

Tables on the Financial Performance of National Banks

	<i>Page</i>
Assets, liabilities, and capital accounts of national banks, September 30, 2001 and September 30, 2002	63
Quarterly income and expenses of national banks, third quarter 2001 and third quarter 2002	64
Year-to-date income and expenses of national banks, through September 30, 2001 and through September 30, 2002 . .	65
Assets of national banks by asset size, September 30, 2002	66
Past-due and nonaccrual loans and leases of national banks by asset size, September 30, 2002	67
Liabilities of national banks by asset size, September 30, 2002.	68
Off-balance-sheet items of national banks by asset size, September 30, 2002.	69
Quarterly income and expenses of national banks by asset size, third quarter 2002	70
Year-to-date income and expenses of national banks by asset size, through September 30, 2002.	71
Quarterly net loan and lease losses of national banks by asset size, third quarter 2002.	72
Year-to-date net loan and lease losses of national banks by asset size, through September 30, 2002	73
Number of national banks by state and asset size, September 30, 2002.	74
Total assets of national banks by state and asset size, September 30, 2002	75

Assets, liabilities, and capital accounts of national banks
September 30, 2001 and September 30, 2002

(Dollar figures in millions)

	September 30, 2001	September 30, 2002	Change September 30, 2001– September 30, 2002 fully consolidated	
			Amount	Percent
Number of institutions	2,169	2,092	(77)	(3.55)
Total assets	\$3,543,818	\$3,846,111	\$302,293	8.53
Cash and balances due from depositories	196,884	211,285	14,401	7.31
Noninterest-bearing balances, currency and coin	146,048	157,617	11,569	7.92
Interest bearing balances	50,836	53,668	2,832	5.57
Securities	526,337	641,075	114,738	21.80
Held-to-maturity securities, amortized cost	25,785	25,548	(237)	(0.92)
Available-for-sale securities, fair value	500,552	615,527	114,975	22.97
Federal funds sold and securities purchased	153,896	141,591	(12,305)	(8.00)
Net loans and leases	2,191,901	2,344,654	152,753	6.97
Total loans and leases	2,235,067	2,392,315	157,248	7.04
Loans and leases, gross	2,236,509	2,394,943	158,434	7.08
Less: Unearned income	1,441	2,628	1,186	82.30
Less: Reserve for losses	43,166	47,661	4,495	10.41
Assets held in trading account	130,552	161,125	30,573	23.42
Other real estate owned	1,806	1,961	155	8.59
Intangible assets	81,541	86,762	5,221	6.40
All other assets	260,901	257,657	(3,244)	(1.24)
Total liabilities and equity capital	3,543,818	3,846,111	302,293	8.53
Deposits in domestic offices	1,908,241	2,114,022	205,781	10.78
Deposits in foreign offices	387,767	376,022	(11,745)	(3.03)
Total deposits	2,296,007	2,490,044	194,036	8.45
Noninterest-bearing deposits	450,957	544,018	93,061	20.64
Interest-bearing deposits	1,845,051	1,946,026	100,975	5.47
Federal funds purchased and securities sold	272,493	258,878	(13,615)	(5.00)
Other borrowed money	336,192	390,546	54,353	16.17
Trading liabilities less revaluation losses	26,940	26,509	(431)	(1.60)
Subordinated notes and debentures	64,897	67,581	2,684	4.14
All other liabilities	218,169	245,714	27,545	12.63
Trading liabilities revaluation losses	60,647	84,774	24,126	39.78
Other	157,521	160,940	3,418	2.17
Total equity capital	329,119	366,841	37,721	11.46
Perpetual preferred stock	805	2,703	1,899	236.00
Common stock	13,181	12,704	(477)	(3.62)
Surplus	177,354	196,733	19,379	10.93
Retained earnings and other comprehensive income	144,873	162,318	17,445	12.04
Other equity capital components	(34)	(34)	0	NM

NM indicates calculated percent change is not meaningful.

Quarterly income and expenses of national banks
Third quarter 2001 and third quarter 2002

(Dollar figures in millions)

	Second quarter 2001	Second quarter 2002	Change Second quarter 2001– second quarter 2002 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	2,169	2,092	(77)	(3.55)
Net income	\$9,796	\$15,399	\$5,604	57.21
Net interest income	31,411	35,374	3,963	12.62
Total interest income	55,750	52,171	(3,579)	(6.42)
On loans	42,940	39,941	(2,999)	(6.98)
From lease financing receivables	1,873	1,762	(112)	(5.96)
On balances due from depositories	589	436	(153)	(25.97)
On securities	7,677	8,079	402	5.23
From assets held in trading account	936	949	13	1.34
On federal funds sold and securities repurchased	1,469	666	(802)	(54.62)
Less: Interest expense	24,340	16,798	(7,542)	(30.99)
On deposits	16,646	11,258	(5,388)	(32.37)
Of federal funds purchased and securities sold	2,375	1,253	(1,122)	(47.25)
On demand notes and other borrowed money*	4,400	3,507	(894)	(20.31)
On subordinated notes and debentures	915	780	(134)	(14.69)
Less: Provision for losses	8,224	7,904	(321)	(3.90)
Noninterest income	24,425	28,108	3,683	15.08
From fiduciary activities	2,063	2,130	68	3.27
Service charges on deposits	4,320	4,935	615	14.23
Trading revenue	1,826	1,833	7	0.38
From interest rate exposures	971	1,083	112	11.55
From foreign exchange exposures	767	631	(136)	(17.68)
From equity security and index exposures	85	(9)	(93)	NM
From commodity and other exposures	36	130	94	NM
Investment banking brokerage fees	1,269	1,040	(229)	(18.07)
Venture capital revenue	(650)	(359)	291	(44.82)
Net servicing fees	2,704	1,771	(933)	(34.52)
Net securitization income	3,262	4,350	1,088	33.36
Insurance commissions and fees	404	523	119	29.52
Net gains on asset sales	1,177	1,947	770	65.44
Sales of loans and leases	729	1,525	796	109.17
Sales of other real estate owned	(8)	(42)	(34)	428.19
Sales of other assets(excluding securities)	456	464	9	1.88
Other noninterest income	8,049	9,938	1,889	23.48
Gains/losses on securities	585	1,201	616	105.46
Less: Noninterest expense	33,003	33,740	737	2.23
Salaries and employee benefits	12,780	13,848	1,068	8.35
Of premises and fixed assets	3,866	4,013	147	3.79
Other noninterest expense	15,102	14,818	(285)	(1.89)
Less: Taxes on income before extraordinary items	5,395	7,602	2,206	40.89
Income/loss from extraordinary items, net of income taxes ..	(2)	(38)	(36)	2,398.88
Memoranda:				
Net operating income	9,414	14,618	5,204	55.28
Income before taxes and extraordinary items	15,193	23,039	7,846	51.65
Income net of taxes before extraordinary items	9,797	15,437	5,640	57.57
Cash dividends declared	7,081	9,352	2,271	32.07
Net charge-offs to loan and lease reserve	6,584	7,698	1,114	16.92
Charge-offs to loan and lease reserve	7,637	8,924	1,287	16.85
Less: Recoveries credited to loan and lease reserve	1,053	1,226	173	16.41

*Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

**Year-to-date income and expenses of national banks
Through September 30, 2001 and through September 30, 2002**

(Dollar figures in millions)

	September 30, 2001	September 30, 2002	Change September 30, 2001– September 30, 2002 fully consolidated	
			Amount	Percent
Number of institutions	2,169	2,092	(77)	(3.55)
Net income	\$31,624	\$43,213	\$11,588	36.64
Net interest income	90,283	105,605	15,322	16.97
Total interest income	172,193	155,771	(16,421)	(9.54)
On loans	132,917	119,530	(13,387)	(10.07)
From lease financing receivables	5,780	5,459	(321)	(5.55)
On balances due from depositories	2,108	1,384	(724)	(34.33)
On securities	23,043	23,605	562	2.44
From assets held in trading account	2,885	2,620	(264)	(9.17)
On federal funds sold and securities repurchased	4,698	2,149	(2,549)	(54.26)
Less: Interest expense	81,910	50,166	(31,744)	(38.75)
On deposits	55,103	33,671	(21,433)	(38.90)
Of federal funds purchased and securities sold	8,233	3,890	(4,344)	(52.76)
On demand notes and other borrowed money*	15,648	10,190	(5,458)	(34.88)
On subordinated notes and debentures	2,925	2,416	(509)	(17.41)
Less: Provision for losses	19,465	24,013	4,549	23.37
Noninterest income	73,068	81,370	8,301	11.36
From fiduciary activities	6,463	6,590	127	1.97
Service charges on deposits	12,473	14,420	1,947	15.61
Trading revenue	5,503	5,654	152	2.76
From interest rate exposures	2,567	2,425	(142)	(5.53)
From foreign exchange exposures	2,466	2,368	(98)	(3.98)
From equity security and index exposures	329	513	183	55.70
From commodity and other exposures	170	351	182	107.25
Investment banking brokerage fees	3,578	3,474	(104)	(2.91)
Venture capital revenue	(574)	(166)	408	(71.09)
Net servicing fees	7,858	7,311	(547)	(6.96)
Net securitization income	8,578	11,528	2,949	34.38
Insurance commissions and fees	1,155	1,635	480	41.58
Net gains on asset sales	3,579	3,965	386	10.79
Sales of loans and leases	1,994	3,596	1,601	80.29
Sales of other real estate owned	(17)	(27)	(10)	54.77
Sales of other assets(excluding securities)	1,602	397	(1,206)	(75.24)
Other noninterest income	24,457	26,959	2,502	10.23
Gains/losses on securities	1,437	2,091	654	45.53
Less: Noninterest expense	96,034	100,058	4,024	4.19
Salaries and employee benefits	37,701	41,241	3,540	9.39
Of premises and fixed assets	11,456	11,800	344	3.00
Other noninterest expense	42,985	44,037	1,052	2.45
Less: Taxes on income before extraordinary items	17,297	21,821	4,524	26.16
Income/loss from extraordinary items, net of income taxes ..	(368)	39	407	NM
Memoranda:				
Net operating income	31,034	41,765	10,731	34.58
Income before taxes and extraordinary items	49,290	64,995	15,706	31.86
Income net of taxes before extraordinary items	31,992	43,174	11,181	34.95
Cash dividends declared	20,863	30,943	10,080	48.31
Net charge-offs to loan and lease reserve	16,646	23,693	7,048	42.34
Charge-offs to loan and lease reserve	19,715	27,510	7,795	39.54
Less: Recoveries credited to loan and lease reserve	3,069	3,816	747	24.33

*Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

Assets of national banks by asset size
September 30, 2002

(Dollar figures in millions)

	All national banks	National banks				Memoranda:
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	All commercial banks
Number of institutions reporting	2,092	966	954	128	44	7,933
Total assets	\$3,846,111	\$51,373	\$255,234	\$395,872	\$3,143,632	\$6,932,604
Cash and balances due from	211,285	3,185	12,220	22,989	172,890	377,851
Securities	641,075	12,690	63,199	90,064	475,122	1,292,320
Federal funds sold and securities purchased	141,591	2,929	9,552	22,755	106,355	326,634
Net loans and leases	2,344,654	30,097	157,400	233,757	1,923,399	3,993,694
Total loans and leases	2,392,315	30,525	159,668	237,876	1,964,247	4,069,196
Loans and leases, gross	2,394,943	30,567	159,861	237,964	1,966,550	4,072,829
Less: Unearned income	2,628	42	194	88	2,304	3,634
Less: Reserve for losses	47,661	428	2,267	4,119	40,847	75,502
Assets held in trading account	161,125	0	70	474	160,581	385,105
Other real estate owned	1,961	76	262	226	1,396	3,954
Intangible assets	86,762	154	1,673	6,073	78,863	122,115
All other assets	257,657	2,240	10,858	19,534	225,025	430,931
Gross loans and leases by type:						
Loans secured by real estate	1,077,175	18,091	104,415	123,887	830,781	1,970,709
1-4 family residential mortgages	526,620	7,852	39,648	51,160	427,960	881,535
Home equity loans	132,839	490	5,061	9,712	117,577	201,250
Multifamily residential mortgages	32,216	442	3,930	4,181	23,663	68,805
Commercial RE loans	248,640	5,481	40,026	41,214	161,919	541,665
Construction RE loans	95,803	1,658	11,047	15,401	67,697	205,853
Farmland loans	13,208	2,168	4,703	1,713	4,624	37,787
RE loans from foreign offices	27,848	0	1	506	27,342	33,815
Commercial and industrial loans	557,741	4,953	27,269	46,480	479,039	921,365
Loans to individuals	440,558	3,853	18,215	45,318	373,172	688,201
Credit cards*	203,497	167	2,601	17,261	183,467	267,659
Other revolving credit plans	33,406	61	356	2,413	30,576	38,376
Installment loans	203,655	3,624	15,257	25,644	159,130	382,166
All other loans and leases	319,469	3,671	9,963	22,278	283,558	492,554
Securities by type:						
U.S. Treasury securities	16,040	616	2,464	3,785	9,177	54,813
Mortgage-backed securities	400,110	3,563	23,467	49,407	323,673	695,045
Pass-through securities	293,992	2,564	14,564	28,144	248,721	456,782
Collateralized mortgage obligations	106,118	1,000	8,904	21,262	74,952	238,262
Other securities	174,887	8,488	36,953	34,376	95,070	439,917
Other U.S. government securities	61,354	5,857	21,264	16,528	17,705	220,454
State and local government securities	46,065	2,077	11,212	8,376	24,401	101,298
Other debt securities	59,076	406	3,233	7,634	47,804	99,892
Equity securities	8,391	148	1,244	1,839	5,159	18,273
Memoranda:						
Agricultural production loans	19,326	3,097	5,575	2,727	7,926	47,669
Pledged securities	305,877	4,843	28,552	38,733	233,749	643,915
Book value of securities	628,028	12,427	61,768	88,136	465,697	1,264,480
Available-for-sale securities	602,480	10,325	52,599	79,702	459,854	1,166,436
Held-to-maturity securities	25,548	2,102	9,169	8,434	5,843	98,044
Market value of securities	641,835	12,753	63,509	90,301	475,273	1,295,204
Available-for-sale securities	615,527	10,588	54,029	81,630	469,279	1,194,276
Held-to-maturity securities	26,308	2,164	9,479	8,670	5,994	100,928

*Prior to March 2001, also included "Other revolving credit plans."

Past-due and nonaccrual loans and leases of national banks by asset size
September 30, 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	2,092	966	954	128	44	7,933
Loans and leases past due 30–89 days	\$27,356	\$419	\$1,701	\$2,799	\$22,438	\$46,542
Loans secured by real estate	11,491	219	933	1,139	9,200	20,336
1–4 family residential mortgages	7,285	122	458	673	6,032	11,909
Home equity loans	865	3	27	57	778	1,219
Multifamily residential mortgages	118	2	20	19	77	277
Commercial RE loans	1,569	56	282	210	1,021	3,808
Construction RE loans	1,088	16	103	163	807	2,124
Farmland loans	116	20	43	17	36	326
RE loans from foreign offices	450	0	0	0	450	674
Commercial and industrial loans	4,688	81	336	635	3,636	8,371
Loans to individuals	9,376	89	368	865	8,055	15,096
Credit cards	5,205	4	97	352	4,752	7,388
Installment loans and other plans	4,172	85	271	512	3,304	7,708
All other loans and leases	1,801	30	64	161	1,546	2,740
Loans and leases past due 90+ days	8,953	109	399	741	7,703	13,943
Loans secured by real estate	3,056	59	214	178	2,605	4,730
1–4 family residential mortgages	2,433	24	100	118	2,191	3,303
Home equity loans	104	0	3	9	92	176
Multifamily residential mortgages	21	1	3	3	15	56
Commercial RE loans	248	14	59	31	145	651
Construction RE loans	168	9	32	14	113	356
Farmland loans	41	11	18	4	9	134
RE loans from foreign offices	40	0	0	0	40	54
Commercial and industrial loans	770	22	78	129	542	1,505
Loans to individuals	4,776	16	88	410	4,261	7,155
Credit cards	3,713	3	43	242	3,426	4,983
Installment loans and other plans	1,062	13	45	168	836	2,172
All other loans and leases	351	13	19	24	294	552
Nonaccrual loans and leases	29,304	258	1,205	1,570	26,271	47,074
Loans secured by real estate	7,964	134	674	882	6,274	13,669
1–4 family residential mortgages	3,298	40	202	364	2,693	5,276
Home equity loans	332	1	10	29	291	435
Multifamily residential mortgages	136	5	16	13	102	210
Commercial RE loans	2,345	48	337	328	1,632	4,527
Construction RE loans	932	12	62	119	739	1,881
Farmland loans	203	29	47	29	99	459
RE loans from foreign offices	718	0	0	0	718	880
Commercial and industrial loans	16,240	73	363	526	15,278	26,214
Loans to individuals	1,904	15	89	69	1,732	2,822
Credit cards	418	0	50	24	344	750
Installment loans and other plans	1,486	14	38	45	1,388	2,072
All other loans and leases	3,291	36	79	93	3,082	4,523

Liabilities of national banks by asset size
September 30, 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	2,092	966	954	128	44	7,933
Total liabilities and equity capital	3,846,111	51,373	255,234	395,872	3,143,632	6,932,604
Deposits in domestic offices	2,114,022	42,996	206,410	260,050	1,604,566	3,928,107
Deposits in foreign offices	376,022	0	423	2,359	373,240	612,973
Total deposits	2,490,044	42,996	206,833	262,409	1,977,805	4,541,081
Noninterest bearing	544,018	6,950	32,244	47,349	457,474	890,406
Interest bearing	1,946,026	36,046	174,589	215,060	1,520,331	3,650,675
Federal funds purchased and securities sold	258,878	481	6,473	36,694	215,230	544,928
Other borrowed funds	390,546	1,330	12,771	39,837	336,608	613,128
Trading liabilities less revaluation losses	26,509	0	0	21	26,488	84,941
Subordinated notes and debentures	67,581	3	162	3,478	63,938	92,748
All other liabilities	245,714	496	2,921	10,821	231,476	416,461
Equity capital	366,841	6,068	26,074	42,610	292,088	639,317
Total deposits by depositor:						
Individuals and corporations	1,941,457	27,094	144,354	209,851	1,560,159	3,531,410
U.S., state, and local governments	108,684	3,637	15,538	17,546	71,963	210,470
Depositories in the U.S.	77,587	702	2,422	3,274	71,189	103,895
Foreign banks and governments	54,873	2	321	983	53,568	115,680
Domestic deposits by depositor:						
Individuals and corporations	1,665,535	27,094	144,238	207,959	1,286,245	3,079,036
U.S., state, and local governments	108,684	3,637	15,538	17,546	71,963	210,470
Depositories in the U.S.	29,335	702	2,376	3,274	22,982	50,766
Foreign banks and governments	3,500	2	60	523	2,916	8,802
Foreign deposits by depositor:						
Individuals and corporations	275,922	0	116	1,892	273,914	452,374
Depositories in the U.S.	48,252	0	46	0	48,207	53,129
Foreign banks and governments	51,373	0	261	460	50,652	106,878
Deposits in domestic offices by type:						
Transaction deposits	361,985	12,992	49,870	37,185	261,938	675,580
Demand deposits	292,379	6,840	28,585	29,381	227,573	510,998
Savings deposits	1,138,973	9,647	66,852	136,362	926,112	1,952,037
Money market deposit accounts	818,298	5,396	39,454	94,440	679,009	1,380,261
Other savings deposits	320,675	4,252	27,399	41,921	247,103	571,776
Time deposits	613,063	20,357	89,687	86,503	416,516	1,300,490
Small time deposits	346,056	13,639	56,953	50,458	225,007	715,837
Large time deposits	267,007	6,719	32,734	36,045	191,509	584,653

Off-balance-sheet items of national banks by asset size
September 30, 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	2,092	966	954	128	44	7,933
Unused commitments	\$3,838,054	\$79,055	\$484,855	\$365,823	\$2,908,321	\$5,264,117
Home equity lines	165,780	350	4,390	9,328	151,712	235,825
Credit card lines	2,607,546	74,976	456,003	304,141	1,772,426	3,314,233
Commercial RE, construction and land	81,147	954	7,704	12,635	59,855	160,542
All other unused commitments	983,580	2,775	16,757	39,720	924,328	1,553,518
Letters of credit:						
Standby letters of credit	157,049	126	1,495	5,033	150,395	263,565
Financial letters of credit	128,143	83	927	3,776	123,357	219,855
Performance letters of credit	28,907	44	568	1,257	27,038	43,710
Commercial letters of credit	16,933	25	419	393	16,095	24,301
Securities lent	107,562	21	70	8,741	98,730	549,058
Spot foreign exchange contracts	316,334	0	0	216	316,118	509,330
Credit derivatives (notional value)						
Reporting bank is the guarantor	103,318	0	32	0	103,286	270,918
Reporting bank is the beneficiary	121,541	0	50	0	121,491	301,893
Derivative contracts (notional value)	25,129,592	21	1,668	29,839	25,098,064	53,185,258
Futures and forward contracts	6,226,035	14	475	2,235	6,223,310	10,800,270
Interest rate contracts	4,039,285	14	452	1,952	4,036,866	7,043,574
Foreign exchange contracts	2,089,475	0	23	283	2,089,169	3,588,378
All other futures and forwards	97,275	0	0	0	97,275	168,318
Option contracts	5,880,993	7	350	10,250	5,870,386	12,254,356
Interest rate contracts	5,138,577	6	336	9,456	5,128,779	10,432,216
Foreign exchange contracts	558,746	0	0	753	557,993	1,026,702
All other options	183,670	1	14	42	183,614	795,439
Swaps	12,797,705	0	761	17,354	12,779,591	29,557,822
Interest rate contracts	12,234,466	0	747	13,153	12,220,566	28,219,093
Foreign exchange contracts	511,779	0	2	3,881	507,896	1,220,585
All other swaps	51,460	0	11	320	51,128	118,144
Memoranda: Derivatives by purpose						
Contracts held for trading	22,986,174	0	18	8,774	22,977,381	50,215,964
Contracts not held for trading	1,918,559	21	1,568	21,065	1,895,905	2,396,484
Memoranda: Derivatives by position						
Held for trading—positive fair value	439,822	0	0	135	439,687	1,040,808
Held for trading—negative fair value	431,119	0	1	129	430,989	1,021,587
Not for trading—positive fair value	31,118	0	10	454	30,654	41,620
Not for trading—negative fair value	22,021	0	33	78	21,911	29,184

Quarterly income and expenses of national banks by asset size
Third 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	2,092	966	954	128	44	7,933
Net income	\$15,399	\$152	\$833	\$2,093	\$12,322	\$23,344
Net interest income	35,374	512	2,507	3,626	28,729	59,636
Total interest income	52,171	765	3,768	5,315	42,323	90,710
On loans	39,941	589	2,907	4,043	32,402	67,193
From lease financing receivables	1,762	3	21	61	1,677	2,561
On balances due from depositories	436	7	15	27	387	881
On securities	8,079	149	764	1,061	6,105	15,427
From assets held in trading account	949	0	1	5	944	2,442
On fed. funds sold & securities repurchased	666	13	45	89	519	1,532
Less: Interest expense	16,798	253	1,262	1,689	13,593	31,074
On deposits	11,258	236	1,094	1,149	8,779	21,087
Of federal funds purchased & securities sold	1,253	2	29	164	1,058	2,657
On demand notes & other borrowed money*	3,507	15	136	335	3,021	6,211
On subordinated notes and debentures	780	0	3	42	736	1,118
Less: Provision for losses	7,904	36	190	600	7,077	12,699
Noninterest income	28,108	220	1,157	3,827	22,904	43,624
From fiduciary activities	2,130	9	149	347	1,625	5,121
Service charges on deposits	4,935	63	306	433	4,133	7,601
Trading revenue	1,833	0	(0)	16	1,817	2,389
From interest rate exposures	1,083	0	2	8	1,073	1,231
From foreign exchange exposures	631	0	0	1	630	1,031
From equity security and index exposures	(9)	0	0	5	(14)	(172)
From commodity and other exposures	130	0	0	0	130	277
Investment banking brokerage fees	1,040	1	17	51	970	2,071
Venture capital revenue	(359)	(0)	(1)	(1)	(357)	(462)
Net servicing fees	1,771	42	76	237	1,415	2,345
Net securitization income	4,350	2	95	483	3,770	5,653
Insurance commissions and fees	523	8	23	47	445	840
Net gains on asset sales	1,947	10	101	825	1,011	2,851
Sales of loans and leases	1,525	10	98	803	614	2,347
Sales of other real estate owned	(42)	0	2	2	(47)	(35)
Sales of other assets(excluding securities)	464	0	1	21	443	540
Other noninterest income	9,938	86	390	1,388	8,074	15,215
Gains/losses on securities	1,201	8	31	132	1,030	2,465
Less: Noninterest expense	33,740	497	2,348	3,683	27,212	58,120
Salaries and employee benefits	13,848	242	1,096	1,354	11,156	24,922
Of premises and fixed assets	4,013	61	293	394	3,265	7,515
Other noninterest expense	14,818	191	940	1,835	11,850	24,209
Less: Taxes on income before extraord. items	7,602	54	324	1,190	6,034	11,522
Income/loss from extraord. items, net of taxes	39	(0)	(4)	(19)	62	(3)
Memoranda:						
Net operating income	14,618	146	809	2,021	11,642	21,713
Income before taxes and extraordinary items	23,039	206	1,157	3,301	18,375	34,906
Income net of taxes before extraordinary items	15,437	152	833	2,111	12,341	23,384
Cash dividends declared	9,352	68	369	1,098	7,818	15,388
Net loan and lease losses	7,698	24	125	800	6,749	11,524
Charge-offs to loan and lease reserve	8,924	32	162	919	7,811	13,188
Less: Recoveries credited to loan & lease resv.	1,226	8	37	119	1,062	1,663

*Includes mortgage indebtedness

**Year-to-date income and expenses of national banks by asset size
Through September 30, 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	2,092	966	954	128	44	7,933
Net income	\$43,213	\$429	\$2,303	\$5,198	\$35,282	\$68,512
Net interest income	105,605	1,489	7,362	11,244	85,510	176,779
Total interest income	155,771	2,273	11,233	16,416	125,850	269,777
On loans	119,530	1,731	8,622	12,620	96,557	200,136
From lease financing receivables	5,459	9	66	184	5,199	7,845
On balances due from depositories	1,384	21	47	66	1,251	2,736
On securities	23,605	462	2,319	3,157	17,666	45,744
From assets held in trading account	2,620	0	2	16	2,603	6,698
On fed. funds sold & securities repurchased	2,149	38	128	255	1,727	4,706
Less: Interest expense	50,166	784	3,870	5,172	40,339	92,998
On deposits	33,671	734	3,382	3,532	26,023	63,582
Of federal funds purchased & securities sold	3,890	7	89	500	3,293	7,916
On demand notes & other borrowed money*	10,190	43	391	1,034	8,722	18,169
On subordinated notes and debentures	2,416	0	8	107	2,301	3,332
Less: Provision for losses	24,013	98	612	1,720	21,584	35,192
Noninterest income	81,370	628	3,279	9,803	67,659	127,642
From fiduciary activities	6,590	27	467	1,088	5,008	15,702
Service charges on deposits	14,420	177	860	1,231	12,152	22,021
Trading revenue	5,654	0	(1)	43	5,612	8,908
From interest rate exposures	2,425	0	5	18	2,401	4,290
From foreign exchange exposures	2,368	0	0	4	2,365	3,591
From equity security and index exposures	513	0	0	17	495	724
From commodity and other exposures	351	0	0	0	351	275
Investment banking brokerage fees	3,474	3	51	152	3,267	6,754
Venture capital revenue	(166)	(0)	(1)	(1)	(164)	(508)
Net servicing fees	7,311	143	223	906	6,039	9,437
Net securitization income	11,528	6	257	1,035	10,230	14,865
Insurance commissions and fees	1,635	20	59	123	1,432	2,558
Net gains on asset sales	3,965	20	238	1,239	2,469	6,064
Sales of loans and leases	3,596	20	229	1,205	2,142	5,551
Sales of other real estate owned	(27)	(1)	5	3	(34)	(18)
Sales of other assets(excluding securities)	397	1	4	31	362	531
Other noninterest income	26,959	233	1,126	3,987	21,614	41,841
Gains/losses on securities	2,091	14	57	192	1,828	4,173
Less: Noninterest expense	100,058	1,454	6,882	11,548	80,174	170,995
Salaries and employee benefits	41,241	708	3,222	4,055	33,257	74,306
Of premises and fixed assets	11,800	176	856	1,160	9,608	21,743
Other noninterest expense	44,037	562	2,748	6,032	34,696	71,166
Less: Taxes on income before extraord. items	21,821	151	898	2,754	18,018	33,892
Income/loss from extraord. items, net of taxes	39	(0)	(4)	(19)	62	(3)
Memoranda:						
Net operating income	41,765	417	2,263	5,085	33,999	65,688
Income before taxes and extraordinary items	64,995	580	3,205	7,971	53,239	102,407
Income net of taxes before extraordinary items	43,174	429	2,307	5,217	35,220	68,515
Cash dividends declared	30,943	220	1,113	2,313	27,297	49,295
Net loan and lease losses	23,693	62	431	1,841	21,359	33,189
Charge-offs to loan and lease reserve	27,510	88	554	2,195	24,673	38,580
Less: Recoveries credited to loan & lease resv.	3,816	25	123	354	3,314	5,391

*Includes mortgage indebtedness

Quarterly net loan and lease losses of national banks by asset size
Third 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	2,092	966	954	128	44	7,933
Net charge-offs to loan and lease reserve	\$7,698	\$24	\$125	\$800	\$6,749	\$11,524
Loans secured by real estate	469	2	16	62	388	705
1-4 family residential mortgages	223	1	8	42	173	310
Home equity loans	64	0	0	3	60	80
Multifamily residential mortgages	10	0	0	5	5	13
Commercial RE loans	78	1	6	7	64	151
Construction RE loans	56	0	2	4	50	112
Farmland loans	3	0	0	1	2	5
RE loans from foreign offices	0	0	0	0	0	0
Commercial and industrial loans	2,601	9	45	124	2,423	4,741
Loans to individuals	4,167	10	50	596	3,511	5,446
Credit cards	3,016	2	14	535	2,465	3,914
Installment loans and other plans	1,151	8	36	61	1,046	1,532
All other loans and leases	461	3	14	18	427	632
Charge-offs to loan and lease reserve	8,924	32	162	919	7,811	13,188
Loans secured by real estate	566	4	21	88	453	855
1-4 family residential mortgages	257	2	9	48	198	361
Home equity loans	74	0	1	4	69	93
Multifamily residential mortgages	10	0	0	5	5	14
Commercial RE loans	103	1	9	17	77	197
Construction RE loans	72	0	2	12	58	133
Farmland loans	5	0	0	2	3	9
RE loans from foreign offices	44	0	0	0	44	47
Commercial and industrial loans	2,997	11	54	151	2,781	5,289
Loans to individuals	4,817	13	71	657	4,075	6,289
Credit cards	3,371	2	21	570	2,778	4,332
Installment loans and other plans	1,446	11	50	88	1,297	1,956
All other loans and leases	545	3	16	23	502	755
Recoveries credited to loan and lease reserve	1,226	8	37	119	1,062	1,663
Loans secured by real estate	97	1	5	25	65	150
1-4 family residential mortgages	34	0	2	6	26	52
Home equity loans	10	0	0	1	8	14
Multifamily residential mortgages	0	0	0	0	0	1
Commercial RE loans	25	0	2	9	13	45
Construction RE loans	16	0	0	8	8	21
Farmland loans	2	0	0	0	1	4
RE loans from foreign offices	9	0	0	0	9	12
Commercial and industrial loans	396	2	8	27	358	548
Loans to individuals	650	3	21	62	564	842
Credit cards	355	0	7	35	313	419
Installment loans and other plans	295	3	14	27	251	424
All other loans and leases	84	1	2	5	75	123

**Year-to-date net loan and lease losses of national banks by asset size
Through September 30, 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	2,092	966	954	128	44	7,933
Net charge-offs to loan and lease reserve	23,693	62	431	1,841	21,359	33,189
Loans secured by real estate	1,408	10	55	147	1,197	2,046
1-4 family residential mortgages	647	4	23	69	552	891
Home equity loans	209	0	1	11	196	252
Multifamily residential mortgages	21	0	1	6	15	31
Commercial RE loans	292	5	24	35	229	518
Construction RE loans	131	1	4	23	104	233
Farmland loans	10	0	1	2	7	19
RE loans from foreign offices	96	0	0	1	95	102
Commercial and industrial loans	7,841	21	118	355	7,347	12,490
Loans to individuals	13,077	27	229	1,297	11,524	16,773
Credit cards	9,857	5	130	1,076	8,645	12,472
Installment loans and other plans	3,220	21	99	221	2,879	4,302
All other loans and leases	1,368	5	29	43	1,291	1,880
Charge-offs to loan and lease reserve	27,510	88	554	2,195	24,673	38,580
Loans secured by real estate	1,665	13	69	192	1,392	2,475
1-4 family residential mortgages	748	5	29	81	633	1,050
Home equity loans	237	0	2	15	220	292
Multifamily residential mortgages	24	0	1	6	17	39
Commercial RE loans	358	6	30	50	273	656
Construction RE loans	165	1	5	35	124	282
Farmland loans	15	1	2	3	9	30
RE loans from foreign offices	117	0	0	1	116	127
Commercial and industrial loans	9,082	28	150	437	8,467	14,181
Loans to individuals	15,130	38	298	1,509	13,285	19,649
Credit cards	10,963	6	154	1,193	9,610	13,981
Installment loans and other plans	4,166	31	144	316	3,675	5,668
All other loans and leases	1,633	9	38	57	1,530	2,275
Recoveries credited to loan and lease reserve	3,816	25	123	354	3,314	5,391
Loans secured by real estate	257	3	14	45	195	429
1-4 family residential mortgages	101	1	6	12	81	159
Home equity loans	28	0	1	4	24	40
Multifamily residential mortgages	3	0	0	1	2	7
Commercial RE loans	66	1	5	15	45	137
Construction RE loans	34	0	1	12	20	50
Farmland loans	4	1	1	1	2	11
RE loans from foreign offices	21	0	0	0	21	25
Commercial and industrial loans	1,241	7	31	83	1,120	1,691
Loans to individuals	2,052	11	70	212	1,760	2,876
Credit cards	1,107	1	24	117	964	1,509
Installment loans and other plans	946	10	45	95	796	1,367
All other loans and leases	266	4	9	14	239	394

Number of national banks by state and asset size
September 30, 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	2,092	966	954	128	44	7,933
Alabama	21	12	8	1	0	152
Alaska	3	1	0	2	0	6
Arizona	16	6	5	3	2	42
Arkansas	41	13	28	0	0	170
California	80	34	34	9	3	286
Colorado	48	23	22	2	1	171
Connecticut	8	1	7	0	0	25
Delaware	14	3	6	2	3	30
District of Columbia	4	2	2	0	0	4
Florida	72	21	44	7	0	260
Georgia	63	29	31	3	0	328
Hawaii	1	0	1	0	0	7
Idaho	1	0	1	0	0	17
Illinois	177	71	94	8	4	679
Indiana	31	8	16	6	1	153
Iowa	50	27	21	2	0	413
Kansas	105	75	27	3	0	367
Kentucky	51	23	25	3	0	222
Louisiana	16	6	8	1	1	142
Maine	6	1	4	0	1	15
Maryland	11	3	8	0	0	72
Massachusetts	13	5	7	1	0	40
Michigan	27	10	16	0	1	160
Minnesota	121	77	40	2	2	466
Mississippi	20	8	10	2	0	98
Missouri	47	24	19	3	1	350
Montana	16	13	2	1	0	80
Nebraska	75	51	22	2	0	270
Nevada	7	1	3	3	0	34
New Hampshire	5	2	2	0	1	14
New Jersey	23	2	14	7	0	82
New Mexico	15	6	6	3	0	52
New York	56	10	38	7	1	136
North Carolina	7	0	5	0	2	72
North Dakota	15	6	6	3	0	104
Ohio	87	36	37	7	7	201
Oklahoma	93	52	37	4	0	274
Oregon	3	0	2	0	1	34
Pennsylvania	80	21	48	8	3	174
Rhode Island	4	2	0	1	1	7
South Carolina	26	12	13	1	0	78
South Dakota	19	8	8	2	1	93
Tennessee	28	6	18	1	3	191
Texas	333	198	124	10	1	672
Utah	7	2	3	0	2	56
Vermont	8	2	6	0	0	15
Virginia	35	6	26	3	0	129
Washington	15	11	4	0	0	80
West Virginia	21	9	10	2	0	70
Wisconsin	46	17	26	2	1	275
Wyoming	21	10	10	1	0	47
U.S. territories	0	0	0	0	0	18

Total assets of national banks by state and asset size
September 30, 2002

(Dollar figures in millions)

	All national banks	National banks				Memoranda:
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	All commercial banks
All institutions	\$3,846,111	\$51,373	\$255,234	\$395,872	\$3,143,632	\$6,932,604
Alabama	4,037	751	2,059	1,227	0	197,547
Alaska	5,604	63	0	5,541	0	6,781
Arizona	43,695	181	1,945	5,544	36,025	46,374
Arkansas	8,510	832	7,678	0	0	31,265
California	246,522	1,872	10,656	19,890	214,104	402,696
Colorado	26,200	1,102	5,216	2,246	17,636	48,021
Connecticut	1,587	90	1,496	0	0	3,663
Delaware	104,284	158	1,279	4,760	98,087	147,370
District of Columbia	473	103	370	0	0	473
Florida	29,586	1,457	11,607	16,522	0	69,197
Georgia	19,300	1,539	6,271	11,489	0	176,988
Hawaii	371	0	371	0	0	22,975
Idaho	266	0	266	0	0	3,220
Illinois	351,093	3,806	24,398	21,340	301,550	497,247
Indiana	64,712	443	6,645	19,159	38,465	103,670
Iowa	16,274	1,449	5,497	9,328	0	48,136
Kansas	16,398	3,806	7,924	4,669	0	38,027
Kentucky	24,480	1,538	5,088	17,854	0	52,263
Louisiana	25,474	334	1,586	6,981	16,573	43,561
Maine	24,687	18	2,139	0	22,530	26,864
Maryland	2,601	202	2,399	0	0	50,890
Massachusetts	3,657	306	1,731	1,620	0	122,281
Michigan	52,426	445	4,621	0	47,360	154,138
Minnesota	80,957	4,077	8,932	3,510	64,439	105,659
Mississippi	10,641	438	2,226	7,977	0	37,098
Missouri	27,109	1,276	4,938	9,889	11,007	72,101
Montana	2,693	590	536	1,567	0	13,456
Nebraska	16,547	2,348	5,160	9,039	0	31,364
Nevada	23,611	46	1,037	22,527	0	38,144
New Hampshire	15,631	66	422	0	15,143	18,180
New Jersey	35,949	148	4,305	31,496	0	80,699
New Mexico	11,060	376	2,114	8,570	0	15,778
New York	512,628	703	12,335	18,182	481,408	1,458,734
North Carolina	889,531	0	1,591	0	887,940	1,000,148
North Dakota	12,011	272	1,816	9,924	0	18,544
Ohio	450,656	1,936	11,005	18,973	418,742	536,894
Oklahoma	27,059	2,675	7,673	16,711	0	46,194
Oregon	11,205	0	445	0	10,760	20,080
Pennsylvania	133,577	1,307	15,226	16,284	100,760	176,634
Rhode Island	182,851	31	0	7,337	175,483	194,535
South Carolina	6,235	636	3,257	2,342	0	28,203
South Dakota	61,753	248	2,944	13,536	45,026	71,014
Tennessee	83,456	456	5,845	1,240	75,914	107,088
Texas	90,901	10,243	30,857	26,186	23,614	151,229
Utah	31,908	70	789	0	31,048	133,157
Vermont	1,411	113	1,298	0	0	6,087
Virginia	19,907	266	7,494	12,147	0	82,606
Washington	1,881	611	1,271	0	0	23,663
West Virginia	6,733	521	2,149	4,063	0	18,998
Wisconsin	21,345	980	6,533	3,814	10,018	79,861
Wyoming	4,628	446	1,791	2,391	0	7,146
U.S. territories	0	0	0	0	0	65,661