

*Appendix A***Summary of Shared National Credit Trends**

Committed Balances								
(Dollars in Billions)								
Year	Special Mention	Sub- standard	Doubtful	Loss	Total Classified	Total Adversely Rated	Total Committed	Total Outstanding
1991	49.2	65.5	10.8	3.5	79.8	129.0	806	#
1992	50.4	56.4	12.8	3.3	72.5	122.9	798	#
1993	31.4	50.4	6.7	3.5	60.6	92.0	806	331
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	561
1999	31.3	31.0	4.9	1.5	37.4	68.7	1,829	629
2000	36.3	47.9	10.8	4.7	63.4	99.7	1,951	705
2001	75.4	87.0	22.6	8.0	117.6	192.8	2,050	769
2002	79.0	112.0	25.5	19.6	157.1	236.1	1,871	692

- Data are not available.

Appendix B**Summary of SNC Industry Trends⁴ 2000-2002 (\$Billions)**

Industry	2002	2001	2000
Telecommunication & Cable			
Commitment	134.4	162.2	139.7
Classified	36.3	6.5	2.1
Special Mention	7.9	11.8	3.4
% Classified	27.0%	4.0%	1.5%
% Special Mention	5.9%	7.3%	2.4%
Manufacturing			
Commitment	499.0	543.7	574.7
Classified	60.2	57.4	19.6
Special Mention	24.7	25.9	18.3
% Classified	12.1%	10.6%	3.4%
% Special Mention	4.9%	4.8%	3.2%
Professional, Scientific, & Other Services			
Commitment	98.5	123.4	180.2
Classified	7.8	11.7	13.2
Special Mention	1.6	2.4	4.0
% Classified	7.8%	9.5%	7.3%
% Special Mention	1.6%	1.9%	2.2%
Oil, Gas, Pipelines & Utilities			
Commitment	226.1	224.5	174.5
Classified	17.0	4.3	4.0
Special Mention	15.5	7.0	1.0
% Classified	7.5%	1.9%	2.3%
% Special Mention	6.9%	3.1%	0.6%
Construction, Real Estate, Lodging & Transportation			
Commitment	182.9	199.0	106.4
Classified	9.3	7.8	1.4
Special Mention	10.3	5.3	1.0
% Classified	5.1%	3.9%	1.3%
% Special Mention	5.6%	2.7%	0.9%
Financial Services & Insurance			
Commitment	410.0	460.1	504.0
Classified	9.0	12.0	14.3
Special Mention	3.7	4.3	2.4
% Classified	2.2%	2.6%	2.8%
% Special Mention	0.9%	0.9%	0.5%
All Other			
Commitment	320.3	337.5	271.5
Classified	17.5	18.0	8.7
Special Mention	15.2	18.7	6.1
% Classified	5.5%	5.3%	3.3%
% Special Mention	4.8%	5.5%	2.3%
All Industries (Total)			
Commitment	1,871.2	2,050.4	1,951.0
Classified	157.1	117.6	63.4
Special Mention	79.0	75.4	36.3
% Classified	8.4%	5.7%	3.2%
% Special Mention	4.2%	3.7%	1.9%