



Statistics At A Glance

Dollar Amounts in Billions Fourth Quarter 2004	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	8,975	7,630	1,345	5	1,730	34	4,424	990	132	465	1,120	75
Number of FDIC-Supervised	5,262	4,804	459	0	1,190	11	2,607	404	70	264	682	34
Total Assets	\$ 10,105	8,413	1,692	1,881	138	382	3,301	1,504	104	52	144	2,598
Total Loans	\$ 6,119	4,905	1,214	799	88	294	2,279	1,061	83	13	80	1,422
Domestic Deposits	\$ 5,718	4,727	991	559	113	106	2,320	863	58	38	117	1,545
Net Income (QTR)	\$ 31.771	27.030	4.740	3.626	0.372	3.264	10.274	4.526	0.418	0.229	0.369	8.693
Percent Profitable (QTR)	% 90.8	90.6	91.9	100.0	90.0	88.2	91.7	91.7	93.9	80.4	91.6	94.7
Average Return on Assets (QTR)	% 1.28	1.30	1.14	0.77	1.09	3.63	1.26	1.23	1.51	1.77	1.03	1.36
Average Return on Equity (QTR)	% 12.57	13.08	10.31	9.68	10.05	18.89	12.71	11.78	14.31	10.42	9.52	13.18
Net Interest Margin (QTR)	% 3.63	3.73	3.18	2.60	4.14	9.47	3.97	3.05	4.74	3.28	3.90	3.37
Equity to Assets	% 10.28	10.10	11.18	8.05	10.79	20.52	10.09	10.55	11.36	16.94	10.79	10.25
Noncurrent Loan Rate - Total Loans *	% 0.80	0.86	0.56	1.29	0.92	1.98	0.63	0.54	0.64	0.98	0.86	0.74
Real Estate Loans	% 0.61	0.65	0.51	0.94	0.84	0.09	0.56	0.54	0.34	0.93	0.84	0.70
C&I Loans	% 1.16	1.17	1.00	2.09	1.57	1.16	0.90	0.84	0.76	1.41	1.33	1.02
Consumer Loans	% 1.40	1.46	0.83	2.07	0.79	2.18	0.55	0.37	0.76	1.02	0.78	0.77
Coverage Ratio **	% 167.78	174.64	125.38	135.34	156.74	215.84	206.31	97.06	259.42	168.43	155.30	156.27
Net Charge-Off Rate - All Loans (QTR)	% 0.61	0.68	0.28	1.10	0.32	4.67	0.35	0.15	1.44	0.54	0.40	0.24
Real Estate Loans (QTR)	% 0.08	0.10	0.05	0.18	0.12	0.09	0.10	0.05	0.14	0.10	0.13	0.05
C&I Loans (QTR)	% 0.58	0.53	1.33	0.49	0.93	0.45	0.71	0.76	2.46	0.65	1.00	0.30
Consumer Loans (QTR)	% 2.97	3.05	2.27	3.62	0.98	5.22	1.39	1.66	2.19	2.42	1.30	1.21
Fourth Quarter 2003												
Number of FDIC-Insured	9,181	7,770	1,411	6	1,766	36	4,253	1,033	157	529	1,310	91
Number of FDIC-Supervised	5,319	4,836	483	0	1,224	11	2,499	409	80	280	774	42
Total Assets	\$ 9,075	7,601	1,474	1,448	129	348	2,924	1,658	147	61	172	2,189
Total Loans	\$ 5,434	4,429	1,006	572	79	267	1,960	1,135	121	16	96	1,189
Domestic Deposits	\$ 5,213	4,288	925	367	107	105	2,070	997	70	45	142	1,311
Net Income (QTR)	\$ 30.984	26.456	4.528	4.390	0.335	3.817	8.800	5.284	0.388	0.518	0.395	7.058
Percent Profitable (QTR)	% 89.5	89.5	89.6	100.0	89.2	88.9	90.1	90.5	86.6	82.0	90.5	90.1
Average Return on Assets (QTR)	% 1.38	1.41	1.24	1.22	1.05	4.64	1.22	1.26	1.07	3.41	0.93	1.31
Average Return on Equity (QTR)	% 15.09	15.45	13.31	16.66	9.77	28.11	13.18	14.08	14.30	20.93	8.82	14.72
Net Interest Margin (QTR)	% 3.75	3.85	3.22	3.06	4.05	8.82	3.93	3.21	4.83	3.03	3.86	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	10.45	8.87
Noncurrent Loan Rate - Total Loans *	% 1.12	1.20	0.80	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
Real Estate Loans	% 0.83	0.86	0.77	1.30	1.03	0.40	0.75	0.97	1.20	0.84	1.03	0.63
C&I Loans	% 2.06	2.10	1.29	4.25	1.88	1.28	1.39	1.30	2.06	1.61	1.66	2.18
Consumer Loans	% 1.46	1.53	0.85	2.59	0.87	2.19	0.64	0.29	0.76	1.12	0.89	0.73
Coverage Ratio **	% 140.35	145.71	104.97	102.23	132.83	235.19	166.41	75.69	158.32	183.49	129.69	158.47
Net Charge-Off Rate - All Loans (QTR)	% 0.80	0.91	0.29	1.36	0.43	5.31	0.49	0.13	2.82	0.56	0.46	0.56
Real Estate Loans (QTR)	% 0.20	0.26	0.04	0.10	0.17	0.17	0.16	0.05	2.55	0.12	0.15	0.34
C&I Loans (QTR)	% 1.09	1.13	0.40	1.57	1.26	5.87	1.00	0.21	2.70	1.12	1.15	0.94
Consumer Loans (QTR)	% 3.09	3.10	3.01	3.29	0.80	5.86	1.52	1.31	3.10	2.10	1.44	1.44

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans