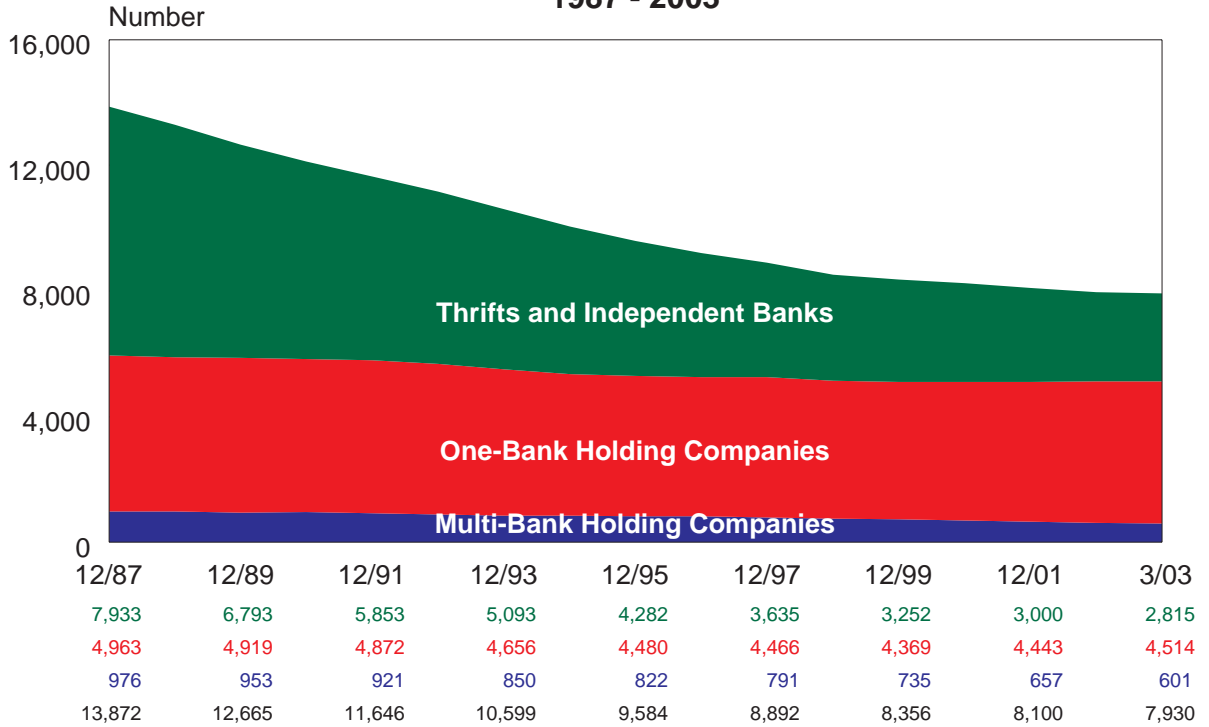


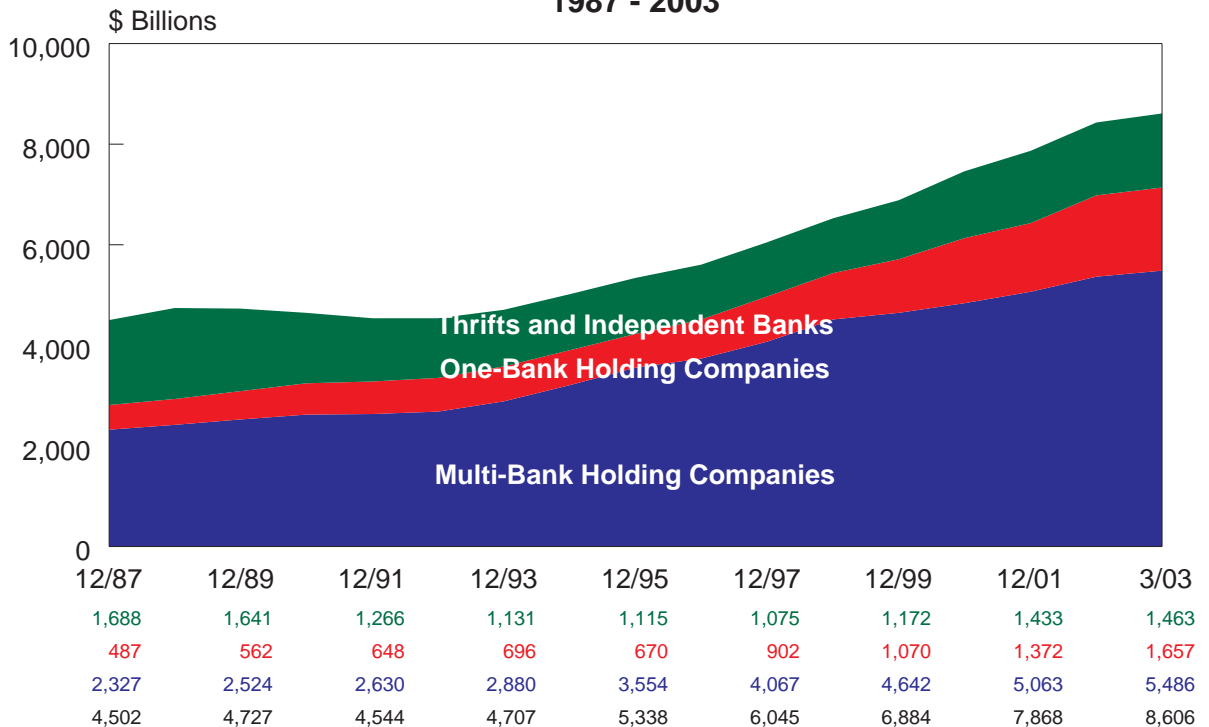
Number of FDIC-Insured Banking Organizations

1987 - 2003



Assets of FDIC-Insured Banking Organizations

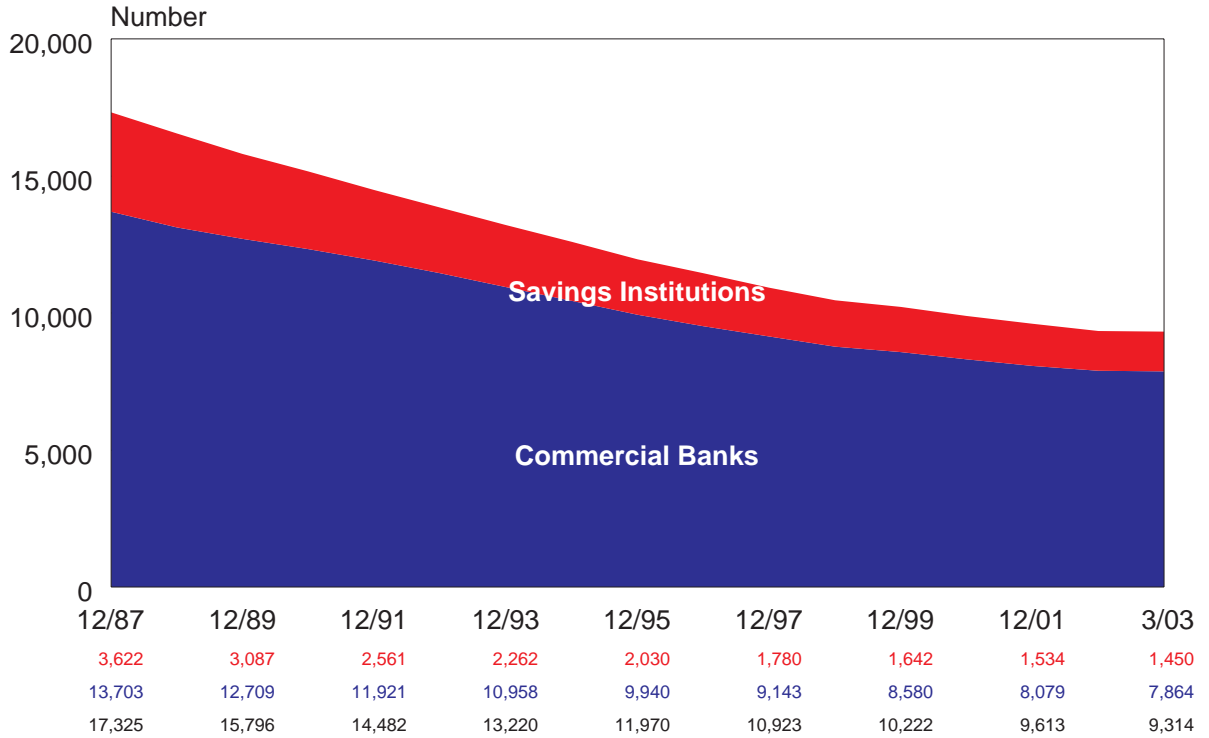
1987 - 2003



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

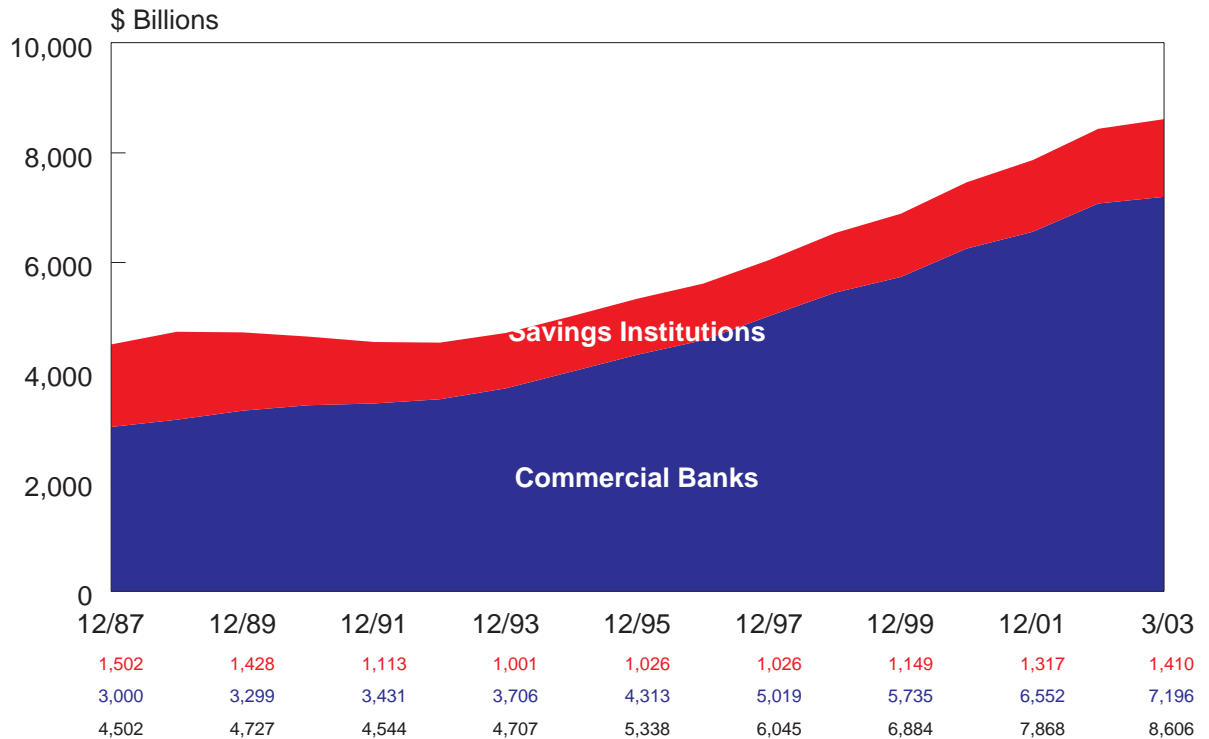
Number of FDIC-Insured Institutions

1987 - 2003



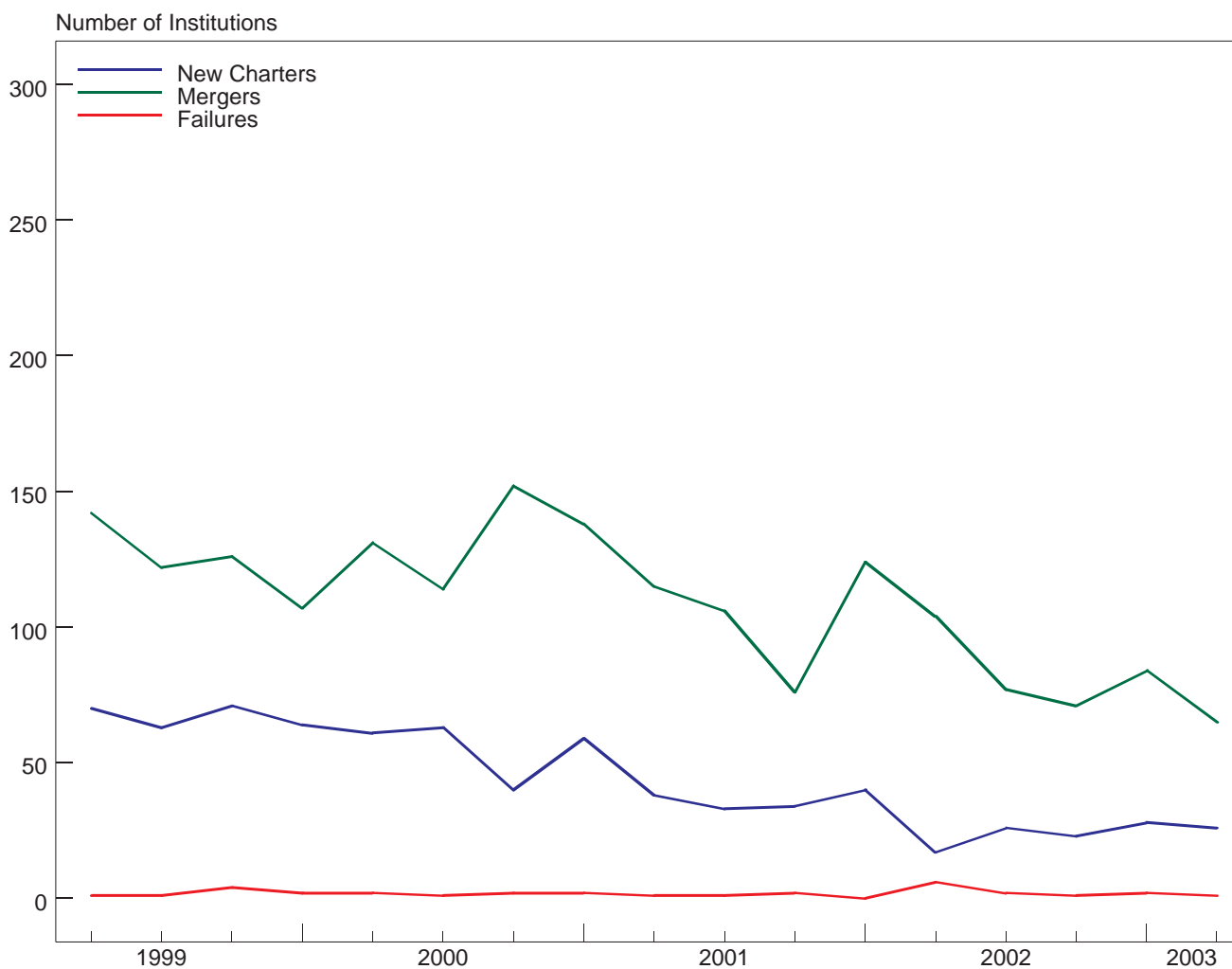
Assets of FDIC-Insured Institutions

1987 - 2003



Changes in the Number of FDIC-Insured Institutions

Quarterly, 1999 - 2003

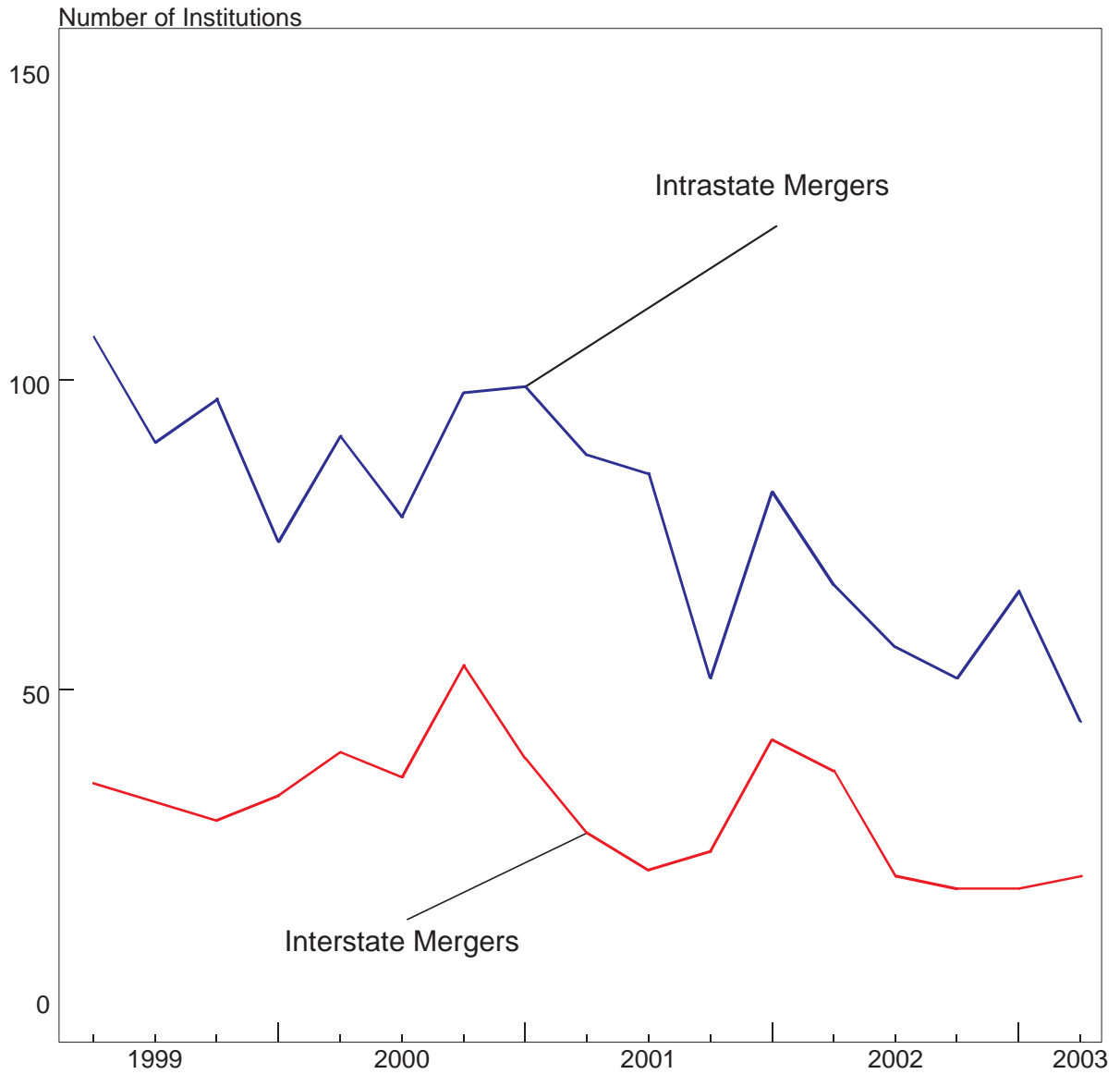


	1999	2000	2001	2002	2003
New Charters	70	63	71	64	61
Mergers	142	122	126	107	131
Failures	1	1	4	2	2
Other Changes, Net*	0	-3	2	-5	2
No. of Institutions at end of quarter	10,390	10,327	10,270	10,221	10,151
Net Change during quarter	-73	-63	-57	-49	-70

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

Institution Mergers: Interstate vs. Intrastate

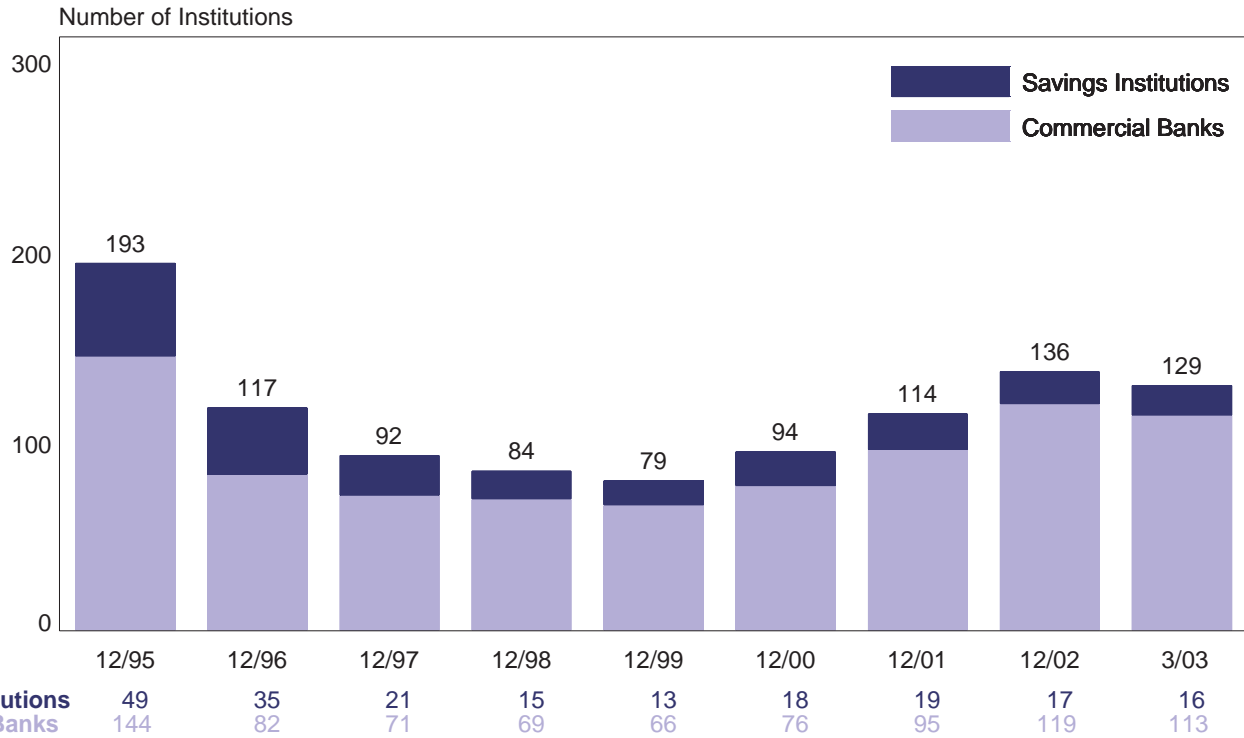
Quarterly, 1999 - 2003



Intrastate Mergers	107	90	97	74	91	78	98	99	88	85	52	82	67	57	52	66	45
Interstate Mergers	35	32	29	33	40	36	54	39	27	21	24	42	37	20	18	18	20

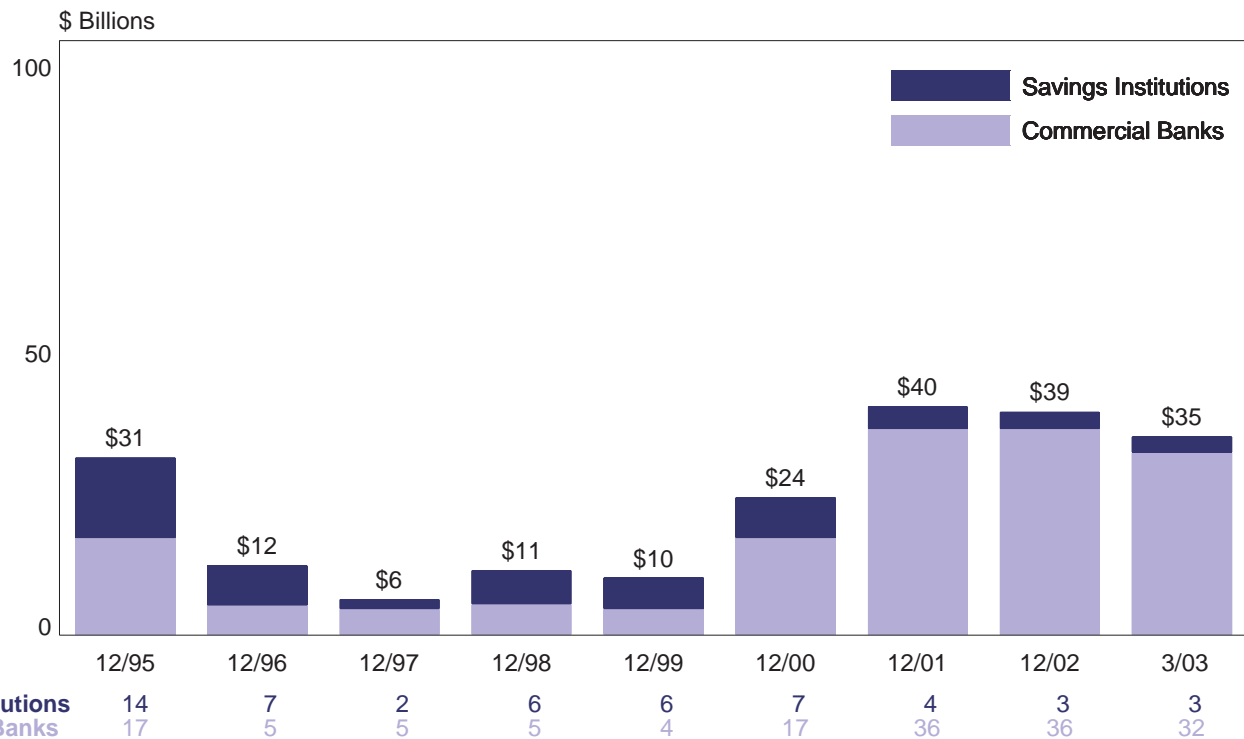
Number of FDIC-Insured "Problem" Institutions

1995-2003



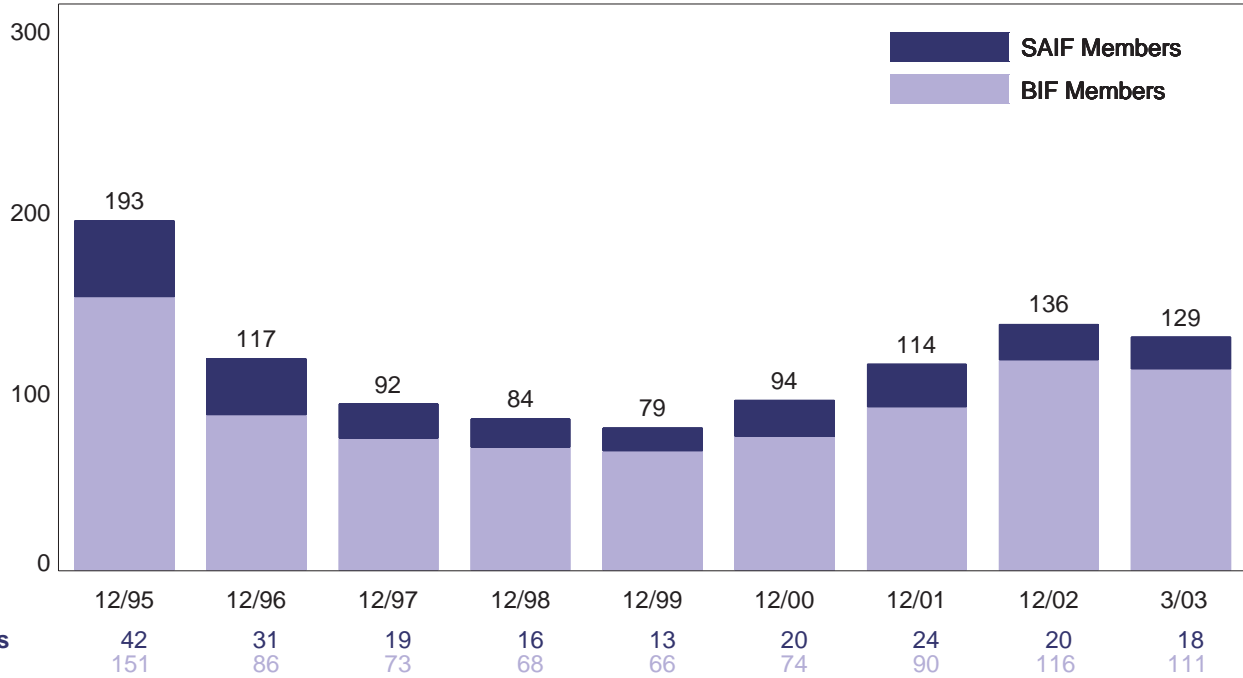
Assets of FDIC-Insured "Problem" Institutions

1995-2003



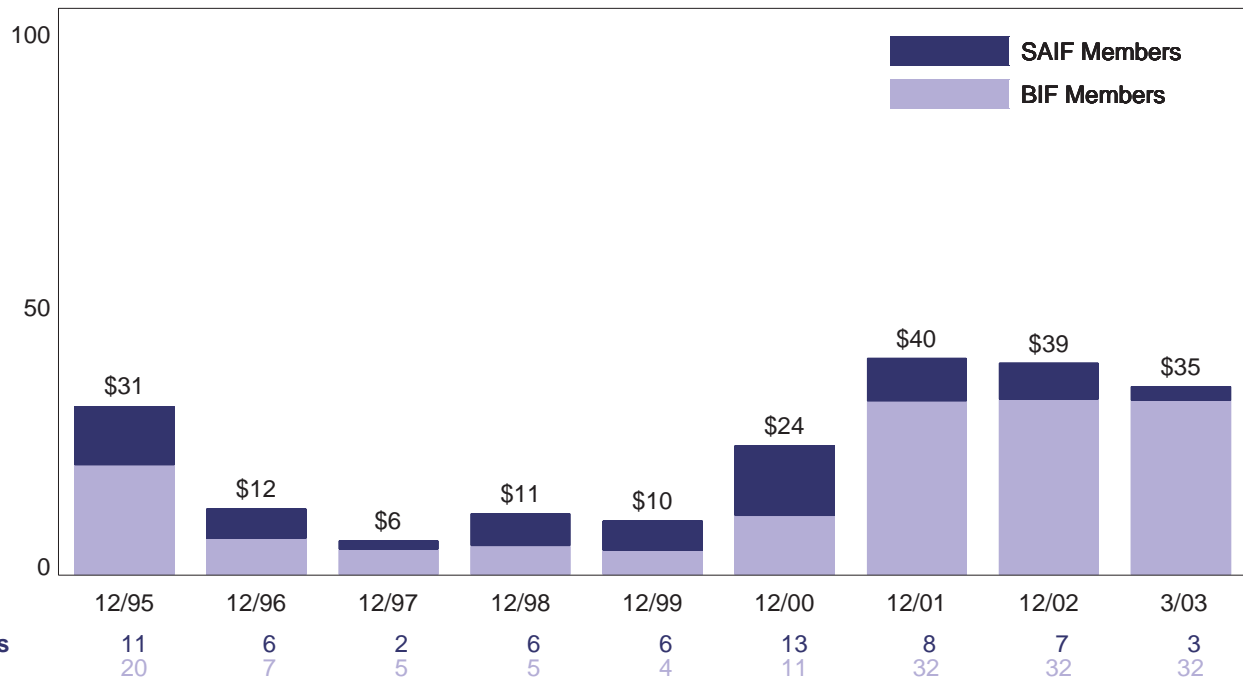
Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions
1995-2003



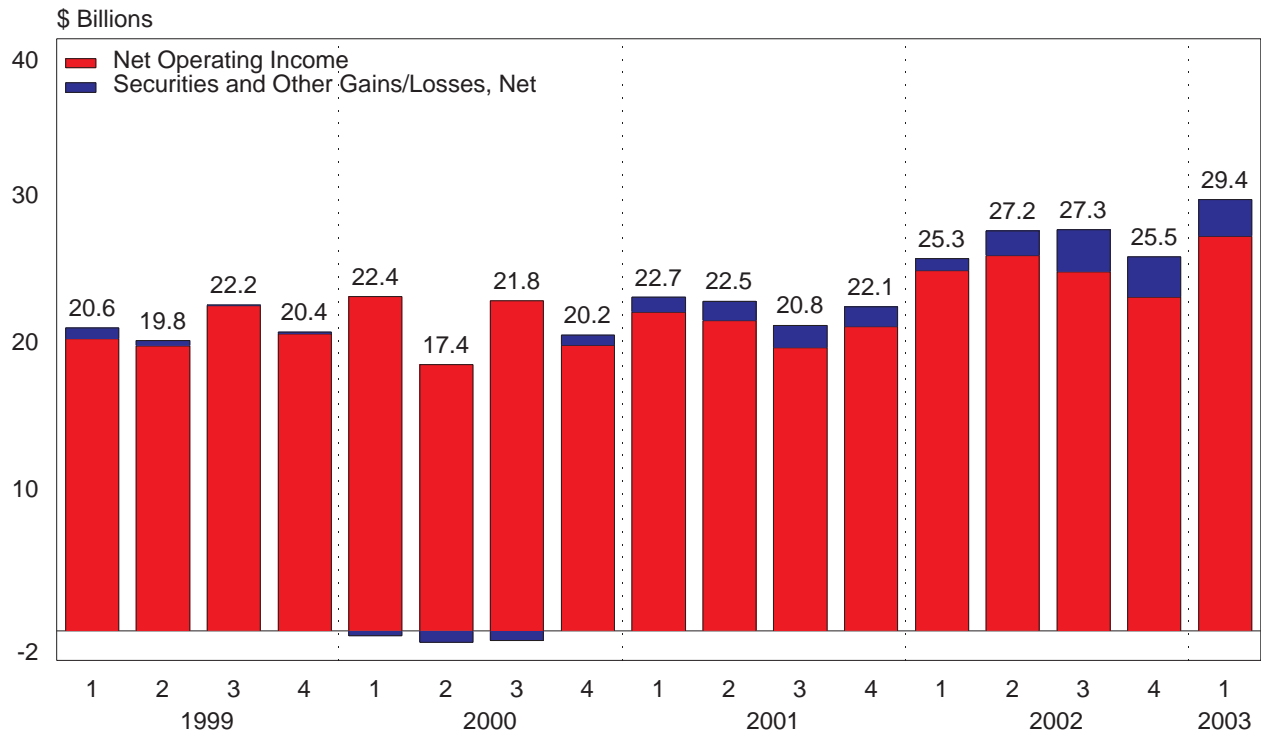
Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions
1995-2003



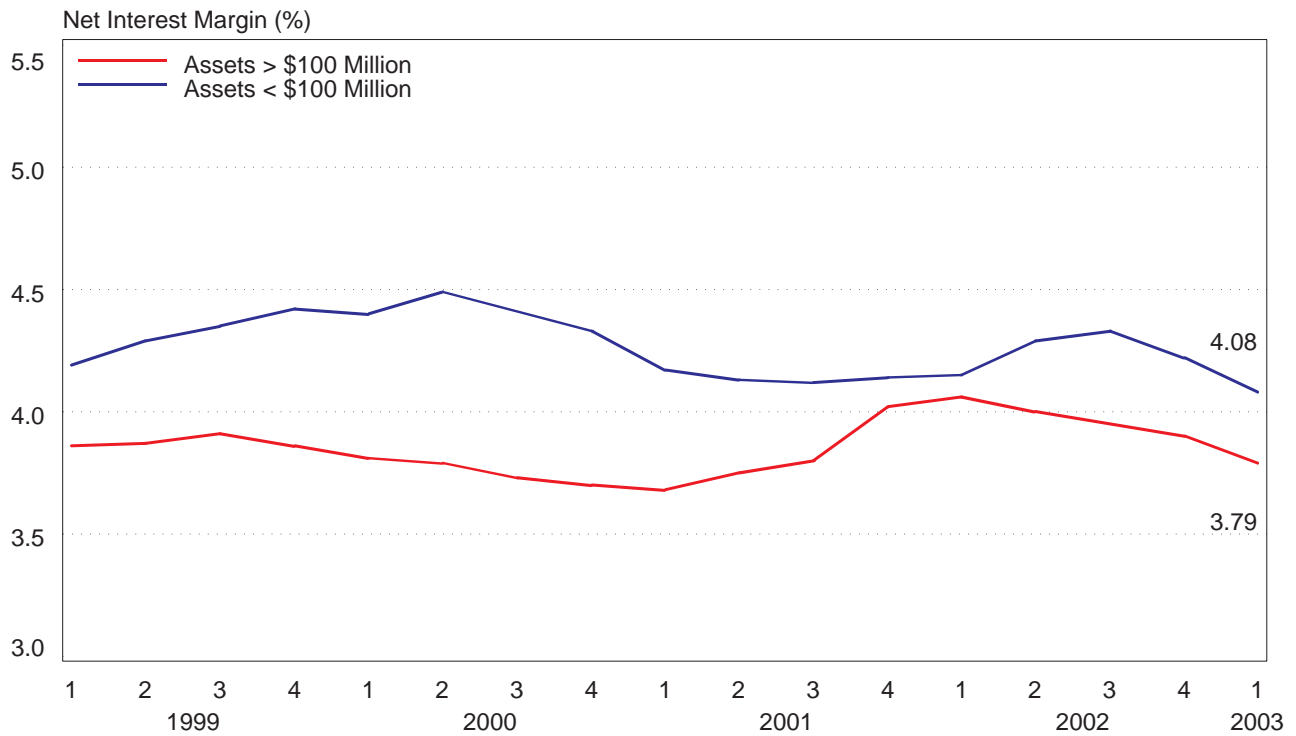
Quarterly Net Income

1999 - 2003



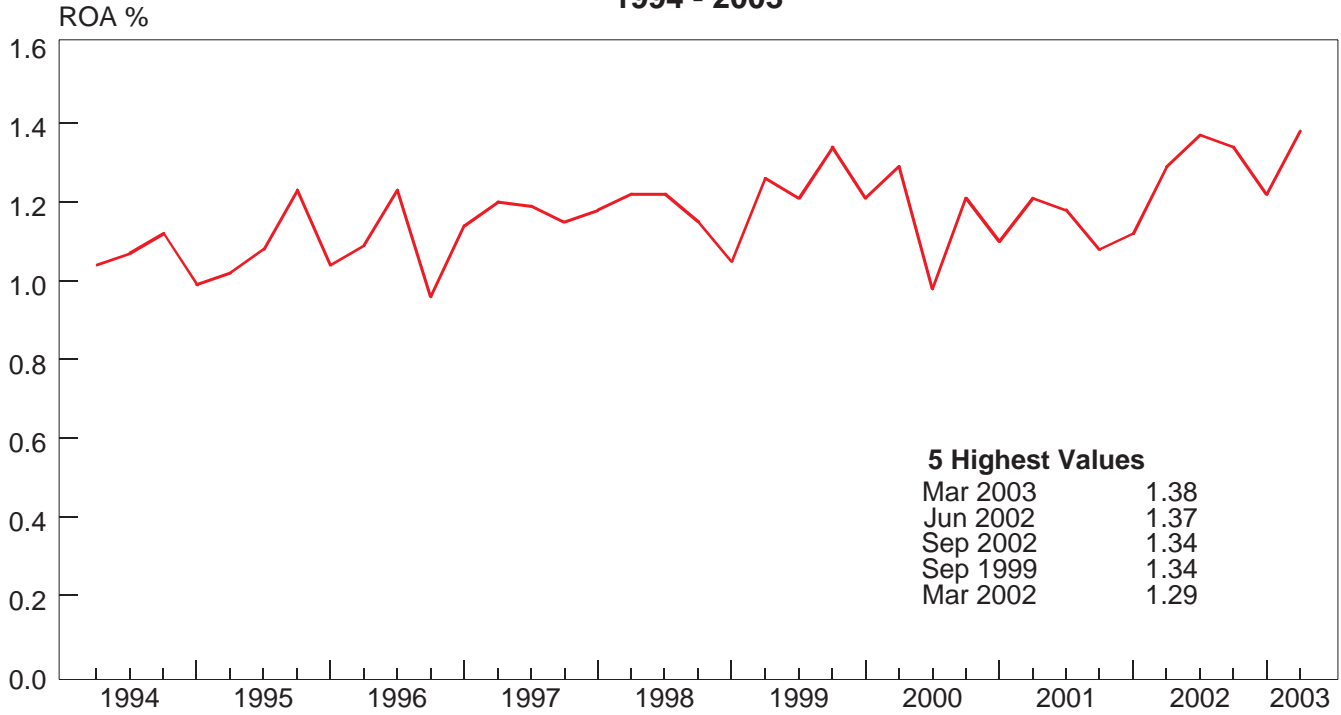
Quarterly Net Interest Margins, Annualized

1999 - 2003



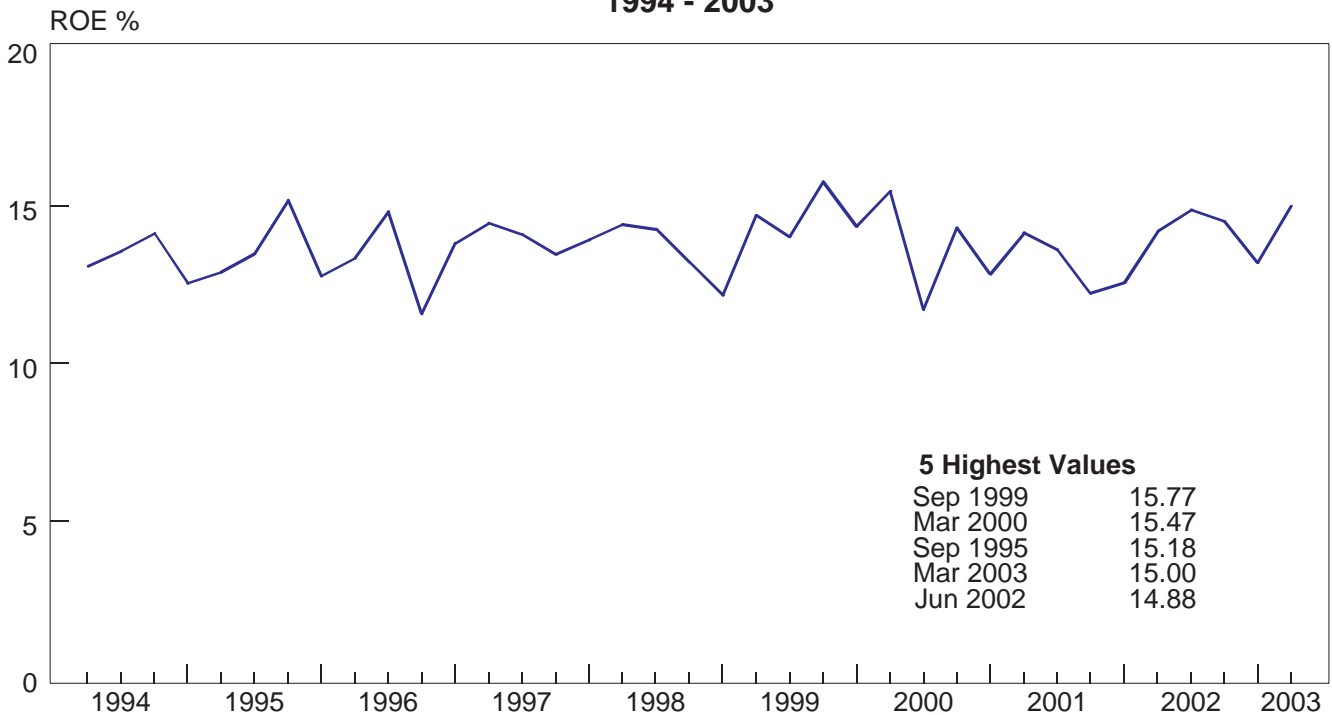
Quarterly Return on Assets (ROA), Annualized

1994 - 2003



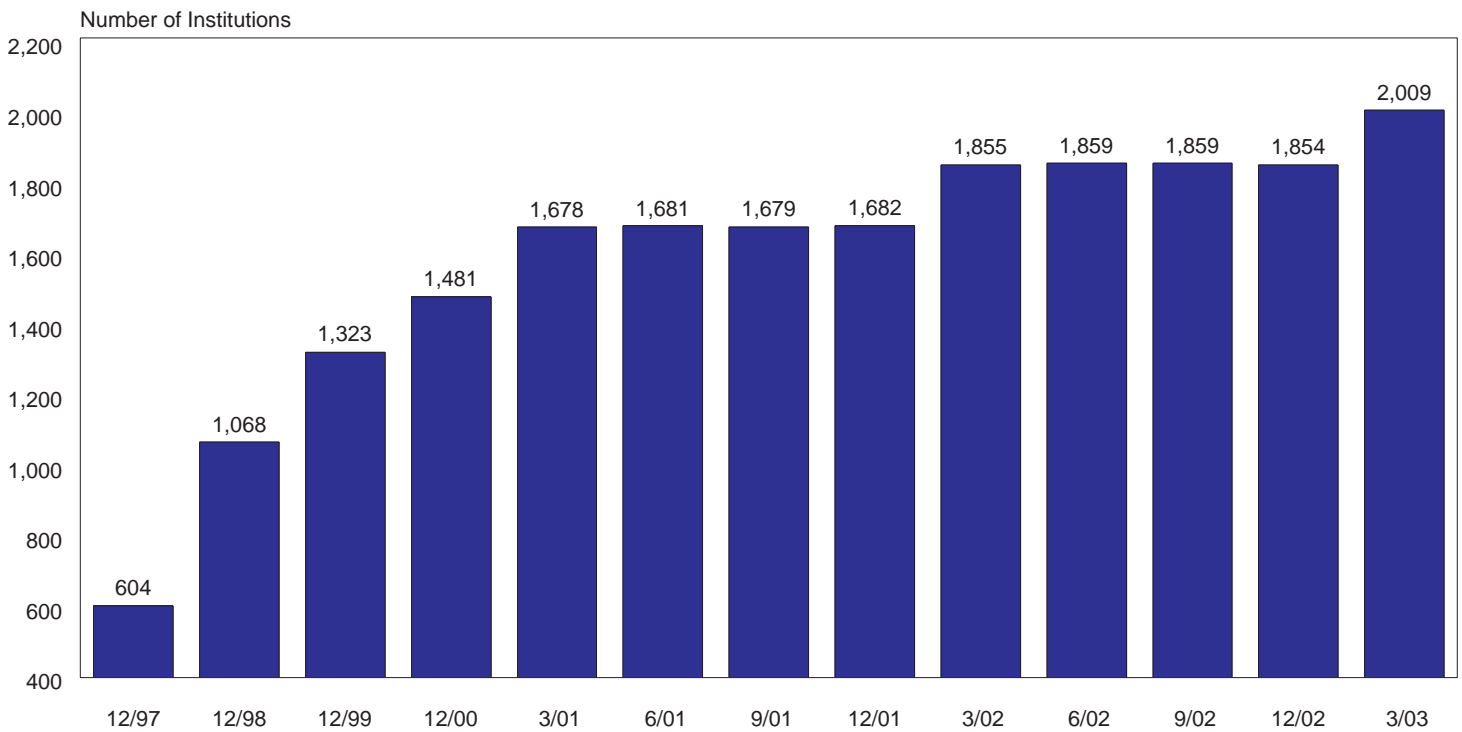
Quarterly Return on Equity (ROE), Annualized

1994 - 2003



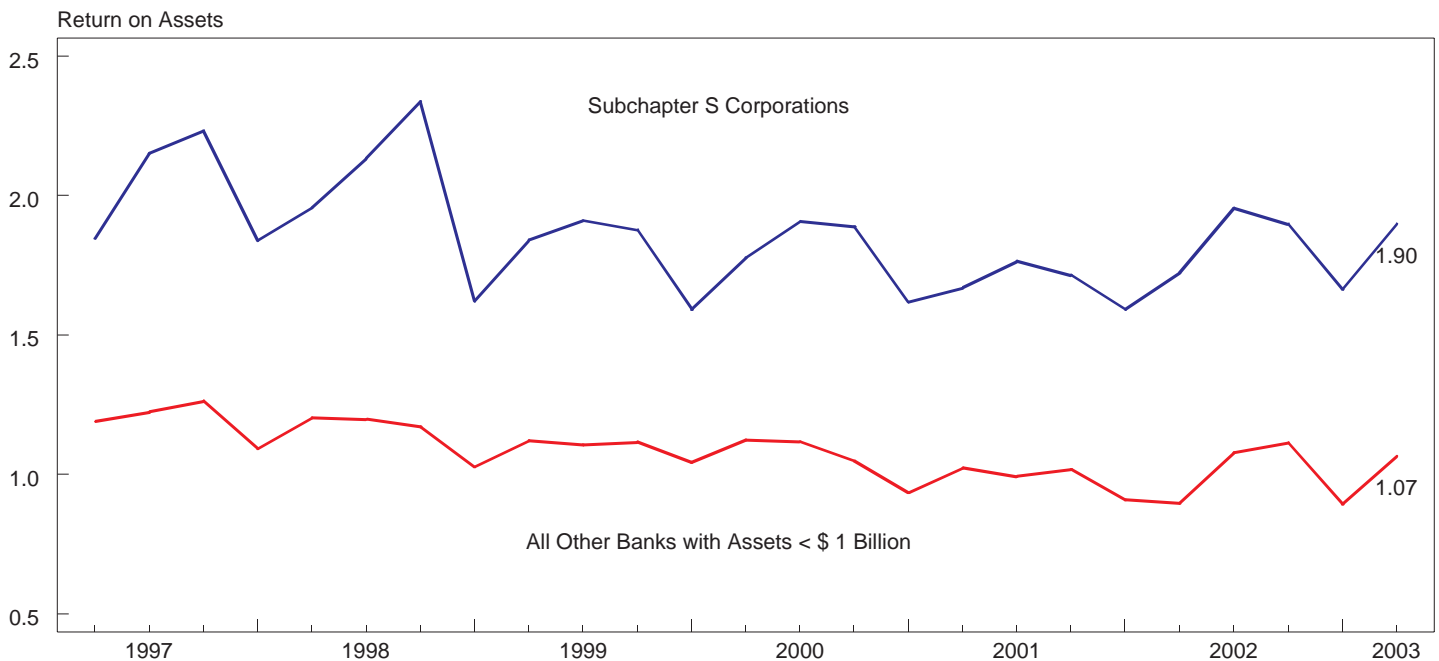
Number of Subchapter S Corporations

1997-2003



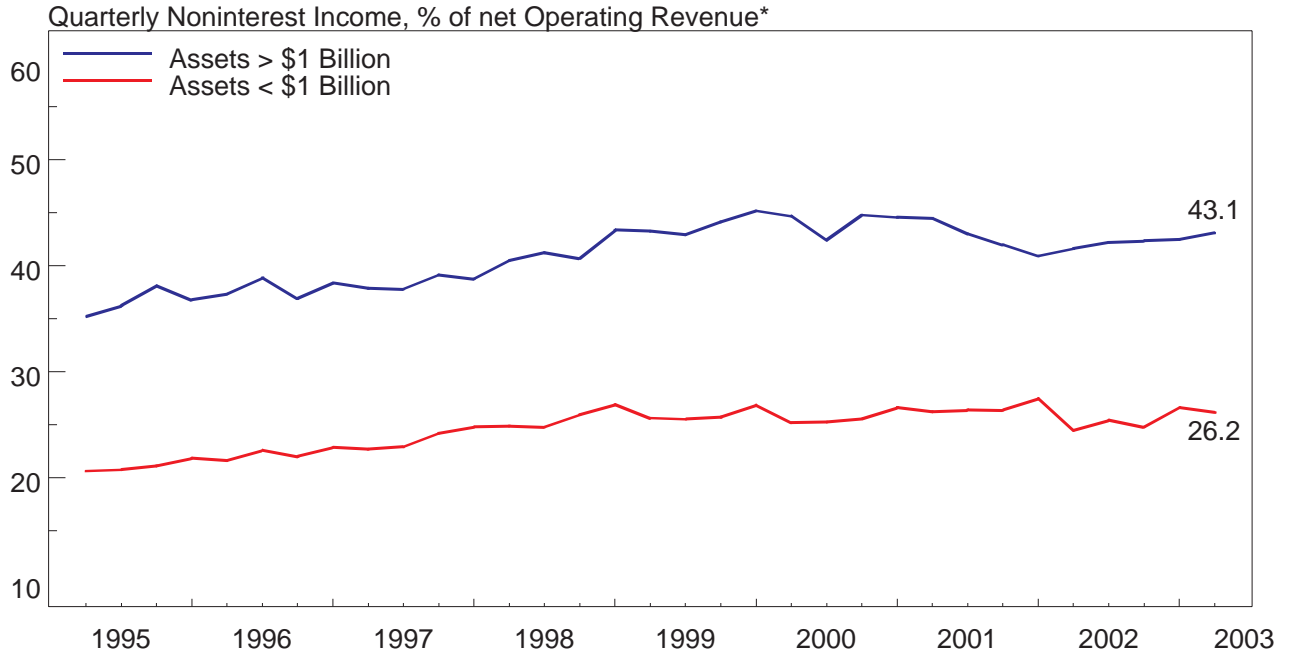
Return on Assets of Subchapter S Corporations vs. Other Banks

1997-2003



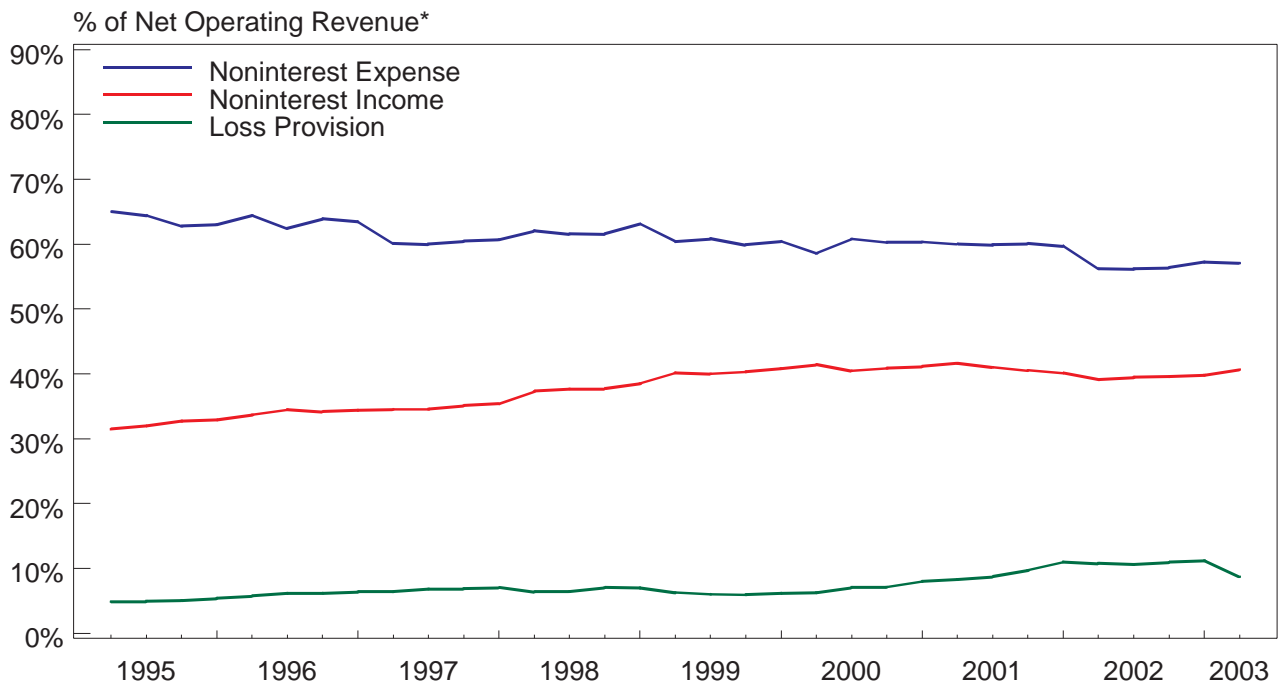
Noninterest Income as a Percentage of Net Operating Revenue*

1995 - 2003



Trends in FDIC-Insured Institutions Income & Expenses

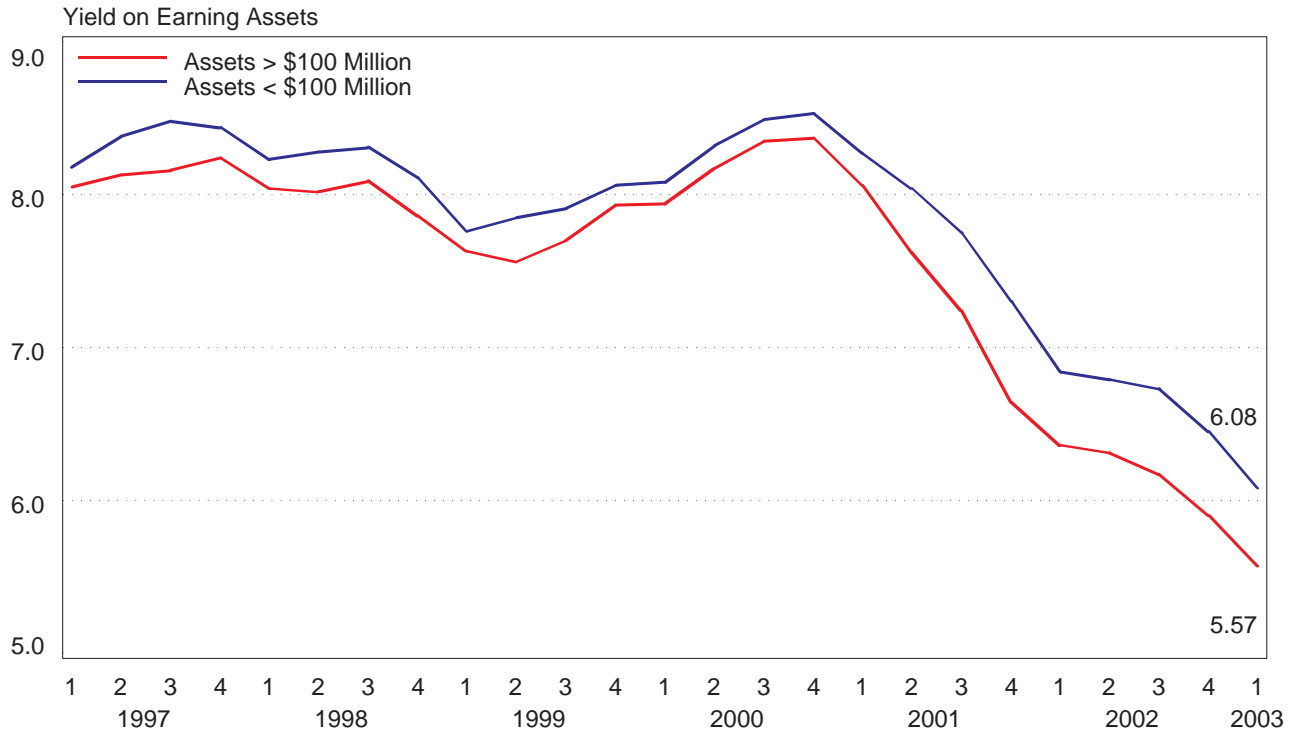
1995 - 2003



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

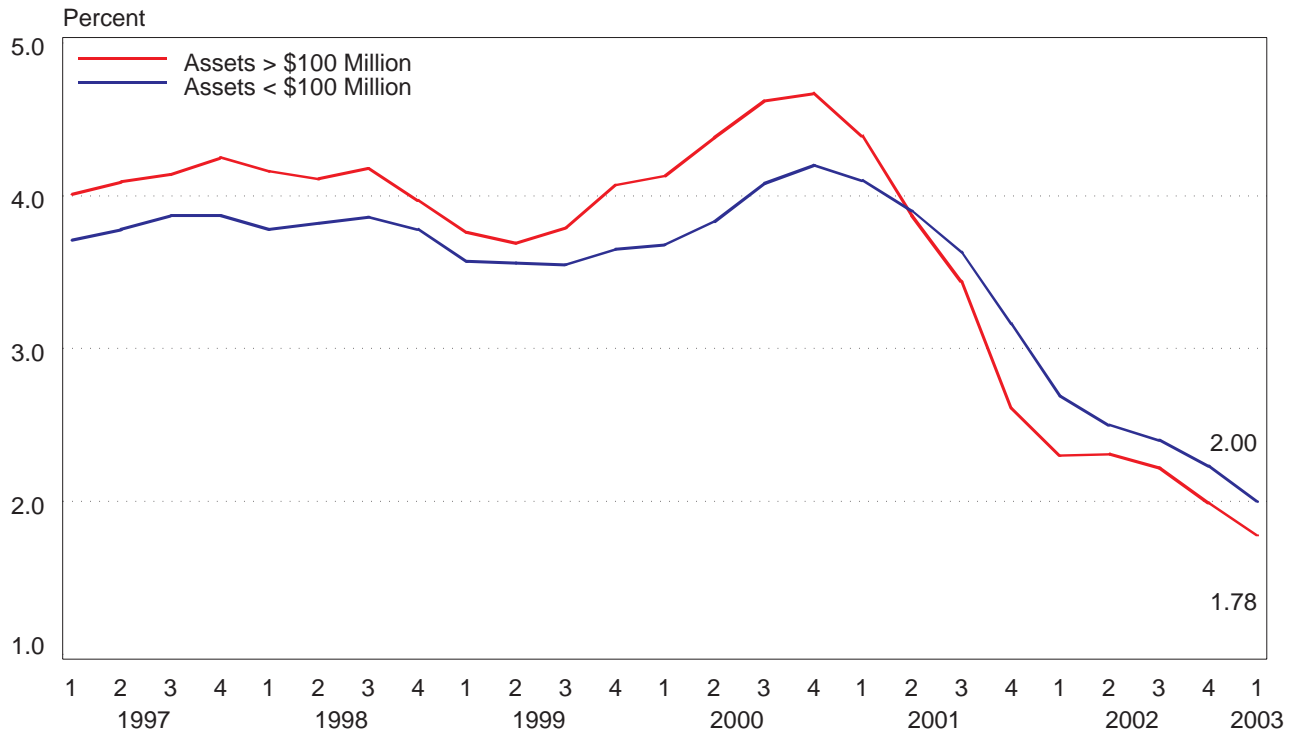
Quarterly Yield on Earning Assets

1997 - 2003



Quarterly Cost of Funding Earning Assets

1997 - 2003



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

1996 - 2003



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

Quarterly Efficiency Ratios*

2000 - 2003

Efficiency Ratio (%)

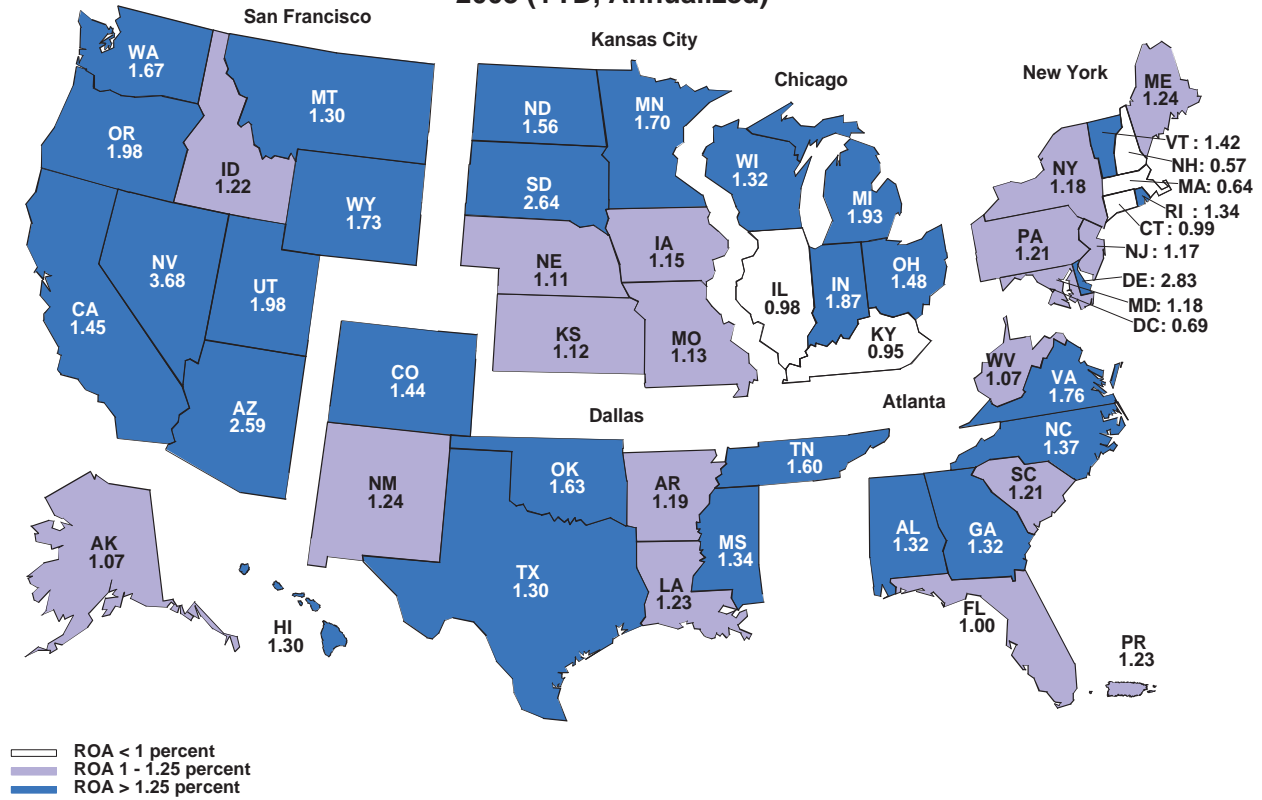


	2000				2001				2002				2003
Assets <\$1 Billion	63.28	62.03	62.97	65.86	65.17	65.38	64.02	66.23	65.67	63.43	62.64	67.72	64.48
Assets >\$1 Billion	55.33	60.59	56.09	57.13	56.87	56.38	57.42	54.83	53.35	53.72	54.08	56.99	54.48
Total	56.67	60.84	57.23	58.54	58.17	57.80	58.46	56.59	55.16	55.19	55.37	58.59	55.92

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

Return on Assets (ROA)

2003 (YTD, Annualized)



ROA Rankings by State

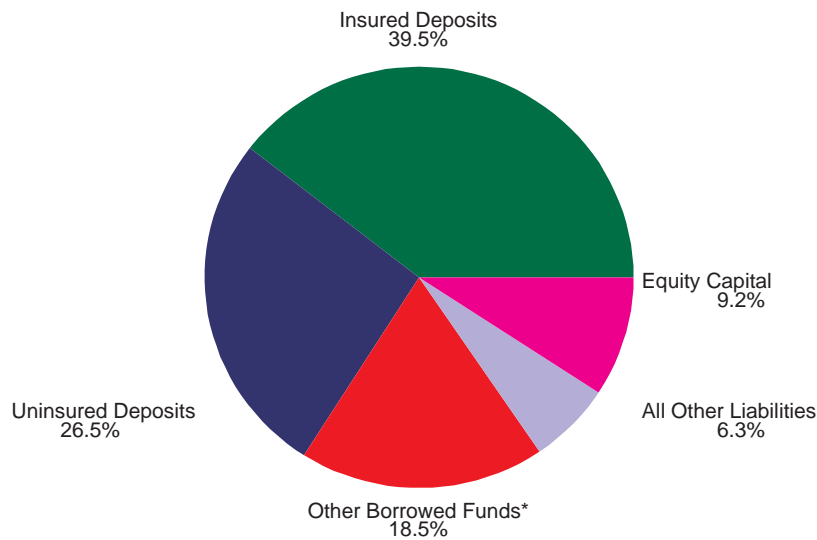
Rank	State	No. of Inst. as of 3/31/03	YTD 2003	YTD 2002	Change*
1	Nevada	36	3.68	3.86	(18)
2	Delaware	35	2.83	2.67	16
3	South Dakota	97	2.64	2.76	(12)
4	Arizona	49	2.59	2.74	(15)
5	Oregon	37	1.98	1.63	35
6	Utah	60	1.98	1.51	47
7	Michigan	179	1.93	1.34	59
8	Indiana	210	1.87	1.43	44
9	Virginia	147	1.76	1.44	32
10	Wyoming	50	1.73	1.70	3
11	Minnesota	488	1.70	1.58	12
12	Washington	101	1.67	1.37	30
13	Oklahoma	279	1.63	1.40	23
14	Tennessee	210	1.60	1.46	14
15	North Dakota	107	1.56	1.75	(19)
16	Ohio	312	1.48	1.53	(5)
17	California	317	1.45	1.32	13
18	Colorado	179	1.44	1.61	(17)
19	Vermont	20	1.42	1.31	11
20	North Carolina	108	1.37	1.40	(3)
21	Mississippi	105	1.34	1.29	5
22	Rhode Island	15	1.34	1.62	(28)
23	Alabama	161	1.32	1.33	(1)
24	Georgia	343	1.32	1.29	3
25	Wisconsin	312	1.32	1.35	(3)
26	Hawaii	9	1.30	1.24	6
27	Montana	81	1.30	1.28	2
28	Texas	712	1.30	1.30	0
29	Maine	40	1.24	1.17	7
30	New Mexico	60	1.24	1.21	3
31	Louisiana	172	1.23	1.26	(3)
32	Puerto Rico	11	1.23	1.18	5
33	Idaho	19	1.22	0.96	26
34	Pennsylvania	278	1.21	1.30	(9)
35	South Carolina	102	1.21	1.16	5
36	Arkansas	176	1.19	1.17	2
37	Maryland	125	1.18	1.08	10
38	New York	210	1.18	0.91	27
39	New Jersey	148	1.17	1.32	(15)
40	Iowa	431	1.15	1.23	(8)
41	Missouri	378	1.13	1.13	0
42	Kansas	380	1.12	1.16	(4)
43	Nebraska	278	1.11	1.05	6
44	Alaska	8	1.07	1.39	(32)
45	West Virginia	76	1.07	1.03	4
46	Florida	305	1.00	0.98	2
47	Connecticut	66	0.99	0.99	0
48	Illinois	785	0.98	0.81	17
49	Kentucky	249	0.95	1.08	(13)
50	District of Col.	5	0.69	0.16	53
51	Massachusetts	214	0.64	1.06	(42)
52	New Hampshire	32	0.57	0.82	(25)
	U.S. and Terr.	9,314	1.38	1.29	9

*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 three of the states with the highest ROAs (SD, NV, & DE) were significantly influenced by the presence of large credit card operators.

Total Liabilities and Equity Capital

March 31, 2003

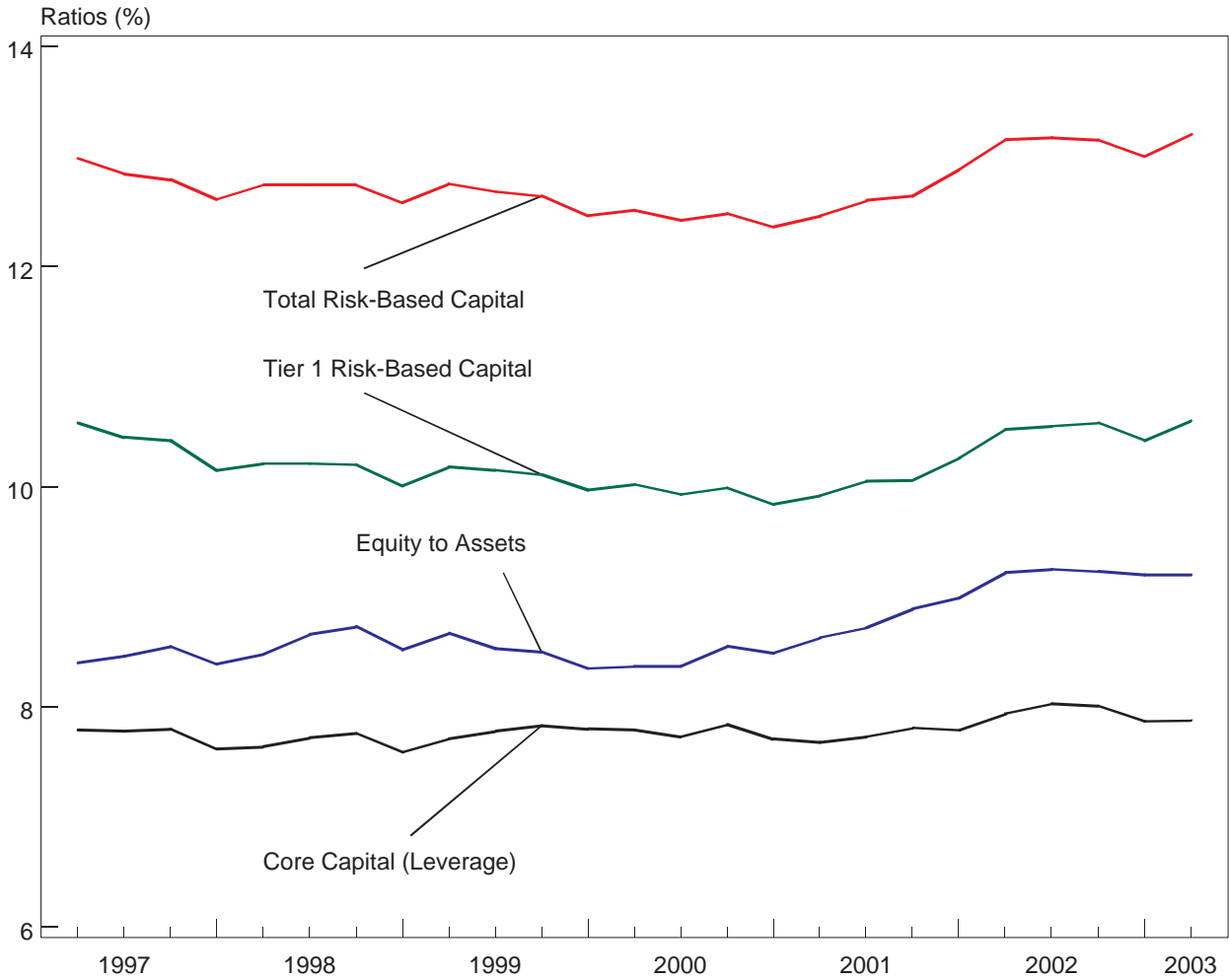


(\$ Billions)	3/31/02	3/31/03	% Change
Insured Deposits (estimated)	3,305	3,398	2.8
BIF - Insured	2,494	2,530	1.4
SAIF - Insured	811	868	7.0
Uninsured Deposits	1,867	2,281	22.2
In Foreign Offices	604	653	8.1
Other Borrowed Funds*	1,491	1,591	6.7
All Other Liabilities	438	545	24.4
Subordinated Debt	97	101	4.1
Equity Capital	721	792	9.8
Total Liabilities and Equity Capital	7,823	8,606	10.0

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

Capital Ratios

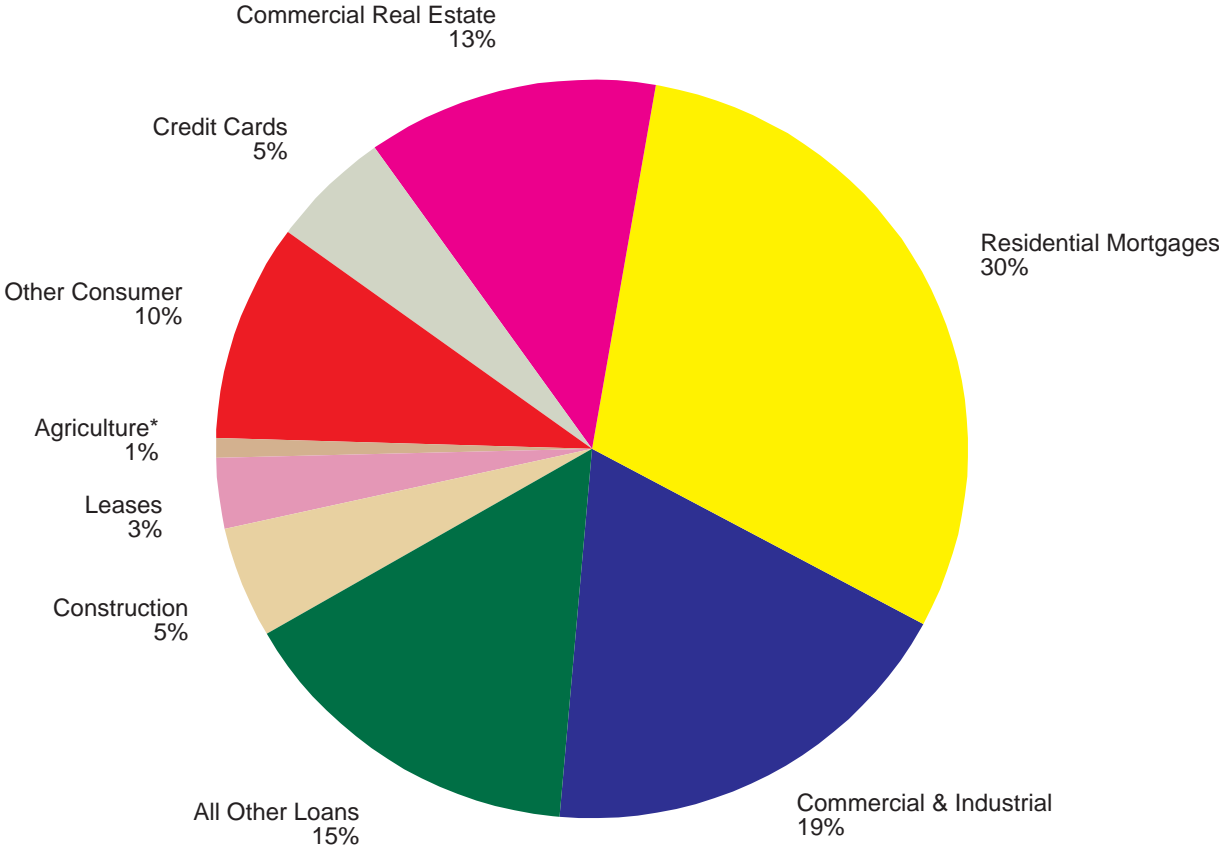
1997 - 2003



	12/97	12/98	12/99	12/00	12/01	12/02	3/03
Total Risk-Based Capital	12.61	12.58	12.46	12.36	12.88	13.00	13.20
Tier 1 Risk-Based Capital	10.15	10.01	9.97	9.84	10.26	10.42	10.60
Equity to Assets	8.39	8.52	8.35	8.49	8.99	9.20	9.20
Core Capital (Leverage)	7.62	7.59	7.80	7.71	7.79	7.87	7.88

Loan Portfolio Composition

March 31, 2003

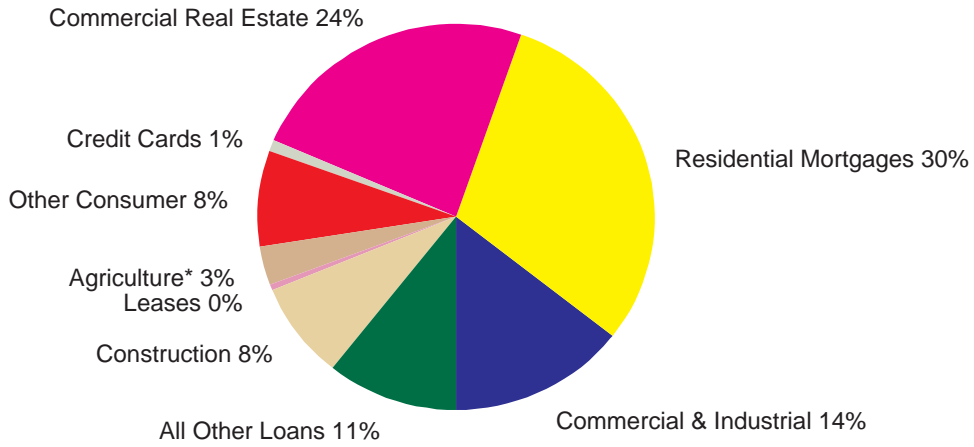


* OTS - Supervised Savings Associations do not identify agricultural loans.

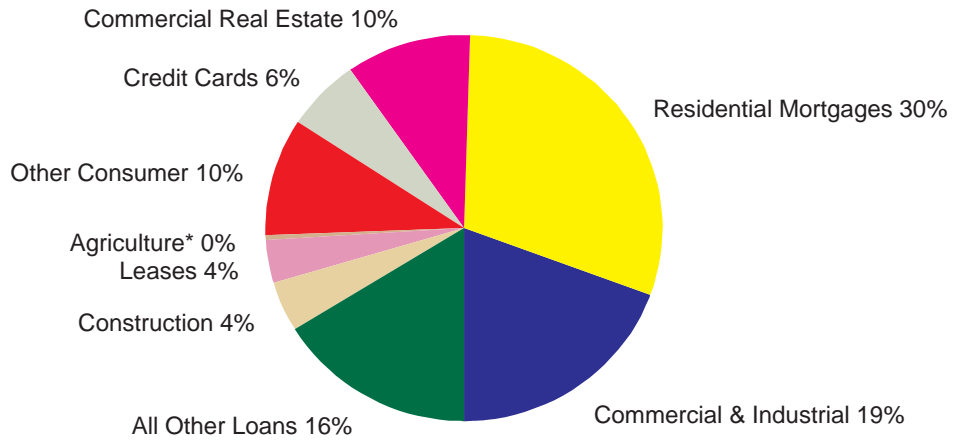
Loan Portfolio Composition by Asset Size

March 31, 2003

Assets < \$1 Billion



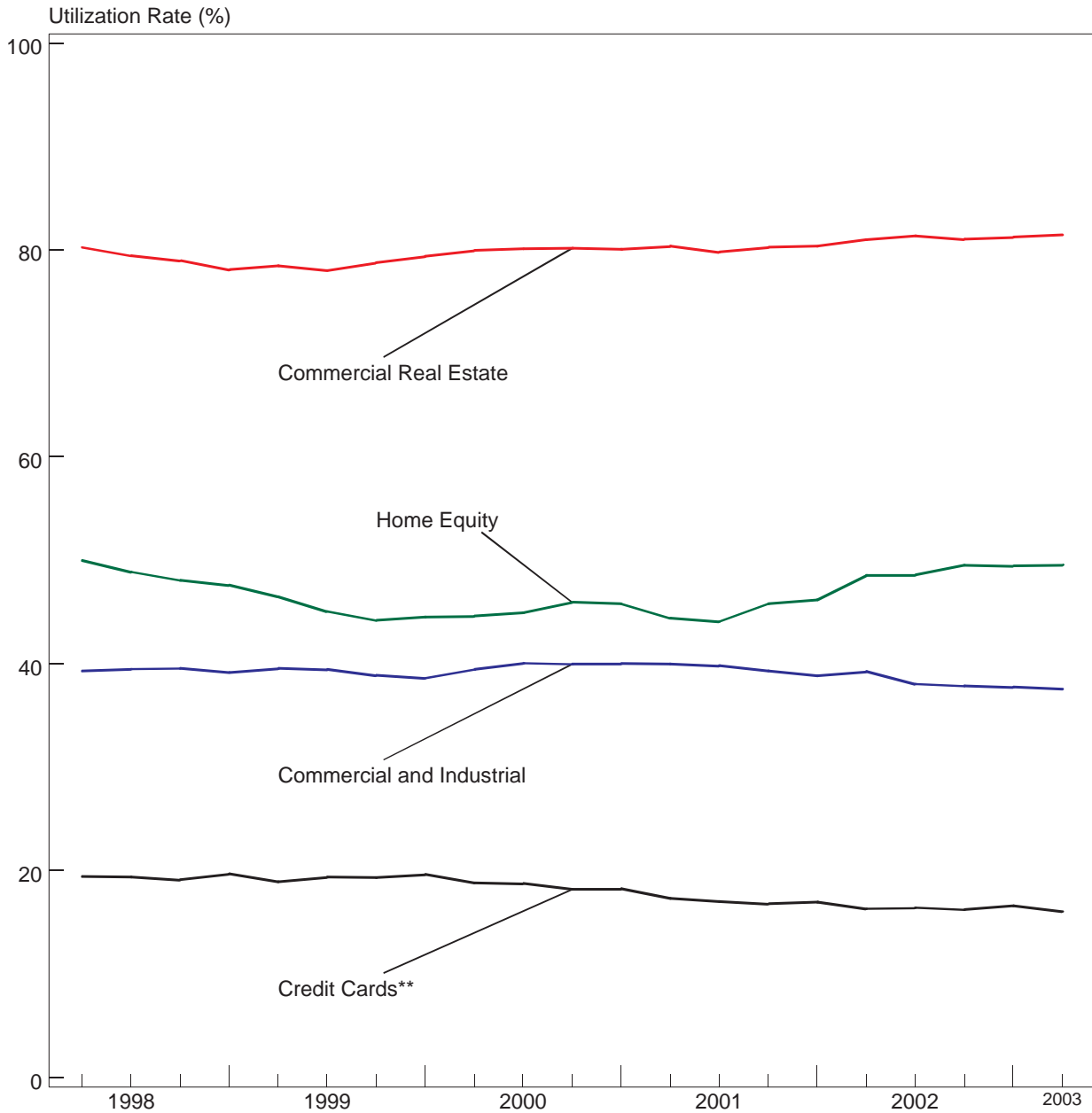
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

1998-2003

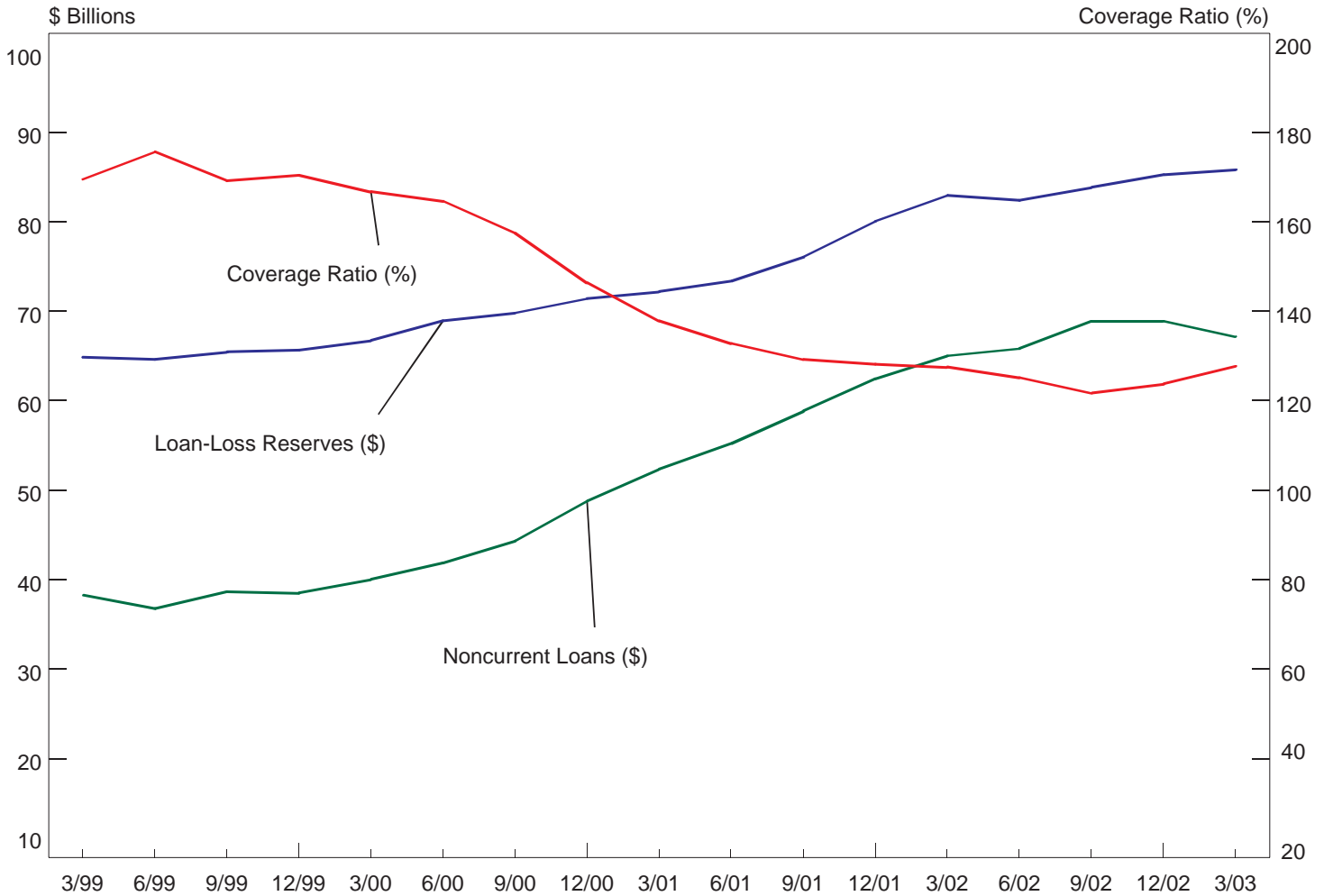


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

1999-2003



Noncurrent Loans (\$ Billions)

38.3 36.8 38.7 38.5 40.0 41.9 44.3 48.8 52.4 55.2 58.9 62.5 65.0 65.8 68.9 68.9 67.2

Loan-Loss Reserves (\$ Billions)

64.9 64.6 65.5 65.7 66.8 69.0 69.8 71.4 72.2 73.4 76.1 80.1 82.9 82.4 83.8 85.3 85.8

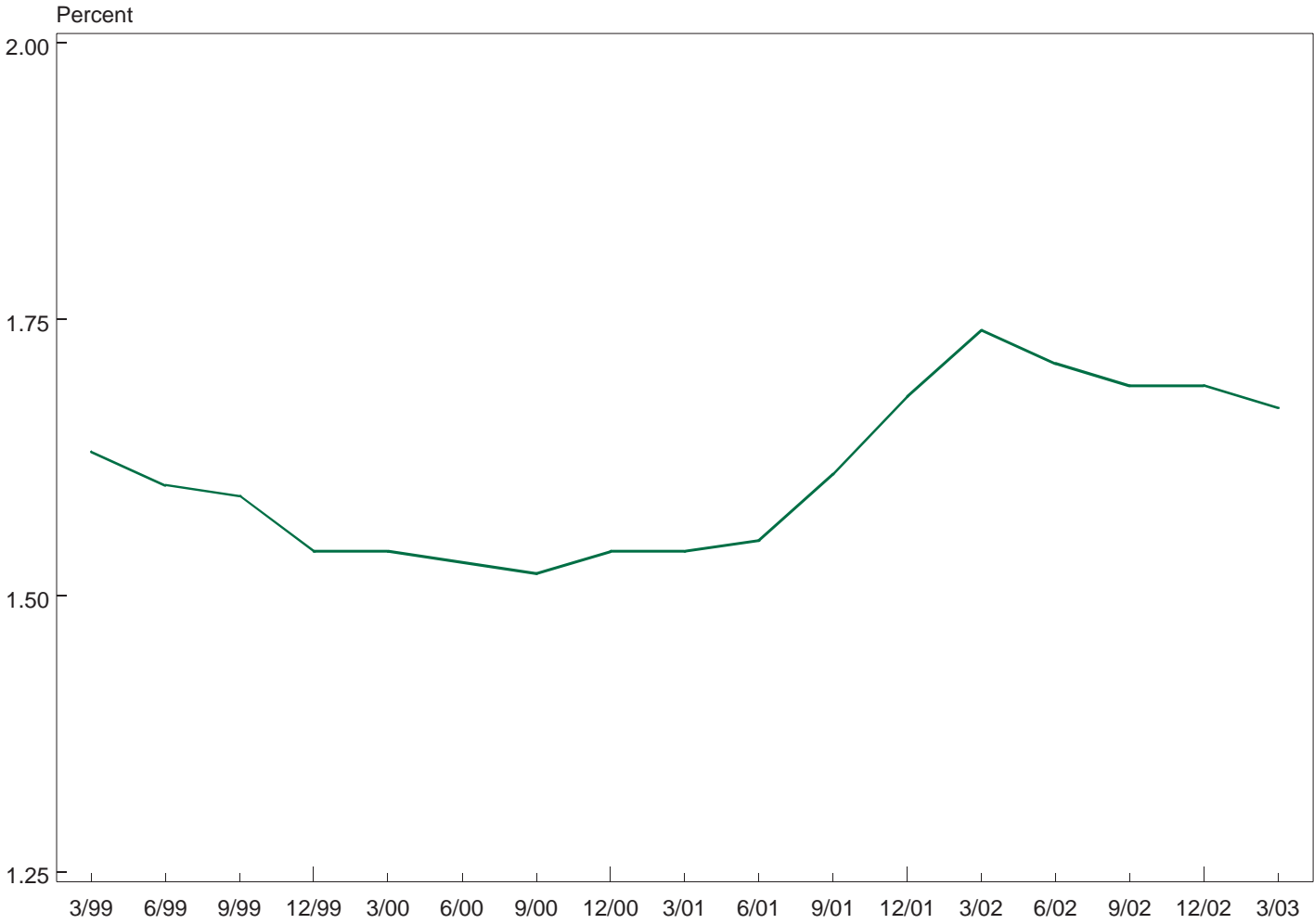
Coverage Ratio (%)

169 176 169 170 167 165 157 146 138 133 129 128 128 125 122 124 128

* Loan-loss reserves to noncurrent loans.

Loss Allowance To Loans and Leases

1999-2003

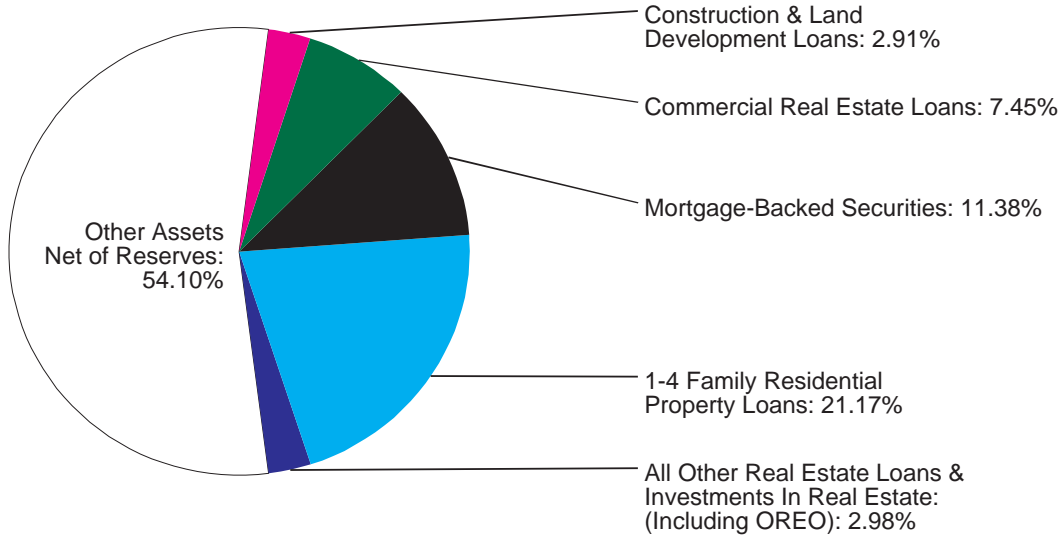


Loss Allowance To Loans and Leases

1.63 1.60 1.59 1.54 1.54 1.53 1.52 1.54 1.54 1.55 1.61 1.68 1.74 1.71 1.69 1.69 1.67

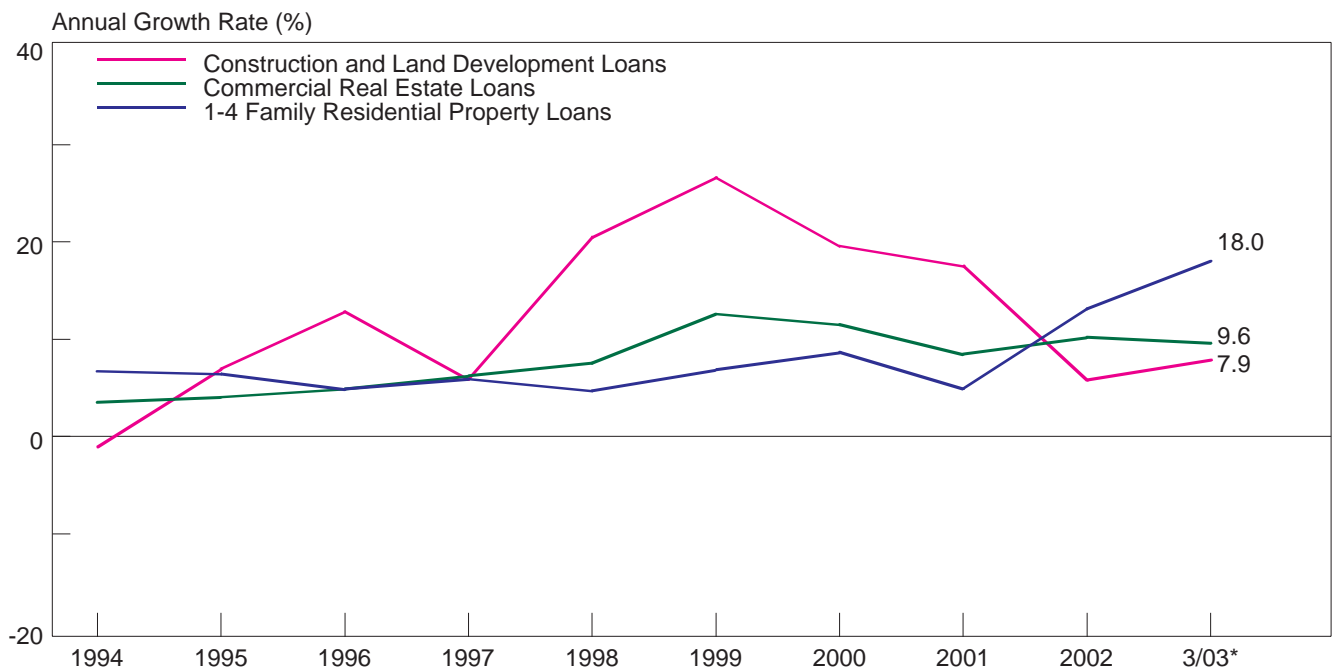
Real Estate Assets as a Percent of Total Assets

March 31, 2003



Real Estate Loan Growth Rates

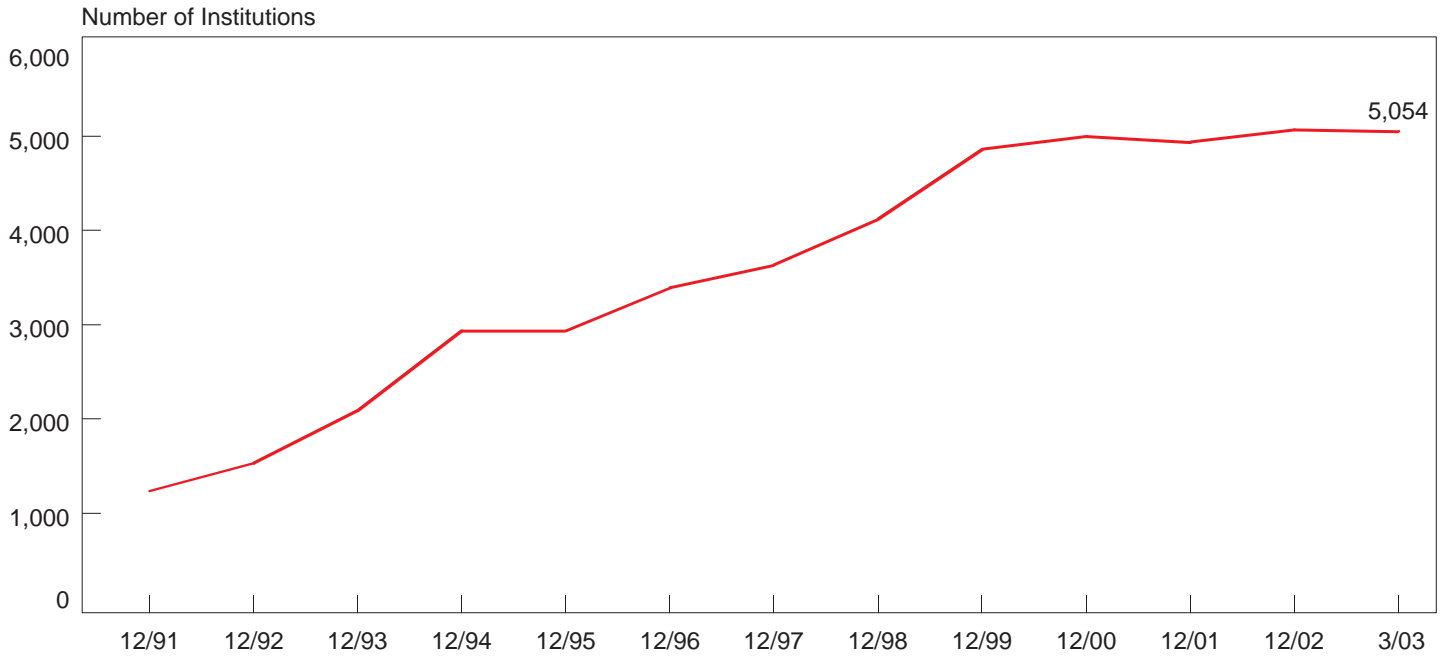
1994-2003



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

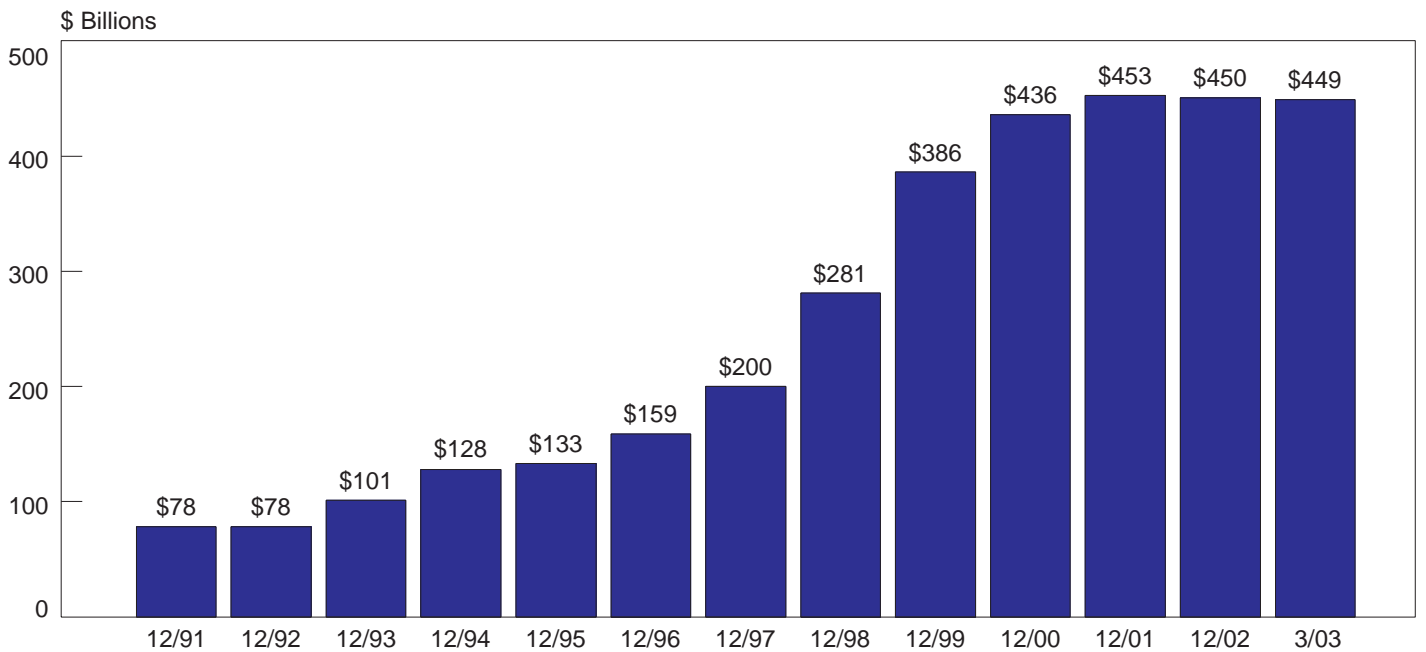
Number of Institutions with FHLB Advances*

1991 - 2003



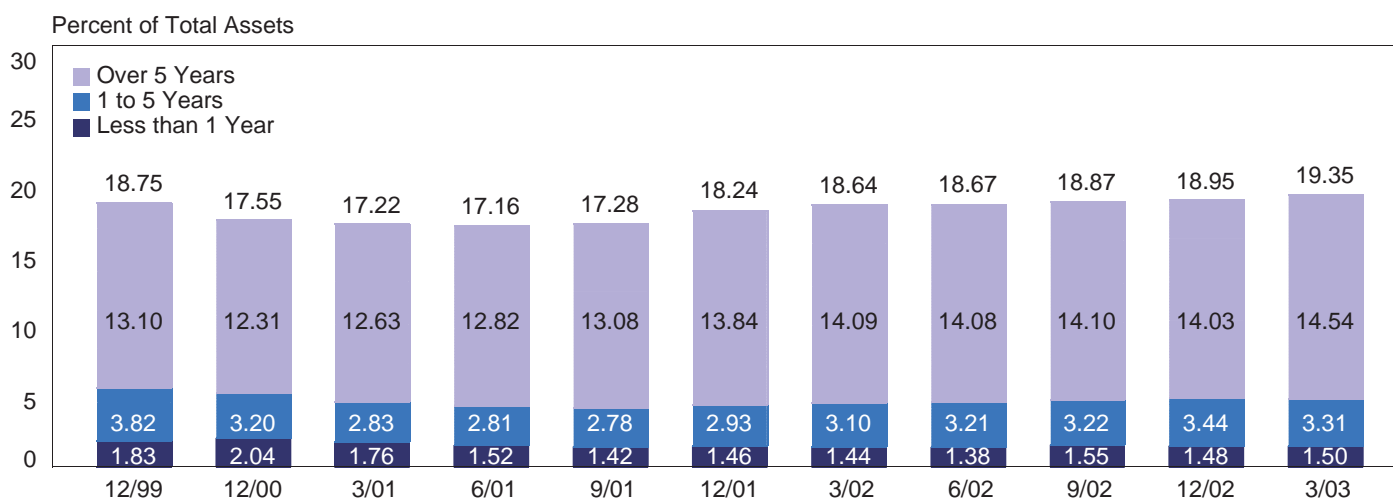
Amount of FHLB Advances Outstanding*

1991 - 2003



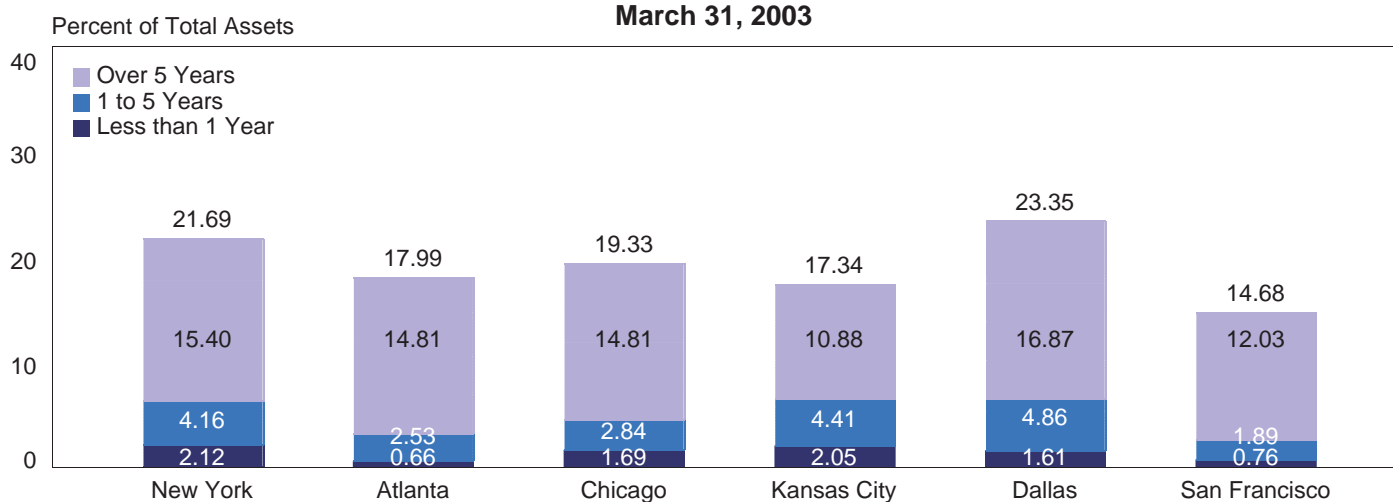
*Source: Call Report, Thrift Financial Report and FHLB prior to 3/31/01.

Debt Securities by Maturity or Repricing Frequency...



...and by Region

March 31, 2003



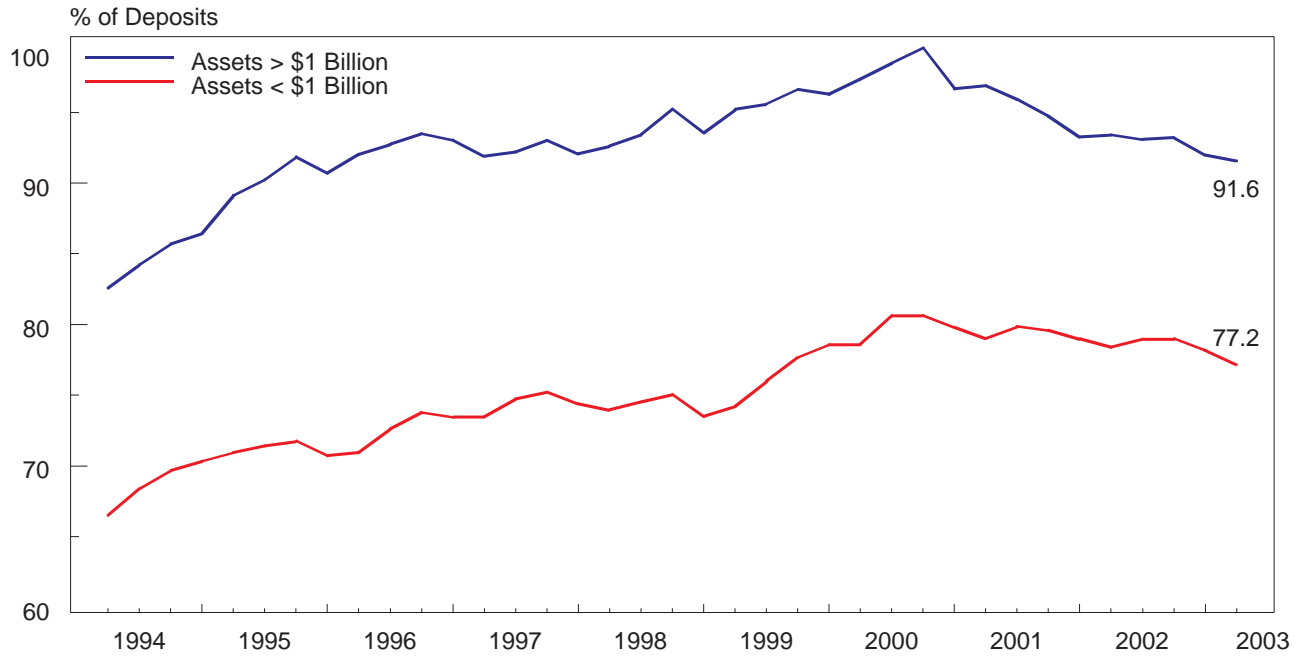
Total Securities (Debt and Equity)

(\$ Billions)

	3/01	6/01	9/01	12/01	3/02	6/02	9/02	12/02	3/03
U.S. Government Obligations:									
U.S. Treasury	59	57	50	48	54	56	58	67	67
U.S. Agencies	6	5	4	6	6	7	7	7	7
Government Sponsored Enterprises	218	197	193	202	212	218	230	246	245
Mortgage Pass-through Securities	439	453	486	497	494	548	573	578	615
Collateralized Mortgage Obligations	267	264	280	313	320	307	329	334	363
State, County, Municipal Obligations	98	98	100	101	101	103	106	108	110
Asset Backed Securities	72	89	95	109	101	98	103	106	99
Other Debt Securities	144	146	146	157	169	163	153	153	158
Equity Securities	27	27	28	31	32	31	29	34	29
Total Securities	\$1,329	\$1,335	\$1,383	\$1,465	\$1,488	\$1,530	\$1,589	\$1,633	\$1,694

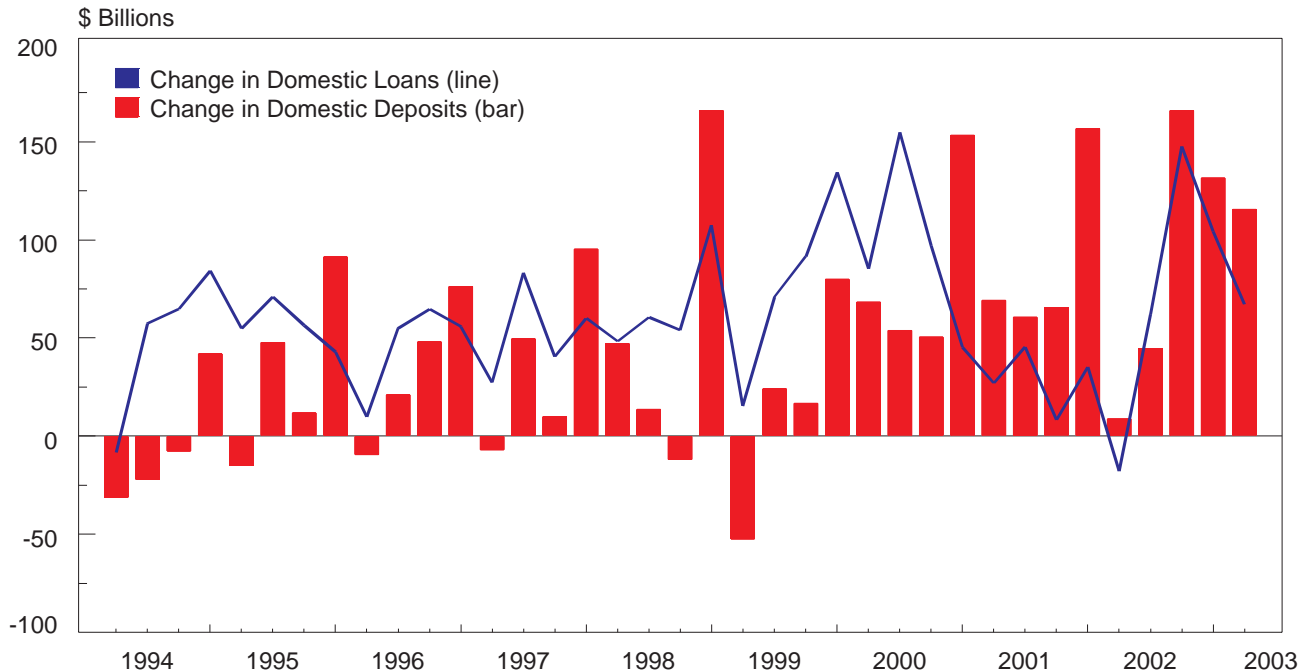
Net Loans and Leases to Deposits (Domestic and Foreign)

1994 - 2003

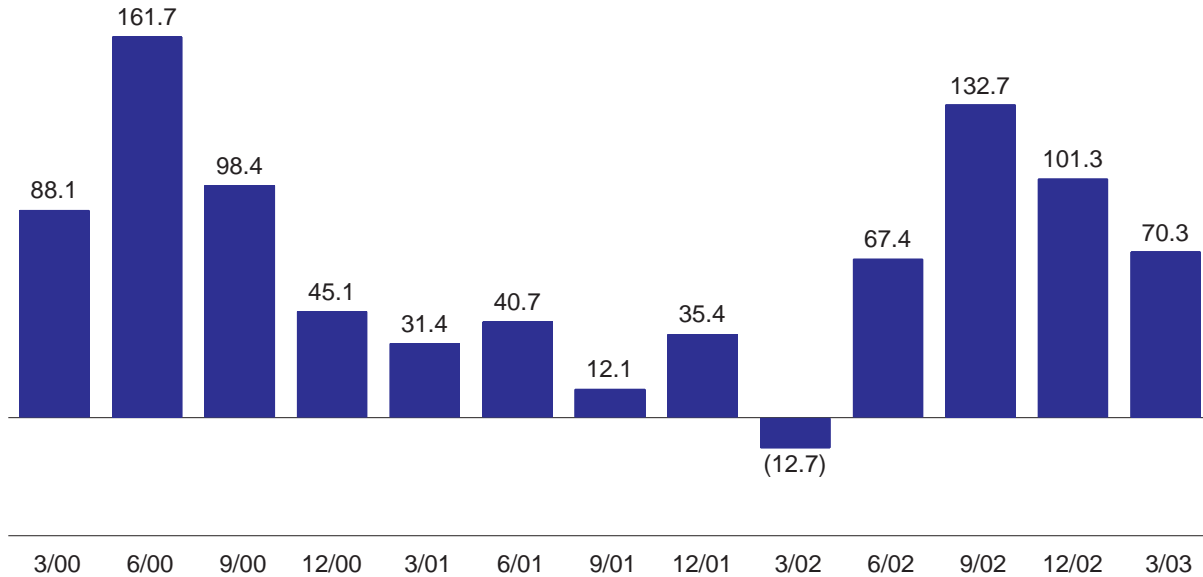


Quarterly Change in Domestic Loans vs Domestic Deposits

1994 - 2003

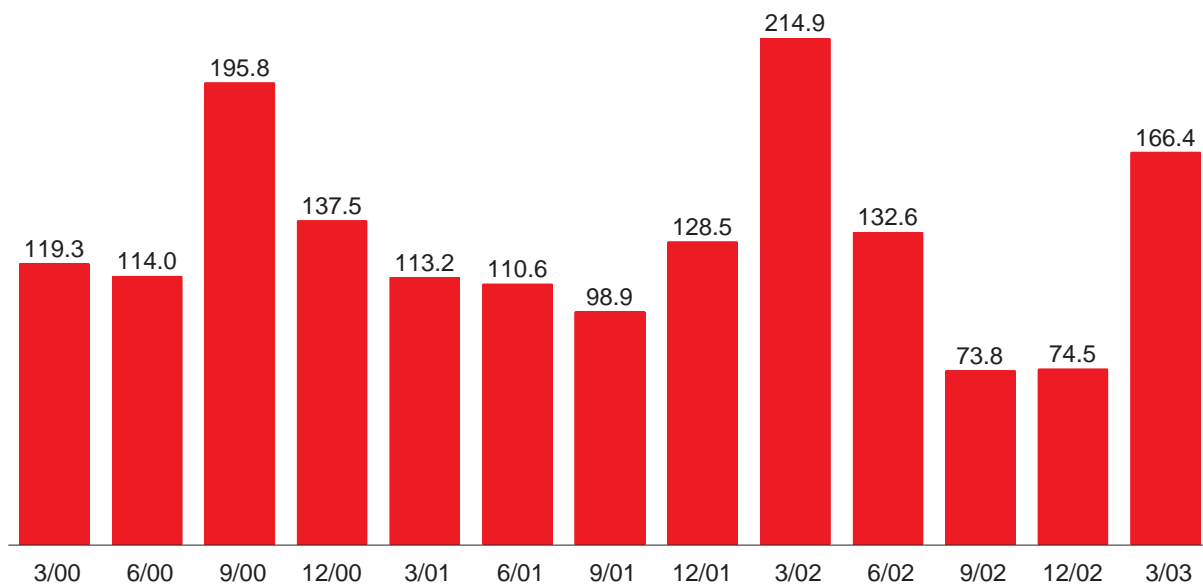


Quarterly Change in Reported Loans Outstanding (\$ Billions)



In the first quarter of 2003, 1-4 family loans increased by \$52 billion, while consumer loans and commercial and industrial loans decreased by \$18 billion and \$4 billion respectively.

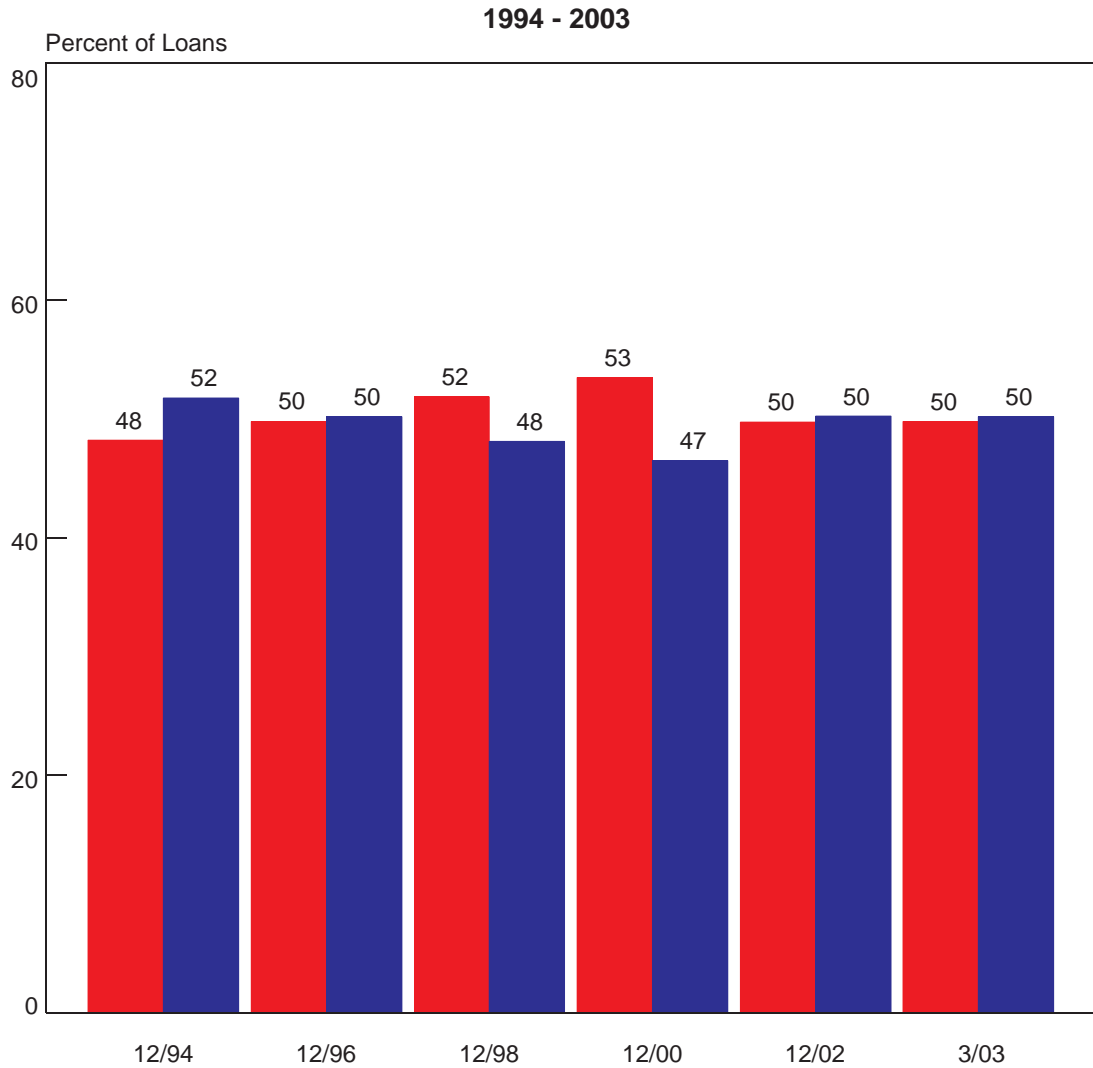
Quarterly Change in Unused Loan Commitments (\$ Billions)



In the first quarter of 2003, unused credit card commitments and unused commitments for loans to businesses increased by \$4 billion and \$6 billion respectively.

Credit Risk Diversification

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



Loans (\$ Billions):

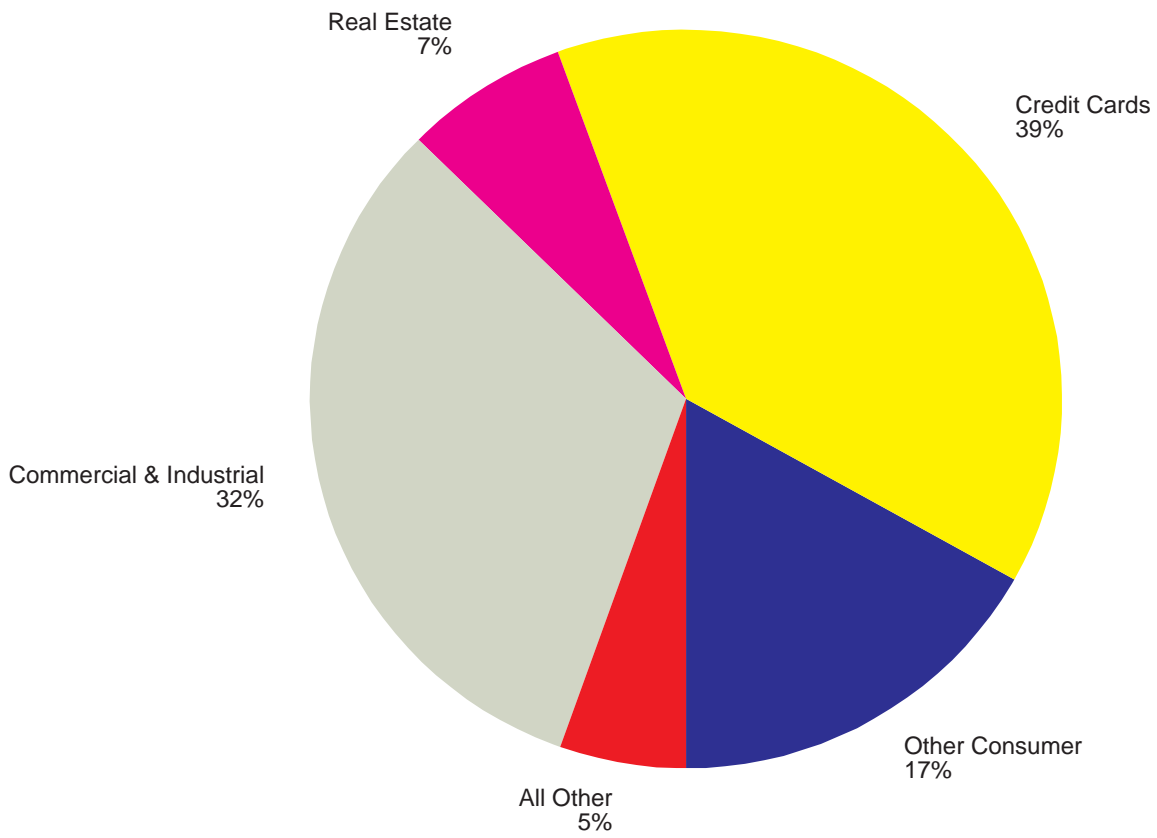
■ Commercial Borrowers	\$1,455	\$1,751	\$2,057	\$2,488	\$2,517	\$2,553
■ Consumer Loans	1,563	1,765	1,907	2,163	2,542	2,576

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.

Composition of FDIC-Insured Institutions' Loan Charge-offs

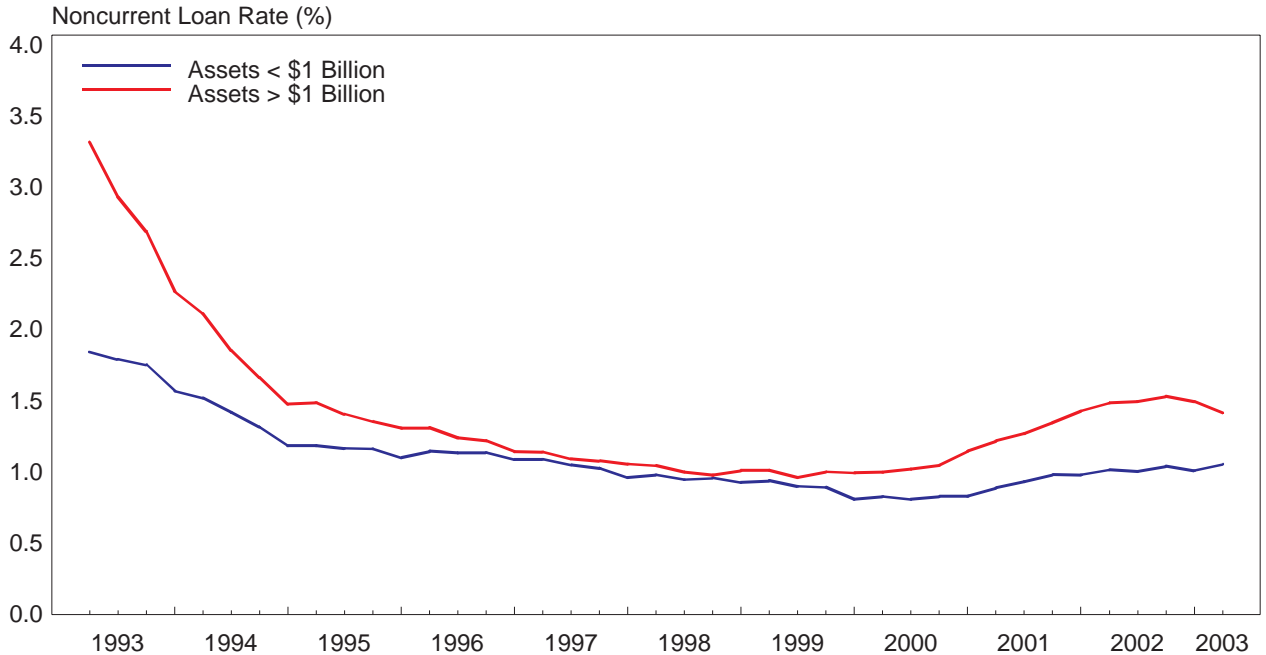
First Quarter, 2003



Noncurrent Loan Rates

By Asset Size

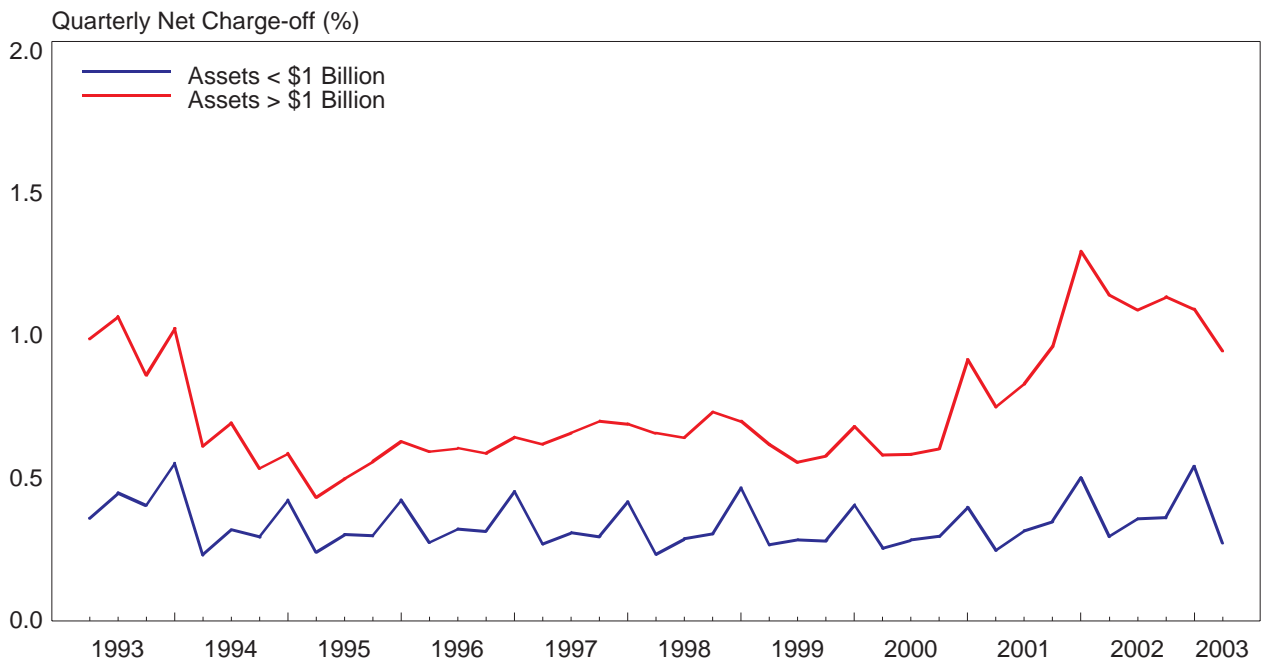
1993 - 2003



Quarterly Net Charge-off Rates

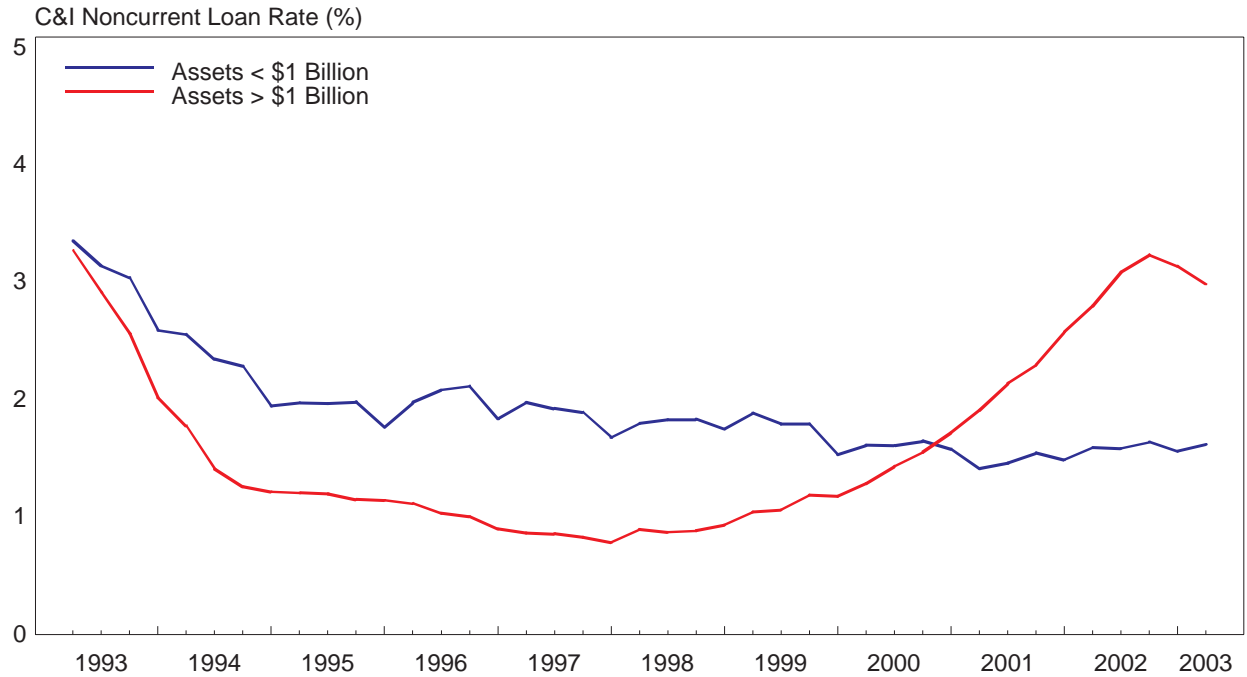
By Asset Size

1993 - 2003



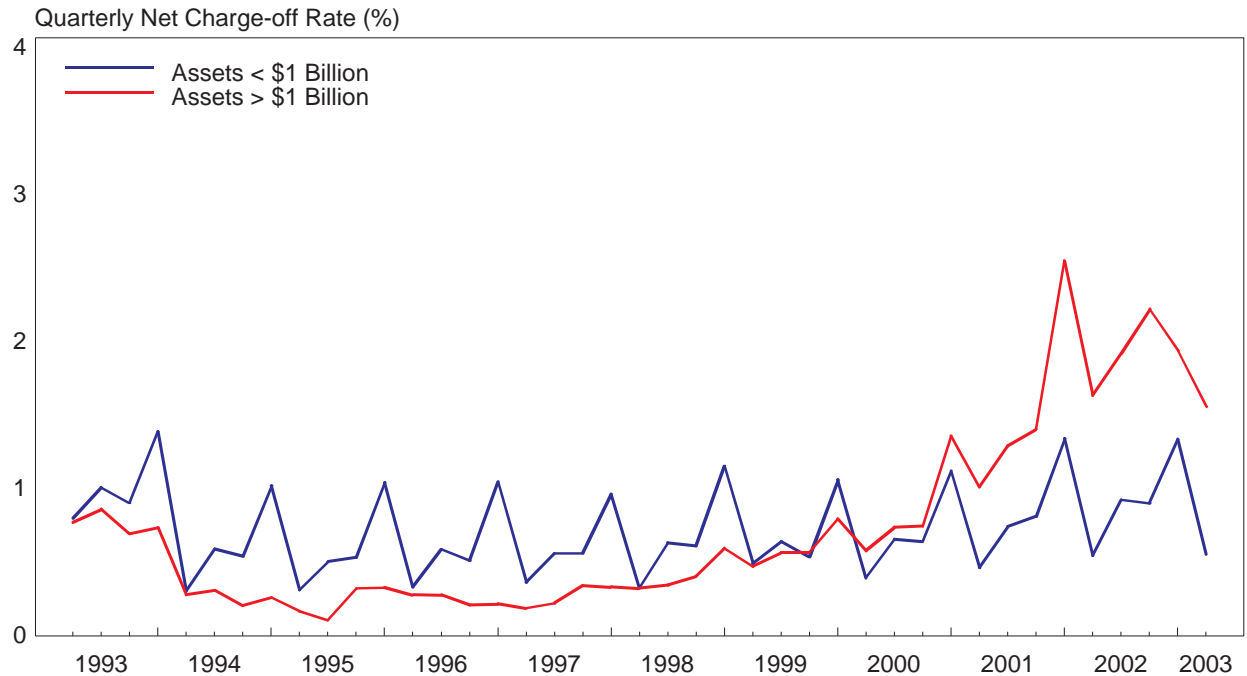
Noncurrent C&I Loan Rates By Asset Size

1993 - 2003



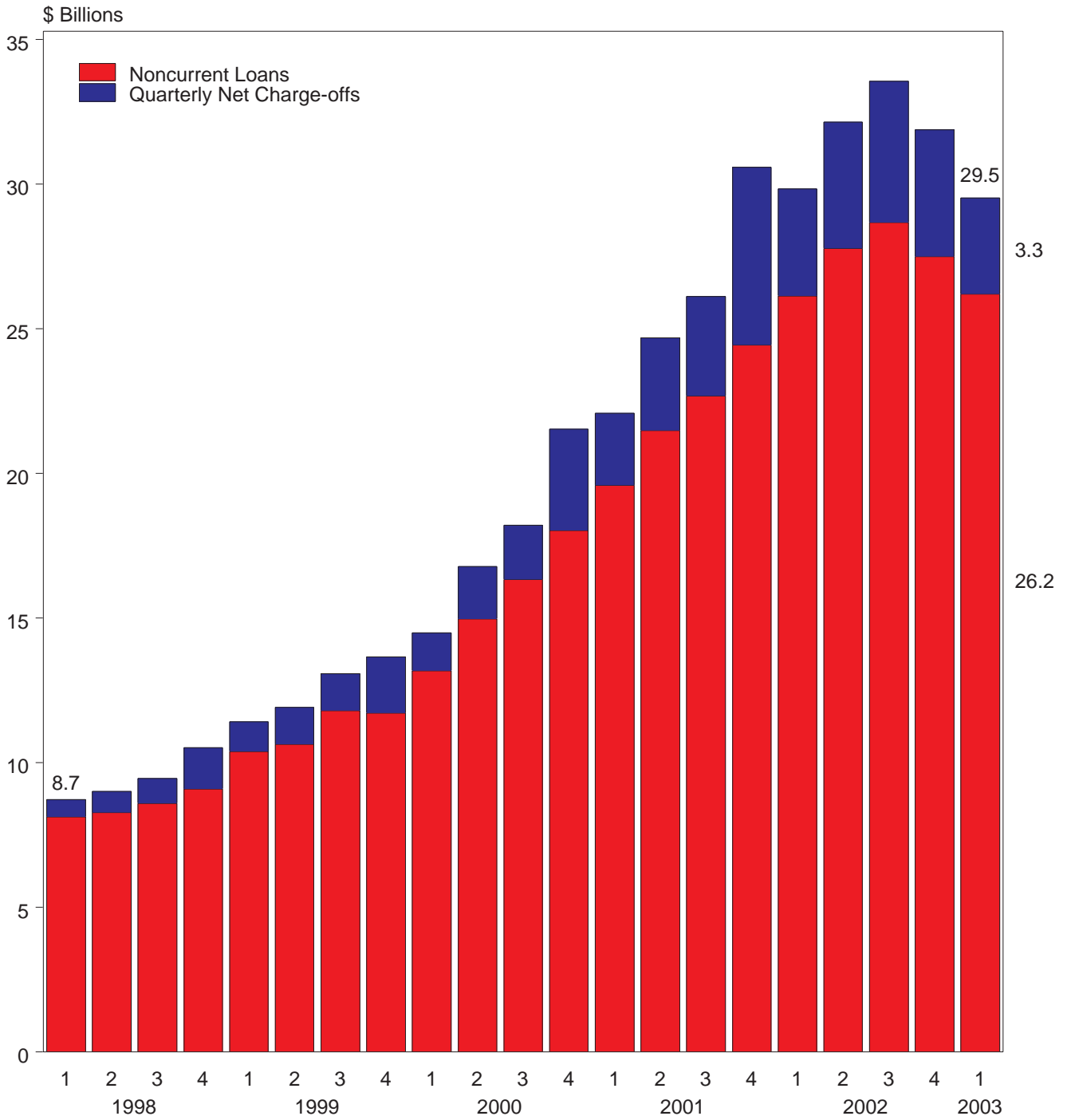
Quarterly Net Charge-off Rates on C&I Loans By Asset Size

1993 - 2003



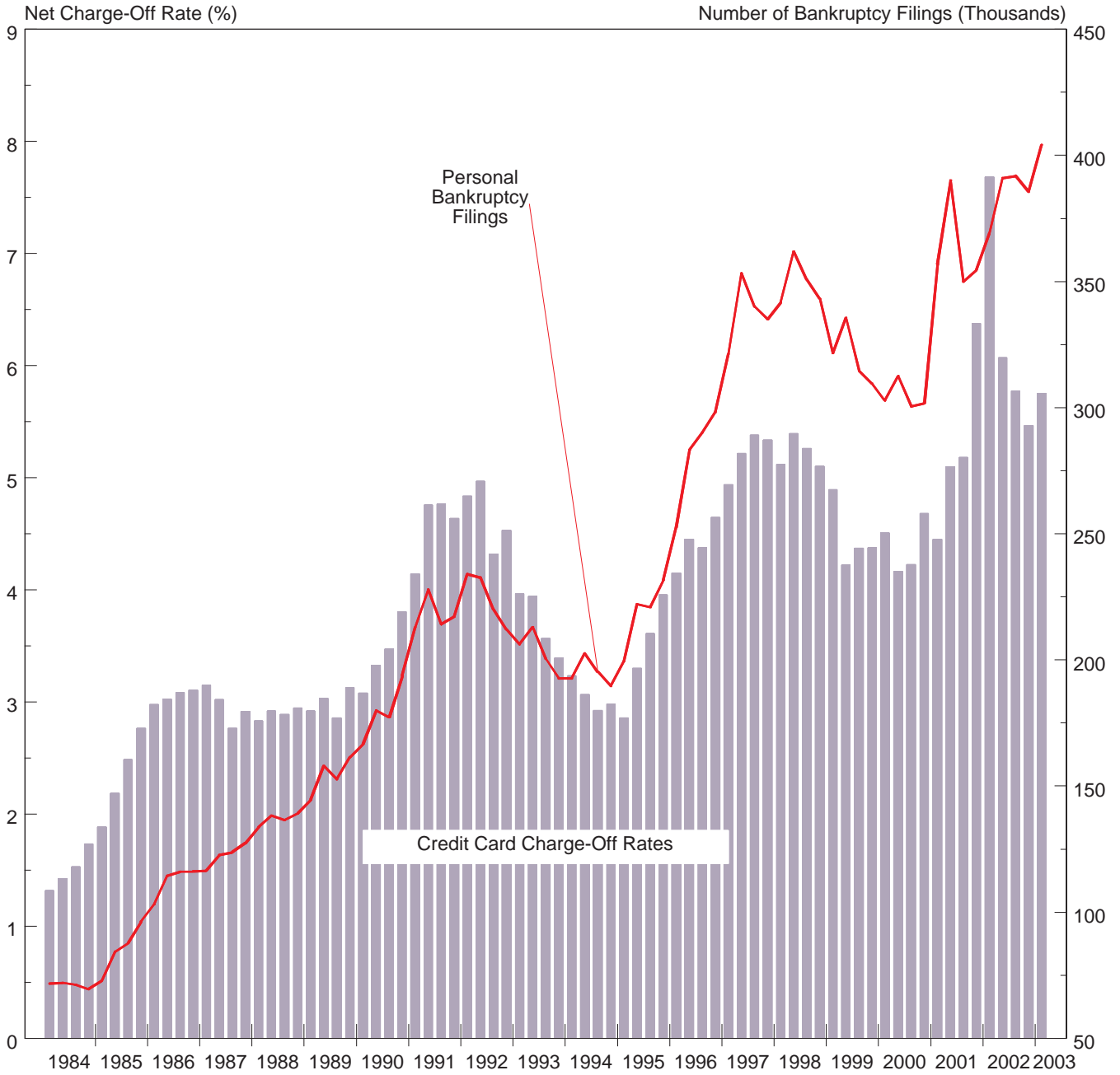
Credit Quality of C&I Loans

1998 - 2003



Credit Card Loss Rates and Personal Bankruptcy Filings

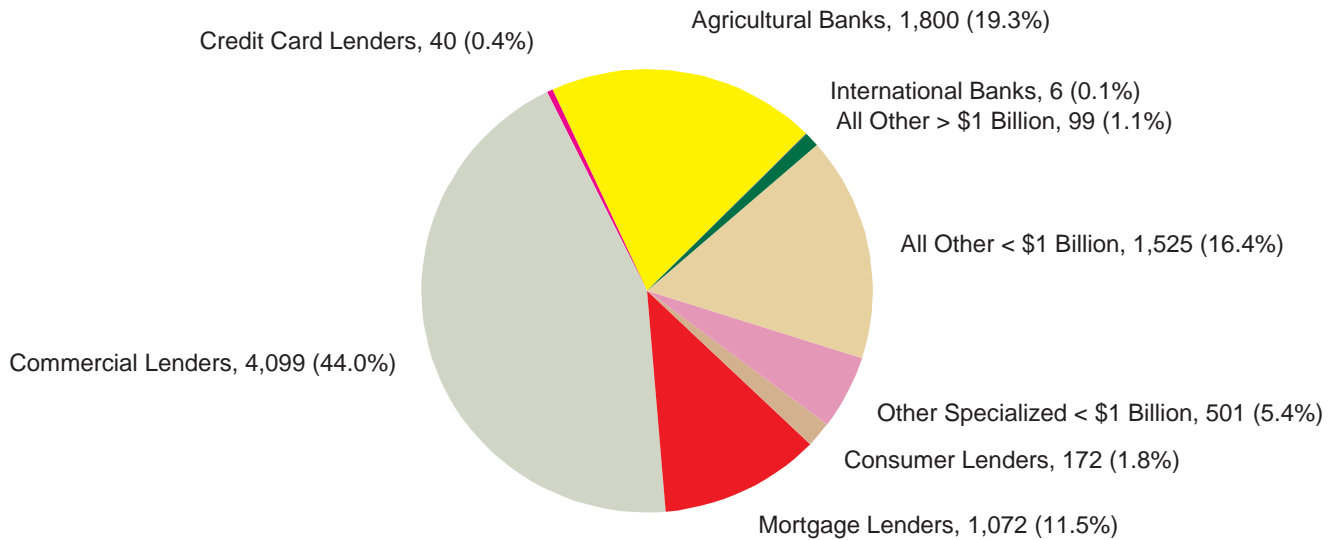
1984-2003



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, 2003

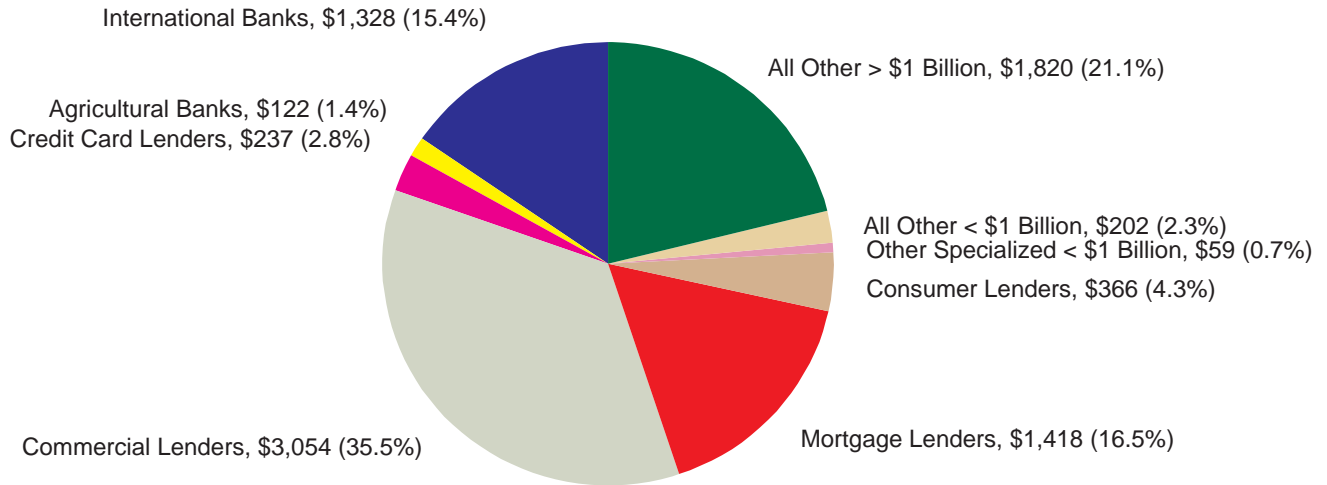


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
2003	6	1,800	40	4,099	1,072	172	501	1,525	99
2002	6	1,823	39	4,071	1,107	196	488	1,525	99
2001	5	1,875	56	3,968	1,242	229	476	1,661	101
2000	7	1,977	56	3,954	1,266	288	513	1,755	89
1999	8	2,113	64	3,784	1,356	304	562	1,942	89
1998	11	2,279	69	3,372	1,452	273	652	2,264	92
1997	11	2,377	74	3,437	1,615	338	611	2,365	95
1996	11	2,476	80	3,484	1,732	354	688	2,529	99
1995	11	2,646	71	3,322	1,825	370	797	2,805	123
1994	11	2,838	70	3,394	2,029	379	916	2,836	132
1993	11	2,952	61	3,305	2,153	323	1,224	3,109	145
1992	11	3,022	66	3,342	2,327	319	1,388	3,315	143
1991	10	3,120	73	3,668	2,395	379	1,371	3,426	131
1990	10	3,114	73	4,147	2,338	463	1,396	3,678	117
1989	12	3,186	66	4,590	2,367	519	1,429	3,810	95
1988	13	3,261	51	4,768	2,364	550	1,523	3,940	91
1987	13	3,364	58	5,157	2,315	505	1,719	4,096	98
1986	13	3,548	50	5,236	2,168	459	1,810	4,474	118
1985	14	3,736	33	5,066	2,350	471	1,681	4,554	128

Industry Assets By Asset Concentration Group

March 31, 2003

(\$ Billions)

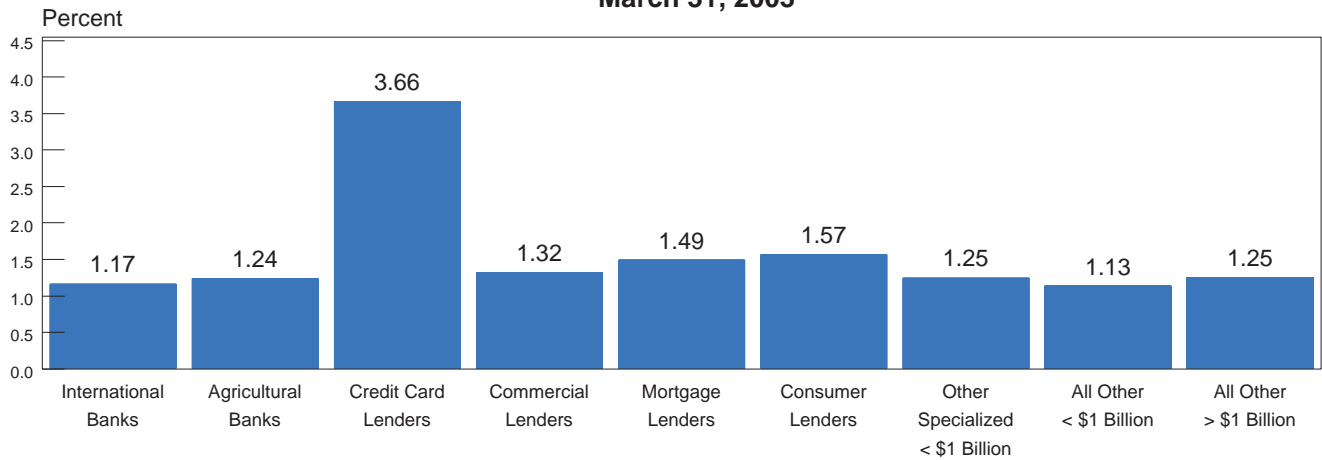


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
2003	1,328	122	237	3,054	1,418	366	59	202	1,820
2002	1,324	124	249	2,964	1,342	166	60	197	2,009
2001	1,176	120	335	3,538	1,179	141	50	203	1,127
2000	1,229	120	295	3,822	1,000	88	51	205	651
1999	1,179	121	254	3,392	1,045	101	56	225	509
1998	1,444	125	258	2,786	1,079	81	68	270	420
1997	1,383	120	217	2,019	967	118	65	279	876
1996	1,197	117	219	2,166	932	134	70	291	480
1995	1,046	118	166	1,922	935	114	82	315	641
1994	960	119	132	1,675	926	92	92	306	719
1993	831	120	101	1,561	920	85	119	329	663
1992	754	117	93	1,666	861	60	131	342	551
1991	637	114	94	1,989	798	65	112	333	446
1990	625	108	87	2,206	828	61	102	329	381
1989	712	102	82	2,264	854	82	100	317	305
1988	699	99	67	2,224	858	75	102	315	298
1987	711	100	50	2,010	847	62	119	325	278
1986	720	103	35	1,888	726	65	120	365	305
1985	717	105	25	1,560	692	68	109	365	352

Performance Ratios By Asset Concentration Group

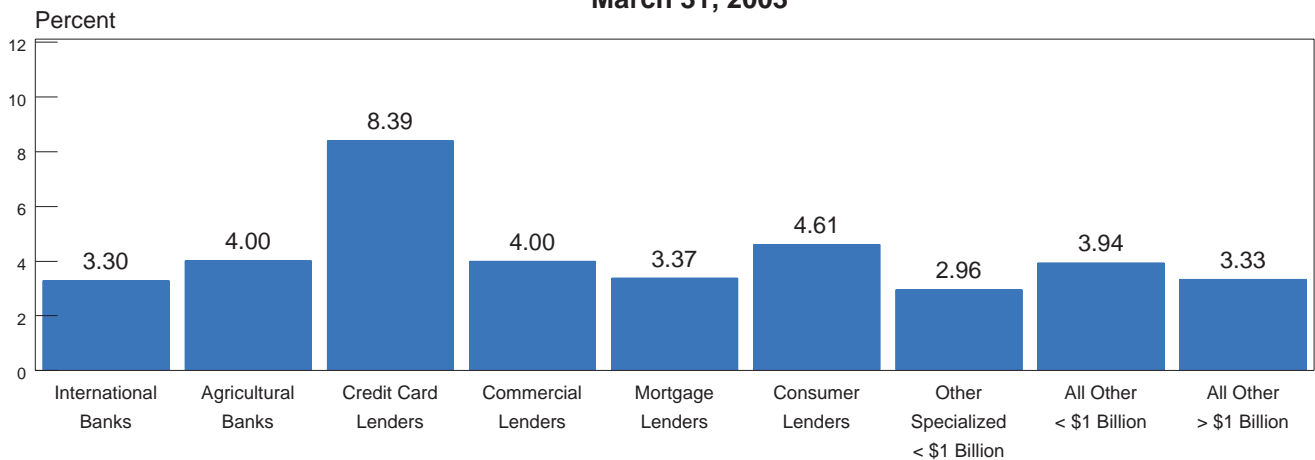
Return on Assets (YTD)

March 31, 2003



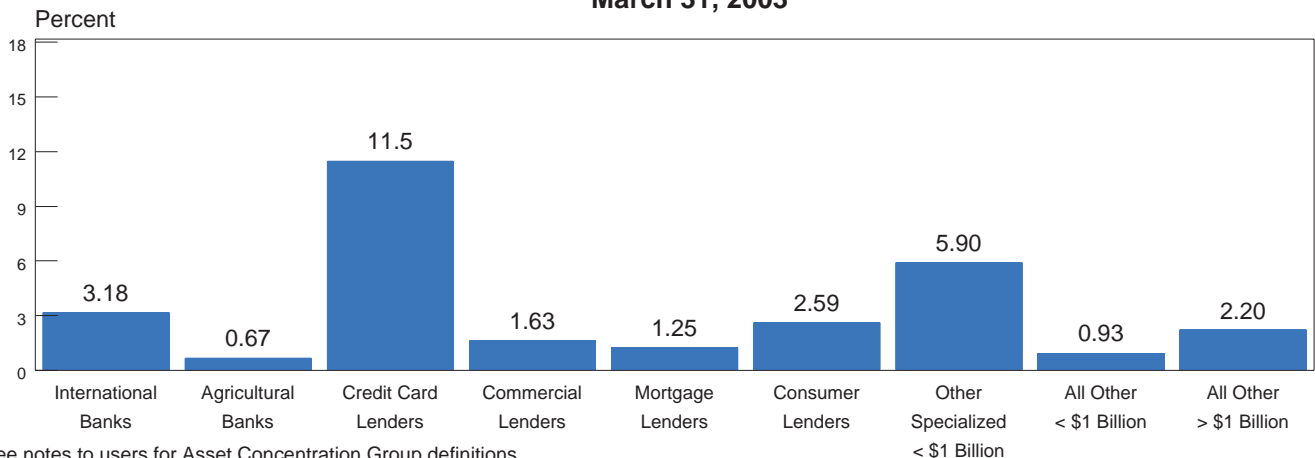
Net Interest Margin (YTD)

March 31, 2003



Noninterest Income to Assets (YTD)

March 31, 2003

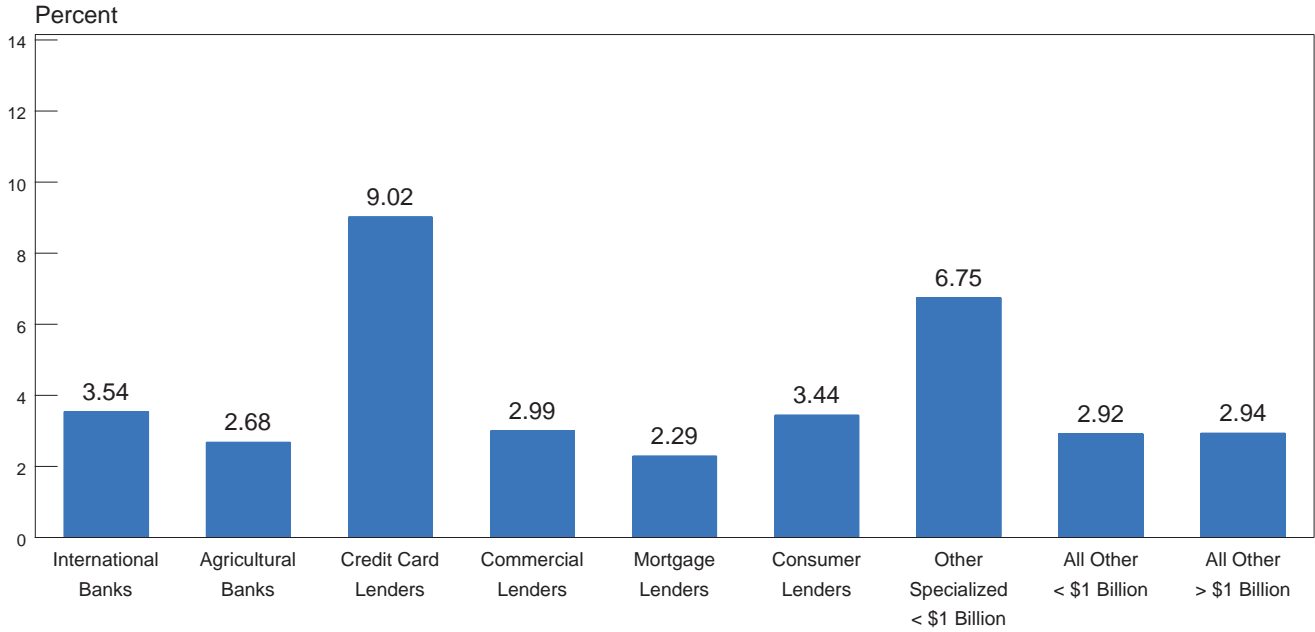


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

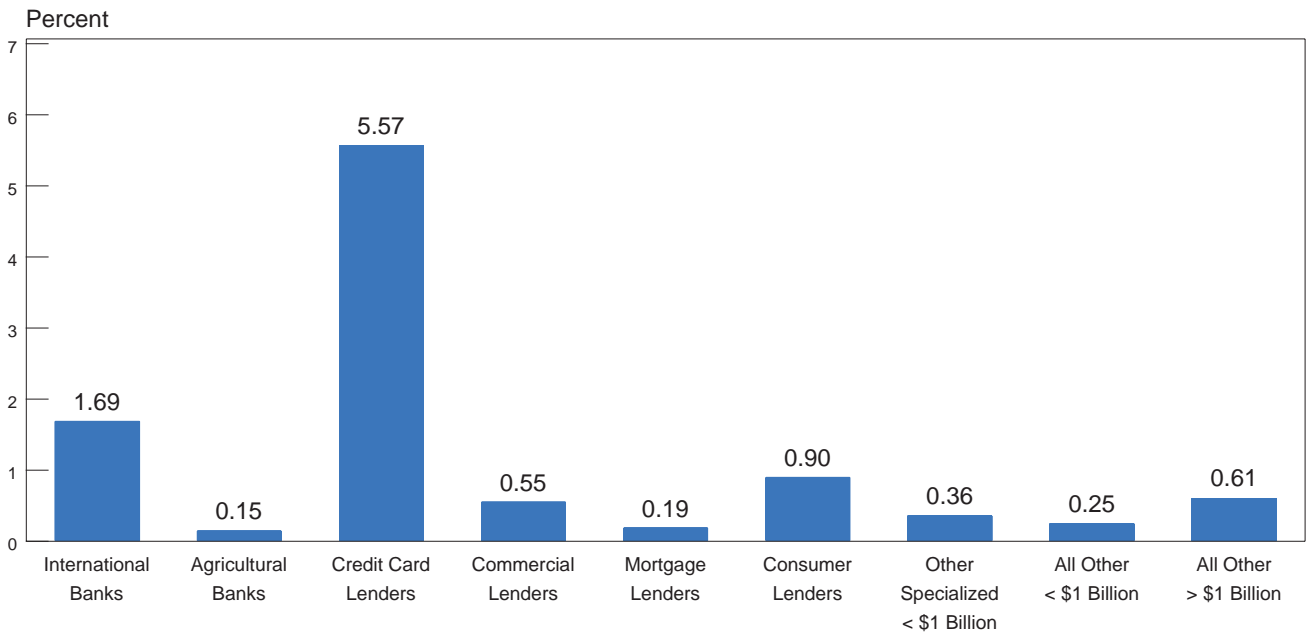
Noninterest Expense to Assets (YTD)

March 31, 2003



Net Charge-offs to Loans and Leases (YTD)

March 31, 2003

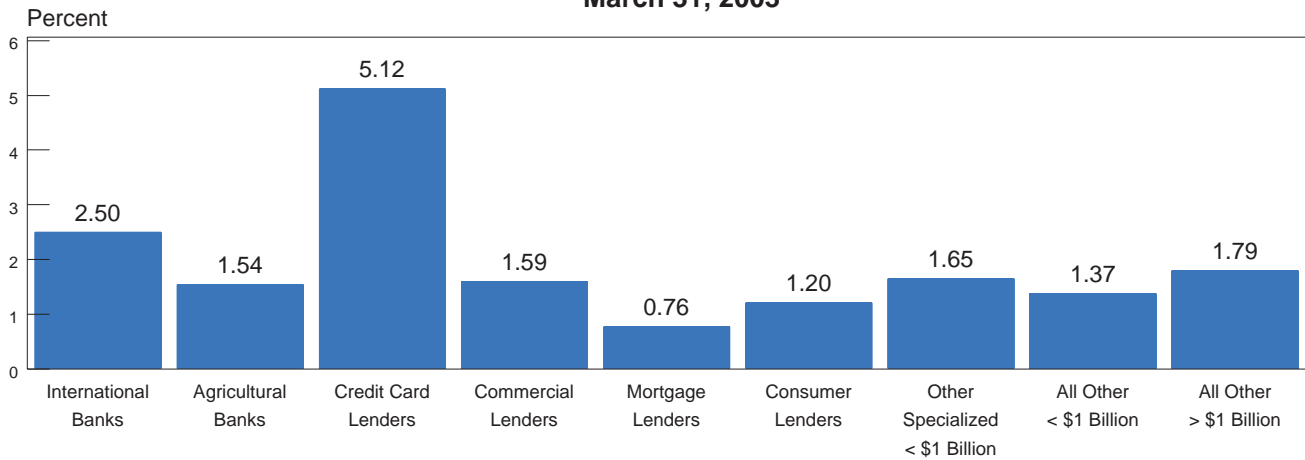


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

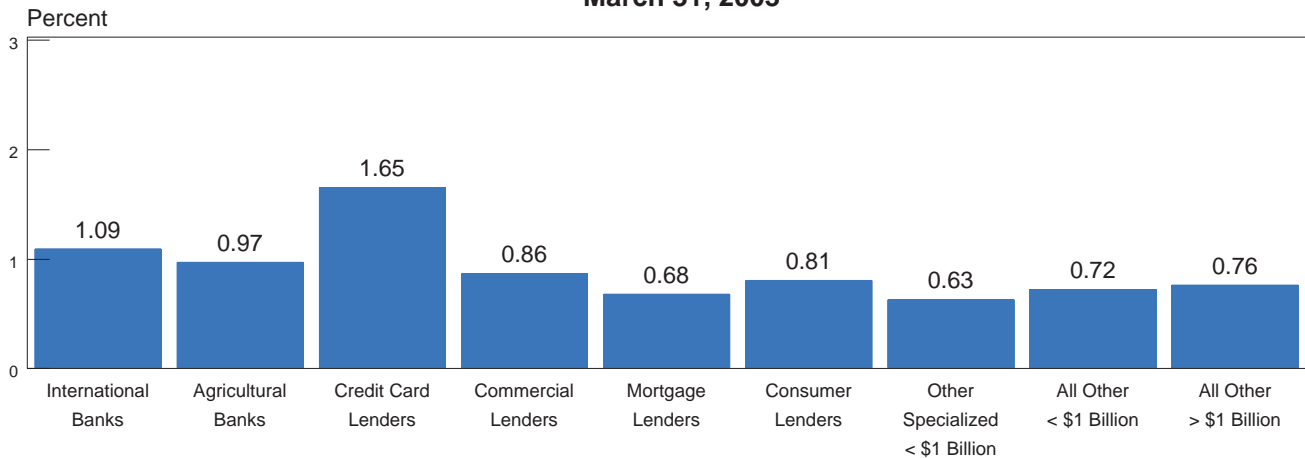
Loss Allowance To Loans and Leases

March 31, 2003



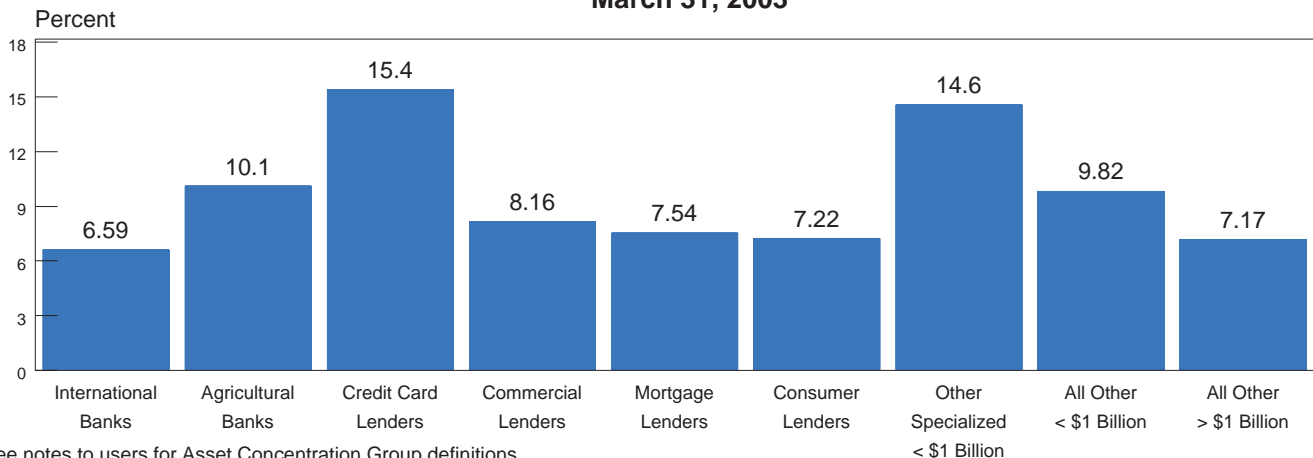
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2003



Core Capital (Leverage) Ratio

March 31, 2003



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

Return On Average Assets By Asset Concentration Group

1985 - 2003

	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
2003	1.17	1.24	3.66	1.32	1.49	1.57	1.25	1.13	1.25
2002	0.85	1.24	3.60	1.30	1.32	1.35	1.09	1.14	1.33
2001	0.84	1.12	2.94	1.11	1.05	1.29	1.84	1.04	1.09
2000	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
1999	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
1998	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40
1997	0.93	1.25	2.06	1.31	0.96	1.27	1.66	1.23	1.23
1996	0.91	1.20	1.95	1.25	0.68	1.27	1.39	1.22	1.17
1995	0.82	1.18	2.60	1.21	0.81	1.27	1.22	1.20	1.14
1994	0.86	1.18	3.66	1.10	0.64	1.31	0.81	1.18	1.19
1993	1.03	1.25	3.76	0.97	0.72	1.45	0.98	1.21	1.09
1992	0.67	1.23	2.86	0.62	0.76	1.05	1.06	1.07	0.93
1991	0.38	1.06	2.17	0.10	0.41	0.64	0.85	0.86	0.56
1990	0.38	1.02	2.26	-0.17	-0.09	0.50	0.33	0.72	0.33
1989	-0.36	1.03	1.88	0.04	-0.31	-0.86	0.56	0.65	0.24
1988	1.03	0.92	1.66	0.27	0.22	0.63	0.21	0.57	0.34
1987	-0.88	0.66	1.68	-0.17	0.26	0.35	0.10	0.64	0.47
1986	0.47	0.39	1.36	0.24	0.75	0.63	0.79	0.80	0.94
1985	0.47	0.44	1.32	0.59	0.51	0.69	1.11	0.89	0.84

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

Net Interest Margin By Asset Concentration Group

1985 - 2003

	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
2003	3.30	4.00	8.39	4.00	3.37	4.61	2.96	3.94	3.33
2002	3.40	4.17	9.12	4.19	3.39	4.69	3.40	4.11	3.64
2001	2.80	4.03	7.85	4.09	3.17	4.79	3.42	3.99	3.16
2000	2.79	4.19	7.37	4.10	2.78	4.20	3.83	4.11	3.39
1999	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68
1998	3.01	4.23	7.93	4.25	3.10	4.63	3.86	4.29	3.86
1997	3.03	4.32	7.88	4.55	3.20	5.18	3.80	4.43	4.01
1996	3.21	4.31	7.71	4.39	3.21	4.93	3.82	4.42	4.09
1995	3.41	4.35	8.16	4.35	3.11	4.95	3.83	4.47	4.07
1994	3.49	4.37	8.89	4.45	3.30	5.16	3.77	4.51	4.23
1993	3.53	4.39	9.55	4.38	3.48	5.57	3.81	4.58	4.35
1992	3.51	4.42	9.53	4.29	3.49	5.02	3.86	4.62	4.24
1991	3.14	4.19	9.26	3.85	2.89	4.54	3.62	4.30	3.75
1990	2.92	4.09	8.73	3.62	2.39	4.51	3.45	4.15	2.69
1989	3.13	4.15	8.23	3.57	1.92	3.73	3.36	4.07	2.15
1988	3.31	4.10	8.53	3.55	2.13	4.18	3.36	4.00	2.28
1987	2.96	4.03	9.35	3.54	2.26	4.19	3.23	4.01	3.03
1986	3.10	4.07	9.97	3.46	2.15	3.78	3.57	4.08	3.13
1985	3.22	4.31	9.90	3.59	1.73	3.33	3.79	4.21	3.05

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

1985 - 2003

	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
2003	1.69	0.15	5.57	0.55	0.19	0.90	0.36	0.25	0.61
2002	1.89	0.29	6.31	0.65	0.20	1.07	1.36	0.35	0.81
2001	0.88	0.36	4.52	0.68	0.19	1.39	0.48	0.33	0.75
2000	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
1999	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
1998	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60
1997	0.25	0.23	4.72	0.38	0.18	0.97	0.30	0.29	0.56
1996	0.29	0.26	3.94	0.34	0.29	0.77	0.47	0.30	0.50
1995	0.35	0.20	3.32	0.35	0.28	0.58	0.31	0.23	0.41
1994	0.61	0.16	2.88	0.40	0.44	0.61	0.21	0.19	0.37
1993	1.20	0.23	3.65	0.75	0.57	0.72	0.52	0.34	0.64
1992	1.84	0.36	4.66	1.04	0.48	0.77	0.72	0.51	1.08
1991	2.47	0.41	4.73	1.33	0.50	0.93	0.51	0.65	1.17
1990	2.16	0.44	3.85	1.22	0.42	0.59	1.21	0.61	1.03
1989	1.76	0.59	3.55	0.77	0.05	0.39	0.96	0.62	0.55
1988	0.83	0.77	3.61	0.78	0.02	0.42	0.88	0.62	0.40
1987	0.81	1.38	3.93	0.68	0.02	0.42	0.95	0.66	0.46
1986	0.88	2.48	4.17	0.68	0.02	0.35	1.13	0.80	0.41
1985	0.78	2.42	3.13	0.59	0.00	0.28	0.66	0.66	0.47

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

Percent of Loans Noncurrent By Asset Concentration Group

1985 - 2003

	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
2003	2.51	1.39	1.99	1.14	0.91	0.92	1.62	1.05	1.37
2002	2.73	1.20	2.16	1.15	0.95	1.46	1.59	1.01	1.28
2001	1.95	1.16	1.94	1.28	0.87	1.49	0.88	0.97	1.24
2000	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
1999	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
1998	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
1997	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
1996	1.01	1.15	1.97	1.00	1.11	1.66	1.27	0.91	0.92
1995	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
1994	1.98	0.97	1.38	1.32	1.32	1.09	1.36	0.88	0.98
1993	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
1992	5.48	1.40	1.90	3.14	2.24	1.91	2.35	1.43	2.36
1991	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
1990	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
1989	5.47	2.00	1.95	3.43	2.68	2.22	3.81	2.10	6.24
1988	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43
1987	5.85	3.16	1.88	4.20	2.70	2.28	4.05	2.29	2.35
1986	3.62	4.33	2.18	3.75	2.79	1.99	2.63	2.24	1.66
1985	3.34	4.59	1.86	3.04	2.33	1.59	2.07	1.99	1.77

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

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

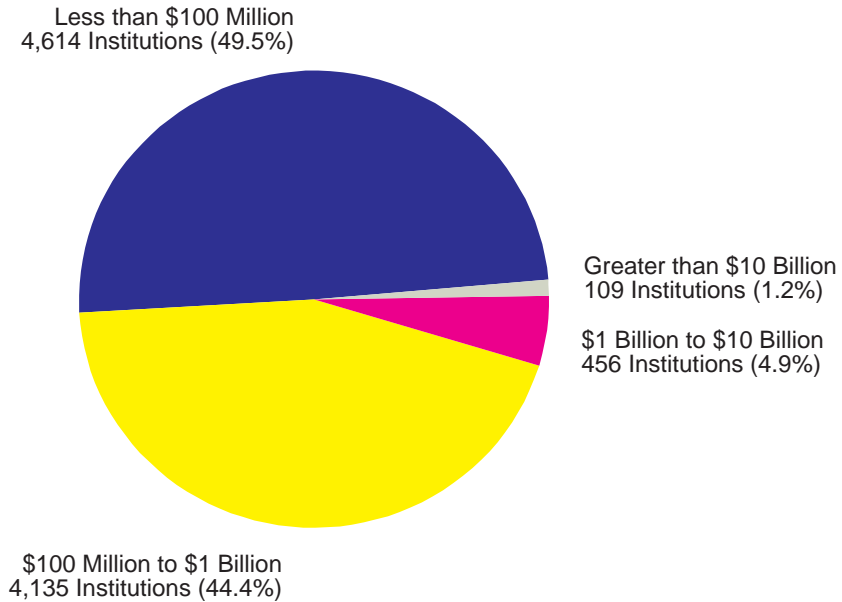
1985 - 2003

	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
2003	6.59	10.11	15.38	8.16	7.54	7.22	14.57	9.82	7.17
2002	6.69	10.10	14.86	8.11	7.54	7.41	15.09	9.82	7.13
2001	6.44	10.03	12.44	7.92	7.46	7.76	15.49	9.91	6.88
2000	6.64	10.22	11.72	7.58	7.65	7.82	14.67	9.99	7.13
1999	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
1998	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
1997	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
1996	6.14	10.55	10.91	7.73	7.64	8.11	13.08	9.45	7.11
1995	6.20	10.50	10.39	7.71	7.75	7.66	12.14	9.49	7.06
1994	6.21	10.47	11.30	7.78	7.56	7.93	10.96	9.19	7.09
1993	6.54	10.19	11.00	7.41	7.35	7.90	8.88	8.82	6.82
1992	5.93	9.84	9.96	6.80	6.84	7.27	8.67	8.22	6.68
1991	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
1990	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
1989	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
1988	4.93	9.43	5.97	6.03	6.88	7.55	9.46	8.00	6.10
1987	4.15	9.11	8.38	5.84	7.16	7.64	9.15	8.05	5.83
1986	5.21	8.91	8.21	6.10	6.51	8.12	9.07	7.98	5.99
1985	5.01	8.97	8.23	6.08	7.04	6.83	9.99	7.73	5.53

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

Number of Institutions By Asset Size

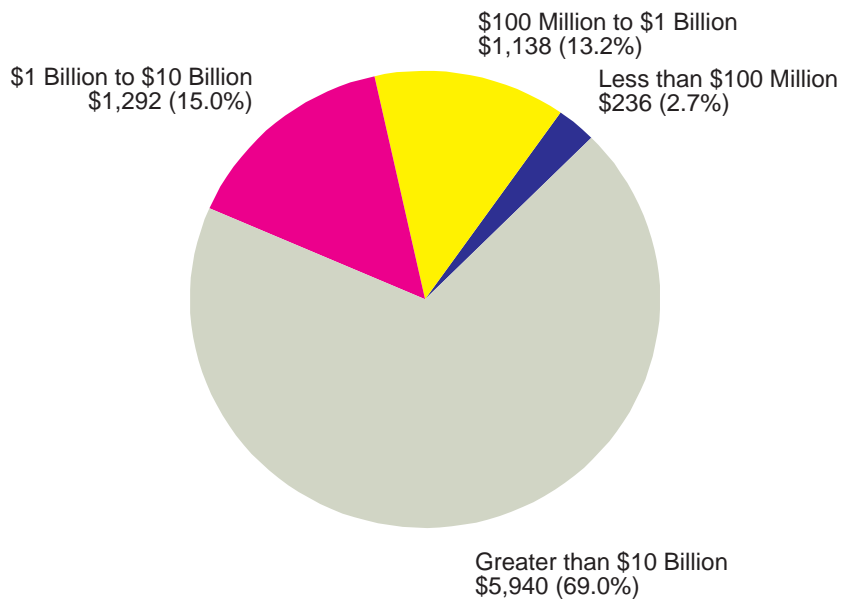
March 31, 2003



Industry Assets By Asset Size

March 31, 2003

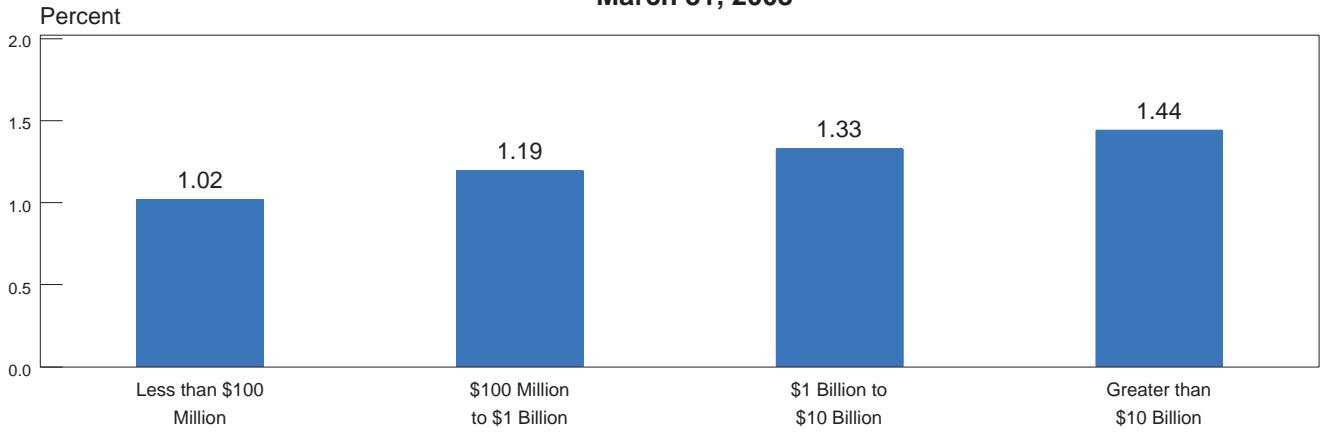
(\$ Billions)



Performance Ratios By Asset Size

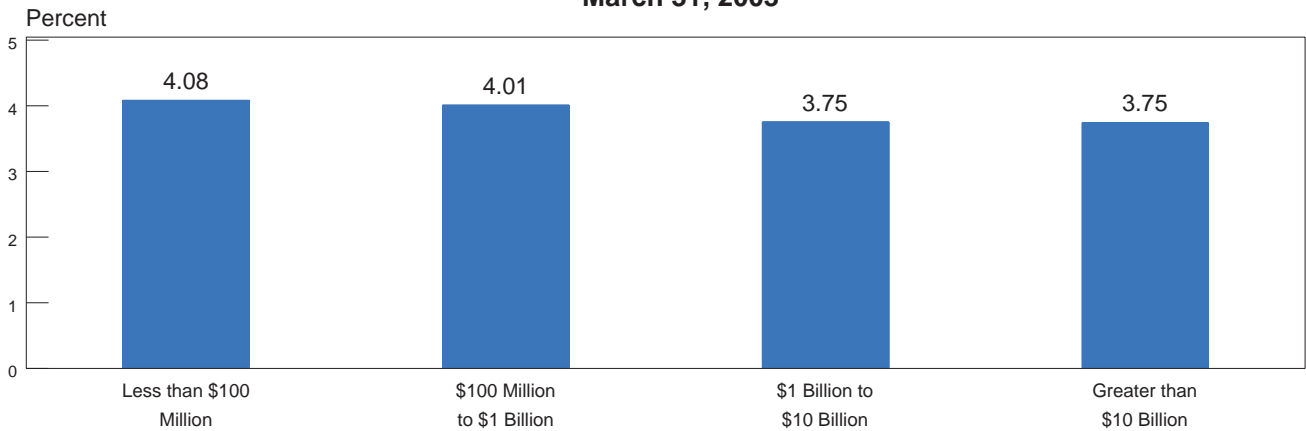
Return on Assets (YTD)

March 31, 2003



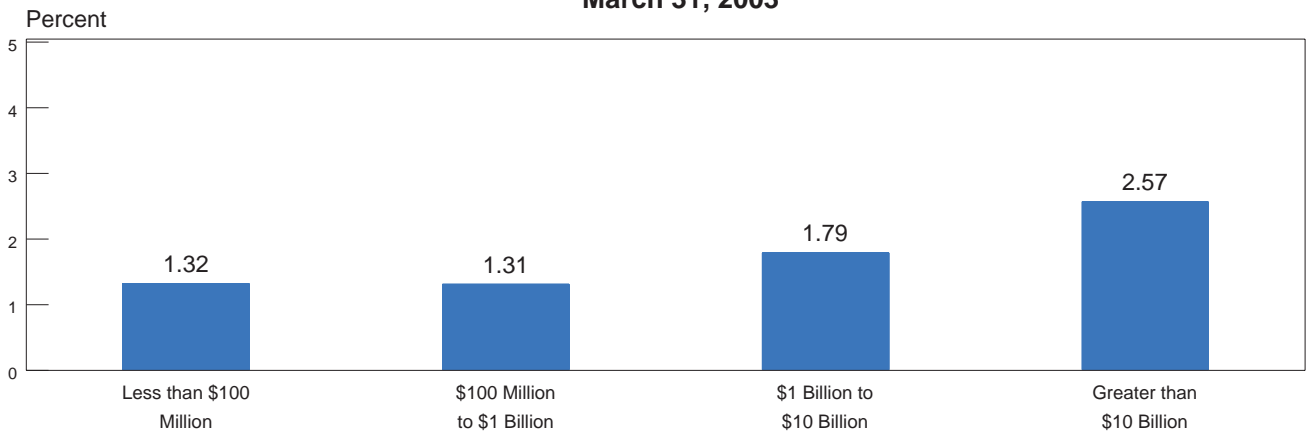
Net Interest Margin (YTD)

March 31, 2003



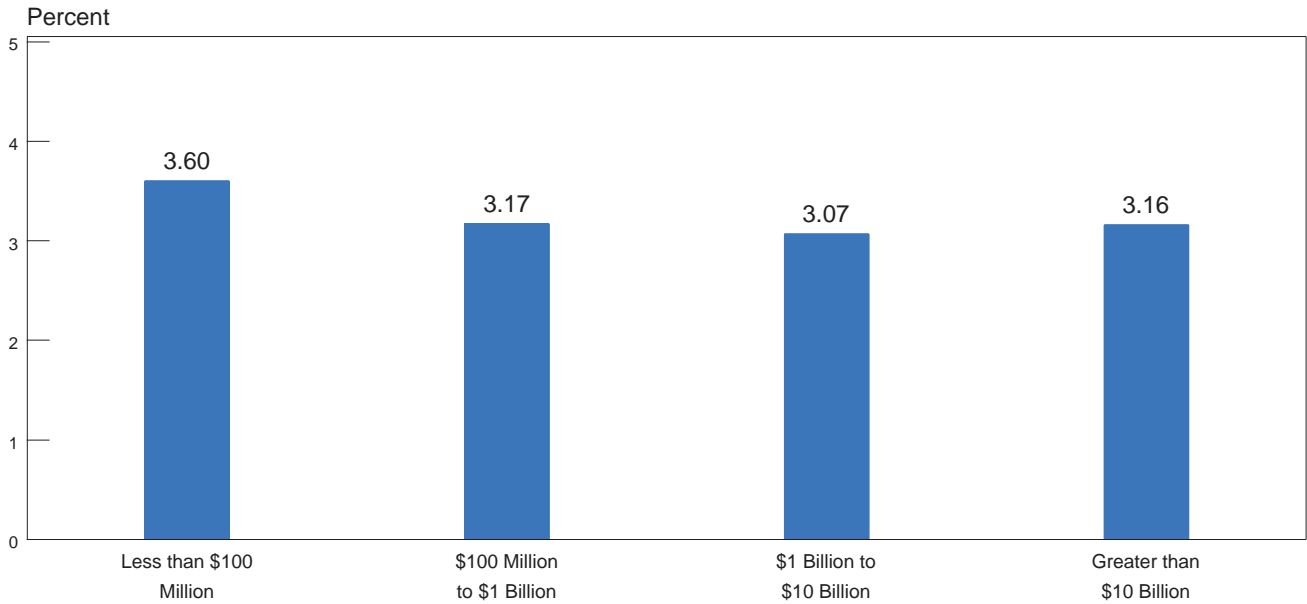
Noninterest Income to Assets (YTD)

March 31, 2003



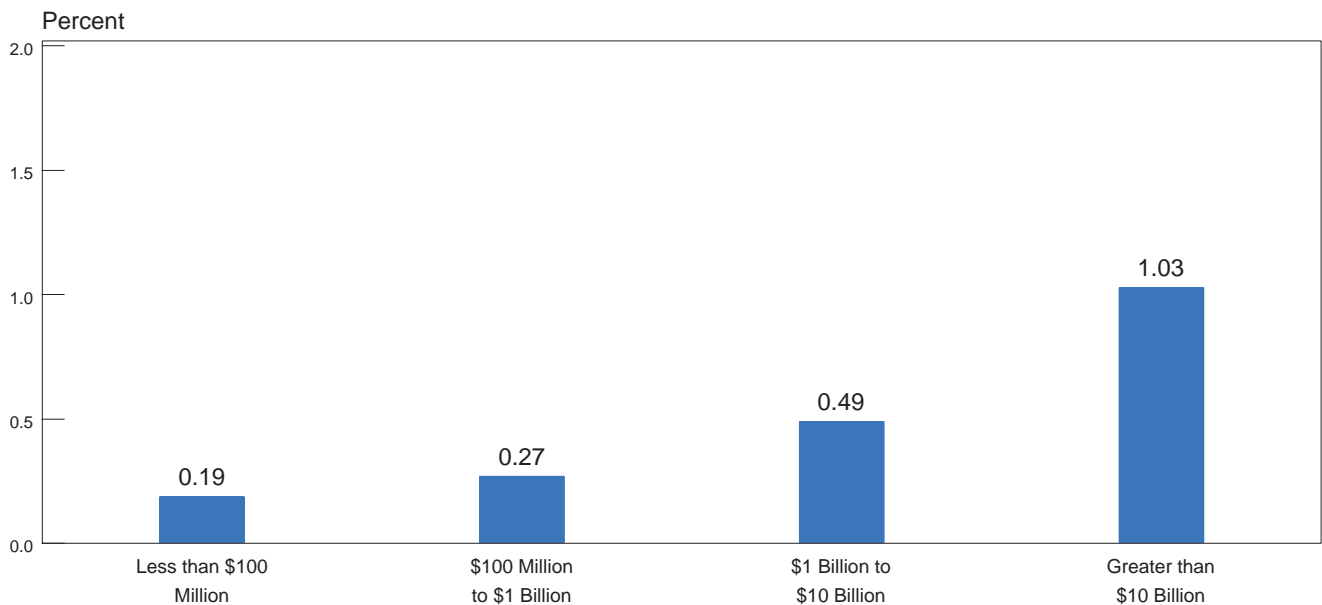
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2003



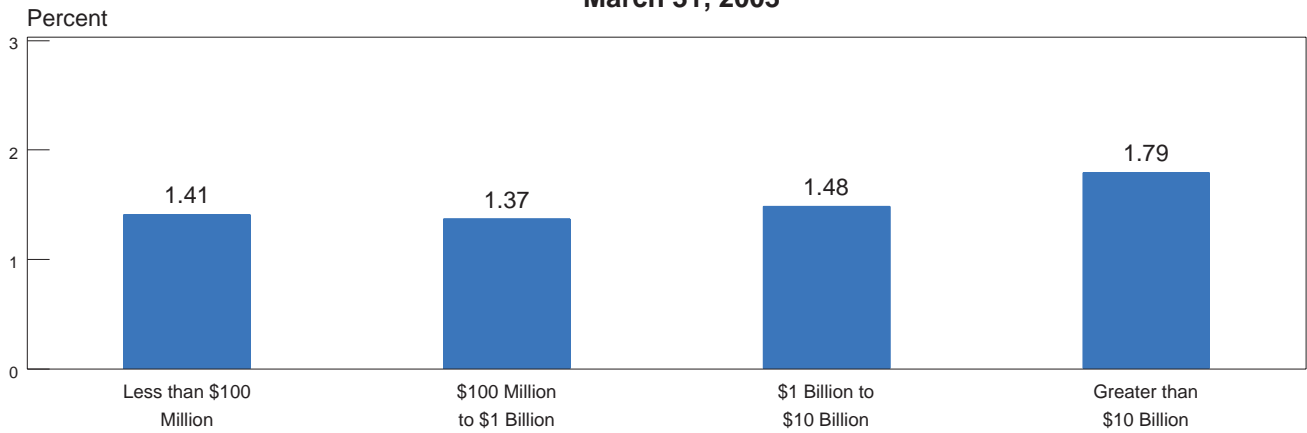
Net Charge-offs to Loans and Leases (YTD)

March 31, 2003



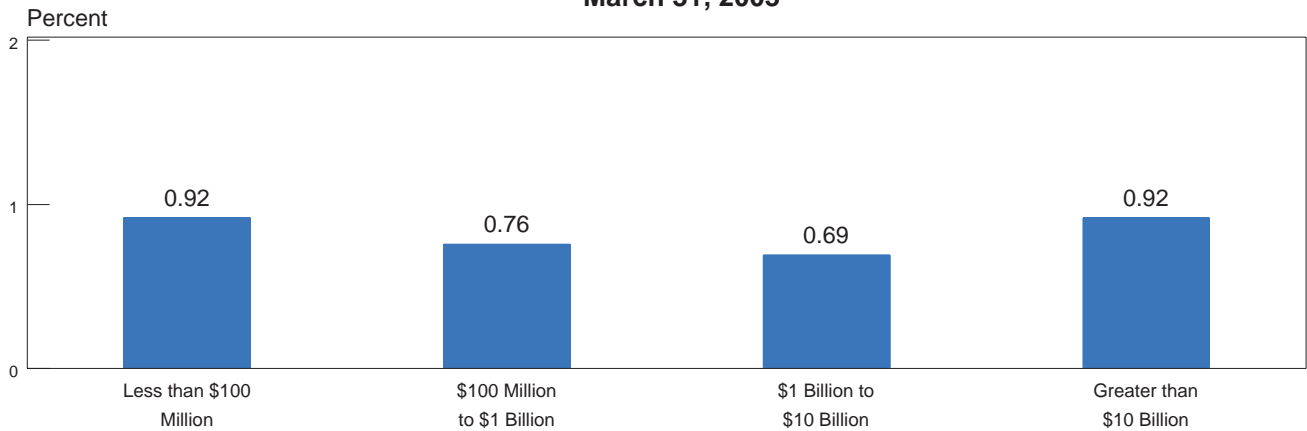
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

March 31, 2003



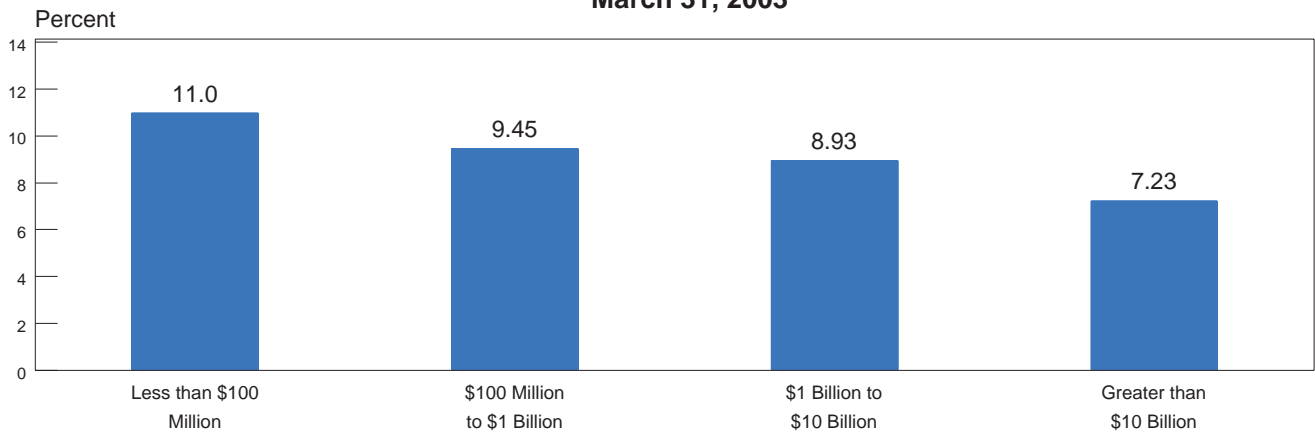
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2003



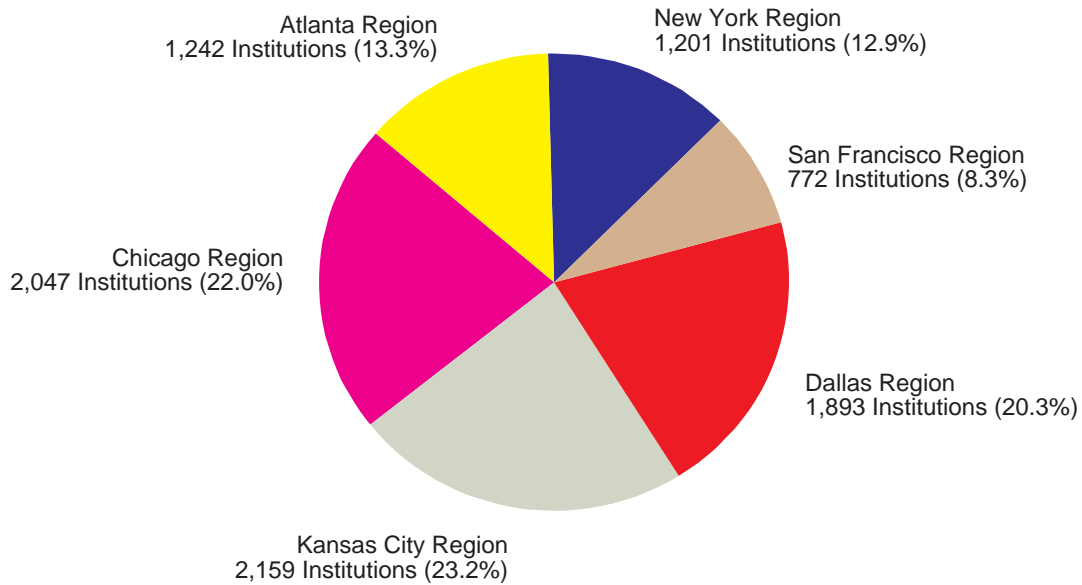
Core Capital (Leverage) Ratio

March 31, 2003



Geographic Distribution of FDIC-Insured Institutions

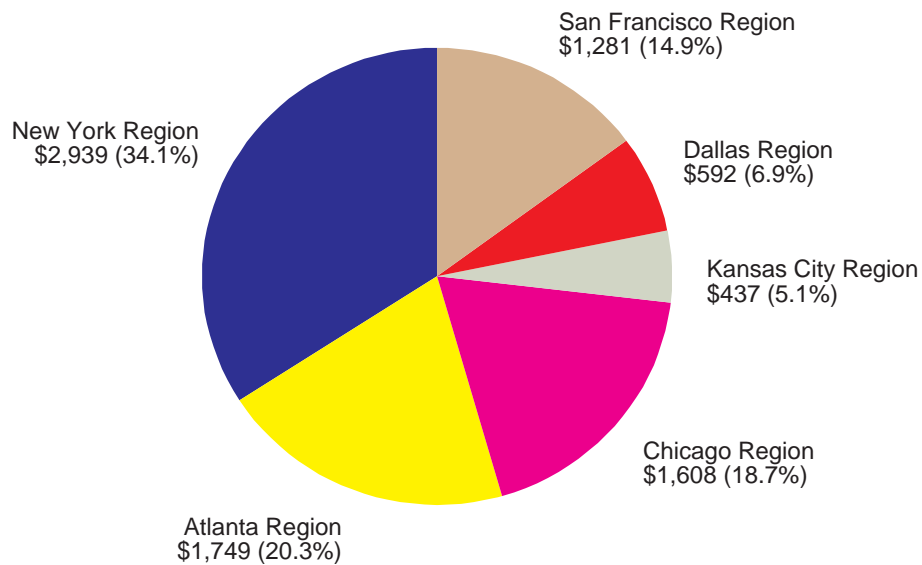
March 31, 2003



Geographic Distribution of Industry Assets

March 31, 2003

(\$ Billions)

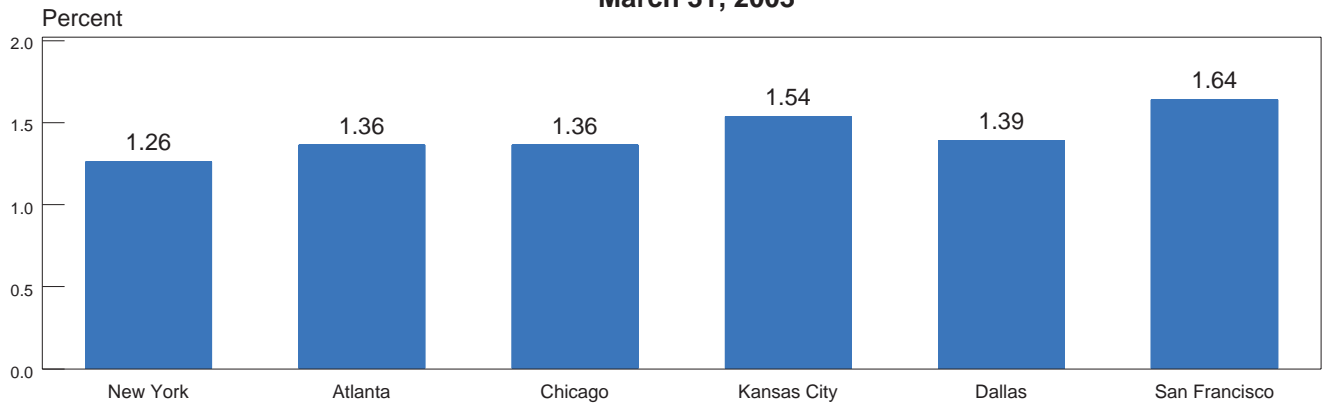


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

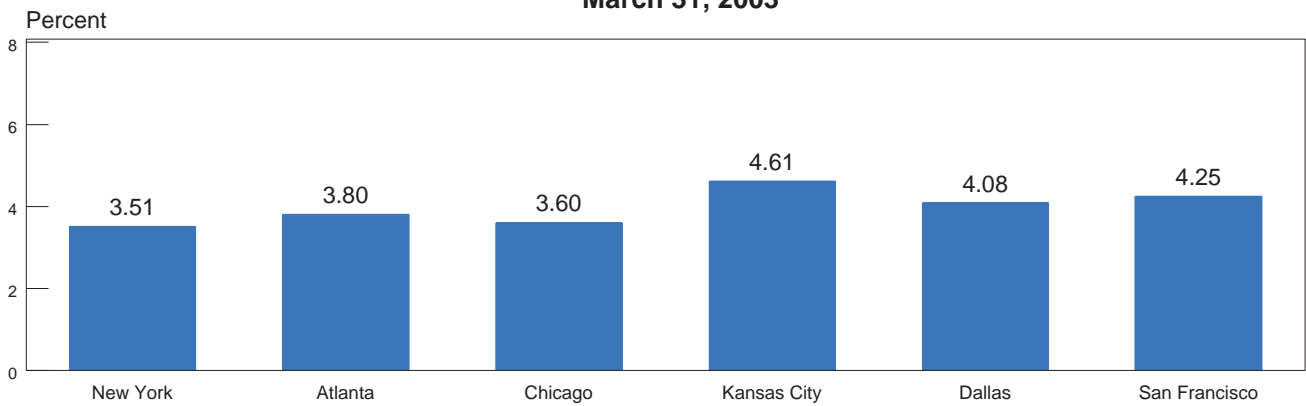
Return on Assets (YTD)

March 31, 2003



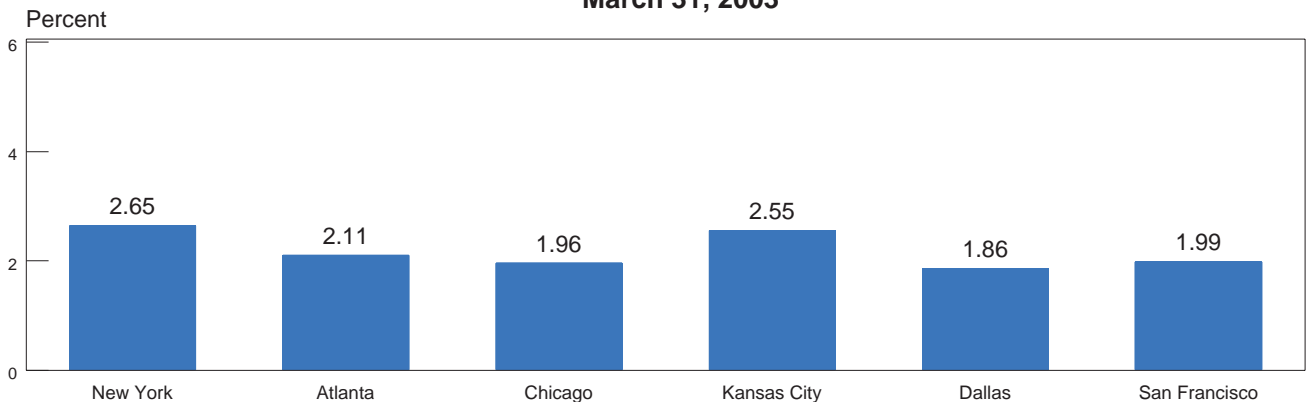
Net Interest Margins (YTD)

March 31, 2003



Noninterest Income to Assets (YTD)

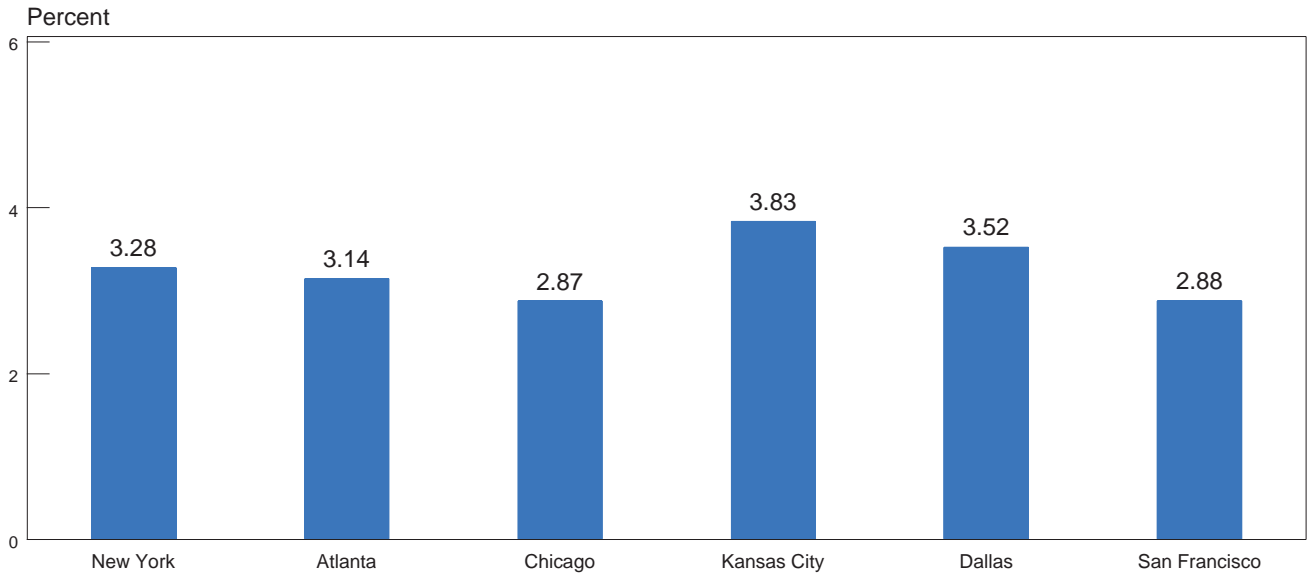
March 31, 2003



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

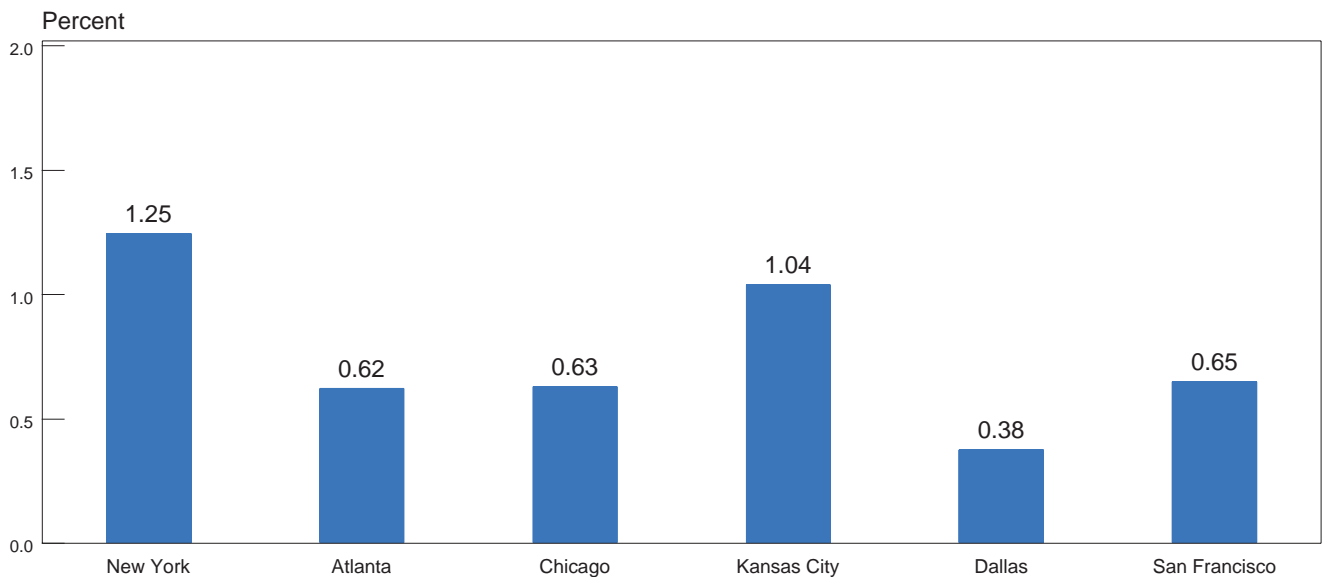
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

March 31, 2003



Net Charge-offs to Loans and Leases (YTD)

March 31, 2003

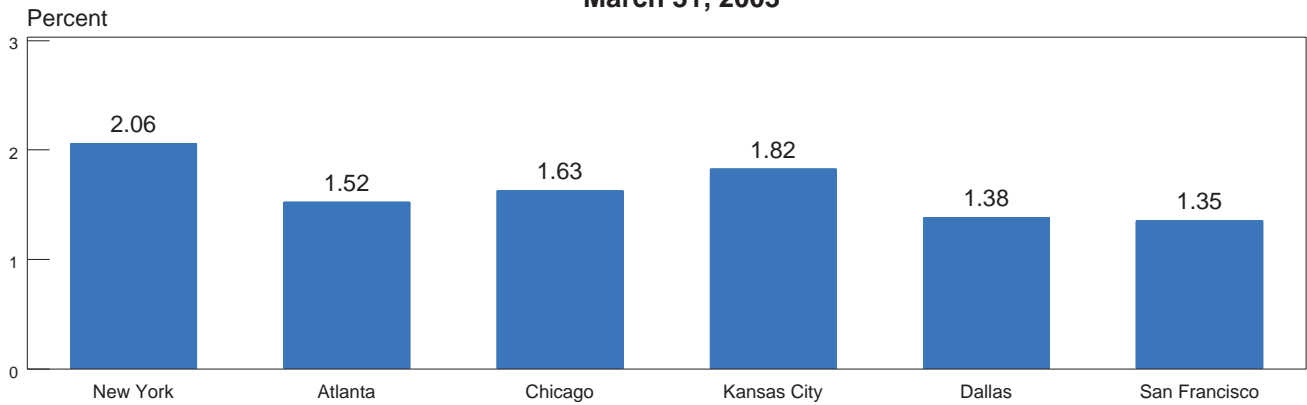


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Condition Ratios By Geographic Regions

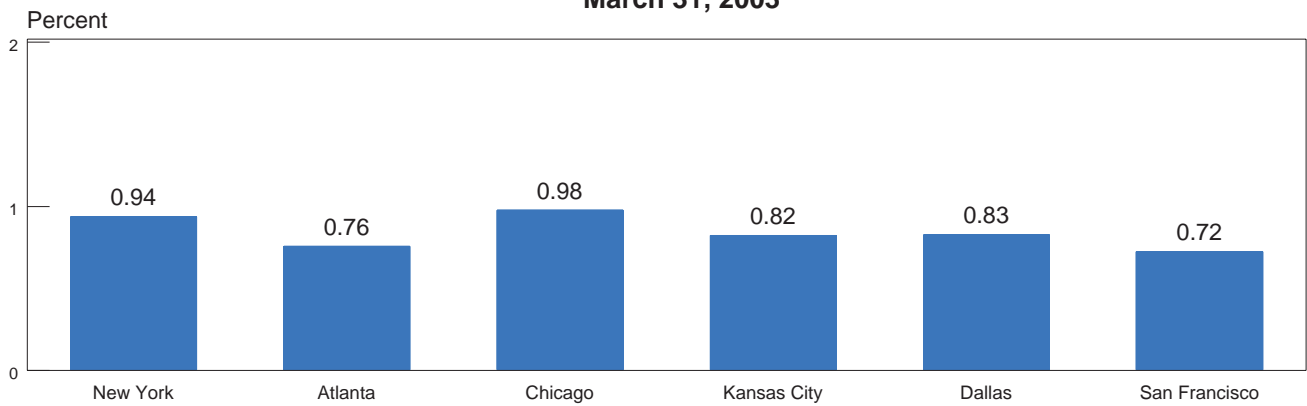
Loss Allowance To Loans and Leases

March 31, 2003



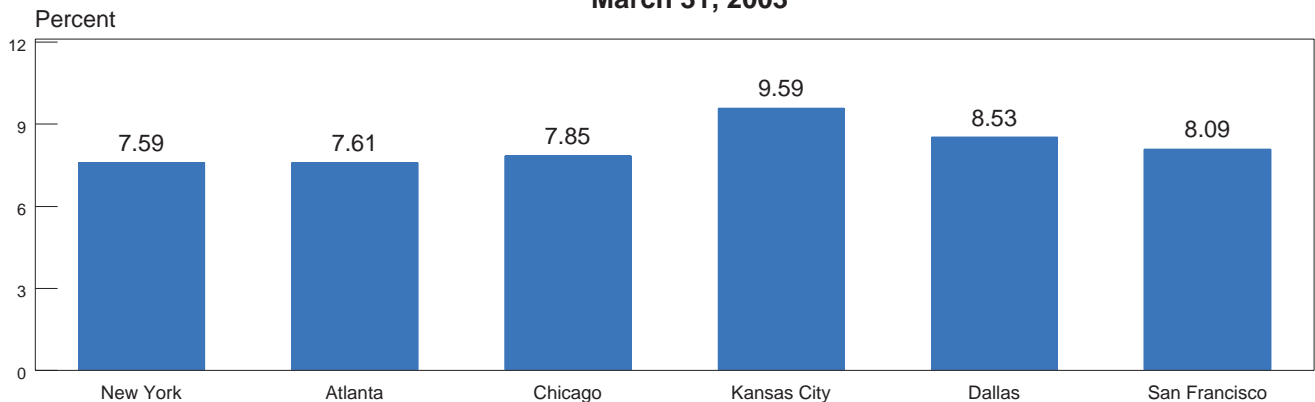
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2003



Core Capital (Leverage) Ratio

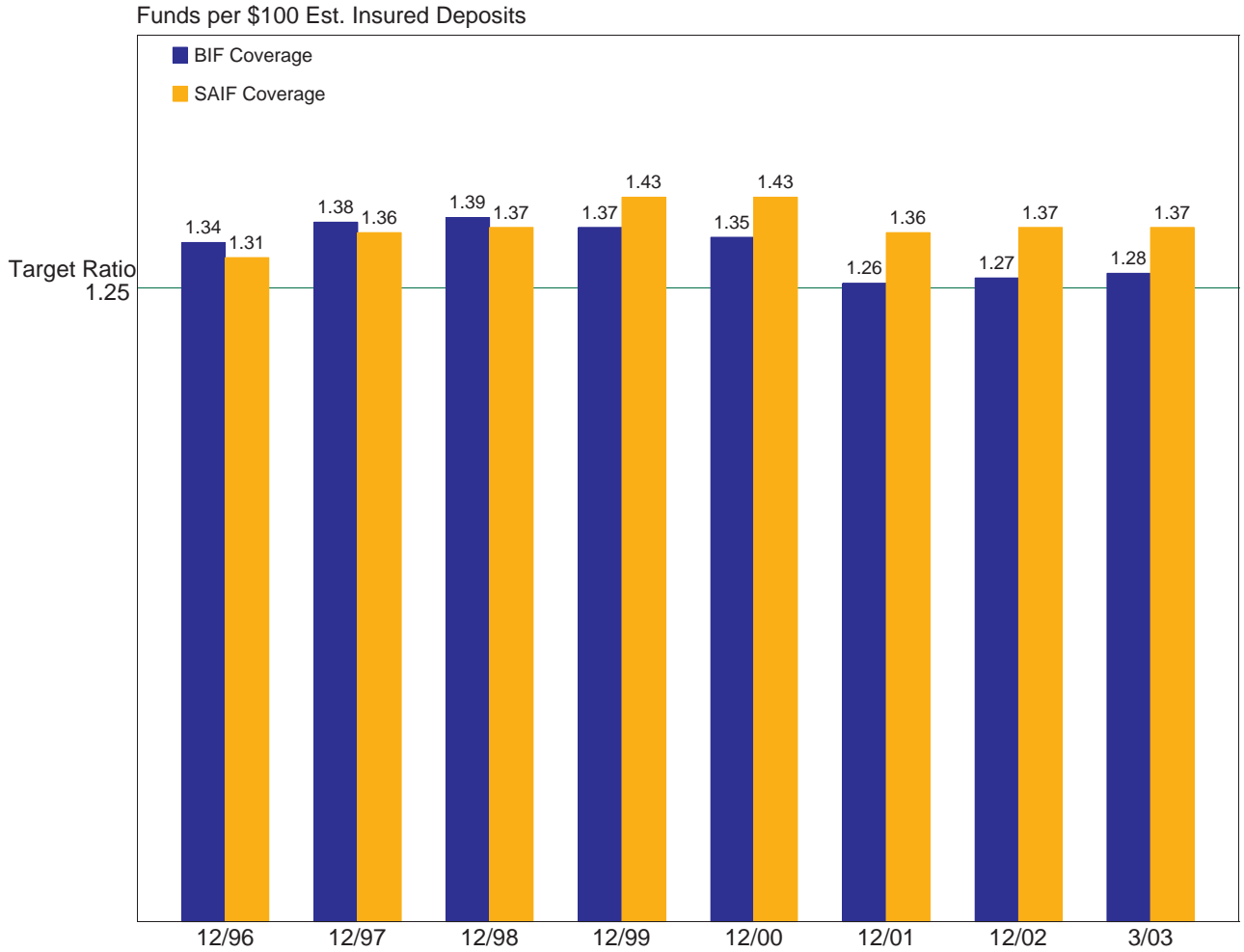
March 31, 2003



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

Insurance Fund Reserve Ratios

December 31, 1996 - March 31, 2003



(\$ Billions)

BIF

Fund Balance	26.9	28.3	29.6	29.4	31.0	30.4	32.1	32.4
Est. Insured Deposits	2,007.0	2,056.6	2,134.4	2,151.5	2,299.9	2,408.3	2,527.9	2,531.2

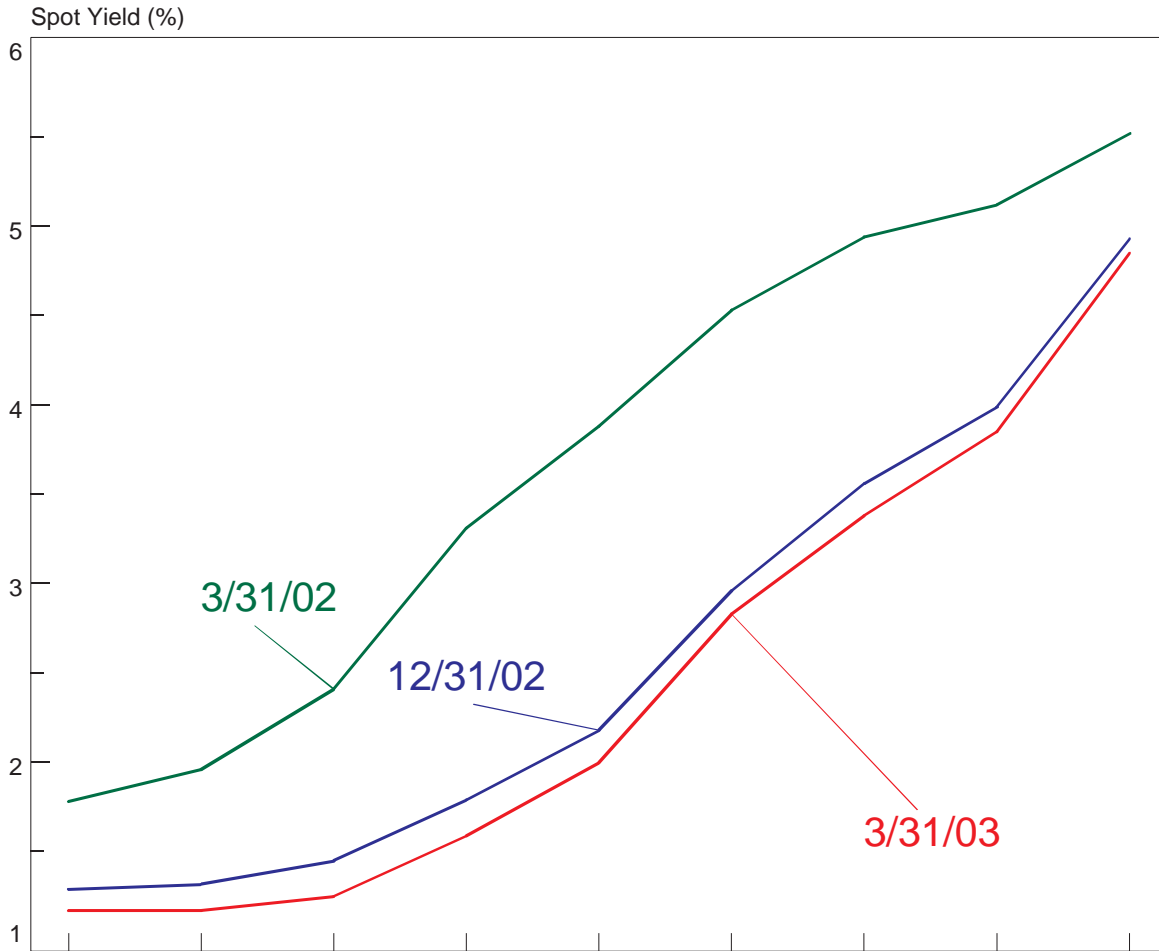
SAIF

Fund Balance	8.9	9.4	9.8	10.3	10.8	10.9	11.7	11.9
Est. Insured Deposits	683.4	689.9	716.0	717.6	755.2	802.4	859.7	868.0

Note: Includes insured branches of foreign banks. 2003 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

March 31, 2002 - March 31, 2003



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/03	1.17	1.17	1.25	1.59	2.00	2.83	3.38	3.85	4.85*
12/31/02	1.29	1.32	1.45	1.79	2.18	2.96	3.56	3.99	4.93
9/30/02	1.66	1.63	1.69	2.03	2.40	3.13	3.71	4.47	5.08
6/30/02	1.74	1.86	2.25	3.12	3.64	4.33	4.72	5.02	5.61
3/31/02	1.78	1.96	2.41	3.31	3.88	4.53	4.94	5.12	5.52

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, 2003

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,980	98.5%	\$7,445.8	99.7%
Adequately Capitalized	113	1.4%	\$16.9	0.2%
Undercapitalized	1	0.0%	\$0.1	0.0%
Significantly Undercapitalized	2	0.0%	\$0.2	0.0%
Critically Undercapitalized	1	0.0%	\$1.5	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,206	99.2%	\$1,139.8	99.9%
Adequately Capitalized	10	0.8%	\$1.4	0.1%
Undercapitalized	0	0.0%	\$0.0	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

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

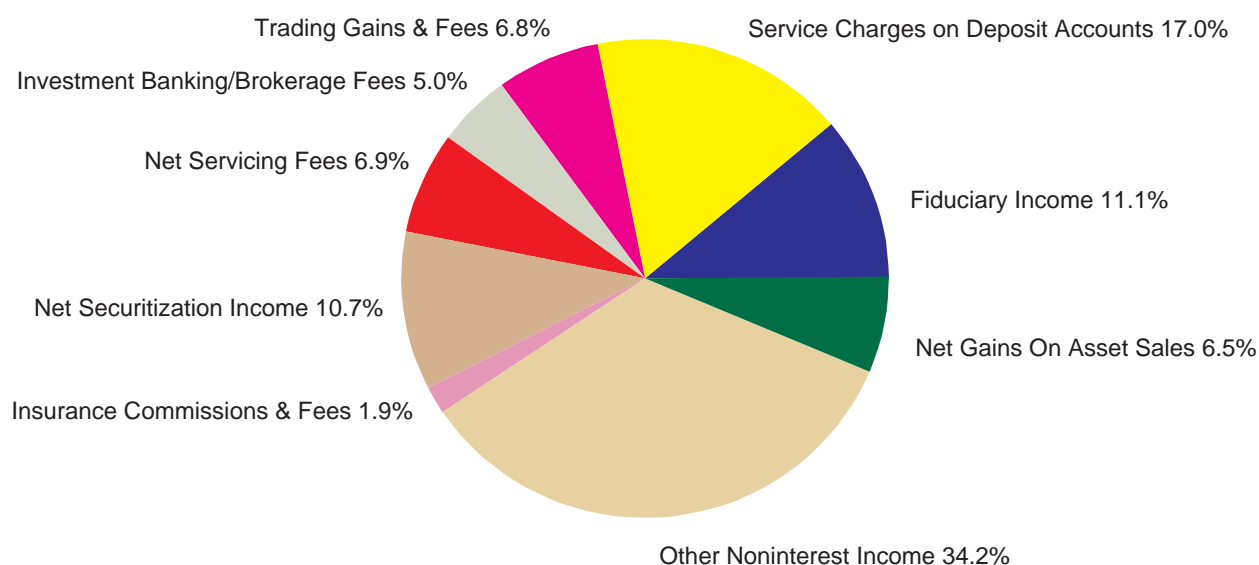
Capital Category Definitions

	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

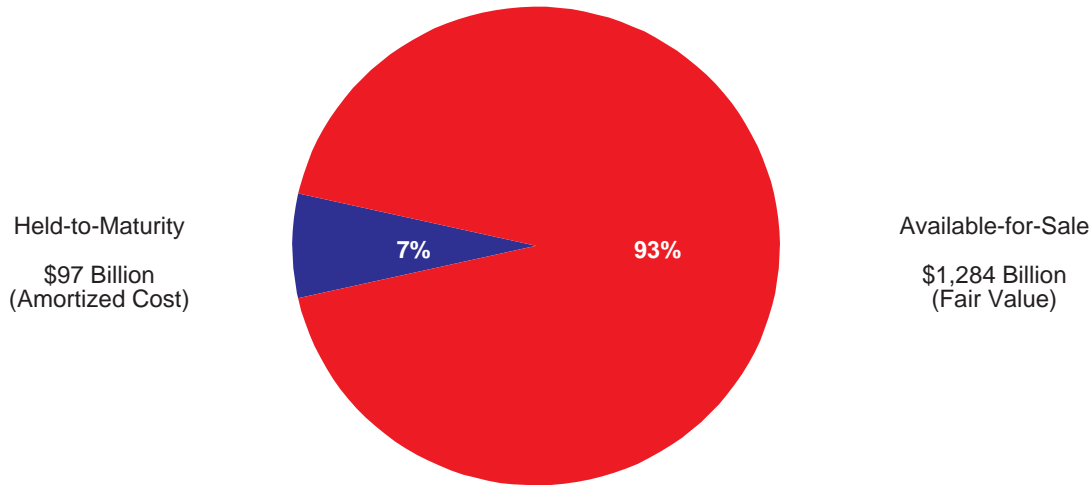
March 31, 2003



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$4,956	1,446	18.3%
Service Charges on Deposit Accounts	\$7,555	7,675	97.0%
Trading Gains & Fees	\$3,044	139	1.8%
Investment Banking/Brokerage Fees	\$2,206	1,912	24.2%
Venture Capital Revenue	-\$58	45	0.6%
Net Servicing Fees	\$3,054	1,643	20.8%
Net Securitization Income	\$4,772	71	0.9%
Insurance Commissions & Fees	\$835	3,285	41.5%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$2,677	1,718	21.7%
Net Gains/Losses On OREO Sales	\$7	1,221	15.4%
Net Gains/Losses On Sales Of Other Assets	\$209	1,235	15.6%
Other Noninterest Income	\$15,196	7,735	97.7%
Total Noninterest Income	\$44,458	7,831	98.9%

Commercial Bank Total Securities*

March 31, 2003



Total Securities*

March 31, 2003

(\$ Millions)

	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	\$4,840	101.6	\$59,886	101.4	\$64,726	101.4
U.S. Government Agencies	1,852	100.8	5,271	101.9	7,124	101.6
Government Sponsored Enterprises	29,406	101.7	195,893	101.9	225,299	101.9
Mortgage Pass-through Securities	16,007	103.4	476,451	102.0	492,458	102.0
Collateralized Mortgage Obligations	16,280	101.2	251,091	101.6	267,371	101.6
State, County, Municipal Obligations	22,104	104.5	81,871	104.8	103,975	104.7
Asset Backed Securities	529	102.0	97,567	100.8	98,096	100.8
Other Debt Securities	6,118	101.8	98,923	103.2	105,040	117.5
Equity Securities	**	**	17,449	107.0	17,449	107.0
Total Securities	\$97,136	102.5	\$1,284,401	101.9	\$1,381,537	102.0
Memoranda***						
Structured Notes	8,182		8,267			101.0

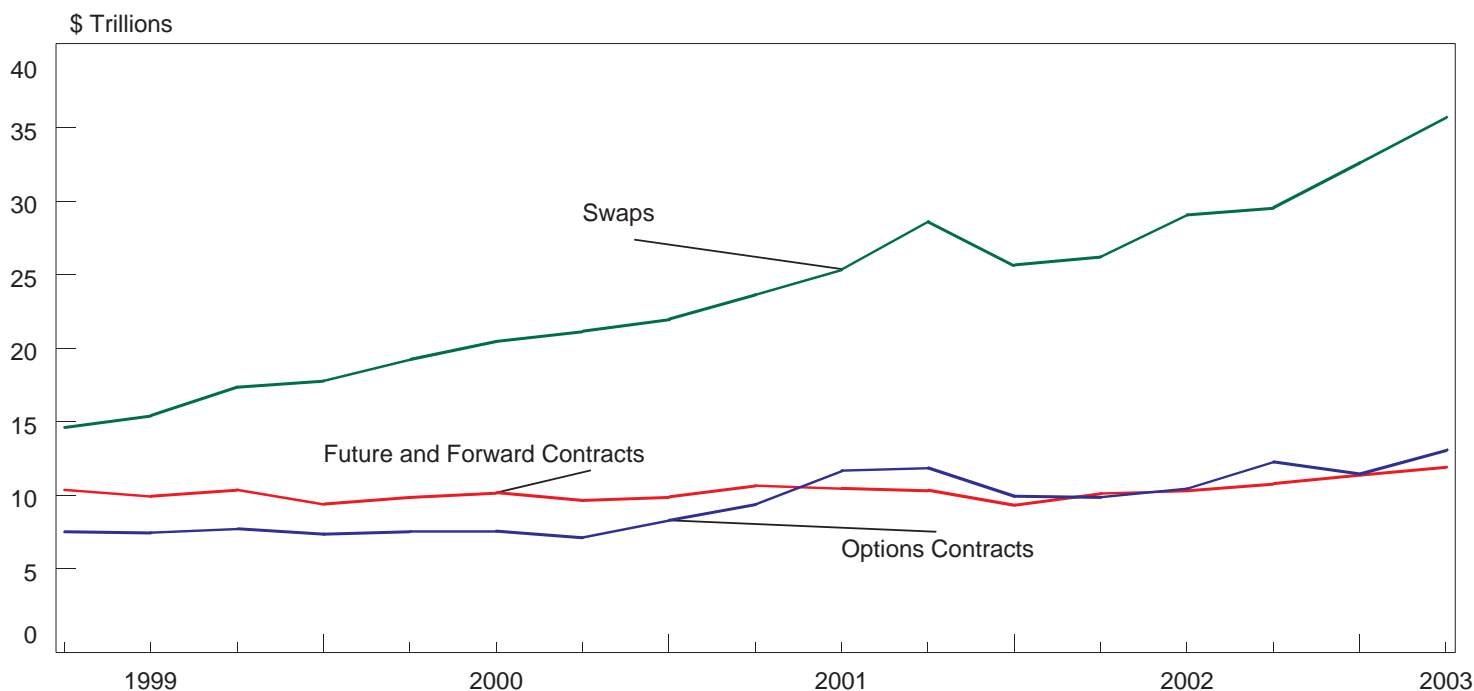
* Excludes trading account assets.

** 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

1999 - 2003 (Notional Amounts)



	12/99	12/00	12/01	12/02	3/03
Total Derivatives (Notional Amounts, in billions of dollars)	\$34,533	\$40,145	\$44,905	\$55,437	\$60,713
Futures and Forward Contracts	9,390	9,877	9,335	11,376	11,911
Interest rate contracts	5,096	5,302	5,330	7,380	8,034
Foreign exchange rate contracts	4,175	4,425	3,864	3,866	3,752
Other futures and forwards*	119	150	142	130	124
Option Contracts	7,361	8,301	9,924	11,455	13,089
Interest rate options	5,795	6,744	8,487	9,783	11,169
Foreign currency options	965	775	743	911	1,158
Other option contracts*	601	782	693	761	761
Swaps	17,781	21,968	25,646	32,607	35,714
Interest rate swaps	16,884	20,920	24,402	31,190	34,244
Foreign exchange rate swaps	774	899	1,129	1,299	1,333
Other swaps*	123	148	115	118	137
Memoranda					
Spot Foreign Exchange Contracts	66	189	111	196	465
Credit Derivatives	287	426	421	642	710
Number of banks reporting derivatives	418	401	369	442	488
Replacement cost of interest rate and foreign exchange rate contracts**	361	449	598	1,120	1,161

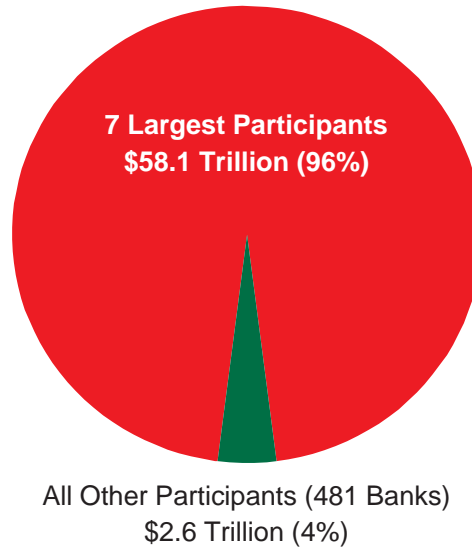
* Not reported by banks with less than \$300 million in assets.

** 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

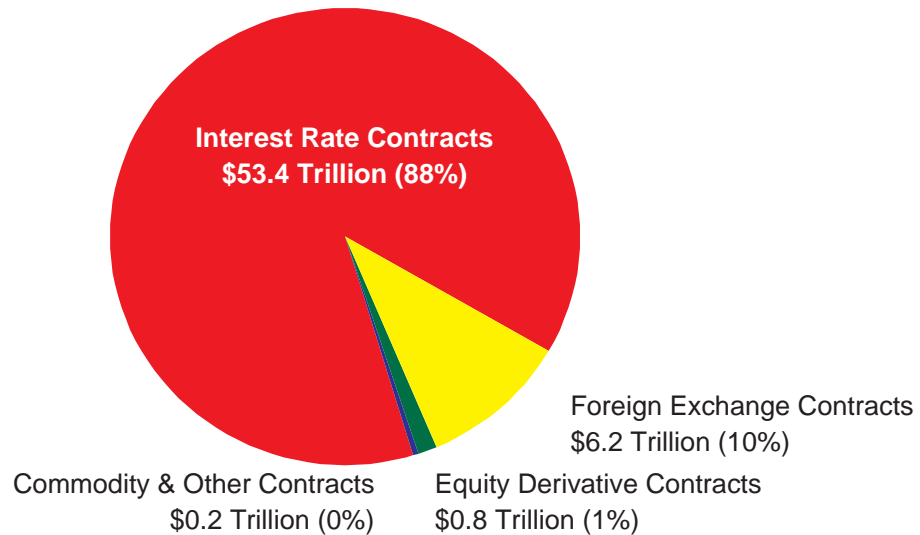
March 31, 2003



Composition of Commercial Bank Derivatives*

Notional Amounts

March 31, 2003



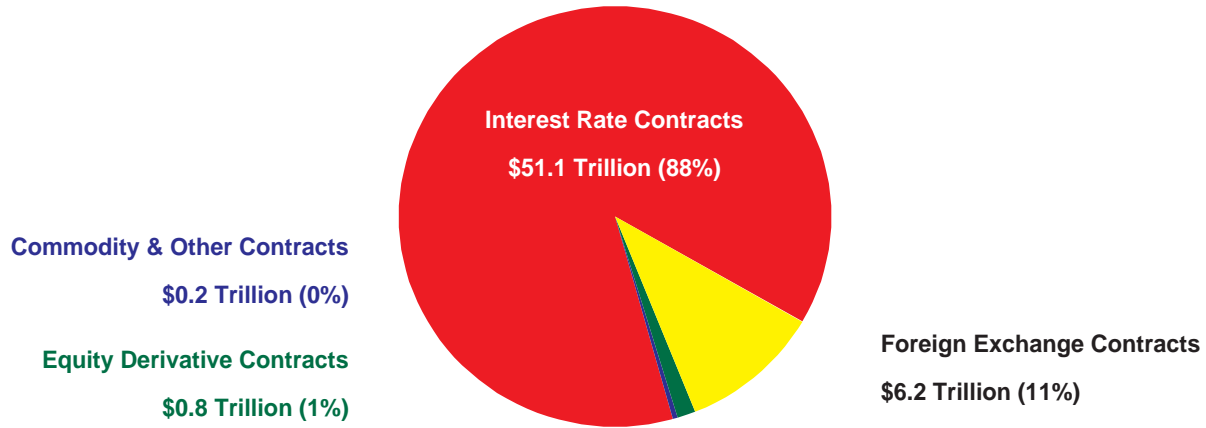
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$419 billion for the seven largest participants and \$46 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

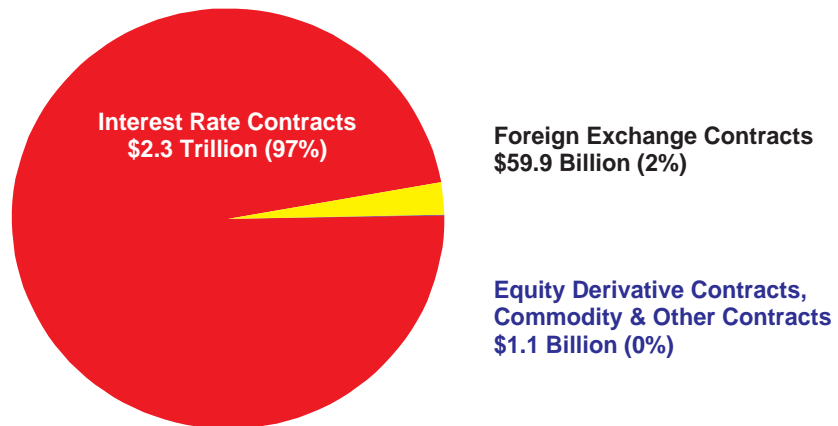
March 31, 2003



Not Held for Trading

Notional Amounts

March 31, 2003



* 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 \$465 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

March 31, 2003
(\$ Millions)

Held for Trading

103 Banks Held Derivative Contracts for Trading
7 Largest Participants Held 97% of Total (Notional Amount)
(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	988,859	115,133	41,796	12,901	1158690	25,656
Gross negative fair value	962,828	119,163	38,382	12,659	1133033	
All other participants						
Gross positive fair value	18,059	5,311	712	1,358	25,441	912
Gross negative fair value	17,537	4,970	663	1,358	24,528	
Total						
Gross positive fair value	1006919	120,445	42,508	14,259	1184130	26,568
Gross negative fair value	980,365	124,133	39,046	14,017	1157562	

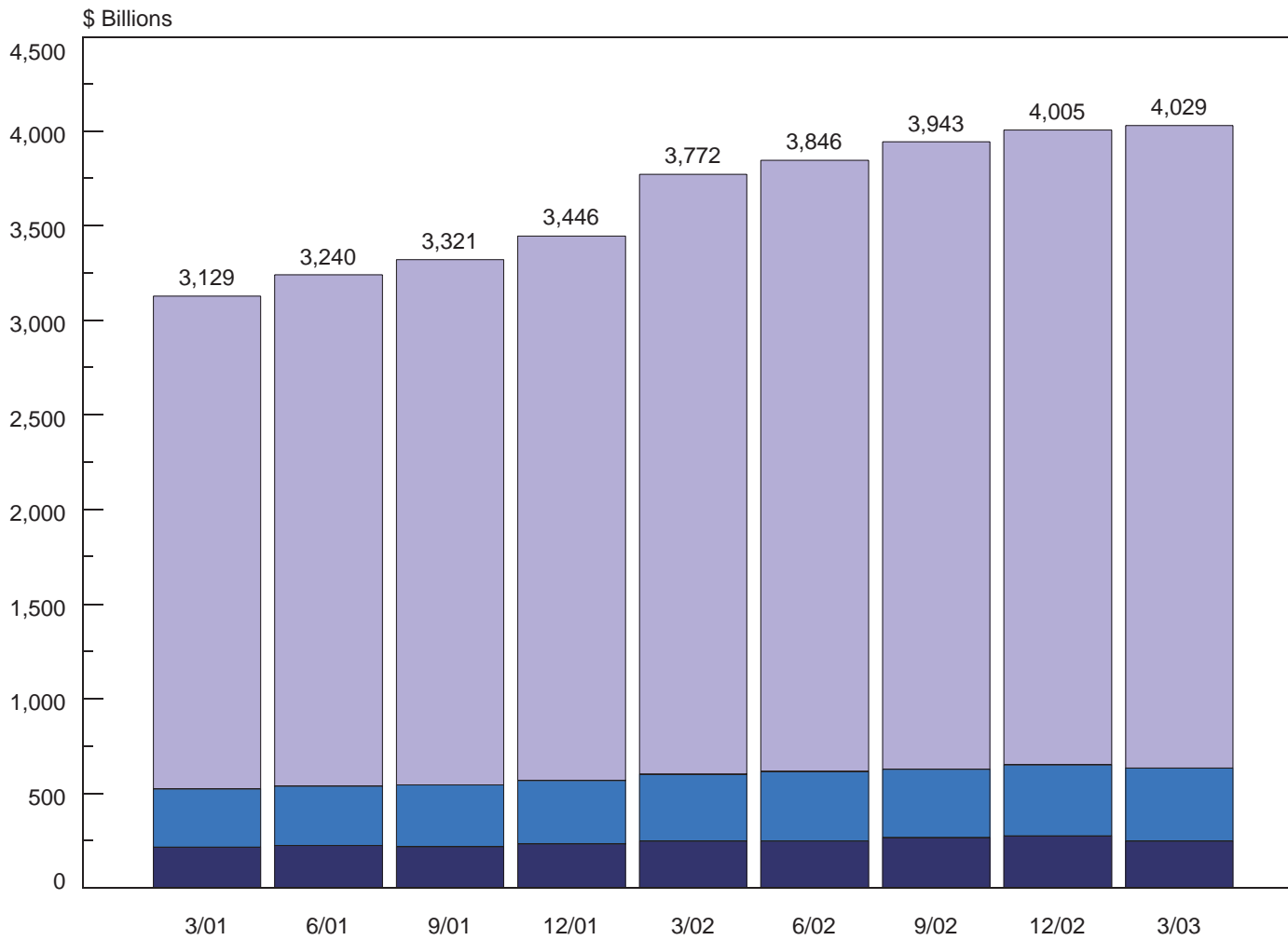
Held for Trading

452 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	21,405	272	1	0	21,678	9,319
Gross negative fair value	11,913	437	9	0	12,358	
All other participants						
Gross positive fair value	11,448	616	5	0	12,069	2,215
Gross negative fair value	9,211	557	86	0	9,854	
Total						
Gross positive fair value	32,853	888	6	0	33,747	11,534
Gross negative fair value	21,123	994	95	0	22,212	

Expansion of Commercial Bank Credit Card Lines

2001 - 2003



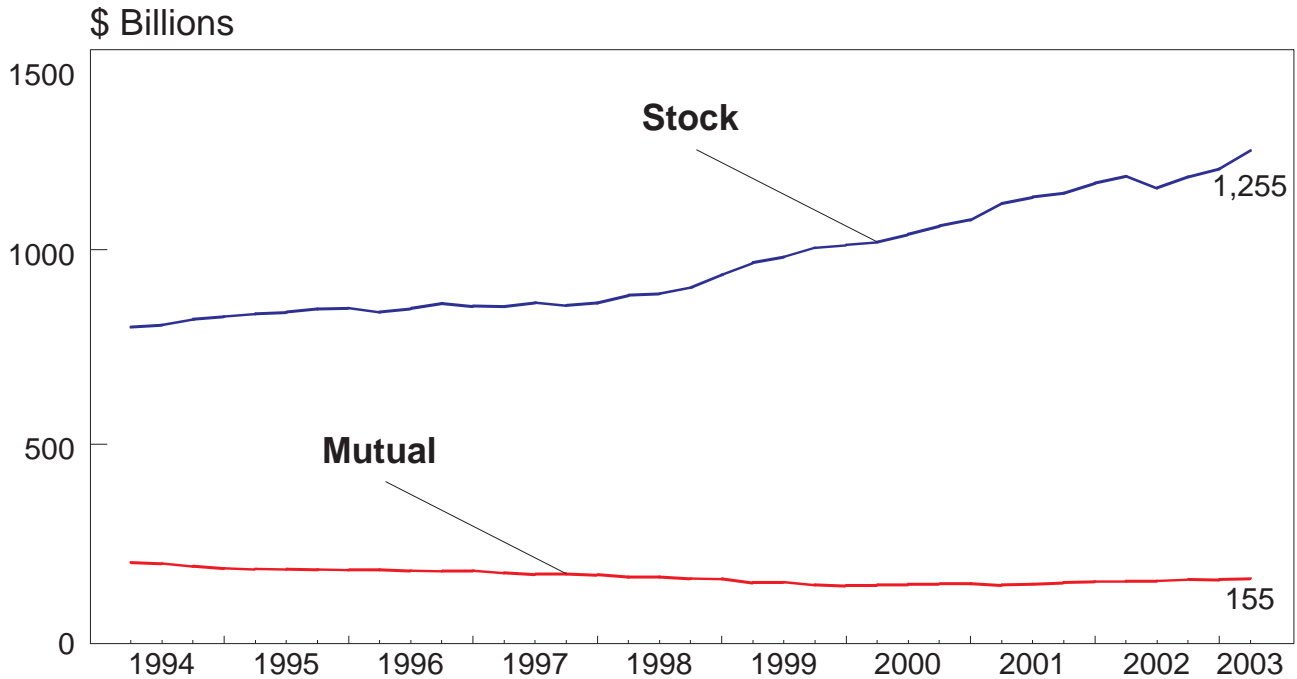
Loans outstanding (\$ Billions)

	3/01	6/01	9/01	12/01	3/02	6/02	9/02	12/02	3/03
■ Held on-balance-sheet	216.5	226.4	218.5	232.9	247.8	250.4	267.6	275.9	250.4
■ Securitized & sold *	308.2	312.6	326.1	337.5	354.4	367.1	361.0	376.5	384.3
■ Unused commitments *	2,604.5	2,700.7	2,776.8	2,875.9	3,170.3	3,228.6	3,314.2	3,352.6	3,394.3
Total	3,129.2	3,239.7	3,321.4	3,446.3	3,772.5	3,846.1	3,942.9	4,005.0	4,029.0

* Off-balance-sheet

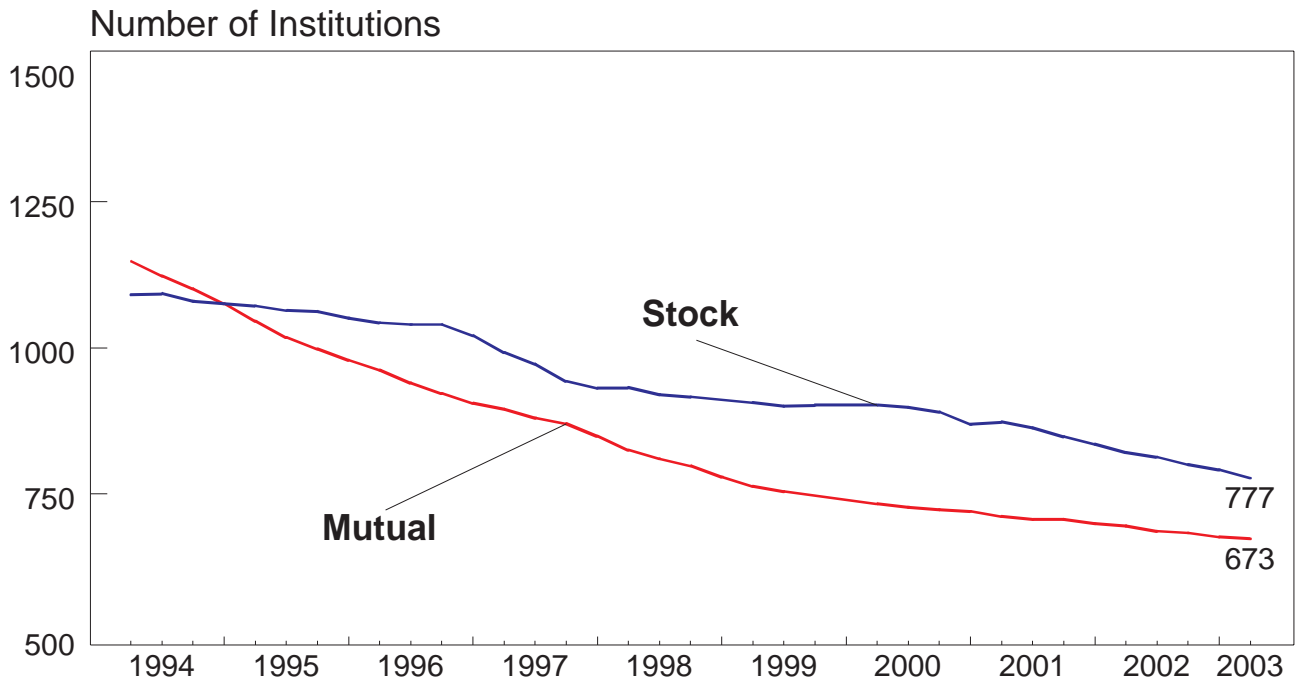
Assets of Mutual and Stock Savings Institutions

1994 - 2003



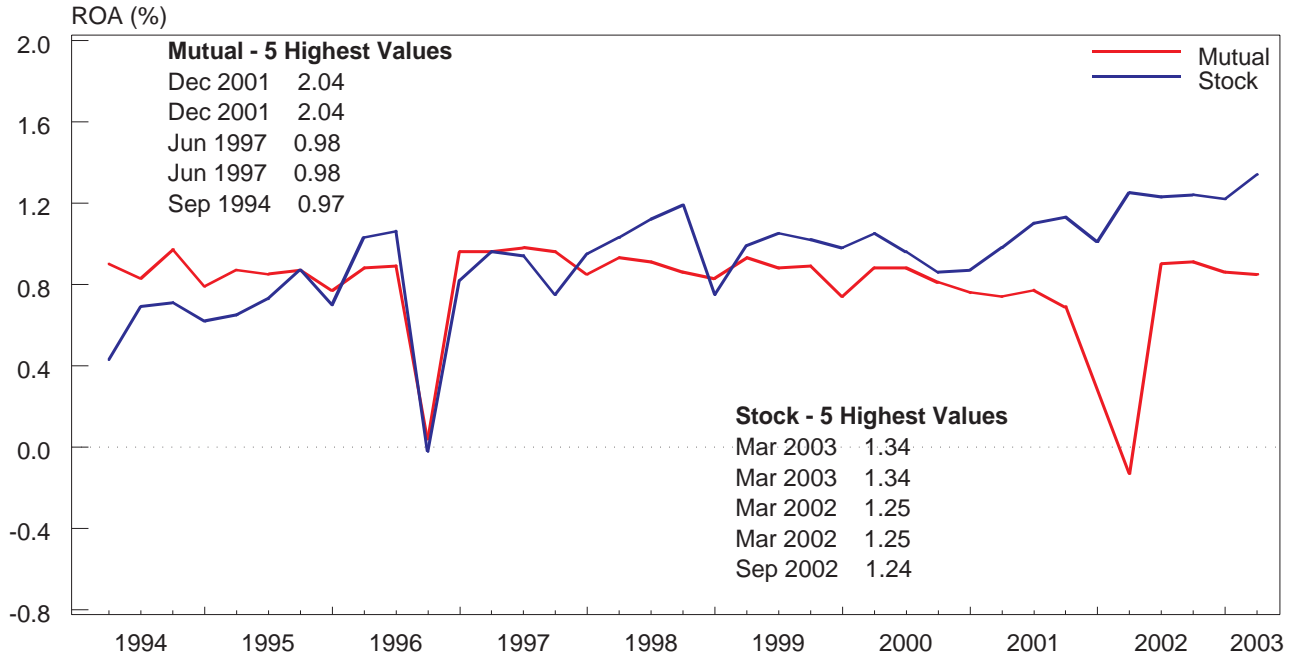
Number of Mutual and Stock Savings Institutions

1994 - 2003



Quarterly Return on Assets (ROA), Annualized Mutual and Stock Savings Institutions

1994-2003



Quarterly Return on Equity (ROE), Annualized Mutual and Stock Savings Institutions

1994-2003

