

(\$ IN THOUSANDS)	mm/dd/yyyy					PERCENT CHANGE	
	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	1-YR	5-YR
Interest and Fees on Loans	295,134	305,060	1,221,606	1,294,196	1,249,813	-3.3	131.8
Income From Lease Financing Receivables	4,534	5,667	20,589	22,805	17,051	-20.0	36.1
Fully Taxable Income on Loans and Ls	296,241	307,615	1,229,541	1,304,170	1,256,634	-3.7	128.5
Tax Exempt Income on Loans and Ls	3,427	3,112	12,654	12,831	10,230	10.1	238.6
Est Tax Benefit on Inc on Loans & Ls	1,885	1,675	6,814	4,007	5,462	12.5	184.0
Income on Loans and Leases (TE)	301,553	312,402	1,249,009	1,321,008	1,272,326	-3.5	129.6
Investment Interest Income (TE)	39,536	45,139	172,113	204,864	282,124	-12.4	-12.7
Interest on Due From Depository Inst	17	37	64	280	1,102	-54.1	-76.1
Interest on Other Earning Assets	11,451	11,368	51,307	77,410	102,542	0.7	-57.2
Total Interest Income (TE)	352,557	368,946	1,472,493	1,603,562	1,658,094	-4.4	73.3
Interest on Time Deposits of \$100K or More	9,300	14,518	50,777	86,434	81,326	-35.9	35.6
Interest on Time Deposits < \$100K	11,173	18,461	61,746	98,225	86,735	-39.5	-27.8
Interest on Foreign Office Deposits	498	388	1,511	2,948	6,299	28.4	-73.9
Interest on Other Deposits	32,636	38,456	164,627	251,572	329,400	-15.1	-3.9
Interest on Other Borrowings & Trad Liab	23,492	28,407	108,804	179,633	302,427	-17.3	-20.4
Interest on Sub Debt & Mand Conv Sec	6,075	8,531	33,222	23,247	16,524	-28.8	1.0
Total Interest Expense	83,174	108,761	420,687	642,059	822,711	-23.5	-11.3
Net Interest Income (TE)	269,383	260,185	1,051,806	961,503	835,383	3.5	145.5
Non-Interest Income	100,538	98,167	397,136	396,540	261,095	2.4	140.7
Adjusted Operating Income (TE)	369,921	358,352	1,448,942	1,358,043	1,096,478	3.2	144.2
Overhead Expense	215,807	213,698	924,978	860,809	722,522	1.0	124.9
Provision for Loan and Lease Losses	17,550	18,090	71,879	73,191	31,811	-3.0	439.0
Securities Gains (Losses)	915	43	3,361	27,864	-81,165	2027.9	37.0
Other Tax Equivalent Adjustments	-123	0	0	8,492	0	N/A	N/A
Pretax Net Operating Income (TE)	137,356	126,607	455,446	460,399	260,980	8.5	159.5
Applicable Income Taxes	46,617	42,036	149,167	157,801	79,661	10.9	201.2
Tax Equivalent Adjustments	5,772	5,090	21,292	20,216	18,076	13.4	101.2
Applicable Income Taxes (TE)	52,389	47,126	170,459	178,017	97,737	11.2	185.5
Minority Interest	-2,737	-150	-3,660	-7,797	1,534	N/A	N/A
Net Operating Income	87,704	79,631	288,647	290,179	161,709	10.1	153.6
Net Extraordinary Gains (Losses)	0	0	-32,369	-7,159	0	N/A	N/A
Net Income	87,704	79,631	256,278	283,020	161,709	10.1	153.6
MEMORANDA:							
Investment Securities Income (TE):	39,536	45,139	172,113	204,864	282,124	-12.4	-12.7
U.S. Treasury and Agency Sec (excl MBS)	9,876	17,869	58,284	83,606	N/A	-44.7	N/A
Mortgage-Backed Securities	7,576	11,585	41,925	65,750	N/A	-34.6	N/A
All Other Securities	22,084	15,685	71,904	55,508	N/A	40.8	N/A
Cash Dividends Declared:	19,031	18,401	73,241	73,899	76,762	3.4	128.7
Common	19,031	18,401	73,241	73,899	76,762	3.4	129.2
Preferred	0	0	0	0	0	N/A	-100.0

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, including obligations (other than securities) of states and political subdivisions in the U.S.

Income from Lease Financing Receivables

Income from taxable and tax-exempt 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)

Income on U.S. Treasury securities and U.S. government agency and corporate obligations (excluding mortgage-backed securities), mortgage-backed securities, and all other 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 that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, and consolidated subsidiaries.

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 borrowed funds.

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 liabilities.

Net Interest Income (TE)

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

Non-Interest Income

The sum of income from fiduciary activities; service charges on deposit accounts in domestic offices; investment banking, advisory, brokerage and underwriting fees; venture capital revenue; net servicing fees; net securitization income; insurance commissions and fees; net gains (losses) on sales of loans and leases; net gains (losses) on sales of other real estate owned; net gains (losses) on sales of other assets (excluding securities); and other noninterest 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 difference between the sale price and the amortized cost realized from the sale, exchange, redemption, or retirement of debt securities classified as held-to-maturity or on debt

and equity securities that are classified as available-for-sale.

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

The portion of income (or loss) before extraordinary items and cumulative effects of changes in accounting principles allocated to minority shareholders of less than wholly owned subsidiaries.

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.

Memoranda

Investment Securities Income (TE)

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

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

Interest income on U.S. Treasury securities and U.S. government agency and corporation 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.