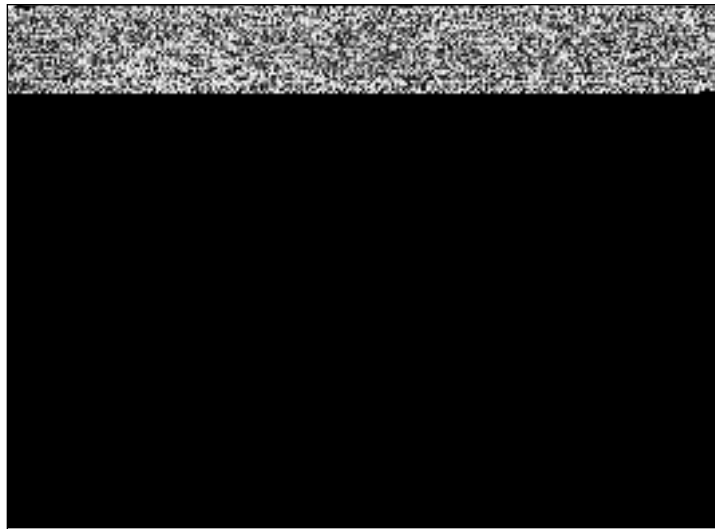


Reports in Financial Services Reports Folder

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Financial Services Quarterly Ratio Report	CFSRATQ



Financial Services Annual Balance Sheet (CFSBS)

Description

This report displays balance sheet data for companies in the Financial Services sector.

BANC ONE CORP		FINANCIAL SERVICES				
TICKER: ONE		(\$ MILLIONS)				
SIC						
GICS: 40101010						
	Dec99	Dec98	Dec97	Dec96	Dec95	
ASSETS						
Cash & Due from Banks	32,503.000	34,382.000	7,727.398	6,350.801	5,501.266	
Loans	163,877.000	155,398.000	84,414.759	75,667.662	65,328.703	
Less: Allowance for Loan Losses	2,285.000	2,271.000	1,325.900	1,075.092	938.008	
Net Loans	161,592.000	153,127.000	83,088.859	74,592.570	64,390.695	
Net Property and Equipment	3,317.000	3,340.000	1,882.200	1,673.384	1,558.676	
Intangibles	2,186.000	2,697.000	741.800	471.559	242.817	
Assets Held for Sale	106.000	90.000	66.600	52.970	75.483	
Investment Securities	55,864.000	50,197.000	15,253.199	15,522.630	15,707.987	
Investments at Equity	0.000	0.000	0.000	0.000	0.000	
Other Assets	13,857.000	17,663.000	7,141.199	3,184.141	2,977.076	
TOTAL ASSETS	269,425.000	261,496.000	115,901.000	101,848.000	90,454.000	
LIABILITIES						
Short Term Borrowings	39,931.000	40,101.000	13,803.898	14,105.598	9,777.199	
Accounts Payable	162,278.000	161,542.000	77,414.250	72,373.063	67,320.188	
Long Term Debt	35,435.000	22,298.000	11,066.399	4,189.500	2,720.399	
Minority Interest	0.000	0.000	0.000	0.000	0.000	
Other Liabilities	11,691.000	16,995.000	3,240.700	2,532.911	2,438.762	
EQUITY						
Preferred Stock	190.000	190.000	135.400	207.016	249.635	
Common Stock	12.000	12.000	2,936.200	2,165.466	2,053.368	
Capital Surplus	10,681.000	10,948.000	4,122.500	4,453.328	3,817.735	
Retained Earnings	10,774.000	9,494.000	3,250.600	2,034.216	2,737.514	
Less: Treasury Stock	1,567.000	84.000	68.700	213.068	660.774	
Common Equity	19,900.000	20,370.000	10,240.598	8,439.941	7,947.840	
TOTAL EQUITY	19,900.000	20,370.000	10,240.598	8,439.941	7,947.840	
TOTAL LIABILITIES AND EQUITY	269,425.000	261,496.000	115,901.000	101,848.000	90,454.000	

Financial Services Annual Income Statement (CFSIS)

Description

This report displays income statement data for companies in the Financial Services sector.

BANC ONE CORP TICKER: ONE SIC: 6021 GICS: 40101010 FY: 12	FINANCIAL SERVICES ANNUAL INCOME STATEMENT (\$ MILLIONS, EXCEPT PER SHARE)				
	Dec99	Dec98	Dec97	Dec96	Dec95
Total Interest Income	17,294.000	17,524.000	9,383.200	8,044.852	7,100.918
Total Interest Expense	8,273.000	8,177.000	3,990.900	3,189.398	2,971.468
Net Interest Income	9,021.000	9,347.000	5,392.300	4,855.454	4,129.450
Provision for Loan Losses	1,249.000	1,408.000	1,211.100	788.087	457.499
Net Interest Income After					
Provision for Loan Losses	7,772.000	7,939.000	4,181.200	4,067.367	3,671.951
Other Noninterest Inc/Exp (Net)	3,971.000	4,270.000	1,768.399	1,078.616	855.315
Special items	-194.000	-1,062.000	-337.300	0.000	0.000
Total Other Income	3,777.000	3,208.000	1,431.099	1,078.616	855.315
Salaries, Occ. & Equip.	5,878.000	6,002.000	3,169.400	2,662.260	2,311.525
Depreciation	697.000	680.000	474.600	372.988	305.461
Total Other Expenses	6,575.000	6,682.000	3,644.000	3,035.248	2,616.986
Pretax Income	4,974.000	4,465.000	1,968.300	2,110.712	1,910.282
Income Taxes	1,495.000	1,357.000	662.600	684.179	632.419
Minority Interest	0.000	0.000	0.000	0.000	0.000
Income Before Extraordinary Items & Discontinued Operations	3,479.000	3,108.000	1,305.700	1,426.533	1,277.863
Preferred Dividends	12.000	14.000	17.800	16.363	17.487
Available for Common	3,467.000	3,094.000	1,287.900	1,410.170	1,260.376
Savings Due to Common Stock Equivalents	0.000	0.000	0.000	0.000	0.000
Adjusted Available for Common	3,467.000	3,094.000	1,287.900	1,410.170	1,260.376
Extraordinary Items	0.000	0.000	0.000	0.000	0.000
Discontinued Operations	0.000	0.000	0.000	0.000	0.000
Adjusted Net Income	3,467.000	3,094.000	1,287.900	1,410.170	1,260.376
Earnings Per Share Basic - Excluding Extra Items & Disc Op	2.97	2.65	2.05	2.94	2.64
Earnings Per Share Basic - Including Extra Items & Disc Op	2.97	2.65	2.05	2.94	2.64
Earnings Per Share Diluted - Excluding Extra Items & Disc Op	2.95	2.61	1.99	2.94	2.64
Earnings Per Share Diluted - Including Extra Items & Disc Op	2.95	2.61	1.99	2.94	2.64
EPS Basic from Operations	3.48	3.23	2.38	2.94	2.64
EPS Diluted from Operations	3.46	3.18	2.33	@NA	@NA
Com Shares for Basic EPS	1,168.000	1,170.000	632.399	482.963	476.655
Com Shares for Diluted EPS	1,178.000	1,189.000	655.698	@NA	@NA

Financial Services Annual Ratio Report (CFSRAT)

Description

This report displays ratio data for companies in the Financial Services sector.

BCNK OF AMERICA CORP		FINANCIAL SERVICES				
TICKER: BAC		ANNUAL RATIO REPORT				
SIC: 6021		(PERCENTAGE (%) EXCEPT AS NOTED)				
GICS: 40101010						
FY: 12						
	Dec99	Dec98	Dec97	Dec96	Dec95	
PROFITABILITY						
Pretax Profit Margin	23.71	15.54	22.07	20.76	18.32	
Net Profit Margin	15.30	9.97	14.16	13.56	11.94	
Return on Assets	1.24	0.83	1.16	1.27	1.04	
Return on Equity	17.75	11.20	14.41	17.37	15.22	
Return on Investment	7.51	5.31	6.80	6.83	6.66	
Net Interest Margin	3.47	3.69	3.79	3.62	3.33	
Risk-Adjusted Capital Ratio - Total	10.88	10.94	10.89	12.66	11.58	
Risk-Adjusted Capital Ratio - Tier 1	7.35	7.06	6.50	7.76	7.24	
Risk-Adjusted Capital Ratio - Tier 2	3.53	3.88	4.39	4.90	4.34	
DIVIDENDS						
Dividend Payout	40.55	50.18	32.13	29.96	29.20	
Dividend Yield	3.69	2.64	2.25	2.46	2.99	
Dividends per Share	1.85	1.59	1.37	1.20	1.04	
One Year Total Return	-13.95	1.34	27.26	44.41	59.78	
BCLANCE SHEET						
<u>% of Total Assets</u>						
Reserve for Loan	1.08	1.15	1.05	1.25	1.15	
Total Deposits	54.90	57.84	52.24	57.32	53.76	
Investment Securities	19.21	19.46	26.79	17.80	22.81	
Shareholder's Equity	7.02	7.44	8.07	7.38	6.83	
Total Debt	28.88	24.26	30.22	25.29	28.65	
Assets for Sale	0.03	0.05	1.14	0.74	0.97	
Net Loans	57.52	56.70	54.40	65.41	62.22	
Total Nonperforming Assets (\$MM)	3,205.000	2,764.000	1,135.000	1,043.000	853.000	
Nonperforming Assets	0.51	0.45	0.43	0.56	0.46	
Total Net Charge-Offs (\$MM)	-2,000.000	-2,467.000	-798.000	-598.000	-421.000	
Net Charge-Offs	-0.32	-0.40	-0.30	-0.32	-0.22	
<u>Other</u>						
Net Loans/Total Deposits	104.77	98.03	104.14	114.11	115.73	
Nonperforming Assets/Allowance for Loan Losses	46.939	38.809	40.798	45.054	39.436	
Nonperforming Assets/Common Equity	7.23	6.02	5.34	7.68	6.69	
Nonperforming Assets/Net Loans	0.881	0.789	0.789	0.858	0.732	
Net Charge-Offs/Allowance for Loan Losses	-29.29	-34.64	-28.68	-25.83	-19.46	
Net Charge-Offs/Net Loans	-0.55	-0.70	-0.55	-0.49	-0.36	
Allowance for Loan Losses/Net Loans	0.02	0.02	0.02	0.02	0.02	

Financial Services Quarterly Balance Sheet (CFBSBQ)

Description

This report displays quarterly balance sheet data for companies in the Financial Services sector.

FIRST UNION CORP (N C)		FINANCIAL SERVICES				
TICKER: FTU		QUARTERLY BALANCE SHEET				
SIC: 6021		(\$ MILLIONS)				
GICS: 40101010						
FY: 12		Jun00	Mar00	Dec99	Sep99	Jun99
ASSETS						
Cash & Due from Banks	18,995.000	17,097.000	22,677.000	16,195.000	16,851.000	
Loans	128,359.000	135,803.000	135,566.000	135,033.000	133,579.000	
Less: Allowance for Loan Losses	1,706.000	1,760.000	1,757.000	1,760.000	1,785.000	
Net Loans	126,653.000	134,043.000	133,809.000	133,273.000	131,794.000	
Net Premises and Equipment	5,211.000	5,171.000	5,180.000	5,024.000	5,080.000	
Assets Held for Sale	93.000	95.000	98.000	@CF	@CF	
Other Assets	107,042.000	97,242.000	91,260.000	80,331.000	76,186.000	
TOTAL ASSETS	257,994.000	253,648.000	253,024.000	234,823.000	229,911.000	
LIABILITIES						
Debt - Current	50,883.000	49,389.000	50,107.000	41,834.000	39,262.000	
Total Deposits	144,864.000	139,890.000	141,047.000	133,903.000	133,603.000	
Minority Interest	0.000	0.000	0.000	0.000	0.000	
Other Liabilities	15,156.000	14,442.000	13,186.000	11,248.000	10,949.000	
EQUITY						
Preferred Stock	0.000	0.000	0.000	0.000	0.000	
Common Stock	3,288.000	3,280.000	3,294.000	3,195.000	3,188.000	
Capital Surplus	6,066.000	6,021.000	5,980.000	5,223.000	5,103.000	
Retained Earnings	4,597.000	7,583.000	7,435.000	7,510.000	7,456.000	
Less: Treasury Stock	0.000	0.000	0.000	0.000	0.000	
Common Equity	13,951.000	16,884.000	16,709.000	15,928.000	15,747.000	
TOTAL EQUITY	13,951.000	16,884.000	16,709.000	15,928.000	15,747.000	
TOTAL LIABILITIES AND EQUITY	257,994.000	253,648.000	253,024.000	234,823.000	229,911.000	
Common Shares Outstanding	986.394	984.148	988.315	958.440	956.286	

Financial Services Quarterly Income Statement (CFSISQ)

Description

This report displays quarterly income statement data for companies in the Financial Services sector.

FIRST UNION CORP (N C) TICKER: FTU SIC: 6021 GICS: 40101010 FY: 12	FINANCIAL SERVICES QUARTERLY INCOME STATEMENT (\$ MILLIONS, EXCEPT PER SHARE)				
	Jun00	Mar00	Dec99	Sep99	Jun99
Total Interest Income	4,492.000	4,313.000	4,143.000	3,812.000	3,624.000
Total Interest Expense	2,587.000	2,347.000	2,198.000	1,930.000	1,779.000
Net Interest Income	1,905.000	1,966.000	1,945.000	1,882.000	1,845.000
Provision for Loan Losses	5,804.000	6,055.000	3,832.000	3,077.000	2,492.815
Net Interest Income After Provision for Loan Losses	-3,899.000	-4,089.000	-1,887.000	-1,195.000	-647.815
Other Noninterest Inc/Exp (Net)	-235.000	1,570.000	1,592.000	1,158.000	1,339.000
Special items	-2,110.000	5.000	-6.000	0.000	0.000
Total Other Income	-2,345.000	1,575.000	1,586.000	1,158.000	1,339.000
Salaries, Occ. & Equip. Depreciation	1,761.000 @CF	1,800.000 315.000	1,673.000 436.000	1,411.000 247.000	1,442.000 244.000
Total Other Expenses	1,761.000	2,115.000	2,109.000	1,658.000	1,686.000
Pretax Income	-2,694.000	1,234.000	1,249.000	1,207.000	1,318.000
Income Taxes	-495.000	394.000	407.000	405.000	445.000
Minority Interest	0.000	0.000	0.000	0.000	0.000
Income Before Extraordinary Items & Discontinued Operations	-2,199.000	840.000	842.000	802.000	873.000
Preferred Dividends	0.000	0.000	0.000	0.000	0.000
Available for Common Savings Due to Common Stock Equivalents	-2,199.000 0.000	840.000 0.000	842.000 0.000	802.000 0.000	873.000 0.000
Adjusted Available for Common Extraordinary Items Discontinued Operations	-2,199.000 0.000 0.000	840.000 0.000 0.000	842.000 0.000 0.000	802.000 0.000 0.000	873.000 0.000 0.000
Adjusted Net Income	-2,199.000	-2,199.000	-2,199.000	-2,199.000	-2,199.000
Earnings Per Share (Primary) - Excluding Extra Items & Disc Op	-2.27	0.86	0.86	0.84	0.92
Earnings Per Share (Primary) - Including Extra Items & Disc Op	-2.27	0.86	0.86	0.84	0.92
Earnings Per Share (Fully Diluted) - Excluding Extra Items & Disc Op	-2.27	0.85	0.86	0.84	0.90
Earnings Per Share (Fully Diluted) - Including Extra Items & Disc Op	-2.27	0.85	0.86	0.84	0.90
EPS Basic from Operations	0.73	0.86	0.87	0.84	0.92
EPS Diluted from Operations	0.73	0.85	0.86	0.84	0.90
Com Shares for Basic EPS	969.707	972.174	976.377	946.802	954.548
Com Shares for Diluted EPS	981.940	984.095	984.537	953.964	961.793

Financial Services Quarterly Ratio Report (CFSRATQ)

Description

This report displays quarterly ratio data for companies in the Financial Services sector.

FIRST UNION CORP (N C)		FINANCIAL SERVICES				
TICKER: FTU		QUARTERLY RATIO REPORT				
SIC: 6021		(PERCENTAGE (%) EXCEPT AS NOTED)				
GICS: 40101010						
FY: 12						
	Jun00	Mar00	Dec99	Sep99	Jun99	
PROFITABILITY						
Pretax Profit Margin	-55.10	20.05	20.89	22.98	24.73	
Net Profit Margin	-44.98	13.65	14.08	15.27	16.38	
Return on Assets	0.11	1.32	1.27	1.38	1.49	
Return on Equity	2.04	19.88	19.29	20.33	21.79	
Net Interest Margin	3.51	3.69	3.72	3.82	3.88	
Risk-Adjusted Capital Ratio - Total	10.31	10.67	10.87	11.35	10.68	
Risk-Adjusted Capital Ratio - Tier 1	6.61	6.93	7.08	7.20	6.65	
DIVIDENDS						
Dividend Payout *	@NA	@NA	@NA	@NA	@NA	
Dividend Yield	1.93	1.29	1.43	1.32	1.00	
Dividends per Share	0.48	0.48	0.47	0.47	0.47	
One Quarter Total Return	-17.92	-32.48	20.91	-3.12	14.93	
					* Includes Preferred Dividends	
BALANCE SHEET						
<u>% of Total Assets</u>						
Reserve for Loan	0.66	0.69	0.69	0.75	0.78	
Total Deposits	56.15	55.15	55.74	57.02	58.11	
Shareholder's Equity	5.41	6.66	6.60	6.78	6.85	
Total Debt	32.57	32.50	32.44	31.40	30.28	
Assets for Sale	0.04	0.04	0.04	@CF	@CF	
Net Loans	49.09	52.85	52.88	56.75	57.32	
Total Nonperforming Assets (\$MM)	884.000	1,270.000	1,066.000	1,041.000	940.000	
Nonperforming Assets	0.34	0.50	0.42	0.44	0.41	
Total Net Charge-Offs (\$MM)	-228.000	-189.000	-169.000	-175.000	-180.000	
Net Charge-Offs	-0.09	-0.07	-0.07	-0.07	-0.08	
<u>Other</u>						
Net Loans/Total Deposits	87.43	95.82	94.87	99.53	98.65	
Nonperforming Assets/Allowance for Loan Losses	51.817	72.159	60.672	59.148	52.661	
Nonperforming Assets/Common Equity	6.34	7.52	6.38	6.54	5.97	
Nonperforming Assets/Net Loans	0.698	0.947	0.797	0.781	0.713	
Net Charge-Offs/Allowance for Loan Losses	-13.36	-10.74	-9.62	-9.94	-10.08	
Net Charge-Offs/Net Loans	-0.18	-0.14	-0.13	-0.13	-0.14	
Allowance for Loan Losses/ Net Loans	0.01	0.01	0.01	0.01	0.01	

Notes