

QBP-Stats At A Glance



As of September 30, 2002

Dollar Amounts in Billions	Commercial Banks		Savings Institutions		Total
	3rd Qtr 2002	3rd Qtr 2001	3rd Qtr 2002	3rd Qtr 2001	3rd Qtr 2002
Number of FDIC-Insured	7,933	8,149	1,482	1,553	9,415
Number of FDIC-Supervised	4,894	4,997	499	515	5,393
Total Assets	\$ 6,933	6,556	1,339	1,289	8,272
Total Loans	\$ 4,069	3,861	885	871	4,954
Domestic Deposits	\$ 3,928	3,613	851	790	4,779
Net Income	\$ 23.344	17.365	3.971	3.460	27.315
Percent Profitable	% 93.9	92.5	93.3	90.6	93.6
Average Return on Assets	% 1.37	1.08	1.20	1.08	1.34
Assets under \$1 Billion	% 1.29	1.16	0.93	0.84	1.21
Assets over \$1 Billion	% 1.38	1.06	1.28	1.15	1.37
Average Return on Equity	% 14.84	12.17	12.89	12.62	14.52
Net Interest Margin	% 4.08	3.93	3.41	3.27	3.96
Equity to Assets	% 9.22	8.93	9.27	8.68	9.22
Noncurrent Loans *	% 1.50	1.34	0.87	0.82	1.39
Real Estate Loans	% 0.93	0.92	0.82	0.78	0.90
C&I Loans	% 3.01	2.18	2.28	1.68	2.96
Consumer Loans	% 1.45	1.42	0.63	0.79	1.38
Coverage Ratio **	% 123.43	131.96	108.10	109.84	121.59
Net Charge-Off Rate	% 1.15	0.96	0.28	0.27	0.99
Real Estate Loans	% 0.15	0.30	0.05	0.06	0.12
C&I Loans	% 2.04	1.30	1.34	1.41	2.00
Consumer Loans	% 3.23	2.71	2.24	2.09	3.14

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

All Insured Institutions	3rd Qtr 2002 YTD	2001	2000	1999	1998
Credit Card Loans					
Held on Balance Sheet	\$ 268	233	249	227	242
Securitized and Sold	\$ 361	338	299	293	259
Unused Commitments	\$ 3,314	2,876	2,528	2,129	2,042
Total Credit Card Lines	\$ 3,943	3,446	3,076	2,649	2,543
Credit Card Loss Rate	% 6.50	5.16	4.36	4.39	5.15
No. of Personal Bankruptcies	1,152,101	1,451,575	1,217,628	1,281,360	1,397,695