

TABLE E-4
FIDUCIARY INCOME
Reporting Year 1999
BANKS AND THRIFTS FILING SCHEDULE E
BY ASSET SIZE GROUP

	Asset Size Groups (\$ in Thousands)				
	\$10+ Billion	\$1 - 10 Billion	\$500 Million - \$1 Billion	\$100 - 500 Million	Under \$100 Million
Number of Institutions:	82	142	98	367	205
Total Assets (in thousands) of Institutions:	20,318,008,069	440,745,265	66,994,369	88,485,873	4,749,608
1. GROSS FEES, COMMISSIONS AND OTHER FIDUCIARY INCOME					
(a) Employee Benefit Trust Accounts	1,890,263	242,960	55,584	67,496	8,926
(b) Personal Trust & Estate Accounts	4,167,885	853,159	154,354	252,510	154,224
(c) Employee Benefit Agencies	744,294	67,372	9,818	18,030	3,662
(d) Other Agency Accounts	4,208,785	374,387	69,750	97,930	6,130
(e) Corporate Trust & Agency Accounts	1,441,772	189,521	10,734	23,461	27,544
(f) All Other Fiduciary Income	2,395,391	101,344	14,823	18,859	2,619
(g) Total Fiduciary Income	<u>14,848,390</u>	<u>1,828,743</u>	<u>315,063</u>	<u>478,286</u>	<u>203,105</u>
2. EXPENSES					
(a) Salaries and Employee Benefits	4,685,800	620,605	122,242	195,540	82,106
(b) Other Direct Expenses	2,884,924	352,330	69,864	98,492	22,748
(c) Allocated Indirect Expense	3,358,108	195,967	30,006	39,552	3,917
(d) Total Expenses	<u>10,928,832</u>	<u>1,168,902</u>	<u>222,112</u>	<u>333,584</u>	<u>108,771</u>
3. SETTLEMENTS, SURCHARGES & OTHER LOSSES					
(a) Gross Settlements, Surcharges & Other Losses	172,177	10,243	1,205	4,254	2,170
(b) Recoveries to Reported Losses	22,233	2,311	435	746	50
(c) Net Settlements, Surcharges & Losses	<u>149,944</u>	<u>7,932</u>	<u>770</u>	<u>3,508</u>	<u>2,120</u>
4. NET OPERATING INCOME (LOSS) (Item 1(g) minus Items 2(d) and 3(c))	3,769,614	651,909	92,181	141,194	92,214
5. CREDIT FOR OWN-INSTITUTION DEPOSITS	1,302,457	73,575	11,467	13,270	2,136
6. NET TRUST INCOME (LOSS) (Item 4 plus Item 5)	<u>5,072,071</u>	<u>725,484</u>	<u>103,648</u>	<u>154,464</u>	<u>94,350</u>

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7 SETTLEMENTS, SURCHARGES & OTHER LOSSES BY TYPE OF ACCOUNT AND INVESTMENT DISCRETION

(Completed if the amount in Item 3(a) above is \$100,000 or more)

	Discretionary Accounts				
(a) Employee Benefit Trust Accounts	10,361	1,013	-	29	-
(b) Personal Trust & Estate Accounts	27,695	1,688	-	862	-
(c) Employee Benefit Agencies	1,239	14	-	14	-
(d) Other Agency Accounts	25,502	436	-	206	-
Subtotal - Discretionary Accounts	64,797	3,151	-	1,111	-
	Non-Discretionary Accounts				
(e) Employee Benefit Trust Accounts	11,532	895	-	197	-
(f) Personal Trust & Estate Accounts	2,542	32	-	-	-
(g) Employee Benefit Agencies	5,505	15	-	3	1
(h) Other Agency Accounts	15,073	789	-	1,512	-
Subtotal - Non-Discretionary Accounts	34,652	1,731	-	1,712	1
	Other Accounts				
(i) Corporate Trust & Agency Accounts	43,353	1,575	-	-	2,127
(j) All Other Activities	29,089	1,385	-	26	-
Subtotal - Other Accounts	72,442	2,960	-	26	2,127
Total Settlements, Surcharges & Other Losses	171,891	7,842	-	2,849	2,128