

Tables on the Financial Performance of National Banks

	<i>Page</i>
Assets, liabilities, and capital accounts of national banks, March 31, 2001 and March 31, 2002	91
Quarterly income and expenses of national banks, first quarter 2001 and first quarter 2002.	92
Year-to-date income and expenses of national banks, through March 31, 2001 and through March 31, 2002	93
Assets of national banks by asset size, March 31, 2002.	94
Past-due and nonaccrual loans and leases of national banks by asset size, March 31, 2002	95
Liabilities of national banks by asset size, March 31, 2002	96
Off-balance-sheet items of national banks by asset size, March 31, 2002	97
Quarterly income and expenses of national banks by asset size, first quarter 2002	98
Year-to-date income and expenses of national banks by asset size, through March 31, 2002	99
Quarterly net loan and lease losses of national banks by asset size, first quarter, 2002	100
Year-to-date net loan and lease losses of national banks by asset size, through March 31, 2002	101
Number of national banks by state and asset size, March 31, 2002	102
Total assets of national banks by state and asset size, March 31, 2002	103

Assets, liabilities, and capital accounts of national banks
March 31, 2001 and March 31, 2002

(Dollar figures in millions)

	March 31, 2001	March 31, 2002	Change March 31, 2001– March 31, 2002 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	2,201	2,118	(83)	(3.77)
Total assets	\$3,440,201	\$3,574,174	\$133,973	3.89
Cash and balances due from depositories	186,066	180,552	(5,514)	(2.96)
Noninterest-bearing balances, currency and coin	136,863	129,557	(7,306)	(5.34)
Interest bearing balances	49,203	50,995	1,791	3.64
Securities	487,106	572,595	85,489	17.55
Held-to-maturity securities, amortized cost	30,476	25,654	(4,823)	(15.82)
Available-for-sale securities, fair value	456,630	546,941	90,311	19.78
Federal funds sold and securities purchased	130,535	144,783	14,247	10.91
Net loans and leases	2,210,882	2,220,254	9,371	0.42
Total loans and leases	2,251,529	2,268,128	16,599	0.74
Loans and leases, gross	2,253,065	2,270,954	17,889	0.79
Less: Unearned income	1,536	2,826	1,290	83.97
Less: Reserve for losses	40,646	47,874	7,228	17.78
Assets held in trading account	117,761	123,452	5,691	4.83
Other real estate owned	1,640	1,861	221	13.48
Intangible assets	72,891	90,874	17,983	24.67
All other assets	233,319	239,798	6,479	2.78
Total liabilities and equity capital	3,440,201	3,574,174	133,973	3.89
Deposits in domestic offices	1,871,697	1,982,322	110,625	5.91
Deposits in foreign offices	390,533	368,729	(21,805)	(5.58)
Total deposits	2,262,231	2,351,051	88,820	3.93
Noninterest-bearing deposits	428,561	477,931	49,369	11.52
Interest-bearing deposits	1,833,669	1,873,120	39,451	2.15
Federal funds purchased and securities sold	228,830	260,617	31,786	13.89
Other borrowed money	360,805	337,243	(23,562)	(6.53)
Trading liabilities less revaluation losses	27,421	27,065	(356)	(1.30)
Subordinated notes and debentures	65,850	65,586	(264)	(0.40)
All other liabilities	188,904	188,203	(701)	(0.37)
Trading liabilities revaluation losses	64,116	48,538	(15,578)	(24.30)
Other	124,788	139,665	14,877	11.92
Total equity capital	306,161	344,410	38,249	12.49
Perpetual preferred stock	590	1,097	507	85.91
Common stock	13,363	13,007	(356)	(2.67)
Surplus	159,950	197,114	37,164	23.23
Retained earnings and other comprehensive income	134,517	132,477	(2,040)	(1.52)
Other equity capital components	(30)	(24)	6	NM

NM indicates calculated percent change is not meaningful.

Quarterly income and expenses of national banks
First quarter 2001 and first quarter 2002

(Dollar figures in millions)

	First quarter 2001	First quarter 2002	Change First quarter, 2001– first quarter, 2002 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	2,201	2,118	(83)	(3.77)
Net income	\$11,396	\$13,514	\$2,118	18.58
Net interest income	29,746	35,136	5,390	18.12
Total interest income	61,274	50,982	(10,292)	(16.80)
On loans	47,530	39,273	(8,257)	(17.37)
From lease financing receivables	2,023	1,835	(188)	(9.29)
On balances due from depositories	819	479	(340)	(41.54)
On securities	8,064	7,489	(575)	(7.13)
From assets held in trading account	958	748	(210)	(21.88)
On federal funds sold and securities repurchased	1,681	746	(935)	(55.64)
Less: Interest expense	31,528	15,846	(15,682)	(49.74)
On deposits	20,905	10,608	(10,298)	(49.26)
Of federal funds purchased and securities sold	3,294	1,332	(1,961)	(59.56)
On demand notes and other borrowed money*	6,221	3,124	(3,097)	(49.78)
On subordinated notes and debentures	1,108	782	(326)	(29.42)
Less: Provision for losses	5,325	8,337	3,012	56.58
Noninterest income	25,008	26,239	1,231	4.92
From fiduciary activities	2,269	2,401	132	5.82
Service charges on deposits	4,003	4,561	559	13.95
Trading revenue	2,153	1,679	(473)	(21.99)
From interest rate exposures	1,081	617	(464)	(42.92)
From foreign exchange exposures	828	780	(48)	(5.79)
From equity security and index exposures	187	252	64	34.35
From commodity and other exposures	57	30	(27)	(46.73)
Investment banking brokerage fees	1,147	1,023	(123)	(10.77)
Venture capital revenue	(51)	168	219	NM
Net servicing fees	2,544	2,800	256	10.07
Net securitization income	2,606	3,579	973	37.34
Insurance commissions and fees	436	460	23	5.33
Net gains on asset sales	1,530	1,194	(336)	(21.98)
Sales of loans and leases	568	1,276	708	124.64
Sales of other real estate owned	(3)	(9)	(7)	NM
Sales of other assets(excluding securities)	965	(73)	(892)	NM
Other noninterest income	8,371	8,373	2	0.02
Gains/losses on securities	466	328	(138)	(29.63)
Less: Noninterest expense	32,159	32,781	622	1.93
Salaries and employee benefits	12,656	13,715	1,059	8.37
Of premises and fixed assets	3,867	3,840	(27)	(0.69)
Other noninterest expense	14,384	14,324	(61)	(0.42)
Less: Taxes on income before extraordinary items	6,072	6,991	919	15.14
Income/loss from extraordinary items, net of income taxes ..	(268)	(80)	189	NM
Memoranda:				
Net operating income	11,353	13,372	2,019	17.79
Income before taxes and extraordinary items	17,736	20,584	2,848	16.06
Income net of taxes before extraordinary items	11,664	13,593	1,929	16.54
Cash dividends declared	7,044	13,270	6,226	88.39
Net charge-offs to loan and lease reserve	4,799	8,238	3,439	71.66
Charge-offs to loan and lease reserve	5,785	9,477	3,692	63.82
Less: Recoveries credited to loan and lease reserve	986	1,238	253	25.66

* Includes mortgage indebtedness.

NM indicates calculated percent change is not meaningful.

Year-to-date income and expenses of national banks
Through March 31, 2001 and through March 31, 2002

(Dollar figures in millions)

	March 31, 2001	March 31, 2002	Change March 31, 2001– March 31, 2002 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	2,201	2,118	(83)	(3.77)
Net income	\$11,396	\$13,514	\$2,118	18.58
Net interest income	29,746	35,136	5,390	18.12
Total interest income	61,274	50,982	(10,292)	(16.80)
On loans	47,530	39,273	(8,257)	(17.37)
From lease financing receivables	2,023	1,835	(188)	(9.29)
On balances due from depositories	819	479	(340)	(41.54)
On securities	8,064	7,489	(575)	(7.13)
From assets held in trading account	958	748	(210)	(21.88)
On federal funds sold and securities repurchased	1,681	746	(935)	(55.64)
Less: Interest expense	31,528	15,846	(15,682)	(49.74)
On deposits	20,905	10,608	(10,298)	(49.26)
Of federal funds purchased and securities sold	3,294	1,332	(1,961)	(59.56)
On demand notes and other borrowed money*	6,221	3,124	(3,097)	(49.78)
On subordinated notes and debentures	1,108	782	(326)	(29.42)
Less: Provision for losses	5,325	8,337	3,012	56.58
Noninterest income	25,008	26,239	1,231	4.92
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Service charges on deposits	4,003	4,561	559	13.95
Trading revenue	2,153	1,679	(473)	(21.99)
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From foreign exchange exposures	828	780	(48)	(5.79)
From equity security and index exposures	187	252	64	34.35
From commodity and other exposures	57	30	(27)	(46.73)
Investment banking brokerage fees	1,147	1,023	(123)	(10.77)
Venture capital revenue	(51)	168	219	NM
Net servicing fees	2,544	2,800	256	10.07
Net securitization income	2,606	3,579	973	37.34
Insurance commissions and fees	436	460	23	5.33
Net gains on asset sales	1,530	1,194	(336)	(21.98)
Sales of loans and leases	568	1,276	708	124.64
Sales of other real estate owned	(3)	(9)	(7)	NM
Sales of other assets(excluding securities)	965	(73)	(1,038)	NM
Other noninterest income	8,371	8,373	2	0.02
Gains/losses on securities	466	328	(138)	(29.63)
Less: Noninterest expense	32,159	32,781	622	1.93
Salaries and employee benefits	12,656	13,715	1,059	8.37
Of premises and fixed assets	3,867	3,840	(27)	(0.69)
Other noninterest expense	14,384	14,324	(61)	(0.42)
Less: Taxes on income before extraordinary items	6,072	6,991	919	15.14
Income/loss from extraordinary items, net of income taxes ..	(268)	(80)	189	NM
Memoranda:				
Net operating income	11,353	13,372	2,019	17.79
Income before taxes and extraordinary items	17,736	20,584	2,848	16.06
Income net of taxes before extraordinary items	11,664	13,593	1,929	16.54
Cash dividends declared	7,044	13,270	6,226	88.39
Net charge-offs to loan and lease reserve	4,799	8,238	3,439	71.66
Charge-offs to loan and lease reserve	5,785	9,477	3,692	63.82
Less: Recoveries credited to loan and lease reserve	986	1,238	253	25.66

* Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

Assets of national banks by asset size

March 31, 2002

(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,118	999	951	126	42	8,005
Total assets	\$3,574,174	\$52,489	\$250,751	\$407,212	\$2,863,723	\$6,504,593
Cash and balances due from	180,552	2,926	10,877	18,879	147,870	339,385
Securities	572,595	13,101	62,006	86,057	411,431	1,185,913
Federal funds sold and securities purchased	144,783	3,168	10,617	17,384	113,614	308,543
Net loans and leases	2,220,254	30,759	153,463	255,413	1,780,618	3,818,452
Total loans and leases	2,268,128	31,195	155,693	259,989	1,821,251	3,893,313
Loans and leases, gross	2,270,954	31,242	155,884	260,068	1,823,760	3,897,157
Less: Unearned income	2,826	47	191	79	2,509	3,844
Less: Reserve for losses	47,874	435	2,230	4,576	40,633	74,861
Assets held in trading account	123,452	0	66	816	122,570	314,149
Other real estate owned	1,861	73	256	229	1,303	3,809
Intangible assets	90,874	156	2,040	6,233	82,444	131,801
All other assets	239,798	2,299	11,425	22,201	203,872	402,536
Gross loans and leases by type:						
Loans secured by real estate	967,965	18,369	100,813	138,297	710,487	1,810,583
1-4 family residential mortgages	453,456	8,011	38,997	64,230	342,219	794,049
Home equity loans	110,539	474	4,550	9,122	96,392	166,492
Multifamily residential mortgages	31,269	446	3,771	5,172	21,880	65,859
Commercial RE loans	240,213	5,618	38,453	42,059	154,083	518,735
Construction RE loans	90,578	1,689	10,630	15,813	62,447	194,444
Farmland loans	12,723	2,130	4,410	1,774	4,409	36,007
RE loans from foreign offices	29,186	0	2	128	29,057	34,997
Commercial and industrial loans	588,700	5,273	27,752	48,406	507,270	966,844
Loans to individuals	411,922	4,035	18,019	50,838	339,029	649,241
Credit cards*	187,475	163	2,212	22,313	162,786	247,874
Other revolving credit plans	29,821	67	370	2,208	27,177	35,047
Installment loans	194,626	3,805	15,437	26,317	149,067	366,319
All other loans and leases	302,367	3,565	9,300	22,527	266,974	470,490
Securities by type:						
U.S. Treasury securities	18,378	750	2,691	5,396	9,542	50,632
Mortgage-backed securities	341,864	3,527	22,474	46,342	269,521	615,947
Pass-through securities	224,381	2,475	13,753	27,079	181,074	380,940
Collateralized mortgage obligations	117,483	1,052	8,722	19,263	88,447	235,007
Other securities	169,740	8,798	36,470	31,051	93,421	419,691
Other U.S. government securities	62,121	6,073	20,890	13,557	21,602	204,409
State and local government securities	43,020	2,100	10,805	8,829	21,286	96,609
Other debt securities	55,648	446	3,393	7,556	44,253	97,114
Equity securities	8,950	179	1,383	1,109	6,280	21,558
Memoranda:						
Agricultural production loans	19,498	3,045	4,951	2,987	8,515	45,084
Pledged securities	272,864	4,988	27,552	39,812	200,512	573,573
Book value of securities	571,906	13,052	61,776	85,808	411,269	1,182,715
Available-for-sale securities	546,252	10,805	52,562	76,864	406,022	1,087,803
Held-to-maturity securities	25,654	2,247	9,214	8,944	5,247	94,911
Market value of securities	572,785	13,123	62,090	86,131	411,442	1,186,840
Available-for-sale securities	546,941	10,854	52,791	77,112	406,184	1,091,002
Held-to-maturity securities	25,844	2,269	9,299	9,018	5,258	95,839

Past-due and nonaccrual loans and leases of national banks by asset size

March 31, 2002

(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,118	999	951	126	42	8,005
Loans and leases past due 30-89 days	\$28,614	\$486	\$1,909	\$3,203	\$23,015	\$49,063
Loans secured by real estate	11,649	244	1,030	1,366	9,010	21,036
1-4 family residential mortgages	6,881	120	499	688	5,574	11,444
Home equity loans	709	3	22	56	629	1,037
Multifamily residential mortgages	199	2	14	26	158	421
Commercial RE loans	1,879	61	306	322	1,190	4,414
Construction RE loans	1,300	27	123	233	917	2,393
Farmland loans	196	31	66	40	59	571
RE loans from foreign offices	484	0	0	0	484	757
Commercial and industrial loans	6,046	96	401	723	4,825	10,565
Loans to individuals	8,209	89	353	955	6,813	13,380
Credit cards	4,420	4	87	413	3,917	6,188
Installment loans and other plans	3,789	85	266	542	2,896	7,193
All other loans and leases	2,709	58	125	159	2,367	4,082
Loans and leases past due 90+ days	8,972	108	401	932	7,531	13,926
Loans secured by real estate	2,946	55	215	198	2,478	4,587
1-4 family residential mortgages	2,273	31	100	121	2,021	3,079
Home equity loans	109	1	4	11	93	175
Multifamily residential mortgages	27	0	2	2	23	58
Commercial RE loans	277	10	73	40	154	731
Construction RE loans	170	5	20	20	125	322
Farmland loans	44	7	15	5	17	164
RE loans from foreign offices	45	0	0	0	45	57
Commercial and industrial loans	876	21	88	169	598	1,654
Loans to individuals	4,830	18	81	551	4,180	7,158
Credit cards	3,676	3	41	386	3,245	4,937
Installment loans and other plans	1,154	15	40	165	935	2,221
All other loans and leases	320	13	18	13	276	527
Nonaccrual loans and leases	26,569	258	1,186	1,675	23,449	43,119
Loans secured by real estate	7,602	132	649	894	5,927	13,437
1-4 family residential mortgages	3,171	40	191	309	2,630	5,219
Home equity loans	316	1	10	25	279	424
Multifamily residential mortgages	114	3	15	20	76	224
Commercial RE loans	2,245	52	322	375	1,497	4,529
Construction RE loans	854	10	72	141	631	1,743
Farmland loans	188	24	38	24	101	439
RE loans from foreign offices	713	0	0	0	713	859
Commercial and industrial loans	14,521	76	354	567	13,523	23,603
Loans to individuals	1,631	15	89	109	1,417	2,528
Credit cards	386	0	49	55	282	706
Installment loans and other plans	1,245	15	40	55	1,136	1,821
All other loans and leases	2,913	35	94	105	2,679	3,704

Liabilities of national banks by asset size

March 31, 2002

(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,118	999	951	126	42	8,005
Total liabilities and equity capital	3,574,174	52,489	250,751	407,212	2,863,723	6,504,593
Deposits in domestic offices	1,982,322	44,278	203,073	260,280	1,474,691	3,748,683
Deposits in foreign offices	368,729	0	523	2,319	365,887	603,522
Total deposits	2,351,051	44,278	203,596	262,599	1,840,578	4,352,204
Noninterest bearing	477,931	7,035	31,874	44,498	394,524	805,659
Interest bearing	1,873,120	37,243	171,722	218,101	1,446,054	3,546,548
Federal funds purchased and securities sold	260,617	523	6,378	41,363	212,353	520,546
Other borrowed funds	337,243	1,389	11,556	46,031	278,266	536,947
Trading liabilities less revaluation losses	27,065	0	0	209	26,856	78,054
Subordinated notes and debentures	65,586	3	196	3,169	62,217	92,983
All other liabilities	188,203	423	3,646	11,731	172,403	319,076
Equity capital	344,410	5,872	25,378	42,110	271,050	604,782
Total deposits by depositor:						
Individuals and corporations	1,828,694	28,096	142,095	208,536	1,449,967	3,382,122
U.S., state, and local governments	105,267	3,715	14,892	15,981	70,680	205,396
Depositories in the U.S.	69,282	614	2,166	3,115	63,387	97,911
Foreign banks and governments	52,895	2	483	1,396	51,014	110,699
Domestic deposits by depositor:						
Individuals and corporations	1,552,033	28,096	142,075	206,877	1,174,984	2,928,606
U.S., state, and local governments	105,267	3,715	14,892	15,981	70,680	205,396
Depositories in the U.S.	26,293	614	2,088	3,115	20,477	48,617
Foreign banks and governments	4,119	2	59	744	3,314	10,407
Foreign deposits by depositor:						
Individuals and corporations	276,662	0	21	1,658	274,983	453,516
Depositories in the U.S.	42,989	0	78	1	42,910	49,294
Foreign banks and governments	48,776	0	424	652	47,700	100,292
Deposits in domestic offices by type:						
Transaction deposits	344,480	13,289	49,365	39,944	241,882	649,993
Demand deposits	281,192	6,955	28,396	31,835	214,006	495,950
Savings deposits	1,038,665	9,743	65,003	130,062	833,857	1,819,175
Money market deposit accounts	760,073	5,483	38,739	89,769	626,082	1,300,965
Other savings deposits	278,592	4,260	26,265	40,293	207,774	518,210
Time deposits	599,176	21,246	88,704	90,274	398,952	1,279,514
Small time deposits	346,413	14,267	57,027	53,809	221,311	724,709
Large time deposits	252,763	6,980	31,677	36,465	177,641	554,805

Off-balance-sheet items of national banks by asset size

March 31, 2002

(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,118	999	951	126	42	8,005
Unused commitments	\$3,677,030	\$80,379	\$430,367	\$351,472	\$2,814,812	\$5,069,619
Home equity lines	144,115	356	4,185	9,576	129,998	203,411
Credit card lines	2,482,003	76,147	402,181	289,968	1,713,706	3,170,295
Commercial RE, construction and land	79,642	912	6,877	12,459	59,394	157,916
All other unused commitments	971,270	2,964	17,125	39,469	911,713	1,537,997
Letters of credit:						
Standby letters of credit	151,417	127	1,519	5,349	144,421	261,816
Financial letters of credit	122,340	84	910	3,933	117,414	217,251
Performance letters of credit	29,077	43	609	1,417	27,007	44,565
Commercial letters of credit	15,224	27	396	462	14,339	22,134
Securities lent	122,097	33	65	9,560	112,439	616,989
Spot foreign exchange contracts	131,067	0	0	109	130,958	172,045
Credit derivatives (notional value)						
Reporting bank is the guarantor	68,135	11	25	0	68,100	225,047
Reporting bank is the beneficiary	94,524	10	50	0	94,464	212,505
Derivative contracts (notional value)	21,529,752	28	1,252	35,766	21,492,707	46,331,935
Futures and forward contracts	5,833,420	2	230	1,463	5,831,725	10,086,857
Interest rate contracts	3,664,221	2	204	974	3,663,040	6,221,268
Foreign exchange contracts	2,088,066	0	26	489	2,087,551	3,713,752
All other futures and forwards	81,133	0	0	0	81,133	151,837
Option contracts	4,655,835	0	281	12,039	4,643,515	9,594,204
Interest rate contracts	4,034,564	0	279	11,897	4,022,388	8,040,784
Foreign exchange contracts	460,727	0	0	0	460,727	841,134
All other options	160,545	0	2	142	160,401	712,286
Swaps	10,877,838	5	665	22,264	10,854,903	26,213,322
Interest rate contracts	10,371,413	5	663	17,382	10,353,363	25,015,569
Foreign exchange contracts	458,876	0	2	4,685	454,189	1,071,176
All other swaps	47,548	0	0	197	47,351	126,577
Memoranda: Derivatives by purpose						
Contracts held for trading	19,869,229	0	83	9,159	19,859,987	43,946,927
Contracts not held for trading	1,497,864	7	1,094	26,607	1,470,156	1,947,456
Memoranda: Derivatives by position						
Held for trading—positive fair value	204,961	0	0	110	204,851	527,844
Held for trading—negative fair value	193,873	0	0	100	193,774	499,893
Not for trading—positive fair value	11,133	0	4	360	10,769	15,100
Not for trading—negative fair value	8,390	0	30	143	8,217	11,962

Quarterly income and expenses of national banks by asset size

First quarter 2002

(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,118	999	951	126	42	8,005
Net income	\$13,514	\$133	\$741	\$1,684	\$10,955	\$21,732
Net interest income	35,136	515	2,459	4,041	28,121	58,637
Total interest income	50,982	810	3,816	5,981	40,374	88,983
On loans	39,273	617	2,918	4,637	31,102	66,243
From lease financing receivables	1,835	3	25	67	1,740	2,646
On balances due from depositories	479	7	17	17	438	949
On securities	7,489	164	797	1,086	5,441	14,993
From assets held in trading account	748	0	1	11	736	1,884
On fed. funds sold & securities repurchased	746	14	44	106	582	1,620
Less: Interest expense	15,846	295	1,358	1,940	12,253	30,346
On deposits	10,608	276	1,196	1,276	7,859	21,001
Of federal funds purchased & securities sold	1,332	3	34	194	1,102	2,599
On demand notes & other borrowed money*	3,124	16	125	434	2,550	5,644
On subordinated notes and debentures	782	0	3	37	742	1,103
Less: Provision for losses	8,337	29	202	688	7,419	11,652
Noninterest income	26,239	196	1,282	3,014	21,747	41,467
From fiduciary activities	2,401	9	158	377	1,857	5,404
Service charges on deposits	4,561	58	273	411	3,818	7,036
Trading revenue	1,679	0	0	24	1,655	3,152
From interest rate exposures	617	0	2	17	599	1,499
From foreign exchange exposures	780	0	0	1	778	1,214
From equity security and index exposures	252	0	0	5	246	407
From commodity and other exposures	30	0	0	0	30	24
Investment banking brokerage fees	1,023	1	16	58	947	2,109
Venture capital revenue	168	(0)	(0)	0	168	37
Net servicing fees	2,800	50	74	364	2,311	3,537
Net securitization income	3,579	2	83	327	3,167	4,577
Insurance commissions and fees	460	6	16	37	401	827
Net gains on asset sales	1,194	3	66	307	817	1,755
Sales of loans and leases	1,276	4	64	238	971	1,820
Sales of other real estate owned	(9)	(1)	2	(0)	(10)	(10)
Sales of other assets(excluding securities)	(73)	1	0	69	(143)	(54)
Other noninterest income	8,373	66	593	1,109	6,604	13,032
Gains/losses on securities	328	3	11	16	298	690
Less: Noninterest expense	32,781	507	2,511	3,844	25,919	56,145
Salaries and employee benefits	13,715	248	1,094	1,377	10,995	24,850
Of premises and fixed assets	3,840	61	296	384	3,099	7,089
Other noninterest expense	14,324	195	1,099	1,976	11,053	23,101
Less: Taxes on income before extraord. items	6,991	45	294	855	5,797	11,144
Income/loss from extraord. items, net of taxes	(80)	0	(4)	0	(75)	(120)
Memoranda:						
Net operating income	13,372	131	736	1,673	10,833	21,377
Income before taxes and extraordinary items	20,584	179	1,039	2,539	16,827	32,996
Income net of taxes before extraordinary items	13,593	133	745	1,684	11,031	21,852
Cash dividends declared	13,270	80	358	575	12,259	19,581
Net loan and lease losses	8,238	19	142	605	7,472	11,113
Charge-offs to loan and lease reserve	9,477	28	188	724	8,536	12,917
Less: Recoveries credited to loan & lease resv.	1,238	9	47	119	1,064	1,803

* Includes mortgage indebtedness

**Year-to-date income and expenses of national banks by asset size
Through March 31, 2002**

(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,118	999	951	126	42	8,005
Net income	\$13,514	\$133	\$741	\$1,684	\$10,955	\$21,732
Net interest income	35,136	515	2,459	4,041	28,121	58,637
Total interest income	50,982	810	3,816	5,981	40,374	88,983
On loans	39,273	617	2,918	4,637	31,102	66,243
From lease financing receivables	1,835	3	25	67	1,740	2,646
On balances due from depositories	479	7	17	17	438	949
On securities	7,489	164	797	1,086	5,441	14,993
From assets held in trading account	748	0	1	11	736	1,884
On fed. funds sold & securities repurchased	746	14	44	106	582	1,620
Less: Interest expense	15,846	295	1,358	1,940	12,253	30,346
On deposits	10,608	276	1,196	1,276	7,859	21,001
Of federal funds purchased & securities sold	1,332	3	34	194	1,102	2,599
On demand notes & other borrowed money*	3,124	16	125	434	2,550	5,644
On subordinated notes and debentures	782	0	3	37	742	1,103
Less: Provision for losses	8,337	29	202	688	7,419	11,652
Noninterest income	26,239	196	1,282	3,014	21,747	41,467
From fiduciary activities	2,401	9	158	377	1,857	5,404
Service charges on deposits	4,561	58	273	411	3,818	7,036
Trading revenue	1,679	0	0	24	1,655	3,152
From interest rate exposures	617	0	2	17	599	1,499
From foreign exchange exposures	780	0	0	1	778	1,214
From equity security and index exposures	252	0	0	5	246	407
From commodity and other exposures	30	0	0	0	30	24
Investment banking brokerage fees	1,023	1	16	58	947	2,109
Venture capital revenue	168	(0)	(0)	0	168	37
Net servicing fees	2,800	50	74	364	2,311	3,537
Net securitization income	3,579	2	83	327	3,167	4,577
Insurance commissions and fees	460	6	16	37	401	827
Net gains on asset sales	1,194	3	66	307	817	1,755
Sales of loans and leases	1,276	4	64	238	971	1,820
Sales of other real estate owned	(9)	(1)	2	(0)	(10)	(10)
Sales of other assets(excluding securities)	(73)	1	0	69	(143)	(54)
Other noninterest income	8,373	66	593	1,109	6,604	13,032
Gains/losses on securities	328	3	11	16	298	690
Less: Noninterest expense	32,781	507	2,511	3,844	25,919	56,145
Salaries and employee benefits	13,715	248	1,094	1,377	10,995	24,850
Of premises and fixed assets	3,840	61	296	384	3,099	7,089
Other noninterest expense	14,324	195	1,099	1,976	11,053	23,101
Less: Taxes on income before extraord. items	6,991	45	294	855	5,797	11,144
Income/loss from extraord. items, net of taxes	(80)	0	(4)	0	(75)	(120)
Memoranda:						
Net operating income	13,372	131	736	1,673	10,833	21,377
Income before taxes and extraordinary items	20,584	179	1,039	2,539	16,827	32,996
Income net of taxes before extraordinary items	13,593	133	745	1,684	11,031	21,852
Cash dividends declared	13,270	80	358	575	12,259	19,581
Net loan and lease losses	8,238	19	142	605	7,472	11,113
Charge-offs to loan and lease reserve	9,477	28	188	724	8,536	12,917
Less: Recoveries credited to loan & lease resv.	1,238	9	47	119	1,064	1,803

* Includes mortgage indebtedness

Quarterly net loan and lease losses of national banks by asset size

First quarter, 2002

(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,118	999	951	126	42	8,005
Net charge-offs to loan and lease reserve	\$8,238	\$19	\$142	\$605	\$7,472	\$11,113
Loans secured by real estate	497	4	23	59	412	684
1-4 family residential mortgages	214	1	9	18	186	277
Home equity loans	69	0	1	5	64	82
Multifamily residential mortgages	3	(0)	0	0	2	6
Commercial RE loans	130	2	12	20	96	204
Construction RE loans	41	0	1	15	25	66
Farmland loans	4	0	0	1	3	8
RE loans from foreign offices	36	0	0	0	36	41
Commercial and industrial loans	2,268	6	24	106	2,133	3,531
Loans to individuals	5,088	8	90	432	4,557	6,366
Credit cards	3,998	1	55	340	3,602	4,895
Installment loans and other plans	1,089	7	35	93	955	1,472
All other loans and leases	386	2	5	9	370	532
Charge-offs to loan and lease reserve	9,477	28	188	724	8,536	12,917
Loans secured by real estate	570	4	27	69	470	805
1-4 family residential mortgages	255	1	12	22	219	335
Home equity loans	75	0	1	6	68	92
Multifamily residential mortgages	4	0	0	1	3	9
Commercial RE loans	144	2	13	22	108	236
Construction RE loans	46	0	1	17	27	78
Farmland loans	5	0	0	1	3	11
RE loans from foreign offices	41	0	0	0	41	46
Commercial and industrial loans	2,656	8	38	134	2,476	4,070
Loans to individuals	5,784	12	114	509	5,148	7,383
Credit cards	4,364	2	63	381	3,918	5,429
Installment loans and other plans	1,420	11	51	128	1,230	1,953
All other loans and leases	467	3	9	13	442	658
Recoveries credited to loan and lease reserve	1,238	9	47	119	1,064	1,803
Loans secured by real estate	73	1	5	10	58	121
1-4 family residential mortgages	40	0	3	4	33	58
Home equity loans	6	0	0	1	5	9
Multifamily residential mortgages	1	0	0	0	1	2
Commercial RE loans	15	0	1	2	12	32
Construction RE loans	5	0	1	2	2	12
Farmland loans	1	0	0	0	0	3
RE loans from foreign offices	5	0	0	0	5	5
Commercial and industrial loans	388	3	14	28	343	540
Loans to individuals	697	4	24	77	591	1,016
Credit cards	366	0	8	41	316	535
Installment loans and other plans	331	4	16	36	275	482
All other loans and leases	81	1	3	4	72	126

**Year-to-date net loan and lease losses of national banks by asset size
Through March 31, 2002**

(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,118	999	951	126	42	8,005
Net charge-offs to loan and lease reserve	8,238	19	142	605	7,472	11,113
Loans secured by real estate	497	4	23	59	412	684
1-4 family residential mortgages	214	1	9	18	186	277
Home equity loans	69	0	1	5	64	82
Multifamily residential mortgages	3	(0)	0	0	2	6
Commercial RE loans	130	2	12	20	96	204
Construction RE loans	41	0	1	15	25	66
Farmland loans	4	0	0	1	3	8
RE loans from foreign offices	36	0	0	0	36	41
Commercial and industrial loans	2,268	6	24	106	2,133	3,531
Loans to individuals	5,088	8	90	432	4,557	6,366
Credit cards	3,998	1	55	340	3,602	4,895
Installment loans and other plans	1,089	7	35	93	955	1,472
All other loans and leases	386	2	5	9	370	532
Charge-offs to loan and lease reserve	9,477	28	188	724	8,536	12,917
Loans secured by real estate	570	4	27	69	470	805
1-4 family residential mortgages	255	1	12	22	219	335
Home equity loans	75	0	1	6	68	92
Multifamily residential mortgages	4	0	0	1	3	9
Commercial RE loans	144	2	13	22	108	236
Construction RE loans	46	0	1	17	27	78
Farmland loans	5	0	0	1	3	11
RE loans from foreign offices	41	0	0	0	41	46
Commercial and industrial loans	2,656	8	38	134	2,476	4,070
Loans to individuals	5,784	12	114	509	5,148	7,383
Credit cards	4,364	2	63	381	3,918	5,429
Installment loans and other plans	1,420	11	51	128	1,230	1,953
All other loans and leases	467	3	9	13	442	658
Recoveries credited to loan and lease reserve	1,238	9	47	119	1,064	1,803
Loans secured by real estate	73	1	5	10	58	121
1-4 family residential mortgages	40	0	3	4	33	58
Home equity loans	6	0	0	1	5	9
Multifamily residential mortgages	1	0	0	0	1	2
Commercial RE loans	15	0	1	2	12	32
Construction RE loans	5	0	1	2	2	12
Farmland loans	1	0	0	0	0	3
RE loans from foreign offices	5	0	0	0	5	5
Commercial and industrial loans	388	3	14	28	343	540
Loans to individuals	697	4	24	77	591	1,016
Credit cards	366	0	8	41	316	535
Installment loans and other plans	331	4	16	36	275	482
All other loans and leases	81	1	3	4	72	126

Number of national banks by state and asset size
March 31, 2002

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
All institutions	2,118	999	951	126	42	8,005
Alabama	22	13	8	1	0	157
Alaska	3	1	0	2	0	6
Arizona	16	7	4	3	2	41
Arkansas	40	11	28	1	0	173
California	81	34	37	7	3	294
Colorado	52	27	22	2	1	175
Connecticut	8	3	5	0	0	25
Delaware	14	2	7	2	3	31
District of Columbia	4	2	2	0	0	4
Florida	72	25	40	7	0	257
Georgia	61	31	28	2	0	326
Hawaii	1	0	1	0	0	8
Idaho	1	0	1	0	0	17
Illinois	179	73	95	7	4	690
Indiana	32	8	16	6	2	154
Iowa	48	26	20	2	0	413
Kansas	104	75	26	3	0	369
Kentucky	51	24	24	3	0	229
Louisiana	16	5	9	1	1	142
Maine	6	1	4	0	1	15
Maryland	13	5	8	0	0	73
Massachusetts	12	4	7	1	0	40
Michigan	27	10	16	0	1	161
Minnesota	126	79	43	2	2	479
Mississippi	20	9	9	2	0	99
Missouri	46	24	19	2	1	350
Montana	16	13	2	1	0	80
Nebraska	77	55	20	2	0	274
Nevada	8	1	3	4	0	35
New Hampshire	5	2	2	0	1	14
New Jersey	24	2	15	7	0	81
New Mexico	16	6	7	3	0	53
New York	58	11	39	7	1	139
North Carolina	8	0	5	0	3	74
North Dakota	15	6	6	3	0	104
Ohio	86	35	38	7	6	199
Oklahoma	96	56	36	4	0	282
Oregon	3	0	2	1	0	32
Pennsylvania	80	22	48	7	3	177
Rhode Island	4	2	0	1	1	8
South Carolina	25	15	9	1	0	77
South Dakota	19	9	7	2	1	93
Tennessee	28	6	19	0	3	190
Texas	340	202	128	9	1	678
Utah	7	2	3	1	1	55
Vermont	8	2	6	0	0	15
Virginia	35	6	26	3	0	128
Washington	14	10	4	0	0	77
West Virginia	22	9	10	3	0	70
Wisconsin	49	18	28	3	0	279
Wyoming	20	10	9	1	0	45
U.S. territories	0	0	0	0	0	18

Total assets of national banks by state and asset size

March 31, 2002

(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
All institutions	\$3,574,174	\$52,489	\$250,751	\$407,212	\$2,863,723	\$6,504,593
Alabama	3,685	799	1,801	1,086	0	188,098
Alaska	5,141	58	0	5,083	0	6,171
Arizona	39,807	187	1,163	5,963	32,493	42,321
Arkansas	8,198	650	6,524	1,024	0	28,429
California	219,301	1,761	12,021	17,431	188,089	365,360
Colorado	30,106	1,351	5,676	4,665	18,415	50,429
Connecticut	1,557	270	1,287	0	0	3,932
Delaware	101,585	70	1,791	4,317	95,407	143,043
District of Columbia	448	95	353	0	0	448
Florida	27,772	1,702	10,452	15,619	0	64,705
Georgia	18,869	1,679	6,289	10,900	0	168,883
Hawaii	332	0	332	0	0	22,910
Idaho	258	0	258	0	0	2,887
Illinois	292,546	3,838	23,631	18,542	246,535	429,912
Indiana	71,920	426	6,331	19,086	46,077	109,403
Iowa	15,456	1,406	5,074	8,975	0	46,462
Kansas	15,905	3,756	7,469	4,680	0	36,656
Kentucky	22,560	1,565	4,944	16,050	0	54,175
Louisiana	25,244	233	1,628	7,061	16,322	42,615
Maine	22,455	17	1,665	0	20,773	24,477
Maryland	2,603	297	2,306	0	0	48,312
Massachusetts	3,305	224	1,665	1,417	0	112,835
Michigan	45,318	410	4,538	0	40,370	162,004
Minnesota	82,933	3,996	10,872	3,737	64,329	107,191
Mississippi	10,265	545	2,076	7,643	0	36,035
Missouri	27,296	1,324	5,685	9,994	10,293	70,631
Montana	2,564	556	512	1,496	0	12,745
Nebraska	16,056	2,568	4,736	8,752	0	30,351
Nevada	24,722	40	870	23,811	0	37,836
New Hampshire	16,669	61	392	0	16,216	19,041
New Jersey	33,813	89	4,607	29,117	0	74,926
New Mexico	10,726	365	2,158	8,203	0	15,114
New York	485,553	750	11,748	18,188	454,867	1,350,524
North Carolina	841,143	0	1,519	0	839,624	940,630
North Dakota	11,789	280	1,731	9,777	0	18,106
Ohio	380,989	1,807	10,655	18,675	349,852	460,414
Oklahoma	26,046	2,875	7,331	15,840	0	46,123
Oregon	9,984	0	500	9,484	0	18,058
Pennsylvania	126,299	1,315	15,045	13,858	96,081	185,037
Rhode Island	185,120	20	0	6,876	178,224	195,747
South Carolina	5,854	877	2,656	2,321	0	26,887
South Dakota	54,486	346	2,624	12,707	38,810	63,217
Tennessee	77,234	453	6,431	0	70,349	99,775
Texas	85,503	10,368	31,157	22,832	21,147	144,204
Utah	29,424	67	774	9,133	19,450	127,400
Vermont	1,309	101	1,208	0	0	5,705
Virginia	17,220	309	6,872	10,039	0	73,278
Washington	1,834	568	1,265	0	0	22,244
West Virginia	10,111	503	2,045	7,563	0	18,560
Wisconsin	20,484	1,043	6,463	12,979	0	81,779
Wyoming	4,379	470	1,623	2,285	0	6,791
U.S. territories	0	0	0	0	0	61,777