



Statistics At A Glance

Dollar Amounts in Billions Second 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	9,079	7,691	1,388	6	1,775	36	4,351	995	145	489	1,195	87
Number of FDIC-Supervised	5,278	4,800	478	0	1,215	11	2,553	400	79	272	707	41
Total Assets \$	9,649	8,048	1,600	1,555	136	334	3,031	1,402	161	57	156	2,817
Total Loans \$	5,783	4,672	1,111	614	86	253	2,072	1,005	132	15	87	1,519
Domestic Deposits \$	5,456	4,499	957	404	110	89	2,125	800	80	42	128	1,678
Net Income (QTR) \$	31.184	26.646	4.538	2.582	0.431	3.411	10.178	4.114	0.613	0.183	0.428	9.245
Percent Profitable (QTR) %	94.0	94.3	92.0	83.3	97.0	91.7	93.3	94.3	96.6	83.4	95.6	95.4
Average Return on Assets (QTR) %	1.31	1.34	1.16	0.68	1.27	4.09	1.36	1.21	1.54	1.29	1.10	1.33
Average Return on Equity (QTR) %	13.87	14.64	10.59	9.30	11.92	22.96	14.47	13.76	19.37	7.83	10.44	13.43
Net Interest Margin (QTR) %	3.64	3.72	3.23	2.81	4.05	9.04	3.93	3.18	4.63	2.92	3.84	3.26
Equity to Assets %	9.50	9.22	10.94	7.18	10.52	18.02	9.34	8.65	7.99	16.27	10.38	10.23
Noncurrent Loan Rate - Total Loans *	0.89	0.96	0.60	1.81	1.09	1.70	0.73	0.73	0.86	0.91	0.95	0.69
Real Estate Loans %	0.67	0.72	0.56	0.96	0.99	0.25	0.65	0.73	1.00	0.80	0.92	0.56
C&I Loans %	1.61	1.62	1.32	3.62	1.79	1.34	1.10	1.37	1.54	1.62	1.55	1.38
Consumer Loans %	1.29	1.37	0.65	2.42	0.78	1.87	0.57	0.50	0.55	0.89	0.79	0.65
Coverage Ratio **	163.34	168.38	129.36	113.46	138.30	281.46	193.27	78.18	181.44	179.15	144.88	185.39
Net Charge-Off Rate - All Loans (QTR) %	0.58	0.65	0.25	0.99	0.18	5.11	0.32	0.11	1.15	0.41	0.29	0.31
Real Estate Loans (QTR) %	0.07	0.09	0.03	0.03	0.06	0.09	0.10	0.03	0.07	0.02	0.08	0.07
C&I Loans (QTR) %	0.59	0.56	1.20	0.44	0.47	3.14	0.65	0.58	2.19	0.38	0.51	0.46
Consumer Loans (QTR) %	2.89	2.97	2.17	3.16	0.61	5.67	1.21	1.13	2.12	2.52	1.14	1.56
Second Quarter 2003												
Number of FDIC-Insured	9,268	7,833	1,435	6	1,826	37	4,118	1,045	183	524	1,429	100
Number of FDIC-Supervised	5,322	4,834	488	0	1,262	10	2,396	422	91	276	829	36
Total Assets \$	8,923	7,485	1,438	1,429	128	294	3,122	1,408	380	65	195	1,903
Total Loans \$	5,250	4,294	956	567	79	218	2,078	921	309	17	110	952
Domestic Deposits \$	5,167	4,248	919	375	105	101	2,204	832	184	48	160	1,158
Net Income (QTR) \$	30.198	25.492	4.707	3.606	0.399	2.901	10.123	5.172	1.388	0.104	0.523	5.982
Percent Profitable (QTR) %	94.1	94.0	94.7	66.7	96.3	97.3	93.6	95.3	97.8	83.8	95.1	95.0
Average Return on Assets (QTR) %	1.38	1.39	1.32	1.04	1.26	4.01	1.31	1.49	1.49	0.65	1.08	1.29
Average Return on Equity (QTR) %	15.08	15.28	14.10	14.44	11.62	23.75	14.02	16.50	17.53	4.23	9.82	14.83
Net Interest Margin (QTR) %	3.73	3.82	3.29	3.01	4.03	8.44	3.98	3.25	4.59	2.80	3.86	3.27
Equity to Assets %	9.09	9.04	9.39	7.08	10.87	17.13	9.40	9.01	8.58	15.34	11.04	8.51
Noncurrent Loan Rate - Total Loans *	1.23	1.32	0.84	2.39	1.43	1.83	1.06	0.89	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	1.02	0.78
C&I Loans %	2.66	2.70	1.80	4.82	2.21	1.57	1.93	1.80	1.92	2.03	1.95	3.00
Consumer Loans %	1.30	1.37	0.66	2.25	0.87	1.97	0.67	0.45	1.22	0.76	0.81	0.67
Coverage Ratio **	132.54	136.06	107.61	98.61	107.07	264.78	147.91	85.93	128.42	157.58	123.38	134.28
Net Charge-Off Rate - All Loans (QTR) %	0.79	0.90	0.31	1.39	0.25	5.37	0.56	0.18	0.89	0.55	0.31	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	1.52	1.53	0.73	5.79	1.31	1.05	2.03	0.60	0.74	1.12
Consumer Loans (QTR) %	3.01	3.06	2.56	3.81	0.65	5.84	1.41	1.35	1.86	1.68	1.01	2.04

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans