

FINANCIAL PERFORMANCE OF NATIONAL BANKS

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Assets, liabilities, and capital accounts of national banks
June 30, 2002 and June 30, 2003
(Dollar figures in millions)

| | June 30, 2002 | June 30, 2003 | Change June 30, 2002—June 30, 2003 fully consolidated | |
|--|---|---|--|--------------|
| | Consolidated foreign and domestic | Consolidated foreign and domestic | Amount | Percent |
| Number of institutions | 2,105 | 2,048 | (57) | (2.71) |
| Total assets | \$3,739,541 | \$4,160,761 | \$421,220 | 11.26 |
| Cash and balances due from depositories | 192,980 | 233,050 | 40,069 | 20.76 |
| Noninterest-bearing balances, currency and coin | 142,702 | 163,956 | 21,253 | 14.89 |
| Interest bearing balances | 50,278 | 69,094 | 18,816 | 37.42 |
| Securities | 616,255 | 743,461 | 127,207 | 20.64 |
| Held-to-maturity securities, amortized cost | 26,174 | 23,414 | (2,760) | (10.54) |
| Available-for-sale securities, fair value | 590,081 | 720,047 | 129,966 | 22.03 |
| Federal funds sold and securities purchased | 146,399 | 178,656 | 32,257 | 22.03 |
| Net loans and leases | 2,278,178 | 2,452,521 | 174,343 | 7.65 |
| Total loans and leases | 2,325,544 | 2,500,557 | 175,014 | 7.53 |
| Loans and leases, gross | 2,328,368 | 2,503,068 | 174,700 | 7.50 |
| Less: Unearned income | 2,824 | 2,510 | (314) | (11.11) |
| Less: Reserve for losses | 47,366 | 48,037 | 671 | 1.42 |
| Assets held in trading account | 159,420 | 181,358 | 21,939 | 13.76 |
| Other real estate owned | 1,864 | 2,118 | 254 | 13.63 |
| Intangible assets | 89,825 | 89,523 | (302) | (0.34) |
| All other assets | 254,620 | 280,074 | 25,453 | 10.00 |
| Total liabilities and equity capital | 3,739,541 | 4,160,761 | 421,220 | 11.26 |
| Deposits in domestic offices | 2,025,585 | 2,293,878 | 268,293 | 13.25 |
| Deposits in foreign offices | 385,203 | 417,636 | 32,433 | 8.42 |
| Total deposits | 2,410,788 | 2,711,513 | 300,725 | 12.47 |
| Noninterest-bearing deposits | 490,843 | 609,786 | 118,943 | 24.23 |
| Interest-bearing deposits | 1,919,945 | 2,101,727 | 181,783 | 9.47 |
| Federal funds purchased and securities sold | 259,473 | 318,481 | 59,008 | 22.74 |
| Other borrowed money | 377,189 | 382,450 | 5,261 | 1.39 |
| Trading liabilities less revaluation losses | 27,246 | 28,941 | 1,695 | 6.22 |
| Subordinated notes and debentures | 67,401 | 69,556 | 2,156 | 3.20 |
| All other liabilities | 241,493 | 266,106 | 24,613 | 10.19 |
| Trading liabilities revaluation losses | 76,602 | 80,147 | 3,546 | 4.63 |
| Other | 164,891 | 185,958 | 21,067 | 12.78 |
| Total equity capital | 355,951 | 383,714 | 27,763 | 7.80 |
| Perpetual preferred stock | 2,698 | 2,651 | (47) | (1.73) |
| Common stock | 12,942 | 12,682 | (260) | (2.01) |
| Surplus | 194,840 | 203,862 | 9,022 | 4.63 |
| Retained earnings and other comprehensive income | 149,987 | 171,770 | 21,783 | 14.52 |
| Other equity capital components | (41) | (48) | (7) | NM |

NM indicates calculated percent change is not meaningful.

Quarterly income and expenses of national banks
Second quarter 2002 and second quarter 2003
(Dollar figures in millions)

| | Second quarter 2002 | Second quarter 2003 | Change Second quarter 2002—second quarter 2003 fully consolidated | |
|--|---|---|--|----------|
| | Consolidated foreign and domestic | Consolidated foreign and Domestic | Amount | Percent |
| Number of institutions | 2,105 | 2,048 | (57) | (2.71) |
| Net income | \$14,149 | \$15,286 | \$1,137 | 8.04 |
| Net interest income | 34,792 | 35,251 | 460 | 1.32 |
| Total interest income | 51,941 | 48,741 | (3,201) | (6.16) |
| On loans | 39,713 | 37,809 | (1,904) | (4.79) |
| From lease financing receivables | 1,832 | 1,576 | (256) | (13.96) |
| On balances due from depositories | 456 | 452 | (4) | (0.77) |
| On securities | 7,944 | 7,201 | (743) | (9.35) |
| From assets held in trading account | 923 | 824 | (99) | (10.77) |
| On federal funds sold and securities repurchased | 746 | 570 | (176) | (23.63) |
| Less: Interest expense | 17,150 | 13,489 | (3,660) | (21.34) |
| On deposits | 11,570 | 8,760 | (2,810) | (24.28) |
| Of federal funds purchased and securities sold | 1,316 | 1,111 | (205) | (15.57) |
| On demand notes and other borrowed money* | 3,438 | 2,884 | (554) | (16.11) |
| On subordinated notes and debentures | 826 | 734 | (92) | (11.13) |
| Less: Provision for losses | 7,796 | 6,288 | (1,508) | (19.35) |
| Noninterest income | 26,710 | 28,210 | 1,500 | 5.62 |
| From fiduciary activities | 2,265 | 2,156 | (109) | (4.81) |
| Service charges on deposits | 4,878 | 5,127 | 249 | 5.11 |
| Trading revenue | 2,141 | 1,299 | (842) | (39.33) |
| From interest rate exposures | 725 | 215 | (510) | (70.34) |
| From foreign exchange exposures | 957 | 1,158 | 201 | 21.05 |
| From equity security and index exposures | 270 | 79 | (191) | NM |
| From commodity and other exposures | 191 | (155) | (346) | NM |
| Investment banking brokerage fees | 1,212 | 1,198 | (14) | (1.15) |
| Venture capital revenue | 24 | 89 | 65 | NM |
| Net servicing fees | 2,610 | 1,980 | (629) | (24.12) |
| Net securitization income | 3,606 | 3,734 | 128 | 3.56 |
| Insurance commissions and fees | 500 | 497 | (3) | (0.53) |
| Insurance and reinsurance underwriting income | NA | 142 | 142 | NM |
| Income from other insurance activities | NA | 356 | 356 | NM |
| Net gains on asset sales | 944 | 2,296 | 1,352 | 143.22 |
| Sales of loans and leases | 845 | 1,890 | 1,045 | 123.67 |
| Sales of other real estate owned | 25 | (7) | (32) | (128.99) |
| Sales of other assets (excluding securities) | 74 | 413 | 339 | 459.15 |
| Other noninterest income | 8,616 | 9,835 | 1,220 | 14.16 |
| Gains/losses on securities | 531 | 1,347 | 816 | 153.85 |
| Less: Noninterest expense | 33,093 | 35,821 | 2,728 | 8.24 |
| Salaries and employee benefits | 13,561 | 15,239 | 1,678 | 12.37 |
| Of premises and fixed assets | 3,921 | 4,208 | 287 | 7.32 |
| Goodwill impairment losses | 3 | 0 | (3) | (87.82) |
| Amortization expense and impairment losses | 1,016 | 1,140 | 124 | 12.24 |
| Other noninterest expense | 14,596 | 15,233 | 637 | 4.37 |
| Less: Taxes on income before extraordinary items | 7,150 | 7,416 | 267 | 3.73 |
| Income/loss from extraordinary items, net of income taxes | 156 | 3 | (154) | (98.35) |
| Memoranda: | | | | |
| Net operating income | 13,645 | 14,353 | 708 | 5.19 |
| Income before taxes and extraordinary items | 21,143 | 22,700 | 1,557 | 7.36 |
| Income net of taxes before extraordinary items | 13,993 | 15,284 | 1,291 | 9.22 |
| Cash dividends declared | 8,129 | 9,721 | 1,591 | 19.57 |
| Net charge-offs to loan and lease reserve | 7,852 | 6,567 | (1,284) | (16.36) |
| Charge-offs to loan and lease reserve | 9,188 | 7,938 | (1,250) | (13.61) |
| Less: Recoveries credited to loan and lease reserve | 1,336 | 1,370 | 34 | 2.56 |

* Includes mortgage indebtedness
NM indicates calculated percent change is not meaningful.
NA Not available

Year-to-date income and expenses of national banks
Through June 30, 2002, and through June 30, 2003
(Dollar figures in millions)

| | June 30, 2002 | June 30, 2003 | Change June 30, 2002—June 30, 2003 fully consolidated | |
|--|---|---|--|----------|
| | | | Amount | Percent |
| | Consolidated foreign and domestic | Consolidated foreign and domestic | | |
| Number of institutions | 2,105 | 2,048 | (57) | (2.71) |
| Net income | \$27,760 | \$30,377 | \$2,618 | 9.43 |
| Net interest income | 70,188 | 70,355 | 167 | 0.24 |
| Total interest income | 103,512 | 97,500 | (6,012) | (5.81) |
| On loans | 79,541 | 75,703 | (3,839) | (4.83) |
| From lease financing receivables | 3,667 | 3,221 | (445) | (12.14) |
| On balances due from depositories | 937 | 852 | (85) | (9.08) |
| On securities | 15,536 | 14,292 | (1,245) | (8.01) |
| From assets held in trading account | 1,672 | 1,626 | (45) | (2.72) |
| On federal funds sold and securities repurchased | 1,478 | 1,167 | (311) | (21.03) |
| Less: Interest expense | 33,324 | 27,145 | (6,179) | (18.54) |
| On deposits | 22,395 | 17,694 | (4,702) | (20.99) |
| Of federal funds purchased and securities sold | 2,630 | 2,167 | (463) | (17.59) |
| On demand notes and other borrowed money* | 6,672 | 5,812 | (860) | (12.89) |
| On subordinated notes and debentures | 1,627 | 1,472 | (155) | (9.51) |
| Less: Provision for losses | 16,112 | 12,786 | (3,325) | (20.64) |
| Noninterest income | 53,051 | 55,427 | 2,376 | 4.48 |
| From fiduciary activities | 4,454 | 4,186 | (268) | (6.02) |
| Service charges on deposits | 9,475 | 10,036 | 561 | 5.92 |
| Trading revenue | 3,821 | 2,943 | (878) | (22.97) |
| From interest rate exposures | 1,342 | 416 | (926) | (69.00) |
| From foreign exchange exposures | 1,737 | 2,307 | 570 | 32.84 |
| From equity security and index exposures | 522 | 325 | (196) | (37.62) |
| From commodity and other exposures | 222 | (108) | (330) | (148.82) |
| Investment banking brokerage fees | 2,440 | 2,349 | (91) | (3.72) |
| Venture capital revenue | 193 | 57 | (135) | (70.26) |
| Net servicing fees | 5,539 | 4,421 | (1,118) | (20.18) |
| Net securitization income | 7,178 | 7,365 | 187 | 2.61 |
| Insurance commissions and fees | 966 | 1,028 | 62 | 6.38 |
| Insurance and reinsurance underwriting income | NA | 240 | 240 | NM |
| Income from other insurance activities | NA | 788 | 788 | NM |
| Net gains on asset sales | 2,032 | 3,681 | 1,649 | 81.16 |
| Sales of loans and leases | 2,073 | 3,164 | 1,091 | 52.62 |
| Sales of other real estate owned | 15 | (9) | (24) | NM |
| Sales of other assets(excluding securities) | (56) | 526 | 582 | NM |
| Other noninterest income | 16,953 | 19,361 | 2,407 | 14.20 |
| Gains/losses on securities | 890 | 2,473 | 1,583 | 177.75 |
| Less: Noninterest expense | 66,141 | 70,178 | 4,037 | 6.10 |
| Salaries and employee benefits | 27,396 | 30,163 | 2,767 | 10.10 |
| Of premises and fixed assets | 7,807 | 8,401 | 594 | 7.61 |
| Goodwill impairment losses | 6 | 41 | 35 | 621.34 |
| Amortization expense and impairment losses | 1,911 | 2,178 | 267 | 13.98 |
| Other noninterest expense | 29,022 | 29,396 | 374 | 1.29 |
| Less: Taxes on income before extraordinary items | 14,188 | 14,904 | 716 | 5.04 |
| Income/loss from extraordinary items, net of income taxes | 71 | (9) | (81) | NM |
| Memoranda: | | | | |
| Net operating income | 27,097 | 28,694 | 1,596 | 5.89 |
| Income before taxes and extraordinary items | 41,876 | 45,291 | 3,414 | 8.15 |
| Income net of taxes before extraordinary items | 27,688 | 30,387 | 2,699 | 9.75 |
| Cash dividends declared | 21,543 | 19,760 | (1,783) | (8.28) |
| Net charge-offs to loan and lease reserve | 16,132 | 13,406 | (2,726) | (16.90) |
| Charge-offs to loan and lease reserve | 18,719 | 16,010 | (2,709) | (14.47) |
| Less: Recoveries credited to loan and lease reserve | 2,587 | 2,605 | 17 | 0.67 |

* Includes mortgage indebtedness
NM indicates calculated percent change is not meaningful.
NA Not available

**Assets of national banks by asset size,
June 30, 2003**
(Dollar figures in millions)

| | All national banks | National banks | | | | Memoranda: All commercial banks |
|--|--------------------|-------------------------|------------------------------|-----------------------------|---------------------------|------------------------------------|
| | | Less than \$100 million | \$100 million to \$1 billion | \$1 billion to \$10 billion | Greater than \$10 billion | |
| Number of institutions reporting | 2,048 | 886 | 993 | 123 | 46 | 7,833 |
| Total assets | \$4,160,761 | \$47,871 | \$272,334 | \$373,078 | \$3,467,478 | \$7,485,044 |
| Cash and balances due from | 233,050 | 3,213 | 13,945 | 22,653 | 193,239 | 419,350 |
| Securities | 743,461 | 11,862 | 67,937 | 75,163 | 588,500 | 1,444,446 |
| Federal funds sold and securities purchased | 178,656 | 2,888 | 11,160 | 21,128 | 143,481 | 372,789 |
| Net loans and leases | 2,452,521 | 27,707 | 165,601 | 228,038 | 2,031,175 | 4,213,722 |
| Total loans and leases | 2,500,557 | 28,109 | 168,025 | 231,760 | 2,072,664 | 4,290,965 |
| Loans and leases, gross | 2,503,068 | 28,140 | 168,211 | 231,847 | 2,074,869 | 4,294,413 |
| Less: Unearned income | 2,510 | 31 | 187 | 88 | 2,205 | 3,448 |
| Less: Reserve for losses | 48,037 | 402 | 2,424 | 3,722 | 41,489 | 77,244 |
| Assets held in trading account | 181,358 | 0 | 52 | 286 | 181,020 | 408,580 |
| Other real estate owned | 2,118 | 80 | 306 | 215 | 1,517 | 4,401 |
| Intangible assets | 89,523 | 142 | 1,766 | 7,579 | 80,037 | 131,823 |
| All other assets | 280,074 | 1,980 | 11,566 | 18,018 | 248,510 | 489,934 |
| Gross loans and leases by type: | | | | | | |
| Loans secured by real estate | 1,219,212 | 16,911 | 112,707 | 127,494 | 962,100 | 2,205,242 |
| 1- to 4-family residential mortgages | 619,065 | 6,968 | 39,839 | 55,907 | 516,351 | 1,009,672 |
| Home equity loans | 163,100 | 479 | 6,071 | 9,081 | 147,469 | 246,265 |
| Multifamily residential mortgages | 34,237 | 434 | 4,340 | 4,703 | 24,761 | 76,666 |
| Commercial RE loans | 260,038 | 5,271 | 44,242 | 40,785 | 169,740 | 577,244 |
| Construction RE loans | 97,807 | 1,655 | 13,017 | 14,901 | 68,234 | 218,689 |
| Farmland loans | 13,397 | 2,104 | 5,198 | 1,655 | 4,439 | 39,708 |
| RE loans from foreign offices | 31,567 | 0 | 0 | 462 | 31,105 | 36,999 |
| Commercial and industrial loans | 523,122 | 4,577 | 27,749 | 39,257 | 451,540 | 890,880 |
| Loans to individuals | 432,483 | 3,367 | 18,017 | 41,503 | 369,596 | 690,407 |
| Credit cards* | 187,529 | 127 | 2,880 | 15,504 | 169,018 | 251,126 |
| Other revolving credit plans | 32,404 | 47 | 357 | 1,742 | 30,257 | 37,044 |
| Installment loans | 212,550 | 3,193 | 14,780 | 24,256 | 170,322 | 402,237 |
| All other loans and leases | 328,250 | 3,284 | 9,738 | 23,594 | 291,633 | 507,884 |
| Securities by type: | | | | | | |
| U.S. Treasury securities | 26,534 | 551 | 2,115 | 2,724 | 21,143 | 62,197 |
| Mortgage-backed securities | 466,350 | 3,231 | 25,902 | 39,314 | 397,903 | 816,638 |
| Pass-through securities | 350,595 | 2,433 | 17,070 | 25,260 | 305,833 | 548,494 |
| Collateralized mortgage obligations | 115,755 | 798 | 8,832 | 14,055 | 92,070 | 268,144 |
| Other securities | 201,820 | 8,063 | 39,518 | 32,174 | 122,065 | 473,384 |
| Other U.S. government securities | 75,406 | 5,435 | 22,350 | 15,274 | 32,347 | 242,693 |
| State and local government securities | 50,047 | 2,052 | 12,486 | 7,810 | 27,699 | 108,695 |
| Other debt securities | 69,612 | 386 | 3,575 | 8,294 | 57,357 | 103,930 |
| Equity securities | 6,755 | 190 | 1,107 | 796 | 4,662 | 18,066 |
| Memoranda: | | | | | | |
| Agricultural production loans | 18,544 | 2,777 | 5,463 | 2,441 | 7,864 | 45,780 |
| Pledged securities | 359,061 | 4,326 | 30,739 | 35,654 | 288,342 | 726,553 |
| Book value of securities | 729,632 | 11,632 | 66,517 | 73,051 | 578,432 | 1,418,311 |
| Available-for-sale securities | 706,218 | 9,794 | 57,877 | 65,649 | 572,899 | 1,323,456 |
| Held-to-maturity securities | 23,414 | 1,839 | 8,640 | 7,402 | 5,533 | 94,855 |
| Market value of securities | 744,202 | 11,919 | 68,246 | 75,370 | 588,667 | 1,447,220 |
| Available-for-sale securities | 720,047 | 10,023 | 59,297 | 67,760 | 582,967 | 1,349,590 |
| Held-to-maturity securities | 24,155 | 1,896 | 8,949 | 7,610 | 5,700 | 97,630 |

*Prior to March 2001, also included "Other revolving credit plans."

Inclusion of a bank in self-liquidation had a material impact on the June 2003 results for banks with assets under \$100 million.

Past-due and nonaccrual loans and leases of national banks by asset size
June 30, 2003
(Dollar figures in millions)

| | All national banks | National banks | | | | Memoranda: All commercial banks |
|---|--------------------|-------------------------|------------------------------|-----------------------------|---------------------------|------------------------------------|
| | | Less than \$100 million | \$100 million to \$1 million | \$1 billion to \$10 billion | Greater than \$10 billion | |
| Number of institutions reporting | 2,048 | 886 | 993 | 123 | 46 | 7,833 |
| Loans and leases past due 30-89 days | \$24,396 | \$394 | \$1,722 | \$2,253 | \$20,027 | \$42,789 |
| Loans secured by real estate | 10,986 | 206 | 942 | 997 | 8,841 | 19,792 |
| 1-4 family residential mortgages | 7,208 | 114 | 453 | 634 | 6,007 | 11,877 |
| Home equity loans | 783 | 3 | 30 | 38 | 712 | 1,157 |
| Multifamily residential mortgages | 190 | 3 | 20 | 24 | 143 | 321 |
| Commercial RE loans | 1,425 | 50 | 276 | 179 | 920 | 3,629 |
| Construction RE loans | 829 | 19 | 119 | 108 | 583 | 1,842 |
| Farmland loans | 110 | 17 | 44 | 15 | 35 | 362 |
| RE loans from foreign offices | 440 | 0 | 0 | 0 | 440 | 605 |
| Commercial and industrial loans | 4,154 | 80 | 356 | 445 | 3,273 | 7,633 |
| Loans to individuals | 7,718 | 78 | 340 | 699 | 6,601 | 12,878 |
| Credit cards | 3,977 | 3 | 94 | 350 | 3,530 | 5,882 |
| Installment loans and other plans | 3,741 | 75 | 246 | 349 | 3,071 | 6,996 |
| All other loans and leases | 1,538 | 30 | 84 | 112 | 1,312 | 2,486 |
| Loans and leases past due 90+ days | 7,852 | 102 | 390 | 707 | 6,652 | 12,588 |
| Loans secured by real estate | 2,823 | 59 | 214 | 182 | 2,368 | 4,468 |
| 1-4 family residential mortgages | 2,158 | 29 | 104 | 95 | 1,930 | 3,015 |
| Home equity loans | 97 | 0 | 4 | 7 | 86 | 177 |
| Multifamily residential mortgages | 25 | 0 | 5 | 1 | 18 | 63 |
| Commercial RE loans | 209 | 12 | 67 | 43 | 87 | 598 |
| Construction RE loans | 108 | 6 | 15 | 27 | 60 | 263 |
| Farmland loans | 62 | 12 | 19 | 9 | 22 | 177 |
| RE loans from foreign offices | 164 | 0 | 0 | 0 | 164 | 175 |
| Commercial and industrial loans | 586 | 14 | 77 | 105 | 390 | 1,329 |
| Loans to individuals | 4,220 | 14 | 70 | 407 | 3,729 | 6,305 |
| Credit cards | 3,115 | 2 | 35 | 270 | 2,808 | 4,112 |
| Installment loans and other plans | 1,105 | 12 | 36 | 137 | 920 | 2,192 |
| All other loans and leases | 223 | 15 | 30 | 12 | 166 | 486 |
| Nonaccrual loans and leases | 27,242 | 263 | 1,309 | 1,537 | 24,134 | 44,081 |
| Loans secured by real estate | 8,219 | 137 | 774 | 928 | 6,381 | 14,312 |
| 1-4 family residential mortgages | 3,259 | 41 | 212 | 421 | 2,584 | 5,347 |
| Home equity loans | 357 | 1 | 8 | 20 | 327 | 493 |
| Multifamily residential mortgages | 144 | 4 | 15 | 20 | 105 | 259 |
| Commercial RE loans | 2,656 | 52 | 395 | 343 | 1,867 | 5,123 |
| Construction RE loans | 807 | 16 | 80 | 94 | 618 | 1,675 |
| Farmland loans | 216 | 24 | 64 | 29 | 100 | 479 |
| RE loans from foreign offices | 780 | 0 | 0 | 0 | 780 | 935 |
| Commercial and industrial loans | 14,102 | 75 | 340 | 471 | 13,216 | 22,672 |
| Loans to individuals | 2,145 | 15 | 87 | 68 | 1,975 | 3,150 |
| Credit cards | 340 | 0 | 44 | 37 | 259 | 782 |
| Installment loans and other plans | 1,805 | 14 | 43 | 31 | 1,716 | 2,368 |
| All other loans and leases | 2,877 | 36 | 108 | 77 | 2,656 | 4,109 |

Inclusion of a bank in self-liquidation had a material impact on the June 2003 results for banks with assets under \$100 million.

Liabilities of national banks by asset size

June 30, 2003

(Dollar figures in millions)

| | All national banks | National banks | | | | Memoranda: All commercial banks |
|--|--------------------|-------------------------|------------------------------|-----------------------------|---------------------------|------------------------------------|
| | | Less than \$100 million | \$100 million to \$1 billion | \$1 billion to \$10 billion | Greater than \$10 billion | |
| Number of institutions reporting | 2,048 | 886 | 993 | 123 | 46 | 7,833 |
| Total liabilities and equity capital | 4,160,761 | 47,871 | 272,334 | 373,078 | 3,467,478 | 7,485,044 |
| Deposits in domestic offices | 2,293,878 | 40,110 | 219,886 | 239,758 | 1,794,124 | 4,247,908 |
| Deposits in foreign offices | 417,636 | 0 | 357 | 2,547 | 414,732 | 678,062 |
| Total deposits | 2,711,513 | 40,110 | 220,242 | 242,304 | 2,208,856 | 4,925,970 |
| Noninterest bearing | 609,786 | 6,793 | 35,422 | 44,484 | 523,087 | 1,024,877 |
| Interest bearing | 2,101,727 | 33,317 | 184,820 | 197,820 | 1,685,769 | 3,901,093 |
| Federal funds purchased and securities sold | 318,481 | 438 | 6,971 | 34,400 | 276,673 | 622,402 |
| Other borrowed funds | 382,450 | 1,368 | 14,018 | 41,253 | 325,811 | 611,374 |
| Trading liabilities less revaluation losses | 28,941 | 0 | 0 | 0 | 28,940 | 87,237 |
| Subordinated notes and debentures | 69,556 | 3 | 194 | 3,198 | 66,163 | 97,249 |
| All other liabilities | 266,106 | 415 | 3,044 | 8,970 | 253,676 | 464,358 |
| Equity capital | 383,714 | 5,537 | 27,865 | 42,953 | 307,359 | 676,454 |
| Total deposits by depositor: | | | | | | |
| Individuals and corporations | 2,095,228 | 25,019 | 151,645 | 193,015 | 1,725,549 | 3,794,206 |
| U.S., state, and local governments | 130,158 | 3,366 | 16,870 | 16,009 | 93,913 | 241,179 |
| Depositories in the United States | 72,902 | 677 | 3,213 | 2,156 | 66,856 | 106,070 |
| Foreign banks and governments | 83418.15 | 2 | 341 | 1,216 | 81,859 | 153,174 |
| Domestic deposits by depositor: | | | | | | |
| Individuals and corporations | 1792627.304 | 25,019 | 151,621 | 190,772 | 1,425,215 | 3,304,876 |
| U.S., state, and local governments | 130,158 | 3,366 | 16,870 | 16,009 | 93,913 | 241,179 |
| Depositories in the United States | 33,151 | 677 | 3,170 | 2,132 | 27,172 | 57,169 |
| Foreign banks and governments | 8,352 | 2 | 51 | 945 | 7,354 | 13,639 |
| Foreign deposits by depositor: | | | | | | |
| Individuals and corporations | 302600.957 | 0 | 23 | 2,244 | 300,334 | 489,330 |
| Depositories in the U.S. | 39751.476 | 0 | 43 | 24 | 39,684 | 48,901 |
| Foreign banks and governments | 75,066 | 0 | 291 | 271 | 74,504 | 139,534 |
| Deposits in domestic offices by type: | | | | | | |
| Transaction deposits | 388,719 | 12,430 | 54,484 | 35,325 | 286,479 | 737,904 |
| Demand deposits | 312,654 | 6,662 | 31,300 | 26,291 | 248,401 | 556,796 |
| Savings deposits | 1,307,931 | 9,426 | 73,393 | 132,057 | 1,093,055 | 2,217,213 |
| Money market deposit accounts | 960845.274 | 5,144 | 42,654 | 89,787 | 823,260 | 1,593,650 |
| Other savings deposits | 347085.428 | 4,282 | 30,739 | 42,269 | 269,795 | 623,563 |
| Time deposits | 597,229 | 18,254 | 92,008 | 72,376 | 414,591 | 1,292,791 |
| Small time deposits | 323,819 | 12,266 | 57,033 | 41,330 | 213,190 | 683,204 |
| Large time deposits | 273,409 | 5,988 | 34,975 | 31,045 | 201,400 | 609,587 |

Inclusion of a bank in self-liquidation had a material impact on the June 2003 results for banks with assets under \$100 million.

Off-balance-sheet items of national banks by asset size

June 30, 2003

(Dollar figures in millions)

| | All national banks | National banks | | | | Memoranda: All commercial banks |
|--|--------------------|-------------------------|------------------------------|-----------------------------|---------------------------|---------------------------------|
| | | Less than \$100 million | \$100 million to \$1 million | \$1 billion to \$10 billion | Greater than \$10 billion | |
| Number of institutions reporting | 2,048 | 886 | 993 | 123 | 46 | 7,833 |
| Unused commitments | \$3,993,634 | \$63,999 | \$511,528 | \$398,817 | \$3,019,291 | \$5,438,055 |
| Home equity lines | 199,041 | 354 | 5,234 | 8,963 | 184,491 | 285,177 |
| Credit card lines | 2,733,034 | 60,024 | 479,668 | 343,543 | 1,849,799 | 3,428,662 |
| Commercial RE, construction and land | 82,896 | 940 | 8,751 | 11,733 | 61,472 | 172,866 |
| All other unused commitments | 978,663 | 2,680 | 17,875 | 34,577 | 923,530 | 1,551,351 |
| Letters of credit: | | | | | | |
| Standby letters of credit | 170,287 | 118 | 1,653 | 4,032 | 164,484 | 282,190 |
| Financial letters of credit | 140,057 | 77 | 1,040 | 2,859 | 136,080 | 237,015 |
| Performance letters of credit | 30,231 | 41 | 612 | 1,173 | 28,405 | 45,174 |
| Commercial letters of credit | 16,362 | 20 | 433 | 429 | 15,480 | 24,419 |
| Securities lent | 148,318 | 26 | 61 | 5,807 | 142,423 | 705,818 |
| Spot foreign exchange contracts | 354,760 | 0 | 1 | 193 | 354,566 | 609,075 |
| Credit derivatives (notional value) | | | | | | |
| Reporting bank is the guarantor | 132,413 | 0 | 15 | 0 | 132,398 | 363,871 |
| Reporting bank is the beneficiary | 177,973 | 0 | 0 | 0 | 177,973 | 438,454 |
| Derivative contracts (notional value) | 30,885,244 | 14 | 4,320 | 22,016 | 30,858,894 | 65,838,709 |
| Futures and forward contracts | 7,192,987 | 1 | 1,659 | 2,688 | 7,188,638 | 12,657,643 |
| Interest rate contracts | 4,678,832 | 1 | 1,654 | 2,587 | 4,674,590 | 8,344,339 |
| Foreign exchange contracts | 2,498,536 | 0 | 6 | 101 | 2,498,429 | 4,224,818 |
| All other futures and forwards | 15,619 | 0 | 0 | 0 | 15,619 | 88,485 |
| Option contracts | 6,691,095 | 12 | 1,499 | 5,379 | 6,684,205 | 14,304,766 |
| Interest rate contracts | 5,613,976 | 11 | 1,470 | 5,192 | 5,607,302 | 12,107,201 |
| Foreign exchange contracts | 918,141 | 0 | 0 | 180 | 917,961 | 1,429,560 |
| All other options | 158,978 | 1 | 29 | 6 | 158,942 | 768,005 |
| Swaps | 16,690,776 | 0 | 1,147 | 13,949 | 16,675,680 | 38,073,976 |
| Interest rate contracts | 15,945,296 | 0 | 1,129 | 10,608 | 15,933,558 | 36,481,172 |
| Foreign exchange contracts | 653,482 | 0 | 2 | 3,339 | 650,141 | 1,437,672 |
| All other swaps | 91,998 | 0 | 16 | 2 | 91,980 | 155,132 |
| Memoranda: Derivatives by purpose | | | | | | |
| Contracts held for trading | 28,399,802 | 0 | 74 | 2,275 | 28,397,453 | 62,393,301 |
| Contracts not held for trading | 2,175,055 | 14 | 4,231 | 19,741 | 2,151,070 | 2,643,083 |
| Memoranda: Derivatives by position | | | | | | |
| Held for trading—positive fair value | 587,935 | 0 | 0 | 29 | 587,905 | 1,368,275 |
| Held for trading—negative fair value | 573,007 | 0 | 0 | 9 | 572,998 | 1,335,415 |
| Not for trading—positive fair value | 28,841 | 0 | 23 | 463 | 28,355 | 35,649 |
| Not for trading—negative fair value | 23,176 | 0 | 31 | 660 | 22,485 | 27,997 |

Quarterly income and expenses of national banks by asset size
Second quarter 2003
(Dollar figures in millions)

| | National banks | | | | | Memoranda: All commercial banks |
|--|-----------------------|----------------------------|---------------------------------|--------------------------------|------------------------------|---------------------------------------|
| | All national banks | Less than \$100 million | \$100 million to \$1 billion | \$1 billion to \$10 billion | Greater than \$10 billion | |
| Number of institutions reporting | 2,048 | 886 | 993 | 123 | 46 | 7,833 |
| Net income | \$15,286 | \$32 | \$863 | \$1,502 | \$12,890 | \$25,517 |
| Net interest income | 35,251 | 452 | 2,501 | 3,292 | 29,007 | 59,948 |
| Total interest income | 48,741 | 634 | 3,561 | 4,521 | 40,024 | 84,960 |
| On loans | 37,809 | 503 | 2,835 | 3,597 | 30,875 | 64,043 |
| From lease financing receivables | 1,576 | 3 | 19 | 62 | 1,492 | 2,328 |
| On balances due from depositories | 452 | 6 | 14 | 26 | 406 | 804 |
| On securities | 7,201 | 110 | 639 | 722 | 5,730 | 13,842 |
| From assets held in trading account | 824 | 0 | 1 | 2 | 821 | 2,027 |
| On fed. funds sold & securities repurchased | 570 | 9 | 36 | 79 | 446 | 1,205 |
| Less: Interest expense | 13,489 | 182 | 1,060 | 1,229 | 11,018 | 25,011 |
| On deposits | 8,760 | 169 | 900 | 782 | 6,909 | 16,439 |
| Of federal funds purchased & securities sold | 1,111 | 2 | 24 | 115 | 971 | 2,210 |
| On demand notes & other borrowed money* | 2,884 | 12 | 134 | 301 | 2,437 | 5,298 |
| On subordinated notes and debentures | 734 | 0 | 2 | 31 | 701 | 1,064 |
| Less: Provision for losses | 6,288 | 43 | 200 | 490 | 5,554 | 9,233 |
| Noninterest income | 28,210 | 202 | 1,331 | 3,250 | 23,428 | 46,114 |
| From fiduciary activities | 2,156 | 10 | 138 | 340 | 1,668 | 5,244 |
| Service charges on deposits | 5,127 | 60 | 319 | 359 | 4,389 | 7,950 |
| Trading revenue | 1,299 | 0 | 4 | 8 | 1,287 | 3,236 |
| From interest rate exposures | 215 | 0 | 3 | 9 | 203 | 1,508 |
| From foreign exchange exposures | 1,158 | 0 | 0 | 1 | 1,157 | 1,489 |
| From equity security and index exposures | 79 | 0 | 0 | (3) | 81 | 300 |
| From commodity and other exposures | (155) | 0 | 0 | 0 | (155) | (117) |
| Investment banking brokerage fees | 1,198 | 1 | 18 | 37 | 1,142 | 2,464 |
| Venture capital revenue | 89 | (0) | (0) | (1) | 90 | 161 |
| Net servicing fees | 1,980 | 52 | 76 | 275 | 1,578 | 2,187 |
| Net securitization income | 3,734 | (1) | 90 | 272 | 3,374 | 5,029 |
| Insurance commissions and fees | 497 | 9 | 22 | 35 | 431 | 821 |
| Insurance and reinsurance underwriting income | 142 | 0 | 2 | 3 | 137 | 188 |
| Income from other insurance activities | 356 | 9 | 20 | 33 | 294 | 633 |
| Net gains on asset sales | 2,296 | 10 | 154 | 436 | 1,697 | 3,888 |
| Sales of loans and leases | 1,890 | 6 | 154 | 434 | 1,295 | 3,425 |
| Sales of other real estate owned | (7) | 0 | 3 | (1) | (9) | (11) |
| Sales of other assets(excluding securities) | 413 | 3 | (3) | 2 | 411 | 474 |
| Other noninterest income | 9,835 | 62 | 511 | 1,489 | 7,773 | 15,134 |
| Gains/losses on securities | 1,347 | 4 | 44 | 70 | 1,229 | 2,728 |
| Less: Noninterest expense | 35,821 | 541 | 2,488 | 3,867 | 28,925 | 61,670 |
| Salaries and employee benefits | 15,239 | 231 | 1,171 | 1,297 | 12,540 | 27,310 |
| Of premises and fixed assets | 4,208 | 55 | 306 | 337 | 3,510 | 7,840 |
| Goodwill impairment losses | 0 | 0 | 0 | 0 | 0 | 1 |
| Amortization expense and impairment losses | 1,140 | 2 | 18 | 128 | 992 | 1,327 |
| Other noninterest expense | 15,233 | 252 | 992 | 2,106 | 11,884 | 25,191 |
| Less: Taxes on income before extraord. items | 7,416 | 41 | 325 | 753 | 6,298 | 12,389 |
| Income/loss from extraord. items, net of taxes | (9) | (0) | 1 | 0 | (10) | 7 |
| Memoranda: | | | | | | |
| Net operating income | 14,353 | 30 | 830 | 1,452 | 12,041 | 23,657 |
| Income before taxes and extraordinary items | 22,700 | 73 | 1,188 | 2,254 | 19,185 | 37,887 |
| Income net of taxes before extraordinary items | 15,284 | 33 | 863 | 1,502 | 12,887 | 25,498 |
| Cash dividends declared | 9,721 | 79 | 393 | 682 | 8,566 | 21,983 |
| Net loan and lease losses | 6,567 | 23 | 153 | 423 | 5,968 | 9,515 |
| Charge-offs to loan and lease reserve | 7,938 | 31 | 202 | 538 | 7,166 | 11,528 |
| Less: Recoveries credited to loan & lease resv. | 1,370 | 8 | 50 | 115 | 1,198 | 2,013 |

* Includes mortgage indebtedness

Inclusion of a bank in self-liquidation had a material impact on the June 2003 results for banks with assets under \$100 million.

Year-to-date income and expenses of national banks by asset size
Through June 30, 2003
(Dollar figures in millions)

| | All national banks | National banks | | | | Memoranda: All commercial banks |
|--|--------------------|-------------------------|------------------------------|-----------------------------|---------------------------|---------------------------------|
| | | Less than \$100 million | \$100 million to \$1 billion | \$1 billion to \$10 billion | Greater than \$10 billion | |
| Number of institutions reporting | 2,048 | 886 | 993 | 123 | 46 | 7,833 |
| Net income | \$30,377 | \$155 | \$1,691 | \$2,940 | \$25,591 | \$50,395 |
| Net interest income | 70,355 | 887 | 4,980 | 6,653 | 57,836 | 119,164 |
| Total interest income | 97,500 | 1,261 | 7,137 | 9,140 | 79,962 | 169,889 |
| On loans | 75,703 | 991 | 5,653 | 7,252 | 61,807 | 127,784 |
| From lease financing receivables | 3,221 | 6 | 38 | 126 | 3,051 | 4,736 |
| On balances due from depositories | 852 | 12 | 28 | 51 | 761 | 1,567 |
| On securities | 14,292 | 229 | 1,313 | 1,476 | 11,274 | 27,787 |
| From assets held in trading account | 1,626 | 0 | 1 | 5 | 1,620 | 4,161 |
| On fed. funds sold & securities repurchased | 1,167 | 18 | 69 | 156 | 924 | 2,526 |
| Less: Interest expense | 27,145 | 375 | 2,157 | 2,487 | 22,126 | 50,725 |
| On deposits | 17,694 | 346 | 1,840 | 1,614 | 13,893 | 33,469 |
| Of federal funds purchased & securities sold | 2,167 | 3 | 47 | 235 | 1,883 | 4,488 |
| On demand notes & other borrowed money* | 5,812 | 25 | 265 | 588 | 4,934 | 10,634 |
| On subordinated notes and debentures | 1,472 | 0 | 5 | 51 | 1,417 | 2,134 |
| Less: Provision for losses | 12,786 | 64 | 393 | 1,004 | 11,324 | 18,716 |
| Noninterest income | 55,427 | 403 | 2,608 | 6,095 | 46,322 | 90,414 |
| From fiduciary activities | 4,186 | 19 | 271 | 656 | 3,240 | 10,185 |
| Service charges on deposits | 10,036 | 116 | 618 | 700 | 8,602 | 15,472 |
| Trading revenue | 2,943 | 0 | 6 | 15 | 2,922 | 6,279 |
| From interest rate exposures | 416 | 0 | 5 | 9 | 402 | 2,653 |
| From foreign exchange exposures | 2,307 | 0 | 0 | 1 | 2,306 | 2,850 |
| From equity security and index exposures | 325 | 0 | 0 | 3 | 322 | 785 |
| From commodity and other exposures | (108) | 0 | 0 | 0 | (108) | (61) |
| Investment banking brokerage fees | 2,349 | 2 | 35 | 89 | 2,224 | 4,669 |
| Venture capital revenue | 57 | (0) | (1) | (1) | 59 | 103 |
| Net servicing fees | 4,421 | 95 | 159 | 550 | 3,617 | 5,232 |
| Net securitization income | 7,365 | 9 | 191 | 585 | 6,580 | 9,799 |
| Insurance commissions and fees | 1,028 | 15 | 45 | 80 | 887 | 1,654 |
| Insurance and reinsurance underwriting income | 240 | 0 | 5 | 5 | 229 | 334 |
| Income from other insurance activities | 788 | 15 | 40 | 74 | 658 | 1,319 |
| Net gains on asset sales | 3,681 | 16 | 278 | 581 | 2,805 | 6,791 |
| Sales of loans and leases | 3,164 | 13 | 276 | 571 | 2,305 | 6,110 |
| Sales of other real estate owned | (9) | 1 | 4 | 2 | (16) | (4) |
| Sales of other assets(excluding securities) | 526 | 3 | (2) | 8 | 516 | 684 |
| Other noninterest income | 19,361 | 130 | 1,005 | 2,841 | 15,384 | 30,231 |
| Gains/losses on securities | 2,473 | 11 | 88 | 112 | 2,262 | 4,815 |
| Less: Noninterest expense | 70,178 | 1,002 | 4,953 | 7,433 | 56,790 | 120,727 |
| Salaries and employee benefits | 30,163 | 458 | 2,338 | 2,580 | 24,788 | 54,185 |
| Of premises and fixed assets | 8,401 | 110 | 607 | 670 | 7,014 | 15,577 |
| Goodwill impairment losses | 41 | 0 | 0 | 0 | 40 | 43 |
| Amortization expense and impairment losses | 2,178 | 4 | 36 | 204 | 1,934 | 2,551 |
| Other noninterest expense | 29,396 | 430 | 1,972 | 3,980 | 23,014 | 48,371 |
| Less: Taxes on income before extraord. items | 14,904 | 78 | 638 | 1,482 | 12,705 | 24,562 |
| Income/loss from extraord. items, net of taxes | (9) | (0) | 1 | 0 | (10) | 7 |
| Memoranda: | | | | | | |
| Net operating income | 28,694 | 146 | 1,625 | 2,860 | 24,061 | 47,132 |
| Income before taxes and extraordinary items | 45,291 | 234 | 2,329 | 4,423 | 38,305 | 74,951 |
| Income net of taxes before extraordinary items | 30,387 | 156 | 1,690 | 2,940 | 25,601 | 50,388 |
| Cash dividends declared | 19,760 | 131 | 976 | 1,857 | 16,795 | 37,578 |
| Net loan and lease losses | 13,406 | 41 | 280 | 853 | 12,231 | 19,098 |
| Charge-offs to loan and lease reserve | 16,010 | 56 | 375 | 1,067 | 14,512 | 22,967 |
| Less: Recoveries credited to loan & lease resv. | 2,605 | 15 | 95 | 214 | 2,281 | 3,869 |

* Includes mortgage indebtedness

Inclusion of a bank in self-liquidation had a material impact on the June 2003 results for banks with assets under \$100 million.

Quarterly net loan and lease losses of national banks by asset size
Second quarter 2003
(Dollar figures in millions)

| | All national banks | National banks | | | | Memoranda: All commercial banks |
|--|--------------------|-------------------------|------------------------------|-----------------------------|---------------------------|------------------------------------|
| | | Less than \$100 million | \$100 million to \$1 billion | \$1 billion to \$10 billion | Greater than \$10 billion | |
| Number of institutions reporting | 2,048 | 886 | 993 | 123 | 46 | 7,833 |
| Net charge-offs to loan and lease reserve | \$6,567 | \$23 | \$153 | \$423 | \$5,968 | \$9,515 |
| Loans secured by real estate | 483 | 3 | 26 | 33 | 421 | 787 |
| 1-4 family residential mortgages | 197 | 1 | 9 | 17 | 170 | 334 |
| Home equity loans | 89 | (0) | 0 | 2 | 87 | 115 |
| Multifamily residential mortgages | 4 | (0) | 1 | 1 | 3 | 9 |
| Commercial RE loans | 98 | 1 | 14 | 8 | 76 | 199 |
| Construction RE loans | 41 | 0 | 2 | 7 | 32 | 72 |
| Farmland loans | 3 | (0) | 1 | (1) | 3 | 5 |
| RE loans from foreign offices | 0 | 0 | 0 | 0 | 0 | 0 |
| Commercial and industrial loans | 1,926 | 7 | 47 | 112 | 1,761 | 2,983 |
| Loans to individuals | 3,831 | 11 | 71 | 267 | 3,482 | 5,248 |
| Credit cards | 2,701 | 6 | 44 | 199 | 2,452 | 3,765 |
| Installment loans and other plans | 1,131 | 5 | 27 | 68 | 1,030 | 1,483 |
| All other loans and leases | 323 | 2 | 9 | 12 | 301 | 494 |
| Charge-offs to loan and lease reserve | 7,938 | 31 | 202 | 538 | 7,166 | 11,528 |
| Loans secured by real estate | 584 | 4 | 32 | 47 | 501 | 937 |
| 1-4 family residential mortgages | 233 | 2 | 11 | 23 | 198 | 391 |
| Home equity loans | 104 | 0 | 1 | 2 | 101 | 134 |
| Multifamily residential mortgages | 8 | 0 | 1 | 3 | 5 | 14 |
| Commercial RE loans | 127 | 1 | 16 | 11 | 99 | 245 |
| Construction RE loans | 49 | 1 | 3 | 7 | 39 | 84 |
| Farmland loans | 5 | 0 | 1 | 0 | 3 | 10 |
| RE loans from foreign offices | 57 | 0 | 0 | 0 | 57 | 59 |
| Commercial and industrial loans | 2,302 | 10 | 62 | 137 | 2,093 | 3,545 |
| Loans to individuals | 4,612 | 15 | 94 | 334 | 4,169 | 6,378 |
| Credit cards | 3,133 | 7 | 53 | 234 | 2,840 | 4,398 |
| Installment loans and other plans | 1,479 | 8 | 42 | 101 | 1,329 | 1,980 |
| All other loans and leases | 437 | 3 | 13 | 20 | 401 | 665 |
| Recoveries credited to loan and lease reserve | 1,370 | 8 | 50 | 115 | 1,198 | 2,013 |
| Loans secured by real estate | 101 | 1 | 6 | 14 | 80 | 150 |
| 1-4 family residential mortgages | 36 | 0 | 2 | 7 | 27 | 56 |
| Home equity loans | 15 | 0 | 0 | 1 | 14 | 19 |
| Multifamily residential mortgages | 4 | 0 | 0 | 2 | 2 | 5 |
| Commercial RE loans | 29 | 0 | 3 | 3 | 23 | 46 |
| Construction RE loans | 8 | 0 | 1 | 1 | 7 | 12 |
| Farmland loans | 2 | 0 | 0 | 1 | 1 | 5 |
| RE loans from foreign offices | 6 | 0 | 0 | 0 | 6 | 6 |
| Commercial and industrial loans | 375 | 2 | 15 | 25 | 332 | 562 |
| Loans to individuals | 781 | 4 | 24 | 68 | 686 | 1,130 |
| Credit cards | 432 | 1 | 9 | 35 | 388 | 633 |
| Installment loans and other plans | 349 | 3 | 15 | 33 | 299 | 497 |
| All other loans and leases | 114 | 1 | 5 | 8 | 100 | 171 |

Inclusion of a bank in self-liquidation had a material impact on the June 2003 results for banks with assets under \$100 million.

Year-to-date net loan and lease losses of national banks by asset size
Through June 30, 2003
(Dollar figures in millions)

| | All national banks | National banks | | | | Memoranda: All commercial banks |
|--|--------------------|-------------------------|------------------------------|-----------------------------|---------------------------|------------------------------------|
| | | Less than \$100 million | \$100 million to \$1 billion | \$1 billion to \$10 billion | Greater than \$10 billion | |
| Number of institutions reporting | 2,048 | 886 | 993 | 123 | 46 | 7,833 |
| Net charge-offs to loan and lease reserve | 13,406 | 41 | 280 | 853 | 12,231 | 19,098 |
| Loans secured by real estate | 917 | 5 | 42 | 59 | 811 | 1,416 |
| 1-4 family residential mortgages | 424 | 3 | 15 | 36 | 370 | 641 |
| Home equity loans | 171 | (0) | 1 | 4 | 166 | 219 |
| Multifamily residential mortgages | 7 | 0 | 1 | 1 | 5 | 14 |
| Commercial RE loans | 158 | 2 | 19 | 11 | 126 | 329 |
| Construction RE loans | 72 | 1 | 5 | 7 | 60 | 121 |
| Farmland loans | 3 | (0) | 2 | (0) | 2 | 9 |
| RE loans from foreign offices | 82 | 0 | 0 | 0 | 82 | 84 |
| Commercial and industrial loans | 3,956 | 16 | 76 | 209 | 3,655 | 6,130 |
| Loans to individuals | 7,765 | 18 | 147 | 558 | 7,042 | 10,499 |
| Credit cards | 5,480 | 7 | 93 | 410 | 4,970 | 7,476 |
| Installment loans and other plans | 2,285 | 10 | 54 | 148 | 2,072 | 3,023 |
| All other loans and leases | 769 | 4 | 15 | 27 | 723 | 1,053 |
| Charge-offs to loan and lease reserve | 16,010 | 56 | 375 | 1,067 | 14,512 | 22,967 |
| Loans secured by real estate | 1,113 | 7 | 53 | 83 | 970 | 1,714 |
| 1-4 family residential mortgages | 496 | 4 | 20 | 47 | 425 | 752 |
| Home equity loans | 197 | 0 | 1 | 5 | 190 | 254 |
| Multifamily residential mortgages | 14 | 0 | 1 | 3 | 10 | 22 |
| Commercial RE loans | 211 | 2 | 23 | 17 | 169 | 417 |
| Construction RE loans | 95 | 1 | 6 | 9 | 80 | 155 |
| Farmland loans | 8 | 0 | 2 | 1 | 5 | 19 |
| RE loans from foreign offices | 92 | 0 | 0 | 0 | 92 | 94 |
| Commercial and industrial loans | 4,645 | 20 | 102 | 255 | 4,268 | 7,226 |
| Loans to individuals | 9,266 | 24 | 196 | 686 | 8,360 | 12,656 |
| Credit cards | 6,310 | 8 | 110 | 477 | 5,716 | 8,668 |
| Installment loans and other plans | 2,956 | 16 | 87 | 210 | 2,644 | 3,988 |
| All other loans and leases | 986 | 5 | 24 | 43 | 913 | 1,371 |
| Recoveries credited to loan and lease reserve | 2,605 | 15 | 95 | 214 | 2,281 | 3,869 |
| Loans secured by real estate | 197 | 2 | 11 | 24 | 159 | 297 |
| 1-4 family residential mortgages | 72 | 1 | 4 | 11 | 56 | 112 |
| Home equity loans | 26 | 0 | 0 | 1 | 24 | 34 |
| Multifamily residential mortgages | 7 | 0 | 0 | 2 | 5 | 8 |
| Commercial RE loans | 54 | 0 | 5 | 6 | 42 | 89 |
| Construction RE loans | 23 | 0 | 1 | 2 | 20 | 33 |
| Farmland loans | 5 | 1 | 1 | 1 | 2 | 10 |
| RE loans from foreign offices | 10 | 0 | 0 | 0 | 10 | 10 |
| Commercial and industrial loans | 689 | 4 | 26 | 45 | 613 | 1,096 |
| Loans to individuals | 1,502 | 6 | 49 | 129 | 1,317 | 2,158 |
| Credit cards | 830 | 1 | 17 | 67 | 745 | 1,192 |
| Installment loans and other plans | 672 | 6 | 32 | 62 | 572 | 966 |
| All other loans and leases | 217 | 2 | 9 | 16 | 191 | 319 |

Inclusion of a bank in self-liquidation had a material impact on the June 2003 results for banks with assets under \$100 million.

**Number of national banks by state and asset size
June 30, 2003**

| | All national banks | National banks | | | | Memoranda: All commercial banks |
|-------------------------|--------------------|-------------------------|------------------------------|-----------------------------|---------------------------|------------------------------------|
| | | Less than \$100 million | \$100 million to \$1 billion | \$1 billion to \$10 billion | Greater than \$10 billion | |
| All institutions | 2,048 | 886 | 993 | 123 | 46 | 7,833 |
| Alabama | 20 | 11 | 8 | 1 | 0 | 150 |
| Alaska | 3 | 1 | 0 | 2 | 0 | 6 |
| Arizona | 16 | 5 | 6 | 3 | 2 | 45 |
| Arkansas | 42 | 12 | 30 | 0 | 0 | 166 |
| California | 81 | 30 | 38 | 10 | 3 | 281 |
| Colorado | 49 | 23 | 23 | 2 | 1 | 169 |
| Connecticut | 9 | 1 | 7 | 1 | 0 | 26 |
| Delaware | 11 | 1 | 5 | 2 | 3 | 28 |
| District of Columbia | 4 | 2 | 2 | 0 | 0 | 4 |
| Florida | 70 | 19 | 44 | 7 | 0 | 262 |
| Georgia | 61 | 24 | 35 | 2 | 0 | 318 |
| Hawaii | 1 | 0 | 1 | 0 | 0 | 7 |
| Idaho | 1 | 0 | 1 | 0 | 0 | 16 |
| Illinois | 172 | 65 | 97 | 7 | 3 | 672 |
| Indiana | 28 | 5 | 15 | 7 | 1 | 149 |
| Iowa | 52 | 28 | 22 | 2 | 0 | 406 |
| Kansas | 99 | 67 | 29 | 3 | 0 | 362 |
| Kentucky | 49 | 22 | 26 | 1 | 0 | 220 |
| Louisiana | 15 | 5 | 8 | 1 | 1 | 140 |
| Maine | 6 | 1 | 4 | 0 | 1 | 17 |
| Maryland | 11 | 2 | 9 | 0 | 0 | 72 |
| Massachusetts | 13 | 3 | 9 | 1 | 0 | 39 |
| Michigan | 26 | 9 | 16 | 0 | 1 | 159 |
| Minnesota | 118 | 70 | 44 | 2 | 2 | 464 |
| Mississippi | 20 | 8 | 10 | 2 | 0 | 97 |
| Missouri | 46 | 23 | 19 | 3 | 1 | 343 |
| Montana | 15 | 12 | 2 | 1 | 0 | 79 |
| Nebraska | 72 | 48 | 22 | 2 | 0 | 264 |
| Nevada | 8 | 1 | 4 | 3 | 0 | 34 |
| New Hampshire | 5 | 2 | 2 | 0 | 1 | 15 |
| New Jersey | 22 | 0 | 15 | 6 | 1 | 79 |
| New Mexico | 15 | 6 | 6 | 3 | 0 | 51 |
| New York | 57 | 10 | 40 | 6 | 1 | 136 |
| North Carolina | 6 | 0 | 4 | 0 | 2 | 72 |
| North Dakota | 15 | 6 | 6 | 3 | 0 | 104 |
| Ohio | 86 | 34 | 38 | 7 | 7 | 196 |
| Oklahoma | 89 | 48 | 39 | 1 | 1 | 273 |
| Oregon | 3 | 1 | 1 | 1 | 0 | 34 |
| Pennsylvania | 80 | 18 | 51 | 8 | 3 | 172 |
| Rhode Island | 4 | 2 | 0 | 1 | 1 | 8 |
| South Carolina | 25 | 11 | 12 | 2 | 0 | 76 |
| South Dakota | 19 | 8 | 8 | 2 | 1 | 91 |
| Tennessee | 31 | 8 | 19 | 1 | 3 | 189 |
| Texas | 326 | 186 | 128 | 10 | 2 | 662 |
| Utah | 7 | 2 | 3 | 0 | 2 | 56 |
| Vermont | 8 | 2 | 6 | 0 | 0 | 14 |
| Virginia | 38 | 7 | 28 | 2 | 1 | 130 |
| Washington | 13 | 9 | 4 | 0 | 0 | 79 |
| West Virginia | 20 | 8 | 10 | 2 | 0 | 69 |
| Wisconsin | 43 | 13 | 27 | 2 | 1 | 271 |
| Wyoming | 18 | 7 | 10 | 1 | 0 | 44 |
| U.S. territories | 0 | 0 | 0 | 0 | 0 | 17 |

Total assets of national banks by state and asset size
June 30, 2003
(Dollar figures in millions)

| | All national banks | National banks | | | | Memoranda: All commercial banks |
|-------------------------|--------------------|-------------------------|------------------------------|-----------------------------|---------------------------|------------------------------------|
| | | Less than \$100 million | \$100 million to \$1 billion | \$1 billion to \$10 billion | Greater than \$10 billion | |
| All institutions | \$4,160,761 | \$47,871 | \$272,334 | \$373,078 | \$3,467,478 | \$7,485,044 |
| Alabama | 4,128 | 707 | 2,030 | 1,390 | 0 | 209,512 |
| Alaska | 5,763 | 69 | 0 | 5,694 | 0 | 6,950 |
| Arizona | 49,499 | 220 | 3,008 | 5,197 | 41,074 | 52,361 |
| Arkansas | 8,944 | 693 | 8,251 | 0 | 0 | 33,196 |
| California | 292,929 | 1,719 | 11,039 | 22,467 | 257,705 | 436,406 |
| Colorado | 24,212 | 1,169 | 5,784 | 2,414 | 14,845 | 46,712 |
| Connecticut | 3,025 | 95 | 1,802 | 1,129 | 0 | 4,865 |
| Delaware | 110,675 | 80 | 1,152 | 3,896 | 105,547 | 151,808 |
| District of Columbia | 569 | 166 | 403 | 0 | 0 | 569 |
| Florida | 31,141 | 1,346 | 11,962 | 17,833 | 0 | 75,633 |
| Georgia | 19,928 | 1,457 | 7,008 | 11,463 | 0 | 199,498 |
| Hawaii | 402 | 0 | 402 | 0 | 0 | 23,622 |
| Idaho | 278 | 0 | 278 | 0 | 0 | 3,468 |
| Illinois | 357,981 | 3,469 | 25,490 | 17,507 | 311,515 | 510,449 |
| Indiana | 79,651 | 236 | 5,942 | 20,851 | 52,623 | 120,944 |
| Iowa | 17,967 | 1,562 | 6,117 | 10,288 | 0 | 50,912 |
| Kansas | 16,750 | 3,481 | 8,504 | 4,765 | 0 | 39,930 |
| Kentucky | 16,123 | 1,483 | 5,293 | 9,347 | 0 | 48,385 |
| Louisiana | 27,073 | 244 | 1,702 | 7,279 | 17,847 | 46,952 |
| Maine | 27,918 | 17 | 2,187 | 0 | 25,714 | 30,513 |
| Maryland | 2,813 | 137 | 2,676 | 0 | 0 | 35,872 |
| Massachusetts | 3,584 | 206 | 2,097 | 1,280 | 0 | 132,988 |
| Michigan | 54,705 | 393 | 4,598 | 0 | 49,714 | 179,005 |
| Minnesota | 83,986 | 3,657 | 9,858 | 3,662 | 66,809 | 110,639 |
| Mississippi | 11,115 | 459 | 2,354 | 8,302 | 0 | 38,729 |
| Missouri | 28,363 | 1,303 | 5,078 | 10,191 | 11,792 | 79,338 |
| Montana | 2,772 | 566 | 575 | 1,631 | 0 | 14,270 |
| Nebraska | 17,110 | 2,298 | 5,232 | 9,579 | 0 | 32,988 |
| Nevada | 25,954 | 48 | 2,199 | 23,708 | 0 | 42,392 |
| New Hampshire | 14,767 | 68 | 494 | 0 | 14,205 | 17,740 |
| New Jersey | 43,482 | 0 | 4,932 | 25,255 | 13,295 | 90,710 |
| New Mexico | 11,475 | 405 | 2,282 | 8,788 | 0 | 16,806 |
| New York | 552,376 | 634 | 13,235 | 15,393 | 523,115 | 1,602,995 |
| North Carolina | 989,436 | 0 | 1,596 | 0 | 987,840 | 1,111,529 |
| North Dakota | 12,138 | 281 | 1,877 | 9,980 | 0 | 18,996 |
| Ohio | 494,655 | 1,839 | 11,481 | 21,820 | 459,515 | 596,766 |
| Oklahoma | 23,980 | 2,489 | 8,446 | 1,516 | 11,529 | 47,072 |
| Oregon | 8,824 | 65 | 214 | 8,545 | 0 | 18,619 |
| Pennsylvania | 140,032 | 1,108 | 16,518 | 18,537 | 103,869 | 184,511 |
| Rhode Island | 197,292 | 39 | 0 | 6,212 | 191,041 | 209,847 |
| South Carolina | 6,950 | 669 | 2,581 | 3,700 | 0 | 30,781 |
| South Dakota | 51,887 | 272 | 3,117 | 12,581 | 35,917 | 61,389 |
| Tennessee | 93,180 | 565 | 6,655 | 1,160 | 84,800 | 118,024 |
| Texas | 97,674 | 9,735 | 32,660 | 20,788 | 34,492 | 157,644 |
| Utah | 30,050 | 78 | 641 | 0 | 29,331 | 130,104 |
| Vermont | 1,444 | 112 | 1,332 | 0 | 0 | 6,000 |
| Virginia | 30,332 | 262 | 8,336 | 8,642 | 13,091 | 96,622 |
| Washington | 1,893 | 469 | 1,423 | 0 | 0 | 25,587 |
| West Virginia | 6,902 | 482 | 2,304 | 4,117 | 0 | 19,630 |
| Wisconsin | 22,058 | 685 | 7,210 | 3,908 | 10,254 | 84,348 |
| Wyoming | 4,576 | 335 | 1,979 | 2,262 | 0 | 7,245 |
| U.S. territories | 0 | 0 | 0 | 0 | 0 | 73,174 |