

PERCENT OF TOTAL ASSETS	MM/DD/YYYY BHC PEER 01 PCT			MM/DD/YYYY BHC PEER 01 PCT			MM/DD/YYYY BHC PEER 01 PCT			MM/DD/YYYY BHC PEER 01 PCT			MM/DD/YYYY BHC PEER 01 PCT		
Real Estate Loans	47.35	33.48	75	50.95	32.85	88	48.38	32.55	80	51.87	34.18	57.10	37.26	57.10	37.26
Commercial and Industrial Loans	17.97	10.94	75	17.19	11.37	83	18.04	11.63	81	16.55	11.77	17.87	12.18	17.87	12.18
Loans to Individuals	1.00	4.82	37	1.07	6.06	27	1.04	6.06	29	1.12	5.68	1.35	5.34	1.35	5.34
Loans to Dep Inst & Oth Bank Accept	0.13	0.10	82	0.14	0.09	79	0.18	0.14	77	0.16	0.07	0.10	0.05	0.10	0.05
Agricultural Loans	0.40	0.12	80	0.38	0.16	77	0.41	0.15	78	0.38	0.17	0.38	0.17	0.38	0.17
Other Loans and Leases	2.60	3.74	46	2.46	3.29	45	2.43	3.49	43	2.48	3.40	2.33	3.20	2.33	3.20
Net Loans and Leases	67.63	57.34	73	69.78	56.84	80	68.50	57.64	76	69.74	57.51	76.13	59.71	76.13	59.71
Debt Securities Over 1 Year	1.95	16.89	5	2.46	15.77	5	2.18	16.67	7	2.43	16.23	2.28	15.06	2.28	15.06
Mutual Funds and Equity Securities	0.40	0.14	87	0.32	0.16	79	0.31	0.12	87	0.68	0.18	0.93	0.19	0.93	0.19
Subtotal	69.98	75.24	25	72.56	74.10	29	70.99	75.86	22	72.85	75.08	79.34	75.78	79.34	75.78
Interest-Bearing Bank Balances	14.86	4.46	91	9.69	4.69	81	13.29	3.96	91	9.04	4.00	1.40	4.51	1.40	4.51
Federal Funds Sold & Reverse Repos	0.16	0.83	70	0.24	1.41	58	0.19	1.30	61	0.26	1.27	0.15	0.78	0.15	0.78
Debt Securities 1 Year or Less	4.77	3.04	78	6.37	3.31	79	4.88	3.07	73	6.40	3.03	5.30	3.02	5.30	3.02
Trading Assets	0.20	1.03	42	0.22	1.37	44	0.24	1.38	39	0.23	1.43	0.21	0.95	0.21	0.95
Total Earning Assets	90.23	88.10	62	89.50	87.73	68	89.82	88.19	66	89.16	87.62	86.74	87.54	86.74	87.54
Non-Int Cash and Due From Dep Inst	2.01	1.28	86	1.91	1.48	81	2.22	1.52	81	1.74	1.33	2.56	1.72	2.56	1.72
Other Real Estate Owned	0.27	0.28	61	0.47	0.34	66	0.29	0.32	54	0.59	0.37	0.76	0.32	0.76	0.32
All Other Assets	7.76	10.49	30	8.58	10.65	31	7.95	10.18	32	9.11	10.96	10.70	10.69	10.70	10.69
MEMORANDA:															
Short-Term Investments	19.79	9.40	83	16.30	11.29	72	18.36	10.02	80	15.69	10.19	6.85	9.62	6.85	9.62
U.S. Treasury Securities	0.01	0.50	35	1.37	0.84	72	0.01	0.66	35	1.38	0.85	0.05	0.63	0.05	0.63
U.S. Agency Securities (excl MBS)	2.51	1.36	76	2.34	1.94	69	2.48	1.98	71	2.11	1.99	1.99	1.70	1.99	1.70
Municipal Securities	1.21	1.17	59	1.34	1.41	58	1.26	1.39	56	1.41	1.36	1.62	1.26	1.62	1.26
Mortgage-Backed Securities	0.96	13.21	6	1.24	11.91	12	1.08	12.85	8	1.18	11.86	0.82	11.59	0.82	11.59
Asset-Backed Securities	2.24	0.57	88	2.74	0.59	91	2.30	0.56	91	3.08	0.51	3.39	0.62	3.39	0.62
Other Debt Securities	0.05	1.02	33	0.21	1.05	41	0.16	1.09	38	0.05	1.13	0.05	0.84	0.05	0.84
Loans Held-for-Sale	0.26	0.58	44	0.31	0.39	56	0.38	0.61	54	0.40	0.67	0.41	0.58	0.41	0.58
Loans Not Held-for-Sale	69.19	57.27	76	71.88	57.76	83	70.10	57.99	83	72.16	58.25	78.72	60.67	78.72	60.67
RE Loans Secured by 1-4 Family	12.62	16.82	37	12.69	14.52	43	12.60	14.92	43	12.29	14.72	12.62	15.14	12.62	15.14
Revolving	4.28	3.53	64	4.35	3.89	63	4.28	3.75	66	4.39	4.05	4.46	4.21	4.46	4.21
Closed-End, Sec by First Liens	8.00	12.06	34	7.88	9.52	41	7.90	9.88	40	7.37	9.36	7.52	9.38	7.52	9.38
Closed-End, Sec by Junior Liens	0.34	0.65	37	0.46	0.92	31	0.41	0.81	32	0.53	1.02	0.64	1.30	0.64	1.30
Commercial Real Estate Loans	34.42	14.30	93	37.91	16.74	93	35.48	15.95	90	39.23	17.76	44.10	19.88	44.10	19.88
Construction and Land Dev	4.84	1.81	91	6.39	2.80	88	5.32	2.35	85	8.02	3.38	12.66	5.28	12.66	5.28
Multi family	2.72	1.73	76	2.63	1.62	72	2.57	1.61	73	2.12	1.60	1.90	1.62	1.90	1.62
Nonfarm Nonresidential	26.85	10.34	92	28.88	11.56	94	27.59	11.21	92	29.09	11.98	29.55	12.28	29.55	12.28
RE Loans Secured by Farmland	0.32	0.23	75	0.36	0.32	72	0.30	0.28	71	0.35	0.32	0.38	0.34	0.38	0.34

Percent Composition of Assets

BHCPR page 7 details the percentage composition of a bank holding company's assets. The top portion of this report page presents asset balances as a percentage of consolidated assets. Components of the investment securities and real estate loan portfolios as percentages of consolidated assets are displayed in the memoranda section.

Percent of Total Assets

Real Estate Loans (Percent of Total Assets)

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 assets.

Commercial and Industrial Loans (Percent of Total Assets)

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 assets.

Loans to Individuals (Percent of Total Assets)

Loans to individuals for household, family, and other personal expenditures divided by total assets.

Loans to Depository Institutions (Percent of Total Assets)

Loans to U.S. and foreign banks and other depository institutions divided by total assets.

Agricultural Loans (Percent of Total Assets)

Agricultural loans divided by total assets.

Other Loans and Leases (Percent of Total Assets)

Loans to foreign governments and official institutions, loans to non-

depository financial institutions, loans for purchasing or carrying securities, all other loans (excluding consumer loans), and lease financing receivables divided by total assets.

Net Loans and Leases (Percent of Total Assets)

Loans and leases net of unearned income, and the allowance for loan and lease losses divided by total assets.

Securities over 1 Year (Percent of Total Assets)

Debt securities with a remaining maturity of more than one year divided by total assets.

Mutual Funds and Equity Securities (Percent of Total Assets)

Investments in mutual funds and equity securities divided by total assets.

Subtotal (Percent of Total Assets)

The sum of net loans and lease financing receivables, debt securities with a remaining maturity over one year, and investments in mutual funds and equity securities divided by total assets.

Interest-Bearing Bank Balances (Percent of Total Assets)

Interest-bearing bank balances divided by total assets.

Federal Funds Sold and Reverse Repos (Percent of Total Assets)

Federal funds sold and securities purchased under agreements to resell divided by total assets.

Debt Securities with Maturity of 1 Year or Less (Percent of Total Assets)

Debt securities with a remaining maturity of one year or less divided by total assets.

Trading Assets (Percent of Total Assets)

Assets held in trading accounts divided by total assets.

Total Earning Assets (Percent of Total Assets)

The sum of interest bearing balances due from depository institutions, investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income, and the allowance for loan and lease losses), and trading assets divided by total assets.

Non-Interest-Bearing Cash and Balances Due from Depository Institutions (Percent of Total Assets)

The sum of non-interest-bearing balances due from depository institutions and currency and coin divided by total assets.

Other Real Estate Owned (Percent of Total Assets)

Other real estate owned divided by total assets.

All Other Assets (Percent of Total Assets)

The sum of premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets divided by total assets.

Memoranda

Short-Term Investments (Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, divided by total assets.

U.S. Treasury Securities
(Percent of Total Assets)

The sum of the amortized cost of held-to-maturity U.S. Treasury securities and the fair value of available-for-sale U.S. Treasury securities divided by total assets.

U.S. Agency Securities excluding Mortgage-Backed Securities
(Percent of Total Assets)

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed securities divided by total assets. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Municipal Securities
(Percent of Total Assets)

Obligations of state and political subdivisions in the United States divided by total assets.

Mortgage-Backed Securities
(Percent of Total Assets)

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities, divided by total assets. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities
(Percent of Total Assets)

The amount of asset-backed securities, other than mortgage-backed securities, divided by total assets. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities
(Percent of Total Assets)

The sum of all other debt securities divided by total assets.

Loans Held-For-Sale
(Percent of Total Assets)

Total loans held-for-sale divided by total assets.

Loans Not Held-For-Sale
(Percent of Total Assets)

Total loans and leases not held for sale, net of unearned income (schedule HC, line item 4.b.), divided by total assets.

Real Estate Loans Secured by 1–4 Family
(Percent of Total Assets)

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

Revolving
(Percent of Total Assets)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total assets.

Closed-End, Secured by First Liens
(Percent of Total Assets)

Permanent loans secured by first liens on one- to four-family residential properties divided by total assets.

Closed-End, Secured by Junior Liens
(Percent of Total Assets)

Permanent loans secured by junior (other than the first) liens on one- to four-family residential properties divided by total assets.

Commercial Real Estate Loans
(Percent of Total Assets)

Loans secured by real estate including construction, land development and other land loans, and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total assets.

Construction and Land Development
(Percent of Total Assets)

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 assets.

Multifamily
(Percent of Total Assets)

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

Nonfarm Nonresidential
(Percent of Total Assets)

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 assets.

Real Estate Loans Secured by Farmland
(Percent of Total Assets)

Loans secured by farmland and improvements thereon divided by total assets.