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FDIC-Insured Commercial Banks

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FDIC-Insured Savings Institutions

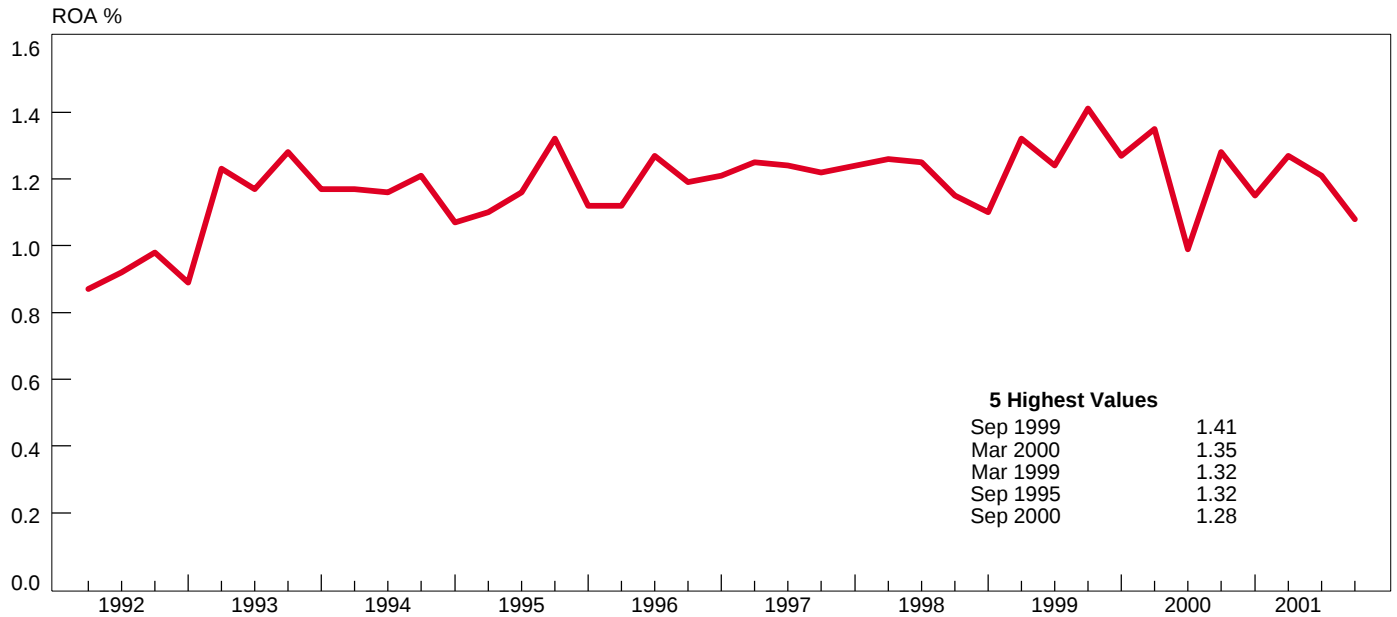
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All FDIC-Insured Institutions

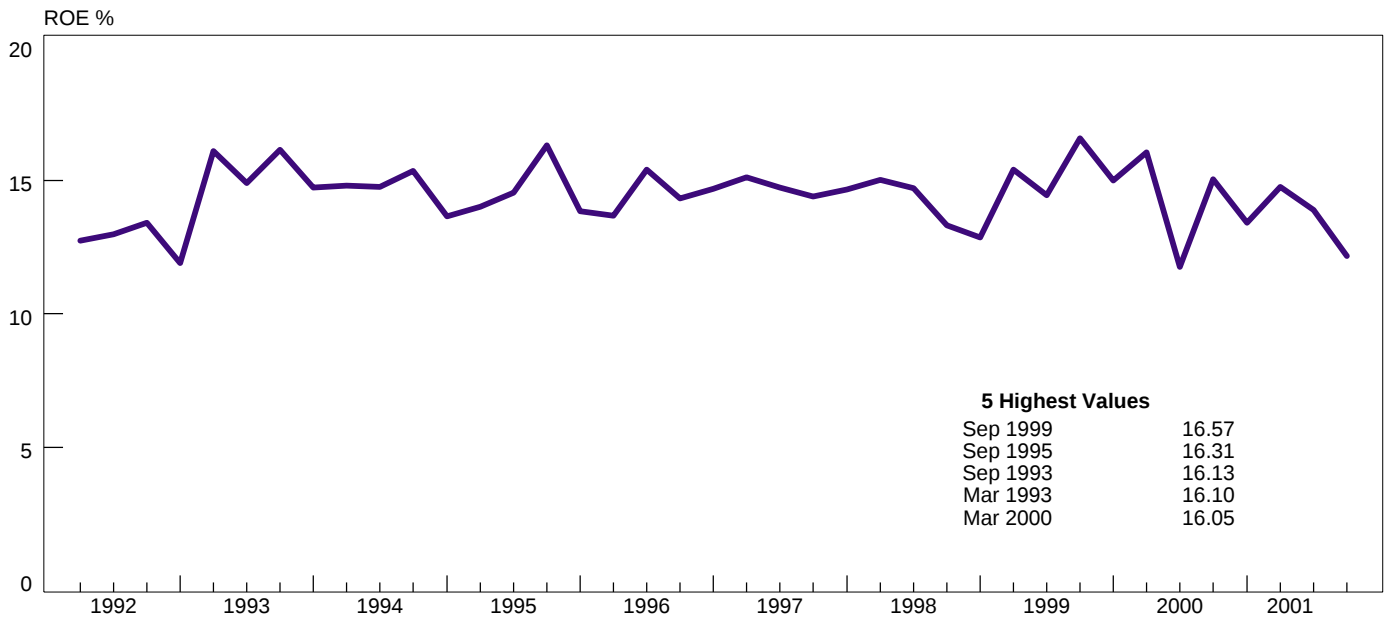
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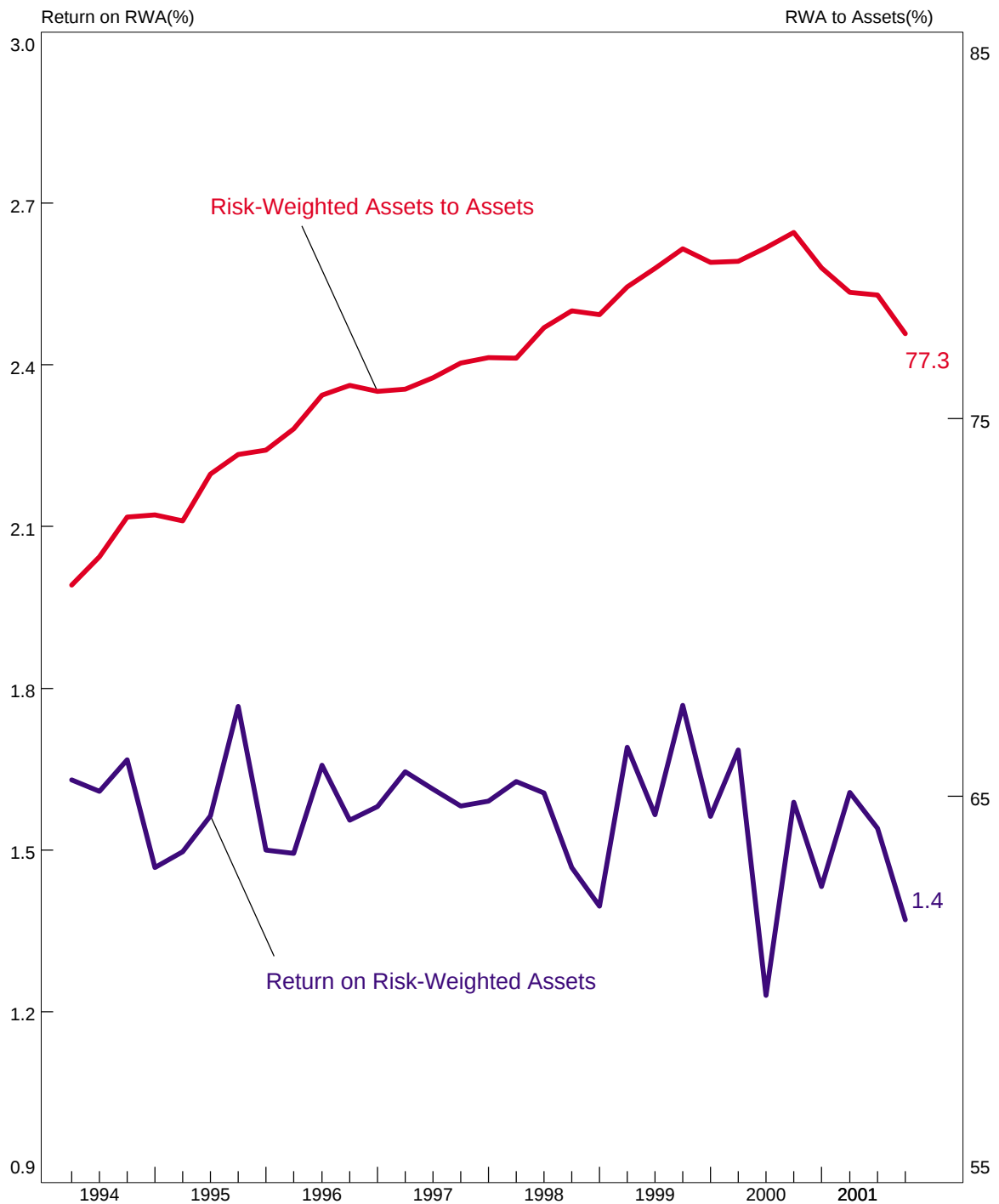
Quarterly Return on Assets (ROA), Annualized 1992 - 2001



Quarterly Return on Equity (ROE), Annualized 1992 - 2001



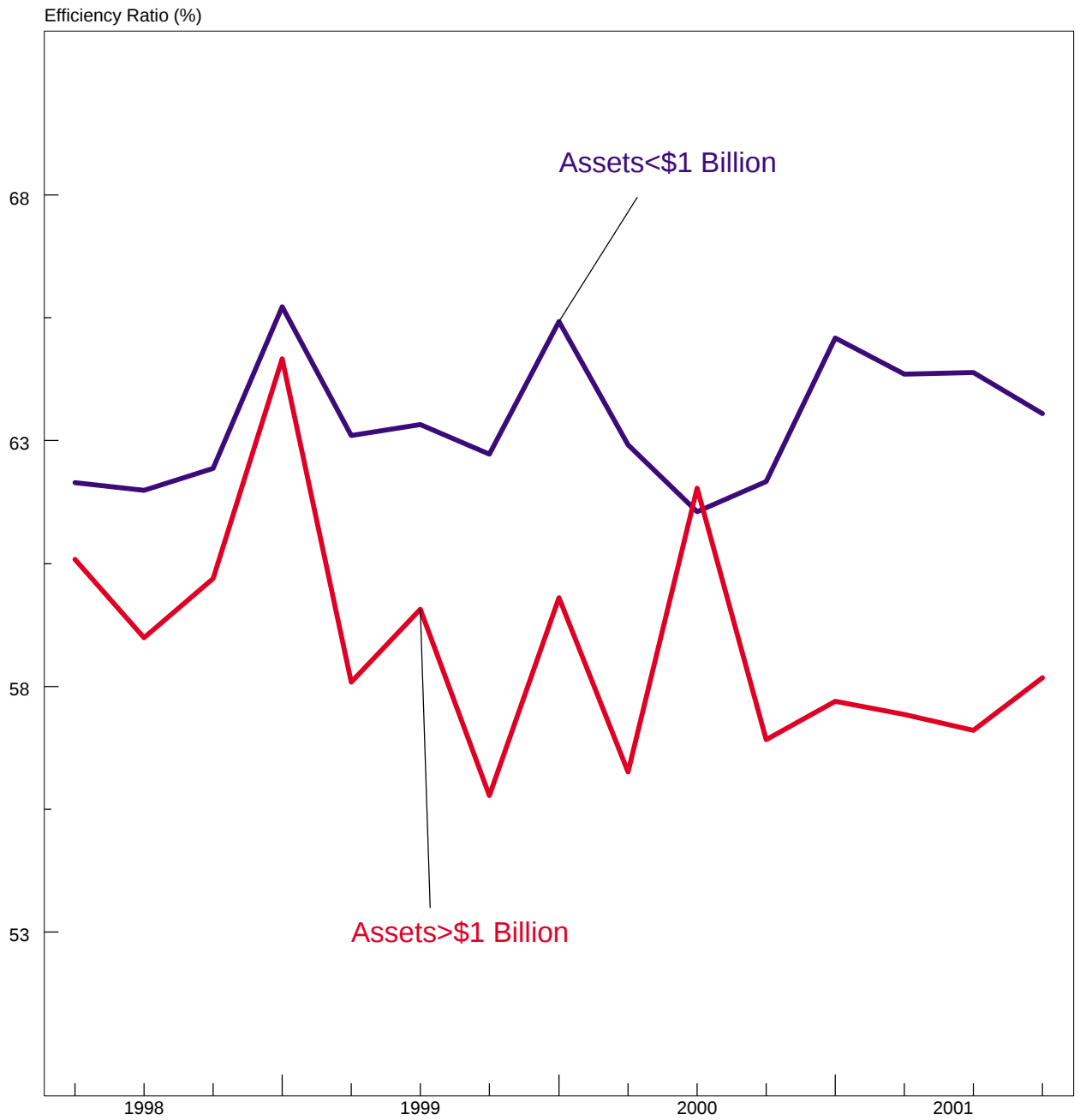
Quarterly Return on Risk-Weighted Assets (RWA),* and RWA to Total Assets 1994 - 2001



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

Quarterly Efficiency Ratios*

1998 - 2001

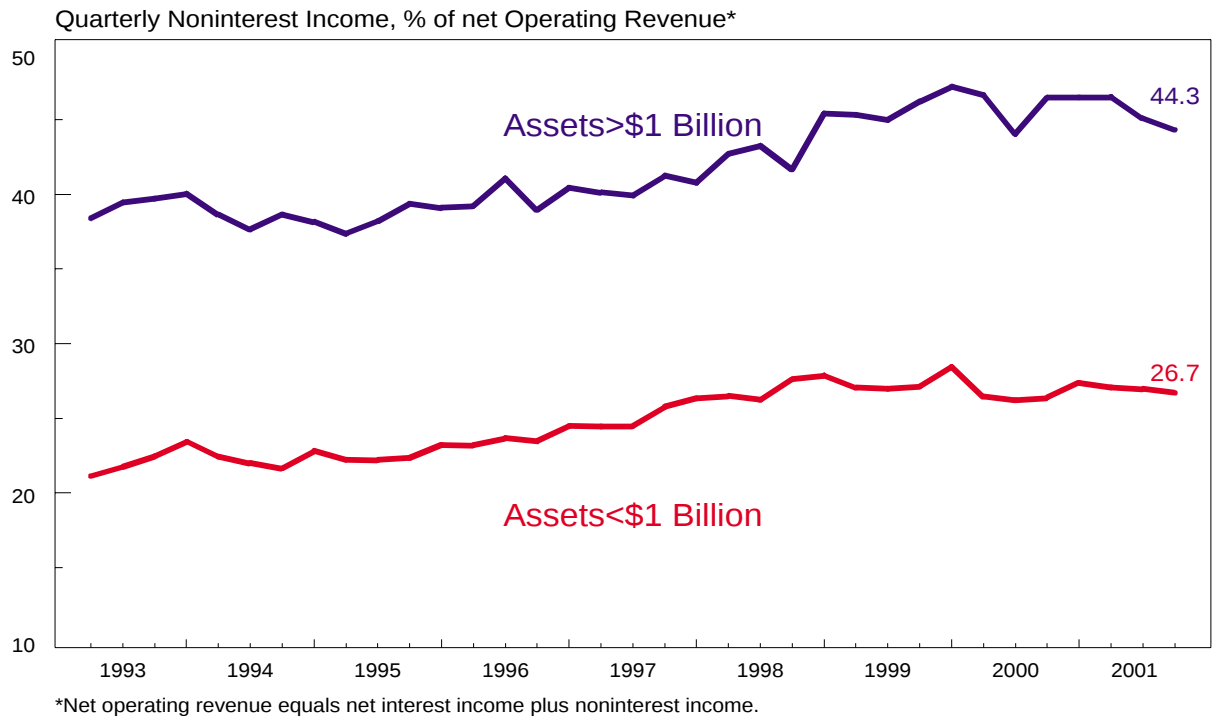


Assets<\$1 Billion	61.65	61.49	61.94	65.23	62.61	62.83	62.22	64.92	62.41	61.06	61.67	64.59	63.85	63.89	63.05
Assets>\$1 Billion	60.08	58.49	59.69	64.17	57.59	59.07	55.28	59.30	55.76	61.53	56.41	57.20	56.93	56.60	57.68
Total	60.38	59.05	60.11	64.35	58.42	59.71	56.43	60.22	56.81	61.45	57.23	58.32	57.95	57.68	58.48

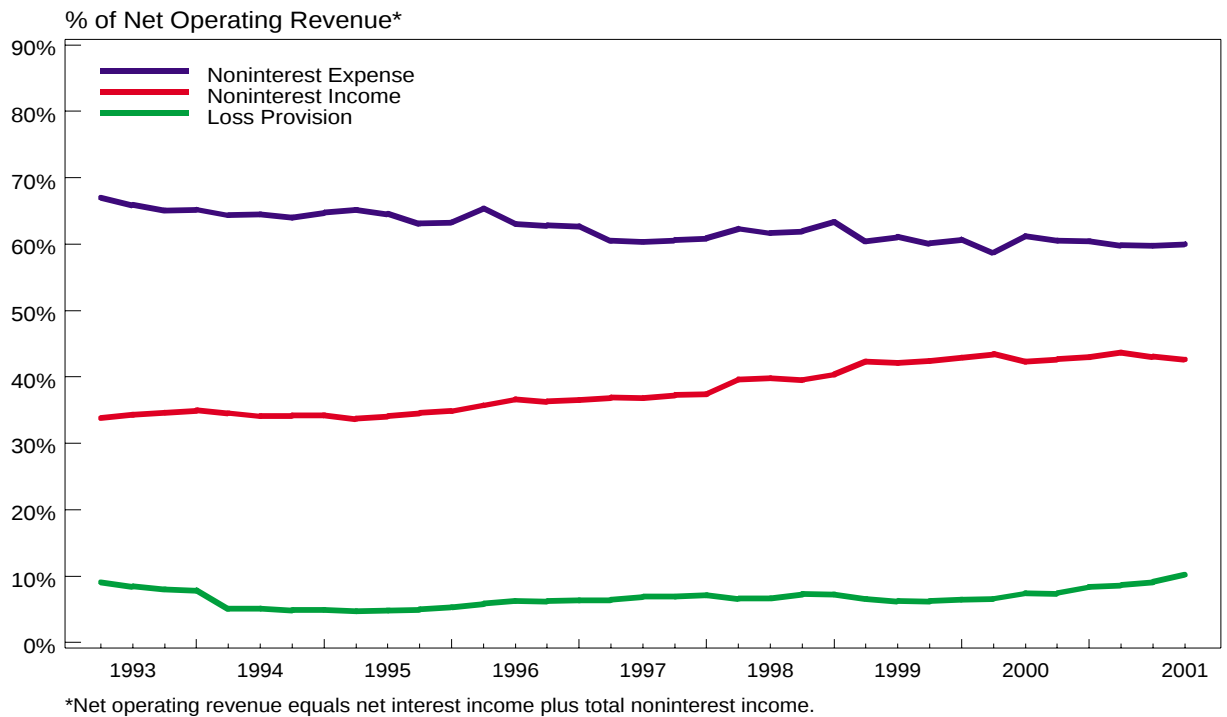
*Noninterest expense less amortization of intangible assets as a percent of net interest income plus noninterest income.

Noninterest Income as a Percentage of Net Operating Revenue*

1993 - 2001

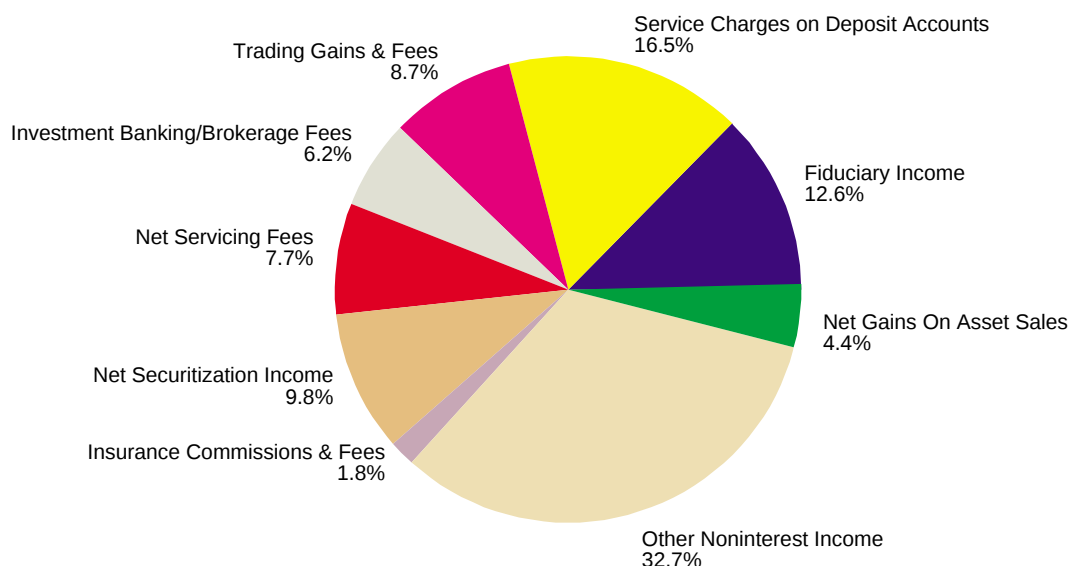


Trends in Commercial Bank Income & Expenses 1993 - 2001



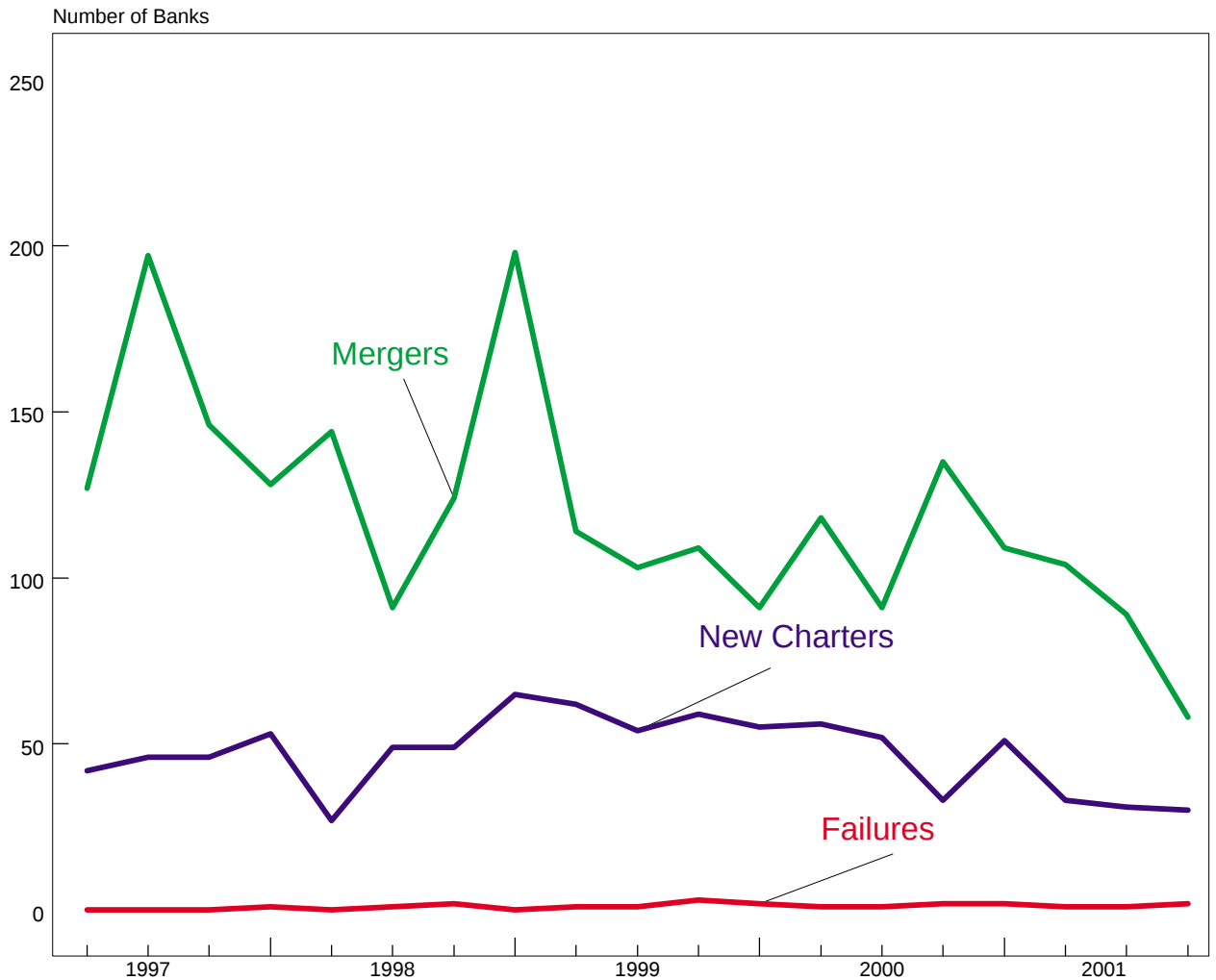
Composition of Noninterest Income

September 30, 2001



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$14,727	1,608	19.6%
Service Charges on Deposit Accounts	\$19,360	7,970	97.0%
Trading Gains & Fees	\$10,222	166	2.0%
Investment Banking/Brokerage Fees	\$7,286	2,146	26.1%
Venture Capital Revenue	\$-536	54	0.7%
Net Servicing Fees	\$9,016	1,631	19.9%
Net Securitization Income	\$11,435	92	1.1%
Insurance Commissions & Fees	\$2,069	3,905	47.5%
Net Gains On Asset Sales			
Net Gains On Loan Sales	\$3,099	1,670	20.3%
Net Gains On OREO Sales	\$17	1,795	21.9%
Net Gains On Sales Of Other Assets	\$2,067	1,937	23.6%
Other Noninterest Income	\$38,296	8,031	97.8%
Total Noninterest Income	\$117,059	8,115	98.8%

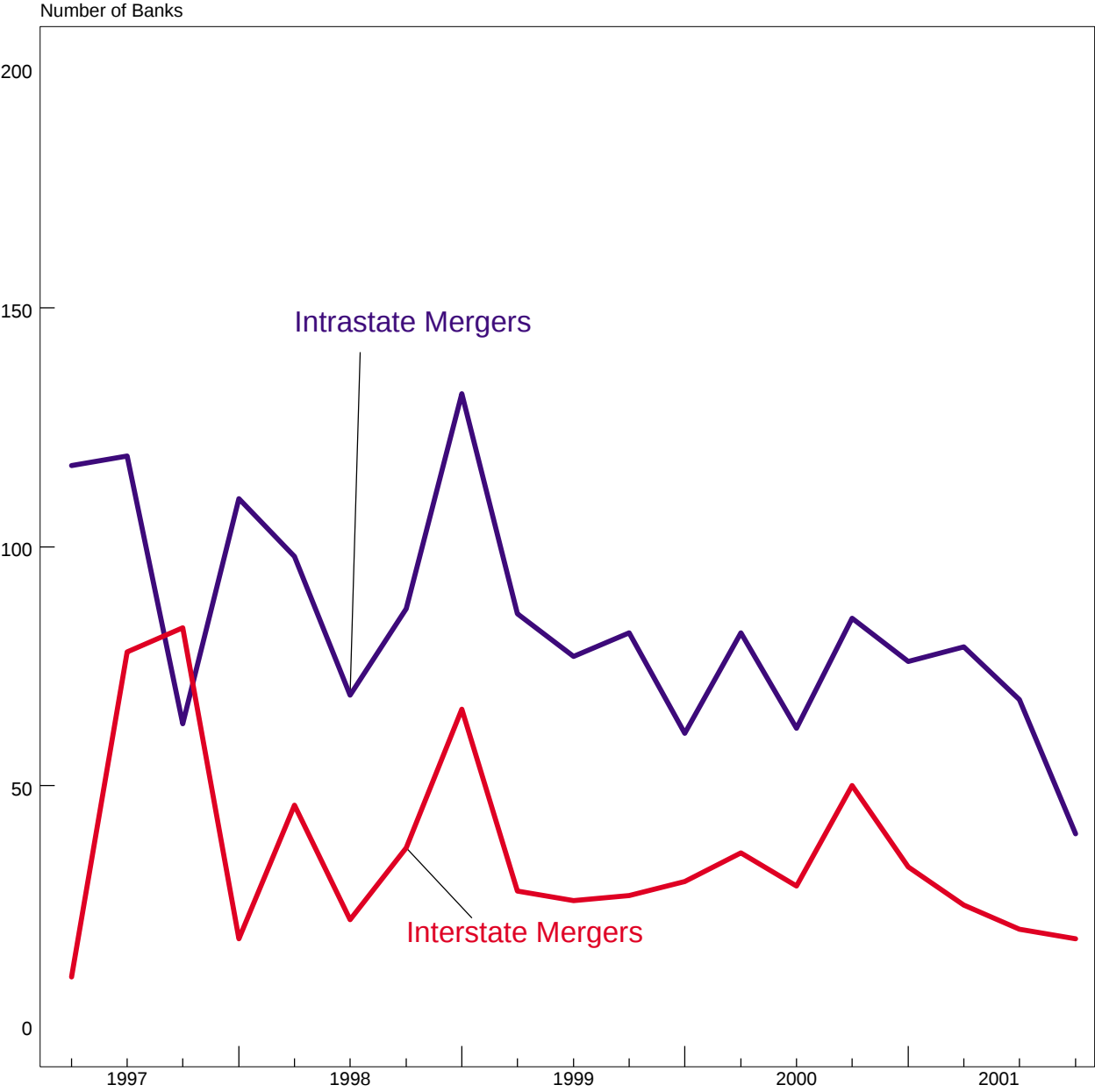
Changes in the Number of FDIC-Insured Commercial Banks Quarterly, 1997 - 2001



New Charters	42	46	46	53	27	49	49	65	62	54	59	55	56	52	33	51	33	31	30
Mergers	127	197	146	128	144	91	124	198	114	103	109	91	118	91	135	109	104	89	58
Failures	0	0	0	1	0	1	2	0	1	1	3	2	1	1	2	2	1	1	2
Other Changes, Net*	8	9	6	4	-2	3	4	-3	1	2	0	-3	-1	1	2	-1	-4	-1	1
No. of Banks at end of quarter	9,450	9,308	9,214	9,142	9,023	8,983	8,910	8,774	8,722	8,674	8,621	8,580	8,516	8,477	8,375	8,314	8,238	8,178	8,149
Net Change during quarter	-77	-142	-94	-72	-119	-40	-73	-136	-52	-48	-53	-41	-64	-39	-102	-61	-76	-60	-29

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

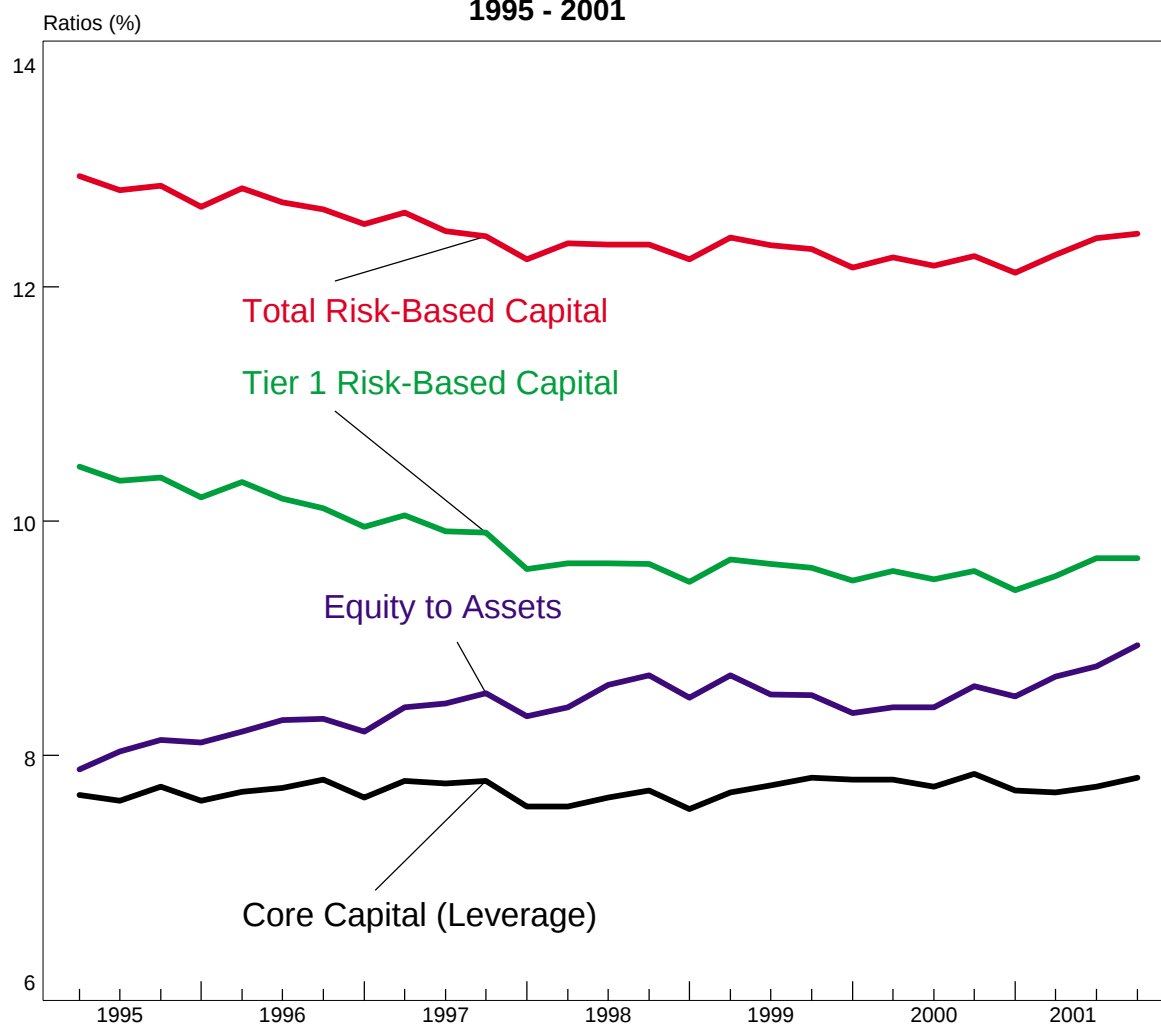
Bank Mergers: Interstate vs. Intrastate **Quarterly, 1997 - 2001**



Intrastate Mergers	117	119	63	110	98	69	87	132	86	77	82	61	82	62	85	76	79	68	40
Interstate Mergers	10	78	83	18	46	22	37	66	28	26	27	30	36	29	50	33	25	20	18

Capital Ratios

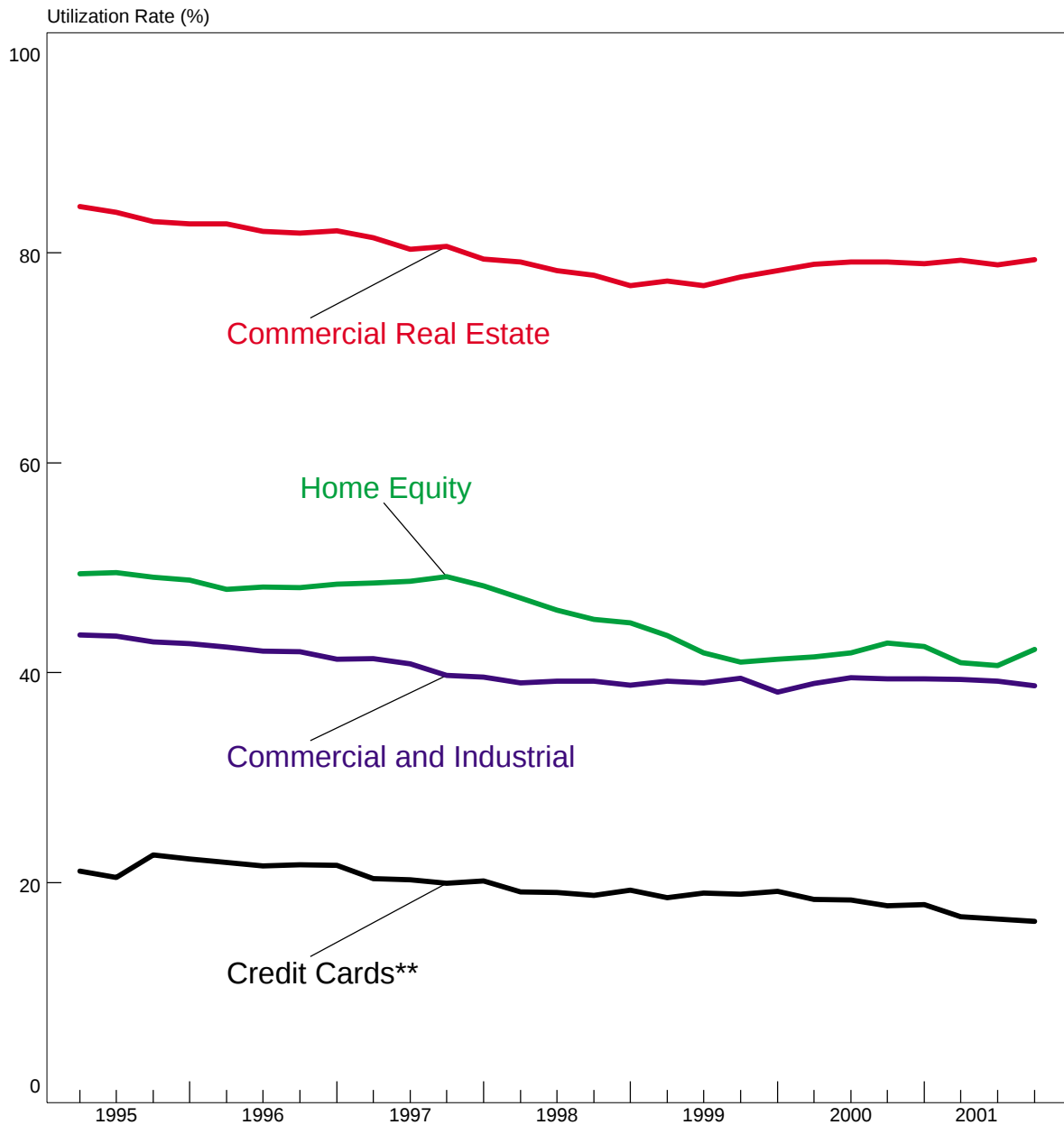
1995 - 2001



	12/95	12/96	12/97	12/98	12/99	12/00	9/01
Total Risk-Based Capital	12.68	12.53	12.23	12.23	12.16	12.12	12.45
Tier 1 Risk-Based Capital	10.20	9.95	9.59	9.48	9.49	9.41	9.68
Equity to Assets	8.11	8.20	8.33	8.49	8.36	8.50	8.94
Core Capital (Leverage)	7.61	7.64	7.56	7.54	7.79	7.70	7.81

Utilization Rates of Loan Commitments*

1995 - 2001

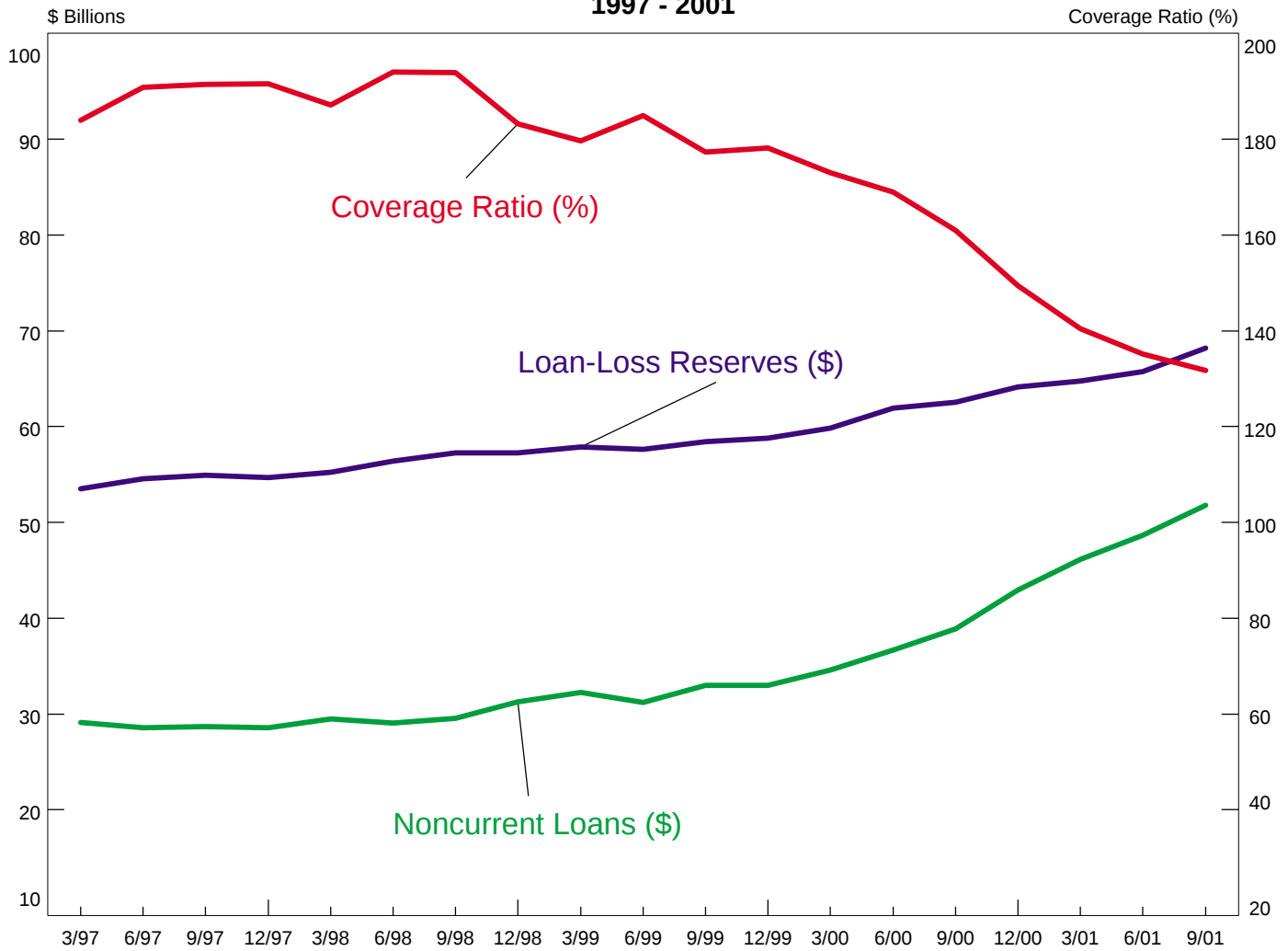


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** Includes on-balance-sheet loans and off-balance-sheet securitized receivables. For 1st, 2nd, and 4th quarter Call data before 1996, loans securitized and sold are estimated using amounts reported as of 9/30.

Reserve Coverage Ratio*

1997 - 2001



Noncurrent Loans (\$ Billions)

29.1 28.6 28.7 28.5 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 51.8

Loan-Loss Reserves (\$ Billions)

53.5 54.5 54.9 54.7 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

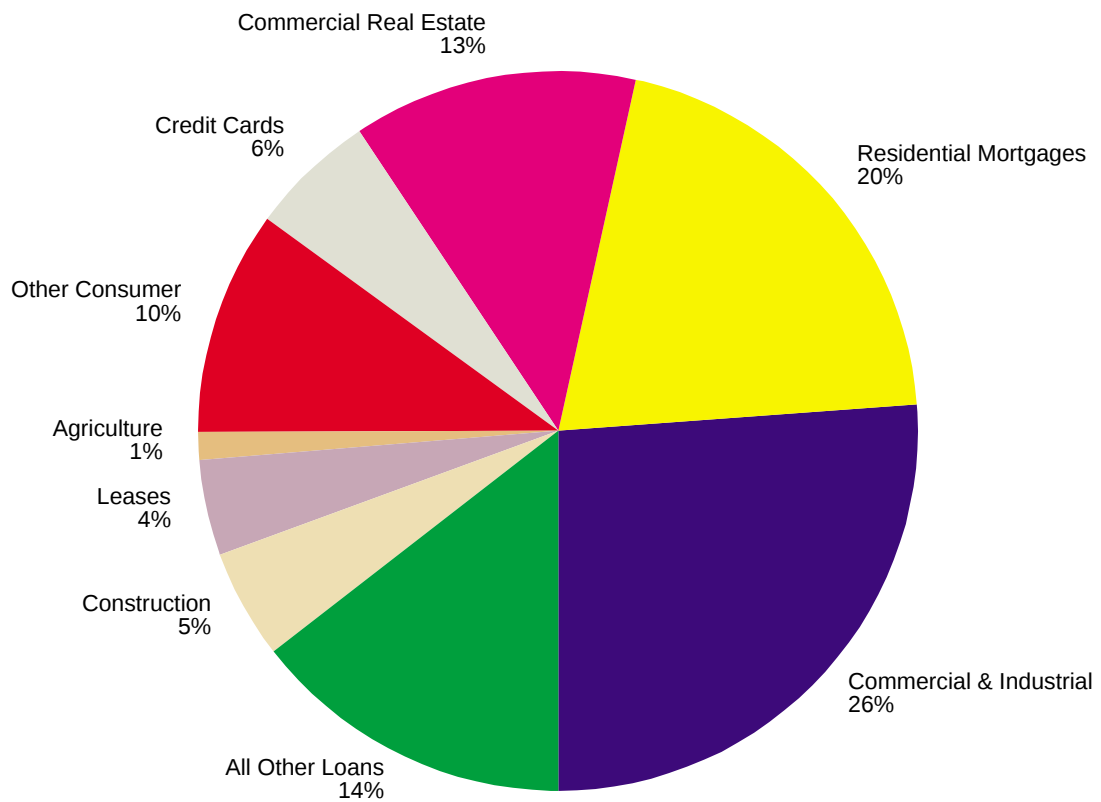
Coverage Ratio (%)

184 191 191 192 187 194 194 183 180 185 177 178 173 169 161 149 140 135 132

*Loan-loss reserves to noncurrent loans.

Composition of Commercial Banks' Loan Portfolios

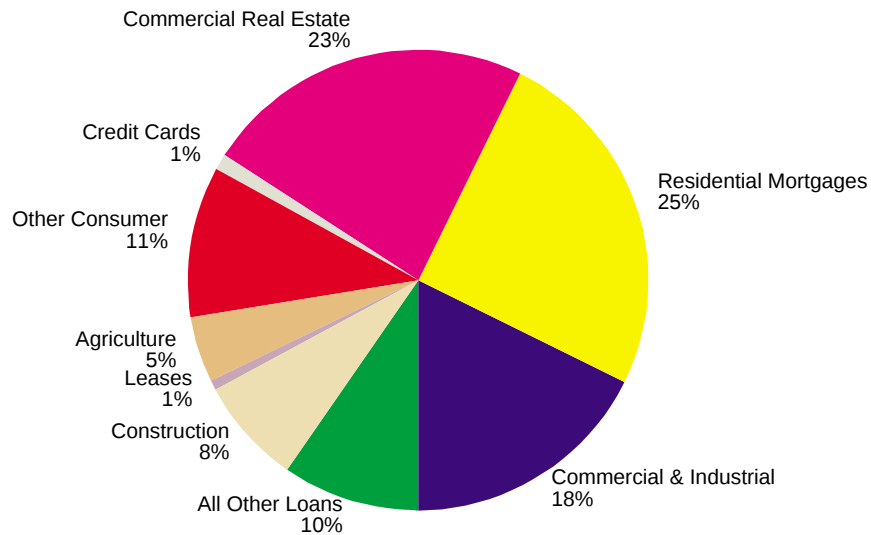
September 30, 2001



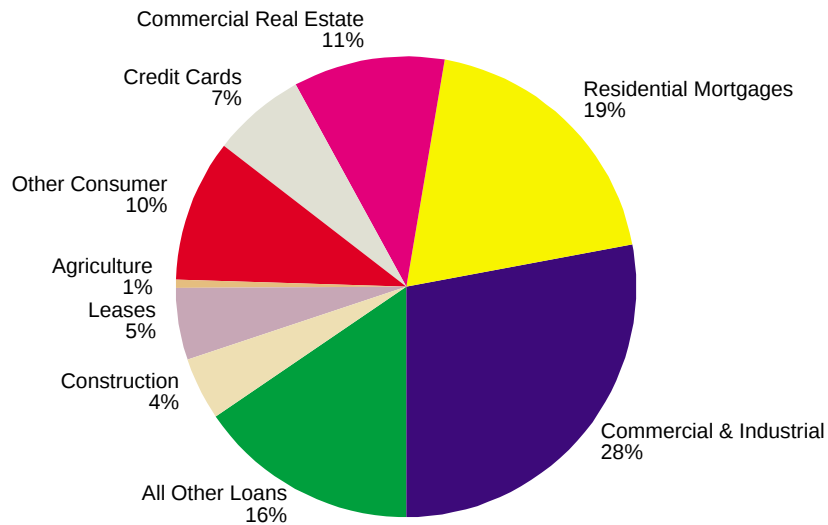
Loan Portfolio Composition of Insured Commercial Banks

September 30, 2001

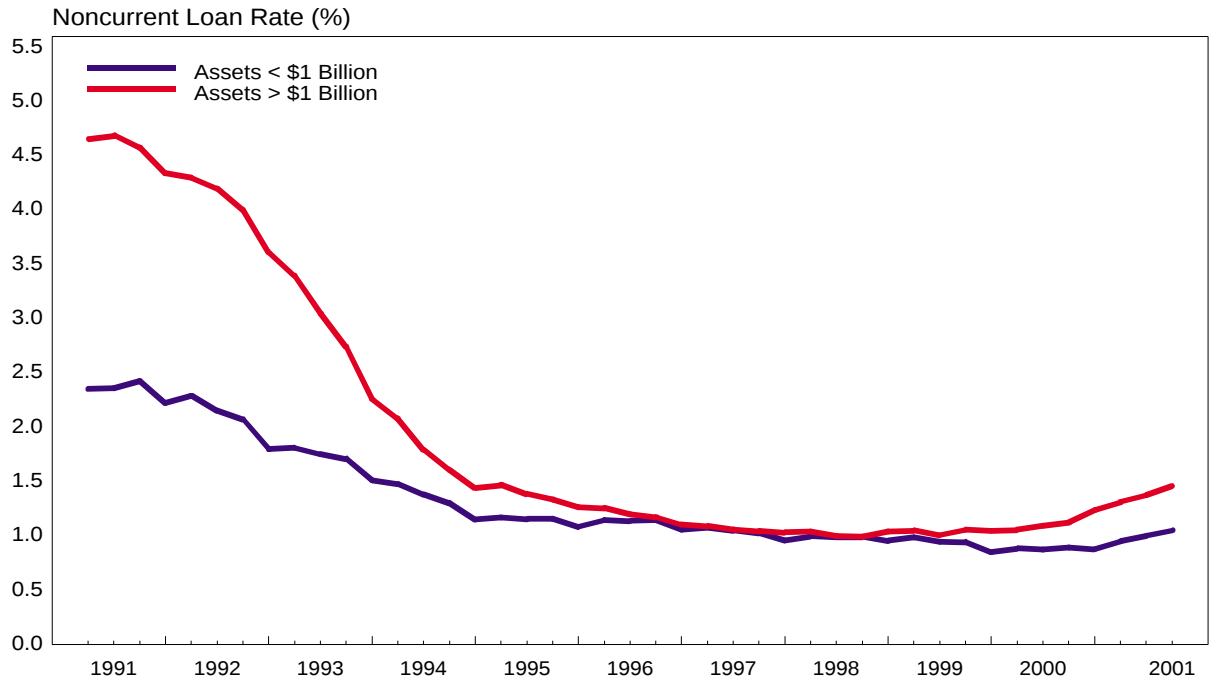
Assets < \$1 Billion



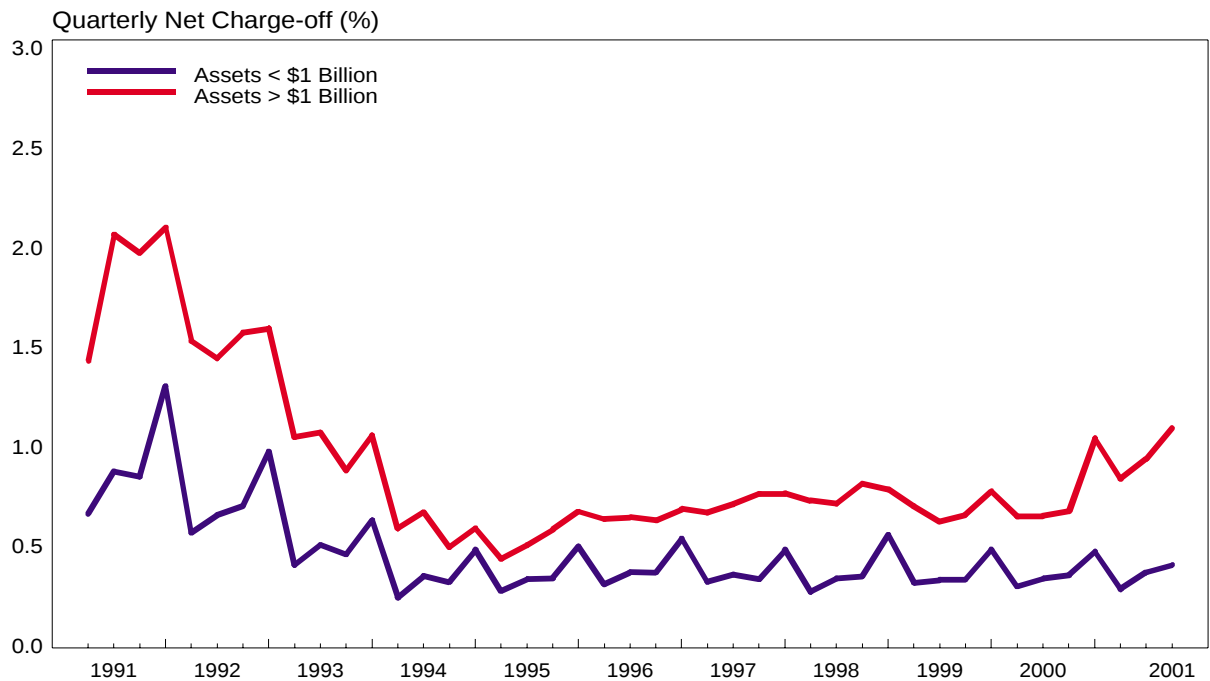
Assets > \$1 Billion



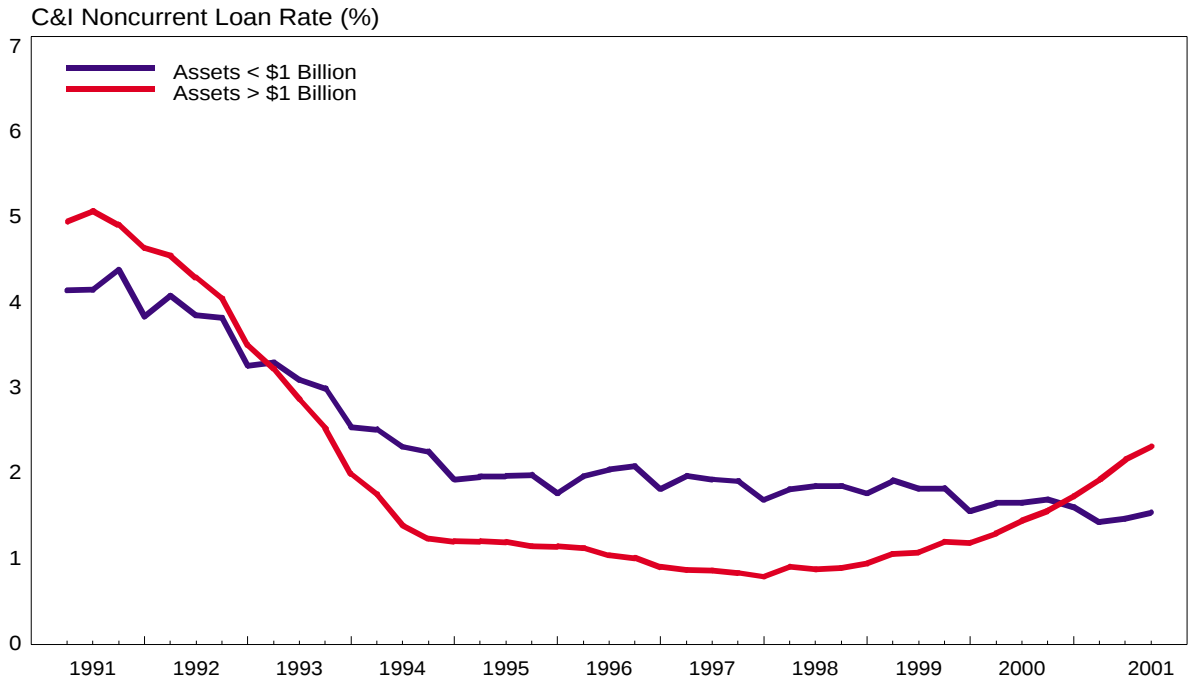
Noncurrent Loan Rates By Asset Size 1991 - 2001



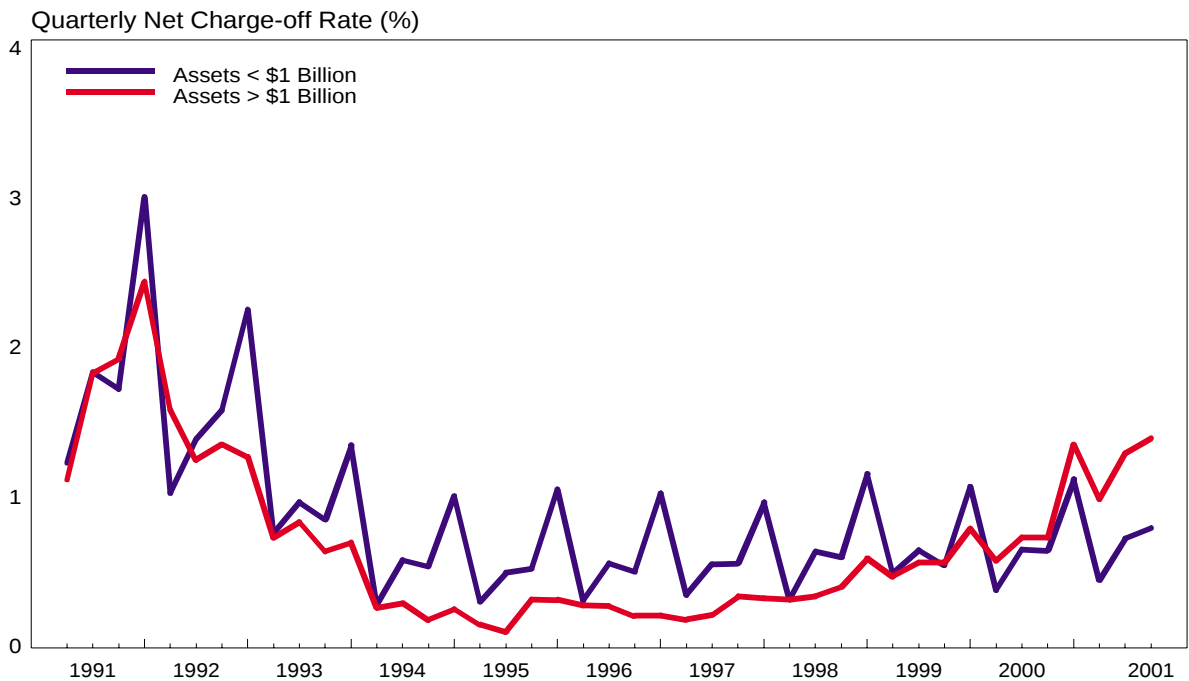
Quarterly Net Charge-off Rates By Asset Size 1991 - 2001



Noncurrent C&I Loan Rates By Asset Size 1991 - 2001

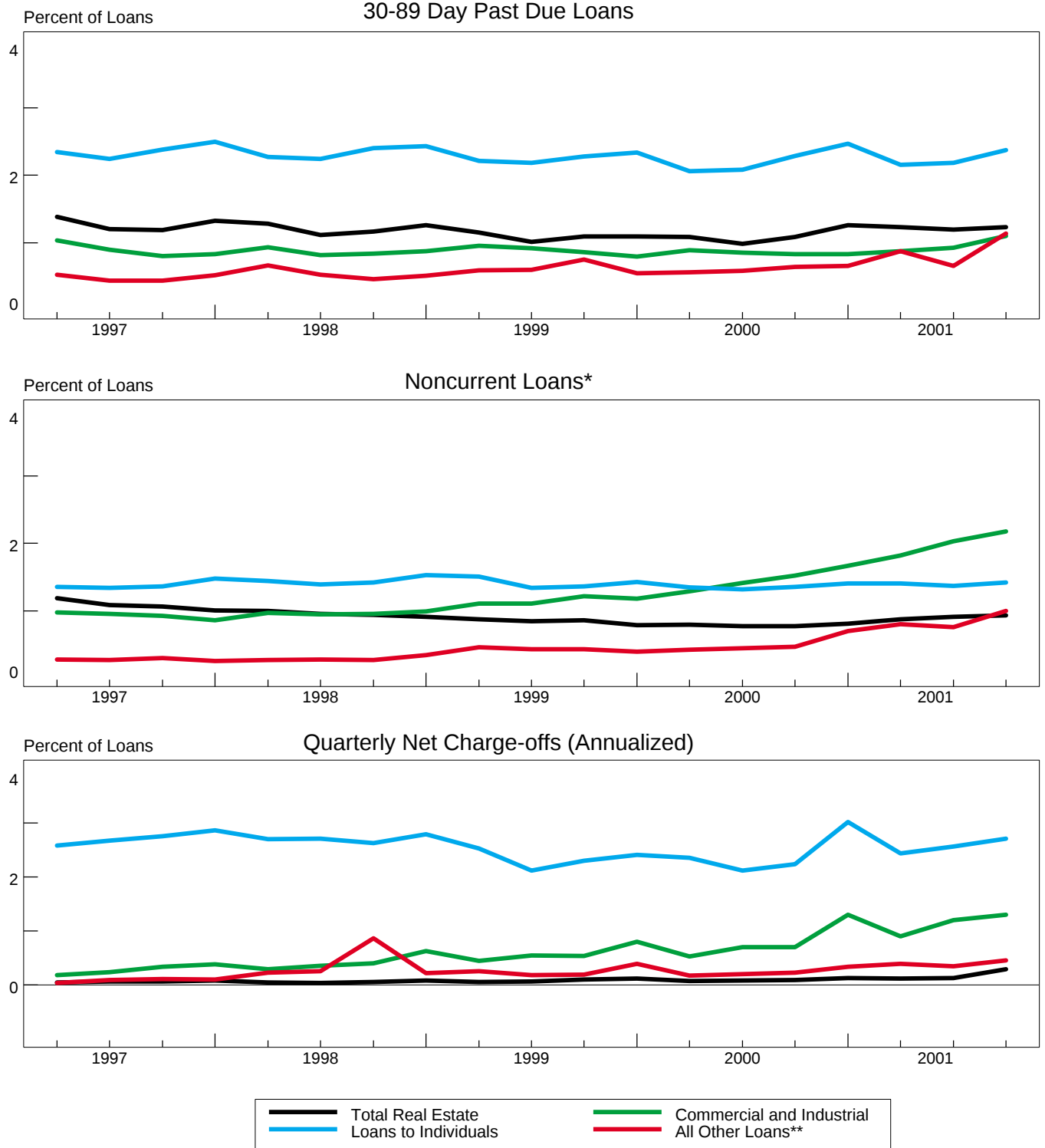


Quarterly Net Charge-off Rates on C&I Loans By Asset Size 1991 - 2001



Loan Quality

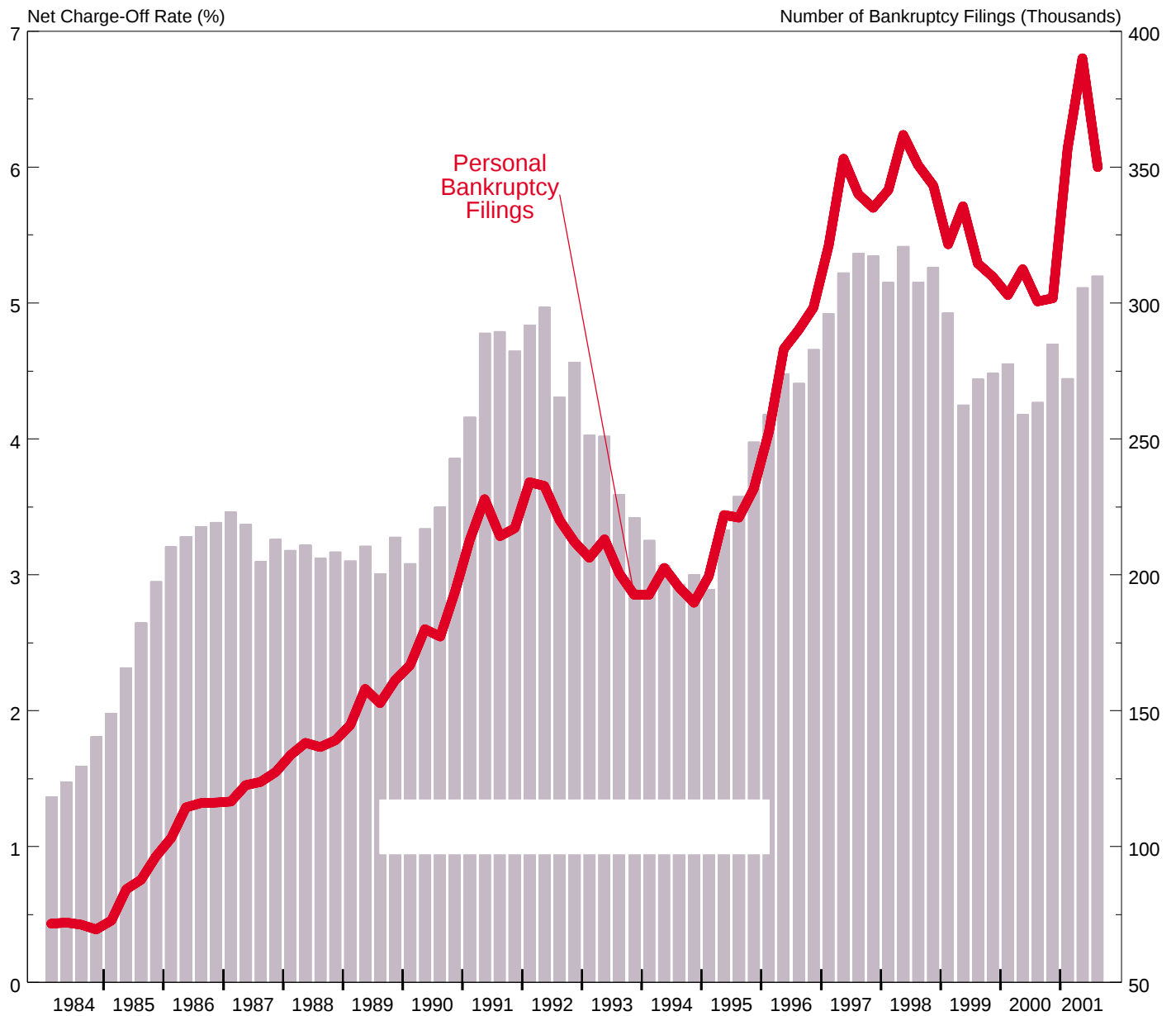
1997 - 2001



*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 - 2001



Sources: Bankruptcies - Administrative Office of the United States Courts
Charge-Off Rates - Commercial Bank Call Reports

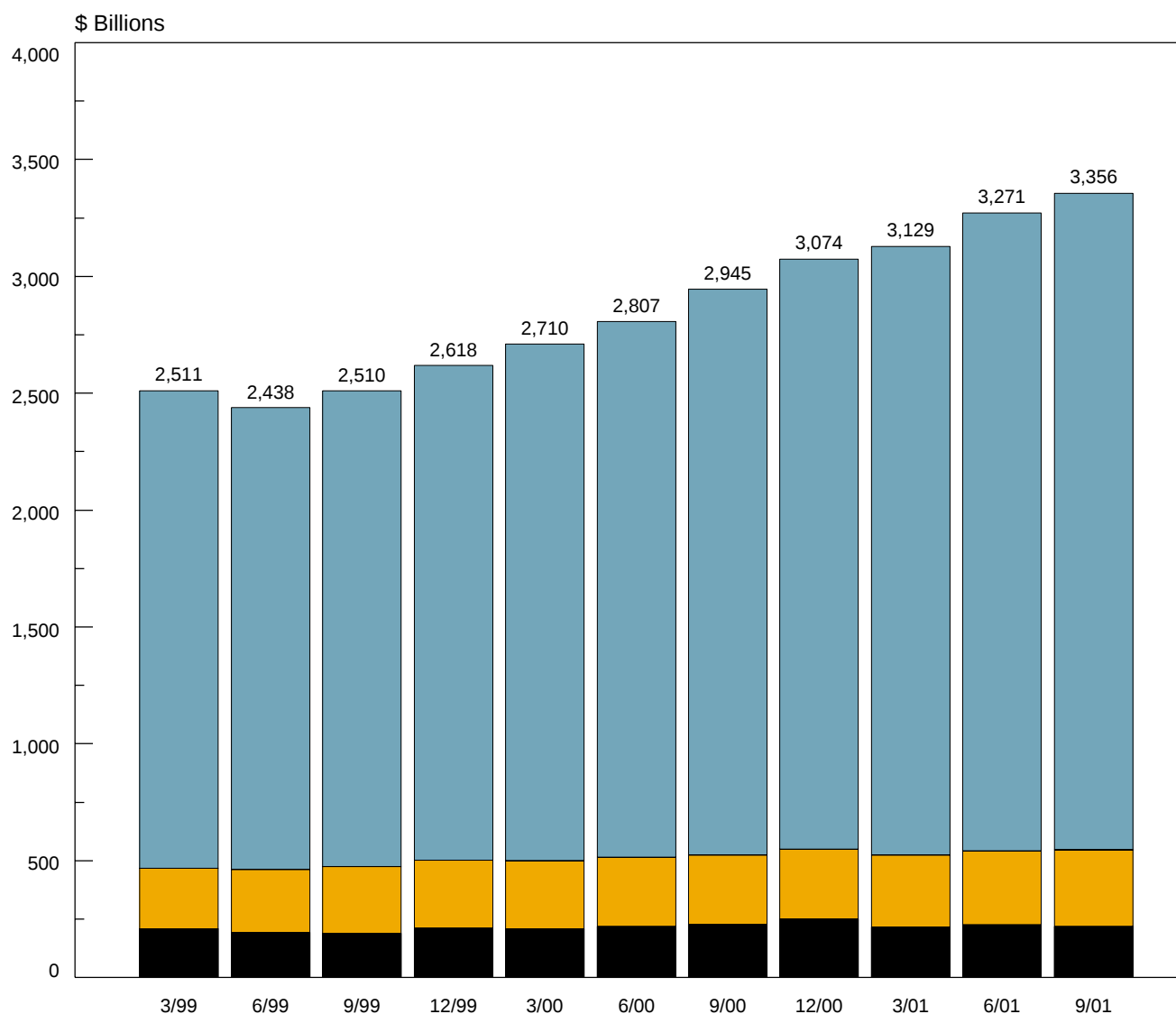
Credit Card Loss Rates and Personal Bankruptcy Filings

1984 - 2001

	Net Charge-Off	Number of Bankruptcy
Date	Rate	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

	Net Charge-Off	Number of Bankruptcy
Date	Rate	Filings
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
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

Expansion of Credit Card Lines 1999 - 2001



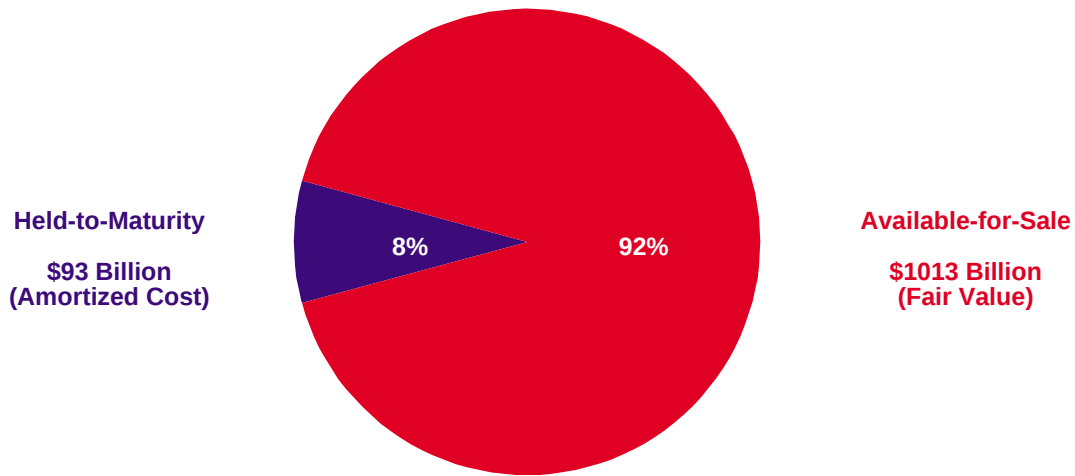
Loans outstanding (\$ Billions)

■ Held on-balance-sheet *	208.0	192.9	189.3	212.1	207.6	219.0	228.7	249.4	216.4	226.3	218.4
■ Securitized & sold **	258.7	270.3	285.7	290.5	291.8	296.4	295.7	300.6	308.2	315.0	328.7
■ Unused commitments **	2,044.4	1,975.0	2,034.7	2,115.6	2,210.6	2,291.6	2,420.2	2,523.9	2,604.5	2,729.8	2,809.0
Total	2,511.1	2,438.2	2,509.7	2,618.1	2,710.1	2,807.0	2,944.5	3,073.8	3,129.1	3,271.1	3,356.2

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

** Off-balance-sheet

Total Securities*
September 30, 2001



Total Securities*
September 30, 2001
(\$ Millions)

	Held-to-Maturity		Available-for-Sale			
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)	Total Securities	Fair Value to Amortized Cost (%)
U.S. Government Obligations						
U.S. Treasury	\$5,292	102.0	\$42,633	102.2	\$47,925	102.2
U.S. Government Agencies	885	101.5	3,266	100.7	4,151	100.9
Government Sponsored Enterprises	25,822	101.9	154,825	102.6	180,647	102.5
Mortgage Pass-through Securities	16,877	102.7	348,091	102.0	364,968	102.1
Collateralized Mortgage Obligations	15,583	102.1	179,723	102.1	195,306	102.1
State, County, Municipal Obligations	22,367	103.3	73,306	103.4	95,673	103.3
Asset Backed Securities	511	101.2	93,849	101.2	94,361	101.2
Other Debt Securities	6,023	100.2	99,391	102.6	105,414	117.4
Equity Securities	**	**	18,371	107.3	18,371	107.3
Total Securities	\$93,360	102.3	\$1,013,456	102.0	\$1,106,816	102.1
Memoranda***						
Structured Notes	3,104		3,125			100.7

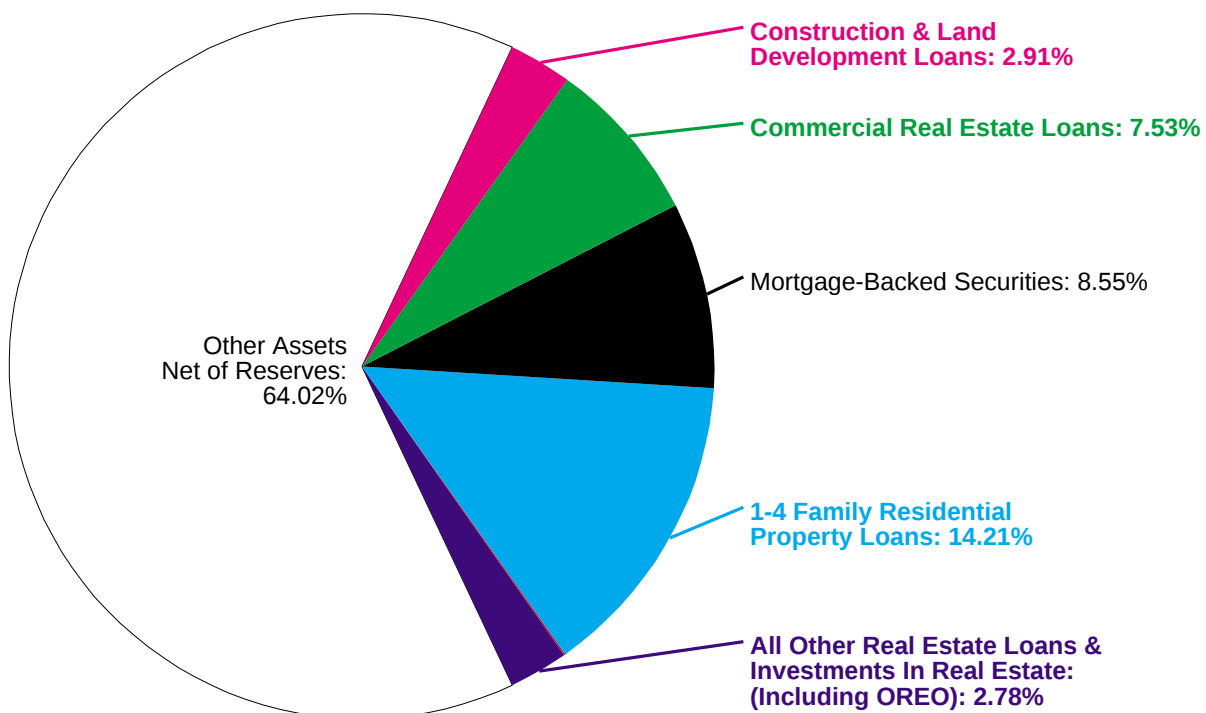
* Excludes trading account assets.

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

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

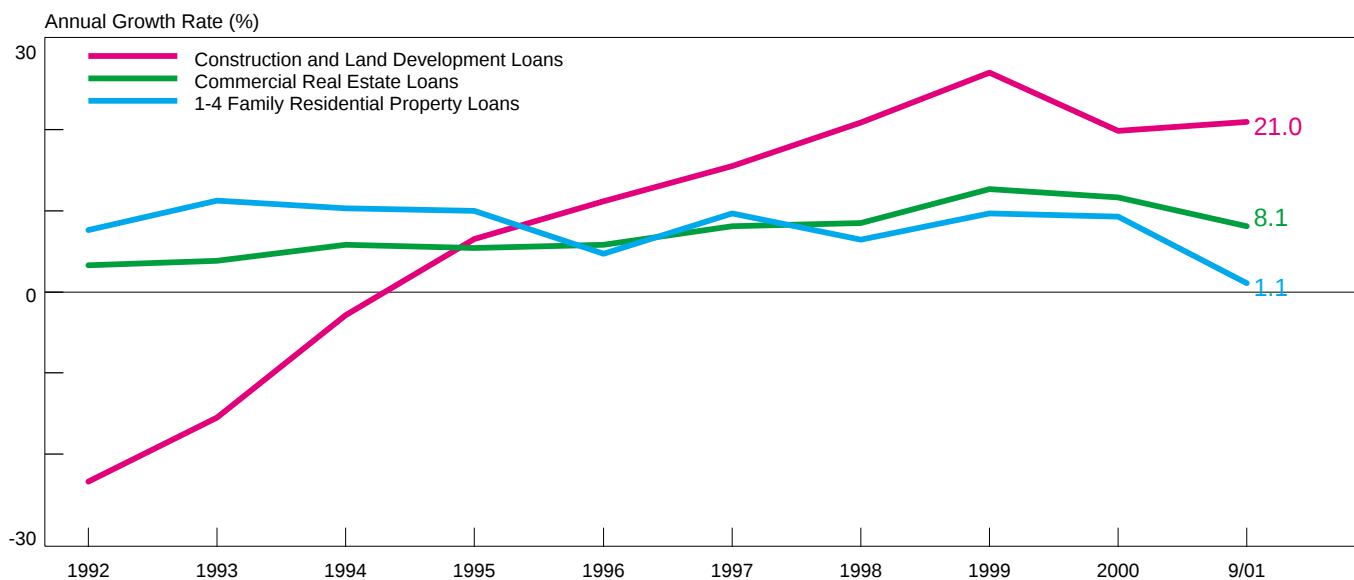
Real Estate Assets as a Percent of Total Assets

September 30, 2001



Real Estate Loan Growth Rates*

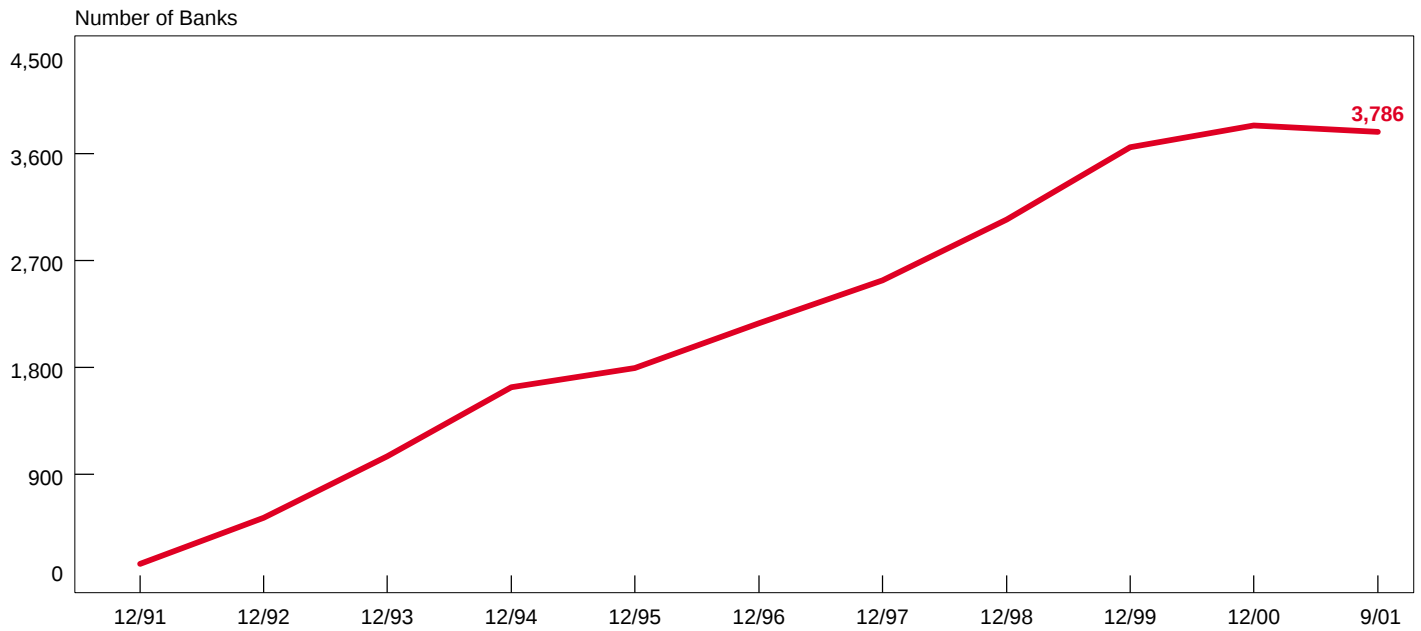
1992 - 2001



* Growth rate for most recent twelve-month period.

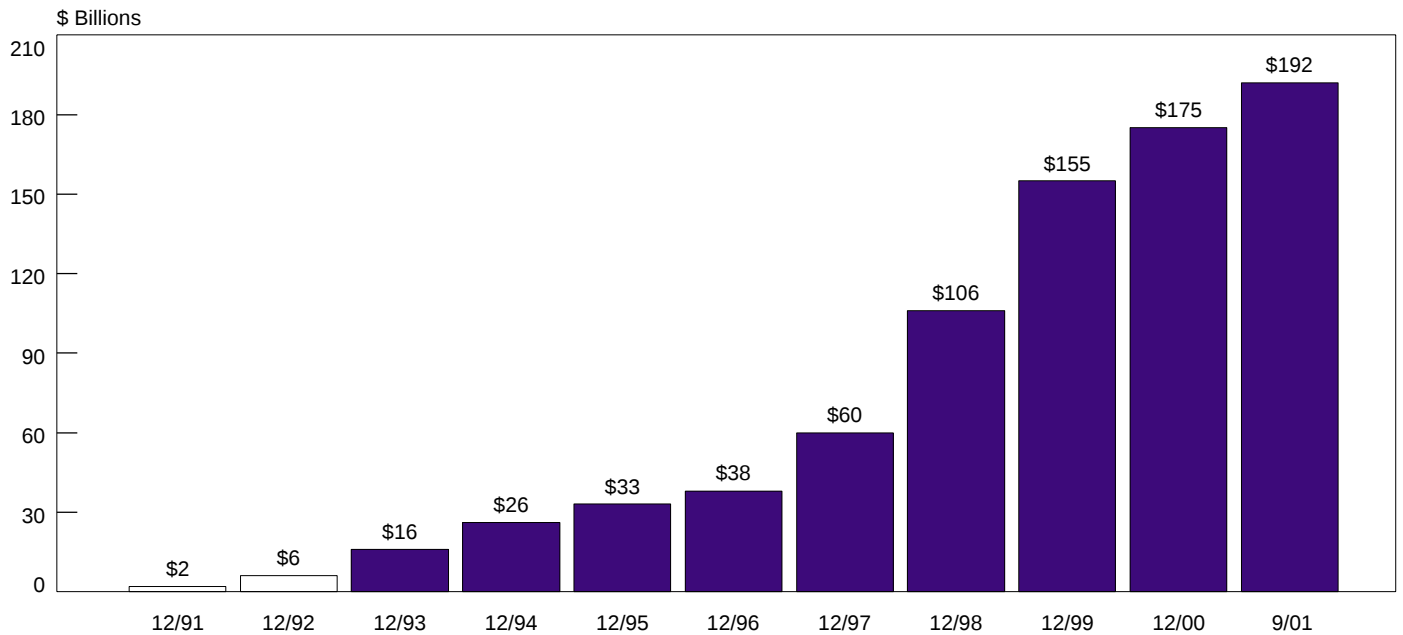
Number of Commercial Banks with FHLB Advances*

1991 - 2001



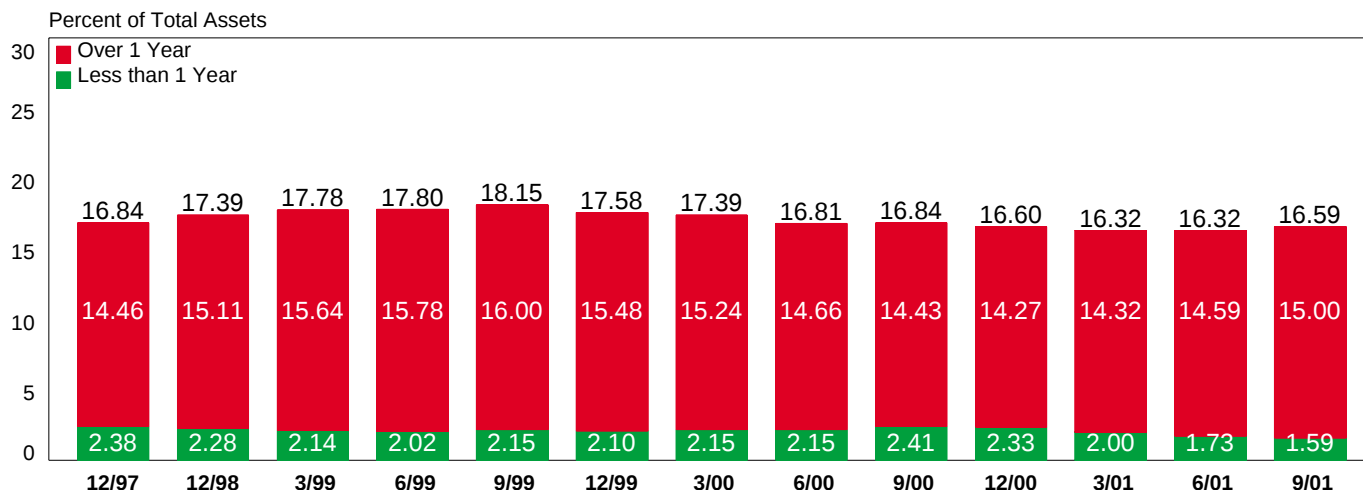
Amount of FHLB Advances Outstanding*

1991 - 2001

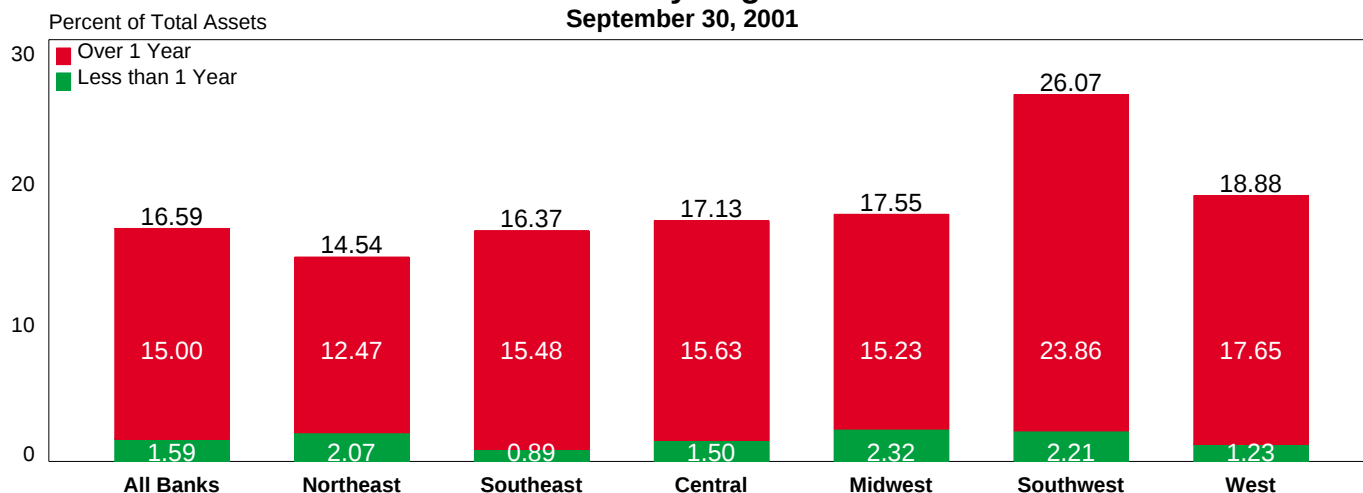


* Source: Call Report and FHFB prior to 3/31/01.

Debt Securities by Maturity or Repricing Frequency . . .



. . . and by Region September 30, 2001



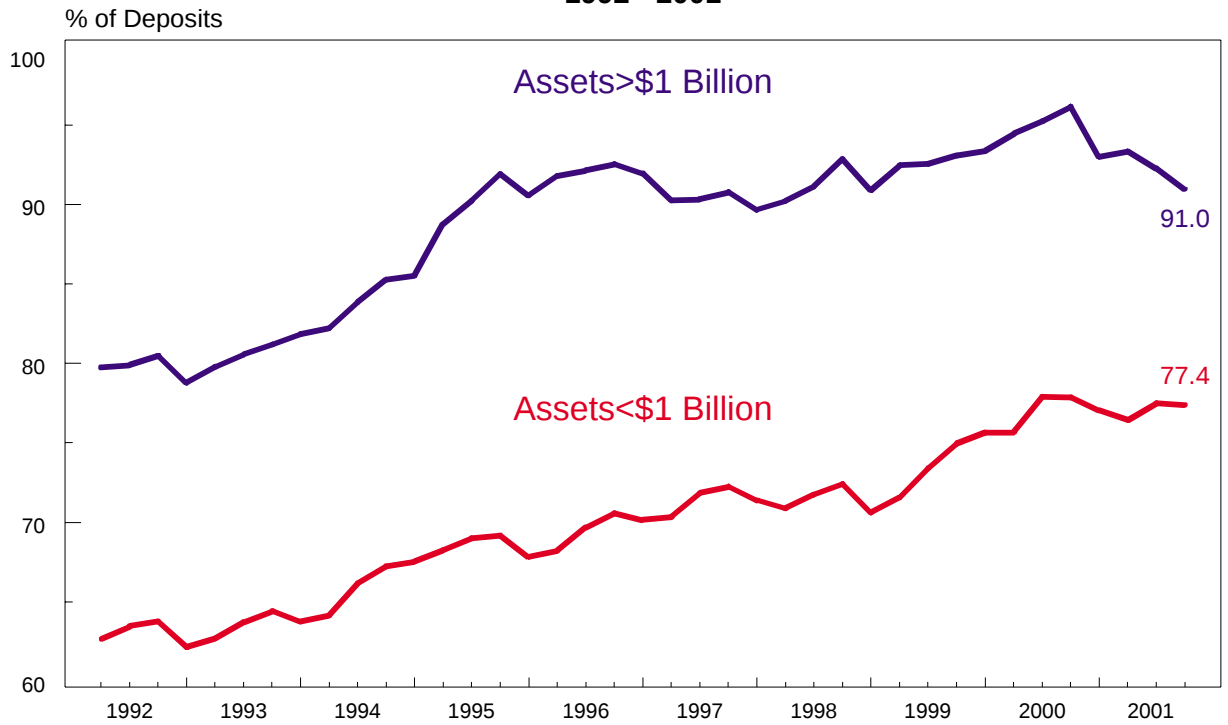
Total Securities (Debt and Equity) (\$ Billions)

	9/99	12/99	3/00	6/00	9/00	12/00	3/01	6/01	9/01
U.S. Government Obligations:									
U.S. Treasury	115	113	109	102	94	76	56	55	48
U.S. Agencies	5	5	5	5	5	5	6	4	4
Government Sponsored Enterprises	200	203	214	219	229	225	204	183	181
Mortgage Pass-through Securities	285	285	286	285	284	296	317	330	365
Collateralized Mortgage Obligations	170	170	175	168	166	175	178	188	195
State, County, Municipal Obligations	89	89	89	90	90	93	94	94	96
Asset Backed Securities	*	*	*	*	*	*	71	78	94
Other Debt Securities	*	*	*	*	*	*	107	105	105
Equity Securities	<u>34</u>	<u>37</u>	<u>39</u>	<u>40</u>	<u>40</u>	<u>41</u>	<u>18</u>	<u>18</u>	<u>18</u>
Total Securities	\$1,036	\$1,047	\$1,057	\$1,047	\$1,062	\$1,079	\$1,049	\$1,056	\$1,107

* Not reported prior to 3/01

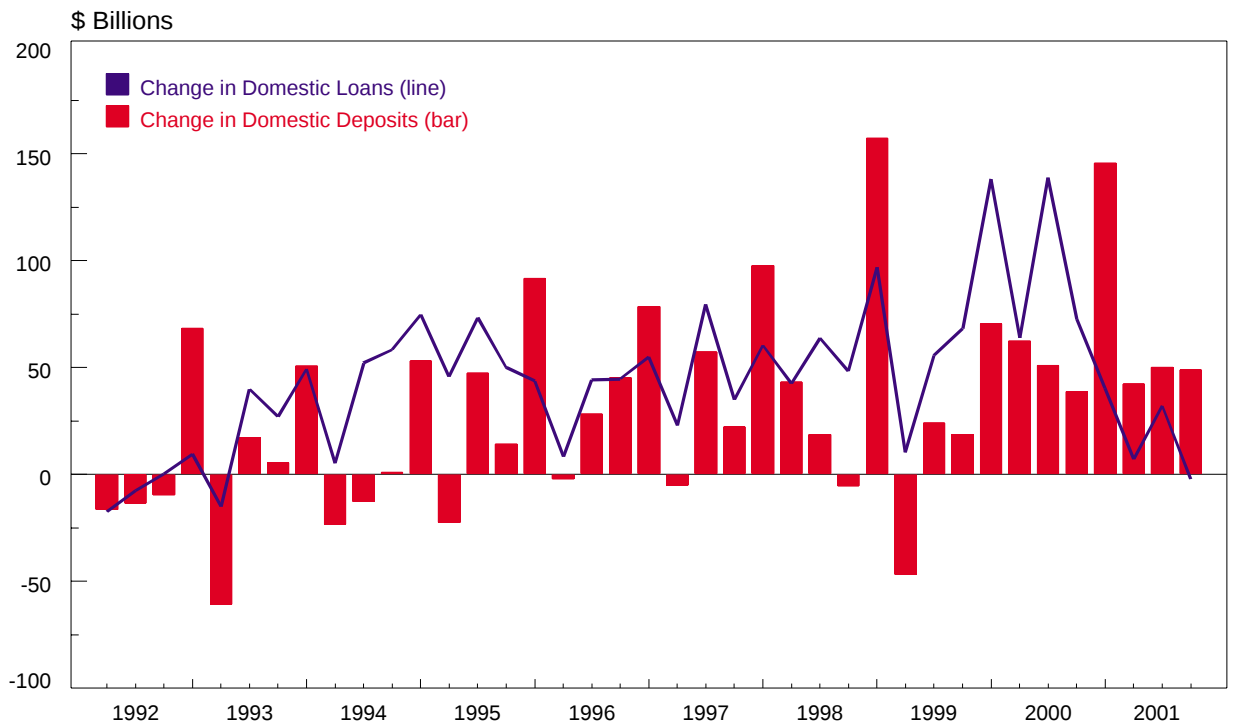
Net Loans and Leases to Deposits (Domestic and Foreign)

1992 - 2001



Quarterly Change in Domestic Loans vs Domestic Deposits

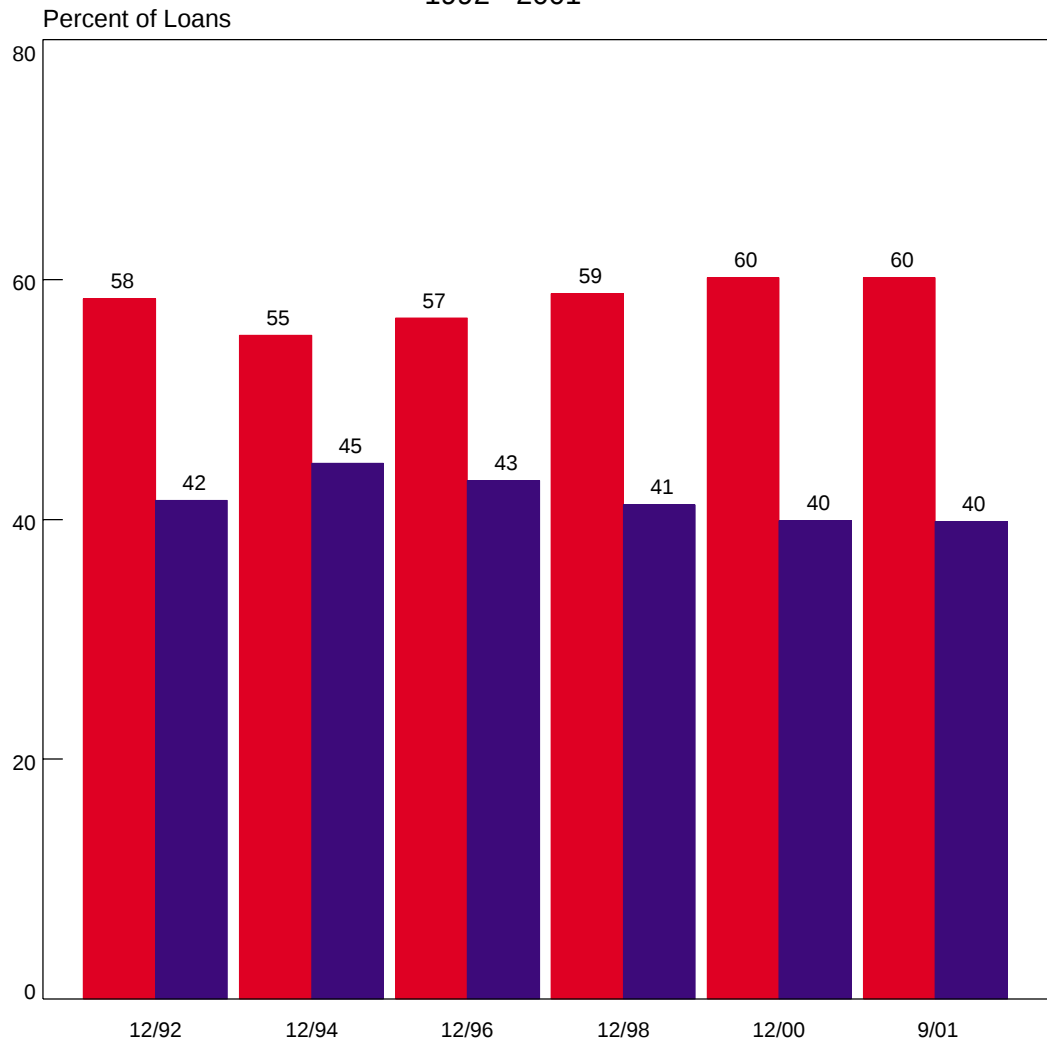
1992 - 2001



Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers (as a Percent of Total Loans)

1992 - 2001



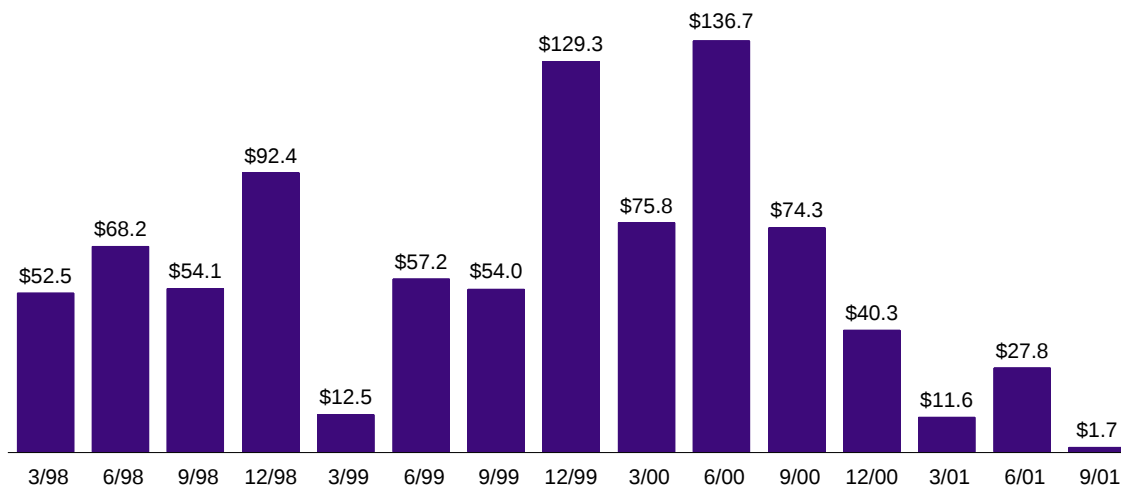
Loans (\$ Billions):

Commercial Borrowers	\$1,192	\$1,308	\$1,599	\$1,906	\$2,298	\$2,324
Consumer Loans	849	1,056	1,218	1,336	1,524	1,539

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.

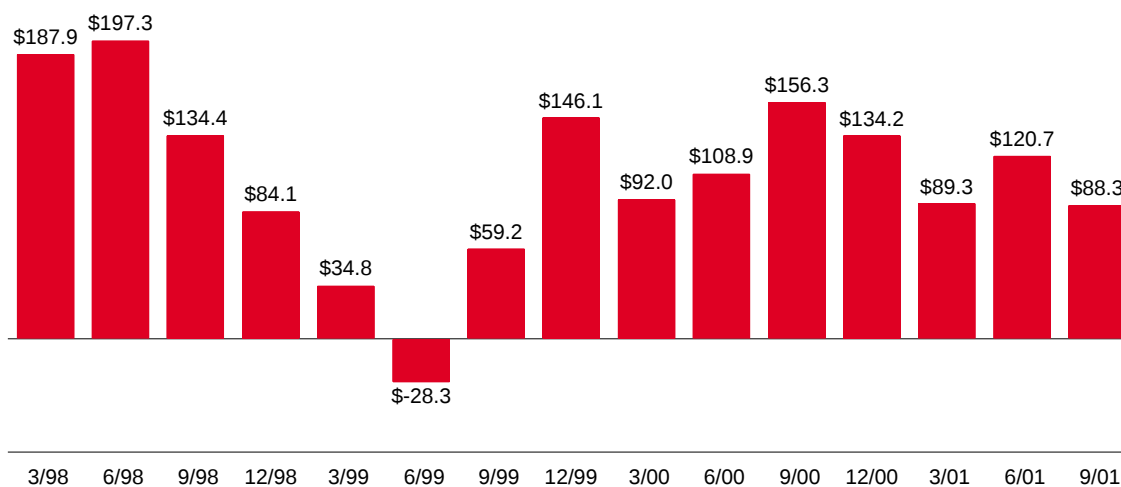
Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family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

Quarterly Change in Reported Loans Outstanding (\$ Billions)



In the third quarter of 2001, commercial and industrial loans decreased by \$15.1 billion, 1-4 family loans decreased by \$12.1 billion, and credit card loans decreased by \$7.9 billion.

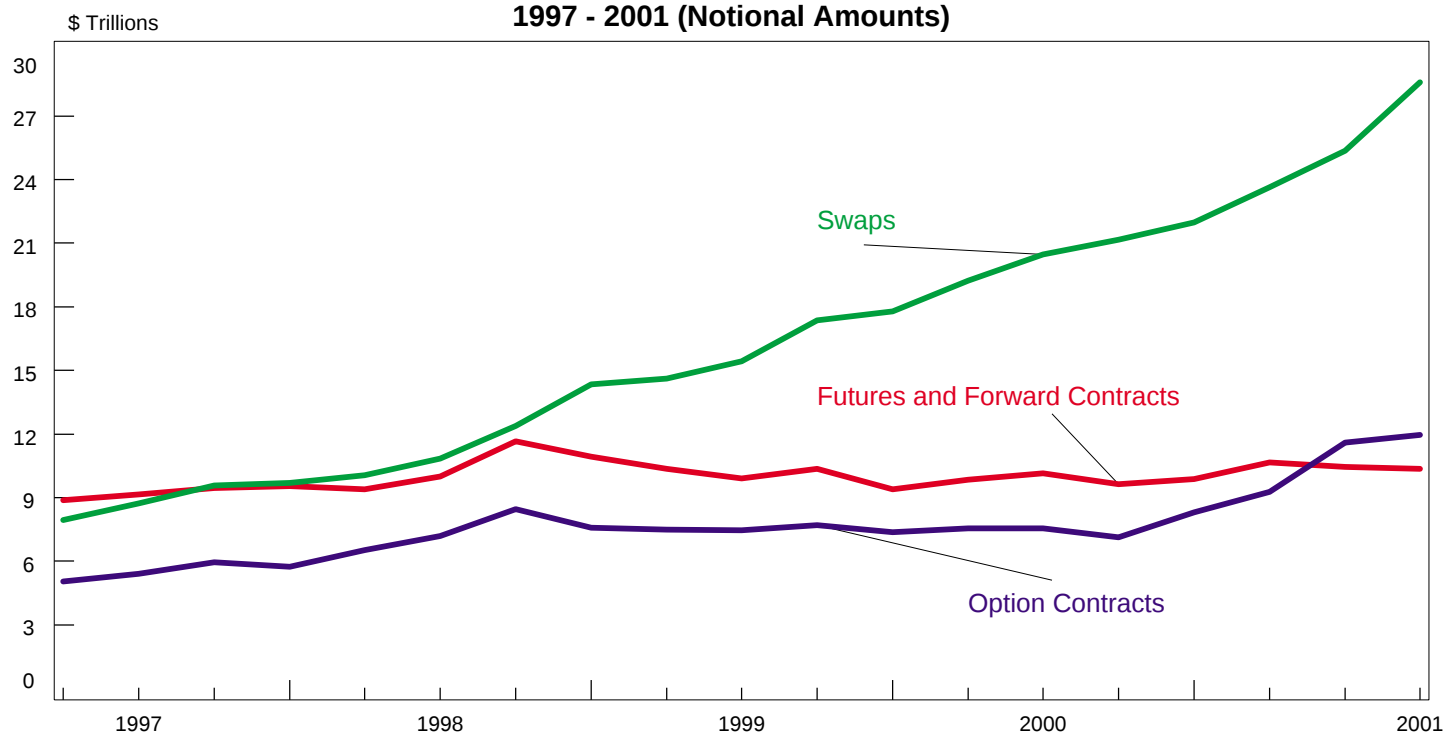
Quarterly Change in Unused Loan Commitments (\$ Billions)



In the third quarter of 2001, unused credit card commitments increased by \$79.2 billion, while unused commitments for loans to businesses increased by \$7.7 billion.

Derivatives

1997 - 2001 (Notional Amounts)



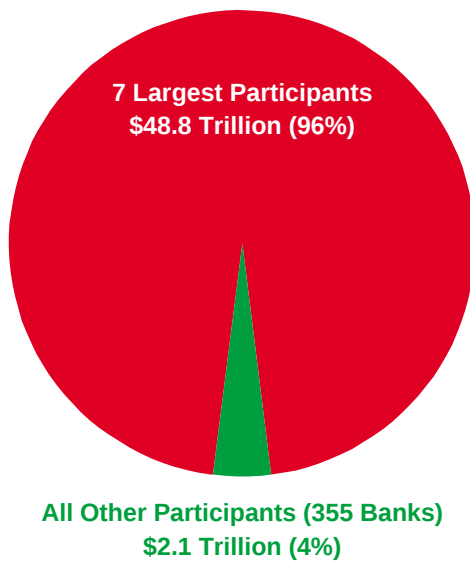
	12/97	12/98	12/99	12/00	3/01	6/01	9/01
Total Derivatives (Notional Amounts, in billions of dollars)	\$25,011	\$32,863	\$34,533	\$40,145	\$43,569	\$47,422	\$50,916
Futures and Forward Contracts	9,551	10,924	9,390	9,877	10,651	10,459	10,364
Interest rate contracts	4,083	5,521	5,096	5,302	5,612	5,803	5,908
Foreign exchange rate contracts	5,359	5,308	4,175	4,425	4,885	4,507	4,315
Other futures and forwards*	109	95	119	150	154	149	141
Option Contracts	5,754	7,592	7,361	8,301	9,279	11,602	11,952
Interest rate options	3,985	5,679	5,795	6,744	7,585	9,681	9,964
Foreign currency options	1,457	1,393	965	775	893	1,129	1,132
Other option contracts*	312	520	601	782	800	792	856
Swaps	9,706	14,347	17,781	21,968	23,640	25,360	28,600
Interest rate swaps	9,020	13,592	16,884	20,920	22,527	24,147	27,273
Foreign exchange rate swaps	614	686	774	899	971	1,054	1,187
Other swaps*	73	69	123	148	141	160	139
Memoranda							
Spot Foreign Exchange Contracts	317	375	66	189	410	440	396
Credit Derivatives	55	144	287	426	352	351	360
Number of banks reporting derivatives	461	447	418	401	395	368	362
Replacement cost of interest rate and foreign exchange rate contracts **	355	471	361	449	544	521	712

* 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.

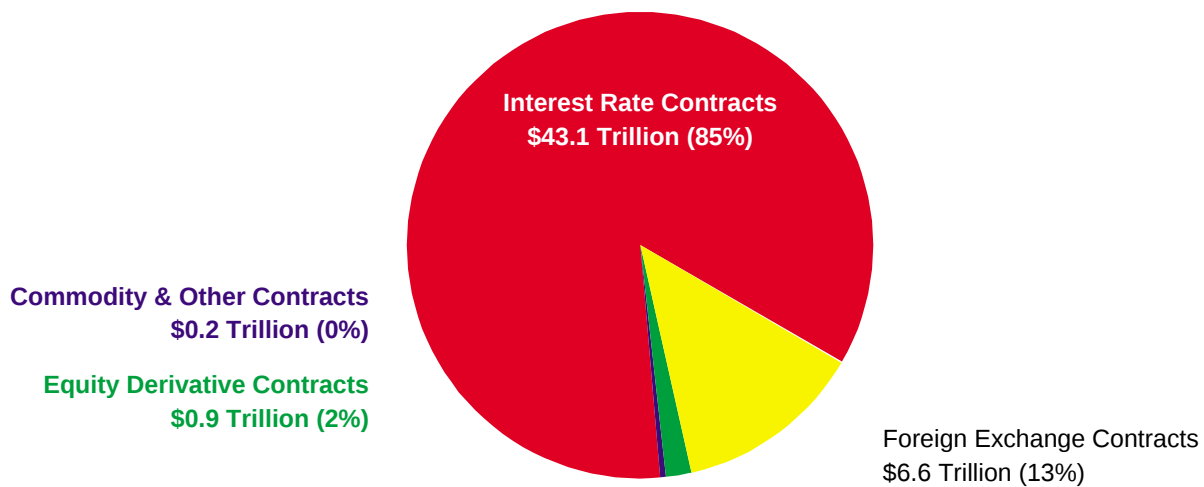
Concentration of Derivatives*

Notional Amounts
September 30, 2001



Composition of Derivatives*

Notional Amounts
September 30, 2001

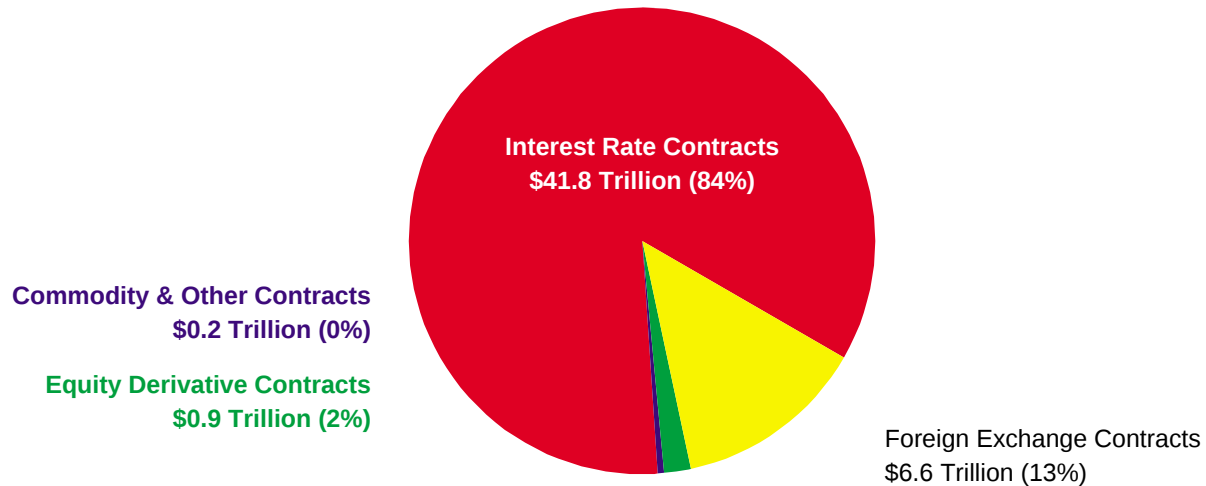


*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$346 billion for the seven largest participants and \$50 billion for all others are not included.

Purpose of Derivatives* Held for Trading

Notional Amounts

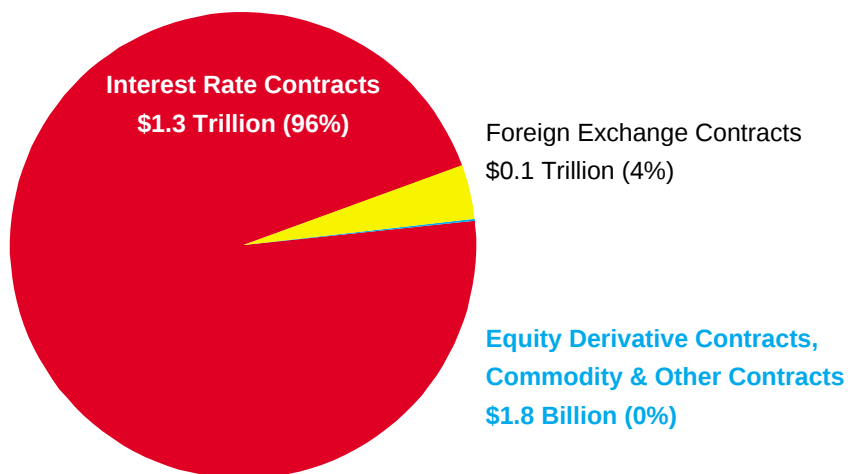
September 30, 2001



Not Held for Trading

Notional Amounts

September 30, 2001



* 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 \$396 billion are not included.

Positions of Off-Balance-Sheet Derivatives Gross Fair Values

September 30, 2001

(\$ Millions)

Held for Trading

99 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	548,340	113,508	39,156	17,316	718,320	22,448
Gross negative fair value	517,476	124,053	39,463	14,881	695,873	
All other participants						
Gross positive fair value	13,239	6,820	1,089	1,653	22,801	807
Gross negative fair value	12,554	6,825	1,006	1,609	21,994	
Total						
Gross positive fair value	561,580	120,328	40,245	18,969	741,121	23,255
Gross negative fair value	530,030	130,878	40,469	16,490	717,866	

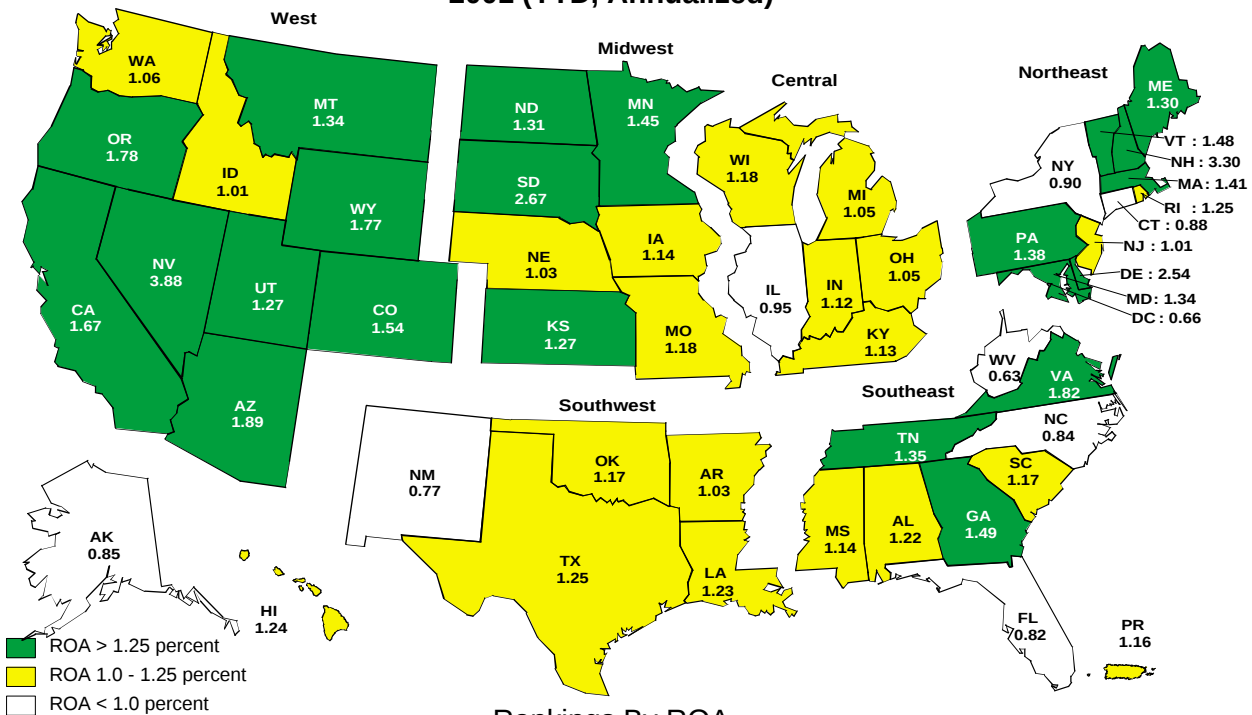
Held for Purposes Other than Trading

308 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 64% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	13,036	7,766	94	0	20,896	12,924
Gross negative fair value	7,478	396	98	0	7,972	
All other participants						
Gross positive fair value	8,836	264	22	0	9,122	2,076
Gross negative fair value	6,557	410	79	0	7,046	
Total						
Gross positive fair value	21,872	8,030	117	0	30,018	15,000
Gross negative fair value	14,036	805	177	0	15,018	

Return On Assets (ROA) 2001 (YTD, Annualized)

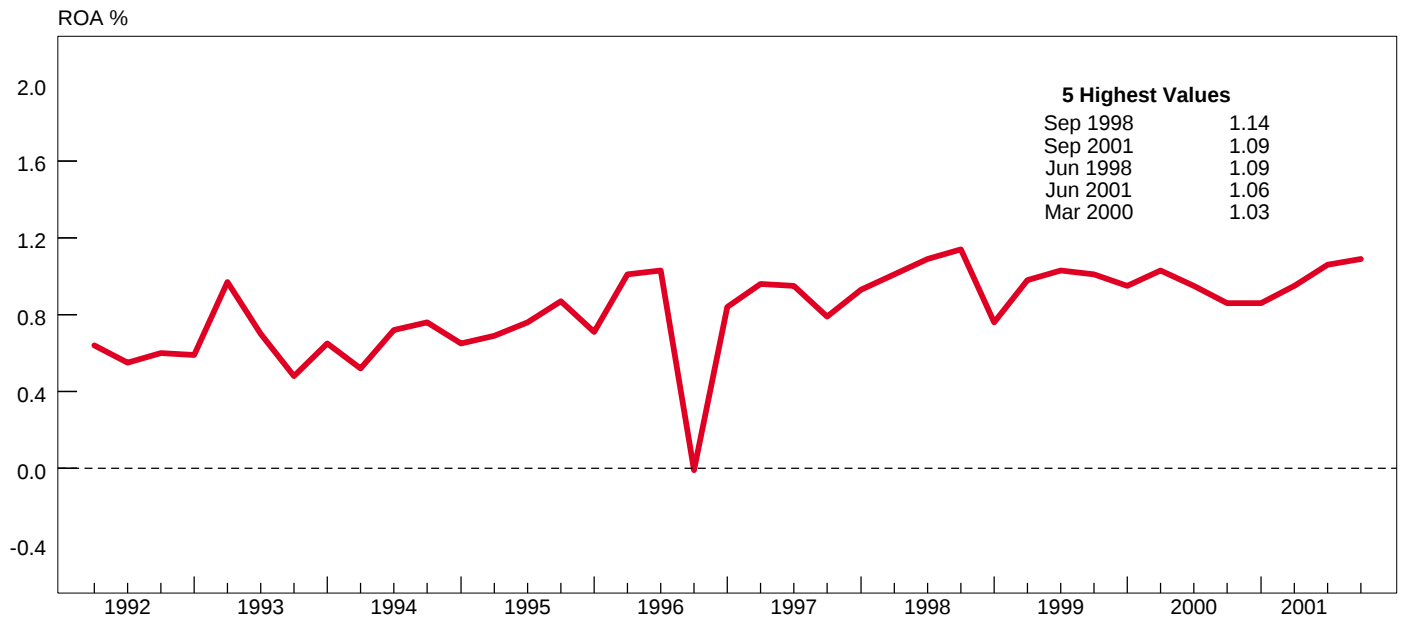


Rankings By ROA

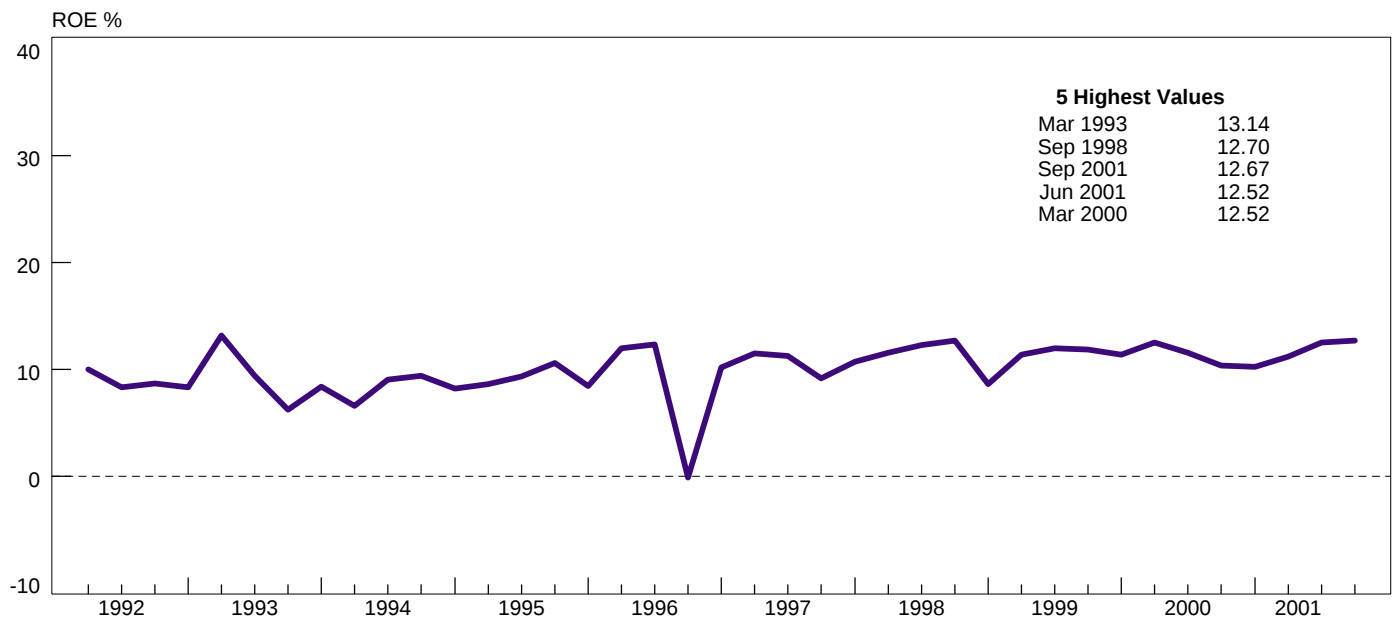
	No. of Inst. as of 9/30/01	YTD 2001	YTD 2000	Change*		No. of Inst. as of 9/30/01	YTD 2001	YTD 2000	Change*
1 Nevada	33	3.88	3.59	29	28 Missouri	352	1.18	1.24	(6)
2 New Hampshire	15	3.30	3.25	5	29 Wisconsin	283	1.18	0.88	30
3 South Dakota	93	2.67	2.43	24	30 Oklahoma	282	1.17	1.14	3
4 Delaware	33	2.54	1.73	81	31 South Carolina	77	1.17	1.13	4
5 Arizona	44	1.89	1.29	60	32 Puerto Rico	12	1.16	1.07	9
6 Virginia	144	1.82	1.77	5	33 Iowa	423	1.14	1.17	(3)
7 Oregon	40	1.78	1.25	53	34 Mississippi	100	1.14	1.18	(4)
8 Wyoming	46	1.77	2.36	(59)	35 Kentucky	229	1.13	1.26	(13)
9 California	302	1.67	1.25	42	36 Indiana	156	1.12	0.88	24
10 Colorado	178	1.54	1.16	38	37 Washington	77	1.06	1.29	(23)
11 Georgia	330	1.49	2.10	(61)	38 Michigan	162	1.05	1.46	(41)
12 Vermont	18	1.48	1.50	(2)	39 Ohio	206	1.05	1.24	(19)
13 Minnesota	484	1.45	1.43	2	40 Arkansas	182	1.03	1.10	(7)
14 Massachusetts	42	1.41	1.10	31	41 Nebraska	275	1.03	1.18	(15)
15 Pennsylvania	181	1.38	1.44	(6)	42 Idaho	17	1.01	1.18	(17)
16 Tennessee	191	1.35	1.22	13	43 New Jersey	81	1.01	1.17	(16)
17 Maryland	72	1.34	1.33	1	44 Illinois	702	0.95	0.76	19
18 Montana	82	1.34	1.44	(10)	45 New York	143	0.90	1.19	(29)
19 North Dakota	107	1.31	1.38	(7)	46 Connecticut	24	0.88	1.53	(65)
20 Maine	15	1.30	1.23	7	47 Alaska	6	0.85	0.96	(11)
21 Kansas	372	1.27	1.42	(15)	48 North Carolina	78	0.84	0.81	3
22 Utah	56	1.27	1.60	(33)	49 Florida	261	0.82	1.09	(27)
23 Rhode Island	7	1.25	1.57	(32)	50 New Mexico	52	0.77	0.33	44
24 Texas	692	1.25	1.13	12	51 District of Col.	5	0.66	0.56	10
25 Hawaii	8	1.24	1.01	23	52 West Virginia	72	0.63	0.82	(19)
26 Louisiana	143	1.23	1.05	18					
27 Alabama	158	1.22	1.08	14	U.S. and Terr.	8,149	1.17	1.20	(3)

*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 operations.

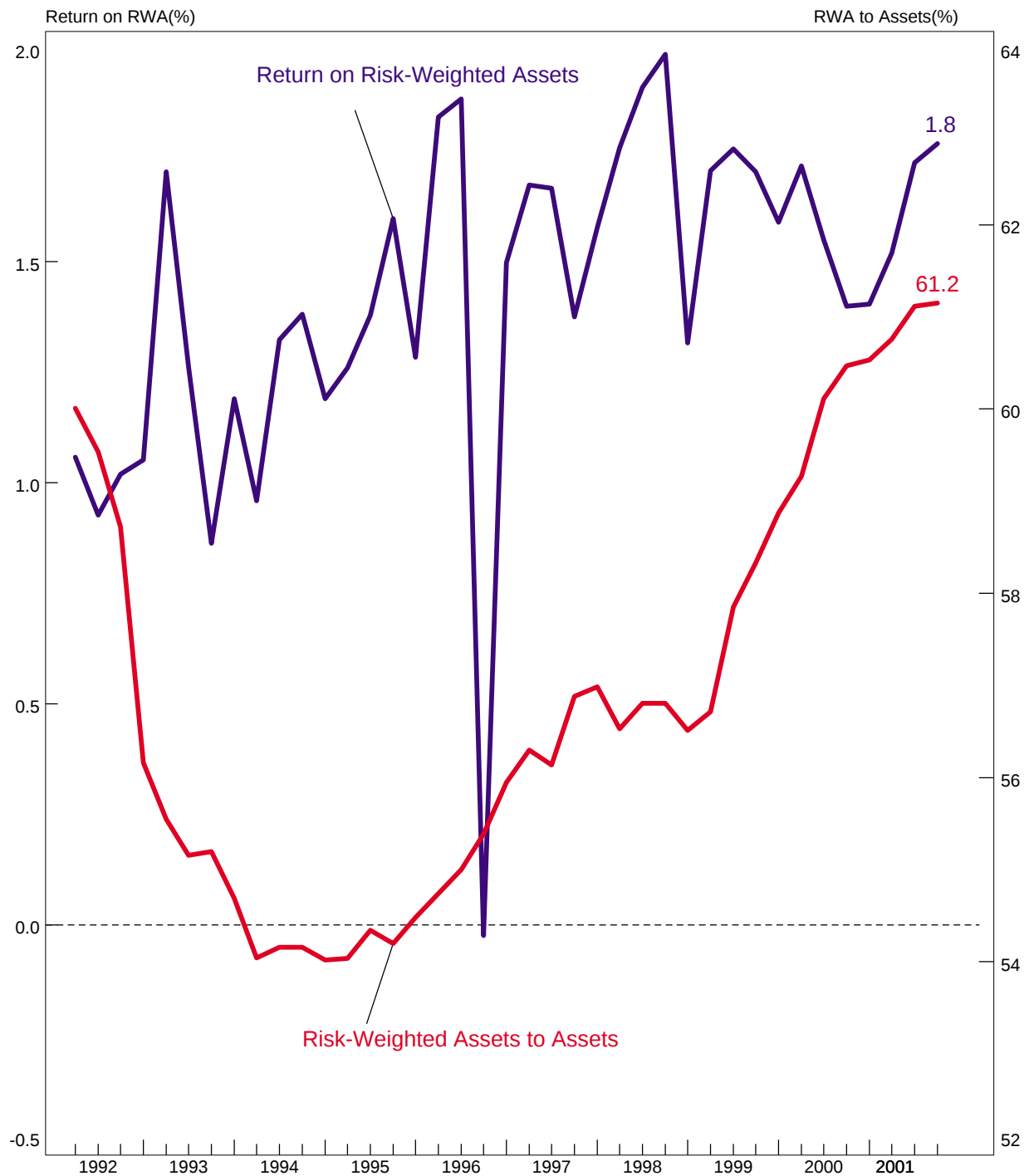
Quarterly Return on Assets (ROA), Annualized 1992 - 2001



Quarterly Return on Equity (ROE), Annualized 1992 - 2001



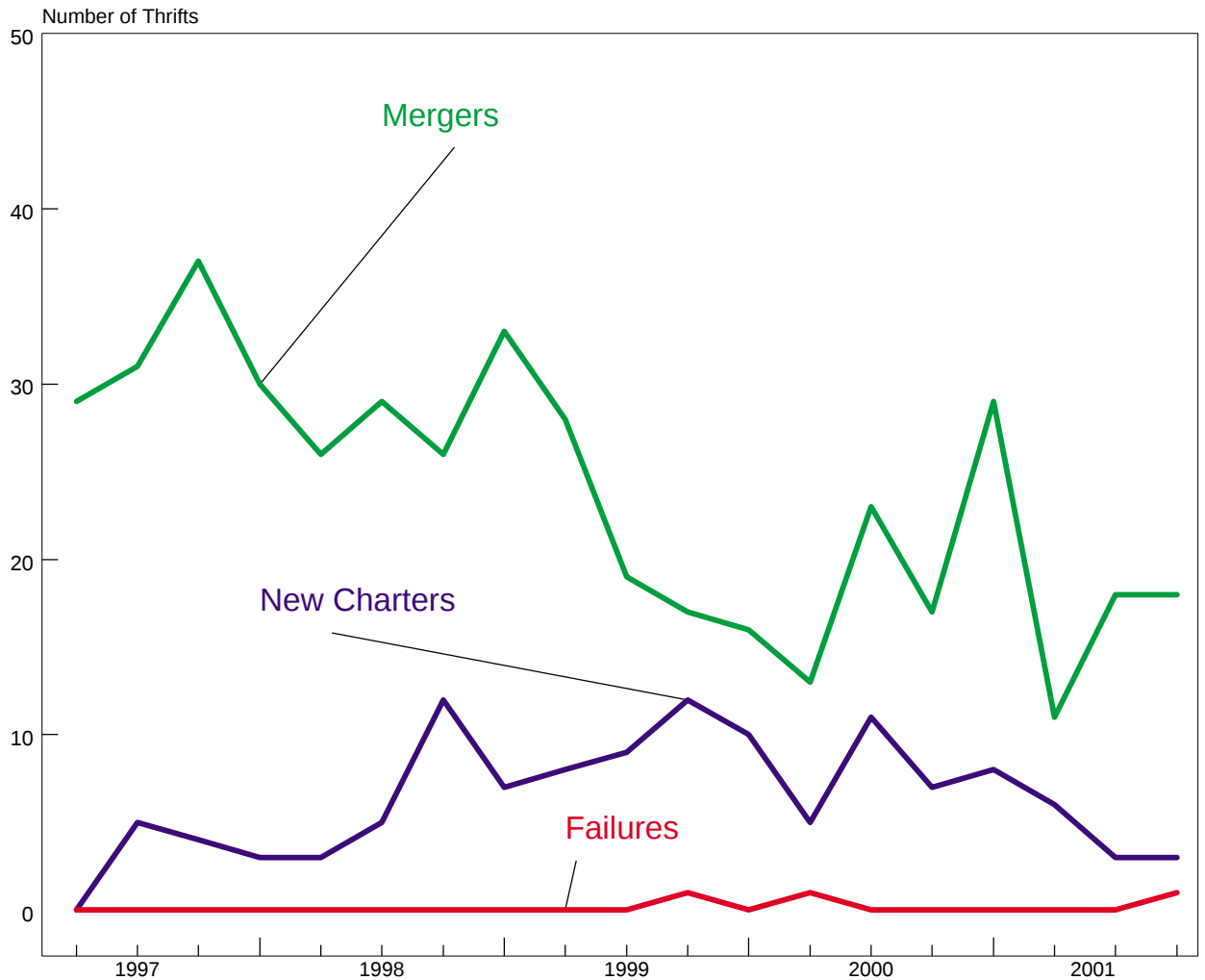
Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 1992 - 2001



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

Changes in the Number of FDIC-Insured Savings Institutions

Quarterly, 1997 - 2001

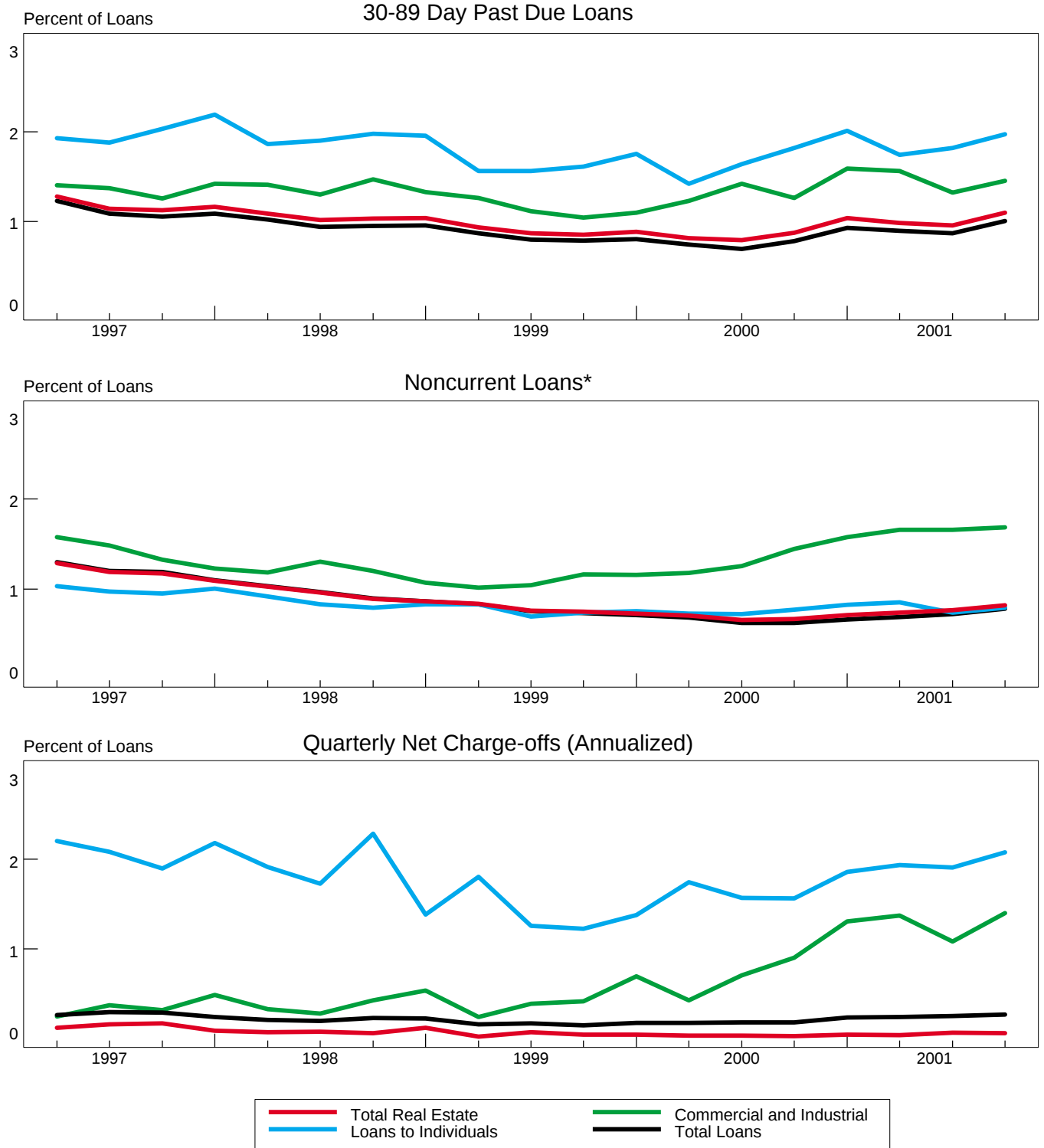


New Charters	0	5	4	3	3	5	12	7	8	9	12	10	5	11	7	8	6	3	3
Mergers	29	31	37	30	26	29	26	33	28	19	17	16	13	23	17	29	11	18	18
Failures	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	1
Other Changes, Net*	-9	-9	-6	-6	-1	-3	-2	2	-1	-5	2	-2	3	1	-1	-2	-1	0	-1
No. of Thrifts at end of quarter	1,887	1,852	1,813	1,780	1,756	1,729	1,713	1,689	1,668	1,653	1,649	1,641	1,635	1,624	1,613	1,590	1,584	1,569	1,552
Net Change during quarter	-38	-35	-39	-33	-24	-27	-16	-24	-21	-15	-4	-8	-6	-11	-11	-23	-6	-15	-17

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

Loan Quality

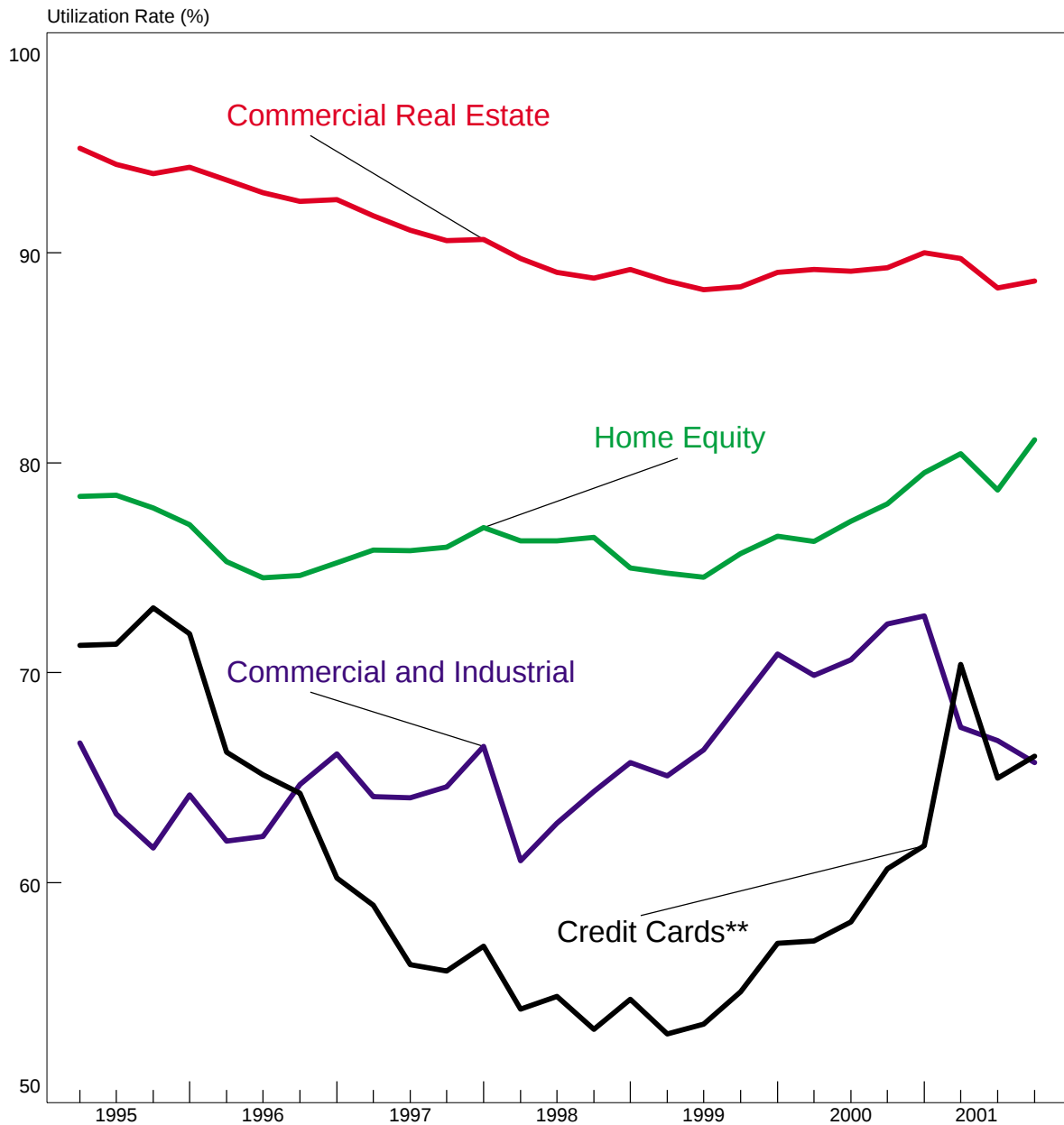
1997 - 2001



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

Utilization Rates of Loan Commitments*

1995 - 2001

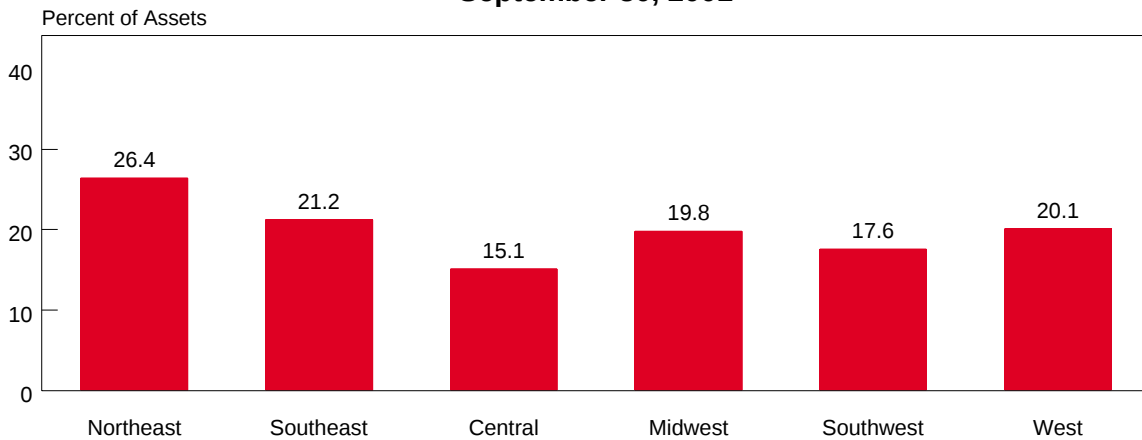


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** Includes on-balance-sheet loans and off-balance-sheet securitized receivables. For 1st, 2nd, and 4th quarter Call data before 1996, loans securitized and sold are estimated using amounts reported as of 9/30.

Total Securities* as a Percent of Assets

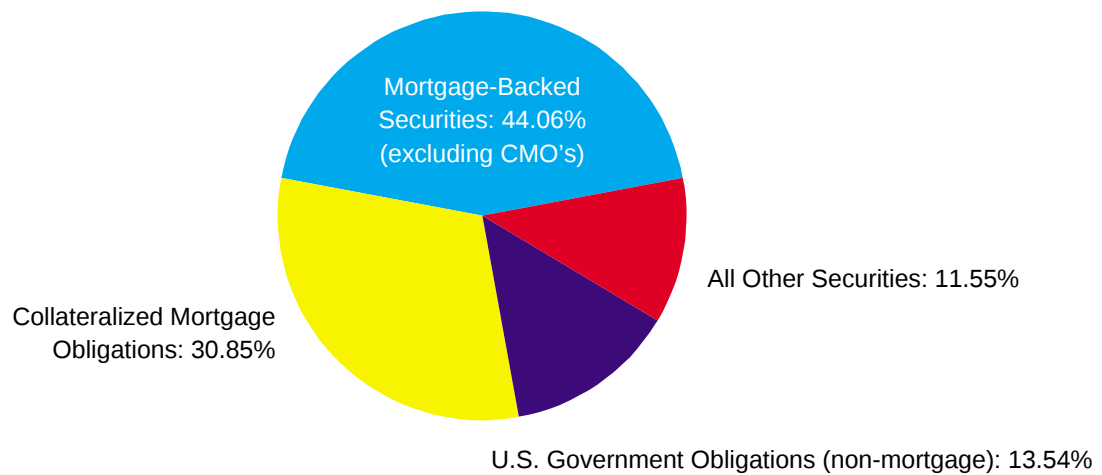
September 30, 2001



Total Securities* (\$ Billions)

	9/99	12/99	3/00	6/00	9/00	12/00	3/01	6/01	9/01
U.S. Government Obligations (non-mortgage)	\$42	\$41	\$41	\$40	\$39	\$40	\$41	\$41	\$37
Mortgage-Backed Securities (excluding CMO's)	122	122	117	116	115	118	122	122	121
Collateralized Mortgage Obligations	91	99	102	95	93	95	89	86	85
All Other Securities	<u>28</u>	<u>28</u>	<u>23</u>	<u>28</u>	<u>28</u>	<u>29</u>	<u>28</u>	<u>30</u>	<u>32</u>
Total Securities	284	291	283	279	276	282	280	279	276
Securities as a Percent of Assets	24.82%	25.37%	24.45%	23.64%	22.96%	23.16%	22.27%	21.91%	21.42%
Memoranda:									
Amortized Cost of Total Held-to-Maturity Sec.	89	95	92	95	93	94	72	71	68
Fair Value of Total Available-for-Sale Sec.	194	197	191	184	182	188	208	208	208

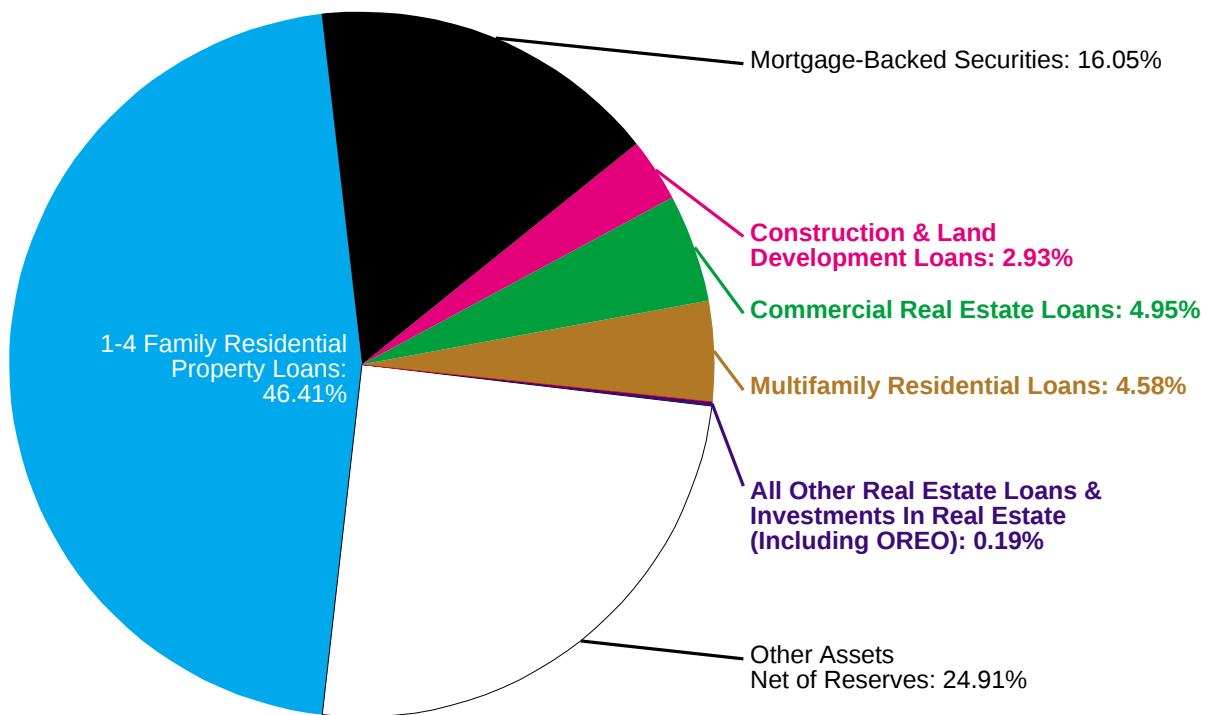
Total Securities* September 30, 2001



*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".

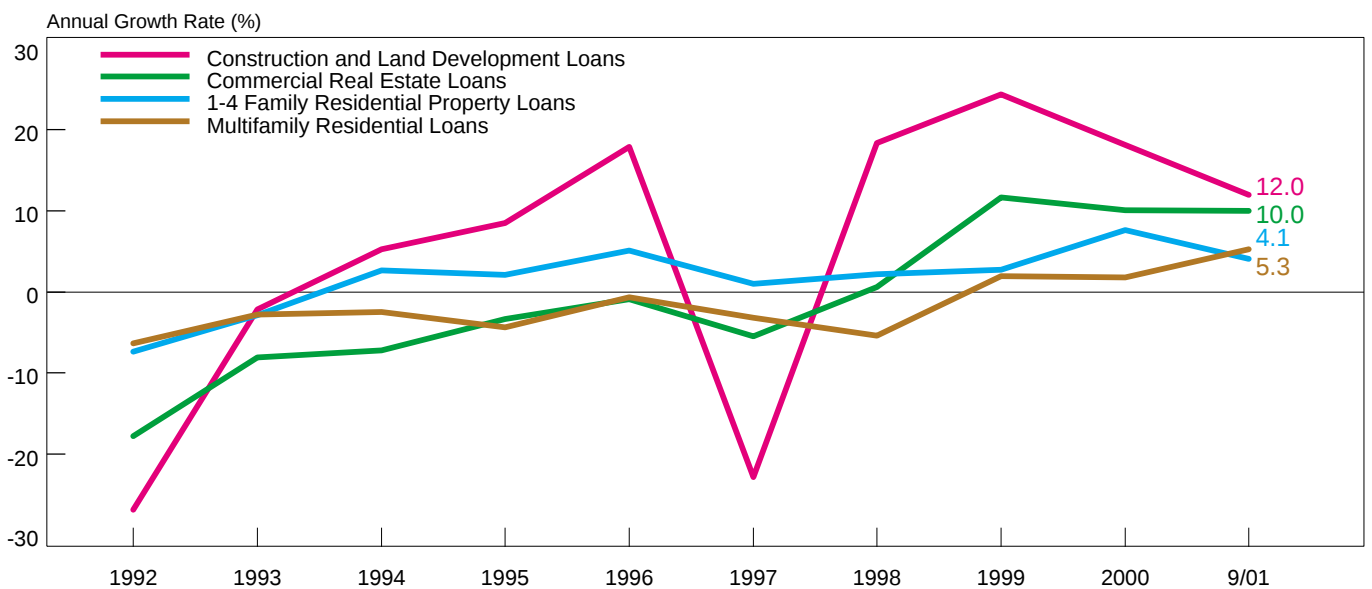
Real Estate Assets as a Percent of Total Assets

September 30, 2001



Real Estate Loan Growth Rates*

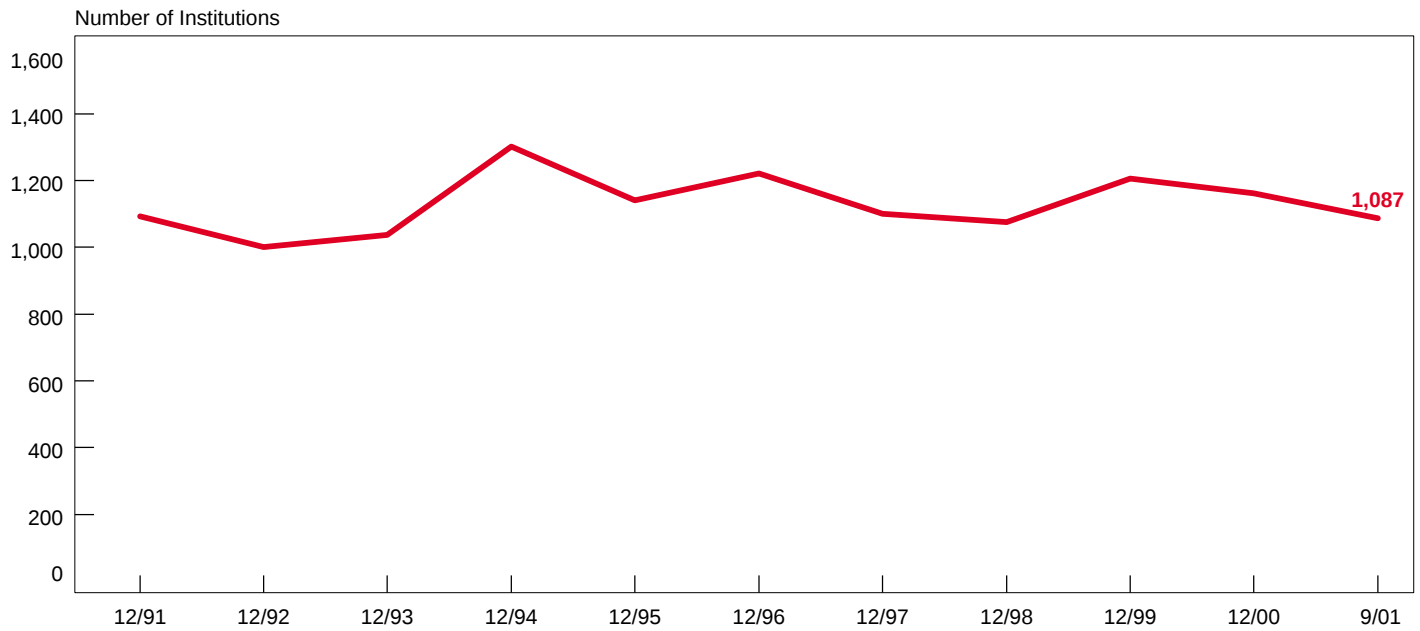
1992 - 2001



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

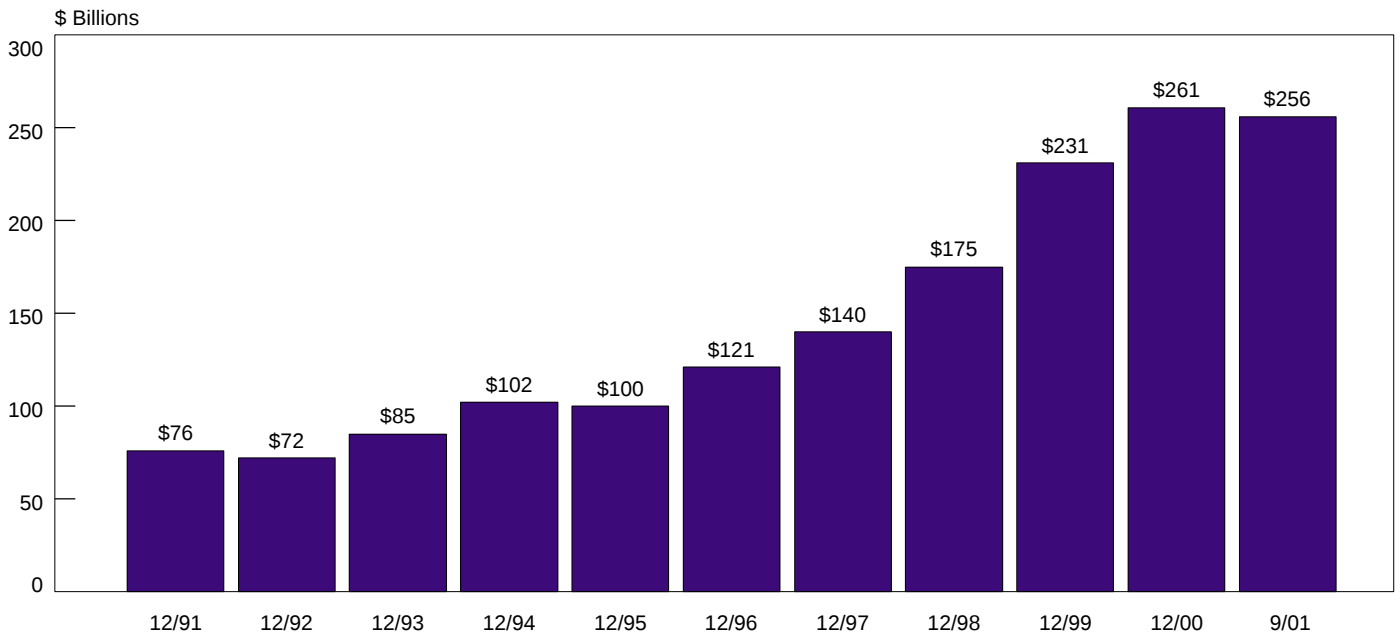
Number of Savings Institutions with FHLB Advances*

1991 - 2001



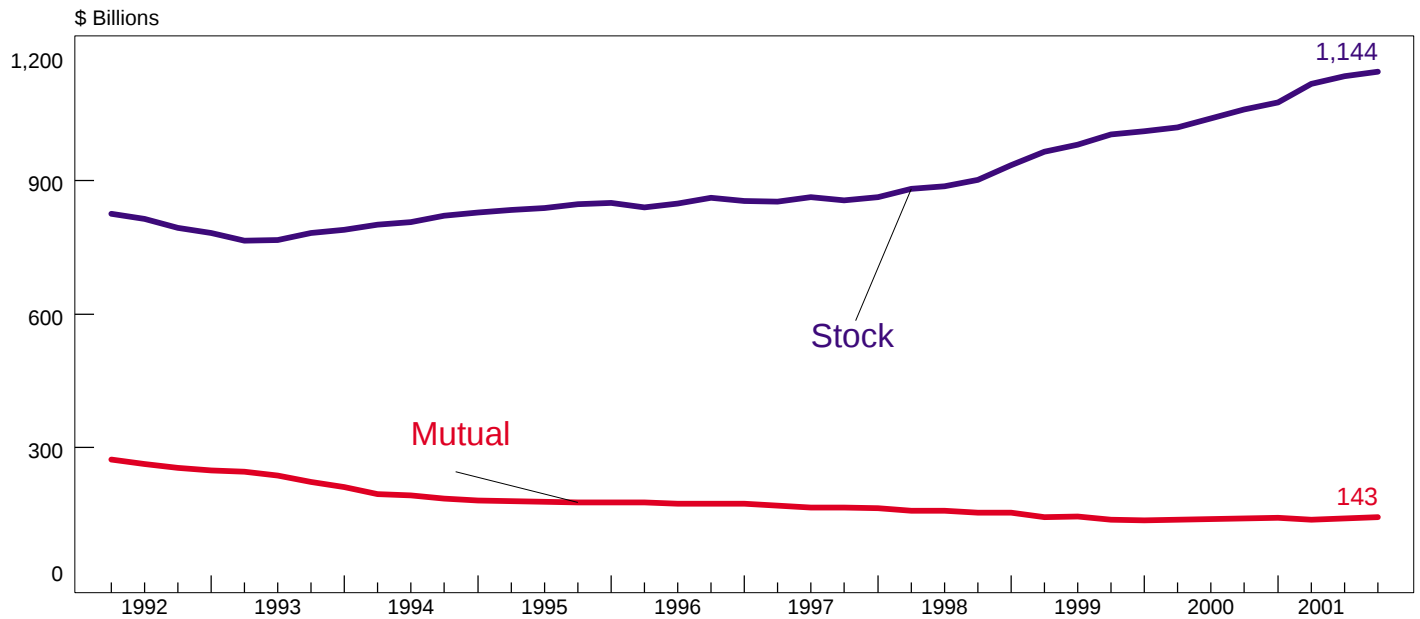
Amount of FHLB Advances Outstanding*

1991 - 2001

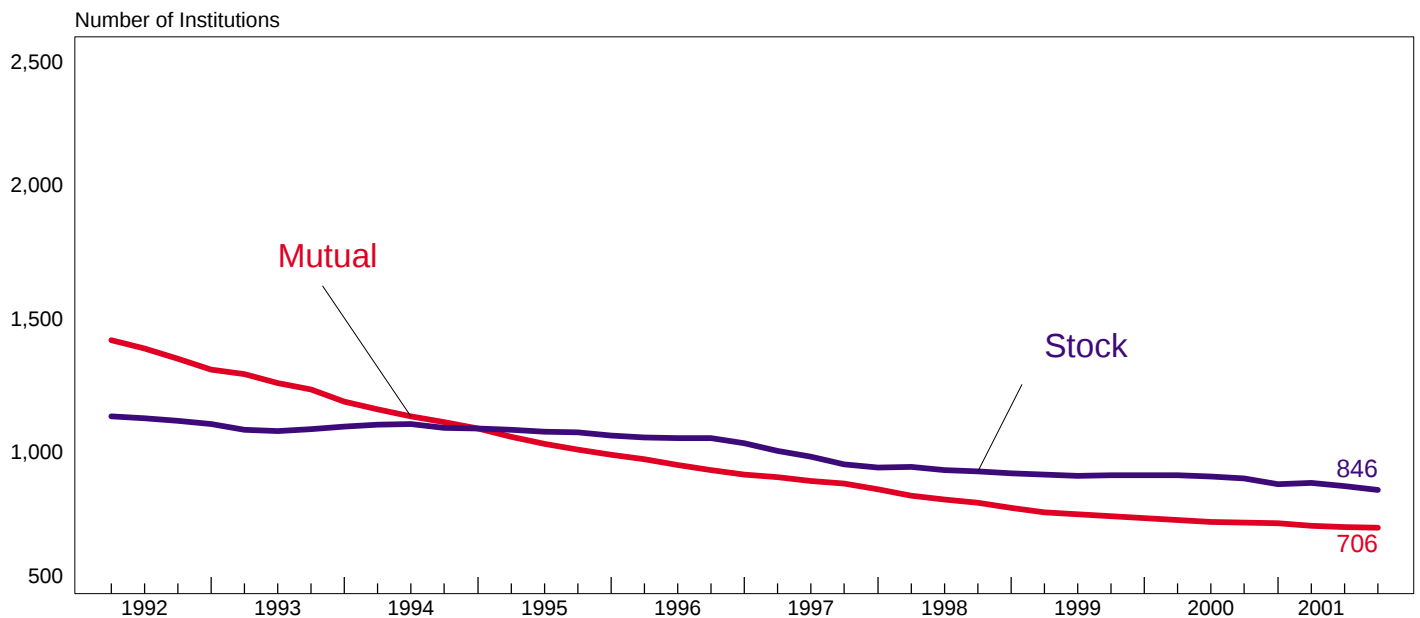


* Source: TFR and Call Reports, FHFB prior to 3/31/01.

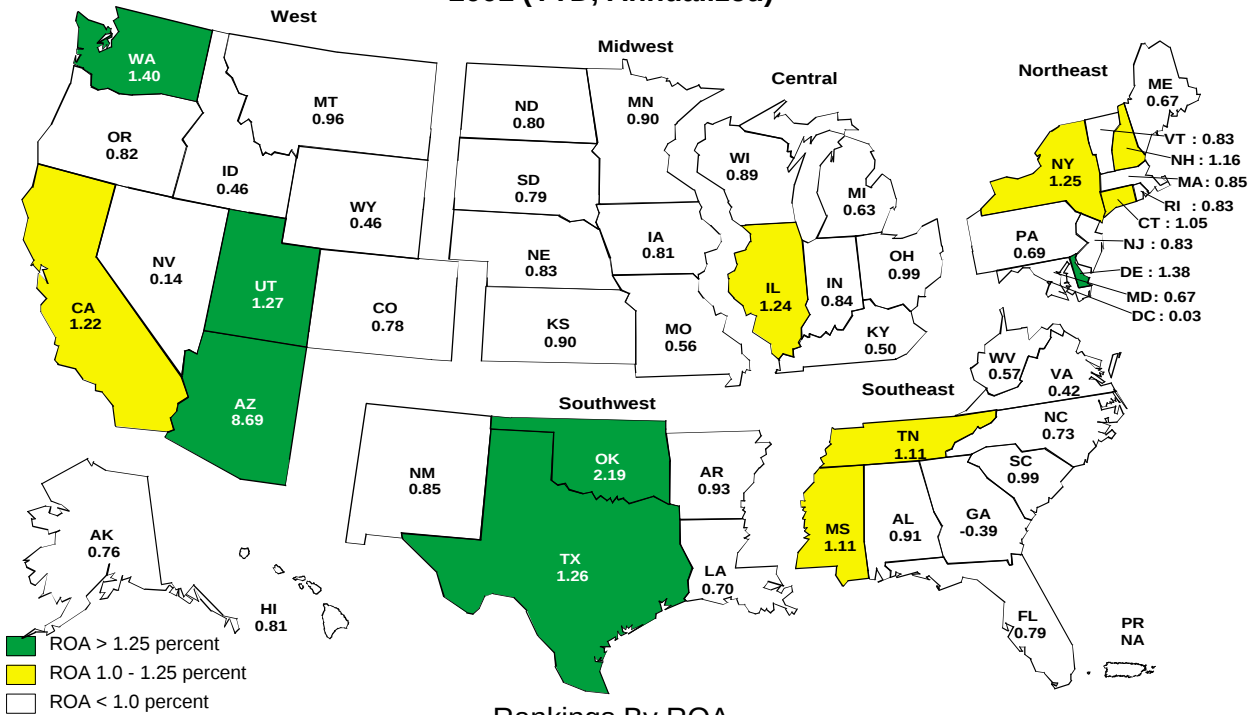
Assets of Mutual and Stock Savings Institutions 1992 - 2001



Number of Mutual and Stock Savings Institutions 1992 - 2001



Return on Assets (ROA) 2001 (YTD, Annualized)



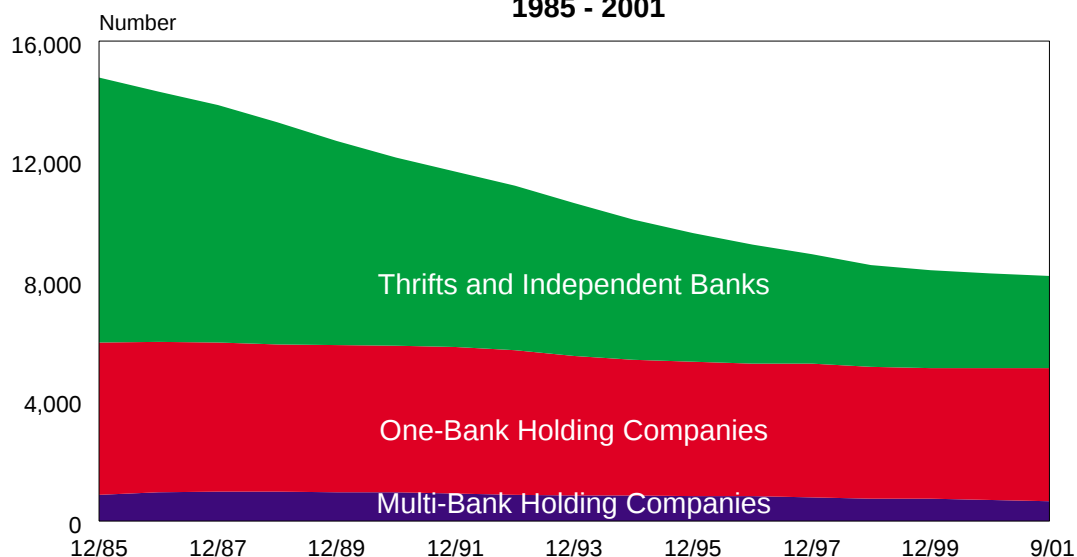
Rankings By ROA

	No. of Inst. as of 9/30/01	YTD 2001	YTD 2000	Change*		No. of Inst. as of 9/30/01	YTD 2001	YTD 2000	Change*
1 Arizona	4	8.69	1.67	702	28 Vermont	5	0.83	0.76	7
2 Oklahoma	8	2.19	2.06	13	29 Oregon	5	0.82	0.69	13
3 Washington	22	1.40	0.84	56	30 Hawaii	2	0.81	0.76	5
4 Delaware	7	1.38	1.55	(17)	31 Iowa	24	0.81	0.82	(1)
5 Utah	4	1.27	0.96	31	32 North Dakota	3	0.80	0.69	11
6 Texas	49	1.26	0.97	29	33 Florida	45	0.79	0.72	7
7 New York	80	1.25	1.03	22	34 South Dakota	4	0.79	2.22	(143)
8 Illinois	115	1.24	1.44	(20)	35 Colorado	10	0.78	0.81	(3)
9 California	45	1.22	1.07	15	36 Alaska	2	0.76	0.72	4
10 New Hampshire	19	1.16	0.93	23	37 North Carolina	41	0.73	0.78	(5)
11 Mississippi	8	1.11	0.05	106	38 Louisiana	33	0.70	0.76	(6)
12 Tennessee	23	1.11	1.07	4	39 Pennsylvania	114	0.69	0.51	18
13 Connecticut	44	1.05	1.08	(3)	40 Maine	24	0.67	0.78	(11)
14 Ohio	123	0.99	0.98	1	41 Maryland	60	0.67	0.85	(18)
15 South Carolina	27	0.99	0.80	19	42 Michigan	20	0.63	0.58	5
16 Montana	4	0.96	0.87	9	43 West Virginia	7	0.57	0.76	(19)
17 Arkansas	9	0.93	0.93	0	44 Missouri	36	0.56	0.58	(2)
18 Alabama	12	0.91	1.02	(11)	45 Kentucky	31	0.50	0.78	(28)
19 Kansas	17	0.90	0.89	1	46 Idaho	3	0.46	1.12	(66)
20 Minnesota	23	0.90	0.80	10	47 Wyoming	4	0.46	0.68	(22)
21 Wisconsin	41	0.89	0.72	17	48 Virginia	18	0.42	0.52	(10)
22 Massachusetts	183	0.85	0.95	(10)	49 Nevada	2	0.14	0.19	(5)
23 New Mexico	10	0.85	0.88	(3)	50 District of Col.	1	0.03	0.57	(54)
24 Indiana	64	0.84	0.92	(8)	51 Georgia	24	(0.39)	(0.13)	(26)
25 Nebraska	15	0.83	0.39	44	52 Puerto Rico	0	NA	NA	NM
26 New Jersey	70	0.83	0.98	(15)					
27 Rhode Island	6	0.83	1.25	(42)	U.S. and Terr.	1,552	1.05	0.94	11

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

Number of FDIC-Insured Banking Organizations

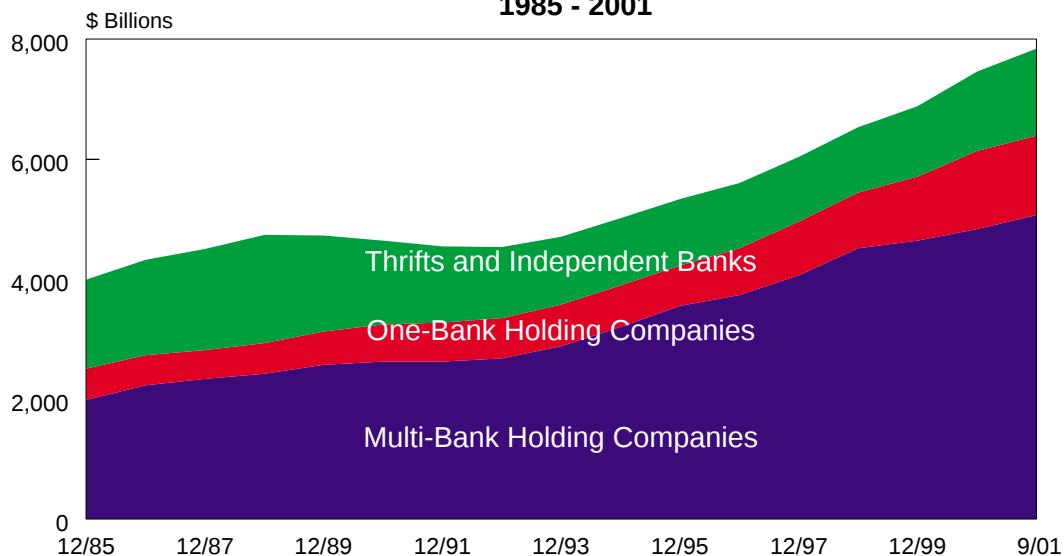
1985 - 2001



Thrifts* and Indpt Banks	8,816	7,927	6,789	5,853	5,092	4,284	3,635	3,252	3,067
One-Bank Holding Co.'s	5,078	4,962	4,917	4,872	4,656	4,481	4,461	4,367	4,433
Multi-Bank Holding Co.'s	878	977	954	921	852	823	792	735	659
Total	14,772	13,866	12,660	11,646	10,600	9,588	8,888	8,354	8,159

Assets of FDIC-Insured Banking Organizations

1985 - 2001

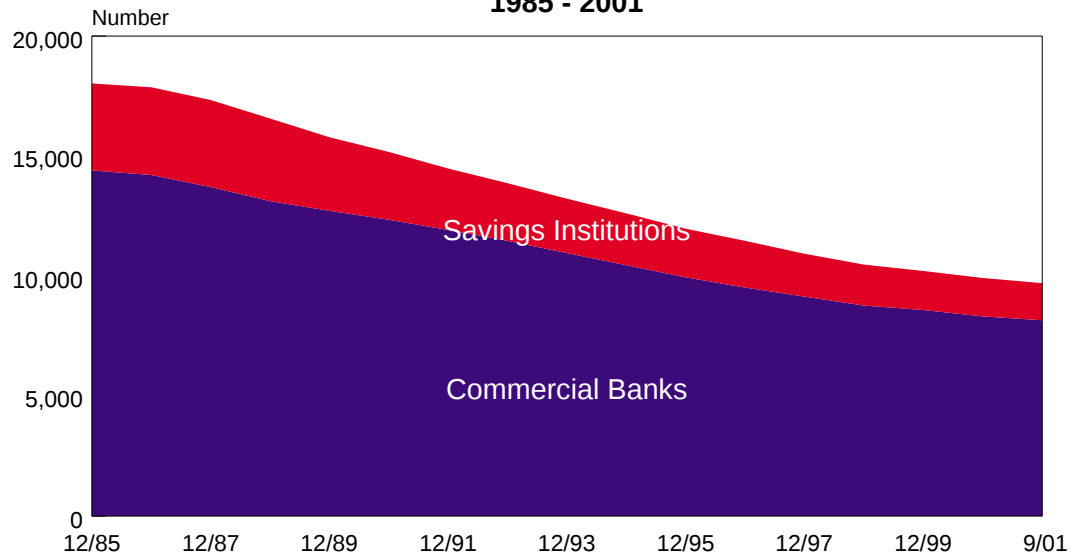


Thrifts* and Indpt Banks	1,482	1,681	1,594	1,266	1,131	1,115	1,074	1,172	1,445
One-Bank Holding Co.'s	529	486	561	648	696	670	901	1,069	1,329
Multi-Bank Holding Co.'s	1,982	2,335	2,572	2,630	2,880	3,554	4,066	4,643	5,069
Total	3,993	4,502	4,727	4,544	4,707	5,338	6,041	6,884	7,843

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

Number of FDIC-Insured Institutions

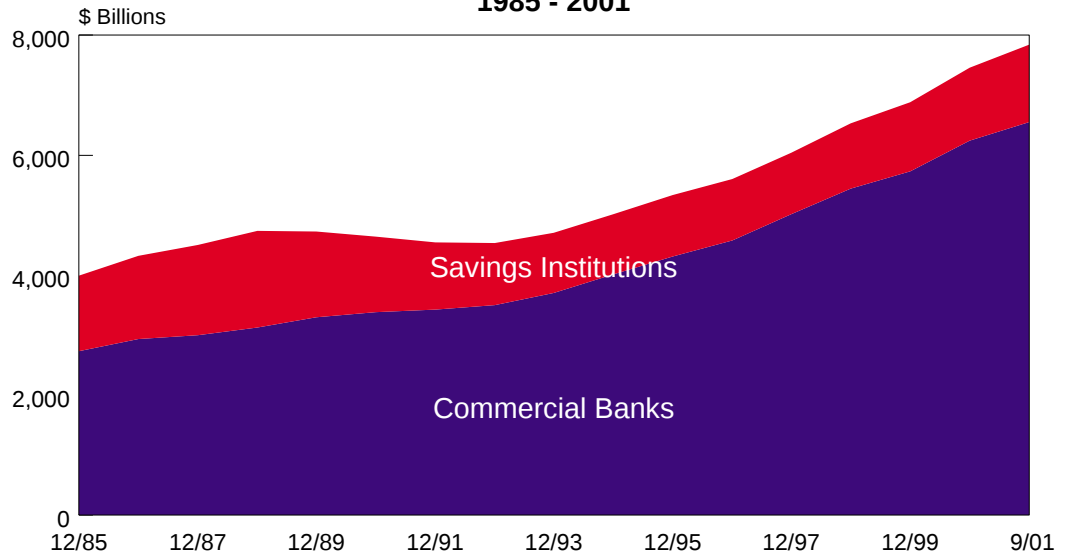
1985 - 2001



Savings Institutions	3,626	3,622	3,087	2,561	2,262	2,030	1,780	1,642	1,552
Commercial Banks	14,407	13,703	12,709	11,921	10,958	9,940	9,142	8,579	8,149
Total	18,033	17,325	15,796	14,482	13,220	11,970	10,922	10,221	9,701

Assets of FDIC-Insured Institutions

1985 - 2001



Savings Institutions	1,263	1,502	1,428	1,113	1,001	1,026	1,026	1,149	1,287
Commercial Banks	2,731	3,000	3,299	3,431	3,706	4,313	5,015	5,735	6,556
Total	3,993	4,502	4,727	4,544	4,707	5,338	6,041	6,884	7,843

Capital Category Distribution

September 30, 2001

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,202	97.7%	\$6,789.3	99.3%
Adequately Capitalized	180	2.1%	\$44.6	0.7%
Undercapitalized	9	0.1%	\$2.1	0.0%
Significantly Undercapitalized	4	0.0%	\$1.2	0.0%
Critically Undercapitalized	3	0.0%	\$1.7	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,276	97.9%	\$997.5	99.4%
Adequately Capitalized	24	1.8%	\$5.8	0.6%
Undercapitalized	2	0.2%	\$0.1	0.0%
Significantly Undercapitalized	1	0.1%	\$0.3	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

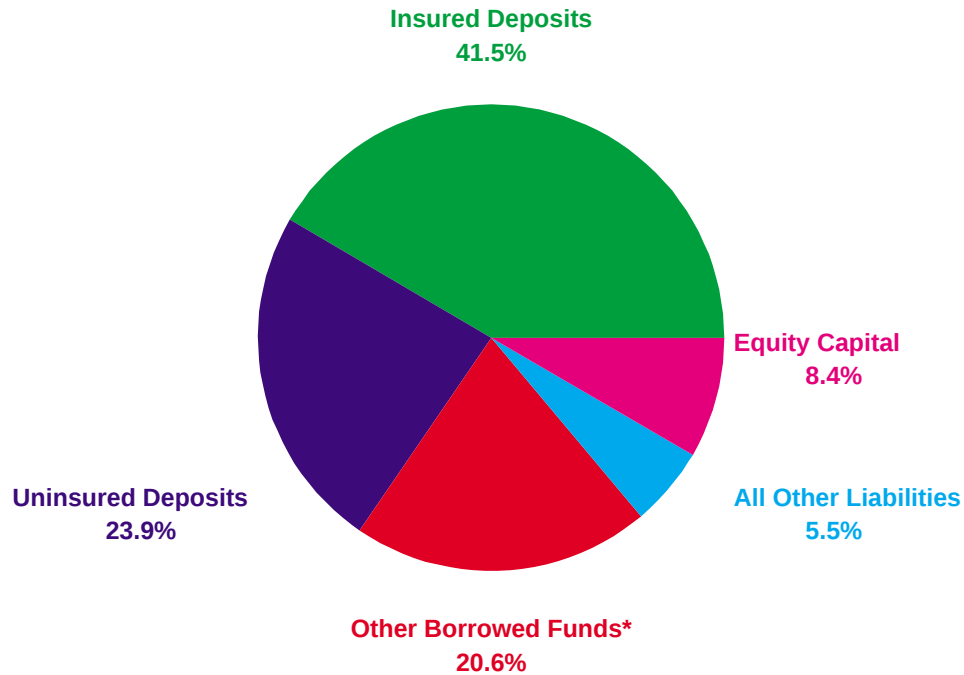
Note: Excludes U.S. branches of foreign banks.

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



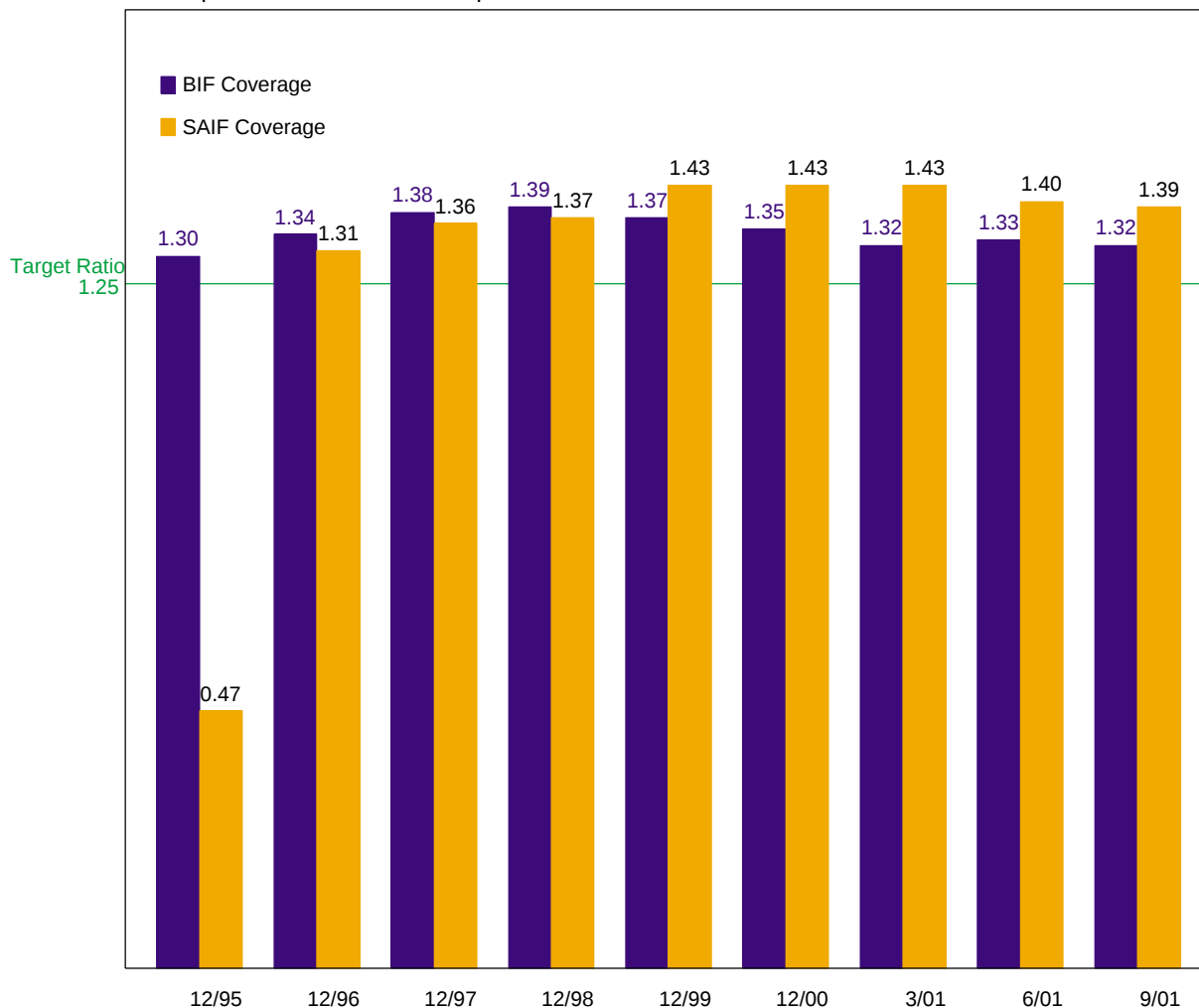
(\$ Billions)	9/30/00	9/30/01	% Change
Insured Deposits (estimated)	3,007	3,180	5.8
BIF - Insured	2,266	2,402	6.0
SAIF - Insured	741	779	5.1
Uninsured Deposits	1,742	1,903	9.2
In Foreign Offices	694	681	-1.9
Other Borrowed Funds*	1,482	1,525	2.9
All Other Liabilities	416	536	28.8
Subordinated Debt	87	96	10.3
Equity Capital	621	698	12.4
Total Liabilities and Equity Capital	7,268	7,843	7.9

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

Insurance Fund Reserve Ratios

December 31, 1995 - September 30, 2001

Funds per \$100 Est. Insured Deposits



(\$ Billions)

BIF

Fund Balance	25.5	26.9	28.3	29.6	29.4	31.0	31.4	31.7	31.8
Est. Insured Deposits	1,951.7	2,007.0	2,056.6	2,134.4	2,151.5	2,300.5	2,372.1	2,382.8	2,403.3

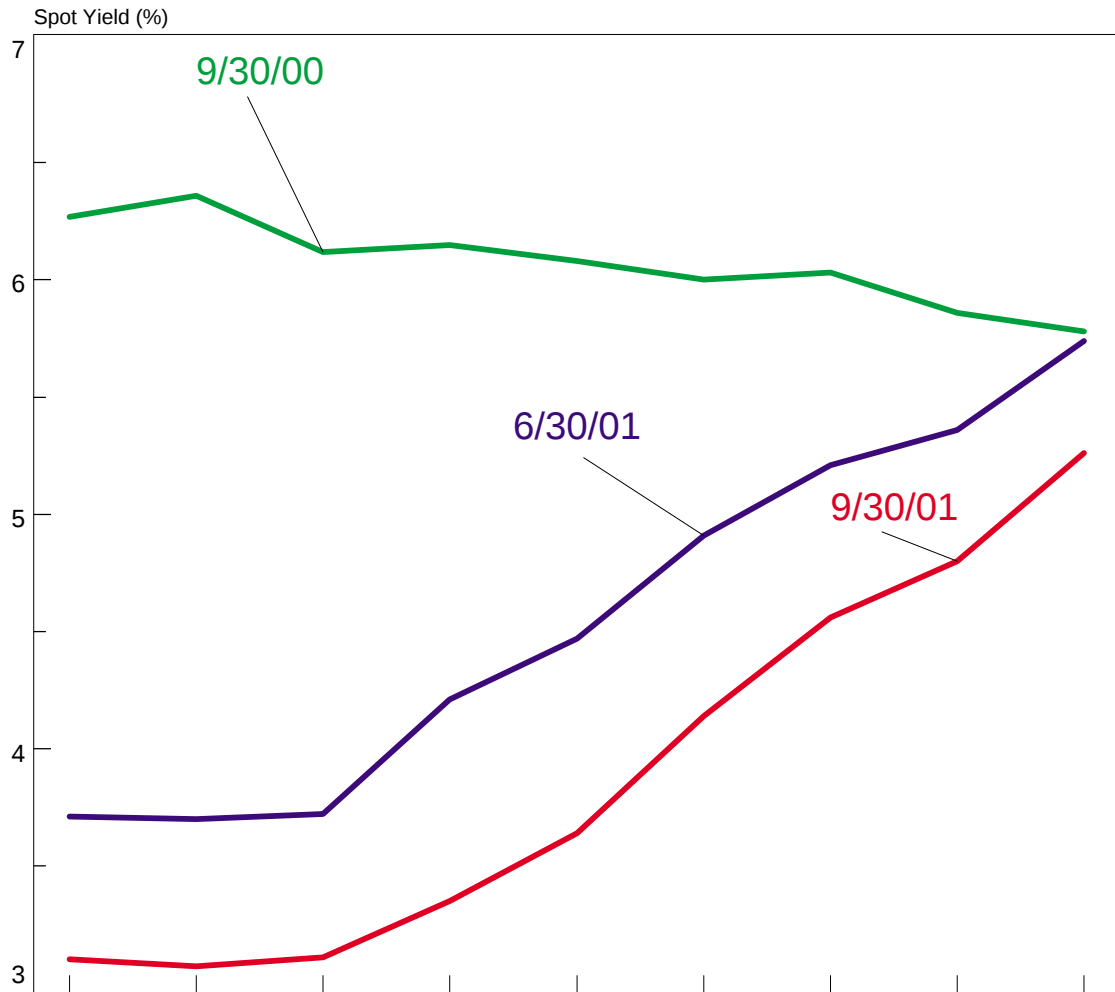
SAIF

Fund Balance	3.4	8.9	9.4	9.8	10.3	10.8	11.0	10.8	10.8
Est. Insured Deposits	711.9	683.4	689.9	716.0	717.6	754.6	767.7	772.1	779.2

Note: Includes insured branches of foreign banks. 2001 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curve

September 30, 2000 - September 30, 2001



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/01	3.10	3.07	3.11	3.35	3.64	4.14	4.56	4.80	5.26
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
12/31/00	6.16	6.08	5.79	5.55	5.48	5.41	5.51	5.46	5.62
9/30/00	6.27	6.36	6.12	6.15	6.08	6.00	6.03	5.86	5.78

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.

NOTES TO USERS

This publication contains financial data and other information for depository institutions insured by the Federal Deposit Insurance Corporation (FDIC). These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time. The information presented in the *FDIC Quarterly Banking Profile* is divided into the following groups of institutions:

FDIC-Insured Commercial Banks

This section covers commercial banks insured by the FDIC either through the Bank Insurance Fund (BIF) or through the Savings Association Insurance Fund (SAIF). These institutions are regulated by and submit financial reports to one of the three federal commercial bank regulators (the Board of Governors of the Federal Reserve System, the FDIC or the Office of the Comptroller of the Currency).

FDIC-Insured Savings Institutions

This section covers savings institutions insured by either BIF or SAIF that operate under state or federal banking codes applicable to thrift institutions. Savings institutions in conservatorships, are excluded from these tables while in conservatorship, where applicable. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators the FDIC or the Office of Thrift Supervision (OTS).

FDIC-Insured Institutions by Insurance Fund

Summary balance-sheet and earnings data are provided for commercial banks and savings institutions according to insurance fund membership. BIF-member institutions may acquire SAIF-insured deposits, resulting in institutions with some deposits covered by both insurance funds. Also, SAIF members may acquire BIF-insured deposits. The insurance fund membership does not necessarily reflect which fund insures the largest percentage of an institution's deposits. Therefore, the BIF-member and the SAIF-member tables each include deposits from both insurance funds. Depository institutions that are not insured by the FDIC through either the BIF or SAIF are not included in the *FDIC Quarterly Banking Profile*. U.S. branches of institutions headquartered in foreign countries and non-deposit trust companies are not included unless otherwise indicated. Efforts are made to obtain financial reports for all active institutions. However, in some cases, final financial reports are not available for institutions that have closed or converted their charter.

DATA SOURCES

The financial information appearing in this publication is obtained primarily from the Federal Financial Institutions Examination Council (FFIEC) *Call Reports* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. This information is stored on and retrieved from the FDIC's Research Information System (RIS) data base.

COMPUTATION METHODOLOGY

Certain adjustments are made to the OTS *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports*. Parent institutions are required to file consolidated reports, while their

subsidiary financial institutions are still required to file separate reports. Data from subsidiary institution reports are included in the *Quarterly Banking Profile* tables, which can lead to double-counting. No adjustments are made for any double-counting of subsidiary data.

All asset and liability figures used in calculating performance ratios represent average amounts for the period (beginning-of-period amount plus end-of-period amount plus any interim periods, divided by the total number of periods). For "pooling-of-interest" mergers, the assets of the acquired institution(s) are included in average assets since the year-to-date income includes the results of all merged institutions. No adjustments are made for "purchase accounting" mergers. Growth rates represent the percentage change over a 12-month period in totals for institutions in the base period to totals for institutions in the current period.

All data are collected and presented based on the location of each reporting institution's main office. Reported data may include assets and liabilities located outside of the reporting institution's home state. In addition, institutions may change their charters, resulting in an inter-industry migration, e.g., savings institutions can convert to commercial banks or commercial banks may convert to savings institutions. These situations can affect state and regional statistics.

RECENT ACCOUNTING CHANGES

FASB Statement No. 133 *Accounting for Derivative Instruments and Hedging Activities* — establishes new accounting and reporting standards. Derivatives were previously off-balance sheet items, but beginning in 2001 all banks must recognize derivatives as either assets or liabilities on the balance sheet, measured at fair value. A derivative may be specifically designated as a "fair value hedge," a "cash flow hedge," or a hedge of a foreign currency exposure. The accounting for changes in the value of a derivative (gains and losses) depends on the intended use of the derivative, its resulting designation, and the effectiveness of the hedge. Derivatives held for purposes other than trading are reported as "other assets" (positive fair values) or "other liabilities" (negative fair values). For a fair value hedge, the gain or loss is recognized in earnings and "effectively" offsets loss or gain on the hedged item attributable to the risk being hedged. Any ineffectiveness of the hedge could result in a net gain or loss on the income statement. Accumulated net gains (losses) on cash flow hedges are recorded on the balance sheet as "accumulated other comprehensive income" and the periodic change in the accumulated net gains (losses) for cash flow hedges is reflected directly in equity as the value of the derivative changes.

Initial transition adjustments upon adoption of FAS 133 are reported as adjustments to net income in the income statement as extraordinary items. Upon implementing FAS 133, a bank may transfer any debt security categorized as held-to-maturity into the available-for-sale category or the trading category. Unrealized gains (losses) on transferred held-to-maturity debt securities on the date of initial application must be reflected as an adjustment to net income if transferred to the trading category or an adjustment to equity if transferred to the available-for-sale category.

Subchapter S Corporations –The Small Business Job Protection Act of 1996 changed the Internal Revenue Code to allow financial institutions to elect Subchapter S corporation status, beginning in 1997. A Subchapter S corporation is treated as a pass-through entity, similar to a partnership, for federal income tax purposes. It is generally not subject to any federal income taxes at the corporate level. Its taxable income flows through to its shareholders in proportion to their stock ownership, and the shareholders generally pay federal income taxes on their share of this taxable income. This can have the effect of reducing institutions' reported taxes and increasing their after-tax earnings.

The election of Subchapter S status may result in an increase in shareholders' personal tax liability. Therefore, some S corporations may increase the amount of earnings distributed as dividends to compensate for higher personal taxes.

DEFINITIONS (in alphabetical order)

BIF-insured deposits (estimated) – the amount of deposits in accounts of less than \$100,000 insured by the BIF. For SAIF-member "Oakar" institutions, it represents the adjusted attributable amount acquired from BIF members.

Construction and development loans – includes loans for all property types under construction, as well as loans for land acquisition and development.

Derivative contracts, gross fair values (positive/negative) – are reported separately and represent the amount at which a contract could be exchanged in a transaction between willing parties, other than in a forced or liquidation sale. If a quoted market price is available for a contract, the fair value reported for that contract is calculated using this market price. If quoted market prices are not available, the reporting banks use the best estimate of fair value based on quoted market prices of similar contracts or on valuation techniques such as discounted cash flows. This information is reported only by banks with assets greater than \$100 million.

Derivatives (notional amount) – represents the sum of the following: interest-rate contracts (defined as the "notional" value of interest-rate swap, futures, forward and option contracts), foreign-exchange-rate contracts, commodity contracts and equity contracts (defined similarly to interest-rate contracts).

Futures and forward contracts – a contract in which the buyer agrees to purchase and the seller agrees to sell, at a specified future date, a specific quantity of an underlying variable or index at a specified price or yield. These contracts exist for a variety of variables or indices, (traditional agricultural or physical commodities, as well as currencies and interest rates). Futures contracts are standardized and are traded on organized exchanges which set limits on counterparty credit exposure. Forward contracts do not have standardized terms and are traded over the counter.

Option contracts – a contract in which the buyer acquires the right to buy from or sell to another party some specified amount of an underlying variable or index at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the variable or index at the discretion of the buyer of the contract.

Swaps – an obligation between two parties to exchange a series of cash flows at periodic intervals (settlement dates),

for a specified period. The cash flows of a swap are either fixed, or determined for each settlement date by multiplying the quantity (notional principal) of the underlying variable or index by specified reference rates or prices. Except for currency swaps, the notional principal is used to calculate each payment but is not exchanged.

Efficiency Ratio – Noninterest expense less amortization of intangible assets as a percent of net interest income plus non-interest income. This ratio measures the proportion of net operating revenues that are absorbed by overhead expenses, so that a lower value indicates greater efficiency.

Loans secured by real estate – includes home equity loans, junior liens secured by 1-4 family residential properties and all other loans secured by real estate.

Loans to individuals – includes outstanding credit card balances and other secured and unsecured consumer loans.

Mortgage-backed securities – certificates of participation in pools of residential mortgages and collateralized mortgage obligations issued or guaranteed by government-sponsored or private enterprises. Also, see "Securities", below.

Net charge-offs – total loans and leases charged off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged off.

Net interest margin – the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors, expressed as a percentage of average earning assets. No adjustments are made for interest income that is tax exempt.

Net operating income – income excluding discretionary transactions such as gains (or losses) on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (or losses).

Noncurrent assets – the sum of loans, leases, debt securities and other assets that are 90 days or more past due, or in nonaccrual status.

Noncurrent loans & leases – the sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status.

Other real estate owned – primarily foreclosed property. Direct and indirect investments in real estate ventures are excluded. The amount is reflected net of valuation allowances. For institutions that file a *Thrift Financial Report (TFR)*, the valuation allowance subtracted also includes allowances for other repossessed assets. Also, for *TFR* filers the components of other real estate owned are reported gross of valuation allowances.

"Problem" institutions – federal regulators assign a composite rating to each financial institution, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. "Problem" institutions are those institutions with financial, operational, or managerial weaknesses that threaten their continued financial viability. Depending upon the degree of risk and supervisory concern, they are rated either a "4" or "5". For all BIF-member institutions, and for all SAIF-member institutions

for which the FDIC is the primary federal regulator, FDIC composite ratings are used. For all SAIF-member institutions whose primary federal regulator is the OTS, the OTS composite rating is used.

Reserves for losses – the allowance for loan and lease losses on a consolidated basis. Prior to March 31, 2001 reserves for losses included the allocated transfer risk reserve, which is no longer included as part of the loss reserve, but netted from loans and leases.

Return on assets – net income (including gains or losses on securities and extraordinary items) as a percentage of average total assets. The basic yardstick of bank profitability.

Return on equity – net income (including gains or losses on securities and extraordinary items) as a percentage of average total equity capital.

Risk-weighted assets – assets adjusted for risk-based capital definitions which include on-balance-sheet as well as off-balance-sheet items multiplied by risk-weights that range

from zero to 100 percent. A conversion factor is used to assign a balance sheet equivalent amount for selected off-balance-sheet accounts.

SAIF-insured deposits (estimated) – the amount of deposits in accounts of less than \$100,000 insured by the SAIF. For BIF-member “Oakar” institutions, it represents the adjusted attributable amount acquired from SAIF members.

Securities – excludes securities held in trading accounts. Banks’ securities portfolios consist of securities designated as “held-to-maturity”, which are reported at amortized cost (book value), and securities designated as “available-for-sale”, reported at fair (market) value.

Troubled real estate asset rate – noncurrent real estate loans plus other real estate owned as a percent of total real estate loans and other real estate owned.

REGIONS

Northeast — Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, U.S. Virgin Islands

Southeast — Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia

Central — Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Midwest — Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Southwest — Arkansas, Louisiana, New Mexico, Oklahoma, Texas

West — Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming