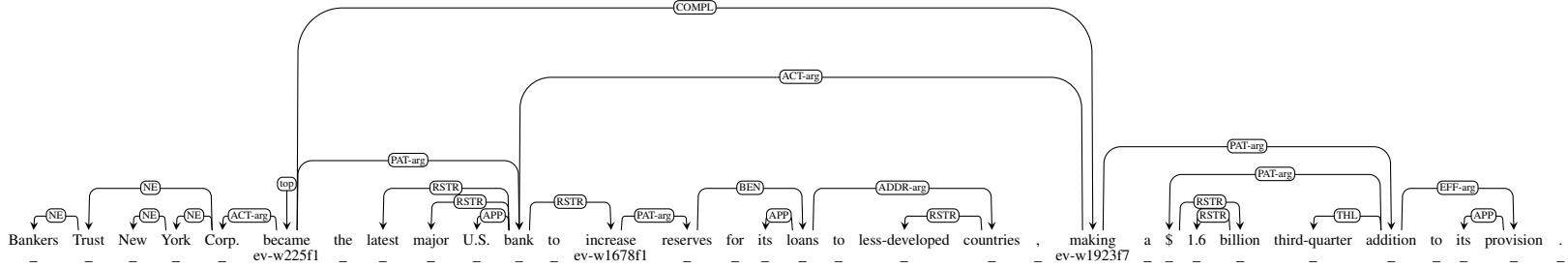
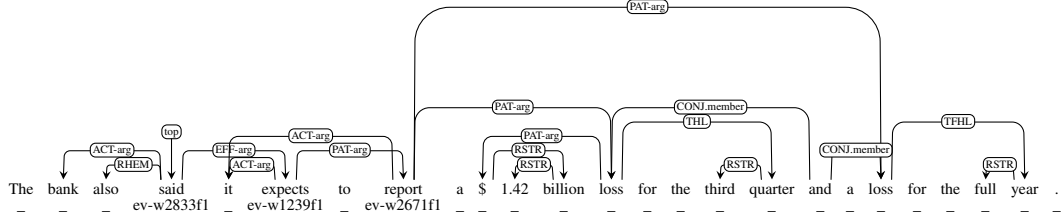


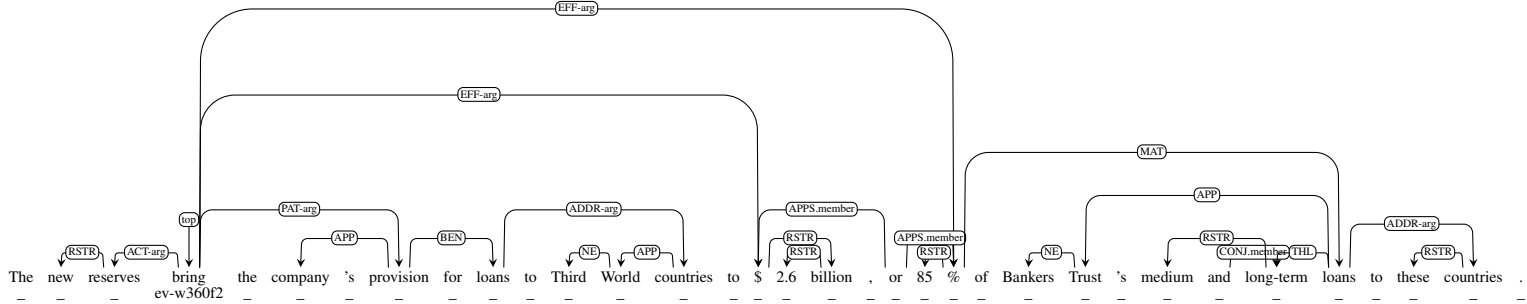
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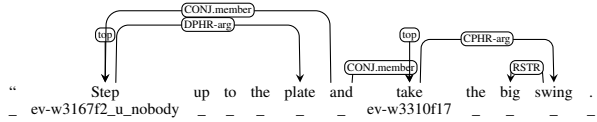
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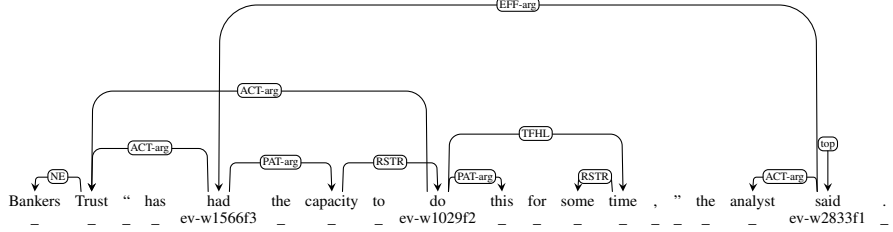
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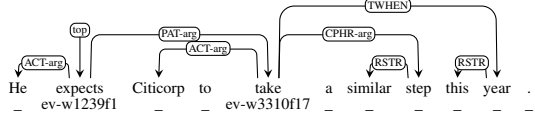
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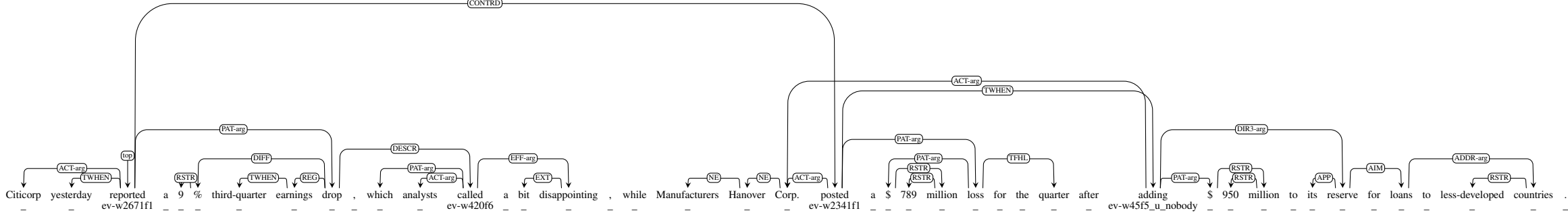
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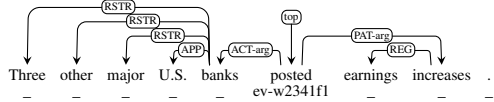
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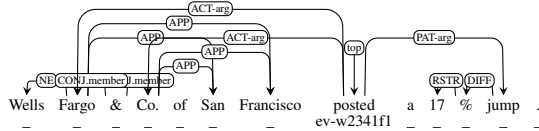
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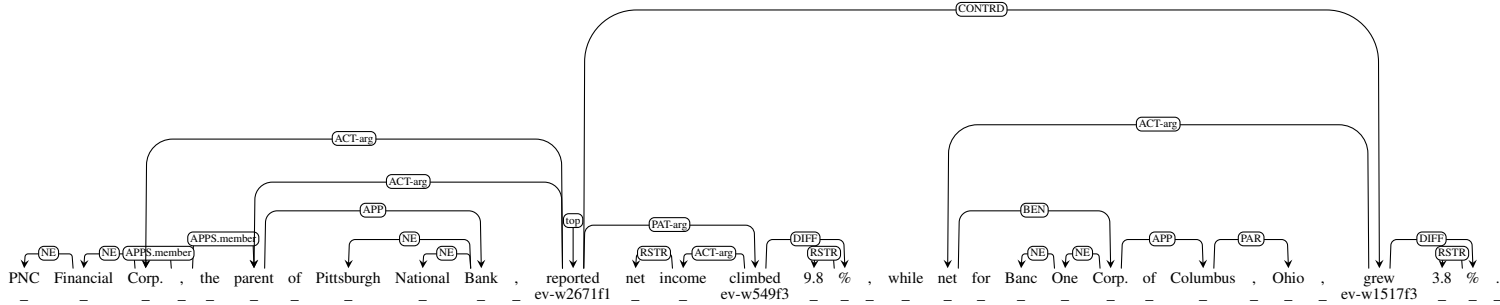
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[22040010]



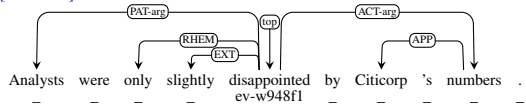
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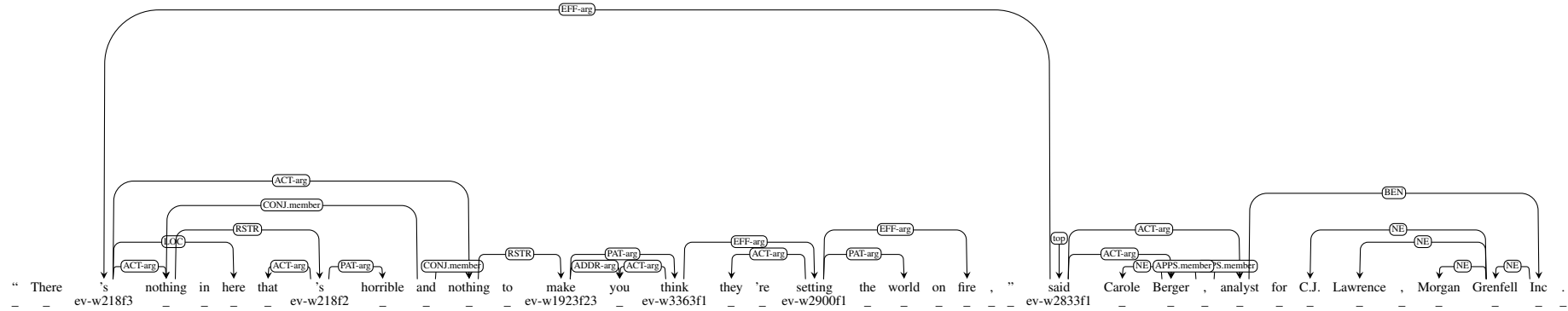
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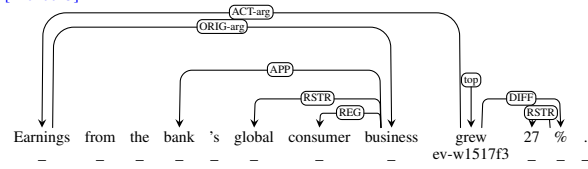
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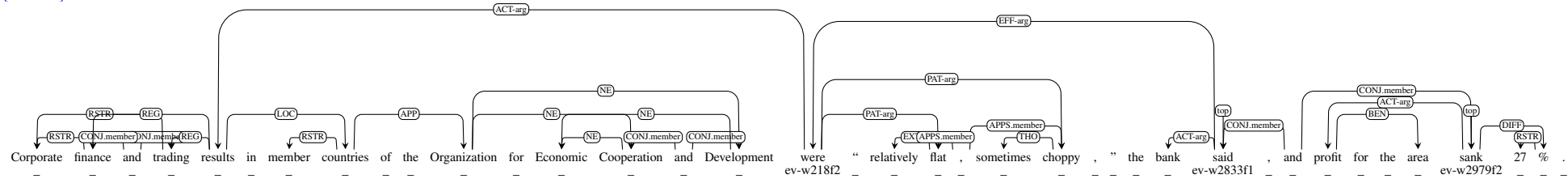
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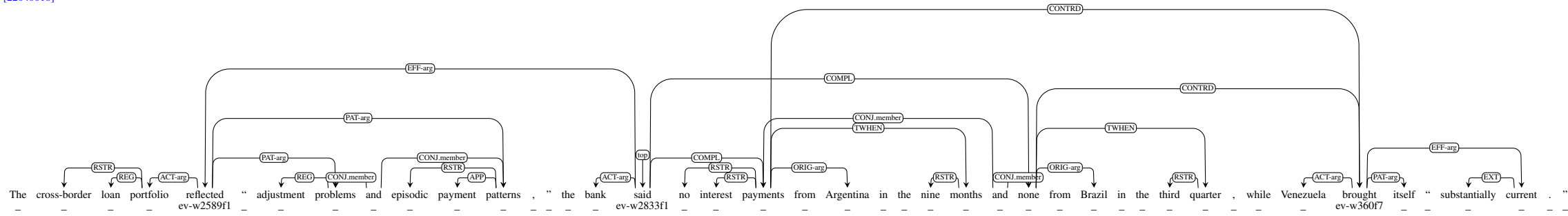
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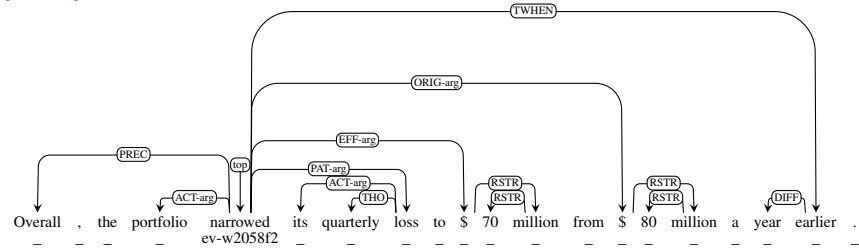
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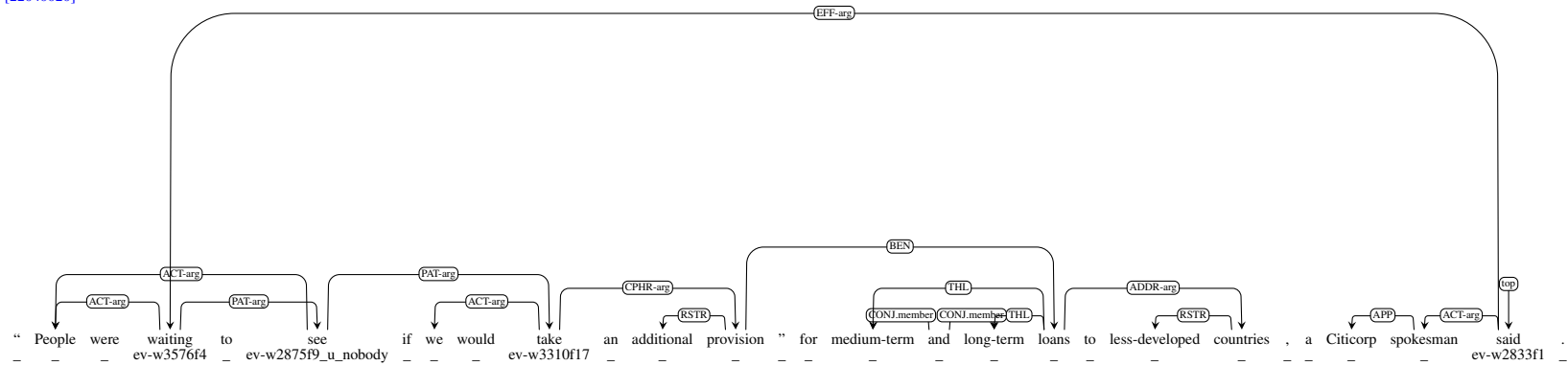
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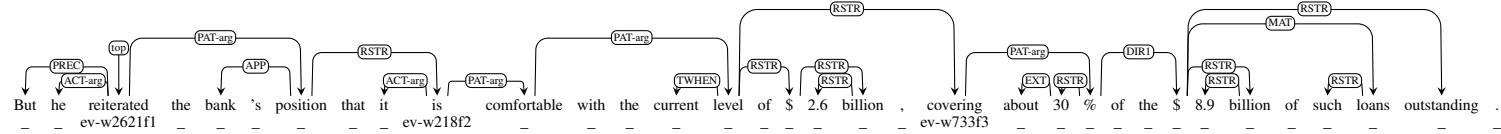
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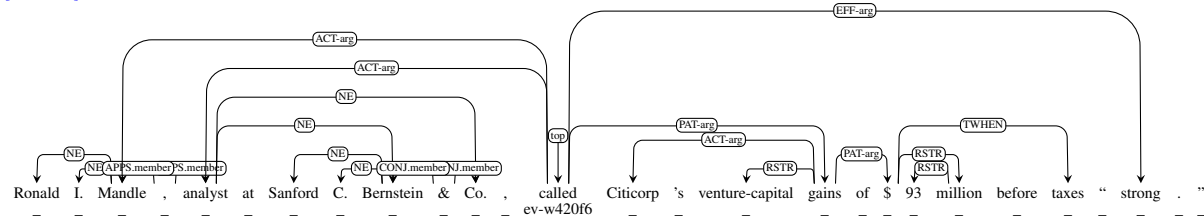
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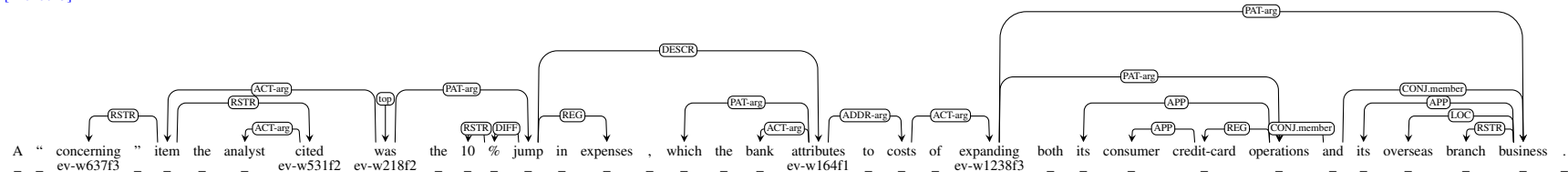
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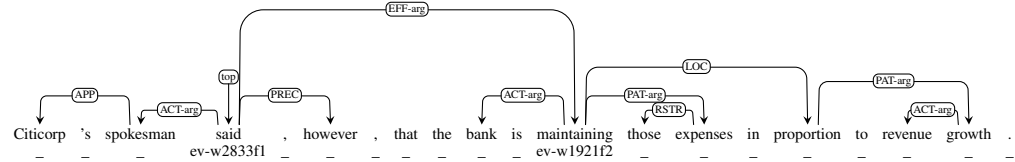
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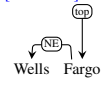
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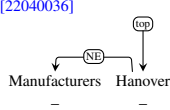
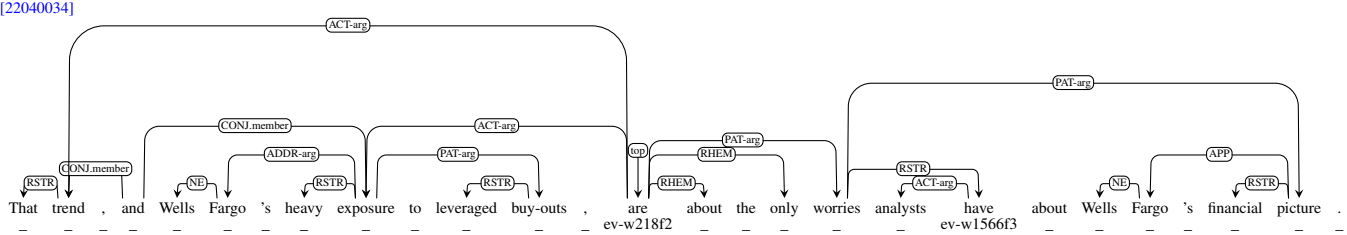
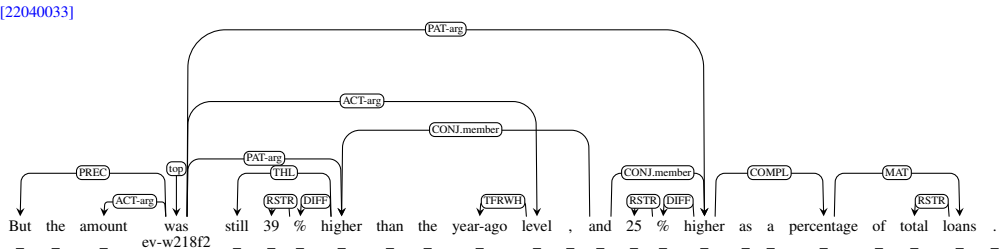
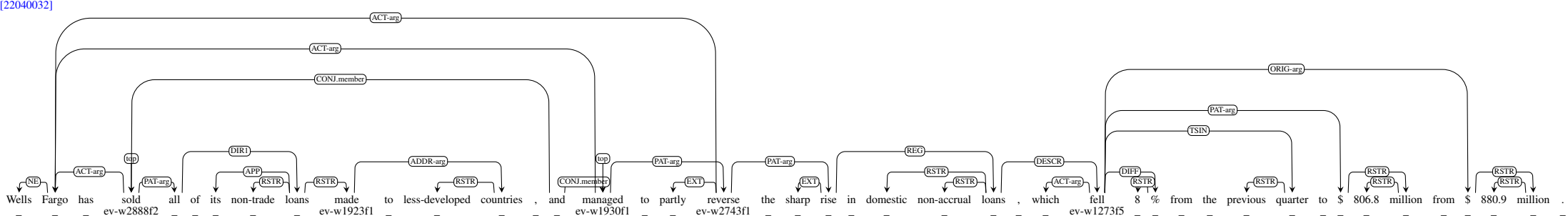
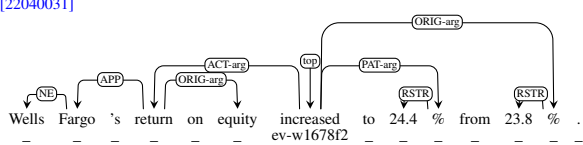
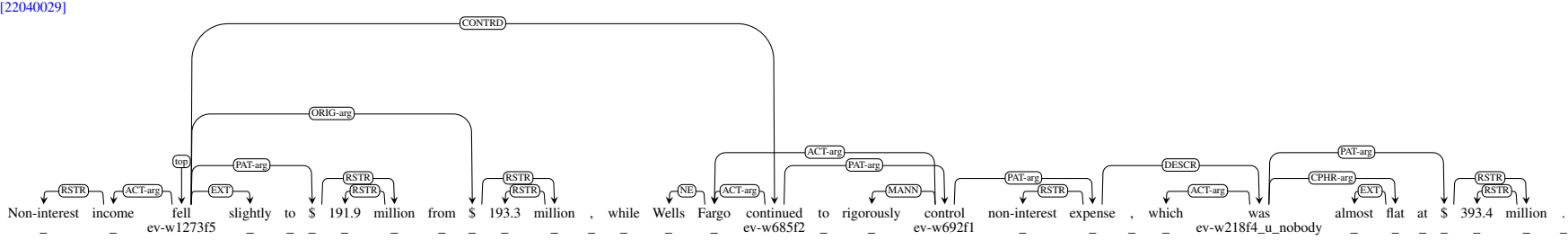
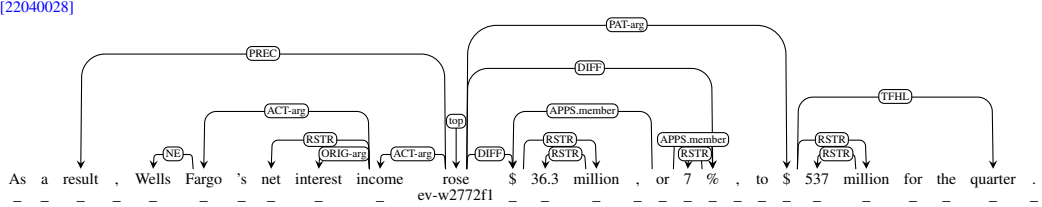
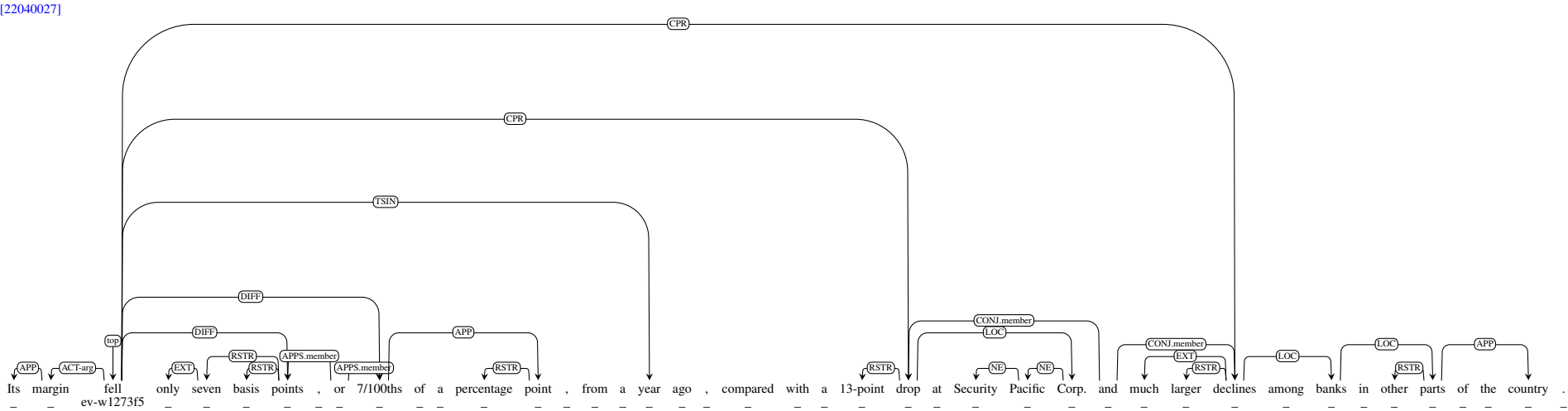
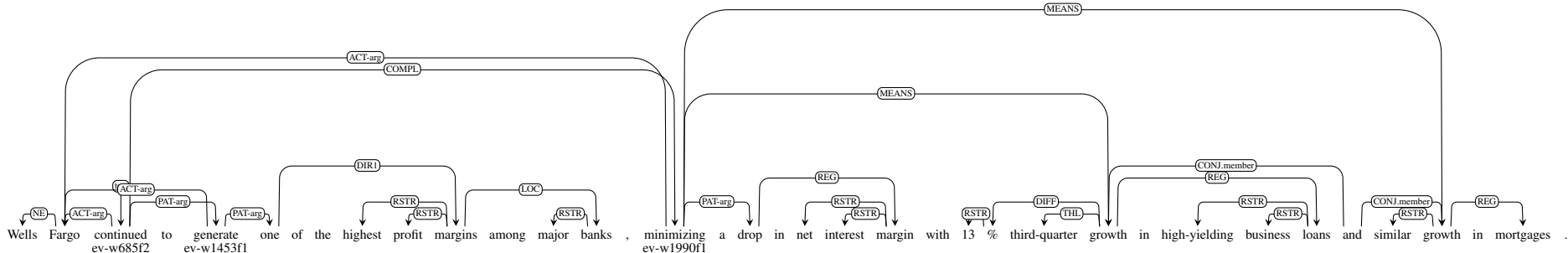
[22040024]



[22040025]



[22040026]



[22040037]

Manufacturers Hanover said that excluding the addition to its reserves , certain tax benefits , and a one-time \$ 16 million gain on the sale of an interest in a foreign leasing company , third-quarter earnings were \$ 75 million .

[22040038]

The comparable year-earlier number was \$ 56 million , a spokesman said .

[22040039]

The bank 's additional provisions brought reserves for loans to less-developed countries to \$ 2.4 billion , covering 36 % of its medium and long-term loans outstanding to these nutions .

[22040041]

Fees from syndicating loans dropped 48 % , to \$ 21 million .

[22040042]

" We did n't take part in a lot of deals " in the quarter " because their credit quality was poor . " the spokesman said

[22040043]

Expenses unrelated to interest rose 5.4 % , to \$ 541 million .

[22040044]

PNC Financial

[22040045]

PNC Financial cited higher income from sources unrelated to interest and said it continues to cut costs .

[22040046]

Net interest income in the third quarter edged up 1.4 % , to \$ 317.7 million .

[22040047]

Trust income grew 15 % , to \$ 49.9 million , while service charges , fees and commissions increased 22 % , to \$ 79.4 million .

[22040048]

The bank 's total allowance for credit losses was \$ 502.1 million , or 1.82 % of total loans .