

TABLE E-5
FIDUCIARY INCOME
Reporting Year 1999
BANKS AND THRIFTS FILING SCHEDULE E
BY INCOME SIZE GROUP

	Gross Income Size Groups (\$ in Thousands)				
	\$50+ Million	\$10-50 Million	\$5-10 Million	1-5 Million	Under \$1 Million
Number of Institutions:	57	89	63	284	401
Total Assets (in thousands) of Institutions:	19,678,562,813	782,836,078	145,229,786	202,094,931	110,259,576
1. GROSS FEES, COMMISSIONS AND OTHER FIDUCIARY INCOME					
(a) Employee Benefit Trust Accounts	1,803,286	259,756	74,669	105,979	21,539
(b) Personal Trust & Estate Accounts	4,109,475	900,003	206,641	296,676	69,337
(c) Employee Benefit Agencies	701,329	84,424	26,110	25,655	5,658
(d) Other Agency Accounts	4,032,738	442,032	92,321	154,684	35,207
(e) Corporate Trust & Agency Accounts	1,525,844	118,045	20,025	24,869	4,249
(f) All Other Fiduciary Income	2,313,584	160,457	21,921	27,507	9,567
(g) Total Fiduciary Income	<u>14,486,256</u>	<u>1,964,717</u>	<u>441,687</u>	<u>635,370</u>	<u>145,557</u>
2. EXPENSES					
(a) Salaries and Employee Benefits	4,525,140	688,024	152,268	263,374	77,487
(b) Other Direct Expenses	2,762,058	397,461	96,982	136,192	35,665
(c) Allocated Indirect Expense	3,251,483	236,780	57,548	66,476	15,263
(d) Total Expenses	<u>10,538,681</u>	<u>1,322,265</u>	<u>306,798</u>	<u>466,042</u>	<u>128,415</u>
3. SETTLEMENTS, SURCHARGES & OTHER LOSSES					
(a) Gross Settlements, Surcharges & Other Losses	166,717	16,966	1,981	3,199	1,186
(b) Recoveries to Reported Losses	20,450	3,757	512	540	516
(c) Net Settlements, Surcharges & Losses	<u>146,267</u>	<u>13,209</u>	<u>1,469</u>	<u>2,659</u>	<u>670</u>
4. NET OPERATING INCOME (LOSS) (Item 1(g) minus Items 2(d) and 3(c))	3,801,308	629,243	133,420	166,669	16,472
5. CREDIT FOR OWN-INSTITUTION DEPOSITS	1,190,351	157,990	20,046	27,514	7,004
6. NET TRUST INCOME (LOSS) (Item 4 plus Item 5)	<u>4,991,659</u>	<u>787,233</u>	<u>153,466</u>	<u>194,183</u>	<u>23,476</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	10,134	1,189	55	25	-
(b) Personal Trust & Estate Accounts	27,017	1,982	252	238	756
(c) Employee Benefit Agencies	1,196	71	-	-	-
(d) Other Agency Accounts	25,089	966	35	-	54
Subtotal - Discretionary Accounts	63,436	4,208	342	263	810
	Non-Discretionary Accounts				
(e) Employee Benefit Trust Accounts	11,010	1,141	331	142	-
(f) Personal Trust & Estate Accounts	2,324	247	3	-	-
(g) Employee Benefit Agencies	5,363	159	-	2	-
(h) Other Agency Accounts	11,075	6,102	56	106	35
Subtotal - Non-Discretionary Accounts	29,772	7,649	390	250	35
	Other Accounts				
(i) Corporate Trust & Agency Accounts	45,324	1,723	-	8	-
(j) All Other Activities	28,079	2,004	115	281	21
Subtotal - Other Accounts	73,403	3,727	115	289	21
Total Settlements, Surcharges & Other Losses	166,611	15,584	847	802	866