

FDIC-Stats At A Glance

As of June 30, 2002

Dollar Amounts in Billions	Commercial Banks		Savings Institutions		Total
	2nd Qtr 2002	2nd Qtr 2001	2nd Qtr 2002	2nd Qtr 2001	2nd Qtr 2002
Number of FDIC-Insured	7,966	8,178	1,498	1,569	9,464
Number of FDIC-Supervised	4,913	5,027	503	520	5,416
Total Assets	\$ 6,750	6,360	1,288	1,275	8,038
Total Loans	\$ 3,972	3,859	849	861	4,821
Domestic Deposits	\$ 3,807	3,562	806	776	4,613
Net Income	\$ 23.440	19.097	3.880	3.354	27.320
Percent Profitable	% 93.3	92.9	92.2	89.1	93.1
Average Return on Assets	% 1.41	1.21	1.21	1.06	1.38
Assets under \$1 Billion	% 1.26	1.17	0.90	0.71	1.18
Assets over \$1 Billion	% 1.44	1.21	1.29	1.17	1.42
Average Return on Equity	% 15.24	13.83	13.24	12.52	14.92
Net Interest Margin	% 4.11	3.90	3.50	3.15	4.01
Equity to Assets	% 9.24	8.76	9.29	8.52	9.24
Noncurrent Loans *	% 1.47	1.26	0.87	0.76	1.36
Real Estate Loans	% 0.95	0.91	0.83	0.72	0.92
C&I Loans	% 2.87	2.03	2.27	1.66	2.83
Consumer Loans	% 1.40	1.39	0.54	0.74	1.32
Coverage Ratio **	% 127.22	135.07	108.78	116.32	125.07
Net Charge-Off Rate	% 1.07	0.83	0.23	0.25	0.92
Real Estate Loans	% 0.14	0.13	0.05	0.07	0.11
C&I Loans	% 1.76	1.20	1.36	1.09	1.73
Consumer Loans	% 3.05	2.56	1.61	1.91	2.92

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

All Insured Institutions	2nd Qtr 2002 YTD	2001	2000	1999	1998
Credit Card Loans					
Held on Balance Sheet	\$ 268	250	266	227	242
Securitized and Sold	\$ 369	343	301	293	259
Unused Commitments	\$ 3,237	2,884	2,539	2,129	2,042
Total Credit Card Lines	\$ 3,874	3,477	3,106	2,649	2,543
Credit Card Loss Rate	% 6.80	5.16	4.36	4.39	5.15
No. of Personal Bankruptcies	760,228	1,451,575	1,217,628	1,281,360	1,397,695