Statistics At A Glance

Dollar Amounts in Billions		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
Second Quarter 2003													
Number of FDIC-Insured		9,267	7,833	1,434	7	1,826	36	4,116	1,044	183	524	1,430	101
Number of FDIC-Supervised		5,321	4,833	488	0	1,262	10	2,396	422	91	275	829	36
Total Assets	$	8,923	7,485	1,438	1,484	128	239	3,117	1,407	380	65	196	1,907
Total Loans	$	5,246	4,291	955	592	79	189	2,076	920	309	17	110	954
Domestic Deposits	$	5,166	4,248	919	407	105	69	2,202	832	184	48	160	1,160
Net Income (QTR)	$	30.232	25.517	4.715	4.124	0.402	2.383	10.105	5.206	1.388	0.104	0.525	5.995
Percent Profitable (QTR)	%	94.2	94.1	94.9	71.4	96.5	97.2	93.8	95.4	97.8	84.0	95.2	95.0
Average Return on Assets (QTR)	%	1.38	1.39	1.33	1.14	1.27	4.04	1.31	1.50	1.49	0.65	1.08	1.29
Average Return on Equity (QTR)	%	15.10	15.30	14.13	15.12	11.71	24.02	14.02	16.61	17.53	4.21	9.83	14.82
Net Interest Margin (QTR)	%	3.74	3.83	3.29	3.13	4.03	8.91	3.98	3.25	4.59	2.80	3.86	3.27
Equity to Assets	%	9.09	9.04	9.39	7.46	10.87	17.09	9.39	9.01	8.58	15.34	11.04	8.51
Noncurrent Loan Rate - Total Loans *	%	1.24	1.32	0.84	2.37	1.43	1.82	1.06	0.88	0.92	1.02	1.10	1.24
Real Estate Loans	%	0.84	0.85	0.81	1.42	1.24	0.48	0.80	0.88	0.56	0.91	1.03	0.79
C&I Loans	%	2.65	2.69	1.79	4.79	2.21	1.58	1.94	1.80	1.92	2.03	1.95	2.99
Consumer Loans	%	1.30	1.37	0.66	2.18	0.88	1.98	0.66	0.45	1.22	0.76	0.82	0.67
Coverage Ratio **	%	132.42	135.92	107.59	103.13	106.69	271.96	147.88	85.99	128.42	157.37	122.39	133.80
Net Charge-Off Rate - All Loans (QTR)	%	0.79	0.90	0.31	1.56	0.25	5.46	0.56	0.18	0.89	0.55	0.30	0.56
Real Estate Loans (QTR)	%	0.12	0.15	0.05	0.17	0.08	0.25	0.15	0.06	0.16	0.32	0.08	0.13
C&I Loans (QTR)	%	1.34	1.33	1.49	1.52	0.73	5.81	1.32	1.01	2.03	0.60	0.72	1.11
Consumer Loans (QTR)	%	3.01	3.06	2.56	4.01	0.65	5.99	1.41	1.35	1.86	1.68	1.02	2.04
Second Quarter 2002													
Number of FDIC-Insured		9,466	7,967	1,499	6	1,892	47	4,079	1,168	216	440	1,526	92
Number of FDIC-Supervised		5,417	4,913	504	0	1,322	15	2,355	450	110	232	902	31
Total Assets	$	8,039	6,121	1,306	1,295	123	299	3,356	1,192	163	48	190	1,372
Total Loans	$	4,820	3,603	856	558	77	219	2,241	763	126	12	109	714
Domestic Deposits	$	4,613	3,448	820	329	102	113	2,287	702	79	35	157	810
Net Income (QTR)	$	27.245	21.243	3.877	3.654	0.398	2.751	10.639	3.826	0.632	0.203	0.565	4.577
Percent Profitable (QTR)	%	92.9	93.0	92.3	100.0	96.3	93.6	91.1	93.6	94.9	86.1	94.2	97.8
Average Return on Assets (QTR)	%	1.37	1.41	1.19	1.17	1.30	3.68	1.28	1.29	1.60	1.69	1.20	1.35
Average Return on Equity (QTR)	%	14.88	15.27	12.90	15.81	12.15	24.17	13.35	14.38	18.82	9.73	11.58	15.96
Net Interest Margin (QTR)	%	4.00	4.11	3.50	3.16	4.22	8.60	4.25	3.49	4.66	3.42	4.16	3.51
Equity to Assets	%	9.25	9.22	9.40	7.20	10.82	15.64	9.62	9.10	8.56	17.54	10.53	8.46
Noncurrent Loan Rate - Total Loans *	%	1.37	1.47	0.87	2.39	1.31	1.99	1.19	0.91	1.43	1.07	0.99	1.47
Real Estate Loans	%	0.92	0.95	0.83	1.72	1.16	1.53	0.83	0.88	1.35	0.96	0.92	0.93
C&I Loans	%	2.85	3.16	2.22	4.37	1.96	2.85	2.23	2.30	2.23	1.83	1.66	3.57
Consumer Loans	%	1.32	1.54	0.54	2.23	0.83	2.04	0.71	0.56	1.37	0.64	0.76	0.43
Coverage Ratio **	%	125.17	127.21	109.27	89.54	114.27	245.05	136.72	91.32	110.41	158.78	136.71	115.72
Net Charge-Off Rate - All Loans (QTR)	%	0.94	1.10	0.23	1.48	0.30	5.78	0.73	0.17	1.01	0.67	0.31	0.70
Real Estate Loans (QTR)	%	0.11	0.14	0.05	0.09	0.06	0.30	0.13	0.05	0.34	0.09	0.08	0.16
C&I Loans (QTR)	%	1.76	1.78	1.32	1.60	0.86	4.69	1.82	1.37	2.19	2.24	0.67	1.74
Consumer Loans (QTR)	%	3.02	3.17	1.56	3.80	0.63	6.39	1.36	1.42	1.32	1.34	1.02	1.28

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans