

30+ DAYS PD & NONACCRUAL ASSETS (\$000)	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			
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	BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01			
30+ DAYS PAST DUE AND NONACCRUAL	BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01			
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	BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01			
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:	BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01			
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 compli-

ance 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.