

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND, VA FR Dist: 05 Peer: 1

PAST DUE AND NONACCRUAL LOANS AND LEASES

PAGE 13A

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 PCT			MM/DD/YYYY BHC PEER 01 PCT		
Real Estate	- 30-89 Days PD	0.43	0.93	28	0.54	1.13	21	0.59	1.15	21	0.78	1.38	1.17	1.74		
	- 90+ Days Past Due	0.35	0.77	59	0.38	0.86	54	0.33	0.90	48	0.45	0.95	0.45	0.74		
	- Nonaccrual	2.64	2.73	56	4.20	4.39	56	3.08	3.72	58	4.96	5.21	6.96	5.49		
Coml & Indl	- 30-89 Days PD	0.45	0.36	70	0.48	0.52	50	0.47	0.48	61	0.83	0.64	0.93	0.89		
	- 90+ Days Past Due	0.09	0.09	66	0.09	0.18	52	0.08	0.16	59	0.22	0.24	0.32	0.16		
	- Nonaccrual	1.18	0.99	67	1.60	1.40	62	1.08	1.15	53	2.11	1.91	3.46	2.48		
Individuals	- 30-89 Days PD	0.99	1.17	47	1.21	1.41	47	0.84	1.50	26	1.63	1.89	2.09	2.20		
	- 90+ Days Past Due	0.24	0.34	59	0.23	0.53	45	0.33	0.54	54	0.57	0.62	0.31	0.62		
	- Nonaccrual	0.66	0.32	80	0.71	0.34	79	0.51	0.30	73	0.54	0.45	1.14	0.63		
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	48	0.00	0.00	45	0.00	0.02	45	0.00	0.00	0.00	0.09		
	- 90+ Days Past Due	0.00	0.00	43	0.00	0.00	48	0.00	0.00	46	0.00	0.00	0.00	0.00		
	- Nonaccrual	0.00	0.00	46	0.00	0.00	44	0.00	0.00	45	0.00	0.00	0.00	0.17		
Agricultural	- 30-89 Days PD	0.19	0.20	69	0.60	0.28	80	0.24	0.19	71	0.80	0.38	3.45	0.77		
	- 90+ Days Past Due	0.00	0.01	39	0.00	0.04	35	0.00	0.03	32	0.00	0.04	0.45	0.04		
	- Nonaccrual	0.69	1.40	59	0.96	1.78	56	0.31	1.12	47	0.77	2.38	1.22	1.61		
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	0.00	N/A	7.14		
	- 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	0.39		
	- Nonaccrual	N/A	0.17	N/A	N/A	2.01	N/A	N/A	0.16	N/A	N/A	0.62	N/A	0.00		
Other Lns&Ls	- 30-89 Days PD	0.07	0.16	48	0.07	0.29	28	0.54	0.31	81	0.16	0.50	0.60	0.66		
	- 90+ Days Past Due	0.00	0.02	54	0.01	0.03	62	0.00	0.03	39	0.01	0.08	0.00	0.07		
	- Nonaccrual	0.58	0.28	78	2.12	0.59	90	0.77	0.44	75	2.64	0.72	1.75	1.11		

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.