



Statistics At A Glance

As of December 31, 2004

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 2004													
Number of FDIC-Insured	8,975	7,630	1,345	5	1,730	34	4,424	990	132	465	1,120	75	
Number of FDIC-Supervised	5,262	4,804	459	0	1,190	11	2,607	404	70	264	682	34	
Total Assets	\$ 10,105	8,413	1,692	1,881	138	382	3,301	1,504	104	52	144	2,598	
Total Loans	\$ 6,119	4,905	1,214	799	88	294	2,279	1,061	83	13	80	1,422	
Domestic Deposits	\$ 5,718	4,727	991	559	113	106	2,320	863	58	38	117	1,545	
Net Income (QTR)	\$ 31.771	27.030	4.740	3.626	0.372	3.264	10.274	4.526	0.418	0.229	0.369	8.693	
Percent Profitable (QTR)	% 90.8	90.6	91.9	100.0	90.0	88.2	91.7	91.7	93.9	80.4	91.6	94.7	
Average Return on Assets (QTR)	% 1.28	1.30	1.14	0.77	1.09	3.63	1.26	1.23	1.51	1.77	1.03	1.36	
Average Return on Equity (QTR)	% 12.57	13.08	10.31	9.68	10.05	18.89	12.71	11.78	14.31	10.42	9.52	13.18	
Net Interest Margin (QTR)	% 3.63	3.73	3.18	2.60	4.14	9.47	3.97	3.05	4.74	3.28	3.90	3.37	
Equity to Assets	% 10.28	10.10	11.18	8.05	10.79	20.52	10.09	10.55	11.36	16.94	10.79	10.25	
Noncurrent Loan Rate - Total Loans *	% 0.80	0.86	0.56	1.29	0.92	1.98	0.63	0.54	0.64	0.98	0.86	0.74	
Real Estate Loans	% 0.61	0.65	0.51	0.94	0.84	0.09	0.56	0.54	0.34	0.93	0.84	0.70	
C&I Loans	% 1.16	1.17	1.00	2.09	1.57	1.16	0.90	0.84	0.76	1.41	1.33	1.02	
Consumer Loans	% 1.40	1.46	0.83	2.07	0.79	2.18	0.55	0.37	0.76	1.02	0.78	0.77	
Coverage Ratio **	% 167.78	174.64	125.38	135.34	156.74	215.84	206.31	97.06	259.42	168.43	155.30	156.27	
Net Charge-Off Rate - All Loans (QTR)	% 0.61	0.68	0.28	1.10	0.32	4.67	0.35	0.15	1.44	0.54	0.40	0.24	
Real Estate Loans (QTR)	% 0.08	0.10	0.05	0.18	0.12	0.09	0.10	0.05	0.14	0.10	0.13	0.05	
C&I Loans (QTR)	% 0.58	0.53	1.33	0.49	0.93	0.45	0.71	0.76	2.46	0.65	1.00	0.30	
Consumer Loans (QTR)	% 2.97	3.05	2.27	3.62	0.98	5.22	1.39	1.66	2.19	2.42	1.30	1.21	
Fourth Quarter 2003													
Number of FDIC-Insured	9,181	7,770	1,411	6	1,766	36	4,253	1,033	157	529	1,310	91	
Number of FDIC-Supervised	5,319	4,836	483	0	1,224	11	2,499	409	80	280	774	42	
Total Assets	\$ 9,075	7,601	1,474	1,448	129	348	2,924	1,658	147	61	172	2,189	
Total Loans	\$ 5,434	4,429	1,006	572	79	267	1,960	1,135	121	16	96	1,189	
Domestic Deposits	\$ 5,213	4,288	925	367	107	105	2,070	997	70	45	142	1,311	
Net Income (QTR)	\$ 30.984	26.456	4.528	4.390	0.335	3.817	8.800	5.284	0.388	0.518	0.395	7.058	
Percent Profitable (QTR)	% 89.5	89.5	89.6	100.0	89.2	88.9	90.1	90.5	86.6	82.0	90.5	90.1	
Average Return on Assets (QTR)	% 1.38	1.41	1.24	1.22	1.05	4.64	1.22	1.26	1.07	3.41	0.93	1.31	
Average Return on Equity (QTR)	% 15.09	15.45	13.31	16.66	9.77	28.11	13.18	14.08	14.30	20.93	8.82	14.72	
Net Interest Margin (QTR)	% 3.75	3.85	3.22	3.06	4.05	8.82	3.93	3.21	4.83	3.03	3.86	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	10.45	8.87	
Noncurrent Loan Rate - Total Loans *	% 1.12	1.20	0.80	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95	
Real Estate Loans	% 0.83	0.86	0.77	1.30	1.03	0.40	0.75	0.97	1.20	0.84	1.03	0.63	
C&I Loans	% 2.06	2.10	1.29	4.25	1.88	1.28	1.39	1.30	2.06	1.61	1.66	2.18	
Consumer Loans	% 1.46	1.53	0.85	2.59	0.87	2.19	0.64	0.29	0.76	1.12	0.89	0.73	
Coverage Ratio **	% 140.35	145.71	104.97	102.23	132.83	235.19	166.41	75.69	158.32	183.49	129.69	158.47	
Net Charge-Off Rate - All Loans (QTR)	% 0.80	0.91	0.29	1.36	0.43	5.31	0.49	0.13	2.82	0.56	0.46	0.56	
Real Estate Loans (QTR)	% 0.20	0.26	0.04	0.10	0.17	0.17	0.16	0.05	2.55	0.12	0.15	0.34	
C&I Loans (QTR)	% 1.09	1.13	0.40	1.57	1.26	5.87	1.00	0.21	2.70	1.12	1.15	0.94	
Consumer Loans (QTR)	% 3.09	3.10	3.01	3.29	0.80	5.86	1.52	1.31	3.10	2.10	1.44	1.44	

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.