

TABLE E-7
 FIDUCIARY INCOME
 Reporting Year 1999
 BANKS AND THRIFTS FILING SCHEDULE E
 PERCENTAGES OF TOTAL INCOME
 BY INCOME SIZE GROUP
 Note: Some totals will not add correctly due to rounding

	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	12.45%	13.22%	16.91%	16.68%	14.80%
(b) Personal Trust & Estate Accounts	28.37%	45.81%	46.78%	46.69%	47.64%
(c) Employee Benefit Agencies	4.84%	4.30%	5.91%	4.04%	3.89%
(d) Other Agency Accounts	27.84%	22.50%	20.90%	24.35%	24.19%
(e) Corporate Trust & Agency Accounts	10.53%	6.01%	4.53%	3.91%	2.92%
(f) All Other Fiduciary Income	15.97%	8.17%	4.96%	4.33%	6.57%
(g) Total Fiduciary Income	100.00%	100.01%	99.99%	100.00%	100.01%
2 EXPENSES					
(a) Salaries and Employee Benefits	31.24%	35.02%	34.47%	41.45%	53.23%
(b) Other Direct Expenses	19.07%	20.23%	21.96%	21.44%	24.50%
(c) Allocated Indirect Expense	22.45%	12.05%	13.03%	10.46%	10.49%
(d) Total Expenses	72.76%	67.30%	69.46%	73.35%	88.22%
3 SETTLEMENTS, SURCHARGES & OTHER LOSSES					
(a) Gross Settlements, Surcharges & Other Losses	1.15%	0.86%	0.45%	0.50%	0.81%
(b) Recoveries to Reported Losses	0.14%	0.19%	0.12%	0.08%	0.35%
(c) Net Settlements, Surcharges & Losses	1.01%	0.67%	0.33%	0.42%	0.46%
4 NET OPERATING INCOME (LOSS) (Item 1(g) minus Items 2(d) and 3(c))	26.23%	32.04%	30.20%	26.23%	11.33%
5 CREDIT FOR OWN-INSTITUTION DEPOSITS	8.22%	8.04%	4.54%	4.33%	4.81%
6 NET TRUST INCOME (LOSS) (Item 4 plus Item 5)	34.45%	40.08%	34.74%	30.56%	16.14%

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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%	0.01%	0.00%	0.00%
(b) Personal Trust & Estate Accounts	0.19%	0.10%	0.06%	0.04%	0.52%
(c) Employee Benefit Agencies	0.01%	0.00%	0.00%	0.00%	0.00%
(d) Other Agency Accounts	0.17%	0.05%	0.01%	0.00%	0.04%
Subtotal - Discretionary Accounts	0.44%	0.21%	0.08%	0.04%	0.56%
	Non-Discretionary Accounts				
(e) Employee Benefit Trust Accounts	0.08%	0.06%	0.07%	0.02%	0.00%
(f) Personal Trust & Estate Accounts	0.02%	0.01%	0.00%	0.00%	0.00%
(g) Employee Benefit Agencies	0.04%	0.01%	0.00%	0.00%	0.00%
(h) Other Agency Accounts	0.08%	0.31%	0.01%	0.02%	0.02%
Subtotal - Non-Discretionary Accounts	0.22%	0.39%	0.08%	0.04%	0.02%
	Other Accounts				
(i) Corporate Trust & Agency Accounts	0.31%	0.09%	0.00%	0.00%	0.00%
(j) All Other Activities	0.19%	0.10%	0.03%	0.04%	0.01%
Subtotal - Other Accounts	0.50%	0.19%	0.03%	0.04%	0.01%
Total Settlements, Surcharges & Other Losses	1.16%	0.79%	0.19%	0.12%	0.59%