

FOREIGN ACTIVITIES (\$000)	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. addressees.

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. addressees.

(Net Losses as a Percent of) Commercial and Industrial Loans

Charge-offs less recoveries on commercial and industrial loans to non-U.S. addressees (annualized) divided by commercial and industrial loans to non-U.S. addressees.

(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.)