

Tables on the Financial Performance of National Banks

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Assets, liabilities, and capital accounts of national banks
June 30, 2001 and June 30, 2002

(Dollar figures in millions)

	June 30, 2001	June 30, 2002	Change June 30, 2001– June 30, 2002 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	2,176	2,104	(72)	(3.31)
Total assets	\$3,448,286	\$3,739,495	\$291,209	8.45
Cash and balances due from depositories	192,355	192,951	596	0.31
Noninterest-bearing balances, currency and coin	150,396	142,702	(7,694)	(5.12)
Interest bearing balances	41,958	50,249	8,290	19.76
Securities	486,424	616,249	129,825	26.69
Held-to-maturity securities, amortized cost	27,397	26,170	(1,227)	(4.48)
Available-for-sale securities, fair value	459,027	590,079	131,052	28.55
Federal funds sold and securities purchased	139,854	146,374	6,520	4.66
Net loans and leases	2,214,399	2,278,181	63,782	2.88
Total loans and leases	2,255,767	2,325,538	69,771	3.09
Loans and leases, gross	2,257,250	2,328,362	71,112	3.15
Less: Unearned income	1,483	2,824	1,341	90.48
Less: Reserve for losses	41,368	47,357	5,989	14.48
Assets held in trading account	115,604	159,377	43,773	37.86
Other real estate owned	1,684	1,864	179	10.66
Intangible assets	72,051	89,817	17,767	24.66
All other assets	225,916	254,682	28,766	12.73
Total liabilities and equity capital	3,448,286	3,739,495	291,209	8.45
Deposits in domestic offices	1,887,371	2,025,600	138,229	7.32
Deposits in foreign offices	398,277	385,203	(13,075)	(3.28)
Total deposits	2,285,648	2,410,803	125,154	5.48
Noninterest-bearing deposits	446,110	490,412	44,302	9.93
Interest-bearing deposits	1,839,539	1,920,391	80,852	4.40
Federal funds purchased and securities sold	242,413	259,632	17,219	7.10
Other borrowed money	349,769	377,073	27,305	7.81
Trading liabilities less revaluation losses	22,120	27,246	5,126	23.17
Subordinated notes and debentures	64,681	67,401	2,720	4.20
All other liabilities	174,262	241,321	67,059	38.48
Trading liabilities revaluation losses	51,490	76,560	25,070	48.69
Other	122,772	164,761	41,989	34.20
Total equity capital	309,393	356,019	46,626	15.07
Perpetual preferred stock	586	2,698	2,112	NM
Common stock	13,265	12,941	(324)	(2.44)
Surplus	162,242	194,451	32,209	19.85
Retained earnings and other comprehensive income	133,911	150,445	16,534	12.35
Other equity capital components	(32)	(38)	(6)	NM

NM indicates calculated percent change is not meaningful.

Quarterly income and expenses of national banks
Second quarter 2001 and second quarter 2002

(Dollar figures in millions)

	Second quarter 2001	Second quarter 2002	Change Second quarter 2001– second quarter 2002 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	2,176	2,104	(72)	(3.31)
Net income	\$10,995	\$14,152	\$3,157	28.72
Net interest income	30,611	34,800	4,190	13.69
Total interest income	58,079	51,951	(6,128)	(10.55)
On loans	44,895	39,729	(5,165)	(11.51)
From lease financing receivables	1,940	1,832	(108)	(5.57)
On balances due from depositories	704	455	(248)	(35.29)
On securities	7,679	7,939	260	3.39
From assets held in trading account	991	923	(68)	(6.85)
On federal funds sold and securities repurchased	1,562	745	(817)	(52.31)
Less: Interest expense	27,469	17,150	(10,318)	(37.56)
On deposits	18,540	11,570	(6,969)	(37.59)
Of federal funds purchased and securities sold	2,737	1,339	(1,397)	(51.06)
On demand notes and other borrowed money*	5,201	3,415	(1,786)	(34.34)
On subordinated notes and debentures	991	826	(165)	(16.67)
Less: Provision for losses	6,250	7,662	1,412	22.59
Noninterest income	24,606	26,585	1,979	8.04
From fiduciary activities	2,248	2,259	11	0.48
Service charges on deposits	4,401	4,878	477	10.84
Trading revenue	1,551	2,140	589	37.97
From interest rate exposures	530	725	195	36.67
From foreign exchange exposures	882	957	74	8.40
From equity security and index exposures	59	270	211	NM
From commodity and other exposures	76	191	115	NM
Investment banking brokerage fees	1,194	1,217	23	1.89
Venture capital revenue	126	24	(102)	NM
Net servicing fees	2,667	2,611	(56)	(2.10)
Net securitization income	2,747	3,606	859	31.27
Insurance commissions and fees	341	500	158	46.37
Net gains on asset sales	866	810	(56)	(6.45)
Sales of loans and leases	692	780	88	12.74
Sales of other real estate owned	(5)	25	30	NM
Sales of other assets(excluding securities)	179	4	(174)	NM
Other noninterest income	8,464	8,623	160	1.89
Gains/losses on securities	480	532	53	10.94
Less: Noninterest expense	32,223	33,105	883	2.74
Salaries and employee benefits	12,782	13,532	750	5.87
Of premises and fixed assets	3,868	3,906	38	0.97
Other noninterest expense	14,129	14,650	521	3.69
Less: Taxes on income before extraordinary items	6,130	7,155	1,024	16.71
Income/loss from extraordinary items, net of income taxes ..	(99)	156	255	NM
Memoranda:				
Net operating income	10,770	13,646	2,876	26.70
Income before taxes and extraordinary items	17,224	21,151	3,927	22.80
Income net of taxes before extraordinary items	11,093	13,996	2,903	26.17
Cash dividends declared	7,105	8,158	1,053	14.82
Net charge-offs to loan and lease reserve	5,551	7,648	2,096	37.76
Charge-offs to loan and lease reserve	6,630	8,984	2,354	35.50
Less: Recoveries credited to loan and lease reserve	1,079	1,337	258	23.87

*Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

**Year-to-date income and expenses of national banks
Through June 30, 2001 and through June 30, 2002**

(Dollar figures in millions)

	June 30, 2001	June 30, 2002	Change June 30, 2001– June 30, 2002 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	2,176	2,104	(72)	(3.31)
Net income	\$22,345	\$27,794	\$5,449	24.39
Net interest income	60,179	70,206	10,027	16.66
Total interest income	118,988	103,533	(15,454)	(12.99)
On loans	92,135	79,544	(12,591)	(13.67)
From lease financing receivables	3,962	3,667	(295)	(7.45)
On balances due from depositories	1,523	937	(586)	(38.48)
On securities	15,671	15,536	(134)	(0.86)
From assets held in trading account	1,949	1,672	(277)	(14.24)
On federal funds sold and securities repurchased	3,242	1,497	(1,745)	(53.83)
Less: Interest expense	58,809	33,328	(25,481)	(43.33)
On deposits	39,294	22,396	(16,898)	(43.00)
Of federal funds purchased and securities sold	6,018	2,674	(3,344)	(55.57)
On demand notes and other borrowed money*	11,397	6,631	(4,766)	(41.82)
On subordinated notes and debentures	2,099	1,627	(472)	(22.50)
Less: Provision for losses	11,566	16,088	4,522	39.10
Noninterest income	49,575	53,077	3,503	7.07
From fiduciary activities	4,512	4,461	(52)	(1.14)
Service charges on deposits	8,378	9,475	1,097	13.09
Trading revenue	3,701	3,820	119	3.21
From interest rate exposures	1,610	1,342	(268)	(16.64)
From foreign exchange exposures	1,709	1,737	28	1.62
From equity security and index exposures	246	522	275	NM
From commodity and other exposures	133	221	88	66.28
Investment banking brokerage fees	2,337	2,432	95	4.08
Venture capital revenue	75	193	117	NM
Net servicing fees	5,210	5,540	330	6.33
Net securitization income	5,353	7,178	1,825	34.08
Insurance commissions and fees	774	966	192	24.82
Net gains on asset sales	2,395	2,017	(378)	(15.79)
Sales of loans and leases	1,259	2,069	810	64.28
Sales of other real estate owned	(9)	15	24	NM
Sales of other assets (excluding securities)	1,145	(67)	(1,211)	NM
Other noninterest income	16,838	16,995	158	0.94
Gains/losses on securities	945	890	(55)	(5.85)
Less: Noninterest expense	64,232	66,159	1,927	3.00
Salaries and employee benefits	25,356	27,374	2,018	7.96
Of premises and fixed assets	7,710	7,792	82	1.06
Other noninterest expense	28,481	29,072	590	2.07
Less: Taxes on income before extraordinary items	12,190	14,209	2,019	16.56
Income/loss from extraordinary items, net of income taxes ..	(366)	77	443	NM
Memoranda:				
Net operating income	22,078	27,126	5,048	22.87
Income before taxes and extraordinary items	34,901	41,926	7,024	20.13
Income net of taxes before extraordinary items	22,711	27,717	5,006	22.04
Cash dividends declared	14,051	21,571	7,519	53.51
Net charge-offs to loan and lease reserve	10,336	15,980	5,644	54.61
Charge-offs to loan and lease reserve	12,395	18,568	6,173	49.80
Less: Recoveries credited to loan and lease reserve	2,059	2,587	529	25.67

*Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

Assets of national banks by asset size
June 30, 2002

(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	2,104	987	944	131	42	7,966
Total assets	\$3,739,495	\$52,273	\$250,321	\$413,938	\$3,022,963	\$6,749,662
Cash and balances due from	192,951	3,066	11,615	21,552	156,717	362,158
Securities	616,249	13,032	62,760	87,040	453,418	1,237,108
Federal funds sold and securities purchased	146,374	2,812	9,056	17,578	116,929	321,497
Net loans and leases	2,278,181	30,839	153,538	257,896	1,835,909	3,897,212
Total loans and leases	2,325,538	31,277	155,760	262,466	1,876,035	3,971,537
Loans and leases, gross	2,328,362	31,322	155,954	262,555	1,878,531	3,975,367
Less: Unearned income	2,824	45	194	89	2,496	3,830
Less: Reserve for losses	47,357	438	2,222	4,570	40,126	74,325
Assets held in trading account	159,377	6	66	866	158,439	380,525
Other real estate owned	1,864	74	245	220	1,325	3,874
Intangible assets	89,817	181	1,845	6,388	81,406	129,568
All other assets	254,682	2,263	11,197	22,401	218,822	417,719
Gross loans and leases by type:						
Loans secured by real estate	1,025,099	18,505	101,504	140,417	764,673	1,886,961
1-4 family residential mortgages	483,346	8,040	38,855	62,598	373,853	824,572
Home equity loans	125,762	498	4,741	9,989	110,535	188,315
Multifamily residential mortgages	33,296	440	3,752	5,468	23,636	69,381
Commercial RE loans	246,947	5,645	38,988	44,075	158,238	532,653
Construction RE loans	92,532	1,698	10,644	16,406	63,785	198,640
Farmland loans	12,891	2,184	4,522	1,759	4,426	36,989
RE loans from foreign offices	30,324	0	1	123	30,200	36,411
Commercial and industrial loans	568,970	5,163	27,374	49,046	487,387	938,726
Loans to individuals	423,838	3,981	17,724	50,829	351,305	662,454
Credit cards*	191,196	167	2,282	21,930	166,817	250,395
Other revolving credit plans	31,590	70	348	2,347	28,825	36,822
Installment loans	201,053	3,744	15,094	26,552	155,663	375,237
All other loans and leases	310,455	3,674	9,353	22,263	275,165	487,225
Securities by type:						
U.S. Treasury securities	17,643	678	2,653	4,046	10,266	51,946
Mortgage-backed securities	384,019	3,567	23,125	47,603	309,725	661,372
Pass-through securities	286,717	2,537	14,170	27,894	242,116	438,140
Collateralized mortgage obligations	97,302	1,030	8,955	19,708	67,609	223,233
Other securities	169,638	8,764	36,668	32,121	92,086	426,834
Other U.S. government securities	60,641	6,095	21,003	14,336	19,208	210,525
State and local government securities	43,982	2,098	10,976	9,061	21,846	98,269
Other debt securities	56,169	414	3,368	7,221	45,166	97,776
Equity securities	8,846	158	1,321	1,503	5,865	20,264
Memoranda:						
Agricultural production loans	20,029	3,131	5,308	2,986	8,604	47,647
Pledged securities	283,636	5,012	27,652	39,611	211,361	591,456
Book value of securities	608,334	12,839	61,783	85,459	448,253	1,218,927
Available-for-sale securities	582,164	10,595	52,671	76,824	442,075	1,122,677
Held-to-maturity securities	26,170	2,244	9,113	8,635	6,178	96,250
Market value of securities	616,769	13,079	62,970	87,212	453,509	1,239,099
Available-for-sale securities	590,079	10,787	53,647	78,405	447,240	1,140,858
Held-to-maturity securities	26,691	2,292	9,323	8,807	6,269	98,241

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

Past-due and nonaccrual loans and leases of national banks by asset size
June 30, 2002

(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	2,104	987	944	131	42	7,966
Loans and leases past due 30–89 days	\$27,948	\$421	\$1,740	\$2,862	\$22,925	\$46,528
Loans secured by real estate	10,852	210	885	1,183	8,575	19,369
1–4 family residential mortgages	6,656	114	443	614	5,484	11,038
Home equity loans	735	3	22	54	656	1,070
Multifamily residential mortgages	143	3	16	22	103	300
Commercial RE loans	1,516	45	264	272	935	3,811
Construction RE loans	1,185	24	104	192	866	2,045
Farmland loans	141	21	36	29	55	373
RE loans from foreign offices	476	0	0	0	476	733
Commercial and industrial loans	6,846	89	398	663	5,697	10,587
Loans to individuals	8,305	89	377	876	6,963	13,575
Credit cards	4,523	4	100	395	4,023	6,387
Installment loans and other plans	3,782	85	276	480	2,940	7,188
All other loans and leases	1,945	34	80	141	1,690	2,996
Loans and leases past due 90+ days	8,589	110	373	815	7,291	13,246
Loans secured by real estate	2,982	59	179	194	2,550	4,574
1–4 family residential mortgages	2,382	32	90	119	2,141	3,208
Home equity loans	106	1	3	9	93	164
Multifamily residential mortgages	28	0	2	4	21	60
Commercial RE loans	220	13	49	41	118	612
Construction RE loans	162	3	18	14	126	323
Farmland loans	44	10	16	7	10	155
RE loans from foreign offices	41	0	0	0	41	51
Commercial and industrial loans	852	23	85	126	618	1,600
Loans to individuals	4,427	15	79	474	3,859	6,539
Credit cards	3,298	3	42	313	2,940	4,324
Installment loans and other plans	1,130	12	38	161	919	2,215
All other loans and leases	328	12	29	23	264	533
Nonaccrual loans and leases	29,156	254	1,143	1,633	26,126	45,034
Loans secured by real estate	7,841	129	645	876	6,190	13,354
1–4 family residential mortgages	3,099	38	182	323	2,556	5,007
Home equity loans	332	1	9	29	293	439
Multifamily residential mortgages	120	3	17	16	83	206
Commercial RE loans	2,437	50	318	346	1,723	4,554
Construction RE loans	918	10	72	140	695	1,822
Farmland loans	188	26	47	22	93	426
RE loans from foreign offices	747	0	0	0	747	901
Commercial and industrial loans	16,632	74	345	555	15,657	25,303
Loans to individuals	1,871	15	81	86	1,689	2,732
Credit cards	426	0	45	35	346	725
Installment loans and other plans	1,445	15	36	51	1,343	2,007
All other loans and leases	2,901	36	72	116	2,677	3,789

Liabilities of national banks by asset size
June 30, 2002

(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	2,104	987	944	131	42	7,966
Total liabilities and equity capital	3,739,495	52,273	250,321	413,938	3,022,963	6,749,656
Deposits in domestic offices	2,025,600	43,885	202,617	265,720	1,513,378	3,807,239
Deposits in foreign offices	385,203	0	88	2,540	382,575	640,905
Total deposits	2,410,803	43,885	202,704	268,260	1,895,953	4,448,144
Noninterest bearing	490,412	7,105	31,726	46,165	405,416	826,577
Interest bearing	1,920,391	36,780	170,978	222,095	1,490,537	3,621,321
Federal funds purchased and securities sold	259,632	530	6,187	40,483	212,432	523,164
Other borrowed funds	377,073	1,391	12,299	46,995	316,389	586,945
Trading liabilities less revaluation losses	27,246	0	0	216	27,030	80,953
Subordinated notes and debentures	67,401	3	183	2,825	64,390	93,716
All other liabilities	241,321	431	3,152	10,631	227,108	392,741
Equity capital	356,019	6,034	25,796	44,529	279,661	623,994
Total deposits by depositor:						
Individuals and corporations	1,881,050	27,677	141,873	213,369	1,498,130	3,464,424
U.S., state, and local governments	101,174	3,739	15,195	16,701	65,539	200,871
Depositories in the U.S.	75,280	670	2,132	3,282	69,196	100,762
Foreign banks and governments	60975.776	2	65	1,171	59,737	127,507
Domestic deposits by depositor:						
Individuals and corporations	1600404.783	27,677	141,865	211,463	1,219,399	2,994,859
U.S., state, and local governments	101,174	3,739	15,195	16,701	65,539	200,871
Depositories in the U.S.	27,682	670	2,092	3,281	21,639	47,612
Foreign banks and governments	4,454	2	25	546	3,881	9,873
Foreign deposits by depositor:						
Individuals and corporations	280644.81	0	8	1,906	278,731	469,565
Depositories in the U.S.	47597.594	0	40	0	47,558	53,150
Foreign banks and governments	56,522	0	40	626	55,856	117,634
Deposits in domestic offices by type:						
Transaction deposits	351,124	13,321	49,103	40,225	248,476	654,429
Demand deposits	285,487	7,031	28,195	32,356	217,905	497,688
Savings deposits	1,070,656	9,764	65,782	134,279	860,831	1,867,618
Money market deposit accounts	782123.899	5,431	38,517	92,801	645,375	1,331,551
Other savings deposits	288531.794	4,333	27,265	41,478	215,456	536,067
Time deposits	603,820	20,800	87,732	91,216	404,072	1,285,178
Small time deposits	350,183	13,989	56,106	53,305	226,783	724,082
Large time deposits	253,638	6,811	31,626	37,912	177,289	561,096

Off-balance-sheet items of national banks by asset size
June 30, 2002

(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	2,104	987	944	131	42	7,966
Unused commitments	\$3,783,926	\$79,204	\$439,068	\$358,534	\$2,907,120	\$5,185,964
Home equity lines	160,583	359	4,261	10,274	145,689	228,433
Credit card lines	2,532,552	74,956	411,057	294,485	1,752,054	3,228,588
Commercial RE, construction and land	79,131	983	7,312	13,197	57,639	157,616
All other unused commitments	1,011,660	2,906	16,439	40,577	951,738	1,571,327
Letters of credit:						
Standby letters of credit	156,586	124	1,480	5,364	149,618	261,522
Financial letters of credit	126,531	83	909	3,991	121,548	215,842
Performance letters of credit	30,055	41	572	1,372	28,070	45,681
Commercial letters of credit	16,975	29	399	496	16,052	25,352
Securities lent	111,388	27	94	8,950	102,317	585,050
Spot foreign exchange contracts	305,890	0	0	473	305,417	503,881
Credit derivatives (notional value)						
Reporting bank is the guarantor	93,092	0	25	0	93,067	255,902
Reporting bank is the beneficiary	112,097	0	50	0	112,047	236,361
Derivative contracts (notional value)	22,731,639	24	1,361	36,446	22,693,808	50,073,941
Futures and forward contracts	5,621,547	13	266	1,299	5,619,969	10,268,896
Interest rate contracts	3,445,531	13	226	951	3,444,341	6,458,169
Foreign exchange contracts	2,068,566	0	40	349	2,068,177	3,619,960
All other futures and forwards	107,451	0	0	0	107,451	190,767
Option contracts	4,670,257	6	214	11,502	4,658,535	10,242,271
Interest rate contracts	3,954,455	6	202	11,022	3,943,224	8,469,778
Foreign exchange contracts	537,751	0	0	372	537,379	1,014,028
All other options	178,051	0	12	108	177,931	758,464
Swaps	12,234,646	5	805	23,644	12,210,191	29,070,511
Interest rate contracts	11,681,546	5	799	19,272	11,661,470	27,767,692
Foreign exchange contracts	502,140	0	2	4,144	497,994	1,175,626
All other swaps	50,960	0	4	229	50,727	127,194
Memoranda: Derivatives by purpose						
Contracts held for trading	20,913,376	0	38	7,689	20,905,650	47,543,881
Contracts not held for trading	1,613,075	24	1,248	28,757	1,583,045	2,037,796
Memoranda: Derivatives by position						
Held for trading—positive fair value	308,398	0	0	123	308,275	740,384
Held for trading—negative fair value	301,790	0	0	115	301,675	726,583
Not for trading—positive fair value	17,330	0	5	375	16,949	25,519
Not for trading—negative fair value	11,774	0	26	243	11,506	16,704

Quarterly income and expenses of national banks by asset size
Second quarter 2002

(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	2,104	987	944	131	42	7,966
Net income	\$14,152	\$144	\$792	\$1,690	\$11,526	\$23,440
Net interest income	34,800	525	2,498	4,137	27,641	58,843
Total interest income	51,951	795	3,775	6,018	41,362	90,405
On loans	39,729	607	2,889	4,663	31,570	66,769
From lease financing receivables	1,832	3	22	67	1,740	2,643
On balances due from depositories	455	7	14	24	411	912
On securities	7,939	162	791	1,114	5,872	15,482
From assets held in trading account	923	0	1	11	912	2,372
On fed. funds sold & securities repurchased	745	12	41	92	600	1,575
Less: Interest expense	17,150	270	1,278	1,881	13,721	31,562
On deposits	11,570	252	1,112	1,241	8,965	21,570
Of federal funds purchased & securities sold	1,339	2	31	203	1,103	2,713
On demand notes & other borrowed money*	3,415	15	131	401	2,868	6,179
On subordinated notes and debentures	826	0	3	38	785	1,100
Less: Provision for losses	7,662	38	203	487	6,933	10,861
Noninterest income	26,585	209	1,358	2,766	22,252	42,541
From fiduciary activities	2,259	10	160	371	1,718	5,381
Service charges on deposits	4,878	62	296	434	4,086	7,468
Trading revenue	2,140	0	(2)	11	2,131	3,366
From interest rate exposures	725	0	2	1	722	1,559
From foreign exchange exposures	957	0	0	1	955	1,346
From equity security and index exposures	270	0	0	7	263	490
From commodity and other exposures	191	0	0	0	191	(26)
Investment banking brokerage fees	1,217	1	17	63	1,136	2,397
Venture capital revenue	24	(0)	(0)	(0)	25	(83)
Net servicing fees	2,611	51	75	313	2,172	3,363
Net securitization income	3,606	2	76	301	3,227	4,648
Insurance commissions and fees	500	7	20	41	432	894
Net gains on asset sales	810	6	71	101	631	1,453
Sales of loans and leases	780	7	67	158	548	1,378
Sales of other real estate owned	25	0	1	2	23	27
Sales of other assets(excluding securities)	4	(0)	4	(59)	60	48
Other noninterest income	8,623	70	645	1,132	6,777	13,737
Gains/losses on securities	532	3	16	45	468	1,008
Less: Noninterest expense	33,105	505	2,569	3,920	26,112	57,035
Salaries and employee benefits	13,532	247	1,079	1,418	10,787	24,660
Of premises and fixed assets	3,906	62	299	393	3,152	7,172
Other noninterest expense	14,650	193	1,169	2,011	11,276	23,968
Less: Taxes on income before extraord. items	7,155	49	308	851	5,947	11,216
Income/loss from extraord. items, net of taxes	77	0	(4)	0	81	39
Memoranda:						
Net operating income	13,646	142	780	1,659	11,066	22,605
Income before taxes and extraordinary items	21,151	194	1,099	2,540	17,317	34,497
Income net of taxes before extraordinary items	13,996	144	792	1,690	11,370	23,281
Cash dividends declared	8,158	79	395	676	7,007	14,169
Net loan and lease losses	7,648	25	157	468	6,998	10,561
Charge-offs to loan and lease reserve	8,984	34	202	591	8,158	12,494
Less: Recoveries credited to loan & lease resv.	1,337	10	44	123	1,160	1,933

* Includes mortgage indebtedness

**Year-to-date income and expenses of national banks by asset size
Through June 30, 2002**

(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	2,104	987	944	131	42	7,966
Net income	\$27,794	\$274	\$1,513	\$3,383	\$22,624	\$45,305
Net interest income	70,206	1,025	4,894	8,213	56,074	117,624
Total interest income	103,533	1,581	7,501	12,028	82,423	179,782
On loans	79,544	1,203	5,732	9,333	63,276	133,372
From lease financing receivables	3,667	6	46	135	3,480	5,288
On balances due from depositories	937	14	30	41	851	1,856
On securities	15,536	323	1,576	2,201	11,437	30,575
From assets held in trading account	1,672	0	1	22	1,648	4,256
On fed. funds sold & securities repurchased	1,497	25	84	198	1,189	3,198
Less: Interest expense	33,328	556	2,608	3,815	26,349	62,158
On deposits	22,396	521	2,283	2,528	17,064	42,714
Of federal funds purchased & securities sold	2,674	5	63	396	2,210	5,310
On demand notes & other borrowed money*	6,631	30	255	816	5,529	11,921
On subordinated notes and debentures	1,627	0	6	74	1,547	2,212
Less: Provision for losses	16,088	67	399	1,179	14,442	22,432
Noninterest income	53,077	402	2,614	5,808	44,254	84,184
From fiduciary activities	4,461	19	316	748	3,378	10,586
Service charges on deposits	9,475	119	564	847	7,945	14,498
Trading revenue	3,820	0	(1)	35	3,787	6,519
From interest rate exposures	1,342	0	3	18	1,321	3,058
From foreign exchange exposures	1,737	0	0	2	1,734	2,560
From equity security and index exposures	522	0	0	12	509	896
From commodity and other exposures	221	0	0	0	221	(3)
Investment banking brokerage fees	2,432	3	34	119	2,277	4,697
Venture capital revenue	193	(0)	(0)	0	193	(46)
Net servicing fees	5,540	101	147	678	4,613	7,028
Net securitization income	7,178	4	162	617	6,395	9,213
Insurance commissions and fees	966	13	36	78	839	1,727
Net gains on asset sales	2,017	10	134	422	1,451	3,217
Sales of loans and leases	2,069	10	127	410	1,521	3,206
Sales of other real estate owned	15	(1)	3	2	12	15
Sales of other assets(excluding securities)	(67)	0	4	10	(81)	(5)
Other noninterest income	16,995	135	1,222	2,262	13,377	26,745
Gains/losses on securities	890	6	30	58	795	1,718
Less: Noninterest expense	66,159	997	5,025	7,805	52,331	113,396
Salaries and employee benefits	27,374	488	2,146	2,815	21,925	49,564
Of premises and fixed assets	7,792	121	588	781	6,303	14,287
Other noninterest expense	29,072	383	2,249	4,008	22,431	47,206
Less: Taxes on income before extraord. items	14,209	95	596	1,712	11,807	22,431
Income/loss from extraord. items, net of taxes	77	0	(4)	0	81	39
Memoranda:						
Net operating income	27,126	269	1,495	3,342	22,021	44,102
Income before taxes and extraordinary items	41,926	369	2,113	5,095	34,350	67,698
Income net of taxes before extraordinary items	27,717	274	1,517	3,383	22,543	45,267
Cash dividends declared	21,571	157	746	1,252	19,416	33,901
Net loan and lease losses	15,980	44	297	1,075	14,565	21,636
Charge-offs to loan and lease reserve	18,568	62	385	1,318	16,803	25,375
Less: Recoveries credited to loan & lease resv.	2,587	18	88	243	2,238	3,739

*Includes mortgage indebtedness

Quarterly net loan and lease losses of national banks by asset size
Second quarter 2002

(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	2,104	987	944	131	42	7,966
Net charge-offs to loan and lease reserve	\$7,648	\$25	\$157	\$468	\$6,998	\$10,561
Loans secured by real estate	430	4	16	31	378	650
1-4 family residential mortgages	203	2	7	11	183	299
Home equity loans	74	0	1	4	69	89
Multifamily residential mortgages	9	0	0	1	8	12
Commercial RE loans	82	1	7	11	63	163
Construction RE loans	33	0	2	3	29	55
Farmland loans	3	0	1	1	2	6
RE loans from foreign offices	0	0	0	0	0	0
Commercial and industrial loans	2,904	10	44	132	2,718	4,184
Loans to individuals	3,799	9	89	286	3,415	5,013
Credit cards	2,838	2	60	212	2,564	3,722
Installment loans and other plans	961	7	29	74	851	1,291
All other loans and leases	514	1	8	18	486	713
Charge-offs to loan and lease reserve	8,984	34	202	591	8,158	12,494
Loans secured by real estate	515	5	22	41	446	810
1-4 family residential mortgages	230	2	9	14	205	349
Home equity loans	85	0	1	5	79	105
Multifamily residential mortgages	10	0	1	1	9	16
Commercial RE loans	108	2	9	15	82	223
Construction RE loans	44	0	2	5	37	72
Farmland loans	5	0	1	1	2	10
RE loans from foreign offices	32	0	0	1	31	34
Commercial and industrial loans	3,355	13	55	163	3,123	4,791
Loans to individuals	4,501	13	114	362	4,013	6,031
Credit cards	3,228	2	70	254	2,902	4,282
Installment loans and other plans	1,274	10	44	108	1,111	1,749
All other loans and leases	613	3	11	24	576	861
Recoveries credited to loan and lease reserve	1,337	10	44	123	1,160	1,933
Loans secured by real estate	85	1	6	10	68	160
1-4 family residential mortgages	27	1	2	2	22	50
Home equity loans	11	(0)	0	1	10	16
Multifamily residential mortgages	1	0	0	0	1	4
Commercial RE loans	26	0	2	3	20	60
Construction RE loans	11	0	0	2	8	17
Farmland loans	1	0	0	1	0	4
RE loans from foreign offices	7	0	0	0	7	8
Commercial and industrial loans	451	3	11	32	405	607
Loans to individuals	702	4	25	76	597	1,018
Credit cards	390	0	10	42	338	560
Installment loans and other plans	312	4	15	34	259	458
All other loans and leases	100	2	3	5	89	148

**Year-to-date net loan and lease losses of national banks by asset size
Through June 30, 2002**

(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	2,104	987	944	131	42	7,966
Net charge-offs to loan and lease reserve	15,980	44	297	1,075	14,565	21,636
Loans secured by real estate	936	8	39	90	800	1,342
1-4 family residential mortgages	424	3	16	28	377	582
Home equity loans	145	0	1	9	135	173
Multifamily residential mortgages	12	0	1	1	10	19
Commercial RE loans	212	4	18	31	159	367
Construction RE loans	75	1	2	19	53	121
Farmland loans	7	0	1	1	5	14
RE loans from foreign offices	61	0	0	1	60	66
Commercial and industrial loans	5,237	15	68	238	4,915	7,717
Loans to individuals	8,907	17	177	720	7,993	11,332
Credit cards	6,836	3	114	553	6,166	8,554
Installment loans and other plans	2,071	14	63	167	1,827	2,778
All other loans and leases	900	3	13	28	857	1,245
Charge-offs to loan and lease reserve	18,568	62	385	1,318	16,803	25,375
Loans secured by real estate	1,097	10	48	110	929	1,622
1-4 family residential mortgages	491	4	20	34	433	690
Home equity loans	163	0	1	11	150	199
Multifamily residential mortgages	14	0	1	1	12	25
Commercial RE loans	253	4	22	37	191	460
Construction RE loans	93	1	3	23	65	149
Farmland loans	9	0	2	2	6	21
RE loans from foreign offices	73	0	0	1	72	80
Commercial and industrial loans	6,081	21	92	297	5,671	8,865
Loans to individuals	10,309	25	225	873	9,185	13,368
Credit cards	7,591	4	131	636	6,820	9,648
Installment loans and other plans	2,717	21	94	237	2,365	3,720
All other loans and leases	1,081	6	20	38	1,018	1,519
Recoveries credited to loan and lease reserve	2,587	18	88	243	2,238	3,739
Loans secured by real estate	160	2	10	20	129	281
1-4 family residential mortgages	67	1	4	6	56	108
Home equity loans	18	0	0	2	15	26
Multifamily residential mortgages	3	0	0	0	2	6
Commercial RE loans	41	1	3	5	32	92
Construction RE loans	18	0	1	5	12	28
Farmland loans	2	0	0	1	1	7
RE loans from foreign offices	12	0	0	0	12	13
Commercial and industrial loans	844	5	24	60	755	1,148
Loans to individuals	1,402	8	48	153	1,192	2,036
Credit cards	755	1	17	84	654	1,094
Installment loans and other plans	647	7	31	70	538	942
All other loans and leases	181	3	6	10	162	274

Number of national banks by state and asset size
June 30, 2002

	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	2,104	987	944	131	42	7,966
Alabama	22	13	8	1	0	153
Alaska	3	1	0	2	0	6
Arizona	16	6	5	3	2	40
Arkansas	41	12	28	1	0	170
California	81	34	37	7	3	288
Colorado	52	26	22	3	1	175
Connecticut	8	1	7	0	0	25
Delaware	14	2	7	2	3	31
District of Columbia	4	2	2	0	0	4
Florida	72	24	40	8	0	259
Georgia	62	31	28	3	0	324
Hawaii	1	0	1	0	0	7
Idaho	1	0	1	0	0	17
Illinois	177	73	92	8	4	686
Indiana	32	8	16	6	2	154
Iowa	49	28	19	2	0	414
Kansas	104	73	28	3	0	368
Kentucky	51	23	25	3	0	227
Louisiana	16	6	8	1	1	142
Maine	6	1	4	0	1	15
Maryland	11	3	8	0	0	72
Massachusetts	13	5	7	1	0	41
Michigan	27	10	16	0	1	161
Minnesota	123	79	39	3	2	472
Mississippi	20	8	10	2	0	98
Missouri	46	24	18	3	1	350
Montana	16	13	2	1	0	80
Nebraska	77	54	21	2	0	273
Nevada	8	1	3	4	0	35
New Hampshire	5	2	2	0	1	14
New Jersey	24	2	15	7	0	82
New Mexico	15	6	6	3	0	52
New York	57	10	39	7	1	137
North Carolina	7	0	5	0	2	72
North Dakota	15	6	6	3	0	104
Ohio	87	36	37	7	7	201
Oklahoma	94	55	35	4	0	276
Oregon	3	0	2	1	0	32
Pennsylvania	80	21	49	7	3	177
Rhode Island	4	2	0	1	1	7
South Carolina	25	13	11	1	0	77
South Dakota	19	8	8	2	1	93
Tennessee	28	6	19	0	3	190
Texas	335	202	123	9	1	675
Utah	7	2	3	1	1	56
Vermont	8	2	6	0	0	15
Virginia	34	5	26	3	0	128
Washington	15	11	4	0	0	79
West Virginia	21	9	10	2	0	70
Wisconsin	48	19	26	3	0	279
Wyoming	20	9	10	1	0	45
U.S. territories	0	0	0	0	0	18

Total assets of national banks by state and asset size
June 30, 2002

(Dollar figures in millions)

	All national banks	National banks				Memoranda:
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	All commercial banks
All institutions	\$3,739,495	\$52,273	\$250,321	\$413,938	\$3,022,963	\$6,749,662
Alabama	3,953	815	1,921	1,216	0	191,856
Alaska	5,302	60	0	5,242	0	6,369
Arizona	41,280	170	1,853	5,584	33,673	43,803
Arkansas	8,488	732	6,746	1,010	0	30,635
California	225,929	1,796	12,480	17,431	194,222	376,187
Colorado	30,535	1,272	5,076	6,117	18,071	51,376
Connecticut	1,614	91	1,524	0	0	3,649
Delaware	98,585	68	1,518	4,484	92,516	140,322
District of Columbia	463	95	368	0	0	463
Florida	28,824	1,689	10,091	17,045	0	66,963
Georgia	18,734	1,698	5,558	11,478	0	169,825
Hawaii	356	0	356	0	0	22,887
Idaho	258	0	258	0	0	3,021
Illinois	323,114	3,912	22,887	20,521	275,794	462,730
Indiana	72,326	445	6,718	19,314	45,849	110,961
Iowa	14,992	1,510	4,943	8,538	0	46,444
Kansas	16,127	3,670	7,812	4,645	0	37,226
Kentucky	22,806	1,498	5,054	16,255	0	54,707
Louisiana	25,045	329	1,569	6,925	16,222	42,662
Maine	23,316	39	2,036	0	21,241	25,395
Maryland	2,530	169	2,361	0	0	48,655
Massachusetts	3,402	261	1,691	1,449	0	121,324
Michigan	47,254	437	4,554	0	42,263	145,152
Minnesota	84,212	4,138	8,941	5,286	65,847	107,538
Mississippi	10,392	449	2,208	7,736	0	36,347
Missouri	26,330	1,345	4,733	9,953	10,300	70,242
Montana	2,623	570	511	1,543	0	12,996
Nebraska	16,203	2,496	4,921	8,785	0	30,689
Nevada	25,492	43	952	24,496	0	39,424
New Hampshire	16,316	63	397	0	15,857	18,805
New Jersey	34,655	120	4,762	29,773	0	77,172
New Mexico	10,847	373	2,032	8,442	0	15,373
New York	517,875	655	12,120	18,027	487,074	1,432,805
North Carolina	865,292	0	1,531	0	863,761	968,673
North Dakota	11,791	282	1,758	9,751	0	18,158
Ohio	437,548	1,875	10,785	18,459	406,428	520,581
Oklahoma	26,376	2,856	7,350	16,170	0	44,903
Oregon	9,768	0	467	9,301	0	18,140
Pennsylvania	129,355	1,254	15,576	14,615	97,909	189,853
Rhode Island	184,130	24	0	6,086	178,020	194,966
South Carolina	6,037	766	2,905	2,367	0	27,409
South Dakota	57,768	247	2,793	12,778	41,950	66,666
Tennessee	79,086	453	6,599	0	72,033	101,965
Texas	88,281	10,478	30,906	23,522	23,374	146,512
Utah	31,143	67	802	9,716	20,558	126,909
Vermont	1,335	106	1,229	0	0	5,678
Virginia	17,706	243	7,139	10,324	0	76,822
Washington	1,927	592	1,335	0	0	22,952
West Virginia	6,707	505	2,093	4,109	0	18,712
Wisconsin	20,651	1,137	6,362	13,153	0	84,836
Wyoming	4,415	382	1,739	2,294	0	6,843
U.S. territories	0	0	0	0	0	65,085