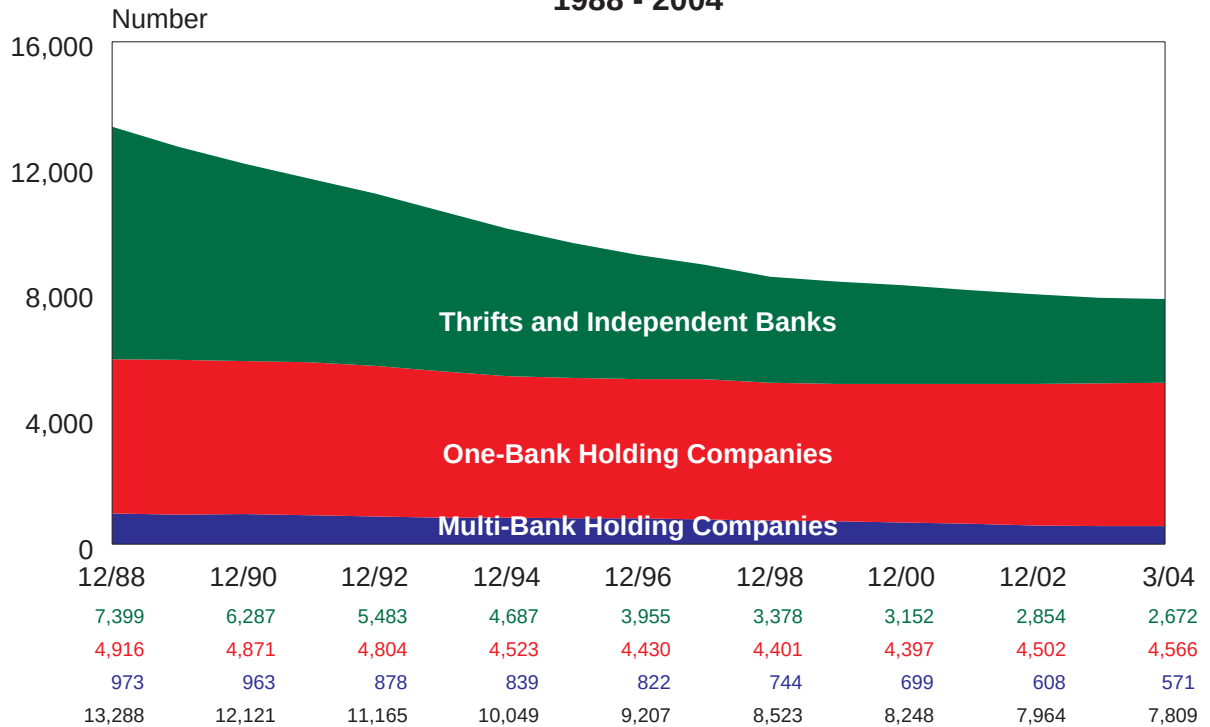


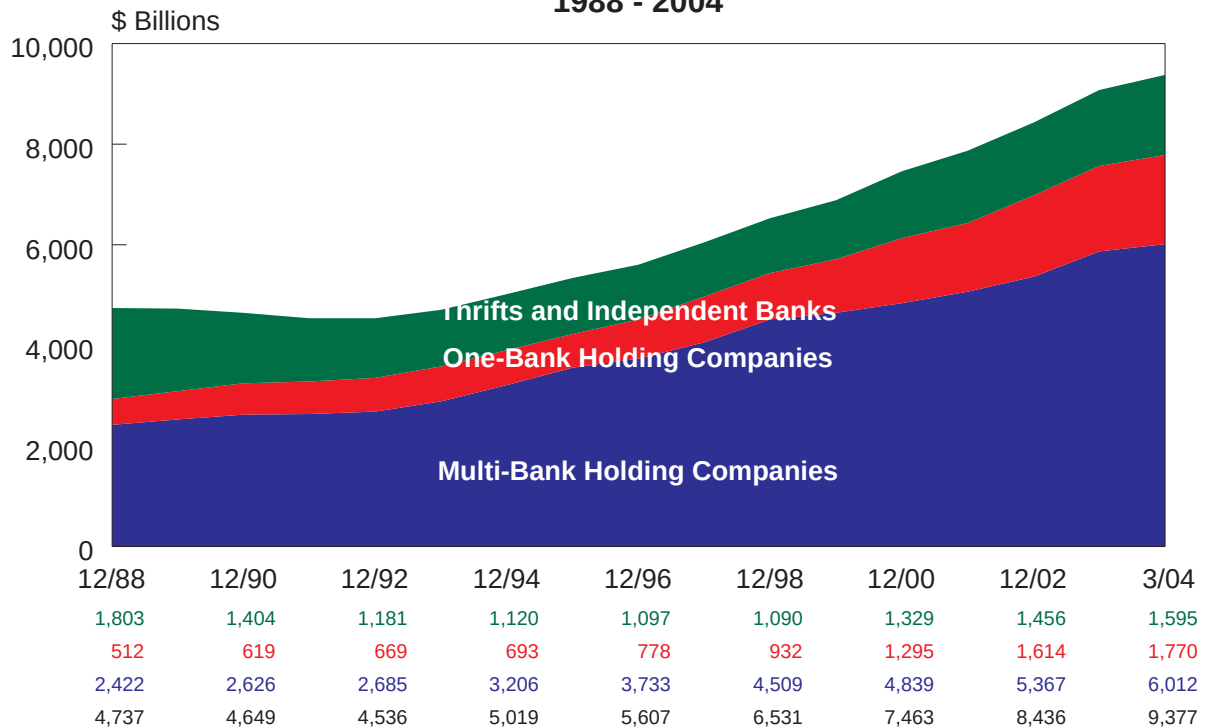
Number of FDIC-Insured Banking Organizations

1988 - 2004



Assets of FDIC-Insured Banking Organizations

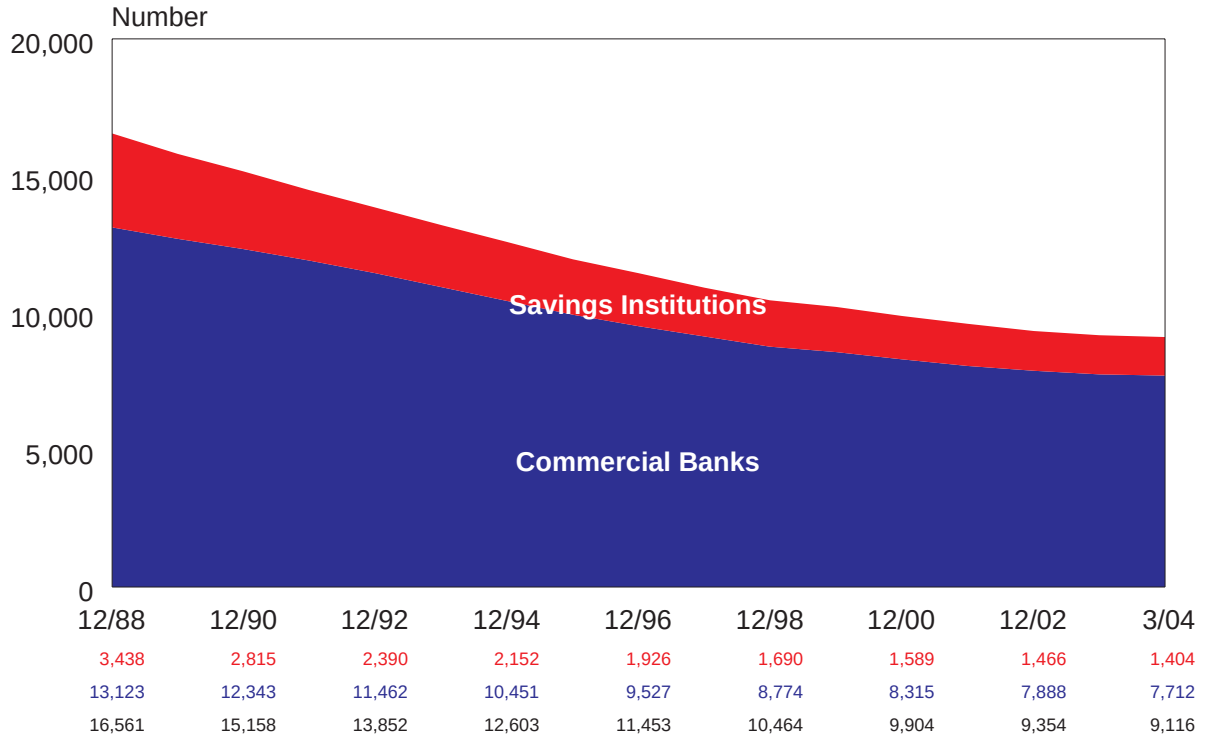
1988 - 2004



* Includes thrifts owned by unitary thrift holding companies or multi-thrift holding companies.

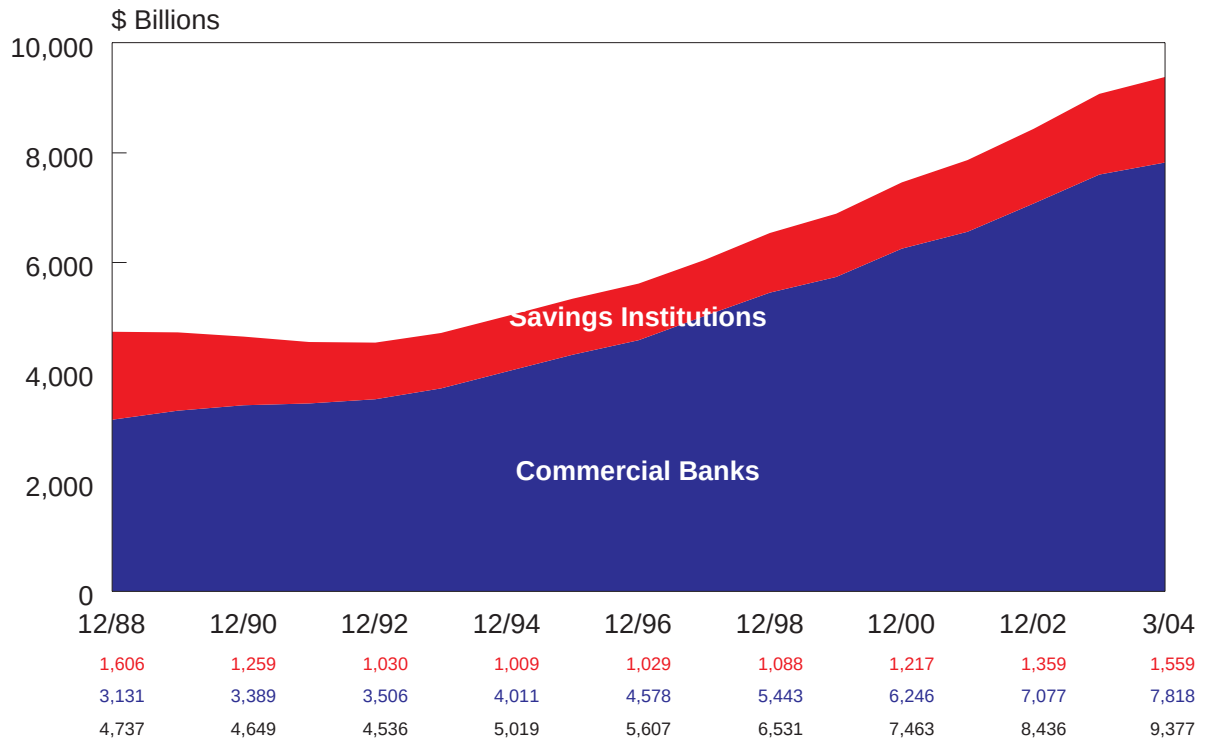
Number of FDIC-Insured Institutions

1988 - 2004



Assets of FDIC-Insured Institutions

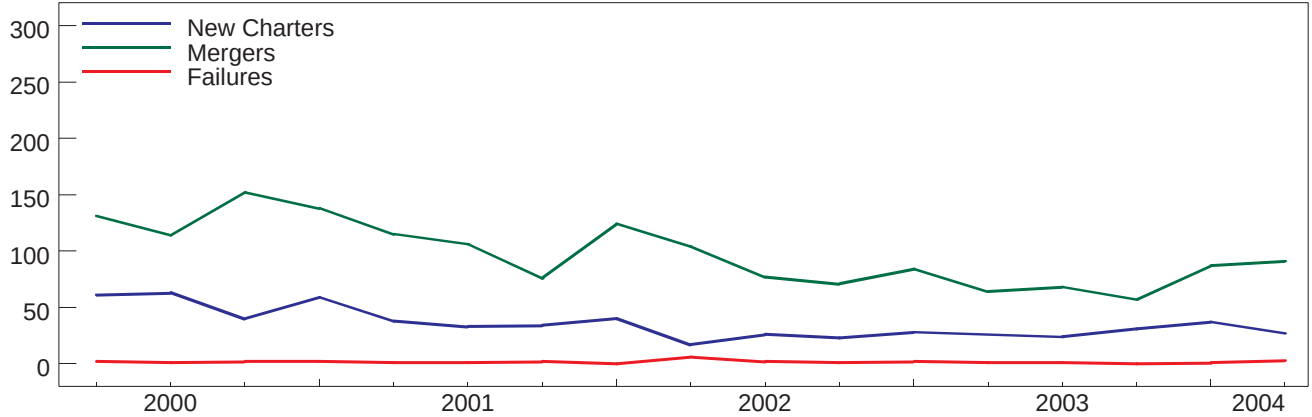
1988 - 2004



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2000 - 2004

Number of Institutions



New Charters

Mergers

Failures

Other Changes, Net*

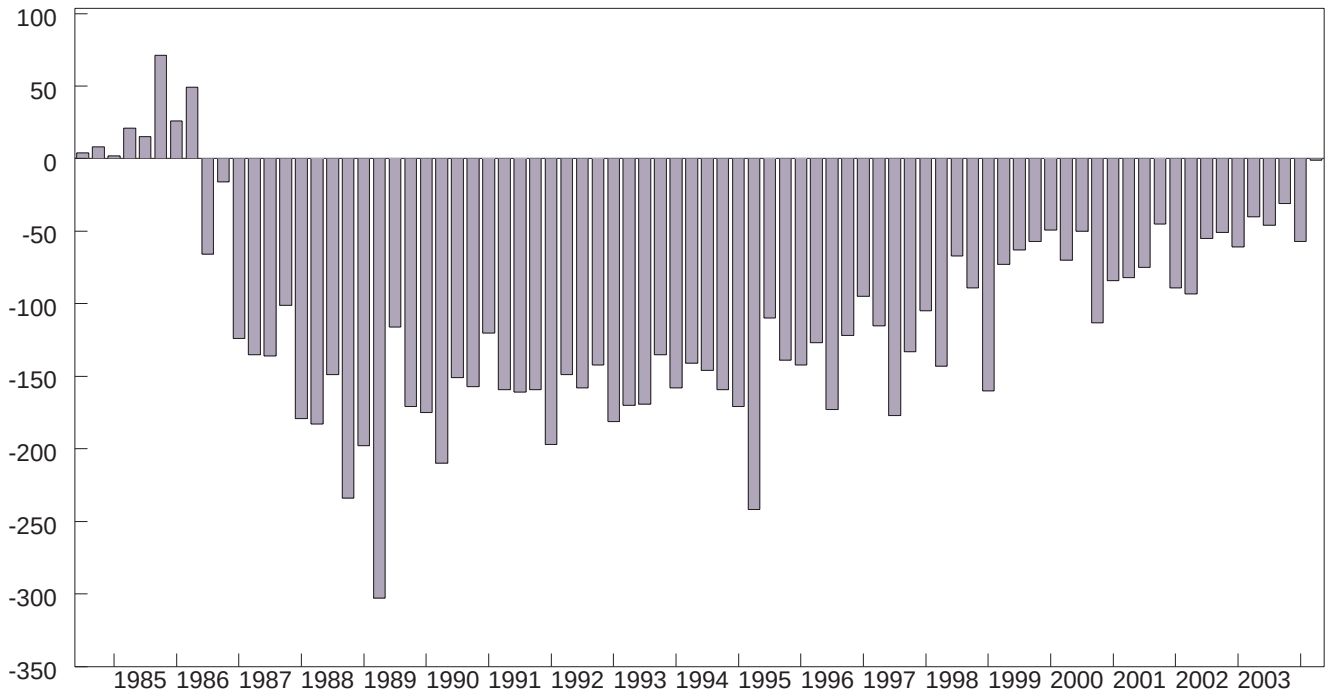
No. of Institutions at
end of quarter

* Includes charter conversions, voluntary liquidations, adjustments for open-bank assistance transactions and other changes.

Quarterly Change in the Number of FDIC-Insured Institutions

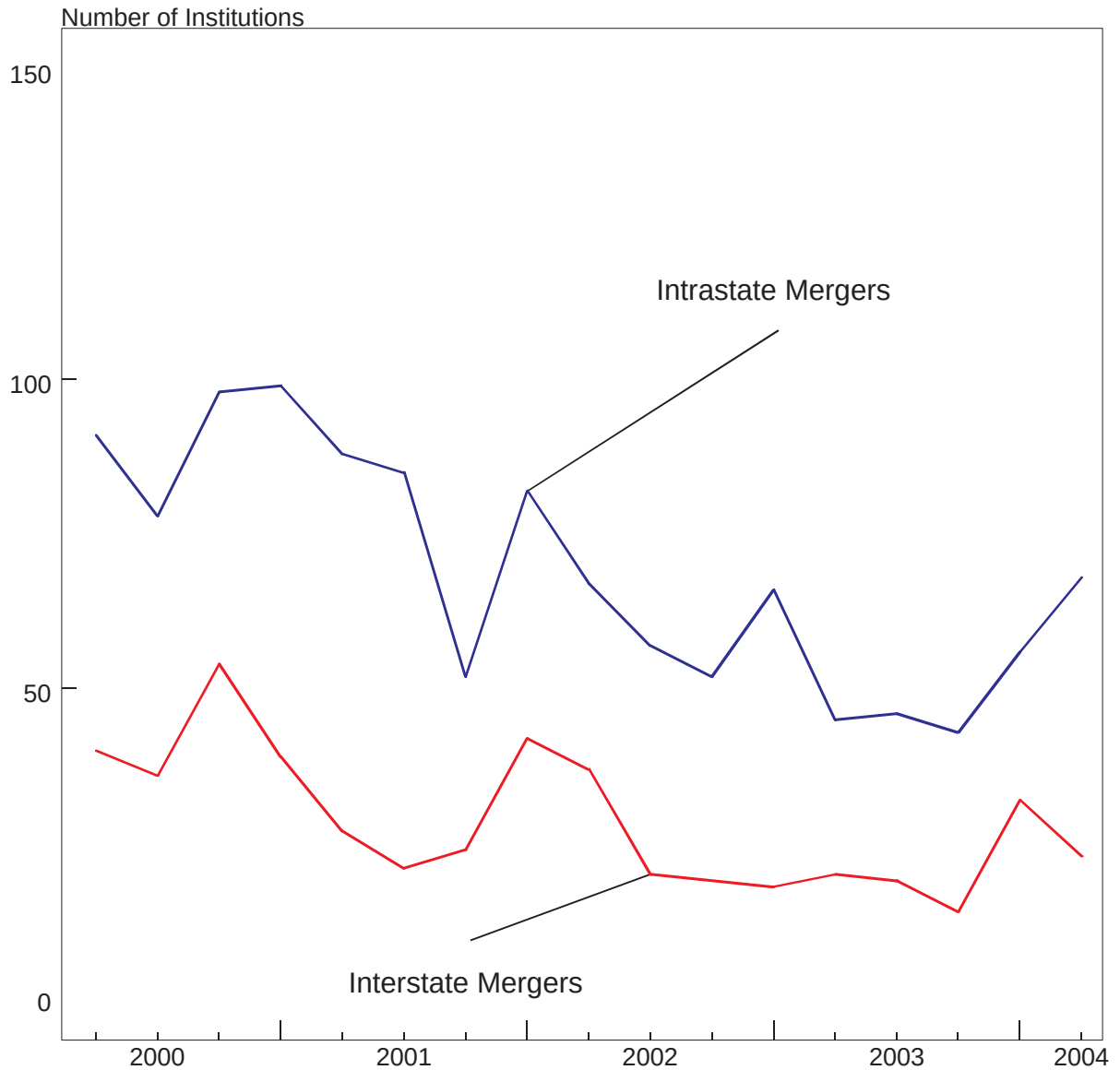
1984-2004

Number of Institutions



Institution Mergers: Interstate vs. Intrastate

Quarterly, 2000 - 2004

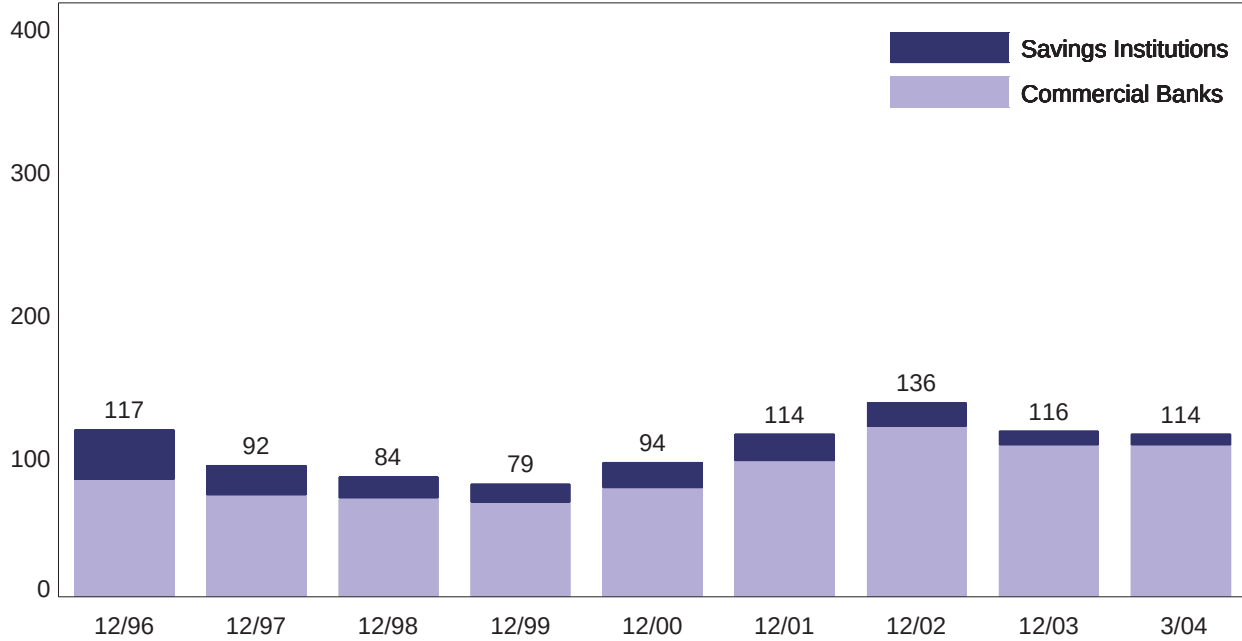


Intrastate Mergers	91	78	98	99	88	85	52	82	67	57	52	66	45	46	43	56	68
Interstate Mergers	40	36	54	39	27	21	24	42	37	20	19	18	20	19	14	32	23

Number of FDIC-Insured "Problem" Institutions

1996-2004

Number of Institutions

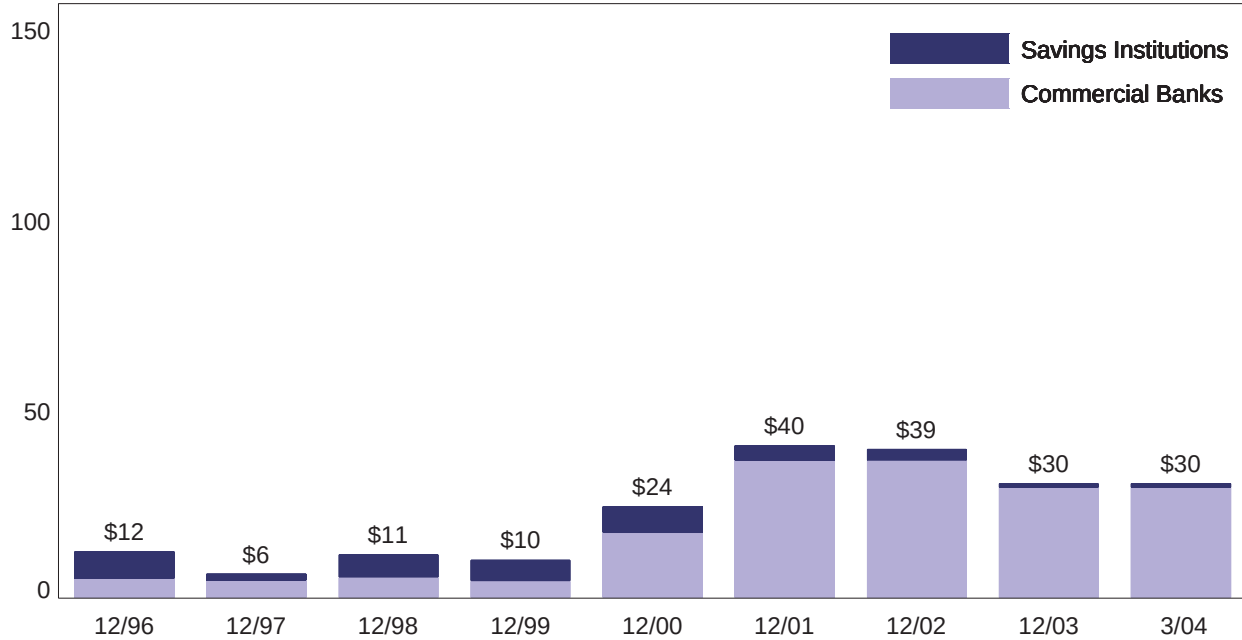


Savings Institutions
Commercial Banks

Assets of FDIC-Insured "Problem" Institutions

1996-2004

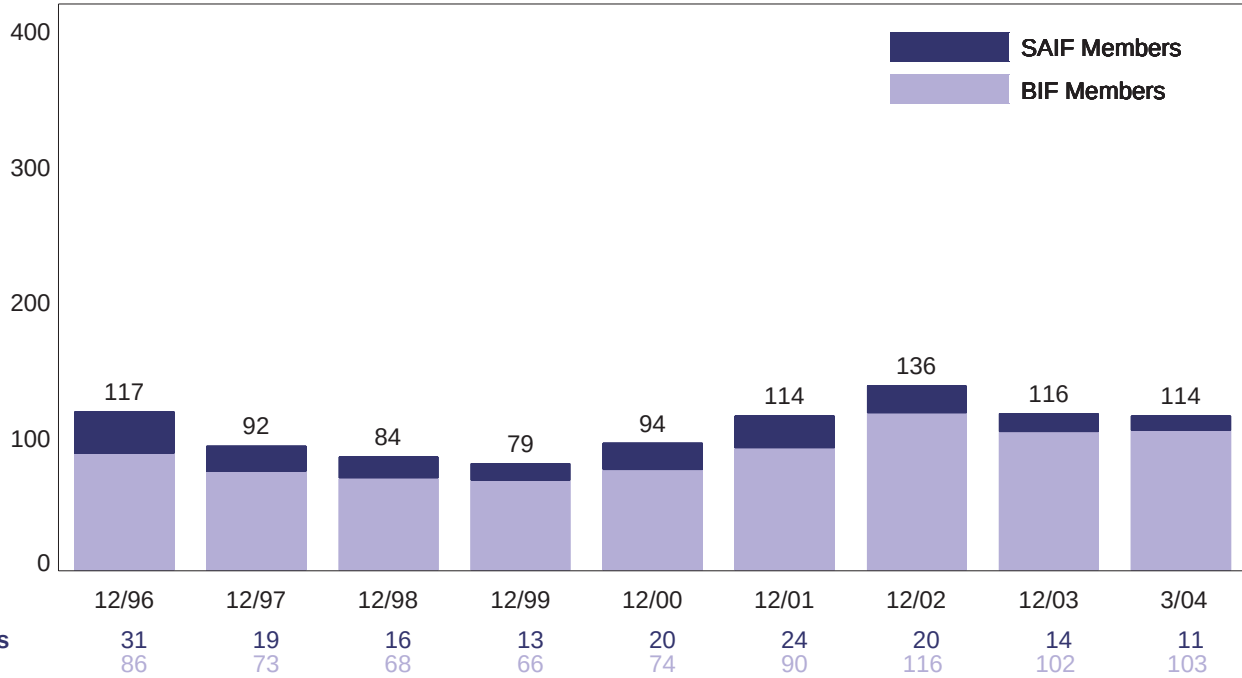
\$ Billions



Savings Institutions
Commercial Banks

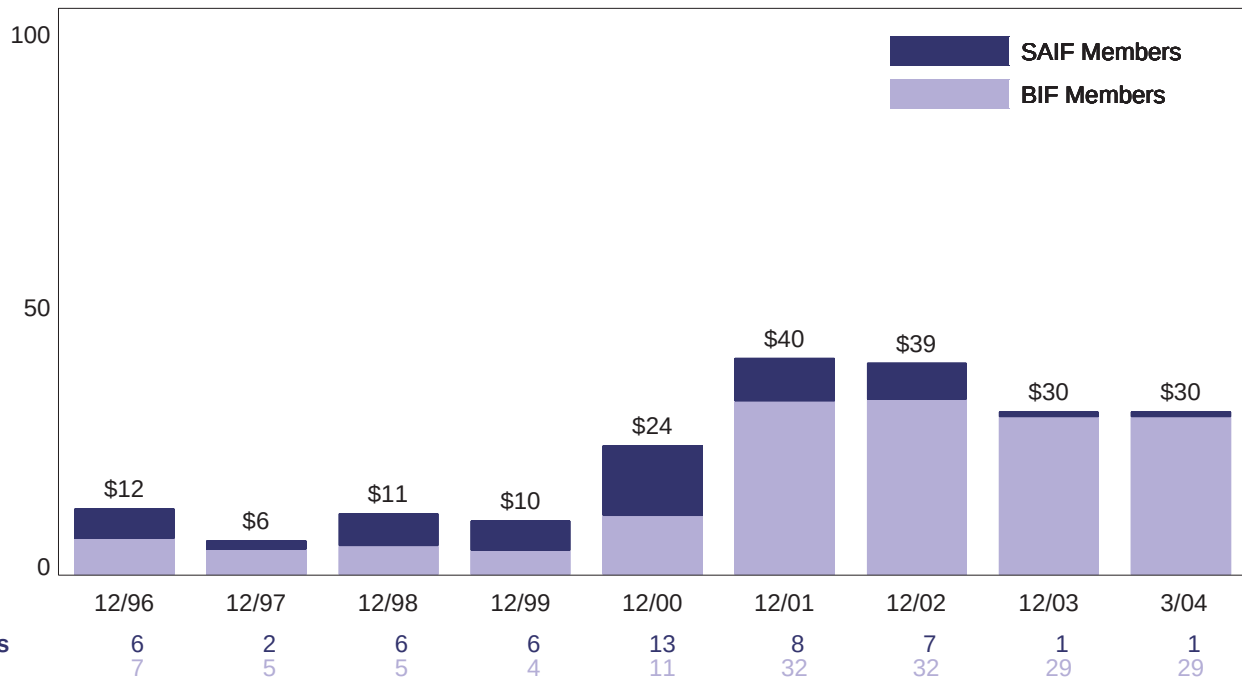
Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions
1996-2004



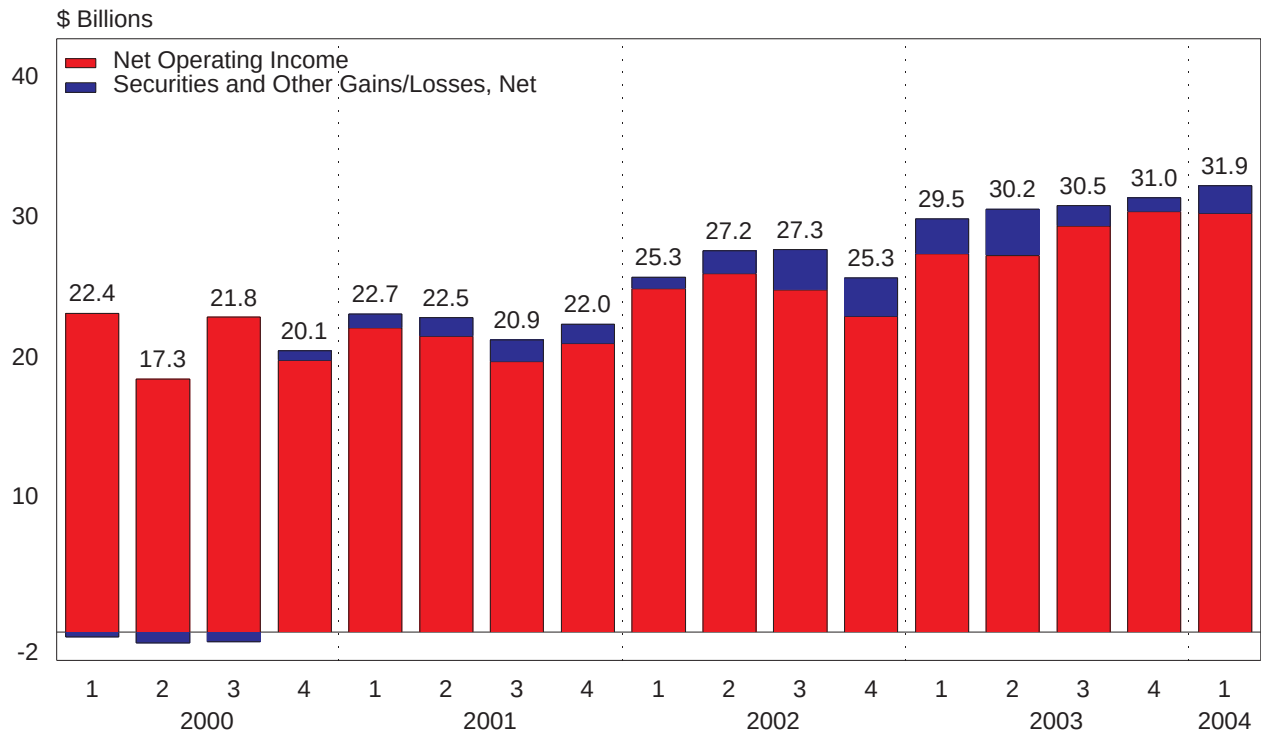
Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions
1996-2004



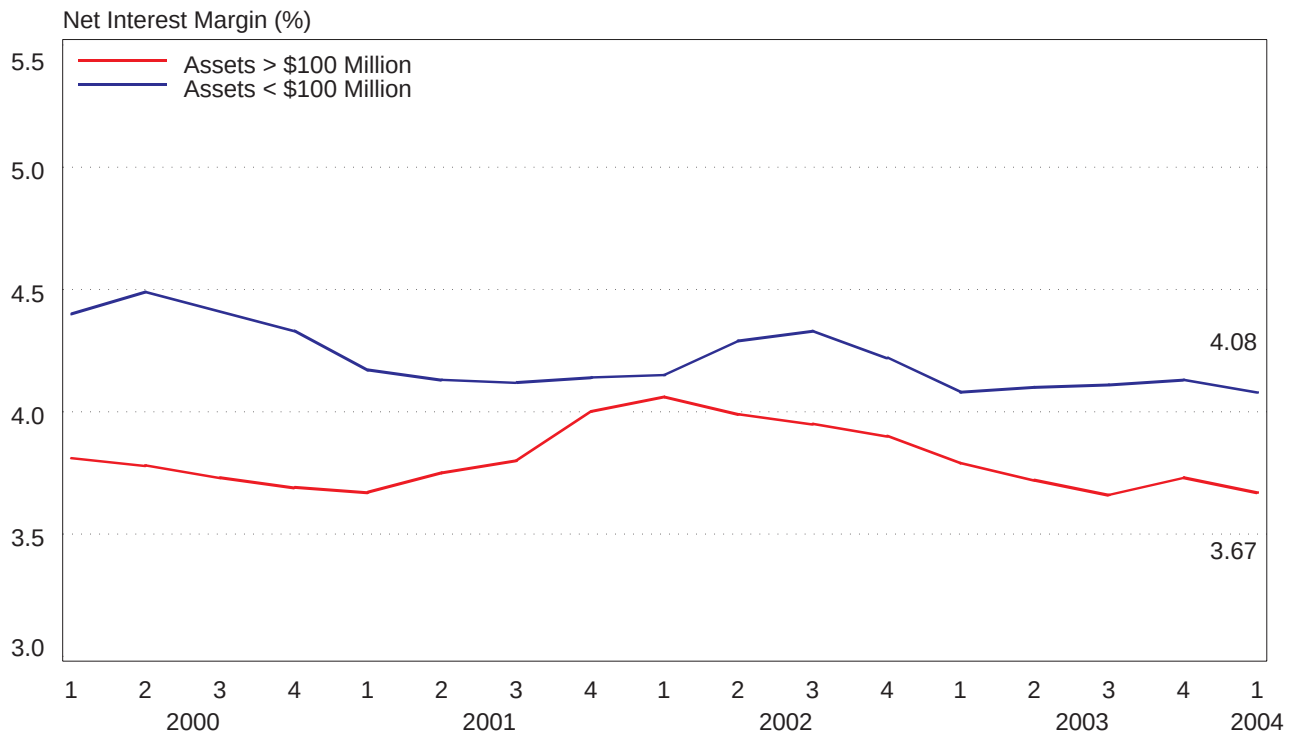
Quarterly Net Income

2000 - 2004



Quarterly Net Interest Margins, Annualized

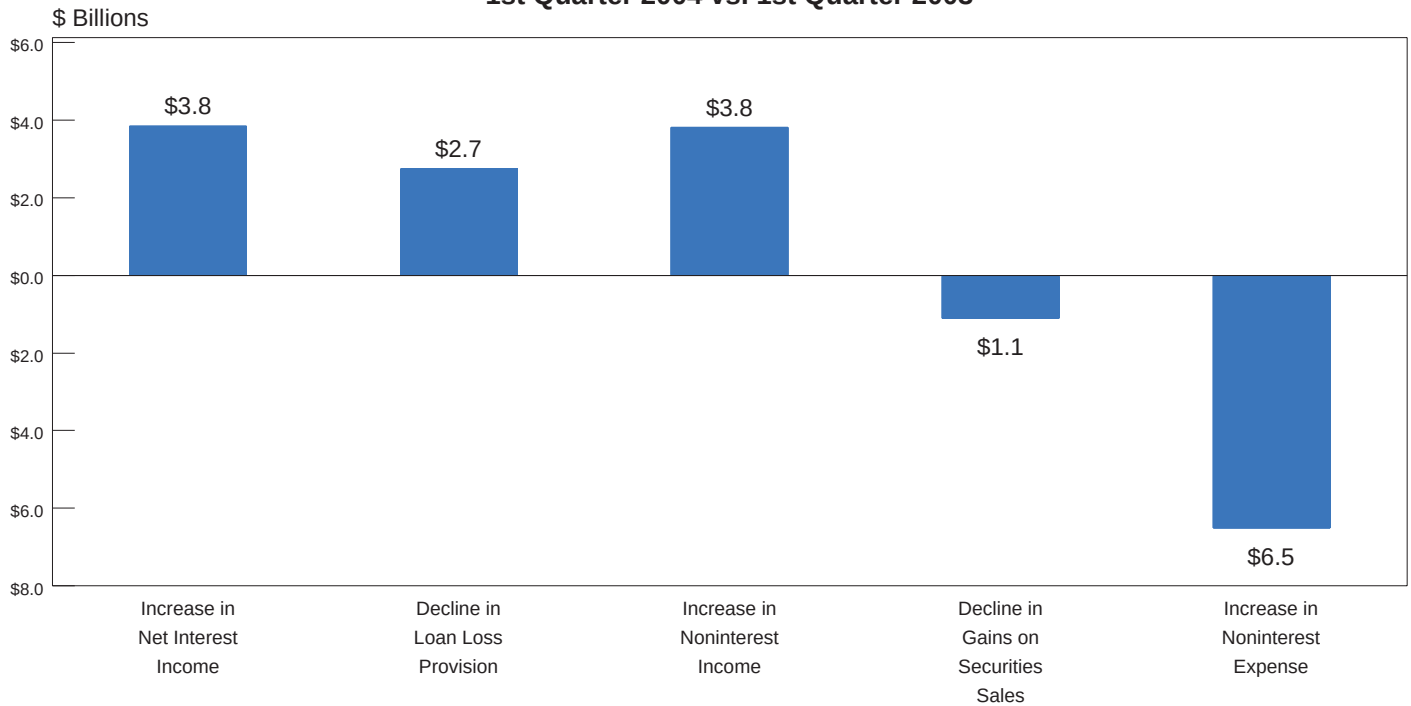
2000 - 2004



Sources of Earnings Growth

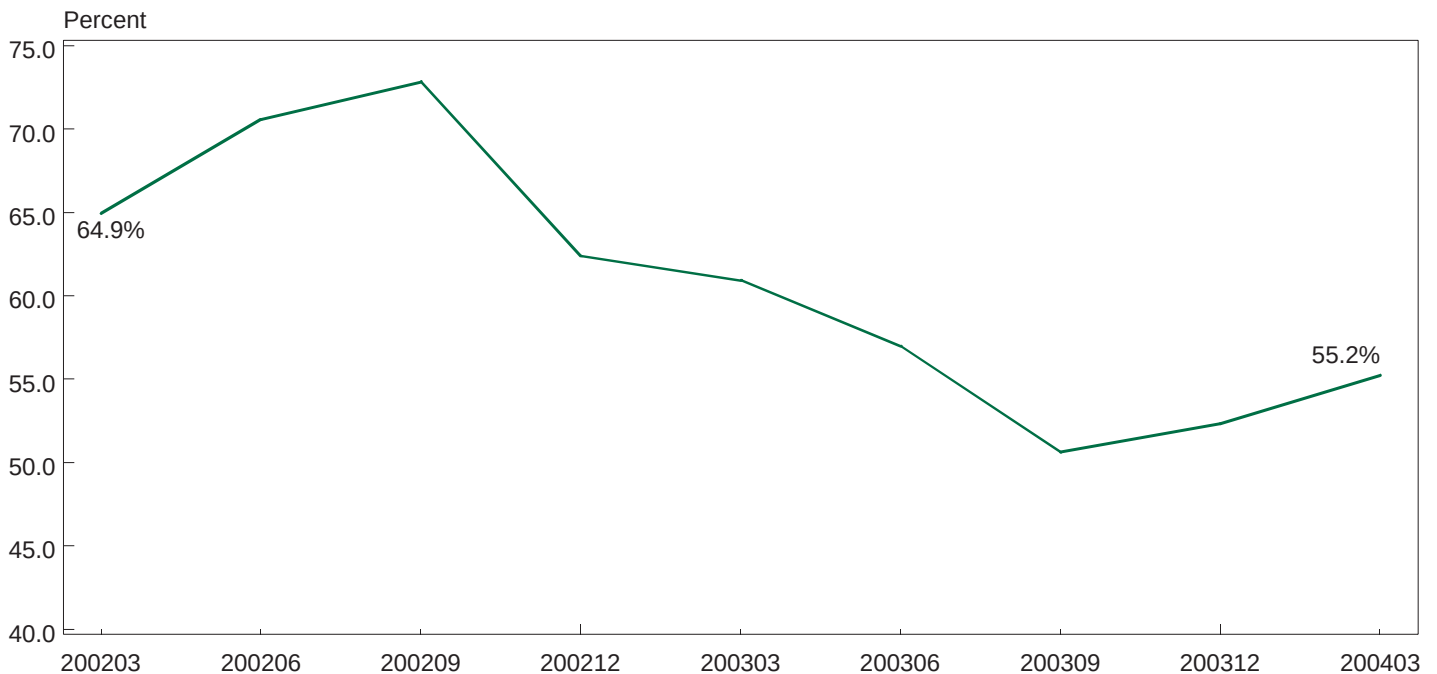
Contributions to Pre-Tax Earnings Growth

1st Quarter 2004 vs. 1st Quarter 2003



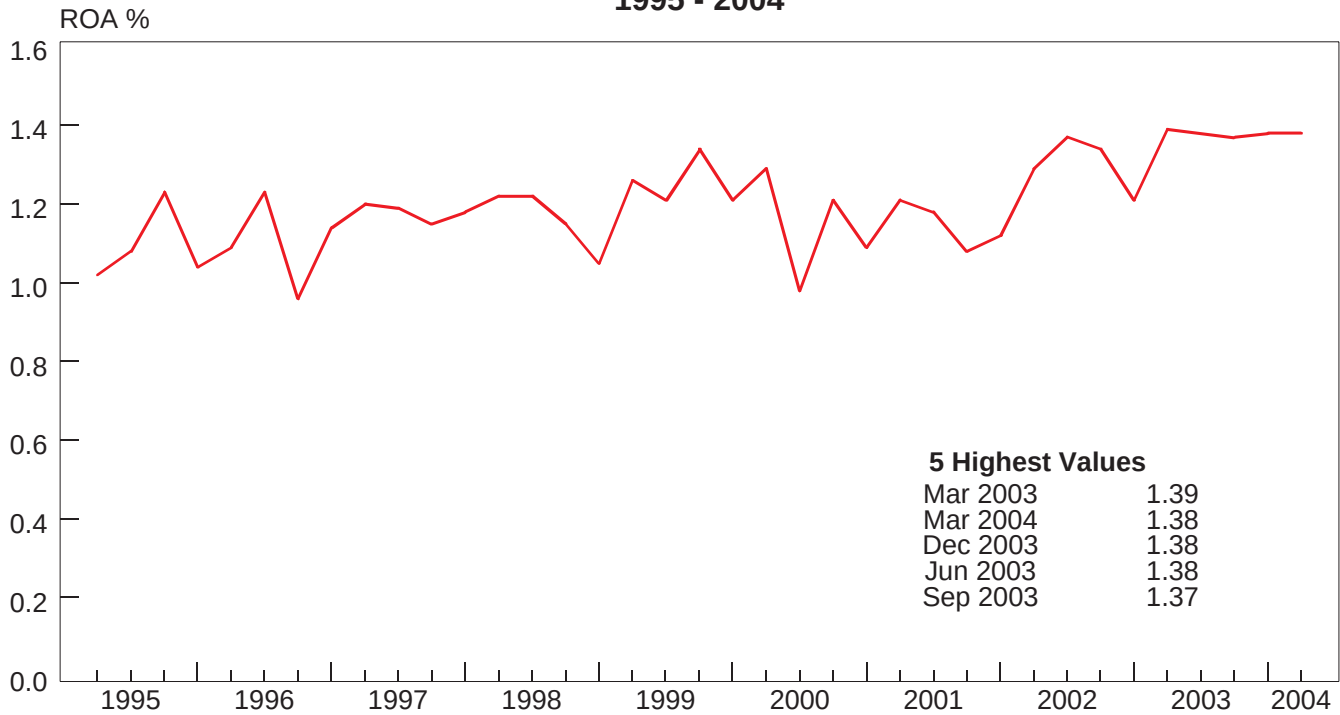
Percentage of Insured Institutions With Earning Gains

Compared to Year-Earlier Quarter, 2002-2004



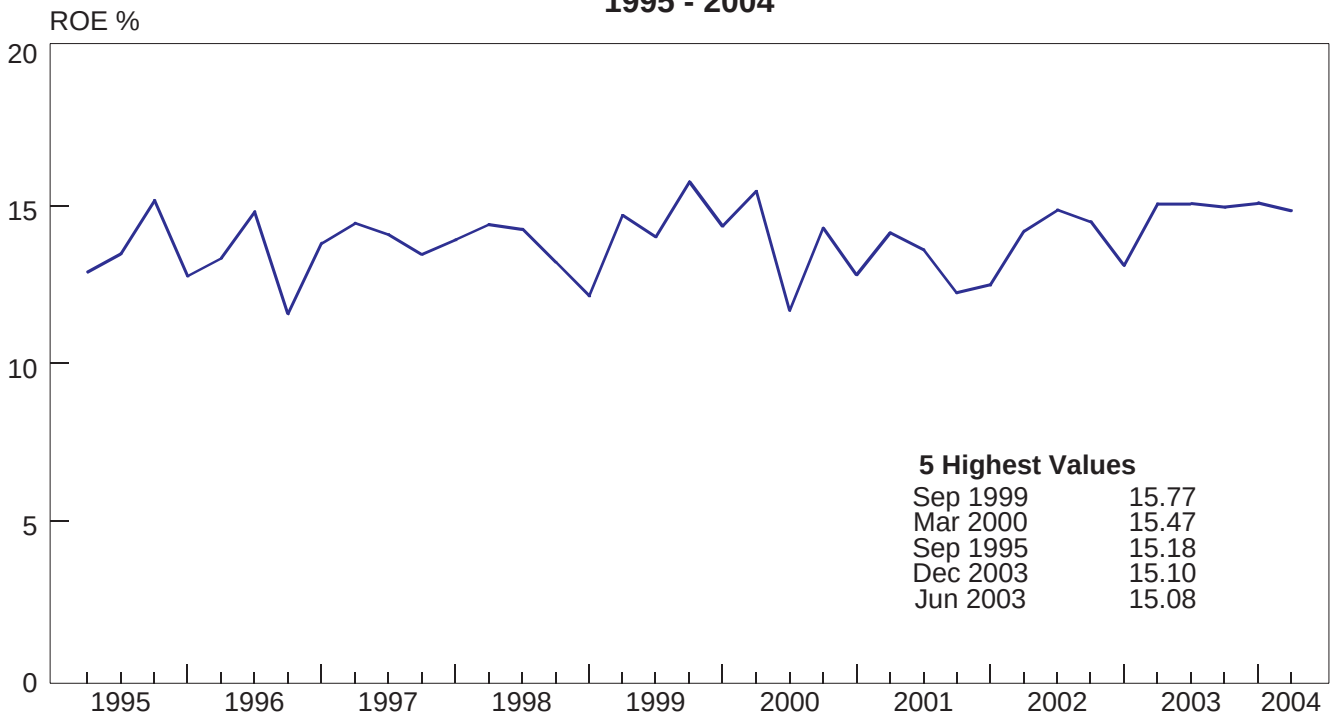
Quarterly Return on Assets (ROA), Annualized

1995 - 2004

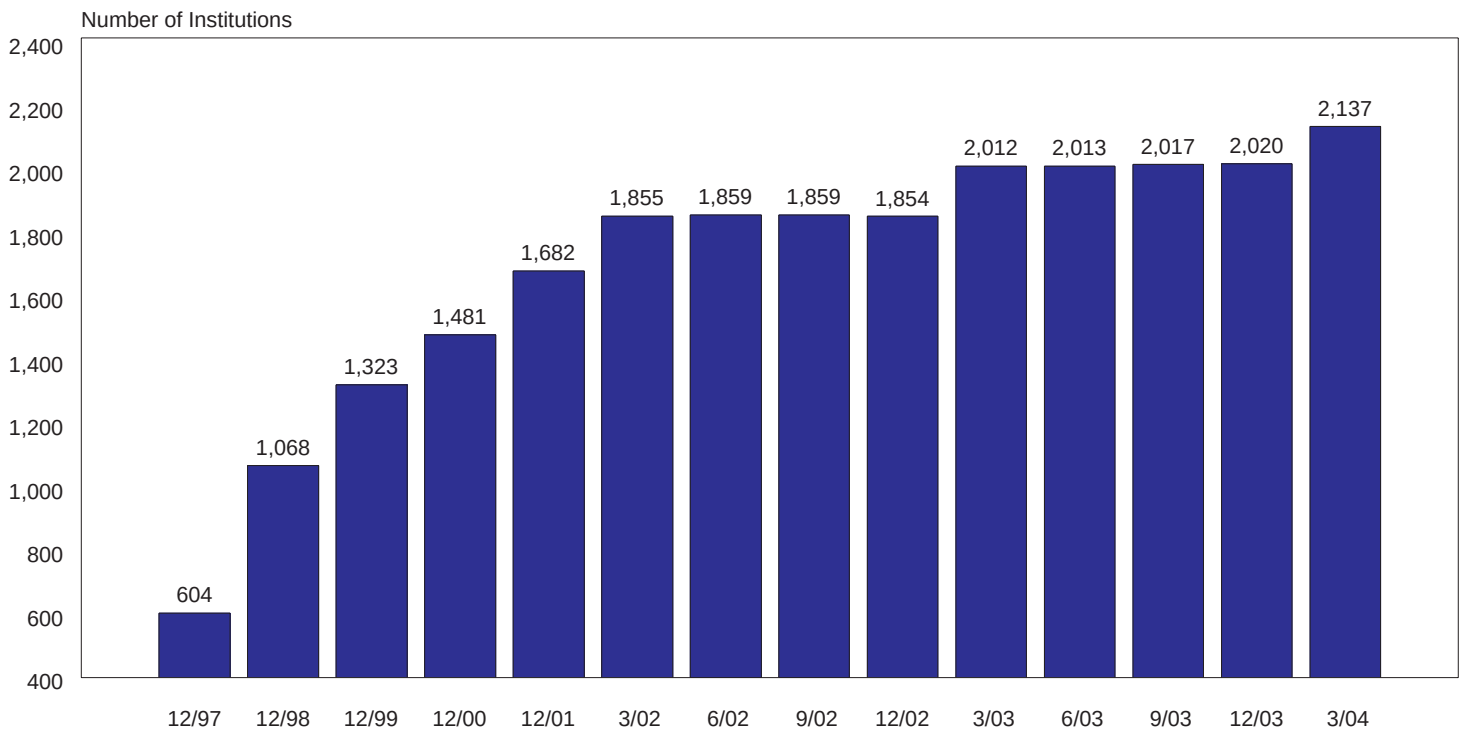


Quarterly Return on Equity (ROE), Annualized

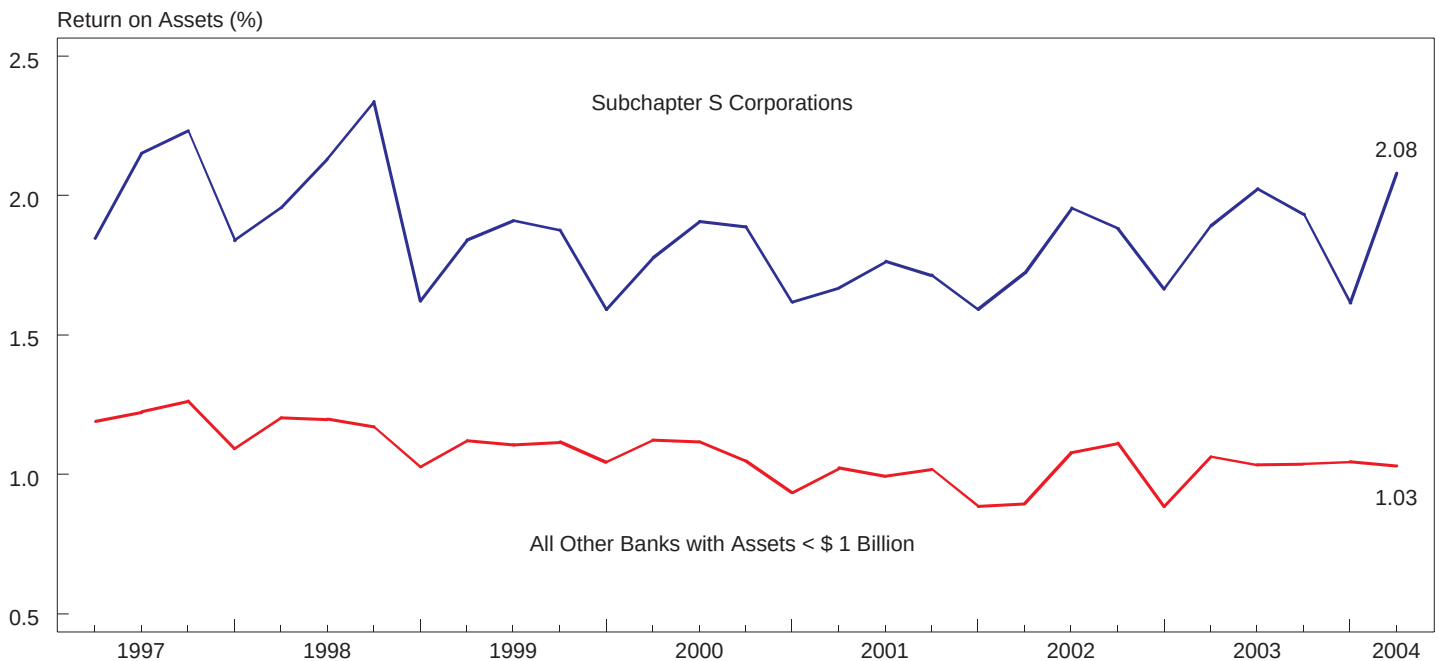
1995 - 2004



Number of Subchapter S Corporations 1997-2004

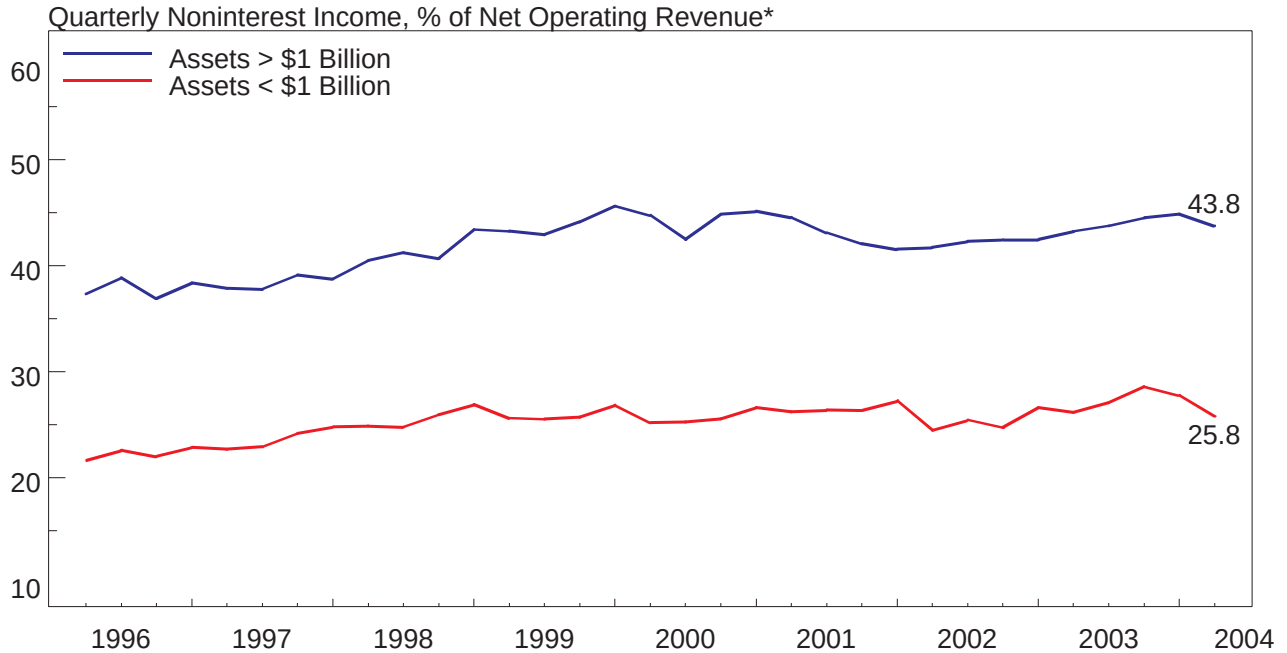


Return on Assets of Subchapter S Corporations vs. Other Banks 1997-2004



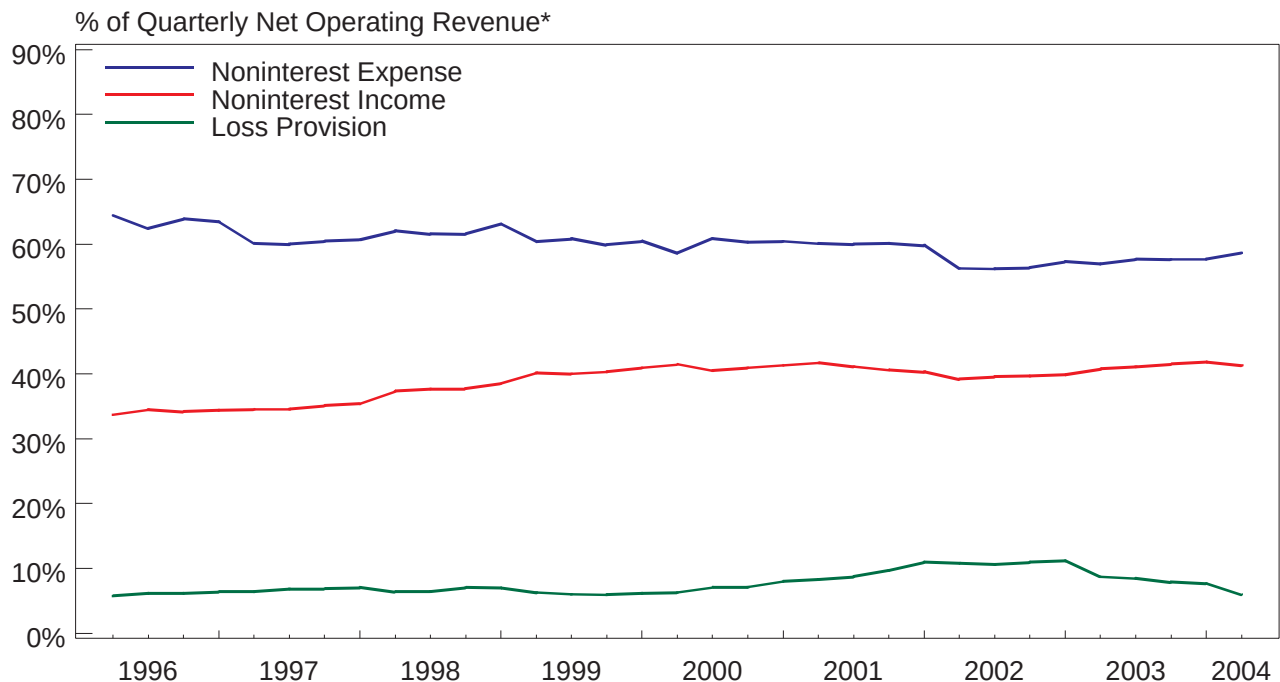
Noninterest Income as a Percentage of Net Operating Revenue*

1996 - 2004



Trends in FDIC-Insured Institutions' Income & Expenses

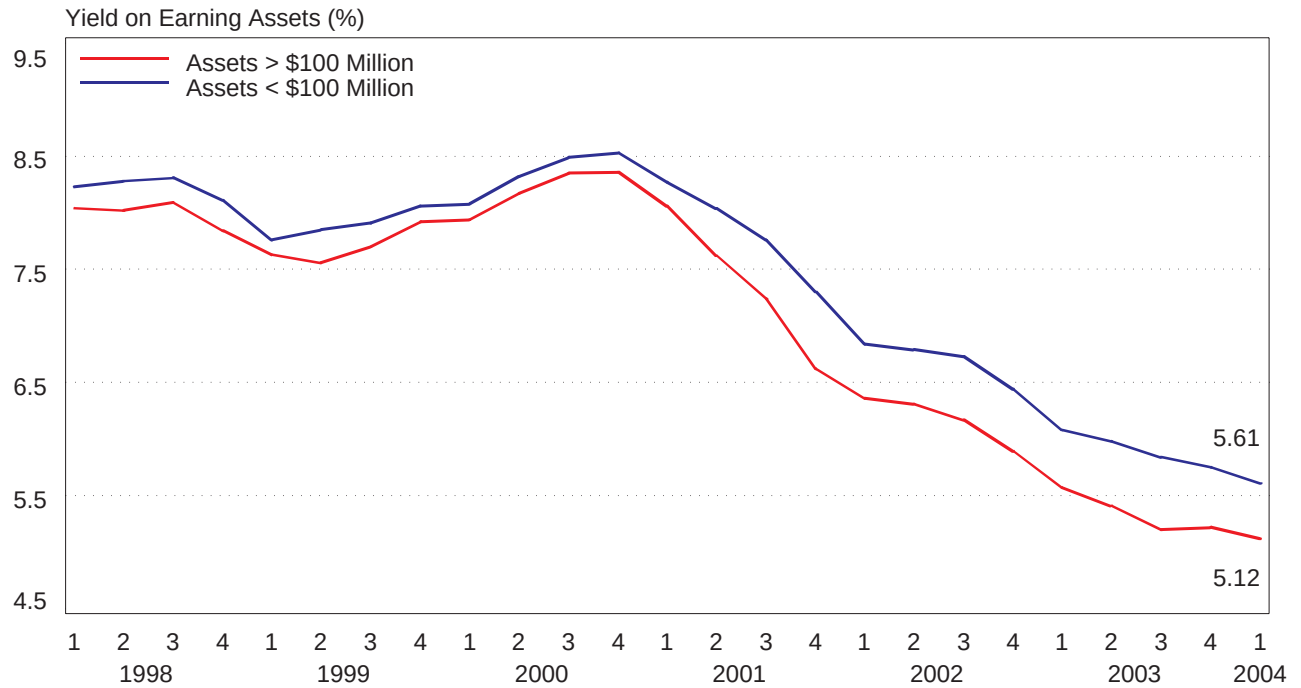
1996 - 2004



*Net operating revenue equals net interest income plus total noninterest income.

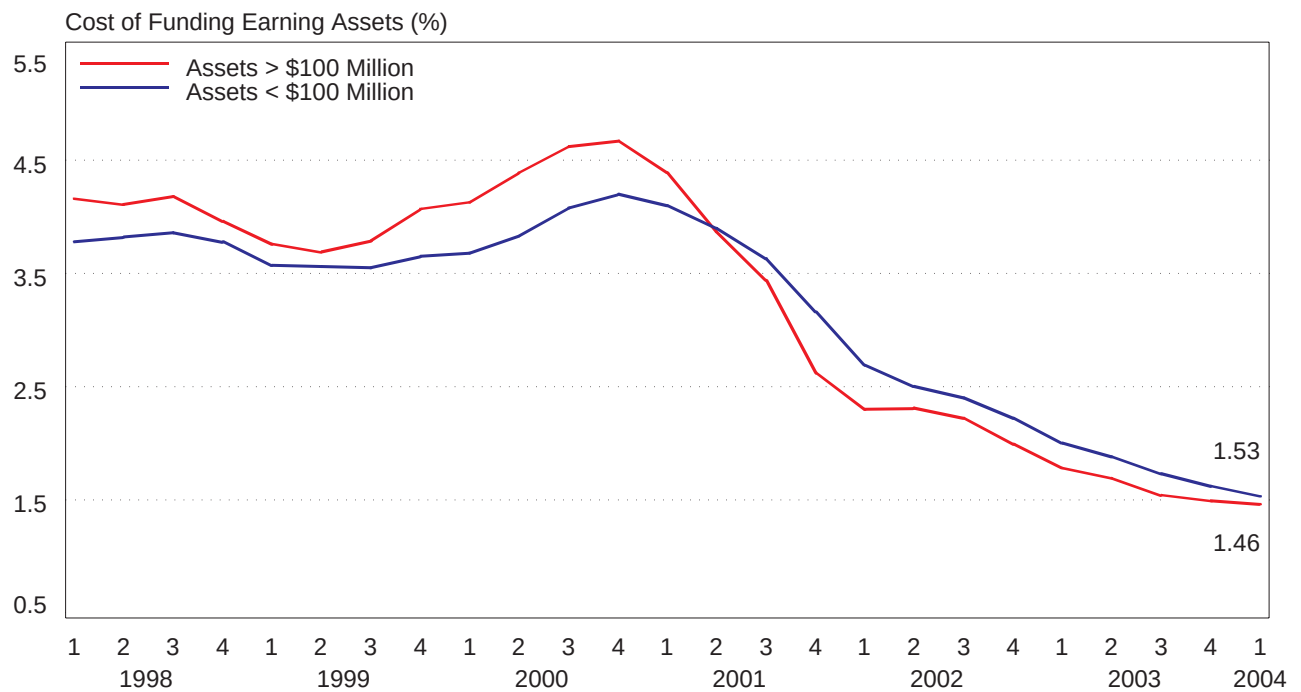
Quarterly Yield on Earning Assets

1998 - 2004



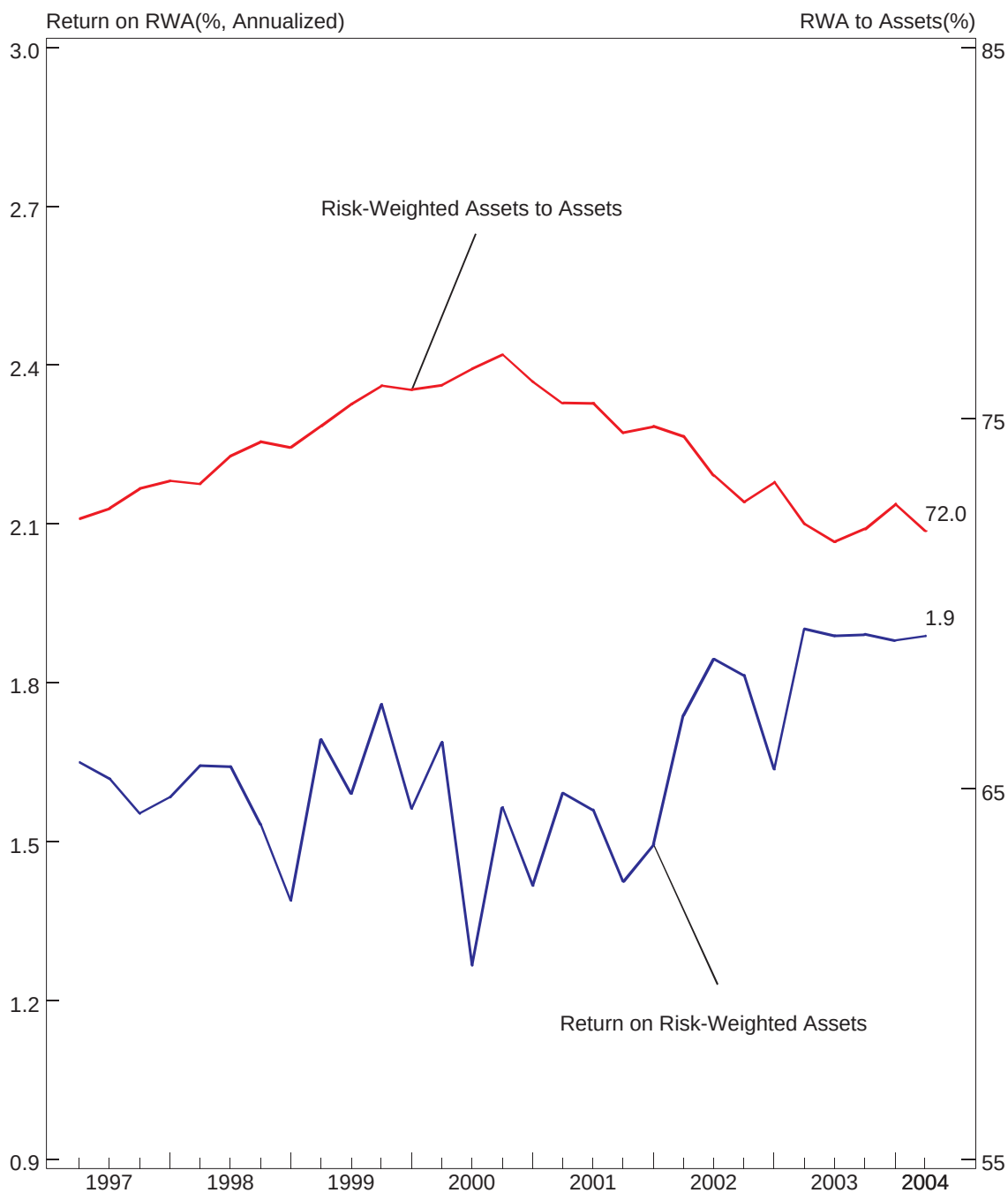
Quarterly Cost of Funding Earning Assets

1998 - 2004



Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets

1997 - 2004

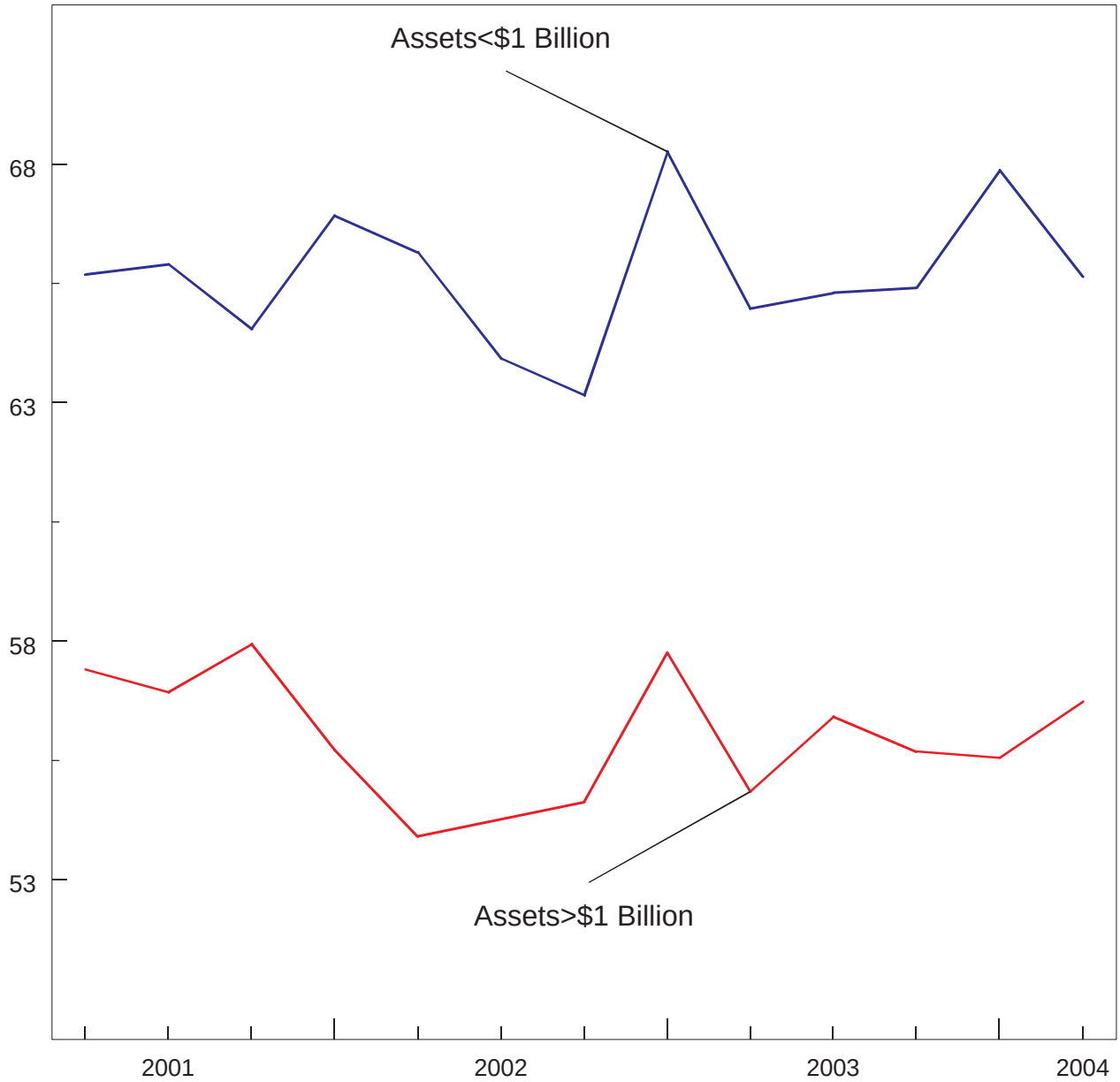


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2001 - 2004

Efficiency Ratio (%)

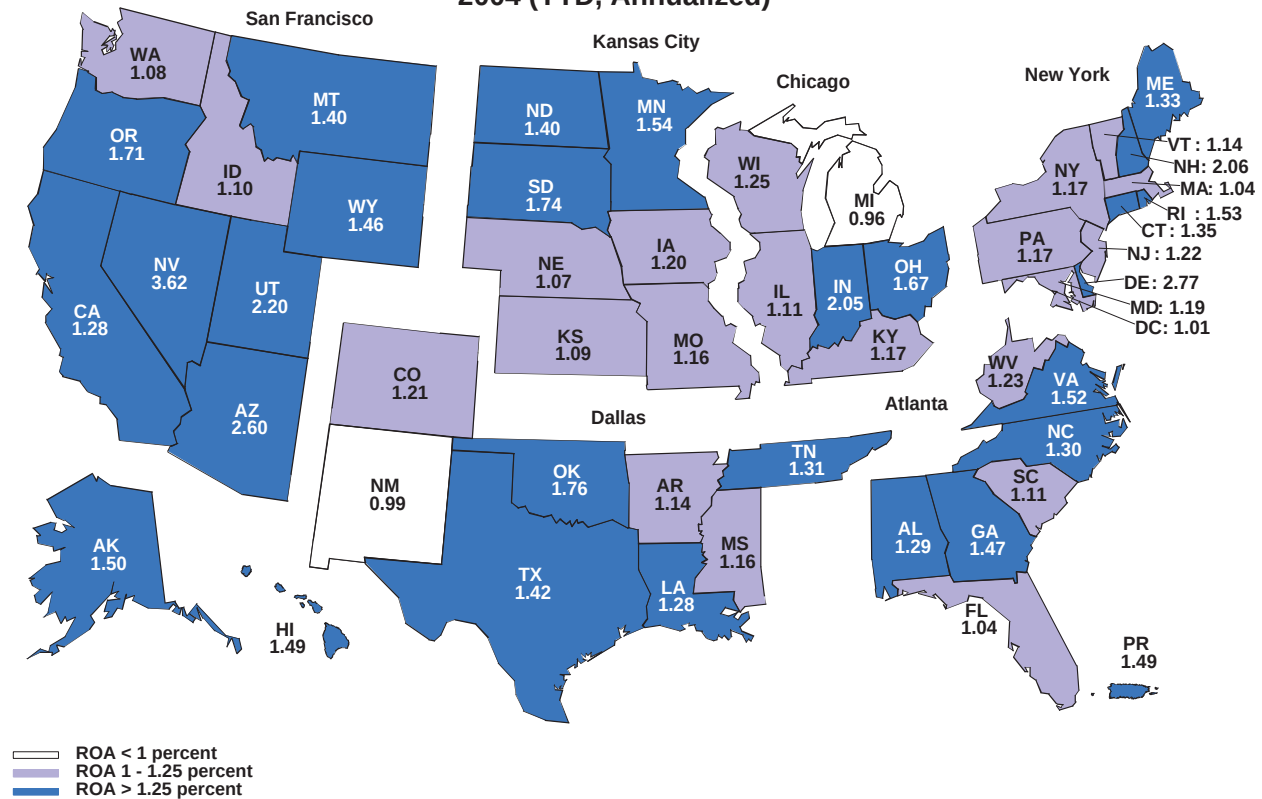


Assets<\$1 Billion	65.19	65.41	64.05	66.43	65.66	63.43	62.66	67.77	64.48	64.81	64.92	67.38	65.15
Assets>\$1 Billion	56.91	56.43	57.44	55.22	53.41	53.77	54.13	57.26	54.35	55.92	55.19	55.06	56.24
Total	58.21	57.84	58.49	56.94	55.20	55.23	55.41	58.83	55.81	57.18	56.60	56.77	57.44

*Noninterest expenses less amortization of intangible assets as a percent of net interest income plus noninterest income.

Return on Assets (ROA)

2004 (YTD, Annualized)



ROA Rankings by State

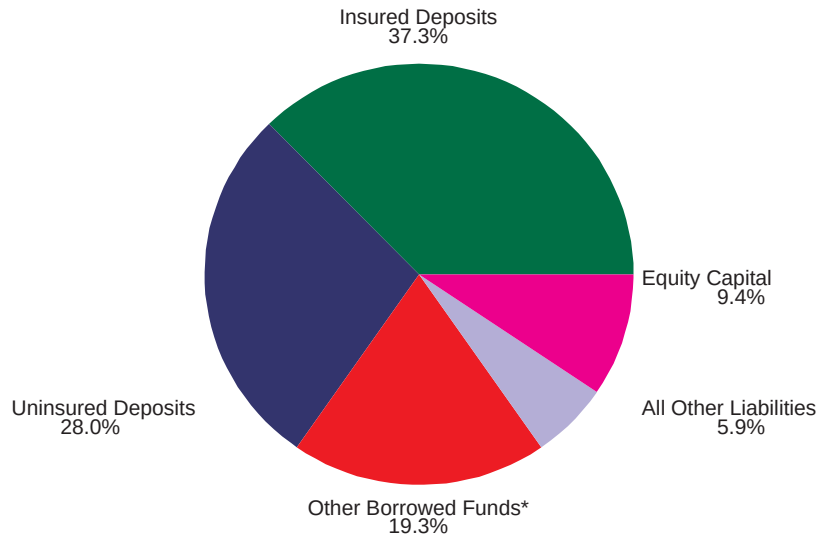
	No. of Inst. as of 3/31/04	YTD 2004	YTD 2003	Change*		No. of Inst. as of 3/31/04	YTD 2004	YTD 2003	Change*
1 Nevada	36	3.62	3.68	(6)	28 Louisiana	168	1.28	1.24	4
2 Delaware	34	2.77	2.83	(6)	29 Wisconsin	310	1.25	1.32	(7)
3 Arizona	49	2.60	2.59	1	30 West Virginia	74	1.23	1.07	16
4 Utah	65	2.20	1.98	22	31 New Jersey	144	1.22	1.17	5
5 New Hampshire	31	2.06	0.57	149	32 Colorado	179	1.21	1.44	(23)
6 Indiana	204	2.05	2.33	(28)	33 Iowa	419	1.20	1.15	5
7 Oklahoma	275	1.76	1.63	13	34 Maryland	122	1.19	1.18	1
8 South Dakota	93	1.74	2.64	(90)	35 Kentucky	243	1.17	0.93	24
9 Oregon	37	1.71	1.98	(27)	36 New York	202	1.17	1.18	(1)
10 Ohio	301	1.67	1.48	19	37 Pennsylvania	267	1.17	1.21	(4)
11 Minnesota	483	1.54	1.69	(15)	38 Mississippi	102	1.16	1.34	(18)
12 Rhode Island	15	1.53	1.34	19	39 Missouri	376	1.16	1.13	3
13 Virginia	142	1.52	1.76	(24)	40 Arkansas	168	1.14	1.20	(6)
14 Alaska	7	1.50	1.07	43	41 Vermont	19	1.14	1.42	(28)
15 Hawaii	8	1.49	1.30	19	42 Illinois	760	1.11	0.98	13
16 Puerto Rico	11	1.49	1.23	26	43 South Carolina	96	1.11	1.21	(10)
17 Georgia	346	1.47	1.32	15	44 Idaho	18	1.10	1.22	(12)
18 Wyoming	44	1.46	1.74	(28)	45 Kansas	379	1.09	1.10	(1)
19 Texas	692	1.42	1.30	12	46 Washington	99	1.08	1.66	(58)
20 Montana	80	1.40	1.30	10	47 Nebraska	269	1.07	1.10	(3)
21 North Dakota	103	1.40	1.56	(16)	48 Florida	306	1.04	1.00	4
22 Connecticut	63	1.35	0.99	36	49 Massachusetts	207	1.04	0.64	40
23 Maine	40	1.33	1.24	9	50 District of Col.	5	1.01	0.74	27
24 Tennessee	210	1.31	1.60	(29)	51 New Mexico	59	0.99	1.24	(25)
25 North Carolina	104	1.30	1.37	(7)	52 Michigan	178	0.96	1.93	(97)
26 Alabama	163	1.29	1.32	(3)					
27 California	304	1.28	1.44	(16)					
					U.S. and Terr.	9,116	1.38	1.39	(1)

*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

Results for four of the states with the highest ROAs (SD, NV, DE, & NH) were significantly influenced by the presence of large credit card operators.

Total Liabilities and Equity Capital

March 31, 2004

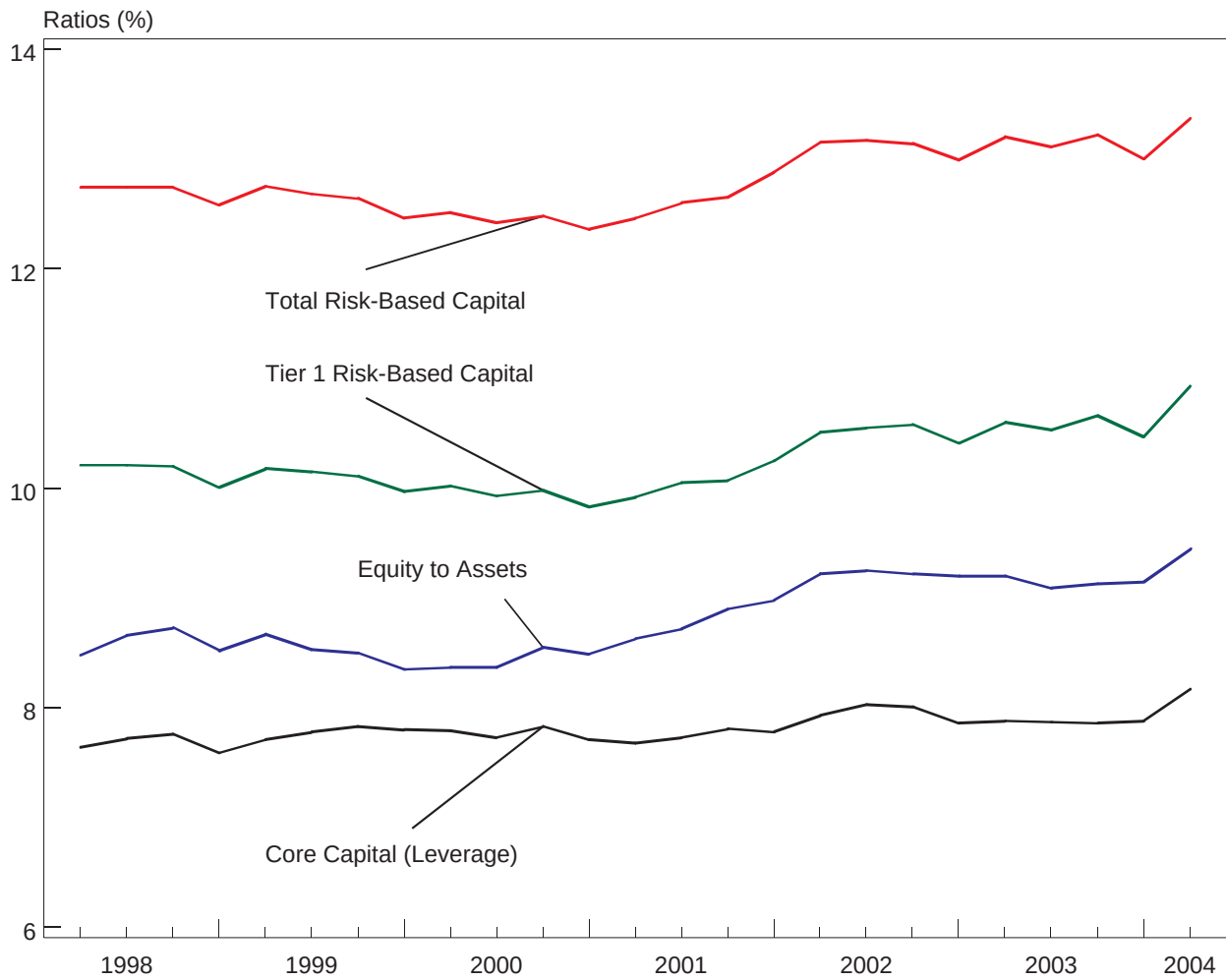


(\$ Billions)	3/31/03	3/31/04	% Change
Insured Deposits (estimated)	3,413	3,500	2.5
BIF - Insured	2,546	2,607	2.4
SAIF - Insured	868	894	3.0
Uninsured Deposits	2,266	2,627	15.9
In Foreign Offices	653	780	19.4
Other Borrowed Funds*	1,590	1,813	14.0
All Other Liabilities	545	551	1.1
Subordinated Debt	101	107	5.9
Equity Capital	791	886	12.0
Total Liabilities and Equity Capital	8,606	9,377	9.0

* Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and indebtedness.

Capital Ratios

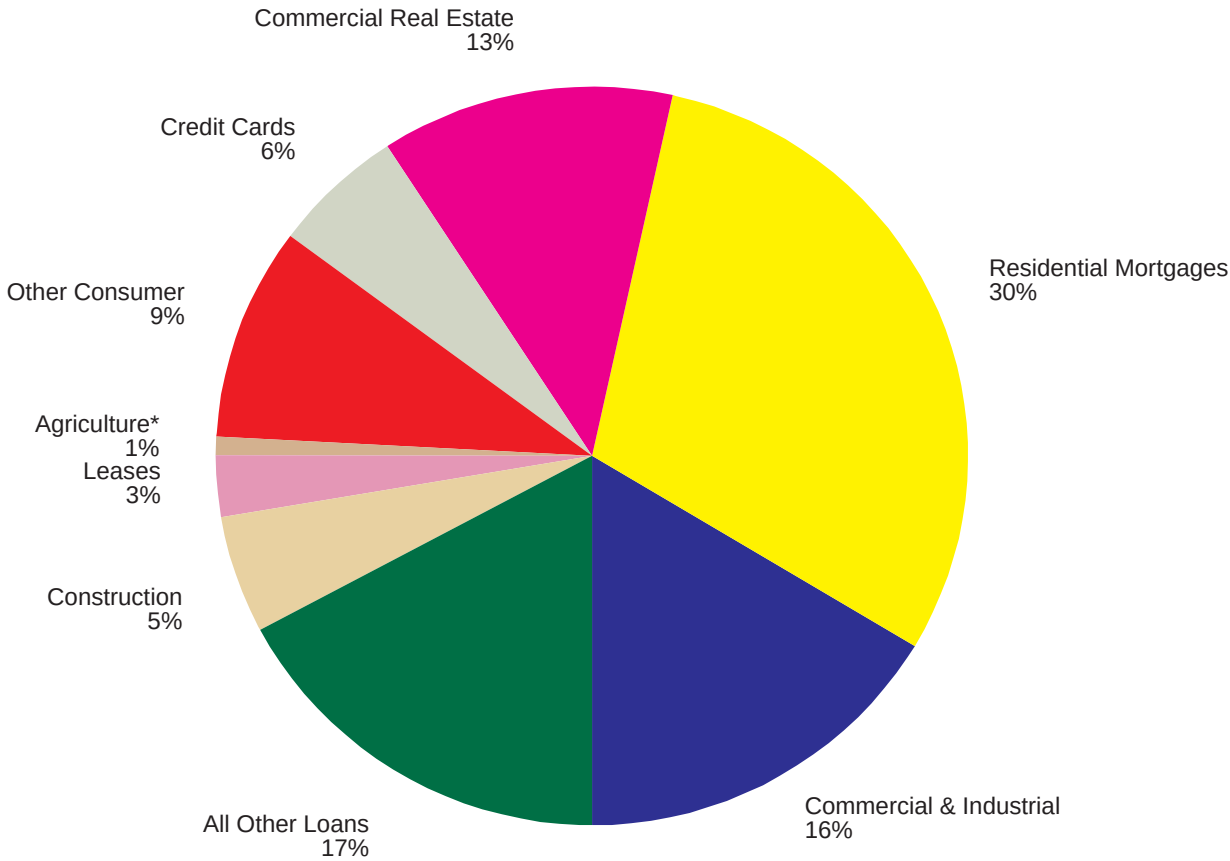
1998 - 2004



	12/98	12/99	12/00	12/01	12/02	12/03	3/04
Total Risk-Based Capital	12.58	12.46	12.36	12.88	12.99	13.00	13.37
Tier 1 Risk-Based Capital	10.01	9.97	9.83	10.25	10.41	10.47	10.93
Equity to Assets	8.52	8.35	8.49	8.98	9.20	9.15	9.45
Core Capital (Leverage)	7.59	7.80	7.71	7.78	7.86	7.88	8.17

Loan Portfolio Composition

March 31, 2004

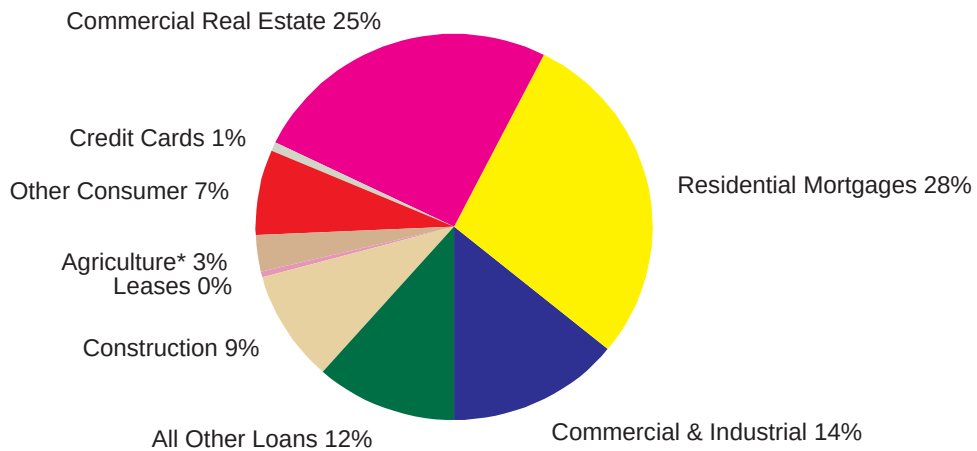


* OTS - Supervised Savings Associations do not identify agricultural loans.

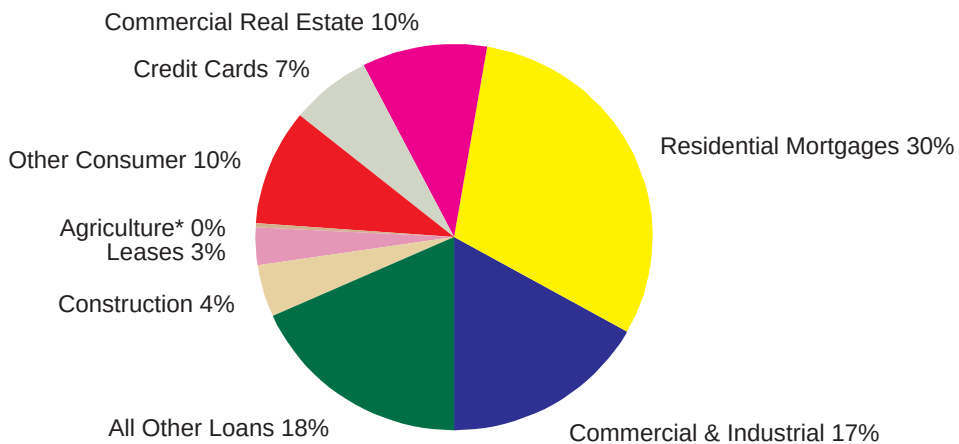
Loan Portfolio Composition by Asset Size

March 31, 2004

Assets < \$1 Billion



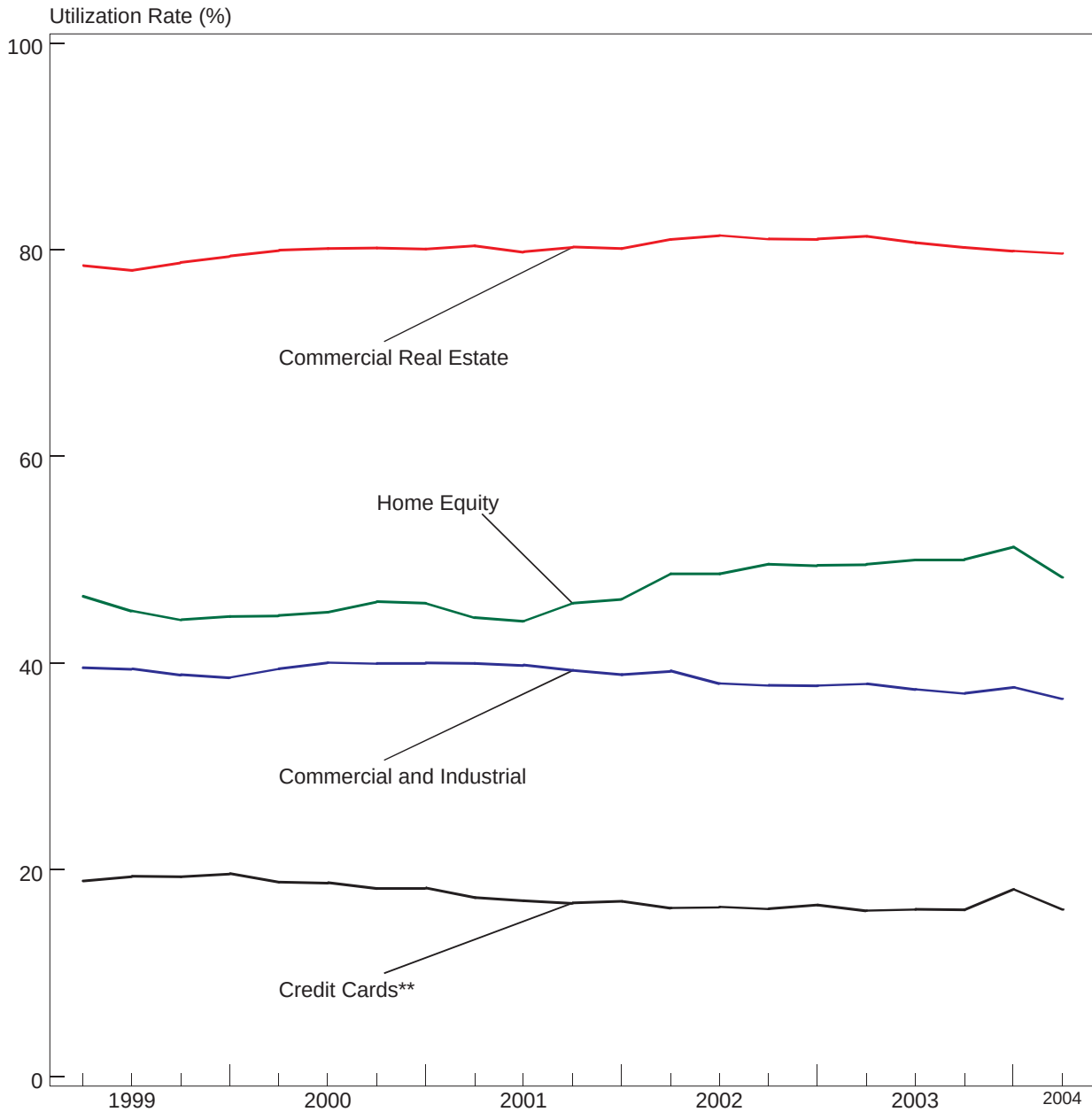
Assets > \$1 Billion



* OTS - Supervised Savings Associations do not identify agricultural loans.

Utilization Rates of Loan Commitments*

1999-2004

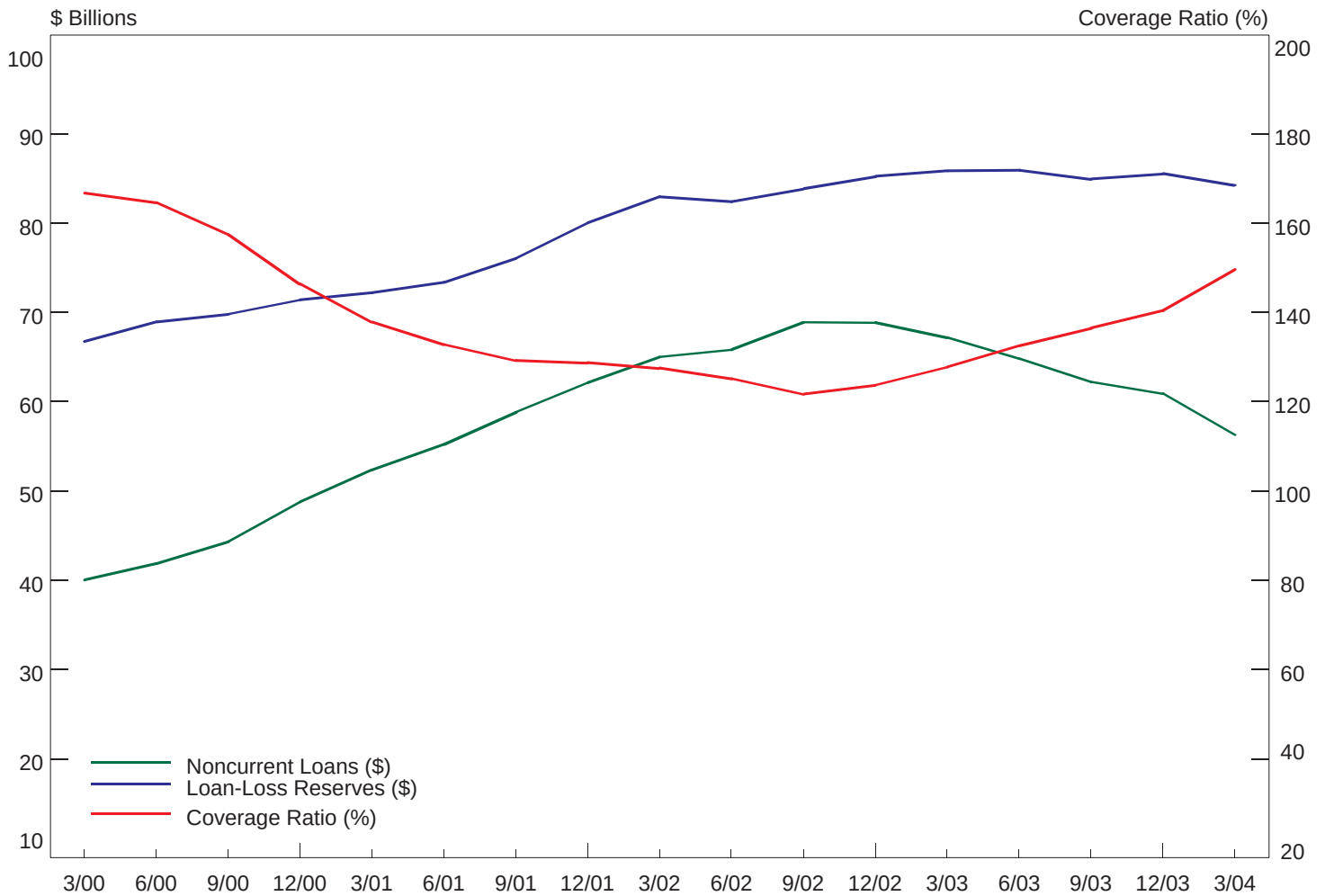


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** Includes on-balance-sheet loans and off-balance-sheet securitized receivables.

Reserve Coverage Ratio*

2000-2004



Noncurrent Loans (\$ Billions)

40.0 41.9 44.3 48.8 52.4 55.2 58.8 62.1 65.0 65.8 68.9 68.9 67.2 64.8 62.2 60.9 56.3

Loan-Loss Reserves (\$ Billions)

66.8 69.0 69.8 71.4 72.2 73.4 76.1 80.0 83.0 82.4 83.9 85.2 85.9 85.9 85.0 85.5 84.3

Coverage Ratio (%)

167 165 157 146 138 133 129 129 128 125 122 124 128 133 137 140 150

* Loan-loss reserves to noncurrent loans.

Loss Allowance To Loans and Leases

2000-2004

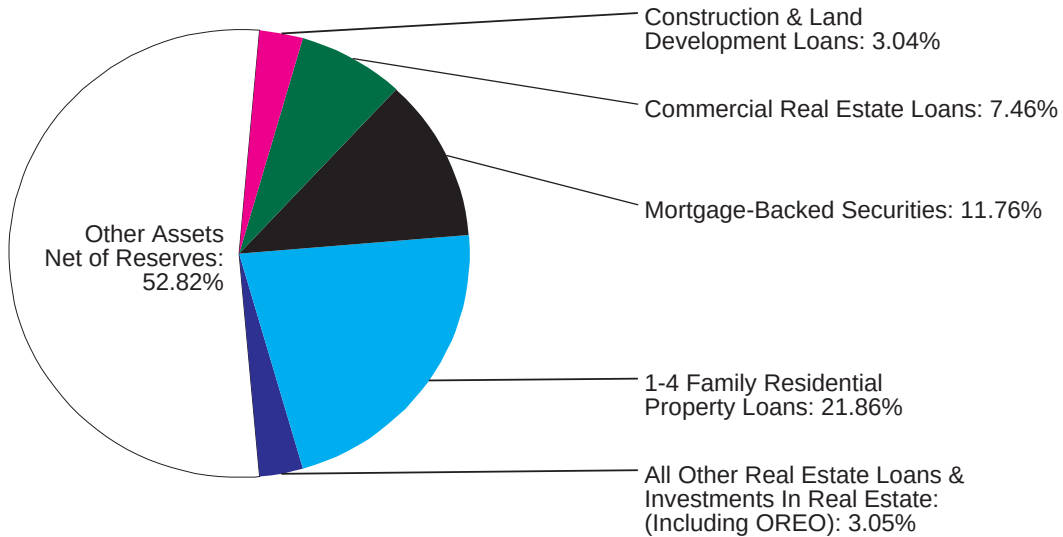


Loss Allowance To Loans and Leases

1.54 1.53 1.52 1.54 1.54 1.56 1.61 1.68 1.75 1.71 1.69 1.69 1.67 1.64 1.59 1.57 1.52

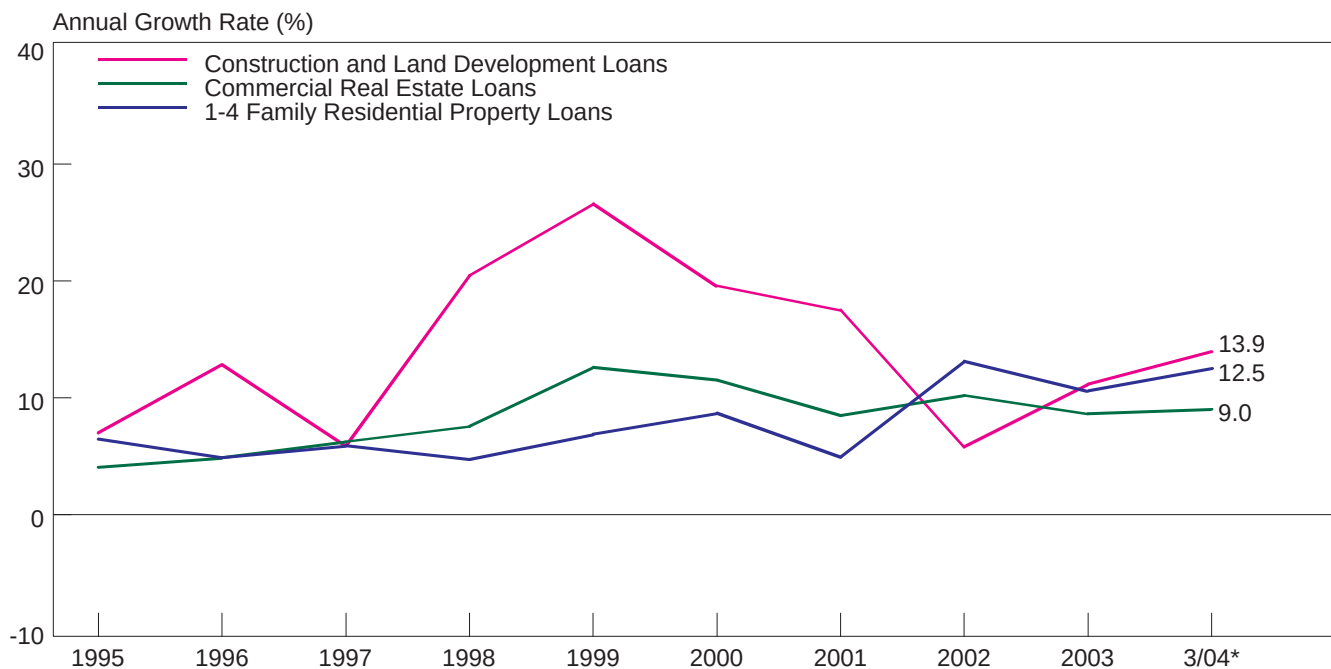
Real Estate Assets as a Percent of Total Assets

March 31, 2004



Real Estate Loan Growth Rates*

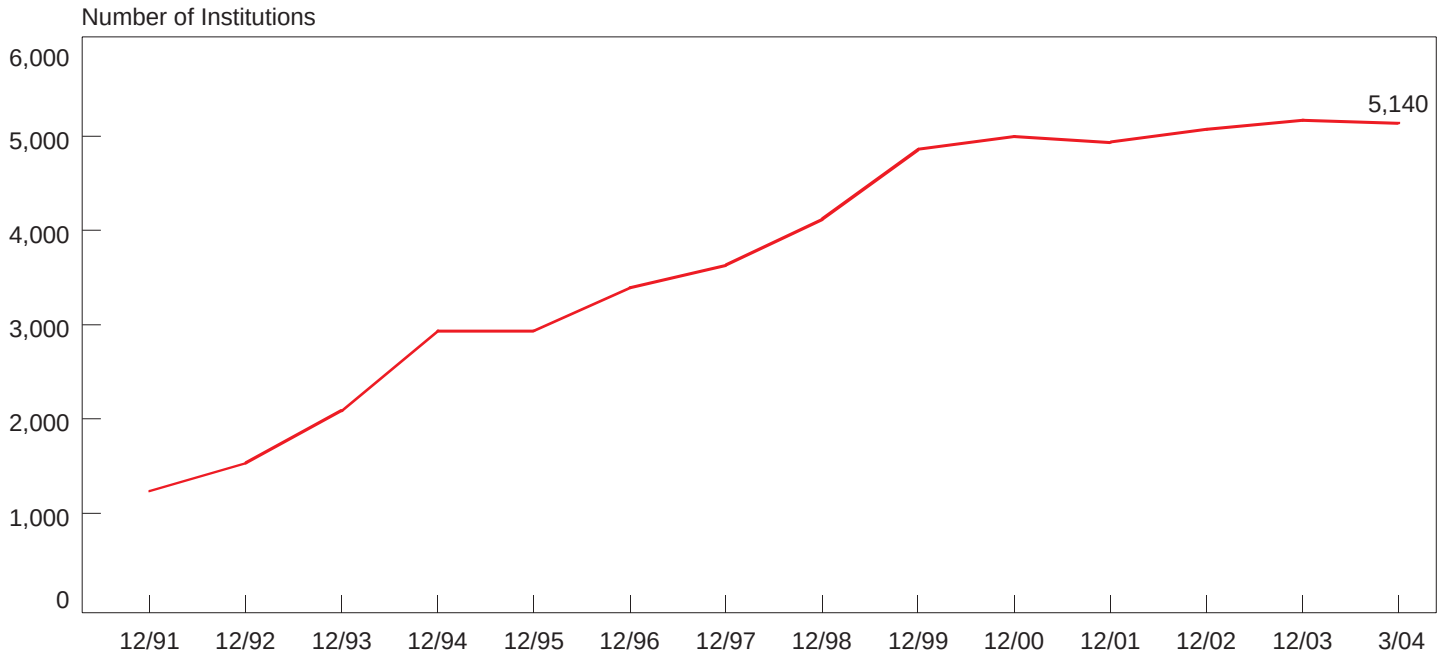
1995-2004



* Growth Rate for the most recent twelve-month period.

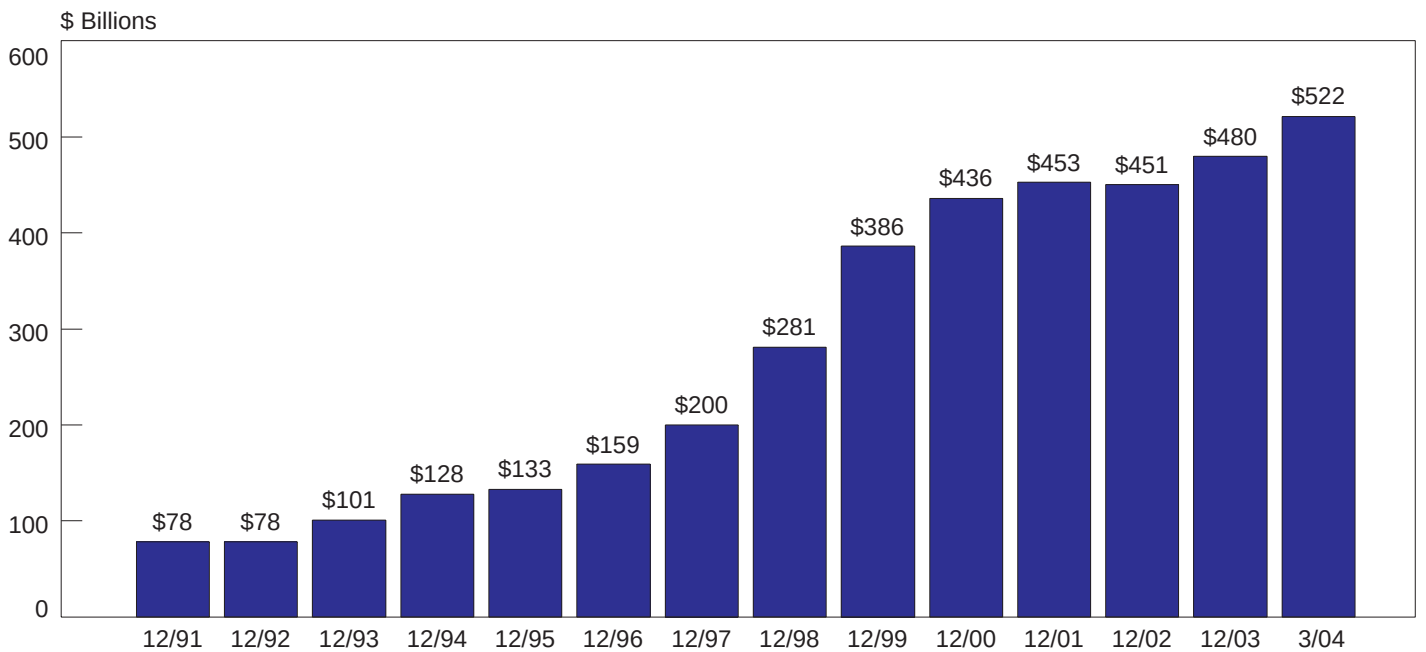
Number of Institutions with FHLB Advances

1991 - 2004

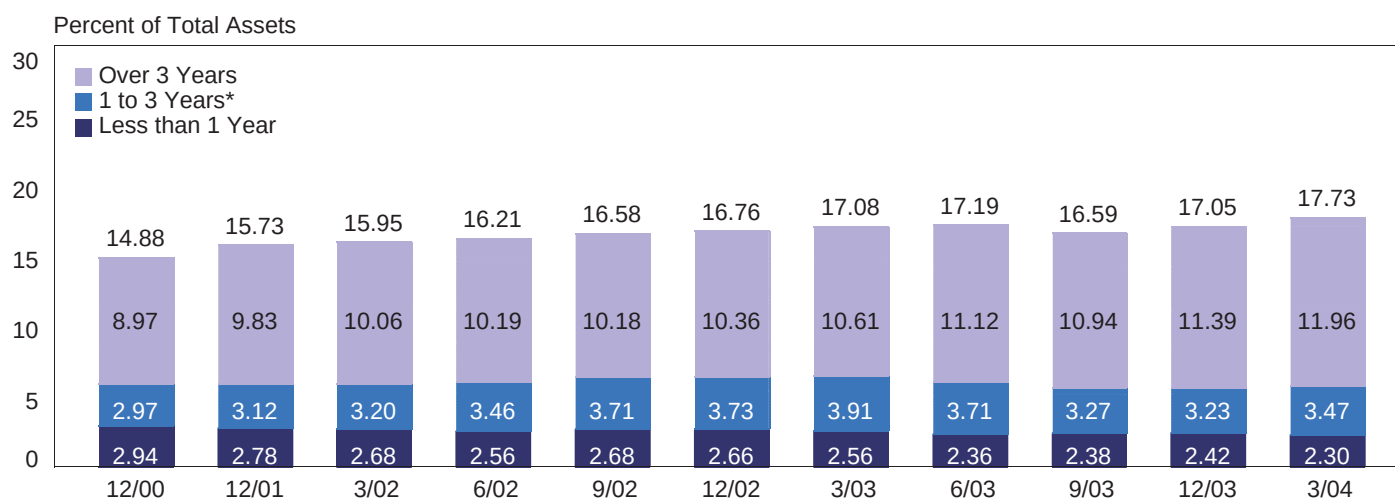


Amount of FHLB Advances Outstanding

1991 - 2004

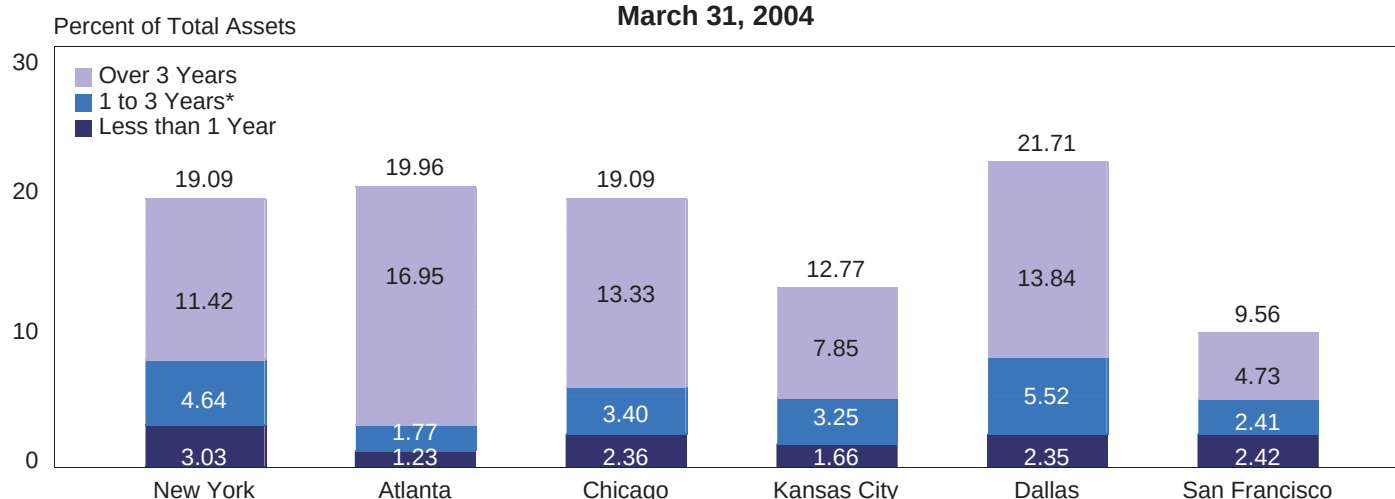


Debt Securities by Maturity or Repricing Frequency...



...and by Region

March 31, 2004



Total Securities (Debt and Equity)

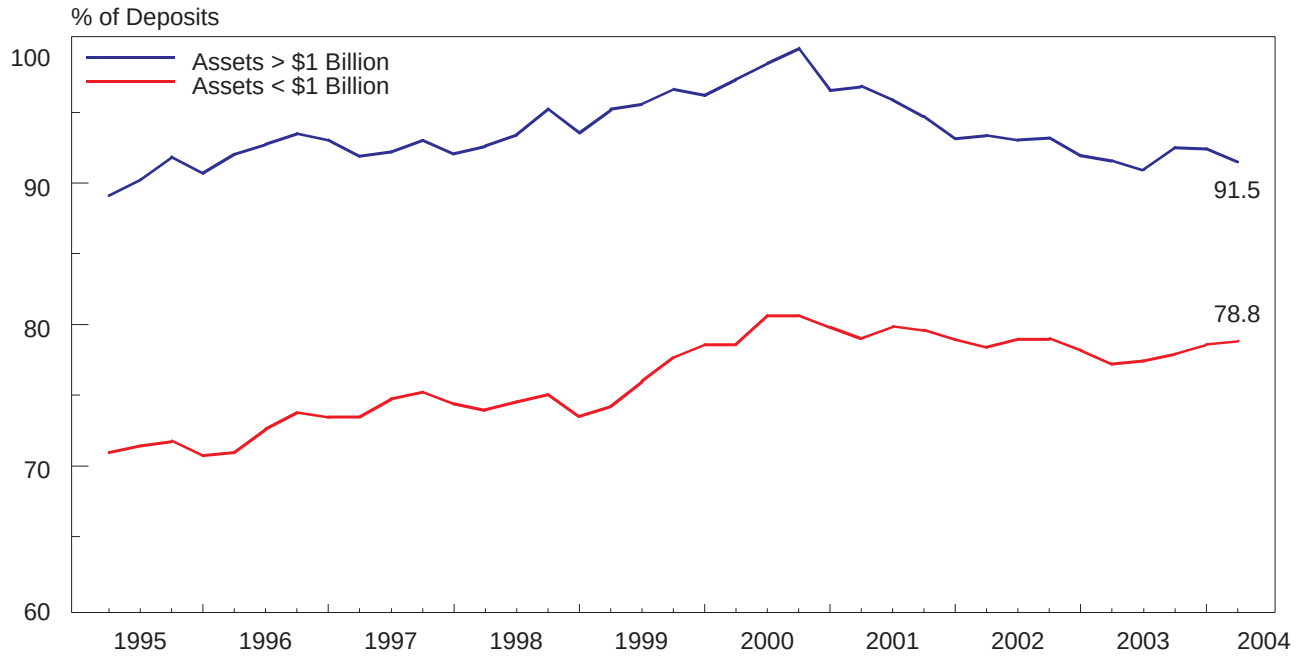
(\$ Billions)

	3/02	6/02	9/02	12/02	3/03	6/03	9/03	12/03	3/04
U.S. Government Obligations:									
U.S. Treasury	54	56	58	99	101	104	117	126	132
U.S. Agencies	6	7	7	7	7	8	10	10	10
Government Sponsored Enterprises	212	218	230	246	246	254	264	276	280
Mortgage Pass-through Securities	494	548	573	578	615	674	618	639	738
Collateralized Mortgage Obligations	320	307	329	335	365	361	330	343	365
State, County, Municipal Obligations	101	103	106	108	110	115	117	117	118
Asset Backed Securities	101	98	103	106	98	93	96	105	104
Other Debt Securities	169	163	153	121	124	122	123	128	134
Equity Securities	32	31	29	34	29	31	27	27	27
Total Securities	\$1,488	\$1,530	\$1,589	\$1,633	\$1,695	\$1,763	\$1,702	\$1,771	\$1,908

* Includes other mortgage-backed securities with expected average life of 3 years or less.

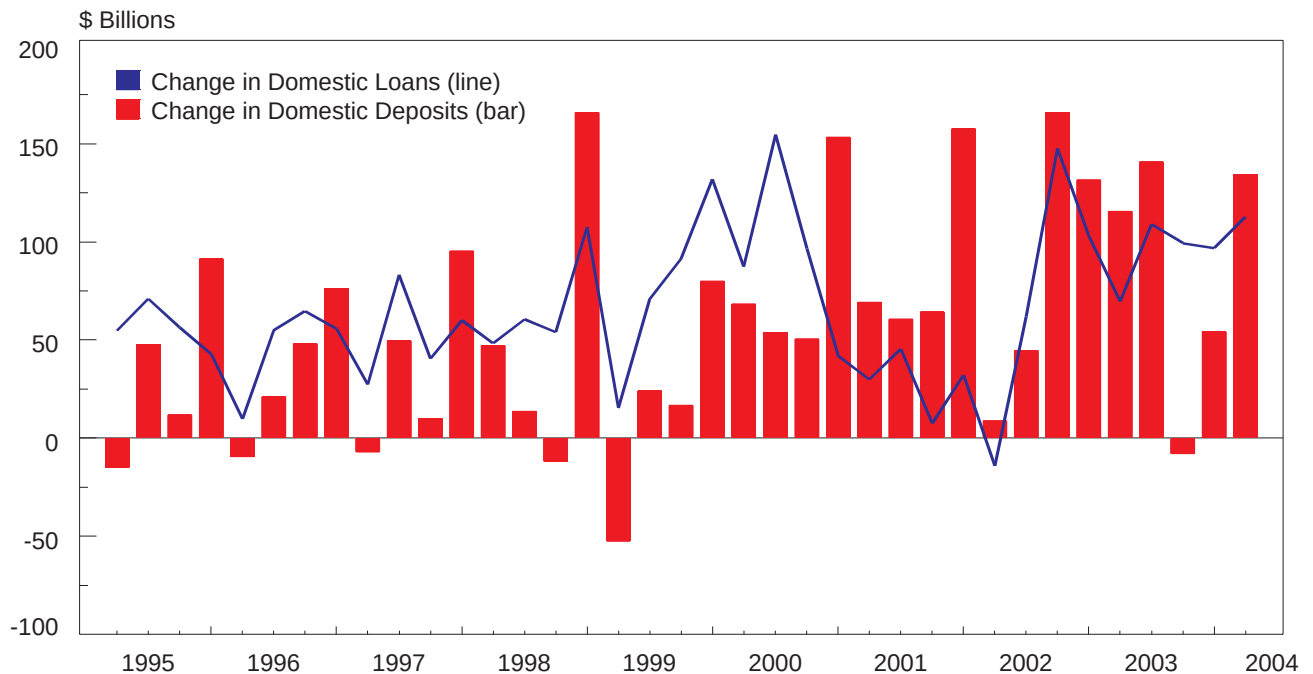
Net Loans and Leases to Deposits (Domestic and Foreign)

1995 - 2004



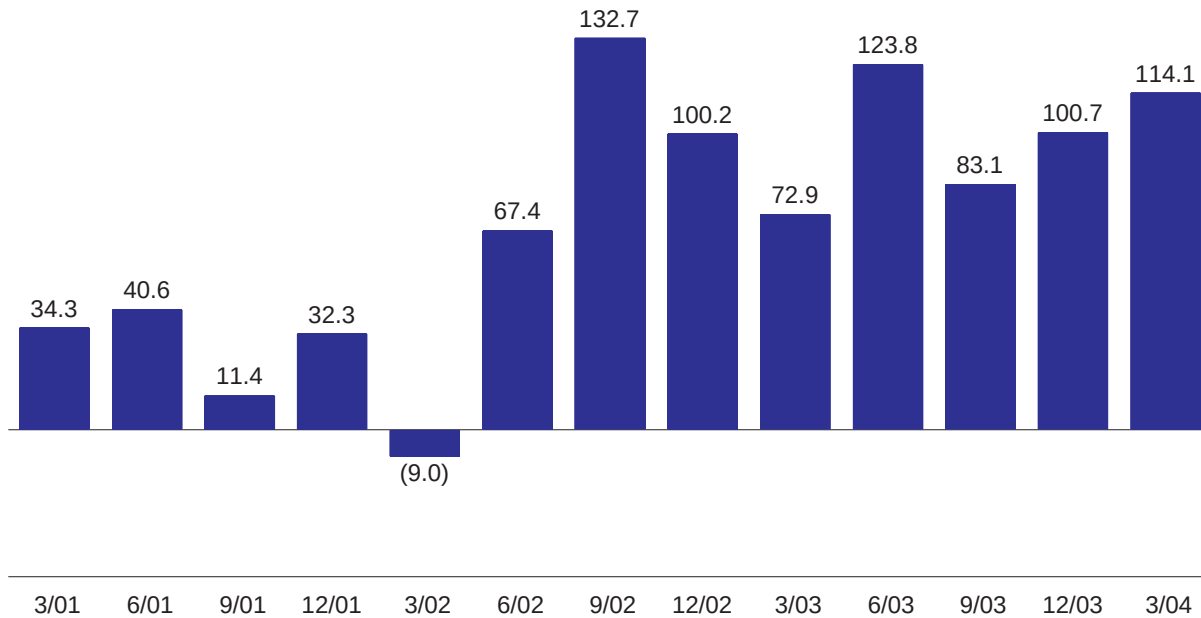
Quarterly Change in Domestic Loans vs Domestic Deposits

1995 - 2004



Quarterly Change in Reported Loans Outstanding

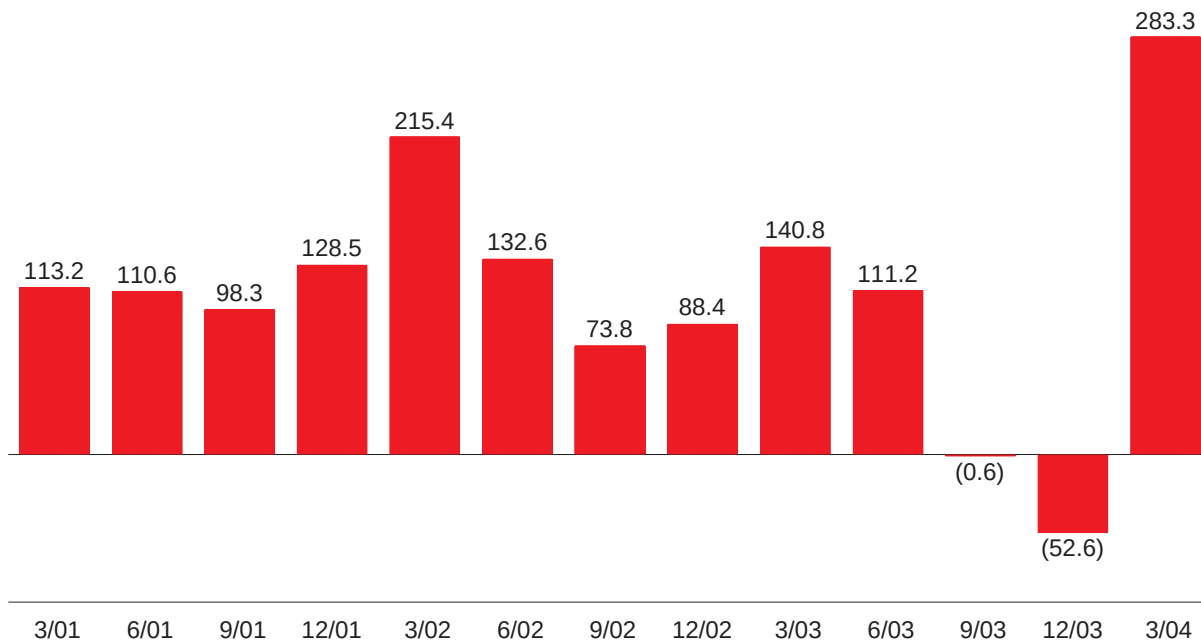
(\$ Billions)



In the first quarter of 2004, real estate loans increased by \$131 billion, while consumer loans and commercial and industrial loans decreased by \$17 billion and \$12 billion respectively.

Quarterly Change in Unused Loan Commitments

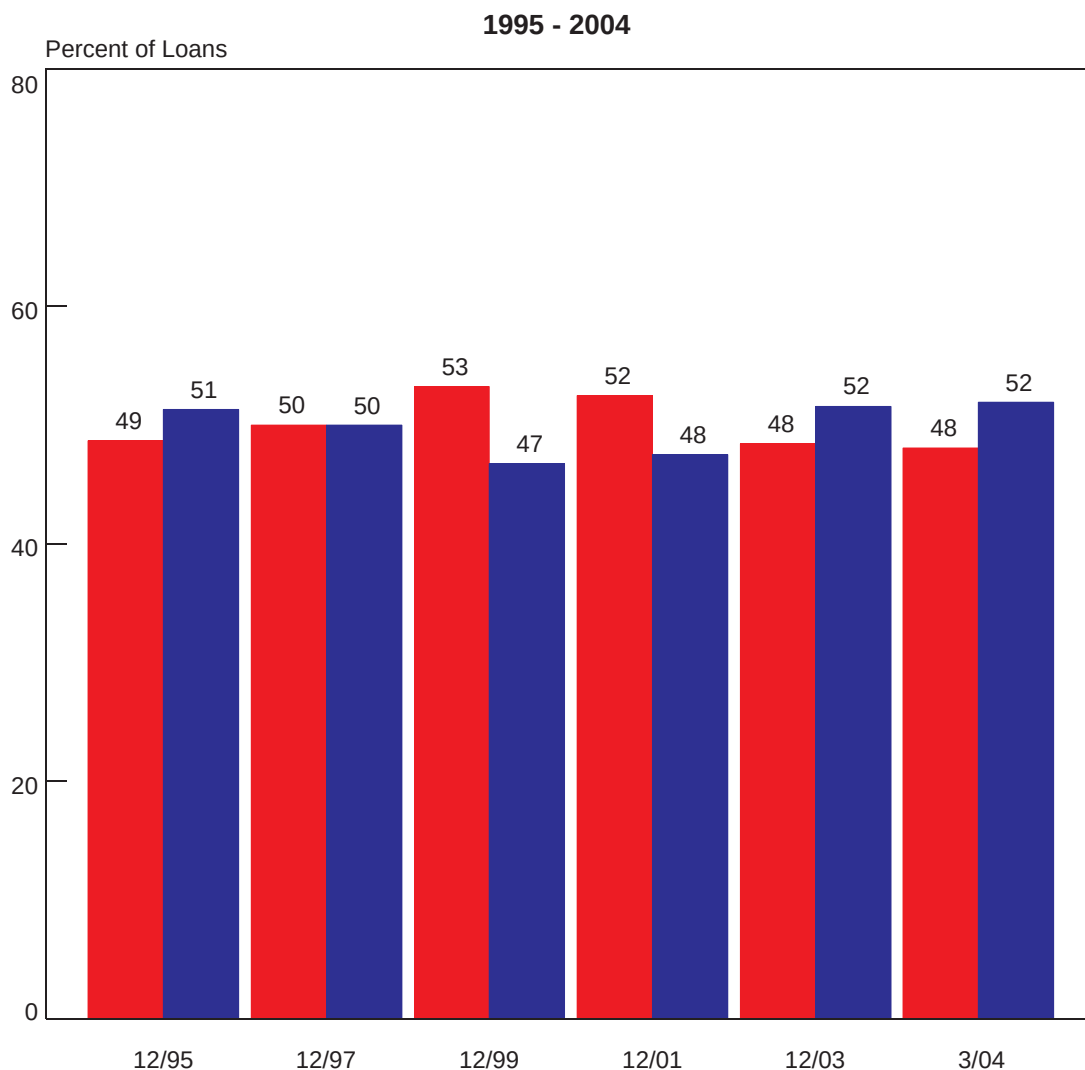
(\$ Billions)



In the first quarter of 2004, unused credit card commitments and unused commitments for loans to businesses increased by \$366 billion and \$53 billion respectively.

Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers (as a Percent of Total Loans)



Loans (\$ Billions):

Commercial Borrowers	\$1,594	\$1,839	\$2,265	\$2,501	\$2,632	\$2,670
Consumer Loans	1,679	1,838	1,990	2,265	2,805	2,882

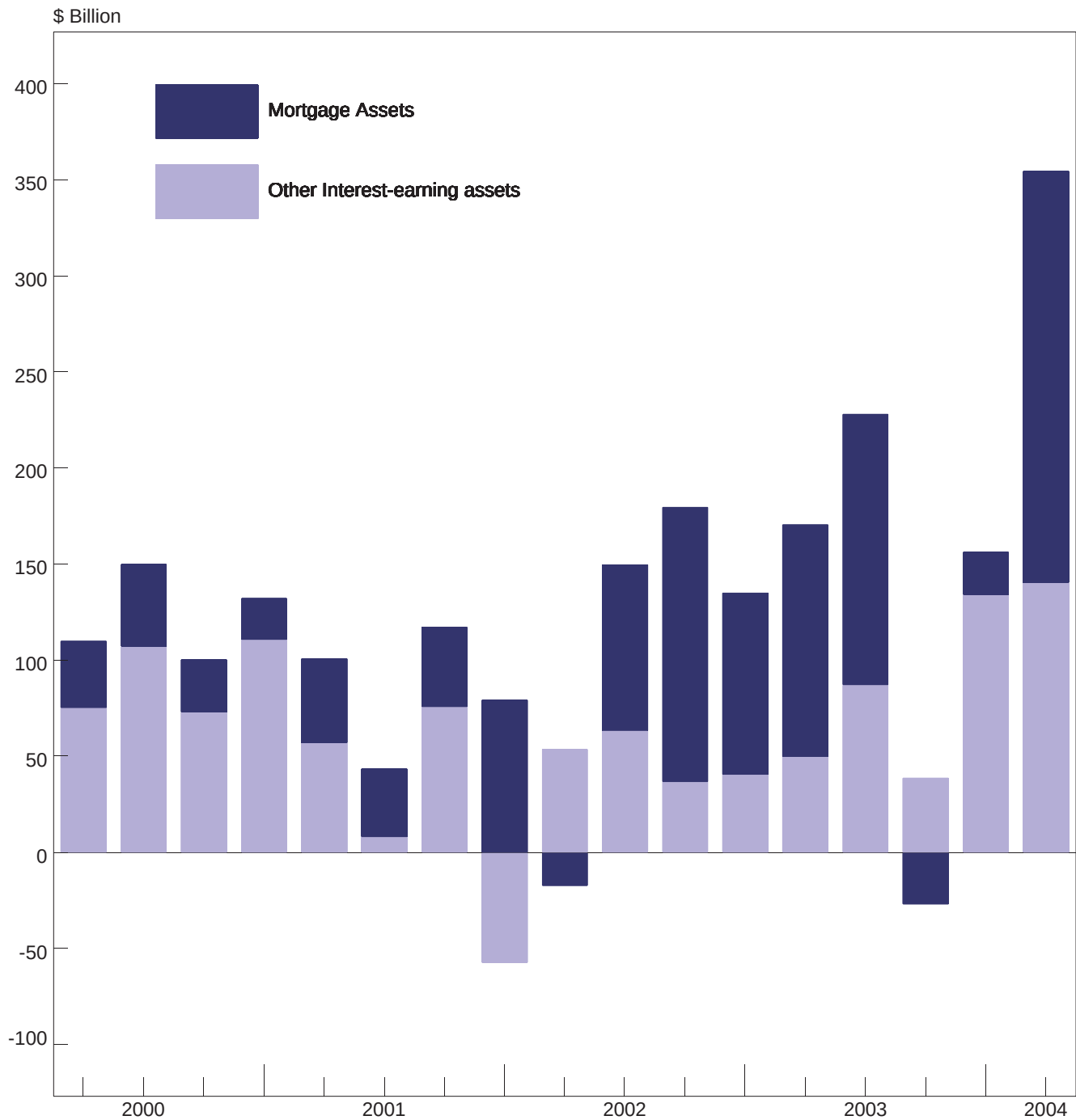
Loans to Commercial Borrowers (Credit Risk Concentrated) — These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, commercial real estate, construction loans, and agricultural loans.

Consumer Loans (Credit Risk Diversified) — These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

Quarterly Change in Mortgage Assets

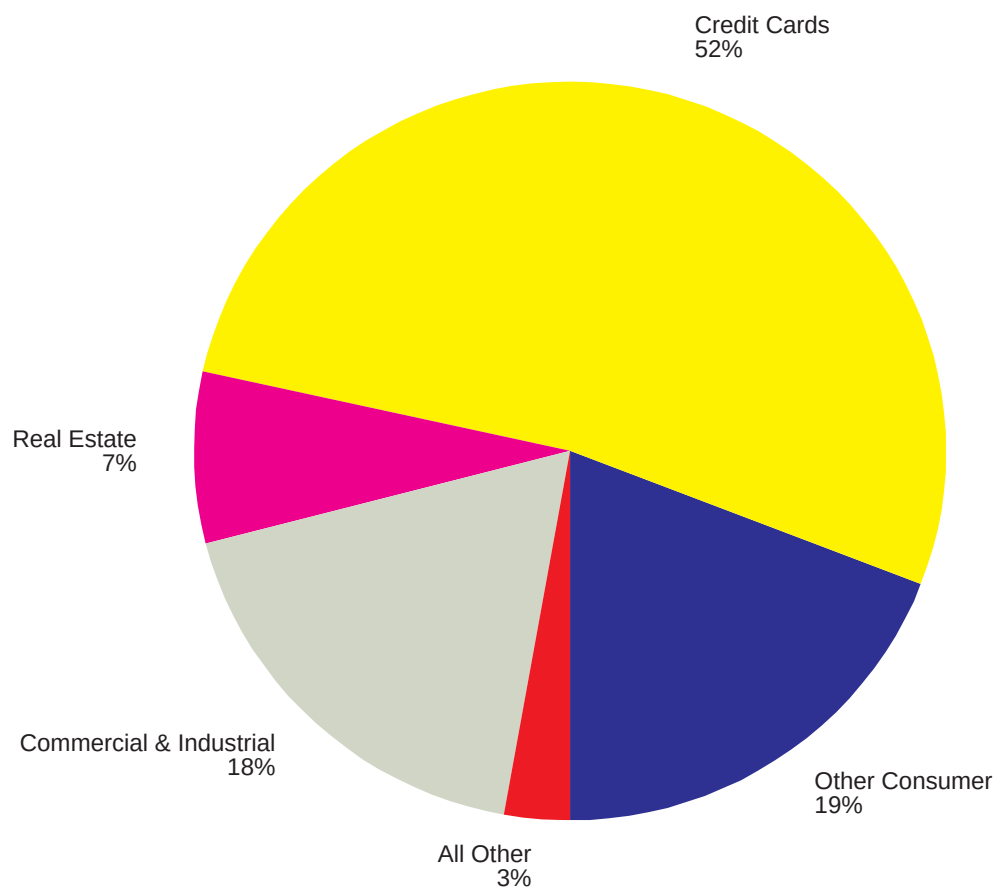
and All Other Interest-Earning Assets

2000-2004



Composition of FDIC-Insured Institutions' Loan Charge-offs

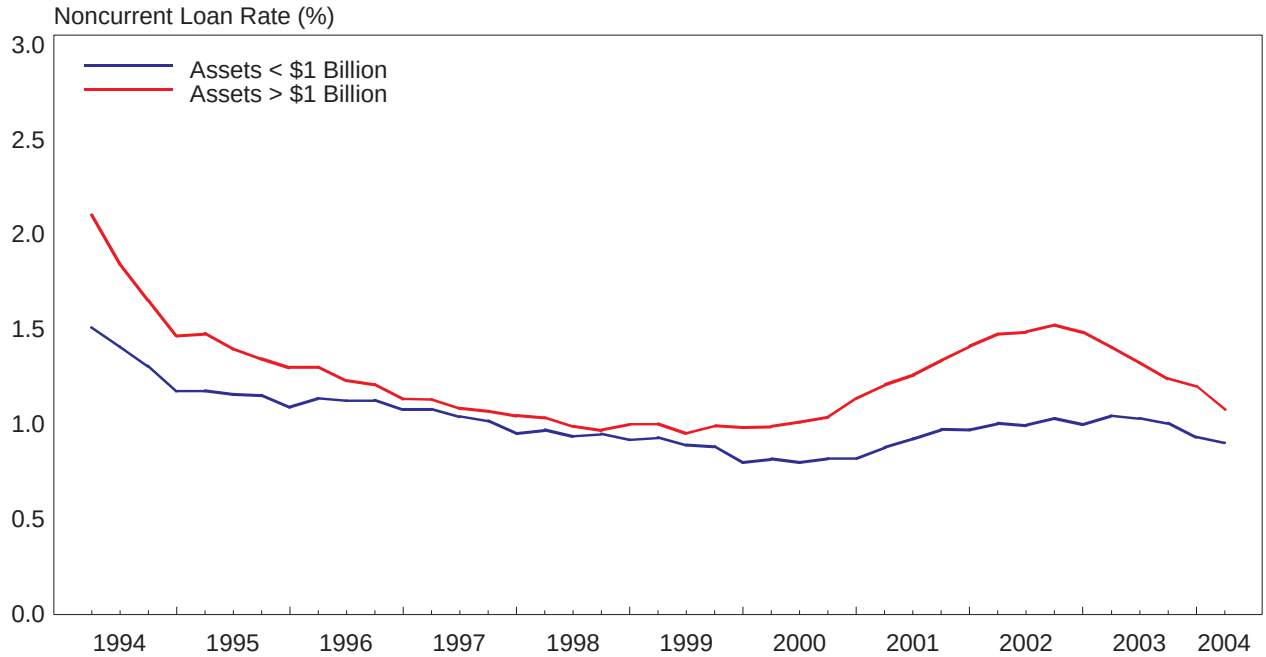
First Quarter, 2004



Noncurrent Loan Rates

By Asset Size

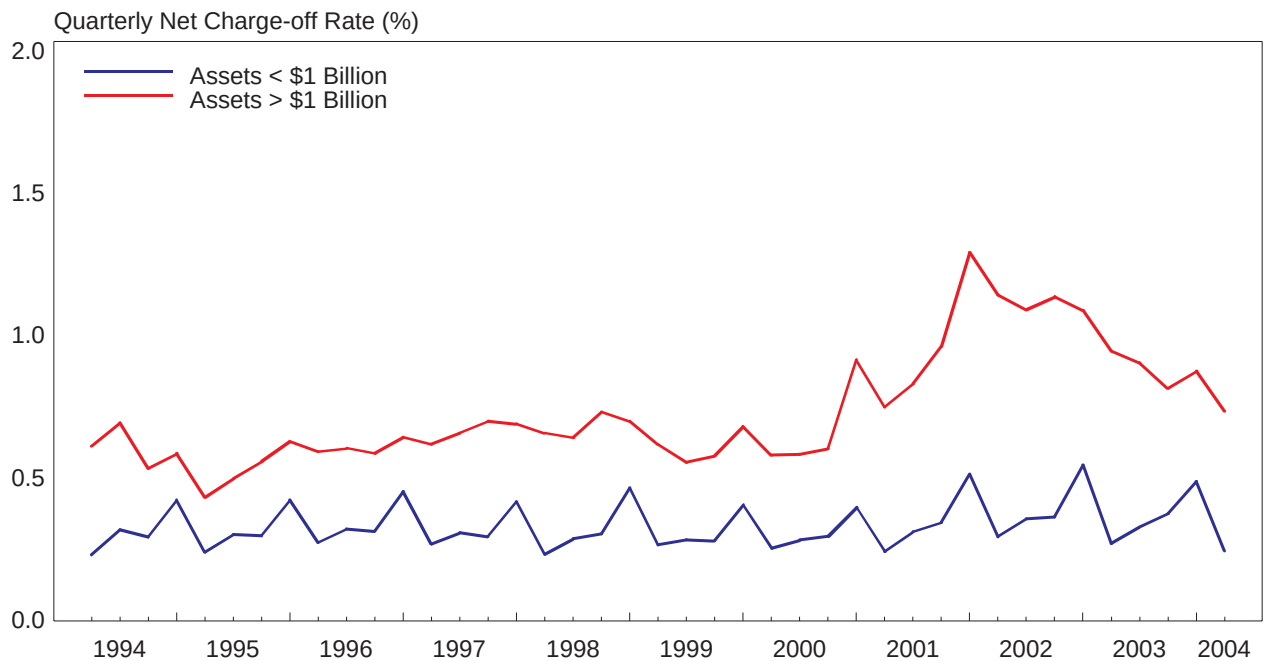
1994 - 2004



Quarterly Net Charge-off Rates

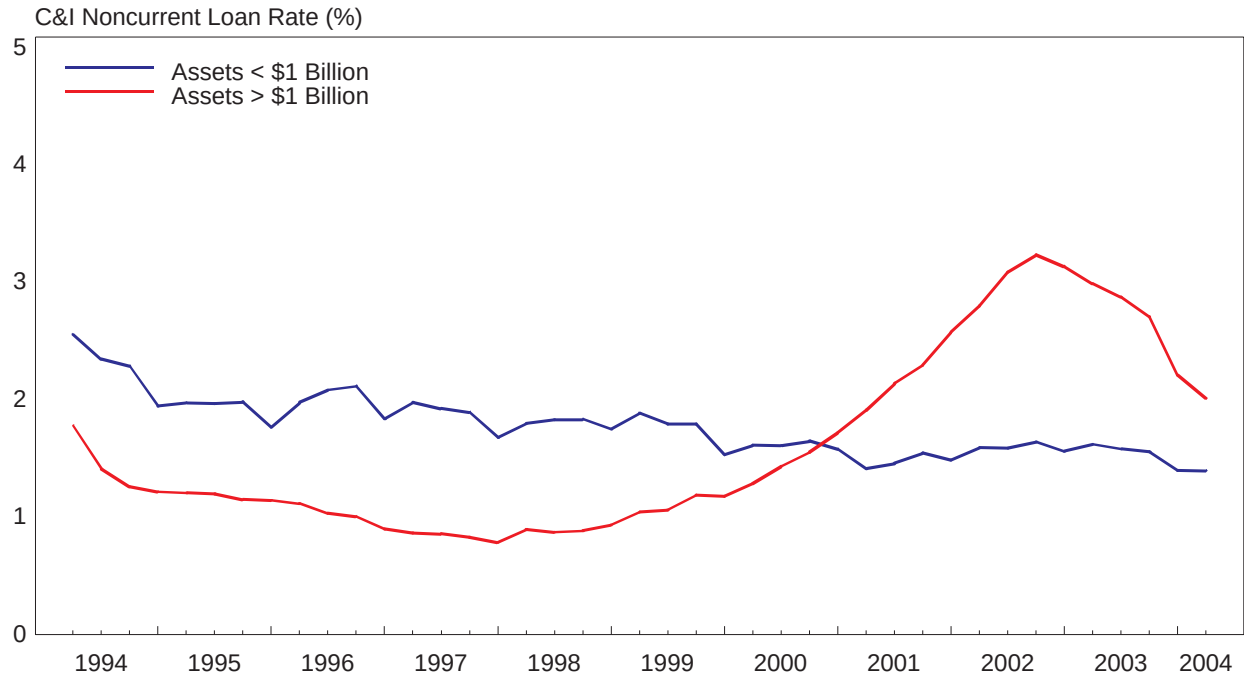
By Asset Size, Annualized

1994 - 2004



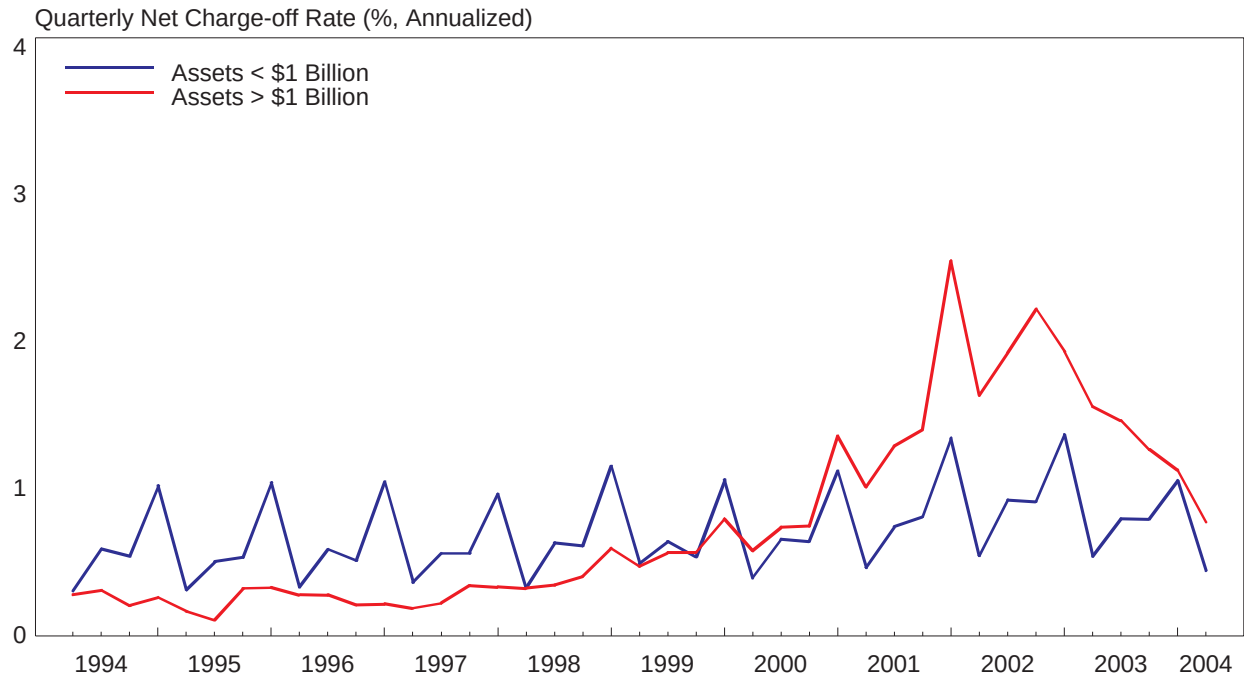
Noncurrent C & I Loan Rates By Asset Size

1994 - 2004



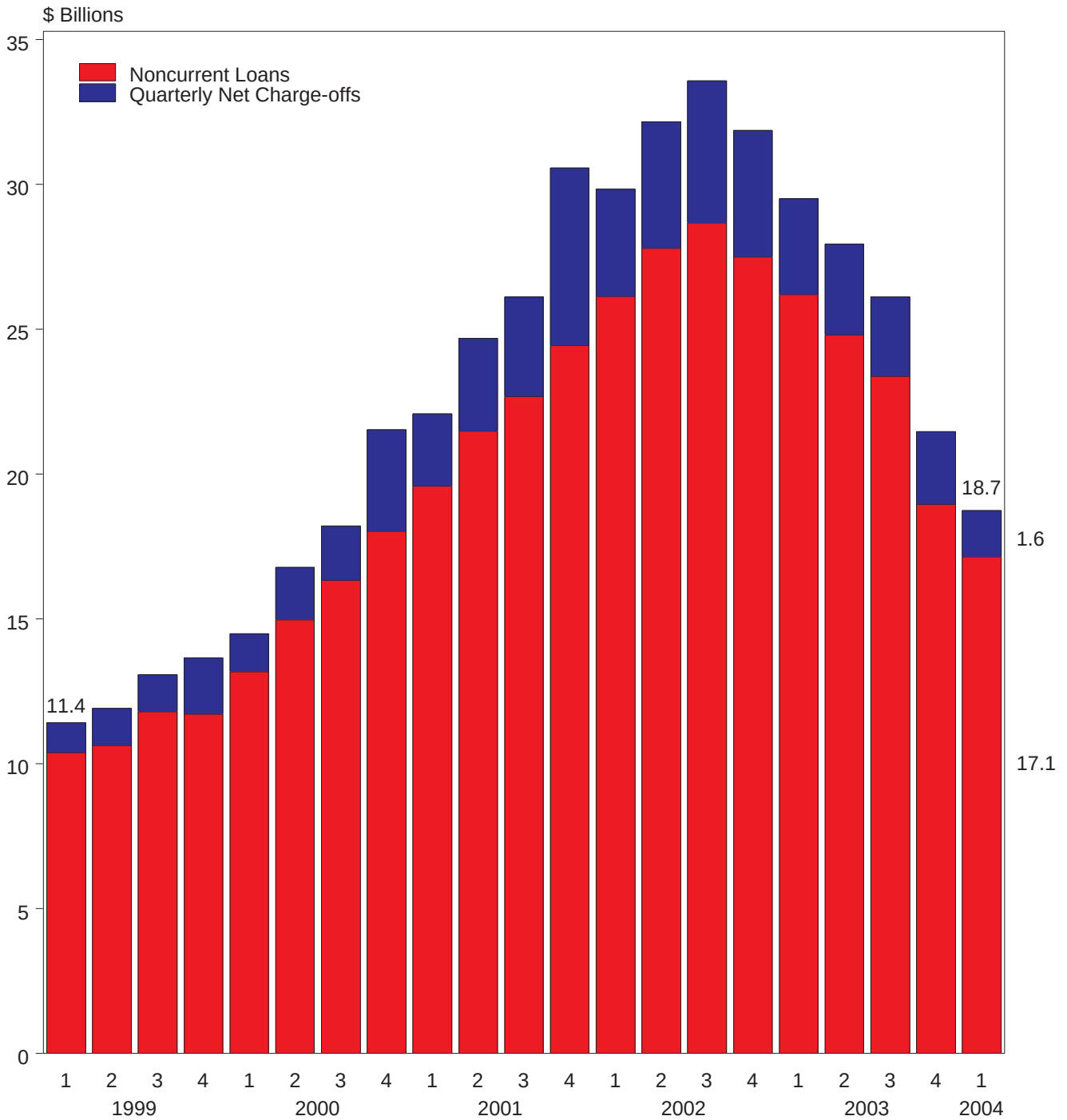
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1994 - 2004



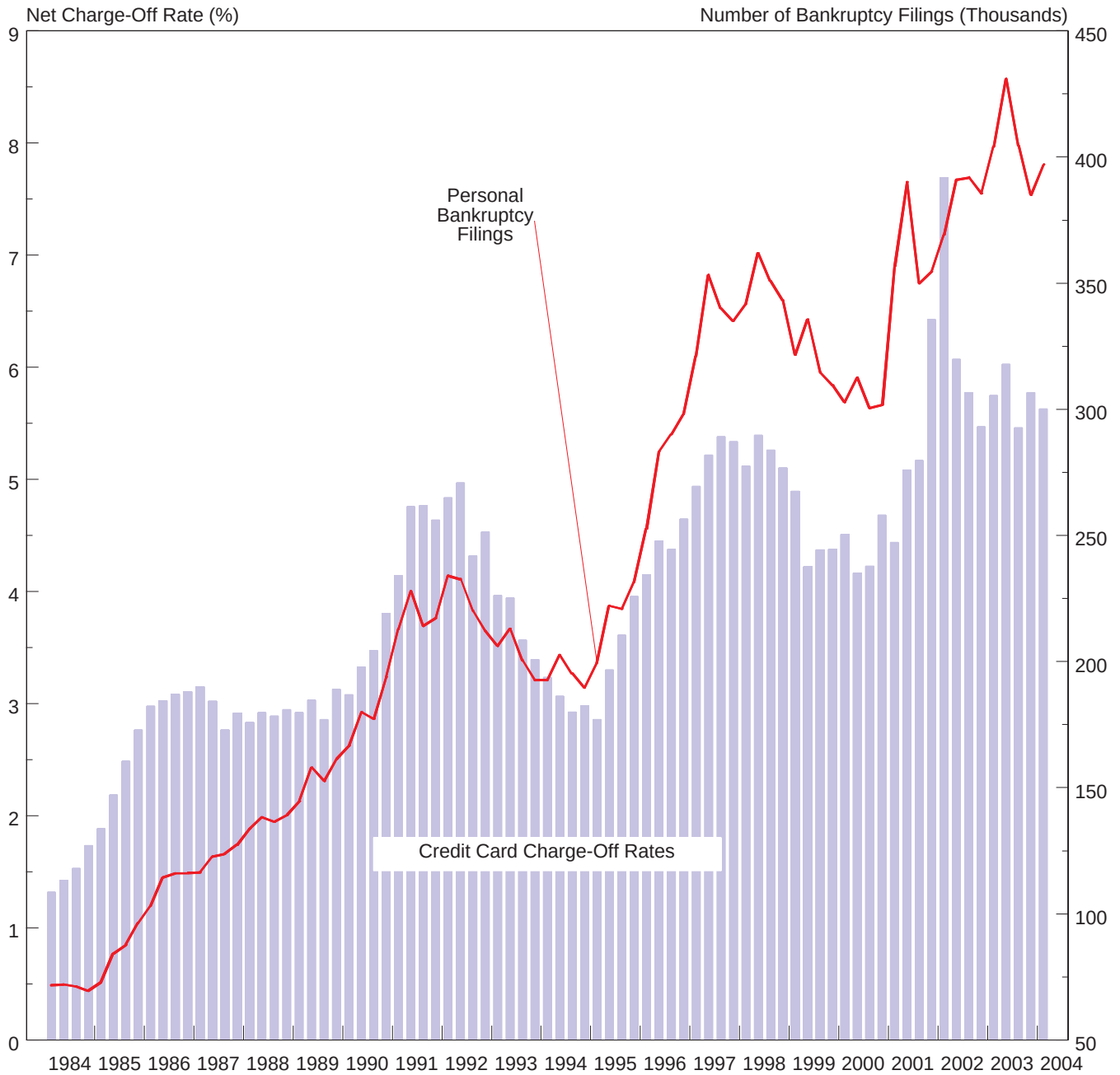
Credit Quality of C & I Loans

1999 - 2004



Credit Card Loss Rates and Personal Bankruptcy Filings

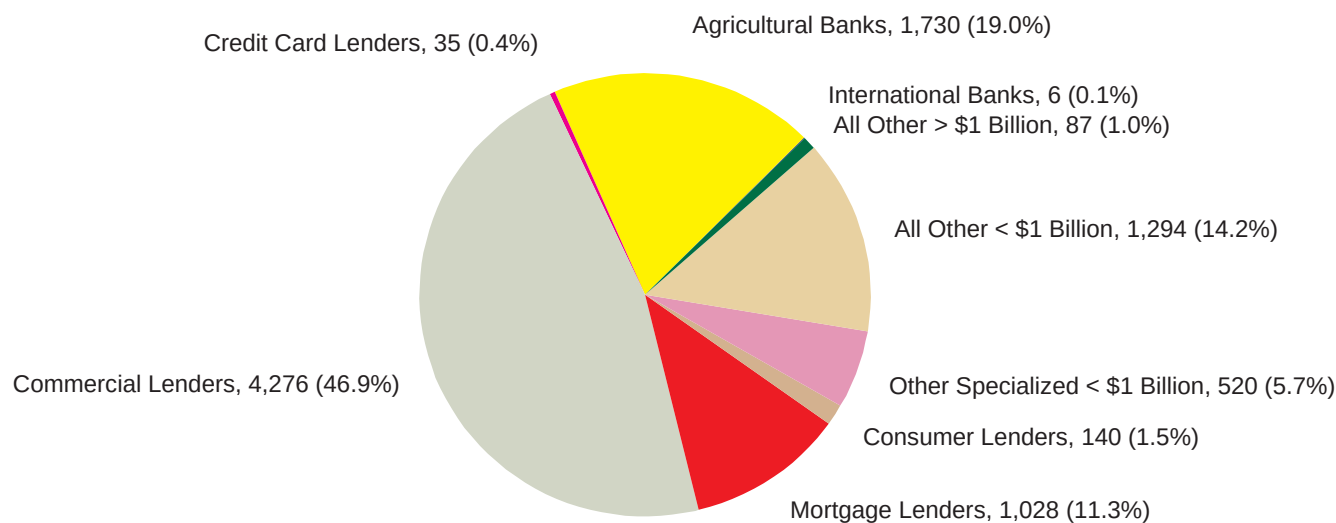
1984-2004



Sources: Bankruptcies - Administrative Offices of the United States Courts
 Charge-Off Rates - Commercial Bank Call Reports

Number of Institutions By Asset Concentration Group

March 31, 2004

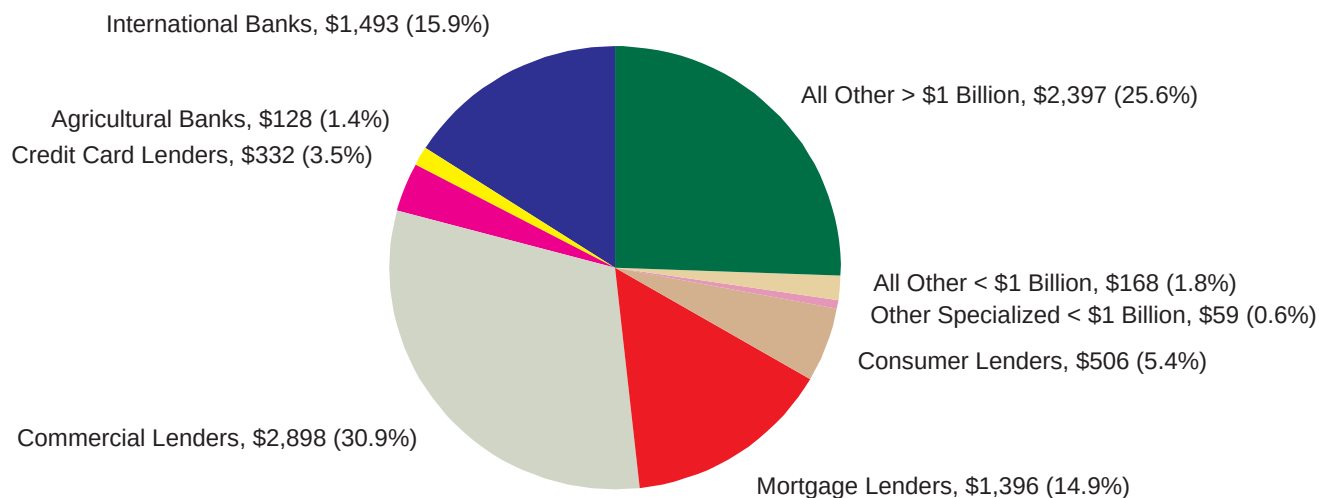


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/04	6	1,730	35	4,276	1,028	140	520	1,294	87
12/03	6	1,766	36	4,252	1,033	157	529	1,311	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,968	1,242	228	477	1,662	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	80	3,484	1,732	354	688	2,529	99
12/95	11	2,646	71	3,322	1,825	370	797	2,805	123
12/94	11	2,838	70	3,394	2,029	379	916	2,836	132
12/93	11	2,952	61	3,305	2,153	323	1,224	3,109	145
12/92	11	3,022	66	3,342	2,327	319	1,388	3,315	143
12/91	10	3,120	73	3,668	2,395	379	1,371	3,426	131
12/90	10	3,114	73	4,147	2,338	463	1,396	3,678	117
12/89	12	3,186	66	4,590	2,367	519	1,429	3,810	95
12/88	13	3,261	51	4,768	2,364	550	1,523	3,940	91
12/87	13	3,364	58	5,157	2,315	505	1,719	4,096	98
12/86	13	3,548	50	5,236	2,168	459	1,810	4,474	118

Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2004

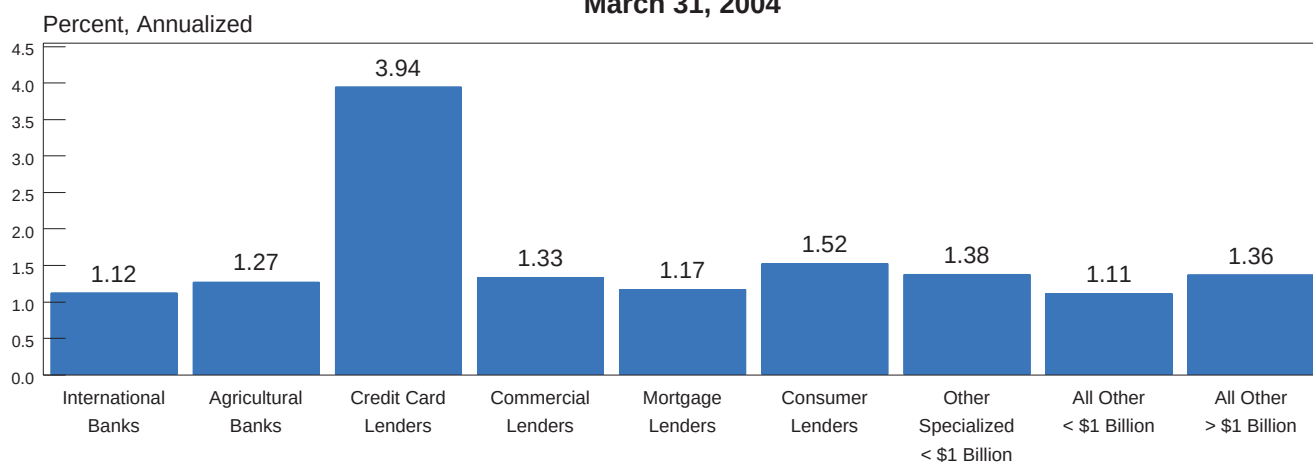


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/04	1,493	128	332	2,898	1,396	506	59	168	2,397
12/03	1,448	129	348	2,924	1,658	147	61	172	2,189
12/02	1,274	124	299	2,960	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	219	2,166	932	134	70	291	480
12/95	1,046	118	166	1,922	935	114	82	315	641
12/94	960	119	132	1,675	926	92	92	306	719
12/93	831	120	101	1,561	920	85	119	329	663
12/92	754	117	93	1,666	861	60	131	342	551
12/91	637	114	94	1,989	798	65	112	333	446
12/90	625	108	87	2,206	828	61	102	329	381
12/89	712	102	82	2,264	854	82	100	317	305
12/88	699	99	67	2,224	858	75	102	315	298
12/87	711	100	50	2,010	847	62	119	325	278
12/86	720	103	35	1,888	726	65	120	365	305

Performance Ratios By Asset Concentration Group

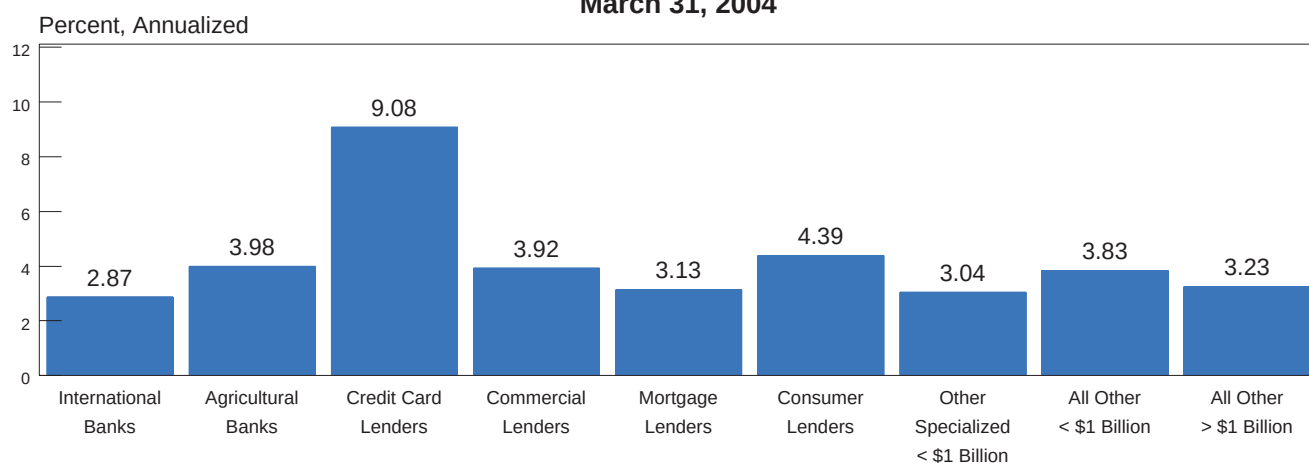
Return on Assets (YTD)

March 31, 2004



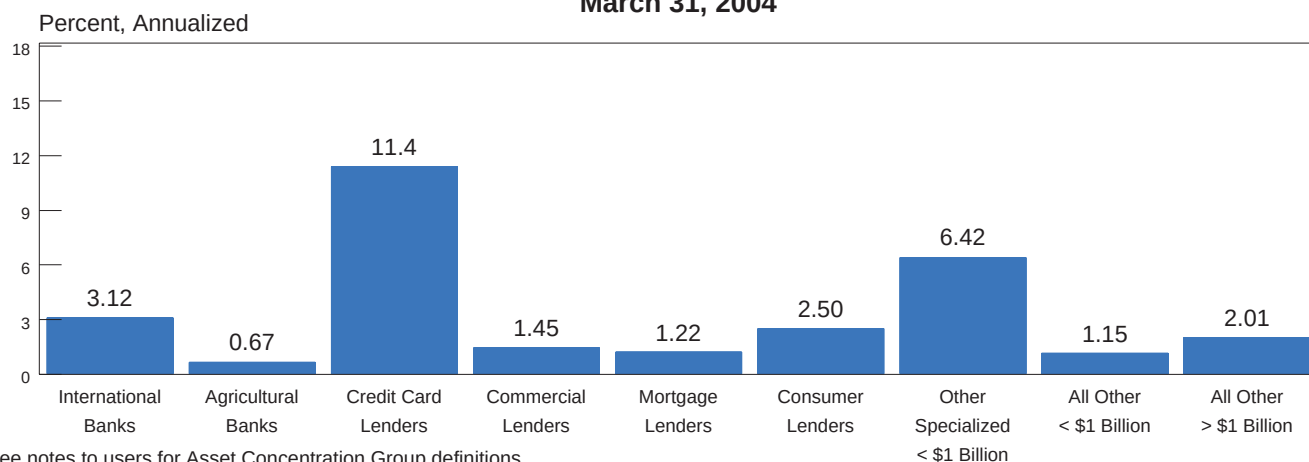
Net Interest Margin (YTD)

March 31, 2004



Noninterest Income to Assets (YTD)

March 31, 2004

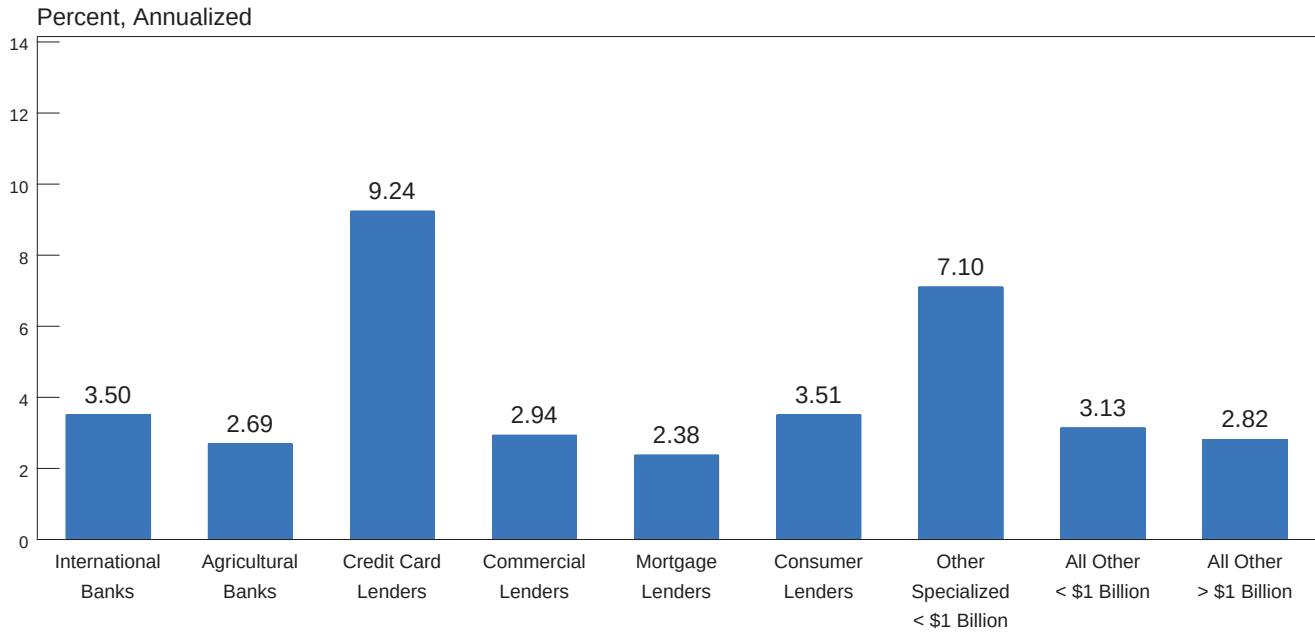


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

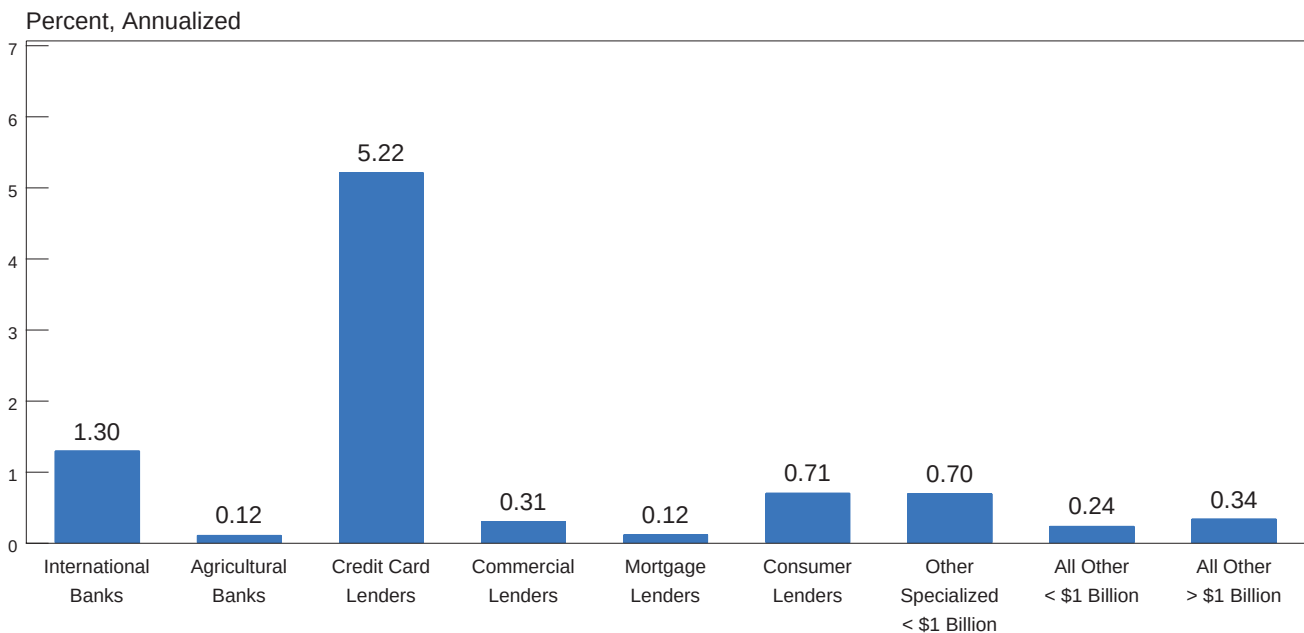
Noninterest Expense to Assets (YTD)

March 31, 2004



Net Charge-offs to Loans and Leases (YTD)

March 31, 2004

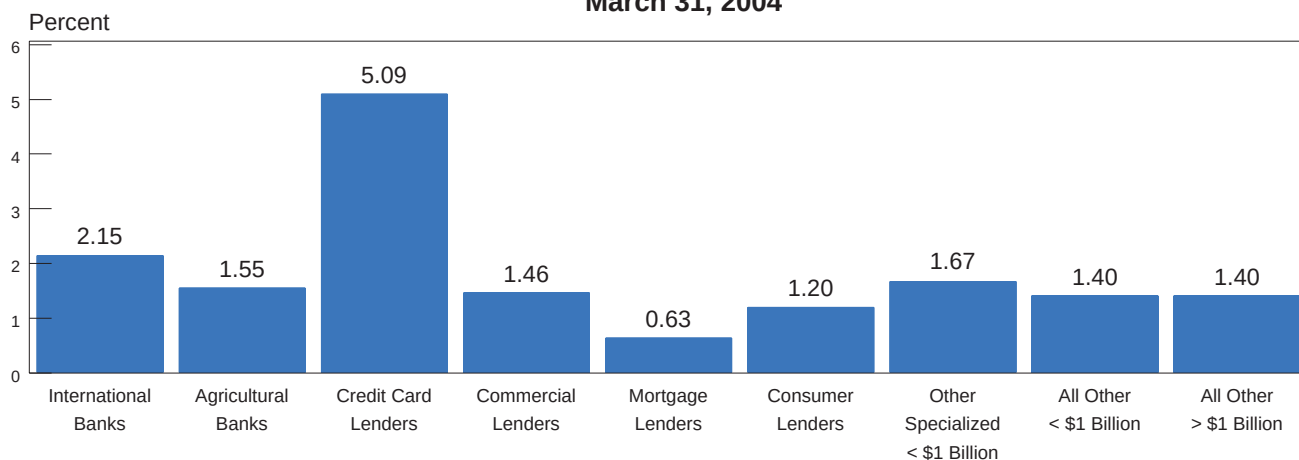


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

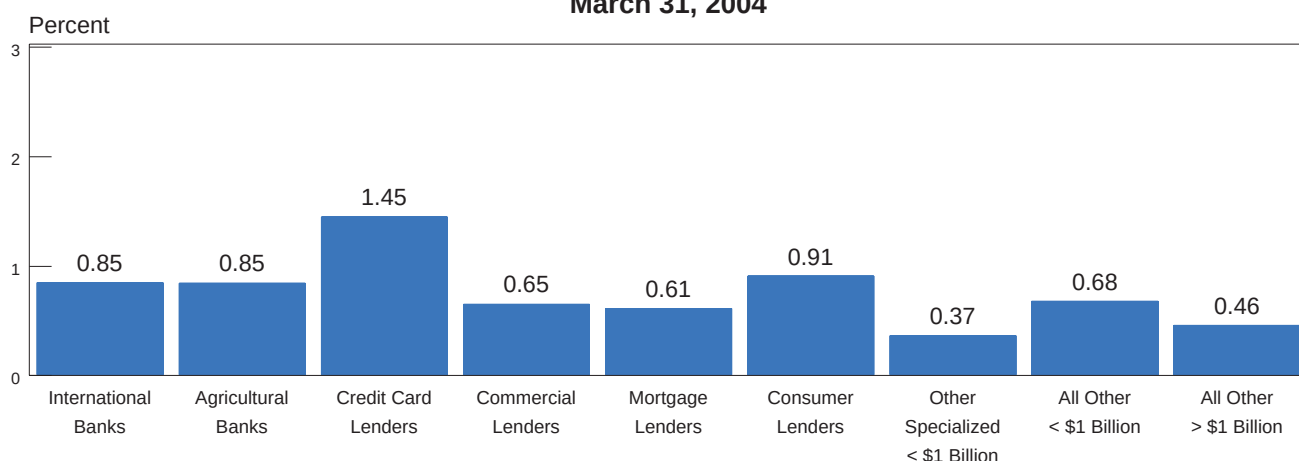
Loss Allowance To Loans and Leases

March 31, 2004



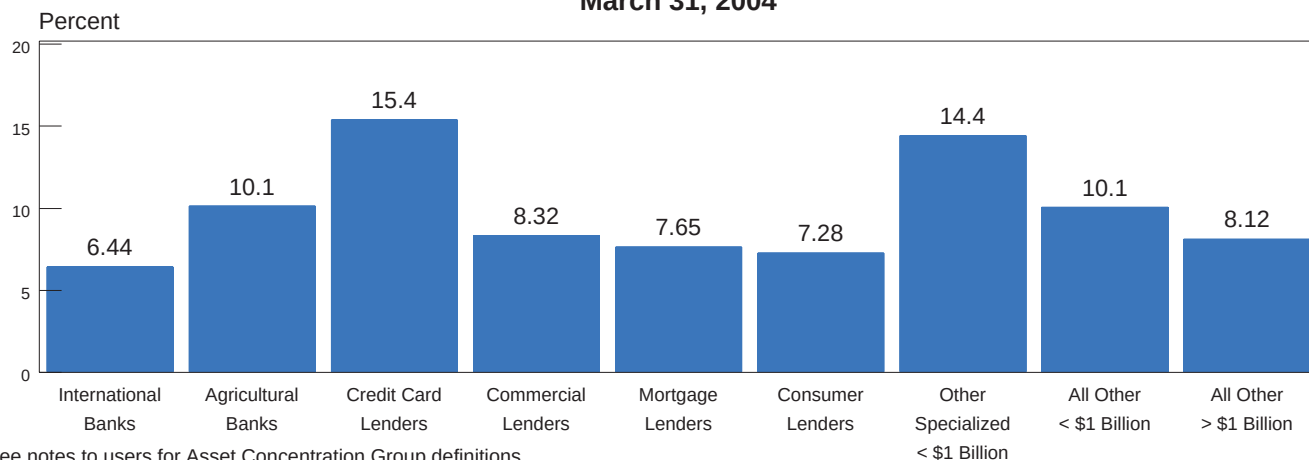
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2004



Core Capital (Leverage) Ratio

March 31, 2004



Note: See notes to users for Asset Concentration Group definitions.

Return On Average Assets By Asset Concentration Group

1987 - 2004, Annualized

Year to Date	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
03/04	1.12	1.27	3.94	1.33	1.17	1.52	1.38	1.11	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54
03/98	0.83	1.28	2.54	1.33	1.06	1.31	1.68	1.23	1.34
03/97	1.00	1.27	2.03	1.32	0.96	1.41	1.65	1.23	1.18
03/96	0.66	1.26	2.00	1.29	0.88	1.26	1.27	1.27	1.10
03/95	0.67	1.21	2.95	1.16	0.68	1.14	1.09	1.18	1.07
03/94	0.83	1.23	3.81	0.99	0.62	1.35	1.03	1.16	1.22
03/93	1.07	1.38	2.93	1.03	0.96	1.49	1.25	1.31	1.12
03/92	0.56	1.26	3.00	0.59	0.86	1.01	1.18	1.10	0.69
03/91	0.53	1.09	2.46	0.17	0.38	0.38	0.41	0.63	0.66
03/90	0.67	1.04	2.73	0.05	-0.19	0.01	0.20	0.66	0.27
03/89	0.84	1.15	2.26	0.10	0.14	0.76	0.61	0.78	0.50
03/88	0.92	1.01	1.64	-0.40	0.23	0.27	0.44	0.70	0.28
03/87	0.50	0.77	1.50	0.32	0.76	0.77	0.90	0.84	0.89

Note: See notes to users for Asset Concentration Group definitions.

Net Interest Margin By Asset Concentration Group

1987 - 2004, Annualized

Year to Date	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
03/04	2.87	3.98	9.08	3.92	3.13	4.39	3.04	3.83	3.23
03/03	3.20	4.00	8.02	4.00	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73
03/98	2.95	4.23	7.84	4.45	3.16	4.34	3.77	4.28	3.76
03/97	3.08	4.25	7.90	4.50	3.28	5.21	3.83	4.36	3.94
03/96	3.32	4.24	7.97	4.32	3.19	5.11	3.72	4.40	4.10
03/95	3.41	4.39	8.22	4.43	3.12	4.74	3.90	4.50	4.01
03/94	3.31	4.23	9.29	4.29	3.38	5.07	3.67	4.38	4.23
03/93	3.70	4.36	9.40	4.39	3.66	5.71	3.81	4.63	4.30
03/92	3.22	4.33	9.62	4.19	3.32	5.04	3.85	4.52	4.04
03/91	3.03	4.05	9.30	3.73	2.66	4.06	3.17	4.05	3.02
03/90	2.93	4.05	8.76	3.51	2.19	3.76	3.24	4.03	2.51
03/89	3.17	4.16	8.10	3.61	2.02	4.33	3.47	4.13	2.12
03/88	2.96	4.02	9.28	3.39	2.06	3.91	3.04	3.85	2.59
03/87	2.87	3.96	9.81	3.42	2.38	3.85	3.40	3.96	3.14

Note: See notes to users for Asset Concentration Group definitions.

Net Charge-offs as a Percent of Average Loans and Leases

By Asset Concentration Group

1987 - 2004, Annualized

Year to Date	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
03/04	1.30	0.12	5.22	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44
03/98	0.48	0.10	4.78	0.34	0.18	0.42	0.39	0.19	0.43
03/97	0.19	0.16	4.53	0.31	0.19	0.99	0.27	0.23	0.51
03/96	0.47	0.13	3.89	0.31	0.25	0.79	0.14	0.18	0.42
03/95	0.25	0.07	2.74	0.30	0.24	0.39	0.19	0.15	0.33
03/94	0.62	0.06	3.14	0.39	0.44	0.51	0.15	0.13	0.35
03/93	1.26	0.12	4.05	0.83	0.45	0.78	0.83	0.28	0.57
03/92	1.76	0.24	4.97	1.05	0.43	0.86	0.37	0.41	1.24
03/91	1.47	0.23	4.63	1.13	0.39	0.84	0.48	0.54	0.94
03/90	1.97	0.29	3.83	1.02	0.36	0.73	0.64	0.59	0.75
03/89	0.54	0.35	3.74	0.56	0.02	0.32	0.53	0.36	0.38
03/88	0.85	0.61	3.59	0.67	0.02	0.33	0.65	0.36	0.47
03/87	0.75	1.09	4.46	0.50	0.02	0.19	0.40	0.51	0.30

Note: See notes to users for Asset Concentration Group definitions.

Percent of Loans Noncurrent By Asset Concentration Group

1986 - 2004

	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
03/04	2.10	1.20	1.86	0.83	0.78	1.08	1.05	1.01	0.78
12/03	2.24	1.15	2.03	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.97	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.38	1.32	1.32	1.09	1.36	0.88	0.98
12/93	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
12/92	5.48	1.40	1.90	3.14	2.24	1.91	2.35	1.43	2.36
12/91	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
12/90	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
12/89	5.47	2.00	1.95	3.43	2.68	2.22	3.81	2.10	6.24
12/88	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43
12/87	5.85	3.16	1.88	4.20	2.70	2.28	4.05	2.29	2.35
12/86	3.62	4.33	2.18	3.75	2.79	1.99	2.63	2.24	1.66

Note: See notes to users for Asset Concentration Group definitions.

Core Capital as a Percent of Total Assets By Asset Concentration Group

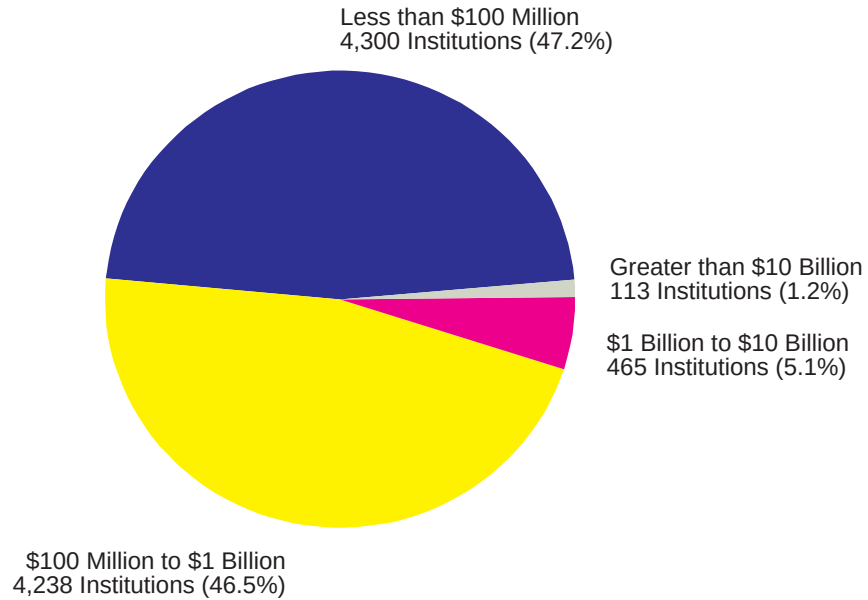
1986 - 2004

	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
03/04	6.44	10.13	15.40	8.32	7.65	7.28	14.41	10.06	8.12
12/03	6.33	10.10	14.64	8.13	7.37	7.60	14.44	9.94	7.47
12/02	6.33	10.10	15.02	8.09	7.53	7.41	15.08	9.82	7.16
12/01	6.44	10.03	12.42	7.92	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.91	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.50	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.30	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.00	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.96	6.80	6.84	7.27	8.67	8.22	6.68
12/91	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
12/90	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
12/89	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
12/88	4.93	9.43	5.97	6.03	6.88	7.55	9.46	8.00	6.10
12/87	4.15	9.11	8.38	5.84	7.16	7.64	9.15	8.05	5.83
12/86	5.21	8.91	8.21	6.10	6.51	8.12	9.07	7.98	5.99

Note: See notes to users for Asset Concentration Group definitions.

Number of Institutions By Asset Size

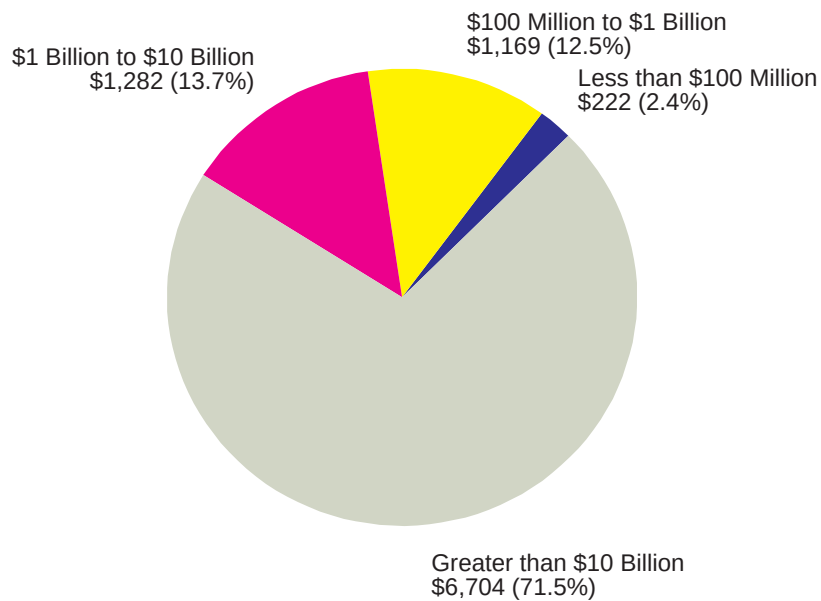
March 31, 2004



Industry Assets By Asset Size

March 31, 2004

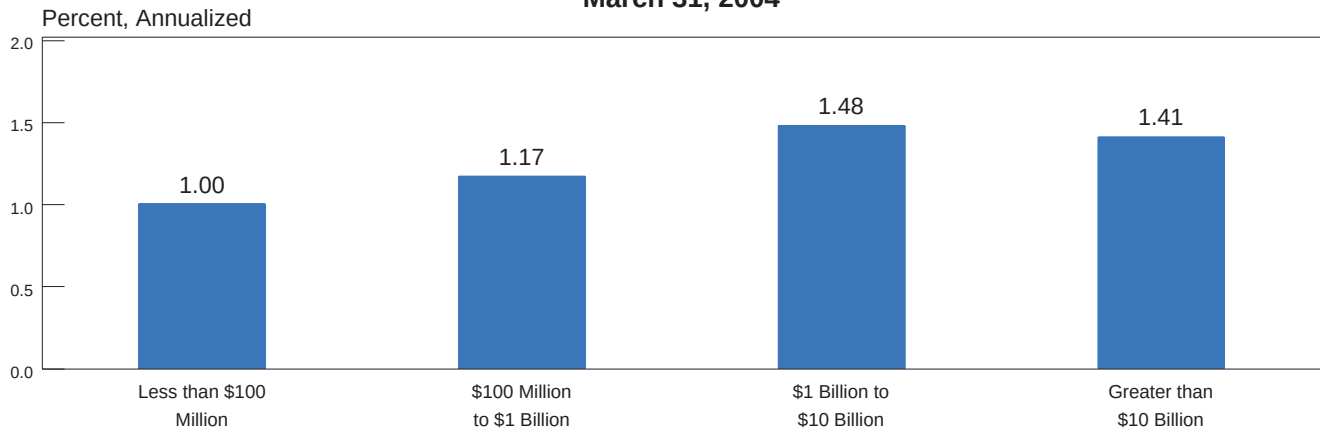
(\$ Billions)



Performance Ratios By Asset Size

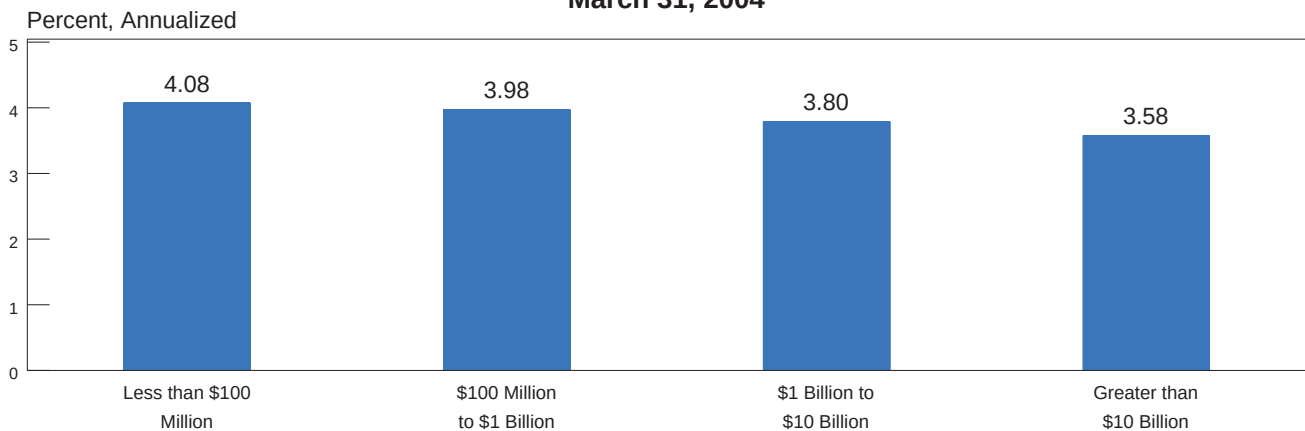
Return on Assets (YTD)

March 31, 2004



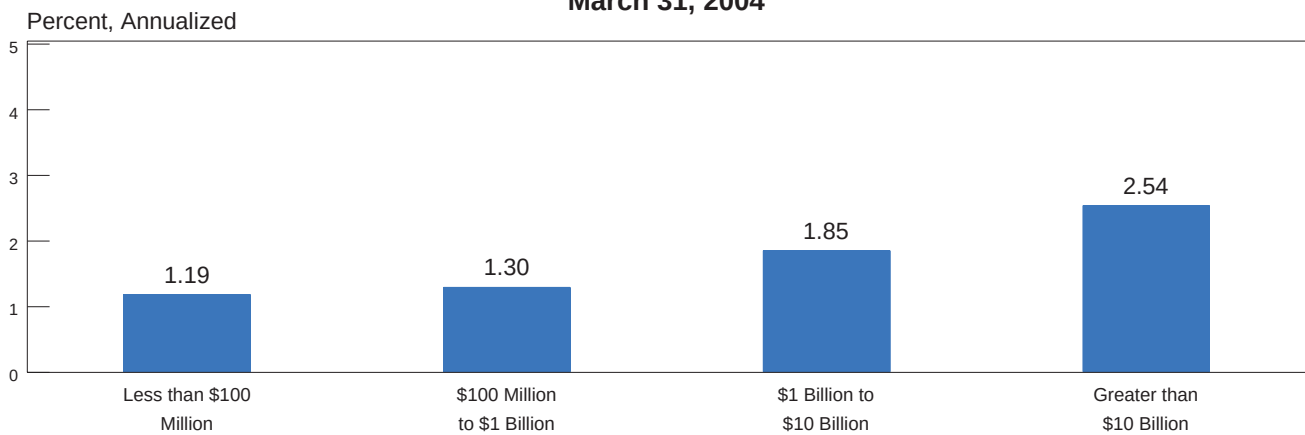
Net Interest Margin (YTD)

March 31, 2004



Noninterest Income to Assets (YTD)

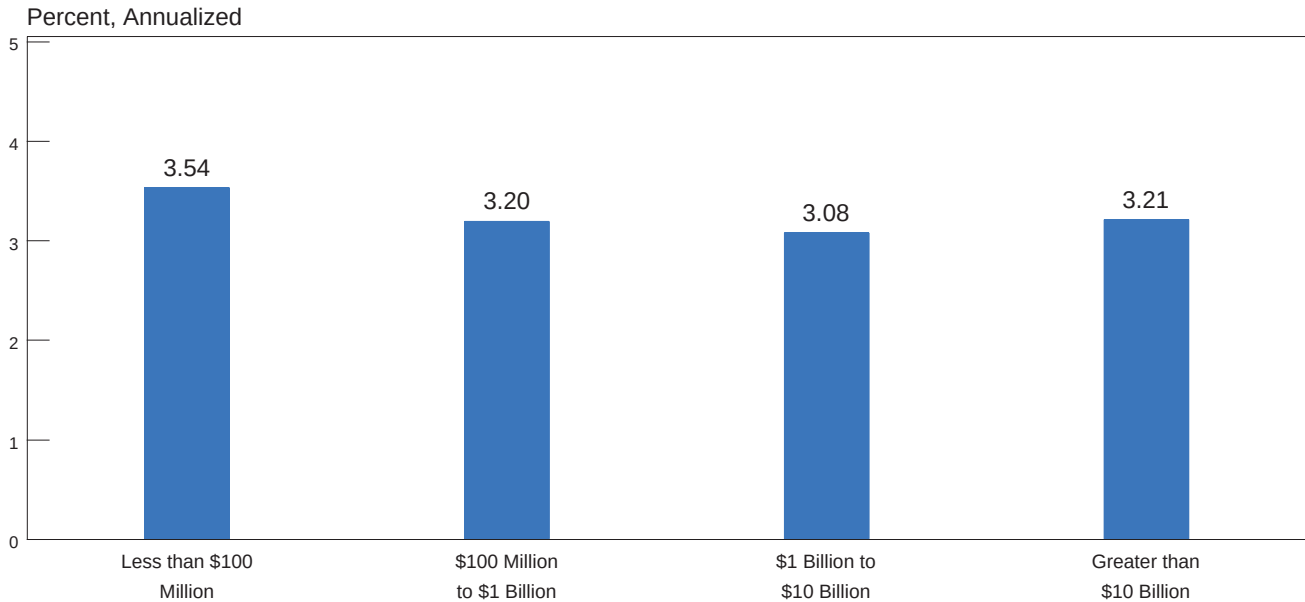
March 31, 2004



Performance Ratios By Asset Size

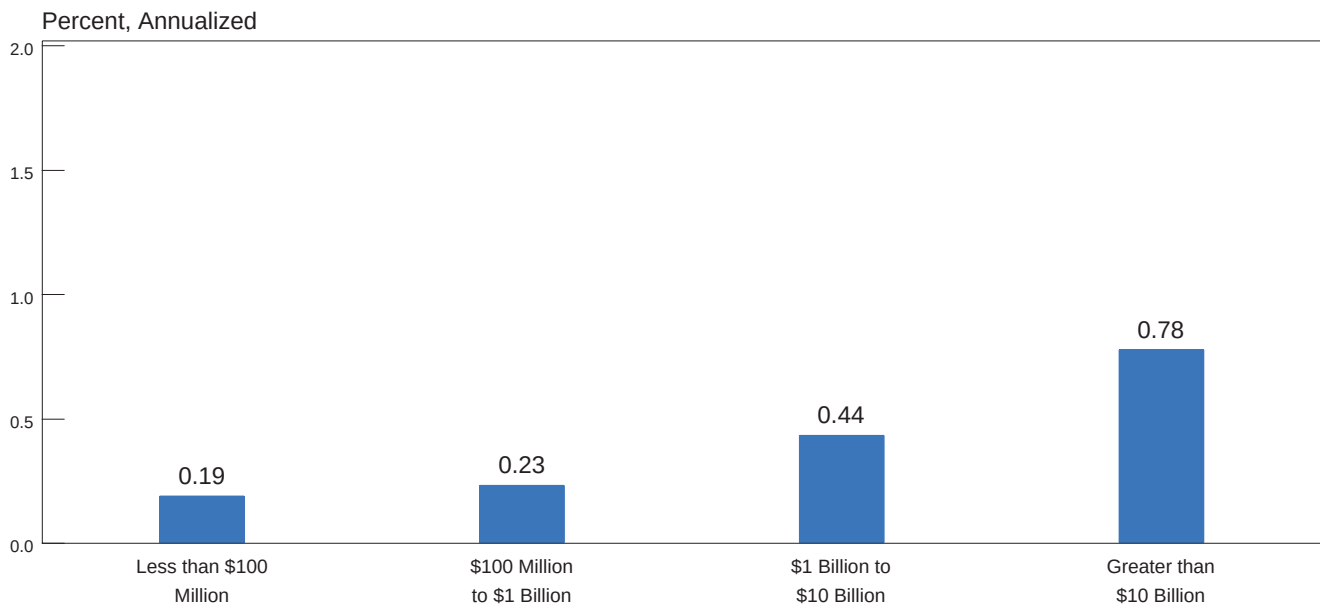
Noninterest Expense to Assets (YTD)

March 31, 2004



Net Charge-offs to Loans and Leases (YTD)

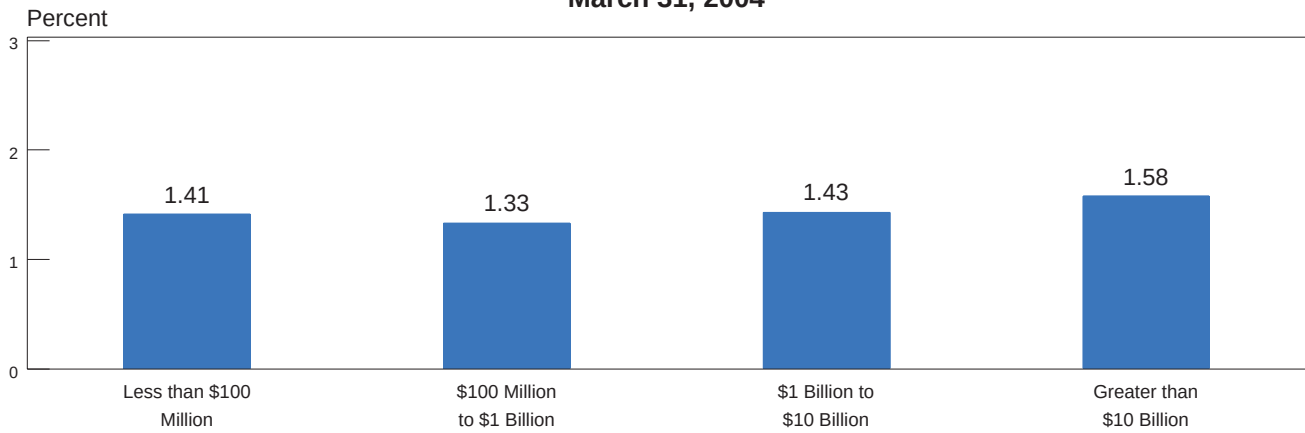
March 31, 2004



Condition Ratios By Asset Size

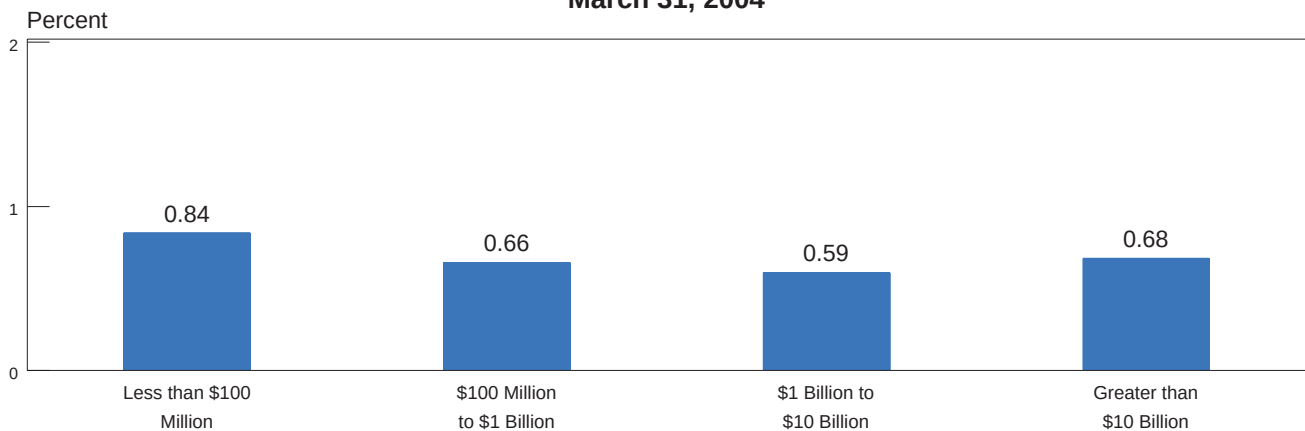
Loss Allowance To Loans and Leases

March 31, 2004



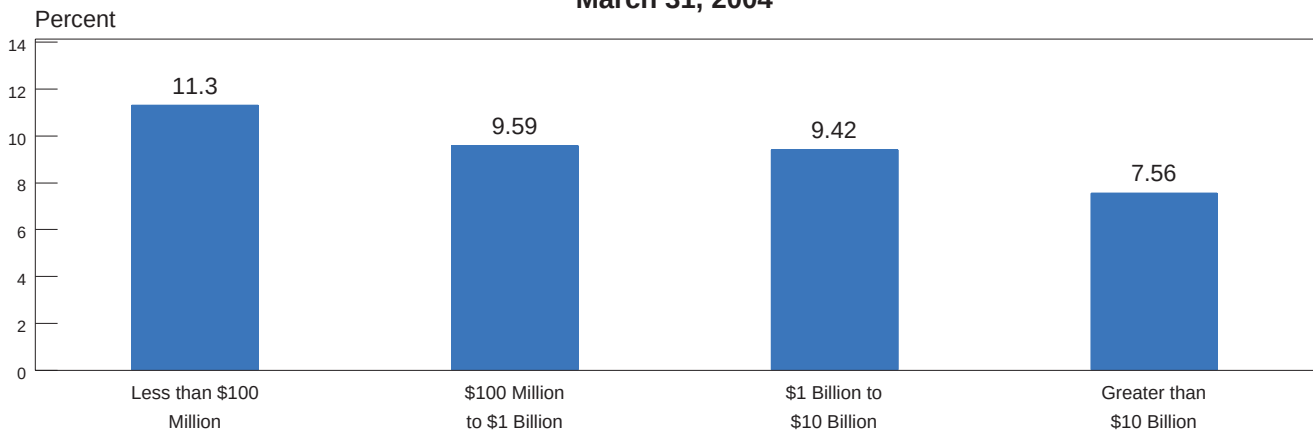
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2004



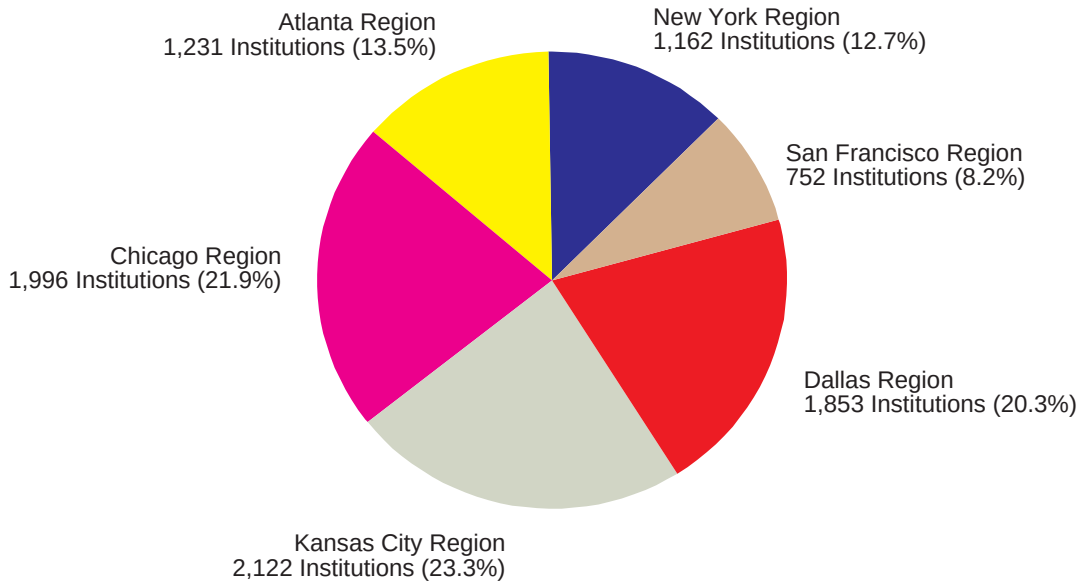
Core Capital (Leverage) Ratio

March 31, 2004



Geographic Distribution of FDIC-Insured Institutions

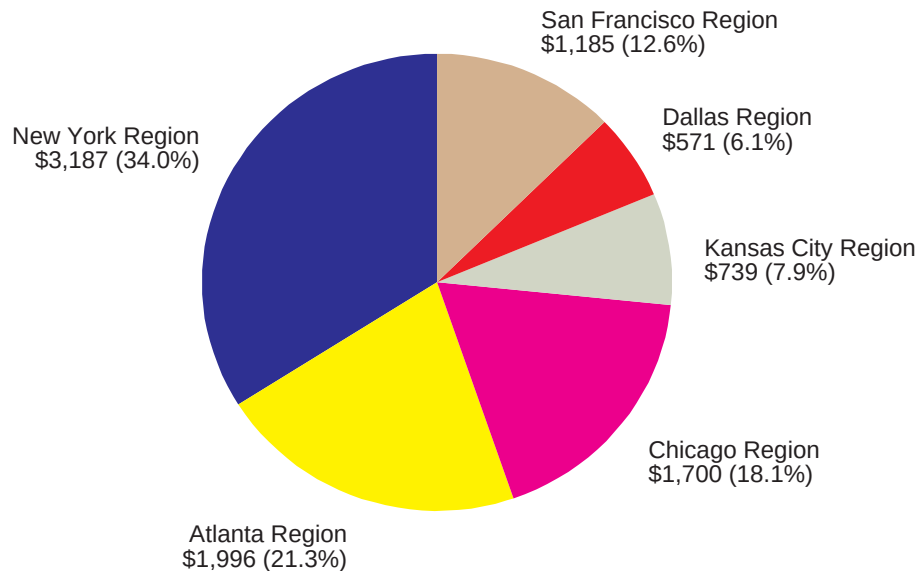
March 31, 2004



Geographic Distribution of Industry Assets

March 31, 2004

(\$ Billions)

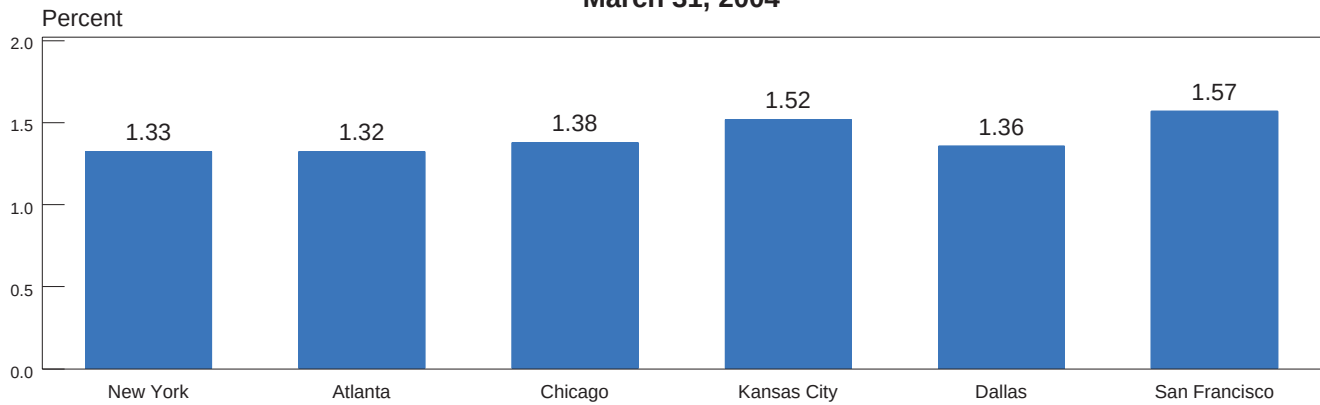


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

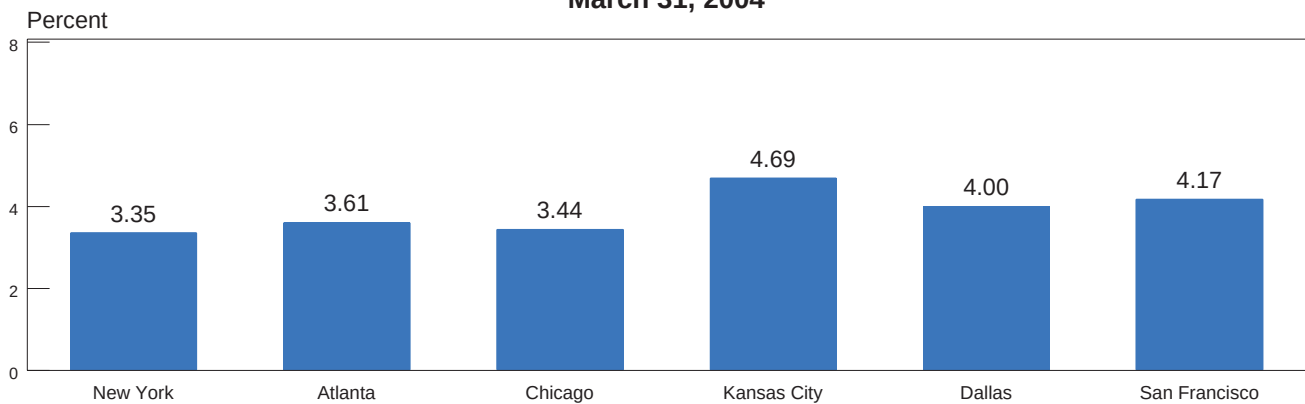
Return on Assets (YTD, Annualized)

March 31, 2004



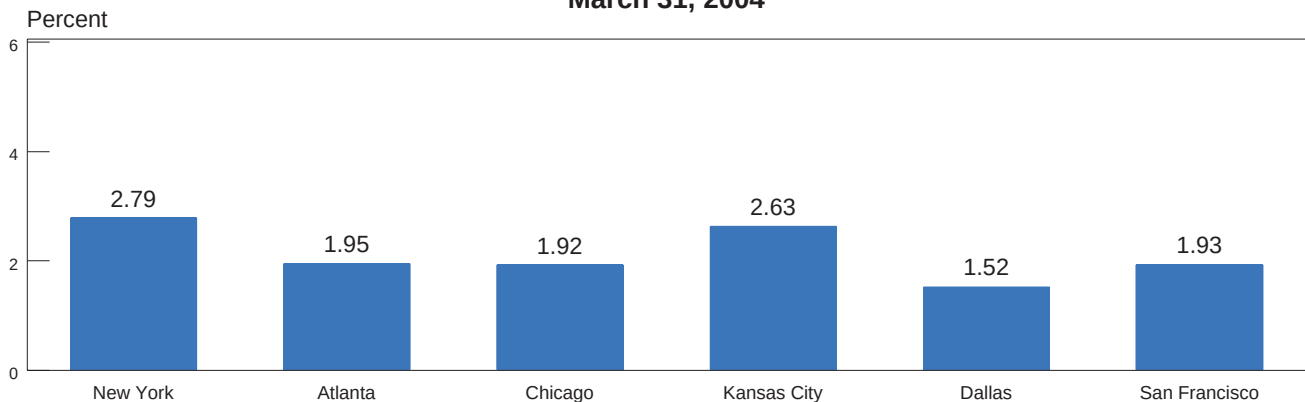
Net Interest Margins (YTD, Annualized)

March 31, 2004



Noninterest Income to Assets (YTD, Annualized)

March 31, 2004

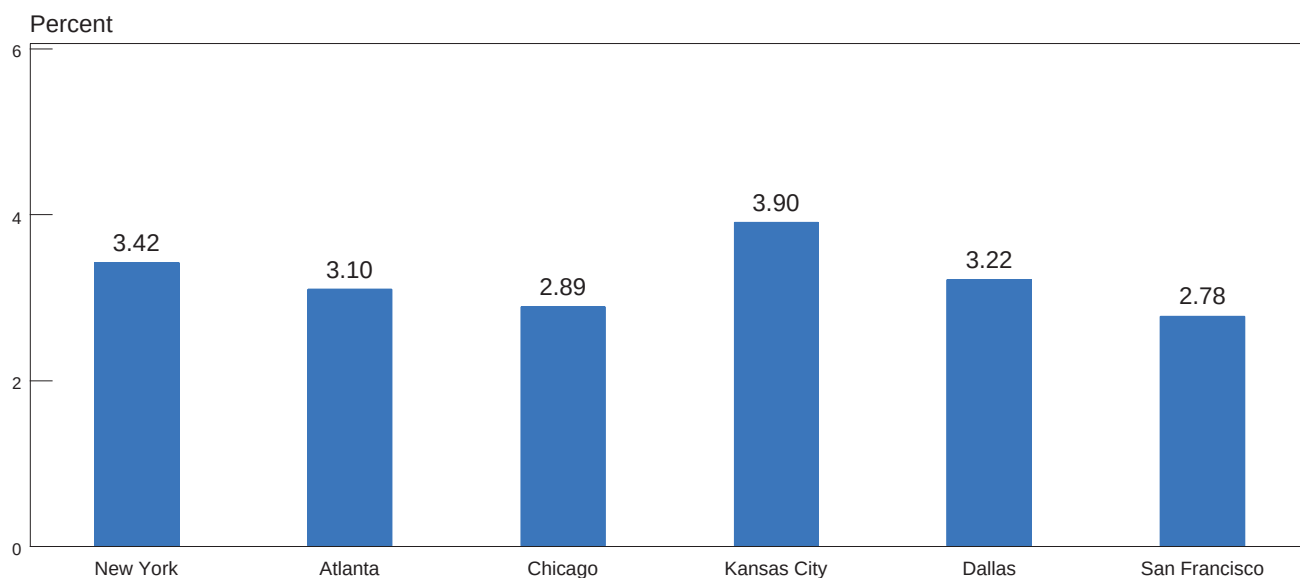


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

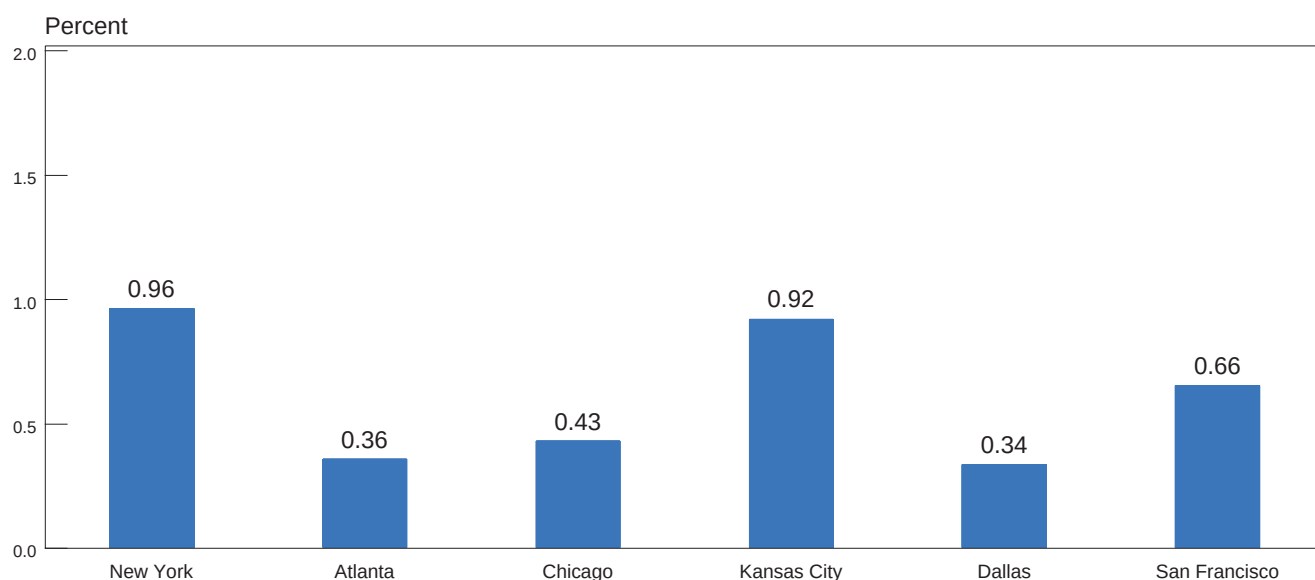
Noninterest Expense to Assets (YTD, Annualized)

March 31, 2004



Net Charge-offs to Loans and Leases (YTD, Annualized)

March 31, 2004



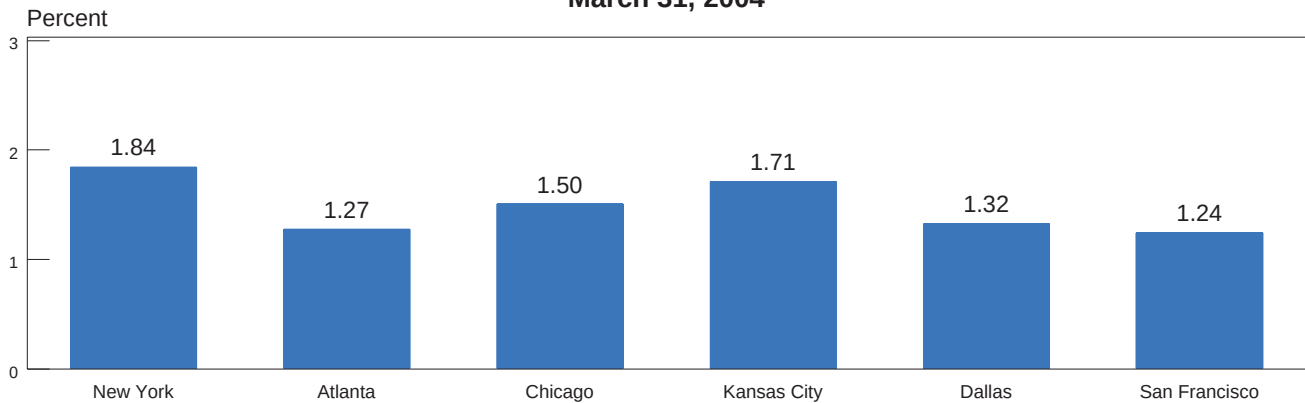
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

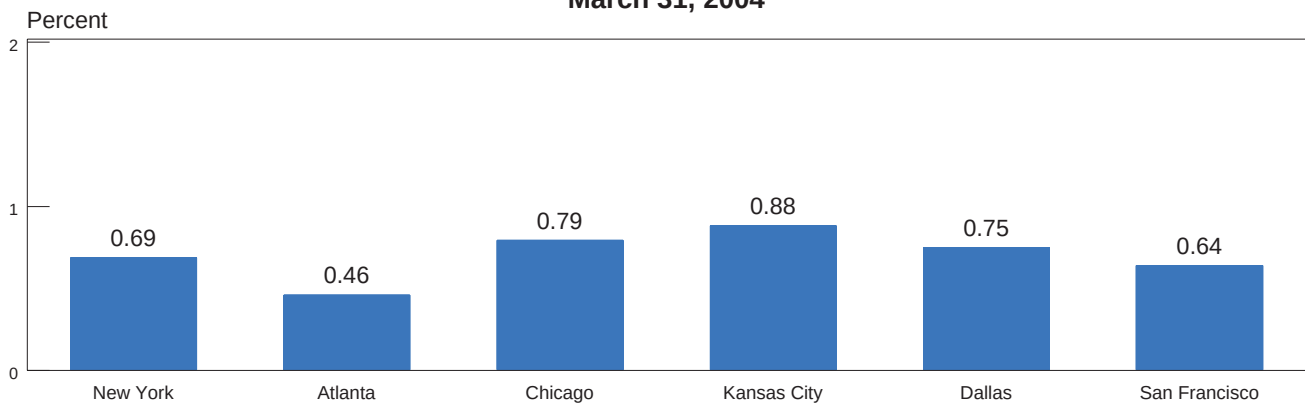
Loss Allowance To Loans and Leases

March 31, 2004



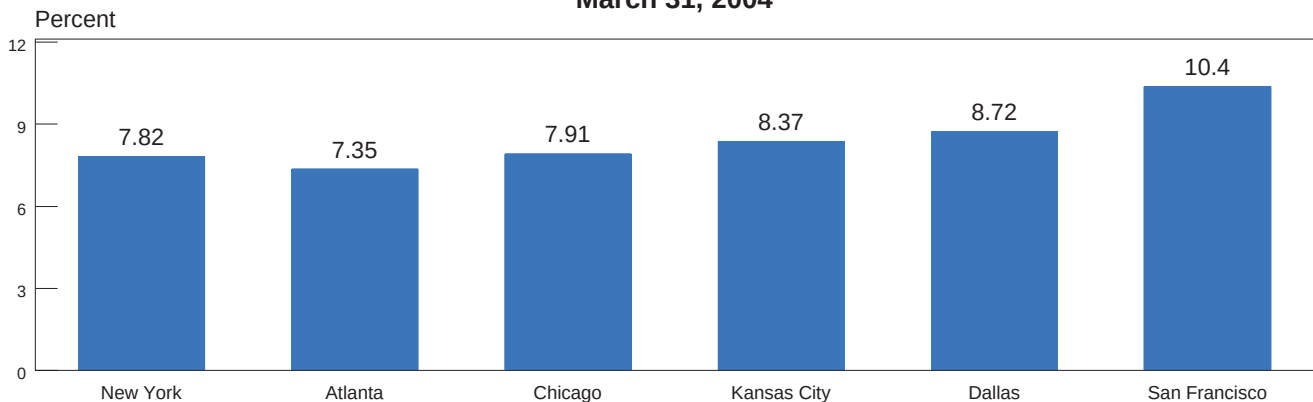
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2004



Core Capital (Leverage) Ratio

March 31, 2004

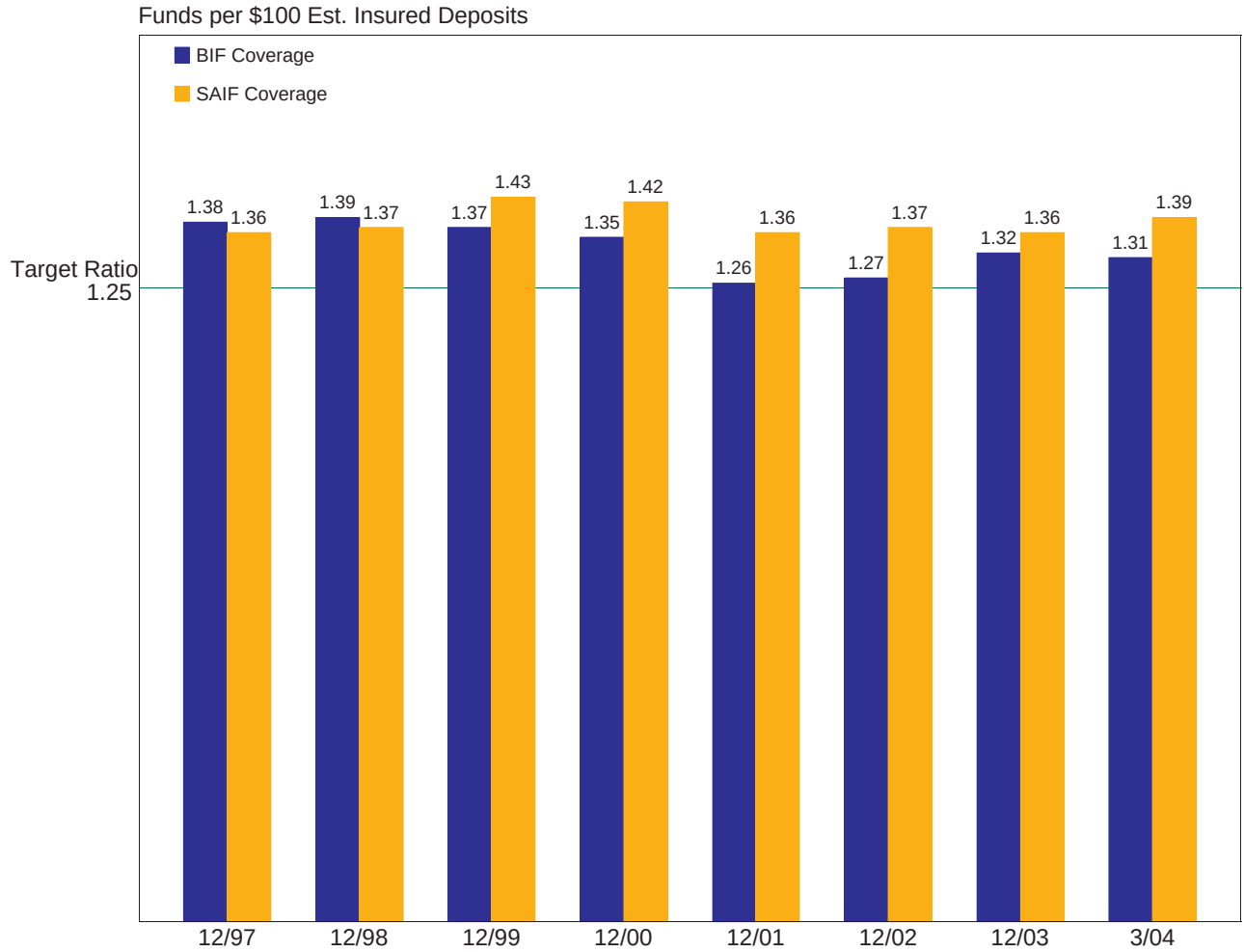


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Insurance Fund Reserve Ratios

December 31, 1997 - March 31, 2004



(\$ Billions)

BIF

Fund Balance	28.3	29.6	29.4	31.0	30.4	32.1	33.8	34.1
Est. Insured Deposits	2,056.6	2,134.4	2,151.5	2,299.9	2,408.3	2,524.5	2,554.1	2,607.3

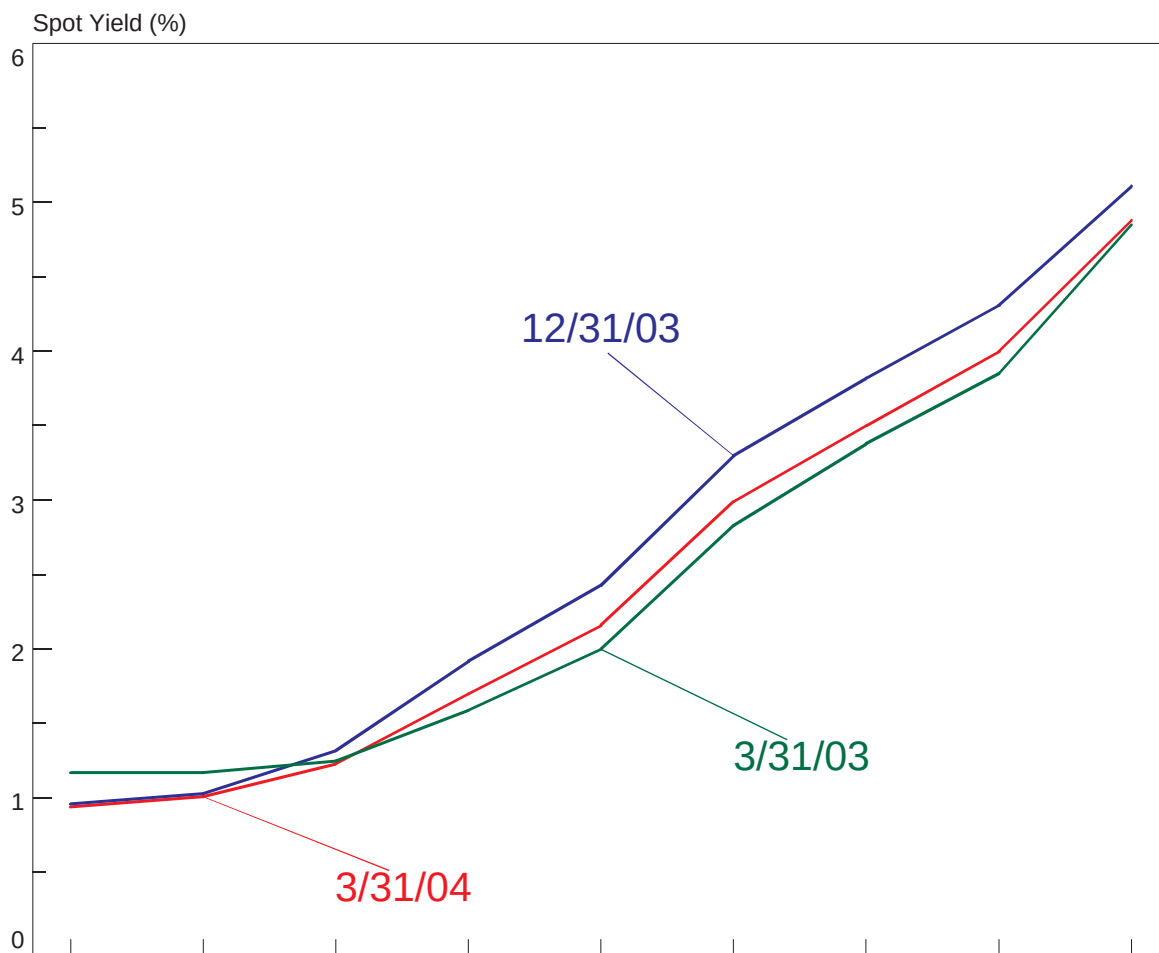
SAIF

Fund Balance	9.4	9.8	10.3	10.8	10.9	11.7	12.2	12.4
Est. Insured Deposits	689.9	716.0	717.6	755.2	802.4	859.2	897.0	893.8

Note: Includes insured branches of foreign banks. 2004 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

March 31, 2003 - March 31, 2004



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/04	0.94	1.01	1.23	1.70	2.16	2.99	3.50	4.00	4.88*
12/31/03	0.96	1.03	1.32	1.92	2.43	3.30	3.82	4.31	5.11
9/30/03	0.96	1.03	1.26	1.75	2.26	3.23	3.80	4.30	5.12
6/30/03	1.05	1.07	1.15	1.39	1.74	2.54	3.11	3.61	4.60
3/31/03	1.17	1.17	1.25	1.59	2.00	2.83	3.38	3.85	4.85

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

* Source: 3 month average daily closes of CBOE 30 year T-Bond index (from Yahoo, Commodity Systems, Inc.).

Capital Category Distribution

March 31, 2004

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,842	98.8%	\$7,469.7	91.8%
Adequately Capitalized	89	1.1%	\$666.5	8.2%
Undercapitalized	2	0.0%	\$0.1	0.0%
Significantly Undercapitalized	2	0.0%	\$1.7	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,173	99.3%	\$1,237.7	99.9%
Adequately Capitalized	7	0.6%	\$0.9	0.1%
Undercapitalized	1	0.1%	\$0.1	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

Note: Figures reflect percent of branches owned by out-of-state commercial banks and savings institutions.

** Equity Securities are classified as 'Available-for-Sale'.

Note: Excludes U.S. branches of foreign banks.

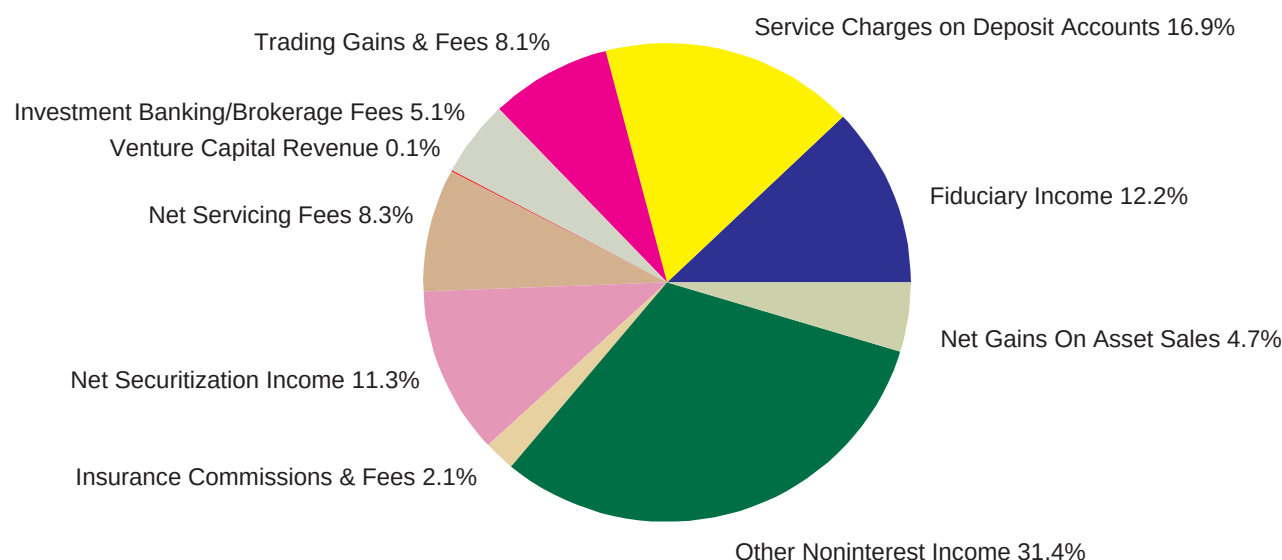
Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage	Tangible Equity
Well Capitalized	>=10%	and	>=6%	and	>=5%	--
Adequately Capitalized	>=8%	and	>=4%	and	>=4%	--
Undercapitalized	>=6%	and	>=3%	and	>=3%	--
Significantly Undercapitalized	<6%	or	<3%	or	<3%	and >2%
Critically Undercapitalized	--		--		--	<=2%

* As a percentage of risk-weighted assets.

Composition of Commercial Banks' Noninterest Income

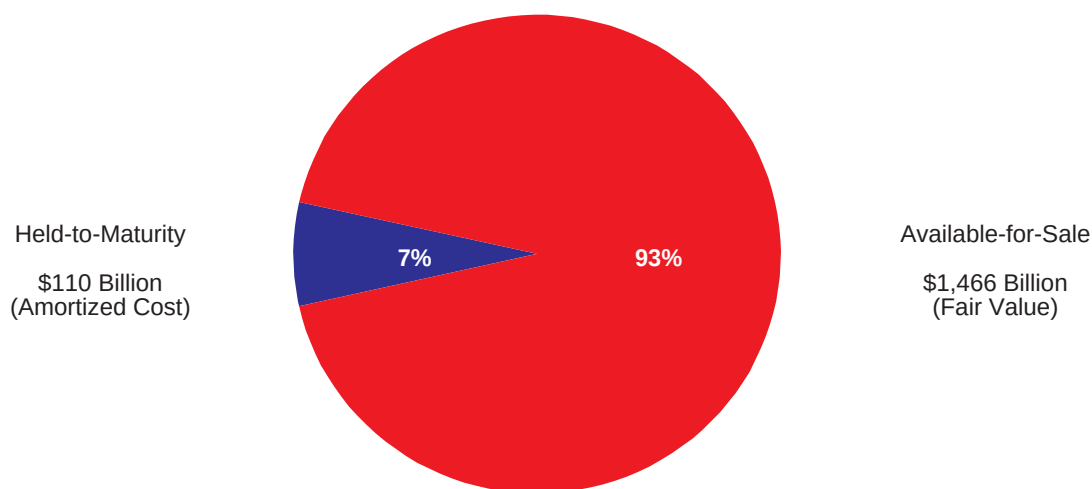
March 31, 2004



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$5,802	1,383	17.7%
Service Charges on Deposit Accounts	\$8,042	7,514	96.4%
Trading Gains & Fees	\$3,845	123	1.6%
Investment Banking/Brokerage Fees	\$2,440	1,949	25.0%
Venture Capital Revenue	\$45	46	0.6%
Net Servicing Fees	\$3,949	1,677	21.5%
Net Securitization Income	\$5,378	68	0.9%
Insurance Commissions & Fees	\$991	3,234	41.5%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$1,975	1,887	24.2%
Net Gains/Losses On OREO Sales	\$29	1,287	16.5%
Net Gains/Losses On Sales Of Other Assets	\$224	1,319	16.9%
Other Noninterest Income	\$14,957	7,596	97.4%
Total Noninterest Income	\$47,683	7,675	98.5%

Commercial Bank Total Securities*

March 31, 2004



Commercial Bank Total Securities*

March 31, 2004

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$5,206	100.6	\$74,540	101.1	\$79,746	101.0
U.S. Government Agencies	2,455	100.4	7,352	102.0	9,807	101.6
Government Sponsored Enterprises	31,978	101.8	228,978	101.0	260,956	101.1
Mortgage Pass-through Securities	21,784	101.9	580,475	101.4	602,259	101.5
Collateralized Mortgage Obligations	21,732	100.5	250,833	101.2	272,566	101.1
State, County, Municipal Obligations	22,704	104.4	88,569	105.2	111,273	105.0
Asset Backed Securities	762	100.7	102,357	100.7	103,119	100.7
Other Debt Securities	3,690	104.4	117,411	104.4	121,101	114.3
Equity Securities	**	**	15,400	112.6	15,400	112.6
Total Securities	\$110,313	102.1	\$1,465,915	101.6	\$1,576,227	101.6
Memoranda***						
Structured Notes	19,817		19,863			100.2

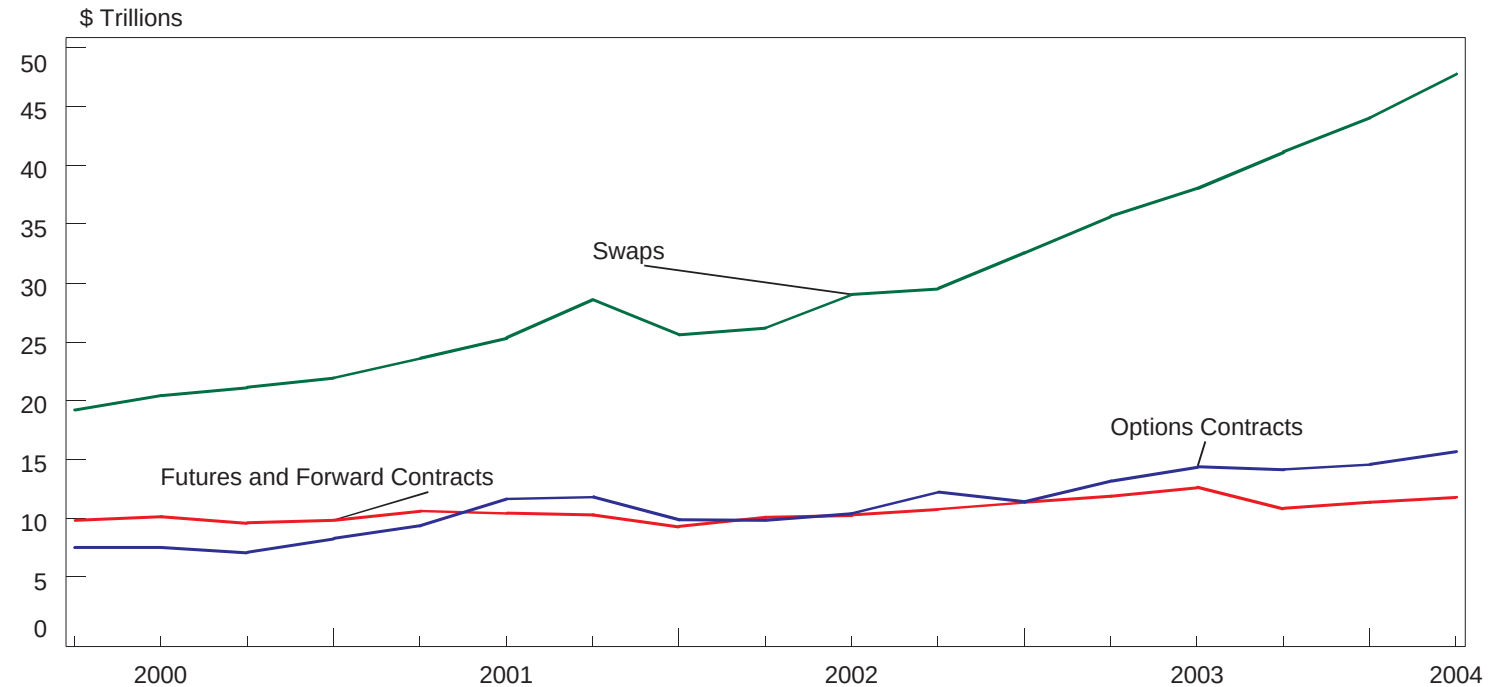
* Excludes trading account assets.

** Equity Securities are classified as 'Available-for-Sale'.

*** Structured notes are included in the 'Held-to-Maturity' or 'Available-for-Sale' accounts.

Commercial Bank Derivatives

2000 - 2004 (Notional Amounts)



	12/00	12/01	12/02	12/03	3/04
Total Derivatives (Notional Amounts, in billions of dollars)	\$40,144	\$44,905	\$55,437	\$70,082	\$75,322
Futures and Forward Contracts	9,877	9,335	11,376	11,393	11,827
Interest rate contracts	5,302	5,330	7,380	7,210	7,242
Foreign exchange rate contracts	4,425	3,864	3,866	4,078	4,460
Other futures and forwards*	150	142	130	105	125
Option Contracts	8,300	9,924	11,455	14,606	15,710
Interest rate options	6,744	8,487	9,783	12,540	13,161
Foreign currency options	774	743	911	1,298	1,664
Other option contracts*	782	693	761	768	885
Swaps	21,968	25,646	32,606	44,083	47,785
Interest rate swaps	20,920	24,402	31,189	42,107	45,780
Foreign exchange rate swaps	899	1,129	1,299	1,805	1,827
Other swaps*	148	115	118	170	177
Memoranda					
Spot Foreign Exchange Contracts	189	111	196	273	700
Credit Derivatives	426	421	642	1,001	1,202
Number of banks reporting derivatives	401	369	445	576	603
Replacement cost of interest rate and foreign exchange rate contracts **	449	598	1,120	1,121	1,251

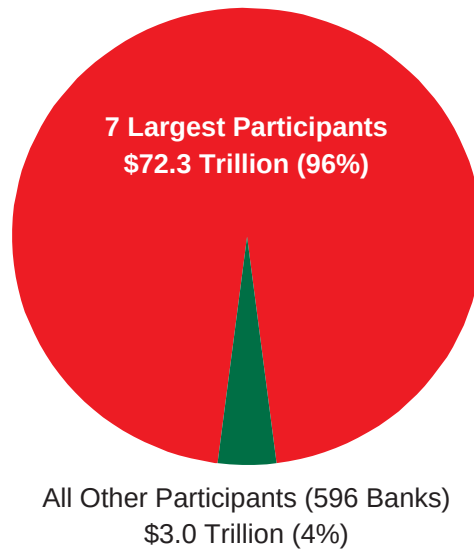
* Not reported by banks with less than \$300 million in assets.

** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

Concentration of Commercial Bank Derivatives*

Notional Amounts

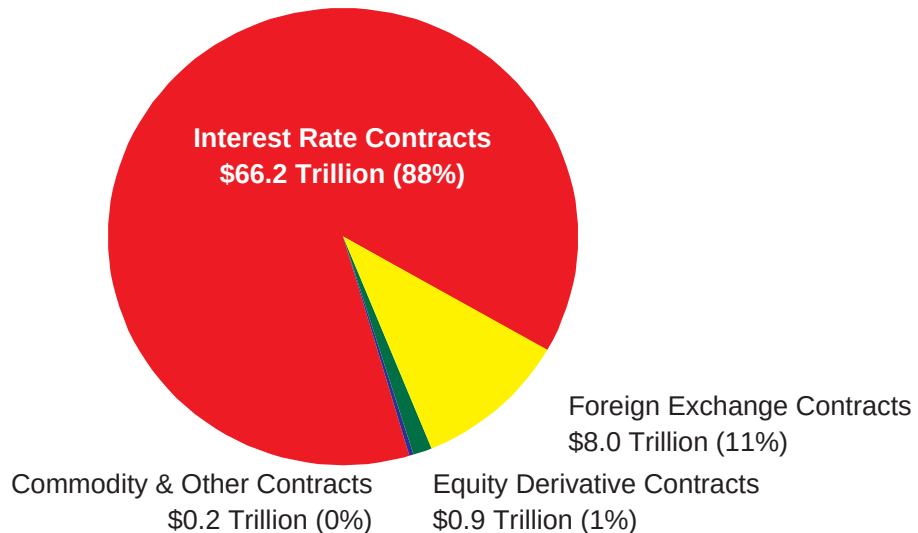
March 31, 2004



Composition of Commercial Bank Derivatives*

Notional Amounts

March 31, 2004



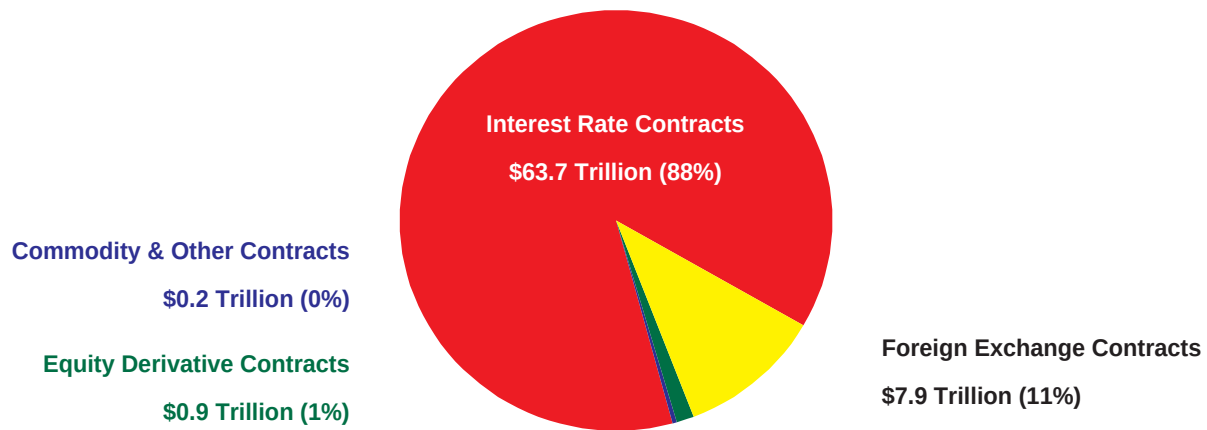
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$657 billion for the seven largest participants and \$43 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

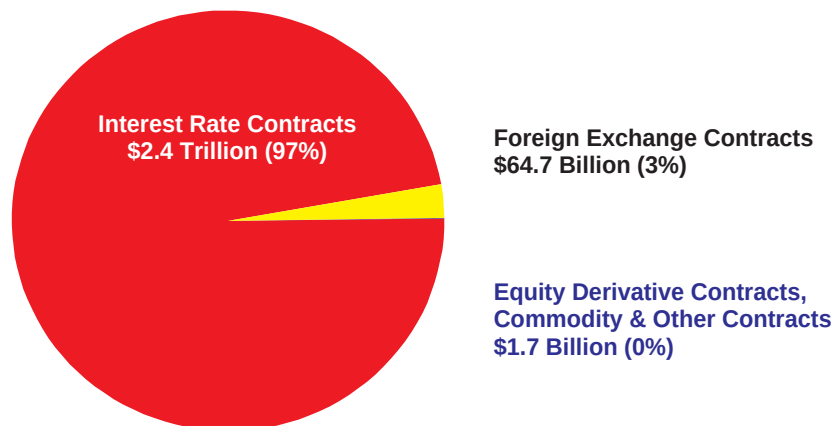
March 31, 2004



Not Held for Trading

Notional Amounts

March 31, 2004



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$700 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

March 31, 2004
(\$ Millions)

Held for Trading

95 Banks Held Derivative Contracts for Trading

7 Largest Participants Held 98% of Total (Notional Amount)

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	1,050,566	153,055	35,651	18,847	1,258,119	22,996
Gross negative fair value	1,030,208	156,660	30,642	17,613	1,235,123	
All other participants						
Gross positive fair value	12,152	8,558	1,226	728	22,664	552
Gross negative fair value	11,443	8,154	1,932	583	22,112	
Total						
Gross positive fair value	1,062,718	161,613	36,877	19,575	1,280,783	23,547
Gross negative fair value	1,041,651	164,815	32,574	18,196	1,257,236	

Held for Trading

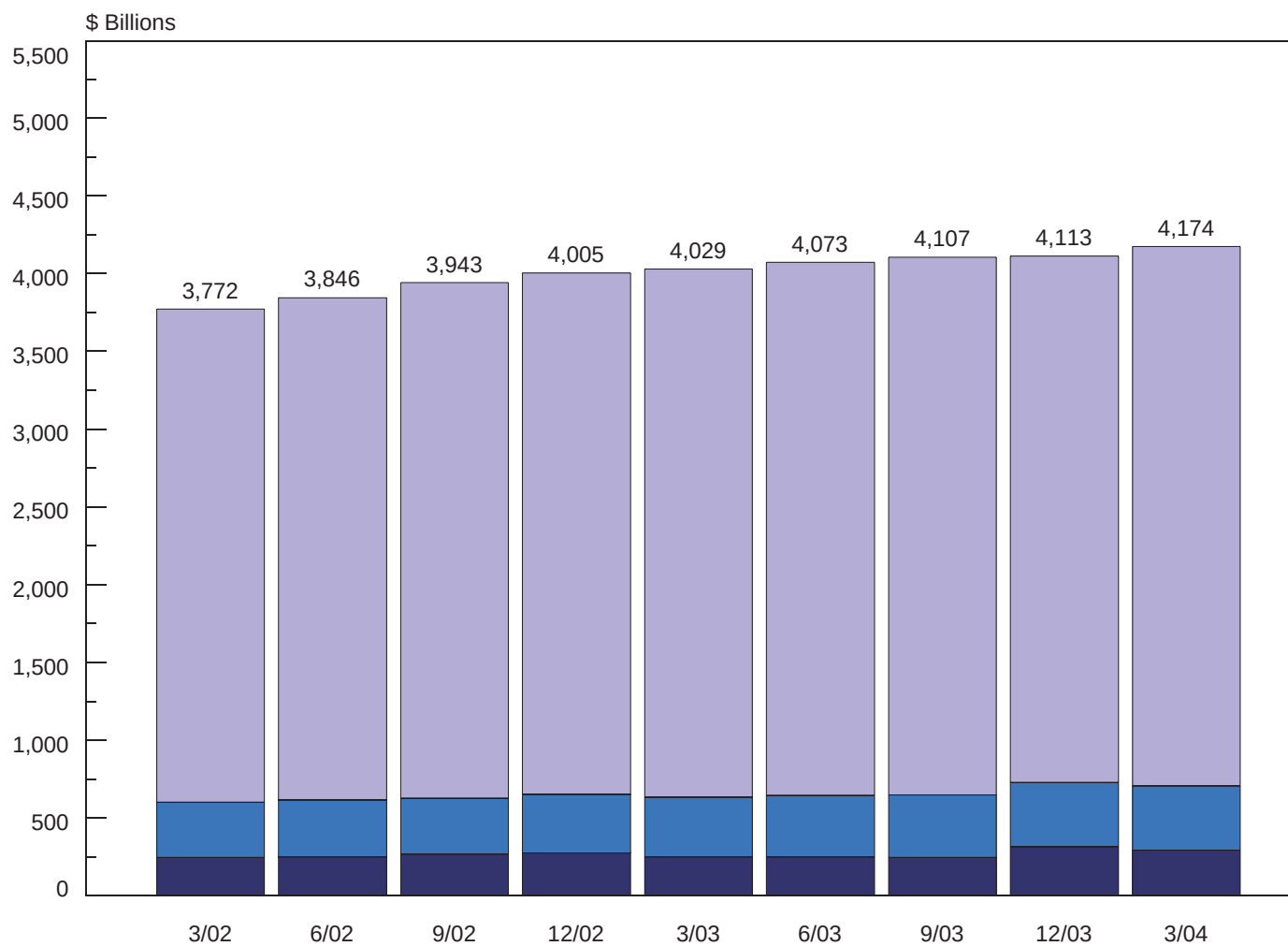
576 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 74% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	18,161	540	1	0	18,702	1,927
Gross negative fair value	16,396	346	33	0	16,775	
All other participants						
Gross positive fair value	7,783	583	35	0	8,401	(266)
Gross negative fair value	7,492	1,114	62	0	8,667	
Total						
Gross positive fair value	25,944	1,123	36	0	27,103	1,661
Gross negative fair value	23,888	1,459	94	0	25,442	

Expansion of Commercial Bank Credit Card Lines

2002 - 2004



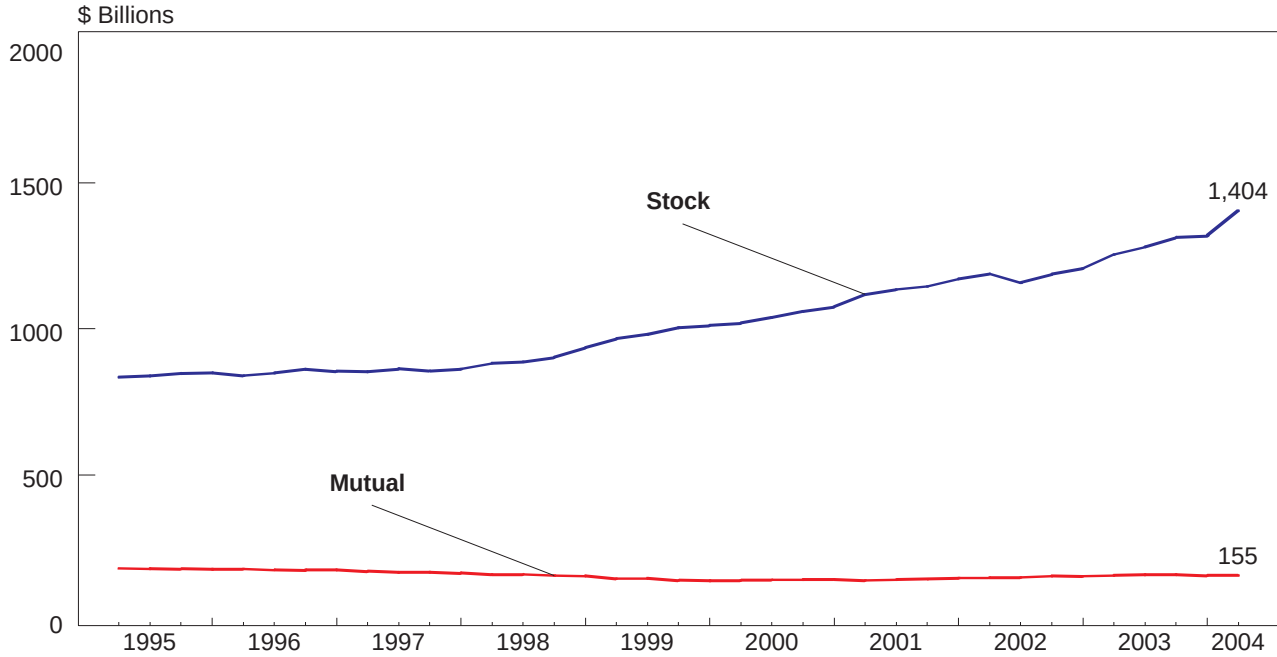
Loans outstanding (\$Billions)

■ Held on-balance-sheet	247.8	250.4	267.6	276.0	250.4	251.1	247.5	316.0	292.5
■ Securitized & sold *	354.4	367.1	361.0	376.5	384.3	393.2	400.6	410.9	412.9
■ Unused Commitments *	3,170.3	3,228.6	3,314.2	3,352.6	3,394.3	3,428.7	3,459.3	3,386.5	3,468.9
Total	3,772.5	3,846.1	3,942.9	4,005.1	4,029.1	4,073.0	4,107.4	4,113.4	4,174.2

* Off-balance-sheet

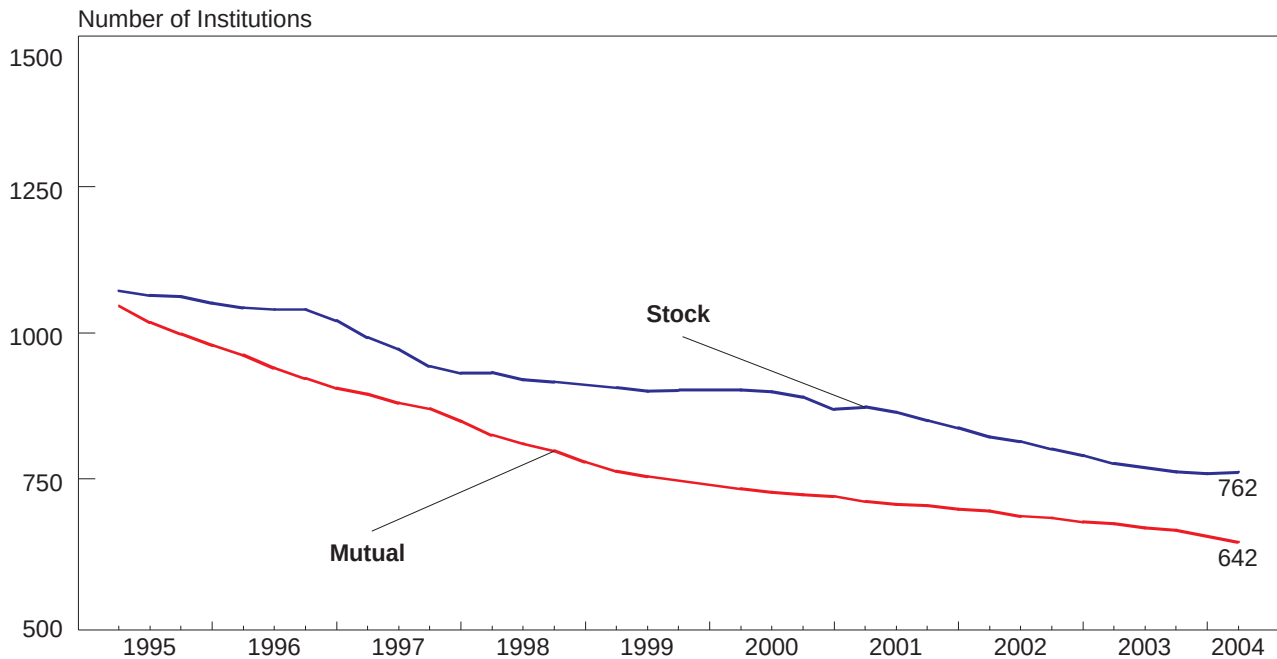
Assets of Mutual and Stock Savings Institutions

1995 - 2004



Number of Mutual and Stock Savings Institutions

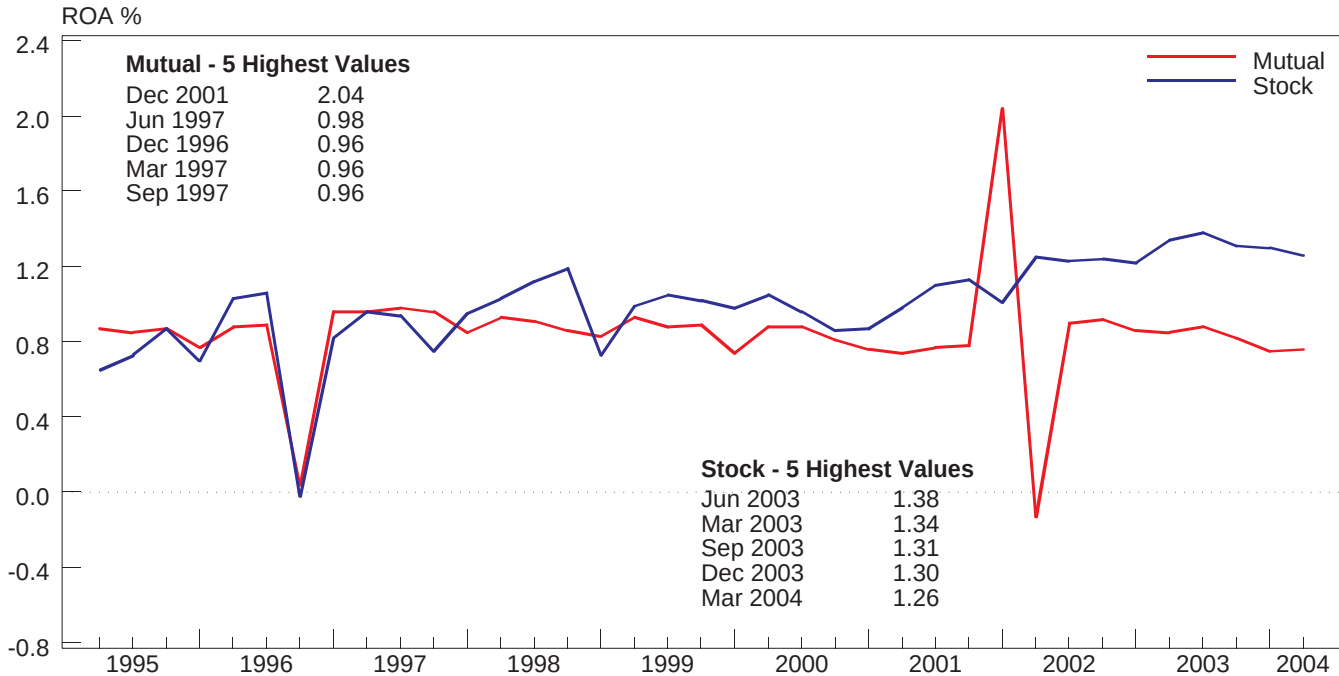
1995 - 2004



Quarterly Return on Assets (ROA), Annualized

Mutual and Stock Savings Institutions

1995-2004



Quarterly Return on Equity (ROE), Annualized

Mutual and Stock Savings Institutions

1995-2004

