

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			
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	
Real Estate - 30-89 Days PD	0.86	0.81	58	0.89	0.95	53	0.65	0.83	44	1.01	1.04	N/A	1.05
- 90+ Days Past Due	0.31	0.16	77	0.18	0.18	57	0.18	0.17	63	0.29	0.20	0.19	0.17
- Nonaccrual	0.34	0.57	32	0.44	0.66	40	0.28	0.53	25	0.50	0.61	0.35	0.51
Coml & Inld - 30-89 Days PD	1.28	0.77	85	1.40	0.99	77	0.81	0.82	58	1.49	1.00	N/A	0.85
- 90+ Days Past Due	0.12	0.09	63	0.27	0.12	85	0.15	0.11	67	0.22	0.11	0.20	0.13
- Nonaccrual	0.68	1.84	20	1.09	1.75	26	0.69	1.85	22	1.06	1.55	0.54	1.29
Individuals - 30-89 Days PD	1.24	1.53	36	1.34	1.67	39	1.44	1.79	36	1.78	2.05	N/A	2.10
- 90+ Days Past Due	0.35	0.37	52	0.41	0.36	59	0.37	0.39	54	0.42	0.39	0.14	0.47
- Nonaccrual	0.25	0.24	58	0.26	0.22	64	0.29	0.26	61	0.23	0.25	0.22	0.19
Dep Inst Lns - 30-89 Days PD	0.00	0.03	42	0.00	0.03	40	0.00	0.03	43	0.00	0.04	N/A	0.08
- 90+ Days Past Due	0.00	0.00	44	0.00	0.00	48	0.00	0.00	46	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.23	39	0.00	0.32	34	0.00	0.26	39	0.00	0.18	0.00	0.17
Agricultural - 30-89 Days PD	1.78	0.87	76	1.06	0.99	56	2.33	0.62	91	1.12	0.81	N/A	0.85
- 90+ Days Past Due	0.00	0.10	62	0.05	0.11	58	0.14	0.05	83	0.05	0.04	0.95	0.12
- Nonaccrual	1.24	1.17	69	0.22	1.48	38	1.71	1.20	71	0.68	1.35	1.34	1.25
Foreign Govts- 30-89 Days PD	N/A	0.26	N/A	N/A	0.32	N/A	N/A	0.26	N/A	N/A	1.00	N/A	0.35
- 90+ Days Past Due	N/A	0.78	N/A	N/A	1.03	N/A	N/A	1.11	N/A	N/A	0.00	N/A	0.00
- Nonaccrual	N/A	0.89	N/A	N/A	0.06	N/A	N/A	0.80	N/A	N/A	0.06	N/A	0.10
Other Lns&Ls - 30-89 Days PD	0.84	0.70	67	1.64	0.79	84	0.68	0.78	57	1.47	0.92	N/A	0.86
- 90+ Days Past Due	0.02	0.07	47	0.12	0.08	71	0.41	0.08	91	0.05	0.07	0.08	0.09
- Nonaccrual	1.46	0.59	86	2.58	0.57	95	1.54	0.49	91	0.97	0.49	0.31	0.33
MEMORANDA:													
1-4 Family - 30-89 Days PD	0.46	0.91	28	0.33	1.08	11	0.42	1.06	16	0.56	1.23	N/A	1.29
- 90+ Days Past Due	0.18	0.26	52	0.10	0.26	39	0.20	0.26	53	0.19	0.29	0.15	0.22
- Nonaccrual	0.26	0.47	38	0.30	0.47	36	0.27	0.44	43	0.23	0.42	0.18	0.45
Revolving - 30-89 Days PD	0.19	0.36	33	0.09	0.47	11	0.21	0.44	31	0.40	0.65	N/A	0.79
- 90+ Days Past Due	0.13	0.07	74	0.05	0.09	43	0.12	0.07	72	0.02	0.10	0.04	0.11
- Nonaccrual	0.03	0.12	31	0.30	0.17	67	0.01	0.11	27	0.27	0.13	0.03	0.17
Closed-End - 30-89 Days PD	0.51	1.11	28	0.36	1.25	12	0.46	1.28	16	0.58	1.35	N/A	1.40
- 90+ Days Past Due	0.19	0.33	52	0.10	0.31	42	0.21	0.33	53	0.20	0.33	0.16	0.25
- Nonaccrual	0.31	0.57	35	0.30	0.55	30	0.32	0.54	43	0.22	0.48	0.19	0.50
- Jr Lien 30-89 Days PD	0.08	0.11	50	0.08	0.12	52	0.08	0.12	49	N/A	N/A	N/A	N/A
- Jr Lien 90+ Days PD	0.03	0.02	76	0.01	0.03	61	0.04	0.03	76	N/A	N/A	N/A	N/A
- Jr Lien Nonaccrual	0.12	0.06	76	0.14	0.05	87	0.12	0.06	79	N/A	N/A	N/A	N/A
Commercial RE - 30-89 Days PD	0.96	0.70	73	1.14	0.77	76	0.74	0.56	71	1.22	0.85	N/A	0.75
- 90+ Days Past Due	0.37	0.06	94	0.21	0.09	80	0.17	0.06	83	0.34	0.09	0.20	0.07
- Nonaccrual	0.36	0.63	31	0.49	0.76	38	0.27	0.58	23	0.60	0.69	0.41	0.53
Const & Dev - 30-89 Days PD	1.37	1.02	70	1.65	1.12	70	0.88	0.82	68	1.58	1.11	N/A	1.01
- 90+ Days Past Due	0.64	0.06	96	0.26	0.10	78	0.30	0.06	90	0.42	0.08	0.19	0.08
- Nonaccrual	0.65	0.52	68	0.27	0.78	30	0.25	0.53	37	0.41	0.59	0.35	0.48
Multifamily - 30-89 Days PD	0.00	0.53	10	1.09	0.49	80	0.42	0.41	68	0.10	0.56	N/A	0.49
- 90+ Days Past Due	0.02	0.03	77	0.21	0.07	87	0.01	0.02	74	0.00	0.03	0.00	0.07
- Nonaccrual	0.05	0.27	34	0.12	0.29	42	0.00	0.21	15	0.19	0.36	0.00	0.23
Nonfarm Nres- 30-89 Days PD	0.81	0.61	78	0.85	0.65	69	0.68	0.50	74	1.05	0.71	N/A	0.66
- 90+ Days Past Due	0.25	0.05	92	0.19	0.07	82	0.12	0.06	75	0.30	0.09	0.22	0.05
- Nonaccrual	0.22	0.72	18	0.63	0.79	45	0.29	0.63	24	0.74	0.69	0.46	0.55
Farmland - 30-89 Days PD	6.45	1.05	94	1.93	1.06	69	1.70	0.78	80	1.36	0.85	N/A	0.69
- 90+ Days Past Due	0.16	0.08	75	0.87	0.13	92	0.06	0.06	68	0.07	0.07	0.31	0.09
- Nonaccrual	1.58	1.30	64	1.86	1.69	61	1.64	1.30	66	2.45	1.33	2.66	1.26
Credit Card - 30-89 Days PD	2.71	2.06	72	4.77	1.95	91	4.03	1.85	91	3.15	2.05	N/A	1.69
- 90+ Days Past Due	1.59	1.61	56	3.33	1.04	95	0.95	1.31	47	1.88	0.86	0.26	0.71
- Nonaccrual	0.24	0.09	83	0.43	0.12	84	0.13	0.09	83	0.40	0.18	0.24	0.08

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases, by Loan Type

BHCPR page 13A 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 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 inter-

est 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.

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Real Estate Loans Secured by 1–4 Family—30 to 89 Days Past Due
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are 30 to 89 days past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1–4 Family—90 Days and Over Past Due
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are 90 days or more past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1–4 Family—Nonaccrual
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are in nonaccrual status divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—30 to 89 Days Past Due
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit that are 30 to 89 days past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—90 Days and Over Past Due
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended

under lines of credit that are 90 days or more past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—Nonaccrual
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Nonaccrual revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Closed-End—30 to 89 Days Past Due
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—90 Days and Over Past Due
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—Nonaccrual
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

*Closed-end—30 to 89 Days Past Due, Junior Lien
(Percent of Closed-End 1–4 Family)*

Other real estate loans secured by junior liens on one- to four-family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

*Closed-End—90 Days and Over Past Due, Junior Lien
(Percent of Closed-End 1–4 Family)*

Other real estate loans secured by junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

*Close-End—Nonaccrual, Junior Lien
(Percent of Closed-End 1–4 Family)*

Other real estate loans secured by junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

*Commercial Real Estate Loans—30 to 89 Days Past Due
(Percent of Commercial Real Estate Loans)*

Commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm non-residential properties that are 30 to 89 days past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—90 Days and Over Past Due
(Percent of Commercial Real Estate Loans)*

Commercial real estate loans consist-

ing of construction and land development loans, and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties that are 90 days or more past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—Nonaccrual
(Percent of Commercial Real Estate Loans)*

Nonaccrual commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Construction and Land Development—30 to 89 Days Past Due
(Percent of Construction and Land Development Loans)*

Construction and land development loans that are 30 to 89 days past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—90 Days and Over Past Due
(Percent of Construction and Land Development Loans)*

Construction and land development loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—Nonaccrual
(Percent of Construction and Land Development Loans)*

Construction and land development loans in nonaccrual status divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Multifamily—30 to 89 Days Past Due
(Percent of Multifamily Real Estate Loans)*

Real estate loans secured by multifamily residential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—90 Days and Over Past Due
(Percent of Multifamily Real Estate Loans)*

Real estate loans secured by multifamily residential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—Nonaccrual
(Percent of Multifamily Real Estate Loans)*

Nonaccrual real estate loans secured by multifamily residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Nonfarm Nonresidential—30 to 89 Days Past Due
(Percent of Nonfarm Nonresidential Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—90 Days and Over Past Due
(Percent of Nonfarm Nonresidential Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by nonfarm non-

residential properties, gross of unearned income.

*Nonfarm Nonresidential—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Real Estate Loans Secured by
Farmland—30 to 89 Days Past Due
(Percent of Real Estate Loans Secured
by Farmland)*

Real estate loans secured by farmland that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by
Farmland—90 Days and Over Past
Due (Percent of Real Estate Loans
Secured by Farmland)*

Real estate loans secured by farm-

land that are 90 days or more past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by
Farmland—Nonaccrual
(Percent of Real Estate Loans Secured
by Farmland)*

Nonaccrual real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Credit Card Loans—30 to 89 Days
Past Due
(Percent of Credit Card Loans)*

Credit card loans on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—90 Days
and Over Past Due
(Percent of Credit Card Loans)*

Credit card loans on which interest

or principal is due and unpaid for 90 days or more divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—Nonaccrual
(Percent of Credit Card Loans)*

Nonaccrual credit card loans divided by the outstanding balance of credit card loans, gross of unearned income.