

Mutual Fund and Annuity Sales*

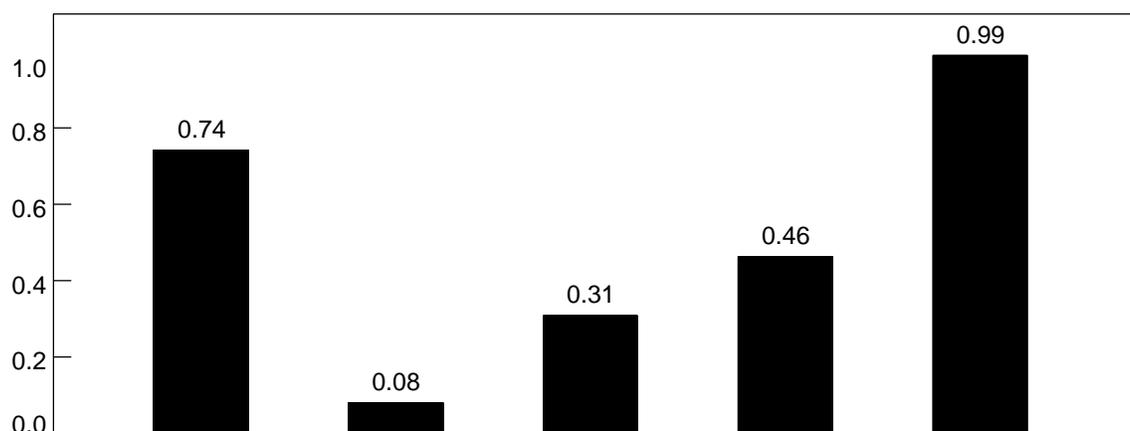
1996 - 1997

Quarterly Sales (\$ Millions)	12/96	3/97	6/97	9/97	12/97
Money Market Funds	\$244,320	\$267,058	\$233,542	\$251,117	\$298,772
Debt Securities Funds	2,939	6,084	3,379	4,430	5,520
Equity Securities	7,653	12,837	9,644	11,873	10,403
Other Mutual Funds	1,638	1,806	1,627	1,997	2,377
Annuities	3,174	3,896	4,215	3,788	3,531
Proprietary Mutual Fund and Annuity Sales included above	233,297	261,513	222,926	242,589	285,456

* 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

Percent of Gross Operating Income**



(\$ Millions)	All Banks	Under \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Over \$10 Billion
Mutual Fund and Annuity Fee Income	\$3,295	\$18	\$195	\$408	\$2,673
Gross Operating Income	\$444,054	\$22,911	\$63,301	\$87,935	\$269,907
Number of Banks Reporting These Fees	2,106	706	1,152	188	60
Percent of Banks Reporting These Fees	23.0%	12.1%	39.4%	62.5%	90.9%

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