

TABLE E-2  
FIDUCIARY INCOME  
Reporting Year 1999  
BANKS AND THRIFTS FILING SCHEDULE E

Number of Institutions Filing Schedule E: 894  
Total Assets (in thousands) of Institutions Filing Schedule E: 20,918,983,184

<b>1 GROSS FEES, COMMISSIONS AND OTHER FIDUCIARY INCOME</b>		
(a)	Employee Benefit Trust Accounts	2,265,229
(b)	Personal Trust & Estate Accounts	5,582,132
(c)	Employee Benefit Agencies	843,176
(d)	Other Agency Accounts	4,756,982
(e)	Corporate Trust & Agency Accounts	1,693,032
(f)	All Other Fiduciary Income	<u>2,533,036</u>
(g)	<b>Total Fiduciary Income</b>	<b>17,673,587</b>
<b>2 EXPENSES</b>		
(a)	Salaries and Employee Benefits	5,706,293
(b)	Other Direct Expense	3,428,358
(c)	Allocated Indirect Expense	<u>3,627,550</u>
(d)	<b>Total Expense</b>	<b>12,762,201</b>
<b>3 SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES</b>		
(a)	Gross Settlements, Surcharges & Other Losses*	190,049
(b)	Recoveries to Reported Losses	<u>25,775</u>
(c)	<b>Net Settlements, Surcharges &amp; Losses</b>	<b>164,274</b>
* (If the amount in item 3(a) is \$100 thousand or more, details of this item are provided in item 7 below)		
<b>4 NET OPERATING INCOME (LOSS)</b>		<b>4,747,112</b>
<b>5 CREDIT FOR OWN-INSTITUTION DEPOSITS</b>		<b>1,402,905</b>
<b>6 NET TRUST INCOME (LOSS)</b>		<b>6,150,017</b>
<b>7 SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES</b>		
(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) 11,403
	Personal Trust & Estate Accounts	(b) 30,245
	Employee Benefit Agencies	(c) 1,267
	Other Agency Accounts	(d) 26,144
	Corporate Trust & Agency Accounts	(e) 12,624
	All Other Activities	(f) 2,574
		(g) 5,524
		(h) 17,374
		(i) 47,055
		(j) 30,500
(Total of amounts in items 7(a) through 7(j) must equal item 3(a) above)		