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

March 2005

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

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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 Financial Analysis and Surveillance Section at the Federal Reserve Board by calling (202) 728-5894 or (202) 452-5265. 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) 973-2833
2	Federal Reserve Bank of New York 33 Liberty Street New York, NY 10045-0001	(212) 720-2055
3	Federal Reserve Bank of Philadelphia Ten Independence Mall Philadelphia, PA 19106-1574	(215) 574-3918
4	Federal Reserve Bank of Cleveland 1455 East Sixth Street Cleveland, OH 44114-2566	(216) 579-2934
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) 322-5923
8	Federal Reserve Bank of St. Louis 411 Locust Street St. Louis, MO 63102-2034	(314) 444-8764

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) 881-2518
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 examiners 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.

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 BHCPR is a computer-generated report of current and historical financial information produced quarterly for top-tier bank holding companies with consolidated assets of $150 million or more. BHCPRs are also produced for top-tier multi-bank holding companies engaged in a nonbank activity involving financial leverage or engaged in credit extending activities; or with outstanding debt to the general public.

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 a sample peer group average report.)

Peer Groups

Each U.S. bank holding company with consolidated assets of at least $150 million, a multi-bank holding company with debt outstanding to the general public, or a multi-bank holding company that is engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities is classified into one of seven peer groups based on the criteria listed in Table 1.

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.

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	$300 million - $500 million
06	Less than $300 million (as of March 2003)
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.

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.

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 Averages) of the FR Y-9C report form. This approach involves the calcu-

lation 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" for periods prior to the initial reporting date. The BHCPR also displays an "N/A" 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 yyyy BANK HOLDING COMPANY PERFORMANCE REPORT

SAMPLE BANK HOLDING COMPANY
RICHMOND, VA

Bank Holding Company Information

RSSD Number: 1234567

Federal Reserve District: 5

Consolidated Assets ($000): 31,883,488

Peer Group Number: 1 Number in Peer Group: 65

Number of Bank Subsidiaries: 6

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 between $300 million and $500 million
06	Consolidated assets less than $300 million (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:

SAMPLE BANK HOLDING COMPANY
2100 VIRGINIA AVENUE
RICHMOND, VA 84111-1909

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Public versions of individual BHC reports are available on the FFIEC web site:
www.ffiec.gov/nic/
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.

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.

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.

1234567 SAMPLE BANK HOLDING COMPANY — SUMMARY RATIOS — PAGE 1
RICHMOND, VA FR Dist: 5 Peer: 1

	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Average Assets ($000)	31,850,979	29,822,933	30,933,407	28,198,212	26,301,471
Net Income ($000)	110,234	99,669	405,987	337,823	256,278
Number of BHCs in Peer Group	65	70	66	69	67

EARNINGS AND PROFITABILITY	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01
PERCENT OF AVERAGE ASSETS:													
Net Interest Income (TE)	4.00	3.04	90	3.82	3.17	81	3.81	3.16	86	3.92	3.18	4.00	3.48
+ Non-interest Income	1.30	2.06	27	1.46	2.21	30	1.39	2.15	31	1.69	2.31	1.51	2.31
- Overhead Expense	3.01	3.03	51	2.98	3.26	39	2.99	3.24	43	3.44	3.29	3.52	3.48
- Provision for Loan and Lease Losses	0.12	0.15	48	0.15	0.21	39	0.14	0.18	44	0.25	0.30	0.27	0.42
+ Securities Gains (Losses)	0.02	0.02	68	0.00	0.07	8	0.01	0.03	52	0.09	0.06	0.01	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	47	0.00	0.00	54	0.00	0.00	47	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	2.19	1.97	57	2.15	2.03	57	2.09	1.95	53	2.01	1.98	1.73	2.04
Net Operating Income	1.38	1.26	51	1.34	1.31	50	1.31	1.26	52	1.20	1.26	1.10	1.30
Net Income	1.38	1.27	50	1.34	1.35	47	1.31	1.28	50	1.20	1.26	0.97	1.30
Net Income (Sub S Adjusted)	N/A	N/A	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)	5.92	5.27	83	5.26	4.95	67	5.42	5.00	71	5.59	5.17	6.30	6.01
Interest Expense	1.50	1.85	18	1.03	1.39	16	1.19	1.48	22	1.20	1.58	1.80	2.11
Net Interest Income (TE)	4.42	3.39	90	4.23	3.54	81	4.23	3.54	83	4.38	3.55	4.50	3.90
LOSSES, ALLOW, AND PAST DUE+NONACCR:													
Net Ln&Ls Losses/Avg Loans & Leases	0.12	0.26	36	0.16	0.36	26	0.19	0.36	31	0.36	0.54	0.35	0.68
Earnings Coverage of Net Losses (X)	27.09	16.47	73	20.72	13.98	79	16.97	18.87	68	8.91	10.06	7.95	10.14
Ln&Ls Allowance/Total Loans & Leases	1.19	1.26	39	1.32	1.45	36	1.20	1.29	37	1.35	1.45	1.47	1.57
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.33	0.52	25	0.53	0.76	35	0.37	0.58	29	0.49	0.77	0.60	0.94
30-89 Days PD Lns&Ls/Total Lns&Ls (Confidential Prior to March 2001)	0.42	0.61	31	0.62	0.70	43	0.46	0.64	37	0.77	0.79	0.75	0.93
LIQUIDITY AND FUNDING:													
Net Noncore Funding Dependence	9.37	36.64	12	6.40	34.57	9	9.18	34.15	14	7.84	35.40	6.78	32.89
Net ST Noncore Funding Dependence	6.72	20.48	18	2.47	18.57	11	6.43	18.53	19	3.64	19.82	4.03	18.72
Net Loans and Leases/Total Assets	71.18	59.41	83	68.31	58.69	78	71.03	59.73	82	68.81	58.56	70.62	59.34
CAPITALIZATION:													
Tier 1 Leverage Ratio	8.47	7.45	78	7.99	7.63	58	8.31	7.58	73	8.06	7.55	7.56	7.43
Equity Capital/Total Assets	8.85	9.01	45	8.80	8.69	52	8.86	9.19	43	8.89	8.59	8.94	8.58
Net Loans&Ls/Equity Capital (X)	8.04	6.71	71	7.76	6.92	64	8.01	6.71	70	7.74	6.99	7.90	7.07
Cash Dividends/Net Income	29.55	32.02	36	28.26	32.34	29	28.23	32.98	29	27.20	32.23	28.58	29.58
Cash Dividends/Net Income (Sub S Adj)	N/A	N/A	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	11.01	9.15	65	11.27	10.16	61	11.06	9.28	71	10.22	9.62	8.02	10.01
GROWTH RATES:													
Assets	7.03	15.08	32	9.49	9.20	60	10.21	13.26	50	7.50	10.04	9.31	8.09
Equity Capital	7.62	16.24	43	8.68	11.44	52	9.84	18.54	39	7.00	10.30	4.08	11.68
Net Loans and Leases	11.52	19.10	43	7.95	8.10	55	13.76	15.94	55	4.75	9.68	10.03	5.40
Noncore Funding	-2.63	18.85	14	27.57	9.91	78	3.95	14.32	29	19.90	10.33	-17.48	7.19
PARENT COMPANY RATIOS:													
Short-Term Debt/Equity Capital	5.04	3.55	69	7.27	4.09	71	5.93	3.47	71	4.97	4.01	12.28	4.41
Long-Term Debt/Equity Capital	37.11	12.01	86	35.75	14.25	83	37.53	11.53	86	38.86	15.42	15.00	13.73
Equity Investment in Subs/Equity Cap	110.81	110.69	53	115.62	110.69	73	111.98	109.00	61	115.23	110.55	121.23	110.46
Cash FR Op+Noncash+Op Exp/Op Exp+Div	172.07	124.71	71	88.07	103.87	39	182.07	136.35	78	185.02	149.30	236.26	180.56

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 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

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

Total interest income on a taxable equivalent basis divided by average earning assets. (See the definition of average earning assets on page 3-13.)

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

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 Real Estate Acquired/Loans and Leases Plus Real Estate Acquired

The sum of loans and leases in nonaccrual status and real estate acquired in satisfaction of debt previously contracted divided by the sum of loans and leases (net of unearned income) and real estate acquired in satisfaction of debt previously contracted.

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 real estate acquired in satisfaction of debts previously contracted. 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, nongrandfathered 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.

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 3-79 for the definition of average equity capital.

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 noncore 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, mandatory convertible securities, and subordinated notes and debentures (including limited-life preferred stock and related surplus, equity contract notes, and equity commitment notes) divided by total equity capital.

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 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 paid.

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RICHMOND, VA FR Dist: 5 Peer: 1

($ IN THOUSANDS)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT CHANGE 1-YR	PERCENT CHANGE 5-YR
Interest and Fees on Loans	295,134	305,060	1,221,606	1,294,196	1,249,813	-3.3	131.8
Income From Lease Financing Receivables	4,534	5,667	20,589	22,805	17,051	-20.0	36.1
Fully Taxable Income on Loans and Ls	296,241	307,615	1,229,541	1,304,170	1,256,634	-3.7	128.5
Tax Exempt Income on Loans and Ls	3,427	3,112	12,654	12,831	10,230	10.1	238.6
Est Tax Benefit on Inc on Loans & Ls	1,885	1,675	6,814	4,007	5,462	12.5	184.0
Income on Loans and Leases (TE)	301,553	312,402	1,249,009	1,321,008	1,272,326	-3.5	129.6
Investment Interest Income (TE)	39,536	45,139	172,113	204,864	282,124	-12.4	-12.7
Interest on Due From Depository Inst	17	37	64	280	1,102	-54.1	-76.1
Interest Income on Other Earning Assets	11,451	11,368	51,307	77,410	102,542	0.7	-57.2
Total Interest Income (TE)	352,557	368,946	1,472,493	1,603,562	1,658,094	-4.4	73.3
Interest on Time Deposits of $100K or More	9,300	14,518	50,777	86,434	81,326	-35.9	35.6
Interest on Time Deposits < $100K	11,173	18,461	61,746	98,225	86,735	-39.5	-27.8
Interest on Foreign Office Deposits	498	388	1,511	2,948	6,299	28.4	-73.9
Interest on Other Deposits	32,636	38,456	164,627	251,572	329,400	-15.1	-3.9
Interest on Other Borrowings & Trad Liab	23,492	28,407	108,804	179,633	302,427	-17.3	-20.4
Interest on Sub Debt & Mand Conv Sec	6,075	8,531	33,222	23,247	16,524	-28.8	1.0
Total Interest Expense	83,174	108,761	420,687	642,059	822,711	-23.5	-11.3
Net Interest Income (TE)	269,383	260,185	1,051,806	961,503	835,383	3.5	145.5
Non-Interest Income	100,538	98,167	397,136	396,540	261,095	2.4	140.7
Adjusted Operating Income (TE)	369,921	358,352	1,448,942	1,358,043	1,096,478	3.2	144.2
Overhead Expense	215,807	213,698	924,978	860,809	722,522	1.0	124.9
Provision for Loan and Lease Losses	17,550	18,090	71,879	73,191	31,811	-3.0	439.0
Securities Gains (Losses)	915	43	3,361	27,864	-81,165	2027.9	37.0
Other Tax Equivalent Adjustments	-123	0	0	8,492	0	N/A	N/A
Pretax Net Operating Income (TE)	137,356	126,607	455,446	460,399	260,980	8.5	159.5
Applicable Income Taxes	46,617	42,036	149,167	157,801	79,661	10.9	201.2
Tax Equivalent Adjustments	5,772	5,090	21,292	20,216	18,076	13.4	101.2
Applicable Income Taxes (TE)	52,389	47,126	170,459	178,017	97,737	11.2	185.5
Minority Interest	-2,737	-150	-3,660	-7,797	1,534	N/A	N/A
Net Operating Income	87,704	79,631	288,647	290,179	161,709	10.1	153.6
Net Extraordinary Gains (Losses)	0	0	-32,369	-7,159	0	N/A	N/A
Net Income	87,704	79,631	256,278	283,020	161,709	10.1	153.6
MEMORANDA:							
Investment Securities Income (TE):	39,536	45,139	172,113	204,864	282,124	-12.4	-12.7
U.S. Treasury and Agency Sec (excl MBS)	9,876	17,869	58,284	83,606	N/A	-44.7	N/A
Mortgage-Backed Securities	7,576	11,585	41,925	65,750	N/A	-34.6	N/A
All Other Securities	22,084	15,685	71,904	55,508	N/A	40.8	N/A
Cash Dividends Declared:	19,031	18,401	73,241	73,899	76,762	3.4	128.7
Common	19,031	18,401	73,241	73,899	76,762	3.4	129.2
Preferred	0	0	0	0	0	N/A	-100.0

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, including obligations (other than securities) of states and political subdivisions in the U.S.

Income from Lease Financing Receivables

Income from taxable and tax-exempt 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)

Income on U.S. Treasury securities and U.S. government agency and corporate obligations (excluding mortgage-backed securities), mortgage-backed securities, and all other 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 that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, and consolidated subsidiaries.

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 borrowed funds.

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 liabilities.

Net Interest Income (TE)

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

Non-Interest Income

The sum of income from fiduciary activities; service charges on deposit accounts in domestic offices; investment banking, advisory, brokerage and underwriting fees; venture capital revenue; net servicing fees; net securitization income; insurance commissions and fees; net gains (losses) on sales of loans and leases; net gains (losses) on sales of other real estate owned; net gains (losses) on sales of other assets (excluding securities); and other noninterest income.

Adjusted Operating Income (TE)

The sum of net interest income on a taxable equivalent basis and noninterest 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 difference between the sale price and the amortized cost realized from the sale, exchange, redemption, or retirement of debt securities classified as held-to-maturity or on debt and equity securities that are classified as available-for-sale.

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

The portion of income (or loss) before extraordinary items and cumulative effects of changes in accounting principles allocated to minority shareholders of less than wholly owned subsidiaries.

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.

Memoranda

Investment Securities Income (TE)

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

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

Interest income on U.S. Treasury securities and U.S. government agency and corporation 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.

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RICHMOND, VA FR Dist: 5 Peer: 1

PERCENT OF AVERAGE ASSETS	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	mm/dd/yyyy BHC	PEER 01
Interest Income (TE)	5.35	4.72	81	4.74	4.44	64	4.88	4.46	71	5.00	4.62	5.60	5.36
Less: Interest Expense	1.35	1.66	22	0.93	1.24	16	1.07	1.32	23	1.08	1.42	1.60	1.88
Equals: Net Interest Income (TE)	4.00	3.04	90	3.82	3.17	81	3.81	3.16	86	3.92	3.18	4.00	3.48
Plus: Non-Interest Income	1.30	2.06	27	1.46	2.21	30	1.39	2.15	31	1.69	2.31	1.51	2.31
Equals: Adj Operating Income (TE)	5.30	5.13	59	5.28	5.37	46	5.20	5.32	47	5.61	5.49	5.51	5.81
Less: Overhead Expense	3.01	3.03	51	2.98	3.26	39	2.99	3.24	43	3.44	3.29	3.52	3.48
Less: Provision for Loan & Lease Losses	0.12	0.15	48	0.15	0.21	39	0.14	0.18	44	0.25	0.30	0.27	0.42
Plus: Realized G/L on HTM Securities	0.00	0.00	46	0.00	0.00	46	0.00	0.00	89	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Securities	0.02	0.02	68	0.00	0.07	9	0.01	0.03	53	0.09	0.06	0.01	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	47	0.00	0.00	54	0.00	0.00	47	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Income (TE)	2.19	1.97	57	2.15	2.03	57	2.09	1.95	53	2.01	1.98	1.73	2.04
Less: Applicable Income Taxes (TE)	0.82	0.69	71	0.81	0.71	64	0.78	0.67	64	0.84	0.69	0.65	0.71
Less: Minority Interest	-0.01	0.01	4	0.00	0.01	70	-0.01	0.01	1	-0.03	0.02	-0.01	0.02
Equals: Net Operating Income	1.38	1.26	51	1.34	1.31	50	1.31	1.26	52	1.20	1.26	1.10	1.30
Plus: Net Extraordinary Items	0.00	0.00	50	0.00	0.00	46	0.00	0.00	48	0.00	0.00	-0.12	0.00
Equals: Net Income	1.38	1.27	50	1.34	1.35	47	1.31	1.28	50	1.20	1.26	0.97	1.30
Memo: Net Income (Last Four Qtrs)	1.32	1.26	50	1.21	1.31	35	1.31	1.31	48	1.20	1.28	0.97	1.30
MARGIN ANALYSIS:													
Avg Earning Assets / Avg Assets	90.52	89.79	53	90.24	89.78	50	90.04	89.71	49	89.52	89.81	88.93	89.35
Avg Int-Bearing Funds / Avg Assets	65.29	74.12	15	65.29	74.88	14	64.86	73.80	14	65.93	74.82	67.18	75.57
Int Income (TE) / Avg Earning Assets	5.92	5.27	83	5.26	4.95	67	5.42	5.00	71	5.59	5.17	6.30	6.01
Int Expense / Avg Earning Assets	1.50	1.85	18	1.03	1.39	16	1.19	1.48	22	1.20	1.58	1.80	2.11
Net Int Inc (TE) / Avg Earning Assets	4.42	3.39	90	4.23	3.54	81	4.23	3.54	83	4.38	3.55	4.50	3.90
YIELD OR COST:													
Total Loans and Leases (TE)	6.27	5.84	80	5.83	5.46	70	5.92	5.49	73	6.17	5.78	6.90	6.51
Interest-Bearing Bank Balances	5.77	2.73	90	0.50	1.71	19	1.47	1.96	38	1.94	2.04	1.54	2.31
Fed Funds Sold & Reverse Repos	2.25	2.50	23	0.88	1.23	11	1.12	1.50	14	0.97	1.37	1.55	1.91
Trading Assets	8.09	2.24	93	6.40	2.37	91	7.02	2.65	90	6.68	2.42	7.90	2.35
Total Earning Assets	5.84	5.19	84	5.18	4.88	69	5.34	4.94	73	5.50	5.10	6.20	5.94
Investment Securities (TE)	5.17	4.24	89	4.46	4.25	64	4.67	4.19	70	4.60	4.33	5.29	5.45
U.S. Treasury & Agency Sec (excl MBS)	3.80	3.39	69	3.16	3.33	45	3.43	3.24	53	3.49	3.42	4.51	4.48
Mortgage-Backed Securities	3.03	4.19	3	3.54	4.20	19	3.21	4.17	7	3.79	4.20	5.14	5.25
All Other Securities	6.14	6.61	59	5.10	6.41	42	5.69	6.98	35	5.61	7.77	8.32	8.76
Interest-Bearing Deposits	1.47	1.73	27	1.04	1.28	25	1.15	1.33	31	1.22	1.49	1.98	2.14
Time Deposits of $100K or More	2.69	2.60	46	2.13	2.04	50	2.27	2.18	59	2.47	2.26	3.27	2.99
Time Deposits < $100K	2.23	2.48	28	1.86	2.35	22	1.92	2.38	26	2.26	2.67	3.27	3.55
Other Domestic Deposits	1.24	1.09	62	0.84	0.71	72	0.96	0.79	71	0.95	0.87	1.58	1.29
Foreign Deposits	2.27	2.21	47	0.82	1.13	13	1.30	1.41	36	0.90	1.30	1.43	1.82
Fed Funds Purchased and Repos	2.18	2.38	33	0.89	1.26	23	1.18	1.47	25	0.96	1.39	1.41	1.98
Other Borrowed Funds & Trading Liab	3.67	3.13	75	2.59	2.84	45	3.27	2.91	64	3.59	3.11	3.59	3.62
All Interest-Bearing Funds	2.08	2.23	39	1.42	1.66	25	1.65	1.83	38	1.63	1.90	2.38	2.49

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) and cumulative preferred stock included in minority interest 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, redemp-

tion, 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 minority interest 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.

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 five-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 five-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 five-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 five-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 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 average balance of other borrowed funds trading liabilities.

(Cost of)
All Interest-Bearing Funds

Total interest expense divided by average interest-bearing funds.

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RICHMOND, VA FR Dist: 5 Peer: 1

NON-INTEREST INCOME & EXPENSES ($000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Total Non-Interest Income	103,525	108,969	430,856	476,016	397,136
Fiduciary Activities Income	3,405	4,075	16,977	21,057	18,776
Service Charges on Dep Accts - Domestic	30,014	31,646	128,443	125,130	116,986
Trading Revenue	4,245	5,613	17,051	27,369	24,654
Investment Banking Fees and Commissions	4,713	7,546	26,052	23,118	41,892
Venture Capital Revenue	-1,682	-3,479	-6,926	-23,216	-18,181
Net Servicing Fees	7,847	7,935	32,069	26,726	21,913
Net Securitization Income	15,185	15,807	65,323	59,204	24,299
Insurance Activities Revenue	2,196	2,364	8,007	7,384	6,409
Net Gain(Loss) -Sales of Lns, OREO, Oth	4,047	5,647	19,460	23,843	23,979
Other Non-Interest Income	33,555	31,815	124,400	185,401	136,409
Total Overhead Expenses	239,663	222,018	923,626	970,606	924,978
Personnel Expense	138,125	130,278	531,327	493,962	491,668
Net Occupancy Expense	30,676	29,948	125,212	124,436	121,859
Goodwill Impairment Losses	0	0	602	75,628	11,637
Amortization Exp & Impairmt Loss (Oth)	3,433	3,503	14,129	14,546	29,809
Other Operating Expenses	67,429	58,289	252,356	262,034	270,005
Fee Income on Mutual Funds & Annuities	1,333	2,783	10,171	9,506	9,181
MEMORANDA:					
Assets Under Mgmt Proprty Mut Fnds&Annuit	0	0	0	0	0
Number of Equivalent Employees	7,958	7,943	8,026	7,896	8,073
Average Personnel Expense Per Employee	17	16	66	63	61
Average Assets Per Employee	4,002	3,755	3,854	3,571	3,258

ANALYSIS RATIOS	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01
Mutual Fund Fee Inc / Non-Int Income	1.29	4.28	22	2.55	4.44	33	2.36	4.36	32	2.00	4.15	2.31	5.23
Overhead Exp / NII + Non-Int Income	57.50	59.96	40	57.22	60.86	38	58.18	61.70	38	62.23	60.26	64.79	59.98
PERCENT OF AVERAGE ASSETS:													
Total Overhead Expense	3.01	3.03	51	2.98	3.26	39	2.99	3.24	43	3.44	3.29	3.52	3.48
Personnel Expense	1.73	1.64	60	1.75	1.70	53	1.72	1.65	61	1.75	1.68	1.87	1.75
Net Occupancy Expense	0.39	0.42	43	0.40	0.44	49	0.40	0.43	47	0.44	0.45	0.46	0.48
Other Operating Expenses	0.89	0.95	46	0.83	1.08	30	0.86	1.10	29	1.25	1.13	1.18	1.22
Overhead Less Non-Interest Income	1.71	0.90	89	1.52	0.96	81	1.59	1.00	88	1.75	0.94	2.01	1.12
PERCENT OF ADJ OPER INCOME (TE):													
Total Overhead Expense	56.79	59.30	40	56.43	60.22	36	57.41	61.12	37	61.33	59.66	63.84	59.34
Personnel Expense	32.73	31.78	54	33.12	31.65	61	33.02	31.38	62	31.21	30.62	33.93	30.38
Net Occupancy Expense	7.27	8.16	31	7.61	8.15	42	7.78	8.09	50	7.86	8.17	8.41	8.25
Other Operating Expenses	16.79	18.95	33	15.71	19.65	23	16.60	20.55	25	22.26	20.25	21.50	20.37
Total Non-Interest Income	24.53	38.40	18	27.70	40.18	23	26.78	39.58	25	30.08	40.66	27.41	39.25
Fiduciary Activities Income	0.81	4.26	28	1.04	4.09	26	1.06	3.60	31	1.33	3.50	1.30	4.08
Serv Charges on Deposit Accts - Dom	7.11	7.06	45	8.04	8.20	50	7.98	7.61	53	7.91	7.97	8.07	8.19
Trading Revenue	1.01	1.50	62	1.43	1.43	69	1.06	1.04	64	1.73	1.41	1.70	1.16
Investment Banking Fees & Commissns	1.12	3.86	27	1.92	4.34	43	1.62	4.06	43	1.46	4.61	2.89	4.68
Venture Capital Revenue	-0.40	0.24	3	-0.88	0.11	1	-0.43	0.18	1	-1.47	0.02	-1.25	-0.22
Net Servicing Fees	1.86	1.31	69	2.02	0.71	80	1.99	1.00	77	1.69	0.58	1.51	0.92
Net Securitization Income	3.60	0.35	90	4.02	0.33	92	4.06	0.36	91	3.74	0.49	1.68	0.47
Insurance Activities Revenue	0.52	1.49	34	0.60	1.85	36	0.50	1.83	32	0.47	1.17	0.44	1.15
Net Gain(Loss) - Sales Lns,OREO,Oth	0.96	1.21	54	1.44	1.79	59	1.21	1.52	50	1.51	2.89	1.65	1.73
Other Non-Interest Income	7.95	10.74	42	8.09	10.87	30	7.73	11.00	31	11.72	10.85	9.41	10.49
Overhead Less Non-Interest Income	32.26	19.81	77	28.74	18.99	78	30.63	20.89	74	31.25	18.42	36.43	20.95
Appl Inc Taxes / Pretax NOI (TE)	34.26	32.33	73	34.18	31.91	71	34.09	31.18	76	37.56	31.45	32.75	31.58
Appl Inc Tax+TE / Pretax NOI+TE	37.22	35.02	83	37.57	35.05	77	37.39	34.68	80	41.60	34.73	37.43	34.83

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; investment banking fees and commissions; venture capital revenue; net servicing fees; net securitization income; insurance commissions and fees (including premiums); 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

Fees and commissions from underwriting (or participating in the underwriting of) securities, private placements of securities, investment advisory and management services, merger and acquisition services, and other related consulting fees. This item also includes fees and commissions from securities brokerage activities, from the sale and servicing of mutual funds, and from the purchase and sale of securities and money market instruments where the bank holding company is acting as agent for other banking institutions or customers.

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.

Insurance Activities Revenue

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

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 & Empairment 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; investment banking fees and commissions; venture capital revenue; net servicing fees; net securitization income; insurance commissions and fees (including premiums); 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 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))

Fees and commissions from underwriting (or participating in the underwriting of) securities, private placements of securities, investment advisory and management services, merger and acquisition services, other related consulting fees, securities brokerage activities, the sale and servicing of mutual funds, and the purchase and sale of securities and money market instruments where the bank holding company is acting as agent for other banking institutions or customers 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.

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.

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 securities) 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.)

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RICHMOND, VA FR Dist: 5 Peer: 1

($ IN THOUSANDS)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT CHANGE 1-YR	PERCENT CHANGE 5-YR
Real Estate Loans	16,783,409	14,692,042	16,382,192	14,016,400	12,977,615	14.2	85.1
Commercial and Industrial Loans	4,487,745	4,055,058	4,518,933	3,926,399	3,778,729	10.7	59.1
Loans to Individuals	831,021	993,994	862,521	1,043,787	1,302,842	-16.4	22.7
Loans to Depository Inst & Oth Banks Accept	23,880	746	750	1,734	3,065	3101.1	9228.1
Agricultural Loans	172,259	170,970	192,866	192,465	183,230	0.8	23.8
Loans to Foreign Govts and Inst	0	0	0	0	0	N/A	N/A
Other Loans and Leases	711,670	745,627	713,941	772,171	817,815	-4.6	60.1
Less: Unearned Income	42,715	37,720	44,082	32,596	23,454	13.2	84.8
Loans & Leases, Net of Unearned Income	22,967,269	20,620,717	22,627,121	19,920,360	19,039,842	11.4	75.0
Less: Allow for Loan & Lease Losses	273,906	271,226	271,117	268,506	279,593	1.0	36.9
Net Loans and Leases	22,693,363	20,349,491	22,356,004	19,651,854	18,760,249	11.5	75.6
Debt Securities Over 1 Year	2,636,168	1,671,982	2,583,653	1,716,002	971,856	57.7	51.8
Mutual Funds and Equity Securities	297,114	234,835	309,392	325,937	347,804	26.5	-40.4
Subtotal	25,626,645	22,256,308	25,249,049	21,693,793	20,079,909	15.1	69.1
Interest-Bearing Bank Balances	16,864	10,076	1,290	1,047	3,689	67.4	-6.4
Federal Funds Sold & Reverse Repos	583,243	832,926	591,836	567,810	541,072	-30.0	-24.1
Debt Securities 1 Year or Less	1,703,736	2,566,358	1,938,100	2,395,854	1,984,681	-33.6	-14.0
Trading Assets	304,354	389,257	292,613	386,921	333,798	-21.8	-23.4
Total Earning Assets	28,234,842	26,054,925	28,072,888	25,045,425	22,943,149	8.4	54.1
Non-Int Cash and Due From Dep Inst	1,085,561	1,049,930	853,059	1,119,121	1,086,002	3.4	16.8
Acceptances	8,422	6,273	12,365	8,440	9,134	34.3	62.6
Premises, Fixed Assets, & Cap Leases	393,181	370,870	394,510	375,061	367,190	6.0	41.3
Other Real Estate Owned	26,492	30,226	27,765	31,958	37,328	-12.4	252.9
Invest in Unconsolidated Subsidiaries	83,059	75,026	83,000	55,836	90,118	10.7	72.9
Intangible and Other Assets	2,051,931	2,202,453	2,029,167	1,922,397	2,032,801	-6.8	46.3
Total Assets	31,883,488	29,789,703	31,472,754	28,558,238	26,565,722	7.0	51.9
Quarterly Average Assets	31,850,979	29,822,933	31,501,479	28,761,612	26,933,869	6.8	48.8
Average Loans and Leases (YTD)	22,675,601	20,117,675	21,043,640	19,322,360	18,110,770	12.7	75.8
MEMORANDA:							
RE Loans Secured by 1-4 Family	5,288,187	4,999,981	5,372,785	4,758,191	4,042,408	5.8	71.7
Commercial Real Estate Loans	11,373,145	9,559,059	10,884,175	9,127,347	8,814,286	19.0	93.3
Construction and Land Development	3,749,597	2,828,927	3,476,990	2,793,902	2,977,317	32.5	99.8
Multifamily	368,950	329,782	396,676	293,113	287,606	11.9	118.3
Nonfarm Nonresidential	7,254,598	6,400,350	7,010,509	6,040,332	5,549,363	13.4	89.1
RE Loans Secured by Farmland	122,077	133,002	125,232	130,862	120,921	-8.2	17.7
Total Investment Securities	4,637,018	4,473,175	4,831,145	4,437,793	3,304,341	3.7	10.0
U.S. Treasury Securities	36,062	37,206	36,455	43,264	46,915	-3.1	-57.1
U.S. Agency Securities (excl MBS)	976,938	1,026,556	987,107	982,500	1,055,817	-4.8	-47.6
Municipal Securities	730,746	709,126	737,991	717,869	645,674	3.1	71.1
Mortgage-Backed Securities	758,883	667,786	714,105	689,109	765,267	13.6	-41.5
Asset-Backed Securities	0	0	0	0	215,976	N/A	N/A
Other Debt Securities	1,837,275	1,797,666	2,046,095	1,679,114	226,888	2.2	4094.9
Mutual Funds and Equity Securities	297,114	234,835	309,392	325,937	347,804	26.5	-40.4
Available-For-Sale Securities	4,001,244	3,867,883	4,189,486	4,437,793	3,304,341	3.5	334.3
U.S. Treasury Securities	36,062	37,206	36,455	43,264	46,915	-3.1	-56.6
U.S. Agency Securities (excl MBS)	976,938	1,026,556	987,107	982,500	1,055,817	-4.8	618.5
Municipal Securities	94,972	103,834	96,332	717,869	645,674	-8.5	-12.6
Mortgage-Backed Securities	758,883	667,786	714,105	689,109	765,267	13.6	786.1
Asset-Backed Securities	0	0	0	0	215,976	N/A	N/A
Other Debt Securities	1,837,275	1,797,666	2,046,095	1,679,114	226,888	2.2	18383
Mutual Funds and Equity Securities	297,114	234,835	309,392	325,937	347,804	26.5	-40.4
Held-To-Mat Sec Appreciation (Depr)	-6,090	1,827	124	N/A	N/A	N/A	N/A
Available-For-Sale Sec Appr (Depr)	3,789	40,267	20,914	25,196	50,179	-90.6	N/A
Structured Notes, Fair Value	0	0	0	0	0	N/A	-100.0
Pledged Securities	1,436,779	1,658,867	1,450,624	1,758,192	1,587,383	-13.4	-23.9

Assets ($000)

BHCPR page 5 presents the asset structure of the bank holding company and provides, in the memoranda section, the composition of real estate loans, investment securities, held-to-maturity and available-for-sale securities appreciation or depreciation, 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.

Loans to Foreign Governments and Institutions

Loans to governments in foreign countries, to their official institutions, and to international and regional institutions.

Other Loans and Leases

The sum of taxable and tax-exempt obligations (other than securities) of states and political subdivisions in the U.S., all other loans, and lease financing receivables (net of unearned income) to U.S. and non-U.S addressees.

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).

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.

Acceptances

Customers' liability to the consolidated bank holding company on drafts and bills of exchange that have been accepted by the banking subsidiaries of the BHC, or by others for their accounts, and are outstanding.

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

The sum of real estate acquired in satisfaction of debts previously contracted and 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, and all other 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 cumulative sum of 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).

Memoranda

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 amount of asset-backed securities, other than mortgage-backed securities. 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 amount of asset-backed securities, other than mortgage-backed securities, 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, 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.

1234567 SAMPLE BANK HOLDING COMPANY — LIABILITIES AND CHANGES IN CAPITAL — PAGE 6
RICHMOND, VA FR Dist: 5 Peer: 1

($ IN THOUSANDS)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT CHANGE 1-YR	PERCENT CHANGE 5-YR
Demand Deposits	2,391,810	1,781,103	2,289,956	1,719,206	1,304,544	34.3	148.8
NOW, ATS and Transaction Accounts	443,422	423,050	471,247	395,139	412,976	4.8	55.5
Time Deposits (excl Brokered Dep) < $100K	1,422,582	1,453,064	1,387,784	1,507,628	1,766,844	-2.1	-17.5
MMDA and Other Savings Accounts	17,625,440	16,328,169	17,379,462	15,784,058	15,032,501	7.9	74.1
Other Non-Interest-Bearing Deposits	0	0	0	0	0	N/A	N/A
Core Deposits	21,883,254	19,985,386	21,528,449	19,406,031	18,516,865	9.5	67.1
Time Deposits of $100K or More	1,499,166	1,230,034	1,325,398	1,255,964	1,423,753	21.9	11.6
Foreign Deposits	496,647	270,134	439,493	234,526	191,231	83.9	244.9
Federal Funds Purchased and Repos	2,028,079	2,254,397	2,524,075	2,210,789	1,679,986	-10.0	-16.7
Commercial Paper	142,190	190,525	165,447	126,144	291,566	-25.4	-53.5
Other Borrowings W/Rem Mat of 1 Yr or Less	162,331	317,131	17,034	216,591	17,153	-48.8	-79.8
Other Borrowings W/Rem Mat Over 1 Year	378,585	571,935	379,192	622,514	288,470	-33.8	153.0
Brokered Deposits < $100K	0	0	0	0	0	N/A	-100.0
Noncore Funding	4,706,998	4,834,156	4,850,639	4,666,528	3,892,159	-2.6	-9.2
Trading Liabilities	298,332	361,498	312,380	270,118	205,469	-17.5	15.6
Sub Notes & Debentures + TPS	1,493,593	701,646	1,001,343	701,626	510,000	112.9	558.0
Acceptances	8,422	6,273	12,365	8,440	9,134	34.3	62.6
Other Liabilities	644,785	1,254,932	954,240	469,564	553,443	-48.6	62.8
Total Liabilities	29,035,384	27,143,891	28,659,416	25,522,307	23,687,070	7.0	51.5
Minority Interest	26,338	23,847	23,359	495,908	504,809	10.5	-89.4
EQUITY CAPITAL:							
Perpetual Preferred Stock (Incl Surplus)	0	0	0	0	0	N/A	N/A
Common Stock	969,739	973,506	972,065	985,904	1,034,888	-0.4	9.1
Common Surplus	0	0	0	0	0	N/A	N/A
Retained Earnings	1,907,727	1,610,176	1,830,064	1,538,677	1,292,741	18.5	164.1
Less: Treasury Stock	0	0	0	0	0	N/A	N/A
Accumulated Other Comprehensive Income	-50,724	42,226	-7,932	19,041	46,214	N/A	N/A
Other Equity Capital Components	-4,976	-3,943	-4,218	-3,599	0	N/A	N/A
Total Equity Capital	2,821,766	2,621,965	2,789,979	2,540,023	2,373,843	7.6	78.0
Total Liabilities and Capital	31,883,488	29,789,703	31,472,754	28,558,238	26,565,722	7.0	51.9
MEMORANDA:							
Non-Interest-Bearing Deposits	7,362,391	6,275,166	6,987,097	6,031,272	5,254,926	17.3	126.2
Interest-Bearing Deposits	16,516,676	15,210,388	16,306,243	14,865,249	14,876,923	8.6	45.8
Total Deposits	23,879,067	21,485,554	23,293,340	20,896,521	20,131,849	11.1	63.8
LT Debt that Reprices in 1 Year	0	189,944	0	239,843	156,154	-100.0	-100.0
CHANGES IN EQUITY CAPITAL:							
Equity Capital, Prev Year-End, As Amended	2,789,979	2,540,023	2,540,023	2,373,843	2,280,869		
Accounting Restatements	0	0	0	0	0		
Net Income	110,234	99,669	405,987	337,823	256,278		
Net Sale of New Perpetual Preferred Stock	0	0	0	0	0		
Net Sale of New Common Stock	-2,326	-12,398	-13,839	-48,984	-93,374		
Chgs Incident to Mergers and Absorptions	0	0	0	0	17,048		
Less: Dividends Declared	32,571	28,170	114,600	91,887	73,241		
Change in Other Comprehensive Income	-42,792	23,185	-26,973	-27,173	-13,737		
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	-758	-344	-619	-3,599	0		
Equity Capital, Ending Balance	2,821,766	2,621,965	2,789,979	2,540,023	2,373,843		

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

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, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from the savings 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.

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 capitalized 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 con-

tracted notes that qualify as capital under the Federal Reserve Board's capital adequacy guidelines, and subordinated notes payable to trusts issuing trust preferred securities.

Acceptances

Outstanding liabilities represented by drafts and bills of exchange that have been accepted by the BHC's bank subsidiaries or by others for their accounts.

Other Liabilities

The anount 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).

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 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.

Changes in Equity Capital

Equity Capital, Previous Year-End, as Amended

Total equity balance as of December 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 subordinated notes payable to trusts issuing trust preferred securities 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 carryforwards 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.

1234567 SAMPLE BANK HOLDING COMPANY — PERCENT COMPOSITION OF ASSETS AND LOAN MIX — PAGE 7
RICHMOND, VA FR Dist: 5 Peer: 1

PERCENT OF TOTAL ASSETS	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	mm/dd/yyyy BHC	PEER 01
Real Estate Loans	52.64	36.62	83	49.32	35.23	83	52.05	36.77	80	49.08	34.79	48.85	34.29
Commercial and Industrial Loans	14.08	10.80	69	13.61	11.35	67	14.36	10.80	70	13.75	11.27	14.22	12.34
Loans to Individuals	2.61	5.95	34	3.34	6.31	35	2.74	5.97	34	3.65	6.16	4.90	6.42
Loans to Depository Institutions	0.07	0.13	66	0.00	0.13	39	0.00	0.16	35	0.01	0.11	0.01	0.14
Agricultural Loans	0.54	0.19	84	0.57	0.21	84	0.61	0.20	86	0.67	0.21	0.69	0.22
Other Loans and Leases	2.23	3.13	42	2.50	3.95	42	2.27	3.28	43	2.70	4.30	3.08	4.25
Net Loans and Leases	71.18	59.41	83	68.31	58.69	78	71.03	59.73	82	68.81	58.56	70.62	59.34
Debt Securities Over 1 Year	8.27	18.55	18	5.61	19.77	5	8.21	18.70	16	6.01	19.67	3.66	18.00
Mutual Funds and Equity Securities	0.93	0.26	92	0.79	0.33	84	0.98	0.31	86	1.14	0.36	1.31	0.40
Subtotal	80.38	80.17	33	74.71	80.10	22	80.23	80.32	31	75.96	79.75	75.59	78.91
Interest-Bearing Bank Balances	0.05	0.70	34	0.03	0.82	29	0.00	0.79	10	0.00	0.70	0.01	0.63
Federal Funds Sold & Reverse Repos	1.83	2.26	66	2.80	2.50	70	1.88	2.12	62	1.99	1.88	2.04	2.31
Debt Securities 1 Year or Less	5.34	1.36	90	8.61	1.84	92	6.16	1.55	92	8.39	1.99	7.47	1.91
Trading Assets	0.95	1.51	69	1.31	1.51	67	0.93	1.46	68	1.35	1.64	1.26	1.69
Total Earning Assets	88.56	88.07	48	87.46	88.58	35	89.20	88.38	50	87.70	88.19	86.36	87.55
Non-Int Cash and Due From Dep Inst	3.40	2.33	84	3.52	2.55	80	2.71	2.25	67	3.92	2.85	4.09	3.38
Acceptances	0.03	0.02	71	0.02	0.03	63	0.04	0.02	76	0.03	0.03	0.03	0.03
Other Real Estate Owned	0.08	0.04	81	0.10	0.07	73	0.09	0.05	80	0.11	0.06	0.14	0.06
All Other Assets	8.01	9.48	39	8.99	8.73	57	8.05	9.23	40	8.35	8.81	9.51	8.91
MEMORANDA:													
Short-Term Investments	7.23	5.29	75	11.44	5.55	85	8.04	5.43	74	10.38	5.38	9.52	5.50
U.S. Treasury Securities	0.11	0.46	37	0.12	0.66	32	0.12	0.58	35	0.15	0.78	0.18	0.45
U.S. Agency Securities (excl MBS)	3.06	3.81	56	3.45	3.87	60	3.14	3.56	58	3.44	4.15	3.97	3.25
Municipal Securities	2.29	0.84	86	2.38	0.79	90	2.34	0.83	86	2.51	0.75	2.43	0.78
Mortgage-Backed Securities	2.38	12.24	12	2.24	13.38	14	2.27	12.02	11	2.41	12.92	2.88	12.07
Asset-Backed Securities	0.00	0.26	25	0.00	0.37	23	0.00	0.32	23	0.00	0.41	0.81	0.49
Other Debt Securities	5.76	0.64	93	6.03	0.77	94	6.50	0.83	92	5.88	0.85	0.85	0.74
RE Loans Secured by 1-4 Family	16.59	18.02	43	16.78	17.51	49	17.07	18.10	46	16.66	17.23	15.22	17.21
Revolving	3.45	4.74	39	3.00	4.47	36	3.51	4.65	40	2.94	4.16	2.45	3.58
Closed-End, Sec by First Liens	12.69	11.81	59	13.29	11.61	61	13.09	11.74	58	13.19	11.44	11.97	11.65
Closed-End, Sec by Junior Liens	0.45	1.17	27	0.50	1.16	29	0.47	1.16	28	0.54	1.16	0.80	1.50
Commercial Real Estate Loans	35.67	16.27	92	32.09	14.82	92	34.58	15.68	92	31.96	14.47	33.18	14.61
Construction and Land Dev	11.76	4.49	93	9.50	3.92	90	11.05	4.30	92	9.78	3.83	11.21	3.67
Multifamily	1.16	1.25	65	1.11	1.21	60	1.26	1.33	62	1.03	1.25	1.08	1.27
Nonfarm Nonresidential	22.75	9.89	93	21.49	9.12	95	22.27	9.45	95	21.15	8.83	20.89	8.96
RE Loans Secured by Farmland	0.38	0.21	78	0.45	0.19	78	0.40	0.21	80	0.46	0.19	0.46	0.22
LOAN MIX, % OF GROSS LOANS & LEASES:													
Real Estate Loans	73.08	59.46	77	71.25	58.05	76	72.40	60.39	76	70.36	57.27	68.16	55.08
RE Loans Secured by 1-4 Family	23.02	29.25	36	24.25	29.23	39	23.74	28.87	37	23.89	28.41	21.23	27.93
Revolving	4.79	7.53	34	4.33	7.24	29	4.88	7.36	34	4.21	6.71	3.42	5.75
Closed-End	18.24	21.25	42	19.92	21.65	47	18.86	20.82	46	19.68	21.14	17.81	21.66
Commercial Real Estate Loans	49.52	25.99	87	46.36	24.19	90	48.10	26.04	89	45.82	23.42	46.29	23.13
Construction and Land Dev	16.33	7.12	89	13.72	6.40	87	15.37	7.01	88	14.03	6.14	15.64	5.78
Multifamily	1.61	2.00	56	1.60	1.95	53	1.75	2.28	58	1.47	2.02	1.51	1.99
Nonfarm Nonresidential	31.59	15.73	89	31.04	15.00	94	30.98	15.84	89	30.32	14.44	29.15	14.23
RE Loans Secured by Farmland	0.53	0.32	77	0.64	0.29	80	0.55	0.30	77	0.66	0.29	0.64	0.32
Loans to Depository Institutions	0.10	0.33	66	0.00	0.34	38	0.00	0.39	34	0.01	0.25	0.02	0.34
Commercial and Industrial Loans	19.54	17.99	56	19.66	19.35	53	19.97	17.77	65	19.71	19.19	19.85	21.41
Loans to Individuals	3.62	10.57	28	4.82	10.66	30	3.81	10.29	31	5.24	10.34	6.84	10.73
Credit Card Loans	0.48	1.46	57	0.54	1.11	57	0.54	1.51	58	0.61	1.12	0.68	1.17
Agricultural Loans	0.75	0.30	83	0.83	0.33	80	0.85	0.32	85	0.97	0.33	0.96	0.35
Loans to Foreign Govts and Inst	0.00	0.02	34	0.00	0.02	32	0.00	0.01	35	0.00	0.02	0.00	0.03
Other Loans and Leases	3.10	6.65	37	3.62	7.84	39	3.16	6.22	40	3.88	8.79	4.30	8.30

Percent Composition of Assets and Loan Mix

BHCPR page 7 details the percentage composition of a bank holding company's assets and loan portfolio. The top portion of this report page presents asset balances as a percentage of consolidated assets. Components of the real estate loan and investment securities portfolios as percentages of consolidated assets are displayed in the memoranda section. The last section, Loan Mix, presents various loan balances as a percentage of gross loans and leases (total loans and leases, net of unearned income).

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)

Taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other 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.

Acceptances
(Percent of Total Assets)

Customers' liabilities on acceptances outstanding 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, investments in unconsolidated subsidiaries and associated companies,

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 amount of 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.

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.

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.

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.

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.

Loans to Foreign Governments and Institutions
(Percent of Gross Loans and Leases)

Loans to foreign governments and official institutions divided by total loans and leases, net of unearned income.

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

The sum of taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other loans, and lease financing receivables divided by total loans and leases, net of unearned income.

1234567 SAMPLE BANK HOLDING COMPANY — LIQUIDITY AND FUNDING — PAGE 8
RICHMOND, VA FR Dist: 5 Peer: 1

PERCENT OF TOTAL ASSETS	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	mm/dd/yyyy BHC	PEER 01
Short-Term Investments	7.23	5.29	75	11.44	5.55	85	8.04	5.43	74	10.38	5.38	9.52	5.50
Liquid Assets	11.30	24.70	9	13.03	26.63	9	10.51	24.14	8	12.81	26.54	14.05	25.43
Investment Securities	14.54	20.71	24	15.02	22.47	21	15.35	21.18	25	15.54	22.80	12.44	20.88
Net Loans and Leases	71.18	59.41	83	68.31	58.69	78	71.03	59.73	82	68.81	58.56	70.62	59.34
Net Lns, Ls & Stdby Ltrs of Credit	73.86	62.65	80	69.87	62.00	73	73.52	62.96	79	70.32	61.74	72.08	62.70
Core Deposits	68.64	48.26	87	67.09	50.69	83	68.40	48.80	86	67.95	50.32	69.70	52.60
Noncore Funding	14.76	34.52	10	16.23	32.79	12	15.41	32.72	13	16.34	33.17	14.65	30.89
Time Deposits of $100K or More	4.70	8.37	24	4.13	7.45	29	4.21	7.71	23	4.40	7.17	5.36	7.39
Foreign Deposits	1.56	2.60	54	0.91	2.66	50	1.40	2.72	55	0.82	3.01	0.72	2.98
Fed Funds Purchased and Repos	6.36	8.58	50	7.57	8.66	49	8.02	8.39	56	7.74	8.63	6.32	7.58
Net Fed Funds Purchased (Sold)	4.53	5.33	48	4.77	5.71	46	6.14	5.28	65	5.75	6.14	4.29	4.92
Commercial Paper	0.45	0.42	71	0.64	0.47	73	0.53	0.38	76	0.44	0.44	1.10	0.36
Oth Borrowings W/Rem Mat 1 Yr or Less	0.51	4.01	15	1.06	3.13	30	0.05	3.64	8	0.76	3.53	0.06	3.52
Earning Assets Repr in 1 Year	42.24	42.85	48	44.57	41.89	59	42.80	41.80	52	42.79	40.95	46.06	42.29
Int-Bearing Liab Repr in 1 Year	8.49	15.37	13	7.51	14.18	12	7.68	14.07	13	8.10	14.99	10.16	15.89
Long-Term Debt Repr in 1 Year	0.00	2.52	12	0.64	1.97	40	0.00	2.30	14	0.84	2.02	0.59	1.90
Net Assets Repriceable in 1 Year	33.75	23.08	84	36.41	24.14	78	35.12	23.99	80	33.85	22.46	35.31	22.76
OTHER LIQUIDITY AND FUNDING RATIOS:													
Net Noncore Funding Dependence	9.37	36.64	12	6.40	34.57	9	9.18	34.15	14	7.84	35.40	6.78	32.89
Net ST Noncore Funding Dependence	6.72	20.48	18	2.47	18.57	11	6.43	18.53	19	3.64	19.82	4.03	18.72
Short-Term Inv/ST Noncore Funding	57.20	25.57	81	86.11	31.21	88	60.91	28.80	80	78.97	25.54	75.72	27.11
Liq Asts-ST Noncore Fndg/Nonliq Asts	-1.51	4.90	42	-0.30	8.48	33	-3.01	5.69	31	-0.39	7.32	1.71	8.49
Net Loans and Leases/Total Deposits	95.03	98.55	45	94.71	95.44	49	95.98	103.31	43	94.04	94.40	93.19	92.92
Net Loans and Leases/Core Deposits	103.70	145.58	21	101.82	133.93	29	103.84	154.04	25	101.27	130.26	101.31	118.07
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.23	-0.45	33	0.08	0.52	43	0.00	0.01	39	N/A	0.18	N/A	0.95
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.14	-2.38	83	1.73	3.89	24	0.82	0.54	66	1.12	1.62	2.54	5.97
Struct Notes Appr(Depr)/T1 Cap	N/A	-0.11	N/A	N/A	0.02	N/A	N/A	-0.05	N/A	N/A	-0.04	N/A	0.11
PERCENT OF INVESTMENT SECURITIES:													
Held-To-Maturity Securities	13.71	8.25	77	13.53	6.60	77	13.28	7.38	79	0.00	6.48	0.00	5.98
Available-For-Sale Securities	86.29	91.75	22	86.47	93.40	22	86.72	92.62	20	100.00	93.52	100.00	94.02
U.S. Treasury Securities	0.78	2.45	51	0.83	3.23	45	0.75	3.33	49	0.97	3.56	1.42	2.65
U.S. Agency Securities (excl MBS)	21.07	17.88	60	22.95	16.44	70	20.43	16.78	62	22.14	16.79	31.95	15.93
Municipal Securities	15.76	3.93	93	15.85	3.54	95	15.28	3.91	94	16.18	3.50	19.54	3.99
Mortgage-Backed Securities	16.37	61.16	15	14.93	60.57	14	14.78	59.37	14	15.53	58.54	23.16	59.83
Asset-Backed Securities	0.00	1.58	25	0.00	2.02	23	0.00	1.71	23	0.00	2.21	6.54	2.62
Other Debt Securities	39.62	4.39	92	40.19	4.50	92	42.35	5.05	92	37.84	5.21	6.87	4.54
Mutual Funds and Equity Securities	6.41	1.59	93	5.25	1.63	90	6.40	1.81	91	7.34	1.75	10.53	2.31
Debt Securities 1 Year or Less	36.74	8.31	90	57.37	8.33	97	40.12	7.69	95	53.99	9.02	60.06	9.49
Debt Securities 1 To 5 Years	31.51	22.53	65	5.08	21.69	30	28.33	23.38	61	5.48	21.79	7.18	25.14
Debt Securities Over 5 Years	25.34	65.19	16	32.30	65.97	19	25.15	64.40	10	33.18	64.88	22.23	60.37
Pledged Securities	30.98	56.78	19	37.08	54.00	25	30.03	57.41	19	39.62	53.79	48.04	54.48
Structured Notes, Fair Value	0.00	0.42	34	0.00	0.39	37	0.00	0.38	34	0.00	0.23	0.00	0.03
PERCENT CHANGE FROM PRIOR LIKE QTR:													
Short-Term Investments	-32.43	3.98	25	3.07	14.58	43	-14.62	15.78	31	17.21	14.35	17.67	22.05
Investment Securities	3.66	8.42	50	34.39	15.30	78	8.86	9.38	55	34.30	19.01	-1.76	15.48
Core Deposits	9.50	12.75	48	3.73	7.19	39	10.94	11.50	57	4.80	7.97	15.76	7.73
Noncore Funding	-2.63	18.85	14	27.57	9.91	78	3.95	14.32	29	19.90	10.33	-17.48	7.19

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, debt securities with a remaining maturity of one year or less, and acceptances of other banks 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, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from savings accounts), time deposits with balances (excluding brokered deposits) of less than $100,000, MMDAs (money market deposit accounts), other savings accounts, and other non-interest-bearing deposits 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.

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 (in Schedule HC-H of the FR Y-9C) 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 and short-term investments above.)

"Long-term assets" refers to the sum 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 real estate owned that were acquired in satisfaction of debts previously contracted

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 investments and long-term assets above.)

"Short-term noncore funding" refers to the sum of federal funds purchased and securities sold under agreements to repurchase, commercial paper, and the following liability items that have a remaining maturity of one year or less: time deposits of $100,000 or more, foreign deposits,other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits under $100,000.

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 above.)

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 above) 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 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 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 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, 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, 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 divided by total investment securities.

Mutual Funds and Equity Securities
(Percent of Investment Securities)

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.)

1234567 SAMPLE BANK HOLDING COMPANY — DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS — PAGE 9
RICHMOND, VA FR Dist: 5 Peer: 1

($ IN THOUSANDS)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Loan Commitments	15,934,622	8,056,367	15,616,092	7,880,741	7,526,188
Commit: Secured Commercial RE Loans	3,006,879	2,286,834	2,880,306	2,358,250	2,020,758
Commit: Unsecured Real Estate Lns	93,564	76,900	100,811	53,064	113,374
Credit Card Lines	940,348	873,028	918,664	817,918	812,752
Securities Underwriting	0	0	0	0	0
Standby Letters of Credit	857,299	463,127	783,149	430,887	389,199
Commercial & Similar Ltrs of Credit	68,737	28,931	65,608	25,095	26,392
Securities Lent	0	0	0	0	0
Credit Derivatives (BHC as Guarantor)	0	0	0	0	0
Credit Derivatives (BHC as Beneficiary)	0	0	0	0	0
DERIVATIVE CONTRACTS:					
Interest Rate Futures & Forward Contr	184,000	98,000	200,000	15,000	0
Written Options Contracts (Int Rate)	5,107,797	4,774,600	5,074,648	4,798,363	3,948,129
Purchased Options Contracts (Int Rate)	0	800,000	850,000	800,000	0
Interest Rate Swaps	7,008,183	5,779,417	6,583,140	6,173,746	4,046,846
Futures and Forward Foreign Exchange	79,179	160,158	89,587	153,102	122,404
Written Options Contr (Foreign Exch)	0	0	0	0	0
Purchased Options Contr (Foreign Exch)	0	0	0	0	0
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	0

PERCENT OF TOTAL ASSETS	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01
Loan Commitments	49.98	29.68	89	27.04	28.52	53	49.62	29.68	89	27.60	28.38	28.33	29.63
Standby Letters of Credit	2.69	3.22	56	1.55	3.27	26	2.49	3.19	49	1.51	3.21	1.47	3.24
Commercial & Similar Letters of Credit	0.22	0.13	80	0.10	0.14	50	0.21	0.13	77	0.09	0.14	0.10	0.14
Securities Lent	0.00	6.15	38	0.00	4.71	38	0.00	4.99	38	0.00	3.92	0.00	2.92
Credit Derivatives (BHC as Guarantor)	0.00	0.69	37	0.00	0.40	38	0.00	0.56	37	0.00	0.29	0.00	0.20
Credit Derivatives (BHC as Beneficiary)	0.00	0.93	34	0.00	0.70	34	0.00	0.80	32	0.00	0.64	0.00	0.45
Derivative Contracts	38.83	79.95	65	38.98	81.91	64	40.66	73.18	65	41.81	82.38	30.56	69.29
Interest Rate Contracts	38.58	58.80	72	38.44	62.34	67	40.38	54.87	71	41.27	64.76	30.10	55.59
Interest Rate Futures & Forward Contr	0.58	9.95	43	0.33	12.05	30	0.64	8.57	47	0.05	10.53	0.00	11.68
Written Options Contr (Int Rate)	16.02	7.94	83	16.03	8.45	81	16.12	7.01	85	16.80	8.86	14.86	8.60
Purchased Options Contr (Int Rate)	0.00	5.86	17	2.69	6.88	74	2.70	6.07	74	2.80	7.46	0.00	7.41
Interest Rate Swaps	21.98	30.68	68	19.40	31.13	67	20.92	30.23	64	21.62	32.54	15.23	25.18
Foreign Exchange Contracts	0.25	12.00	53	0.54	11.86	57	0.28	10.76	55	0.54	12.41	0.46	10.61
Futures & Forward Foreign Exch Contr	0.25	8.44	53	0.54	7.51	60	0.28	7.03	58	0.54	7.58	0.46	6.67
Written Options Contr (Foreign Exch)	0.00	0.63	32	0.00	1.00	34	0.00	0.73	33	0.00	0.82	0.00	0.53
Purchased Options Contr (Foreign Ex)	0.00	0.68	33	0.00	0.99	33	0.00	0.78	33	0.00	0.86	0.00	0.59
Foreign Exchange Rate Swaps	0.00	1.06	34	0.00	1.38	35	0.00	1.21	34	0.00	2.14	0.00	1.03
Equity,Commodity, & Other Deriv Contr	0.00	1.75	31	0.00	1.55	33	0.00	1.62	31	0.00	1.50	0.00	1.29
Commodity & Other Fut & Forward Contr	0.00	0.09	41	0.00	0.09	41	0.00	0.10	41	0.00	0.08	0.00	0.16
Written Options Contr (Comm & Other)	0.00	0.37	37	0.00	0.35	38	0.00	0.47	37	0.00	0.42	0.00	0.29
Purchased Options Contr (Comm & Oth)	0.00	0.52	37	0.00	0.42	37	0.00	0.45	36	0.00	0.43	0.00	0.33
Commodity & Other Swaps	0.00	0.40	35	0.00	0.36	35	0.00	0.36	35	0.00	0.37	0.00	0.28
PERCENT OF AVERAGE LOANS AND LEASES:													
Loan Commitments	70.27	68.93	72	40.05	56.24	45	74.21	67.25	73	40.79	55.70	41.56	57.47

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 contact and off-balance-sheet transaction. Information on these activities is derived from Schedule HC-L of the FR Y-9C report form.

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 and letters of credit.

Commitments to Fund Loans Secured by Commercial Real Estate

The unused portion of commitments to extend credit to finance commercial and multifamily residential properties. When funded, these loans would be classified as real estate loans secured by multifamily residential or nonfarm nonresidential properties.

Commitments to Fund Real Estate Loans That are Unsecured

The unused portion of commitments to extend credit to finance commercial and residential real estate activities. When funded, these loans would not be classified as real estate loans.

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

Standby Letters of Credit

Outstanding and unused 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.

Financial Assets Sold with Recourse

The consolidated amount of the outstanding principal balance of mortgage loans and other assets that have been transferred with recourse or some other form of risk retention by the BHC in transactions recorded as sales in accordance with generally accepted accounting principles.

Securities Lent

The amount of securities lent against collateral or on an uncollateralized basis.

Credit Derivatives (BHC as Guarantor)

The gross notional amount of 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 gross notional amount of credit derivatives for which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties.

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 com mercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit divided by total assets.

Financial Assets Sold with Recourse (Percent of Total Assets)

Mortgage loans and other assets sold with recourse that have been reported as sales in accordance with generally accepted accounting principles 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 gross notional amount of credit derivatives in 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 gross notional amount of credit derivatives in which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses 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.)

1234567 SAMPLE BANK HOLDING COMPANY DERIVATIVE INSTRUMENTS PAGE 10
RICHMOND, VA FR Dist: 5 Peer: 1

NOTIONAL AMOUNT ($ IN THOUSANDS)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Derivative Contracts	12,379,159	11,612,175	12,797,375	11,940,211	8,117,379
Interest Rate Contracts	12,299,980	11,452,017	12,707,788	11,787,109	7,994,975
Foreign Exchange Contracts	79,179	160,158	89,587	153,102	122,404
Equity,Comm, & Other Contracts	0	0	0	0	0
Derivatives Position					
Futures and Forwards	263,179	258,158	289,587	168,102	122,404
Written Options	5,107,797	4,774,600	5,074,648	4,798,363	3,948,129
Exchange-Traded	0	0	0	0	0
Over-the-Counter	5,107,797	4,774,600	5,074,648	4,798,363	3,948,129
Purchased Options	0	800,000	850,000	800,000	0
Exchange-Traded	0	800,000	850,000	800,000	0
Over-the-Counter	0	0	0	0	0
Swaps	7,008,183	5,779,417	6,583,140	6,173,746	4,046,846
Held for Trading	263,179	1,058,158	1,139,587	968,102	122,404
Interest Rate Contracts	184,000	898,000	1,050,000	815,000	0
Foreign Exchange Contracts	79,179	160,158	89,587	153,102	122,404
Equity,Comm, & Other Contracts	0	0	0	0	0
Non-Traded	12,115,980	10,554,017	11,657,788	10,972,109	7,994,975
Interest Rate Contracts	12,115,980	10,554,017	11,657,788	10,972,109	7,994,975
Foreign Exchange Contracts	0	0	0	0	0
Equity,Comm, & Other Contracts	0	0	0	0	0
Deriv Contr(excl Fut & FX LE 14 Days)	4,337,362	4,349,575	4,972,727	4,511,847	2,959,250
One Year or Less	559,540	1,216,238	1,550,332	1,354,319	408,684
Over 1 Year to 5 Years	2,828,747	2,323,212	2,529,080	2,347,403	2,346,905
Over 5 Years	949,075	810,125	893,315	810,125	203,661
Gross Negative Fair Value (Abs Value)	60,914	12,880	19,047	20,016	34,865
Gross Positive Fair Value	32,691	121,462	55,248	80,557	94,614
Held for Trading	889	5,493	2,548	6,844	2,188
Non-Traded	31,802	115,969	52,700	73,713	92,426
Curr Credit Exposure on RBC Deriv Contr	32,688	121,451	55,248	80,553	94,614
Credit Losses on Derivative Contracts	0	0	0	0	0
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due					
(Confidential prior to March 2001)	0	0	0	0	0
90+ Days Past Due	0	0	0	0	0
IMPACT OF NONTRADED DERIV CONTRACTS:					
Increase (Decr) in Interest Income	7,175	12,276	44,290	37,254	34,916
Decrease (Incr) in Interest Expense	3,506	10,561	29,252	22,750	5,516
Net Incr (Decr) in Noninterest Alloc	-194	511	628	1,988	14,376
Increase (Decrease) in Net Income	10,487	23,348	74,170	61,992	54,808

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, replacement costs of past due derivative instruments, and impact of non-traded derivative contracts on net income.

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 contracts related to interest-bearing financial instruments or whose cash flows are determined by reference interest rates or other interest rate contracts. This line item includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floors, collars, and corridors.

Foreign Exchange Contracts

The gross notional amount or par value of contracts for the purchase of foreign-denominated currencies and U.S. dollar exchange in the forward market. This line item includes cross-currency interest rate swaps in which there is an exchange of principal, forward foreign exchange contracts, currency futures, and currency options.

Equity, Commodity, and Other Derivative Contracts

The gross notional amount or par value of contracts in which the return or a portion of the return is linked to the price of a specific equity or commodity or an index of prices of equity, precious metals, petroleum, lumber, or other products.

Derivatives Position

Futures and Forwards

The aggregate par value of contracts that represent agreements in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified instrument or commodity at a specified price or yield. While futures contracts are standardized and are traded on organized exchanges that act as the counterparty to each contract, forward contracts are not traded on organized exchanges and their contractual terms are not standardized.

Written Options

The aggregate par value of financial instruments or commodities that the BHC has obligated itself to either purchase or sell under exchange-traded option contracts, for compensation (such as a fee or premium). This line item includes the aggregate notional amount of written caps, floors, and swaptions as well as the written portion of collars and corridors.

Exchange-Traded

The aggregate par value of written options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction.

Purchased Options

The aggregate par value of financial instruments or commodities in which the BHC has purchased, for a fee or premium, the right to either purchase or sell under an option contract. This line item includes the aggregate notional amount of purchased caps, floors, and swaptions as well as the purchased portion of collars and corridors.

Exchange-Traded

The aggregate par value of purchased options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction.

Swaps

The notional amount of the underlying principal (interest, foreign exchange or other income or expense) which forms the basis for transactions in which two parties agree to exchange payment streams for a specified period. This line item includes the notional amount of all outstanding interest rate and basis swaps, cross-currency interest rate swaps, equity or equity index swaps, and other swap agreements that are not reportable as either interest rate, foreign exchange, or equity derivative contracts. In cases where the BHC acts as an intermediary, this line item reflects both sides of the transaction.

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, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

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, including single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

Foreign Exchange Contracts (Non-Traded)

The gross notional amount of foreign exchange contracts held for purposes other than trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

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. Also excluded are single currency interest rate swaps in which payments are made based upon two floating rate indices (so-called floating/floating or basis swaps).

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 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) of derivative contracts that are covered by the risk-based capital standards after considering any legally enforceable bilateral netting agreements. Also called the replacement cost, the current credit exposure equals zero when the market value of a derivative contract is negative or zero. For contracts subject to legally enforceable bilateral netting arrangements (involving a single counterparty), the Federal Reserve Board's risk-based capital guidelines allow positive mark-to-market values to be offset by negative mark-to-market values, thus resulting in a net current exposure with a minimum value of zero.

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., trad-

ing revenue) or the allowance for credit losses on derivatives.

Past Due Derivative Instruments

30–89 Days Past Due

The positive replacement cost (i.e., mark-to-market value) of interest rate, foreign exchange rate, and other equity contracts on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 30–89 days. This item is confidential prior to March 31, 2001.

90+ Days Past Due

The positive replacement cost (i.e., mark-to-market value) of interest rate, foreign exchange rate, and other contracts on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 90 days or more.

Impact of Non-traded Derivative Contracts

Increase (Decrease) in Interest Income

The increase (or decrease) in interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from derivatives used to hedge or adjust interest income from assets.

Decrease (Increase) in Interest Expense

The decrease (or increase) in interest expense (reported in the Consolidated Income Statement, Schedule HI) resulting from derivative transactions used to hedge or adjust interest expense from liabilities.

Net Increase (Decrease) in Non-Interest Allocation

The increase (decrease) in net non-interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from derivatives used to hedge or adjust non-interest income from assets or non-interest expense from liabilities.

Increase (Decrease) in Net Income

The sum of the increase (decrease) in interest income, the decrease (increase) in interest expense, and increase (decrease) in non-interest allocations generated from derivatives used to hedge or adjust income from assets or expenses from liabilities. Such amounts may result, for example, from periodic net settlements for swaps or other off-balance-sheet instruments accounted for on the hedge or accrual basis.

1234567 SAMPLE BANK HOLDING COMPANY — DERIVATIVES ANALYSIS — PAGE 11
RICHMOND, VA FR Dist: 5 Peer: 1

PERCENT OF NOTIONAL AMOUNT	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	mm/dd/yyyy BHC	PEER 01
Interest Rate Contracts	99.36	91.42	65	98.62	91.69	51	99.30	92.91	58	98.72	91.02	98.49	90.14
Foreign Exchange Contracts	0.64	5.86	42	1.38	5.50	52	0.70	4.47	49	1.28	5.81	1.51	6.77
Equity, Comm, & Other Contracts	0.00	0.94	30	0.00	0.58	32	0.00	0.91	30	0.00	0.77	0.00	0.59
Futures and Forwards	2.13	21.02	11	2.22	23.40	15	2.26	19.51	20	1.41	18.00	1.51	27.06
Written Options	41.26	6.92	93	41.12	8.67	94	39.65	6.30	95	40.19	7.85	48.64	6.95
Exchange-Traded	0.00	0.35	39	0.00	0.45	37	0.00	0.49	39	0.00	0.40	0.00	0.57
Over-The-Counter	41.26	5.39	95	41.12	7.64	94	39.65	4.85	96	40.19	6.95	48.64	5.82
Purchased Options	0.00	5.11	14	6.89	4.79	68	6.64	5.02	63	6.70	5.22	0.00	6.56
Exchange-Traded	0.00	0.54	38	6.89	0.83	91	6.64	0.72	90	6.70	0.80	0.00	0.90
Over-The-Counter	0.00	4.04	14	0.00	3.21	15	0.00	3.93	13	0.00	3.66	0.00	4.77
Swaps	56.61	62.34	31	49.77	56.39	35	51.44	64.60	30	51.71	65.21	49.85	55.39
Held for Trading	2.13	38.04	33	9.11	39.96	37	8.90	37.57	33	8.11	39.67	1.51	40.66
Interest Rate Contracts	1.49	27.98	39	7.73	28.64	41	8.20	27.35	41	6.83	28.80	0.00	28.92
Foreign Exchange Contracts	0.64	3.49	58	1.38	4.89	57	0.70	3.57	60	1.28	4.24	1.51	4.86
Equity, Comm, & Other Contracts	0.00	0.50	37	0.00	0.47	37	0.00	0.56	36	0.00	0.61	0.00	0.38
Non-Traded	97.87	61.96	66	90.89	60.04	62	91.10	62.43	66	91.89	60.33	98.49	59.34
Interest Rate Contracts	97.87	59.04	82	90.89	59.29	64	91.10	61.16	69	91.89	58.08	98.49	56.61
Foreign Exchange Contracts	0.00	0.58	29	0.00	0.24	32	0.00	0.41	33	0.00	0.23	0.00	0.47
Equity, Comm, & Other Contracts	0.00	0.02	39	0.00	0.00	41	0.00	0.01	40	0.00	0.00	0.00	0.00
Deriv Contr (excl Fut & FX LE 14 Days)	35.04	84.82	3	37.46	82.56	2	38.86	85.72	1	37.79	83.99	36.46	84.25
One Year or Less	4.52	25.23	9	10.47	27.26	22	12.11	24.18	24	11.34	23.90	5.03	33.14
Over 1 Year to 5 Years	22.85	29.46	38	20.01	24.84	40	19.76	30.15	32	19.66	30.94	28.91	26.58
Over 5 Years	7.67	23.59	19	6.98	20.84	27	6.98	25.19	18	6.78	24.26	2.51	12.92
Gross Negative Fair Value (Abs Val)	0.49	1.01	17	0.11	1.05	7	0.15	0.99	4	0.17	1.40	0.43	1.63
Gross Positive Fair Value	0.26	0.89	9	1.05	1.56	38	0.43	1.06	18	0.67	1.48	1.17	2.17
PERCENT OF TIER 1 CAPITAL:													
Gross Negative Fair Value, Abs Val (X)	0.02	0.15	46	0.01	0.15	29	0.01	0.13	34	0.01	0.19	0.02	0.18
Gross Positive Fair Value (X)	0.01	0.16	42	0.05	0.18	50	0.02	0.14	46	0.04	0.19	0.05	0.20
Held for Trading (X)	0.00	0.14	39	0.00	0.13	42	0.00	0.11	40	0.00	0.16	0.00	0.15
Non-Traded (X)	0.01	0.02	57	0.05	0.03	73	0.02	0.02	64	0.03	0.03	0.05	0.04
Current Credit Exposure (X)	0.01	0.07	43	0.05	0.11	53	0.02	0.08	49	0.04	0.11	0.05	0.12
Credit Losses on Derivative Contracts	0.00	0.00	46	0.00	0.00	45	0.00	0.00	41	0.00	0.00	0.00	0.01
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:													
30-89 Days Past Due (Confidential prior to March 2001)	0.00	0.00	48	0.00	0.00	47	0.00	0.00	48	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	48	0.00	0.00	47	0.00	0.00	47	0.00	0.00	0.00	0.00
OTHER RATIOS:													
Current Credit Exposure/Risk Wtd Asts	0.12	0.79	40	0.49	1.03	54	0.20	0.71	49	0.34	1.11	0.44	1.12
IMPACT OF NONTRADED DERIV CONTRACTS:													
Incr (Decr) in Interest Inc/Net Inc	6.51	1.03	90	12.32	2.91	87	10.91	2.34	89	11.03	3.36	13.62	2.61
Decr (Incr) in Int Expense/Net Inc	3.18	2.00	64	10.60	3.37	77	7.21	3.46	73	6.73	2.53	2.15	0.97
Net Incr (Decr) Nonint Alloc/Net Inc	-0.18	0.41	21	0.51	0.56	71	0.15	0.39	75	0.59	0.12	5.61	1.84
Incr (Decr) in Net Income/Net Inc	9.51	3.71	83	23.43	7.94	88	18.27	7.67	83	18.35	6.34	21.39	8.28

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 net income.

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 aggregate par value of futures and forward contracts divided by the total notional amount of derivative contracts.

Written Options
(Percent of Notional Amount)

The aggregate par value of written options divided by the total notional amount of derivative contracts.

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

The aggregate par value of exchange-traded written options divided by the total notional amount of derivative contracts.

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

The aggregate par value 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 aggregate par value of purchased options divided by the total notional amount of derivative contracts.

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

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

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

The aggregate par value 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 that have a remaining maturity of one year (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) 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 (excluding 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 absolute value of the total negative fair value of all derivative contracts 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 positive fair value of all derivative contracts 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 positive replacement cost of derivative contracts on which the required payment is due and unpaid for 30–89 days or more divided by Tier 1 capital. This item is confidential prior to March 2001.

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

The positive replacement cost of derivative contracts on which the required payment is due and unpaid 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.

Impact of Non-Traded Derivative Contracts

Increase (Decrease) in Interest Income/ Net Income

The increase (or decrease) in interest income generated from derivatives held for purposes other than trading divided by net income.

Decrease (Increase) in Interest Expense/ Net Income

The increase (or decrease) in interest expense generated from derivatives held for purposes other than trading divided by net income.

Net Increase (Decrease) in Non-Interest Allocation/Net Income

The increase (or decrease) in net non-interest income generated from derivatives held for purposes other than trading divided by net income.

Increase (Decrease) in Net Income/ Net Income

The increase (or decrease) in net income generated from derivatives held for purposes other than trading divided by net income.

1234567 SAMPLE BANK HOLDING COMPANY — ALLOWANCE AND NET LOAN AND LEASE LOSSES — PAGE 12
RICHMOND, VA FR Dist: 5 Peer: 1

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	271,117	268,506	268,506	279,593	260,483
Gross Credit Losses	11,085	11,483	59,654	85,603	84,332
Write-downs, Transf to Lns Held For Sale	0	0	0	0	0
Recoveries	4,491	3,477	20,265	16,791	20,679
Net Credit Losses	6,594	8,006	39,389	68,812	63,653
Provision for Loan and Lease Losses	9,383	11,244	44,067	69,940	71,879
Adjustments	0	-518	-2,067	-12,215	10,884
Ending Balance	273,906	271,226	271,117	268,506	279,593
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	0.12	0.15	48	0.15	0.21	39	0.14	0.18	44	0.25	0.30	0.27	0.42
Provision for Ln&Ls Losses/Avg Lns&Ls	0.17	0.25	43	0.22	0.35	39	0.21	0.34	41	0.36	0.51	0.40	0.73
Provision for Ln&Ls Losses/Net Losses	142.30	110.26	75	140.44	108.58	79	111.88	97.57	68	101.64	100.79	112.92	115.52
Ln&Ls Allowance/Total Loans & Leases	1.19	1.26	39	1.32	1.45	36	1.20	1.29	37	1.35	1.45	1.47	1.57
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.38	9.88	67	8.47	6.10	75	6.88	6.86	66	3.90	3.95	4.39	3.49
ALLL/Nonaccrual Assets	420.11	301.46	80	295.78	255.62	69	377.79	284.63	73	343.49	271.61	340.94	250.00
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	320.89	242.34	75	229.93	193.55	72	307.61	228.49	80	262.22	197.94	234.17	172.35
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.38	37	0.23	0.50	19	0.28	0.49	28	0.44	0.66	0.47	0.80
Recoveries/Avg Loans and Leases	0.08	0.11	39	0.07	0.14	25	0.10	0.12	49	0.09	0.12	0.11	0.11
Net Losses/Avg Loans and Leases	0.12	0.26	36	0.16	0.36	26	0.19	0.36	31	0.36	0.54	0.35	0.68
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	43	0.00	0.00	42	0.00	0.00	40	0.00	0.02	0.00	0.01
Recoveries/Prior Year-End Losses	7.53	7.19	62	4.06	5.68	29	23.67	24.95	55	19.91	17.72	37.90	18.80
Earnings Coverage of Net Losses (X)	27.09	16.47	73	20.72	13.98	79	16.97	18.87	68	8.91	10.06	7.95	10.14
NET LOAN AND LEASE LOSSES BY TYPE													
Real Estate Loans	-0.01	0.06	6	0.02	0.09	30	0.01	0.07	30	0.03	0.11	0.07	0.11
RE Loans Secured By 1-4 Family	-0.01	0.08	7	0.00	0.11	18	0.00	0.08	28	0.01	0.12	0.02	0.11
Revolving	0.00	0.08	25	0.00	0.09	20	0.00	0.08	15	0.01	0.11	0.01	0.10
Closed-End	-0.02	0.08	4	0.00	0.12	21	0.01	0.08	32	0.01	0.13	0.02	0.12
Commercial Real Estate Loans	-0.01	0.03	12	0.02	0.05	59	0.01	0.05	37	0.04	0.08	0.09	0.09
Construction and Land Dev	-0.02	0.02	4	0.01	0.03	70	0.02	0.04	58	0.08	0.06	0.28	0.09
Multifamily	0.00	0.01	50	0.00	0.00	52	0.00	0.02	42	0.00	0.01	0.00	0.03
Nonfarm Nonresidential	-0.01	0.03	22	0.03	0.06	62	0.01	0.06	39	0.03	0.09	-0.01	0.09
RE Loans Secured by Farmland	0.00	0.00	50	0.00	0.01	50	0.00	0.06	41	0.00	0.09	0.00	0.12
Commercial and Industrial Loans	0.19	0.24	58	0.19	0.44	29	0.52	0.39	71	0.94	0.95	0.81	1.22
Loans to Depository Institutions	9.82	0.00	97	0.00	0.00	50	0.00	-0.02	51	0.00	0.04	0.00	0.14
Loans to Individuals	2.05	1.35	79	2.09	1.64	68	2.02	1.46	72	2.10	1.67	1.19	1.67
Credit Card Loans	3.74	2.56	62	3.59	3.60	49	3.03	23.02	53	4.22	3.61	1.91	2.40
Agricultural Loans	0.00	0.07	49	0.00	0.27	43	0.00	0.25	35	0.00	0.23	0.00	0.53
Loans to Foreign Governments & Inst	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.21	N/A	0.02
Other Loans and Leases	0.11	0.21	51	0.16	0.28	50	-0.44	0.26	1	0.71	0.47	1.12	0.62

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.

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RICHMOND, VA FR Dist: 5 Peer: 1

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	95,635	127,002	103,971	152,839	143,152
90 Days and Over Past Due Loans & Leases	20,160	26,307	16,375	24,231	37,408
Nonaccrual Loans and Leases	65,199	91,652	71,763	78,168	81,988
Total PD & Nonaccrual Loans & Leases	180,994	244,961	192,109	255,238	262,548
Restructured 30-89 Days Past Due	0	0	0	0	0
Restructured 90+ Days Past Due	0	0	0	0	0
Restructured Nonaccrual	2,732	3,065	2,253	3,775	1,796
Total Restr Loans & Leases, Incl Above	2,732	3,065	2,253	3,775	1,796
30-89 Days Past Due Loans Held For Sale	0	0	0	0	0
90+ Days Past Due Loans Held For Sale	0	0	0	0	0
Nonaccrual Loans Held For Sale	0	0	0	0	0
Total PD & Nonacc Lns Held For Sale	0	0	0	0	0
Restr Loans and Leases in Compliance	624	572	646	1,198	2,116
Real Estate Acquired (Reacquired)	10,266	17,217	11,877	18,596	31,608
OTHER ASSETS:					
30-89 Days Past Due	0	0	0	0	0
90+ Days Past Due	0	0	0	0	0
Nonaccrual	0	46	0	2	18
Total Other Assets PD & Nonaccrual	0	46	0	2	18

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	0.42	0.61	31	0.62	0.70	43	0.46	0.64	37	0.77	0.79	0.75	0.93
90+ Days PD Loans and Leases	0.09	0.14	50	0.13	0.18	46	0.07	0.15	40	0.12	0.17	0.20	0.20
Nonaccrual Loans and Leases	0.28	0.45	24	0.44	0.67	33	0.32	0.50	26	0.39	0.68	0.43	0.85
90+ Days PD and Nonaccrual Lns&Ls	0.37	0.61	25	0.57	0.87	30	0.39	0.67	19	0.51	0.87	0.63	1.08
30-89 Days PD Restructured	0.00	0.00	45	0.00	0.00	47	0.00	0.00	45	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	47	0.00	0.00	48	0.00	0.00	47	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.00	83	0.01	0.01	78	0.01	0.00	82	0.02	0.01	0.01	0.00
30-89 Days PD Loans Held For Sale	0.00	0.00	37	0.00	0.00	37	0.00	0.00	35	0.00	0.01	0.00	0.01
90+ Days PD Loans Held For Sale	0.00	0.00	40	0.00	0.00	42	0.00	0.00	40	0.00	0.00	0.00	0.00
Nonaccrual Loans Held For Sale	0.00	0.00	39	0.00	0.00	39	0.00	0.00	39	0.00	0.01	0.00	0.01
PERCENT OF LNS&LS + OTHER ASSETS 30+ DAYS PAST DUE AND NONACCRUAL													
30-89 Days Past Due Assets	0.42	0.61	30	0.62	0.71	43	0.46	0.65	35	0.77	0.80	0.75	0.94
90+ Days Past Due Assets	0.09	0.14	50	0.13	0.18	45	0.07	0.15	40	0.12	0.18	0.20	0.21
Nonaccrual Assets	0.28	0.46	24	0.44	0.68	33	0.32	0.52	26	0.39	0.69	0.43	0.87
30+ Days PD & Nonaccrual Assets	0.79	1.25	28	1.19	1.60	36	0.85	1.34	25	1.28	1.70	1.38	2.08
PERCENT OF TOTAL ASSETS													
90+ Days PD and Nonaccrual Assets	0.27	0.36	40	0.40	0.51	42	0.28	0.40	34	0.36	0.52	0.45	0.65
90+ PD & Nonaccrual Assets + OREO	0.35	0.42	46	0.50	0.59	49	0.37	0.46	43	0.47	0.60	0.59	0.72
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:													
Total Assets	0.24	0.30	42	0.37	0.44	46	0.27	0.34	41	0.34	0.46	0.44	0.57
Allowance for Loan & Lease Losses	27.78	41.98	25	40.35	52.85	32	31.09	47.93	32	36.48	52.56	41.39	59.52
Equity Cap + ALLL	2.46	3.34	40	3.78	4.94	46	2.75	3.71	43	3.49	5.07	4.36	6.33
Tier 1 Cap + ALLL	2.61	3.93	31	4.21	5.47	40	2.98	4.17	29	3.88	5.62	5.13	7.19
Loans & Leases + RE Acquired	0.33	0.52	22	0.53	0.78	32	0.37	0.59	26	0.49	0.79	0.61	0.96

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

Past Due and Nonaccrual Assets

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

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

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

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

30 to 89 Days Past Due Loans and Leases

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

90 Days and over Past Due Loans and Leases

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

Nonaccrual Loans and Leases

Loans and lease financing receivables that are required to be reported on a nonaccrual basis because (a) they are maintained on a cash basis due to a deterioration in the financial position of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for 90 days or longer, unless the obligation is both well secured and in the process of collection.

Total Past Due and Nonaccrual Loans and Leases

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

Restructured Loans and Leases, 30 to 89 Days Past Due

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

Restructured Loans and Leases, 90 Days and over Past Due

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

Restructured Loans and Leases, Nonaccrual

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

Total Restructured Loans and Leases, Included Above

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

30 to 89 Days Past Due Loans Held for Sale

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

90 + Days Past Due Loans Held for Sale

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

Nonaccrual Loans Held for Sale

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

Total Past Due and Nonaccrual Loans and Leases Held for Sale

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

Restructured Loans and Leases in Compliance

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

Real Estate Acquired (REACQ)

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

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

Other Assets

30 to 89 Days Past Due

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

90 Days and over Past Due

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

Nonaccrual

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

Total Other Assets 30 Days and over Past Due and Nonaccrual

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

Percent of Loans and Leases

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

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

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

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

Nonaccrual Loans and Leases (Percent of Loans and Leases)

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

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

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

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

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

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

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

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

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

30 to 89 Days Past Due Loans Held for Sale

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

90 Days and Over Past Due Loans Held for Sale

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

Nonaccrual Loans Held for Sale

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

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

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

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

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

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

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

Loans and leases and other assets

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

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

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

Percent of Total Assets

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

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

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

The sum of loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status and other real estate owned divided by total assets.

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

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

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

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

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

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

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

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

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

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

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

1234567 SAMPLE BANK HOLDING COMPANY — PAST DUE AND NONACCRUAL LOANS AND LEASES — PAGE 13A
RICHMOND, VA — FR Dist: 5 Peer: 1

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	mm/dd/yyyy BHC	PEER 01
Real Estate - 30-89 Days PD	0.36	0.54	35	0.56	0.66	50	0.26	0.57	18	0.70	0.71	0.65	0.83
- 90+ Days Past Due	0.09	0.10	59	0.13	0.13	62	0.07	0.11	50	0.12	0.14	0.18	0.17
- Nonaccrual	0.24	0.41	34	0.33	0.53	37	0.25	0.44	31	0.26	0.52	0.28	0.53
Coml & Indl - 30-89 Days PD	0.50	0.56	47	0.63	0.66	54	1.03	0.55	87	0.74	0.66	0.81	0.82
- 90+ Days Past Due	0.09	0.06	70	0.09	0.10	57	0.04	0.07	39	0.10	0.10	0.15	0.11
- Nonaccrual	0.40	0.74	26	0.84	1.33	30	0.52	0.85	25	0.86	1.39	0.69	1.85
Individuals - 30-89 Days PD	1.24	1.25	56	1.29	1.39	50	1.45	1.36	55	1.93	1.61	1.44	1.79
- 90+ Days Past Due	0.19	0.29	51	0.28	0.40	56	0.30	0.32	56	0.36	0.36	0.37	0.39
- Nonaccrual	0.31	0.16	78	0.38	0.23	74	0.44	0.20	80	0.31	0.24	0.29	0.26
Dep Inst Lns - 30-89 Days PD	0.00	0.00	46	0.00	0.02	42	0.00	0.02	44	0.00	0.05	0.00	0.05
- 90+ Days Past Due	0.00	0.00	46	0.00	0.00	47	0.00	0.00	45	0.00	0.00	0.00	0.00
- Nonaccrual	8.51	0.16	97	0.00	0.22	41	0.00	0.05	43	0.00	0.22	0.00	0.26
Agricultural - 30-89 Days PD	0.97	0.35	87	1.92	0.76	81	0.70	0.27	80	0.48	0.50	2.33	0.62
- 90+ Days Past Due	0.00	0.02	73	0.13	0.14	77	0.00	0.03	35	0.04	0.05	0.14	0.05
- Nonaccrual	0.31	0.54	60	0.65	0.92	55	0.36	0.60	56	1.05	1.07	1.71	1.20
Foreign Govts- 30-89 Days PD	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.03	N/A	N/A	0.32	N/A	0.26
- 90+ Days Past Due	N/A	0.00	N/A	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.00	N/A	1.11
- Nonaccrual	N/A	0.22	N/A	N/A	0.39	N/A	N/A	0.43	N/A	N/A	0.70	N/A	0.80
Other Lns&Ls - 30-89 Days PD	0.23	0.48	37	0.40	0.51	55	0.21	0.56	34	0.60	0.71	0.68	0.76
- 90+ Days Past Due	0.03	0.03	67	0.00	0.04	15	0.06	0.04	74	0.00	0.04	0.41	0.08
- Nonaccrual	0.28	0.25	60	0.56	0.40	68	0.44	0.32	69	0.40	0.40	1.54	0.49
MEMORANDA:													
1-4 Family - 30-89 Days PD	0.33	0.63	26	0.71	0.75	49	0.24	0.71	15	0.60	0.89	0.42	1.06
- 90+ Days Past Due	0.08	0.14	47	0.19	0.21	59	0.10	0.15	50	0.15	0.21	0.20	0.26
- Nonaccrual	0.13	0.36	22	0.26	0.41	47	0.24	0.39	40	0.23	0.41	0.27	0.44
Revolving - 30-89 Days PD	0.07	0.29	14	0.06	0.31	11	0.07	0.31	20	0.14	0.41	0.21	0.44
- 90+ Days Past Due	0.05	0.04	67	0.08	0.05	68	0.07	0.04	69	0.08	0.06	0.12	0.07
- Nonaccrual	0.02	0.12	22	0.04	0.15	37	0.05	0.13	34	0.00	0.13	0.01	0.11
Closed-End - 30-89 Days PD	0.40	0.79	28	0.86	0.97	50	0.29	0.91	17	0.69	1.13	0.46	1.28
- 90+ Days Past Due	0.09	0.18	47	0.21	0.28	59	0.11	0.19	50	0.17	0.29	0.21	0.33
- Nonaccrual	0.16	0.46	22	0.30	0.53	37	0.29	0.50	39	0.28	0.54	0.32	0.55
- Jr Lien 30-89 Days PD	0.02	0.07	23	0.19	0.10	78	0.03	0.08	35	0.06	0.10	0.08	0.13
- Jr Lien 90+ Days PD	0.01	0.01	60	0.04	0.02	79	0.01	0.01	60	0.02	0.03	0.04	0.03
- Jr Lien Nonaccrual	0.02	0.04	52	0.05	0.05	59	0.02	0.05	50	0.03	0.05	0.12	0.06
Commercial RE - 30-89 Days PD	0.37	0.49	46	0.46	0.53	49	0.26	0.43	34	0.76	0.52	0.74	0.56
- 90+ Days Past Due	0.07	0.04	71	0.10	0.04	72	0.04	0.04	73	0.10	0.04	0.17	0.06
- Nonaccrual	0.24	0.46	23	0.35	0.57	28	0.22	0.45	23	0.25	0.57	0.27	0.58
Const & Dev - 30-89 Days PD	0.79	0.60	67	0.66	0.62	59	0.32	0.63	44	1.28	0.76	0.88	0.82
- 90+ Days Past Due	0.10	0.04	79	0.10	0.04	77	0.05	0.03	77	0.04	0.04	0.30	0.06
- Nonaccrual	0.20	0.28	50	0.20	0.35	41	0.04	0.27	30	0.25	0.39	0.25	0.54
Multifamily - 30-89 Days PD	0.00	0.56	11	0.03	0.27	35	0.00	0.26	15	0.58	0.32	0.42	0.44
- 90+ Days Past Due	0.03	0.01	83	0.00	0.02	36	0.03	0.01	85	0.32	0.02	0.01	0.02
- Nonaccrual	0.00	0.28	11	0.00	0.30	14	0.00	0.27	14	0.00	0.31	0.00	0.21
Nonfarm Nres- 30-89 Days PD	0.16	0.42	22	0.39	0.52	42	0.24	0.37	34	0.52	0.45	0.68	0.50
- 90+ Days Past Due	0.06	0.03	80	0.10	0.04	79	0.03	0.03	70	0.11	0.04	0.12	0.06
- Nonaccrual	0.26	0.56	19	0.43	0.68	31	0.33	0.55	29	0.27	0.70	0.29	0.63
Farmland - 30-89 Days PD	0.62	0.49	64	2.27	0.62	93	0.53	0.37	68	0.43	0.66	1.70	0.78
- 90+ Days Past Due	1.54	0.05	96	0.81	0.16	89	1.61	0.06	98	0.29	0.08	0.06	0.06
- Nonaccrual	5.14	1.13	94	1.88	1.25	67	2.51	1.14	84	1.43	1.31	1.64	1.30
Credit Card - 30-89 Days PD	4.26	1.67	88	4.54	2.15	88	4.46	1.55	89	6.22	1.99	4.03	1.85
- 90+ Days Past Due	1.04	0.79	60	1.21	1.33	49	1.17	0.82	63	1.48	1.06	0.95	1.31
- Nonaccrual	0.28	0.05	88	0.39	0.11	86	0.38	0.05	89	0.28	0.12	0.13	0.09

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

Past Due and Nonaccrual Loans and Leases, by Loan Type

BHCPR page 13A 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 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 inividuals, 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 inter-

est 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.

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.

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 O ver 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 non-

residential 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.

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 unearnedincome.

1234567 SAMPLE BANK HOLDING COMPANY — RISK-BASED CAPITAL — PAGE 14
RICHMOND, VA FR Dist: 5 Peer: 1

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	2,821,766	2,621,965	2,789,979	2,540,023	2,373,843
Net Unrealized Gains(Losses) on AFS Secs	7,529	36,331	18,971	24,015	44,151
Less: Net Unrealized Loss on AFS Eq Secs	876	0	0	158	0
Accum Net Gains(Losses) on Cash Flow Hedg	-40,431	21,585	-9,493	10,716	25,420
Less: Nonqualifying Perpetual Pref Stock	0	0	0	0	0
Qual Minority Interest+Qual Tr Pref Secs	476,346	476,847	476,347	476,847	482,806
Less: Disallowed Goodwill and Oth Intang	690,940	714,599	698,085	722,899	812,951
Less: Disallowed Servicing Assts and PCCR	201	217	195	219	32
Less: Disallowed Deferred Tax Assets	0	0	0	0	0
Other Additns To (Deduct From) Tier 1 Cap	0	0	0	0	0
Tier 1 Capital	2,638,997	2,326,080	2,558,568	2,258,863	1,974,095
TIER 2 CAPITAL:					
Qualifying Sub Debt & Redeemable Pref Stk	1,001,373	701,646	1,001,343	701,626	510,000
Cumulative PPS Includible in Tier 2	0	0	0	0	0
ALLL Includible in Tier 2	288,259	281,702	283,799	280,721	268,218
Unrlzd Gains on AFS Eq Sec Incl in Tier 2	0	1,067	741	0	7,130
Other Tier 2 Capital Components	0	0	0	0	0
Allowable Tier 2 Capital (Limited to Amount of Tier 1 Capital)	1,289,632	984,415	1,285,883	982,347	785,348
TIER 3 CAPITAL:	0	0	0	0	0
Total RB Capital Before Deductions	3,928,629	3,310,495	3,844,451	3,241,210	2,759,443
Less: Deductions for RBC	0	0	0	0	0
TOTAL RISK-BASED CAPITAL	3,928,629	3,310,495	3,844,451	3,241,210	2,759,443
RISK-WEIGHTED ASSETS ($000):					
Total On-B/S RWA	23,965,021	21,997,503	23,824,649	21,212,203	19,235,471
Total Off-B/S Items & Deriv Cr Eq RWA	3,731,204	2,842,503	3,537,932	2,764,063	2,100,117
Risk-Weighted Assets	27,696,224	24,840,006	27,362,582	23,976,266	21,335,588
Market Risk Equivalent Assets	0	0	0	0	0
Risk-Weighted Assets Before Deductions	27,696,224	24,840,006	27,362,582	23,976,266	21,335,588
Less: Excess Allow for Loan & Lease Loss	0	0	0	0	11,375
Less: Alloc Transfer Risk Reserve	0	0	0	0	0
Total Risk-Weighted Assets	27,696,224	24,840,006	27,362,582	23,976,266	21,324,213
Average Total Assets for Leverage Ratio	31,159,838	29,108,117	30,803,199	28,038,494	26,120,886
MEMORANDA:					
Mortgage Servicing Assets	0	100	0	143	316
Purchased Credit Card Relationships & NMSA	2,007	2,068	1,952	2,053	1,551
All Other Identifiable Intangible Assets	52,007	65,245	55,440	68,747	83,278

CAPITAL RATIOS	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01
Tier 1 Leverage Ratio	8.47	7.45	78	7.99	7.63	58	8.31	7.58	73	8.06	7.55	7.56	7.43
Tier 1 RBC Ratio	9.52	9.85	56	9.36	10.05	44	9.35	10.04	47	9.42	10.05	9.26	9.64
Total Risk-Based Capital Ratio	14.18	12.71	80	13.33	12.99	61	14.05	12.84	74	13.52	13.11	12.94	12.69
Tangible Tier 1 Leverage Ratio	8.46	7.13	81	7.99	7.34	67	8.30	7.28	74	8.05	7.25	7.55	7.19
Tangible Common Eq Cap/Tan Assets	6.83	5.58	74	6.55	6.11	54	6.79	5.90	68	6.52	5.92	6.05	6.34
OTHER RATIOS													
Mtg Srvg Assets/Prin Bal 1-4 Fam Others	0.00	0.74	8	0.03	0.65	14	0.00	0.75	7	0.04	0.68	0.07	0.67
Est FV of Mtg Srvg Assets/Mtg Serv Asts	N/A	110.10	N/A	100.00	107.77	23	N/A	110.12	N/A	100.00	106.45	100.00	104.98

Risk-Based Capital

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

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

Risk-Based Capital ($000)

Tier 1 Capital

Total Equity Capital

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

Net Unrealized Gains (Losses) on AFS Securities

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

Less: Net Unrealized Loss on AFS Eq Secs

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

Accumulated Net Gains (Losses) on Cash Flow Hedges

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

Less: Nonqualifying Perpetual Preferred Stock

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

Qualifying Minority Interest and Qulaifying Trust Preferred Securities

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

Less: Disallowed Goodwill and Other Intangibles

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

Less: Disallowed Servicing Assets and Purchased Credit Card Relationships

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

Less: Disallowed Deferred Tax Assets

The amount of net deferred tax assets that does not qualify for inclusion in Tier 1 capital.

Other Additions to (Deductions from) Tier 1 Capital

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

Tier 1 Capital

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

Tier 2 Capital

Qualifying Subordinated Debt and Redeemable Preferred Stock

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

Cumulative Perpetual Preferred Stock Includible in Tier 2 Capital

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

Allowance for Loan and Lease Losses Includible in Tier 2 Capital

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

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

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

Other Tier 2 Capital Components

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

Allowable Tier 2 Capital

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

Tier 3 Capital

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

Total Risk-Based Capital Before Deductions

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

Less: Deductions for Risk-Based Capital

The amount of any intentional reciprocol cross-holdings of banking organizations' capital instruments, and any other deductions for total risk-based capital as determined by the Federal Reserve or the capital guidelines.

Total Risk-Based Capital

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

Risk-Weighted Assets

Total On-Balance-Sheet Risk-Weighted Assets

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

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

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

Risk-Weighted Assets

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

Market Risk Equivalent Assets

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

Risk-Weighted Assets Before Deductions

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

Less: Excess Allowance for Loan and Lease Losses

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

Less: Allocated Transfer Risk Reserve

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

Total Risk-Weighted Assets

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

Average Total Assets for Leverage Capital Purposes

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

Memoranda

Mortgage Servicing Assets

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

Purchased Credit Card Relationships and Nonmortgage Servicing Assets

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

All Other Identifiable Intangible Assets

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

Capital Ratios

Tier 1 Leverage Ratio

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

Tier 1 Risk-Based Capital Ratio

Tier 1 capital divided by total risk-weighted assets.

Total Risk-Based Capital Ratio

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

Tangible Tier 1 Leverage Ratio

Tier 1 capital, net of intangible assets, divided by average assets for the latest quarter, net of intangible assets.

Tangible Common Equity Capital/ Tangible Assets

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

Other Ratios

Mortgage Servicing Assets/Principal Balance

Mortgage servicing assets divided by the outstanding principal balances of 1–4 family residential mortgages serviced for others with recourse and without recourse or other servicer-provided credit enhancements.

Estimated Fair Value of Mortgage Servicing Assets/Mortgage

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

1234567 SAMPLE BANK HOLDING COMPANY — INSURANCE AND BROKER-DEALER ACTIVITIES — PAGE 15
RICHMOND, VA FR Dist: 5 Peer: 1

INSURANCE ACTIVITIES ($000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT CHANGE 1-QTR	1-YR
Total Insurance Underwriting Assets	0	4,890	3,619	4,796	9,644	-100.0	-100.0
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	4,890	3,619	4,796	9,644	-100.0	-100.0
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	3,707	3,595	3,744	6,518	-100.0	-100.0
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A
Total Life Health Companies	0	3,707	3,595	3,744	6,518	-100.0	-100.0
Total Insurance Underwriting Net Income	0	-39	-150	84	721	N/A	N/A
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A
Total Life Health Companies	0	-39	-150	84	721	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	1,164	0	1,074	1,251	N/A	-100.0
Separate Account Liabilities (L/H)	0	0	0	0	0	N/A	N/A
Insurance Activities Revenue	2,196	2,364	8,007	7,384	6,409	-72.6	-7.1
Insurance Comm & Fees (excl Premiums)	2,196	2,319	7,289	7,103	N/A	-69.9	-5.3
Ins & Reins Underwriting Inc (incl Prem)	0	45	718	281	N/A	-100.0	-100.0
Premiums	0	45	718	281	577	-100.0	-100.0
Credit Related Insur Underwriting	0	45	718	281	577	-100.0	-100.0
Other Insurance Underwriting	0	0	0	0	0	N/A	N/A
Insurance Benefits, Losses, Expenses	0	347	2,070	1,594	762	-100.0	-100.0
Net Assets of Insurance Underwriting Subs	0	0	0	0	0	N/A	N/A
Cash Surrender Value of Life Ins (if > 25%)	408,568	390,135	404,377	380,450	N/A	1.0	4.7

ANALYSIS RATIOS	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	mm/dd/yyyy BHC	PEER 01
Ins Underwriting Assets/Consol Assets	0.00	0.05	25	0.02	0.08	54	0.01	0.08	53	0.02	0.06	0.04	0.05
Ins Under Assets(P/C)/Tot Ins Und Ast	N/A	38.29	N/A	0.00	33.89	17	0.00	34.12	20	0.00	31.84	0.00	31.18
Ins Under Assets(L/H)/Tot Ins Und Ast	N/A	61.71	N/A	100.00	66.11	82	100.00	65.88	80	100.00	68.16	100.00	68.82
Sep Acct Assets(L/H)/Total Life Ast	N/A	1.19	N/A	0.00	0.90	47	0.00	1.83	43	0.00	0.94	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.52	1.49	34	0.60	1.85	36	0.50	1.83	32	0.47	1.17	0.44	1.15
Premium Inc/Ins Activities Revenue	0.00	12.85	26	1.90	14.25	50	8.97	13.71	59	3.81	15.69	9.00	24.44
Credit Rel Prem Inc/Tot Prem Inc	N/A	76.46	N/A	100.00	75.99	67	100.00	70.68	72	100.00	75.78	100.00	61.77
Other Prem Inc/Total Prem Inc	N/A	17.87	N/A	0.00	24.01	32	0.00	29.32	27	0.00	24.22	0.00	38.23
Ins Under Net Income/Consol Net Income	0.00	0.32	30	-0.04	0.64	2	-0.04	0.66	1	0.02	0.44	0.28	0.40
Ins Net Inc (P/C)/Equity (P/C)	N/A	12.09	N/A	N/A	17.15	N/A	N/A	13.36	N/A	N/A	16.19	N/A	16.05
Ins Net Inc (L/H)/Equity (L/H)	N/A	5.98	N/A	-4.21	8.85	2	-4.17	6.40	3	2.24	8.26	11.06	7.89
Insur Ben, Losses, Exp/Insur Premiums	N/A	124.76	N/A	771.11	121.09	94	288.30	111.73	94	567.26	113.20	132.06	80.44
Reinsurance Recov(P/C)/Tot Assets(P/C)	N/A	1.07	N/A	N/A	1.40	N/A	N/A	1.26	N/A	N/A	2.26	N/A	2.11
Reinsurance Recov(L/H)/Tot Assets(L/H)	N/A	0.66	N/A	0.00	0.62	33	0.00	0.73	30	0.00	0.66	0.00	0.44
Net Assets Ins Under Subs/Cons Assets	0.00	0.01	40	0.00	0.01	40	0.00	0.02	40	0.00	0.01	0.00	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	14.03	9.47	58	15.02	7.66	68	14.29	9.24	59	15.05	8.16	N/A	N/A

BROKER-DEALER ACTIVITIES													
Net Assets of Broker-Dealer Subs ($000)		0			0			0			0		0
Net Assets Broker-Dealer Subs/Cons Asts	0.00	1.10	31	0.00	1.49	28	0.00	0.97	30	0.00	1.39	0.00	1.28

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 insurance and reinsurance underwriting income plus other insurance and reinsurance activities income.

Insurance Commissions & Fees (Excluding Premiums)

Insurance and reinsurance underwriting income, excluding premiums.

Insurance and Reinsurance Underwriting Income (Including Premiums)

Income from other insurance and reinsurance activities, including premiums.

Premiums

The sum of total credit related insurance underwriting premiums and other insurance underwriting premiums listed below.

Credit Related Insurance Underwriting Premiums

Premiums reported above that were earned by property casualty and

health insurers, or written by life insurers, related to lending activities, e.g., credit life and mortgage insurance. Title insurance premiums are included; insurance agency income is excluded.

Other Insurance Underwriting Premiums

This item includes insurance premiums that were earned by property and casualty and health insurers, or written by life insurers, other than premiums earned on credit life and mortgage insurance.

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.)

Cash Surrender Value of Life Insurance (If Greater Than 25%)

The cash surrender value of life insurance policies for which the BHC or any subsidiary is the beneficiary, if it exceeds 25% of the amount of other assets reported in schedule HC-F, item 5.

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 contractholder 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 Commissions & Fees (Including Premiums)/Adjusted Operating Income

All income from insurance and reinsurance underwriting, including the amount of premiums earned by property casualty insurers and written by life and health insurers, and from insurance agency and brokerage operations, including credit life insurance, reinsurance, and annuities plus the BHC's proportionate share of the income or loss in unconsolidated subsidiaries, associated companies, joint ventures, general partnerships, and limited partnerships principally engaged in insurance underwriting, reinsurance, or insurance sales activities divided by adjusted operating income.

Premium Income/Insurance Commissions & Fees (Including Premiums)

The sum of total credit related insurance underwriting premiums and other insurance underwriting premiums divided by total insurance commissions and fees (including premiums).

Credit Related Premium Income/Total Premiums

Premiums that were earned by property casualty and health insurers, or written by life insurers, related to lending activities, on credit life and mortgage insurance, including title insurance premiums but excluding insurance agency 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.

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.

Cash Surrender Value of Life Insurance/Tier 1 Capital Plus the Allowance for Loan and Lease Losses

The cash surrender value of life insurance policies for which the BHC or any subsidiary is the beneficiary, if it exceeds 25% of the amount of other assets reported in schedule HC-F, item 5 divided by Tier 1 capital plus the allowance for loan and lease losses.

1234567 SAMPLE BANK HOLDING COMPANY — FOREIGN ACTIVITIES — PAGE 16
RICHMOND, VA FR Dist: 5 Peer: 1

FOREIGN ACTIVITIES ($000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Total Foreign Loans and Leases	24,531	14,506	4,887	16,047	7,149
Real Estate Loans	3,613	3,736	3,646	3,766	4,847
Commercial and Industrial Loans	1,220	10,770	1,241	12,281	2,302
Loans to Dep Inst & Other Banks Accept	19,698	0	0	0	0
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	20	20	20	20	20
Interest-Bearing Bank Balances	0	0	0	0	0
Total Selected Foreign Assets	24,551	14,526	4,907	16,067	7,169
Total Foreign Deposits	496,647	270,134	439,493	234,526	191,231
Interest-Bearing Deposits	496,647	270,134	439,493	234,526	191,231
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	BHC	PEER 01
Yield: Foreign Loans	0.00	2.58	23	0.00	3.01	26	0.00	2.52	26	0.00	2.42	0.00	1.85
Cost: Interest-Bearing Deposits	2.27	2.21	47	0.82	1.13	13	1.30	1.41	36	0.90	1.30	1.43	1.82
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:													
Real Estate Loans	N/A	18.07	N/A	N/A	28.65	N/A	N/A	8.46	N/A	N/A	25.34	N/A	0.76
Commercial and Industrial Loans	N/A	1.14	N/A	N/A	1.81	N/A	N/A	1.85	N/A	N/A	6.59	N/A	11.75
Foreign Governments and Inst	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.21	N/A	0.02
Leases	N/A	N/A	N/A	N/A	0.47	N/A	N/A	0.21	N/A	N/A	0.40	N/A	0.79
GROWTH RATES:													
Net Loans and Leases	69.11	8.50	90	-28.17	166.90	21	-69.55	19.87	11	124.46	21.36	-46.96	11.78
Total Selected Assets	69.01	9.86	91	-28.15	43.25	14	-69.46	16.78	5	124.12	28.81	-46.89	-0.27
Deposits	83.85	32.48	85	39.44	27.00	72	87.40	62.87	72	22.64	15.80	43.47	19.25

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 governments and official institutions, loans to individuals in foreign offices, or agricultural 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: Foreigmnm 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.

(Net Losses as a Percent of) Leases

Charge-offs less recoveries on lease financing receivables to non-U.S. addresses (annualized) divided by lease financing receivables to non-U.S. addresses.

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.)

1234567 SAMPLE BANK HOLDING COMPANY — SERVICING, SECURITIZATION AND ASSET SALE ACTIVITIES - PART I — PAGE 17
RICHMOND, VA FR Dist: 5 Peer: 1

ACTIVITY ($000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT CHANGE 1-QTR	PERCENT CHANGE 1-YR
Securitization Activities	448,180	447,110	447,363	447,373	447,397	0.2	0.2
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	448,180	447,110	447,363	447,373	447,397	0.2	0.2
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	7,552	7,992	7,849	8,155	8,552	-5.5	-11.7
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	7,552	7,992	7,849	8,155	8,552	-5.5	-11.7
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	12,325	12,296	12,302	12,302	12,304	0.2	0.2
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	12,325	12,296	12,302	12,302	12,304	0.2	0.2
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	19,877	20,288	20,151	20,457	20,856	-2.0	-4.7
Unused Commit to Provide Liq (Servicer Adv)	0	0	0	0	0	N/A	N/A
Seller's Interest in Securities & Loans	27,375	24,116	24,077	24,312	24,066	13.5	13.8
Home Equity Lines	27,375	24,116	24,077	24,312	24,066	13.5	13.8
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	6,396,953	6,405,667	6,411,545	5,197,457	5,206,906	-0.1	22.9
Cr Exp from Conduits by Bank or Oth Inst	276,953	285,667	291,545	97,457	106,906	-3.1	159.1
Liq Commit from Conduits by Bank/Oth Inst	6,120,000	6,120,000	6,120,000	5,100,000	5,100,000	0.0	20.0

ACTIVITY % OF TOTAL ASSETS	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Securitization Activities	1.41	1.42	1.46	1.45	1.50
1-4 Family Residential Loans	0.00	0.00	0.00	0.00	0.00
Home Equity Lines	1.41	1.42	1.46	1.45	1.50
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	20.06	20.35	20.86	16.82	17.48
Cr Exp, Conduits by Bank or Oth Inst	0.87	0.91	0.95	0.32	0.36
Liq Commit, Conduits by Bank/Oth Inst	19.19	19.45	19.91	16.51	17.12
PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS)					
1-4 Family Residential Loans	17.86	18.46	18.80	19.17	19.46
Home Equity Lines	6.60	6.71	6.79	6.43	6.35
Credit Card Receivables	0.47	0.53	0.53	0.50	0.53
Auto Loans and Other Consumer Loans	2.64	2.76	2.96	3.30	3.84
Commercial and Industrial Loans	19.13	19.55	19.55	19.21	19.21
All Other Loans and Leases	53.30	51.99	51.36	51.40	50.61

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 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 expenditures 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.

1234567 SAMPLE BANK HOLDING COMPANY SERVICING, SECURITIZATION AND ASSET SALE ACTIVITIES - PART II PAGE 18
RICHMOND, VA FR Dist: 5 Peer: 1

% TOT SECURITIZATION ACTIVITIES BY TYPE	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Retained Interest-Only Strips	1.69	1.79	1.75	1.82	1.91
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	1.69	1.79	1.75	1.82	1.91
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	2.75	2.75	2.75	2.75	2.75
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	2.75	2.75	2.75	2.75	2.75
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)	0.00	0.00	0.00	0.00	0.00
Seller's Interest in Securities & Loans	6.11	5.39	5.38	5.43	5.38
Home Equity Lines	6.11	5.39	5.38	5.43	5.38
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	0.75	0.79	0.81	0.85	0.90
Retained Interest-Only Strips	0.29	0.31	0.32	0.34	0.37
Retained Credit Enhancements	0.47	0.48	0.50	0.51	0.53
Tot Ret Cr Exp & Asset Sale Credit Exposure	6.82	7.50	8.23	11.42	15.96

30-89 DAYS PD SECURITIZED ASSETS ($000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT CHANGE 1-QTR	1-YR
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	213	370	583	651	837	-42.4	-74.6
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	213	370	583	651	837	-42.4	-74.6
90 DAYS+ PD SECURITIZED ASSETS ($000)							
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	59	25	466	49	0	136.0	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	59	25	466	49	0	136.0	N/A
Total Past Due Securitized Assets	272	395	1,049	700	837	-31.1	-67.5
NET LOSSES ON SECURITIZED ASSETS ($000)							
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	386	359	249	241	158	7.5	144.3
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	386	359	249	241	158	7.5	144.3

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 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 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 (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 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 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

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	0.05	0.08	0.13	0.15	0.19
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	0.05	0.08	0.13	0.15	0.19
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	0.01	0.01	0.10	0.01	0.00
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	0.01	0.01	0.10	0.01	0.00
TOTAL PD SEC ASSETS % OF SEC ASSETS	0.06	0.09	0.23	0.16	0.19
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	0.34	0.08	0.07	0.11	0.14
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	0.34	0.08	0.07	0.11	0.14
30-89 DAYS PD MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	0.40	0.29	0.23	0.27	0.86
Home Equity Lines	0.06	0.07	0.11	0.10	0.10
Credit Card Receivables	4.26	4.46	4.74	5.35	4.54
Commercial and Industrial Loans	0.50	1.03	0.57	0.60	0.63
All Other Loans and Leases	0.39	0.31	0.33	0.42	0.53
Total Managed Loans PD 30-89 Days	0.41	0.45	0.37	0.43	0.61
90+ DAYS PD MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	0.09	0.11	0.19	0.10	0.21
Home Equity Lines	0.04	0.05	0.07	0.01	0.06
Credit Card Receivables	1.04	1.17	1.10	0.92	1.21
Commercial and Industrial Loans	0.09	0.04	0.06	0.06	0.09
All Other Loans and Leases	0.08	0.06	0.05	0.08	0.10
Total Managed Loans PD 90+ Days	0.09	0.07	0.08	0.08	0.12
TOTAL PAST DUE MANAGED ASSETS	0.49	0.52	0.45	0.51	0.73
NET LOSSES ON MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	-0.02	0.01	0.00	0.00	0.00
Home Equity Lines	0.10	0.02	0.02	0.03	0.05
Credit Card Receivables	3.74	3.03	3.18	3.70	3.59
Commercial and Industrial Loans	0.19	0.52	0.39	0.36	0.19
All Other Loans and Leases	0.11	0.09	0.14	0.14	0.18
NET LOSSES ON MANAGED ASSETS	0.12	0.17	0.17	0.17	0.15

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.

1234567 SAMPLE BANK HOLDING COMPANY — PARENT COMPANY INCOME STATEMENT — PAGE 20
RICHMOND, VA FR Dist: 5 Peer: 1

OPERATING INCOME ($000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT CHANGE 1-YR	PERCENT CHANGE 5-YR
Income From Bank Subsidiaries	85,647	36,546	315,451	306,954	281,618	134.4	290.2
Dividends	79,000	33,000	296,250	296,000	272,250	139.4	338.9
Interest	5,408	2,421	13,320	5,778	4,523	123.4	95.3
Management and Service Fees	1,239	1,125	5,881	5,176	4,845	10.1	5.1
Other Income	0	0	0	0	0	N/A	N/A
Income From Nonbank Subsidiaries	565	564	2,272	4,078	3,720	0.2	66.7
Dividends	122	0	135	1,745	2,143	N/A	N/A
Interest	249	388	1,265	1,440	496	-35.8	-1.2
Management and Service Fees	194	176	872	893	1,081	10.2	123.0
Other Income	0	0	0	0	0	N/A	N/A
Income From Subsidiary BHCs	0	0	0	0	0	N/A	N/A
Dividends	0	0	0	0	0	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	86,212	37,110	317,723	311,032	285,338	132.3	286.8
Securities Gains (Losses)	201	0	2,674	21,577	2,686	N/A	N/A
Other Operating Income	9,220	6,109	33,270	83,955	8,607	50.9	230.7
Total Operating Income	95,633	43,219	353,667	416,564	296,631	121.3	N/A
OPERATING EXPENSES ($000)							
Personnel Expenses	4,871	5,348	17,431	15,927	13,429	-8.9	N/A
Interest Expense	12,873	3,870	33,304	17,069	27,482	232.6	9.6
Other Expenses	10,517	11,191	48,244	65,396	28,561	-6.0	-60.4
Provision for Loan and Lease Losses	0	0	-29	-1,020	816	N/A	N/A
Total Operating Expenses	28,261	20,409	98,950	97,372	70,288	38.5	-22.8
Income (Loss) Before Taxes	67,372	22,810	254,717	319,192	226,343	195.4	N/A
Applicable Income Taxes (Credit)	-5,318	-4,894	-20,095	-5,642	-33,270	N/A	N/A
Extraordinary Items	0	0	0	0	2,676	N/A	N/A
Income Before Undist Inc of Subs	72,690	27,704	274,812	324,834	262,289	162.4	N/A
Equity in Undistributed Inc of Subs	37,544	71,965	131,175	12,989	-6,011	-47.8	27.4
Bank Subsidiaries	36,014	72,536	130,987	11,727	69,262	-50.4	12.3
Nonbank Subsidiaries	1,530	-571	188	1,262	-75,273	N/A	N/A
Subsidiary BHCs	0	0	0	0	0	N/A	N/A
Net Income (Loss)	110,234	99,669	405,987	337,823	256,278	10.6	N/A
MEMORANDA							
Bank Net Income	115,014	105,536	427,237	307,727	341,512	9.0	129.8
Nonbank Net Income	1,652	-571	323	3,007	-73,130	N/A	N/A
Subsidiary BHCs' Net Income	0	0	0	0	0	N/A	N/A

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, nonbank 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.

Provision for Allocated Transfer Risk

The provision for allocated transfer risk reserve 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.

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.

1234567 SAMPLE BANK HOLDING COMPANY PARENT COMPANY BALANCE SHEET PAGE 21
RICHMOND, VA FR Dist: 5 Peer: 1

ASSETS ($000)	mm/dd/yyyy	% OF TOTAL	mm/dd/yyyy	% OF TOTAL	mm/dd/yyyy	% OF TOTAL	mm/dd/yyyy	mm/dd/yyyy	PERCENT CHANGE 1-YR	PERCENT CHANGE 5-YR
Investment in Bank Subs	3,243,033	73.5	3,002,947	72.3	3,159,531	71.6	2,907,827	2,717,641	8.0	66.6
Common and Preferred Stock	2,638,331	59.8	2,637,947	63.5	2,641,479	59.8	2,542,827	2,552,641	0.0	44.4
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	-100.0
Loans, Adv, Notes, & Bonds	604,702	13.7	365,000	8.8	518,052	11.7	365,000	165,000	65.7	449.7
Other Receivables	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Investment in Nonbank Subs	490,481	11.1	417,311	10.1	485,336	11.0	404,909	339,563	17.5	259.2
Common and Preferred Stock	488,366	11.1	393,604	9.5	482,871	10.9	384,052	325,141	24.1	293.4
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	2,115	0.1	23,707	0.6	2,465	0.1	20,857	14,422	-91.1	-83.0
Other Receivables	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Investment In Sub BHCs	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Common and Preferred Stock	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
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	28	0.0	696	0.0	32	0.0	743	1,632	-96.0	-99.8
Securities	563,201	12.8	499,057	12.0	568,757	12.9	615,874	212,862	12.9	368.4
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	32,912	0.8	132,242	3.2	104,774	2.4	35,683	57,802	-75.1	-38.7
Cash&Due Fr Unrel Dep Inst	0	0.0	0	0.0	0	0.0	0	0	N/A	-100.0
Premises, Furn, Fix & Equip	3,790	0.1	577	0.0	3,238	0.1	144	69	556.9	234.8
Intangible Assets	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Other Assets	80,593	1.8	97,839	2.4	93,769	2.1	76,978	56,215	-17.6	32.0
Bal Due Fr Subs & Rel Inst	0	0.0	1,489	0.0	0	0.0	0	0	-100.0	N/A
Total Assets	4,414,038	100.0	4,152,158	100.0	4,415,437	100.0	4,042,158	3,385,784	6.3	89.0
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	142,190	3.2	190,525	4.6	165,447	3.8	126,144	291,566	-25.4	-53.5
Other Borrowings 1 Yr or Less	0	0.0	0	0.0	0	0.0	0	0	N/A	-100.0
Borrowings With Mat Over 1 Yr	149,935	3.4	339,810	8.2	149,920	3.4	389,694	46,138	-55.9	N/A
Subordinated Notes and Deb	897,217	20.3	597,490	14.4	897,187	20.3	597,469	310,000	50.2	295.3
Other Liabilities	75,445	1.7	75,643	1.8	85,202	1.9	61,914	37,410	-0.3	76.4
Bal Due to Sub & Rel Inst	327,485	7.4	326,725	7.9	327,702	7.4	326,914	326,827	0.2	1250.3
Total Liabilities	1,592,272	36.1	1,530,193	36.9	1,625,458	36.8	1,502,135	1,011,941	4.1	112.4
Equity Capital	2,821,766	63.9	2,621,965	63.2	2,789,979	63.2	2,540,023	2,373,843	7.6	78.0
Perpetual Pfd Stk (Inc Sur)	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Common Stock	969,739	22.0	973,506	23.5	972,065	22.0	985,904	1,034,888	-0.4	9.1
Common Surplus	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Retained Earnings	1,907,727	43.2	1,610,176	38.8	1,830,064	41.5	1,538,677	1,292,741	18.5	164.1
Accum Oth Comprehensive Inc	-50,724	-1.2	42,226	1.0	-7,932	-0.2	19,041	46,214	N/A	N/A
Oth Equity Capital Compon	-4,976	-0.1	-3,943	-0.1	-4,218	-0.1	-3,599	0	N/A	N/A
Total Liab and Equity Capital	4,414,038	100.0	4,152,158	100.0	4,415,437	100.0	4,042,158	3,385,784	6.3	89.0
MEMORANDA:										
Loans and Adv Fr Bank Subs	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans and Adv Fr Nonbk Subs	324,709	7.4	324,709	7.8	324,709	7.4	324,709	326,827	0.0	1265.9
NP to Subs Iss Tr Prf Sec	324,709	7.4	324,709	7.8	324,709	7.4	324,709	321,909	0.0	N/A
Loans and Adv From Sub BHCs	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Subord&LT Debt 1 Yr or Less	2,776	0.1	2,016	0.1	2,993	0.1	2,205	2,118	37.7	479.5
Guar Lns to Bks,Nonbks,BHCs	274,281	6.2	274,281	6.6	274,281	6.2	274,281	370,125	0.0	37.1

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 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.

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RICHMOND, VA FR Dist: 5 Peer: 1

	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	BHC	PEER 01
PROFITABILITY:													
Net Income/Avg Equity Capital	15.63	14.78	57	15.71	15.98	47	15.41	14.69	49	14.04	15.29	11.23	15.28
Bank Net Inc/Avg Eq Inv in Banks	17.43	13.10	71	16.30	15.74	62	16.36	14.88	61	11.98	14.70	13.44	15.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.36	8.39	32	-0.59	9.26	10	0.07	7.79	17	0.81	6.17	-23.10	0.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	N/A	11.68	N/A	N/A	11.24	N/A	N/A	11.17	N/A	N/A	12.69	N/A	11.85
Bank Net Income/Parent Net Income	104.34	72.95	78	105.89	71.27	83	105.23	71.42	83	91.09	74.51	133.26	77.11
Nonbank Net Income/Parent Net Income	1.50	6.03	40	N/A	6.22	N/A	0.08	6.02	18	0.89	5.19	N/A	3.69
Sub BHCs Net Inc/Parent Net Income	N/A	64.01	N/A	N/A	62.23	N/A	N/A	58.59	N/A	N/A	56.31	N/A	65.99
LEVERAGE:													
Total Liabilities/Equity	56.43	35.25	77	58.36	40.99	76	58.26	33.64	79	59.14	41.05	42.63	41.70
Total Debt/Equity Capital	42.15	16.38	84	43.01	19.93	84	43.46	15.36	86	43.83	20.89	27.29	18.99
Tot Debt+NP to Subs Iss Tr Pref/Equity	53.66	25.50	81	55.40	29.57	81	55.10	24.07	83	56.61	29.65	40.85	28.50
Tot Debt+Lns Guaranteed for Affl/Equity	51.87	20.50	84	53.48	25.70	80	53.29	19.19	88	54.63	26.66	42.88	24.50
Total Debt/Eq Cap - Exc Over Fair Value	42.15	17.46	83	43.01	22.66	83	43.46	16.36	85	43.83	23.64	27.29	20.72
Long-Term Debt/Equity Capital	37.11	12.01	86	35.75	14.25	83	37.53	11.53	86	38.86	15.42	15.00	13.73
Short-Term Debt/Equity Capital	5.04	3.55	69	7.27	4.09	71	5.93	3.47	71	4.97	4.01	12.28	4.41
Current Portion of LT Debt/Equity	0.10	0.35	75	0.08	0.43	74	0.11	0.24	77	0.09	0.33	0.09	0.68
Exc Cost Over Fair Value/Equity Cap	0.00	0.86	31	0.00	2.30	24	0.00	1.23	29	0.00	2.48	0.00	1.95
Long-Term Debt/Consolidated LT Debt	55.93	14.64	87	73.60	17.61	91	75.85	15.90	94	74.55	19.00	44.60	18.56
DOUBLE LEVERAGE:													
Equity Investment in Subs/Equity	110.81	110.69	53	115.62	110.69	73	111.98	109.00	61	115.23	110.55	121.23	110.46
Total Investment in Subs/Equity	132.31	120.52	75	130.45	123.52	70	130.64	119.94	77	130.42	123.78	128.79	123.49
Eq Inv Sub/Eq Cap,QualTPS+Oth PS in T1	94.81	99.18	36	97.85	99.62	45	95.66	99.23	37	97.04	99.49	100.76	99.07
Tot Inv Sub/Eq Cap,QualTPS+Oth PS in T1	113.21	107.30	71	110.40	110.03	61	111.60	108.33	64	109.83	111.00	107.05	110.30
DOUBLE LEVERAGE PAYBACK:													
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.69	0.89	49	1.03	0.79	71	0.82	0.77	60	1.15	0.77	1.97	0.75
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	0.98	1.84	33	1.43	1.82	55	1.15	1.79	43	1.57	1.75	2.75	1.53
COVERAGE ANALYSIS:													
Op Inc-Tax + Noncash/Oper Exp + Div	166.73	121.06	75	100.02	114.87	39	176.06	134.07	78	224.06	145.52	231.04	183.87
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	172.07	124.71	71	88.07	103.87	39	182.07	136.35	78	185.02	149.30	236.26	180.56
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	-17.35	89.00	16	198.43	108.38	85	115.72	117.90	65	95.54	116.50	123.09	119.39
Pretax Oper Inc + Int Exp/Int Expense	623.36	2214.99	40	689.41	3256.82	38	864.82	3481.52	35	1970.01	3082.11	923.60	6175.51
Pretax OpInc+Int Exp+Tr Pref/Int Exp+Tr	448.03	744.99	45	320.19	1183.48	35	529.72	1069.99	35	841.20	1545.83	672.19	1372.43
Div + Int From Subs/Int Exp + Div	186.56	144.99	72	111.76	117.47	55	210.25	157.41	79	279.90	169.47	277.41	200.00
Fees+Other Inc From Subs/Sal + Oth Exp	9.31	17.59	65	7.87	18.80	61	10.28	20.49	61	7.46	18.47	14.11	21.27
Net Inc/Curr Port of LT Debt+Pfd Div(X)	39.71	127.80	69	49.44	131.27	73	135.65	209.99	79	153.21	306.45	121.00	2452.50
OTHER RATIOS:													
Net Assets Repr in 1 Yr/Total Assets	-2.95	-0.20	25	-5.76	1.13	15	-1.46	0.61	29	-8.04	0.76	-11.21	1.37
PAST DUE AND NONACCRUAL AS % OF LNS&LS:													
90+ Days Past Due	0.00	0.00	50	0.00	0.00	47	0.00	0.00	50	0.00	0.00	0.00	0.00
Nonaccrual	0.00	1.88	43	80.84	3.86	91	0.00	0.62	42	0.00	0.21	70.51	2.65
Total	0.00	1.88	43	80.84	3.99	91	0.00	0.62	42	0.00	0.34	70.51	2.66
GUARANTEED LOANS AS % OF EQUITY CAP:													
To Bank Subsidiaries	6.03	0.00	98	6.49	0.01	98	6.10	0.00	98	6.70	0.01	7.17	0.02
To Nonbank Subsidiaries	3.69	0.77	86	3.97	1.14	84	3.73	0.65	88	4.10	1.22	8.43	0.91
To Subsidiary BHCs	0.00	0.00	46	0.00	0.00	48	0.00	0.00	47	0.00	0.00	0.00	0.00
Total	9.72	1.36	89	10.46	1.77	87	9.83	1.22	92	10.80	1.90	15.59	1.62
AS A % OF CONSOLIDATED BHC ASSETS:													
Nonbank Assets of Nonbank Subsidiaries	1.75	7.98	51	1.26	6.88	45	1.42	9.38	44	2.80	7.10	3.06	6.52
Combined Thrift Assets	0.00	0.31	43	0.00	0.07	45	0.00	0.42	43	0.00	0.06	0.00	0.10
Combined Foreign Nonbank Sub Assets	0.00	0.13	34	0.00	0.11	33	0.00	0.15	33	0.00	0.18	0.00	0.17

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 2-3 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, nonbanks, 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 nonbank 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 nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding 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.

Total Investment in Subsidiaries/ 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 ben-

efit) 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, noncash 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 and appropriate items 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 nonaccrual 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, non-bank, and bank holding company subsidiaries divided by parent company equity capital.

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 (including 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.

1234567 SAMPLE BANK HOLDING COMPANY PARENT COMPANY ANALYSIS - PART II PAGE 23
RICHMOND, VA FR Dist: 5 Peer: 1

PAYOUT RATIOS - PARENT	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	mm/dd/yyyy BHC	PEER 01
Div Paid/Inc Before Undist Inc	44.81	86.34	30	101.68	101.45	70	41.70	77.46	24	28.29	64.56	27.92	45.81
Dividends Paid/Net Income	29.55	32.02	36	28.26	32.34	29	28.23	32.98	29	27.20	32.23	28.58	29.58
Net Income - Dividends/Avg Equity	11.01	9.15	65	11.27	10.16	61	11.06	9.29	71	10.22	9.62	8.02	10.01
PERCENT OF DIVIDENDS PAID:													
Dividends From Bank Subs	242.55	95.38	83	117.15	78.61	66	258.51	112.86	89	322.13	127.99	371.72	146.90
Dividends From Nonbank Subs	0.37	7.36	61	0.00	3.14	27	0.12	6.27	37	1.90	5.61	2.93	7.70
Dividends From Subsidiary BHCs	0.00	13.55	39	0.00	16.52	37	0.00	19.68	37	0.00	19.80	0.00	38.96
Dividends From All Subsidiaries	242.92	135.58	78	117.15	129.69	50	258.63	159.76	86	324.03	181.64	374.64	222.83
PAYOUT RATIOS - SUBSIDIARIES:													
PERCENT OF BANK NET INCOME:													
Dividends From Bank Subs	68.69	47.27	66	31.27	38.62	44	69.34	56.20	69	96.19	53.65	79.72	61.05
Interest Income From Bank Subs	4.70	2.07	82	2.29	1.42	75	3.12	1.54	81	1.88	1.75	1.32	2.81
Mgt & Service Fees From Bank Subs	1.08	3.53	66	1.07	3.08	65	1.38	4.49	65	1.68	3.07	1.42	3.22
Other Income From Bank Subs	0.00	0.10	42	0.00	0.02	44	0.00	0.13	41	0.00	0.02	0.00	0.06
Operating Income From Bank Subs	74.47	58.87	64	34.63	51.11	39	73.84	62.58	65	99.75	66.46	82.46	72.58
PERCENT OF NONBANK NET INCOME:													
Dividends From Nonbank Subs	7.38	49.40	56	N/A	31.01	N/A	41.80	63.75	54	58.03	63.69	N/A	89.32
Interest Income From Nonbank Subs	15.07	16.51	66	N/A	12.35	N/A	391.64	19.71	98	47.89	16.13	N/A	21.77
Mgt & Serv Fees From Nonbank Subs	11.74	2.96	86	N/A	1.72	N/A	269.97	3.41	98	29.70	3.41	N/A	4.53
Other Income From Nonbank Subs	0.00	0.01	47	N/A	0.05	N/A	0.00	0.08	44	0.00	0.03	N/A	0.03
Operating Inc From Nonbank Subs	34.20	89.03	48	N/A	63.70	N/A	703.41	103.54	92	135.62	102.94	N/A	133.51
PERCENT OF SUB BHCs' NET INCOME:													
Dividends From Subsidiary BHCs	N/A	27.68	N/A	N/A	37.83	N/A	N/A	40.17	N/A	N/A	52.10	N/A	76.43
Interest Inc From Subsidiary BHCs	N/A	4.49	N/A	N/A	3.12	N/A	N/A	4.22	N/A	N/A	1.27	N/A	1.39
Mgt & Serv Fees From Sub BHCs	N/A	2.16	N/A	N/A	0.16	N/A	N/A	1.23	N/A	N/A	1.10	N/A	0.73
Other Income From Subsidiary BHCs	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00
Operating Income From Sub BHCs	N/A	41.00	N/A	N/A	48.42	N/A	N/A	60.91	N/A	N/A	57.22	N/A	85.82
DEPENDENCE ON SUBSIDIARIES:													
PERCENT OF TOTAL OPERATING INCOME:													
Dividends From Bank Subsidiaries	82.61	41.05	68	76.36	44.06	61	83.77	57.07	56	71.06	56.83	91.78	54.98
Interest Income From Bank Subs	5.65	5.30	71	5.60	3.18	78	3.77	2.58	77	1.39	2.48	1.52	3.83
Mgt & Serv Fees From Bank Subs	1.30	4.33	74	2.60	4.66	72	1.66	3.07	69	1.24	2.78	1.63	2.80
Other Income From Bank Subs	0.00	0.03	43	0.00	0.01	45	0.00	0.02	42	0.00	0.01	0.00	0.02
Operating Income From Bank Subs	89.56	58.26	60	84.56	57.08	54	89.19	72.20	56	73.69	65.81	94.94	72.36
Dividends From Nonbank Subs	0.13	6.33	63	0.00	4.04	28	0.04	3.30	37	0.42	2.56	0.72	2.24
Interest Income From Nonbank Subs	0.26	1.24	57	0.90	1.05	68	0.36	0.96	56	0.35	1.00	0.17	1.02
Mgt & Serv Fees From Nonbank Subs	0.20	0.15	81	0.41	0.15	87	0.25	0.11	81	0.21	0.11	0.36	0.13
Other Income From Nonbank Subs	0.00	0.00	48	0.00	0.00	45	0.00	0.01	45	0.00	0.01	0.00	0.00
Operating Inc From Nonbank Subs	0.59	8.92	45	1.30	6.64	54	0.64	5.30	36	0.98	4.59	1.25	4.45
Dividends From Subsidiary BHCs	0.00	6.91	38	0.00	10.30	37	0.00	10.75	37	0.00	12.24	0.00	15.26
Interest Inc From Subsidiary BHCs	0.00	0.70	40	0.00	0.12	40	0.00	0.07	43	0.00	0.17	0.00	0.16
Mgt & Serv Fees From Sub BHCs	0.00	0.05	45	0.00	0.00	47	0.00	0.00	47	0.00	0.04	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	50	0.00	0.00	50	0.00	0.00	49	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	9.65	35	0.00	11.60	34	0.00	12.37	35	0.00	13.55	0.00	16.16
Loans and Adv From Subs/ST Debt	228.36	356.83	64	170.43	372.87	54	196.26	260.77	63	257.41	299.85	112.09	237.07
Loans and Adv From Subs/Total Debt	27.30	126.99	40	28.79	110.42	46	26.78	170.12	42	29.17	77.24	50.46	73.90

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

Cash dividends declared divided by income before undistributed income of bank, nonbank, bank holding company subsidiaries, and associated banks, nonbanks, and companies.

Dividends Paid/Net Income

Cash dividends declared divided by parent company net income.

Net Income Less Dividends/ Average Equity Capital

The difference between net income and cash dividends declared divided by average equity capital. (See page 3-79 for the definition of average equity capital.)

Percent of Dividends Paid

Dividends from Bank Subsidiaries (Percent of Dividends Paid)

Dividend income from bank subsidiaries divided by cash dividends declared.

Dividends from Nonbank Subsidiaries (Percent of Dividends Paid)

Dividend income from nonbank subsidiaries divided by cash dividends declared.

Dividends from Subsidiary BHCs (Percent of Dividends Paid)

Dividend income from subsidiary bank holding companies divided by cash dividends declared.

Dividends from All Subsidiaries (Percent of Dividends Paid)

Dividend income paid by bank, nonbank, and bank holding company subsidiaries to the parent company divided by 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, equity in undistributed income of bank subsidiaries and associated companies, interest income from bank subsidiaries, management and service fees from bank subsidiaries, and other income from bank subsidiaries.

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, equity in undistributed income of nonbank subsidiaries and associated companies, interest income, management and service fees from nonbank subsidiaries, and other operating income from nonbank subsidiaries.

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 companies 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, nonbank, 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, nonbank, 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 2003).

Summary of Changes to the March 31, 2005 Bank Holding Company Performance Report (BHCPR)

The following ratios and line items were modified since the March 2003 BHCPR, primarily due to new reporting requirements for the FR Y-9C reporting form. Questions regarding the BHCPR should be directed to Kevin Bertsch, Manager, Financial Analysis and Surveillance Section, Division of Banking Supervision and Regulation, at 202-452-5265 or Tony McGatlin, Supervisory Financial Analyst, Financial Analysis and Surveillance Section, Division of Banking Supervision and Regulation, at 202-728-5894.

1. **Page 6, Liabilities and Changes in Capital** — The title for "Subordinated Notes and Debentures" has been changed to "Subordinated Notes Payable to Trusts Issuing Trust Preferred Securities". The claculation for this item has been revised to include the new item titled "Subordinated Notes Payable to Trusts Issueing Trust Preferred Securities".

2. **Page 8, Liquidity and Funding, Other Liquidity and Funding Ratios**: The titles for "Held-To-Mat Sec Appr (Depr)/Eq Cap", "Avail-For-Sale Sec Appr (Depr)/Eq Cap", and "Struct Notes Appr (Depr)/Eq Cap" have been changed to "Held-To-Mat Sec Appr (Depr)/Tier 1 Cap", "Avail-For-Sale Sec Appr (Depr)/Tier 1 Cap", and "Struct Notes Appr (Depr)/Tier 1 Cap". The calculations for these items have been revised accordingly.

3. **Page 14, Risk Based Capital, Tier 1 Capital**: The title for "Qualifying Minority Interest" was changed to "Qualifying Minority Interest + Qualifying Trust Preferred Securities". The calculation for this item has been revised to include qualifying trust preferred securities.

4. **Page 22, Parent Company Analysis — Part I, Double Leverage**: The titles for "Equity Inv in Subs/Con Eq Cap + Min Int" and "Total Inv in Subs/Cons Eq Cap + Min Int" have been changed to "Equity Inv in Subs/Eq Cap, Qualifying Trust Preferred Securities, + Other Preferred Stock Included in Tier 1 Capital" and "Total Inv in Subs/Eq Cap, Qualifying Trust Preferred Securities, + Other Preferred Stock Included in Tier 1 Capital". The calculations for these items have been revised to include in the denominator "Other Cumulative and Noncumulative Preferred Stock Eligible for Inclusion in Tier 1 Capital and Qualifying Trust Preferred Securities".

Appendix B: Sample Peer Group Average Report

This appendix presents sample pages of the Peer Group Average Report which is produced for Peer Groups 1 through 6 (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.

month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT

PEER GROUP AVERAGE

PEER GROUP INFORMATION

The following pages contain a summary of the peer group financial data based on the FR Y-9C (Consolidated Financial Statements for Bank Holding Companies) and the FR Y-9LP (Parent Only Financial Statements for Bank Holding Companies). The contents closely parallel the individual Bank Holding Company Performance Report format. A description of each peer group is provided below.

Detailed information concerning the financial ratios are found in "A User's Guide to the Bank Holding Company Performance Report."

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 between $300 million and $500 million
06	Consolidated assets less than $300 million (starting March 2003 includes former peer group 07)
07	Consolidated assets less than $150 million (valid only prior to March 2003)

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Public versions of individual BHC reports are available on the FFIEC web site: www.ffiec.gov/nic/
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.

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.

BHCPR PEER GROUP DATA — SUMMARY RATIOS — PAGE 1

PEER GROUP 01

	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Number of BHCs in Peer Group	65	70	66	69	67
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.04	3.17	3.16	3.18	3.48
+ Non-interest Income	2.06	2.21	2.15	2.31	2.31
- Overhead Expense	3.03	3.26	3.24	3.29	3.48
- Provision for Losses	0.15	0.21	0.18	0.30	0.42
+ Securities Gains (Losses)	0.02	0.07	0.03	0.06	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.97	2.03	1.95	1.98	2.04
Net Operating Income	1.26	1.31	1.26	1.26	1.30
Net Income	1.27	1.35	1.28	1.26	1.30
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.27	4.95	5.00	5.17	6.01
Interest Expense	1.85	1.39	1.48	1.58	2.11
Net Interest Income (TE)	3.39	3.54	3.54	3.55	3.90
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.26	0.36	0.36	0.54	0.68
Earnings Coverage of Net Losses (X)	16.47	13.98	18.87	10.06	10.14
Ln&Ls Allowance/Total Loans & Leases	1.26	1.45	1.29	1.45	1.57
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.52	0.76	0.58	0.77	0.94
30-89 Days Past Due Loans and Leases	0.61	0.70	0.64	0.79	0.93
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	36.64	34.57	34.15	35.40	32.89
Net ST Noncore Funding Dependence	20.48	18.57	18.53	19.82	18.72
Net Loans and Leases/Total Assets	59.41	58.69	59.73	58.56	59.34
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.45	7.63	7.58	7.55	7.43
Equity Capital/Total Assets	9.01	8.69	9.19	8.59	8.58
Net Loans&Ls/Equity Capital (X)	6.71	6.92	6.71	6.99	7.07
Cash Dividends/Net Income	32.02	32.34	32.98	32.23	29.58
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	9.15	10.16	9.28	9.62	10.01
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	3.55	4.09	3.47	4.01	4.41
Long-Term Debt/Equity Capital	12.01	14.25	11.53	15.42	13.73
Equity Investment in Subs/Equity Cap	110.69	110.69	109.00	110.55	110.46
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	124.71	103.87	136.35	149.30	180.56

BHCPR PEER GROUP DATA — RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS — PAGE 2

PEER GROUP 01

PERCENT OF AVERAGE ASSETS	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	4.72	4.44	4.46	4.62	5.36
Less: Interest Expense	1.66	1.24	1.32	1.42	1.88
Equals: Net Interest Income (TE)	3.04	3.17	3.16	3.18	3.48
Plus: Non-Interest Income	2.06	2.21	2.15	2.31	2.31
Equals: Adj Operating Income (TE)	5.13	5.37	5.32	5.49	5.81
Less: Overhead Expense	3.03	3.26	3.24	3.29	3.48
Less: Provision for Loan and Lease Losses	0.15	0.21	0.18	0.30	0.42
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.07	0.03	0.06	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.97	2.03	1.95	1.98	2.04
Less: Applicable Income Taxes (TE)	0.69	0.71	0.67	0.69	0.71
Less: Minority Interest	0.01	0.01	0.01	0.02	0.02
Equals: Net Operating Income	1.26	1.31	1.26	1.26	1.30
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.27	1.35	1.28	1.26	1.30
Memo: Net Income (Last Four Qtrs)	1.26	1.31	1.31	1.28	1.30
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.79	89.78	89.71	89.81	89.35
Avg Int-Bearing Funds / Avg Assets	74.12	74.88	73.80	74.82	75.57
Int Income (TE) / Avg Earning Assets	5.27	4.95	5.00	5.17	6.01
Int Expense / Avg Earning Assets	1.85	1.39	1.48	1.58	2.11
Net Int Inc (TE) / Avg Earn Assets	3.39	3.54	3.54	3.55	3.90
YIELD OR COST:					
Total Loans and Leases (TE)	5.84	5.46	5.49	5.78	6.51
Interest-Bearing Bank Balances	2.73	1.71	1.96	2.04	2.31
Fed Funds Sold & Reverse Repos	2.50	1.23	1.50	1.37	1.91
Trading Assets	2.24	2.37	2.65	2.42	2.35
Total Earning Assets	5.19	4.88	4.94	5.10	5.94
Investment Securities (TE)	4.24	4.25	4.19	4.33	5.45
U.S. Treasury & Agency Sec (excl MBS)	3.39	3.33	3.24	3.42	4.48
Mortgage-Backed Securities	4.19	4.20	4.17	4.20	5.25
All Other Securities	6.61	6.41	6.98	7.77	8.76
Interest-Bearing Deposits	1.73	1.28	1.33	1.49	2.14
Time Deposits of $100K or More	2.60	2.04	2.18	2.26	2.99
Time Deposits < $100K	2.48	2.35	2.38	2.67	3.55
Other Domestic Deposits	1.09	0.71	0.79	0.87	1.29
Foreign Deposits	2.21	1.13	1.41	1.30	1.82
Fed Funds Purchased and Repos	2.38	1.26	1.47	1.39	1.98
Other Borrowed Funds & Trading Liab	3.13	2.84	2.91	3.11	3.62
All Interest-Bearing Funds	2.23	1.66	1.83	1.90	2.49

BHCPR PEER GROUP DATA — NON-INTEREST INCOME AND EXPENSES — PAGE 3

PEER GROUP 01

	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Avg Personnel Exp Per Employee ($000)	18	17	68	66	62
Avg Assets per Employee ($000)	4,733	4,405	4,584	4,348	3,771
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	4.28	4.44	4.36	4.15	5.23
Overhead Exp / NII + Non-Int Income	59.96	60.86	61.70	60.26	59.98
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.03	3.26	3.24	3.29	3.48
Personnel Expense	1.64	1.70	1.65	1.68	1.75
Net Occupancy Expense	0.42	0.44	0.43	0.45	0.48
Other Operating Expenses	0.95	1.08	1.10	1.13	1.22
Overhead Less Non-Interest Income	0.90	0.96	1.00	0.94	1.12
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.30	60.22	61.12	59.66	59.34
Personnel Expense	31.78	31.65	31.38	30.62	30.38
Net Occupancy Expense	8.16	8.15	8.09	8.17	8.25
Other Operating Expenses	18.95	19.65	20.55	20.25	20.37
Total Non-Interest Income	38.40	40.18	39.58	40.66	39.25
Fiduciary Activities Income	4.26	4.09	3.60	3.50	4.08
Serv Charges on Deposit Accts - Domestic	7.06	8.20	7.61	7.97	8.19
Trading Revenue	1.50	1.43	1.04	1.41	1.16
Investment Banking Fees & Commissions	3.86	4.34	4.06	4.61	4.68
Venture Capital Revenue	0.24	0.11	0.18	0.02	-0.22
Net Servicing Fees	1.31	0.71	1.00	0.58	0.92
Net Securitization Income	0.35	0.33	0.36	0.49	0.47
Insurance Activities Revenue	1.49	1.85	1.83	1.17	1.15
Net Gain (Loss) - Sales Loans, OREO, Oth	1.21	1.79	1.52	2.89	1.73
Other Non-Interest Income	10.74	10.87	11.00	10.85	10.49
Overhead Less Non-Interest Income	19.81	18.99	20.89	18.42	20.95
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	32.33	31.91	31.18	31.45	31.58
Appl Inc Tax+TE/Pretax NOI+TE	35.02	35.05	34.68	34.73	34.83

BHCPR PEER GROUP DATA — PERCENT COMPOSITION OF ASSETS AND LOAN MIX — PAGE 4

PEER GROUP 01

PERCENT OF TOTAL ASSETS	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	36.62	35.23	36.77	34.79	34.29
Commercial and Industrial Loans	10.80	11.35	10.80	11.27	12.34
Loans to Individuals	5.95	6.31	5.97	6.16	6.42
Loans to Depository Institutions	0.13	0.13	0.16	0.11	0.14
Agricultural Loans	0.19	0.21	0.20	0.21	0.22
Other Loans and Leases	3.13	3.95	3.28	4.30	4.25
Net Loans and Leases	59.41	58.69	59.73	58.56	59.34
Debt Securities Over 1 Year	18.55	19.77	18.70	19.67	18.00
Mutual Funds and Equity Securities	0.26	0.33	0.31	0.36	0.40
Subtotal	80.17	80.10	80.32	79.75	78.91
Interest-Bearing Bank Balances	0.70	0.82	0.79	0.70	0.63
Federal Funds Sold & Reverse Repos	2.26	2.50	2.12	1.88	2.31
Debt Securities 1 Year or Less	1.36	1.84	1.55	1.99	1.91
Trading Assets	1.51	1.51	1.46	1.64	1.69
Total Earning Assets	88.07	88.58	88.38	88.19	87.55
Non-Int Cash and Due From Dep Inst	2.33	2.55	2.25	2.85	3.38
Acceptances	0.02	0.03	0.02	0.03	0.03
Other Real Estate Owned	0.04	0.07	0.05	0.06	0.06
All Other Assets	9.48	8.73	9.23	8.81	8.91
MEMORANDA:					
Short-Term Investments	5.29	5.55	5.43	5.38	5.50
U.S. Treasury Securities	0.46	0.66	0.58	0.78	0.45
U.S. Agency Securities (excl MBS)	3.81	3.87	3.56	4.15	3.25
Municipal Securities	0.84	0.79	0.83	0.75	0.78
Mortgage-Backed Securities	12.24	13.38	12.02	12.92	12.07
Asset-Backed Securities	0.26	0.37	0.32	0.41	0.49
Other Debt Securities	0.64	0.77	0.83	0.85	0.74
RE Loans Secured by 1-4 Family	18.02	17.51	18.10	17.23	17.21
Revolving	4.74	4.47	4.65	4.16	3.58
Closed-End, Sec by First Liens	11.81	11.61	11.74	11.44	11.65
Closed-End, Sec by Junior Liens	1.17	1.16	1.16	1.16	1.50
Commercial Real Estate Loans	16.27	14.82	15.68	14.47	14.61
Construction and Land Dev	4.49	3.92	4.30	3.83	3.67
Multifamily	1.25	1.21	1.33	1.25	1.27
Nonfarm Nonresidential	9.89	9.12	9.45	8.83	8.96
RE Loans Secured by Farmland	0.21	0.19	0.21	0.19	0.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	59.46	58.05	60.39	57.27	55.08
RE Loans Secured by 1-4 Family	29.25	29.23	28.87	28.41	27.93
Revolving	7.53	7.24	7.36	6.71	5.75
Closed-End	21.25	21.65	20.82	21.14	21.66
Commercial Real Estate Loans	25.99	24.19	26.04	23.42	23.13
Construction and Land Dev	7.12	6.40	7.01	6.14	5.78
Multifamily	2.00	1.95	2.28	2.02	1.99
Nonfarm Nonresidential	15.73	15.00	15.84	14.44	14.23
RE Loans Secured by Farmland	0.32	0.29	0.30	0.29	0.32
Loans to Depository Institutions	0.33	0.34	0.39	0.25	0.34
Commercial and Industrial Loans	17.99	19.35	17.77	19.19	21.41
Loans to Individuals	10.57	10.66	10.29	10.34	10.73
Credit Card Loans	1.46	1.11	1.51	1.12	1.17
Agricultural Loans	0.30	0.33	0.32	0.33	0.35
Loans to Foreign Govts and Inst	0.02	0.02	0.01	0.02	0.03
Other Loans and Leases	6.65	7.84	6.22	8.79	8.30

BHCPR PEER GROUP DATA — LIQUIDITY AND FUNDING — PAGE 5

PEER GROUP 01

PERCENT OF TOTAL ASSETS	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	5.29	5.55	5.43	5.38	5.50
Liquid Assets	24.70	26.63	24.14	26.54	25.43
Investment Securities	20.71	22.47	21.18	22.80	20.88
Net Loans and Leases	59.41	58.69	59.73	58.56	59.34
Net Lns, Ls & Stdby Ltrs of Credit	62.65	62.00	62.96	61.74	62.70
Core Deposits	48.26	50.69	48.80	50.32	52.60
Noncore Funding	34.52	32.79	32.72	33.17	30.89
Time Deposits of $100K or More	8.37	7.45	7.71	7.17	7.39
Foreign Deposits	2.60	2.66	2.72	3.01	2.98
Fed Funds Purchased and Repos	8.58	8.66	8.39	8.63	7.58
Net Fed Funds Purchased (Sold)	5.33	5.71	5.28	6.14	4.92
Commercial Paper	0.42	0.47	0.38	0.44	0.36
Oth Borrowings W/Rem Mat 1 Yr or Less	4.01	3.13	3.64	3.53	3.52
Earning Assets Repr in 1 Year	42.85	41.89	41.80	40.95	42.29
Int-Bearing Liab Repr in 1 Year	15.37	14.18	14.07	14.99	15.89
Long-Term Debt Repr in 1 Year	2.52	1.97	2.30	2.02	1.90
Net Assets Repriceable in 1 Year	23.08	24.14	23.99	22.46	22.76
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	36.64	34.57	34.15	35.40	32.89
Net ST Noncore Funding Dependence	20.48	18.57	18.53	19.82	18.72
Short-Term Inv/ST Noncore Funding	25.57	31.21	28.80	25.54	27.11
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.90	8.48	5.69	7.32	8.49
Net Loans and Leases/Total Deposits	98.55	95.44	103.31	94.40	92.92
Net Loans and Leases/Core Deposits	145.58	133.93	154.04	130.26	118.07
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.45	0.52	0.01	0.18	0.95
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.38	3.89	0.54	1.62	5.97
Struct Notes Appr(Depr)/T1 Cap	-0.11	0.02	-0.05	-0.04	0.11
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.25	6.60	7.38	6.48	5.98
Available-For-Sale Securities	91.75	93.40	92.62	93.52	94.02
U.S. Treasury Securities	2.45	3.23	3.33	3.56	2.65
U.S. Agency Securities (excl MBS)	17.88	16.44	16.78	16.79	15.93
Municipal Securities	3.93	3.54	3.91	3.50	3.99
Mortgage-Backed Securities	61.16	60.57	59.37	58.54	59.83
Asset-Backed Securities	1.58	2.02	1.71	2.21	2.62
Other Debt Securities	4.39	4.50	5.05	5.21	4.54
Mutual Funds and Equity Securities	1.59	1.63	1.81	1.75	2.31
Debt Securities 1 Year or Less	8.31	8.33	7.69	9.02	9.49
Debt Securities 1 To 5 Years	22.53	21.69	23.38	21.79	25.14
Debt Securities Over 5 Years	65.19	65.97	64.40	64.88	60.37
Pledged Securities	56.78	54.00	57.41	53.79	54.48
Structured Notes, Fair Value	0.42	0.39	0.38	0.23	0.03

BHCPR PEER GROUP DATA — ALLOWANCE AND NET LOAN AND LEASE LOSSES — PAGE 6

PEER GROUP 01

ANALYSIS RATIOS	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.15	0.21	0.18	0.30	0.42
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	0.35	0.34	0.51	0.73
Provision for Ln&Ls Losses/Net Losses	110.26	108.58	97.57	100.79	115.52
Ln&Ls Allowance/Total Loans & Leases	1.26	1.45	1.29	1.45	1.57
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.88	6.10	6.86	3.95	3.49
ALLL/Nonaccrual Assets	301.46	255.62	284.63	271.61	250.00
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	242.34	193.55	228.49	197.94	172.35
Gross Ln&Ls Losses/Avg Loans & Leases	0.38	0.50	0.49	0.66	0.80
Recoveries/Avg Loans and Leases	0.11	0.14	0.12	0.12	0.11
Net Losses/Avg Loans and Leases	0.26	0.36	0.36	0.54	0.68
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.02	0.01
Recoveries/Prior Year-End Losses	7.19	5.68	24.95	17.72	18.80
Earnings Coverage of Net Losses (X)	16.47	13.98	18.87	10.06	10.14
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.09	0.07	0.11	0.11
RE Loans Secured By 1-4 Family	0.08	0.11	0.08	0.12	0.11
Revolving	0.08	0.09	0.08	0.11	0.10
Closed-End	0.08	0.12	0.08	0.13	0.12
Commercial Real Estate Loans	0.03	0.05	0.05	0.08	0.09
Construction and Land Dev	0.02	0.03	0.04	0.06	0.09
Multifamily	0.01	0.00	0.02	0.01	0.03
Nonfarm Nonresidential	0.03	0.06	0.06	0.09	0.09
RE Loans Secured by Farmland	0.00	0.01	0.06	0.09	0.12
Commercial and Industrial Loans	0.24	0.44	0.39	0.95	1.22
Loans to Depository Institutions	0.00	0.00	-0.02	0.04	0.14
Loans to Individuals	1.35	1.64	1.46	1.67	1.67
Credit Card Loans	2.56	3.60	23.02	3.61	2.40
Agricultural Loans	0.07	0.27	0.25	0.23	0.53
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.21	0.02
Other Loans and Leases	0.21	0.28	0.26	0.47	0.62

BHCPR PEER GROUP DATA — PAST DUE AND NONACCRUAL ASSETS — PAGE 7

PEER GROUP 01

PERCENT OF LOANS AND LEASES	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
30-89 Days PD Loans and Leases	0.61	0.70	0.64	0.79	0.93
90+ Days PD Loans and Leases	0.14	0.18	0.15	0.17	0.20
Nonaccrual Loans and Leases	0.45	0.67	0.50	0.68	0.85
90+ Days PD and Nonaccrual Loans and Leases	0.61	0.87	0.67	0.87	1.08
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.01	0.00	0.01	0.00
PERCENT OF LNS&LS + OTHER ASSETS 30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.61	0.71	0.65	0.80	0.94
90+ Days Past Due Assets	0.14	0.18	0.15	0.18	0.21
Nonaccrual Assets	0.46	0.68	0.52	0.69	0.87
30+ Days PD & Nonaccrual Assets	1.25	1.60	1.34	1.70	2.08
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.36	0.51	0.40	0.52	0.65
90+ PD & Nonaccrual Assets + OREO	0.42	0.59	0.46	0.60	0.72
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.30	0.44	0.34	0.46	0.57
Allowance for Loan & Lease Losses	41.98	52.85	47.93	52.56	59.52
Equity Cap + ALLL	3.34	4.94	3.71	5.07	6.33
Tier 1 Cap + ALLL	3.93	5.47	4.17	5.62	7.19
Loans & Leases + RE Acquired	0.52	0.78	0.59	0.79	0.96

BHCPR PEER GROUP DATA — PAST DUE AND NONACCRUAL LOANS AND LEASES — PAGE 7A

PEER GROUP 01

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.54	0.66	0.57	0.71	0.83
- 90+ Days Past Due	0.10	0.13	0.11	0.14	0.17
- Nonaccrual	0.41	0.53	0.44	0.52	0.53
Coml & Indl - 30-89 Days PD	0.56	0.66	0.55	0.66	0.82
- 90+ Days Past Due	0.06	0.10	0.07	0.10	0.11
- Nonaccrual	0.74	1.33	0.85	1.39	1.85
Individuals - 30-89 Days PD	1.25	1.39	1.36	1.61	1.79
- 90+ Days Past Due	0.29	0.40	0.32	0.36	0.39
- Nonaccrual	0.16	0.23	0.20	0.24	0.26
Dep Inst Lns - 30-89 Days PD	0.00	0.02	0.02	0.05	0.05
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.16	0.22	0.05	0.22	0.26
Agricultural - 30-89 Days PD	0.35	0.76	0.27	0.50	0.62
- 90+ Days Past Due	0.02	0.14	0.03	0.05	0.05
- Nonaccrual	0.54	0.92	0.60	1.07	1.20
Foreign Govts- 30-89 Days PD	0.00	0.00	0.03	0.32	0.26
- 90+ Days Past Due	0.00	0.06	0.00	0.00	1.11
- Nonaccrual	0.22	0.39	0.43	0.70	0.80
Other Lns&Ls - 30-89 Days PD	0.48	0.51	0.56	0.71	0.76
- 90+ Days Past Due	0.03	0.04	0.04	0.04	0.08
- Nonaccrual	0.25	0.40	0.32	0.40	0.49
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.63	0.75	0.71	0.89	1.06
- 90+ Days Past Due	0.14	0.21	0.15	0.21	0.26
- Nonaccrual	0.36	0.41	0.39	0.41	0.44
Revolving - 30-89 Days PD	0.29	0.31	0.31	0.41	0.44
- 90+ Days Past Due	0.04	0.05	0.04	0.06	0.07
- Nonaccrual	0.12	0.15	0.13	0.13	0.11
Closed-End - 30-89 Days PD	0.79	0.97	0.91	1.13	1.28
- 90+ Days Past Due	0.18	0.28	0.19	0.29	0.33
- Nonaccrual	0.46	0.53	0.50	0.54	0.55
- Jr Lien 30-89 Days PD	0.07	0.10	0.08	0.10	0.13
- Jr Lien 90+ Days PD	0.01	0.02	0.01	0.03	0.03
- Jr Lien Nonaccrual	0.04	0.05	0.05	0.05	0.06
Commercial RE - 30-89 Days PD	0.49	0.53	0.43	0.52	0.56
- 90+ Days Past Due	0.04	0.04	0.04	0.04	0.06
- Nonaccrual	0.46	0.57	0.45	0.57	0.58
Const & Dev - 30-89 Days PD	0.60	0.62	0.63	0.76	0.82
- 90+ Days Past Due	0.04	0.04	0.03	0.04	0.06
- Nonaccrual	0.28	0.35	0.27	0.39	0.54
Multifamily - 30-89 Days PD	0.56	0.27	0.26	0.32	0.44
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.02
- Nonaccrual	0.28	0.30	0.27	0.31	0.21
Nonfarm Nres- 30-89 Days PD	0.42	0.52	0.37	0.45	0.50
- 90+ Days Past Due	0.03	0.04	0.03	0.04	0.06
- Nonaccrual	0.56	0.68	0.55	0.70	0.63
Farmland - 30-89 Days PD	0.49	0.62	0.37	0.66	0.78
- 90+ Days Past Due	0.05	0.16	0.06	0.08	0.06
- Nonaccrual	1.13	1.25	1.14	1.31	1.30
Credit Card - 30-89 Days PD	1.67	2.15	1.55	1.99	1.85
- 90+ Days Past Due	0.79	1.33	0.82	1.06	1.31
- Nonaccrual	0.05	0.11	0.05	0.12	0.09

BHCPR PEER GROUP DATA — RISK-BASED CAPITAL AND DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS — PAGE 8

PEER GROUP 01

CAPITAL RATIOS	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	7.45	7.63	7.58	7.55	7.43
Tier 1 RBC Ratio	9.85	10.05	10.04	10.05	9.64
Total Risk-Based Capital Ratio	12.71	12.99	12.84	13.11	12.69
Tangible Tier 1 Leverage Ratio	7.13	7.34	7.28	7.25	7.19
Tangible Common Eq Cap/Tan Assets	5.58	6.11	5.90	5.92	6.34
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	29.68	28.52	29.68	28.38	29.63
Standby Letters of Credit	3.22	3.27	3.19	3.21	3.24
Commercial & Similar Letters of Credit	0.13	0.14	0.13	0.14	0.14
Securities Lent	6.15	4.71	4.99	3.92	2.92
Credit Derivatives (BHC as Guarantor)	0.69	0.40	0.56	0.29	0.20
Credit Derivatives (BHC as Beneficiary)	0.93	0.70	0.80	0.64	0.45
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	79.95	81.91	73.18	82.38	69.29
Interest Rate Contracts	58.80	62.34	54.87	64.76	55.59
Interest Rate Futures & Forward Contr	9.95	12.05	8.57	10.53	11.68
Written Options Contr (Int Rate)	7.94	8.45	7.01	8.86	8.60
Purchased Options Contr (Int Rate)	5.86	6.88	6.07	7.46	7.41
Interest Rate Swaps	30.68	31.13	30.23	32.54	25.18
Foreign Exchange Contracts	12.00	11.86	10.76	12.41	10.61
Futures & Forward Foreign Exch Contr	8.44	7.51	7.03	7.58	6.67
Written Options Contr (Foreign Exch)	0.63	1.00	0.73	0.82	0.53
Purchased Options Contr (Foreign Exch)	0.68	0.99	0.78	0.86	0.59
Foreign Exchange Rate Swaps	1.06	1.38	1.21	2.14	1.03
Equity,Commodity, & Other Deriv Contr	1.75	1.55	1.62	1.50	1.29
Commodity & Other Fut & Forward Contr	0.09	0.09	0.10	0.08	0.16
Written Options Contr (Comm & Other)	0.37	0.35	0.47	0.42	0.29
Purchased Options Contr (Comm & Oth)	0.52	0.42	0.45	0.43	0.33
Commodity & Other Swaps	0.40	0.36	0.36	0.37	0.28
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	68.93	56.24	67.25	55.70	57.47

BHCPR PEER GROUP DATA — DERIVATIVES ANALYSIS — PAGE 9

PEER GROUP 01

PERCENT OF NOTIONAL AMOUNT	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	91.42	91.69	92.91	91.02	90.14
Foreign Exchange Contracts	5.86	5.50	4.47	5.81	6.77
Equity, Comm, & Other Contracts	0.94	0.58	0.91	0.77	0.59
Futures and Forwards	21.02	23.40	19.51	18.00	27.06
Written Options	6.92	8.67	6.30	7.85	6.95
Exchange-Traded	0.35	0.45	0.49	0.40	0.57
Over-The-Counter	5.39	7.64	4.85	6.95	5.82
Purchased Options	5.11	4.79	5.02	5.22	6.56
Exchange-Traded	0.54	0.83	0.72	0.80	0.90
Over-The-Counter	4.04	3.21	3.93	3.66	4.77
Swaps	62.34	56.39	64.60	65.21	55.39
Held for Trading	38.04	39.96	37.57	39.67	40.66
Interest Rate Contracts	27.98	28.64	27.35	28.80	28.92
Foreign Exchange Contracts	3.49	4.89	3.57	4.24	4.86
Equity, Comm, & Other Contracts	0.50	0.47	0.56	0.61	0.38
Non-Traded	61.96	60.04	62.43	60.33	59.34
Interest Rate Contracts	59.04	59.29	61.16	58.08	56.61
Foreign Exchange Contracts	0.58	0.24	0.41	0.23	0.47
Equity, Comm, & Other Contracts	0.02	0.00	0.01	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	84.82	82.56	85.72	83.99	84.25
One Year or Less	25.23	27.26	24.18	23.90	33.14
Over 1 Year to 5 Years	29.46	24.84	30.15	30.94	26.58
Over 5 Years	23.59	20.84	25.19	24.26	12.92
Gross Negative Fair Value (Abs Val)	1.01	1.05	0.99	1.40	1.63
Gross Positive Fair Value	0.89	1.56	1.06	1.48	2.17
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.15	0.15	0.13	0.19	0.18
Gross Positive Fair Value (X)	0.16	0.18	0.14	0.19	0.20
Held for Trading (X)	0.14	0.13	0.11	0.16	0.15
Non-Traded (X)	0.02	0.03	0.02	0.03	0.04
Current Credit Exposure (X)	0.07	0.11	0.08	0.11	0.12
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.01
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	0.79	1.03	0.71	1.11	1.12
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	1.03	2.91	2.34	3.36	2.61
Decr (Incr) in Int Expense/Net Income	2.00	3.37	3.46	2.53	0.97
Net Incr (Decr) Nonint Alloc/Net Income	0.41	0.56	0.39	0.12	1.84
Incr (Decr) in Net Income/Net Income	3.71	7.94	7.67	6.34	8.28

BHCPR PEER GROUP DATA — INSURANCE, BROKER-DEALER AND FOREIGN ACTIVITIES — PAGE 10

PEER GROUP 01

INSURANCE ACTIVITIES	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	38.29	33.89	34.12	31.84	31.18
Ins Under Assets(L/H)/Tot Ins Und Ast	61.71	66.11	65.88	68.16	68.82
Sep Acct Assets(L/H)/Total Life Ast	1.19	0.90	1.83	0.94	0.00
Ins Activities Revenue/Adj Oper Inc	1.49	1.85	1.83	1.17	1.15
Premium Inc/Ins Activities Revenue	12.85	14.25	13.71	15.69	24.44
Credit Rel Prem Inc/Tot Prem Inc	76.46	75.99	70.68	75.78	61.77
Other Prem Inc/Total Prem Inc	17.87	24.01	29.32	24.22	38.23
Ins Under Net Income/Consol Net Income	0.32	0.64	0.66	0.44	0.40
Ins Net Inc (P/C)/Equity (P/C)	12.09	17.15	13.36	16.19	16.05
Ins Net Inc (L/H)/Equity (L/H)	5.98	8.85	6.40	8.26	7.89
Insur Ben, Losses, Exp/Insur Premiums	124.76	121.09	111.73	113.20	80.44
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.07	1.40	1.26	2.26	2.11
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.66	0.62	0.73	0.66	0.44
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.02	0.01	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	9.47	7.66	9.24	8.16	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.10	1.49	0.97	1.39	1.28
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.58	3.01	2.52	2.42	1.85
Cost: Interest-Bearing Deposits	2.21	1.13	1.41	1.30	1.82
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	18.07	28.65	8.46	25.34	0.76
Commercial and Industrial Loans	1.14	1.81	1.85	6.59	11.75
Foreign Governments and Inst	0.00	0.00	0.00	0.21	0.02
Leases	N/A	0.47	0.21	0.40	0.79
GROWTH RATES:					
Net Loans and Leases	8.50	166.90	19.87	21.36	11.78
Total Selected Assets	9.86	43.25	16.78	28.81	-0.27
Deposits	32.48	27.00	62.87	15.80	19.25

BHCPR PEER GROUP DATA — PARENT COMPANY ANALYSIS - PART I — PAGE 11

PEER GROUP 01

PROFITABLITY:	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	14.78	15.98	14.69	15.29	15.28
Bank Net Inc/Avg Eq Inv in Banks	13.10	15.74	14.88	14.70	15.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.39	9.26	7.79	6.17	0.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.68	11.24	11.17	12.69	11.85
Bank Net Income/Parent Net Income	72.95	71.27	71.42	74.51	77.11
Nonbank Net Income/Parent Net Income	6.03	6.22	6.02	5.19	3.69
Sub BHCs Net Inc/Parent Net Income	64.01	62.23	58.59	56.31	65.99
LEVERAGE:					
Total Liabilities/Equity	35.25	40.99	33.64	41.05	41.70
Total Debt/Equity Capital	16.38	19.93	15.36	20.89	18.99
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.50	29.57	24.07	29.65	28.50
Tot Debt+Lns Guaranteed for Affl/Equity	20.50	25.70	19.19	26.66	24.50
Total Debt/Eq Cap - Exc Over Fair Value	17.46	22.66	16.36	23.64	20.72
Long-Term Debt/Equity Capital	12.01	14.25	11.53	15.42	13.73
Short-Term Debt/Equity Capital	3.55	4.09	3.47	4.01	4.41
Current Portion of LT Debt/Equity	0.35	0.43	0.24	0.33	0.68
Exc Cost Over Fair Value/Equity Cap	0.86	2.30	1.23	2.48	1.95
Long-Term Debt/Consolidated LT Debt	14.64	17.61	15.90	19.00	18.56
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.69	110.69	109.00	110.55	110.46
Total Investment in Subs/Equity	120.52	123.52	119.94	123.78	123.49
Eq Inv Sub/Eq Cap,QualTPS+Oth PS in T1	99.18	99.62	99.23	99.49	99.07
Tot Inv Sub/Eq Cap,QualTPS+Oth PS in T1	107.30	110.03	108.33	111.00	110.30
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.89	0.79	0.77	0.77	0.75
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.84	1.82	1.79	1.75	1.53
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	121.06	114.87	134.07	145.52	183.87
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	124.71	103.87	136.35	149.30	180.56
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	89.00	108.38	117.90	116.50	119.39
Pretax Oper Inc + Int Exp/Int Expense	2214.99	3256.82	3481.52	3082.11	6175.51
Div + Int From Subs/Int Exp + Div	144.99	117.47	157.41	169.47	200.00
Fees+Other Inc From Subs/Sal + Oth Exp	17.59	18.80	20.49	18.47	21.27
Net Inc/Curr Port of LT Debt+Pfd Div(X)	127.80	131.27	209.99	306.45	2452.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.20	1.13	0.61	0.76	1.37
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	1.88	3.86	0.62	0.21	2.65
Total	1.88	3.99	0.62	0.34	2.66
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.01	0.00	0.01	0.02
To Nonbank Subsidiaries	0.77	1.14	0.65	1.22	0.91
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.36	1.77	1.22	1.90	1.62
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	7.98	6.88	9.38	7.10	6.52
Combined Thrift Assets	0.31	0.07	0.42	0.06	0.10
Combined Foreign Nonbank Sub Assets	0.13	0.11	0.15	0.18	0.17

BHCPR PEER GROUP DATA — PARENT COMPANY ANALYSIS - PART II — PAGE 12

PEER GROUP 01

PAYOUT RATIOS - PARENT	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	86.34	101.45	77.46	64.56	45.81
Dividends Paid/Net Income	32.02	32.34	32.98	32.23	29.58
Net Income - Dividends/Avg Equity	9.15	10.16	9.29	9.62	10.01
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	95.38	78.61	112.86	127.99	146.90
Dividends From Nonbank Subs	7.36	3.14	6.27	5.61	7.70
Dividends From Subsidiary BHCs	13.55	16.52	19.68	19.80	38.96
Dividends From All Subsidiaries	135.58	129.69	159.76	181.64	222.83
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	47.27	38.62	56.20	53.65	61.05
Interest Income From Bank Subs	2.07	1.42	1.54	1.75	2.81
Mgt & Service Fees From Bank Subs	3.53	3.08	4.49	3.07	3.22
Other Income From Bank Subs	0.10	0.02	0.13	0.02	0.06
Operating Income From Bank Subs	58.87	51.11	62.58	66.46	72.58
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	49.40	31.01	63.75	63.69	89.32
Interest Income From Nonbank Subs	16.51	12.35	19.71	16.13	21.77
Mgt & Serv Fees From Nonbank Subs	2.96	1.72	3.41	3.41	4.53
Other Income From Nonbank Subs	0.01	0.05	0.08	0.03	0.03
Operating Inc From Nonbank Subs	89.03	63.70	103.54	102.94	133.51
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	27.68	37.83	40.17	52.10	76.43
Interest Inc From Subsidiary BHCs	4.49	3.12	4.22	1.27	1.39
Mgt & Serv Fees From Sub BHCs	2.16	0.16	1.23	1.10	0.73
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	41.00	48.42	60.91	57.22	85.82
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	41.05	44.06	57.07	56.83	54.98
Interest Income From Bank Subs	5.30	3.18	2.58	2.48	3.83
Mgt & Serv Fees From Bank Subs	4.33	4.66	3.07	2.78	2.80
Other Income From Bank Subs	0.03	0.01	0.02	0.01	0.02
Operating Income From Bank Subs	58.26	57.08	72.20	65.81	72.36
Dividends From Nonbank Subs	6.33	4.04	3.30	2.56	2.24
Interest Income From Nonbank Subs	1.24	1.05	0.96	1.00	1.02
Mgt & Serv Fees From Nonbank Subs	0.15	0.15	0.11	0.11	0.13
Other Income From Nonbank Subs	0.00	0.00	0.01	0.01	0.00
Operating Inc From Nonbank Subs	8.92	6.64	5.30	4.59	4.45
Dividends From Subsidiary BHCs	6.91	10.30	10.75	12.24	15.26
Interest Inc From Subsidiary BHCs	0.70	0.12	0.07	0.17	0.16
Mgt & Serv Fees From Sub BHCs	0.05	0.00	0.00	0.04	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	9.65	11.60	12.37	13.55	16.16
Loans and Adv From Subs/ST Debt	356.83	372.87	260.77	299.85	237.07
Loans and Adv From Subs/Total Debt	126.99	110.42	170.12	77.24	73.90

Appendix C: BHCPR Ordering Instructions and Order Form

Information

The *Bank Holding Company Performance Reports* (BHCPRs) are produced quarterly for bank holding companies with consolidated assets of $150 million or more and for multi-bank holding companies that have 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.

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	$45.00
Peer Group Average Reports	65.00
A User's Guide for the BHCPR	25.00

Ordering Instructions

To order BHCPR products from the Board of Governors of the Federal Reserve System, please complete the order form on the next page or call (202) 452-3245. Orders may also be made via Fax (202) 728-5886. To check on the status of your order, please call Customer Services at (202) 452-3245.

Payment to the Board of Governors of the Federal Reserve System may be made through:

- a check or money order payable to Board of Governors of the Federal Reserve System, or
- a credit card (American Express, VISA, or MasterCard).

Order forms or written inquiries should be addressed to:

Board of Governors of the Federal Reserve System
Publications Services
MS 127
Washington, D.C. 20551

Nonconfidential versions of individual bank holding company reports are also available at no cost on the National Information Center's web site at the following URL: http://www/ffiec.gov/nic. Reports can be accessed by selecting "Financial and Performance Reports" then Bank Holding Company Performance Report (in either "PDF" or "Excel" formats).

BHCPR Order Form

(Mail completed form to: Board of Governors of the Federal Reserve System, Publications Services, MS 127, Washington, D.C. 20551)

Name _____

Street Address _____

City _____ State _____ Zip _____

Telephone Number _____ Date _____

Individual BHC Report ($45 each):

Bank Holding Company Name	Location (City and State)	Report Date	Qty.	Amount
				$

(Attach separate sheet for additional list of BHCs)

Other Reports

Peer Group Average Reports ($65)			
A User's Guide for the BHCPR ($25)			
Handling fee per order ($4.00 domestic/$8.00 foreign)			
Total amount of order			$

Method of Payment

Check/Money order enclosed for $ _____ , payable to Board of Governors of the Federal Reserve System.

Charge my credit card:	Account No.	Expiration Date
American Express		
VISA		
MasterCard		

Signature _____ (Required to validate orders.)