



Statistics At A Glance

As of September 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	
Third Quarter 2004													
Number of FDIC-Insured	9,025	7,660	1,365	6	1,783	35	4,386	1,000	136	459	1,137	83	
Number of FDIC-Supervised	5,265	4,796	469	0	1,230	11	2,572	405	74	261	675	37	
Total Assets	\$ 9,877	8,244	1,633	1,566	138	368	3,195	1,405	212	54	147	2,792	
Total Loans	\$ 5,981	4,815	1,166	621	88	270	2,183	1,022	162	14	83	1,539	
Domestic Deposits	\$ 5,564	4,586	977	403	111	103	2,229	805	104	40	120	1,648	
Net Income (QTR)	\$ 32.498	27.766	4.732	3.373	0.455	3.630	10.617	3.986	0.594	0.204	0.420	9.220	
Percent Profitable (QTR)	% 94.3	94.5	93.2	100.0	97.1	85.7	93.4	94.5	95.6	85.8	96.3	95.2	
Average Return on Assets (QTR)	% 1.33	1.36	1.18	0.86	1.33	4.14	1.34	1.15	1.16	1.52	1.15	1.34	
Average Return on Equity (QTR)	% 13.56	14.20	10.72	11.97	12.43	21.23	13.16	13.23	10.68	9.12	10.67	13.50	
Net Interest Margin (QTR)	% 3.62	3.71	3.17	2.67	4.16	8.73	3.92	3.12	4.04	3.02	3.89	3.34	
Equity to Assets	% 10.13	9.96	10.98	7.27	10.87	20.79	10.40	8.74	13.61	16.97	10.92	10.25	
Noncurrent Loan Rate - Total Loans *	% 0.85	0.91	0.58	1.66	1.03	1.77	0.69	0.74	0.74	0.92	0.94	0.64	
Real Estate Loans	% 0.65	0.69	0.54	0.92	0.96	0.07	0.61	0.72	0.84	0.85	0.90	0.55	
C&I Loans	% 1.41	1.43	1.09	3.09	1.72	1.32	1.02	1.25	1.43	1.38	1.55	1.15	
Consumer Loans	% 1.32	1.39	0.67	2.33	0.80	1.94	0.58	0.61	0.49	0.90	0.81	0.77	
Coverage Ratio **	% 165.43	171.17	127.87	115.30	143.04	255.85	196.10	72.54	202.10	179.64	145.09	196.60	
Net Charge-Off Rate - All Loans (QTR)	% 0.50	0.57	0.24	0.89	0.20	4.16	0.28	0.10	1.10	0.27	0.26	0.26	
Real Estate Loans (QTR)	% 0.07	0.08	0.04	0.07	0.06	0.07	0.09	0.03	0.26	0.03	0.06	0.05	
C&I Loans (QTR)	% 0.45	0.41	1.07	0.35	0.53	5.26	0.55	0.37	1.96	0.47	0.63	0.18	
Consumer Loans (QTR)	% 2.55	2.62	1.98	2.87	0.68	4.53	1.17	1.28	2.01	1.31	1.00	1.65	
Third Quarter 2003													
Number of FDIC-Insured	9,236	7,812	1,424	6	1,821	36	4,167	1,024	166	522	1,391	103	
Number of FDIC-Supervised	5,321	4,833	488	0	1,261	11	2,429	402	85	282	810	41	
Total Assets	\$ 8,943	7,472	1,471	1,428	129	309	3,096	1,589	192	62	192	1,946	
Total Loans	\$ 5,334	4,351	983	574	81	232	2,086	1,081	153	17	108	1,001	
Domestic Deposits	\$ 5,159	4,224	934	369	107	98	2,172	932	101	46	157	1,178	
Net Income (QTR)	\$ 30.381	25.819	4.562	3.650	0.403	3.196	9.893	5.174	0.816	0.230	0.505	6.514	
Percent Profitable (QTR)	% 93.3	93.6	92.1	100.0	95.6	97.2	93.0	93.2	94.0	84.7	94.7	92.2	
Average Return on Assets (QTR)	% 1.36	1.38	1.26	1.02	1.25	4.25	1.28	1.33	1.68	1.47	1.06	1.33	
Average Return on Equity (QTR)	% 14.94	15.22	13.53	14.25	11.53	24.90	13.59	14.79	22.86	9.23	10.00	15.31	
Net Interest Margin (QTR)	% 3.67	3.77	3.19	2.89	4.08	8.28	3.92	3.32	4.71	3.01	3.83	3.21	
Equity to Assets	% 9.13	9.12	9.18	7.27	10.81	17.03	9.42	8.79	7.49	15.92	10.57	8.75	
Noncurrent Loan Rate - Total Loans *	% 1.17	1.25	0.83	2.33	1.33	1.70	1.02	0.82	0.99	1.06	1.10	1.09	
Real Estate Loans	% 0.81	0.81	0.80	1.23	1.17	0.46	0.78	0.81	0.89	0.92	1.03	0.72	
C&I Loans	% 2.51	2.58	1.48	4.82	2.19	1.30	1.86	1.48	2.25	1.77	1.89	2.62	
Consumer Loans	% 1.29	1.35	0.69	2.40	0.89	1.97	0.62	0.34	0.78	1.18	0.84	0.68	
Coverage Ratio **	% 136.36	140.94	105.82	94.83	116.15	263.20	152.08	88.71	163.93	171.62	124.04	148.34	
Net Charge-Off Rate - All Loans (QTR)	% 0.73	0.82	0.30	1.40	0.29	4.80	0.47	0.19	1.34	2.47	0.37	0.48	
Real Estate Loans (QTR)	% 0.11	0.13	0.03	0.11	0.09	0.13	0.12	0.05	0.31	0.05	0.10	0.13	
C&I Loans (QTR)	% 1.18	1.20	0.80	1.84	0.73	4.98	1.06	0.62	1.85	0.58	0.80	0.94	
Consumer Loans (QTR)	% 2.88	2.88	2.92	3.13	1.02	5.38	1.39	1.79	2.71	15.49	1.16	1.45	

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans