



Bank Holding Company Performance Report June 30, 2018—FR BHCPR

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BHC Name _____

City/State _____

Bank Holding Company Information

Federal Reserve District: _____

Consolidated Assets (\$000): _____

Peer Group Number: _____ Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier bank holding companies

Mailing Address:

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BHC Name _____

City/State _____

RSSD Number _____

FR Dist. _____

Peer # _____

Summary Ratios

Average assets (\$000)					
Net income (\$000)					
Number of BHCs in peer group					

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)															
+ Non-interest income															
– Overhead expense															
– Provision for loan and lease losses															
+ Securities gains (losses)															
+ Other tax equivalent adjustments															
= Pretax net operating income (tax equivalent)															
Net operating income															
Net income															
Net income (sub-chapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)															
Interest expense															
Net interest income (tax equivalent)															
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases															
Earnings coverage of net losses (X)															
Allowance for loan and lease losses / Total loans and leases not held-for-sale															
Allowance for loan and lease losses / Total loans and leases															
Nonaccrued loans and leases + ORE / Loans and leases + ORE															
30–89 days past due loans and leases / Total loans and leases															
(Confidential prior to March 2001)															
Liquidity and Funding															
Net noncore funding dependence															
Net short-term noncore funding dependence															
Net loans and leases / Total assets															
Capitalization															
Tier 1 leverage ratio															
Equity capital / Total assets															
Equity capital + minority interest / Total assets															
Tier 1 common equity capital / Total risk-weighted assets															
Net Loans and leases / Equity capital (X)															
Cash dividends / Net income															
Cash dividends / Net income (sub-chapter S adjusted)															
Retained earnings / Average equity capital															
Growth Rates															
Assets															
Equity capital															
Net loans and leases															
Noncore funding															
Parent Company Ratios															
Short-term debt / Equity capital															
Long-term debt / Equity capital															
Equity investment in subs / Equity capital															
Cash FR op + noncash + op expenses / Op expenses + dividends															

BHC Name _____

City/State _____

RSSD Number _____

FR Dist. _____

Peer # _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands						Percent Change	
						1-Year	5-Year
Interest and fees on loans.....							
Income from lease financing receivables.....							
Fully taxable income on loans and leases.....							
Tax exempt income on loans and leases.....							
Estimated tax benefit on income on loans and leases.....							
Income on loans and leases (tax equivalent).....							
Investment interest income (tax equivalent).....							
Interest on due from depository institutions.....							
Interest income on other earning assets.....							
Total interest income (tax equivalent).....							
Interest on time deposits of \$250K or more.....							
Interest on time deposits < \$250K.....							
Interest on foreign office deposits.....							
Interest on other deposits.....							
Interest on other borrowings and trading liabilities.....							
Interest on sub debt and mandatory conv securities.....							
Total interest expense.....							
Net interest income (tax equivalent).....							
Non-interest income.....							
Adjusted operating income (tax equivalent).....							
Overhead expense.....							
Provision for loan and lease losses.....							
Securities gains (losses).....							
Other tax equivalent adjustments.....							
Pretax net operating income (tax equivalent).....							
Applicable income taxes.....							
Tax equivalent adjustments.....							
Applicable income taxes (tax equivalent).....							
Minority interest.....							
Net operating income.....							
Net discontinued (extraordinary) gains (losses).....							
Net income.....							
Memoranda							
Net income—BHC and noncontrolling (minority) interest.....							
Investment securities income (tax equivalent).....							
U.S. Treasury and agency securities (excluding Mortgage-backed securities).....							
Mortgage-backed securities.....							
All other securities.....							
Cash dividends declared.....							
Common.....							
Preferred.....							

BHC Name _____

City/State _____

RSSD Number _____

FR Dist. _____

Peer # _____

Relative Income Statement and Margin Analysis

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)															
Less: Interest expense															
Equals: Net interest income (tax equivalent)															
Plus: Non-interest income															
Equals: adjusted operating income (tax equivalent)															
Less: Overhead Expense															
Less: Provision for loan and lease losses															
Plus: Realized Gains / Losses on held-to-maturities securities															
Plus: Realized Gains / Losses on available-for-sale securities															
Plus: other tax equivalent adjustments															
Equals: Pretax net operating income (tax equivalent)															
Less: Applicable income taxes (tax equivalent)															
Less: Minority interest															
Equals: Net operating income															
Plus: Net extraordinary items															
Equals: Net income															
Memo: Net income (last four quarters)															
Net income—BHC and noncontrolling (minority) interest															
Margin Analysis															
Average earning assets / Average assets															
Average interest-bearing funds / Average assets															
Interest income (tax equivalent) / Average earning assets															
Interest expense / Average earning assets															
Net interest income (tax equivalent) / Average earning assets															
Yield or Cost															
Total loans and leases (tax equivalent)															
Interest-bearing bank balances															
Fed funds sold and reverse repos															
Trading assets															
Total earning assets															
Investment securities (tax equivalent)															
U.S. Treasury and agency securities (excluding Mortgage-backed securities) ..															
Mortgage-backed securities															
All other securities															
Interest-bearing deposits															
Time deposits of \$250K or more															
Time deposits < \$250K															
Other domestic deposits															
Foreign deposits															
Fed funds purchased and repos															
Other borrowed funds and trading liabilities															
All interest-bearing funds															

Non-interest Income and Expenses

Dollar Amount in Thousands					
Non-interest Income and Expenses					
Total non-interest income					
Fiduciary activities income					
Service charges on deposit accounts - domestic					
Trading revenue					
Investment banking fees and commissions					
Insurance activities revenue					
Venture capital revenue					
Net servicing fees					
Net securitization income					
Net gain (loss) - sales of Loans, OREO, other					
Other non-interest income					
Total overhead expenses					
Personnel expense					
Net occupancy expense					
Goodwill impairment losses					
Amortization expenses and impairment loss (other)					
Other operating expenses					
Fee income on mutual funds and annuities					
Memoranda					
Assets under management in proprietary mutual funds and annuities					
Number of equivalent employees					
Average personnel expense per employee					
Average assets per employee					

[illegible]

BHC Name _____

City/State _____

RSSD Number _____

FR Dist. _____

Peer # _____

Assets

Dollar Amount in Thousands						Percent Change	
						1-Year	5-Year
Real estate loans							
Commercial and industrial loans							
Loans to individuals							
Loans to depository institutions and acceptances of other banks							
Agricultural loans							
Other loans and leases							
Less: Unearned income							
Loans and leases, net of unearned income							
Less: Allowance for loan and lease losses							
Net loans and leases							
Debt securities over 1 year							
Mutual funds and equity securities							
Subtotal							
Interest-bearing bank balances							
Federal funds sold and reverse repos							
Debt securities 1 year or less							
Trading assets							
Total earning assets							
Non-interest cash and due from depository institutions							
Premises, fixed assets, and capital leases							
Other real estate owned							
Invest in unconsolidated subsidiaries							
Intangible and other assets							
Total assets							
Quarterly average assets							
Average loans and leases (YTD)							
Memoranda							
Loans held-for-sale							
Loans not held-for-sale							
Real estate loans secured by 1–4 family							
Commercial real estate loans							
Construction and land development							
Multifamily							
Nonfarm nonresidential							
Real estate loans secured by farmland							
Total investment securities							
U.S. Treasury securities							
U.S. agency securities (excluding Mortgage-backed securities)							
Municipal securities							
Mortgage-backed securities							
Asset-backed securities							
Other debt securities							
Mutual funds and equity securities							
Available-for-sale securities							
U.S. Treasury securities							
U.S. agency securities (excluding Mortgage-backed securities)							
Municipal securities							
Mortgage-backed securities							
Asset-backed securities							
Other debt securities							
Mutual funds and equity securities							
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)							
Structured notes, fair value							
Pledged securities							

BHC Name _____

City/State _____

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Peer # _____

Liabilities and Changes in Capital

Dollar Amount in Thousands					Percent Change	
					1-Year	5-Year
Demand deposits						
NOW, ATS and transaction accounts						
Time deposits less brokered deposits) < \$250K						
MMDA and other savings accounts						
Other non-interest-bearing deposits						
Core deposits						
Time deposits of \$250K or more						
Foreign deposits						
Federal funds purchased and repos						
Secured federal funds purchased						
Commercial paper						
Other borrowings w/remaining maturity of 1 year or less						
Other borrowings w/remaining maturity over 1 year						
Brokered deposits < \$250K						
Noncore funding						
Trading liabilities						
Subordinated notes and debentures + trust preferred securities						
Other liabilities						
Total liabilities						
Minority interest						
Equity Capital						
Perpetual preferred stock (incl surplus)						
Common stock						
Common surplus						
Retained earnings						
Less: Treasury stock						
Accumulated other comprehensive income						
Other equity capital components						
Total equity capital						
Total liabilities and capital						
Memoranda						
Non-interest-bearing deposits						
Interest-bearing deposits						
Total deposits						
Long-term debt that reprices in 1 year						
Equity capital and noncontrolling (minority) interest						
Changes In Equity Capital						
Equity capital, previous year-end as amended						
Accounting restatements						
Net income						
Net sale of new perpetual preferred stock						
Net sale of new common stock						
Changes incident to mergers and absorptions						
Less: Dividends declared						
Change in other comprehensive income						
Sale of Treasury stock						
Less: Purchase of Treasury stock						
Changes in debit to ESOP liability						
Other adjustments to equity capital						
Equity capital, ending balance						

BHC Name _____

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Peer # _____

Percent Composition of Assets

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans															
Commercial and industrial loans															
Loans to individuals															
Loans to depository institutions and acceptances of other banks															
Agricultural loans															
Other loans and leases															
Net loans and leases															
Debt securities over 1 year															
Mutual funds and equity securities															
Subtotal															
Interest-bearing bank balances															
Federal funds sold and reverse repos															
Debt securities 1 year or less															
Trading assets															
Total earning assets															
Non-interest cash and due from depository institutions															
Other real estate owned															
All other assets															
Memoranda															
Short-term investments															
U.S. Treasury securities															
U.S. agency securities (excluding Mortgage-backed securities)															
Municipal securities															
Mortgage-backed securities															
Asset-backed securities															
Other debt securities															
Loans held-for-sale															
Loans not held-for-sale															
Real estate loans secured by 1–4 family															
Revolving															
Closed-end, secured by first liens															
Closed-end, secured by junior liens															
Commercial real estate loans															
Construction and land development															
Multifamily															
Nonfarm nonresidential															
Real estate loans secured by farmland															

BHC Name _____

City/State _____

RSSD Number _____

FR Dist. _____

Peer # _____

Loan Mix and Analysis of Concentrations of Credit

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans															
Real estate loans secured by 1–4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Loans to depository institutions and acceptances of other banks															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans															
Other loans and leases															
Loan and Lease Percent of Total Risk Based Capital															
Real estate loans															
Real estate loans secured by 1–4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1–4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Loans to depository institutions and acceptances of other banks															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans															
Other loans and leases															
Supplemental															
Non-owner occupied CRE loans / Gross loans															
Non-owner occupied CRE loans / Total risk based capital															
Construction and land development loans / Total risk based capital															
Total CRE loans / Total risk based capital															

Liquidity and Funding

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments															
Liquid assets															
Investment securities															
Net loans and leases															
Net loans, leases and standby letters of credit															
Core deposits															
Noncore funding															
Time deposits of \$250K or more															
Foreign deposits															
Federal funds purchased and repos															
Secured federal funds purchased															
Net federal funds purchased (sold)															
Commercial paper															
Other borrowings w/remaining maturity of 1 year or less															
Earning assets repriceable in 1 year															
Interest-bearing liabilities repriceable in 1 year															
Long-term debt repriceable in 1 year															
Net assets repriceable in 1 year															
Other Liquidity and Funding Ratios															
Net noncore funding dependence															
Net ST noncore funding dependence															
Short-term investment / ST noncore funding															
Liquid assets-ST noncore funding / Nonliquid assets															
Net loans and leases / Total deposits															
Net loans and leases / Core deposits															
Held-to-maturity securities appreciation (depreciation) / T1 cap															
Available-for-sale securities appreciation (depreciation) / T1 cap															
Structured notes appreciation (depreciation) / T1 cap															
Percent of Investment Securities															
Held-to-maturity securities															
Available-for-sale securities															
U.S. Treasury securities															
U.S. agency securities (excluding Mortgage-backed securities)															
Municipal securities															
Mortgage-backed securities															
Asset-backed securities															
Other debt securities															
Mutual funds and equity securities															
Debt securities 1 year or less															
Debt securities 1 to 5 years															
Debt securities over 5 years															
Pledged securities															
Structured notes, fair value															
Percent Change from Prior Like Quarter															
Short-term investments															
Investment securities															
Core deposits															
Noncore funding															

BHC Name _____

City/State _____

RSSD Number _____

FR Dist. _____

Peer # _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands					
Loan commitments					
Commit: Secured commercial real estate loans					
Commit: Unsecured real estate loans					
Credit card lines					
Securities underwriting					
Standby letters of credit					
Commercial and similar letters of credit					
Securities lent					
Credit derivatives - notional amount (BHC as guarantor)					
Credit derivatives - notional amount (BHC as beneficiary)					
Credit derivative contracts w/ purchased credit protection - invest grade					
Credit derivative contracts w/ purchased credit protection - subinvest grade					
Derivative Contracts					
Interest rate futures and forward contracts					
Written options contracts (interest rate)					
Purchased options contracts (interest rate)					
Interest rate swaps					
Futures and forward foreign exchange					
Written options contracts (foreign exchange)					
Purchased options contracts (foreign exchange)					
Foreign exchange rate swaps					
Commodity and other futures and forward contracts					
Written options contracts (commodity and other)					
Purchased options contracts (commodity and other)					
Commodity and other swaps					

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments															
Standby letters of credit															
Commercial and similar letters of credit															
Securities lent															
Credit derivatives - notional amount (BHC as guarantor)															
Credit derivatives - notional amount (BHC as beneficiary)															
Credit derivative contracts w/ purchased credit protection - invest grade															
Credit derivative contracts w/ purchased credit protection - subinvest grade															
Derivative contracts															
Interest rate contracts															
Interest rate futures and forward contracts															
Written options contracts (interest rate)															
Purchased options contracts (interest rate)															
Interest rate swaps															
Foreign exchange contracts															
Futures and forward foreign exchange contracts															
Written options contracts (foreign exchange)															
Purchased options contracts (foreign exchange)															
Foreign exchange rate swaps															
Equity, commodity, and other derivative contracts															
Commodity and other futures and forward contracts															
Written options contracts (commodity and other)															
Purchased options contracts (commodity and other)															
Commodity and other swaps															
Percent of Average Loans and Leases															
Loan commitments															

BHC Name _____

City/State _____

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Peer # _____

Derivative Instruments

Dollar Amount in Thousands				
Notational Amount				
Derivative contracts				
Interest rate contracts				
Foreign exchange contracts				
Equity, commodity, and other contracts				
Derivatives Position				
Futures and forwards				
Written options				
Exchange-traded				
Over-the-counter				
Purchased options				
Exchange-traded				
Over-the-counter				
Swaps				
Held for trading				
Interest rate contracts				
Foreign exchange contracts				
Equity, commodity, and other contracts				
Non-traded				
Interest rate contracts				
Foreign exchange contracts				
Equity, commodity, and other contracts				
Derivative contracts (excluding futures and FX 14 days or less)				
One year or less				
Over 1 year to 5 years				
Over 5 years				
Gross negative fair value (absolute value)				
Gross positive fair value				
Held for trading				
Non-traded				
Current credit exposure on risk-based capital derivative contracts				
Credit losses on derivative contracts				
Past Due Derivative Instruments Fair Value				
30–89 days past due (confidential prior to March 2001)				
90+ days past due				

Derivatives Analysis

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Futures and forwards															
Written options															
Exchange-traded															
Over-the-counter															
Purchased options															
Exchange-traded															
Over-the-counter															
Swaps															
Held for trading															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Non-traded															
Interest rate contracts															
Foreign exchange contracts															
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and FX 14 days or less)															
One year or less															
Over 1 year to 5 years															
Over 5 years															
Gross negative fair value (absolute value)															
Gross positive fair value															
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross positive fair value (X)															
Held for trading (X)															
Non-traded (X)															
Current credit exposure (X)															
Credit losses on derivative contracts															
Past Due Derivative Instruments Fair Value															
30–89 days past due (confidential prior to March 2001)															
90+ days past due															
Other Ratios															
Current credit exposure / Risk-weighted assets															

BHC Name

City/State

RSSD Number

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Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands				
30+ Days Past Due and Nonaccrual Assets				
30–89 days past due loans and leases				
90 days and over past due loans and leases				
Nonaccrual loans and leases				
Total past due and nonaccrual loans and leases				
Restructured 30–89 days past due				
Restructured 90+ days past due				
Restructured nonaccrual				
Total restructured loans and leases				
30–89 days past due loans held for sale				
90+ days past due loans held for sale				
Nonaccrual loans held for sale				
Total past due and nonaccrual loans held for sale				
Restructured loans and leases in compliance				
Other real estate owned				
Other Assets				
30–89 days past due				
90+ days past due				
Nonaccrual				
Total other assets past due and nonaccrual				

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases															
90+ days past due loans and leases															
Nonaccrual loans and leases															
90+ days past due and nonaccrual loans and leases															
30–89 days past due restructured															
90+ days past due restructured															
Nonaccrual restructured															
30–89 days past due loans held for sale															
90+ days past due loans held for sale															
Nonaccrual loans held for sale															
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets															
90+ days past due assets															
Nonaccrual assets															
30+ days past due and nonaccrual assets															
Percent of Total Assets															
90+ days past due and nonaccrual assets															
90+ days past due and nonaccrual assets + other real estate owned															
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total Assets															
Allowance for loan and leases losses															
Equity cap + allowance for loan and lease losses															
Tier 1 cap + allowance for loan and lease losses															
Loans and Leases + other real estate owned															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

RSSD Number _____

FR Dist. _____

Peer # _____

Past Due and Nonaccrual Loans and Leases

		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial and industrial	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Individuals	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due															
	90+ days past due															
	Nonaccrual															

 Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Revolving	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Closed-end	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Junior lien	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands																
Common Equity Tier 1 Capital																
Common stock plus related surplus																
Retained earnings																
Accumulated other comprehensive income (AOCI)																
Common equity tier 1 minority interest																
Common equity tier 1 capital before adjustments/deductions																
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, & deferred tax assets																
Accumulated other comprehensive income-related adjustments																
Other deductions from common equity tier 1 capital																
Less: Non-significant investments																
Subtotal:																
Less: Significant Investments, MSA's, & deferred tax assets > 10%																
Less: Significant Investments > 15%																
Less: Deductions Applied to cover deductions																
Total adjustments & deductions																
Common equity tier 1 capital																
Additional Tier 1 Capital																
Additional tier 1 capital instruments & related surplus																
Non-qualifying capital instruments																
Tier 1 minority interest not incl in common equity tier 1 capital																
Additional tier 1 capital before deductions																
Less: Additional tier 1 capital deductions																
Additional tier 1 capital																
Tier 1 Capital																
Tier 2 Capital																
Tier 2 capital instruments & related surplus																
Non-qualifying capital instruments																
Total capital minority interest not included in tier 1 capital																
Allowance for loan & lease losses in tier 2 capital																
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions																
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions																
Tier 2 capital																
Exited advanced approach tier 2 capital																
Total capital																
Exited advanced approach total capital																
Total Assets for Leverage Ratio																
Average total consolidated assets																
Less: Deductions from common equity tier 1 capital																
Less: Other deductions																
Total assets for leverage ratio																
Total risk-weighted assets																
Exited advanced approach total RWA																
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
Capital Ratios																
Common equity tier 1 capital, column A																
Common equity tier 1 capital, column B																
Tier 1 capital, column A																
Tier 1 capital, column B																
Total capital, column A																
Total capital, column B																
Tier 1 leverage																
Tier 1 leverage, advanced approach HCs																

BHC Name

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Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands					Percent Change	
					1-Qtr	1-Year
Insurance Activities						
Total insurance underwriting assets						
Total property casualty companies						
Reinsurance recoverables (P/C)						
Total life health companies						
Reinsurance recoverables (L/H)						
Separate account assets (L/H)						
Total insurance underwriting equity						
Total property casualty companies						
Total life health companies						
Total insurance underwriting net income						
Total property casualty companies						
Total life health companies						
Claims and claims adjusted expense reserves (P/C)						
Unearned premiums (P/C)						
Policyholder benefit and contracthold funds (L/H)						
Separate account liabilities (L/H)						
Insurance activities revenue						
Other insurance activities income						
Insurance and reinsurance underwriting income						
Premiums						
Credit related insurance underwriting						
Other insurance underwriting						
Insurance benefits, losses, expenses						
Net assets of insurance underwriting subs						
Life insurance assets						

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets															
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Seperate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income															
Premium income / Insurance activities revenue															
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income															
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net asset of insurance underwriting subs / Consolidated assets															
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..															
Broker-dealer Activities															
Net assets of broker-dealer subs (\$000)															
Net assets of broker-dealer subs / Consolidated assets															

BHC Name _____

City/State _____

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Peer # _____

Foreign Activities

Dollar Amount in Thousands					
Foreign Activities					
Total foreign loans and leases					
Real estate loans					
Commercial and industrial loans					
Loans to depository institutions and other banks acceptances					
Loans to foreign governments and institutions					
Loans to individuals					
Agricultural loans					
Other foreign loans					
Lease financing receivables					
Debt securities					
Interest-bearing bank balances					
Total selected foreign assets					
Total foreign deposits					
Interest-bearing deposits					
Non-interest-bearing deposits					

Analysis Ratios

Yield: Foreign loans															
Cost: Interest-bearing deposits															

Net Losses as a Percent of Foreign Loans by Type

Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															

Growth Rates

Net loans and leases															
Total selected assets															
Deposits															

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands					Percent Change	
					1-Qtr	1-Year
Activity						
Securitization activities						
1–4 family residential loans						
Home equity lines						
Credit card receivables						
Auto loans						
Commercial and industrial loans						
All other loans and leases						
Retained credit exposure						
1–4 family residential loans						
Home equity lines						
Credit card receivables						
Auto loans						
Commercial and industrial loans						
All other loans and leases						
Unused commitments to provide liquidity (servicer advance)						
Seller's interest in securities and loans						
Home equity lines						
Credit card receivables						
Commercial and industrial loans						
Asset-backed commercial paper conduits						
Credit expenses from conduits by bank or other institutions						
Liquidity commitments from conduits by banks or other institutions						
Activity as a Percent of Total Assets						
Securitization activities						
1–4 family residential loans						
Home equity lines						
Credit card receivables						
Auto loans						
Commercial and Industrial loans						
All other loans and leases						
Asset-backed commercial paper conduits						
Credit exposures to conduits by banks or other institutions						
Liquidity commitments to conduits by banks or other institutions						
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)						
1–4 family residential loans						
Home equity lines						
Credit card receivables						
Auto loans and other consumer loans						
Commercial and industrial loans						
All other loans and leases						

Servicing, Securitization and Asset Sale Activities—Part 3

30–89 Days Past Due Securitized Assets Percent of Type				
1–4 family residential loans				
Home equity lines				
Credit card receivables				
Auto loans				
Commercial and industrial loans				
All other loans and leases				
Total 30–89 days past due securitized assets				
90+ Days Past Due Securitized Assets Percent of Type				
1–4 family residential loans				
Home equity lines				
Credit card receivables				
Auto loans and other consumer loans				
Commercial and industrial loans				
All other loans and leases				
Total 90+ days past due securitized assets				
Total past due securitized assets percent of securitized assets				
Net Loss on Securitized Assets Percent of Type				
1–4 family residential loans				
Home equity lines				
Credit card receivables				
Auto loans				
Commercial and industrial loans				
All other loans and leases				
Total net losses on securitized assets				
30–89 Days Past Due Managed Assets Percent of Type				
1–4 family residential loans				
Home equity lines				
Credit card receivables				
Commercial and industrial loans				
All other loans and leases				
Total managed loans past due 30–89 days				
90+ Days Past Due Managed Assets Percent of Type				
1–4 family residential loans				
Home equity lines				
Credit card receivables				
Commercial and industrial loans				
All other loans and leases				
Total managed loans past due 90+ days				
Total Past Due Managed Assets				
Net Losses on Managed Assets Percent of Type				
1–4 family residential loans				
Home equity lines				
Credit card receivables				
Commercial and industrial loans				
All other loans and leases				
Net Losses on Managed Assets				

BHC Name _____

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Parent Company Income Statement

Dollar Amount in Thousands					Percent Change	
					1-Year	5-Year
Operating Income						
Income from bank subsidiaries						
Dividends						
Interest						
Management and service fees						
Other income						
Income from nonbank subsidiaries						
Dividends						
Interest						
Management and service fees						
Other income						
Income from subsidiary holding companies						
Dividends						
Interest						
Management and service fees						
Other income						
Total income from subsidiaries						
Securities gains (losses)						
Other operating income						
Total operating income						
Operating Expenses						
Personnel expenses						
Interest expense						
Other expenses						
Provision for loan and lease losses						
Total operating expenses						
Income (loss) before taxes						
Applicable income taxes (credit)						
Extraordinary items						
Income before undistributed income of subs						
Equity in undistributed income of subs						
Bank subsidiaries						
Nonbank subsidiaries						
Subsidiary holding companies						
Net income (loss)						
Memoranda						
Bank net income						
Nonbank net income						
Subsidiary holding companys' net income						

BHC Name _____

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Parent Company Balance Sheet

Dollar Amount in Thousands		% of Total Assets		% of Total Assets		% of Total Assets		Percent Change	
								1-Year	5-Year
Assets									
Investment in bank subsidiaries									
Common and preferred stock									
Excess cost over fair value									
Loans, advances, notes, and bonds									
Other receivables									
Investment in nonbank subsidiaries									
Common and preferred stock									
Excess cost over fair value									
Loans, advances, notes, and bonds									
Other receivables									
Investment in subsidiary BHCs									
Common and preferred stock									
Excess cost over fair value									
Loans, advances, notes, and bonds									
Other receivables									
Assets Excluding Investment in Subsidiaries									
Net loans and leases									
Securities									
Securities purchased (reverse repos)									
Cash and due from affiliated depository institution									
Cash and due from unrelated depository institution									
Premises, furnishings, fixtures and equipment									
Intangible assets									
Other assets									
Balance due from subsidiaries and related institutions									
Total assets									
Liabilities and Capital									
Deposits									
Securities sold (repos)									
Commercial paper									
Other borrowings 1 year or less									
Borrowings with maturity over 1 year									
Subordinated notes and debentures									
Other liabilities									
Balance due to subsidiaries and related institutions									
Total liabilities									
Equity Capital									
Perpetual preferred stock (income surplus)									
Common stock									
Common surplus									
Retained earnings									
Accumulated other comprehensive income									
Other equity capital components									
Total liabilities and equity capital									
Memoranda									
Loans and advances from bank subsidiaries									
Loans and advances from nonbank subsidiaries									
NP to subsidiaries that issued trust preferred securities									
Loans and advances from subsidiary BHCs									
Subordinated and long-term debt 1 year or less									
Guaranteed loans to banks, nonbanks, and BHCs									

BHC Name

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Peer #

Parent Company Analysis—Part 1

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital															
Bank net income / Average equity investment in banks															
Nonbank net income / Average equity investment in nonbanks															
Sub BHCs net income / Average equity investment in sub BHCs															
Bank net income / Parent net income															
Nonbank net income / Parent net income															
Sub BHCs net income / Parent net income															
Leverage															
Total liabilities / Equity capital															
Total debt / Equity capital															
Total debt + NP to subs that issued trust preferred / Equity capital															
Total debt + Loans guaranteed for affiliate / Equity capital															
Total debt / Equity capital – excess over fair value															
Long-term debt / Equity capital															
Short-term debt / Equity capital															
Current portion of long-term debt / Equity capital															
Excess cost over fair value / Equity capital															
Long-term debt / Consolidated long-term debt															
Double Leverage															
Equity investment in subs / Equity capital															
Total investment in subs / Equity capital															
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)															
Equity investment in subs – equity cap / Net income-div (X)															
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends															
Cash flow from operations + noncash + op exchange / Op exchange + div															
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends															
Pretax operating income + interest expenses / Interest expense															
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref															
Dividends + interest from subs / Interest expenses + dividends															
Fees + other income from subs / Salary + other expenses															
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets repriceable in 1 year / Total assets															
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries															
To nonbank subsidiaries															
To subsidiary BHCs															
Total															
As a Percent of Consolidated BHC Assets															
Nonbank assets of nonbank subsidiaries															
Combined thrift assets															
Combined foreign nonbank sub assets															

BHC Name _____

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Peer # _____

Parent Company Analysis—Part 2

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends paid / Income before undistributed income															
Dividends paid / Net income															
Net income – dividends / Average equity															
Percent of Dividends Paid															
Dividends from bank subsidiaries															
Dividends from nonbank subsidiaries															
Dividends from subsidiary BHCs															
Dividends from all subsidiaries															
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries															
Interest income from bank subsidiaries															
Mortgage and service fees from bank subsidiaries															
Other income from bank subsidiaries															
Operating income from bank subsidiaries															
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries															
Interest income from nonbank subsidiaries															
Mortgage and serv fees from nonbank subsidiaries															
Other income from nonbank subsidiaries															
Operating income from nonbank subsidiaries															
Percent of Subsidiary BHCs' Net Income															
Dividends from subsidiary BHCs															
Interest income from subsidiary BHCs															
Mortgage and service fees from subsidiary BHCs															
Other income from subsidiary BHCs															
Operating income from subsidiary BHCs															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries															
Interest income from bank subsidiaries															
Mortgage and service fees from bank subsidiaries															
Other income from bank subsidiaries															
Operating income from bank subsidiaries															
Dividends from nonbank subsidiaries															
Interest income from nonbank subsidiaries															
Mortgage and service fees from nonbank subsidiaries															
Other income from nonbank subsidiaries															
Operating income from nonbank subsidiaries															
Dividends from subsidiary BHCs															
Interest income from subsidiary BHCs															
Mortgage and service fees from subsidiary BHCs															
Other income from subsidiary BHCs															
Operating income from subsidiary BHCs															
Loans and advances from subsidiaries / Short term debt															
Loans and advances from subsidiaries / Total debt															