

TABLE E-1
FIDUCIARY INCOME
Reporting Year 1999
AGGREGATE SUMMARY

Number of Institutions Filing Schedule E: 1,088
Total Assets (in thousands) of Institutions Filing Schedule E: 22,837,360,727

1. GROSS FEES, COMMISSIONS AND OTHER FIDUCIARY INCOME			
(a) Employee Benefit Trust Accounts	2,550,258		
(b) Personal Trust & Estate Accounts	6,083,899		
(c) Employee Benefit Agencies	1,224,029		
(d) Other Agency Accounts	5,220,698		
(e) Corporate Trust & Agency Accounts	2,105,796		
(f) All Other Fiduciary Income	3,091,291		
(g) Total Fiduciary Income			20,275,971
2. EXPENSES			
(a) Salaries and Employee Benefits	6,686,392		
(b) Other Direct Expense	4,369,025		
(c) Allocated Indirect Expense	3,934,704		
(d) Total Expense			14,990,121
3. SETTLEMENTS, SURCHARGES & OTHER LOSSES			
(a) Gross Settlements, Surcharges & Other Losses*	206,159		
(b) Recoveries to Reported Losses	28,551		
(c) Net Settlements, Surcharges & Losses			177,608
* (If the amount in item 3(a) is \$100 thousand or more, details of this item are provided in item 7 below)			
4. NET OPERATING INCOME (LOSS)			5,108,242
5. CREDIT FOR OWN-INSTITUTION DEPOSITS			1,402,905
6. NET TRUST INCOME (LOSS)			6,511,147
7. SETTLEMENTS, SURCHARGES & OTHER LOSSES			
(Completed if the amount in item 3(a) above is \$100,000 or more)			
<u>By Type of Account</u>	<u>Discretionary</u>	<u>Non-Discretionary</u>	
Employee Benefit Trust Accounts	(a) 12,034	(e) 13,099	
Personal Trust & Estate Accounts	(b) 31,836	(f) 2,728	
Employee Benefit Agencies	(c) 2,541	(g) 5,547	
Other Agency Accounts	(d) 26,360	(h) 18,947	
Corporate Trust & Agency Accounts	(i) 51,118		
All Other Activities	(j) 34,998		
(Total of amounts in items 7(a) through 7(j) must equal item 3(a) above)			
MEMO ITEM FOR ENTRY BY NON-DEPOSIT TRUST COMPANIES ONLY (See Instructions)			
8. NON-FIDUCIARY INCOME			3,548,842