

ACTIVITY (\$000)	mm/dd/yyyy					PERCENT CHANGE	
	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	1-QTR	1-YR
Securitization Activities	1,805,665	1,878,261	2,405,332	1,941,689	1,919,175	-3.9	-5.9
1-4 Family Residential Loans	54,534	79,635	103,361	129,746	159,336	-31.5	-65.8
Home Equity Lines	446,583	447,457	446,670	346,075	349,247	-0.2	27.9
Credit Card Receivables	0	0	71,459	71,102	70,447	N/A	-100.0
Auto Loans	0	0	387,173	396,204	302,121	N/A	-100.0
Commercial and Industrial Loans	1,304,548	1,351,169	1,396,669	998,562	1,038,024	-3.5	25.7
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Retained Interest-Only Strips	74,502	82,231	97,396	74,842	78,072	-9.4	-4.6
1-4 Family Residential Loans	1,113	1,689	2,081	2,610	3,214	-34.1	-65.4
Home Equity Lines	8,585	9,332	9,204	10,637	10,151	-8.0	-15.4
Credit Card Receivables	0	0	759	841	844	N/A	-100.0
Auto Loans	0	0	7,237	7,257	5,749	N/A	-100.0
Commercial and Industrial Loans	64,804	71,210	78,115	53,497	58,114	-9.0	11.5
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Retained Credit Enhancements	150,647	143,481	167,204	147,600	139,283	5.0	8.2
1-4 Family Residential Loans	3,183	3,332	3,332	3,332	3,332	-4.5	-4.5
Home Equity Lines	12,281	12,305	12,283	9,517	9,604	-0.2	27.9
Credit Card Receivables	0	0	3,600	3,600	3,600	N/A	-100.0
Auto Loans	0	0	32,102	27,497	25,106	N/A	-100.0
Commercial and Industrial Loans	135,183	127,844	115,887	103,654	97,641	5.7	38.5
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total Retained Credit Exposure	225,149	225,712	264,600	222,442	217,355	-0.3	3.6
Unused Commit to Provide Liq (Servicer Adv)	0	0	0	0	0	N/A	N/A
Seller's Interest in Securities & Loans	24,068	23,961	29,309	0	99,336	0.5	-75.8
Home Equity Lines	24,068	23,961	23,930	0	18,782	0.5	28.1
Credit Card Receivables	0	0	5,379	0	5,302	N/A	-100.0
Commercial and Industrial Loans	0	0	0	0	75,252	N/A	-100.0
Asset-Backed Commercial Paper Conduits	5,217,738	5,214,905	5,234,896	5,219,379	5,215,531	0.1	0.0
Cr Exp from Conduits by Bank or Oth Inst	117,738	114,905	134,896	119,379	115,531	2.5	1.9
Liq Commit from Conduits by Bank/Oth Inst	5,100,000	5,100,000	5,100,000	5,100,000	5,100,000	0.0	0.0
ACTIVITY % OF TOTAL ASSETS	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy		
Securitization Activities	6.64	7.07	9.15	7.54	7.73		
1-4 Family Residential Loans	0.20	0.30	0.39	0.50	0.64		
Home Equity Lines	1.64	1.68	1.70	1.34	1.41		
Credit Card Receivables	0.00	0.00	0.27	0.28	0.28		
Auto Loans	0.00	0.00	1.47	1.54	1.22		
Commercial and Industrial Loans	4.79	5.09	5.31	3.88	4.18		
All Other Loans and Leases	0.00	0.00	0.00	0.00	0.00		
Asset-Backed Commercial Paper Conduits	19.18	19.63	19.91	20.28	21.00		
Cr Exp, Conduits by Bank or Oth Inst	0.43	0.43	0.51	0.46	0.47		
Liq Commit, Conduits by Bank/Oth Inst	18.74	19.20	19.40	19.82	20.53		
PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS)							
1-4 Family Residential Loans	16.03	16.58	16.61	17.47	18.18		
Home Equity Lines	5.48	5.24	5.43	4.55	4.06		
Credit Card Receivables	0.50	0.62	0.57	0.58	0.58		
Auto Loans and Other Consumer Loans	4.95	5.22	5.34	5.96	5.59		
Commercial and Industrial Loans	24.27	24.50	24.72	23.06	24.00		
All Other Loans and Leases	48.76	47.85	47.34	48.38	47.58		

---

## Servicing, Securitization, and Asset Sale Activities— 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 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 expendi-

tures 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 per-

---

sonal 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 proprietorships, 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.