

	MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			MM/DD/YYYY			
	BHC	PEER	01 PCT										
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>													
Real Estate Loans	64.88	54.67	62	66.02	56.63	63	64.87	54.52	62	66.55	55.30	68.64	55.27
RE Loans Secured by 1-4 Family	18.81	26.28	30	18.58	28.17	29	18.64	26.15	30	18.84	27.79	17.88	25.96
Revolving	5.72	5.44	57	5.85	5.72	59	5.66	5.54	58	6.01	5.91	6.07	6.49
Closed-End	13.09	20.22	29	12.73	21.87	31	12.98	20.05	30	12.83	21.35	11.80	18.76
Commercial Real Estate Loans	45.54	24.98	84	46.95	24.10	87	45.70	24.21	85	47.21	23.24	50.34	26.20
Construction and Land Dev	7.02	3.06	86	6.68	2.86	86	6.76	2.72	87	6.34	2.75	7.55	3.92
1-4 Fam	1.62	0.56	84	1.24	0.50	83	1.50	0.50	86	1.17	0.46	0.95	0.71
Other	5.40	2.42	83	5.43	2.32	86	5.26	2.17	86	5.18	2.22	6.60	3.10
Multifamily	3.94	3.22	68	3.58	2.90	69	3.66	3.30	69	3.50	2.89	3.65	2.73
Nonfarm Nonresidential	34.58	17.13	91	36.70	17.57	92	35.28	17.16	93	37.36	17.10	39.14	18.27
Owner-Occupied	17.79	6.66	95	18.87	6.41	96	18.14	6.34	96	19.21	6.12	20.96	8.01
Other	16.79	9.77	80	17.83	9.97	86	17.14	9.80	82	18.15	9.67	18.18	10.11
RE Loans Secured by Farmland	0.54	0.39	77	0.48	0.42	77	0.52	0.41	76	0.50	0.39	0.43	0.50
Loans to Dep Inst & Oth Bank Accept	0.17	0.28	79	0.16	0.21	81	0.12	0.24	73	0.09	0.20	0.25	0.33
Commercial and Industrial Loans	29.34	21.40	75	28.38	19.83	74	29.25	20.78	74	27.56	19.65	25.60	20.24
Loans to Individuals	1.41	8.49	26	1.36	8.62	25	1.44	9.00	26	1.42	8.70	1.48	10.25
Credit Card Loans	0.39	1.76	53	0.37	2.38	51	0.40	2.51	52	0.40	2.44	0.42	3.15
Agricultural Loans	0.48	0.20	82	0.45	0.21	79	0.54	0.24	81	0.54	0.23	0.58	0.26
Other Loans and Leases	3.72	8.20	37	3.63	8.04	33	3.79	8.51	35	3.85	8.88	3.45	7.17
<b>LOAN &amp; LEASE % OF TOTAL RISK BASED CAPITAL:</b>													
Real Estate Loans	381.53	307.66	66	363.92	310.32	59	384.17	311.86	64	381.40	315.11	330.50	314.67
RE Loans Secured by 1-4 Family	110.61	136.92	37	102.44	143.09	30	110.41	140.95	31	107.98	146.97	86.07	144.04
Revolving	33.63	30.21	55	32.27	33.75	56	33.51	32.05	55	34.46	35.39	29.23	37.75
Closed-End	76.97	102.87	37	70.17	107.23	32	76.89	105.51	36	73.52	109.28	56.84	104.01
Commercial Real Estate Loans	267.78	157.50	78	258.81	153.92	80	270.67	158.89	81	270.53	154.62	242.37	156.60
Construction and Land Dev	41.25	19.74	85	36.81	19.56	80	40.05	19.40	83	36.36	19.05	36.33	22.50
1-4 Fam	9.51	3.69	82	6.86	3.43	80	8.89	3.62	84	6.70	3.32	4.55	3.90
Other	31.75	15.45	83	29.95	15.57	82	31.16	15.22	85	29.66	15.15	31.78	17.91
Multifamily	23.19	18.67	67	19.72	15.57	67	21.67	19.92	66	20.06	15.80	17.59	15.08
Nonfarm Nonresidential	203.34	111.00	82	202.29	112.81	85	208.95	112.46	87	214.11	113.28	188.45	111.50
Owner Occupied	104.62	47.12	88	104.00	48.86	93	107.46	48.32	90	110.09	49.42	100.94	48.45
Other	98.73	61.64	78	98.29	62.60	75	101.49	62.38	80	104.02	63.30	87.52	62.07
RE Loans Secured by Farmland	3.15	2.51	76	2.67	3.17	69	3.10	2.73	74	2.89	3.01	2.07	2.93
Loans to Dep Inst & Oth Bank Accept	1.01	1.33	78	0.89	1.40	81	0.70	1.57	75	0.51	1.51	1.22	1.58
Commercial and Industrial Loans	172.52	125.08	71	156.44	126.43	65	173.23	128.84	75	157.92	129.35	123.26	112.36
Loans to Individuals	8.30	48.46	25	7.52	54.94	22	8.53	56.68	22	8.14	56.70	7.13	58.95
Credit Card Loans	2.28	7.24	52	2.04	14.62	48	2.40	14.47	50	2.29	15.40	2.03	16.44
Agricultural Loans	2.83	1.14	83	2.49	1.36	76	3.19	1.36	80	3.08	1.48	2.78	1.41
Other Loans and Leases	21.87	39.97	31	20.01	41.25	28	22.44	43.08	32	22.04	42.27	16.60	34.92
<b>SUPPLEMENTAL:</b>													
Non-Owner Occ CRE Lns / Gr Lns	28.25	18.03	80	28.92	17.09	83	28.10	17.47	81	28.76	16.49	30.10	18.47
Non-Owner Occ CRE Lns / T RBC	166.09	110.76	73	159.44	106.06	72	166.40	110.85	74	164.82	106.92	144.94	108.66
Construction & Land Dev Lns / T RBC	41.25	19.74	85	36.81	19.56	80	40.05	19.40	83	36.36	19.05	36.33	22.50
T CRE Lns / T RBC	270.71	162.17	78	263.44	158.57	78	273.86	163.59	80	274.91	159.44	245.88	160.68

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## 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 section on 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. The last section, Supplemental, presents non-owner occupied commercial real estate loans, construction and land development loans, and total commercial real estate loans 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 multi-family 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)

Loans to foreign governments and official institutions, loans to nondepository financial institutions, loans for purchasing or carrying securities, all other loans (excluding consumer loans), and lease financing receivables divided by total loans and leases, net of unearned income.

**Loans & Leases, Percent of Total Risk Based Capital (Percent of Total Capital for Advanced Approaches Intuitions)**

*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.

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*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)

Loans to foreign governments and official institutions, loans to nondepository financial institutions, loans for purchasing or carrying securities,

all other loans (excluding consumer 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 properties, and loans not secured by real

estate for construction and 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.