

# FDIC-Stats At A Glance



As of December 31, 2001

Dollar Amounts in Billions	Commercial Banks		Savings Institutions		Total
	4th Qtr 2001	4th Qtr 2000	4th Qtr 2001	4th Qtr 2000	4th Qtr 2001
Number of FDIC-Insured	8,080	8,315	1,533	1,589	9,613
Number of FDIC-Supervised	4,971	5,093	513	523	5,484
Total Assets	\$ 6,569	6,245	1,299	1,217	7,868
Total Loans	\$ 3,895	3,820	871	828	4,766
Domestic Deposits	\$ 3,762	3,473	798	735	4,560
Net Income	\$ 18.672	17.679	3.713	2.588	22.385
Percent Profitable	% 87.2	87.8	89.8	88.3	87.6
Average Return on Assets	% 1.13	1.15	1.16	0.86	1.14
Assets under \$1 Billion	% 1.08	1.09	0.79	0.66	1.01
Assets over \$1 Billion	% 1.15	1.16	1.27	0.92	1.16
Average Return on Equity	% 12.57	13.44	13.60	10.23	12.73
Net Interest Margin	% 4.15	3.90	3.44	2.90	4.03
Equity to Assets	% 9.09	8.49	8.44	8.47	8.99
Noncurrent Loans *	% 1.41	1.12	0.86	0.71	1.31
Real Estate Loans	% 0.96	0.81	0.83	0.66	0.92
C&I Loans	% 2.40	1.66	1.96	1.57	2.38
Consumer Loans	% 1.50	1.41	0.65	0.82	1.42
Coverage Ratio **	% 131.04	149.36	102.34	124.44	127.56
Net Charge-Off Rate	% 1.31	0.93	0.34	0.24	1.13
Real Estate Loans	% 0.22	0.13	0.05	0.05	0.17
C&I Loans	% 2.41	1.30	1.15	1.31	2.35
Consumer Loans	% 3.32	3.01	3.05	1.86	3.29

\* Nonaccruing loans and loans past due 90+ days

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

All Insured Institutions	2001	2000	1999	1998	1997
Credit Card Loans					
Held on Balance Sheet	\$ 232	266	227	242	243
Securitized and Sold	\$ 342	306	395	261	193
Unused Commitments	\$ 2,908	2,537	2,129	2,042	1,677
Total Credit Card Lines	\$ 3,482	3,108	2,751	2,544	2,112
Credit Card Loss Rate	% 5.14	4.28	4.39	5.15	5.10
No. of Personal Bankruptcies	1,451,575	1,217,628	1,281,360	1,397,695	1,349,510