

Quarterly Financial Supplement



September 30, 2002 - Quarterly Highlights

Summary Owned Income Statement

(\$ millions)	Three Months Ended			% Change from Prior	
	9/30/02	6/30/02	9/30/01	Qtr.	Year
Owned-basis net interest margin and other revenues	\$ 2,860.1	\$ 2,659.5	\$ 2,436.3	7.5 %	17.4 %
Owned-basis provision for credit losses	973.0	850.9	722.9	14.3	34.6
Costs and expenses excluding settlement charge and related expenses	1,059.9	1,051.5	978.6	0.8	8.3
Settlement charge and related expenses (1)	525.0	-	-	100+	100+
Income before income taxes	302.2	757.1	734.8	(60.1)	(58.9)
Income taxes	81.0	249.7	249.2	(67.6)	(67.5)
Net income	\$ 221.2	\$ 507.4	\$ 485.6	(56.4) %	(54.4) %
Operating income excluding settlement charge and related expenses	\$ 554.4	\$ 507.4	\$ 485.6	9.3 %	14.2 %

Common Stock Data

Basic earnings per common share	\$.45	\$ 1.08	\$ 1.05	(58.3) %	(57.1) %
Diluted earnings per common share	.45	1.07	1.03	(57.9)	(56.3)
Diluted earnings per common share, excluding settlement charge and related expenses	1.17	1.07	1.03	9.3	13.6
Average common shares (millions)	455.4	456.3	461.3	(0.2)	(1.3)
Average common and equivalent shares (millions)	459.6	461.2	467.7	(0.3)	(1.7)
Common stock price:					
High	\$ 50.84	\$ 63.25	\$ 69.49	(19.6) %	(26.8) %
Low	26.10	47.06	48.00	(44.5)	(45.6)
Period end	28.31	49.70	56.38	(43.0)	(49.8)
Dividends declared per common share	\$.25	\$.25	\$.22	-	13.6 %
Book value per common share	18.55	18.97	16.52	(2.2)	12.3

Selected Financial Ratios

Owned Basis

Return on average common shareholders' equity	9.5 %	22.9 %	25.0 %	(58.5) %	(62.0) %
Return on average common shareholders' equity, excluding settlement charge and related expenses	24.7	22.9	25.0	7.9	(1.2)
Return on average owned assets	.88	2.18	2.34	(59.6)	(62.4)
Return on average owned assets, excluding settlement charge and related expenses	2.22	2.18	2.34	1.8	(5.1)
Net interest margin	7.46	7.62	7.94	(2.1)	(6.0)
Common and preferred equity as a percentage of owned assets	9.53	9.82	9.49	(3.0)	0.4
Common and preferred equity and trust preferred securities as a percentage of owned assets (2)	10.49	10.83	10.52	(3.1)	(0.3)

Managed Basis

Return on average managed assets	.72 %	1.78 %	1.89 %	(59.6) %	(61.9) %
Return on average managed assets, excluding settlement charge and related expenses	1.81	1.78	1.89	1.7	(4.2)
Efficiency ratio	45.6	32.1	34.6	42.1	31.8
Efficiency ratio excluding settlement charge and related expenses	29.4	32.1	34.6	(8.4)	(15.0)
Net interest margin	8.35	8.55	8.51	(2.3)	(1.9)
Common and preferred equity as a percentage of managed assets	7.74	7.98	7.67	(3.0)	0.9
Common and preferred equity, and trust preferred securities as a percentage of managed assets (2)	8.52	8.80	8.50	(3.2)	0.2
Tangible equity to tangible managed assets (2)	7.95	7.94	7.52	0.1	5.7

Year-to-Date Highlights

Summary Owned Income Statement

(\$ millions)	Nine Months Ended		% Change
	9/30/02	9/30/01	
Owned-basis net interest margin and other revenues	\$ 8,255.6	\$ 6,975.4	18.4 %
Owned-basis provision for credit losses	2,746.9	2,083.6	31.8
Costs and expenses excluding settlement charge and related expenses	3,178.9	2,888.1	10.1
Settlement charge and related expenses (1)	525.0	-	100+
Income before income taxes	1,804.8	2,003.7	(9.9)
Income taxes	585.2	689.3	(15.1)
Net income	\$ 1,219.6	\$ 1,314.4	(7.2) %
Operating income excluding settlement charge and related expenses	\$ 1,552.8	\$ 1,314.4	18.1 %

Common Stock Data

Basic earnings per common share	\$ 2.58	\$ 2.82	(8.5) %
Diluted earnings per common share	2.56	2.78	(7.9)
Diluted earnings per common share, excluding settlement charge and related expenses	3.28	2.78	18.0
Average common shares (millions)	456.2	463.5	(1.6)
Average common and equivalent shares (millions)	461.0	469.7	(1.9)
Common stock price:			
High	\$ 63.25	\$ 69.98	(9.6) %
Low	26.10	48.00	(45.6)
Period end	28.31	56.38	(49.8)
Dividends declared per common share	\$.72	\$.63	14.3 %

Selected Financial Ratios

Owned Basis

Return on average common shareholders' equity	18.5 %	23.2 %	(20.3) %
Return on average common shareholders' equity, excluding settlement charge and related expenses	23.7	23.2	2.2
Return on average owned assets	1.72	2.19	(21.5)
Return on average owned assets, excluding settlement charge and related expenses	2.19	2.19	-
Net interest margin	7.62	7.74	(1.6)

Managed Basis

Return on average managed assets	1.40 %	1.76 %	(20.5) %
Return on average managed assets, excluding settlement charge and related expenses	1.78	1.76	1.1
Efficiency ratio	36.7	35.5	3.4
Efficiency ratio excluding settlement charge and related expenses	31.1	35.5	(12.4)
Net interest margin	8.54	8.31	2.8

(1) On October 11, 2002, Household reached a preliminary agreement with a multi-state working group of state attorneys general and regulatory agencies to effect a nationwide resolution of alleged violations of consumer protection, consumer lending and ins in its retail branch consumer lending operations. Household recorded a charge of \$525 million (pretax) reflecting the costs of this settlement agreement and related matters.

(2) Represents a non-GAAP measure which may differ from similarly named measures presented by other companies.

Consolidated Statements of Income - Owned Basis

Three Months

(\$ millions)	Three Months Ended			% Change from Prior	
	9/30/02	6/30/02	9/30/01	Qtr.	Year
Finance and other interest income	\$ 2,710.9	\$ 2,609.9	\$ 2,521.7	3.9 %	7.5 %
Interest expense	999.0	980.9	1,035.2	1.8	(3.5)
Net interest margin	1,711.9	1,629.0	1,486.5	5.1	15.2
Provision for credit losses on owned receivables	973.0	850.9	722.9	14.3	34.6
Net interest margin after provision for credit losses	738.9	778.1	763.6	(5.0)	(3.2)
Securitization revenue	556.3	523.4	451.1	6.3	23.3
Insurance revenue	180.8	177.5	169.2	1.9	6.9
Investment income	47.6	44.0	42.3	8.2	12.5
Fee income	261.7	190.3	235.7	37.5	11.0
Other income	101.8	95.3	51.5	6.8	97.7
Total other revenues	1,148.2	1,030.5	949.8	11.4	20.9
Salaries and fringe benefits	456.6	453.0	408.3	0.8	11.8
Sales incentives	60.6	67.6	74.1	(10.4)	(18.2)
Occupancy and equipment expense	94.1	93.3	86.1	0.9	9.3
Other marketing expenses	135.4	133.5	119.5	1.4	13.3
Other servicing and administrative expenses	199.3	204.1	174.1	(2.4)	14.5
Amortization of acquired intangibles and goodwill	12.7	12.6	39.0	0.8	(67.4)
Policyholders' benefits	101.2	87.4	77.5	15.8	30.6
Settlement charge and related expenses	525.0	-	-	100+	100+
Total costs and expenses	1,584.9	1,051.5	978.6	50.7	62.0
Income before income taxes	302.2	757.1	734.8	(60.1)	(58.9)
Income taxes	81.0	249.7	249.2	(67.6)	(67.5)
Net income	221.2	507.4	485.6	(56.4)	(54.4)
Preferred dividends	(16.6)	(15.5)	(2.9)	7.1	100+
Earnings available to common shareholders	\$ 204.6	\$ 491.9	\$ 482.7	(58.4) %	(57.6) %
Operating net income excluding settlement charge and related expenses	\$ 554.4	\$ 507.4	\$ 485.6	9.3 %	14.2 %
Effective tax rate	26.8 %	33.0 %	33.9 %	(18.8) %	(20.9) %
Effective tax rate excluding settlement charge and related expenses	33.0	33.0 %	33.9 %	-	(2.7) %

Securitization Revenue

(\$ millions)	Three Months Ended		
	9/30/02	6/30/02	9/30/01
Net initial gain	\$ 78.6	\$ 73.8	\$ 38.5
Net replenishment gains	132.2	127.0	107.4
Servicing revenue and excess spread	345.5	322.6	305.2
Total	\$ 556.3	\$ 523.4	\$ 451.1

Receivables Securitized:

Auto finance	\$ 986.0	\$ 925.0	\$ 732.0
MasterCard/Visa	160.0	613.4	109.9
Private label	390.0	-	-
Personal non-credit card	1,000.0	450.0	350.0
Total	\$ 2,536.0	\$ 1,988.4	\$ 1,191.9

Nine Months

(\$ millions)	Nine Months Ended			% Change
	9/30/02	9/30/01		
Finance and other interest income	\$ 7,856.5	\$ 7,371.3		6.6 %
Interest expense	2,918.7	3,190.4		(8.5)
Net interest margin	4,937.8	4,180.9		18.1
Provision for credit losses on owned receivables	2,746.9	2,083.6		31.8
Net interest margin after provision for credit losses	2,190.9	2,097.3		4.5
Securitization revenue	1,598.0	1,251.6		27.7
Insurance revenue	528.4	487.1		8.5
Investment income	137.8	121.9		13.0
Fee income	668.5	671.3		(0.4)
Other income	385.1	262.6		46.6
Total other revenues	3,317.8	2,794.5		18.7
Salaries and fringe benefits	1,354.9	1,173.1		15.5
Sales incentives	182.3	202.2		(9.8)
Occupancy and equipment expense	279.6	253.3		10.4
Other marketing expenses	409.3	370.0		10.6
Other servicing and administrative expenses	635.1	542.8		17.0
Amortization of acquired intangibles and goodwill	45.1	118.6		(62.0)
Policyholders' benefits	272.6	228.1		19.5
Settlement charge and related expenses	525.0	-		100+
Total costs and expenses	3,703.9	2,888.1		28.2
Income before income taxes	1,804.8	2,003.7		(9.9)
Income taxes	585.2	689.3		(15.1)
Net income	1,219.6	1,314.4		(7.2)
Preferred dividends	(40.6)	(7.5)		100+
Earnings available to common shareholders	\$ 1,179.0	\$ 1,306.9		(9.8) %
Operating net income excluding settlement charge and related expenses	\$ 1,552.8	\$ 1,314.4		18.1 %
Effective tax rate	32.4 %	34.4 %		(5.8) %
Effective tax rate excluding settlement charge and related expenses	33.4 %	34.4 %		(2.9) %

Securitization Revenue

(\$ millions)	Nine Months Ended	
	9/30/02	9/30/01
Net initial gain	\$ 226.8	\$ 104.7
Net replenishment gains	383.4	305.0
Servicing revenue and excess spread	987.8	841.9
Total	\$ 1,598.0	\$ 1,251.6

Receivables Securitized:

Auto finance	\$ 2,336.0	\$ 1,705.8
MasterCard/Visa	1,373.4	261.1
Private label	890.0	-
Personal non-credit card	2,352.7	1,498.6
Total	\$ 6,952.1	\$ 3,465.5

Credit Quality/Credit Loss Reserves - Owned Basis

Two-Months-and-Over Contractual Delinquency

As a percent of owned consumer receivables, excludes comm	9/30/02	6/30/02	9/30/01
Real estate secured	3.22 %	2.78 %	2.71 %
Auto finance	3.33	2.99	2.43
MasterCard/Visa (1)	6.36	6.13	5.22
Private label	6.84	6.19	6.57
Personal non-credit card	9.18	9.12	8.75
Total	5.01 %	4.61 %	4.58 %

Quarter-to-Date Charge-offs, Net of Recoveries

As a percent of average owned consumer receivables, annualized, excludes commercial.			
Real estate secured	1.03 %	.85 %	.51 %
Auto finance	5.50	4.80	3.72
MasterCard/Visa	9.21	9.94	8.28
Private label	6.65	5.86	5.94
Personal non-credit card	8.96	8.59	7.27
Total	3.98 %	3.76 %	3.43 %
Real estate charge-offs and REO expense as a percent of average owned real estate secured receivables	1.38 %	1.23 %	.85 %

Balance Sheet Data

(\$ millions)	9/30/02	6/30/02	9/30/01
Owned assets	\$ 101,078.3	\$ 96,806.3	\$ 84,689.7
Owned receivables	84,164.2	83,137.9	75,588.7
Investment securities	10,263.2	8,229.7	3,700.0
Managed assets	124,485.7	119,129.0	104,756.1
Managed receivables	107,571.6	105,460.6	95,655.1
Debt	85,445.6	82,479.9	71,676.5
Trust originated preferred securities	975.0	975.0	875.0
Preferred stock	1,193.2	843.2	455.8
Common shareholders' equity	8,437.5	8,661.2	7,578.6

Credit Loss Reserves

(\$ millions)	9/30/02	6/30/02	9/30/01
Reserves for owned receivables at beginning of quarter	\$ 2,983.3	\$ 2,876.6	\$ 2,376.5
Provision for credit losses	973.0	850.9	722.9
Charge-offs, net of recoveries	(836.3)	(765.6)	(630.2)
Other, net	7.3	21.4	7.4
Reserves for owned receivables at end of quarter	\$ 3,127.3	\$ 2,983.3	\$ 2,476.6
Reserves as a percent of owned receivables	3.72 %	3.59 %	3.28 %

Nonperforming Assets

(\$ millions)			
Nonaccrual owned receivables	\$ 2,569.5	\$ 2,356.4	\$ 2,009.6
Accruing owned receivables 90 or more days delinquent	825.5	752.0	806.6
Total nonperforming owned receivables	3,395.0	3,108.4	2,816.2
Real estate owned	451.1	456.7	363.0
Total nonperforming assets	\$ 3,846.1	\$ 3,565.1	\$ 3,179.2
Owned credit loss reserves as a percent of nonperforming owned receivables	92.1 %	96.0 %	87.9 %

(1) MasterCard and Visa are registered trademarks of MasterCard International, Incorporated and VISA USA Inc., respectively.

Receivables Analysis

End-of-Period Receivables

(\$ millions)	9/30/02	6/30/02	9/30/01	% Change from Prior	
				Qtr.	Year
Owned receivables:					
Real estate secured	\$ 48,535.4	\$ 48,312.1	\$ 40,822.3	0.5 %	18.9 %
Auto finance	2,316.1	2,362.6	2,340.1	(2.0)	(1.0)
MasterCard/Visa	7,642.7	6,880.7	8,066.9	11.1	(5.3)
Private label	10,594.3	10,827.1	10,736.4	(2.2)	(1.3)
Personal non-credit card	14,602.1	14,272.6	13,089.6	2.3	11.6
Commercial and other	473.6	482.8	533.4	(1.9)	(11.2)
Total owned receivables	84,164.2	83,137.9	75,588.7	1.2	11.3
Accrued finance charges	1,540.7	1,551.6	1,512.4	(0.7)	1.9
Credit loss reserve for owned receivables	(3,127.3)	(2,983.3)	(2,476.6)	4.8	26.3
Unearned credit insurance premiums and claims reserves	(833.1)	(878.0)	(888.2)	(5.1)	(6.2)
Interest-only strip receivables (1)	1,104.9	1,012.2	850.7	9.2	29.9
Amounts due and deferred from receivables sales	307.7	292.6	501.3	5.2	(38.6)
Total owned receivables, net	83,157.1	82,133.0	75,088.3	1.2	10.7
Receivables serviced with limited recourse:					
Real estate secured	507.8	575.4	1,108.6	(11.7)	(54.2)
Auto finance	5,024.7	4,518.2	3,529.1	11.2	42.4
MasterCard/Visa	9,873.5	9,905.8	9,236.8	(0.3)	6.9
Private label	3,040.0	2,649.9	1,650.0	14.7	84.2
Personal non-credit card	4,961.4	4,673.4	4,541.9	6.2	9.2
Total receivables serviced with limited recourse	23,407.4	22,322.7	20,066.4	4.9	16.6
Total managed receivables, net	\$ 106,564.5	\$ 104,455.7	\$ 95,154.7	2.0 %	12.0 %

End-of-Period Managed Receivables

(\$ millions)	9/30/02		6/30/02		9/30/01		% Change from Prior	
		(2)		(2)		(2)	Qtr.	Year
Real estate secured	\$ 49,043.2	45.6 %	\$ 48,887.5	46.4 %	\$ 41,930.9	43.8 %	0.3 %	17.0 %
Auto finance	7,340.8	6.8	6,880.8	6.5	5,869.2	6.1	6.7	25.1
MasterCard/Visa	17,516.2	16.3	16,786.5	15.9	17,303.7	18.1	4.3	1.2
Private label	13,634.3	12.7	13,477.0	12.8	12,386.4	13.0	1.2	10.1
Personal non-credit card (3)	19,563.5	18.2	18,946.0	18.0	17,631.5	18.4	3.3	11.0
Commercial and other	473.6	0.4	482.8	0.4	533.4	0.6	(1.9)	(11.2)
Managed portfolio	\$ 107,571.6	100.0 %	\$ 105,460.6	100.0 %	\$ 95,655.1	100.0 %	2.0 %	12.5 %

(1) The change in our interest-only strip receivables, net of the related loss reserve and excluding the mark-to-market adjustment recorded in accumulated other comprehensive income was

\$51.2 million for the quarter ended 9/30/02, \$29.8 million for the quarter ended 6/30/02, and \$45.2 million for the quarter ended 9/30/01. Our estimate of the recourse obligation totaled \$1,561.5 million at 9/30/02, \$1,385.6 million at 6/30/02, and \$1,078.4 million at 9/30/01.

(2) % of managed portfolio

(3) Personal non-credit card receivables are comprised of the following:

	9/30/02	6/30/02	9/30/01
Domestic personal unsecured	\$ 10,129.7	\$ 9,711.0	\$ 9,436.3
Union Plus personal unsecured	1,195.7	1,193.7	995.3
Personal homeowner loans	5,256.3	5,157.5	4,602.4
Foreign unsecured	2,981.8	2,883.8	2,597.5
Total	\$ 19,563.5	\$ 18,946.0	\$ 17,631.5

Supplemental Managed Basis Information

Securitizations and sales of consumer receivables are a source of liquidity for us. We continue to service the securitized receivables after such receivables are sold and we retain a limited recourse obligation. Securitizations impact the classification of revenues. When reporting on a managed basis, net interest margin, provision for credit losses, fee income, and securitization revenue related to receivables sold are reclassified from securitization revenue into the appropriate caption.

Three Months

(\$ millions)	Three Months Ended						% Change from Prior	
	9/30/02	(1)	6/30/02	(1)	9/30/01	(1)	Qtr.	Year
Finance and other interest income	\$ 3,553.6	12.42 %	\$ 3,418.2	12.81 %	\$ 3,290.1	13.93 %	4.0 %	8.0 %
Interest expense	1,165.3	4.07	1,137.5	4.26	1,280.8	5.42	2.4	(9.0)
Net interest margin	2,388.3	8.35 %	2,280.7	8.55 %	2,009.3	8.51 %	4.7	18.9
Provision for credit losses	1,471.3		1,278.4		966.8		15.1	52.2
Net interest margin after provision for credit losses	\$ 917.0		\$ 1,002.3		\$ 1,042.5		(8.5) %	(12.0) %
Insurance revenue	\$ 180.8		\$ 177.5		\$ 169.2		1.9 %	6.9 %
Investment income	47.6		44.0		42.3		8.2	12.5
Fee income	426.7		355.3		389.8		20.1	9.5
Securitization revenue	213.3		134.2		18.2		58.9	100+
Other income	101.8		95.3		51.5		6.8	97.7
Total other revenues	\$ 970.2		\$ 806.3		\$ 671.0		20.3 %	44.6 %
Average managed receivables:								
Real estate secured	\$ 49,286.4		\$ 47,562.1		\$ 40,779.9		3.6 %	20.9 %
Auto finance	7,134.8		6,684.8		5,507.6		6.7	29.5
MasterCard/Visa	17,282.4		16,730.6		17,361.4		3.3	(0.5)
Private label	13,517.2		13,385.5		12,178.2		1.0	11.0
Personal non-credit card	19,357.7		18,393.1		17,261.5		5.2	12.1
Commercial and other	476.4		491.5		545.4		(3.1)	(12.7)
Total	107,054.9		103,247.6		93,634.0		3.7	14.3
Average noninsurance investments	6,828.6		2,950.4		395.1		100+	100+
Other interest-earning assets	565.3		558.3		460.7		1.3	22.7
Average managed interest-earning assets	\$ 114,448.8		\$ 106,756.3		\$ 94,489.8		7.2 %	21.1 %

Nine Months

(\$ millions)	Nine Months Ended				% Change
	9/30/02	(1)	9/30/01	(1)	
Finance and other interest income	\$ 10,349.0	12.77 %	\$ 9,721.8	14.17 %	6.5 %
Interest expense	3,426.8	4.23	4,020.2	5.86	(14.8)
Net interest margin	6,922.2	8.54 %	5,701.6	8.31 %	21.4
Provision for credit losses	4,112.0		2,834.4		45.1
Net interest margin after provision for credit losses	\$ 2,810.2		\$ 2,867.2		(2.0) %
Insurance revenue	\$ 528.4		\$ 487.1		8.5 %
Investment income	137.8		121.9		13.0
Fee income	1,154.0		1,137.9		1.4
Securitization revenue	493.3		15.3		100+
Other income	385.1		262.6		46.6
Total other revenues	\$ 2,698.6		\$ 2,024.8		33.3 %
Average managed receivables:					
Real estate secured	\$ 47,549.7		\$ 38,966.0		22.0 %
Auto finance	6,783.4		5,046.2		34.4
MasterCard/Visa	16,967.9		17,150.4		(1.1)
Private label	13,508.1		12,054.1		12.1
Personal non-credit card	18,593.7		16,773.3		10.9
Commercial and other	488.1		564.6		(13.5)
Total	103,890.9		90,554.6		14.7
Average noninsurance investments	3,652.5		447.9		100+
Other interest-earning assets	554.0		454.6		21.9
Average managed interest-earning assets	\$ 108,097.4		\$ 91,457.1		18.2 %

(1) % Columns: comparison to average managed interest-earning assets, annualized.

Credit Quality/Credit Loss Reserves Information - Managed Basis

Two-Months-and-Over Contractual Delinquency

As a percent of managed consumer receivables, excludes commercial.	9/30/02	6/30/02	9/30/01
Real estate secured	3.26 %	2.82 %	2.74 %
Auto finance	3.18	3.19	2.54
MasterCard/Visa	4.14	3.90	3.91
Private label	6.31	5.85	5.88
Personal non-credit card	8.89	9.06	8.51
Total	4.82 %	4.53 %	4.43 %

Quarter-to-Date Charge-offs, Net of Recoveries

As a percent of average managed consumer receivables, annualized, excludes commercial.	9/30/02	6/30/02	9/30/01
Real estate secured	1.03 %	.86 %	.52 %
Auto finance	5.97	6.17	4.84
MasterCard/Visa	6.81	7.54	6.75
Private label	6.12	5.38	5.13
Personal non-credit card	8.99	8.56	7.00
Total	4.39 %	4.26 %	3.74 %
Real estate charge-offs and REO expense as a percent of average managed real estate secured receivables	1.37 %	1.23 %	.85 %

Credit Loss Reserves

(\$ millions)	9/30/02	6/30/02	9/30/01
Reserves for managed receivables at beginning of quarter	\$ 4,368.9	\$ 4,146.5	\$ 3,456.5
Provision for credit losses	1,471.3	1,278.4	966.8
Charge-offs, net of recoveries	(1,170.9)	(1,092.7)	(870.6)
Other, net	19.5	36.7	2.3
Reserves for managed receivables at end of quarter	\$ 4,688.8	\$ 4,368.9	\$ 3,555.0
Reserves as a percent of managed receivables	4.36 %	4.14 %	3.72 %

Nonperforming Assets

(\$ millions)	9/30/02	6/30/02	9/30/01
Nonaccrual managed receivables	\$ 3,054.7	\$ 2,877.6	\$ 2,429.4
Accruing managed receivables 90 or more days delinquent	1,092.8	1,008.8	993.6
Total nonperforming managed receivables	4,147.5	3,886.4	3,423.0
Real estate owned	451.1	456.7	363.1
Total nonperforming assets	\$ 4,598.6	\$ 4,343.1	\$ 3,786.1
Managed credit loss reserves as a percent of nonperforming managed receivables	113.1 %	112.4 %	103.9 %

Reage Statistics

Our credit policies for consumer loans permit the reset of the contractual delinquency status of an account to current, subject to certain limits, if a predetermined number of consecutive payments has been received and there is evidence that the reason for the delinquency has been cured. Such reaging policies vary by product and are designed to manage customer relationships and ensure maximum collections. The below table summarizes the percent of the domestic portfolio outstanding as of the dates indicated by time period the reage was given or by product.

Total Domestic Portfolio

	9/30/02	6/30/02	12/31/01
Never reaged	83.9 %	83.3 %	83.1 %
Reaged in the last 6 months	6.6	7.4	9.0
Reaged in the last 7-12 months	4.9	5.1	3.6
Previously reaged	4.6	4.2	4.3
Total ever reaged	16.1	16.7	16.9
Total	100.0 %	100.0 %	100.0 %

Total Reaged by Product

	9/30/02	6/30/02	12/31/01
Real estate secured	18.5 %	19.1 %	20.0 %
Auto finance	16.2	15.9	15.0
MasterCard/Visa	3.4	3.4	3.2
Private label	10.4	10.5	11.1
Personal non-credit card	25.3	27.1	27.2
Total	16.1 %	16.7 %	16.9 %