

TABLE E-10  
FIDUCIARY INCOME  
Reporting Year 1999  
NON-DEPOSIT TRUST COMPANIES 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:	20	64	22	46	42
Total Assets (in thousands) of Institutions:	1,664,526,742	223,253,657	16,885,931	12,777,288	933,925
<b>1 GROSS FEES, COMMISSIONS AND OTHER FIDUCIARY INCOME</b>					
(a) Employee Benefit Trust Accounts	11.27%	18.16%	12.17%	17.81%	0.13%
(b) Personal Trust & Estate Accounts	16.60%	33.80%	38.95%	38.90%	1.08%
(c) Employee Benefit Agencies	29.42%	4.81%	3.05%	3.32%	0.03%
(d) Other Agency Accounts	22.69%	22.32%	25.74%	23.85%	0.30%
(e) Corporate Trust & Agency Accounts	3.46%	2.74%	12.98%	4.45%	59.60%
(f) All Other Fiduciary Income	16.56%	18.18%	7.11%	11.67%	38.86%
(g) Total Fiduciary Income	<u>100.00%</u>	<u>100.01%</u>	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>
<b>2 EXPENSES</b>					
(a) Salaries and Employee Benefits	35.63%	36.00%	39.31%	46.40%	42.56%
(b) Other Direct Expenses	40.35%	27.38%	21.95%	32.70%	41.13%
(c) Allocated Indirect Expense	11.76%	13.17%	16.17%	7.18%	10.12%
(d) Total Expenses	<u>87.74%</u>	<u>76.55%</u>	<u>77.43%</u>	<u>86.28%</u>	<u>93.81%</u>
<b>3 SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES</b>					
(a) Gross Settlements, Surcharges & Other Losses	0.50%	0.47%	0.15%	0.36%	1.15%
(b) Recoveries to Reported Losses	0.07%	0.07%	0.04%	1.90%	0.00%
(c) Net Settlements, Surcharges & Losses	<u>0.43%</u>	<u>0.40%</u>	<u>0.11%</u>	<u>-1.54%</u>	<u>1.15%</u>
<b>4 NET OPERATING INCOME (LOSS)</b> (Item 1(g) minus Items 2(d) and 3(c))	<b>11.83%</b>	<b>23.06%</b>	<b>22.46%</b>	<b>15.26%</b>	<b>5.04%</b>
<b>5 CREDIT FOR OWN-INSTITUTION DEPOSITS</b>	0.00%	0.00%	0.00%	0.00%	0.00%
<b>6 NET TRUST INCOME (LOSS) (Item 4 plus Item 5)</b>	<b><u>11.83%</u></b>	<b><u>23.06%</u></b>	<b><u>22.46%</u></b>	<b><u>15.26%</u></b>	<b><u>5.04%</u></b>

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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	0.05%	0.00%	0.00%	0.00%	0.00%
(b) Personal Trust & Estate Accounts	0.08%	0.10%	0.00%	0.00%	0.00%
(c) Employee Benefit Agencies	0.09%	0.04%	0.00%	0.00%	0.00%
(d) Other Agency Accounts	0.01%	0.02%	0.00%	0.00%	0.00%
Subtotal - Discretionary Accounts	0.23%	0.16%	0.00%	0.00%	0.00%
	Non-Discretionary Accounts				
(e) Employee Benefit Trust Accounts	0.02%	0.03%	0.00%	0.00%	0.00%
(f) Personal Trust & Estate Accounts	0.00%	0.02%	0.00%	0.00%	0.00%
(g) Employee Benefit Agencies	0.00%	0.00%	0.00%	0.00%	0.00%
(h) Other Agency Accounts	0.13%	0.01%	0.00%	0.00%	0.00%
Subtotal - Non-Discretionary Accounts	0.15%	0.06%	0.00%	0.00%	0.00%
	Other Accounts				
(i) Corporate Trust & Agency Accounts	0.00%	0.03%	0.00%	0.00%	0.67%
(j) All Other Activities	0.11%	0.11%	0.00%	0.00%	0.44%
Subtotal - Other Accounts	0.11%	0.14%	0.00%	0.00%	1.11%
<b>Total Settlements, Surcharges &amp; Other Losses</b>	<b>0.49%</b>	<b>0.36%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.11%</b>