

ASSETS (\$000)	MM/DD/YYYY	% OF TOTAL	MM/DD/YYYY	% OF TOTAL	MM/DD/YYYY	% OF TOTAL	MM/DD/YYYY	MM/DD/YYYY	PERCENT CHANGE	
									1-YR	5-YR
Investment in Bank Subs	4,831,177	60.3	4,719,322	61.4	4,785,393	60.1	4,388,912	3,436,848	2.4	75.7
Common and Preferred Stock	3,408,139	42.5	3,371,198	43.8	3,361,742	42.2	3,094,460	2,819,146	1.1	31.9
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	1,407,500	17.6	1,330,508	17.3	1,407,500	17.7	1,294,452	617,702	5.8	753.0
Other Receivables	15,538	0.2	17,616	0.2	16,151	0.2	0	0	-11.8	N/A
Investment in Nonbank Subs	607,162	7.6	557,826	7.3	574,580	7.2	560,301	507,025	8.8	59.4
Common and Preferred Stock	589,255	7.4	539,247	7.0	572,715	7.2	546,881	500,730	9.3	55.5
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	9,653	0.1	18,270	0.2	1,865	0.0	13,420	6,295	-47.2	382.2
Other Receivables	8,254	0.1	309	0.0	0	0.0	0	0	2571.2	N/A
Investment In Sub BHCs	1,977,847	24.7	1,828,352	23.8	1,932,252	24.3	1,805,188	1,767,611	8.2	N/A
Common and Preferred Stock	1,977,847	24.7	1,828,352	23.8	1,932,252	24.3	1,805,188	1,767,611	8.2	N/A
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	6,064	0.1	0	0.0	475	0.0	0	0	N/A	488.2
Securities	265,486	3.3	402,887	5.2	388,045	4.9	422,041	581,128	-34.1	12.2
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	64,899	0.8	79,689	1.0	87,402	1.1	185,404	103,057	-18.6	45.1
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	8,456	0.1	9,875	0.1	9,201	0.1	10,151	3,621	-14.4	12335
Intangible Assets	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Other Assets	255,921	3.2	93,404	1.2	181,784	2.3	76,621	108,976	174.0	449.6
Bal Due Fr Subs & Rel Inst	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Total Assets	8,017,012	100.0	7,691,355	100.0	7,959,132	100.0	7,448,618	6,508,266	4.2	131.8
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	164,657	2.1	186,978	2.4	297,850	3.7	220,507	167,188	-11.9	-40.5
Other Borrowings 1 Yr or Less	221,713	2.8	0	0.0	155,025	2.0	0	149,980	N/A	N/A
Borrowings With Mat Over 1 Yr	295,630	3.7	394,987	5.1	295,630	3.7	394,984	0	-25.2	207.7
Subordinated Notes and Deb	1,395,443	17.4	1,394,836	18.1	1,395,292	17.5	1,394,684	1,492,502	0.0	350.1
Other Liabilities	270,287	3.4	103,932	1.4	170,975	2.2	124,138	132,588	160.1	623.8
Bal Due to Sub & Rel Inst	341,481	4.3	349,452	4.5	351,560	4.4	327,282	328,744	-2.3	4.5
Total Liabilities	2,689,211	33.5	2,430,185	31.6	2,666,332	33.5	2,461,595	2,271,002	10.7	156.9
Equity Capital	5,327,801	66.5	5,261,170	68.4	5,292,800	66.5	4,987,023	4,237,264	1.3	120.8
Perpetual Pfd Stk (Inc Sur)	240,000	3.0	240,000	3.1	240,000	3.0	240,000	0	0.0	N/A
Common Stock	2,219,905	27.7	2,381,509	31.0	2,212,237	27.8	2,230,303	2,156,732	-6.8	119.2
Common Surplus	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Retained Earnings	2,957,511	36.9	2,719,502	35.4	2,910,692	36.6	2,602,189	2,179,885	8.8	117.2
Accum Oth Comprehensive Inc	-76,429	-1.0	-69,257	-0.9	-58,835	-0.7	-75,849	-83,043	N/A	N/A
Oth Equity Capital Compon	-13,186	-0.2	-10,584	-0.1	-11,294	-0.1	-9,620	-16,310	N/A	N/A
Total Liab and Equity Capital	8,017,012	100.0	7,691,355	100.0	7,959,132	100.0	7,448,618	6,508,266	4.2	131.8
MEMORANDA:										
Loans and Adv Fr Bank Subs	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans and Adv Fr Nonbk Subs	309,278	3.9	345,523	4.5	309,278	3.9	324,709	324,709	-10.5	-4.8
NP to Subs Iss Tr Prf Sec	300,000	3.7	335,157	4.4	300,000	3.8	324,709	324,709	-10.5	-7.6
Loans and Adv From Sub BHCs	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Subord&LT Debt 1 Yr or Less	2,203	0.0	3,929	0.1	1,997	0.0	2,573	2,077	-43.9	9.1
Guar Lns to Bks, Nonbks, BHCs	0	0.0	0	0.0	0	0.0	0	274,281	N/A	-100.0

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## 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.

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### *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 contract 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.

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### *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 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 capi-

tal 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.