

FDIC-Insured Commercial Banks

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FDIC-Insured Savings Institutions

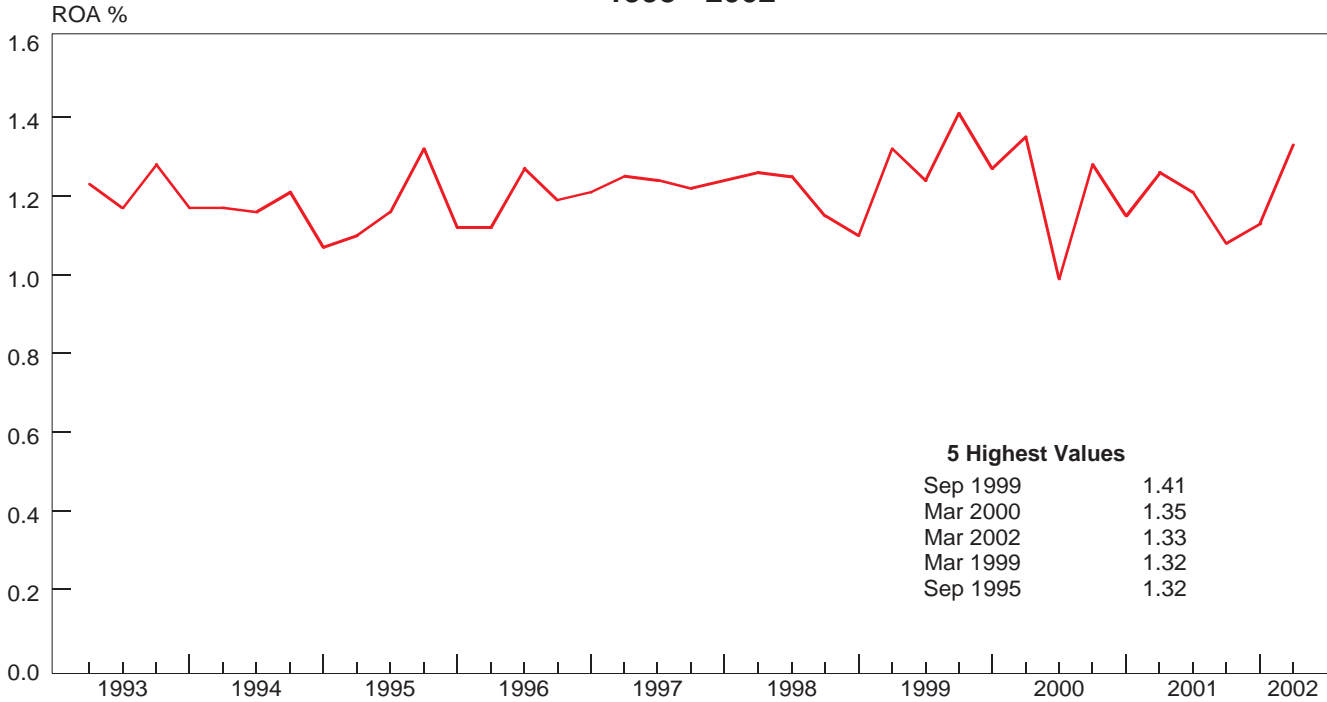
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All FDIC-Insured Institutions

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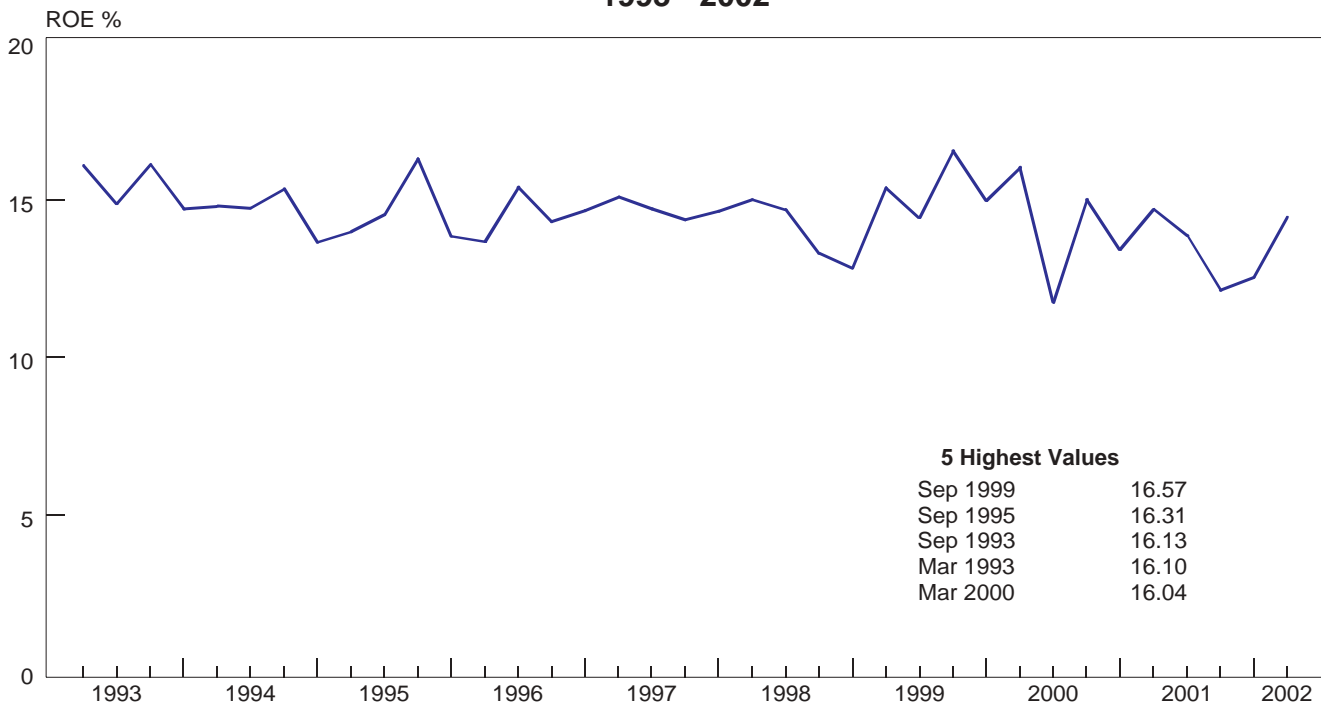
Quarterly Return on Assets (ROA), Annualized

1993 - 2002



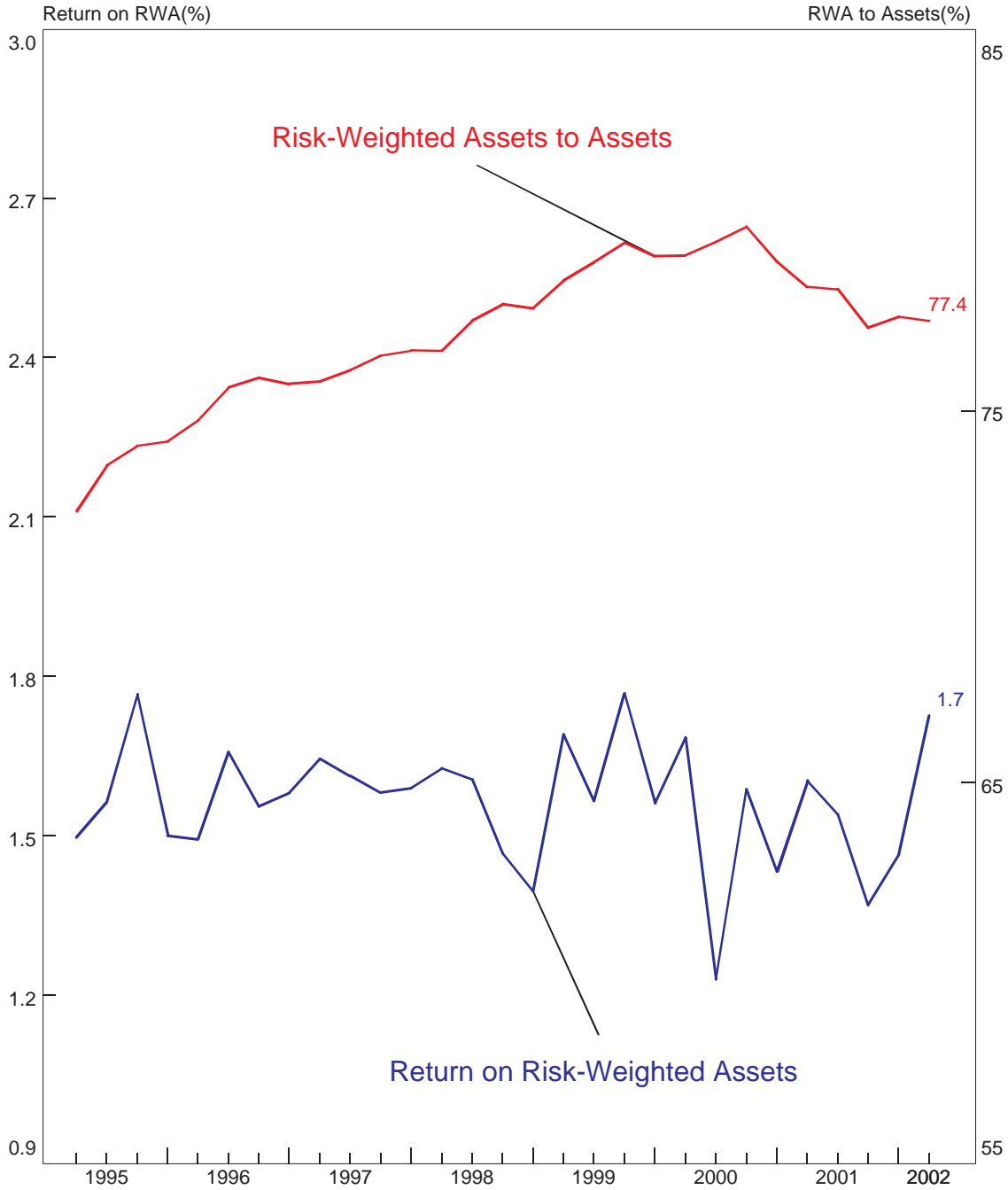
Quarterly Return on Equity (ROE), Annualized

1993 - 2002



Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets

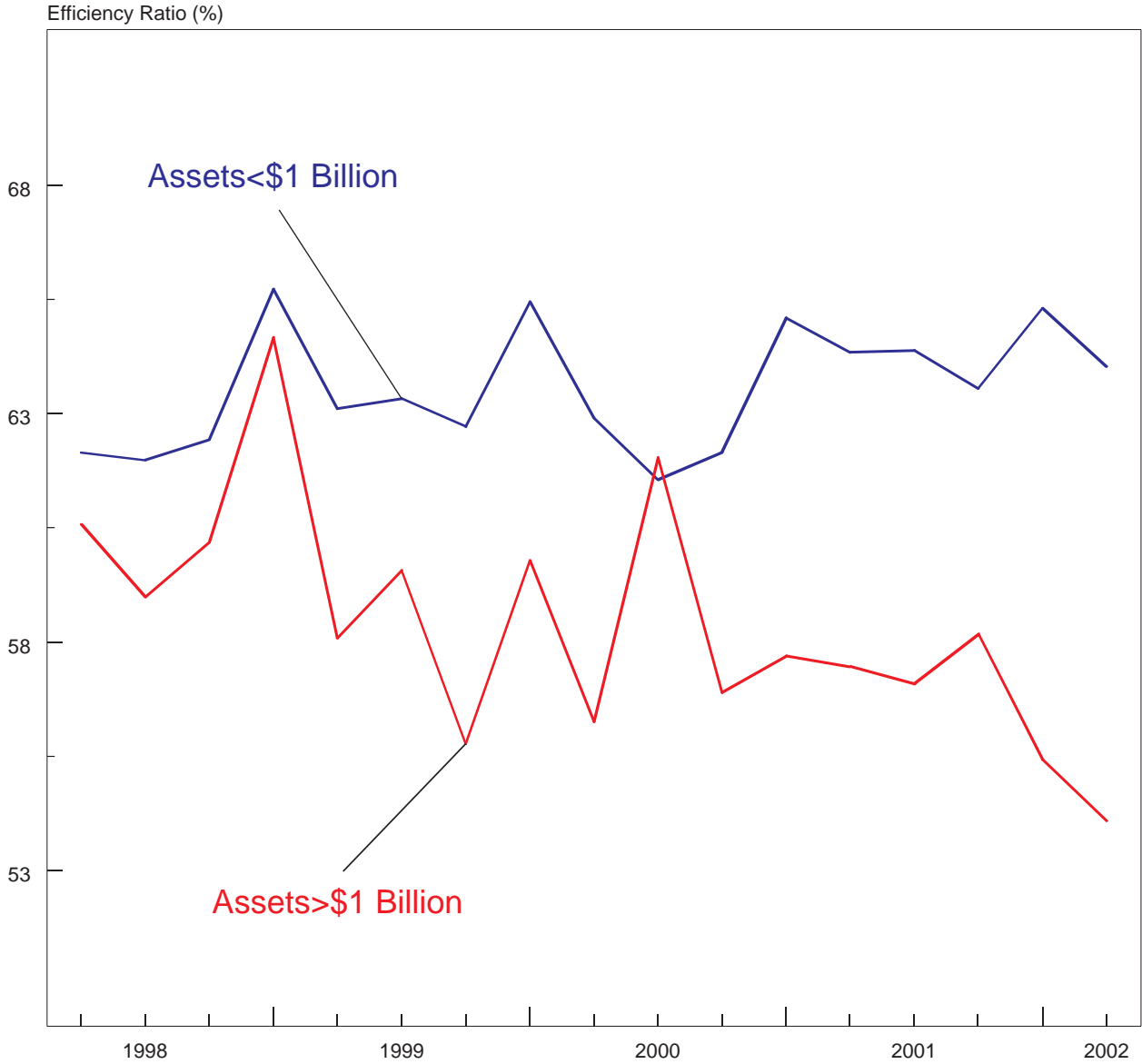
1995 - 2002



* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

1998 - 2002

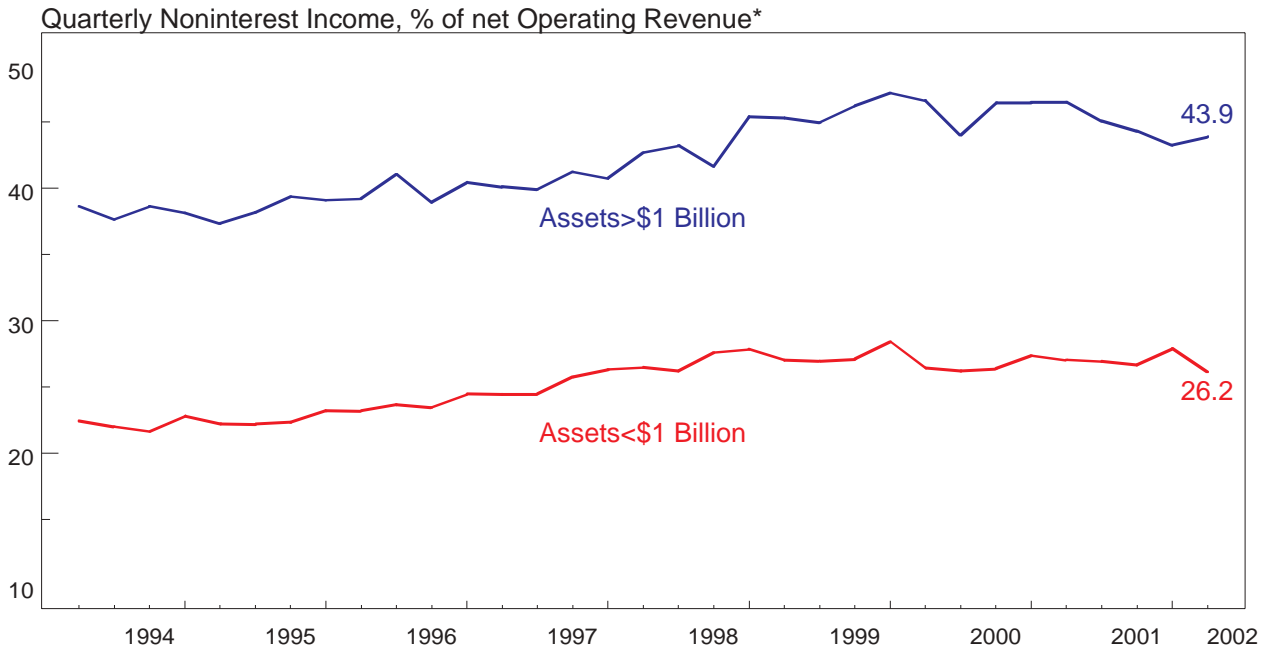


Assets <\$1 Billion	61.65	61.49	61.94	65.23	62.61	62.83	62.22	64.95	62.41	61.06	61.67	64.60	63.85	63.89	63.06	64.81	63.54
Assets >\$1 Billion	60.08	58.49	59.69	64.17	57.59	59.07	55.28	59.29	55.76	61.54	56.40	57.20	56.97	56.59	57.68	54.93	53.59
Total	60.38	59.05	60.11	64.35	58.42	59.71	56.43	60.22	56.82	61.46	57.22	58.32	57.98	57.67	58.48	56.36	54.98

*Noninterest expenses less amortization of intangible assets as a percent of net interest income plus noninterest income.

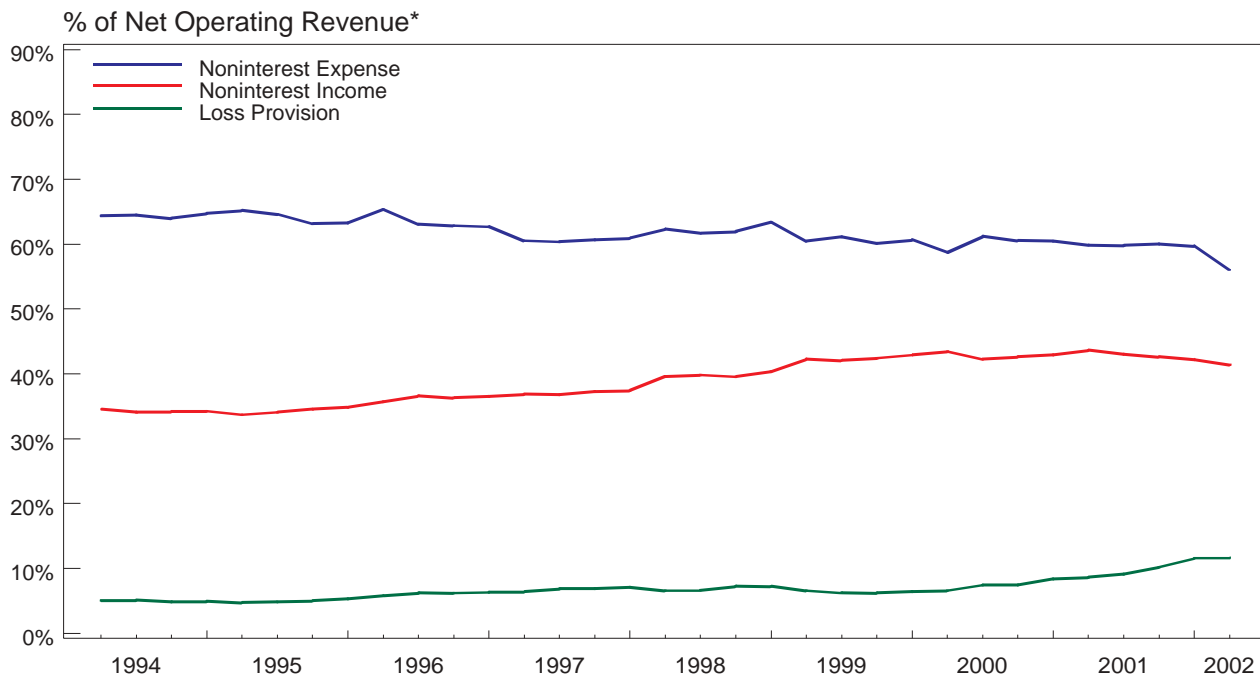
Noninterest Income as a Percentage of Net Operating Revenue*

1994 - 2002



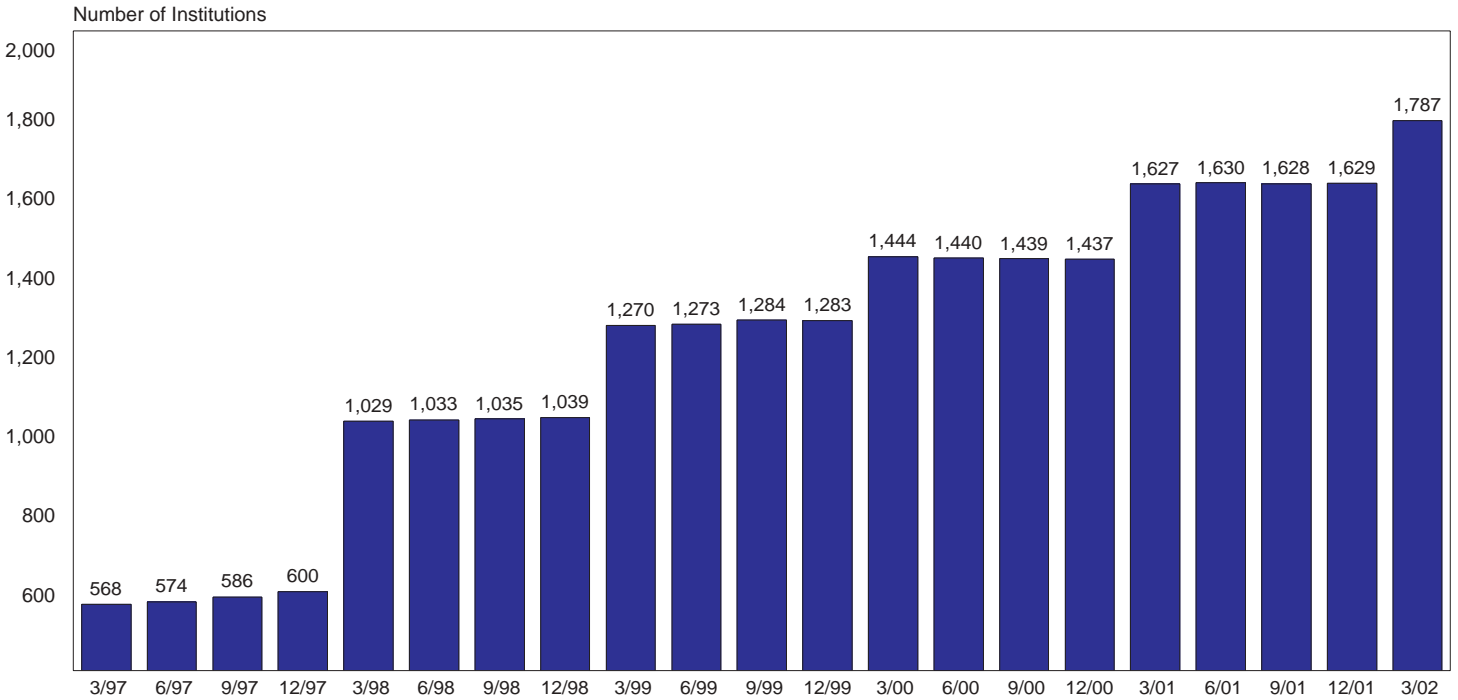
Trends in Commerical Bank Income & Expenses

1994 - 2002



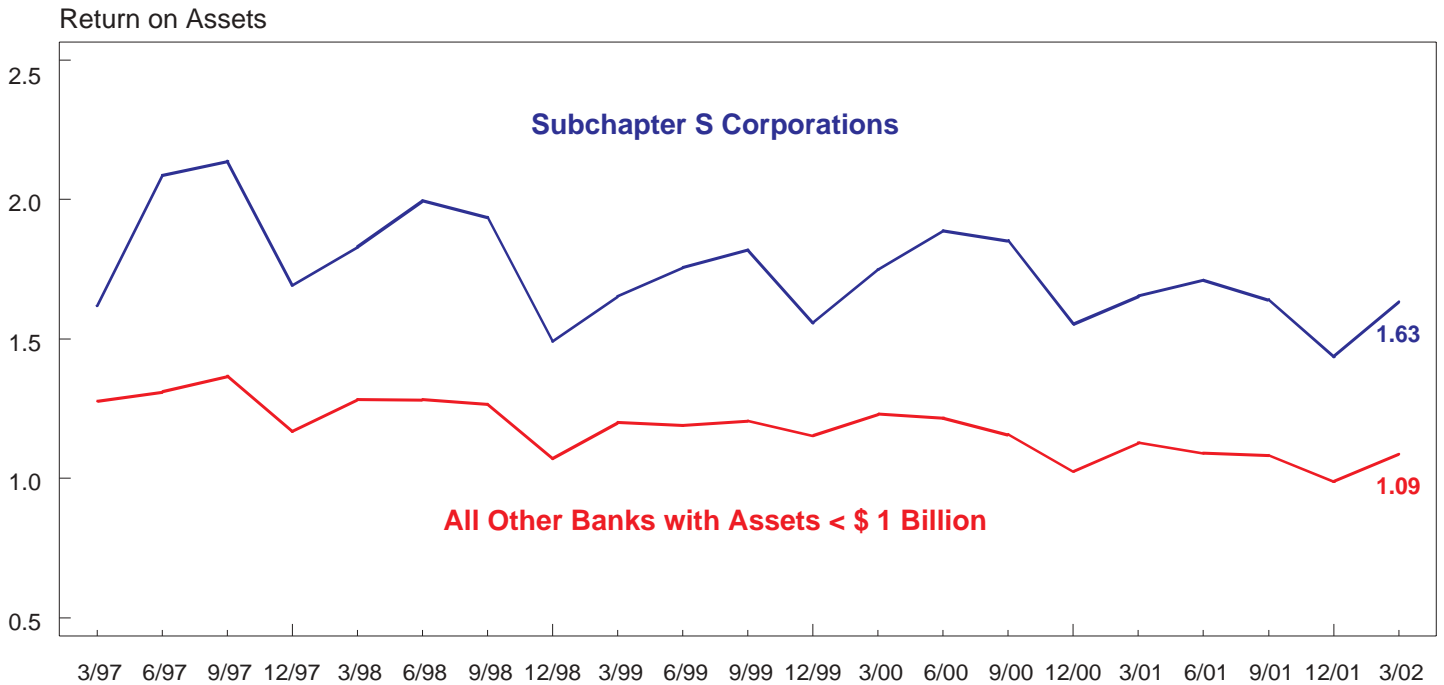
*Net operating revenue equals net interest income plus total noninterest income.

Number of Subchapter S Corporations 1997-2002



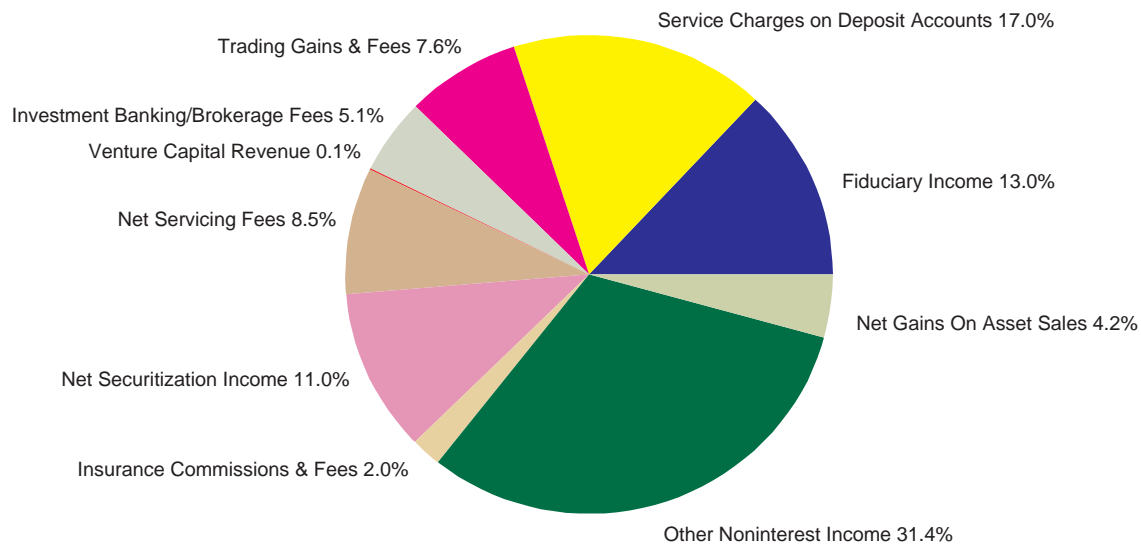
Return on Assets of Subchapter S Corporations vs. Other Banks

1997-2002



Composition of Noninterest Income

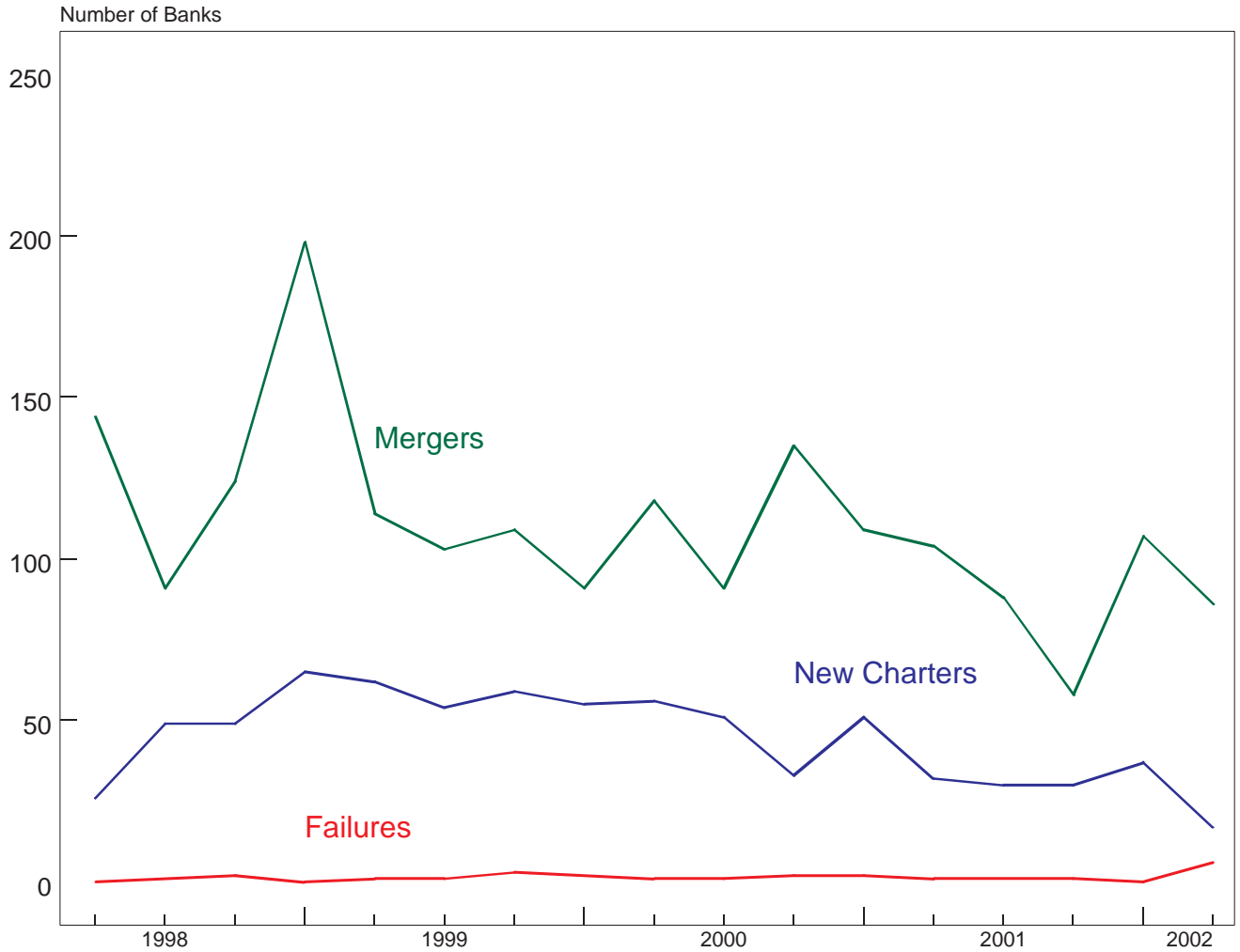
March 31, 2002



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$5,404	1,505	18.6%
Service Charges on Deposit Accounts	\$7,035	7,829	96.7%
Trading Gains & Fees	\$3,152	149	1.8%
Investment Banking/Brokerage Fees	\$2,109	1,948	24.0%
Venture Capital Revenue	\$37	42	0.5%
Net Servicing Fees	\$3,537	1,582	19.5%
Net Securitization Income	\$4,576	80	1.0%
Insurance Commissions & Fees	\$826	3,449	42.6%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$1,819	1,568	19.4%
Net Gains/Losses On OREO Sales	-\$10	1,155	14.3%
Net Gains/Losses On Sales Of Other Assets	-\$54	1,174	14.5%
Other Noninterest Income	\$13,031	7,841	96.8%
Total Noninterest Income	\$41,466	7,972	98.4%

Changes in the Number of FDIC-Insured Commercial Banks

Quarterly, 1998 - 2002



New Charters	26	49	49	65	62	54	59	55	56	51	33	51	32	30	30	37	17
Mergers	144	91	124	198	114	103	109	91	118	91	135	109	104	88	58	107	86
Failures	0	1	2	0	1	1	3	2	1	1	2	2	1	1	1	0	6
Other Changes, Net*	-2	3	4	-3	1	2	0	-3	-1	1	2	2	-4	-1	-1	2	0
No. of banks at end of quarter	9,023	8,983	8,910	8,773	8,722	8,674	8,621	8,579	8,516	8,477	8,375	8,315	8,238	8,178	8,149	8,080	8,005
Net Change during quarter	-119	-40	-73	-137	-52	-48	-53	-41	-64	-39	-102	-59	-76	-60	-29	-70	-75

* Includes charter conversions, voluntary liquidations, adjustments for open-bank assistance transactions and other changes.

Bank Mergers: Interstate vs. Intrastate

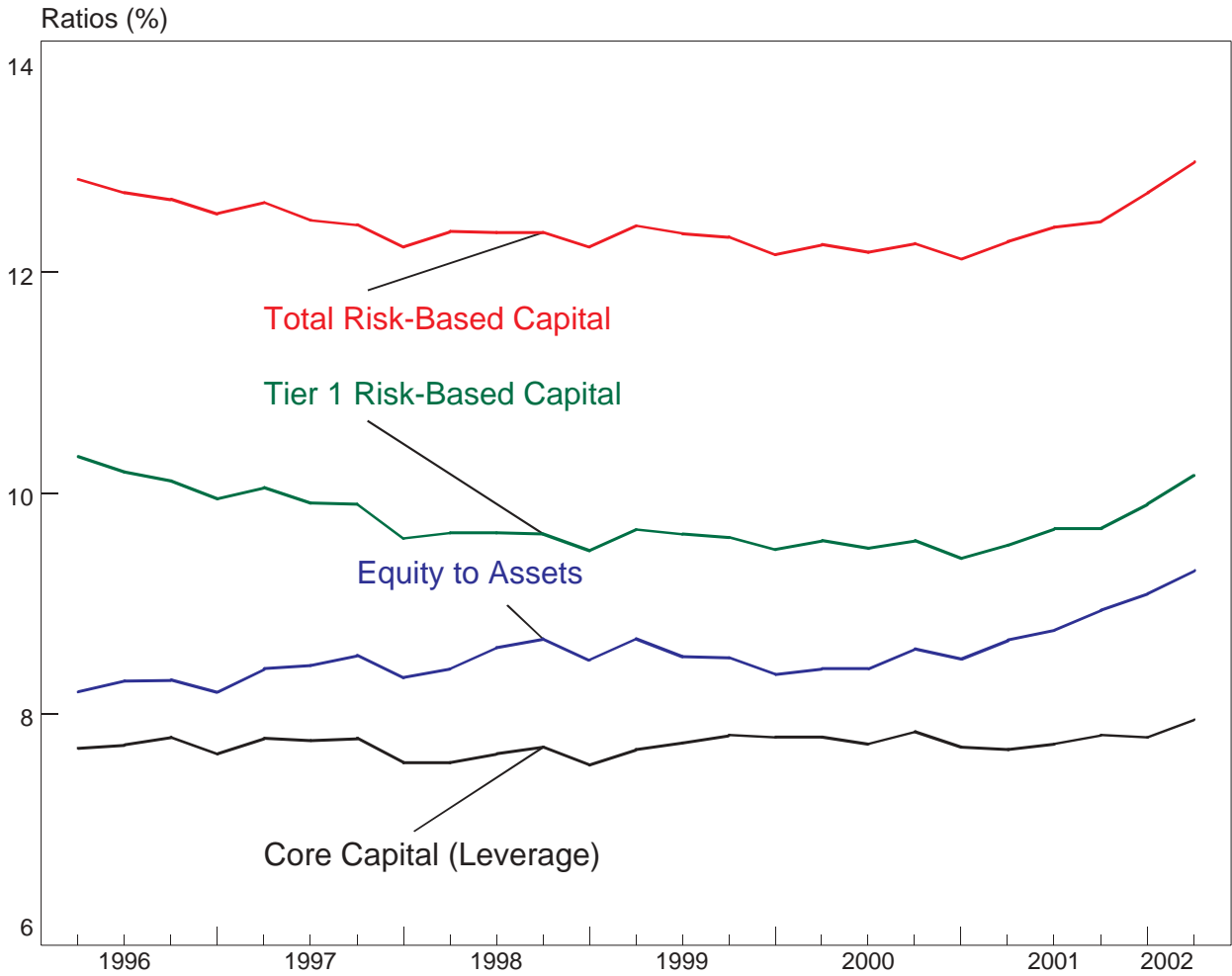
Quarterly, 1998 - 2002



Intrastate Mergers	98	69	87	132	86	77	82	61	82	62	85	76	79	68	40	69	54
Interstate Mergers	46	22	37	66	28	26	27	30	36	29	50	33	25	20	18	37	32

Capital Ratios

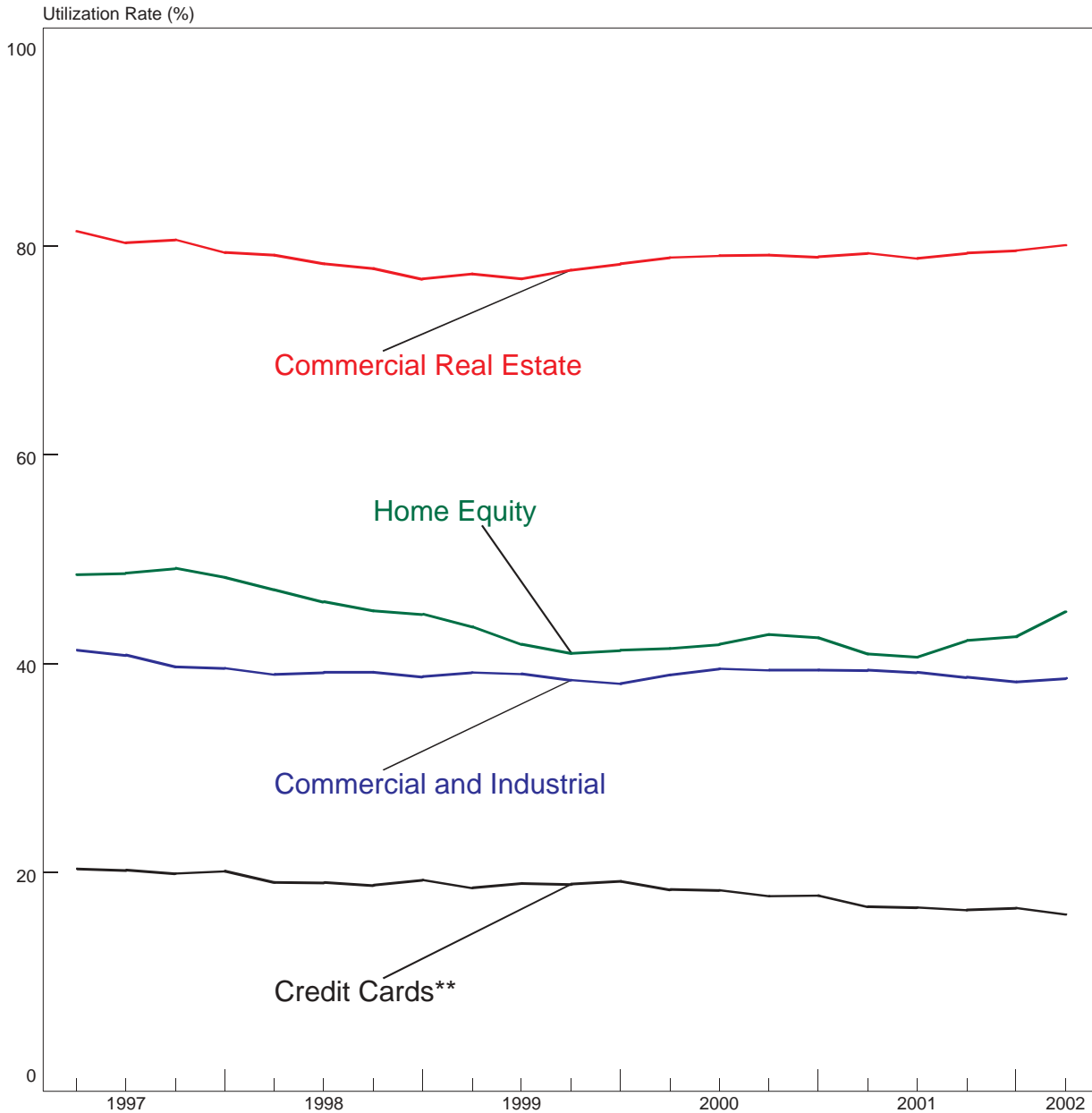
1996 - 2002



	12/96	12/97	12/98	12/99	12/00	12/01	3/02
Total Risk-Based Capital	12.53	12.23	12.23	12.16	12.12	12.72	13.00
Tier 1 Risk-Based Capital	9.95	9.59	9.48	9.49	9.41	9.90	10.16
Equity to Assets	8.20	8.33	8.49	8.36	8.50	9.09	9.30
Core Capital (Leverage)	7.64	7.56	7.54	7.79	7.70	7.79	7.95

Utilization Rates of Loan Commitments*

1997-2002

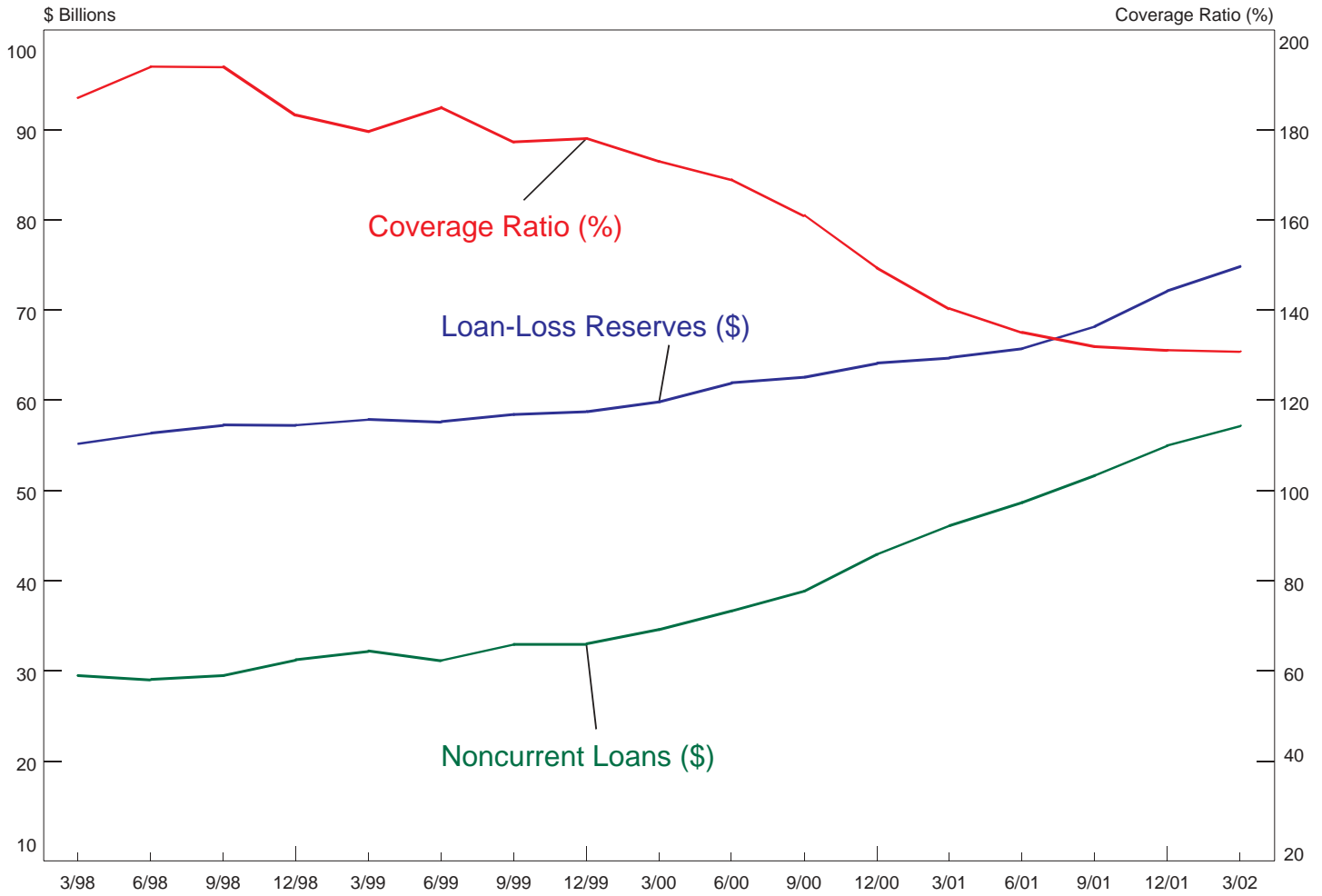


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** Includes on-balance-sheet loans and off-balance-sheet securitized receivables.

Reserve Coverage Ratio*

1998-2002



Noncurrent Loans (\$ Billions)

29.5 29.1 29.5 31.3 32.2 31.2 33.0 33.0 34.6 36.7 38.9 42.9 46.1 48.7 51.7 55.0 57.2

Loan-Loss Reserves (\$ Billions)

55.2 56.4 57.3 57.3 57.9 57.6 58.4 58.8 59.9 62.0 62.6 64.1 64.7 65.8 68.2 72.1 74.9

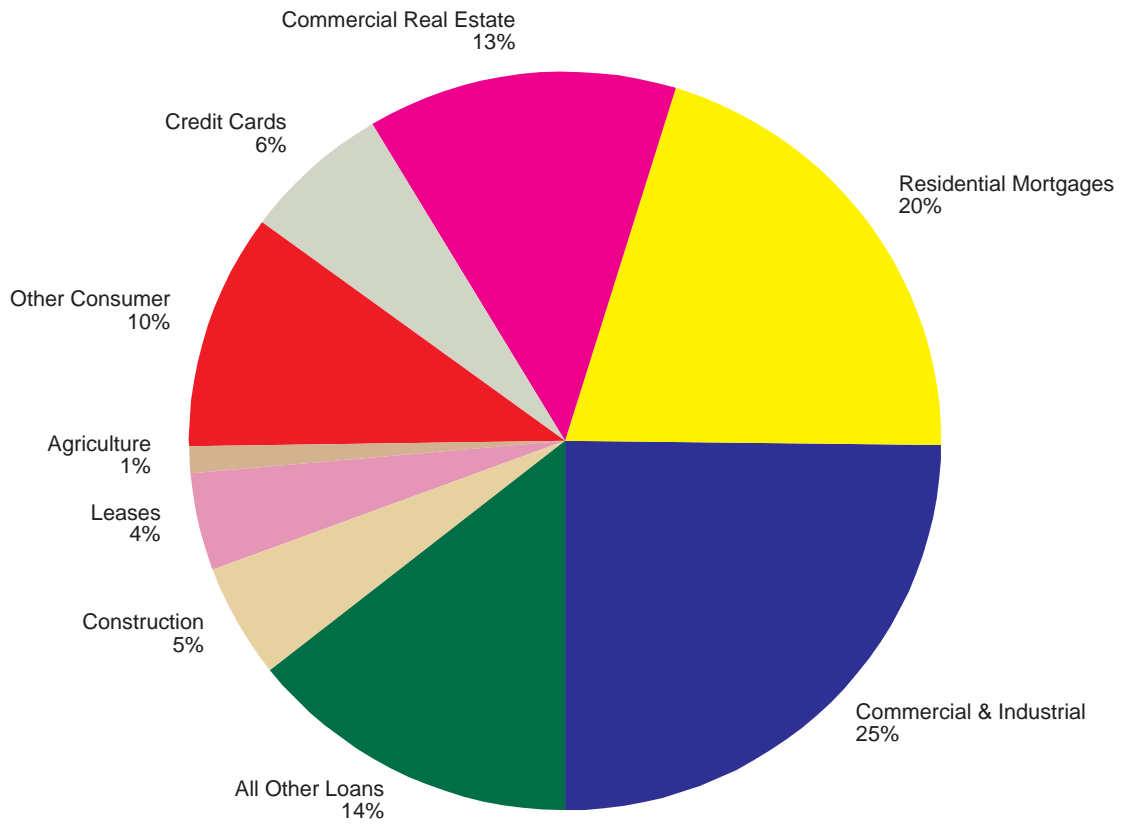
Coverage Ratio (%)

187 194 194 183 180 185 177 178 173 169 161 149 140 135 132 131 131

* Loan-loss reserves to noncurrent loans.

Composition of Commercial Banks' Loan Portfolios

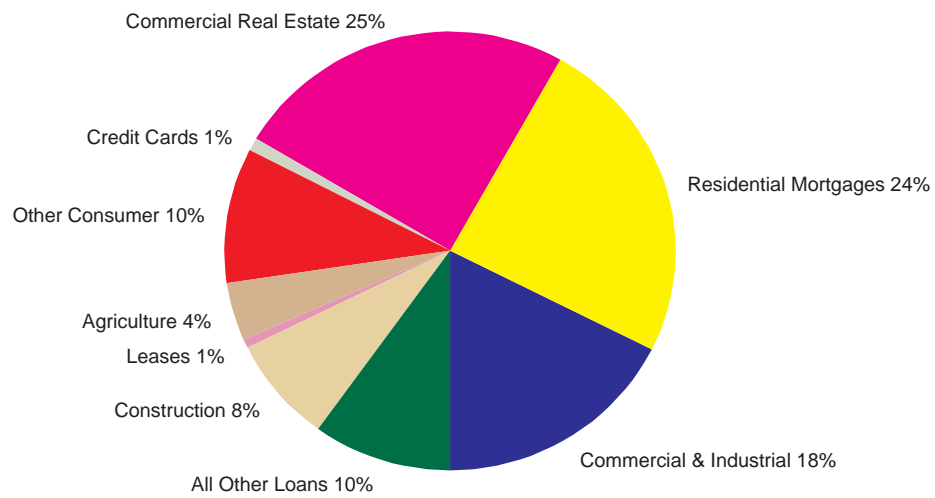
March 31, 2002



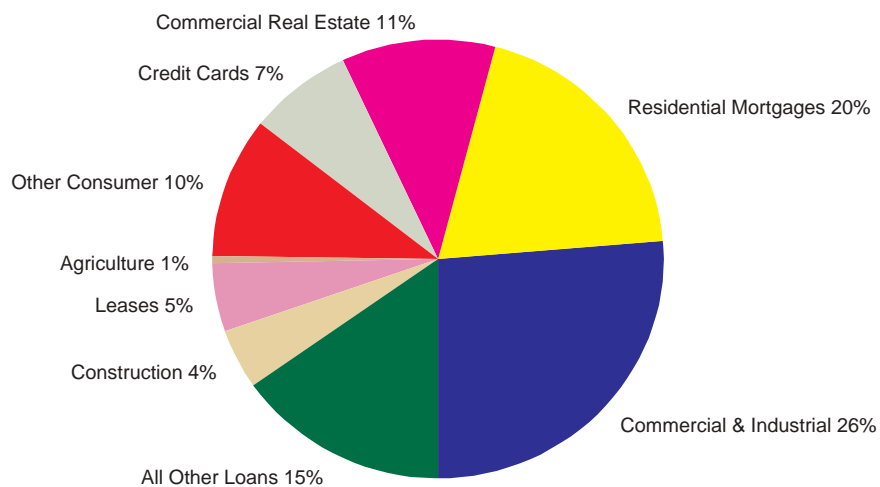
Loan Portfolio Composition of Insured Commercial Banks

March 31, 2002

Assets < \$1 Billion



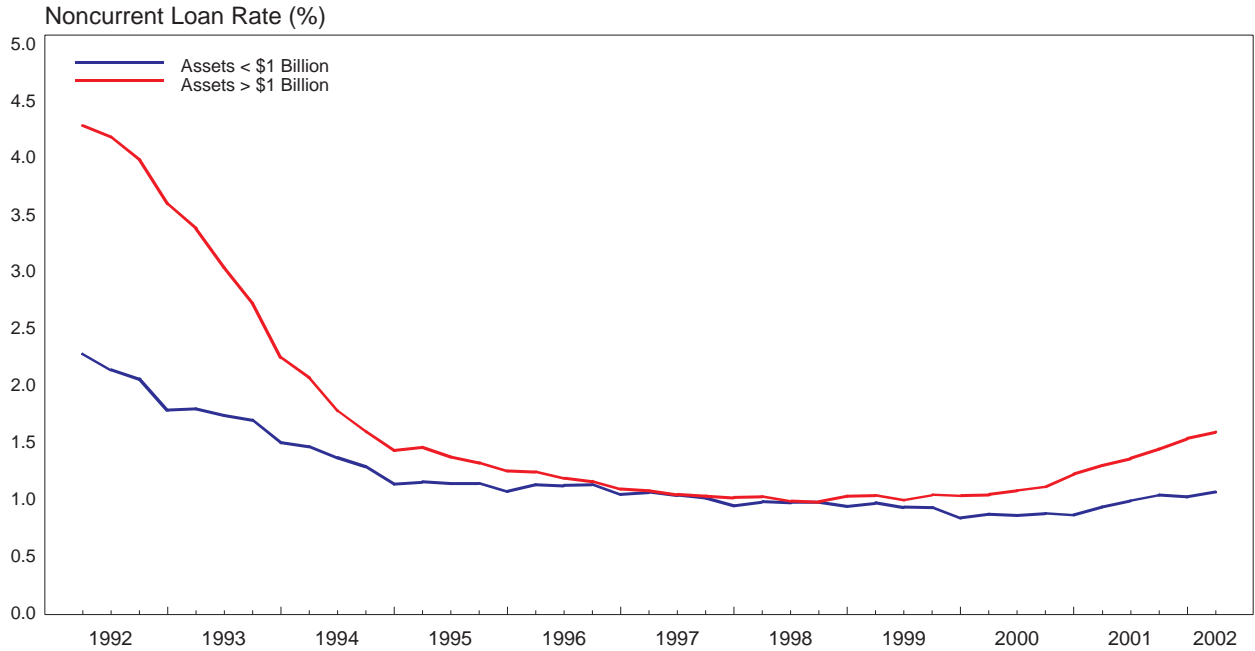
Assets > \$1 Billion



Noncurrent Loan Rates

By Asset Size

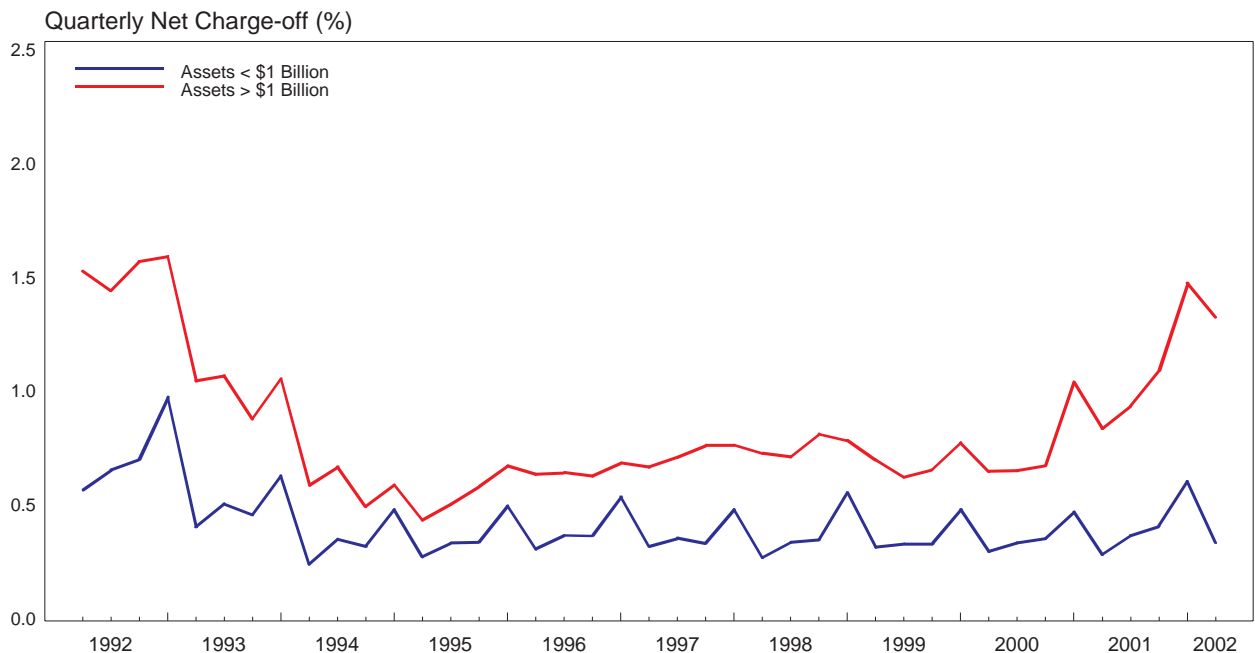
1992 - 2002



Quarterly Net Charge-off Rates

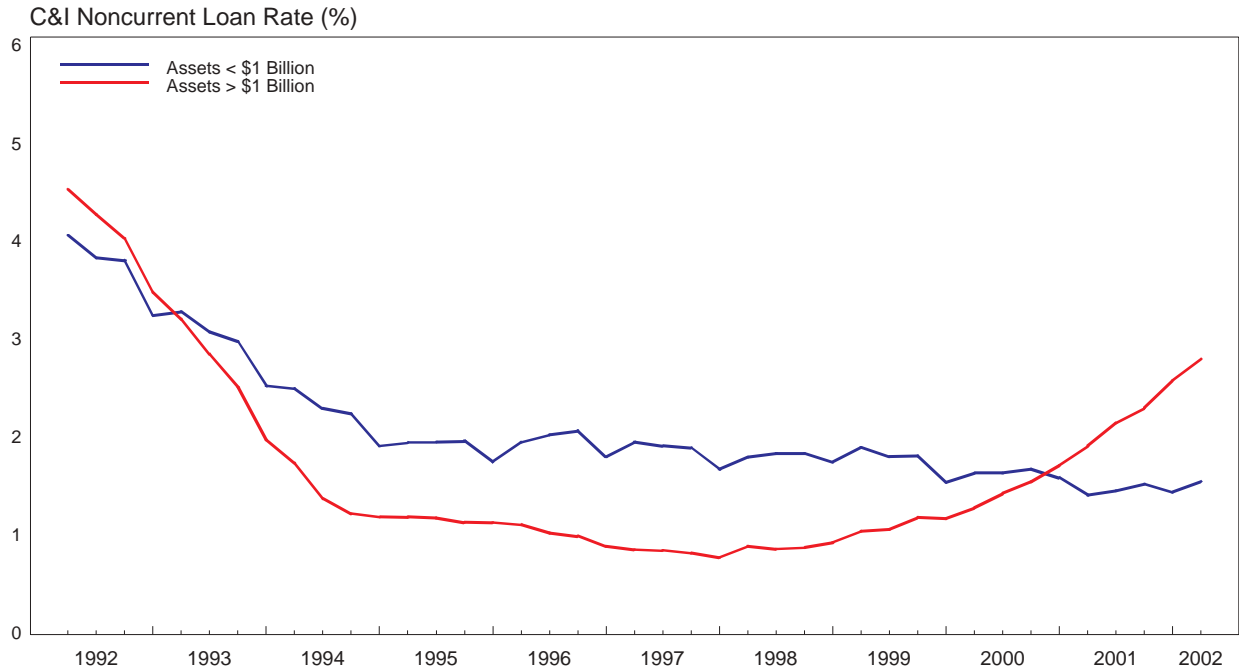
By Asset Size

1992 - 2002



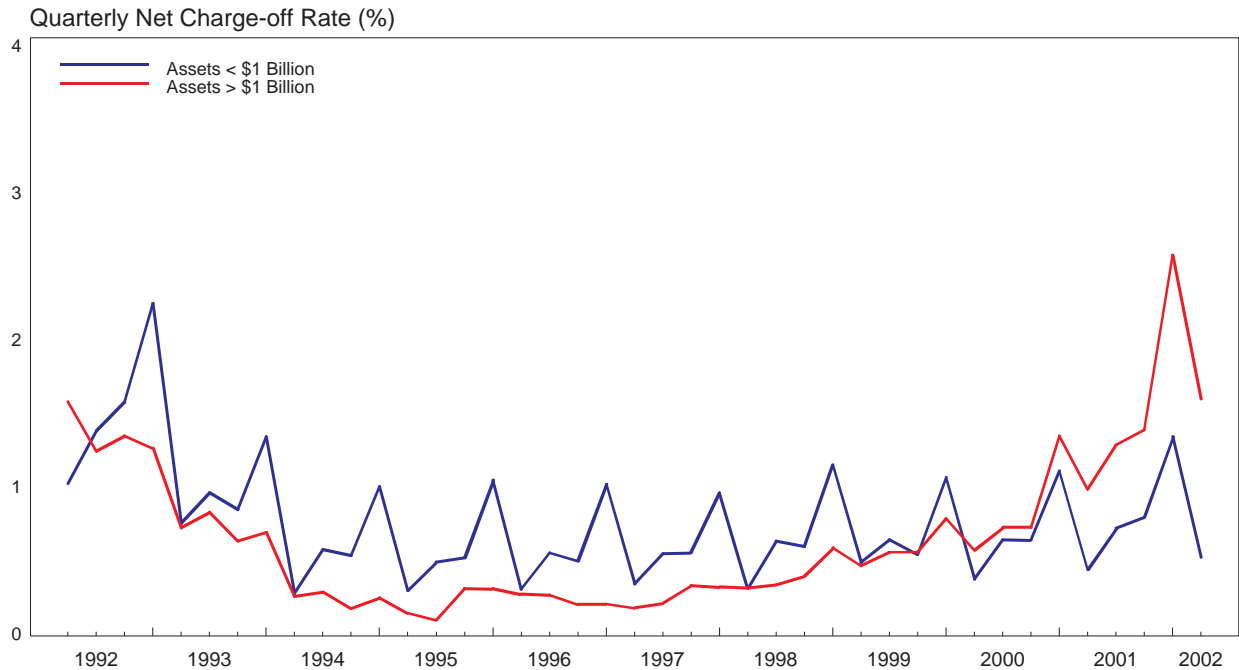
Noncurrent C&I Loan Rates By Asset Size

1992 - 2002



Quarterly Net Charge-off Rates on C&I Loans By Asset Size

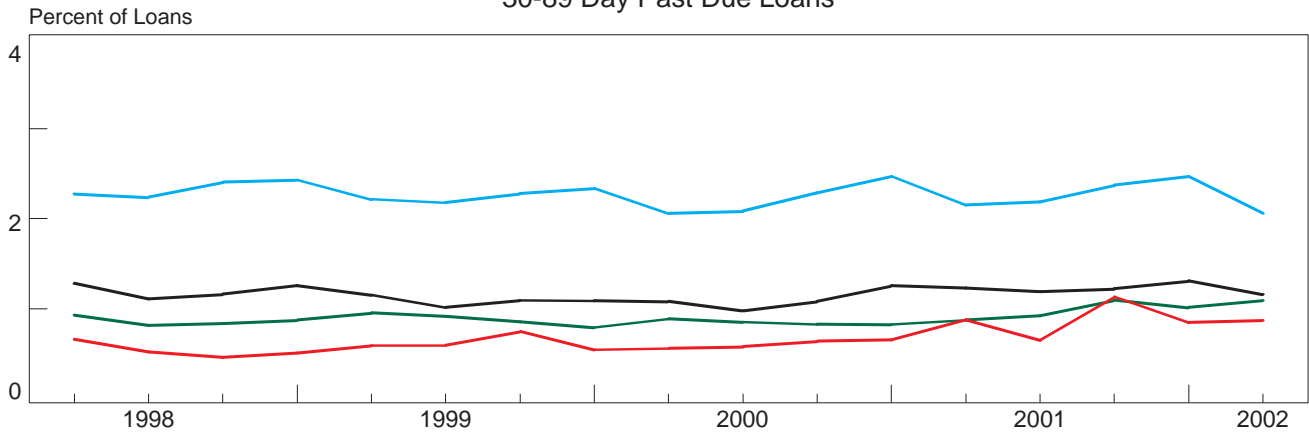
1992 - 2002



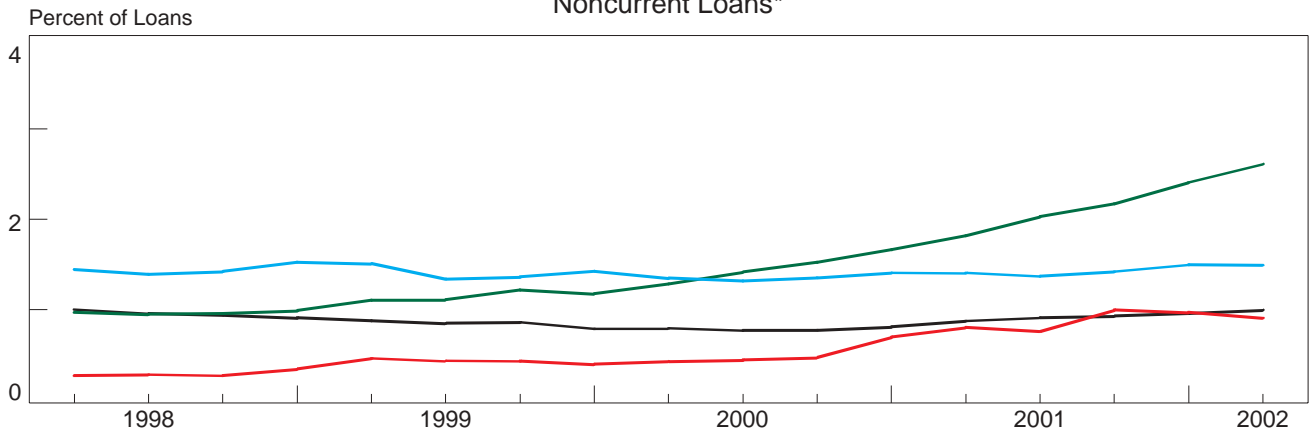
Loan Quality

1998-2002

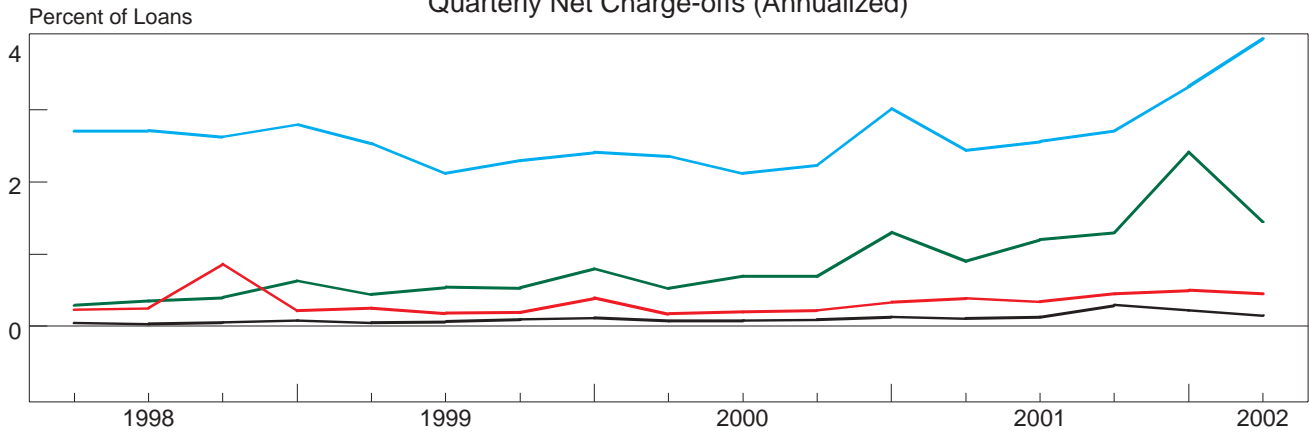
30-89 Day Past Due Loans



Noncurrent Loans*



Quarterly Net Charge-offs (Annualized)



— Total Real Estate Loans to Individuals	— Commercial and Industrial
— All Other Loans**	

*Loans past due 90 or more days or in nonaccrual status.

**Includes loans to foreign governments, depository institutions and lease receivables.

Credit Card Loss Rates and Personal Bankruptcy Filings

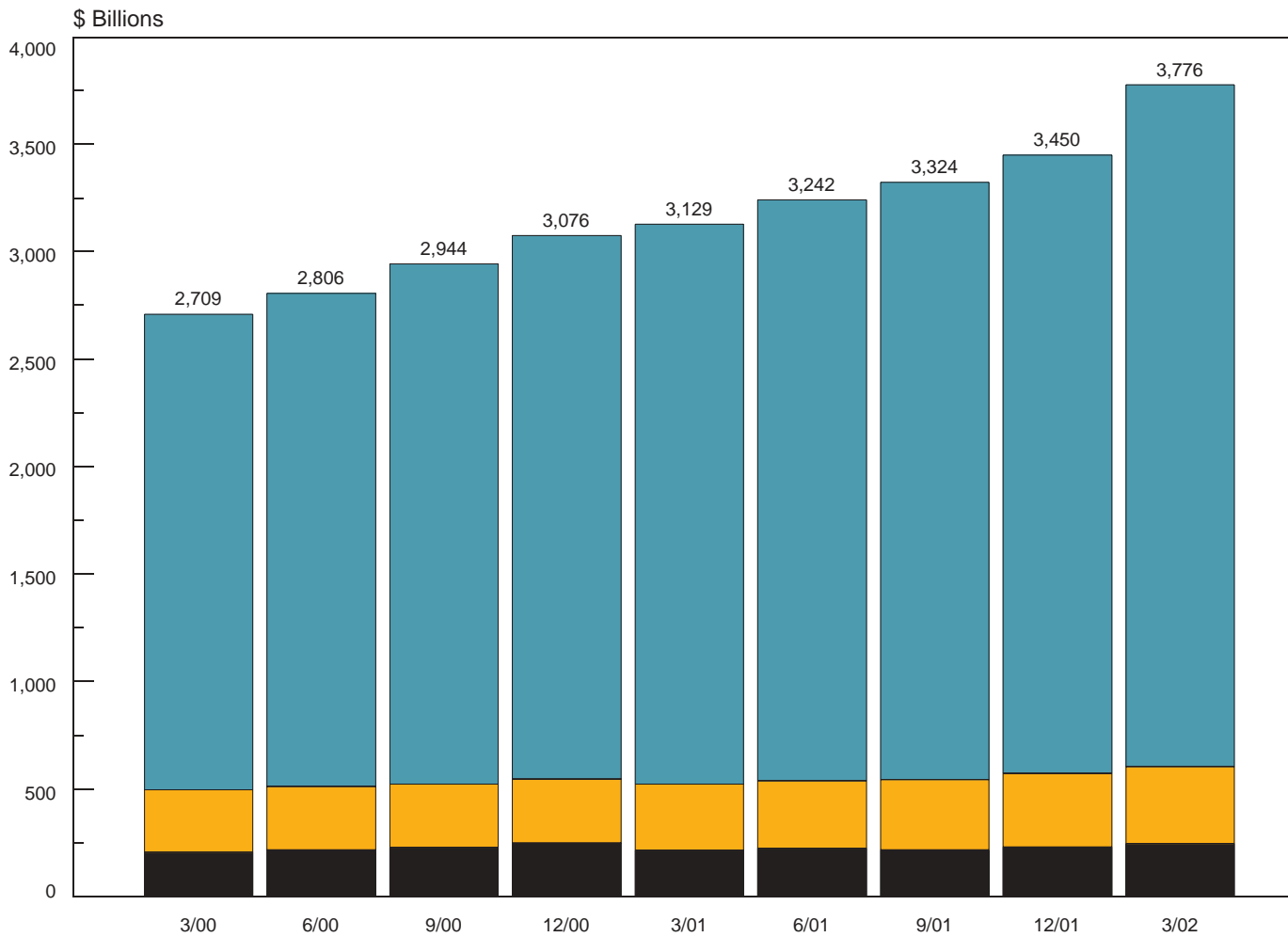
1984 - 2002

Date	Net Charge-Off Rate	Number of Bankruptcy Filings
3/31/84	1.37	71,697
6/30/84	1.48	71,955
9/30/84	1.59	71,201
12/31/84	1.81	69,554
3/31/85	1.98	72,887
6/30/85	2.31	84,243
9/30/85	2.65	87,727
12/31/85	2.95	96,376
3/31/86	3.21	103,088
6/30/86	3.28	114,384
9/30/86	3.35	116,037
12/31/86	3.38	116,204
3/31/87	3.46	116,578
6/30/87	3.37	122,689
9/30/87	3.10	123,868
12/31/87	3.26	127,409
3/31/88	3.18	133,712
6/30/88	3.22	138,245
9/30/88	3.12	136,561
12/31/88	3.17	139,215
3/31/89	3.10	144,711
6/30/89	3.21	157,955
9/30/89	3.01	152,696
12/31/89	3.28	161,404
3/31/90	3.08	166,694
6/30/90	3.34	179,943
9/30/90	3.50	177,351
12/31/90	3.86	193,872
3/31/91	4.16	212,913
6/30/91	4.78	227,853
9/30/91	4.79	214,174
12/31/91	4.64	217,160
3/31/92	4.84	233,973
6/30/92	4.97	232,657
9/30/92	4.31	220,021
12/31/92	4.57	212,112
3/31/93	4.03	206,271
6/30/93	4.02	212,982
9/30/93	3.59	200,329
12/31/93	3.42	192,617

Date	Net Charge-Off Rate	Number of Bankruptcy Filings
3/31/94	3.25	192,707
6/30/94	3.07	202,596
9/30/94	2.93	195,308
12/31/94	3.00	189,695
3/31/95	2.89	199,503
6/30/95	3.33	222,086
9/30/95	3.58	220,945
12/31/95	3.98	231,603
3/31/96	4.18	252,761
6/30/96	4.48	283,170
9/30/96	4.41	290,111
12/31/96	4.66	298,244
3/31/97	4.92	321,242
6/30/97	5.22	353,177
9/30/97	5.37	340,059
12/31/97	5.34	335,032
3/31/98	5.15	341,708
6/30/98	5.42	361,908
9/30/98	5.15	350,859
12/31/98	5.26	343,220
3/31/99	4.93	321,604
6/30/99	4.25	335,578
9/30/99	4.44	314,564
12/31/99	4.48	309,614
3/31/00	4.55	302,879
6/30/00	4.18	312,486
9/30/00	4.27	300,507
12/31/00	4.70	301,756
3/31/01	4.44	356,836
6/30/01	5.11	390,064
9/30/01	5.20	349,981
12/31/01	6.26	354,694
3/31/02	8.19	369,237

Expansion of Credit Card Lines

2000 - 2002



Loans outstanding (\$ Billions)

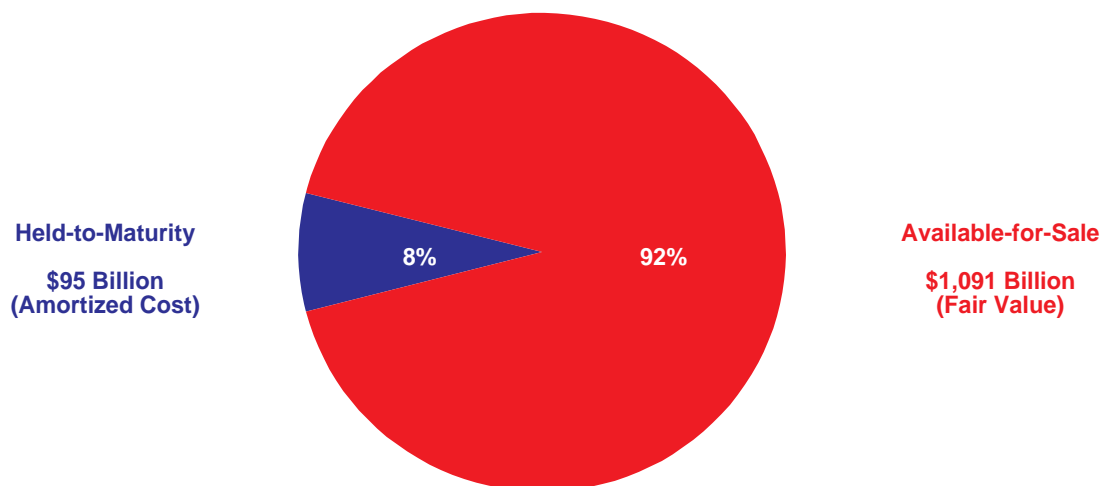
	3/00	6/00	9/00	12/00	3/01	6/01	9/01	12/01	3/02
■ Held on-balance-sheet *	207.6	219.0	228.7	249.4	216.4	226.3	218.4	232.9	247.9
■ Securitized & sold **	290.9	295.5	294.7	299.3	308.2	315.0	328.5	341.3	358.1
■ Unused commitments **	2,210.7	2,291.6	2,420.2	2,527.7	2,604.5	2,700.7	2,776.8	2,875.9	3,170.3
Total	2,709.2	2,806.1	2,943.5	3,076.4	3,129.1	3,242.0	3,323.7	3,450.1	3,776.3

* Includes check credit and other revolving credit plans before 3/31/01.

** Off-balance-sheet

Total Securities*

March 31, 2002



Total Securities*

March 31, 2002

(\$ Millions)

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$4,597	103.9	\$46,035	99.9	\$50,632	100.2
U.S. Government Agencies	1,133	100.7	4,380	103.4	5,513	102.9
Government Sponsored Enterprises	27,026	100.4	171,870	100.2	198,896	100.2
Mortgage Pass-through Securities	17,312	101.3	363,628	100.1	380,940	100.1
Collateralized Mortgage Obligations	15,754	100.6	219,253	100.0	235,007	100.1
State, County, Municipal Obligations	21,948	101.9	74,661	101.4	96,609	101.5
Asset Backed Securities	487	99.7	99,156	100.3	99,643	100.3
Other Debt Securities	6,655	98.7	90,459	102.8	97,114	121.5
Equity Securities	**	**	21,558	107.2	21,558	107.2
Total Securities	\$94,911	101.0	\$1,091,002	100.3	\$1,185,913	100.3
Memoranda***						
Structured Notes	5,100		5,036			98.7

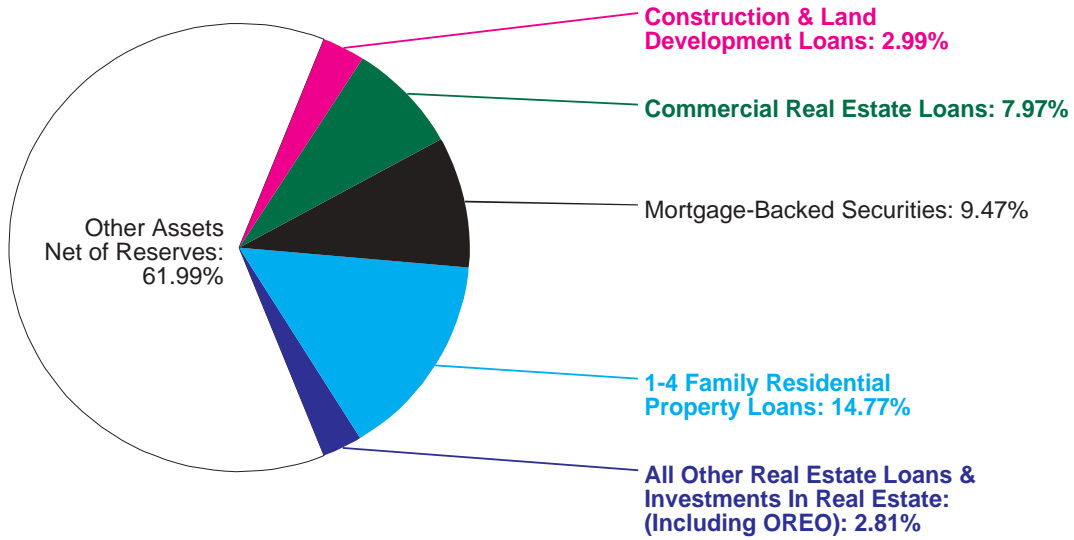
* Excludes trading account assets.

** Equity Securities are classified as 'Available-for-Sale'.

*** Structured notes are included in the 'Held-to-Maturity' or 'Available-for-Sale' accounts.

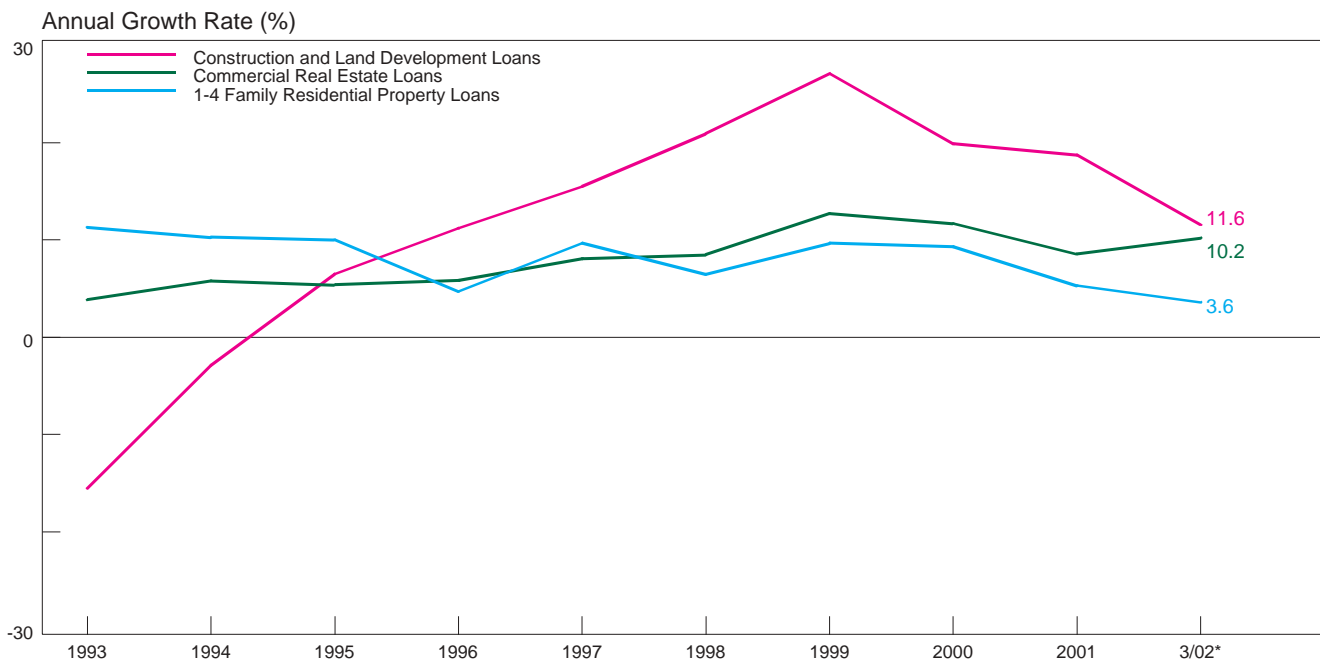
Real Estate Assets as a Percent of Total Assets

March 31, 2002



Real Estate Loan Growth Rates

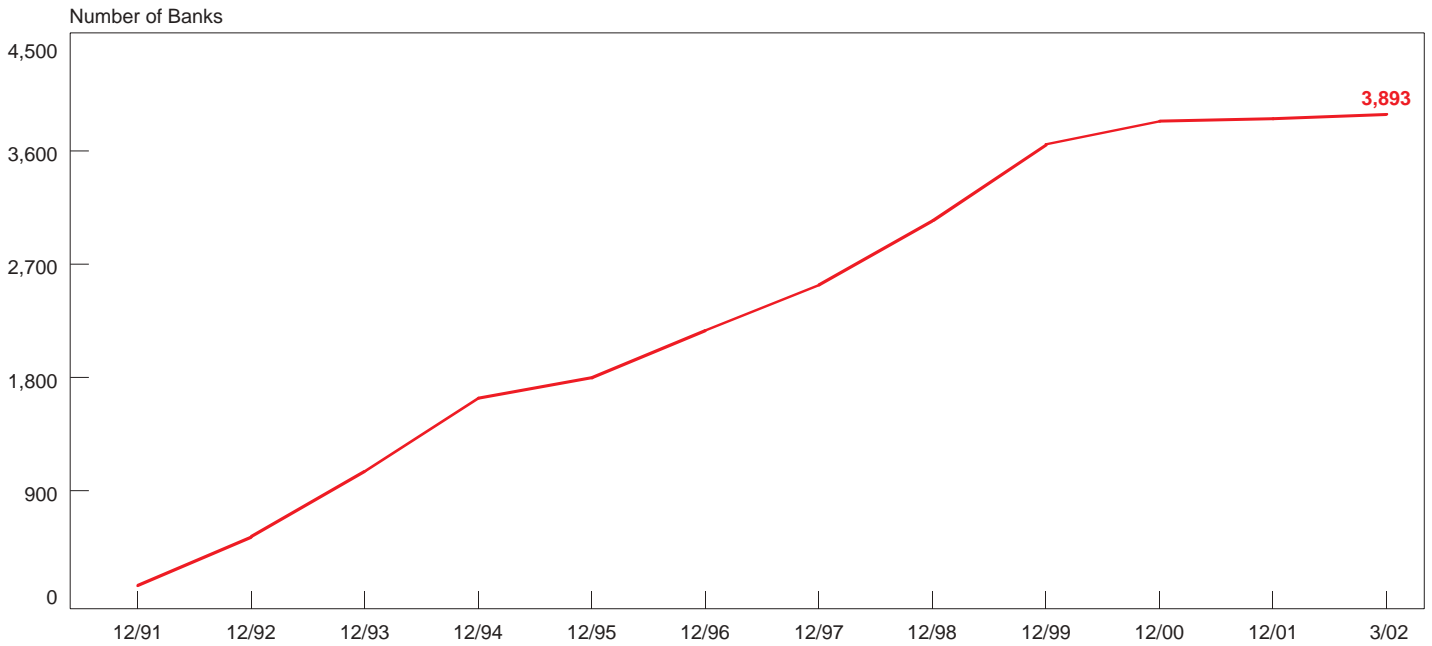
1993-2002



* Growth Rate for the most recent twelve-month period.

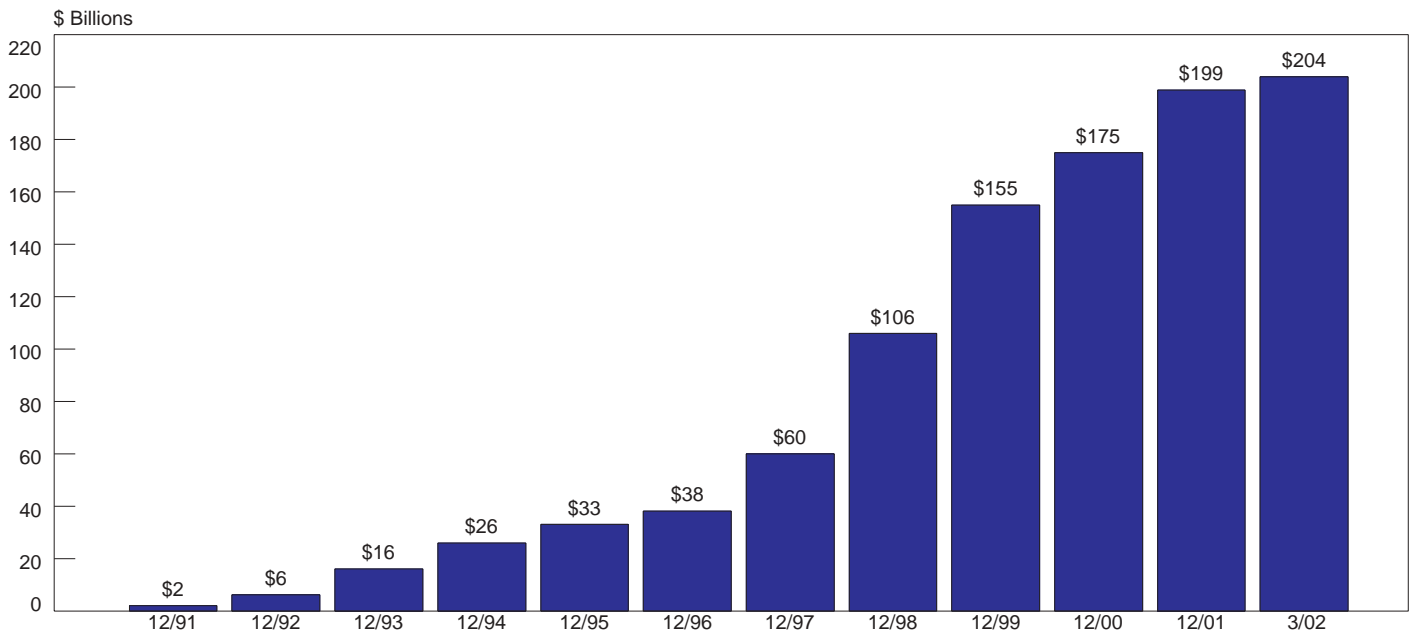
Number of Commerical Banks with FHLB Advances*

1991 - 2002



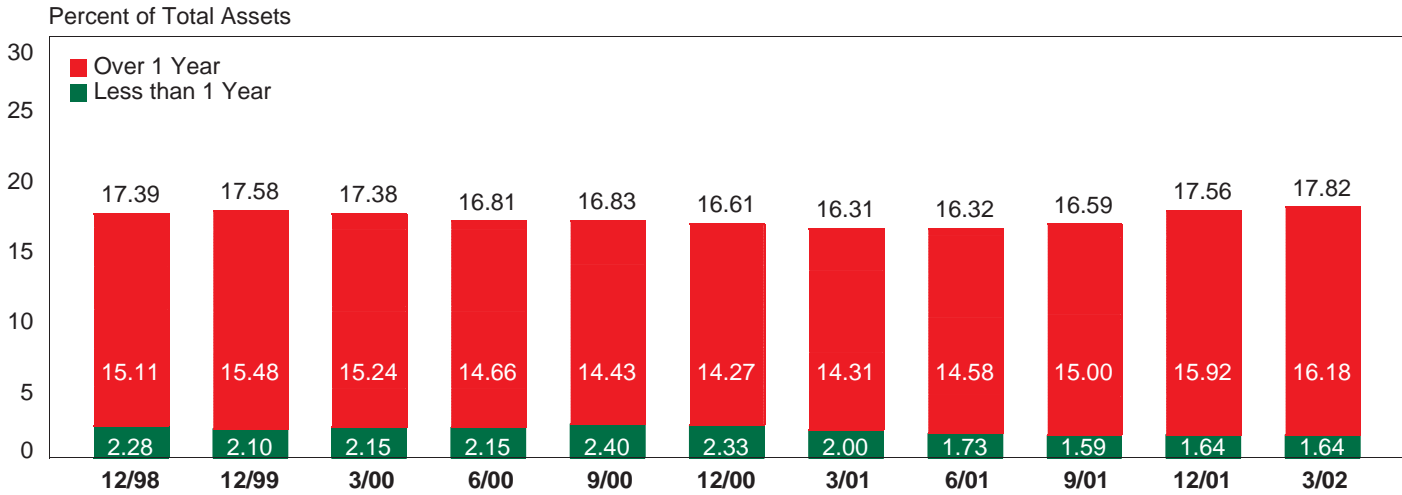
Amount of FHLB Advances Outstanding*

1991 - 2002

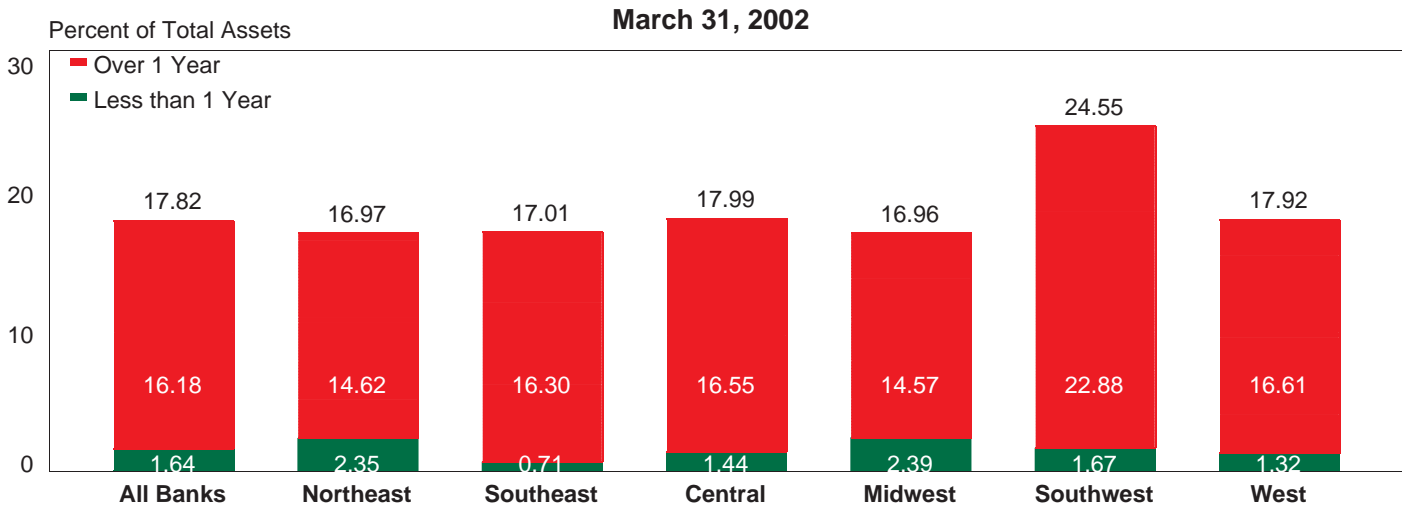


*Source: Call Report and FHFB prior to 3/31/01.

Debt Securities by Maturity or Repricing Frequency...



...and by Region



Total Securities (Debt and Equity)

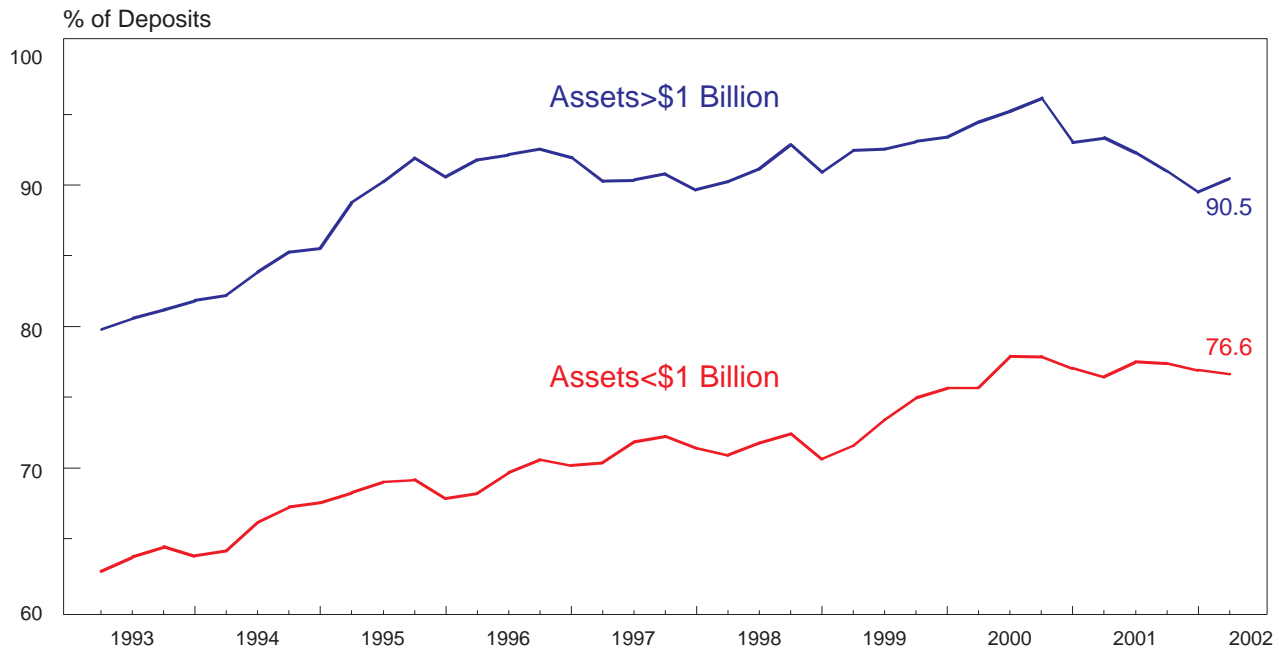
(\$ Billions)

	3/00	6/00	9/00	12/00	3/01	6/01	9/01	12/01	3/02
U.S. Government Obligations:									
U.S. Treasury	109	102	94	76	56	55	48	45	51
U.S. Agencies	5	5	5	5	6	4	4	6	6
Government Sponsored Enterprises	214	219	229	225	204	183	181	190	199
Mortgage Pass-through Securities	286	285	284	296	317	330	365	380	378
Collateralized Mortgage Obligations	175	168	166	175	178	178	195	227	230
State, County, Municipal Obligations	89	90	90	93	94	94	96	96	97
Asset Backed Securities	*	*	*	*	71	88	94	108	100
Other Debt Securities	*	*	*	*	107	105	105	100	97
Equity Securities	39	40	40	41	18	18	18	21	22
Total Securities	\$1,057	\$1,047	\$1,062	\$1,079	\$1,049	\$1,056	\$1,107	\$1,172	\$1,178

* Not reported prior to 3/01

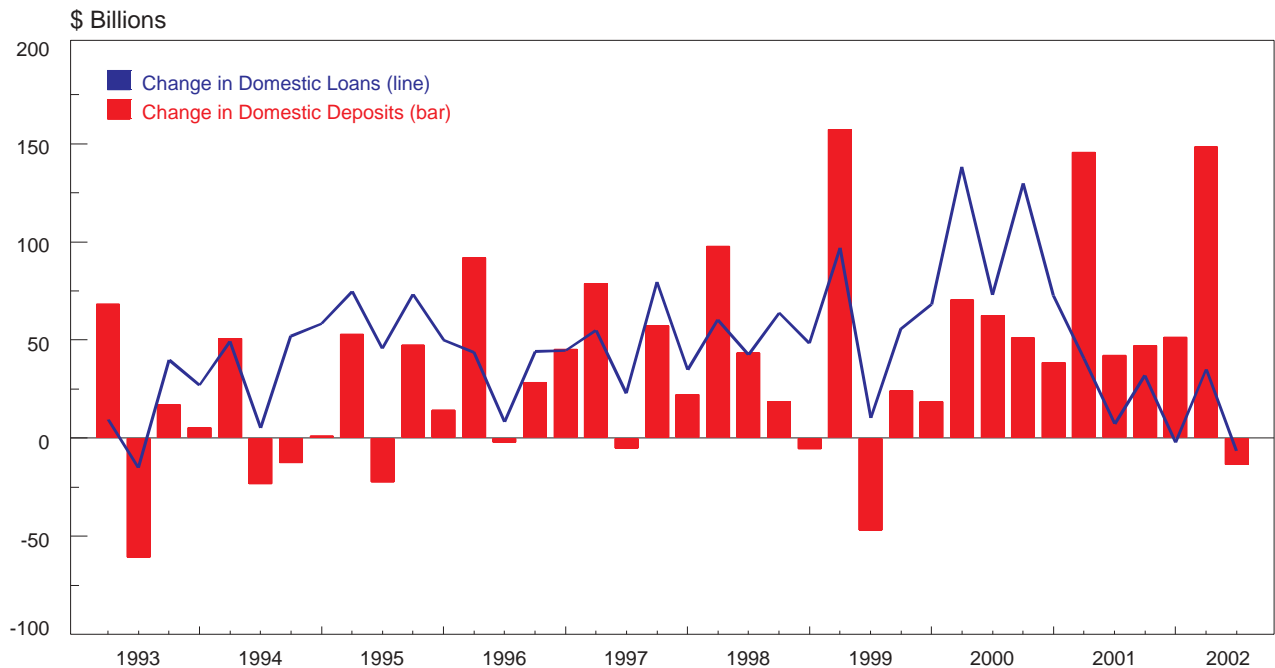
Net Loans and Leases to Deposits (Domestic and Foreign)

1993 - 2002



Quarterly Change in Domestic Loans vs Domestic Deposits

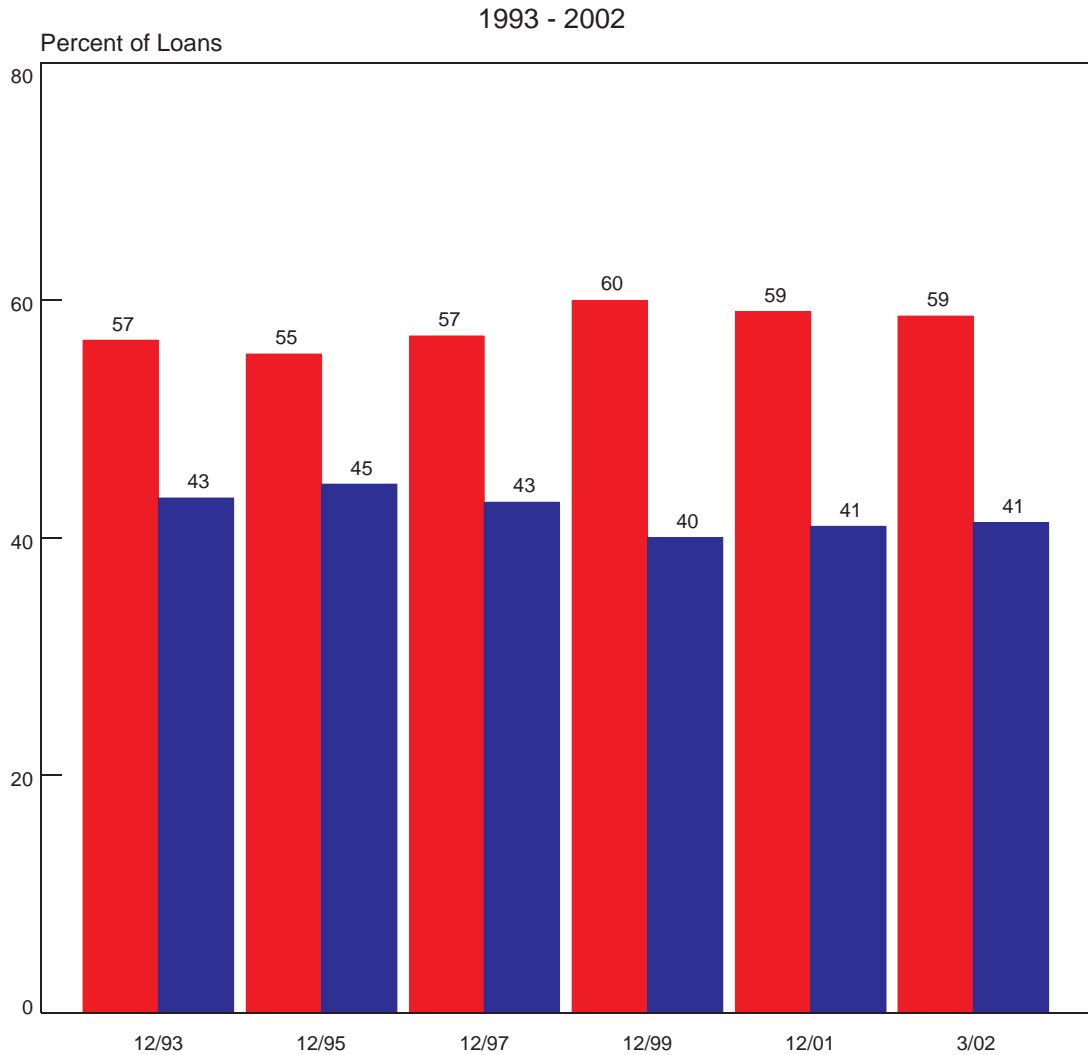
1992 - 2002



Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers

(as a Percent of Total Loans)



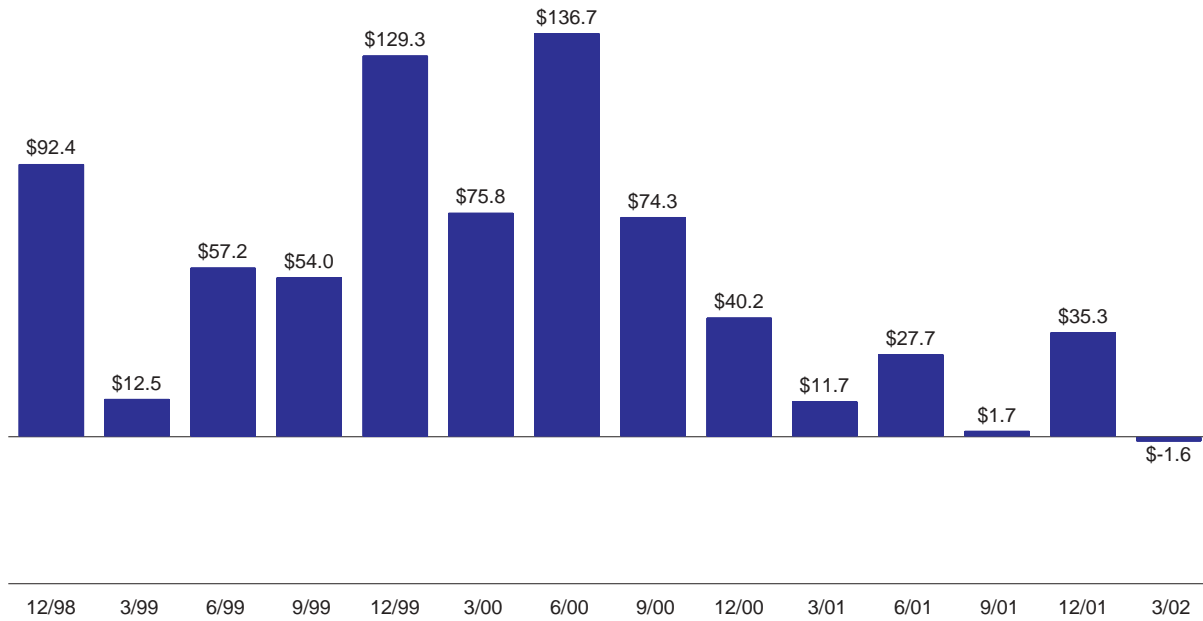
Loans (\$ Billions):

■ Commercial Borrowers	\$1,222	\$1,447	\$1,695	\$2,097	\$2,301	\$2,287
■ Consumer Loans	935	1,161	1,280	1,398	1,598	1,610

Loans to Commercial Borrowers (Credit Risk Concentrated) — These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, commercial real estate, construction loans, and agricultural loans.

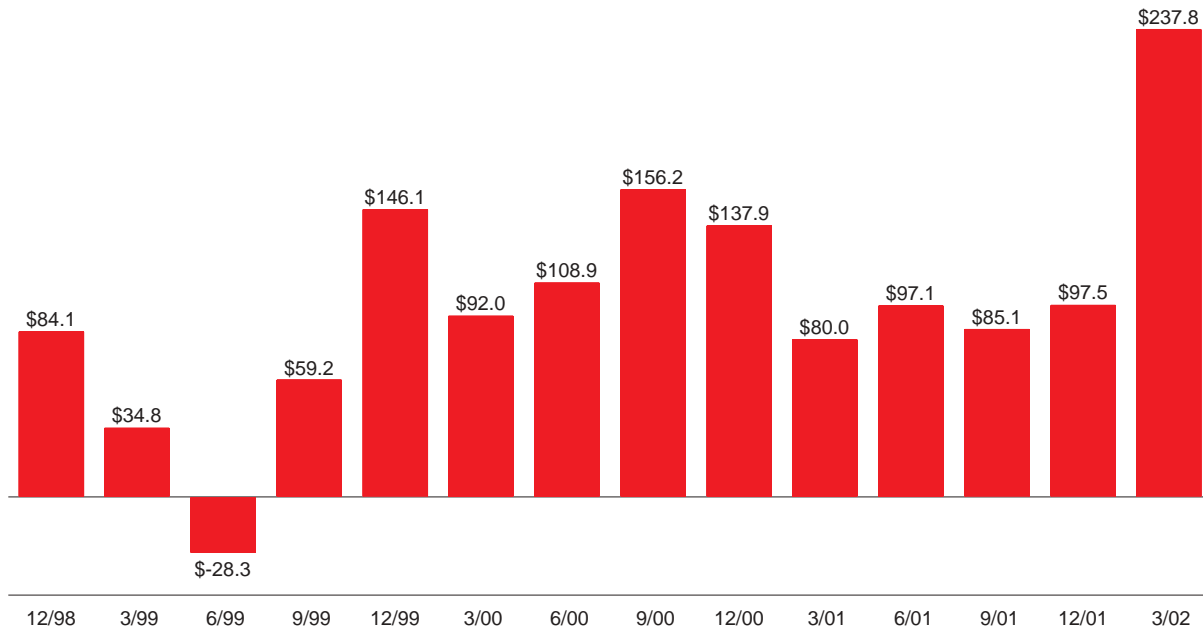
Consumer Loans (Credit Risk Diversified) — These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

Quarterly Change in Reported Loans Outstanding (\$ Billions)



In the first quarter of 2002, credit card loans increased by \$15 billion, while 1-4 family loans and commercial and industrial loans decreased by \$6 billion and \$17 billion respectively.

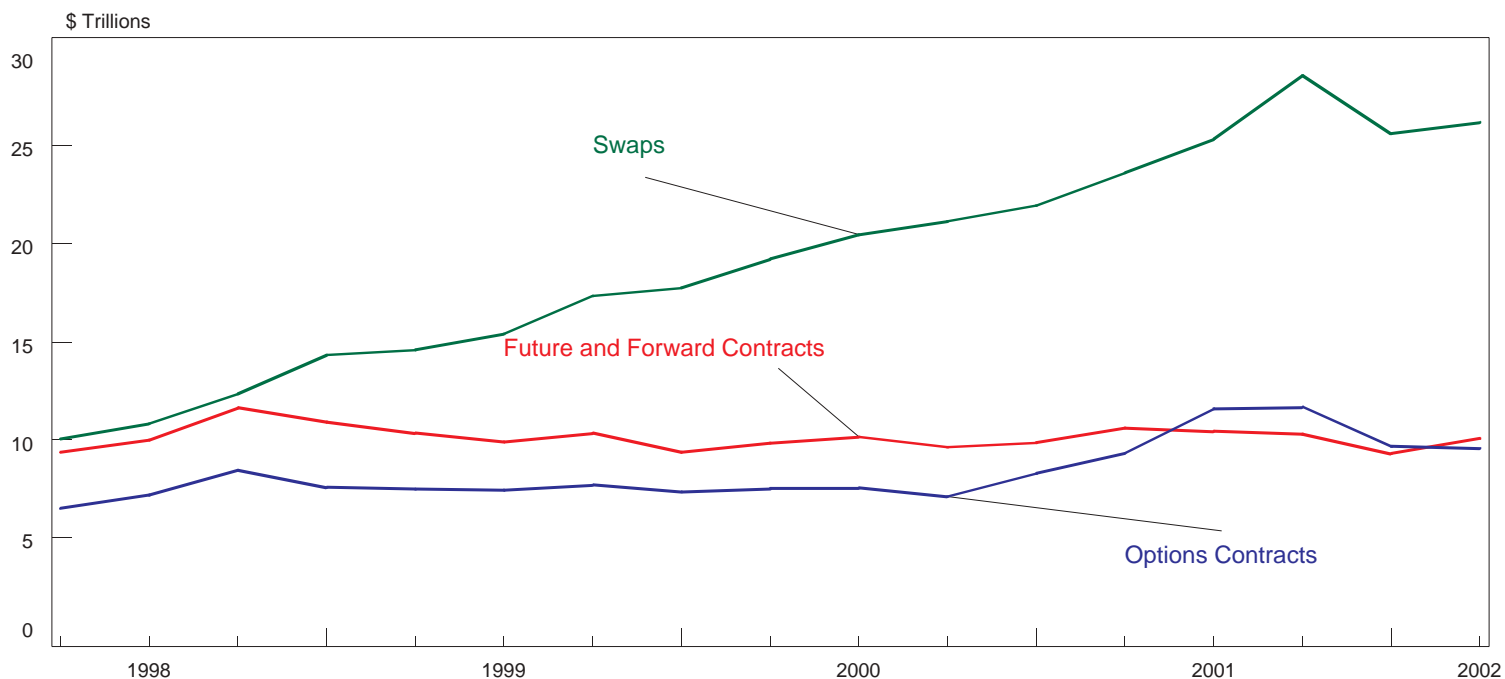
Quarterly Change in Unused Loan Commitments (\$ Billions)



In the first quarter of 2002, unused credit card commitments increased by \$294 billion, while unused commitments for loans to businesses decreased by \$50 billion.

Derivatives

1998 - 2002 (Notional Amounts)



	12/98	12/99	12/00	12/01	3/02
Total Derivatives (Notional Amounts, in billions of dollars)	\$32,863	\$34,533	\$40,145	\$44,647	\$45,894
Futures and Forward Contracts	10,924	9,390	9,877	9,313	10,087
Interest rate contracts	5,521	5,096	5,302	5,310	6,221
Foreign exchange rate contracts	5,308	4,175	4,425	3,862	3,714
Other futures and forwards*	95	119	150	141	152
Option Contracts	7,592	7,361	8,301	9,689	9,594
Interest rate options	5,679	5,795	6,744	8,252	8,041
Foreign currency options	1,393	965	775	743	841
Other option contracts*	520	601	782	693	712
Swaps	14,347	17,781	21,968	25,645	26,213
Interest rate swaps	13,592	16,884	20,920	24,401	25,016
Foreign exchange rate swaps	686	774	899	1,129	1,071
Other swaps*	69	123	148	115	127
Memoranda					
Spot Foreign Exchange Contracts	375	66	189	111	172
Credit Derivatives	144	287	426	411	438
Number of banks reporting derivatives	447	418	401	370	379
Replacement cost of interest rate and foreign exchange rate contracts**	471	361	449	598	500

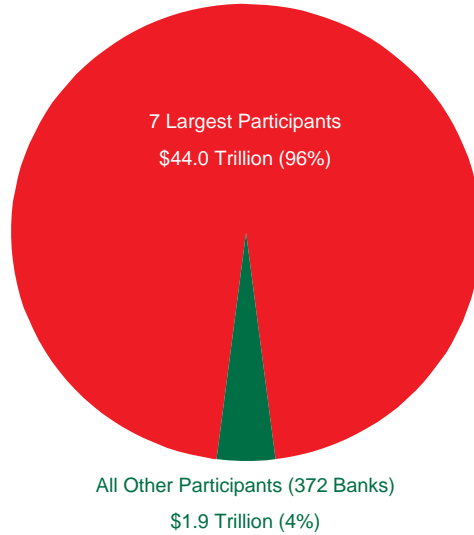
* Not reported by banks with less than \$300 million in assets.

** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

Concentration of Derivatives*

Notional Amounts

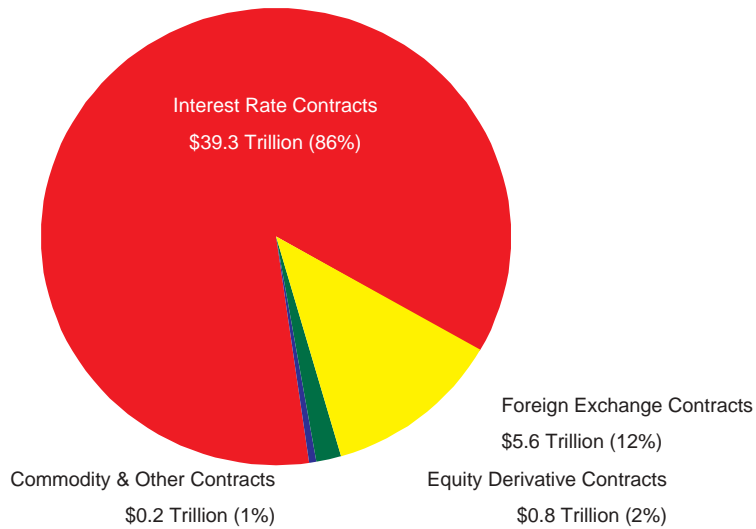
March 31, 2002



Composition of Derivatives*

Notional Amounts

March 31, 2002



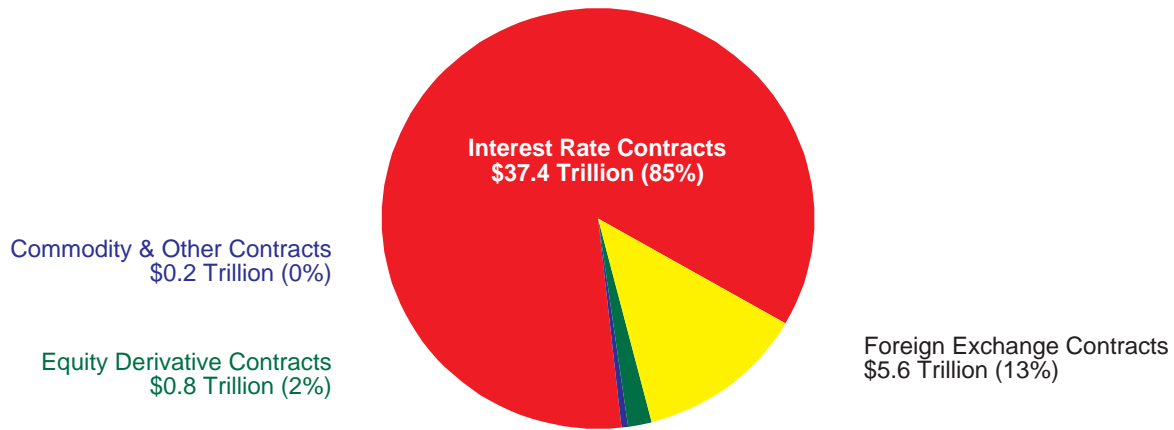
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$142 billion for the seven largest participants and \$30 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

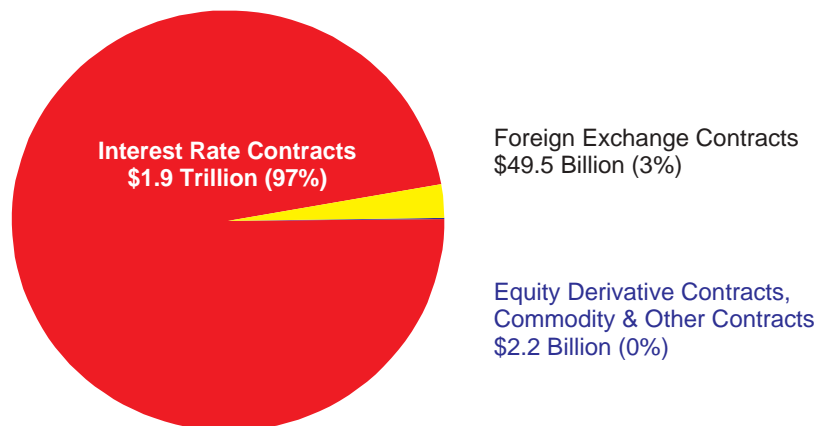
March 31, 2002



Not Held for Trading

Notional Amounts

March 31, 2002



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$172 billion are not included.

Position of Derivatives

Gross Fair Values

March 31, 2002
(\$ Millions)

Held for Trading

95 Banks Held Derivative Contracts for Trading
7 Largest Participants Held 97% of Total (Notional Amount)
(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	380,536	94,121	28,824	12,347	515,828	26,840
Gross negative fair value	361,663	87,879	28,834	10,612	488,987	
All other participants						
Gross positive fair value	7,332	2,956	984	743	12,016	1,110
Gross negative fair value	6,787	2,822	542	755	10,906	
Total						
Gross positive fair value	387,868	97,078	29,808	13,090	527,844	27,951
Gross negative fair value	368,450	90,701	29,376	11,367	499,893	

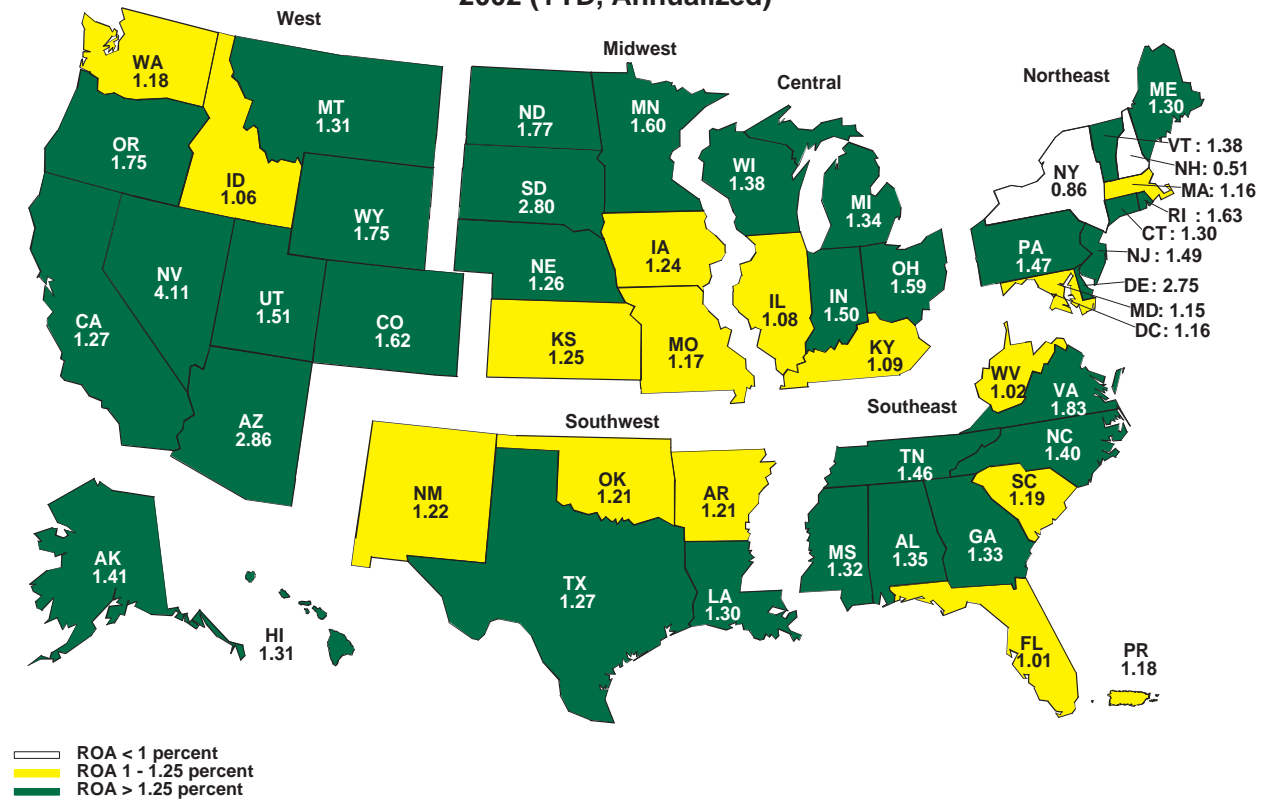
Held for Purposes Other than Trading

333 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 74% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	9,007	253	27	0	9,287	2,401
Gross negative fair value	6,579	274	33	0	6,886	
All other participants						
Gross positive fair value	5,137	563	112	1	5,813	736
Gross negative fair value	4,417	504	156	0	5,077	
Total						
Gross positive fair value	14,143	816	139	1	15,100	3,137
Gross negative fair value	10,996	778	189	0	11,962	

Return on Assets (ROA)

2002 (YTD, Annualized)



ROA Rankings by State

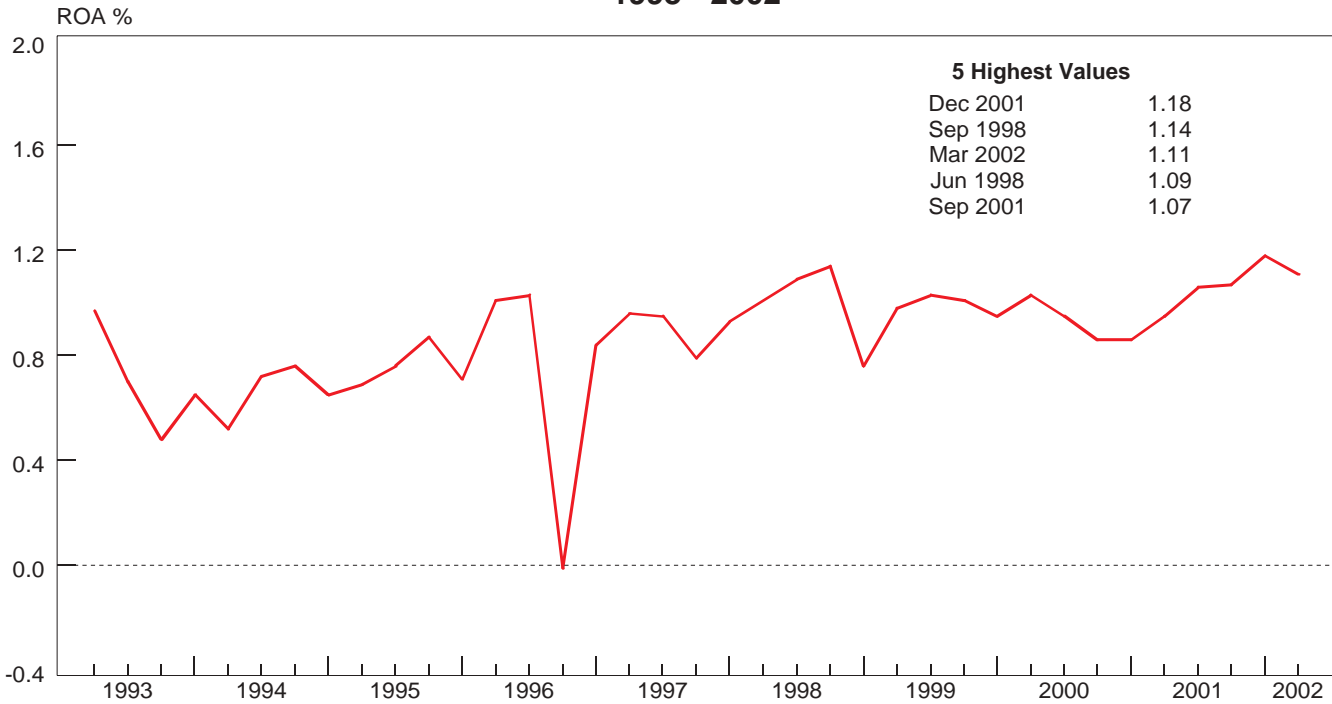
	No. of Inst. as of 3/31/02	YTD 2002	YTD 2001	Change*		No. of Inst. as of 3/31/02	YTD 2002	YTD 2001	Change*
1 Nevada	35	4.11	4.21	(10)	28 Connecticut	25	1.30	0.88	42
2 Arizona	41	2.86	2.41	45	29 Louisiana	142	1.30	1.21	9
3 South Dakota	93	2.80	2.54	26	30 Maine	15	1.30	1.13	17
4 Delaware	31	2.75	2.14	61	31 California	294	1.27	2.35	(108)
5 Virginia	128	1.83	1.95	(12)	32 Texas	678	1.27	1.26	1
6 North Dakota	104	1.77	1.15	62	33 Nebraska	274	1.26	1.11	15
7 Oregon	32	1.75	1.42	33	34 Kansas	369	1.25	1.37	(12)
8 Wyoming	45	1.75	1.88	(13)	35 Iowa	413	1.24	1.11	13
9 Rhode Island	8	1.63	0.60	103	36 New Mexico	53	1.22	0.59	63
10 Colorado	175	1.62	1.52	10	37 Arkansas	173	1.21	0.99	22
11 Minnesota	479	1.60	1.08	52	38 Oklahoma	282	1.21	1.15	6
12 Ohio	199	1.59	1.33	26	39 South Carolina	77	1.19	1.21	(2)
13 Utah	55	1.51	1.25	26	40 Washington	77	1.18	1.03	15
14 Indiana	154	1.50	1.05	45	41 Puerto Rico	12	1.18	1.10	8
15 New Jersey	81	1.49	0.93	56	42 Missouri	350	1.17	1.17	0
16 Pennsylvania	177	1.47	1.48	(1)	43 District of Col.	4	1.16	0.67	49
17 Tennessee	190	1.46	1.20	26	44 Massachusetts	40	1.16	1.09	7
18 Alaska	6	1.41	1.13	28	45 Maryland	73	1.15	1.31	(16)
19 North Carolina	74	1.40	1.08	32	46 Kentucky	229	1.09	1.20	(11)
20 Vermont	15	1.38	1.46	(8)	47 Illinois	690	1.08	0.95	13
21 Wisconsin	279	1.38	1.10	28	48 Idaho	17	1.06	0.97	9
22 Alabama	157	1.35	1.17	18	49 West Virginia	70	1.02	0.89	13
23 Michigan	161	1.34	0.92	42	50 Florida	257	1.01	0.91	10
24 Georgia	326	1.33	1.44	(11)	51 New York	139	0.86	1.10	(24)
25 Mississippi	99	1.32	1.14	18	52 New Hampshire	14	0.51	4.24	(373)
26 Hawaii	8	1.31	1.21	10					
27 Montana	80	1.31	1.35	(4)	U.S. and Terr.	8,005	1.33	1.26	7

*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

Results for four of the states with the highest ROAs (SD, NV, DE, & NH) were significantly influenced by the presence of large credit card operators.

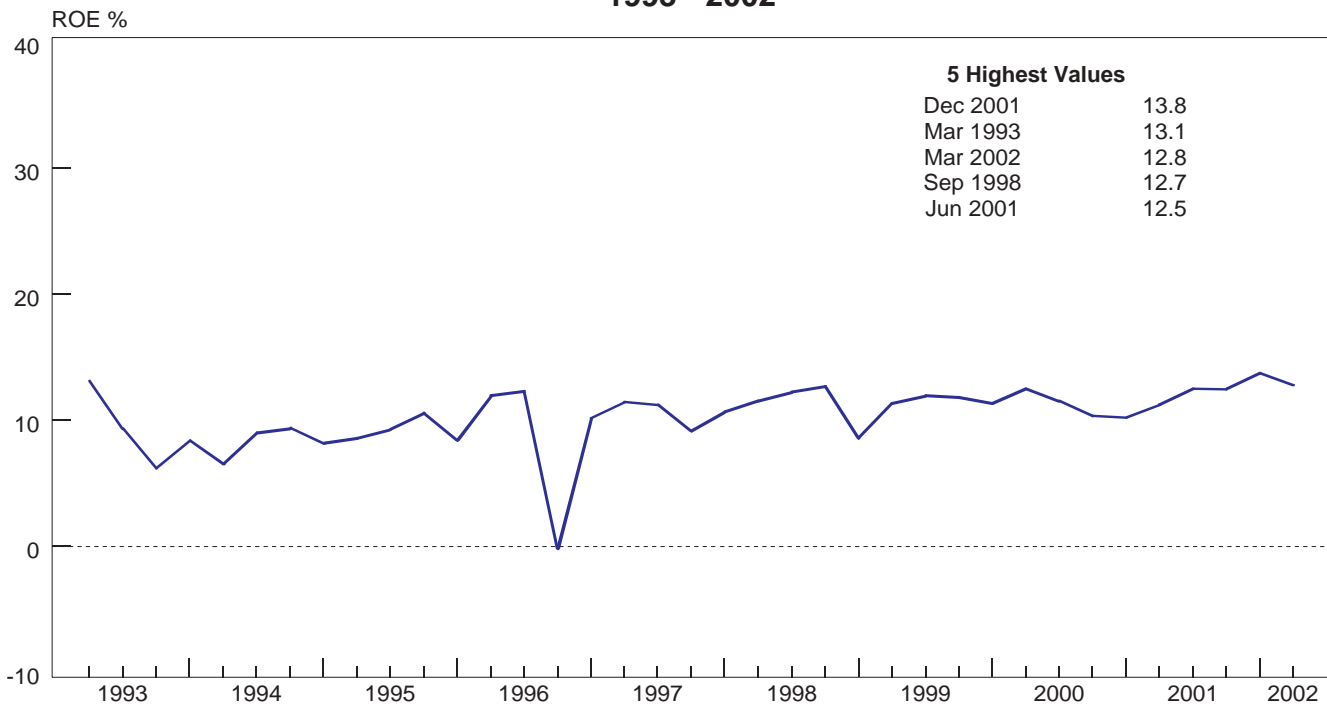
Quarterly Return on Assets (ROA), Annualized

1993 - 2002



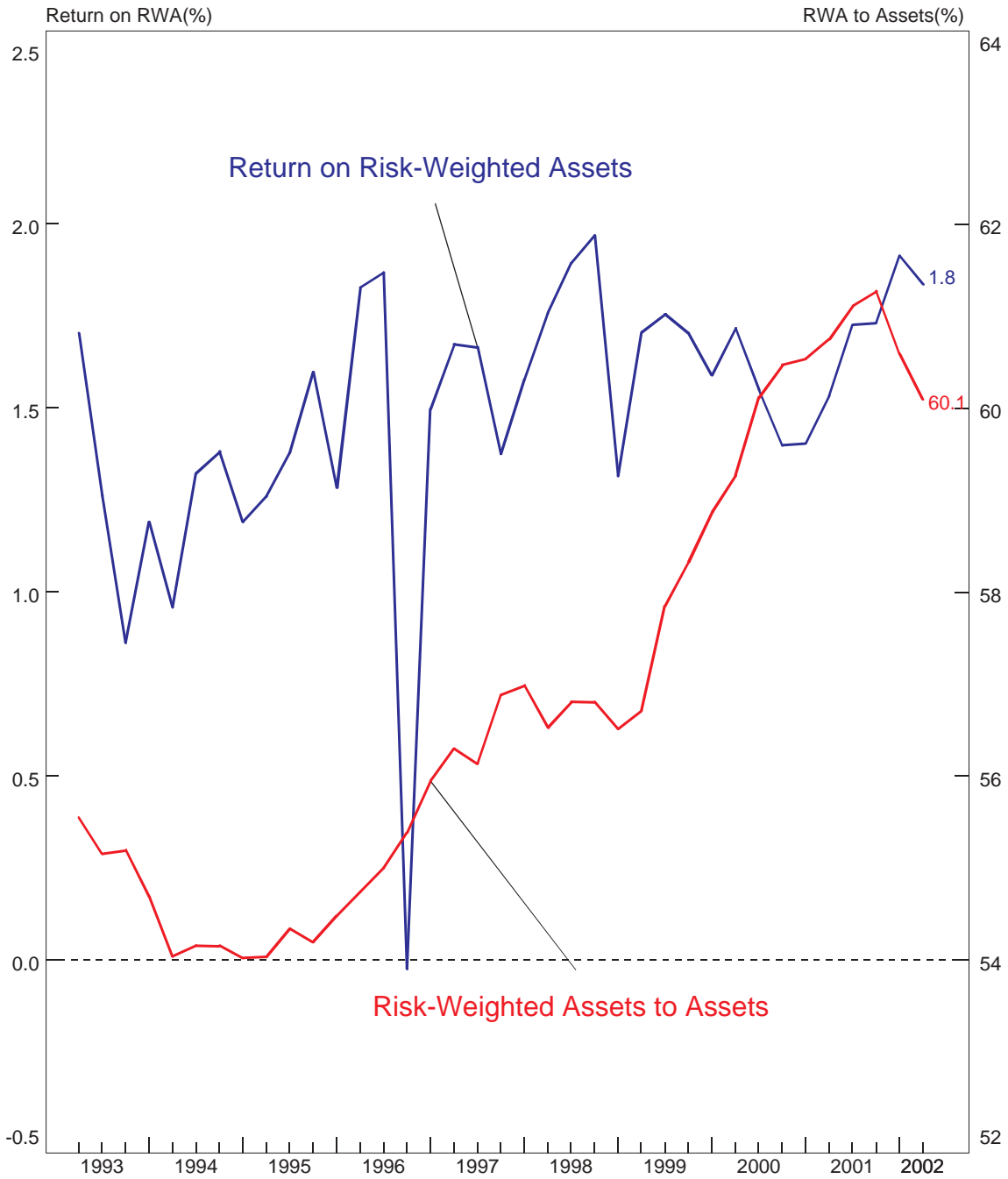
Quarterly Return on Equity (ROE), Annualized

1993 - 2002



Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets

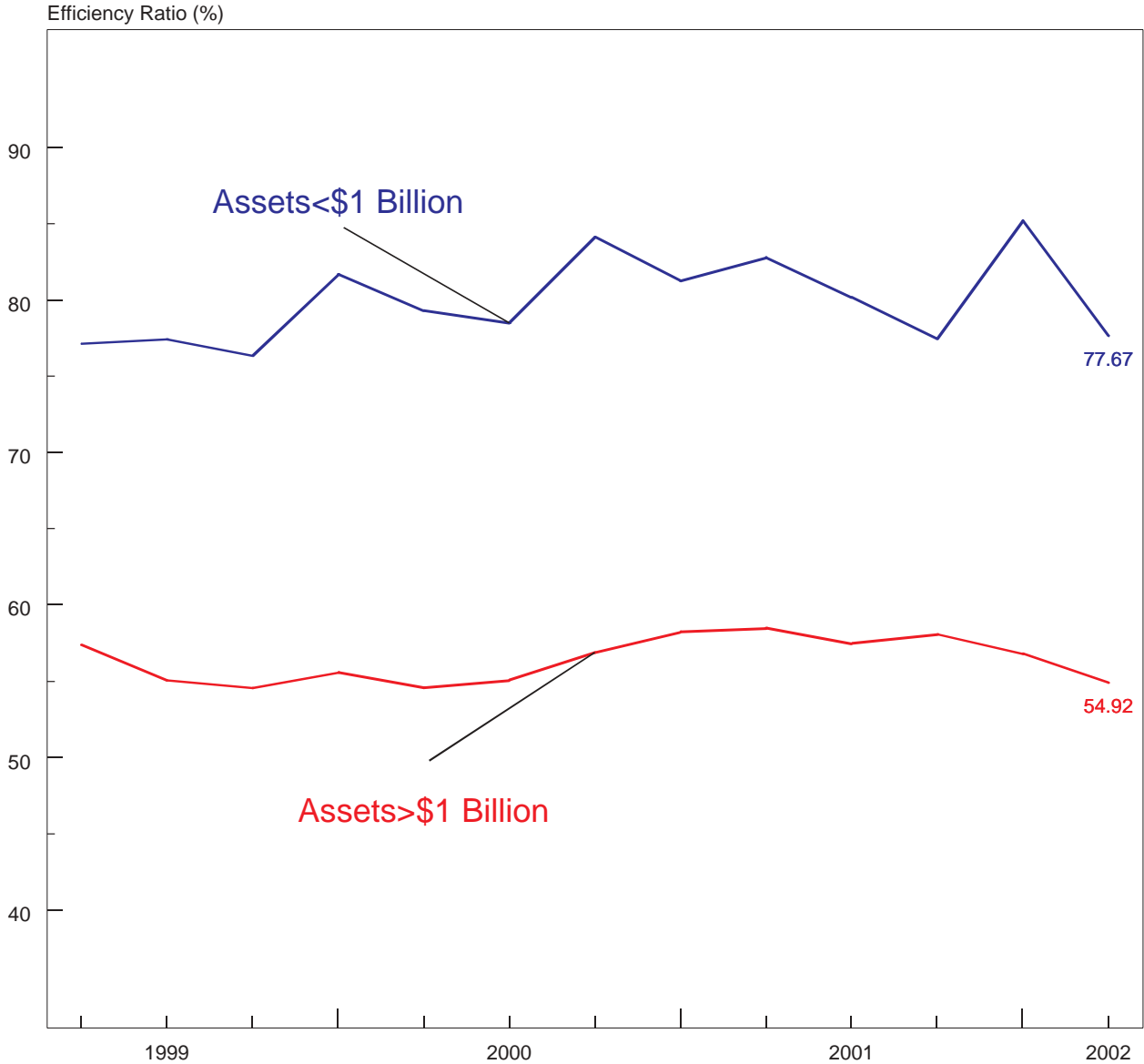
1993 - 2002



* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

1999 - 2002

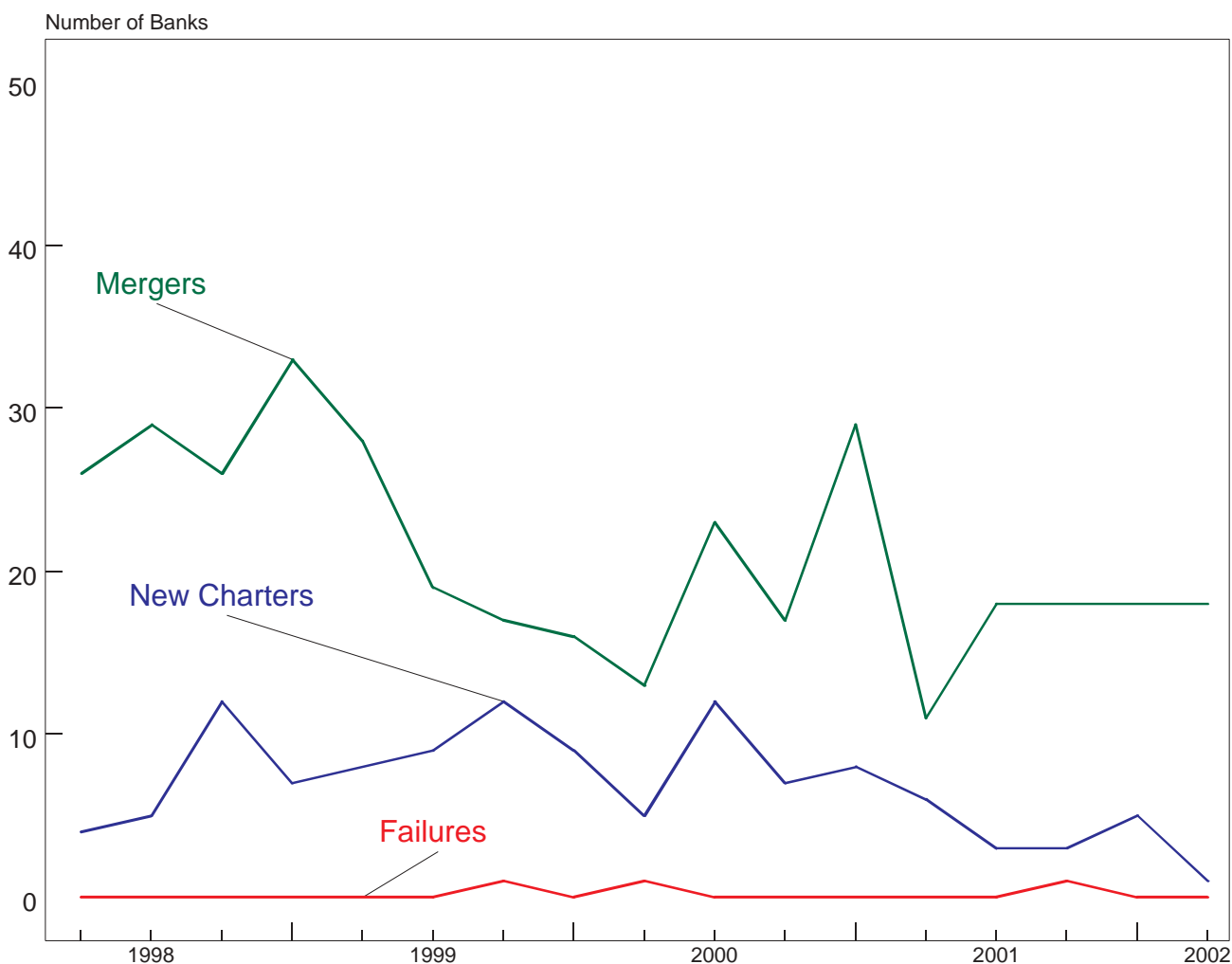


	1999				2000				2001				2002
Assets<\$1 Billion	77.14	77.43	76.37	81.70	79.32	78.51	84.13	81.27	82.79	80.19	77.47	85.20	77.67
Assets>\$1 Billion	57.39	55.07	54.57	55.59	54.60	55.09	56.90	58.26	58.51	57.50	58.08	56.82	54.92
Total	58.13	55.89	55.38	56.50	55.46	55.93	57.96	59.19	59.40	58.26	58.68	57.75	55.55

*Noninterest expenses less amortization of intangible assets as a percent of net interest income plus noninterest income.

Changes in the Number of FDIC-Insured Savings Institutions

Quarterly, 1998 - 2002



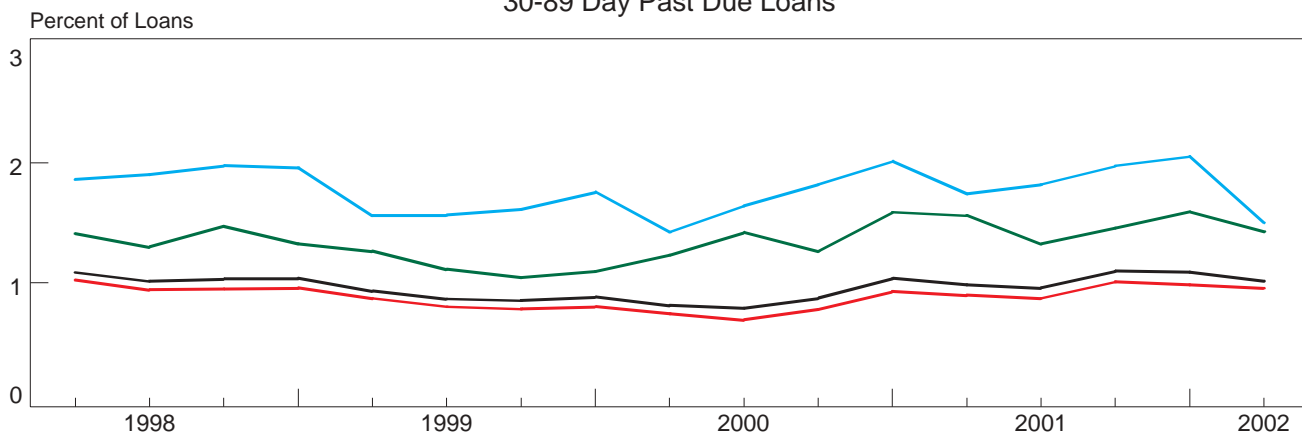
New Charters	4	5	12	7	8	9	12	9	5	12	7	8	6	3	3	5	1
Mergers	26	29	26	33	28	19	17	16	13	23	17	29	11	18	18	18	18
Failures	0	0	0	0	0	0	1	0	1	0	0	0	0	0	1	0	0
Other Changes, Net*	-1	-3	-2	2	-1	-5	2	-2	3	1	-1	-2	-1	0	-1	-5	-1
No. of banks at end of quarter	1,756	1,729	1,713	1,690	1,668	1,653	1,649	1,642	1,635	1,624	1,613	1,589	1,584	1,569	1,552	1,533	1,515
Net Change during quarter	-23	-27	-16	-24	-21	-15	-4	-8	-6	-11	-11	-23	-6	-15	-17	-18	-18

* Includes charter conversions, voluntary liquidations, adjustments for open-bank assistance transactions and other changes.

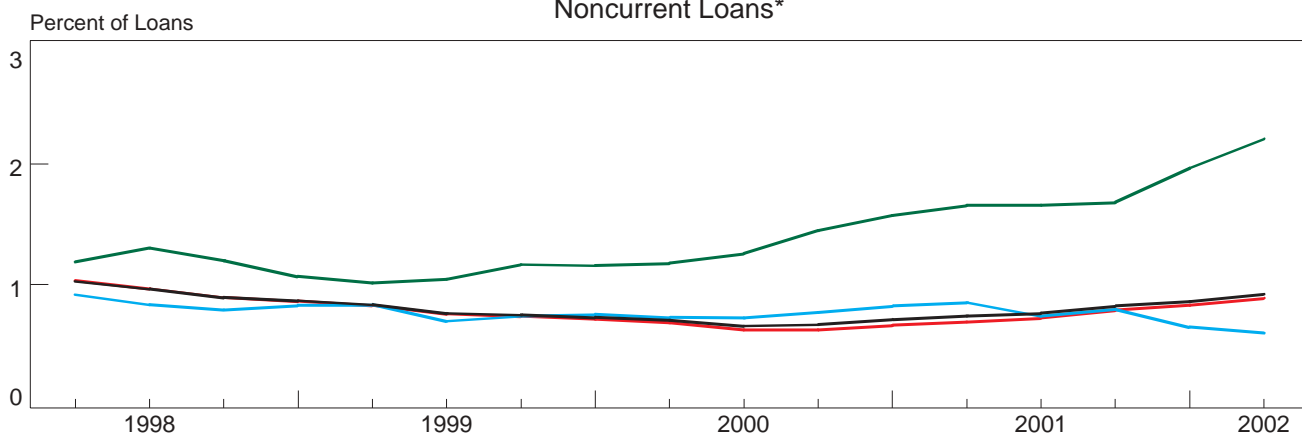
Loan Quality

1998-2002

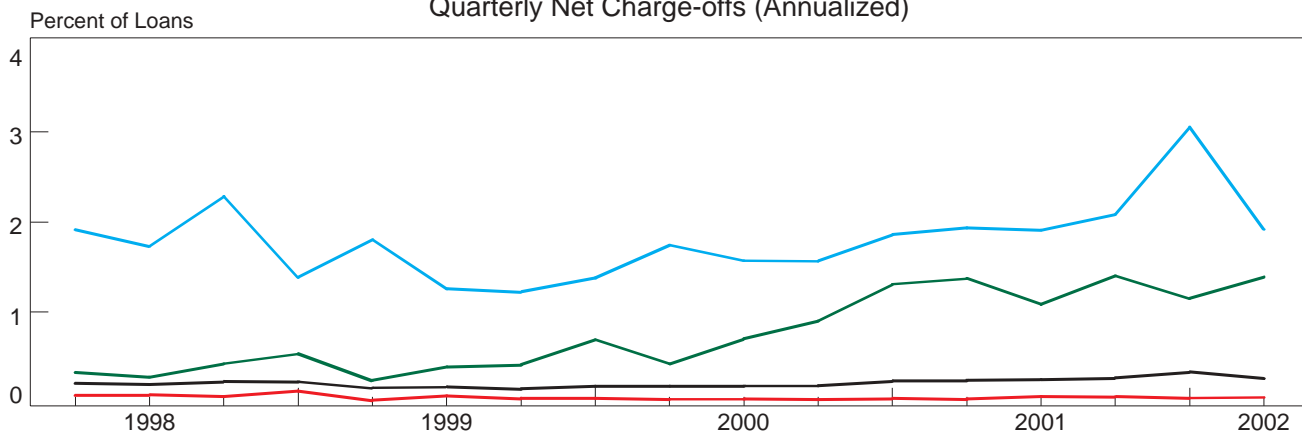
30-89 Day Past Due Loans



Noncurrent Loans*



Quarterly Net Charge-offs (Annualized)

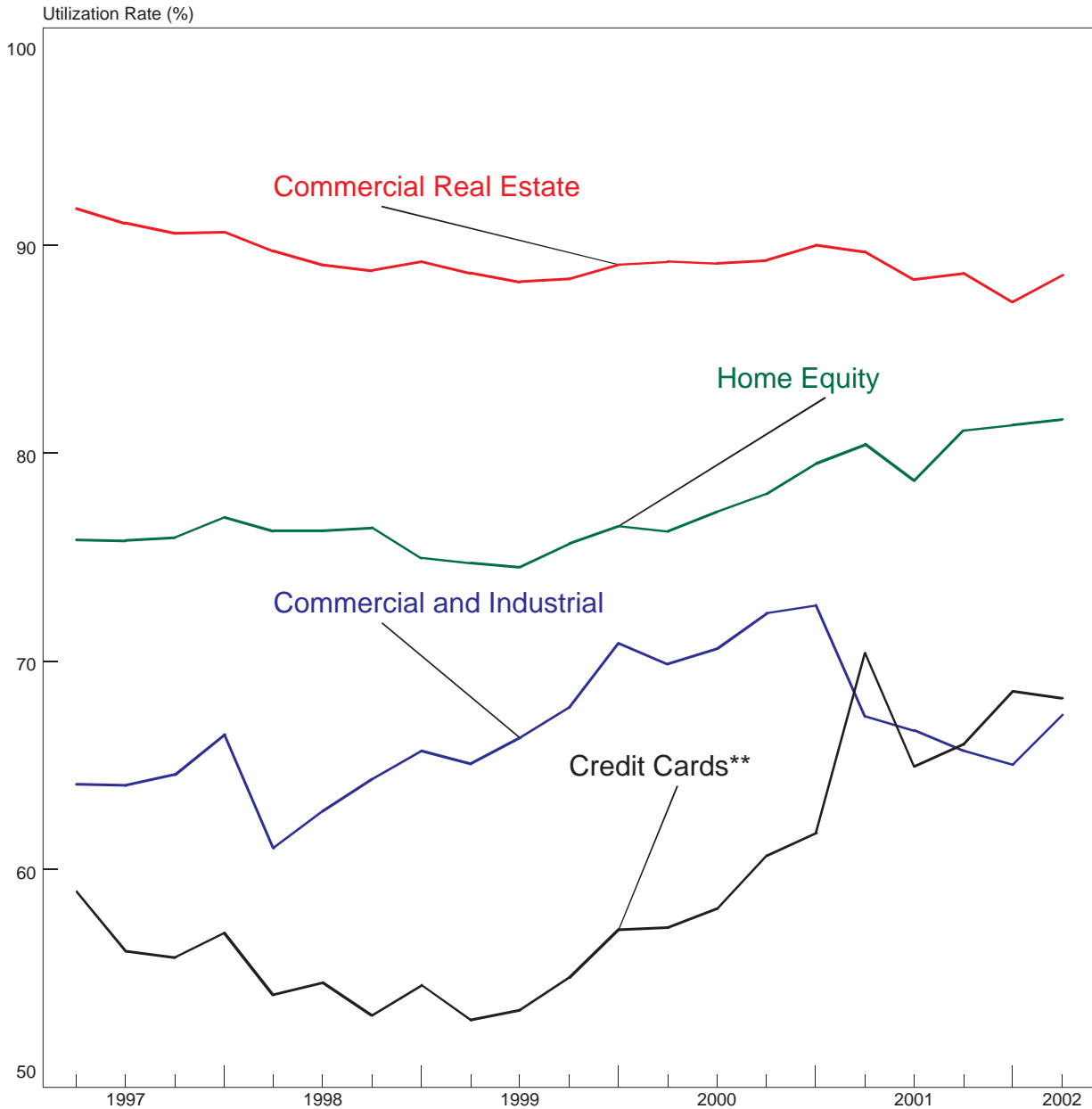


— Total Real Estate Loans to Individuals
 — Commercial and Industrial
— All Other Loans

*Loans past due 90 or more days or in nonaccrual status.

Utilization Rates of Loan Commitments*

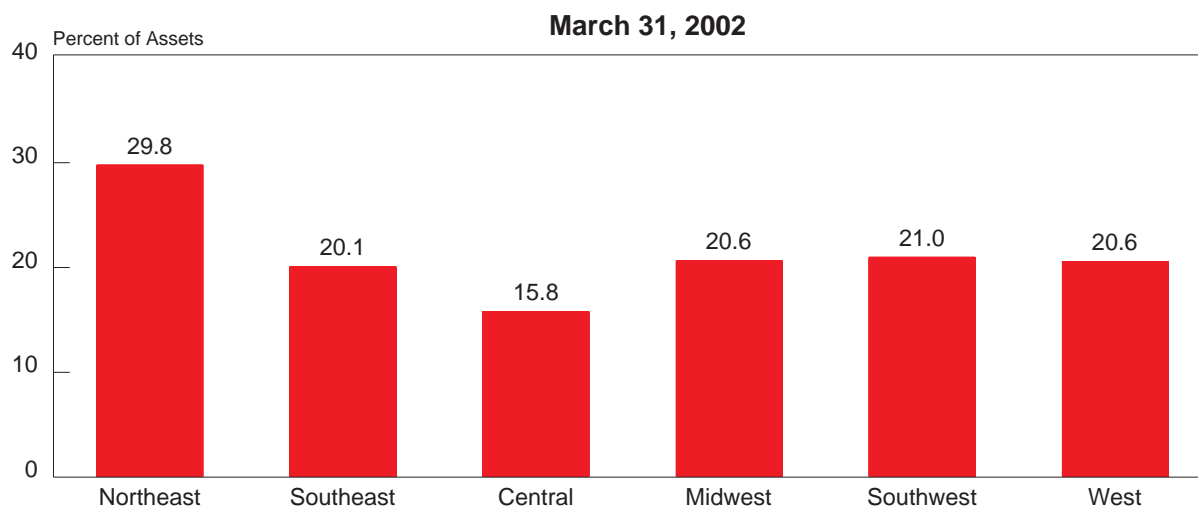
1997-2002



* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** Includes on-balance-sheet loans and off-balance-sheet securitized receivables.

Total Securities* as a Percent of Assets



Total Securities*

(\$ Billions)

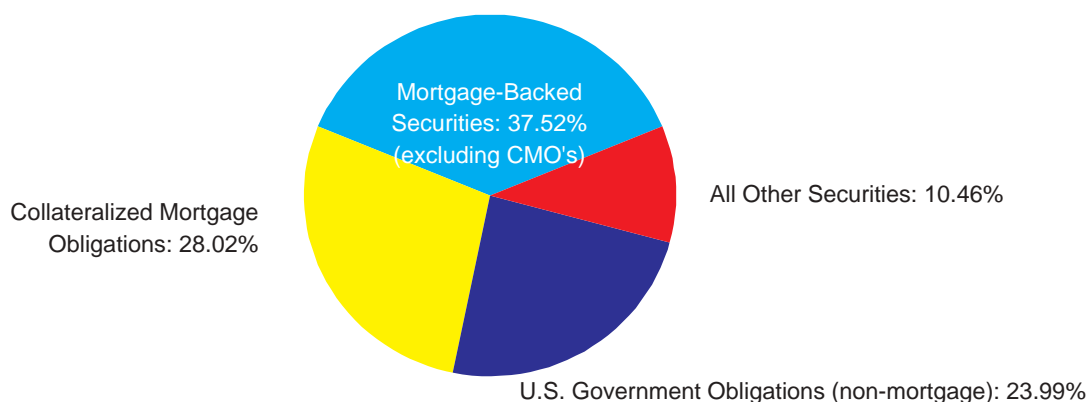
	3/00	6/00	9/00	12/00	3/01	6/01	9/01	12/01	3/02
U.S. Government Obligations (non-mortgage)	\$41	\$40	\$39	\$40	\$41	\$41	\$37	\$57	\$73
Mortgage-Backed Securities (excluding CMO's)	117	116	115	118	122	122	122	115	113
Collateralized Mortgage Obligations	102	95	93	95	89	86	85	82	85
All Other Securities	23	28	28	29	28	30	32	31	32
Total Securities	283	279	276	282	280	279	276	285	302
Securities as a Percent of Assets	24.4%	23.6%	23.0%	23.2%	22.3%	21.9%	21.4%	21.9%	22.9%

Memoranda:

Amortized Cost of Total Held-to-Maturity Sec.	92	95	93	94	72	71	68	68	71
Fair Value of Total Available-for-Sale Sec.	191	184	182	188	208	208	208	218	232

Total Securities*

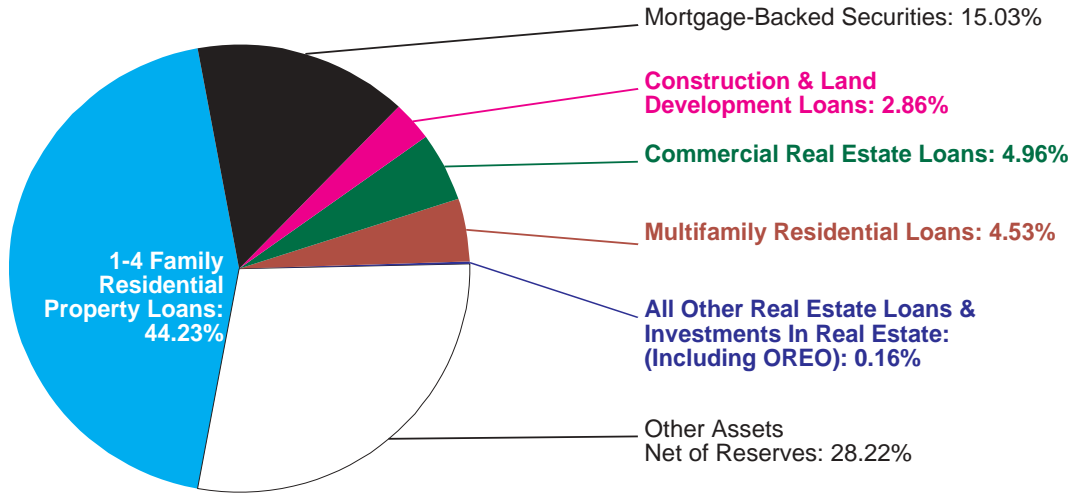
March 31, 2002



*Excludes trading account assets for savings institutions filing a Call Report. Trading account assets for savings institutions filing a TFR are netted out of 'All Other Securities'.

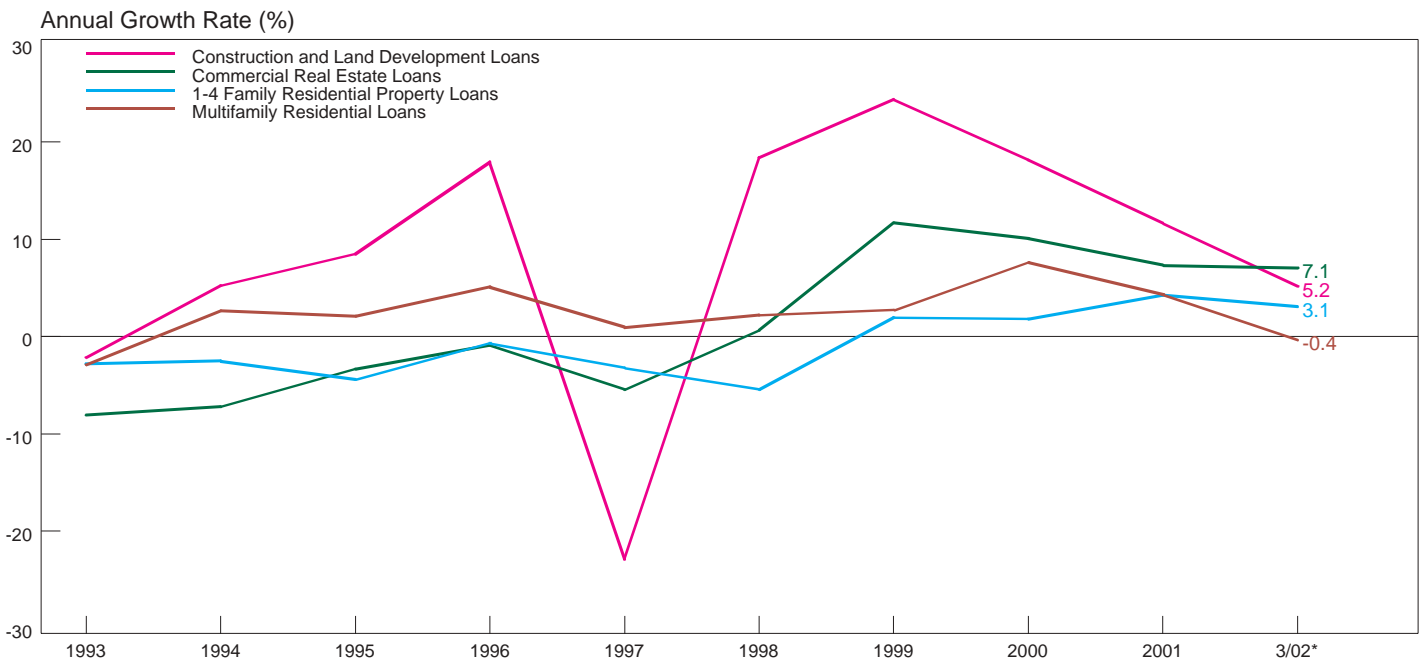
Real Estate Assets as a Percent of Total Assets

March 31, 2002



Real Estate Loan Growth Rates

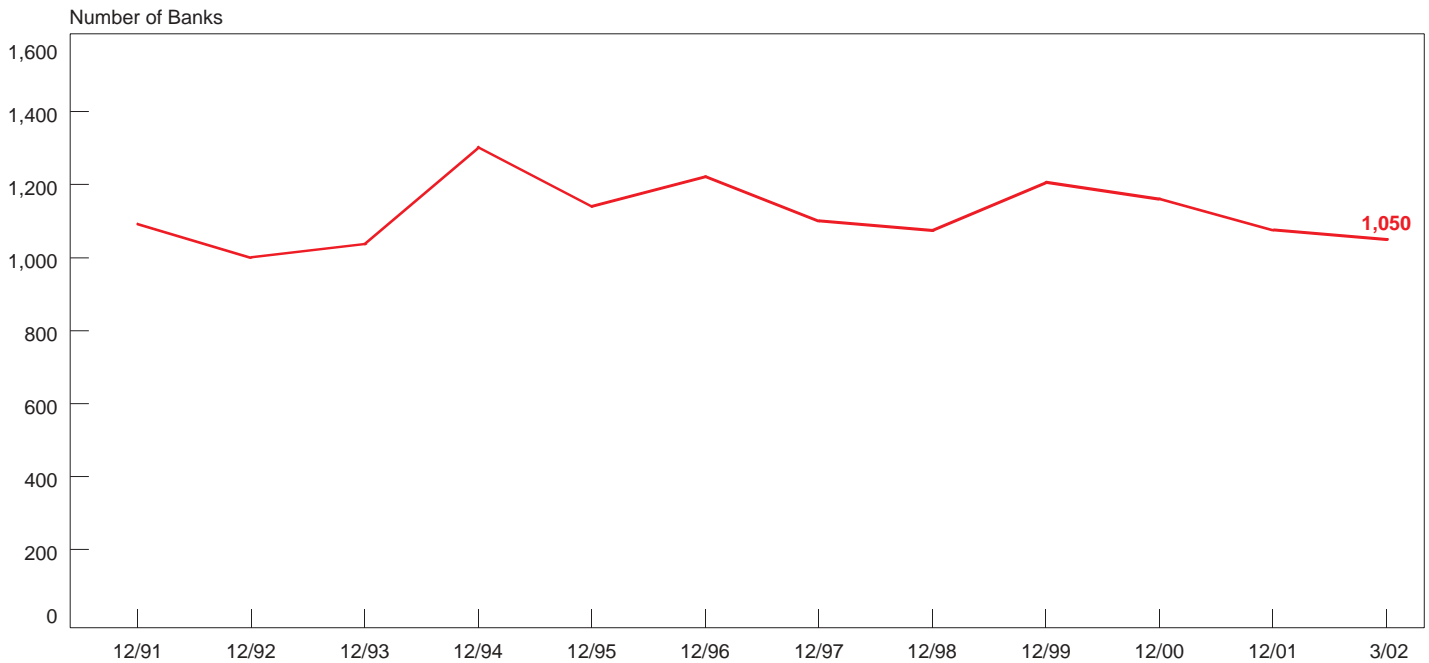
1993-2002



* Beginning in March 1997, TFR filers report balances net of loans in process.

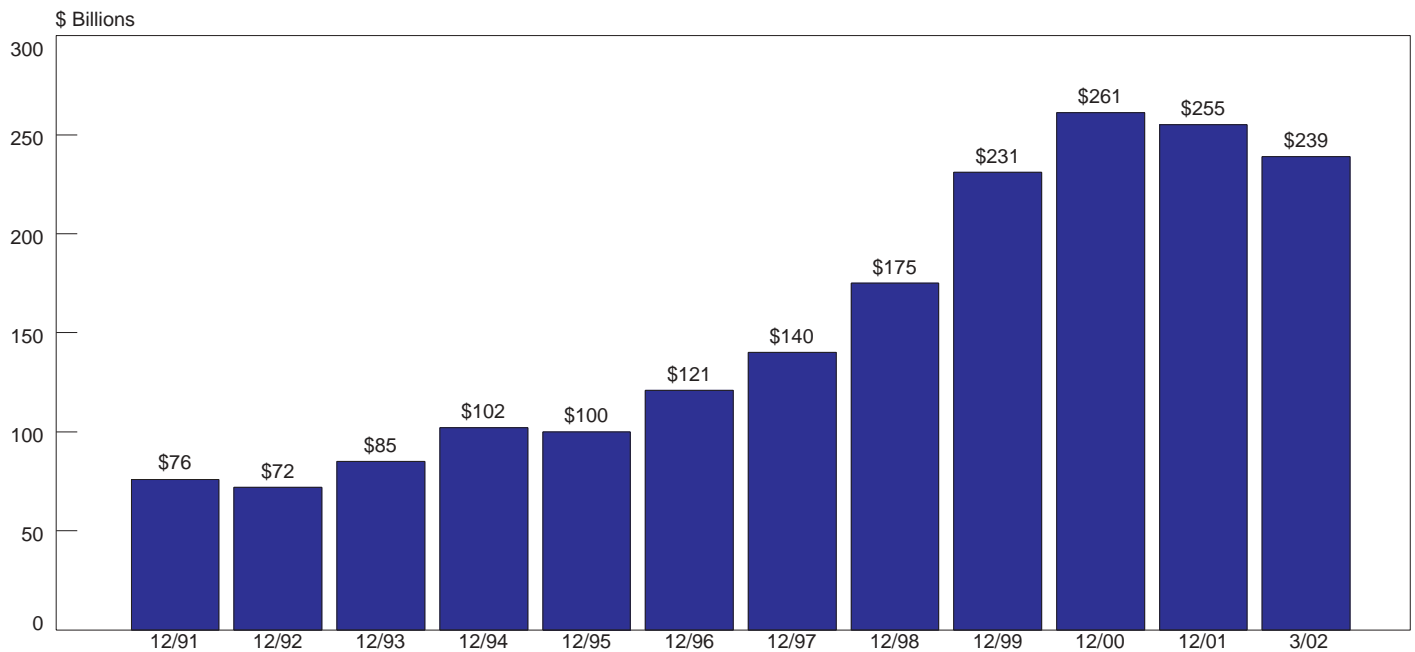
Number of Savings Institutions with FHLB Advances*

1991 - 2002



Amount of FHLB Advances Outstanding*

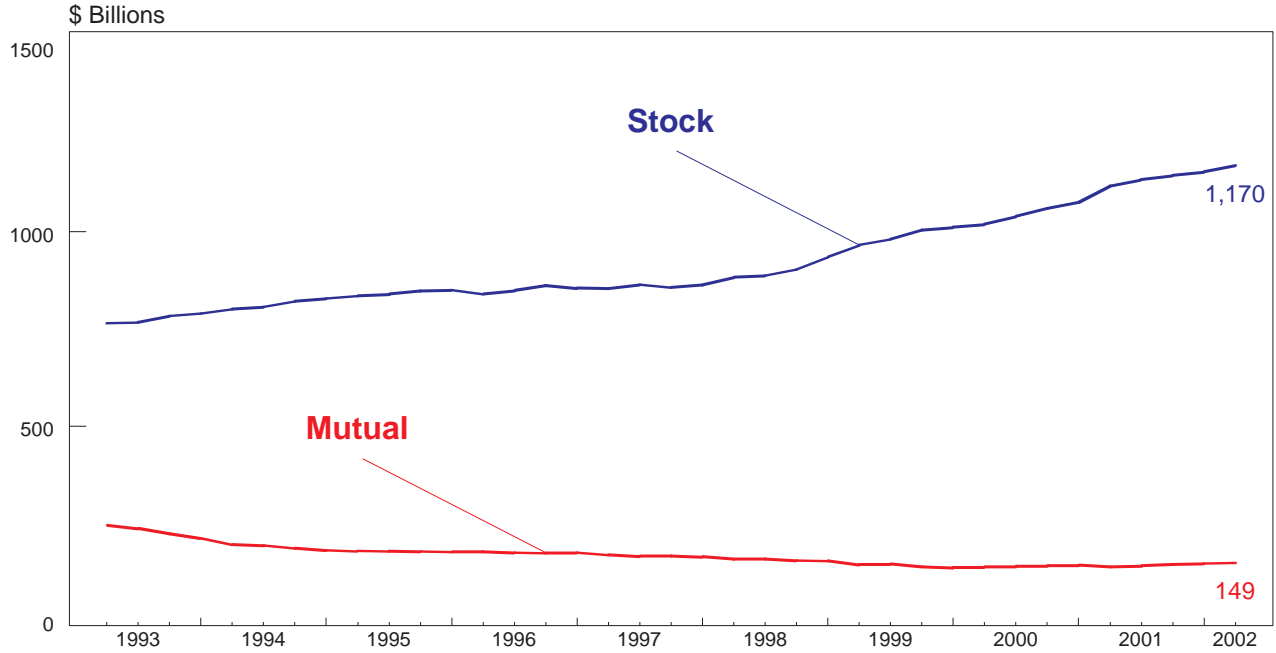
1991 - 2002



*Source: TFR and Call Reports, FHFB prior to 3/31/01.

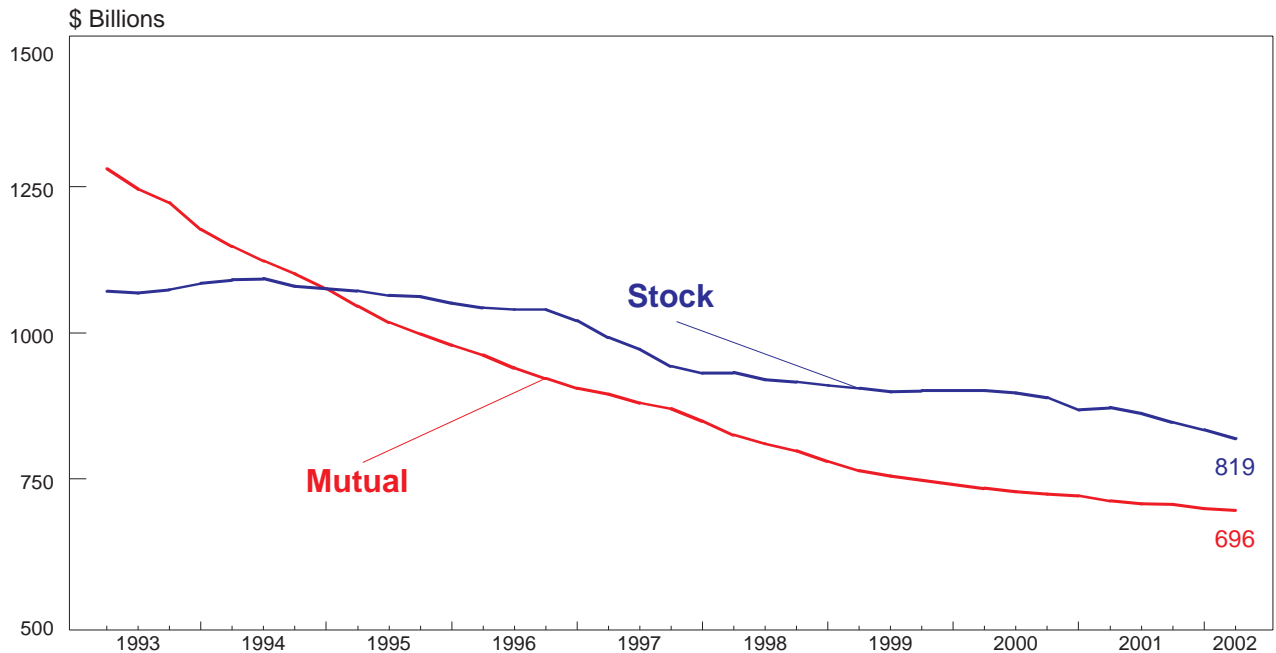
Assets of Mutual and Stock Savings Institutions

1993 - 2002



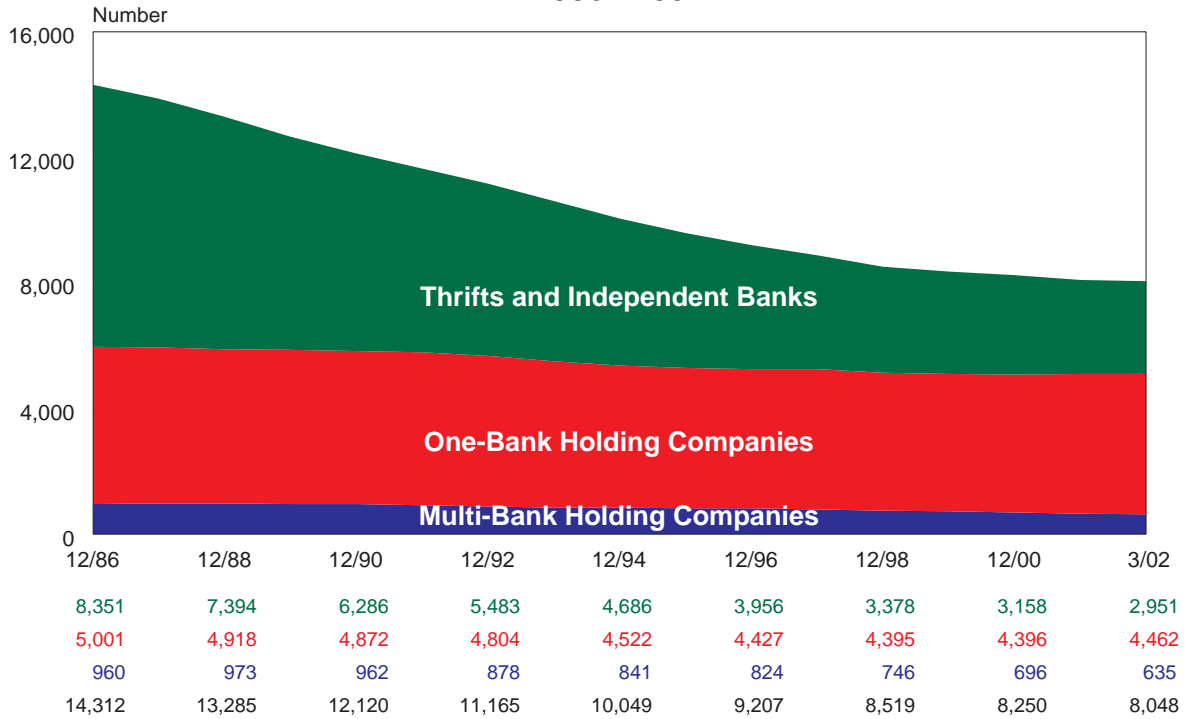
Number of Mutual and Stock Savings Institutions

1993 - 2002



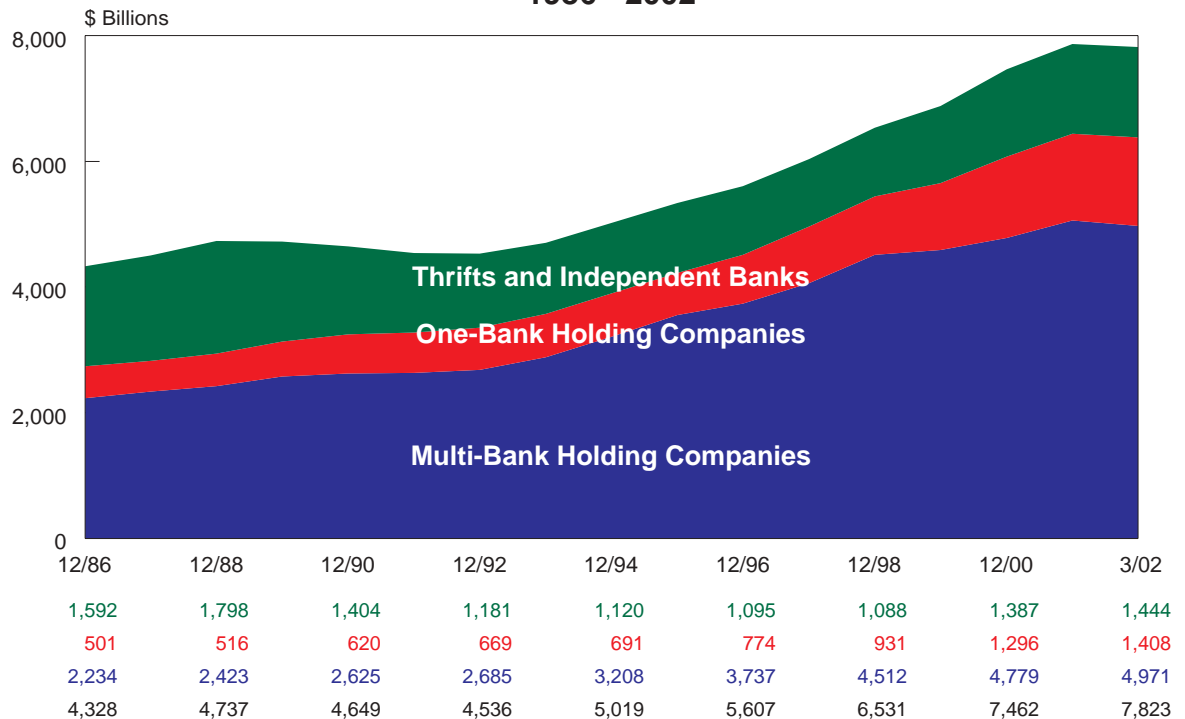
Number of FDIC-Insured Banking Organizations

1986 - 2002



Assets of FDIC-Insured Banking Organizations

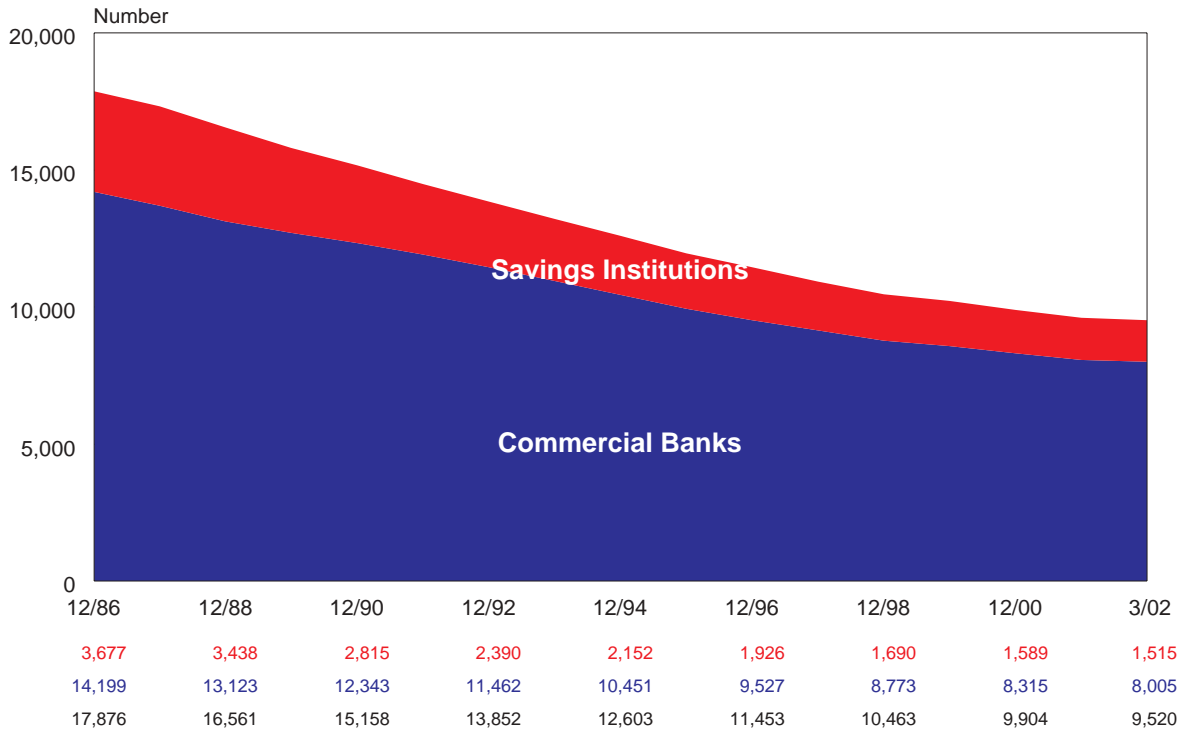
1986 - 2002



* Includes thrifts owned by unitary thrift holding companies or multi-thrift holding companies.

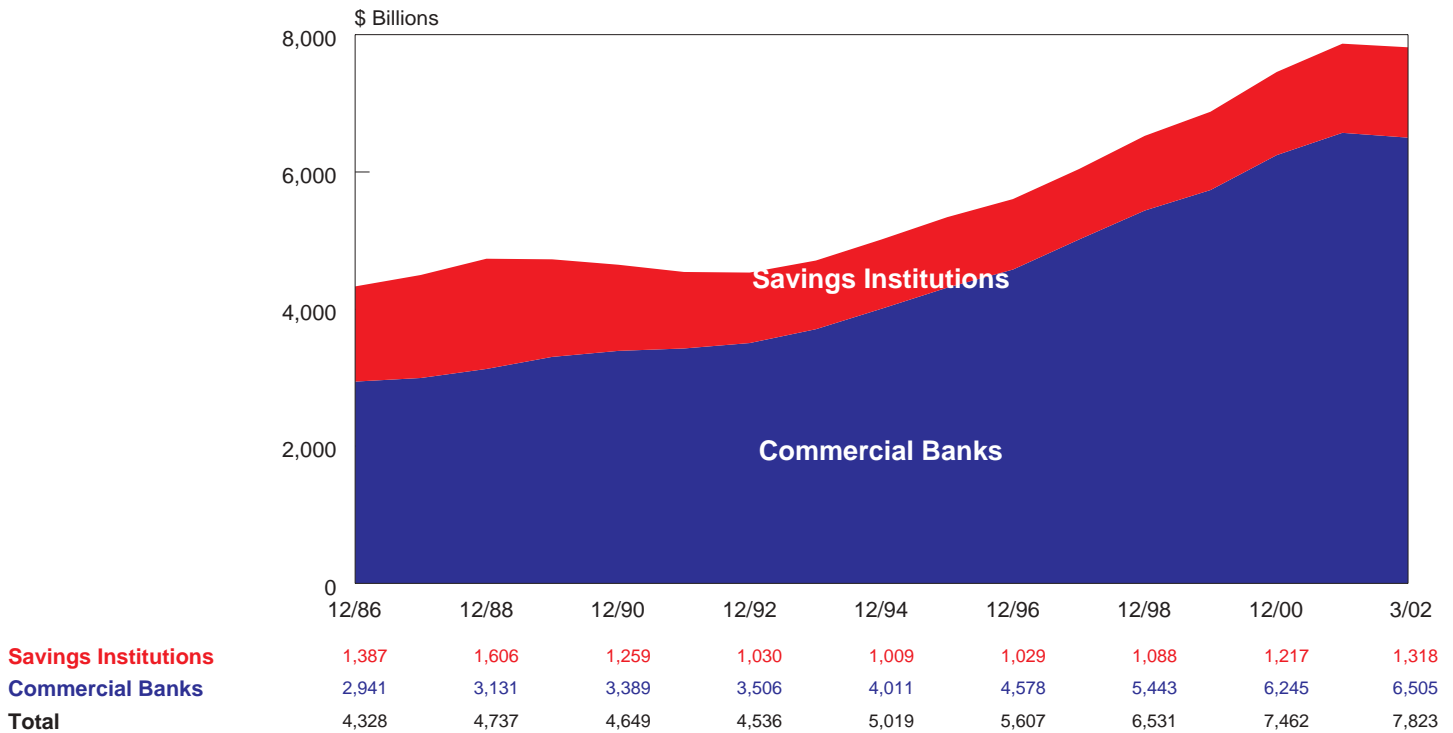
Number of FDIC-Insured Institutions

1986 - 2002



Assets of FDIC-Insured Institutions

1986 - 2002



Capital Category Distribution

March 31, 2002

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,078	98.0%	\$6,686.3	98.9%
Adequately Capitalized	155	1.9%	\$32.8	0.5%
Undercapitalized	10	0.1%	\$2.4	0.0%
Significantly Undercapitalized	1	0.0%	\$0.0	0.0%
Critically Undercapitalized	3	0.0%	\$42.1	0.6%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,250	98.2%	\$1,056.0	99.7%
Adequately Capitalized	20	1.6%	\$2.1	0.2%
Undercapitalized	2	0.2%	\$0.0	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	1	0.1%	\$0.7	0.1%

Note: Excludes U.S. branches of foreign banks.

One institution with \$800 million in total assets remains in FDIC conservatorship.

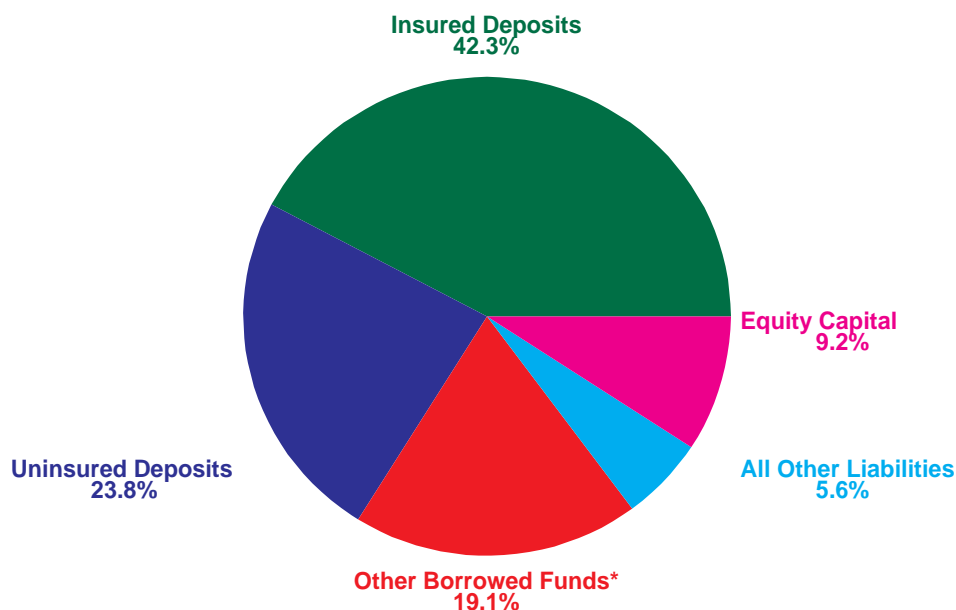
Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage		Tangible Equity
Well Capitalized	>=10%	and	>=6%	and	>=5%		--
Adequately Capitalized	>=8%	and	>=4%	and	>=4%		--
Undercapitalized	>=6%	and	>=3%	and	>=3%		--
Significantly Undercapitalized	<6%	or	<3%	or	<3%	and	>2%
Critically Undercapitalized	--		--		--		<=2%

* As a percentage of risk-weighted assets.

Total Liabilities and Equity Capital

March 31, 2002



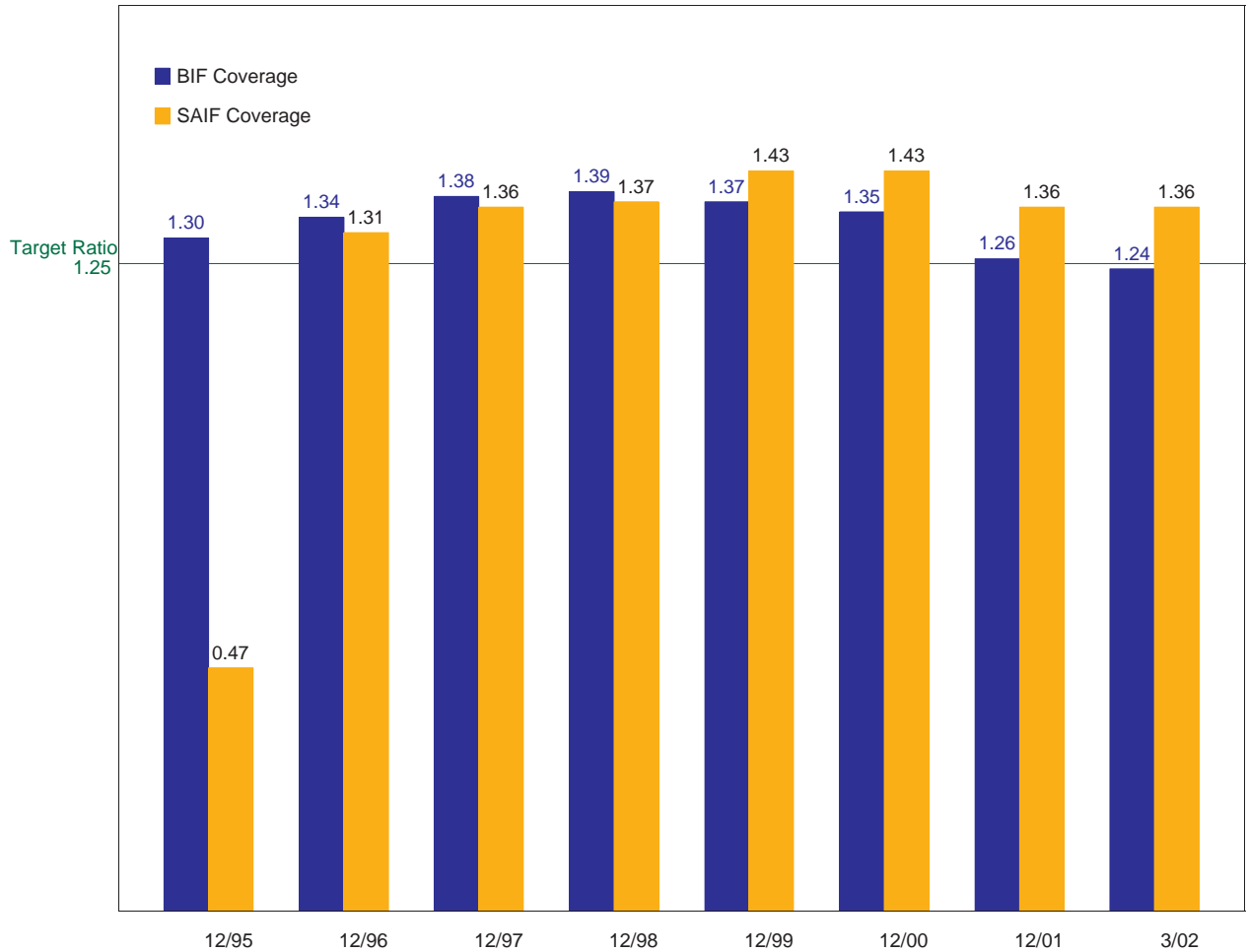
(\$ Billions)	3/31/01	3/31/02	% Change
Insured Deposits (estimated)	3,139	3,307	5.4
BIF - Insured	2,370	2,482	4.7
SAIF - Insured	769	810	5.3
Uninsured Deposits	1,810	1,865	3.0
In Foreign Offices	671	604	-10.0
Other Borrowed Funds*	1,507	1,491	-1.1
All Other Liabilities	462	438	-5.2
Subordinated Debt	94	97	3.2
Equity Capital	654	722	10.4
Total Liabilities and Equity Capital	7,572	7,823	3.3

* Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and indebtedness.

Insurance Fund Reserve Ratios

December 31, 1995 - March 31, 2002

Funds per \$100 Est. Insured Deposits



(\$ Billions)

BIF

Fund Balance	25.5	26.9	28.3	29.6	29.4	31.0	30.4	30.7
Est. Insured Deposits	1,951.7	2,007.0	2,056.6	2,134.4	2,151.5	2,299.9	2,408.3	2,483.4

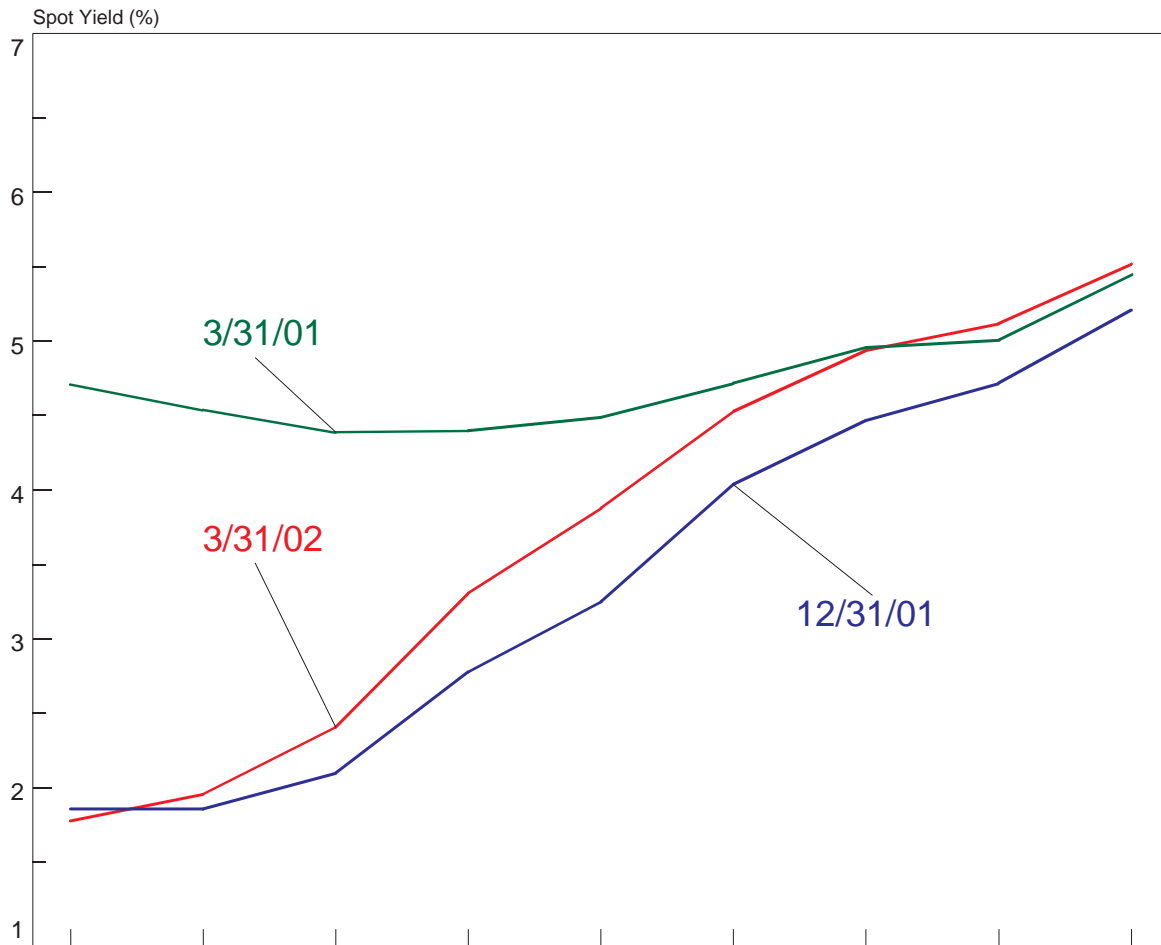
SAIF

Fund Balance	3.4	8.9	9.4	9.8	10.3	10.8	10.9	11.0
Est. Insured Deposits	711.9	683.4	689.9	716.0	717.6	755.2	802.4	810.2

Note: Includes insured branches of foreign banks. 2002 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

March 31, 2001 - March 31, 2002



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/02	1.78	1.96	2.41	3.31	3.88	4.53	4.94	5.12	5.52*
12/31/01	1.86	1.86	2.10	2.78	3.25	4.04	4.47	4.72	5.21
9/30/01	3.10	3.05	3.14	3.43	3.73	4.32	4.65	4.84	5.47
6/30/01	3.71	3.70	3.72	4.21	4.47	4.91	5.21	5.36	5.74
3/31/01	4.71	4.54	4.39	4.40	4.49	4.72	4.96	5.01	5.45

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

* Source: 3 month average daily closes of CBOE 30 year T-Bond index (from Yahoo, Commodity Systems, Inc.).