

(\$ 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	27,821,321	25,524,633	27,167,465	24,365,112	21,246,060	9.0	110.5
Commercial and Industrial Loans	10,047,645	8,403,749	9,845,548	8,325,575	7,052,060	19.6	165.6
Loans to Individuals	803,314	835,220	833,898	818,064	814,872	-3.8	-34.2
Loans to Depository Inst & Oth Banks Accept	62,860	31,350	37,738	40,782	23,939	100.5	1074.7
Agricultural Loans	171,545	164,342	193,318	193,622	183,355	4.4	-0.1
Other Loans and Leases	1,037,407	1,035,321	1,055,032	987,581	857,494	0.2	36.3
Less: Unearned Income	1,061	23,014	4,513	23,463	26,624	-95.4	-95.7
Loans & Leases, Net of Unearned Income	39,943,031	35,971,601	39,128,486	34,707,273	30,151,156	11.0	108.8
Less: Allow for Loan & Lease Losses	501,835	371,746	459,908	365,682	339,024	35.0	78.9
Net Loans and Leases	39,441,196	35,599,855	38,668,578	34,341,591	29,812,132	10.8	109.2
Debt Securities Over 1 Year	1,984,417	3,453,530	2,554,105	3,578,633	3,963,331	-42.5	101.7
Mutual Funds and Equity Securities	73,752	134,216	173,942	198,518	222,857	-45.1	-61.6
Subtotal	41,499,365	39,187,601	41,396,625	38,118,742	33,998,320	5.9	107.2
Interest-Bearing Bank Balances	20,468	17,504	17,072	43,380	22,926	16.9	160.5
Federal Funds Sold & Reverse Repos	811,127	967,415	773,762	326,071	636,260	-16.2	-29.3
Debt Securities 1 Year or Less	4,129,897	1,988,743	3,820,805	1,926,880	1,769,462	107.7	91.9
Trading Assets	176,460	32,606	101,090	64,039	102,453	441.2	-47.7
Total Earning Assets	46,637,317	42,193,869	46,109,354	40,479,112	36,529,421	10.5	97.0
Non-Int Cash and Due From Dep Inst	1,659,544	1,574,597	1,855,114	1,938,750	1,705,554	5.4	52.9
Premises, Fixed Assets, & Cap Leases	635,984	618,855	633,033	582,665	524,511	2.8	68.3
Other Real Estate Owned	51,954	26,225	31,139	26,266	38,103	98.1	81.2
Invest in Unconsolidated Subsidiaries	88,650	87,284	95,374	83,310	92,416	1.6	-3.9
Intangible and Other Assets	4,524,266	4,058,036	4,223,430	3,860,123	3,872,668	11.5	131.7
Total Assets	53,597,715	48,558,866	52,947,444	46,970,226	42,762,673	10.4	97.0
Quarterly Average Assets	52,913,823	47,478,985	50,941,153	45,818,166	36,780,718	11.5	93.7
Average Loans and Leases (YTD)	39,452,309	35,406,094	36,798,719	32,383,542	23,999,542	11.4	108.0
MEMORANDA:							
Loans Held-for-Sale	208,559	272,126	207,943	252,818	256,235	-23.4	-8.2
Loans Not Held-for-Sale	39,734,472	35,699,475	38,920,543	34,454,455	29,894,921	11.3	110.2
RE Loans Secured by 1-4 Family	6,009,629	5,738,400	6,003,772	5,683,529	6,029,490	4.7	49.9
Commercial Real Estate Loans	21,663,067	19,642,458	21,018,449	18,553,155	15,086,242	10.3	138.3
Construction and Land Development	9,156,006	8,361,514	9,123,779	8,091,832	6,078,166	9.5	208.4
Multifamily	609,261	510,328	625,261	501,408	473,252	19.4	107.6
Nonfarm Nonresidential	11,897,800	10,770,616	11,269,409	9,959,915	8,534,824	10.5	104.2
RE Loans Secured by Farmland	148,625	143,775	145,244	128,428	130,328	3.4	28.6
Total Investment Securities	6,188,066	5,576,489	6,548,852	5,704,031	5,955,650	11.0	85.9
U.S. Treasury Securities	53,632	42,691	53,000	42,439	42,556	25.6	39.4
U.S. Agency Securities (excl MBS)	1,183,745	1,607,844	1,396,802	1,674,878	1,465,164	-26.4	7.5
Municipal Securities	919,856	938,687	902,565	879,980	917,156	-2.0	37.2
Mortgage-Backed Securities	612,667	1,063,568	974,676	1,094,222	1,361,908	-42.4	-19.9
Asset-Backed Securities	1,226,666	0	709,801	0	0	N/A	N/A
Other Debt Securities	2,117,748	1,789,483	2,338,066	1,813,994	1,946,009	18.3	277.2
Mutual Funds and Equity Securities	73,752	134,216	173,942	198,518	222,857	-45.1	-61.6
Available-For-Sale Securities	5,486,408	4,909,220	5,844,411	5,050,907	5,305,859	11.8	64.8
U.S. Treasury Securities	53,632	42,691	53,000	42,439	42,556	25.6	39.4
U.S. Agency Securities (excl MBS)	1,183,745	1,607,844	1,396,802	1,674,878	1,465,164	-26.4	7.5
Municipal Securities	241,631	271,918	221,969	227,356	267,365	-11.1	-64.0
Mortgage-Backed Securities	589,734	1,063,568	951,331	1,094,222	1,361,908	-44.6	-22.9
Asset-Backed Securities	1,226,666	0	709,801	0	0	N/A	N/A
Other Debt Securities	2,117,248	1,788,983	2,337,566	1,813,494	1,946,009	18.4	277.1
Mutual Funds and Equity Securities	73,752	134,216	173,942	198,518	222,857	-45.1	-61.6
Held-To-Mat Sec Appreciation (Depr)	2,498	-3,795	-2,293	-4,296	-7,533	N/A	N/A
Available-For-Sale Sec Appr (Depr)	-331,313	-42,215	-182,681	-33,397	-11,073	N/A	N/A
Structured Notes, Fair Value	0	0	0	0	0	N/A	N/A
Pledged Securities	2,090,059	2,863,870	2,708,745	2,922,866	2,650,206	-27.0	49.2

Assets (\$000)

BHCPR page 5 presents the asset structure of the bank holding company and provides, in the memoranda 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 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 to foreign governments and official institutions, loans for purchasing and carrying securities, and all other loans, net of unearned income.

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

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.

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 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

Loans Held-For-Sale

Total loans and leases held-for-sale.

Loans Not Held-For-Sale

Total loans and leases, net of unearned income (schedule HC, line item 4.b.).

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 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 amount of asset-backed securities, other than mortgage-backed securities, 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, 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.