

PERCENT OF TOTAL ASSETS	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			
	BHC	PEER	PCT										
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

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## 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.

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*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.)