

OPERATING INCOME (\$000)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT CHANGE 1-YR	CHANGE 5-YR
Income From Bank Subsidiaries	53,420	136,512	548,003	411,791	297,899	-60.9	-6.7
Dividends	32,500	113,000	450,200	341,000	261,550	-71.2	-40.9
Interest	19,595	22,224	90,504	62,146	30,485	-11.8	1519.4
Management and Service Fees	1,325	1,288	7,299	8,645	5,864	2.9	23.6
Other Income	0	0	0	0	0	N/A	N/A
Income From Nonbank Subsidiaries	1,698	1,593	6,951	4,107	2,645	6.6	5.3
Dividends	84	84	896	991	468	0.0	-93.8
Interest	258	551	1,654	2,076	1,168	-53.2	218.5
Management and Service Fees	1,356	958	4,401	1,040	1,009	41.5	625.1
Other Income	0	0	0	0	0	N/A	N/A
Income From Subsidiary BHCs	0	0	10,000	90,000	0	N/A	N/A
Dividends	0	0	10,000	90,000	0	N/A	N/A
Interest	0	0	0	0	0	N/A	N/A
Management and Service Fees	0	0	0	0	0	N/A	N/A
Other Income	0	0	0	0	0	N/A	N/A
Total Income From Subsidiaries	55,118	138,105	564,954	505,898	300,544	-60.1	-6.4
Securities Gains (Losses)	-40,785	2,882	-16,399	8,180	1,534	N/A	N/A
Other Operating Income	6,233	8,044	35,668	35,709	38,184	-22.5	83.8
Total Operating Income	20,566	149,031	584,223	549,787	340,262	-86.2	-67.4
OPERATING EXPENSES (\$000)							
Personnel Expenses	3,756	4,804	14,781	14,841	14,078	-21.8	-33.8
Interest Expense	21,320	28,166	116,520	112,726	61,277	-24.3	439.8
Other Expenses	9,452	13,448	57,952	59,037	50,838	-29.7	-4.6
Provision for Loan and Lease Losses	28	0	50	-8	-37	N/A	N/A
Total Operating Expenses	34,556	46,418	189,303	186,596	126,156	-25.6	77.0
Income (Loss) Before Taxes	-13,990	102,613	394,920	363,191	214,106	N/A	N/A
Applicable Income Taxes (Credit)	-20,567	-3,929	-40,422	-29,541	-21,207	N/A	N/A
Extraordinary Items	0	0	0	0	0	N/A	N/A
Income Before Undist Inc of Subs	6,577	106,542	435,342	392,732	235,313	-93.8	-86.5
Equity in Undistributed Inc of Subs	100,172	46,716	58,403	190,393	244,808	114.4	156.1
Bank Subsidiaries	75,359	26,825	-31,472	193,437	232,367	180.9	96.3
Nonbank Subsidiaries	175	-1,000	5,441	-17	4,990	N/A	-76.0
Subsidiary BHCs	24,638	20,891	84,434	-3,027	7,451	17.9	N/A
Net Income (Loss)	106,749	153,258	493,745	583,125	480,121	-30.4	21.7
MEMORANDA							
Bank Net Income	107,859	139,825	418,728	534,437	493,917	-22.9	15.5
Nonbank Net Income	259	-916	6,337	974	5,458	N/A	-87.5
Subsidiary BHCs' Net Income	24,638	20,891	94,434	86,973	7,451	17.9	N/A

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.

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.