

ASSETS

(\$ IN THOUSANDS)	mm/dd/yyyy					PERCENT CHANGE	
	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	1-YR	5-YR
Real Estate Loans	13,214,780	12,376,393	12,977,615	11,837,344	9,682,950	6.8	278.3
Commercial and Industrial Loans	3,782,445	3,713,928	3,778,729	3,653,473	3,321,375	1.8	197.7
Loans to Individuals	1,220,332	921,198	1,302,842	903,901	679,269	32.5	145.0
Loans to Depository Inst & Oth Banks Accept	5,351	6,879	3,065	7,338	4,817	-22.2	-29.3
Agricultural Loans	171,643	158,391	183,230	170,570	170,899	8.4	77.6
Loans to Foreign Govts and Inst	0	0	0	0	0	N/A	N/A
Other Loans and Leases	760,917	703,112	817,815	765,027	544,745	8.2	158.6
Less: Unearned Income	24,550	25,733	23,454	26,815	26,022	-4.6	128.2
Loans & Leases, Net of Unearned Income	19,130,918	17,854,168	19,039,842	17,310,838	14,378,033	7.2	238.6
Less: Allow for Loan & Lease Losses	280,533	264,107	279,593	260,483	195,535	6.2	205.4
Net Loans and Leases	18,850,385	17,590,061	18,760,249	17,050,355	14,182,498	7.2	239.2
Debt Securities Over 1 Year	984,053	1,215,809	971,856	1,216,874	1,811,308	-19.1	-25.3
Mutual Funds and Equity Securities	192,086	270,850	347,804	283,366	385,884	-29.1	-19.6
Subtotal	20,026,524	19,076,720	20,079,909	18,550,595	16,379,690	5.0	181.5
Interest-Bearing Bank Balances	7,858	6,111	3,689	6,523	22,110	28.6	77.7
Federal Funds Sold & Reverse Repos	1,147,791	325,852	541,072	279,800	506,830	252.2	5.4
Debt Securities 1 Year or Less	2,152,273	1,732,822	1,984,681	1,863,221	1,967,626	24.2	172.3
Trading Assets	337,339	284,916	333,798	103,587	281,587	18.4	22.1
Total Earning Assets	23,671,785	21,426,421	22,943,149	20,803,726	19,157,908	10.5	155.3
Non-Int Cash and Due From Dep Inst	1,085,320	903,483	1,086,002	974,871	1,046,207	20.1	85.3
Acceptances	6,740	3,672	9,134	4,817	8,622	83.6	1687.8
Premises, Fixed Assets, & Cap Leases	377,800	335,149	367,190	335,936	295,757	12.7	140.1
Other Real Estate Owned	28,673	19,753	37,328	16,738	11,670	45.2	1106.3
Invest in Unconsolidated Subsidiaries	92,254	71,471	90,118	66,972	68,164	29.1	380.6
Intangible and Other Assets	1,946,158	2,079,675	2,032,801	2,101,104	1,349,935	-6.4	266.6
Total Assets	27,208,730	24,839,624	26,565,722	24,304,164	21,938,263	9.5	157.4
Quarterly Average Assets	27,313,646	25,714,074	26,933,869	24,899,883	22,083,687	6.2	150.5
Average Loans and Leases (YTD)	18,964,880	17,538,937	18,110,770	16,039,974	13,649,176	8.1	249.0
MEMORANDA:							
RE Loans Secured by 1-4 Family	4,009,633	3,894,902	4,042,408	3,769,621	3,211,659	3.0	228.7
Commercial Real Estate Loans	9,089,609	8,375,478	8,814,286	7,963,201	6,381,188	8.5	309.1
Construction and Land Development	2,969,268	2,994,867	2,977,317	2,935,636	2,273,191	-0.9	468.4
Multifamily	293,533	224,192	287,606	208,894	183,377	30.9	381.1
Nonfarm Nonresidential	5,826,808	5,156,419	5,549,363	4,818,671	3,924,620	13.0	255.6
RE Loans Secured by Farmland	115,538	106,013	120,921	104,522	90,103	9.0	125.3
Total Investment Securities	3,328,412	3,219,481	3,304,341	3,363,461	4,164,883	3.4	41.9
U.S. Treasury Securities	38,477	57,333	46,915	63,436	53,704	-32.9	73.9
U.S. Agency Securities (excl MBS)	1,101,462	1,420,406	1,055,817	1,455,063	1,966,946	-22.5	-35.9
Municipal Securities	670,290	536,492	645,674	513,548	482,644	24.9	167.1
Mortgage-Backed Securities	764,700	834,890	765,267	958,473	1,174,207	-8.4	552.4
Asset-Backed Securities	0	10,000	215,976	0	N/A	-100.0	N/A
Other Debt Securities	561,397	89,510	226,888	89,575	101,498	527.2	N/A
Mutual Funds and Equity Securities	192,086	270,850	347,804	283,366	385,884	-29.1	-19.6
Available-For-Sale Securities	3,328,412	3,140,897	3,304,341	3,283,915	1,039,449	6.0	613.5
U.S. Treasury Securities	38,477	57,333	46,915	63,436	52,559	-32.9	73.9
U.S. Agency Securities (excl MBS)	1,101,462	1,420,406	1,055,817	1,455,063	137,855	-22.5	582.3
Municipal Securities	670,290	536,492	645,674	513,548	190,122	24.9	4461.4
Mortgage-Backed Securities	764,700	756,306	765,267	878,927	233,923	1.1	2498.6
Asset-Backed Securities	0	10,000	215,976	0	N/A	-100.0	N/A
Other Debt Securities	561,397	89,510	226,888	89,575	39,106	527.2	N/A
Mutual Funds and Equity Securities	192,086	270,850	347,804	283,366	385,884	-29.1	-19.6
Held-To-Mat Sec Appreciation (Depr)	N/A	1,067	N/A	206	27,306	N/A	N/A
Available-For-Sale Sec Appr (Depr)	39,901	38,911	50,179	39,194	-5,816	2.5	N/A
Structured Notes, Fair Value	0	0	0	0	0	N/A	-100.0
Pledged Securities	1,400,498	1,737,864	1,587,383	1,721,300	2,130,350	-19.4	99.3

Assets (\$000)

BHCPR page 5 presents the asset structure of the bank holding company and provides, in the memorandum section, the composition of real estate loans, investment securities, held-to-maturity and available-for-sale securities appreciation or depreciation, 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 non-residential 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.

Loans to Foreign Governments and Institutions

Loans to governments in foreign countries, to their official institutions, and to international and regional institutions.

Other Loans and Leases

The sum of taxable and tax-exempt obligations (other than securities) of states and political subdivisions in the U.S., all other loans, and lease financing receivables (net of unearned income) to U.S. and non-U.S. addressees.

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).

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.

Acceptances

Customers' liability to the consolidated bank holding company on drafts and bills of exchange that have been accepted by the banking subsidiaries of the BHC, or by others for their accounts, and are outstanding.

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

The sum of real estate acquired in satisfaction of debts previously contracted and 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, and all other 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 cumulative sum of loans and leases, net of unearned income, for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Memoranda

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, 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 amount of asset-backed securities, other than mortgage-backed securities. 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 BHCPFR 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 BHCPFR includes data for this item only for report dates after December 31, 2000.

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

The amount of asset-backed securities, other than mortgage-backed securities, designated as available-for-sale. The BHCPFR 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, 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.