

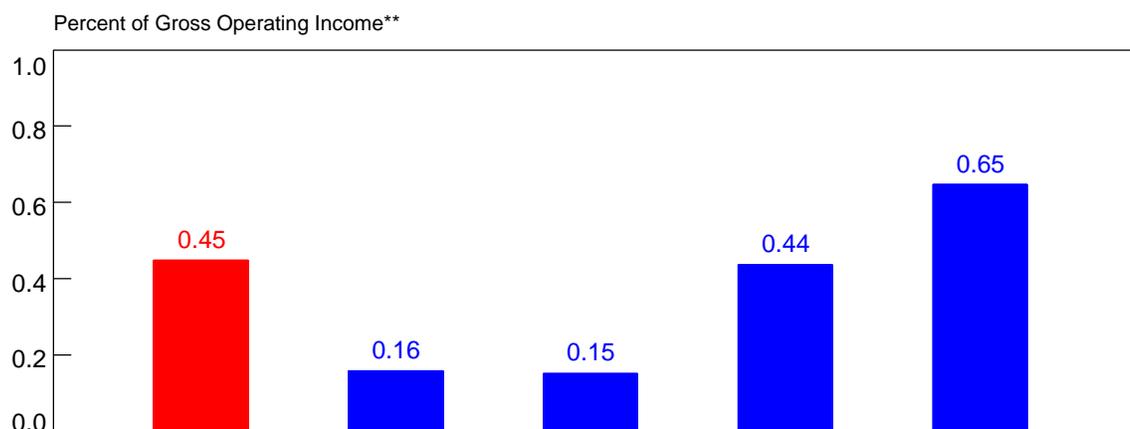
Mutual Fund and Annuity Sales*

1996 - 1997

Quarterly Sales (\$ Millions)	12/96	3/97	6/97	9/97	12/97
Money Market Funds	\$ 504	\$ 485	\$ 513	\$ 539	\$ 551
Debt Securities Funds	408	464	470	507	571
Equity Securities	467	535	529	566	614
Other Mutual Funds	179	252	182	207	195
Annuities	1,052	1,198	1,332	1,176	1,089
Proprietary Mutual Fund and Annuity Sales included above	838	820	665	682	905

*Domestic office sales of proprietary, private label and third-party funds and annuities. Does not reflect redemptions.

Fee Income from Sales and Service of Mutual Funds and Annuities Calendar Year 1997



(\$ Millions)	All Institutions	Under \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$5 Billion	Over \$5 Billion
Mutual Fund and Annuity Fee Income	\$342	\$5	\$30	\$83	\$224
Gross Operating Income	\$76,213	\$3,210	\$19,399	\$18,982	\$34,623
Number of Institutions Reporting These Fees	397	40	247	95	15
Percent of Institutions Reporting These Fees	22.3%	5.2%	28.8%	77.9%	42.9%

**Gross operating income is the total of interest income and noninterest income.