

# QBP-Stats At A Glance



As of December 31, 2002

Dollar Amounts in Billions	Commercial Banks		Savings Institutions		Total
	4th Qtr 2002	4th Qtr 2001	4th Qtr 2002	4th Qtr 2001	4th Qtr 2002
Number of FDIC-Insured	7,887	8,079	1,467	1,534	9,354
Number of FDIC-Supervised	4,859	4,971	493	513	5,352
Total Assets	\$ 7,075	\$ 6,552	\$ 1,359	\$ 1,317	\$ 8,434
Total Loans	\$ 4,160	\$ 3,889	\$ 897	\$ 878	\$ 5,057
Domestic Deposits	\$ 4,031	\$ 3,748	\$ 879	\$ 812	\$ 4,910
Net Income	\$ 21.657	\$ 18.446	\$ 3.986	\$ 3.657	\$ 25.643
Percent Profitable	% 89.3	% 87.2	% 92.0	% 89.8	% 89.7
Average Return on Assets	% 1.24	% 1.12	% 1.18	% 1.13	% 1.23
Assets under \$1 Billion	% 1.12	% 1.03	% 0.51	% 0.76	% 0.99
Assets over \$1 Billion	% 1.26	% 1.14	% 1.36	% 1.23	% 1.27
Average Return on Equity	% 13.46	% 12.49	% 12.45	% 12.96	% 13.30
Net Interest Margin	% 4.04	% 4.16	% 3.33	% 3.41	% 3.92
Equity to Assets	% 9.16	% 9.06	% 9.47	% 8.60	% 9.21
Noncurrent Loans *	% 1.46	% 1.41	% 0.93	% 0.86	% 1.36
Real Estate Loans	% 0.89	% 0.96	% 0.90	% 0.82	% 0.89
C&I Loans	% 2.92	% 2.41	% 1.99	% 1.92	% 2.88
Consumer Loans	% 1.51	% 1.48	% 0.67	% 0.72	% 1.44
Coverage Ratio **	% 127.13	% 131.72	% 98.91	% 102.59	% 123.72
Net Charge-Off Rate	% 1.10	% 1.32	% 0.41	% 0.34	% 0.97
Real Estate Loans	% 0.18	% 0.22	% 0.10	% 0.05	% 0.16
C&I Loans	% 1.75	% 2.42	% 2.95	% 1.09	% 1.80
Consumer Loans	% 3.14	% 3.36	% 2.41	% 2.97	% 3.08

\* Nonaccruing loans and loans past due 90+ days

\*\* Loss reserve as a percentage of noncurrent loans

All Insured Institutions	2002	2001	2000	1999	1998
Credit Card Loans					
Held on Balance Sheet	\$ 292	\$ 250	\$ 266	\$ 227	\$ 242
Securitized and Sold	\$ 378	\$ 339	\$ 301	\$ 293	\$ 259
Unused Commitments	\$ 3,361	\$ 2,885	\$ 2,539	\$ 2,129	\$ 2,042
Total Credit Card Lines	\$ 4,031	\$ 3,474	\$ 3,106	\$ 2,649	\$ 2,543
Credit Card Loss Rate	% 6.22	% 5.16	% 4.36	% 4.39	% 5.15
No. of Personal Bankruptcies	1,537,730	1,451,575	1,217,628	1,281,360	1,397,695