

ASSETS (\$000)	MM/DD/YYYY	% OF TOTAL	MM/DD/YYYY	% OF TOTAL	MM/DD/YYYY	% OF TOTAL	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-YR	CHANGE 5-YR
Investment in Bank Subs	4,832,734	55.8	4,935,117	54.3	4,952,329	55.6	4,758,800	4,768,364	-2.1	2.6
Common and Preferred Stock	4,832,093	55.8	4,934,622	54.3	4,952,268	55.6	4,758,736	4,768,274	-2.1	43.8
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	0	0.0	0	0.0	0	0.0	0	0	N/A	-100.0
Other Receivables	641	0.0	495	0.0	61	0.0	64	90	29.5	-96.4
Investment in Nonbank Subs	217,921	2.5	198,868	2.2	192,595	2.2	213,132	210,522	9.6	-61.3
Common and Preferred Stock	160,527	1.9	167,735	1.9	159,720	1.8	181,791	188,622	-4.3	-71.2
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	20,000	0.2	615	0.0	190	0.0	1,150	2,050	3152.0	311.1
Other Receivables	37,394	0.4	30,518	0.3	32,685	0.4	30,191	19,850	22.5	44953
Investment In Sub BHCs	2,065,045	23.8	2,047,651	22.5	2,118,352	23.8	1,980,963	1,810,801	0.9	12.1
Common and Preferred Stock	2,065,045	23.8	2,047,651	22.5	2,118,352	23.8	1,980,963	1,810,801	0.9	12.1
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Other Receivables	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
ASSETS EXCLUDING INV IN SUBS:										
Net Loans and Leases	0	0.0	1,500	0.0	1,495	0.0	2,852	6,292	-100.0	N/A
Securities	409,933	4.7	1,138,226	12.5	402,998	4.5	1,150,390	435,394	-64.0	5.7
Sec Purchased (Rev Repos)	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Cash&Due Fr Affil Dep Inst	926,070	10.7	449,870	5.0	956,487	10.7	549,513	542,128	105.9	990.3
Cash&Due Fr Unrel Dep Inst	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Premises, Furn, Fix & Equip	6,593	0.1	7,651	0.1	6,683	0.1	5,799	5,348	-13.8	-34.7
Intangible Assets	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Other Assets	205,987	2.4	306,416	3.4	277,519	3.1	254,763	104,882	-32.8	242.1
Bal Due Fr Subs & Rel Inst	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Total Assets	8,664,283	100.0	9,085,299	100.0	8,908,458	100.0	8,916,212	7,883,731	-4.6	13.2
LIABILITIES AND CAPITAL										
Deposits	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Securities Sold (Repos)	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Commercial Paper	2,217	0.0	14,256	0.2	3,063	0.0	2,647	1,084	-84.5	-99.0
Other Borrowings 1 Yr or Less	140,550	1.6	393,071	4.3	438,994	4.9	168,666	189,889	-64.2	-43.8
Borrowings With Mat Over 1 Yr	1,140,698	13.2	592,626	6.5	552,606	6.2	811,145	663,700	92.5	686.7
Subordinated Notes and Deb	427,799	4.9	454,523	5.0	457,483	5.1	551,906	719,869	-5.9	-69.3
Other Liabilities	103,614	1.2	165,864	1.8	113,444	1.3	193,491	255,163	-37.5	11.9
Bal Due to Sub & Rel Inst	357,434	4.1	550,366	6.1	357,560	4.0	540,078	361,368	-35.1	11.3
Total Liabilities	2,172,312	25.1	2,170,706	23.9	1,923,150	21.6	2,267,933	2,191,073	0.1	-10.7
Equity Capital	6,491,971	74.9	6,914,593	76.1	6,985,308	78.4	6,648,279	5,692,658	-6.1	24.3
Perpetual Pfd Stk (Inc Sur)	1,800,473	20.8	2,329,370	25.6	2,377,560	26.7	2,056,672	1,502,784	-22.7	650.2
Common Stock	4,157,525	48.0	4,158,369	45.8	4,163,242	46.7	4,163,619	3,318,417	0.0	82.4
Common Surplus	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Retained Earnings	1,124,561	13.0	945,513	10.4	1,051,390	11.8	905,361	1,324,516	18.9	-60.2
Accum Oth Comprehensive Inc	-576,147	-6.7	-504,491	-5.6	-592,084	-6.7	-461,296	-436,899	N/A	N/A
Oth Equity Capital Compon	-14,441	-0.2	-14,168	-0.2	-14,800	-0.2	-16,077	-16,160	N/A	N/A
Total Liab and Equity Capital	8,664,283	100.0	9,085,299	100.0	8,908,458	100.0	8,916,212	7,883,731	-4.6	13.2
MEMORANDA:										
Loans and Adv Fr Bank Subs	61	0.0	192,732	2.1	58	0.0	182,412	0	-100.0	N/A
Loans and Adv Fr Nonbk Subs	355,273	4.1	355,271	3.9	355,273	4.0	355,269	309,278	0.0	12.1
NP to Subs Iss Tr Prf Sec	300,000	3.5	300,000	3.3	300,000	3.4	300,000	300,000	0.0	-2.4
Loans and Adv From Sub BHCs	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Subord< Debt 1 Yr or Less	46,056	0.5	153,712	1.7	46,015	0.5	120,592	52,090	-70.0	1011.7
Guar Lns to Bks, Nonbks, BHCs	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A

Parent Company Balance Sheet (\$000)

BHCPR page 21 provides the principal categories of the parent company balance sheet as reported in Schedule PC and PC-A of the FR Y-9LP (see Appendix G). A parent company's investments in bank, nonbank, and bank holding company subsidiaries, as well as other assets, liability, and equity items are displayed as dollar values for five time-periods and as a percentage of parent company total assets for three time periods. In addition, the last two columns present one-year and five-year growth rates of the account balances. (See the discussion of Growth Rates on page 2-3.)

Assets

Investment in Bank Subsidiaries

The sum of equity investments in bank subsidiaries and associated banks and non-equity investments in and receivables due from bank subsidiaries and associated banks.

Common and Preferred Stock (Bank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of bank subsidiaries and associated banks excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Bank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary banks and associated banks.

Loans, Advances, Notes, and Bonds (Bank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to directly or indirectly held bank subsidiaries and associated banks and investments in debt instruments issued by bank subsidiaries and associated banks.

Other Receivables (Bank Subsidiaries)

All other assets that represent claims of the bank holding company on bank subsidiaries and associated banks.

Investment in Nonbank Subsidiaries

The sum of equity investments in nonbank subsidiaries and associated nonbank companies and non-equity investments in and receivables due from nonbank subsidiaries and associated nonbank companies.

Common and Preferred Stock (Nonbank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of nonbank subsidiaries and associated nonbank companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Nonbank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of nonbank subsidiaries and associated nonbank companies.

Loans, Advances, Notes, and Bonds (Nonbank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) nonbank subsidiaries and associated nonbank companies, and investments in debt instruments issued by nonbank subsidiaries and associated nonbank companies.

Other Receivables (Nonbank Subsidiaries)

All other assets that represent claims of the bank holding company on nonbank subsidiaries and associated nonbank companies.

Investment in Subsidiary BHCs

The sum of equity investments in subsidiary bank holding companies

and non-equity investments in, and receivables due from, subsidiary and associated bank holding companies.

Common and Preferred Stock (Subsidiary BHCs)

Investments in the common stock and preferred stock (including surplus) of bank holding company subsidiaries and associated bank holding companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Subsidiary BHCs)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary and associated bank holding companies.

Loans, Advances, Notes, and Bonds (Subsidiary BHCs)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) bank holding company subsidiaries and associated bank holding companies and investments in debt instruments issued by bank holding company subsidiaries, and associated bank holding companies.

Other Receivables (Subsidiary BHCs)

All other assets that represent claims of the bank holding company on subsidiary and associated bank holding companies.

Assets Excluding Investment in Subsidiaries

Net Loans and Leases

Extensions of credit, net of unearned income, resulting from either direct negotiation between the bank holding company and its customers or the purchase of such assets from others.

Securities

U.S. Treasury securities, obligations of other U.S. government agencies and corporations, obligations of other states and political subdivisions, and other debt and equity securities, excluding investments in subsidiaries and associated companies.

Securities Purchased (Reverse Repos)

Securities purchased under agreements to resell other than securities purchased under resale agreements to maturity.

Cash and Balances Due from Subsidiary or Affiliated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with subsidiary or affiliated depository institutions.

Cash and Balances Due from Unrelated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with unrelated depository institutions.

Premises, Furniture, Fixtures and Equipment

The book value, net of depreciation, of all premises, furniture, fixtures, and equipment.

Intangible Assets

The sum of mortgage servicing assets, goodwill, and other identifiable intangible assets.

Other Assets

All other assets including income earned, but not collected, and deferred income taxes (debit balance).

Balances Due from Subsidiaries and Related Institutions

All balances due from subsidiaries and related institutions, other than investments and receivables.

Total Assets

Total parent company assets, which include investments in subsidiaries, loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), securities, federal funds sold and securities purchased under agreements to resell, cash and due from depository institutions, premises, furniture and fixtures, intangible and other assets, and balances due from subsidiaries and affiliated BHCs.

Liabilities and Capital

Deposits

Deposits issued by the parent company.

Securities Sold (Repos)

Securities sold under agreements to repurchase other than securities sold under repurchase agreements to maturity.

Commercial Paper

Outstanding commercial paper issued by the bank holding company to unrelated parties.

Other Borrowings with Maturity of 1 Year or Less

The amount of money borrowed by the bank holding company with a remaining maturity of one year or less.

Borrowings with Maturity over 1 Year

The amount of money borrowed by the bank holding company with a remaining maturity of more than one year.

Subordinated Notes and Debentures

Subordinated debt issued by the bank holding company or its subsidiaries. This line item includes subordinated perpetual debt, limited-life preferred stock and related surplus, and outstanding equity con-

tract and commitment notes that qualify as capital, as defined by the Federal Reserve Board's capital adequacy guidelines.

Other Liabilities

All other liabilities including expenses accrued and unpaid and deferred income taxes (credit balance).

Balances Due to Subsidiaries and Related Institutions

All balances due to subsidiaries and related institutions including short- and long-term borrowings, accrued interest payable, and taxes payable.

Total Liabilities

The sum of deposits, commercial paper and other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures, other liabilities, and balances due to other subsidiaries and related institutions.

Equity Capital

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

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 outstanding common stock.

Common Surplus

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

Accumulated Other Comprehensive Income

The amount of other comprehensive income in conformity with ASC subtopic 220-10, Comprehensive Income—Overall (formerly the requirements of 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 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 Y-9LP 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 and the carrying value, at cost, of Treasury Stock.

Total Liabilities and Equity Capital

Total liabilities and equity capital as reported in Schedule PC of the FR Y-9LP.

Memoranda

Loans and Advances from Bank Subsidiaries

The amount of borrowings of the parent company from subsidiary banks and associated banks and Edge Act and Agreement subsidiaries.

Loans and Advances from Nonbank Subsidiaries

The amount of borrowings of the parent company from nonbank subsidiaries and associated nonbank companies.

Notes Payable to Subsidiaries That Have Issued Trust Preferred Securities

The amount of notes payable by the parent BHC to special-purpose subsidiaries that have issued trust preferred securities.

Loans and Advances from Subsidiary BHCs

The amount of borrowings of the

parent company from bank holding company subsidiaries and associated bank holding companies.

Subordinated and Long-Term Debt Maturing in 1 Year or Less

The amount of liabilities (included in mandatory convertible securities, subordinated notes and debentures, and balances due to subsidiaries and related institutions) that are scheduled to mature within one year.

Guaranteed Loans to Banks, Non-Banks, and BHCs

The amount of borrowings of subsidiaries from unaffiliated parties: (1) that have been guaranteed by the respondent parent BHC; (2) that involve sales of assets that are indemnified by the parent BHC; (3) or any other borrowing by BHC subsidiaries where the parent BHC assumes any risk of loss.