

(\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-YR	CHANGE 5-YR
Demand Deposits	4,494,344	3,954,372	4,445,026	4,673,733	4,740,661	13.7	51.1
NOW, ATS and Transaction Accounts	481,884	453,086	588,533	646,090	537,414	6.4	29.0
Time Deposits (excl Brokered Dep) < \$100K	1,228,621	1,397,973	1,262,078	1,426,386	1,633,423	-12.1	-59.9
MMDA and Other Savings Accounts	37,379,605	35,664,760	36,755,537	36,046,962	32,610,062	4.8	24.7
Other Non-Interest-Bearing Deposits	0	0	0	0	0	N/A	N/A
Core Deposits	43,584,454	41,470,191	43,051,174	42,793,171	39,521,560	5.1	19.8
Time Deposits of \$100K or More	1,299,624	1,491,819	1,330,402	1,536,425	1,780,127	-12.9	-72.1
Foreign Deposits	1,648,111	1,528,745	1,980,161	1,804,060	1,575,361	7.8	-25.6
Federal Funds Purchased and Repos	278,497	325,107	266,742	320,478	608,098	-14.3	-84.2
Secured Federal Funds Purchased	0	0	0	0	0	N/A	N/A
Commercial Paper	0	0	0	0	3,063	N/A	-100.0
Other Borrowings w/Rem Mat of 1 Yr or Less	237,018	50,000	285,390	23,655	439,321	374.0	-71.1
Other Borrowings w/Rem Mat Over 1 Year	1,119,502	1,305,475	1,193,267	1,331,900	577,167	-14.3	259.7
Brokered Deposits < \$100K	489	110	558	120	0	344.6	-98.9
Noncore Funding	4,583,241	4,701,256	5,056,520	5,016,638	4,983,137	-2.5	-53.3
Trading Liabilities	57,751	83,292	136,938	112,817	137,894	-30.7	-47.9
Sub Notes & Debentures + TPS	799,582	990,596	791,608	979,711	994,340	-19.3	-58.6
Other Liabilities	469,600	514,576	530,324	560,940	530,490	-8.7	-39.3
Total Liabilities	49,494,628	47,759,911	49,566,564	49,463,277	46,167,421	3.6	1.0
Minority Interest	0	-4,752	0	-3,428	-2,080	N/A	-100.0
<b>EQUITY CAPITAL:</b>							
Perpetual Preferred Stock (Incl Surplus)	1,003,970	1,301,289	1,003,970	1,128,302	2,377,560	-22.9	-36.7
Common Stock	4,185,513	4,170,888	4,179,024	4,166,109	4,163,242	0.4	60.5
Common Surplus	0	0	0	0	0	N/A	N/A
Retained Earnings	1,557,436	1,305,289	1,488,682	1,218,799	1,051,390	19.3	-9.1
Less: Treasury Stock	0	0	0	0	0	N/A	N/A
Accumulated Other Comprehensive Income	-145,462	-406,903	-192,101	-446,157	-592,084	N/A	N/A
Other Equity Capital Components	-15,241	-15,158	-15,012	-14,984	-14,800	N/A	N/A
Total Equity Capital	6,586,216	6,355,405	6,464,563	6,052,069	6,985,308	3.6	18.6
<b>Total Liabilities and Capital</b>	<b>56,080,844</b>	<b>54,110,564</b>	<b>56,031,127</b>	<b>55,511,918</b>	<b>53,150,649</b>	<b>3.6</b>	<b>2.7</b>
<b>MEMORANDA:</b>							
Non-Interest-Bearing Deposits	19,258,479	17,311,818	18,759,168	18,470,162	16,112,300	11.2	78.8
Interest-Bearing Deposits	27,274,199	27,179,047	27,603,127	27,663,614	26,764,748	0.4	-16.2
Total Deposits	46,532,678	44,490,865	46,362,295	46,133,776	42,877,048	4.6	7.5
LT Debt that Reprices in 1 Year	0	75,000	8	75,000	75,000	-100.0	-100.0
Eq Cap & Noncontrol(Minority) Interest	6,586,216	6,350,653	6,464,563	6,048,641	6,983,228	3.7	18.0
<b>CHANGES IN EQUITY CAPITAL:</b>							
Equity Capital, Prev Year-End, As Amended	6,464,563	6,052,069	6,052,069	6,985,308	6,648,279		
Accounting Restatements	0	0	0	0	0		
Net Income	101,210	110,723	263,791	349,516	323,804		
Net Sale of New Perpetual Preferred Stock	0	169,742	-13,940	-1,311,593	256,110		
Net Sale of New Common Stock	6,489	7,438	32,389	16,676	42,761		
Chgs Incident to Mergers and Absorptions	0	0	0	0	0		
Less: Dividends Declared	32,456	24,232	119,608	133,581	156,134		
Change in Other Comprehensive Income	46,639	39,254	254,056	145,927	-130,788		
Sale of Treasury Stock	0	0	0	0	0		
Less: Purchase of Treasury Stock	0	0	0	0	0		
Changes in Debit to ESOP Liability	0	0	0	0	0		
Other Adjustments to Equity Capital	-229	411	-4,194	-184	1,276		
Equity Capital, Ending Balance	6,586,216	6,355,405	6,464,563	6,052,069	6,985,308		

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## Liabilities and Changes in Capital

BHCPR page 6 presents the structure of liabilities and capital of a bank holding company and the sources of change in its equity capital account. Additional data on interest-bearing and non-interest-bearing deposits as well as long-term debt that reprices within one year are provided in the memoranda section. Moreover, annual and five-year percentage changes for each liability or capital item appear in the last two columns. (See the description of Growth Rates on page 2-3.)

### *Demand Deposits*

Noninterest bearing demand deposits held in domestic offices of commercial bank subsidiaries.

### *NOW, ATS, and Transaction Accounts*

Accounts subject to negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), and all other transaction accounts excluding demand deposits.

### *Time Deposits (Excluding Brokered Deposits) under \$100 Thousand*

All time deposits, including time certificates of deposit and open-account time deposits with balances of less than \$100,000, minus brokered deposits issued in denominations below \$100,000.

### *MMDA and Other Savings Accounts*

All savings deposits including money market deposit accounts (MMDAs) other than negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), or other transaction accounts.

### *Other Non-Interest-Bearing Deposits*

Non-interest-bearing deposit balances held in domestic offices of other depository institutions that are subsidiaries of the bank holding company.

### *Core Deposits*

The sum of demand deposits, NOW, ATS, and transaction accounts, time deposits (excluding brokered deposits) with balances under \$100,000, money market deposit accounts, other savings accounts, and other non-interest-bearing deposit balances.

### *Time Deposits of \$100 Thousand or More*

Time deposits including time certificates of deposit and open-account deposits with balances of \$100,000 or more, regardless of negotiability or transferability.

### *Foreign Deposits*

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities.

### *Federal Funds Purchased and Repos*

Borrowings in the form of immediately available funds or sale of securities, loans, participations in pools of securities, or other assets under agreements to repurchase for one business day or under a continuing contract.

### *Secured Federal Funds Purchased*

The amount of "federal funds purchased in domestic offices" that are secured.

### *Commercial Paper*

Short-term and uncollateralized negotiable promissory notes issued by the bank holding company or its subsidiaries, usually with a maturity of 270 days or less.

### *Other Borrowings with a Remaining Maturity of 1 Year or Less*

Funds borrowed by the consolidated bank holding company with a remaining maturity of one year or less, including mortgage indebtedness and obligations under capital-

ized leases with a remaining maturity of one year or less.

### *Other Borrowings with a Remaining Maturity over 1 Year*

Funds borrowed by the consolidated bank holding company with a remaining maturity of more than one year, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of more than one year.

### *Brokered Deposits under \$100,000*

Brokered deposits issued in denominations of less than \$100,000.

### *Noncore Funding*

The sum of time deposits of \$100,000 or more, deposits in foreign offices and in Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase in domestic offices including those of Edge or Agreement subsidiaries, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000.

### *Trading Liabilities*

Liabilities arising from trading activities, including liabilities resulting from sales of assets not owned by the bank holding company and revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts entered into by the bank holding company for trading, dealer, customer accommodation, or similar purposes.

### *Subordinated Notes and Debentures and Trust Preferred Securities (Consolidated)*

Outstanding notes and debentures that are subordinated to the deposits of subsidiary depository institutions and any other debt that is designated as subordinated in its indenture agreement. This line item includes subordinated perpetual

debt, limited-life preferred stock and related surplus, equity commitment and contracted notes that qualify as capital under the Federal Reserve Board's capital adequacy guidelines, and subordinated notes payable to trusts issuing trust preferred securities.

#### *Other Liabilities*

The amount of other liabilities.

#### *Total Liabilities*

The sum of core deposits, noncore funding, trading liabilities, subordinated notes and debentures, acceptances, and other liabilities.

#### *Minority Interest*

The proportionate interest held by those other than the reporting company in the equity capital accounts of the consolidated subsidiaries including trust preferred stock (that are issued by special purpose subsidiaries and are marketed under such names as MIPS and TOPRS).

### **Equity Capital**

#### *Perpetual Preferred Stock (Including Surplus)*

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

#### *Common Stock*

The aggregate par or stated value of common stock issued.

#### *Common Surplus*

The amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value.

#### *Retained Earnings*

The amount of retained earnings, including capital reserves, which

result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

#### *Treasury Stock*

The carrying value, at cost, of treasury stock.

#### *Accumulated Other Comprehensive Income*

The amount of other comprehensive income in conformity with the requirements of ASC Subtopic 220-10, Comprehensive Income—Overall (formerly FASB Statement No. 130, *Reporting Comprehensive Income*). Other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. From March 31, 1999 to December 31, 2000, this BHCPR item includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) reported on cash flow hedges, and foreign currency translation adjustments. Prior to March 31, 1999, accumulated net gains (losses) on cash flow hedges were not reported on the FR-Y9C and are not included in this item.

#### *Other Equity Capital Components*

The amount of all other equity capital components, including unearned Employee Stock Ownership Plan (ESOP) shares.

#### *Total Equity Capital*

The sum of perpetual preferred stock (including surplus), common stock and surplus, retained earnings, accumulated other comprehensive income, and other equity capital components, less treasury stock.

#### *Total Liabilities and Capital*

The sum of total liabilities, minority interest, and total equity capital.

### **Memoranda**

#### *Non-Interest-Bearing Deposits*

Domestic and foreign deposit accounts on which the issuing depository institution pays no compensation to the holder for the use of the funds. They include (1) matured time deposits that are not automatically renewable unless the deposit agreement specifies the transfer of funds at maturity to another type of account and (2) deposits with a zero percent stated interest rate that are issued at face value.

#### *Interest-Bearing Deposits*

Domestic and foreign deposit accounts on which the issuing depository institution pays compensation to the holder for the use of the funds. They include deposits with a zero percent interest rate that are issued on a discount basis.

#### *Total Deposits*

The sum of non-interest and interest-bearing deposits in domestic and foreign offices.

#### *Long-Term Debt That Reprices in 1 Year*

Long-term debt issued by the bank holding company with a remaining maturity of more than one year, but that has a repricing frequency of less than one year. Mortgage indebtedness and obligations under capitalized leases and limited-life preferred stock are excluded from this line item.

#### *Equity Capital and Noncontrolling (Minority) Interests in Consolidated Subsidiaries*

The sum of bank holding company equity capital and noncontrolling (minority) interests in consolidated subsidiaries.

### **Changes in Equity Capital**

#### *Equity Capital, Previous Year-End, as Amended*

Total equity balance as of Decem-

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ber 31 of the previous year after the effect of adjustments made in amended reports.

#### *Accounting Restatements*

The cumulative effect (net of applicable income taxes) of changes in accounting principles that resulted in the restatement of prior years' financial statements and the sum of all corrections (net of applicable income taxes) due to material accounting errors made in prior years' financial statements that were not corrected in an amended report for the period during which the error was made.

#### *Net Income*

Net income (or loss) for the calendar year-to-date.

#### *Net Sale of New Perpetual Preferred Stock*

Change in equity capital resulting from the issuance of new perpetual preferred stock (net of expenses associated with the issuance of such stock), conversion of convertible debt or limited-life preferred stock into perpetual preferred stock, exercise of stock options, and retirement of perpetual preferred stock.

#### *Net Sale of New Common Stock*

Change in equity capital resulting from the issuance of common stock (net of expenses associated with the issuance of such stock), conversion

of convertible debt, limited-life preferred, or perpetual preferred stock into common stock, exercise of stock options, and retirement of common stock.

#### *Changes Incident to Mergers and Absorptions*

For business combinations that are treated as pooling of interests, the historical equity capital balances of the consolidated BHC or other businesses acquired as of the end of the previous calendar year. For business combinations treated as purchases, the fair value of any perpetual preferred or common shares issued (minus the direct cost of issuing the shares) less any goodwill charged against undivided profits. This line item includes any retroactive adjustments resulting from the realization of income tax benefits of pre-acquisition operating loss carry-forwards of purchased subsidiaries and other purchased businesses.

#### *Dividends Declared*

Cash dividends declared on preferred stock and common stock during the calendar year-to-date including dividends not payable until after the report date.

#### *Changes in Accumulated Other Comprehensive Income*

The amount of other comprehensive income for the calendar year-to-date.

#### *Sale of Treasury Stock*

The resale or other disposal of the BHC's own perpetual preferred stock or common stock.

#### *Purchase of Treasury Stock*

The acquisition, without retirement, of the BHC's own perpetual preferred stock or common stock.

#### *Changes in the Debit to ESOP Liability*

(For BHCs that guaranteed the debt of their Employee Stock Ownership Plan only.) Changes during the calendar year-to-date to the offsetting debit to the liability recorded by the BHC in connection with ESOP debt guaranteed by the BHC.

#### *Other Adjustments to Equity Capital*

The amount of all other adjustments to equity capital, including contributions of capital to the holding company when the company is a partnership

#### *Equity Capital, Ending Balance*

Total equity capital at the end of the current quarter.