

OPERATING INCOME (\$000)	mm/dd/yyyy					PERCENT CHANGE	
	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	1-YR	5-YR
Income From Bank Subsidiaries	57,282	33,865	281,618	267,046	179,021	69.2	64.4
Dividends	55,000	32,000	272,250	254,438	163,046	71.9	61.8
Interest	1,210	1,032	4,523	8,408	11,347	17.3	N/A
Management and Service Fees	1,072	833	4,845	4,200	4,628	28.7	27.5
Other Income	0	0	0	0	0	N/A	N/A
Income From Nonbank Subsidiaries	1,613	330	3,720	1,303	2,694	388.8	940.7
Dividends	1,345	0	2,143	0	1,000	N/A	N/A
Interest	81	113	496	568	1,221	-28.3	15.7
Management and Service Fees	187	217	1,081	735	473	-13.8	120.0
Other Income	0	0	0	0	0	N/A	N/A
Income From Subsidiary BHCs	0	0	0	0	0	N/A	-100.0
Dividends	0	0	0	0	0	N/A	N/A
Interest	0	0	0	0	0	N/A	-100.0
Management and Service Fees	0	0	0	0	0	N/A	-100.0
Other Income	0	0	0	0	0	N/A	N/A
Total Income From Subsidiaries	58,895	34,195	285,338	268,349	181,715	72.2	68.2
Securities Gains (Losses)	862	0	2,686	6,056	-71,835	N/A	N/A
Other Operating Income	3,392	1,585	8,607	6,692	10,601	114.0	99.4
Total Operating Income	63,149	35,780	296,631	281,097	120,481	76.5	72.0
OPERATING EXPENSES (\$000)							
Personnel Expenses	5,672	1,009	13,429	14,018	9,311	462.1	226.9
Interest Expense	3,950	7,104	27,482	34,641	48,641	-44.4	22.8
Other Expenses	9,903	4,398	28,561	13,154	33,952	125.2	194.6
Provision for Loan and Lease Losses	0	0	816	-417	0	N/A	N/A
Total Operating Expenses	19,525	12,511	70,288	61,396	91,904	56.1	134.8
Income (Loss) Before Taxes	43,624	23,269	226,343	219,701	28,577	87.5	53.6
Applicable Income Taxes (Credit)	-4,963	-7,157	-33,270	-29,429	-60,661	N/A	N/A
Extraordinary Items	0	0	2,676	0	0	N/A	N/A
Income Before Undist Inc of Subs	48,587	30,426	262,289	249,130	89,238	59.7	49.5
Equity in Undistributed Inc of Subs	39,117	49,205	-6,011	33,890	72,471	-20.5	1776.1
Bank Subsidiaries	38,387	54,304	69,262	50,164	78,628	-29.3	3217.8
Nonbank Subsidiaries	730	-5,099	-75,273	-16,274	-6,157	N/A	N/A
Subsidiary BHCs	0	0	0	0	0	N/A	-100.0
Net Income (Loss)	87,704	79,631	256,278	283,020	161,709	10.1	153.6
MEMORANDA							
Bank Net Income	93,387	86,304	341,512	304,602	241,674	8.2	165.6
Nonbank Net Income	2,075	-5,099	-73,130	-16,274	-5,157	N/A	N/A
Subsidiary BHCs' Net Income	0	0	0	0	0	N/A	-100.0

Parent Company Income Statement (\$000)

BHCPR page 20 presents the parent company income statement (Schedule PI of the FR Y-9LP) and shows dollar balances and growth rates of operating income and operating expense items. Operating income items consist of income flows from the bank, nonbank, and bank holding company subsidiaries and include dividends, interest income, management and service fees, and other income. Operating expenses include personnel expenses, interest expense, provision for loan and lease losses, and other expenses. Dollar values and growth rates of bank, nonbank, and subsidiary BHCs' net income are also presented in the memoranda section.

The last two columns on the right provide one- and five-year percent changes for each parent company income and expense category. (See the description of Growth Rates on page 2-3.)

Operating Income

Income from Bank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect bank subsidiaries and associated banks, excluding equity in undistributed income.

Dividends (From Bank Subsidiaries)

Dividend income declared or paid to the bank holding company by bank subsidiaries and associated banks.

Interest (From Bank Subsidiaries)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank subsidiaries and associated banks.

Management and Service Fees (From Bank Subsidiaries)

Management and service fees to the bank holding company in connection

with services rendered to, and paid or payable by, bank subsidiaries and associated banks.

Other Income (From Bank Subsidiaries)

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank subsidiaries and associated banks.

Income from Nonbank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income and income from banks, subsidiaries of banks, and Edge Act and Agreement subsidiaries.

Dividends (From Nonbank Subsidiaries)

Dividend income declared or paid to the bank holding company by nonbank subsidiaries and associated nonbank companies.

Interest (From Nonbank Subsidiaries)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Management and Service Fees (From Nonbank Subsidiaries)

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Other Income (From Nonbank Subsidiaries)

All other income to the bank holding company that relates to transactions with, and paid or payable by, non-

bank subsidiaries and associated nonbank companies.

Income from Subsidiary BHCs

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect subsidiary bank holding companies and associated bank holding companies, excluding equity in undistributed income.

Dividends (From Subsidiary BHCs)

Dividend income declared or paid to the bank holding company by bank holding company subsidiaries and associated bank holding companies.

Interest (From Subsidiary BHCs)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Management and Service Fees (From Subsidiary BHCs)

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Other Income (From Subsidiary BHCs)

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Total Income from Subsidiaries

The sum of dividend income, interest income, management and service fees, and other income received from bank, nonbank, and bank holding company subsidiaries.

Securities Gains (Losses)

The net gain or loss realized from the sale, exchange, redemption, or retirement of securities.

Other Operating Income

All other operating income, excluding income from subsidiaries and associated companies.

Total Operating Income

The sum of total income from subsidiaries, securities gains (losses), and other operating income.

Operating Expenses

Personnel Expenses

Expenses on salaries, wages of officers and employees, pensions, and employee benefits.

Interest Expense

Interest expense on all debt instruments issued by the bank holding company.

Other Expenses

All other operating expenses of the bank holding company including amortization of intangible assets.

Provision for Loan & Lease Losses

The year-to-date provision for loan and lease losses.

Provision for Allocated Transfer Risk

The provision for allocated transfer risk reserve as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 351 of the FDIC's Rules

and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, letters, or instructions issued by the agencies.

Total Operating Expenses

The sum of personnel expenses, interest expense, other expenses, and the provision for loan and lease losses, including the provision for allocated transfer risk.

Income (Loss) before Taxes

Total operating income minus total operating expenses.

Applicable Income Taxes (Credit)

The estimated amount of current and deferred income taxes, federal, state, and local (estimated or accrued) on a parent company only basis.

Extraordinary Items

The net amount of extraordinary items less applicable taxes including non-operating items.

Income before Undistributed Income of Subsidiaries

The sum of income before taxes and extraordinary items minus applicable income taxes.

(Equity in Undistributed Income of) Subsidiaries

The parent company's equity in the undistributed income of bank, nonbank, and bank holding company subsidiaries less applicable taxes.

(Equity in Undistributed Income of) Bank Subsidiaries

The parent company's equity in the undistributed income of bank subsidiaries, Edge Act and Agreement

subsidiaries, and associated banks less applicable taxes.

(Equity in Undistributed Income of) Nonbank Subsidiaries

The parent company's equity in the undistributed income of nonbank subsidiaries and associated nonbank companies less applicable taxes.

(Equity in Undistributed Income of) Subsidiary BHCs

The parent company's equity in the undistributed income of bank holding company subsidiaries and associated bank holding companies less applicable taxes.

Net Income (Loss)

Income (loss) before undistributed income of subsidiaries and associated companies plus equity in undistributed income of subsidiaries and associated companies.

Memoranda

Bank Net Income

Dividends from bank subsidiaries and associated banks plus equity in undistributed income of bank subsidiaries, Edge Act and Agreement subsidiaries, and associated banks.

Nonbank Net Income

Dividends from nonbank subsidiaries and associated nonbank companies plus equity in undistributed income of nonbank subsidiaries and associated nonbank companies.

Subsidiary BHCs' Net Income

Dividends from subsidiary bank holding companies plus equity in undistributed income of subsidiary bank holding companies.