



Statistics At A Glance

As of June 30, 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	
Second Quarter 2004													
Number of FDIC-Insured	9,079	7,691	1,388	6	1,775	36	4,351	995	145	489	1,195	87	
Number of FDIC-Supervised	5,278	4,800	478	0	1,215	11	2,553	400	79	272	707	41	
Total Assets	\$ 9,649	8,048	1,600	1,555	136	334	3,031	1,402	161	57	156	2,817	
Total Loans	\$ 5,783	4,672	1,111	614	86	253	2,072	1,005	132	15	87	1,519	
Domestic Deposits	\$ 5,456	4,499	957	404	110	89	2,125	800	80	42	128	1,678	
Net Income (QTR)	\$ 31.184	26.646	4.538	2.582	0.431	3.411	10.178	4.114	0.613	0.183	0.428	9.245	
Percent Profitable (QTR)	% 94.0	94.3	92.0	83.3	97.0	91.7	93.3	94.3	96.6	83.4	95.6	95.4	
Average Return on Assets (QTR)	% 1.31	1.34	1.16	0.68	1.27	4.09	1.36	1.21	1.54	1.29	1.10	1.33	
Average Return on Equity (QTR)	% 13.87	14.64	10.59	9.30	11.92	22.96	14.47	13.76	19.37	7.83	10.44	13.43	
Net Interest Margin (QTR)	% 3.64	3.72	3.23	2.81	4.05	9.04	3.93	3.18	4.63	2.92	3.84	3.26	
Equity to Assets	% 9.50	9.22	10.94	7.18	10.52	18.02	9.34	8.65	7.99	16.27	10.38	10.23	
Noncurrent Loan Rate - Total Loans *	% 0.89	0.96	0.60	1.81	1.09	1.70	0.73	0.73	0.86	0.91	0.95	0.69	
Real Estate Loans	% 0.67	0.72	0.56	0.96	0.99	0.25	0.65	0.73	1.00	0.80	0.92	0.56	
C&I Loans	% 1.61	1.62	1.32	3.62	1.79	1.34	1.10	1.37	1.54	1.62	1.55	1.38	
Consumer Loans	% 1.29	1.37	0.65	2.42	0.78	1.87	0.57	0.50	0.55	0.89	0.79	0.65	
Coverage Ratio **	% 163.34	168.38	129.36	113.46	138.30	281.46	193.27	78.18	181.44	179.15	144.88	185.39	
Net Charge-Off Rate - All Loans (QTR)	% 0.58	0.65	0.25	0.99	0.18	5.11	0.32	0.11	1.15	0.41	0.29	0.31	
Real Estate Loans (QTR)	% 0.07	0.09	0.03	0.03	0.06	0.09	0.10	0.03	0.07	0.02	0.08	0.07	
C&I Loans (QTR)	% 0.59	0.56	1.20	0.44	0.47	3.14	0.65	0.58	2.19	0.38	0.51	0.46	
Consumer Loans (QTR)	% 2.89	2.97	2.17	3.16	0.61	5.67	1.21	1.13	2.12	2.52	1.14	1.56	
Second Quarter 2003													
Number of FDIC-Insured	9,268	7,833	1,435	6	1,826	37	4,118	1,045	183	524	1,429	100	
Number of FDIC-Supervised	5,322	4,834	488	0	1,262	10	2,396	422	91	276	829	36	
Total Assets	\$ 8,923	7,485	1,438	1,429	128	294	3,122	1,408	380	65	195	1,903	
Total Loans	\$ 5,250	4,294	956	567	79	218	2,078	921	309	17	110	952	
Domestic Deposits	\$ 5,167	4,248	919	375	105	101	2,204	832	184	48	160	1,158	
Net Income (QTR)	\$ 30.198	25.492	4.707	3.606	0.399	2.901	10.123	5.172	1.388	0.104	0.523	5.982	
Percent Profitable (QTR)	% 94.1	94.0	94.7	66.7	96.3	97.3	93.6	95.3	97.8	83.8	95.1	95.0	
Average Return on Assets (QTR)	% 1.38	1.39	1.32	1.04	1.26	4.01	1.31	1.49	1.49	0.65	1.08	1.29	
Average Return on Equity (QTR)	% 15.08	15.28	14.10	14.44	11.62	23.75	14.02	16.50	17.53	4.23	9.82	14.83	
Net Interest Margin (QTR)	% 3.73	3.82	3.29	3.01	4.03	8.44	3.98	3.25	4.59	2.80	3.86	3.27	
Equity to Assets	% 9.09	9.04	9.39	7.08	10.87	17.13	9.40	9.01	8.58	15.34	11.04	8.51	
Noncurrent Loan Rate - Total Loans *	% 1.23	1.32	0.84	2.39	1.43	1.83	1.06	0.89	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	1.22	0.91	1.02	0.78	
C&I Loans	% 2.66	2.70	1.80	4.82	2.21	1.57	1.93	1.80	1.92	2.03	1.95	3.00	
Consumer Loans	% 1.30	1.37	0.66	2.25	0.87	1.97	0.67	0.45	1.22	0.76	0.81	0.67	
Coverage Ratio **	% 132.54	136.06	107.61	98.61	107.07	264.78	147.91	85.93	128.42	157.58	123.38	134.28	
Net Charge-Off Rate - All Loans (QTR)	% 0.79	0.90	0.31	1.39	0.25	5.37	0.56	0.18	0.89	0.55	0.31	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	1.52	1.53	0.73	5.79	1.31	1.05	2.03	0.60	0.74	1.12	
Consumer Loans (QTR)	% 3.01	3.06	2.56	3.81	0.65	5.84	1.41	1.35	1.86	1.68	1.01	2.04	

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.