
Appendix A: Summary of Changes to the BHCPR

This appendix describes the significant changes to the *Bank Holding Company Performance Report* since the publication of the previous edition of the manual (dated March 2002).

Summary of Changes to the March 31, 2003 BHCPR

The following ratios and line items were either modified or added to the March 2003 BHCPR, primarily due to new reporting requirements for the March 2003 FR Y-9C reporting form. Questions regarding the BHCPR should be directed to Kevin Bertsch, Manager, Financial Analysis and Surveillance Section, Division of Banking Supervision and Regulation, at 202-452-5265 or Tony McGatlin, Supervisory Financial Analyst, at 202-728-5894.

1. Peer groups 6 and 7 were combined due to the small number of companies currently in peer group
2. Cover page: “Addressee” was changed to “Address” and the title “Chief Executive Officer” was removed.
3. Page 4, Non-interest Income and Expenses: The title “Insurance Commissions & Fees (Incl Prem)” has been changed to “Insurance Activities Revenues” for both the dollar amount and ratio.
4. Page 15, Insurance and Foreign Activities: The title “Total Insurance Revenue” has been changed to “Insurance Activities Revenue” and three new line items have been added: “Ins & Reins Underwriting Inc”, “Cash Surrender Value of Life Insurance”, and “CSV Life Insurance/Tier 1 Capital + ALLL”.
5. Pages 17 and 18, Securitization and Asset Sale Activities—Parts I and II: The calculations for the line items and ratios for “Retained Credit Enhancements” and its components were revised to include the new item titled “Standby Letters of Credit and other Enhancements”.
7. Peer group 7 will be maintained for all periods prior to March 31, 2003.

Appendix B: Sample Peer Group Average Report

This appendix presents sample pages of the Peer Group Average Report which is produced for Peer Groups 1 through 6 (refer to page 2-2 for a description of each peer group). Definitions of ratios contained in this report are, for the most part, identical to those that appear in individual BHCPRs and are found in Section 3 of this manual.

month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT

PEER GROUP AVERAGE

PEER GROUP INFORMATION

 The following pages contain a summary of the peer group financial data based on the FR Y-9C (Consolidated Financial Statements for Bank Holding Companies) and the FR Y-9LP (Parent Only Financial Statements for Bank Holding Companies). The contents closely parallel the individual Bank Holding Company Performance Report format. A description of each peer group is provided below.

Detailed information concerning the financial ratios are found in "A User's Guide to the Bank Holding Company Performance Report."

Peer Group Number	Description
01	Consolidated assets equal to or greater than \$10 billion
02	Consolidated assets between \$3 billion and \$10 billion
03	Consolidated assets between \$1 billion and \$3 billion
04	Consolidated assets between \$500 million and \$1 billion
05	Consolidated assets between \$300 million and \$500 million
06	Consolidated assets less than \$300 million (starting March 2003 includes former peer group 07)
07	Consolidated assets less than \$150 million (valid only prior to March 2003)

NOTE

 This report, which is prepared by the Federal Reserve Board's Division of Banking Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived therefrom. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

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Public versions of individual BHC reports are available on the FFIEC web site:
www.ffiec.gov/nic/
 For information on ordering individual or peer group reports or the User's Guide, contact the Board of Governors of the Federal Reserve System, Publications Services at (202) 452-3245.

BHCPR PEER GROUP DATA

SUMMARY RATIOS
PEER GROUP 01

PAGE 1

	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
	-----	-----	-----	-----	-----
Number of BHCs in Peer Group	67	63	67	65	62
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.30	3.48	3.50	3.36	3.40
+ Non-interest Income	2.34	2.36	2.28	2.35	2.52
- Overhead Expense	3.37	3.42	3.45	3.61	3.60
- Provision for Losses	0.34	0.40	0.42	0.43	0.32
+ Securities Gains (Losses)	0.09	0.04	0.06	0.06	-0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	2.04	2.10	2.05	1.70	1.96
Net Operating Income	1.31	1.32	1.31	1.05	1.22
Net Income	1.30	1.32	1.30	1.01	1.22
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.38	6.13	6.01	7.20	8.30
Interest Expense	1.69	2.20	2.10	3.43	4.50
Net Interest Income (TE)	3.69	3.91	3.91	3.74	3.78
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.54	0.58	0.68	0.58	0.43
Earnings Coverage of Net Losses (X)	13.23	10.82	10.15	9.73	10.82
Ln&Ls Allowance/Total Loans & Leases	1.56	1.59	1.57	1.51	1.44
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	0.97	0.99	0.94	0.94	0.76
30-89 Days Past Due Loans and Leases	0.85	1.03	0.93	1.12	1.10
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	32.09	33.34	32.84	34.65	37.54
Net ST Noncore Funding Dependence	17.94	19.36	18.69	20.87	24.70
Net Loans and Leases/Total Assets	58.53	60.17	59.47	59.11	63.38
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.46	7.48	7.44	7.34	7.35
Equity Capital/Total Assets	8.61	8.52	8.59	8.31	8.07
Net Loans&Ls/Equity Capital (X)	6.98	7.20	7.07	7.25	7.78
Cash Dividends/Net Income	29.82	27.70	29.42	37.30	41.19
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	10.05	10.46	10.06	7.03	9.00
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	4.40	5.45	4.41	5.07	7.09
Long-Term Debt/Equity Capital	14.33	13.33	13.72	14.08	13.78
Equity Investment in Subs/Equity Cap	110.37	110.03	110.06	109.16	109.77
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	115.06	149.06	180.60	166.05	150.79

PERCENT OF AVERAGE ASSETS	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Interest Income (TE)	4.80	5.46	5.37	6.44	7.42
Less: Interest Expense	1.51	1.97	1.88	3.09	4.03
Equals: Net Interest Income (TE)	3.30	3.48	3.50	3.36	3.40
Plus: Non-Interest Income	2.34	2.36	2.28	2.35	2.52
Equals: Adj Operating Income (TE)	5.62	5.82	5.78	5.71	5.90
Less: Overhead Expense	3.37	3.42	3.45	3.61	3.60
Less: Provision for Loan and Lease Losses	0.34	0.40	0.42	0.43	0.32
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.09	0.04	0.06	0.06	-0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	2.04	2.10	2.05	1.70	1.96
Less: Applicable Income Taxes (TE)	0.71	0.74	0.71	0.62	0.71
Less: Minority Interest	0.02	0.02	0.02	0.02	0.02
Equals: Net Operating Income	1.31	1.32	1.31	1.05	1.22
Plus: Net Extraordinary Items	0.00	0.00	0.00	-0.01	0.00
Equals: Net Income	1.30	1.32	1.30	1.01	1.22
Memo: Net Income (Last Four Qtrs)	1.29	1.06	1.30	1.02	1.22
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.63	89.39	89.52	89.86	89.77
Avg Int-Bearing Funds / Avg Assets	74.73	75.74	75.62	75.19	75.68
Int Income (TE) / Avg Earning Assets	5.38	6.13	6.01	7.20	8.30
Int Expense / Avg Earning Assets	1.69	2.20	2.10	3.43	4.50
Net Int Inc (TE) / Avg Earn Assets	3.69	3.91	3.91	3.74	3.78
YIELD OR COST:					
Total Loans and Leases (TE)	5.93	6.55	6.51	7.78	8.73
Interest-Bearing Bank Balances	2.05	2.63	2.30	4.65	7.59
Fed Funds Sold & Reverse Repos	1.46	1.93	1.91	4.11	6.41
Trading Assets	2.22	2.32	2.35	3.96	4.73
Total Earning Assets	5.32	6.06	5.95	7.14	8.24
Investment Securities (TE)	4.70	5.73	5.42	6.25	6.76
U.S. Treasury & Agency Sec (excl MBS)	3.94	5.01	4.48	6.22	N/A
Mortgage-Backed Securities	4.37	5.54	5.24	5.91	N/A
All Other Securities	6.69	7.31	8.59	8.84	N/A
Interest-Bearing Deposits	1.66	2.29	2.14	3.65	4.62
Time Deposits of \$100K or More	2.53	3.22	2.99	4.77	5.93
Time Deposits < \$100K	2.87	3.82	3.55	5.29	5.71
Other Domestic Deposits	0.97	1.30	1.29	2.30	3.16
Foreign Deposits	1.39	1.90	1.81	3.89	6.07
Fed Funds Purchased and Repos	1.52	2.05	1.98	4.12	6.25
Other Borrowed Funds & Trading Liab	3.23	3.66	3.61	4.77	6.05
All Interest-Bearing Funds	2.03	2.59	2.49	4.15	5.38

	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
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Avg Personnel Exp Per Employee (\$000)	16	15	62	59	58
Avg Assets per Employee (\$000)	3,956	3,692	3,771	3,523	3,437
ANALYSIS RATIOS					

Mutual Fund Fee Inc / Non-Int Income	4.90	5.23	5.27	5.11	5.47
Overhead Exp / NII + Non-Int Income	60.32	59.37	59.71	64.06	61.74
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.37	3.42	3.45	3.61	3.60
Personnel Expense	1.77	1.77	1.75	1.78	1.77
Net Occupancy Expense	0.47	0.47	0.48	0.48	0.49
Other Operating Expenses	1.10	1.15	1.19	1.31	1.30
Overhead Less Non-Interest Income	1.00	1.06	1.12	1.25	1.05
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.76	58.76	59.08	63.39	61.07
Personnel Expense	31.74	30.54	30.47	30.93	30.03
Net Occupancy Expense	8.27	8.23	8.27	8.64	8.40
Other Operating Expenses	19.04	19.51	19.99	23.22	21.96
Total Non-Interest Income	40.68	39.69	38.92	40.11	41.33
Fiduciary Activities Income	4.10	4.36	4.10	4.66	5.87
Serv Charges on Deposit Accts - Domestic	8.14	7.90	8.22	7.88	7.44
Trading Revenue	1.64	1.44	1.16	2.15	N/A
Investment Banking Fees & Commissions	4.18	4.61	4.68	5.02	N/A
Venture Capital Revenue	-0.08	-0.10	-0.22	-0.41	N/A
Net Servicing Fees	0.47	1.26	0.94	1.09	N/A
Net Securitization Income	0.44	0.28	0.47	0.54	N/A
Insurance Activities Revenue	1.15	1.07	1.15	1.03	N/A
Net Gain (Loss) - Sales Loans, OREO, Oth	2.75	1.28	1.84	1.22	N/A
Other Non-Interest Income	11.04	10.76	10.23	10.30	23.38
Overhead Less Non-Interest Income	19.04	19.45	21.02	23.60	19.47
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	31.72	32.40	31.65	33.17	33.08
Appl Inc Tax+TE/Pretax NOI+TE	34.84	35.35	34.73	37.17	36.38

PERCENT OF TOTAL ASSETS	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Real Estate Loans	34.21	33.17	34.29	32.43	32.12
Commercial and Industrial Loans	12.06	13.55	12.34	12.89	16.03
Loans to Individuals	6.29	6.32	6.43	6.23	7.24
Loans to Depository Institutions	0.15	0.21	0.14	0.18	0.24
Agricultural Loans	0.22	0.22	0.22	0.21	0.23
Other Loans and Leases	4.09	4.86	4.38	5.09	5.52
Net Loans and Leases	58.53	60.17	59.47	59.11	63.38
Debt Securities Over 1 Year	18.65	17.06	17.99	16.21	14.28
Mutual Funds and Equity Securities	0.38	0.47	0.40	0.49	1.08
Subtotal	78.69	78.99	79.03	76.85	79.58
Interest-Bearing Bank Balances	0.69	0.78	0.63	1.07	0.75
Federal Funds Sold & Reverse Repos	2.80	2.38	2.31	2.86	2.39
Debt Securities 1 Year or Less	1.83	1.72	1.91	1.88	1.92
Trading Assets	1.66	1.62	1.69	1.86	1.83
Total Earning Assets	87.67	87.89	87.67	87.12	88.52
Non-Int Cash and Due From Dep Inst	3.17	2.81	3.38	3.52	3.58
Acceptances	0.03	0.03	0.03	0.03	0.06
Other Real Estate Owned	0.06	0.06	0.06	0.05	0.04
All Other Assets	9.02	9.12	8.78	9.16	7.64
MEMORANDA:					
Short-Term Investments	5.93	5.69	5.50	6.52	5.65
U.S. Treasury Securities	0.49	0.36	0.45	0.40	0.67
U.S. Agency Securities (excl MBS)	3.25	2.52	3.25	2.56	2.69
Municipal Securities	0.78	0.86	0.78	0.84	0.88
Mortgage-Backed Securities	13.04	12.00	12.06	11.43	9.80
Asset-Backed Securities	0.44	0.53	0.49	0.55	N/A
Other Debt Securities	0.73	0.65	0.74	0.69	3.25
RE Loans Secured by 1-4 Family	17.16	16.85	17.20	17.20	17.08
Revolving	3.72	3.07	3.58	2.80	2.69
Closed-End, Sec by First Liens	11.54	11.58	11.65	12.22	11.87
Closed-End, Sec by Junior Liens	1.41	1.74	1.49	1.73	2.04
Commercial Real Estate Loans	14.64	13.78	14.63	12.94	13.07
Construction and Land Dev	3.72	3.71	3.68	3.48	2.99
Multifamily	1.27	1.13	1.27	1.08	1.14
Nonfarm Nonresidential	8.96	8.57	8.96	8.00	8.46
RE Loans Secured by Farmland	0.21	0.18	0.22	0.16	0.19
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	55.87	52.62	54.99	52.44	48.89
RE Loans Secured by 1-4 Family	28.10	27.11	27.86	27.95	26.39
Revolving	6.05	4.84	5.72	4.45	4.06
Closed-End	21.54	21.80	21.62	23.11	22.06
Commercial Real Estate Loans	23.72	21.73	23.10	20.42	19.52
Construction and Land Dev	5.95	5.83	5.78	5.49	4.41
Multifamily	2.03	1.80	1.99	1.73	1.74
Nonfarm Nonresidential	14.63	13.43	14.20	12.62	12.66
RE Loans Secured by Farmland	0.32	0.27	0.32	0.24	0.28
Loans to Depository Institutions	0.34	0.41	0.34	0.36	0.43
Commercial and Industrial Loans	20.99	23.25	21.38	22.60	26.35
Loans to Individuals	10.68	10.38	10.76	10.39	11.31
Credit Card Loans	1.07	1.02	1.17	1.00	1.84
Agricultural Loans	0.34	0.33	0.35	0.32	0.35
Loans to Foreign Govts and Inst	0.03	0.04	0.03	0.04	0.03
Other Loans and Leases	7.86	9.13	8.39	9.83	9.57

PERCENT OF TOTAL ASSETS	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Short-Term Investments	5.93	5.69	5.50	6.52	5.65
Liquid Assets	26.26	24.07	25.43	25.12	22.40
Investment Securities	21.56	19.81	20.87	19.20	17.96
Net Loans and Leases	58.53	60.17	59.47	59.11	63.38
Net Ins, Ls & StdbY Ltrs of Credit	62.00	63.70	62.81	62.41	66.86
Core Deposits	52.81	51.82	52.59	50.01	49.20
Noncore Funding	30.52	31.31	30.89	32.17	34.72
Time Deposits of \$100K or More	7.34	7.67	7.39	7.34	8.60
Foreign Deposits	2.82	2.62	2.98	2.80	3.94
Fed Funds Purchased and Repos	7.98	7.94	7.57	8.08	7.77
Net Fed Funds Purchased (Sold)	4.92	5.19	4.92	5.17	5.37
Commercial Paper	0.34	0.39	0.36	0.42	0.53
Oth Borrowings W/Rem Mat 1 Yr or Less	2.96	3.44	3.52	4.03	5.24
Earning Assets Repr in 1 Year	43.49	42.71	42.29	40.99	42.56
Int-Bearing Liab Repr in 1 Year	16.65	18.72	15.89	18.85	22.97
Long-Term Debt Repr in 1 Year	1.95	2.01	1.90	2.03	1.84
Net Assets Repriceable in 1 Year	22.95	20.84	22.77	18.69	16.86
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	32.09	33.34	32.84	34.65	37.54
Net ST Noncore Funding Dependence	17.94	19.36	18.69	20.87	24.70
Short-Term Inv/ST Noncore Funding	30.66	24.74	27.11	25.80	21.18
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.14	4.79	8.49	4.46	-2.96
Net Loans and Leases/Total Deposits	92.45	95.75	93.15	97.70	99.81
Net Loans and Leases/Core Deposits	117.68	122.29	118.30	127.27	136.07
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.80	0.32	0.82	0.47	0.12
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.33	0.80	4.73	1.74	0.39
Struct Notes Appr(Depr)/Eq Cap	0.05	-0.03	0.08	0.00	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.18	5.23	5.98	6.55	9.84
Available-For-Sale Securities	93.82	94.77	94.02	93.45	90.16
U.S. Treasury Securities	2.86	2.31	2.65	2.49	4.38
U.S. Agency Securities (excl MBS)	14.54	12.47	15.93	12.49	14.48
Municipal Securities	3.78	4.67	4.00	4.58	5.20
Mortgage-Backed Securities	62.38	63.09	59.87	62.19	54.93
Asset-Backed Securities	2.33	2.76	2.58	2.88	N/A
Other Debt Securities	4.30	4.32	4.54	5.08	18.29
Mutual Funds and Equity Securities	2.12	2.91	2.31	3.18	6.39
Debt Securities 1 Year or Less	9.14	8.59	9.49	10.10	10.92
Debt Securities 1 To 5 Years	25.21	20.22	25.04	19.22	18.33
Debt Securities Over 5 Years	60.56	65.11	60.47	62.85	59.32
Pledged Securities	55.08	50.91	54.57	49.65	55.45
Structured Notes, Fair Value	0.03	0.01	0.03	0.02	0.09

ANALYSIS RATIOS	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Provision for Ln&Ls Losses/Avg Assets	0.34	0.40	0.42	0.43	0.32
Provision for Ln&Ls Losses/Avg Lns&Ls	0.58	0.64	0.73	0.73	0.51
Provision for Ln&Ls Losses/Net Losses	119.17	116.75	115.46	125.19	120.81
Ln&Ls Allowance/Total Loans & Leases	1.56	1.59	1.57	1.51	1.44
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.64	3.78	3.49	3.87	4.58
ALLL/Nonaccrual Assets	236.62	209.82	250.41	230.05	253.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	172.85	164.86	172.45	166.43	174.85
Gross Ln&Ls Losses/Avg Loans & Leases	0.66	0.70	0.80	0.70	0.54
Recoveries/Avg Loans and Leases	0.11	0.11	0.11	0.10	0.11
Net Losses/Avg Loans and Leases	0.54	0.58	0.68	0.58	0.43
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.01	N/A	N/A
Recoveries/Prior Year-End Losses	4.05	4.55	18.82	24.93	26.09
Earnings Coverage of Net Losses (X)	13.23	10.82	10.15	9.73	10.82
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.10	0.11	0.11	0.13	0.08
RE Loans Secured By 1-4 Family	0.11	0.11	0.11	0.12	0.09
Revolving	0.10	0.10	0.10	0.11	0.11
Closed-End	0.12	0.11	0.12	0.11	0.09
Commercial Real Estate Loans	0.06	0.08	0.09	0.10	0.02
Construction and Land Dev	0.04	0.09	0.09	0.06	0.02
Multifamily	0.01	0.01	0.03	0.01	0.01
Nonfarm Nonresidential	0.06	0.09	0.09	0.11	0.02
RE Loans Secured by Farmland	0.04	0.05	0.12	0.29	0.03
Commercial and Industrial Loans	0.84	1.08	1.21	1.12	0.56
Loans to Depository Institutions	0.08	0.02	0.14	-0.01	0.16
Loans to Individuals	1.64	1.79	1.67	1.40	1.32
Credit Card Loans	1.22	-0.48	2.40	3.96	3.84
Agricultural Loans	0.28	0.28	0.53	0.42	0.18
Loans to Foreign Governments & Inst	0.00	0.00	0.02	0.02	-0.08
Other Loans and Leases	0.52	0.45	0.64	0.47	0.26

-----	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
PERCENT OF LOANS AND LEASES					

30-89 Days PD Loans and Leases	0.85	1.03	0.93	1.12	1.10
90+ Days PD Loans and Leases	0.19	0.20	0.20	0.22	0.20
Nonaccrual Loans and Leases	0.88	0.90	0.85	0.86	0.70
90+ Days PD and Nonaccrual Loans and Leases	1.11	1.13	1.08	1.10	0.92
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					

30-89 Days Past Due Assets	0.86	1.03	0.94	1.13	1.11
90+ Days Past Due Assets	0.20	0.21	0.21	0.22	0.20
Nonaccrual Assets	0.90	0.92	0.86	0.88	0.70
30+ Days PD & Nonaccrual Assets	2.03	2.22	2.08	2.28	2.07
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.66	0.69	0.65	0.67	0.58
90+ PD & Nonaccrual Assets + OREO	0.72	0.76	0.72	0.73	0.63
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.57	0.60	0.57	0.57	0.49
Allowance for Loan & Lease Losses	60.04	61.39	59.41	61.09	52.61
Equity Cap + ALLL	6.33	6.74	6.31	6.63	5.63
Tier 1 Cap + ALLL	7.16	7.45	7.17	7.36	6.16
Loans & Leases + RE Acquired	0.98	1.02	0.95	0.96	0.78

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Real Estate - 30-89 Days PD	0.81	0.95	0.83	1.04	1.05
- 90+ Days Past Due	0.16	0.18	0.17	0.20	0.17
- Nonaccrual	0.57	0.66	0.53	0.61	0.51
Coml & Indl - 30-89 Days PD	0.77	0.99	0.82	1.00	0.85
- 90+ Days Past Due	0.09	0.12	0.11	0.11	0.13
- Nonaccrual	1.84	1.75	1.85	1.55	1.29
Individuals - 30-89 Days PD	1.53	1.67	1.79	2.05	2.10
- 90+ Days Past Due	0.37	0.36	0.39	0.39	0.47
- Nonaccrual	0.24	0.22	0.26	0.25	0.19
Dep Inst Lns - 30-89 Days PD	0.03	0.03	0.03	0.04	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.23	0.32	0.26	0.18	0.17
Agricultural - 30-89 Days PD	0.87	0.99	0.62	0.81	0.85
- 90+ Days Past Due	0.10	0.11	0.05	0.04	0.12
- Nonaccrual	1.17	1.48	1.20	1.35	1.25
Foreign Govts- 30-89 Days PD	0.26	0.32	0.26	1.00	0.35
- 90+ Days Past Due	0.78	1.03	1.11	0.00	0.00
- Nonaccrual	0.89	0.06	0.80	0.06	0.10
Other Lns&Ls - 30-89 Days PD	0.70	0.79	0.78	0.92	0.86
- 90+ Days Past Due	0.07	0.08	0.08	0.07	0.09
- Nonaccrual	0.59	0.57	0.49	0.49	0.33
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.91	1.08	1.06	1.23	1.29
- 90+ Days Past Due	0.26	0.26	0.26	0.29	0.22
- Nonaccrual	0.47	0.47	0.44	0.42	0.45
Revolving - 30-89 Days PD	0.36	0.47	0.44	0.65	0.79
- 90+ Days Past Due	0.07	0.09	0.07	0.10	0.11
- Nonaccrual	0.12	0.17	0.11	0.13	0.17
Closed-End - 30-89 Days PD	1.11	1.25	1.28	1.35	1.40
- 90+ Days Past Due	0.33	0.31	0.33	0.33	0.25
- Nonaccrual	0.57	0.55	0.54	0.48	0.50
- Jr Lien 30-89 Days PD	0.11	0.12	0.12	N/A	N/A
- Jr Lien 90+ Days PD	0.02	0.03	0.03	N/A	N/A
- Jr Lien Nonaccrual	0.06	0.05	0.06	N/A	N/A
Commercial RE - 30-89 Days PD	0.70	0.77	0.56	0.85	0.75
- 90+ Days Past Due	0.06	0.09	0.06	0.09	0.07
- Nonaccrual	0.63	0.76	0.58	0.69	0.53
Const & Dev - 30-89 Days PD	1.02	1.12	0.82	1.11	1.01
- 90+ Days Past Due	0.06	0.10	0.06	0.08	0.08
- Nonaccrual	0.52	0.78	0.53	0.59	0.48
Multifamily - 30-89 Days PD	0.53	0.49	0.41	0.56	0.49
- 90+ Days Past Due	0.03	0.07	0.02	0.03	0.07
- Nonaccrual	0.27	0.29	0.21	0.36	0.23
Nonfarm Nres- 30-89 Days PD	0.61	0.65	0.50	0.71	0.66
- 90+ Days Past Due	0.05	0.07	0.06	0.09	0.05
- Nonaccrual	0.72	0.79	0.63	0.69	0.55
Farmland - 30-89 Days PD	1.05	1.06	0.78	0.85	0.69
- 90+ Days Past Due	0.08	0.13	0.06	0.07	0.09
- Nonaccrual	1.30	1.69	1.30	1.33	1.26
Credit Card - 30-89 Days PD	2.06	1.95	1.85	2.05	1.69
- 90+ Days Past Due	1.61	1.04	1.31	0.86	0.71
- Nonaccrual	0.09	0.12	0.09	0.18	0.08

CAPITAL RATIOS	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Tier 1 Leverage Ratio	7.46	7.48	7.44	7.34	7.35
Tier 1 RBC Ratio	9.77	9.58	9.66	9.44	9.00
Total Risk-Based Capital Ratio	12.86	12.70	12.71	12.42	11.78
Tangible Tier 1 Leverage Ratio	7.21	7.16	7.19	6.95	7.04
Tangible Common Eq Cap/Tan Assets	6.26	6.15	6.35	5.99	6.06
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	29.67	30.37	29.70	29.30	32.30
Standby Letters of Credit	3.30	3.40	3.22	3.19	3.47
Commercial & Similar Letters of Credit	0.14	0.17	0.14	0.16	0.23
Securities Lent	3.26	3.56	2.92	3.08	2.45
Credit Derivatives (BHC as Guarantor)	0.20	0.11	0.20	0.13	0.09
Credit Derivatives (BHC as Beneficiary)	0.52	0.22	0.45	0.26	0.26
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	80.61	77.02	69.29	83.60	56.05
Interest Rate Contracts	63.70	62.28	55.59	61.43	42.71
Interest Rate Futures & Forward Contr	14.33	12.69	11.67	13.74	6.45
Written Options Contr (Int Rate)	10.11	8.35	8.60	8.95	5.78
Purchased Options Contr (Int Rate)	8.67	7.92	7.41	9.55	7.10
Interest Rate Swaps	27.49	23.79	25.18	21.17	18.59
Foreign Exchange Contracts	11.61	10.80	10.61	10.57	9.79
Futures & Forward Foreign Exch Contr	7.22	7.70	6.67	7.46	7.67
Written Options Contr (Foreign Exch)	0.72	0.53	0.53	0.62	0.44
Purchased Options Contr (Foreign Exch)	0.74	0.50	0.59	0.55	0.45
Foreign Exchange Rate Swaps	1.07	1.02	1.03	0.93	0.37
Equity, Commodity, & Other Deriv Contr	1.37	1.52	1.29	1.41	1.69
Commodity & Other Fut & Forward Contr	0.17	0.27	0.16	0.25	0.25
Written Options Contr (Comm & Other)	0.31	0.34	0.29	0.26	0.28
Purchased Options Contr (Comm & Oth)	0.37	0.38	0.33	0.28	0.30
Commodity & Other Swaps	0.29	0.23	0.28	0.25	0.29
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	57.30	54.11	57.44	53.52	57.90

PERCENT OF NOTIONAL AMOUNT	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Interest Rate Contracts	90.97	87.52	90.14	86.73	83.22
Foreign Exchange Contracts	6.43	8.40	6.77	10.10	11.79
Equity, Comm, & Other Contracts	0.50	0.63	0.59	0.88	1.12
Futures and Forwards	28.99	26.57	27.06	33.52	30.50
Written Options	8.43	7.01	6.95	5.99	5.18
Exchange-Traded	0.81	0.75	0.57	0.49	0.29
Over-The-Counter	7.24	5.37	5.81	4.62	4.36
Purchased Options	7.14	6.78	6.56	6.91	10.06
Exchange-Traded	0.69	1.10	0.90	1.00	0.70
Over-The-Counter	5.33	4.53	4.77	4.71	8.63
Swaps	48.95	53.01	55.40	48.49	50.31
Held for Trading	41.69	41.91	40.66	41.31	37.90
Interest Rate Contracts	30.60	29.28	28.92	26.85	22.04
Foreign Exchange Contracts	4.49	6.15	4.86	7.28	9.17
Equity, Comm, & Other Contracts	0.34	0.40	0.38	0.65	0.43
Non-Traded	58.31	57.08	59.34	58.69	62.10
Interest Rate Contracts	56.77	54.91	56.61	56.30	56.67
Foreign Exchange Contracts	0.41	0.63	0.47	0.83	1.39
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.01	0.02
Deriv Contr (Excl Fut & FX LE 14 Days)	81.34	84.21	84.26	83.65	85.74
One Year or Less	31.92	30.94	33.14	33.94	38.73
Over 1 Year to 5 Years	27.40	29.41	26.58	30.97	28.97
Over 5 Years	14.83	13.06	12.92	11.72	10.06
Gross Negative Fair Value (Abs Val)	1.32	0.83	1.63	1.03	0.95
Gross Positive Fair Value	1.80	1.03	2.17	1.21	1.22
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.17	0.09	0.18	0.12	0.13
Gross Positive Fair Value (X)	0.19	0.10	0.20	0.12	0.15
Held for Trading (X)	0.14	0.07	0.15	0.08	0.12
Non-Traded (X)	0.04	0.02	0.04	0.03	0.02
Current Credit Exposure (X)	0.11	0.06	0.12	0.08	0.09
Credit Losses on Derivative Contracts	0.00	0.00	0.01	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	1.09	0.62	1.13	0.73	0.64
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	3.05	3.06	2.61	2.01	0.09
Decr (Incr) in Int Expense/Net Income	0.94	0.73	0.77	0.44	0.61
Net Incr (Decr) Nonint Alloc/Net Income	1.03	0.25	1.84	1.90	0.08
Incr (Decr) in Net Income/Net Income	7.30	5.40	8.06	5.86	0.71

INSURANCE ACTIVITIES	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets (P/C)/Tot Ins Und Ast	33.04	35.28	30.95	N/A	N/A
Ins Under Assets (L/H)/Tot Ins Und Ast	66.96	64.72	69.05	N/A	N/A
Sep Acct Assets (L/H)/Total Life Ast	0.00	1.27	0.00	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	1.15	1.07	1.15	N/A	N/A
Premium Inc/Ins Activities Revenue	19.11	23.95	24.36	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	60.18	61.93	60.79	N/A	N/A
Other Prem Inc/Total Prem Inc	39.82	38.07	39.21	N/A	N/A
Ins Under Net Income/Consol Net Income	0.35	0.26	0.40	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	18.05	15.66	15.03	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	10.19	11.22	8.13	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	122.74	102.35	76.41	N/A	N/A
Reinsurance Recov (P/C)/Tot Assets (P/C)	1.48	2.67	2.22	N/A	N/A
Reinsurance Recov (L/H)/Tot Assets (L/H)	0.41	0.27	0.44	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.01	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	7.29	N/A	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.51	1.44	1.28	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.58	2.83	1.89	2.76	3.94
Cost: Interest-Bearing Deposits	1.39	1.90	1.81	3.89	6.07
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	1.01	1.82	0.76	8.35	0.27
Commercial and Industrial Loans	3.56	13.56	11.75	12.94	2.40
Foreign Governments and Inst	0.00	0.00	0.02	0.02	-0.08
Leases	0.52	0.68	0.79	0.44	0.17
GROWTH RATES:					
Net Loans and Leases	-10.81	0.10	11.78	39.14	23.99
Total Selected Assets	-4.89	2.90	-0.29	17.04	19.75
Deposits	32.02	-3.58	19.25	-7.32	38.29

PROFITABILITY:	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Net Income/Avg Equity Capital	15.39	15.58	15.34	12.29	15.21
Bank Net Inc/Avg Eq Inv in Banks	15.19	15.35	15.71	12.30	14.00
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.02	4.33	0.89	3.04	8.53
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	13.32	13.00	11.85	12.05	14.00
Bank Net Income/Parent Net Income	75.55	72.63	77.10	71.96	76.49
Nonbank Net Income/Parent Net Income	4.88	6.43	3.68	11.73	10.44
Sub BHCs Net Inc/Parent Net Income	58.14	66.66	65.99	68.11	55.74
LEVERAGE:					
Total Liabilities/Equity	41.49	40.57	41.66	39.46	37.79
Total Debt/Equity Capital	19.35	19.96	18.98	20.27	21.30
Tot Debt+NP to Subs Iss Tr Pref/Equity	28.27	28.79	28.48	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	24.83	25.51	24.48	25.69	27.62
Total Debt/Eq Cap - Exc Over Fair Value	21.09	22.02	20.71	22.42	22.30
Long-Term Debt/Equity Capital	14.33	13.33	13.72	14.08	13.78
Short-Term Debt/Equity Capital	4.40	5.45	4.41	5.07	7.09
Current Portion of LT Debt/Equity	0.62	0.63	0.68	0.52	0.32
Exc Cost Over Fair Value/Equity Cap	1.53	1.73	1.58	2.59	2.38
Long-Term Debt/Consolidated LT Debt	19.51	21.08	18.56	22.25	20.54
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.37	110.03	110.06	109.16	109.77
Total Investment in Subs/Equity	122.88	122.62	123.14	122.36	123.16
Equity Inv in Subs/Cons Eq Cap+Min Int	99.27	99.28	98.87	100.20	100.75
Total Inv in Subs/Cons Eq Cap+Min Int	110.10	110.16	110.25	111.49	113.21
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.74	0.64	0.75	0.91	0.74
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.72	1.78	1.53	2.35	1.80
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	118.74	157.63	183.84	164.81	152.37
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	115.06	149.06	180.60	166.05	150.79
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.40	139.38	119.44	125.89	110.72
Pretax Oper Inc + Int Exp/Int Expense	2902.20	11282.4	6175.58	2534.36	1534.88
Div + Int From Subs/Int Exp + Div	122.71	157.50	199.90	180.70	163.04
Fees+Other Inc From Subs/Sal + Oth Exp	19.42	21.97	21.11	25.36	27.65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	227.21	189.98	2638.29	323.90	279.83
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.87	0.91	1.36	-0.09	-1.62
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	5.68	3.37	2.65	2.75	0.04
Total	5.69	3.40	2.66	2.78	0.04
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.02	0.00	0.02	0.00	0.12
To Nonbank Subsidiaries	0.84	1.09	0.91	0.74	0.36
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.50	1.39	1.62	1.05	0.76
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.59	8.78	6.52	10.95	7.92
Combined Thrift Assets	0.08	0.21	0.10	0.21	0.20
Combined Foreign Nonbank Sub Assets	0.18	0.21	0.17	0.28	0.14

PAYOUT RATIOS - PARENT	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Div Paid/Inc Before Undist Inc	89.91	81.86	45.85	53.54	59.66
Dividends Paid/Net Income	29.82	27.70	29.42	37.30	41.19
Net Income - Dividends/Avg Equity	10.05	10.45	10.06	7.03	9.00
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	79.10	89.97	146.78	131.18	132.16
Dividends From Nonbank Subs	4.92	6.82	7.70	12.70	7.09
Dividends From Subsidiary BHCs	22.93	27.34	38.96	31.41	21.26
Dividends From All Subsidiaries	137.35	166.09	222.70	213.13	192.91
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	32.06	38.59	60.71	71.58	82.17
Interest Income From Bank Subs	2.08	2.43	2.79	8.73	14.38
Mgt & Service Fees From Bank Subs	2.83	2.78	3.20	11.10	7.00
Other Income From Bank Subs	0.02	0.00	0.06	0.01	0.05
Operating Income From Bank Subs	44.96	53.59	72.19	247.72	132.18
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	57.41	39.02	89.31	49.10	62.85
Interest Income From Nonbank Subs	21.77	12.11	21.76	21.55	34.94
Mgt & Serv Fees From Nonbank Subs	3.65	3.48	4.53	1.94	4.71
Other Income From Nonbank Subs	0.00	0.01	0.03	0.01	0.04
Operating Inc From Nonbank Subs	105.61	87.69	133.54	98.84	108.81
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	45.79	55.36	76.43	67.26	50.08
Interest Inc From Subsidiary BHCs	1.11	1.58	1.39	1.90	1.93
Mgt & Serv Fees From Sub BHCs	1.44	0.64	0.73	1.04	1.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.03	0.00
Operating Income From Sub BHCs	69.86	59.55	85.82	73.71	54.88
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	40.12	42.40	54.96	49.04	54.08
Interest Income From Bank Subs	8.13	6.77	3.84	3.79	3.87
Mgt & Serv Fees From Bank Subs	4.17	3.74	2.80	2.89	2.60
Other Income From Bank Subs	0.01	0.00	0.02	0.00	0.02
Operating Income From Bank Subs	63.74	65.90	72.36	61.80	63.63
Dividends From Nonbank Subs	3.94	3.46	2.24	2.97	3.00
Interest Income From Nonbank Subs	1.99	1.56	1.02	1.70	1.64
Mgt & Serv Fees From Nonbank Subs	0.17	0.17	0.13	0.14	0.15
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Operating Inc From Nonbank Subs	9.32	7.90	4.46	5.78	5.64
Dividends From Subsidiary BHCs	11.56	10.91	15.26	14.77	10.18
Interest Inc From Subsidiary BHCs	0.10	0.10	0.16	0.13	0.20
Mgt & Serv Fees From Sub BHCs	0.05	0.00	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	12.98	11.94	16.16	15.74	11.37
Loans and Adv From Subs/ST Debt	252.09	216.00	237.07	101.79	169.53
Loans and Adv From Subs/Total Debt	72.63	1449.23	73.90	298.87	52.75

Appendix C: BHCPR Ordering Instructions and Order Form

Information

The *Bank Holding Company Performance Reports* (BHCPRs) are produced quarterly for bank holding companies with consolidated assets of \$150 million or more and for multi-bank holding companies that have debt outstanding to the general public or that are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities.

There are two types of BHCPRs:

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_____	_____	_____	_____	_____
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