

(\$ 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
Demand Deposits	2,810,650	3,001,636	2,815,604	2,985,259	3,066,727	-6.4	94.0
NOW, ATS and Transaction Accounts	335,729	416,232	384,948	424,516	468,090	-19.3	-8.7
Time Deposits (excl Brokered Dep) < \$100K	2,563,541	2,490,847	2,562,392	2,257,967	1,938,789	2.9	51.4
MMDA and Other Savings Accounts	23,966,152	22,760,728	23,370,862	22,544,864	22,417,234	5.3	52.1
Other Non-Interest-Bearing Deposits	0	0	0	0	0	N/A	N/A
Core Deposits	29,676,072	28,669,443	29,133,806	28,212,606	27,890,840	3.5	54.0
Time Deposits of \$100K or More	4,573,809	5,132,336	4,418,081	4,346,334	2,575,393	-10.9	240.9
Foreign Deposits	3,291,422	2,524,190	3,375,426	2,552,526	2,179,436	30.4	1599.0
Federal Funds Purchased and Repos	2,967,547	3,057,605	3,761,572	2,927,539	2,283,319	-3.0	81.9
Secured Federal Funds Purchased	0	0	0	0	N/A	N/A	N/A
Commercial Paper	164,657	186,978	297,850	220,507	167,188	-11.9	-40.5
Other Borrowings W/Rem Mat of 1 Yr or Less	4,109,381	323,618	3,332,397	513,827	168,782	1169.8	47112
Other Borrowings W/Rem Mat Over 1 Year	424,861	527,072	425,956	534,816	237,986	-19.4	26.1
Brokered Deposits < \$100K	0	0	0	0	0	N/A	N/A
Noncore Funding	15,531,677	11,751,799	15,611,282	11,095,549	7,612,104	32.2	309.9
Trading Liabilities	294,479	191,069	303,154	51,071	65,478	54.1	32.2
Sub Notes & Debentures + TPS	1,932,333	1,956,045	1,932,190	1,935,079	2,314,314	-1.2	278.9
Other Liabilities	804,940	690,649	643,273	646,107	615,122	16.6	58.3
Total Liabilities	48,239,501	43,259,005	47,623,705	41,940,412	38,497,858	11.5	98.5
Minority Interest	30,413	38,691	30,939	42,791	27,551	-21.4	-93.9
EQUITY CAPITAL:							
Perpetual Preferred Stock (Incl Surplus)	240,000	240,000	240,000	240,000	0	0.0	N/A
Common Stock	2,219,905	2,381,509	2,212,237	2,230,303	2,156,732	-6.8	119.2
Common Surplus	0	0	0	0	0	N/A	N/A
Retained Earnings	2,957,511	2,719,502	2,910,692	2,602,189	2,179,885	8.8	117.2
Less: Treasury Stock	0	0	0	0	0	N/A	N/A
Accumulated Other Comprehensive Income	-76,429	-69,257	-58,835	-75,849	-83,043	N/A	N/A
Other Equity Capital Components	-13,186	-10,584	-11,294	-9,620	-16,310	N/A	N/A
Total Equity Capital	5,327,801	5,261,170	5,292,800	4,987,023	4,237,264	1.3	120.8
Total Liabilities and Capital	53,597,715	48,558,866	52,947,444	46,970,226	42,762,673	10.4	97.0
MEMORANDA:							
Non-Interest-Bearing Deposits	9,658,843	10,043,616	9,874,846	10,336,813	10,139,762	-3.8	77.2
Interest-Bearing Deposits	27,882,460	26,282,353	27,052,467	24,774,653	22,505,907	6.1	81.6
Total Deposits	37,541,303	36,325,969	36,927,313	35,111,466	32,645,669	3.4	80.5
LT Debt that Reprices in 1 Year	370,630	469,987	370,630	469,984	277,581	-21.1	79.8
CHANGES IN EQUITY CAPITAL:							
Equity Capital, Prev Year-End, As Amended	5,292,800	4,987,023	4,987,023	4,237,264	2,789,979		
Accounting Restatements	-11,471	10,408	10,408	0	0		
Net Income	106,749	153,258	493,745	583,125	480,121		
Net Sale of New Perpetual Preferred Stock	0	0	0	235,833	0		
Net Sale of New Common Stock	7,668	-54,869	-224,141	88,849	31,079		
Chgs Incident to Mergers and Absorptions	0	206,075	206,075	0	1,149,682		
Less: Dividends Declared	48,459	46,353	195,650	160,821	130,300		
Change in Other Comprehensive Income	-17,594	6,592	17,014	7,194	-75,111		
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	-1,892	-964	-1,674	-4,421	-8,186		
Equity Capital, Ending Balance	5,327,801	5,261,170	5,292,800	4,987,023	4,237,264		

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

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, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from the savings 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 (included in Schedule HC, item 14.a.)

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 capitalized 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 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 BHCP 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.

Changes in Equity Capital

Equity Capital, Previous Year-End, as Amended

Total equity balance as of December 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.