



Statistics At A Glance

As of December 31, 2003

Dollar Amounts in Billions	All Insured Institutions	Commercial Banks	Savings Institutions	Asset Concentration Group									
				International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion	
Fourth Quarter 2003													
Number of FDIC-Insured	9,182	7,769	1,413	6	1,765	36	4,250	1,033	158	530	1,313	91	
Number of FDIC-Supervised	5,318	4,833	485	0	1,223	11	2,497	409	80	281	775	42	
Total Assets	\$ 9,077	7,602	1,474	1,448	129	348	2,923	1,658	147	61	173	2,190	
Total Loans	\$ 5,434	4,429	1,006	572	79	267	1,959	1,135	121	16	96	1,189	
Domestic Deposits	\$ 5,213	4,288	925	367	107	105	2,068	997	71	45	142	1,311	
Net Income (QTR)	\$ 31.128	26.595	4.533	4.390	0.338	3.826	8.855	5.365	0.389	0.497	0.403	7.065	
Percent Profitable (QTR)	% 90.0	90.0	89.8	100.0	89.6	91.7	90.7	90.8	88.0	81.7	90.9	90.1	
Average Return on Assets (QTR)	% 1.38	1.41	1.24	1.22	1.06	4.65	1.22	1.28	1.07	3.28	0.94	1.31	
Average Return on Equity (QTR)	% 15.16	15.53	13.32	16.66	9.86	28.18	13.26	14.29	14.31	20.11	8.96	14.73	
Net Interest Margin (QTR)	% 3.75	3.86	3.22	3.06	4.05	8.78	3.93	3.21	4.83	3.03	3.85	3.48	
Equity to Assets	% 9.15	9.10	9.41	7.39	10.64	16.04	9.24	9.10	7.30	16.74	10.44	8.87	
Noncurrent Loan Rate - Total Loans *	% 1.12	1.19	0.80	2.24	1.15	2.03	0.88	0.95	1.07	0.97	1.06	0.95	
Real Estate Loans	% 0.83	0.86	0.77	1.30	1.03	0.40	0.75	0.97	1.20	0.85	1.02	0.63	
C&I Loans	% 2.05	2.10	1.29	4.23	1.87	1.28	1.40	1.30	2.06	1.61	1.64	2.18	
Consumer Loans	% 1.46	1.52	0.85	2.59	0.87	2.18	0.63	0.29	0.76	1.12	0.89	0.73	
Coverage Ratio **	% 140.41	145.79	104.97	102.23	132.89	236.49	166.46	75.65	158.24	182.42	130.24	158.47	
Net Charge-Off Rate - All Loans (QTR)	% 0.79	0.91	0.28	1.36	0.43	5.31	0.48	0.13	2.76	0.52	0.45	0.56	
Real Estate Loans (QTR)	% 0.20	0.25	0.04	0.10	0.17	0.17	0.16	0.05	2.55	0.12	0.15	0.34	
C&I Loans (QTR)	% 1.08	1.12	0.39	1.56	1.27	5.87	1.00	0.20	2.70	1.12	1.14	0.94	
Consumer Loans (QTR)	% 3.07	3.08	3.01	3.29	0.80	5.86	1.47	1.32	2.99	1.87	1.44	1.44	
Fourth Quarter 2002													
Number of FDIC-Insured	9,354	7,887	1,467	5	1,823	40	4,070	1,107	196	488	1,525	100	
Number of FDIC-Supervised	5,353	4,860	493	0	1,259	13	2,359	426	106	257	900	33	
Total Assets	\$ 8,436	7,077	1,359	1,274	124	299	2,960	1,342	166	60	197	2,013	
Total Loans	\$ 5,053	4,156	897	524	76	226	2,001	880	133	16	112	1,086	
Domestic Deposits	\$ 4,910	4,032	879	319	103	105	2,080	815	83	43	162	1,202	
Net Income (QTR)	\$ 25.446	21.455	3.992	1.336	0.310	2.773	9.354	4.610	0.588	-0.131	0.500	6.107	
Percent Profitable (QTR)	% 89.0	88.6	91.1	60.0	86.7	82.5	89.7	91.8	89.8	79.1	90.6	97.0	
Average Return on Assets (QTR)	% 1.22	1.23	1.18	0.43	1.02	3.78	1.28	1.39	1.41	-0.80	1.02	1.22	
Average Return on Equity (QTR)	% 13.20	13.34	12.47	5.92	9.33	24.37	13.62	15.25	19.15	-4.71	9.56	13.41	
Net Interest Margin (QTR)	% 3.91	4.03	3.33	3.28	4.17	8.77	4.11	3.38	4.73	2.76	4.08	3.56	
Equity to Assets	% 9.20	9.15	9.46	7.14	10.76	15.49	9.36	9.08	7.35	17.18	10.62	9.10	
Noncurrent Loan Rate - Total Loans *	% 1.36	1.46	0.93	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29	
Real Estate Loans	% 0.89	0.89	0.90	1.50	1.09	0.60	0.84	0.94	1.29	1.67	0.94	0.76	
C&I Loans	% 2.88	2.92	2.00	5.32	1.86	1.82	2.13	1.80	2.75	2.83	1.66	3.07	
Consumer Loans	% 1.43	1.51	0.67	2.25	0.83	2.30	0.76	0.59	1.39	0.72	0.84	0.59	
Coverage Ratio **	% 123.74	127.17	98.84	85.87	125.24	223.16	139.70	80.43	108.46	108.87	135.81	129.58	
Net Charge-Off Rate - All Loans (QTR)	% 0.98	1.10	0.41	1.73	0.45	5.36	0.66	0.29	1.15	2.33	0.51	0.90	
Real Estate Loans (QTR)	% 0.16	0.18	0.10	0.16	0.15	0.23	0.17	0.11	0.24	0.87	0.14	0.18	
C&I Loans (QTR)	% 1.83	1.78	2.98	2.18	1.17	5.89	1.39	2.80	2.44	0.89	1.44	2.18	
Consumer Loans (QTR)	% 3.08	3.15	2.40	3.68	0.99	5.74	1.77	1.26	1.56	9.27	1.51	1.68	

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.