

CDMA-Arthur Mast
 "Fleet Financial Group"
 \$ Value Used: BALANCE

Cross-Sell Report
 Database Name: retail
 Data as of: 04/98

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 Run: 11/06/98
 Query: cust

GOVERNMENT
 DEPOSITION
 EXHIBIT
 35

SERVICE		FIS_GAX	DDA	SAVINGS	RETIRE	LUX_STL	CR_CARD	MORTGAGE	HOME_EQU	UNS_LOC	ATM_DEBT	FBC
FIS_GAX	# HOUSEHOLDS	217258	121739	130151	30198	11106	48021	13068	15333	27625	101202	11550
	% OF HHS	100.0%	56.0%	59.9%	13.9%	5.1%	22.1%	6.0%	7.1%	12.7%	46.6%	5.3%
HHS:	# ACCOUNTS	417334	164402	229865	73267	13674	64643	13665	16497	30609	185169	14949
217258	TOT AMT (K)	\$ 25879418 \$	\$ 722185 \$	\$ 831157 \$	\$ 443691 \$	\$ 81234 \$	\$ 51203 \$	\$ 1353119 \$	\$ 382745 \$	\$ 10720 \$	\$ 0 \$	\$ 0
	AMT PER HH	\$ 119118 \$	\$ 5952 \$	\$ 6386 \$	\$ 14693 \$	\$ 7314 \$	\$ 1066 \$	\$ 103544 \$	\$ 24641 \$	\$ 388 \$	\$ 0 \$	\$ 0
DDA	# HOUSEHOLDS	121739	1854315	883336	134773	115339	364145	83492	82341	307474	1346679	34500
	% OF HHS	6.0%	100.0%	47.6%	7.3%	6.2%	19.6%	4.5%	4.4%	16.6%	72.6%	1.9%
HHS:	# ACCOUNTS	243206	2127360	1262180	336123	137001	463295	86168	86131	324249	2077317	43004
1854315	TOT AMT (K)	\$ 13173362 \$	\$ 7221705 \$	\$ 7719572 \$	\$ 2428020 \$	\$ 720777 \$	\$ 469174 \$	\$ 748933 \$	\$ 2086440 \$	\$ 170862 \$	\$ 0 \$	\$ 0
	AMT PER HH	\$ 108210 \$	\$ 3895 \$	\$ 5739 \$	\$ 17979 \$	\$ 6243 \$	\$ 1288 \$	\$ 91014 \$	\$ 25339 \$	\$ 556 \$	\$ 0 \$	\$ 0
SAVINGS	# HOUSEHOLDS	130151	883336	1491874	114345	84153	249887	65796	61123	168090	852882	26252
	% OF HHS	8.7%	59.2%	100.0%	7.7%	5.6%	16.7%	4.4%	4.1%	11.3%	57.2%	1.8%
HHS:	# ACCOUNTS	249016	1076757	1982524	284737	100081	328856	68004	64031	179908	1382033	33107
1491874	TOT AMT (K)	\$ 8568998 \$	\$ 3544123 \$	\$ 10010894 \$	\$ 1952344 \$	\$ 516524 \$	\$ 314202 \$	\$ 5829928 \$	\$ 1478576 \$	\$ 83693 \$	\$ 0 \$	\$ 0
	AMT PER HH	\$ 68039 \$	\$ 4012 \$	\$ 6710 \$	\$ 16899 \$	\$ 6138 \$	\$ 1257 \$	\$ 88606 \$	\$ 24157 \$	\$ 498 \$	\$ 0 \$	\$ 0
RETIRE	# HOUSEHOLDS	30198	134773	114345	238208	10087	51386	12389	13596	30731	96187	7648
	% OF HHS	12.7%	56.6%	48.0%	100.0%	4.2%	21.6%	5.2%	5.7%	12.9%	40.4%	3.2%
HHS:	# ACCOUNTS	68717	173718	184508	519987	11936	65799	12876	14264	33299	173104	9918
238208	TOT AMT (K)	\$ 2118409 \$	\$ 767888 \$	\$ 1433956 \$	\$ 3476723 \$	\$ 74856 \$	\$ 55351 \$	\$ 1023950 \$	\$ 293214 \$	\$ 14256 \$	\$ 0 \$	\$ 0
	AMT PER HH	\$ 70151 \$	\$ 5698 \$	\$ 12541 \$	\$ 14595 \$	\$ 7421 \$	\$ 1077 \$	\$ 82650 \$	\$ 21566 \$	\$ 464 \$	\$ 0 \$	\$ 0
LUX_STL	# HOUSEHOLDS	11106	115339	84153	10087	367266	60591	16091	11250	27793	103670	3112
	% OF HHS	3.0%	31.4%	22.9%	2.7%	100.0%	16.5%	4.4%	3.1%	7.6%	28.2%	0.8%
HHS:	# ACCOUNTS	22976	146665	127287	20133	421502	77721	16548	11817	29904	177647	3873
367266	TOT AMT (K)	\$ 4027 \$	\$ 253876 \$	\$ 303836 \$	\$ 102032 \$	\$ 207298 \$	\$ 157021 \$	\$ 1250865 \$	\$ 299480 \$	\$ 21230 \$	\$ 0 \$	\$ 0
	AMT PER HH	\$ 362 \$	\$ 2201 \$	\$ 3611 \$	\$ 10115 \$	\$ 5643 \$	\$ 2591 \$	\$ 77737 \$	\$ 26620 \$	\$ 764 \$	\$ 0 \$	\$ 0
CR_CARD	# HOUSEHOLDS	48021	364145	249887	51386	60591	1461715	61997	41330	95882	302777	14783
	% OF HHS	3.3%	24.9%	17.1%	3.5%	4.1%	100.0%	4.2%	2.8%	6.6%	20.7%	1.0%
HHS:	# ACCOUNTS	104082	460036	385142	129562	73192	1675699	63728	43290	103373	521938	10946
1461715	TOT AMT (K)	\$ 6339463 \$	\$ 1551866 \$	\$ 2103990 \$	\$ 919448 \$	\$ 340975 \$	\$ 2364939 \$	\$ 5357740 \$	\$ 1057043 \$	\$ 59604 \$	\$ 0 \$	\$ 0
	AMT PER HH	\$ 132014 \$	\$ 4262 \$	\$ 8420 \$	\$ 17825 \$	\$ 5658 \$	\$ 1618 \$	\$ 86419 \$	\$ 2576 \$	\$ 622 \$	\$ 0 \$	\$ 0

HIGHLY CONFIDENTIAL SUBJ
 TO PROTECTIVE ORDER

P-0207

CDMA-Arthur Masi
 Fleet Financial Group
 \$ Value Used: BALANCE

Cross-Sell Report
 Database Name: retail
 Data as of: 04/98

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SERVICE		FIS_OAX	DDA	SAVINGS	RETIRE	ILN_STL	CR_CARD	MORTGAGE	HOME_EQU	UNS_LOC	ATM_DEBT	FBC
MORTGAGE	# HOUSEHOLDS	13068	83492	65796	12389	16091	61997	1371376	19929	24424	71677	5409
	% OF HHS	1.0%	6.1%	4.8%	0.9%	1.2%	4.5%	100.0%	1.5%	1.8%	5.2%	0.4%
HHS:	# ACCOUNTS	29505	108936	109844	26509	19428	75133	1387583	20573	26662	134341	6941
1371376	TOT AMT (K)	\$ 1304415	\$ 379292	\$ 448030	\$ 142454	\$ 115327	\$ 104023	\$ 118383522	\$ 451311	\$ 16372	\$ 0	\$ 0
	AMT PER HH	\$ 99818	\$ 4543	\$ 6809	\$ 11498	\$ 7167	\$ 1678	\$ 85303	\$ 22646	\$ 670	\$ 0	\$ 0
HOME_EQU	# HOUSEHOLDS	19533	82341	61123	13596	11250	41330	19929	144242	26851	67588	4513
	% OF HHS	10.8%	57.1%	42.4%	9.4%	7.8%	28.7%	13.8%	100.0%	18.0%	46.9%	3.7%
HHS:	# ACCOUNTS	36212	112589	105491	31502	14620	54585	20681	149254	29632	137248	6009
144242	TOT AMT (K)	\$ 1368992	\$ 356201	\$ 383469	\$ 200718	\$ 76843	\$ 75185	\$ 1578498	\$ 3438308	\$ 13188	\$ 0	\$ 0
	AMT PER HH	\$ 88096	\$ 4325	\$ 6274	\$ 14763	\$ 6831	\$ 1819	\$ 79206	\$ 23837	\$ 491	\$ 0	\$ 0
UNS_LOC	# HOUSEHOLDS	27625	307474	168090	30731	27793	95882	24424	26851	354703	252894	11076
	% OF HHS	7.8%	86.7%	47.4%	8.7%	7.8%	27.0%	6.9%	7.6%	100.0%	71.3%	3.1%
HHS:	# ACCOUNTS	60784	389501	272127	73339	33938	127102	25309	28336	371958	446064	14190
354703	TOT AMT (K)	\$ 280	\$ 1189566	\$ 1185248	\$ 483945	\$ 191379	\$ 168403	\$ 2419327	\$ 730163	\$ 195644	\$ 0	\$ 0
	AMT PER HH	\$ 101	\$ 3869	\$ 7051	\$ 15748	\$ 6886	\$ 1756	\$ 99055	\$ 27193	\$ 552	\$ 0	\$ 0
ATM_DEBT	# HOUSEHOLDS	101202	1346679	852882	96187	103670	302777	71677	67588	252894	1521670	27895
	% OF HHS	6.7%	88.5%	56.0%	6.3%	6.8%	19.9%	4.7%	4.4%	16.6%	100.0%	1.8%
HHS:	# ACCOUNTS	204706	1580061	1187474	225259	123821	390422	73913	70764	268095	2304779	34948
1521670	TOT AMT (K)	\$ 8528951	\$ 4641891	\$ 5293276	\$ 1525081	\$ 651295	\$ 392414	\$ 6738130	\$ 1728721	\$ 144825	\$ 0	\$ 0
	AMT PER HH	\$ 84277	\$ 3447	\$ 6205	\$ 15855	\$ 6282	\$ 1296	\$ 94007	\$ 2577	\$ 573	\$ 0	\$ 0
FBC	# HOUSEHOLDS	11550	34500	26252	7648	3112	14783	5409	4513	11076	27895	102449
	% OF HHS	11.3%	33.7%	25.6%	7.5%	3.0%	14.4%	5.3%	4.4%	10.8%	27.2%	100.0%
HHS:	# ACCOUNTS	30458	47792	46866	18498	3969	19769	5672	4812	12443	53076	126953
102449	TOT AMT (K)	\$ 1233183	\$ 237860	\$ 266277	\$ 136196	\$ 25188	\$ 20564	\$ 583363	\$ 117387	\$ 6166	\$ 0	\$ 0
	AMT PER HH	\$ 106769	\$ 6895	\$ 10143	\$ 17808	\$ 8094	\$ 1371	\$ 107250	\$ 26011	\$ 557	\$ 0	\$ 0
RATIOS	SERVICES/HH	3.35	2.87	2.77	3.10	2.21	1.88	1.27	3.39	3.74	3.12	2.43
	ACCOUNTS/HH	5.65	3.89	3.65	5.33	2.88	2.45	1.42	4.84	5.19	4.25	3.61

HIGHLY CONFIDENTIAL SUB-11
 TO PROTECTIVE ORDER

lowest

CDMA-Arthur Masi
"Fleet Financial Group"
\$ Value Used: BALANCE

Cross-Sell Report
Database Name: retail
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SERVICE FIS_GAX DDA SAVINGS RETIRE ILN_STL CR_CARD MORTGAGE HOME_EQU LMS_LOC ATM_DEBT FBC

TOTALS: SERVICES/HH 1.74
 ACCOUNTS/HH 2.19

SERVICE HOUSEHOLDS 5238762
SERVICE ACCOUNTS 14898

HHIDS W/O SERVICE CATEGORY 244805
ACCTS W/O SERVICE CATEGORY 3611754

HIGHLY CONFIDENTIAL SUBJECT
TO PROTECTIVE ORDER