

	MM/DD/YYYY			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	BHC	PEER	01
LOAN MIX, % OF GROSS LOANS & LEASES:															
Real Estate Loans	69.65	61.96	64	70.96	61.76	69	69.43	61.93	62	70.20	61.98	70.47	60.26		
RE Loans Secured by 1-4 Family	15.05	25.37	27	15.95	26.66	25	15.34	25.69	25	16.38	26.62	20.00	29.55		
Revolving	4.36	5.60	45	3.98	5.84	38	4.28	5.63	44	3.90	5.88	3.74	7.07		
Closed-End	10.69	19.25	23	11.97	20.36	26	11.07	19.67	23	12.48	20.25	16.26	21.93		
Commercial Real Estate Loans	54.23	33.10	82	54.61	31.81	83	53.72	33.35	82	53.46	31.92	50.04	27.42		
Construction and Land Dev	22.92	11.91	83	23.24	11.33	86	23.32	11.88	86	23.31	11.10	20.16	8.61		
1-4 Fam	5.41	3.49	77	12.89	3.72	94	12.39	3.61	94	N/A	N/A	N/A	N/A		
Other	17.52	7.95	86	10.36	7.20	75	10.93	7.78	73	N/A	N/A	N/A	N/A		
Multifamily	1.53	2.04	52	1.42	2.17	50	1.60	2.04	55	1.44	2.44	1.57	2.00		
Nonfarm Nonresidential	29.79	17.63	89	29.94	16.87	89	28.80	17.79	86	28.70	16.60	28.31	15.76		
Owner-Occupied	17.54	6.92	94	16.68	6.48	92	16.76	6.96	94	N/A	N/A	N/A	N/A		
Other	12.25	10.05	63	13.26	9.40	72	12.04	10.00	64	N/A	N/A	N/A	N/A		
RE Loans Secured by Farm and	0.37	0.38	64	0.40	0.36	69	0.37	0.39	62	0.37	0.34	0.43	0.31		
Loans to Dep Inst & Oth Bank Accept	0.16	0.21	72	0.09	0.15	69	0.10	0.20	67	0.12	0.18	0.08	0.21		
Commercial and Industrial Loans	25.15	20.13	73	23.36	19.35	75	25.16	19.93	76	23.99	18.82	23.39	18.75		
Loans to Individuals	2.01	8.17	25	2.32	8.77	27	2.13	8.38	26	2.36	8.68	2.70	9.50		
Credit Card Loans	0.27	1.18	52	0.29	1.17	54	0.31	1.26	53	0.34	1.18	0.39	1.33		
Agricultural Loans	0.43	0.29	72	0.46	0.33	72	0.49	0.31	73	0.56	0.33	0.61	0.32		
Other Loans and Leases	2.60	5.43	33	2.88	6.10	36	2.70	5.48	35	2.85	6.21	2.84	7.24		
LOAN & LEASE % OF TOTAL RISK BASED CAPITAL:															
Real Estate Loans	492.97	455.97	54	468.75	432.56	53	489.68	450.21	59	460.31	427.13	461.59	413.42		
RE Loans Secured by 1-4 Family	106.49	184.88	27	105.38	182.66	28	108.22	181.95	32	107.37	181.78	131.00	205.15		
Revolving	30.86	40.34	43	26.30	41.19	34	30.16	40.88	42	25.54	41.46	24.49	48.79		
Closed-End	75.63	141.53	27	79.08	139.64	26	78.06	139.42	25	81.83	138.81	106.51	153.84		
Commercial Real Estate Loans	383.85	245.94	80	360.73	226.37	82	378.85	245.12	80	350.51	221.57	327.76	190.32		
Construction and Land Dev	162.24	88.11	83	153.56	80.24	83	164.45	86.47	84	152.87	78.54	132.05	58.46		
1-4 Fam	38.27	25.95	72	85.15	26.57	94	87.37	26.72	93	N/A	N/A	N/A	N/A		
Other	123.97	59.11	84	68.41	50.40	68	77.08	56.22	72	N/A	N/A	N/A	N/A		
Multifamily	10.80	15.38	50	9.37	15.46	49	11.27	14.96	54	9.47	16.37	10.28	14.21		
Nonfarm Nonresidential	210.82	130.23	81	197.80	120.37	79	203.13	129.91	77	188.16	117.58	185.43	109.11		
Owner Occupied	124.15	51.53	95	110.20	46.93	89	118.23	51.72	92	N/A	N/A	N/A	N/A		
Other	86.67	74.75	59	87.60	67.12	70	84.90	72.86	62	N/A	N/A	N/A	N/A		
RE Loans Secured by Farm and	2.63	2.85	60	2.64	2.63	67	2.62	2.93	62	2.43	2.48	2.83	2.25		
Loans to Dep Inst & Oth Bank Accept	1.11	1.12	71	0.58	0.78	70	0.68	0.99	68	0.77	1.02	0.52	1.19		
Commercial and Industrial Loans	178.04	142.72	78	154.33	134.39	67	177.46	141.79	77	157.29	129.82	153.21	125.76		
Loans to Individuals	14.23	57.11	25	15.34	58.03	28	15.03	59.25	25	15.45	57.13	17.70	62.81		
Credit Card Loans	1.92	7.64	53	1.95	7.31	53	2.17	8.34	53	2.20	7.75	2.59	8.70		
Agricultural Loans	3.04	2.03	69	3.02	2.23	70	3.48	2.20	72	3.66	2.21	3.98	2.18		
Other Loans and Leases	18.38	35.93	36	19.01	34.44	34	19.02	36.49	31	18.66	35.57	18.63	38.89		
SUPPLEMENTAL:															
Non-Owner Occ CRE Lns / Gr Lns	38.07	25.94	80	39.50	24.76	83	38.42	25.91	82	N/A	N/A	N/A	N/A		
Non-Owner Occ CRE Lns / T RBC	269.47	192.61	78	260.97	176.21	79	270.97	189.94	80	N/A	N/A	N/A	N/A		
Construction & Land Dev Lns / T RBC	162.24	88.11	83	153.56	80.24	83	164.45	86.47	84	152.87	78.54	132.05	58.46		
T CRE Loans / T RBC	393.61	252.32	80	371.17	231.47	82	389.19	251.10	80	360.65	226.22	337.08	194.41		

Loan Mix and Analysis of Concentrations of Credit

BHCPR page 7A details the percentage composition of a bank holding company's loan portfolio. The top portion, Loan Mix, presents various loan balances as a percentage of gross loans and leases (total loans and leases, net of unearned income). The last section, Loans and Leases, Percent of Total Risk Based Capital, presents the same loan balances as above, but as a percentage of total risk based capital.

Loan Mix, Percent of Gross Loans and Leases

Real Estate Loans (Percent of Gross Loans and Leases)

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Real Estate Loans Secured by 1-4 Family (Percent of Gross Loans and Leases)

Revolving and permanent loans secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

Revolving (Percent of Gross Loans and Leases)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

Closed-End (Percent of Gross Loans and Leases)

Permanent loans secured by liens (first and junior) on one- to four-family residential properties divided by total loans and leases, net of unearned income.

Commercial Real Estate Loans (Percent of Gross Loans and Leases)

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Construction and Land Development (Percent of Gross Loans and Leases)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total loans and leases, net of unearned income.

1-4 Family (Percent of Gross Loans & Leases)

Construction, land development, and other land loans in domestic offices for 1-4 family residential construction divided by total loans and leases, net of unearned income.

Other (Percent of Gross Loans & Leases)

Construction, land development, and other land loans in domestic offices for other construction loans and all land development and other land loans divided by total loans and leases, net of unearned income.

Multifamily (Percent of Gross Loans and Leases)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total loans and leases, net of unearned income.

Nonfarm Nonresidential (Percent of Gross Loans and Leases)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged

persons and orphans, golf courses, recreational facilities, and similar properties divided by total loans and leases, net of unearned income.

Owner-Occupied (Percent of Gross Loans & Leases)

Nonfarm nonresidential property loans secured by owner-occupied properties divided by total loans and leases, net of unearned income.

Other (Percent of Gross Loans & Leases)

Nonfarm nonresidential property loans secured by other nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Real Estate Loans Secured by Farmland (Percent of Gross Loans and Leases)

Loans secured by farmland and improvements thereon divided by total loans and leases, net of unearned income.

Loans to Depository Institutions (Percent of Gross Loans and Leases)

Loans to all financial institutions (U.S. and non-U.S. addressees) divided by total loans and leases, net of unearned income.

Commercial and Industrial Loans (Percent of Gross Loans and Leases)

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total loans and leases, net of unearned income.

Loans to Individuals (Percent of Gross Loans and Leases)

Loans to individuals for household, family, and other personal expenditures divided by total loans and leases, net of unearned income.

Credit Card Loans
(Percent of Gross Loans and Leases)

Loans to individuals arising from bank credit cards divided by total loans and leases, net of unearned income. Prior to March 31, 2001, this item also included loans related to check credit plans.

Agricultural Loans
(Percent of Gross Loans and Leases)

Loans to finance agricultural production and other loans to farmers divided by total loans and leases, net of unearned income.

Other Loans and Leases
(Percent of Gross Loans and Leases)

The sum of taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, loans to foreign governments and official institutions, and all other loans and lease financing receivables divided by total loans and leases, net of unearned income.

Loans & Leases, Percent of Total Risk Based Capital

Real Estate Loans
(Percent of Total Risk Based Capital)

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by total risk based capital.

Real Estate Loans Secured by 1–4 Family
(Percent of Total Risk Based Capital)

Revolving and permanent loans secured by one- to four-family residential properties divided by total risk based capital.

Revolving
(Percent of Total Risk Based Capital)

Revolving open-end lines of credit

secured by one- to four-family residential properties divided by total risk based capital.

Closed-End
(Percent of Total Risk Based Capital)

Permanent loans secured by liens (first and junior) on one- to four-family residential properties divided by total risk based capital.

Commercial Real Estate Loans
(Percent of Total Risk Based Capital)

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total risk based capital.

Construction and Land Development
(Percent of Total Risk Based Capital)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total risk based capital.

1–4 Family
(Percent of Total Risk Based Capital)

Construction, land development, and other land loans in domestic offices for 1–4 family residential construction divided by total risk based capital.

Other
(Percent of Total Risk Based Capital)

Construction, land development, and other land loans in domestic offices for other construction loans and all land development and other land loans divided by total risk based capital.

Multifamily
(Percent of Total Risk Based Capital)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total risk based capital.

Nonfarm Nonresidential
(Percent of Total Risk Based Capital)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, “homes” for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total risk based capital.

Owner-Occupied
(Percent of Total Risk Based Capital)

Nonfarm nonresidential property loans secured by owner-occupied properties divided by total risk based capital.

Other
(Percent of Total Risk Based Capital)

Nonfarm nonresidential property loans secured by other nonfarm nonresidential properties divided by total risk based capital.

Real Estate Loans Secured by Farmland
(Percent of Total Risk Based Capital)

Loans secured by farmland and improvements thereon divided by total risk based capital.

Loans to Depository Institutions
(Percent of Total Risk Based Capital)

Loans to all financial institutions (U.S. and non-U.S. addresses) divided by total risk based capital.

Commercial and Industrial Loans
(Percent of Total Risk Based Capital)

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total risk based capital.

Loans to Individuals
(Percent of Total Risk Based Capital)

Loans to individuals for household,

family, and other personal expenditures divided by total risk based capital.

Credit Card Loans
(Percent of Total Risk Based Capital)

Loans to individuals arising from bank credit cards divided by total risk based capital. Prior to March 31, 2001, this item also included loans related to check credit plans.

Agricultural Loans
(Percent of Total Risk Based Capital)

Loans to finance agricultural production and other loans to farmers divided by total risk based capital

Other Loans and Leases
(Percent of Total Risk Based Capital)

The sum of taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, loans to foreign governments and official institutions, and all other

loans, and lease financing receivables divided by total risk based capital.

Supplemental:

*Non-owner Occupied
Commercial Real Estate Loans*
(Percent of Gross Loans)

Loans secured by real estate for constructions, land development and other land loans, loans secured by multifamily residential properties, other nonfarm nonresidential properties, and loans not secured by real estate for construction and land development activities divided by total loans and leases.

*Non-owner Occupied
Commercial Real Estate Loans*
(Percent of Total Risk Based Capital)

Loans secured by real estate for construction, land development and other land loans, loans secured by multifamily residential properties, other nonfarm nonresidential prop-

erties, and loans not secured by real estate for construction an land development activities divided by total risk based capital.

Construction and Land Development
(Percent of Total Risk Based Capital)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total risk based capital.

Total Commercial Real Estate Loans
(Percent of Total Risk Based Capital)

Loans secured by real estate for construction, land development and other land loans, loans secured by multifamily residential properties, loans secured by total nonfarm nonresidential properties, and loans not secured by real estate for construction and land development activities divided by total risk based capital.