

PERCENT OF TOTAL ASSETS	mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			
	BHC	PEER	01 PCT										
Real Estate Loans	48.57	34.21	83	49.83	33.17	87	48.85	34.29	83	48.71	32.43	44.14	32.12
Commercial and Industrial Loans	13.90	12.06	58	14.95	13.55	53	14.22	12.34	60	15.03	12.89	15.14	16.03
Loans to Individuals	4.49	6.29	44	3.71	6.32	32	4.90	6.43	45	3.72	6.23	3.10	7.24
Loans to Depository Institutions	0.02	0.15	38	0.03	0.21	40	0.01	0.14	35	0.03	0.18	0.02	0.24
Agricultural Loans	0.63	0.22	83	0.64	0.22	84	0.69	0.22	86	0.70	0.21	0.78	0.23
Other Loans and Leases	2.80	4.09	39	2.83	4.86	34	3.08	4.38	41	3.15	5.09	2.48	5.52
Net Loans and Leases	69.28	58.53	80	70.81	60.17	79	70.62	59.47	79	70.15	59.11	64.65	63.38
Debt Securities Over 1 Year	3.62	18.65	2	4.89	17.06	4	3.66	17.99	2	5.01	16.21	8.26	14.28
Mutual Funds and Equity Securities	0.71	0.38	77	1.09	0.47	82	1.31	0.40	89	1.17	0.49	1.76	1.08
Subtotal	73.60	78.69	27	76.80	78.99	34	75.59	79.03	30	76.33	76.85	74.66	79.58
Interest-Bearing Bank Balances	0.03	0.69	30	0.02	0.78	26	0.01	0.63	22	0.03	1.07	0.10	0.75
Federal Funds Sold & Reverse Repos	4.22	2.80	75	1.31	2.38	59	2.04	2.31	64	1.15	2.86	2.31	2.39
Debt Securities 1 Year or Less	7.91	1.83	89	6.98	1.72	89	7.47	1.91	86	7.67	1.88	8.97	1.92
Trading Assets	1.24	1.66	69	1.15	1.62	67	1.26	1.69	66	0.43	1.86	1.28	1.83
Total Earning Assets	87.00	87.67	35	86.26	87.89	35	86.36	87.67	32	85.60	87.12	87.33	88.52
Non-Int Cash and Due From Dep Inst	3.99	3.17	76	3.64	2.81	73	4.09	3.38	72	4.01	3.52	4.77	3.58
Acceptances	0.02	0.03	64	0.01	0.03	46	0.03	0.03	63	0.02	0.03	0.04	0.06
Other Real Estate Owned	0.11	0.06	79	0.08	0.06	67	0.14	0.06	89	0.07	0.05	0.05	0.04
All Other Assets	8.99	9.02	57	10.09	9.12	62	9.51	8.78	61	10.37	9.16	7.87	7.64
MEMORANDA:													
Short-Term Investments	12.16	5.93	77	8.31	5.69	73	9.52	5.50	75	8.84	6.52	11.38	5.65
U.S. Treasury Securities	0.14	0.49	36	0.23	0.36	45	0.18	0.45	44	0.26	0.40	0.24	0.67
U.S. Agency Securities (excl MBS)	4.05	3.25	69	5.72	2.52	81	3.97	3.25	66	5.99	2.56	8.97	2.69
Municipal Securities	2.46	0.78	91	2.16	0.86	90	2.43	0.78	91	2.11	0.84	2.20	0.88
Mortgage-Backed Securities	2.81	13.04	10	3.36	12.00	9	2.88	12.06	11	3.94	11.43	5.35	9.80
Asset-Backed Securities	0.00	0.44	22	0.04	0.53	56	0.81	0.49	79	0.00	0.55	N/A	N/A
Other Debt Securities	2.06	0.73	85	0.36	0.65	45	0.85	0.74	70	0.37	0.69	0.46	3.25
RE Loans Secured by 1-4 Family	14.74	17.16	41	15.68	16.85	50	15.22	17.20	42	15.51	17.20	14.64	17.08
Revolving	2.58	3.72	41	1.83	3.07	31	2.45	3.58	41	1.65	2.80	1.20	2.69
Closed-End, Sec by First Liens	11.42	11.54	58	12.82	11.58	60	11.97	11.65	63	12.56	12.22	12.10	11.87
Closed-End, Sec by Junior Liens	0.74	1.41	35	1.03	1.74	35	0.80	1.49	33	1.30	1.73	1.34	2.04
Commercial Real Estate Loans	33.41	14.64	92	33.72	13.78	93	33.18	14.63	92	32.76	12.94	29.09	13.07
Construction and Land Dev	10.91	3.72	92	12.06	3.71	95	11.21	3.68	95	12.08	3.48	10.36	2.99
Multifamily	1.08	1.27	58	0.90	1.13	56	1.08	1.27	60	0.86	1.08	0.84	1.14
Nonfarm Nonresidential	21.42	8.96	97	20.76	8.57	93	20.89	8.96	95	19.83	8.00	17.89	8.46
RE Loans Secured by Farmland	0.42	0.21	77	0.43	0.18	82	0.46	0.22	77	0.43	0.16	0.41	0.19
LOAN MIX, % OF GROSS LOANS & LEASES:													
Real Estate Loans	69.08	55.87	72	69.32	52.62	81	68.16	54.99	75	68.38	52.44	67.35	48.89
RE Loans Secured by 1-4 Family	20.96	28.10	26	21.82	27.11	34	21.23	27.86	29	21.78	27.95	22.34	26.39
Revolving	3.67	6.05	32	2.54	4.84	28	3.42	5.72	33	2.32	4.45	1.83	4.06
Closed-End	17.28	21.54	39	19.27	21.80	45	17.81	21.62	38	19.46	23.11	20.51	22.06
Commercial Real Estate Loans	47.51	23.72	91	46.91	21.73	92	46.29	23.10	91	46.00	20.42	44.38	19.52
Construction and Land Dev	15.52	5.95	89	16.77	5.83	93	15.64	5.78	92	16.96	5.49	15.81	4.41
Multifamily	1.53	2.03	50	1.26	1.80	53	1.51	1.99	52	1.21	1.73	1.28	1.74
Nonfarm Nonresidential	30.46	14.63	95	28.88	13.43	93	29.15	14.20	95	27.84	12.62	27.30	12.66
RE Loans Secured by Farmland	0.60	0.32	76	0.59	0.27	79	0.64	0.32	77	0.60	0.24	0.63	0.28
Loans to Depository Institutions	0.03	0.34	36	0.04	0.41	40	0.02	0.34	35	0.04	0.36	0.03	0.43
Commercial and Industrial Loans	19.77	20.99	44	20.80	23.25	37	19.85	21.38	44	21.11	22.60	23.10	26.35
Loans to Individuals	6.38	10.68	35	5.16	10.38	26	6.84	10.76	36	5.22	10.39	4.72	11.31
Credit Card Loans	0.55	1.07	58	0.25	1.02	57	0.68	1.17	58	0.31	1.00	0.94	1.84
Agricultural Loans	0.90	0.34	83	0.89	0.33	84	0.96	0.35	85	0.99	0.32	1.19	0.35
Loans to Foreign Govts and Inst	0.00	0.03	32	0.00	0.04	28	0.00	0.03	31	0.00	0.04	0.00	0.03
Other Loans and Leases	3.98	7.86	35	3.94	9.13	29	4.30	8.39	32	4.42	9.83	3.79	9.57

Percent Composition of Assets and Loan Mix

BHCPR page 7 details the percentage composition of a bank holding company's assets and loan portfolio. The top portion of this report page presents asset balances as a percentage of consolidated assets. Components of the real estate loan and investment securities portfolios as percentages of consolidated assets are displayed in the memoranda section. The last section, Loan Mix, presents various loan balances as a percentage of gross loans and leases (total loans and leases, net of unearned income).

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 non-residential 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)

Taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other 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.

Acceptances (Percent of Total Assets)

Customers' liabilities on acceptances outstanding 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, investments in unconsolidated subsidiaries and associated companies,

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 amount of 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.

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.

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.

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.

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.

Loans to Foreign Governments and Institutions
(Percent of Gross Loans and Leases)

Loans to foreign governments and official institutions 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, all other loans, and lease financing receivables divided by total loans and leases, net of unearned income.