

FDIC-Stats At A Glance



As of September 30, 2001

Dollar Amounts in Billions	Commercial Banks		Savings Institutions		Total
	3rd Qtr 2001	3rd Qtr 2000	3rd Qtr 2001	3rd Qtr 2000	3rd Qtr 2001
Number of FDIC-Insured	8,149	8,375	1,552	1,613	9,701
Number of FDIC-Supervised	4,997	5,129	515	531	5,512
Total Assets	\$ 6,556	6,067	1,287	1,201	7,843
Total Loans	\$ 3,861	3,779	871	823	4,732
Domestic Deposits	\$ 3,614	3,327	789	728	4,403
Net Income	\$ 17.353	19.257	3.476	2.540	20.829
Percent Profitable	% 92.5	93.4	90.6	91.3	92.1
Average Return on Assets	% 1.08	1.28	1.09	0.86	1.08
Assets under \$1 Billion	% 1.17	1.23	0.85	0.70	1.10
Assets over \$1 Billion	% 1.06	1.29	1.16	0.90	1.07
Average Return on Equity	% 12.16	15.05	12.67	10.44	12.28
Net Interest Margin	% 3.93	3.93	3.27	2.92	3.77
Equity to Assets	% 8.94	8.59	8.68	8.32	8.71
Noncurrent Loans *	% 1.34	1.03	0.82	0.67	1.25
Real Estate Loans	% 0.93	0.77	0.78	0.62	0.89
C&I Loans	% 2.17	1.52	1.68	1.39	2.15
Consumer Loans	% 1.42	1.35	0.79	0.78	1.36
Coverage Ratio **	% 131.68	160.96	110.12	132.34	128.98
Net Charge-Off Rate	% 0.96	0.61	0.27	0.19	0.83
Real Estate Loans	% 0.29	0.09	0.06	0.03	0.22
C&I Loans	% 1.30	0.69	1.40	0.90	1.30
Consumer Loans	% 2.71	2.08	2.08	1.57	2.63

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

All Insured Institutions	Sept. 30, 2001 YTD	2000	1999	1998	1997
Credit Card Loans					
Held on Balance Sheet	\$ 218	266	227	242	243
Securitized and Sold	\$ 329	306	395	261	193
Unused Commitments	\$ 2,809	2,537	2,129	2,042	1,677
Total Credit Card Lines	\$ 3,356	3,108	2,751	2,544	2,112
Credit Card Loss Rate	% 4.79	4.28	4.39	5.15	5.10
No. of Personal Bankruptcies	1,096,881	1,217,628	1,281,360	1,397,695	1,349,510

See back of page for FDIC historical trends.

FDIC Division of Research & Statistics

