

(\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-YR	CHANGE 5-YR
Interest and Fees on Loans	430,968	449,582	1,800,150	1,873,939	2,032,950	-4.1	-25.8
Income From Lease Financing Receivables	3,474	3,935	14,781	16,935	17,959	-11.7	-24.4
Fully Taxable Income on Loans and Ls	430,671	449,273	1,799,607	1,874,663	2,034,726	-4.1	-26.1
Tax Exempt Income on Loans and Ls	3,771	4,244	15,324	16,211	16,183	-11.2	25.5
Est Tax Benefit on Inc on Loans & Ls	2,031	2,285	8,251	8,729	8,714	-11.1	25.5
Income on Loans and Leases (TE)	436,473	455,802	1,823,182	1,899,603	2,059,623	-4.2	-25.7
Investment Interest Income (TE)	29,385	27,503	109,486	136,389	134,256	6.8	-45.9
Interest on Due From Depository Inst	4,960	4,220	20,944	18,335	13,597	17.5	258.9
Interest Income on Other Earning Assets	3,749	3,823	13,965	12,949	11,188	-1.9	30.9
Total Interest Income (TE)	474,567	491,348	1,967,577	2,067,276	2,218,664	-3.4	-26.5
Interest on Time Deposits of \$100K or More	1,704	2,487	8,848	12,640	19,355	-31.5	-94.9
Interest on Time Deposits < \$100K	1,377	1,986	6,975	10,430	16,261	-30.7	-93.7
Interest on Foreign Office Deposits	844	755	3,310	4,691	8,094	11.8	-88.6
Interest on Other Deposits	8,853	10,412	39,765	52,365	84,738	-15.0	-88.1
Interest on Other Borrowings & Trad Liab	21,255	30,241	99,751	117,136	86,640	-29.7	7.9
Interest on Sub Debt & Mand Conv Sec	17,069	20,727	86,416	109,500	217,275	-17.7	113.6
Total Interest Expense	51,102	66,608	245,065	306,762	432,363	-23.3	-69.0
Net Interest Income (TE)	423,465	424,740	1,722,512	1,760,514	1,786,301	-0.3	-11.9
Non-Interest Income	103,148	125,750	499,404	486,062	453,013	-18.0	-13.2
Adjusted Operating Income (TE)	526,613	550,490	2,221,916	2,246,576	2,239,314	-4.3	-12.2
Overhead Expense	396,939	397,549	1,719,119	1,588,029	1,601,487	-0.2	-60.1
Provision for Loan and Lease Losses	-610	-29,035	-87,136	14,227	74,532	N/A	N/A
Securities Gains (Losses)	30,887	-6,818	-168,047	-84,540	-21,817	N/A	N/A
Other Tax Equivalent Adjustments	0	0	0	0	0	N/A	-100.0
Pretax Net Operating Income (TE)	161,171	175,158	421,886	559,780	541,478	-8.0	N/A
Applicable Income Taxes	56,121	60,634	142,978	193,416	198,583	-7.4	N/A
Tax Equivalent Adjustments	3,840	4,137	15,453	18,214	20,205	-7.2	-90.3
Applicable Income Taxes (TE)	59,961	64,771	158,431	211,630	218,788	-7.4	N/A
Minority Interest	0	-336	-336	-1,366	-1,114	N/A	N/A
Net Operating Income	101,210	110,723	263,791	349,516	323,804	-8.6	N/A
Net Extraordinary Gains (Losses)	0	0	0	0	0	N/A	N/A
Net Income	101,210	110,723	263,791	349,516	323,804	-8.6	N/A
MEMORANDA:							
Net Inc - BHC & Noncontrol (Minority) Int	101,210	110,387	263,455	348,150	322,690	-8.3	N/A
Investment Securities Income (TE):	29,385	27,503	109,486	136,389	134,256	6.8	-45.9
U.S. Treasury and Agency Sec (excl MBS)	8,975	6,615	27,815	33,518	32,234	35.7	32.2
Mortgage-Backed Securities	2,208	2,554	8,691	13,950	18,884	-13.6	-61.5
All Other Securities	18,202	18,334	72,980	88,921	83,138	-0.7	-56.4
Cash Dividends Declared:							
Common	32,456	24,232	119,608	133,581	156,134	33.9	26.3
Preferred	7,436	1,833	24,096	7,392	7,360	305.7	61.6
	25,020	22,399	95,512	126,189	148,774	11.7	18.6

---

## Income Statement—Revenues and Expenses

BHCPR page 2 details the major income and expense components of the subject BHC's consolidated income. In addition, an estimate of the tax benefit derived from tax-exempt interest income is allocated between loans and leases and securities. By adding the tax benefit to income, the dollar amounts of income on loans and leases, investment interest income, total interest income, net interest income, adjusted operating income, and pretax net operating income are converted to a fully tax equivalent basis.

The memoranda section presents the components of investment securities income and the portion of income paid as dividends to each type of stockholder. The breakdown of investment income by security type was significantly changed in the March 31, 2001 FR Y-9C. Accordingly, income data is only displayed for investment securities by type beginning in March 2001. The last two columns on the right present one- and five-year growth rates for each income and expense category. (See the description of Growth Rates on page 2-3.)

Information on this report page is primarily obtained from the Consolidated Income Statement (Schedule HI) of the FR Y-9C report form.

### *Interest and Fees on Loans*

Interest and yield-related fee income on domestic and foreign loans.

### *Income from Lease Financing Receivables*

Income from lease financing receivables.

### *Fully Taxable Income on Loans and Leases*

The sum of interest and fee income on domestic and foreign loans (excluding interest on tax-exempt obligations of states and political subdivisions in the U.S.) and taxable lease financing receivables.

### *Tax Exempt Income on Loans and Leases*

Tax-exempt interest income on obligations of states and political subdivisions in the U.S. and lease financing receivables.

### *Estimated Tax Benefit on Income on Loans and Leases*

The estimated tax benefit attributable to tax-exempt loan and lease income. (See the discussion of tax equivalency on page 2-3.)

### *Income on Loans and Leases (TE)*

The sum of taxable and tax-exempt income on loans and lease financing receivables and the estimated tax benefit on the tax-exempt income on loans and leases. (See the discussion of tax equivalency on page 2-3.)

### *Investment Interest Income (TE)*

Interest and dividend income on securities plus the estimated tax benefit on tax-exempt securities. (See discussion of tax equivalency on page 2-3.)

### *Interest on Balances Due from Depository Institutions*

Interest income on balances due from depository institutions.

### *Interest Income on Other Earning Assets*

The sum of interest income on federal funds sold and securities purchased under agreements to resell, interest income on assets held in trading accounts, and other interest income.

### *Total Interest Income (TE)*

Total interest income plus the tax equivalent adjustment. (See the discussion of tax equivalency on page 2-3.)

### *Interest on Time Deposits of \$100 Thousand or More*

Interest expense on time deposits

of \$100,000 or more in domestic offices.

### *Interest on Time Deposits below \$100 Thousand*

Interest expense on time deposits of less than \$100,000 in domestic offices.

### *Interest on Foreign Office Deposits*

Interest expense on deposits in foreign offices, Edge and Agreement subsidiaries, and International Banking Facilities.

### *Interest on Other Deposits*

Interest expense on other domestic deposits.

### *Interest on Other Borrowings and Trading Liabilities*

Interest expenses on federal funds purchased and securities sold under agreements to repurchase, trading liabilities, and other interest expense.

### *Interest on Subordinated Debt and Mandatory Convertible Securities*

Interest expenses on subordinated notes and debentures and on mandatory convertible securities (equity contract notes and equity commitment notes).

### *Total Interest Expense*

Interest expenses on time and other deposits in domestic offices, deposits in foreign offices, Edge or Agreement subsidiaries and International Banking Facilities, federal funds purchased and securities sold under agreements to repurchase, trading liabilities, other borrowed funds (including mortgage indebtedness and obligations under capitalized leases), subordinated notes and debentures, mandatory convertible securities, and other interest expense.

### *Net Interest Income (TE)*

Net interest income plus the taxable equivalent adjustment. (See the dis-

discussion of tax equivalency on page 2-3.)

#### *Non-Interest Income*

Total non-interest income.

#### *Adjusted Operating Income (TE)*

The sum of net interest income on a taxable equivalent basis and non-interest income. (See the discussion of tax equivalency on page 2-3.)

#### *Overhead Expense*

Total non-interest expense including salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense.

#### *Provision for Loan and Lease Losses*

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

#### *Securities Gains (Losses)*

The sum of realized gains (losses) on available-for-sale and held-to-maturity securities.

#### *Other Tax Equivalent Adjustments*

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income. (See the discussion of tax equivalency on page 2-3.)

#### *Pretax Net Operating Income (TE)*

Income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis. (See the discussion of tax equivalency on page 2-3.)

#### *Applicable Income Taxes*

The total estimated federal, state, local, and foreign income tax expense.

#### *Taxable Equivalent Adjustments*

The total taxable equivalent adjustment which results from subtracting the reported pretax income from the fully taxable equivalent pretax income.

#### *Applicable Income Taxes (TE)*

The sum of applicable income taxes and total taxable equivalent adjustments. (See the discussion of tax equivalency on page 2-3.)

#### *Minority Interest*

Net income (loss) attributable to non-controlling (minority) interests.

#### *Net Operating Income*

Income before extraordinary items and other adjustments.

#### *Net Extraordinary Gains (Losses)*

Material aggregate extraordinary gains or losses, net of applicable income taxes.

#### *Net Income*

The amount of net income (loss) attributable to the bank holding company.

### **Memoranda**

#### *Net Income (Loss) Attributable to Bank Holding Company and Noncontrolling (Minority) Interests*

Net income (loss) attributable to bank holding company and noncontrolling (minority) interests.

#### *Investment Securities Income (TE)*

Interest income on investment securities plus the estimated tax benefit on interest income from tax-exempt

securities. (See discussion of tax equivalency on page 2-3.)

#### *U.S. Treasury and Agency Securities (Excluding Mortgage-Backed Securities)*

Interest income on U.S. Treasury securities and U.S. government agency obligations, excluding mortgage-backed securities.

#### *Mortgage-Backed Securities*

Interest income on mortgage-backed securities.

#### *All Other Securities*

Interest income on all other debt securities and equity securities that are reported on Schedule HC-B as securities issued by states and political subdivisions in the U.S., asset-backed securities, other debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

### **Cash Dividends Declared**

Cash dividends declared on common stock and preferred stock during the calendar year-to-date, including dividends not payable until after the report date.

#### *Common*

Cash dividends declared on common stock during the calendar year-to-date including dividends not payable until after the report date.

#### *Preferred*

Cash dividends declared on preferred stock (including limited-life preferred stock) during the calendar year-to-date including dividends not payable until after the report date.