

ASSETS

(\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT	CHANGE
						1-YR	5-YR
Real Estate Loans	25,514,980	25,036,211	25,437,974	25,235,111	25,713,379	1.9	-14.3
Commercial and Industrial Loans	11,536,948	10,762,611	11,470,810	10,448,937	9,589,926	7.2	10.0
Loans to Individuals	555,032	517,390	564,584	538,720	554,702	7.3	-19.3
Loans to Depository Inst & Oth Banks Accept	67,846	61,228	46,065	33,587	95,103	10.8	89.2
Agricultural Loans	188,938	171,494	211,533	203,619	216,578	10.2	9.8
Other Loans and Leases	1,462,502	1,376,432	1,485,640	1,458,348	1,291,172	6.3	36.6
Less: Unearned Income	1,766	1,388	1,913	1,424	1,362	27.2	71.3
Loans & Leases, Net of Unearned Income	39,324,480	37,923,978	39,214,693	37,916,898	37,459,498	3.7	-6.9
Less: Allow for Loan & Lease Losses	736,953	841,781	746,291	896,087	1,051,685	-12.5	-11.6
Net Loans and Leases	38,587,527	37,082,197	38,468,402	37,020,811	36,407,813	4.1	-6.8
Debt Securities Over 1 Year	939,757	875,632	919,924	894,318	1,160,149	7.3	-43.3
Mutual Funds and Equity Securities	252,062	333,987	280,203	228,011	162,484	-24.5	-20.4
Subtotal	39,779,346	38,291,816	39,668,529	38,143,140	37,730,446	3.9	-8.3
Interest-Bearing Bank Balances	8,226,609	5,807,361	8,188,059	6,055,665	7,063,952	41.7	309.9
Federal Funds Sold & Reverse Repos	379,947	2,340,177	282,248	2,775,354	102,159	-83.8	19.3
Debt Securities 1 Year or Less	2,796,061	2,634,127	2,866,470	2,539,012	2,592,395	6.2	7.3
Trading Assets	113,224	108,056	99,619	112,273	129,419	4.8	-19.9
Total Earning Assets	51,336,791	49,361,793	51,329,195	49,812,322	47,741,942	4.0	5.6
Non-Int Cash and Due From Dep Inst	1,242,182	903,138	1,160,691	1,764,975	1,181,360	37.5	-2.6
Premises, Fixed Assets, & Cap Leases	759,931	683,312	700,738	684,093	688,850	11.2	12.5
Other Real Estate Owned	39,248	89,904	46,105	98,151	153,178	-56.3	-84.5
Invest in Unconsolidated Subsidiaries	56,553	66,000	60,310	60,585	51,051	-14.3	-36.5
Intangible and Other Assets	2,646,139	3,006,417	2,734,088	3,091,792	3,334,268	-12.0	-28.4
Total Assets	56,080,844	54,110,564	56,031,127	55,511,918	53,150,649	3.6	2.7
Quarterly Average Assets	55,600,883	54,264,016	56,039,072	54,755,079	52,918,015	2.5	0.4
Average Loans and Leases (YTD)	39,282,057	37,802,433	38,253,458	37,222,737	37,042,259	3.9	-6.8
MEMORANDA:							
Loans Held-for-Sale	126,344	161,559	171,328	251,651	201,590	-21.8	-52.1
Loans Not Held-for-Sale	39,198,136	37,762,419	39,043,365	37,665,247	37,257,908	3.8	-6.6
RE Loans Secured by 1-4 Family	7,396,700	7,047,610	7,310,571	7,144,465	6,696,014	5.0	13.8
Commercial Real Estate Loans	17,907,807	17,805,136	17,922,228	17,899,536	18,856,389	0.6	-22.5
Construction and Land Development	2,758,768	2,532,133	2,651,952	2,405,753	2,826,401	9.0	-66.4
Multifamily	1,550,576	1,356,534	1,434,769	1,327,357	1,368,256	14.3	109.7
Nonfarm Nonresidential	13,598,463	13,916,469	13,835,507	14,166,426	14,661,732	-2.3	-4.1
RE Loans Secured by Farmland	210,473	183,465	205,175	191,110	160,976	14.7	21.9
Total Investment Securities	4,029,484	4,024,002	4,290,867	3,848,219	4,038,599	0.1	-15.1
U.S. Treasury Securities	1,546	54,534	1,546	104,524	4,634	-97.2	-94.5
U.S. Agency Securities (excl MBS)	1,939,630	1,392,254	1,740,182	1,265,585	1,319,142	39.3	101.4
Municipal Securities	716,499	576,272	611,185	588,612	670,690	24.3	-20.6
Mortgage-Backed Securities	314,879	404,820	325,056	441,097	575,306	-22.2	-39.6
Asset-Backed Securities	776,016	1,235,294	1,304,610	1,193,817	1,221,328	-37.2	-61.4
Other Debt Securities	28,852	26,841	28,085	26,573	85,015	7.5	306.2
Mutual Funds and Equity Securities	252,062	333,987	280,203	228,011	162,484	-24.5	-20.4
Available-For-Sale Securities	3,423,205	3,287,844	3,701,886	3,091,310	3,230,795	4.1	10.5
U.S. Treasury Securities	1,546	54,534	1,546	104,524	4,634	-97.2	-94.5
U.S. Agency Securities (excl MBS)	1,939,630	1,392,254	1,740,182	1,265,585	1,319,142	39.3	101.4
Municipal Securities	151,406	70,908	66,264	75,996	122,168	113.5	-37.9
Mortgage-Backed Securities	312,037	392,985	318,922	428,975	559,360	-20.6	-37.6
Asset-Backed Securities	737,772	1,016,435	1,266,784	961,746	978,092	-27.4	-29.0
Other Debt Securities	28,752	26,741	27,985	26,473	84,915	7.5	310.6
Mutual Funds and Equity Securities	252,062	333,987	280,203	228,011	162,484	-24.5	-20.4
Held-To-Mat Sec Appreciation (Depr)	29,100	-51,490	20,566	-82,168	-77,830	N/A	N/A
Available-For-Sale Sec Appr (Depr)	-158,085	-546,836	-247,343	-625,639	-868,934	N/A	N/A
Structured Notes, Fair Value	0	0	0	0	0	N/A	N/A
Pledged Securities	1,507,477	1,505,500	1,472,228	1,499,428	1,494,118	0.1	-8.1

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.