

FDIC-Stats At A Glance



As of March 31, 2002

Dollar Amounts in Billions	Commercial Banks		Savings Institutions		Total
	1st Qtr 2002	1st Qtr 2001	1st Qtr 2002	1st Qtr 2001	1st Qtr 2002
Number of FDIC-Insured	8,005	8,238	1,515	1,584	9,520
Number of FDIC-Supervised	4,932	5,055	508	525	5,440
Total Assets	\$ 6,505	6,316	1,318	1,255	7,823
Total Loans	\$ 3,893	3,831	860	848	4,753
Domestic Deposits	\$ 3,749	3,515	820	762	4,569
Net Income	\$ 21.732	19.836	3.637	2.923	25.369
Percent Profitable	% 93.3	93.0	92.2	89.8	93.1
Average Return on Assets	% 1.33	1.26	1.11	0.95	1.29
Assets under \$1 Billion	% 1.17	1.20	0.32	0.70	0.99
Assets over \$1 Billion	% 1.36	1.28	1.33	1.03	1.36
Average Return on Equity	% 14.46	14.71	12.83	11.27	14.20
Net Interest Margin	% 4.19	3.83	3.52	3.03	4.07
Equity to Assets	% 9.30	8.67	8.89	8.48	9.22
Noncurrent Loans *	% 1.47	1.20	0.92	0.74	1.37
Real Estate Loans	% 1.00	0.87	0.89	0.69	0.96
C&I Loans	% 2.61	1.82	2.21	1.66	2.59
Consumer Loans	% 1.49	1.41	0.60	0.85	1.41
Coverage Ratio **	% 130.88	140.38	99.39	119.32	126.98
Net Charge-Off Rate	% 1.14	0.73	0.26	0.25	0.98
Real Estate Loans	% 0.15	0.11	0.06	0.04	0.12
C&I Loans	% 1.45	0.90	1.39	1.37	1.44
Consumer Loans	% 3.98	2.44	1.92	1.93	3.78

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

All Insured Institutions	1st Qtr 2002 YTD	2001	2000	1999	1998
Credit Card Loans					
Held on Balance Sheet	\$ 248	233	249	212	242
Securitized and Sold	\$ 358	341	299	291	261
Unused Commitments	\$ 3,170	2,876	2,528	2,116	2,042
Total Credit Card Lines	\$ 3,776	3,450	3,076	2,619	2,544
Credit Card Loss Rate	% 8.19	5.14	4.28	4.39	5.15
No. of Personal Bankruptcies	369,237	1,451,575	1,217,628	1,281,360	1,397,695