

RISK-BASED CAPITAL (\$000)	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		
ALL 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:															
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 PCT			BHC PEER 01 PCT		
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 non-controlling (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 internation-

ally 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.