

FDIC-Stats At A Glance



Dollar Amounts in Billions	Commercial Banks		Savings Institutions		Total
	2nd Qtr 2001	2nd Qtr 2000	2nd Qtr 2001	2nd Qtr 2000	2nd Qtr 2001
Number of FDIC-Insured	8,178	8,477	1,569	1,624	9,747
Number of FDIC-Supervised	5,027	5,178	520	533	5,547
Total Assets	\$ 6,360	5,983	1,275	1,179	7,635
Total Loans	\$ 3,859	3,704	861	799	4,720
Domestic Deposits	\$ 3,565	3,289	776	716	4,341
Net Income	\$ 19.164	14.702	3.354	2.752	22.518
Percent Profitable	% 92.9	93.0	89.1	92.0	92.2
Average Return on Assets	% 1.24	0.99	1.01	0.99	1.20
Assets under \$1 Billion	% 1.19	1.28	0.70	0.80	1.08
Assets over \$1 Billion	% 1.25	1.14	1.10	1.05	1.22
Average Return on Equity	% 14.31	11.81	11.90	12.02	13.92
Net Interest Margin	% 3.86	3.99	3.10	3.02	3.73
Equity to Assets	% 8.76	8.41	8.51	8.16	8.71
Noncurrent Loans *	% 1.26	0.99	0.77	0.65	1.18
Real Estate Loans	% 0.91	0.77	0.74	0.62	0.86
C&I Loans	% 2.03	1.41	1.66	1.25	2.01
Consumer Loans	% 1.39	1.32	0.74	0.72	1.32
Coverage Ratio **	% 134.71	169.01	114.55	134.12	132.04
Net Charge-Off Rate	% 0.78	0.58	0.25	0.18	0.68
Real Estate Loans	% 0.12	0.07	0.05	0.03	0.10
C&I Loans	% 1.05	0.60	1.23	0.58	1.05
Consumer Loans	% 2.48	2.23	1.92	1.66	2.43

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

All Insured Institutions	2nd Qtr 2001 YTD	2000	1999	1998	1997
Credit Card Loans					
Held on Balance Sheet	\$ 226	266	227	242	243
Securitized and Sold	\$ 308	306	395	261	193
Unused Commitments	\$ 2,727	2,537	2,129	2,042	1,677
Total Credit Card Lines	\$ 3,261	3,108	2,751	2,544	2,112
Credit Card Loss Rate	% 5.10	4.28	4.39	5.15	5.10
No. of Personal Bankruptcies	390,064	1,217,628	1,281,360	1,397,695	1,349,510

See back of page for FDIC historical trends.