

(\$ 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	946,486	1,027,350	2,032,950	2,156,759	2,321,601	-7.9	-31.1
Income From Lease Financing Receivables	8,712	9,061	17,959	18,803	19,773	-3.9	-16.6
Fully Taxable Income on Loans and Ls	947,079	1,028,253	2,034,726	2,161,927	2,328,440	-7.9	-31.2
Tax Exempt Income on Loans and Ls	8,119	8,158	16,183	13,635	12,934	-0.5	6.6
Est Tax Benefit on Inc on Loans & Ls	4,372	4,393	8,714	7,342	6,964	-0.5	6.6
Income on Loans and Leases (TE)	959,570	1,040,804	2,059,623	2,182,904	2,348,338	-7.8	-30.9
Investment Interest Income (TE)	71,573	68,132	134,256	135,790	172,518	5.1	-56.1
Interest on Due From Depository Inst	9,529	5,918	13,597	10,503	5,242	61.0	1309.6
Interest Income on Other Earning Assets	5,266	5,910	11,188	11,470	11,005	-10.9	-74.4
Total Interest Income (TE)	1,045,938	1,120,764	2,218,664	2,340,667	2,537,103	-6.7	-33.5
Interest on Time Deposits of \$100K or More	6,919	10,907	19,355	31,342	97,865	-36.6	-94.2
Interest on Time Deposits < \$100K	5,763	9,090	16,261	28,297	70,085	-36.6	-89.1
Interest on Foreign Office Deposits	2,712	4,234	8,094	9,795	18,719	-36.0	-95.6
Interest on Other Deposits	28,832	46,497	84,738	126,535	237,979	-38.0	-87.5
Interest on Other Borrowings & Trad Liab	54,985	43,311	86,640	49,921	62,450	27.0	-52.3
Interest on Sub Debt & Mand Conv Sec	68,422	156,976	217,275	346,423	130,660	-56.4	25.4
Total Interest Expense	167,633	271,015	432,363	592,313	617,758	-38.2	-73.5
Net Interest Income (TE)	878,305	849,749	1,786,301	1,748,354	1,919,345	3.4	-6.5
Non-Interest Income	238,746	242,065	453,013	393,763	1,205,996	-1.4	-13.6
Adjusted Operating Income (TE)	1,117,051	1,091,814	2,239,314	2,142,117	3,125,341	2.3	-8.1
Overhead Expense	786,013	792,718	1,601,487	1,596,580	2,214,660	-0.9	13.2
Provision for Loan and Lease Losses	26,517	61,390	74,532	852,693	2,017,142	-56.8	-1.3
Securities Gains (Losses)	-11,274	-10,718	-21,817	-74,294	-493,245	N/A	N/A
Other Tax Equivalent Adjustments	0	0	0	0	0	N/A	N/A
Pretax Net Operating Income (TE)	293,247	226,988	541,478	-381,450	-1,599,706	29.2	-41.4
Applicable Income Taxes	102,895	91,358	198,583	-106,819	-401,342	12.6	-41.2
Tax Equivalent Adjustments	9,485	10,429	20,205	21,718	23,313	-9.1	-29.0
Applicable Income Taxes (TE)	112,380	101,787	218,788	-85,101	-378,029	10.4	-40.3
Minority Interest	-546	-491	-1,114	-3,621	-5,566	N/A	N/A
Net Operating Income	181,413	125,692	323,804	-292,728	-1,216,111	44.3	-41.9
Net Extraordinary Gains (Losses)	0	0	0	0	0	N/A	N/A
Net Income	181,413	125,692	323,804	-292,728	-1,216,111	44.3	-41.9
MEMORANDA:							
Net Inc - BHC & Noncontrol (Minority) Int	180,867	125,201	322,690	-296,349	-1,221,677	44.5	-42.0
Investment Securities Income (TE):	71,573	68,132	134,256	135,790	172,518	5.1	-56.1
U.S. Treasury and Agency Sec (excl MBS)	17,174	15,244	32,234	26,920	29,506	12.7	-60.7
Mortgage-Backed Securities	7,947	9,812	18,884	15,873	21,547	-19.0	-71.8
All Other Securities	46,452	43,076	83,138	92,997	121,465	7.8	-49.0
Cash Dividends Declared:	76,318	74,904	156,134	109,316	96,271	1.9	-20.9
Common	3,704	3,653	7,360	6,650	11,863	1.4	-95.9
Preferred	72,614	71,251	148,774	102,666	84,408	1.9	907.1

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.