



# Statistics At A Glance

As of June 30, 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	
<b>Second Quarter 2003</b>													
Number of FDIC-Insured	9,267	7,833	1,434	7	1,826	36	4,116	1,044	183	524	1,430	101	
Number of FDIC-Supervised	5,321	4,833	488	0	1,262	10	2,396	422	91	275	829	36	
Total Assets	\$ 8,923	7,485	1,438	1,484	128	239	3,117	1,407	380	65	196	1,907	
Total Loans	\$ 5,246	4,291	955	592	79	189	2,076	920	309	17	110	954	
Domestic Deposits	\$ 5,166	4,248	919	407	105	69	2,202	832	184	48	160	1,160	
Net Income (QTR)	\$ 30.232	25.517	4.715	4.124	0.402	2.383	10.105	5.206	1.388	0.104	0.525	5.995	
Percent Profitable (QTR)	% 94.2	94.1	94.9	71.4	96.5	97.2	93.8	95.4	97.8	84.0	95.2	95.0	
Average Return on Assets (QTR)	% 1.38	1.39	1.33	1.14	1.27	4.04	1.31	1.50	1.49	0.65	1.08	1.29	
Average Return on Equity (QTR)	% 15.10	15.30	14.13	15.12	11.71	24.02	14.02	16.61	17.53	4.21	9.83	14.82	
Net Interest Margin (QTR)	% 3.74	3.83	3.29	3.13	4.03	8.91	3.98	3.25	4.59	2.80	3.86	3.27	
Equity to Assets	% 9.09	9.04	9.39	7.46	10.87	17.09	9.39	9.01	8.58	15.34	11.04	8.51	
Noncurrent Loan Rate - Total Loans *	% 1.24	1.32	0.84	2.37	1.43	1.82	1.06	0.88	0.92	1.02	1.10	1.24	
Real Estate Loans	% 0.84	0.85	0.81	1.42	1.24	0.48	0.80	0.88	0.56	0.91	1.03	0.79	
C&I Loans	% 2.65	2.69	1.79	4.79	2.21	1.58	1.94	1.80	1.92	2.03	1.95	2.99	
Consumer Loans	% 1.30	1.37	0.66	2.18	0.88	1.98	0.66	0.45	1.22	0.76	0.82	0.67	
Coverage Ratio **	% 132.42	135.92	107.59	103.13	106.69	271.96	147.88	85.99	128.42	157.37	122.39	133.80	
Net Charge-Off Rate - All Loans (QTR)	% 0.79	0.90	0.31	1.56	0.25	5.46	0.56	0.18	0.89	0.55	0.30	0.56	
Real Estate Loans (QTR)	% 0.12	0.15	0.05	0.17	0.08	0.25	0.15	0.06	0.16	0.32	0.08	0.13	
C&I Loans (QTR)	% 1.34	1.33	1.49	1.52	0.73	5.81	1.32	1.01	2.03	0.60	0.72	1.11	
Consumer Loans (QTR)	% 3.01	3.06	2.56	4.01	0.65	5.99	1.41	1.35	1.86	1.68	1.02	2.04	
<b>Second Quarter 2002</b>													
Number of FDIC-Insured	9,466	7,967	1,499	6	1,892	47	4,079	1,168	216	440	1,526	92	
Number of FDIC-Supervised	5,417	4,913	504	0	1,322	15	2,355	450	110	232	902	31	
Total Assets	\$ 8,039	6,121	1,306	1,295	123	299	3,356	1,192	163	48	190	1,372	
Total Loans	\$ 4,820	3,603	856	558	77	219	2,241	763	126	12	109	714	
Domestic Deposits	\$ 4,613	3,448	820	329	102	113	2,287	702	79	35	157	810	
Net Income (QTR)	\$ 27.245	21.243	3.877	3.654	0.398	2.751	10.639	3.826	0.632	0.203	0.565	4.577	
Percent Profitable (QTR)	% 92.9	93.0	92.3	100.0	96.3	93.6	91.1	93.6	94.9	86.1	94.2	97.8	
Average Return on Assets (QTR)	% 1.37	1.41	1.19	1.17	1.30	3.68	1.28	1.29	1.60	1.69	1.20	1.35	
Average Return on Equity (QTR)	% 14.88	15.27	12.90	15.81	12.15	24.17	13.35	14.38	18.82	9.73	11.58	15.96	
Net Interest Margin (QTR)	% 4.00	4.11	3.50	3.16	4.22	8.60	4.25	3.49	4.66	3.42	4.16	3.51	
Equity to Assets	% 9.25	9.22	9.40	7.20	10.82	15.64	9.62	9.10	8.56	17.54	10.53	8.46	
Noncurrent Loan Rate - Total Loans *	% 1.37	1.47	0.87	2.39	1.31	1.99	1.19	0.91	1.43	1.07	0.99	1.47	
Real Estate Loans	% 0.92	0.95	0.83	1.72	1.16	1.53	0.83	0.88	1.35	0.96	0.92	0.93	
C&I Loans	% 2.85	3.16	2.22	4.37	1.96	2.85	2.23	2.30	2.23	1.83	1.66	3.57	
Consumer Loans	% 1.32	1.54	0.54	2.23	0.83	2.04	0.71	0.56	1.37	0.64	0.76	0.43	
Coverage Ratio **	% 125.17	127.21	109.27	89.54	114.27	245.05	136.72	91.32	110.41	158.78	136.71	115.72	
Net Charge-Off Rate - All Loans (QTR)	% 0.94	1.10	0.23	1.48	0.30	5.78	0.73	0.17	1.01	0.67	0.31	0.70	
Real Estate Loans (QTR)	% 0.11	0.14	0.05	0.09	0.06	0.30	0.13	0.05	0.34	0.09	0.08	0.16	
C&I Loans (QTR)	% 1.76	1.78	1.32	1.60	0.86	4.69	1.82	1.37	2.19	2.24	0.67	1.74	
Consumer Loans (QTR)	% 3.02	3.17	1.56	3.80	0.63	6.39	1.36	1.42	1.32	1.34	1.02	1.28	

\* Nonaccruing loans and loans past due 90+ days

\*\* Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.