

**TRUST COMPANIES
REPORT OF INCOME
(in Thousands)**

	9/30/13 Q	12/31/12	9/30/13	12/31/13	12/31/13 Q	YTD Change		Quarterly Change	
						%	\$	%	\$
Operating income:									
Income from fiduciary activities	90,955	344,705	272,387	366,324	93,937	6.3%	21,619	1.1%	2,982
Interest on federal funds sold									
Interest on U.S. Treasury securities	15	290	44	56	12	-80.7%	(234)	-6.8%	(3)
Interest on obligations of other U.S. government agencies and corporations	31	143	87	117	30	-18.2%	(26)	-1.1%	(1)
Interest on obligations of states and political subdivisions of the U.S	85	496	282	361	79	-27.2%	(135)	-2.1%	(6)
Interest on other securities	2	19	11	26	15	36.8%	7	118.2%	13
Interest and fees on loans	28		76	118	42		118	18.4%	14
Other income	7,284	11,425	13,892	14,541	649	27.3%	3,116	-47.8%	(6,635)
TOTAL OPERATING INCOME	98,400	357,078	286,779	381,543	94,764	6.9%	24,465	-1.3%	(3,636)
Operating Expenses									
Salaries and employee benefits	34,101	132,937	100,052	136,084	36,032	2.4%	3,147	1.9%	1,931
Interest on borrowed money	2	15	7	9	2	-40.0%	(6)		
Interest on capital notes	5	29	15	18	3		(11)	-13.3%	(2)
Occupancy expense of premises, gross	3,497	13,802	10,472	14,066	3,594	1.9%	264	0.9%	97
Less rental income									
Occupancy expense of premises, net	3,497	13,802	10,472	14,066	3,594	1.9%	264	0.9%	97
Furniture and equipment expense	758	3,257	2,345	3,072	727	-5.7%	(185)	-1.3%	(31)
Provision for possible loan losses									
Other operating expenses	75,977	270,919	214,735	286,874	72,139	5.9%	15,955	-1.8%	(3,838)
TOTAL OPERATING EXPENSES	114,340	420,959	327,626	440,123	112,497	4.6%	19,164	-0.6%	(1,843)
Income before income taxes and securities gains or losses	(15,940)	(63,881)	(40,847)	(58,580)	(17,733)	-8.3%	5,301	4.4%	(1,793)
Applicable income taxes	(5,620)	(22,244)	(15,005)	(21,225)	(6,220)	-4.6%	1,019	4.0%	(600)
Income before securities gains or losses	(10,320)	(41,637)	(25,842)	(37,355)	(11,513)	-10.3%	4,282	4.6%	(1,193)
Securities gains (losses), gross		32	7	7		-78.1%	(25)		
Applicable income taxes		5	2	2		-60.0%	(3)		
Securities gains (losses), net		27	5	5		-81.5%	(22)		
Net income before extraordinary items	(10,320)	(41,610)	(25,837)	(37,350)	(11,513)	-10.2%	4,260	4.6%	(1,193)
Extraordinary items, Net of tax effect									
NET INCOME - Year to date	(10,320)	(41,610)	(25,837)	(37,350)	(11,513)	-10.2%	4,260	4.6%	(1,193)