



Statistics At A Glance

As of March 31, 2005

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	
First Quarter 2005													
Number of FDIC-Insured	8,930	7,598	1,332	5	1,697	28	4,490	972	135	457	1,078	68	
Number of FDIC-Supervised	5,243	4,791	452	0	1,174	10	2,650	387	71	255	661	35	
Total Assets	\$ 10,282	8,589	1,693	1,876	135	364	3,463	1,583	111	54	136	2,561	
Total Loans	\$ 6,201	4,980	1,221	788	86	272	2,397	1,109	87	14	76	1,372	
Domestic Deposits	\$ 5,827	4,823	1,004	563	110	100	2,435	920	61	40	111	1,487	
Net Income (QTR)	\$ 34.292	29.504	4.788	4.335	0.431	2.981	11.342	4.676	0.409	0.200	0.400	9.518	
Percent Profitable (QTR)	% 94.7	94.9	93.3	100.0	97.9	96.4	94.4	93.6	95.6	84.5	96.0	97.1	
Average Return on Assets (QTR)	% 1.35	1.39	1.15	0.92	1.28	3.23	1.33	1.20	1.51	1.49	1.18	1.51	
Average Return on Equity (QTR)	% 13.13	13.70	10.45	11.38	11.83	15.22	13.48	11.02	13.49	8.87	10.79	14.81	
Net Interest Margin (QTR)	% 3.54	3.63	3.13	2.64	4.04	8.16	3.90	2.96	4.75	3.05	3.86	3.31	
Equity to Assets	% 10.24	10.08	11.02	8.17	10.79	21.96	9.86	10.84	11.09	16.58	10.82	10.00	
Noncurrent Loan Rate - Total Loans *	% 0.75	0.80	0.52	1.22	0.97	1.68	0.60	0.52	0.64	0.94	0.81	0.71	
Real Estate Loans	% 0.59	0.64	0.47	0.91	0.86	0.12	0.55	0.50	0.53	0.89	0.78	0.70	
C&I Loans	% 1.04	1.03	1.17	1.66	1.60	1.10	0.86	1.04	0.77	1.16	1.26	0.88	
Consumer Loans	% 1.25	1.31	0.71	2.00	0.71	1.85	0.49	0.34	0.68	0.99	0.71	0.72	
Coverage Ratio **	% 172.42	178.94	131.70	136.78	151.81	258.66	211.34	97.93	260.88	171.05	166.44	150.00	
Net Charge-Off Rate - All Loans (QTR)	% 0.47	0.52	0.23	0.76	0.12	4.39	0.22	0.10	1.50	0.22	0.22	0.18	
Real Estate Loans (QTR)	% 0.05	0.06	0.03	0.12	0.03	0.09	0.06	0.04	0.08	0.05	0.03	0.03	
C&I Loans (QTR)	% 0.28	0.23	1.06	0.02	0.35	3.01	0.39	0.28	2.62	0.18	0.25	0.09	
Consumer Loans (QTR)	% 2.55	2.60	2.06	2.77	0.50	4.84	1.04	1.30	2.04	0.82	1.29	1.13	
First Quarter 2004													
Number of FDIC-Insured	9,116	7,714	1,402	6	1,730	34	4,277	1,026	140	519	1,297	87	
Number of FDIC-Supervised	5,291	4,812	479	0	1,192	11	2,513	410	72	286	767	40	
Total Assets	\$ 9,377	7,818	1,559	1,493	128	332	2,898	1,396	506	59	168	2,397	
Total Loans	\$ 5,549	4,489	1,059	573	78	248	1,952	965	392	16	94	1,231	
Domestic Deposits	\$ 5,348	4,401	947	392	106	95	2,042	826	319	44	139	1,385	
Net Income (QTR)	\$ 31.836	27.262	4.574	4.121	0.403	3.294	9.508	3.994	1.927	0.203	0.460	7.927	
Percent Profitable (QTR)	% 94.4	94.7	92.6	83.3	97.3	94.1	93.6	93.9	95.0	88.8	95.6	97.7	
Average Return on Assets (QTR)	% 1.38	1.42	1.21	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36	
Average Return on Equity (QTR)	% 14.85	15.51	11.86	15.15	11.81	23.27	14.10	12.91	17.46	8.39	10.28	14.88	
Net Interest Margin (QTR)	% 3.68	3.78	3.18	2.87	3.98	9.13	3.92	3.13	4.39	3.04	3.82	3.23	
Equity to Assets	% 9.45	9.15	10.95	7.41	10.81	17.58	9.51	9.07	8.90	16.60	10.77	9.50	
Noncurrent Loan Rate - Total Loans *	% 1.00	1.08	0.67	2.10	1.21	1.86	0.83	0.72	1.08	1.05	1.01	0.78	
Real Estate Loans	% 0.75	0.79	0.64	1.19	1.07	0.36	0.71	0.72	1.24	0.86	0.98	0.55	
C&I Loans	% 1.88	1.91	1.41	4.10	1.93	1.55	1.32	1.50	1.24	2.09	1.59	1.73	
Consumer Loans	% 1.36	1.44	0.64	2.59	0.79	2.01	0.60	0.31	0.64	1.14	0.84	0.68	
Coverage Ratio **	% 151.17	156.22	116.74	102.25	128.07	273.73	175.33	88.04	110.23	159.52	139.03	179.96	
Net Charge-Off Rate - All Loans (QTR)	% 0.64	0.72	0.28	1.30	0.12	5.22	0.31	0.12	0.71	0.70	0.24	0.34	
Real Estate Loans (QTR)	% 0.08	0.10	0.05	0.06	0.04	0.11	0.09	0.04	0.17	0.03	0.07	0.09	
C&I Loans (QTR)	% 0.70	0.69	0.94	1.01	0.24	4.75	0.55	0.52	0.93	1.30	0.40	0.61	
Consumer Loans (QTR)	% 2.99	3.03	2.58	3.51	0.58	5.62	1.31	1.35	2.23	3.49	1.05	1.31	

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.