

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	279,593	260,483	260,483	195,535	203,807
Gross Credit Losses	19,639	18,788	84,332	54,560	52,641
Write-downs, Transf to Lns Held For Sale	0	0	0	N/A	N/A
Recoveries	3,029	4,322	20,679	16,139	10,290
Net Credit Losses	16,610	14,466	63,653	38,421	42,351
Provision for Loan and Lease Losses	17,550	18,090	71,879	73,191	31,811
Adjustments	0	0	10,884	30,178	2,268
Ending Balance	280,533	264,107	279,593	260,483	195,535

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

ANALYSIS RATIOS

	BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01		BHC PEER 01	
Provision for Ln&Ls Losses/Avg Assets	0.26	0.34	39	0.28	0.40	34	0.27	0.42	32	0.31	0.43	0.15	0.32
Provision for Ln&Ls Losses/Avg Lns&Ls	0.37	0.58	26	0.41	0.64	32	0.40	0.73	26	0.46	0.73	0.23	0.51
Provision for Ln&Ls Losses/Net Losses	105.66	119.17	48	125.05	116.75	60	112.92	115.46	49	190.50	125.19	75.11	120.81
Ln&Ls Allowance/Total Loans & Leases	1.47	1.56	51	1.48	1.59	50	1.47	1.57	47	1.50	1.51	1.36	1.44
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.22	4.64	60	4.56	3.78	65	4.39	3.49	71	6.78	3.87	4.62	4.58
ALL/Nonaccrual Assets	322.30	236.62	79	227.20	209.82	60	340.94	250.41	79	239.77	230.05	338.30	253.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	205.05	172.85	73	172.00	164.86	67	234.17	172.45	79	168.34	166.43	229.52	174.85
Gross Ln&Ls Losses/Avg Loans & Leases	0.41	0.66	33	0.43	0.70	37	0.47	0.80	33	0.34	0.70	0.39	0.54
Recoveries/Avg Loans and Leases	0.06	0.11	33	0.10	0.11	51	0.11	0.11	58	0.10	0.10	0.08	0.11
Net Losses/Avg Loans and Leases	0.35	0.54	38	0.33	0.58	34	0.35	0.68	32	0.24	0.58	0.31	0.43
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	44	0.00	0.00	42	0.00	0.01	37	N/A	N/A	N/A	N/A
Recoveries/Prior Year-End Losses	3.59	4.05	46	7.92	4.55	89	37.90	18.82	95	30.66	24.93	22.58	26.09
Earnings Coverage of Net Losses (X)	8.98	13.23	57	9.65	10.82	59	7.95	10.15	55	13.36	9.73	6.49	10.82

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.01	0.10	27	0.05	0.11	40	0.07	0.11	48	0.02	0.13	0.03	0.08
RE Loans Secured By 1-4 Family	0.00	0.11	7	0.02	0.11	25	0.02	0.11	26	0.01	0.12	0.02	0.09
Revolving	0.00	0.10	25	0.00	0.10	6	0.01	0.10	27	0.13	0.11	0.15	0.11
Closed-End	0.00	0.12	7	0.02	0.11	31	0.02	0.12	26	0.00	0.11	0.01	0.09
Commercial Real Estate Loans	0.02	0.06	46	0.07	0.08	55	0.09	0.09	62	0.03	0.10	0.03	0.02
Construction and Land Dev	0.01	0.04	65	0.00	0.09	6	0.28	0.09	84	0.01	0.06	0.03	0.02
Multifamily	0.00	0.01	47	0.00	0.01	49	0.00	0.03	35	0.00	0.01	0.00	0.01
Nonfarm Nonresidential	0.02	0.06	54	0.12	0.09	64	-0.01	0.09	12	0.03	0.11	0.04	0.02
RE Loans Secured by Farmland	0.02	0.04	80	0.00	0.05	50	0.00	0.12	24	0.00	0.29	0.00	0.03
Commercial and Industrial Loans	0.82	0.84	52	0.93	1.08	49	0.81	1.21	39	0.54	1.12	0.95	0.56
Loans to Depository Institutions	0.00	0.08	46	0.00	0.02	51	0.00	0.14	45	0.00	-0.01	0.00	0.16
Loans to Individuals	2.04	1.64	65	1.20	1.79	41	1.19	1.67	41	1.09	1.40	1.01	1.32
Credit Card Loans	4.96	1.22	60	4.15	-0.48	58	1.91	2.40	25	4.57	3.96	2.46	3.84
Agricultural Loans	0.00	0.28	42	0.00	0.28	37	0.00	0.53	27	0.00	0.42	0.04	0.18
Loans to Foreign Governments & Inst	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.02	N/A	N/A	0.02	N/A	-0.08
Other Loans and Leases	1.23	0.52	85	0.78	0.45	76	1.12	0.64	76	0.82	0.47	0.23	0.26

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 Loan and Lease 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 Loan and Lease 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 (ATRR)

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

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 loans and leases on which payment is due and unpaid for 90 days or more or 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.)

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 average loans and leases.

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 average loans and leases.

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) 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) 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 govern-

ments 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.