



Statistics At A Glance

As of September 30, 2004

Dollar Amounts in Billions Third Quarter 2004	All Insured Institutions	Commercial Banks	Savings Institutions	Asset Concentration Group								
				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	9,025	7,660	1,365	6	1,783	35	4,386	1,000	136	459	1,137	83
Number of FDIC-Supervised	5,265	4,796	469	0	1,230	11	2,572	405	74	261	675	37
Total Assets	\$ 9,877	8,244	1,633	1,566	138	368	3,195	1,405	212	54	147	2,792
Total Loans	\$ 5,981	4,815	1,166	621	88	270	2,183	1,022	162	14	83	1,539
Domestic Deposits	\$ 5,564	4,586	977	403	111	103	2,229	805	104	40	120	1,648
Net Income (QTR)	\$ 32.498	27.766	4.732	3.373	0.455	3.630	10.617	3.986	0.594	0.204	0.420	9.220
Percent Profitable (QTR)	% 94.3	94.5	93.2	100.0	97.1	85.7	93.4	94.5	95.6	85.8	96.3	95.2
Average Return on Assets (QTR)	% 1.33	1.36	1.18	0.86	1.33	4.14	1.34	1.15	1.16	1.52	1.15	1.34
Average Return on Equity (QTR)	% 13.56	14.20	10.72	11.97	12.43	21.23	13.16	13.23	10.68	9.12	10.67	13.50
Net Interest Margin (QTR)	% 3.62	3.71	3.17	2.67	4.16	8.73	3.92	3.12	4.04	3.02	3.89	3.34
Equity to Assets	% 10.13	9.96	10.98	7.27	10.87	20.79	10.40	8.74	13.61	16.97	10.92	10.25
Noncurrent Loan Rate - Total Loans *	% 0.85	0.91	0.58	1.66	1.03	1.77	0.69	0.74	0.74	0.92	0.94	0.64
Real Estate Loans	% 0.65	0.69	0.54	0.92	0.96	0.07	0.61	0.72	0.84	0.85	0.90	0.55
C&I Loans	% 1.41	1.43	1.09	3.09	1.72	1.32	1.02	1.25	1.43	1.38	1.55	1.15
Consumer Loans	% 1.32	1.39	0.67	2.33	0.80	1.94	0.58	0.61	0.49	0.90	0.81	0.77
Coverage Ratio **	% 165.43	171.17	127.87	115.30	143.04	255.85	196.10	72.54	202.10	179.64	145.09	196.60
Net Charge-Off Rate - All Loans (QTR)	% 0.50	0.57	0.24	0.89	0.20	4.16	0.28	0.10	1.10	0.27	0.26	0.26
Real Estate Loans (QTR)	% 0.07	0.08	0.04	0.07	0.06	0.07	0.09	0.03	0.26	0.03	0.06	0.05
C&I Loans (QTR)	% 0.45	0.41	1.07	0.35	0.53	5.26	0.55	0.37	1.96	0.47	0.63	0.18
Consumer Loans (QTR)	% 2.55	2.62	1.98	2.87	0.68	4.53	1.17	1.28	2.01	1.31	1.00	1.65
Third Quarter 2003												
Number of FDIC-Insured	9,236	7,812	1,424	6	1,821	36	4,167	1,024	166	522	1,391	103
Number of FDIC-Supervised	5,321	4,833	488	0	1,261	11	2,429	402	85	282	810	41
Total Assets	\$ 8,943	7,472	1,471	1,428	129	309	3,096	1,589	192	62	192	1,946
Total Loans	\$ 5,334	4,351	983	574	81	232	2,086	1,081	153	17	108	1,001
Domestic Deposits	\$ 5,159	4,224	934	369	107	98	2,172	932	101	46	157	1,178
Net Income (QTR)	\$ 30.381	25.819	4.562	3.650	0.403	3.196	9.893	5.174	0.816	0.230	0.505	6.514
Percent Profitable (QTR)	% 93.3	93.6	92.1	100.0	95.6	97.2	93.0	93.2	94.0	84.7	94.7	92.2
Average Return on Assets (QTR)	% 1.36	1.38	1.26	1.02	1.25	4.25	1.28	1.33	1.68	1.47	1.06	1.33
Average Return on Equity (QTR)	% 14.94	15.22	13.53	14.25	11.53	24.90	13.59	14.79	22.86	9.23	10.00	15.31
Net Interest Margin (QTR)	% 3.67	3.77	3.19	2.89	4.08	8.28	3.92	3.32	4.71	3.01	3.83	3.21
Equity to Assets	% 9.13	9.12	9.18	7.27	10.81	17.03	9.42	8.79	7.49	15.92	10.57	8.75
Noncurrent Loan Rate - Total Loans *	% 1.17	1.25	0.83	2.33	1.33	1.70	1.02	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	2.58	1.48	4.82	2.19	1.30	1.86	1.48	2.25	1.77	1.89	2.62
Consumer Loans	% 1.29	1.35	0.69	2.40	0.89	1.97	0.62	0.34	0.78	1.18	0.84	0.68
Coverage Ratio **	% 136.36	140.94	105.82	94.83	116.15	263.20	152.08	88.71	163.93	171.62	124.04	148.34
Net Charge-Off Rate - All Loans (QTR)	% 0.73	0.82	0.30	1.40	0.29	4.80	0.47	0.19	1.34	2.47	0.37	0.48
Real Estate Loans (QTR)	% 0.11	0.13	0.03	0.11	0.09	0.13	0.12	0.05	0.31	0.05	0.10	0.13
C&I Loans (QTR)	% 1.18	1.20	0.80	1.84	0.73	4.98	1.06	0.62	1.85	0.58	0.80	0.94
Consumer Loans (QTR)	% 2.88	2.88	2.92	3.13	1.02	5.38	1.39	1.79	2.71	15.49	1.16	1.45

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans

See back of page for FDIC historical trends.