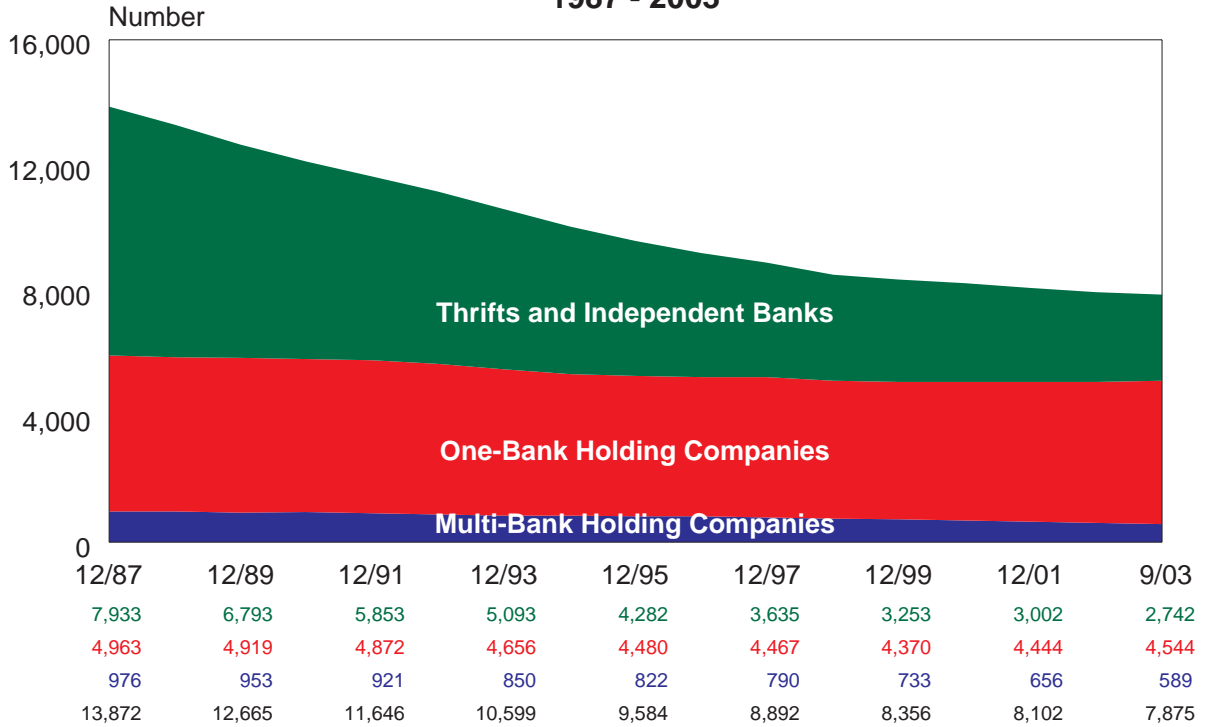


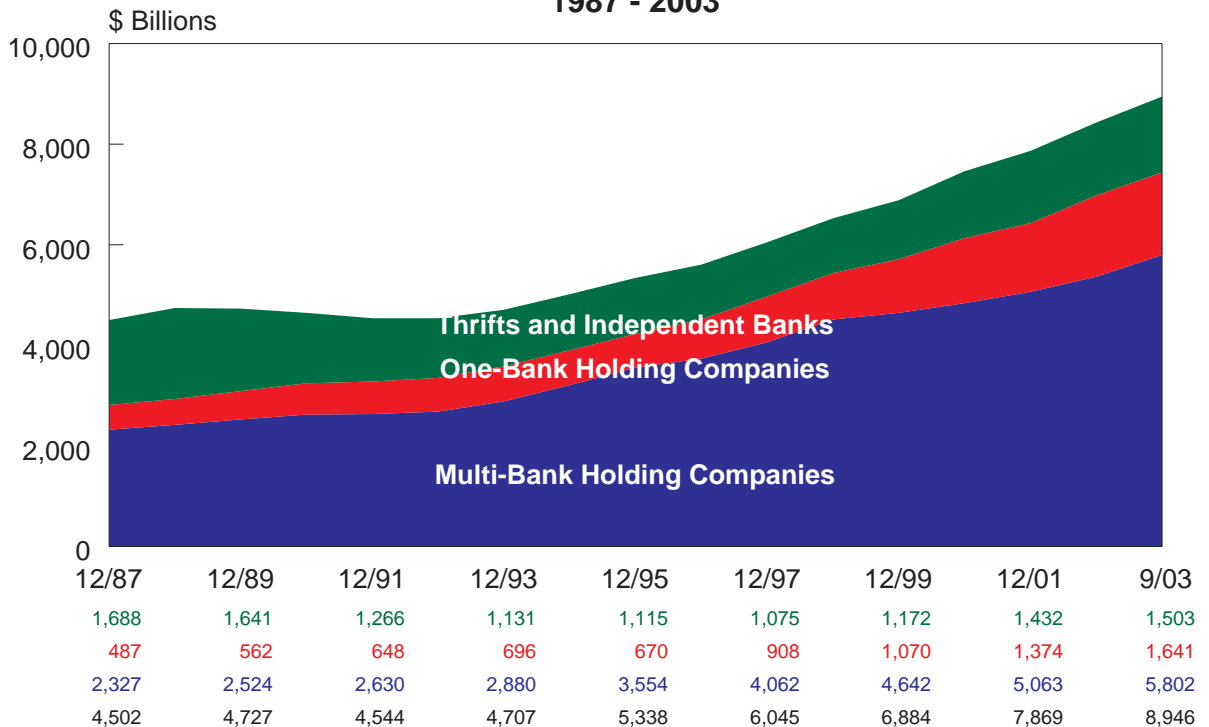
Number of FDIC-Insured Banking Organizations

1987 - 2003



Assets of FDIC-Insured Banking Organizations

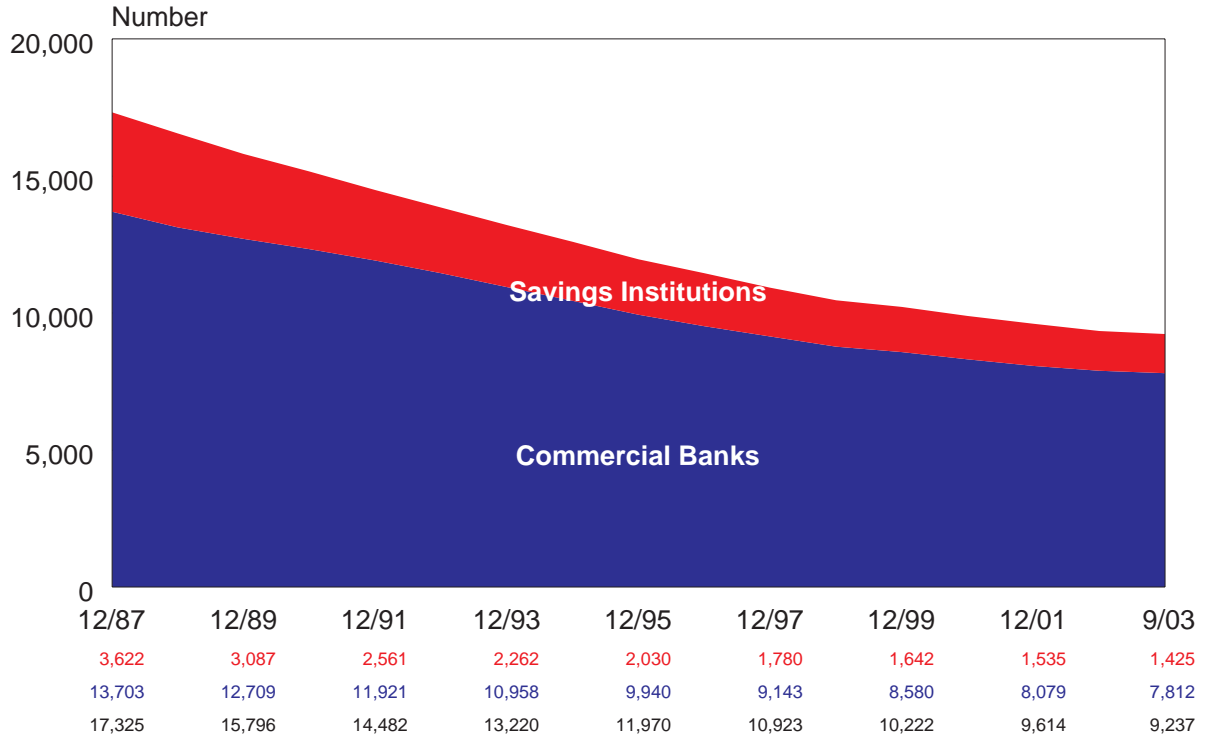
1987 - 2003



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

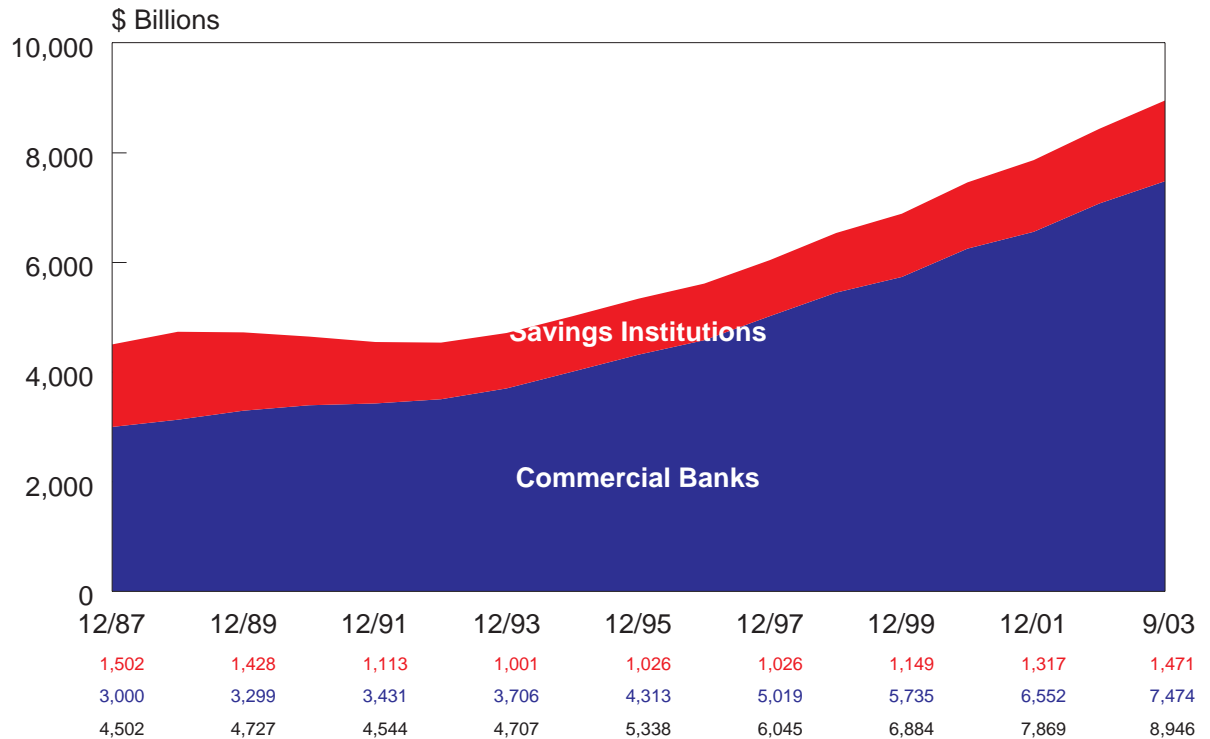
Number of FDIC-Insured Institutions

1987 - 2003



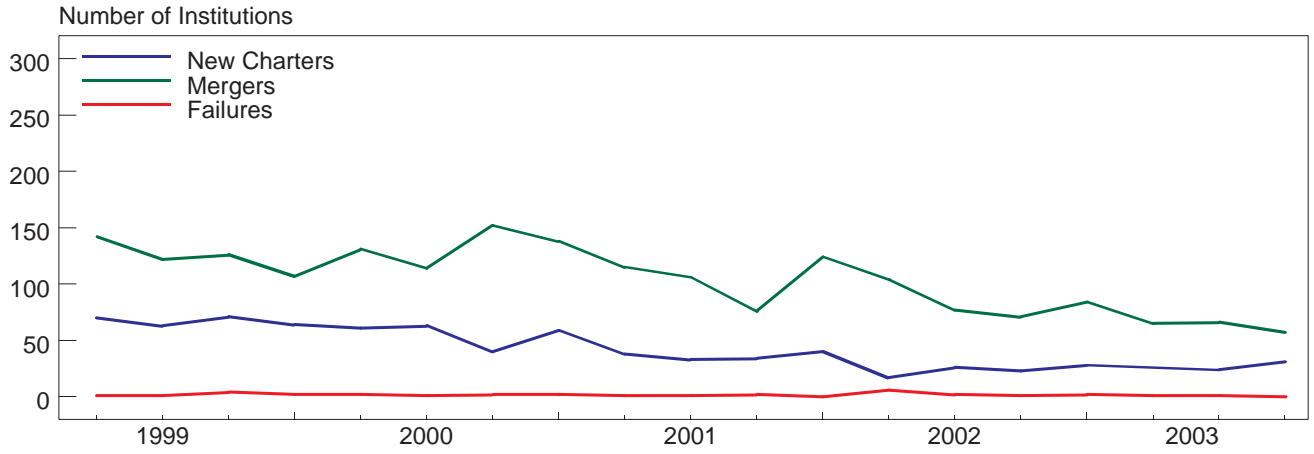
Assets of FDIC-Insured Institutions

1987 - 2003



Changes in the Number of FDIC-Insured Institutions

Quarterly, 1999 - 2003

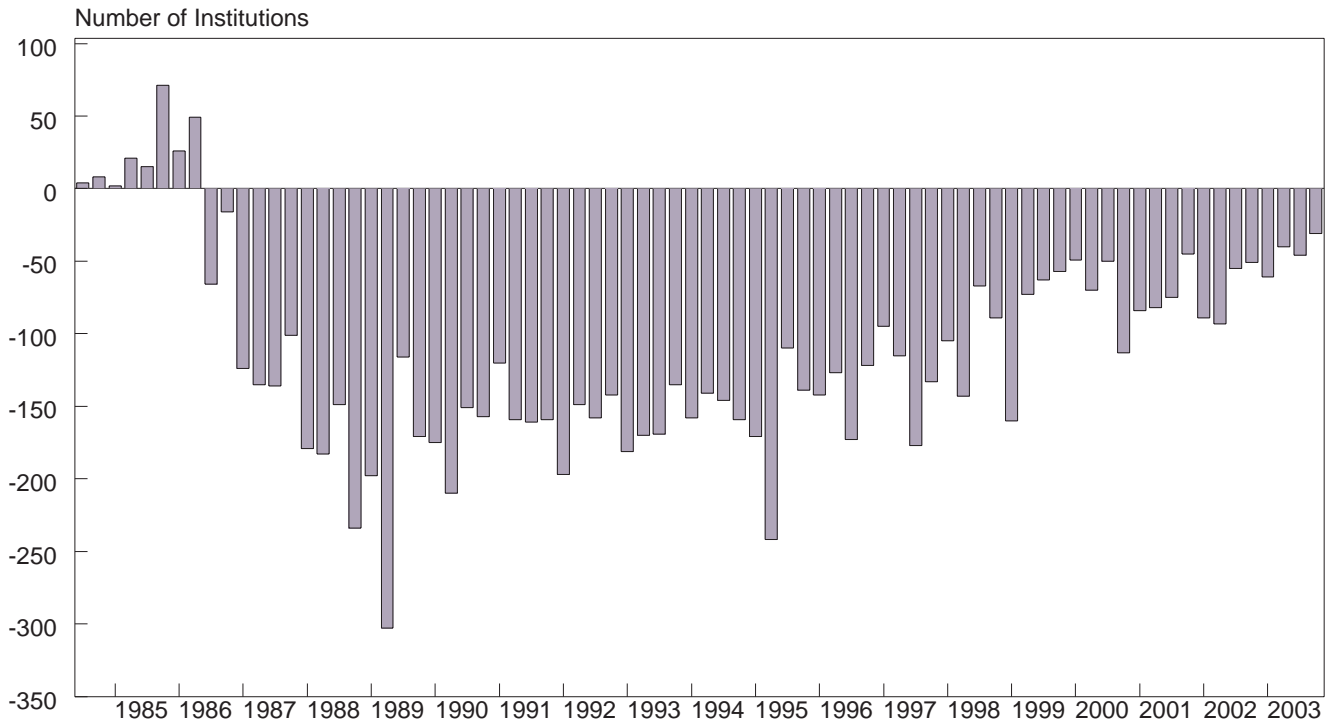


	1999				2000				2001				2002				2003		
New Charters	70	63	71	64	61	63	40	59	38	33	34	40	17	26	23	28	26	24	31
Mergers	142	122	126	107	131	114	152	138	115	106	76	124	104	77	71	84	65	66	57
Failures	1	1	4	2	2	1	2	2	1	1	2	0	6	2	1	2	1	1	0
Other Changes, Net*	0	-3	2	-5	2	2	1	0	-5	-1	-2	-5	0	-2	-1	-3	0	-3	-5
No. of Institutions at end of quarter	10,390	10,327	10,270	10,221	10,151	10,101	9,988	9,904	9,822	9,747	9,702	9,613	9,520	9,465	9,415	9,354	9,314	9,268	9,237

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

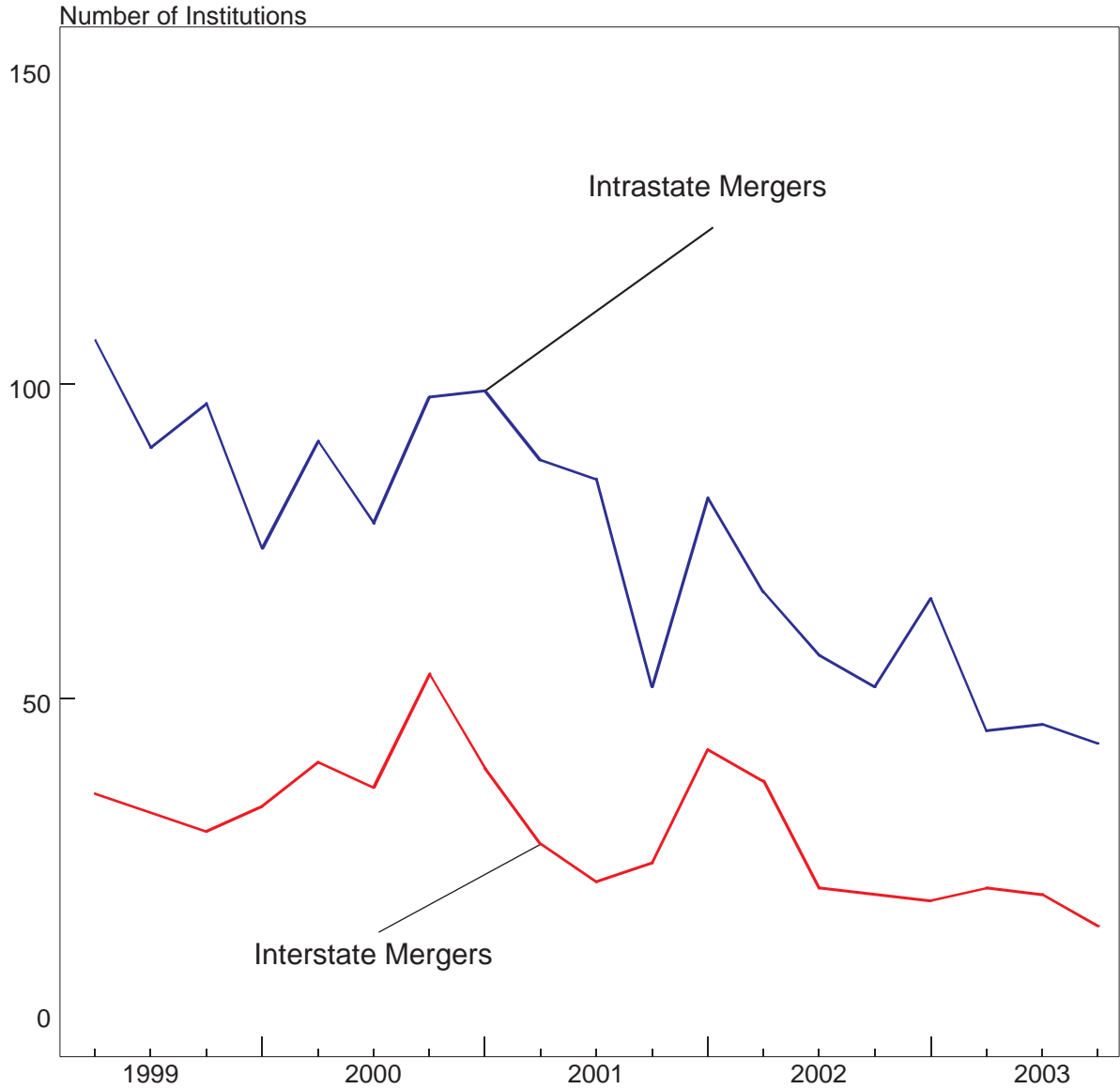
Quarterly Change in the Number of FDIC-Insured Institutions

1984-2003



Institution Mergers: Interstate vs. Intrastate

Quarterly, 1999 - 2003

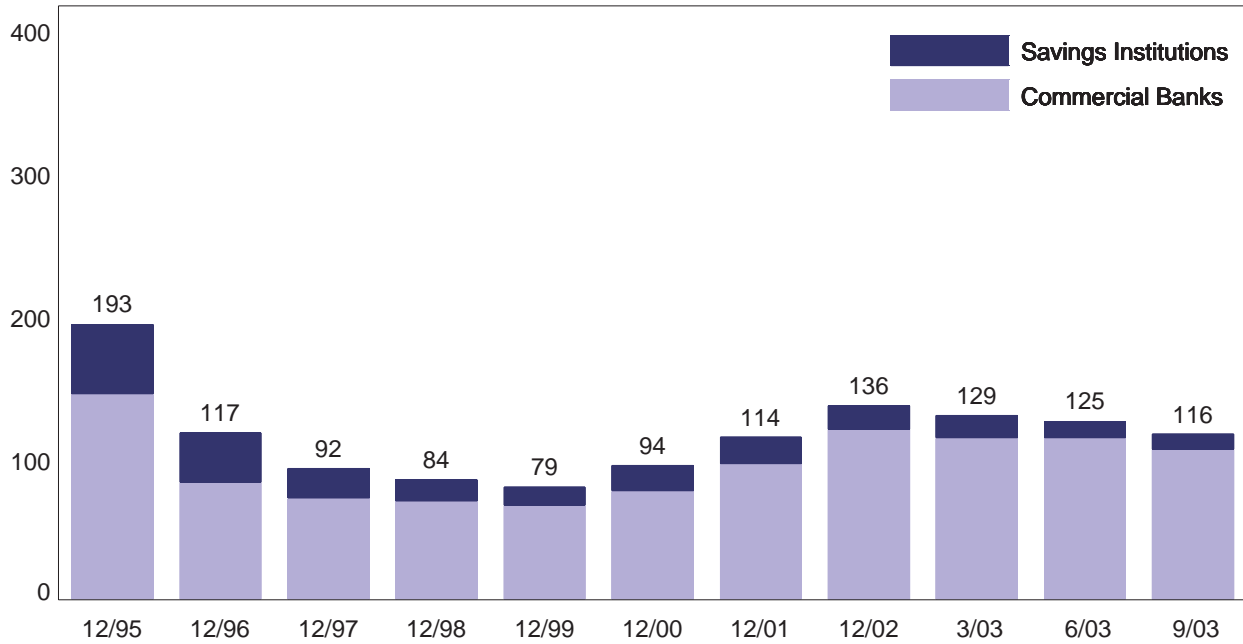


Intrastate Mergers	107	90	97	74	91	78	98	99	88	85	52	82	67	57	52	66	45	46	43
Interstate Mergers	35	32	29	33	40	36	54	39	27	21	24	42	37	20	19	18	20	19	14

Number of FDIC-Insured "Problem" Institutions

1995-2003

Number of Institutions



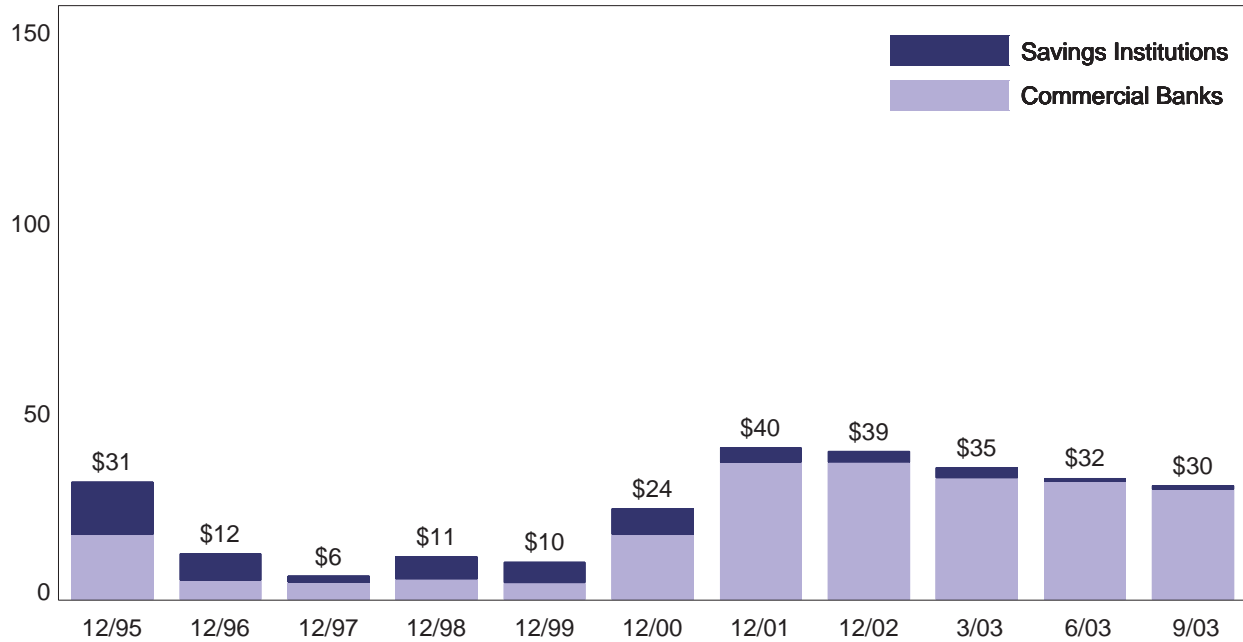
Savings Institutions
Commercial Banks

12/95	49	35	21	15	13	18	19	17	16	12	11
12/96	144	82	71	69	66	76	95	119	113	113	105

Assets of FDIC-Insured "Problem" Institutions

1995-2003

\$ Billions

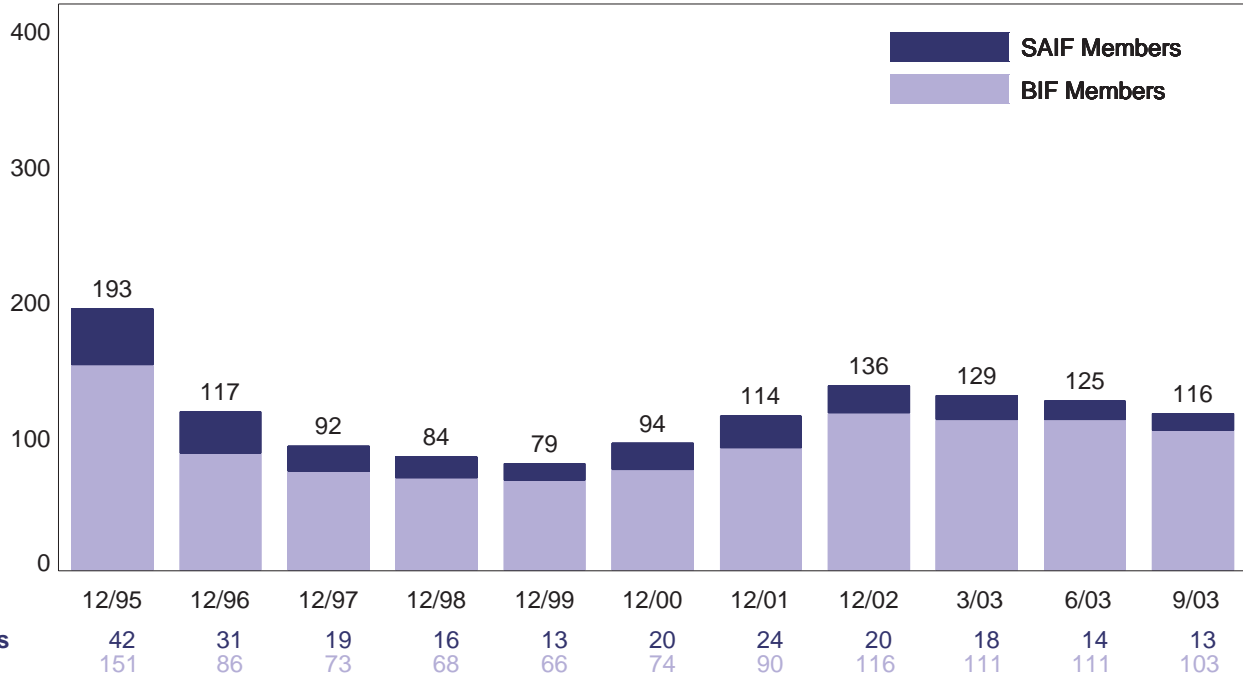


Savings Institutions
Commercial Banks

12/95	14	7	2	6	6	7	4	3	3	1	1
12/96	17	5	5	5	4	17	36	36	32	31	29

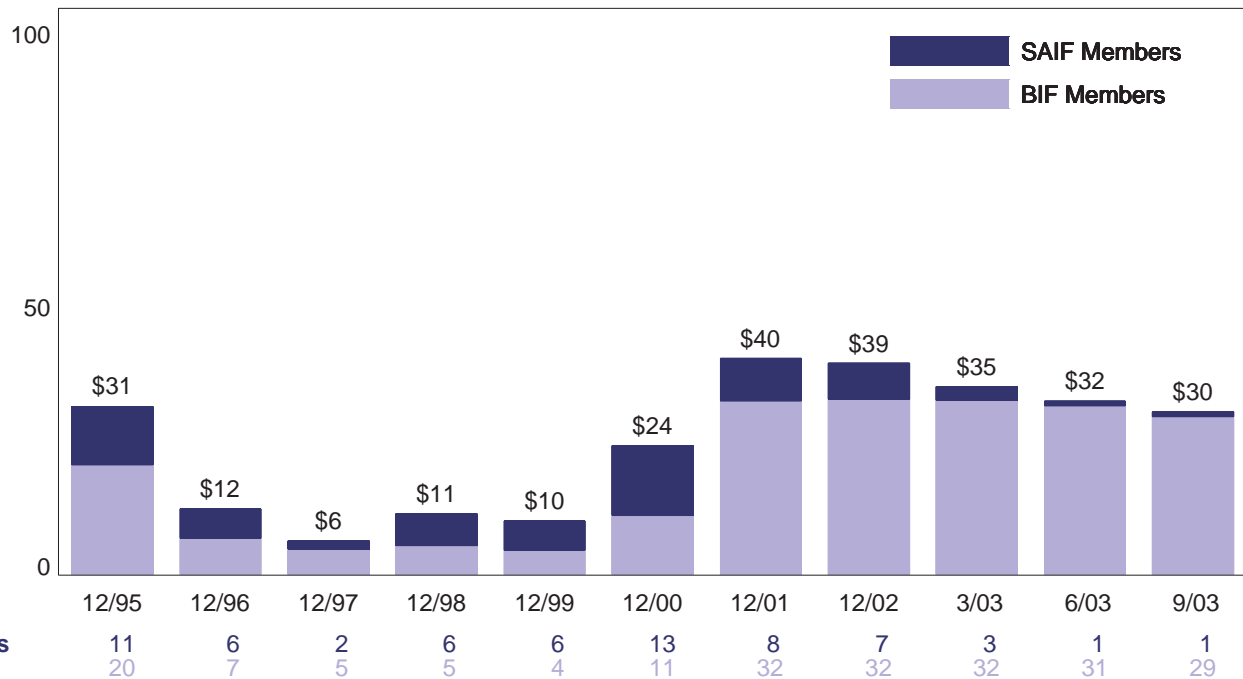
Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1995-2003



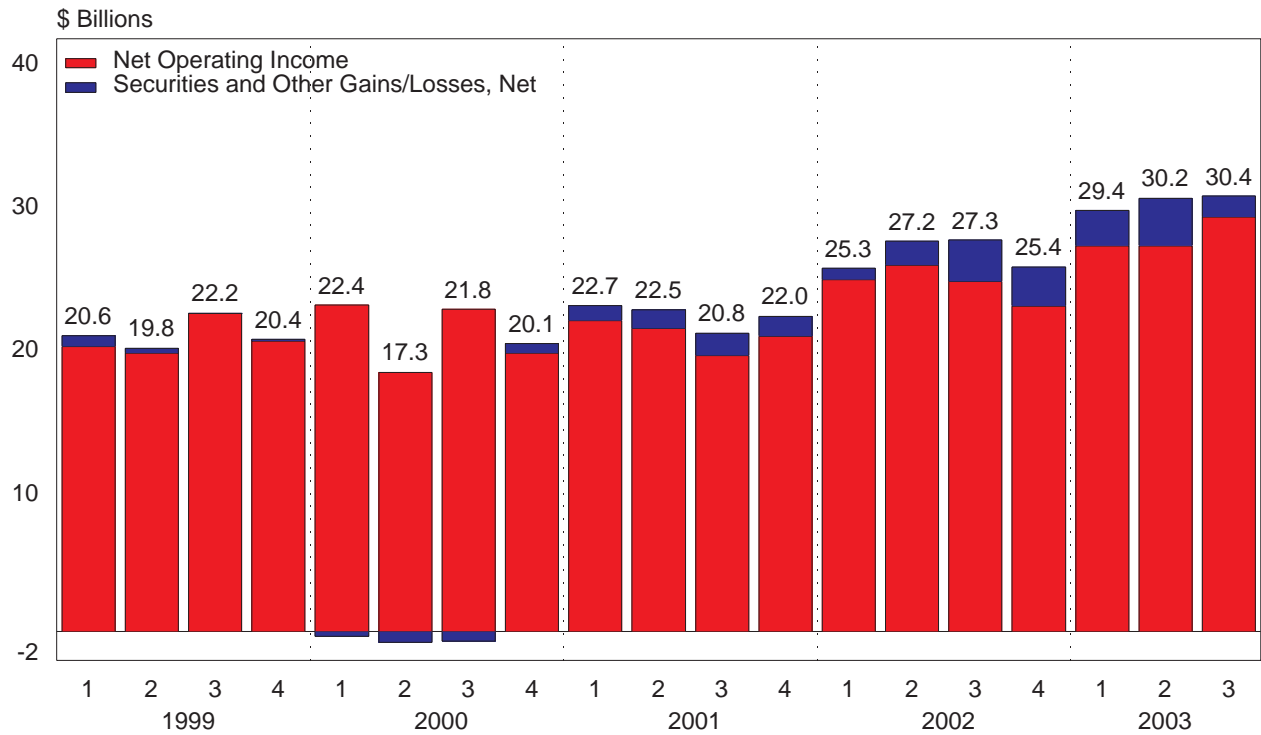
Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1995-2003



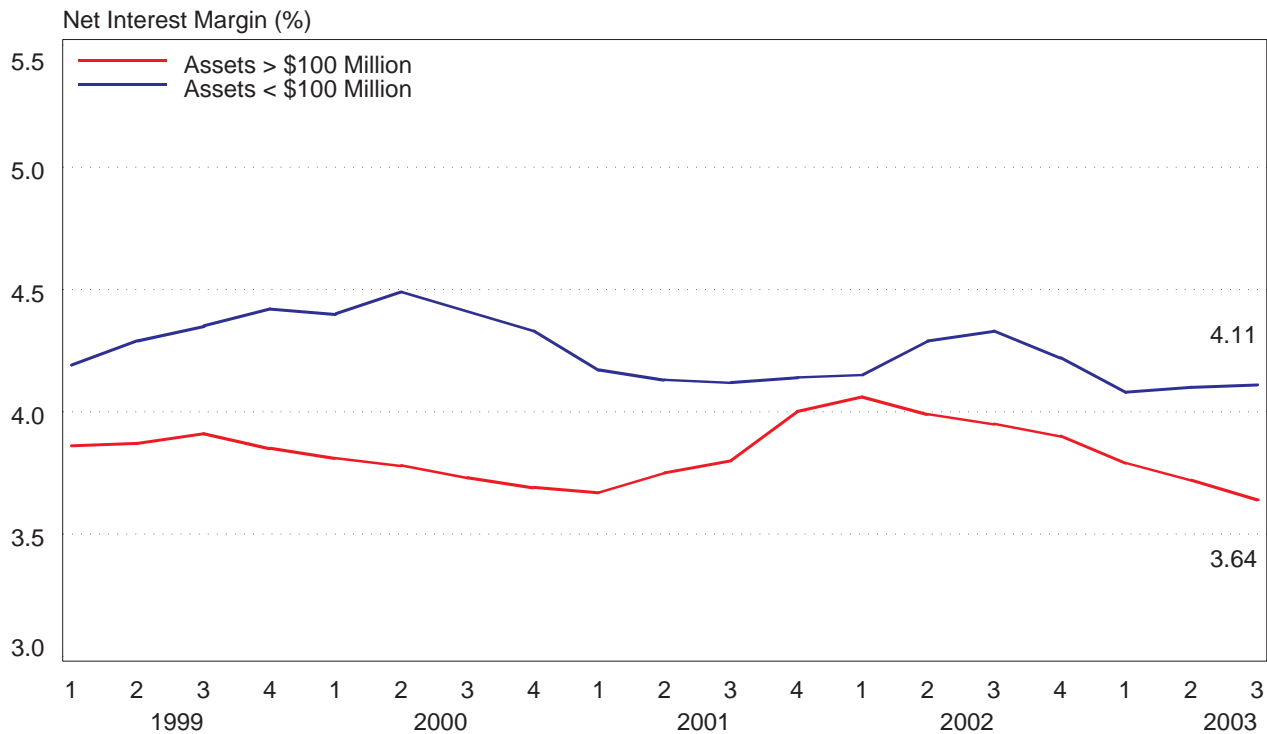
Quarterly Net Income

1999 - 2003



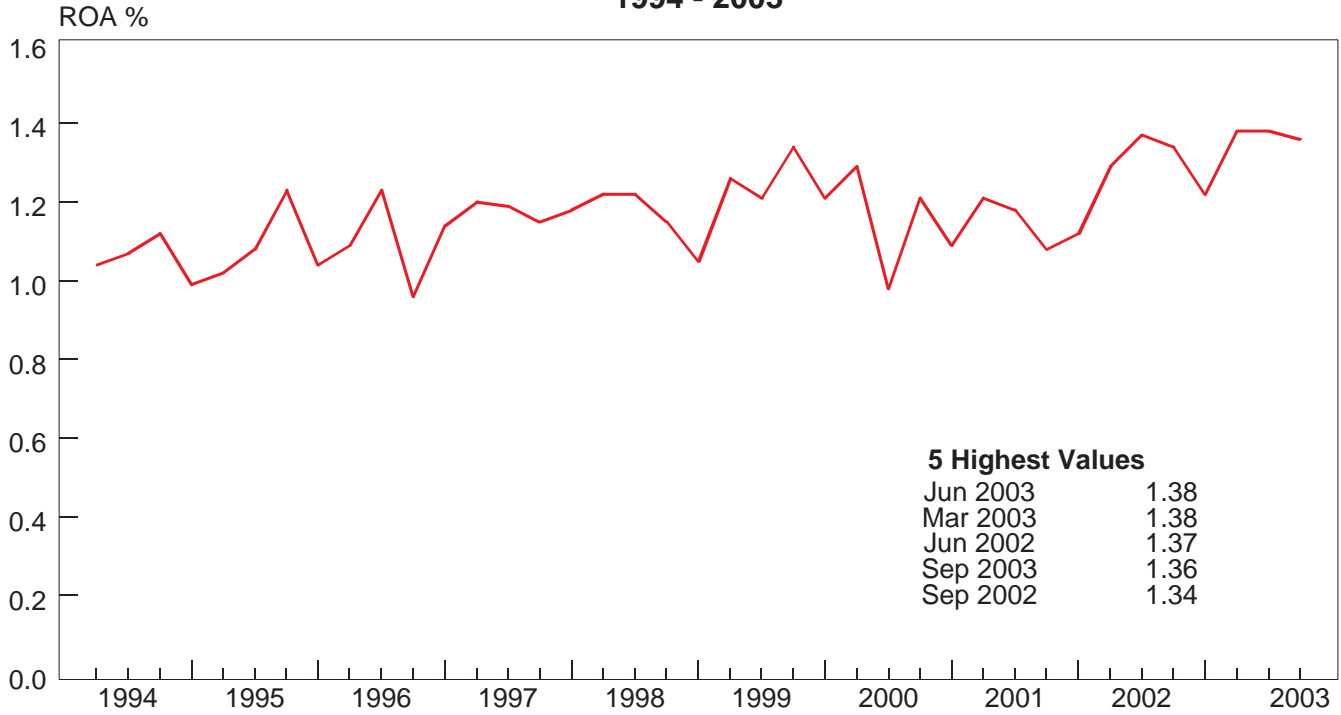
Quarterly Net Interest Margins, Annualized

1999 - 2003



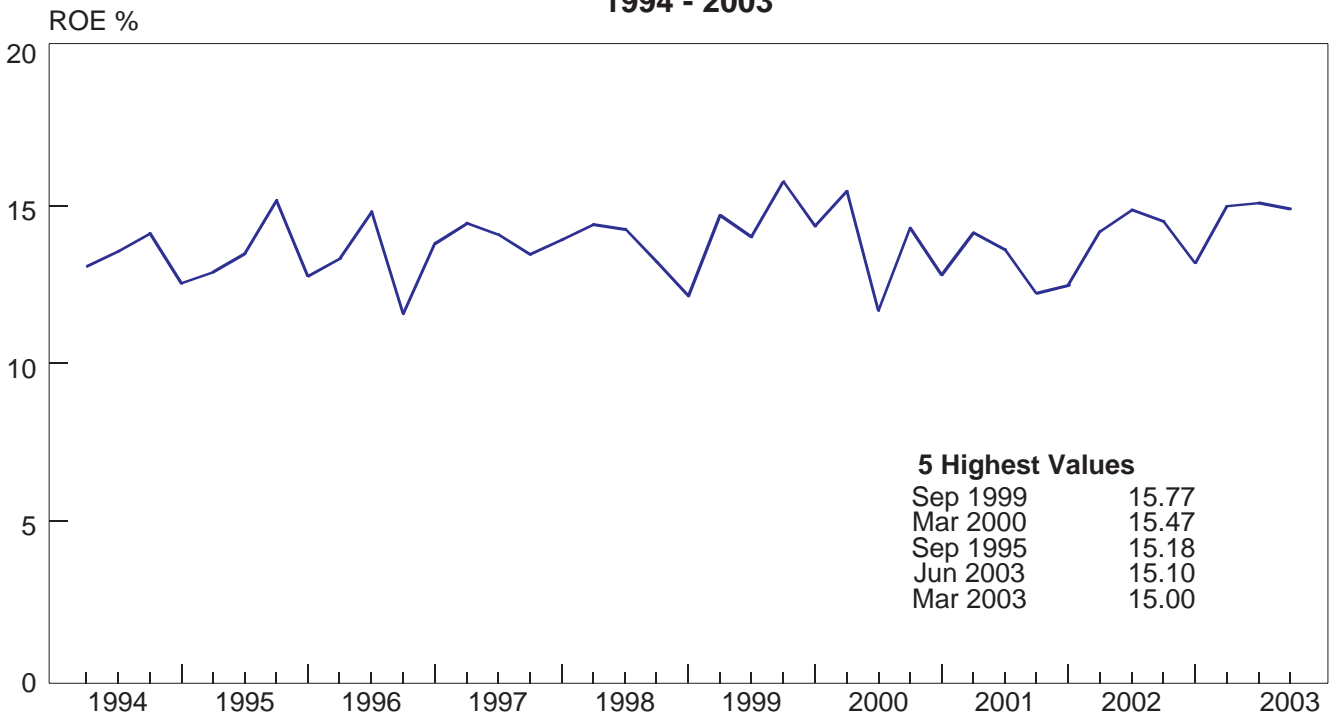
Quarterly Return on Assets (ROA), Annualized

1994 - 2003

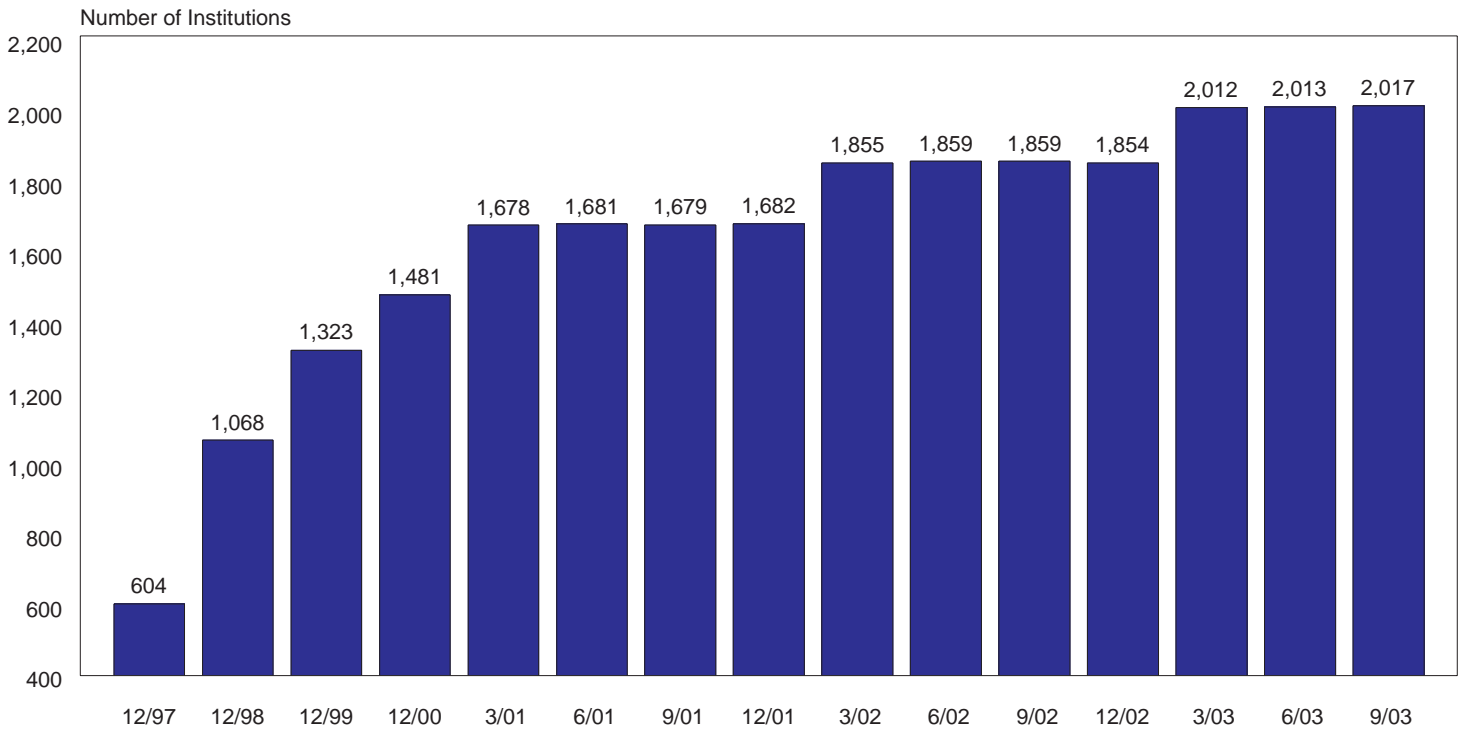


Quarterly Return on Equity (ROE), Annualized

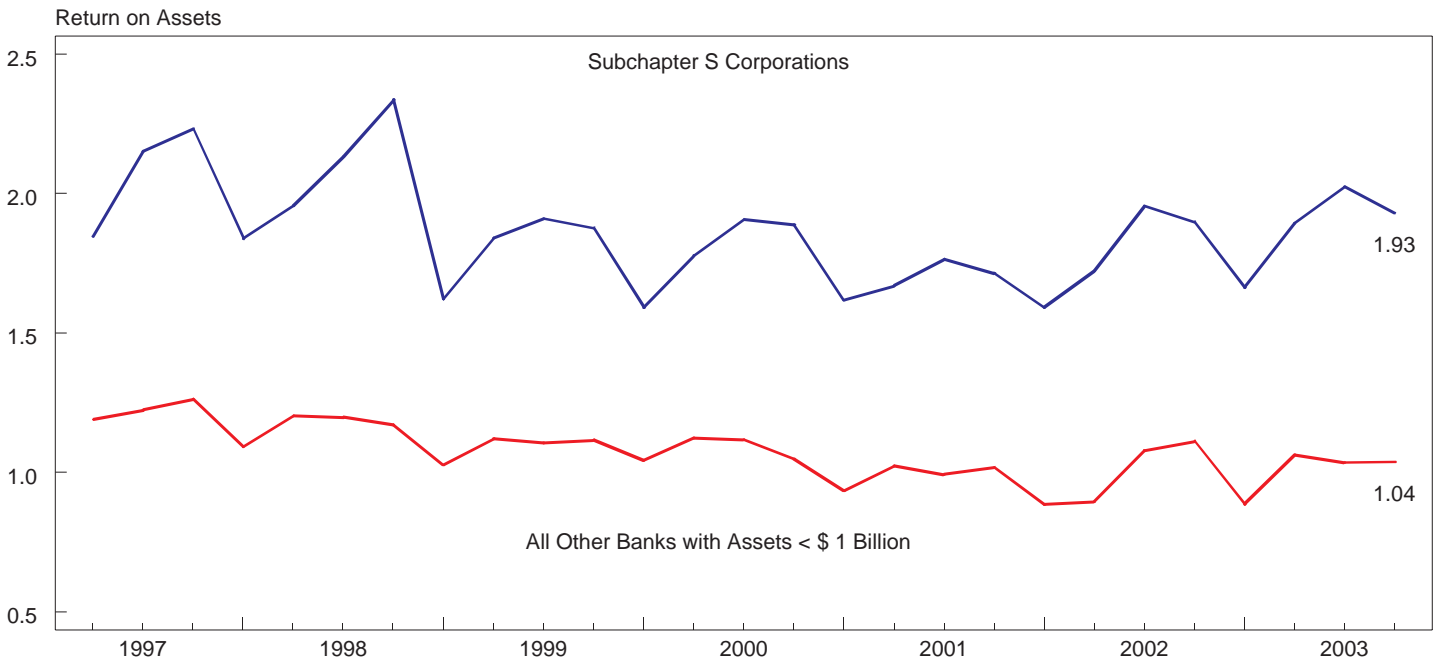
1994 - 2003



Number of Subchapter S Corporations 1997-2003

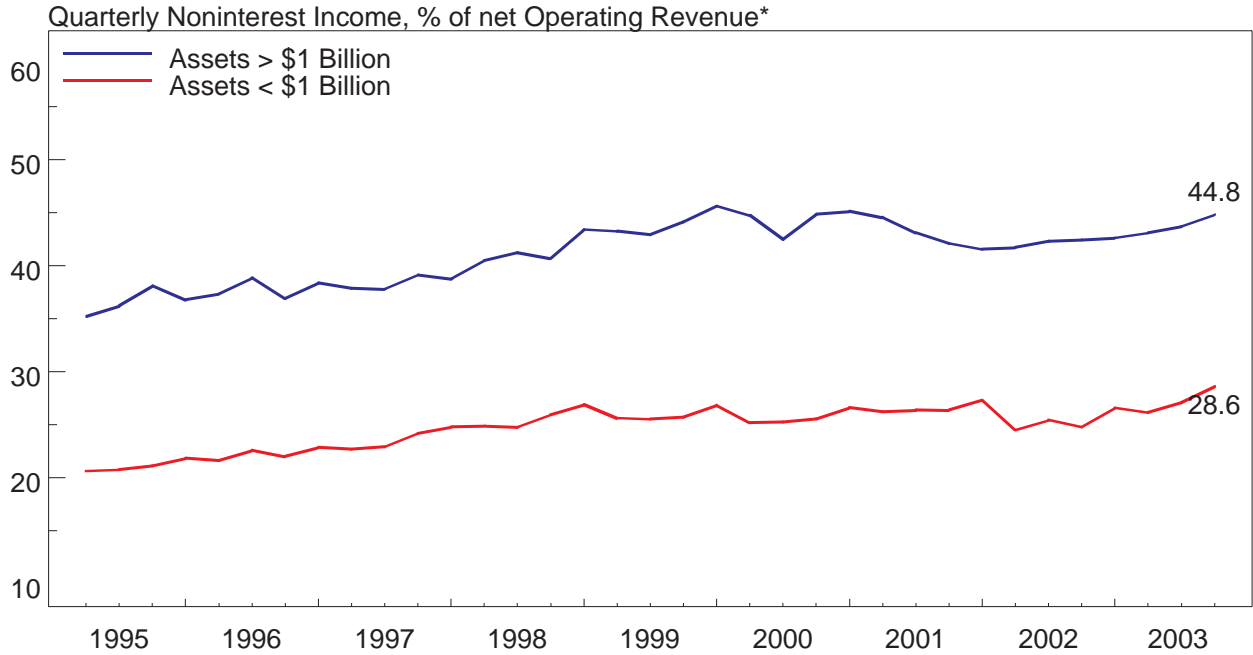


Return on Assets of Subchapter S Corporations vs. Other Banks 1997-2003



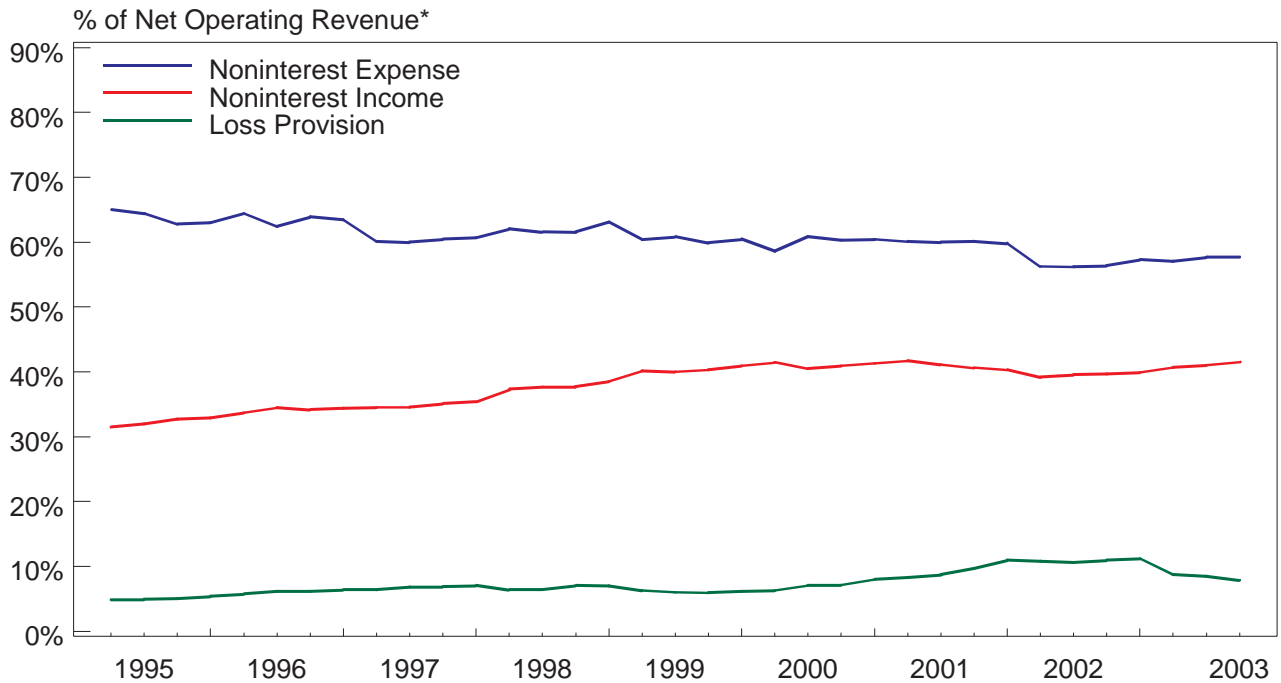
Noninterest Income as a Percentage of Net Operating Revenue*

1995 - 2003



Trends in FDIC-Insured Institutions Income & Expenses

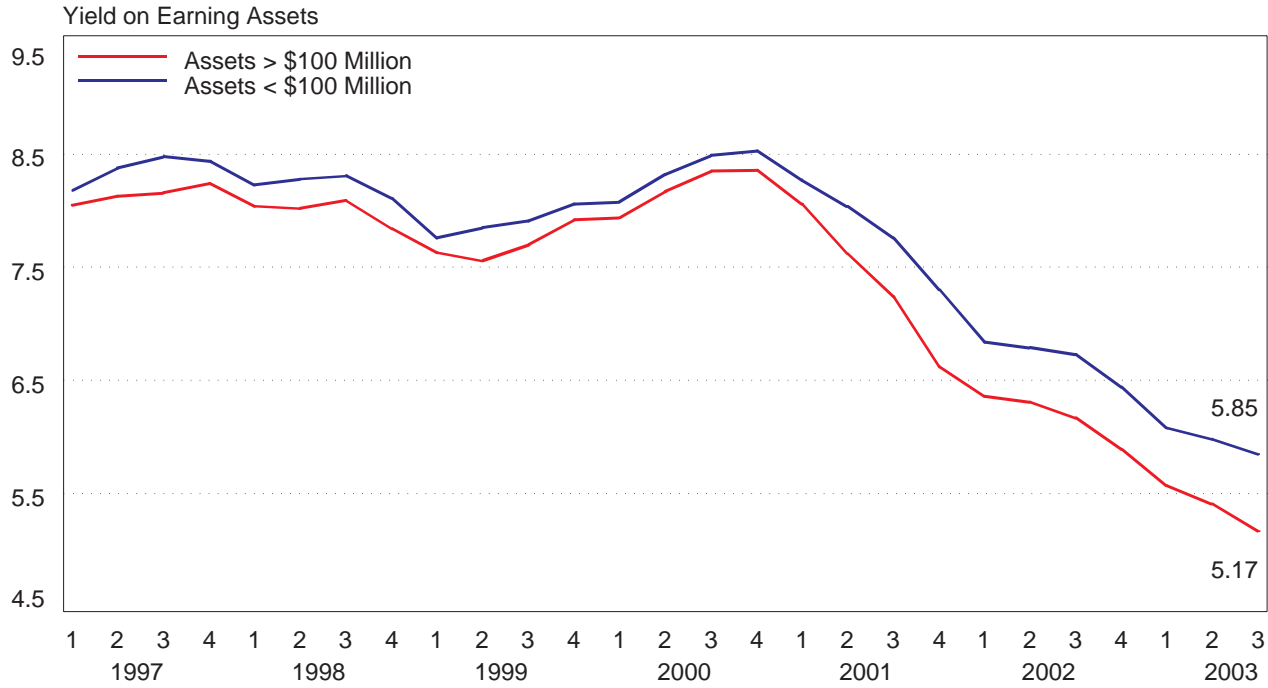
1995 - 2003



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

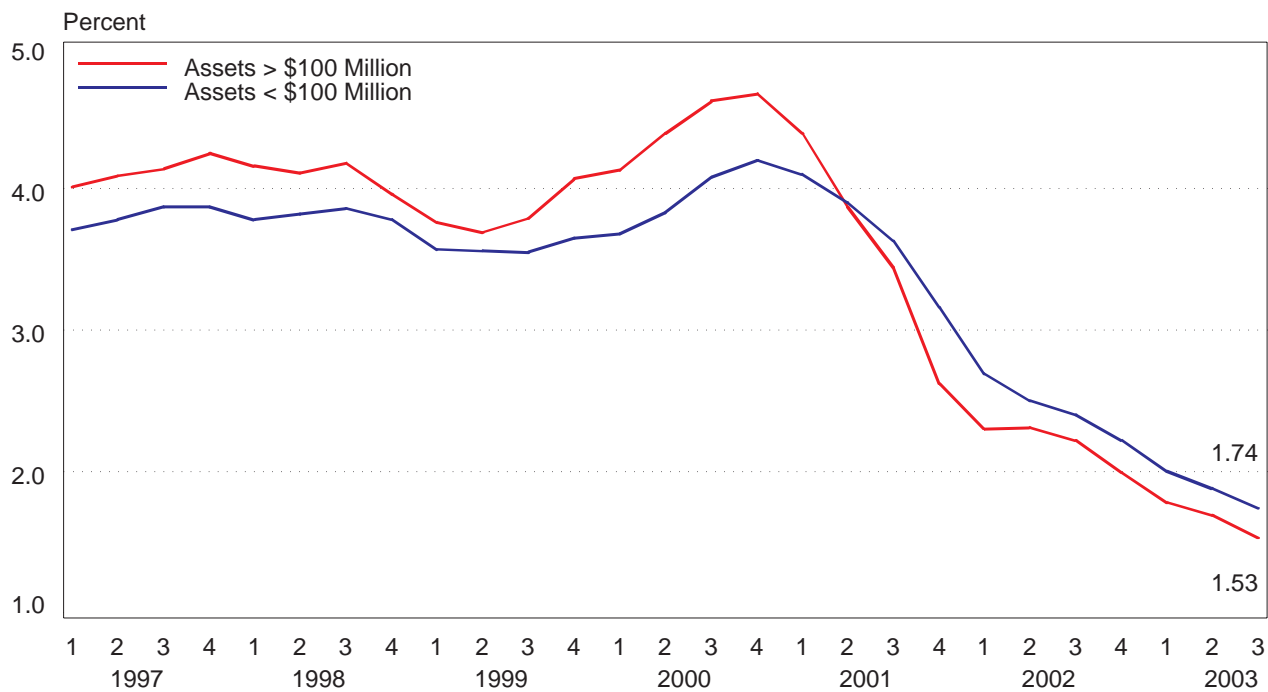
Quarterly Yield on Earning Assets

1997 - 2003



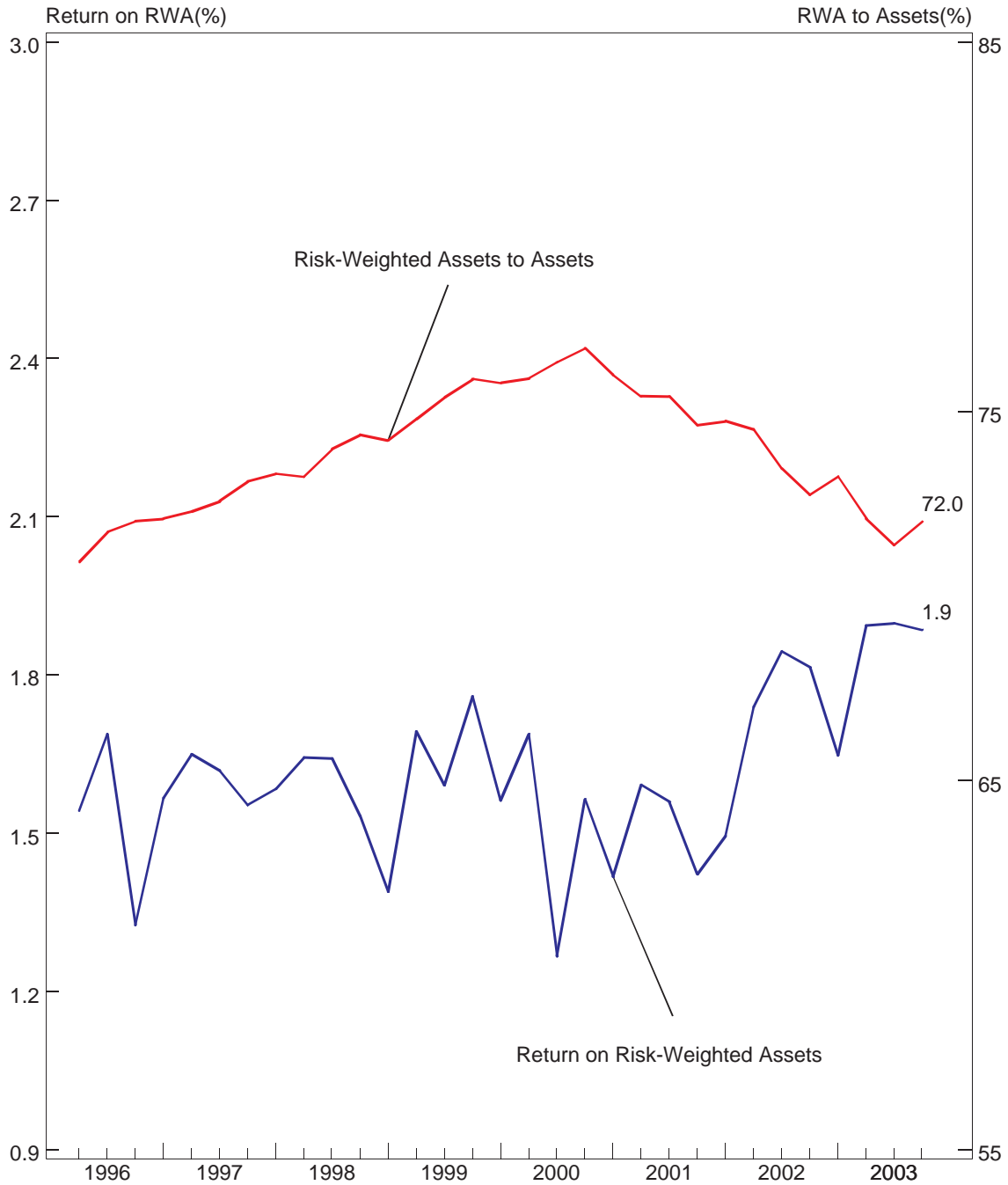
Quarterly Cost of Funding Earning Assets

1997 - 2003



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

1996 - 2003

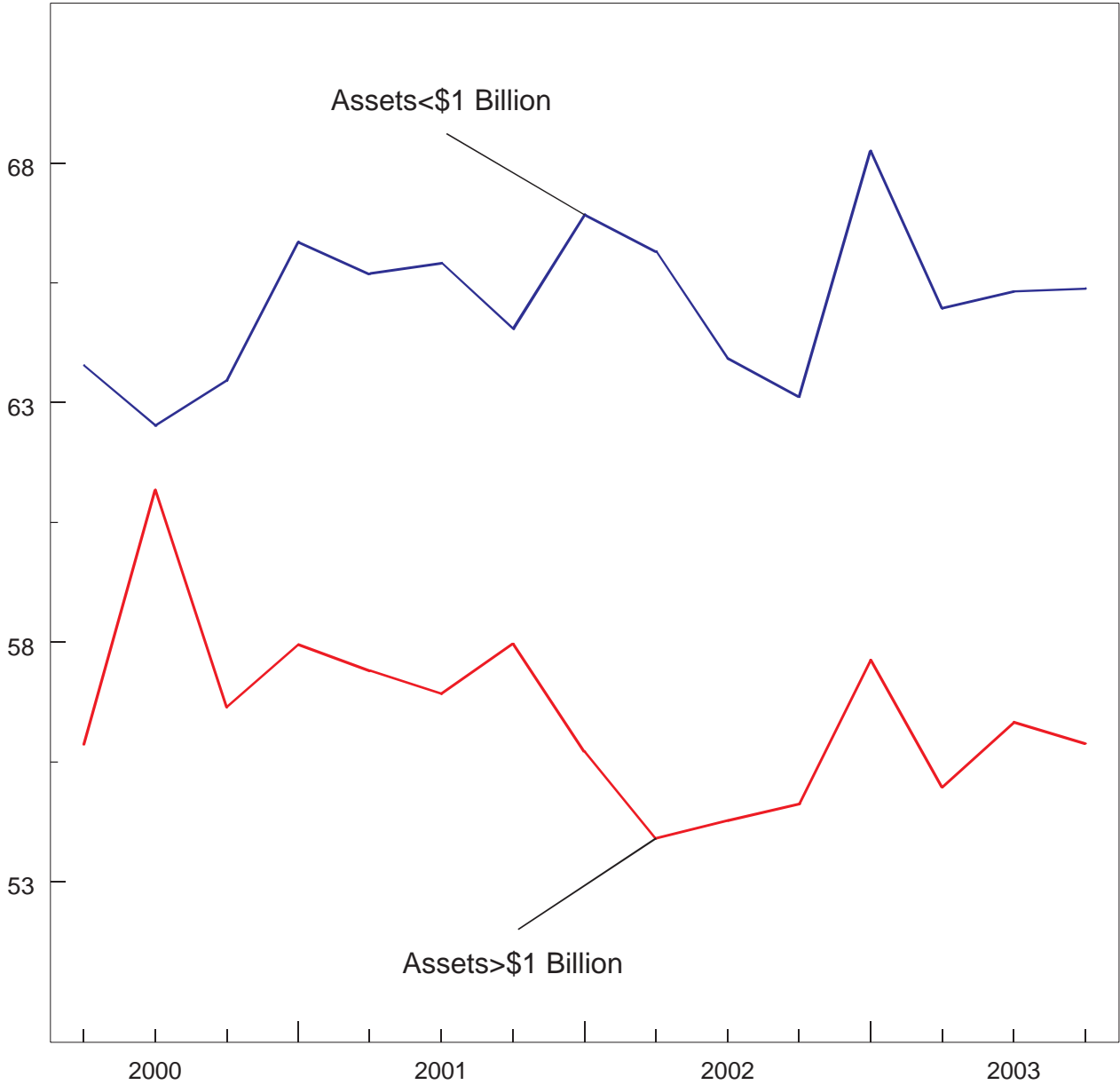


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2000 - 2003

Efficiency Ratio (%)

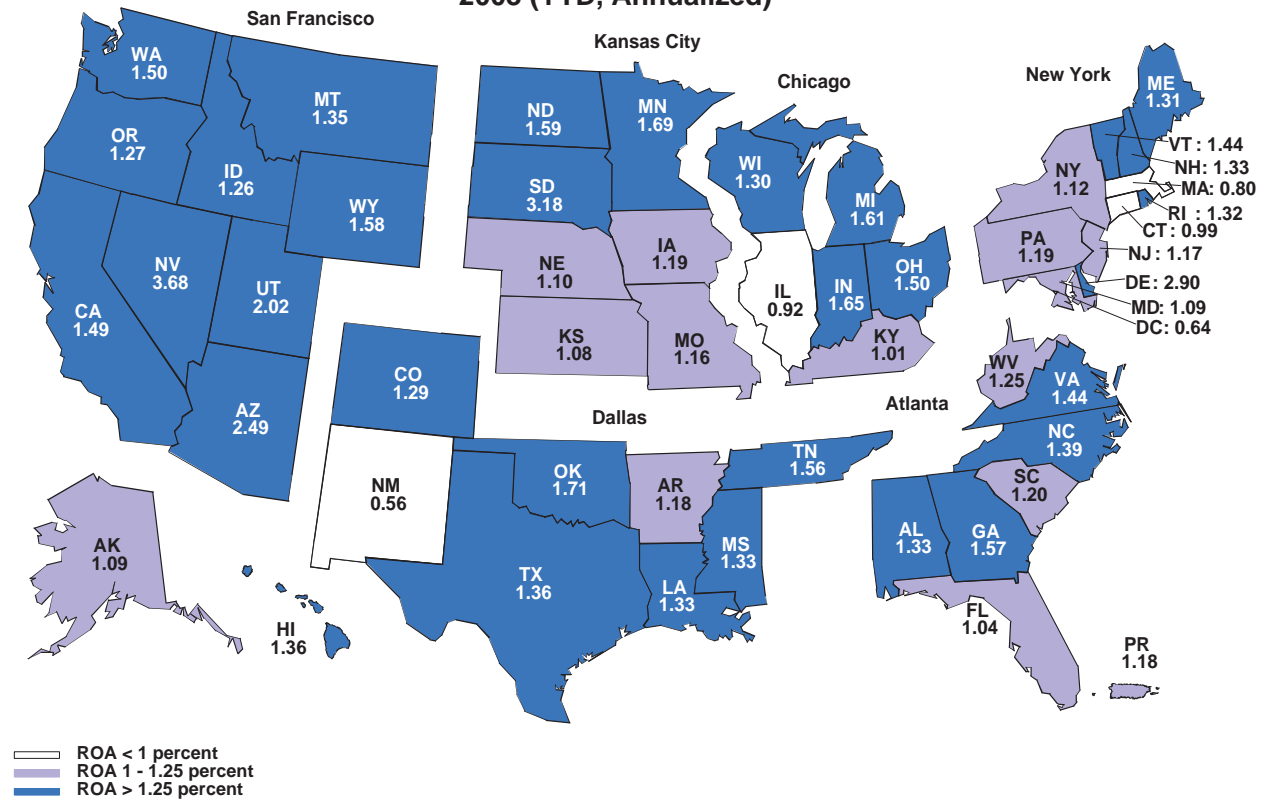


Assets<\$1 Billion	63.28	62.03	62.97	65.86	65.20	65.42	64.05	66.43	65.66	63.43	62.63	67.76	64.48	64.83	64.89
Assets>\$1 Billion	55.37	60.68	56.15	57.45	56.91	56.43	57.47	55.22	53.41	53.78	54.13	57.13	54.48	55.83	55.39
Total	56.70	60.91	57.27	58.81	58.21	57.84	58.51	56.94	55.20	55.23	55.40	58.71	55.92	57.11	56.77

*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

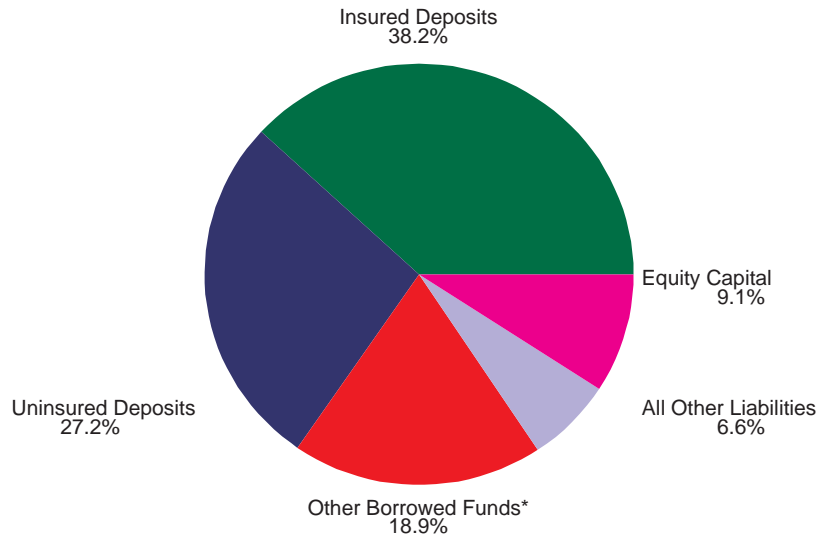
Rank	State	No. of Inst. as of 9/30/03	YTD 2003	YTD 2002	Change*
1	Nevada	37	3.68	5.04	(136)
2	South Dakota	95	3.18	2.77	41
3	Delaware	34	2.90	2.74	16
4	Arizona	50	2.49	2.47	2
5	Utah	62	2.02	1.69	33
6	Oklahoma	278	1.71	1.50	21
7	Minnesota	487	1.69	1.63	6
8	Indiana	207	1.65	1.41	24
9	Michigan	179	1.61	1.31	30
10	North Dakota	105	1.59	1.74	(15)
11	Wyoming	47	1.58	1.79	(21)
12	Georgia	342	1.57	1.29	28
13	Tennessee	208	1.56	1.52	4
14	Ohio	307	1.50	1.58	(8)
15	Washington	100	1.50	1.27	23
16	California	314	1.49	1.42	7
17	Vermont	19	1.44	1.29	15
18	Virginia	146	1.44	1.57	(13)
19	North Carolina	106	1.39	1.39	0
20	Hawaii	9	1.36	1.25	11
21	Texas	706	1.36	1.42	(6)
22	Montana	82	1.35	1.30	5
23	Alabama	162	1.33	1.38	(5)
24	Louisiana	171	1.33	1.34	(1)
25	Mississippi	104	1.33	1.30	3
26	New Hampshire	32	1.33	1.52	(19)
27	Rhode Island	15	1.32	1.19	13
28	Maine	40	1.31	1.26	5
29	Wisconsin	311	1.30	1.28	2
30	Colorado	180	1.29	1.58	(29)
31	Oregon	39	1.27	1.76	(49)
32	Idaho	18	1.26	1.04	22
33	West Virginia	74	1.25	1.08	17
34	South Carolina	98	1.20	1.05	15
35	Iowa	426	1.19	1.34	(15)
36	Pennsylvania	277	1.19	1.29	(10)
37	Arkansas	171	1.18	1.20	(2)
38	Puerto Rico	11	1.18	1.18	0
39	New Jersey	146	1.17	1.27	(10)
40	Missouri	376	1.16	1.18	(2)
41	New York	206	1.12	0.96	16
42	Nebraska	273	1.10	1.14	(4)
43	Alaska	8	1.09	1.35	(26)
44	Maryland	124	1.09	1.06	3
45	Kansas	379	1.08	1.20	(12)
46	Florida	303	1.04	1.01	3
47	Kentucky	247	1.01	1.04	(3)
48	Connecticut	66	0.99	1.01	(2)
49	Illinois	777	0.92	1.08	(16)
50	Massachusetts	211	0.80	1.04	(24)
51	District of Col.	5	0.64	0.73	(9)
52	New Mexico	60	0.56	1.20	(64)
	U.S. and Terr.	9,237	1.37	1.34	3

*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

September 30, 2003

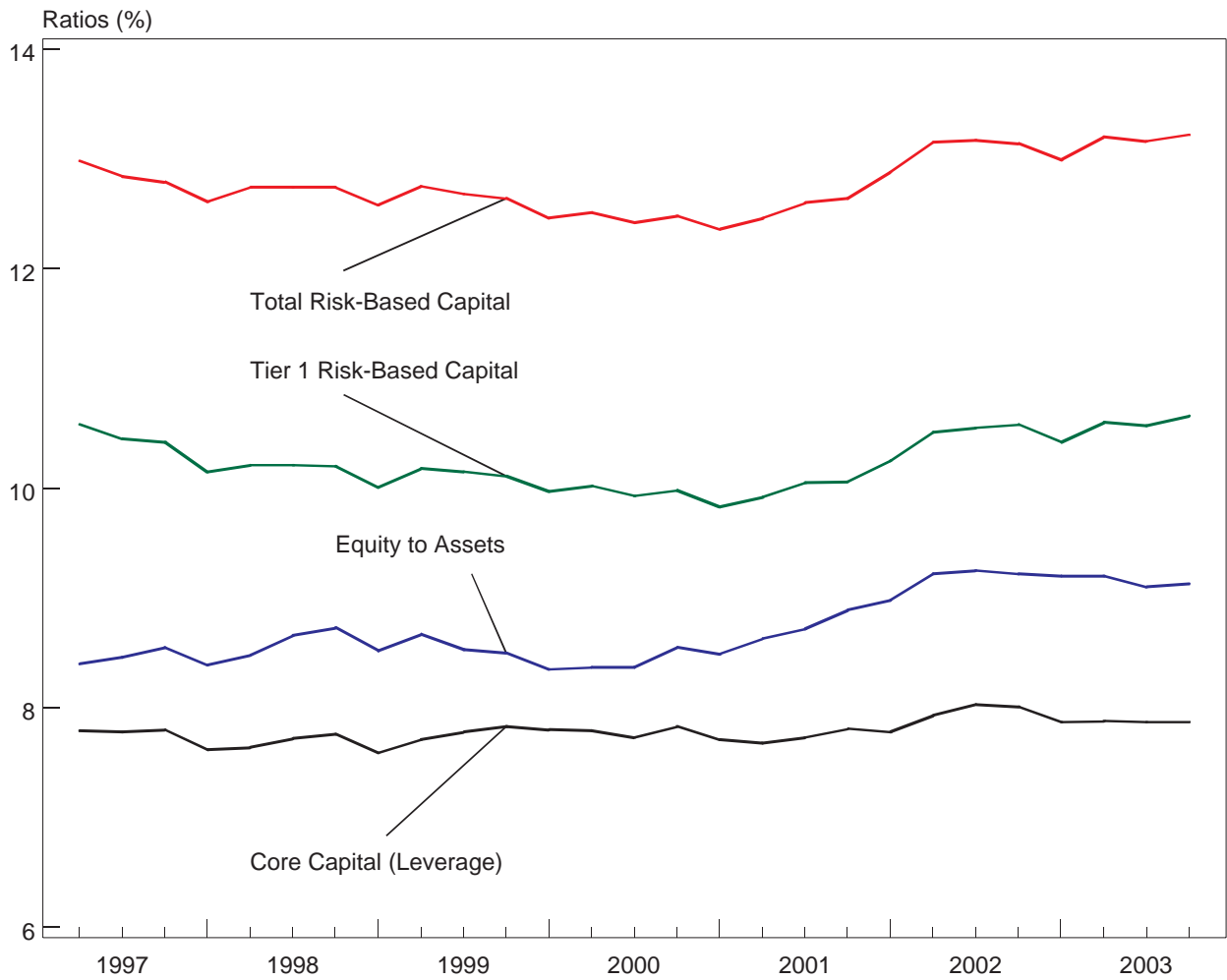


(\$ Billions)	9/30/02	9/30/03	% Change
Insured Deposits (estimated)	3,345	3,414	2.1
BIF - Insured	2,508	2,547	1.6
SAIF - Insured	836	868	3.8
Uninsured Deposits	2,047	2,437	19.1
In Foreign Offices	613	692	12.9
Other Borrowed Funds*	1,577	1,691	7.2
All Other Liabilities	541	587	8.5
Subordinated Debt	96	104	8.3
Equity Capital	763	817	7.1
Total Liabilities and Equity Capital	8,273	8,946	8.1

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

Capital Ratios

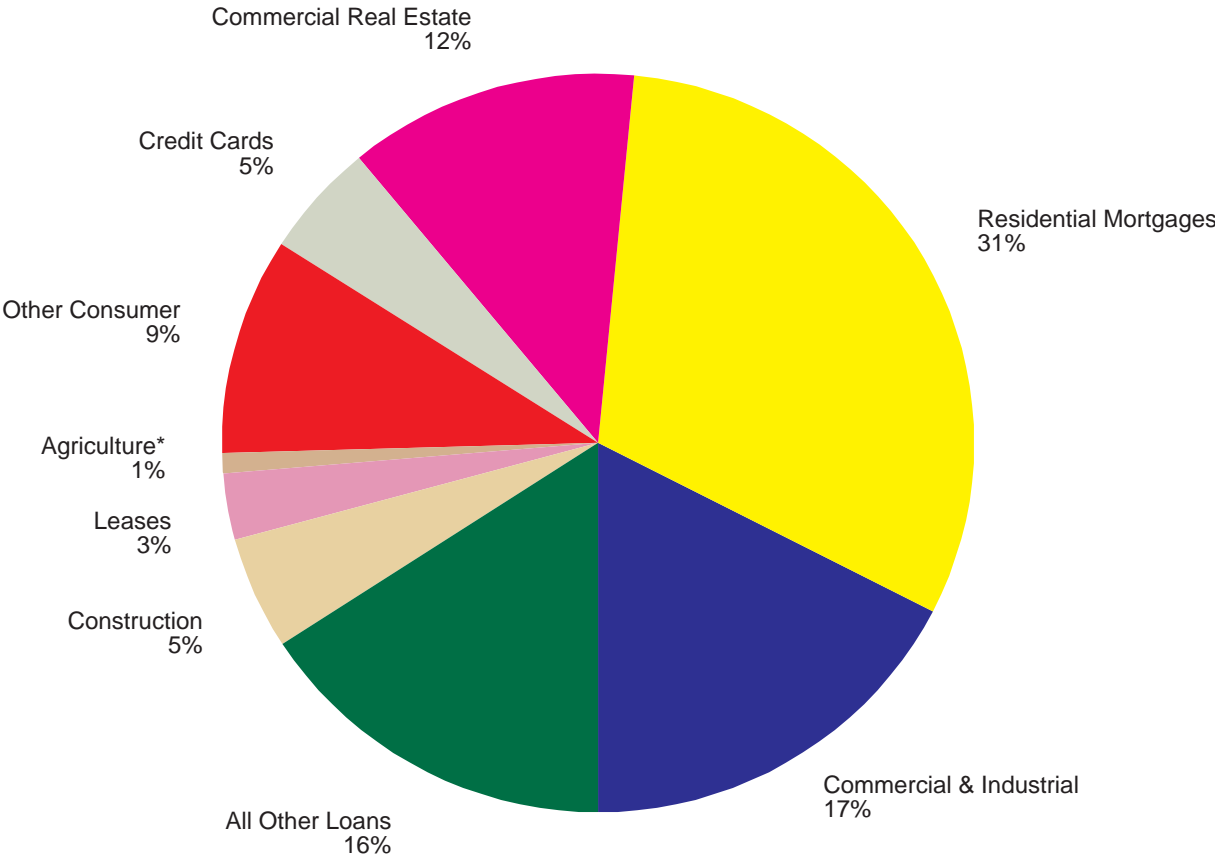
1997 - 2003



	12/97	12/98	12/99	12/00	12/01	12/02	9/03
Total Risk-Based Capital	12.61	12.58	12.46	12.36	12.88	12.99	13.22
Tier 1 Risk-Based Capital	10.15	10.01	9.97	9.83	10.25	10.42	10.66
Equity to Assets	8.39	8.52	8.35	8.49	8.98	9.20	9.13
Core Capital (Leverage)	7.62	7.59	7.80	7.71	7.78	7.87	7.87

Loan Portfolio Composition

September 30, 2003

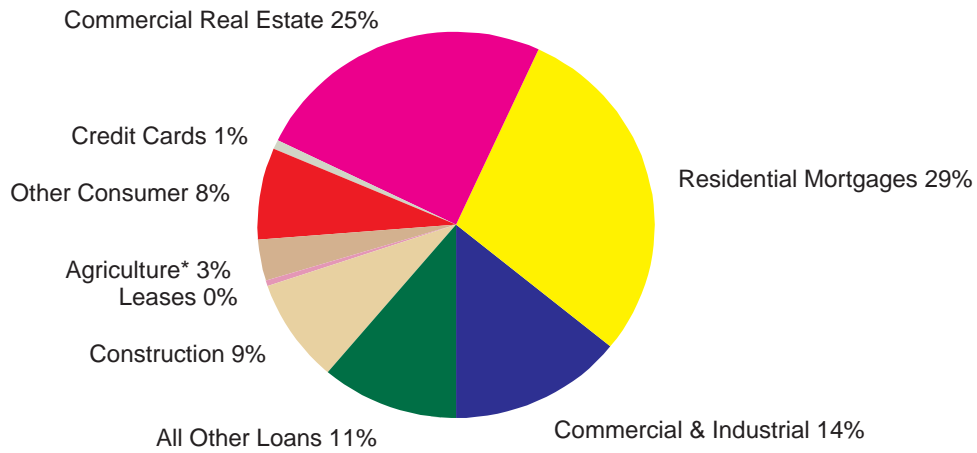


* OTS - Supervised Savings Associations do not identify agricultural loans.

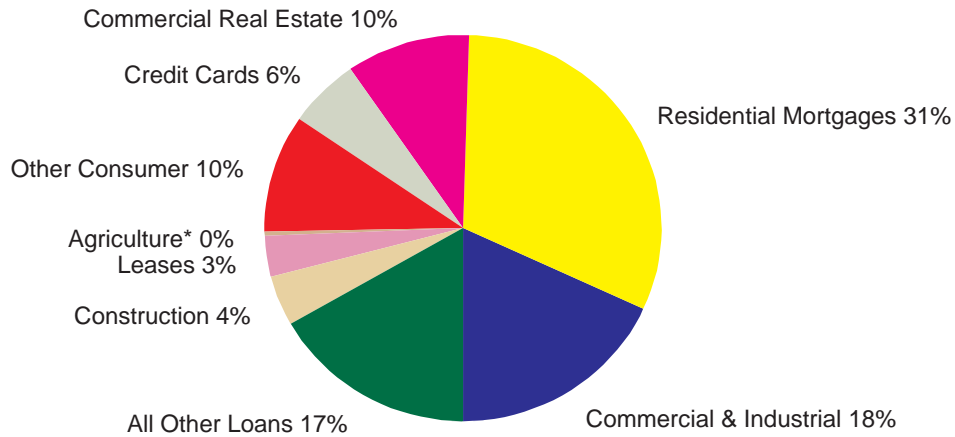
Loan Portfolio Composition by Asset Size

September 30, 2003

Assets < \$1 Billion



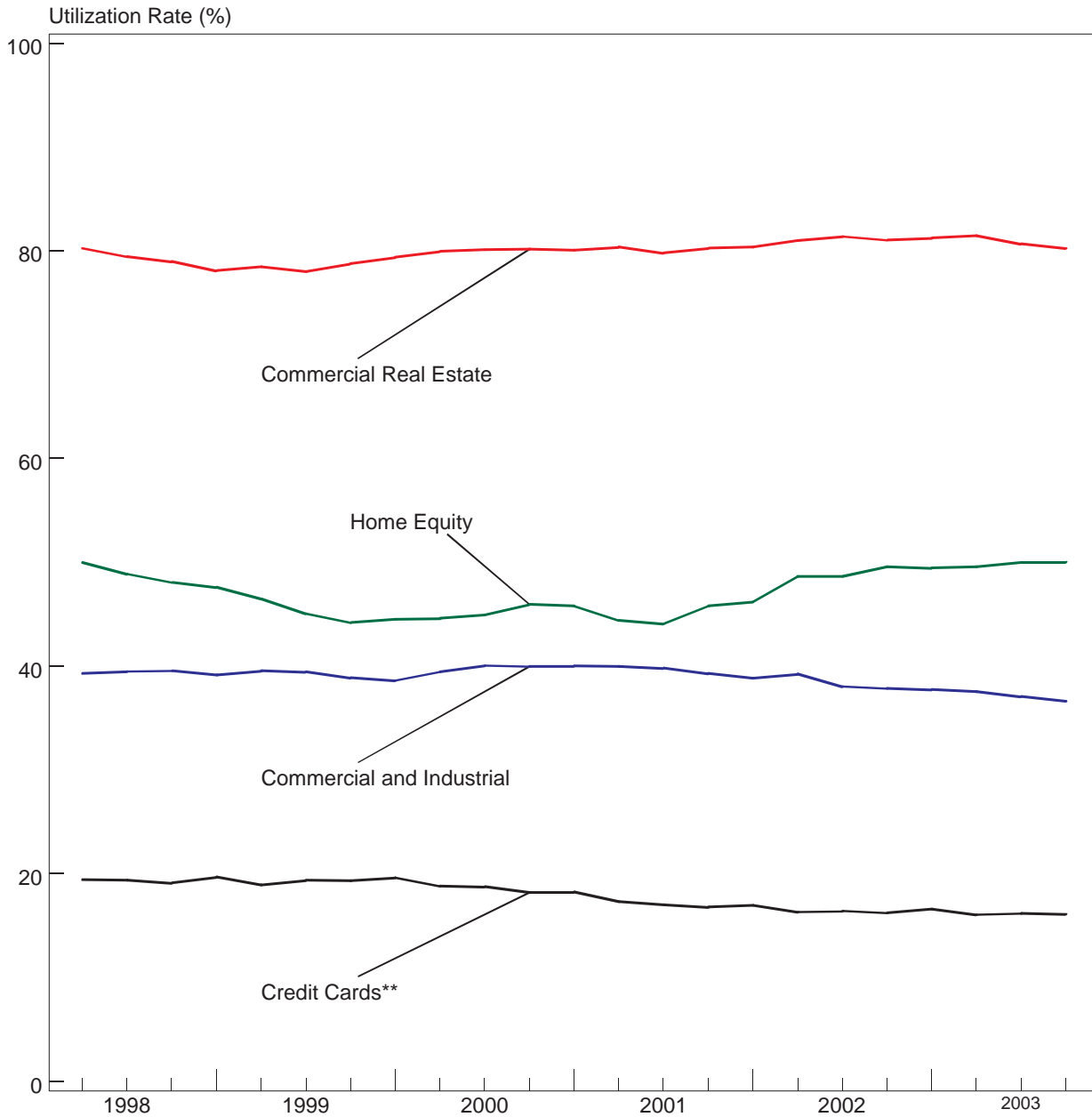
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

1998-2003

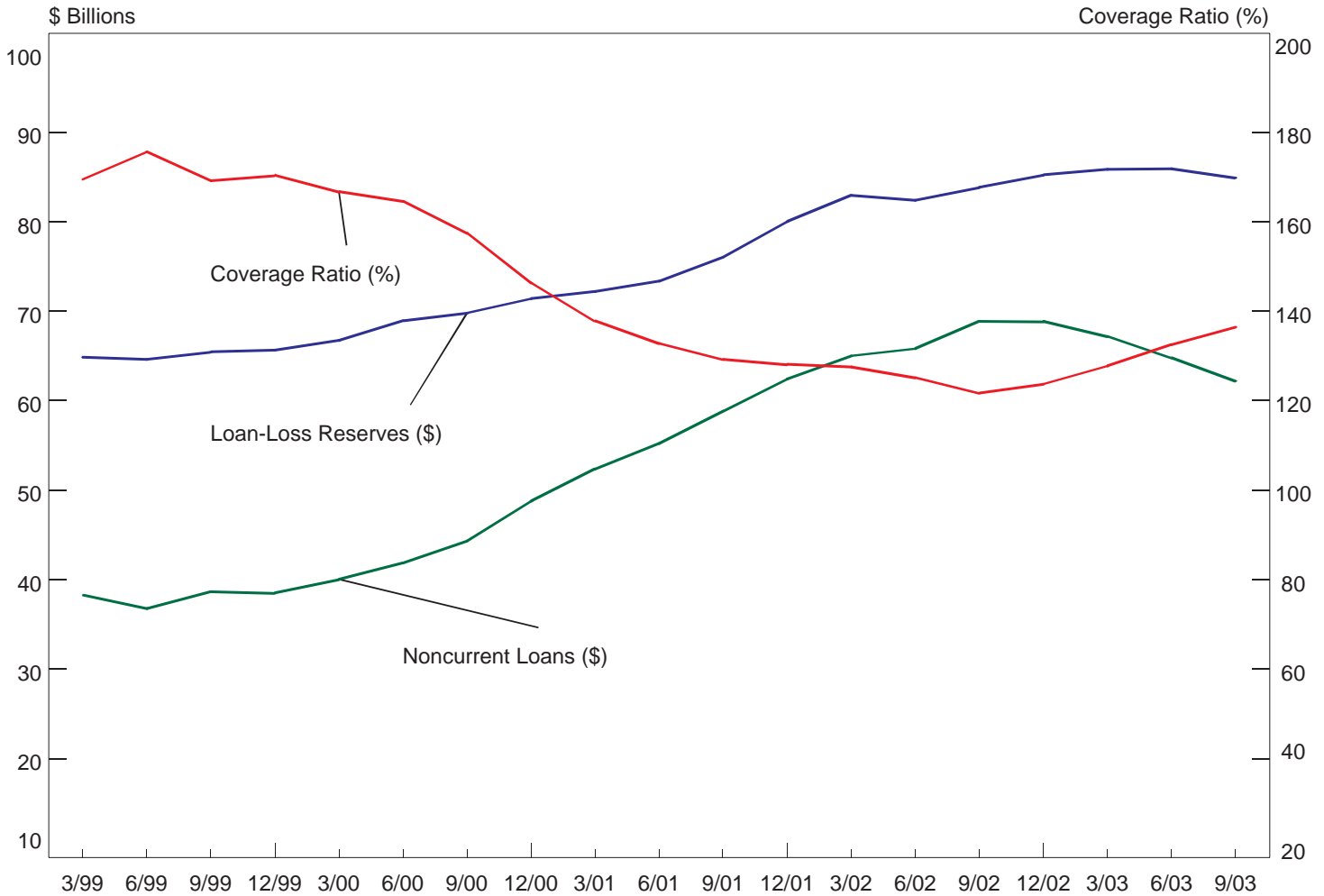


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** 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 64.8 62.2

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 80.0 83.0 82.4 83.9 85.2 85.9 85.9 84.9

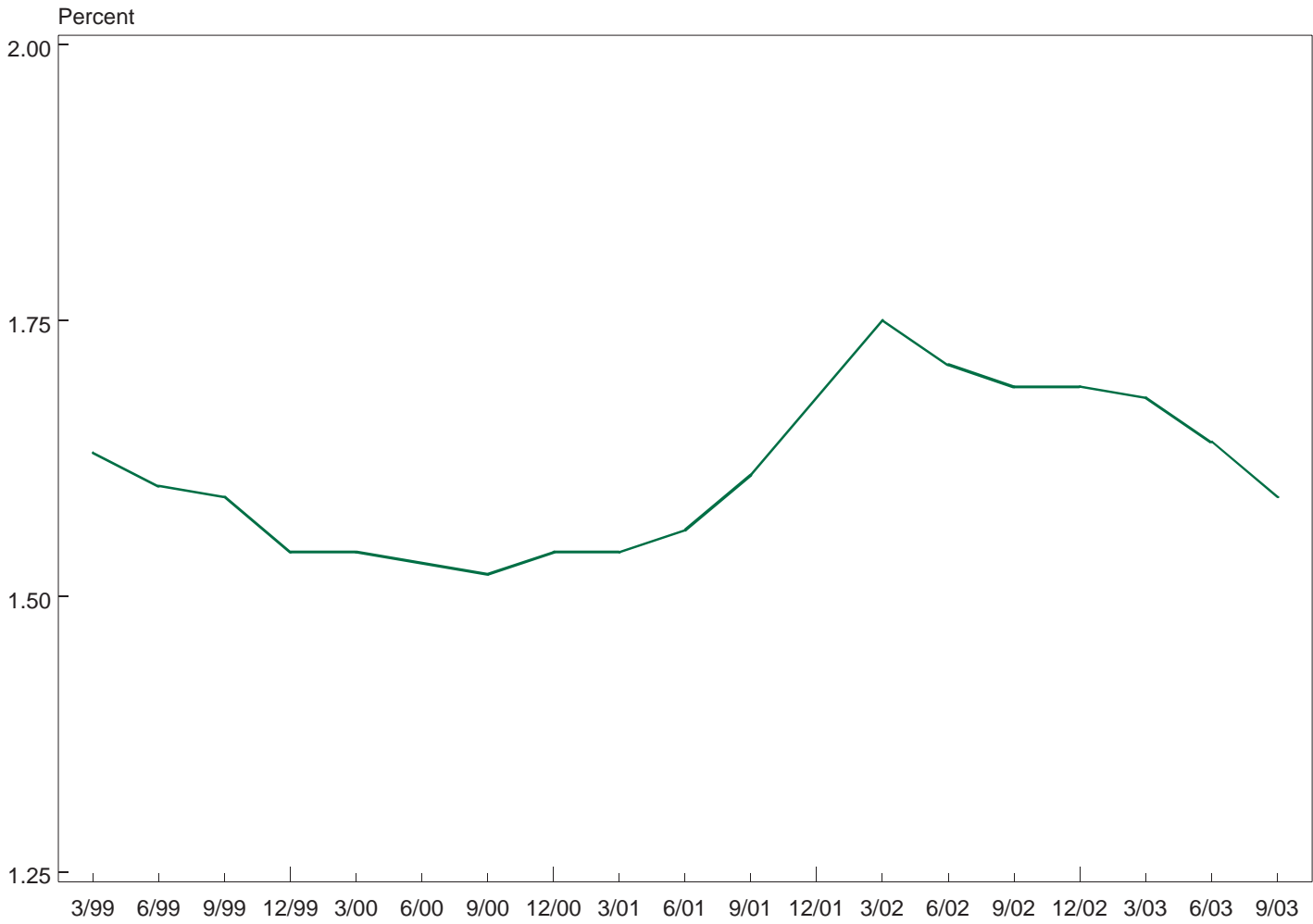
Coverage Ratio (%)

169 176 169 170 167 165 157 146 138 133 129 128 128 125 122 124 128 133 136

* Loan-loss reserves to noncurrent loans.

Loss Allowance To Loans and Leases

1999-2003

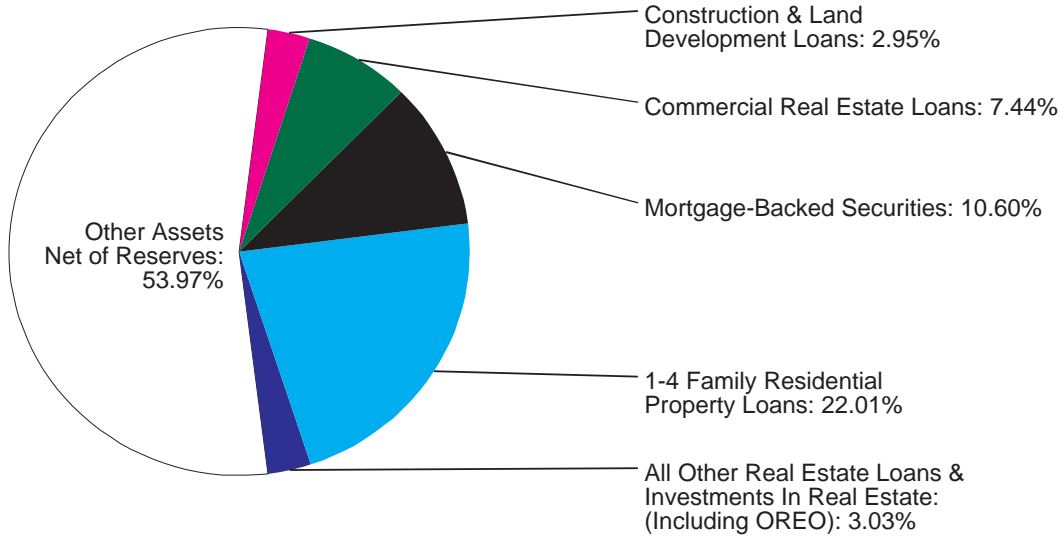


Loss Allowance To Loans and Leases

1.63 1.60 1.59 1.54 1.54 1.53 1.52 1.54 1.54 1.56 1.61 1.68 1.75 1.71 1.69 1.69 1.68 1.64 1.59

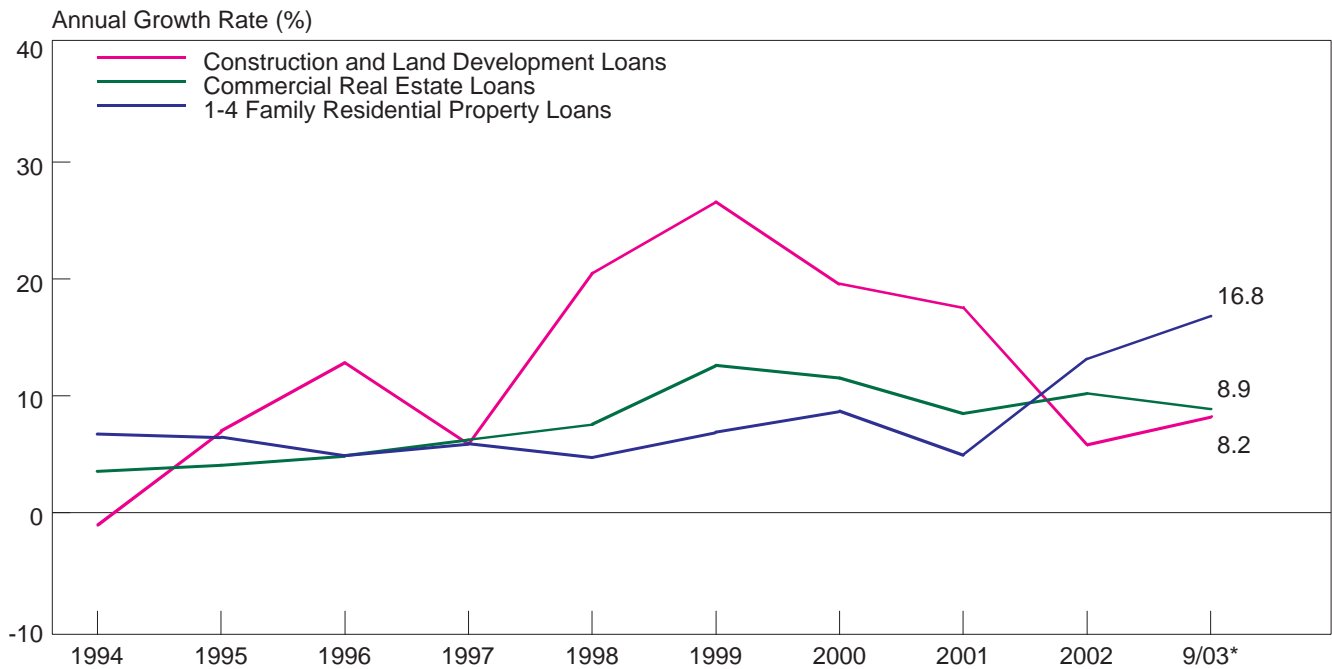
Real Estate Assets as a Percent of Total Assets

September 30, 2003



Real Estate Loan Growth Rates

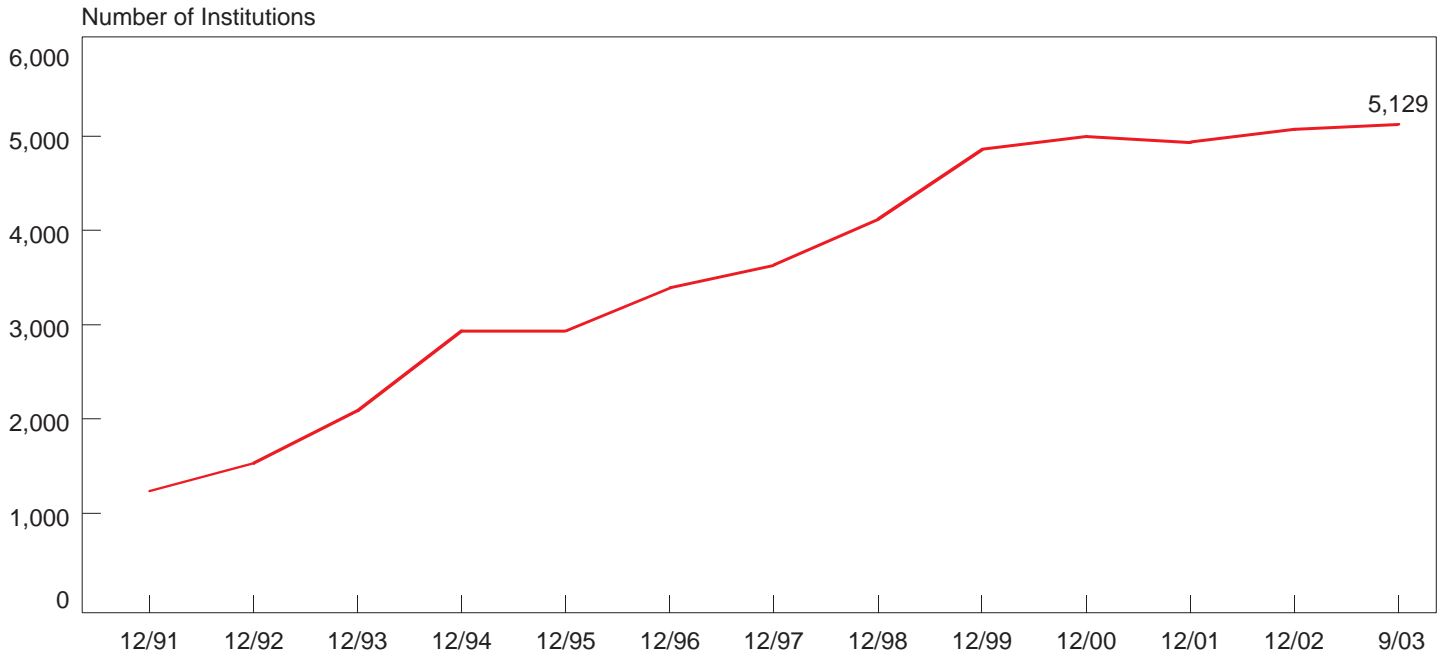
1994-2003



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

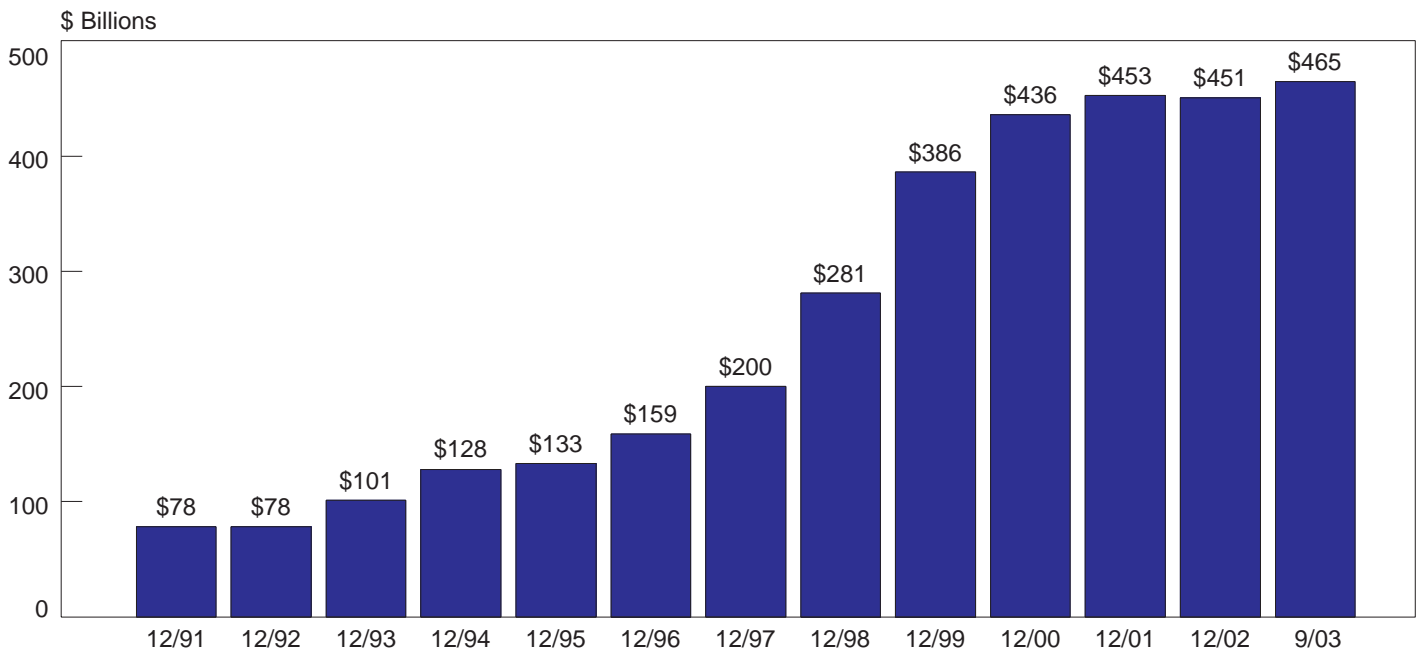
Number of Institutions with FHLB Advances*

1991 - 2003



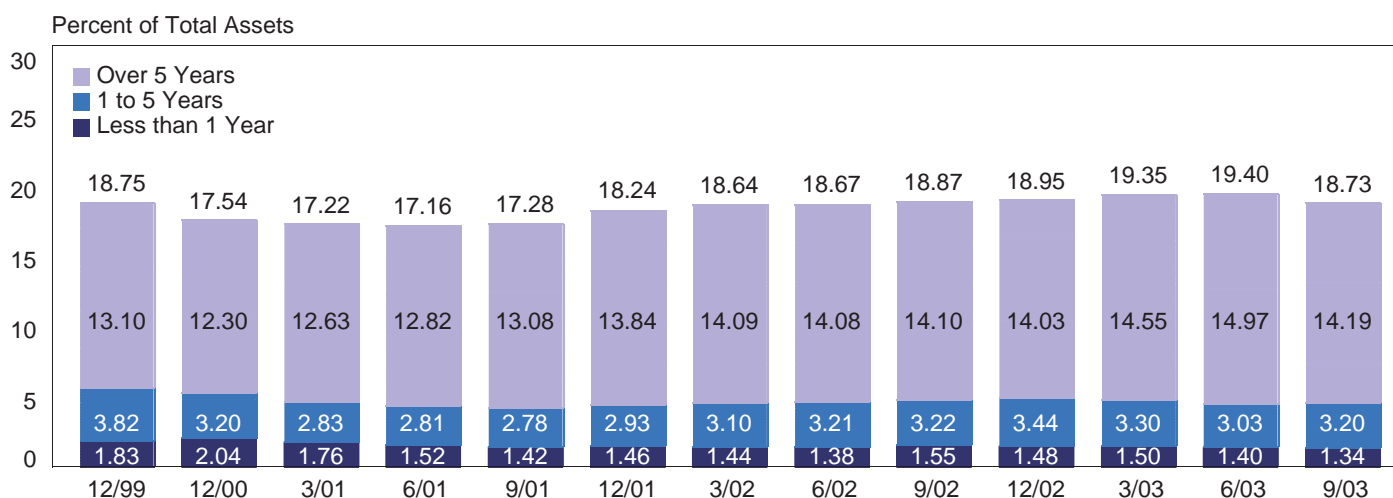
Amount of FHLB Advances Outstanding*

1991 - 2003

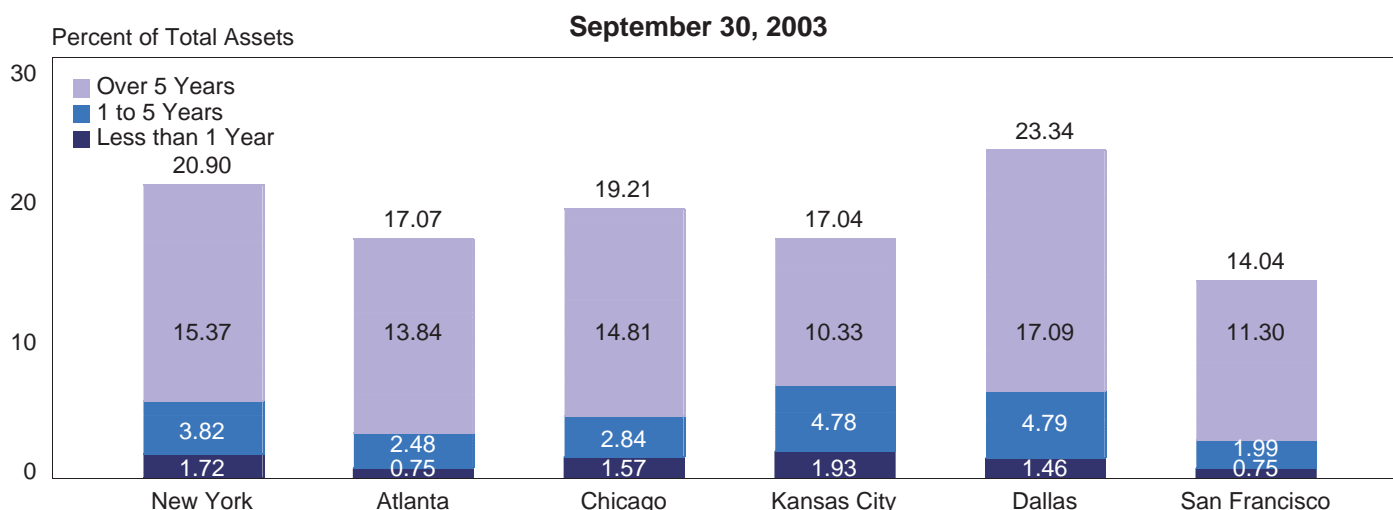


*Source: Call Report, Thrift Financial Report and FHLB prior to 3/31/01.

Debt Securities by Maturity or Repricing Frequency...



...and by Region



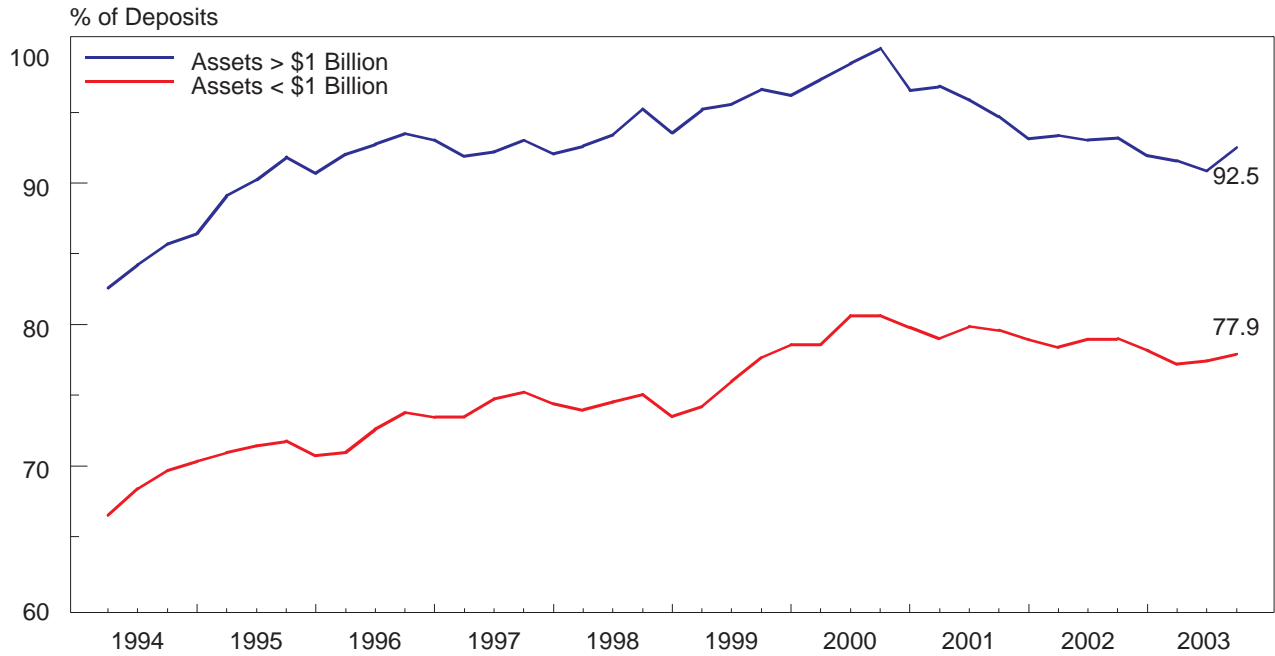
Total Securities (Debt and Equity)

(\$ Billions)

	9/01	12/01	3/02	6/02	9/02	12/02	3/03	6/03	9/03
U.S. Government Obligations:									
U.S. Treasury	50	48	54	56	58	67	67	64	72
U.S. Agencies	4	6	6	7	7	7	7	8	10
Government Sponsored Enterprises	193	202	212	218	230	246	245	254	264
Mortgage Pass-through Securities	486	497	494	548	573	578	615	674	618
Collateralized Mortgage Obligations	280	313	320	307	329	334	365	360	331
State, County, Municipal Obligations	100	101	101	103	106	108	110	115	117
Asset Backed Securities	95	109	101	98	103	106	97	93	96
Other Debt Securities	146	157	169	163	153	153	158	162	167
Equity Securities	28	31	32	31	29	34	29	31	27
Total Securities	\$1,383	\$1,465	\$1,488	\$1,530	\$1,589	\$1,633	\$1,694	\$1,762	\$1,702

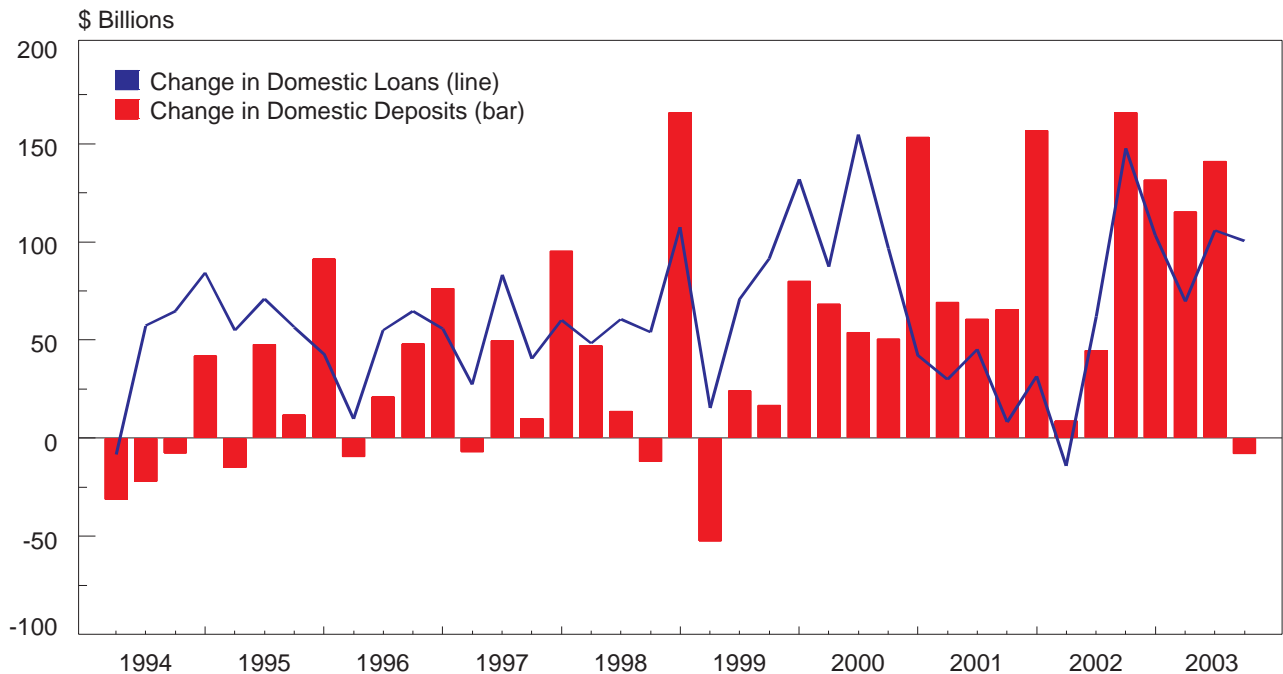
Net Loans and Leases to Deposits (Domestic and Foreign)

1994 - 2003



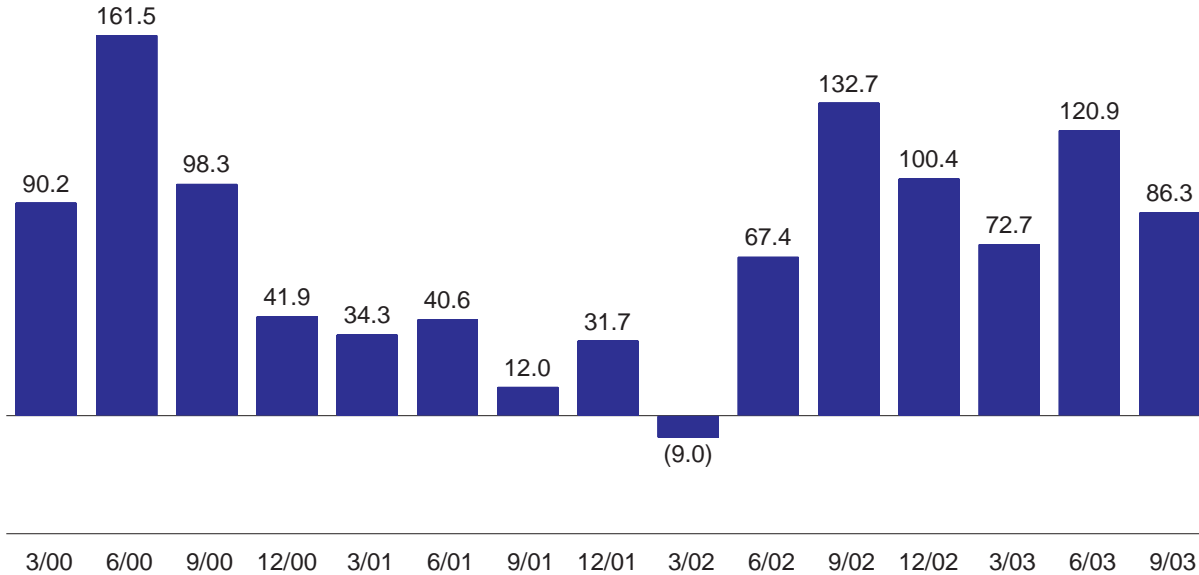
Quarterly Change in Domestic Loans vs Domestic Deposits

1994 - 2003



Quarterly Change in Reported Loans Outstanding

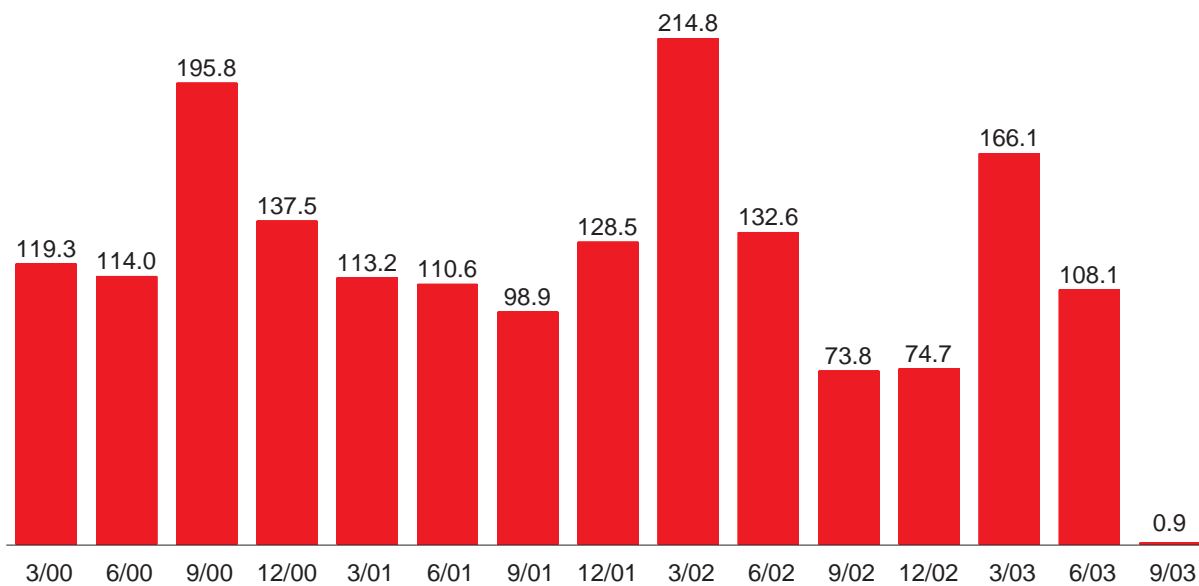
(\$ Billions)



In the third quarter of 2003, 1-4 family loans increased by \$60 billion and consumer loans increased by \$8 billion, while commercial and industrial loans decreased by \$2.7 billion.

Quarterly Change in Unused Loan Commitments

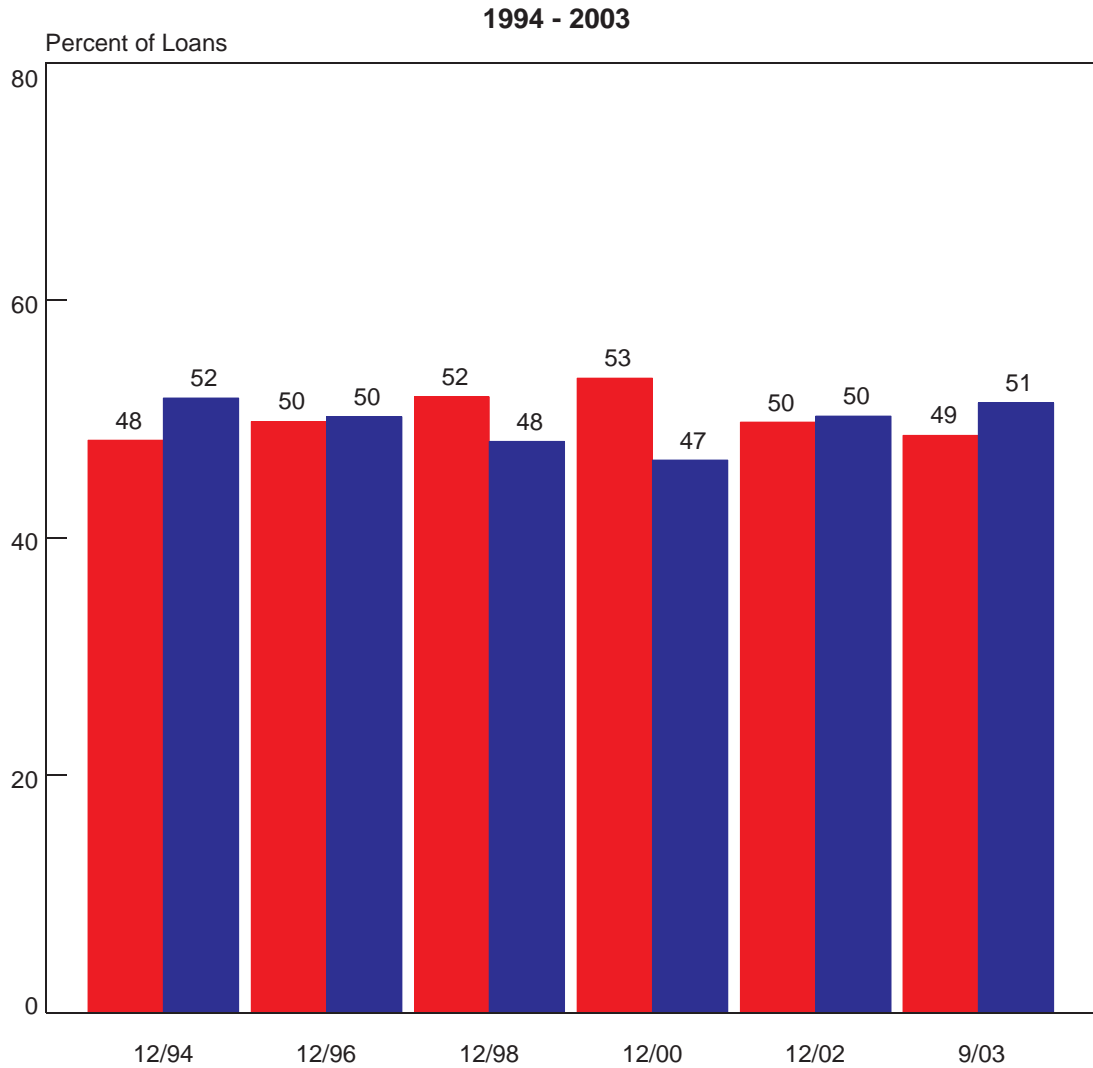
(\$ Billions)



In the third quarter of 2003, unused credit card commitments and unused commitments for loans to businesses increased by \$30 billion and \$26 billion respectively.

Credit Risk Diversification

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



Loans (\$ Billions):

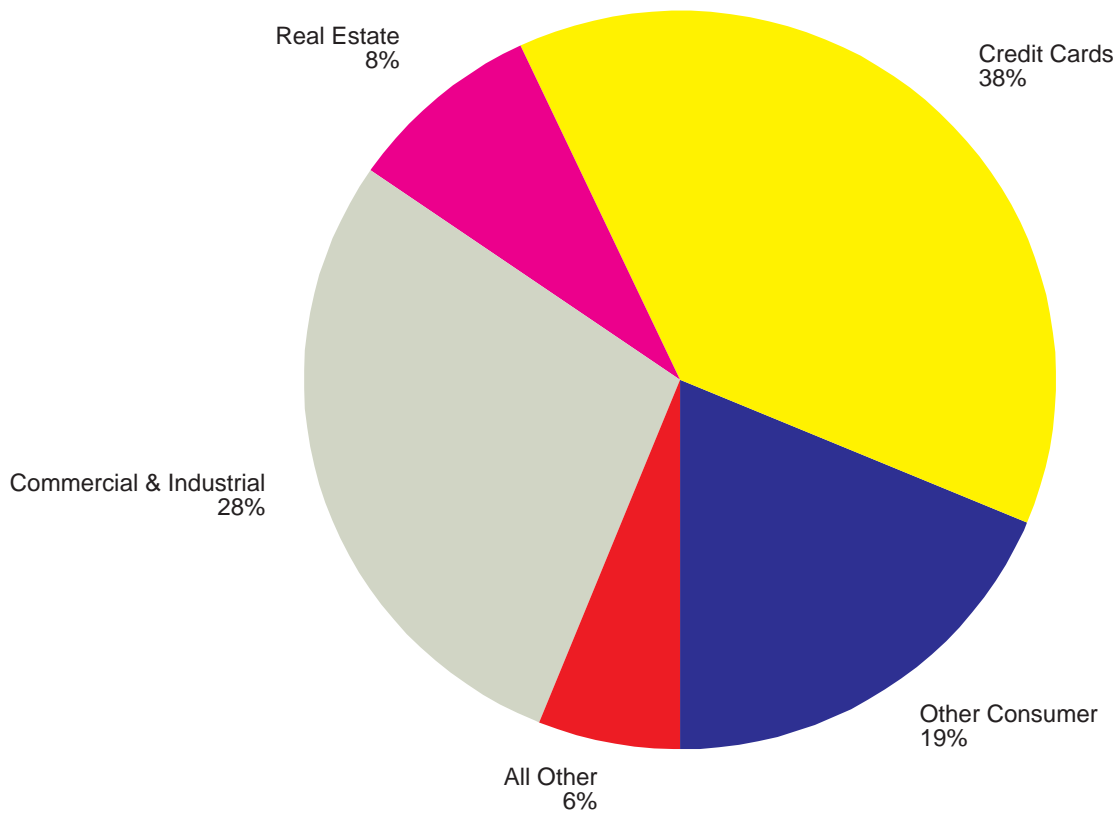
■ Commercial Borrowers	\$1,455	\$1,751	\$2,057	\$2,484	\$2,515	\$2,596
■ Consumer Loans	1,563	1,765	1,907	2,163	2,542	2,741

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

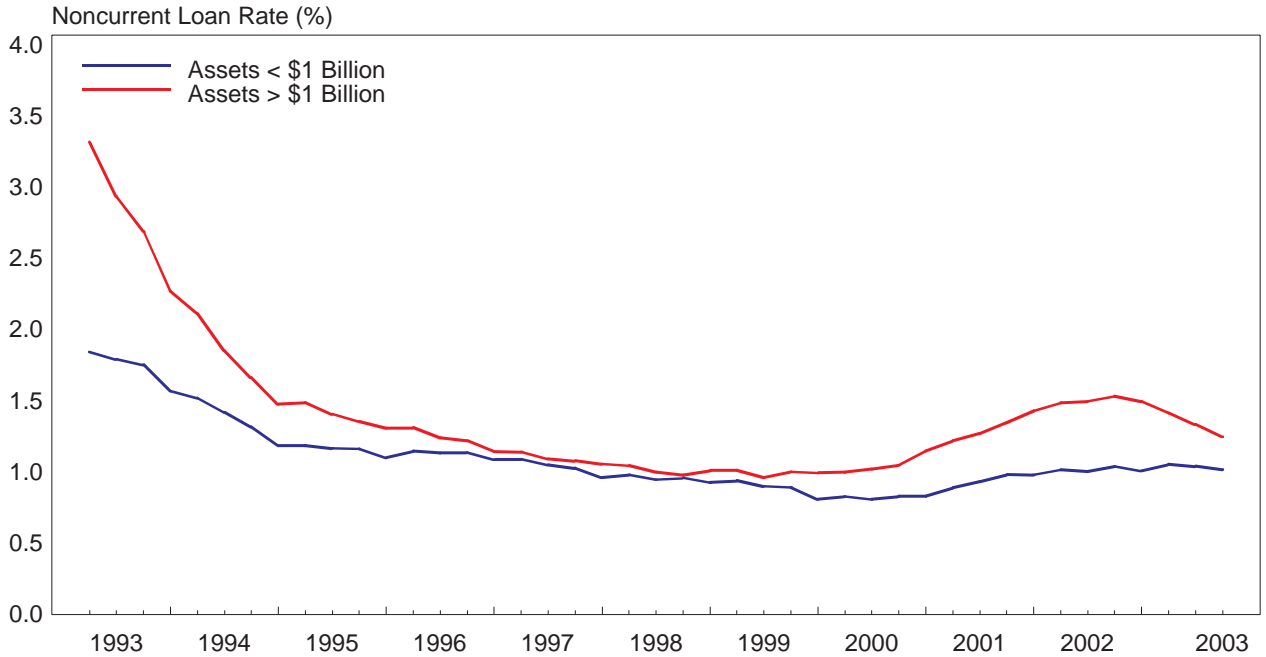
Third Quarter, 2003



Noncurrent Loan Rates

By Asset Size

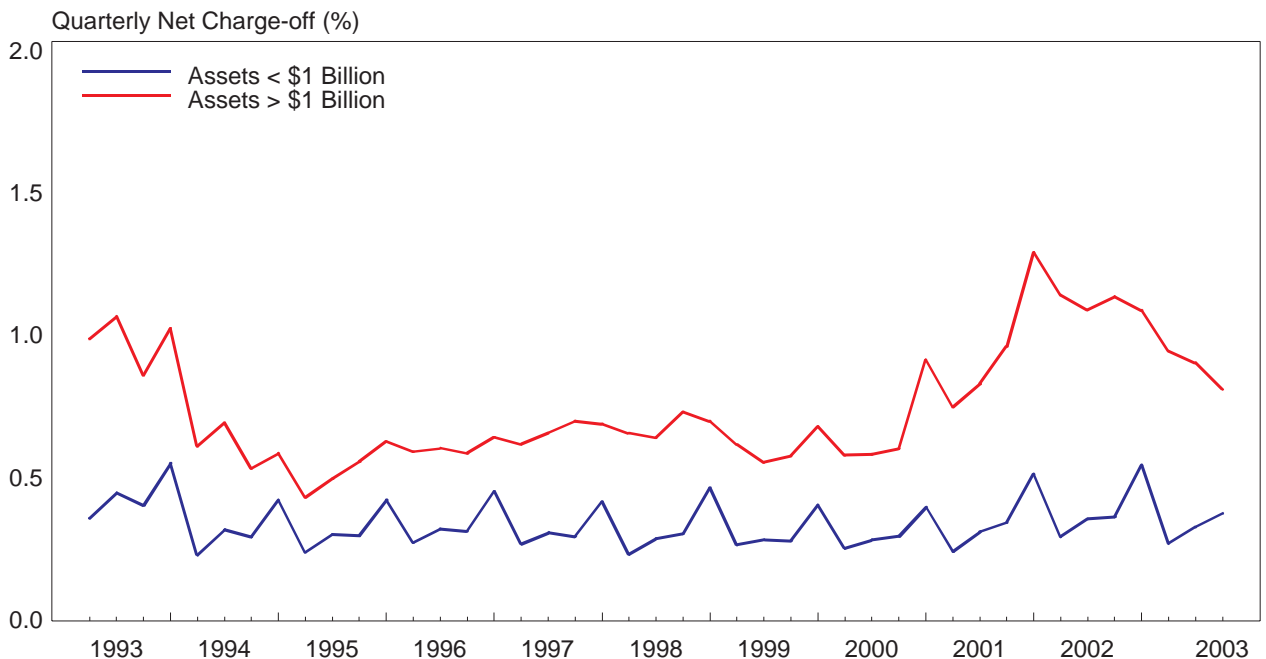
1993 - 2003



Quarterly Net Charge-off Rates

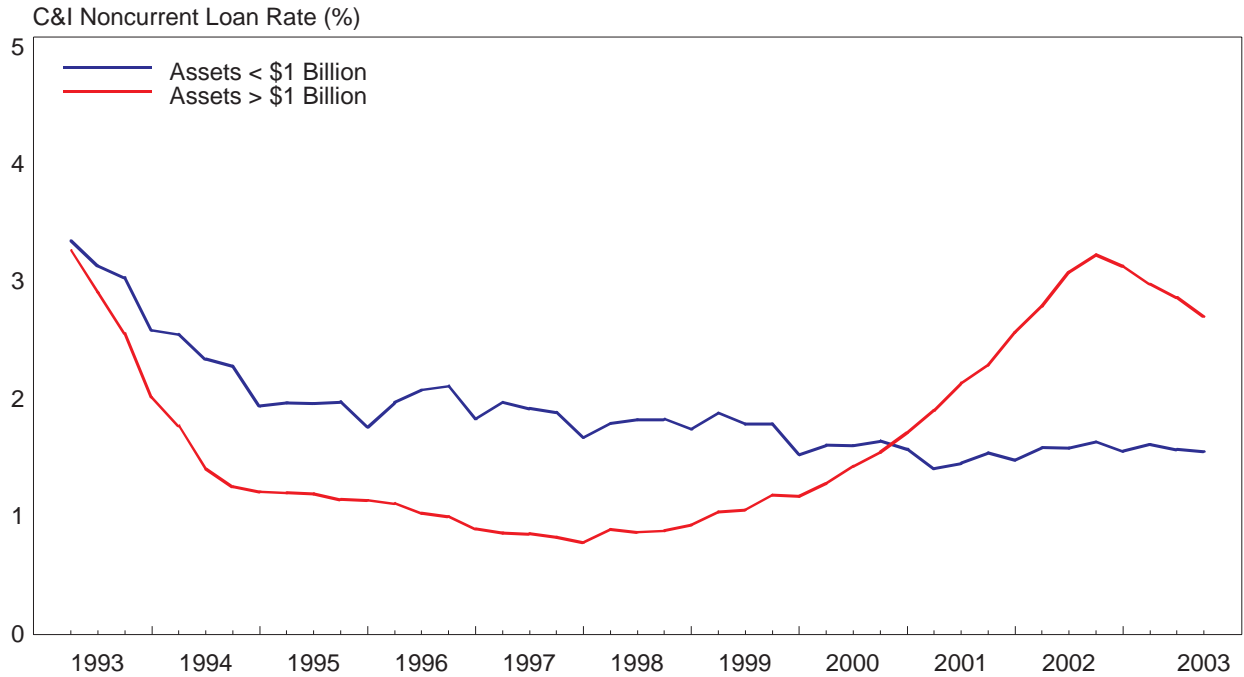
By Asset Size

1993 - 2003



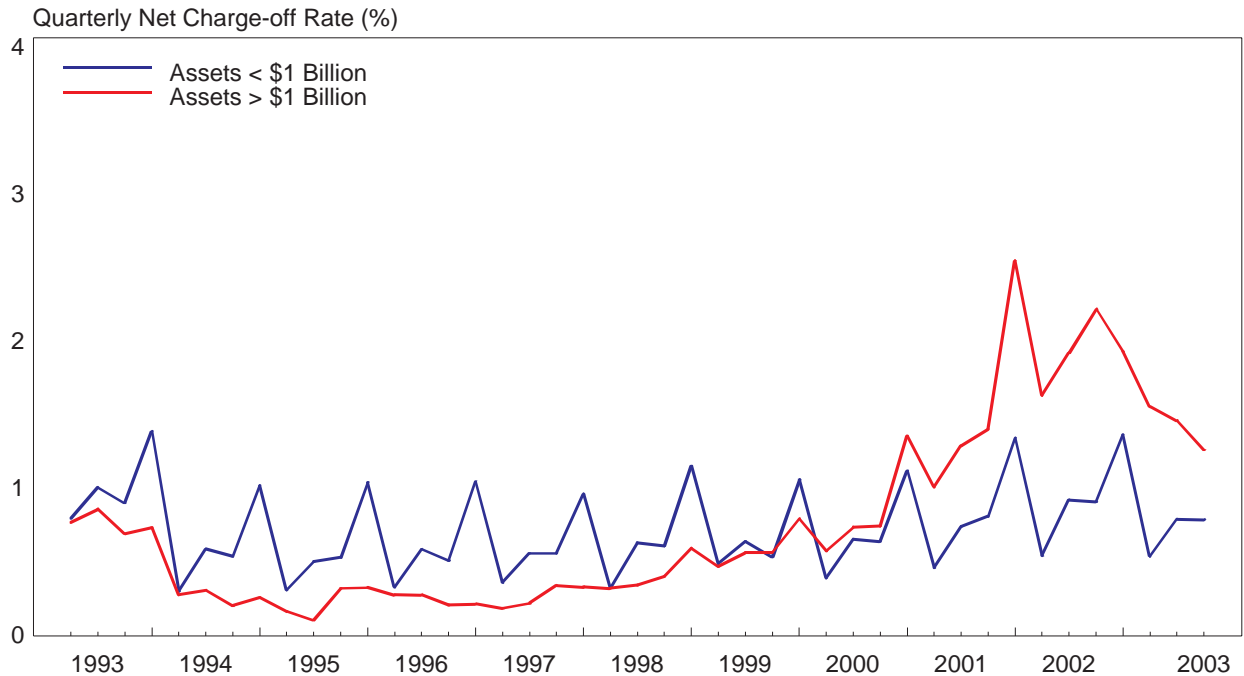
Noncurrent C & I Loan Rates By Asset Size

1993 - 2003



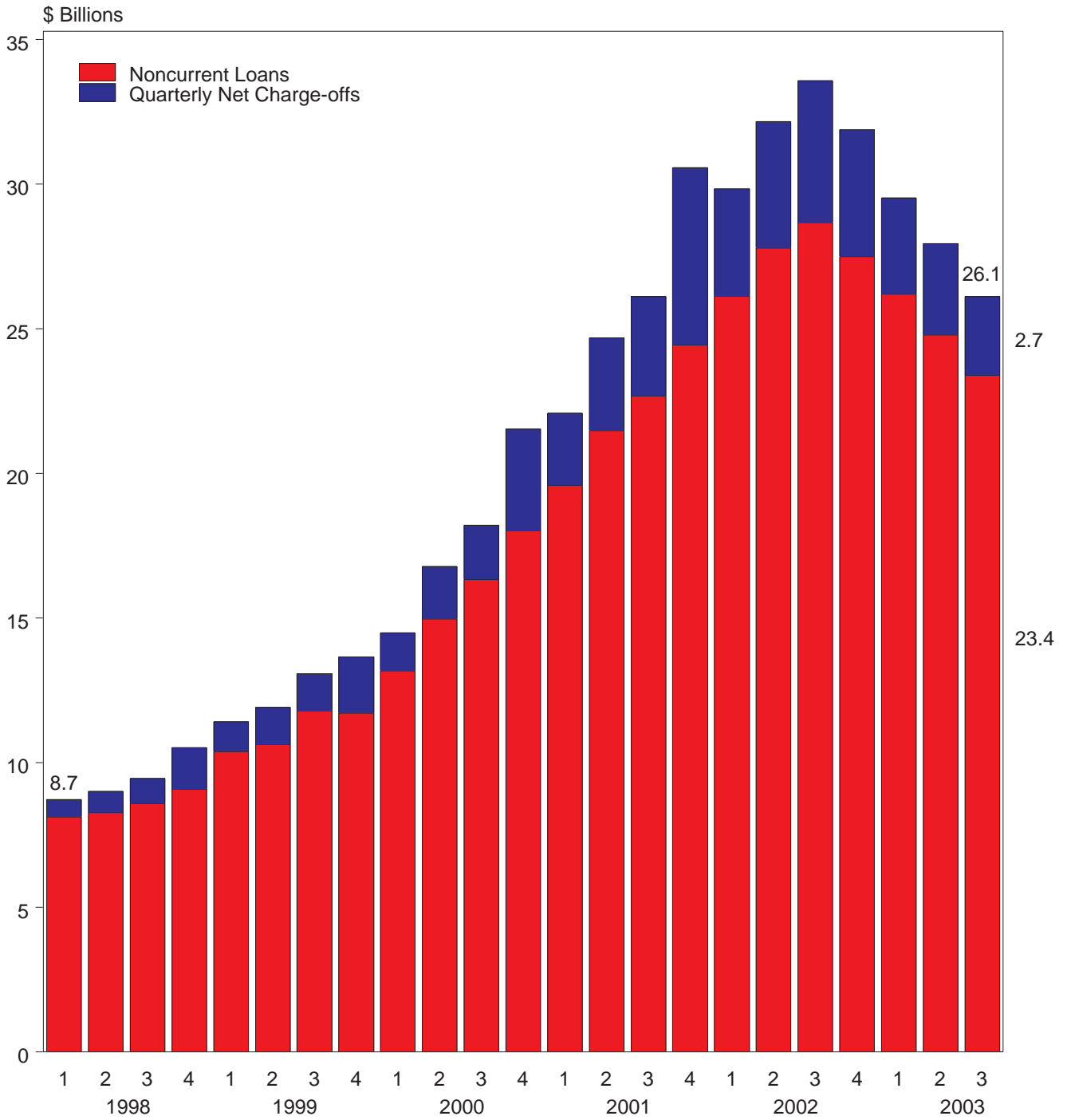
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1993 - 2003



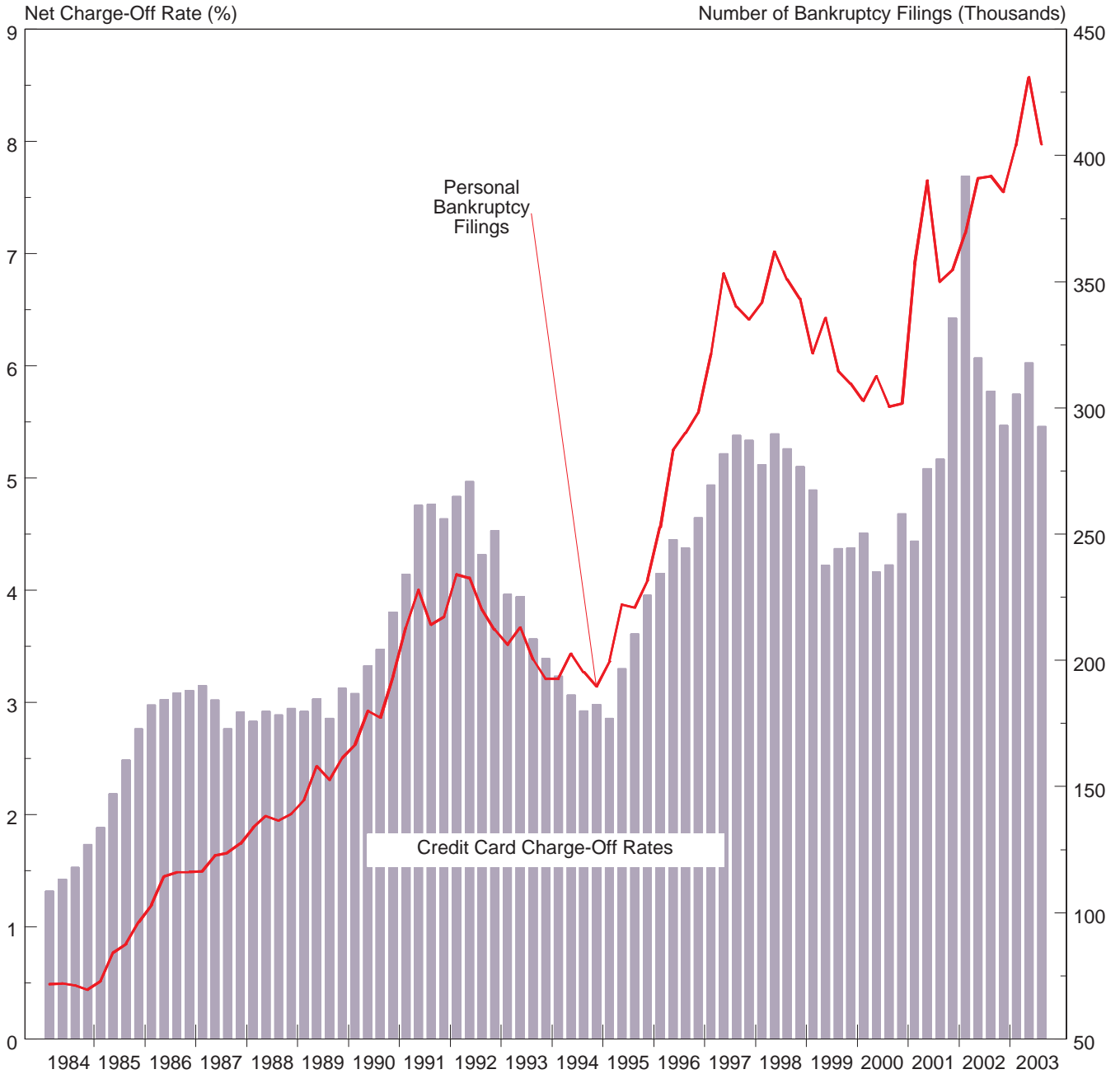
Credit Quality of C & I Loans

1998 - 2003



Credit Card Loss Rates and Personal Bankruptcy Filings

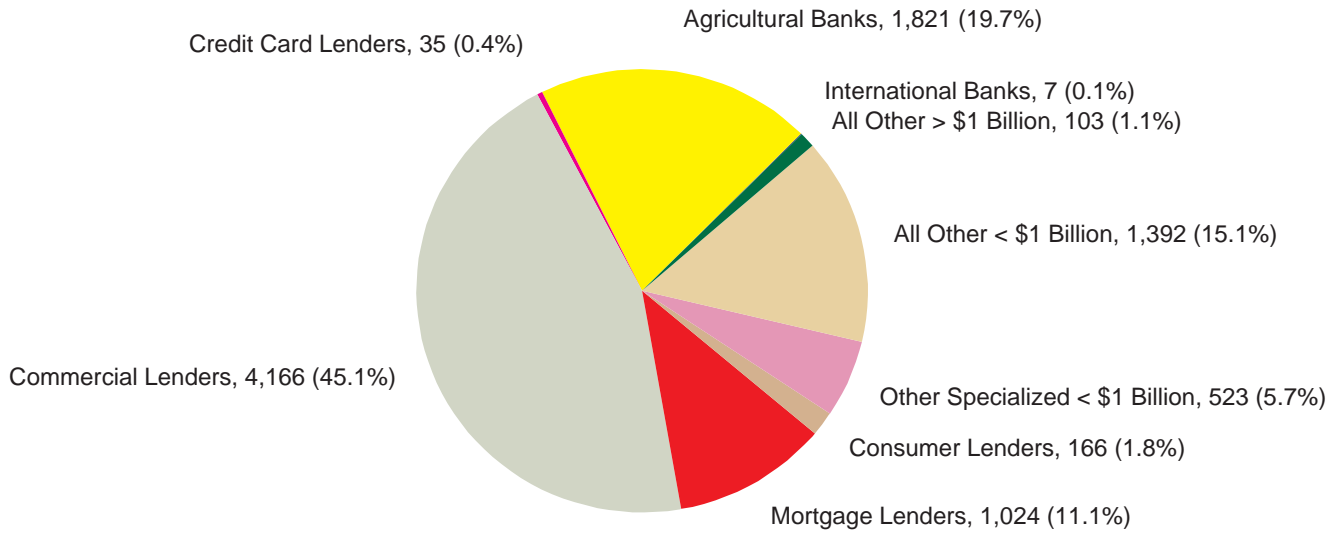
1984-2003



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

Number of Institutions By Asset Concentration Group

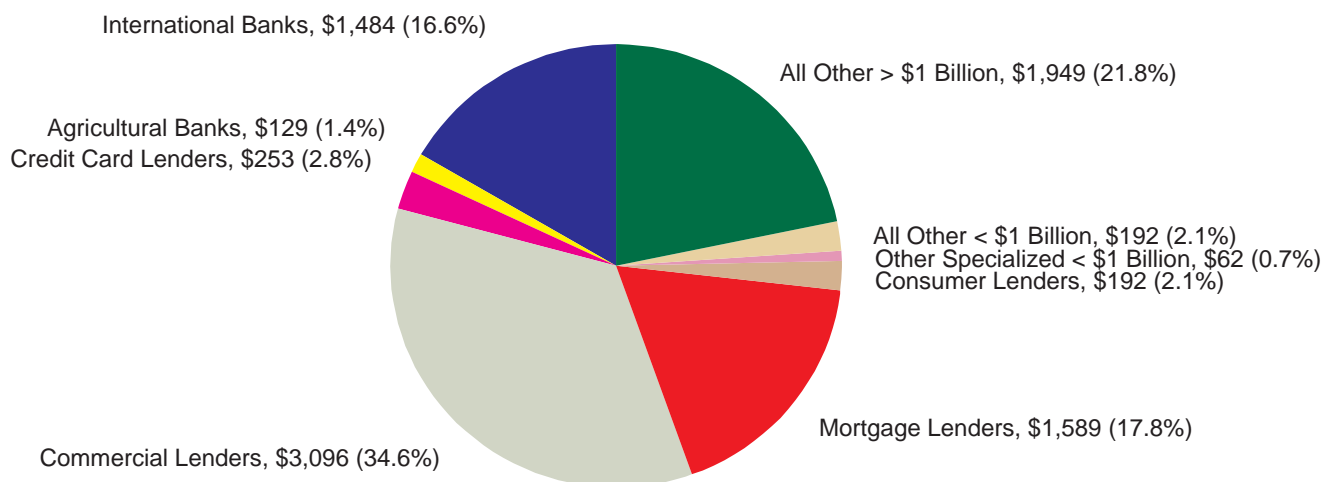
September 30, 2003



	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
09/03	7	1,821	35	4,166	1,024	166	523	1,392	103
12/02	6	1,823	39	4,071	1,107	196	488	1,525	99
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	513	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
12/85	14	3,736	33	5,066	2,350	471	1,681	4,554	128

Industry Assets By Asset Concentration Group

September 30, 2003

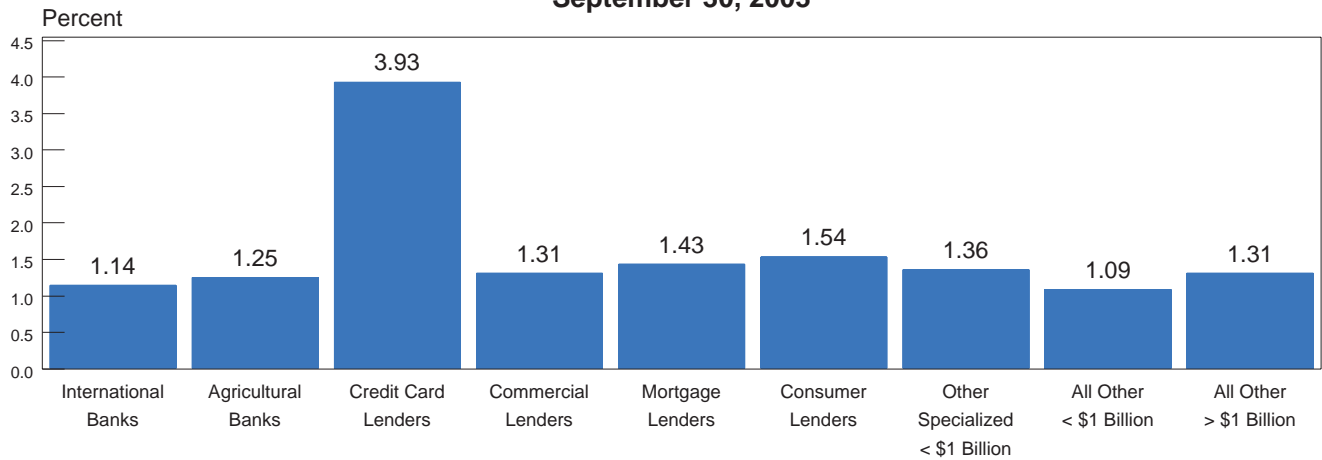


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/03	1,484	129	253	3,096	1,589	192	62	192	1,949
12/02	1,324	124	249	2,964	1,342	166	60	197	2,009
12/01	1,176	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
12/85	717	105	25	1,560	692	68	109	365	352

Performance Ratios By Asset Concentration Group

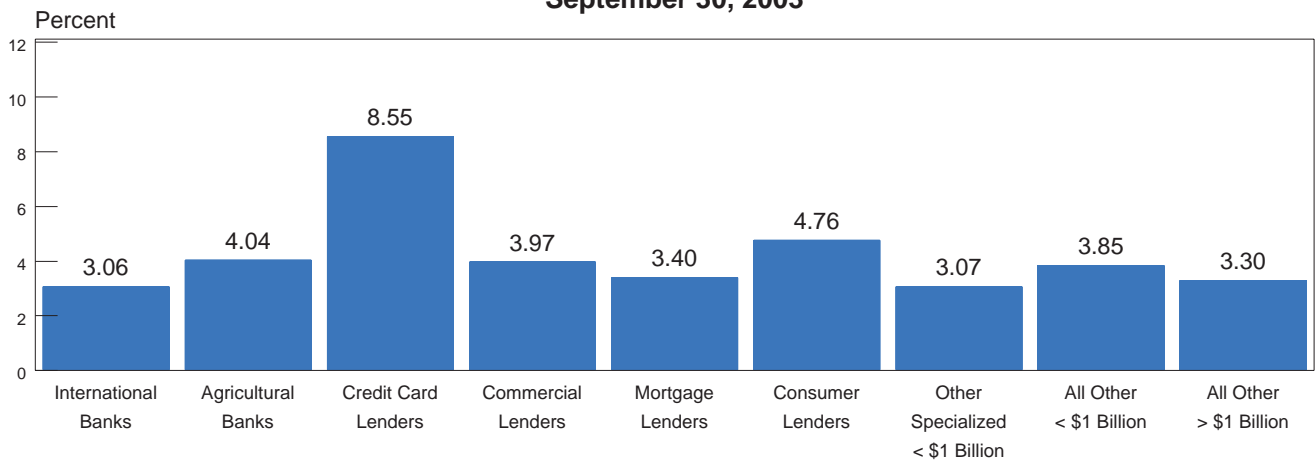
Return on Assets (YTD)

September 30, 2003



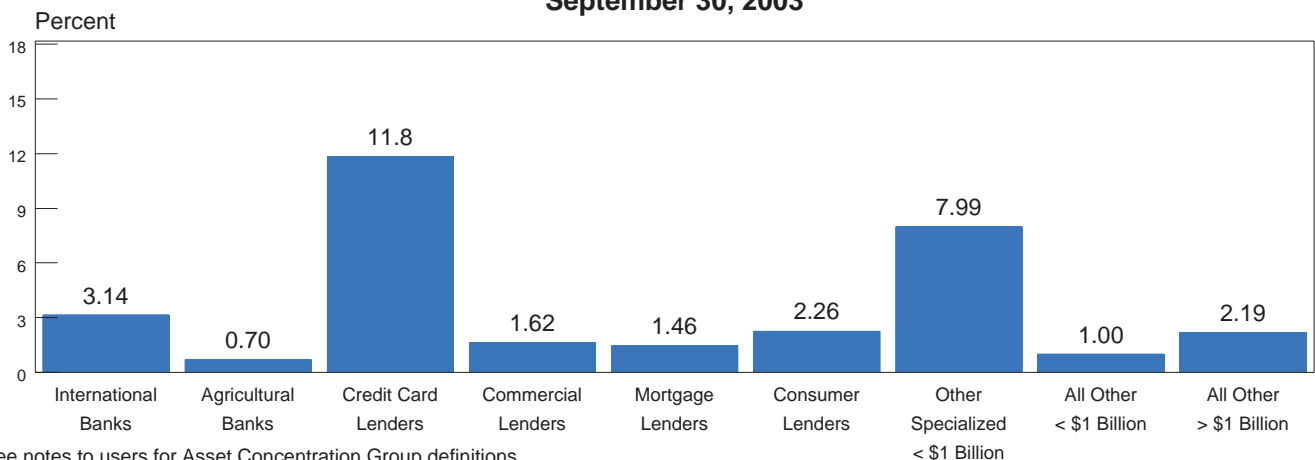
Net Interest Margin (YTD)

September 30, 2003



Noninterest Income to Assets (YTD)

September 30, 2003

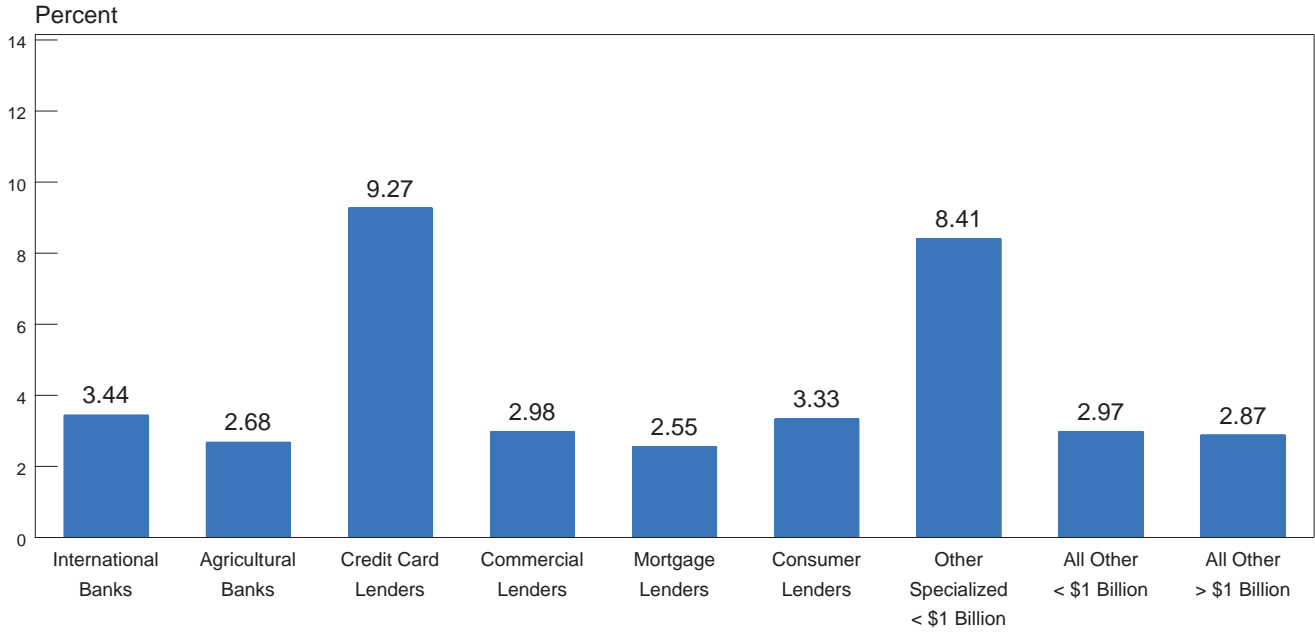


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

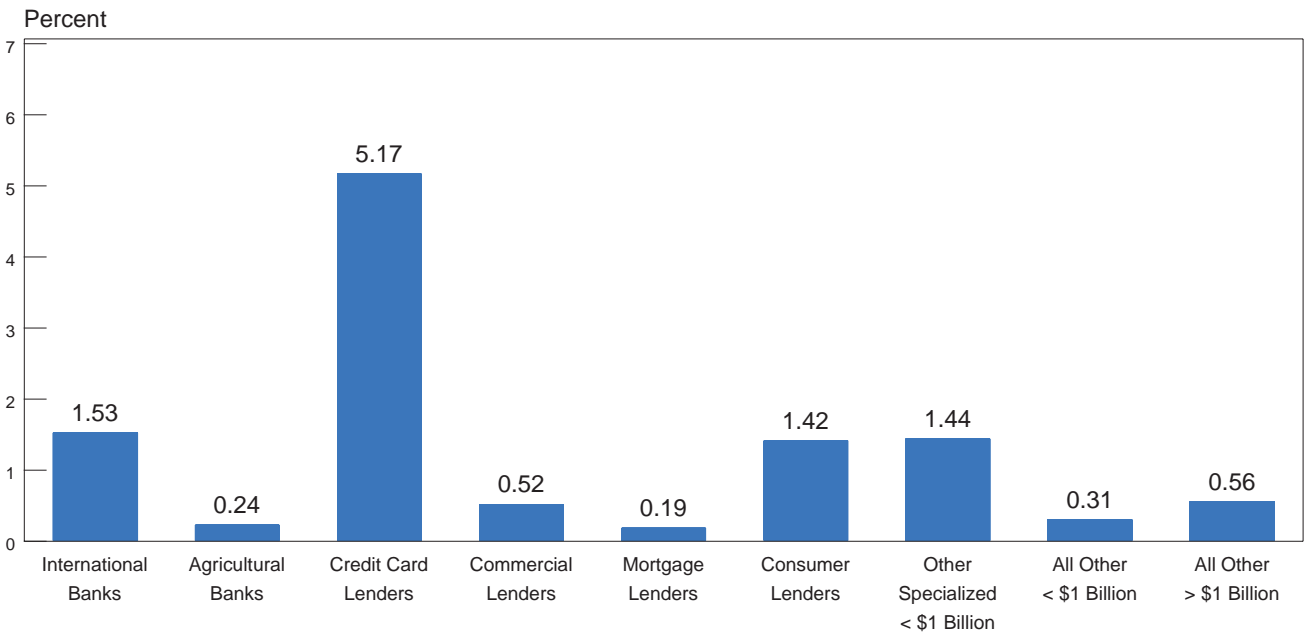
Noninterest Expense to Assets (YTD)

September 30, 2003



Net Charge-offs to Loans and Leases (YTD)

September 30, 2003

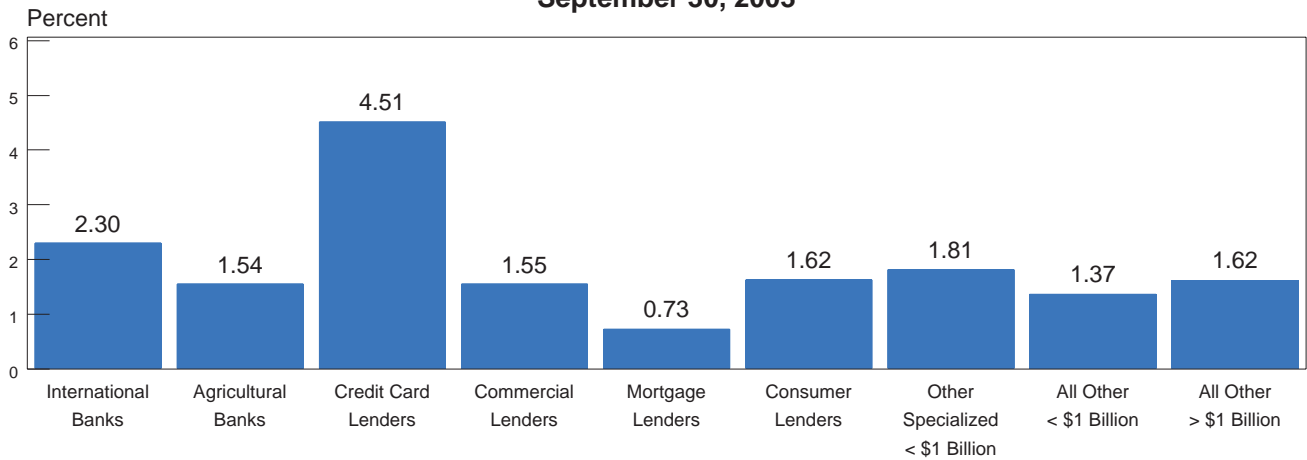


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

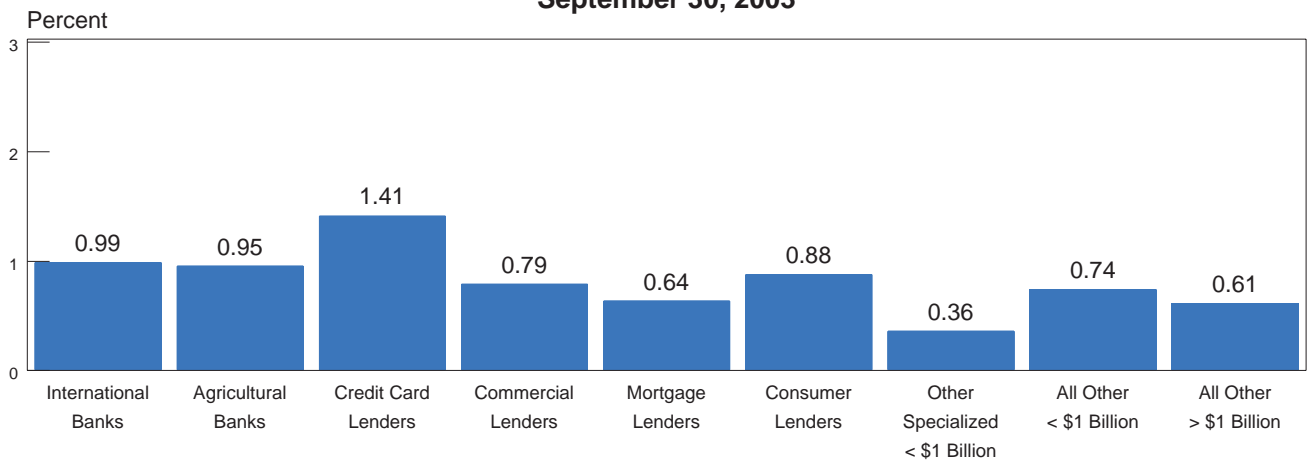
Loss Allowance To Loans and Leases

September 30, 2003



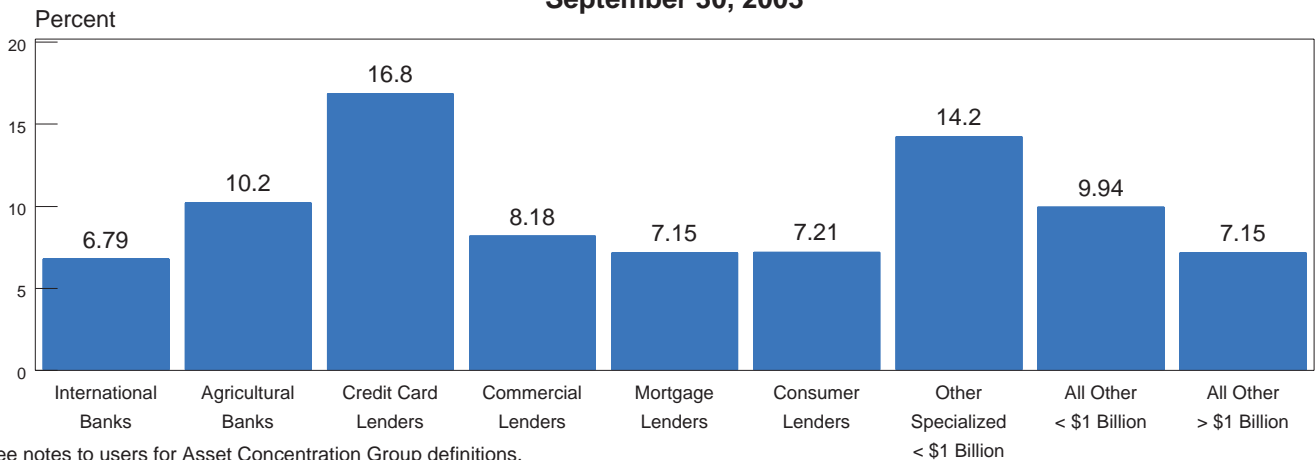
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2003



Core Capital (Leverage) Ratio

September 30, 2003



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

Return On Average Assets By Asset Concentration Group

1985 - 2003

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
09/03	1.14	1.25	3.93	1.31	1.43	1.54	1.36	1.09	1.31
09/02	0.85	1.31	3.55	1.30	1.34	1.40	1.39	1.19	1.40
09/01	0.90	1.18	2.93	1.10	1.09	1.04	1.65	1.12	1.07
09/00	1.10	1.31	2.92	1.12	0.99	1.19	1.56	1.17	0.92
09/99	0.91	1.24	3.74	1.29	1.04	1.42	1.50	1.32	1.29
09/98	0.66	1.28	2.74	1.30	1.14	1.38	1.73	1.21	1.47
09/97	0.93	1.32	1.93	1.28	0.93	1.34	1.83	1.27	1.30
09/96	0.90	1.28	1.98	1.26	0.63	1.16	1.35	1.25	1.13
09/95	0.82	1.26	2.69	1.24	0.82	1.20	1.18	1.22	1.20
09/94	0.88	1.25	4.08	1.08	0.72	1.33	1.12	1.20	1.17
09/93	1.02	1.34	3.67	1.03	0.74	1.35	1.06	1.27	0.97
09/92	0.60	1.31	2.84	0.66	0.82	1.19	1.15	1.11	0.97
09/91	0.40	1.11	2.18	0.14	0.41	0.57	0.69	0.85	0.65
09/90	0.39	1.10	2.49	0.00	0.01	0.46	0.01	0.79	0.34
09/89	-0.49	1.13	1.97	0.26	-0.18	0.73	0.62	0.79	0.17
09/88	0.95	1.01	1.81	0.25	0.23	0.74	0.41	0.60	0.11
09/87	-1.42	0.76	1.76	-0.07	0.40	0.37	0.54	0.75	0.79
09/86	0.44	0.60	1.36	0.36	0.77	0.82	1.06	0.93	0.98
09/85	0.50	0.75	1.54	0.62	0.45	0.70	1.23	1.02	0.83

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

Net Interest Margin By Asset Concentration Group

1985 - 2003

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
09/03	3.06	4.04	8.55	3.97	3.40	4.76	3.07	3.85	3.30
09/02	3.31	4.19	8.65	4.21	3.51	4.67	3.40	4.10	3.54
09/01	2.64	4.02	7.31	4.00	3.10	4.67	3.53	3.96	3.06
09/00	2.78	4.25	7.49	4.11	2.82	4.20	3.90	4.15	3.44
09/99	3.00	4.16	7.96	4.18	3.06	4.53	3.64	4.17	3.79
09/98	3.01	4.28	7.88	4.27	3.12	4.52	3.70	4.34	4.02
09/97	3.01	4.33	8.14	4.47	3.21	5.02	4.00	4.42	4.24
09/96	3.23	4.32	7.99	4.37	3.21	5.00	3.70	4.43	4.15
09/95	3.42	4.38	8.15	4.38	3.09	4.84	3.87	4.46	4.09
09/94	3.49	4.36	9.41	4.38	3.38	5.19	3.78	4.49	4.25
09/93	3.55	4.40	9.69	4.41	3.55	5.30	3.86	4.64	4.37
09/92	3.39	4.43	9.51	4.29	3.45	5.19	3.86	4.59	4.16
09/91	3.08	4.18	9.38	3.86	2.82	4.51	3.49	4.24	3.63
09/90	2.91	4.10	8.79	3.59	2.35	4.30	3.28	4.10	2.59
09/89	3.07	4.17	8.14	3.51	1.90	4.24	3.36	4.10	2.16
09/88	2.94	4.09	9.06	3.48	2.09	4.20	3.30	3.97	2.43
09/87	2.90	4.03	9.45	3.49	2.32	4.36	3.28	4.03	3.16
09/86	3.10	4.11	10.31	3.50	2.08	3.81	3.62	4.13	3.08
09/85	3.20	4.33	9.89	3.59	1.61	3.36	3.82	4.21	2.98

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

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
09/03	1.53	0.24	5.17	0.52	0.19	1.42	1.44	0.31	0.56
09/02	1.78	0.26	6.07	0.67	0.16	1.12	0.47	0.30	0.86
09/01	0.63	0.30	4.02	0.61	0.15	1.16	0.50	0.27	0.69
09/00	0.44	0.18	3.68	0.40	0.12	0.20	1.98	0.23	0.55
09/99	0.55	0.20	3.97	0.37	0.12	0.51	1.27	0.23	0.41
09/98	0.60	0.20	4.41	0.33	0.18	0.65	0.50	0.33	0.55
09/97	0.23	0.19	4.79	0.34	0.21	0.73	0.38	0.24	0.73
09/96	0.33	0.22	4.08	0.31	0.28	0.70	0.15	0.22	0.47
09/95	0.33	0.14	3.10	0.33	0.27	0.50	0.29	0.19	0.36
09/94	0.63	0.12	3.05	0.41	0.44	0.43	0.14	0.16	0.33
09/93	1.14	0.17	3.84	0.71	0.55	0.53	0.42	0.30	0.99
09/92	1.88	0.32	4.80	0.98	0.48	0.69	0.54	0.45	0.95
09/91	2.47	0.32	4.81	1.21	0.46	0.89	0.67	0.57	1.10
09/90	2.38	0.34	3.82	1.04	0.39	0.73	0.98	0.57	0.81
09/89	1.07	0.44	3.62	0.61	0.06	0.35	0.72	0.46	0.34
09/88	0.72	0.65	3.59	0.76	0.02	0.40	0.75	0.54	0.48
09/87	0.73	1.17	4.04	0.56	0.02	0.45	0.65	0.61	0.40
09/86	0.84	1.98	4.33	0.63	0.01	0.36	0.78	0.61	0.39
09/85	0.71	1.71	2.95	0.50	0.00	0.27	0.50	0.49	0.42

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
09/03	2.31	1.33	1.66	1.01	0.82	0.99	1.06	1.10	1.09
12/02	2.73	1.20	2.16	1.15	0.95	1.46	1.59	1.01	1.28
12/01	1.95	1.16	1.94	1.28	0.87	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
12/85	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

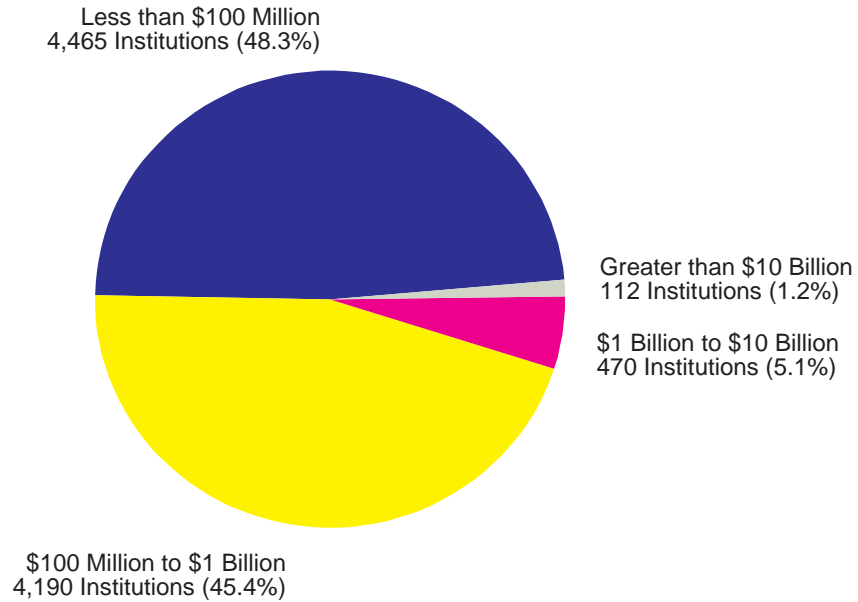
1985 - 2003

	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
09/03	6.79	10.22	16.85	8.18	7.15	7.21	14.24	9.94	7.15
12/02	6.69	10.10	14.86	8.11	7.54	7.41	15.09	9.82	7.13
12/01	6.44	10.03	12.42	7.92	7.46	7.76	15.59	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.67	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
12/85	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

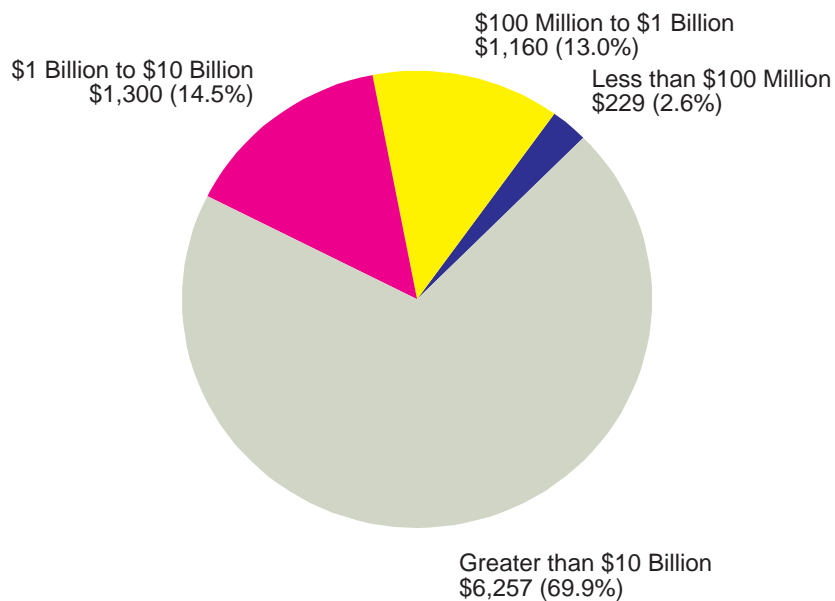
September 30, 2003



Industry Assets By Asset Size

September 30, 2003

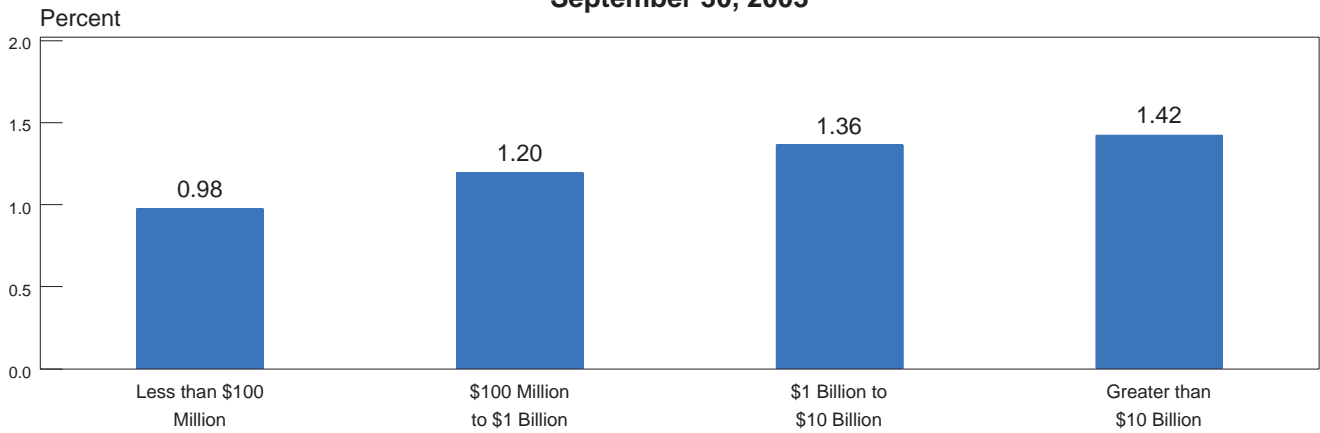
(\$ Billions)



Performance Ratios By Asset Size

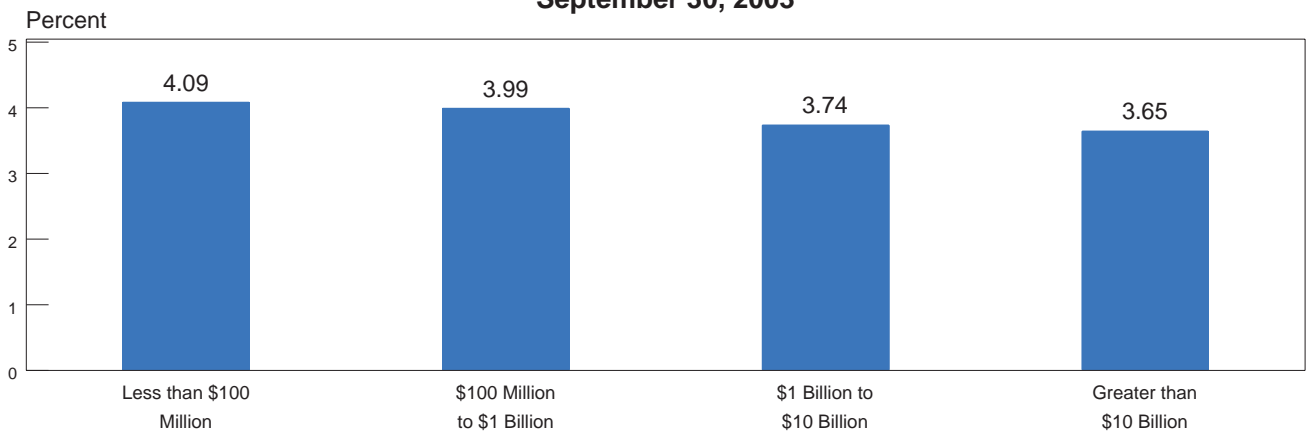
Return on Assets (YTD)

September 30, 2003



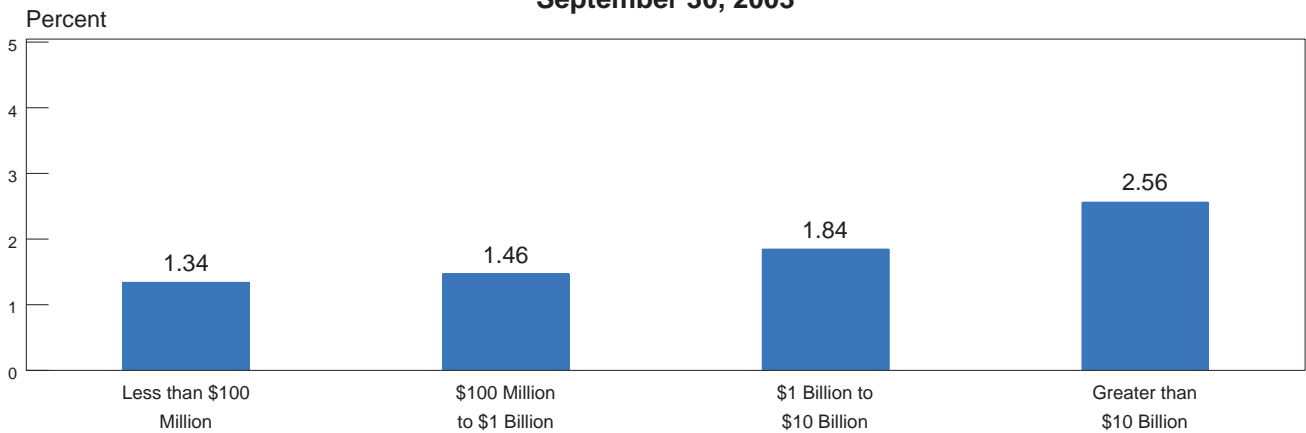
Net Interest Margin (YTD)

September 30, 2003



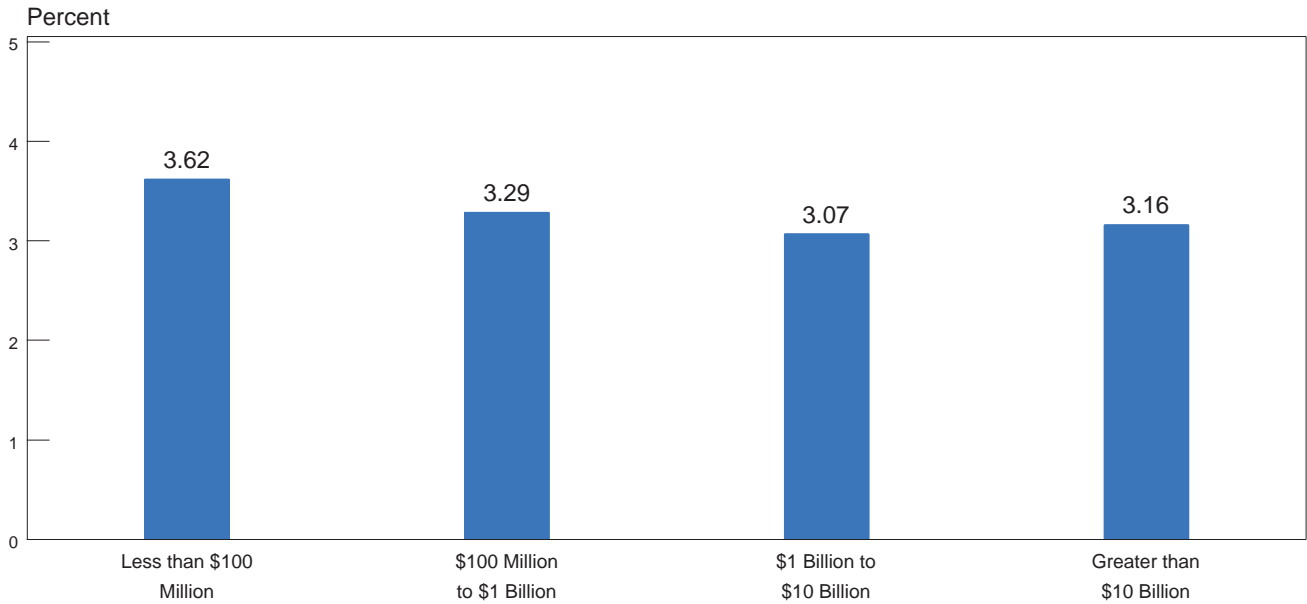
Noninterest Income to Assets (YTD)

September 30, 2003



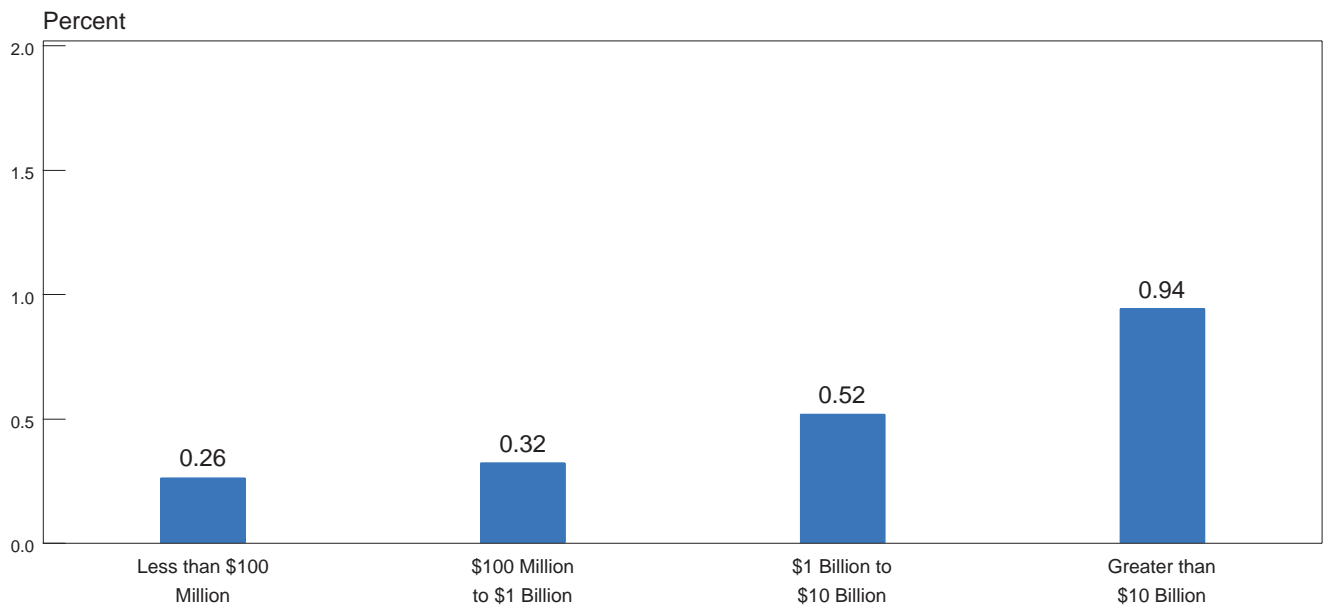
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2003



Net Charge-offs to Loans and Leases (YTD)

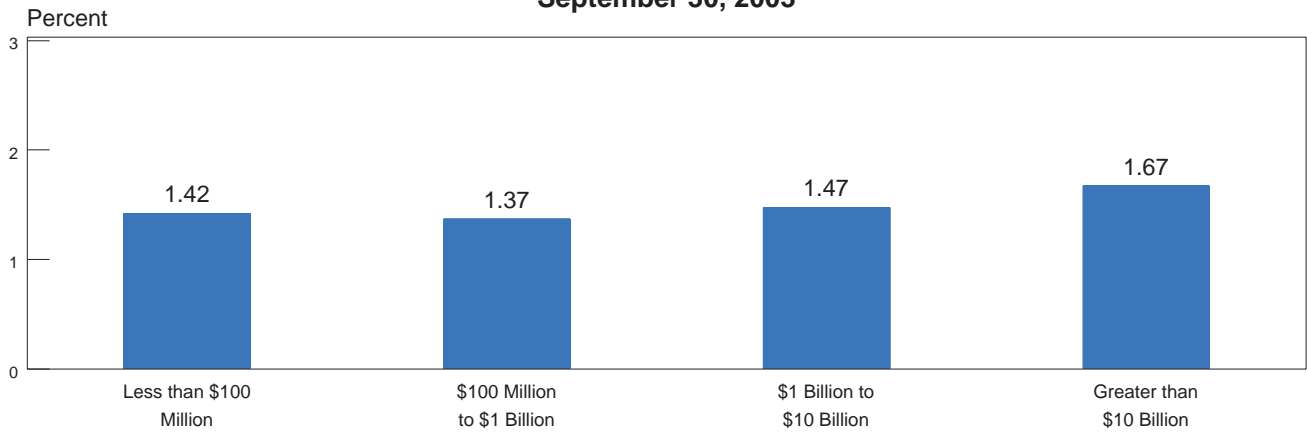
September 30, 2003



Condition Ratios By Asset Size

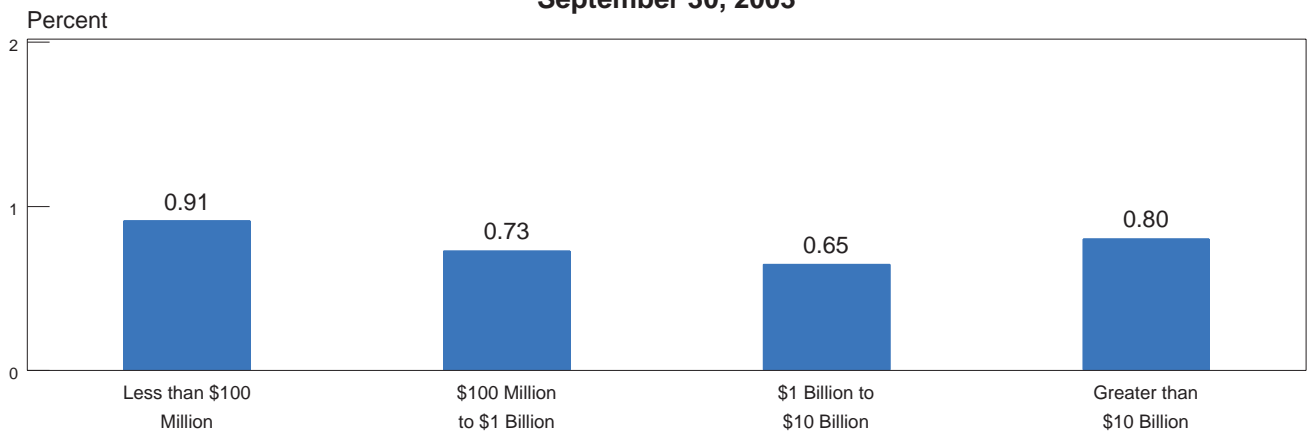
Loss Allowance To Loans and Leases

September 30, 2003



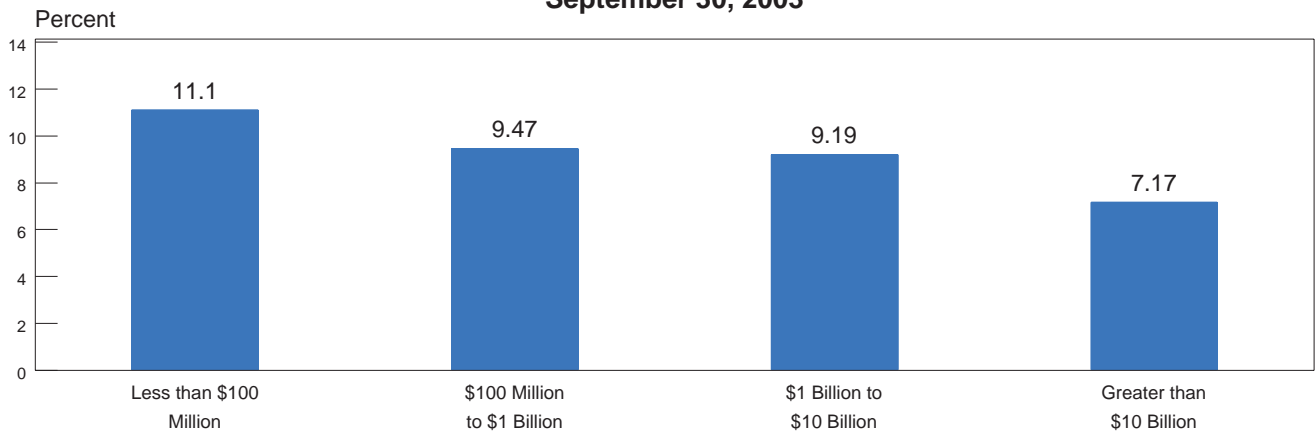
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2003



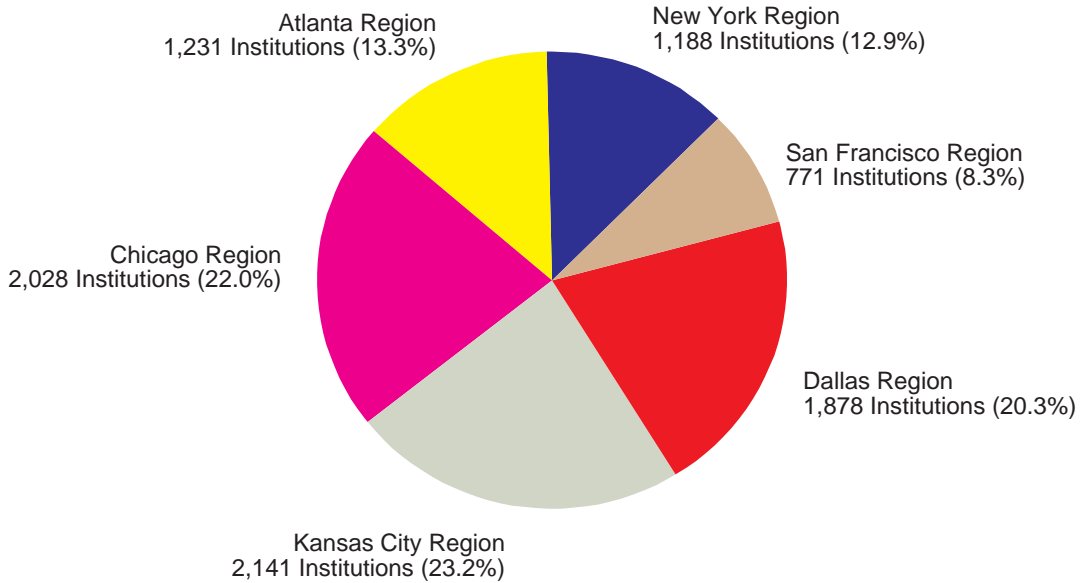
Core Capital (Leverage) Ratio

September 30, 2003



Geographic Distribution of FDIC-Insured Institutions

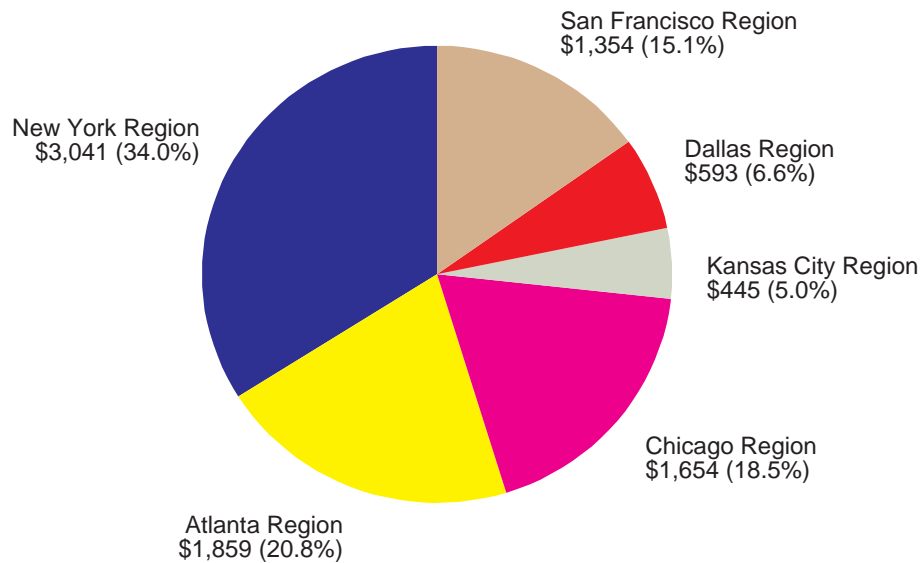
September 30, 2003



Geographic Distribution of Industry Assets

September 30, 2003

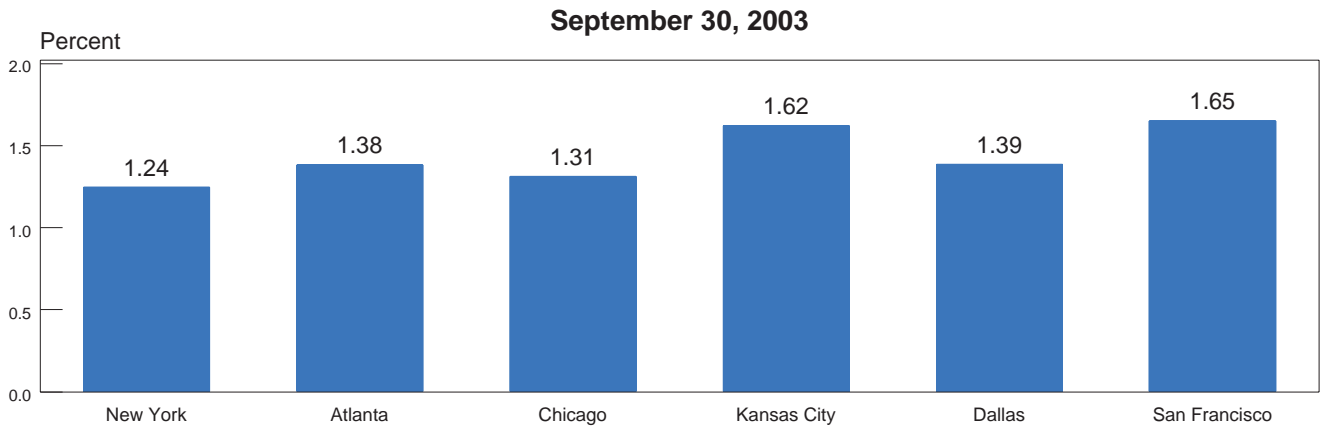
(\$ Billions)



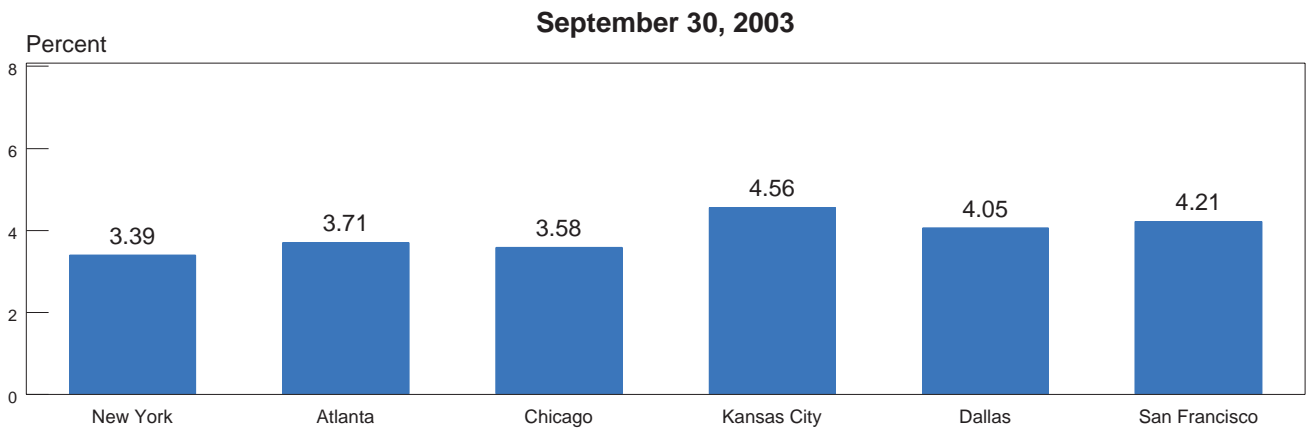
Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

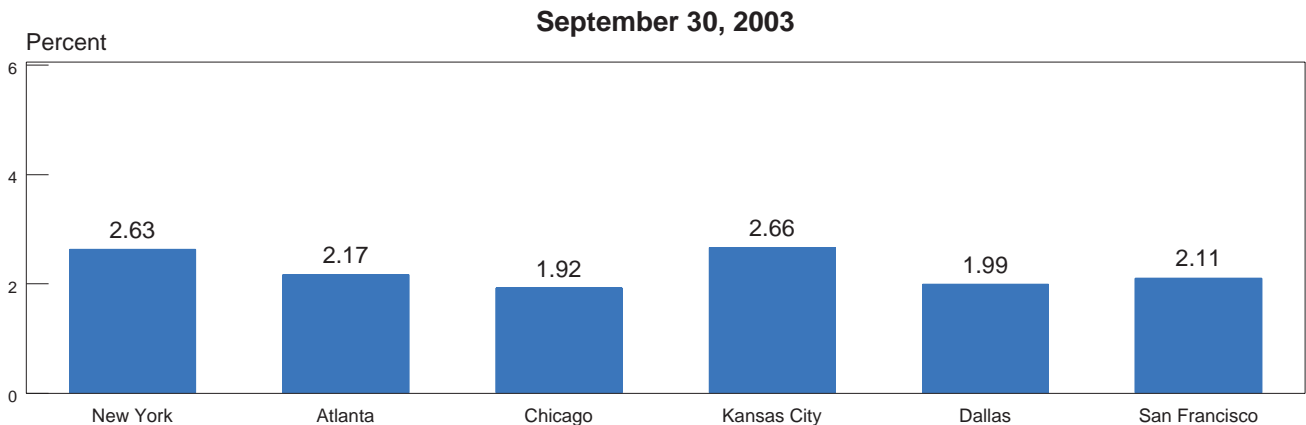
Return on Assets (YTD)



Net Interest Margins (YTD)



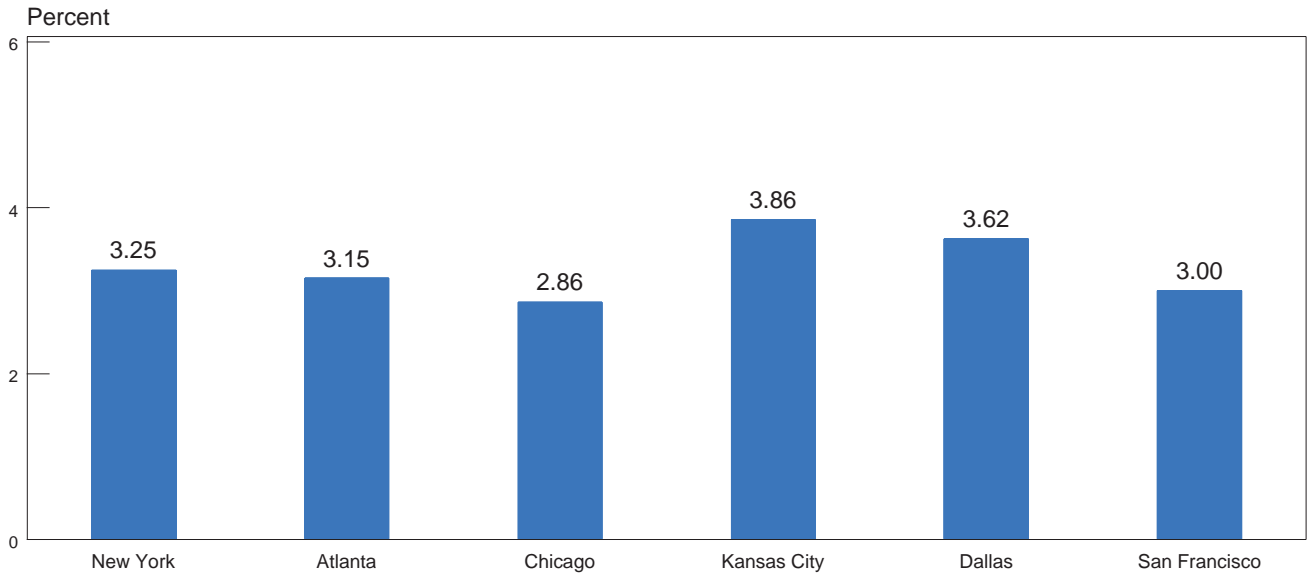
Noninterest Income to Assets (YTD)



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

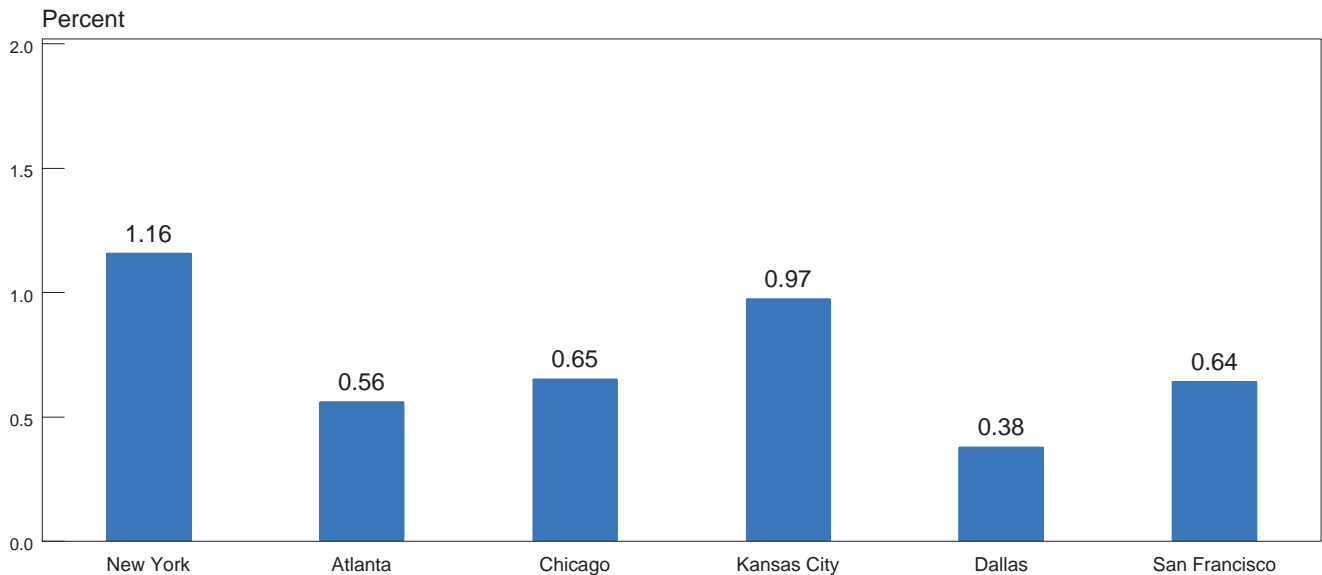
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

September 30, 2003



Net Charge-offs to Loans and Leases (YTD)

September 30, 2003

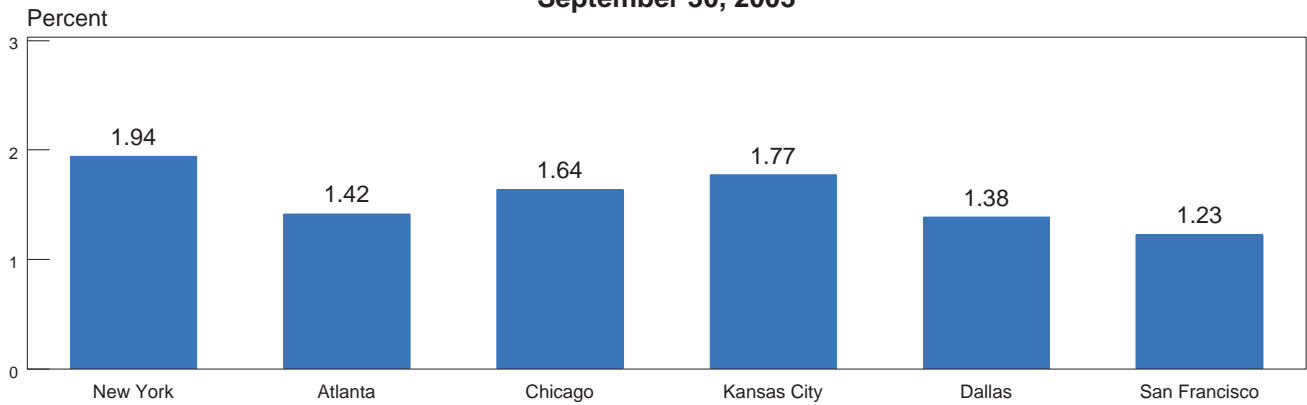


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

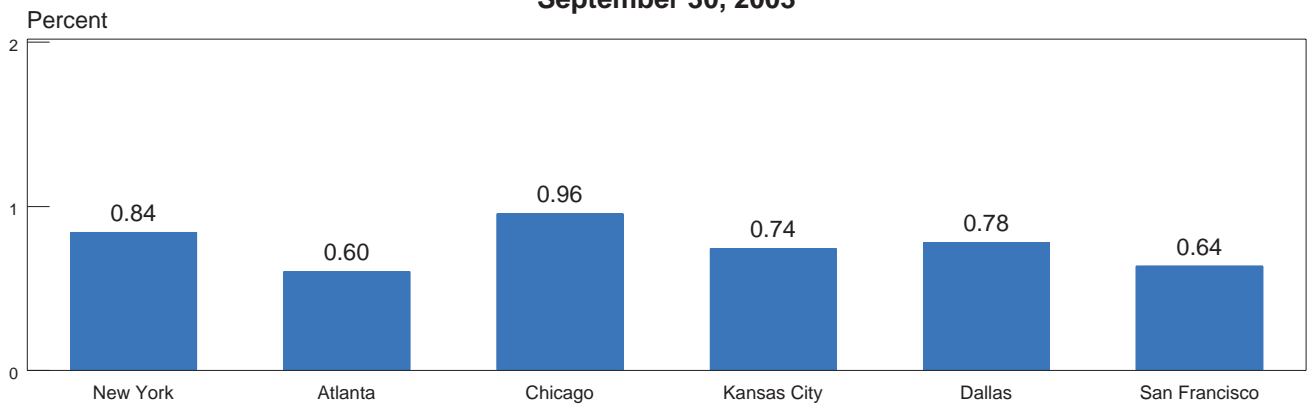
Loss Allowance To Loans and Leases

September 30, 2003



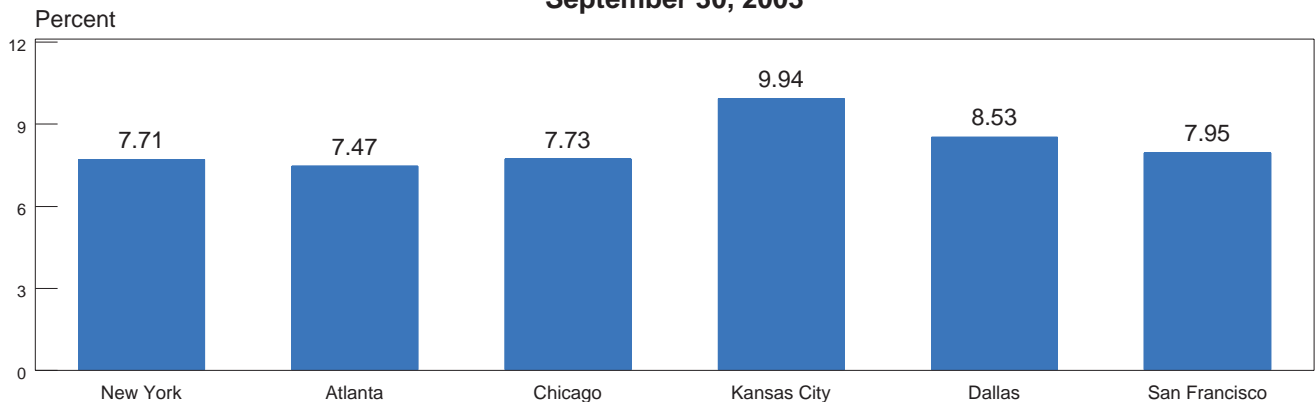
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2003



Core Capital (Leverage) Ratio

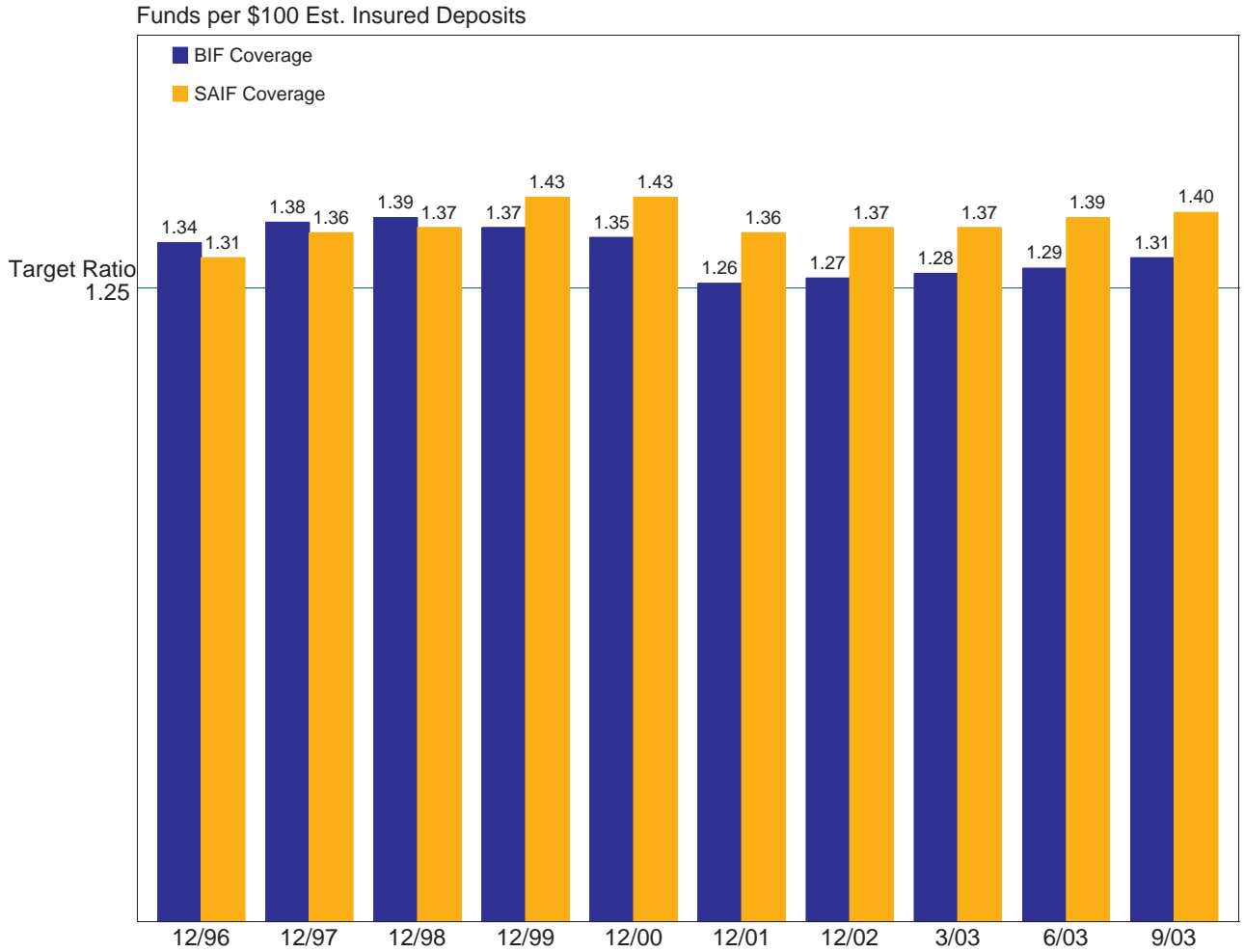
September 30, 2003



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

Insurance Fund Reserve Ratios

December 31, 1996 - September 30, 2003



(\$ Billions)

BIF

Fund Balance	26.9	28.3	29.6	29.4	31.0	30.4	32.1	32.4	32.8	33.5
Est. Insured Deposits	2,007.0	2,056.6	2,134.4	2,151.5	2,299.9	2,408.3	2,527.9	2,531.3	2,547.1	2,547.9

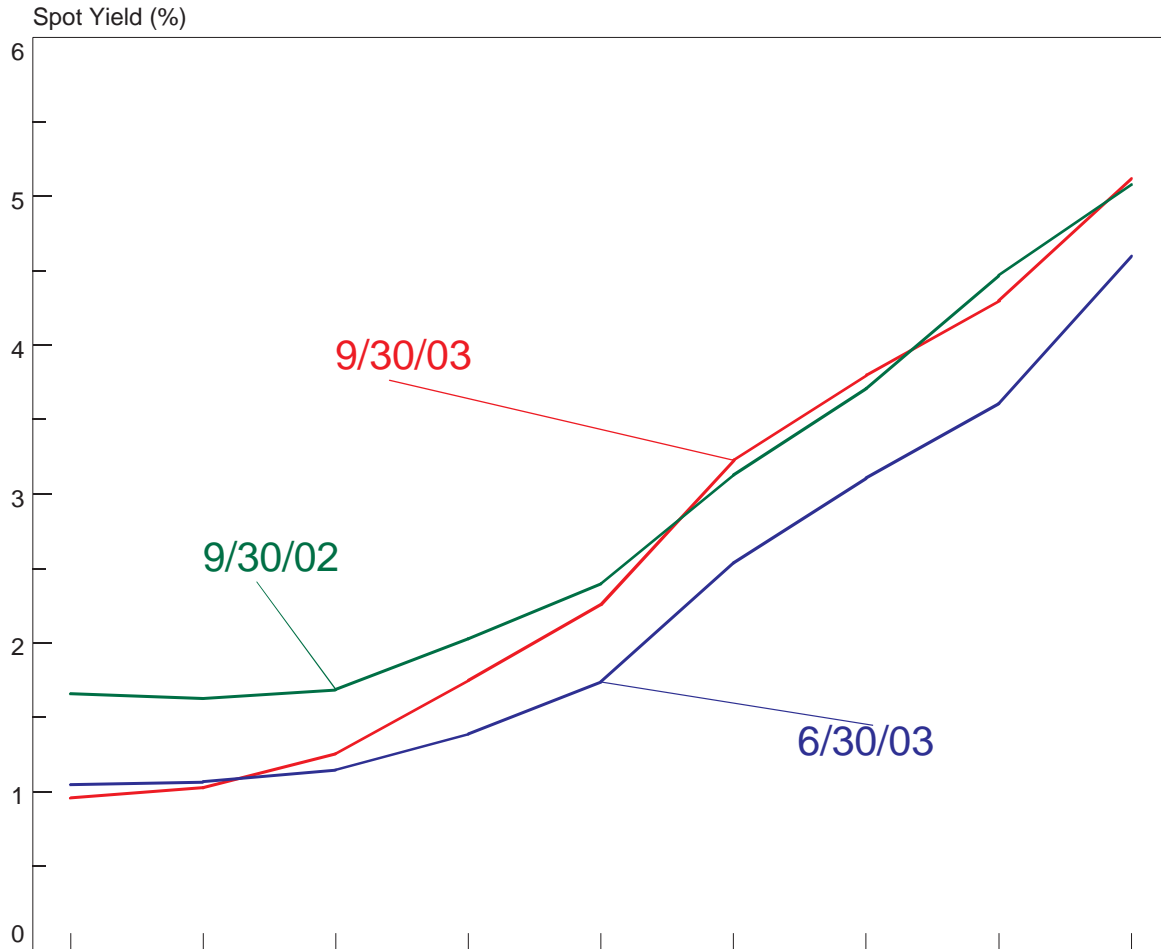
SAIF

Fund Balance	8.9	9.4	9.8	10.3	10.8	10.9	11.7	11.9	12.1	12.2
Est. Insured Deposits	683.4	689.9	716.0	717.6	755.2	802.4	859.7	867.9	871.5	867.6

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

September 30, 2002 - September 30, 2003



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
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

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

September 30, 2003

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,946	98.8%	\$7,732.1	99.7%
Adequately Capitalized	85	1.1%	\$25.8	0.3%
Undercapitalized	6	0.1%	\$0.6	0.0%
Significantly Undercapitalized	2	0.0%	\$0.1	0.0%
Critically Undercapitalized	4	0.0%	\$0.1	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,187	99.4%	\$1,186.0	99.9%
Adequately Capitalized	6	0.5%	\$0.5	0.0%
Undercapitalized	1	0.1%	\$0.2	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

Note: One institution classified as critically undercapitalized with assets of \$8 million failed and its deposits were assumed by an insured institution.

Excludes U.S. branches of foreign banks.

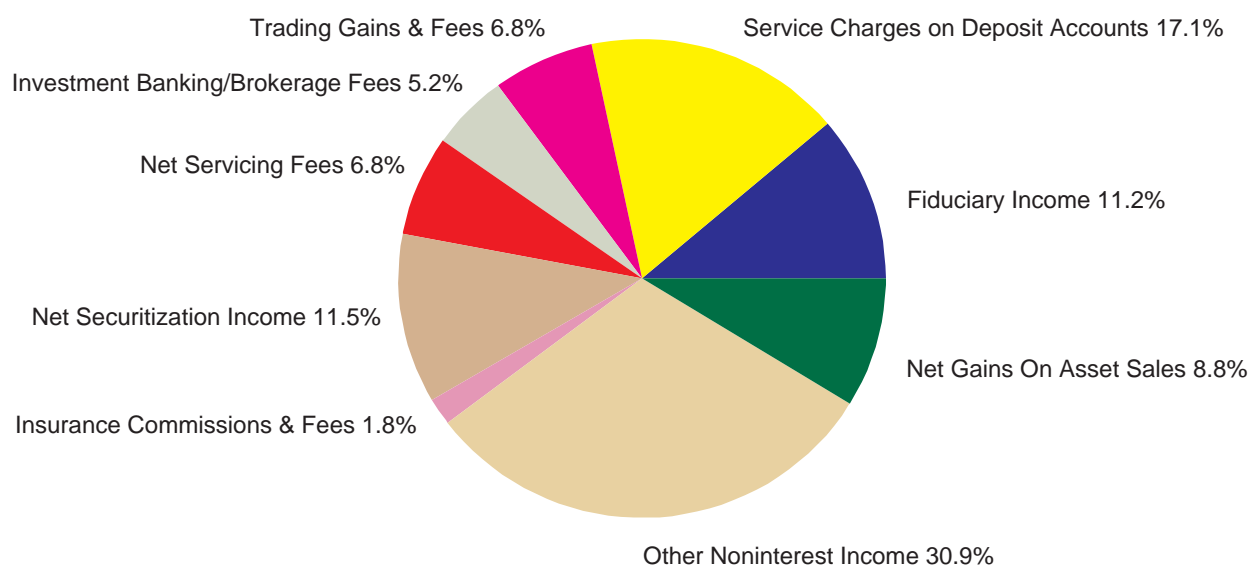
Capital Category Definitions

	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

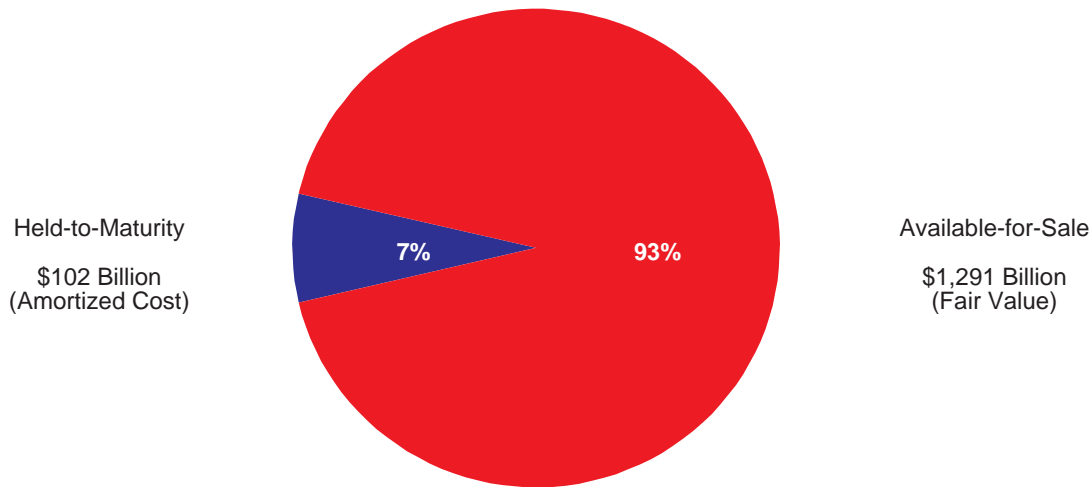
September 30, 2003



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$15,493	1,539	19.6%
Service Charges on Deposit Accounts	\$23,610	7,646	97.2%
Trading Gains & Fees	\$9,330	149	1.9%
Investment Banking/Brokerage Fees	\$7,139	2,122	27.0%
Venture Capital Revenue	-\$2	52	0.7%
Net Servicing Fees	\$9,343	1,750	22.3%
Net Securitization Income	\$15,840	82	1.0%
Insurance Commissions & Fees	\$2,526	3,787	48.2%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$11,845	1,973	25.1%
Net Gains/Losses On OREO Sales	-\$13	2,138	27.2%
Net Gains/Losses On Sales Of Other Assets	\$292	2,106	26.8%
Other Noninterest Income	\$42,734	7,726	98.3%
Total Noninterest Income	138,139	7,784	99.0%

Commercial Bank Total Securities*

September 30, 2003



Commercial Bank Total Securities*

September 30, 2003

Held for Trading

	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	\$4,735	100.6	\$64,780	100.6	\$69,515	100.6
U.S. Government Agencies	2,417	100.1	7,448	101.3	9,865	101.0
Government Sponsored Enterprises	29,729	100.7	212,684	100.8	242,412	100.8
Mortgage Pass-through Securities	19,651	101.6	473,710	100.7	493,361	100.7
Collateralized Mortgage Obligations	16,845	100.1	234,556	100.8	251,401	100.8
State, County, Municipal Obligations	22,530	103.8	87,410	104.2	109,939	104.1
Asset Backed Securities	958	100.7	94,363	100.6	95,321	100.6
Other Debt Securities	4,733	105.5	100,283	104.2	105,016	116.5
Equity Securities	**	**	15,707	110.1	15,707	110.1
Total Securities	\$101,597	101.7	\$1,290,941	101.1	\$1,392,538	101.1
Memoranda***						
Structured Notes	13,664		13,541			99.1

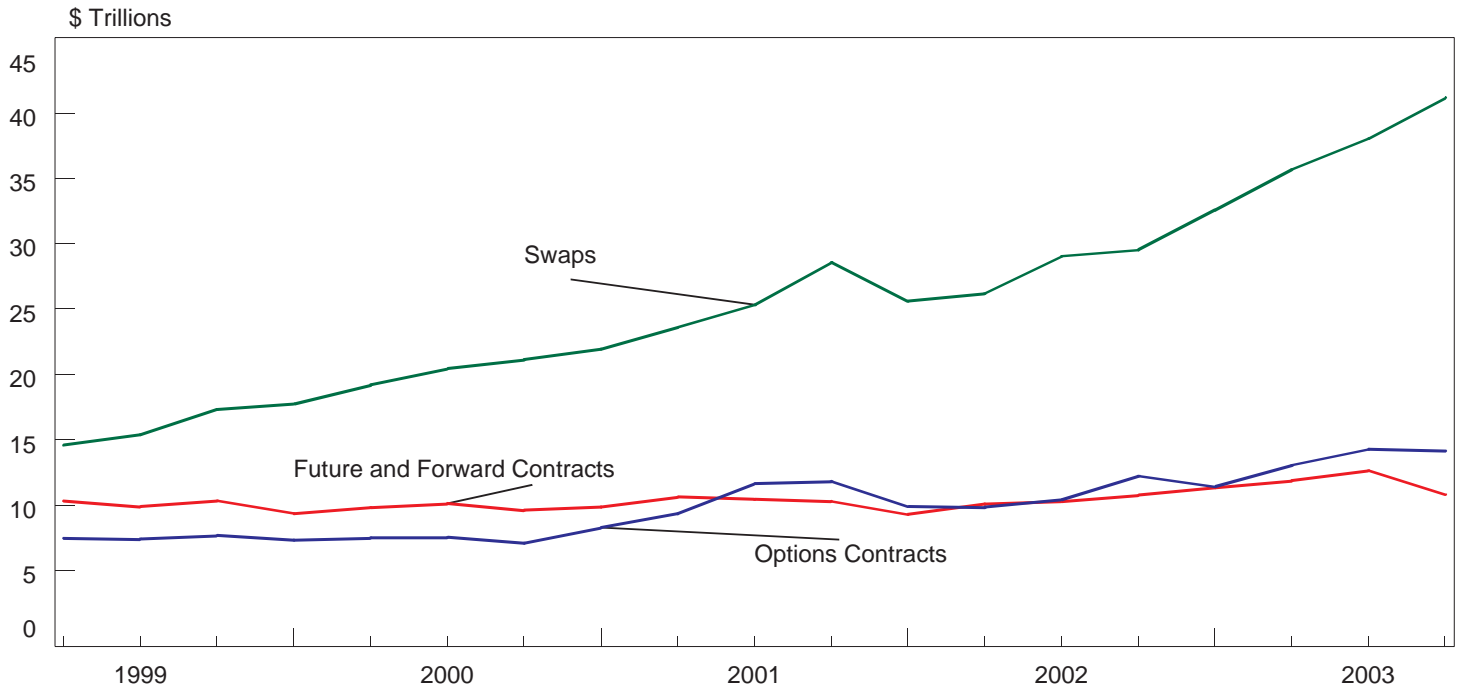
* Excludes trading account assets.

** 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	6/03	9/03
Total Derivatives (Notional Amounts, in billions of dollars)	\$34,533	\$40,144	\$44,905	\$55,437	\$60,714	\$65,036	\$66,244
Futures and Forward Contracts	9,390	9,877	9,335	11,376	11,911	12,658	10,859
Interest rate contracts	5,096	5,302	5,330	7,380	8,034	8,344	6,890
Foreign exchange rate contracts	4,175	4,425	3,864	3,866	3,752	4,225	3,864
Other futures and forwards*	119	150	142	130	124	88	105
Option Contracts	7,361	8,300	9,924	11,455	13,089	14,305	14,180
Interest rate options	5,795	6,744	8,487	9,783	11,169	12,107	11,960
Foreign currency options	965	774	743	911	1,158	1,430	1,420
Other option contracts*	601	782	693	761	761	768	800
Swaps	17,781	21,968	25,646	32,607	35,714	38,074	41,205
Interest rate swaps	16,884	20,920	24,402	31,190	34,244	36,481	39,424
Foreign exchange rate swaps	774	899	1,129	1,299	1,333	1,438	1,627
Other swaps*	123	148	115	118	137	155	154
Memoranda							
Spot Foreign Exchange Contracts	66	189	111	196	465	609	652
Credit Derivatives	287	426	421	642	710	802	869
Number of banks reporting derivatives	418	401	369	444	492	536	573
Replacement cost of interest rate and foreign exchange rate contracts**	361	449	598	1,120	1,161	1,353	1,217

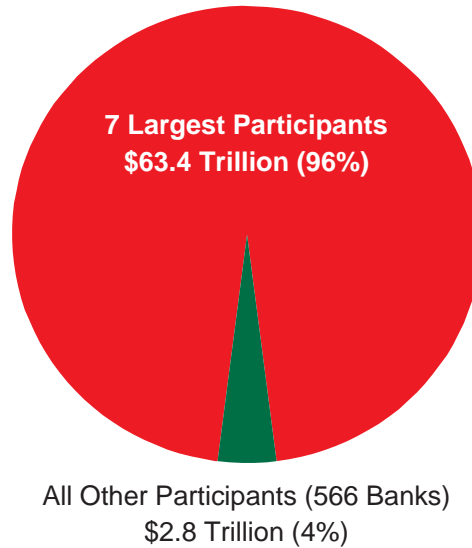
* Not reported by banks with less than \$300 million in assets.

** 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

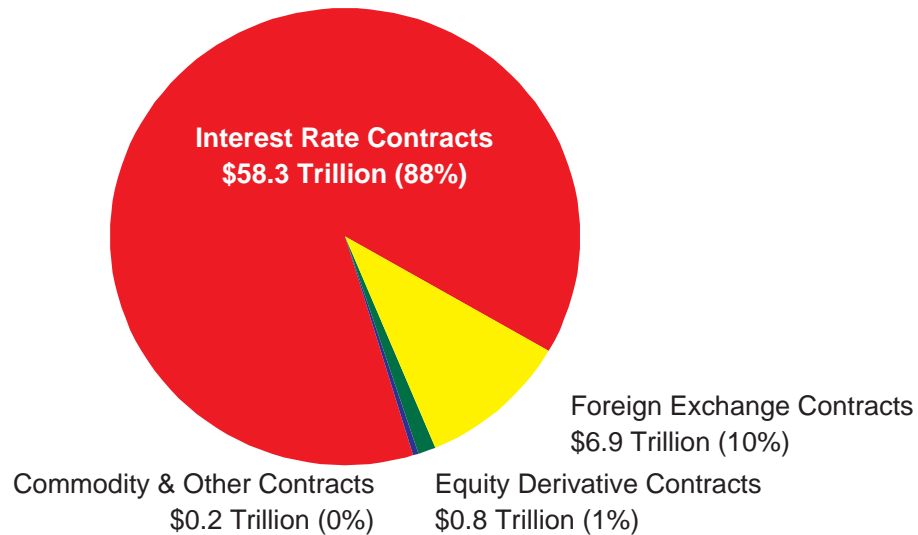
September 30, 2003



Composition of Commercial Bank Derivatives*

Notional Amounts

September 30, 2003



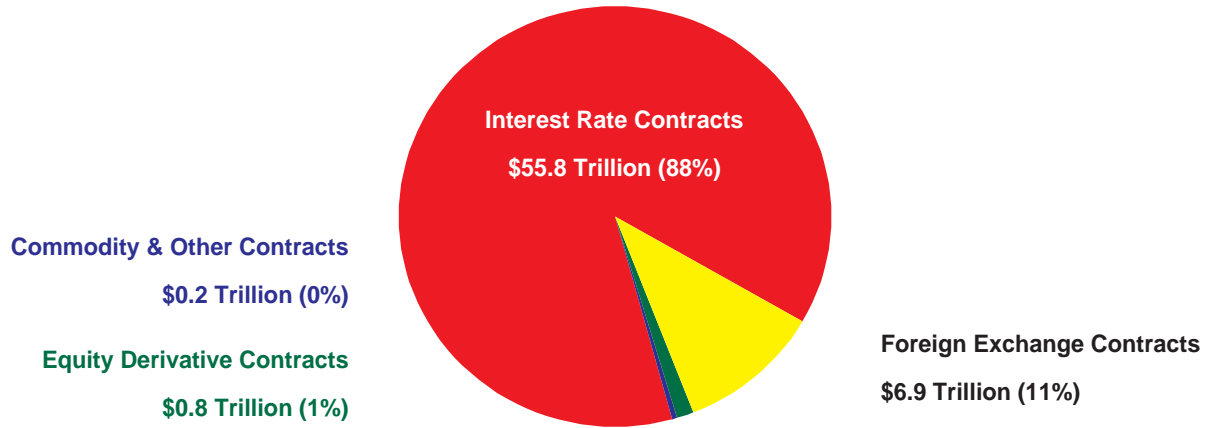
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$589 billion for the seven largest participants and \$64 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

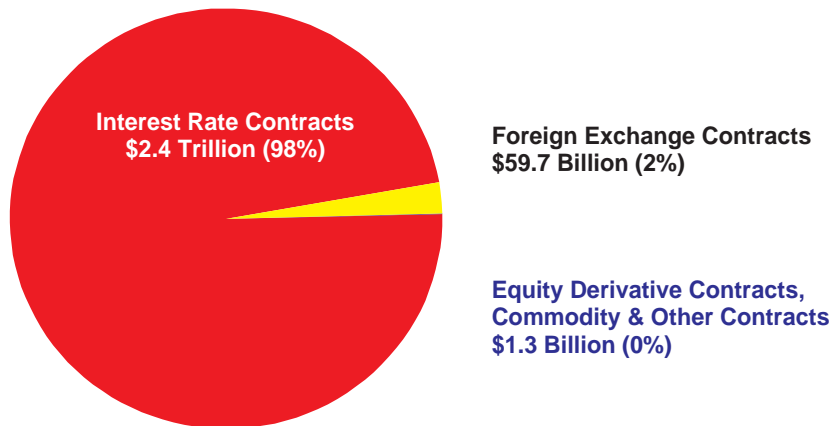
September 30, 2003



Not Held for Trading

Notional Amounts

September 30, 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 \$652 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

September 30, 2003
(\$ Millions)

Held for Trading

103 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	1006888	158,811	36,388	9,949	1212035	28,588
Gross negative fair value	976,456	163,107	33,601	10,282	1183447	
All other participants						
Gross positive fair value	13,145	7,866	1,536	917	23,464	452
Gross negative fair value	13,254	7,473	1,345	941	23,013	
Total						
Gross positive fair value	1020033	166,677	37,924	10,865	1235500	29,040
Gross negative fair value	989,710	170,580	34,946	11,223	1206460	

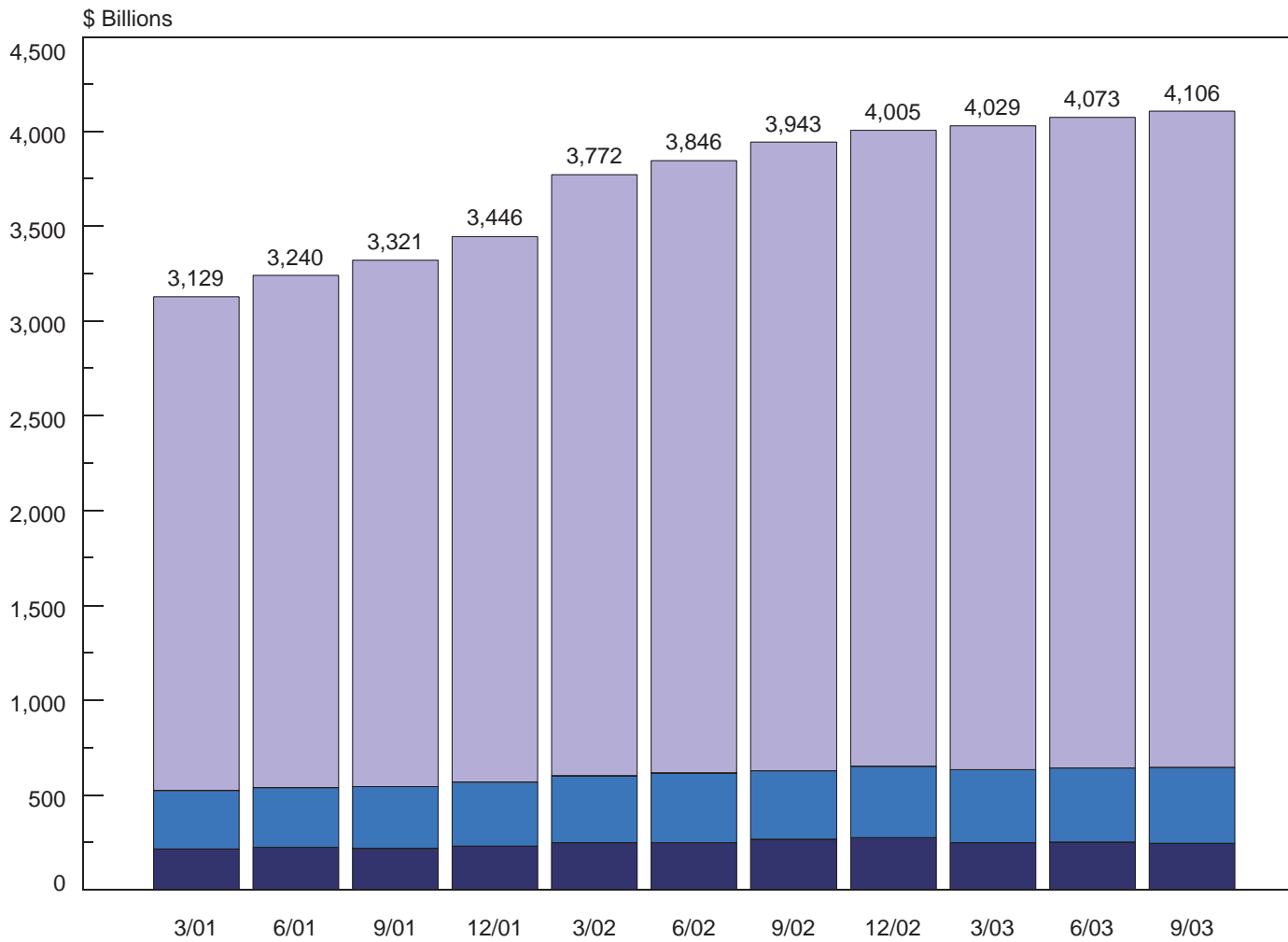
Held for Trading

536 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	20,561	367	0	0	20,928	3,990
Gross negative fair value	16,240	697	0	0	16,938	
All other participants						
Gross positive fair value	8,725	525	19	0	9,268	(345)
Gross negative fair value	8,595	954	65	0	9,613	
Total						
Gross positive fair value	29,286	892	19	0	30,196	3,646
Gross negative fair value	24,835	1,651	65	0	26,551	

Expansion of Commercial Bank Credit Card Lines

2001 - 2003



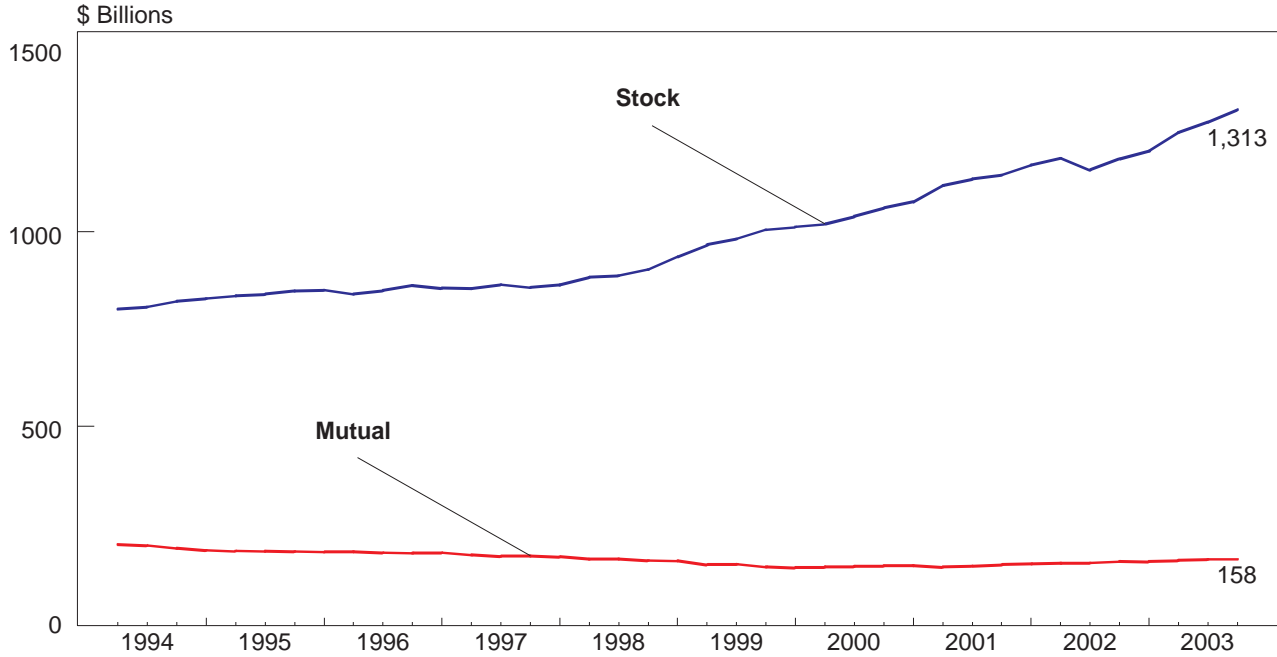
Loans outstanding (\$Billions)

	3/01	6/01	9/01	12/01	3/02	6/02	9/02	12/02	3/03	6/03	9/03
■ Held on-balance-sheet	216.5	226.4	218.5	232.4	247.8	250.4	267.6	276.0	250.4	251.2	247.5
■ Securitized & sold *	308.2	312.6	326.1	338.0	354.4	367.1	361.0	376.5	384.3	393.2	399.6
■ 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	3,428.7	3,459.3
Total	3,129.2	3,239.7	3,321.4	3,446.4	3,772.5	3,846.1	3,942.9	4,005.1	4,029.1	4,073.1	4,106.5

* Off-balance-sheet

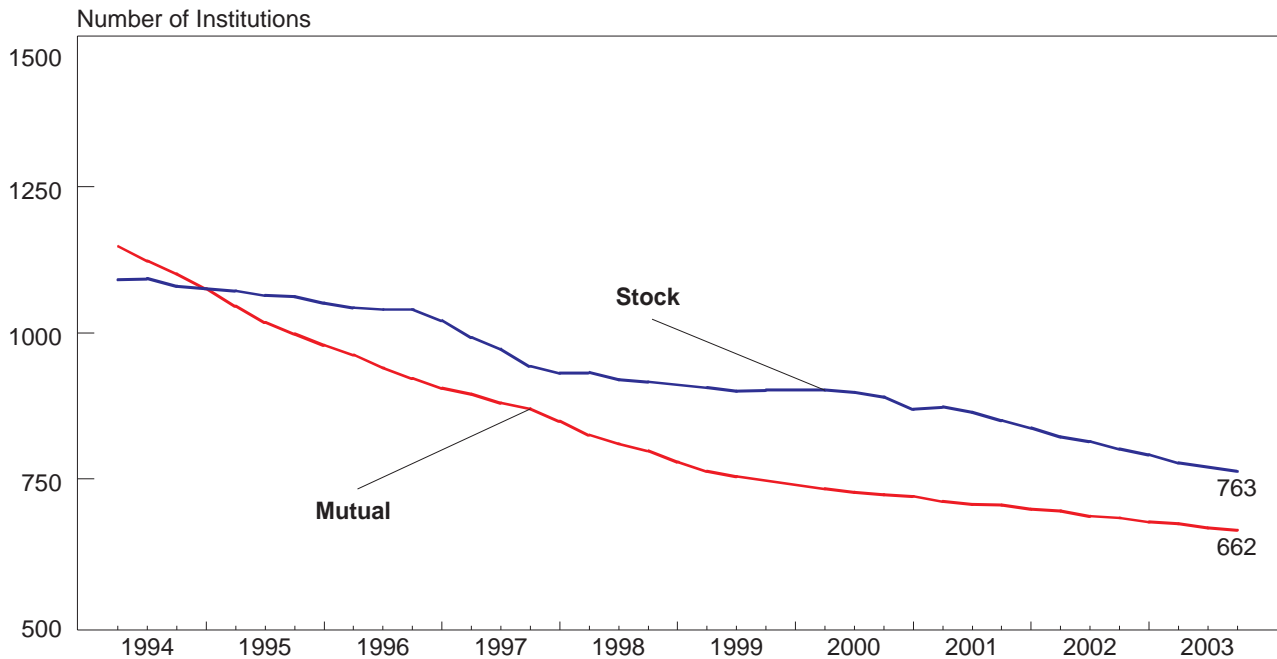
Assets of Mutual and Stock Savings Institutions

1994 - 2003



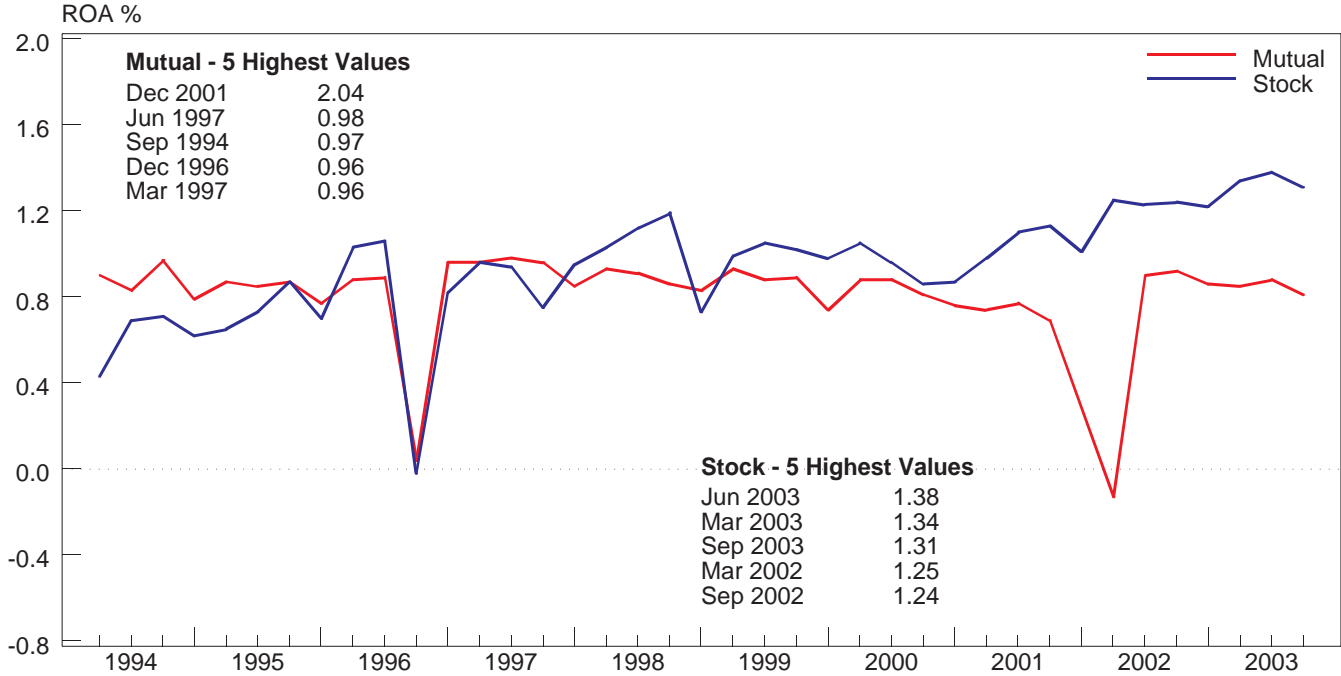
Number of Mutual and Stock Savings Institutions

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

