

TABLE E-6
 FIDUCIARY INCOME
 Reporting Year 1999
 BANKS AND THRIFTS FILING SCHEDULE E
 PERCENTAGES OF TOTAL INCOME
 BY ASSET SIZE GROUP
 Note: Some totals will not add correctly due to rounding

	Asset Size Groups				
	\$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	12.73%	13.29%	17.64%	14.11%	4.39%
(b) Personal Trust & Estate Accounts	28.07%	46.65%	48.99%	52.79%	75.93%
(c) Employee Benefit Agencies	5.01%	3.68%	3.12%	3.77%	1.80%
(d) Other Agency Accounts	28.35%	20.47%	22.14%	20.48%	3.02%
(e) Corporate Trust & Agency Accounts	9.71%	10.36%	3.41%	4.91%	13.56%
(f) All Other Fiduciary Income	16.13%	5.54%	4.70%	3.94%	1.29%
(g) Total Fiduciary Income	<u>100.00%</u>	<u>99.99%</u>	<u>100.00%</u>	<u>100.00%</u>	<u>99.99%</u>
2 EXPENSES					
(a) Salaries and Employee Benefits	31.56%	33.94%	38.80%	40.88%	40.43%
(b) Other Direct Expenses	19.43%	19.27%	22.17%	20.59%	11.20%
(c) Allocated Indirect Expense	22.62%	10.72%	9.52%	8.27%	1.93%
(d) Total Expenses	<u>73.61%</u>	<u>63.93%</u>	<u>70.49%</u>	<u>69.74%</u>	<u>53.56%</u>
3 SETTLEMENTS, SURCHARGES & OTHER LOSSES					
(a) Gross Settlements, Surcharges & Other Losses	1.16%	0.56%	0.38%	0.89%	1.07%
(b) Recoveries to Reported Losses	0.15%	0.13%	0.14%	0.16%	0.02%
(c) Net Settlements, Surcharges & Losses	<u>1.01%</u>	<u>0.43%</u>	<u>0.24%</u>	<u>0.73%</u>	<u>1.05%</u>
4 NET OPERATING INCOME (LOSS) (Item 1(g) minus Items 2(d) and 3(c))	25.38%	35.63%	29.27%	29.53%	45.38%
5 CREDIT FOR OWN-INSTITUTION DEPOSITS	8.77%	4.02%	3.64%	2.77%	1.05%
6 NET TRUST INCOME (LOSS) (Item 4 plus Item 5)	<u>34.15%</u>	<u>39.65%</u>	<u>32.91%</u>	<u>32.30%</u>	<u>46.43%</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	0.07%	0.06%	0.00%	0.01%	0.00%
(b) Personal Trust & Estate Accounts	0.19%	0.09%	0.00%	0.18%	0.00%
(c) Employee Benefit Agencies	0.01%	0.00%	0.00%	0.00%	0.00%
(d) Other Agency Accounts	0.17%	0.02%	0.00%	0.04%	0.00%
Subtotal - Discretionary Accounts	0.44%	0.17%	0.00%	0.23%	0.00%
	Non-Discretionary Accounts				
(e) Employee Benefit Trust Accounts	0.08%	0.05%	0.00%	0.04%	0.00%
(f) Personal Trust & Estate Accounts	0.02%	0.00%	0.00%	0.00%	0.00%
(g) Employee Benefit Agencies	0.04%	0.00%	0.00%	0.00%	0.00%
(h) Other Agency Accounts	0.10%	0.04%	0.00%	0.32%	0.00%
Subtotal - Non-Discretionary Accounts	0.24%	0.09%	0.00%	0.36%	0.00%
	Other Accounts				
(i) Corporate Trust & Agency Accounts	0.29%	0.09%	0.00%	0.00%	1.05%
(j) All Other Activities	0.20%	0.08%	0.00%	0.01%	0.00%
Subtotal - Other Accounts	0.49%	0.17%	0.00%	0.01%	1.05%
Total Settlements, Surcharges & Other Losses	1.17%	0.43%	0.00%	0.60%	1.05%