



Statistics At A Glance

As of September 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
Third Quarter 2003												
Number of FDIC-Insured	9,237	7,812	1,425	7	1,821	35	4,166	1,024	166	523	1,392	103
Number of FDIC-Supervised	5,321	4,832	489	0	1,261	11	2,428	402	85	282	811	41
Total Assets	\$ 8,946	7,474	1,471	1,484	129	253	3,096	1,589	192	62	192	1,949
Total Loans	\$ 5,334	4,351	983	602	81	204	2,086	1,081	153	17	108	1,001
Domestic Deposits	\$ 5,159	4,224	934	401	107	66	2,171	932	101	46	157	1,178
Net Income (QTR)	\$ 30.376	25.813	4.563	4.163	0.405	2.566	9.965	5.216	0.816	0.232	0.499	6.514
Percent Profitable (QTR)	% 93.5	93.7	92.3	100.0	95.9	97.1	93.1	93.3	94.0	85.1	94.5	92.2
Average Return on Assets (QTR)	% 1.36	1.38	1.26	1.11	1.26	4.18	1.29	1.34	1.68	1.49	1.04	1.33
Average Return on Equity (QTR)	% 14.92	15.20	13.53	14.75	11.59	24.66	13.69	14.91	22.86	9.32	9.87	15.31
Net Interest Margin (QTR)	% 3.65	3.75	3.19	2.87	4.08	8.68	3.92	3.32	4.71	3.01	3.83	3.21
Equity to Assets	% 9.13	9.12	9.19	7.67	10.81	16.84	9.42	8.80	7.49	15.93	10.56	8.73
Noncurrent Loan Rate - Total Loans *	% 1.17	1.24	0.83	2.31	1.33	1.66	1.01	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	2.57	1.48	4.79	2.19	1.30	1.86	1.48	2.25	1.77	1.86	2.62
Consumer Loans	% 1.29	1.35	0.69	2.34	0.88	1.96	0.62	0.34	0.78	1.18	0.84	0.68
Coverage Ratio **	% 136.49	141.11	105.72	99.37	115.98	272.04	152.57	88.68	163.93	171.68	124.55	148.34
Net Charge-Off Rate - All Loans (QTR)	% 0.72	0.82	0.30	1.52	0.29	4.83	0.47	0.19	1.34	2.47	0.37	0.48
Real Estate Loans (QTR)	% 0.10	0.13	0.03	0.11	0.09	0.13	0.12	0.05	0.31	0.05	0.09	0.13
C&I Loans (QTR)	% 1.17	1.19	0.80	1.83	0.73	5.00	1.05	0.62	1.85	0.58	0.80	0.94
Consumer Loans (QTR)	% 2.83	2.83	2.91	3.17	1.02	5.49	1.39	1.79	2.71	15.48	1.17	1.45
Third Quarter 2002												
Number of FDIC-Insured	9,415	7,931	1,484	5	1,877	41	4,081	1,159	206	453	1,495	98
Number of FDIC-Supervised	5,393	4,892	501	0	1,303	15	2,371	446	108	239	879	32
Total Assets	\$ 8,273	6,934	1,339	1,232	125	291	3,394	1,280	168	49	192	1,541
Total Loans	\$ 4,953	4,068	885	516	79	222	2,259	843	130	13	110	780
Domestic Deposits	\$ 4,779	3,928	851	311	102	103	2,302	755	82	36	158	929
Net Income (QTR)	\$ 27.305	23.332	3.973	2.000	0.427	2.652	10.875	4.317	0.491	0.192	0.581	5.771
Percent Profitable (QTR)	% 93.7	93.8	93.2	60.0	96.4	95.1	92.4	94.8	94.2	85.9	95.1	98.0
Average Return on Assets (QTR)	% 1.34	1.37	1.20	0.65	1.38	3.76	1.31	1.37	1.18	1.60	1.22	1.51
Average Return on Equity (QTR)	% 14.52	14.84	12.89	9.08	12.63	24.28	13.69	15.53	14.44	9.48	11.27	17.02
Net Interest Margin (QTR)	% 3.96	4.08	3.41	3.15	4.29	8.96	4.21	3.44	4.38	3.38	4.13	3.47
Equity to Assets	% 9.22	9.22	9.26	7.26	11.04	15.39	9.53	8.82	7.78	16.73	10.90	8.87
Noncurrent Loan Rate - Total Loans *	% 1.39	1.50	0.87	2.74	1.29	2.03	1.18	0.91	1.55	1.04	1.01	1.48
Real Estate Loans	% 0.90	0.93	0.82	1.67	1.18	0.76	0.82	0.86	1.47	0.96	0.94	0.94
C&I Loans	% 2.98	3.01	2.28	5.09	1.93	1.69	2.32	2.42	2.58	1.88	1.63	3.43
Consumer Loans	% 1.38	1.45	0.63	2.21	0.85	2.17	0.71	0.62	1.45	0.69	0.81	0.54
Coverage Ratio **	% 121.71	123.42	108.12	84.21	115.37	237.25	134.27	88.40	106.03	162.00	132.87	117.46
Net Charge-Off Rate - All Loans (QTR)	% 0.98	1.14	0.28	2.17	0.30	5.35	0.68	0.15	1.29	0.42	0.34	0.86
Real Estate Loans (QTR)	% 0.12	0.15	0.05	0.14	0.09	-0.20	0.14	0.06	0.43	0.06	0.08	0.14
C&I Loans (QTR)	% 2.02	2.05	1.34	3.50	0.72	5.60	1.67	1.03	1.99	0.39	0.79	1.97
Consumer Loans (QTR)	% 3.07	3.15	2.24	4.11	0.74	5.79	1.43	1.08	1.79	1.53	1.08	2.21

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.