
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.