

(\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-YR	CHANGE 5-YR
Real Estate Loans	25,296,182	26,171,434	25,713,379	26,473,484	29,204,250	-3.3	-2.6
Commercial and Industrial Loans	9,600,592	8,827,422	9,589,926	8,448,812	9,138,031	8.8	8.2
Loans to Individuals	535,316	551,508	554,702	573,996	688,352	-2.9	-33.2
Loans to Depository Inst & Oth Banks Accept	69,778	73,815	95,103	80,800	52,362	-5.5	132.3
Agricultural Loans	212,510	196,068	216,578	192,382	195,258	8.4	3.3
Other Loans and Leases	1,388,100	1,261,836	1,291,172	1,267,559	1,191,889	10.0	45.9
Less: Unearned Income	1,391	1,198	1,362	1,203	1,118	16.1	-93.6
Loans & Leases, Net of Unearned Income	37,101,087	37,080,885	37,459,498	37,035,830	40,469,024	0.1	0.8
Less: Allow for Loan & Lease Losses	973,443	1,239,395	1,051,685	1,441,943	1,532,379	-21.5	155.6
Net Loans and Leases	36,127,644	35,841,490	36,407,813	35,593,887	38,936,645	0.8	-0.8
Debt Securities Over 1 Year	1,040,020	1,264,627	1,160,149	1,241,177	1,166,915	-17.8	-67.4
Mutual Funds and Equity Securities	212,976	163,520	162,484	345,454	476,659	30.2	62.6
Subtotal	37,380,640	37,269,637	37,730,446	37,180,518	40,580,219	0.3	-6.0
Interest-Bearing Bank Balances	7,940,577	4,978,585	7,063,952	4,613,727	715,257	59.5	19689
Federal Funds Sold & Reverse Repos	83,529	123,132	102,159	130,305	78,541	-32.2	-86.2
Debt Securities 1 Year or Less	2,548,781	3,272,293	2,592,395	3,264,810	2,711,337	-22.1	31.2
Trading Assets	108,224	115,091	129,419	116,969	107,951	-6.0	369.2
Total Earning Assets	48,200,580	45,972,963	47,741,942	45,501,272	44,363,608	4.9	13.8
Non-Int Cash and Due From Dep Inst	1,073,242	981,472	1,181,360	885,583	1,309,662	9.4	-34.6
Premises, Fixed Assets, & Cap Leases	688,971	690,626	688,850	688,124	680,227	-0.2	10.8
Other Real Estate Owned	144,816	238,990	153,178	299,577	389,780	-39.4	426.6
Invest in Unconsolidated Subsidiaries	58,762	46,231	51,051	45,826	36,158	27.1	-32.9
Intangible and Other Assets	3,252,448	3,433,509	3,334,268	3,615,314	4,365,043	-5.3	-17.8
Total Assets	53,418,819	51,363,791	53,150,649	51,035,696	51,144,478	4.0	9.7
Quarterly Average Assets	53,417,545	51,479,323	52,918,015	51,755,220	53,259,715	3.8	11.5
Average Loans and Leases (YTD)	37,015,470	36,997,816	37,042,259	38,454,701	41,812,212	0.1	3.5
MEMORANDA:							
Loans Held-for-Sale	139,245	158,943	201,590	206,286	208,567	-12.4	-38.4
Loans Not Held-for-Sale	36,961,842	36,921,942	37,257,908	36,829,544	40,260,457	0.1	1.0
RE Loans Secured by 1-4 Family	6,739,826	6,516,927	6,696,014	6,271,542	6,455,384	3.4	17.1
Commercial Real Estate Loans	18,387,314	19,470,531	18,856,389	20,020,994	22,554,592	-5.6	-8.4
Construction and Land Development	2,587,295	3,282,374	2,826,401	4,092,373	6,472,729	-21.2	-70.4
Multi Family	1,454,922	1,352,473	1,368,256	1,081,115	969,760	7.6	190.2
Nonfarm Nonresidential	14,345,097	14,835,684	14,661,732	14,847,506	15,112,103	-3.3	32.5
RE Loans Secured by Farmland	169,042	183,976	160,976	180,948	194,274	-8.1	11.8
Total Investment Securities	3,940,606	4,914,665	4,038,599	5,046,384	4,525,214	-19.8	-25.2
U.S. Treasury Securities	4,638	706,059	4,634	705,626	26,144	-99.3	-89.0
U.S. Agency Securities (excl MBS)	1,339,763	1,200,718	1,319,142	1,076,283	1,017,038	11.6	-5.6
Municipal Securities	648,845	688,633	670,690	717,347	827,987	-5.8	-31.6
Mortgage-Backed Securities	515,064	638,439	575,306	604,475	419,569	-19.3	-49.0
Asset-Backed Securities	1,195,015	1,408,531	1,221,328	1,574,018	1,733,417	-15.2	N/A
Other Debt Securities	24,305	108,765	85,015	23,181	24,400	-77.7	-98.6
Mutual Funds and Equity Securities	212,976	163,520	162,484	345,454	476,659	30.2	62.6
Available-For-Sale Securities	3,167,590	4,084,963	3,230,795	4,205,742	3,655,619	-22.5	-30.6
U.S. Treasury Securities	4,638	706,059	4,634	705,626	26,144	-99.3	-89.0
U.S. Agency Securities (excl MBS)	1,339,763	1,200,718	1,319,142	1,076,283	1,017,038	11.6	-5.6
Municipal Securities	119,077	138,174	122,168	157,708	241,494	-13.8	-51.7
Mortgage-Backed Securities	501,465	621,544	559,360	586,587	399,988	-19.3	-50.3
Asset-Backed Securities	965,466	1,146,283	978,092	1,311,003	1,469,996	-15.8	N/A
Other Debt Securities	24,205	108,665	84,915	23,081	24,300	-77.7	-98.6
Mutual Funds and Equity Securities	212,976	163,520	162,484	345,454	476,659	30.2	62.6
Held-To-Mat Sec Appreciation (Depr)	-57,306	-66,704	-77,830	-52,288	-36,140	N/A	N/A
Available-For-Sale Sec Appr (Depr)	-821,958	-778,306	-868,934	-733,177	-736,281	N/A	N/A
Structured Notes, Fair Value	0	0	0	0	0	N/A	N/A
Pledged Securities	1,254,459	1,391,110	1,494,118	1,622,641	1,756,067	-9.8	-56.2

Assets (\$000)

BHCPR page 5 presents the asset structure of the bank holding company and provides, in the memorandum section, loans held-for-sale and not held-for-sale, the composition of real estate loans, investment securities, held-to-maturity and available-for-sale securities appreciation or depreciation, structured notes at fair value, and the portion of investment securities pledged as collateral. The last two columns on the right display the one-year and five-year percentage changes for each balance sheet item. (See the description of Growth Rates on page 2-3.)

Investment securities appearing on this page are reported at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Real Estate Loans

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.

Commercial and Industrial Loans

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

Loans to Individuals

Loans to individuals for household, family, and other personal expenditures including credit card and related plans.

Loans to Depository Institutions

Loans to U.S. and foreign banks and other depository institutions.

Agricultural Loans

Loans to finance agricultural production and other loans to farmers.

Other Loans and Leases

The sum of loans, net of unearned income, to foreign governments and official institutions, loans to nondepository institutions, loans for purchasing and carrying securities, all other loans, and lease financing receivables.

Unearned Income

The amount of unearned income that is included in the loan categories listed above. (A value of zero implies that the above loan categories are reported net of unearned income.)

Loans and Leases, Net of Unearned Income

The sum of real estate loans, commercial and industrial loans, loans to individuals, loans to depository institutions, agricultural loans, loans to foreign governments and institutions, and other loans and leases, net of unearned income.

Allowance for Loan and Lease Losses

The allowance for loan and lease losses. Prior to March 31, 2001, this item also included the amount of any allocated transfer risk reserve.

Net Loans and Leases

Total loans and leases, net of unearned income, minus the allowance for loan and lease losses (and allocated transfer risk reserve prior to March 31, 2001).

Debt Securities over 1 Year

The amortized cost of held-to-maturity and the fair value of available-for-sale debt securities with a remaining maturity of more than one year.

Mutual Funds and Equity Securities

The fair value of investments in mutual funds and equity securities that are designated as available for sale.

Subtotal

The sum of loans and leases (net of unearned income and the allowance for loan and lease losses), securities over one year, and mutual funds and equity securities.

Interest-Bearing Bank Balances

Interest-bearing balances due from depository institutions and foreign central banks that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, or its consolidated subsidiaries.

Federal Funds Sold and Reverse Repos

Unsecured loans of immediately available balances, and purchase of securities, loans, other assets, or participations in pools of securities under agreements to resell for one business day or under a continuing contract.

Debt Securities 1 Year or Less

Debt securities with a remaining maturity of one year or less.

Trading Assets

Assets held in the consolidated bank holding company's trading accounts.

Total Earning Assets

The sum of interest-bearing balances due from depository institutions, debt and equity 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.

Non-Interest-Bearing Cash and Balances Due from Depository Institutions

Non-interest-bearing balances due from depository institutions, currency and coin, cash items in the process of collection, and unposted debits.

Premises, Fixed Assets, and Capital Leases

The book value, less accumulated depreciation or amortization, of all premises, equipment, furniture, and fixtures purchased directly or acquired by means of a capital lease.

Other Real Estate Owned

Other real estate owned.

Investment in Unconsolidated Subsidiaries

The sum of the consolidated bank holding company's holdings of capital stock in unconsolidated subsidiaries and associated companies, its proportionate share in their earnings or losses since the date of their acquisition, and any advances made to them including those in the form of loans and holdings of their bonds and debentures.

Intangible and Other Assets

The sum of goodwill (the excess of the unamortized acquisition cost of consolidated subsidiaries over the net underlying assets), mortgage servicing assets, purchased credit card relationships and nonmortgage servicing assets, other identifiable intangible assets such as trademarks, patents, and franchises, direct and indirect investments in real estate ventures, and all other assets.

Total Assets

The dollar amount of total assets.

Quarterly Average Assets

Average consolidated assets for the latest quarter as reported in Schedule HC-K of the FR Y-9C.

Average Loans and Leases (YTD)

The sum of quarterly average loans and leases in domestic and foreign offices, net of unearned income (four-point average).

Memoranda

Loans Held-For-Sale

Total loans and leases held-for-sale.

Loans Not Held-For-Sale

Total loans and leases not held for sale.

Real Estate Loans Secured by 1-4 Family

The sum of revolving open-end loans secured by one- to four-family residential properties and extended under lines of credit and other one- to four-family loans secured by first and junior liens.

Commercial Real Estate Loans

The sum of construction, land development and other land loans; loans secured by multifamily residential properties; and loans secured by nonfarm nonresidential properties.

Construction and Land Development

Loans secured by real estate to finance either land development prior to erecting a new structure or the on-site construction of industrial and commercial, residential, or farm buildings.

Multifamily

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

Nonfarm Nonresidential

Real estate loans secured by business or 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.

Real Estate Loans Secured by Farmland

Loans secured by land used or usable for agricultural purposes and improvements thereon.

Total Investment Securities

The sum of the amortized cost of held-to-maturity debt securities and the current fair value of available-for-sale debt and equity securities described in various categories below.

U.S. Treasury Securities

The amount of U.S. Treasury securities.

U.S. Agency Securities excluding Mortgage-Backed Securities

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed Securities. 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

Obligations of states and political subdivisions in the United States.

Mortgage-Backed Securities

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities. 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

The sum of asset-backed securities and structured financial products. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities

The sum of other U.S. debt securities and foreign debt securities.

Mutual Funds and Equity Securities

The values of investments in mutual funds and equity securities that are designated as available-for-sale.

Available-for-Sale Securities

The fair value of available-for-sale debt and equity securities included in the categories below.

*U.S. Treasury Securities
(Available-for-Sale Securities)*

The amount of U.S. Treasury securities designated as available-for-sale.

*U.S. Agency Securities excluding
Mortgage-Backed Securities
(Available-for-Sale Securities)*

The amount of U.S. government agency and corporation obligations, excluding mortgage-backed securities, that is designated as available-for-sale. 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
(Available-for-Sale Securities)*

The fair value of available-for-sale obligations of states and political subdivisions in the United States.

*Mortgage-Backed Securities
(Available-for-Sale Securities)*

The amount of pass-through and other mortgage-backed securities,

including CMOS, REMICS, and stripped mortgage-backed securities designated as available-for-sale. 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
(Available-for-Sale Securities)*

The sum of asset-backed securities and structured financial products, designated as available-for-sale. The BHCPR includes data for this item only for report dates after December 31, 2000.

*Other Debt Securities
(Available-for-Sale Securities)*

The fair value of other U.S. debt securities and foreign debt securities that are designated as available-for-sale.

*Mutual Funds and Equity Securities
(Available-for-Sale Securities)*

The values of investments in mutual funds and equity securities that are designated as available-for-sale.

*Held-to-Maturity Securities
Appreciation (Depreciation)*

The difference between the fair value

and the amortized cost of all debt securities that are designated as held-to-maturity.

*Available-for-Sale Securities
Appreciation (Depreciation)*

The difference between the fair value and the amortized cost of all debt and equity securities that are designated as available-for-sale.

Structured Notes, Fair Value

The fair value of structured notes (debt securities with cash flow characteristics that depend upon one or more indices and/or that have embedded forwards or options. Examples of structured notes include step-up bonds, index amortizing notes (IANs), dual index notes, deleveraged bonds, range bonds, inverse floaters, and floating debt securities in which interest payments are based on a single index such as Constant Maturity Treasury (CMT) or Cost of Funds Index (COFI).

Pledged Securities

Securities that are pledged to secure deposits, repurchase transactions, or other borrowings as performance bonds under futures or forward contracts or for any other purpose.