



Statistics At A Glance

Dollar Amounts in Billions First Quarter 2005	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	8,930	7,598	1,332	5	1,697	28	4,490	972	135	457	1,078	68
Number of FDIC-Supervised	5,243	4,791	452	0	1,174	10	2,650	387	71	255	661	35
Total Assets	\$ 10,282	8,589	1,693	1,876	135	364	3,463	1,583	111	54	136	2,561
Total Loans	\$ 6,201	4,980	1,221	788	86	272	2,397	1,109	87	14	76	1,372
Domestic Deposits	\$ 5,827	4,823	1,004	563	110	100	2,435	920	61	40	111	1,487
Net Income (QTR)	\$ 34.292	29.504	4.788	4.335	0.431	2.981	11.342	4.676	0.409	0.200	0.400	9.518
Percent Profitable (QTR)	% 94.7	94.9	93.3	100.0	97.9	96.4	94.4	93.6	95.6	84.5	96.0	97.1
Average Return on Assets (QTR)	% 1.35	1.39	1.15	0.92	1.28	3.23	1.33	1.20	1.51	1.49	1.18	1.51
Average Return on Equity (QTR)	% 13.13	13.70	10.45	11.38	11.83	15.22	13.48	11.02	13.49	8.87	10.79	14.81
Net Interest Margin (QTR)	% 3.54	3.63	3.13	2.64	4.04	8.16	3.90	2.96	4.75	3.05	3.86	3.31
Equity to Assets	% 10.24	10.08	11.02	8.17	10.79	21.96	9.86	10.84	11.09	16.58	10.82	10.00
Noncurrent Loan Rate - Total Loans *	% 0.75	0.80	0.52	1.22	0.97	1.68	0.60	0.52	0.64	0.94	0.81	0.71
Real Estate Loans	% 0.59	0.64	0.47	0.91	0.86	0.12	0.55	0.50	0.53	0.89	0.78	0.70
C&I Loans	% 1.04	1.03	1.17	1.66	1.60	1.10	0.86	1.04	0.77	1.16	1.26	0.88
Consumer Loans	% 1.25	1.31	0.71	2.00	0.71	1.85	0.49	0.34	0.68	0.99	0.71	0.72
Coverage Ratio **	% 172.42	178.94	131.70	136.78	151.81	258.66	211.34	97.93	260.88	171.05	166.44	150.00
Net Charge-Off Rate - All Loans (QTR)	% 0.47	0.52	0.23	0.76	0.12	4.39	0.22	0.10	1.50	0.22	0.22	0.18
Real Estate Loans (QTR)	% 0.05	0.06	0.03	0.12	0.03	0.09	0.06	0.04	0.08	0.05	0.03	0.03
C&I Loans (QTR)	% 0.28	0.23	1.06	0.02	0.35	3.01	0.39	0.28	2.62	0.18	0.25	0.09
Consumer Loans (QTR)	% 2.55	2.60	2.06	2.77	0.50	4.84	1.04	1.30	2.04	0.82	1.29	1.13
First Quarter 2004												
Number of FDIC-Insured	9,116	7,714	1,402	6	1,730	34	4,277	1,026	140	519	1,297	87
Number of FDIC-Supervised	5,291	4,812	479	0	1,192	11	2,513	410	72	286	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	94	1,231
Domestic Deposits	\$ 5,348	4,401	947	392	106	95	2,042	826	319	44	139	1,385
Net Income (QTR)	\$ 31.836	27.262	4.574	4.121	0.403	3.294	9.508	3.994	1.927	0.203	0.460	7.927
Percent Profitable (QTR)	% 94.4	94.7	92.6	83.3	97.3	94.1	93.6	93.9	95.0	88.8	95.6	97.7
Average Return on Assets (QTR)	% 1.38	1.42	1.21	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
Average Return on Equity (QTR)	% 14.85	15.51	11.86	15.15	11.81	23.27	14.10	12.91	17.46	8.39	10.28	14.88
Net Interest Margin (QTR)	% 3.68	3.78	3.18	2.87	3.98	9.13	3.92	3.13	4.39	3.04	3.82	3.23
Equity to Assets	% 9.45	9.15	10.95	7.41	10.81	17.58	9.51	9.07	8.90	16.60	10.77	9.50
Noncurrent Loan Rate - Total Loans *	% 1.00	1.08	0.67	2.10	1.21	1.86	0.83	0.72	1.08	1.05	1.01	0.78
Real Estate Loans	% 0.75	0.79	0.64	1.19	1.07	0.36	0.71	0.72	1.24	0.86	0.98	0.55
C&I Loans	% 1.88	1.91	1.41	4.10	1.93	1.55	1.32	1.50	1.24	2.09	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 **	% 151.17	156.22	116.74	102.25	128.07	273.73	175.33	88.04	110.23	159.52	139.03	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	0.04	0.11	0.09	0.04	0.17	0.03	0.07	0.09
C&I Loans (QTR)	% 0.70	0.69	0.94	1.01	0.24	4.75	0.55	0.52	0.93	1.30	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	1.05	1.31

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans