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

General Description

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

MONTH YEAR BANK HOLDING COMPANY PERFORMANCE REPORT

SAMPLE BANK HOLDING COMPANY
RICHMOND, VA

Bank Holding Company Information

RSSD Number: 1234567

Federal Reserve District: 05

Consolidated Assets ($000): 56,031,127

Peer Group Number: 1 Number in Peer Group: 88

Number of Bank Subsidiaries: 8

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

ADDRESS:

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

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

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: 05 Peer: 1

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Average Assets ($000)	55,600,883	54,264,016	55,293,684	53,799,046	51,904,209
Net Income ($000)	101,210	110,723	263,791	349,516	323,804
Number of BHCs in Peer Group	88	92	90	90	70

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)	3.05	2.85	58	3.13	2.81	65	3.12	2.84	64	3.27	2.90	3.44	3.04
+ Non-interest Income	0.74	1.53	22	0.93	1.81	23	0.90	1.74	25	0.90	1.88	0.87	1.61
- Overhead Expense	2.86	2.88	52	2.93	3.12	50	3.11	3.15	56	2.95	3.34	3.09	3.16
- Provision for Loan and Lease Losses	0.00	0.15	12	-0.21	0.22	2	-0.16	0.19	1	0.03	0.33	0.14	0.49
+ Securities Gains (Losses)	0.22	0.02	95	-0.05	0.03	3	-0.30	0.02	1	-0.16	0.04	-0.04	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	46	0.00	0.00	48	0.00	0.00	40	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.16	1.39	33	1.29	1.42	41	0.76	1.40	13	1.04	1.28	1.04	1.12
Net Operating Income	0.73	0.92	30	0.82	0.93	39	0.48	0.94	15	0.65	0.88	0.62	0.72
Net Income	0.73	0.92	30	0.82	0.95	39	0.48	0.94	15	0.65	0.87	0.62	0.72
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	1.73	N/A	N/A	N/A	N/A	N/A	0.17	N/A	N/A
PERCENT OF AVG EARNING ASSETS:													
Interest Income (TE)	3.64	3.69	48	3.88	3.87	52	3.79	3.82	49	4.12	4.08	4.59	4.32
Interest Expense	0.39	0.49	50	0.53	0.64	54	0.47	0.59	53	0.61	0.74	0.89	0.88
Net Interest Income (TE)	3.25	3.16	51	3.35	3.17	53	3.32	3.17	50	3.51	3.28	3.70	3.37
LOSSES, ALLOW, AND PAST DUE+NONACCR:													
Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.33	28	0.19	0.53	26	0.13	0.44	24	0.42	0.74	1.23	1.17
Earnings Coverage of Net Losses (X)	19.81	15.00	77	7.96	16.60	60	6.21	19.62	46	3.58	8.80	1.31	3.51
Ln&Ls Allowance/Total Ln&Ls not HFS	1.88	1.38	83	2.23	1.61	82	1.91	1.42	83	2.38	1.64	2.82	2.13
Ln&Ls Allowance/Total Ln&Ls	1.87	1.37	84	2.22	1.59	82	1.90	1.41	84	2.36	1.61	2.81	2.11
Nonaccr Lns&Ls+ORE/Lns&Ls+ORE	1.12	1.33	46	1.80	1.91	50	1.15	1.42	46	1.96	1.94	2.83	2.74
30-89 Days PD Lns&Ls/Total Lns&Ls (Confidential Prior to March 2001)	0.29	0.68	16	0.44	0.79	27	0.30	0.68	20	0.52	0.87	0.56	0.96
LIQUIDITY AND FUNDING:													
Net Noncore Funding Dependence	-17.13	16.84	4	-15.84	18.84	3	-15.81	17.84	5	-16.61	19.34	-12.61	20.15
Net ST Noncore Funding Dependence	-24.38	3.16	8	-23.52	3.10	7	-23.93	3.67	8	-25.21	3.44	-19.34	4.17
Net Loans and Leases/Total Assets	68.81	60.80	66	68.53	58.48	76	68.66	60.16	63	66.69	57.97	68.50	57.65
CAPITALIZATION:													
Tier 1 Leverage Ratio	10.71	9.70	67	11.55	9.53	86	10.48	9.64	64	10.96	9.37	13.40	9.27
Equity Capital/Total Assets	11.74	11.62	56	11.75	11.59	58	11.54	11.59	54	10.90	11.30	13.14	10.91
Equity Capital+Minority Int/T. Assets	11.74	11.80	55	11.74	11.87	55	11.54	11.78	52	10.90	11.59	13.14	11.12
Tier 1 Common Eq Cap / T RWA	10.56	11.97	30	10.03	11.62	25	10.18	11.79	24	9.78	11.43	9.53	11.32
Net Loans&Ls/Equity Capital (X)	5.86	5.28	65	5.83	5.13	69	5.95	5.30	67	6.12	5.20	5.21	5.26
Cash Dividends/Net Income	32.07	25.35	57	21.89	24.75	47	45.34	27.33	74	38.22	25.15	48.22	24.90
Cash Dividends/Net Income (Sub S Adj)	N/A	N/A	N/A	N/A	106.81	N/A	N/A	N/A	N/A	N/A	-19.73	N/A	N/A
Retained Earnings/Avg Equity Cap	4.17	5.73	25	5.56	6.05	44	2.22	5.84	15	3.31	5.49	2.44	4.71
GROWTH RATES:													
Assets	3.64	5.57	46	2.29	4.59	41	0.94	2.81	41	4.44	5.95	4.14	5.56
Equity Capital	3.63	6.22	38	-0.53	6.13	13	6.82	4.82	65	-13.36	7.54	5.07	7.32
Net Loans and Leases	4.06	7.78	37	3.41	5.81	38	3.91	4.95	47	1.68	7.92	2.29	4.32
Noncore Funding	-2.51	4.84	35	-4.20	-3.25	50	0.79	-0.18	52	0.67	-4.26	-12.10	-5.66
PARENT COMPANY RATIOS:													
Short-Term Debt/Equity Capital	3.60	2.80	73	0.79	2.67	67	4.41	2.95	72	0.38	2.47	6.33	3.85
Long-Term Debt/Equity Capital	25.09	10.99	80	27.30	12.50	79	26.58	12.70	79	28.92	13.81	14.46	14.07
Equity Investment in Subs/Equity Cap	104.18	103.37	61	107.02	105.09	60	105.09	104.36	62	111.92	106.52	103.51	107.31
Cash FR Op+Noncash+Op Exp/Op Exp+Div	439.04	132.19	94	249.17	172.21	77	188.77	168.26	65	138.71	160.13	89.46	126.35

Summary Ratios

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

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

Average Assets ($000)

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

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

Net Income ($000)

The amount of net income.

Number of BHCs in Peer Group

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

Earnings and Profitability

Percent of Average Assets

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

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

Non-Interest Income
(Percent of Average Assets)

Total non-interest income divided by average assets.

Overhead Expense
(Percent of Average Assets)

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

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

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

Securities Gains (Losses)
(Percent of Average Assets)

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

Other Tax Equivalent Adjustments
(Percent of Average Assets)

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

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

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

Net Operating Income
(Percent of Average Assets)

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

Net Income (Percent of Average Assets)

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

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

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

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

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

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

Interest Expense
(Percent of Average Earning Assets)

Total interest expense divided by average earning assets.

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

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

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

Net Loan and Lease Losses/ Average Loans and Leases

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

Earnings Coverage of Net Losses (X)

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

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

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

Loan and Lease Allowance/Total Loans and Leases

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

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

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

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

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

Liquidity and Funding

Net Noncore Funding Dependence

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

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

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

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

Net Short-Term Noncore Funding Dependence

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

"Short-term Noncore Funding" is the sum of commercial paper, federal funds purchased and securities sold under agreements to repurchase, and the following liability items with a remaining maturity of one year or less: time deposits with balances of $100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than $100,000.

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

Net Loans and Leases/Total Assets

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

Capitalization

Tier 1 Leverage Ratio

Tier 1 Leverage ratio reported on FR Y-9C Schedule HC-R line 31. Prior to March 31, 2001, this ratio is computed as Tier 1 capital divided by average assets for the latest quarter (as reported in Schedule HC-K of the FR Y-9C report form). "Average assets" is adjusted by deducting the sum of goodwill, excess MSAs, PCCRs and NMSAs, 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.

Equity Capital plus Minority Interests/ Total Assets

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

Tier One Common Equity Capital to Total Risk Weighted Assets

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

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

Net Loans and Leases/Equity Capital (X)

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

Cash Dividends/Net Income

Total cash dividends declared divided by net income.

Cash Dividends/Net Income (Sub S Adjusted)

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

Retained Earnings/Average Equity Capital

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

Growth Rates

This section presents the twelve-month growth rates of assets, equity capital, loans and leases (net of unearned income and the allowance for loan and lease losses) and 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, and subordinated notes and debentures divided by total equity capital. Prior to March 2001, long term debt is calculated as the sum of other borrowings with a remaining maturity of greater than one year, subordinated notes and debentures, equity contract notes, and equity commitment notes.

Equity Investment in Subsidiaries/Equity Capital

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

Cash Flow from Operations Plus 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.

1234567 SAMPLE BANK HOLDING COMPANY — INCOME STATEMENT - REVENUES AND EXPENSES — PAGE 2
RICHMOND, VA FR Dist: 05 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	430,968	449,582	1,800,150	1,873,939	2,032,950	-4.1	-25.8
Income From Lease Financing Receivables	3,474	3,935	14,781	16,935	17,959	-11.7	-24.4
Fully Taxable Income on Loans and Ls	430,671	449,273	1,799,607	1,874,663	2,034,726	-4.1	-26.1
Tax Exempt Income on Loans and Ls	3,771	4,244	15,324	16,211	16,183	-11.2	25.5
Est Tax Benefit on Inc on Loans & Ls	2,031	2,285	8,251	8,729	8,714	-11.1	25.5
Income on Loans and Leases (TE)	436,473	455,802	1,823,182	1,899,603	2,059,623	-4.2	-25.7
Investment Interest Income (TE)	29,385	27,503	109,486	136,389	134,256	6.8	-45.9
Interest on Due From Depository Inst	4,960	4,220	20,944	18,335	13,597	17.5	258.9
Interest Income on Other Earning Assets	3,749	3,823	13,965	12,949	11,188	-1.9	30.9
Total Interest Income (TE)	474,567	491,348	1,967,577	2,067,276	2,218,664	-3.4	-26.5
Interest on Time Deposits of $100K or More	1,704	2,487	8,848	12,640	19,355	-31.5	-94.9
Interest on Time Deposits < $100K	1,377	1,986	6,975	10,430	16,261	-30.7	-93.7
Interest on Foreign Office Deposits	844	755	3,310	4,691	8,094	11.8	-88.6
Interest on Other Deposits	8,853	10,412	39,765	52,365	84,738	-15.0	-88.1
Interest on Other Borrowings & Trad Liab	21,255	30,241	99,751	117,136	86,640	-29.7	7.9
Interest on Sub Debt & Mand Conv Sec	17,069	20,727	86,416	109,500	217,275	-17.7	113.6
Total Interest Expense	51,102	66,608	245,065	306,762	432,363	-23.3	-69.0
Net Interest Income (TE)	423,465	424,740	1,722,512	1,760,514	1,786,301	-0.3	-11.9
Non-Interest Income	103,148	125,750	499,404	486,062	453,013	-18.0	-13.2
Adjusted Operating Income (TE)	526,613	550,490	2,221,916	2,246,576	2,239,314	-4.3	-12.2
Overhead Expense	396,939	397,549	1,719,119	1,588,029	1,601,487	-0.2	-60.1
Provision for Loan and Lease Losses	-610	-29,035	-87,136	14,227	74,532	N/A	N/A
Securities Gains (Losses)	30,887	-6,818	-168,047	-84,540	-21,817	N/A	N/A
Other Tax Equivalent Adjustments	0	0	0	0	0	N/A	-100.0
Pretax Net Operating Income (TE)	161,171	175,158	421,886	559,780	541,478	-8.0	N/A
Applicable Income Taxes	56,121	60,634	142,978	193,416	198,583	-7.4	N/A
Tax Equivalent Adjustments	3,840	4,137	15,453	18,214	20,205	-7.2	-90.3
Applicable Income Taxes (TE)	59,961	64,771	158,431	211,630	218,788	-7.4	N/A
Minority Interest	0	-336	-336	-1,366	-1,114	N/A	N/A
Net Operating Income	101,210	110,723	263,791	349,516	323,804	-8.6	N/A
Net Extraordinary Gains (Losses)	0	0	0	0	0	N/A	N/A
Net Income	101,210	110,723	263,791	349,516	323,804	-8.6	N/A
MEMORANDA:							
Net Inc - BHC & Noncontrol (Minority) Int	101,210	110,387	263,455	348,150	322,690	-8.3	N/A
Investment Securities Income (TE):	29,385	27,503	109,486	136,389	134,256	6.8	-45.9
U.S. Treasury and Agency Sec (excl MBS)	8,975	6,615	27,815	33,518	32,234	35.7	32.2
Mortgage-Backed Securities	2,208	2,554	8,691	13,950	18,884	-13.6	-61.5
All Other Securities	18,202	18,334	72,980	88,921	83,138	-0.7	-56.4
Cash Dividends Declared:	32,456	24,232	119,608	133,581	156,134	33.9	26.3
Common	7,436	1,833	24,096	7,392	7,360	305.7	61.6
Preferred	25,020	22,399	95,512	126,189	148,774	11.7	18.6

Income Statement—Revenues and Expenses

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

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

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

Interest and Fees on Loans

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

Income from Lease Financing Receivables

Income from lease financing receivables.

Fully Taxable Income on Loans and Leases

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

Tax Exempt Income on Loans and Leases

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

Estimated Tax Benefit on Income on Loans and Leases

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

Income on Loans and Leases (TE)

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

Investment Interest Income (TE)

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

Interest on Balances Due from Depository Institutions

Interest income on balances due from depository institutions.

Interest Income on Other Earning Assets

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

Total Interest Income (TE)

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

Interest on Time Deposits of $100 Thousand or More

Interest expense on time deposits of $100,000 or more in domestic offices.

Interest on Time Deposits below $100 Thousand

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

Interest on Foreign Office Deposits

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

Interest on Other Deposits

Interest expense on other domestic deposits.

Interest on Other Borrowings and Trading Liabilities

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

Interest on Subordinated Debt and Mandatory Convertible Securities

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

Total Interest Expense

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

Net Interest Income (TE)

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

cussion of tax equivalency on page 2-3.)

Non-Interest Income

Total non-interest income.

Adjusted Operating Income (TE)

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

Overhead Expense

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

Provision for Loan and Lease Losses

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

Securities Gains (Losses)

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

Other Tax Equivalent Adjustments

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

Pretax Net Operating Income (TE)

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

Applicable Income Taxes

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

Taxable Equivalent Adjustments

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

Applicable Income Taxes (TE)

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

Minority Interest

Net income (loss) attributable to noncontrolling (minority) interests.

Net Operating Income

Income before extraordinary items and other adjustments.

Net Extraordinary Gains (Losses)

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

Net Income

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

Memoranda

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

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

Investment Securities Income (TE)

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

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

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

Mortgage-Backed Securities

Interest income on mortgage-backed securities.

All Other Securities

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

Cash Dividends Declared

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

Common

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

Preferred

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

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RICHMOND, VA FR Dist: 05 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)	3.41	3.33	57	3.62	3.42	66	3.56	3.41	62	3.84	3.59	4.27	3.90
Less: Interest Expense	0.37	0.44	51	0.49	0.56	58	0.44	0.53	52	0.57	0.65	0.83	0.80
Equals: Net Interest Income (TE)	3.05	2.85	58	3.13	2.81	65	3.12	2.84	64	3.27	2.90	3.44	3.04
Plus: Non-Interest Income	0.74	1.53	22	0.93	1.81	23	0.90	1.74	25	0.90	1.88	0.87	1.61
Equals: Adj Operating Income (TE)	3.79	4.51	24	4.06	4.76	31	4.02	4.73	30	4.18	4.89	4.31	4.66
Less: Overhead Expense	2.86	2.88	52	2.93	3.12	50	3.11	3.15	56	2.95	3.34	3.09	3.16
Less: Provision for Loan & Lease Losses	0.00	0.15	12	-0.21	0.22	2	-0.16	0.19	1	0.03	0.33	0.14	0.49
Plus: Realized G/L on HTM Securities	0.00	0.00	8	0.00	0.00	5	0.00	0.00	7	-0.01	0.00	0.00	0.00
Plus: Realized G/L on AFS Securities	0.22	0.02	95	-0.05	0.03	4	-0.30	0.02	1	-0.14	0.04	-0.04	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	46	0.00	0.00	48	0.00	0.00	40	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Income (TE)	1.16	1.39	33	1.29	1.42	41	0.76	1.40	13	1.04	1.28	1.04	1.12
Less: Applicable Income Taxes (TE)	0.43	0.46	43	0.48	0.47	55	0.29	0.44	23	0.39	0.42	0.42	0.39
Less: Minority Interest	0.00	0.01	39	0.00	0.00	7	0.00	0.00	6	0.00	0.01	0.00	0.01
Equals: Net Operating Income	0.73	0.92	30	0.82	0.93	39	0.48	0.94	15	0.65	0.88	0.62	0.72
Plus: Net Extraordinary Items	0.00	0.00	47	0.00	0.00	50	0.00	0.00	49	0.00	0.00	0.00	0.00
Equals: Net Income	0.73	0.92	30	0.82	0.95	39	0.48	0.94	15	0.65	0.87	0.62	0.72
Memo: Net Income (Last Four Qtrs)	0.46	0.94	12	0.69	0.90	30	0.48	0.94	15	0.65	0.86	0.62	0.72
Net Inc-BHC & Noncontrol(Minority) Int	0.73	0.93	29	0.81	0.97	36	0.48	0.96	13	0.65	0.88	0.62	0.74
MARGIN ANALYSIS:													
Avg Earning Assets / Avg Assets	93.71	91.06	79	93.45	90.06	80	93.84	90.57	79	93.30	89.85	93.08	90.30
Avg Int-Bearing Funds / Avg Assets	53.82	67.32	5	55.44	68.25	6	54.11	68.42	5	55.15	68.66	56.88	70.87
Int Income (TE) / Avg Earning Assets	3.64	3.69	48	3.88	3.87	52	3.79	3.82	49	4.12	4.08	4.59	4.32
Int Expense / Avg Earning Assets	0.39	0.49	50	0.53	0.64	54	0.47	0.59	53	0.61	0.74	0.89	0.88
Net Int Inc (TE) / Avg Earning Assets	3.25	3.16	51	3.35	3.17	53	3.32	3.17	50	3.51	3.28	3.70	3.37
YIELD OR COST:													
Total Loans and Leases (TE)	4.44	4.48	58	4.82	4.79	62	4.77	4.72	62	5.10	5.06	5.56	5.34
Interest-Bearing Bank Balances	0.24	0.30	40	0.28	0.31	56	0.29	0.32	56	0.27	0.31	0.26	0.34
Fed Funds Sold & Reverse Repos	0.33	0.35	57	0.29	0.40	57	0.30	0.39	55	0.32	0.40	0.23	0.38
Trading Assets	1.81	1.22	69	0.69	1.23	52	1.01	1.19	59	0.68	1.25	1.61	1.43
Total Earning Assets	3.61	3.63	50	3.84	3.82	55	3.76	3.76	51	4.08	4.03	4.55	4.26
Investment Securities (TE)	2.70	2.41	72	2.46	2.43	58	2.45	2.39	61	2.91	2.65	2.42	2.99
U.S. Treasury & Agency Sec (excl MBS)	1.86	1.21	80	1.87	1.36	72	1.81	1.23	77	2.54	1.49	1.85	1.74
Mortgage-Backed Securities	2.90	2.37	80	2.64	2.36	70	2.54	2.32	68	2.94	2.70	3.19	3.16
All Other Securities	3.73	3.70	56	2.65	3.84	34	2.98	4.23	38	3.25	4.25	2.78	4.73
Interest-Bearing Deposits	0.19	0.36	22	0.23	0.45	23	0.22	0.42	23	0.30	0.53	0.48	0.67
Time Deposits of $100K or More	0.52	0.84	24	0.66	0.98	22	0.61	0.95	18	0.75	1.12	0.97	1.30
Time Deposits < $100K	0.44	0.81	18	0.56	1.03	15	0.52	0.96	12	0.68	1.23	0.91	1.47
Other Domestic Deposits	0.15	0.21	48	0.18	0.25	44	0.17	0.24	46	0.24	0.28	0.39	0.38
Foreign Deposits	0.19	0.29	44	0.20	0.39	45	0.20	0.37	45	0.31	0.46	0.53	0.50
Fed Funds Purchased and Repos	0.10	0.66	28	0.10	0.77	20	0.11	0.72	24	0.13	0.91	0.12	0.86
Other Borrowed Funds & Trading Liab	5.57	1.80	95	6.70	2.11	96	5.92	1.96	95	6.27	2.36	5.01	2.42
All Interest-Bearing Funds	0.68	0.59	71	0.89	0.72	75	0.82	0.69	73	1.03	0.85	1.46	1.11

Relative Income Statement and Margin Analysis

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

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

Definitions of Average Balances

Average Assets

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

Average Earning Assets

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

Average Interest-Bearing Funds

The cumulative sum of the end-of-quarter balances (from the previous year-end to the latest quarter) of interest-bearing deposits, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowed money, subordinated notes and debentures (including equity contract and equity commitment notes), cumulative preferred stock included in minority interest, and other non-cumulative preferred stock included in tier 1 capital divided by the number of reporting quarters (five-point average).

Average Loans and Leases

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

Average Investment Securities

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

Average Interest-Bearing Deposits

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

Average Other Borrowed Funds

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

Other Average Balances

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

Percent of Average Assets

Interest Income (TE)
(Percent of Average Assets)

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

Interest Expense
(Percent of Average Assets)

Total interest expense divided by average assets.

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

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

Non-Interest Income
(Percent of Average Assets)

Non-interest income divided by average assets.

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

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

Overhead Expense
(Percent of Average Assets)

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

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

Provision for loan and lease losses divided by average assets.

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

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

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

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

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

Other Tax Equivalent Adjustments (Percent of Average Assets)

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

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

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

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

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

Minority Interest (Percent of Average Assets)

Minority interest in consolidated subsidiaries divided by average assets.

Net Operating Income (Percent of Average Assets)

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

Net Extraordinary Items (Percent of Average Assets)

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

Net Income (Percent of Average Assets)

Net income divided by average assets.

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

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

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

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

Margin Analysis

Average Earning Assets/ Average Assets

Average earning assets divided by average assets.

Average Interest-Bearing Funds/ Average Assets

Average interest-bearing funds divided by average assets.

Interest Income (TE)/ Average Earning Assets

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

Interest Expense/ Average Earning Assets

Total interest expense divided by average earning assets.

Net Interest Income (TE)/ Average Earning Assets

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

Yield or Cost

(Yield on) Total Loans and Leases (TE)

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

(Yield on) Interest-Bearing Bank Balances

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

(Yield on) Federal Funds Sold and Reverse Repos

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

(Yield on) Trading Assets

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

(Yield on) Total Earning Assets

Total interest income divided by average earning assets.

Investment Securities (TE)

(Yield on) Investment Securities (TE)

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

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

Income on U.S. Treasury securities

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

(Yield on)
Mortgage-Backed Securities

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

(Yield on)
All Other Securities

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

(Cost of)
Interest-Bearing Deposits

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

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

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

(Cost of)
Time Deposits below $100 Thousand

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

(Cost of)
Other Domestic Deposits

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

(Cost of)
Foreign Deposits

Interest paid on deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by the four-point average balance of foreign interest-bearing deposits.

(Cost of)
Federal Funds Purchased and Repos

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

(Cost of)
Other Borrowed Funds & Trading Liabilities

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

(Cost of)
All Interest-Bearing Funds

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

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RICHMOND, VA FR Dist: 05 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	103,148	125,750	499,404	486,062	453,013
Fiduciary Activities Income	3,220	3,446	15,328	14,381	14,868
Service Charges on Dep Accts - Domestic	41,995	43,048	173,997	173,909	171,607
Trading Revenue	2,156	4,719	16,766	14,697	19,152
Investment Banking Fees and Commissions	6,676	6,939	29,751	29,632	26,560
Insurance Activities Revenue	479	465	1,836	2,050	1,726
Venture Capital Revenue	-378	6,868	16,046	30,183	8,977
Net Servicing Fees	2,670	2,317	10,082	8,376	8,971
Net Securitization Income	0	0	0	0	0
Net Gain(Loss) -Sales of Lns, OREO, Oth	2,503	9,357	32,047	22,309	-42,030
Other Non-Interest Income	43,827	48,591	203,551	190,525	243,182
Total Overhead Expenses	396,939	397,549	1,719,119	1,588,029	1,601,487
Personnel Expense	233,405	229,836	912,915	885,868	874,399
Net Occupancy Expense	53,087	50,056	204,627	205,511	200,893
Goodwill Impairment Losses	0	0	0	1,000	0
Amortization Exp & Impairmt Loss (Oth)	2,882	3,819	14,375	17,010	20,249
Other Operating Expenses	107,565	113,838	587,202	478,640	505,946
Fee Income on Mutual Funds & Annuities	1,598	1,850	6,342	6,070	5,536
MEMORANDA:					
Assets Under Mgmt Proprty Mut Fnds&Annuit	0	0	0	0	0
Number of Equivalent Employees	10,482	10,300	10,452	10,368	10,606
Average Personnel Expense Per Employee	22	22	87	85	82
Average Assets Per Employee	5,304	5,268	5,290	5,189	4,894

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	1.55	3.26	40	1.47	2.92	41	1.27	2.95	37	1.25	2.84	1.22	3.12
Overhead Exp / NII + Non-Int Income	75.93	66.26	84	72.76	66.79	70	77.91	67.53	81	71.26	69.11	72.17	68.44
PERCENT OF AVERAGE ASSETS:													
Total Overhead Expense	2.86	2.88	52	2.93	3.12	50	3.11	3.15	56	2.95	3.34	3.09	3.16
Personnel Expense	1.68	1.46	68	1.69	1.52	63	1.65	1.48	62	1.65	1.49	1.68	1.51
Net Occupancy Expense	0.38	0.34	60	0.37	0.34	62	0.37	0.34	63	0.38	0.34	0.39	0.36
Other Operating Expenses	0.79	1.06	28	0.87	1.26	35	1.09	1.32	53	0.92	1.50	1.01	1.23
Overhead Less Non-Interest Income	2.11	1.31	87	2.00	1.23	84	2.21	1.32	85	2.05	1.37	2.21	1.49
PERCENT OF ADJ OPER INCOME (TE):													
Total Overhead Expense	75.38	65.51	83	72.22	66.10	70	77.37	66.81	81	70.69	68.50	71.52	67.64
Personnel Expense	44.32	33.17	91	41.75	32.41	88	41.09	31.94	92	39.43	31.26	39.05	32.51
Net Occupancy Expense	10.08	7.81	82	9.09	7.46	76	9.21	7.52	75	9.15	7.36	8.97	7.92
Other Operating Expenses	20.97	23.53	41	21.37	25.26	43	27.07	26.47	65	22.11	29.46	23.50	26.22
Total Non-Interest Income	19.59	33.31	23	22.84	36.68	25	22.48	35.19	24	21.64	36.31	20.23	33.59
Fiduciary Activities Income	0.61	2.71	38	0.63	2.40	39	0.69	2.42	41	0.64	2.18	0.66	2.81
Serv Charges on Deposit Accts - Dom	7.97	4.73	82	7.82	4.68	78	7.83	4.76	80	7.74	4.61	7.66	5.74
Trading Revenue	0.41	1.36	48	0.86	1.34	64	0.75	1.09	57	0.65	1.35	0.86	1.58
Investment Banking Fees & Commissns	1.27	2.65	40	1.26	2.68	39	1.34	2.55	40	1.32	2.81	1.19	2.86
Insurance Activities Revenue	0.09	0.78	40	0.08	1.18	33	0.08	0.96	30	0.09	1.11	0.08	1.03
Venture Capital Revenue	-0.07	0.07	4	1.25	0.03	96	0.72	0.06	93	1.34	0.11	0.40	0.12
Net Servicing Fees	0.51	0.66	60	0.42	1.07	50	0.45	1.02	53	0.37	0.60	0.40	0.65
Net Securitization Income	0.00	0.00	46	0.00	0.01	46	0.00	0.01	47	0.00	0.01	0.00	0.01
Net Gain(Loss) - Sales Lns,OREO,Oth	0.48	1.28	43	1.70	3.00	50	1.44	2.04	50	0.99	2.02	-1.88	0.42
Other Non-Interest Income	8.32	10.01	47	8.83	10.71	48	9.16	11.39	46	8.48	12.15	10.86	12.04
Overhead Less Non-Interest Income	55.79	32.27	89	49.37	28.84	88	54.89	31.19	93	49.05	31.82	51.29	33.69
Appl Inc Taxes / Pretax NOI (TE)	34.82	29.38	76	34.62	29.65	70	33.89	28.67	69	34.55	27.20	36.67	27.79
Appl Inc Tax+TE / Pretax NOI+TE	37.20	33.06	78	36.98	33.09	76	37.55	32.20	80	37.81	30.97	40.41	32.84

Non-Interest Income and Expenses

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

Non-Interest Income and Expenses ($000)

Total Non-Interest Income

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

Fiduciary Activities Income

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

Service Charges on Domestic Deposit Accounts

Service charges on deposit accounts.

Trading Revenue

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

Investment Banking Fees and Commissions

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

Insurance Activities Revenue

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

Venture Capital Revenue

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

Net Servicing Fees

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

Net Securitization Income

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

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

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

Other Non-Interest Income

All other operating income of the consolidated bank holding company.

Total Overhead Expense

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

Personnel Expense

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

Net Occupancy Expense

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

Goodwill Impairment

Impairment losses on Goodwill.

Amortization Expense & Impairment Losses (other)

Impairment losses for other intangible assets.

Other Operating Expenses

All other operating expenses of the consolidated bank holding company.

Fee Income on Mutual Funds and Annuities

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

Memoranda

Assets Under Management in Proprietary Mutual Funds and Annuities

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

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

Number of Equivalent Employees

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

Average Personnel Expense Per Employee

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

Average Assets Per Employee

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

Analysis Ratios

Mutual Fund Fee Income/ Non-interest Income

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

Overhead Expense/Net Interest Income Plus Non-Interest Income

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

Percent of Average Assets

Total Overhead Expense (Percent of Average Assets)

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

Personnel Expense (Percent of Average Assets)

Salaries and employee benefits divided by average assets.

Net Occupancy Expense (Percent of Average Assets)

Expense on premises and fixed assets divided by average assets.

Other Operating Expenses (Percent of Average Assets)

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

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

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

Percent of Adjusted Operating Income (TE)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Service charges on domestic deposit accounts divided by adjusted operat-

ing income on a taxable equivalent basis.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

1234567 SAMPLE BANK HOLDING COMPANY — ASSETS — PAGE 5
RICHMOND, VA FR Dist: 05 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	25,514,980	25,036,211	25,437,974	25,235,111	25,713,379	1.9	-14.3
Commercial and Industrial Loans	11,536,948	10,762,611	11,470,810	10,448,937	9,589,926	7.2	10.0
Loans to Individuals	555,032	517,390	564,584	538,720	554,702	7.3	-19.3
Loans to Depository Inst & Oth Banks Accept	67,846	61,228	46,065	33,587	95,103	10.8	89.2
Agricultural Loans	188,938	171,494	211,533	203,619	216,578	10.2	9.8
Other Loans and Leases	1,462,502	1,376,432	1,485,640	1,458,348	1,291,172	6.3	36.6
Less: Unearned Income	1,766	1,388	1,913	1,424	1,362	27.2	71.3
Loans & Leases, Net of Unearned Income	39,324,480	37,923,978	39,214,693	37,916,898	37,459,498	3.7	-6.9
Less: Allow for Loan & Lease Losses	736,953	841,781	746,291	896,087	1,051,685	-12.5	-11.6
Net Loans and Leases	38,587,527	37,082,197	38,468,402	37,020,811	36,407,813	4.1	-6.8
Debt Securities Over 1 Year	939,757	875,632	919,924	894,318	1,160,149	7.3	-43.3
Mutual Funds and Equity Securities	252,062	333,987	280,203	228,011	162,484	-24.5	-20.4
Subtotal	39,779,346	38,291,816	39,668,529	38,143,140	37,730,446	3.9	-8.3
Interest-Bearing Bank Balances	8,226,609	5,807,361	8,188,059	6,055,665	7,063,952	41.7	309.9
Federal Funds Sold & Reverse Repos	379,947	2,340,177	282,248	2,775,354	102,159	-83.8	19.3
Debt Securities 1 Year or Less	2,796,061	2,634,127	2,866,470	2,539,012	2,592,395	6.2	7.3
Trading Assets	113,224	108,056	99,619	112,273	129,419	4.8	-19.9
Total Earning Assets	51,336,791	49,361,793	51,329,195	49,812,322	47,741,942	4.0	5.6
Non-Int Cash and Due From Dep Inst	1,242,182	903,138	1,160,691	1,764,975	1,181,360	37.5	-2.6
Premises, Fixed Assets, & Cap Leases	759,931	683,312	700,738	684,093	688,850	11.2	12.5
Other Real Estate Owned	39,248	89,904	46,105	98,151	153,178	-56.3	-84.5
Invest in Unconsolidated Subsidiaries	56,553	66,000	60,310	60,585	51,051	-14.3	-36.5
Intangible and Other Assets	2,646,139	3,006,417	2,734,088	3,091,792	3,334,268	-12.0	-28.4
Total Assets	56,080,844	54,110,564	56,031,127	55,511,918	53,150,649	3.6	2.7
Quarterly Average Assets	55,600,883	54,264,016	56,039,072	54,755,079	52,918,015	2.5	0.4
Average Loans and Leases (YTD)	39,282,057	37,802,433	38,253,458	37,222,737	37,042,259	3.9	-6.8
MEMORANDA:							
Loans Held-for-Sale	126,344	161,559	171,328	251,651	201,590	-21.8	-52.1
Loans Not Held-for-Sale	39,198,136	37,762,419	39,043,365	37,665,247	37,257,908	3.8	-6.6
RE Loans Secured by 1-4 Family	7,396,700	7,047,610	7,310,571	7,144,465	6,696,014	5.0	13.8
Commercial Real Estate Loans	17,907,807	17,805,136	17,922,228	17,899,536	18,856,389	0.6	-22.5
Construction and Land Development	2,758,768	2,532,133	2,651,952	2,405,753	2,826,401	9.0	-66.4
Multifamily	1,550,576	1,356,534	1,434,769	1,327,357	1,368,256	14.3	109.7
Nonfarm Nonresidential	13,598,463	13,916,469	13,835,507	14,166,426	14,661,732	-2.3	-4.1
RE Loans Secured by Farmland	210,473	183,465	205,175	191,110	160,976	14.7	21.9
Total Investment Securities	4,029,484	4,024,002	4,290,867	3,848,219	4,038,599	0.1	-15.1
U.S. Treasury Securities	1,546	54,534	1,546	104,524	4,634	-97.2	-94.5
U.S. Agency Securities (excl MBS)	1,939,630	1,392,254	1,740,182	1,265,585	1,319,142	39.3	101.4
Municipal Securities	716,499	576,272	611,185	588,612	670,690	24.3	-20.6
Mortgage-Backed Securities	314,879	404,820	325,056	441,097	575,306	-22.2	-39.6
Asset-Backed Securities	776,016	1,235,294	1,304,610	1,193,817	1,221,328	-37.2	-61.4
Other Debt Securities	28,852	26,841	28,085	26,573	85,015	7.5	306.2
Mutual Funds and Equity Securities	252,062	333,987	280,203	228,011	162,484	-24.5	-20.4
Available-For-Sale Securities	3,423,205	3,287,844	3,701,886	3,091,310	3,230,795	4.1	10.5
U.S. Treasury Securities	1,546	54,534	1,546	104,524	4,634	-97.2	-94.5
U.S. Agency Securities (excl MBS)	1,939,630	1,392,254	1,740,182	1,265,585	1,319,142	39.3	101.4
Municipal Securities	151,406	70,908	66,264	75,996	122,168	113.5	-37.9
Mortgage-Backed Securities	312,037	392,985	318,922	428,975	559,360	-20.6	-37.6
Asset-Backed Securities	737,772	1,016,435	1,266,784	961,746	978,092	-27.4	-29.0
Other Debt Securities	28,752	26,741	27,985	26,473	84,915	7.5	310.6
Mutual Funds and Equity Securities	252,062	333,987	280,203	228,011	162,484	-24.5	-20.4
Held-To-Mat Sec Appreciation (Depr)	29,100	-51,490	20,566	-82,168	-77,830	N/A	N/A
Available-For-Sale Sec Appr (Depr)	-158,085	-546,836	-247,343	-625,639	-868,934	N/A	N/A
Structured Notes, Fair Value	0	0	0	0	0	N/A	N/A
Pledged Securities	1,507,477	1,505,500	1,472,228	1,499,428	1,494,118	0.1	-8.1

Assets ($000)

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

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

Real Estate Loans

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

Commercial and Industrial Loans

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

Loans to Individuals

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

Loans to Depository Institutions

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

Agricultural Loans

Loans to finance agricultural production and other loans to farmers.

Other Loans and Leases

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

Unearned Income

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

Loans and Leases, Net of Unearned Income

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

Allowance for Loan and Lease Losses

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

Net Loans and Leases

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

Debt Securities over 1 Year

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

Mutual Funds and Equity Securities

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

Subtotal

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

Interest-Bearing Bank Balances

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

Federal Funds Sold and Reverse Repos

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

Debt Securities 1 Year or Less

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

Trading Assets

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

Total Earning Assets

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

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

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

Premises, Fixed Assets, and Capital Leases

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

Other Real Estate Owned

Other real estate owned.

Investment in Unconsolidated Subsidiaries

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

Intangible and Other Assets

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

Total Assets

The dollar amount of total assets.

Quarterly Average Assets

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

Average Loans and Leases (YTD)

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

Memoranda

Loans Held-For-Sale

Total loans and leases held-for-sale.

Loans Not Held-For-Sale

Total loans and leases not held for sale.

Real Estate Loans Secured by 1–4 Family

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

Commercial Real Estate Loans

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

Construction and Land Development

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

Multifamily

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

Nonfarm Nonresidential

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

Real Estate Loans Secured by Farmland

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

Total Investment Securities

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

U.S. Treasury Securities

The amount of U.S. Treasury securities.

U.S. Agency Securities excluding Mortgage-Backed Securities

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

Municipal Securities

Obligations of states and political subdivisions in the United States.

Mortgage-Backed Securities

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

Asset-Backed Securities

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

Other Debt Securities

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

Mutual Funds and Equity Securities

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

Available-for-Sale Securities

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

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

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

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

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

Municipal Securities (Available-for-Sale Securities)

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

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

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

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

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

Other Debt Securities (Available-for-Sale Securities)

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

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

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

Held-to-Maturity Securities Appreciation (Depreciation)

The difference between the fair value and the amortized cost of all debt securities that are designated as held-to-maturity.

Available-for-Sale Securities Appreciation (Depreciation)

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

Structured Notes, Fair Value

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

Pledged Securities

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

1234567 SAMPLE BANK HOLDING COMPANY — LIABILITIES AND CHANGES IN CAPITAL — PAGE 6
RICHMOND, VA FR Dist: 05 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	4,494,344	3,954,372	4,445,026	4,673,733	4,740,661	13.7	51.1
NOW, ATS and Transaction Accounts	481,884	453,086	588,533	646,090	537,414	6.4	29.0
Time Deposits (excl Brokered Dep) < $100K	1,228,621	1,397,973	1,262,078	1,426,386	1,633,423	-12.1	-59.9
MMDA and Other Savings Accounts	37,379,605	35,664,760	36,755,537	36,046,962	32,610,062	4.8	24.7
Other Non-Interest-Bearing Deposits	0	0	0	0	0	N/A	N/A
Core Deposits	43,584,454	41,470,191	43,051,174	42,793,171	39,521,560	5.1	19.8
Time Deposits of $100K or More	1,299,624	1,491,819	1,330,402	1,536,425	1,780,127	-12.9	-72.1
Foreign Deposits	1,648,111	1,528,745	1,980,161	1,804,060	1,575,361	7.8	-25.6
Federal Funds Purchased and Repos	278,497	325,107	266,742	320,478	608,098	-14.3	-84.2
Secured Federal Funds Purchased	0	0	0	0	0	N/A	N/A
Commercial Paper	0	0	0	0	3,063	N/A	-100.0
Other Borrowings W/Rem Mat of 1 Yr or Less	237,018	50,000	285,390	23,655	439,321	374.0	-71.1
Other Borrowings W/Rem Mat Over 1 Year	1,119,502	1,305,475	1,193,267	1,331,900	577,167	-14.3	259.7
Brokered Deposits < $100K	489	110	558	120	0	344.6	-98.9
Noncore Funding	4,583,241	4,701,256	5,056,520	5,016,638	4,983,137	-2.5	-53.3
Trading Liabilities	57,751	83,292	136,938	112,817	137,894	-30.7	-47.9
Sub Notes & Debentures + TPS	799,582	990,596	791,608	979,711	994,340	-19.3	-58.6
Other Liabilities	469,600	514,576	530,324	560,940	530,490	-8.7	-39.3
Total Liabilities	49,494,628	47,759,911	49,566,564	49,463,277	46,167,421	3.6	1.0
Minority Interest	0	-4,752	0	-3,428	-2,080	N/A	-100.0
EQUITY CAPITAL:							
Perpetual Preferred Stock (Incl Surplus)	1,003,970	1,301,289	1,003,970	1,128,302	2,377,560	-22.9	-36.7
Common Stock	4,185,513	4,170,888	4,179,024	4,166,109	4,163,242	0.4	60.5
Common Surplus	0	0	0	0	0	N/A	N/A
Retained Earnings	1,557,436	1,305,289	1,488,682	1,218,799	1,051,390	19.3	-9.1
Less: Treasury Stock	0	0	0	0	0	N/A	N/A
Accumulated Other Comprehensive Income	-145,462	-406,903	-192,101	-446,157	-592,084	N/A	N/A
Other Equity Capital Components	-15,241	-15,158	-15,012	-14,984	-14,800	N/A	N/A
Total Equity Capital	6,586,216	6,355,405	6,464,563	6,052,069	6,985,308	3.6	18.6
Total Liabilities and Capital	56,080,844	54,110,564	56,031,127	55,511,918	53,150,649	3.6	2.7
MEMORANDA:							
Non-Interest-Bearing Deposits	19,258,479	17,311,818	18,759,168	18,470,162	16,112,300	11.2	78.8
Interest-Bearing Deposits	27,274,199	27,179,047	27,603,127	27,663,614	26,764,748	0.4	-16.2
Total Deposits	46,532,678	44,490,865	46,362,295	46,133,776	42,877,048	4.6	7.5
LT Debt that Reprices in 1 Year	0	75,000	8	75,000	75,000	-100.0	-100.0
Eq Cap & Noncontrol(Minority) Interest	6,586,216	6,350,653	6,464,563	6,048,641	6,983,228	3.7	18.0
CHANGES IN EQUITY CAPITAL:							
Equity Capital, Prev Year-End, As Amended	6,464,563	6,052,069	6,052,069	6,985,308	6,648,279		
Accounting Restatements	0	0	0	0	0		
Net Income	101,210	110,723	263,791	349,516	323,804		
Net Sale of New Perpetual Preferred Stock	0	169,742	-13,940	-1,311,593	256,110		
Net Sale of New Common Stock	6,489	7,438	32,389	16,676	42,761		
Chgs Incident to Mergers and Absorptions	0	0	0	0	0		
Less: Dividends Declared	32,456	24,232	119,608	133,581	156,134		
Change in Other Comprehensive Income	46,639	39,254	254,056	145,927	-130,788		
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	-229	411	-4,194	-184	1,276		
Equity Capital, Ending Balance	6,586,216	6,355,405	6,464,563	6,052,069	6,985,308		

Liabilities and Changes in Capital

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

Demand Deposits

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

NOW, ATS, and Transaction Accounts

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

Time Deposits (Excluding Brokered Deposits) under $100 Thousand

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

MMDA and Other Savings Accounts

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

Other Non-Interest-Bearing Deposits

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

Core Deposits

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

Time Deposits of $100 Thousand or More

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

Foreign Deposits

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

Federal Funds Purchased and Repos

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

Secured Federal Funds Purchased

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

Commercial Paper

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

Other Borrowings with a Remaining Maturity of 1 Year or Less

Funds borrowed by the consolidated bank holding company with a remaining maturity of one year or less, including mortgage indebtedness and obligations under 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 contracted notes that qualify as capital under the Federal Reserve Board's capital adequacy guidelines, and subordinated notes payable to trusts issuing trust preferred securities.

Other Liabilities

The amount of other liabilities.

Total Liabilities

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

Minority Interest

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

Equity Capital

Perpetual Preferred Stock (Including Surplus)

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

Common Stock

The aggregate par or stated value of common stock issued.

Common Surplus

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

Retained Earnings

The amount of retained earnings, including capital reserves, which result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

Treasury Stock

The carrying value, at cost, of treasury stock.

Accumulated Other Comprehensive Income

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

Other Equity Capital Components

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

Total Equity Capital

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

Total Liabilities and Capital

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

Memoranda

Non-Interest-Bearing Deposits

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

Interest-Bearing Deposits

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

Total Deposits

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

Long-Term Debt That Reprices in 1 Year

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

Equity Capital and Noncontrolling (Minority) Interests in Consolidated Subsidiaries

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

Changes in Equity Capital

Equity Capital, Previous Year-End, as Amended

Total equity balance as of Decem-

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

Accounting Restatements

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

Net Income

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

Net Sale of New Perpetual Preferred Stock

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

Net Sale of New Common Stock

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

Changes Incident to Mergers and Absorptions

For business combinations that are treated as pooling of interests, the historical equity capital balances of the consolidated BHC or other businesses acquired as of the end of the previous calendar year. For business combinations treated as purchases, the fair value of any perpetual preferred or common shares issued (minus the direct cost of issuing the shares) less any goodwill charged against undivided profits. This line item includes any retroactive adjustments resulting from the realization of income tax benefits of pre-acquisition operating loss 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 PAGE 7
RICHMOND, VA FR Dist: 05 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	45.50	33.75	69	46.27	32.89	73	45.40	32.68	72	45.46	32.01	48.38	32.57
Commercial and Industrial Loans	20.57	12.91	77	19.89	11.76	82	20.47	12.57	80	18.82	11.65	18.04	11.71
Loans to Individuals	0.99	5.03	30	0.96	4.90	33	1.01	5.25	31	0.97	4.94	1.04	6.00
Loans to Dep Inst & Oth Bank Accept	0.12	0.12	80	0.11	0.10	83	0.08	0.12	78	0.06	0.10	0.18	0.14
Agricultural Loans	0.34	0.12	84	0.32	0.11	81	0.38	0.14	83	0.37	0.12	0.41	0.15
Other Loans and Leases	2.61	4.19	38	2.54	3.99	38	2.65	4.31	39	2.63	4.15	2.43	3.49
Net Loans and Leases	68.81	60.80	66	68.53	58.48	76	68.66	60.16	63	66.69	57.97	68.50	57.65
Debt Securities Over 1 Year	1.68	15.37	8	1.62	15.89	8	1.64	15.69	7	1.61	15.91	2.18	16.68
Mutual Funds and Equity Securities	0.45	0.13	87	0.62	0.12	90	0.50	0.13	90	0.41	0.12	0.31	0.12
Subtotal	70.93	77.77	21	70.77	75.42	26	70.80	76.88	24	68.71	74.97	70.99	75.87
Interest-Bearing Bank Balances	14.67	4.55	91	10.73	4.61	84	14.61	4.42	92	10.91	4.19	13.29	3.96
Federal Funds Sold & Reverse Repos	0.68	0.69	79	4.32	1.14	88	0.50	0.85	70	5.00	1.13	0.19	1.30
Debt Securities 1 Year or Less	4.99	2.36	83	4.87	2.94	73	5.12	2.67	78	4.57	3.05	4.88	3.07
Trading Assets	0.20	0.87	56	0.20	0.88	46	0.18	0.80	49	0.20	0.98	0.24	1.37
Total Earning Assets	91.54	89.25	74	91.22	88.18	70	91.61	88.92	76	89.73	87.84	89.82	88.20
Non-Int Cash and Due From Dep Inst	2.21	1.44	85	1.67	1.19	78	2.07	1.38	83	3.18	1.53	2.22	1.52
Other Real Estate Owned	0.07	0.17	40	0.17	0.23	54	0.08	0.17	46	0.18	0.22	0.29	0.32
All Other Assets	6.24	9.22	19	7.11	10.52	25	6.32	9.61	18	7.09	10.45	7.95	10.17
MEMORANDA:													
Short-Term Investments	20.33	8.73	87	19.93	9.51	84	20.23	9.06	86	20.48	9.34	18.36	10.03
U.S. Treasury Securities	0.00	0.67	31	0.10	0.54	58	0.00	0.55	31	0.19	0.56	0.01	0.66
U.S. Agency Securities (excl MBS)	3.46	1.38	83	2.57	1.35	75	3.11	1.36	82	2.28	1.38	2.48	1.81
Municipal Securities	1.28	1.14	59	1.06	1.19	58	1.09	1.14	54	1.06	1.13	1.26	1.39
Mortgage-Backed Securities	0.56	11.88	7	0.75	12.10	8	0.58	11.95	7	0.79	11.90	1.08	12.85
Asset-Backed Securities	1.38	0.43	80	2.28	0.64	86	2.33	0.59	86	2.15	0.65	2.30	0.56
Other Debt Securities	0.05	0.56	46	0.05	0.98	39	0.05	0.88	40	0.05	1.01	0.16	1.09
Loans Held-for-Sale	0.23	0.32	56	0.30	0.58	47	0.31	0.31	60	0.45	0.67	0.38	0.61
Loans Not Held-for-Sale	69.90	61.16	66	69.79	58.29	77	69.68	60.53	64	67.85	57.57	70.10	58.00
RE Loans Secured by 1-4 Family	13.19	15.71	39	13.02	16.40	40	13.05	15.40	40	12.87	16.04	12.60	14.92
Revolving	4.01	3.26	64	4.10	3.28	65	3.96	3.24	64	4.11	3.38	4.28	3.77
Closed-End, Sec by First Liens	8.94	11.36	39	8.64	12.05	39	8.84	11.10	42	8.47	11.60	7.90	9.88
Closed-End, Sec by Junior Liens	0.24	0.56	33	0.28	0.62	36	0.24	0.51	37	0.29	0.56	0.41	0.80
Commercial Real Estate Loans	31.93	16.02	85	32.91	14.29	91	31.99	15.04	86	32.24	13.71	35.48	15.96
Construction and Land Dev	4.92	1.89	88	4.68	1.69	89	4.73	1.69	91	4.33	1.62	5.32	2.35
Multifamily	2.76	2.07	70	2.51	1.64	74	2.56	1.99	71	2.39	1.65	2.57	1.61
Nonfarm Nonresidential	24.25	10.98	89	25.72	10.45	92	24.69	10.65	91	25.52	10.10	27.59	11.22
RE Loans Secured by Farmland	0.38	0.24	78	0.34	0.24	78	0.37	0.24	79	0.34	0.22	0.30	0.28

Percent Composition of Assets

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

Percent of Total Assets

Real Estate Loans (Percent of Total Assets)

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

Commercial and Industrial Loans (Percent of Total Assets)

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

Loans to Individuals (Percent of Total Assets)

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

Loans to Depository Institutions (Percent of Total Assets)

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

Agricultural Loans (Percent of Total Assets)

Agricultural loans divided by total assets.

Other Loans and Leases (Percent of Total Assets)

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

Net Loans and Leases (Percent of Total Assets)

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

Securities over 1 Year (Percent of Total Assets)

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

Mutual Funds and Equity Securities (Percent of Total Assets)

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

Subtotal (Percent of Total Assets)

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

Interest-Bearing Bank Balances (Percent of Total Assets)

Interest-bearing bank balances divided by total assets.

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

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

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

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

Trading Assets (Percent of Total Assets)

Assets held in trading accounts divided by total assets.

Total Earning Assets (Percent of Total Assets)

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

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

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

Other Real Estate Owned (Percent of Total Assets)

Other real estate owned divided by total assets.

All Other Assets (Percent of Total Assets)

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

Memoranda

Short-Term Investments (Percent of Total Assets)

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

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

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

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

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

Municipal Securities
(Percent of Total Assets)

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

Mortgage-Backed Securities
(Percent of Total Assets)

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

Asset-Backed Securities
(Percent of Total Assets)

The amount of asset-backed securities, other than mortgage-backed securities, divided by total assets. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities
(Percent of Total Assets)

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

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

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

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

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

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

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

Revolving
(Percent of Total Assets)

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

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

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

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

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

Commercial Real Estate Loans
(Percent of Total Assets)

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

Construction and Land Development
(Percent of Total Assets)

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

Multifamily
(Percent of Total Assets)

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

Nonfarm Nonresidential
(Percent of Total Assets)

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

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

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

1234567 SAMPLE BANK HOLDING COMPANY — LOAN MIX AND ANALYSIS OF CONCENTRATIOS OF CREDIT — PAGE 7A
RICHMOND, VA — FR Dist: 05 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
LOAN MIX, % OF GROSS LOANS & LEASES:													
Real Estate Loans	64.88	54.67	62	66.02	56.63	63	64.87	54.52	62	66.55	55.30	68.64	55.27
RE Loans Secured by 1-4 Family	18.81	26.28	30	18.58	28.17	29	18.64	26.15	30	18.84	27.79	17.88	25.96
Revolving	5.72	5.44	57	5.85	5.72	59	5.66	5.54	58	6.01	5.91	6.07	6.49
Closed-End	13.09	20.22	29	12.73	21.87	31	12.98	20.05	30	12.83	21.35	11.80	18.76
Commercial Real Estate Loans	45.54	24.98	84	46.95	24.10	87	45.70	24.21	85	47.21	23.24	50.34	26.20
Construction and Land Dev	7.02	3.06	86	6.68	2.86	86	6.76	2.72	87	6.34	2.75	7.55	3.92
1-4 Fam	1.62	0.56	84	1.24	0.50	83	1.50	0.50	86	1.17	0.46	0.95	0.71
Other	5.40	2.42	83	5.43	2.32	86	5.26	2.17	86	5.18	2.22	6.60	3.10
Multifamily	3.94	3.22	68	3.58	2.90	69	3.66	3.30	69	3.50	2.89	3.65	2.73
Nonfarm Nonresidential	34.58	17.13	91	36.70	17.57	92	35.28	17.16	93	37.36	17.10	39.14	18.27
Owner-Occupied	17.79	6.66	95	18.87	6.41	96	18.14	6.34	96	19.21	6.12	20.96	8.01
Other	16.79	9.77	80	17.83	9.97	86	17.14	9.80	82	18.15	9.67	18.18	10.11
RE Loans Secured by Farmland	0.54	0.39	77	0.48	0.42	77	0.52	0.41	76	0.50	0.39	0.43	0.50
Loans to Dep Inst & Oth Bank Accept	0.17	0.28	79	0.16	0.21	81	0.12	0.24	73	0.09	0.20	0.25	0.33
Commercial and Industrial Loans	29.34	21.40	75	28.38	19.83	74	29.25	20.78	74	27.56	19.65	25.60	20.24
Loans to Individuals	1.41	8.49	26	1.36	8.62	25	1.44	9.00	26	1.42	8.70	1.48	10.25
Credit Card Loans	0.39	1.76	53	0.37	2.38	51	0.40	2.51	52	0.40	2.44	0.42	3.15
Agricultural Loans	0.48	0.20	82	0.45	0.21	79	0.54	0.24	81	0.54	0.23	0.58	0.26
Other Loans and Leases	3.72	8.20	37	3.63	8.04	33	3.79	8.51	35	3.85	8.88	3.45	7.17
LOAN & LEASE % OF TOTAL RISK BASED CAPITAL:													
Real Estate Loans	381.53	307.66	66	363.92	310.32	59	384.17	311.86	64	381.40	315.11	330.50	314.67
RE Loans Secured by 1-4 Family	110.61	136.92	37	102.44	143.09	30	110.41	140.95	31	107.98	146.97	86.07	144.04
Revolving	33.63	30.21	55	32.27	33.75	56	33.51	32.05	55	34.46	35.39	29.23	37.75
Closed-End	76.97	102.87	37	70.17	107.23	32	76.89	105.51	36	73.52	109.28	56.84	104.01
Commercial Real Estate Loans	267.78	157.50	78	258.81	153.92	80	270.67	158.89	81	270.53	154.62	242.37	156.60
Construction and Land Dev	41.25	19.74	85	36.81	19.56	80	40.05	19.40	83	36.36	19.05	36.33	22.50
1-4 Fam	9.51	3.69	82	6.86	3.43	80	8.89	3.62	84	6.70	3.32	4.55	3.90
Other	31.75	15.45	83	29.95	15.57	82	31.16	15.22	85	29.66	15.15	31.78	17.91
Multifamily	23.19	18.67	67	19.72	15.57	67	21.67	19.92	66	20.06	15.80	17.59	15.08
Nonfarm Nonresidential	203.34	111.00	82	202.29	112.81	85	208.95	112.46	87	214.11	113.28	188.45	111.50
Owner Occupied	104.62	47.12	88	104.00	48.86	93	107.46	48.32	90	110.09	49.42	100.94	48.45
Other	98.73	61.64	78	98.29	62.60	75	101.49	62.38	80	104.02	63.30	87.52	62.07
RE Loans Secured by Farmland	3.15	2.51	76	2.67	3.17	69	3.10	2.73	74	2.89	3.01	2.07	2.93
Loans to Dep Inst & Oth Bank Accept	1.01	1.33	78	0.89	1.40	81	0.70	1.57	75	0.51	1.51	1.22	1.58
Commercial and Industrial Loans	172.52	125.08	71	156.44	126.43	65	173.23	128.84	75	157.92	129.35	123.26	112.36
Loans to Individuals	8.30	48.46	25	7.52	54.94	22	8.53	56.68	22	8.14	56.70	7.13	58.95
Credit Card Loans	2.28	7.24	52	2.04	14.62	48	2.40	14.47	50	2.29	15.40	2.03	16.44
Agricultural Loans	2.83	1.14	83	2.49	1.36	76	3.19	1.36	80	3.08	1.48	2.78	1.41
Other Loans and Leases	21.87	39.97	31	20.01	41.25	28	22.44	43.08	32	22.04	42.27	16.60	34.92
SUPPLEMENTAL:													
Non-Owner Occ CRE Lns / Gr Lns	28.25	18.03	80	28.92	17.09	83	28.10	17.47	81	28.76	16.49	30.10	18.47
Non-Owner Occ CRE Lns / T RBC	166.09	110.76	73	159.44	106.06	72	166.40	110.85	74	164.82	106.92	144.94	108.66
Construction & Land Dev Lns / T RBC	41.25	19.74	85	36.81	19.56	80	40.05	19.40	83	36.36	19.05	36.33	22.50
T CRE Loans / T RBC	270.71	162.17	78	263.44	158.57	78	273.86	163.59	80	274.91	159.44	245.88	160.68

Loan Mix and Analysis of Concentrations of Credit

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

Loan Mix, Percent of Gross Loans and Leases

Real Estate Loans
(Percent of Gross Loans and Leases)

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

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

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

Revolving
(Percent of Gross Loans and Leases)

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

Closed-End
(Percent of Gross Loans and Leases)

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

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

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

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

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

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

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

Other
(Percent of Gross Loans & Leases)

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

Multifamily
(Percent of Gross Loans and Leases)

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

Nonfarm Nonresidential
(Percent of Gross Loans and Leases)

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

Owner-Occupied
(Percent of Gross Loans & Leases)

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

Other
(Percent of Gross Loans & Leases)

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

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

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

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

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

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

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

Loans to Individuals
(Percent of Gross Loans and Leases)

Loans to individuals for household,

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

Credit Card Loans
(Percent of Gross Loans and Leases)

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

Agricultural Loans
(Percent of Gross Loans and Leases)

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

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

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

Loans & Leases, Percent of Total Risk Based Capital (Percent of Total Capital for Advanced Approaches Intuitions)

Real Estate Loans
(Percent of Total Risk Based Capital)

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

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

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

Revolving
(Percent of Total Risk Based Capital)

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

Closed-End
(Percent of Total Risk Based Capital)

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

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

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

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

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

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

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

Other
(Percent of Total Risk Based Capital)

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

Multifamily
(Percent of Total Risk Based Capital)

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

Nonfarm Nonresidential
(Percent of Total Risk Based Capital)

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

Owner-Occupied
(Percent of Total Risk Based Capital)

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

Other
(Percent of Total Risk Based Capital)

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

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

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

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

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

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

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

Loans to Individuals
(Percent of Total Risk Based Capital)

Loans to individuals for household, family, and other personal expenditures divided by total risk based capital.

Credit Card Loans
(Percent of Total Risk Based Capital)

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

Agricultural Loans
(Percent of Total Risk Based Capital)

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

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

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

Supplemental:

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

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

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

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

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

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

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

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

1234567 SAMPLE BANK HOLDING COMPANY LIQUIDITY AND FUNDING PAGE 8
RICHMOND, VA FR Dist: 05 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	20.33	8.73	87	19.93	9.51	84	20.23	9.06	86	20.48	9.34	18.36	10.03
Liquid Assets	21.78	24.91	51	20.32	24.70	46	21.04	24.52	52	22.52	24.99	19.48	26.81
Investment Securities	7.19	18.58	15	7.44	19.87	16	7.66	19.27	14	6.93	20.19	7.60	20.93
Net Loans and Leases	68.81	60.80	66	68.53	58.48	76	68.66	60.16	63	66.69	57.97	68.50	57.65
Net Lns, Ls & Stdby Ltrs of Credit	70.58	62.90	61	70.34	60.46	73	70.33	62.26	61	68.43	60.00	70.53	60.15
Core Deposits	77.72	60.00	91	76.64	56.42	91	76.83	58.48	91	77.09	55.65	74.36	55.92
Noncore Funding	8.17	23.25	7	8.69	24.40	11	9.02	23.92	10	9.04	24.84	9.38	26.62
Time Deposits of $100K or More	2.32	5.64	26	2.76	5.79	32	2.37	5.44	27	2.77	5.83	3.35	6.23
Foreign Deposits	2.94	1.03	82	2.83	0.97	81	3.53	1.00	85	3.25	1.00	2.96	1.65
Fed Funds Purchased and Repos	0.50	2.78	24	0.60	2.79	31	0.48	2.45	28	0.58	2.65	1.14	3.73
Secured Fed Funds Purchased	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	0.00	0.00
Net Fed Funds Purchased (Sold)	-0.18	1.91	13	-3.72	1.57	6	-0.03	1.55	18	-4.42	1.51	0.95	2.28
Commercial Paper	0.00	0.12	39	0.00	0.14	39	0.00	0.14	40	0.00	0.14	0.01	0.11
Oth Borrowings W/Rem Mat 1 Yr or Less	0.42	2.43	33	0.09	2.23	25	0.51	3.17	38	0.04	2.54	0.83	2.68
Earning Assets Repr in 1 Year	53.18	39.40	79	52.37	39.07	81	53.01	40.00	78	57.04	39.71	55.72	41.58
Int-Bearing Liab Repr in 1 Year	6.39	11.45	29	6.89	11.85	31	6.87	11.28	34	7.33	12.42	7.91	13.13
Long-Term Debt Repr in 1 Year	0.00	1.21	24	0.14	1.33	51	0.00	1.27	49	0.14	1.31	0.14	1.62
Net Assets Repriceable in 1 Year	46.78	24.98	88	45.34	23.69	88	46.14	25.41	90	49.57	23.76	47.67	25.09
OTHER LIQUIDITY AND FUNDING RATIOS:													
Net Noncore Funding Dependence	-17.13	16.84	4	-15.84	18.84	3	-15.81	17.84	5	-16.61	19.34	-12.61	20.15
Net ST Noncore Funding Dependence	-24.38	3.16	8	-23.52	3.10	7	-23.93	3.67	8	-25.21	3.44	-19.34	4.17
Short-Term Inv/ST Noncore Funding	672.58	83.10	96	615.05	99.19	95	618.68	91.40	95	656.86	91.22	401.12	75.15
Liq Asts-ST Noncore Fndg/Nonliq Asts	23.98	19.50	67	21.43	18.05	66	22.51	18.17	68	25.05	18.45	18.51	20.29
Net Loans and Leases/Total Deposits	82.93	86.98	38	83.35	93.13	40	82.97	88.65	36	80.25	93.70	84.91	87.55
Net Loans and Leases/Core Deposits	88.54	106.04	31	89.42	121.66	33	89.36	110.13	31	86.51	125.79	92.12	116.55
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.50	-0.28	85	-0.84	1.04	5	0.36	-1.16	90	-1.40	1.39	-1.12	0.94
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.71	0.21	6	-8.90	3.92	1	-4.29	-0.71	6	-10.63	4.41	-12.51	3.77
Struct Notes Appr(Depr)/T1 Cap	N/A	-0.14	N/A	N/A	-0.01	N/A	N/A	-0.25	N/A	N/A	-0.02	N/A	-0.17
PERCENT OF INVESTMENT SECURITIES:													
Held-To-Maturity Securities	15.05	16.05	59	18.29	10.86	75	13.73	15.26	58	19.67	10.63	20.00	6.59
Available-For-Sale Securities	84.95	83.95	40	81.71	89.14	25	86.27	84.74	41	80.33	89.37	80.00	93.41
U.S. Treasury Securities	0.04	4.74	37	1.36	3.68	64	0.04	3.79	37	2.72	3.82	0.11	3.64
U.S. Agency Securities (excl MBS)	48.14	7.20	97	34.60	7.19	91	40.56	7.35	94	32.89	7.26	32.66	9.19
Municipal Securities	17.78	6.06	89	14.32	6.07	84	14.24	6.20	82	15.30	5.98	16.61	6.79
Mortgage-Backed Securities	7.81	67.07	4	10.06	63.63	5	7.58	65.16	4	11.46	63.14	14.25	61.59
Asset-Backed Securities	19.26	2.77	93	30.70	3.66	95	30.40	3.33	96	31.02	3.57	30.24	3.53
Other Debt Securities	0.72	3.12	47	0.67	5.01	39	0.65	4.45	42	0.69	5.16	2.11	6.86
Mutual Funds and Equity Securities	6.26	0.93	92	8.30	0.94	94	6.53	0.89	93	5.93	0.91	4.02	1.07
Debt Securities 1 Year or Less	69.39	14.61	96	65.46	16.96	97	66.80	15.52	97	65.98	17.02	64.19	16.71
Debt Securities 1 To 5 Years	9.04	20.00	37	10.17	20.24	42	9.13	20.54	37	10.92	20.75	15.01	24.10
Debt Securities Over 5 Years	14.28	60.58	7	11.59	58.75	6	12.31	59.57	6	12.32	57.92	13.71	54.74
Pledged Securities	37.41	42.77	44	37.41	40.65	46	34.31	41.15	43	38.96	40.49	37.00	47.10
Structured Notes, Fair Value	0.00	0.18	38	0.00	0.13	39	0.00	0.19	38	0.00	0.12	0.00	0.39
PERCENT CHANGE FROM PRIOR LIKE QTR:													
Short-Term Investments	5.76	9.01	50	3.97	19.12	44	-0.29	9.11	47	16.51	18.83	21.85	15.79
Investment Securities	0.14	2.74	51	0.09	-0.81	52	11.50	2.34	77	-4.71	2.72	-19.97	8.59
Core Deposits	5.10	8.12	48	3.71	9.14	31	0.60	6.81	27	8.28	12.48	6.83	16.80
Noncore Funding	-2.51	4.84	35	-4.20	-3.25	50	0.79	-0.18	52	0.67	-4.26	-12.10	-5.66

Liquidity and Funding

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

Percent of Total Assets

Short-Term Investments (Percent of Total Assets)

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

Liquid Assets (Percent of Total Assets)

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

Investment Securities (Percent of Total Assets)

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

Net Loans and Leases (Percent of Total Assets)

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

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

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

Core Deposits (Percent of Total Assets)

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

Noncore Funding (Percent of Total Assets)

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

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

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

Foreign Deposits (Percent of Total Assets)

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

Federal Funds Purchased and Repos (Percent of Total Assets)

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

Secured Federal Funds Purchased (Percent of Total Assets)

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

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

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

Commercial Paper (Percent of Total Assets)

Commercial paper divided by total assets.

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

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

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

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

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

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

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

Long-term debt (other borrowed

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

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

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

Other Liquidity and Funding Ratios

Net Noncore Funding Dependence

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

Net Short-Term Noncore Funding Dependence

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

Short-Term Investments/ Short-Term Noncore Funding

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

Liquid Assets Less Short-Term Noncore Funding/Nonliquid Assets

Liquid assets (the sum of cash and balances due from depository institutions, trading assets, federal funds sold and securities purchased under agreements to resell, and U.S. Treasury securities and obligations of other U.S. government agencies and corporations) less short-term noncore funding (as defined on page 3-6) divided by total assets less liquid assets.

Net Loans and Leases/Total Deposits

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

Net Loans and Leases/Core Deposits

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

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

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

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

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

Structured Notes Appreciation (Depreciation)/Tier 1 Capital

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

Percent of Investment Securities

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

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

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

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

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

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

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

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

Municipal Securities (Percent of Investment Securities)

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

Mortgage-Backed Securities (Percent of Investment Securities)

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

Asset-Backed Securities (Percent of Investment Securities)

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

Other Debt Securities (Percent of Investment Securities)

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

Mutual Funds and Equity Securities (Percent of Investment Securities)

The fair value of investments in mutual funds and equity securities divided by total investment securities.

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

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

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

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

Debt Securities over 5 Years (Percent of Investment Securities)

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

Pledged Securities (Percent of Investment Securities)

Pledged securities divided by total investment securities.

Structured Notes, Fair Value (Percent of Investment Securities)

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

Percent Change from Prior Like Quarter

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

1234567 SAMPLE BANK HOLDING COMPANY DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS PAGE 9
RICHMOND, VA FR Dist: 05 Peer: 1

($ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Loan Commitments	16,443,367	14,360,762	16,174,326	14,277,347	12,541,278
Commit: Secured Commercial RE Loans	3,134,675	2,439,805	3,217,025	2,540,802	1,610,059
Commit: Unsecured Real Estate Lns	117,180	136,993	124,671	216,923	129,501
Credit Card Lines	1,366,390	1,184,428	1,323,982	1,131,518	1,093,611
Securities Underwriting	0	0	0	0	0
Standby Letters of Credit	992,464	980,007	939,296	964,456	1,080,284
Commercial & Similar Ltrs of Credit	72,806	84,773	80,218	91,978	134,462
Securities Lent	0	0	0	0	0
Cr Deriv - notional amt (BHC as guarantor)	125	0	0	0	0
Cr Deriv - notional amt (BHC as Beneficiary)	1,159,686	1,159,686	1,159,686	1,159,686	1,159,686
Cr Deriv Cntrcts w/Purch Cr Pr-Investment gr	0	0	0	0	0
Cr Deriv Cntrcts w/Purch Cr Pr-Subinvest gr	0	0	0	0	0
DERIVATIVE CONTRACTS:					
Interest Rate Futures & Forward Contr	102,704	207,057	95,382	249,188	179,942
Written Options Contracts (Int Rate)	214,895	311,424	171,376	275,633	281,174
Purchased Options Contracts (Int Rate)	96,403	66,050	97,658	73,150	1,831,960
Interest Rate Swaps	2,918,607	2,745,330	2,873,311	2,709,827	2,940,072
Futures and Forward Foreign Exchange	196,928	264,141	330,020	274,939	239,118
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	29.32	24.90	69	26.54	25.15	62	28.87	26.36	65	25.72	24.41	23.60	26.67
Standby Letters of Credit	1.77	1.63	62	1.81	1.59	63	1.68	1.47	63	1.74	1.46	2.03	2.11
Commercial & Similar Letters of Credit	0.13	0.05	84	0.16	0.05	87	0.14	0.05	85	0.17	0.06	0.25	0.08
Securities Lent	0.00	0.42	40	0.00	0.29	41	0.00	0.30	41	0.00	0.29	0.00	0.63
Cr Deriv - notional amt (BHC as gtr)	0.00	0.80	66	0.00	0.17	33	0.00	0.16	34	0.00	0.18	0.00	2.62
Cr Deriv - notional amt (BHC as bene)	2.07	0.82	92	2.14	0.23	92	2.07	0.19	93	2.09	0.25	2.18	2.86
Cr Deriv Cntrcts w/Purch Cr Pr-Inv	0.00	0.36	39	0.00	0.49	37	0.00	0.41	38	0.00	0.52	0.00	1.24
Cr Deriv Cntrcts w/Purch Cr Pr-Subinv	0.00	0.22	38	0.00	0.30	40	0.00	0.22	39	0.00	0.32	0.00	1.14
Derivative Contracts	6.29	60.34	29	6.64	43.09	24	6.37	40.20	27	6.45	43.22	10.30	113.53
Interest Rate Contracts	5.94	42.51	31	6.15	29.93	27	5.78	26.76	29	5.96	31.25	9.85	86.42
Interest Rate Futures & Forward Contr	0.18	5.33	43	0.38	7.08	41	0.17	4.16	42	0.45	6.74	0.34	14.01
Written Options Contr (Int Rate)	0.38	1.94	46	0.58	2.27	47	0.31	1.59	43	0.50	2.08	0.53	4.40
Purchased Options Contr (Int Rate)	0.17	1.87	48	0.12	1.41	47	0.17	1.53	48	0.13	1.47	3.45	4.16
Interest Rate Swaps	5.20	31.36	34	5.07	17.01	33	5.13	17.88	32	4.88	17.60	5.53	62.30
Foreign Exchange Contracts	0.35	13.07	53	0.49	9.09	51	0.59	9.17	53	0.50	9.02	0.45	19.07
Futures & Forward Foreign Exch Contr	0.35	7.82	55	0.49	5.55	56	0.59	5.83	56	0.50	5.83	0.45	11.43
Written Options Contr (Foreign Exch)	0.00	0.34	36	0.00	0.09	36	0.00	0.06	35	0.00	0.11	0.00	0.60
Purchased Options Contr (Foreign Ex)	0.00	0.34	36	0.00	0.10	36	0.00	0.07	35	0.00	0.11	0.00	0.59
Foreign Exchange Rate Swaps	0.00	1.50	35	0.00	0.93	34	0.00	0.85	34	0.00	0.92	0.00	4.00
Equity,Commodity, & Other Deriv Contr	0.00	1.89	26	0.00	1.58	26	0.00	1.58	25	0.00	1.55	0.00	3.41
Commodity & Other Fut & Forward Contr	0.00	0.23	41	0.00	0.09	40	0.00	0.10	40	0.00	0.09	0.00	0.28
Written Options Contr (Comm & Other)	0.00	0.65	33	0.00	0.65	31	0.00	0.63	32	0.00	0.64	0.00	1.28
Purchased Options Contr (Comm & Oth)	0.00	0.55	33	0.00	0.41	31	0.00	0.40	33	0.00	0.40	0.00	0.95
Commodity & Other Swaps	0.00	0.36	34	0.00	0.24	32	0.00	0.26	32	0.00	0.22	0.00	0.50
PERCENT OF AVERAGE LOANS AND LEASES:													
Loan Commitments	41.86	48.60	56	37.99	48.54	49	42.28	51.61	52	38.36	49.22	33.86	57.10

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 transactions. In addition, loan commitments as a percentage of average loans and leases are presented.

Loan Commitments

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions. These include revolving open-end loans secured by residential and commercial real estate, construction and land development, credit card lines, securities underwriting, and other unused commitments.

Commitments to Fund Loans Secured by Commercial Real Estate

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

Commitments to Fund Real Estate Loans That are Unsecured

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

Credit Card Lines

The unused portion of commitments to extend credit to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards.

Securities Underwriting

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

Standby Letters of Credit

Outstanding and unused financial and performance standby letters of credit, including guarantees issued by foreign offices.

Commercial and Similar Letters of Credit

Outstanding and unused amounts of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit, excluding standby letters of credit.

Securities Lent

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

Credit Derivatives (BHC as Guarantor)

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties.

Credit Derivatives (BHC as Beneficiary)

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties.

Credit Derivatives Contracts—Investment Grade

The sum of all investment grade derivative contracts that are subject to risk-based capital requirements.

Credit Derivatives Contracts—Subinvestment Grade

The sum of all subinvestment grade derivative contracts that are subject to risk-based capital requirements.

Derivative Contracts

Interest Rate Futures and Forward Contracts

The notional amount or par value of futures and forward contracts that commit the consolidated bank holding company to buy or sell financial instruments such as U.S. Treasury securities futures, forward rate agreements, and forward agreements on U.S. government securities.

Written Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts for a fee or premium.

Purchased Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts.

Interest Rate Swaps

The notional value of outstanding interest rate and basis swaps to hedge the bank holding company's or consolidated subsidiaries' interest rate risk, in an intermediary capacity, or to hold in inventory.

Futures and Forward Foreign Exchange

The gross amount in U.S. dollars of futures and forward contracts to purchase foreign currencies and U.S. dollar exchange.

Written Options Contracts (Foreign Exchange)

The gross amount of foreign currencies and U.S. dollar exchange which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts for a fee or premium.

Purchased Options Contracts (Foreign Exchange)

The gross amount of foreign currency and U.S. dollar exchange in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts.

Foreign Exchange Rate Swaps

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps to hedge the bank holding company's or consolidated subsidiaries' foreign exchange rate risk.

Commodity and Other Futures and Forward Contracts

The contract amount of futures and forward commodity contracts that obligate the bank holding company or its consolidated subsidiaries to purchase or sell equity securities or instruments based on equity indexes, agricultural products, precious or nonferrous metals, or other contracts other than an interest or foreign exchange rate contract.

Written Options Contracts (Commodities and Other)

The contract amount of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell an equity instrument, an equity index, or a commodity or product for a fee or premium.

Purchased Options Contracts (Commodities and Other)

The notional amount or par value of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have purchased the right to buy or sell for a fee or premium.

Commodity and Other Swaps

The notional amount or par value of outstanding equity or equity index swaps, and all other swap agreements, other than interest or foreign exchange rate contracts.

Percent of Total Assets

Loan Commitments (Percent of Total Assets)

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions divided by total assets.

Standby Letters of Credit (Percent of Total Assets)

Outstanding and unused standby letters of credit divided by total assets.

Commercial and Similar Letters of Credit (Percent of Total Assets)

Outstanding and unused amounts of issued and confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit divided by total assets.

Securities Lent (Percent of Total Assets)

Securities lent divided by total assets.

Credit Derivatives (BHC as Guarantor) (Percent of Total Assets)

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties divided by total assets.

Credit Derivatives (BHC as Beneficiary) (Percent of Total Assets)

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties divided by total assets.

Credit Derivatives Contracts—Investment Grade (Percent of Total Assets)

The sum of all investment grade derivative contracts that are subject to risk-based capital requirements divided by total assets.

Credit Derivatives Contracts—Subinvestment Grade (Percent of Total Assets)

The sum of all subinvestment grade derivative contracts that are subject to risk-based capital requirements divided by total assets.

Derivative Contracts (Percent of Total Assets)

The sum of interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts on a consolidated basis divided by total assets.

Interest Rate Contracts (Percent of Total Assets)

The gross notional amount of interest rate contracts held for trading and for purposes other than trading divided by total assets. Interest rate contracts include single currency

interest rate swaps, basis swaps, forward rate agreements, and interest rate options.

Interest Rate Futures and Forward Contracts (Percent of Total Assets)

Interest rate futures and forward contracts divided by total assets.

Written Options Contracts (Interest Rate) (Percent of Total Assets)

Written interest rate options contracts divided by total assets.

Purchased Options Contracts (Interest Rate) (Percent of Total Assets)

Purchased interest rate options contracts divided by total assets.

Interest Rate Swaps (Percent of Total Assets)

The notional value of interest rate swaps divided by total assets.

Foreign Exchange Contracts (Percent of Total Assets)

The gross notional amount of foreign exchange rate contracts held for trading and for purposes other than trading divided by total assets. Foreign exchange contracts include cross-currency interest rate swaps, forward foreign exchange contracts, and currency futures and currency options.

Futures and Forward Foreign Exchange Contracts (Percent of Total Assets)

Futures and forward contracts to purchase foreign currencies and U.S. dollar exchange divided by total assets.

Written Options Contracts (Foreign Exchange) (Percent of Total Assets)

Written options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

Purchased Options Contracts (Foreign Exchange) (Percent of Total Assets)

Purchased options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

Foreign Exchange Rate Swaps (Percent of Total Assets)

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps divided by total assets.

Equity, Commodity, and Other Derivative Contracts (Percent of Total Assets)

The gross notional amount of equity derivative contracts as well as commodity and other contracts that are held for trading and for purposes other than trading divided by total assets.

Commodity and Other Futures and Forward Contracts (Percent of Total Assets)

The contract amount of futures and forward equity derivative contracts and commodity and other contracts divided by total assets.

Written Options Contracts (Commodity and Other) (Percent of Total Assets)

Written options contracts on individual stocks, stock index options, commodity options, and any other options (other than interest or foreign exchange rate contracts) divided by total assets.

Purchased Options Contracts (Commodity and Other) (Percent of Total Assets)

Purchased options contracts on individual stocks, stock index options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) divided by total assets.

Commodity and Other Swaps (Percent of Total Assets)

The notional value of equity or equity index swaps and swaps other than interest rate swaps and foreign currency swaps divided by total assets.

Percent of Average Loans and Leases

Loan Commitments (Percent of Average Loans and Leases)

Loan commitments divided by average loans and leases. (See page 3-13 for the definition of average loans and leases.)

1234567 SAMPLE BANK HOLDING COMPANY DERIVATIVE INSTRUMENTS PAGE 10
RICHMOND, VA FR Dist: 05 Peer: 1

NOTIONAL AMOUNT ($ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Derivative Contracts	3,529,537	3,594,002	3,567,747	3,582,737	5,472,266
Interest Rate Contracts	3,332,609	3,329,861	3,237,727	3,307,798	5,233,148
Foreign Exchange Contracts	196,928	264,141	330,020	274,939	239,118
Equity,Comm, & Other Contracts	0	0	0	0	0
Derivatives Position					
Futures and Forwards	299,632	471,198	425,402	524,127	419,060
Written Options	214,895	311,424	171,376	275,633	281,174
Exchange-Traded	0	0	0	0	0
Over-the-Counter	214,895	311,424	171,376	275,633	281,174
Purchased Options	96,403	66,050	97,658	73,150	1,831,960
Exchange-Traded	0	0	0	0	1,700,000
Over-the-Counter	96,403	66,050	97,658	73,150	131,960
Swaps	2,918,607	2,745,330	2,873,311	2,709,827	2,940,072
Held for Trading	3,097,372	2,945,277	3,232,796	3,343,401	2,835,630
Interest Rate Contracts	2,900,444	2,681,136	2,902,776	3,068,462	2,596,512
Foreign Exchange Contracts	196,928	264,141	330,020	274,939	239,118
Equity,Comm, & Other Contracts	0	0	0	0	0
Non-Traded	432,165	648,725	334,951	239,336	2,636,636
Interest Rate Contracts	432,165	648,725	334,951	239,336	2,636,636
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)	3,314,595	3,280,207	3,396,236	3,307,045	5,106,092
One Year or Less	598,234	747,332	665,449	945,010	2,664,002
Over 1 Year to 5 Years	1,239,130	1,181,599	1,142,433	1,044,701	1,427,758
Over 5 Years	1,477,231	1,351,276	1,588,354	1,317,334	1,014,332
Gross Negative Fair Value (Abs Value)	56,889	82,429	63,354	86,595	95,566
Gross Positive Fair Value	53,193	75,543	59,211	88,787	96,635
Held for Trading	51,684	72,005	57,555	83,319	85,933
Non-Traded	1,509	3,538	1,656	5,468	10,702
Curr Credit Exposure on RBC Deriv Contr	53,193	75,543	59,211	88,787	96,632
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

Derivative Instruments

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

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

Derivative Contracts

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

Interest Rate Contracts

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

Foreign Exchange Contracts

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

Equity, Commodity, and Other Derivative Contracts

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

Derivatives Position

Futures and Forwards

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

Written Options

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

Exchange-Traded

The gross notional amount of exchange traded written options contracts.

Over-the-Counter

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

Purchased Options

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

Exchange-Traded

The gross notional amount of exchange traded purchased options contracts.

Over-the-Counter

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

Swaps

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

Held for Trading

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

Interest Rate Contracts (Held for Trading)

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

Foreign Exchange Contracts (Held for Trading)

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

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

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

Non-Traded

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

Interest Rate Contracts (Non-Traded)

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

Foreign Exchange Contracts (Non-Traded)

The gross notional amount of foreign

exchange contracts held for purposes other than trading.

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

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

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

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

One Year or Less

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

Over 1 Year to 5 Years

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

Over 5 Years

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

Gross Negative Fair Value (Absolute Value)

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

Gross Positive Fair Value

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

Held for Trading (Gross Positive Fair Value)

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

Non-Traded (Gross Positive Fair Value)

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

Current Credit Exposure on Risk-Based Capital Derivative Contracts

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

Credit Losses on Off-Balance-Sheet Derivative Contracts

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

Past Due Derivative Instruments

Fair Value:

30–89 Days Past Due

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

90+ Days Past Due

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

1234567 SAMPLE BANK HOLDING COMPANY DERIVATIVES ANALYSIS PAGE 11
RICHMOND, VA FR Dist: 05 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	94.42	89.89	48	92.65	88.01	48	90.75	88.14	44	92.33	87.64	95.63	84.63
Foreign Exchange Contracts	5.58	6.64	64	7.35	7.87	68	9.25	7.99	71	7.67	8.15	4.37	9.68
Equity, Comm, & Other Contracts	0.00	2.39	26	0.00	2.73	25	0.00	2.56	25	0.00	2.78	0.00	3.30
Futures and Forwards	8.49	18.23	36	13.11	25.34	38	11.92	19.35	48	14.63	24.45	7.66	24.98
Written Options	6.09	8.40	50	8.67	9.79	59	4.80	7.54	43	7.69	9.31	5.14	8.59
Exchange-Traded	0.00	0.25	40	0.00	0.16	40	0.00	0.14	41	0.00	0.08	0.00	0.31
Over-The-Counter	6.09	7.70	53	8.67	9.39	62	4.80	7.07	47	7.69	9.05	5.14	7.79
Purchased Options	2.73	4.71	48	1.84	3.98	48	2.74	4.52	48	2.04	3.98	33.48	4.68
Exchange-Traded	0.00	0.31	40	0.00	0.22	40	0.00	0.29	41	0.00	0.15	31.07	0.25
Over-The-Counter	2.73	3.91	52	1.84	3.51	50	2.74	3.92	54	2.04	3.52	2.41	3.96
Swaps	82.69	65.08	71	76.39	53.24	69	80.54	59.22	64	75.64	53.79	53.73	58.87
Held for Trading	87.76	47.29	69	81.95	42.69	71	90.61	47.69	73	93.32	43.59	51.82	50.43
Interest Rate Contracts	82.18	37.25	80	74.60	32.87	79	81.36	37.39	80	85.65	33.48	47.45	39.62
Foreign Exchange Contracts	5.58	3.82	75	7.35	3.57	81	9.25	3.70	82	7.67	3.77	4.37	4.83
Equity, Comm, & Other Contracts	0.00	1.03	35	0.00	1.17	35	0.00	1.19	35	0.00	1.07	0.00	1.54
Non-Traded	12.24	52.71	30	18.05	57.31	28	9.39	52.31	26	6.68	56.41	48.18	49.57
Interest Rate Contracts	12.24	48.69	34	18.05	51.30	31	9.39	46.77	32	6.68	50.15	48.18	35.66
Foreign Exchange Contracts	0.00	1.40	28	0.00	1.93	28	0.00	1.94	28	0.00	1.86	0.00	2.02
Equity, Comm, & Other Contracts	0.00	0.59	34	0.00	0.69	32	0.00	0.60	33	0.00	0.82	0.00	0.71
Deriv Contr (excl Fut & FX LE 14 Days)	93.91	83.43	66	91.27	81.53	58	95.19	86.34	67	92.30	84.04	93.31	79.53
One Year or Less	16.95	24.04	51	20.79	29.29	42	18.65	25.72	48	26.38	29.65	48.68	32.71
Over 1 Year to 5 Years	35.11	29.61	56	32.88	32.21	49	32.02	31.03	44	29.16	32.79	26.09	27.38
Over 5 Years	41.85	23.01	78	37.60	16.34	85	44.52	20.77	84	36.77	16.03	18.54	12.83
Gross Negative Fair Value (Abs Val)	1.61	1.21	76	2.29	1.75	70	1.78	1.33	75	2.42	1.96	1.75	2.16
Gross Positive Fair Value	1.51	1.26	67	2.10	1.72	60	1.66	1.39	62	2.48	1.93	1.77	2.10
PERCENT OF TIER 1 CAPITAL:													
Gross Negative Fair Value, Abs Val (X)	0.01	0.09	30	0.01	0.14	26	0.01	0.12	30	0.01	0.16	0.01	0.30
Gross Positive Fair Value (X)	0.01	0.10	28	0.01	0.15	28	0.01	0.12	30	0.02	0.17	0.01	0.31
Held for Trading (X)	0.01	0.08	45	0.01	0.12	43	0.01	0.10	47	0.01	0.13	0.01	0.26
Non-Traded (X)	0.00	0.01	17	0.00	0.02	19	0.00	0.02	21	0.00	0.02	0.00	0.03
Current Credit Exposure (X)	0.01	0.04	37	0.01	0.06	30	0.01	0.05	35	0.02	0.08	0.01	0.11
Credit Losses on Derivative Contracts	0.00	0.00	46	0.00	0.00	40	0.00	0.00	41	0.00	0.01	0.00	0.02
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:													
30-89 Days Past Due (Confidential prior to March 2001)	0.00	0.00	46	0.00	0.00	41	0.00	0.00	44	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	46	0.00	0.00	41	0.00	0.00	44	0.00	0.00	0.00	0.00
OTHER RATIOS:													
Current Credit Exposure/Risk Wtd Asts	0.12	0.51	36	0.17	0.76	32	0.13	0.65	33	0.20	0.95	0.22	1.31

Derivatives Analysis

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

Percent of Notional Amount

Interest Rate Contracts
(Percent of Notional Amount)

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

Foreign Exchange Contracts
(Percent of Notional Amount)

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

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

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

Futures and Forwards
(Percent of Notional Amount)

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

Written Options
(Percent of Notional Amount)

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

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

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

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

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

Purchased Options
(Percent of Notional Amount)

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

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

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

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

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

Swaps
(Percent of Notional Amount)

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

Held for Trading
(Percent of Notional Amount)

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

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

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

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

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

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

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

Non-Traded
(Percent of Notional Amount)

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

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

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

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

The gross notional amount of foreign exchange contracts held for purposes

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

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

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

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

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

One Year or Less (Percent of Notional Amount)

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

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

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

Over 5 Years (Percent of Notional Amount)

The notional amount or par value of derivative contracts subject to risk-based capital requirements (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 total fair value of derivative contracts with negative fair values (absolute value) divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

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

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

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

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

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

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

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

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

Credit Losses on Derivatives (Percent of Tier 1 Capital)

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

Past Due Derivative Instruments

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

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

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

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

Other Ratios

Current Credit Exposure/ Risk-Weighted Assets

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

1234567 SAMPLE BANK HOLDING COMPANY — ALLOWANCE AND NET LOAN AND LEASE LOSSES — PAGE 12
RICHMOND, VA FR Dist: 05 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	746,291	896,087	896,087	1,051,685	1,441,943
Gross Credit Losses	20,795	35,467	130,797	267,189	560,157
Write-downs, Transf to Lns Held For Sale	0	0	0	0	0
Recoveries	12,884	17,625	79,374	111,906	104,218
Net Credit Losses	7,911	17,842	51,423	155,283	455,939
Provision for Loan and Lease Losses	-610	-29,035	-87,136	14,227	74,532
Adjustments	-817	-7,429	-11,237	-14,542	-8,851
Ending Balance	736,953	841,781	746,291	896,087	1,051,685
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	0.00	0.15	12	-0.21	0.22	2	-0.16	0.19	1	0.03	0.33	0.14	0.49
Provision for Ln&Ls Losses/Avg Lns&Ls	-0.01	0.24	12	-0.31	0.37	2	-0.23	0.32	2	0.04	0.55	0.20	0.80
Provision for Ln&Ls Losses/Net Losses	-7.71	83.28	10	-162.73	70.37	6	-169.45	65.21	6	9.16	76.76	16.35	70.36
Ln&Ls Allowance/Total Ln&Ls not HFS	1.88	1.38	83	2.23	1.61	82	1.91	1.42	83	2.38	1.64	2.82	2.13
Ln&Ls Allowance/Total Loans & Leases	1.87	1.37	84	2.22	1.59	82	1.90	1.41	84	2.36	1.61	2.81	2.11
Ln&Ls Allowance/Net Ln&Ls Losses (X)	23.29	8.63	88	11.79	5.72	83	14.51	7.44	84	5.77	3.51	2.31	2.24
ALLL/Nonaccrual Assets	165.77	150.17	60	108.47	122.53	51	118.03	147.72	46	107.17	123.13	101.54	115.87
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	167.56	116.08	77	128.70	95.80	73	166.97	115.01	79	126.30	98.08	104.79	87.66
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.48	29	0.38	0.71	37	0.34	0.63	32	0.72	0.94	1.51	1.40
Recoveries/Avg Loans and Leases	0.13	0.15	47	0.19	0.17	59	0.21	0.18	57	0.30	0.19	0.28	0.23
Net Losses/Avg Loans and Leases	0.08	0.33	28	0.19	0.53	26	0.13	0.44	24	0.42	0.74	1.23	1.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	39	0.00	0.00	39	0.00	0.01	37	0.00	0.01	0.00	0.02
Recoveries/Prior Year-End Losses	9.85	7.26	77	6.60	5.02	73	29.71	23.10	72	19.98	18.24	9.71	12.27
Earnings Coverage of Net Losses (X)	19.81	15.00	77	7.96	16.60	60	6.21	19.62	46	3.58	8.80	1.31	3.51
NET LOAN AND LEASE LOSSES BY TYPE													
Real Estate Loans	0.11	0.19	46	0.18	0.44	40	0.09	0.34	33	0.49	0.69	1.42	1.20
RE Loans Secured By 1-4 Family	0.02	0.25	20	0.29	0.55	48	0.16	0.45	35	0.62	0.81	0.87	0.96
Revolving	0.00	0.36	30	0.39	0.68	48	0.24	0.57	40	0.83	1.02	1.06	1.12
Closed-End	0.03	0.21	29	0.24	0.50	48	0.13	0.39	34	0.52	0.76	0.78	0.93
Commercial Real Estate Loans	0.15	0.08	67	0.15	0.27	47	0.06	0.20	38	0.45	0.50	1.62	1.21
Construction and Land Dev	-0.32	0.08	13	-0.46	0.59	12	-0.44	0.41	17	-0.27	1.28	4.75	3.38
1-4 Fam	-0.02	-0.01	26	-0.04	0.03	15	-0.06	0.02	18	-0.03	0.18	0.52	0.88
Other	-0.30	0.07	11	-0.43	0.45	11	-0.38	0.29	18	-0.24	1.00	4.23	2.32
Multifamily	0.00	0.01	28	-0.09	0.15	9	-0.32	0.10	4	0.09	0.29	0.87	0.78
Nonfarm Nonresidential	0.26	0.09	83	0.28	0.23	65	0.19	0.19	57	0.60	0.40	1.09	0.74
Owner Occupied	0.04	0.04	67	0.14	0.09	71	0.09	0.08	63	0.23	0.15	0.62	0.25
Other	0.22	0.04	89	0.14	0.13	64	0.10	0.09	63	0.37	0.24	0.47	0.44
RE Loans Secured by Farmland	0.00	0.01	54	-0.24	0.26	6	-0.09	0.17	8	0.17	0.37	0.81	1.03
Commercial and Industrial Loans	0.03	0.23	37	0.15	0.50	44	0.22	0.40	44	0.19	0.56	0.68	0.87
Loans to Depository Institutions	0.00	0.00	51	0.00	0.00	50	0.00	0.00	52	-0.23	0.05	-0.69	-0.02
Loans to Individuals	0.53	1.21	31	1.10	1.48	44	0.51	1.25	31	1.06	1.51	1.74	1.96
Credit Card Loans	1.87	2.41	31	3.06	2.72	55	1.90	2.42	35	2.67	2.70	2.93	3.76
Agricultural Loans	-0.06	0.04	15	-0.73	0.04	4	0.12	0.17	75	0.47	0.20	1.04	0.35
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	0.00	N/A	-0.11
Other Loans and Leases	-0.20	0.14	4	0.37	0.12	83	0.07	0.17	49	0.34	0.18	1.06	0.37

Allowance and Net Loan and Lease Losses

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

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

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

Beginning Balance

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

Gross Credit Losses

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

Write-Downs from Transfers to Loans Held for Sale

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

Recoveries

Recoveries credited to the allowance for loan and lease losses.

Net Credit Losses

Gross loan and lease losses minus recoveries.

Provision for Loan and Lease Losses

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

Adjustments

All other allowable adjustments during the reporting period.

Ending Balance

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

Memo: Allocated Transfer Risk Reserve (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 Not Held-For-Sale

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

Loan and Lease Allowance/ Total Loans and Leases

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

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

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

Allowance for Loan and Lease Losses/ Nonaccrual Assets

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

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

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

Gross Loan and Lease Losses/ Average Loans and Leases

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

Recoveries/Average Loans and Leases

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

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

Net Losses/Average Loans and Leases

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

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

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

Recoveries/Prior Year-End Losses

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

Earnings Coverage of Net Losses (X)

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

Net Loan and Lease Losses by Type

(Net Losses, Percent of) Real Estate Loans

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

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

Net losses on real estate loans secured by one- to four-family residential properties divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

(Net Losses, Percent of) Revolving

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

(Net Losses, Percent of) Closed-End

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

(Net Losses, Percent of) Commercial Real Estate Loans

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

(Net Losses, Percent of) Construction and Land Development

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

(Net Losses, Percent of) 1–4 Family

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

(Net Losses, Percent of) Other

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

(Net Losses, Percent of) Multifamily

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

(Net Losses, Percent of) Nonfarm Nonresidential

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

(Net Losses, Percent of) Owner-Occupied

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

(Net Losses, Percent of) Other

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

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

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

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

(Net Losses, Percent of)
Commercial and Industrial Loans

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

(Net Losses, Percent of)
Loans to Depository Institutions

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

(Net Losses, Percent of)
Loans to Individuals

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

(Net Losses, Percent of)
Credit Card Loans

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

(Net Losses, Percent of)
Agricultural Loans

Net losses on agricultural loans divided by agricultural loans, gross of unearned income.

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

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

(Net Losses, Percent of)
Other Loans and Leases

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

1234567 SAMPLE BANK HOLDING COMPANY — PAST DUE AND NONACCRUAL ASSETS — PAGE 13
RICHMOND, VA FR Dist: 05 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	114,405	167,467	116,512	197,346	208,667
90 Days and Over Past Due Loans & Leases	38,190	59,916	40,348	62,044	93,756
Nonaccrual Loans and Leases	401,615	594,148	406,613	647,471	909,875
Total PD & Nonaccrual Loans & Leases	554,210	821,531	563,473	906,861	1,212,298
Restructured 30-89 Days Past Due	1,731	1,731	13,742	3,339	8,491
Restructured 90+ Days Past Due	14	870	217	760	0
Restructured Nonaccrual	130,534	193,975	136,135	215,476	295,777
Total Restr Loans & Leases, Incl Above	132,279	196,576	150,094	219,575	304,268
30-89 Days Past Due Loans Held For Sale	143	13	0	8	0
90+ Days Past Due Loans Held For Sale	0	0	0	0	27
Nonaccrual Loans Held For Sale	0	5	0	5	18,216
Total PD & Nonacc Lns Held For Sale	143	18	0	13	18,243
Restr Loans and Leases in Compliance	317,141	413,580	331,340	402,927	439,618
Other Real Estate Owned	39,248	89,904	46,105	98,151	153,178
OTHER ASSETS:					
30-89 Days Past Due	0	0	0	0	0
90+ Days Past Due	0	0	0	0	0
Nonaccrual	42,938	181,930	225,663	188,641	125,867
Total Other Assets PD & Nonaccrual	42,938	181,930	225,663	188,641	125,867

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	0.29	0.68	16	0.44	0.79	27	0.30	0.68	20	0.52	0.87	0.56	0.96
90+ Days PD Loans and Leases	0.10	0.41	43	0.16	0.61	45	0.10	0.40	43	0.16	0.56	0.25	0.73
Nonaccrual Loans and Leases	1.02	1.01	58	1.57	1.47	64	1.04	1.09	57	1.71	1.52	2.43	2.17
90+ Days PD and Nonaccrual Lns&Ls	1.12	1.54	44	1.72	2.31	48	1.14	1.64	42	1.87	2.28	2.68	3.00
30-89 Days PD Restructured	0.00	0.04	31	0.00	0.05	31	0.04	0.05	59	0.01	0.06	0.02	0.08
90+ Days PD Restructured	0.00	0.03	55	0.00	0.03	59	0.00	0.03	50	0.00	0.03	0.00	0.04
Nonaccrual Restructured	0.33	0.33	61	0.51	0.46	69	0.35	0.36	63	0.57	0.47	0.79	0.55
30-89 Days PD Loans Held For Sale	0.00	0.00	75	0.00	0.01	69	0.00	0.00	37	0.00	0.00	0.00	0.00
90+ Days PD Loans Held For Sale	0.00	0.00	41	0.00	0.00	40	0.00	0.00	42	0.00	0.00	0.00	0.00
Nonaccrual Loans Held For Sale	0.00	0.01	35	0.00	0.01	67	0.00	0.01	34	0.00	0.01	0.05	0.04
PERCENT OF LNS&LS + OTHER ASSETS 30+ DAYS PAST DUE AND NONACCRUAL													
30-89 Days Past Due Assets	0.29	0.69	15	0.44	0.80	25	0.30	0.69	20	0.52	0.88	0.56	0.96
90+ Days Past Due Assets	0.10	0.41	43	0.16	0.61	45	0.10	0.40	43	0.16	0.57	0.25	0.73
Nonaccrual Assets	1.13	1.03	64	2.04	1.51	73	1.60	1.12	76	2.19	1.56	2.76	2.20
30+ Days PD & Nonaccrual Assets	1.52	2.26	34	2.63	3.20	53	2.00	2.39	51	2.87	3.24	3.56	4.06
PERCENT OF TOTAL ASSETS													
90+ Days PD and Nonaccrual Assets	0.86	0.92	53	1.54	1.38	68	1.20	0.99	67	1.62	1.36	2.13	1.76
90+ PD & Nonaccrual Assets + OREO	0.93	1.09	47	1.71	1.62	62	1.28	1.16	60	1.79	1.59	2.41	2.09
RESTRUCTURED & NONACCRUAL LNS&LS + OREO AS PERCENT OF:													
Total Assets	1.35	1.37	55	2.03	1.78	63	1.42	1.44	54	2.08	1.79	2.84	2.43
Allowance for Loan & Lease Losses	103.09	177.35	28	130.70	204.07	29	106.93	176.31	27	128.63	200.83	143.69	210.57
Equity Cap + ALLL	10.37	11.12	53	15.29	14.64	58	11.07	11.88	53	16.59	15.11	18.80	20.66
Tier 1 Cap + ALLL	11.55	12.48	52	15.74	16.96	48	12.26	13.57	52	17.00	17.86	18.89	24.40
Loans & Leases + OREO	1.93	2.22	52	2.89	2.95	55	2.03	2.36	51	3.03	3.02	4.02	4.08

Past Due and Nonaccrual Assets

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

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

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

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

30 to 89 Days Past Due Loans and Leases

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

90 Days and over Past Due Loans and Leases

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

Nonaccrual Loans and Leases

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

Total Past Due and Nonaccrual Loans and Leases

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

Restructured Loans and Leases, 30 to 89 Days Past Due

Restructured or renegotiated loans and leases classified as 30 to 89 days past due.

Restructured Loans and Leases, 90 Days and over Past Due

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

Restructured Loans and Leases, Nonaccrual

Restructured or renegotiated loans and leases in nonaccrual status.

Total Restructured Loans and Leases, Included Above

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

30 to 89 Days Past Due Loans Held for Sale

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

90 + Days Past Due Loans Held for Sale

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

Nonaccrual Loans Held for Sale

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

Total Past Due and Nonaccrual Loans and Leases Held for Sale

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

Restructured Loans and Leases in Compliance

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

Other Real Estate Owned

Other real estate owned.

Other Assets

30 to 89 Days Past Due

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

90 Days and over Past Due

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

Nonaccrual

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

Total Other Assets 30 Days and over Past Due and Nonaccrual

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

Percent of Loans and Leases

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

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

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

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

Nonaccrual Loans and Leases (Percent of Loans and Leases)

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

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

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

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

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

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

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

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

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

30 to 89 Days Past Due Loans Held for Sale

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

90 Days and Over Past Due Loans Held for Sale

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

Nonaccrual Loans Held for Sale

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

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

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

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

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

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

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

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

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

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

Percent of Total Assets

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

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

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

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

estate owned divided by total assets.

Restructured and Nonaccrual Loans and Leases Plus Other Real Estate Owned

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

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

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

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

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

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

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

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

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

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

1234567 SAMPLE BANK HOLDING COMPANY PAST DUE AND NONACCRUAL LOANS AND LEASES PAGE 13A
RICHMOND, VA FR Dist: 05 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	0.28	0.72	17	0.47	0.92	29	0.32	0.75	19	0.48	1.01	0.59	1.14
- 90+ Days Past Due	0.14	0.54	52	0.22	0.84	49	0.14	0.58	52	0.22	0.75	0.33	0.91
- Nonaccrual	1.11	1.60	36	1.93	2.27	51	1.17	1.69	38	2.16	2.38	3.08	3.75
Coml & Indl - 30-89 Days PD	0.35	0.30	67	0.38	0.41	61	0.28	0.31	62	0.65	0.43	0.47	0.46
- 90+ Days Past Due	0.02	0.06	50	0.04	0.12	52	0.03	0.08	48	0.06	0.13	0.08	0.16
- Nonaccrual	0.89	0.64	79	0.91	0.90	64	0.79	0.69	67	0.84	1.00	1.08	1.12
Individuals - 30-89 Days PD	0.47	1.08	28	0.95	1.02	50	0.58	1.22	28	0.74	1.31	0.84	1.50
- 90+ Days Past Due	0.23	0.28	64	0.17	0.29	52	0.18	0.31	54	0.25	0.29	0.33	0.54
- Nonaccrual	0.33	0.26	70	0.40	0.29	70	0.39	0.23	74	0.48	0.33	0.51	0.30
Dep Inst Lns - 30-89 Days PD	0.00	0.00	47	0.00	0.00	47	0.00	0.00	48	0.00	0.01	0.00	0.02
- 90+ Days Past Due	0.00	0.00	50	0.00	0.00	48	0.00	0.00	47	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	47	0.00	0.00	47	0.00	0.00	47	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.30	0.15	75	0.50	0.26	78	0.07	0.18	65	1.55	0.25	0.24	0.18
- 90+ Days Past Due	0.00	0.02	41	0.00	0.01	39	0.01	0.01	86	0.00	0.02	0.00	0.03
- Nonaccrual	1.64	1.17	77	0.80	1.34	72	2.21	0.84	83	0.18	1.27	0.31	1.11
Foreign Govts- 30-89 Days PD	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.92	N/A	0.00
- 90+ Days Past Due	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00
- Nonaccrual	N/A	0.00	N/A	N/A	0.16	N/A	N/A	0.00	N/A	N/A	0.17	N/A	0.18
Other Lns&Ls - 30-89 Days PD	0.02	0.23	30	0.13	0.19	56	0.05	0.21	42	0.02	0.21	0.54	0.31
- 90+ Days Past Due	0.01	0.03	70	0.00	0.02	25	0.00	0.04	55	0.00	0.03	0.00	0.03
- Nonaccrual	0.74	0.18	88	0.76	0.29	83	0.74	0.22	87	0.83	0.27	0.77	0.43

Past Due and Nonaccrual Loans and Leases

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Agricultural Loans—Nonaccrual (Percent of Agricultural Loans)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

1234567 SAMPLE BANK HOLDING COMPANY PAST DUE AND NONACCRUAL LOANS AND LEASES (CONTINUED) PAGE 13B
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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
MEMORANDA:													
1-4 Family - 30-89 Days PD	0.22	0.98	8	0.29	1.12	13	0.34	1.04	16	0.38	1.23	0.34	1.36
- 90+ Days Past Due	0.01	0.80	33	0.11	1.05	48	0.03	0.85	39	0.13	0.99	0.16	1.13
- Nonaccrual	0.86	1.83	26	1.24	2.17	35	0.93	1.80	29	1.25	2.20	2.17	2.73
Revolving - 30-89 Days PD	0.27	0.59	21	0.13	0.60	12	0.23	0.57	23	0.21	0.66	0.26	0.80
- 90+ Days Past Due	0.00	0.11	49	0.10	0.13	64	0.05	0.13	59	0.06	0.12	0.06	0.18
- Nonaccrual	0.45	1.21	30	0.57	1.22	31	0.43	1.27	27	0.63	1.23	0.82	1.02
Closed-End - 30-89 Days PD	0.20	1.11	9	0.36	1.27	14	0.39	1.21	18	0.45	1.43	0.38	1.63
- 90+ Days Past Due	0.02	1.00	34	0.12	1.33	47	0.02	1.06	35	0.17	1.26	0.20	1.51
- Nonaccrual	1.03	2.07	29	1.55	2.48	40	1.14	2.02	35	1.54	2.49	2.86	3.32
- Jr Lien 30-89 Days PD	0.01	0.06	29	0.03	0.07	39	0.02	0.06	32	0.05	0.10	0.03	0.14
- Jr Lien 90+ Days PD	0.00	0.01	25	0.01	0.02	58	0.01	0.01	63	0.01	0.02	0.01	0.03
- Jr Lien Nonaccrual	0.06	0.13	39	0.07	0.16	42	0.07	0.14	43	0.08	0.17	0.11	0.19
Commercial RE - 30-89 Days PD	0.30	0.38	47	0.55	0.53	55	0.31	0.33	45	0.52	0.65	0.68	0.79
- 90+ Days Past Due	0.19	0.18	72	0.26	0.38	62	0.19	0.21	68	0.25	0.34	0.39	0.46
- Nonaccrual	1.16	1.19	58	2.15	2.18	63	1.22	1.32	54	2.47	2.42	3.39	4.31
Const & Dev - 30-89 Days PD	0.29	0.46	45	0.96	0.63	73	0.44	0.44	66	1.85	1.24	0.70	1.26
- 90+ Days Past Due	0.08	0.40	56	0.21	1.14	61	0.36	0.45	72	0.54	1.06	0.64	1.43
- Nonaccrual	1.23	2.15	38	3.91	5.23	47	1.35	2.45	43	4.86	5.54	8.74	10.39
1-4 Fam - 30-89 Days PD	0.08	0.08	65	0.16	0.08	73	0.03	0.06	59	0.33	0.14	0.08	0.21
- 90+ Days PD	0.00	0.05	34	0.00	0.15	31	0.00	0.05	33	0.37	0.16	0.29	0.28
- Nonaccrual	0.04	0.27	39	0.00	0.71	32	0.04	0.37	35	0.00	0.82	0.38	1.97
Other - 30-89 Days PD	0.21	0.36	45	0.80	0.53	70	0.41	0.35	67	1.52	1.04	0.62	0.99
- 90+ Days PD	0.08	0.29	65	0.21	0.94	66	0.36	0.33	77	0.17	0.82	0.35	1.09
- Nonaccrual	1.19	1.77	47	3.91	4.27	57	1.32	1.93	48	4.86	4.50	8.37	7.99
Multifamily - 30-89 Days PD	0.13	0.28	51	0.05	0.57	34	0.27	0.26	60	0.07	0.55	0.08	0.57
- 90+ Days Past Due	0.28	0.11	82	0.07	0.16	67	0.18	0.11	76	0.00	0.26	0.98	0.19
- Nonaccrual	0.14	0.48	39	0.27	1.09	24	0.11	0.52	34	0.44	1.29	1.10	2.49
Nonfarm Nres- 30-89 Days PD	0.32	0.38	55	0.52	0.47	60	0.29	0.34	45	0.34	0.51	0.73	0.60
- 90+ Days Past Due	0.20	0.14	77	0.29	0.28	70	0.16	0.16	70	0.23	0.23	0.29	0.30
- Nonaccrual	1.26	1.17	67	2.01	1.90	62	1.31	1.29	62	2.26	2.09	2.58	3.28
Owner Occ - 30-89 Days PD	0.22	0.15	70	0.30	0.18	78	0.19	0.14	68	0.25	0.18	0.35	0.25
- 90+ Days PD	0.05	0.05	72	0.07	0.08	72	0.03	0.05	69	0.09	0.08	0.11	0.09
- Nonaccrual	0.84	0.46	77	1.30	0.71	75	0.88	0.54	76	1.33	0.77	1.50	1.15
Other - 30-89 Days PD	0.10	0.21	38	0.22	0.27	52	0.10	0.18	37	0.09	0.31	0.38	0.32
- 90+ Days PD	0.15	0.09	78	0.22	0.17	71	0.12	0.10	74	0.14	0.14	0.18	0.21
- Nonaccrual	0.42	0.55	48	0.71	0.91	51	0.43	0.63	47	0.93	0.96	1.08	1.72
Farmland - 30-89 Days PD	0.21	0.33	57	0.58	0.44	69	0.08	0.29	54	0.56	0.32	0.19	0.40
- 90+ Days Past Due	0.00	0.42	37	0.00	0.35	35	0.00	0.32	34	0.00	0.58	0.00	0.57
- Nonaccrual	5.85	1.49	90	6.79	2.06	87	6.04	1.55	88	6.73	3.17	4.79	3.91
Credit Card - 30-89 Days PD	0.67	1.14	21	0.74	1.01	28	0.74	1.10	26	0.86	1.06	0.83	1.10
- 90+ Days Past Due	0.57	0.58	50	0.57	0.59	52	0.53	0.54	48	0.65	0.54	0.80	0.70
- Nonaccrual	0.38	0.14	85	0.25	0.28	69	0.57	0.16	86	0.28	0.29	0.16	0.28

Past Due and Nonaccrual Loans and Leases (continued)

Memoranda

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Close-End—Nonaccrual, Junior Lien (Percent of Closed-End 1–4 Family)

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

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

Commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties that are 30 to 89 days past due divided by the sum of the outstanding balances, gross of

unearned income, of the same commercial real estate loan categories.

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

Commercial real estate loans consisting of construction and land development loans, and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties that are 90 days or more past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

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

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

Construction and Land Development—30 to 89 Days Past Due (Percent of Construction and Land Development Loans)

Construction and land development loans that are 30 to 89 days past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

Construction and Land Development—90 Days and Over Past Due (Percent of Construction and Land Development Loans)

Construction and land development loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

Construction and Land Development—Nonaccrual (Percent of Construction and Land Development Loans)

Construction and land development loans in nonaccrual status divided by the outstanding balance of construction and land development loans, gross of unearned income.

1–4 Family—30–89 Days Past Due (Percent of Construction & Land Development)

1–4 family construction & land development loans that are 30 to 89 days past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

1–4 Family—90 Days and Over Past Due (Percent of Construction & Land Development)

1–4 family construction & land development loans that are 90 days or more past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

1–4 Family—Nonaccrual (Percent of Construction & Land Development)

Nonaccrual 1–4 family construction & land development loans divided by the outstanding balance of construction & land development loans, gross of unearned income.

Other—30–89 Days Past Due (Percent of Construction & Land Development)

Other construction & land development loans that are 30 to 89 days past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

Other—90 Days and Over Past Due (Percent of Construction & Land Development)

Other construction & land development loans that are 90 days or more past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

Other—Nonaccrual (Percent of Construction & Land Development)

Nonaccrual other construction & land development loans divided by the outstanding balance of construction & land development loans, gross of unearned income.

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

Real estate loans secured by multifamily residential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

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

Real estate loans secured by multifamily residential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

Multifamily—Nonaccrual (Percent of Multifamily Real Estate Loans)

Nonaccrual real estate loans secured by multifamily residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

Nonfarm Nonresidential—30 to 89 Days Past Due (Percent of Nonfarm Nonresidential Loans)

Real estate loans secured by nonfarm nonresidential properties that are 30 to 89 days past due divided by the outstanding balance of real estate

loans secured by nonfarm nonresidential properties, gross of unearned income.

Nonfarm Nonresidential—90 Days and Over Past Due (Percent of Nonfarm Nonresidential Loans)

Real estate loans secured by nonfarm nonresidential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

Nonfarm Nonresidential—Nonaccrual (Percent of Nonfarm Nonresidential Loans)

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

Owner-Occupied—30 to 89 Days Past Due (Percent of Nonfarm Nonresidential Loans)

Owner-occupied nonfarm nonresidential loans that are 30 to 89 days past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

Owner-Occupied—90 days and Over Past Due (Percent of Nonfarm Nonresidential Loans)

Owner-occupied nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

Owner-Occupied—Nonaccrual (Percent of Nonfarm Nonresidential Loans)

Nonaccrual owner-occupied nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

Other—30 to 90 Days Past Due (Percent of Nonfarm Nonresidential Loans)

Other nonfarm nonresidential loans that are 30 to 89 days past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

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

Other nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

Other—Nonaccrual (Percent of Nonfarm Nonresidential Loans)

Nonaccrual other nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

Real Estate Loans Secured by Farmland—30 to 89 Days Past Due (Percent of Real Estate Loans Secured by Farmland)

Real estate loans secured by farmland that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

Real Estate Loans Secured by Farmland—90 Days and Over Past Due (Percent of Real Estate Loans Secured by Farmland)

Real estate loans secured by farmland that are 90 days or more past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

Real Estate Loans Secured by Farmland—Nonaccrual (Percent of Real Estate Loans Secured by Farmland)

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

Credit Card Loans—30 to 89 Days Past Due (Percent of Credit Card Loans)

Credit card loans on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding balance of credit card loans, gross of unearned income.

Credit Card Loans—90 Days and Over Past Due (Percent of Credit Card Loans)

Credit card loans on which interest or principal is due and unpaid for 90 days or more divided by the outstanding balance of credit card loans, gross of unearned income.

Credit Card Loans—Nonaccrual (Percent of Credit Card Loans)

Nonaccrual credit card loans divided by the outstanding balance of credit card loans, gross of unearned income.

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RISK-BASED CAPITAL ($000)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
TIER 1 CAPITAL:					
Total Equity Capital	6,586,216	6,355,405	6,464,563	6,052,069	6,985,308
Net Unrealized Gains(Losses) on AFS Secs	-103,875	-338,379	-153,057	-394,222	-535,402
Less: Net Unrealized Loss on AFS Eq Secs	5,581	2,184	7,400	458	0
Accum Net Gains(Losses) on Cash Flow Hedg	-24,959	-49,500	-25,069	-48,541	-45,321
Less: Nonqualifying Perpetual Pref Stock	0	0	0	0	0
Qualifying Other Capital Elements	163,000	443,248	163,000	444,572	445,920
Less: Disallowed Goodwill and Oth Intang	1,047,691	1,061,129	1,050,573	1,064,947	1,082,959
Less: Cumulative Chg in Fair Val of Liab	0	0	0	0	0
Less: Disallowed Servicing Assts and PCCR	0	0	0	0	0
Less: Disallowed Deferred Tax Assets	0	0	0	0	0
Other Additns To (Deduct From) Tier 1 Cap	15,559	23,983	15,747	9,670	17,298
Tier 1 Capital	5,840,337	6,147,202	5,763,463	5,883,669	6,946,290
TIER 2 CAPITAL:					
Qualifying Sub Debt & Redeemable Pref Stk	290,417	178,305	289,548	174,511	282,261
Cumulative PPS Includible in Tier 2	0	0	0	0	0
ALLL Includible in Tier 2	556,703	554,000	568,528	558,341	551,484
Unrlzd Gains on AFS Eq Sec Incl in Tier 2	0	0	0	0	72
Other Tier 2 Capital Components	0	0	0	0	0
Allowable Tier 2 Capital (Limited to Amount of Tier 1 Capital)	847,120	732,305	858,076	732,852	833,817
TIER 3 CAPITAL:	N/A	0	N/A	0	0
Total RB Capital Before Deductions	6,687,457	6,879,507	6,621,539	6,616,521	7,780,107
Less: Deductions for RBC	0	0	0	0	0
TOTAL RISK-BASED CAPITAL	6,687,457	6,879,507	6,621,539	6,616,521	7,780,107
RISK-WEIGHTED ASSETS ($000):					
Total On-B/S RWA	38,759,343	38,851,662	39,684,935	39,176,523	38,800,072
Total Off-B/S Items & Deriv Cr Eq RWA	5,776,916	5,202,616	5,728,060	5,237,867	4,879,432
Risk-Weighted Assets	44,536,258	44,054,277	45,412,995	44,414,389	43,679,502
Market Risk Equivalent Assets	0	0	0	0	0
Risk-Weighted Assets Before Deductions	44,536,258	44,054,277	45,412,995	44,414,389	43,679,502
Less: Excess Allow for Loan & Lease Loss	268,943	388,236	267,468	444,555	602,623
Less: Alloc Transfer Risk Reserve	0	0	0	0	0
Total Risk-Weighted Assets	44,267,315	43,666,041	45,145,527	43,969,834	43,076,879
Average Total Assets for Leverage Ratio	54,553,192	53,202,887	54,988,499	53,690,132	51,835,056
MEMORANDA:					
Mortgage Servicing Assets	9,101	7,999	9,169	6,812	6,092
Purchased Credit Card Relationships & NMSA	0	0	0	0	0
All Other Identifiable Intangible Assets	33,562	47,000	36,444	50,818	67,830
Cap Purch Prog - SR Perp Pref Stk	0	0	0	0	1,355,304
Cap Purch Prog - Warrants	107,765	107,765	107,765	107,765	107,765

CAPITAL RATIOS	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01
Tier 1 Leverage Ratio	10.71	9.70	67	11.55	9.53	86	10.48	9.64	64	10.96	9.37	13.40	9.27
Tier 1 RBC Ratio	13.19	13.27	59	14.08	13.01	71	12.77	13.08	53	13.38	12.83	16.13	13.12
Total Risk-Based Capital Ratio	15.11	14.95	60	15.75	14.98	68	14.67	14.97	52	15.05	14.83	18.06	15.48
Tangible Tier 1 Leverage Ratio	10.69	9.83	66	11.54	9.25	88	10.47	9.34	71	10.95	9.10	13.39	8.95
Tangible Common Eq Cap/Tan Assets	8.22	8.69	42	7.51	8.23	30	8.01	8.32	42	7.08	8.03	6.76	7.73
Tier 1 Common Eq Cap/T RWA	10.56	11.97	30	10.03	11.62	25	10.18	11.79	24	9.78	11.43	9.53	11.32
OTHER RATIOS													
Mtg Srvg Assets/Prin Bal 1-4 Fam Others	0.71	1.02	30	0.65	0.74	33	0.72	0.91	24	0.52	0.68	0.57	0.96
Est FV of Mtg Srvg Assets/Mtg Serv Asts	113.13	113.44	63	106.01	106.08	76	113.22	111.64	69	108.62	105.97	135.60	106.26

Risk-Based Capital

BHCPR page 14 presents the dollar amounts of the components of total risk-based capital, risk-weighted assets, intangible assets other than goodwill, and issuances associated with the U.S. Department of Treasury Capital Purchase Program for non-Advanced Approaches Institutions. In addition, risk-based and other capital related ratios are presented. For Advanced Approaches institutions, please see page 14A.

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, Part 1.A of the FR Y-9C report form.

Risk-Based Capital ($000)

Tier 1 Capital

Total Equity Capital

Total bank holding company equity capital at the end of the current period.

Net Unrealized Gains (Losses) on AFS Securities

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

Less: Net Unrealized Loss on AFS Eq Secs

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

Accumulated Net Gains (Losses) on Cash Flow Hedges

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

Less: Nonqualifying Perpetual Preferred Stock

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

Qualifying Other Capital Elements

The sum of qualifying class A noncontrolling (minority) interests in consolidated subsidiaries, qualifying restricted core capital elements (other than cumulative perpetual preferred stock), and qualifying mandatory convertible preferred securities of internationally active bank holding companies.

Less: Disallowed Goodwill and Other Intangibles

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

Less: Cumulative Change in Fair Value of Liabilities

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

Less: Disallowed Servicing Assets and Purchased Credit Card Relationships

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

Less: Disallowed Deferred Tax Assets

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

Other Additions to (Deductions from) Tier 1 Capital

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

Tier 1 Capital

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

Tier 2 Capital

Qualifying Subordinated Debt and Redeemable Preferred Stock

Qualifying subordinated debt, redeemable preferred stock, and restricted core capital elements.

Cumulative Perpetual Preferred Stock Includible in Tier 2 Capital

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

Allowance for Loan and Lease Losses Includible in Tier 2 Capital

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

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

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

Other Tier 2 Capital Components

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

Allowable Tier 2 Capital

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

Tier 3 Capital

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

Total Risk-Based Capital Before Deductions

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

Less: Deductions for Risk-Based Capital

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

Total Risk-Based Capital

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

Risk-Weighted Assets

Total On-Balance-Sheet Risk-Weighted Assets

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

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

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

Risk-Weighted Assets

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

Market Risk Equivalent Assets

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

Risk-Weighted Assets Before Deductions

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

Less: Excess Allowance for Loan and Lease Losses

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

Less: Allocated Transfer Risk Reserve

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

Total Risk-Weighted Assets

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

Average Total Assets for Leverage Capital Purposes

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

Memoranda

Mortgage Servicing Assets

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

Purchased Credit Card Relationships and Nonmortgage Servicing Assets

The sum of unamortized amount of purchased credit card relationships arising from the purchase of credit card receivables along with the right

to provide credit card services to those customers and nonmortgage servicing assets arising from servicing contracts on financial assets other than loans secured by real estate.

All Other Identifiable Intangible Assets

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

Capital Purchase Program—Senior Perpetual Preferred Stock

Issuances associated with the U.S. Department of Treasury Capital Purchase Program of senior perpetual preferred stock or similar items.

Capital Purchase Program—Warrants

Issuances associated with the U.S. Department of Treasury Capital Purchase Program of warrants to purchase common stock or similar items.

Capital Ratios

Tier 1 Leverage Ratio

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

Tier 1 Risk-Based Capital Ratio

Tier 1 capital divided by total risk-weighted assets.

Total Risk-Based Capital Ratio

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

Tangible Tier 1 Leverage Ratio

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

Tangible Common Equity Capital/Tangible Assets

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

Tier One Common Equity Capital to Total Risk Weighted Assets

Tier 1 capital plus nonqualifying perpetual preferred stock less perpetual preferred stock and related surplus, other additions to tier 1 capital, qualifying class A noncontrolling interests in subsidiaries, qualifying core capital elements, and qualifying convertible preferred securities of internationally active bank holding companies divided by total risk weighted assets.

Other Ratios

Mortgage Servicing Assets/Principal Balance

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

Estimated Fair Value of Mortgage Servicing Assets/Mortgage Servicing Assets

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

1234567 SAMPLE BANK HOLDING COMPANY REGULATORY CAPITAL COMPONENTS AND RATIOS: PAGE 14A
RICHMOND, VA FR Dist: 05 Peer: 1 ADVANCED APPROACHES INSTITUTIONS ONLY

COMMON EQUITY TIER 1 CAPITAL ($000)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Common Stock Plus Related Surplus	N/A	N/A	N/A	N/A	N/A
Retained Earnings	N/A	N/A	N/A	N/A	N/A
Accumulated Other Comp Income (AOCI)	N/A	N/A	N/A	N/A	N/A
Common Equity Tier 1 Minority Interest	N/A	N/A	N/A	N/A	N/A
Common Equity T1C before Adjs/Deds	N/A	N/A	N/A	N/A	N/A
COMMON EQUITY TIER 1 CAPITAL: ADJUSTMENTS/DEDUCTIONS					
Less:Goodwill, Intangible Assets & DTAs	N/A	N/A	N/A	N/A	N/A
Accumulated Oth Comp Inc-Related Adjs	N/A	N/A	N/A	N/A	N/A
Other Deductions from Com Equity T1C	N/A	N/A	N/A	N/A	N/A
Less: Non-significant Investments	N/A	N/A	N/A	N/A	N/A
Subtotal:	N/A	N/A	N/A	N/A	N/A
Less: Significant Invests, MSAs, & DTAs>10%	N/A	N/A	N/A	N/A	N/A
Less: Significant Investments > 15%	N/A	N/A	N/A	N/A	N/A
Less: Deds Applied to Cover Deductions	N/A	N/A	N/A	N/A	N/A
Total Adjustments & Deductions	N/A	N/A	N/A	N/A	N/A
COMMON EQUITY TIER 1 CAPITAL	N/A	N/A	N/A	N/A	N/A
ADDITIONAL TIER 1 CAPITAL:					
Addit T1C Instruments & Related Surplus	N/A	N/A	N/A	N/A	N/A
Non-qualifying Capital Instruments	N/A	N/A	N/A	N/A	N/A
T1 Minority Intrst Not in Com Eq T1C	N/A	N/A	N/A	N/A	N/A
Additional Tier 1 Capital Before Deductions	N/A	N/A	N/A	N/A	N/A
Less: Additional Tier 1 Capital Deductions	N/A	N/A	N/A	N/A	N/A
Additional Tier 1 Capital	N/A	N/A	N/A	N/A	N/A
TIER 1 CAPITAL	N/A	N/A	N/A	N/A	N/A
TIER 2 CAPITAL:					
T2C Instruments & Related Surplus	N/A	N/A	N/A	N/A	N/A
Non-qualifying Capital Instruments	N/A	N/A	N/A	N/A	N/A
Total Cap Minority Intrst Not in T1C	N/A	N/A	N/A	N/A	N/A
ALLL in Tier 2 Capital	N/A	N/A	N/A	N/A	N/A
Exited Adv Appr Eligible Credit Reserves	N/A	N/A	N/A	N/A	N/A
Unrealized Gains on AFS Preferred Stock	N/A	N/A	N/A	N/A	N/A
Tier 2 Capital Before Deductions	N/A	N/A	N/A	N/A	N/A
Exited Adv Approach T2C Before Deds	N/A	N/A	N/A	N/A	N/A
Less: Tier 2 Capital Deductions	N/A	N/A	N/A	N/A	N/A
TIER 2 CAPITAL	N/A	N/A	N/A	N/A	N/A
EXITED ADV APPROACH TIER 1 CAPITAL	N/A	N/A	N/A	N/A	N/A
TOTAL CAPITAL	N/A	N/A	N/A	N/A	N/A
EXITED ADV APPR TOTAL CAPITAL	N/A	N/A	N/A	N/A	N/A
TOTAL ASSETS FOR LEVERAGE RATIO:					
Average Total Consolidated Assets	N/A	N/A	N/A	N/A	N/A
Less: Deductions from Common Equity T1C	N/A	N/A	N/A	N/A	N/A
Less: Other Deductions	N/A	N/A	N/A	N/A	N/A
TOTAL ASSETS FOR LEVERAGE RATIO	N/A	N/A	N/A	N/A	N/A
TOTAL RISK-WEIGHTED ASSETS	N/A	N/A	N/A	N/A	N/A
EXITED ADVANCED APPROACH TOTAL RWA	N/A	N/A	N/A	N/A	N/A

CAPITAL RATIOS	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01
Common Equity T1 Capital, Column A	N/A	12.76	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Common Equity T1 Capital, Column B	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tier 1 Capital, Column A	N/A	13.68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tier 1 Capital, Column B	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Capital, Column A	N/A	16.59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Capital, Column B	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tier 1 Leverage	N/A	7.68	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Regulatory Capital Components and Ratios: Advanced Approaches Institutions Only

BHCPR page 14A presents, for advanced approaches institutions only, the dollar amounts of the components of total regulatory capital components used to calculate risk based capital ratios, as well as total assets for the leverage ratio and total risk-weighted assets. In addition, risk-based and other capital related ratios are presented.

Risk-based capital data provided on this page are derived primarily from Schedule HC-R, Part 1.B of the FR Y-9C report form.

Common Equity Tier 1 Capital

Common Stock Plus Related Surplus

Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan shares, which is the sum of Schedule HC, items 24 and 25, less item 26(c).

Retained Earnings

The amount of retained earnings as reported in Schedule HC, item 26(a).

Accumulated Other Comprehensive Income (AOCI)

The amount of AOCI as reported under generally accepted accounting principles (GAAP) in the U.S. that is included in Schedule HC, item 26(b).

Common Equity Tier 1 Minority Interest

Common Equity Tier 1 Minority Interest includable in common tier 1 capital.

Common Equity Tier 1 Capital Before Adjustments / Deductions

The sum of common stock plus related surplus, retained earnings, accumulated other comprehensive income, and common equity tier 1 minority interests.

Common Equity Tier 1 Capital: Adjustments / Deductions

Less: Goodwill, Intangible Assets, & Deferred Tax Assets

Goodwill net of associated deferred tax liabilities, intangible assets net of associated deferred tax liabilities, and deferred tax assets that arise from net operating loss and tax credit caryforwards, net of any related valuation allowances and net of deferred tax liabilities.

Accumulated Other Comprehensive Income-Related Adjustments

Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet.

Other Deductions from Common Equity Tier 1 Capital

Other deductions (additions to) common equity tier 1 capital before threshold-based deductions, including unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk and all other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.

Less: Non-significant Investments

Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.

Subtotal:

Common equity tier 1 capital before adjustments and deductions less goodwill, intangible assets, deferred tax assets, accumulated other comprehensive income-related adjustments, other deductions from common equity tier 1 capital, and non-significant investments.

Less: Significant Investments, MSAs, & Deferred Tax Assets > 10%

Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated deferred tax liabilities, that exceed the 10 percent common equity tier 1 capital deduction threshold, MSAs, net of associated deferred tax liabilities that exceed the 10 percent common equity tier 1 capital deduction threshold, and deferred tax assets arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of deferred tax liabilities that exceed the 10 percent common equity tier 1 capital deduction threshold.

Less: Significant Investments > 15%

Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated deferred tax liabilities; MSAs, net of associated deferred tax liabilities; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.

Less: Deductions Applied To Cover Deductions

Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.

Total Adjustments & Deductions

Total adjustments and deductions for common equity tier 1 capital.

Common Equity Tier 1 Capital

Common equity tier 1 capital.

ADDITIONAL TIER 1 CAPITAL

Additional T1C Instruments & Related Surplus

The portion of noncumulative perpetual preferred stock and related surplus included in Schedule HC, item 23, that satisfy all the criteria in the revised regulatory capital rules of the Federal Reserve.

Non-qualifying Capital Instruments

Non-qualifying capital instruments subject to phase out from additional tier 1 capital.

Tier 1 Minority Interest Not Included in Common Equity Tier 1 Capital

The amount of tier 1 minority interest not included in common equity tier 1 capital that is includable at the consolidated level.

Additional Tier 1 Capital Before Deductions.

The sum of additional tier 1 capital instruments plus related surplus, non-qualifying capital instruments subject to phase out from additional tier 1 capital, and tier 1 minority interest not included in common equity tier 1 capital.

Less: Additional Tier 1 Capital Deductions

The sum of investments in own additional tier 1 capital instruments, reciprocal cross-holdings in the capital of financial institutions, nonsignificant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for nonsignificant investments, significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from additional tier 1 capital, and other adjustments and deductions.

Additional Tier 1 Capital

The greater of additional tier 1 capital before deductions minus additional tier 1 capital deductions, or zero.

Tier 1 Capital

The sum of common equity tier 1 capital and additional tier 1 capital.

TIER 2 CAPITAL

Tier 2 Capital Instruments & Related Surplus

Tier 2 capital instruments plus related surplus.

Non-qualifying Capital Instruments

The total amount of non-qualifying capital instruments that were included in tier 2 capital and outstanding as of January 1, 2014, and that are subject to phase out.

Total Capital Minority Interest Not Included in Tier 1 Capital

The amount of total capital minority interest not included in tier 1capital.

Allowance for Loan & Lease Loss in Tier 2 Capital

The portion of the holding company's allowance for loan and lease losses that is includable in tier 2 capital. None of the holding company's allocated transfer risk reserve, if any, is includable in tier 2 capital. The amount reported in this item cannot exceed 1.25 percent of the institution's gross risk-weighted assets.

Exited Advance Approach Eligible Credit Reserves

Advanced approaches holding companies that exit parallel run only: the amount of eligible credit reserves includable in tier 2 capital as reported in FFIEC 101 Schedule A, item 50.

Unrealized Gains on Available-for-Sale Preferred Stock Classified as Equity

Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in Tier 2 capital.

Tier 2 Capital Before Deductions

The sum of tier 2 capital instruments plus related surplus, non-qualifying capital instruments, total capital minority interest not included in tier 1 capital, allowance for loan & lease loss in tier 2 capital, and unrealized gains on available-for-sale preferred stock classified as equity.

Exited Advanced Approach T2C Before Deductions

Advanced approaches holding companies that exit parallel run only: the sum of tier 2 capital instruments plus related surplus, non-qualifying capital instruments, total capital minority interest not included in tier 1 capital, the amount of eligible credit reserves includable in tier 2 capital as reported in FFIEC 101 Schedule A, item 50 for institutions that exit parallel run and unrealized gains on available-for-sale preferred stock classified as equity.

Less: Tier 2 Capital Deductions

The sum of investments in own additional tier 2 capital instruments, reciprocal cross-holdings in the capital of financial institutions, non-significant investments in tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments, significant investments in the capital of unconsolidated financial institutions not in the form of common stock to be deducted from tier 2 capital, and other applicable adjustments and deductions applied to tier 2 capital in accordance with the revised regulatory capital rules.

Tier 2 Capital

The greater of tier 2 capital before deductions less tier 2 capital deductions, or zero.

Exited Advanced Approach Tier 2 Capital

Advanced approaches holding companies that exit parallel run only: the greater of exited advanced approach tier 2 capital before deductions less tier 2 capital deductions, or zero.

Total Capital

The sum of tier 1 capital and tier 2 capital.

Exited Advanced Approach total capital

Advanced approaches holding companies that exit parallel run only: the sum of tier 1 capital and exited advanced approach tier 2 capital.

Total Assets For Leverage Ratio:

Average Total Consolidated Assets

The amount of the quarterly average total consolidated assets as reported in Schedule HC-K, item 5.

Less: Deductions from Common Equity Tier 1 Capital

The amounts deducted from common equity tier 1 capital and additional tier 1 capital in Schedule HC-R, Part 1.B., items 6, 7, 8, 10(b), 11, 13 through 17, and item 24.

Less: Other Deductions

The amount of any deductions from (additions to) total assets for leverage capital purposes that are not included in Schedule HC-R, item 37.

Total Assets for Leverage Ratio

Schedule HC-R, item 36 less items 37 and 38.

Total Risk Weighted Assets

The amount of total risk-weighted assets using the general risk-based capital rules (as reported in Schedule HC-R, Part II, item 62), until January 1, 2015. Starting on January 1, 2015, report total risk-weighted assets calculated under the standardized approach in the revised regulatory capital rules.

Exited Advanced Approach Total RWA

The amount from FFIEC 101 Schedule A, item 60.

Capital Ratios

Common Equity Tier 1 Capital, Column A

Common Equity Tier 1 Capital divided by Total Risk-Weighted Assets.

Common Equity Tier 1 Capital, Column B

Common Equity Tier 1 Capital divided by Exited Advanced Approach Total Risk-Weighted Assets.

Tier 1 Capital, Column A

Tier 1 Capital divided by Total Risk-Weighted Assets.

Tier 1 Capital, Column B

Tier 1 Capital divided by Exited Advanced Approaches Total Risk-Weighted Assets.

Total Capital, Column A

Total Capital divided by Total Risk-Weighted Assets

Total Capital, Column B

Total Capital divided by Exited Advanced Approaches Total Risk-Weighted Assets

Tier 1 Leverage

Tier 1 Capital divided by Total Assets for the Leverage Ratio.

1234567 SAMPLE BANK HOLDING COMPANY INSURANCE AND BROKER-DEALER ACTIVITIES PAGE 15
RICHMOND, VA FR Dist: 05 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	0	0	0	0	N/A	N/A
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A
Reinsurance Recoverables (P/C)	0	0	0	0	0	N/A	N/A
Total Life Health Companies	0	0	0	0	0	N/A	N/A
Reinsurance Recoverables (L/H)	0	0	0	0	0	N/A	N/A
Separate Account Assets (L/H)	0	0	0	0	0	N/A	N/A
Total Insurance Underwriting Equity	0	0	0	0	0	N/A	N/A
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A
Total Life Health Companies	0	0	0	0	0	N/A	N/A
Total Insurance Underwriting Net Income	0	0	0	0	0	N/A	N/A
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A
Total Life Health Companies	0	0	0	0	0	N/A	N/A
Claims & Claims Adj Expense Reserves(P/C)	0	0	0	0	0	N/A	N/A
Unearned Premiums (P/C)	0	0	0	0	0	N/A	N/A
Policyholder Ben & ContractHOLDING COMPANYFunds(L/H)	0	0	0	0	0	N/A	N/A
Separate Account Liabilities (L/H)	0	0	0	0	0	N/A	N/A
Insurance Activities Revenue	479	465	1,836	2,050	1,726	-73.9	3.0
Other Insurance Activities Income	479	465	1,836	2,050	1,726	-73.9	3.0
Ins & Reins Underwriting Inc	0	0	0	0	0	N/A	N/A
Premiums	0	0	0	0	0	N/A	N/A
Credit Related Insur Underwriting	0	0	0	0	0	N/A	N/A
Other Insurance Underwriting	0	0	0	0	0	N/A	N/A
Insurance Benefits, Losses, Expenses	0	0	0	0	0	N/A	N/A
Net Assets of Insurance Underwriting Subs	0	0	0	0	0	N/A	N/A
Life Insurance Assets	469,241	458,342	466,428	455,719	443,258	0.6	2.4

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	0.03	32	0.00	0.15	30	0.00	0.08	31	0.00	0.15	0.00	0.09
Ins Under Assets(P/C)/Tot Ins Und Ast	N/A	55.09	N/A	N/A	50.07	N/A	N/A	54.12	N/A	N/A	48.49	N/A	47.64
Ins Under Assets(L/H)/Tot Ins Und Ast	N/A	44.91	N/A	N/A	49.93	N/A	N/A	45.88	N/A	N/A	51.51	N/A	52.36
Sep Acct Assets(L/H)/Total Life Ast	N/A	1.21	N/A	N/A	4.85	N/A	N/A	2.28	N/A	N/A	3.94	N/A	1.57
Ins Activities Revenue/Adj Oper Inc	0.09	0.78	40	0.08	1.18	33	0.08	0.96	30	0.09	1.11	0.08	1.03
Premium Inc/Ins Activities Revenue	0.00	8.34	34	0.00	11.60	31	0.00	11.57	32	0.00	13.39	0.00	11.85
Credit Rel Prem Inc/Tot Prem Inc	N/A	67.18	N/A	N/A	57.90	N/A	N/A	57.99	N/A	N/A	53.80	N/A	60.16
Other Prem Inc/Total Prem Inc	N/A	32.82	N/A	N/A	42.10	N/A	N/A	42.01	N/A	N/A	46.20	N/A	39.84
Ins Under Net Income/Consol Net Income	0.00	0.12	43	0.00	0.25	41	0.00	0.25	37	0.00	0.29	0.00	0.46
Ins Net Inc (P/C)/Equity (P/C)	N/A	4.43	N/A	N/A	4.54	N/A	N/A	7.65	N/A	N/A	5.23	N/A	7.11
Ins Net Inc (L/H)/Equity (L/H)	N/A	6.49	N/A	N/A	7.58	N/A	N/A	5.80	N/A	N/A	5.92	N/A	5.07
Insur Ben, Losses, Exp/Insur Premiums	N/A	110.37	N/A	N/A	197.18	N/A	N/A	134.22	N/A	N/A	176.23	N/A	377.60
Reinsurance Recov(P/C)/Tot Assets(P/C)	N/A	1.25	N/A	N/A	2.07	N/A	N/A	2.00	N/A	N/A	1.84	N/A	2.36
Reinsurance Recov(L/H)/Tot Assets(L/H)	N/A	0.34	N/A	N/A	0.49	N/A	N/A	0.27	N/A	N/A	0.29	N/A	0.10
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	42	0.00	0.01	43	0.00	0.00	42	0.00	0.01	0.00	0.02
Life Ins Assets/Tier 1 Cap + ALLL	7.13	9.77	43	6.56	10.08	40	7.17	10.32	42	6.72	10.26	5.54	9.14
BROKER-DEALER ACTIVITIES													
Net Assets of Broker-Dealer Subs ($000)		0			0			0			0		0
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.65	35	0.00	0.46	36	0.00	0.44	35	0.00	0.40	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 other insurance activities income plus insurance and reinsurance underwriting income.

Other Insurance Activities

Income from other insurance activities.

Insurance and Reinsurance Underwriting Income

Underwriting income from insurance and reinsurance activities.

Premiums

The sum of premiums on insurance related to the extension of credit and all other insurance premiums.

Credit Related Insurance Underwriting Premiums

Premiums on insurance related to the extension of credit.

Other Insurance Underwriting Premiums

All other insurance premiums from insurance and reinsurance underwriting other than the credit-related insurance premiums. Exclude all

insurance and annuity sales and referral fee revenue.

Insurance Benefits, Losses, Expenses

The current and future benefits, losses and expenses from insurance-related activities.

Net Assets of FHC Insurance Underwriting Subs

This item includes only the net assets of a financial holding company's insurance underwriting subsidiaries that engage in insurance underwriting activities that have been newly authorized by the Gramm–Leach–Bliley Act. (Excludes intercompany assets and claims on affiliates that are eliminated when preparing consolidated statements. Also excludes any subsidiaries that are held through a U.S. depository institution.)

Life Insurance Assets

The sum of general account life insurance assets, separate account life insurance assets, and hybrid account life insurance assets.

Analysis Ratios

Insurance Underwriting Assets/ Consolidated Assets

The sum of total consolidated property casualty and life and health assets that are specific to insurance underwriting activities of the BHC divided by consolidated assets.

Insurance Underwriting Assets (P/C)/ Total Insurance Underwriting Assets

Total consolidated assets that are specific to property casualty insurance underwriting activities for the BHC divided by total insurance underwriting assets.

Insurance Underwriting Assets (L/H)/ Total Insurance Underwriting Assets

Total consolidated assets that are specific to life and health insurance underwriting activities of the BHC divided by total insurance underwriting assets.

Separate Account Assets (L/H)/ Total Life Assets

Life and health assets qualifying for separate account summary total presentation in the balance sheet, including assets related to products in which the contratholder and not the insurer retains all or most of the investment and/or interest rate risk, divided by total life and health underwriting assets.

Insurance Activities Revenue/ Adjusted Operating Income

The amount of insurance and reinsurance underwriting income plus other insurance and reinsurance activities income, divided by adjusted operating income.

Premium Income/Insurance Activities Revenue

The sum of total credit related insurance underwriting premiums and other insurance underwriting premiums divided by total insurance activities revenue.

Credit Related Premium Income/ Total Premium Income

Premiums on insurance related to the extension of credit divided by total premium income.

Other Premium Income/ Total Premium Income

Insurance premiums that were earned by property casualty and health insurers, or written by life insurers, other than premiums earned on credit life and mortgage insurance divided by total premium income.

Insurance Underwriting Net Income/ Consolidated Net Income

Consolidated net income attributable to property casualty and life and health insurance underwriting related activities of the BHC divided by consolidated net income of the BHC.

Insurance Underwriting Net Income (P/C)/Equity (P/C)

Consolidated net income attributable to property casualty insurance underwriting related activities of the BHC divided by total property casualty insurance underwriting subsidiary equity capital.

Insurance Underwriting Net Income (L/H)/Equity (L/H)

Consolidated net income attributable to life and health insurance underwriting related activities of the BHC divided by total life and health insurance underwriting subsidiary equity capital.

Insurance Benefits, Losses, and Expenses/Insurance Premiums

The current and future benefits, losses and expenses from insurance-related activities divided by total insurance premiums.

Reinsurance Recoverables (P/C)/ Total Assets(P/C)

Total property casualty insurance subsidiary reinsurance recoverables from unaffiliated property casualty reinsurers only divided by total property and casualty insurance underwriting subsidiary assets.

Reinsurance Recoverables (L/H)/ Total Assets (L/H)

Total life and health insurance subsidiary reinsurance recoverables from unaffiliated life and health reinsurers only divided by total life and health insurance underwriting subsidiary assets.

Net Assets of FHC Insurance Underwriting Subsidiaries/ Consolidated Assets

The consolidated net assets of a financial holding company's (FHC's) insurance underwriting subsidiaries that engage in insurance underwriting activities that have been newly

authorized by the Gramm–Leach–Bliley Act divided by total consolidated assets of the BHC.

Life Insurance Assets/Tier 1 Capital + Allowance for Loan and Lease Losses

Life insurance assets divided by Tier 1 capital (from Schedule HC-R, Part 1.A for non-Advanced Approaches institutions and Schedule HC-R, Part 1.B for Advanced Approaches institutions) plus the allowance for loans and lease losses.

Broker-Dealer Activities

Net Assets of FHC Broker-Dealer Subs ($000)

Net assets of a FHC's broker-dealer subsidiaries that engage in underwriting or dealing securities pursuant to the BHC Act as amended by the Gramm–Leach–Bliley Act. (Excludes intercompany assets and claims on affiliates that are eliminated when preparing consolidated statements. Also excludes any subsidiaries that are held through a U.S. depository institution.)

Net Assets of FHC Broker-Dealer Subs/ Consolidated Assets

Net assets of a FHC's broker-dealer subsidiaries that engage in underwriting or dealing securities pursuant to the BHC Act as amended by the Gram–Leach–Bliley Act divided by total consolidated assets of the FHC.

1234567 SAMPLE BANK HOLDING COMPANY FOREIGN ACTIVITIES PAGE 16
RICHMOND, VA FR Dist: 05 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	104,648	140,916	83,374	125,614	135,317
Real Estate Loans	2,977	4,266	2,838	4,086	4,729
Commercial and Industrial Loans	44,799	79,955	38,732	92,563	38,965
Loans to Dep Inst & Other Banks Accept	56,872	56,695	41,804	28,965	91,623
Loans to Foreign Govts and Inst	0	0	0	0	0
Loans to Individuals	0	0	0	0	0
Agricultural Loans	0	0	0	0	0
Other Foreign Loans	0	0	0	0	0
Lease Financing Receivables	0	0	0	0	0
Debt Securities	100	100	100	100	100
Interest-Bearing Bank Balances	0	0	0	0	0
Total Selected Foreign Assets	104,748	141,016	83,474	125,714	135,417
Total Foreign Deposits	1,648,111	1,528,745	1,980,161	1,804,060	1,575,361
Interest-Bearing Deposits	1,648,111	1,528,745	1,980,161	1,804,060	1,575,361
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	1.28	25	0.00	1.71	23	0.00	1.63	24	0.00	2.25	0.00	2.39
Cost: Interest-Bearing Deposits	0.19	0.29	44	0.20	0.39	45	0.20	0.37	45	0.31	0.46	0.53	0.50
NET LOSSES AS % OF FOREIGN LNS BY TYPE:													
Real Estate Loans	N/A	0.27	N/A	N/A	7.78	N/A	N/A	1.72	N/A	N/A	3.40	N/A	3.56
Commercial and Industrial Loans	N/A	0.49	N/A	N/A	2.38	N/A	N/A	9.33	N/A	0.00	0.50	N/A	1.17
Foreign Governments and Inst	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	-0.11
GROWTH RATES:													
Net Loans and Leases	-25.74	22.29	7	-8.40	21.47	28	-33.63	21.62	5	-7.17	15.08	23.93	37.19
Total Selected Assets	-25.72	20.02	11	-8.40	15.95	26	-33.60	15.29	12	-7.17	18.65	23.91	60.44
Deposits	7.81	6.66	56	11.85	-8.46	80	9.76	3.16	59	14.52	-6.60	-4.79	-12.83

Foreign Activities

BHCPR page 16 provides information on the BHC's activities in foreign offices, Edge-Act subsidiaries, or international banking facilities (IBF).

Total Foreign Loans

The sum of real estate loans to non-U.S. addressees, loans to non-U.S. depository institutions, loans to foreign banks, loans to foreign governments and official institutions, loans to individuals in foreign offices, foreign agricultural loans, other loans in foreign offices, and foreign lease financing receivables. (Note: This total represents the loan and lease balance before deducting unearned income.)

Real Estate Loans

Loans secured by real estate to non-U.S. addressees. Prior to March 31, 2001, this item reflects consolidated real estate loans minus domestic real estate loans.

Commercial and Industrial Loans

Loans for commercial and industrial purposes to non-U.S. addressees (domicile), which are sole proprietorships, partnerships, corporations, and other business enterprises.

Loans to Depository Institutions

Loans to U.S. and foreign branches of banks chartered and headquartered in a foreign country.

Loans to Foreign Governments and Institutions

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

Loans to Individuals

Consolidated loans to individuals minus domestic loans to individuals.

Agricultural Loans

Consolidated agricultural loans minus domestic agricultural loans.

Other Foreign Loans

Consolidated other loans minus domestic other loans.

Lease Financing Receivables

Outstanding receivable balances related to direct financing and leases on property acquired for leasing to non-U.S. addresses.

Debt Securities

Debt securities issued by non-U.S. chartered corporations, foreign governments, or special international organizations. These securities are valued at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Interest-Bearing Bank Balances

Total interest-bearing balances due from depository institutions and foreign central banks that are held in the BHC's foreign offices, Edge or Agreement subsidiaries, IBFs, or consolidated subsidiaries located outside the fifty states of the United States and the District of Columbia.

Total Selected Foreign Assets

The sum of foreign loans and leases, foreign debt securities, and interest bearing balances in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Total Foreign Deposits

Foreign interest-bearing and non-interest-bearing deposits.

Interest-Bearing Deposits

Interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Non-Interest-Bearing Deposits

Non-interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Analysis Ratios

Yield: Foreign Loans

Interest and fee income on loans in foreign offices, Edge or Agreement subsidiaries, and IBFs divided by average foreign loans.

Cost: Interest-Bearing Deposits

Interest expense on foreign deposits divided by (four-point) average foreign interest-bearing deposits.

Net Losses as a Percent of Foreign Loans and Leases by Type

(Net Losses as a Percent of) Real Estate Loans

Charge-offs less recoveries on real estate loans to non-U.S. addressees (annualized) divided by real estate loans to non-U.S. addresses.

(Net Losses as a Percent of) Commercial and Industrial Loans

Charge-offs less recoveries on commercial and industrial loans to non-U.S. addresses (annualized) divided by commercial and industrial loans to non-U.S. addresses.

(Net Losses as a Percent of) Foreign Governments and Institutions

Charge-offs less recoveries on loans to foreign governments and institutions (annualized) divided by loans to foreign governments and institutions.

Growth Rates

This section presents the percentage changes for foreign loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), selected foreign assets, and foreign deposits. (See the description of Growth Rates on page 2-3.)

1234567 SAMPLE BANK HOLDING COMPANY SERVICING, SECURITIZATION AND ASSET SALE ACTIVITIES - PART I PAGE 17
RICHMOND, VA FR Dist: 05 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	0	0	0	0	0	N/A	N/A
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Retained Interest-Only Strips	0	0	0	0	0	N/A	N/A
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Retained Credit Enhancements	0	0	0	0	0	N/A	N/A
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total Retained Credit Exposure	0	0	0	0	0	N/A	N/A
Unused Commit to Provide Liq (Servicer Adv)	0	0	0	0	0	N/A	N/A
Seller's Interest in Securities & Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
Asset-Backed Commercial Paper Conduits	0	0	0	0	0	N/A	N/A
Cr Exp from Conduits by Bank or Oth Inst	0	0	0	0	0	N/A	N/A
Liq Commit from Conduits by Bank/Oth Inst	0	0	0	0	0	N/A	N/A

ACTIVITY % OF TOTAL ASSETS	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Securitization Activities	0.00	0.00	0.00	0.00	0.00
1-4 Family Residential Loans	0.00	0.00	0.00	0.00	0.00
Home Equity Lines	0.00	0.00	0.00	0.00	0.00
Credit Card Receivables	0.00	0.00	0.00	0.00	0.00
Auto Loans	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.00	0.00	0.00	0.00	0.00
All Other Loans and Leases	0.00	0.00	0.00	0.00	0.00
Asset-Backed Commercial Paper Conduits	0.00	0.00	0.00	0.00	0.00
Cr Exp, Conduits by Bank or Oth Inst	0.00	0.00	0.00	0.00	0.00
Liq Commit, Conduits by Bank/Oth Inst	0.00	0.00	0.00	0.00	0.00
PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS)					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans and Other Consumer Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A

Servicing, Securitization, and Asset Sale Activity—Part I

BHCPR page 17 provides, on a fully consolidated basis, information on a BHC's servicing, securitization, and asset sale activities, including the total dollar amount of all securitization activity, the dollar amounts of each securitized asset type, and the dollar amounts of retained credit exposure for each securitized asset type. It also provides information on unused commitments to provide liquidity, the amount of ownership, or seller's, interest in securities and loans, as well as credit exposures arising from asset-backed commercial paper conduits. At the bottom of this report page, each securitized asset type is compared to total assets and total managed assets. Securitization information is presented only for those BHCs that are engaged in securitization activities. Data is obtained primarily from schedule HC-S of the FR Y-9C report.

Activity ($000)

Securitization Activities

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

1–4 Family Residential Loans

Outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Home Equity Lines

Outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Credit Card Receivables

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Auto Loans

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Commercial and Industrial Loans

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

All Other Loans and Leases

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Retained Interest-Only Strips

The sum of the carrying values (maximum contractual credit exposure) of credit-enhancing interest-only strips that the BHC has retained as credit enhancements in connection with the securitization structures reported in HC-S, item 1.

1–4 Family Residential Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized closed-end loans secured by first or junior liens on 1–4 family residential properties.

Home Equity Lines

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized revolving, open-end lines of credit secured by 1–4 family residential properties.

Credit Card Receivables

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards.

Auto Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use.

Commercial and Industrial Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment.

All Other Loans and Leases

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips pro-

vided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables.

Retained Credit Enhancements

The sum of the unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided or retained in connection with the securitization structures reported in HC-S, item 1, excluding retained credit-enhancing interest-only strips.

1–4 Family Residential Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized closed-end loans secured by first or junior liens on 1–4 family residential properties, excluding retained credit-enhancing interest-only strips.

Home Equity Lines

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized revolving, open-end lines of credit secured by 1–4 family residential properties, excluding retained credit-enhancing interest-only strips.

Credit Card Receivables

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized extensions of credit to individuals for household, family, and other personal 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.

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RICHMOND, VA FR Dist: 05 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	N/A	N/A	N/A	N/A	N/A
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Retained Credit Enhancements	N/A	N/A	N/A	N/A	N/A
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Unused Commit to Prov Liq(Servicer Adv)	N/A	N/A	N/A	N/A	N/A
Seller's Interest in Securities & Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
PERCENT OF TIER 1 CAPITAL					
Total Retained Credit Exposure	0.00	0.00	0.00	0.00	0.00
Retained Interest-Only Strips	0.00	0.00	0.00	0.00	0.00
Retained Credit Enhancements	0.00	0.00	0.00	0.00	0.00
Tot Ret Cr Exp & Asset Sale Credit Exposure	1.84	3.43	2.96	2.73	2.10

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	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total 30-89 Days PD Securitized Assets	0	0	0	0	0	N/A	N/A
90 DAYS+ PD SECURITIZED ASSETS ($000)							
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total 90 Days+ PD Securitized Assets	0	0	0	0	0	N/A	N/A
Total Past Due Securitized Assets	0	0	0	0	0	N/A	N/A
NET LOSSES ON SECURITIZED ASSETS ($000)							
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total Net Losses on Securitized Assets	0	0	0	0	0	N/A	N/A

Servicing, Securitization, and Asset Sale Activity—Part II

BHCPR page 18 presents specific categories of credit enhancements as a percentage of the credit enhancement type and as a percentage of tier 1 capital. The bottom portion of this report page presents the dollar amounts of each securitized asset type that is 30 to 89 days past due and 90 days or more past due. This portion of the report page also presents the dollar amounts of year-to-date net securitization losses for each asset type. Securitization information is presented only for those BHCs that are engaged in securitization activities.

Percentage of Total Securitization Activities by Type

Retained Interest-Only Strips

The sum of the carrying values (maximum contractual credit exposure) of credit-enhancing interest-only strips that the BHC has retained as credit enhancements in connection with the securitization structures reported in FR Y-9C Schedule HC-S, item 1 divided by total securitization activities.

1–4 Family Residential Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized closed-end loans secured by first or junior liens on 1–4 family residential properties divided by securitized 1–4 family residential loans.

Home Equity Lines

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized revolving, open-end lines of credit secured by 1–4 family residential properties divided by securitized home equity lines.

Credit Card Receivables

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards divided by securitized credit card receivables.

Auto Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use divided by securitized auto loans.

Commercial and Industrial Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment divided by securitized commercial and industrial loans.

All Other Loans and Leases

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables divided by securitized all other loans and leases.

Retained Credit Enhancements

The sum of the unused portions of standby letters of credit, subordinated securities, and maximum 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 (from Schedule HC-R, Part 1.A for non-Advanced Approaches Institutions and Schedule HC-R, Part 1.B for Advanced Approaches Institutions)

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 interest 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	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 30-89 Days PD Securitized Assets	N/A	N/A	N/A	N/A	N/A
90+ DAYS PD SEC ASSETS % OF TYPE					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 90+ Days PD Securitized Assets	N/A	N/A	N/A	N/A	N/A
TOTAL PD SEC ASSETS % OF SEC ASSETS	N/A	N/A	N/A	N/A	N/A
NET LOSSES ON SEC ASSETS % OF TYPE					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total Net Losses on Sec Assets	N/A	N/A	N/A	N/A	N/A
30-89 DAYS PD MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total Managed Loans PD 30-89 Days	N/A	N/A	N/A	N/A	N/A
90+ DAYS PD MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total Managed Loans PD 90+ Days	N/A	N/A	N/A	N/A	N/A
TOTAL PAST DUE MANAGED ASSETS	N/A	N/A	N/A	N/A	N/A
NET LOSSES ON MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
NET LOSSES ON MANAGED ASSETS	N/A	N/A	N/A	N/A	N/A

Servicing, Securitization, and Asset Sale Activity—Part III

BHCPR page 19 presents past due and net loss information for securitized assets and for total managed assets. The ratios are derived by dividing the past due/loss amount for each asset type by total securitized/managed assets of that type. Securitization information is presented only for those BHCs that are engaged in securitization activities.

30 to 89 Days Past Due Securitized Assets as a Percent of Type

1–4 Family Residential Loans—30–89 Days Past Due

Outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized 1–4 family loans.

Home Equity Lines—30–89 Days Past Due

Outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized home equity loans.

Credit Card Receivables—30–89 Days Past Due

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized credit card receivables.

Auto Loans—30–89 Days Past Due

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized auto loans.

Commercial and Industrial Loans—30–89 Days Past Due

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized commercial and industrial loans.

All Other Loans and Leases—30–89 Days Past Due

Outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been securitized.

Total 30–89 Days PD Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the sum of outstanding principal balances of all securitized assets.

90 Days and Over Past Due Securitized Assets

1–4 Family Residential Loans—Past Due 90 Days and Over

Outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized 1–4 family loans.

Home Equity Lines—Past Due 90 Days and Over

Outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized home equity loans.

Credit Card Receivables—Past Due 90 Days and Over

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and

securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized credit card receivables.

Auto Loans—Past Due 90 Days and Over

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized auto loans.

Commercial and Industrial Loans—Past Due 90 Days and Over

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized commercial and industrial loans.

All Other Loans and Leases—Past Due 90 Days and Over

Outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized.

Total 90 Days Past Due and Over Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the sum of outstanding principal balances of all securitized assets.

Total Past Due Securitized Assets as a Percent of Total Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 days or more divided by the sum of outstanding principal balances of all securitized assets.

Net Losses on Securitized Assets as a Percent of Type

1–4 Family Residential Loans

Net losses on the outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized 1–4 family residential loans.

Home Equity Lines

Net losses on the outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized home equity lines.

Credit Card Receivables

Net losses on the outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized credit card receivables.

Auto Loans

Net losses on the outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized auto loans.

Commercial and Industrial Loans

Net losses on the outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse divided by the outstanding principal balance of securitized commercial and industrial loans.

All Other Loans and Leases

Net losses on the outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal

balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been securitized.

Total Net Losses on Securitized Assets

Net losses on the sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the sum of outstanding principal balances of all securitized assets.

30 to 89 Days Past Due Managed Assets as a Percent of Type

Definition of Managed Assets

Managed assets are defined as the sum of on-balance-sheet loans and leases plus securitized loans and leases.

1–4 Family Residential Loans—30–89 Days Past Due

Outstanding principal balance of managed closed-end loans secured by first or junior liens on 1–4 family residential properties on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed 1–4 family loans.

Home Equity Lines—30–89 Days Past Due

Outstanding principal balance of managed revolving, open-end lines of credit secured by 1–4 family residential properties on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed home equity loans.

Credit Card Receivables—30–89 Days Past Due

Outstanding principal balance of managed extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed credit card receivables.

Commercial and Industrial Loans—30–89 Days Past Due

Outstanding principal balance of managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed commercial and industrial loans.

All Other Loans and Leases—30–89 Days Past Due

Outstanding principal balance of all other managed loans and leases, including auto loans, that cannot properly be reported in other categories, on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of all managed loans and leases that cannot properly be reported in other categories.

Total Managed Loans Past Due 30–89 Days

The sum of outstanding principal balances of all managed assets, net of unearned income, on which interest or principal is due and unpaid for 30 to 89 days divided by total managed loans and leases.

90 Days and Over Past Due Managed Assets as a Percent of Type

1–4 Family Residential Loans—Past Due 90 Days and Over

Outstanding principal balance of managed closed-end loans secured by first or junior liens on 1–4 family residential properties on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed 1–4 family loans.

Home Equity Lines—Past Due 90 Days and Over

Outstanding principal balance of managed revolving, open-end lines of credit secured by 1–4 family residential properties on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed home equity loans.

Credit Card Receivables—Past Due 90 Days and Over

Outstanding principal balance of managed extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed credit card receivables.

Commercial and Industrial Loans—Past Due 90 Days and Over

Outstanding principal balance of managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, on which interest or principal is due and unpaid 90 days or more divided by the outstanding principal balance of managed commercial and industrial loans.

All Other Loans and Leases—Past Due 90 Days and Over

Outstanding principal balance of all other managed loans and leases, including auto loans, that cannot properly be reported in other categories, on which interest principal is due and unpaid for 90 days or more divided by the outstanding principal balance of all managed loans and leases that cannot properly be reported in other categories.

Total Managed Loans Past Due 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: 05 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	62,012	125,115	442,617	199,173	70,625	-50.4	467.6
Dividends	55,062	117,240	409,169	168,722	42,550	-53.0	6038.5
Interest	249	65	757	836	2,519	283.1	-97.1
Management and Service Fees	6,701	7,810	32,691	29,615	25,556	-14.2	330.7
Other Income	0	0	0	0	0	N/A	N/A
Income From Nonbank Subsidiaries	3,942	4,001	15,869	70,885	27,393	-1.5	133.3
Dividends	0	100	200	55,440	14,151	-100.0	N/A
Interest	37	194	359	1,108	784	-80.9	-89.6
Management and Service Fees	1,417	1,428	5,990	5,837	5,061	-0.8	6.1
Other Income	2,488	2,279	9,320	8,500	7,397	9.2	N/A
Income From Subsidiary BHCs	2,825	3,138	12,237	77,884	28,800	-10.0	519.5
Dividends	2,825	3,138	12,237	77,884	28,800	-10.0	519.5
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	68,779	132,254	470,723	347,942	126,818	-48.0	426.2
Securities Gains (Losses)	239,126	-8,094	-102,969	-74,067	-31,866	N/A	N/A
Other Operating Income	-2,156	-906	-5,570	-637	13,982	N/A	N/A
Total Operating Income	305,749	123,254	362,184	273,238	108,934	148.1	N/A
OPERATING EXPENSES ($000)							
Personnel Expenses	3,290	11,699	26,014	20,507	19,033	-71.9	-22.7
Interest Expense	36,666	43,366	171,304	195,195	274,843	-15.5	148.8
Other Expenses	9,147	13,909	168,792	59,900	58,820	-34.2	-22.1
Provision for Loan and Lease Losses	0	-1	-23	-10	-38	N/A	-100.0
Total Operating Expenses	49,103	68,973	366,087	275,592	352,658	-28.8	59.5
Income (Loss) Before Taxes	256,646	54,281	-3,903	-2,354	-243,724	372.8	N/A
Applicable Income Taxes (Credit)	81,537	-24,935	-133,798	-108,541	-104,395	N/A	N/A
Extraordinary Items	0	0	0	0	0	N/A	N/A
Income Before Undist Inc of Subs	175,109	79,216	129,895	106,187	-139,329	121.1	N/A
Equity in Undistributed Inc of Subs	-73,899	31,507	133,896	243,329	463,133	N/A	N/A
Bank Subsidiaries	-86,218	-6,966	14,633	215,758	355,967	N/A	N/A
Nonbank Subsidiaries	-382	-483	990	-61,230	-25,673	N/A	N/A
Subsidiary BHCs	12,701	38,956	118,273	88,801	132,839	-67.4	N/A
Net Income (Loss)	101,210	110,723	263,791	349,516	323,804	-8.6	N/A
MEMORANDA							
Bank Net Income	-31,156	110,274	423,802	384,480	398,517	N/A	N/A
Nonbank Net Income	-382	-383	1,190	-5,790	-11,522	N/A	N/A
Subsidiary BHCs' Net Income	15,526	42,094	130,510	166,685	161,639	-63.1	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.

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: 05 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	4,687,152	54.0	4,684,970	54.7	4,629,833	53.3	4,693,979	4,952,329	0.1	-1.2
Common and Preferred Stock	4,687,019	54.0	4,682,256	54.7	4,629,747	53.3	4,692,615	4,952,268	0.1	13.6
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	0	0.0	0	0.0	0	0.0	0	0	N/A	-100.0
Other Receivables	133	0.0	2,714	0.0	86	0.0	1,364	61	-95.1	-96.3
Investment in Nonbank Subs	155,446	1.8	153,144	1.8	142,919	1.7	148,479	192,595	1.5	-74.2
Common and Preferred Stock	89,861	1.0	103,771	1.2	92,987	1.1	104,827	159,720	-13.4	-83.9
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	10,000	0.1	5,000	0.1	0	0.0	0	190	100.0	-42.5
Other Receivables	55,585	0.6	44,373	0.5	49,932	0.6	43,652	32,685	25.3	101.5
Investment In Sub BHCs	2,084,441	24.0	2,015,740	23.5	2,070,568	23.8	1,976,266	2,118,352	3.4	38.9
Common and Preferred Stock	2,084,441	24.0	2,015,740	23.5	2,070,568	23.8	1,976,266	2,118,352	3.4	38.9
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Other Receivables	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
ASSETS EXCLUDING INV IN SUBS:										
Net Loans and Leases	0	0.0	1,278	0.0	0	0.0	1,277	1,495	-100.0	-100.0
Securities	355,389	4.1	515,285	6.0	693,254	8.0	484,344	402,998	-31.0	14.1
Sec Purchased (Rev Repos)	0	0.0	850,000	9.9	0	0.0	575,000	0	-100.0	N/A
Cash&Due Fr Affil Dep Inst	1,223,512	14.1	108,204	1.3	902,769	10.4	77,809	956,487	1030.8	38.5
Cash&Due Fr Unrel Dep Inst	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Premises, Furn, Fix & Equip	2,076	0.0	3,861	0.1	2,414	0.0	4,463	6,683	-46.2	-64.9
Intangible Assets	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Other Assets	173,717	2.0	230,743	2.7	246,173	2.8	287,114	277,519	-24.7	-27.2
Bal Due Fr Subs & Rel Inst	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Total Assets	8,681,733	100.0	8,563,225	100.0	8,687,930	100.0	8,248,731	8,908,458	1.4	4.4
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	0	0.0	0	0.0	0	0.0	0	3,063	N/A	-100.0
Other Borrowings 1 Yr or Less	237,015	2.7	50,000	0.6	285,382	3.3	23,197	438,994	374.0	-52.0
Borrowings With Mat Over 1 Yr	1,095,791	12.6	1,281,117	15.0	1,169,396	13.5	1,307,384	552,606	-14.5	331.1
Subordinated Notes and Deb	556,539	6.4	453,739	5.3	548,565	6.3	442,854	457,483	22.7	-60.1
Other Liabilities	190,295	2.2	111,582	1.3	204,393	2.4	111,851	113,444	70.5	-24.1
Bal Due to Sub & Rel Inst	15,877	0.2	311,382	3.6	15,631	0.2	311,376	357,560	-94.9	-95.6
Total Liabilities	2,095,517	24.1	2,207,820	25.8	2,223,367	25.6	2,196,662	1,923,150	-5.1	-24.1
Equity Capital	6,586,216	75.9	6,355,405	74.2	6,464,563	74.4	6,052,069	6,985,308	3.6	18.6
Perpetual Pfd Stk (Inc Sur)	1,003,970	11.6	1,301,289	15.2	1,003,970	11.6	1,128,302	2,377,560	-22.9	-36.7
Common Stock	4,185,513	48.2	4,170,888	48.7	4,179,024	48.1	4,166,109	4,163,242	0.4	60.5
Common Surplus	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Retained Earnings	1,557,436	17.9	1,305,289	15.2	1,488,682	17.1	1,218,799	1,051,390	19.3	-9.1
Accum Oth Comprehensive Inc	-145,462	-1.7	-406,903	-4.8	-192,101	-2.2	-446,157	-592,084	N/A	N/A
Oth Equity Capital Compon	-15,241	-0.2	-15,158	-0.2	-15,012	-0.2	-14,984	-14,800	N/A	N/A
Total Liab and Equity Capital	8,681,733	100.0	8,563,225	100.0	8,687,930	100.0	8,248,731	8,908,458	1.4	4.4
MEMORANDA:										
Loans and Adv Fr Bank Subs	266	0.0	0	0.0	17	0.0	0	58	N/A	N/A
Loans and Adv Fr Nonbk Subs	15,464	0.2	309,278	3.6	15,464	0.2	309,278	355,273	-95.0	-95.0
NP to Subs Iss Tr Prf Sec	15,000	0.2	300,000	3.5	15,000	0.2	300,000	300,000	-95.0	-95.0
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	104,183	1.2	0	0.0	100,406	1.2	0	46,015	N/A	113.8
Guar Lns to Bks,Nonbks,BHCs	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A

Parent Company Balance Sheet ($000)

BHCPR page 21 provides the principal categories of the parent company balance sheet as reported in Schedule PC and PC-A of the FR Y-9LP (see Appendix G). A parent company's investments in bank, nonbank, and bank holding company subsidiaries, as well as other assets, liability, and equity items are displayed as dollar values for five time-periods and as a percentage of parent company total assets for three time periods. In addition, the last two columns present one-year and five-year growth rates of the account balances. (See the discussion of Growth Rates on page 2-3.)

Assets

Investment in Bank Subsidiaries

The sum of equity investments in bank subsidiaries and associated banks and non-equity investments in and receivables due from bank subsidiaries and associated banks.

Common and Preferred Stock (Bank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of bank subsidiaries and associated banks excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Bank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary banks and associated banks.

Loans, Advances, Notes, and Bonds (Bank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to directly or indirectly held bank subsidiaries and associated banks and investments in debt instruments issued by bank subsidiaries and associated banks.

Other Receivables (Bank Subsidiaries)

All other assets that represent claims of the bank holding company on bank subsidiaries and associated banks.

Investment in Nonbank Subsidiaries

The sum of equity investments in nonbank subsidiaries and associated nonbank companies and non-equity investments in and receivables due from nonbank subsidiaries and associated nonbank companies.

Common and Preferred Stock (Nonbank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of nonbank subsidiaries and associated nonbank companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Nonbank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of nonbank subsidiaries and associated nonbank companies.

Loans, Advances, Notes, and Bonds (Nonbank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) nonbank subsidiaries and associated nonbank companies, and investments in debt instruments issued by nonbank subsidiaries and associated nonbank companies.

Other Receivables (Nonbank Subsidiaries)

All other assets that represent claims of the bank holding company on nonbank subsidiaries and associated nonbank companies.

Investment in Subsidiary BHCs

The sum of equity investments in subsidiary bank holding companies and non-equity investments in, and receivables due from, subsidiary and associated bank holding companies.

Common and Preferred Stock (Subsidiary BHCs)

Investments in the common stock and preferred stock (including surplus) of bank holding company subsidiaries and associated bank holding companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Subsidiary BHCs)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary and associated bank holding companies.

Loans, Advances, Notes, and Bonds (Subsidiary BHCs)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) bank holding company subsidiaries and associated bank holding companies and investments in debt instruments issued by bank holding company subsidiaries, and associated bank holding companies.

Other Receivables (Subsidiary BHCs)

All other assets that represent claims of the bank holding company on subsidiary and associated bank holding companies.

Assets Excluding Investment in Subsidiaries

Net Loans and Leases

Extensions of credit, net of unearned income, resulting from either direct negotiation between the bank holding company and its customers or the purchase of such assets from others.

Securities

U.S. Treasury securities, obligations of other U.S. government agencies and corporations, obligations of other states and political subdivisions, and other debt and equity securities, excluding investments in subsidiaries and associated companies.

Securities Purchased (Reverse Repos)

Securities purchased under agreements to resell other than securities purchased under resale agreements to maturity.

Cash and Balances Due from Subsidiary or Affiliated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with subsidiary or affiliated depository institutions.

Cash and Balances Due from Unrelated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with unrelated depository institutions.

Premises, Furniture, Fixtures and Equipment

The book value, net of depreciation, of all premises, furniture, fixtures, and equipment.

Intangible Assets

The sum of mortgage servicing assets, goodwill, and other identifiable intangible assets.

Other Assets

All other assets including income earned, but not collected, and deferred income taxes (debit balance).

Balances Due from Subsidiaries and Related Institutions

All balances due from subsidiaries and related institutions, other than investments and receivables.

Total Assets

Total parent company assets, which include investments in subsidiaries, loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), securities, federal funds sold and securities purchased under agreements to resell, cash and due from depository institutions, premises, furniture and fixtures, intangible and other assets, and balances due from subsidiaries and affiliated BHCs.

Liabilities and Capital

Deposits

Deposits issued by the parent company.

Securities Sold (Repos)

Securities sold under agreements to repurchase other than securities sold under repurchase agreements to maturity.

Commercial Paper

Outstanding commercial paper issued by the bank holding company to unrelated parties.

Other Borrowings with Maturity of 1 Year or Less

The amount of money borrowed by the bank holding company with a remaining maturity of one year or less.

Borrowings with Maturity over 1 Year

The amount of money borrowed by the bank holding company with a remaining maturity of more than one year.

Subordinated Notes and Debentures

Subordinated debt issued by the bank holding company or its subsidiaries. This line item includes subordinated perpetual debt, limited-life preferred stock and related surplus, and outstanding equity contract and commitment notes that qualify as capital, as defined by the Federal Reserve Board's capital adequacy guidelines.

Other Liabilities

All other liabilities including expenses accrued and unpaid and deferred income taxes (credit balance).

Balances Due to Subsidiaries and Related Institutions

All balances due to subsidiaries and related institutions including short- and long-term borrowings, accrued interest payable, and taxes payable.

Total Liabilities

The sum of deposits, commercial paper and other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures, other liabilities, and balances due to other subsidiaries and related institutions.

Equity Capital

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

Perpetual Preferred Stock (Including Surplus)

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

Common Stock

The aggregate par or stated value of outstanding common stock.

Common Surplus

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

Retained Earnings

The amount of retained earnings, including capital reserves, that result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

Accumulated Other Comprehensive Income

The amount of other comprehensive income in conformity with ASC subtopic 220-10, Comprehensive Income—Overall (formerly the requirements of FASB Statement No. 130, Reporting Comprehensive Income.) Other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. From March 31, 1999 to December 31, 2000, this item includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) reported on cash flow hedges, and foreign currency translation adjustments. Prior to March 31, 1999, accumulated net gains (losses) on cash flow hedges were not reported on the FR Y-9LP and are not included in this item.

Other Equity Capital Components

The amount of all other equity capital components, including unearned Employee Stock Ownership Plan (ESOP) shares and the carrying value, at cost, of Treasury Stock.

Total Liabilities and Equity Capital

Total liabilities and equity capital as reported in Schedule PC of the FR Y-9LP.

Memoranda

Loans and Advances from Bank Subsidiaries

The amount of borrowings of the parent company from subsidiary banks and associated banks and Edge Act and Agreement subsidiaries.

Loans and Advances from Nonbank Subsidiaries

The amount of borrowings of the parent company from nonbank subsidiaries and associated nonbank companies.

Notes Payable to Subsidiaries That Have Issued Trust Preferred Securities

The amount of notes payable by the parent BHC to special-purpose subsidiaries that have issued trust preferred securities.

Loans and Advances from Subsidiary BHCs

The amount of borrowings of the parent company from bank holding company subsidiaries and associated bank holding companies.

Subordinated and Long-Term Debt Maturing in 1 Year or Less

The amount of liabilities (included in mandatory convertible securities, subordinated notes and debentures, and balances due to subsidiaries and related institutions) that are scheduled to mature within one year.

Guaranteed Loans to Banks, Non-Banks, and BHCs

The amount of borrowings of subsidiaries from unaffiliated parties: (1) that have been guaranteed by the respondent parent BHC; (2) that involve sales of assets that are indemnified by the parent BHC; (3) or any other borrowing by BHC subsidiaries where the parent BHC assumes any risk of loss.

1234567 SAMPLE BANK HOLDING COMPANY PARENT COMPANY ANALYSIS - PART I PAGE 22
RICHMOND, VA FR Dist: 05 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	6.13	8.19	25	7.12	8.46	32	4.07	8.28	12	5.37	7.91	4.71	6.78
Bank Net Inc/Avg Eq Inv in Banks	-2.68	8.07	1	9.41	8.21	64	9.10	7.90	64	7.93	7.91	8.16	7.54
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-1.67	6.23	14	-1.47	5.56	13	1.20	6.01	23	-4.17	5.13	-6.73	4.59
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	2.99	8.65	7	8.44	10.15	39	6.44	8.90	29	8.11	8.47	7.88	6.79
Bank Net Income/Parent Net Income	N/A	72.02	N/A	99.59	69.26	48	160.66	69.98	97	110.00	72.74	123.07	79.98
Nonbank Net Income/Parent Net Income	N/A	8.86	N/A	N/A	10.36	N/A	0.45	12.21	30	N/A	11.07	N/A	6.07
Sub BHCs Net Inc/Parent Net Income	15.34	77.95	12	38.02	81.93	22	49.47	96.65	26	47.69	82.20	49.92	82.84
LEVERAGE:													
Total Liabilities/Equity	31.82	24.50	73	34.74	28.52	72	34.39	28.43	72	36.30	30.15	27.53	32.75
Total Debt/Equity Capital	28.69	15.21	77	28.08	17.24	74	30.99	17.10	78	29.30	18.34	20.79	18.40
Tot Debt+NP to Subs Iss Tr Pref/Equity	28.91	18.57	76	32.80	21.29	76	31.22	20.42	76	34.26	22.61	25.08	24.81
Tot Debt+Lns Guaranteed for Affl/Equity	28.69	16.38	76	28.08	19.06	73	30.99	18.41	74	29.30	20.27	20.79	20.86
Total Debt/Eq Cap - Exc Over Fair Value	28.69	15.33	77	28.08	17.31	74	30.99	17.17	78	29.30	18.44	20.79	18.52
Long-Term Debt/Equity Capital	25.09	10.99	80	27.30	12.50	79	26.58	12.70	79	28.92	13.81	14.46	14.07
Short-Term Debt/Equity Capital	3.60	2.80	73	0.79	2.67	67	4.41	2.95	72	0.38	2.47	6.33	3.85
Current Portion of LT Debt/Equity	1.58	0.21	89	0.00	0.31	36	1.55	0.21	90	0.00	0.50	0.66	0.25
Exc Cost Over Fair Value/Equity Cap	0.00	0.14	37	0.00	0.11	38	0.00	0.10	39	0.00	0.12	0.00	0.18
Long-Term Debt/Consolidated LT Debt	86.10	23.84	94	75.56	24.87	89	86.55	25.28	94	75.72	25.51	64.28	19.05
DOUBLE LEVERAGE:													
Equity Investment in Subs/Equity	104.18	103.37	61	107.02	105.09	60	105.09	104.36	62	111.92	106.52	103.51	107.31
Total Investment in Subs/Equity	105.17	110.59	44	107.84	112.72	48	105.86	113.06	45	112.67	114.89	103.98	117.67
Eq Inv Sub/Eq Cap,QualTPS+Oth PS in T1	101.66	99.22	66	99.98	100.26	56	102.50	100.49	61	104.21	101.21	97.27	99.98
Tot Inv Sub/Eq Cap,QualTPS+Oth PS in T1	102.63	105.80	51	100.74	107.23	48	103.26	107.80	51	104.90	108.80	97.71	109.41
DOUBLE LEVERAGE PAYBACK:													
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.68	0.51	64	1.01	0.71	66	1.25	0.79	73	2.06	1.23	0.76	1.40
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.00	2.25	40	1.29	2.85	49	2.28	2.19	62	3.34	3.33	1.46	2.98
COVERAGE ANALYSIS:													
Op Inc-Tax + Noncash/Oper Exp + Div	289.34	124.92	89	179.92	164.14	77	131.88	173.51	49	118.57	152.89	78.42	119.92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	439.04	132.19	94	249.17	172.21	77	188.77	168.26	65	138.71	160.13	89.46	126.35
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	312.86	147.12	88	153.54	167.37	68	175.12	119.87	82	-89.48	116.94	216.48	107.81
Pretax Oper Inc + Int Exp/Int Expense	799.96	1277.97	65	225.17	998.37	50	97.72	1806.84	18	98.79	1388.83	11.32	-------
Pretax OpInc+Int Exp+Tr Pref/Int Exp+Tr	797.56	891.91	62	209.95	846.97	48	97.83	987.67	19	98.93	868.34	18.45	361.20
Div + Int From Subs/Int Exp + Div	84.16	124.23	30	178.61	188.67	70	145.31	206.18	49	92.46	202.49	20.61	161.34
Fees+Other Inc From Subs/Sal + Oth Exp	85.28	16.82	89	44.97	12.36	84	24.64	10.57	81	54.66	9.12	48.83	13.20
Net Inc/Curr Port of LT Debt+Pfd Div(X)	0.78	42.95	16	4.94	74.61	32	1.35	52.81	11	2.77	106.19	1.66	182.98
OTHER RATIOS:													
Net Assets Repr in 1 Yr/Total Assets	12.80	3.70	88	12.76	3.35	90	9.26	4.03	79	10.33	3.25	8.00	3.68
PAST DUE AND NONACCRUAL AS % OF LNS&LS:													
90+ Days Past Due	N/A	0.03	N/A	0.00	0.01	43	N/A	0.02	N/A	0.00	0.09	0.00	0.28
Nonaccrual	N/A	3.78	N/A	0.00	7.56	33	N/A	4.82	N/A	0.00	7.11	0.00	15.04
Total	N/A	4.18	N/A	0.00	7.61	29	N/A	4.86	N/A	0.00	8.06	0.00	15.65
GUARANTEED LOANS AS % OF EQUITY CAP:													
To Bank Subsidiaries	0.00	0.00	48	0.00	0.00	48	0.00	0.00	49	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.63	42	0.00	0.90	41	0.00	0.86	42	0.00	0.95	0.00	1.76
To Subsidiary BHCs	0.00	0.00	49	0.00	0.00	49	0.00	0.00	49	0.00	0.00	0.00	0.00
Total	0.00	0.69	42	0.00	0.90	40	0.00	0.86	42	0.00	0.95	0.00	1.92
AS A % OF CONSOLIDATED BHC ASSETS:													
Nonbank Assets of Nonbank Subsidiaries	0.29	4.21	51	0.27	6.51	43	0.29	5.97	48	0.29	8.00	0.37	5.73
Combined Thrift Assets	0.00	0.00	50	0.00	0.00	49	0.00	0.00	49	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.25	35	0.00	0.79	34	0.00	0.49	34	0.00	0.69	0.00	0.66

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 apercentage of consolidated BHC assets.

Profitability

Net Income/Average Equity Capital

Net income divided by average equity capital. For Sub Chapter S filers, net income is adjusted downward by an assumed federal tax rate of 35 percent. Average equity capital is the cumulative sum of the quarterly average consolidated equity capital, excluding limited-life preferred stock (as reported in Schedule HC-K of the FR Y-9C report) for calendar quarters to date (four-point average). See page 2-2 for a description of the methods for calculating average balances.

Bank Net Income/Average Equity Investment in Bank Subsidiaries

The sum of dividends from bank subsidiaries and associated banks and equity in undistributed income of bank subsidiaries and associated banks divided by average equity investments in bank subsidiaries and associated banks.

Nonbank Net Income/Average Equity Investment in Nonbank Subsidiaries

The sum of dividends from nonbank subsidiaries and associated nonbank companies and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by average equity investments in nonbank subsidiaries and associated nonbank companies.

Subsidiary BHCs' Net Income/ Average Equity Investment in Subsidiary BHCs

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by average equity investments in subsidiary bank holding companies.

Bank Net Income/Parent Net Income

The sum of dividends from banks and equity in undistributed income of bank subsidiaries and associated banks divided by parent company net income.

Nonbank Net Income/ Parent Net Income

The sum of dividends from non-bank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by parent company net income.

Subsidiary BHCs' Net Income/ Parent Net Income

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by parent company net income.

Leverage

Total Liabilities/Equity

The sum of deposits, securities sold under agreements to repurchase, commercial paper, other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures (including limited-life preferred stock and related surplus), balances due to subsidiaries and other related institutions, and other liabilities divided by parent company equity capital.

Total Debt/Equity Capital

The sum of commercial paper, other borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

Total Debt Plus Notes Payable to Subsidiaries That Have Issued Trust Preferred Securities Divided by Total Equity Capital (Parent)

Total debt of the parent BHC plus notes payable to subsidiaries that have issued trust preferred securities divided by total equity capital of the parent BHC.

Total Debt Plus Loans Guaranteed for Affiliates Divided by Equity Capital (Parent)

Total debt of the parent BHC plus guaranteed loans to banks, 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 non-bank 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/ Consolidated Equity Capital + Qualifying TPS, + Other Preferred Stock Eligible for Tier 1 Capital

Total investments in and receivables due from subsidiaries and associated companies divided by the sum of consolidated equity capital, other cumulative and noncumulative preferred stock eligible for inclusion in Tier 1 Capital, and qualifying trust preferred securities.

Double Leverage Payback

Equity Investment in Subsidiaries Less Equity Capital/Net Income (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by parent company net income. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Equity Investment in Subsidiaries Less Equity Capital/Net Income Less Dividends (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by the difference between parent company net income and cash dividends declared. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Coverage Analysis

Operating Income Less Taxes Plus Noncash Items/Operating Expense Plus Dividends

Total operating income minus applicable income taxes (or plus tax benefit) plus noncash items included in operating expense all divided by the sum of total operating expense and dividends declared.

Cash Flow from Operations Plus Noncash Items Plus Operating Expense/Operating Expense Plus Dividends

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

Adjusted Cash Flow/ Operating Expense Plus Repaid Long-Term Debt Plus Dividends

The sum of total cash flow (from operating, financing, and investing activities), operating expense, 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 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 inteest 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, nonbank, and bank holding company subsidiaries divided by parent company equity capital.

As a Percent of Consolidated BHC Assets

Nonbank Assets of Nonbank Subsidiaries (Percent of Consolidated BHC Assets)

Total combined nonbank assets

of nonbank subsidiaries and their majority-owned direct and indirect subsidiaries divided by consolidated assets of the bank holding company.

Combined Thrift Assets (Percent of Consolidated BHC Assets)

Total combined assets of federal savings associations, federal savings banks and thrift subsidiaries (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.

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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	18.53	75.27	19	30.59	71.44	38	92.08	50.95	73	125.80	64.35	N/A	69.45
Dividends Paid/Net Income	32.07	25.35	57	21.89	24.75	47	45.34	27.33	74	38.22	25.15	48.22	24.90
Net Income - Dividends/Avg Equity	4.17	5.76	25	5.56	6.08	44	2.22	5.86	15	3.31	5.50	2.44	4.71
PERCENT OF DIVIDENDS PAID:													
Dividends From Bank Subs	169.65	89.65	79	483.82	207.45	85	342.09	154.49	81	126.31	161.00	27.25	117.14
Dividends From Nonbank Subs	0.00	5.45	27	0.41	6.53	64	0.17	49.06	40	41.50	19.39	9.06	17.32
Dividends From Subsidiary BHCs	8.70	18.00	80	12.95	17.59	83	10.23	27.64	82	58.30	35.97	18.45	44.17
Dividends From All Subsidiaries	178.36	141.28	69	497.19	336.10	81	352.49	319.17	68	226.11	277.66	54.76	229.85
PAYOUT RATIOS - SUBSIDIARIES:													
PERCENT OF BANK NET INCOME:													
Dividends From Bank Subs	N/A	37.87	N/A	106.32	51.96	85	96.55	57.12	78	43.88	52.35	10.68	37.26
Interest Income From Bank Subs	N/A	0.55	N/A	0.06	0.49	42	0.18	0.65	57	0.22	0.67	0.63	1.07
Mgt & Service Fees From Bank Subs	N/A	2.62	N/A	7.08	2.73	83	7.71	2.91	84	7.70	1.99	6.41	5.53
Other Income From Bank Subs	N/A	0.00	N/A	0.00	0.01	47	0.00	0.00	50	0.00	0.00	0.00	0.02
Operating Income From Bank Subs	N/A	47.79	N/A	113.46	67.41	85	104.44	66.68	79	51.80	63.78	17.72	50.83
PERCENT OF NONBANK NET INCOME:													
Dividends From Nonbank Subs	N/A	30.37	N/A	N/A	28.51	N/A	16.81	47.00	42	N/A	46.23	N/A	67.04
Interest Income From Nonbank Subs	N/A	10.51	N/A	N/A	10.81	N/A	30.17	8.36	85	N/A	8.57	N/A	15.70
Mgt & Serv Fees From Nonbank Subs	N/A	1.88	N/A	N/A	1.90	N/A	503.36	2.70	96	N/A	4.75	N/A	2.98
Other Income From Nonbank Subs	N/A	1.82	N/A	N/A	0.05	N/A	783.19	0.14	98	N/A	0.19	N/A	0.52
Operating Inc From Nonbank Subs	N/A	80.74	N/A	N/A	63.47	N/A	1333.53	71.30	96	N/A	97.04	N/A	107.01
PERCENT OF SUB BHCs' NET INCOME:													
Dividends From Subsidiary BHCs	18.20	38.30	46	7.45	20.86	56	9.38	37.62	30	46.73	49.24	17.82	47.86
Interest Inc From Subsidiary BHCs	0.00	0.16	32	0.00	0.27	31	0.00	0.22	28	0.00	0.28	0.00	1.02
Mgt & Serv Fees From Sub BHCs	0.00	1.82	38	0.00	0.92	39	0.00	0.91	38	0.00	0.92	0.00	1.15
Other Income From Subsidiary BHCs	0.00	0.00	50	0.00	0.00	51	0.00	0.00	50	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	18.20	41.47	46	7.45	23.47	53	9.38	39.60	26	46.73	51.87	17.82	51.44
DEPENDENCE ON SUBSIDIARIES:													
PERCENT OF TOTAL OPERATING INCOME:													
Dividends From Bank Subsidiaries	18.01	39.70	50	95.12	38.47	77	112.97	48.80	98	61.75	42.98	39.06	37.13
Interest Income From Bank Subs	0.08	1.94	48	0.05	2.45	45	0.21	0.74	61	0.31	1.17	2.31	2.30
Mgt & Serv Fees From Bank Subs	2.19	2.46	78	6.34	2.21	85	9.03	1.47	87	10.84	1.48	23.46	5.07
Other Income From Bank Subs	0.00	0.06	45	0.00	0.02	47	0.00	0.02	48	0.00	0.00	0.00	0.00
Operating Income From Bank Subs	20.28	55.10	37	101.51	52.82	94	122.21	58.38	98	72.89	50.87	64.83	52.88
Dividends From Nonbank Subs	0.00	3.88	28	0.08	3.13	62	0.06	6.52	42	20.29	6.48	12.99	6.77
Interest Income From Nonbank Subs	0.01	1.73	58	0.16	3.65	62	0.10	1.15	62	0.41	2.49	0.72	3.16
Mgt & Serv Fees From Nonbank Subs	0.46	0.41	86	1.16	0.42	87	1.65	0.38	87	2.14	0.39	4.65	0.31
Other Income From Nonbank Subs	0.81	0.40	89	1.85	0.04	94	2.57	0.03	96	3.11	0.07	6.79	0.03
Operating Inc From Nonbank Subs	1.29	12.52	55	3.25	12.85	54	4.38	11.47	62	25.94	13.08	25.15	13.76
Dividends From Subsidiary BHCs	0.92	9.30	80	2.55	7.12	84	3.38	10.03	80	28.50	10.75	26.44	10.01
Interest Inc From Subsidiary BHCs	0.00	0.03	44	0.00	0.07	42	0.00	0.04	42	0.00	0.08	0.00	0.26
Mgt & Serv Fees From Sub BHCs	0.00	0.01	46	0.00	0.00	46	0.00	0.00	46	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.92	10.52	77	2.55	8.95	81	3.38	10.99	78	28.50	12.34	26.44	12.02
Loans and Adv From Subs/ST Debt	6.64	165.16	33	618.56	120.49	94	5.42	99.97	35	1333.27	188.63	80.38	302.33
Loans and Adv From Subs/Total Debt	0.83	31.60	25	17.33	31.13	56	0.77	31.20	26	17.44	28.76	24.47	58.39

Parent Company Analysis—Part II

BHCPR page 23 presents parent and subsidiary payout ratios, followed by ratios indicating the dependence of the parent on its bank, nonbank, and bank holding company subsidiaries. This dependence is based on specific payment flows such as dividends, interest, fees or other income, which are reported on the parent company income statement (Schedule PI of the FR Y-9LP). The last two ratios on this report page indicate the amount owed by the parent company to its subsidiaries relative to short-term or total debt.

Payout Ratios—Parent

Dividends Paid/Income before Undistributed Income

Consolidated cash dividends declared divided by parent income before undistributed income of subsidiaries and associated companies.

Dividends Paid/Net Income

Consolidated cash dividends declared divided by parent company net income.

Net Income Less Dividends/ Average Equity Capital

The difference between parent net income and consolidated cash dividends declared divided by consolidated (four-point) average equity capital. (See page 2-2 for a description of the methods for calculating average balances.)

Percent of Dividends Paid

Dividends from Bank Subsidiaries (Percent of Dividends Paid)

Parent company dividend income from bank subsidiaries divided by consolidated cash dividends declared.

Dividends from Nonbank Subsidiaries (Percent of Dividends Paid)

Parent company dividend income from nonbank subsidiaries divided by consolidated cash dividends declared.

Dividends from Subsidiary BHCs (Percent of Dividends Paid)

Parent company dividend income from subsidiary bank holding companies divided by consolidated cash dividends declared.

Dividends from All Subsidiaries (Percent of Dividends Paid)

Parent company dividend income from by bank, nonbank, and bank holding company subsidiaries divided by consolidated cash dividends declared.

Payout Ratios—Subsidiaries

Percent of Bank Net Income

Dividends from Bank Subsidiaries (Percent of Bank Net Income)

Dividend income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Interest Income from Bank Subsidiaries (Percent of Bank Net Income)

Interest income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Management and Service Fees from Bank Subsidiaries (Percent of Bank Net Income)

Management and service fees from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Other Income from Bank Subsidiaries (Percent of Bank Net Income)

Other income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Operating Income from Bank Subsidiaries (Percent of Bank Net Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by the sum of dividend income from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Percent of Nonbank Net Income

Dividends from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Dividend income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Interest Income from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Interest income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Management and Service Fees from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Management and service fees from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Other Income from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Other income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Operating Income from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Total income from nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income, divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Percent of Subsidiary BHCs' Net Income

Dividends from Subsidiary BHCs (Percent of Subsidiary BHCs' Net Income)

Dividend income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Interest Income from Subsidiary BHCs (Percent of Subsidiary BHCs' Net Income)

Interest income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Management and Service Fees from Subsidiary BHCs (Percent of Subsidiary BHCs' Net Income)

Management and service fees from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding 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).