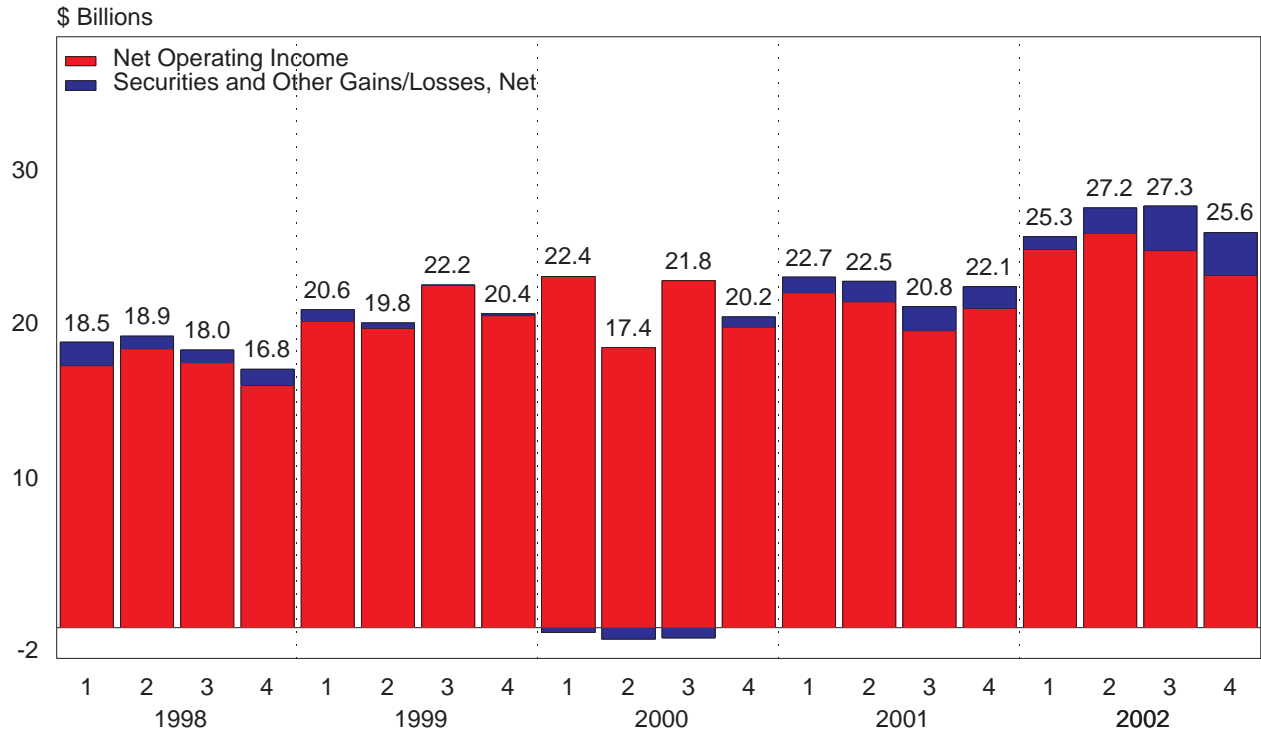




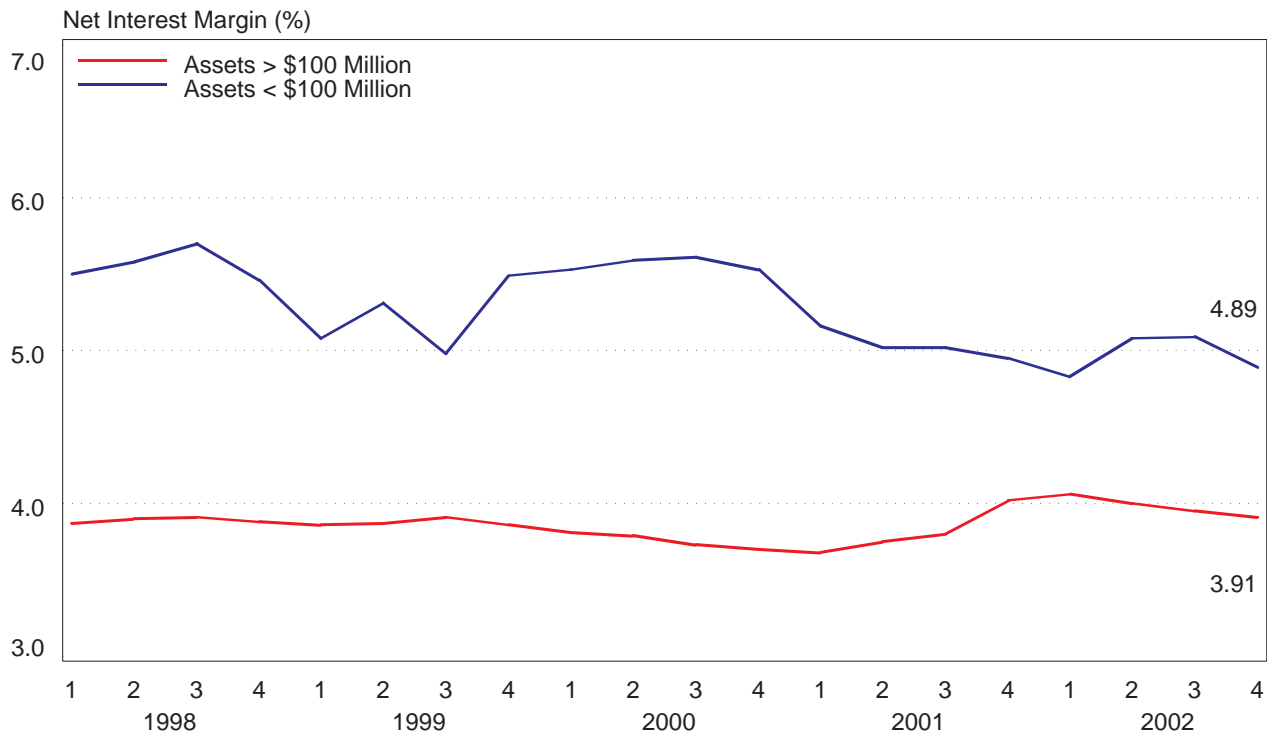
## Quarterly Net Income

1998 - 2002



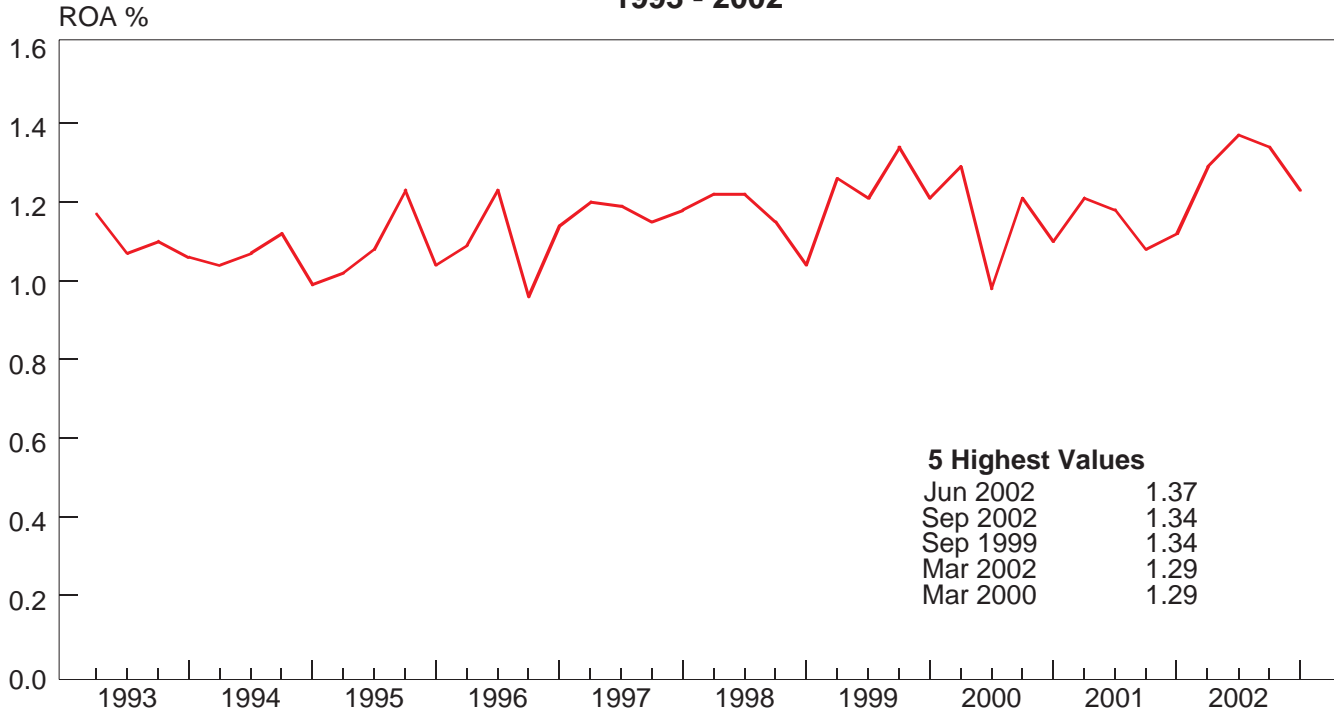
## Quarterly Net Interest Margins, Annualized

1998 - 2002



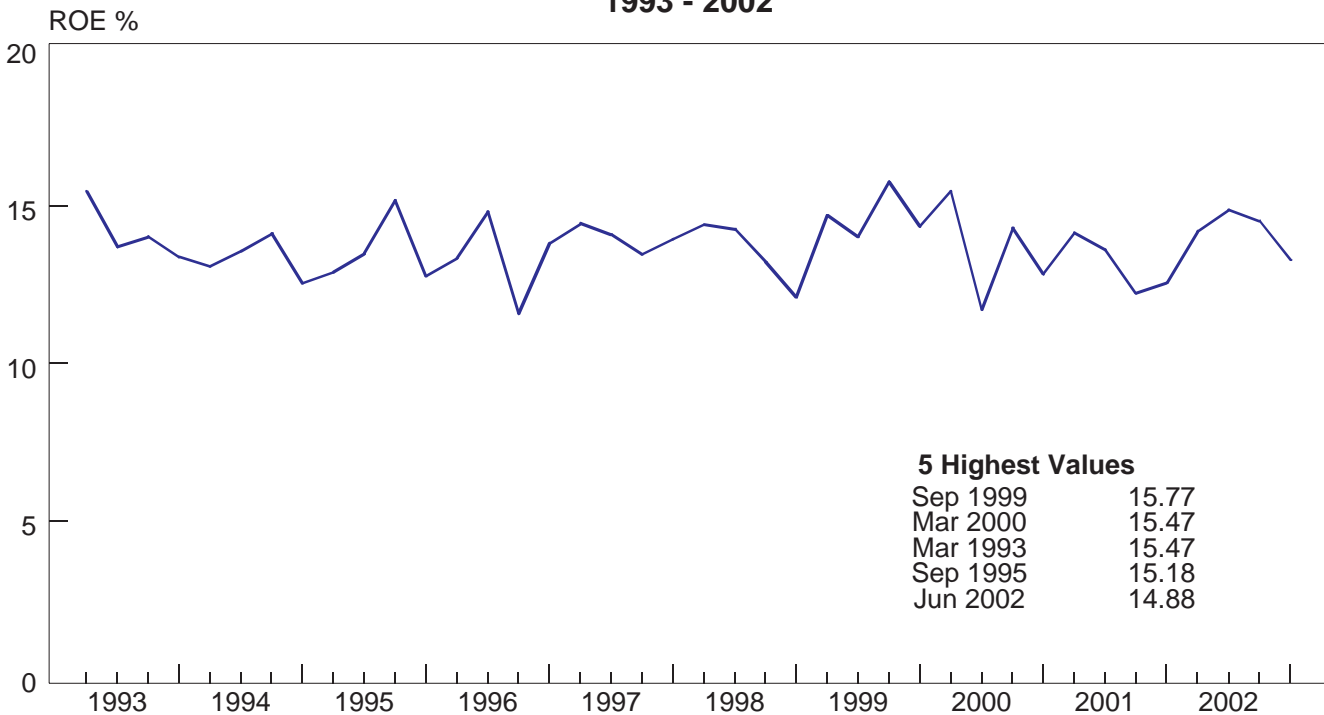
## Quarterly Return on Assets (ROA), Annualized

1993 - 2002



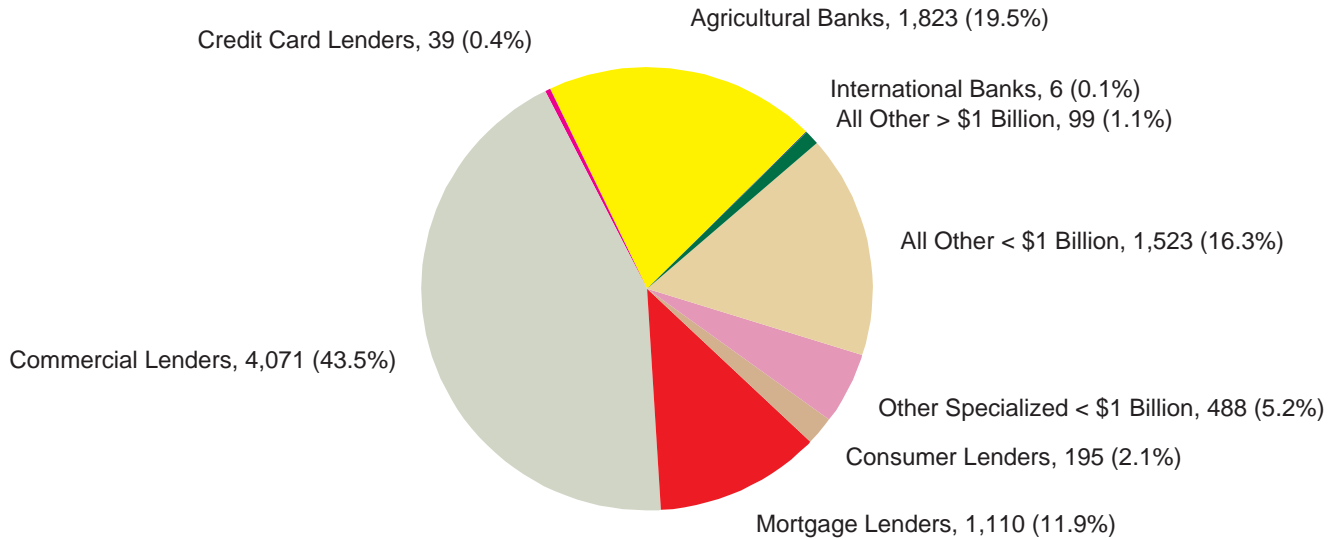
## Quarterly Return on Equity (ROE), Annualized

1993 - 2002



## Number of Institutions By Asset Concentration Group

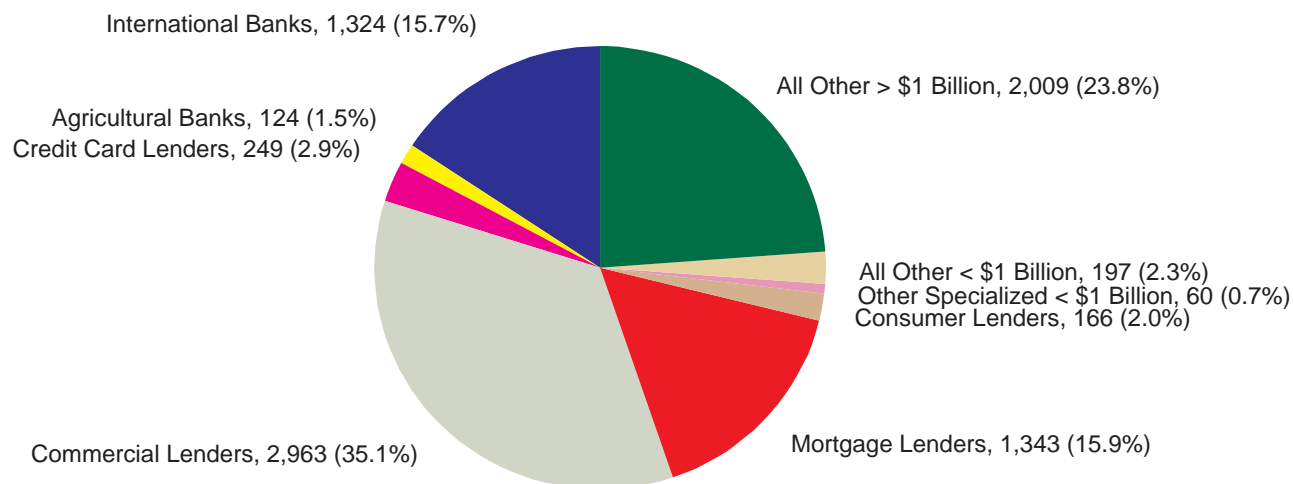
December 31, 2002



	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
<b>2002</b>	6	1,823	39	4,071	1,110	195	488	1,523	99
<b>2001</b>	5	1,875	56	3,968	1,242	229	476	1,661	101
<b>2000</b>	7	1,977	55	3,954	1,266	288	513	1,755	89
<b>1999</b>	8	2,113	63	3,784	1,356	304	562	1,942	89
<b>1998</b>	11	2,279	68	3,372	1,452	273	652	2,264	92
<b>1997</b>	11	2,377	73	3,437	1,615	338	611	2,365	95
<b>1996</b>	11	2,476	80	3,484	1,732	354	688	2,529	99
<b>1995</b>	11	2,646	71	3,322	1,825	370	797	2,805	123
<b>1994</b>	11	2,838	70	3,394	2,029	379	916	2,836	132
<b>1993</b>	11	2,952	61	3,305	2,153	323	1,224	3,109	145
<b>1992</b>	11	3,022	66	3,342	2,327	319	1,388	3,315	143
<b>1991</b>	10	3,120	73	3,668	2,395	379	1,371	3,426	131
<b>1990</b>	10	3,114	73	4,147	2,338	463	1,396	3,678	117
<b>1989</b>	12	3,186	66	4,590	2,367	519	1,429	3,810	95
<b>1988</b>	13	3,261	51	4,768	2,364	550	1,523	3,940	91
<b>1987</b>	13	3,364	58	5,157	2,315	505	1,719	4,096	98
<b>1986</b>	13	3,548	50	5,236	2,168	459	1,810	4,474	118
<b>1985</b>	14	3,736	33	5,066	2,350	471	1,681	4,554	128
<b>1984</b>	15	3,988	21	4,750	2,407	407	1,632	4,561	119

## Industry Assets By Asset Concentration Group

December 31, 2002

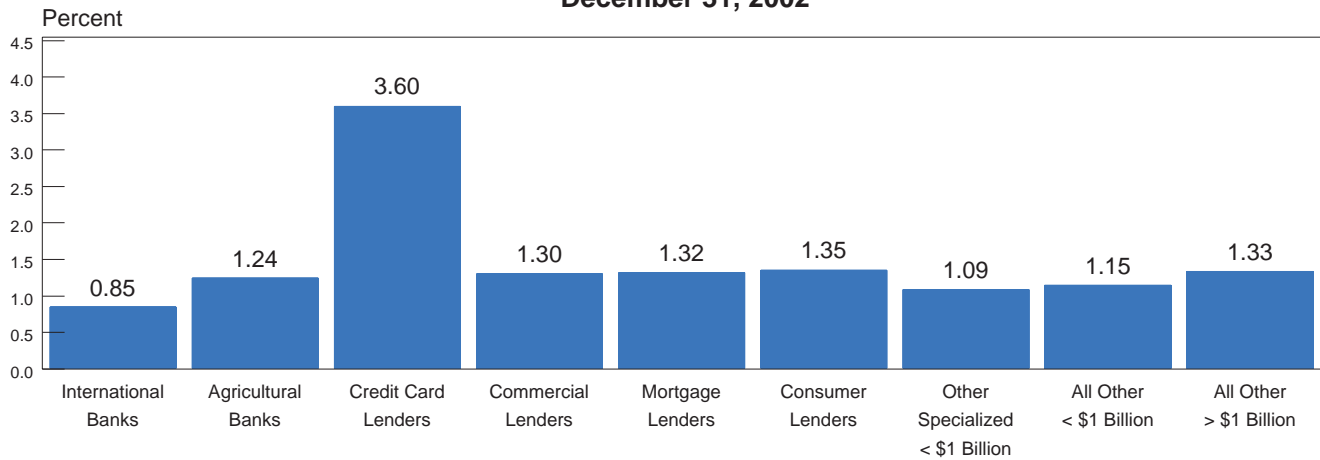


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>2002</b>	1,324	124	249	2,963	1,343	166	60	197	2,009
<b>2001</b>	1,176	120	335	3,538	1,179	141	50	203	1,127
<b>2000</b>	1,229	120	295	3,822	1,000	88	51	205	651
<b>1999</b>	1,179	121	254	3,392	1,045	101	56	225	509
<b>1998</b>	1,444	125	258	2,786	1,079	81	68	270	420
<b>1997</b>	1,383	120	213	2,019	967	118	65	279	876
<b>1996</b>	1,197	117	219	2,166	932	134	70	291	480
<b>1995</b>	1,046	118	166	1,922	935	114	82	315	641
<b>1994</b>	960	119	132	1,675	926	92	92	306	719
<b>1993</b>	831	120	101	1,561	920	85	119	329	663
<b>1992</b>	754	117	93	1,666	861	60	131	342	551
<b>1991</b>	637	114	94	1,989	798	65	112	333	446
<b>1990</b>	625	108	87	2,206	828	61	102	329	381
<b>1989</b>	712	102	82	2,264	854	82	100	317	305
<b>1988</b>	699	99	67	2,224	858	75	102	315	298
<b>1987</b>	711	100	50	2,010	847	62	119	325	278
<b>1986</b>	720	103	35	1,888	726	65	120	365	305
<b>1985</b>	717	105	25	1,560	692	68	109	365	352
<b>1984</b>	697	112	13	1,317	696	49	96	356	317

## Performance Ratios By Asset Concentration Group

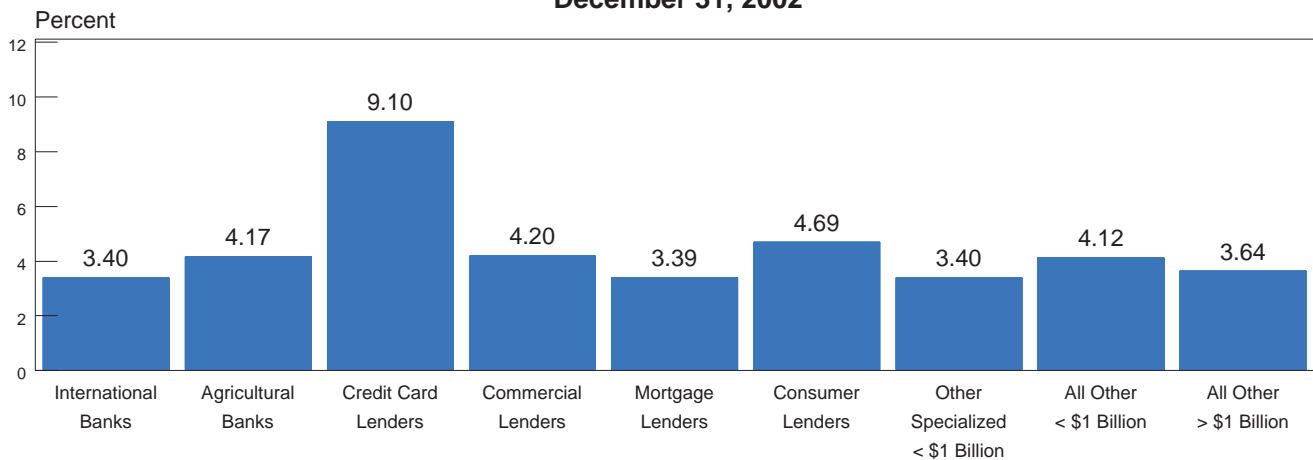
### Return on Assets (YTD)

December 31, 2002



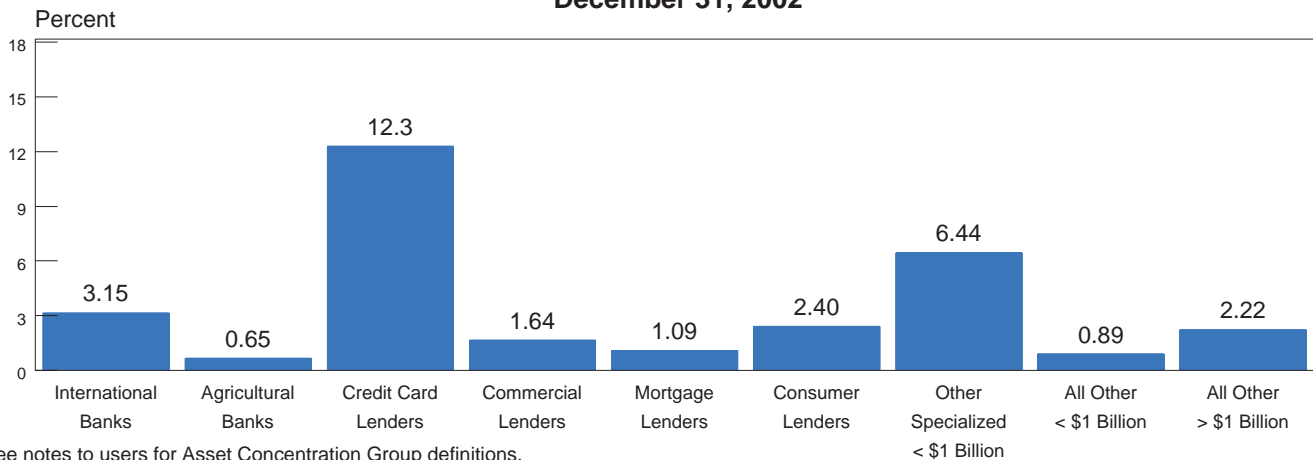
### Net Interest Margin (YTD)

December 31, 2002



### Noninterest Income to Assets (YTD)

December 31, 2002

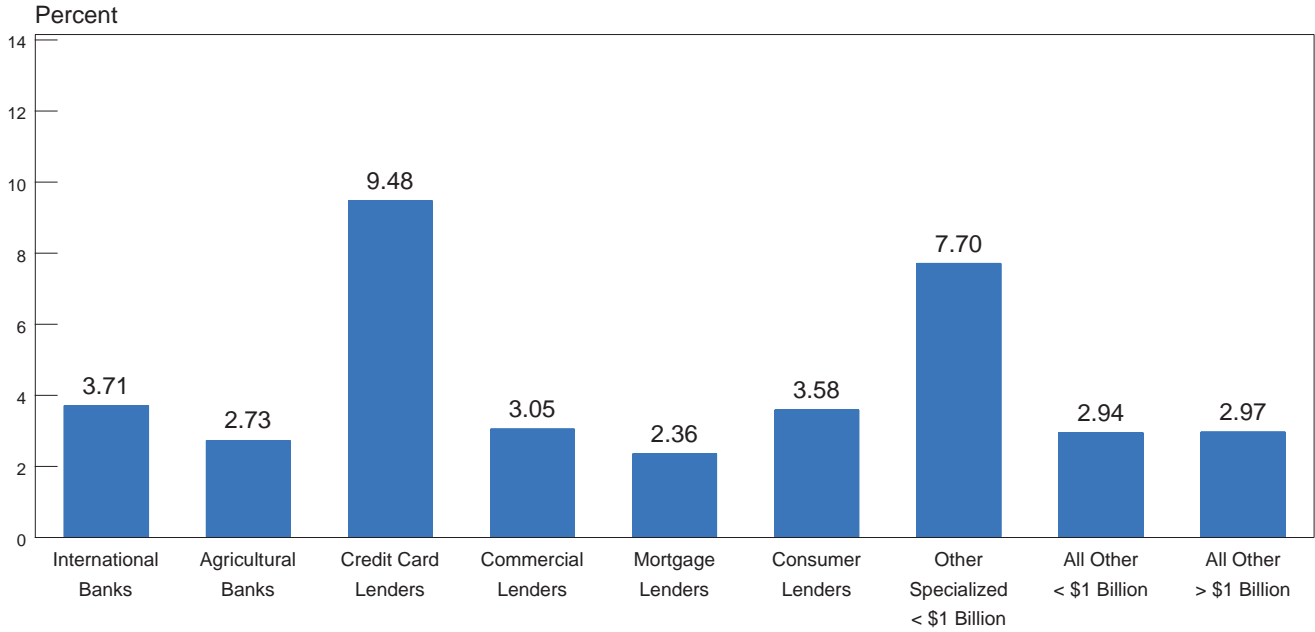


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

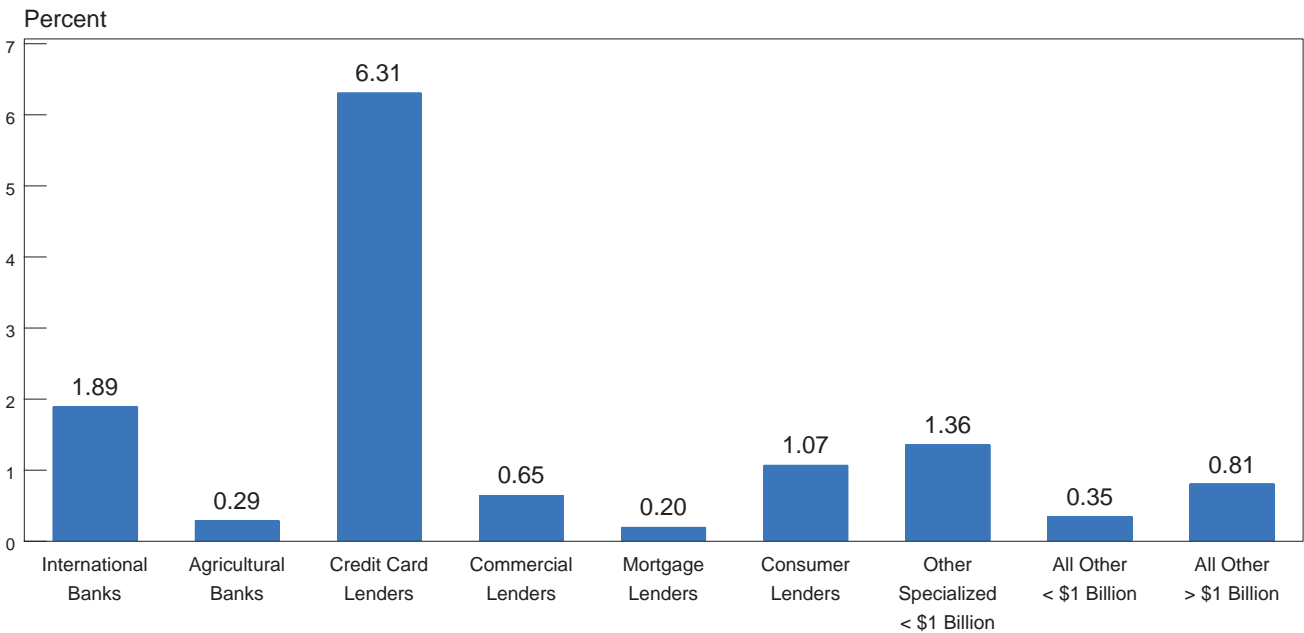
### Noninterest Expense to Assets (YTD)

December 31, 2002



## Net Charge-offs to Loans and Leases (YTD)

December 31, 2002

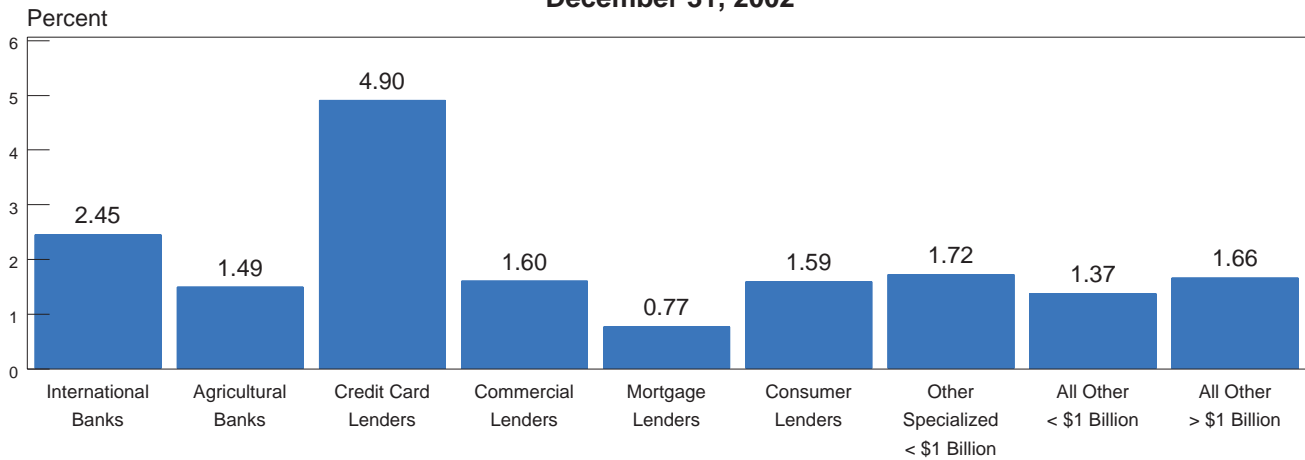


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

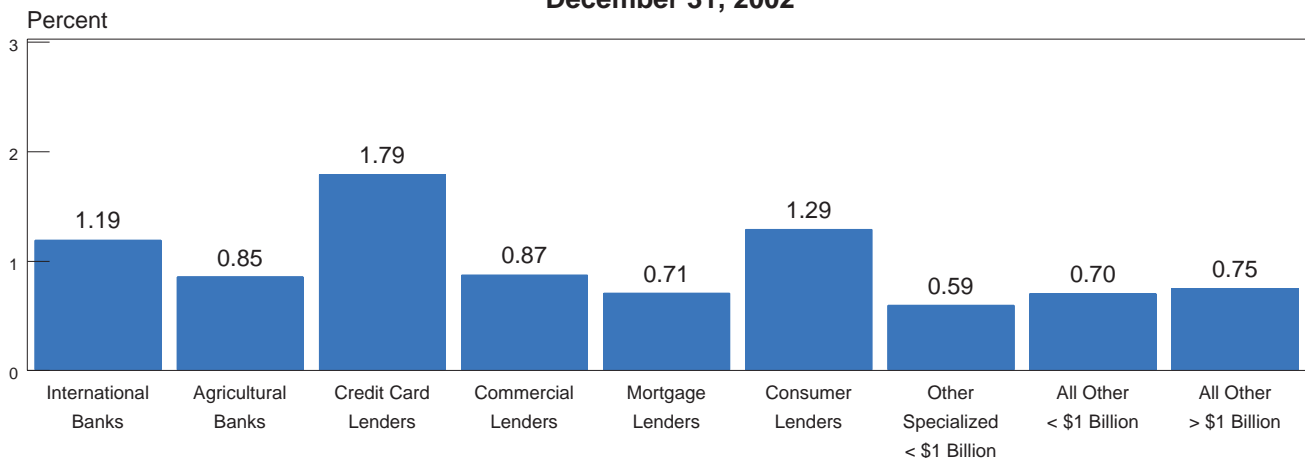
### Loss Allowance To Loans and Leases

December 31, 2002



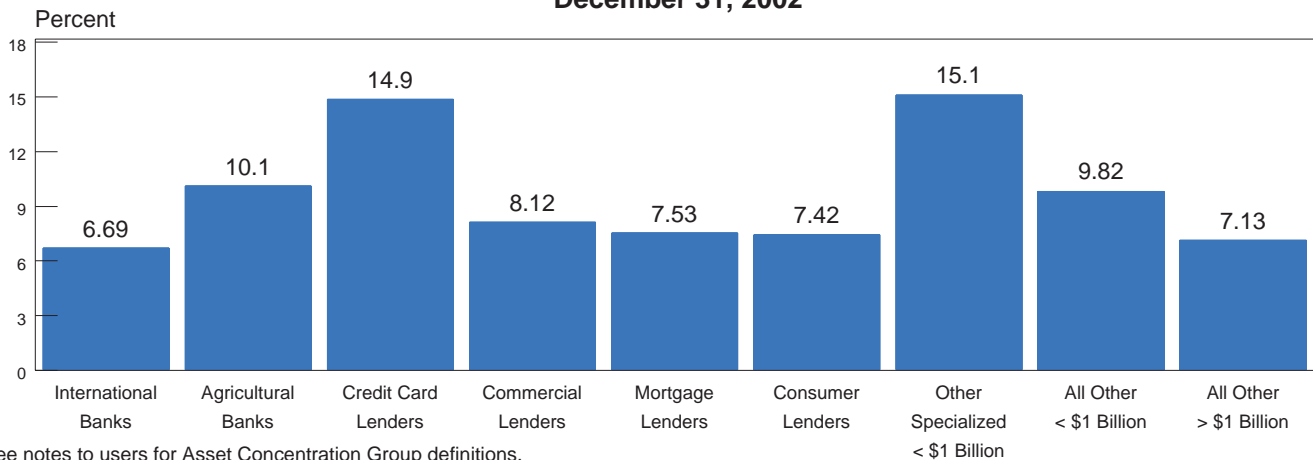
### Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2002



### Core Capital (Leverage) Ratio

December 31, 2002



Note: See notes to users for Asset Concentration Group definitions.



## Return On Average Assets By Asset Concentration Group

1984 - 2002

	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
<b>2002</b>	0.85	1.24	3.60	1.30	1.32	1.35	1.09	1.15	1.33
<b>2001</b>	0.84	1.12	2.94	1.11	1.05	1.29	1.84	1.04	1.09
<b>2000</b>	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
<b>1999</b>	0.93	1.18	3.51	1.27	1.03	1.36	1.67	1.27	1.26
<b>1998</b>	0.60	1.20	2.86	1.29	1.05	1.25	1.70	1.13	1.40
<b>1997</b>	0.93	1.25	2.07	1.31	0.96	1.27	1.66	1.23	1.23
<b>1996</b>	0.91	1.20	1.95	1.25	0.68	1.27	1.39	1.22	1.17
<b>1995</b>	0.82	1.18	2.60	1.21	0.81	1.27	1.22	1.20	1.14
<b>1994</b>	0.86	1.18	3.66	1.10	0.64	1.31	0.81	1.18	1.19
<b>1993</b>	1.03	1.25	3.76	0.97	0.72	1.45	0.98	1.21	1.09
<b>1992</b>	0.67	1.23	2.86	0.62	0.76	1.05	1.06	1.07	0.93
<b>1991</b>	0.38	1.06	2.17	0.10	0.41	0.64	0.85	0.86	0.56
<b>1990</b>	0.38	1.02	2.26	-0.17	-0.09	0.50	0.33	0.72	0.33
<b>1989</b>	-0.36	1.03	1.88	0.04	-0.31	-0.86	0.56	0.65	0.24
<b>1988</b>	1.03	0.92	1.66	0.27	0.22	0.63	0.21	0.57	0.34
<b>1987</b>	-0.88	0.66	1.68	-0.17	0.26	0.35	0.10	0.64	0.47
<b>1986</b>	0.47	0.39	1.36	0.24	0.75	0.63	0.79	0.80	0.94
<b>1985</b>	0.47	0.44	1.32	0.59	0.51	0.69	1.11	0.89	0.84
<b>1984</b>	0.29	0.70	2.50	0.59	0.13	0.20	0.99	0.85	0.55

Note: See notes to users for Asset Concentration Group definitions.

## Net Interest Margin By Asset Concentration Group

1984 - 2002

	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
<b>2002</b>	3.40	4.17	9.10	4.20	3.39	4.69	3.40	4.12	3.64
<b>2001</b>	2.80	4.03	7.86	4.09	3.17	4.79	3.42	3.99	3.16
<b>2000</b>	2.79	4.19	7.37	4.10	2.78	4.20	3.83	4.11	3.39
<b>1999</b>	2.98	4.17	7.66	4.18	3.05	4.68	3.67	4.19	3.68
<b>1998</b>	3.01	4.23	7.83	4.25	3.10	4.63	3.86	4.29	3.86
<b>1997</b>	3.03	4.32	7.76	4.55	3.20	5.18	3.80	4.43	4.01
<b>1996</b>	3.21	4.31	7.71	4.39	3.21	4.93	3.82	4.42	4.09
<b>1995</b>	3.41	4.35	8.16	4.35	3.11	4.95	3.83	4.47	4.07
<b>1994</b>	3.49	4.37	8.89	4.45	3.30	5.16	3.77	4.51	4.23
<b>1993</b>	3.53	4.39	9.55	4.38	3.48	5.57	3.81	4.58	4.35
<b>1992</b>	3.51	4.42	9.53	4.29	3.49	5.02	3.86	4.62	4.24
<b>1991</b>	3.14	4.19	9.26	3.85	2.89	4.54	3.62	4.30	3.75
<b>1990</b>	2.92	4.09	8.73	3.62	2.39	4.51	3.45	4.15	2.69
<b>1989</b>	3.13	4.15	8.23	3.57	1.92	3.73	3.36	4.07	2.15
<b>1988</b>	3.31	4.10	8.53	3.55	2.13	4.18	3.36	4.00	2.28
<b>1987</b>	2.96	4.03	9.35	3.54	2.26	4.19	3.23	4.01	3.03
<b>1986</b>	3.10	4.07	9.97	3.46	2.15	3.78	3.57	4.08	3.13
<b>1985</b>	3.22	4.31	9.90	3.59	1.73	3.33	3.79	4.21	3.05
<b>1984</b>	3.05	4.13	8.80	3.61	1.02	2.66	3.63	4.01	2.57

Note: See notes to users for Asset Concentration Group definitions.

## Net Charge-offs as a Percent of Average Loans and Leases By Asset Concentration Group

1984 - 2002

	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
<b>2002</b>	1.89	0.29	6.31	0.65	0.20	1.07	1.36	0.35	0.81
<b>2001</b>	0.88	0.36	4.53	0.68	0.19	1.39	0.48	0.33	0.75
<b>2000</b>	0.51	0.23	3.71	0.50	0.11	0.49	1.62	0.28	0.62
<b>1999</b>	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
<b>1998</b>	0.58	0.24	4.32	0.36	0.19	0.65	0.83	0.35	0.60
<b>1997</b>	0.25	0.23	4.70	0.38	0.18	0.97	0.30	0.29	0.56
<b>1996</b>	0.29	0.26	3.94	0.34	0.29	0.77	0.47	0.30	0.50
<b>1995</b>	0.35	0.20	3.32	0.35	0.28	0.58	0.31	0.23	0.41
<b>1994</b>	0.61	0.16	2.88	0.40	0.44	0.61	0.21	0.19	0.37
<b>1993</b>	1.20	0.23	3.65	0.75	0.57	0.72	0.52	0.34	0.64
<b>1992</b>	1.84	0.36	4.66	1.04	0.48	0.77	0.72	0.51	1.08
<b>1991</b>	2.47	0.41	4.73	1.33	0.50	0.93	0.51	0.65	1.17
<b>1990</b>	2.16	0.44	3.85	1.22	0.42	0.59	1.21	0.61	1.03
<b>1989</b>	1.76	0.59	3.55	0.77	0.05	0.39	0.96	0.62	0.55
<b>1988</b>	0.83	0.77	3.61	0.78	0.02	0.42	0.88	0.62	0.40
<b>1987</b>	0.81	1.38	3.93	0.68	0.02	0.42	0.95	0.66	0.46
<b>1986</b>	0.88	2.48	4.17	0.68	0.02	0.35	1.13	0.80	0.41
<b>1985</b>	0.78	2.42	3.13	0.59	0.00	0.28	0.66	0.66	0.47
<b>1984</b>	0.93	1.42	1.80	0.59	0.00	0.32	0.46	0.50	0.30

Note: See notes to users for Asset Concentration Group definitions.

## Percent of Loans Noncurrent By Asset Concentration Group

1984 - 2002

	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
<b>2002</b>	2.73	1.19	2.16	1.15	0.95	1.47	1.59	1.01	1.28
<b>2001</b>	1.95	1.16	1.94	1.28	0.87	1.49	0.88	0.97	1.24
<b>2000</b>	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
<b>1999</b>	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
<b>1998</b>	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
<b>1997</b>	0.96	1.01	2.14	0.92	0.90	1.26	1.08	0.84	0.89
<b>1996</b>	1.01	1.15	1.97	1.00	1.11	1.66	1.27	0.91	0.92
<b>1995</b>	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
<b>1994</b>	1.98	0.97	1.38	1.32	1.32	1.09	1.36	0.88	0.98
<b>1993</b>	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
<b>1992</b>	5.48	1.40	1.90	3.14	2.24	1.91	2.35	1.43	2.36
<b>1991</b>	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
<b>1990</b>	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
<b>1989</b>	5.47	2.00	1.95	3.43	2.68	2.22	3.81	2.10	6.24
<b>1988</b>	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43
<b>1987</b>	5.85	3.16	1.88	4.20	2.70	2.28	4.05	2.29	2.35
<b>1986</b>	3.62	4.33	2.18	3.75	2.79	1.99	2.63	2.24	1.66
<b>1985</b>	3.34	4.59	1.86	3.04	2.33	1.59	2.07	1.99	1.77
<b>1984</b>	3.86	3.58	1.05	2.72	1.94	1.44	1.94	1.84	1.68

Note: See notes to users for Asset Concentration Group definitions.

## Core Capital as a Percent of Total Assets By Asset Concentration Group

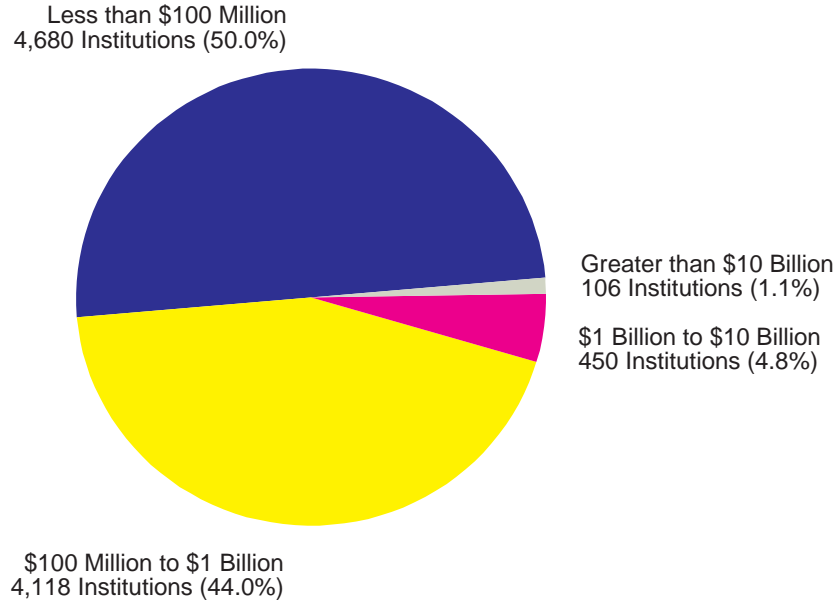
1984 - 2002

	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
<b>2002</b>	6.69	10.11	14.87	8.12	7.53	7.42	15.11	9.82	7.13
<b>2001</b>	6.44	10.03	12.44	7.92	7.46	7.76	15.49	9.91	6.88
<b>2000</b>	6.64	10.22	11.70	7.58	7.65	7.82	14.67	9.99	7.13
<b>1999</b>	6.59	10.25	12.10	7.54	7.55	8.58	14.29	9.83	8.41
<b>1998</b>	6.11	10.32	12.22	7.56	7.56	7.76	13.16	9.55	7.48
<b>1997</b>	6.10	10.52	12.28	7.92	7.74	8.10	13.16	9.76	6.58
<b>1996</b>	6.14	10.55	10.91	7.73	7.64	8.11	13.08	9.45	7.11
<b>1995</b>	6.20	10.50	10.39	7.71	7.75	7.66	12.14	9.49	7.06
<b>1994</b>	6.21	10.47	11.30	7.78	7.56	7.93	10.96	9.19	7.09
<b>1993</b>	6.54	10.19	11.00	7.41	7.35	7.90	8.88	8.82	6.82
<b>1992</b>	5.93	9.84	9.96	6.80	6.84	7.27	8.67	8.22	6.68
<b>1991</b>	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
<b>1990</b>	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
<b>1989</b>	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
<b>1988</b>	4.93	9.43	5.97	6.03	6.88	7.55	9.46	8.00	6.10
<b>1987</b>	4.15	9.11	8.38	5.84	7.16	7.64	9.15	8.05	5.83
<b>1986</b>	5.21	8.91	8.21	6.10	6.51	8.12	9.07	7.98	5.99
<b>1985</b>	5.01	8.97	8.23	6.08	7.04	6.83	9.99	7.73	5.53
<b>1984</b>	4.83	8.90	9.31	6.01	6.46	6.39	9.29	7.58	5.49

Note: See notes to users for Asset Concentration Group definitions.

## Number of Institutions By Asset Size

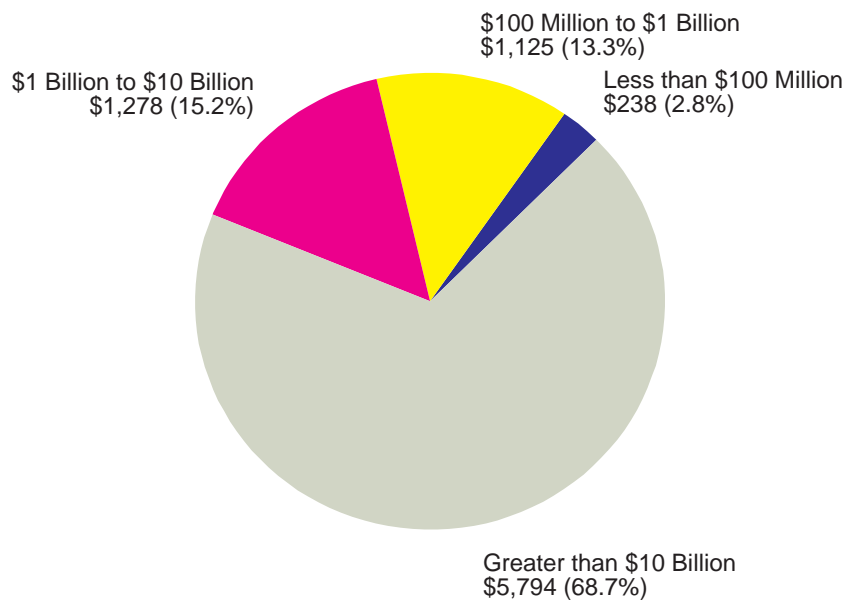
December 31, 2002



## Industry Assets By Asset Size

December 31, 2002

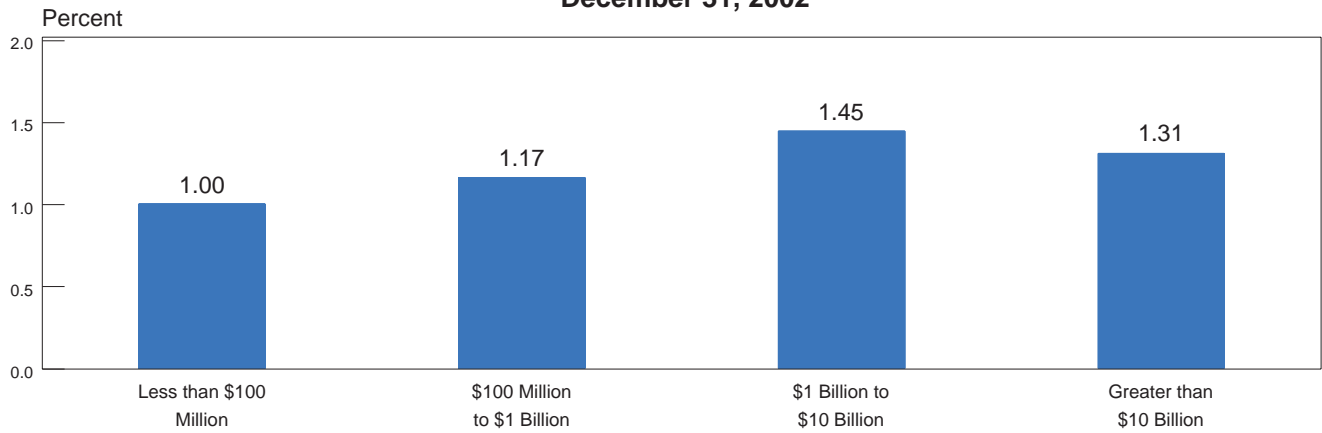
(\$ Billions)



## Performance Ratios By Asset Size

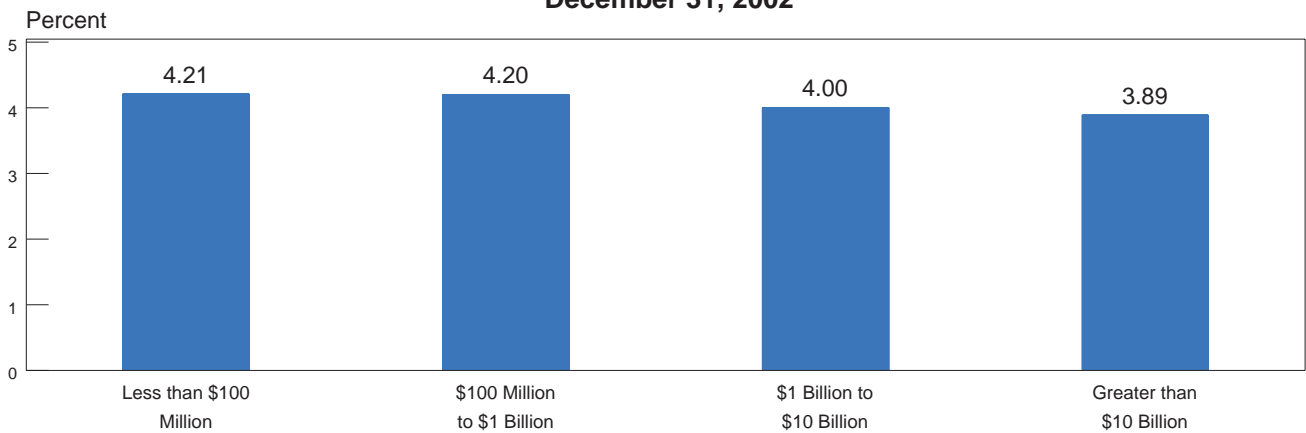
### Return on Assets (YTD)

December 31, 2002



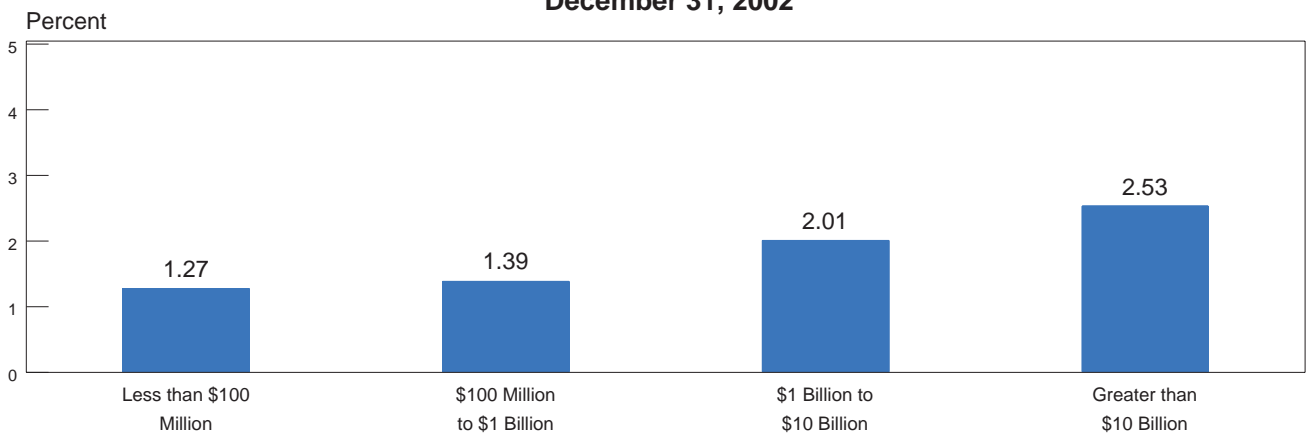
### Net Interest Margin (YTD)

December 31, 2002



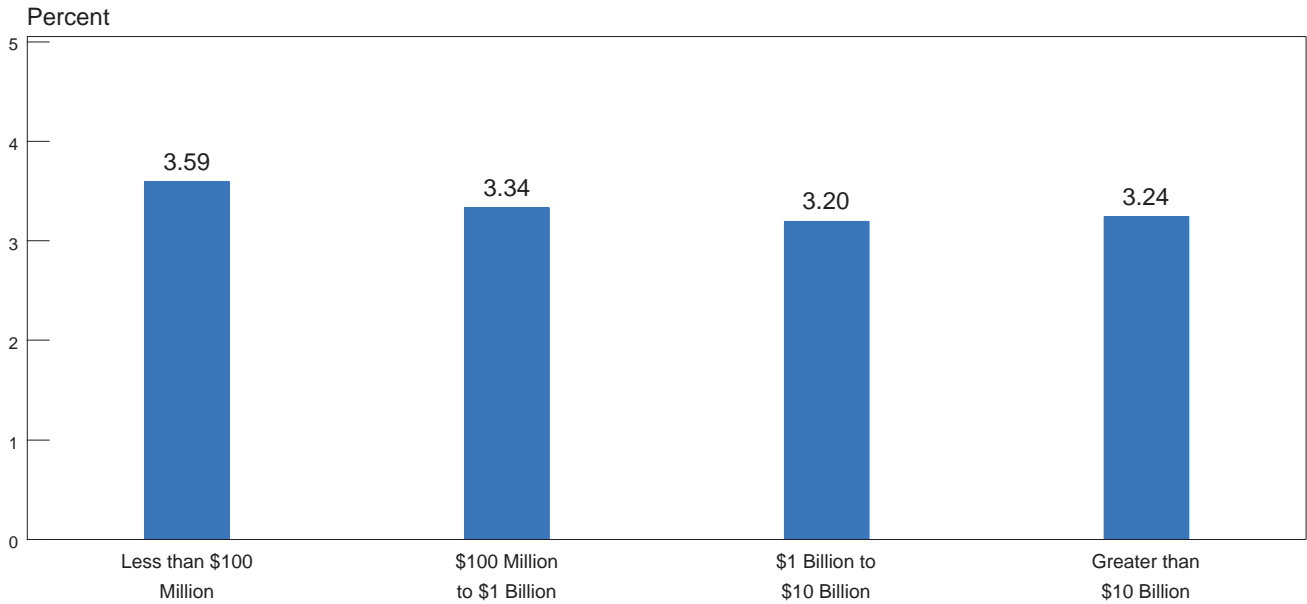
### Noninterest Income to Assets (YTD)

December 31, 2002



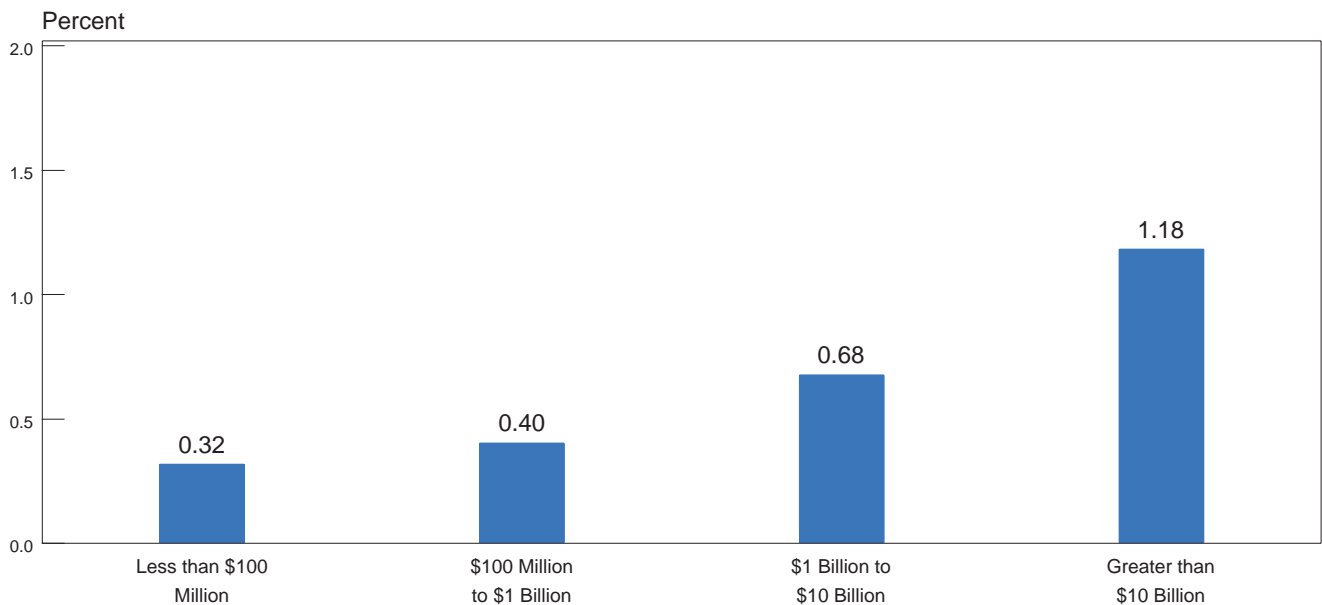
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2002



## Net Charge-offs to Loans and Leases (YTD)

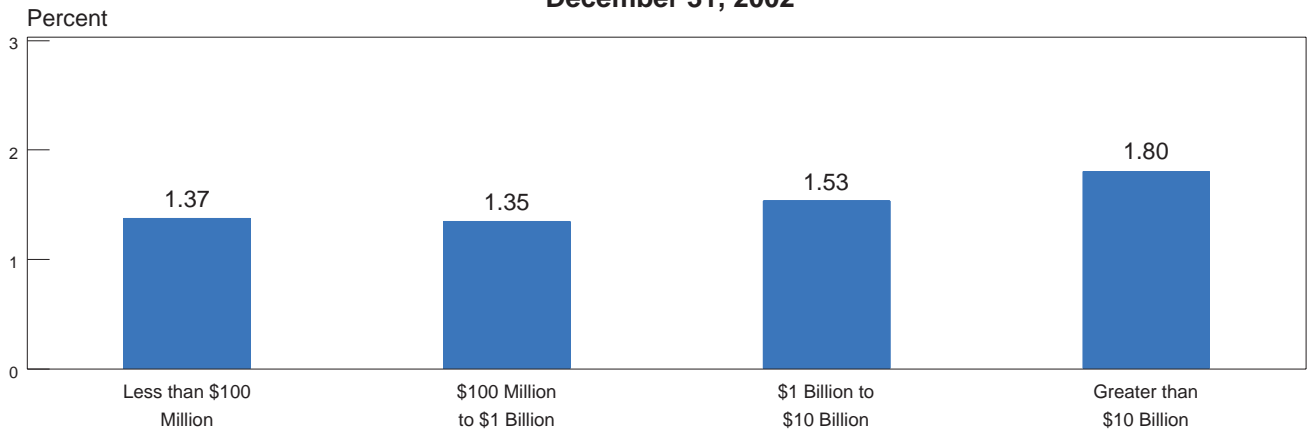
December 31, 2002





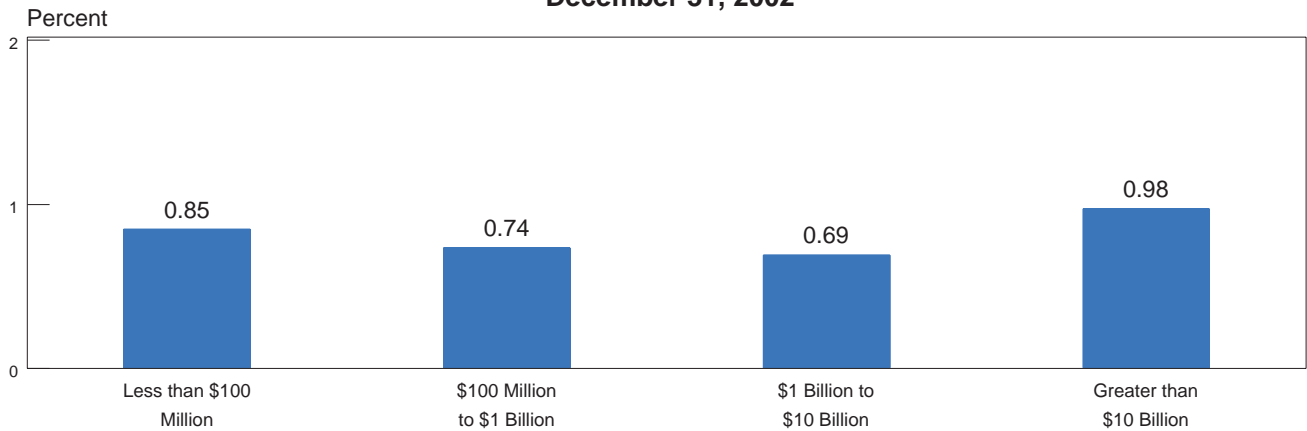
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

December 31, 2002



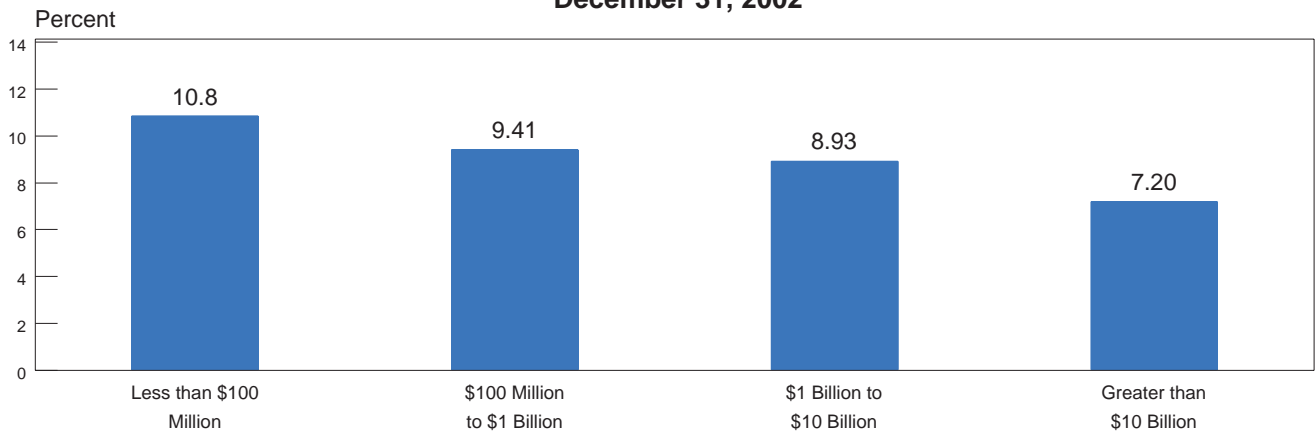
## Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2002



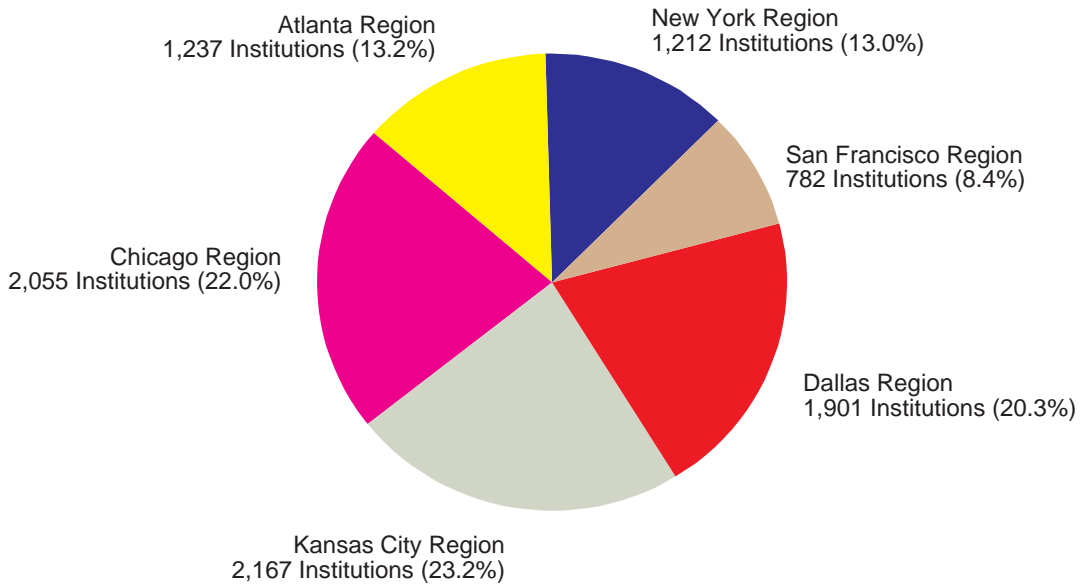
## Core Capital (Leverage) Ratio

December 31, 2002



## Geographic Distribution of FDIC-Insured Institutions

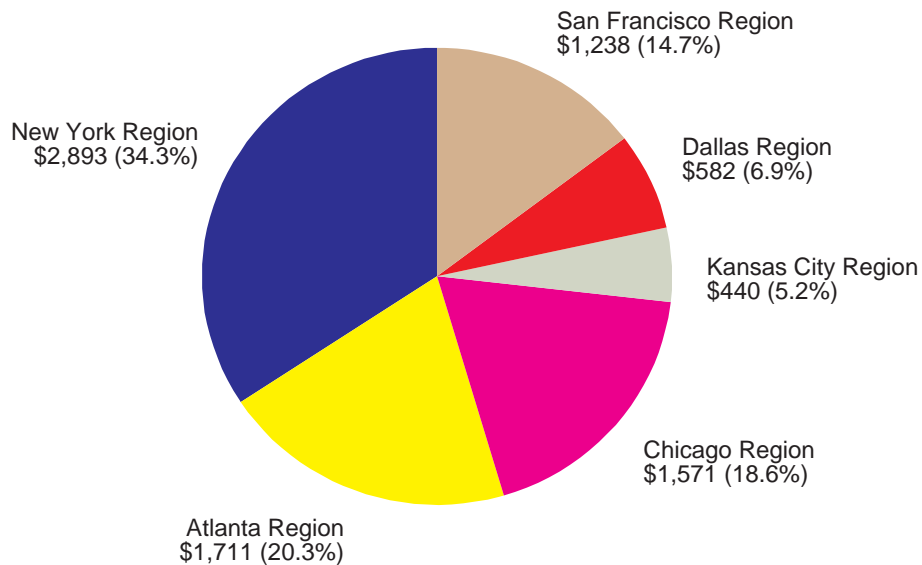
December 31, 2002



## Geographic Distribution of Industry Assets

December 31, 2002

(\$ Billions)

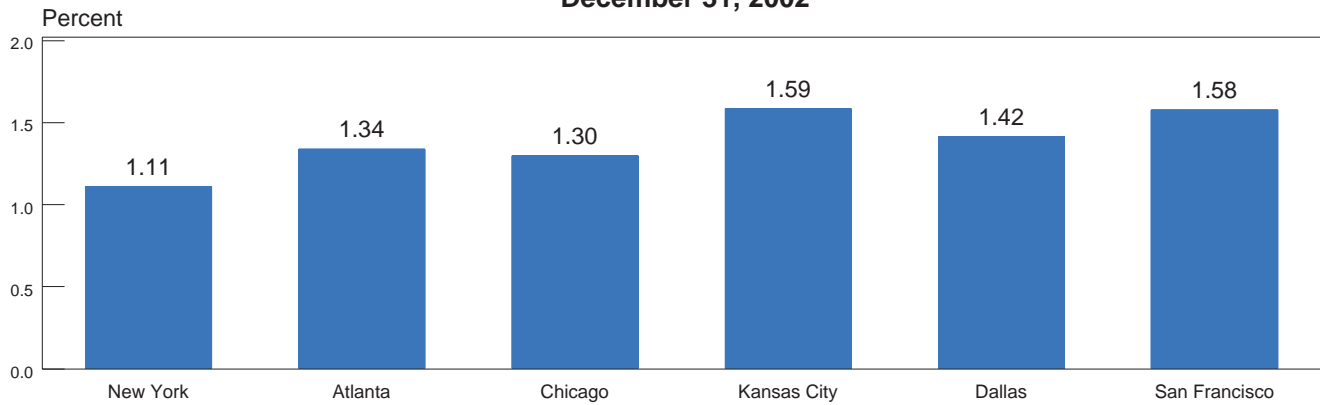


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

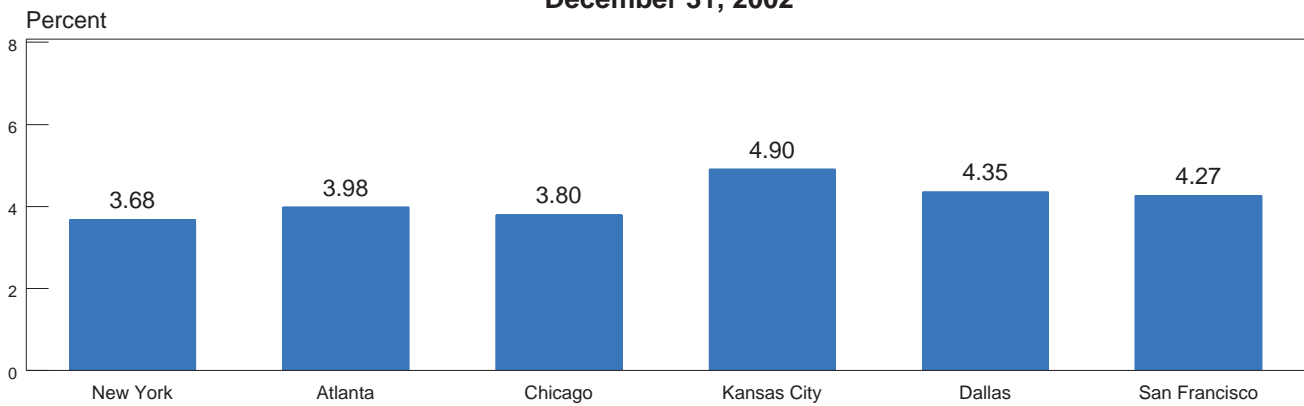
### Return on Assets (YTD)

December 31, 2002



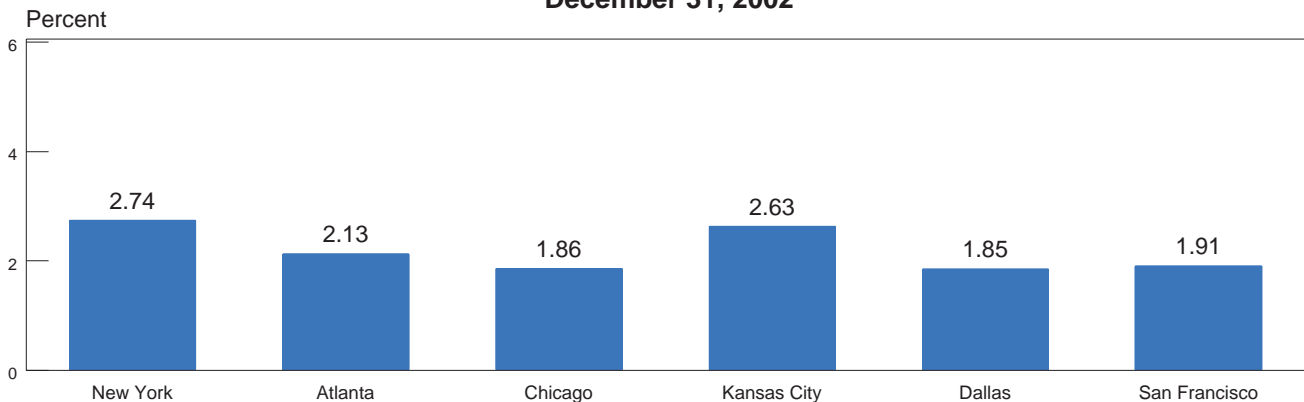
### Net Interest Margins (YTD)

December 31, 2002



### Noninterest Income to Assets (YTD)

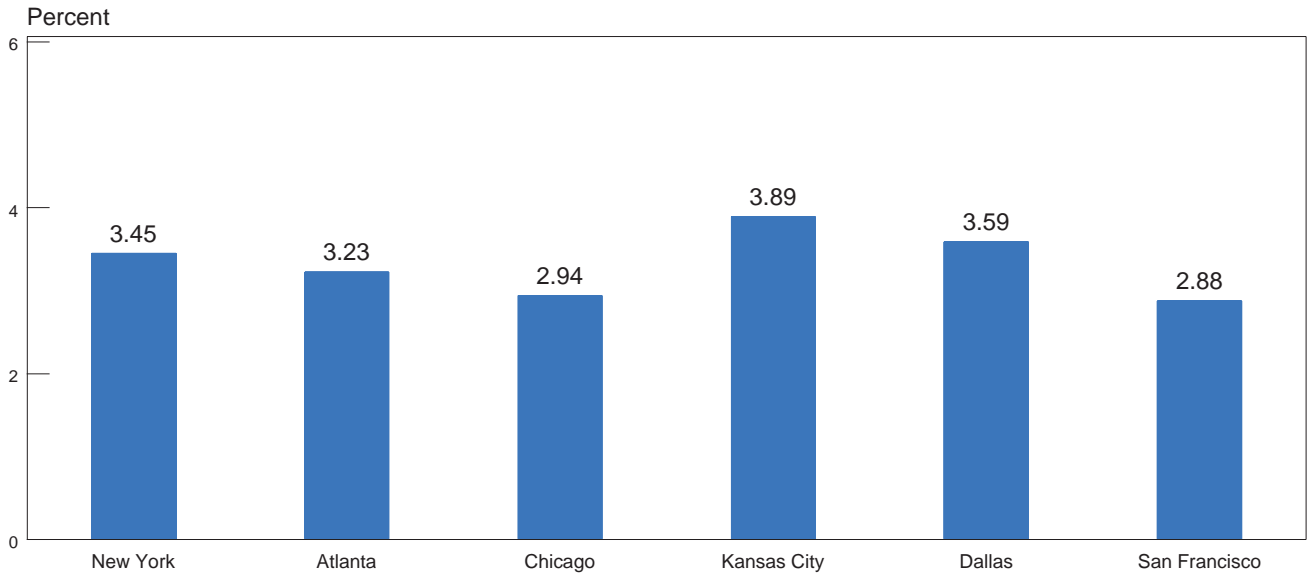
December 31, 2002



Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definitions.

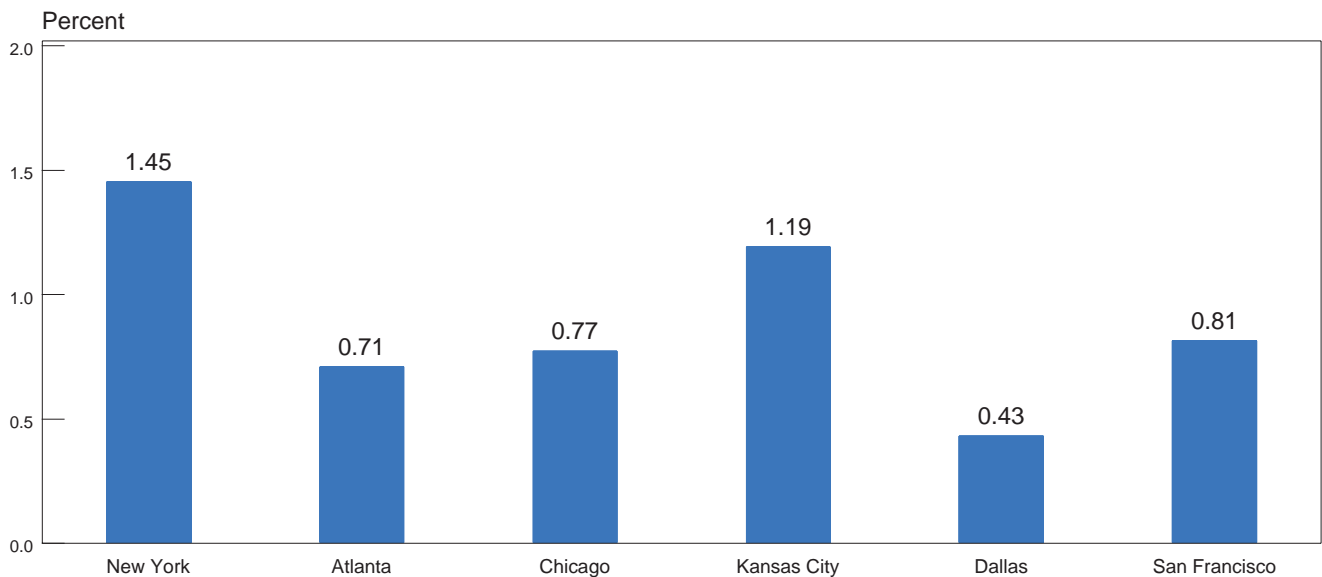
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

December 31, 2002



## Net Charge-offs to Loans and Leases (YTD)

December 31, 2002

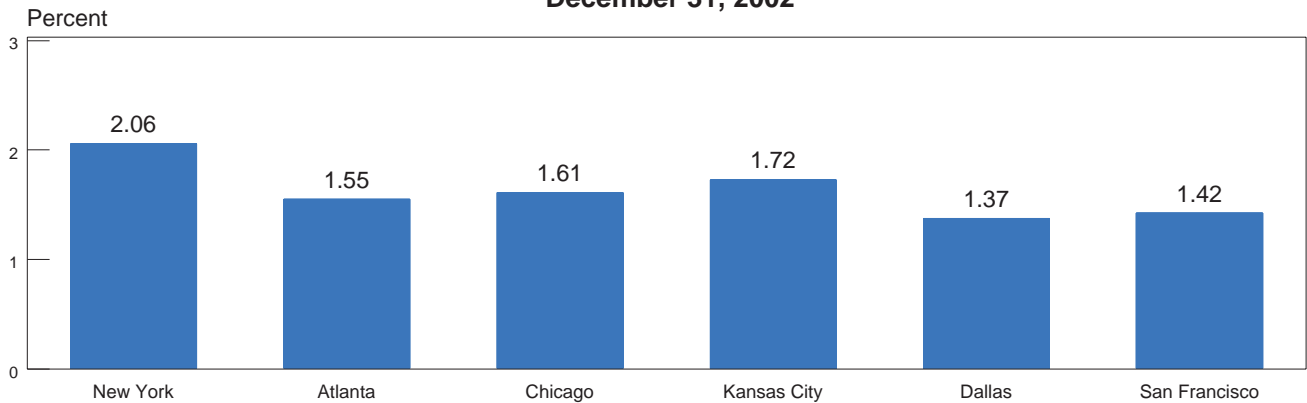


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

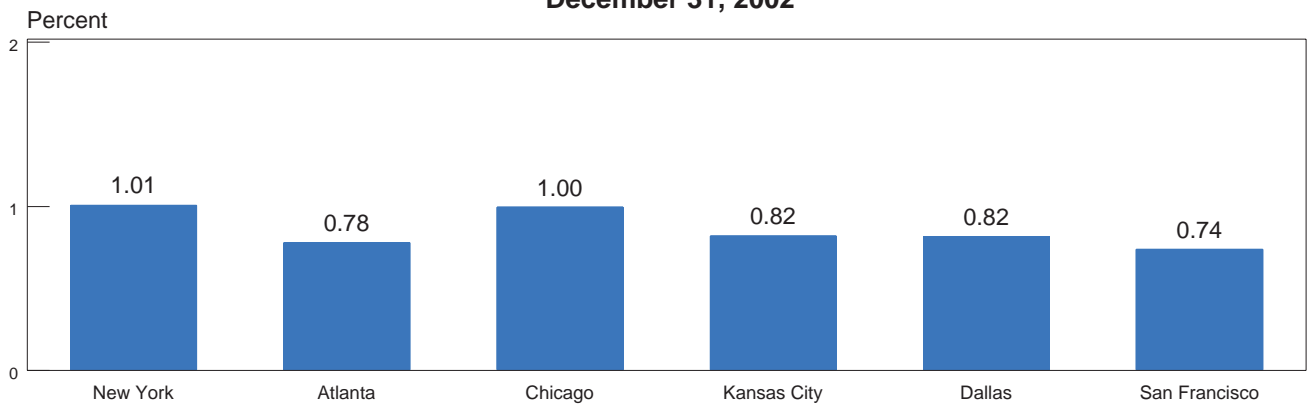
### Loss Allowance To Loans and Leases

December 31, 2002



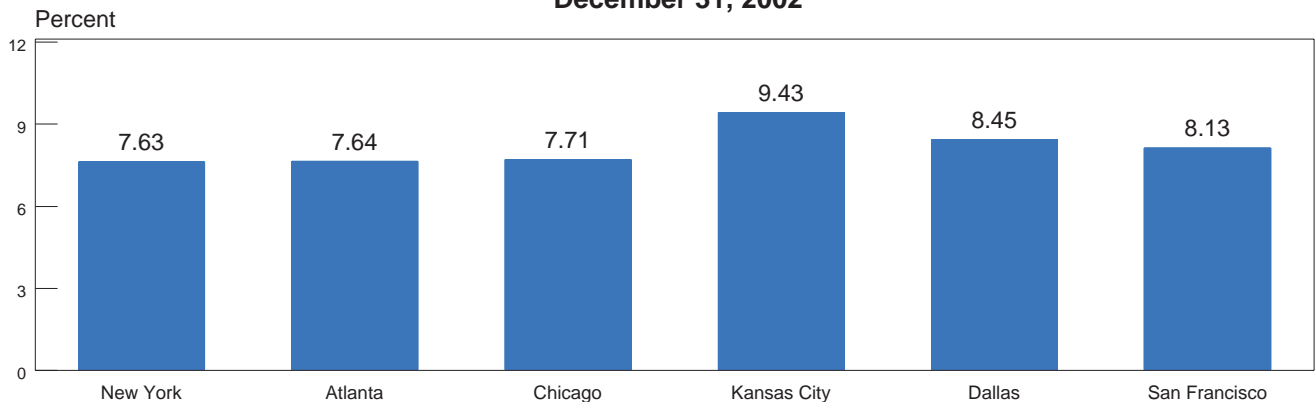
### Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2002



### Core Capital (Leverage) Ratio

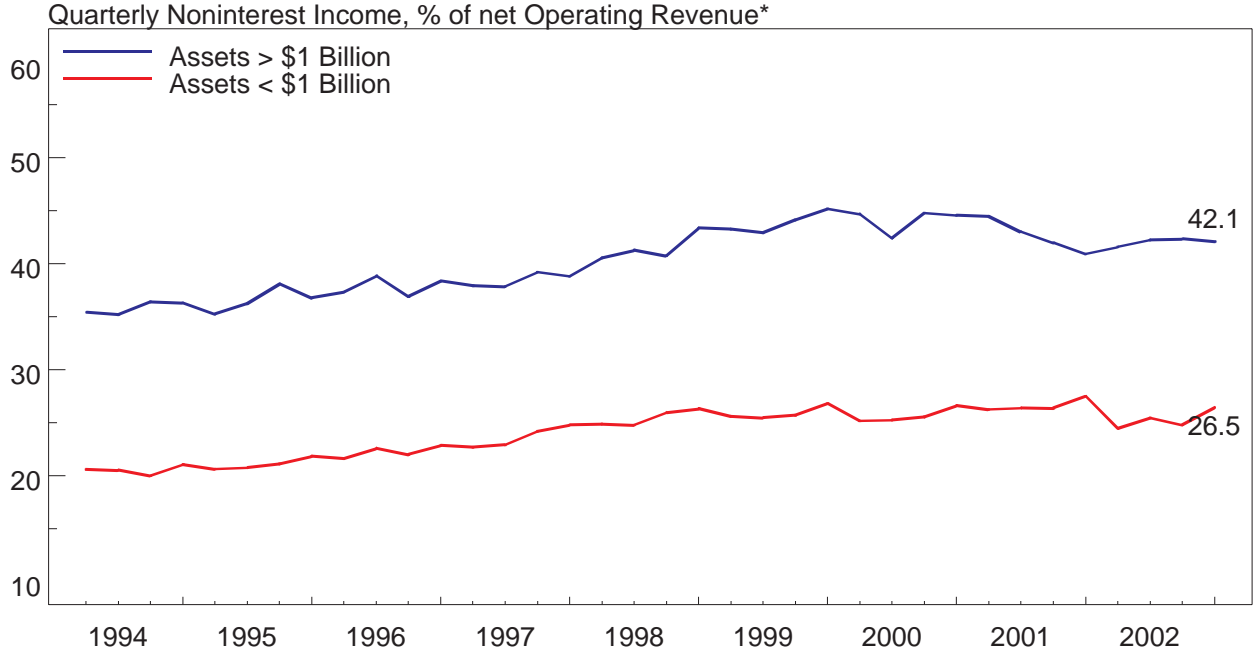
December 31, 2002



Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.

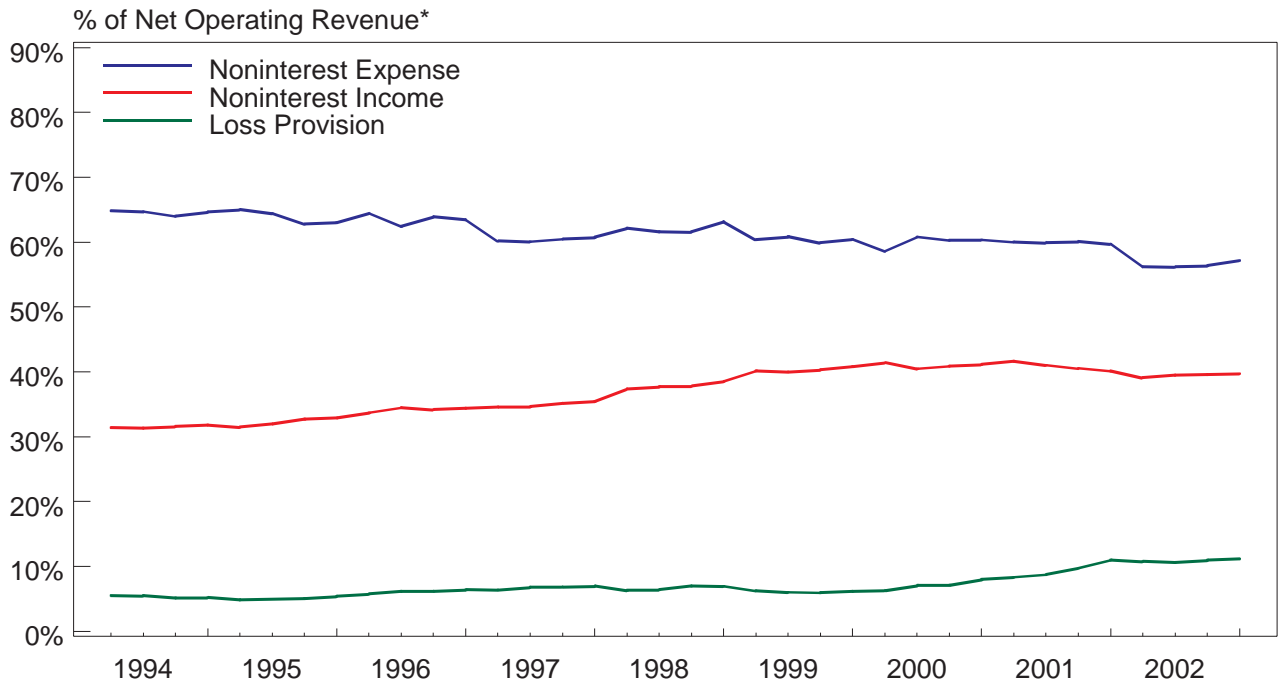
## Noninterest Income as a Percentage of Net Operating Revenue\*

1994 - 2002



## Trends in FDIC-Insured Institutions Income & Expenses

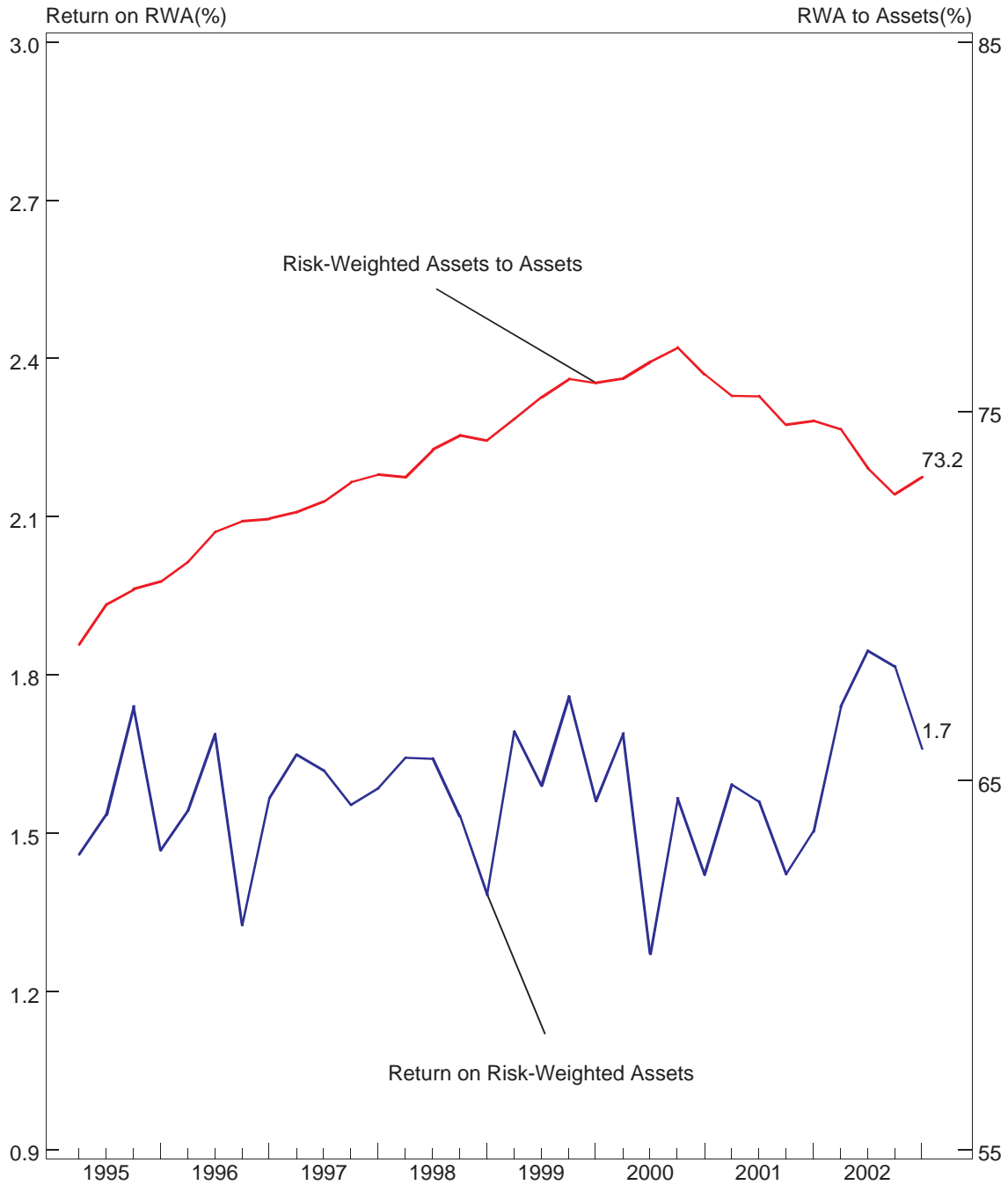
1994 - 2002



\*Net operating revenue equals net interest income plus total noninterest income.

## Quarterly Return on Risk-Weighted Assets (RWA)\* and RWA to Total Assets

1995 - 2002



\* Assets weighted according to risk categories used in regulatory capital computations.

# Annual Efficiency Ratios\*

1992 - 2002

Efficiency Ratio (%)



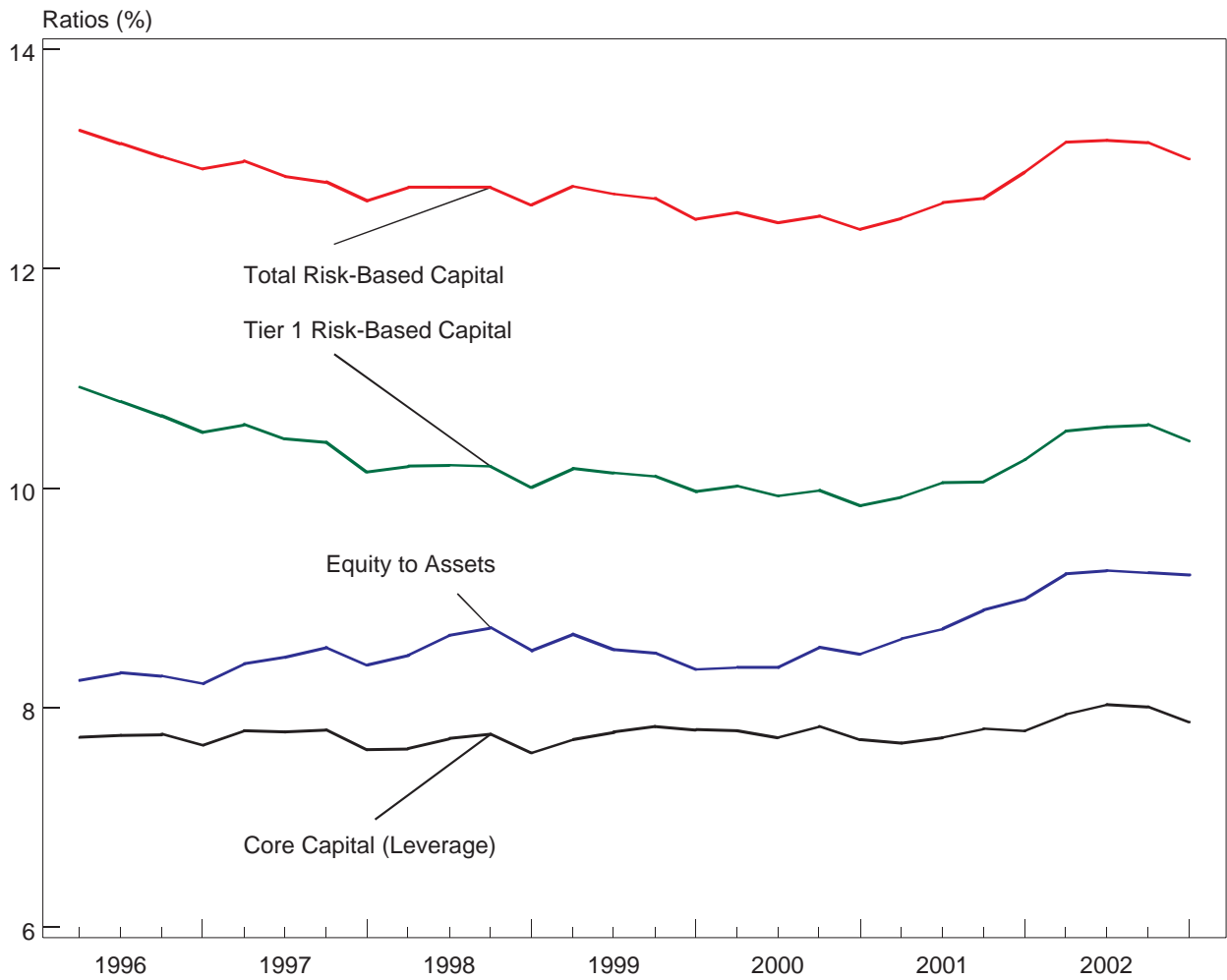
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Assets<\$1 Billion	65.04	65.18	64.57	63.45	63.90	61.82	63.26	63.53	63.79	65.42	64.24
Assets>\$1 Billion	64.34	63.18	62.76	60.79	60.83	58.21	60.31	57.39	57.25	56.36	54.56
Total	64.55	63.72	63.23	61.43	61.51	58.96	60.86	58.46	58.30	57.75	56.00

\*Noninterest expenses less amortization of intangible assets as a percent of net interest income plus noninterest income.



# Capital Ratios

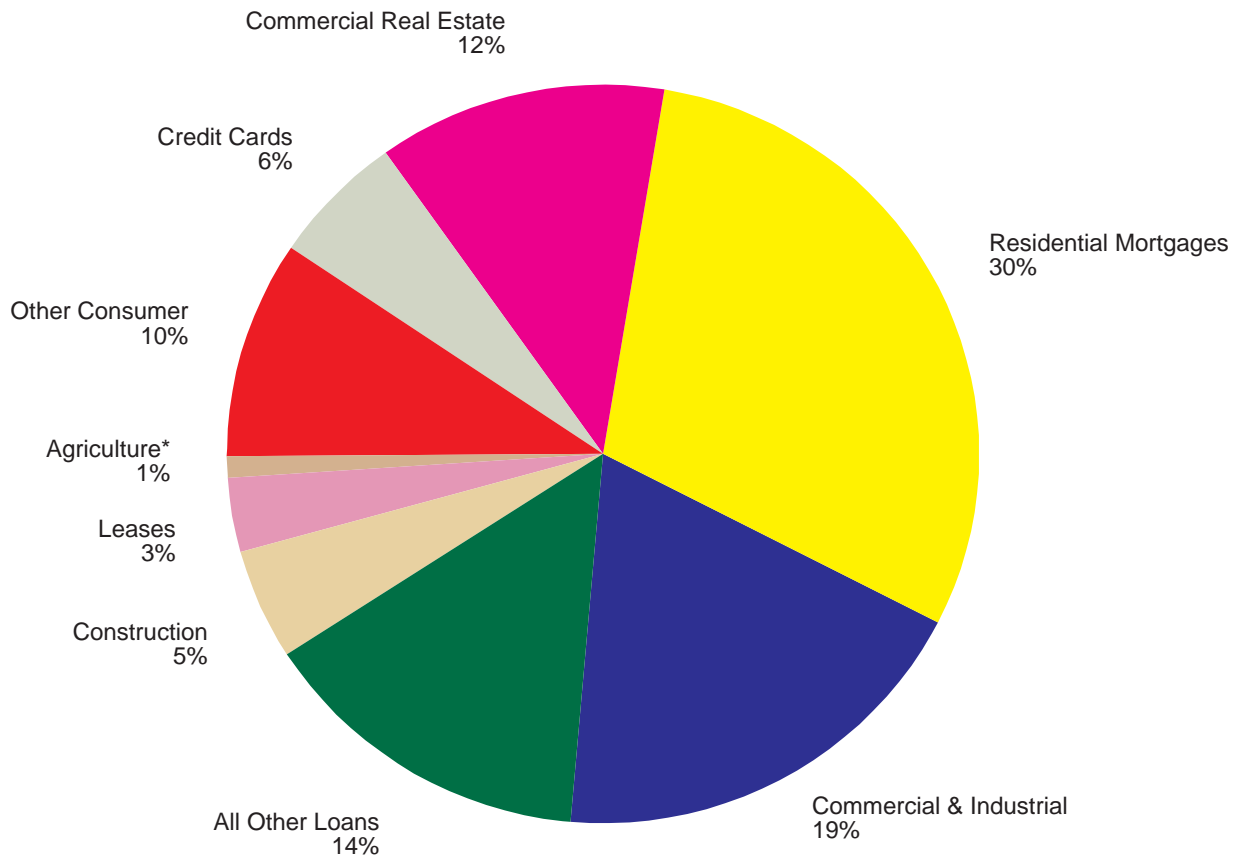
1996 - 2002



	12/96	12/97	12/98	12/99	12/00	12/01	12/02
<b>Total Risk-Based Capital</b>	<b>12.91</b>	<b>12.62</b>	<b>12.58</b>	<b>12.45</b>	<b>12.36</b>	<b>12.88</b>	<b>13.00</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.51</b>	<b>10.15</b>	<b>10.01</b>	<b>9.97</b>	<b>9.84</b>	<b>10.26</b>	<b>10.43</b>
<b>Equity to Assets</b>	<b>8.22</b>	<b>8.39</b>	<b>8.52</b>	<b>8.35</b>	<b>8.49</b>	<b>8.99</b>	<b>9.21</b>
<b>Core Capital (Leverage)</b>	<b>7.66</b>	<b>7.62</b>	<b>7.59</b>	<b>7.80</b>	<b>7.71</b>	<b>7.79</b>	<b>7.87</b>

# Loan Portfolio Composition

December 31, 2002

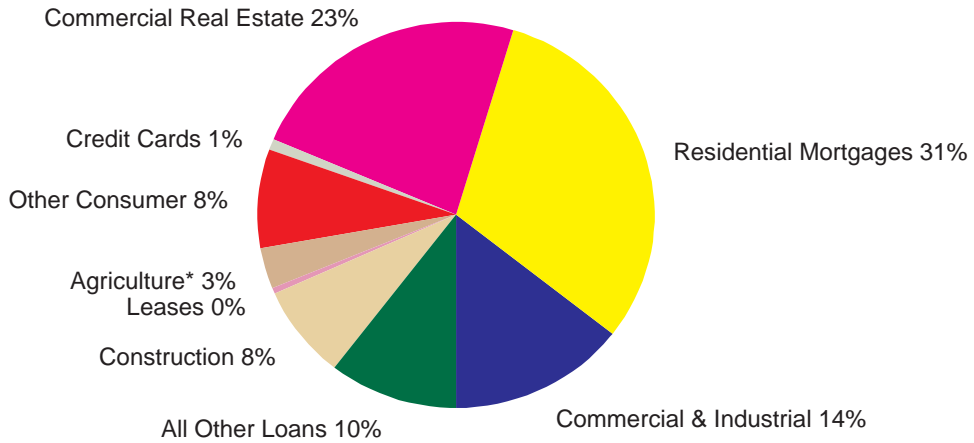


\* OTS - Supervised Savings Associations do not identify agricultural loans.

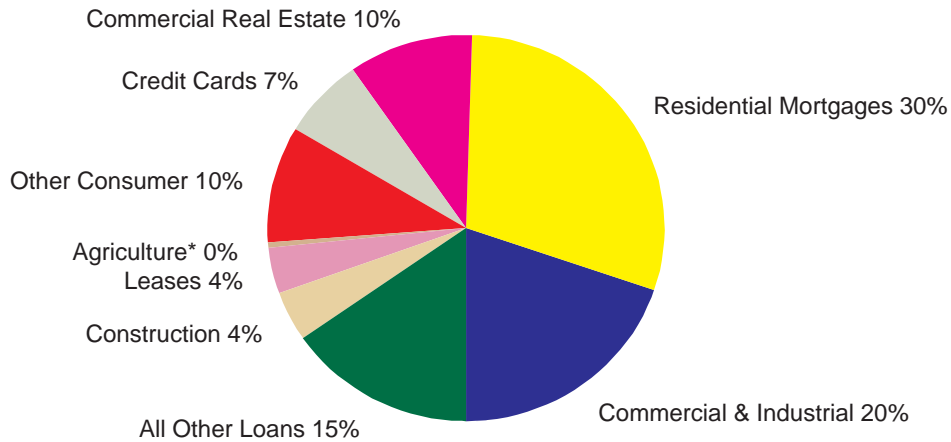
# Loan Portfolio Composition by Asset Size

December 31, 2002

## Assets < \$1 Billion



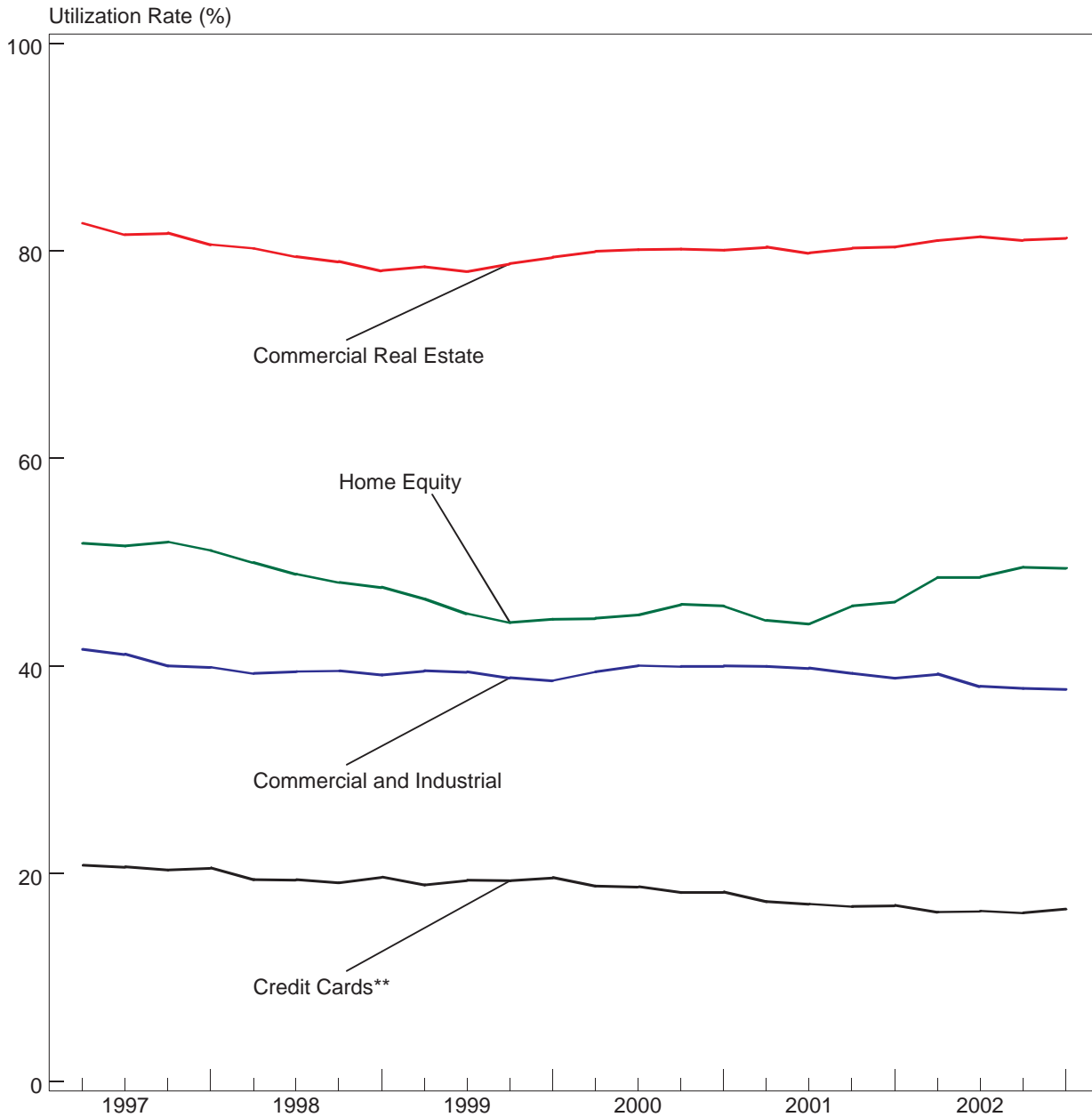
## Assets > \$1 Billion



\* OTS - Supervised Savings Associations do not identify agricultural loans.

## Utilization Rates of Loan Commitments\*

1997-2002

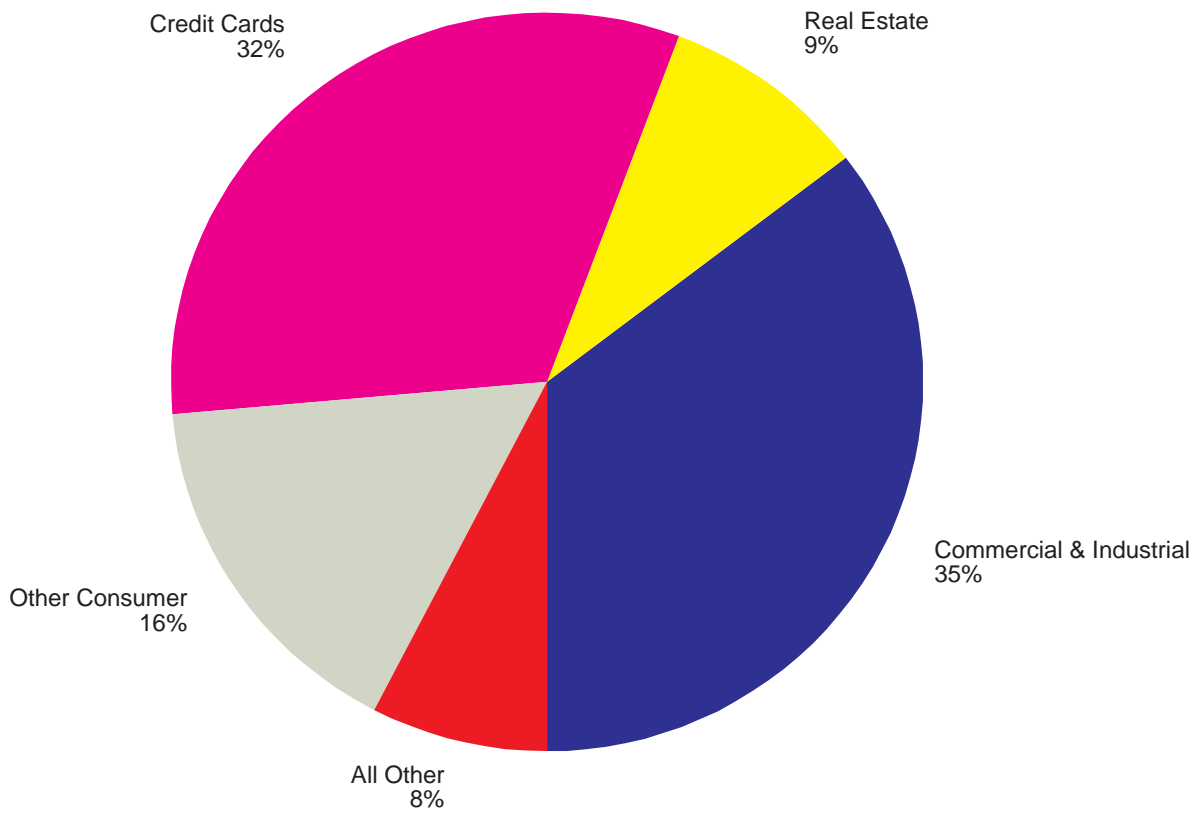


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

\*\* Includes on-balance-sheet loans and off-balance-sheet securitized receivables.

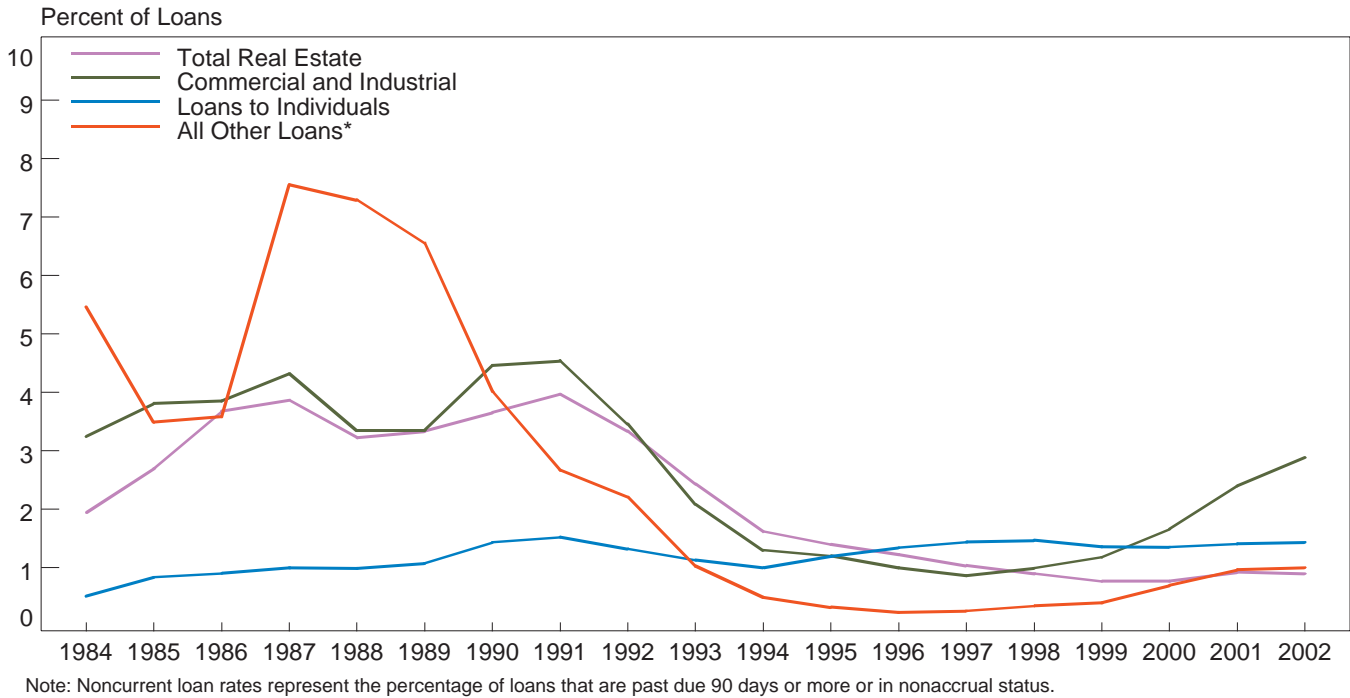
# Composition of FDIC-Insured Institutions' Loan Charge-offs

Fourth Quarter, 2002



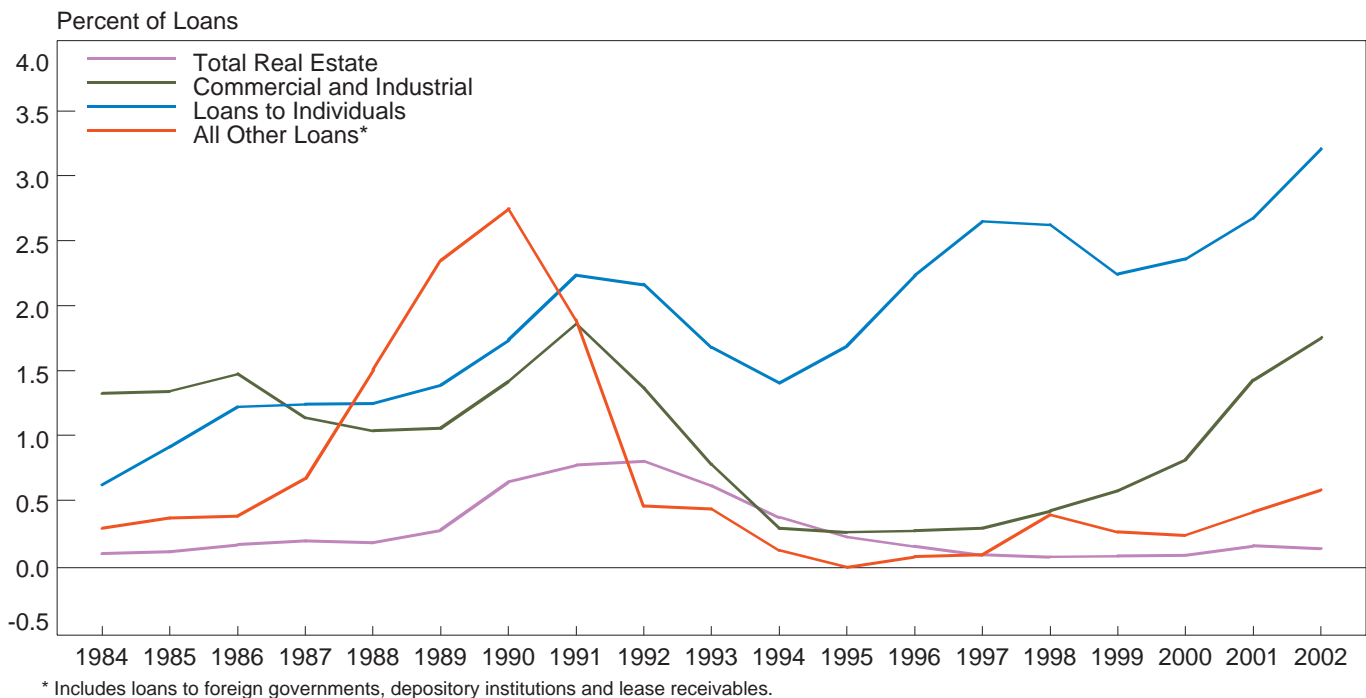
## Noncurrent Loan Rates at Year-end

1984-2002



## Annual Net Charge-off Rates on Loans

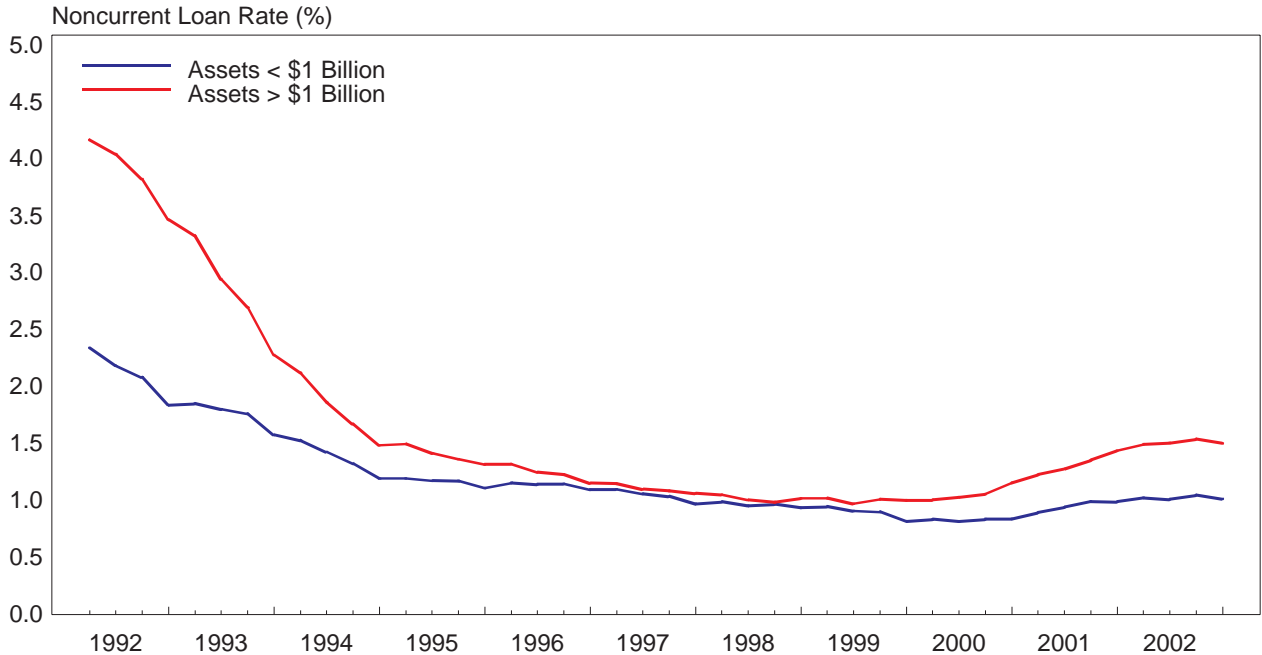
1984-2002



## Noncurrent Loan Rates

### By Asset Size

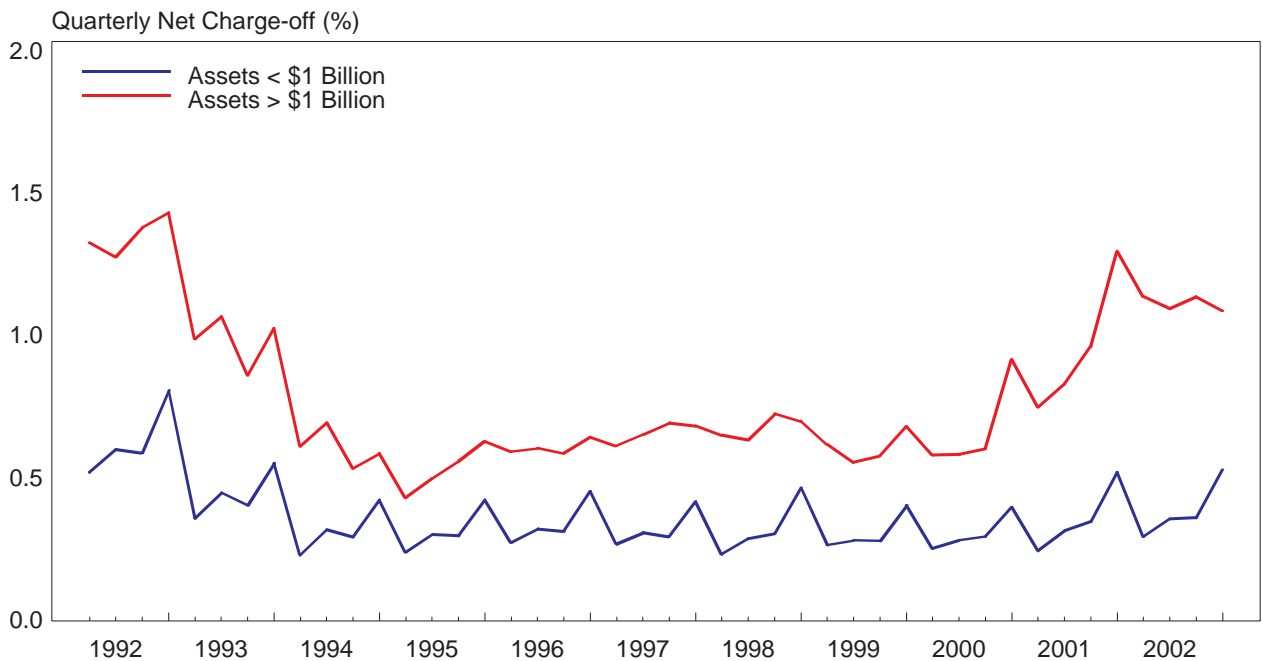
1992 - 2002



## Quarterly Net Charge-off Rates

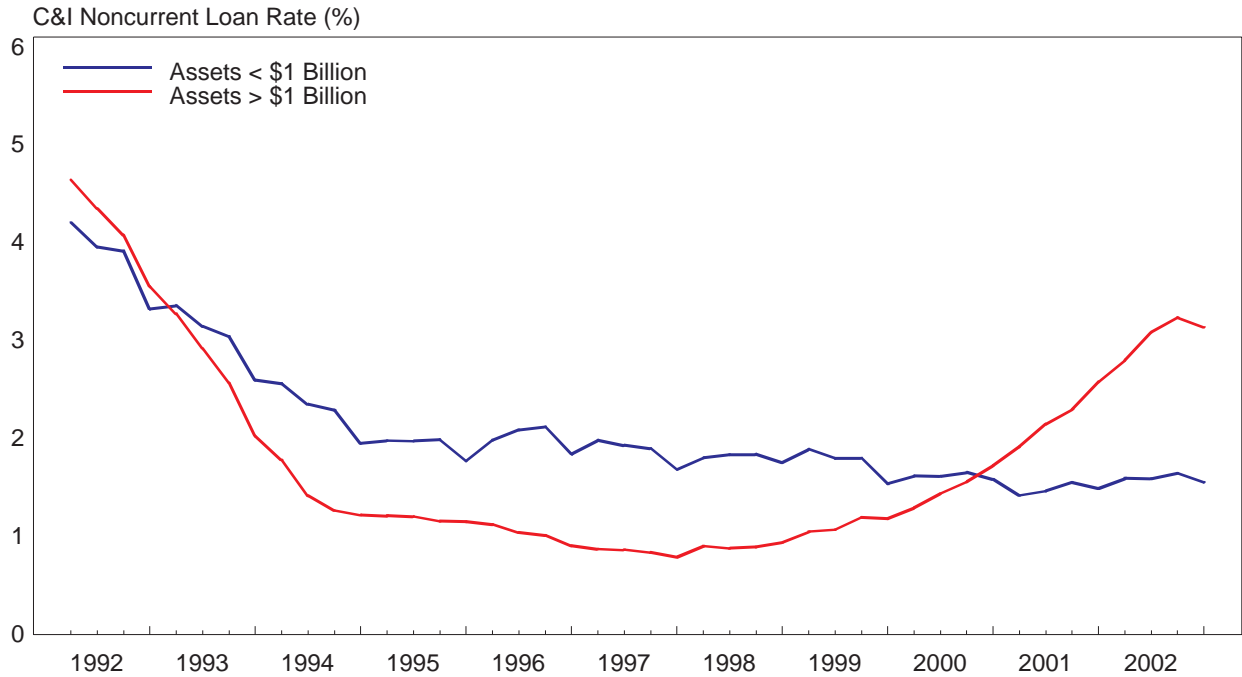
### By Asset Size

1992 - 2002



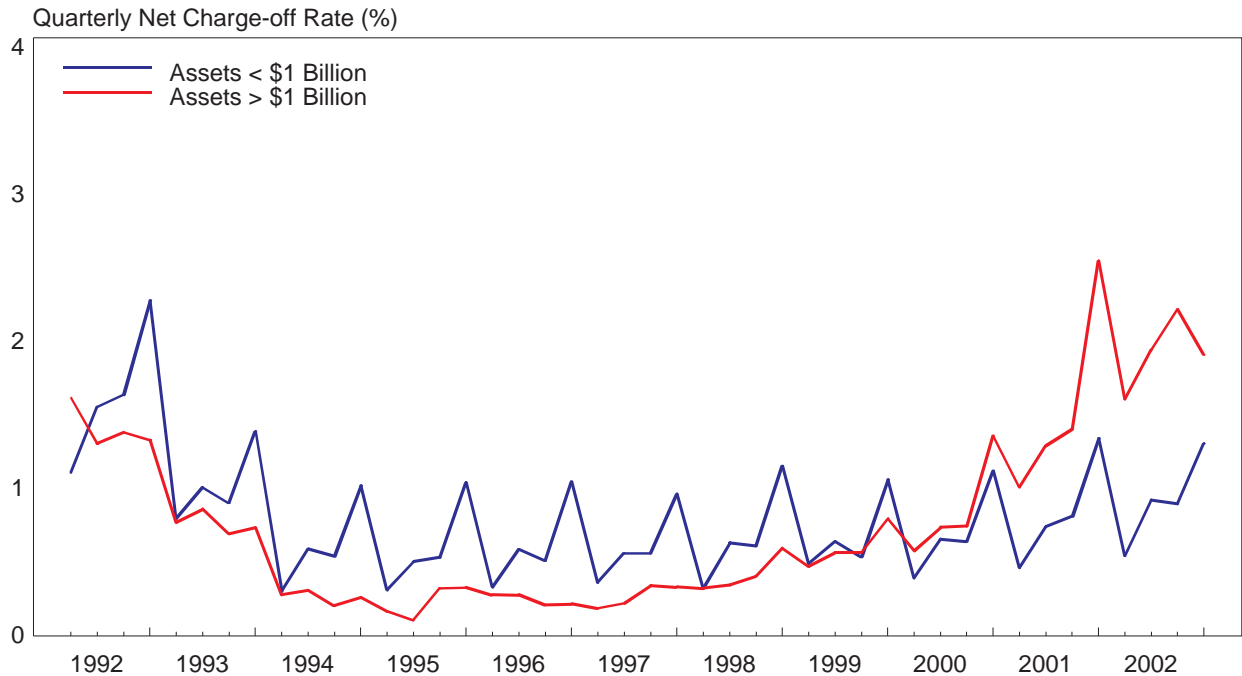
## Noncurrent C&I Loan Rates By Asset Size

1992 - 2002



## Quarterly Net Charge-off Rates on C&I Loans By Asset Size

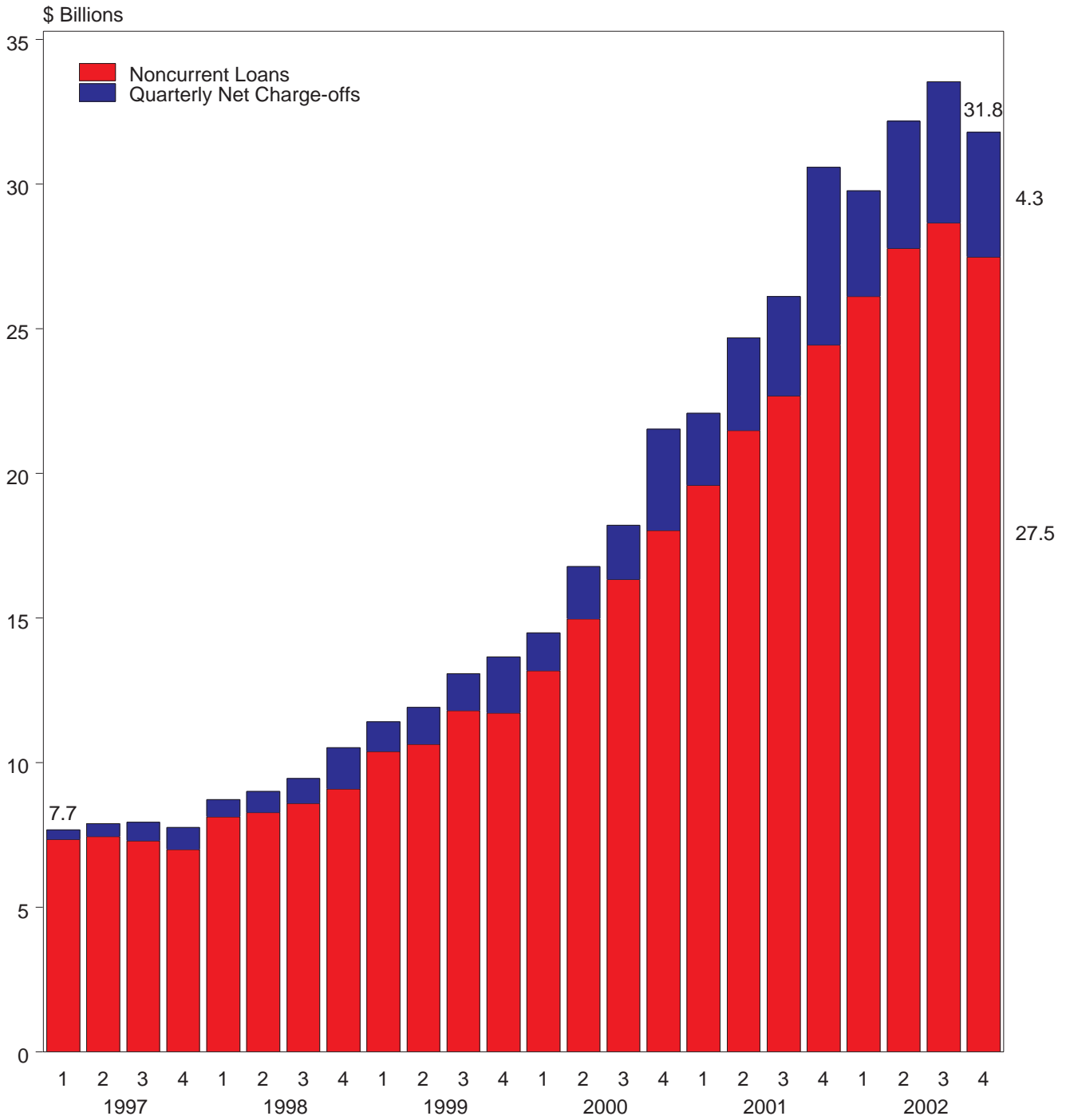
1992 - 2002





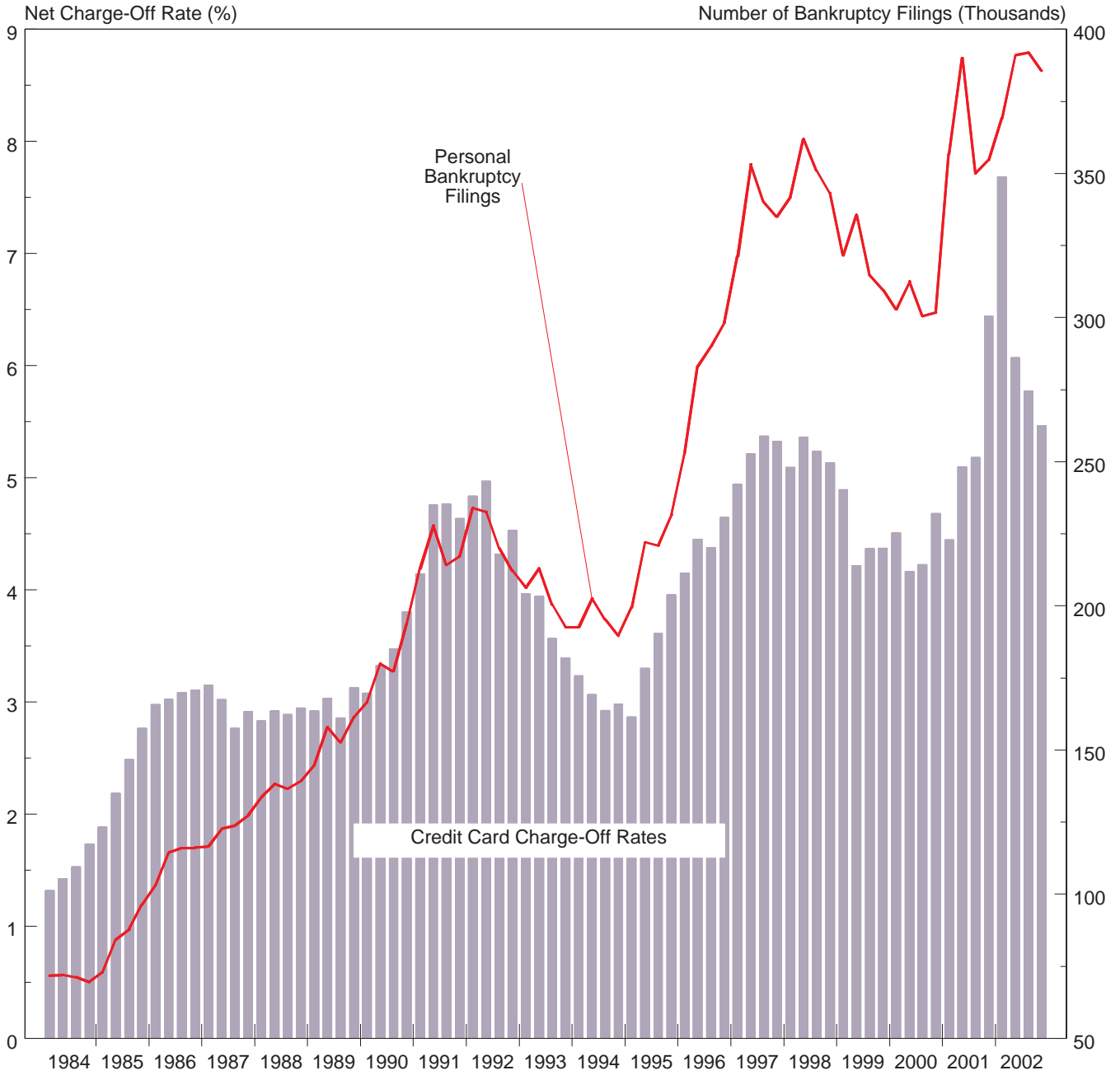
# Credit Quality of C&I Loans

1997 - 2002



# Credit Card Loss Rates and Personal Bankruptcy Filings

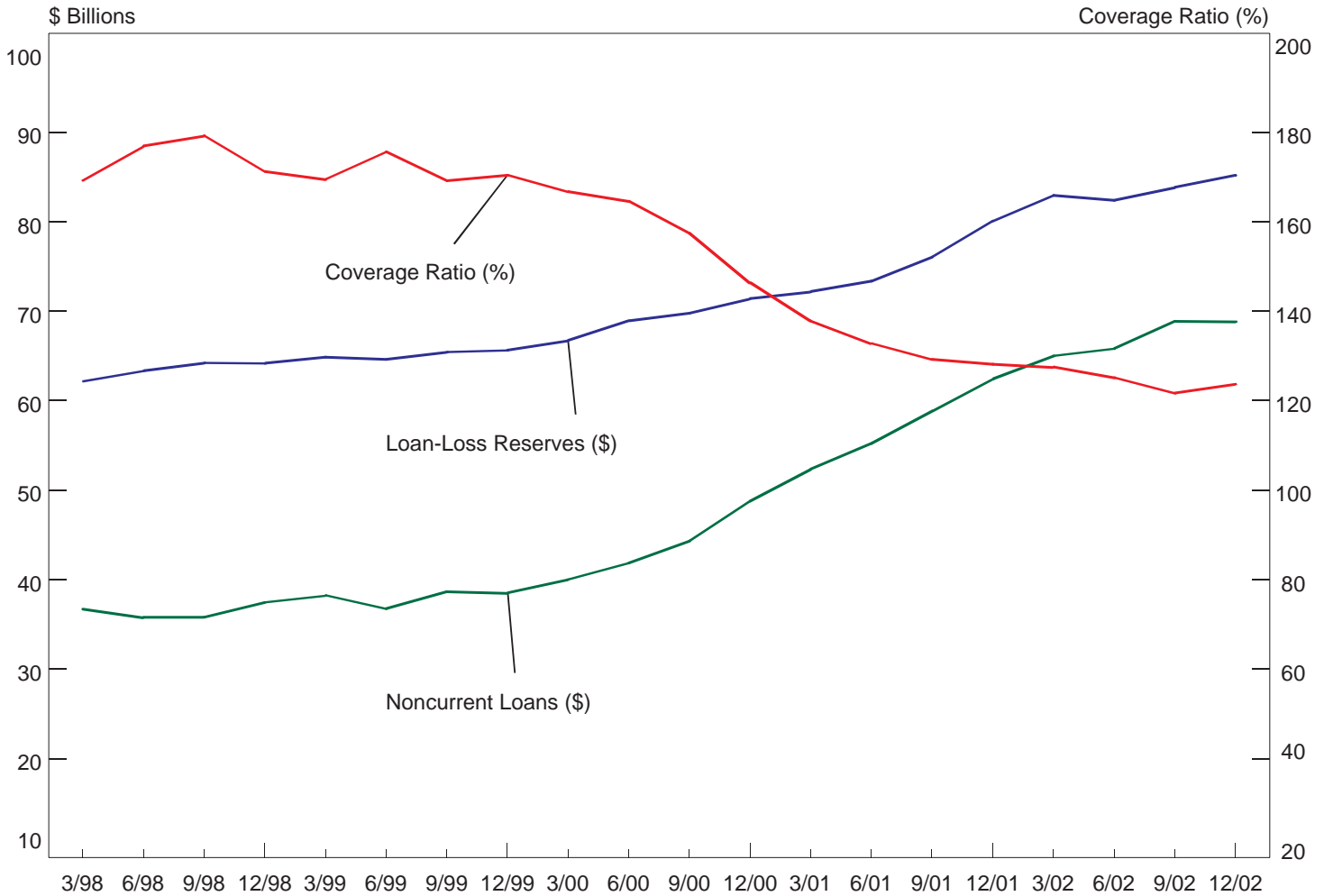
## 1984-2002



Sources: Bankruptcies - Administrative Offices of the United States Courts  
 Charge-Off Rates - Commercial Bank Call Reports

# Reserve Coverage Ratio\*

1998-2002



### Noncurrent Loans (\$ Billions)

36.7 35.8 35.8 37.5 38.3 36.8 38.7 38.5 40.0 41.9 44.3 48.8 52.4 55.2 58.9 62.5 65.0 65.8 68.9 68.9

### Loan-Loss Reserves (\$ Billions)

62.2 63.4 64.2 64.2 64.9 64.6 65.4 65.7 66.7 69.0 69.8 71.4 72.2 73.4 76.1 80.1 83.0 82.4 83.8 85.2

### Coverage Ratio (%)

169 177 179 171 169 176 169 170 167 165 157 146 138 133 129 128 128 125 122 124

\* Loan-loss reserves to noncurrent loans.

## Loss Allowance To Loans and Leases

1998-2002

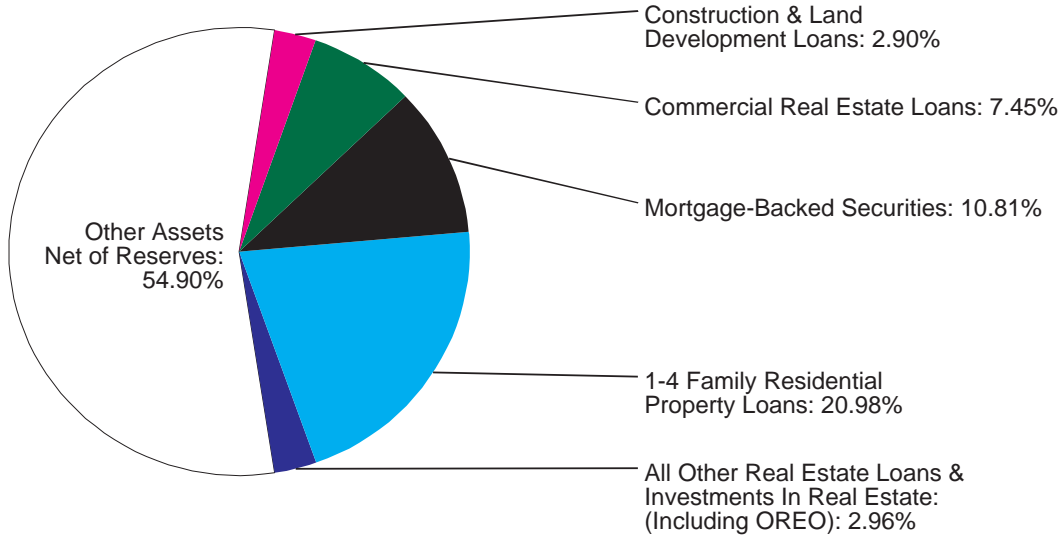


**Loss Allowance To Loans and Leases**

1.67 1.67 1.67 1.62 1.63 1.60 1.59 1.54 1.54 1.53 1.52 1.54 1.54 1.55 1.61 1.68 1.74 1.71 1.69 1.68

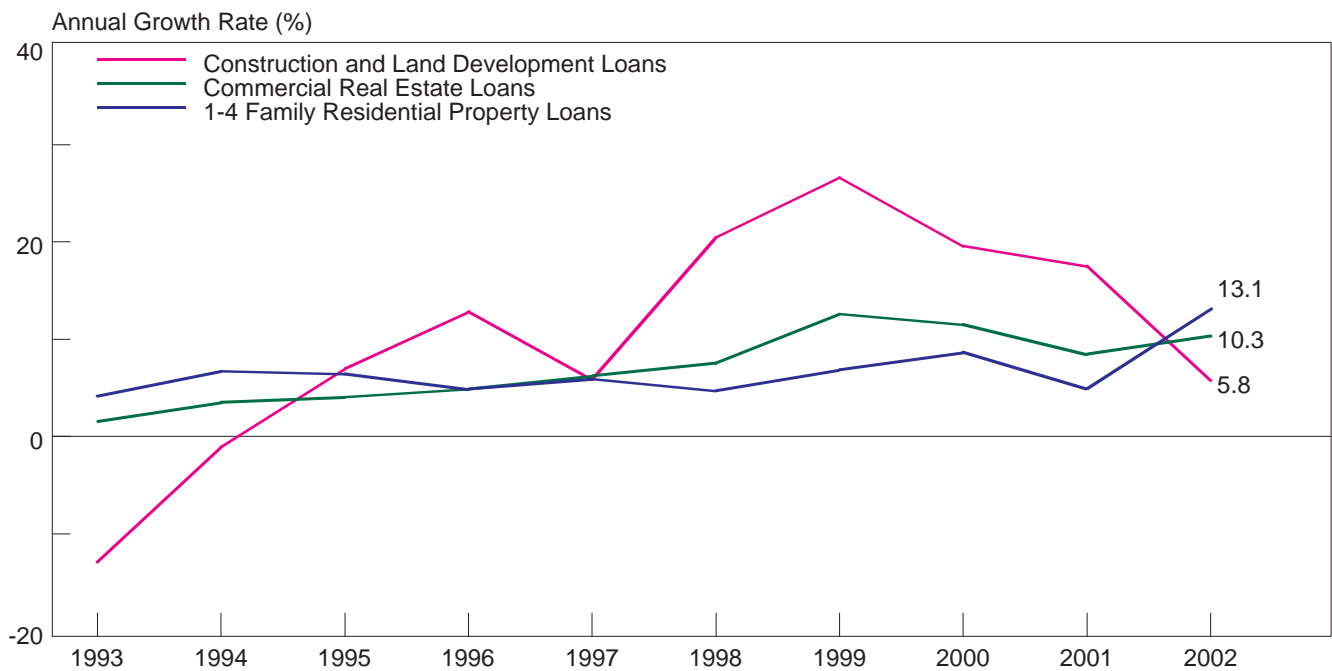
## Real Estate Assets as a Percent of Total Assets

December 31, 2002



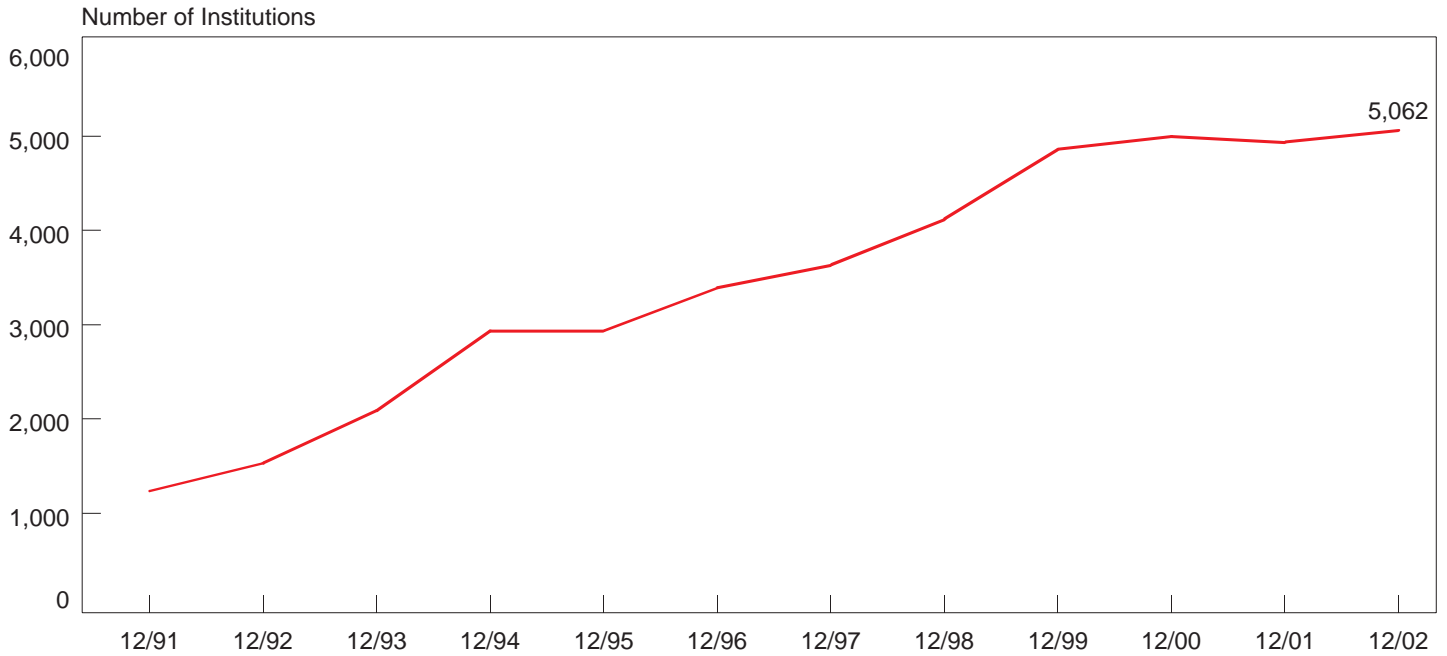
## Real Estate Loan Growth Rates

1993-2002



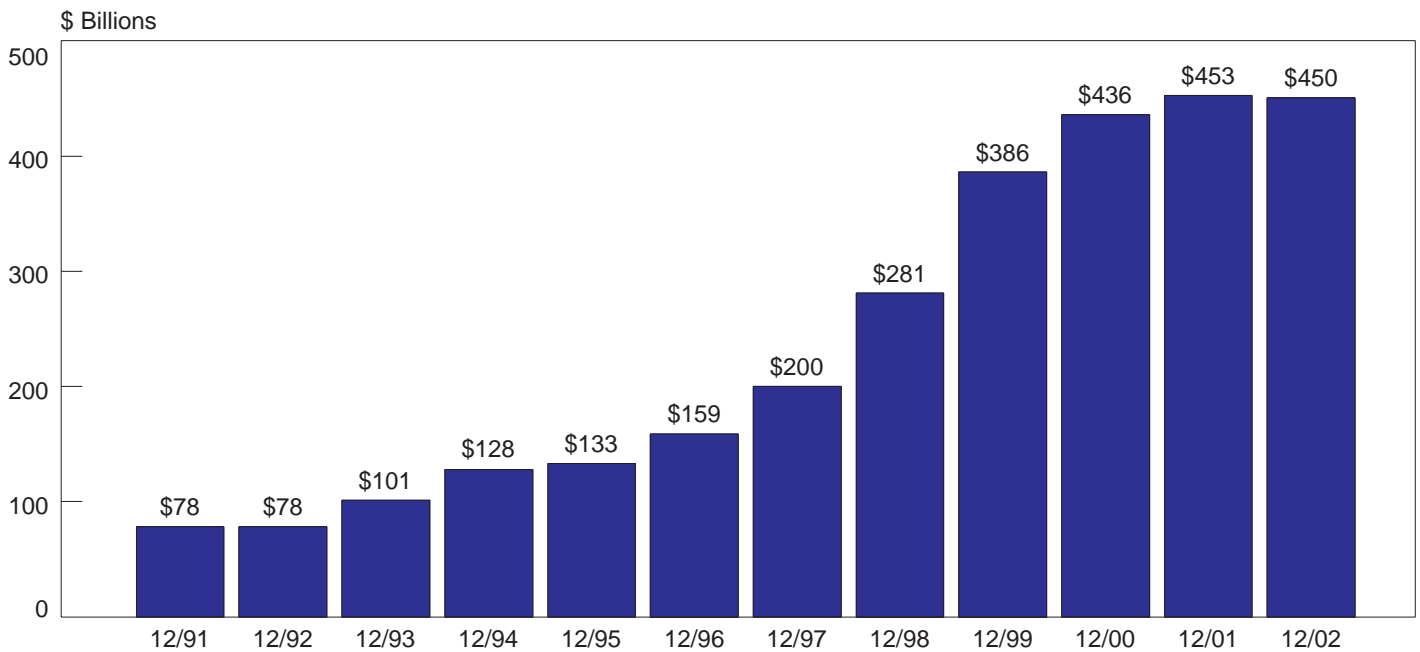
## Number of Institutions with FHLB Advances\*

1991 - 2002



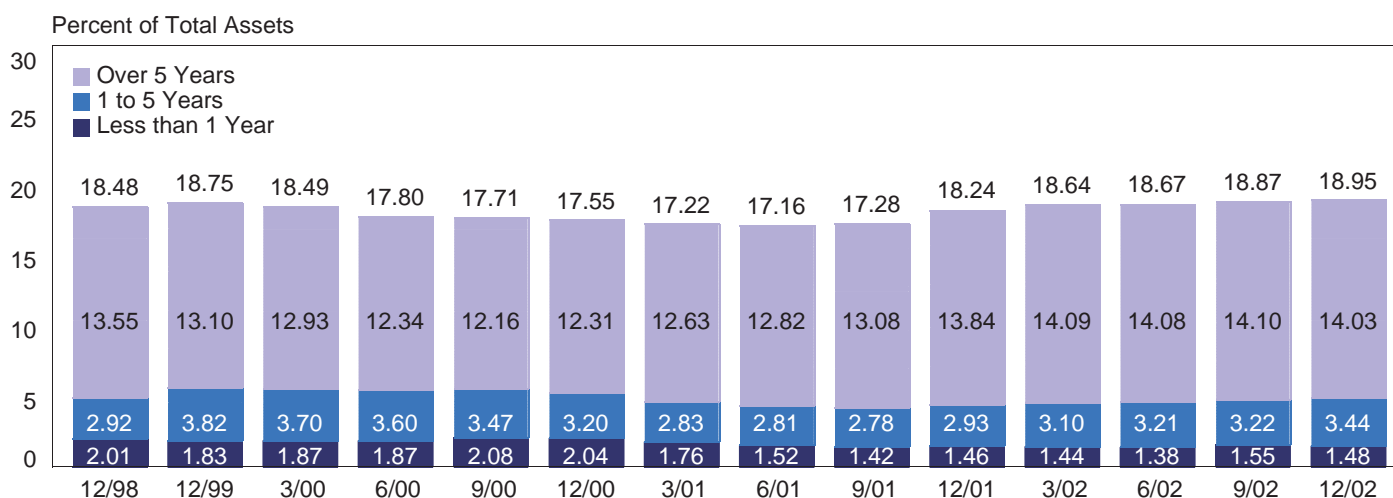
## Amount of FHLB Advances Outstanding\*

1991 - 2002

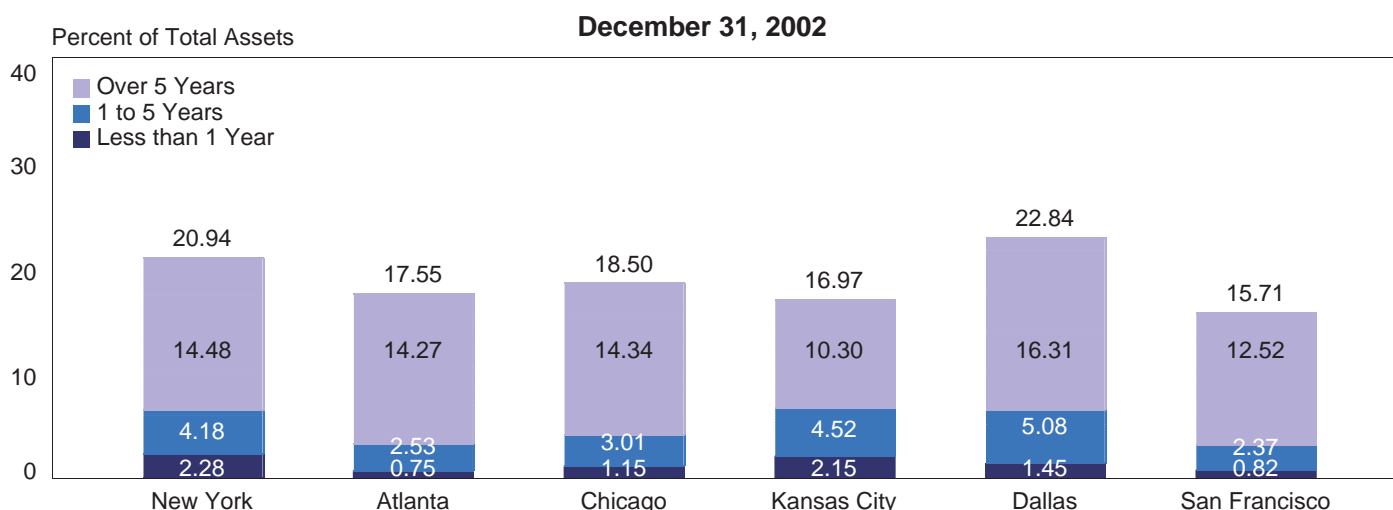


\*Source: Call Report, Thrift Financial Report and FHLB prior to 3/31/01.

## Debt Securities by Maturity or Repricing Frequency...



## ...and by Region



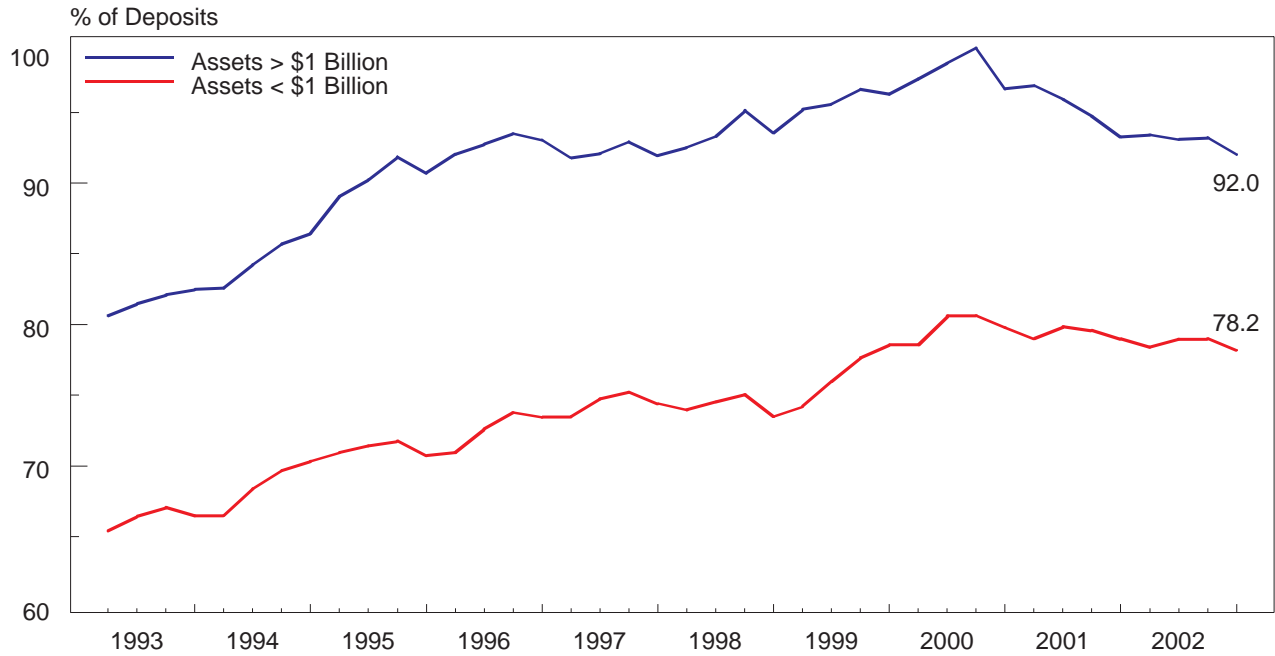
## Total Securities (Debt and Equity)

(\$ Billions)

	12/00	3/01	6/01	9/01	12/01	3/02	6/02	9/02	12/02
U.S. Government Obligations:									
U.S. Treasury	78	59	57	50	48	54	56	58	67
U.S. Agencies	5	6	5	4	6	6	7	7	7
Government Sponsored Enterprises	241	218	197	193	202	212	218	230	246
Mortgage Pass-through Securities	414	439	453	486	497	494	548	573	578
Collateralized Mortgage Obligations	269	267	264	280	313	320	307	329	334
State, County, Municipal Obligations	97	98	98	100	101	101	103	106	108
Asset Backed Securities	*	72	89	95	109	101	98	103	106
Other Debt Securities	*	144	146	146	157	169	163	153	153
Equity Securities	52	27	27	28	31	32	31	29	34
<b>Total Securities</b>	<b>\$1,361</b>	<b>\$1,329</b>	<b>\$1,335</b>	<b>\$1,383</b>	<b>\$1,465</b>	<b>\$1,488</b>	<b>\$1,530</b>	<b>\$1,589</b>	<b>\$1,633</b>

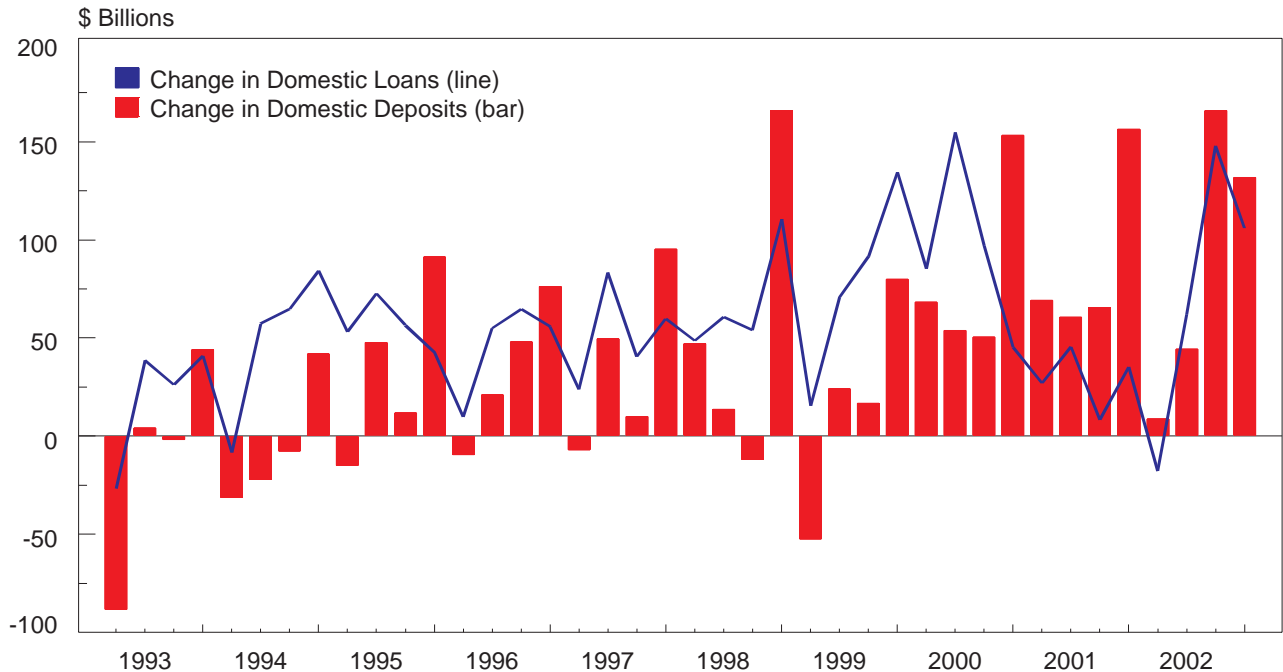
## Net Loans and Leases to Deposits (Domestic and Foreign)

1993 - 2002



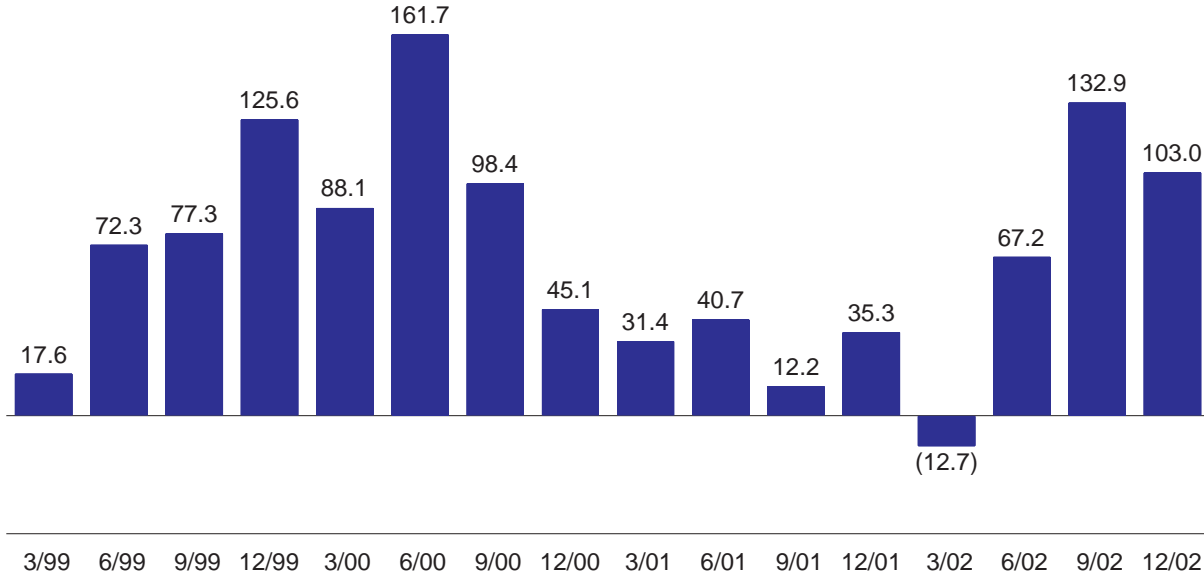
## Quarterly Change in Domestic Loans vs Domestic Deposits

1993 - 2002



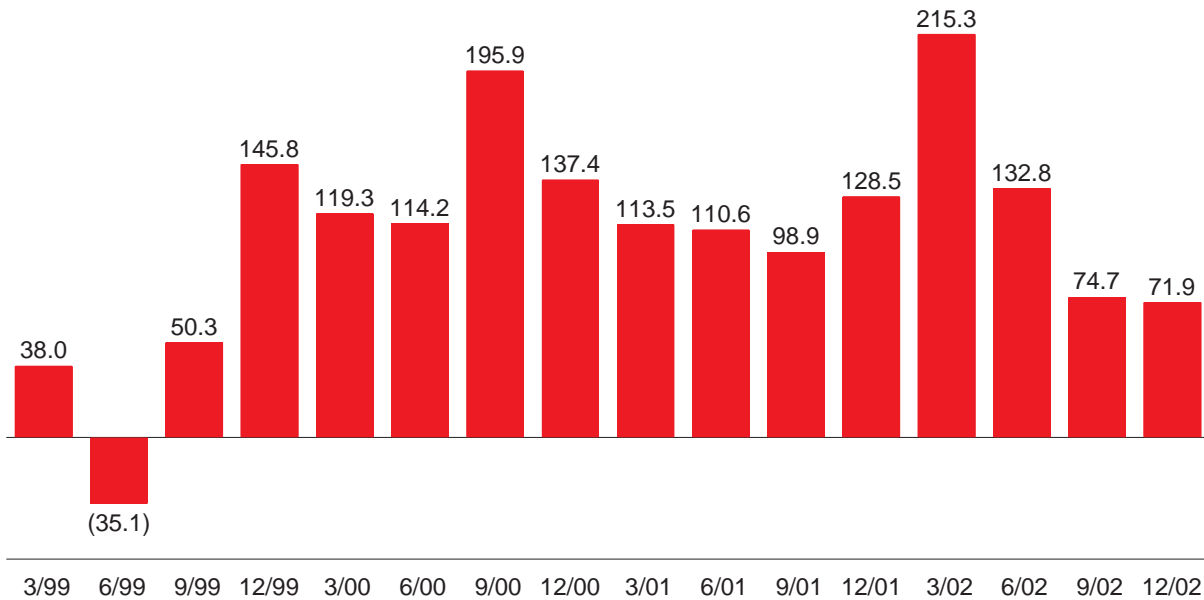


## Quarterly Change in Reported Loans Outstanding (\$ Billions)



In the fourth quarter of 2002, 1-4 family loans increased by \$84 billion and consumer loans increased by \$19 billion, while commercial and industrial loans decreased by \$8 billion.

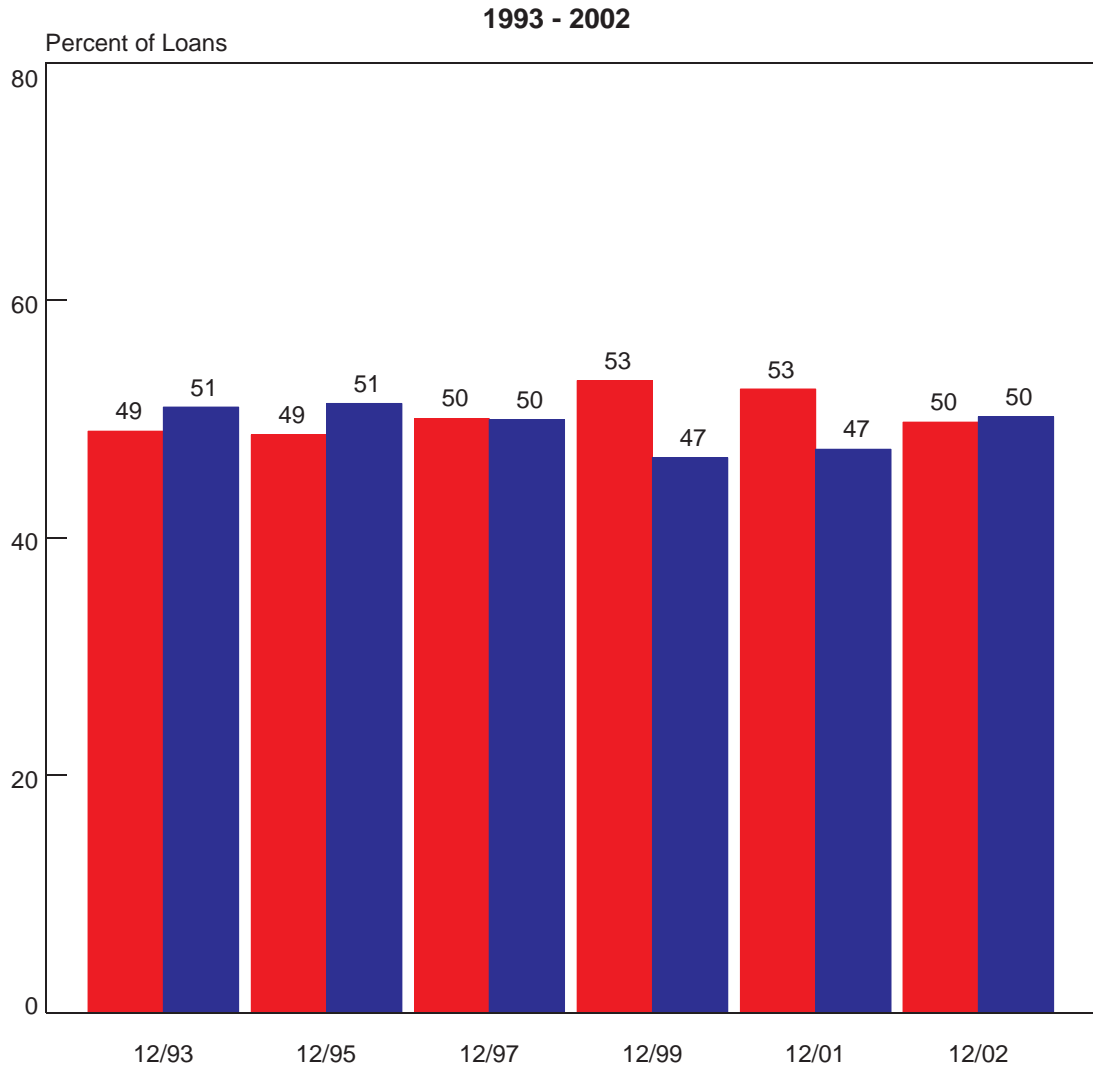
## Quarterly Change in Unused Loan Commitments (\$ Billions)



In the fourth quarter of 2002, unused credit card commitments increased by \$38 billion and unused commitments for loans to businesses decreased by \$8 billion.

## Credit Risk Diversification

### Consumer Loans versus Loans to Commercial Borrowers (as a Percent of Total Loans)



**Loans (\$ Billions):**

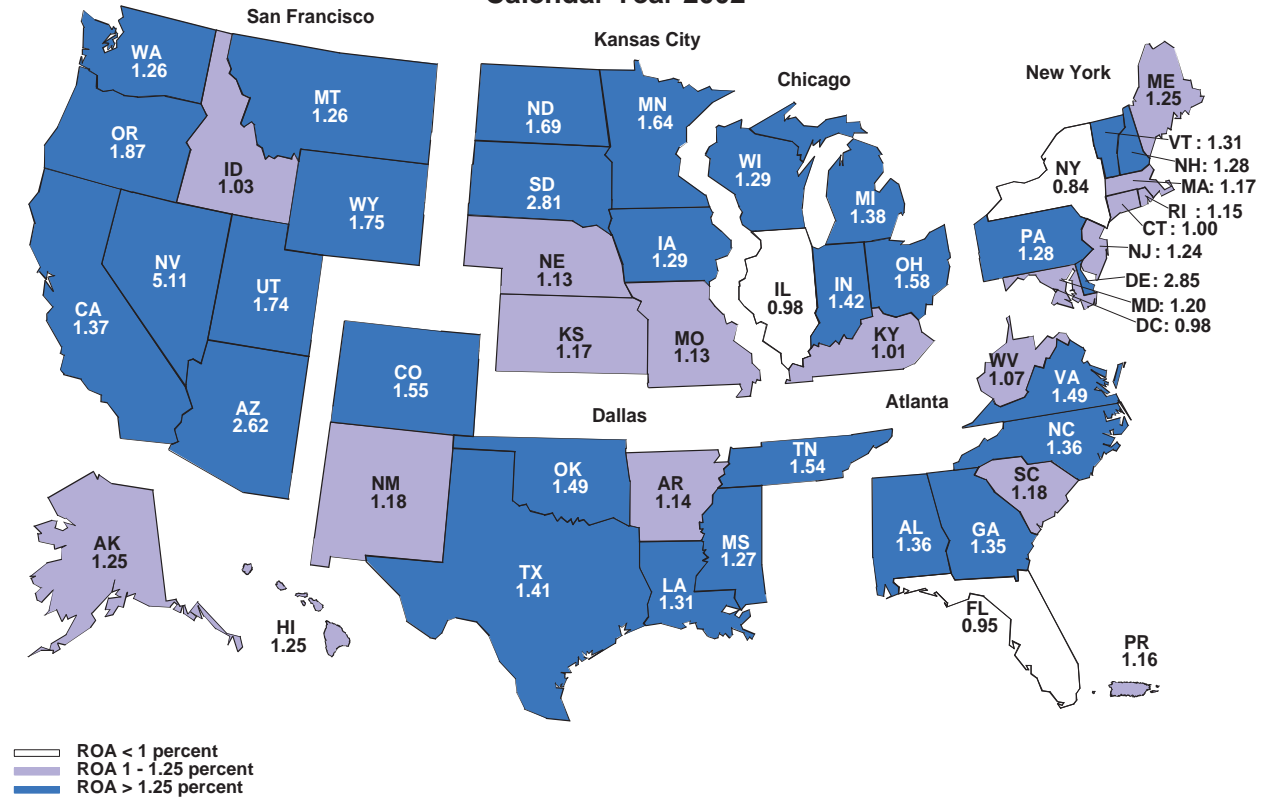
■ Commercial Borrowers	\$1,373	\$1,594	\$1,839	\$2,267	\$2,505	\$2,519
■ Consumer Loans	1,428	1,679	1,835	1,989	2,265	2,542

**Loans to Commercial Borrowers (Credit Risk Concentrated)** — - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, commercial real estate, construction loans, and agricultural loans.

**Consumer Loans (Credit Risk Diversified)** — - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

# Return on Assets (ROA)

Calendar Year 2002



## ROA Rankings by State

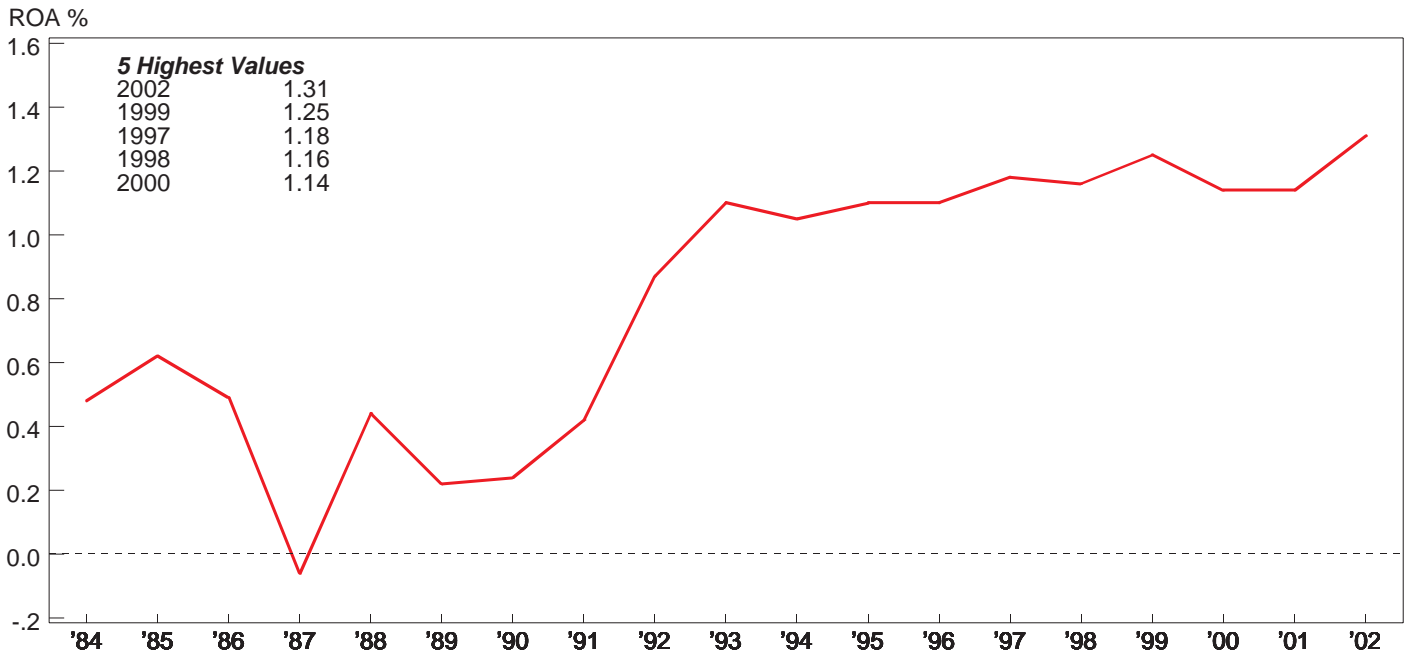
	No. of Inst. as of 12/31/02	2002	2001	Change*		No. of Inst. as of 12/31/02	2002	2001	Change*
1 Nevada	36	5.11	5.45	(34)	28 Mississippi	105	1.27	1.14	13
2 Delaware	35	2.85	2.42	43	29 Montana	84	1.26	1.28	(2)
3 South Dakota	97	2.81	3.05	(24)	30 Washington	102	1.26	1.44	(18)
4 Arizona	46	2.62	1.29	133	31 Alaska	8	1.25	0.89	36
5 Oregon	37	1.87	1.66	21	32 Hawaii	9	1.25	0.76	49
6 Wyoming	50	1.75	1.69	6	33 Maine	39	1.25	0.96	29
7 Utah	60	1.74	1.23	51	34 New Jersey	150	1.24	1.12	12
8 North Dakota	107	1.69	1.47	22	35 Maryland	129	1.20	0.80	40
9 Minnesota	487	1.64	1.45	19	36 New Mexico	60	1.18	0.98	20
10 Ohio	315	1.58	1.06	52	37 South Carolina	102	1.18	1.12	6
11 Colorado	179	1.55	1.61	(6)	38 Kansas	380	1.17	1.12	5
12 Tennessee	213	1.54	1.30	24	39 Massachusetts	214	1.17	1.15	2
13 Oklahoma	280	1.49	1.24	25	40 Puerto Rico	11	1.16	1.13	3
14 Virginia	146	1.49	1.33	16	41 Rhode Island	14	1.15	0.93	22
15 Indiana	211	1.42	1.10	32	42 Arkansas	177	1.14	0.97	17
16 Texas	715	1.41	1.24	17	43 Missouri	382	1.13	1.10	3
17 Michigan	180	1.38	0.95	43	44 Nebraska	281	1.13	0.96	17
18 California	325	1.37	1.36	1	45 West Virginia	76	1.07	0.69	38
19 Alabama	163	1.36	1.22	14	46 Idaho	20	1.03	0.90	13
20 North Carolina	108	1.36	1.00	36	47 Kentucky	248	1.01	1.05	(4)
21 Georgia	341	1.35	1.44	(9)	48 Connecticut	67	1.00	1.02	(2)
22 Louisiana	172	1.31	1.17	14	49 District of Col.	5	0.98	0.76	22
23 Vermont	20	1.31	1.41	(10)	50 Illinois	787	0.98	1.12	(14)
24 Iowa	433	1.29	1.12	17	51 Florida	301	0.95	0.84	11
25 Wisconsin	314	1.29	1.15	14	52 New York	211	0.84	0.81	3
26 New Hampshire	32	1.28	1.22	6					
27 Pennsylvania	283	1.28	1.14	14	U.S. and Terr.	9,354	1.31	1.14	17

\*ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

Results for four of the states with the highest ROAs (SD, NV, DE, & NH) were significantly influenced by the presence of large credit card operators.

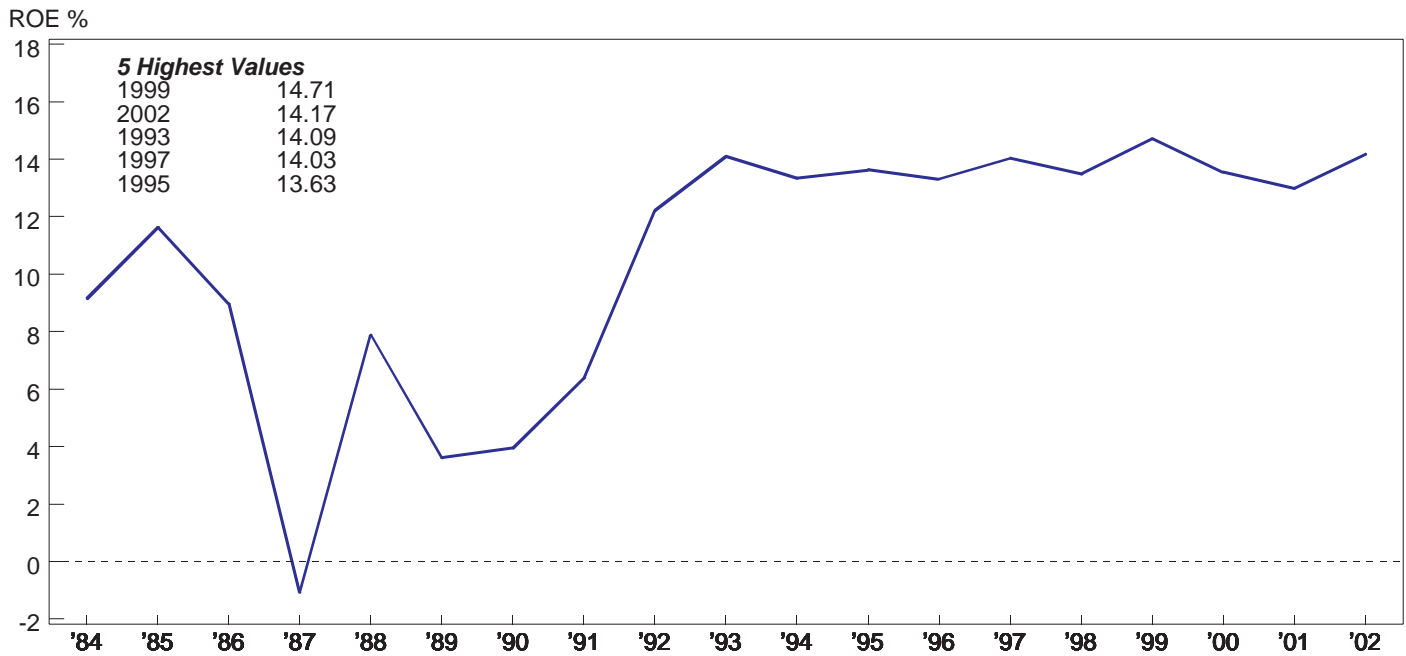
## Annual Return on Assets (ROA)

1984-2002



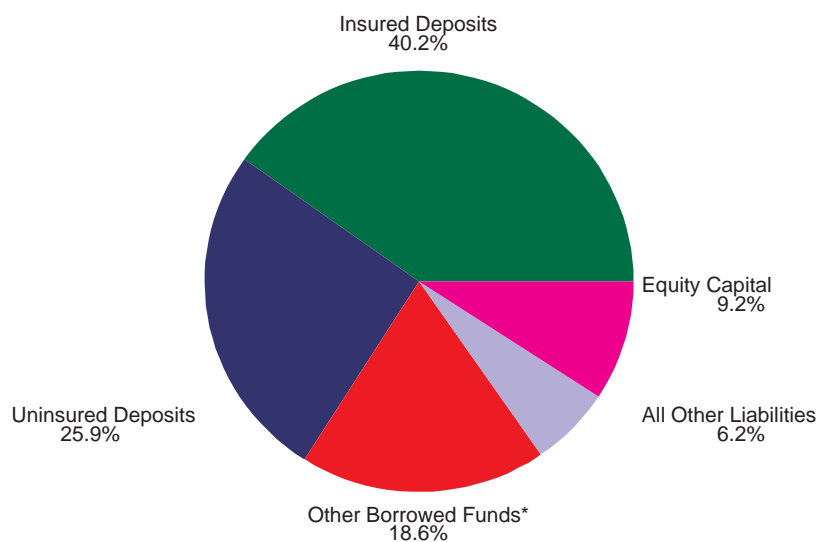
## Annual Return on Equity (ROE)

1984-2002



## Total Liabilities and Equity Capital

December 31, 2002



(\$ Billions)	12/31/01	12/31/02	% Change
<b>Insured Deposits (estimated)</b>	<b>3,210</b>	<b>3,387</b>	<b>5.5</b>
BIF - Insured	2,408	2,526	4.9
SAIF - Insured	801	860	7.4
<b>Uninsured Deposits</b>	<b>1,980</b>	<b>2,182</b>	<b>10.2</b>
In Foreign Offices	630	658	4.4
<b>Other Borrowed Funds*</b>	<b>1,496</b>	<b>1,569</b>	<b>4.9</b>
<b>All Other Liabilities</b>	<b>476</b>	<b>520</b>	<b>9.2</b>
Subordinated Debt	99	99	0.0
<b>Equity Capital</b>	<b>707</b>	<b>777</b>	<b>9.9</b>
<b>Total Liabilities and Equity Capital</b>	<b>7,868</b>	<b>8,435</b>	<b>7.2</b>

\* Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and indebtedness.

# Capital Category Distribution

December 31, 2002

## BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,997	98.4%	\$7,310.6	99.7%
Adequately Capitalized	123	1.5%	\$21.2	0.3%
Undercapitalized	2	0.0%	\$0.1	0.0%
Significantly Undercapitalized	2	0.0%	\$0.9	0.0%
Critically Undercapitalized	1	0.0%	\$1.6	0.0%

## SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,215	98.9%	\$1,098.6	99.9%
Adequately Capitalized	12	1.0%	\$1.2	0.1%
Undercapitalized	2	0.2%	\$0.0	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

Note: One institution classified significantly undercapitalized with assets of \$904 million was placed into receivership.  
Excludes U.S. branches of foreign banks.

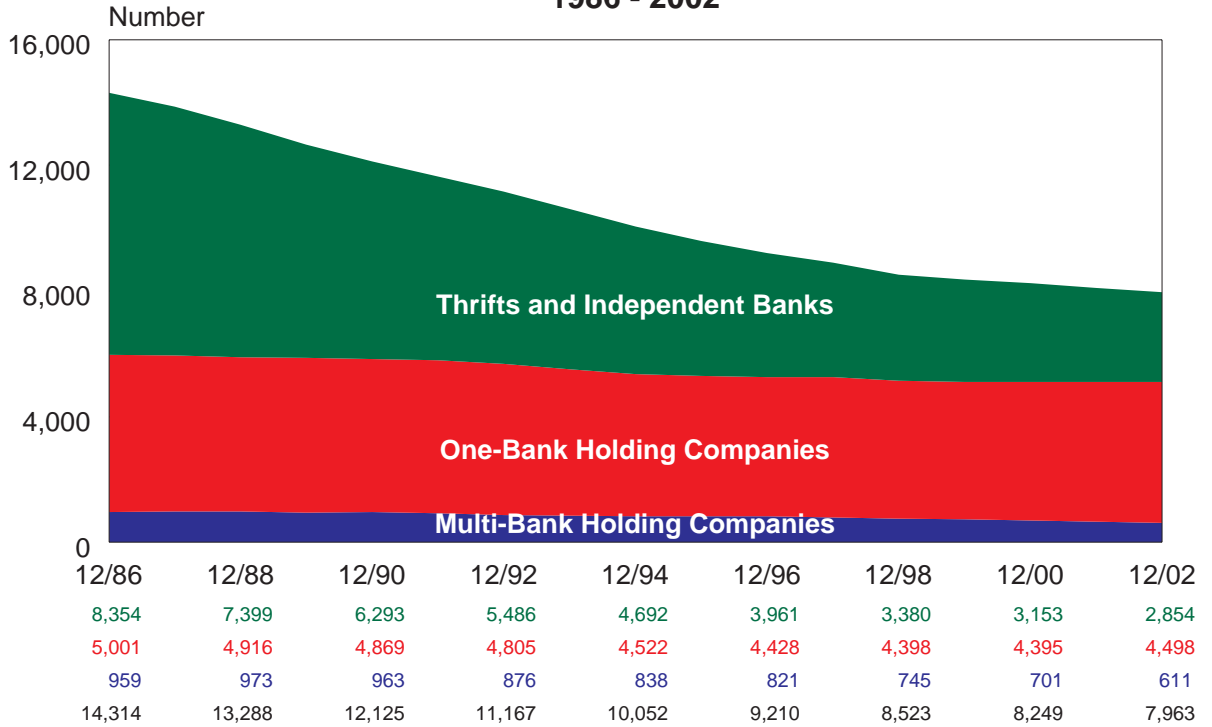
## Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage		Tangible Equity
Well Capitalized	>=10%	and	>=6%	and	>=5%		--
Adequately Capitalized	>=8%	and	>=4%	and	>=4%		--
Undercapitalized	>=6%	and	>=3%	and	>=3%		--
Significantly Undercapitalized	<6%	or	<3%	or	<3%	and	>2%
Critically Undercapitalized	--		--		--		<=2%

\* As a percentage of risk-weighted assets.

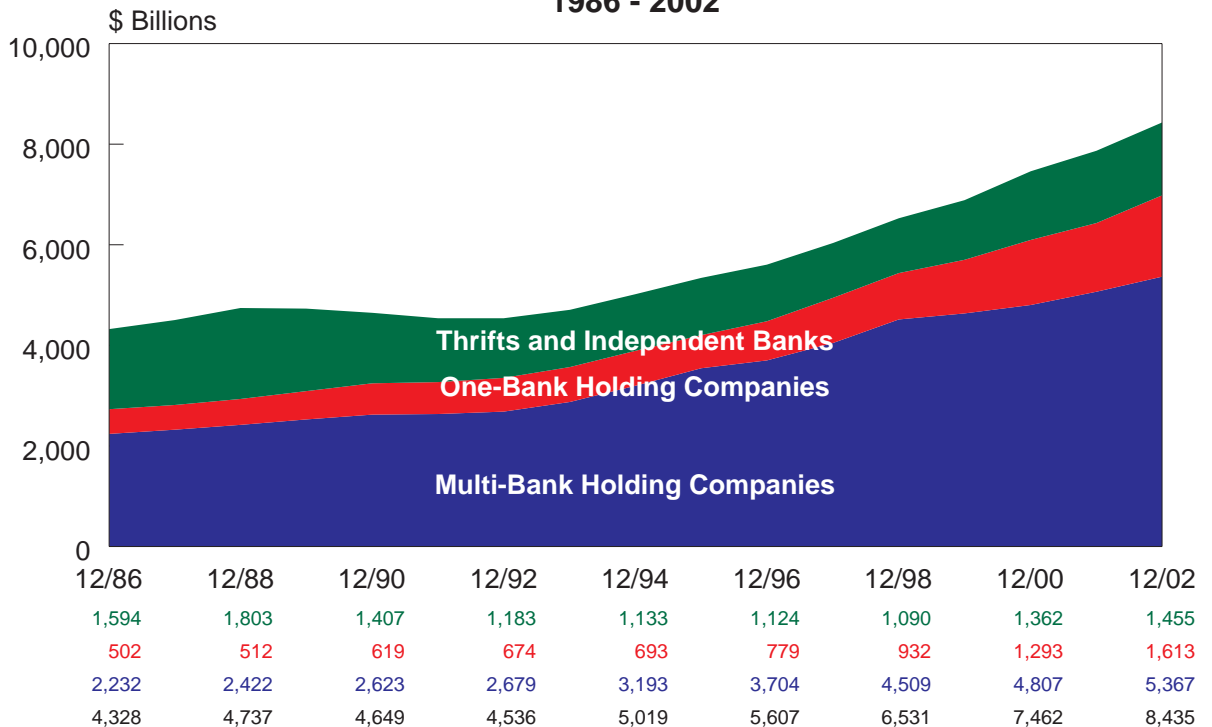
## Number of FDIC-Insured Banking Organizations

1986 - 2002



## Assets of FDIC-Insured Banking Organizations

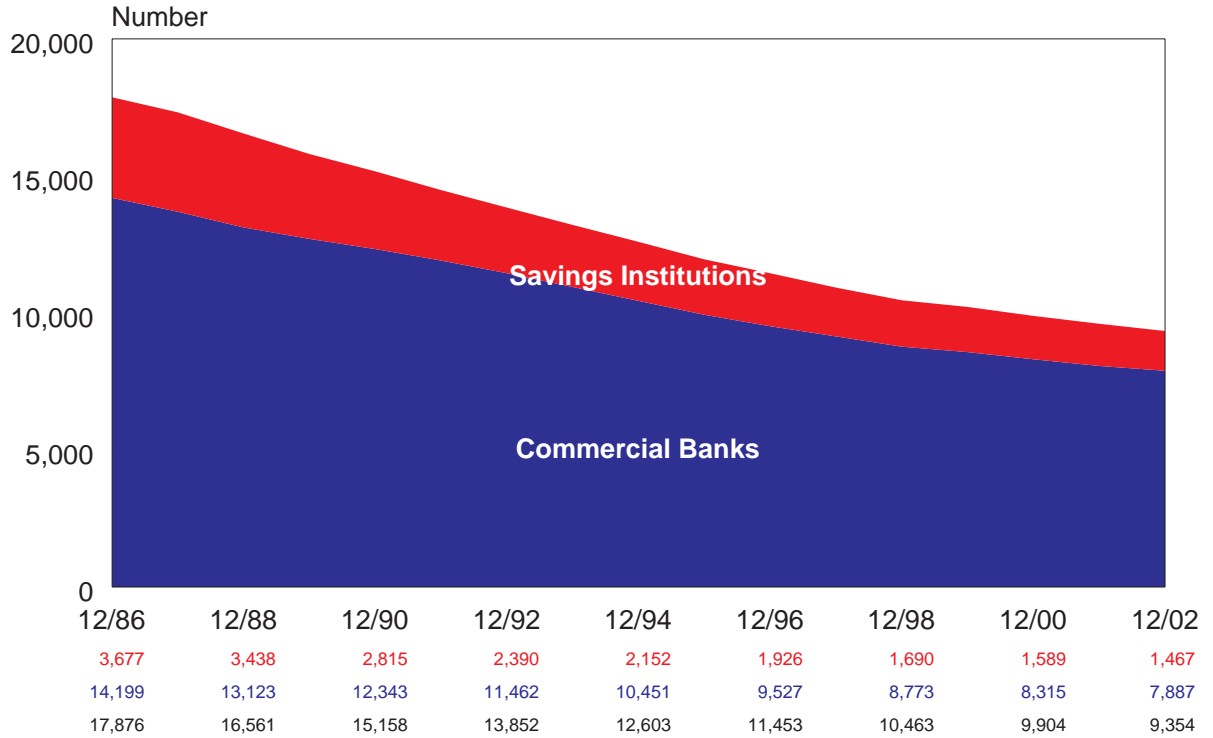
1986 - 2002



\* Includes thrifts owned by unitary thrift holding companies or multi-thrift holding companies.

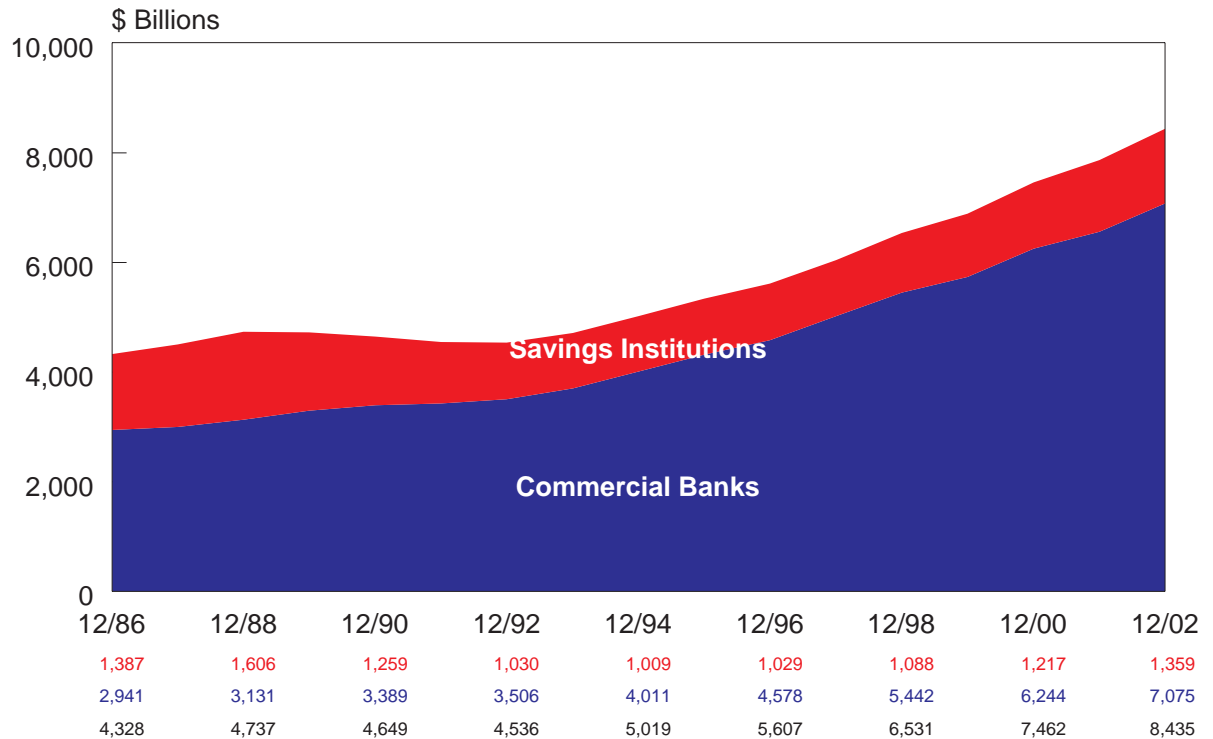
## Number of FDIC-Insured Institutions

1986 - 2002



## Assets of FDIC-Insured Institutions

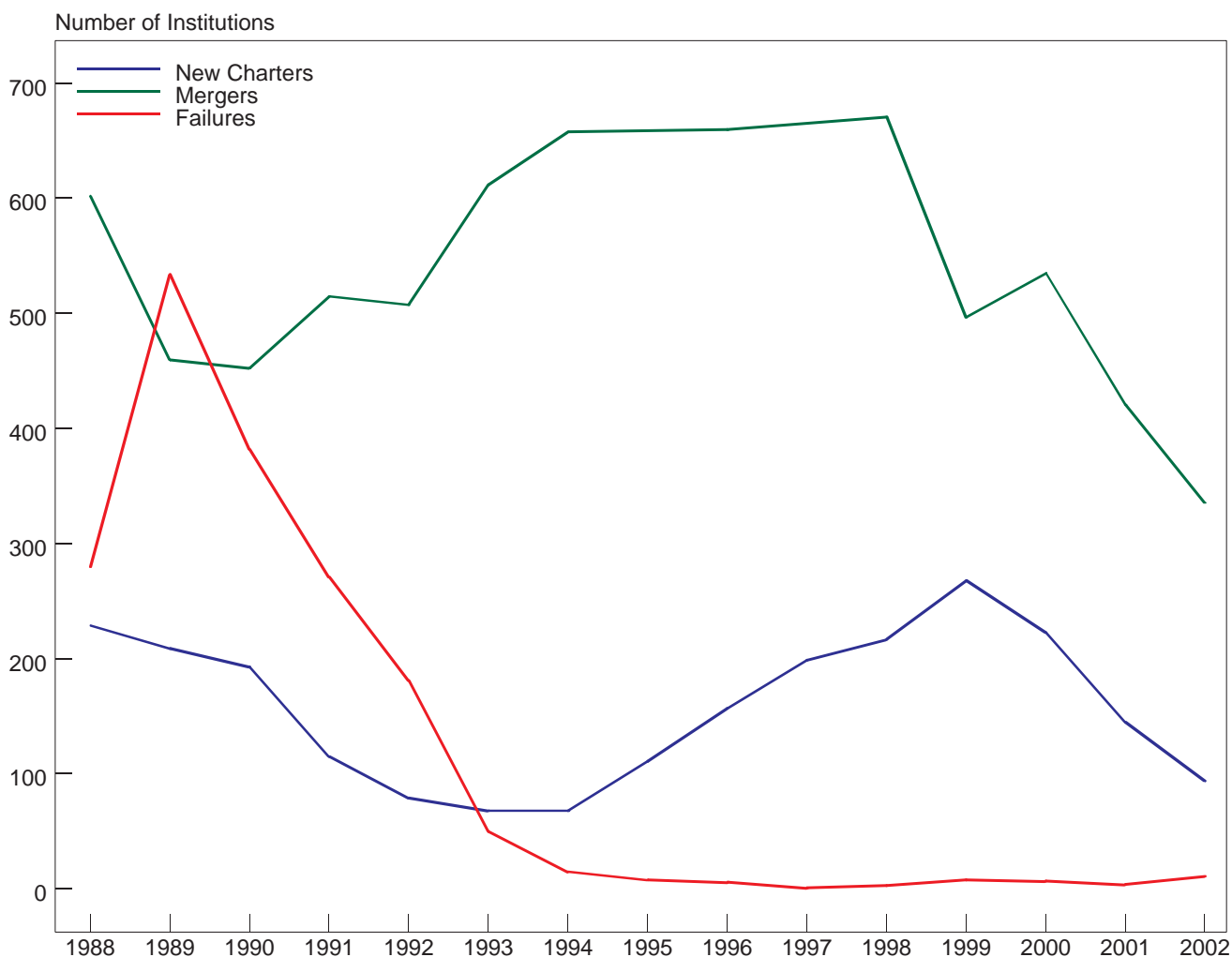
1986 - 2002





## Changes in the Number of FDIC-Insured Institutions

1988 - 2002

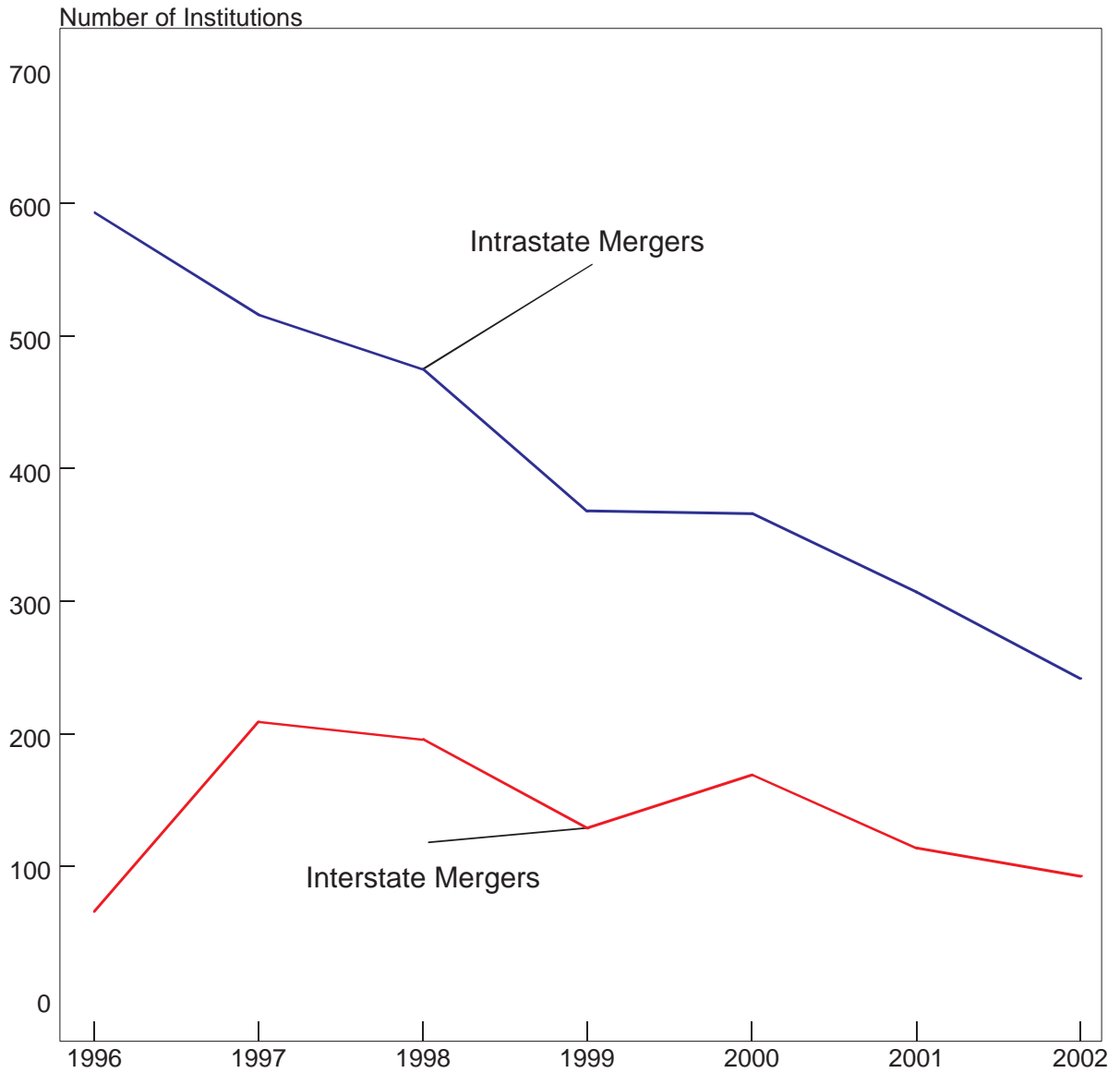


New Charters	229	209	193	115	79	68	68	111	157	199	217	268	223	145	94
Mergers	602	460	453	515	508	612	658	722	660	725	671	497	535	421	336
Failures	280	534	382	271	181	50	15	8	6	1	3	8	7	4	11
Other Changes, Net*	73	20	4	-5	-20	-38	-12	-14	-9	-3	-2	-6	5	-13	-6
No. of Institutions at end of year	13,123	15,796	15,158	14,482	13,852	13,220	12,603	11,970	11,452	10,922	10,463	10,221	9,904	9,613	9,354
Net Change during year	-580	-765	-638	-676	-630	-632	-617	-633	-518	-530	-459	-242	-315	-292	-259

\* Includes charter conversions, voluntary liquidations, adjustments for open-bank assistance transactions and other changes.

# Institution Mergers: Interstate vs. Intrastate

1996 - 2002

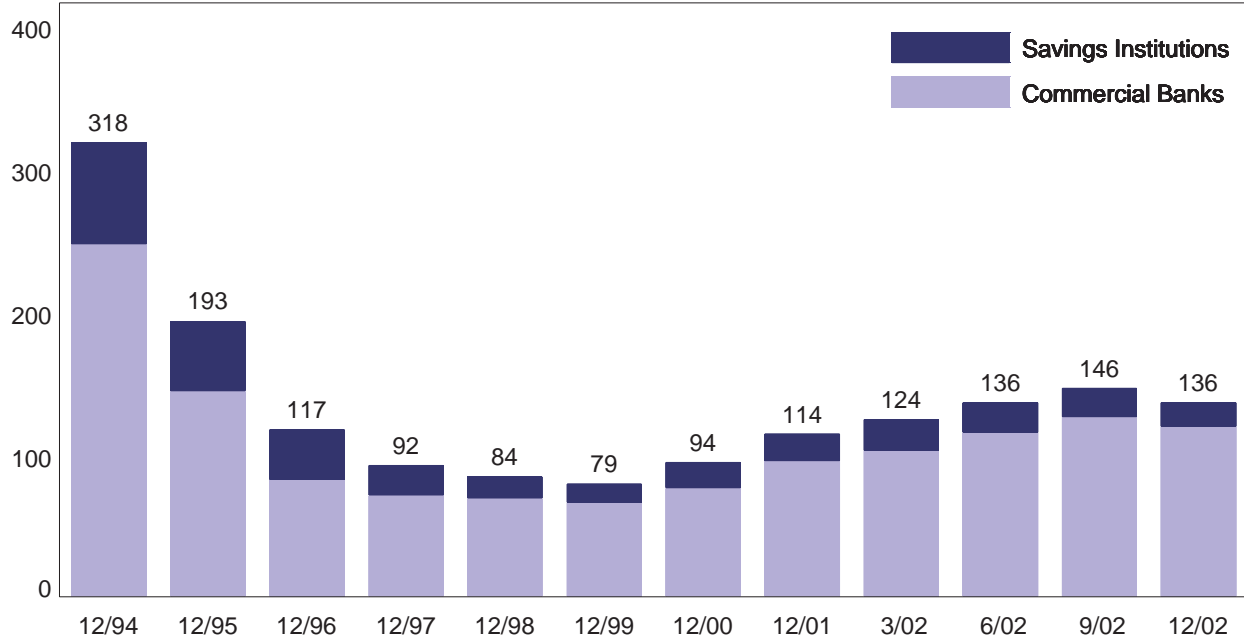


<b>Intrastate Mergers</b>	<b>593</b>	<b>516</b>	<b>475</b>	<b>368</b>	<b>366</b>	<b>307</b>	<b>242</b>
<b>Interstate Mergers</b>	<b>66</b>	<b>209</b>	<b>196</b>	<b>129</b>	<b>169</b>	<b>114</b>	<b>93</b>

## Number of FDIC-Insured "Problem" Institutions

1994-2002

Number of Institutions



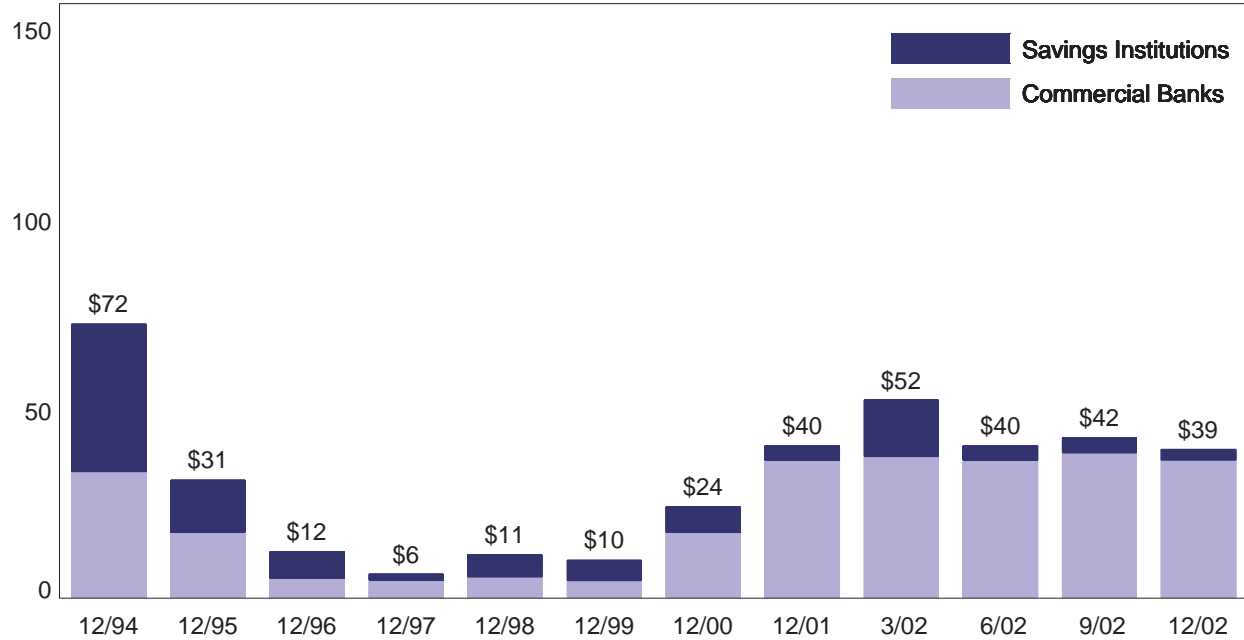
Savings Institutions  
Commercial Banks

71	49	35	21	15	13	18	19	22	21	20	17
247	144	82	71	69	66	76	95	102	115	126	119

## Assets of FDIC-Insured "Problem" Institutions

1994-2002

\$ Billions

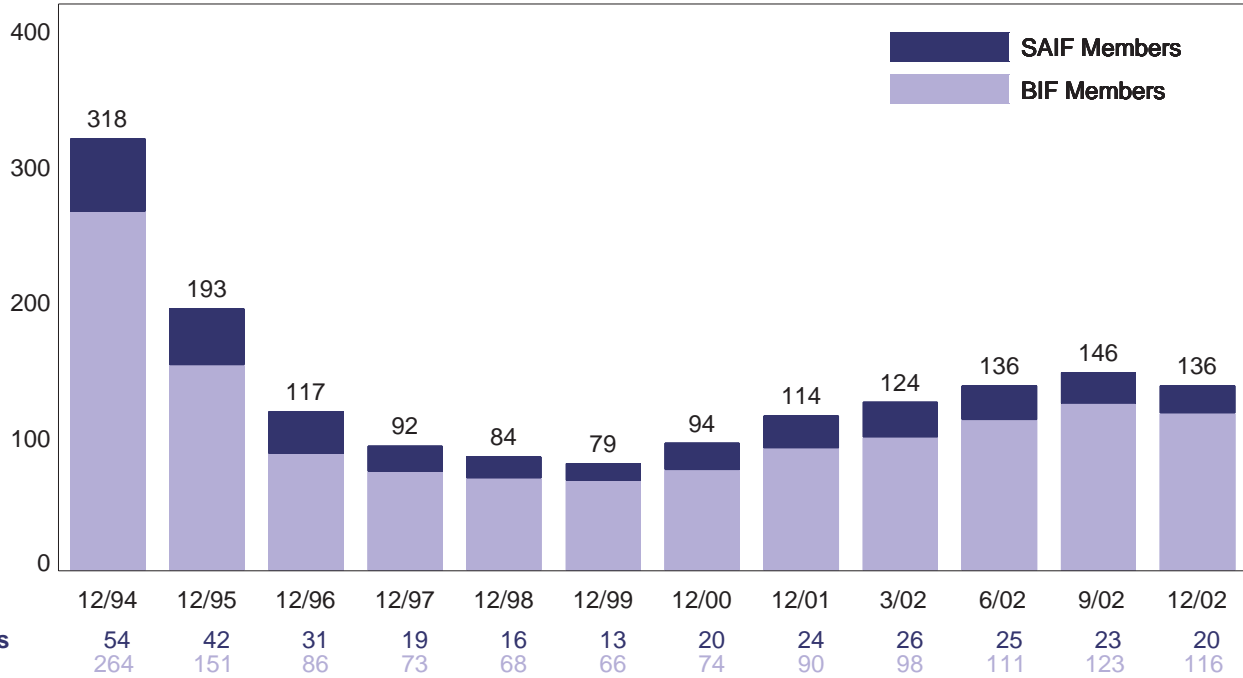


Savings Institutions  
Commercial Banks

39	14	7	2	6	6	7	4	15	4	4	3
33	17	5	5	5	4	17	36	37	36	38	36

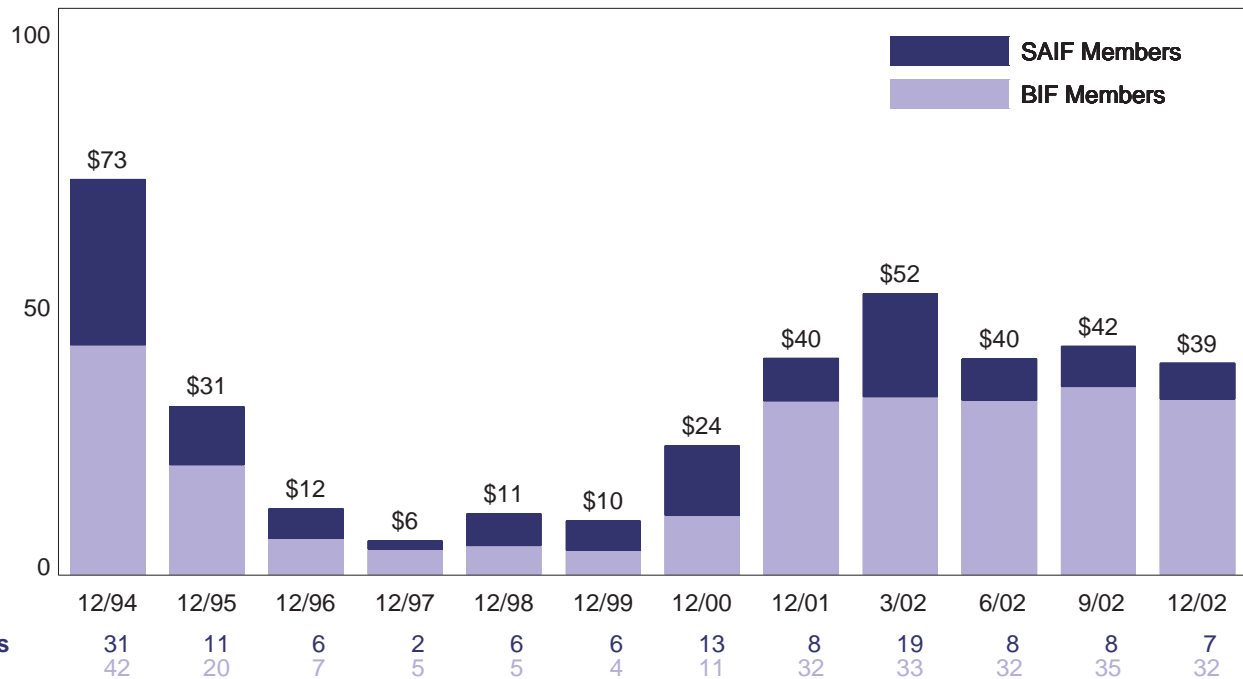
## Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1994-2002



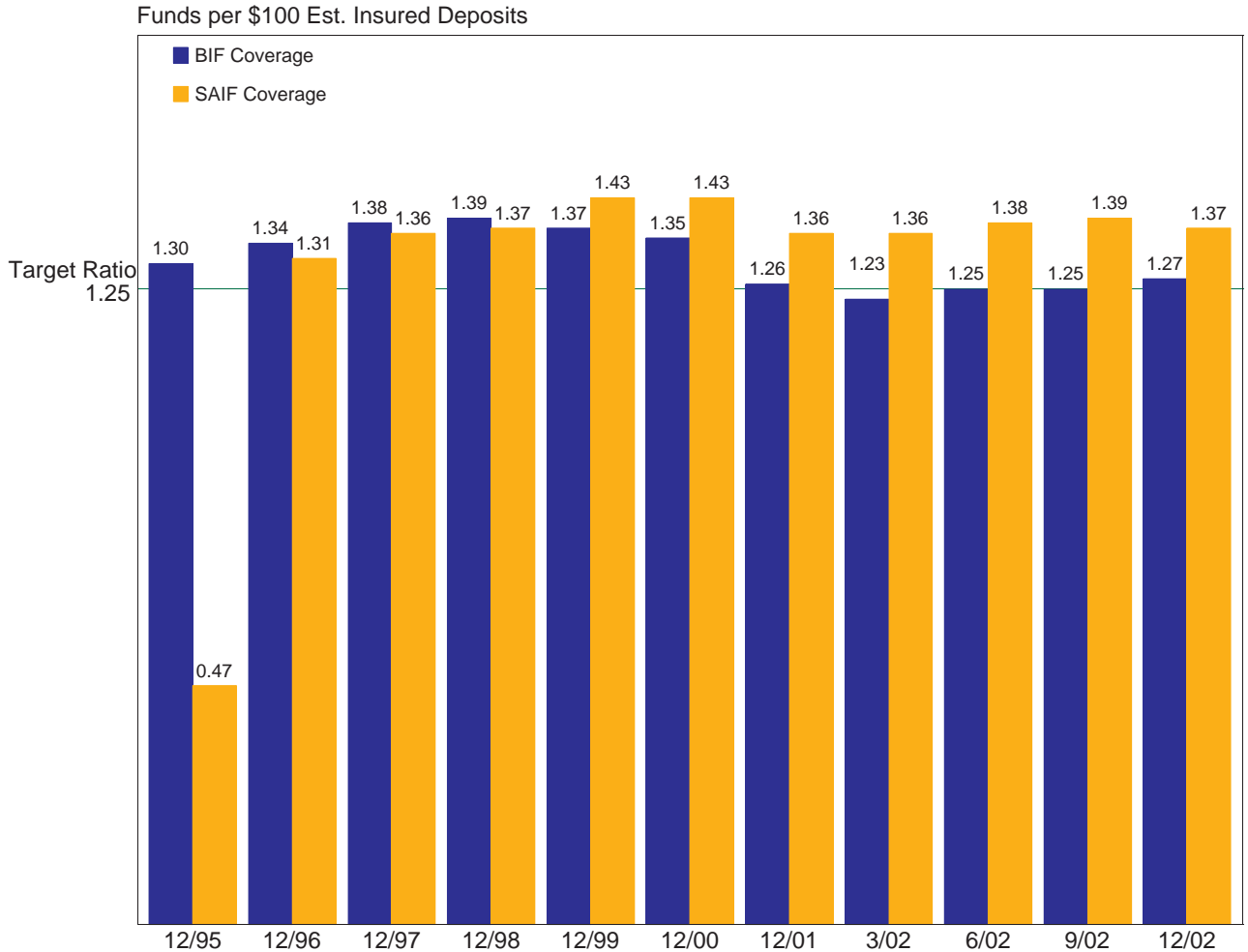
## Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1994-2002



# Insurance Fund Reserve Ratios

December 31, 1995 - December 31, 2002



**(\$ Billions)**

**BIF**

Fund Balance	25.5	26.9	28.3	29.6	29.4	31.0	30.4	30.7	31.2	31.4	32.1
Est. Insured Deposits	1,951.7	2,007.0	2,056.6	2,134.4	2,151.5	2,299.9	2,408.3	2,485.8	2,490.3	2,509.6	2,527.4

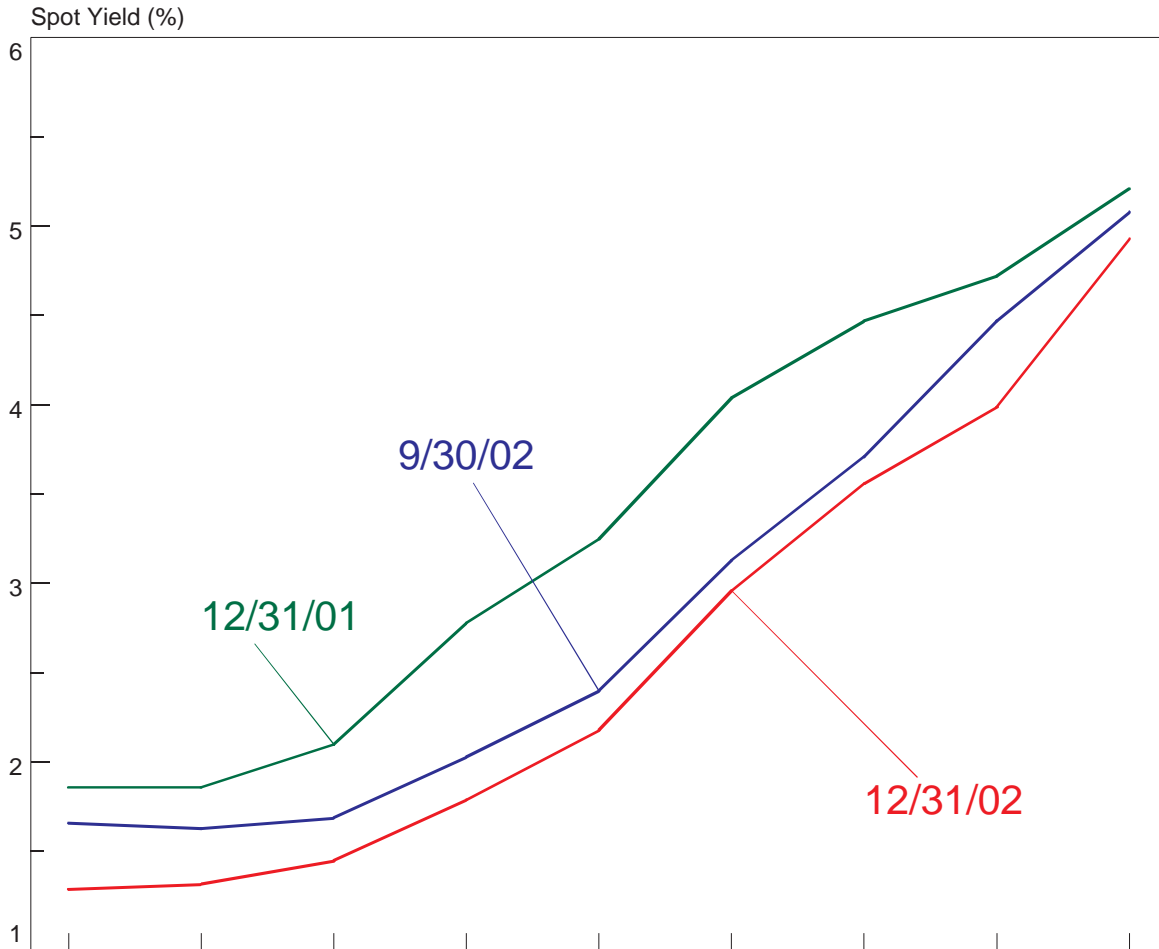
**SAIF**

Fund Balance	3.4	8.9	9.4	9.8	10.3	10.8	10.9	11.0	11.3	11.6	11.7
Est. Insured Deposits	711.9	683.4	689.9	716.0	717.6	755.2	802.4	812.8	818.4	836.3	860.4

Note: Includes insured branches of foreign banks. 2002 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

September 30, 2001 - December 31, 2002



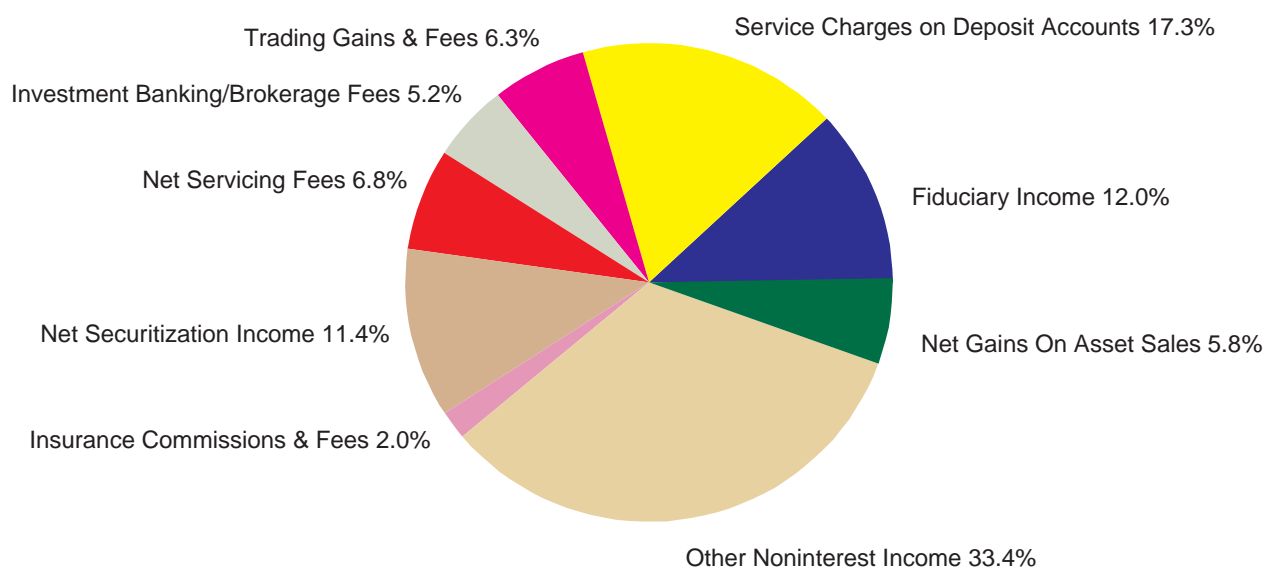
Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/02	1.29	1.32	1.45	1.79	2.18	2.96	3.56	3.99	4.93*
9/30/02	1.66	1.63	1.69	2.03	2.40	3.13	3.71	4.47	5.08
6/30/02	1.74	1.86	2.25	3.12	3.64	4.33	4.72	5.02	5.61
3/31/02	1.78	1.96	2.41	3.31	3.88	4.53	4.94	5.12	5.52
12/31/01	1.86	1.86	2.10	2.78	3.25	4.04	4.47	4.72	5.21

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

\* Source: 3 month average daily closes of CBOE 30 year T-Bond index (from Yahoo, Commodity Systems, Inc.).

## Composition of Commercial Banks' Noninterest Income

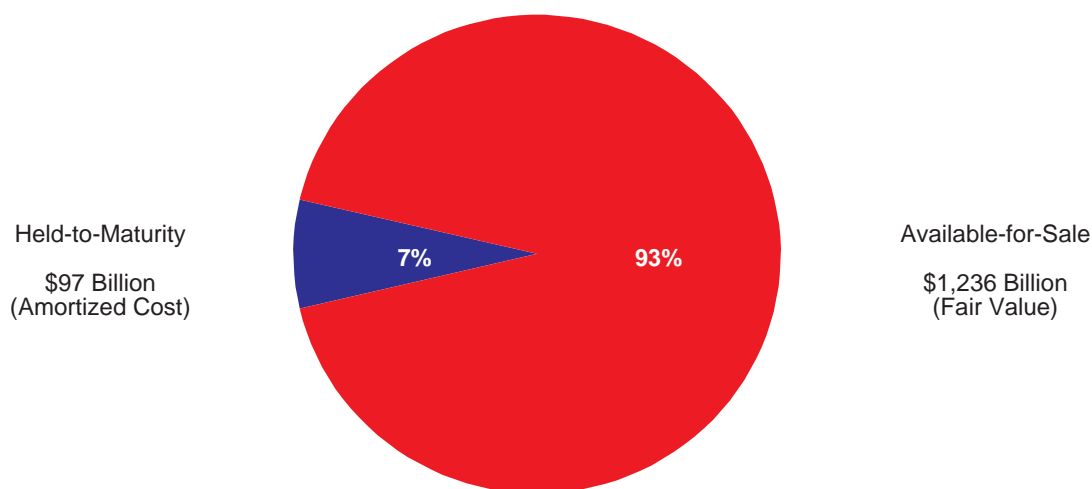
December 31, 2002



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$20,620	1,646	20.7%
Service Charges on Deposit Accounts	\$29,748	7,729	97.1%
Trading Gains & Fees	\$10,784	159	2.0%
Investment Banking/Brokerage Fees	\$8,993	2,175	27.3%
Venture Capital Revenue	-\$476	54	0.7%
Net Servicing Fees	\$11,686	1,687	21.2%
Net Securitization Income	\$19,615	84	1.1%
Insurance Commissions & Fees	\$3,373	4,149	52.1%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$8,513	1,836	23.1%
Net Gains/Losses On OREO Sales	-\$39	2,292	28.8%
Net Gains/Losses On Sales Of Other Assets	\$1,424	2,404	30.2%
Other Noninterest Income	\$57,230	7,807	98.1%
<b>Total Noninterest Income</b>	<b>171,475</b>	<b>7,859</b>	<b>98.8%</b>

## Commercial Bank Total Securities\*

December 31, 2002



## Total Securities\*

December 31, 2002

(\$ Millions)

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$4,798	101.9	\$59,100	101.7	\$63,898	101.7
U.S. Government Agencies	1,784	100.9	5,149	101.7	6,933	101.5
Government Sponsored Enterprises	28,392	102.0	198,799	102.3	227,191	102.3
Mortgage Pass-through Securities	16,476	103.9	441,534	102.3	458,010	102.4
Collateralized Mortgage Obligations	15,955	101.7	228,169	102.0	244,124	102.0
State, County, Municipal Obligations	22,058	104.2	80,532	104.6	102,590	104.5
Asset Backed Securities	650	101.0	104,020	101.1	104,670	101.1
Other Debt Securities	7,377	101.3	96,557	102.9	103,933	122.2
Equity Securities	**	**	22,538	105.6	22,538	105.6
<b>Total Securities</b>	<b>\$97,491</b>	<b>102.7</b>	<b>\$1,236,397</b>	<b>102.2</b>	<b>\$1,333,888</b>	<b>102.2</b>
Memoranda***						
Structured Notes	7,012		7,149			101.9

\* Excludes trading account assets.

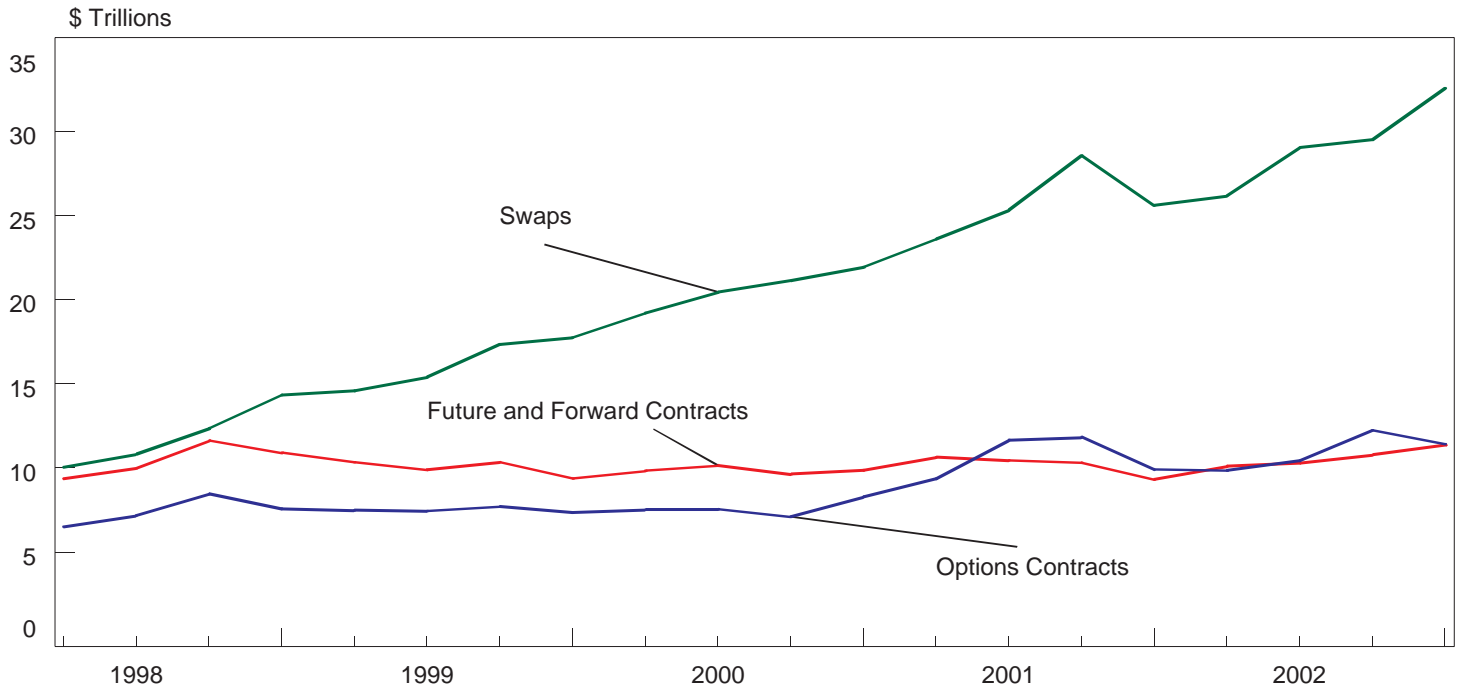
\*\* Equity Securities are classified as 'Available-for-Sale'.

\*\*\* Structured notes are included in the 'Held-to-Maturity' or 'Available-for-Sale' accounts.



## Commercial Bank Derivatives

1998 - 2002 (Notional Amounts)



	12/98	12/99	12/00	12/01	3/02	6/02	9/02	12/02
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$32,863	\$34,533	\$40,145	\$44,905	\$46,210	\$49,832	\$52,612	\$55,436
<b>Futures and Forward Contracts</b>	<b>10,924</b>	<b>9,390</b>	<b>9,877</b>	<b>9,336</b>	<b>10,119</b>	<b>10,312</b>	<b>10,800</b>	<b>11,375</b>
Interest rate contracts	5,521	5,096	5,302	5,331	6,252	6,501	7,044	7,380
Foreign exchange rate contracts	5,308	4,175	4,425	3,864	3,715	3,620	3,588	3,866
Other futures and forwards*	95	119	150	141	152	191	168	130
<b>Option Contracts</b>	<b>7,592</b>	<b>7,361</b>	<b>8,301</b>	<b>9,924</b>	<b>9,873</b>	<b>10,450</b>	<b>12,254</b>	<b>11,454</b>
Interest rate options	5,679	5,795	6,744	8,487	8,320	8,677	10,432	9,782
Foreign currency options	1,393	965	775	743	841	1,014	1,027	911
Other option contracts*	520	601	782	693	712	758	795	761
<b>Swaps</b>	<b>14,347</b>	<b>17,781</b>	<b>21,968</b>	<b>25,645</b>	<b>26,218</b>	<b>29,070</b>	<b>29,558</b>	<b>32,607</b>
Interest rate swaps	13,592	16,884	20,920	24,401	25,020	27,768	28,219	31,190
Foreign exchange rate swaps	686	774	899	1,129	1,071	1,176	1,221	1,299
Other swaps*	69	123	148	115	127	127	118	118
<b>Memoranda</b>								
Spot Foreign Exchange Contracts	375	66	189	111	172	504	509	196
Credit Derivatives	144	287	426	411	438	525	573	642
Number of banks reporting derivatives	447	418	401	369	380	391	408	438
Replacement cost of interest rate and foreign exchange rate contracts**	471	361	449	598	500	720	1,027	1,120

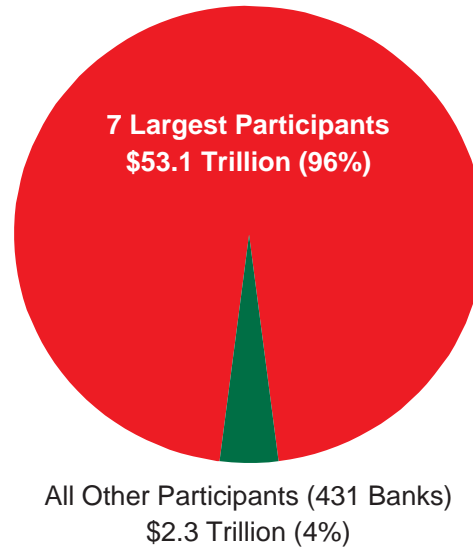
\* Not reported by banks with less than \$300 million in assets.

\*\* Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

## Concentration of Commercial Bank Derivatives\*

Notional Amounts

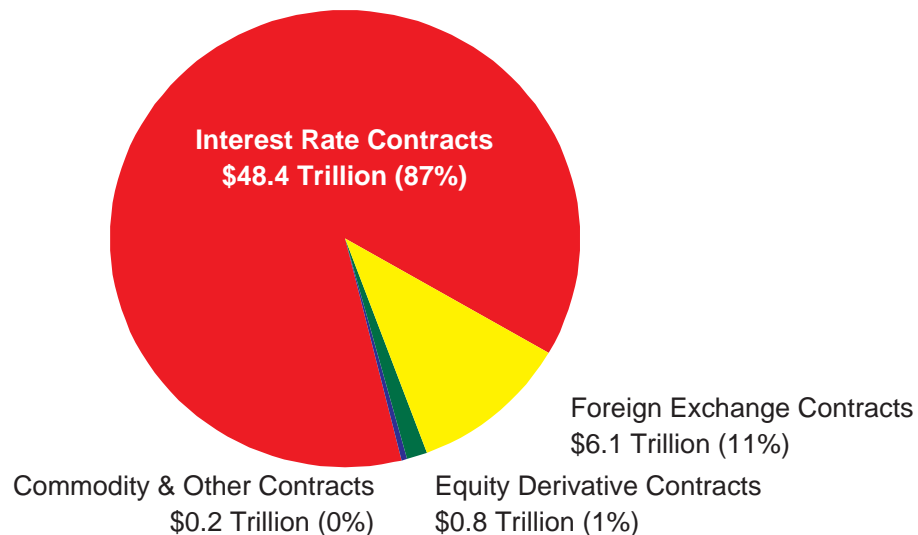
December 31, 2002



## Composition of Commercial Bank Derivatives\*

Notional Amounts

December 31, 2002



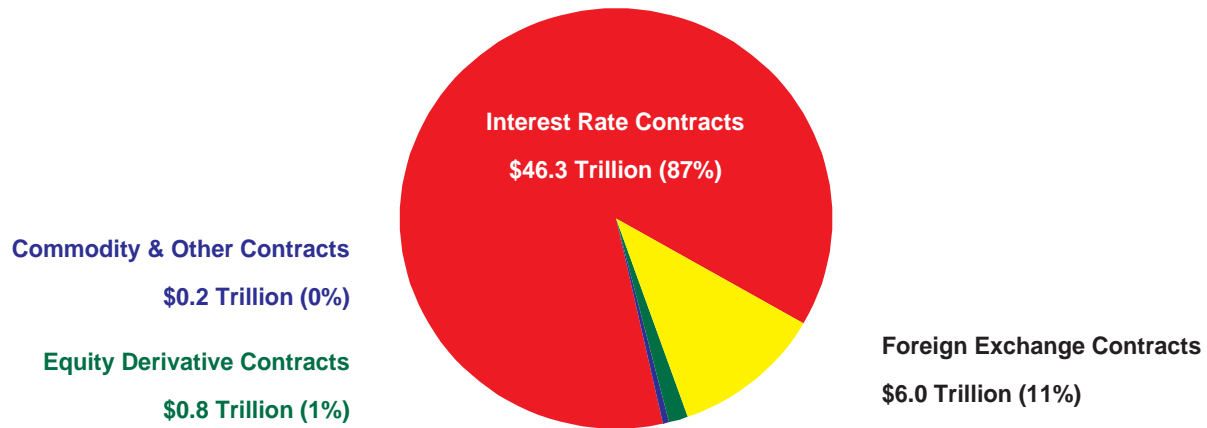
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$163 billion for the seven largest participants and \$33 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

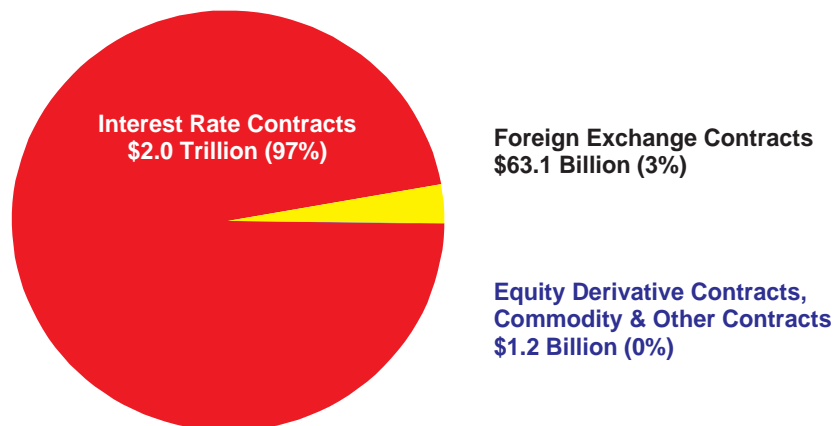
December 31, 2002



### Not Held for Trading

#### Notional Amounts

December 31, 2002



\* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$196 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

December 31, 2002  
(\$ Millions)

#### Held for Trading

94 Banks Held Derivative Contracts for Trading  
7 Largest Participants Held 98% of Total (Notional Amount)  
(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	927,450	134,994	36,738	11,432	1110613	16,224
Gross negative fair value	905,797	140,887	35,920	11,783	1094388	
<b>All other participants</b>						
Gross positive fair value	14,746	6,895	1,420	1,171	24,233	151
Gross negative fair value	14,876	6,868	1,160	1,177	24,081	
<b>Total</b>						
Gross positive fair value	942,196	141,889	38,158	12,603	1134845	16,376
Gross negative fair value	920,673	147,755	37,080	12,961	1118470	

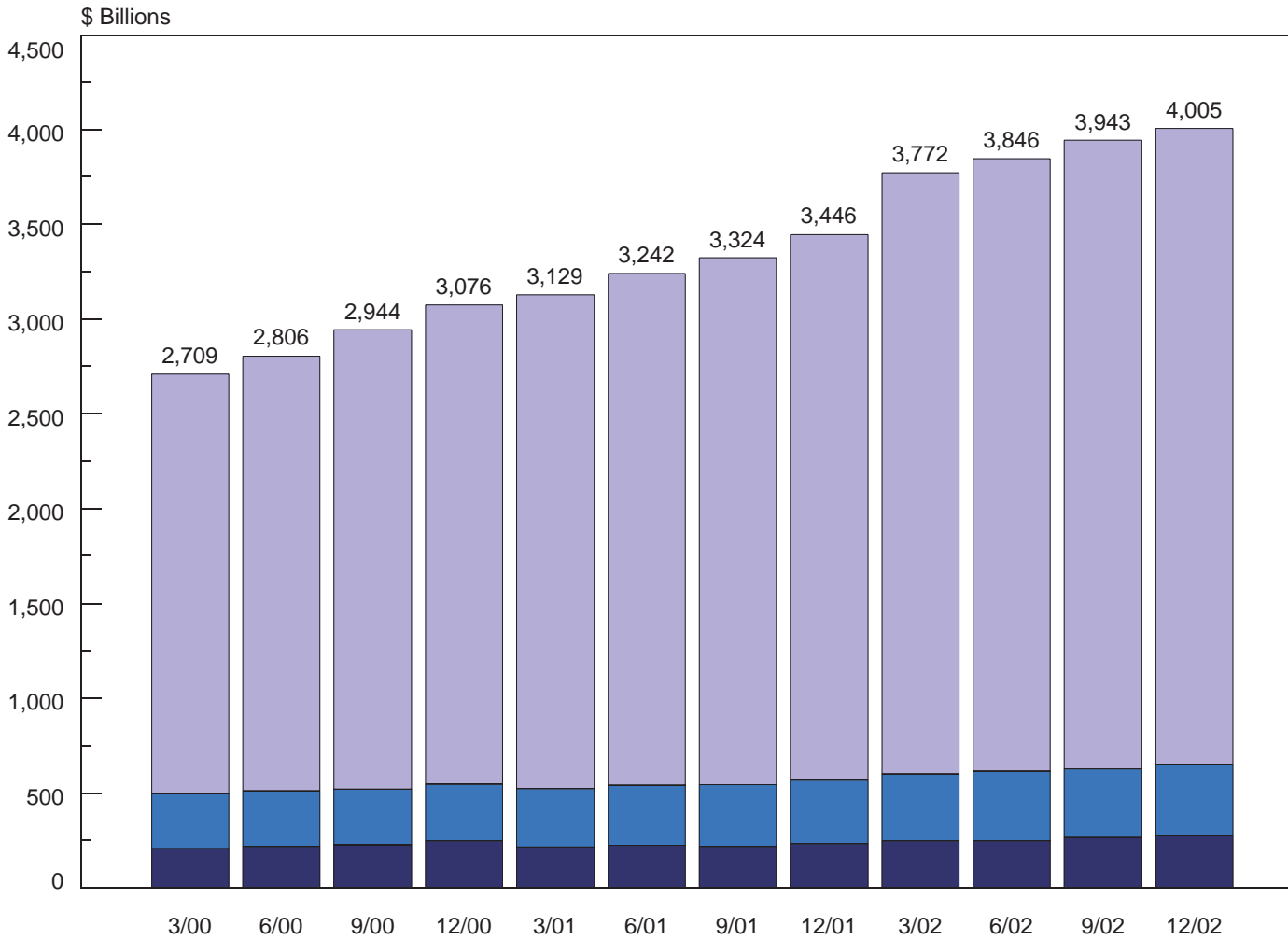
#### Held for Trading

379 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 74% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	23,640	409	1	0	24,050	9,255
Gross negative fair value	14,009	778	8	0	14,795	
<b>All other participants</b>						
Gross positive fair value	11,679	473	6	0	12,158	1,403
Gross negative fair value	10,226	448	82	0	10,755	
<b>Total</b>						
Gross positive fair value	35,320	882	7	0	36,208	10,658
Gross negative fair value	24,235	1,226	89	0	25,550	

## Expansion of Commercial Bank Credit Card Lines

2000 - 2002



Loans outstanding (\$ Billions)

	3/00	6/00	9/00	12/00	3/01	6/01	9/01	12/01	3/02	6/02	9/02	12/02
■ Held on-balance-sheet *	207.6	219.0	228.7	249.4	216.4	226.3	218.4	232.9	247.8	250.4	267.7	275.8
■ Securitized & sold **	290.9	295.5	294.7	299.3	308.2	315.0	328.5	337.5	354.4	367.1	361.1	376.5
■ Unused commitments **	2,210.7	2,291.6	2,420.2	2,527.7	2,604.5	2,700.7	2,776.8	2,875.9	3,170.3	3,228.6	3,314.2	3,352.6
<b>Total</b>	<b>2,709.2</b>	<b>2,806.1</b>	<b>2,943.5</b>	<b>3,076.4</b>	<b>3,129.1</b>	<b>3,242.0</b>	<b>3,323.7</b>	<b>3,446.3</b>	<b>3,772.5</b>	<b>3,846.1</b>	<b>3,943.0</b>	<b>4,004.9</b>

\* Includes check credit and other revolving credit plans before 3/31/01.

\*\* Off-balance-sheet