

National and Financial System Growth Rates and Market Share

Month	Business				
	System % Growth Rate	National % Growth Rate	System % Growth Rate	National % Growth Rate	National's Market Share
	(Month)	(Month)	(Annual)	(Annual)	
Nov 2000	0.1	1.5	9.1	19.0	18.8
Dec 2000	0.3	6.5	8.5	22.3	20.0
Jan 2001	0.4	1.6	9.0	26.3	20.2
Feb 2001	1.4	0.3	9.2	25.3	19.9
Mar 2001	0.4	2.3	8.4	14.7	20.2
Apr 2001	0.6	1.8	7.4	13.6	20.0
May 2001	0.4	2.1	6.8	7.1	19.5
Jun 2001	0.4	1.4	5.9	7.2	19.7
Jul 2001	1.2	0.0	4.0	8.5	19.9
Aug 2001	0.2	0.4	3.1	8.7	20.0
Sep 2001	0.3	1.1	2.8	7.9	20.2
Oct 2001	0.0	0.5	1.7	8.0	20.3
Nov 2001	0.7	0.4	2.5	10.1	20.2
Dec 2001	0.5	2.7	1.6	0.6	19.8
Jan 2002	1.0	0.8	0.2	1.8	19.8
Feb 2002	0.7	1.1	0.6	2.5	19.5
Mar 2002	0.7	4.8	0.3	0.1	20.3
Apr 2002	0.4	0.4	0.7	1.4	20.1
May 2002	0.3	1.4	0.0	2.1	19.9
Jun 2002	1.8	2.2	1.4	2.9	20.0
Jul 2002	0.1	0.6	2.6	2.3	19.9
Aug 2002	0.1	0.3	2.7	2.2	19.9
Sep 2002	1.7	0.6	4.2	1.7	19.7
Oct 2002	0.6	1.1	3.5	0.1	19.6
Nov 2002	0.0	1.3	2.8	1.6	19.4

National and Financial System Growth Rates and Market Share

Month	Other Personal						
	System % Growth Rate	National % Growth Rate	System % Growth Rate	National % Growth Rate	National's Market Share		
	(Month)	(Month)	(Annual)	(Annual)			
Nov 2000	2.1	-	1.9	15.7	46.4	16.6	
Dec 2000	2.0		1.1	15.5	44.9	16.5	
Jan 2001	0.4		1.1	14.4	46.6	16.6	
Feb 2001	1.1		0.8	14.6	46.2	16.5	
Mar 2001	0.6	-	1.4	13.4	5.9	16.2	
Apr 2001	0.6		0.4	13.0	5.9	16.2	
May 2001	0.7		0.8	12.8	3.6	16.2	
Jun 2001	0.8		2.0	12.1	2.4	16.4	
Jul 2001	1.4		0.3	12.5	3.0	16.2	
Aug 2001	0.1		0.9	11.8	4.3	16.4	
Sep 2001	-	0.3	-	0.1	10.9	4.1	16.4
Oct 2001	0.7		1.1	10.6	5.2	16.5	
Nov 2001	0.8		0.8	9.2	8.1	16.5	
Dec 2001	1.6		0.9	8.8	7.8	16.3	
Jan 2002	-	0.1		0.2	8.3	6.9	16.4
Feb 2002	1.0		1.9	8.1	8.1	16.5	
Mar 2002	1.2		1.2	8.8	11.0	16.5	
Apr 2002	0.2		1.0	8.4	11.6	16.7	
May 2002	1.5		1.3	9.2	12.2	16.6	
Jun 2002	1.4		2.8	9.9	13.0	16.9	
Jul 2002	0.1		1.0	8.6	13.8	17.0	
Aug 2002	1.0		1.2	9.5	14.1	17.0	
Sep 2002	0.9		0.5	10.9	14.8	17.0	
Oct 2002	0.8		1.0	11.0	14.6	17.0	
Nov 2002	1.4		1.3	11.6	15.2	17.0	

National and Financial System Growth Rates and Market Share

Month	Housing				
	System % Growth Rate	National % Growth Rate	System % Growth Rate	National % Growth Rate	National's Market Share
	(Month)	(Month)	(Annual)	(Annual)	
Nov 2000	1.1	3.2	16.1	10.7	16.3
Dec 2000	0.9	1.2	15.2	10.4	16.4
Jan 2001	0.7	2.0	14.5	11.7	16.6
Feb 2001	0.9	1.3	14.2	11.9	16.7
Mar 2001	0.9	0.9	13.9	20.0	16.7
Apr 2001	1.2	1.3	13.6	20.0	16.7
May 2001	1.6	2.1	13.6	19.7	16.8
Jun 2001	1.7	1.8	13.6	20.0	16.8
Jul 2001	1.5	1.6	13.8	20.2	16.8
Aug 2001	1.6	1.7	14.6	20.8	16.8
Sep 2001	1.3	1.4	15.3	21.3	16.8
Oct 2001	1.6	2.1	16.0	22.7	16.9
Nov 2001	1.6	0.9	16.5	20.0	16.8
Dec 2001	1.5	1.6	17.2	20.5	16.8
Jan 2002	1.5	1.6	18.1	20.1	16.9
Feb 2002	0.9	1.4	18.2	20.2	17.0
Mar 2002	1.1	1.7	18.4	21.1	17.1
Apr 2002	1.5	1.8	18.7	21.8	17.1
May 2002	1.9	2.2	19.0	22.0	17.2
Jun 2002	1.8	2.5	19.2	22.8	17.3
Jul 2002	1.5	2.0	19.2	23.4	17.4
Aug 2002	1.4	1.8	19.1	23.4	17.4
Sep 2002	1.5	1.7	19.3	23.8	17.5
Oct 2002	1.6	1.8	19.3	23.4	17.5
Nov 2002	1.7	1.7	19.5	24.5	17.5

National and Financial System Growth Rates and Market Share

Month	Total Credit Lending				
	System % Growth Rate	National % Growth Rate	System % Growth Rate	National % Growth Rate	National's Market Share
	(Month)	(Month)	(Annual)	(Annual)	
Nov 2000	0.6	0.1	12.4	18.0	17.6
Dec 2000	0.7	4.1	11.7	19.6	18.2
Jan 2001	0.5	1.7	11.7	22.3	18.4
Feb 2001	1.2	0.3	11.6	21.9	18.3
Mar 2001	0.6	1.4	11.0	15.6	18.4
Apr 2001	0.2	0.5	10.3	15.0	18.3
May 2001	0.9	0.4	10.0	11.0	18.1
Jun 2001	1.0	1.6	9.5	11.0	18.2
Jul 2001	0.1	0.6	8.6	11.9	18.3
Aug 2001	0.6	1.0	8.4	12.4	18.4
Sep 2001	0.6	1.1	8.4	12.1	18.4
Oct 2001	0.7	1.1	8.1	12.8	18.5
Nov 2001	1.1	0.6	8.6	13.4	18.4
Dec 2001	0.5	0.7	8.4	8.2	18.2
Jan 2002	0.2	0.2	8.0	6.6	18.2
Feb 2002	0.8	0.2	7.6	6.5	18.1
Mar 2002	0.9	3.2	7.8	8.3	18.5
Apr 2002	0.9	0.6	8.5	9.6	18.5
May 2002	0.8	0.3	8.4	10.3	18.4
Jun 2002	1.8	2.4	9.3	11.1	18.5
Jul 2002	0.6	0.6	9.9	11.1	18.5
Aug 2002	0.7	1.0	10.0	11.2	18.5
Sep 2002	1.5	1.1	11.0	11.2	18.5
Oct 2002	0.5	0.3	10.8	10.2	18.4
Nov 2002	0.9	0.2	10.6	9.8	18.3

National and Financial System Growth Rates and Market Share

Month	Total Deposits				
	System % Growth Rate	National % Growth Rate	System % Growth Rate	National % Growth Rate	National's Market Share
	(Month)	(Month)	(Annual)	(Annual)	
Nov 2000	0.1	3.0	3.7	1.0	13.6
Dec 2000	0.4	2.6	4.1	1.6	13.9
Jan 2001	1.4	0.2	4.9	0.4	13.8
Feb 2001	0.6	1.8	4.4	2.7	13.9
Mar 2001	0.4	0.1	4.9	4.3	13.9
Apr 2001	0.7	7.9	3.7	11.1	15.1
May 2001	1.2	4.3	3.8	15.4	15.5
Jun 2001	1.5	0.6	6.7	13.5	15.2
Jul 2001	0.0	0.9	7.1	12.4	15.1
Aug 2001	1.2	2.7	7.5	11.8	15.3
Sep 2001	2.5	0.4	9.3	13.0	14.9
Oct 2001	1.4	1.4	10.2	16.8	14.9
Nov 2001	0.9	0.8	11.1	19.4	14.6
Dec 2001	1.7	2.1	12.5	14.0	14.1
Jan 2002	0.6	2.0	11.7	16.0	14.3
Feb 2002	0.1	0.1	11.2	14.1	14.3
Mar 2002	0.1	1.2	10.6	15.5	14.5
Apr 2002	1.1	5.2	12.6	12.6	15.1
May 2002	0.7	2.4	12.0	10.6	15.3
Jun 2002	0.1	5.2	10.4	5.5	14.5
Jul 2002	0.0	5.4	10.5	12.2	15.3
Aug 2002	1.0	0.0	10.3	9.1	15.1
Sep 2002	1.3	1.6	9.1	11.3	15.2
Oct 2002	0.4	3.5	8.0	5.9	14.6
Nov 2002	0.8	1.7	7.9	4.9	14.2