

# Understanding the COMPUSTAT (North America) Database

## 2

<b>Understanding the COMPUSTAT (North America) Database</b>	<b>i</b>
In this chapter...	1
Data Retrieval Techniques	1
Screening for Financial Criteria	1
Selecting Companies	1
Selecting Individual Companies	1
Selection by Specific Groups	2
Terminology	3
Accessing Annual Data	5
Calendar Year Data	5
New Data Years	5
Accessing Quarterly Data	5
New Data Quarters	5
Fiscal Quarters	5
Calendar Quarters	6
Historical and Restated Annual Data	7
Restated Quarterly Data	8
Specific Uses for COMPUSTAT (North America)	11
Specific Uses for the COMPUSTAT Prices, Dividends and Earnings (PDE) File	12
Availability of Market Index Data	13
Specific Uses for the COMPUSTAT Business Information File	15
Segment Classifications	15
COMPUSTAT Business Information Files	17
Segment NAICS File	19
NAICS Reference File Codes	20
Reference File of SIC Codes	20
Database Comparability	21

Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank)	22
Quarterly COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank)	48

## **In this chapter...**

Standard & Poor's COMPUSTAT (North America) applications include financial analysis, as well as investment and portfolio management. The more broadly based the use of COMPUSTAT within your organization, the greater will be the return on your investment in the service. To obtain the best possible results, users must have personnel with expertise in the areas of financial analysis, quantitative methods, and mainframe computer technology. Good communication among these individuals is essential.

## **Data Retrieval Techniques**

To best accommodate data retrieval, you or your programming staff should have a basic understanding of the concepts involved in COMPUSTAT (North America) data and file design. You or your programming staff should also be familiar with the specific formats used before programming.

This manual contains information that applies to both financial analysts and programmers. The *Standard & Poor's COMPUSTAT Technical Guide* contains technical programming specifications for IBM 360/370 General and Character ASCII file formats.

## **Screening for Financial Criteria**

You can form company groups by screening the database for specific company data. Criteria for companies can be determined from your own investment concepts and objectives. For example, you can form company groups by applying concepts such as Price/Earnings Ratio, Dividend Yield, Operating Profit Margin, After-tax Margin, or Return on Equity, and then defining an acceptable range for the results.

## **Selecting Companies**

Select companies on either an individual company or group basis.

### ***Selecting Individual Companies***

Most users select companies on the basis of industry groups, stock exchange(s), an S&P Index, or specific financial criteria. You can also select individual companies by industry and/or company number.

## Selection by Specific Groups

Extract groups of companies from the Industrial Annual and Quarterly files by checking each company for specific codes. The following list identifies these groups. Refer to **Chapter 5, Data Definitions**, for full lists of these codes.

<b>Files</b>	The File Identification Code identifies the companies on specific COMPUSTAT files. For example, to identify companies on the Primary Industrial file, check the File Identification Code for a 01 or 11. Supplementary file companies can be extracted by checking for a 04, and Tertiary file companies can be selected by checking for 03.
<b>Stock Exchanges</b>	The Exchange Listing (ZLIST) and S&P Major Index Codes identify companies on a specific stock exchange. For example, to identify companies listed on the New York Stock Exchange, check the Exchange Listing Code for a 01, 02, 03, 04, or 10.
<b>S&amp;P Index Companies</b>	<p>Both the File Identification Code and Exchange Listing and S&amp;P Major Index Code identify companies comprising specific S&amp;P Indexes.</p> <p>To identify companies comprising the S&amp;P 500 Index, check the S&amp;P Index constituent markers or the Exchange Listing Code for a 01, 02, 03, 10, 11, 12, 13, 14, 15, 16, 17, 18, 21, 22, 23, or 24.</p> <p>To identify companies comprising the S&amp;P Industrial Index, check the S&amp;P Index constituent markers or the Exchange Listing Code for a 01, 11, 15, or 21.</p> <p>To identify companies comprising the S&amp;P Utilities Index, check the Exchange Listing Code for a 02, 12, 16, or 22.</p> <p>To identify companies comprising the S&amp;P Transportation Index, check the Exchange Listing Code for a 03, 13, 17, or 23.</p> <p>To identify companies comprising the S&amp;P Financial Index, check the Exchange Listing Code for a 10, 14, 18, or 24.</p>
<b>Industries</b>	<p>The North American Industrial Classification System (NAICS) codes identify companies according to economic, subsector and industry groups. For example, to identify companies in Fabricated Structural Metal Manufacturing, check the NAICS code for the number 332312.</p> <p>The Global Industry Classification Standard (GICS) codes classify companies according to their economic sector. These economic sectors are further divided into industry groups, industries and sub-industries.</p>

# Terminology

The following is a list of some terms you may find in this User's Guide:

<b>COMPUSTAT Business Information Files</b>	The <b>COMPUSTAT Business Information Files</b> are companions to the Industrial Annual files and consist of 2 auxiliary files and 9 subset files: the <b>Reference File of SIC Codes</b> , <b>Reference File of NAICS Codes</b> , <b>Segment Company File</b> , <b>Segment Source File</b> , <b>Segment Customers File</b> , <b>Segment Products File</b> , <b>Segment Detail File</b> , <b>Segment Item Value File</b> , <b>Segment NAICS File</b> , <b>Segment Geo Area Codes File</b> and <b>Segment Currency Rate File</b> . Historical back data is available. The <b>Reference File of SIC Codes</b> and <b>Reference File of NAICS Codes</b> are auxiliary files designed for use in conjunction with the COMPUSTAT Business Information File. These files are only available in ASCII format. The Reference File of SIC Codes provides a source for the Standard Industrial Classification (SIC) names that correspond to the SIC variables included on the COMPUSTAT Business Information – Segment NAICS file. The Reference File of NAICS Codes provides a source for the North American Industry Classification System (NAICS) codes and a textual description of each code included on the COMPUSTAT Business Information – Segment NAICS file.
<b>Calendar year</b>	A period of one year beginning with January 1 and ending with December 31.
<b>Combined figure data code</b>	Indicates that data for an item is combined with another data item.
<b>Company descriptor (Quarterly)</b>	Data that describes a company, such as a CUSIP Issuer Code, Stock Ticker Symbol and Company Name. These items are not identified by item numbers. This data category is not referenced on the Industrial Annual file.
<b>FASB</b>	Acronym for Financial Accounting Standards Board. COMPUSTAT (North America) definitions may often refer to particular statements issued by FASB that may affect reporting of certain items.
<b>Fiscal year</b>	An accounting period of 12 months. Fiscal years do not necessarily correspond to calendar years.
<b>Footnotes</b>	The footnote system for COMPUSTAT (North America) supplies supplemental information to the financial data of specific companies. Two-character footnote codes indicate that the data for a fiscal year reflects a change from previous years' data due to an accounting change, discontinued operations and/or acquisition, that a particular data item is inconsistent with the Standard & Poor's definition due to the company's method of reporting, or the accounting method used by companies in calculating certain key items such as accumulated depreciation, inventories, and earnings per share for the financial statements.

<b>GICS</b>	Acronym for Global Industry Classification Standard codes. These codes are a result of a collaboration between Standard & Poor's and Morgan Stanley Capital International and are based upon a hierarchy of economic sectors, which can be further divided into industry groups, industries and sub-industries. Economic sectors have a two-digit identification code, industry groups have a four-digit identification code, industries have a six-digit identification code and sub-industries have an eight-digit identification code.
<b>Index</b>	A weighted composite of companies.
<b>Issue</b>	A security traded on a public exchange. A company may have one or multiple issues.
<b>NAICS</b>	Acronym for North American Industrial Classification System. These 6 digit codes identify company economic activity, subsector, and industry information.
<b>Period Descriptor (Quarterly)</b>	Data that describes time-period data, such as Data Year, Data Quarter, Report Date of Quarterly Earnings, and Format Code (Statement of Cash Flows). Additionally you'll find S&P debt ratings in period descriptors. These items are not identified by item numbers. This data category is not referenced on the Industrial Annual file.
<b>Research companies</b>	Data is no longer collected for these companies for reasons such as merger, acquisition, and bankruptcy, etc.
<b>SFAS</b>	Statement of Financial Accounting Standards. Ruling(s) issued by the Financial Accounting Standards Board.
<b>SIC</b>	Acronym for Standard Industrial Classification. These four-digit codes identify the principal products manufactured or major services provided by each company.
<b>Standardization</b>	COMPUSTAT data is standardized to ensure consistency and accurate comparisons of information across companies and across time. For example, comparing sales figures published in annual reports can be misleading if some companies report sales figures that include excise taxes and others that exclude excise taxes. In COMPUSTAT, "Sales" always excludes excise taxes so that you accurately compare data that is undistorted by different reporting methods.
<b>Ticker symbol</b>	Letters and/or numbers that identify a security for trading purposes.
<b>Variable data item</b>	These data items are not identified by item numbers. Variable items are classifications of annual data items, which are not assigned an item number. Variable data items can also be categorized as company descriptors or period descriptors on the quarterly file. See the definitions for Company descriptor and Period descriptor.

## Accessing Annual Data

### Calendar Year Data

Standard & Poor's COMPUSTAT (North America) carries many annual market data items (including high, low, and close prices and shares traded) on a calendar-year rather than a fiscal year basis. The calendar year basis allows you to compare market data among companies based on a particular point in time.

These calendar year items are adjusted for stock splits and dividends that occur at the end of a company's fiscal year and calendar quarter. The cumulative adjustment factor allows you to evaluate market data on a comparable basis.

### New Data Years

COMPUSTAT formats present a maximum of 20 years of annual data. During the third calendar quarter of each year, a new data year is added and the earliest year is deleted from these files and added to the back data files. This occurs at the August month-end production. Advance notification is given to clients when the addition of a new year is pending.

COMPUSTAT Business Information Files formats present 7 years of information per company, when available. As each new year is added to the file to accommodate newly reporting fiscal years, the earliest year is deleted. There are consecutive years of information available for companies with no missing years. There may be a variable number of years of information for each company depending on the amount of information which is available to Standard & Poor's.

## Accessing Quarterly Data

### New Data Quarters

During the first production in July, four new quarters of data are added to the quarterly files. The oldest four quarters are then removed from the quarterly files and added to the back data file.

### Fiscal Quarters

COMPUSTAT formats present a maximum of 48 quarters of quarterly data on a fiscal quarter basis. To determine whether quarterly data reflects a fiscal year change, check the period descriptor Fiscal Year-end Month of Data.

To make accurate financial analyses, you must understand the concept of current fiscal quarters. The following examples illustrate the months and fiscal quarters for May, June, and December fiscal year companies.

**Example**

For a May (05) fiscal year company, Fiscal Year 1999 contains months in the following quarters.

Months	Fiscal Year	Fiscal Quarter
June, July, and August 1999	1999	1
September, October, and November 1999	1999	2
December 1998, and January and February 1999	1999	3
March, April, and May 2000	1999	4

**Example**

For a June (06) fiscal year company, Fiscal Year 1999 contains months in the following quarters.

Months	Fiscal Year	Fiscal Quarter
July, August, and September 1998	1999	1
October, November, and December 1998	1999	2
January, February, and March 1999	1999	3
April, May, and June 1999	1999	4

**Example**

For a December (12) fiscal year company, Fiscal Year 1999 contains months in the following quarters.

Months	Fiscal Year	Fiscal Quarter
January, February, and March 1999	1999	1
April, May, and June 1999	1999	2
July, August, and September 1999	1999	3
October, November, and December 1999	1999	4

## Calendar Quarters

A COMPUSTAT (North America) calendar quarter indicates the period in which a fiscal quarter ends. Calendar quarters are derived based on the **ending month** of each fiscal quarter. The months included in each calendar quarter are:

Calendar Quarter	Calendar Months
1	February, March, April
2	May, June, July
3	August, September, October
4	November, December, January



Examples:

- ❑ For a company which ends its fiscal year in December (12), the fourth fiscal quarter (comprised of October, November and **December**) corresponds to the fourth calendar quarter. The first fiscal quarter (comprised of January, February and **March**) corresponds to the first calendar quarter. The second fiscal quarter (comprised of April, May and **June**) corresponds to the second calendar quarter. The third fiscal quarter (comprised of July, August and **September**) corresponds to the third calendar quarter.
- ❑ For a company which ends its fiscal year in August (08), the fourth fiscal quarter (comprised of June, July and **August**) corresponds to the third calendar quarter. The first fiscal quarter (comprised of September, October and **November**) corresponds to the fourth calendar quarter. The second fiscal quarter (comprised of December, January and **February**) corresponds to the first calendar quarter. The third fiscal quarter (comprised of March, April and **May**) corresponds to the second calendar quarter.
- ❑ For a fiscal year ending in June (06), the fourth fiscal quarter (comprised of April, May and **June**) corresponds to the second calendar quarter. The first fiscal quarter (comprised of July, August and **September**) corresponds to the third calendar quarter. The second fiscal quarter (comprised of October, November and **December**) corresponds to the fourth calendar quarter. The third fiscal quarter (comprised of January, February and **March**) corresponds to the first calendar quarter.

## Historical and Restated Annual Data

COMPUSTAT (North America) annual files provide both historical and restated data. The historical presentation allows analysts to evaluate a company's actual performance in relation to market data (market data is never restated). The historical data series includes Income Statement items, Balance Sheet items, Statement of Cash Flows items, pension items, and supplementary data.

The restated data series allows analysts to compare current years with prior years that have been restated for mergers or acquisitions, accounting changes, or discontinued operations. Restated data is collected from summary presentations reported by the company. COMPUSTAT provides up to 10 years of restated data and presents prior years as Not Available. The restated data series contains the most commonly reported Income Statement and Balance Sheet items.

The Business Information Files allow Segment clients to review annual restated segment data. This information is significant when a company has had a complete change to their segment reporting. Segment clients will get two years with each source year when data is restated.

### Example

Three years of data are presented with each source year. When the Source Year does not match the Data Year, the information presented in that record will be Restated Data.

Source Year	Source Fiscal Year-end Month	Data Year	Data Fiscal Year-end Month
1999	12	1999	12
1999	12	1998 (Restated)	12
1999	12	1997 (Restated)	12
1998	12	1998	12

## Restated Quarterly Data

COMPUSTAT (North America) quarterly files provide data on a restated basis. This presentation allows analysts to determine financial trends, growth rates, and year-to-year changes using data that is reported on a comparable basis. Additionally, with the restructuring of the Business Information Files, restated quarterly segment data will also be available.

When a company reports for a new quarter and at the same time reports different data than originally reported for the corresponding quarter of the prior year, that data for the corresponding quarter of the prior year is changed and said to be restated. These restatements can be due to such things as mergers, acquisitions, discontinued operations, and accounting changes.

Restatements tend to affect 12-month moving earnings per share items for prior quarters in that from one to three quarters of a four-quarter total may contain restated data, whereas the other quarters may not. A similar situation occurs when a company reports in a manner which includes either six, nine, or twelve months of an acquisition or excludes either six, nine, or twelve months of discontinued operations in a particular quarter. This will tend to overstate or understate certain 12-month moving earnings per share data. In these cases a footnote which indicates the amount and type of data either included or excluded will be applied to the Sales figure (i.e., CA footnote designates that 6 months of a merger or acquisition is included). When a company changes its fiscal year, both the current and prior years are restated on the quarterly files. Annual data is not restated for the prior year. If the company issues an annual report covering less than nine months on its new fiscal year basis, only Balance Sheet data is collected. Income Statement data contains *Not Available* data codes.

The following examples illustrate how restated data is collected.

**No Restatement** If no restatement occurs, the quarterly files reflect historical information.

**Restatement at First Quarter** When an accounting change, acquisition, or discontinued operation occurs in the first quarter, the first quarter of the prior year is adjusted to make it comparable with the current year's data.

at Year – end 1998			at 1st Qtr 1999			
1998	1st Qtr	50	1998	1st Qtr	40	(restated from 99-1)
	2nd Qtr	75		2nd Qtr	75	
	6 Mos	125		6 Mos	125	
	3rd Qtr	60		3rd Qtr	60	
	9 Mos	185		9 Mos	185	
	4th Qtr	35		4th Qtr	35	
	12 Mos	220		12 Mos	220	
			1999	1st Qtr	30	

**Restatement at  
Second Quarter**

When an accounting change, acquisition, or discontinued operation occurs in the second quarter, the first quarter of the current year and the first and second quarters of the prior year are adjusted. The adjustment to the first quarter data is made by subtracting second quarter data from six months' data. Similar treatment occurs in the corresponding quarters of the prior year.

at 1st Qtr 1999			at 2nd Qtr 1999		
1998	1st Qtr	50	1998	1st Qtr	40 (restated from 99-2)
	2nd Qtr	75		2nd Qtr	20 (restated from 99-2)
	6 Mos	125		6 Mos	60
	3rd Qtr	60		3rd Qtr	60
	9 Mos	185		9 Mos	185
	4th Qtr	35		4th Qtr	35
	12 Mos	220		12 Mos	220
1999	1st Qtr	30	1999	1st Qtr	60 (restated from 99-2)
				2nd Qtr	25
				6 Mos	85

**Restatement at  
Third Quarter**

When an accounting change, acquisition, or discontinued operation occurs in the third quarter, the second quarter of the current year and the second and third quarters of the prior year are adjusted. Subtracting third quarter data from nine months' data makes the adjustment to the second quarter. Similar treatment occurs in the corresponding quarters of the prior year.

at 2nd Qtr 1999			at 3rd Qtr 1999		
1998	1st Qtr	50	1998	1st Qtr	50
	2nd Qtr	75		2nd Qtr	100 (restated from 99-3)
	6 Mos	125		6 Mos	150
	3rd Qtr	60		3rd Qtr	50 (restated from 99-3)
	9 Mos	185		9 Mos	200
	4th Qtr	35		4th Qtr	35
	12 Mos	220		12 Mos	220
1999	1st Qtr	60	1999	1st Qtr	60
	2nd Qtr	25		2nd Qtr	50 (restated from 99-3)
	6 Mos	85		6 Mos	110
				3rd Qtr	25
				9 Mos	135

**Restatement at Fourth Quarter**

When an accounting change, acquisition, or discontinued operation occurs in the fourth quarter, the third quarter of the current year is adjusted. Subtracting fourth quarter data from 12 months' data makes the adjustment to the third quarter. The prior year is not adjusted unless the restatement from a prior quarter is already in progress.

at 3rd Qtr 1999			at Year – end 1999		
<b>1998</b>	1st Qtr	50	<b>1998</b>	1st Qtr	50
	2nd Qtr	75		2nd Qtr	75
	6 Mos	125		6 Mos	125
	3rd Qtr	60		3rd Qtr	60
	9 Mos	185		9 Mos	185
	4th Qtr	35		4th Qtr	35
<b>1999</b>	12 Mos	220	<b>1999</b>	12 Mos	220
	1st Qtr	60		1st Qtr	60
	2nd Qtr	50		2nd Qtr	50
	6 Mos	110		6 Mos	110
	3rd Qtr	25		3rd Qtr	40 (restated from 99-4)
	9 Mos	135		9 Mos	150
				4th Qtr	100
				12 Mos	250

**Restatement in Progress Fourth Quarter**

If another restatement is already in progress when fourth quarter occurs, the third quarter of the current year and the third and fourth quarters of the prior year are adjusted. Subtracting fourth quarter data from 12 months' data makes the adjustment to the third quarter. Similar treatment occurs in the corresponding quarters of the prior year. However, data in the third quarter of the prior year is distorted because it contains the 12 months' effect of the new restatement.

at 3rd Qtr 1999			at Year – end 1999		
<b>1998</b>	1st Qtr	50	<b>1998</b>	1st Qtr	50
	2nd Qtr	75		2nd Qtr	50 (restated from 99-3)
	6 Mos	125		6 Mos	150
	3rd Qtr	60		3rd Qtr	100 (includes effects of both restatements)
	9 Mos	185		9 Mos	250
	4th Qtr	35		4th Qtr	50 (restated from 99-4)
<b>1999</b>	12 Mos	220	<b>1999</b>	12 Mos	300
	1st Qtr	60		1st Qtr	60
	2nd Qtr	50		2nd Qtr	50
	6 Mos	110		6 Mos	110
	3rd Qtr	25		3rd Qtr	40 (restated from 99-4)
	9 Mos	135		9 Mos	150
				4th Qtr	100
				12 Mos	250

**Restatement in Subsequent Quarters**

As the next fiscal year reports, each quarter is adjusted in turn to reallocate the effect of the restatement through all four quarters of the prior year. The adjustment is made to the first quarter of the prior year by subtracting the sum of restated first quarter and original second quarter from six months' data.

(with 3rd Qtr restatement)					
at Year – end 1999			at 1st Qtr 2000		
1999	1st Qtr	50	1999	1st Qtr	60 (restated from 00-1)
	2nd Qtr	50		2nd Qtr	50 (restated from 00-1)
	6 Mos	150		6 Mos	150
	3rd Qtr	50		3rd Qtr	50
	9 Mos	200		9 Mos	200
	4th Qtr	35		4th Qtr	35
	12 Mos	135		12 Mos	220
			2000	1st Qtr	30

## Specific Uses for COMPUSTAT (North America)

COMPUSTAT (North America) is a valuable research tool that can be used to identify relationships between companies, industries, the market and the economy. This comprehensive database provides the flexibility to develop your own computer programs to calculate ratios and growth rates, prepare portfolio reports, screen the database for specific criteria and apply advanced analytical concepts to the raw data.

Although COMPUSTAT (North America) is very broad in scope, the following information highlights a few of its financial applications:

**Comparative Analysis**

Managers can develop spreadsheets to compare their company's profitability, financial risk and growth with that of their competitors.

**Corporate Planning**

Corporate planners can identify new business opportunities by comparing their company's results with those of corporations with different product and business lines. The ability to screen on COMPUSTAT data allows users to focus on specific data to determine whether participation in a potential product or business area would be best accomplished by acquisition, merger or start-up.

**Divestiture**

Company decision-makers can easily identify potential buyers for operations, divisions or businesses that they want to divest and determine another company's ability to purchase.

**Portfolio Management**

Portfolio managers and corporate executives responsible for overseeing employee plans can produce studies of portfolio characteristics (such as risk, return and beta) including comparisons to major market indexes such as the S&P 500.

<b>Marketing Managers</b>	Marketing managers can screen the database for potential customers. In addition, company financial characteristics can be identified for use in marketing strategy.
<b>Merger/Acquisition – Defense</b>	Managers can evaluate their company's vulnerability to takeover. By comparing their company's financial characteristics with others in the same industry (and with companies recently involved in unfriendly takeover attempts), managers can develop contingency plans to deal with potential takeovers.
<b>Merger/Acquisition – Offense</b>	Decision-makers seeking company growth through merger or acquisition can determine financial characteristics that make a candidate desirable and then identify companies exhibiting those characteristics. In addition, managers can compute book and market values and identify the most beneficial terms to offer acquisition candidates.
<b>Securities Analysis</b>	Securities analysts can prepare reports with a greater degree of detail and clarity. Users performing company financial and stock performance analyses and company-to-industry comparisons can benefit from the extensive data available on COMPUSTAT.

## Specific Uses for the COMPUSTAT Prices, Dividends and Earnings (PDE) File

Perhaps the single most valuable asset of the COMPUSTAT Prices, Dividends and Earnings (PDE) File is the possibility for mass manipulation of market data. This enables you to apply many quantitative tools to the data.

Most PDE file users find that the first step is to write a program that provides a formatted printout (dump) of each of the data items for each year. This is valuable in individual company analysis, as well as for checking the calculated results of other, more sophisticated programs.

You may want to begin by generating some routine reports on individual companies. You may wish to include the actual PDE file data items along with calculated results on these reports. It is relatively simple to produce various ratios, calculate growth rates, screen through the data for various criteria and prepare rudimentary reports on portfolio performance.

Beyond generating initial reports, the PDE file offers untold benefits to subscribers wanting to apply increasingly advanced analytical and quantitative techniques to the data.

The ultimate use of the PDE files is as a research tool for uncovering the characteristics of and the relationships between companies, industries, the market, and the economy. Here are just a few illustrations of how these files can be put to use:

- ☐ Retrieve "raw" source data for individual companies.
- ☐ Generate ratios and market data on individual companies.

- ☐ Calculate industry composites on an aggregate or relative basis.
- ☐ Perform industry comparison studies indicating the relative position of individual companies within industries and the relative performance of different industries. This affords you with the opportunity to compare industry characteristics such as growth rates, yields, and price/earnings ratios with those of other industries, with the S&P 500, with other composites, and with those of individual companies within the industry.
- ☐ Use the PDE file to screen for certain criteria. For example, the computer can readily identify all companies with a given growth in earnings per share over the last five years or a given return on book value. Additionally, multiple screens can be performed in succession to “filter” out those companies passing all screens.
- ☐ Apply regression analysis to generate various growth rates and stability indexes.
- ☐ Utilize the PDE file in the area of portfolio performance evaluation and portfolio selection. In this connection, it provides the necessary data and company coverage required for beta studies.
- ☐ Screen on GICS codes

## Availability of Market Index Data

The following chart indicates the availability of data items for Market Index Data. It should be noted that not all Market Index Data begins in 1962. The ✓ indicates that the data item is available.

	Ticker	Adjustment Factor	Book Value per Share	Dividends per Share	Annualized Dividend Rate	Earnings per Share	High Price	Low Price	Close Price	Common Shares Traded
American Stock Exchange		✓					✓	✓	✓	
Banks Composite		✓	✓	✓	✓	✓	✓	✓	✓	
Brokerage Firms		✓								✓
Capital Goods		✓								✓
Chemicals Composite		✓	✓	✓	✓	✓	✓	✓	✓	
Consumer Goods		✓								✓
Dow Industrials – 30		✓	✓	✓	✓	✓	✓	✓	✓	
Dow Transportation – 20		✓		✓	✓	✓	✓	✓	✓	
Dow Utilities – 15		✓		✓	✓	✓	✓	✓	✓	
High Grade Common		✓								✓
Insurance Composite		✓	✓	✓	✓	✓	✓	✓	✓	
Low Priced Common		✓								✓

	<b>Ticker</b>	<b>Adjustment Factor</b>	<b>Book Value per Share</b>	<b>Dividends per Share</b>	<b>Annualized Dividend Rate</b>	<b>Earnings per Share</b>	<b>High Price</b>	<b>Low Price</b>	<b>Close Price</b>	<b>Common Shares Traded</b>
Miscellaneous	I9998	✓							✓	
NASDAQ – Index Composite	I0008	✓					✓	✓	✓	
NASDAQ 100	I0028	✓			✓		✓	✓	✓	
NASDAQ National Market Composite	I0011	✓							✓	
NY Stock Exchange Composite	I0009	✓					✓	✓	✓	
Oil Composite	I1310	✓	✓	✓	✓	✓	✓	✓	✓	
Pharmaceutical Composite	I2839	✓	✓	✓	✓	✓	✓	✓	✓	
Preferred Stocks – Last Trading Wednesday	I0650	✓							✓	
Retail Composite	I5300	✓	✓	✓	✓	✓	✓	✓	✓	
Russell 1000 Growth	I0021	✓					✓	✓	✓	
Russell 1000 Index	I0021	✓					✓	✓	✓	
Russell 2000 Index	I0026	✓					✓	✓	✓	
Russell 3000 Index	I0024	✓					✓	✓	✓	
Russell MidCap	I0022	✓					✓	✓	✓	
S&P 100 – Last Trading Day	I0014	✓		✓	✓	✓	✓	✓	✓	
S&P 100 – Last Trading Wednesday	I0015	✓		✓	✓	✓	✓	✓	✓	
S&P 500 – Last Trading Day	I0003	✓	✓	✓	✓	✓	✓	✓	✓	
S&P 500 – Last Trading Wednesday	I0010	✓	✓	✓	✓	✓	✓	✓	✓	
S&P 500/BARRA Growth Index	I0017	✓							✓	
S&P 500/BARRA Value Index	I0018	✓							✓	
S&P 1500 Super Composite	I0020	✓		✓			✓	✓	✓	
S&P Financial Index	I6000	✓	✓	✓	✓	✓			✓	
S&P Industrials – Last Trading Day	I0002	✓	✓	✓	✓	✓	✓	✓	✓	
S&P Industrials – Last Trading Wednesday	I0001	✓	✓	✓	✓	✓	✓	✓	✓	
S&P Industries		✓	✓	✓	✓	✓			✓	
S&P MidCap 400	I0016	✓		✓	✓	✓	✓	✓	✓	
S&P OTC 250 Index										
S&P REIT Composite	I0027	✓	✓	✓	✓	✓	✓	✓	✓	
S&P SmallCap 600	I0019	✓		✓	✓	✓			✓	
S&P Transportation Index	I4000	✓	✓	✓	✓	✓			✓	
S&P Utilities Index	I0491	✓	✓	✓	✓	✓			✓	
S&P/TSE 60	CI0029	✓			✓		✓	✓	✓	
Toronto Stock Exchange 300 Comp	CI0051	✓		✓	✓		✓	✓	✓	✓
Toronto Stock Exchange Industries		✓		✓	✓				✓	



## Specific Uses for the COMPUSTAT Business Information File

The COMPUSTAT Business Information File provides segment information on companies found on the COMPUSTAT (North America) Primary, Supplementary, Tertiary and Full Coverage files.

Beginning February 2000, the concepts of industry and geographic segments have been replaced by “operating” segments as defined by the company’s management. These can be defined by product, service, market, customer base, geography, divisions, subsidiaries, etc. The format that Standard & Poor’s uses enables us to provide an unlimited number of operating segments, unlimited number of North American Industry Classification System (NAICS) codes per segment and information about the type of segment reporting. The revised COMPUSTAT Business Information Files will provide Product and Customer information and Historical and Restated data.

### Segment Classifications

The following classifications contain the Segment Ids, Segment Names, Descriptions and other information specific to each segment.

- Segment Company
- Segment Source
- Segment Detail
- Segment Products
- Segment Customers
- Segment Item Value
- Segment NAICS
- Segment Geographic Area Codes
- Segment Currency Rate

The Record lengths for each segment file are:

- |                          |            |
|--------------------------|------------|
| • Segment Company        | 369 bytes  |
| • Segment Source         | 78 bytes   |
| • Segment Detail         | 2321 bytes |
| • Segment Customers      | 154 bytes  |
| • Segment Products       | 693 bytes  |
| • Segment Item Value     | 842 bytes  |
| • Segment NAICS          | 52 bytes   |
| • Segment Geo Area Codes | 46 bytes   |
| • Segment Currency Rate  | 84 bytes   |

Segment Type can have the following values:

- BUSSEG (Business Segment)
- GEOSEG (Geographic Segment)
- OPSEG (Operating Segment – mixed business and geographic)
- STSEG (State Segment)

Geographic Segment Type can have the following values:

- 1 = Total
- 2 = Domestic
- 3 = Nondomestic

Operating Segment Type can have the following values:

- OPER (Operating)
- DIV (Divisions)
- GEO (Geographic)
- MARKET (Market)
- PD\_SRVC (Products & Services)

The Business Information Files can be used for a variety of purposes, including:

<b>Business Segment</b>	Analyze the unique business of a specific company or similar business of a group of companies.
<b>Geographic Segment</b>	Review and analyze a company's exposure in both domestic and foreign markets and evaluate the company's dependence on foreign sales.
<b>Operating Segment</b>	Analyze a company's activities in comparison to other companies in a segment area(s) that is a hybrid of business and geographic types.
<b>State Segment</b>	Research the domestic activity of a North American company particular to the United States and Canada.
<b>Segment North American Industry Classification System (NAICS) File</b>	Provides new comparability statistics about business activity across North America.

## COMPUSTAT Business Information Files

An unlimited number of different segment types, both historical and restated, can be reported for the following items:

- ☐ Net Sales
- ☐ Operating Income Before Depreciation
- ☐ Depreciation and Amortization
- ☐ Operating Income After Depreciation
- ☐ Capital Expenditures
- ☐ Identifiable/Total Assets
- ☐ Equity in Earnings
- ☐ Investments at Equity
- ☐ Employees
- ☐ Research and Development
- ☐ Order Backlog
- ☐ Export Sales
- ☐ Intersegment Eliminations
- ☐ Pretax Income
- ☐ Income Before Extraordinary Items
- ☐ Net Income
- ☐ Operating Profits

Each of the data items presented is assigned a specific numeric identification code. This provides you with a consistent code and allows easy comparison of a segment area across years within one company or across companies.

### Segment Products File

- ☐ Product Identifier
- ☐ Product Name
- ☐ NAICS Code for Each Product
- ☐ External Revenues

- ☐ Segment Link – Segment Type
- ☐ Segment Link – Segment Identifier

### **Segment Customers File**

- ☐ Customer Identifier
- ☐ Customer Type
- ☐ Customer Name
- ☐ Customer Revenues
- ☐ Geographic Area Code
- ☐ Geographic Area Type
- ☐ Segment Link – Segment Type
- ☐ Segment Link – Segment Identifier

### **NAICS codes for each operating segment**

Specific applications include:

- ☐ Provide a perspective on the businesses in which the corporation is involved
- ☐ Allow the analyst to review the company's businesses over time and evaluate their performance
- ☐ Screen all companies and identify companies operating in particular industry segments
- ☐ Assist in the identification of acquisition candidates
- ☐ Identify the dependence of a company on a limited number of customers

Suggested ratios:

- ☐ Sales for each segment as a percent of the total company sales – isolates businesses that are growing versus businesses that indicate some deterioration, when reviewed over five years
- ☐ Year-to-year change in segment sales – can be performed for the individual segments of one company or for a group of companies competing in the same business
- ☐ Operating income for each segment as a percent of total operating income – indicates segments that are significant contributors to profitability
- ☐ Year-to-year change in segment operating income

- ❑ Segment operating income as a percent of segment sales – review margins of competitors’ businesses and businesses of acquisition candidates
- ❑ Return on Assets (segment operating income as a percentage of segment assets)

Ratios such as these and an analysis of items such as depreciation, capital expenditures, and research and development expense can provide a valuable insight into the businesses of a company.

---

**Notes:** Footnotes: The footnotes are important for correct use of the Segment Item Value file because they identify reporting differences with the annual COMPUSTAT files. For example, the inclusion of excise taxes, intercompany sales or an unconsolidated subsidiary is footnoted. See *Chapter 6, Footnotes*, in this guide for a complete list of footnotes in alphabetical order.

Totals: On June 30, 1997, the Financial Accounting Standards Board (FASB) issued the pronouncement for the *Statement of Financial Accounting Standards No. 131, Disclosure about Segments of an Enterprise and Related Information* (SFAS 131). The statement establishes the standards for the way companies will report information related to operating segments in their annual and interim financial reports and supersedes SFAS 14. When using company totals (such as total sales, total operating income), it is advisable to total the items for the individual segments rather than use the annual COMPUSTAT files. SFAS 131 has elected to make the new reporting more relevant than consistent or reliable. It specifically states that “both relevance and comparability will not be achievable in all cases, and audit systems should be the overriding concern.” Because FASB has determined that internal performance and audit systems will be the source for the new segment data, this data will not need to reconcile to the consolidated statements. Therefore, there are situations where the total of the operating segments does not equal the annual file figure.

---

## Segment NAICS File

In 1997, the Office of Management and Budget (OMB) elected to adopt the North American Industry Classification System (NAICS) for the United States to replace the 1987 Standard Industrial Classification (SIC) for statistical purposes. NAICS will provide a consistent framework for the collection, tabulation, presentation and analysis of industrial statistics used by government agencies, academics and researchers, the business community and the public. NAICS is based on the production-oriented concept, which means that establishments using the same production processes are grouped together. The system strives for compatibility with the two-digit level of the International Standard Industrial Classification of All Economic Activities (ISIC) of the United Nations.

The Segment NAICS file is a subset file of the Business Information File and provides unlimited North American Industry Classification System (NAICS) codes for each of the companies currently in the COMPUSTAT database. The NAICS codes are intended to cover the entire field of economic activities: agriculture, forestry, fishing, hunting and trapping; mining; construction; manufacturing; transportation, communication, electric, gas and sanitary services; wholesale and retail trade; finance, insurance and real estate; personal, business, repair and other services; and public administration.

NAICS employs a 6-digit coding system where the first two digits designate the sector, the third digit designates the subsector, the fourth digit designates the group, the fifth digit represents the NAICS industry and the sixth digit designates the individual country-level national industries.

NAICS codes can be used in a variety of screen and company identification applications:

### **Corporate Planning**

- ☐ Identification of potential suppliers of a particular product
- ☐ Evaluation of the degree of concentration within an industry
- ☐ Analysis of the horizontal and/or vertical integration within a company
- ☐ Identification of competitors for particular products or services

### **Marketing**

- ☐ Selection of companies in a particular line of business for a targeted sales campaign

### **Acquisition/Divestiture Analysis**

- ☐ Identification of companies in specific industries that would be potential acquisition candidates due to complementary product lines
- ☐ Identification of companies that may be potential buyers for a division or subsidiary to be divested

### **Security Selection**

- ☐ Assistance in the preliminary review of companies that are competing in specific industries

## **NAICS Reference File Codes**

The NAICS Reference File provides complete alphabetic and numeric lists of NAICS codes and names. These lists should be used before screening the codes to ensure accurate product identification.

## **Reference File of SIC Codes**

The Reference File of SIC Codes provides complete alphabetic and numeric lists of SIC codes and names. These lists should be used before screening the codes to ensure accurate product identification.

## Database Comparability

Starting on the next page are tables listing annual and quarterly COMPUSTAT (North America) data items by number and their comparability to other Standard & Poor's files/products. This list indicates whether an industrial data item is available for utilities and banks. It serves as a cross-index of comparable data items on non-industrial files. Data item numbers or calculations that produce the result of the item are presented to the right of the data item names. If **Not Available** appears in the utility or bank columns, the industrial data item is not available for those files.

### Legend

- ➔ New or revised data items
- \* Not available on Canadian file

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Cash and Short-Term Investments	1	Cash Special Deposits, Working Funds and Temporary Cash Investments	161 + 162	Cash and Due from Banks <i>plus</i> Federal Funds Sold and Securities Purchased under Agreement to Resell	1 + 11
Receivables – Total	2	Receivables (Net) <i>plus</i> Accrued Revenues Unbilled	437 + 165	Loans (Gross) <i>minus</i> Unearned Discount/Income <i>plus</i> Direct Lease Financing <i>minus</i> Reserve(s) for Bad Debt Losses on Loans	23 - 24 + 31 - 78
Inventories – Total	3	Inventories <i>plus</i> Gas Stored Underground	163 + 166	Real Estate Other Than Bank Premises <i>plus</i> Assets Held For Sale	29 + 40
Current Assets – Total	4	Current Assets – Total	69	Not available	
Current Liabilities – Total	5	Current Liabilities – Total	435	Not available	
Assets – Total/Liabilities and Stockholders' Equity – Total	6	Assets – Total/Liabilities and Stockholders' Equity – Total	2	Total Assets (Gross)	36
Property, Plant, and Equipment – Total (Gross)	7	Utility Plant – Gross	1	Not available	
Property, Plant, and Equipment – Total (Net)	8	Utility Plant – Gross <i>minus</i> Depreciation, Depletion, and Amortization – Accumulated <i>or</i> Utility Plant – Net	1 – 8 152	Bank Premises, Furniture, and Fixtures	28
Long-Term Debt – Total	9	Debt – Long-Term – Total	6	Calculation	
Preferred Stock – Liquidating Value	10	Preferred Stock at Liquidating Value	253	Available	
Common Equity – Tangible	11	Common Equity – Total <i>plus</i> Premium on Subsidiary Preferred Stock <i>plus</i> Premium on Preferred Stock <i>plus</i> Premium on Preference Stock <i>minus</i> Intangibles	175 + 177 + 179 + 181 – 158	Total Book Value <i>minus</i> Intangible Assets	99 - 34



## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Sales (Net)	12	Operating Revenues – Total (Income Statement)	12	Total Current Operating Revenue <i>plus</i> Net Pretax Profit or Loss on Securities Sold or Redeemed <i>minus</i> Non-Recurring Income	124 + 153
Operating Income Before Depreciation	13	Operating Revenues – Total (Income Statement) <i>minus</i> (Operation Expense – Total (Income Statement) <i>plus</i> Maintenance Expense – Total <i>plus</i> Taxes – Other Than Income Taxes – Total)	12 - (95 + 14 + 115)	Current Operating Earnings Before Income Tax <i>plus</i> All Other Current Operating Expenses <i>minus</i> Non- Recurring Income	145+ 142
Depreciation and Amortization	14	Depreciation Expense – Total	16	Depreciation and Amortization	79
Interest Expense	15	Interest Charges – Total	23	Total Interest Expense	CF
Income Taxes – Total	16	Operating Income Taxes – Total <i>plus</i> Nonoperating Income Taxes (Net)	129 + 134	Income Taxes Applicable to Current Operating Earnings <i>minus</i> Tax Effect on Profit or Loss on Securities Sold or Redeemed	146 - 157
Special Items	17	Special Items <i>plus</i> Abandonments and Disallowances Adjustment	512 + 457	Special Items	94
Income Before Extraordinary Items	18	Net Income Before Extraordinary Items and Discontinued Operations and After Minority Interest <i>plus</i> Subsidiary Preferred Dividends	26 + 141	Net Income	161
Dividends – Preferred	19	Preferred Dividend Requirements <i>plus</i> Subsidiary Preferred Dividends <i>plus</i> Preference Dividend Requirements	27 + 141 + 145	Preferred Dividend Deductions	162
Income Before Extraordinary Items – Adjusted for Common Stock Equivalents	20	Available for Common After Adjustments for Common Stock Equivalents	28	Net Income Available for Common	164
Dividends – Common	21	Common Dividends	29	Cash Dividends Declared on Common Stock	177

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Price – High	22	Price – High	53	Market Price – High	203
Price – Low	23	Price – Low	54	Market Price – Low	204
Price – Close	24	Price – Close	55	Market Price – Close	205
Common Shares Outstanding	25	Common Shares Outstanding	56	Number of Shares Outstanding	90
Dividends per Share by Ex-Date (Gross)	26	Common Dividends Paid per Share by Ex-Date (Gross)	57	Common Dividends Paid per Share – Ex-Date (Gross)	201
Adjustment Factor (Cumulative) by Ex-Date	27	Adjustment Factor (Cumulative) by Ex-Date	58	Adjustment Factor Cumulative – Ex-Date	232
Common Shares Traded	28	Common Shares Traded	59	Common Shares Traded	206
Employees	29	Employees (Average) – Total	68	Number of Employees	125
Property, Plant, and Equipment – Capital Expenditures (Schedule V)	30	Utility Plant – Additions (Gross)	239	Not available	
Investments and Advances – 31 Equity Method		Investments in Subsidiaries	159	Investments in Non-Consolidated Subsidiaries	30
Investments and Advances – 32 Other		Other Property and Investments – Miscellaneous	160	U.S. Treasury Securities <i>plus</i> Securities of Other U.S. Government Agencies <i>plus</i> Other Securities (Taxable) <i>plus</i> Obligations of States and Political Subdivisions <i>plus</i> Trading Account Securities	2 + 3 + 5 + 7 + 10
Intangibles	33	Intangibles	158	Intangible Assets	34
Debt in Current Liabilities	34	Debt – Long-Term Due Within One Year <i>plus</i> Debt – Short-Term – Total	72 + 191	Calculation	
Deferred Taxes and Investment Tax Credit (Balance Sheet)	35	Investment Tax Credit – Accumulated Deferred (Balance Sheet) <i>plus</i> Income Taxes – Accumulated Deferred (Balance Sheet)	80 + 9	Not available	
Retained Earnings	36	Retained Earnings	90	Undivided Profits <i>plus</i> Reserves for Contingencies and Other Capital Reserves	96 + 97

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Invested Capital – Total	37	Capitalization	187	Minority Interest in Consolidated Subsidiaries <i>plus</i> Capital Notes and Debentures <i>plus</i> Long-Term Debt Not Classified as Capital <i>plus</i> Preferred Stock – Par Value <i>plus</i> Total Book Value <i>plus</i> Mortgage Indebtedness <i>minus</i> Treasury Stock – Dollar Amount – Preferred	77 + 84 + 67 + 86 + 99 + 71 - 16
Minority Interest (Balance Sheet)	38	Minority Interest (Balance Sheet)	82	Minority Interest in Consolidated Subsidiaries	77
Convertible Debt and Preferred Stock	39	Debt – Convertible <i>plus</i> Preferred/Preference Stock (Convertible)	60 + 238	Not available	
Common Shares Reserved for Conversion – Total	40	Not available		Number of Shares Reserved for Conversion	91 * 1000
Cost of Goods Sold	41	Operation Expense-Total <i>plus</i> Maintenance Expense-Total <i>plus</i> Taxes Other Than Income Taxes – Total	95 + 14 + 115	Total Interest Expense <i>plus</i> Provision for Loan Losses	137 + 135
Labor and Related Expense	42	Labor and Related Expense – Total	248	Salaries and Wages of Officers and Employees <i>plus</i> Pension and Employee Benefits	126 + 127
Pension and Retirement Expense	43	Pension and Retirement Expense	256	Available	
Debt – Due in One Year	44	Debt – Long-Term Due Within One Year	72	CF (Data Code)	
Advertising Expense	45	Not available		Not available	
Research and Development Expense	46	Not available		Not available	
Rental Expense	47	Rent Expense	226	Occupancy Expense of Bank Premises – Net <i>minus</i> Rental Income	136 - 138

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Extraordinary Items and Discontinued Operations	48	Extraordinary Items and Discontinued Operations	75	Total Extraordinary Items Net of Taxes	185
Minority Interest (Income Account)	49	Minority Interest (Income Statement)	143	Minority Interest (Income Account) <i>minus</i> Minority Interest in After-Tax Profit or Loss on Securities Sold or Redeemed	148 - 159
Deferred Taxes (Income Account)	50	Deferred Income Taxes (Net) (Income Statement) <i>plus</i> Investment Tax Credits (Net) (Income Statement) <i>minus</i> Income Tax (Nonoperating)-Deferred <i>minus</i> Income Tax (Nonoperating) – Investment Tax Credit	122 + 125 - 492 - 493	Not available	
Investment Tax Credit (Income Account)	51	Investment Tax Credit – Amortized <i>plus</i> Flowed Through Investment Tax Credits	124 + 230	Not available	
Net Operating Loss Carry Forward – Unused Portion	52	Not available		Not available	
Earnings per Share (Basic) – Including Extraordinary Items	53	Earnings per Share (Basic) Including Extraordinary Items	148	Net Income per Share – Including Extraordinary Items	195
Common Shares Used to Calculate Earnings per Share (Basic)	54	Common Shares Used to Calculate Basic Earnings per Share	67	Common Shares Used in Calculating Earnings per Share	196
Equity in Earnings	55	Equity in Earnings of Unconsolidated Subsidiaries	135	Not available	
Preferred Stock – Redemption Value	56	Not available		Calculation	
Earnings per Share (Diluted) – Excluding Extraordinary Items	57	Earnings per Share (Diluted) Excluding Extraordinary Items	149	Net Income per Share – Excluding Extraordinary Items – Diluted	198
Earnings per Share (Basic) – Excluding Extraordinary Items	58	Earnings per Share (Basic) Excluding Extraordinary Items	66	Net Income per Share – Excluding Extraordinary Items	194

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Inventory Valuation Method	59	Not available		Not available	
Common Equity – Total	60	Common Equity – Total <i>plus</i>	175 + 177 +	Total Book Value <i>minus</i> Treasury	99 - 16
		Premium on Subsidiary Preferred	179 + 181 -	Stock – Dollar Amount – Preferred	
		Stock <i>plus</i> Premium on Preferred	429		
		Stock <i>plus</i> Premium on			
		Preference Stock <i>minus</i> Treasury			
		Stock-Dollar Amount-Preferred			
Nonoperating Income (Expense)	61	Nonoperating Income (Net) –	138 - 134 +	Depreciation and Amortization	79 – 142
		Total <i>minus</i> Nonoperating Income	144 -512 -	<i>minus</i> All Other Current Operating	
		Taxes (Net) <i>plus</i> Allowance for	457	Expenses <i>plus</i> Non-Recurring	
		Funds Used During Construction		Expense	
		– Borrowed Funds Portion <i>minus</i>			
		Abandonments and			
		Disallowances			
Interest Income	62	Interest Income	497	Not available	
Income Taxes – Federal	63	Income Taxes – Current Federal	17 - 491	Not available	
		(Income Statement) <i>minus</i>			
		Income Tax (Nonoperating)-			
		Current			
Income Taxes – Foreign	64	Not available		Not available	
Amortization of Intangibles	65	Depreciation Expense – Total –	16 - 481	Not available	
		Depreciation of Fixed Assets			
Discontinued Operations	66	Discontinued Operations	489	Available	
Receivables – Estimated Doubtful	67	Not available		Not available	
Current Assets – Other	68	Current Assets – Other	438	Not available	
Assets – Other	69	Deferred Debits – Total	439	Customer's Liability to this Bank	32 + 33 - 40
				on Acceptances Outstanding <i>plus</i>	
				Other Assets <i>minus</i> Assets Held	
				for Sale	

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Accounts Payable	70	Accounts Payable – Trade	499	Total Deposits – Worldwide	53
Income Taxes Payable	71	Taxes Accrued	193	Not available	
Current Liabilities – Other	72	Preferred/Preference Stock Sinking Fund Requirement <i>plus</i> Current Liabilities – Other <i>plus</i> Accounts Payable <i>minus</i> Accounts Payable – Trade	401 + 440 + 192 - 499	Not available	
Property, Plant, and Equipment – Construction in Progress (Net)	73	Construction Work in Progress – Electric <i>plus</i> Construction Work in Progress – Gas/Construction Work in Progress – Water	244 + 245	Not available	
Deferred Taxes (Balance Sheet)	74	Income Taxes – Accumulated Deferred (Balance Sheet)	9	Not available	
Liabilities – Other	75	Customer Advances for Construction <i>plus</i> Operating Reserves <i>plus</i> Deferred Credits and Operating Reserves – Other	195 + 196 + 197	Acceptance Executed By or For the Amount of This Bank and Outstanding <i>plus</i> Other Liabilities (Excluding Valuation Reserves)	72 + 73
Inventories – Raw Materials	76	Not available		Not available	
Inventories – Work in Process	77	Not available		Not available	
Inventories – Finished Goods	78	Not available		Not available	
Debt – Convertible	79	Debt (Convertible)	60	Not available	
Debt – Subordinated	80	Not available		Not available	
Debt – Notes	81	Not available		Not available	
Debt – Debentures	82	Not available		Not available	
Long-Term Debt – Other	83	Not available		Not available	
Debt – Capitalized Lease Obligations	84	Debt (Long-Term Lease Obligations)	184	Not available	
Common Stock	85	Common Stock	70	Common Stock – Par Value	88

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Treasury Stock – Memo Entry	86	Not available		Treasury Stock – Cost	92
Treasury Stock – Number of Common Shares	87	Not available		Number of Treasury Shares Held	93
Treasury Stock – Total Dollar Amount	88	Treasury Stock – Dollar Amount – 428 + 429 Common <i>plus</i> Treasury Stock – Dollar Amount – Preferred		Treasury Stock – Dollar Amount – 12 + 16 Common <i>plus</i> Treasury Stock – Dollar Amount – Preferred	
Pension Costs – Unfunded Vested Benefits	89	Unfunded Pension Costs – Vested Benefits	254	Not available	
Pension Costs – Unfunded Past or Prior Service	90	Unfunded Pension Costs – Past or Prior Service	255	Not available	
Debt – Maturing in 2nd Year	91	Long-Term Debt Maturing in Second Year	249	Not available	
Debt – Maturing in 3rd Year	92	Long-Term Debt Maturing in Third Year	250	Not available	
Debt – Maturing in 4th Year	93	Long-Term Debt Maturing in Fourth Year	251	Not available	
Debt – Maturing in 5th Year	94	Long-Term Debt Maturing in Fifth Year	252	Not available	
Rental Commitments – Minimum – Five Years Total	95	Not available		Not available	
Rental Commitments – Minimum – 1st Year	96	Not available		Not available	
Retained Earnings – Unrestricted	97	Not available		Not available	
Order Backlog	98	Not available		Not available	
Retained Earnings Restatement	99	Not available		Not available	
Common Shareholders	100	Common Shareholders	409	Available	
Interest Expense on Long-Term Debt	101	Interest on Long-Term Debt <i>plus</i> Amortization of Debt Discount, Expense and Premium (Net)	21 + 139	Not available	

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)
Excise Taxes	102	Not available		Not available
Depreciation Expense (Schedule VI)	103	Not available		Not available
Short-Term Borrowings – Average	104	Not available		Not available
Short-Term Borrowings – Average Interest Rate	105	Not available		Not available
Equity in Net Loss (Earnings) (Statement of Cash Flows)	106	Equity in Net Loss (Earnings) (Statement of Cash Flows)	513	Not available
Sale of Property, Plant, and Equipment (Statement of Cash Flows)	107	Sale of Property, Plant and Equipment (Statement of Cash Flows)	472	Not available
Sale of Common and Preferred Stock (Statement of Cash Flows)	108	Sale of Preferred/Preference Stock (Statement of Cash Flows) <i>plus</i> Sale of Common Stock (Statement of Cash Flows)	209 + 210	Not available
Sale of Investments (Statement of Cash Flows)	109	Sale of Investments (Statement of Cash Flows)	480	Not available
Funds From Operations – Total (Statement of Changes)	110	Total Funds from Operations (Statement of Changes) <i>minus</i> Working Capital (Source) – Decrease (Increase) (Statement of Changes)	207 - 205	Not available
Long-Term Debt – Issuance (Statement of Cash Flows)	111	Long-Term Debt Issuable (Statement of Cash Flows)	208	Not available
Sources of Funds – Total (Statement of Changes)	112	Total Sources/Applications of Funds (Statement of Changes) – Working Capital Source (Statement of Changes) <i>minus</i> Short-Term Debt Increase (Decrease) (Statement of Cash Flows)	214 - 205 - 211	Not available
Increase in Investments (Statement of Cash Flows)	113	Investments – Increase (Statement of Flows)	473	Not available



## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Long-Term Debt – Reduction (Statement of Cash Flows)	114	Long-Term Debt – Retirement (Statement of Cash Flows)	218	Not available	
Purchase of Common and Preferred Stock (Statement of Cash Flows)	115	Purchase of Preferred/Preference Stock (Statement of Cash Flows) <i>plus</i> Purchase of Common Stock (Statement of Cash Flows)	219 + 220	Not available	
Uses of Funds – Total (Statement of Changes)	116	Not available		Not available	
Sales (Restated)	117	Operating Reserves – Total (Income Account) (Restated)	334	Not available	
Income Before Extraordinary Items (Restated)	118	Subsidiary Preferred Dividends (Restated) <i>plus</i> Net Income Before Extraordinary Items and After Minority Interest (Restated)	359 + 362	Net Income (Restated)	183
Earnings per Share (Basic) – Excluding Extraordinary Items (Restated)	119	Earnings Per Share (Basic) Excluding Extraordinary Items (Restated)	370	Net Income per Share – Excluding Extraordinary Items (Restated) 100	
Assets – Total (Restated)	120	Assets (Total)/Liabilities and Stockholders Equity (Total) (Restated)	381	Average Assets (Restated)	225
Working Capital (Restated)	121	Current Assets – Total (Restated) <i>minus</i> Current Liabilities – Total (Restated)	379 - 392	Not available	
Pretax Income (Restated)	122	Not available		Current Operating Earnings Before Income Tax (Restated) <i>plus</i> Net After-Tax and After-Minority Interest Profit or Loss on Securities Sold or Redeemed (Restated) 180 + 182	
Income Before Extraordinary Items (Statement of Cash Flows)	123	Net Income Before Extraordinary Items and After Minority Interest (Statement of Cash Flows)	199	Net Income	161

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Extraordinary Items and Discontinued Operations (Statement of Cash Flows)	124	Extraordinary Items and Discontinued Operations (Statement of Cash Flows)	463	Total Extraordinary Items Net of Taxes	185
Depreciation and Amortization (Statement of Cash Flows)	125	Depreciation and Depletion (Statement of Cash Flows) <i>plus</i> Amortization (Statement of Cash Flows)	200 + 201	Not available	
Deferred Taxes (Statement of Cash Flows)	126	Deferred Income Taxes – Net (Statement of Cash Flows) <i>plus</i> Investment Tax Credit Net (Statement of Cash Flows)	202 + 203	Not available	
Cash Dividends (Statement of Cash Flows)	127	Cash Dividends on Preferred Preference Stock (Statement of Cash Flows) <i>plus</i> Cash Dividends on Common Stock (Statement of Cash Flows)	216 + 217	Cash Dividends Declared on Common Stock <i>plus</i> Cash Dividends Declared on Preferred Stock	177 + 178
Capital Expenditures (Statement of Cash Flows)	128	Not available		Not available	
Acquisitions (Statement of Cash Flows)	129	Acquisitions (Statement of Cash Flows)	471	Not available	
Preferred Stock – Carrying Value	130	Subsidiary Preferred Stock at Carrying Value <i>plus</i> Preferred Stock at Carrying Value <i>plus</i> Preference Stock at Carrying Value	176 + 178 + 180	Preferred Stock – Par Value	86
Cost of Goods Sold (Restated)	131	Operation Expense – Total (Income Account) (Restated) <i>plus</i> Maintenance Expense– Total (Restated) <i>plus</i> Taxes Other Than Income Taxes – Total (Restated)	340 + 341 + 342	Not available	
Selling, General, and Administrative Expense (Restated)	132	Not available		Not available	

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Depreciation and Amortization (Restated)	133	Depreciation Expense – Total (Restated)	343	Not available	
Interest Expense (Restated)	134	Interest Charges – Total (Restated)	356	Not available	
Income Taxes – Total (Restated)	135	Operations Income Taxes – Total (Restated) <i>minus</i> Non-Operating Income Taxes – Net (Restated)	348 - 351	Income Taxes Applicable to Current Operating Earnings (Restated)	181
Extraordinary Items and Discontinued Operations (Restated)	136	Extraordinary Items and Discontinued Operations (Restated)	368	Total Extraordinary Items Net of Taxes (Restated)	98
Earnings per Share (Basic) – Including Extraordinary Items (Restated)	137	Per Share (Basic) Including Extraordinary Items (Restated)	369	Not available	
Common Shares Used to Calculate Earnings per Share (Basic) (Restated)	138	Common Shares Used to Calculate Basic Earnings per Share (Restated)	373	Common Shares Used in Calculating Earnings per Share (Restated)	186
Earnings per Share (Diluted) – Excluding Extraordinary Items (Restated)	139	Earnings per Share (Diluted) Excluding Extraordinary Items (Restated)	372	Not available	
Earnings per Share (Diluted) – Including Extraordinary Items (Restated)	140	Earnings per Share (Diluted) Including Extraordinary Items (Restated)	371	Not available	
Property, Plant, and Equipment – Total (Net) (Restated)	141	Utility Plant – Net (Restated)	377	Not available	
Long-Term Debt – Total (Restated)	142	Long-Term Debt – Total (Restated)	390	Average Long-Term Debt (Restated)	230
Retained Earnings (Restated)	143	Not available		Not available	
Stockholders' Equity (Restated)	144	Capitalization (Restated) <i>minus</i> Minority Interest (Balance Sheet) (Restated) <i>minus</i> Long-Term Debt (Total) (Restated)	391 - 389 - 390	Calculation	

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)	COMPUSTAT (Bank)
Capital Expenditures (Restated)	145	Not available	Not available
Employees (Restated)	146	Not available	Number of Employees (Restated) 140
Interest Capitalized	147	Allowance for Funds Used During 24 Construction – Total	Not available
Long-Term Debt – Tied to Prime	148	Not available	Not available
Auditor/Auditor's Opinion	149	Available	Not available
Foreign Currency Adjustment (Income Account)	150	Not available	Foreign Exchange Gains and Losses 104
Receivables – Trade	151	Accrued Unbilled Revenues (Balance Sheet) <i>plus</i> Accounts Receivable – Trade 165 + 458	Not available
Deferred Charges	152	Deferred Debits – Total <i>minus</i> Assets – Miscellaneous Other 439-505	Not available
Accrued Expense	153	Accrued Expense and Deferred Income – Current 510	Not available
Debt – Subordinated Convertible	154	Not available	Not available
Property, Plant, and Equipment – Buildings (Net)	155	Not available	Not available
Property, Plant, and Equipment – Machinery and Equipment (Net)	156	Not available	Not available
Property, Plant, and Equipment – Natural Resources (Net)	157	Not available	Not available
Property, Plant, and Equipment – Land and Improvements (Net)	158	Not available	Not available
Property, Plant, and Equipment – Leases (Net)	159	Not available	Not available

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)
Prepaid Expense	160	Prepaid Expense and Accrued Income	508	Not available
Income Tax Refund	161	Not available		Not available
Cash	162	Cash	161	Cash and Due from Banks <i>minus</i> 1 - 4 Due from Banks (Memorandum Entry)
Rental Income	163	Not available		Rental Income 138
Rental Commitments – Minimum – 2nd Year	164	Not available		Not available
Rental Commitments – Minimum – 3rd Year	165	Not available		Not available
Rental Commitments – Minimum – 4th Year	166	Not available		Not available
Rental Commitments – Minimum – 5th Year	167	Not available		Not available
Compensating Balance	168	Not available		Not available
Earnings per Share (Diluted) – Including Extraordinary Items	169	Earnings per Share (Diluted) Including Extraordinary Items	150	Net Income per Share – Including Extraordinary Items – Diluted 199
Pretax Income	170	Income Before Extraordinary Items and Discontinued Operations and After Minority Interest <i>plus</i> Nonoperating Income Taxes (Net) <i>plus</i> Operating Income Taxes – Total <i>plus</i> Subsidiary Preferred Dividends <i>plus</i> Minority Interest (Income Statement)	26 + 134 + 129 + 141 + 143	Current Operating Earnings Before Income Tax <i>plus</i> Net Pretax Profit or Loss on Securities Sold or Redeemed 145 + 153
Common Shares Used to Calculate Earnings per Share (Diluted)	171	Common Shares Used to Calculate Diluted Earnings per Share	151	Common Shares Used in Calculating Diluted Earnings per Share 200

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)
Net Income (Loss)	172	Net Income Before Extraordinary Items and Discontinued Operations and After Minority Interest <i>plus</i> Subsidiary Preferred Dividends <i>plus</i> Extraordinary Items and Discontinued Operations	26 + 141 + 75	Net Income <i>plus</i> Total Extraordinary Items Net of Taxes 161 + 185
Income Taxes – State	173	Income Taxes – Current State (Income Statement)	79	Not available
Depletion Expense (Schedule VI)	174	Not available		Not available
Preferred Stock – Redeemable	175	Redeemable Preferred Stock	61	Available
Blank	176	Not available		Not available
Net Income (Loss) (Restated)	177	Subsidiary Preferred Dividends (Restated) <i>plus</i> Net Income Before Extraordinary Items and After Minority Interest (Restated) <i>plus</i> Extraordinary Items and Discontinued Operations (Restated)	359 + 362 + 368	Net Income (Restated) <i>plus</i> Total Extraordinary Items Net of Taxes (Restated) 183 + 98
Operating Income After Depreciation	178	Operating Income Taxes – Total <i>plus</i> Operating Income – Total	129 + 19	Current Operating Earnings Before Income Tax <i>plus</i> All Other Current Operating Expense <i>plus</i> Net Pretax Profit or Loss on Securities Sold or Redeemed <i>minus</i> Depreciation and Amortization 145 + 142 + 153 - 79
Working Capital (Balance Sheet)	179	Current Assets – Total <i>minus</i> Current Liabilities – Total	69 - 435	Not available
Working Capital Change – Total (Statement of Changes)	180	Short-Term Debt – Decrease (Increase) <i>minus</i> Short-Term Debt – Increase (Decrease) <i>plus</i> Working Capital (Use) – Increase (Decrease) <i>minus</i> Working Capital (Source) – Decrease (Increase)	221 - 211 + 223 - 205	Not available

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Liabilities – Total	181	Minority Interest (Balance Sheet) <i>plus</i> Long-Term Debt (Total) <i>plus</i> Current Liabilities – Total <i>plus</i> Deferred Credits and Operating Reserves – Total	82 + 6 + 435 + 441	Total Liabilities (Excluding Valuation Reserves) <i>plus</i> Minority Interest in Consolidated Subsidiaries <i>plus</i> Capital Notes and Debentures	76 + 77 + 84
Property, Plant, and Equipment – Beginning Balance (Schedule V)	182	Utility Plant – <i>minus</i> Utility Plant Net Additions	1 - 241	Not available	
Accounting Changes – Cumulative Effect	183	Accounting Charges – Cumulative Effect	476	Not available	
Property, Plant, and Equipment – Retirements (Schedule V)	184	Utility Plant – Retirements	50	Not available	
Property, Plant, and Equipment – Other Changes (Schedule V)	185	Utility Plant – Other Entries	240	Not available	
Inventories – Other	186	Not available		Not available	
Property, Plant, and Equipment – Ending Balance (Schedule V)	187	Utility Plant – Gross	1	Not available	
Debt – Senior Convertible	188	Not available		Not available	
Selling, General, and Administrative Expense	189	Not available		Salaries and Wages of Officers and Employees <i>plus</i> Pension and Employee Benefits <i>plus</i> Occupancy Expense of Bank Premises – Net <i>plus</i> Furniture and Equipment: Depreciation, Rental Cost, Servicing, Etc.	126 + 127 + 136 + 139
Nonoperating Income (Expense) – Excluding Interest Income	190	Nonoperating Income (Net) – Total <i>minus</i> Nonoperating Income Taxes – Net <i>plus</i> Allowance for Funds Used During Construction – Borrowed Funds Portion <i>minus</i> Abandonments and Disallowances Adjustment <i>minus</i> Special Items <i>minus</i> Interest Income	138 - 134 + 144 - 512 - 457 - 497	Not available	
Common Stock Equivalents – Dollar Savings	191	Savings Due to Commons Stock Equivalents	147	Savings Due to Common Stock Equivalents	163

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)
Extraordinary Items	192	Extraordinary Items	490	Available
Short-Term Investments	193	Special Deposits, Working Funds, and Temporary Cash Investments	162	Due from Banks <i>plus</i> Federal Funds Sold and Securities Purchased Under Agreements to Resell
				4 + 11
Receivables – Current – Other	194	Accounts Receivable – Other	507	Not available
Current Assets – Other – Excluding Prepaid Expense	195	Current Assets – Miscellaneous	509	Not available
Depreciation, Depletion, and Amortization (Accumulated) (Balance Sheet)	196	Depreciation, Depletion, and Amortization – Accumulated	8	Not available
Price – Fiscal Year – High	197	Not available		Not available
Price – Fiscal Year – Low	198	Not available		Not available
Price – Fiscal Year – Close *	199	Available		Available
Common Shares Reserved for Conversion by Convertible Debt	200	Not available		Not available
Dividends per Share by Payable Date	201	Common Dividends Paid Per Share by Payable Date	329	Available
Adjustment Factor (Cumulative) by Payable Date	202	Adjustment Factor (Cumulative) – Payable Date	427	Available
Common Shares Reserved for Conversion – Preferred Stock	203	Not available		Not available
Goodwill	204	Not available		Not available
Assets – Other – Excluding Deferred Charges	205	Assets – Miscellaneous Other	505	Not available
Notes Payable	206	Debt – Short-Term – Total	191	Available



## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Current Liabilities – Other – Excluding Accrued Expense	207	Current Liabilities – Miscellaneous <i>plus</i> Preferred/Preference Stock Sinking Fund Requirement <i>plus</i> Accounts Payable <i>minus</i> Accounts Payable – Trade	511 + 401 + 192 - 499	Not available	
Investment Tax Credit (Balance Sheet)	208	Investment Tax Credit – Accumulated Deferred (Balance Sheet)	80	Not available	
Preferred Stock – Nonredeemable	209	Subsidiary Preferred Stock at Carrying Value <i>plus</i> Preferred Stock at Carrying Value <i>plus</i> Preferences Stock at Carrying Value <i>minus</i> Redeemable Preferred Stock	176 + 178 + 180 - 61	Calculation	
Capital Surplus	210	Common Stock – Premium on <i>plus</i> Paid-In Capital – Other <i>plus</i> Premium on Subsidiary Preferred Stock <i>plus</i> Premium on Preferred Stock <i>plus</i> Premium on Preference Stock	173 + 174 + 177 + 179 + 181	Surplus	95
Income Taxes – Other	211	Income Tax Residual	515	Not available	
Blank	212	Not available		Not available	
Sale of Property, Plant, and Equipment and Sale of Investments – Loss (Gain) (Statement of Cash Flows)	213	Sale of Property, Plant and Equipment and Sale of Investments – Loss (Gain) (Statement of Cash Flows)	464	Not available	
Preferred Stock – Convertible	214	Preferred/Preference Stock (Convertible)	238	Not available	
Common Shares Reserved for Conversion – Stock Options	215	Not available		Not available	
Stockholders' Equity – Total	216	Capitalization <i>minus</i> Minority Interest (Balance Sheet) <i>minus</i> Debt – Long-Term – Total	187 - 82 - 6	Preferred Stock – Par Value <i>plus</i> Total Book Value <i>minus</i> Treasury Stock – Dollar Amount – Preferred	86 + 99 - 16

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)
Funds From Operations – Other (Statement of Cash Flows)	217	Other Internal Sources – Net (Statement of Cash Flows) <i>minus</i> Allowance for Funds Used During Construction (Statement of Cash Flows)	442- 204	Not available
Sources of Funds – Other (Statement of Changes)	218	Not available		Not available
Uses of Funds – Other (Statement of Changes)	219	Not available		Not available
Depreciation (Accumulated) – Beginning Balance (Schedule VI)	220	Not available		Not available
Depreciation (Accumulated) – Retirements (Schedule VI)	221	Not available		Not available
Depreciation (Accumulated) – Other Changes (Schedule VI)	222	Not available		Not available
Depreciation (Accumulated) – Ending Balance (Schedule VI)	223	Depreciation, Depletion and Amortization – Accumulated	8	Not available
Nonoperating Income (Expense) (Restated)	224	Nonoperating Income (Net) – Total (Restated) <i>minus</i> Non-Operating Income Taxes – Net (Restated) <i>plus</i> Allowance For Funds Used During Construction – Borrowed Funds Portion (Restated)	354 - 351 + 357	Not available
Minority Interest (Restated)	225	Minority Interest (Income Account) (Restated)	361	Minority Interest (Income Accounts) (Restated) 85
Treasury Stock (Dollar Amount) – Common	226	Treasury Stock – Dollar Amount – Common	428	Treasury Stock – Dollar Amount – Common 12
Treasury Stock (Dollar Amount) – Preferred	227	Treasury Stock – Dollar Amount – Preferred	429	Treasury Stock – Dollar Amount – Preferred 16
Currency Translation Rate	228	Not available		Not available

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)	COMPUSTAT (Bank)
Common Shares Reserved for Conversion – Warrants and Other	229	Not available	Not available
Retained Earnings – Cumulative Translation Adjustment	230	Not available	Available
Retained Earnings – Other Adjustments	231	Not available	Available
Common Stock – Per Share Carrying Value	232	Not available	Available
Earnings per Share from Operations	233	Earnings per Share from Operations	477 Available
ADR Ratio	234	Not available	Not available
Common Equity – Liquidation Value	235	Not available	Calculation
Working Capital Change – Other – Increase (Decrease) (Statement of Changes)	236	Working Capital (Use) – Increase (Decrease) (Statement of Changes) <i>minus</i> Working Capital (Source) – Decrease (Increase) (Statement of Changes)	223 - 205 Not available
Income Before Extraordinary Items – Available for Common	237	Not available	Net Income <i>minus</i> Preferred Dividend Deductions 161 - 162
Marketable Securities Adjustment (Balance Sheet)	238	Not available	Calculation
Interest Capitalized – Net Income Effect	239	Not available	Not available
Inventories – LIFO Reserve	240	Not available	Not available
Debt – Mortgages and Other Secured	241	Not available	Not available
Dividends – Preferred – In Arrears	242	Not available	Not available
Pension Benefits – Present Value of Vested	243	Actuarial Present Value of Vested Accumulated Plan Benefits	402 Not available

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)
Pension Benefits – Present Value of Nonvested	244	Actuarial Present Value of Non Vested Accumulated Plan Benefits	403	Not available
Pension Benefits – Net Assets	245	Assets (Net) Available for Benefits	404	Not available
Pension Benefits – Assumed Rate of Return	246	Assumed Rate of Return	405	Available
Pension Benefits – Information Date	247	Available		Available
Acquisition – Income Contribution	248	Not available		Not available
Acquisition – Sales Contribution	249	Not available		Not available
Property, Plant, and Equipment – Other (Net)	250	Not available		Not available
Depreciation (Accumulated) – Land and Improvements	251	Not available		Not available
Depreciation (Accumulated) – Natural Resources	252	Not available		Not available
Depreciation (Accumulated) – Buildings	253	Not available		Not available
Depreciation (Accumulated) – Machinery and Equipment	254	Not available		Not available
Depreciation (Accumulated) – Leases	255	Not available		Not available
Depreciation (Accumulated) – Construction in Progress	256	Not available		Not available
Depreciation (Accumulated) – Other	257	Not available		Not available
Net Income – Adjusted for Common Stock Equivalents	258	Available for Common After Adjustment for Common Stock Equivalents <i>plus</i> Extraordinary Items and Discontinued Operations	28 + 75	Net Income Available for Common <i>plus</i> Total Extraordinary Items Net of Taxes 164 + 185

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)
Retained Earnings – Unadjusted	259	Not available		Available
Property, Plant, and Equipment – Land and Improvements at Cost	260	Not available		Not available
Property, Plant, and Equipment – Natural Resources at Cost	261	Not available		Not available
Blank	262	Not available		Not available
Property, Plant, and Equipment – Buildings at Cost	263	Not available		Not available
Property, Plant, and Equipment – Machinery and Equipment at Cost	264	Not available		Not available
Property, Plant, and Equipment – Leases at Cost	265	Not available		Not available
Property, Plant, and Equipment – Construction in Progress at Cost	266	Not available		Not available
Property, Plant, and Equipment – Other at Cost	267	Not available		Not available
Debt – Unamortized Debt Discount and Other	268	Unamortized Premium and Discount – Net	186	Not available
Deferred Taxes – Federal	269	Not available		Not available
Deferred Taxes – Foreign	270	Not available		Not available
Deferred Taxes – State	271	Not available		Not available
Pretax Income – Domestic	272	Not available		Not available
Pretax Income – Foreign	273	Not available		Not available
Cash and Cash Equivalents – Increase (Decrease) (Statement of Cash Flows)	274	Cash and Cash Equivalents – Increase (Decrease) (Statement of Cash Flows)	456	Not available
Blank	275	Not available		Not available

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)
S&P Major Index Code – Historical	276	Available		Available
S&P Industry Index Code – Historical	277	Available		Available
Fortune Industry Code	278	Available		Available
Fortune Rank	279	Available		Available
S&P Senior Debt Rating	280	Available		Available
Blank	281	Not available		Available
S&P Common Stock Ranking	282	Available		Available
S&P Commercial Paper Rating – Historical	283	Available		Available
Pension – Vested Benefit Obligation	284	Pension – Vested Benefit Obligation	410	Available
Pension – Accumulated Benefit Obligation	285	Pension – Accumulated Benefit Obligation	411	Available
Pension – Projected Benefit Obligation	286	Pension – Projected Benefit Obligation)	412	Available
Pension Plan Assets	287	Pension Plan Assets	413	Available
Pension – Unrecognized Prior Service Cost	288	Pension – Unrecognized Prior Service Cost	414	Available
Pension – Other Adjustments	289	Pension – Other Adjustments	448	Available
Pension – Prepaid/Accrued Cost	290	Pension – Prepaid/Accrued Cost	416	Available
Pension – Vested Benefit Obligation (Underfunded)	291	Pension – Vested Benefit Obligation (Underfunded)	417	Available
Periodic Post Retirement Benefit Cost (Net)	292	Periodic Post Retirement Benefit Cost (Net)	459	Available
Pension – Accumulated Benefit Obligation (Underfunded)	293	Pension – Accumulated Benefit Obligation (Underfunded)	418	Available
Pension – Projected Benefit Obligation (Underfunded)	294	Pension – Projected Benefit Obligation (Underfunded)	419	Available

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)
Periodic Pension Cost (Net)	295	Periodic Pension Cost (Net)	460	Available
Pension Plan Assets (Underfunded)	296	Pension Plan Assets (Underfunded)	420	Available
Pension – Unrecognized Prior Service Cost (Underfunded)	297	Pension – Unrecognized Prior Service Cost (Underfunded)	421	Available
Pension – Additional Minimum Liability)	298	Pension – Addition Minimum Liability)	422	Available
Pension – Other Adjustments (Underfunded)	299	Pension – Other Adjustments (Underfunded)	449	Available
Pension – Prepaid/Accrued Cost (Underfunded)	300	Pension – Prepaid/Accrued Cost (Underfunded)	424	Available
Changes in Current Debt (Statement of Cash Flows)	301	Short-Term Debt – Increase (Decrease) (Statement of Cash Flows)	211	Not available
Accounts Receivable – Decrease (Increase) (Statement of Cash Flows)	302	Accounts Receivable and Unbilled Revenues – Decrease (Increase) (Statement of Cash Flows)	465	Not available
Inventory – Decrease (Increase) (Statement of Cash Flows)	303	Inventory – Decrease (Increase) (Statement of Cash Flows)	466	Not available
Accounts Payable and Accrued Liabilities – Increase (Decrease) (Statement of Cash Flows)	304	Accounts Payable and Accrued Liabilities – Increase (Decrease) (Statement of Cash Flows)	467	Not available
Income Taxes – Accrued – Increase (Decrease) (Statement of Cash Flows)	305	Taxes Accrued – Increase (Decrease) (Statement of Cash Flows)	468	Not available
Blank	306	Not available		Not available
Assets and Liabilities – Other (Net Change) (Statement of Cash Flows)	307	Deferred Fuel – Increase (Decrease) (Statement of Cash Flows) <i>plus</i> Other Assets and Liabilities – Net Change (Statement of Cash Flows)	514 + 450	Not available

## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)
Operating Activities – Net Cash Flow (Statement of Cash Flows)	308	Operating Activities – Net Cash Flow (Statement of Cash Flows)	451	Not available
Short-Term Investments – Change (Statement of Cash Flows)	309	Not available		Not available
Investing Activities – Other (Statement of Cash Flows)	310	Investing Activities – Other (Statement of Cash Flows)	452	Not available
Investing Activities – Net Cash Flow (Statement of Cash Flows)	311	Activities – Net Cash Flow (Statement of Cash Flows)	453	Not available
Financing Activities – Other (Statement of Cash Flows)	312	Financing Activities – Other (Statement of Cash Flows)	454	Not available
Financing Activities – Net Cash Flow (Statement of Cash Flows)	313	Financing Activities – Net Cash Flow (Statement of Cash Flows)	455	Not available
Exchange Rate Effect (Statement of Cash Flows)	314	Exchange Rate Effect (Statement of Cash Flows)	478	Not available
Interest Paid – Net (Statement of Cash Flows)	315	Interest Paid – Net (Statement of Cash Flows)	461	Not available
Blank	316	Not available		Not available
Income Taxes Paid (Statement of Cash Flows)	317	Income Taxes Paid (Statement of Cash Flows)	462	Not available
Format Code (Statement of Cash Flows)	318	Available		Not available
Blank	319	Not available		Not available
S&P Subordinated Debt Rating	320	Available		Not available
Interest Income – Total (Financial Services)	321	Not available		Interest Income – Total (Financial Services) 19
Contingent Liabilities – Guarantees	327	Contingent Liabilities – Guarantees	430	Available
Debt – Finance Subsidiary	328	Debt – Finance Subsidiary	431	Available
Debt – Consolidated Subsidiary	329	Debt – Consolidated Subsidiary	432	Available



## Annual COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Postretirement Benefit Asset (Liability) (Net)	330	Postretirement Benefit Asset/(Liability) (Net)	469	Available	
Pension Plans – Service Cost	331	Pension Plans – Service Cost	479	Available	
Pension Plans – Interest Cost	332	Pension Plans – Interest Cost	470	Available	
Pension Plans – Return on Plan Assets (Actual)	333	Pension Plans – Return on Plan Assets (Actual)	474	Available	
Pension Plans – Other Periodic Cost Components (Net)	334	Pension Plans – Other Periodic Cost Components (Net)	475	Available	
Pension Plans – Rate of Compensation Increase	335	Available		Available	
Pension Plans – Anticipated Long-Term Rate of Return on Plan Assets	336	Pension Plans – Return on Plan Assets (Actual)	474	Available	
Risk-Adjusted Capital Ratio – Tier 1	337	Not available		Risk-Adjusted Capital Ratio – Tier 1	48
Blank	338	Not available		Not available	
Interest Expense – Total (Financial Services)	339	Not available		Available	
Net Interest Income (Tax Equivalent)	340	Not available		Available	
Nonperforming Assets – Total	341	Not available		Available	
Provision for Loan/Asset Losses	342	Not available		Calculation	
Reserve for Loan/Asset Losses	343	Not available		Calculation	
Net Interest Margin	344	Not available		Net Interest Margin	42
Blank	345-347	Not available		Not available	
Risk-Adjusted Capital Ratio – Total	348	Not available		Risk-Adjusted Capital Ratio – Total	64
Net Charge-Offs	349	Not available		Net Charge-Offs	190

## Quarterly COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Selling, General, and Administrative Expense	1	Not available		Salaries and Wages of Officers and Employees <i>plus</i> Pension and Employee Benefits <i>plus</i> Occupancy Expense of Bank Premises – Net <i>plus</i> Furniture and Equipment: Depreciation, Rental Costs, Servicing, Etc.	97 + 98 + 107 + 108
Sales (Net)	2	Operating Revenues – Total (Income Statement)	4	Total Current Operating Revenue <i>plus</i> Net Pretax Profit or Loss on Securities Sold or Redeemed <i>minus</i> Non-Recurring Income	96 + 118
Minority Interest (Income Account)	3	Minority Interest (Income Account)	26	Minority Interest (Income Account) <i>minus</i> Minority Interest in After-Tax Profit or Loss on Securities Sold or Redeemed	116 - 122
Research and Development Expense	4	Not available		Not available	
Depreciation and Amortization	5	Depreciation Expense – Total	8	Depreciation and Amortization	51
Income Taxes – Total	6	Operating Income Taxes – Total	13	Income Taxes Applicable to Current Operating Earnings <i>minus</i> Tax Effect on Profit or Loss on Securities Sold or Redeemed	114 - 121
Earnings per Share (Diluted) – Including Extraordinary Items	7	Earnings per Share (Diluted) Including Extraordinary Items	42	Net Income per Share – Including Extraordinary Items – Diluted	147
Income Before Extraordinary Items	8	Net Income Before Extraordinary Items and Discontinued Operations and After Minority Interest <i>plus</i> Subsidiary Preferred Dividends	27 + 25	Net Income	124

## Quarterly COMPUSTAT to COMPUSTAT (Utility), COMPUSTAT (Bank), and Property & Casualty and Life Insurance Companies (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Earnings per Share (Diluted) 9 – Excluding Extraordinary Items		Earnings per Share (Diluted) Excluding Extraordinary Items	40	Net Income per Share – Excluding Extraordinary Items	146
Income Before Extraordinary 10 Items – Adjusted for Common Stock Equivalents		Available for Common After Adjustments for Common Stock Equivalents	32	Net Income Available for Common	127
Earnings per Share (Basic) – 11 Including Extraordinary Items		Earnings per Share (Basic) Including Extraordinary Items	36	Net Income per Share – Including Extraordinary Items	139
Price – Close – 1st Month of 12 Quarter		Price – Close – 1st Month of Quarter	135	Market Price – Close – 1st Month of Quarter	155
Price – Close – 2nd Month 13 of Quarter		Price – Close – 2nd Month of Quarter	138	Market Price – Close – 2nd Month of Quarter	158
Price – Close – 3rd Month of 14 Quarter		Price – Close – 3rd Month of Quarter	141	Market Price – Close – 3rd Month of Quarter	161
Common Shares Used to 15 Calculate Earnings per Share (Basic)		Common Shares Used to Calculate Basic Earnings per Share	38	Common Shares Used in Calculating Earnings per Share	140
Dividends per Share by 16 Ex-Date		Common Dividends Paid per Share by Ex-Date	142	Common Dividends Paid per Share by Ex-Date	162
Adjustment Factor 17 (Cumulative) by Ex-Date		Adjustment Factor (Cumulative) by Ex-Date	145	Adjustment Factor (Cumulative) by Ex-Date	165
Common Shares Traded 18		Common Shares Traded	144	Common Shares Traded	164
Earnings per Share (Basic) – 19 Excluding Extraordinary Items		Earnings per Share (Basic) Excluding Extraordinary Items	34	Net Income per Share – Excluding Extraordinary Items	138
Dividends – Common – 20 Indicated Annual		Common Dividends – Indicated Annual Rate	143	Annualized Dividend Rate	163
Operating Income Before 21 Depreciation		Operating Revenues – Total (Income Statement) <i>minus</i> (Operation Expense – Total (Income Statement) <i>plus</i> Maintenance Expense – Total <i>plus</i> Taxes – Other Than Income Taxes – Total)	4 - (5 + 6 + 7)	Current Operating Earnings Before Income Tax <i>plus</i> All Other Current Operating Expenses <i>plus</i> Net Pretax Profit or Loss on Securities Sold or Redeemed <i>minus</i> Non- Recurring Income	113 + 110 + 118

## Quarterly COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Interest Expense	22	Interest Charges – Total	22	CF (Data Code)	
Pretax Income	23	Net Income Before Extraordinary Items and Discontinued Operations and After Minority Interest <i>plus</i> Minority Interest (Income Statement) <i>plus</i> Subsidiary Preferred Dividends <i>plus</i> Operating Income Taxes – Total <i>minus</i> Nonoperating Income Taxes (Net)	27 + 26 + 25 + 13 - 16	Current Operating Earnings Before Income Tax <i>plus</i> Net Pretax Profit or Loss on Securities Sold or Redeemed	113 + 118
Dividends – Preferred	24	Preferred Dividend Requirements <i>plus</i> Subsidiary Preferred Dividends <i>plus</i> Preference Dividend Requirements	28 + 25 + 29	Preferred Dividend Deductions	125
Income Before Extraordinary Items – Available for Common	25	Available for Common Before Adjustments for Common Stock Equivalents	30	Net Income <i>minus</i> Preferred Dividend Deductions	124 - 125
Extraordinary Items and Discontinued Operations	26	Extraordinary Items and Discontinued Operations	33	Total Extraordinary Items Net of Taxes	132
Earnings per Share (Basic) Excluding Extraordinary Items – 12-Months Moving	27	Earnings per Share (Basic) Excluding Extraordinary – 12-Months Moving	79	Net Income per Share – Excluding Extraordinary Items – 12-Months Moving	142
Common Shares Used to Calculate Earnings per Share – 12-Months Moving	28	Common Shares Used to Calculate Basic Earnings per Share – 12-Months Moving	81	Common Shares Used in Calculating 12-Months Moving Earnings per Share	144
Interest Income – Total (Financial Services)	29	Not available		Interest Income – Total (Financial Services)	17
Cost of Goods Sold	30	Operation Expense – Total (Income Account) <i>plus</i> Maintenance Expense – Total <i>plus</i> Taxes Other Than Income Taxes – Total	5 + 6 + 7	Total Interest Expense <i>plus</i> Provision for Loan Losses	104 + 106

## Quarterly COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Nonoperating Income (Expense)	31	Nonoperating Income (Net) – Total <i>minus</i> Nonoperating Income Taxes (Net) <i>plus</i> Allowance for Funds Used During Construction – Borrowed Funds Portion <i>minus</i> Abandonments and Disallowances Adjustment <i>minus</i> Special Items	20 - 16 + 23 - 189 - 191	Depreciation and Amortization <i>minus</i> All Other Current Operating Expenses <i>plus</i> Non-Recurring Expense	51 - 110
Special Items	32	Abandonments and Disallowances Adjustment <i>plus</i> Special Items	189 + 191	Special Items	55
Discontinued Operations	33	Not available		Available	
Foreign Currency Adjustment (Income Account)	34	Not available		Foreign Exchange Gain & Loss	86
Deferred Taxes (Income Account)	35	Deferred Income Taxes – Net (Income Account) <i>plus</i> Investment Tax Credit (Net) – Income Account	11 + 12	Not available	
Cash and Short-Term Investments	36	Cash <i>plus</i> Special Deposits, Working Fund and Temporary Cash Investments	93 + 94	Cash and Due from Banks <i>plus</i> Federal Funds Sold and Securities Purchased under Agreements to Resell	1 + 11
Receivables – Total	37	Receivables (Net)	95	Loans (Gross) <i>plus</i> Direct Lease Financing	14 + 22
Inventories – Total	38	Inventories	96	Real Estate Other than Bank Premises <i>plus</i> Assets Held For Sale	20 + 18
Current Assets – Other	39	Current Assets – Other	97	Not available	
Current Assets – Total	40	Current Assets – Total	98	Not available	
Depreciation, Depletion, and Amortization (Accumulated) (Balance Sheet)	41	Depreciation, Depletion, and Amortization – Accumulated	87	Not available	
Property, Plant, and Equipment – Total (Net)	42	Utility Plant – Net	88	Bank Premises, Furniture, and Fixtures	19

## Quarterly COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Assets – Other	43	Other Property and Investments Total (Net) <i>plus</i> Deferred Debits – Total	92 + 99	U.S. Treasury Securities <i>plus</i> Securities of Other Government Agencies and Corporations <i>plus</i> Other Securities (Taxable) <i>plus</i> Obligations of States and Political Subdivisions <i>plus</i> Trading Account Securities <i>plus</i> Investments in Nonconsolidated Subsidiaries <i>plus</i> Customer's Liability to this Bank on Acceptances Outstanding <i>plus</i> Other Assets <i>plus</i> Intangible Assets <i>minus</i> Assets Held For Sale	2 + 3 + 5 + 7 + 10 + 21 + 23 + 24 + 25 - 18
Assets – Total/Liabilities and Stockholders' Equity – Total	44	Assets – Total/Liabilities and Stockholders' Equity – Total	100	Total Assets (Gross)	27
Debt in Current Liabilities	45	Debt – Long-Term Due Within One Year <i>plus</i> Debt – Short-Term – Total	119 + 120	Available	
Accounts Payable	46	Accounts Payable	121	Total Deposits – Worldwide	42
Income Taxes Payable	47	Taxes Accrued	122	Not available	
Current Liabilities – Other	48	Interest Accrued <i>plus</i> Current Liabilities (Other)	123 + 124	Not available	
Current Liabilities – Total	49	Current Liabilities – Total	125	Not available	
Liabilities – Other	50	Deferred Credits and Operating Reserves – Total	128	Acceptances Executed by or For Account of This Bank <i>plus</i> Liabilities (Excluding Valuation Reserves)	53 + 54
Long-Term Debt – Total	51	Debt – Long-Term – Total	117	Calculation	
Deferred Taxes and Investment Tax Credit (Balance Sheet)	52	Income Taxes – Accumulated Deferred (Balance Sheet) <i>plus</i> Investment Tax Credit – Accumulated Deferred (Balance Sheet)	126 + 127	Not available	

## Quarterly COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Minority Interest (Balance Sheet)	53	Minority Interest (Balance Sheet)	111	Minority Interest in Consolidated Subsidiaries	58
Liabilities – Total	54	Minority Interest (Balance Sheet) <i>plus</i> Long-Term Debt (Total) <i>plus</i> Deferred Credits and Operating Reserves – Total <i>plus</i> Current Liabilities (Total)	111 + 117 + 129 + 125	Total Liabilities (Excluding Valuation Reserves) <i>plus</i> Minority Interest in Consolidated Subsidiaries <i>plus</i> Capital Notes and Debentures	57 + 58 + 64
Preferred Stock – Carrying Value	55	Preferred Stock at Carrying Value <i>plus</i> Preference Stock at Carrying Value <i>plus</i> Subsidiary Preferred Stock at Carrying Value	107 + 109 + 147	Preferred Stock – Par Value	66
Common Stock	56	Common Stock	101	Common Stock – Par Value	67
Capital Surplus	57	Premium on Common Stock <i>plus</i> Paid in Capital – Other <i>plus</i> Premium in Preferred Stock <i>plus</i> Premium on Preference Stock <i>plus</i> Premium on Subsidiary Preference Stock	103 + 104 + 108 + 110 + 148	Surplus	69
Retained Earnings	58	Retained Earnings	105	Undivided Profits <i>plus</i> Reserves for Contingencies and Other Capital Reserves	70 + 71
Common Equity – Total	59	Common Equity – Total <i>plus</i> Premium on Preferred Stock <i>plus</i> Premium on Preference Stock <i>plus</i> Premium on Subsidiary Preferred Stock	106 + 108 + 110 + 148	Total Book Value <i>minus</i> Treasury Stock – Dollar Amount – Preferred	73 - 16
Stockholders' Equity – Total	60	Capitalization <i>minus</i> Minority Interest (Balance Sheet) <i>minus</i> Long-Term Debt (Total)	118 - 111 - 117	Preferred Stock – Par Value <i>minus</i> Treasury Stock – Dollar Amount – Preferred <i>plus</i> Total Book Value	66 - 16 + 73
Common Shares Outstanding	61	Common Shares Outstanding	102	Number of Shares Outstanding	68

## Quarterly COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Invested Capital – Total	62	Capitalization	118	Total Book Value <i>plus</i> Preferred Stock (Par Value) <i>plus</i> Minority Interest in Consolidated Subsidiaries <i>plus</i> Long-Term Debt Not Classified as Capital <i>plus</i> Capital Notes and Debentures <i>plus</i> Mortgage Indebtedness <i>minus</i> Treasury Stock – Dollar Amount Preferred	73 + 66 + 58 + 48 + 64 + 52 - 16
Price – High – 1st Month of Quarter	63	Price – High – 1st Month of Quarter	133	Price – High – 1st Month of Quarter	153
Price – High – 2nd Month of Quarter	64	Price – High – 2nd Month of Quarter	136	Price – High – 2nd Month of Quarter	156
Price – High – 3rd Month of Quarter	65	Price – High – 3rd Month of Quarter	139	Price – High – 3rd Month of Quarter	159
Price – Low – 1st Month of Quarter	66	Price – Low – 1st Month of Quarter	134	Price – Low – 1st Month of Quarter	154
Price – Low – 2nd Month of Quarter	67	Price – Low – 2nd Month of Quarter	137	Price – Low – 2nd Month of Quarter	157
Price – Low – 3rd Month of Quarter	68	Price – Low – 3rd Month of Quarter	140	Price – Low – 3rd Month of Quarter	160
Net Income (Loss)	69	Subsidiary Preferred Dividends <i>plus</i> Net Income Before Extraordinary Items and Discontinued Operations and After Minority Interest <i>plus</i> Extraordinary Items and Discontinued Operations	25 + 27 + 33	Net Income <i>plus</i> Total Extraordinary Items Net of Taxes	124 + 132
Interest Expense – Total (Financial Services)	70	Interest Charges – Total	23	Total Interest Expense	104
Preferred Stock – Redeemable	71	Redeemable Preferred Stock	149	Available	
Dividends per Share by Payable Date	72	Common Dividends Paid per Share by Payable Date	151	Common Dividends Paid per Share by Payable Date	135



## Quarterly COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data	COMPUSTAT (Utility)	COMPUSTAT (Bank)
Working Capital Changes – 73 Other – Increase (Decrease) (Statement of Changes)	Not available	Not available
Cash and Cash Equivalents 74 – Increase (Decrease) (Statement of Cash Flows)	Not available	Not available
Changes in Current Debt 75 (Statement of Cash Flows)	Not available	Not available
Income Before Extraordinary 76 Items (Statement of Cash Flows)	Not available	Not available
Depreciation and 77 Amortization (Statement of Cash Flows)	Not available	Not available
Extraordinary Items and 78 Discontinued Operations (Statement of Cash Flows)	Not available	Not available
Deferred Taxes (Statement 79 of Cash Flows)	Not available	Not available
Equity in Net Loss 80 (Earnings) (Statement of Cash Flows)	Not available	Not available
Funds From Operations – 81 Other (Statement of Cash Flows)	Not available	Not available
Funds From Operations – 82 Total (Statement of Changes)	Not available	Not available
Sale of Property, Plant, and 83 Equipment (Statement of Cash Flows)	Not available	Not available
Sale of Common and 84 Preferred Stock (Statement of Cash Flows)	Not available	Not available

## Quarterly COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)	COMPUSTAT (Bank)	
Sale of Investments (Statement of Cash Flows)	85	Not available	Not available	
Long-Term Debt – Issuance (Statement of Cash Flows)	86	Not available	Not available	
Sources of Funds – Other (Statement of Changes)	87	Not available	Not available	
Sources of Funds – Total (Statement of Changes)	88	Not available	Not available	
Cash Dividends (Statement of Cash Flows)	89	Not available	Not available	
Capital Expenditures (Statement of Cash Flows)	90	Not available	Not available	
Increase in Investments (Statement of Cash Flows)	91	Not available	Not available	
Long-Term Debt – Reduction (Statement of Cash Flows)	92	Not available	Not available	
Purchase of Common and Preferred Stock (Statement of Cash Flows)	93	Not available	Not available	
Acquisitions (Statement of Cash Flows)	94	Not available	Not available	
Uses of Funds – Other (Statement of Changes)	95	Not available	Not available	
Uses of Funds – Total (Statement of Changes)	96	Not available	Not available	
Net Interest Income (Tax Equivalent)	97	Not available	Net Interest Income (Tax Equivalent)	Available
Treasury Stock – Total Dollar Amount	98	Treasury Stock – Dollar Amount – 185 + 186 Common <i>plus</i> Treasury Stock – Dollar Amount – Preferred	Treasury Stock – Dollar Amount – 15 + 16 Common <i>plus</i> Treasury Stock – Dollar Amount – Preferred	
Nonperforming Assets – Total	99	Not available	Assets – Nonperforming	Available

## Quarterly COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Adjustment Factor (Cumulative) by Payable Date	100	Available	150	Adjustment Factor – Cumulative by Payable Date	136
Working Capital Change – Total (Statement of Changes)	101	Not available		Not available	
Sale of Property, Plant, and Equipment and Sale of Investments – Loss (Gain) (Statement of Cash Flows)	102	Not available		Not available	
Accounts Receivable – Decrease (Increase) (Statement of Cash Flows)	103	Not available		Not available	
Inventory – Decrease (Increase) (Statement of Cash Flows)	104	Not available		Not available	
Accounts Payable and Accrued Liabilities – Increase (Decrease) (Statement of Cash Flows)	105	Not available		Not available	
Income Taxes – Accrued – Increase (Decrease) (Statement of Cash Flows)	106	Not available		Not available	
Assets and Liabilities – Other (Net Change) (Statement of Cash Flows)	107	Not available		Not available	
Operating Activities – Net Cash Flow (Statement of Cash Flows)	108	Not available		Not available	
Short-Term Investments – Change (Statement of Cash Flows)	109	Not available		Not available	
Investing Activities – Other (Statement of Cash Flows)	110	Not available		Not available	
Investing Activities – Net Cash Flow (Statement of Cash Flows)	111	Not available		Not available	

## Quarterly COMPUSTAT to COMPUSTAT (Utility) and COMPUSTAT (Bank) (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Financing Activities – Other (Statement of Cash Flows)	112	Not available		Not available	
Financing Activities – Net Cash Flow (Statement of Cash Flows)	113	Not available		Not available	
Exchange Rate Effect (Statement of Cash Flows)	114	Not available		Not available	
Interest Paid – Net (Statement of Cash Flows)	115	Not available		Not available	
Income Taxes Paid (Statement of Cash Flows)	116	Not available		Not available	
Accounting Changes – Cumulative Effect	117	Not available		Not available	
Property, Plant, and Equipment – Total (Gross)	118	Utility Plant – Net <i>plus</i> Depreciation, Depletion and Amortization – Accumulated	88 + 87	Not available	
Property, Plant, and Equipment – Total (Gross)	118	Gross Utility Plant <i>plus</i> Construction Work in Progress	85 + 86		
Extraordinary Items	119	Not available		Available	
Common Stock Equivalents – Dollar Savings	120	Savings Due to Common Stock Equivalents	31	Savings Due to Common Stock Equivalents	126
Currency Translation Rate	121	Not available		Not available	
Blank	122 - 170	Not available		Not available	
Provision for Loan/Asset Losses	171	Not available		Provision for Loan/Asset Losses	Calculation
Reserve for Loan/Asset Losses	172	Not available		Reserve for Loan/Asset Losses	Calculation
Net Interest Margin	173	Not available		Net Interest Margin	28
Risk-Adjusted Capital Ratio – Tier 1	174	Not available		Regulatory Risk-based Capital Ratio – Tier 1	29
Risk-Adjusted Capital Ratio – Total	175	Not available		Regulatory Risk-based Capital Ratio – Total	45
Net Charge-Offs	176	Not available		Net Charge-Offs	133
Earnings per Share from Operations	177	Earnings per Share from Operations	203	Earnings per Share from Operations	Available

## Quarterly COMPUSTAT to COMPUSTAT (Utility), COMPUSTAT (Bank), and Property & Casualty and Life Insurance Companies (cont.)

COMPUSTAT Industrial Data		COMPUSTAT (Utility)		COMPUSTAT (Bank)	
Earnings per Share from Operations – 12 Months Moving	178	Earnings per Share from Operations – 12 Months Moving	204	Earnings per Share from Operations – 12 Months Moving	Available
Blank	179 - 232	Not available		Not available	