



Statistics At A Glance

Dollar Amounts in Billions Fourth Quarter 2003	All Insured Institutions	Commercial Banks	Savings Institutions									
				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
Number of FDIC-Insured	9,182	7,769	1,413	6	1,765	36	4,250	1,033	158	530	1,313	91
Number of FDIC-Supervised	5,318	4,833	485	0	1,223	11	2,497	409	80	281	775	42
Total Assets	\$ 9,077	7,602	1,474	1,448	129	348	2,923	1,658	147	61	173	2,190
Total Loans	\$ 5,434	4,429	1,006	572	79	267	1,959	1,135	121	16	96	1,189
Domestic Deposits	\$ 5,213	4,288	925	367	107	105	2,068	997	71	45	142	1,311
Net Income (QTR)	\$ 31.128	26.595	4.533	4.390	0.338	3.826	8.855	5.365	0.389	0.497	0.403	7.065
Percent Profitable (QTR)	% 90.0	90.0	89.8	100.0	89.6	91.7	90.7	90.8	88.0	81.7	90.9	90.1
Average Return on Assets (QTR)	% 1.38	1.41	1.24	1.22	1.06	4.65	1.22	1.28	1.07	3.28	0.94	1.31
Average Return on Equity (QTR)	% 15.16	15.53	13.32	16.66	9.86	28.18	13.26	14.29	14.31	20.11	8.96	14.73
Net Interest Margin (QTR)	% 3.75	3.86	3.22	3.06	4.05	8.78	3.93	3.21	4.83	3.03	3.85	3.48
Equity to Assets	% 9.15	9.10	9.41	7.39	10.64	16.04	9.24	9.10	7.30	16.74	10.44	8.87
Noncurrent Loan Rate - Total Loans *	% 1.12	1.19	0.80	2.24	1.15	2.03	0.88	0.95	1.07	0.97	1.06	0.95
Real Estate Loans	% 0.83	0.86	0.77	1.30	1.03	0.40	0.75	0.97	1.20	0.85	1.02	0.63
C&I Loans	% 2.05	2.10	1.29	4.23	1.87	1.28	1.40	1.30	2.06	1.61	1.64	2.18
Consumer Loans	% 1.46	1.52	0.85	2.59	0.87	2.18	0.63	0.29	0.76	1.12	0.89	0.73
Coverage Ratio **	% 140.41	145.79	104.97	102.23	132.89	236.49	166.46	75.65	158.24	182.42	130.24	158.47
Net Charge-Off Rate - All Loans (QTR)	% 0.79	0.91	0.28	1.36	0.43	5.31	0.48	0.13	2.76	0.52	0.45	0.56
Real Estate Loans (QTR)	% 0.20	0.25	0.04	0.10	0.17	0.17	0.16	0.05	2.55	0.12	0.15	0.34
C&I Loans (QTR)	% 1.08	1.12	0.39	1.56	1.27	5.87	1.00	0.20	2.70	1.12	1.14	0.94
Consumer Loans (QTR)	% 3.07	3.08	3.01	3.29	0.80	5.86	1.47	1.32	2.99	1.87	1.44	1.44
Fourth Quarter 2002												
Number of FDIC-Insured	9,354	7,887	1,467	5	1,823	40	4,070	1,107	196	488	1,525	100
Number of FDIC-Supervised	5,353	4,860	493	0	1,259	13	2,359	426	106	257	900	33
Total Assets	\$ 8,436	7,077	1,359	1,274	124	299	2,960	1,342	166	60	197	2,013
Total Loans	\$ 5,053	4,156	897	524	76	226	2,001	880	133	16	112	1,086
Domestic Deposits	\$ 4,910	4,032	879	319	103	105	2,080	815	83	43	162	1,202
Net Income (QTR)	\$ 25.446	21.455	3.992	1.336	0.310	2.773	9.354	4.610	0.588	-0.131	0.500	6.107
Percent Profitable (QTR)	% 89.0	88.6	91.1	60.0	86.7	82.5	89.7	91.8	89.8	79.1	90.6	97.0
Average Return on Assets (QTR)	% 1.22	1.23	1.18	0.43	1.02	3.78	1.28	1.39	1.41	-0.80	1.02	1.22
Average Return on Equity (QTR)	% 13.20	13.34	12.47	5.92	9.33	24.37	13.62	15.25	19.15	-4.71	9.56	13.41
Net Interest Margin (QTR)	% 3.91	4.03	3.33	3.28	4.17	8.77	4.11	3.38	4.73	2.76	4.08	3.56
Equity to Assets	% 9.20	9.15	9.46	7.14	10.76	15.49	9.36	9.08	7.35	17.18	10.62	9.10
Noncurrent Loan Rate - Total Loans *	% 1.36	1.46	0.93	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
Real Estate Loans	% 0.89	0.89	0.90	1.50	1.09	0.60	0.84	0.94	1.29	1.67	0.94	0.76
C&I Loans	% 2.88	2.92	2.00	5.32	1.86	1.82	2.13	1.80	2.75	2.83	1.66	3.07
Consumer Loans	% 1.43	1.51	0.67	2.25	0.83	2.30	0.76	0.59	1.39	0.72	0.84	0.59
Coverage Ratio **	% 123.74	127.17	98.84	85.87	125.24	223.16	139.70	80.43	108.46	108.87	135.81	129.58
Net Charge-Off Rate - All Loans (QTR)	% 0.98	1.10	0.41	1.73	0.45	5.36	0.66	0.29	1.15	2.33	0.51	0.90
Real Estate Loans (QTR)	% 0.16	0.18	0.10	0.16	0.15	0.23	0.17	0.11	0.24	0.87	0.14	0.18
C&I Loans (QTR)	% 1.83	1.78	2.98	2.18	1.17	5.89	1.39	2.80	2.44	0.89	1.44	2.18
Consumer Loans (QTR)	% 3.08	3.15	2.40	3.68	0.99	5.74	1.77	1.26	1.56	9.27	1.51	1.68

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans