

Quarterly Analysis of Institutions in the Capital Purchase Program 2009 Q4

Introduction

Throughout 2008, the Federal Government launched a series of financial initiatives aimed at stabilizing the economy. The Treasury Department (“Treasury”) launched one of its largest initiatives, the Capital Purchase Program (CPP), under the Emergency Economic Stabilization Act (EESA) in October 2008. Through the CPP, Treasury purchased shares of preferred stock (or comparable instruments) from qualifying financial institutions. By strengthening the capital bases of these financial institutions through CPP, Treasury aimed to enhance market confidence in the entire banking system, thereby increasing the capacity of these institutions to lend to U.S. businesses and consumers and to support the U.S. economy under the difficult financial market conditions.

In an effort to understand better how CPP and other stabilization initiatives may have affected financial institutions and their activities, an interagency group convened to determine and conduct appropriate analyses. The interagency group consists of representatives from Treasury, the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board of Governors (Board), the Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS).

Identifying the effects of EESA programs on lending presents significant conceptual and practical challenges. Foremost among these challenges are the inherent difficulties in disentangling the relative importance of reduced demand for credit due to weaker economic activity, reduced supply of credit because borrowers appear less creditworthy, or reduced supply of credit because lenders face pressures that restrain them from extending credit, such as possible concerns about their capital. Modifying changes in the latter is the primary goal of the CPP and other measures taken. The close proximity in time of many actions by the U.S. and other governments, including the initial announcement of the CPP and other U.S. initiatives, adds to the challenges of identifying effects of specific programs or groups of programs. Over time, significant repayments of CPP funds will present further analytical challenges as the panel of CPP recipients and their characteristics shift over time. Notwithstanding these challenges, in the interest of providing information to the market and the U.S. public, the interagency group has undertaken, and will continue to produce, this summary of the activities of institutions receiving TARP capital through the CPP.

By regulation, depository institutions are required each quarter to submit financial data (i.e. income statement, balance sheet, and supporting schedules) to their primary federal regulator in Call Reports and Thrift Financial Reports. Many depository institutions are owned by bank holding companies that may also own securities broker-dealers and other non-depository financial institutions. Large bank holding companies are required to submit consolidated financial data to the Federal Reserve Board of Governors each quarter in Consolidated Financial Statements for Bank Holding Companies (FR Y-9C Reports). The first section (“Section A”) of

this report analyzes Call Reports and Thrift Financial Reports, and the second section (“Section B”) analyzes Y-9C data.¹

The interagency group selected line items from regulatory filings that measure the status of financial institutions in a concise manner. Summary tables based on regulatory filing data include items in three broad categories: balance sheet and off-balance sheet items, performance ratios, and asset quality measures. The selected line items appear in the following tables, which contain data from fourth quarter 2008 through fourth quarter 2009.² The interagency group recognized that both institution size and the timing of CPP capital investments would likely have a bearing on this type of analysis. Accordingly, these summary tables distinguish seven groups of financial institutions:

Six groups of entities receiving CPP funds have been created for this report:

- (I) The 21 largest bank holding companies that have received CPP funds. The 60 insured subsidiaries of these BHCs include the largest domestic banks. These 21 entities each submit consolidated monthly lending reports to Treasury.³
- (II) Independent banks and smaller bank and thrift holding companies that received CPP funds in the fourth quarter of 2008.
- (III) Independent banks and bank and thrift holding companies that received CPP funds in the first quarter of 2009.
- (IV) Independent banks and bank and thrift holding companies that received CPP funds in the second quarter of 2009.
- (V) Independent banks and bank and thrift holding companies that received CPP funds in the third quarter of 2009.
- (VI) Independent banks and bank and thrift holding companies that received CPP funds in the fourth quarter of 2009.

¹ Detailed information on reporting can be found at the Federal Financial Institutions Examinations Council website (<http://www.ffiec.gov>) and at the Board of Governors website (<http://www.federalreserve.gov>) under “Reporting Forms”. In general, only bank holding companies with consolidated assets greater than \$500 million are required to submit Y-9C reports.

² See “Appendix A: Notes to Call and Thrift Financial Report Data Users” and “Appendix B: Notes to Y-9C Data Users” for a more detailed description of the data.

³ Treasury requested detailed consolidated monthly lending reports (“Monthly Lending and Intermediation Snapshot”) from the 21 largest bank holding companies in the program, supplemented by monthly reports (“CPP Monthly Lending Report”) by all CPP participants of three data points: average consumer loans outstanding, average commercial loans outstanding, and total loans. These monthly reports have been published on the Treasury web site at <http://www.financialstability.gov/impact/surveys.htm>. The Hartford, a thrift holding company, submits a Monthly Lending and Intermediation Snapshot to Treasury as well, but is not included in Group I. Institutions that have repaid, however, will not be asked to continue submitting Monthly Lending and Intermediation Snapshots.

One group of entities not receiving CPP funds has been created for this report:

- (VII) The 7,076 FDIC-insured institutions that were not in groups that had received CPP capital as of December 31, 2009, make up the seventh group. About 94% of these institutions have total assets of less than \$1 billion.

While these data accurately reflect the financial results of these different groups, it is difficult to draw specific conclusions about the effectiveness of the CPP from solely these ratios. First, more quarters of data will be needed to fully understand the effects of the CPP on both individual institutions as well as on the financial system as a whole. Second, these data are not seasonally adjusted, which may drive some of the quarter-to-quarter variations. And third, more analysis needs to occur to create a more accurate control group. This report presents all banks that did not participate in the CPP as the comparison group (Group VII). There are substantial differences among the institutions in this comparison group (the range of asset size in particular) that make it difficult to compare aggregate results for Group VII with results for the six CPP groups. Designing appropriate comparisons will be a focus of future analysis.

Section A: Call and Thrift Financial Report Analysis

The Call and Thrift Financial Report data are organized into seven tables, by group:

Group	Description	Number of CPP participants	Number of Insured institutions	Average asset size of insured institution (billions)
Group I	Subsidiaries of the 21 Largest CPP Participants (as of December 31, 2009)	21	56	\$142.80
Group II	Subsidiaries of CPP Participants that were funded in Q4 2008	190	290	\$3.10
Group III	Subsidiaries of CPP Participants that were funded in Q1 2009	317	363	\$1.10
Group IV	Subsidiaries of CPP Participants that were funded in Q2 2009	116	147	\$0.30
Group V	Subsidiaries of CPP Participants that were funded in Q3 2009	36	46	\$0.50
Group VI	Subsidiaries of CPP Participants that were funded in Q4 2009	22	34	\$0.20
Group VII	Non CPP Participants (as of December 31, 2009)		7,076	\$0.50

Summary of Findings

Note: All changes refer to the change between third quarter 2009 and fourth quarter 2009, unless otherwise noted.

Selected Balance and Off-Balance Sheet Items

Overall Asset Growth

Groups III, V, and VI experienced positive overall asset growth in Q4 2009 with asset growth of 7.1%, 1.2%, and 3.4 % respectively.

Loan Growth⁴

All Groups, except III and VI, experienced negative growth in the total loans in Q4 2009.

Despite largely negative total loan growth all groups did experience positive growth in some individual loan categories. Group I had positive growth in commercial real estate (0.1%). Group II had positive growth in closed-end 1-4 family residential (0.3%), home equity (0.7%), credit card (2.2%), and commercial real estate (1.2%). Group III had positive growth in home equity

⁴ All loan growth figures refer to the change in outstanding loan balances.

(0.3%), credit card (139.2%)⁵, other consumer (2.5%), and commercial real estate (1.1%). Group IV had positive growth in closed-end 1-4 family residential (1.6%) and commercial real estate (0.9%). Group V had positive growth in closed-end 1-4 family residential (1.0%) and commercial real estate (1.2%). Group VI had positive growth in home equity (6.4%), commercial and industrial (1.0%), and commercial real estate (4.4%). Lastly, Group VII had positive growth only in credit card (3.0%).

*Closed-end Mortgage and Open-end HELOC Originations*⁶

In all groups, closed-end mortgage originations sold decreased. Closed-end mortgage originations held for sale decreased only for Groups I, II, V, and VI.

Of the four groups (Groups I, II, IV, and VII) that reported open-end HELOC originations in Q4 2009 Group I experienced a decrease in HELOCs originated for sale and Groups II and IV experienced an increase. Groups I and II experienced decreases in HELOC originations sold. Group VII had an increase in both HELOC originations for sale and sold.

Securities on Balance Sheet

In Q4 2009, all groups except Groups I, II, and V experienced negative growth in mortgage-backed securities (MBS). Asset-backed securities (ABS) rose in Groups I, II, and VII. Finally, other securities⁷ grew in all groups except Group II.

Other Asset Growth

Unused commitments decreased in all groups. Group IV had the largest percentage decrease (-6.0%), while Group VII had the smallest percentage decrease (-1.3%). The outstanding principal balance of assets sold and securitized with servicing retained decreased in all groups except Group VI where there was no change, and Group VII where there was an increase. Cash and balances due rose in all groups except I, II, and IV.

Liabilities

With the exception of Groups I, II, and VII, all groups experienced increases in total liabilities. Further, all groups experienced positive growth in deposits. The largest increase in deposits was in Group III (2.8%) and the smallest growth was in deposits in Group IV (0.2%).

Total other borrowings⁸ and Federal Home Loan Bank (FHLB) advances were mixed across the groups. The largest decrease in total other borrowings was Group I (-15.2%). The largest

⁵ The dramatic increase is largely attributed to Discover Financial Services (approximately \$23 billion in credit card loans in Q3 2009; approximately \$48 billion in credit card loans in Q4 2009). Excluding Discover Financial Services, Group III's credit card loans went from roughly \$304 million in Q3 2009 to \$319 million in Q4 2009 (a 5.0% increase).

⁶ Only Call Report filers with assets over \$1 billion or more than \$10 million in mortgage origination for two consecutive quarters are required to report residential loans originated for sale (see Appendix A: Notes to Call and Thrift Financial Report Data Users).

⁷ Defined as total securities less MBS and ABS.

decrease in FHLB advances was Group II with (-8.1%). The largest increase in total other borrowings was Group III and the largest increase in FHLB advances was in Group VI.

Equity

As expected, growth in equity capital was strong in Q4 2009 for Group VI (11.1%) as those institutions received capital infusions via CPP in Q4 2009. Also expected, stock sales and transactions with the parent holding company as a cumulative figure increased dramatically in Q4 2009 for Group VI.

Performance Ratios⁹

Capital Ratios

In Q4 2009, Group VI had the highest tier 1 leverage ratio and Group VII had the highest tier 1 risk-based capital ratio and total risk-based capital ratio. As expected, Group VI experienced the largest increases in all three capital ratios in Q4 2009 (the quarter of their capital infusions via CPP).

Earnings Ratios

In Q4 2009, return on equity and return on assets were negative in all groups except Group I. Across all groups, net interest margins were positive. Return on equity and return on assets decreased in IV, V, and VII. Net interest margins increased slightly in most groups except Groups I, V, and VII where it was unchanged.

Loss Coverage Ratios

Coverage ratios (allowance for loan and lease losses to noncurrent loans) declined in Groups I, IV, V, and VI, and increased in groups II, III, and VII. The largest decrease in coverage ratios was in Group I. In Q4 2009, Group III had the highest coverage ratio (68.4%), while Group IV had the lowest coverage ratio (48.0%).

The ratio of loss provisions to net charge-offs (for the quarter) decreased across all groups except Group II. Group V had the highest ratio of loss provisions to net charge-offs in Q4 2009 (149.9%), while Group III had the lowest ratio (112.0%).

The ratio of net charge-offs to average loans and leases increased in all groups in Q4 2009 except group I where there was no change. The largest increase was in Group V. In Q4 2009, Group I had the highest ratio of net charge-offs to average loans and leases (3.2%) and Group VI had the lowest ratio of net charge-offs to average loans and leases (1.4%).

⁸ Total other borrowings include FHLB advances and other amounts borrowed by the consolidated bank, exclusive of federal funds purchased and securities sold under agreements to repurchase, liabilities for short positions, and subordinated notes and debentures. This item includes mortgage indebtedness and obligations under capitalized leases.

⁹ Performance ratios reflect weighted averages for each group (see Appendix A: Notes to Call and Thrift Financial Report Data Users).

Asset Quality: Noncurrent Loans

With few exceptions (mostly in C&I), noncurrent loans as a percentage of loans (within loan category) increased across all groups and loan categories in Q4 2009.

Asset Quality: Gross Charge-offs

Gross charge-offs as a percentage of total loans (within loan type) either experienced no change or increased across most loan categories and groups in Q4 2009. None of the groups experienced decreases in the ratio of total gross charge-offs to total loans, as well as in the ratios of gross charge-offs to total loans in C&D, and HELOCs. The highest ratios of gross charge-offs to total loans were split between two groups. In Groups I, VI, and VII, the highest ratios of gross charge-offs to total loans were in credit card loans, and in the other groups the highest ratios of gross charge-offs to total loans were in C&D loans. Generally, the lowest ratios of gross charge-offs to total loans were in CRE loans.

I. Subsidiaries of 21 Largest BHCs Receiving CPP Capital to Date

			Entities in CPP		Institution Count		TARP CPP Funds Disbursed	
			21		56		\$171,385	
	Q1 2009		Q2 2009		Q3 2009		Q4 2009	
Selected balance and off-balance sheet items	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev
Assets	\$8,414,192	-3.8%	\$8,226,857	-2.2%	\$8,157,278	-0.8%	\$7,997,712	-2.0%
Loans	\$4,351,622	-2.7%	\$4,281,078	-1.6%	\$4,136,028	-3.4%	\$4,031,747	-2.5%
<i>Construction & development</i>	\$188,779	-4.1%	\$179,716	-4.8%	\$170,971	-4.9%	\$161,960	-5.3%
<i>Closed-end 1-4 family residential</i>	\$1,145,865	0.2%	\$1,127,101	-1.6%	\$1,068,514	-5.2%	\$1,065,275	-0.3%
<i>Home equity</i>	\$479,606	0.8%	\$475,957	-0.8%	\$469,313	-1.4%	\$464,400	-1.0%
<i>Credit card</i>	\$292,775	-13.8%	\$290,482	-0.8%	\$285,938	-1.6%	\$284,212	-0.6%
<i>Other consumer</i>	\$376,231	0.9%	\$377,664	0.4%	\$378,619	0.3%	\$373,181	-1.4%
<i>Commercial & Industrial</i>	\$928,505	-4.8%	\$871,622	-6.1%	\$797,404	-8.5%	\$750,256	-5.9%
<i>Commercial real estate</i>	\$324,632	0.5%	\$324,631	0.0%	\$325,887	0.4%	\$326,291	0.1%
Unused commitments	\$4,942,726	-8.4%	\$4,734,197	-4.2%	\$4,586,538	-3.1%	\$4,454,608	-2.9%
Securitization outstanding principal	\$1,787,046	-1.5%	\$1,773,139	-0.8%	\$1,764,261	-0.5%	\$1,751,250	-0.7%
Mortgage-backed securities (GSE and private issue)	\$767,594	2.8%	\$820,268	6.9%	\$798,565	-2.6%	\$843,512	5.6%
Asset-backed securities	\$121,824	9.9%	\$124,235	2.0%	\$128,062	3.1%	\$131,374	2.6%
Other securities	\$333,625	37.4%	\$389,387	16.7%	\$435,539	11.9%	\$478,264	9.8%
Cash & balances due	\$766,110	-6.3%	\$646,781	-15.6%	\$696,205	7.6%	\$681,652	-2.1%
Residential mortgage originations								
<i>Closed-end mortgage originated for sale (quarter)</i>	\$265,854	63.3%	\$414,322	55.8%	\$333,709	-19.5%	\$318,491	-4.6%
<i>Open-end HELOC originated for sale (quarter)</i>	\$6,214	9.4%	\$6,726	8.3%	\$6,907	2.7%	\$5,883	-14.8%
<i>Closed-end mortgage originations sold (quarter)</i>	\$260,358	58.5%	\$391,580	50.4%	\$366,300	-6.5%	\$319,394	-12.8%
<i>Open-end HELOC originations sold (quarter)</i>	\$6,324	46.5%	\$4,824	-23.7%	\$8,945	85.4%	\$6,373	-28.8%
Liabilities	\$7,561,020	-5.1%	\$7,350,257	-2.8%	\$7,256,742	-1.3%	\$7,088,682	-2.3%
Deposits	\$5,181,636	-3.0%	\$5,235,105	1.0%	\$5,289,399	1.0%	\$5,369,297	1.5%
Total other borrowings	\$1,638,299	-5.4%	\$1,448,716	-11.6%	\$1,295,113	-10.6%	\$1,098,735	-15.2%
FHLB advances	\$420,800	-14.3%	\$401,405	-4.6%	\$351,063	-12.5%	\$349,852	-0.3%
Equity								
Equity capital at quarter end	\$839,102	8.0%	\$862,518	2.8%	\$886,072	2.7%	\$893,642	0.9%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$43,037	NA	\$58,301	NA	\$71,336	NA	\$81,703	NA
Performance Ratios								
	Q1 2009		Q2 2009		Q3 2009		Q4 2009	
Tier 1 leverage ratio	7.5%		7.8%		8.1%		8.3%	
Tier 1 risk based capital ratio	10.0%		10.4%		10.8%		11.0%	
Total risk based capital ratio	13.3%		13.7%		14.1%		14.2%	
Return on equity¹	5.8%		0.5%		2.2%		3.1%	
Return on assets¹	0.5%		0.1%		0.2%		0.3%	
Net interest margin¹	3.5%		3.6%		3.5%		3.5%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	71.5%		69.5%		64.1%		59.6%	
Loss provision to net charge-offs (qtr)	165.7%		140.1%		121.9%		113.7%	
Net charge-offs to average loans and leases¹	2.4%		3.0%		3.2%		3.2%	
¹ Quarterly, annualized.								
Asset Quality (% of Total Loan Type)								
	Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009
<i>Construction & development</i>	10.4%	13.7%	16.4%	17.2%	0.8%	1.2%	1.5%	1.8%
<i>Closed-end 1-4 family residential</i>	8.3%	9.2%	11.2%	13.4%	0.4%	0.6%	0.6%	0.6%
<i>Home equity</i>	2.0%	2.0%	2.1%	2.1%	0.7%	0.9%	0.9%	0.9%
<i>Credit card</i>	3.7%	3.8%	3.5%	3.7%	2.2%	2.9%	2.9%	2.6%
<i>Other consumer</i>	1.8%	1.9%	1.9%	2.0%	1.0%	1.1%	1.1%	1.0%
<i>Commercial & Industrial</i>	2.4%	3.1%	4.1%	3.9%	0.5%	0.7%	0.8%	0.8%
<i>Commercial real estate</i>	2.4%	3.5%	4.2%	4.9%	0.1%	0.2%	0.3%	0.4%
<i>Total loans</i>	4.2%	4.8%	5.7%	6.4%	0.6%	0.8%	0.9%	0.9%

Q4 2009	Less than \$1 Billion	\$1 - \$10 Billion	\$10 - \$100 Billion	More than \$100 Billion
Insured Institutions by Asset Size	8	14	19	15

Source: Call and Thrift Financial Report Data

Notes:

The Hartford Financial Services Group (although a part of Treasury's Monthly Intermediation Snapshot "Top 22" reporting group) is not included in the "21 Largest Bank Holding Companies" group as it is a Thrift Holding Company and not a bank holding company.

II. Independent Banks and Subsidiaries of Holding Companies Receiving CPP Capital in Q4 2008
(excludes Top 21 BHCs)

			Entities in CPP		Institution Count		TARP CPP Funds Disbursed		
			190		290		\$19,564		
	Q1 2009		Q2 2009		Q3 2009		Q4 2009		
Selected balance and off-balance sheet items	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	
Assets	\$888,240	0.1%	\$879,537	-1.0%	\$893,315	1.6%	\$888,114	-0.6%	
Loans	\$637,770	-0.6%	\$632,305	-0.9%	\$624,952	-1.2%	\$617,490	-1.2%	
<i>Construction & development</i>	\$93,091	-2.6%	\$87,316	-6.2%	\$81,329	-6.9%	\$74,084	-8.9%	
<i>Closed-end 1-4 family residential</i>	\$117,691	0.7%	\$117,081	-0.5%	\$114,467	-2.2%	\$114,930	0.4%	
<i>Home equity</i>	\$43,922	2.5%	\$44,532	1.4%	\$45,224	1.6%	\$45,545	0.7%	
<i>Credit card</i>	\$2,022	-3.3%	\$2,061	1.9%	\$2,074	0.6%	\$2,119	2.2%	
<i>Other consumer</i>	\$28,294	-5.9%	\$27,257	-3.7%	\$27,265	0.0%	\$26,686	-2.1%	
<i>Commercial & Industrial</i>	\$122,654	-2.4%	\$119,474	-2.6%	\$116,055	-2.9%	\$113,288	-2.4%	
<i>Commercial real estate</i>	\$171,263	1.5%	\$174,489	1.9%	\$177,787	1.9%	\$179,844	1.2%	
Unused commitments	\$176,002	-2.7%	\$162,924	-7.4%	\$159,066	-2.4%	\$156,089	-1.9%	
Securitization outstanding principal	\$41,663	-0.2%	\$40,180	-3.6%	\$40,342	0.4%	\$39,266	-2.7%	
Mortgage-backed securities (GSE and private issue)	\$95,930	5.9%	\$97,458	1.6%	\$102,891	5.6%	\$105,031	2.1%	
Asset-backed securities	\$2,862	-2.4%	\$458	-84.0%	\$850	85.6%	\$1,077	26.7%	
Other securities	\$40,762	-3.6%	\$44,131	8.3%	\$47,445	7.5%	\$44,636	-5.9%	
Cash & balances due	\$34,299	15.4%	\$32,792	-4.4%	\$45,131	37.6%	\$42,488	-5.9%	
Residential mortgage originations									
<i>Closed-end mortgage originated for sale (quarter)</i>	\$15,598	142.5%	\$18,664	19.7%	\$11,964	-35.9%	\$11,761	-1.7%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$46	12.4%	\$46	2.1%	\$19	-59.4%	\$21	13.0%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$13,864	127.0%	\$17,366	25.3%	\$13,687	-21.2%	\$11,408	-16.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$19	-3.7%	\$14	-24.1%	\$15	2.7%	\$14	-2.7%	
Liabilities	\$795,623	0.3%	\$788,237	-0.9%	\$800,166	1.5%	\$795,841	-0.5%	
Deposits	\$646,082	2.6%	\$649,926	0.6%	\$669,999	3.1%	\$673,409	0.5%	
Total other borrowings	\$126,656	-9.7%	\$116,297	-8.2%	\$108,057	-7.1%	\$103,362	-4.3%	
FHLB advances	\$82,253	-14.0%	\$77,954	-5.2%	\$74,209	-4.8%	\$68,184	-8.1%	
Equity									
Equity capital at quarter end	\$91,691	-2.4%	\$90,381	-1.4%	\$92,228	2.0%	\$91,168	-1.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1,523	NA	\$3,002	NA	\$5,881	NA	\$7,450	NA	
Performance Ratios									
Tier 1 leverage ratio		8.4%		8.3%		8.4%		8.3%	
Tier 1 risk based capital ratio		10.2%		10.2%		10.5%		10.8%	
Total risk based capital ratio		12.5%		12.3%		12.7%		12.9%	
Return on equity ¹		-15.6%		-10.4%		-10.4%		-8.5%	
Return on assets ¹		-1.6%		-1.1%		-1.1%		-0.9%	
Net interest margin ¹		3.4%		3.5%		3.6%		3.7%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		59.7%		57.8%		55.6%		56.0%	
Loss provision to net charge-offs (qtr)		143.2%		139.0%		122.3%		129.9%	
Net charge-offs to average loans and leases ¹		1.8%		2.6%		2.7%		2.9%	
¹ Quarterly, annualized.									
Asset Quality (% of Total Loan Type)									
		Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009	
<i>Construction & development</i>	11.0%	12.9%	15.0%	16.5%	1.2%	2.2%	2.1%	2.7%	
<i>Closed-end 1-4 family residential</i>	3.4%	4.0%	4.4%	4.7%	0.2%	0.3%	0.4%	0.4%	
<i>Home equity</i>	1.0%	0.9%	0.9%	1.0%	0.3%	0.4%	0.4%	0.5%	
<i>Credit card</i>	2.8%	2.7%	2.4%	2.4%	1.7%	2.0%	1.9%	1.8%	
<i>Other consumer</i>	0.8%	0.9%	1.0%	1.2%	0.9%	0.6%	0.6%	0.6%	
<i>Commercial & Industrial</i>	2.1%	2.6%	2.7%	2.7%	0.6%	0.7%	0.8%	0.8%	
<i>Commercial real estate</i>	2.0%	2.4%	3.1%	3.6%	0.1%	0.2%	0.3%	0.4%	
<i>Total loans</i>	3.4%	4.0%	4.5%	4.8%	0.5%	0.7%	0.7%	0.8%	

Q4 2009	Less than \$1 Billion	\$1 - \$10 Billion	\$10 - \$100 Billion	More than \$100 Billion
Insured Institutions by Asset Size	149	116	25	0

Source: Call and Thrift Financial Report Data

III. Independent Banks and Subsidiaries of Holding Companies Receiving CPP Capital in Q1 2009
(excludes Top 21 BHCs)

Selected balance and off-balance sheet items	Q1 2009		Q2 2009		Q3 2009		Q4 2009		
	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	
Assets	\$366,403	4.1%	\$370,100	1.0%	\$373,586	0.9%	\$400,199	7.1%	
Loans	\$264,827	1.1%	\$265,528	0.3%	\$259,902	-2.1%	\$286,524	10.2%	
<i>Construction & development</i>	\$33,021	-2.1%	\$31,966	-3.2%	\$30,314	-5.2%	\$27,992	-7.7%	
<i>Closed-end 1-4 family residential</i>	\$55,728	4.3%	\$55,731	0.0%	\$53,651	-3.7%	\$53,172	-0.9%	
<i>Home equity</i>	\$11,147	2.7%	\$11,562	3.7%	\$11,766	1.8%	\$11,796	0.3%	
<i>Credit card</i>	\$25,884	-5.3%	\$25,615	-1.0%	\$20,294	-20.8%	\$48,552	139.2%	
<i>Other consumer</i>	\$12,010	3.0%	\$12,063	0.4%	\$12,875	6.7%	\$13,198	2.5%	
<i>Commercial & Industrial</i>	\$39,834	0.1%	\$39,536	-0.7%	\$39,005	-1.3%	\$38,922	-0.2%	
<i>Commercial real estate</i>	\$66,451	2.8%	\$68,463	3.0%	\$70,036	2.3%	\$70,801	1.1%	
Unused commitments	\$238,140	-6.2%	\$225,191	-5.4%	\$221,747	-1.5%	\$215,047	-3.0%	
Securitization outstanding principal	\$22,674	-3.1%	\$22,942	1.2%	\$26,883	17.2%	\$334	-98.8%	
Mortgage-backed securities (GSE and private issue)	\$32,551	8.7%	\$34,155	4.9%	\$33,397	-2.2%	\$31,693	-5.1%	
Asset-backed securities	\$1,084	16.9%	\$1,316	21.4%	\$4,235	221.9%	\$532	-87.4%	
Other securities	\$28,957	43.2%	\$25,213	-12.9%	\$22,390	-11.2%	\$24,031	7.3%	
Cash & balances due	\$14,790	-10.0%	\$19,611	32.6%	\$27,671	41.1%	\$33,616	21.5%	
Residential mortgage originations									
<i>Closed-end mortgage originated for sale (quarter)</i>	\$9,891	88.0%	\$12,943	30.9%	\$8,674	-33.0%	\$8,856	2.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
<i>Closed-end mortgage originations sold (quarter)</i>	\$9,302	84.5%	\$12,467	34.0%	\$9,247	-25.8%	\$8,612	-6.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	-100.0%	\$0	--	\$0	--	\$0	--	
Liabilities	\$329,114	2.9%	\$332,186	0.9%	\$334,914	0.8%	\$363,122	8.4%	
Deposits	\$274,665	3.4%	\$281,679	2.6%	\$286,566	1.7%	\$294,537	2.8%	
Total other borrowings	\$48,326	0.4%	\$44,227	-8.5%	\$41,844	-5.4%	\$62,398	49.1%	
FHLB advances	\$33,031	-8.5%	\$30,859	-6.6%	\$29,537	-4.3%	\$28,251	-4.4%	
Equity									
Equity capital at quarter end	\$37,061	15.6%	\$37,685	1.7%	\$38,386	1.9%	\$36,791	-4.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4,377	NA	\$5,227	NA	\$5,716	NA	\$6,331	NA	
Performance Ratios									
Tier 1 leverage ratio		9.4%		9.3%		9.4%		8.7%	
Tier 1 risk based capital ratio		11.5%		12.0%		11.5%		11.2%	
Total risk based capital ratio		12.9%		13.4%		12.9%		12.8%	
Return on equity¹		-1.3%		-4.3%		-8.0%		-6.4%	
Return on assets¹		-0.1%		-0.4%		-0.8%		-0.6%	
Net interest margin¹		3.6%		3.7%		3.6%		3.8%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		68.8%		62.1%		55.5%		68.4%	
Loss provision to net charge-offs (qtr)		178.1%		127.9%		121.5%		112.0%	
Net charge-offs to average loans and leases¹		1.6%		2.6%		2.6%		2.9%	
¹ Quarterly, annualized.									
Asset Quality (% of Total Loan Type)									
		Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009	
<i>Construction & development</i>	8.6%	11.5%	14.2%	15.5%	0.7%	1.3%	1.8%	2.1%	
<i>Closed-end 1-4 family residential</i>	3.6%	4.2%	4.9%	5.3%	0.2%	0.2%	0.2%	0.2%	
<i>Home equity</i>	1.1%	1.1%	1.2%	1.2%	0.2%	0.2%	0.3%	0.4%	
<i>Credit card</i>	3.3%	3.1%	3.2%	3.4%	1.9%	2.3%	2.2%	2.0%	
<i>Other consumer</i>	0.9%	0.9%	1.0%	1.1%	0.7%	0.7%	0.7%	0.6%	
<i>Commercial & Industrial</i>	2.6%	2.9%	4.0%	3.5%	0.3%	0.8%	0.5%	0.7%	
<i>Commercial real estate</i>	2.1%	2.7%	3.5%	3.5%	0.1%	0.3%	0.2%	0.3%	
<i>Total loans</i>	3.3%	4.0%	4.8%	4.7%	0.4%	0.7%	0.7%	0.8%	

Q4 2009	Less than \$1 Billion	\$1 - \$10 Billion	\$10 - \$100 Billion	More than \$100 Billion
Insured Institutions by Asset Size	286	71	6	0

Source: Call and Thrift Financial Report Data

IV. Independent Banks and Subsidiaries of Holding Companies Receiving CPP Capital in Q2 2009
(excludes Top 21 BHCs)

	Q1 2009		Q2 2009		Q3 2009		Q4 2009		
	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	
Selected balance and off-balance sheet items									
Assets	\$47,501	1.6%	\$48,270	1.6%	\$49,367	2.3%	\$49,373	0.0%	
Loans	\$36,208	0.4%	\$36,296	0.2%	\$36,292	0.0%	\$36,191	-0.3%	
<i>Construction & development</i>	\$5,769	-3.6%	\$5,364	-7.0%	\$5,064	-5.6%	\$4,719	-6.8%	
<i>Closed-end 1-4 family residential</i>	\$6,690	3.6%	\$6,817	1.9%	\$6,741	-1.1%	\$6,849	1.6%	
<i>Home equity</i>	\$2,034	2.9%	\$2,049	0.7%	\$2,129	3.9%	\$2,124	-0.2%	
<i>Credit card</i>	\$14	-4.7%	\$15	5.0%	\$15	0.8%	\$14	-5.4%	
<i>Other consumer</i>	\$665	-7.2%	\$724	9.0%	\$727	0.4%	\$689	-5.2%	
<i>Commercial & Industrial</i>	\$5,387	-3.0%	\$5,332	-1.0%	\$5,294	-0.7%	\$5,271	-0.4%	
<i>Commercial real estate</i>	\$12,299	2.2%	\$12,561	2.1%	\$12,795	1.9%	\$12,908	0.9%	
Unused commitments	\$6,058	-6.0%	\$5,548	-8.4%	\$5,459	-1.6%	\$5,132	-6.0%	
Securitization outstanding principal	\$135	-2.6%	\$132	-1.8%	\$121	-8.9%	\$119	-1.7%	
Mortgage-backed securities (GSE and private issue)	\$3,145	1.4%	\$3,157	0.4%	\$3,301	4.6%	\$3,213	-2.7%	
Asset-backed securities	\$9	109.8%	\$20	111.0%	\$5	-76.8%	\$4	-1.7%	
Other securities	\$3,066	0.8%	\$3,176	3.6%	\$3,526	11.0%	\$3,682	4.4%	
Cash & balances due	\$1,916	19.4%	\$2,325	21.4%	\$2,753	18.4%	\$2,610	-5.2%	
Residential mortgage originations									
<i>Closed-end mortgage originated for sale (quarter)</i>	\$1,440	249.4%	\$2,289	59.0%	\$1,274	-44.3%	\$1,555	22.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	--	\$2	--	\$1	-63.0%	\$1	68.0%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$1,313	245.4%	\$2,136	62.6%	\$1,439	-32.6%	\$1,435	-0.3%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
Liabilities	\$43,198	1.8%	\$43,343	0.3%	\$44,305	2.2%	\$44,404	0.2%	
Deposits	\$38,364	3.4%	\$38,517	0.4%	\$39,602	2.8%	\$39,678	0.2%	
Total other borrowings	\$4,494	-9.2%	\$4,457	-0.8%	\$4,378	-1.8%	\$4,393	0.3%	
FHLB advances	\$4,509	-7.7%	\$4,477	-0.7%	\$4,351	-2.8%	\$4,459	2.5%	
Equity									
Equity capital at quarter end	\$4,302	-0.2%	\$4,928	14.5%	\$5,062	2.7%	\$4,969	-1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	NA	\$497	NA	\$546	NA	\$615	NA	
Performance Ratios									
Tier 1 leverage ratio		8.6%		9.5%		9.4%		9.3%	
Tier 1 risk based capital ratio		10.7%		11.8%		12.0%		11.9%	
Total risk based capital ratio		11.9%		13.1%		13.3%		13.2%	
Return on equity ¹		-0.4%		-2.3%		2.1%		-7.8%	
Return on assets ¹		0.0%		-0.2%		0.2%		-0.8%	
Net interest margin ¹		3.5%		3.6%		3.7%		3.9%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		48.2%		47.3%		48.1%		48.0%	
Loss provision to net charge-offs (qtr)		119.3%		159.8%		176.0%		113.6%	
Net charge-offs to average loans and leases ¹		0.8%		1.1%		1.3%		2.0%	
¹ Quarterly, annualized.									
Asset Quality (% of Total Loan Type)									
		Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009	
<i>Construction & development</i>	7.4%	7.8%	9.0%	10.6%	0.6%	0.6%	0.8%	1.5%	
<i>Closed-end 1-4 family residential</i>	2.5%	3.3%	3.5%	3.7%	0.1%	0.2%	0.2%	0.3%	
<i>Home equity</i>	0.7%	0.8%	1.1%	1.1%	0.1%	0.1%	0.1%	0.3%	
<i>Credit card</i>	1.3%	1.4%	0.9%	0.9%	0.7%	0.8%	1.1%	0.7%	
<i>Other consumer</i>	1.1%	1.0%	1.0%	1.2%	0.4%	0.4%	0.6%	0.6%	
<i>Commercial & Industrial</i>	2.5%	2.4%	2.7%	2.8%	0.2%	0.6%	0.4%	0.7%	
<i>Commercial real estate</i>	2.4%	2.8%	3.4%	3.2%	0.1%	0.2%	0.2%	0.3%	
<i>Total loans</i>	3.0%	3.3%	3.8%	3.9%	0.2%	0.3%	0.3%	0.5%	

Q4 2009	Less than \$1 Billion	\$1 - \$10 Billion	\$10 - \$100 Billion	More than \$100 Billion
Insured Institutions by Asset Size	141	6	0	0

Source: Call and Thrift Financial Report Data

V. Independent Banks and Subsidiaries of Holding Companies Receiving CPP Capital in Q3 2009
(excludes Top 21 BHCs)

Selected balance and off-balance sheet items	Q1 2009		Q2 2009		Q3 2009		Q4 2009		
	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	
Assets	\$20,431	3.8%	\$20,224	-1.0%	\$20,757	2.6%	\$21,007	1.2%	
Loans	\$14,627	0.1%	\$14,754	0.9%	\$14,645	-0.7%	\$14,498	-1.0%	
<i>Construction & development</i>	\$2,485	-1.9%	\$2,383	-4.1%	\$2,218	-6.9%	\$2,019	-9.0%	
<i>Closed-end 1-4 family residential</i>	\$2,599	3.1%	\$2,659	2.3%	\$2,638	-0.8%	\$2,664	1.0%	
<i>Home equity</i>	\$1,310	2.3%	\$1,309	-0.1%	\$1,300	-0.6%	\$1,289	-0.9%	
<i>Credit card</i>	\$15	-7.1%	\$20	37.7%	\$20	-2.6%	\$19	-4.8%	
<i>Other consumer</i>	\$585	-2.4%	\$589	0.7%	\$578	-1.7%	\$554	-4.1%	
<i>Commercial & Industrial</i>	\$1,998	-5.1%	\$2,009	0.6%	\$1,966	-2.2%	\$1,953	-0.7%	
<i>Commercial real estate</i>	\$4,223	0.8%	\$4,361	3.3%	\$4,478	2.7%	\$4,530	1.2%	
Unused commitments	\$2,861	-4.7%	\$2,663	-6.9%	\$2,613	-1.9%	\$2,465	-5.7%	
Securitization outstanding principal	\$0	--	\$2	--	\$2	0.5%	\$0	-81.1%	
Mortgage-backed securities (GSE and private issue)	\$2,161	8.9%	\$2,121	-1.8%	\$2,239	5.5%	\$2,392	6.9%	
Asset-backed securities	\$0	-17.5%	\$0	-95.0%	\$0	0.0%	\$0	-50.0%	
Other securities	\$1,334	21.5%	\$1,285	-3.6%	\$1,333	3.7%	\$1,441	8.1%	
Cash & balances due	\$1,089	13.5%	\$895	-17.8%	\$1,313	46.7%	\$1,393	6.1%	
Residential mortgage originations									
<i>Closed-end mortgage originated for sale (quarter)</i>	\$279	102.7%	\$353	26.7%	\$206	-41.6%	\$196	-5.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
<i>Closed-end mortgage originations sold (quarter)</i>	\$258	97.9%	\$319	23.8%	\$258	-19.1%	\$185	-28.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
Liabilities	\$18,612	4.1%	\$18,404	-1.1%	\$18,696	1.6%	\$19,026	1.8%	
Deposits	\$16,412	4.6%	\$16,456	0.3%	\$16,811	2.2%	\$17,223	2.4%	
Total other borrowings	\$2,060	0.9%	\$1,802	-12.5%	\$1,734	-3.8%	\$1,664	-4.1%	
FHLB advances	\$1,556	-3.5%	\$1,606	3.2%	\$1,560	-2.9%	\$1,617	3.7%	
Equity									
Equity capital at quarter end	\$1,819	1.3%	\$1,820	0.1%	\$2,061	13.3%	\$1,981	-3.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	NA	\$20	NA	\$256	NA	\$271	NA	
Performance Ratios									
Tier 1 leverage ratio		8.2%		8.2%		9.2%		8.6%	
Tier 1 risk based capital ratio		10.3%		10.3%		11.6%		11.2%	
Total risk based capital ratio		11.5%		11.5%		12.9%		12.5%	
Return on equity¹		3.7%		1.3%		-4.8%		-15.0%	
Return on assets¹		0.3%		0.1%		-0.5%		-1.5%	
Net interest margin¹		3.3%		3.5%		3.7%		3.7%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		56.7%		52.9%		55.3%		53.4%	
Loss provision to net charge-offs (qtr)		129.6%		128.8%		152.6%		149.9%	
Net charge-offs to average loans and leases¹		0.5%		0.8%		1.5%		3.0%	
¹ Quarterly, annualized.									
Asset Quality (% of Total Loan Type)									
		Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009	
<i>Construction & development</i>	8.1%	8.7%	9.8%	13.3%	0.3%	0.6%	1.1%	2.3%	
<i>Closed-end 1-4 family residential</i>	1.6%	2.2%	2.7%	3.2%	0.1%	0.1%	0.2%	0.5%	
<i>Home equity</i>	0.8%	1.0%	1.1%	1.3%	0.2%	0.2%	0.4%	0.4%	
<i>Credit card</i>	0.3%	0.3%	0.6%	0.5%	1.3%	0.5%	0.6%	0.6%	
<i>Other consumer</i>	0.7%	0.7%	1.1%	0.9%	0.4%	0.5%	0.5%	0.5%	
<i>Commercial & Industrial</i>	1.5%	1.9%	1.5%	1.5%	0.1%	0.2%	0.5%	0.5%	
<i>Commercial real estate</i>	1.5%	1.8%	2.3%	3.4%	0.0%	0.1%	0.1%	0.5%	
<i>Total loans</i>	2.6%	2.9%	3.2%	4.0%	0.2%	0.2%	0.4%	0.8%	

Q4 2009	Less than \$1 Billion	\$1 - \$10 Billion	\$10 - \$100 Billion	More than \$100 Billion
Insured Institutions by Asset Size	42	4	0	0

Source: Call and Thrift Financial Report Data

VI. Independent Banks and Subsidiaries of Holding Companies Receiving CPP Capital in Q4 2009
(excludes Top 21 BHCs)

			Entities in CPP		Institution Count		TARP CPP Funds Disbursed		
			22		34		\$162		
	Q1 2009		Q2 2009		Q3 2009		Q4 2009		
Selected balance and off-balance sheet items	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	
Assets	\$6,812	2.0%	\$6,951	2.0%	\$7,054	1.5%	\$7,292	3.4%	
Loans	\$4,966	0.3%	\$5,040	1.5%	\$5,123	1.6%	\$5,159	0.7%	
<i>Construction & development</i>	\$698	0.2%	\$679	-2.6%	\$616	-9.3%	\$574	-6.8%	
<i>Closed-end 1-4 family residential</i>	\$1,076	0.3%	\$1,081	0.5%	\$1,095	1.3%	\$1,074	-1.9%	
<i>Home equity</i>	\$179	5.8%	\$183	2.3%	\$186	1.5%	\$198	6.4%	
<i>Credit card</i>	\$2	-50.9%	\$1	-25.0%	\$1	-4.0%	\$1	-1.0%	
<i>Other consumer</i>	\$128	-8.2%	\$129	0.1%	\$129	0.2%	\$129	-0.2%	
<i>Commercial & Industrial</i>	\$851	-0.2%	\$866	1.8%	\$900	3.9%	\$909	1.0%	
<i>Commercial real estate</i>	\$1,667	-0.2%	\$1,714	2.8%	\$1,792	4.5%	\$1,871	4.4%	
Unused commitments	\$940	-1.6%	\$929	-1.2%	\$869	-6.5%	\$856	-1.4%	
Securitization outstanding principal	\$3	62500.0%	\$3	-0.2%	\$0	-100.0%	\$0	--	
Mortgage-backed securities (GSE and private issue)	\$422	-2.2%	\$419	-0.7%	\$422	0.9%	\$414	-1.9%	
Asset-backed securities	\$1	-3.3%	\$1	-5.1%	\$1	-3.4%	\$1	-3.4%	
Other securities	\$568	-5.8%	\$652	14.8%	\$647	-0.8%	\$662	2.3%	
Cash & balances due	\$339	38.6%	\$385	13.7%	\$458	18.9%	\$625	36.4%	
Residential mortgage originations									
<i>Closed-end mortgage originated for sale (quarter)</i>	\$70	250.5%	\$53	-23.7%	\$30	-43.5%	\$28	-5.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
<i>Closed-end mortgage originations sold (quarter)</i>	\$65	208.6%	\$55	-15.5%	\$31	-43.1%	\$28	-11.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
Liabilities	\$6,106	2.2%	\$6,220	1.9%	\$6,341	1.9%	\$6,500	2.5%	
Deposits	\$5,496	3.4%	\$5,618	2.2%	\$5,789	3.0%	\$5,937	2.6%	
Total other borrowings	\$571	-7.2%	\$558	-2.3%	\$505	-9.5%	\$521	3.2%	
FHLB advances	\$595	-16.5%	\$529	-11.0%	\$479	-9.6%	\$503	5.1%	
Equity									
Equity capital at quarter end	\$706	0.0%	\$731	3.4%	\$713	-2.4%	\$793	11.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	NA	\$44	NA	\$47	NA	\$145	NA	
Performance Ratios									
Tier 1 leverage ratio		9.4%		9.5%		9.2%		10.2%	
Tier 1 risk based capital ratio		11.7%		11.9%		11.9%		13.3%	
Total risk based capital ratio		13.0%		13.2%		13.2%		14.5%	
Return on equity ¹		-2.4%		-3.8%		-17.0%		-6.1%	
Return on assets ¹		-0.2%		-0.4%		-1.8%		-0.6%	
Net interest margin ¹		3.4%		3.4%		3.6%		3.8%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		59.9%		55.8%		57.5%		56.4%	
Loss provision to net charge-offs (qtr)		327.8%		117.1%		110.4%		109.5%	
Net charge-offs to average loans and leases ¹		0.3%		0.7%		1.3%		1.4%	
¹ Quarterly, annualized.									
Asset Quality (% of Total Loan Type)									
		Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009	
<i>Construction & development</i>	9.4%	12.0%	10.4%	8.9%	0.1%	0.6%	0.6%	1.2%	
<i>Closed-end 1-4 family residential</i>	2.3%	2.1%	2.0%	2.3%	0.0%	0.2%	0.3%	0.2%	
<i>Home equity</i>	0.6%	1.5%	0.9%	0.9%	0.1%	0.0%	0.1%	0.2%	
<i>Credit card</i>	2.1%	3.3%	3.9%	2.0%	1.2%	1.0%	0.6%	5.0%	
<i>Other consumer</i>	1.1%	1.2%	1.1%	1.0%	0.2%	0.2%	0.4%	0.5%	
<i>Commercial & Industrial</i>	2.2%	2.5%	2.6%	2.1%	0.2%	0.2%	0.5%	0.6%	
<i>Commercial real estate</i>	1.8%	1.4%	2.0%	2.3%	0.0%	0.1%	0.2%	0.2%	
<i>Total loans</i>	3.1%	3.3%	3.2%	2.9%	0.1%	0.2%	0.3%	0.4%	

Q4 2009	Less than \$1 Billion	\$1 - \$10 Billion	\$10 - \$100 Billion	More than \$100 Billion
Insured Institutions by Asset Size	34	0	0	0

Source: Call and Thrift Financial Report Data

VII. Insured Institutions Not in Groups Receiving CPP Capital

	Q1 2009		Q2 2009		Q3 2009		Q4 2009		Institution Count 7,076	
	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev		
Selected balance and off-balance sheet items										
Assets	\$3,794,674	0.4%	\$3,748,215	-1.2%	\$3,745,267	-0.1%	\$3,745,757	0.0%		
Loans	\$2,426,334	-0.8%	\$2,393,162	-1.4%	\$2,340,683	-2.2%	\$2,298,330	-1.8%		
<i>Construction & development</i>	\$242,832	-4.9%	\$228,279	-6.0%	\$202,484	-11.3%	\$180,163	-11.0%		
<i>Closed-end 1-4 family residential</i>	\$715,668	-0.7%	\$701,725	-1.9%	\$680,771	-3.0%	\$672,750	-1.2%		
<i>Home equity</i>	\$136,037	0.6%	\$137,314	0.9%	\$137,554	0.2%	\$136,094	-1.1%		
<i>Credit card</i>	\$82,360	8.8%	\$80,039	-2.8%	\$84,629	5.7%	\$87,178	3.0%		
<i>Other consumer</i>	\$166,698	0.1%	\$163,437	-2.0%	\$164,008	0.3%	\$162,261	-1.1%		
<i>Commercial & Industrial</i>	\$332,999	-3.4%	\$325,888	-2.1%	\$314,717	-3.4%	\$310,193	-1.4%		
<i>Commercial real estate</i>	\$496,530	0.9%	\$500,289	0.8%	\$497,225	-0.6%	\$495,141	-0.4%		
Unused commitments	\$1,253,674	-4.2%	\$1,176,289	-6.2%	\$1,149,262	-2.3%	\$1,134,616	-1.3%		
Securitization outstanding principal	\$29,488	-1.1%	\$28,979	-1.7%	\$25,858	-10.8%	\$26,419	2.2%		
Mortgage-backed securities (GSE and private issue)	\$411,648	-3.6%	\$407,839	-0.9%	\$409,646	0.4%	\$409,026	-0.2%		
Asset-backed securities	\$16,399	4.2%	\$18,304	11.6%	\$19,250	5.2%	\$21,882	13.7%		
Other securities	\$253,092	5.0%	\$268,811	6.2%	\$278,884	3.7%	\$307,105	10.1%		
Cash & balances due	\$232,322	-2.6%	\$233,570	0.5%	\$263,365	12.8%	\$286,574	8.8%		
Residential mortgage originations										
<i>Closed-end mortgage originated for sale (quarter)</i>	\$77,180	93.6%	\$92,340	19.6%	\$50,103	-45.7%	\$53,257	6.3%		
<i>Open-end HELOC originated for sale (quarter)</i>	\$43	-50.3%	\$54	26.1%	\$27	-50.2%	\$126	365.8%		
<i>Closed-end mortgage originations sold (quarter)</i>	\$70,164	71.2%	\$91,717	30.7%	\$57,032	-37.8%	\$54,529	-4.4%		
<i>Open-end HELOC originations sold (quarter)</i>	\$327	4033.4%	\$48	-85.2%	\$4	-92.0%	\$626	16108.2%		
Liabilities	\$3,395,024	-0.1%	\$3,339,965	-1.6%	\$3,322,670	-0.5%	\$3,323,929	0.0%		
Deposits	\$2,791,260	1.8%	\$2,793,846	0.1%	\$2,792,895	0.0%	\$2,826,705	1.2%		
Total other borrowings	\$518,993	-7.4%	\$466,845	-10.0%	\$451,128	-3.4%	\$423,632	-6.1%		
FHLB advances	\$264,823	-9.3%	\$260,679	-1.6%	\$239,730	-8.0%	\$227,414	-5.1%		
Equity										
Equity capital at quarter end	\$397,154	4.2%	\$405,801	2.2%	\$418,795	3.2%	\$418,096	-0.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7,015	NA	\$14,005	NA	\$21,031	NA	\$28,732	NA		
Performance Ratios										
Tier 1 leverage ratio		9.0%		9.1%		9.4%		9.4%		
Tier 1 risk based capital ratio		12.4%		12.6%		13.3%		13.7%		
Total risk based capital ratio		13.9%		14.2%		14.8%		15.3%		
Return on equity¹		-2.5%		-2.7%		0.5%		-3.1%		
Return on assets¹		-0.3%		-0.3%		0.1%		-0.3%		
Net interest margin¹		3.3%		3.3%		3.4%		3.4%		
Coverage ratio ((ALL+All oc transfer risk)/Noncurrent loans)		56.7%		51.8%		51.9%		53.2%		
Loss provision to net charge-offs (qtr)		155.4%		127.9%		128.2%		114.7%		
Net charge-offs to average loans and leases¹		1.3%		1.8%		1.8%		2.4%		
¹ Quarterly, annualized.										
Asset Quality (% of Total Loan Type)										
		Noncurrent Loans				Gross Charge-Offs				
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009		
<i>Construction & development</i>	11.8%	14.0%	14.2%	14.8%	0.7%	1.4%	1.3%	1.9%		
<i>Closed-end 1-4 family residential</i>	3.1%	3.7%	4.0%	4.0%	0.2%	0.3%	0.3%	0.5%		
<i>Home equity</i>	1.1%	1.1%	1.1%	1.2%	0.4%	0.5%	0.5%	0.5%		
<i>Credit card</i>	2.7%	2.8%	2.7%	2.7%	1.7%	2.2%	2.3%	2.2%		
<i>Other consumer</i>	0.5%	0.5%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%		
<i>Commercial & Industrial</i>	1.8%	2.1%	2.5%	2.5%	0.3%	0.5%	0.5%	0.6%		
<i>Commercial real estate</i>	2.3%	2.7%	3.0%	3.3%	0.1%	0.1%	0.2%	0.3%		
Total loans	3.2%	3.7%	3.8%	3.8%	0.3%	0.5%	0.5%	0.6%		

Q4 2009	Less than \$1 Billion	\$1 - \$10 Billion	\$10 - \$100 Billion	More than \$100 Billion
Insured Institutions by Asset Size	6,680	354	39	3

Source: Call and Thrift Financial Report Data

Appendix A: Notes to Call and Thrift Financial Report Data Users

The Treasury Department invested \$205 billion in banking organizations participating in the Troubled Asset Relief Program's Capital Purchase Program between October 28, 2008, and December 31, 2009. These investments went to 702 independent banks and bank and thrift holding companies. Treasury and the bank regulatory agencies use quarterly Call Report and Thrift Financial Report data to analyze changes in balance sheets, loan provisioning, and intermediation activities. The summary tables above present aggregated Call and Thrift Financial Report data for the FDIC-insured institutions in banking organizations that received TARP capital under the CPP.

Templates summarizing selected balance sheet items and performance and condition ratios were developed after consultation with members of an interagency working group. Quarterly changes in loan balances, commitments, securities, and residential real estate loan originations for sale address banks' credit intermediation activities.¹⁰ Changes in total equity capital at quarter-end, as well as changes in stock sales and transactions with parent holding companies during the quarter are summed for each group (banks were instructed to report CPP capital infusions in these items). Weighted average performance ratios were calculated for each group, as were weighted average noncurrent rates and gross charge-off rates (not net of recoveries) for major loan types. These summary tables allow comparison of growth, asset quality, performance, and condition between groups based on size, whether or not they received CPP capital, and timing of receipt of CPP capital.

Data were collected for five quarters, Q4 2008 through Q4 2009, and percent changes from the previous quarter were calculated for Q1 2009, Q2 2009, Q3 2009, and Q4 2009. Data items were "merger-adjusted" to include institutions that had been acquired during the period from January 1, 2009, to December 31, 2009.

¹⁰ Call Report filers with assets over \$1 billion or more than \$10 million in mortgage origination for two consecutive quarters report residential loans originated for sale.

Insured Institutions by Asset Size Category (as of Q4 2009)

	Entities in CPP	Insured Institutions	Less than \$1 Billion	\$1 - \$10 Billion	\$10 - \$100 Billion	More than \$100 Billion
I. Subsidiaries of Largest BHCs Receiving CPP Funds	21	56	8	14	19	15
II. Independent Banks and Subsidiaries of Smaller Holding Companies Receiving CPP Funds in 4Q 2008	190	290	149	116	25	0
III. Independent Banks and Subsidiaries of Holding Companies Receiving CPP Funds in 1Q 2009	317	363	286	71	6	0
IV. Independent Banks and Subsidiaries of Holding Companies Receiving CPP Funds in 2Q 2009	116	147	141	6	0	0
V. Independent Banks and Subsidiaries of Holding Companies Receiving CPP Funds in 3Q 2009	36	46	42	4	0	0
VI. Independent Banks and Subsidiaries of Holding Companies Receiving CPP Funds in 4Q 2009	22	34	34	0	0	0
VII. Insured Institutions Not in Groups Receiving CPP Funds		7,076	6,680	354	39	3
Total	702	8,012	7,340	565	89	18

Source: Treasury Analysis of Call and Thrift Financial Report Data

Section B: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C Data) Analysis

Many of Treasury's investments through CPP have been made in bank holding companies, which own subsidiary depository institutions and may also own other permitted types of subsidiaries.¹¹ Many institutions in CPP indicated their intention to "downstream" funds to their subsidiary depository institutions, which are the primary vehicles for financial intermediation and traditional lending activity. The activity of these depository subsidiaries is thus included in Call and Thrift Financial Report data, which are filed by individual depository institutions.

The Y-9C Report captures *consolidated* financial information from bank holding companies. That is, the Y-9C Report captures not only the financial information of the subsidiary depository institution(s) owned by a bank holding company, but also the financial information of any other subsidiary owned by that bank holding company. Examples of other subsidiaries that may be owned by bank holding companies include broker dealers, insurance companies, finance companies, and asset management firms. This type of information is not captured in Call and Thrift Financial Report data. As a result, Y-9C data typically present a fuller picture of banking-related activity for the banking organizations required to file them than Call and Thrift Financial Report data.

In order to examine the possible effects of CPP and other stabilization initiatives on a range of financial institutions, the interagency group chose to present Y-9C data in addition to Call and Thrift Financial Report data. However, the aggregated Y-9C data can be somewhat more volatile, particularly in this period of financial crisis, for multiple reasons. In some cases, those bank holding companies with large non-depository subsidiaries were subject to greater or different market pressures. In addition, the population of reporting holding companies shifted significantly during this period as a noteworthy set of large financial firms chose to convert to bank holding company status between fourth quarter 2008 and first quarter 2009. Those institutions filed their first Y-9C reports in first quarter 2009, which resulted in large increases in line items from fourth quarter 2008 to first quarter 2009. The increases are most pronounced in Group I (the Top 21 CPP Participants). Four of the 21 institutions in Group I converted to bank holding companies in the fourth quarter of 2008.¹² Similarly, two large financial firms in Group III (U.S. Top Tier Bank Holding Companies receiving TARP Funds in Q1 2009) converted to bank holding companies in the fourth quarter of 2008. Finally, two of the institutions in Group I

¹¹ Investments were made at the bank holding company level for all depository institutions owned by a bank holding company. Similarly, investments were made at the thrift holding company level for all depository institutions owned by a thrift holding company. Thrift holding companies are not required to file detailed consolidated financial reports.

¹² The Hartford, part of Treasury's Monthly Intermediation Snapshot "Top 22" reporting group, is a thrift holding company and does not file a Y-9C Report.

acquired large bank holding companies in Q4 2008. A merger adjustment has been made for those two institutions, but otherwise the data are not merger adjusted.¹³

Because the content of the Y-9C report closely follows that of the Call Report and Thrift Financial Report, the same line items that appear in the Call and Thrift Financial Report tables appear in the Y-9C data tables. For more detailed information on the data tables, see Appendix B: Note to Y-9C Data Users.

The data tables are split into seven groups that mirror the seven reporting groups presented in the Call and Thrift Financial Report tables. The groups, which consist solely of top tier bank holding companies, are:

Group	Description	Number of Institutions in Q4 2009
Group I	The 21 Largest CPP Participants (as of December 31, 2009)	20
Group II	CPP Participants that were funded in Q4 2008	124
Group III	CPP Participants that were funded in Q1 2009	132
Group IV	CPP Participants that were funded in Q2 2009	28
Group V	CPP Participants that were funded in Q3 2009	5
Group VI	CPP Participants that were funded in Q4 2009	5
Group VII	Non-CPP Participants (as of December 31, 2009)	698

While percentage changes from Q4 2008 to Q1 2009 are presented for balance sheet items, these numbers should be used with caution for reasons discussed above.

¹³ The financial information for Wachovia Corporation (acquired by Wells Fargo & Company) and National City Corporation (acquired by PNC Financial Services Group) is included in the Q3 2008 figures for Group I.

Summary of Findings

Note: All changes refer to the change between third quarter 2009 and fourth quarter 2009, unless otherwise noted.

Selected Balance and Off-Balance Sheet Items

Overall Asset Growth

Asset growth was positive in groups III and VI. Group VI had the largest increase in total assets (17.6%). Group I saw the largest decline in assets (-1.2%).

*Loan Growth*¹⁴

All groups, except Groups III and VI, experienced negative growth in total loans. Group I experienced the largest decline in total loan balances (-2.7%) and Group VI experienced the largest increase (14.7%).

Changes in outstanding loan balances by specific loan category varied both by loan category and group. No loan category had increases or decreases across all groups, C&D loans and C&I loans only had increases in Group VI, and credit card only had a decrease in Group I. All other loan categories experienced mixed growth by group.

Group I experienced negative growth across all loan categories except closed end 1-4 family residential. The largest decreases were in C&I loans and C&D loans. Groups V and VII experienced negative loan growth across all categories except credit cards.

*Closed-end Mortgage and Open-end HELOC Originations*¹⁵

Closed-end mortgage originations (mortgages originated for sale and originations sold) were mixed in all groups. The largest decreases were in Group V (-11.3% in mortgages originated for sale, -16.2% in originations sold). The largest increases were in Group IV (24.6% in mortgages originated for sale, 7.3% in originations sold).

All of the four groups (Groups I, II, IV and VII) that reported open-end HELOC originations in Q4 2009 experienced increases in HELOCs originated for sale except Group I which had a decrease. In HELOC originations sold Group VII had an increase and Groups I and II had decreases.

Securities on Balance Sheet

Asset-backed securities (ABS) increased in Groups I, II, and VII. The largest increase in ABS was in Group II, which saw a 21.5% increase. The largest decrease was Group III with -87.8%.

¹⁴ All loan growth figures refer to the change in outstanding loan balances.

¹⁵ Only Y-9C filers with assets over \$1 billion or more than \$10 million in mortgage origination for two consecutive quarters are required to report residential loans originated for sale (see Appendix B: Notes Y-9C Data Users).

Other Asset Growth

Unused commitments decreased in all groups. Group IV had the largest percentage decrease (-6.0%), while Group V had the smallest percentage decrease (-0.5%). Securitization outstanding principal decreased across all groups except Group VI (0.0%) and VII (2.9%). Growth in cash & balances due was mixed with the largest increase in Group VI (51.5%) and the smallest increase in Group I (-7.7%).

Liabilities

Total liabilities increased in all groups except groups III and VI. Group VI had the largest increase in total liabilities (16.2%) and Group I had the smallest increase in total liabilities (-1.1%). Deposits grew in all groups except Group IV, where deposits decreased 0.3%. Group VI saw the largest growth in total deposits (16.5%). Total other borrowings decreased in groups I, II, V, and VII with Group V experiencing the largest decrease (-13.9%) and Group III with the largest increase (109.4%).

Equity

As expected, growth in equity capital was strong in Q4 2009 for Group VI (28.3%) as those institutions received capital infusions via CPP in Q4 2009. All other groups had small negative growth in equity capital.

Performance Ratios¹⁶

Capital Ratios

All capital ratios increased only in Groups VI and VII. The largest increases were in Group VI, which received CPP capital in Q4. In Groups I, III, IV, and V all capital ratios decreased. In Group II, the tier 1 risk-based capital ratio and the total risk-based capital ratio increased and the tier one leverage ratio decreased.

In Q4 2009, Group VI had the highest tier 1 leverage ratio (10.0%), and tier 1 risk-based capital ratio (12.9%) and Group I had the highest total risk based capital ratio (15.0%). Group VII had the lowest capital ratios in Q4 2009.

Earnings Ratios

Return on equity and return on assets declined in all groups except Group I in Q4 2009. Net interest margins were positive for all groups in Q4 2009.

Loss Coverage Ratios

Coverage ratios (allowance for loan and lease losses to noncurrent loans) decreased in all groups except Groups II, III, and IV. The largest decrease was in Group VI. In Q4 2009, Group III had the highest coverage ratio (72.1%).

¹⁶ Performance ratios reflect weighted averages for each group (see Appendix B: Notes to Y-9C Data Users).

The ratio of loss provisions to net charge-offs (for the quarter) decreased in all groups except Group V. The largest decrease was in Group VI. In Q4 2009, Group IV had the highest ratio of loss provisions to net charge-offs (136.1%).

Net charge-offs to average loans and leases increased in all groups with the largest increase in Group VII. In Q4 2009, Group I had the highest ratio of net charge-offs to average loans and leases (4.2 %) while Group VI had the lowest ratio of net charge-offs to average loans and leases (0.9 %).

Asset Quality: Noncurrent Loans

Total noncurrent loans as a percentage of total loans increased across all groups except VII. The largest increase in the ratio of total noncurrent loans to total loans was in Group VI. In Q4 2009, Group I had the highest ratio of total noncurrent loans to total loans (6.4%).

Asset Quality: Gross Charge-offs

Total charge-offs as a percentage of outstanding balances increased in all groups except Group I (which experienced a decrease) and Group II (which experienced no change). In Q4 2009, Group I, III, and VII all had the highest ratio of total charge-offs to total loans (0.9%), while Group VI had the lowest ratio of total charge-offs to total loans in Q4 2009 (0.5%).

I. 21 Largest BHCs Receiving CPP Funds to Date

Selected Balance Sheet and Off Balance Sheet items	Q1 2009		Q2 2009		Q3 2009		Q4 2009	
	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev
Number of Institutions Reporting	21		21		21		20	
Assets	\$11,225,532	17.1%	\$11,128,030	-0.9%	\$11,214,310	0.8%	\$11,080,182	-1.2%
Loans	\$4,615,432	1.5%	\$4,515,984	-2.2%	\$4,366,989	-3.3%	\$4,249,794	-2.7%
<i>Construction & development</i>	\$188,233	-3.9%	\$179,946	-4.4%	\$170,582	-5.2%	\$162,141	-4.9%
<i>Closed-end 1-4 family residential</i>	\$1,196,790	2.3%	\$1,175,381	-1.8%	\$1,116,582	-5.0%	\$1,118,357	0.2%
<i>Home Equity</i>	\$475,274	2.9%	\$472,985	-0.5%	\$465,277	-1.6%	\$463,920	-0.3%
<i>Credit Card</i>	\$311,810	-9.6%	\$308,823	-1.0%	\$302,380	-2.1%	\$300,164	-0.7%
<i>Other Consumer</i>	\$498,292	4.1%	\$486,545	-2.4%	\$499,536	2.7%	\$477,959	-4.3%
<i>Commercial & Industrial</i>	\$947,774	-3.3%	\$899,134	-5.1%	\$827,839	-7.9%	\$764,985	-7.6%
<i>Commercial Real Estate</i>	\$334,734	3.4%	\$331,834	-0.9%	\$331,720	0.0%	\$331,371	-0.1%
Unused commitments	\$4,959,733	-5.4%	\$4,826,991	-2.7%	\$4,665,864	-3.3%	\$4,515,743	-3.2%
Securitization outstanding principal	\$2,554,020	-6.4%	\$2,484,736	-2.7%	\$2,439,171	-1.8%	\$2,420,120	-0.8%
Mortgage-backed securities (GSE and private issue)	\$804,898	6.7%	\$859,211	6.7%	\$832,108	-3.2%	\$872,090	4.8%
Asset-backed securities	\$143,552	3.4%	\$152,057	5.9%	\$141,586	-6.9%	\$143,529	1.4%
Other securities	\$453,800	28.9%	\$499,793	10.1%	\$552,282	10.5%	\$602,992	9.2%
Cash & balances due	\$881,624	10.7%	\$763,465	-13.4%	\$805,281	5.5%	\$794,637	-1.3%
Residential mortgage originations								
<i>Closed-end mortgage originated for sale (quarter)</i>	\$279,707	74.8%	\$357,212	27.7%	\$273,596	-23.4%	\$247,615	-9.5%
<i>Open-end HELOC originated for sale (quarter)</i>	\$2,933	9.7%	\$3,429	16.9%	\$3,094	-9.8%	\$2,467	-20.3%
<i>Closed-end mortgage originations sold (quarter)</i>	\$341,030	60.1%	\$446,905	31.0%	\$388,518	-13.1%	\$334,628	-13.9%
<i>Open-end HELOC originations sold (quarter)</i>	\$3,252	56.6%	\$2,822	-13.2%	\$5,165	83.1%	\$3,131	-39.4%
Liabilities	\$10,200,463	16.6%	\$10,084,892	-1.1%	\$10,154,558	0.7%	\$10,042,924	-1.1%
Deposits	\$4,836,840	-1.1%	\$4,890,147	1.1%	\$4,924,949	0.7%	\$5,065,398	2.9%
Other borrowed money	\$2,343,688	28.8%	\$2,182,492	-6.9%	\$2,075,525	-4.9%	\$1,967,704	-5.2%
Equity								
Total equity capital at quarter end	\$1,008,262	21.5%	\$1,022,590	1.4%	\$1,037,402	1.4%	\$1,020,034	-1.7%
Stock sales and related transactions (cumulative through calendar year)	\$44,038	NA	\$165,395	NA	\$179,538	NA	\$305,470	NA
Performance Ratios								
	Q1 2009		Q2 2009		Q3 2009		Q4 2009	
Tier 1 leverage ratio	7.3%		7.6%		7.8%		7.4%	
Tier 1 risk based capital ratio	11.0%		11.4%		11.8%		11.4%	
Total risk based capital ratio	14.6%		15.1%		15.5%		15.0%	
Return on equity ¹	1.8%		3.7%		4.6%		6.0%	
Return on assets ¹	0.2%		0.3%		0.4%		0.6%	
Net interest margin (FTE) ¹	0.9%		1.6%		2.4%		3.2%	
Coverage ratio (ALL/Noncurrent loans)	69.9%		69.1%		63.7%		60.0%	
Loss provision to net charge-offs (quarter)	164.0%		149.9%		138.2%		132.1%	
Net charge-offs to average loans and leases ¹	0.8%		1.9%		3.1%		4.2%	
¹ Quarterly, annualized.								
Asset Quality (% of Total Loan Type)	Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009
<i>Construction & development</i>	10.4%	13.4%	16.0%	16.8%	-1.9%	2.1%	1.8%	2.0%
<i>Closed-end 1-4 family residential</i>	8.4%	9.3%	11.2%	13.5%	-0.5%	1.0%	0.6%	0.6%
<i>Home equity</i>	2.5%	2.0%	2.1%	2.1%	-0.9%	1.7%	0.9%	1.0%
<i>Credit card</i>	3.6%	4.0%	3.5%	3.7%	-3.6%	5.5%	3.0%	2.7%
<i>Other consumer</i>	1.8%	1.9%	1.9%	1.7%	-2.3%	2.4%	1.3%	1.2%
<i>Commercial & Industrial</i>	2.8%	3.3%	4.2%	4.0%	-0.6%	1.2%	0.8%	0.7%
<i>Commercial real estate</i>	2.7%	3.7%	4.9%	5.6%	-0.2%	0.3%	0.4%	0.3%
<i>Total loans</i>	4.5%	5.0%	5.8%	6.4%	-1.0%	1.5%	0.9%	0.9%

Source: Federal Reserve Y-9C Data

II. U.S. BHCs Receiving CPP Funds in 4th Quarter 2008
(excludes Top 21 BHCs)

Selected Balance Sheet and Off Balance Sheet items	Q1 2009		Q2 2009		Q3 2009		Q4 2009		
	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	
Number of Institutions Reporting	126		125		125		124		
Assets	\$814,402	0.1%	\$803,168	-1.4%	\$810,915	1.0%	\$802,916	-1.0%	
Loans	\$583,309	-0.3%	\$577,160	-1.1%	\$567,421	-1.7%	\$559,804	-1.3%	
<i>Construction & development</i>	\$86,586	-2.3%	\$81,130	-6.3%	\$75,088	-7.4%	\$68,287	-9.1%	
<i>Closed-end 1-4 family residential</i>	\$98,913	1.4%	\$98,421	-0.5%	\$95,504	-3.0%	\$96,040	0.6%	
<i>Home Equity</i>	\$40,856	2.7%	\$41,276	1.0%	\$41,709	1.0%	\$41,926	0.5%	
<i>Credit Card</i>	\$1,991	-3.3%	\$2,030	2.0%	\$2,043	0.6%	\$2,084	2.0%	
<i>Other Consumer</i>	\$28,884	-5.8%	\$27,947	-3.2%	\$27,917	-0.1%	\$27,386	-1.9%	
<i>Commercial & Industrial</i>	\$116,663	-2.1%	\$113,330	-2.9%	\$109,239	-3.6%	\$106,447	-2.6%	
<i>Commercial Real Estate</i>	\$158,941	2.0%	\$161,655	1.7%	\$164,275	1.6%	\$165,862	1.0%	
Unused commitments	\$167,075	-2.8%	\$155,136	-7.1%	\$149,927	-3.4%	\$146,597	-2.2%	
Securitization outstanding principal	\$41,630	-0.2%	\$40,501	-2.7%	\$40,394	-0.3%	\$39,303	-2.7%	
Mortgage-backed securities (GSE and private issue)	\$84,959	6.1%	\$84,536	-0.5%	\$88,321	4.5%	\$90,167	2.1%	
Asset-backed securities	\$3,065	-0.6%	\$427	-86.1%	\$822	92.5%	\$998	21.5%	
Other securities	\$40,534	-3.0%	\$43,831	8.1%	\$46,961	7.1%	\$43,981	-6.3%	
Cash & balances due	\$32,230	16.1%	\$30,105	-6.6%	\$41,884	39.1%	\$38,969	-7.0%	
Residential mortgage originations									
<i>Closed-end mortgage originated for sale (quarter)</i>	\$14,983	142.1%	\$18,404	22.8%	\$11,982	-34.9%	\$11,493	-4.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$26	1.9%	\$30	16.8%	\$13	-57.4%	\$13	2.8%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$17,649	92.5%	\$22,590	28.0%	\$17,097	-24.3%	\$15,001	-12.3%	
<i>Open-end HELOC originations sold (quarter)</i>	\$14	-93.4%	\$10	-28.9%	\$11	12.0%	\$9	-16.2%	
Liabilities	\$729,583	0.7%	\$721,126	-1.2%	\$727,667	0.9%	\$721,305	-0.9%	
Deposits	\$583,479	3.3%	\$586,297	0.5%	\$599,249	2.2%	\$603,941	0.8%	
Other borrowed money	\$71,090	-11.4%	\$64,391	-9.4%	\$58,988	-8.4%	\$51,854	-12.1%	
Equity									
Total equity capital at quarter end	\$83,873	-5.1%	\$81,095	-3.3%	\$82,282	1.5%	\$80,662	-2.0%	
Stock sales and related transactions (cumulative through calendar year)	\$205	NA	\$2,252	NA	\$5,744	NA	\$7,942	NA	
Performance Ratios									
Tier 1 leverage ratio		9.5%		9.3%		9.4%		9.2%	
Tier 1 risk based capital ratio		11.3%		11.1%		11.5%		11.6%	
Total risk based capital ratio		13.9%		13.6%		14.0%		14.1%	
Return on equity ¹		-6.3%		-11.3%		-15.2%		-17.2%	
Return on assets ¹		-0.6%		-1.1%		-1.5%		-1.7%	
Net interest margin (FTE) ¹		1.0%		2.1%		3.1%		4.2%	
Coverage ratio (ALLL/Noncurrent loans)		58.9%		58.5%		56.3%		56.5%	
Loss provision to net charge-offs (quarter)		143.5%		143.9%		135.6%		134.2%	
Net charge-offs to average loans and leases ¹		0.6%		1.6%		2.5%		3.5%	
¹ Quarterly, annualized.									
Asset Quality (% of Total Loan Type)									
		Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009	
<i>Construction & development</i>	11.3%	12.8%	14.9%	16.3%	-2.4%	3.6%	2.2%	2.4%	
<i>Closed-end 1-4 family residential</i>	3.8%	4.4%	4.8%	5.2%	-0.4%	0.7%	0.5%	0.5%	
<i>Home equity</i>	1.0%	0.9%	0.9%	1.1%	-0.6%	0.8%	0.4%	0.5%	
<i>Credit card</i>	2.8%	2.7%	2.5%	2.5%	-3.8%	3.7%	1.9%	1.8%	
<i>Other consumer</i>	0.7%	0.8%	0.9%	1.1%	-1.2%	1.7%	0.6%	0.6%	
<i>Commercial & Industrial</i>	2.1%	2.6%	2.7%	2.7%	-0.5%	1.3%	0.8%	0.7%	
<i>Commercial real estate</i>	2.0%	2.5%	3.2%	3.7%	-0.1%	0.3%	0.3%	0.3%	
<i>Total loans</i>	3.6%	4.2%	4.7%	5.0%	-0.8%	1.2%	0.7%	0.7%	

Source: Federal Reserve Y-9C Data

III. U.S. BHCs Receiving CPP Funds in 1st Quarter 2009
(excludes Top 21 BHCs)

Selected Balance Sheet and Off Balance Sheet items	Q1 2009		Q2 2009		Q3 2009		Q4 2009		
	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	
Number of Institutions Reporting	130		131		132		132		
Assets	\$249,250	6.2%	\$294,236	18.0%	\$299,465	1.8%	\$324,873	8.5%	
Loans	\$177,726	4.3%	\$207,038	16.5%	\$202,864	-2.0%	\$229,896	13.3%	
<i>Construction & development</i>	\$26,248	2.6%	\$25,555	-2.6%	\$24,451	-4.3%	\$22,625	-7.5%	
<i>Closed-end 1-4 family residential</i>	\$34,963	2.6%	\$35,623	1.9%	\$34,839	-2.2%	\$34,834	0.0%	
<i>Home Equity</i>	\$8,077	5.5%	\$8,401	4.0%	\$8,637	2.8%	\$8,645	0.1%	
<i>Credit Card</i>	\$258	-5.3%	\$25,586	9826.1%	\$20,262	-20.8%	\$48,519	139.5%	
<i>Other Consumer</i>	\$8,728	0.2%	\$10,765	23.3%	\$11,700	8.7%	\$12,060	3.1%	
<i>Commercial & Industrial</i>	\$31,728	4.1%	\$32,000	0.9%	\$31,537	-1.4%	\$31,348	-0.6%	
<i>Commercial Real Estate</i>	\$51,596	6.3%	\$53,226	3.2%	\$54,478	2.4%	\$54,867	0.7%	
Unused commitments	\$37,375	2.3%	\$214,679	474.4%	\$209,574	-2.4%	\$204,288	-2.5%	
Securitization outstanding principal	\$719	20.1%	\$23,586	3182.4%	\$27,842	18.0%	\$1,058	-96.2%	
Mortgage-backed securities (GSE and private issue)	\$25,097	6.3%	\$26,748	6.6%	\$26,658	-0.3%	\$25,622	-3.9%	
Asset-backed securities	\$115	7.9%	\$1,561	1256.3%	\$4,206	169.4%	\$512	-87.8%	
Other securities	\$18,180	6.8%	\$23,092	27.0%	\$20,440	-11.5%	\$21,067	3.1%	
Cash & balances due	\$10,591	36.0%	\$15,695	48.2%	\$24,663	57.1%	\$29,915	21.3%	
Residential mortgage originations									
<i>Closed-end mortgage originated for sale (quarter)</i>	\$9,758	92.2%	\$12,628	29.4%	\$8,327	-34.1%	\$8,503	2.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
<i>Closed-end mortgage originations sold (quarter)</i>	\$11,015	79.9%	\$14,341	30.2%	\$10,443	-27.2%	\$9,935	-4.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	-100.0%	\$0	--	\$0	--	\$0	--	
Liabilities	\$225,288	4.3%	\$262,874	16.7%	\$267,439	1.7%	\$294,659	10.2%	
Deposits	\$186,931	6.0%	\$220,005	17.7%	\$225,864	2.7%	\$232,803	3.1%	
Other borrowed money	\$21,552	1.6%	\$20,860	-3.2%	\$19,585	-6.1%	\$41,003	109.4%	
Equity									
Total equity capital at quarter end	\$23,908	28.6%	\$31,309	31.0%	\$31,977	2.1%	\$30,163	-5.7%	
Stock sales and related transactions (cumulative through calendar year)	\$4,740	NA	\$7,200	NA	\$8,183	NA	\$8,822	NA	
Performance Ratios									
Tier 1 leverage ratio		9.7%		10.5%		10.5%		9.7%	
Tier 1 risk based capital ratio		12.2%		13.1%		12.6%		12.2%	
Total risk based capital ratio		13.7%		14.7%		14.1%		14.0%	
Return on equity ¹		-0.4%		-0.3%		-1.4%		-4.0%	
Return on assets ¹		0.0%		0.0%		-0.2%		-0.4%	
Net interest margin (FTE) ¹		1.0%		2.3%		3.4%		4.2%	
Coverage ratio (ALLL/Noncurrent loans)		51.4%		64.8%		57.2%		72.1%	
Loss provision to net charge-offs (quarter)		180.1%		149.2%		135.5%		127.2%	
Net charge-offs to average loans and leases ¹		0.3%		1.5%		2.4%		3.5%	
¹ Quarterly, annualized.									
Asset Quality (% of Total Loan Type)									
		Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009	
<i>Construction & development</i>	8.6%	11.7%	14.3%	15.7%	-1.6%	1.9%	2.0%	2.2%	
<i>Closed-end 1-4 family residential</i>	3.6%	4.3%	4.9%	5.3%	-0.2%	0.3%	0.2%	0.2%	
<i>Home equity</i>	1.1%	1.1%	1.2%	1.2%	-0.3%	0.2%	0.1%	0.3%	
<i>Credit card</i>	1.6%	6.2%	2.8%	4.8%	-3.4%	8.4%	2.2%	2.0%	
<i>Other consumer</i>	0.7%	0.8%	0.8%	0.8%	-1.7%	1.5%	0.7%	0.6%	
<i>Commercial & Industrial</i>	2.9%	3.2%	4.4%	3.8%	-0.4%	1.2%	0.5%	0.7%	
<i>Commercial real estate</i>	2.1%	2.6%	3.5%	3.6%	-0.1%	0.2%	0.2%	0.3%	
<i>Total loans</i>	3.4%	4.4%	4.9%	5.1%	-0.5%	1.3%	0.7%	0.9%	

Source: Federal Reserve Y-9C Data

IV. U.S. BHCs Receiving CPP Funds in 2nd Quarter 2009
(excludes Top 21 BHCs)

Selected Balance Sheet and Off Balance Sheet items	Q1 2009		Q2 2009		Q3 2009		Q4 2009		
	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	
Number of Institutions Reporting	27		28		28		28		
Assets	\$28,117	2.9%	\$28,681	2.0%	\$29,392	2.5%	\$29,186	-0.7%	
Loans	\$21,503	1.9%	\$21,895	1.8%	\$21,659	-1.1%	\$21,570	-0.4%	
<i>Construction & development</i>	\$3,524	-2.0%	\$3,268	-7.3%	\$3,084	-5.6%	\$2,867	-7.0%	
<i>Closed-end 1-4 family residential</i>	\$3,513	6.4%	\$3,718	5.8%	\$3,583	-3.6%	\$3,666	2.3%	
<i>Home Equity</i>	\$1,367	4.7%	\$1,382	1.1%	\$1,428	3.3%	\$1,425	-0.2%	
<i>Credit Card</i>	\$7	-7.5%	\$7	5.1%	\$7	1.9%	\$8	6.9%	
<i>Other Consumer</i>	\$377	-6.4%	\$416	10.3%	\$416	0.0%	\$394	-5.4%	
<i>Commercial & Industrial</i>	\$3,069	-1.5%	\$3,062	-0.2%	\$3,024	-1.3%	\$2,977	-1.6%	
<i>Commercial Real Estate</i>	\$7,594	3.7%	\$7,914	4.2%	\$7,962	0.6%	\$7,992	0.4%	
Unused commitments	\$3,859	-4.8%	\$3,523	-8.7%	\$3,434	-2.5%	\$3,227	-6.0%	
Securitization outstanding principal	\$186	34.1%	\$132	-28.7%	\$121	-8.9%	\$119	-1.7%	
Mortgage-backed securities (GSE and private issue)	\$1,879	-1.2%	\$1,822	-3.1%	\$1,946	6.8%	\$1,855	-4.7%	
Asset-backed securities	\$11	42.1%	\$19	73.3%	\$5	-75.7%	\$4	-1.7%	
Other securities	\$1,809	7.6%	\$1,878	3.8%	\$2,059	9.7%	\$2,180	5.9%	
Cash & balances due	\$1,015	12.9%	\$1,201	18.3%	\$1,463	21.9%	\$1,351	-7.7%	
Residential mortgage originations									
<i>Closed-end mortgage originated for sale (quarter)</i>	\$1,234	266.1%	\$1,960	58.8%	\$1,099	-43.9%	\$1,370	24.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	--	\$1	--	\$0	-52.2%	\$1	89.1%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$1,305	243.2%	\$2,155	65.1%	\$1,451	-32.7%	\$1,556	7.3%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
Liabilities	\$25,897	3.1%	\$26,152	1.0%	\$26,846	2.7%	\$26,775	-0.3%	
Deposits	\$22,413	4.4%	\$22,569	0.7%	\$23,340	3.4%	\$23,279	-0.3%	
Other borrowed money	\$2,254	-4.5%	\$2,074	-8.0%	\$1,902	-8.3%	\$1,967	3.4%	
Equity									
Total equity capital at quarter end	\$2,150	0.7%	\$2,458	14.4%	\$2,477	0.8%	\$2,342	-5.5%	
Stock sales and related transactions (cumulative through calendar year)	\$8	NA	\$296	NA	\$317	NA	\$317	NA	
Performance Ratios									
Tier 1 leverage ratio		8.3%		9.8%		9.6%		9.2%	
Tier 1 risk based capital ratio		10.1%		12.1%		12.0%		11.7%	
Total risk based capital ratio		11.9%		14.3%		14.2%		13.9%	
Return on equity ¹		-1.2%		-2.5%		-3.0%		-9.3%	
Return on assets ¹		-0.1%		-0.2%		-0.3%		-0.7%	
Net interest margin (FTE) ¹		1.1%		2.2%		3.3%		4.5%	
Coverage ratio (ALL/Noncurrent loans)		42.2%		42.5%		45.5%		45.4%	
Loss provision to net charge-offs (quarter)		111.3%		135.5%		150.9%		136.1%	
Net charge-offs to average loans and leases ¹		0.3%		0.7%		1.3%		2.2%	
¹ Quarterly, annualized.									
Asset Quality (% of Total Loan Type)									
		Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009	
<i>Construction & development</i>	8.7%	9.3%	9.7%	11.7%	-1.5%	1.4%	1.3%	1.5%	
<i>Closed-end 1-4 family residential</i>	2.8%	3.9%	4.6%	4.4%	-0.3%	0.3%	0.3%	0.5%	
<i>Home equity</i>	0.7%	0.8%	1.2%	1.1%	-0.3%	0.2%	0.1%	0.3%	
<i>Credit card</i>	0.6%	0.3%	0.2%	0.4%	-2.9%	2.2%	0.9%	0.7%	
<i>Other consumer</i>	1.0%	0.8%	0.8%	1.2%	-1.2%	0.7%	0.6%	0.6%	
<i>Commercial & Industrial</i>	2.8%	2.5%	2.7%	2.9%	-1.3%	1.0%	0.5%	0.9%	
<i>Commercial real estate</i>	2.9%	3.4%	3.9%	3.9%	-0.2%	0.4%	0.4%	0.3%	
<i>Total loans</i>	3.6%	3.9%	4.3%	4.5%	-0.7%	0.6%	0.5%	0.6%	

Source: Federal Reserve Y-9C Data

V. U.S. BHCs Receiving CPP Funds in 3rd Quarter 2009
(excludes Top 21 BHCs)

Selected Balance Sheet and Off Balance Sheet items	Q1 2009		Q2 2009		Q3 2009		Q4 2009		
	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	
Number of Institutions Reporting	5		5		5		5		
Assets	\$7,614	5.7%	\$7,471	-1.9%	\$7,616	2.0%	\$7,536	-1.1%	
Loans	\$5,309	-1.2%	\$5,230	-1.5%	\$5,130	-1.9%	\$5,028	-2.0%	
<i>Construction & development</i>	\$648	1.3%	\$588	-9.2%	\$528	-10.2%	\$479	-9.3%	
<i>Closed-end 1-4 family residential</i>	\$834	-0.2%	\$817	-1.9%	\$805	-1.5%	\$791	-1.8%	
<i>Home Equity</i>	\$838	1.2%	\$831	-0.8%	\$832	0.1%	\$814	-2.1%	
<i>Credit Card</i>	\$4	-6.2%	\$4	5.3%	\$5	3.7%	\$5	7.2%	
<i>Other Consumer</i>	\$109	-6.0%	\$107	-2.1%	\$106	-0.9%	\$104	-1.3%	
<i>Commercial & Industrial</i>	\$877	-6.2%	\$876	0.0%	\$851	-2.9%	\$827	-2.8%	
<i>Commercial Real Estate</i>	\$1,490	-1.9%	\$1,502	0.8%	\$1,523	1.4%	\$1,520	-0.2%	
Unused commitments	\$1,302	-10.4%	\$1,219	-6.4%	\$1,161	-4.7%	\$1,155	-0.5%	
Securitization outstanding principal	\$0	--	\$2	--	\$2	0.5%	\$0	-81.1%	
Mortgage-backed securities (GSE and private issue)	\$1,131	23.1%	\$1,190	5.2%	\$1,347	13.2%	\$1,311	-2.6%	
Asset-backed securities	\$0	-35.6%	\$0	-27.6%	\$0	3.1%	\$0	-9.0%	
Other securities	\$403	61.9%	\$387	-4.0%	\$396	2.4%	\$408	2.9%	
Cash & balances due	\$322	2.7%	\$305	-5.4%	\$360	18.1%	\$349	-3.0%	
Residential mortgage originations									
<i>Closed-end mortgage originated for sale (quarter)</i>	\$51	132.5%	\$67	32.5%	\$45	-32.8%	\$40	-11.3%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
<i>Closed-end mortgage originations sold (quarter)</i>	\$57	114.0%	\$76	34.4%	\$54	-29.6%	\$45	-16.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
Liabilities	\$7,050	6.3%	\$6,893	-2.2%	\$6,973	1.2%	\$6,940	-0.5%	
Deposits	\$5,861	4.7%	\$5,947	1.5%	\$5,887	-1.0%	\$5,962	1.3%	
Other borrowed money	\$830	19.9%	\$608	-26.7%	\$657	8.1%	\$566	-13.9%	
Equity									
Total equity capital at quarter end	\$564	-1.1%	\$577	2.3%	\$644	11.5%	\$596	-7.4%	
Stock sales and related transactions (cumulative through calendar year)	\$0	NA	\$19	NA	\$73	NA	\$73	NA	
Performance Ratios									
Tier 1 leverage ratio		7.4%		7.5%		9.1%		8.5%	
Tier 1 risk based capital ratio		9.1%		9.4%		11.6%		11.1%	
Total risk based capital ratio		11.0%		11.3%		13.9%		13.4%	
Return on equity ¹		0.4%		-0.5%		-1.0%		-9.8%	
Return on assets ¹		0.0%		0.0%		-0.1%		-0.8%	
Net interest margin (FTE) ¹		0.9%		1.9%		3.0%		4.1%	
Coverage ratio (ALLL/Noncurrent loans)		54.3%		61.5%		60.6%		60.3%	
Loss provision to net charge-offs (quarter)		108.2%		117.5%		120.4%		132.2%	
Net charge-offs to average loans and leases ¹		0.3%		0.7%		1.2%		2.2%	
¹ Quarterly, annualized.									
Asset Quality (% of Total Loan Type)									
		Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009	
<i>Construction & development</i>	14.5%	11.3%	13.7%	13.6%	-3.8%	2.6%	1.2%	3.0%	
<i>Closed-end 1-4 family residential</i>	2.0%	2.5%	3.4%	4.0%	-0.2%	0.4%	0.3%	0.6%	
<i>Home equity</i>	0.8%	0.9%	1.1%	1.2%	-0.3%	0.5%	0.2%	0.5%	
<i>Credit card</i>	0.3%	0.2%	0.7%	0.8%	-1.0%	1.5%	1.2%	1.3%	
<i>Other consumer</i>	0.9%	0.8%	1.0%	1.2%	-1.4%	0.8%	0.6%	0.5%	
<i>Commercial & Industrial</i>	1.9%	2.4%	2.0%	2.0%	-0.8%	0.2%	0.4%	0.4%	
<i>Commercial real estate</i>	1.7%	1.9%	2.1%	4.0%	0.0%	0.2%	0.1%	0.6%	
<i>Total loans</i>	3.2%	3.0%	3.3%	3.9%	-0.7%	0.6%	0.4%	0.8%	

Source: Federal Reserve Y-9C Data

VI. U.S. BHCs Receiving CPP Funds in 4th Quarter 2009
(excludes Top 21 BHCs)

Selected Balance Sheet and Off Balance Sheet items	Q1 2009		Q2 2009		Q3 2009		Q4 2009		
	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	
Number of Institutions Reporting	5		5		5		5		
Assets	\$2,427	48.6%	\$2,478	2.1%	\$2,556	3.2%	\$3,007	17.6%	
Loans	\$1,741	48.5%	\$1,802	3.5%	\$1,880	4.3%	\$2,156	14.7%	
<i>Construction & development</i>	\$254	54.0%	\$257	1.0%	\$246	-4.3%	\$257	4.6%	
<i>Closed-end 1-4 family residential</i>	\$363	10.4%	\$371	2.2%	\$377	1.7%	\$411	8.9%	
<i>Home Equity</i>	\$56	74.9%	\$59	5.5%	\$59	-0.4%	\$62	5.7%	
<i>Credit Card</i>	\$1	-13.9%	\$1	14.4%	\$1	-8.0%	\$1	7.4%	
<i>Other Consumer</i>	\$62	5.9%	\$62	-0.7%	\$63	1.9%	\$67	6.4%	
<i>Commercial & Industrial</i>	\$276	68.2%	\$279	1.0%	\$306	9.7%	\$329	7.7%	
<i>Commercial Real Estate</i>	\$625	77.8%	\$652	4.3%	\$702	7.6%	\$868	23.6%	
Unused commitments	\$337	62.6%	\$359	6.7%	\$327	-9.1%	\$323	-1.1%	
Securitization outstanding principal	\$3	--	\$3	0.0%	\$0	-100.0%	\$0	--	
Mortgage-backed securities (GSE and private issue)	\$164	2.3%	\$160	-2.2%	\$160	0.3%	\$136	-15.4%	
Asset-backed securities	\$0	--	\$0	--	\$0	--	\$0	--	
Other securities	\$180	13.9%	\$215	19.6%	\$207	-3.6%	\$275	32.9%	
Cash & balances due	\$135	158.6%	\$201	48.9%	\$176	-12.5%	\$266	51.5%	
Residential mortgage originations									
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	--	\$0	--	\$0	--	\$0	--	
Liabilities	\$2,180	47.8%	\$2,219	1.8%	\$2,298	3.6%	\$2,670	16.2%	
Deposits	\$2,049	51.0%	\$2,077	1.4%	\$2,149	3.4%	\$2,504	16.5%	
Other borrowed money	\$96	6.6%	\$89	-7.4%	\$87	-2.7%	\$93	7.4%	
Equity									
Total equity capital at quarter end	\$230	54.8%	\$234	1.7%	\$233	-0.3%	\$300	28.3%	
Stock sales and related transactions (cumulative through calendar year)	\$0	NA	\$5	NA	\$9	NA	\$63	NA	
Performance Ratios									
Tier 1 leverage ratio		9.4%		9.8%		8.8%		10.0%	
Tier 1 risk based capital ratio		11.9%		12.2%		11.1%		12.9%	
Total risk based capital ratio		13.1%		13.4%		12.5%		14.2%	
Return on equity ¹		1.0%		1.4%		1.5%		0.8%	
Return on assets ¹		0.1%		0.1%		0.1%		0.1%	
Net interest margin (FTE) ¹		1.0%		2.0%		3.0%		3.8%	
Coverage ratio (ALL/Noncurrent loans)		98.6%		107.2%		84.5%		43.9%	
Loss provision to net charge-offs (quarter)		421.6%		200.7%		181.1%		132.9%	
Net charge-offs to average loans and leases ¹		0.1%		0.2%		0.4%		0.9%	
¹ Quarterly, annualized.									
Asset Quality (% of Total Loan Type)									
		Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009	
<i>Construction & development</i>	7.2%	5.5%	6.4%	13.0%	0.2%	0.8%	0.4%	1.3%	
<i>Closed-end 1-4 family residential</i>	1.3%	1.3%	1.2%	1.6%	-0.1%	0.2%	0.1%	0.1%	
<i>Home equity</i>	0.4%	2.8%	1.3%	1.6%	0.0%	0.1%	0.0%	0.3%	
<i>Credit card</i>	3.1%	4.0%	4.8%	1.2%	-2.1%	0.8%	0.7%	4.6%	
<i>Other consumer</i>	0.9%	0.5%	0.5%	0.6%	-0.7%	0.3%	0.2%	0.5%	
<i>Commercial & Industrial</i>	1.7%	1.2%	2.5%	2.0%	-0.2%	0.0%	0.1%	1.2%	
<i>Commercial real estate</i>	1.3%	0.7%	1.4%	3.0%	0.0%	0.0%	0.1%	0.1%	
<i>Total loans</i>	2.2%	1.7%	2.2%	3.9%	-0.1%	0.2%	0.1%	0.5%	

Source: Federal Reserve Y-9C Data

VII. U.S. Top Tier BHCs Not Receiving CPP Funds

Selected Balance Sheet and Off Balance Sheet items	Q1 2009		Q2 2009		Q3 2009		Q4 2009		
	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	\$ millions	%chg from prev	
Number of Institutions Reporting	717		710		701		698		
Assets	\$3,506,521	-0.4%	\$3,422,326	-2.4%	\$3,514,011	2.7%	\$3,506,564	-0.2%	
Loans	\$1,554,512	-1.2%	\$1,502,369	-3.4%	\$1,473,128	-1.9%	\$1,435,559	-2.6%	
Construction & development	\$156,905	-2.2%	\$143,922	-8.3%	\$131,270	-8.8%	\$117,595	-10.4%	
Closed-end 1-4 family residential	\$359,608	-0.1%	\$345,797	-3.8%	\$335,622	-2.9%	\$330,294	-1.6%	
Home Equity	\$80,617	3.1%	\$81,198	0.7%	\$81,892	0.9%	\$81,361	-0.6%	
Credit Card	\$63,879	-7.8%	\$61,711	-3.4%	\$60,451	-2.0%	\$61,292	1.4%	
Other Consumer	\$121,944	-1.6%	\$116,309	-4.6%	\$112,570	-3.2%	\$108,189	-3.9%	
Commercial & Industrial	\$239,709	-2.9%	\$232,553	-3.0%	\$223,454	-3.9%	\$221,239	-1.0%	
Commercial Real Estate	\$328,150	2.7%	\$313,853	-4.4%	\$316,514	0.8%	\$310,658	-1.9%	
Unused commitments	\$651,247	-2.4%	\$620,047	-4.8%	\$613,917	-1.0%	\$596,466	-2.8%	
Securitization outstanding principal	\$71,931	-5.1%	\$67,402	-6.3%	\$66,000	-2.1%	\$67,889	2.9%	
Mortgage-backed securities (GSE and private issue)	\$266,877	0.0%	\$264,776	-0.8%	\$275,955	4.2%	\$268,208	-2.8%	
Asset-backed securities	\$25,022	2.8%	\$26,694	6.7%	\$28,723	7.6%	\$30,558	6.4%	
Other securities	\$340,845	2.0%	\$365,073	7.1%	\$381,228	4.4%	\$384,331	0.8%	
Cash & balances due	\$204,174	-19.0%	\$189,688	-7.1%	\$214,727	13.2%	\$231,449	7.8%	
Residential mortgage originations									
Closed-end mortgage originated for sale (quarter)	\$58,620	88.4%	\$45,099	-23.1%	\$28,475	-36.9%	\$28,637	0.6%	
Open-end HELOC originated for sale (quarter)	\$18	-74.3%	\$17	-2.3%	\$11	-37.2%	\$34	211.0%	
Closed-end mortgage originations sold (quarter)	\$82,542	34.7%	\$69,463	-15.8%	\$50,959	-26.6%	\$43,053	-15.5%	
Open-end HELOC originations sold (quarter)	\$188	597.5%	\$26	-86.0%	\$1	-97.4%	\$37	5298.4%	
Liabilities	\$3,250,021	-0.6%	\$3,165,687	-2.6%	\$3,239,010	2.3%	\$3,233,607	-0.2%	
Deposits	\$1,507,207	0.5%	\$1,474,504	-2.2%	\$1,508,853	2.3%	\$1,537,958	1.9%	
Other borrowed money	\$534,099	-7.3%	\$504,922	-5.5%	\$463,722	-8.2%	\$438,886	-5.4%	
Equity									
Total equity capital at quarter end	\$247,657	2.5%	\$247,767	0.0%	\$263,657	6.4%	\$261,807	-0.7%	
Stock sales and related transactions (cumulative through calendar year)	\$3,684	NA	\$7,573	NA	\$7,970	NA	\$10,853	NA	
Performance Ratios									
Tier 1 leverage ratio		4.9%		5.0%		5.3%		5.4%	
Tier 1 risk based capital ratio		8.3%		8.4%		8.9%		9.1%	
Total risk based capital ratio		10.1%		10.2%		10.8%		11.0%	
Return on equity ¹		0.2%		-4.7%		-4.6%		-5.9%	
Return on assets ¹		0.0%		-0.3%		-0.3%		-0.4%	
Net interest margin (FTE) ¹		0.8%		1.7%		2.5%		3.3%	
Coverage ratio (ALL/Noncurrent loans)		68.8%		67.4%		63.2%		62.4%	
Loss provision to net charge-offs (quarter)		144.6%		131.4%		127.1%		112.7%	
Net charge-offs to average loans and leases ¹		0.6%		1.4%		2.1%		3.4%	
¹ Quarterly, annualized.									
Asset Quality (% of Total Loan Type)									
		Noncurrent Loans				Gross Charge-Offs			
	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2009	Q2 2009	Q3 2009	Q4 2009	
Construction & development	12.6%	14.2%	14.5%	15.2%	-2.0%	2.1%	1.0%	1.9%	
Closed-end 1-4 family residential	4.8%	4.7%	5.5%	5.1%	-1.1%	0.9%	0.5%	1.2%	
Home equity	1.4%	1.3%	1.3%	1.2%	-1.0%	0.8%	0.5%	0.6%	
Credit card	3.8%	3.8%	3.8%	3.9%	-6.8%	5.9%	3.1%	3.2%	
Other consumer	2.6%	2.6%	2.8%	1.8%	-3.1%	2.7%	1.3%	2.3%	
Commercial & Industrial	1.7%	1.9%	2.6%	2.7%	-0.6%	0.7%	0.4%	0.5%	
Commercial real estate	2.1%	2.6%	3.5%	3.2%	-0.2%	0.2%	0.2%	0.2%	
Total loans	3.8%	4.0%	4.5%	4.5%	-1.2%	1.1%	0.6%	0.9%	

Source: Federal Reserve Y-9C Data

Appendix B: Notes to Y-9C Data Users

- Data are from the Consolidated Financial Statements for Bank Holding Companies Y-9C Report Form. Only top tier holding companies with \$500 million or more in consolidated assets are required to file Y-9C Reports.¹⁷
- GMAC is excluded from all groups as GMAC received TARP funds under the Automotive Industry Financing Program.
- Generally, data are not adjusted to reflect subsequent mergers between bank holding companies, which can contribute to shifts in reporting populations after the date of the merger. The data are only adjusted to reflect the acquisition of Wachovia Corporation (acquired by Wells Fargo & Company) and National City Corporation (acquired by PNC Financial Services Group) in Q4 2008.
- Unused commitments include home equity lines, credit card lines, securities underwriting, other unused commitments, and unused commitments (unsecured and secured by real estate) to fund commercial real estate, construction, and land development.
- Securitization outstanding principal includes the principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.
- Residential Mortgage Origination data comes from schedule HC-P of the Y-9C which is completed only by bank holding companies with \$1,000,000,000 or more in total assets; and by bank holding companies with less than \$1,000,000,000 in total assets with 1-4 family mortgage originations and purchases for resale exceeding \$10,000,000 two quarters in a row.
- Stock sales and related transactions equals the sale of perpetual preferred and common stock net of conversion or retirement of like stock plus sale of treasury stock net of purchase adjusted to provide quarterly figures.
- Weighted average performance ratios were calculated for each group.
- The ratios ROE, ROA, net interest margin, net charge-offs to average loans are annualized.

¹⁷ In some cases, “BHCs meeting certain criteria may be required to file this report, regardless of size. However, when such BHCs own or control, or are owned or controlled by, other BHCs, only top-tier holding companies must file this report for the consolidated holding company organization.” See The Federal Reserve Board’s “Reporting Forms” page for more detailed information (<http://federalreserve.gov/reportforms/default.cfm>).

- Coverage ratio equals the allowance for loan and lease losses as a percentage of nonaccrual loans or loans past due 90 or more days and still accruing.
- Gross charge-off rates use average of period end assets for denominator and are adjusted to provide quarterly figures.

Source: Treasury Analysis of Y-9C Data