

Appendix A

Committed Balances

(Dollars in Billions)

Year	Special Mention	Sub- standard	Doubtful	Loss	Total Classified	Total Criticized	Total Committed	Total Outstanding
1989	24.0	18.5	3.5	0.9	22.9	46.9	692	245
1990	43.1	50.8	5.8	1.8	58.4	101.5	769	321
1991	49.2	65.5	10.8	3.5	79.8	129.0	806	361
1992	50.4	56.4	12.8	3.3	72.5	122.9	798	357
1993	31.4	50.4	6.7	3.5	60.6	92.0	806	332
1994	31.5	31.1	2.7	2.3	36.1	67.6	893	298
1995	18.8	25.0	1.7	1.5	28.2	47.0	1,063	343
1996	16.8	23.1	2.6	1.4	27.1	43.9	1,200	372
1997	19.6	19.4	1.9	0.9	22.2	41.8	1,435	423
1998	22.8	17.6	3.5	0.9	22.0	44.8	1,759	562
1999	31.3	31.0	4.9	1.5	37.4	68.7	1,829	628
2000	36.3	47.9	10.7	4.7	63.3	99.6	1,951	705
2001	75.5	86.9	22.6	7.8	117.3	192.8	2,050	769
2002	79.0	112.0	26.1	19.1	157.1	236.1	1,871	692
2003	55.2	112.1	29.3	10.7	152.2	207.4	1,644	600

Appendix B⁸

Summary of Shared National Credit Industry Trends

(Dollars in Billions)

Industry	2003	2002	2001	2000
Telecommunication & Cable				
Commitment	110.0	138.1	166.5	134.8
Classified	34.2	36.6	6.3	2.0

Special Mention	6.7	8.4	8.9	2.7
% Classified	31.1%	26.5%	3.8%	1.5%
% Special Mention	6.1%	6.1%	5.3%	2.0%
Manufacturing				
Commitment	425.6	499.3	545.2	532.2
Classified	42.6	60.8	57.9	18.0
Special Mention	22.9	26.1	27.1	17.6
% Classified	10.0%	12.2%	10.6%	3.4%
% Special Mention	5.4%	5.2%	5.0%	3.3%
Professional, Scientific, & Other Services				
Commitment	122.3	124.1	155.0	154.3
Classified	6.2	9.0	11.9	12.9
Special Mention	1.7	1.6	4.3	2.4
% Classified	5.1%	7.2%	7.7%	8.4%
% Special Mention	1.4%	1.3%	2.8%	1.5%
Oil, Gas, Pipeline & Utilities				
Commitment	198.3	226.4	219.7	186.2
Classified	38.0	16.9	4.3	1.8
Special Mention	12.3	15.5	7.0	1.5
% Classified	19.1%	7.5%	1.9%	1.0%
% Special Mention	6.2%	6.9%	3.2%	0.8%
Construction and Real Estate				
Commitment	87.5	96.6	100.0	92.8
Classified	3.6	4.0	4.7	1.8
Special Mention	2.2	3.2	1.9	1.1
% Classified	4.1%	4.2%	4.7%	1.9%
% Special Mention	2.5%	3.3%	1.9%	1.1%
Lodging & Transportation				
Commitment	75.1	82.9	99.3	99.8
Classified	7.7	6.6	3.1	1.7
Special Mention	1.8	5.3	6.7	0.8
% Classified	10.3%	7.9%	3.1%	1.7%
% Special Mention	2.4%	6.4%	6.8%	0.8%
Financial Services & Insurance				
Commitment	343.5	381.5	423.1	434.0

Classified	7.4	9.0	12.1	13.4
Special Mention	2.6	3.8	4.3	2.8
% Classified	2.1%	2.4%	2.9%	3.1%
% Special Mention	0.8%	1.0%	1.0%	0.6%
All Other				
Commitment	281.3	322.2	341.6	317.0
Classified	12.5	14.3	17.1	10.7
Special Mention	5.1	15.0	15.1	7.1
% Classified	4.5%	4.4%	5.0%	3.4%
% Special Mention	1.8%	4.7%	4.4%	2.2%
All Industries (Total)				
Commitment	1,643.7	1,871.0	2,050.4	1,951.0
Classified	152.2	157.1	117.5	63.3
Special Mention	55.2	79.0	75.4	36.3
% Classified	9.3%	8.4%	5.7%	3.2%
% Special Mention	3.4%	4.2%	3.7%	1.9%