



Statistics At A Glance

As of June 30, 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
Second Quarter 2005												
Number of FDIC-Insured	8,868	7,549	1,319	6	1,731	29	4,546	953	118	422	1,004	59
Number of FDIC-Supervised	5,228	4,779	449	0	1,201	11	2,698	377	65	238	607	31
Total Assets	\$ 10,474	\$ 8,725	\$ 1,750	\$ 1,927	\$ 139	\$ 372	\$ 3,648	\$ 1,642	\$ 146	\$ 50	\$ 127	\$ 2,422
Total Loans	\$ 6,405	\$ 5,129	\$ 1,276	\$ 815	\$ 90	\$ 276	\$ 2,538	\$ 1,170	\$ 110	\$ 13	\$ 72	\$ 1,320
Domestic Deposits	\$ 5,926	\$ 4,900	\$ 1,026	\$ 582	\$ 112	\$ 101	\$ 2,554	\$ 939	\$ 83	\$ 36	\$ 104	\$ 1,414
Net Income (QTR)	\$ 33.131	\$ 27.988	\$ 5.144	\$ 3.403	\$ 0.466	\$ 2.925	\$ 12.163	\$ 4.897	\$ 0.530	\$ 0.200	\$ 0.346	\$ 8.202
Percent Profitable (QTR)	% 94.5	% 94.5	% 94.4	% 100.0	% 97.8	% 93.1	% 93.7	% 94.0	% 98.3	% 84.4	% 96.1	% 96.6
Average Return on Assets (QTR)	% 1.28	% 1.29	% 1.20	% 0.71	% 1.35	% 3.18	% 1.35	% 1.22	% 1.40	% 1.61	% 1.09	% 1.36
Average Return on Equity (QTR)	% 12.35	% 12.68	% 10.81	% 8.41	% 12.39	% 14.56	% 13.46	% 11.22	% 10.73	% 8.80	% 9.97	% 13.83
Net Interest Margin (QTR)	% 3.49	% 3.57	% 3.12	% 2.57	% 4.13	% 8.43	% 3.86	% 2.87	% 4.23	% 3.06	% 3.86	% 3.24
Equity to Assets	% 10.38	% 10.23	% 11.12	% 8.46	% 10.97	% 21.70	% 10.09	% 10.89	% 12.08	% 18.41	% 11.06	% 9.91
Noncurrent Loan Rate - Total Loans *	% 0.71	% 0.78	% 0.47	% 1.20	% 0.90	% 1.58	% 0.60	% 0.51	% 0.55	% 0.79	% 0.88	% 0.63
Real Estate Loans	% 0.59	% 0.66	% 0.43	% 1.08	% 0.81	% 0.15	% 0.56	% 0.50	% 0.40	% 0.79	% 0.85	% 0.63
C&I Loans	% 0.93	% 0.93	% 1.00	% 1.52	% 1.53	% 1.04	% 0.81	% 0.76	% 0.81	% 0.99	% 1.38	% 0.68
Consumer Loans	% 1.21	% 1.28	% 0.58	% 2.00	% 0.77	% 1.74	% 0.50	% 0.37	% 0.63	% 0.67	% 0.69	% 0.70
Coverage Ratio **	% 172.58	% 177.39	% 140.33	% 130.60	% 157.80	% 273.74	% 203.68	% 94.16	% 276.94	% 188.05	% 145.90	% 162.68
Net Charge-Off Rate - All Loans (QTR)	% 0.42	% 0.47	% 0.22	% 0.66	% 0.14	% 4.18	% 0.21	% 0.09	% 1.11	% 0.38	% 0.33	% 0.17
Real Estate Loans (QTR)	% 0.05	% 0.06	% 0.04	% 0.09	% 0.04	% 0.16	% 0.07	% 0.04	% 0.10	% 0.04	% 0.17	% 0.03
C&I Loans (QTR)	% 0.28	% 0.23	% 1.13	% 0.13	% 0.50	% 2.49	% 0.37	% -0.05	% 2.70	% 0.79	% 0.60	% 0.08
Consumer Loans (QTR)	% 2.36	% 2.44	% 1.71	% 2.51	% 0.52	% 4.63	% 0.97	% 1.16	% 1.76	% 1.81	% 0.78	% 1.05
Second Quarter 2004												
Number of FDIC-Insured	9,078	7,694	1,384	6	1,775	36	4,350	997	144	488	1,195	87
Number of FDIC-Supervised	5,279	4,805	474	0	1,215	11	2,554	400	79	272	707	41
Total Assets	\$ 9,649	\$ 8,050	\$ 1,598	\$ 1,555	\$ 136	\$ 334	\$ 3,031	\$ 1,402	\$ 161	\$ 57	\$ 156	\$ 2,817
Total Loans	\$ 5,783	\$ 4,673	\$ 1,111	\$ 614	\$ 86	\$ 253	\$ 2,071	\$ 1,005	\$ 132	\$ 15	\$ 87	\$ 1,519
Domestic Deposits	\$ 5,463	\$ 4,507	\$ 956	\$ 410	\$ 110	\$ 89	\$ 2,125	\$ 801	\$ 80	\$ 42	\$ 128	\$ 1,678
Net Income (QTR)	\$ 31.155	\$ 26.638	\$ 4.518	\$ 2.582	\$ 0.430	\$ 3.403	\$ 10.159	\$ 4.115	\$ 0.613	\$ 0.181	\$ 0.428	\$ 9.245
Percent Profitable (QTR)	% 93.9	% 94.3	% 91.9	% 83.3	% 96.8	% 91.7	% 93.2	% 94.5	% 96.5	% 83.4	% 95.6	% 95.4
Average Return on Assets (QTR)	% 1.31	% 1.34	% 1.16	% 0.68	% 1.27	% 4.08	% 1.36	% 1.21	% 1.54	% 1.28	% 1.10	% 1.33
Average Return on Equity (QTR)	% 13.85	% 14.63	% 10.55	% 9.30	% 11.89	% 22.93	% 14.45	% 13.76	% 19.37	% 7.78	% 10.44	% 13.43
Net Interest Margin (QTR)	% 3.64	% 3.72	% 3.23	% 2.81	% 4.05	% 9.03	% 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	% 18.01	% 9.35	% 8.65	% 7.99	% 16.25	% 10.38	% 10.23
Noncurrent Loan Rate - Total Loans *	% 0.89	% 0.96	% 0.59	% 1.81	% 1.09	% 1.70	% 0.73	% 0.73	% 0.86	% 0.93	% 0.95	% 0.69
Real Estate Loans	% 0.67	% 0.72	% 0.55	% 0.96	% 0.99	% 0.25	% 0.65	% 0.72	% 1.00	% 0.81	% 0.92	% 0.56
C&I Loans	% 1.61	% 1.62	% 1.32	% 3.62	% 1.80	% 1.34	% 1.10	% 1.38	% 1.54	% 1.69	% 1.50	% 1.38
Consumer Loans	% 1.29	% 1.37	% 0.64	% 2.42	% 0.78	% 1.87	% 0.57	% 0.50	% 0.55	% 0.89	% 0.82	% 0.65
Coverage Ratio **	% 163.10	% 167.98	% 129.93	% 113.46	% 137.99	% 279.80	% 193.01	% 78.19	% 181.44	% 176.63	% 145.25	% 185.39
Net Charge-Off Rate - All Loans (QTR)	% 0.58	% 0.65	% 0.25	% 0.99	% 0.18	% 5.08	% 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	% 0.49	% 2.20	% 0.38	% 0.51	% 0.46
Consumer Loans (QTR)	% 2.88	% 2.96	% 2.17	% 3.16	% 0.62	% 5.63	% 1.26	% 1.11	% 2.12	% 2.52	% 1.14	% 1.56

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.