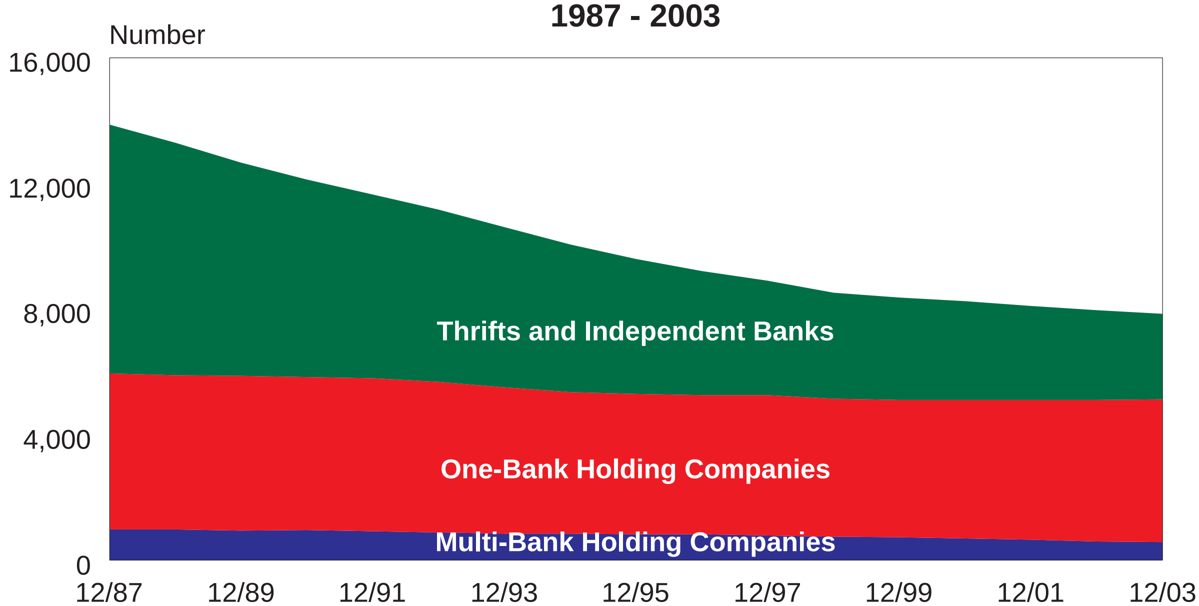
Number of FDIC-Insured Banking Organizations

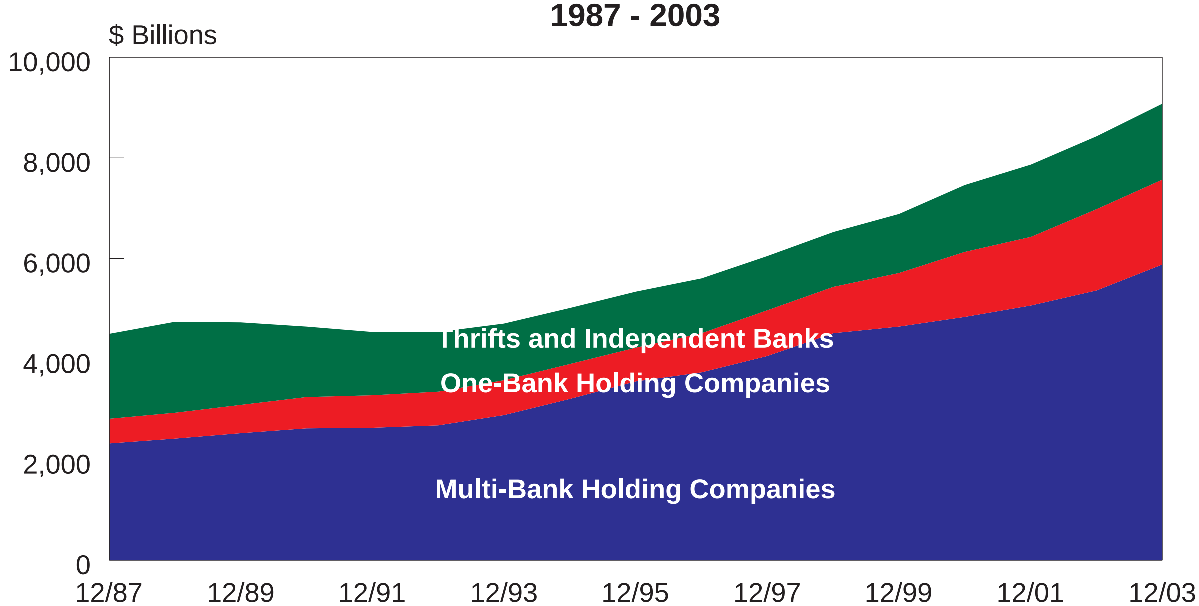
1987 - 2003



	12/87	12/89	12/91	12/93	12/95	12/97	12/99	12/01	12/03
Thrifts* and Indpt Banks	7,933	6,793	5,853	5,093	4,282	3,635	3,253	3,003	2,713
One-Bank Holding Co.'s	4,963	4,919	4,872	4,656	4,480	4,467	4,369	4,444	4,550
Multi-Bank Holding Co.'s	976	953	921	850	822	790	734	656	579
Total	13,872	12,665	11,646	10,599	9,584	8,892	8,356	8,103	7,842

Assets of FDIC-Insured Banking Organizations

1987 - 2003

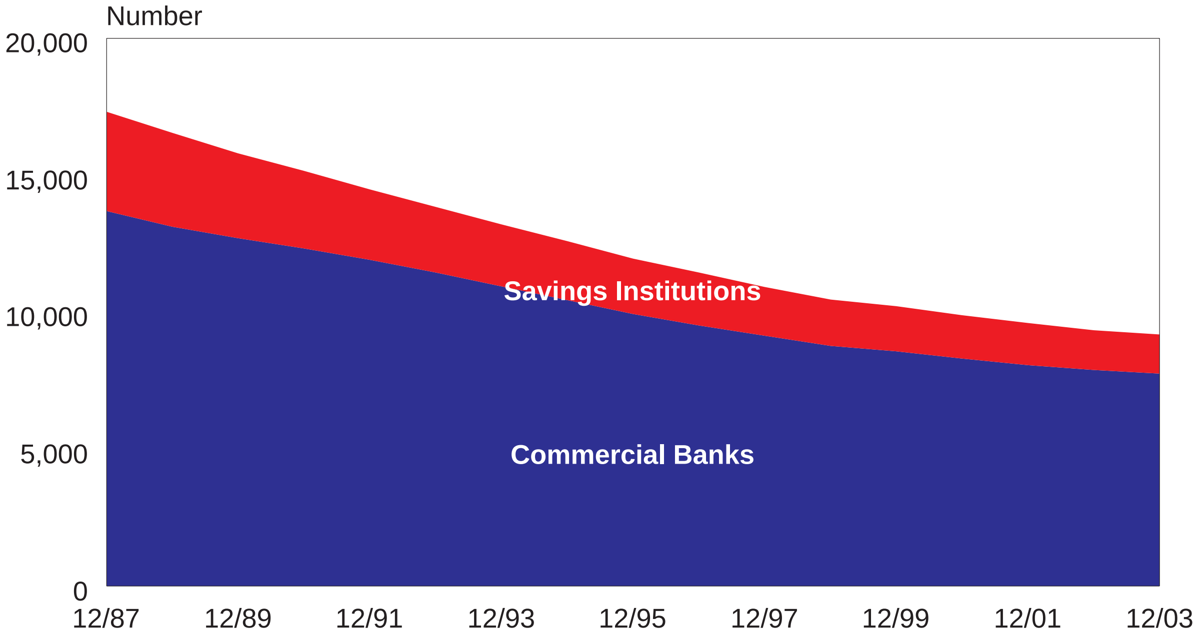


	12/87	12/89	12/91	12/93	12/95	12/97	12/99	12/01	12/03
Thrifts* and Indpt Banks	1,688	1,641	1,266	1,131	1,115	1,075	1,172	1,433	1,508
One-Bank Holding Co.'s	487	562	648	696	670	908	1,070	1,374	1,694
Multi-Bank Holding Co.'s	2,327	2,524	2,630	2,880	3,554	4,062	4,642	5,063	5,875
Total	4,502	4,727	4,544	4,707	5,338	6,045	6,884	7,869	9,077

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

Number of FDIC-Insured Institutions

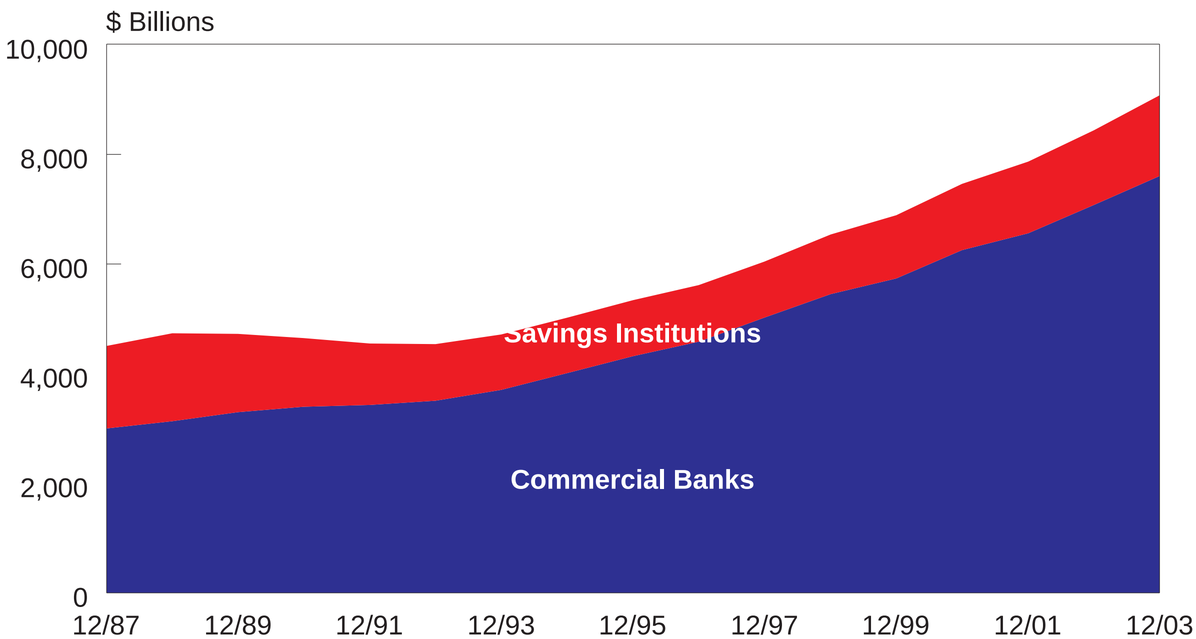
1987 - 2003



	12/87	12/89	12/91	12/93	12/95	12/97	12/99	12/01	12/03
Savings Institutions	3,622	3,087	2,561	2,262	2,030	1,780	1,642	1,535	1,413
Commercial Banks	13,703	12,709	11,921	10,958	9,940	9,143	8,580	8,079	7,769
Total	17,325	15,796	14,482	13,220	11,970	10,923	10,222	9,614	9,182

Assets of FDIC-Insured Institutions

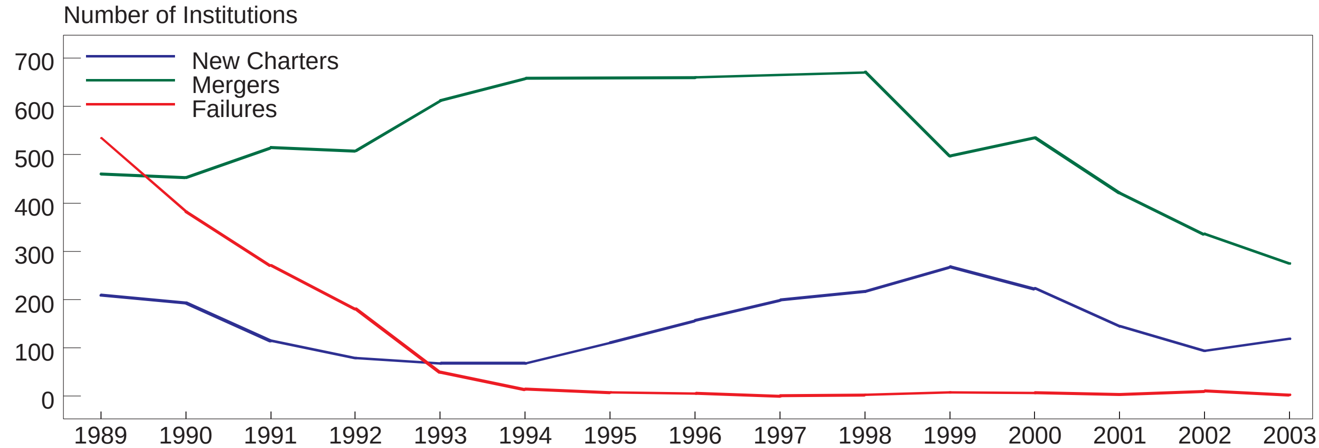
1987 - 2003



	12/87	12/89	12/91	12/93	12/95	12/97	12/99	12/01	12/03
Savings Institutions	1,502	1,428	1,113	1,001	1,026	1,026	1,149	1,317	1,474
Commercial Banks	3,000	3,299	3,431	3,706	4,313	5,019	5,735	6,552	7,602
Total	4,502	4,727	4,544	4,707	5,338	6,045	6,884	7,869	9,077

Changes in the Number of FDIC-Insured Institutions

1989 - 2003

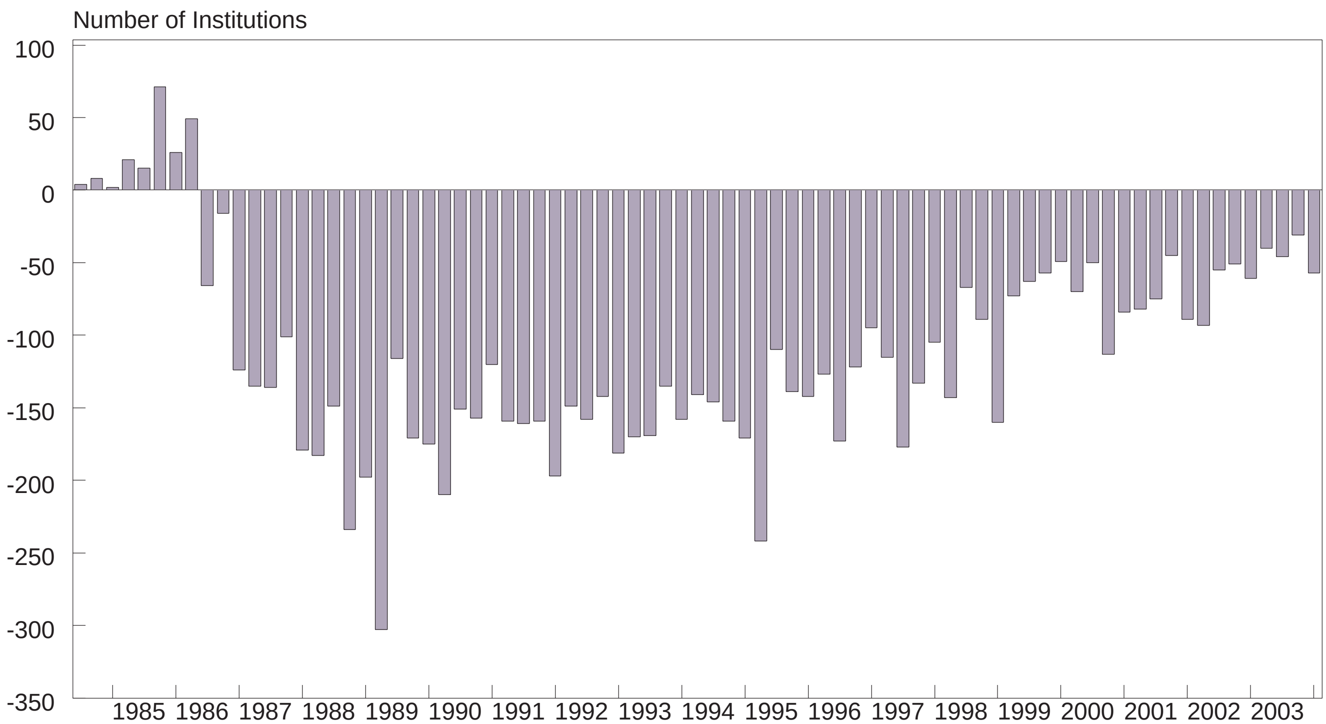


	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
New Charters	209	193	115	79	68	68	111	157	199	217	268	223	145	94	119
Mergers	460	453	515	508	612	658	722	660	725	671	497	535	421	336	275
Failures	534	382	271	181	50	15	8	6	1	3	8	7	4	11	3
Other Changes, Net*	20	4	-5	-20	-38	-12	-14	-9	-3	-2	-6	5	-13	-6	-13
No. of Institutions at end of year	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	9,182

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

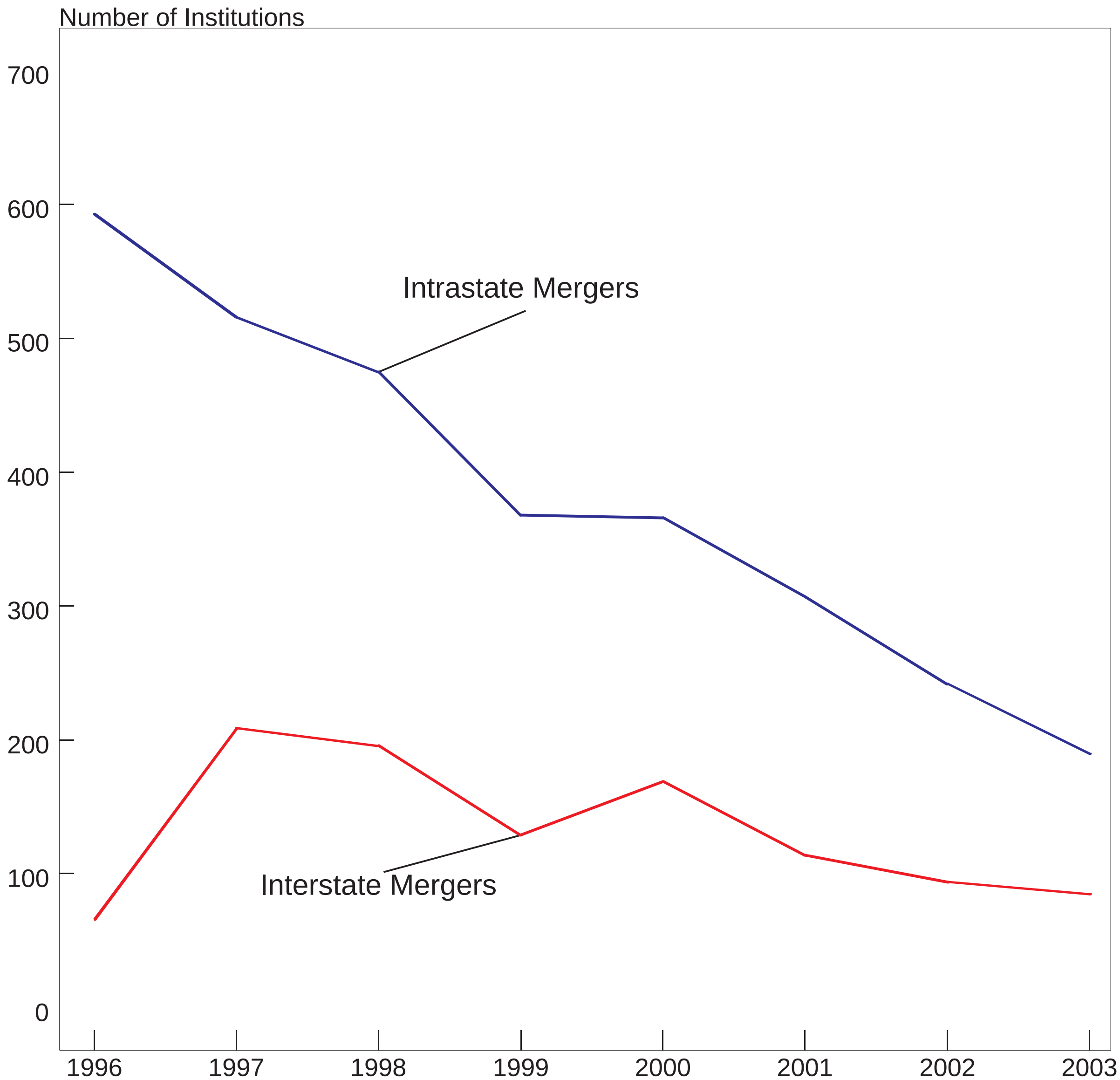
Quarterly Change in the Number of FDIC-Insured Institutions

1984-2003



Institution Mergers: Interstate vs. Intrastate

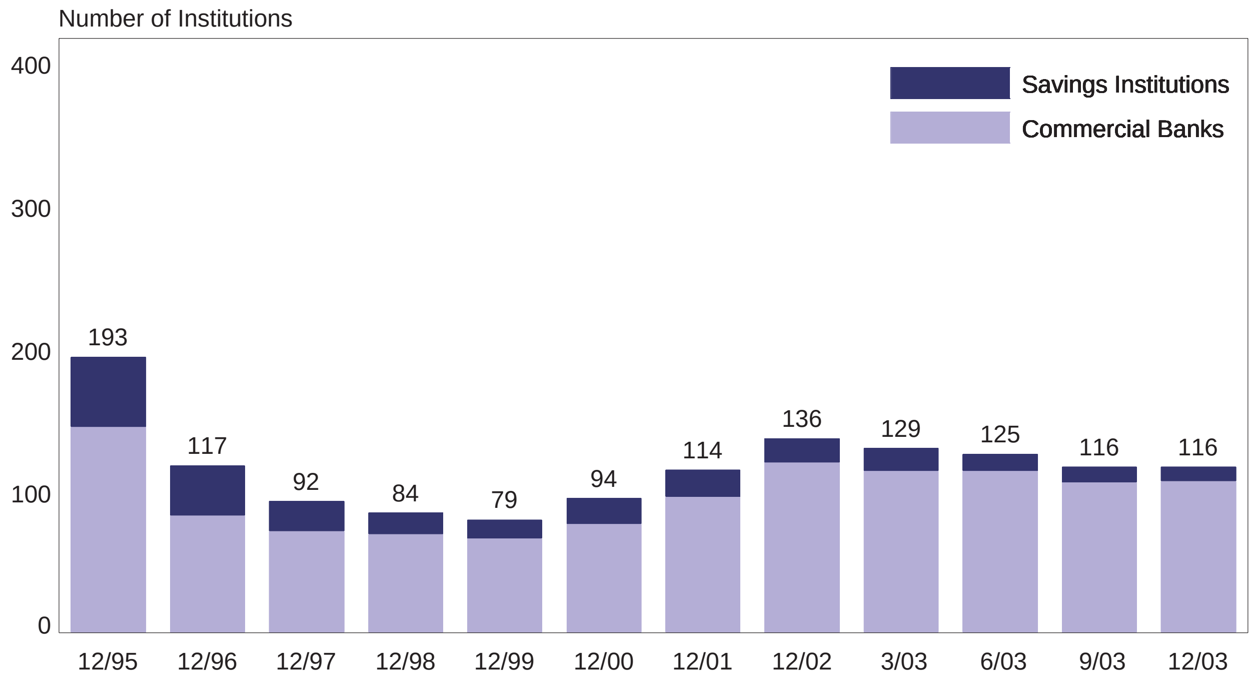
1996 - 2003



	1996	1997	1998	1999	2000	2001	2002	2003
Intrastate Mergers	**593**	**516**	**475**	**368**	**366**	**307**	**242**	**190**
Interstate Mergers	**66**	**209**	**196**	**129**	**169**	**114**	**94**	**85**

Number of FDIC-Insured "Problem" Institutions

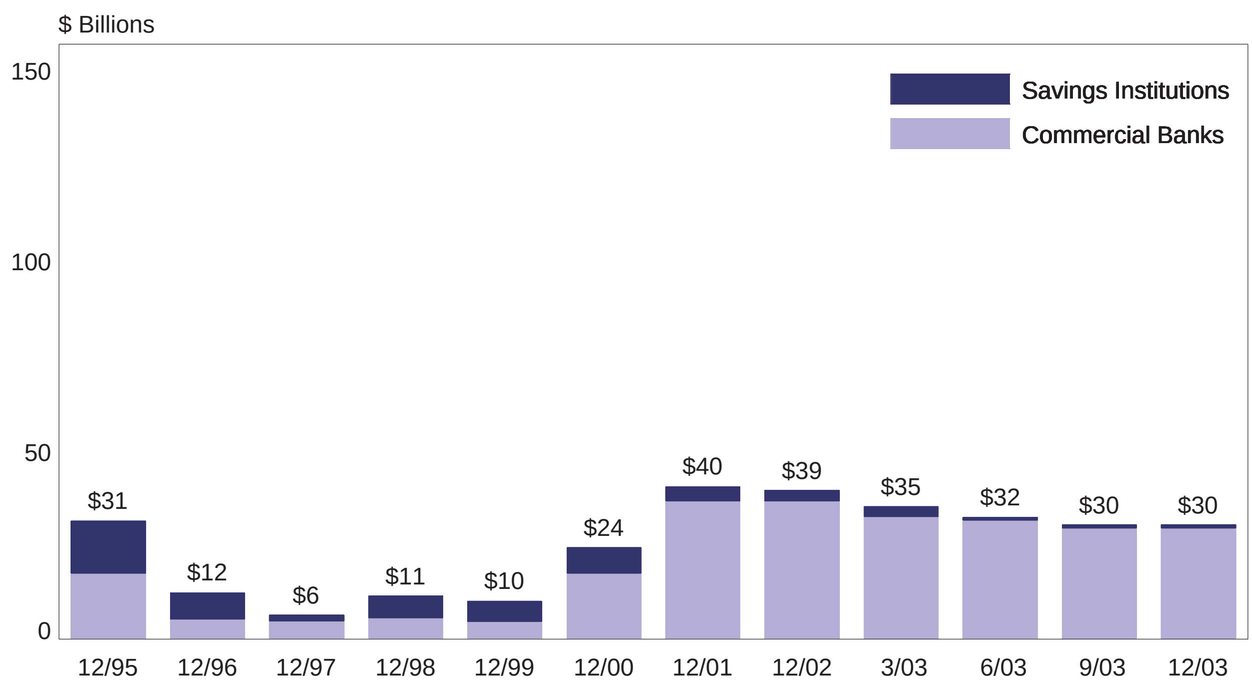
1995-2003



	12/95	12/96	12/97	12/98	12/99	12/00	12/01	12/02	3/03	6/03	9/03	12/03
Savings Institutions	49	35	21	15	13	18	19	17	16	12	11	10
Commercial Banks	144	82	71	69	66	76	95	119	113	113	105	106

Assets of FDIC-Insured "Problem" Institutions

1995-2003

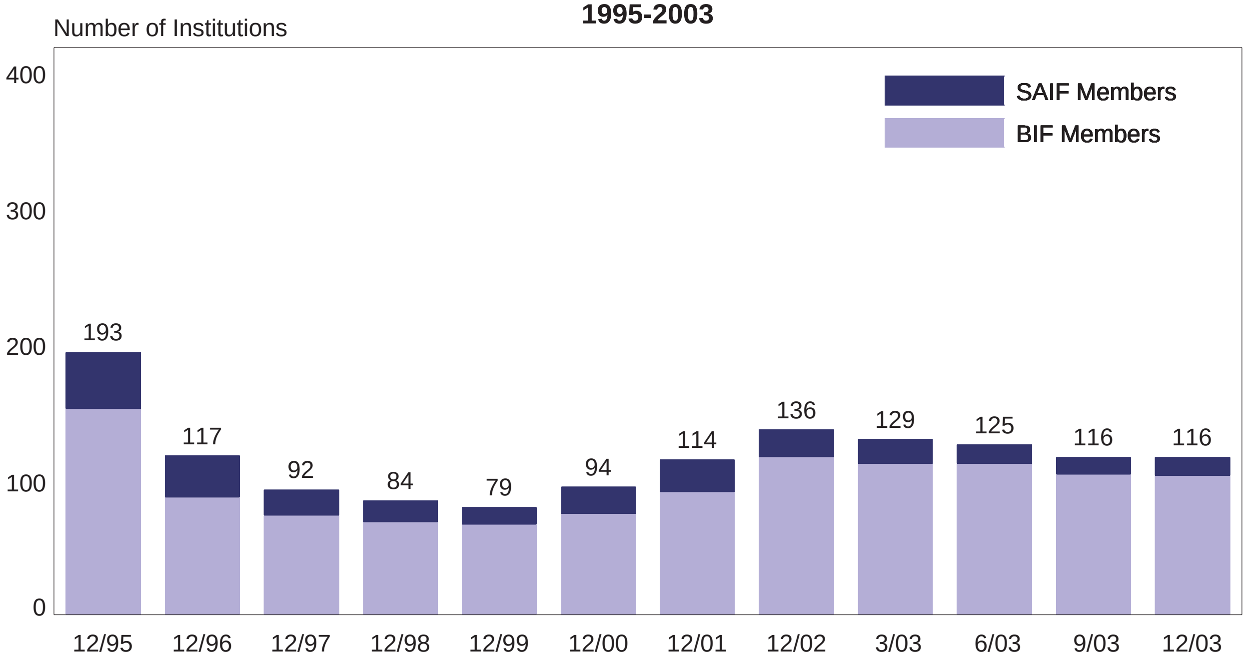


	12/95	12/96	12/97	12/98	12/99	12/00	12/01	12/02	3/03	6/03	9/03	12/03
Savings Institutions	14	7	2	6	6	7	4	3	3	1	1	1
Commercial Banks	17	5	5	5	4	17	36	36	32	31	29	29

Number of FDIC-Insured "Problem" Institutions

By Insurance Fund

1995-2003

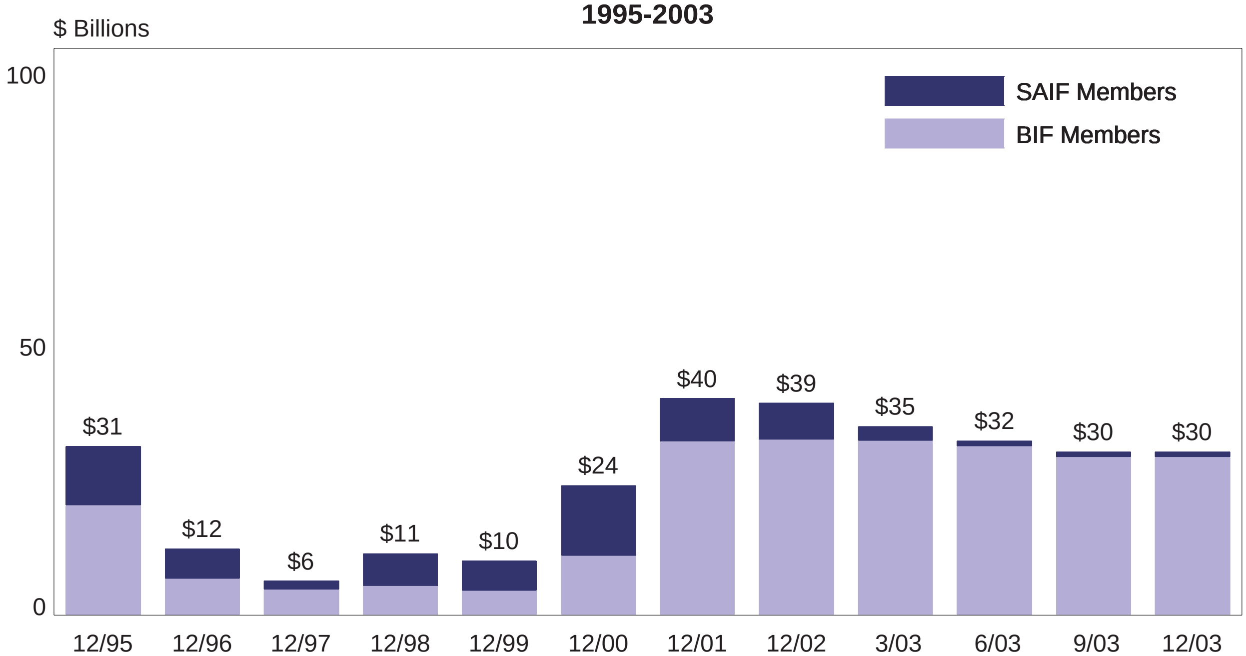


	12/95	12/96	12/97	12/98	12/99	12/00	12/01	12/02	3/03	6/03	9/03	12/03
SAIF Members	42	31	19	16	13	20	24	20	18	14	13	14
BIF Members	151	86	73	68	66	74	90	116	111	111	103	102

Assets of FDIC-Insured "Problem" Institutions

By Insurance Fund

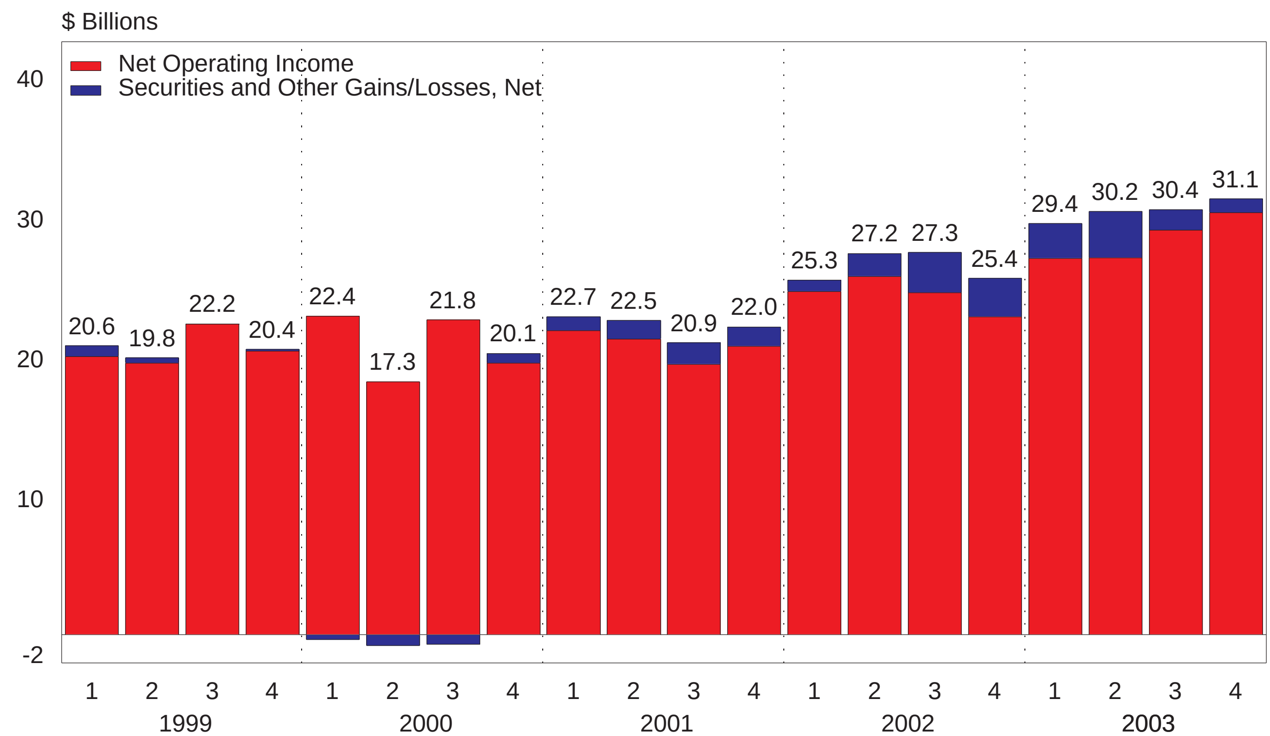
1995-2003



	12/95	12/96	12/97	12/98	12/99	12/00	12/01	12/02	3/03	6/03	9/03	12/03
SAIF Members	11	6	2	6	6	13	8	7	3	1	1	1
BIF Members	20	7	5	5	4	11	32	32	32	31	29	29

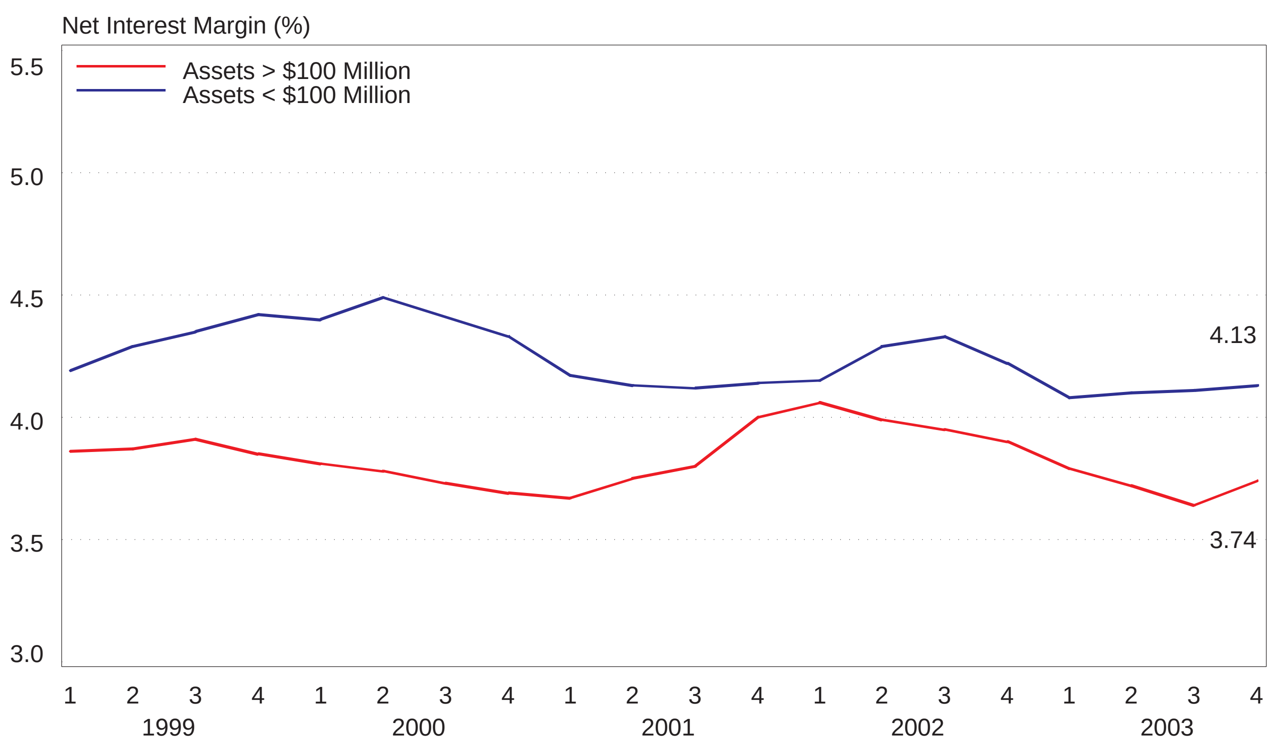
Quarterly Net Income

1999 - 2003



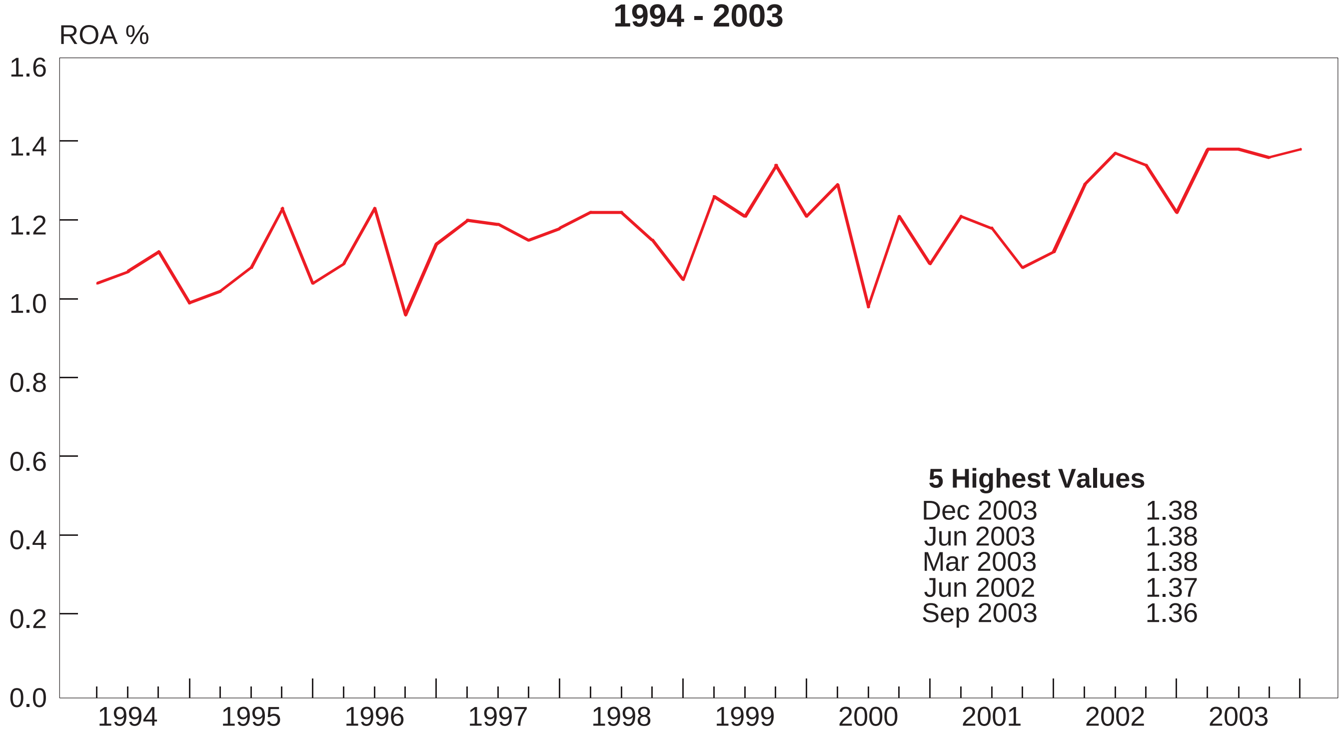
Quarterly Net Interest Margins, Annualized

1999 - 2003



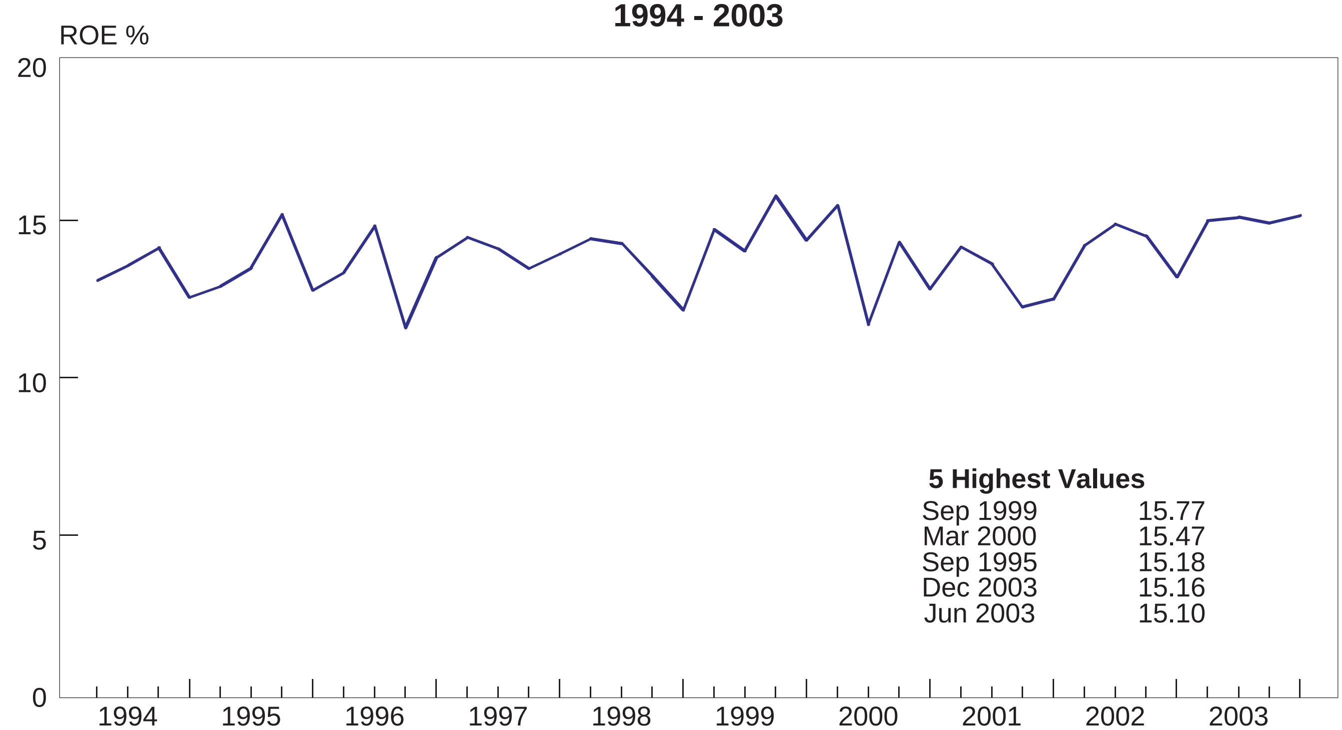
Quarterly Return on Assets (ROA), Annualized

1994 - 2003



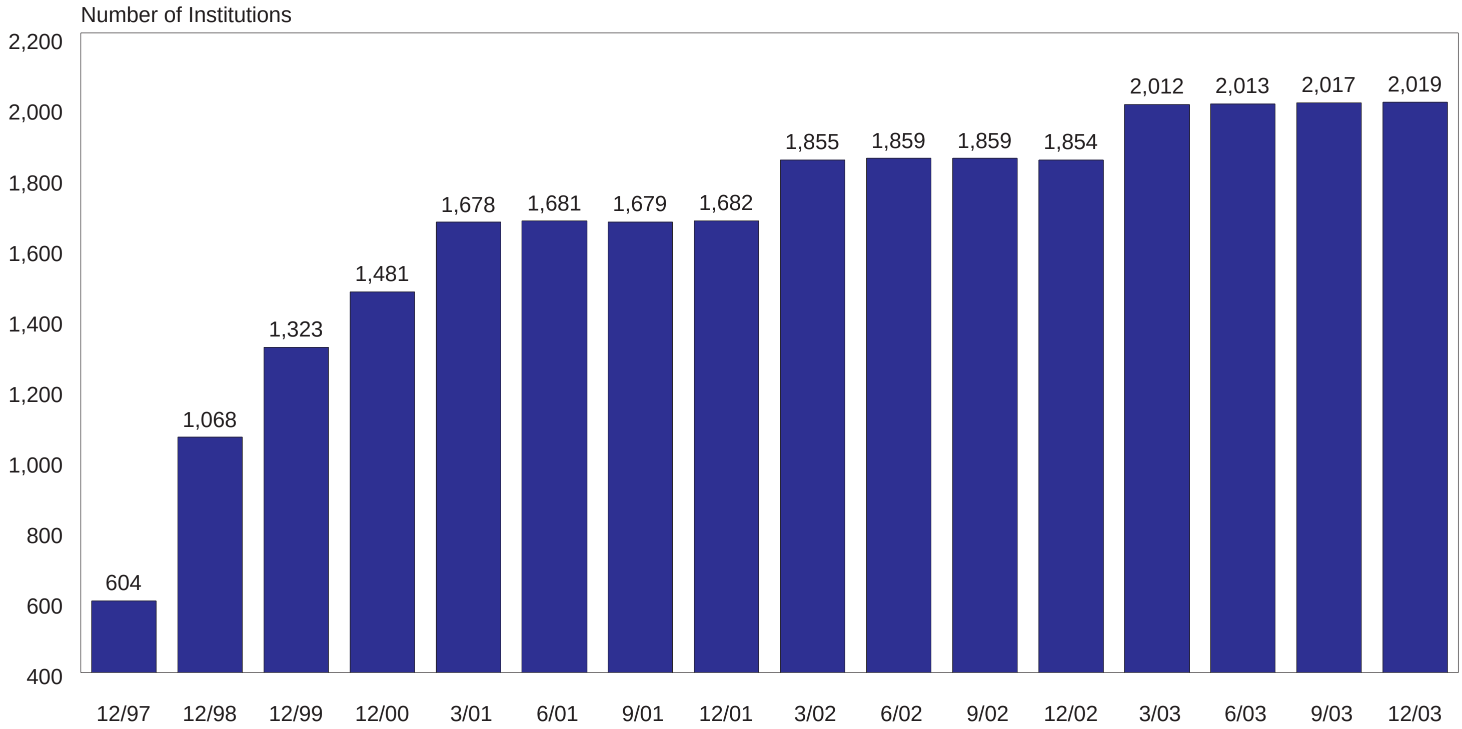
Quarterly Return on Equity (ROE), Annualized

1994 - 2003



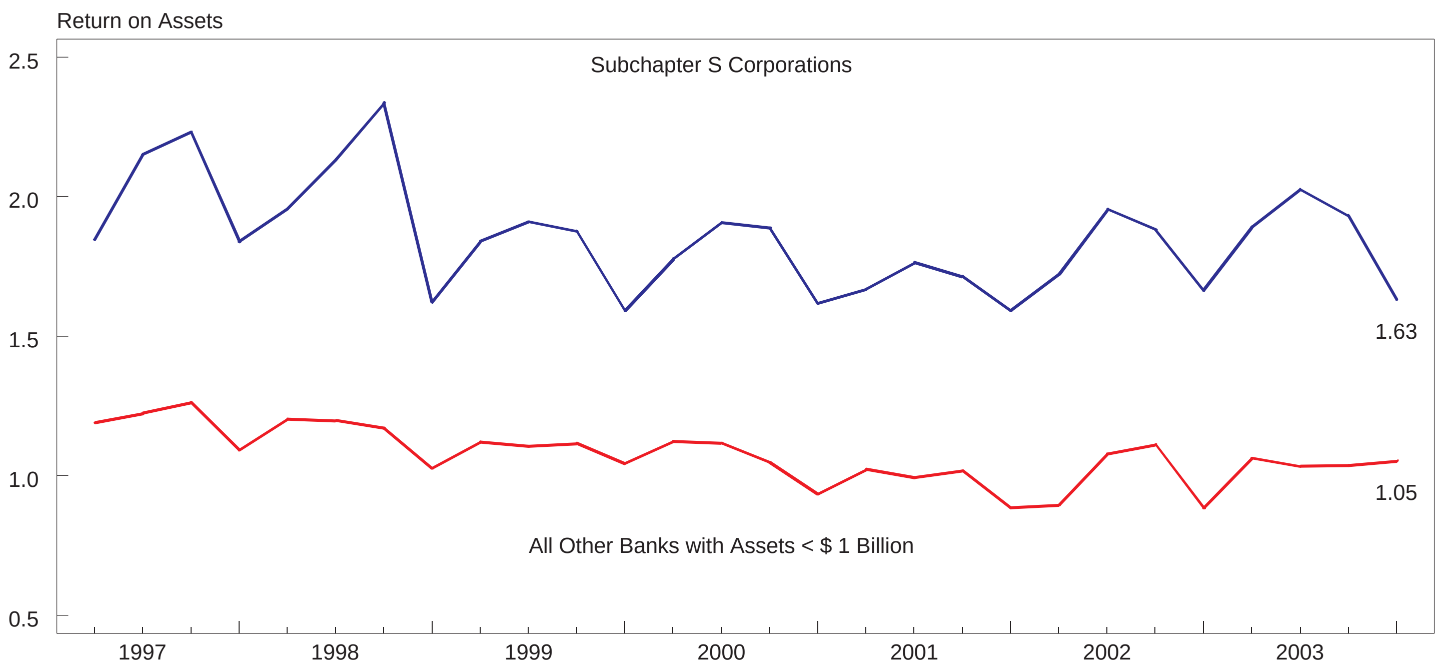
Number of Subchapter S Corporations

1997-2003



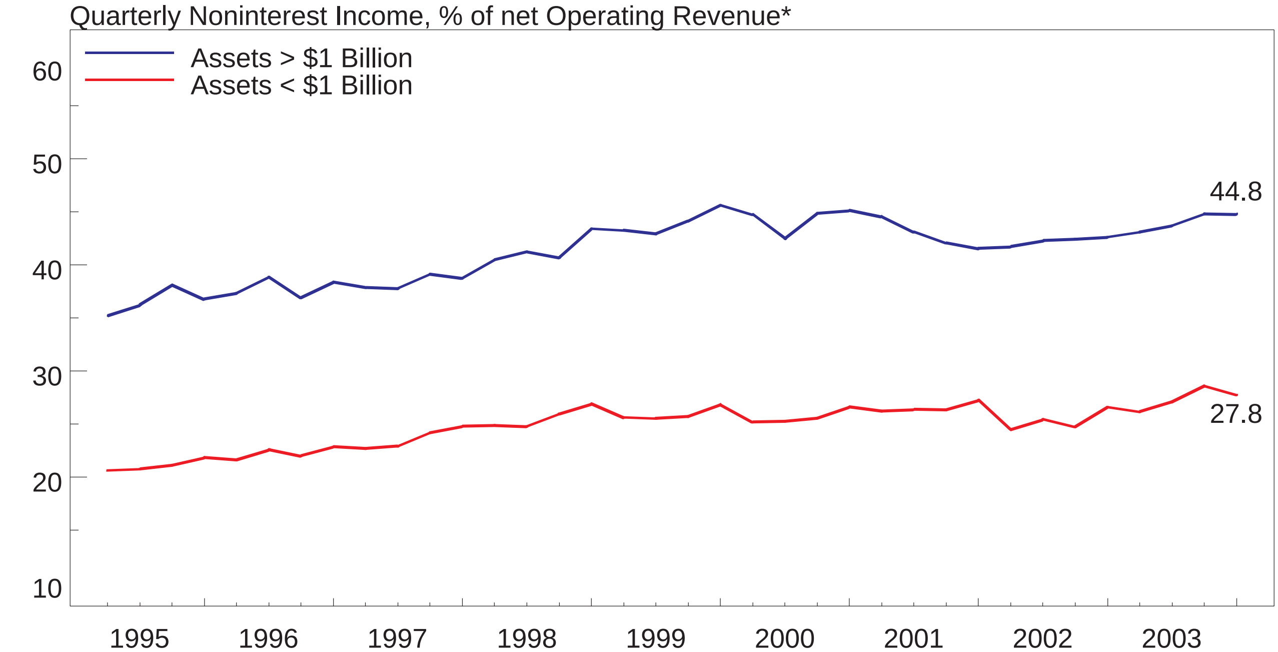
Return on Assets of Subchapter S Corporations vs. Other Banks

1997-2003



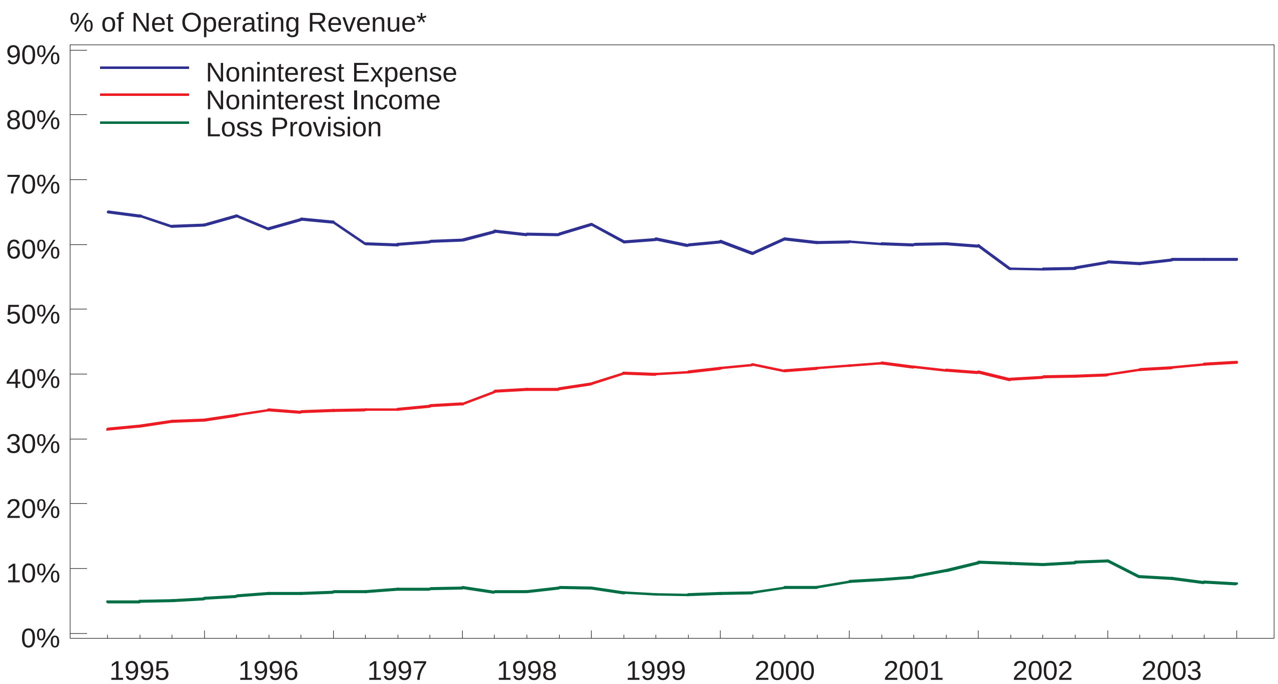
Noninterest Income as a Percentage of Net Operating Revenue*

1995 - 2003



Trends in FDIC-Insured Institutions Income & Expenses

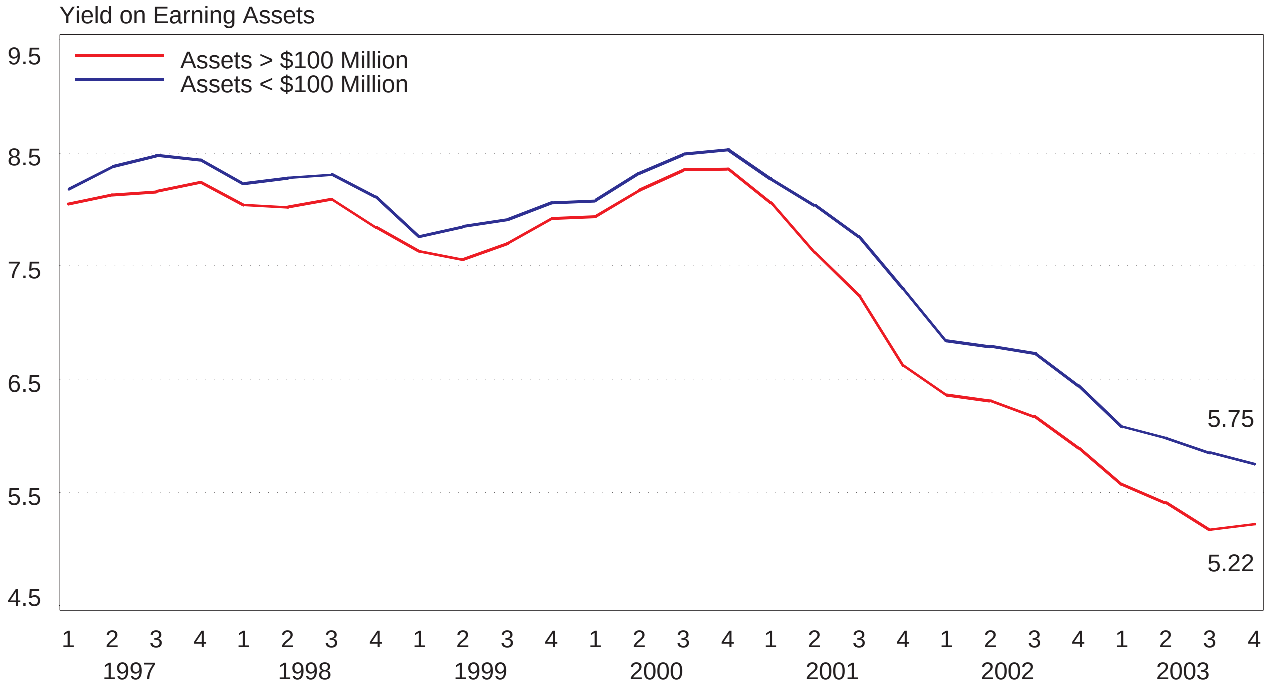
1995 - 2003



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

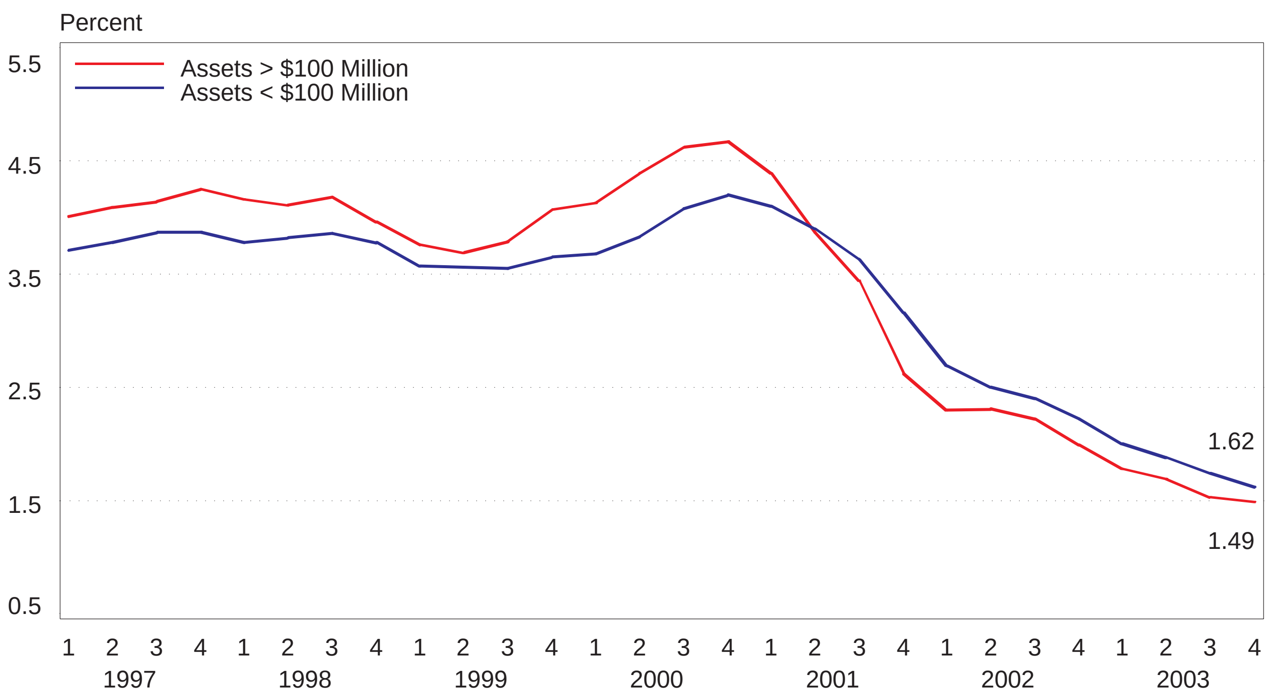
Quarterly Yield on Earning Assets

1997 - 2003



Quarterly Cost of Funding Earning Assets

1997 - 2003

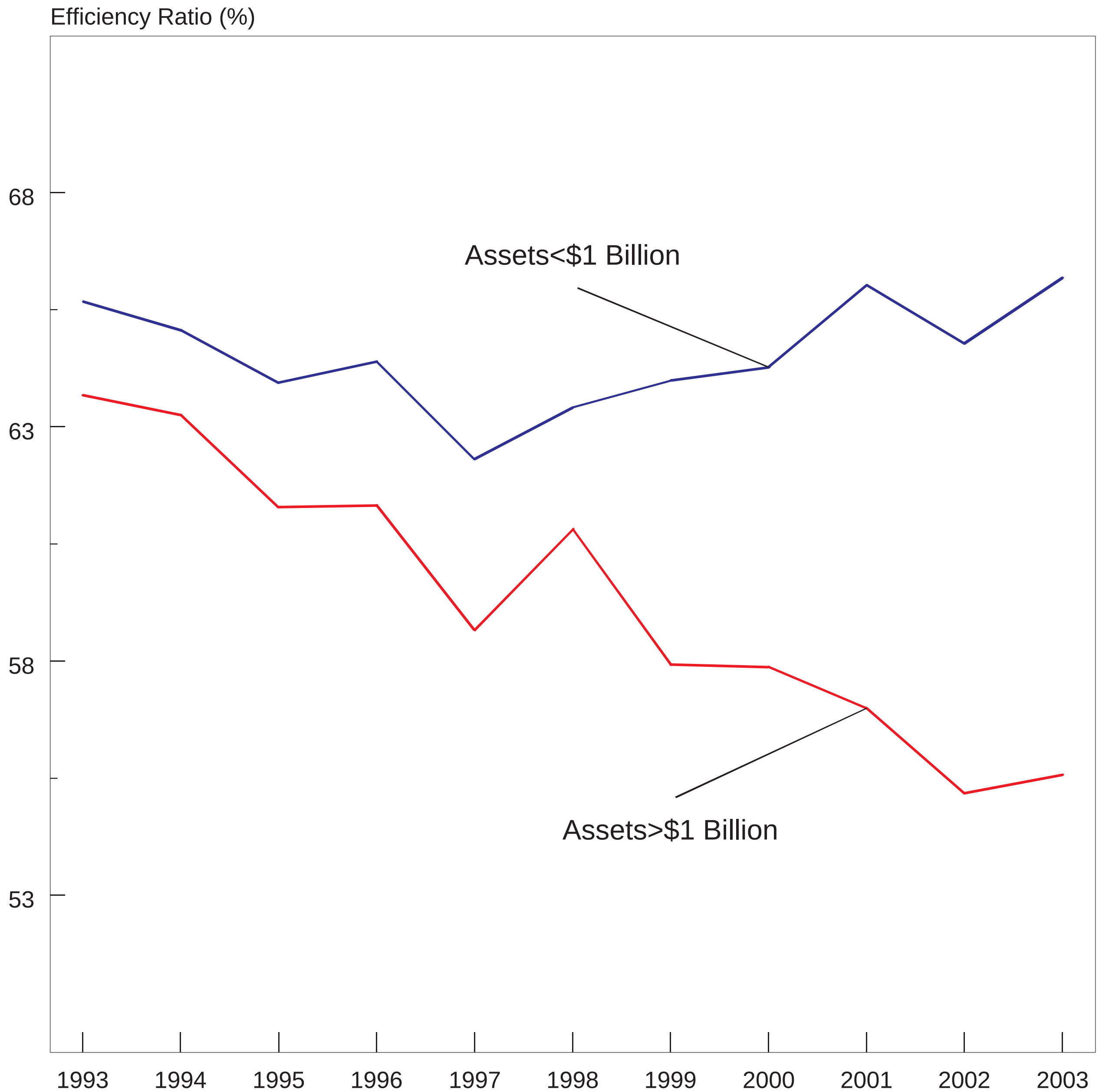


Quarterly Return on Risk-Weighted Assets (RWA)*
and RWA to Total Assets
1996 - 2003

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

Annual Efficiency Ratios*

1993 - 2003

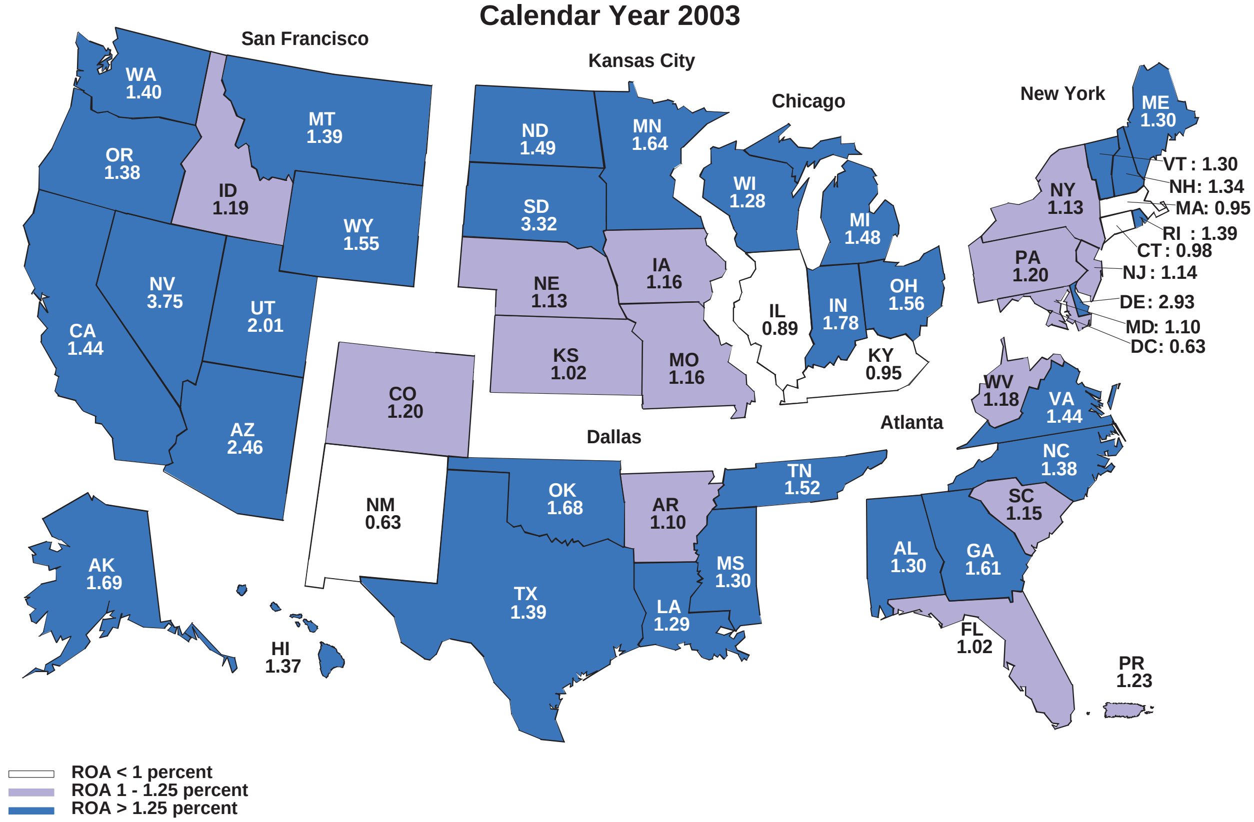


	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Assets<$1 Billion	65.18	64.57	63.45	63.90	61.82	62.92	63.50	63.78	65.53	64.29	65.69
Assets>$1 Billion	63.18	62.76	60.79	60.83	58.17	60.32	57.43	57.38	56.50	54.68	55.08
Total	63.72	63.23	61.43	61.51	58.93	60.80	58.48	58.40	57.88	56.11	56.59

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

Return on Assets (ROA)

Calendar Year 2003



ROA Rankings by State

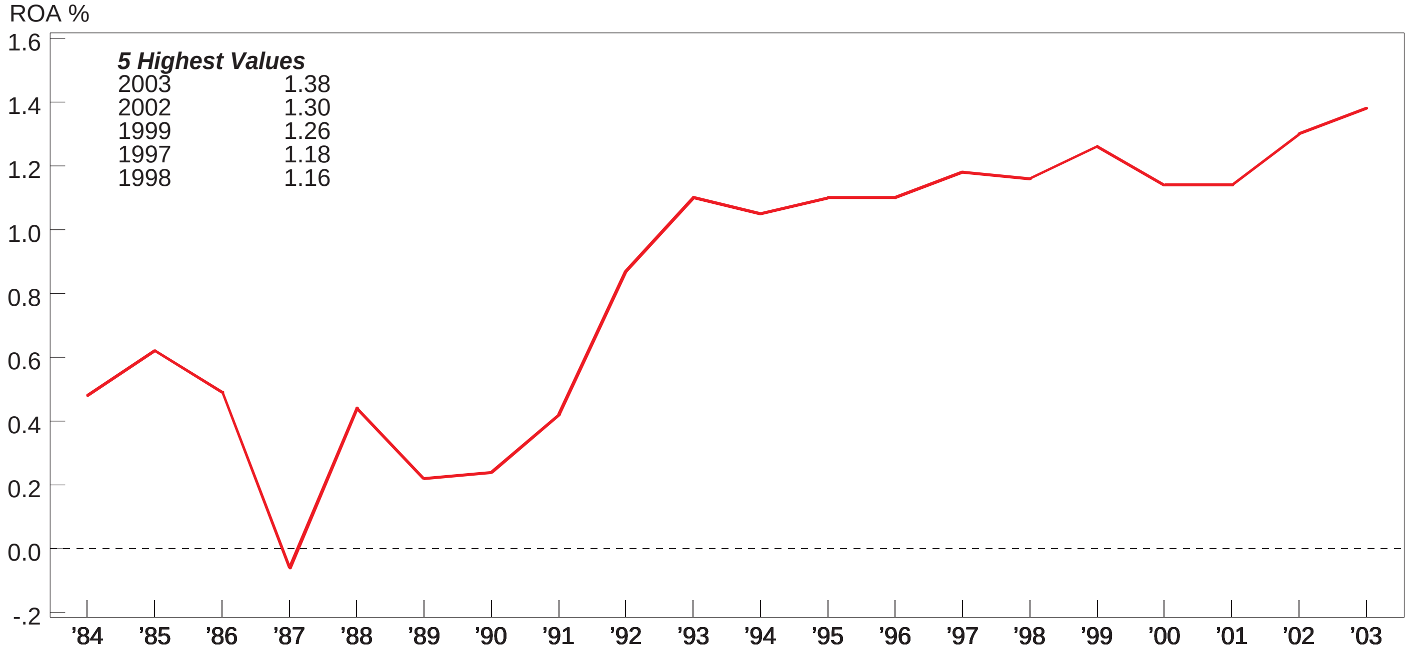
	No. of Inst. as of 12/31/03	2003	2002	Change*
1 Nevada	37	3.75	5.11	(136)
2 South Dakota	94	3.32	2.80	52
3 Delaware	34	2.93	2.85	8
4 Arizona	50	2.46	2.62	(16)
5 Utah	64	2.01	1.74	27
6 Indiana	206	1.78	1.42	36
7 Alaska	7	1.69	1.26	43
8 Oklahoma	278	1.68	1.48	20
9 Minnesota	486	1.64	1.64	0
10 Georgia	345	1.61	1.34	27
11 Ohio	304	1.56	1.56	0
12 Wyoming	46	1.55	1.75	(20)
13 Tennessee	208	1.52	1.54	(2)
14 North Dakota	104	1.49	1.69	(20)
15 Michigan	178	1.48	1.36	12
16 California	318	1.44	1.37	7
17 Virginia	141	1.44	1.49	(5)
18 Washington	100	1.40	1.25	15
19 Montana	80	1.39	1.25	14
20 Rhode Island	15	1.39	1.15	24
21 Texas	698	1.39	1.40	(1)
22 North Carolina	104	1.38	1.36	2
23 Oregon	38	1.38	1.95	(57)
24 Hawaii	8	1.37	1.25	12
25 New Hampshire	31	1.34	1.28	6
26 Alabama	162	1.30	1.34	(4)
27 Maine	40	1.30	1.25	5

	No. of Inst. as of 12/31/03	2003	2002	Change*
28 Mississippi	103	1.30	1.25	5
29 Vermont	19	1.30	1.31	(1)
30 Louisiana	170	1.29	1.31	(2)
31 Wisconsin	311	1.28	1.29	(1)
32 Puerto Rico	11	1.23	1.15	8
33 Colorado	180	1.20	1.55	(35)
34 Pennsylvania	270	1.20	1.28	(8)
35 Idaho	18	1.19	1.03	16
36 West Virginia	74	1.18	1.07	11
37 Iowa	422	1.16	1.29	(13)
38 Missouri	377	1.16	1.13	3
39 South Carolina	97	1.15	1.18	(3)
40 New Jersey	146	1.14	1.24	(10)
41 Nebraska	270	1.13	1.14	(1)
42 New York	206	1.13	0.84	29
43 Arkansas	170	1.10	1.12	(2)
44 Maryland	122	1.10	1.20	(10)
45 Florida	304	1.02	0.94	8
46 Kansas	380	1.02	1.16	(14)
47 Connecticut	63	0.98	1.00	(2)
48 Kentucky	243	0.95	1.00	(5)
49 Massachusetts	209	0.95	1.17	(22)
50 Illinois	769	0.89	0.97	(8)
51 District of Col.	5	0.63	0.97	(34)
52 New Mexico	60	0.63	1.18	(55)
U.S. and Terr.	9,182	1.38	1.30	8

*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.

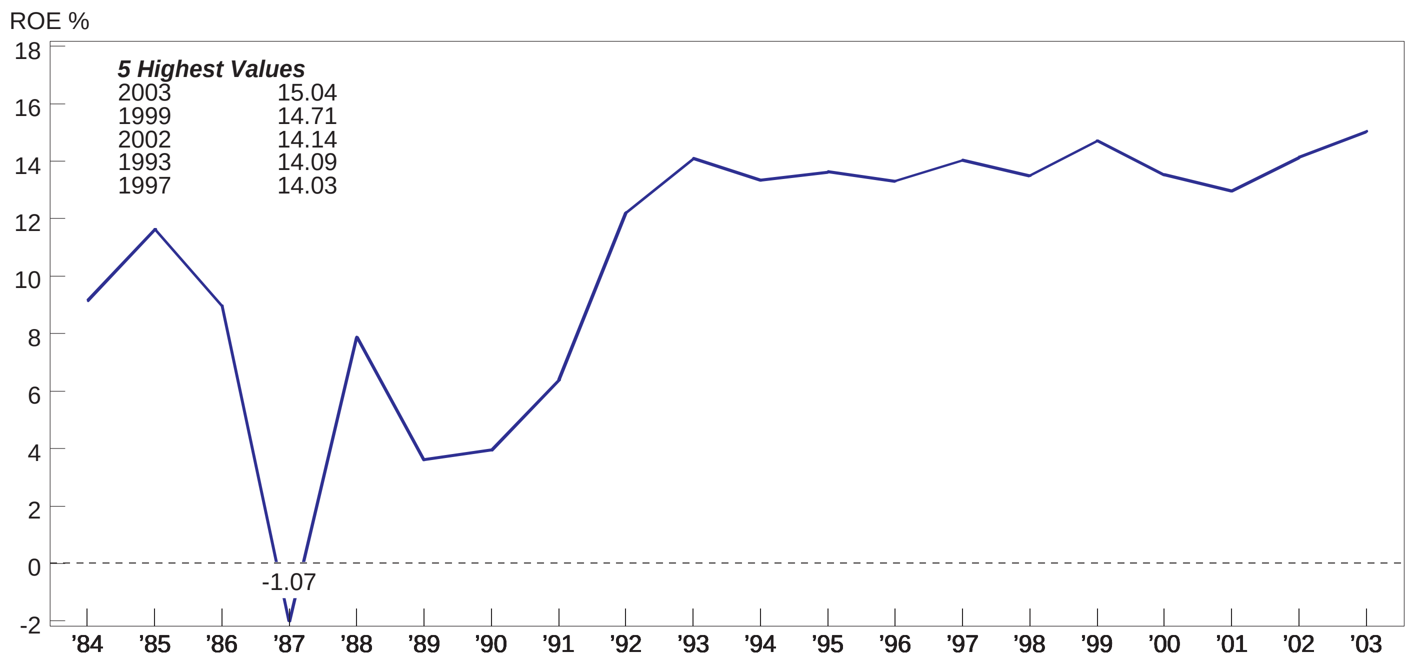
Annual Return on Assets (ROA)

1984-2003



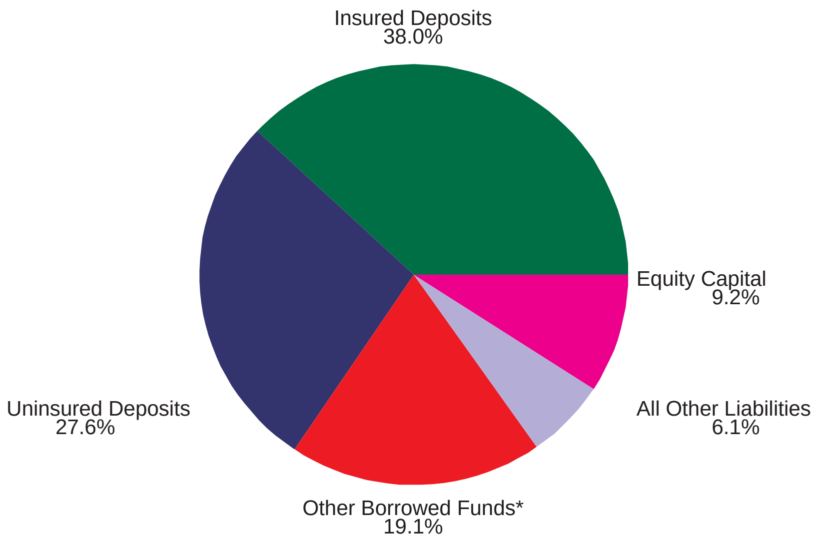
Annual Return on Equity (ROE)

1984-2003



Total Liabilities and Equity Capital

December 31, 2003

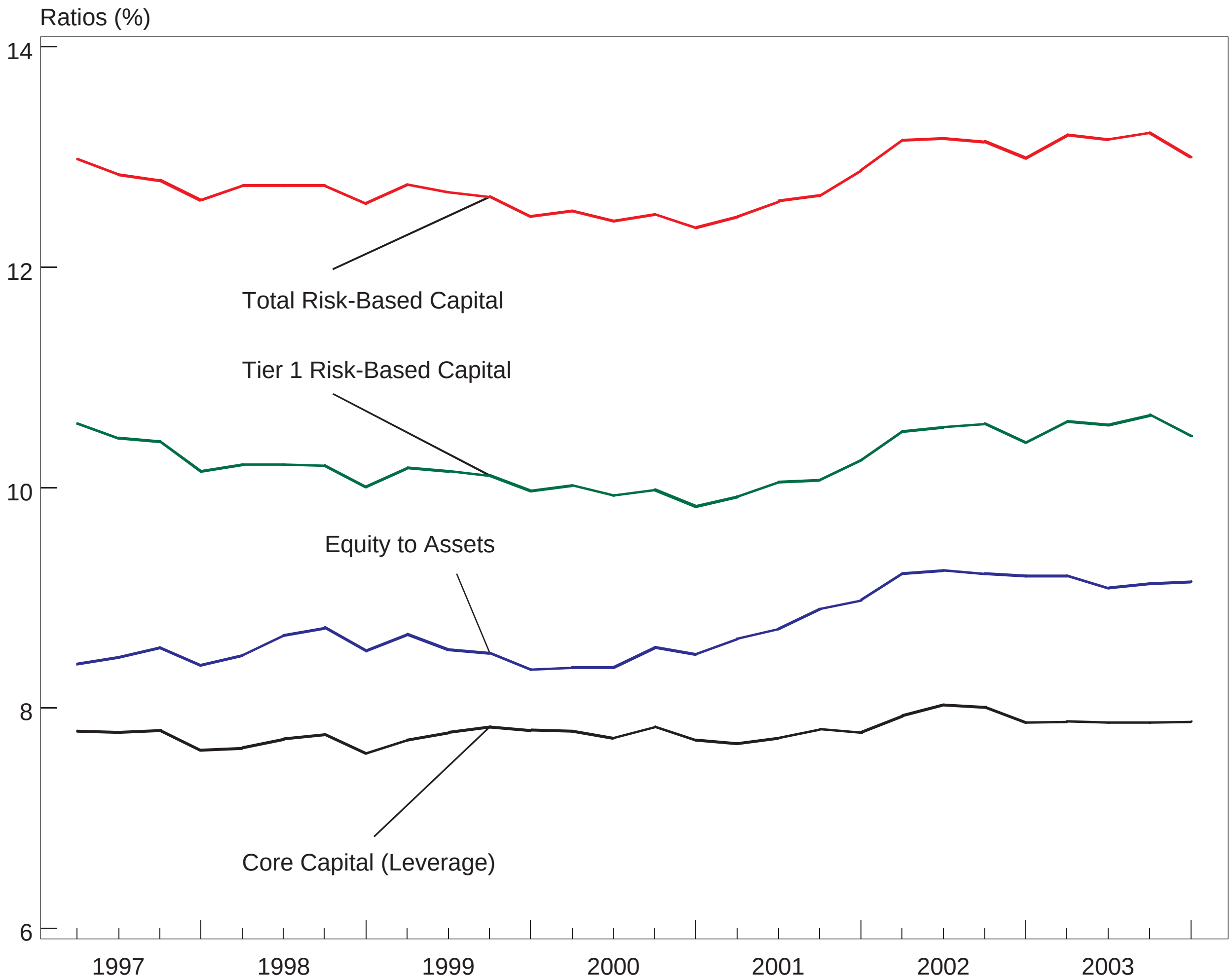


($ Billions)	12/31/02	12/31/03	% Change
Insured Deposits (estimated)	3,382	3,450	2.0
BIF - Insured	2,524	2,555	1.2
SAIF - Insured	859	896	4.3
Unisured Deposits	2,186	2,504	14.5
In Foreign Offices	658	741	12.6
Other Borrowed Funds*	1,571	1,736	10.5
All Other Liabilities	521	556	6.7
Subordinated Debt	99	107	8.1
Equity Capital	776	831	7.1
Total Liabilities and Equity Capital	8,436	9,077	7.6

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

Capital Ratios

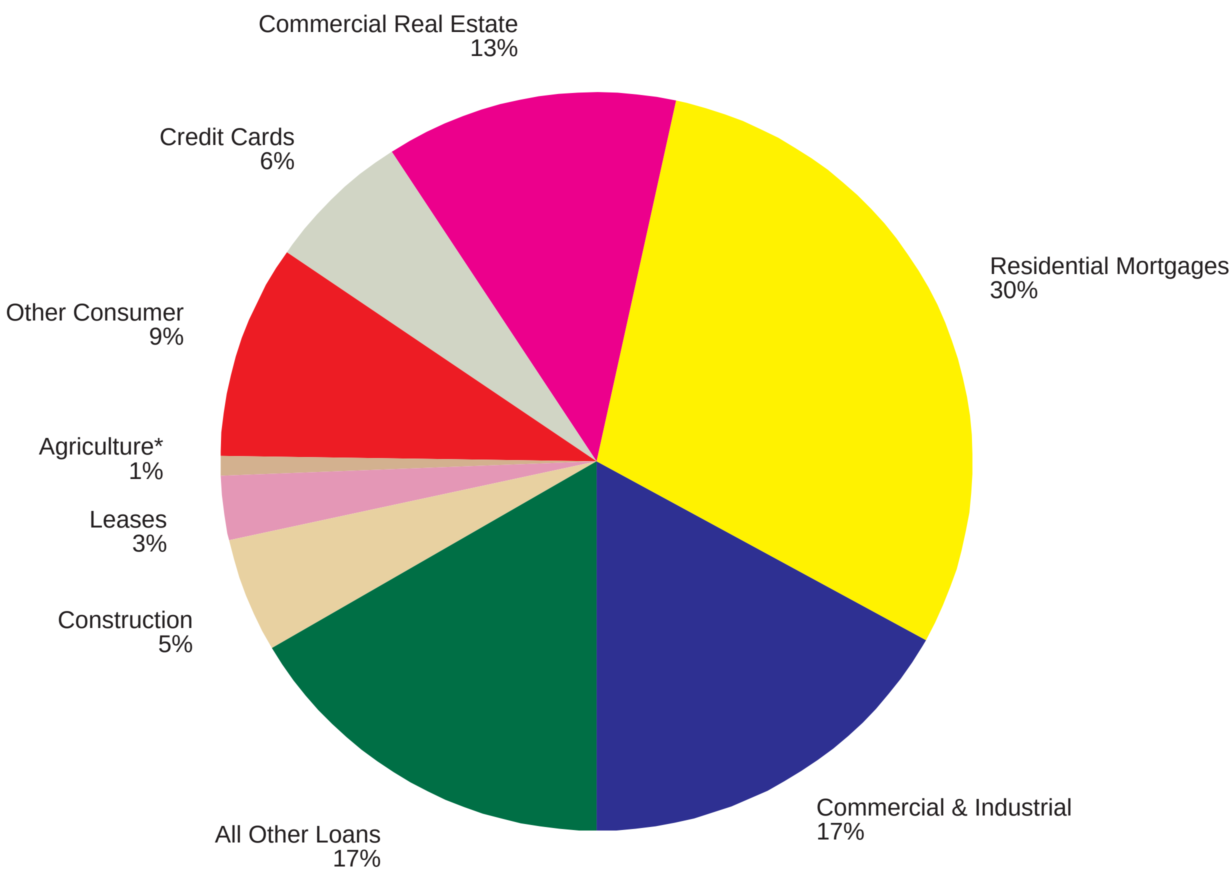
1997 - 2003



	12/97	12/98	12/99	12/00	12/01	12/02	12/03
Total Risk-Based Capital	**12.61**	**12.58**	**12.46**	**12.36**	**12.88**	**12.99**	**13.00**
Tier 1 Risk-Based Capital	**10.15**	**10.01**	**9.97**	**9.83**	**10.25**	**10.41**	**10.47**
Equity to Assets	**8.39**	**8.52**	**8.35**	**8.49**	**8.98**	**9.20**	**9.15**
Core Capital (Leverage)	**7.62**	**7.59**	**7.80**	**7.71**	**7.78**	**7.87**	**7.88**

Loan Portfolio Composition

December 31, 2003

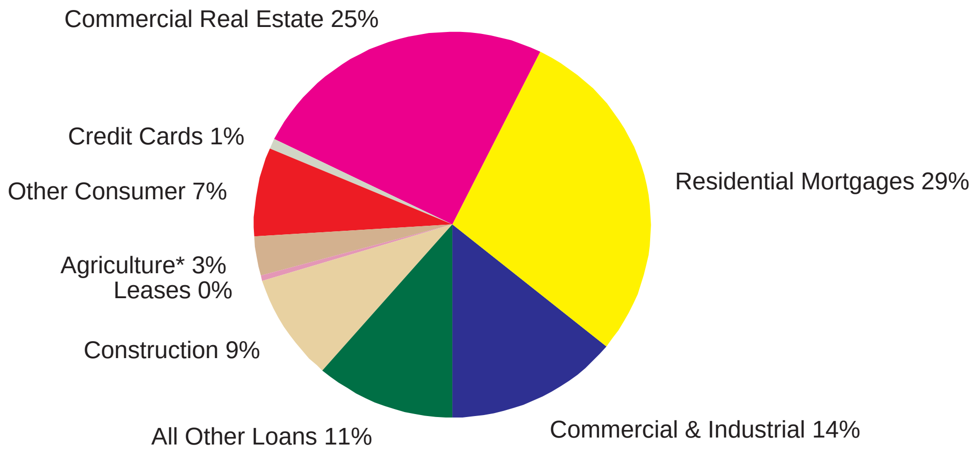


* OTS - Supervised Savings Associations do not identify agricultural loans.

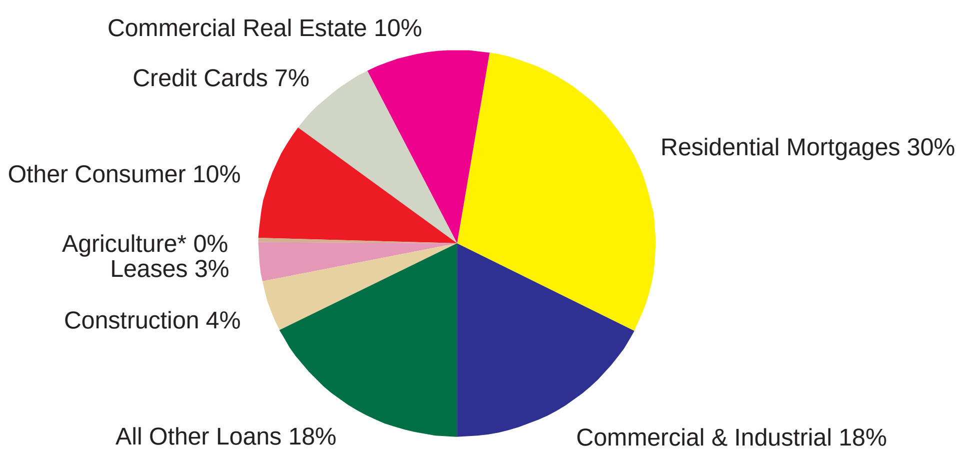
Loan Portfolio Composition by Asset Size

December 31, 2003

Assets < $1 Billion



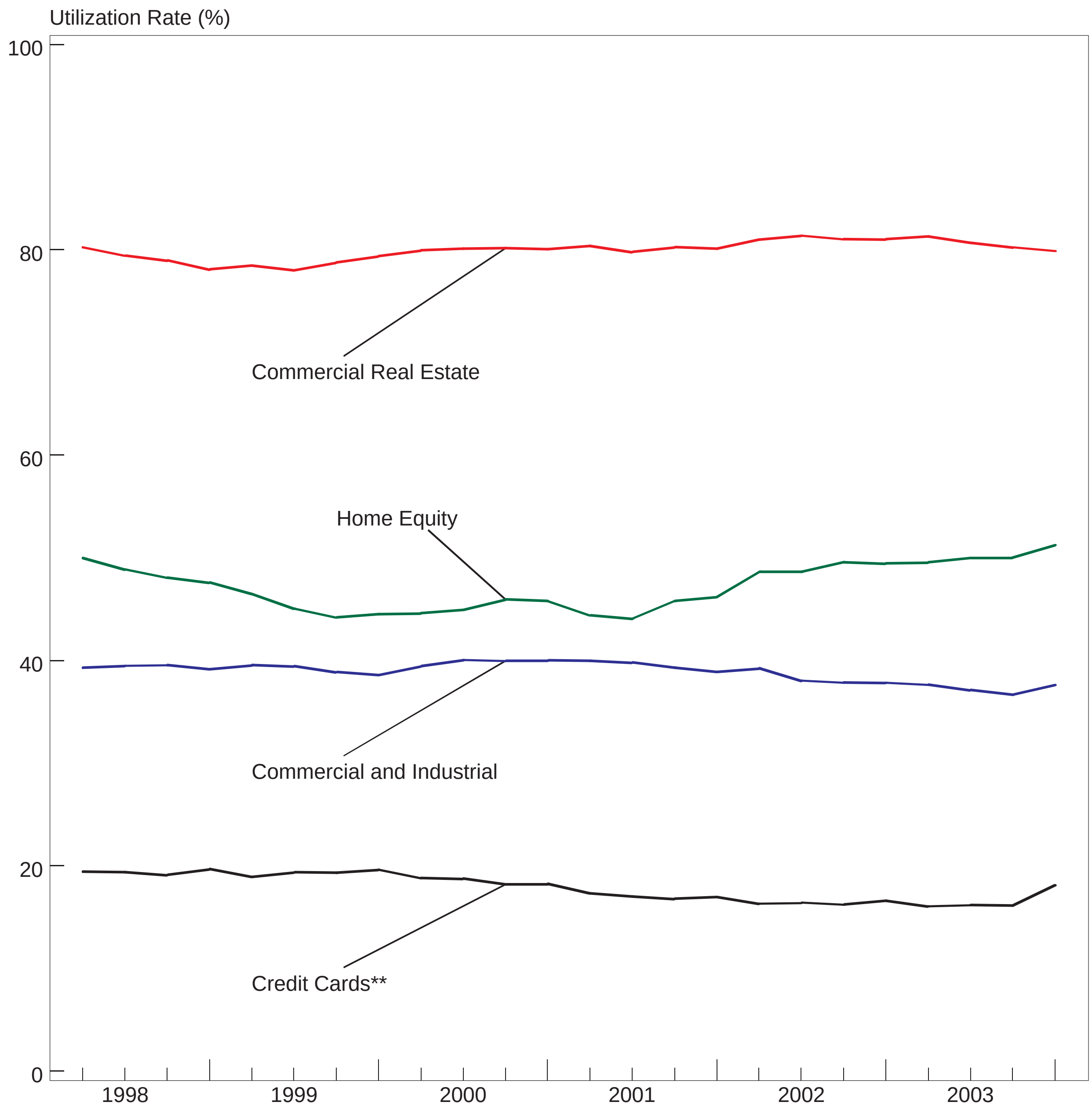
Assets > $1 Billion



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

Utilization Rates of Loan Commitments*

1998-2003

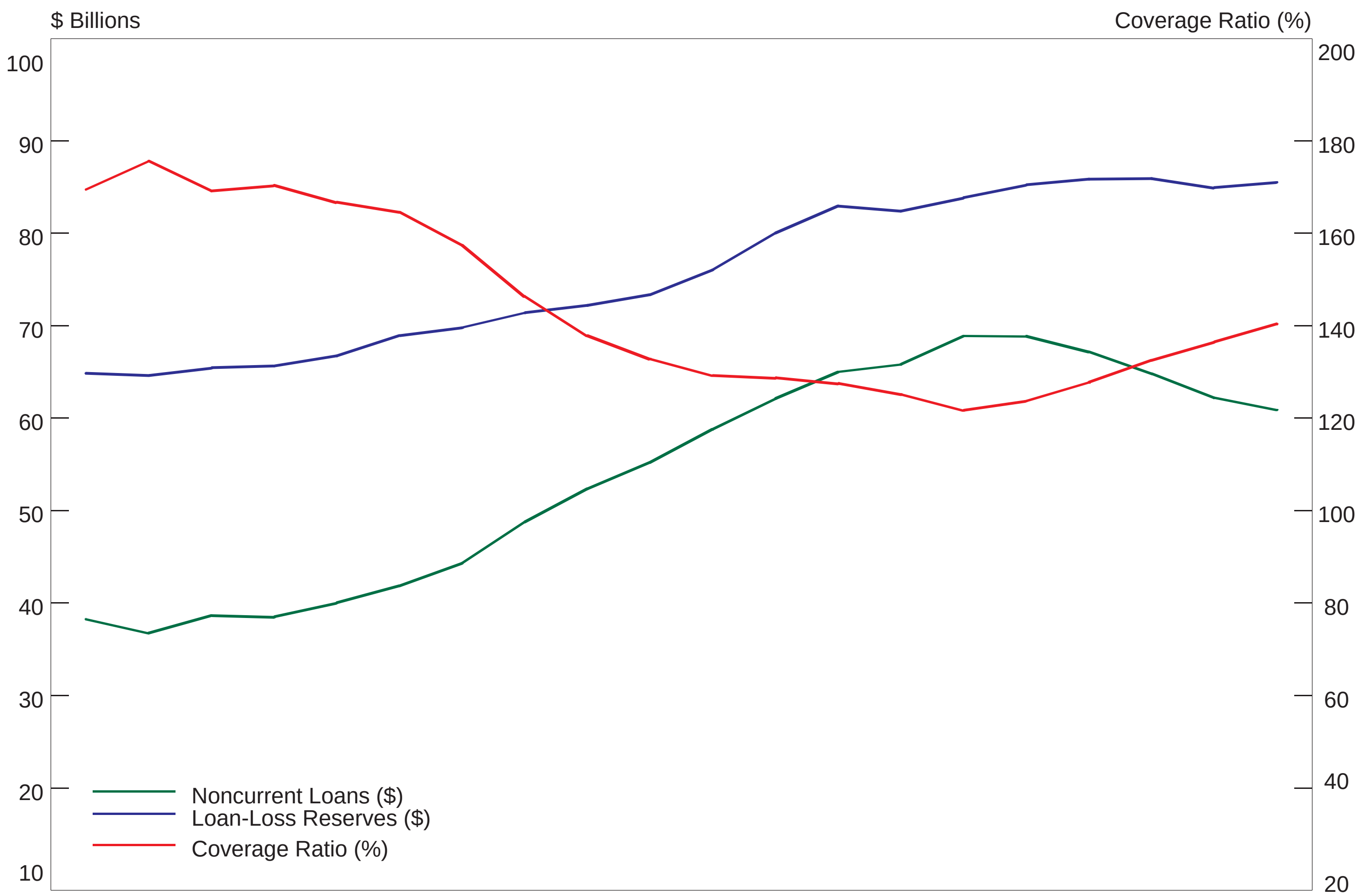


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commmitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

1999-2003

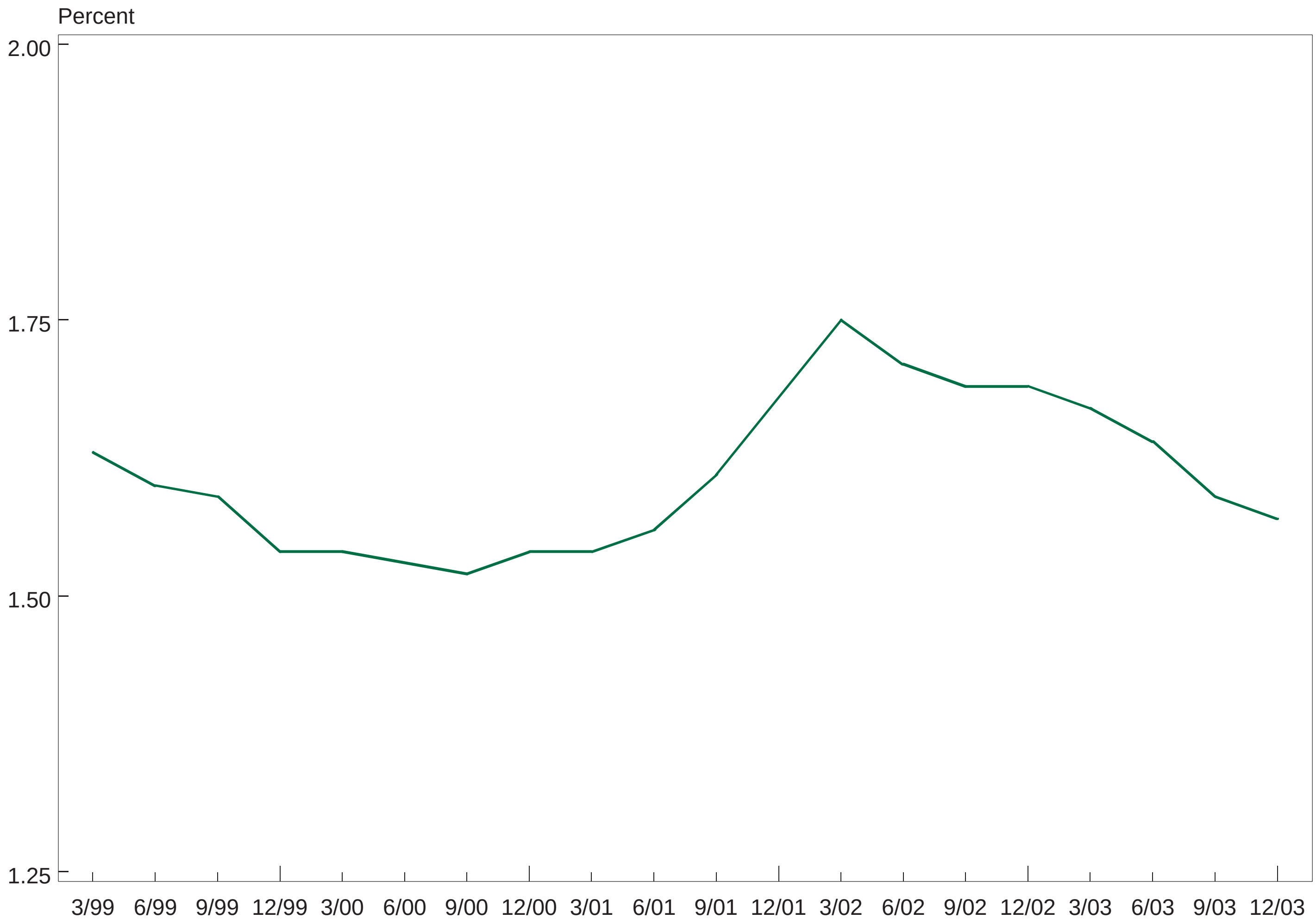


Noncurrent Loans ($ Billions)																			
38.3	36.8	38.7	38.5	40.0	41.9	44.3	48.8	52.4	55.2	58.8	62.1	65.0	65.8	68.9	68.9	67.2	64.8	62.2	60.9
Loan-Loss Reserves ($ Billions)																			
64.9	64.6	65.5	65.7	66.8	69.0	69.8	71.4	72.2	73.4	76.1	80.0	83.0	82.4	83.9	85.2	85.9	85.9	84.9	85.5
Coverage Ratio (%)																			
169	176	169	170	167	165	157	146	138	133	129	129	128	125	122	124	128	133	137	140

* Loan-loss reserves to noncurrent loans.

Loss Allowance To Loans and Leases

1999-2003

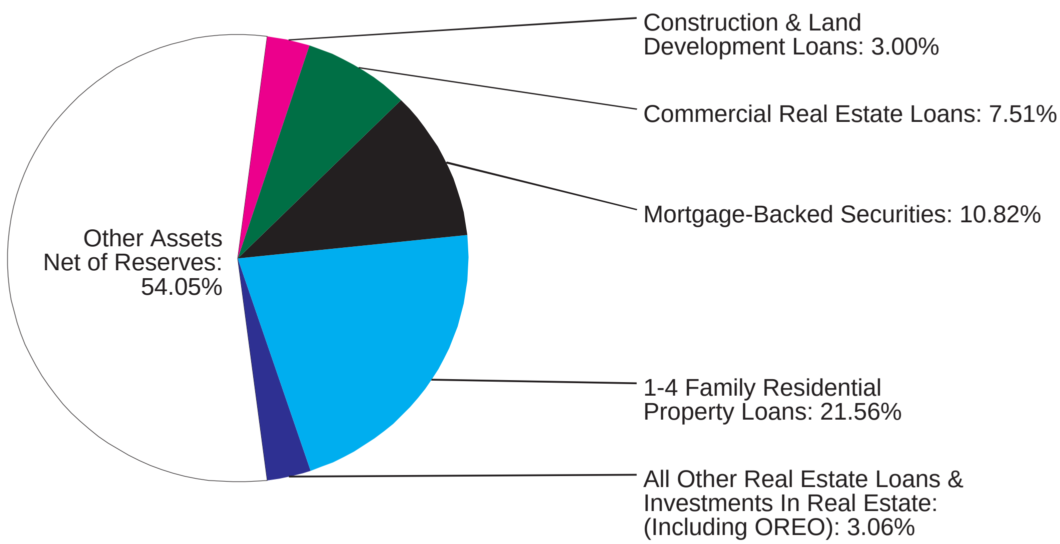


Loss Allowance To Loans and Leases

1.63	1.60	1.59	1.54	1.54	1.53	1.52	1.54	1.54	1.56	1.61	1.68	1.75	1.71	1.69	1.69	1.67	1.64	1.59	1.57

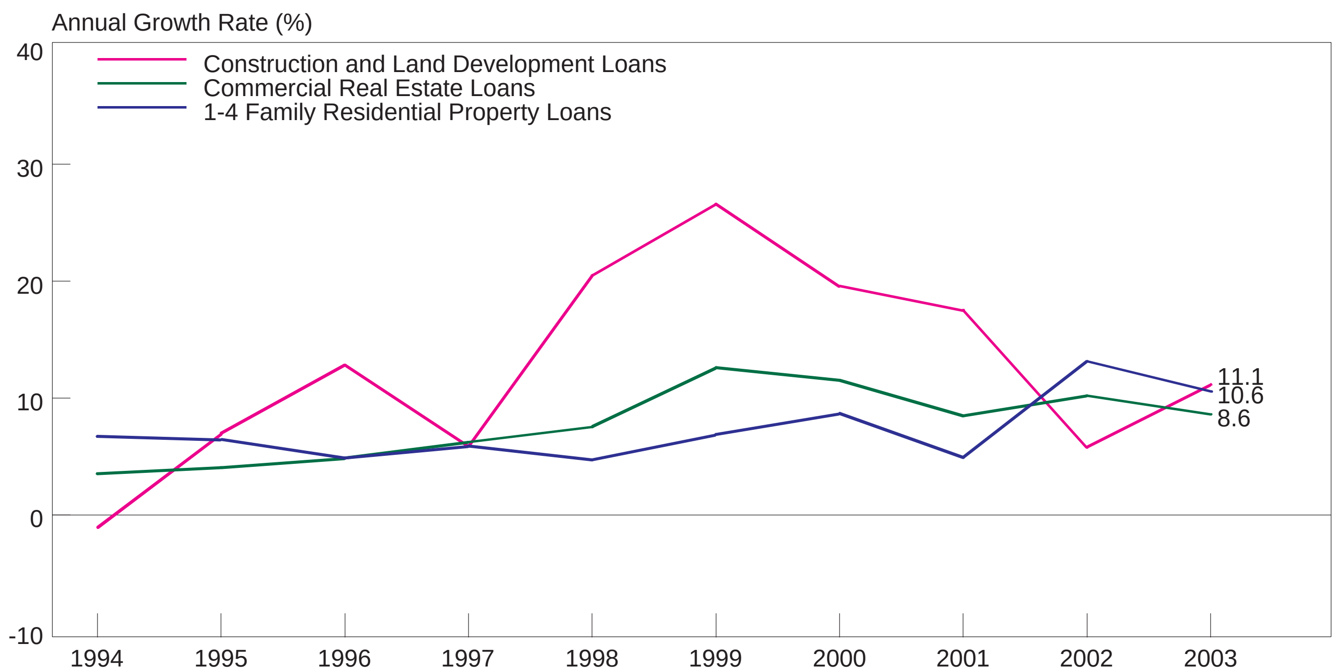
Real Estate Assets as a Percent of Total Assets

December 31, 2003



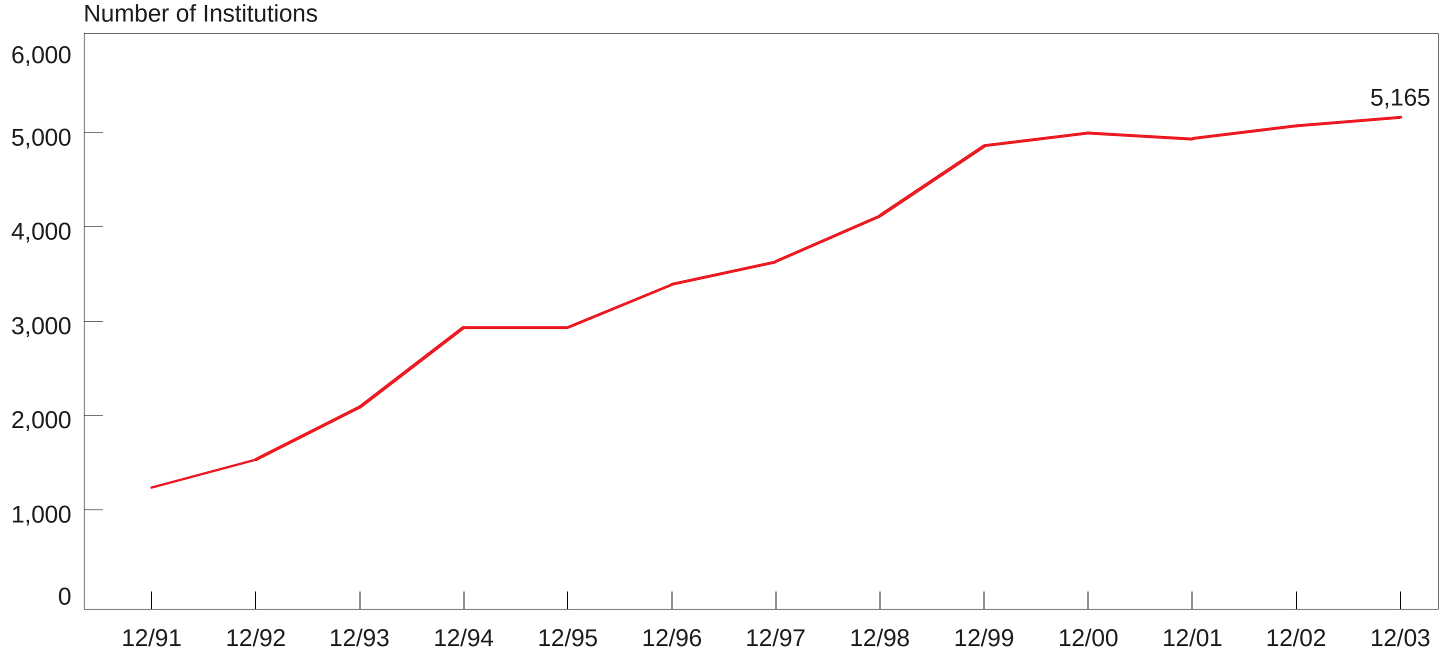
Real Estate Loan Growth Rates

1994-2003



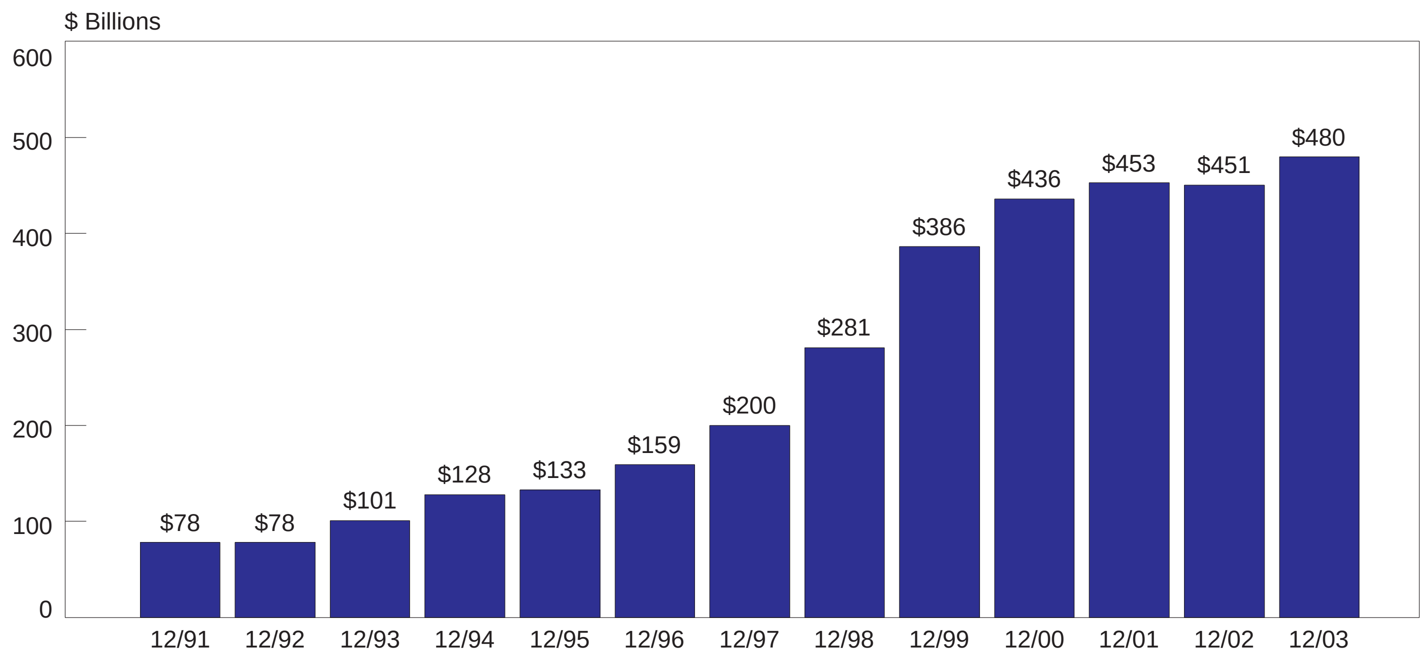
Number of Institutions with FHLB Advances*

1991 - 2003



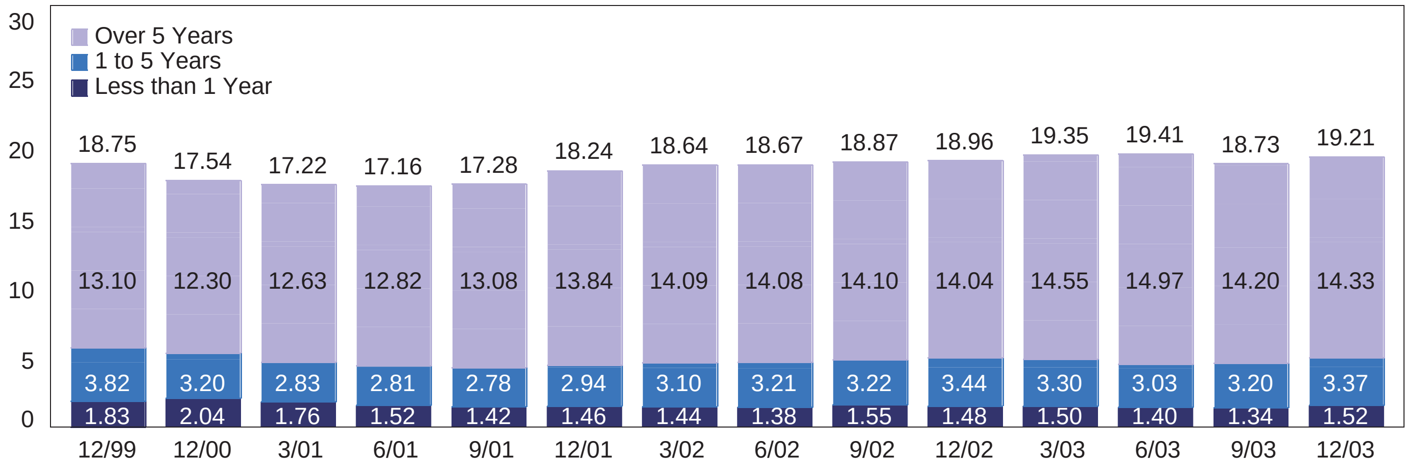
Amount of FHLB Advances Outstanding*

1991 - 2003



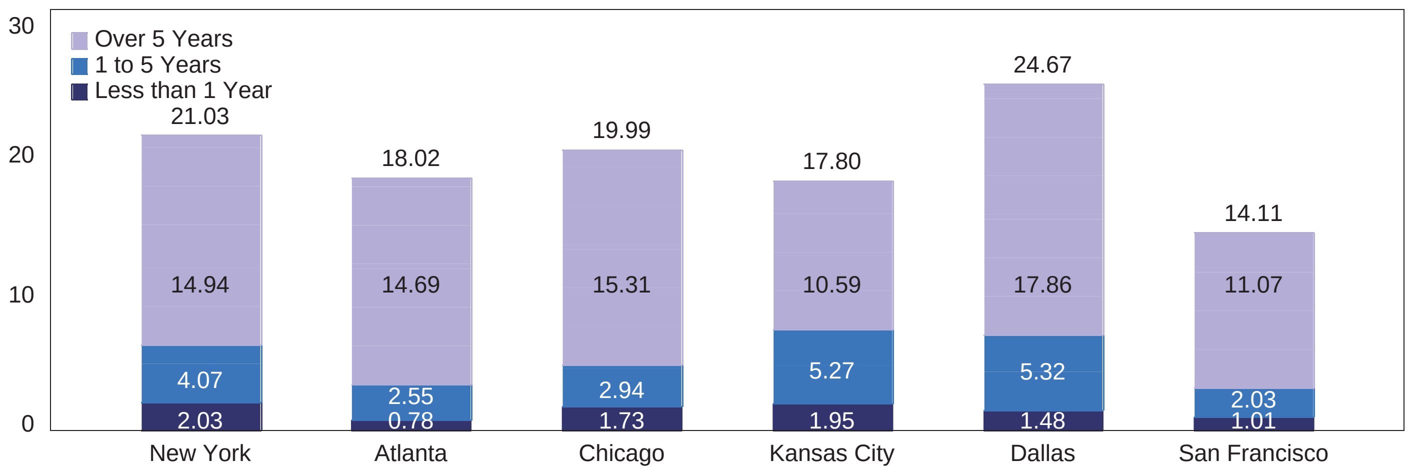
*Source: Call Report, Thrift Financial Report and FHFB prior to 3/31/01.

Debt Securities by Maturity or Repricing Frequency...



...and by Region

December 31, 2003



Total Securities (Debt and Equity)

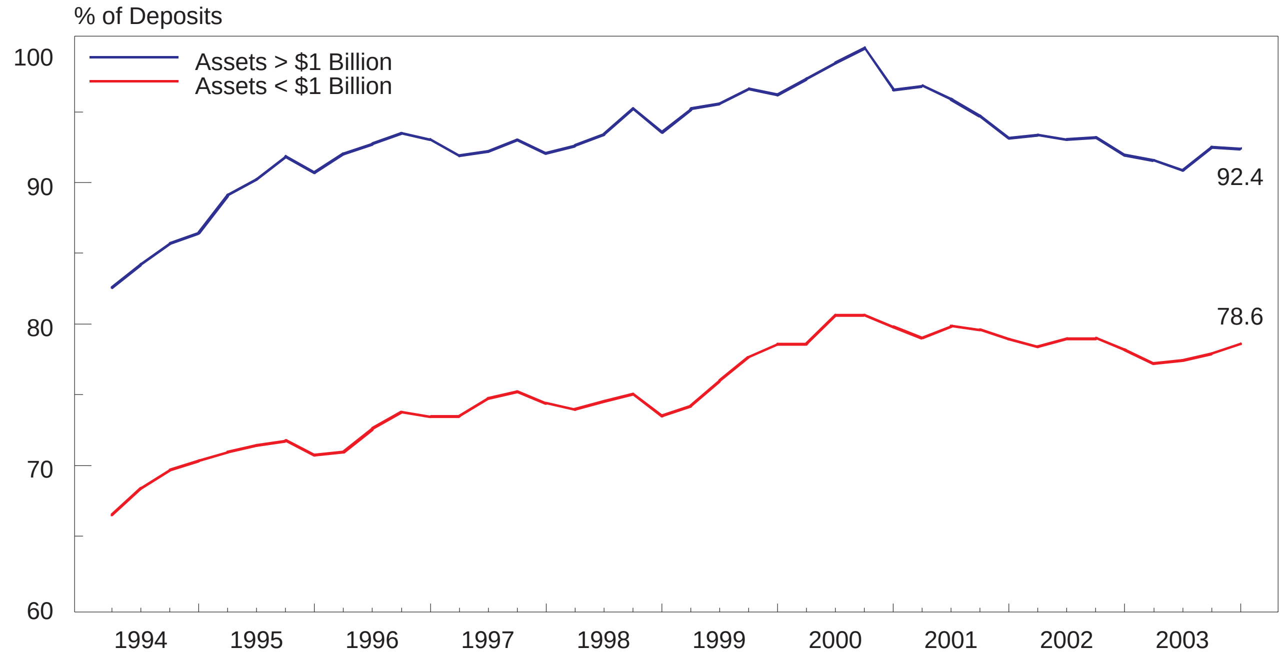
($ Biilions)

	12/01	3/02	6/02	9/02	12/02	3/03	6/03	9/03	12/03
U.S. Government Obligations:									
U.S. Treasury	48	54	56	58	67	67	64	72	77
U.S. Agencies	6	6	7	7	7	7	8	10	10
Government Sponsored Enterprises	202	212	218	230	246	246	254	264	276
Mortgage Pass-through Securities	497	494	548	573	578	615	674	618	639
Collateralized Mortgage Obligations	313	320	307	329	335	365	361	330	343
State, County, Municipal Obligations	101	101	103	106	108	110	115	117	117
Asset Backed Securities	109	101	98	103	106	98	93	96	105
Other Debt Securities	157	169	163	153	153	158	162	168	178
Equity Securities	31	32	31	29	34	29	31	27	27
Total Securities	$1,465	$1,488	$1,530	$1,589	$1,633	$1,695	$1,763	$1,702	$1,771

Net Loans and Leases to Deposits

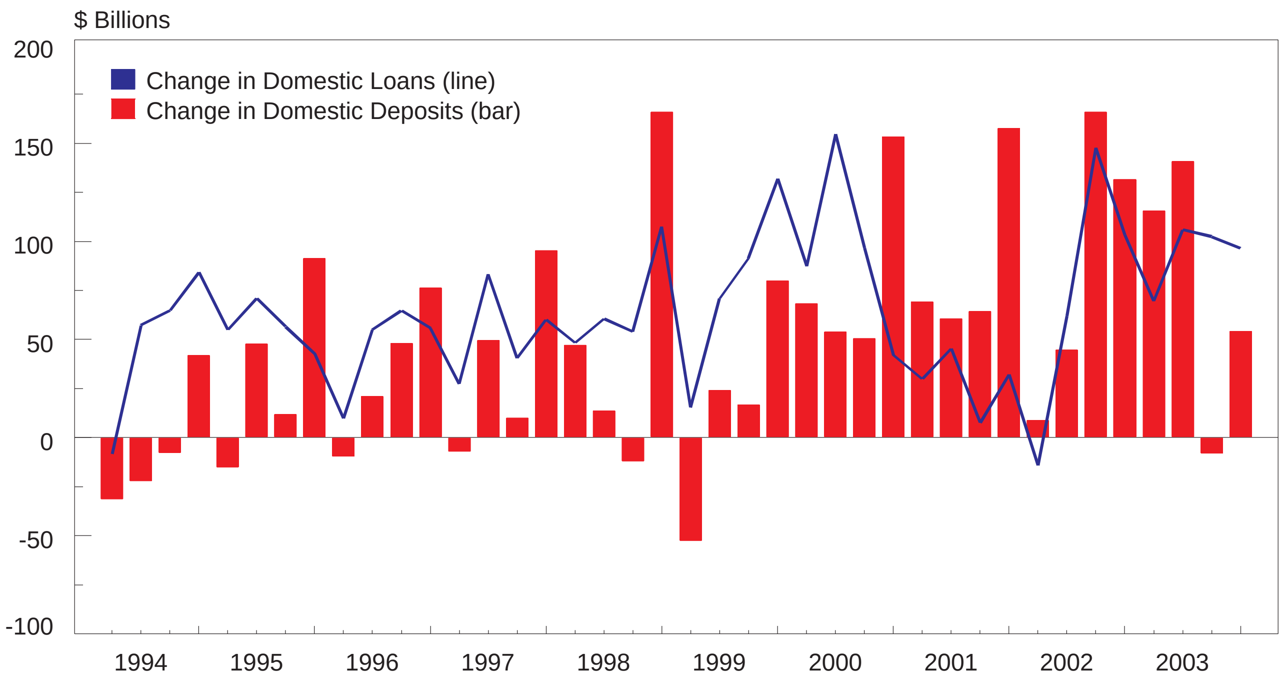
(Domestic and Foreign)

1994 - 2003



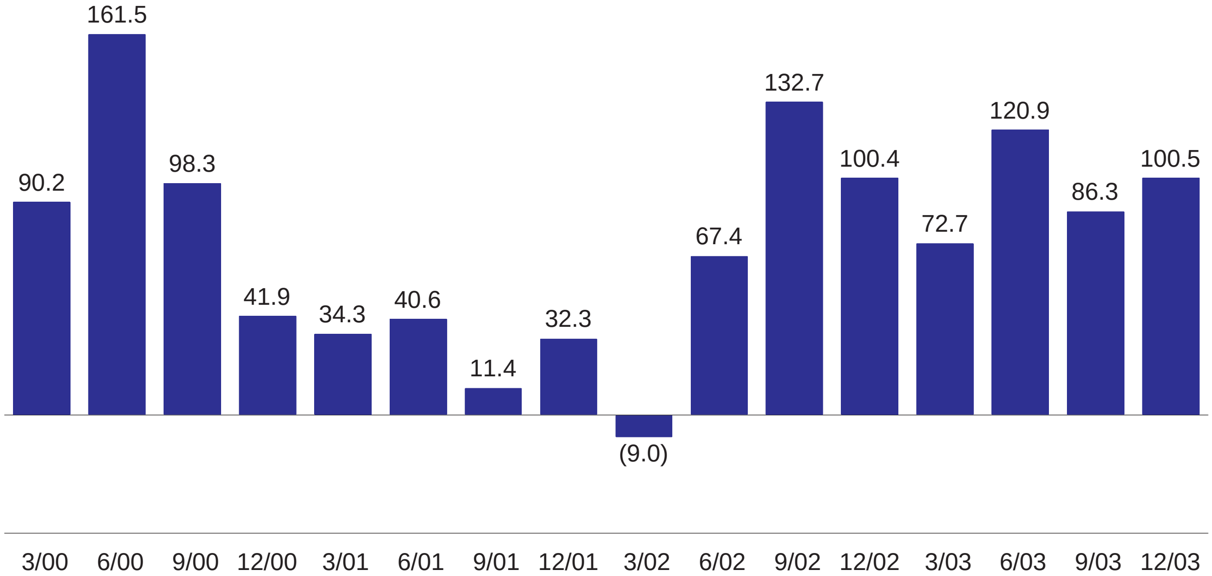
Quarterly Change in Domestic Loans vs Domestic Deposits

1994 - 2003



Quarterly Change in Reported Loans Outstanding

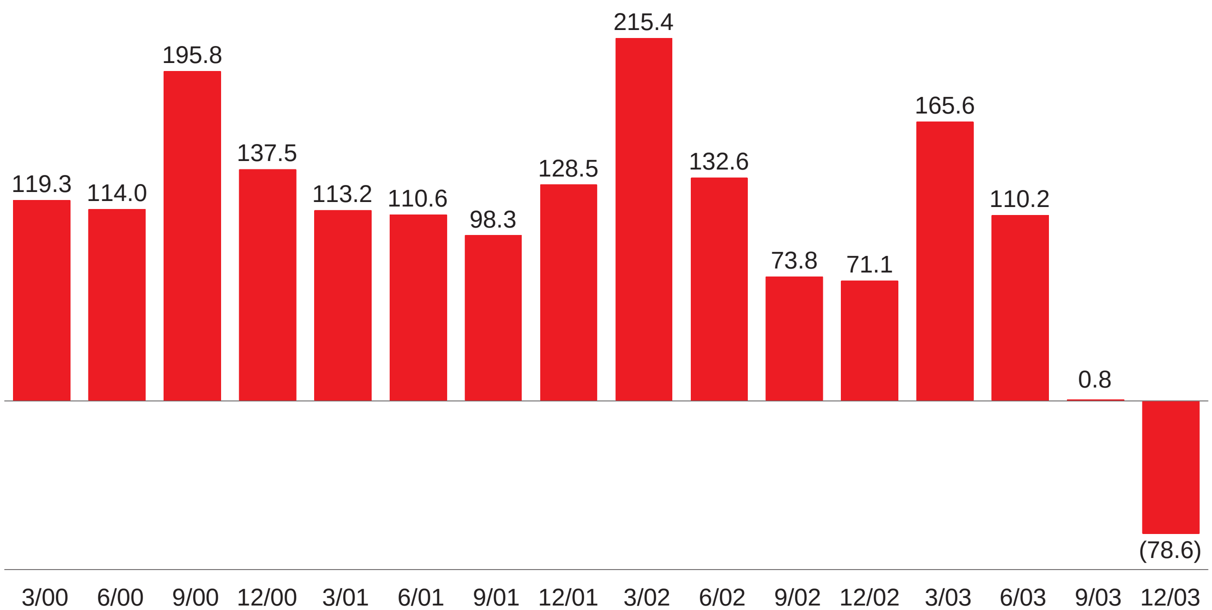
($ Billions)



In the fourth quarter of 2003, real estate loans increased by $18 billion and consumer loans increased by $76 billion, while commercial and industrial loans decreased by $9.2 billion.

Quarterly Change in Unused Loan Commitments

($ Billions)



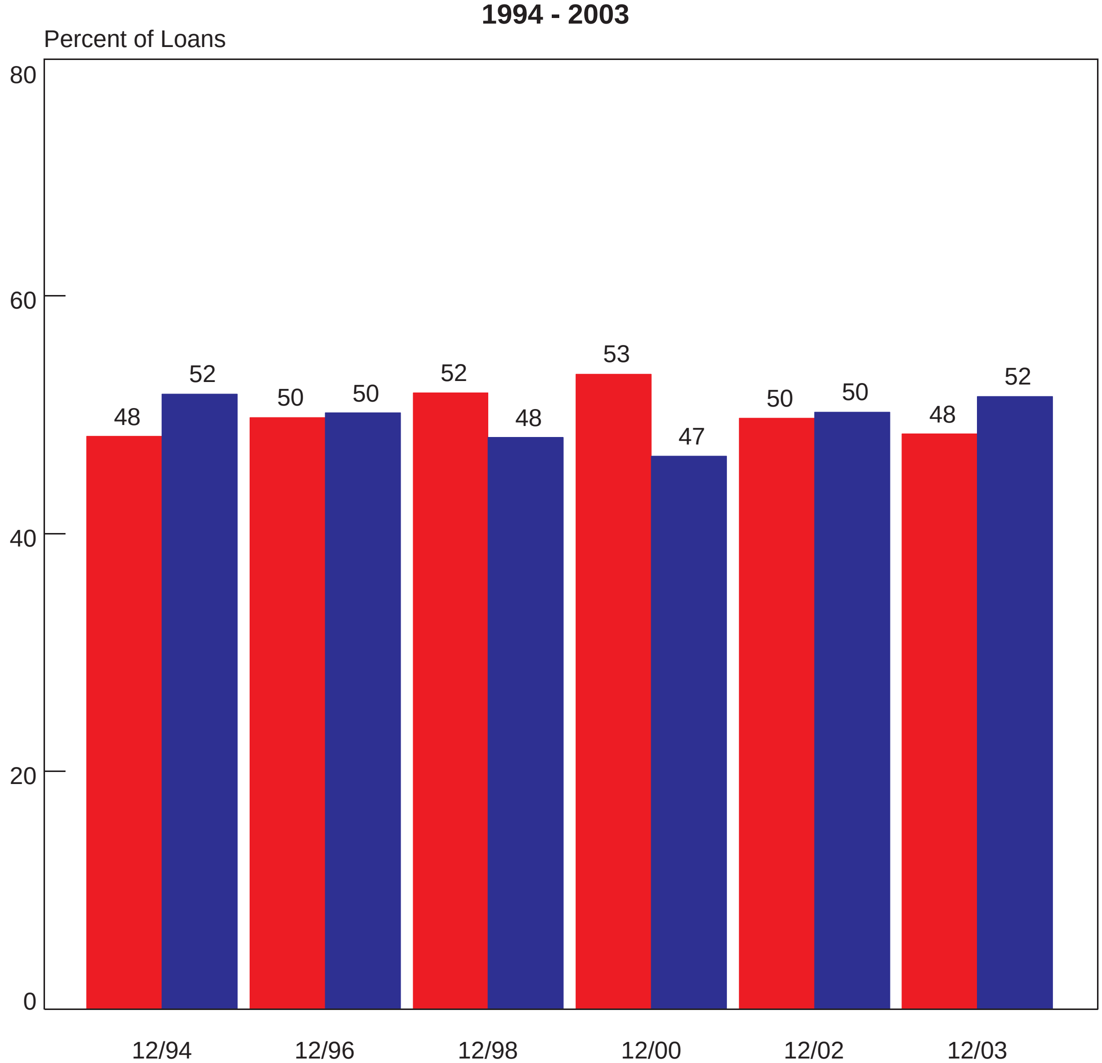
In the fourth quarter of 2003, unused credit card commitments and unused commitments for loans to businesses decreased by $74 billion and $79 billion respectively.

Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers

(as a Percent of Total Loans)

1994 - 2003



Loans ($ Billions):

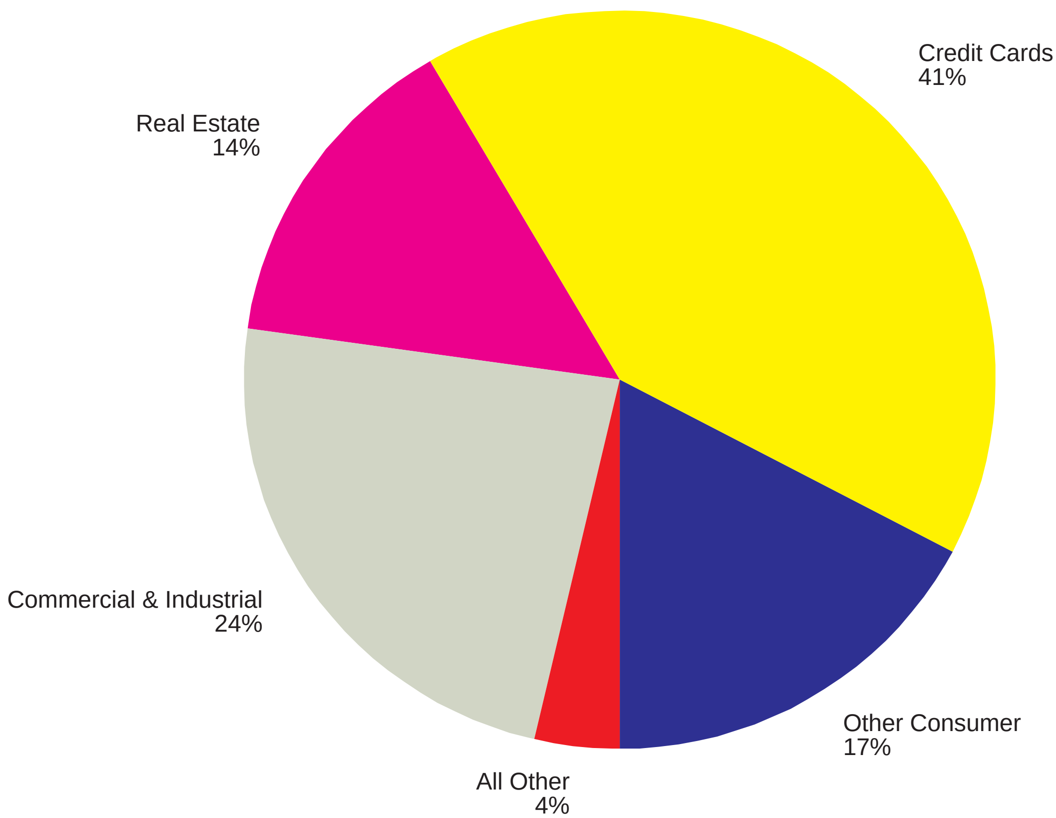
	12/94	12/96	12/98	12/00	12/02	12/03
Commercial Borrowers	$1,455	$1,751	$2,057	$2,484	$2,515	$2,632
Consumer Loans	1,563	1,765	1,907	2,163	2,542	2,805

Loans to Commerical 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.

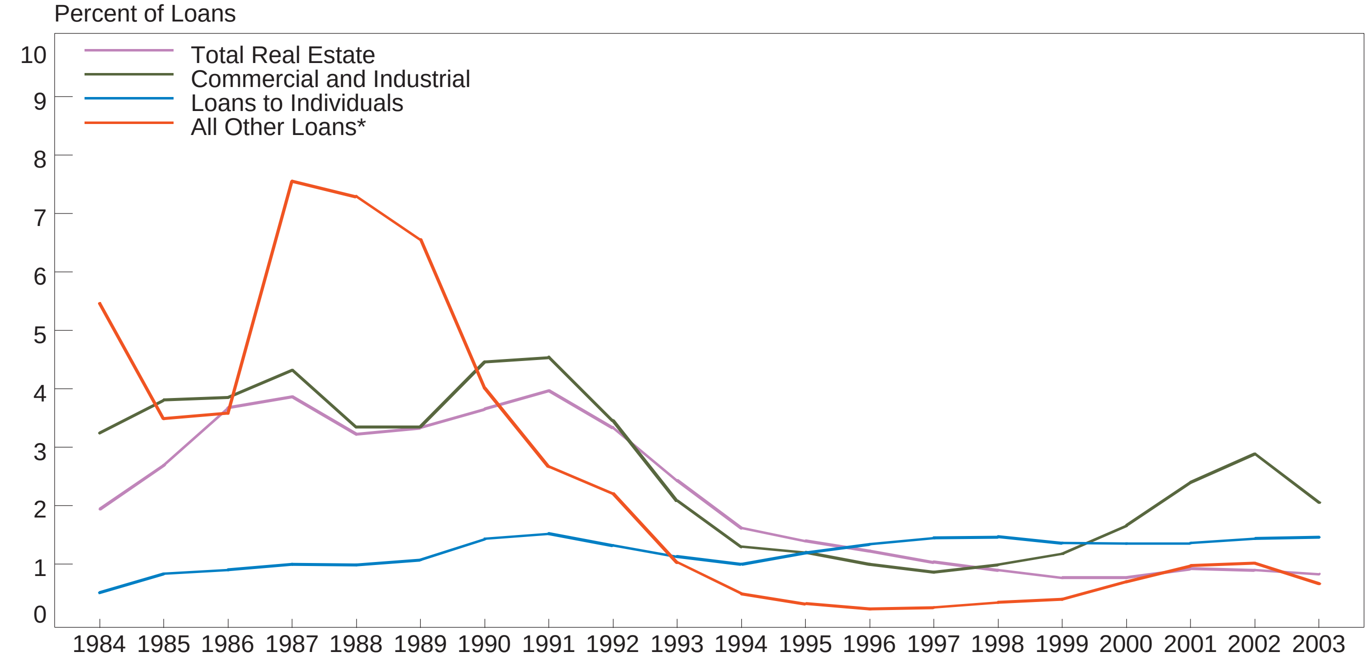
Composition of FDIC-Insured Institutions' Loan Charge-offs

Fourth Quarter, 2003



Noncurrent Loan Rates at Year-end

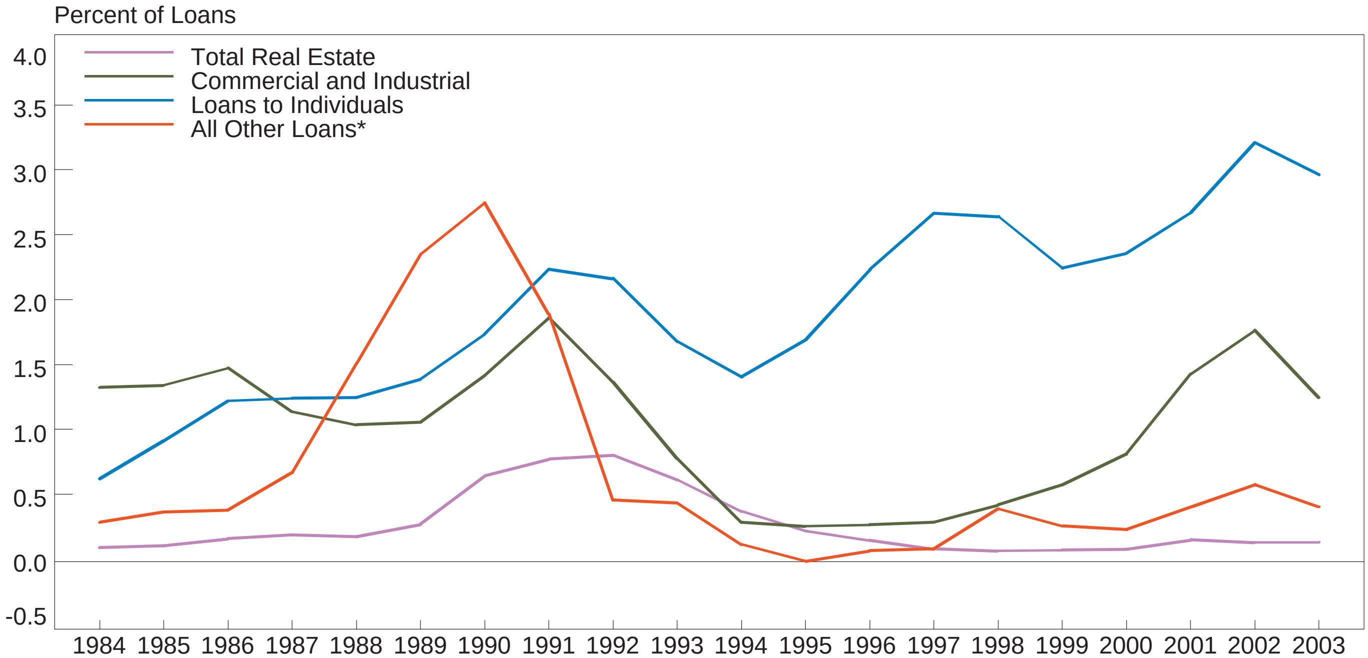
1984-2003



Note: Noncurrent loan rates represent the percentage of loans that are past due 90 days or more or in nonaccrual status.

Annual Net Charge-off Rates on Loans

1984-2003

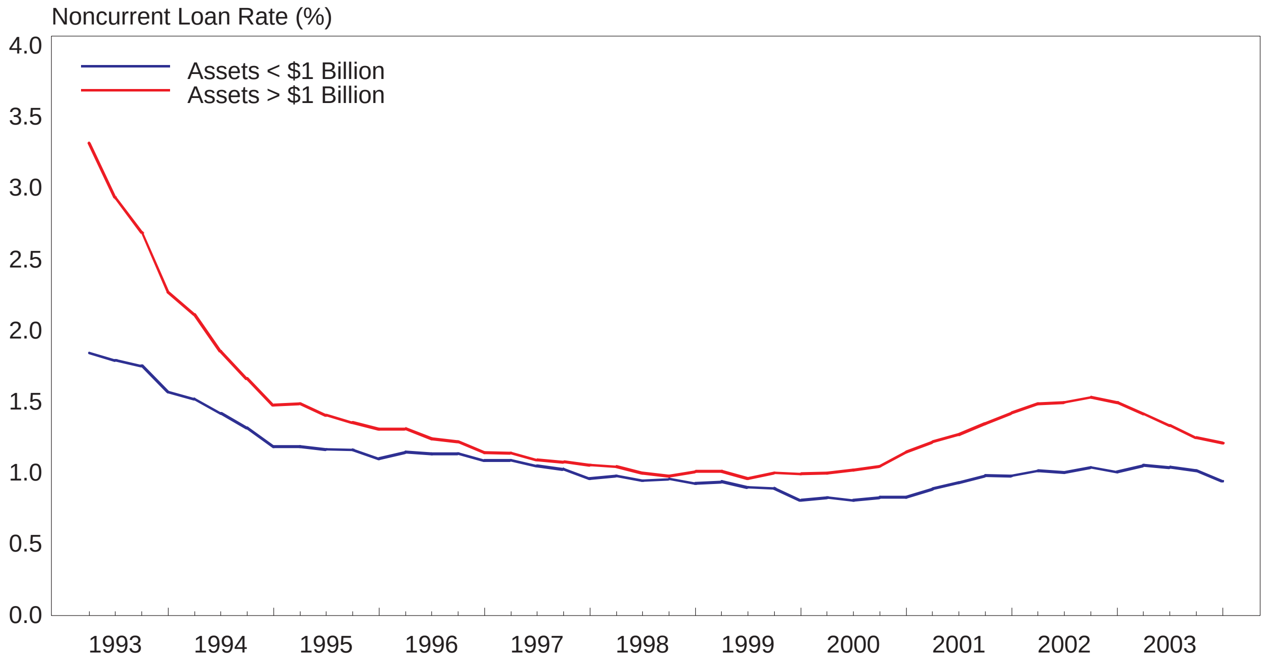


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

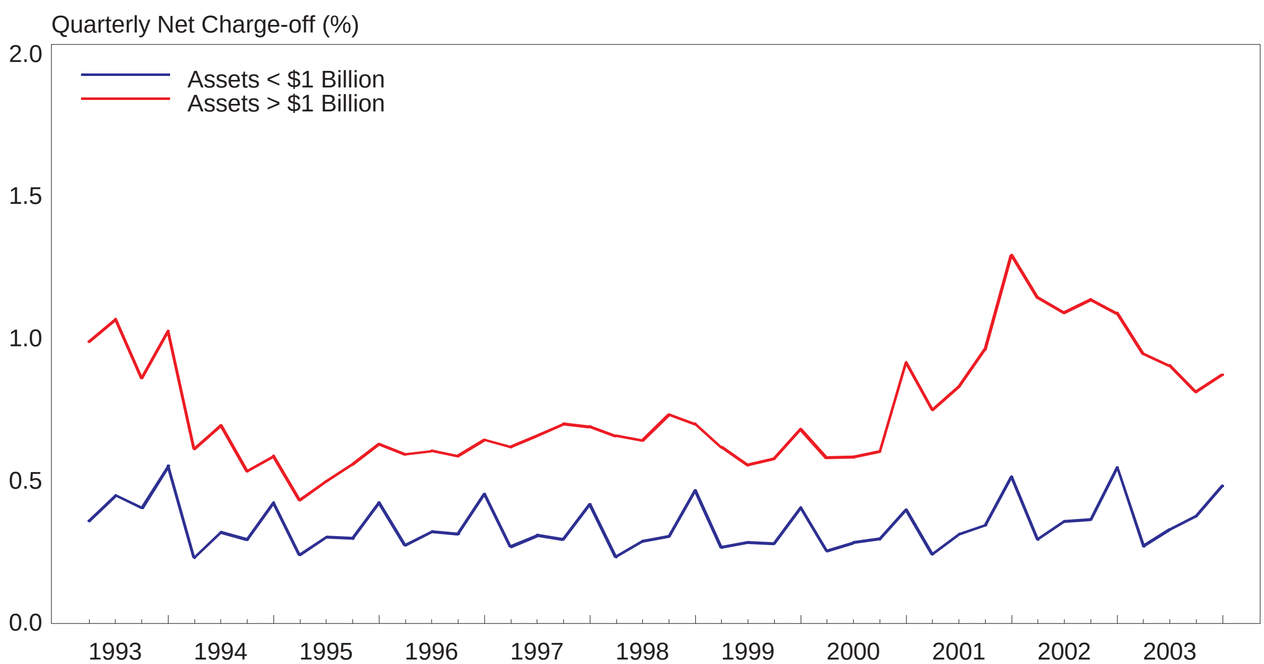
1993 - 2003



Quarterly Net Charge-off Rates

By Asset Size

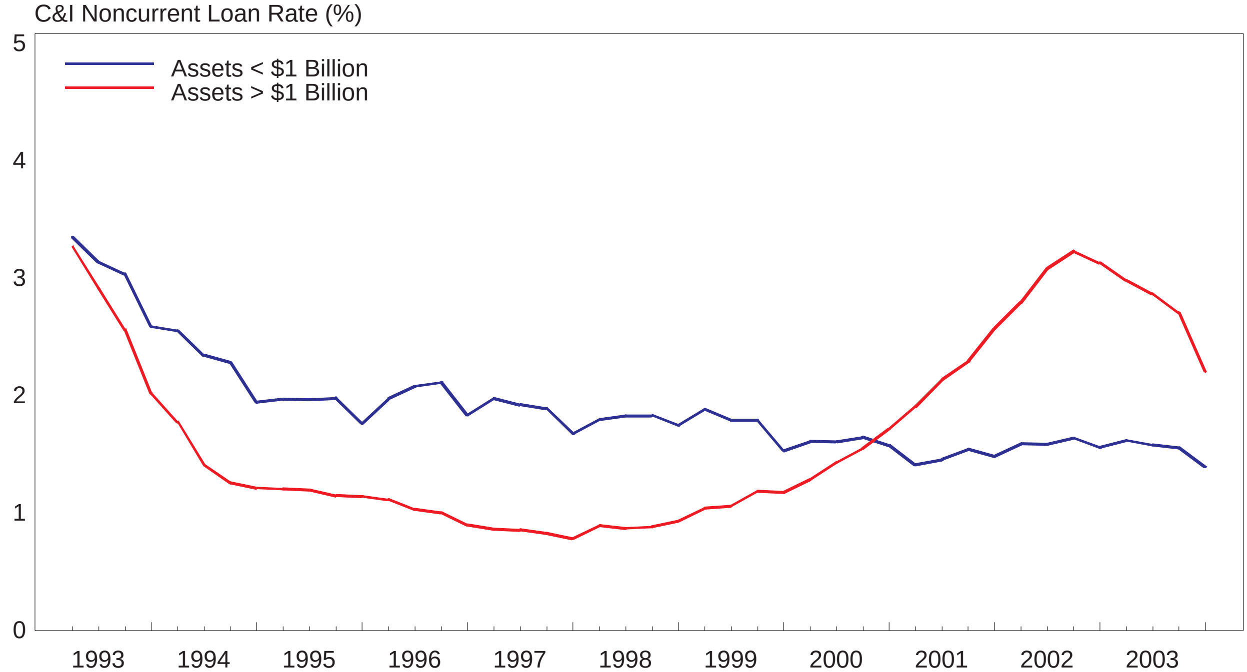
1993 - 2003



Noncurrent C & I Loan Rates

By Asset Size

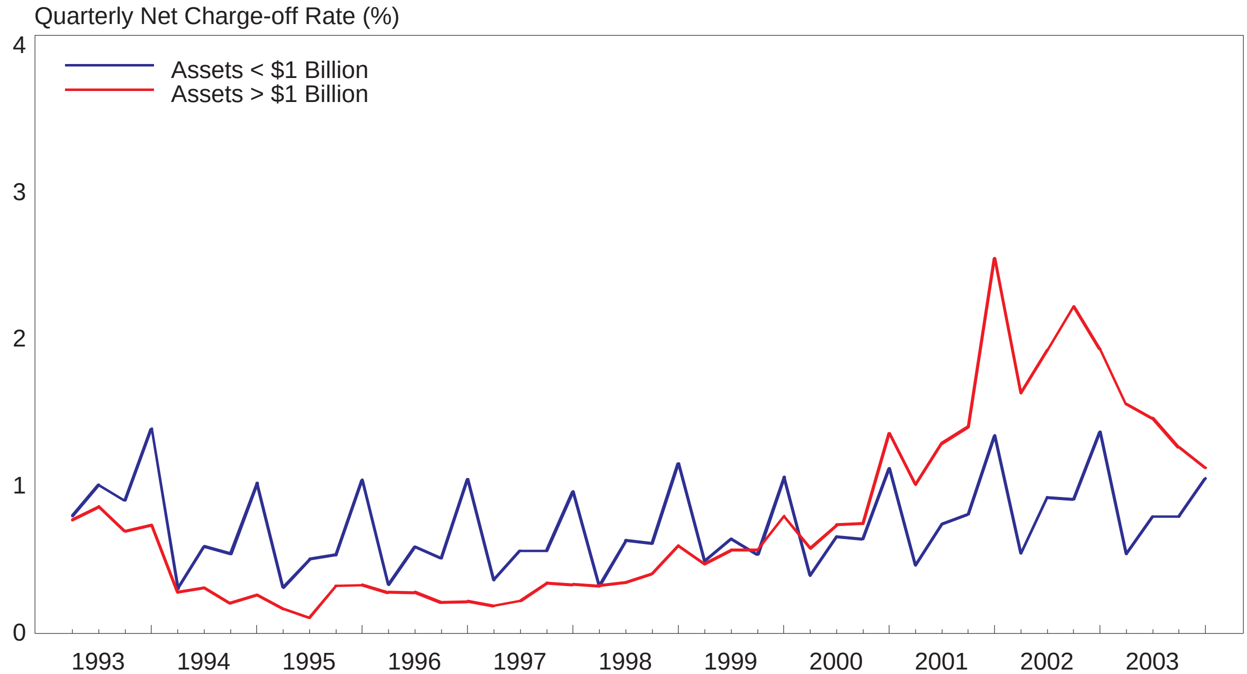
1993 - 2003



Quarterly Net Charge-off Rates on C & I Loans

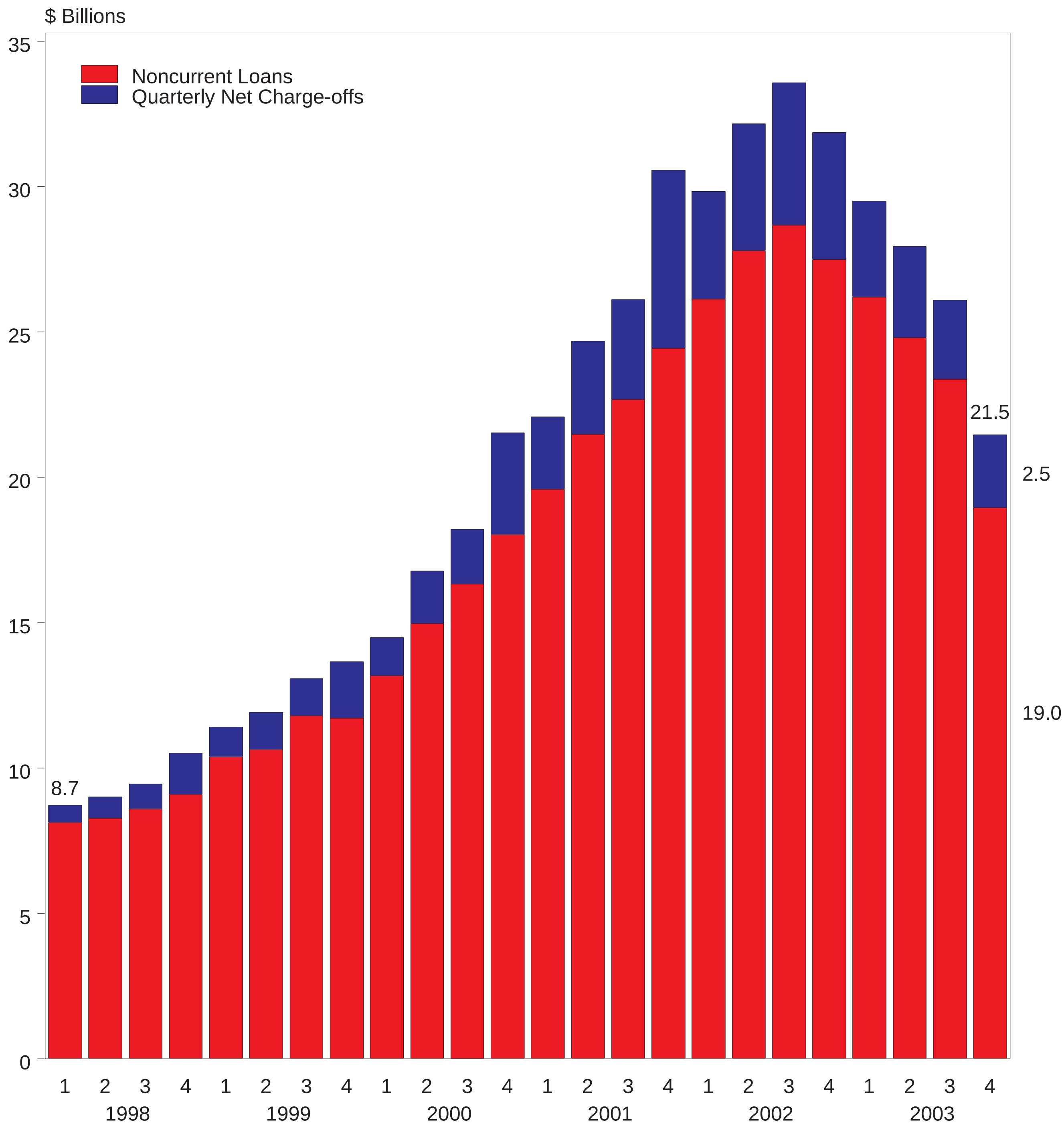
By Asset Size

1993 - 2003



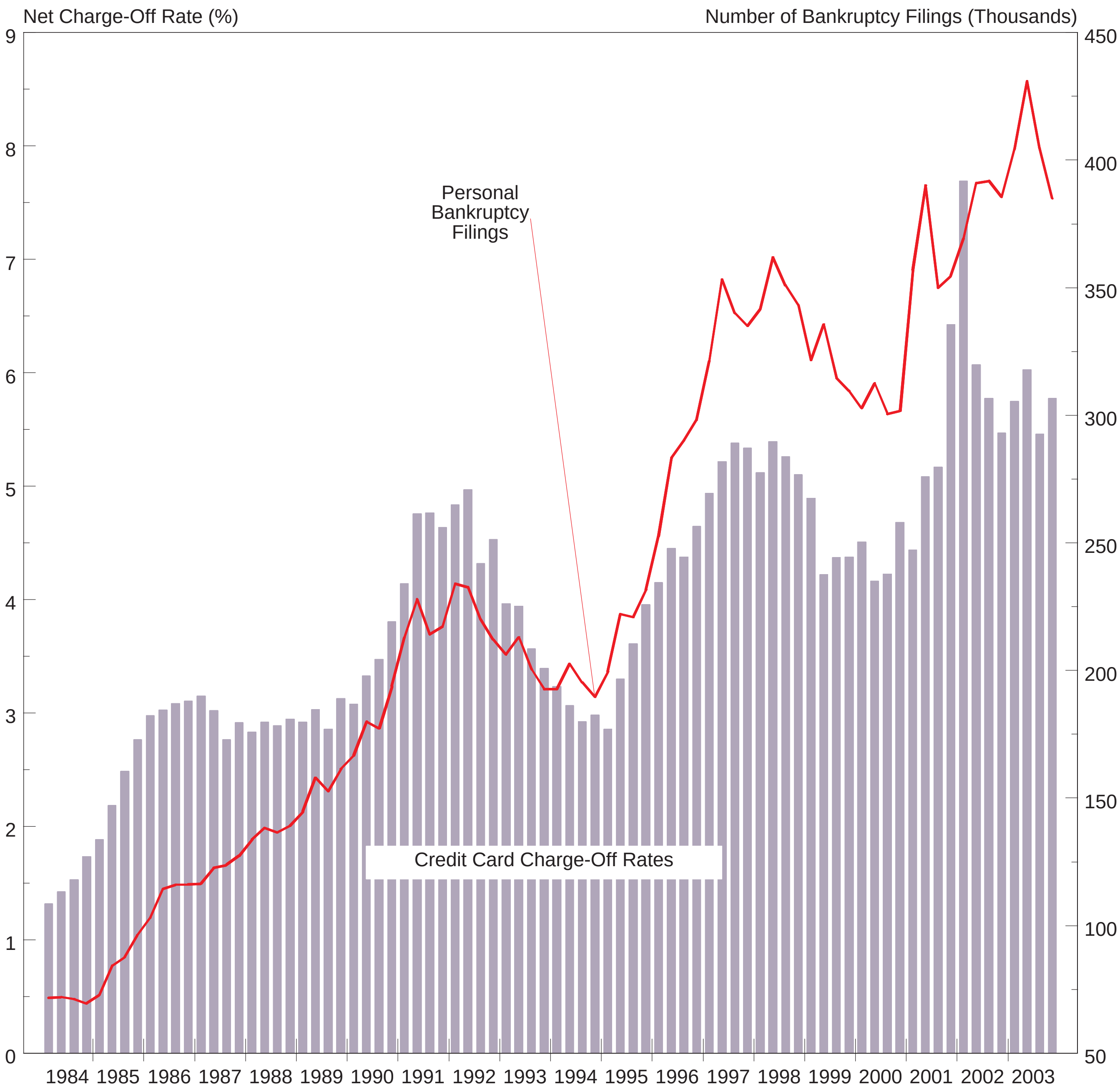
Credit Quality of C & I Loans

1998 - 2003



Credit Card Loss Rates and Personal Bankruptcy Filings

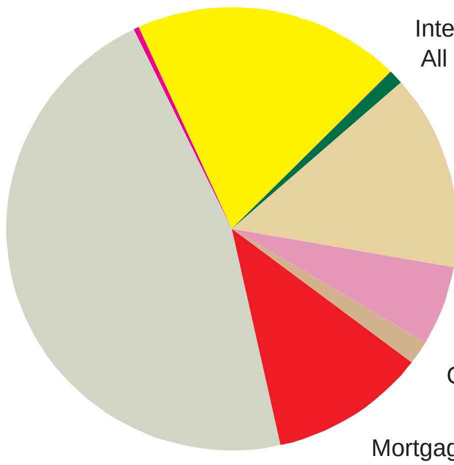
1984-2003



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

Number of Institutions By Asset Concentration Group

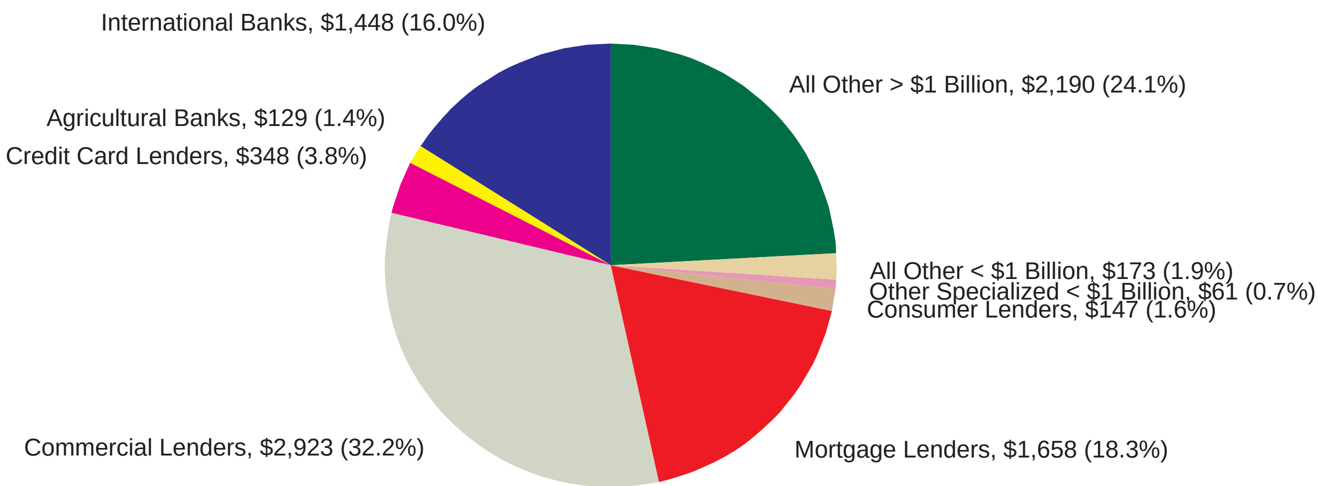
December 31, 2003



	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
12/03	6	1,765	36	4,250	1,033	158	530	1,313	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,968	1,242	228	477	1,662	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	80	3,484	1,732	354	688	2,529	99
12/95	11	2,646	71	3,322	1,825	370	797	2,805	123
12/94	11	2,838	70	3,394	2,029	379	916	2,836	132
12/93	11	2,952	61	3,305	2,153	323	1,224	3,109	145
12/92	11	3,022	66	3,342	2,327	319	1,388	3,315	143
12/91	10	3,120	73	3,668	2,395	379	1,371	3,426	131
12/90	10	3,114	73	4,147	2,338	463	1,396	3,678	117
12/89	12	3,186	66	4,590	2,367	519	1,429	3,810	95
12/88	13	3,261	51	4,768	2,364	550	1,523	3,940	91
12/87	13	3,364	58	5,157	2,315	505	1,719	4,096	98
12/86	13	3,548	50	5,236	2,168	459	1,810	4,474	118
12/85	14	3,736	33	5,066	2,350	471	1,681	4,554	128

Industry Assets By Asset Concentration Group

December 31, 2003

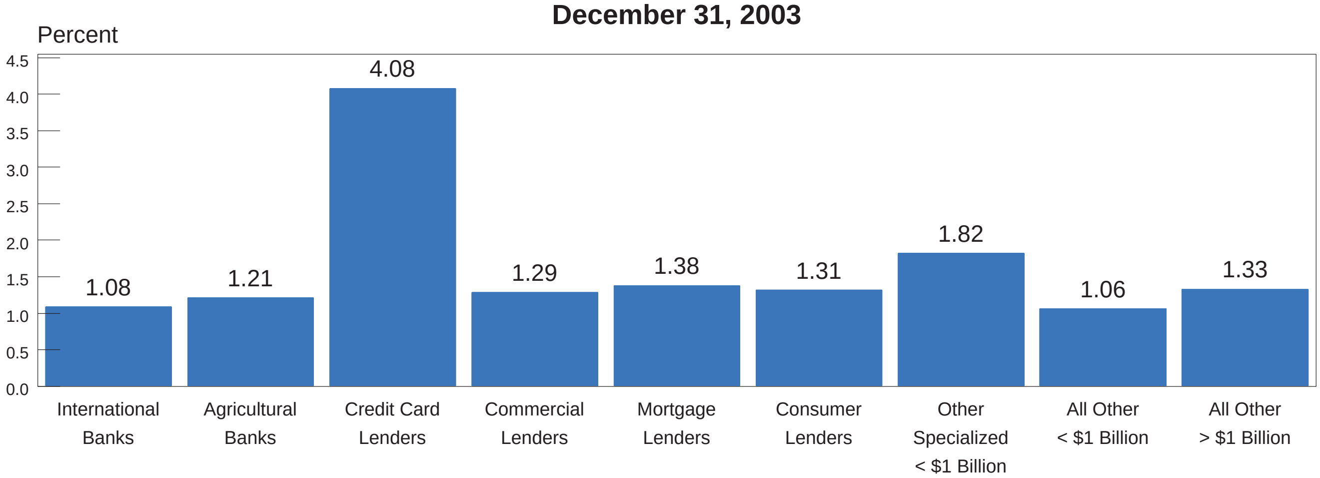


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
12/03	1,448	129	348	2,923	1,658	147	61	173	2,190
12/02	1,274	124	299	2,960	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	219	2,166	932	134	70	291	480
12/95	1,046	118	166	1,922	935	114	82	315	641
12/94	960	119	132	1,675	926	92	92	306	719
12/93	831	120	101	1,561	920	85	119	329	663
12/92	754	117	93	1,666	861	60	131	342	551
12/91	637	114	94	1,989	798	65	112	333	446
12/90	625	108	87	2,206	828	61	102	329	381
12/89	712	102	82	2,264	854	82	100	317	305
12/88	699	99	67	2,224	858	75	102	315	298
12/87	711	100	50	2,010	847	62	119	325	278
12/86	720	103	35	1,888	726	65	120	365	305
12/85	717	105	25	1,560	692	68	109	365	352

Performance Ratios By Asset Concentration Group

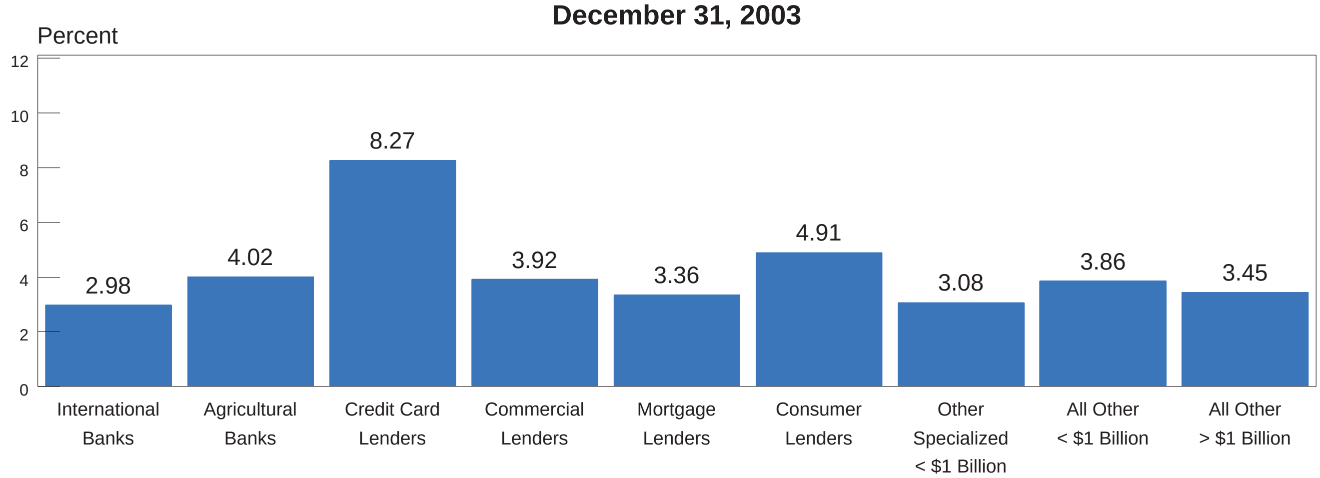
Return on Assets (YTD)

December 31, 2003



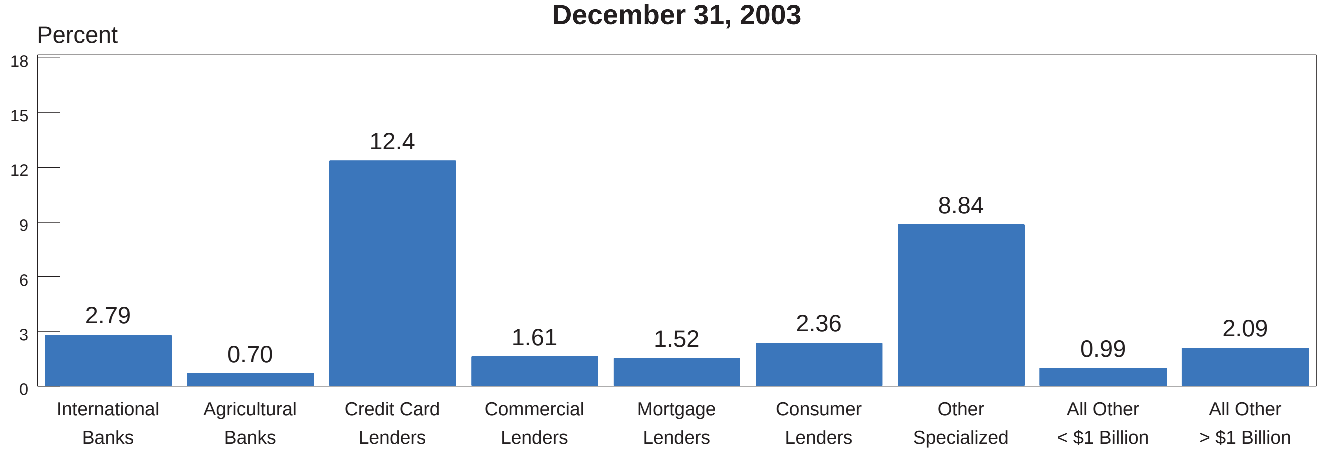
Net Interest Margin (YTD)

December 31, 2003



Noninterest Income to Assets (YTD)

December 31, 2003

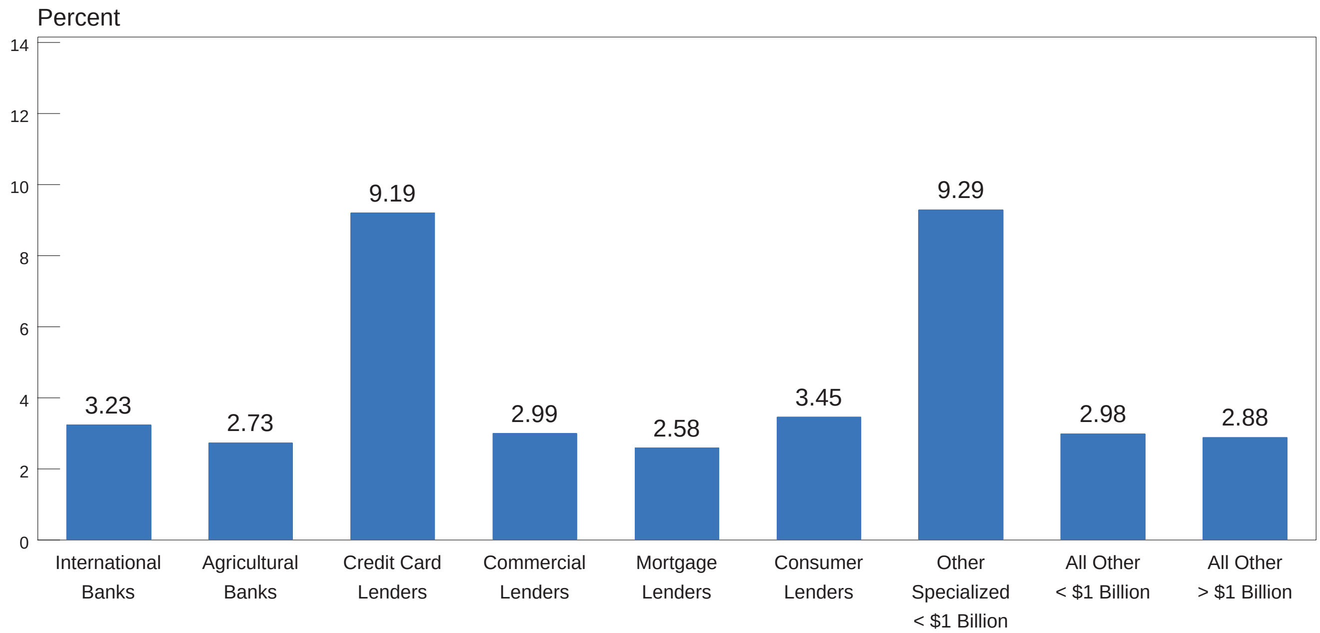


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

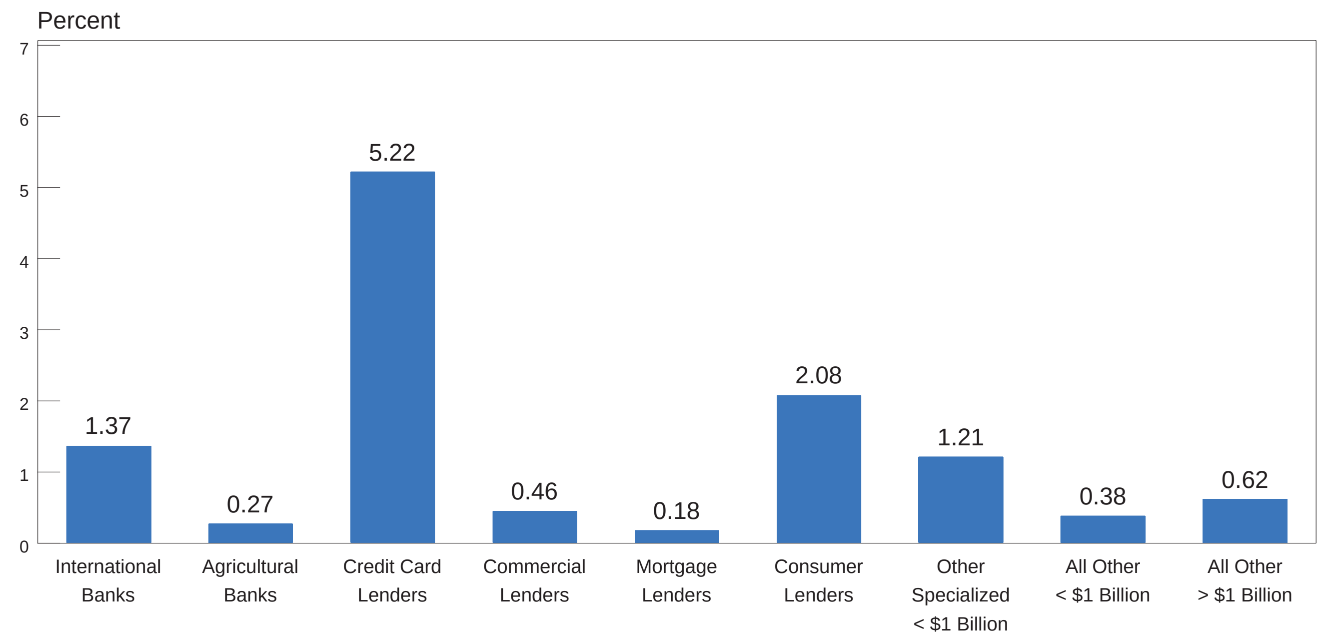
Noninterest Expense to Assets (YTD)

December 31, 2003



Net Charge-offs to Loans and Leases (YTD)

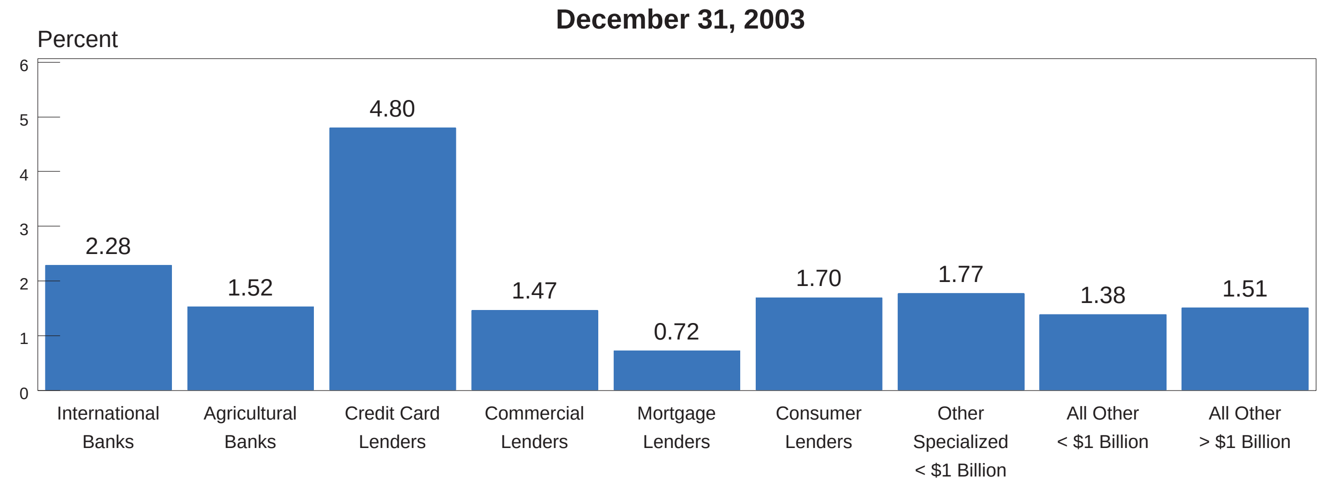
December 31, 2003



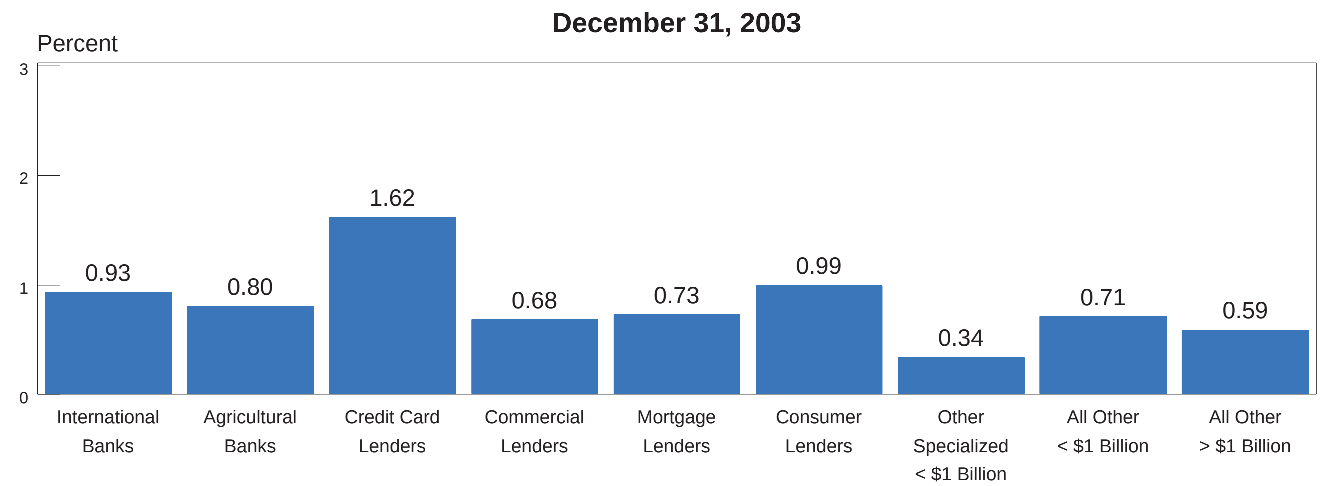
Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

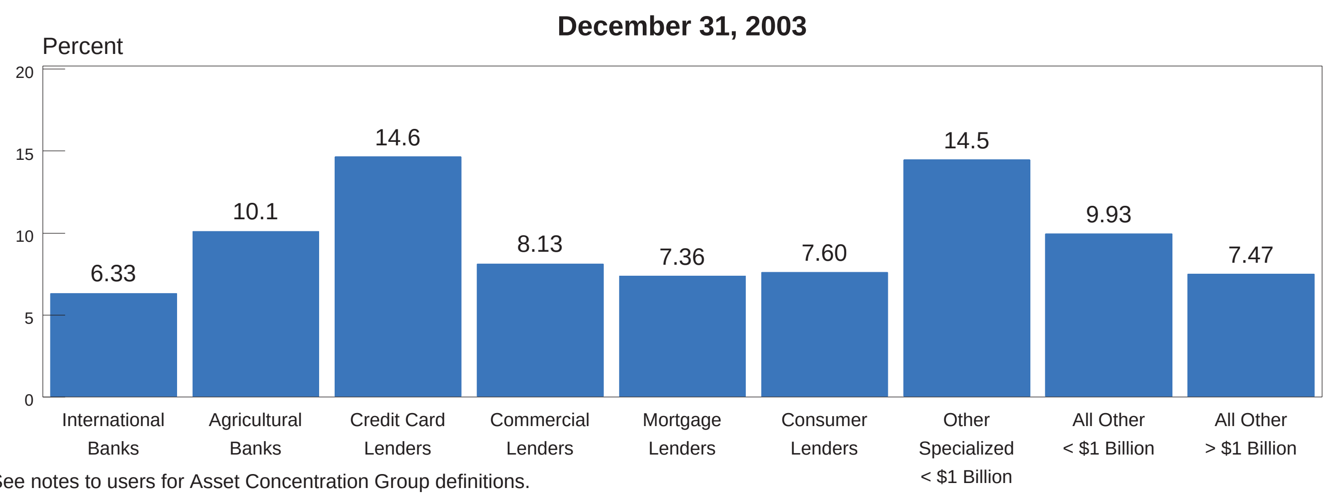
Loss Allowance To Loans and Leases



Noncurrent Assets Plus Other Real Estate Owned To Assets



Core Capital (Leverage) Ratio



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

Return On Average Assets By Asset Concentration Group

1985 - 2003

Year to Date	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
12/03	1.08	1.21	4.08	1.29	1.38	1.31	1.82	1.06	1.33
12/02	0.74	1.24	3.61	1.30	1.32	1.35	1.08	1.14	1.33
12/01	0.84	1.12	2.92	1.11	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
12/98	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40
12/97	0.93	1.25	2.06	1.31	0.96	1.27	1.66	1.23	1.23
12/96	0.91	1.20	1.95	1.25	0.68	1.27	1.39	1.22	1.17
12/95	0.82	1.18	2.60	1.21	0.81	1.27	1.22	1.20	1.14
12/94	0.86	1.18	3.66	1.10	0.64	1.31	0.81	1.18	1.19
12/93	1.03	1.25	3.76	0.97	0.72	1.45	0.98	1.21	1.09
12/92	0.67	1.23	2.86	0.62	0.76	1.05	1.06	1.07	0.93
12/91	0.38	1.06	2.17	0.10	0.41	0.64	0.85	0.86	0.56
12/90	0.38	1.02	2.26	-0.17	-0.09	0.50	0.33	0.72	0.33
12/89	-0.36	1.03	1.88	0.04	-0.31	-0.86	0.56	0.65	0.24
12/88	1.03	0.92	1.66	0.27	0.22	0.63	0.21	0.57	0.34
12/87	-0.88	0.66	1.68	-0.17	0.26	0.35	0.10	0.64	0.47
12/86	0.47	0.39	1.36	0.24	0.75	0.63	0.79	0.80	0.94
12/85	0.47	0.44	1.32	0.59	0.51	0.69	1.11	0.89	0.84

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

Net Interest Margin By Asset Concentration Group

1985 - 2003

Year to Date	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
12/03	2.98	4.02	8.27	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.16	8.74	4.19	3.39	4.69	3.40	4.11	3.64
12/01	2.80	4.03	7.84	4.08	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.17	3.05	4.68	3.67	4.19	3.68
12/98	3.01	4.23	7.93	4.25	3.09	4.63	3.86	4.29	3.86
12/97	3.03	4.32	7.88	4.55	3.20	5.18	3.80	4.43	4.01
12/96	3.21	4.31	7.71	4.39	3.21	4.93	3.82	4.42	4.09
12/95	3.41	4.35	8.16	4.35	3.11	4.95	3.83	4.47	4.07
12/94	3.49	4.37	8.89	4.45	3.30	5.16	3.77	4.51	4.23
12/93	3.53	4.39	9.55	4.38	3.48	5.57	3.81	4.58	4.35
12/92	3.51	4.42	9.53	4.29	3.49	5.02	3.86	4.62	4.24
12/91	3.14	4.19	9.26	3.85	2.89	4.54	3.62	4.30	3.75
12/90	2.92	4.09	8.73	3.62	2.39	4.51	3.45	4.15	2.69
12/89	3.13	4.15	8.23	3.57	1.92	3.73	3.36	4.07	2.15
12/88	3.31	4.10	8.53	3.55	2.13	4.18	3.36	4.00	2.28
12/87	2.96	4.03	9.35	3.54	2.26	4.19	3.23	4.01	3.03
12/86	3.10	4.07	9.97	3.46	2.15	3.78	3.57	4.08	3.13
12/85	3.22	4.31	9.90	3.59	1.73	3.33	3.79	4.21	3.05

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

1985 - 2003

Year to Date	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
12/03	1.37	0.27	5.22	0.46	0.18	2.08	1.21	0.38	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
12/98	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60
12/97	0.25	0.23	4.72	0.38	0.18	0.97	0.30	0.29	0.56
12/96	0.29	0.26	3.94	0.34	0.29	0.77	0.47	0.30	0.50
12/95	0.35	0.20	3.32	0.35	0.28	0.58	0.31	0.23	0.41
12/94	0.61	0.16	2.88	0.40	0.44	0.61	0.21	0.19	0.37
12/93	1.20	0.23	3.65	0.75	0.57	0.72	0.52	0.34	0.64
12/92	1.84	0.36	4.66	1.04	0.48	0.77	0.72	0.51	1.08
12/91	2.47	0.41	4.73	1.33	0.50	0.93	0.51	0.65	1.17
12/90	2.16	0.44	3.85	1.22	0.42	0.59	1.21	0.61	1.03
12/89	1.76	0.59	3.55	0.77	0.05	0.39	0.96	0.62	0.55
12/88	0.83	0.77	3.61	0.78	0.02	0.42	0.88	0.62	0.40
12/87	0.81	1.38	3.93	0.68	0.02	0.42	0.95	0.66	0.46
12/86	0.88	2.48	4.17	0.68	0.02	0.35	1.13	0.80	0.41
12/85	0.78	2.42	3.13	0.59	0.00	0.28	0.66	0.66	0.47

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

Percent of Loans Noncurrent By Asset Concentration Group

1985 - 2003

	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
12/03	2.24	1.15	2.03	0.88	0.95	1.07	0.97	1.06	0.95
12/02	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.97	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.38	1.32	1.32	1.09	1.36	0.88	0.98
12/93	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
12/92	5.48	1.40	1.90	3.14	2.24	1.91	2.35	1.43	2.36
12/91	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
12/90	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
12/89	5.47	2.00	1.95	3.43	2.68	2.22	3.81	2.10	6.24
12/88	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43
12/87	5.85	3.16	1.88	4.20	2.70	2.28	4.05	2.29	2.35
12/86	3.62	4.33	2.18	3.75	2.79	1.99	2.63	2.24	1.66
12/85	3.34	4.59	1.86	3.04	2.33	1.59	2.07	1.99	1.77

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

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

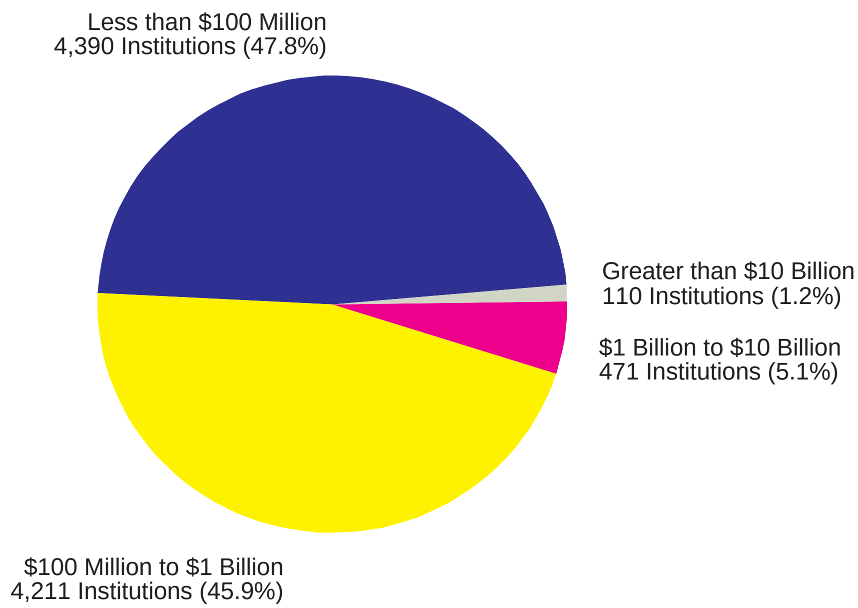
1985 - 2003

	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
12/03	6.33	10.11	14.64	8.13	7.36	7.60	14.45	9.93	7.47
12/02	6.33	10.10	15.02	8.09	7.54	7.41	15.08	9.82	7.16
12/01	6.44	10.03	12.42	7.92	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.91	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.50	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.30	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.00	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.96	6.80	6.84	7.27	8.67	8.22	6.68
12/91	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
12/90	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
12/89	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
12/88	4.93	9.43	5.97	6.03	6.88	7.55	9.46	8.00	6.10
12/87	4.15	9.11	8.38	5.84	7.16	7.64	9.15	8.05	5.83
12/86	5.21	8.91	8.21	6.10	6.51	8.12	9.07	7.98	5.99
12/85	5.01	8.97	8.23	6.08	7.04	6.83	9.99	7.73	5.53

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

Number of Institutions By Asset Size

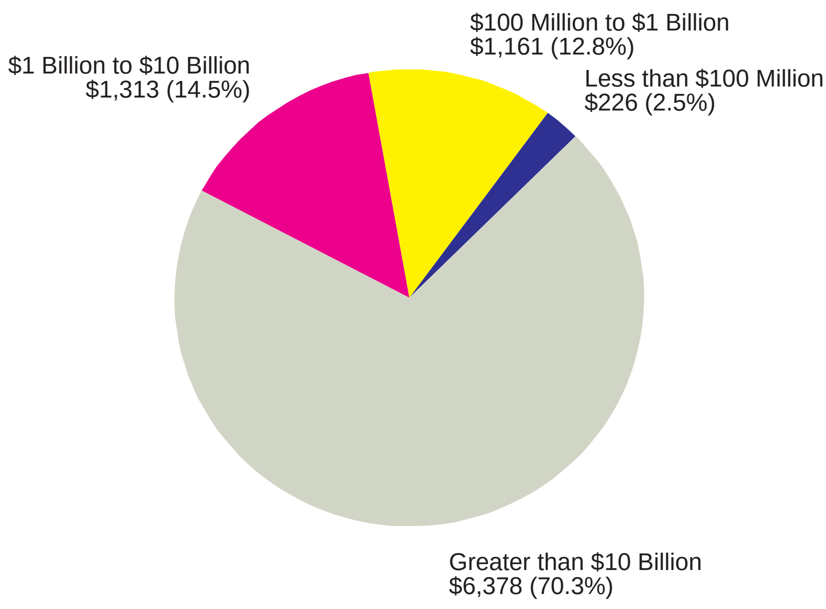
December 31, 2003



Industry Assets By Asset Size

December 31, 2003

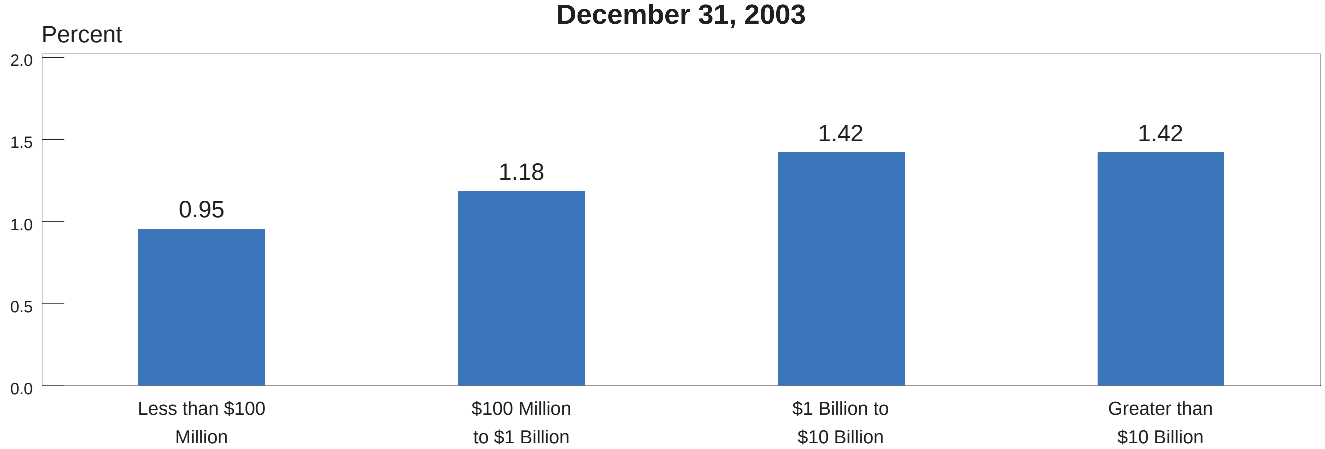
($ Billions)



Performance Ratios By Asset Size

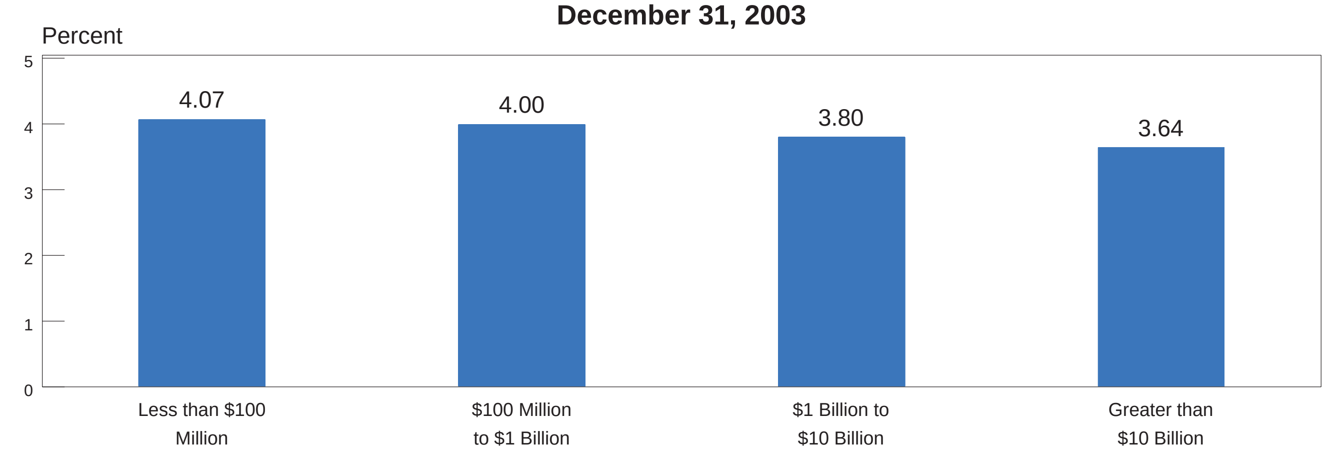
Return on Assets (YTD)

December 31, 2003



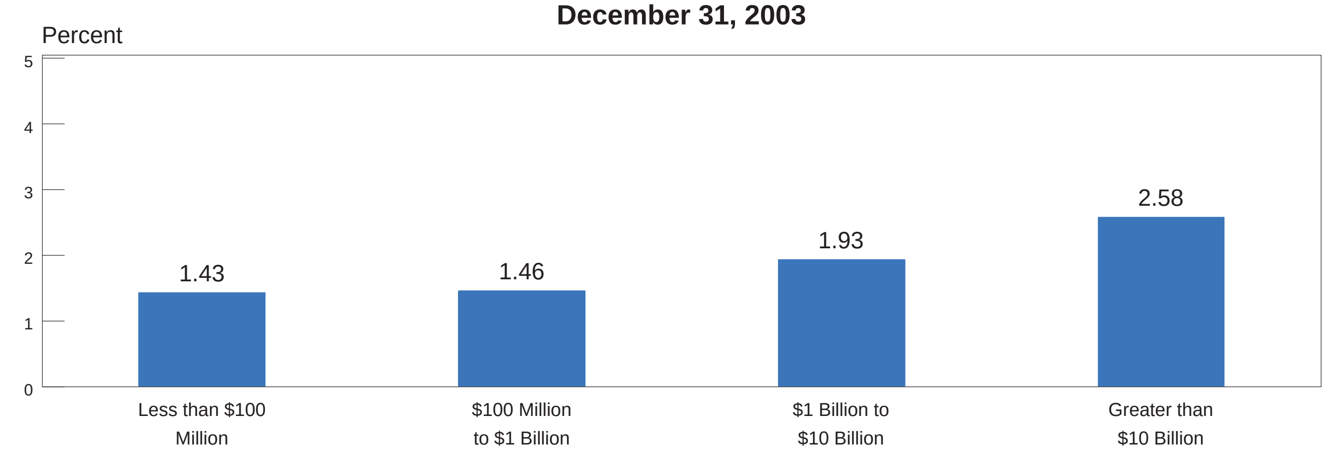
Net Interest Margin (YTD)

December 31, 2003



Noninterest Income to Assets (YTD)

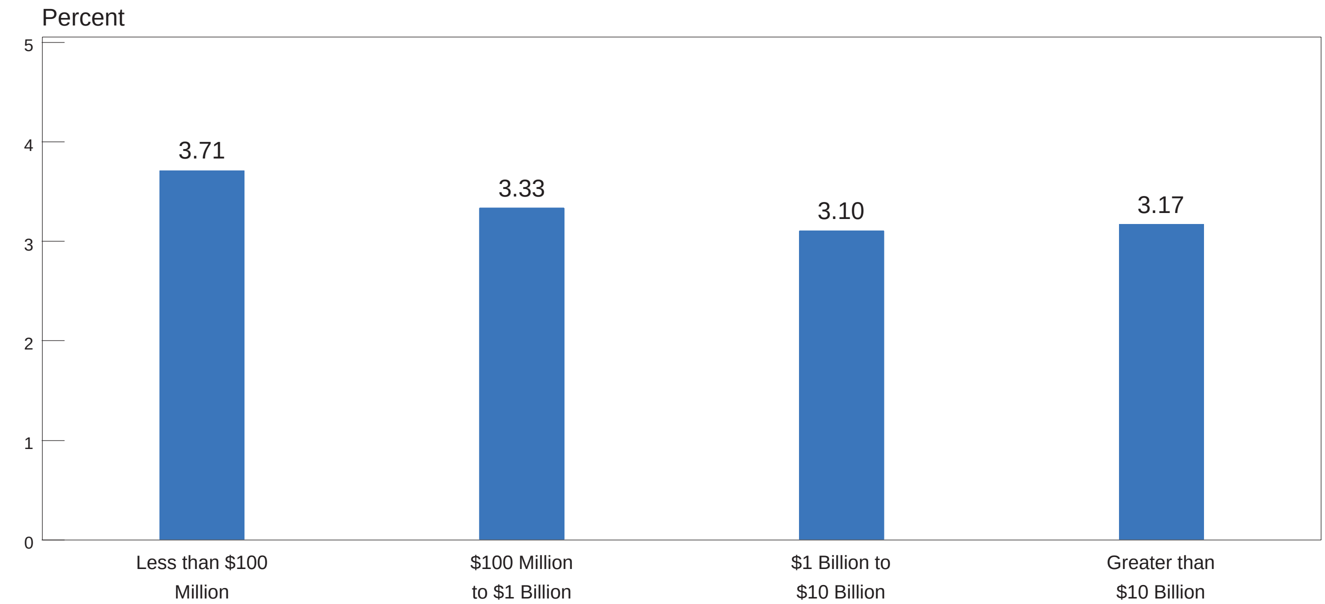
December 31, 2003



Performance Ratios By Asset Size

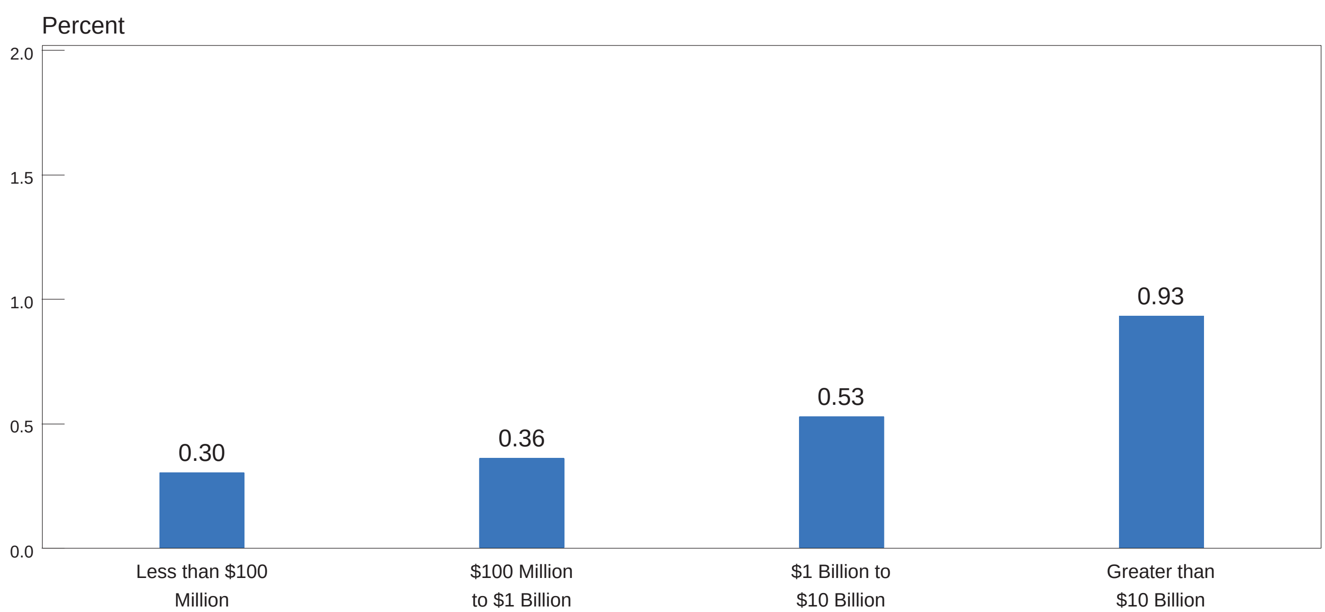
Noninterest Expense to Assets (YTD)

December 31, 2003



Net Charge-offs to Loans and Leases (YTD)

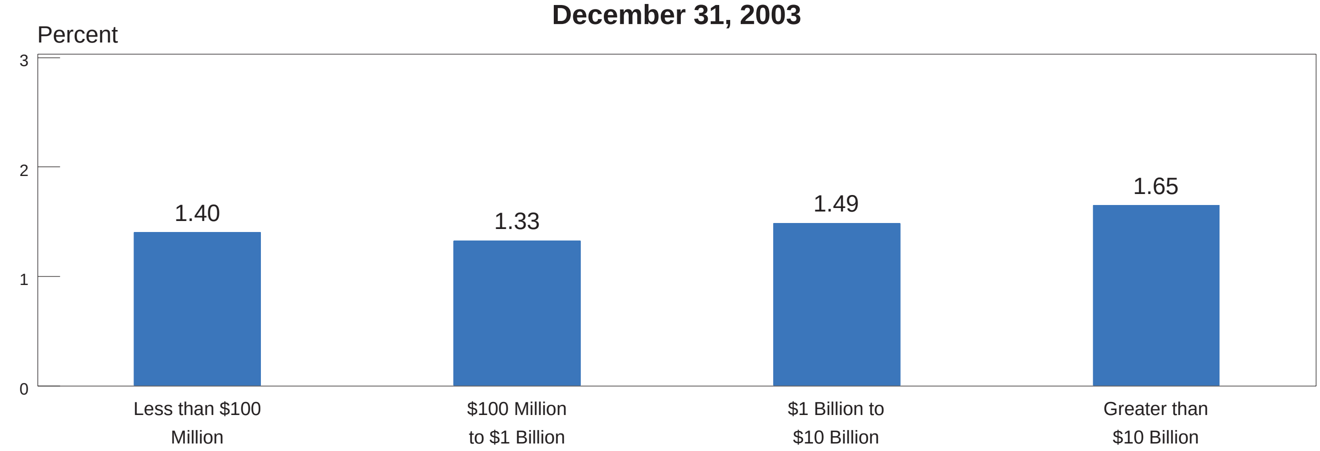
December 31, 2003



Condition Ratios By Asset Size

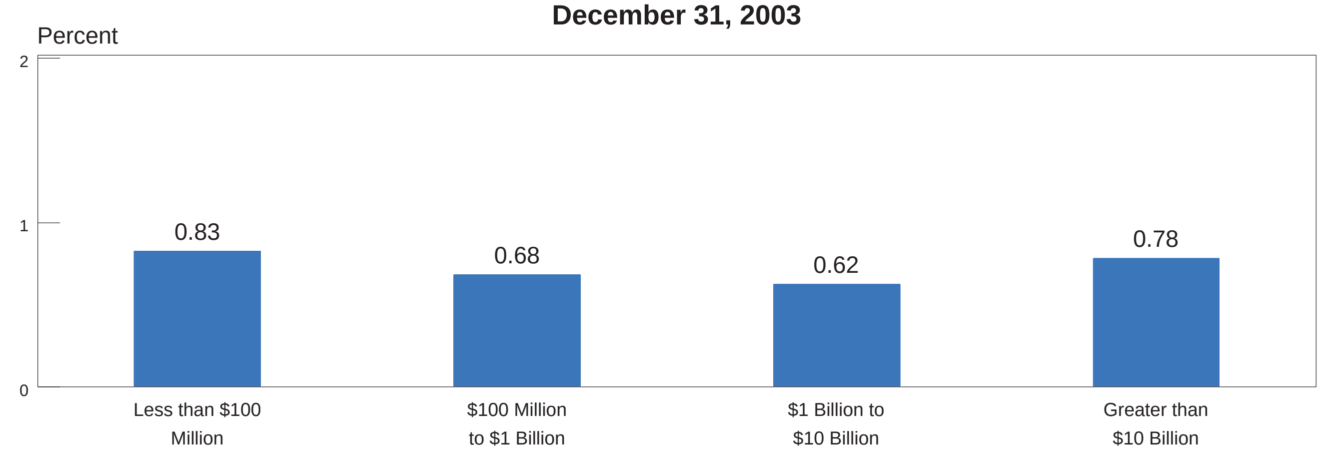
Loss Allowance To Loans and Leases

December 31, 2003



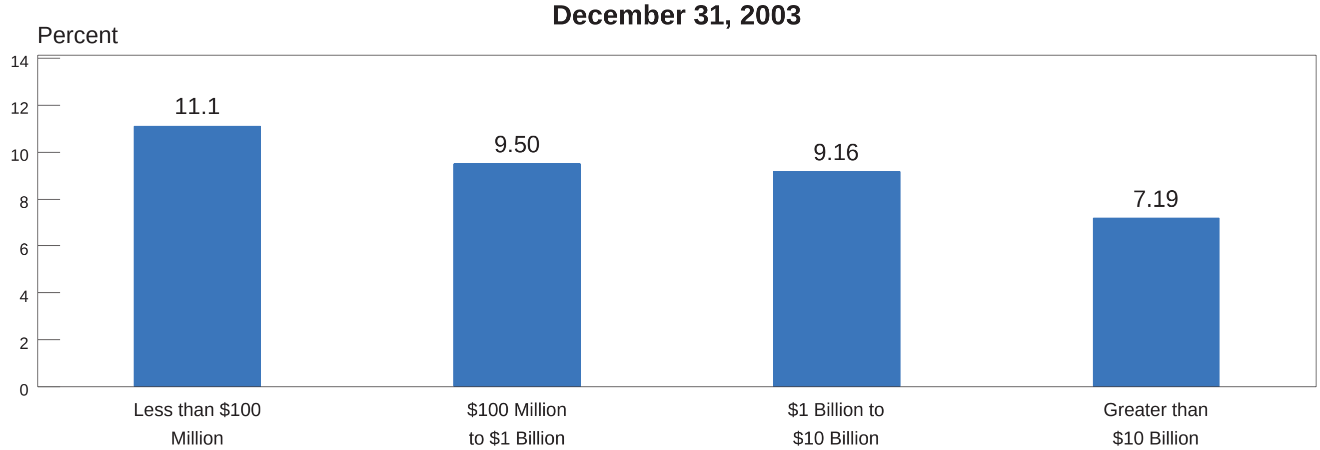
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2003



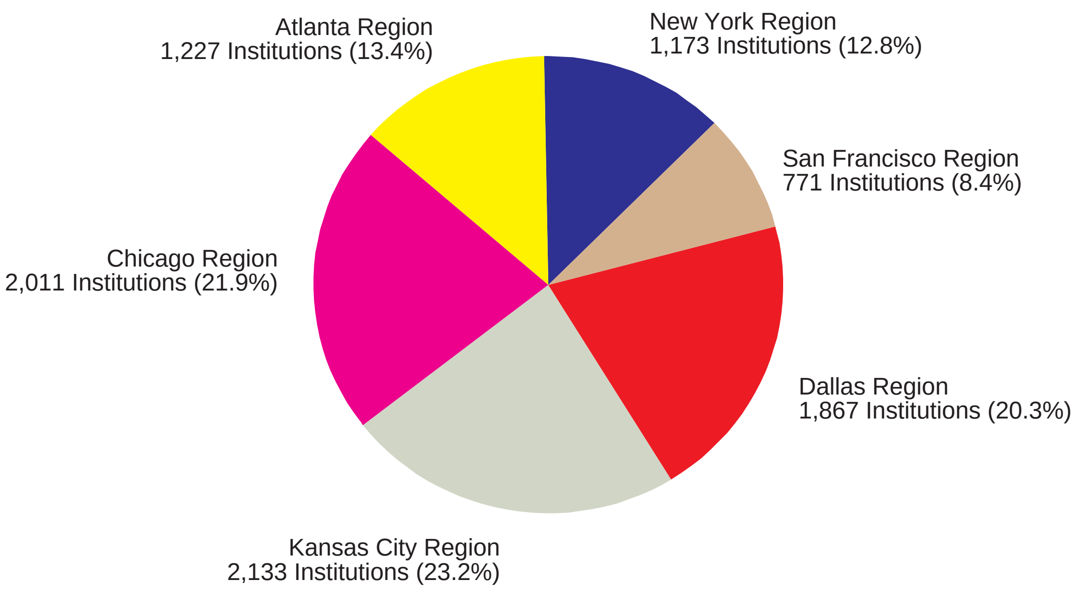
Core Capital (Leverage) Ratio

December 31, 2003



Geographic Distribution of FDIC-Insured Institutions

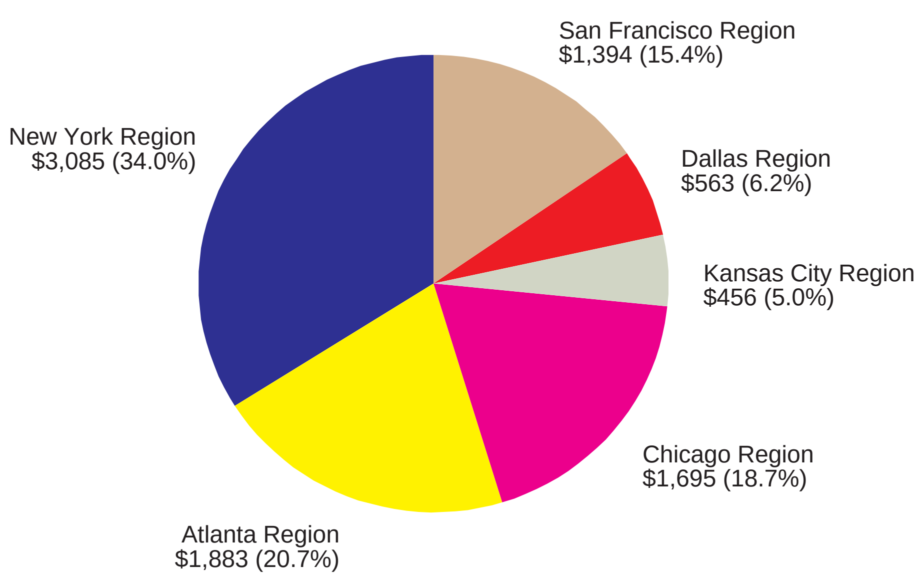
December 31, 2003



Geographic Distribution of Industry Assets

December 31, 2003

($ Billions)

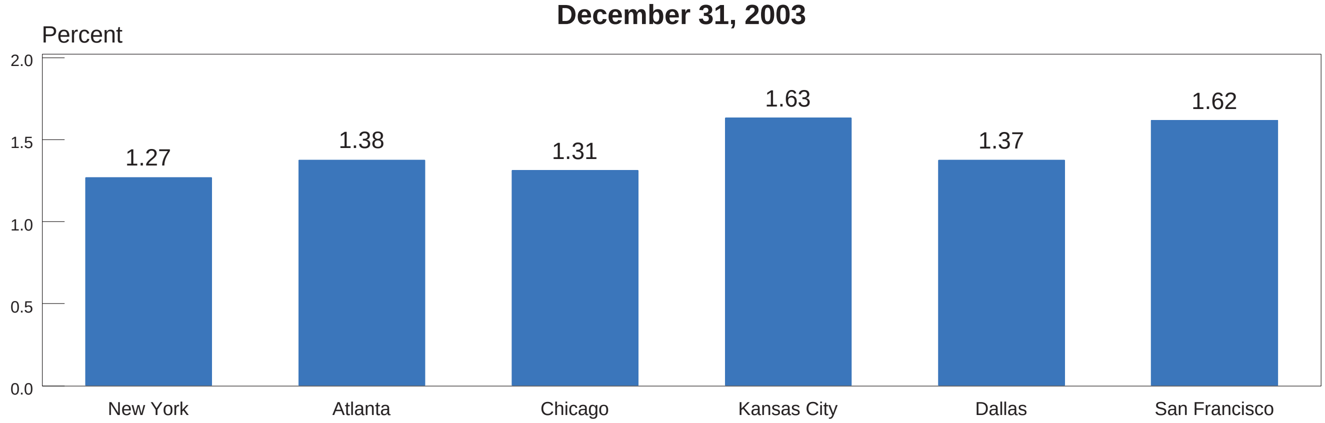


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

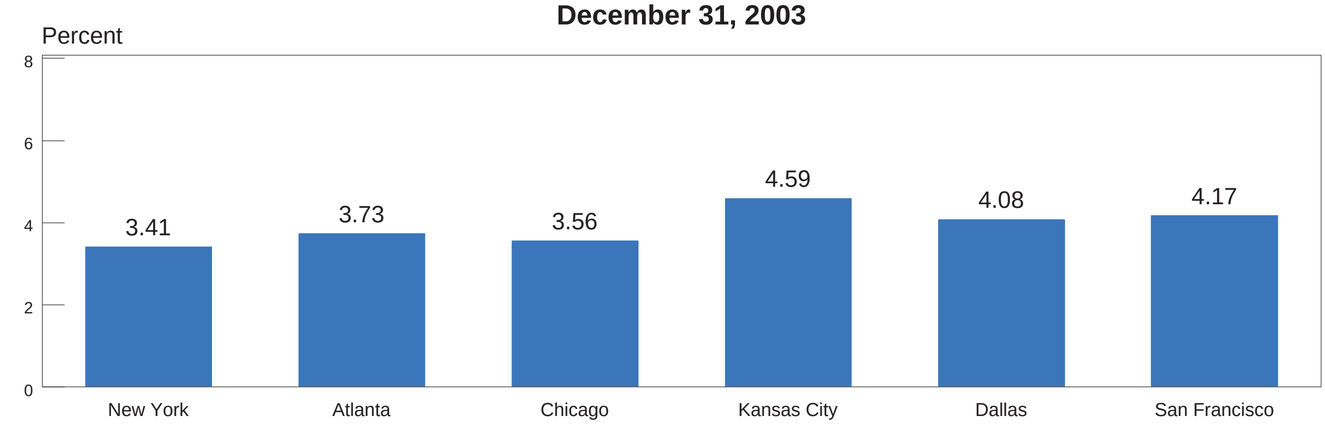
Return on Assets (YTD)

December 31, 2003



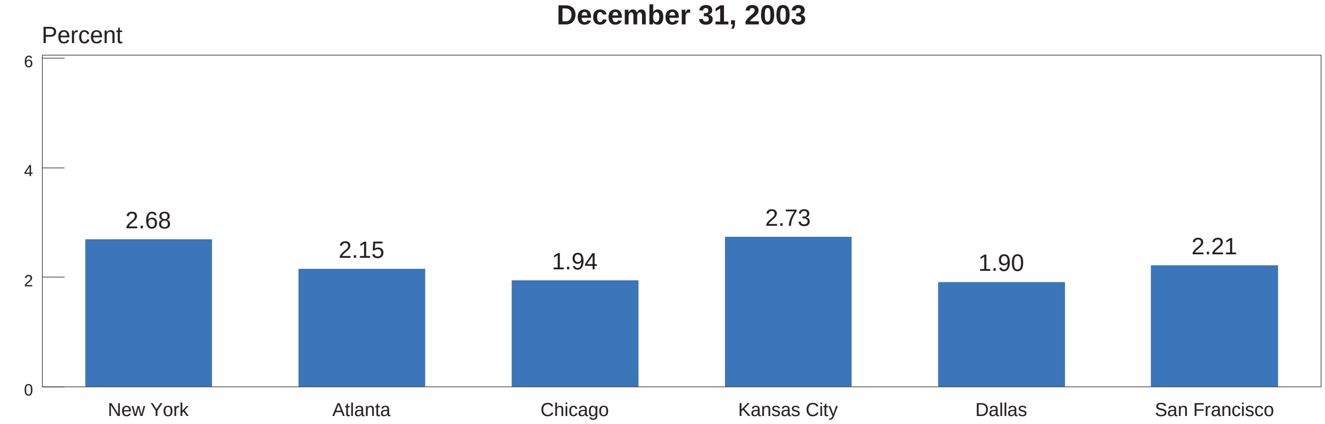
Net Interest Margins (YTD)

December 31, 2003



Noninterest Income to Assets (YTD)

December 31, 2003

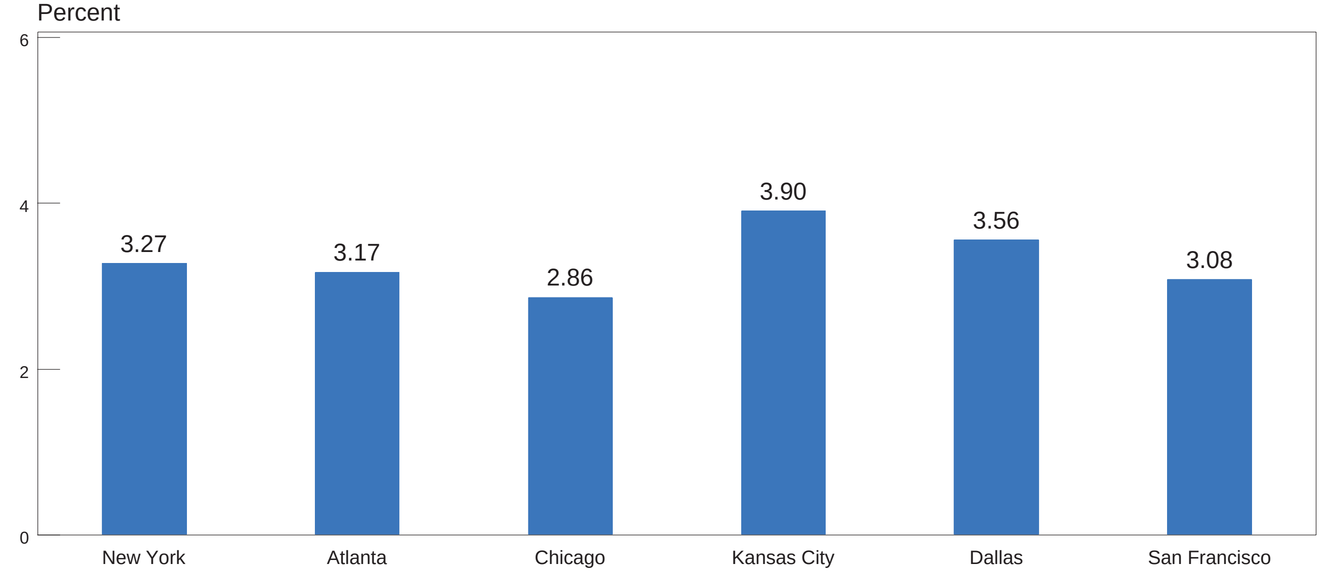


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

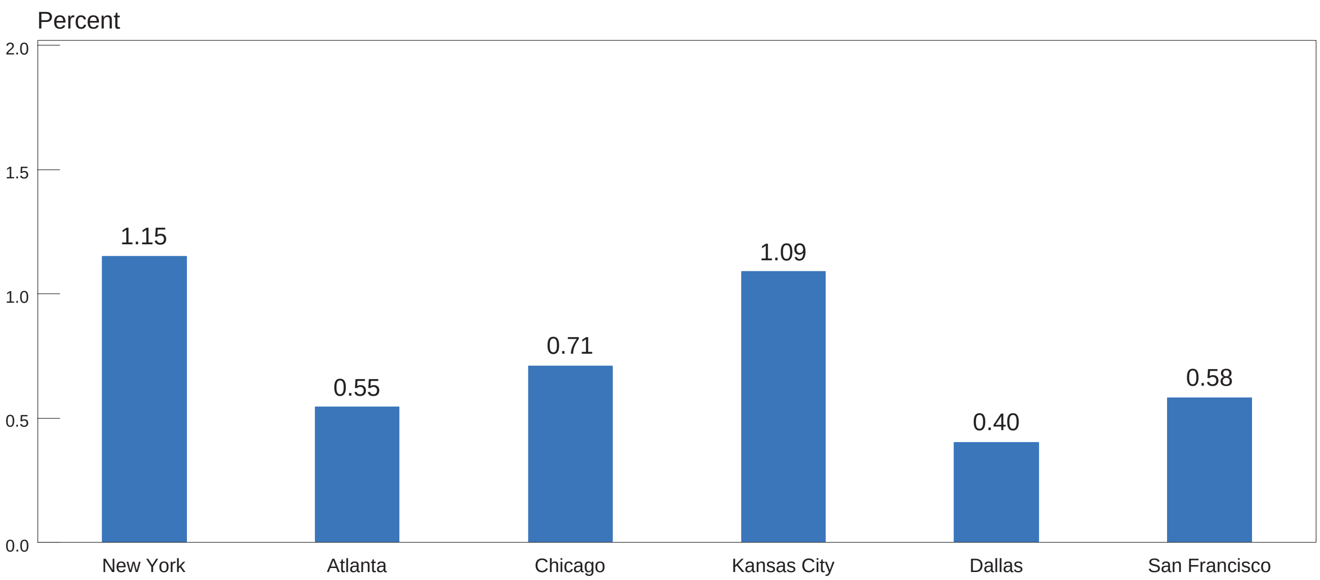
Noninterest Expense to Assets (YTD)

December 31, 2003



Net Charge-offs to Loans and Leases (YTD)

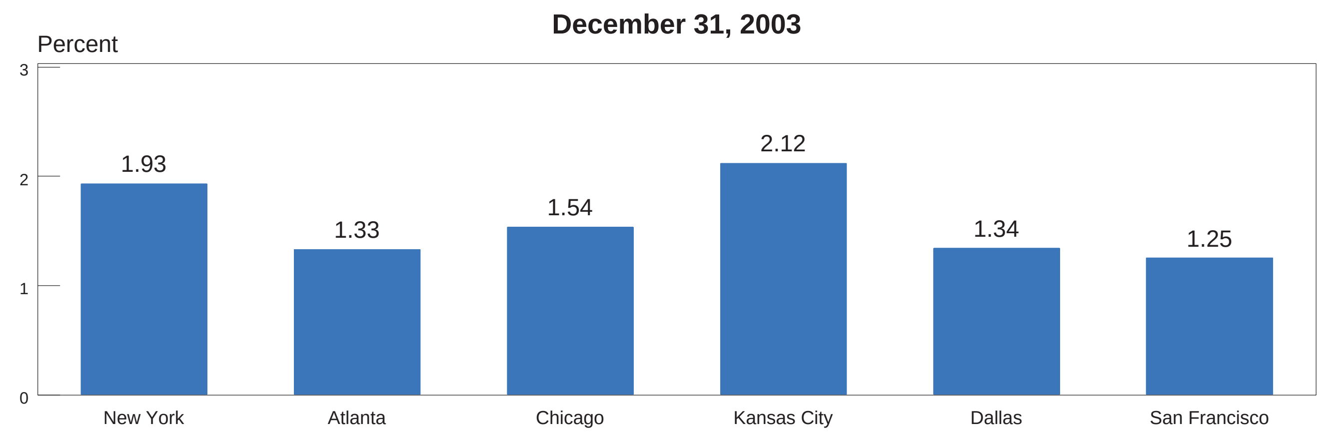
December 31, 2003



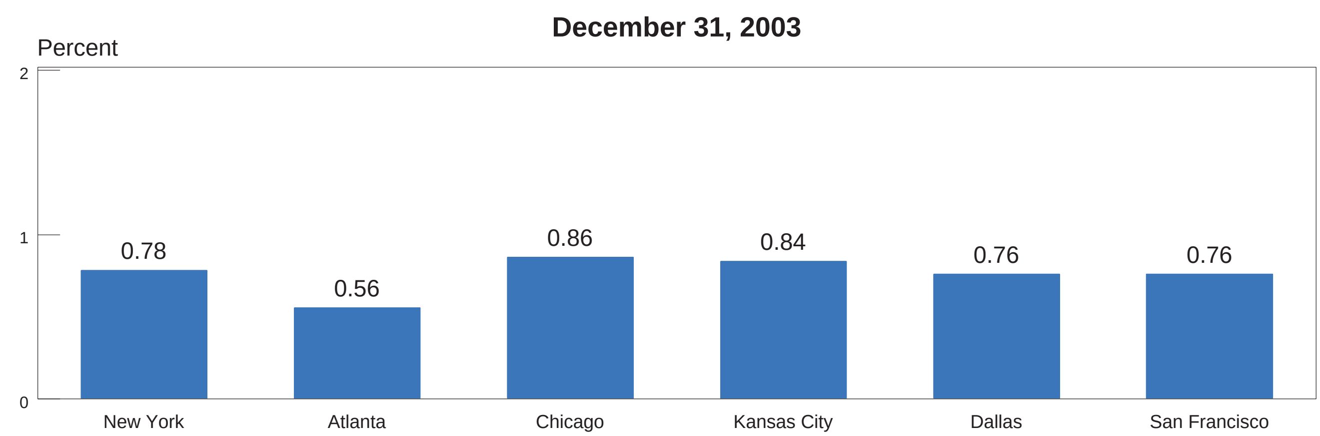
Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

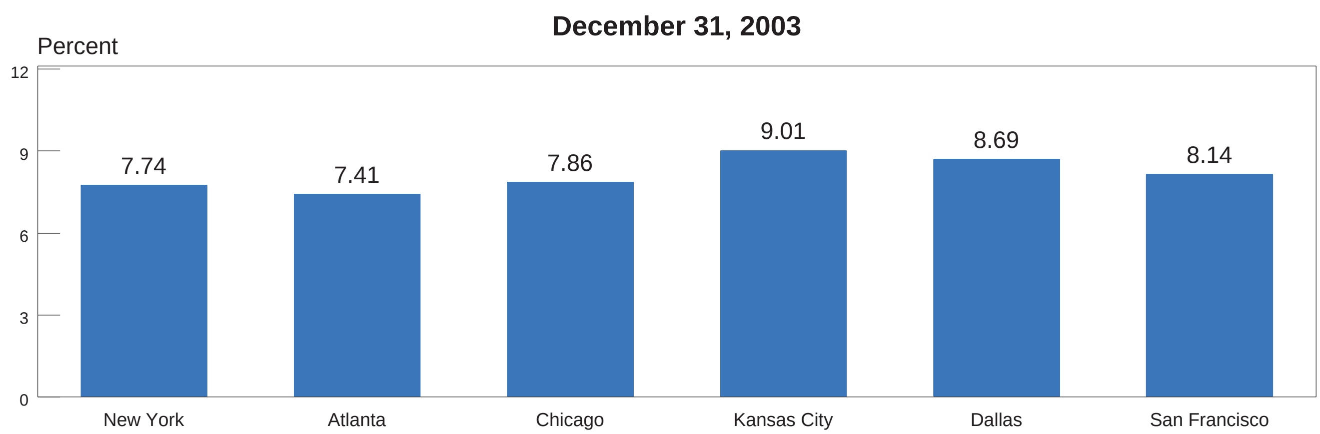
Loss Allowance To Loans and Leases



Noncurrent Assets Plus Other Real Estate Owned To Assets



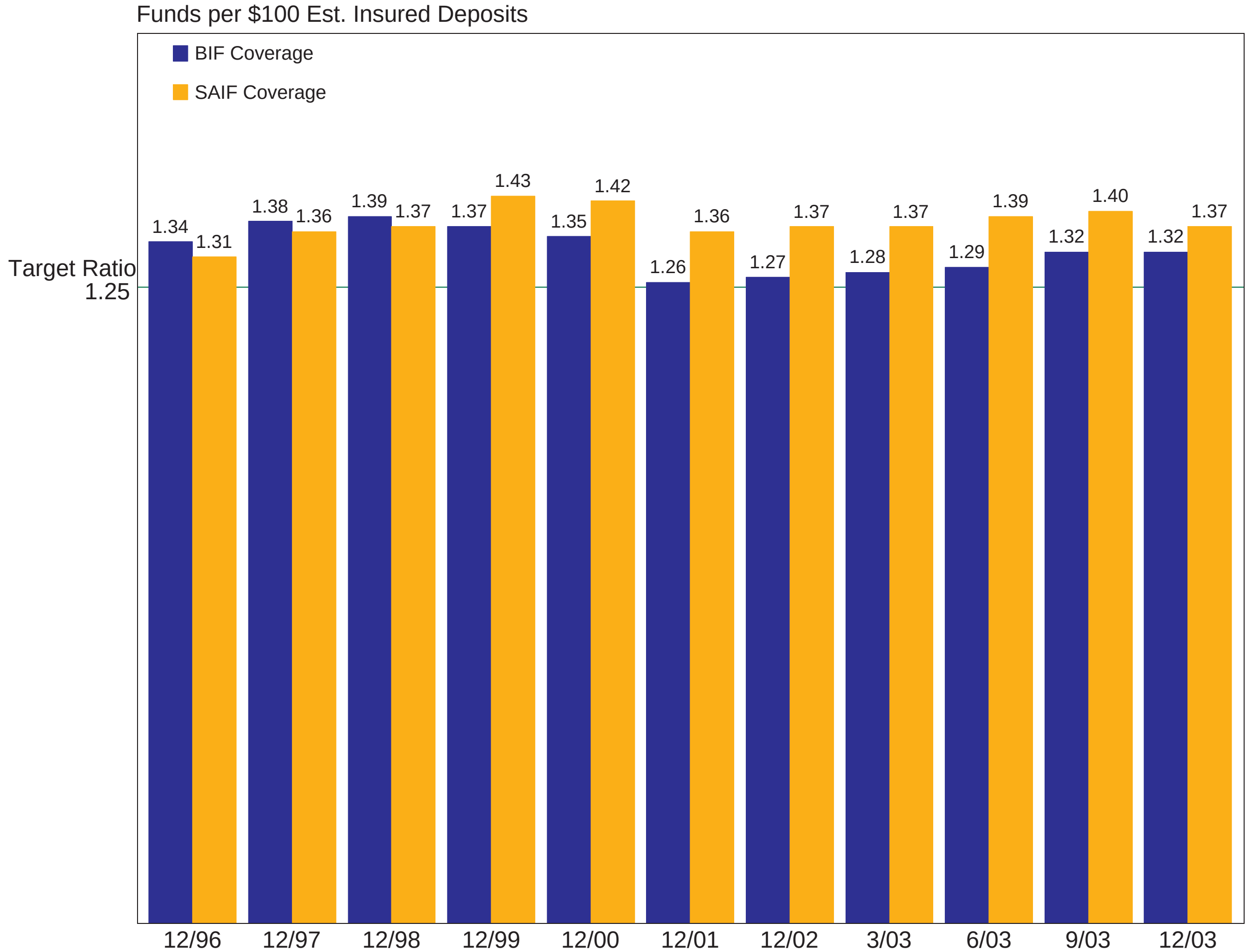
Core Capital (Leverage) Ratio



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

Insurance Fund Reserve Ratios

December 31, 1996 - December 31, 2003

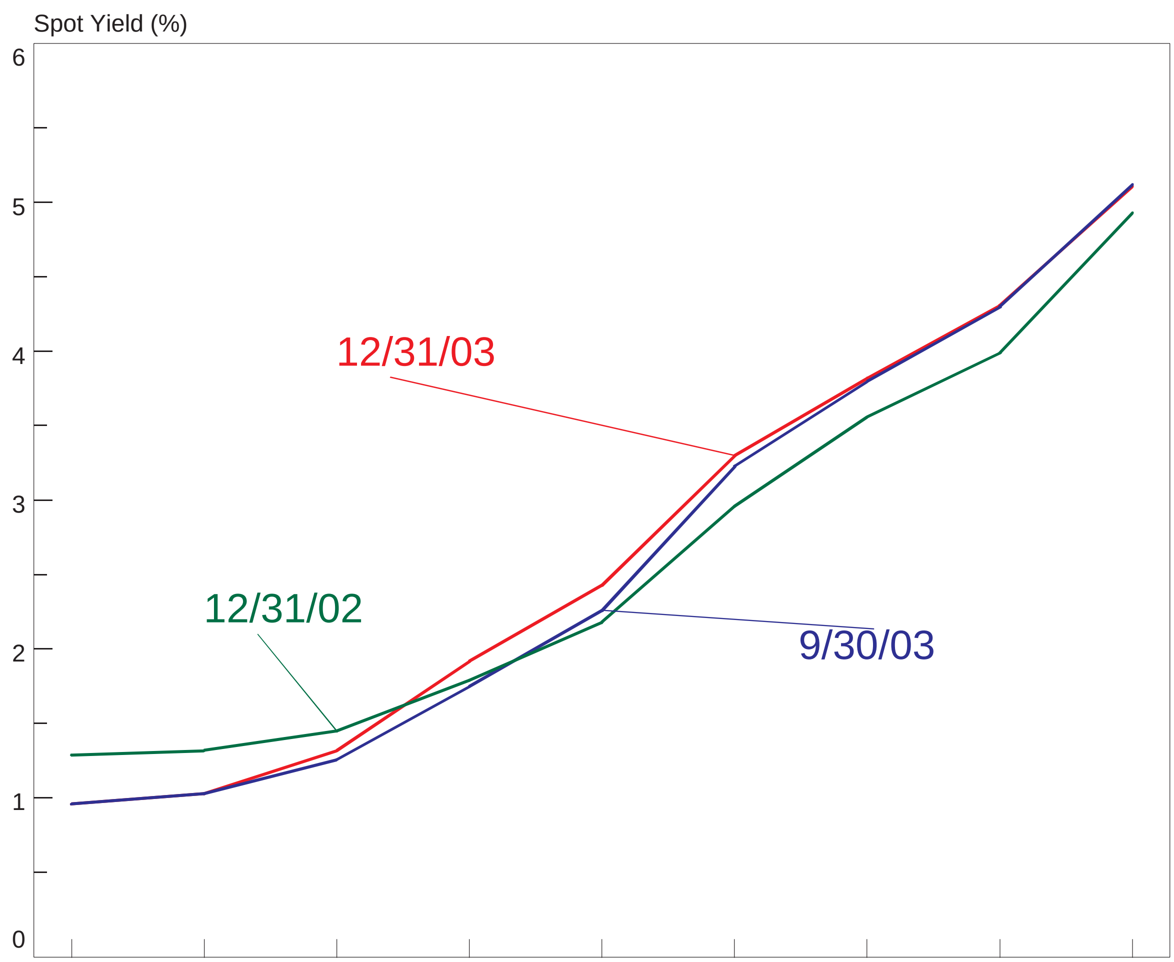


($ Billions)	12/96	12/97	12/98	12/99	12/00	12/01	12/02	3/03	6/03	9/03	12/03
BIF											
Fund Balance	26.9	28.3	29.6	29.4	31.0	30.4	32.1	32.4	32.8	33.5	33.8
Est. Insured Deposits	2,007.0	2,056.6	2,134.4	2,151.5	2,299.9	2,408.3	2,524.5	2,531.3	2,547.1	2,542.8	2,554.6
SAIF											
Fund Balance	8.9	9.4	9.8	10.3	10.8	10.9	11.7	11.9	12.1	12.2	12.2
Est. Insured Deposits	683.4	689.9	716.0	717.6	755.2	802.4	859.2	867.9	871.5	872.1	896.5

Note: Includes insured branches of foreign banks. 2003 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

September 30, 2002 - December 31, 2003



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/03	96	1.03	1.32	1.92	2.43	3.30	3.82	4.31	5.11*
9/30/03	96	1.03	1.26	1.75	2.26	3.23	3.80	4.30	5.12
6/30/03	1.05	1.07	1.15	1.39	1.74	2.54	3.11	3.61	4.60
3/31/03	1.17	1.17	1.25	1.59	2.00	2.83	3.38	3.85	4.85
12/31/02	1.29	1.32	1.45	1.79	2.18	2.96	3.56	3.99	4.93

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.).

Capital Category Distribution

December 31, 2003

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,906	98.9%	$7,882.6	99.8%
Adequately Capitalized	83	1.0%	$16.2	0.2%
Undercapitalized	4	0.1%	$0.4	0.0%
Significantly Undercapitalized	1	0.0%	$0.0	0.0%
Critically Undercapitalized	2	0.0%	$0.0	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,175	99.1%	$1,169.2	99.3%
Adequately Capitalized	9	0.8%	$8.1	0.7%
Undercapitalized	1	0.1%	$0.0	0.0%
Significantly Undercapitalized	1	0.1%	$0.0	0.0%
Critically Undercapitalized	0	0.0%	$0.0	0.0%

Note: One institution classified as critically undercapitalized with assets of $2 million was assumed by an insured institution.
Excludes U.S. branches of foreign banks.

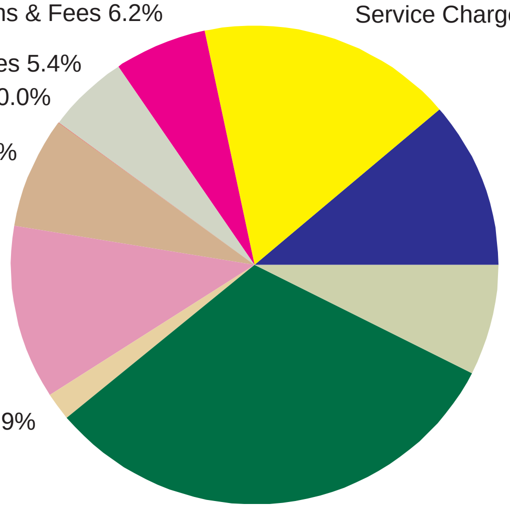
Capital Category Definitions

	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.

Composition of Commercial Banks' Noninterest Income

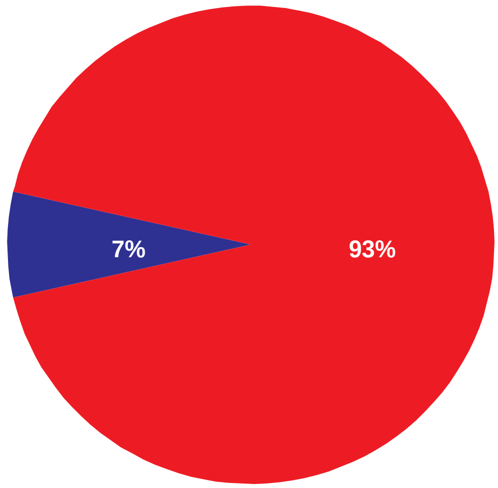
December 31, 2003



Noninterest Income Source	Noninterest Income $ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	$21,035	1,576	20.1%
Service Charges on Deposit Accounts	$31,733	7,599	96.9%
Trading Gains & Fees	$11,472	153	2.0%
Investment Banking/Brokerage Fees	$10,063	2,160	27.5%
Venture Capital Revenue	$50	54	0.7%
Net Servicing Fees	$14,016	1,780	22.7%
Net Securitization Income	$21,929	75	1.0%
Insurance Commissions & Fees	$3,457	3,934	50.1%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	$13,358	2,039	26.0%
Net Gains/Losses On OREO Sales	-$8	2,439	31.1%
Net Gains/Losses On Sales Of Other Assets	$548	2,497	31.8%
Other Noninterest Income	$58,823	7,687	98.0%
Total Noninterest Income	186,480	7,741	98.7%

Commercial Bank Total Securities*

December 31, 2003



Commercial Bank Total Securities*

December 31, 2003

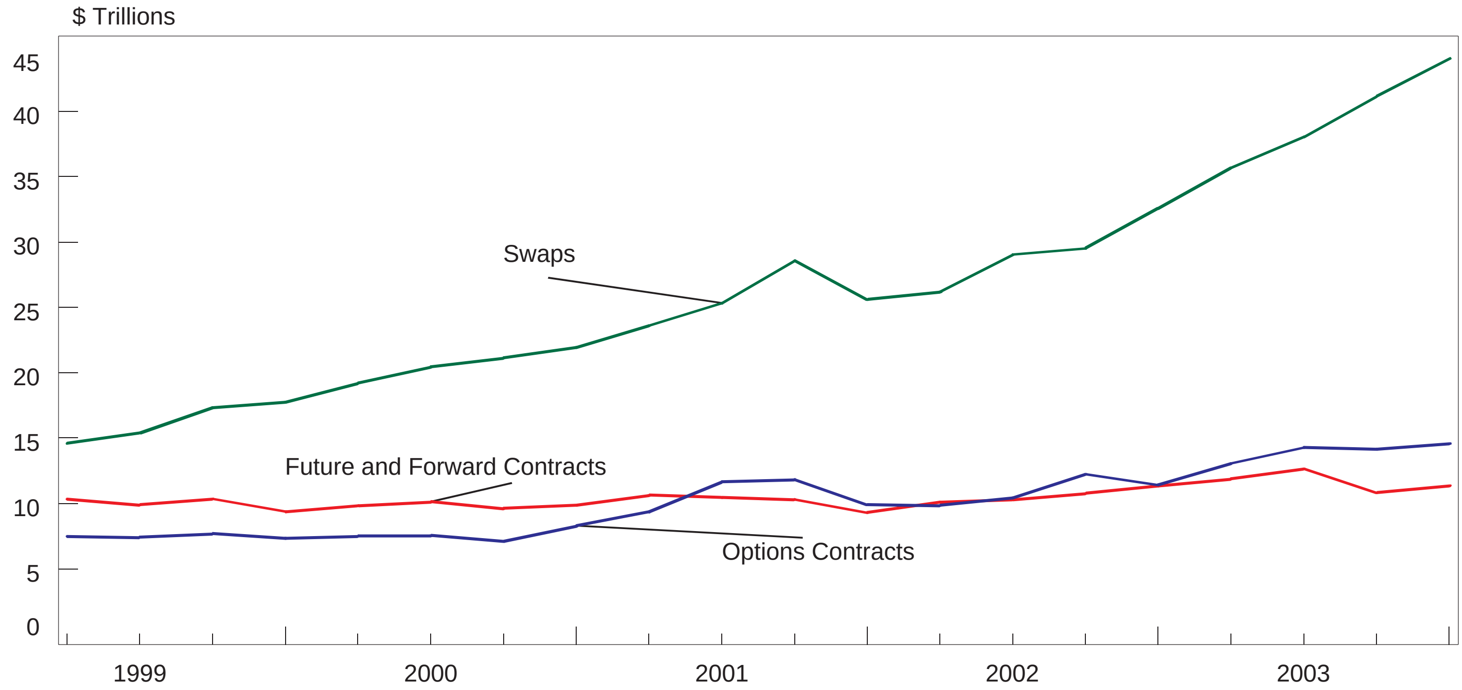
Held for Trading

	Held-to-Maturity		Available-for-Sale			
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)	Total Securities	Fair Value to Amortized Cost (%)
U.S. Government Obligations						
U.S. Treasury	**$4,971**	100.2	**$68,971**	100.1	$73,942	100.1
U.S. Government Agencies	**2,429**	100.0	**6,927**	100.8	9,356	100.6
Government Sponsored Enterprises	**30,905**	100.4	**223,231**	100.3	254,136	100.3
Mortgage Pass-through Securities	**20,213**	101.3	**492,320**	100.4	512,533	100.4
Collateralized Mortgage Obligations	**17,525**	99.3	**245,552**	100.4	263,076	100.3
State, County, Municipal Obligations	**22,164**	103.8	**88,003**	104.5	110,166	104.4
Asset Backed Securities	**1,172**	100.4	**103,044**	100.5	104,216	100.5
Other Debt Securities	**4,148**	103.4	**108,264**	104.5	112,412	116.2
Equity Securities	**	**	**16,452**	111.2	16,452	111.2
Total Securities	**$103,526**	101.2	**$1,352,764**	100.8	$1,456,290	100.8
Memoranda***						
Structured Notes	**17,585**		**17,447**			99.2

* 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

1999 - 2003 (Notional Amounts)



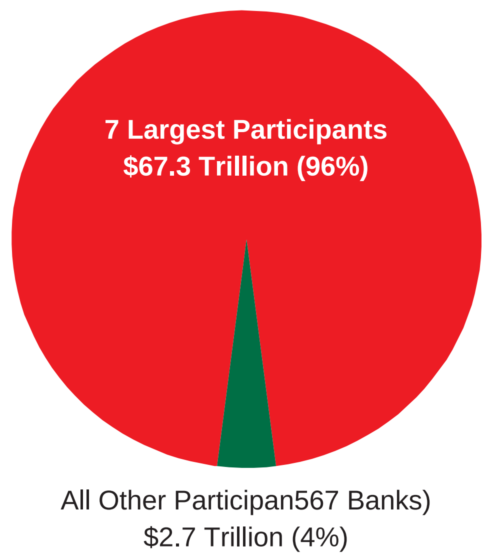
	12/99	12/00	12/01	12/02	3/03	6/03	9/03	12/03
Total Derivatives (Notional Amounts, in billions of dollars)	$34,533	$40,144	$44,905	$55,437	$60,714	$65,036	$66,244	$70,081
Futures and Forward Contracts	**9,390**	**9,877**	**9,335**	**11,376**	**11,911**	**12,658**	**10,859**	**11,393**
Interest rate contracts	5,096	5,302	5,330	7,380	8,034	8,344	6,890	7,210
Foreign exchange rate contracts	4,175	4,425	3,864	3,866	3,752	4,225	3,864	4,078
Other futures and forwards*	119	150	142	130	124	88	105	105
Option Contracts	**7,361**	**8,300**	**9,924**	**11,455**	**13,089**	**14,305**	**14,179**	**14,605**
Interest rate options	5,795	6,744	8,487	9,783	11,169	12,107	11,960	12,539
Foreign currency options	965	774	743	911	1,158	1,430	1,420	1,298
Other option contracts*	601	782	693	761	761	768	800	768
Swaps	**17,781**	**21,968**	**25,646**	**32,607**	**35,714**	**38,074**	**41,205**	**44,083**
Interest rate swaps	16,884	20,920	24,402	31,189	34,244	36,481	39,424	42,107
Foreign exchange rate swaps	774	899	1,129	1,299	1,333	1,438	1,627	1,805
Other swaps*	123	148	115	118	137	155	154	170
Memoranda								
Spot Foreign Exchange Contracts	66	189	111	196	465	609	652	273
Credit Derivatives	287	426	421	642	710	802	869	1,001
Number of banks reporting derivatives	418	401	369	445	494	537	575	574
Replacement cost of interest rate and foreign exchange rate contracts **	361	449	598	1,120	1,161	1,353	1,217	1,121

* 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

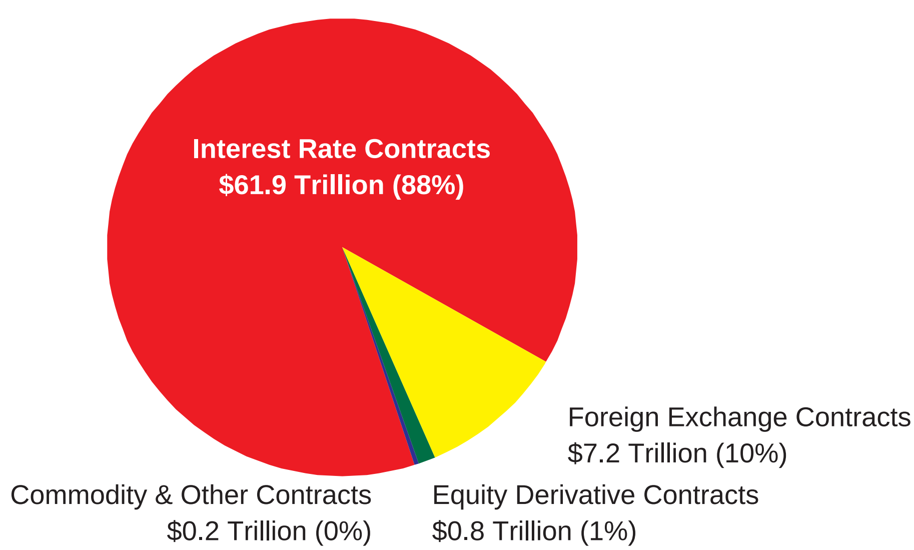
December 31, 2003



Composition of Commercial Bank Derivatives*

Notional Amounts

December 31, 2003



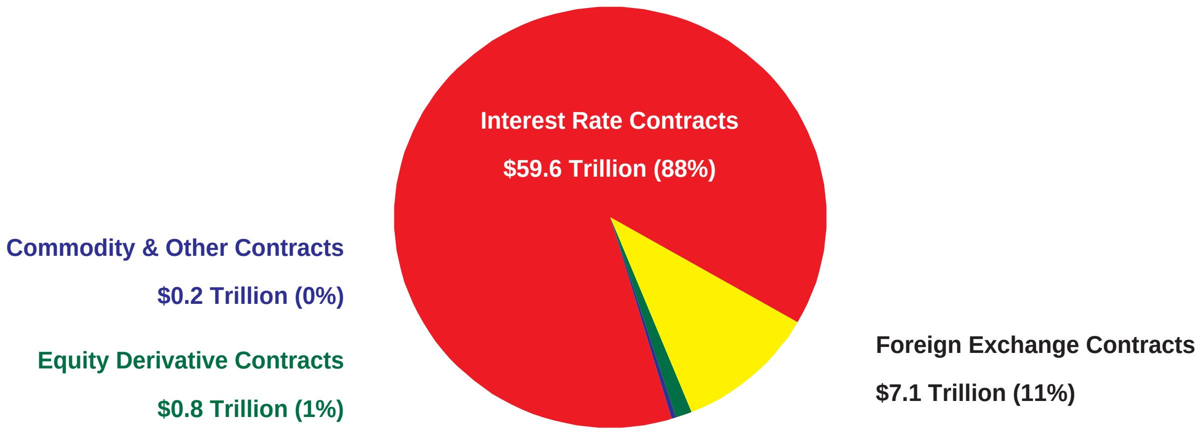
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of $250 billion for the seven largest participants and $23 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

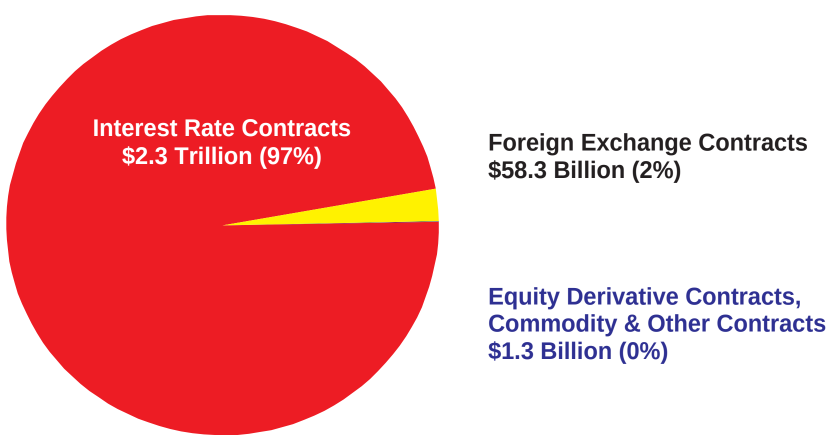
December 31, 2003



Not Held for Trading

Notional Amounts

December 31, 2003



* 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 $273 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

December 31, 2003
($ Millions)

Held for Trading

101 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
Seven Largest Participants						
Gross positive fair value	883,545	190,182	37,283	12,481	1123492	18,920
Gross negative fair value	866,338	193,782	31,816	12,636	1104571	
All other participants						
Gross positive fair value	10,680	11,024	1,430	775	23,909	961
Gross negative fair value	10,083	10,495	1,555	815	22,948	
Total						
Gross positive fair value	894,225	201,206	38,713	13,257	1147400	19,881
Gross negative fair value	876,421	204,277	33,370	13,451	1127519	

Held for Trading

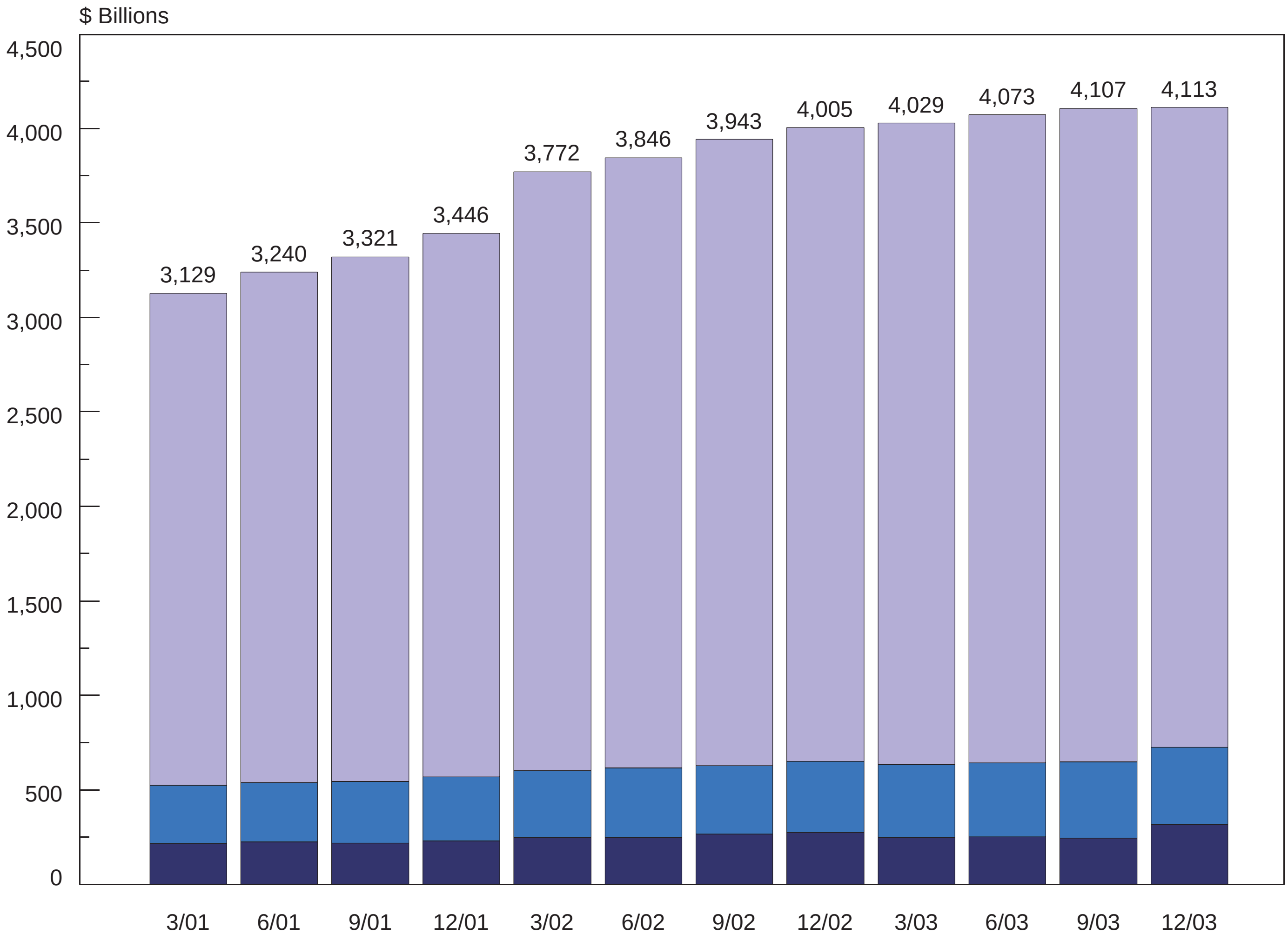
541 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 76% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	18,312	556	0	0	18,868	4,030
Gross negative fair value	13,481	1,357	0	0	14,838	
All other participants						
Gross positive fair value	6,253	695	34	0	6,982	(904)
Gross negative fair value	6,587	1,243	57	0	7,887	
Total						
Gross positive fair value	24,565	1,251	34	0	25,850	3,126
Gross negative fair value	20,068	2,600	57	0	22,725	

Expansion of Commercial Bank Credit Card Lines

2001 - 2003



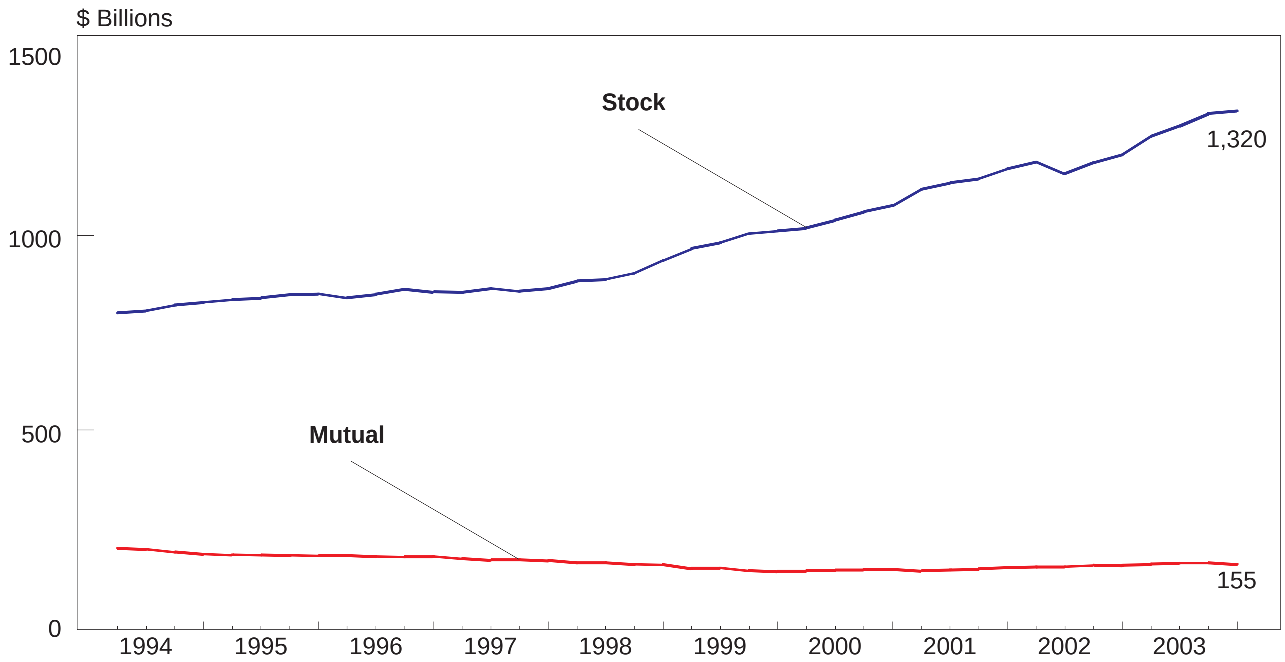
Loans outstanding ($Billions)

	3/01	6/01	9/01	12/01	3/02	6/02	9/02	12/02	3/03	6/03	9/03	12/03
Held on-balance-sheet	216.5	226.4	218.5	232.4	247.8	250.4	267.6	276.0	250.4	251.1	247.5	316.0
Securitized & sold *	308.2	312.6	326.1	338.0	354.4	367.1	361.0	376.5	384.3	393.2	400.6	410.9
Unused Commitments *	2,604.5	2,700.7	2,776.8	2,875.9	3,170.3	3,228.6	3,314.2	3,352.6	3,394.3	3,428.7	3,459.3	3,385.8
Total	3,129.2	3,239.7	3,321.4	3,446.4	3,772.5	3,846.1	3,942.9	4,005.1	4,029.1	4,073.0	4,107.4	4,112.7

* Off-balance-sheet

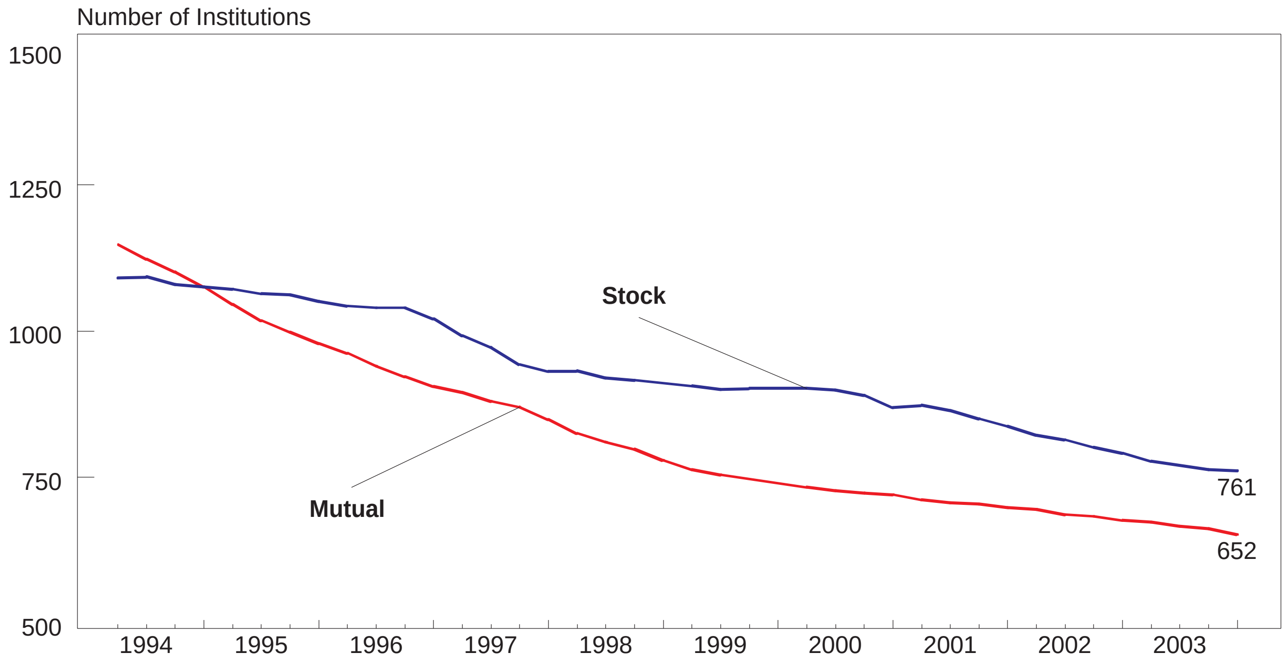
Assets of Mutual and Stock Savings Institutions

1994 - 2003



Number of Mutual and Stock Savings Institutions

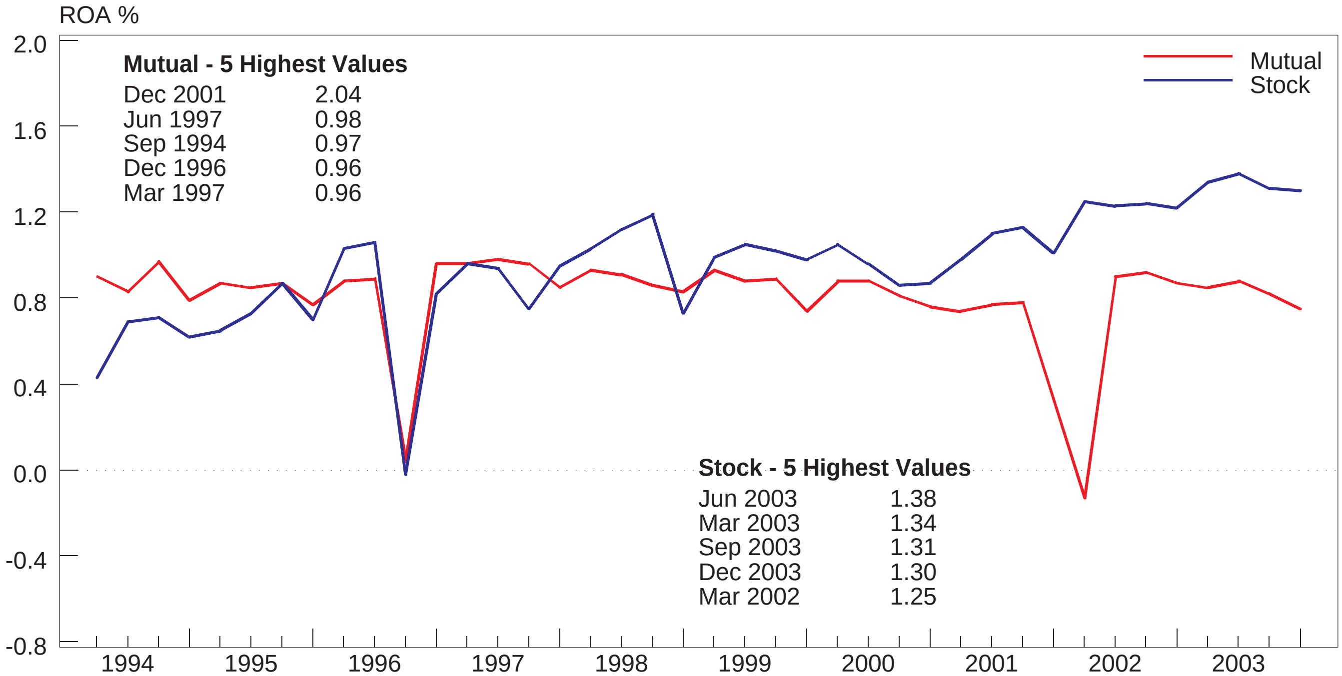
1994 - 2003



Quarterly Return on Assets (ROA), Annualized

Mutual and Stock Savings Institutions

1994-2003



Quarterly Return on Equity (ROE), Annualized

Mutual and Stock Savings Institutions

1994-2003