
(Percent of Investment Securities)*

Obligations of states and political subdivisions in the United States (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities) divided by total investment securities.

*Mortgage-Backed Securities
(Percent of Investment Securities)*

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities), divided by total investment securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities
(Percent of Investment Securities)

The amount of asset-backed securities (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities), other than mortgage-backed securities, divided by total investment securities. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities
(Percent of Investment Securities)

Other debt securities (the sum of the amortized cost of held-to-maturity securities and the fair value of available-for-sale securities) divided by total investment securities.

Mutual Funds and Equity Securities
(Percent of Investment Securities)

The fair value of investments in

mutual funds and equity securities divided by total investment securities.

Debt Securities 1 Year or Less
(Percent of Investment Securities)

Debt securities with a remaining maturity of one year or less divided by total investment securities.

Debt Securities 1 to 5 Years
(Percent of Investment Securities)

Debt securities with a remaining maturity of over one to five years divided by total investment securities.

Debt Securities over 5 Years
(Percent of Investment Securities)

Debt securities with a remaining maturity over five years divided by total investment securities.

Pledged Securities
(Percent of Investment Securities)

Pledged securities divided by total investment securities.

Structured Notes, Fair Value
(Percent of Investment Securities)

The fair value of structured notes divided by total investment securities.

**Percent Change from
Prior Like Quarter**

This section presents the percentage change (from the previous like quarter) of short-term investments, investment securities, core deposits, and noncore funding. (See the description of Growth Rates on page 2-3.)

(\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Loan Commitments	13,400,548	11,918,178	12,541,278	11,509,212	11,610,156
Commit: Secured Commercial RE Loans	2,150,299	1,335,317	1,610,059	1,285,066	1,512,999
Commit: Unsecured Real Estate Lns	169,514	143,565	129,501	109,635	165,423
Credit Card Lines	1,106,573	1,052,208	1,093,611	1,000,750	1,010,623
Securities Underwriting	0	0	0	0	0
Standby Letters of Credit	1,049,952	1,091,893	1,080,284	1,107,111	1,254,274
Commercial & Similar Ltrs of Credit	155,305	123,840	134,462	46,627	30,179
Securities Lent	0	0	0	0	0
Cr Deriv - notional amt (BHC as guarantor)	0	301	0	301	301
Cr Deriv - notional amt (BHC as Beneficiary)	1,159,686	1,159,686	1,159,686	1,159,686	0
Cr Deriv Cntrcts w/Purch Cr Pr-Investment gr	0	0	0	0	0
Cr Deriv Cntrcts w/Purch Cr Pr-Subinvest gr	0	0	0	0	0
DERIVATIVE CONTRACTS:					
Interest Rate Futures & Forward Contr	205,774	5,988,899	179,942	9,706,055	4,555,529
Written Options Contracts (Int Rate)	420,306	212,206	281,174	266,997	185,568
Purchased Options Contracts (Int Rate)	136,493	2,400,216	1,831,960	3,220,732	264,393
Interest Rate Swaps	2,460,402	2,913,345	2,940,072	3,650,245	4,625,944
Futures and Forward Foreign Exchange	182,407	213,435	239,118	165,203	118,536
Written Options Contr (Foreign Exch)	0	0	0	0	2,400
Purchased Options Contr (Foreign Exch)	0	0	0	0	2,400
Foreign Exchange Rate Swaps	0	0	0	0	0
Commodity & Other Futures & Forw Contr	0	0	0	0	0
Written Options Contr (Comm & Other)	0	0	0	0	0
Purchased Options Contr (Comm & Other)	0	0	0	0	0
Commodity & Other Swaps	0	0	0	0	125,895
PERCENT OF TOTAL ASSETS					
	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01	BHC PEER 01
Loan Commitments	25.09 23.39 60	23.20 26.59 50	23.60 26.72 50	22.55 24.61	22.70 25.34
Standby Letters of Credit	1.97 1.51 62	2.13 2.08 56	2.03 2.04 59	2.17 2.31	2.45 2.49
Commercial & Similar Letters of Credit	0.29 0.06 92	0.24 0.08 86	0.25 0.08 87	0.09 0.08	0.06 0.07
Securities Lent	0.00 0.35 40	0.00 0.88 38	0.00 0.63 38	0.00 0.84	0.00 0.85
Cr Deriv - notional amt (BHC as gtr)	0.00 0.15 34	0.00 2.49 61	0.00 2.62 30	0.00 2.54	0.00 2.55
Cr Deriv - notional amt (BHC as bene)	2.17 0.31 89	2.26 2.70 88	2.18 2.86 88	2.27 2.75	0.00 2.68
Cr Deriv Cntrcts w/Purch Cr Pr-Inv	0.00 0.62 37	0.00 1.13 36	0.00 1.24 35	0.00 1.20	0.00 1.75
Cr Deriv Cntrcts w/Purch Cr Pr-Subinv	0.00 0.34 39	0.00 1.14 39	0.00 1.14 39	0.00 1.11	0.00 0.86
Derivative Contracts	6.37 48.15 25	22.83 113.28 51	10.30 112.57 38	33.33 106.16	19.32 85.56
Interest Rate Contracts	6.03 34.14 26	22.42 85.08 61	9.85 85.56 40	33.00 81.18	18.83 65.75
Interest Rate Futures & Forward Contr	0.39 7.36 41	11.66 13.74 76	0.34 13.52 36	19.02 13.85	8.91 9.80
Written Options Contr (Int Rate)	0.79 2.53 50	0.41 5.45 38	0.53 4.40 43	0.52 5.08	0.36 4.88
Purchased Options Contr (Int Rate)	0.26 1.58 56	4.67 5.33 80	3.45 4.16 76	6.31 5.03	0.52 4.66
Interest Rate Swaps	4.61 19.65 33	5.67 53.86 33	5.53 62.22 33	7.15 51.76	9.04 41.23
Foreign Exchange Contracts	0.34 9.13 48	0.42 18.87 48	0.45 19.05 47	0.32 17.41	0.24 13.12
Futures & Forward Foreign Exch Contr	0.34 5.63 52	0.42 11.57 50	0.45 11.41 49	0.32 10.24	0.23 8.44
Written Options Contr (Foreign Exch)	0.00 0.16 33	0.00 0.73 31	0.00 0.59 31	0.00 0.62	0.00 0.55
Purchased Options Contr (Foreign Ex)	0.00 0.17 34	0.00 0.76 30	0.00 0.58 31	0.00 0.62	0.00 0.53
Foreign Exchange Rate Swaps	0.00 0.73 35	0.00 3.12 33	0.00 3.99 33	0.00 2.25	0.00 1.44
Equity, Commodity, & Other Deriv Contr	0.00 2.41 25	0.00 3.21 24	0.00 3.38 23	0.00 2.77	0.25 2.60
Commodity & Other Fut & Forward Contr	0.00 0.18 41	0.00 0.33 39	0.00 0.27 40	0.00 0.32	0.00 0.24
Written Options Contr (Comm & Other)	0.00 0.63 32	0.00 1.32 29	0.00 1.28 29	0.00 1.16	0.00 0.94
Purchased Options Contr (Comm & Oth)	0.00 0.51 32	0.00 0.78 30	0.00 0.94 30	0.00 0.68	0.00 0.67
Commodity & Other Swaps	0.00 0.29 32	0.00 0.44 30	0.00 0.49 30	0.00 0.35	0.25 0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	36.20 46.35 50	32.21 56.23 37	33.86 57.17 36	29.93 50.58	27.77 50.09

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 contract and off-balance-sheet transactions. In addition, loan commitments as a percentage of average loans and leases are presented.

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.

Commitments to Fund Loans Secured by Commercial Real Estate

The unused portion of commitments to extend credit to finance commercial real estate, construction, and land development loans secured by real estate.

Commitments to Fund Real Estate Loans That are Unsecured

The unused portion of commitments to extend credit to finance commercial real estate, construction, and land development loans NOT secured by real estate.

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 unsold portion of the consolidated bank holding company's own takedown of securities underwriting transactions.

Standby Letters of Credit

Outstanding and unused financial

and performance 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.

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.)

NOTIONAL AMOUNT (\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Derivative Contracts	3,405,382	11,728,101	5,472,266	17,009,232	9,880,665
Interest Rate Contracts	3,222,975	11,514,666	5,233,148	16,844,029	9,631,434
Foreign Exchange Contracts	182,407	213,435	239,118	165,203	123,336
Equity, Comm, & Other Contracts	0	0	0	0	125,895
Derivatives Position					
Futures and Forwards	388,181	6,202,334	419,060	9,871,258	4,674,065
Written Options	420,306	212,206	281,174	266,997	187,968
Exchange-Traded	0	0	0	0	0
Over-the-Counter	420,306	212,206	281,174	266,997	187,968
Purchased Options	136,493	2,400,216	1,831,960	3,220,732	266,793
Exchange-Traded	0	2,200,000	1,700,000	3,015,000	0
Over-the-Counter	136,493	200,216	131,960	205,732	266,793
Swaps	2,460,402	2,913,345	2,940,072	3,650,245	4,751,839
Held for Trading	2,653,556	2,582,701	2,835,630	3,186,926	4,046,428
Interest Rate Contracts	2,471,149	2,369,266	2,596,512	3,021,723	3,800,379
Foreign Exchange Contracts	182,407	213,435	239,118	165,203	120,154
Equity, Comm, & Other Contracts	0	0	0	0	125,895
Non-Traded	751,826	9,145,400	2,636,636	13,822,306	5,834,237
Interest Rate Contracts	751,826	9,145,400	2,636,636	13,822,306	5,831,055
Foreign Exchange Contracts	0	0	0	0	3,182
Equity, Comm, & Other Contracts	0	0	0	0	0
Deriv Contr(excl Fut & FX LE 14 Days)	2,985,028	5,455,630	5,106,092	7,038,148	4,799,121
One Year or Less	836,784	3,322,958	2,664,002	4,663,373	719,785
Over 1 Year to 5 Years	1,196,381	1,382,716	1,427,758	1,604,492	3,218,729
Over 5 Years	951,863	749,956	1,014,332	770,283	860,607
Gross Negative Fair Value (Abs Value)	94,028	68,175	95,566	75,812	92,030
Gross Positive Fair Value	93,088	82,850	96,635	102,047	145,126
Held for Trading	85,158	63,792	85,933	67,916	83,454
Non-Traded	7,930	19,058	10,702	34,131	61,672
Curr Credit Exposure on RBC Deriv Contr	93,088	82,461	96,632	101,168	144,965
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
(Confidential prior to March 2001)					
90+ Days Past Due	0	0	0	0	0

Derivative Instruments

BHCPR page 10 provides the dollar amounts of derivative contracts, which are grouped according to underlying risk exposure (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other derivative contracts), financial technique used (futures, options, or swaps), and purpose (trading or hedging). Additional derivatives information includes the gross positive or negative fair values, current credit exposure of derivatives covered under the risk-based capital standards, maturity distribution, and past due derivative instruments at fair value.

Trading revenues generated from the four types of derivative instruments are provided on BHCPR page 4 (Non-interest Income and Expenses).

Derivative Contracts

The gross notional amount or par value of derivative contracts, which include interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

Interest Rate Contracts

The gross notional amount or par value of interest rate derivative contracts held for trading or for purposes other than trading.

Foreign Exchange Contracts

The gross notional amount or par value of foreign exchange derivative contracts held for trading or for purposes other than trading.

Equity, Commodity, and Other Derivative Contracts

The gross notional amount or par value of equity, commodity and other derivative contracts held for trading or for purposes other than trading.

Derivatives Position

Futures and Forwards

The gross notional amount of futures

and forwards contracts for interest rate, foreign exchange, equity derivative, and commodity and other contracts.

Written Options

The gross notional amount of exchange traded and over-the-counter written options contracts for interest rate, foreign exchange, equity derivative, and commodity and other contracts.

Exchange-Traded

The gross notional amount of exchange traded written options contracts.

Over-the-Counter

The gross notional amount of over-the-counter written options contracts.

Purchased Options

The gross notional amount of exchange traded and over-the-counter purchased options contracts for interest rate, foreign exchange, equity derivative, and commodity and other contracts.

Exchange-Traded

The gross notional amount of exchange traded purchased options contracts.

Over-the-Counter

The gross notional amount of over-the-counter purchased options contracts.

Swaps

The gross notional amount of swaps for interest rate, foreign exchange, equity derivative, and commodity and other contracts.

Held for Trading

The gross notional amount or par value of derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts,

and commodity and other contracts) that are held for trading purposes. Besides derivative instruments used in dealing and other trading activities, this line item covers activities in which the BHC acquires or takes derivatives positions for sale in the near term or with the intent to resell (or repurchase) in order to profit from short-term price movements, accommodate customers' needs, or hedge trading activities.

Interest Rate Contracts (Held for Trading)

The gross notional amount or par value of interest rate contracts held for trading, including single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

Foreign Exchange Contracts (Held for Trading)

The gross notional amount of foreign exchange contracts held for trading.

Equity, Commodity, and Other Derivative Contracts (Held for Trading)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading.

Non-Traded

The gross notional amount or par value of derivative contracts held for purposes other than trading, including interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

Interest Rate Contracts (Non-Traded)

The gross notional amount or par value of interest rate contracts held for purposes other than trading.

Foreign Exchange Contracts (Non-Traded)

The gross notional amount of foreign

exchange contracts held for purposes other than trading.

Equity, Commodity, and Other Derivative Contracts (Non-Traded)

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading.

Derivative Contracts (Excluding Futures and Foreign Exchange of 14 Days or Less)

The notional principal amounts of derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts.

One Year or Less

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) that have a remaining maturity of one year or less.

Over 1 Year to 5 Years

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years.

Over 5 Years

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over five years.

Gross Negative Fair Value (Absolute Value)

The total fair value of derivative contracts with negative fair values. (The absolute value is displayed for this item.)

Gross Positive Fair Value

The total fair value of derivative contracts with positive fair values.

Held for Trading (Gross Positive Fair Value)

The total fair value of derivative contracts held for trading that have a positive fair value.

Non-Traded (Gross Positive Fair Value)

The total fair value of derivatives contracts held for purposes other than trading that have a positive fair value.

Current Credit Exposure on Risk-Based Capital Derivative Contracts

The current credit exposure (or the sum of positive fair values) across all derivative contracts that are covered by the risk-based capital standards.

Credit Losses on Off-Balance-Sheet Derivative Contracts

The year-to-date credit losses incurred on derivative contracts regardless of whether the loss is charged directly to income (e.g., trading revenue) or the allowance for credit losses on derivatives.

Past Due Derivative Instruments

Fair Value:

30–89 Days Past Due

The fair value of all credit derivative contracts and all interest rate, foreign exchange rate, equity, and commodity and other derivative contracts on which a required payment by the BHCs counterparty is past due 30-89 days. This item is confidential prior to March 31, 2001.

90+ Days Past Due

The fair value of all credit derivative contracts and all interest rate, foreign exchange rate, equity, and commodity and other derivative contracts on which a required payment by the BHCs counterparty is past due for 90 days or more.

PERCENT OF NOTIONAL AMOUNT	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			
	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	
Interest Rate Contracts	94.64	86.13	55	98.18	86.04	68	95.63	84.64	60	99.03	87.69	97.48	89.28
Foreign Exchange Contracts	5.36	7.83	60	1.82	8.90	44	4.37	9.68	55	0.97	8.20	1.25	6.97
Equity, Comm, & Other Contracts	0.00	3.47	24	0.00	3.13	24	0.00	3.29	23	0.00	2.32	1.27	2.05
Futures and Forwards	11.40	24.89	34	52.88	24.42	84	7.66	24.97	24	58.03	25.32	47.31	19.21
Written Options	12.34	10.21	66	1.81	10.00	20	5.14	8.58	37	1.57	7.79	1.90	7.85
Exchange-Traded	0.00	0.22	38	0.00	0.47	36	0.00	0.31	37	0.00	0.33	0.00	0.26
Over-The-Counter	12.34	9.70	66	1.81	9.04	23	5.14	7.78	42	1.57	7.09	1.90	7.41
Purchased Options	4.01	4.39	58	20.47	4.67	95	33.48	4.67	95	18.94	4.47	2.70	5.07
Exchange-Traded	0.00	0.15	40	18.76	0.42	98	31.07	0.25	98	17.73	0.30	0.00	0.30
Over-The-Counter	4.01	3.94	60	1.71	3.82	45	2.41	3.96	45	1.21	3.76	2.70	4.52
Swaps	72.25	51.80	65	24.84	53.44	23	53.73	58.91	37	21.46	55.17	48.09	58.12
Held for Trading	77.92	44.41	60	22.02	51.10	33	51.82	50.23	44	18.74	51.40	40.95	47.50
Interest Rate Contracts	72.57	34.31	77	20.20	41.07	37	47.45	39.43	50	17.77	42.14	38.46	38.99
Foreign Exchange Contracts	5.36	3.75	75	1.82	4.58	55	4.37	4.83	68	0.97	4.24	1.22	3.58
Equity, Comm, & Other Contracts	0.00	1.17	35	0.00	1.31	31	0.00	1.52	32	0.00	1.09	1.27	1.05
Non-Traded	22.08	55.59	39	77.98	48.90	66	48.18	49.77	55	81.26	48.60	59.05	52.50
Interest Rate Contracts	22.08	47.14	44	77.98	42.80	76	48.18	35.88	62	81.26	42.56	59.01	47.64
Foreign Exchange Contracts	0.00	1.71	27	0.00	2.18	27	0.00	2.02	25	0.00	1.37	0.03	1.09
Equity, Comm, & Other Contracts	0.00	1.07	31	0.00	0.80	34	0.00	0.71	32	0.00	0.50	0.00	0.25
Deriv Contr (excl Fut & FX LE 14 Days)	87.66	79.86	56	46.52	78.55	12	93.31	79.86	72	41.38	82.32	48.57	83.30
One Year or Less	24.57	30.23	47	28.33	29.60	56	48.68	32.72	72	27.42	31.49	7.28	29.75
Over 1 Year to 5 Years	35.13	28.38	58	11.79	29.05	29	26.09	27.39	44	9.43	29.22	32.58	32.85
Over 5 Years	27.95	14.31	81	6.39	12.58	31	18.54	12.84	65	4.53	14.32	8.71	12.21
Gross Negative Fair Value (Abs Val)	2.76	2.15	66	0.58	1.71	18	1.75	2.16	38	0.45	1.87	0.93	1.59
Gross Positive Fair Value	2.73	2.04	67	0.71	1.72	20	1.77	2.10	40	0.60	1.94	1.47	1.84
PERCENT OF TIER 1 CAPITAL:													
Gross Negative Fair Value, Abs Val (X)	0.01	0.17	28	0.01	0.21	26	0.01	0.30	28	0.01	0.23	0.02	0.21
Gross Positive Fair Value (X)	0.01	0.18	30	0.01	0.21	31	0.01	0.31	30	0.02	0.23	0.03	0.21
Held for Trading (X)	0.01	0.14	45	0.01	0.17	43	0.01	0.26	44	0.01	0.19	0.02	0.16
Non-Traded (X)	0.00	0.03	24	0.00	0.02	47	0.00	0.03	27	0.01	0.03	0.01	0.02
Current Credit Exposure (X)	0.01	0.08	32	0.01	0.09	31	0.01	0.11	31	0.02	0.10	0.03	0.09
Credit Losses on Derivative Contracts	0.00	0.00	40	0.00	0.01	36	0.00	0.02	33	0.00	0.03	0.00	0.02
PAST DUE DERIVATIVE INSTRUMENTS													
FAIR VALUE:													
30-89 Days Past Due													
(Confidential prior to March 2001)	0.00	0.00	43	0.00	0.00	40	0.00	0.00	41	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	44	0.00	0.00	43	0.00	0.00	42	0.00	0.00	0.00	0.00
OTHER RATIOS:													
Current Credit Exposure/Risk Wtd Asts	0.22	0.97	30	0.19	1.13	33	0.22	1.31	31	0.24	1.22	0.28	1.01

Derivatives Analysis

BHCPR page 11 presents dollar amounts of derivatives-related items displayed on BHCPR page 10 as a percent of the gross notional amount of derivative contracts, Tier 1 capital, and risk weighted assets.

Percent of Notional Amount

Interest Rate Contracts (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Percent of Notional Amount)

The gross notional amount or par value of foreign exchange contracts divided by the total notional amount of derivative contracts.

Equity, Commodity and Other Contracts (Percent of Notional Amount)

The gross notional amount or par value of equity, commodity, and other derivative contracts divided by the total notional amount of derivative contracts.

Futures and Forwards (Percent of Notional Amount)

The gross notional amount of futures and forward contracts divided by the total notional amount of derivative contracts.

Written Options (Percent of Notional Amount)

The gross notional amount of written options divided by the total notional amount of derivative contracts.

Exchange-Traded (Written Options) (Percent of Notional Amount)

The gross notional amount of exchange-traded written options

divided by the total notional amount of derivative contracts.

Over-the-Counter (Written Options) (Percent of Notional Amount)

The gross notional amount of written options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Purchased Options (Percent of Notional Amount)

The gross notional amount of purchased options divided by the total notional amount of derivative contracts.

Exchange-Traded (Purchased Options) (Percent of Notional Amount)

The gross notional amount of exchange-traded purchased options divided by the total notional amount of derivative contracts.

Over-the-Counter (Purchased Options) (Percent of Notional Amount)

The gross notional amount of purchased options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Swaps (Percent of Notional Amount)

The notional amount of swaps divided by the total notional amount of derivative contracts.

Held for Trading (Percent of Notional Amount)

The gross notional amount or par value of derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes

divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for trading divided by the total notional amount of derivative contracts.

Equity, Commodity, and Other Derivative Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading divided by the total notional amount of derivative contracts.

Non-Traded (Percent of Notional Amount)

The gross notional amount or par value of derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Non-Traded) (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Non-Traded) (Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for purposes

other than trading divided by the total notional amount of derivative contracts.

Equity, Commodity, and Other Derivative Contracts (Non-Traded) (Percent of Notional Amount)

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

Derivative Contracts (Excluding Futures and Foreign Exchange of 14 Days or Less) (Percent of Notional Amount)

The notional principal amounts of derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts, divided by the total notional amount of derivative contracts.

One Year or Less (Percent of Notional Amount)

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) that have a remaining maturity of one year or less divided by the total notional amount of derivative contracts.

Over 1 Year to 5 Years (Percent of Notional Amount)

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years divided by the total notional amount of derivative contracts.

Over 5 Years (Percent of Notional Amount)

The notional amount or par value of derivative contracts subject to risk-based capital requirements (exclud-

ing futures contracts) that have a remaining maturity over five years divided by the total notional amount of derivative contracts.

Gross Negative Fair Value (Absolute Value) (Percent of Notional Amount)

The total fair value of derivative contracts with negative fair values (absolute value) divided by the total notional amount of derivative contracts.

Gross Positive Fair Value (Percent of Notional Amount)

The total fair value of derivative contracts with positive fair values divided by the total notional amount of derivative contracts.

Percent of Tier 1 Capital

Gross Negative Fair Value (Absolute Value) (Percent of Tier 1 Capital) (X)

The total fair value of derivative contracts with negative fair values (absolute value) divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Gross Positive Fair Value (Percent of Tier 1 Capital) (X)

The total fair value of derivative contracts with positive fair values divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Held for Trading (Gross Positive Fair Value) (Percent of Tier 1 Capital) (X)

The total positive fair value of all derivative contracts held for trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Non-Traded (Gross Positive Fair Value) (Percent of Tier 1 Capital) (X)

The total positive fair value of all

derivative contracts held for purposes other than trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Current Credit Exposure on Risk-Based Capital Derivative Contracts (Percent of Tier 1 Capital) (X)

The current credit exposure of derivatives covered under the risk-based capital standards divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Credit Losses on Derivatives (Percent of Tier 1 Capital)

Year-to-date credit losses incurred on derivative contracts divided by Tier 1 capital.

Past Due Derivative Instruments

30–89 Days Past Due (Percent of Tier 1 Capital)

The fair value of all credit derivative contracts and all interest rate, foreign exchange rate, equity, and commodity and other derivative contracts on which a required payment by the BHC's counterparty is past due 30–89 days divided by Tier 1 capital. This item is confidential prior to March 2001.

90+ Days Past Due (Percent of Tier 1 Capital)

The fair value of all credit derivative contracts and all interest rate, foreign exchange rate, equity, and commodity and other derivative contracts on which a required payment by the BHCs counterparty is past due for 90 days or more divided by Tier 1 capital.

Other Ratios

Current Credit Exposure/ Risk-Weighted Assets

The current credit exposure of derivatives covered by the risk-based capital standards divided by risk-weighted assets.

CHANGE: ALLOWANCE FOR LOAN AND LEASE
 LOSSES EXCLUDING ATTR (\$000)

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Beginning Balance	1,051,685	1,441,943	1,441,943	1,532,379	687,831
Gross Credit Losses	153,699	310,412	560,157	1,073,813	1,255,652
Write-downs, Transf to Lns Held For Sale	0	0	0	0	1,022
Recoveries	55,853	51,150	104,218	90,860	80,755
Net Credit Losses	97,846	259,262	455,939	982,953	1,174,897
Provision for Loan and Lease Losses	26,517	61,390	74,532	852,693	2,017,142
Adjustments	-6,913	-4,676	-8,851	39,824	2,303
Ending Balance	973,443	1,239,395	1,051,685	1,441,943	1,532,379

Memo: Alloc Transfer Risk Reserve (ATTR) 0 0 0 0 0

ANALYSIS RATIOS

	BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			
Provision for Ln&Ls Losses/Avg Assets	0.10	0.32	25	0.24	0.52	29	0.14	0.49	19	1.64	1.10	3.73	1.96
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	0.53	21	0.33	0.86	23	0.20	0.80	15	2.22	1.80	4.82	3.07
Provision for Ln&Ls Losses/Net Losses	27.10	69.68	19	23.68	72.46	11	16.35	70.36	11	86.75	100.32	171.69	139.96
Ln&Ls Allowance/Total Ln&Ls not HFS	2.63	1.78	84	3.36	2.41	80	2.82	2.13	80	3.92	2.67	3.81	2.84
Ln&Ls Allowance/Total Loans & Leases	2.62	1.74	84	3.34	2.39	80	2.81	2.11	80	3.89	2.63	3.79	2.80
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.97	3.33	80	2.39	2.23	65	2.31	2.24	63	1.47	1.70	1.30	1.52
ALL/Nonaccrual Assets	104.19	122.70	52	83.22	107.65	41	101.54	115.79	50	83.12	99.32	60.08	92.12
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	108.96	93.17	68	89.65	84.37	70	104.79	87.76	73	86.31	78.33	60.27	72.80
Gross Ln&Ls Losses/Avg Loans & Leases	0.83	0.98	47	1.68	1.55	58	1.51	1.40	61	2.79	2.26	3.00	2.47
Recoveries/Avg Loans and Leases	0.30	0.19	75	0.28	0.24	63	0.28	0.23	67	0.24	0.20	0.19	0.13
Net Losses/Avg Loans and Leases	0.53	0.77	46	1.40	1.31	61	1.23	1.17	61	2.56	2.04	2.81	2.33
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.01	38	0.00	0.01	36	0.00	0.02	33	0.00	0.06	0.00	0.02
Recoveries/Prior Year-End Losses	9.97	9.21	63	4.76	6.05	41	9.71	12.27	42	7.24	9.74	19.47	13.00
Earnings Coverage of Net Losses (X)	3.17	7.94	43	1.07	3.34	18	1.31	3.51	22	0.46	2.53	0.34	1.67

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.57	0.75	46	1.60	1.40	63	1.42	1.20	64	2.75	2.17	3.01	2.21
RE Loans Secured By 1-4 Family	0.81	0.80	58	1.04	1.10	47	0.87	0.96	44	1.51	1.43	1.52	1.41
Revolving	0.91	0.94	57	1.15	1.18	58	1.06	1.12	52	1.23	1.31	0.68	1.65
Closed-End	0.76	0.73	58	0.98	1.08	56	0.78	0.93	49	1.66	1.45	1.97	1.42
Commercial Real Estate Loans	0.49	0.60	54	1.79	1.37	70	1.62	1.21	68	3.15	2.64	3.46	2.81
Construction and Land Dev	-0.25	1.72	5	5.83	3.44	74	4.75	3.38	69	8.85	6.60	9.67	6.64
1-4 Fam	-0.04	0.26	10	0.86	0.83	68	0.52	0.88	55	0.91	1.64	1.44	2.31
Other	-0.21	1.35	5	4.96	2.52	80	4.23	2.32	78	7.95	4.58	8.23	3.96
Multi family	0.16	0.30	60	0.51	0.83	55	0.87	0.78	67	1.09	1.20	1.15	1.09
Nonfarm Nonresidential	0.65	0.42	71	1.01	0.84	64	1.09	0.74	68	1.73	1.38	0.95	1.00
Owner Occupied	0.23	0.15	71	0.51	0.26	76	0.62	0.25	87	0.86	0.31	0.37	0.23
Other	0.42	0.24	72	0.50	0.54	56	0.47	0.44	54	0.87	1.00	0.58	0.67
RE Loans Secured by Farmland	-0.13	0.35	6	0.94	1.05	77	0.81	1.03	69	0.74	0.60	-0.07	0.41
Commercial and Industrial Loans	0.39	0.52	53	0.85	0.91	54	0.68	0.81	54	2.58	1.57	2.75	2.44
Loans to Depository Institutions	-0.22	0.03	4	0.00	0.00	47	-0.69	-0.02	5	0.00	0.05	0.00	0.04
Loans to Individuals	1.35	1.54	51	2.08	2.29	51	1.74	1.96	52	3.34	2.88	4.70	3.39
Credit Card Loans	3.24	2.89	57	3.84	4.26	42	2.93	3.76	29	4.42	5.94	4.69	5.75
Agricultural Loans	2.01	0.29	91	2.30	0.37	92	1.04	0.34	81	0.68	0.62	0.23	0.33
Loans to Foreign Governments & Inst	N/A	0.00	N/A	N/A	-0.04	N/A	N/A	-0.11	N/A	N/A	-0.13	N/A	0.00
Other Loans and Leases	0.21	0.16	63	0.73	0.41	78	1.06	0.37	88	1.38	0.72	1.01	1.44

Allowance and Net Loan and Lease Losses

BHCPR page 12 provides information on loan and lease losses as well as provisions and the allowance for loan and lease losses. Data on this page are derived primarily from Schedule HI-B of the FR Y-9C.

The first section itemizes the dollar amounts of each source of change in the valuation reserve. The second section presents ratios that relate to the allowance for loan and lease losses, provision for loan and lease losses, charge-offs, write-downs from transfers to loans held for sale, and recoveries. The last section displays net charge-offs (annualized) as a percentage of various loan categories.

Change: Allowance for Loan and Lease Losses, Excluding Allocated Transfer Risk Reserve (\$000)

Beginning Balance

The balance of the allowance for loan and lease losses at the end of the previous calendar year after the effect of all corrections and adjustments that were made in amended reports.

Gross Credit Losses

Loan and lease losses charged against the allowance for loan and lease losses.

Write-Downs from Transfers to Loans Held for Sale

The reduction in the value of loans transferred to the held-for-sale account through a write-down of the recorded investment to fair value upon transfer.

Recoveries

Recoveries credited to the allowance for loan and lease losses.

Net Credit Losses

Gross loan and lease losses minus recoveries.

Provision for Loan and Lease Losses

The year-to-date provision for loan and lease losses.

Adjustments

All other allowable adjustments during the reporting period.

Ending Balance

The sum of the beginning allowance for loan and lease losses, the provision for loan and lease losses, and adjustments minus net loan and lease losses.

Memo: Allocated Transfer Risk Reserve (ATTR)

The required reserve for allocated transfer risk as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 351 of the FDIC's Rules and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, letters, or instructions issued by the agencies.

Analysis Ratios

Provision for Loan and Lease Losses/Average Assets

Provision for loan and lease losses divided by (four-point) average assets. (See the definition of average assets on page 3-13.)

Provision for Loan and Lease Losses/Average Loans and Leases

Provision for loan and lease losses divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Provision for Loan and Lease Losses/Net Losses

Provision for loan and lease losses divided by net loan and lease losses.

Loan and Lease Allowance/Total Loans and Leases Not Held-For-Sale

Allowance for loan and lease losses divided by total loans and lease not held-for-sale.

Loan and Lease Allowance/Total Loans and Leases

The allowance for loan and lease losses divided by loans and leases net of unearned income.

Loan and Lease Allowance/Net Loan and Lease Losses (X)

The allowance for loan and lease losses divided by net loan and lease losses (annualized). If recoveries exceed gross loan and lease losses, the BHCPR displays an "NA" in lieu of the ratio value or the percentile rank. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Allowance for Loan and Lease Losses/Nonaccrual Assets

The allowance for loan and lease losses divided by the aggregate amount of nonaccrual assets.

Loan and Lease Allowance/90 Days and over Past Due and Nonaccrual Loans and Leases

The allowance for loan and lease losses divided by the sum of loans and leases on which payment is due and unpaid for 90 days or more and those that are placed in nonaccrual status.

Gross Loan and Lease Losses/Average Loans and Leases

Loans and lease losses charged against the allowance for loan and lease losses (annualized) divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Recoveries/Average Loans and Leases

Loan recoveries in the current year (annualized) divided by (four-point) average loans and leases, net of

unearned income. (See the definition of average loans and leases on page 3-13.)

Net Losses/Average Loans and Leases

Gross loan and lease losses less recoveries divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Write-downs from Transfers to Loans Held for Sale/Average Loans and Leases

Total write-downs from transfers to loans held for sale divided by (four point) average loans and leases. (See the definition of average loans and leases on page 3-13.)

Recoveries/Prior Year-End Losses

Recoveries in the current year divided by gross loan and lease losses of the preceding calendar year.

Earnings Coverage of Net Losses (X)

The sum of income before taxes, minority interest, and extraordinary items and the provision for possible loan and lease losses divided by net loan and lease losses. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Net Loan and Lease Losses by Type

(Net Losses, Percent of) Real Estate Loans

Net losses (gross charge-offs minus recoveries) on real estate loans divided by real estate loans, gross of unearned income.

(Net Losses, Percent of) Real Estate Loans Secured by 1-4 Family

Net losses on real estate loans secured by one- to four-family residential properties divided by real estate loans secured by one- to four-

family residential properties, gross of unearned income.

(Net Losses, Percent of) Revolving

Net losses on revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

(Net Losses, Percent of) Closed-End

Net losses on other real estate loans secured by first and junior liens on one- to four-family residential properties divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

(Net Losses, Percent of) Commercial Real Estate Loans

Net losses on construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

(Net Losses, Percent of) Construction and Land Development

Net losses on construction and land development loans divided by the outstanding balance of construction and land development loans, gross of unearned income.

(Net Losses, Percent of) 1-4 Family

Net losses on construction, land development, and other land loans in domestic offices for 1-4 family residential construction divided by the outstanding balance of construction and land development loans, gross of unearned income.

(Net Losses, Percent of) Other

Net losses on construction, land development, and other land loans in domestic offices for other construction loans and all land development and other land loans divided by the outstanding balance of construction and land development loans, gross of unearned income.

(Net Losses, Percent of) Multifamily

Net losses on real estate loans secured by multifamily (five dwelling units or more) residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

(Net Losses, Percent of) Nonfarm Nonresidential

Net losses on real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

(Net Losses, Percent of) Owner-Occupied

Net losses on nonfarm nonresidential property loans secured by owner-occupied properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

(Net Losses, Percent of) Other

Net losses on nonfarm nonresidential property loans secured by other nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

(Net Losses, Percent of) Real Estate Loans Secured by Farmland

Net losses on real estate loans secured by farmland divided by the

outstanding balance of real estate loans secured by farmland, gross of unearned income.

*(Net Losses, Percent of)
Commercial and Industrial Loans*

Net losses on commercial and industrial loans divided by commercial and industrial loans, gross of unearned income.

*(Net Losses, Percent of)
Loans to Depository Institutions*

Net losses on loans to depository institutions divided by loans to depository institutions, gross of unearned income.

*(Net Losses, Percent of)
Loans to Individuals*

Net losses on consolidated loans to individuals divided by loans to individuals, gross of unearned income.

*(Net Losses, Percent of)
Credit Card Loans*

Net losses on credit cards divided by the outstanding balance of credit card loans, gross of unearned income.

*(Net Losses, Percent of)
Agricultural Loans*

Net losses on agricultural loans

divided by agricultural loans, gross of unearned income.

*(Net Losses, Percent of)
Loans to Foreign Governments and Institutions*

Net losses on loans to foreign governments and official institutions divided by loans to foreign governments and official institutions, gross of unearned income.

*(Net Losses, Percent of)
Other Loans and Leases*

Net losses on other loans and leases divided by other loans and leases, gross of unearned income.

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	158,020	192,302	208,667	289,917	455,775
90 Days and Over Past Due Loans & Leases	99,913	108,749	93,756	141,978	163,300
Nonaccrual Loans and Leases	793,490	1,273,718	909,875	1,528,706	2,379,414
Total PD & Nonaccrual Loans & Leases	1,051,423	1,574,769	1,212,298	1,960,601	2,998,489
Restructured 30-89 Days Past Due	9,865	3,054	8,491	1,499	71
Restructured 90+ Days Past Due	67	2,025	0	151	7,968
Restructured Nonaccrual	227,568	324,077	295,777	367,135	298,820
Total Restr Loans & Leases, Incl Above	237,500	329,156	304,268	368,785	306,859
30-89 Days Past Due Loans Held For Sale	0	0	0	0	1,831
90+ Days Past Due Loans Held For Sale	0	21	27	33	797
Nonaccrual Loans Held For Sale	14	17,282	18,216	0	0
Total PD & Nonacc Lns Held For Sale	14	17,303	18,243	33	2,628
Restr Loans and Leases in Compliance	383,428	388,523	439,618	386,356	196,191
Other Real Estate Owned	144,816	238,990	153,178	299,577	389,780
OTHER ASSETS:					
30-89 Days Past Due	0	0	0	0	0
90+ Days Past Due	0	0	0	0	0
Nonaccrual	140,841	215,664	125,867	205,978	171,275
Total Other Assets PD & Nonaccrual	140,841	215,664	125,867	205,978	171,275
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	0.43 0.80 24	0.52 0.96 18	0.56 0.96 23	0.78 1.20	1.13 1.51
90+ Days PD Loans and Leases	0.27 0.54 53	0.29 0.72 43	0.25 0.72 42	0.38 0.78	0.40 0.66
Nonaccrual Loans and Leases	2.14 1.77 67	3.43 2.55 72	2.43 2.18 64	4.13 3.12	5.88 3.77
90+ Days PD and Nonaccrual Lns&Ls	2.41 2.65 58	3.73 3.37 59	2.68 3.00 50	4.51 4.07	6.28 4.51
30-89 Days PD Restructured	0.03 0.06 52	0.01 0.06 31	0.02 0.08 40	0.00 0.05	0.00 0.04
90+ Days PD Restructured	0.00 0.02 50	0.01 0.03 56	0.00 0.04 20	0.00 0.02	0.02 0.01
Nonaccrual Restructured	0.61 0.46 70	0.87 0.52 80	0.79 0.55 76	0.99 0.46	0.74 0.31
30-89 Days PD Loans Held For Sale	0.00 0.00 34	0.00 0.00 35	0.00 0.01 31	0.00 0.01	0.00 0.01
90+ Days PD Loans Held For Sale	0.00 0.00 40	0.00 0.00 76	0.00 0.00 70	0.00 0.00	0.00 0.00
Nonaccrual Loans Held For Sale	0.00 0.01 64	0.05 0.05 70	0.05 0.04 77	0.00 0.08	0.00 0.05
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.42 0.81 24	0.52 0.96 16	0.56 0.96 23	0.78 1.21	1.12 1.52
90+ Days Past Due Assets	0.27 0.54 53	0.29 0.72 43	0.25 0.73 42	0.38 0.79	0.40 0.67
Nonaccrual Assets	2.51 1.82 77	3.99 2.58 80	2.76 2.20 71	4.66 3.14	6.28 3.80
30+ Days PD & Nonaccrual Assets	3.20 3.56 58	4.80 4.43 63	3.56 4.06 50	5.82 5.38	7.80 6.16
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.94 1.55 67	3.11 1.96 84	2.13 1.76 66	3.68 2.40	5.31 2.83
90+ PD & Nonaccrual Assets + OREO	2.21 1.83 64	3.58 2.32 81	2.41 2.09 57	4.26 2.79	6.07 3.16
RESTRUCTURED & NONACCRUAL LNS&LS					
+ OREO AS PERCENT OF:					
Total Assets	2.49 2.05 67	3.71 2.55 76	2.84 2.44 66	4.34 2.79	5.81 3.04
Allowance for Loan & Lease Losses	136.80 210.91 31	153.81 204.36 38	143.69 210.91 35	153.70 201.05	194.04 180.34
Equity Cap + ALLL	17.84 17.47 58	23.38 21.55 58	18.80 20.73 50	27.39 23.64	41.15 27.89
Tier 1 Cap + ALLL	17.95 20.23 50	23.79 25.07 51	18.89 24.38 43	28.44 26.90	42.85 30.59
Loans & Leases + OREO	3.58 3.40 64	5.11 4.34 65	4.02 4.09 57	5.94 4.70	7.28 4.78

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 other real estate owned.

Information provided on this report page is primarily 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

The sum of loans and lease financing receivables that are 30 to 89 days and still accruing, 90 days or more past due and still accruing, and loans 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.

Restructured Loans and Leases, 90 Days and over Past Due

Restructured or renegotiated loans and leases classified as 90 days or more past due.

Restructured Loans and Leases, Nonaccrual

Restructured or renegotiated loans and leases in nonaccrual status.

Total Restructured Loans and Leases, Included Above

Restructured loans and lease financing receivables that are 30 days or more past due or in nonaccrual status.

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.

Other Real Estate Owned

Other real estate owned.

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 Other Real Estate Owned

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

The sum of restructured loans and leases that are 30 days or more past due, restructured loans in compliance with modified terms, loans and leases that are in nonaccrual status and other real estate owned divided by total assets.

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

The sum of restructured loans and leases that are 30 days or more past

due, restructured loans in compliance with modified terms, loans and leases that are in nonaccrual status and other real estate owned divided by allowance for loan and lease losses.

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

The sum of restructured loans and leases that are 30 days or more past due, restructured loans in compliance with modified terms, loans and leases that are in nonaccrual status and other real estate owned divided by the sum of equity capital plus allowance for loan and lease losses.

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

The sum of restructured loans and

leases that are 30 days or more past due, restructured loans in compliance with modified terms, loans and leases that are in nonaccrual status and other real estate owned divided by the sum of Tier 1 capital plus allowance for loan and lease losses.

(Restructured and Nonaccrual Loans and Leases Plus Other Real Estate Owned as a Percent of Loans and Leases Plus Other Real Estate Owned)

The sum of restructured loans and leases that are 30 days or more past due, restructured loans in compliance with modified terms, loans and leases that are in nonaccrual status, and other real estate owned divided by the sum of loans and leases, net of unearned income, and other real estate owned.

PAST DUE AND NONACCRUAL LOANS AND LEASES

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			
	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	
Real Estate - 30-89 Days PD	0.43	0.93	28	0.54	1.13	21	0.59	1.15	21	0.78	1.38	1.17	1.74
- 90+ Days Past Due	0.35	0.77	59	0.38	0.86	54	0.33	0.90	48	0.45	0.95	0.45	0.74
- Nonaccrual	2.64	2.73	56	4.20	4.39	56	3.08	3.72	58	4.96	5.21	6.96	5.49
Coml & Indl - 30-89 Days PD	0.45	0.36	70	0.48	0.52	50	0.47	0.48	61	0.83	0.64	0.93	0.89
- 90+ Days Past Due	0.09	0.09	66	0.09	0.18	52	0.08	0.16	59	0.22	0.24	0.32	0.16
- Nonaccrual	1.18	0.99	67	1.60	1.40	62	1.08	1.15	53	2.11	1.91	3.46	2.48
Individuals - 30-89 Days PD	0.99	1.17	47	1.21	1.41	47	0.84	1.50	26	1.63	1.89	2.09	2.20
- 90+ Days Past Due	0.24	0.34	59	0.23	0.53	45	0.33	0.54	54	0.57	0.62	0.31	0.62
- Nonaccrual	0.66	0.32	80	0.71	0.34	79	0.51	0.30	73	0.54	0.45	1.14	0.63
Dep Inst Lns - 30-89 Days PD	0.00	0.00	48	0.00	0.00	45	0.00	0.02	45	0.00	0.00	0.00	0.09
- 90+ Days Past Due	0.00	0.00	43	0.00	0.00	48	0.00	0.00	46	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	46	0.00	0.00	44	0.00	0.00	45	0.00	0.00	0.00	0.17
Agricultural - 30-89 Days PD	0.19	0.20	69	0.60	0.28	80	0.24	0.19	71	0.80	0.38	3.45	0.77
- 90+ Days Past Due	0.00	0.01	39	0.00	0.04	35	0.00	0.03	32	0.00	0.04	0.45	0.04
- Nonaccrual	0.69	1.40	59	0.96	1.78	56	0.31	1.12	47	0.77	2.38	1.22	1.61
Foreign Govts- 30-89 Days PD	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	7.14
- 90+ Days Past Due	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.39
- Nonaccrual	N/A	0.17	N/A	N/A	2.01	N/A	N/A	0.16	N/A	N/A	0.62	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.07	0.16	48	0.07	0.29	28	0.54	0.31	81	0.16	0.50	0.60	0.66
- 90+ Days Past Due	0.00	0.02	54	0.01	0.03	62	0.00	0.03	39	0.01	0.08	0.00	0.07
- Nonaccrual	0.58	0.28	78	2.12	0.59	90	0.77	0.44	75	2.64	0.72	1.75	1.11

Past Due and Nonaccrual Loans and Leases

BHCPR pages 13A and 13B presents the proportion accounted for by specific categories of consolidated loans and leases that are 30 to 89 days past due, 90 days or more past due, or in nonaccrual status relative to the balance of each loan type before deducting unearned income. Data presented in this report page are primarily derived from Schedule HC-N of the FR Y-9C.

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

30 Days and over Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type

*Real Estate Loans—
30 to 89 Days Past Due
(Percent of Real Estate Loans)*

Real estate loans on which interest or principal is due and unpaid for 30 to 89 days divided by real estate loans, gross of unearned income.

*Real Estate Loans—
90 Days and Over Past Due
(Percent of Real Estate Loans)*

Real estate loans on which interest or principal is due and unpaid for 90 days or more divided by real estate loans, gross of unearned income.

*Real Estate Loans—Nonaccrual
(Percent of Real Estate Loans)*

Real estate loans that are in nonaccrual status divided by real estate loans, gross of unearned income.

*Commercial and Industrial Loans—
30 to 89 Days Past Due
(Percent of Commercial and Industrial Loans)*

Commercial and industrial loans on which interest or principal is due and unpaid for 30 to 89 days divided by commercial and industrial loans, gross of unearned income.

*Commercial and Industrial Loans—
90 Days and Over Past Due
(Percent of Commercial and Industrial Loans)*

Commercial and industrial loans on which interest or principal is due and unpaid for 90 days or more divided by commercial and industrial loans, gross of unearned income.

*Commercial and Industrial Loans—
Nonaccrual
(Percent of Commercial and Industrial Loans)*

Commercial and industrial loans that are in nonaccrual status divided by commercial and industrial loans, gross of unearned income.

*Loans to Individuals—
30 to 89 Days Past Due
(Percent of Loans to Individuals)*

Loans to individuals on which interest or principal is due and unpaid for 30 to 89 days divided by total loans to individuals, gross of unearned income.

*Loans to Individuals—
90 Days and Over Past Due
(Percent of Loans to Individuals)*

Loans to individuals on which interest or principal is due and unpaid for 90 days or more divided by total loans to individuals, gross of unearned income.

*Loans to Individuals—Nonaccrual
(Percent of Loans to Individuals)*

Loans to individuals that are in nonaccrual status divided by loans to individuals, gross of unearned income.

*Loans to Depository Institutions—
30 to 89 Days Past Due
(Percent of Loans to Depository Institutions)*

Loans to depository institutions on which interest or principal is due and unpaid for 30 to 89 days divided by loans to depository institutions, gross of unearned income.

*Loans to Depository Institutions—
90 Days and Over Past Due
(Percent of Loans to Depository Institutions)*

Loans to depository institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to depository institutions, gross of unearned income.

*Loans to Depository Institutions—
Nonaccrual
(Percent of Loans to Depository Institutions)*

Loans to depository institutions that are in nonaccrual status divided by loans to depository institutions, gross of unearned income.

*Agricultural Loans—
30 to 89 Days Past Due
(Percent of Agricultural Loans)*

Agricultural loans on which interest or principal is due and unpaid for 30 to 89 days divided by agricultural loans, gross of unearned income.

*Agricultural Loans—
90 Days and Over Past Due
(Percent of Agricultural Loans)*

Agricultural loans on which interest or principal is due and unpaid for 90 days or more divided by agricultural loans, gross of unearned income.

*Agricultural Loans—Nonaccrual
(Percent of Agricultural Loans)*

Agricultural loans that are in nonaccrual status divided by agricultural loans, gross of unearned income.

*Loans to Foreign Governments and
Institutions—30 to 89 Days Past Due
(Percent of Loans to Foreign
Governments and Institutions)*

Loans to foreign governments and official institutions on which interest or principal is due and unpaid for 30 to 89 days divided by loans

to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—90 Days and Over Past Due
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—Nonaccrual
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments

and official institutions that are in non-accrual status divided by loans to foreign governments and official institutions, gross of unearned income.

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

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

Other Loans and Leases—90 Days and Over Past Due
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 90 days or more divided

by other loans and leases, net of unearned income.

Other Loans and Leases—Nonaccrual
(Percent of Other Loans and Leases)

Other loans and leases in non-accrual status divided by other loans and leases, net of unearned income.

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	MM/DD/YYYY BHC PEER 01 PCT	MM/DD/YYYY BHC PEER 01 PCT	MM/DD/YYYY BHC PEER 01 PCT	MM/DD/YYYY BHC PEER 01 PCT	MM/DD/YYYY BHC PEER 01 PCT	MM/DD/YYYY BHC PEER 01 PCT	MM/DD/YYYY BHC PEER 01 PCT	MM/DD/YYYY BHC PEER 01 PCT	MM/DD/YYYY BHC PEER 01 PCT	MM/DD/YYYY BHC PEER 01 PCT	MM/DD/YYYY BHC PEER 01 PCT	MM/DD/YYYY BHC PEER 01 PCT	
MEMORANDA:													
1-4 Family - 30-89 Days PD	0.23	1.13	10	0.44	1.28	11	0.34	1.36	10	0.51	1.57	0.68	1.82
- 90+ Days Past Due	0.23	1.00	56	0.14	1.09	43	0.16	1.14	40	0.13	1.08	0.25	0.90
- Nonaccrual	1.52	2.29	47	2.29	2.97	56	2.17	2.74	59	2.67	3.31	2.70	3.32
Revolvi ng - 30-89 Days PD	0.17	0.70	14	0.33	0.76	23	0.26	0.80	17	0.18	0.75	0.30	0.98
- 90+ Days Past Due	0.10	0.11	58	0.03	0.17	42	0.06	0.18	52	0.03	0.18	0.00	0.20
- Nonaccrual	0.62	1.27	38	0.59	1.09	36	0.82	1.02	52	0.75	1.34	0.58	1.19
Closed-End - 30-89 Days PD	0.26	1.28	12	0.49	1.55	14	0.38	1.63	13	0.69	1.98	0.89	2.20
- 90+ Days Past Due	0.30	1.31	56	0.20	1.47	42	0.20	1.51	40	0.19	1.45	0.38	1.18
- Nonaccrual	1.98	2.66	53	3.18	3.71	56	2.86	3.34	57	3.73	4.13	3.87	4.19
- Jr Lien 30-89 Days PD	0.03	0.09	31	0.03	0.17	21	0.03	0.14	21	0.09	0.19	0.08	0.22
- Jr Lien 90+ Days PD	0.01	0.02	65	0.02	0.04	55	0.01	0.03	55	0.02	0.05	0.01	0.05
- Jr Lien Nonaccrual	0.10	0.16	51	0.16	0.21	52	0.11	0.19	46	0.20	0.29	0.30	0.28
Commercial RE - 30-89 Days PD	0.50	0.49	60	0.56	0.84	39	0.68	0.78	54	0.86	1.11	1.32	1.53
- 90+ Days Past Due	0.40	0.38	68	0.46	0.46	70	0.39	0.44	67	0.56	0.57	0.50	0.43
- Nonaccrual	3.02	3.17	55	4.74	5.48	50	3.39	4.26	42	5.57	6.70	8.09	7.32
Const & Dev - 30-89 Days PD	0.99	0.86	64	0.36	1.34	25	0.70	1.24	40	1.16	1.70	2.13	2.80
- 90+ Days Past Due	1.01	1.33	70	1.23	1.42	67	0.64	1.40	66	1.10	1.57	0.86	0.81
- Nonaccrual	5.10	8.18	35	11.78	13.33	54	8.74	10.39	47	12.81	15.47	15.89	16.60
1-4 Fam - 30-89 Days PD	0.04	0.13	51	0.04	0.23	34	0.08	0.21	49	0.19	0.33	0.17	0.69
- 90+ Days PD	0.73	0.15	88	0.53	0.30	82	0.29	0.28	78	0.40	0.34	0.43	0.22
- Nonaccrual	0.04	1.19	32	1.21	2.80	41	0.38	1.97	28	1.68	3.23	3.40	5.05
Other - 30-89 Days PD	0.95	0.66	70	0.32	1.01	32	0.62	0.97	47	0.96	1.30	1.96	1.92
- 90+ Days PD	0.29	1.08	61	0.70	1.02	64	0.35	1.06	62	0.69	1.11	0.43	0.56
- Nonaccrual	5.06	5.94	46	10.57	10.11	60	8.37	7.99	56	11.12	11.72	12.49	10.19
Mul ti fami ly - 30-89 Days PD	0.15	0.34	41	0.84	0.69	63	0.08	0.61	25	0.45	0.84	0.86	1.14
- 90+ Days Past Due	0.54	0.23	81	0.55	0.27	79	0.98	0.19	89	1.66	0.41	1.07	0.32
- Nonaccrual	1.34	1.87	53	1.61	3.18	40	1.10	2.49	33	2.05	3.44	5.51	3.87
Nonfarm Nres- 30-89 Days PD	0.45	0.41	59	0.59	0.60	56	0.73	0.60	65	0.81	0.82	1.00	1.06
- 90+ Days Past Due	0.28	0.24	73	0.29	0.29	73	0.29	0.28	70	0.33	0.34	0.31	0.22
- Nonaccrual	2.81	2.52	67	3.46	3.66	52	2.58	3.22	48	3.83	4.23	4.92	4.02
Owner Occ - 30-89 Days PD	0.26	0.17	72	0.37	0.24	76	0.35	0.25	72	0.39	0.29	0.47	0.35
- 90+ Days PD	0.08	0.06	72	0.07	0.07	73	0.11	0.08	75	0.14	0.08	0.17	0.04
- Nonaccrual	1.56	0.82	79	1.85	1.39	70	1.50	1.12	65	2.05	1.26	3.01	0.99
Other - 30-89 Days PD	0.20	0.23	50	0.22	0.35	39	0.38	0.32	60	0.43	0.51	0.53	0.67
- 90+ Days PD	0.20	0.16	74	0.21	0.21	73	0.18	0.20	64	0.19	0.23	0.13	0.17
- Nonaccrual	1.25	1.46	55	1.61	1.94	50	1.08	1.68	40	1.77	2.71	1.90	2.70
Farml and - 30-89 Days PD	0.01	0.49	35	1.65	0.81	83	0.19	0.40	51	1.01	0.44	0.94	0.81
- 90+ Days Past Due	0.00	0.47	31	0.00	0.37	34	0.00	0.57	30	0.00	0.23	1.16	0.12
- Nonaccrual	5.80	2.84	78	15.17	4.65	86	4.79	3.91	69	16.81	5.27	16.69	3.11
Credi t Card - 30-89 Days PD	0.86	1.09	35	1.26	1.36	48	0.83	1.10	27	1.48	1.30	1.60	1.82
- 90+ Days Past Due	0.77	0.67	53	0.68	0.75	50	0.80	0.70	52	1.02	0.97	1.21	1.28
- Nonaccrual	0.30	0.27	69	0.22	0.30	68	0.16	0.29	66	0.21	0.39	0.22	0.50

Past Due and Nonaccrual Loans and Leases (continued)

Memoranda

Real Estate Loans Secured by 1-4 Family—30 to 89 Days Past Due (Percent of Real Estate Loans Secured by 1-4 Family)

Real estate loans secured by one- to four-family residential properties that are 30 to 89 days past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1-4 Family—90 Days and Over Past Due (Percent of Real Estate Loans Secured by 1-4 Family)

Real estate loans secured by one- to four-family residential properties that are 90 days or more past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1-4 Family—Nonaccrual (Percent of Real Estate Loans Secured by 1-4 Family)

Real estate loans secured by one- to four-family residential properties that are in nonaccrual status divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—30 to 89 Days Past Due (Percent of Revolving Real Estate Loans Secured by 1-4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit that are 30 to 89 days past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—90 Days and Over Past Due (Percent of Revolving Real Estate Loans Secured by 1-4 Family)

Revolving open-end real estate

loans secured by one- to four-family residential properties and extended under lines of credit that are 90 days or more past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—Nonaccrual (Percent of Revolving Real Estate Loans Secured by 1-4 Family)

Nonaccrual revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Closed-End—30 to 89 Days Past Due (Percent of Closed-End 1-4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—90 Days and Over Past Due (Percent of Closed-End 1-4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—Nonaccrual (Percent of Closed-End 1-4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other

real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-end—30 to 89 Days Past Due, Junior Lien (Percent of Closed-End 1-4 Family)

Other real estate loans secured by junior liens on one- to four-family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—90 Days and Over Past Due, Junior Lien (Percent of Closed-End 1-4 Family)

Other real estate loans secured by junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Close-End—Nonaccrual, Junior Lien (Percent of Closed-End 1-4 Family)

Other real estate loans secured by junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Commercial Real Estate Loans—30 to 89 Days Past Due (Percent of Commercial Real Estate Loans)

Commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm non-residential properties that are 30 to 89 days past due divided by the sum

of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—
90 Days and Over Past Due
(Percent of Commercial Real Estate
Loans)*

Commercial real estate loans consisting of construction and land development loans, and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties that are 90 days or more past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—
Nonaccrual
(Percent of Commercial Real Estate
Loans)*

Nonaccrual commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Construction and
Land Development—
30 to 89 Days Past Due
(Percent of Construction and Land
Development Loans)*

Construction and land development loans that are 30 to 89 days past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and
Land Development—
90 Days and Over Past Due
(Percent of Construction and Land
Development Loans)*

Construction and land development loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—
Nonaccrual
(Percent of Construction and Land
Development Loans)*

Construction and land development loans in nonaccrual status divided by the outstanding balance of construction and land development loans, gross of unearned income.

*1–4 Family—30–89 Days Past Due
(Percent of Construction & Land
Development)*

1–4 family construction & land development loans that are 30 to 89 days past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

*1–4 Family—
90 Days and Over Past Due
(Percent of Construction & Land
Development)*

1–4 family construction & land development loans that are 90 days or more past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

*1–4 Family—Nonaccrual
(Percent of Construction & Land
Development)*

Nonaccrual 1–4 family construction & land development loans divided by the outstanding balance of construction & land development loans, gross of unearned income.

*Other—30–89 Days Past Due
(Percent of Construction & Land
Development)*

Other construction & land development loans that are 30 to 89 days past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

*Other—90 Days and Over Past Due
(Percent of Construction & Land
Development)*

Other construction & land development loans that are 90 days or more

past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

*Other—Nonaccrual
(Percent of Construction & Land
Development)*

Nonaccrual other construction & land development loans divided by the outstanding balance of construction & land development loans, gross of unearned income.

*Multifamily—30 to 89 Days Past Due
(Percent of Multifamily Real Estate
Loans)*

Real estate loans secured by multifamily residential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—
90 Days and Over Past Due
(Percent of Multifamily Real Estate
Loans)*

Real estate loans secured by multifamily residential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—Nonaccrual
(Percent of Multifamily Real Estate
Loans)*

Nonaccrual real estate loans secured by multifamily residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Nonfarm Nonresidential—
30 to 89 Days Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 30 to 89 days past due divided by the outstanding balance of real estate

loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—
90 Days and Over Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Owner-Occupied—
30 to 89 Days Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Owner-occupied nonfarm nonresidential loans that are 30 to 89 days past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Owner-Occupied—
90 days and Over Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Owner-occupied nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Owner-Occupied—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual owner-occupied nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Other—30 to 90 Days Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Other nonfarm nonresidential loans that are 30 to 89 days past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Other—90 Days and Over Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Other nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Other—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual other nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Real Estate Loans Secured by
Farmland—30 to 89 Days Past Due
(Percent of Real Estate Loans Secured
by Farmland)*

Real estate loans secured by farmland that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans
Secured by Farmland—
90 Days and Over Past Due
(Percent of Real Estate Loans Secured
by Farmland)*

Real estate loans secured by farmland that are 90 days or more past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by
Farmland—Nonaccrual
(Percent of Real Estate Loans Secured
by Farmland)*

Nonaccrual real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Credit Card Loans—
30 to 89 Days Past Due
(Percent of Credit Card Loans)*

Credit card loans on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—
90 Days and Over Past Due
(Percent of Credit Card Loans)*

Credit card loans on which interest or principal is due and unpaid for 90 days or more divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—Nonaccrual
(Percent of Credit Card Loans)*

Nonaccrual credit card loans divided by the outstanding balance of credit card loans, gross of unearned income.

RISK-BASED CAPITAL (\$000)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY								
TIER 1 CAPITAL:													
Total Equity Capital	6,491,971	6,914,593	6,985,308	6,648,279	5,692,658								
Net Unrealized Gains(Losses) on AFS Secs	-521,408	-472,654	-535,402	-444,830	-448,086								
Less: Net Unrealized Loss on AFS Eq Secs	0	0	0	847	212								
Accum Net Gains(Losses) on Cash Flow Hedg	-50,278	-18,127	-45,321	-5,032	25,513								
Less: Nonqualifying Perpetual Pref Stock	0	0	0	0	0								
Qualifying Other Capital Elements	445,392	446,498	445,920	446,935	447,723								
Less: Disallowed Goodwill and Oth Intang	1,074,406	1,092,507	1,082,959	1,103,059	1,128,577								
Less: Cumulative Chg in Fair Val of Liab	0	0	0	0	0								
Less: Disallowed Servicing Assts and PCCR	0	3	0	5	7								
Less: Disallowed Deferred Tax Assets	0	0	0	106,115	42,971								
Other Additns To (Deduct From) Tier 1 Cap	9,936	14,380	17,298	14,739	15,609								
Tier 1 Capital	6,444,579	6,773,742	6,946,290	6,349,789	5,406,796								
TIER 2 CAPITAL:													
Qualifying Sub Debt & Redeemable Pref Stk	252,472	363,870	282,261	457,356	748,521								
Cumulative PPS Includible in Tier 2	0	0	0	0	0								
ALL Includible in Tier 2	547,486	549,617	551,484	556,839	667,396								
Unrlzd Gains on AFS Eq Sec Incl in Tier 2	83	48	72	0	0								
Other Tier 2 Capital Components	0	0	0	0	0								
Allowable Tier 2 Capital (Limited to Amount of Tier 1 Capital)	800,041	913,535	833,817	1,014,195	1,415,917								
TIER 3 CAPITAL:													
Total RB Capital Before Deductions	7,244,620	7,687,277	7,780,107	7,363,984	6,822,713								
Less: Deductions for RBC	0	0	0	0	0								
TOTAL RISK-BASED CAPITAL	7,244,620	7,687,277	7,780,107	7,363,984	6,822,713								
RISK-WEIGHTED ASSETS (\$000):													
Total On-B/S RWA	38,209,904	38,877,417	38,800,072	39,538,897	46,741,593								
Total Off-B/S Items & Deriv Cr Eq RWA	5,210,812	4,589,005	4,879,432	4,408,112	5,599,644								
Risk-Weighted Assets	43,420,716	43,466,421	43,679,502	43,947,008	52,341,236								
Market Risk Equivalent Assets	0	0	0	0	0								
Risk-Weighted Assets Before Deductions	43,420,716	43,466,421	43,679,502	43,947,008	52,341,236								
Less: Excess Allow for Loan & Lease Loss	529,543	790,042	602,623	996,811	981,428								
Less: Alloc Transfer Risk Reserve	0	0	0	0	0								
Total Risk-Weighted Assets	42,891,173	42,676,379	43,076,879	42,950,197	51,359,808								
Average Total Assets for Leverage Ratio	52,343,139	50,386,813	51,835,056	50,546,041	52,088,160								
MEMORANDA:													
Mortgage Servicing Assets	6,261	6,262	6,092	6,705	7,149								
Purchased Credit Card Relationships & NMSA	0	27	0	53	65								
All Other Identifiable Intangible Assets	59,277	77,346	67,830	87,899	113,416								
Cap Purch Prog - SR Perp Pref Stk	683,399	1,344,300	1,355,304	1,333,664	1,313,446								
Cap Purch Prog - Warrants	107,765	107,765	107,765	107,765	107,765								
CAPITAL RATIOS													
	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	
Tier 1 Leverage Ratio	12.31	9.54	89	13.44	9.37	95	13.40	9.26	97	12.56	9.03	10.38	8.69
Tier 1 RBC Ratio	15.03	13.29	76	15.87	13.27	84	16.13	13.14	90	14.78	12.98	10.53	11.57
Total Risk-Based Capital Ratio	16.89	15.48	72	18.01	15.76	84	18.06	15.50	90	17.15	15.63	13.28	14.23
Tangible Tier 1 Leverage Ratio	12.30	9.26	92	13.43	9.02	95	13.39	8.95	97	12.55	8.70	10.37	8.34
Tangible Common Eq Cap/Tan Assets	6.90	8.08	25	6.94	7.52	33	6.76	7.73	28	6.97	7.05	6.11	5.83
Tier 1 Common Eq Cap/T RWA	9.77	11.66	25	9.33	11.15	25	9.53	11.33	22	8.92	10.47	6.70	8.37
OTHER RATIOS													
Mtg Srvg Assets/Prin Bal 1-4 Fam Others	0.56	0.70	33	0.57	0.87	21	0.57	0.96	25	0.59	0.80	0.62	0.80
Est FV of Mtg Srvg Assets/Mtg Serv Assts	115.27	105.44	80	155.59	110.48	86	135.60	106.26	87	144.06	109.46	126.52	107.57

Risk-Based Capital

BHCPR page 14 presents the dollar amounts of the components of total risk-based capital, risk-weighted assets, intangible assets other than goodwill, and issuances associated with the U.S. Department of Treasury Capital Purchase Program. In addition, risk-based and other capital related ratios are presented.

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

Total bank holding company equity capital at the end of the current period.

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 Other Capital Elements

The sum of qualifying class A non-controlling (minority) interests in consolidated subsidiaries, qualifying restricted core capital elements (other than cumulative perpetual preferred stock), and qualifying mandatory convertible preferred securities of internationally active bank holding companies.

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

Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements.

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 Purchase Program—Senior Perpetual Preferred Stock

Issuances associated with the U.S. Department of Treasury Capital Purchase Program of senior perpetual preferred stock or similar items.

Capital Purchase Program—Warrants

Issuances associated with the U.S. Department of Treasury Capital Purchase Program of warrants to purchase common stock or similar items.

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.

Tier One Common Equity Capital to Total Risk Weighted Assets

Tier 1 capital plus nonqualifying perpetual preferred stock less perpetual preferred stock and related surplus, other additions to tier 1 capital, qualifying class A noncontrolling interests in subsidiaries, qualifying core capital elements, and qualifying convertible preferred securities of internation-

ally active bank holding companies divided by total risk weighted 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 Servicing Assets

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

INSURANCE ACTIVITIES (\$000)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-QTR	CHANGE 1-YR	
Total Insurance Underwriting Assets	0	0	0	0	0	N/A	N/A	
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A	
Reinsurance Recoverables (P/C)	0	0	0	0	0	N/A	N/A	
Total Life Health Companies	0	0	0	0	0	N/A	N/A	
Reinsurance Recoverables (L/H)	0	0	0	0	0	N/A	N/A	
Separate Account Assets (L/H)	0	0	0	0	0	N/A	N/A	
Total Insurance Underwriting Equity	0	0	0	0	0	N/A	N/A	
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A	
Total Life Health Companies	0	0	0	0	0	N/A	N/A	
Total Insurance Underwriting Net Income	0	0	0	0	0	N/A	N/A	
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A	
Total Life Health Companies	0	0	0	0	0	N/A	N/A	
Claims & Claims Adj Expense Reserves(P/C)	0	0	0	0	0	N/A	N/A	
Unearned Premiums (P/C)	0	0	0	0	0	N/A	N/A	
Policyholder Ben & Contracthold Funds(L/H)	0	0	0	0	0	N/A	N/A	
Separate Account Liabilities (L/H)	0	0	0	0	0	N/A	N/A	
Insurance Activities Revenue	1,056	867	1,726	2,333	7,233	71.2	21.8	
Insurance Comm & Fees (excl Premiums)	1,056	867	1,726	2,333	7,233	71.2	21.8	
Ins & Reins Underwriting Inc (incl Prem)	0	0	0	0	0	N/A	N/A	
Premiums	0	0	0	0	0	N/A	N/A	
Credit Related Insur Underwriting	0	0	0	0	0	N/A	N/A	
Other Insurance Underwriting	0	0	0	0	0	N/A	N/A	
Insurance Benefits, Losses, Expenses	0	0	0	0	0	N/A	N/A	
Net Assets of Insurance Underwriting Subs	0	0	0	0	0	N/A	N/A	
Life Insurance Assets	449,186	435,725	443,258	427,940	620,334	0.5	3.1	
ANALYSIS RATIOS								
	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	
	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	
Ins Underwriting Assets/Consol Assets	0.00	0.10 29	0.00	0.09 27	0.00	0.08 28	0.00	0.10
Ins Under Assets(P/C)/Tot Ins Und Ast	N/A	48.95 N/A	N/A	46.29 N/A	N/A	47.22 N/A	N/A	48.36
Ins Under Assets(L/H)/Tot Ins Und Ast	N/A	51.05 N/A	N/A	53.71 N/A	N/A	52.78 N/A	N/A	51.64
Sep Acct Assets(L/H)/Total Li Fe Ast	N/A	5.31 N/A	N/A	1.63 N/A	N/A	1.57 N/A	N/A	2.42
Ins Activities Revenue/Adj Oper Inc	0.09	1.12 31	0.08	0.94 29	0.08	1.03 26	0.11	1.00
Premium Inc/Ins Activities Revenue	0.00	10.57 30	0.00	10.88 28	0.00	11.80 29	0.00	14.18
Credit Rel Prem Inc/Tot Prem Inc	N/A	58.73 N/A	N/A	64.99 N/A	N/A	60.30 N/A	N/A	63.75
Other Prem Inc/Total Prem Inc	N/A	41.27 N/A	N/A	35.01 N/A	N/A	39.70 N/A	N/A	36.25
Ins Under Net Income/Consol Net Income	0.00	0.20 42	0.00	0.38 36	0.00	0.43 40	0.00	0.53
Ins Net Inc (P/C)/Equity (P/C)	N/A	4.75 N/A	N/A	7.89 N/A	N/A	7.03 N/A	N/A	8.71
Ins Net Inc (L/H)/Equity (L/H)	N/A	5.89 N/A	N/A	4.61 N/A	N/A	4.99 N/A	N/A	5.19
Insur Ben, Losses, Exp/Insur Premiums	N/A	128.91 N/A	N/A	357.95 N/A	N/A	378.79 N/A	N/A	185.18
Reinsurance Recov(P/C)/Tot Assets(P/C)	N/A	0.87 N/A	N/A	0.91 N/A	N/A	2.39 N/A	N/A	1.34
Reinsurance Recov(L/H)/Tot Assets(L/H)	N/A	0.46 N/A	N/A	0.84 N/A	N/A	0.10 N/A	N/A	0.36
Net Assets Ins Under Subs/Cons Assets	0.00	0.01 42	0.00	0.01 41	0.00	0.02 42	0.00	0.02
Li Fe Ins Assets/Tier 1 Cap + ALLL	6.06	9.64 42	5.44	9.34 41	5.54	9.13 43	5.49	9.27
BROKER-DEALER ACTIVITIES								
Net Assets of Broker-Dealer Subs (\$000)	0	0	0	0	0	0	0	
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.64 34	0.00	1.53 31	0.00	1.28 31	0.00	1.39

Insurance and Broker-Dealer Activities

BHCPR page 15 provides data on both property casualty and life and health underwriting activities of BHCs and their subsidiaries on a consolidated basis. Dollar amounts and analytical ratios for both types of insurance underwriting activities are presented for assets, equity, insurance underwriting income, claims and claims adjustment expense reserves, and insurance revenues. Additionally, the dollar amount of broker-dealer subsidiary assets is presented along with a ratio that relates this item to consolidated assets of the BHC.

Total Insurance Underwriting Assets

The sum of total consolidated property casualty and life and health assets that are specific to insurance underwriting activities of the BHC.

Total Property Casualty Assets

Total consolidated assets that are specific to property casualty insurance underwriting activities of the BHC.

Reinsurance Recoverables (P/C)

Total property casualty insurance reinsurance recoverables from unaffiliated property casualty reinsurers only.

Total Life Health Assets

Total consolidated assets that are specific to life and health insurance underwriting activities of the BHC.

Reinsurance Recoverables (L/H)

Total life and health insurance reinsurance recoverables from unaffiliated life and health reinsurers only.

Separate Account Assets (L/H)

Life and health assets qualifying for separate account summary total presentation in the balance sheet, including assets related to products in which the contractholder and not the insurer retains all or most of the investment and/or interest rate risk.

Total Insurance Underwriting Equity

The sum of total consolidated equity capital of property casualty and life and health underwriting subsidiaries that are consolidated under GAAP.

Total Property Casualty Companies

Total equity capital of property casualty underwriting subsidiaries that are consolidated under GAAP.

Total Life Health Companies

Total equity capital of life and health underwriting subsidiaries that are consolidated under GAAP.

Total Insurance Underwriting Net Income

Consolidated net income attributable to property and casualty and life and health insurance underwriting related activities of the BHC.

Total Property Casualty Companies

Consolidated net income attributable to property and casualty insurance underwriting related activities of the BHC.

Total Life Health Companies

Consolidated net income attributable to life and health insurance underwriting related activities of the BHC.

Claims & Claims Adjustment Expense Reserves (P/C)

The liability for unpaid claims and claims adjustment expense reserves, which represents the estimated ultimate cost of settling claims, net of estimated recoveries, and including all costs expected to be incurred in connection with the settlement of unpaid claims.

Unearned Premiums (P/C)

The reserve for unearned premiums, which represents the policy premiums associated with the unexpired portion of the term of coverage.

Policyholder Benefits & Contractholder Funds (L/H)

The liability for future policy benefits, which represents the present value of future policy benefits to be paid to or on the behalf of policyholders and related expenses less the present value of future net premiums. This item also includes contractholder funds that represent receipts from the issuance of universal life, corporate owned life insurance, pension investment, and certain deferred annuity contracts.

Separate Account Liabilities (L/H)

All liabilities qualifying for separate account summary presentation in the insurer's balance sheet.

Insurance Activities Revenue

The amount of other insurance activities income plus insurance and reinsurance underwriting income.

Other Insurance Activities

Income from other insurance activities.

Insurance and Reinsurance Underwriting Income

Underwriting income from insurance and reinsurance activities.

Premiums

The sum of premiums on insurance related to the extension of credit and all other insurance premiums.

Credit Related Insurance Underwriting Premiums

Premiums on insurance related to the extension of credit.

Other Insurance Underwriting Premiums

All other insurance premiums from insurance and reinsurance underwriting other than the credit-related insurance premiums. Exclude all

insurance and annuity sales and referral fee revenue.

Insurance Benefits, Losses, Expenses

The current and future benefits, losses and expenses from insurance-related activities.

Net Assets of FHC Insurance Underwriting Subs

This item includes only the net assets of a financial holding company's insurance underwriting subsidiaries that engage in insurance underwriting activities that have been newly authorized by the Gramm-Leach-Bliley Act. (Excludes intercompany assets and claims on affiliates that are eliminated when preparing consolidated statements. Also excludes any subsidiaries that are held through a U.S. depository institution.)

Life Insurance Assets

The sum of general account life insurance assets, separate account life insurance assets, and hybrid account life insurance assets.

Analysis Ratios

Insurance Underwriting Assets/ Consolidated Assets

The sum of total consolidated property casualty and life and health assets that are specific to insurance underwriting activities of the BHC divided by consolidated assets.

Insurance Underwriting Assets (P/C)/ Total Insurance Underwriting Assets

Total consolidated assets that are specific to property casualty insurance underwriting activities for the BHC divided by total insurance underwriting assets.

Insurance Underwriting Assets (L/H)/ Total Insurance Underwriting Assets

Total consolidated assets that are specific to life and health insurance

underwriting activities of the BHC divided by total insurance underwriting assets.

Separate Account Assets (L/H)/ Total Life Assets

Life and health assets qualifying for separate account summary total presentation in the balance sheet, including assets related to products in which the contratholder and not the insurer retains all or most of the investment and/or interest rate risk, divided by total life and health underwriting assets.

Insurance Activities Revenue/ Adjusted Operating Income

The amount of insurance and reinsurance underwriting income plus other insurance and reinsurance activities income, divided by adjusted operating income.

Premium Income/Insurance Activities Revenue

The sum of total credit related insurance underwriting premiums and other insurance underwriting premiums divided by total insurance activities revenue.

Credit Related Premium Income/Total Premium Income

Premiums on insurance related to the extension of credit divided by total premium income.

Other Premium Income/Total Premium Income

Insurance premiums that were earned by property casualty and health insurers, or written by life insurers, other than premiums earned on credit life and mortgage insurance divided by total premium income.

Insurance Underwriting Net Income/ Consolidated Net Income

Consolidated net income attributable to property casualty and life

and health insurance underwriting related activities of the BHC divided by consolidated net income of the BHC.

Insurance Underwriting Net Income (P/C)/Equity (P/C)

Consolidated net income attributable to property casualty insurance underwriting related activities of the BHC divided by total property casualty insurance underwriting subsidiary equity capital.

Insurance Underwriting Net Income (L/H)/Equity (L/H)

Consolidated net income attributable to life and health insurance underwriting related activities of the BHC divided by total life and health insurance underwriting subsidiary equity capital.

Insurance Benefits, Losses, and Expenses/Insurance Premiums

The current and future benefits, losses and expenses from insurance-related activities divided by total insurance premiums.

Reinsurance Recoverables (P/C)/ Total Assets(P/C)

Total property casualty insurance subsidiary reinsurance recoverables from unaffiliated property casualty reinsurers only divided by total property and casualty insurance underwriting subsidiary assets.

Reinsurance Recoverables (L/H)/Total Assets (L/H)

Total life and health insurance subsidiary reinsurance recoverables from unaffiliated life and health reinsurers only divided by total life and health insurance underwriting subsidiary assets.

Net Assets of FHC Insurance Underwriting Subsidiaries/ Consolidated Assets

The consolidated net assets of a financial holding company's (FHC's) insurance underwriting subsidiaries

that engage in insurance underwriting activities that have been newly authorized by the Gramm–Leach–Bliley Act divided by total consolidated assets of the BHC.

Life Insurance Assets/Tier 1 Capital + Allowance for Loan and Lease Losses

Life insurance assets divided by Tier 1 capital plus the allowance for loans and lease losses.

Broker-Dealer Activities

Net Assets of FHC Broker-Dealer Subs (\$000)

Net assets of a FHC’s broker-dealer subsidiaries that engage in

underwriting or dealing securities pursuant to the BHC Act as amended by the Gramm–Leach–Bliley Act. (Excludes intercompany assets and claims on affiliates that are eliminated when preparing consolidated statements. Also excludes any subsidiaries that are held through a U.S. depository institution.)

Net Assets of FHC Broker-Dealer Subs/ Consolidated Assets

Net assets of a FHC’s broker-dealer subsidiaries that engage in underwriting or dealing securities pursuant to the BHC Act as amended by the Gram–Leach–Bliley Act divided by total consolidated assets of the FHC.

FOREIGN ACTIVITIES (\$000)	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			
Total Foreign Loans and Leases	101,006			108,494			135,317			109,188			65,236
Real Estate Loans	4,128			288			4,729			293			55
Commercial and Industrial Loans	30,400			36,429			38,965			31,928			16,529
Loans to Dep Inst & Other Banks Accept	66,478			71,777			91,623			76,967			48,652
Loans to Foreign Govts and Inst	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	100			100			100			100			100
Interest-Bearing Bank Balances	0			0			0			0			0
Total Selected Foreign Assets	101,106			108,594			135,417			109,288			65,336
Total Foreign Deposits	1,504,827			1,437,067			1,575,361			1,654,651			1,679,028
Interest-Bearing Deposits	1,504,827			1,437,067			1,575,361			1,654,651			1,679,028
Non-Interest-Bearing Deposits	0			0			0			0			0
ANALYSIS RATIOS	BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01			
Yield: Foreign Loans	0.00	2.55	23	0.00	2.63	23	0.00	2.40	24	0.00	3.64	0.00	3.35
Cost: Interest-Bearing Deposits	0.37	0.47	65	0.58	0.51	75	0.53	0.50	70	0.60	0.48	0.93	0.72
NET LOSSES AS % OF FOREIGN LNS BY TYPE:													
Real Estate Loans	N/A	5.45	N/A	N/A	5.80	N/A	N/A	3.56	N/A	N/A	194.12	N/A	173.52
Commercial and Industrial Loans	N/A	1.26	N/A	N/A	1.22	N/A	N/A	0.93	N/A	0.04	1.06	0.17	1.51
Foreign Governments and Inst	N/A	0.00	N/A	N/A	-0.04	N/A	N/A	-0.11	N/A	N/A	-0.13	N/A	0.00
GROWTH RATES:													
Net Loans and Leases	-6.90	23.62	33	24.86	34.27	56	23.93	36.83	55	67.37	22.90	50.58	-6.04
Total Selected Assets	-6.90	64.00	23	24.83	62.31	64	23.91	60.10	53	67.27	16.54	50.47	4.40
Deposits	4.72	-13.56	60	-14.66	5.01	19	-4.79	-13.17	53	-1.45	0.96	-35.98	-12.79

Foreign Activities

BHCPR page 16 provides information on the BHC's activities in foreign offices, Edge-Act subsidiaries, or international banking facilities (IBF).

Total Foreign Loans

The sum of real estate loans to non-U.S. addressees, loans to non-U.S. depository institutions, loans to foreign banks, loans to foreign governments and official institutions, loans to individuals in foreign offices, foreign agricultural loans, other loans in foreign offices, and foreign lease financing receivables. (Note: This total represents the loan and lease balance before deducting unearned income.)

Real Estate Loans

Loans secured by real estate to non-U.S. addressees. Prior to March 31, 2001, this item reflects consolidated real estate loans minus domestic real estate loans.

Commercial and Industrial Loans

Loans for commercial and industrial purposes to non-U.S. addressees (domicile), which are sole proprietorships, partnerships, corporations, and other business enterprises.

Loans to Depository Institutions

Loans to U.S. and foreign branches of banks chartered and headquartered in a foreign country.

Loans to Foreign Governments and Institutions

Loans to governments in foreign countries, to their official institutions, and to international and regional institutions.

Loans to Individuals

Consolidated loans to individuals minus domestic loans to individuals.

Agricultural Loans

Consolidated agricultural loans

minus domestic agricultural loans.

Other Foreign Loans

Consolidated other loans minus domestic other loans.

Lease Financing Receivables

Outstanding receivable balances related to direct financing and leases on property acquired for leasing to non-U.S. addresses.

Debt Securities

Debt securities issued by non-U.S. chartered corporations, foreign governments, or special international organizations. These securities are valued at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Interest-Bearing Bank Balances

Total interest-bearing balances due from depository institutions and foreign central banks that are held in the BHC's foreign offices, Edge or Agreement subsidiaries, IBFs, or consolidated subsidiaries located outside the fifty states of the United States and the District of Columbia.

Total Selected Foreign Assets

The sum of foreign loans and leases, foreign debt securities, and interest bearing balances in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Total Foreign Deposits

Foreign interest-bearing and non-interest-bearing deposits.

Interest-Bearing Deposits

Interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Non-Interest-Bearing Deposits

Non-interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Analysis Ratios

Yield: Foreign Loans

Interest and fee income on loans in foreign offices, Edge or Agreement subsidiaries, and IBFs divided by average foreign loans.

Cost: Interest-Bearing Deposits

Interest expense on foreign deposits divided by (four-point) average foreign interest-bearing deposits.

Net Losses as a Percent of Foreign Loans and Leases by Type

(Net Losses as a Percent of) Real Estate Loans

Charge-offs less recoveries on real estate loans to non-U.S. addressees (annualized) divided by real estate loans to non-U.S. addresses.

(Net Losses as a Percent of) Commercial and Industrial Loans

Charge-offs less recoveries on commercial and industrial loans to non-U.S. addresses (annualized) divided by commercial and industrial loans to non-U.S. addresses.

(Net Losses as a Percent of) Foreign Governments and Institutions

Charge-offs less recoveries on loans to foreign governments and institutions (annualized) divided by loans to foreign governments and institutions.

Growth Rates

This section presents the percentage changes for foreign loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), selected foreign assets, and foreign deposits. (See the description of Growth Rates on page 2-3.)

ACTIVITY (\$000)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-QTR	CHANGE 1-YR
Securitization Activities	0	0	0	0	0	N/A	N/A
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Retained Interest-Only Strips	0	0	0	0	0	N/A	N/A
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Retained Credit Enhancements	0	0	0	0	0	N/A	N/A
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total Retained Credit Exposure	0	0	0	0	0	N/A	N/A
Unused Commit to Provide Liq (Servicer Adv)	0	0	0	0	0	N/A	N/A
Seller's Interest in Securities & Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
Asset-Backed Commercial Paper Conduits	0	0	0	0	0	N/A	N/A
Cr Exp from Conduits by Bank or Oth Inst	0	0	0	0	0	N/A	N/A
Liq Commit from Conduits by Bank/Oth Inst	0	0	0	0	0	N/A	N/A
ACTIVITY % OF TOTAL ASSETS	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY		
Securitization Activities	0.00	0.00	0.00	0.00	0.00		
1-4 Family Residential Loans	0.00	0.00	0.00	0.00	0.00		
Home Equity Lines	0.00	0.00	0.00	0.00	0.00		
Credit Card Receivables	0.00	0.00	0.00	0.00	0.00		
Auto Loans	0.00	0.00	0.00	0.00	0.00		
Commercial and Industrial Loans	0.00	0.00	0.00	0.00	0.00		
All Other Loans and Leases	0.00	0.00	0.00	0.00	0.00		
Asset-Backed Commercial Paper Conduits	0.00	0.00	0.00	0.00	0.00		
Cr Exp, Conduits by Bank or Oth Inst	0.00	0.00	0.00	0.00	0.00		
Liq Commit, Conduits by Bank/Oth Inst	0.00	0.00	0.00	0.00	0.00		
PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS)							
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A		
Home Equity Lines	N/A	N/A	N/A	N/A	N/A		
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A		
Auto Loans and Other Consumer Loans	N/A	N/A	N/A	N/A	N/A		
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A		
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A		

Servicing, Securitization, and Asset Sale Activity—Part I

BHCPR page 17 provides, on a fully consolidated basis, information on a BHC's servicing, securitization, and asset sale activities, including the total dollar amount of all securitization activity, the dollar amounts of each securitized asset type, and the dollar amounts of retained credit exposure for each securitized asset type. It also provides information on unused commitments to provide liquidity, the amount of ownership, or seller's, interest in securities and loans, as well as credit exposures arising from asset-backed commercial paper conduits. At the bottom of this report page, each securitized asset type is compared to total assets and total managed assets. Securitization information is presented only for those BHCs that are engaged in securitization activities. Data is obtained primarily from schedule HC-S of the FR Y-9C report.

Activity (\$000)

Securitization Activities

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

1-4 Family Residential Loans

Outstanding principal balance of closed-end loans secured by first or junior liens on 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Home Equity Lines

Outstanding principal balance of revolving, open-end lines of credit secured by 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Credit Card Receivables

Outstanding principal balance of

extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Auto Loans

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Commercial and Industrial Loans

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

All Other Loans and Leases

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Retained Interest-Only Strips

The sum of the carrying values (maximum contractual credit exposure) of credit-enhancing interest-only strips that the BHC has retained as credit enhancements in connection with the securitization structures reported in HC-S, item 1.

1-4 Family Residential Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized closed-end loans secured by first or junior liens on 1-4 family residential properties.

Home Equity Lines

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized revolving, open-end lines of credit secured by 1-4 family residential properties.

Credit Card Receivables

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards.

Auto Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use.

Commercial and Industrial Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment.

All Other Loans and Leases

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips pro-

vided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables.

Retained Credit Enhancements

The sum of the unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided or retained in connection with the securitization structures reported in HC-S, item 1, excluding retained credit-enhancing interest-only strips.

1–4 Family Residential Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized closed-end loans secured by first or junior liens on 1–4 family residential properties, excluding retained credit-enhancing interest-only strips.

Home Equity Lines

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized revolving, open-end lines of credit secured by 1–4 family residential properties, excluding retained credit-enhancing interest-only strips.

Credit Card Receivables

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized extensions of credit to individuals for household, family, and other personal expen-

ditures arising from credit cards, excluding retained credit-enhancing interest-only strips.

Auto Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized loans for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use, excluding retained credit-enhancing interest-only strips.

Commercial and Industrial Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, excluding retained credit-enhancing interest-only strips.

All Other Loans and Leases

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables.

Total Retained Credit Exposure

The sum of total retained interest-only strips and other retained credit enhancements provided by the BHC to the securitization structures reported in schedule HC-S, item 1, of the FR Y-9C report.

Unused Commitments to Provide Liquidity (Servicer Advances)

The total dollar amount of unused portions of commitments provided by the BHC to the securitization structures reported in HC-S, item 1.

Seller's Interest in Securities & Loans

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized home equity lines, securitized credit card receivables, and securitized commercial and industrial loans.

Home Equity Lines

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized home equity lines.

Credit Card Receivables

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized credit card receivables.

Commercial and Industrial Loans

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized commercial and industrial loans.

Asset-Backed Commercial Paper Conduits

The maximum amount of credit exposure arising from credit enhancements, in the form of standby letters of credit, subordinated securities, and other enhancements provided to conduit structures, plus unused commitments to provide liquidity to conduit structures.

Credit Exposure to Conduits Sponsored by the Bank, Bank Affiliate, or BHC

The unused portion of standby letters of credit, the carrying value of subordinated securities, and the maximum contractual amount of credit exposure arising from other credit enhancements that has been provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC.

Liquidity Commitment to Conduits Sponsored by the Bank, Bank Affiliate or BHC

The unused portions of commitments that function as liquidity facilities provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC.

Activity as a Percent of Total Assets

Securitization Activities

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

1-4 Family Residential Loans

Outstanding principal balance of closed-end loans secured by first or junior liens on 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Home Equity Lines

Outstanding principal balance of revolving, open-end lines of credit secured by 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Credit Card Receivables

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Auto Loans

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Commercial and Industrial Loans

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

All Other Loans and Leases

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Asset-Backed Commercial Paper Conduits

The maximum amount of credit exposure arising from credit enhancements, in the form of standby letters of credit, subordinated securities, and

other enhancements, plus unused commitments to provide liquidity to conduit structures divided by total assets.

Credit Exposure to Conduits Sponsored by the Bank, Bank Affiliate, or BHC

The unused portion of standby letters of credit, the carrying value of subordinated securities, and the maximum contractual amount of credit exposure arising from other credit enhancements that has been provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC structures divided by total assets.

Liquidity Commitment to Conduits Sponsored by the Bank, Bank Affiliate or BHC

The unused portions of commitments that function as liquidity facilities provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC divided by total assets.

Percent of Total Managed Assets

Definition of Managed Assets

Managed assets are defined as the sum of on-balance-sheet loans and leases plus securitized loans and leases.

1-4 Family Residential Loans

Managed loans secured by first or junior liens on 1-4 family residential properties divided by total managed assets.

Home Equity Lines

Managed revolving, open-end lines of credit secured by 1-4 family residential properties divided by total managed assets.

Credit Card Receivables

Managed credit to individuals for household, family, and other personal

expenditures arising from credit cards divided by total managed assets.

Auto Loans and Other Consumer Loans

Managed loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use and other consumer loans divided by total managed assets.

Commercial and Industrial Loans

Managed loans for commercial and industrial purposes to sole proprie-

torships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, divided by total managed assets.

All Other Loans and Leases

All other managed loans that cannot properly be reported in other categories and all lease financing receivables divided by total managed assets.

% TOT SECURITIZATION ACTIVITIES BY TYPE	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY		
Retained Interest-Only Strips	N/A	N/A	N/A	N/A	N/A		
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A		
Home Equity Lines	N/A	N/A	N/A	N/A	N/A		
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A		
Auto Loans	N/A	N/A	N/A	N/A	N/A		
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A		
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A		
Retained Credit Enhancements	N/A	N/A	N/A	N/A	N/A		
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A		
Home Equity Lines	N/A	N/A	N/A	N/A	N/A		
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A		
Auto Loans	N/A	N/A	N/A	N/A	N/A		
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A		
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A		
Unused Commit to Prov Liq(Servicer Adv)	N/A	N/A	N/A	N/A	N/A		
Seller's Interest in Securities & Loans	N/A	N/A	N/A	N/A	N/A		
Home Equity Lines	N/A	N/A	N/A	N/A	N/A		
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A		
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A		
PERCENT OF TIER 1 CAPITAL							
Total Retained Credit Exposure	0.00	0.00	0.00	0.00	0.00		
Retained Interest-Only Strips	0.00	0.00	0.00	0.00	0.00		
Retained Credit Enhancements	0.00	0.00	0.00	0.00	0.00		
Tot Ret Cr Exp & Asset Sale Credit Exposure	2.29	2.16	1.83	1.85	2.57		
30-89 DAYS PD SECURITIZED ASSETS (\$000)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-QTR	CHANGE 1-YR
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total 30-89 Days PD Securitized Assets	0	0	0	0	0	N/A	N/A
90 DAYS+ PD SECURITIZED ASSETS (\$000)							
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total 90 Days+ PD Securitized Assets	0	0	0	0	0	N/A	N/A
Total Past Due Securitized Assets	0	0	0	0	0	N/A	N/A
NET LOSSES ON SECURITIZED ASSETS (\$000)							
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total Net Losses on Securitized Assets	0	0	0	0	0	N/A	N/A

Servicing, Securitization, and Asset Sale Activity—Part II

BHCPR page 18 presents specific categories of credit enhancements as a percentage of the credit enhancement type and as a percentage of tier 1 capital. The bottom portion of this report page presents the dollar amounts of each securitized asset type that is 30 to 89 days past due and 90 days or more past due. This portion of the report page also presents the dollar amounts of year-to-date net securitization losses for each asset type. Securitization information is presented only for those BHCs that are engaged in securitization activities.

Percentage of Total Securitization Activities by Type

Retained Interest-Only Strips

The sum of the carrying values (maximum contractual credit exposure) of credit-enhancing interest-only strips that the BHC has retained as credit enhancements in connection with the securitization structures reported in FR Y-9C Schedule HC-S, item 1 divided by total securitization activities.

1–4 Family Residential Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized closed-end loans secured by first or junior liens on 1–4 family residential properties divided by securitized 1–4 family residential loans.

Home Equity Lines

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized revolving, open-end lines of credit secured by 1–4 family residential properties divided by securitized home equity lines.

Credit Card Receivables

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards divided by securitized credit card receivables.

Auto Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use divided by securitized auto loans.

Commercial and Industrial Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment divided by securitized commercial and industrial loans.

All Other Loans and Leases

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables divided by securitized all other loans and leases.

Retained Credit Enhancements

The sum of the unused portions of standby letters of credit, subordinated securities, and maximum contrac-

tual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided or retained in connection with the securitization structures reported in FR Y-9C Schedule HC-S, item 1, excluding retained credit-enhancing interest-only strips, divided by total securitization activities.

1–4 Family Residential Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized closed-end loans secured by first or junior liens on 1–4 family residential properties, excluding retained credit-enhancing interest-only strips, divided by securitized 1–4 family residential loans.

Home Equity Lines

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized revolving, open-end lines of credit secured by 1–4 family residential properties, excluding retained credit-enhancing interest-only strips, divided by securitized home equity lines.

Credit Card Receivables

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards, excluding retained credit-enhancing interest-only strips, divided by securitized credit card receivables.

Auto Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized loans for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use, excluding retained credit-enhancing interest-only strips, divided by securitized auto loans.

Commercial and Industrial Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, excluding retained credit-enhancing interest-only strips, divided by securitized commercial and industrial loans.

All Other Loans and Leases

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables, excluding retained credit-enhancing interest-only strips, divided by securitized all other loans and leases.

Unused Commitments to Provide Liquidity (Servicer Advances)

The total dollar amount of unused portions of commitments provided

by the BHC to the securitization structures reported in FR Y-9C Schedule HC-S, item 1, divided by total securitization activities.

Seller's Interest in Securities & Loans

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized home equity lines, securitized credit card receivables, and securitized commercial and industrial loans divided by total securitization activities.

Home Equity Lines

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized home equity lines divided by securitized home equity lines.

Credit Card Receivables

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized credit card receivables divided by securitized credit card receivables.

Commercial and Industrial Loans

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized commercial and industrial loans divided by securitized commercial and industrial loans.

Percentage of Tier 1 Capital

Total Retained Credit Exposure

The sum of total retained interest-only strips and retained credit enhancements provided by the BHC to the securitization structures reported in FR Y-9C Schedule HC-S, item 1, divided by tier 1 capital.

Retained Interest-Only Strips

The sum of the carrying values (maxi-

mum contractual credit exposure) of credit-enhancing interest-only strips that the BHC has retained as credit enhancements in connection with the securitization structures reported in FR Y-9C Schedule HC-S, item 1, divided by tier 1 capital.

Retained Credit Enhancements

The sum of the unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided or retained in connection with the securitization structures reported in FR Y-9C Schedule HC-S, item 1, excluding credit-enhancing interest-only strips, divided by tier 1 capital.

Total Retained Credit Exposure & Asset Sales, and Credit Exposures

The sum of retained interest-only strips, other retained credit enhancements, credit enhancements provided to other institutions' securitizations, and credit enhancements for assets sold but not securitized.

30–89 Days Past Due Securitized Assets (\$000)

1–4 Family Residential Loans— 30–89 Days Past Due

Outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

Home Equity Lines— 30–89 Days Past Due

Outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-

provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

*Credit Card Receivables—
30–89 Days Past Due*

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

Auto Loans—30–89 Days Past Due

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

*Commercial and Industrial Loans—
30–89 Days Past Due*

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

*All Other Loans and Leases—
30–89 Days Past Due*

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements

on which interest or principal is due and unpaid for 30 to 89 days.

*Total 30–89 Days PD Securitized
Assets*

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

**90 Days and Over Past Due
Securitized Assets (\$000)**

*1–4 Family Residential Loans—
Past Due 90 Days and Over*

Outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*Home Equity Lines—
Past Due 90 Days and Over*

Outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*Credit Card Receivables—
Past Due 90 Days and Over*

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*Auto Loans—
Past Due 90 Days and Over*

Outstanding principal balance of

loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*Commercial and Industrial Loans—
Past Due 90 Days and Over*

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*All Other Loans and Leases—
Past Due 90 Days and Over*

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*Total 90 Days Past Due and Over
Securitized Assets*

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

Total Past Due Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which inter-

est or principal is due and unpaid for 30 days or more.

Net Losses on Securitized Assets (\$000)

1-4 Family Residential Loans

Net losses on the outstanding principal balance of closed-end loans secured by first or junior liens on 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Home Equity Lines

Net losses on the outstanding principal balance of revolving, open-end lines of credit secured by 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Credit Card Receivables

Net losses on the outstanding prin-

cipal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Auto Loans

Net losses on the outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Commercial and Industrial Loans

Net losses on the outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that

have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

All Other Loans and Leases

Net losses on the outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Total Net Losses on Securitized Assets

Net losses on the sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

30-89 DAYS PD SEC ASSETS % OF TYPE	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 30-89 Days PD Securitized Assets	N/A	N/A	N/A	N/A	N/A
90+ DAYS PD SEC ASSETS % OF TYPE					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 90+ Days PD Securitized Assets	N/A	N/A	N/A	N/A	N/A
TOTAL PD SEC ASSETS % OF SEC ASSETS	N/A	N/A	N/A	N/A	N/A
NET LOSSES ON SEC ASSETS % OF TYPE					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total Net Losses on Sec Assets	N/A	N/A	N/A	N/A	N/A
30-89 DAYS PD MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total Managed Loans PD 30-89 Days	N/A	N/A	N/A	N/A	N/A
90+ DAYS PD MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total Managed Loans PD 90+ Days	N/A	N/A	N/A	N/A	N/A
TOTAL PAST DUE MANAGED ASSETS	N/A	N/A	N/A	N/A	N/A
NET LOSSES ON MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
NET LOSSES ON MANAGED ASSETS	N/A	N/A	N/A	N/A	N/A

Servicing, Securitization, and Asset Sale Activity—Part III

BHCPR page 19 presents past due and net loss information for securitized assets and for total managed assets. The ratios are derived by dividing the past due/loss amount for each asset type by total securitized/managed assets of that type. Securitization information is presented only for those BHCs that are engaged in securitization activities.

30 to 89 Days Past Due Securitized Assets as a Percent of Type

1–4 Family Residential Loans— 30–89 Days Past Due

Outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized 1–4 family loans.

Home Equity Lines— 30–89 Days Past Due

Outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized home equity loans.

Credit Card Receivables— 30–89 Days Past Due

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on

which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized credit card receivables.

Auto Loans—30–89 Days Past Due

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized auto loans.

Commercial and Industrial Loans— 30–89 Days Past Due

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized commercial and industrial loans.

All Other Loans and Leases— 30–89 Days Past Due

Outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of all other loans that cannot properly be reported in other categories, and

all lease financing receivables that have been securitized.

Total 30–89 Days PD Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the sum of outstanding principal balances of all securitized assets.

90 Days and Over Past Due Securitized Assets

1–4 Family Residential Loans— Past Due 90 Days and Over

Outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized 1–4 family loans.

Home Equity Lines— Past Due 90 Days and Over

Outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized home equity loans.

Credit Card Receivables— Past Due 90 Days and Over

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and

securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized credit card receivables.

*Auto Loans—
Past Due 90 Days and Over*

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized auto loans.

*Commercial and Industrial Loans—
Past Due 90 Days and Over*

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized commercial and industrial loans.

*All Other Loans and Leases—
Past Due 90 Days and Over*

Outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal

balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized.

*Total 90 Days Past Due and Over
Securitized Assets*

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the sum of outstanding principal balances of all securitized assets.

**Total Past Due Securitized Assets
as a Percent of Total Securitized
Assets**

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 days or more divided by the sum of outstanding principal balances of all securitized assets.

**Net Losses on Securitized
Assets as a Percent of Type**

1–4 Family Residential Loans

Net losses on the outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized 1–4 family residential loans.

Home Equity Lines

Net losses on the outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements

divided by the outstanding principal balance of securitized home equity lines.

Credit Card Receivables

Net losses on the outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized credit card receivables.

Auto Loans

Net losses on the outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized auto loans.

Commercial and Industrial Loans

Net losses on the outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse divided by the outstanding principal balance of securitized commercial and industrial loans.

All Other Loans and Leases

Net losses on the outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal

balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been securitized.

Total Net Losses on Securitized Assets

Net losses on the sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the sum of outstanding principal balances of all securitized assets.

30 to 89 Days Past Due Managed Assets as a Percent of Type

Definition of Managed Assets

Managed assets are defined as the sum of on-balance-sheet loans and leases plus securitized loans and leases.

1–4 Family Residential Loans— 30–89 Days Past Due

Outstanding principal balance of managed closed-end loans secured by first or junior liens on 1-4 family residential properties on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed 1–4 family loans.

Home Equity Lines— 30–89 Days Past Due

Outstanding principal balance of managed revolving, open-end lines of credit secured by 1–4 family residential properties on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed home equity loans.

Credit Card Receivables— 30–89 Days Past Due

Outstanding principal balance of managed extensions of credit to individuals for household, family, and other personal expenditures arising

from credit cards on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed credit card receivables.

Commercial and Industrial Loans— 30–89 Days Past Due

Outstanding principal balance of managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed commercial and industrial loans.

All Other Loans and Leases— 30–89 Days Past Due

Outstanding principal balance of all other managed loans and leases, including auto loans, that cannot properly be reported in other categories, on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of all managed loans and leases that cannot properly be reported in other categories.

Total Managed Loans Past Due 30–89 Days

The sum of outstanding principal balances of all managed assets, net of unearned income, on which interest or principal is due and unpaid for 30 to 89 days divided by total managed loans and leases.

90 Days and Over Past Due Managed Assets as a Percent of Type

1–4 Family Residential Loans— Past Due 90 Days and Over

Outstanding principal balance of managed closed-end loans secured by first or junior liens on 1–4 family residential properties on which

interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed 1–4 family loans.

Home Equity Lines— Past Due 90 Days and Over

Outstanding principal balance of managed revolving, open-end lines of credit secured by 1–4 family residential properties on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed home equity loans.

Credit Card Receivables— Past Due 90 Days and Over

Outstanding principal balance of managed extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed credit card receivables.

Commercial and Industrial Loans— Past Due 90 Days and Over

Outstanding principal balance of managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, on which interest or principal is due and unpaid 90 days or more divided by the outstanding principal balance of managed commercial and industrial loans.

All Other Loans and Leases— Past Due 90 Days and Over

Outstanding principal balance of all other managed loans and leases, including auto loans, that cannot properly be reported in other categories, on which interest principal is due and unpaid for 90 days or more divided by the outstanding principal balance of all managed loans and leases that cannot properly be reported in other categories.

Total Managed Loans Past Due Past Due 90 Days and Over

The sum of outstanding principal balances of all managed assets, net of unearned income, on which interest or principal is due and unpaid for 90 days or more divided by managed loans and leases.

Total Past Due Managed Assets

The sum of outstanding principal balances of all managed assets, net of unearned income, on which interest or principal is due and unpaid for 30 days or more divided by the sum of managed assets.

Net Losses on Managed Assets as a Percent of Type

1–4 Family Residential Loans

Annualized net losses on the outstanding principal balance of managed closed-end loans secured by first or junior liens on 1–4 family residential properties divided by the

outstanding principal balance of managed 1–4 family loans.

Home Equity Lines

Annualized net losses on the outstanding principal balance of managed revolving, open-end lines of credit secured by 1–4 family residential properties divided by the outstanding principal balance of managed home equity lines.

Credit Card Receivables

Annualized net losses on the outstanding principal balance of managed extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards divided by the outstanding principal balance of managed credit card receivables.

Commercial and Industrial Loans

Annualized net losses on the outstanding principal balance of managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations,

and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, divided by the outstanding principal balance of managed commercial and industrial loans.

All Other Loans and Leases

Annualized net losses on the outstanding principal balance of all other managed loans and leases, including auto loans, that cannot properly be reported in other categories, divided by the outstanding principal balance of all managed loans and leases that cannot properly be reported in other categories.

Net Losses on Total Managed Assets

Annualized net losses on the sum of outstanding principal balances of all managed assets, net of unearned income, divided by the sum of outstanding principal balances of managed assets.

OPERATING INCOME (\$000)	MM/DD/YYYY					PERCENT CHANGE	
	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	1-YR	5-YR
Income From Bank Subsidiaries	94,822	14,166	70,625	27,327	35,321	569.4	-66.9
Dividends	79,653	0	42,550	0	3,147	N/A	-66.7
Interest	433	1,463	2,519	5,665	18,939	-70.4	-99.0
Management and Service Fees	14,736	12,703	25,556	21,662	13,235	16.0	354.0
Other Income	0	0	0	0	0	N/A	N/A
Income From Nonbank Subsidiaries	12,795	20,032	27,393	6,036	7,207	-36.1	290.9
Dividends	5,000	13,601	14,151	450	425	-63.2	2876.2
Interest	633	382	784	790	1,050	65.7	-34.8
Management and Service Fees	3,023	2,432	5,061	4,796	5,732	24.3	41.7
Other Income	4,139	3,617	7,397	0	0	14.4	N/A
Income From Subsidiary BHCs	41,553	0	28,800	0	1,456	N/A	N/A
Dividends	41,553	0	28,800	0	1,456	N/A	N/A
Interest	0	0	0	0	0	N/A	N/A
Management and Service Fees	0	0	0	0	0	N/A	N/A
Other Income	0	0	0	0	0	N/A	N/A
Total Income From Subsidiaries	149,170	34,198	126,818	33,363	43,984	336.2	-48.5
Securities Gains (Losses)	-17,299	-12,250	-31,866	-69,920	-202,393	N/A	N/A
Other Operating Income	995	12,206	13,982	9,419	521,443	-91.9	-93.9
Total Operating Income	132,866	34,154	108,934	-27,138	363,034	289.0	-57.0
OPERATING EXPENSES (\$000)							
Personnel Expenses	10,415	10,004	19,033	14,720	21,663	4.1	13.3
Interest Expense	107,547	185,948	274,843	363,981	150,695	-42.2	88.1
Other Expenses	28,304	24,493	58,820	61,955	45,942	15.6	-1.5
Provision for Loan and Lease Losses	-33	-43	-38	-41	-531	N/A	N/A
Total Operating Expenses	146,233	220,402	352,658	440,615	217,769	-33.7	53.8
Income (Loss) Before Taxes	-13,367	-186,248	-243,724	-467,753	145,265	N/A	N/A
Applicable Income Taxes (Credit)	-47,560	-56,682	-104,395	-141,983	27,939	N/A	N/A
Extraordinary Items	0	0	0	0	0	N/A	N/A
Income Before Undist Inc of Subs	34,193	-129,566	-139,329	-325,770	117,326	N/A	-84.8
Equity in Undistributed Inc of Subs	147,220	255,258	463,133	33,042	-1,333,437	-42.3	66.9
Bank Subsidiaries	108,376	204,023	355,967	-23,784	-543,848	-46.9	148.1
Nonbank Subsidiaries	-4,463	-14,349	-25,673	-1,778	-7,759	N/A	N/A
Subsidiary BHCs	43,307	65,584	132,839	58,604	-781,830	-34.0	0.7
Net Income (Loss)	181,413	125,692	323,804	-292,728	-1,216,111	44.3	-41.9
MEMORANDA							
Bank Net Income	188,029	204,023	398,517	-23,784	-540,701	-7.8	-33.5
Nonbank Net Income	537	-748	-11,522	-1,328	-7,334	N/A	-68.4
Subsidiary BHCs' Net Income	84,860	65,584	161,639	58,604	-780,374	29.4	97.2

Parent Company Income Statement (\$000)

BHCPR page 20 presents the parent company income statement (Schedule PI of the FR Y-9LP) and shows dollar balances and growth rates of operating income and operating expense items. Operating income items consist of income flows from the bank, nonbank, and bank holding company subsidiaries and include dividends, interest income, management and service fees, and other income. Operating expenses include personnel expenses, interest expense, provision for loan and lease losses, and other expenses. Dollar values and growth rates of bank, nonbank, and subsidiary BHCs' net income are also presented in the memoranda section.

The last two columns on the right provide one- and five-year percent changes for each parent company income and expense category. (See the description of Growth Rates on page 2-3.)

Operating Income

Income from Bank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect bank subsidiaries and associated banks, excluding equity in undistributed income.

Dividends (From Bank Subsidiaries)

Dividend income declared or paid to the bank holding company by bank subsidiaries and associated banks.

Interest (From Bank Subsidiaries)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank subsidiaries and associated banks.

Management and Service Fees (From Bank Subsidiaries)

Management and service fees to the bank holding company in connection

with services rendered to, and paid or payable by, bank subsidiaries and associated banks.

Other Income (From Bank Subsidiaries)

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank subsidiaries and associated banks.

Income from Nonbank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income and income from banks, subsidiaries of banks, and Edge Act and Agreement subsidiaries.

Dividends (From Nonbank Subsidiaries)

Dividend income declared or paid to the bank holding company by nonbank subsidiaries and associated nonbank companies.

Interest (From Nonbank Subsidiaries)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Management and Service Fees (From Nonbank Subsidiaries)

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Other Income (From Nonbank Subsidiaries)

All other income to the bank holding company that relates to transactions with, and paid or payable by, non-

bank subsidiaries and associated nonbank companies.

Income from Subsidiary BHCs

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect subsidiary bank holding companies and associated bank holding companies, excluding equity in undistributed income.

Dividends (From Subsidiary BHCs)

Dividend income declared or paid to the bank holding company by bank holding company subsidiaries and associated bank holding companies.

Interest (From Subsidiary BHCs)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Management and Service Fees (From Subsidiary BHCs)

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Other Income (From Subsidiary BHCs)

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Total Income from Subsidiaries

The sum of dividend income, interest income, management and service fees, and other income received from bank, nonbank, and bank holding company subsidiaries.

Securities Gains (Losses)

The net gain or loss realized from the sale, exchange, redemption, or retirement of securities.

Other Operating Income

All other operating income, excluding income from subsidiaries and associated companies.

Total Operating Income

The sum of total income from subsidiaries, securities gains (losses), and other operating income.

Operating Expenses

Personnel Expenses

Expenses on salaries, wages of officers and employees, pensions, and employee benefits.

Interest Expense

Interest expense on all debt instruments issued by the bank holding company.

Other Expenses

All other operating expenses of the bank holding company including amortization of intangible assets.

Provision for Loan & Lease Losses

The year-to-date provision for loan and lease losses.

Total Operating Expenses

The sum of personnel expenses, interest expense, other expenses, and the provision for loan and lease

losses, including the provision for allocated transfer risk.

Income (Loss) before Taxes

Total operating income minus total operating expenses.

Applicable Income Taxes (Credit)

The estimated amount of current and deferred income taxes, federal, state, and local (estimated or accrued) on a parent company only basis.

Extraordinary Items

The net amount of extraordinary items less applicable taxes including non-operating items.

Income before Undistributed Income of Subsidiaries

The sum of income before taxes and extraordinary items minus applicable income taxes.

Equity in Undistributed Income of Subsidiaries

The parent company's equity in the undistributed income of bank, nonbank, and bank holding company subsidiaries less applicable taxes.

(Equity in Undistributed Income of) Bank Subsidiaries

The parent company's equity in the undistributed income of bank subsidiaries, Edge Act and Agreement subsidiaries, and associated banks less applicable taxes.

(Equity in Undistributed Income of) Nonbank Subsidiaries

The parent company's equity in the

undistributed income of nonbank subsidiaries and associated nonbank companies less applicable taxes.

(Equity in Undistributed Income of) Subsidiary BHCs

The parent company's equity in the undistributed income of bank holding company subsidiaries and associated bank holding companies less applicable taxes.

Net Income (Loss)

Income (loss) before undistributed income of subsidiaries and associated companies plus equity in undistributed income of subsidiaries and associated companies.

Memoranda

Bank Net Income

Dividends from bank subsidiaries and associated banks plus equity in undistributed income of bank subsidiaries, Edge Act and Agreement subsidiaries, and associated banks.

Nonbank Net Income

Dividends from nonbank subsidiaries and associated nonbank companies plus equity in undistributed income of nonbank subsidiaries and associated nonbank companies.

Subsidiary BHCs' Net Income

Dividends from subsidiary bank holding companies plus equity in undistributed income of subsidiary bank holding companies.

ASSETS (\$000)	MM/DD/YYYY	% OF TOTAL	MM/DD/YYYY	% OF TOTAL	MM/DD/YYYY	% OF TOTAL	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-YR	CHANGE 5-YR
Investment in Bank Subs	4,832,734	55.8	4,935,117	54.3	4,952,329	55.6	4,758,800	4,768,364	-2.1	2.6
Common and Preferred Stock	4,832,093	55.8	4,934,622	54.3	4,952,268	55.6	4,758,736	4,768,274	-2.1	43.8
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	0	0.0	0	0.0	0	0.0	0	0	N/A	-100.0
Other Receivables	641	0.0	495	0.0	61	0.0	64	90	29.5	-96.4
Investment in Nonbank Subs	217,921	2.5	198,868	2.2	192,595	2.2	213,132	210,522	9.6	-61.3
Common and Preferred Stock	160,527	1.9	167,735	1.9	159,720	1.8	181,791	188,622	-4.3	-71.2
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	20,000	0.2	615	0.0	190	0.0	1,150	2,050	3152.0	311.1
Other Receivables	37,394	0.4	30,518	0.3	32,685	0.4	30,191	19,850	22.5	44953
Investment in Sub BHCs	2,065,045	23.8	2,047,651	22.5	2,118,352	23.8	1,980,963	1,810,801	0.9	12.1
Common and Preferred Stock	2,065,045	23.8	2,047,651	22.5	2,118,352	23.8	1,980,963	1,810,801	0.9	12.1
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Other Receivables	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
ASSETS EXCLUDING INV IN SUBS:										
Net Loans and Leases	0	0.0	1,500	0.0	1,495	0.0	2,852	6,292	-100.0	N/A
Securities	409,933	4.7	1,138,226	12.5	402,998	4.5	1,150,390	435,394	-64.0	5.7
Sec Purchased (Rev Repos)	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Cash&Due Fr Affil Dep Inst	926,070	10.7	449,870	5.0	956,487	10.7	549,513	542,128	105.9	990.3
Cash&Due Fr Unrel Dep Inst	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Premises, Furn, Fix & Equip	6,593	0.1	7,651	0.1	6,683	0.1	5,799	5,348	-13.8	-34.7
Intangible Assets	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Other Assets	205,987	2.4	306,416	3.4	277,519	3.1	254,763	104,882	-32.8	242.1
Bal Due Fr Subs & Rel Inst	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Total Assets	8,664,283	100.0	9,085,299	100.0	8,908,458	100.0	8,916,212	7,883,731	-4.6	13.2
LIABILITIES AND CAPITAL										
Deposits	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Securities Sold (Repos)	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Commercial Paper	2,217	0.0	14,256	0.2	3,063	0.0	2,647	1,084	-84.5	-99.0
Other Borrowings 1 Yr or Less	140,550	1.6	393,071	4.3	438,994	4.9	168,666	189,889	-64.2	-43.8
Borrowings With Mat Over 1 Yr	1,140,698	13.2	592,626	6.5	552,606	6.2	811,145	663,700	92.5	686.7
Subordinated Notes and Deb	427,799	4.9	454,523	5.0	457,483	5.1	551,906	719,869	-5.9	-69.3
Other Liabilities	103,614	1.2	165,864	1.8	113,444	1.3	193,491	255,163	-37.5	11.9
Bal Due to Sub & Rel Inst	357,434	4.1	550,366	6.1	357,560	4.0	540,078	361,368	-35.1	11.3
Total Liabilities	2,172,312	25.1	2,170,706	23.9	1,923,150	21.6	2,267,933	2,191,073	0.1	-10.7
Equity Capital	6,491,971	74.9	6,914,593	76.1	6,985,308	78.4	6,648,279	5,692,658	-6.1	24.3
Perpetual Pfd Stk (Inc Sur)	1,800,473	20.8	2,329,370	25.6	2,377,560	26.7	2,056,672	1,502,784	-22.7	650.2
Common Stock	4,157,525	48.0	4,158,369	45.8	4,163,242	46.7	4,163,619	3,318,417	0.0	82.4
Common Surplus	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Retained Earnings	1,124,561	13.0	945,513	10.4	1,051,390	11.8	905,361	1,324,516	18.9	-60.2
Accum Oth Comprehensive Inc	-576,147	-6.7	-504,491	-5.6	-592,084	-6.7	-461,296	-436,899	N/A	N/A
Oth Equity Capital Compon	-14,441	-0.2	-14,168	-0.2	-14,800	-0.2	-16,077	-16,160	N/A	N/A
Total Liab and Equity Capital	8,664,283	100.0	9,085,299	100.0	8,908,458	100.0	8,916,212	7,883,731	-4.6	13.2
MEMORANDA:										
Loans and Adv Fr Bank Subs	61	0.0	192,732	2.1	58	0.0	182,412	0	-100.0	N/A
Loans and Adv Fr Nonbk Subs	355,273	4.1	355,271	3.9	355,273	4.0	355,269	309,278	0.0	12.1
NP to Subs Iss Tr Prf Sec	300,000	3.5	300,000	3.3	300,000	3.4	300,000	300,000	0.0	-2.4
Loans and Adv From Sub BHCs	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Subord< Debt 1 Yr or Less	46,056	0.5	153,712	1.7	46,015	0.5	120,592	52,090	-70.0	1011.7
Guar Lns to Bks, Nonbks, BHCs	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A

Parent Company Balance Sheet (\$000)

BHCPR page 21 provides the principal categories of the parent company balance sheet as reported in Schedule PC and PC-A of the FR Y-9LP (see Appendix G). A parent company's investments in bank, nonbank, and bank holding company subsidiaries, as well as other assets, liability, and equity items are displayed as dollar values for five time-periods and as a percentage of parent company total assets for three time periods. In addition, the last two columns present one-year and five-year growth rates of the account balances. (See the discussion of Growth Rates on page 2-3.)

Assets

Investment in Bank Subsidiaries

The sum of equity investments in bank subsidiaries and associated banks and non-equity investments in and receivables due from bank subsidiaries and associated banks.

Common and Preferred Stock (Bank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of bank subsidiaries and associated banks excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Bank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary banks and associated banks.

Loans, Advances, Notes, and Bonds (Bank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to directly or indirectly held bank subsidiaries and associated banks and investments in debt instruments issued by bank subsidiaries and associated banks.

Other Receivables (Bank Subsidiaries)

All other assets that represent claims of the bank holding company on bank subsidiaries and associated banks.

Investment in Nonbank Subsidiaries

The sum of equity investments in nonbank subsidiaries and associated nonbank companies and non-equity investments in and receivables due from nonbank subsidiaries and associated nonbank companies.

Common and Preferred Stock (Nonbank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of nonbank subsidiaries and associated nonbank companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Nonbank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of nonbank subsidiaries and associated nonbank companies.

Loans, Advances, Notes, and Bonds (Nonbank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) nonbank subsidiaries and associated nonbank companies, and investments in debt instruments issued by nonbank subsidiaries and associated nonbank companies.

Other Receivables (Nonbank Subsidiaries)

All other assets that represent claims of the bank holding company on nonbank subsidiaries and associated nonbank companies.

Investment in Subsidiary BHCs

The sum of equity investments in subsidiary bank holding companies

and non-equity investments in, and receivables due from, subsidiary and associated bank holding companies.

Common and Preferred Stock (Subsidiary BHCs)

Investments in the common stock and preferred stock (including surplus) of bank holding company subsidiaries and associated bank holding companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Subsidiary BHCs)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary and associated bank holding companies.

Loans, Advances, Notes, and Bonds (Subsidiary BHCs)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) bank holding company subsidiaries and associated bank holding companies and investments in debt instruments issued by bank holding company subsidiaries, and associated bank holding companies.

Other Receivables (Subsidiary BHCs)

All other assets that represent claims of the bank holding company on subsidiary and associated bank holding companies.

Assets Excluding Investment in Subsidiaries

Net Loans and Leases

Extensions of credit, net of unearned income, resulting from either direct negotiation between the bank holding company and its customers or the purchase of such assets from others.

Securities

U.S. Treasury securities, obligations of other U.S. government agencies and corporations, obligations of other states and political subdivisions, and other debt and equity securities, excluding investments in subsidiaries and associated companies.

Securities Purchased (Reverse Repos)

Securities purchased under agreements to resell other than securities purchased under resale agreements to maturity.

Cash and Balances Due from Subsidiary or Affiliated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with subsidiary or affiliated depository institutions.

Cash and Balances Due from Unrelated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with unrelated depository institutions.

Premises, Furniture, Fixtures and Equipment

The book value, net of depreciation, of all premises, furniture, fixtures, and equipment.

Intangible Assets

The sum of mortgage servicing assets, goodwill, and other identifiable intangible assets.

Other Assets

All other assets including income earned, but not collected, and deferred income taxes (debit balance).

Balances Due from Subsidiaries and Related Institutions

All balances due from subsidiaries and related institutions, other than investments and receivables.

Total Assets

Total parent company assets, which include investments in subsidiaries, loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), securities, federal funds sold and securities purchased under agreements to resell, cash and due from depository institutions, premises, furniture and fixtures, intangible and other assets, and balances due from subsidiaries and affiliated BHCs.

Liabilities and Capital

Deposits

Deposits issued by the parent company.

Securities Sold (Repos)

Securities sold under agreements to repurchase other than securities sold under repurchase agreements to maturity.

Commercial Paper

Outstanding commercial paper issued by the bank holding company to unrelated parties.

Other Borrowings with Maturity of 1 Year or Less

The amount of money borrowed by the bank holding company with a remaining maturity of one year or less.

Borrowings with Maturity over 1 Year

The amount of money borrowed by the bank holding company with a remaining maturity of more than one year.

Subordinated Notes and Debentures

Subordinated debt issued by the bank holding company or its subsidiaries. This line item includes subordinated perpetual debt, limited-life preferred stock and related surplus, and outstanding equity contract and commitment notes that qualify

as capital, as defined by the Federal Reserve Board's capital adequacy guidelines.

Other Liabilities

All other liabilities including expenses accrued and unpaid and deferred income taxes (credit balance).

Balances Due to Subsidiaries and Related Institutions

All balances due to subsidiaries and related institutions including short- and long-term borrowings, accrued interest payable, and taxes payable.

Total Liabilities

The sum of deposits, commercial paper and other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures, other liabilities, and balances due to other subsidiaries and related institutions.

Equity Capital

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

Perpetual Preferred Stock (Including Surplus)

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

Common Stock

The aggregate par or stated value of outstanding common stock.

Common Surplus

The net amount formally transferred to the surplus account including capital contributions and any amount received for common stock in excess of its par or stated value.

Retained Earnings

The amount of retained earnings, including capital reserves, that result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

Accumulated Other Comprehensive Income

The amount of other comprehensive income in conformity with ASC subtopic 220-10, Comprehensive Income—Overall (formerly the requirements of FASB Statement No. 130, Reporting Comprehensive Income.) Other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. From March 31, 1999 to December 31, 2000, this item includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) reported on cash flow hedges, and foreign currency translation adjustments. Prior to March 31, 1999, accumulated net gains (losses) on cash flow hedges were not reported on the FR Y-9LP and are not included in this item.

Other Equity Capital Components

The amount of all other equity capital components, including unearned

Employee Stock Ownership Plan (ESOP) shares and the carrying value, at cost, of Treasury Stock.

Total Liabilities and Equity Capital

Total liabilities and equity capital as reported in Schedule PC of the FR Y-9LP.

Memoranda

Loans and Advances from Bank Subsidiaries

The amount of borrowings of the parent company from subsidiary banks and associated banks and Edge Act and Agreement subsidiaries.

Loans and Advances from Nonbank Subsidiaries

The amount of borrowings of the parent company from nonbank subsidiaries and associated nonbank companies.

Notes Payable to Subsidiaries That Have Issued Trust Preferred Securities

The amount of notes payable by the parent BHC to special-purpose subsidiaries that have issued trust preferred securities.

Loans and Advances from Subsidiary BHCs

The amount of borrowings of the

parent company from bank holding company subsidiaries and associated bank holding companies.

Subordinated and Long-Term Debt Maturing in 1 Year or Less

The amount of liabilities (included in mandatory convertible securities, subordinated notes and debentures, and balances due to subsidiaries and related institutions) that are scheduled to mature within one year.

Guaranteed Loans to Banks, Non-Banks, and BHCs

The amount of borrowings of subsidiaries from unaffiliated parties: (1) that have been guaranteed by the respondent parent BHC; (2) that involve sales of assets that are indemnified by the parent BHC; (3) or any other borrowing by BHC subsidiaries where the parent BHC assumes any risk of loss.

	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY		
	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT
PROFITABILITY:															
Net Income/Avg Equity Capital	5.36	7.49	31	3.71	7.11	27	4.71	6.79	33	-4.74	4.97		-19.32	-4.66	
Bank Net Inc/Avg Eq Inv in Banks	7.62	7.71	50	8.45	7.91	55	8.16	7.54	57	-0.50	5.21		-12.27	-0.48	
Nonbk Net Inc/Avg Eq Inv in Nonbanks	0.67	5.46	29	-0.84	4.87	26	-6.73	4.59	11	-0.73	4.07		-2.11	-1.56	
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.05	7.98	53	6.52	7.21	40	7.88	6.79	46	3.05	5.34		-44.59	-7.22	
Bank Net Income/Parent Net Income	103.65	72.82	59	162.32	77.96	92	123.07	79.97	84	N/A	80.04		N/A	85.29	
Nonbank Net Income/Parent Net Income	0.30	7.40	36	N/A	16.27	N/A	N/A	6.07	N/A	N/A	15.07		N/A	7.24	
Sub BHCs Net Inc/Parent Net Income	46.78	83.81	24	52.18	80.45	27	49.92	82.84	23	N/A	83.04		N/A	88.86	
LEVERAGE:															
Total Liabilities/Equity	33.46	26.10	66	31.39	34.37	65	27.53	32.75	61	34.11	36.76		38.49	37.77	
Total Debt/Equity Capital	26.36	14.73	71	21.03	18.99	63	20.79	18.40	64	23.08	19.69		27.66	19.62	
Tot Debt+NP to Subs Iss Tr Pref/Equity	30.98	20.29	70	25.37	25.86	65	25.08	24.81	63	27.59	27.38		32.93	29.93	
Tot Debt+Lns Guaranteed for Affl/Equity	26.36	16.64	69	21.03	21.54	61	20.79	20.86	61	23.08	22.56		27.66	23.12	
Total Debt/Equ Cap - Exc Over Fair Value	26.36	14.87	70	21.03	19.08	63	20.79	18.52	64	23.08	19.79		27.66	19.95	
Long-Term Debt/Equity Capital	24.16	11.40	75	15.14	14.82	62	14.46	14.07	61	20.50	16.28		24.30	15.74	
Short-Term Debt/Equity Capital	2.20	1.99	78	5.89	3.39	77	6.33	3.85	74	2.58	2.78		3.35	3.30	
Current Portion of LT Debt/Equity	0.71	0.32	86	2.22	0.24	91	0.66	0.25	85	1.81	0.34		0.92	0.14	
Exc Cost Over Fair Value/Equity Cap	0.00	0.18	37	0.00	0.19	35	0.00	0.18	35	0.00	0.18		0.00	0.30	
Long-Term Debt/Consolidated LT Debt	73.63	21.38	89	65.26	17.56	94	64.28	19.05	91	70.94	17.29		71.45	14.79	
DOUBLE LEVERAGE:															
Equity Investment in Subs/Equity	108.71	106.58	66	103.40	107.55	41	103.51	107.31	40	104.11	108.44		118.88	108.82	
Total Investment in Subs/Equity	109.61	112.97	52	103.86	118.25	31	103.98	117.66	26	104.58	120.23		119.27	121.37	
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.70	101.27	65	97.11	99.51	40	97.27	99.97	43	97.54	99.62		110.21	98.86	
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.53	108.39	49	97.54	109.39	27	97.71	109.40	33	97.98	110.53		110.57	110.20	
DOUBLE LEVERAGE PAYBACK:															
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.56	0.91	73	0.94	1.56	59	0.76	1.40	45	N/A	2.98		N/A	2.10	
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.69	2.97	66	2.32	3.77	60	1.46	2.96	45	N/A	7.87		N/A	9.08	
COVERAGE ANALYSIS:															
Op Inc-Tax + Noncash/Oper Exp + Div	109.85	136.63	53	77.90	111.31	46	78.42	119.92	34	66.92	112.81		131.08	84.29	
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	168.14	160.51	63	96.12	89.17	57	89.46	126.32	40	111.91	115.83		89.64	99.52	
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	115.11	135.78	54	113.40	86.69	70	216.48	107.80	88	147.38	87.23		40.30	71.15	
Pretax Oper Inc + Int Exp/Int Expense	87.57	1228.20	32	-0.16	743.54	33	11.32	-----	30	-28.51	923.24		196.40	174.07	
Pretax Op Inc+Int Exp+Tr Pref/Int Exp+Tr	88.82	602.74	35	5.92	287.49	27	18.45	361.20	27	-20.55	226.47		183.11	215.51	
Div + Int From Subs/Int Exp + Div	69.22	181.71	34	5.92	134.77	21	20.61	161.36	22	1.46	128.64		10.13	78.11	
Fees+Other Inc From Subs/Sal + Oth Exp	56.56	10.47	87	54.36	16.56	80	48.83	13.20	84	34.51	19.52		28.06	13.88	
Net Inc/Curr Port of LT Debt+Pfd Div(X)	1.53	89.50	17	0.56	94.76	8	1.66	183.20	13	N/A	63.84		N/A	58.66	
OTHER RATIOS:															
Net Assets Repr in 1 Yr/Total Assets	10.73	3.88	85	10.66	3.78	86	8.00	3.65	73	11.22	4.51		1.15	5.34	
PAST DUE AND NONACCRUAL AS % OF LNS&LS:															
90+ Days Past Due	N/A	0.00	N/A	0.00	1.54	44	0.00	0.28	45	0.00	0.12		0.00	0.00	
Nonaccrual	N/A	7.92	N/A	0.00	8.83	39	0.00	15.04	37	0.00	2.10		0.00	0.07	
Total	N/A	8.03	N/A	0.00	10.37	34	0.00	15.65	32	0.00	4.02		0.00	0.21	
GUARANTEED LOANS AS % OF EQUITY CAP:															
To Bank Subsidiaries	0.00	0.00	48	0.00	0.00	47	0.00	0.00	46	0.00	0.00		0.00	0.00	
To Nonbank Subsidiaries	0.00	0.59	42	0.00	1.66	43	0.00	1.76	42	0.00	1.21		0.00	1.17	
To Subsidiary BHCs	0.00	0.00	48	0.00	0.00	48	0.00	0.00	48	0.00	0.00		0.00	0.00	
Total	0.00	0.64	41	0.00	1.88	42	0.00	1.92	42	0.00	1.28		0.00	1.31	
AS A % OF CONSOLIDATED BHC ASSETS:															
Nonbank Assets of Nonbank Subsidiaries	0.41	6.42	44	0.40	7.04	38	0.37	5.67	40	0.43	7.97		0.42	6.27	
Combined Thrift Assets	0.00	0.00	48	0.00	0.03	46	0.00	0.00	47	0.00	0.30		0.00	0.10	
Combined Foreign Nonbank Sub Assets	0.00	0.45	34	0.00	0.80	35	0.00	0.66	35	0.00	0.77		0.00	0.59	

Parent Company Analysis—Part I

BHCPR page 22 has six sections that present information on profitability, leverage, cash flow at the parent company level, and nonbank assets of nonbank subsidiaries. The first section provides profitability measures including the return on parent company equity, the return on equity investments by the parent company in bank, nonbank, or bank holding company subsidiaries, and the proportion of bank, nonbank, or bank holding company subsidiary income relative to parent net income. The second section presents leverage ratios indicating the degree of financial leverage in the capital structure, the reliance on long-term versus short-term debt, the degree of protection of creditors, and the extent to which a parent company acts as a financing vehicle for its subsidiaries. The third section presents four double leverage ratios that measure the extent to which the parent company uses debt to fund equity capital investments in subsidiaries. The double leverage payback period indicates the number of years required to eliminate the amount of double leverage based upon the current level of net income or retained earnings.

The fourth section contains coverage ratios that measure actual and potential earnings coverage of the parent company's cash requirements such as operating expenses, dividend payments to stockholders, and interest expenses.

The fifth section presents parent company ratios relating to net assets that are repriced within one year, loans and leases that are 90 days or more past due or in nonaccrual status, and the proportion of equity capital within subsidiaries accounted for by loans guaranteed by the parent.

The final section reports, as a percentage of consolidated BHC assets, the volume of nonbank assets of nonbank subsidiaries. Also shown in this section are thrift and foreign nonbank assets, each expressed as a percentage of consolidated BHC assets.

Profitability

Net Income/Average Equity Capital

Net income divided by average equity capital. Average equity capital is the cumulative sum of the quarterly average consolidated equity capital, excluding limited-life preferred stock (as reported in Schedule HC-K of the FR Y-9C report) for calendar quarters to date (four-point average). See page 2-2 for a description of the methods for calculating average balances.

Bank Net Income/Average Equity Investment in Bank Subsidiaries

The sum of dividends from bank subsidiaries and associated banks and equity in undistributed income of bank subsidiaries and associated banks divided by average equity investments in bank subsidiaries and associated banks.

Nonbank Net Income/Average Equity Investment in Nonbank Subsidiaries

The sum of dividends from nonbank subsidiaries and associated nonbank companies and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by average equity investments in nonbank subsidiaries and associated nonbank companies.

Subsidiary BHCs' Net Income/Average Equity Investment in Subsidiary BHCs

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by average equity investments in subsidiary bank holding companies.

Bank Net Income/Parent Net Income

The sum of dividends from banks and equity in undistributed income of bank subsidiaries and associated banks divided by parent company net income.

Nonbank Net Income/Parent Net Income

The sum of dividends from non-bank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by parent company net income.

Subsidiary BHCs' Net Income/Parent Net Income

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by parent company net income.

Leverage

Total Liabilities/Equity

The sum of deposits, securities sold under agreements to repurchase, commercial paper, other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures (including limited-life preferred stock and related surplus), balances due to subsidiaries and other related institutions, and other liabilities divided by parent company equity capital.

Total Debt/Equity Capital

The sum of commercial paper, other borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

Total Debt Plus Notes Payable to Subsidiaries That Have Issued Trust Preferred Securities Divided by Total Equity Capital (Parent)

Total debt of the parent BHC plus notes payable to subsidiaries that

have issued trust preferred securities divided by total equity capital of the parent BHC.

Total Debt Plus Loans Guaranteed for Affiliates Divided by Equity Capital (Parent)

Total debt of the parent BHC plus guaranteed loans to banks, non-banks, and BHCs divided by total equity capital of the parent BHC.

Total Debt/Equity Capital Less Excess of Cost over Fair Value

The sum of commercial paper, borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital minus the excess of cost over fair value (goodwill plus other intangible assets).

Long-Term Debt/Equity Capital

The sum of other borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

Short-Term Debt/Equity Capital

Commercial paper and borrowings with a remaining maturity of one year or less divided by parent company equity capital.

Current Portion of Long-Term Debt/Equity Capital

Amount of borrowings included in other borrowed funds with a remaining maturity of less than one year, and subordinated notes and debentures that are scheduled to mature within one year divided by parent company equity capital.

Excess of Cost over Fair Value/Equity Capital

The sum of goodwill and other

intangible assets included in equity investments in bank subsidiaries and associated banks, in non-bank subsidiaries and associated nonbank companies, and in subsidiary bank holding companies divided by parent company equity capital.

Long-Term Debt/Consolidated Long-Term Debt

Parent company long-term debt (the sum of other borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus) divided by consolidated long-term debt.

Double Leverage

Equity Investment in Subsidiaries/Equity Capital

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies divided by parent company equity capital.

Total Investment in Subsidiaries/Equity Capital

Total investments in and receivables due from subsidiaries and associated companies divided by parent company equity capital.

Equity Investment in Subsidiaries/Consolidated Equity Capital + Qualifying TPS, + Other Preferred Stock Eligible for Tier 1 Capital

Equity investment in bank subsidiaries and associated banks, in non-bank subsidiaries and associated nonbanks, and in subsidiary bank holding companies divided by the sum of consolidated equity capital, other cumulative and non-cumulative preferred stock eligible for inclusion in Tier 1 Capital, and qualifying trust preferred securities.

Total Investment in Subsidiaries/Consolidated Equity Capital + Qualifying TPS, + Other Preferred Stock Eligible for Tier 1 Capital

Total investments in and receivables due from subsidiaries and associated companies divided by the sum of consolidated equity capital, other cumulative and noncumulative preferred stock eligible for inclusion in Tier 1 Capital, and qualifying trust preferred securities.

Double Leverage Payback

Equity Investment in Subsidiaries Less Equity Capital/Net Income (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by parent company net income. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Equity Investment in Subsidiaries Less Equity Capital/Net Income Less Dividends (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by the difference between parent company net income and cash dividends declared. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Coverage Analysis

Operating Income Less Taxes Plus Noncash Items/Operating Expense Plus Dividends

Total operating income minus applicable income taxes (or plus tax benefit) plus noncash items included in operating expense all divided by the sum of total operating expense and dividends declared.

Cash Flow from Operations Plus Noncash Items Plus Operating Expense/Operating Expense Plus Dividends

The sum of cash flow provided by operating activities, total operating expense, and noncash items included in operating expense divided by the sum of total operating expense and cash dividends declared.

Adjusted Cash Flow/ Operating Expense Plus Repaid Long-Term Debt Plus Dividends

The sum of total cash flow (from operating, financing, and investing activities), operating expense, non-cash items included in operating expense, repaid long-term debt, and cash dividends declared divided by the sum of operating expenses, repaid long-term debt, and cash dividends declared.

Pretax Operating Income Plus Interest Expense/Interest Expense

Income before taxes plus interest expense divided by interest expense.

Pre-Tax Operating Income Plus Interest Expense and Trust Preferred Interest Expense Divided by Interest Expense Plus Trust Preferred Interest Expense

Parent BHC pre-tax income plus parent BHC interest expense and interest expense paid to special purpose subsidiaries that have issued trust preferred securities divided by parent BHC interest expense plus interest expense paid to special purpose subsidiaries that have issued trust preferred securities.

Dividends Plus Interest from Subsidiaries/Interest Expense Plus Dividends

Dividend and interest income from bank, nonbank, and bank holding company subsidiaries divided by the sum of interest expense and cash dividends declared.

Fees Plus Other Income from Subsidiaries/Salaries Plus Other Expenses

Management and service fees and other income from bank, nonbank, and bank holding company subsidiaries divided by salaries and employee benefits and other expenses.

Net Income/Current Portion of Long-Term Debt Plus Preferred Dividends (X)

Parent company net income divided by the sum of long-term debt that matures within one year and dividends declared on perpetual preferred and limited-life preferred stock. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Other Ratios

Net Assets Repriceable in 1 Year/ Total Assets

The difference between current assets and the sum of short-term debt, long-term debt, and other debt that reprices within one year divided by total parent company assets.

Past Due and Nonaccrual Loans and Leases as Percent of Total Loans and Leases

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

Loans and leases that are 90 days and over past due divided by parent company loans and leases, net of unearned income.

Nonaccrual (Percent of Loans and Leases)

Loans and leases that are in non-accrual status divided by parent company loans and leases, net of unearned income.

Total (Percent of Loans and Leases)

Loans and leases that are 90 days or

more past due and are in nonaccrual status divided by parent company loans and leases, net of unearned income.

Guaranteed Loans as a Percent of Equity Capital

To Bank Subsidiaries (Percent of Equity Capital)

Guaranteed loans to bank subsidiaries divided by parent company equity capital.

To Nonbank Subsidiaries (Percent of Equity Capital)

Guaranteed loans to nonbank subsidiaries divided by parent company equity capital.

To Subsidiary BHCs (Percent of Equity Capital)

Guaranteed loans to subsidiary bank holding companies divided by parent company equity capital.

Total (Percent of Equity Capital)

Total guaranteed loans to bank, nonbank, and bank holding company subsidiaries divided by parent company equity capital.

As a Percent of Consolidated BHC Assets

Nonbank Assets of Nonbank Subsidiaries (Percent of Consolidated BHC Assets)

Total combined nonbank assets of nonbank subsidiaries and their majority-owned direct and indirect subsidiaries divided by consolidated assets of the bank holding company.

Combined Thrift Assets (Percent of Consolidated BHC Assets)

Total combined assets of federal savings associations, federal savings banks and thrift subsidiaries (includ-

ing any thrift institution filing the Thrift Financial Report) divided by consolidated assets of the bank holding company.

*Combined Foreign
Nonbank Subsidiary Assets
(Percent of Consolidated BHC Assets)*

Total combined foreign nonbank subsidiary assets divided by consolidated assets of the bank holding company.

PAYOUT RATIOS - PARENT	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY		MM/DD/YYYY	
	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	PCT	BHC	PEER	BHC	PEER
Div Paid/Inc Before Undist Inc	223.20	68.40	88	N/A	95.03	N/A	N/A	69.45	N/A	N/A	73.55	82.05	106.22
Dividends Paid/Net Income	42.07	23.53	79	59.59	24.57	83	48.22	24.88	81	N/A	35.75	N/A	59.69
Net Income - Dividends/Avg Equity	3.10	5.39	28	1.50	5.03	22	2.44	4.72	32	-6.50	3.00	-20.85	-7.11
PERCENT OF DIVIDENDS PAID:													
Dividends From Bank Subs	104.37	162.79	55	0.00	89.26	25	27.25	117.14	45	0.00	83.88	3.27	59.06
Dividends From Nonbank Subs	6.55	17.08	64	18.16	6.51	87	9.06	17.33	63	0.41	12.50	0.44	7.65
Dividends From Subsidiary BHCs	54.45	26.81	81	0.00	41.03	37	18.45	44.17	77	0.00	32.86	1.51	7.04
Dividends From All Subsidiaries	165.37	277.24	51	18.16	160.68	30	54.76	229.85	24	0.41	187.24	5.22	85.50
PAYOUT RATIOS - SUBSIDIARIES:													
PERCENT OF BANK NET INCOME:													
Dividends From Bank Subs	42.36	40.29	56	0.00	30.63	20	10.68	37.25	35	N/A	27.49	N/A	60.02
Interest Income From Bank Subs	0.23	0.64	61	0.72	1.17	70	0.63	1.07	67	N/A	2.76	N/A	2.70
Mgt & Service Fees From Bank Subs	7.84	2.59	81	6.23	5.88	75	6.41	5.53	76	N/A	6.45	N/A	17.80
Other Income From Bank Subs	0.00	0.00	50	0.00	0.10	48	0.00	0.02	48	N/A	0.36	N/A	0.55
Operating Income From Bank Subs	50.43	47.23	53	6.94	42.05	31	17.72	50.82	30	N/A	57.67	N/A	86.13
PERCENT OF NONBANK NET INCOME:													
Dividends From Nonbank Subs	931.10	42.81	96	N/A	28.32	N/A	N/A	67.04	N/A	N/A	53.73	N/A	66.78
Interest Income From Nonbank Subs	117.88	11.50	96	N/A	10.51	N/A	N/A	15.69	N/A	N/A	15.94	N/A	61.03
Mgt & Serv Fees From Nonbank Subs	562.94	6.60	98	N/A	2.62	N/A	N/A	2.98	N/A	N/A	5.72	N/A	4.56
Other Income From Nonbank Subs	770.76	1.04	96	N/A	0.67	N/A	N/A	0.52	N/A	N/A	0.09	N/A	0.99
Operating Inc From Nonbank Subs	2382.68	89.53	98	N/A	54.59	N/A	N/A	107.00	N/A	N/A	97.57	N/A	145.41
PERCENT OF SUB BHCs' NET INCOME:													
Dividends From Subsidiary BHCs	48.97	30.80	60	0.00	32.36	20	17.82	47.86	39	0.00	50.38	N/A	42.02
Interest Inc From Subsidiary BHCs	0.00	0.36	31	0.00	0.69	29	0.00	1.02	28	0.00	1.39	N/A	1.41
Mgt & Serv Fees From Sub BHCs	0.00	1.04	40	0.00	1.41	39	0.00	1.15	39	0.00	2.41	N/A	2.35
Other Income From Subsidiary BHCs	0.00	0.00	50	0.00	0.00	47	0.00	0.00	47	0.00	0.00	N/A	0.00
Operating Income From Sub BHCs	48.97	33.26	60	0.00	35.66	12	17.82	51.44	34	0.00	54.18	N/A	45.78
DEPENDENCE ON SUBSIDIARIES:													
PERCENT OF TOTAL OPERATING INCOME:													
Dividends From Bank Subsidiaries	59.95	41.39	58	0.00	27.92	26	39.06	37.13	56	0.00	24.89	0.87	32.65
Interest Income From Bank Subs	0.33	2.09	69	4.28	6.50	75	2.31	2.30	79	-20.87	3.50	5.22	6.16
Mgt & Serv Fees From Bank Subs	11.09	1.84	89	37.19	6.64	86	23.46	5.07	85	-79.82	10.18	3.65	7.20
Other Income From Bank Subs	0.00	0.00	49	0.00	0.00	47	0.00	0.00	48	0.00	0.01	0.00	0.03
Operating Income From Bank Subs	71.37	53.22	51	41.48	50.59	43	64.83	52.88	50	-100.70	46.82	9.73	54.97
Dividends From Nonbank Subs	3.76	4.50	72	39.82	4.70	89	12.99	6.77	81	-1.66	8.28	0.12	5.57
Interest Income From Nonbank Subs	0.48	2.68	68	1.12	4.24	62	0.72	3.16	62	-2.91	4.14	0.29	4.19
Mgt & Serv Fees From Nonbank Subs	2.28	0.31	89	7.12	0.58	92	4.65	0.31	94	-17.67	0.33	1.58	0.13
Other Income From Nonbank Subs	3.12	0.08	94	10.59	0.07	95	6.79	0.03	97	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	9.63	11.98	68	58.65	13.73	88	25.15	13.76	75	-22.24	16.65	1.99	12.90
Dividends From Subsidiary BHCs	31.27	9.09	84	0.00	10.10	39	26.44	10.01	81	0.00	8.88	0.40	3.66
Interest Inc From Subsidiary BHCs	0.00	0.15	42	0.00	0.29	41	0.00	0.26	41	0.00	0.26	0.00	0.71
Mgt & Serv Fees From Sub BHCs	0.00	0.00	45	0.00	0.01	46	0.00	0.00	45	0.00	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	50	0.00	0.00	49	0.00	0.00	49	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	31.27	10.96	82	0.00	12.81	35	26.44	12.02	79	0.00	10.64	0.40	6.85
Loans and Adv From Subs/ST Debt	248.89	1262.83	69	134.54	214.94	57	80.38	307.77	34	313.86	718.14	161.95	585.90
Loans and Adv From Subs/Total Debt	20.76	37.25	54	37.68	65.55	59	24.47	58.77	48	35.04	73.30	19.64	130.59

Parent Company Analysis—Part II

BHCPR page 23 presents parent and subsidiary payout ratios, followed by ratios indicating the dependence of the parent on its bank, nonbank, and bank holding company subsidiaries. This dependence is based on specific payment flows such as dividends, interest, fees or other income, which are reported on the parent company income statement (Schedule PI of the FR Y-9LP). The last two ratios on this report page indicate the amount owed by the parent company to its subsidiaries relative to short-term or total debt.

Payout Ratios—Parent

Dividends Paid/Income before Undistributed Income

Consolidated cash dividends declared divided by parent income before undistributed income of subsidiaries and associated companies.

Dividends Paid/Net Income

Consolidated cash dividends declared divided by parent company net income.

Net Income Less Dividends/Average Equity Capital

The difference between parent net income and consolidated cash dividends declared divided by consolidated (four-point) average equity capital. (See page 2-2 for a description of the methods for calculating average balances.)

Percent of Dividends Paid

Dividends from Bank Subsidiaries (Percent of Dividends Paid)

Parent company dividend income from bank subsidiaries divided by consolidated cash dividends declared.

Dividends from Nonbank Subsidiaries (Percent of Dividends Paid)

Parent company dividend income

from nonbank subsidiaries divided by consolidated cash dividends declared.

Dividends from Subsidiary BHCs (Percent of Dividends Paid)

Parent company dividend income from subsidiary bank holding companies divided by consolidated cash dividends declared.

Dividends from All Subsidiaries (Percent of Dividends Paid)

Parent company dividend income from by bank, nonbank, and bank holding company subsidiaries divided by consolidated cash dividends declared.

Payout Ratios—Subsidiaries

Percent of Bank Net Income

Dividends from Bank Subsidiaries (Percent of Bank Net Income)

Dividend income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Interest Income from Bank Subsidiaries (Percent of Bank Net Income)

Interest income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Management and Service Fees from Bank Subsidiaries (Percent of Bank Net Income)

Management and service fees from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Other Income from Bank Subsidiaries (Percent of Bank Net Income)

Other income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Operating Income from Bank Subsidiaries (Percent of Bank Net Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by the sum of dividend income from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Percent of Nonbank Net Income

Dividends from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Dividend income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Interest Income from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Interest income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Management and Service Fees from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Management and service fees from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Other Income from Nonbank Subsidiaries
(Percent of Nonbank Net Income)

Other income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Operating Income from Nonbank Subsidiaries
(Percent of Nonbank Net Income)

Total income from nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income, divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Percent of Subsidiary BHCs' Net Income

Dividends from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Dividend income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Interest Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Interest income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Management and Service Fees from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Management and service fees from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding com-

panies and equity in undistributed income of subsidiary bank holding companies.

Other Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Other income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Operating Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Total income from subsidiary bank holding companies, excluding equity in undistributed income, divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Dependence on Subsidiaries

Percent of Total Operating Income

Dividends from Bank Subsidiaries
(Percent of Total Operating Income)

Dividend income from bank subsidiaries and associated banks divided by parent company total operating income.

Interest Income from Bank Subsidiaries
(Percent of Total Operating Income)

Interest income from bank subsidiaries and associated banks divided by parent company total operating income.

Management and Service Fees from Bank Subsidiaries
(Percent of Total Operating Income)

Management and service fees from bank subsidiaries and associated banks divided by parent company total operating income.

Other Income from Bank Subsidiaries
(Percent of Total Operating Income)

Other income from bank subsidiaries and associated banks divided by parent company total operating income.

Operating Income from Bank Subsidiaries
(Percent of Total Operating Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by parent company total operating income.

Dividends from Nonbank Subsidiaries
(Percent of Total Operating Income)

Dividend income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Interest Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Interest income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Management and Service Fees from Nonbank Subsidiaries
(Percent of Total Operating Income)

Management and service fees from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Other Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Other income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Operating Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Total income from nonbank subsidiaries and associated nonbank companies, excluding equity in

undistributed income, divided by total operating income.

*Dividends from Subsidiary BHCs
(Percent of Total Operating Income)*

Dividend income from subsidiary bank holding companies divided by parent company total operating income.

*Interest Income from Subsidiary BHCs
(Percent of Total Operating Income)*

Interest income from subsidiary bank holding companies divided by parent company total operating income.

*Management and Service Fees
from Subsidiary BHCs
(Percent of Total Operating Income)*

Management and service fees from

subsidiary bank holding companies divided by parent company total operating income.

*Other Income from Subsidiary BHCs
(Percent of Total Operating Income)*

Other income from subsidiary bank holding companies divided by parent company total operating income.

*Operating Income from Subsidiary
BHCs
(Percent of Total Operating Income)*

Total income from bank holding company subsidiaries, excluding equity in undistributed income, divided by total operating income.

*Loans and Advances from Subsidiaries/
Short-Term Debt*

Loans and advances from bank, non-

bank, and bank holding company subsidiaries divided by borrowings with a remaining maturity of one year or less (commercial paper and other borrowings).

*Loans and Advances from Subsidiaries/
Total Debt*

Loans and advances from bank, non-bank, and bank holding company subsidiaries divided by the sum of borrowings with a remaining maturity of one year or less (commercial paper and other borrowings), other borrowed funds with a remaining maturity of more than one year and subordinated notes and debentures (including limited-life preferred stock and related surplus).

Appendix A: Summary of Changes to the BHCPR

This appendix describes the significant changes to the *Bank Holding Company Performance Report* since the publication of the previous edition of the manual (dated March 2011).

Summary of Changes to the March 31, 2012 Bank Holding Company Performance Report (BHCPR)

There have been no significant changes to the BHCPR since the previous edition of the User's Guide for the Bank Holding Company Performance Report dated March 2011. Questions regarding the BHCPR should be directed to Matt Mattson, Manager,

Monitoring & Surveillance Section, Division of Banking Supervision and Regulation, at 202-452-2943 or Tony McGatlin, Supervisory Financial Analyst, Monitoring & Surveillance Section, Division of Banking Supervision and Regulation, at 202-728-5894.

Appendix B: Sample Peer Group Average Reports

This appendix presents sample pages of Peer Group Average Reports which are produced for Peer Groups 1 through 5 (refer to page 2-2 for a description of each peer group). Definitions of ratios contained in this report are, for the most part, identical to those that appear in individual BHCPRs and are found in Section 3 of this manual.

BHCPR PEER GROUP DATA

SUMMARY RATIOS
PEER GROUP 01
MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

PAGE 1

Number of BHCs in Peer Group

88

71

70

70

73

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	2.94	3.05	3.04	3.04	2.85
+ Non-interest Income	1.72	1.72	1.61	1.89	1.92
- Overhead Expense	3.21	3.18	3.16	3.19	3.28
- Provision for Losses	0.32	0.52	0.49	1.10	1.96
+ Securities Gains (Losses)	0.03	0.05	0.05	0.06	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.24	1.17	1.12	0.77	-0.39
Net Operating Income	0.81	0.75	0.72	0.51	-0.40
Net Income	0.81	0.75	0.72	0.51	-0.38
Net Income (Sub S Adjusted)	0.10	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.14	4.38	4.32	4.54	4.70
Interest Expense	0.75	0.92	0.88	1.07	1.52
Net Interest Income (TE)	3.34	3.38	3.37	3.39	3.16

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.77	1.31	1.17	2.04	2.33
Earnings Coverage of Net Losses (X)	7.94	3.34	3.51	2.53	1.67
Ln&Ls Allowance/Total Loans & Leases	1.74	2.39	2.11	2.63	2.80
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.26	3.15	2.74	3.75	4.24
30-89 Days Past Due Loans and Leases	0.80	0.96	0.96	1.20	1.51

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	19.44	22.58	19.68	25.33	30.25
Net ST Noncore Funding Dependence	3.90	3.64	4.10	6.24	10.25
Net Loans and Leases/Total Assets	57.34	56.84	57.64	57.51	59.71

CAPITALIZATION:

Tier 1 Leverage Ratio	9.54	9.37	9.26	9.03	8.69
Equity Capital/Total Assets	11.22	10.85	10.91	10.66	10.01
Equity Capital+Minority Int/Total Assets	11.51	11.06	11.12	10.80	10.22
Tier 1 Common Eq Cap / T RWA	11.66	11.15	11.33	10.47	8.37
Net Loans&Ls/Equity Capital (X)	5.10	5.21	5.26	5.41	6.29
Cash Dividends/Net Income	23.53	24.58	24.89	35.74	59.69
Cash Dividends/Net Income (Sub S Adjusted)	-32.84	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	5.39	5.03	4.72	3.00	-7.11

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	1.99	3.39	3.85	2.78	3.30
Long-Term Debt/Equity Capital	11.40	14.82	14.07	16.28	15.74
Equity Investment in Subs/Equity Cap	106.58	107.55	107.31	108.44	108.82
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	160.51	89.17	126.32	115.83	99.52

BHCPR PEER GROUP DATA

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PERCENT OF AVERAGE ASSETS	PEER GROUP MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Interest Income (TE)	3.65	3.94	3.90	4.07	4.26
Less: Interest Expense	0.66	0.83	0.79	0.96	1.38
Equals: Net Interest Income (TE)	2.94	3.05	3.04	3.04	2.85
Plus: Non-Interest Income	1.72	1.72	1.61	1.89	1.92
Equals: Adj Operating Income (TE)	4.71	4.78	4.66	4.92	4.75
Less: Overhead Expense	3.21	3.18	3.16	3.19	3.28
Less: Provision for Loan and Lease Losses	0.32	0.52	0.49	1.10	1.96
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.05	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.24	1.17	1.12	0.77	-0.39
Less: Applicable Income Taxes (TE)	0.43	0.40	0.39	0.29	0.03
Less: Minority Interest	0.00	0.01	0.01	0.00	0.00
Equals: Net Operating Income	0.81	0.75	0.72	0.51	-0.40
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.81	0.75	0.72	0.51	-0.38
Memo: Net Income (Last Four Qtrs)	0.75	0.70	0.72	0.52	-0.38
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.02	90.28	90.30	89.93	90.59
Avg Int-Bearing Funds / Avg Assets	69.03	71.81	70.86	72.85	75.28
Int Income (TE) / Avg Earning Assets	4.14	4.38	4.32	4.54	4.70
Int Expense / Avg Earning Assets	0.75	0.92	0.88	1.07	1.52
Net Int Inc (TE) / Avg Earn Assets	3.34	3.38	3.37	3.39	3.16
YIELD OR COST:					
Total Loans and Leases (TE)	5.12	5.39	5.34	5.44	5.29
Interest-Bearing Bank Balances	0.32	0.34	0.34	0.35	0.46
Fed Funds Sold & Reverse Repos	0.37	0.42	0.38	0.45	0.50
Trading Assets	1.58	1.44	1.43	1.37	1.42
Total Earning Assets	4.08	4.31	4.26	4.46	4.64
Investment Securities (TE)	2.75	3.07	2.98	3.49	4.18
U.S. Treasury & Agency Sec (excl MBS)	1.63	1.72	1.72	2.23	2.52
Mortgage-Backed Securities	2.79	3.43	3.16	3.82	4.53
All Other Securities	4.18	4.70	4.77	4.79	5.72
Interest-Bearing Deposits	0.54	0.72	0.67	0.88	1.48
Time Deposits of \$100K or More	1.18	1.37	1.30	1.55	2.36
Time Deposits < \$100K	1.26	1.53	1.47	1.76	2.58
Other Domestic Deposits	0.30	0.41	0.38	0.53	0.75
Foreign Deposits	0.47	0.51	0.50	0.48	0.72
Fed Funds Purchased and Repos	0.89	0.81	0.86	0.82	1.09
Other Borrowed Funds & Trading Liab	2.49	2.53	2.41	2.48	2.45
All Interest-Bearing Funds	0.90	1.15	1.11	1.31	1.82

BHCPR PEER GROUP DATA

NON-INTEREST INCOME AND EXPENSES

PAGE 3

	PEER GROUP MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Avg Personnel Exp Per Employee (\$000)	48	46	90	89	82
Avg Assets per Employee (\$000)	7,051	6,390	6,503	6,303	6,201
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.21	3.08	3.12	2.86	2.66
Overhead Exp / NII + Non-Int Income	68.46	67.07	68.44	65.92	73.71
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.21	3.18	3.16	3.19	3.28
Personnel Expense	1.50	1.56	1.51	1.53	1.45
Net Occupancy Expense	0.34	0.37	0.36	0.38	0.38
Other Operating Expenses	1.36	1.21	1.23	1.24	1.40
Overhead Less Non-Interest Income	1.40	1.43	1.49	1.28	1.30
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.76	66.31	67.63	65.03	72.69
Personnel Expense	32.22	32.81	32.51	31.04	31.47
Net Occupancy Expense	7.59	7.80	7.92	7.84	8.42
Other Operating Expenses	27.67	25.36	26.22	25.37	32.61
Total Non-Interest Income	34.88	34.58	33.58	36.35	36.93
Fiduciary Activities Income	2.27	3.02	2.81	3.28	3.21
Serv Charges on Deposit Accts - Domestic	4.70	5.72	5.74	6.22	7.38
Trading Revenue	1.43	1.60	1.58	1.80	1.69
Investment Banking Fees & Commissions	3.16	3.27	2.84	3.07	3.00
Venture Capital Revenue	0.17	0.14	0.12	0.12	-0.06
Net Servicing Fees	0.72	0.93	0.67	0.92	1.75
Net Securitization Income	0.00	0.01	0.01	0.00	0.13
Insurance Activities Revenue	1.12	0.94	1.03	1.00	1.08
Net Gain (Loss) - Sales Loans, OREO, Oth	1.55	0.51	0.42	0.49	-0.18
Other Non-Interest Income	11.03	12.50	12.03	12.94	14.89
Overhead Less Non-Interest Income	32.52	31.59	33.69	28.72	34.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.08	27.52	27.79	21.65	23.39
Appl Inc Tax+TE/Pretax NOI+TE	32.93	32.75	32.83	29.75	30.98

BHCPR PEER GROUP DATA

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX	PERCENT COMPOSITION OF ASSETS AND LOAN MIX	PERCENT COMPOSITION OF ASSETS AND LOAN MIX	PERCENT COMPOSITION OF ASSETS AND LOAN MIX	PERCENT COMPOSITION OF ASSETS AND LOAN MIX
-----	PEER GROUP 01	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
-----	MM/DD/YYYY	-----	-----	-----	-----
Real Estate Loans	33.48	32.85	32.55	34.18	37.26
Commercial and Industrial Loans	10.94	11.37	11.63	11.77	12.18
Loans to Individuals	4.82	6.06	6.06	5.68	5.34
Loans to Depository Institutions	0.10	0.09	0.14	0.07	0.05
Agricultural Loans	0.12	0.16	0.15	0.17	0.17
Other Loans and Leases	3.74	3.29	3.49	3.40	3.20
Net Loans and Leases	57.34	56.84	57.64	57.51	59.71
Debt Securities Over 1 Year	16.89	15.77	16.67	16.23	15.06
Mutual Funds and Equity Securities	0.14	0.16	0.12	0.18	0.19
Subtotal	75.24	74.10	75.86	75.08	75.78
Interest-Bearing Bank Balances	4.46	4.69	3.96	4.00	4.51
Federal Funds Sold & Reverse Repos	0.83	1.41	1.30	1.27	0.78
Debt Securities 1 Year or Less	3.04	3.31	3.07	3.03	3.02
Trading Assets	1.03	1.37	1.38	1.43	0.95
Total Earning Assets	88.10	87.73	88.19	87.62	87.54
Non-Int Cash and Due From Dep Inst	1.28	1.48	1.52	1.33	1.72
Other Real Estate Owned	0.28	0.34	0.32	0.37	0.32
All Other Assets	10.49	10.65	10.18	10.96	10.69
MEMORANDA:					
Short-Term Investments	9.40	11.29	10.02	10.19	9.62
U.S. Treasury Securities	0.50	0.84	0.66	0.85	0.63
U.S. Agency Securities (excl MBS)	1.36	1.94	1.98	1.99	1.70
Municipal Securities	1.17	1.41	1.39	1.36	1.26
Mortgage-Backed Securities	13.21	11.91	12.85	11.86	11.59
Asset-Backed Securities	0.57	0.59	0.56	0.51	0.62
Other Debt Securities	1.02	1.05	1.09	1.13	0.84
RE Loans Secured by 1-4 Family	16.82	14.52	14.92	14.72	15.14
Revolving	3.53	3.89	3.75	4.05	4.21
Closed-End, Sec by First Liens	12.06	9.52	9.88	9.36	9.38
Closed-End, Sec by Junior Liens	0.65	0.92	0.81	1.02	1.30
Commercial Real Estate Loans	14.30	16.74	15.95	17.76	19.88
Construction and Land Dev	1.81	2.80	2.35	3.38	5.28
Multi family	1.73	1.62	1.61	1.60	1.62
Nonfarm Nonresidential	10.34	11.56	11.21	11.98	12.28
RE Loans Secured by Farmland	0.23	0.32	0.28	0.32	0.34
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	57.65	56.17	55.26	57.39	59.49
RE Loans Secured by 1-4 Family	29.33	25.65	25.96	25.51	25.20
Revolving	6.24	6.74	6.46	6.91	6.85
Closed-End	22.44	18.19	18.80	17.92	17.81
Commercial Real Estate Loans	24.04	27.55	26.20	28.90	30.65
Construction and Land Dev	3.07	4.65	3.92	5.54	8.02
Multi family	3.00	2.75	2.73	2.64	2.58
Nonfarm Nonresidential	17.35	18.88	18.27	19.36	18.99
RE Loans Secured by Farmland	0.42	0.56	0.50	0.55	0.54
Loans to Depository Institutions	0.20	0.23	0.33	0.17	0.10
Commercial and Industrial Loans	19.03	19.51	20.12	19.83	19.90
Loans to Individuals	8.35	10.58	10.37	9.83	9.03
Credit Card Loans	2.21	3.05	3.15	2.54	1.52
Agricultural Loans	0.21	0.27	0.26	0.28	0.27
Loans to Foreign Govts and Inst	0.00	0.01	0.01	0.01	0.01
Other Loans and Leases	8.01	6.80	7.18	6.79	6.22

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 01 MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Short-Term Investments	9.40	11.29	10.02	10.19	9.62
Liquid Assets	25.57	26.84	26.81	25.95	24.18
Investment Securities	21.19	20.31	20.93	20.42	19.11
Net Loans and Leases	57.34	56.84	57.64	57.51	59.71
Net Lns, Ls & StdbY Ltrs of Credit	59.29	59.21	60.00	60.00	62.43
Core Deposits	55.80	54.46	56.26	53.59	50.90
Noncore Funding	24.62	27.84	26.26	29.02	32.76
Time Deposits of \$100K or More	6.39	6.42	6.23	6.69	7.50
Foreign Deposits	1.02	1.81	1.65	1.96	2.14
Fed Funds Purchased and Repos	3.04	4.02	3.73	4.09	4.43
Net Fed Funds Purchased (Sold)	2.09	2.67	2.28	2.58	3.36
Commercial Paper	0.09	0.11	0.11	0.12	0.12
Oth Borrowings W/Rem Mat 1 Yr or Less	2.42	2.44	2.68	2.53	3.36
Earning Assets Repr in 1 Year	39.63	42.34	41.57	42.48	42.90
Int-Bearing Liab Repr in 1 Year	13.50	13.91	13.33	14.97	19.48
Long-Term Debt Repr in 1 Year	1.22	1.83	1.62	2.03	1.96
Net Assets Repriceable in 1 Year	22.87	24.90	24.89	23.91	20.25
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.44	22.58	19.68	25.33	30.25
Net ST Noncore Funding Dependence	3.90	3.64	4.10	6.24	10.25
Short-Term Inv/ST Noncore Funding	84.18	83.95	73.84	65.99	55.51
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.71	18.59	20.37	15.49	8.18
Net Loans and Leases/Total Deposits	88.78	87.70	87.57	88.15	89.66
Net Loans and Leases/Core Deposits	117.66	116.05	113.48	120.14	140.58
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.31	0.63	0.94	0.28	0.11
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.17	3.42	3.77	2.05	0.97
Struct Notes Appr(Depr)/T1 Cap	-0.02	0.01	-0.17	-0.03	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.77	5.88	6.59	5.23	5.36
Available-For-Sale Securities	90.23	94.12	93.41	94.77	94.64
U.S. Treasury Securities	3.33	5.10	3.64	4.71	3.48
U.S. Agency Securities (excl MBS)	7.26	10.59	10.14	11.25	10.28
Municipal Securities	5.56	7.06	6.79	6.92	6.77
Mortgage-Backed Securities	64.76	57.68	61.60	57.24	59.41
Asset-Backed Securities	3.28	3.60	3.48	3.48	3.88
Other Debt Securities	5.53	6.61	6.85	6.80	5.17
Mutual Funds and Equity Securities	0.95	1.15	1.07	1.15	1.42
Debt Securities 1 Year or Less	16.10	18.83	16.71	17.10	16.99
Debt Securities 1 To 5 Years	25.16	24.21	24.69	27.34	23.78
Debt Securities Over 5 Years	54.44	51.42	54.15	50.65	52.85
Pledged Securities	40.51	48.47	47.10	50.95	54.10
Structured Notes, Fair Value	0.18	0.37	0.39	0.47	0.31

BHCPR PEER GROUP DATA

ALLOWANCE AND NET LOAN AND LEASE LOSSES

ANALYSIS RATIOS

	PEER GROUP 01 MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Provision for Ln&Ls Losses/Avg Assets	0.32	0.52	0.49	1.10	1.96
Provision for Ln&Ls Losses/Avg Ln&Ls	0.53	0.86	0.80	1.80	3.07
Provision for Ln&Ls Losses/Net Losses	69.68	72.46	70.36	100.32	139.96
Ln&Ls Allowance/Total Loans & Leases	1.74	2.39	2.11	2.63	2.80
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.33	2.23	2.24	1.70	1.52
ALLL/Nonaccrual Assets	122.70	107.65	115.79	99.32	92.12
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	93.17	84.37	87.76	78.33	72.80
Gross Ln&Ls Losses/Avg Loans & Leases	0.98	1.55	1.40	2.26	2.47
Recoveries/Avg Loans and Leases	0.19	0.24	0.23	0.20	0.13
Net Losses/Avg Loans and Leases	0.77	1.31	1.17	2.04	2.33
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	0.02	0.06	0.02
Recoveries/Prior Year-End Losses	9.21	6.05	12.27	9.74	13.00
Earnings Coverage of Net Losses (X)	7.94	3.34	3.51	2.53	1.67
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.75	1.40	1.20	2.17	2.21
RE Loans Secured By 1-4 Family	0.80	1.10	0.96	1.43	1.41
Revolving	0.94	1.18	1.12	1.31	1.65
Closed-End	0.73	1.08	0.93	1.45	1.42
Commercial Real Estate Loans	0.60	1.37	1.21	2.64	2.81
Construction and Land Dev	1.72	3.44	3.38	6.60	6.64
Multifamily	0.30	0.83	0.78	1.20	1.09
Nonfarm Nonresidential	0.42	0.84	0.74	1.38	1.00
RE Loans Secured by Farm and	0.35	1.05	1.03	0.60	0.41
Commercial and Industrial Loans	0.52	0.91	0.81	1.57	2.44
Loans to Depository Institutions	0.03	0.00	-0.02	0.05	0.04
Loans to Individuals	1.54	2.29	1.96	2.88	3.39
Credit Card Loans	2.89	4.26	3.76	5.94	5.75
Agricultural Loans	0.29	0.37	0.34	0.62	0.33
Loans to Foreign Governments & Inst	0.00	-0.04	-0.11	-0.13	0.00
Other Loans and Leases	0.16	0.41	0.37	0.72	1.44

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

PERCENT OF LOANS AND LEASES

PEER GROUP 01
MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

30-89 Days PD Loans and Leases	0.80	0.96	0.96	1.20	1.51
90+ Days PD Loans and Leases	0.54	0.72	0.72	0.78	0.66
Nonaccrual Loans and Leases	1.77	2.55	2.18	3.12	3.77
90+ Days PD and Nonaccrual Loans and Leases	2.65	3.37	3.00	4.07	4.51
30-89 Days PD Restructured	0.06	0.06	0.08	0.05	0.04
90+ Days PD Restructured	0.02	0.03	0.04	0.02	0.01
Nonaccrual Restructured	0.46	0.52	0.55	0.46	0.31

PERCENT OF LNS&LS + OTHER ASSETS
30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.81	0.96	0.96	1.21	1.52
90+ Days Past Due Assets	0.54	0.72	0.73	0.79	0.67
Nonaccrual Assets	1.82	2.58	2.20	3.14	3.80
30+ Days PD & Nonaccrual Assets	3.56	4.43	4.06	5.38	6.16

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.55	1.96	1.76	2.40	2.83
90+ PD & Nonaccrual Assets + OREO	1.83	2.32	2.09	2.79	3.16

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	2.05	2.55	2.44	2.79	3.04
Allowance for Loan & Lease Losses	210.91	204.36	210.91	201.05	180.34
Equity Cap + ALLL	17.47	21.55	20.73	23.64	27.89
Tier 1 Cap + ALLL	20.23	25.07	24.38	26.90	30.59
Loans & Leases + RE Acquired	3.40	4.34	4.09	4.70	4.78

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Real Estate - 30-89 Days PD	0.93	1.13	1.15	1.38	1.74
- 90+ Days Past Due	0.77	0.86	0.90	0.95	0.74
- Nonaccrual	2.73	4.39	3.72	5.21	5.49
Coml & Indl - 30-89 Days PD	0.36	0.52	0.48	0.64	0.89
- 90+ Days Past Due	0.09	0.18	0.16	0.24	0.16
- Nonaccrual	0.99	1.40	1.15	1.91	2.48
Individuals - 30-89 Days PD	1.17	1.41	1.50	1.89	2.20
- 90+ Days Past Due	0.34	0.53	0.54	0.62	0.62
- Nonaccrual	0.32	0.34	0.30	0.45	0.63
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.02	0.00	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.17
Agricultural - 30-89 Days PD	0.20	0.28	0.19	0.38	0.77
- 90+ Days Past Due	0.01	0.04	0.03	0.04	0.04
- Nonaccrual	1.40	1.78	1.12	2.38	1.61
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	7.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.39
- Nonaccrual	0.17	2.01	0.16	0.62	0.00
Other Lns&Ls - 30-89 Days PD	0.16	0.29	0.31	0.50	0.66
- 90+ Days Past Due	0.02	0.03	0.03	0.08	0.07
- Nonaccrual	0.28	0.59	0.44	0.72	1.11
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.13	1.28	1.36	1.57	1.82
- 90+ Days Past Due	1.00	1.09	1.14	1.08	0.90
- Nonaccrual	2.29	2.97	2.74	3.31	3.32
Revolvi ng - 30-89 Days PD	0.70	0.76	0.80	0.75	0.98
- 90+ Days Past Due	0.11	0.17	0.18	0.18	0.20
- Nonaccrual	1.27	1.09	1.02	1.34	1.19
Closed-End - 30-89 Days PD	1.28	1.55	1.63	1.98	2.20
- 90+ Days Past Due	1.31	1.47	1.51	1.45	1.18
- Nonaccrual	2.66	3.71	3.34	4.13	4.19
- Jr Lien 30-89 Days PD	0.09	0.17	0.14	0.19	0.22
- Jr Lien 90+ Days PD	0.02	0.04	0.03	0.05	0.05
- Jr Lien Nonaccrual	0.16	0.21	0.19	0.29	0.28
Commercial RE - 30-89 Days PD	0.49	0.84	0.78	1.11	1.53
- 90+ Days Past Due	0.38	0.46	0.44	0.57	0.43
- Nonaccrual	3.17	5.48	4.26	6.70	7.32
Const & Dev - 30-89 Days PD	0.86	1.34	1.24	1.70	2.80
- 90+ Days Past Due	1.33	1.42	1.40	1.57	0.81
- Nonaccrual	8.18	13.33	10.39	15.47	16.60
Multi family - 30-89 Days PD	0.34	0.69	0.61	0.84	1.14
- 90+ Days Past Due	0.23	0.27	0.19	0.41	0.32
- Nonaccrual	1.87	3.18	2.49	3.44	3.87
Nonfarm Nres- 30-89 Days PD	0.41	0.60	0.60	0.82	1.06
- 90+ Days Past Due	0.24	0.29	0.28	0.34	0.22
- Nonaccrual	2.52	3.66	3.22	4.23	4.02
Farmland - 30-89 Days PD	0.49	0.81	0.40	0.44	0.81
- 90+ Days Past Due	0.47	0.37	0.57	0.23	0.12
- Nonaccrual	2.84	4.65	3.91	5.27	3.11
Credi t Card - 30-89 Days PD	1.09	1.36	1.10	1.30	1.82
- 90+ Days Past Due	0.67	0.75	0.70	0.97	1.28
- Nonaccrual	0.27	0.30	0.29	0.39	0.50

BHCPR PEER GROUP DATA

RISK-BASED CAPITAL AND DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS

PAGE 8

CAPITAL RATIOS

	PEER GROUP MM/DD/YYYY	01 MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Tier 1 Leverage Ratio	9.54	9.37	9.26	9.03	8.69
Tier 1 RBC Ratio	13.29	13.27	13.14	12.98	11.57
Total Risk-Based Capital Ratio	15.48	15.76	15.50	15.63	14.23
Tangible Tier 1 Leverage Ratio	9.26	9.02	8.95	8.70	8.34
Tangible Common Eq Cap/Tan Assets	8.08	7.52	7.73	7.05	5.83

DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	23.39	26.59	26.72	24.61	25.34
Standby Letters of Credit	1.51	2.08	2.04	2.31	2.49
Commercial & Similar Letters of Credit	0.06	0.08	0.08	0.08	0.07
Securities Lent	0.35	0.88	0.63	0.84	0.85
Credit Derivatives (BHC as Guarantor)	0.15	2.49	2.62	2.54	2.55
Credit Derivatives (BHC as Beneficiary)	0.31	2.70	2.86	2.75	2.68
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	48.15	113.28	112.57	106.16	85.56
Interest Rate Contracts	34.14	85.08	85.56	81.18	65.75
Interest Rate Futures & Forward Contr	7.36	13.74	13.52	13.85	9.80
Written Options Contr (Int Rate)	2.53	5.45	4.40	5.08	4.88
Purchased Options Contr (Int Rate)	1.58	5.33	4.16	5.03	4.66
Interest Rate Swaps	19.65	53.86	62.22	51.76	41.23
Foreign Exchange Contracts	9.13	18.87	19.05	17.41	13.12
Futures & Forward Foreign Exch Contr	5.63	11.57	11.41	10.24	8.44
Written Options Contr (Foreign Exch)	0.16	0.73	0.59	0.62	0.55
Purchased Options Contr (Foreign Exch)	0.17	0.76	0.58	0.62	0.53
Foreign Exchange Rate Swaps	0.73	3.12	3.99	2.25	1.44
Equity, Commodity, & Other Deriv Contr	2.41	3.21	3.38	2.77	2.60
Commodity & Other Fut & Forward Contr	0.18	0.33	0.27	0.32	0.24
Written Options Contr (Comm & Other)	0.63	1.32	1.28	1.16	0.94
Purchased Options Contr (Comm & Oth)	0.51	0.78	0.94	0.68	0.67
Commodity & Other Swaps	0.29	0.44	0.49	0.35	0.35

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	46.35	56.23	57.17	50.58	50.09
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BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Interest Rate Contracts	86.13	86.04	84.64	87.69	89.28
Foreign Exchange Contracts	7.83	8.90	9.68	8.20	6.97
Equity, Comm, & Other Contracts	3.47	3.13	3.29	2.32	2.05
Futures and Forwards	24.89	24.42	24.97	25.32	19.21
Written Options	10.21	10.00	8.58	7.79	7.85
Exchange-Traded	0.22	0.47	0.31	0.33	0.26
Over-The-Counter	9.70	9.04	7.78	7.09	7.41
Purchased Options	4.39	4.67	4.67	4.47	5.07
Exchange-Traded	0.15	0.42	0.25	0.30	0.30
Over-The-Counter	3.94	3.82	3.96	3.76	4.52
Swaps	51.80	53.44	58.91	55.17	58.12
Held for Trading	44.41	51.10	50.23	51.40	47.50
Interest Rate Contracts	34.31	41.07	39.43	42.14	38.99
Foreign Exchange Contracts	3.75	4.58	4.83	4.24	3.58
Equity, Comm, & Other Contracts	1.17	1.31	1.52	1.09	1.05
Non-Traded	55.59	48.90	49.77	48.60	52.50
Interest Rate Contracts	47.14	42.80	35.88	42.56	47.64
Foreign Exchange Contracts	1.71	2.18	2.02	1.37	1.09
Equity, Comm, & Other Contracts	1.07	0.80	0.71	0.50	0.25
Deriv Contr (Excl Fut & FX LE 14 Days)	79.86	78.55	79.86	82.32	83.30
One Year or Less	30.23	29.60	32.72	31.49	29.75
Over 1 Year to 5 Years	28.38	29.05	27.39	29.22	32.85
Over 5 Years	14.31	12.58	12.84	14.32	12.21
Gross Negative Fair Value (Abs Val)	2.15	1.71	2.16	1.87	1.59
Gross Positive Fair Value	2.04	1.72	2.10	1.94	1.84
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.17	0.21	0.30	0.23	0.21
Gross Positive Fair Value (X)	0.18	0.21	0.31	0.23	0.21
Held for Trading (X)	0.14	0.17	0.26	0.19	0.16
Non-Traded (X)	0.03	0.02	0.03	0.03	0.02
Current Credit Exposure (X)	0.08	0.09	0.11	0.10	0.09
Credit Losses on Derivative Contracts	0.00	0.01	0.02	0.03	0.02
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.97	1.13	1.31	1.22	1.01

BHCPR PEER GROUP DATA

INSURANCE, BROKER-DEALER AND FOREIGN ACTIVITIES

PAGE 10

INSURANCE ACTIVITIES	INSURANCE, PEER GROUP MM/DD/YYYY	BROKER-DEALER 01 MM/DD/YYYY	FOREIGN MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.10	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	48.95	46.29	47.22	45.80	48.36
Ins Under Assets(L/H)/Tot Ins Und Ast	51.05	53.71	52.78	54.20	51.64
Sep Acct Assets(L/H)/Total Life Ast	5.31	1.63	1.57	1.95	2.42
Ins Activities Revenue/Adj Oper Inc	1.12	0.94	1.03	1.00	1.08
Premium Inc/Ins Activities Revenue	10.57	10.88	11.80	14.18	14.67
Credit Rel Prem Inc/Tot Prem Inc	58.73	64.99	60.30	61.98	63.75
Other Prem Inc/Total Prem Inc	41.27	35.01	39.70	38.02	36.25
Ins Under Net Income/Consol Net Income	0.20	0.38	0.43	0.53	0.34
Ins Net Inc (P/C)/Equity (P/C)	4.75	7.89	7.03	8.71	-4.71
Ins Net Inc (L/H)/Equity (L/H)	5.89	4.61	4.99	5.19	4.19
Insur Ben, Losses, Exp/Insur Premiums	128.91	357.95	378.79	185.18	145.18
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.87	0.91	2.39	1.34	0.92
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.46	0.84	0.10	0.36	0.31
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.02	0.02	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	9.64	9.34	9.13	9.27	9.42
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.64	1.53	1.28	1.39	0.83
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.55	2.63	2.40	3.64	3.35
Cost: Interest-Bearing Deposits	0.47	0.51	0.50	0.48	0.72
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	5.45	5.80	3.56	194.12	173.52
Commercial and Industrial Loans	1.26	1.22	0.93	1.06	1.51
Foreign Governments and Inst	0.00	-0.04	-0.11	-0.13	0.00
GROWTH RATES:					
Net Loans and Leases	23.62	34.27	36.83	22.90	-6.04
Total Selected Assets	64.00	62.31	60.10	16.54	4.40
Deposits	-13.56	5.01	-13.17	0.96	-12.79

BHCPR PEER GROUP DATA

PARENT COMPANY ANALYSIS - PART I

PROFITABILITY:	PEER GROUP 01 MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Net Income/Avg Equity Capital	7.49	7.11	6.79	4.97	-4.66
Bank Net Inc/Avg Eq Inv in Banks	7.71	7.91	7.54	5.21	-0.48
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.46	4.87	4.59	4.07	-1.56
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.98	7.21	6.79	5.34	-7.22
Bank Net Income/Parent Net Income	72.82	77.96	79.97	80.04	85.29
Nonbank Net Income/Parent Net Income	7.40	16.27	6.07	15.07	7.24
Sub BHCs Net Inc/Parent Net Income	83.81	80.45	82.84	83.04	88.86
LEVERAGE:					
Total Liabilities/Equity	26.10	34.37	32.75	36.76	37.77
Total Debt/Equity Capital	14.73	18.99	18.40	19.69	19.62
Tot Debt+NP to Subs Lss Tr Pref/Equity	20.29	25.86	24.81	27.38	29.93
Tot Debt+Lns Guaranteed for Affl/Equity	16.64	21.54	20.86	22.56	23.12
Total Debt/Eq Cap - Exc Over Fair Value	14.87	19.08	18.52	19.79	19.95
Long-Term Debt/Equity Capital	11.40	14.82	14.07	16.28	15.74
Short-Term Debt/Equity Capital	1.99	3.39	3.85	2.78	3.30
Current Portion of LT Debt/Equity	0.32	0.24	0.25	0.34	0.14
Exc Cost Over Fair Value/Equity Cap	0.18	0.19	0.18	0.18	0.30
Long-Term Debt/Consolidated LT Debt	21.38	17.56	19.05	17.29	14.79
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	106.58	107.55	107.31	108.44	108.82
Total Investment in Subs/Equity	112.97	118.25	117.66	120.23	121.37
Eq Inv Sub/Eq Cap,Qual TPS+0th PS in T1	101.27	99.51	99.97	99.62	98.86
Tot Inv Sub/Eq Cap,Qual TPS+0th PS in T1	108.39	109.39	109.40	110.53	110.20
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.91	1.56	1.40	2.98	2.10
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.97	3.77	2.96	7.87	9.08
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	136.63	111.31	119.92	112.81	84.29
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	160.51	89.17	126.32	115.83	99.52
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	135.78	86.69	107.80	87.23	71.15
Pretax Oper Inc + Int Exp/Int Expense	1228.20	743.54	-----	923.24	174.07
Div + Int From Subs/Int Exp + Div	181.71	134.77	161.36	128.64	78.11
Fees+Other Inc From Subs/Sal + 0th Exp	10.47	16.56	13.20	19.52	13.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	89.50	94.76	183.20	63.84	58.66
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	3.88	3.78	3.65	4.51	5.34
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	1.54	0.28	0.12	0.00
Nonaccrual	7.92	8.83	15.04	2.10	0.07
Total	8.03	10.37	15.65	4.02	0.21
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.59	1.66	1.76	1.21	1.17
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.64	1.88	1.92	1.28	1.31
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.42	7.04	5.67	7.97	6.27
Combined Thrift Assets	0.00	0.03	0.00	0.30	0.10
Combined Foreign Nonbank Sub Assets	0.45	0.80	0.66	0.77	0.59

BHCPR PEER GROUP DATA

PARENT COMPANY ANALYSIS - PART II

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PAYOUT RATIOS - PARENT

PEER GROUP 01
MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Div Paid/Inc Before Undist Inc	68.40	95.03	69.45	73.55	106.22
Dividends Paid/Net Income	23.53	24.57	24.88	35.75	59.69
Net Income - Dividends/Avg Equity	5.39	5.03	4.72	3.00	-7.11

PERCENT OF DIVIDENDS PAID:

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Dividends From Bank Subs	162.79	89.26	117.14	83.88	59.06
Dividends From Nonbank Subs	17.08	6.51	17.33	12.50	7.65
Dividends From Subsidiary BHCs	26.81	41.03	44.17	32.86	7.04
Dividends From All Subsidiaries	277.24	160.68	229.85	187.24	85.50

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Dividends From Bank Subs	40.29	30.63	37.25	27.49	60.02
Interest Income From Bank Subs	0.64	1.17	1.07	2.76	2.70
Mgt & Service Fees From Bank Subs	2.59	5.88	5.53	6.45	17.80
Other Income From Bank Subs	0.00	0.10	0.02	0.36	0.55
Operating Income From Bank Subs	47.23	42.05	50.82	57.67	86.13

PERCENT OF NONBANK NET INCOME:

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Dividends From Nonbank Subs	42.81	28.32	67.04	53.73	66.78
Interest Income From Nonbank Subs	11.50	10.51	15.69	15.94	61.03
Mgt & Serv Fees From Nonbank Subs	6.60	2.62	2.98	5.72	4.56
Other Income From Nonbank Subs	1.04	0.67	0.52	0.09	0.99
Operating Inc From Nonbank Subs	89.53	54.59	107.00	97.57	145.41

PERCENT OF SUB BHCs' NET INCOME:

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Dividends From Subsidiary BHCs	30.80	32.36	47.86	50.38	42.02
Interest Inc From Subsidiary BHCs	0.36	0.69	1.02	1.39	1.41
Mgt & Serv Fees From Sub BHCs	1.04	1.41	1.15	2.41	2.35
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	33.26	35.66	51.44	54.18	45.78

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Dividends From Bank Subsidiaries	41.39	27.92	37.13	24.89	32.65
Interest Income From Bank Subs	2.09	6.50	2.30	3.50	6.16
Mgt & Serv Fees From Bank Subs	1.84	6.64	5.07	10.18	7.20
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.03
Operating Income From Bank Subs	53.22	50.59	52.88	46.82	54.97

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Dividends From Nonbank Subs	4.50	4.70	6.77	8.28	5.57
Interest Income From Nonbank Subs	2.68	4.24	3.16	4.14	4.19
Mgt & Serv Fees From Nonbank Subs	0.31	0.58	0.31	0.33	0.13
Other Income From Nonbank Subs	0.08	0.07	0.03	0.00	0.00
Operating Inc From Nonbank Subs	11.98	13.73	13.76	16.65	12.90

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Dividends From Subsidiary BHCs	9.09	10.10	10.01	8.88	3.66
Interest Inc From Subsidiary BHCs	0.15	0.29	0.26	0.26	0.71
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	10.96	12.81	12.02	10.64	6.85

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Loans and Adv From Subs/ST Debt	1262.83	214.94	307.77	718.14	585.90
Loans and Adv From Subs/Total Debt	37.25	65.55	58.77	73.30	130.59

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

SUMMARY RATIOS

PAGE 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									88
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.93	1.07	1.42	2.33	3.03	3.39	4.05	4.78	88
+ Non-interest Income	1.71	0.14	0.33	0.84	1.41	2.26	3.44	6.00	88
- Overhead Expense	3.21	1.43	1.75	2.61	3.06	3.54	4.92	6.71	88
- Provision for Losses	0.32	-0.03	0.00	0.09	0.23	0.51	0.88	1.12	88
+ Securities Gains (Losses)	0.03	-0.03	-0.01	0.00	0.00	0.05	0.14	0.19	88
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	88
= Pretax Net Oper Income (TE)	1.23	-0.64	0.25	0.82	1.26	1.68	2.17	2.66	88
Net Operating Income	0.80	-0.67	0.12	0.51	0.84	1.11	1.39	1.65	88
Net Income	0.80	-0.54	0.12	0.51	0.84	1.11	1.39	1.65	88
Net Income (Sub S Adjusted)	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.13	1.74	2.88	3.64	4.04	4.59	5.34	6.78	88
Interest Expense	0.75	0.18	0.24	0.45	0.61	0.99	1.57	1.80	88
Net Interest Income (TE)	3.33	1.17	1.59	2.81	3.38	3.87	4.59	5.60	88
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.76	0.02	0.09	0.30	0.61	1.12	1.93	2.40	88
Earnings Coverage of Net Losses (X)	7.93	-2.76	0.64	1.71	3.40	8.04	20.92	66.63	88
Ln&Ls Allowance/Total Loans & Leases	1.74	0.35	0.67	1.17	1.73	2.21	2.86	3.21	88
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.26	0.31	0.64	1.12	1.95	2.99	4.37	7.48	88
30-89 Days Past Due Loans and Leases	0.80	0.06	0.24	0.42	0.64	1.06	1.70	2.32	88
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	19.43	-14.31	-4.36	10.00	17.25	28.44	45.66	53.44	88
Net ST Noncore Funding Dependence	3.89	-58.61	-18.70	-2.26	6.14	12.71	18.12	24.62	88
Net Loans and Leases/Total Assets	57.33	11.81	31.49	42.05	61.66	67.95	73.73	76.65	88
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.54	6.08	6.81	8.07	9.64	10.95	12.13	12.83	74
Equity Capital/Total Assets	11.21	6.63	7.78	9.59	10.91	12.83	14.75	17.41	88
Equity Capital+Minority Int/Total Assets	11.51	7.14	7.84	9.80	11.00	13.12	15.70	18.24	88
Tier 1 Common Eq Cap / T RWA	11.65	7.17	8.10	9.73	11.75	13.24	15.34	16.84	74
Net Loans&Ls/Equity Capital (X)	5.10	1.45	2.43	3.96	5.18	6.16	7.35	8.99	88
Cash Dividends/Net Income	23.53	0.00	0.00	3.70	23.67	35.95	62.48	76.28	81
Cash Dividends/Net Income (Sub S Adjusted)	-32.83	-32.83	-32.83	-32.83	-32.83	-32.83	-32.83	-32.83	1
Retained Earnings/Avg Equity Cap	5.39	-6.52	0.13	2.80	5.50	7.95	9.65	14.14	88
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.99	0.00	0.00	0.00	0.00	0.05	11.93	24.79	88
Long-Term Debt/Equity Capital	11.39	0.00	0.00	0.00	4.23	22.52	38.99	61.75	88
Equity Investment in Subs/Equity Cap	106.57	86.65	92.15	98.11	104.90	113.44	127.45	133.86	88
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	160.50	-31.05	10.15	58.88	128.38	213.41	417.35	715.73	87

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PAGE 2

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.65	1.60	2.22	3.18	3.69	4.06	4.79	5.77	88
Less: Interest Expense	0.66	0.17	0.22	0.37	0.52	0.88	1.46	1.68	88
Equals: Net Interest Income (TE)	2.93	1.07	1.42	2.33	3.03	3.39	4.05	4.78	88
Plus: Non-Interest Income	1.71	0.14	0.33	0.84	1.41	2.26	3.44	6.00	88
Equals: Adj Operating Income (TE)	4.70	2.20	3.14	3.79	4.47	5.23	6.75	9.54	88
Less: Overhead Expense	3.21	1.43	1.75	2.61	3.06	3.54	4.92	6.71	88
Less: Provision for Loan and Lease Losses	0.32	-0.03	0.00	0.09	0.23	0.51	0.88	1.12	88
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Plus: Realized G/L on AFS Sec	0.03	-0.03	-0.01	0.00	0.00	0.05	0.14	0.19	88
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	88
Equals: Pretax Net Oper Inc (TE)	1.23	-0.64	0.25	0.82	1.26	1.68	2.17	2.66	88
Less: Applicable Income Taxes (TE)	0.42	-0.02	0.04	0.24	0.40	0.58	0.81	1.04	88
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.02	0.03	88
Equals: Net Operating Income	0.80	-0.67	0.12	0.51	0.84	1.11	1.39	1.65	88
Plus: Net Extraordinary Items	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equals: Net Income	0.80	-0.54	0.12	0.51	0.84	1.11	1.39	1.65	88
Memo: Net Income (Last Four Qtrs)	0.74	-0.81	-0.09	0.47	0.78	1.03	1.31	1.51	70
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.02	78.49	83.84	87.08	89.68	92.76	96.03	96.81	88
Avg Int-Bearing Funds / Avg Assets	69.02	54.93	59.24	62.02	68.02	74.66	82.34	83.04	74
Int Income (TE) / Avg Earning Assets	4.13	1.74	2.88	3.64	4.04	4.59	5.34	6.78	88
Int Expense / Avg Earning Assets	0.75	0.18	0.24	0.45	0.61	0.99	1.57	1.80	88
Net Int Inc (TE) / Avg Earn Assets	3.33	1.17	1.59	2.81	3.38	3.87	4.59	5.60	88
YIELD OR COST:									
Total Loans and Leases (TE)	5.11	3.09	3.85	4.30	4.95	5.68	6.70	8.33	88
Interest-Bearing Bank Balances	0.31	0.06	0.10	0.19	0.25	0.42	0.63	0.86	88
Fed Funds Sold & Reverse Repos	0.36	0.00	0.00	0.03	0.19	0.63	1.30	1.94	65
Trading Assets	1.57	0.00	0.00	0.01	0.86	2.72	5.68	8.63	67
Total Earning Assets	4.08	1.74	2.83	3.54	4.02	4.55	5.33	6.71	88
Investment Securities (TE)	2.75	1.06	1.61	2.36	2.71	3.14	3.73	4.50	88
U.S. Treasury & Agency Sec (excl MBS)	1.63	0.02	0.36	0.77	1.44	2.36	3.49	4.34	84
Mortgage-Backed Securities	2.78	1.36	1.72	2.19	2.68	3.26	3.95	4.57	88
All Other Securities	4.17	0.84	1.13	2.34	3.89	5.47	8.04	11.22	87
Interest-Bearing Deposits	0.54	0.11	0.18	0.32	0.51	0.71	1.04	1.44	88
Time Deposits of \$100K or More	1.18	0.16	0.56	0.80	1.08	1.50	2.12	2.35	88
Time Deposits < \$100K	1.25	0.38	0.65	0.88	1.19	1.58	2.15	2.45	85
Other Domestic Deposits	0.29	0.08	0.13	0.17	0.22	0.38	0.63	0.83	88
Foreign Deposits	0.46	0.04	0.06	0.16	0.27	0.55	1.19	2.55	42
Fed Funds Purchased and Repos	0.89	0.00	0.02	0.12	0.25	1.44	3.37	3.99	78
Other Borrowed Funds & Trading Liab	2.49	0.32	0.70	1.27	2.25	3.56	4.78	6.32	88
All Interest-Bearing Funds	0.90	0.29	0.43	0.57	0.79	1.05	1.67	1.99	74

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

NON-INTEREST INCOME AND EXPENSES

PAGE 3

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	48.32	29.35	33.09	38.25	44.75	56.42	71.46	80.42	88
Avg Assets per Employee (\$000)	7050.51	2905.63	3770.84	4929.44	5680.99	8768.71	12351.5	16708.2	88
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	3.20	0.00	0.00	0.44	2.66	4.58	8.30	14.21	87
Overhead Exp / NII + Non-Int Income	68.45	41.36	49.56	59.28	69.05	74.21	86.42	95.56	88
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.21	1.43	1.75	2.61	3.06	3.54	4.92	6.71	88
Personnel Expense	1.49	0.69	0.78	1.21	1.52	1.74	2.27	2.37	88
Net Occupancy Expense	0.34	0.12	0.16	0.26	0.34	0.42	0.50	0.59	88
Other Operating Expenses	1.36	0.48	0.63	0.85	1.08	1.52	3.65	4.51	88
Overhead Less Non-Interest Income	1.39	-0.54	0.08	0.96	1.45	1.92	2.29	2.59	88
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	67.76	41.28	49.56	58.81	68.59	73.83	86.26	95.35	88
Personnel Expense	32.22	16.64	19.89	26.21	33.82	36.83	40.82	43.40	88
Net Occupancy Expense	7.58	1.79	3.66	6.03	7.66	9.06	11.34	12.73	88
Other Operating Expenses	27.67	14.83	16.79	20.34	23.00	33.02	45.33	65.68	88
Total Non-Interest Income	34.88	5.33	12.86	21.37	31.47	44.77	72.53	78.16	88
Fiduciary Activities Income	2.27	0.00	0.00	0.00	1.16	3.65	7.83	15.77	88
Serv Charges on Deposit Accts - Domestic	4.69	0.00	0.03	1.42	4.77	7.50	8.98	11.71	88
Trading Revenue	1.43	-0.29	-0.00	0.00	0.34	1.89	5.70	8.35	88
Investment Banking Fees & Commissions	3.16	0.00	0.00	0.56	1.82	3.18	10.58	26.07	88
Venture Capital Revenue	0.16	-0.00	0.00	0.00	0.00	0.02	1.11	1.65	88
Net Servicing Fees	0.71	-0.25	-0.01	0.00	0.20	1.09	3.21	5.58	88
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	88
Insurance Activities Revenue	1.11	0.00	0.00	0.04	0.27	1.39	3.49	13.90	88
Net Gain (Loss) - Sales Loans, OREO, Oth	1.55	-4.81	-1.55	-0.22	0.56	2.81	7.60	9.15	88
Other Non-Interest Income	11.03	0.75	2.51	5.73	9.03	14.57	22.53	41.21	88
Overhead Less Non-Interest Income	32.52	-4.09	1.74	20.50	32.98	45.19	52.95	62.33	88
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	29.07	4.98	18.02	23.63	29.23	35.15	37.90	40.37	83
Appl Inc Tax+TE/Pretax NOI+TE	32.93	17.65	19.83	28.48	34.63	37.36	40.55	43.15	83

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

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PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	33.47	0.23	4.20	20.42	35.02	47.21	56.51	64.69	88
Commercial and Industrial Loans	10.94	0.01	0.25	5.22	9.91	17.70	20.48	25.64	88
Loans to Individuals	4.81	0.04	0.06	0.44	2.29	8.00	12.16	31.36	88
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.00	0.04	0.58	1.32	88
Agricultural Loans	0.11	0.00	0.00	0.00	0.01	0.15	0.60	0.68	88
Other Loans and Leases	3.74	0.00	0.04	1.18	3.14	5.89	9.82	11.59	88
Net Loans and Leases	57.33	11.81	31.49	42.05	61.66	67.95	73.73	76.65	88
Debt Securities Over 1 Year	16.88	1.19	3.36	11.09	15.11	21.28	32.80	44.79	88
Mutual Funds and Equity Securities	0.13	0.00	0.00	0.01	0.05	0.18	0.41	1.30	88
Subtotal	75.24	37.95	44.62	69.81	79.96	84.00	88.55	90.38	88
Interest-Bearing Bank Balances	4.45	0.13	0.31	1.32	3.11	6.74	13.02	16.44	88
Federal Funds Sold & Reverse Repos	0.83	0.00	0.00	0.00	0.02	0.44	4.16	12.69	88
Debt Securities 1 Year or Less	3.03	0.01	0.05	0.62	1.85	4.03	7.81	17.22	88
Trading Assets	1.03	0.00	0.00	0.00	0.27	0.97	4.90	11.52	88
Total Earning Assets	88.10	71.68	83.21	85.52	87.81	91.17	93.51	94.73	88
Non-Int Cash and Due From Dep Inst	1.27	0.25	0.36	0.78	1.22	1.69	2.15	3.00	88
Other Real Estate Owned	0.28	0.00	0.01	0.06	0.17	0.39	0.81	1.08	88
All Other Assets	10.48	3.77	4.87	7.17	10.73	12.70	15.20	23.23	88
MEMORANDA:									
Short-Term Investments	9.39	1.17	1.84	3.16	6.91	13.52	25.85	34.36	88
U.S. Treasury Securities	0.50	0.00	0.00	0.00	0.05	0.59	2.73	3.87	88
U.S. Agency Securities (excl MBS)	1.36	0.00	0.00	0.02	0.38	2.29	5.73	11.94	88
Municipal Securities	1.16	0.00	0.00	0.06	0.78	1.89	3.70	5.94	88
Mortgage-Backed Securities	13.21	0.49	1.51	5.13	11.66	19.60	28.75	36.68	88
Asset-Backed Securities	0.56	0.00	0.00	0.00	0.04	0.78	2.25	4.60	88
Other Debt Securities	1.02	0.00	0.00	0.01	0.41	1.56	4.93	5.58	88
RE Loans Secured by 1-4 Family	16.82	0.12	1.54	8.13	16.43	22.07	32.57	49.03	88
Revolving	3.53	0.00	0.10	0.90	2.78	5.57	8.53	10.28	88
Closed-End, Sec by First Liens	12.06	0.06	1.10	5.03	10.78	15.89	25.02	46.83	88
Closed-End, Sec by Junior Liens	0.65	0.00	0.00	0.09	0.56	1.06	1.66	2.70	88
Commercial Real Estate Loans	14.30	0.01	0.20	4.09	13.47	21.81	32.74	35.06	88
Construction and Land Dev	1.81	0.00	0.02	0.29	1.35	2.77	4.61	5.71	88
Multi Family	1.73	0.00	0.01	0.43	0.95	2.66	4.55	8.16	88
NonFarm Nonresidential	10.33	0.00	0.02	2.80	8.64	14.63	24.11	27.50	88
RE Loans Secured by Farmland	0.23	0.00	0.00	0.00	0.05	0.19	1.32	1.71	88
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	57.65	2.94	14.78	41.36	59.33	74.43	86.88	97.49	88
RE Loans Secured by 1-4 Family	29.33	0.15	6.81	17.45	28.09	38.14	57.39	72.54	88
Revolving	6.24	0.00	0.24	1.72	5.03	10.51	13.73	17.14	88
Closed-End	22.44	0.15	2.93	10.56	18.84	27.88	53.19	70.70	88
Commercial Real Estate Loans	24.03	0.02	0.44	9.79	22.91	36.90	49.78	54.13	88
Construction and Land Dev	3.06	0.00	0.04	0.74	2.67	4.12	7.55	9.84	88
Multi Family	3.00	0.00	0.02	0.67	2.01	4.74	7.48	12.58	88
NonFarm Nonresidential	17.34	0.00	0.09	6.07	16.23	25.60	35.55	39.64	88
RE Loans Secured by Farmland	0.41	0.00	0.00	0.00	0.09	0.32	2.52	3.47	88
Loans to Depository Institutions	0.19	0.00	0.00	0.00	0.00	0.07	1.06	2.77	88
Commercial and Industrial Loans	19.03	0.05	0.36	9.02	19.03	25.96	39.89	46.81	88
Loans to Individuals	8.34	0.05	0.13	1.17	3.87	13.03	23.28	51.44	88
Credit Card Loans	2.21	0.00	0.00	0.00	0.07	1.54	8.55	37.65	88
Agricultural Loans	0.21	0.00	0.00	0.00	0.03	0.24	1.06	1.49	88
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	88
Other Loans and Leases	8.00	0.00	0.07	2.45	5.38	9.78	23.07	48.74	88

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.39	1.17	1.84	3.16	6.91	13.52	25.85	34.36	88
Liquid Assets	25.56	8.31	12.26	15.39	21.43	31.36	50.16	54.43	88
Investment Securities	21.19	3.11	4.96	13.20	18.03	28.24	45.21	50.29	88
Net Loans and Leases	57.33	11.81	31.49	42.05	61.66	67.95	73.73	76.65	88
Net Lns, Ls & Sdbly Ltrs of Credit	59.29	12.76	34.82	45.08	64.08	70.63	75.11	78.92	88
Core Deposits	55.79	13.29	19.96	42.07	59.84	68.94	74.44	77.97	88
Noncore Funding	24.62	6.57	8.52	12.74	20.63	33.57	50.46	57.03	88
Time Deposits of \$100K or More	6.38	0.11	0.52	2.98	5.11	9.47	13.75	18.46	88
Foreign Deposits	1.01	0.00	0.00	0.00	0.00	1.16	5.59	11.03	88
Fed Funds Purchased and Repos	3.03	0.00	0.00	0.31	1.94	5.67	10.23	11.63	88
Net Fed Funds Purchased (Sold)	2.09	-4.76	-0.26	0.00	1.14	3.26	7.54	10.27	88
Commercial Paper	0.08	0.00	0.00	0.00	0.00	0.00	0.37	1.81	88
Oth Borrowings W/Rem Mat 1 Yr or Less	2.42	0.00	0.00	0.17	1.59	4.21	7.68	8.66	88
Earning Assets Repr in 1 Year	39.62	10.51	14.89	27.79	41.08	48.45	60.17	71.01	88
Int-Bearing Liab Repr in 1 Year	13.50	0.29	3.59	7.10	9.76	16.26	31.02	51.56	88
Long-Term Debt Repr in 1 Year	1.22	0.00	0.00	0.00	0.00	1.95	5.62	10.33	88
Net Assets Repriceable in 1 Year	22.86	-9.00	-2.32	10.27	22.30	34.54	44.02	53.67	88
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	19.43	-14.31	-4.36	10.00	17.25	28.44	45.66	53.44	88
Net ST Noncore Funding Dependence	3.89	-58.61	-18.70	-2.26	6.14	12.71	18.12	24.62	88
Short-Term Inv/ST Noncore Funding	84.18	11.79	13.57	30.14	50.59	102.00	278.68	419.07	88
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.71	-12.81	-6.40	3.01	10.97	26.17	62.78	92.04	88
Net Loans and Leases/Total Deposits	88.77	34.93	48.26	68.47	87.69	99.01	126.13	225.68	88
Net Loans and Leases/Core Deposits	117.66	49.34	53.75	83.72	100.77	122.97	201.57	450.26	88
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.30	-0.84	-0.01	0.00	0.49	1.65	4.51	8.66	49
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.16	-1.44	-0.10	1.39	3.03	6.65	10.65	13.33	74
Struct Notes Appr(Depr)/T1 Cap	-0.02	-1.33	-0.40	0.00	0.00	0.01	0.03	0.04	21
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.77	0.00	0.00	0.00	1.49	14.25	46.68	64.58	88
Available-For-Sale Securities	90.22	20.29	52.65	84.81	98.44	100.00	100.00	100.00	88
U.S. Treasury Securities	3.33	0.00	0.00	0.00	0.33	3.80	17.73	29.73	88
U.S. Agency Securities (excl MBS)	7.25	0.00	0.00	0.19	1.62	13.10	26.96	50.19	88
Municipal Securities	5.55	0.00	0.01	0.50	4.56	8.83	16.43	23.09	88
Mortgage-Backed Securities	64.76	7.64	16.28	38.81	71.32	87.49	96.59	98.69	88
Asset-Backed Securities	3.28	0.00	0.00	0.00	0.38	5.48	12.77	24.67	88
Other Debt Securities	5.53	0.00	0.00	0.05	2.45	9.49	19.04	33.60	88
Mutual Funds and Equity Securities	0.94	0.00	0.00	0.03	0.28	1.20	5.32	6.46	88
Debt Securities 1 Year or Less	16.09	0.10	0.55	3.83	12.67	25.13	45.56	56.10	88
Debt Securities 1 To 5 Years	25.15	0.13	0.35	4.12	18.41	43.74	65.08	71.36	88
Debt Securities Over 5 Years	54.44	5.29	9.88	24.66	57.56	76.37	94.05	96.98	88
Pledged Securities	40.51	0.83	4.51	21.89	37.16	61.38	74.59	84.23	88
Structured Notes, Fair Value	0.17	0.00	0.00	0.00	0.00	0.00	1.15	2.66	88

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

ALLOWANCE AND NET LOAN AND LEASE LOSSES

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ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.32	-0.03	0.00	0.09	0.23	0.51	0.88	1.12	88
Provision for Ln&Ls Losses/Avg Lns&Ls	0.53	-0.06	0.01	0.15	0.36	0.88	1.29	1.69	88
Provision for Ln&Ls Losses/Net Losses	69.67	-81.94	10.96	38.22	70.54	97.87	146.63	163.29	88
Ln&Ls Allowance/Total Loans & Leases	1.74	0.35	0.67	1.17	1.73	2.21	2.86	3.21	88
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.33	0.85	1.23	1.60	2.51	4.05	7.33	12.18	86
ALLL/Nonaccrual Assets	122.69	26.73	38.86	69.02	103.34	150.26	297.76	411.61	86
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	93.17	17.11	28.19	49.90	77.32	127.62	201.82	269.59	88
Gross Ln&Ls Losses/Avg Loans & Leases	0.98	0.09	0.17	0.38	0.83	1.34	2.47	3.34	88
Recoveries/Avg Loans and Leases	0.19	0.01	0.02	0.05	0.19	0.29	0.43	0.51	88
Net Losses/Avg Loans and Leases	0.76	0.02	0.09	0.30	0.61	1.12	1.93	2.40	88
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.12	88
Recoveries/Prior Year-End Losses	9.21	1.74	3.56	5.38	8.50	11.77	18.40	19.70	71
Earnings Coverage of Net Losses (X)	7.93	-2.76	0.64	1.71	3.40	8.04	20.92	66.63	88
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.75	0.00	0.08	0.24	0.63	1.09	1.89	2.10	87
RE Loans Secured By 1-4 Family	0.79	0.00	0.08	0.18	0.61	1.22	1.93	3.47	85
Revolving	0.93	0.00	0.00	0.23	0.71	1.59	2.72	3.69	83
Closed-End	0.72	0.00	0.00	0.13	0.61	1.20	1.72	3.40	85
Commercial Real Estate Loans	0.59	-0.08	0.00	0.15	0.45	0.95	1.70	2.11	85
Construction and Land Dev	1.72	-0.35	0.00	0.02	1.19	3.04	5.28	6.05	83
Multi Family	0.30	-0.24	-0.01	0.00	0.04	0.41	1.52	1.91	81
Nonfarm Nonresidential	0.41	-0.35	-0.03	0.05	0.27	0.71	1.16	1.45	82
RE Loans Secured by Farmland	0.34	-0.13	-0.00	0.00	0.00	0.54	1.81	2.09	59
Commercial and Industrial Loans	0.51	-0.10	-0.00	0.06	0.34	0.72	1.45	3.42	85
Loans to Depository Institutions	0.03	-0.22	-0.00	0.00	0.00	0.00	0.11	0.71	40
Loans to Individuals	1.54	0.06	0.19	0.49	1.21	2.36	3.63	4.50	75
Credit Card Loans	2.88	-4.54	0.00	1.62	2.94	4.06	5.45	5.66	55
Agricultural Loans	0.28	-0.06	-0.02	0.00	0.00	0.36	1.18	2.21	58
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other Loans and Leases	0.16	-0.35	-0.04	0.00	0.10	0.28	0.55	0.62	84

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.80	0.06	0.24	0.42	0.64	1.06	1.70	2.32	88
90+ Days PD Loans and Leases	0.53	0.00	0.00	0.02	0.19	1.06	1.86	4.20	88
Nonaccrual Loans and Leases	1.76	0.04	0.36	0.81	1.54	2.45	3.54	6.53	88
90+ Days PD and Nonaccrual Loans and Leases	2.64	0.26	0.77	1.23	1.97	3.31	6.43	11.19	88
30-89 Days PD Restructured	0.06	0.00	0.00	0.00	0.02	0.10	0.24	0.35	88
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.22	88
Nonaccrual Restructured	0.45	0.00	0.03	0.14	0.35	0.66	1.06	1.60	88
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.80	0.06	0.25	0.42	0.64	1.06	1.70	2.32	88
90+ Days Past Due Assets	0.54	0.00	0.00	0.02	0.19	1.06	1.85	4.20	88
Nonaccrual Assets	1.82	0.04	0.47	0.95	1.55	2.47	3.54	6.53	88
30+ Days PD & Nonaccrual Assets	3.55	0.54	1.24	1.92	2.74	4.34	7.95	13.64	88
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.54	0.05	0.26	0.78	1.32	2.12	3.08	5.78	88
90+ PD & Nonaccrual Assets + OREO	1.83	0.11	0.30	0.87	1.64	2.45	3.65	6.51	88
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.05	0.12	0.29	0.84	1.88	2.80	4.63	6.29	88
Allowance for Loan & Lease Losses	210.90	51.13	73.62	120.15	176.49	260.13	414.70	544.56	88
Equity Cap + ALLL	17.47	1.25	3.08	6.79	13.75	24.55	39.48	61.77	88
Tier 1 Cap + ALLL	20.22	2.35	4.84	8.23	17.92	27.32	47.02	56.98	74
Loans & Leases + RE Acquired	3.39	0.51	1.06	1.62	3.05	4.53	7.23	10.79	88

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 1
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

PAGE 7A

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.93	0.02	0.21	0.39	0.72	1.23	2.17	2.68	87
- 90+ Days Past Due	0.76	0.00	0.00	0.00	0.14	0.93	3.47	6.67	87
- Nonaccrual	2.72	0.15	0.63	1.22	2.33	3.67	6.24	9.61	87
Coml & Indl - 30-89 Days PD	0.35	0.00	0.00	0.09	0.24	0.48	0.86	1.78	85
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.02	0.14	0.46	0.59	85
- Nonaccrual	0.98	0.00	0.08	0.41	0.86	1.23	2.02	3.03	85
Individuals - 30-89 Days PD	1.16	0.00	0.01	0.53	1.01	1.63	2.39	3.32	88
- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.15	0.73	1.18	2.24	88
- Nonaccrual	0.32	0.00	0.00	0.03	0.17	0.49	1.00	2.11	88
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	40
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Agricultural - 30-89 Days PD	0.20	0.00	0.00	0.00	0.02	0.25	0.76	1.65	58
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.18	58
- Nonaccrual	1.40	0.00	0.00	0.00	0.18	1.66	3.98	11.26	58
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.64	15
Other Lns&Ls - 30-89 Days PD	0.16	0.00	0.00	0.00	0.07	0.29	0.48	1.12	84
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.19	84
- Nonaccrual	0.27	0.00	0.00	0.00	0.09	0.46	1.14	1.93	84
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.12	0.10	0.22	0.44	0.87	1.60	2.72	3.70	85
- 90+ Days Past Due	0.99	0.00	0.00	0.00	0.10	1.20	5.17	9.08	85
- Nonaccrual	2.28	0.09	0.29	0.85	1.54	3.26	6.58	9.59	85
Revolvi ng - 30-89 Days PD	0.69	0.00	0.07	0.38	0.60	0.92	1.38	2.02	83
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.02	0.17	0.47	0.70	83
- Nonaccrual	1.27	0.00	0.03	0.37	0.80	1.79	3.63	4.41	83
Closed-End - 30-89 Days PD	1.28	0.01	0.16	0.42	1.02	1.85	2.99	4.04	85
- 90+ Days Past Due	1.31	0.00	0.00	0.00	0.10	1.72	6.84	10.46	85
- Nonaccrual	2.66	0.02	0.28	1.06	1.77	3.88	6.87	11.37	85
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.06	0.13	0.31	0.38	85
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.10	85
- Jr Lien Nonaccrual	0.15	0.00	0.00	0.01	0.09	0.26	0.56	0.77	85
Commercial RE - 30-89 Days PD	0.49	0.00	0.02	0.17	0.41	0.77	1.20	1.97	85
- 90+ Days Past Due	0.38	0.00	0.00	0.00	0.05	0.49	1.53	4.28	85
- Nonaccrual	3.17	0.00	0.47	1.41	2.61	4.68	7.66	9.32	85
Const & Dev - 30-89 Days PD	0.86	0.00	0.00	0.06	0.52	1.56	2.96	4.44	83
- 90+ Days Past Due	1.32	0.00	0.00	0.00	0.01	1.38	8.05	11.39	83
- Nonaccrual	8.17	0.00	0.07	2.17	7.06	11.23	19.29	29.04	83
Mul ti fami ly - 30-89 Days PD	0.34	0.00	0.00	0.00	0.23	0.51	1.15	1.83	81
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.00	0.22	1.66	2.20	81
- Nonaccrual	1.86	0.00	0.00	0.39	1.08	3.35	5.69	9.04	81
Nonfarm Nres- 30-89 Days PD	0.40	0.00	0.00	0.15	0.37	0.64	0.95	1.56	82
- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.05	0.31	1.01	2.83	82
- Nonaccrual	2.51	0.00	0.04	0.94	2.05	3.62	6.93	7.90	82
Farm land - 30-89 Days PD	0.49	0.00	0.00	0.00	0.19	0.90	2.14	2.58	59
- 90+ Days Past Due	0.47	0.00	0.00	0.00	0.00	0.10	4.32	5.51	59
- Nonaccrual	2.83	0.00	0.00	0.00	1.40	4.61	9.73	16.34	59
Credi t Card - 30-89 Days PD	1.09	0.00	0.00	0.63	1.14	1.45	2.05	3.43	55
- 90+ Days Past Due	0.66	0.00	0.00	0.00	0.62	1.13	1.69	2.05	55
- Nonaccrual	0.26	0.00	0.00	0.00	0.00	0.36	1.19	1.40	55

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

RISK-BASED CAPITAL AND DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS

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CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.54	6.08	6.81	8.07	9.64	10.95	12.13	12.83	74
Tier 1 RBC Ratio	13.28	9.52	10.15	11.33	13.03	14.76	16.92	18.55	74
Total Risk-Based Capital Ratio	15.48	11.37	12.61	13.79	15.02	16.97	18.37	22.35	74
Tangible Tier 1 Leverage Ratio	9.26	4.60	6.52	7.87	9.48	10.58	11.80	12.82	74
Tangible Common Eq Cap/Tan Assets	8.08	3.88	5.63	6.88	7.93	9.33	10.47	11.35	74
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	23.38	1.67	4.66	11.82	21.22	31.76	41.85	93.24	88
Standby Letters of Credit	1.50	0.00	0.00	0.15	0.96	2.91	4.10	5.49	88
Commercial & Similar Letters of Credit	0.06	0.00	0.00	0.00	0.03	0.09	0.25	0.33	88
Securities Lent	0.34	0.00	0.00	0.00	0.00	0.00	2.20	7.38	88
Credit Derivatives (BHC as Guarantor)	0.14	0.00	0.00	0.00	0.00	0.10	0.80	1.85	88
Credit Derivatives (BHC as Beneficiary)	0.31	0.00	0.00	0.00	0.00	0.07	1.78	5.59	88
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	48.15	0.00	0.35	6.21	15.63	47.08	196.56	414.85	88
Interest Rate Contracts	34.14	0.00	0.23	4.56	13.54	41.79	129.41	274.55	88
Interest Rate Futures & Forward Contr	7.36	0.00	0.00	0.00	0.89	5.03	39.14	85.60	88
Written Options Contr (Int Rate)	2.53	0.00	0.00	0.00	0.74	2.63	11.08	33.23	88
Purchased Options Contr (Int Rate)	1.58	0.00	0.00	0.00	0.10	1.26	7.93	20.48	88
Interest Rate Swaps	19.64	0.00	0.00	0.84	8.81	22.94	68.38	194.70	88
Foreign Exchange Contracts	9.13	0.00	0.00	0.00	0.37	3.30	12.76	253.51	88
Futures & Forward Foreign Exch Contr	5.63	0.00	0.00	0.00	0.18	2.77	8.36	142.63	88
Written Options Contr (Foreign Exch)	0.15	0.00	0.00	0.00	0.00	0.03	0.41	5.33	88
Purchased Options Contr (Foreign Exch)	0.16	0.00	0.00	0.00	0.00	0.02	0.47	5.34	88
Foreign Exchange Rate Swaps	0.73	0.00	0.00	0.00	0.00	0.07	2.33	21.78	88
Equity, Commodity, & Other Deriv Contr	2.40	0.00	0.00	0.00	0.00	2.26	12.46	35.91	88
Commodity & Other Fut & Forward Contr	0.17	0.00	0.00	0.00	0.00	0.00	0.49	4.60	88
Written Options Contr (Comm & Other)	0.63	0.00	0.00	0.00	0.00	0.44	3.02	10.28	88
Purchased Options Contr (Comm & Oth)	0.50	0.00	0.00	0.00	0.00	0.31	2.95	6.79	88
Commodity & Other Swaps	0.28	0.00	0.00	0.00	0.00	0.11	1.91	3.03	88
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	46.35	4.06	8.34	23.18	35.91	54.04	115.80	200.05	88

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	86.13	7.89	43.00	76.25	90.76	99.73	100.00	100.00	83
Foreign Exchange Contracts	7.82	0.00	0.00	0.00	1.90	12.03	28.40	73.27	83
Equity, Comm, & Other Contracts	3.47	0.00	0.00	0.00	0.03	4.23	18.78	28.53	83
Futures and Forwards	24.88	0.00	1.17	7.35	17.49	38.78	66.94	80.78	83
Written Options	10.21	0.00	0.00	2.42	7.44	13.77	37.68	41.92	83
Exchange-Traded	0.22	0.00	0.00	0.00	0.00	0.00	1.32	2.82	83
Over-The-Counter	9.69	0.00	0.00	1.81	6.87	13.68	31.86	41.82	83
Purchased Options	4.39	0.00	0.00	0.00	2.59	7.91	16.66	25.89	83
Exchange-Traded	0.14	0.00	0.00	0.00	0.00	0.00	1.20	2.56	83
Over-The-Counter	3.93	0.00	0.00	0.00	2.34	7.07	16.18	21.07	83
Swaps	51.79	0.00	0.13	25.87	61.86	78.48	88.32	96.03	83
Held for Trading	44.40	0.00	0.00	0.00	56.24	88.31	97.27	99.40	83
Interest Rate Contracts	34.31	0.00	0.00	0.00	30.52	70.74	87.01	88.44	83
Foreign Exchange Contracts	3.75	0.00	0.00	0.00	0.00	5.16	19.84	41.95	83
Equity, Comm, & Other Contracts	1.16	0.00	0.00	0.00	0.00	0.08	8.69	15.62	83
Non-Traded	55.59	0.45	2.08	11.61	41.42	100.00	100.00	100.00	83
Interest Rate Contracts	47.14	0.02	0.56	7.54	32.67	85.71	100.00	100.00	83
Foreign Exchange Contracts	1.70	0.00	0.00	0.00	0.00	0.87	12.16	21.53	83
Equity, Comm, & Other Contracts	1.07	0.00	0.00	0.00	0.00	0.39	6.32	19.22	83
Deriv Contr (Excl Fut & FX LE 14 Days)	79.86	21.53	44.16	65.01	85.78	94.50	99.94	100.00	73
One Year or Less	30.22	1.69	3.78	16.55	24.95	45.44	60.74	83.69	73
Over 1 Year to 5 Years	28.37	0.00	0.00	11.10	29.33	46.53	57.47	69.84	73
Over 5 Years	14.30	0.00	0.06	4.43	14.00	23.99	34.05	40.70	73
Gross Negative Fair Value (Abs Val)	2.14	0.15	0.20	1.20	2.05	3.06	3.95	4.71	83
Gross Positive Fair Value	2.04	0.04	0.14	0.98	2.00	3.07	3.73	4.19	83
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.17	0.00	0.00	0.01	0.04	0.12	0.50	2.27	74
Gross Positive Fair Value (X)	0.17	0.00	0.00	0.00	0.05	0.14	0.49	2.27	74
Held for Trading (X)	0.13	0.00	0.00	0.00	0.03	0.08	0.42	2.18	74
Non-Traded (X)	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.17	74
Current Credit Exposure (X)	0.07	0.00	0.00	0.00	0.04	0.11	0.27	0.42	74
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.01	0.04	74
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.96	0.00	0.00	0.11	0.50	1.30	3.51	6.33	74

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

INSURANCE, BROKER-DEALER AND FOREIGN ACTIVITIES

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INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.10	0.00	0.00	0.00	0.00	0.05	0.30	2.43	88
Ins Under Assets(P/C)/Tot Ins Und Ast	48.94	0.00	0.00	0.00	27.51	98.33	100.00	100.00	36
Ins Under Assets(L/H)/Tot Ins Und Ast	51.05	0.00	0.00	0.00	41.27	100.00	100.00	100.00	36
Sep Acct Assets(L/H)/Total Li fe Ast	5.30	0.00	0.00	0.00	0.00	0.00	31.05	59.62	27
Ins Activities Revenue/Adj Oper Inc	1.11	0.00	0.00	0.04	0.27	1.39	3.49	13.90	88
Premium Inc/Ins Activities Revenue	10.57	0.00	0.00	0.00	0.00	14.26	49.39	75.81	74
Credit Rel Prem Inc/Tot Prem Inc	58.72	0.00	0.00	0.00	87.50	100.00	100.00	100.00	30
Other Prem Inc/Total Prem Inc	41.27	0.00	0.00	0.00	0.21	97.62	100.00	100.00	30
Ins Under Net Income/Consol Net Income	0.20	-0.40	-0.00	0.00	0.00	0.00	1.28	3.36	88
Ins Net Inc (P/C)/Equity (P/C)	4.74	-12.09	-8.43	-2.08	2.12	10.16	19.72	24.98	24
Ins Net Inc (L/H)/Equity (L/H)	5.89	-0.18	0.00	0.40	2.54	11.98	16.23	17.18	27
Insur Ben, Losses, Exp/Insur Premiums	128.90	10.04	28.40	56.46	93.98	200.31	250.00	329.69	30
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.86	0.00	0.00	0.00	0.00	0.21	3.74	8.70	25
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.45	0.00	0.00	0.00	0.00	0.11	1.70	5.32	27
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.27	88
CSV Life Insurance/Tier 1 Cap + ALLL	9.64	0.00	0.00	1.10	7.30	18.25	24.00	25.60	74
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.64	0.00	0.00	0.00	0.00	0.09	1.44	16.33	88
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.55	0.00	0.00	0.00	0.27	3.99	10.28	15.32	65
Cost: Interest-Bearing Deposits	0.46	0.04	0.06	0.16	0.27	0.55	1.19	2.55	42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	5.45	0.00	0.00	0.03	2.01	8.67	11.61	12.30	5
Commercial and Industrial Loans	1.26	0.01	0.02	0.08	0.35	0.83	3.66	5.46	15
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
GROWTH RATES:									
Net Loans and Leases	23.61	-74.67	-34.49	-9.18	5.07	48.30	102.06	229.50	53
Total Selected Assets	63.99	-61.60	-39.93	-6.78	4.91	34.88	167.22	1060.69	58
Deposits	-13.56	-100.00	-98.89	-42.67	-0.38	11.49	50.82	126.34	42

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PARENT COMPANY ANALYSIS - PART I

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PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	7.49	-5.49	1.37	4.85	7.44	10.21	13.11	15.56	88
Bank Net Inc/Avg Eq Inv in Banks	7.71	-2.05	0.00	4.60	7.45	10.34	14.53	15.80	72
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.46	-13.49	-8.73	0.00	4.11	11.33	17.15	19.63	76
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.97	-5.16	0.69	4.90	7.63	10.72	15.11	16.44	31
Bank Net Income/Parent Net Income	72.82	0.00	0.00	1.30	100.23	108.75	130.58	145.74	80
Nonbank Net Income/Parent Net Income	7.39	0.00	0.00	0.02	2.07	9.29	37.29	58.98	67
Sub BHCs Net Inc/Parent Net Income	83.81	2.49	7.65	46.77	100.06	107.40	116.48	132.87	28
LEVERAGE:									
Total Liabilities/Equity	26.09	0.01	0.16	7.87	19.70	38.91	66.70	123.70	88
Total Debt/Equity Capital	14.72	0.00	0.00	0.00	5.89	27.95	49.27	100.14	88
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.29	0.00	0.00	5.79	15.26	33.20	54.79	109.69	88
Tot Debt+Lns Guaranteed for Affl/Equity	16.64	0.00	0.00	0.00	6.67	29.50	52.77	125.39	88
Total Debt/Equ Cap - Exc Over Fair Value	14.87	0.00	0.00	0.00	5.89	28.79	49.69	100.51	88
Long-Term Debt/Equity Capital	11.39	0.00	0.00	0.00	4.23	22.52	38.99	61.75	88
Short-Term Debt/Equity Capital	1.99	0.00	0.00	0.00	0.00	0.05	11.93	24.79	88
Current Portion of LT Debt/Equity	0.31	0.00	0.00	0.00	0.00	0.03	1.99	5.50	88
Exc Cost Over Fair Value/Equity Cap	0.18	0.00	0.00	0.00	0.00	0.00	0.84	3.32	88
Long-Term Debt/Consolidated LT Debt	21.37	0.00	0.00	0.00	13.11	43.04	72.00	80.88	88
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	106.57	86.65	92.15	98.11	104.90	113.44	127.45	133.86	88
Total Investment in Subs/Equity	112.97	89.43	96.30	100.40	109.39	122.64	135.19	162.29	88
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.26	84.87	86.65	94.66	97.73	105.93	120.43	134.49	74
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	108.39	86.91	92.65	96.24	102.53	115.18	137.32	160.39	74
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.91	-1.28	-0.91	-0.16	0.52	1.63	3.60	7.34	81
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.96	0.01	0.11	0.62	1.53	3.46	7.35	18.41	55
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	136.63	15.76	34.05	56.35	103.87	181.32	325.40	505.13	87
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	160.50	-31.05	10.15	58.88	128.38	213.41	417.35	715.73	87
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	135.77	-93.30	-2.06	75.64	106.25	154.74	339.97	511.22	87
Pretax Oper Inc + Int Exp/Int Expense	1228.19	-187.79	-74.58	32.87	286.75	1275.40	4185.08	7173.19	58
Div + Int From Subs/Int Exp + Div	181.70	0.37	1.19	31.49	111.62	217.38	600.79	696.97	80
Fees+Other Inc From Subs/Sal + Oth Exp	10.46	0.00	0.00	0.00	0.00	9.10	61.86	69.97	86
Net Inc/Curr Port of LT Debt+Pfd Div(X)	89.50	0.35	0.79	3.48	16.84	45.78	273.13	1224.14	45
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	3.88	-10.78	-2.21	0.00	2.62	8.06	13.20	16.02	88
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	20
Nonaccrual	7.91	0.00	0.00	0.00	0.00	0.00	63.18	86.66	20
Total	8.03	0.00	0.00	0.00	0.00	0.04	63.18	86.66	20
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
To Nonbank Subsidiaries	0.59	0.00	0.00	0.00	0.00	0.00	3.59	12.15	88
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Total	0.64	0.00	0.00	0.00	0.00	0.00	3.80	12.15	88
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	6.42	0.00	0.00	0.01	0.71	4.42	32.00	63.27	88
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Combined Foreign Nonbank Sub Assets	0.44	0.00	0.00	0.00	0.00	0.02	1.85	9.04	88

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PARENT COMPANY ANALYSIS - PART II

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PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.39	0.00	4.62	15.62	40.93	100.56	223.19	300.00	60
Dividends Paid/Net Income	23.53	0.00	0.00	3.70	23.67	35.95	62.48	76.28	81
Net Income - Dividends/Avg Equity	5.39	-6.52	0.13	2.80	5.50	7.95	9.65	14.14	88
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	162.79	0.00	0.00	0.00	98.43	273.29	589.84	951.48	69
Dividends From Nonbank Subs	17.07	0.00	0.00	0.00	0.10	9.93	55.60	309.86	69
Dividends From Subsidiary BHCs	26.80	0.00	0.00	0.00	0.00	0.00	167.52	314.50	69
Dividends From All Subsidiaries	277.23	0.00	0.00	80.13	160.37	452.47	946.23	1098.70	69
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	40.28	0.00	0.00	0.00	38.35	75.79	98.32	145.77	64
Interest Income From Bank Subs	0.64	0.00	0.00	0.00	0.05	0.44	3.58	7.11	64
Mgt & Service Fees From Bank Subs	2.58	0.00	0.00	0.00	0.00	0.45	14.56	35.84	64
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Operating Income From Bank Subs	47.23	0.00	0.00	8.02	41.08	87.95	101.71	148.95	64
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	42.80	0.00	0.00	0.00	29.63	60.99	105.73	256.02	57
Interest Income From Nonbank Subs	11.50	0.00	0.00	0.00	0.28	16.80	55.76	88.55	57
Mgt & Serv Fees From Nonbank Subs	6.60	0.00	0.00	0.00	0.00	1.04	19.18	87.41	57
Other Income From Nonbank Subs	1.04	0.00	0.00	0.00	0.00	0.00	3.90	17.37	57
Operating Inc From Nonbank Subs	89.52	0.00	0.00	4.50	57.64	104.00	208.75	483.47	57
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	30.79	0.00	0.00	0.00	12.19	65.39	81.08	89.05	29
Interest Inc From Subsidiary BHCs	0.36	0.00	0.00	0.00	0.00	0.01	2.01	3.39	29
Mgt & Serv Fees From Sub BHCs	1.04	0.00	0.00	0.00	0.00	0.00	3.07	13.84	29
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Operating Income From Sub BHCs	33.26	0.00	0.00	0.00	20.99	65.52	82.97	103.10	29
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	41.38	0.00	0.00	0.00	31.48	92.92	99.50	99.99	84
Interest Income From Bank Subs	2.08	0.00	0.00	0.00	0.08	0.59	14.34	28.31	84
Mgt & Serv Fees From Bank Subs	1.84	0.00	0.00	0.00	0.00	0.08	10.65	25.67	84
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Operating Income From Bank Subs	53.22	0.00	0.00	1.00	65.37	98.87	99.99	100.00	84
Dividends From Nonbank Subs	4.50	0.00	0.00	0.00	0.00	3.97	23.76	55.36	84
Interest Income From Nonbank Subs	2.67	0.00	0.00	0.00	0.00	1.51	16.50	36.46	84
Mgt & Serv Fees From Nonbank Subs	0.31	0.00	0.00	0.00	0.00	0.00	1.89	6.66	84
Other Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.05	3.02	84
Operating Inc From Nonbank Subs	11.97	0.00	0.00	0.00	1.51	26.24	56.08	83.67	84
Dividends From Subsidiary BHCs	9.09	0.00	0.00	0.00	0.00	0.00	80.57	97.41	84
Interest Inc From Subsidiary BHCs	0.14	0.00	0.00	0.00	0.00	0.00	1.28	2.98	84
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	84
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Operating Income From Sub BHCs	10.96	0.00	0.00	0.00	0.00	0.68	88.95	98.04	84
Loans and Adv From Subs/ST Debt	1262.82	0.00	0.28	40.61	120.70	284.05	1424.06	19261.8	25
Loans and Adv From Subs/Total Debt	37.24	0.00	0.00	1.10	16.95	41.70	129.53	269.37	54

BHCPR Reporters for Quarter Ending MM/DD/YYYY
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From MM/DD/YYYY and Other Notes
1562859	178,560,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	146,890,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
2433312	135,271,252	AMERIPRI SE FINANCIAL, INC.	MINNEAPOLIS, MN	
1095674	13,657,922	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	22,081,100	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	17,573,412	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,152,123	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	78,655,826	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,162,083,396	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	13,938,403	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	330,490,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	12,429,961	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	16,522,713	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	178,529,372	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	66,013,042	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1245415	112,165,541	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	25,561,731	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	296,698,168	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,661,183	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	10,248,812	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1026632	111,816,000	CHARLES SCHWAB CORPORATION, TH	SAN FRANCISCO, CA	
1036967	42,796,446	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,916,451,000	CITIGROUP INC.	NEW YORK, NY	
1027518	24,801,973	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	62,756,597	COMERICA INCORPORATED	DALLAS, TX	
1049341	20,765,287	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	20,937,978	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	64,994,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	73,255,567	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	49,155,830	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	21,525,820	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	15,040,821	EVERBANK FINANCIAL CORP.	JACKSONVILLE, FL	
3005332	11,750,739	F.N.B. CORPORATION	HERMITAGE, PA	
1070345	117,542,579	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,913,650	FIRST BANCORP	SAN JUAN, PR	
1075612	21,240,990	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,493,925	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	15,199,948	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	35,123,415	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	12,079,007	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	14,622,613	FIRSTMERIT CORPORATION	AKRON, OH	
3852022	14,368,446	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	16,320,210	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1086533	18,789,536	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3232316	317,482,381	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	42,961,040	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	56,622,959	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	12,121,118	IBERIABANK CORPORATION	LAFAYETTE, LA	
3923614	24,959,052	IMB HOLDCO LLC	PASADENA, CA	
1104231	11,555,996	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	11,523,129	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	

BHCPR Reporters for Quarter Ending MM/DD/YYYY
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From MM/DD/YYYY and Other Notes
1039502	2,290,146,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	86,741,424	KEYCORP	CLEVELAND, OH	
1037003	80,807,578	M&T BANK CORPORATION	BUFFALO, NY	
2132932	43,501,094	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	10,424,183	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	94,455,895	NORTHERN TRUST CORPORATION	CHICAGO, IL	
3650152	28,134,752	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	299,712,018	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36,612,000	POPULAR, INC.	SAN JUAN, PR	
3853449	152,050,658	PRINCIPAL FINANCIAL GROUP, INC	DES MOINES, IA	
1839319	12,942,176	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	10,740,022	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	21,171,219	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
1132449	129,313,757	RBS CITIZENS FINANCIAL GROUP,	PROVIDENCE, RI	
3242838	122,344,664	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	82,943,616	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
3242735	21,304,898	SCOTTRADE FINANCIAL SERVICES,	TOWN AND COUNTRY, MO	
1111435	200,368,976	STATE STREET CORPORATION	BOSTON, MA	
1131787	178,307,292	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	18,040,009	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	21,291,214	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	26,294,110	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	17,911,314	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	207,333,395	TD BANK US HOLDING COMPANY	PORTLAND, ME	
3828036	11,494,962	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1119794	353,136,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	13,182,662	UMB FINANCIAL CORPORATION 10	KANSAS CITY, MO	
2747644	11,527,108	UMPOUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	87,939,869	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1447376	110,562,587	UNITED SERVICES AUTOMOBILE ASS	SAN ANTONIO, TX	
2307280	46,125,000	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	16,018,244	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	13,465,349	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	19,435,735	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,336,204,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	16,576,282	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	53,418,819	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 88 bank holding companies.

Appendix C: BHCPR Ordering Instructions and Order Form

Information

The *Bank Holding Company Performance Reports* (BHCPR) is a computer-generated report of current and historical financial information produced quarterly for three groups of bank holding companies: top-tier bank holding companies with consolidated assets of \$500 million or more; top-tier bank holding companies that are required to file the FR Y-9C and FR Y-9LP to meet supervisory needs; and top-tier bank holding companies that are not subject to the Board's risk-based capital guidelines but elect to voluntarily comply with the guidelines and file the FR Y-9C and FR Y-9LP report forms.

There are two types of BHCPRs:

- Individual BHC Report
- Peer Group Average Reports

In addition, *A User's Guide for the Bank Holding Company Performance Report* is available.

Type of Order	Price Per Copy
Individual BHC Report	\$50.00
Peer Group Average Reports	50.00
A User's Guide for the BHCPR	50.00

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 First Last

Company name _____

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 Professional organization

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 Street

City State Postal code Country

Contact information _____
 Phone Fax E-mail

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Credit Card: Visa MasterCard American Express

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Bank Holding Company Performance Reports

- _____ Individual _____
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