

Appendix A:

**Committed and Outstanding Balances
(Dollars in Billions)**

Year	Special Mention	Sub- standard	Doubtful	Loss	Total Classified	Total Criticized	Total Commitments	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	236.0	1,871	692
2003	55.2	112.1	29.3	10.7	152.2	207.4	1,644	600
2004	32.8	55.1	12.5	6.4	74.0	106.8	1,545	500

Appendix B⁸

**Summary of Shared National Credit Industry Trends
(Dollars in Billions)**

Industry	2004	2003	2002	2001
Telecommunication & Cable				
Commitment	120.2	149.7	174.1	197
Classified	13.1	35.7	38.1	6.9
Special Mention	10.8	7.0	9.0	10.0
% Classified	10.9%	23.8%	21.9%	3.5%
% Special Mention	9.0%	4.7%	5.1%	5.0%
Manufacturing				
Commitment	400.1	424.4	499.3	540.5
Classified	19.6	42.6	60.8	58.1
Special Mention	6.9	22.8	26.1	27.0

% Classified	4.9%	10.0%	12.2%	10.8%
% Special Mention	1.7%	5.4%	5.2%	5.0%
Professional, Scientific, & Other Services				
Commitment	107.3	122.4	124.1	157.9
Classified	3.3	6.8	9.0	11.9
Special Mention	1.1	1.8	1.6	4.5
% Classified	3.1%	5.5%	7.2%	7.6%
% Special Mention	1.0%	1.5%	1.3%	2.8%
Oil, Gas, Pipeline & Utilities				
Commitment	175.7	200.5	226.4	222.8
Classified	24.2	38.1	16.9	4.3
Special Mention	10.1	12.3	15.5	7.0
% Classified	13.8%	19.0%	7.5%	1.9%
% Special Mention	5.8%	6.1%	6.9%	3.1%
Construction & Real Estate				
Commitment	90.2	87.5	96.6	100.1
Classified	2.5	3.6	4.0	4.7
Special Mention	0.9	2.3	3.2	1.9
% Classified	2.8%	4.1%	4.2%	4.7%
% Special Mention	1.0%	2.6%	3.3%	1.9%
Lodging & Transportation				
Commitment	74.1	74.8	82.9	99.1
Classified	5.2	7.7	6.6	3.1
Special Mention	0.7	1.8	5.3	6.8
% Classified	7.1%	10.3%	7.9%	3.1%
% Special Mention	1.0%	2.4%	6.4%	6.9%
Financial Services & Insurance				
Commitment	337.1	343.3	381.5	420.8
Classified	2.1	6.7	9.0	11.9
Special Mention	0.5	2.5	3.8	4.5
% Classified	0.6%	1.9%	2.4%	2.8%
% Special Mention	0.2%	0.7%	1.0%	1.1%

All Other				
Commitment	240.5	241.0	322.2	310.9
Classified	3.8	11.0	14.3	16.3
Special Mention	1.8	4.7	15.0	13.9
% Classified	1.6%	4.1%	4.4%	5.2%
% Special Mention	0.7%	2.0%	4.7%	4.5%
All Industries (Total)				
Commitment	1,545.2	1,643.5	1,871.0	2,049.9
Classified	74.0	152.2	157.1	117.3
Special Mention	32.8	55.2	79.0	75.5
% Classified	4.8%	9.3%	8.4%	5.7%
% Special Mention	2.1%	3.4%	4.2%	3.7%