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
Third Quarter 2003													
Number of FDIC-Insured		9,237	7,812	1,425	7	1,821	35	4,166	1,024	166	523	1,392	103
Number of FDIC-Supervised		5,321	4,832	489	0	1,261	11	2,428	402	85	282	811	41
Total Assets	$	8,946	7,474	1,471	1,484	129	253	3,096	1,589	192	62	192	1,949
Total Loans	$	5,334	4,351	983	602	81	204	2,086	1,081	153	17	108	1,001
Domestic Deposits	$	5,159	4,224	934	401	107	66	2,171	932	101	46	157	1,178
Net Income (QTR)	$	30.376	25.813	4.563	4.163	0.405	2.566	9.965	5.216	0.816	0.232	0.499	6.514
Percent Profitable (QTR)	%	93.5	93.7	92.3	100.0	95.9	97.1	93.1	93.3	94.0	85.1	94.5	92.2
Average Return on Assets (QTR)	%	1.36	1.38	1.26	1.11	1.26	4.18	1.29	1.34	1.68	1.49	1.04	1.33
Average Return on Equity (QTR)	%	14.92	15.20	13.53	14.75	11.59	24.66	13.69	14.91	22.86	9.32	9.87	15.31
Net Interest Margin (QTR)	%	3.65	3.75	3.19	2.87	4.08	8.68	3.92	3.32	4.71	3.01	3.83	3.21
Equity to Assets	%	9.13	9.12	9.19	7.67	10.81	16.84	9.42	8.80	7.49	15.93	10.56	8.73
Noncurrent Loan Rate - Total Loans *	%	1.17	1.24	0.83	2.31	1.33	1.66	1.01	0.82	0.99	1.06	1.10	1.09
Real Estate Loans	%	0.81	0.81	0.80	1.23	1.17	0.46	0.78	0.81	0.89	0.92	1.03	0.72
C&I Loans	%	2.51	2.57	1.48	4.79	2.19	1.30	1.86	1.48	2.25	1.77	1.86	2.62
Consumer Loans	%	1.29	1.35	0.69	2.34	0.88	1.96	0.62	0.34	0.78	1.18	0.84	0.68
Coverage Ratio **	%	136.49	141.11	105.72	99.37	115.98	272.04	152.57	88.68	163.93	171.68	124.55	148.34
Net Charge-Off Rate - All Loans (QTR)	%	0.72	0.82	0.30	1.52	0.29	4.83	0.47	0.19	1.34	2.47	0.37	0.48
Real Estate Loans (QTR)	%	0.10	0.13	0.03	0.11	0.09	0.13	0.12	0.05	0.31	0.05	0.09	0.13
C&I Loans (QTR)	%	1.17	1.19	0.80	1.83	0.73	5.00	1.05	0.62	1.85	0.58	0.80	0.94
Consumer Loans (QTR)	%	2.83	2.83	2.91	3.17	1.02	5.49	1.39	1.79	2.71	15.48	1.17	1.45
Third Quarter 2002													
Number of FDIC-Insured		9,415	7,931	1,484	5	1,877	41	4,081	1,159	206	453	1,495	98
Number of FDIC-Supervised		5,393	4,892	501	0	1,303	15	2,371	446	108	239	879	32
Total Assets	$	8,273	6,934	1,339	1,232	125	291	3,394	1,280	168	49	192	1,541
Total Loans	$	4,953	4,068	885	516	79	222	2,259	843	130	13	110	780
Domestic Deposits	$	4,779	3,928	851	311	102	103	2,302	755	82	36	158	929
Net Income (QTR)	$	27.305	23.332	3.973	2.000	0.427	2.652	10.875	4.317	0.491	0.192	0.581	5.771
Percent Profitable (QTR)	%	93.7	93.8	93.2	60.0	96.4	95.1	92.4	94.8	94.2	85.9	95.1	98.0
Average Return on Assets (QTR)	%	1.34	1.37	1.20	0.65	1.38	3.76	1.31	1.37	1.18	1.60	1.22	1.51
Average Return on Equity (QTR)	%	14.52	14.84	12.89	9.08	12.63	24.28	13.69	15.53	14.44	9.48	11.27	17.02
Net Interest Margin (QTR)	%	3.96	4.08	3.41	3.15	4.29	8.96	4.21	3.44	4.38	3.38	4.13	3.47
Equity to Assets	%	9.22	9.22	9.26	7.26	11.04	15.39	9.53	8.82	7.78	16.73	10.90	8.87
Noncurrent Loan Rate - Total Loans *	%	1.39	1.50	0.87	2.74	1.29	2.03	1.18	0.91	1.55	1.04	1.01	1.48
Real Estate Loans	%	0.90	0.93	0.82	1.67	1.18	0.76	0.82	0.86	1.47	0.96	0.94	0.94
C&I Loans	%	2.98	3.01	2.28	5.09	1.93	1.69	2.32	2.42	2.58	1.88	1.63	3.43
Consumer Loans	%	1.38	1.45	0.63	2.21	0.85	2.17	0.71	0.62	1.45	0.69	0.81	0.54
Coverage Ratio **	%	121.71	123.42	108.12	84.21	115.37	237.25	134.27	88.40	106.03	162.00	132.87	117.46
Net Charge-Off Rate - All Loans (QTR)	%	0.98	1.14	0.28	2.17	0.30	5.35	0.68	0.15	1.29	0.42	0.34	0.86
Real Estate Loans (QTR)	%	0.12	0.15	0.05	0.14	0.09	-0.20	0.14	0.06	0.43	0.06	0.08	0.14
C&I Loans (QTR)	%	2.02	2.05	1.34	3.50	0.72	5.60	1.67	1.03	1.99	0.39	0.79	1.97
Consumer Loans (QTR)	%	3.07	3.15	2.24	4.11	0.74	5.79	1.43	1.08	1.79	1.53	1.08	2.21

* Nonaccruing loans and loans past due 90+ days
** Loss reserve as a percentage of noncurrent loans