



Statistics At A Glance

As of March 31, 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	
First Quarter 2004													
Number of FDIC-Insured	9,116	7,712	1,404	6	1,730	35	4,276	1,028	140	520	1,294	87	
Number of FDIC-Supervised	5,291	4,810	481	0	1,192	11	2,512	410	72	287	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	93	1,231	
Domestic Deposits	\$ 5,347	4,400	947	392	106	95	2,042	826	319	44	138	1,385	
Net Income (QTR)	\$ 31.863	27.286	4.577	4.121	0.404	3.305	9.523	3.991	1.927	0.202	0.462	7.927	
Percent Profitable (QTR)	% 94.5	94.8	92.7	83.3	97.4	91.4	93.8	94.0	95.0	88.3	95.7	97.7	
Average Return on Assets (QTR)	% 1.38	1.42	1.21	1.12	1.27	3.94	1.33	1.17	1.52	1.38	1.11	1.36	
Average Return on Equity (QTR)	% 14.86	15.52	11.86	15.15	11.87	23.30	14.12	12.89	17.46	8.37	10.41	14.88	
Net Interest Margin (QTR)	% 3.68	3.78	3.18	2.87	3.98	9.08	3.92	3.13	4.39	3.04	3.83	3.23	
Equity to Assets	% 9.45	9.15	10.95	7.41	10.82	17.61	9.51	9.07	8.90	16.59	10.72	9.50	
Noncurrent Loan Rate - Total Loans *	% 1.02	1.08	0.73	2.10	1.20	1.86	0.83	0.78	1.08	1.05	1.01	0.78	
Real Estate Loans	% 0.76	0.79	0.70	1.19	1.07	0.36	0.71	0.78	1.24	0.85	0.98	0.55	
C&I Loans	% 1.88	1.90	1.47	4.10	1.91	1.55	1.32	1.60	1.24	2.07	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 **	% 149.61	156.23	107.88	102.25	128.31	273.76	175.25	81.33	110.22	160.11	138.44	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	0.03	0.11	0.09	0.04	0.17	0.03	0.07	0.09	
C&I Loans (QTR)	% 0.70	0.68	0.94	1.00	0.24	4.75	0.54	0.52	0.93	1.29	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	1.03	1.31	
First Quarter 2003													
Number of FDIC-Insured	9,314	7,865	1,449	5	1,800	41	4,100	1,072	172	501	1,524	99	
Number of FDIC-Supervised	5,341	4,850	491	0	1,243	12	2,381	408	84	276	900	37	
Total Assets	\$ 8,606	7,197	1,409	1,275	122	289	3,054	1,418	366	59	202	1,820	
Total Loans	\$ 5,126	4,194	932	521	74	213	2,040	927	291	16	114	930	
Domestic Deposits	\$ 5,026	4,126	900	319	101	101	2,146	845	189	44	166	1,115	
Net Income (QTR)	\$ 29.515	25.082	4.433	3.449	0.373	2.639	9.940	5.317	1.393	0.181	0.567	5.656	
Percent Profitable (QTR)	% 94.1	94.3	93.4	100.0	96.2	95.1	93.3	94.8	97.1	86.0	95.8	97.0	
Average Return on Assets (QTR)	% 1.39	1.41	1.28	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25	
Average Return on Equity (QTR)	% 15.07	15.36	13.64	15.10	11.42	22.38	14.08	16.96	18.44	7.56	10.69	13.89	
Net Interest Margin (QTR)	% 3.80	3.89	3.36	3.20	4.00	8.02	4.00	3.37	4.61	2.96	3.94	3.33	
Equity to Assets	% 9.20	9.16	9.39	7.20	10.78	16.59	9.36	9.01	8.45	16.06	10.57	8.97	
Noncurrent Loan Rate - Total Loans *	% 1.31	1.40	0.89	2.54	1.39	1.98	1.14	0.91	0.92	1.62	1.05	1.37	
Real Estate Loans	% 0.89	0.90	0.86	1.61	1.22	0.53	0.85	0.90	0.51	1.64	0.95	0.90	
C&I Loans	% 2.76	2.80	1.92	5.03	2.06	1.75	2.09	1.72	2.11	2.89	1.87	3.07	
Consumer Loans	% 1.35	1.42	0.68	2.13	0.86	2.16	0.71	0.51	1.25	0.72	0.86	0.66	
Coverage Ratio **	% 127.77	131.53	101.08	94.60	110.88	252.12	139.56	83.70	130.31	102.87	130.21	129.88	
Net Charge-Off Rate - All Loans (QTR)	% 0.81	0.92	0.32	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61	
Real Estate Loans (QTR)	% 0.10	0.12	0.05	0.15	0.03	0.15	0.10	0.07	0.16	0.07	0.07	0.14	
C&I Loans (QTR)	% 1.39	1.39	1.40	1.76	0.32	5.90	1.34	0.94	2.05	1.30	0.53	1.21	
Consumer Loans (QTR)	% 3.02	3.05	2.74	3.63	0.52	5.95	1.57	1.42	1.78	0.77	0.85	1.62	

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans