

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	
MEMORANDA:													
1-4 Family - 30-89 Days PD	0.39	1.25	8	0.35	0.88	15	0.39	1.17	13	0.25	1.04	0.47	0.82
- 90+ Days Past Due	0.14	0.32	43	0.08	0.18	46	0.16	0.28	48	0.06	0.20	0.07	0.20
- Nonaccrual	0.35	0.95	34	0.08	0.60	10	0.22	0.87	21	0.09	0.50	0.15	0.42
Revolving - 30-89 Days PD	0.09	0.86	7	0.05	0.59	13	0.16	0.83	10	0.05	0.65	0.14	0.39
- 90+ Days Past Due	0.03	0.13	43	0.02	0.07	51	0.04	0.10	50	0.02	0.08	0.02	0.05
- Nonaccrual	0.07	0.58	16	0.02	0.33	21	0.04	0.47	18	0.03	0.26	0.00	0.14
Closed-End - 30-89 Days PD	0.51	1.42	13	0.45	0.99	24	0.47	1.31	18	0.31	1.19	0.54	1.01
- 90+ Days Past Due	0.18	0.38	50	0.11	0.23	53	0.21	0.33	50	0.07	0.24	0.09	0.27
- Nonaccrual	0.47	1.13	38	0.10	0.68	13	0.28	1.00	22	0.10	0.58	0.19	0.50
- Jr Lien 30-89 Days PD	0.06	0.12	28	0.07	0.09	43	0.06	0.13	30	0.04	0.10	0.06	0.07
- Jr Lien 90+ Days PD	0.02	0.02	65	0.01	0.01	56	0.01	0.02	60	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.13	0.10	65	0.07	0.06	59	0.11	0.09	65	0.06	0.05	0.05	0.04
Commercial RE - 30-89 Days PD	1.42	1.29	64	0.58	0.70	51	0.85	1.03	48	0.70	0.63	0.35	0.54
- 90+ Days Past Due	0.28	0.13	80	0.20	0.06	87	0.27	0.10	84	0.15	0.05	0.05	0.04
- Nonaccrual	1.29	1.91	46	0.15	0.61	15	0.87	1.34	36	0.18	0.54	0.22	0.42
Const & Dev - 30-89 Days PD	2.69	2.24	67	1.02	1.05	57	1.37	1.74	51	1.16	0.87	0.37	0.63
- 90+ Days Past Due	0.21	0.19	65	0.33	0.06	90	0.29	0.16	80	0.26	0.05	0.06	0.05
- Nonaccrual	2.68	3.70	43	0.12	0.69	15	1.76	2.39	45	0.17	0.50	0.28	0.24
1-4 Fam - 30-89 Days PD	0.64	0.80	52	0.46	0.41	62	0.88	0.69	71	N/A	N/A	N/A	N/A
- 90+ Days PD	0.02	0.08	49	0.31	0.02	96	0.17	0.08	78	N/A	N/A	N/A	N/A
- Nonaccrual	0.38	1.71	31	0.04	0.25	27	1.22	1.03	68	N/A	N/A	N/A	N/A
Other - 30-89 Days PD	2.04	1.25	74	0.56	0.58	56	0.49	0.96	40	N/A	N/A	N/A	N/A
- 90+ Days PD	0.19	0.09	76	0.02	0.03	66	0.12	0.07	75	N/A	N/A	N/A	N/A
- Nonaccrual	2.30	1.73	62	0.08	0.36	34	0.54	1.18	25	N/A	N/A	N/A	N/A
Multi family - 30-89 Days PD	0.66	0.78	53	0.84	0.59	70	0.62	0.77	55	0.99	0.43	0.70	0.50
- 90+ Days Past Due	0.00	0.03	37	0.14	0.06	80	0.00	0.04	30	0.01	0.04	0.05	0.03
- Nonaccrual	0.47	0.80	45	0.60	0.45	73	0.43	0.63	50	0.62	0.38	0.21	0.31
Nonfarm Nres- 30-89 Days PD	0.49	0.66	37	0.23	0.47	27	0.45	0.60	42	0.30	0.47	0.31	0.45
- 90+ Days Past Due	0.35	0.08	88	0.10	0.04	83	0.26	0.05	90	0.07	0.03	0.04	0.03
- Nonaccrual	0.27	0.75	17	0.15	0.51	18	0.18	0.61	15	0.16	0.51	0.17	0.53
Owner Occ - 30-89 Days PD	0.37	0.28	67	0.14	0.19	45	0.26	0.21	60	N/A	N/A	N/A	N/A
- 90+ Days PD	0.30	0.03	97	0.08	0.01	90	0.26	0.02	98	N/A	N/A	N/A	N/A
- Nonaccrual	0.21	0.23	52	0.06	0.21	27	0.17	0.23	42	N/A	N/A	N/A	N/A
Other - 30-89 Days PD	0.12	0.36	17	0.09	0.27	25	0.18	0.36	33	N/A	N/A	N/A	N/A
- 90+ Days PD	0.05	0.05	71	0.02	0.02	62	0.01	0.02	59	N/A	N/A	N/A	N/A
- Nonaccrual	0.05	0.46	13	0.09	0.24	34	0.01	0.31	10	N/A	N/A	N/A	N/A
Farmland - 30-89 Days PD	0.18	0.54	40	1.39	0.49	87	1.33	0.50	84	0.40	0.44	4.29	0.39
- 90+ Days Past Due	0.07	0.07	75	0.00	0.06	36	0.00	0.01	36	0.00	0.05	0.00	0.02
- Nonaccrual	3.50	0.60	94	1.42	0.59	81	1.49	0.56	80	1.83	0.58	2.33	0.89
Credit Card - 30-89 Days PD	1.14	1.54	30	3.73	1.49	89	4.57	1.67	94	4.37	1.69	4.25	1.52
- 90+ Days Past Due	0.87	0.89	58	0.89	0.94	57	0.97	0.84	60	0.85	0.98	0.73	0.82
- Nonaccrual	0.19	0.26	75	0.15	0.14	74	0.25	0.17	80	0.16	0.13	0.41	0.08

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

Past Due and Nonaccrual Loans and Leases (continued)

Memoranda

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

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

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

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

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

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

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

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

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

Revolving open-end real estate

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

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

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

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

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

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

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

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

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

real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

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

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

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

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

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

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

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

Commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm non-residential properties that are 30 to 89 days past due divided by the sum

of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

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

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

*Commercial Real Estate Loans—Non-
accrual
(Percent of Commercial Real Estate
Loans)*

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

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

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

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

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

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

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

*1–4 Family—30–89 Days Past Due
(Percent of Construction & Land
Development)*

1–4 family construction & land development loans that are 30 to 89 days past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

*1–4 Family—
90 Days and Over Past Due
(Percent of Construction & Land
Development)*

1–4 family construction & land development loans that are 90 days or more past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

*1–4 Family—Nonaccrual
(Percent of Construction & Land
Development)*

Nonaccrual 1–4 family construction & land development loans divided by the outstanding balance of construction & land development loans, gross of unearned income.

*Other—30–89 Days Past Due
(Percent of Construction & Land
Development)*

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

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

Other construction & land development loans that are 90 days or more

past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

*Other—Nonaccrual
(Percent of Construction & Land
Development)*

Nonaccrual other construction & land development loans divided by the outstanding balance of construction & land development loans, gross of unearned income.

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

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

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

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

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

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

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

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

loans secured by nonfarm nonresidential properties, gross of unearned income.

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

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

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

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

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

Owner-occupied nonfarm nonresidential loans that are 30 to 89 days past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Owner-Occupied—
90 days and Over Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Owner-occupied nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Owner-Occupied—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual owner-occupied nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Other—30 to 90 Days Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Other nonfarm nonresidential loans that are 30 to 89 days past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

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

Other nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

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

Nonaccrual Other nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

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

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

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

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

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

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

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

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

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

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

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

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