

During the year, the Company realigned certain aspects of its European operations. Charges related to the realignment of \$12.5 million (\$7.8 million after taxes) were recognized and allocated to the International segment.

During the year, the Company sold \$1.5 billion of auto loans to multiple buyers. These transactions resulted in gains of \$28.2 million for the Auto Finance segment. These gains were offset in part by compensation expense of \$14.5 million (\$9.0 million after taxes) that was recognized and allocated to the Auto Finance segment for the accelerated vesting provisions of certain

restricted stock issued in connection with the acquisition of PeopleFirst, Inc. ("PeopleFirst").

During the third quarter, the Company expensed \$38.8 million (\$24.1 million after taxes) related to the early termination of leases, unused facility capacity, and accelerated depreciation of related fixed assets. The Company allocated \$35.3 million of these expenses to the Consumer Lending segment, \$1.5 million to the other caption, \$1.1 million to the Auto Finance segment, and \$.9 million to the International segment.

Note C

Securities Available for Sale

Securities available for sale as of December 31, 2002, 2001 and 2000 were as follows:

	Maturity Schedule					
	1 Year or Less	1-5 Years	5-10 Years	Over 10 Years	Market Value Totals	Amortized Cost Totals
December 31, 2002						
U.S. Treasury and other U.S. government agency obligations	\$ 613,404	\$ 1,287,246	\$ 669,339	\$ -	\$ 2,569,989	\$ 2,522,429
Collateralized mortgage obligations	492,163	897,547	10,929	-	1,400,639	1,373,759
Mortgage backed securities	-	420,726	-	-	420,726	414,822
Other	3,180	540	1,976	26,627	32,323	32,452
Total	\$ 1,108,747	\$ 2,606,059	\$ 682,244	\$ 26,627	\$ 4,423,677	\$ 4,343,462
December 31, 2001						
U.S. Treasury and other U.S. government agency obligations	\$ 256,548	\$ 748,224	\$ 800,184	\$ -	\$ 1,804,956	\$ 1,796,033
Collateralized mortgage obligations	-	-	19,814	616,863	636,677	628,897
Mortgage backed securities	-	-	8,536	640,171	648,707	662,098
Other	1,092	424	244	23,791	25,551	25,678
Total	\$ 257,640	\$ 748,648	\$ 828,778	\$ 1,280,825	\$ 3,115,891	\$ 3,112,706
December 31, 2000						
U.S. Treasury and other U.S. government agency obligations	\$ 283,607	\$ 893,745	\$ 10,702	\$ -	\$ 1,188,054	\$ 1,178,386
Collateralized mortgage obligations	-	-	20,867	391,240	412,107	414,770
Mortgage backed securities	3,752	-	11,420	61,648	76,820	74,695
Other	16,260	1,380	343	1,851	19,834	19,986
Total	\$ 303,619	\$ 895,125	\$ 43,332	\$ 454,739	\$ 1,696,815	\$ 1,687,837
	Weighted Average Yields					
	1 Year or Less	1-5 Years	5-10 Years	Over 10 Years		
December 31, 2002						
U.S. Treasury and other U.S. government agency obligations	2.82%	3.46%	4.37%	-		
Collateralized mortgage obligations	5.72	5.48	4.93	-		
Mortgage backed securities	-	5.65	-	-		
Other	2.76	6.39	6.87	6.04%		
Total	4.10%	4.51%	4.39%	6.04%		

The distribution of mortgage-backed securities and collateralized mortgage obligations is based on average expected maturities. Actual maturities could differ because issuers may have the right to call or prepay obligations.

Weighted average yields were determined based on amortized cost. Gross realized gains on sales of securities were \$96.9 million and \$19.1 million for the years ended December 31, 2002 and 2001, respectively. Gross realized losses were \$19.4 million and \$5.6 million for the years ended December 31, 2002 and 2001, respectively. Substantially no gains or losses on sales of securities were realized for December 31, 2000.