

FINANCIAL PERFORMANCE OF NATIONAL BANKS

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

(Dollar figures in millions)

	December 31, 2001	December 31, 2002	Change December 31, 2001– December 31, 2002 Fully consolidated	
			Amount	Percent
	Consolidated foreign and domestic	Consolidated foreign and domestic		
Number of institutions	2,137	2,078	(59)	(2.76)
Total assets	\$3,635,292	\$3,908,098	\$272,806	7.50
Cash and balances due from depositories	220,281	212,650	(7,631)	(3.46)
Noninterest-bearing balances, currency and coin	163,335	161,234	(2,100)	(1.29)
Interest bearing balances	56,946	51,416	(5,530)	(9.71)
Securities	575,933	653,162	77,229	13.41
Held-to-maturity securities, amortized cost	26,804	24,667	(2,137)	(7.97)
Available-for-sale securities, fair value	549,129	628,495	79,366	14.45
Federal funds sold and securities purchased	145,210	129,481	(15,730)	(10.83)
Net loans and leases	2,227,259	2,399,510	172,251	7.73
Total loans and leases	2,272,839	2,447,866	175,028	7.70
Loans and leases, gross	2,274,770	2,450,314	175,544	7.72
Less: Unearned income	1,931	2,447	516	26.71
Less: Reserve for losses	45,580	48,357	2,777	6.09
Assets held in trading account	120,740	164,399	43,658	36.16
Other real estate owned	1,794	2,073	279	15.54
Intangible assets	87,688	88,163	475	0.54
All other assets	256,387	258,661	2,274	0.89
Total liabilities and equity capital	3,635,292	3,908,098	272,806	7.50
Deposits in domestic offices	2,001,253	2,168,905	167,652	8.38
Deposits in foreign offices	383,161	396,890	13,730	3.58
Total deposits	2,384,413	2,565,795	181,381	7.61
Noninterest-bearing deposits	523,419	569,005	45,585	8.71
Interest-bearing deposits	1,860,994	1,996,790	135,796	7.30
Federal funds purchased and securities sold	267,740	268,320	580	0.22
Other borrowed money	352,094	380,679	28,585	8.12
Trading liabilities less revaluation losses	21,658	24,558	2,900	13.39
Subordinated notes and debentures	68,227	68,387	160	0.23
All other liabilities	200,425	228,656	28,231	14.09
Trading liabilities revaluation losses	58,703	84,850	26,147	44.54
Other	141,723	143,807	2,084	1.47
Total equity capital	340,735	371,702	30,968	9.09
Perpetual preferred stock	1,252	2,682	1,430	NM
Common stock	12,856	12,700	(156)	(1.21)
Surplus	190,121	198,172	8,051	4.23
Retained earnings and other comprehensive income	138,712	166,816	28,104	20.26
Other equity capital components	(35)	(38)	(3)	NM

NM indicates calculated percent change is not meaningful.

Quarterly income and expenses of national banks
Fourth quarter 2001 and fourth quarter 2002

(Dollar figures in millions)

	Fourth quarter 2001	Fourth quarter 2002	Change Fourth quarter 2001– Fourth quarter 2002 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	2,137	2,078	(59)	(2.76)
New income	\$12,530	\$13,512	\$982	7.83
Net interest income	34,850	36,033	1,183	3.40
Total interest income	53,612	50,986	(2,626)	(4.90)
On loans	41,598	39,675	(1,923)	(4.62)
From lease financing receivables	1,950	1,648	(302)	(15.48)
On balances due from depositories	526	444	(82)	(15.58)
On securities	7,537	7,500	(37)	(0.49)
From assets held in trading account	778	762	(16)	(2.02)
On federal funds sold and securities repurchased	948	626	(322)	(33.98)
Less: Interest expense	18,762	14,952	(3,809)	(20.30)
On deposits	12,881	9,917	(2,963)	(23.01)
Of federal funds purchased and securities sold	1,791	1,145	(646)	(36.05)
On demand notes and other borrowed money*	3,241	3,097	(144)	(4.43)
On subordinated notes and debentures	850	793	(57)	(6.68)
Less: Provision for losses	9,579	8,605	(974)	(10.17)
Noninterest income	26,341	27,724	1,383	5.25
From fiduciary activities	2,333	2,070	(262)	(11.24)
Service charges on deposits	4,712	5,061	349	7.41
Trading revenue	1,806	1,191	(615)	(34.07)
From interest rate exposures	741	364	(377)	(50.92)
From foreign exchange exposures	678	851	173	25.46
From equity security and index exposures	388	(22)	(410)	NM
From commodity and other exposures	12	(6)	(18)	NM
Investment banking brokerage fees	1,144	1,191	47	4.09
Venture capital revenue	(55)	1	56	NM
Net servicing fees	2,342	2,095	(246)	(10.52)
Net securitization income	3,763	3,734	(29)	(0.77)
Insurance commissions and fees	427	519	92	21.68
Net gains on asset sales	1,277	1,939	662	51.88
Sales of loans and leases	1,084	1,554	470	43.40
Sales of other real estate owned	32	(17)	(50)	NM
Sales of other assets(excluding securities)	161	402	242	NM
Other noninterest income	8,733	9,927	1,194	13.68
Gains/losses on securities	585	1,092	507	86.63
Less: Noninterest expense	34,372	36,252	1,881	5.47
Salaries and employee benefits	13,358	14,440	1,082	8.10
Of premises and fixed assets	3,943	4,218	275	6.97
Other noninterest expense	15,539	16,617	1,078	6.94
Less: Taxes on income before extraordinary items	5,288	6,476	1,188	22.47
Income/loss from extraordinary items, net of income taxes	(8)	(5)	3	(43.06)
Memoranda:				
Net operating income	12,124	12,768	644	5.31
Income before taxes and extraordinary items	17,826	19,992	2,166	12.15
Income net of taxes before extraordinary items	12,538	13,516	978	7.80
Cash dividends declared	6,770	10,864	4,095	60.49
Net charge-offs to loan and lease reserve	8,566	7,720	(845)	(9.87)
Charge-offs to loan and lease reserve	9,781	9,004	(777)	(7.95)
Less: Recoveries credited to loan and lease reserve	1,216	1,283	68	5.56

* Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

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

(Dollar figures in millions)

	December 31, 2001	December 31, 2002	Change December 31, 2001– December 31, 2002 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	2,137	2,078	(59)	(2.76)
Net income	\$44,284	\$56,699	\$12,414	28.03
Net interest income	125,653	141,572	15,920	12.67
Total interest income	227,219	206,662	(20,558)	(9.05)
On loans	175,691	159,140	(16,551)	(9.42)
From lease financing receivables	7,732	7,107	(626)	(8.09)
On balances due from depositories	2,631	1,829	(802)	(30.49)
On securities	30,793	31,078	285	0.93
From assets held in trading account	3,662	3,382	(280)	(7.65)
On federal funds sold and securities repurchased	5,635	2,767	(2,868)	(50.90)
Less: Interest expense	101,567	65,089	(36,478)	(35.91)
On deposits	68,455	43,561	(24,894)	(36.37)
Of federal funds purchased and securities sold	10,035	5,032	(5,003)	(49.86)
On demand notes and other borrowed money*	19,302	13,288	(6,014)	(31.16)
On subordinated notes and debentures	3,775	3,209	(566)	(15.00)
Less: Provision for losses	29,007	32,621	3,614	12.46
Noninterest income	99,458	109,077	9,619	9.67
From fiduciary activities	8,833	8,658	(175)	(1.98)
Service charges on deposits	17,230	19,472	2,242	13.01
Trading revenue	7,309	6,842	(466)	(6.38)
From interest rate exposures	3,308	2,789	(519)	(15.70)
From foreign exchange exposures	3,144	3,219	75	2.37
From equity security and index exposures	718	491	(227)	(31.62)
From commodity and other exposures	181	345	164	90.36
Investment banking brokerage fees	4,722	4,665	(57)	(1.20)
Venture capital revenue	(629)	(165)	465	(73.83)
Net servicing fees	9,962	9,406	(555)	(5.57)
Net securitization income	12,342	15,261	2,919	23.65
Insurance commissions and fees	1,584	2,154	570	36.02
Net gains on asset sales	4,860	5,908	1,048	21.56
Sales of loans and leases	3,078	5,153	2,075	67.41
Sales of other real estate owned	13	(45)	(58)	NM
Sales of other assets(excluding securities)	1,768	799	(969)	(54.81)
Other noninterest income	33,248	36,875	3,627	10.91
Gains/losses on securities	2,390	3,185	795	33.29
Less: Noninterest expense	131,152	136,266	5,115	3.90
Salaries and employee benefits	51,235	55,785	4,550	8.88
Of premises and fixed assets	15,557	16,074	518	3.33
Other noninterest expense	58,793	60,448	1,655	2.82
Less: Taxes on income before extraordinary items	22,679	28,283	5,604	24.71
Income/loss from extraordinary items, net of income taxes	(378)	34	412	NM
Memoranda:				
Net operating income	43,055	54,506	11,451	26.60
Income before taxes and extraordinary items	67,341	84,947	17,606	26.14
Income net of taxes before extraordinary items	44,663	56,664	12,002	26.87
Cash dividends declared	27,739	41,744	14,004	50.48
Net charge-offs to loan and lease reserve	25,184	31,412	6,228	24.73
Charge-offs to loan and lease reserve	29,470	36,508	7,037	23.88
Less: Recoveries credited to loan and lease reserve	4,286	5,096	810	18.89

* Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

Assets of national banks by asset size December 31, 2002

(Dollar figures in millions)

	National banks					Memoranda:
	All national banks	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	2,078	941	968	126	43	7,887
Total assets	\$3,908,098	\$50,273	\$261,150	\$394,724	\$3,201,951	\$7,075,212
Cash and balances due from	212,650	3,265	12,967	28,685	167,734	383,876
Securities	653,162	12,471	65,051	83,579	492,061	1,333,888
Federal funds sold and securities purchased	129,481	3,012	9,578	19,858	97,032	312,066
Net loans and leases	2,399,510	29,190	159,939	236,049	1,974,332	4,083,045
Total loans and leases	2,447,866	29,606	162,261	240,036	2,015,964	4,160,001
Loans and leases, gross	2,450,314	29,646	162,455	240,132	2,018,081	4,163,400
Less: Unearned income	2,447	40	194	96	2,118	3,399
Less: Reserve for losses	48,357	416	2,322	3,987	41,631	76,957
Assets held in trading account	164,399	0	77	339	163,982	396,879
Other real estate owned	2,073	79	279	216	1,499	4,158
Intangible assets	88,163	131	1,797	6,273	79,962	124,830
All other assets	258,661	2,125	11,462	19,724	225,350	436,470
Gross loans and leases by type:						
Loans secured by real estate	1,139,562	17,683	107,018	130,475	884,386	2,067,999
1-4 family residential mortgages	573,982	7,544	39,874	58,075	468,489	945,866
Home equity loans	140,999	479	5,369	9,089	126,062	214,647
Multifamily residential mortgages	33,988	479	3,914	5,057	24,539	71,934
Commercial RE loans	253,409	5,383	41,445	40,846	165,735	555,801
Construction RE loans	95,404	1,709	11,509	15,279	66,907	207,437
Farmland loans	13,225	2,089	4,907	1,699	4,529	38,034
RE loans from foreign offices	28,556	0	1	431	28,124	34,280
Commercial and industrial loans	546,005	4,841	27,562	45,371	468,230	912,022
Loans to individuals	450,594	3,674	18,106	45,452	383,362	703,576
Credit cards*	209,936	204	2,696	16,954	190,082	275,753
Other revolving credit plans	33,514	61	370	2,726	30,357	38,483
Installment loans	207,145	3,409	15,041	25,771	162,924	389,340
All other loans and leases	314,153	3,448	9,768	18,834	282,103	479,802
Securities by type:						
U.S. Treasury securities	23,532	642	2,505	3,586	16,800	63,898
Mortgage-backed securities	392,032	3,526	24,127	44,578	319,802	702,134
Pass-through securities	283,676	2,615	15,396	25,996	239,668	458,010
Collateralized mortgage obligations	108,356	910	8,730	18,582	80,134	244,124
Other securities	184,966	8,284	37,988	34,432	104,262	463,185
Other U.S. government securities	67,094	5,707	21,569	17,507	22,311	234,124
State and local government securities	47,280	2,041	11,552	8,034	25,653	102,590
Other debt securities	61,084	384	3,509	7,583	49,608	103,933
Equity securities	9,507	151	1,359	1,308	6,689	22,538
Memoranda:						
Agricultural production loans	19,788	2,919	5,451	2,951	8,468	46,830
Pledged securities	318,728	4,714	29,220	40,752	244,042	677,522
Book value of securities	640,309	12,232	63,716	81,836	482,525	1,307,556
Available-for-sale securities	615,641	10,236	54,914	73,872	476,621	1,210,065
Held-to-maturity securities	24,667	1,996	8,802	7,964	5,905	97,491
Market value of securities	653,866	12,525	65,327	83,786	492,228	1,336,523
Available-for-sale securities	628,495	10,475	56,249	75,615	486,156	1,236,397
Held-to-maturity securities	25,372	2,050	9,079	8,171	6,072	100,126

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

**Past-due and nonaccrual loans and leases of national banks by asset size
December 31, 2002**

(Dollar figures in millions)

	National banks					Memoranda: All commercial banks
	All national banks	Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,078	941	968	126	43	7,887
Loans and leases past due 30-89 days	\$27,834	\$452	\$1,837	\$2,807	\$22,738	\$48,886
Loans secured by real estate	12,209	244	1,050	1,325	9,590	22,257
1-4 family residential mortgages	8,317	140	582	851	6,744	14,045
Home equity loans	877	4	24	46	803	1,280
Multifamily residential mortgages	135	2	18	19	96	322
Commercial RE loans	1,466	57	266	223	921	3,772
Construction RE loans	883	20	121	165	576	1,854
Farmland loans	116	20	39	21	35	375
RE loans from foreign offices	416	0	0	0	416	610
Commercial and industrial loans	4,154	74	314	534	3,232	8,162
Loans to individuals	9,712	99	401	858	8,355	15,655
Credit cards	5,395	4	103	327	4,960	7,517
Installment loans and other plans	4,318	95	298	530	3,395	8,138
All other loans and leases	1,758	35	72	90	1,561	2,812
Loans and leases past due 90+ days	9,355	90	381	723	8,161	14,300
Loans secured by real estate	3,116	48	206	167	2,695	4,753
1-4 family residential mortgages	2,502	23	105	113	2,261	3,425
Home equity loans	110	1	4	6	99	180
Multifamily residential mortgages	11	1	2	0	8	38
Commercial RE loans	316	14	61	29	212	691
Construction RE loans	108	4	23	17	64	261
Farmland loans	24	5	11	2	6	100
RE loans from foreign offices	45	0	0	0	45	59
Commercial and industrial loans	630	14	75	104	437	1,367
Loans to individuals	5,303	18	86	442	4,757	7,728
Credit cards	4,142	3	43	268	3,827	5,447
Installment loans and other plans	1,161	15	43	174	930	2,281
All other loans and leases	305	10	14	10	272	452
Nonaccrual loans and leases	28,709	235	1,204	1,609	25,662	46,072
Loans secured by real estate	7,954	127	684	957	6,186	13,714
1-4 family residential mortgages	3,333	38	208	427	2,659	5,344
Home equity loans	353	1	6	21	325	476
Multifamily residential mortgages	138	3	20	13	102	225
Commercial RE loans	2,350	48	331	349	1,622	4,561
Construction RE loans	875	15	67	110	684	1,777
Farmland loans	205	23	52	36	94	462
RE loans from foreign offices	700	0	0	0	700	870
Commercial and industrial loans	15,763	61	357	511	14,834	25,278
Loans to individuals	1,938	14	91	74	1,760	2,896
Credit cards	400	0	53	26	320	737
Installment loans and other plans	1,538	14	38	47	1,440	2,159
All other loans and leases	3,150	33	71	75	2,971	4,344

Liabilities of national banks by asset size December 31, 2002

(Dollar figures in millions)

	National banks					Memoranda: All commercial banks
	All national banks	Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,078	941	968	126	43	7,887
Total liabilities and equity capital	3,908,098	50,273	261,150	394,724	3,201,951	7,075,212
Deposits in domestic offices	2,168,905	42,212	210,761	255,302	1,660,630	4,031,486
Deposits in foreign offices	396,890	0	103	2,662	394,126	658,033
Total deposits	2,565,795	42,212	210,864	257,963	2,054,756	4,689,519
Noninterest bearing	569,005	7,065	33,088	48,129	480,723	936,556
Interest bearing	1,996,790	35,147	177,776	209,834	1,574,032	3,752,963
Federal funds purchased and securities sold	268,320	512	6,707	41,139	219,962	571,296
Other borrowed funds	380,679	1,303	13,236	41,245	324,896	598,231
Trading liabilities less revaluation losses	24,558	0	0	21	24,536	79,264
Subordinated notes and debentures	68,387	6	188	3,364	64,829	94,734
All other liabilities	228,656	449	3,105	8,261	216,841	394,244
Equity capital	371,702	5,791	27,051	42,730	296,130	647,924
Total deposits by depositor:						
Individuals and corporations	1,986,879	26,220	146,184	203,268	1,611,208	3,617,111
U.S., state, and local governments	123,343	3,568	16,180	17,647	85,948	229,393
Depositories in the U.S.	68,920	788	2,426	4,165	61,541	101,188
Foreign banks and governments	68842.687	4	96	1,715	67,028	137,186
Domestic deposits by depositor:						
Individuals and corporations	1691460.504	26,220	146,176	201,385	1,317,679	3,133,046
U.S., state, and local governments	123,343	3,568	16,180	17,647	85,948	229,393
Depositories in the U.S.	32,192	788	2,395	4,165	24,844	54,032
Foreign banks and governments	4,669	4	32	946	3,686	11,045
Foreign deposits by depositor:						
Individuals and corporations	295418.563	0	7	1,883	293,529	484,065
Depositories in the U.S.	36728.546	0	32	0	36,697	47,155
Foreign banks and governments	64,174	0	64	768	63,342	126,142
Deposits in domestic offices by type:						
Transaction deposits	378,527	13,139	52,150	39,070	274,169	710,737
Demand deposits	302,897	6,946	29,328	30,386	236,238	531,468
Savings deposits	1,189,393	9,527	68,500	134,330	977,037	2,030,352
Money market deposit accounts	868901.307	5,400	40,676	94,006	728,819	1,453,084
Other savings deposits	320492.011	4,127	27,824	40,323	248,218	577,268
Time deposits	600,984	19,547	90,111	81,902	409,424	1,290,397
Small time deposits	336,879	13,093	57,029	47,362	219,396	703,440
Large time deposits	264,105	6,454	33,082	34,540	190,029	586,956

Off-balance-sheet items of national banks by asset size
December 31, 2002

(Dollar figures in millions)

	National banks					Memoranda: All commercial banks
	All national banks	Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,078	941	968	126	43	7,887
Unused commitments	\$3,892,832	\$78,755	\$496,756	\$373,357	\$2,943,964	\$5,314,990
Home equity lines	178,207	346	4,590	9,247	164,024	253,384
Credit card lines	2,645,378	74,709	467,593	311,699	1,791,378	3,352,605
Commercial RE, construction and land	80,987	997	7,702	12,700	59,588	162,331
All other unused commitments	988,260	2,703	16,871	39,711	928,974	1,546,670
Letters of credit:						
Standby letters of credit	161,614	116	1,602	4,647	155,250	268,785
Financial letters of credit	132,239	75	993	3,430	127,742	224,916
Performance letters of credit	29,375	41	609	1,217	27,508	43,869
Commercial letters of credit	14,990	24	398	490	14,077	22,300
Securities lent	123,912	32	79	8,068	115,733	582,322
Spot foreign exchange contracts	147,685	0	1	203	147,481	195,883
Credit derivatives (notional value)						
Reporting bank is the guarantor	110,910	0	27	0	110,883	291,346
Reporting bank is the beneficiary	145,087	0	50	0	145,037	350,174
Derivative contracts (notional value)	25,953,414	25	3,192	28,548	25,921,649	56,077,643
Futures and forward contracts	6,464,788	23	562	1,906	6,462,296	11,375,352
Interest rate contracts	4,194,333	23	542	1,703	4,192,065	7,379,513
Foreign exchange contracts	2,211,652	0	20	204	2,211,429	3,865,675
All other futures and forwards	58,802	0	0	0	58,802	130,165
Option contracts	5,312,543	1	1,569	9,053	5,301,921	11,454,158
Interest rate contracts	4,617,448	0	1,544	8,606	4,607,297	9,782,223
Foreign exchange contracts	536,303	0	0	300	536,003	910,932
All other options	158,792	1	24	146	158,621	761,002
Swaps	13,920,086	0	985	17,589	13,901,512	32,606,613
Interest rate contracts	13,320,120	0	971	12,631	13,306,518	31,189,546
Foreign exchange contracts	541,373	0	2	4,261	537,110	1,299,048
All other swaps	58,593	0	12	697	57,884	118,019
Memoranda: Derivatives by purpose						
Contracts held for trading	24,024,477	0	15	8,207	24,016,255	53,330,497
Contracts not held for trading	1,672,940	25	3,101	20,341	1,649,474	2,105,626
Memoranda: Derivatives by position						
Held for trading--positive fair value	484,368	0	0	146	484,223	1,134,845
Held for trading--negative fair value	478,681	0	1	131	478,549	1,118,470
Not for trading--positive fair value	28,473	0	32	460	27,981	36,208
Not for trading--negative fair value	19,959	0	42	88	19,828	25,550

Quarterly income and expenses of national banks by asset size
Fourth quarter 2002

(Dollar figures in millions)

	National banks					Memoranda:
	All national banks	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	2,078	941	968	126	43	7,887
Net income	\$13,512	\$125	\$794	\$1,735	\$10,858	\$21,657
Net interest income	36,033	492	2,554	3,618	29,370	60,539
Total interest income	50,986	720	3,764	5,189	41,313	88,495
On loans	39,675	561	2,941	4,064	32,110	66,644
From lease financing receivables	1,648	3	21	60	1,564	2,456
On balances due from depositories	444	7	15	27	396	832
On securities	7,500	135	726	910	5,730	14,528
From assets held in trading account	762	0	1	3	758	1,842
On fed. funds sold & securities repurchased	626	12	42	100	471	1,498
Less: Interest expense	14,952	228	1,210	1,572	11,942	27,957
On deposits	9,917	213	1,036	1,020	7,649	18,923
Of federal funds purchased & securities sold	1,145	2	26	159	958	2,544
On demand notes & other borrowed money*	3,097	14	145	353	2,586	5,355
On subordinated notes and debentures	793	0	3	40	750	1,134
Less: Provision for losses	8,605	46	265	510	7,784	12,871
Noninterest income	27,724	226	1,581	3,140	22,777	43,870
From fiduciary activities	2,070	10	158	342	1,560	4,928
Service charges on deposits	5,061	62	316	415	4,268	7,751
Trading revenue	1,191	0	6	8	1,176	1,879
From interest rate exposures	364	0	2	(1)	363	754
From foreign exchange exposures	851	0	0	1	850	1,139
From equity security and index exposures	(22)	0	0	7	(29)	(64)
From commodity and other exposures	(6)	0	0	1	(7)	30
Investment banking brokerage fees	1,191	1	16	44	1,129	2,240
Venture capital revenue	1	(0)	(0)	(0)	2	31
Net servicing fees	2,095	52	81	278	1,684	2,251
Net securitization income	3,734	2	95	295	3,342	4,751
Insurance commissions and fees	519	7	21	39	452	815
Net gains on asset sales	1,939	11	114	501	1,312	3,780
Sales of loans and leases	1,554	10	114	511	919	2,907
Sales of other real estate owned	(17)	(0)	1	(4)	(14)	(22)
Sales of other assets(excluding securities)	402	1	(1)	(5)	408	895
Other noninterest income	9,927	81	774	1,221	7,851	15,448
Gains/losses on securities	1,092	6	13	54	1,020	2,356
Less: Noninterest expense	36,252	511	2,869	3,669	29,203	61,863
Salaries and employee benefits	14,440	255	1,171	1,368	11,645	26,083
Of premises and fixed assets	4,218	60	343	350	3,465	7,650
Other noninterest expense	16,617	194	1,324	1,867	13,232	26,939
Less: Taxes on income before extraord. items	6,476	41	220	906	5,309	10,313
Income/loss from extraord. items, net of taxes	34	(0)	(23)	9	49	(63)
Memoranda:						
Net operating income	12,768	120	781	1,689	10,177	20,125
Income before taxes and extraordinary items	19,992	166	1,014	2,632	16,181	32,031
Income net of taxes before extraordinary items	13,516	125	794	1,726	10,871	21,719
Cash dividends declared	10,864	143	831	1,184	8,707	18,333
Net loan and lease losses	7,720	35	212	525	6,948	11,280
Charge-offs to loan and lease reserve	9,004	43	258	621	8,082	13,117
Less: Recoveries credited to loan & lease resv.	1,283	8	46	96	1,133	1,837

* Includes mortgage indebtedness

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

(Dollar figures in millions)

	National banks					Memoranda:
	All national banks	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	2,078	941	968	126	43	7,887
Net income	\$56,699	\$527	\$3,274	\$6,774	\$46,124	\$90,110
Net interest income	141,572	1,909	9,986	14,707	114,971	237,006
Total interest income	206,662	2,877	15,125	21,423	167,237	357,776
On loans	159,140	2,201	11,647	16,771	128,522	266,404
From lease financing receivables	7,107	12	90	239	6,766	10,297
On balances due from depositories	1,829	27	61	92	1,648	3,566
On securities	31,078	575	3,083	3,799	23,621	60,164
From assets held in trading account	3,382	0	3	13	3,366	8,540
On fed. funds sold & securities repurchased	2,767	49	174	346	2,198	6,193
Less: Interest expense	65,089	968	5,139	6,716	52,266	120,770
On deposits	43,561	906	4,456	4,438	33,760	82,351
Of federal funds purchased & securities sold	5,032	9	114	662	4,248	10,456
On demand notes & other borrowed money*	13,288	53	554	1,478	11,203	23,496
On subordinated notes and debentures	3,209	0	15	138	3,055	4,466
Less: Provision for losses	32,621	137	884	2,201	29,398	48,054
Noninterest income	109,077	812	5,705	11,828	90,732	171,475
From fiduciary activities	8,658	39	621	1,425	6,572	20,620
Service charges on deposits	19,472	233	1,177	1,567	16,495	29,749
Trading revenue	6,842	0	2	41	6,799	10,784
From interest rate exposures	2,789	0	7	8	2,774	5,044
From foreign exchange exposures	3,219	0	0	3	3,216	4,730
From equity security and index exposures	491	0	0	25	466	660
From commodity and other exposures	345	0	0	1	344	305
Investment banking brokerage fees	4,665	4	72	174	4,416	8,994
Venture capital revenue	(165)	(0)	(1)	(1)	(162)	(476)
Net servicing fees	9,406	192	311	1,181	7,722	11,687
Net securitization income	15,261	8	352	1,204	13,697	19,616
Insurance commissions and fees	2,154	27	81	162	1,884	3,373
Net gains on asset sales	5,908	30	372	1,722	3,783	9,899
Sales of loans and leases	5,153	29	364	1,699	3,062	8,513
Sales of other real estate owned	(45)	(1)	6	(2)	(48)	(39)
Sales of other assets(excluding securities)	799	2	2	25	770	1,424
Other noninterest income	36,875	280	2,717	4,353	29,525	57,230
Gains/losses on securities	3,185	18	78	241	2,847	6,518
Less: Noninterest expense	136,266	1,897	10,284	14,315	109,770	232,619
Salaries and employee benefits	55,785	927	4,446	5,244	45,169	100,402
Of premises and fixed assets	16,074	226	1,275	1,378	13,195	29,428
Other noninterest expense	60,448	735	4,462	7,319	47,932	97,819
Less: Taxes on income before extraord. items	28,283	178	1,304	3,494	23,307	44,153
Income/loss from extraord. items, net of taxes	34	(0)	(23)	9	49	(63)
Memoranda:						
Net operating income	54,506	512	3,234	6,599	44,160	85,761
Income before taxes and extraordinary items	84,947	706	4,601	10,259	69,382	134,326
Income net of taxes before extraordinary items	56,664	527	3,297	6,765	46,075	90,173
Cash dividends declared	41,744	378	1,905	3,451	36,009	67,504
Net loan and lease losses	31,412	92	677	2,302	28,340	44,481
Charge-offs to loan and lease reserve	36,508	123	850	2,743	32,793	51,697
Less: Recoveries credited to loan & lease resv.	5,096	30	172	441	4,452	7,216

* Includes mortgage indebtedness

Quarterly net loan and lease losses of national banks by asset size
Fourth quarter 2002

(Dollar figures in millions)

	National banks					Memoranda: All commercial banks
	All national banks	Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,078	941	968	126	43	7,887
Net charge-offs to loan and lease reserve	\$7,720	\$35	\$212	\$525	\$6,948	\$11,280
Loans secured by real estate	561	7	32	53	469	888
1-4 family residential mortgages	236	3	12	27	194	345
Home equity loans	77	0	1	2	74	100
Multifamily residential mortgages	13	0	1	1	11	19
Commercial RE loans	133	2	9	21	100	256
Construction RE loans	50	1	5	1	43	111
Farmland loans	10	0	4	1	5	16
RE loans from foreign offices	0	0	0	0	0	0
Commercial and industrial loans	2,512	13	69	119	2,311	4,007
Loans to individuals	4,026	12	98	325	3,592	5,464
Credit cards	2,776	2	48	237	2,488	3,750
Installment loans and other plans	1,251	10	50	88	1,103	1,714
All other loans and leases	621	4	13	28	577	922
Charge-offs to loan and lease reserve	9,004	43	258	621	8,082	13,117
Loans secured by real estate	667	7	39	63	557	1,057
1-4 family residential mortgages	285	3	15	31	236	417
Home equity loans	91	0	2	3	86	118
Multifamily residential mortgages	15	0	1	2	12	21
Commercial RE loans	158	3	12	26	118	307
Construction RE loans	55	1	5	2	48	123
Farmland loans	11	0	4	1	6	19
RE loans from foreign offices	52	0	0	0	52	52
Commercial and industrial loans	2,906	15	84	143	2,663	4,581
Loans to individuals	4,698	15	119	382	4,181	6,405
Credit cards	3,130	2	55	266	2,806	4,233
Installment loans and other plans	1,568	13	64	116	1,375	2,172
All other loans and leases	733	5	16	32	680	1,074
Recoveries credited to loan and lease reserve	1,283	8	46	96	1,133	1,837
Loans secured by real estate	106	1	7	10	88	169
1-4 family residential mortgages	49	0	3	4	43	72
Home equity loans	14	0	0	1	12	17
Multifamily residential mortgages	2	0	0	0	1	2
Commercial RE loans	25	0	3	4	17	52
Construction RE loans	5	0	0	1	4	12
Farmland loans	1	0	0	0	0	3
RE loans from foreign offices	10	0	0	0	10	11
Commercial and industrial loans	394	2	15	25	352	575
Loans to individuals	672	3	22	57	590	941
Credit cards	355	0	7	29	318	483
Installment loans and other plans	317	3	14	28	272	458
All other loans and leases	111	1	3	4	103	152

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

(Dollar figures in millions)

	National banks					Memoranda: All commercial banks
	All national banks	Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	2,078	941	968	126	43	7,887
Net charge-offs to loan and lease reserve	31,412	92	677	2,302	28,340	44,481
Loans secured by real estate	1,964	15	93	186	1,670	2,923
1-4 family residential mortgages	879	6	39	88	746	1,231
Home equity loans	286	0	4	10	271	352
Multifamily residential mortgages	35	0	2	7	26	51
Commercial RE loans	424	6	34	53	331	771
Construction RE loans	181	1	9	24	147	340
Farmland loans	20	0	5	3	12	35
RE loans from foreign offices	138	0	0	1	137	143
Commercial and industrial loans	10,354	33	205	452	9,664	16,523
Loans to individuals	17,105	37	334	1,597	15,138	22,233
Credit cards	12,636	7	179	1,295	11,155	16,221
Installment loans and other plans	4,469	29	155	302	3,983	6,011
All other loans and leases	1,989	8	45	67	1,868	2,802
Charge-offs to loan and lease reserve	36,508	123	850	2,743	32,793	51,697
Loans secured by real estate	2,326	18	115	239	1,954	3,517
1-4 family residential mortgages	1,029	8	48	103	870	1,461
Home equity loans	327	0	5	14	308	409
Multifamily residential mortgages	39	0	2	8	29	60
Commercial RE loans	515	7	43	72	393	958
Construction RE loans	220	1	10	37	172	402
Farmland loans	26	1	6	4	14	49
RE loans from foreign offices	169	0	0	1	168	179
Commercial and industrial loans	11,987	41	252	557	11,138	18,783
Loans to individuals	19,829	50	426	1,862	17,491	26,049
Credit cards	14,098	8	211	1,439	12,440	18,213
Installment loans and other plans	5,731	42	215	423	5,051	7,835
All other loans and leases	2,365	13	58	85	2,210	3,348
Recoveries credited to loan and lease reserve	5,096	30	172	441	4,452	7,216
Loans secured by real estate	362	3	22	53	284	595
1-4 family residential mortgages	150	1	9	15	124	230
Home equity loans	41	0	1	3	36	57
Multifamily residential mortgages	5	0	0	1	3	9
Commercial RE loans	91	1	9	19	62	187
Construction RE loans	39	0	1	13	24	61
Farmland loans	6	1	1	1	2	14
RE loans from foreign offices	31	0	0	0	31	37
Commercial and industrial loans	1,633	8	47	105	1,474	2,260
Loans to individuals	2,724	14	92	266	2,353	3,816
Credit cards	1,462	1	32	144	1,285	1,992
Installment loans and other plans	1,263	13	60	122	1,068	1,824
All other loans and leases	377	5	12	18	342	546

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

	National banks					Memoranda: All commercial banks
	All national banks	Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
All institutions	2,078	941	968	126	43	7,887
Alabama	20	11	8	1	0	151
Alaska	3	1	0	2	0	6
Arizona	17	6	6	3	2	43
Arkansas	42	12	29	1	0	169
California	83	37	35	8	3	286
Colorado	48	23	22	2	1	169
Connecticut	8	1	7	0	0	26
Delaware	12	2	5	2	3	28
District of Columbia	4	2	2	0	0	4
Florida	71	22	41	8	0	260
Georgia	62	29	30	3	0	319
Hawaii	1	0	1	0	0	7
Idaho	1	0	1	0	0	17
Illinois	174	68	96	7	3	677
Indiana	30	8	14	7	1	151
Iowa	50	25	23	2	0	410
Kansas	101	71	27	3	0	363
Kentucky	52	23	26	3	0	221
Louisiana	15	6	7	1	1	140
Maine	6	1	4	0	1	15
Maryland	11	3	8	0	0	73
Massachusetts	13	5	7	1	0	39
Michigan	26	9	16	0	1	160
Minnesota	121	72	45	2	2	465
Mississippi	20	8	10	2	0	97
Missouri	46	22	20	3	1	349
Montana	16	13	2	1	0	80
Nebraska	75	51	22	2	0	268
Nevada	7	1	3	3	0	33
New Hampshire	5	2	2	0	1	15
New Jersey	23	2	14	6	1	82
New Mexico	15	6	6	3	0	51
New York	56	11	38	6	1	136
North Carolina	6	0	4	0	2	70
North Dakota	15	6	6	3	0	104
Ohio	86	34	38	7	7	199
Oklahoma	92	50	38	4	0	274
Oregon	3	0	2	1	0	32
Pennsylvania	80	21	49	7	3	173
Rhode Island	4	2	0	1	1	7
South Carolina	26	12	13	1	0	77
South Dakota	19	8	8	2	1	93
Tennessee	28	6	19	0	3	192
Texas	332	194	127	10	1	669
Utah	7	2	3	0	2	56
Vermont	8	2	6	0	0	15
Virginia	37	7	27	3	0	130
Washington	14	10	4	0	0	80
West Virginia	21	9	10	2	0	69
Wisconsin	45	15	27	2	1	273
Wyoming	21	10	10	1	0	47
U.S. territories	0	0	0	0	0	17

Total assets of national banks by state and asset size
December 31, 2002

(Dollar figures in millions)

	National banks					Memoranda: All commercial banks
	All national banks	Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
All institutions	\$3,908,098	\$50,273	\$261,150	\$394,724	\$3,201,951	\$7,075,212
Alabama	3,875	680	1,911	1,284	0	201,391
Alaska	5,686	71	0	5,615	0	6,844
Arizona	45,903	220	2,638	5,467	37,578	48,366
Arkansas	8,738	676	7,039	1,024	0	31,878
California	267,468	2,027	11,765	18,525	235,150	428,722
Colorado	25,732	1,134	5,389	2,229	16,980	47,763
Connecticut	1,628	99	1,529	0	0	3,778
Delaware	105,657	168	1,182	3,686	100,622	150,872
District of Columbia	499	115	383	0	0	499
Florida	30,797	1,606	10,312	18,879	0	72,074
Georgia	19,005	1,757	6,292	10,956	0	184,551
Hawaii	385	0	385	0	0	23,337
Idaho	275	0	275	0	0	3,302
Illinois	339,891	3,621	24,782	16,604	294,884	486,403
Indiana	73,853	471	5,655	20,396	47,332	114,362
Iowa	17,236	1,257	5,737	10,242	0	49,808
Kansas	16,618	3,642	8,228	4,748	0	39,217
Kentucky	23,575	1,507	5,244	16,824	0	52,073
Louisiana	26,390	362	1,557	7,128	17,343	45,117
Maine	25,530	29	2,121	0	23,380	27,755
Maryland	2,656	215	2,442	0	0	50,031
Massachusetts	3,613	334	1,798	1,481	0	131,375
Michigan	50,817	387	4,548	0	45,882	153,155
Minnesota	82,106	3,632	9,711	3,611	65,151	107,868
Mississippi	10,753	449	2,245	8,059	0	37,249
Missouri	28,221	1,186	5,140	10,745	11,151	74,775
Montana	2,769	612	550	1,607	0	13,781
Nebraska	16,854	2,414	5,202	9,238	0	31,925
Nevada	23,987	45	1,273	22,669	0	39,150
New Hampshire	15,336	66	471	0	14,799	18,005
New Jersey	38,028	172	4,462	23,246	10,148	84,562
New Mexico	11,333	388	2,174	8,771	0	16,468
New York	528,139	705	12,606	16,153	498,676	1,489,150
North Carolina	885,749	0	1,497	0	884,252	1,000,238
North Dakota	11,829	276	1,835	9,717	0	18,558
Ohio	460,703	1,746	10,834	19,870	428,252	552,784
Oklahoma	27,896	2,576	7,853	17,467	0	47,319
Oregon	9,318	0	435	8,884	0	17,950
Pennsylvania	134,736	1,335	16,447	15,595	101,359	177,616
Rhode Island	186,153	33	0	6,758	179,362	198,513
South Carolina	6,550	665	3,366	2,520	0	29,232
South Dakota	63,628	261	3,042	13,147	47,178	73,142
Tennessee	85,878	456	6,973	0	78,449	110,026
Texas	95,308	10,080	31,703	28,084	25,441	157,409
Utah	29,369	72	737	0	28,559	136,549
Vermont	1,426	112	1,314	0	0	6,069
Virginia	21,349	304	7,830	13,215	0	84,156
Washington	1,937	558	1,380	0	0	24,499
West Virginia	6,892	513	2,180	4,200	0	19,247
Wisconsin	21,539	786	6,871	3,860	10,022	81,086
Wyoming	4,483	456	1,807	2,220	0	7,073
U.S. territories	0	0	0	0	0	68,137