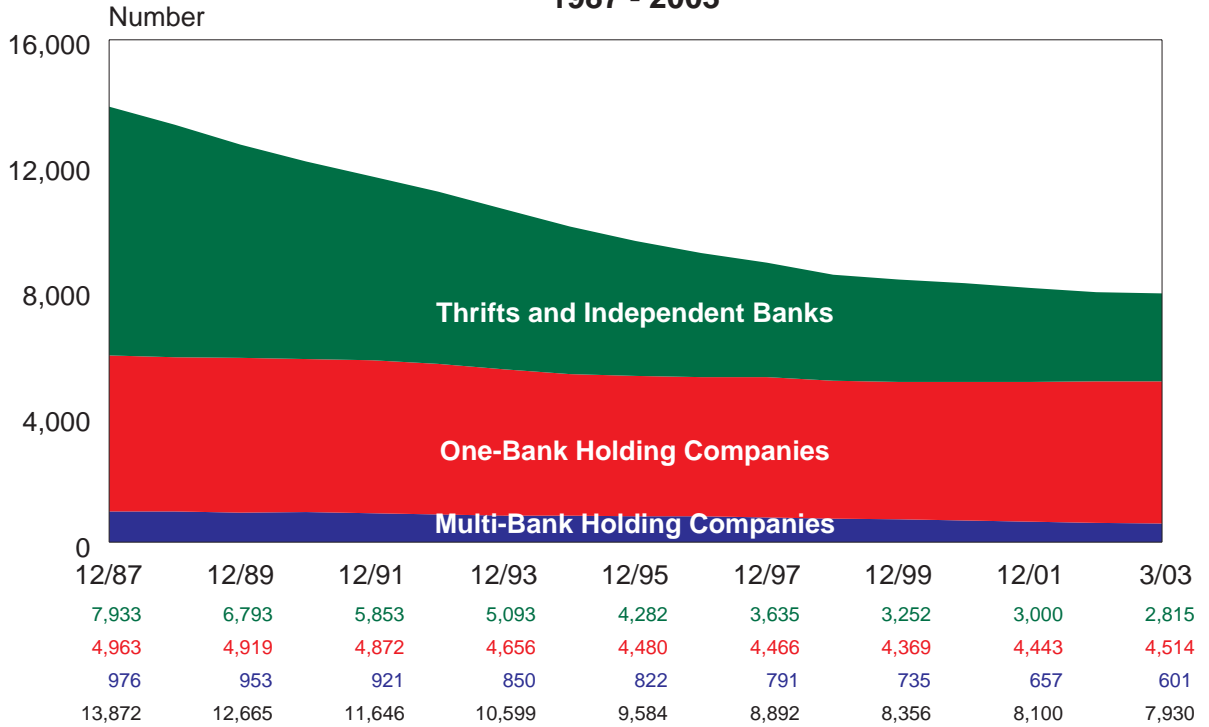


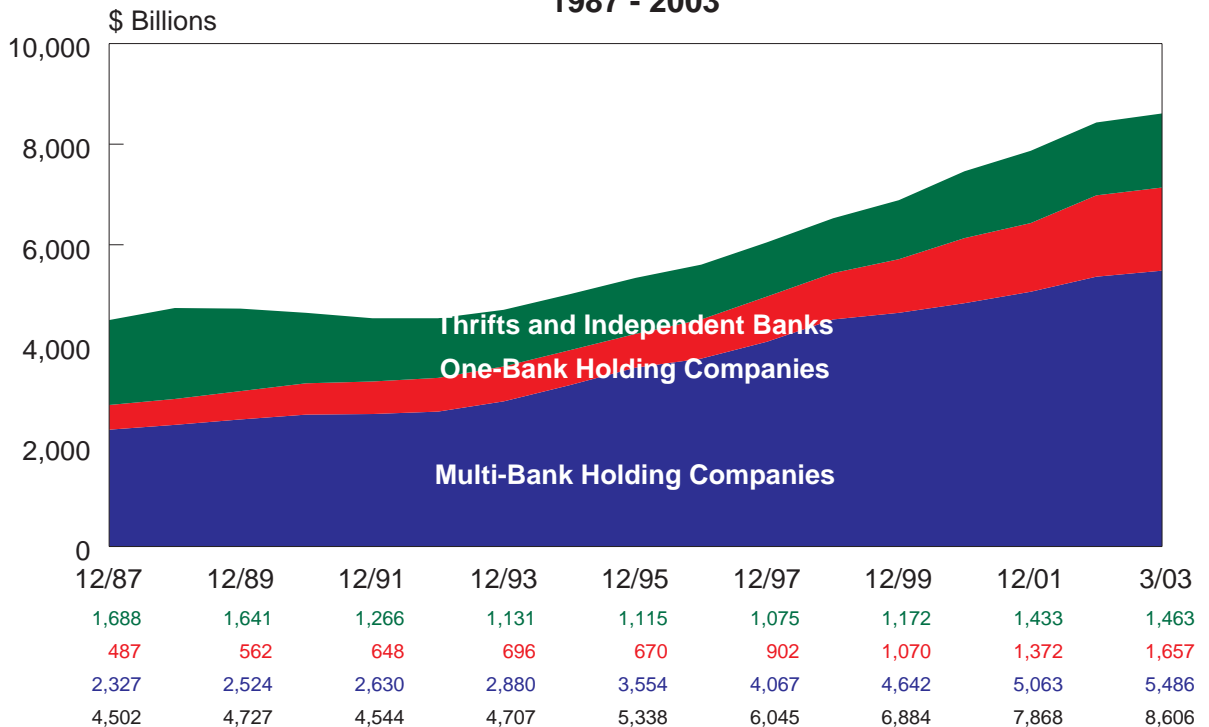
## Number of FDIC-Insured Banking Organizations

1987 - 2003



## Assets of FDIC-Insured Banking Organizations

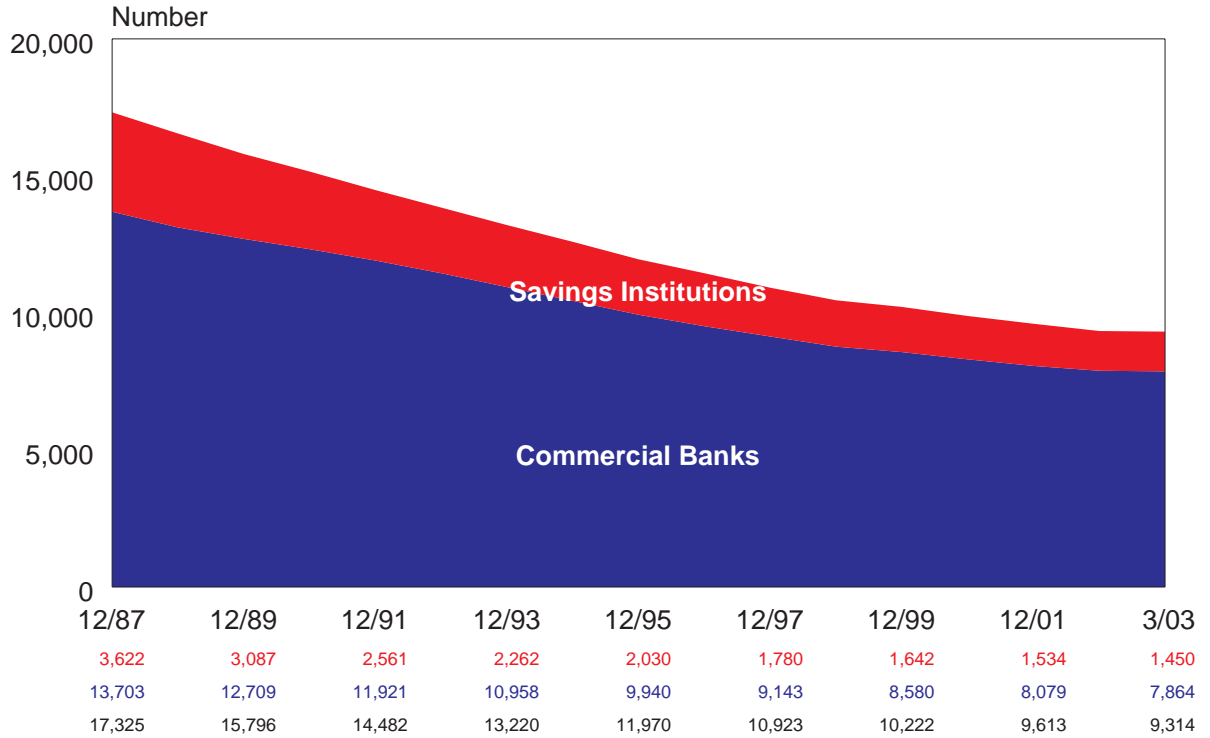
1987 - 2003



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

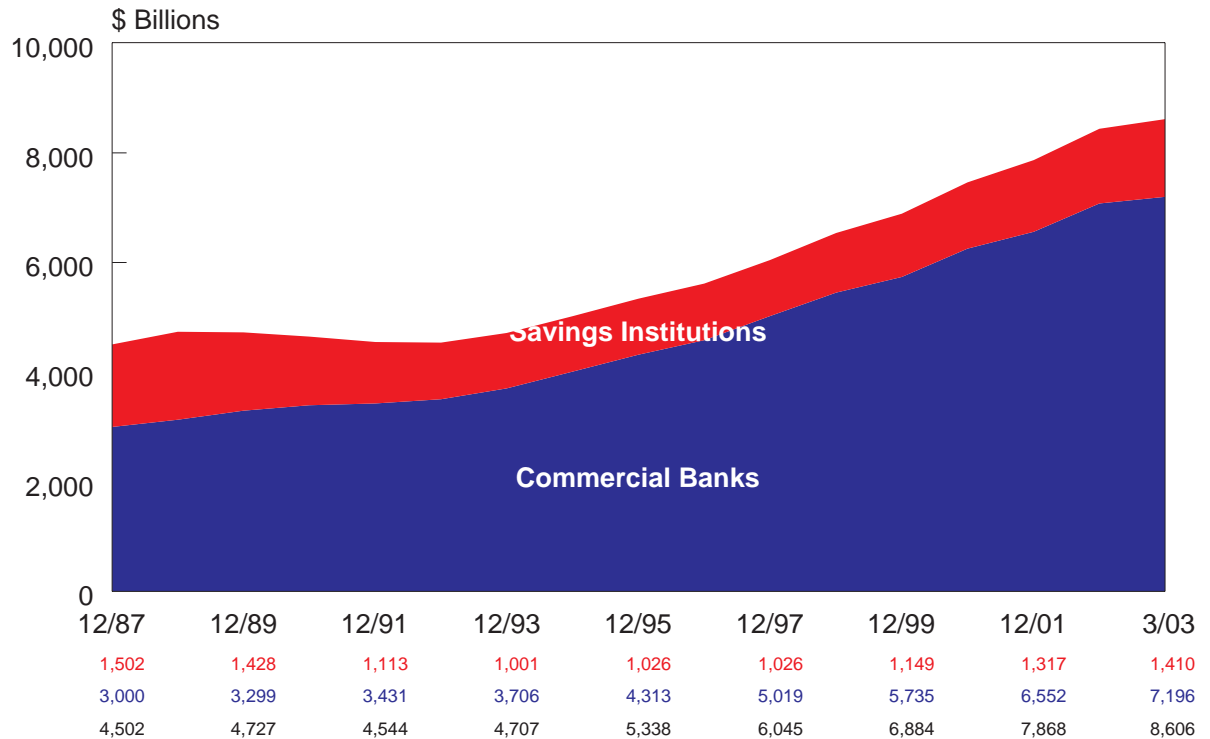
## Number of FDIC-Insured Institutions

1987 - 2003



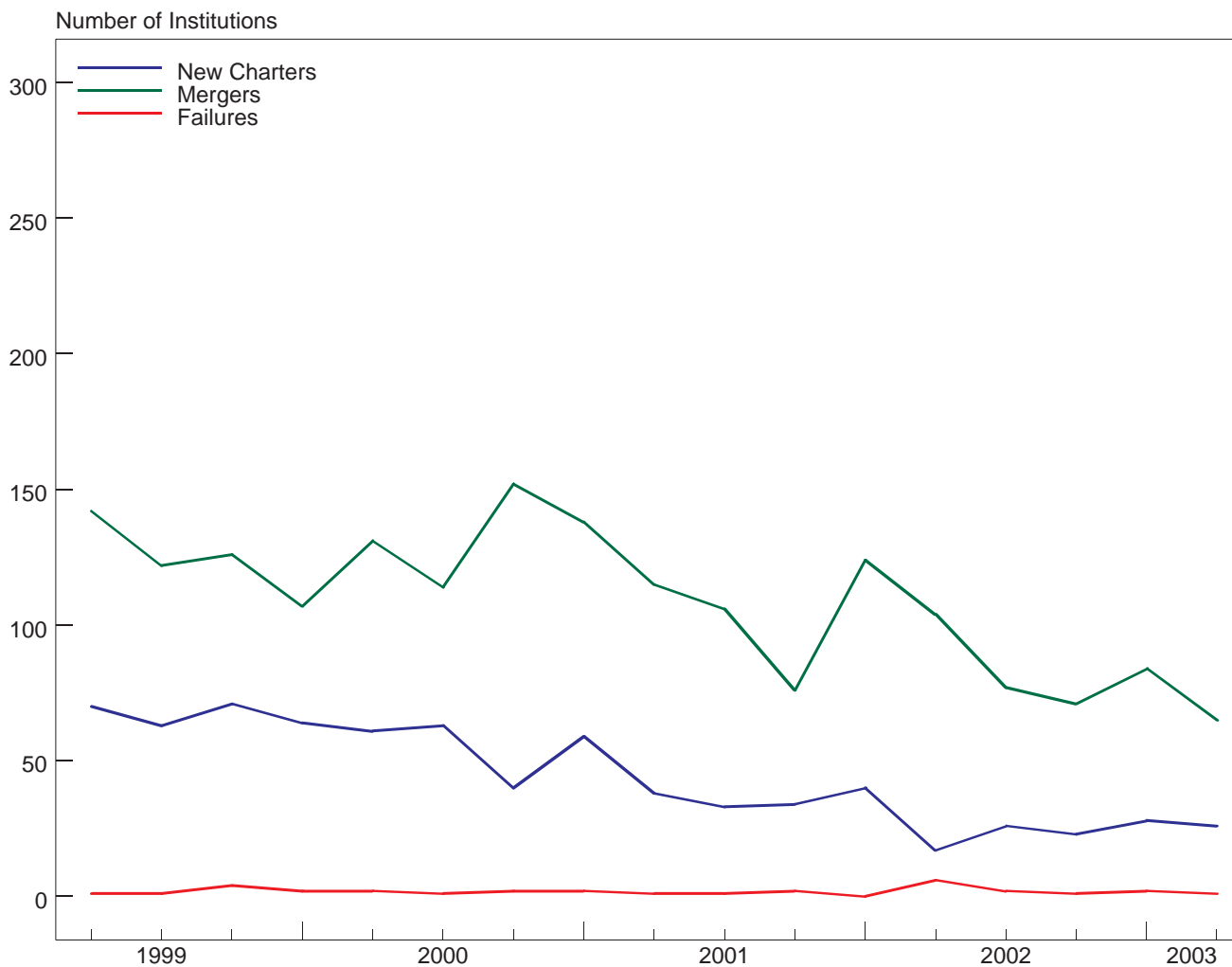
## Assets of FDIC-Insured Institutions

1987 - 2003



## Changes in the Number of FDIC-Insured Institutions

Quarterly, 1999 - 2003

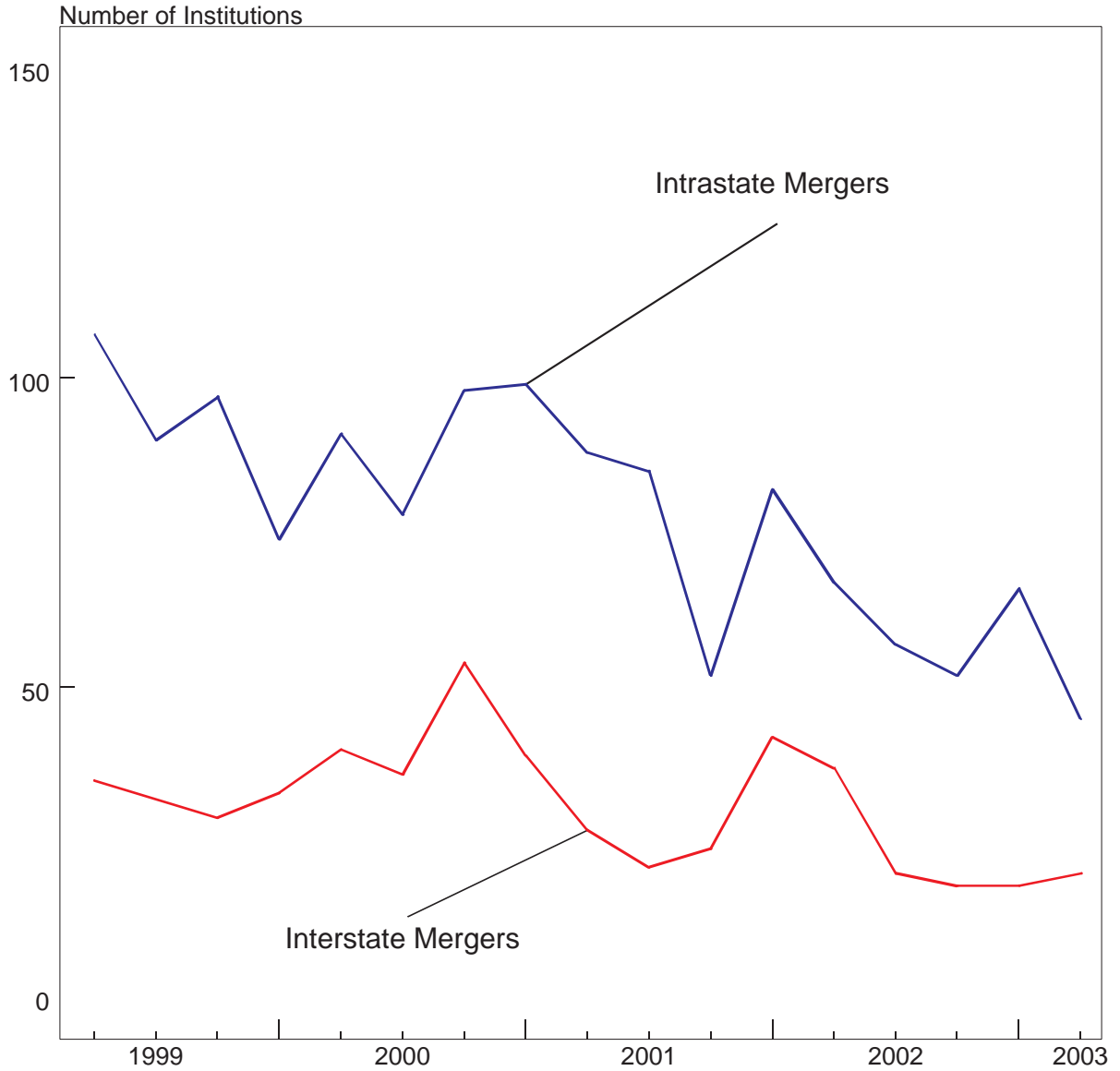


|  | 1999   | 2000   | 2001   | 2002   | 2003   |
|--|--------|--------|--------|--------|--------|
| <b>New Charters</b>                          | 70     | 63     | 71     | 64     | 61     |
| <b>Mergers</b>                               | 142    | 122    | 126    | 107    | 131    |
| <b>Failures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

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

# Institution Mergers: Interstate vs. Intrastate

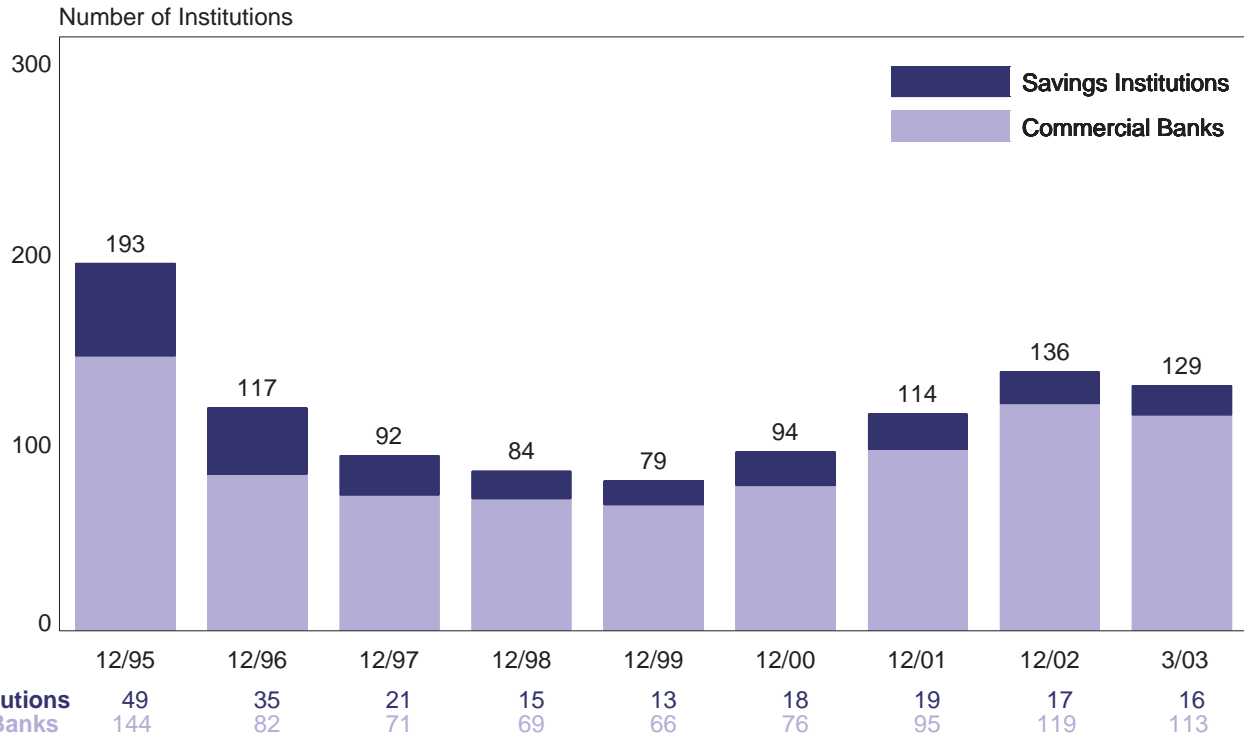
## Quarterly, 1999 - 2003



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

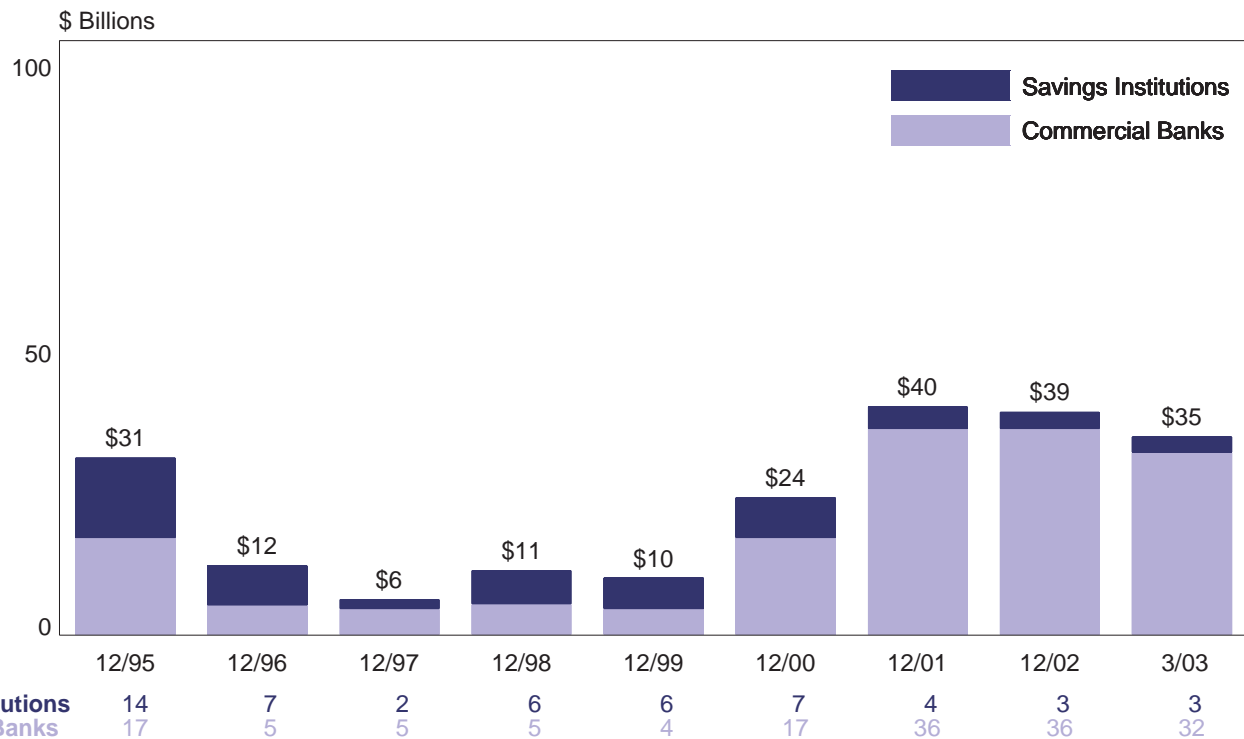
## Number of FDIC-Insured "Problem" Institutions

1995-2003



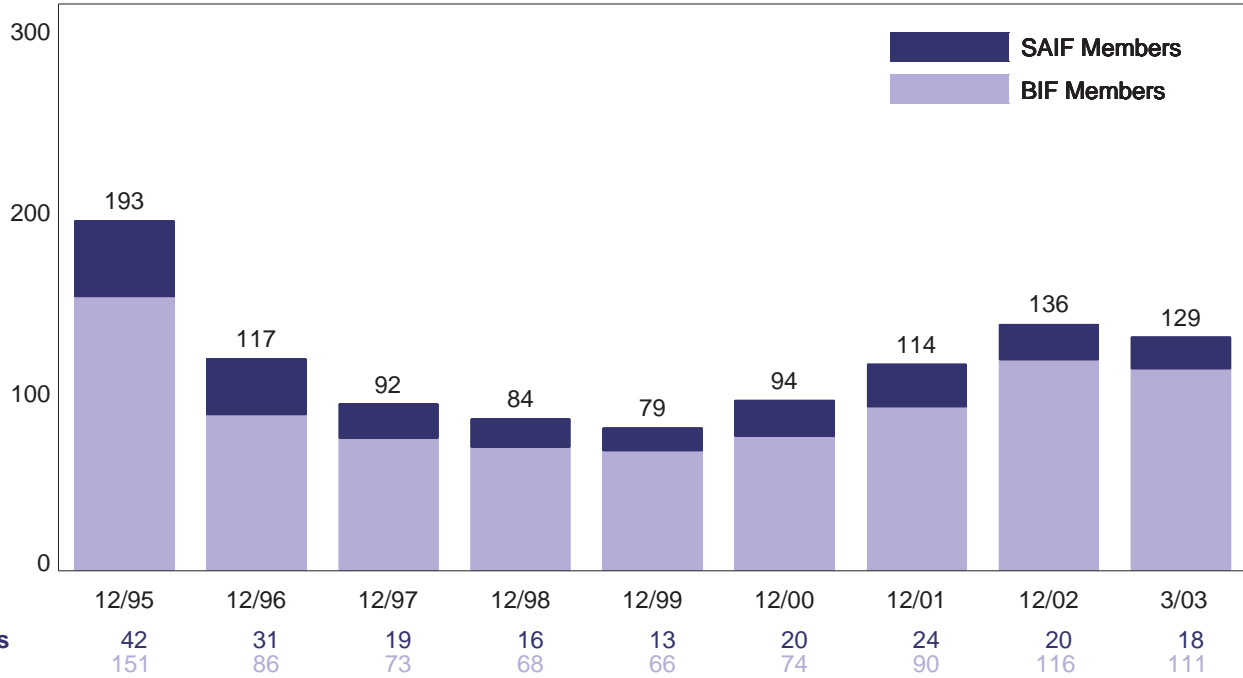
## Assets of FDIC-Insured "Problem" Institutions

1995-2003



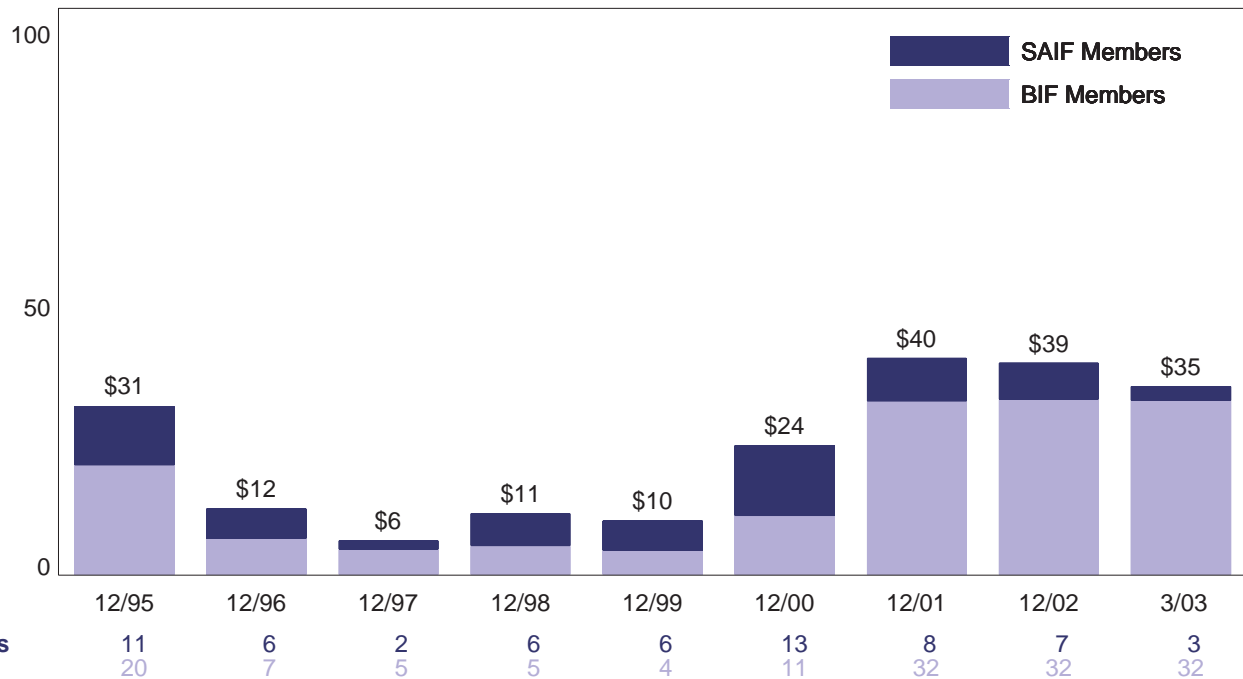
## Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions  
1995-2003



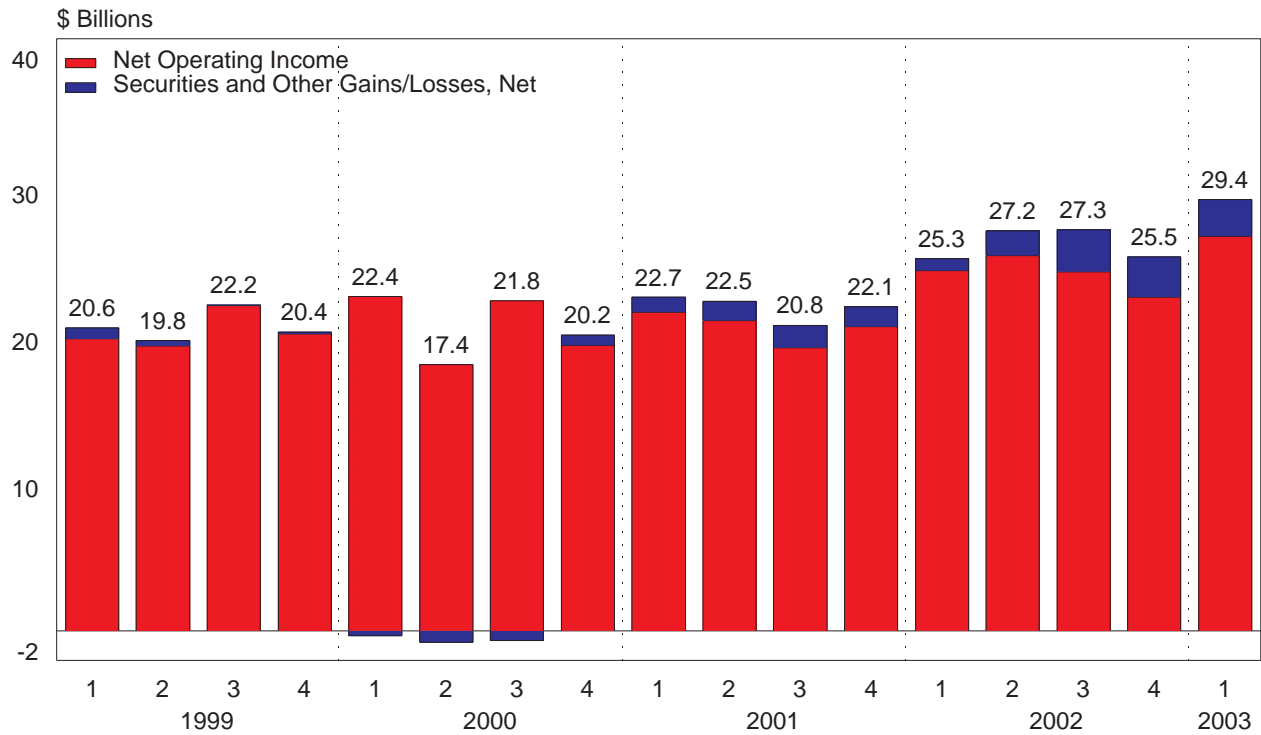
## Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions  
1995-2003



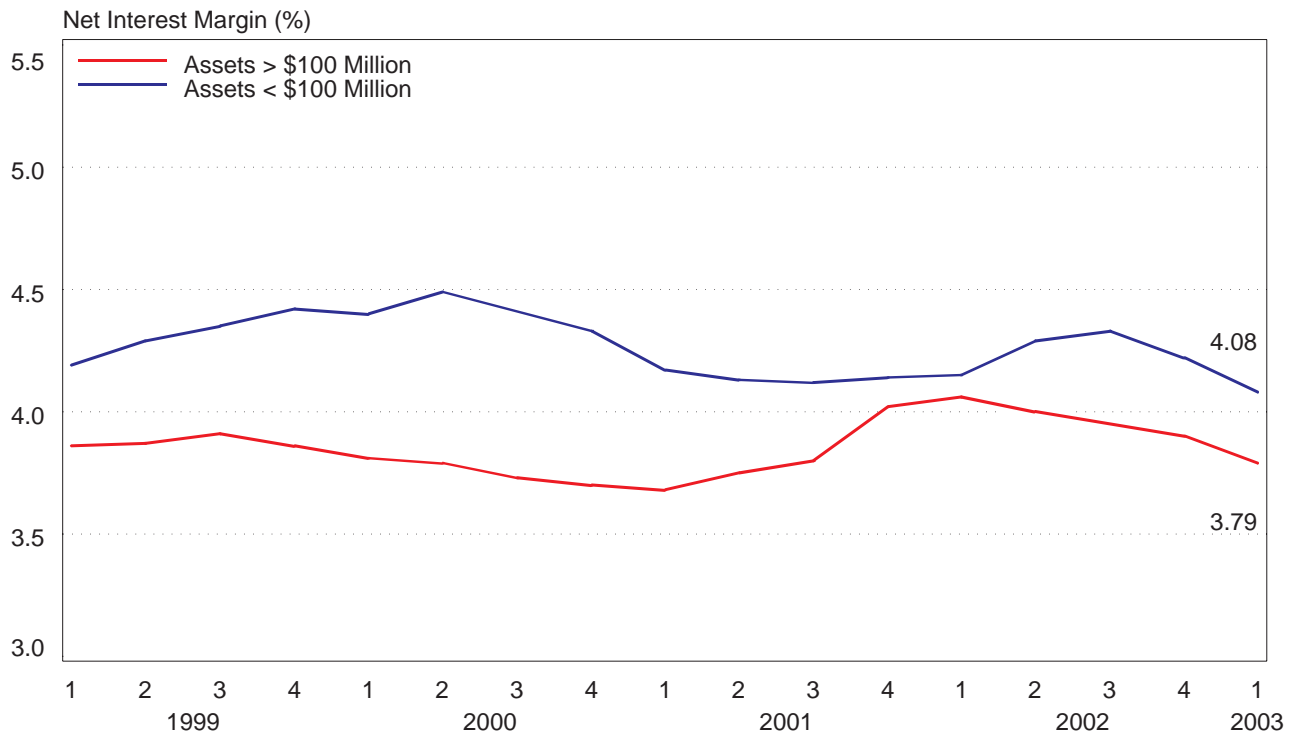
## Quarterly Net Income

1999 - 2003



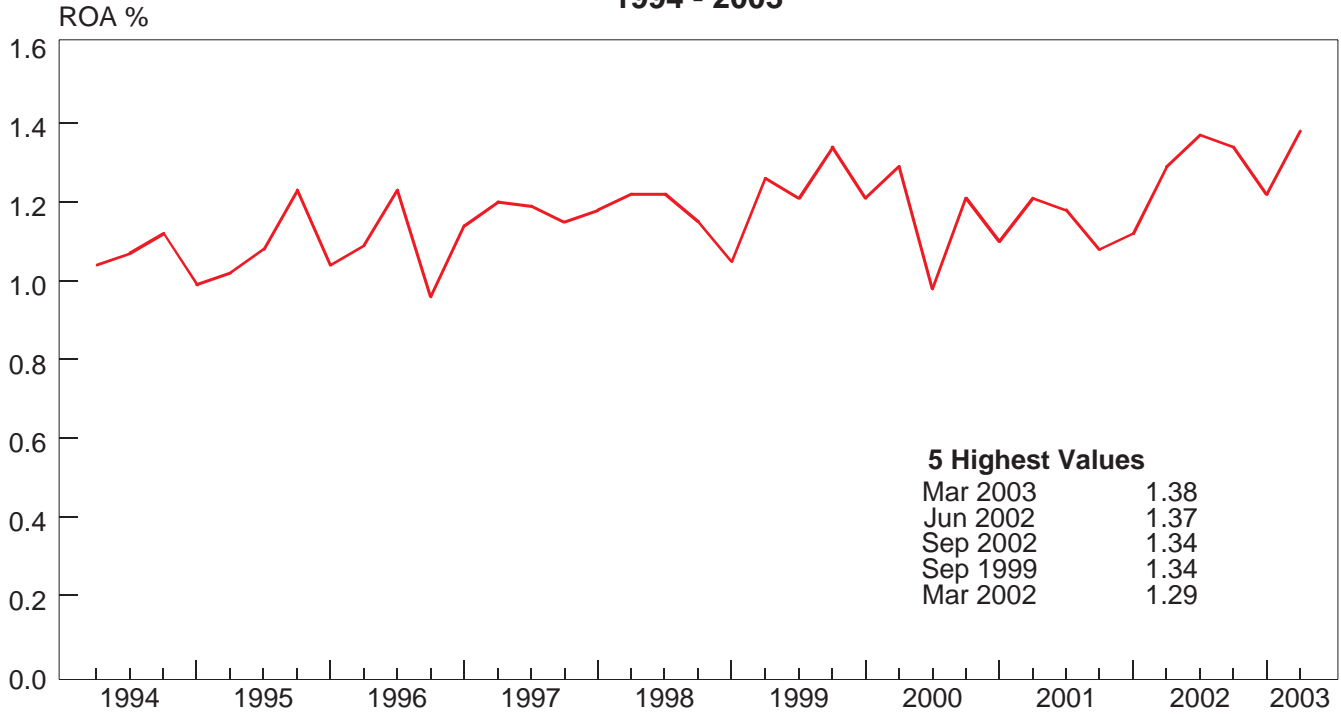
## Quarterly Net Interest Margins, Annualized

1999 - 2003



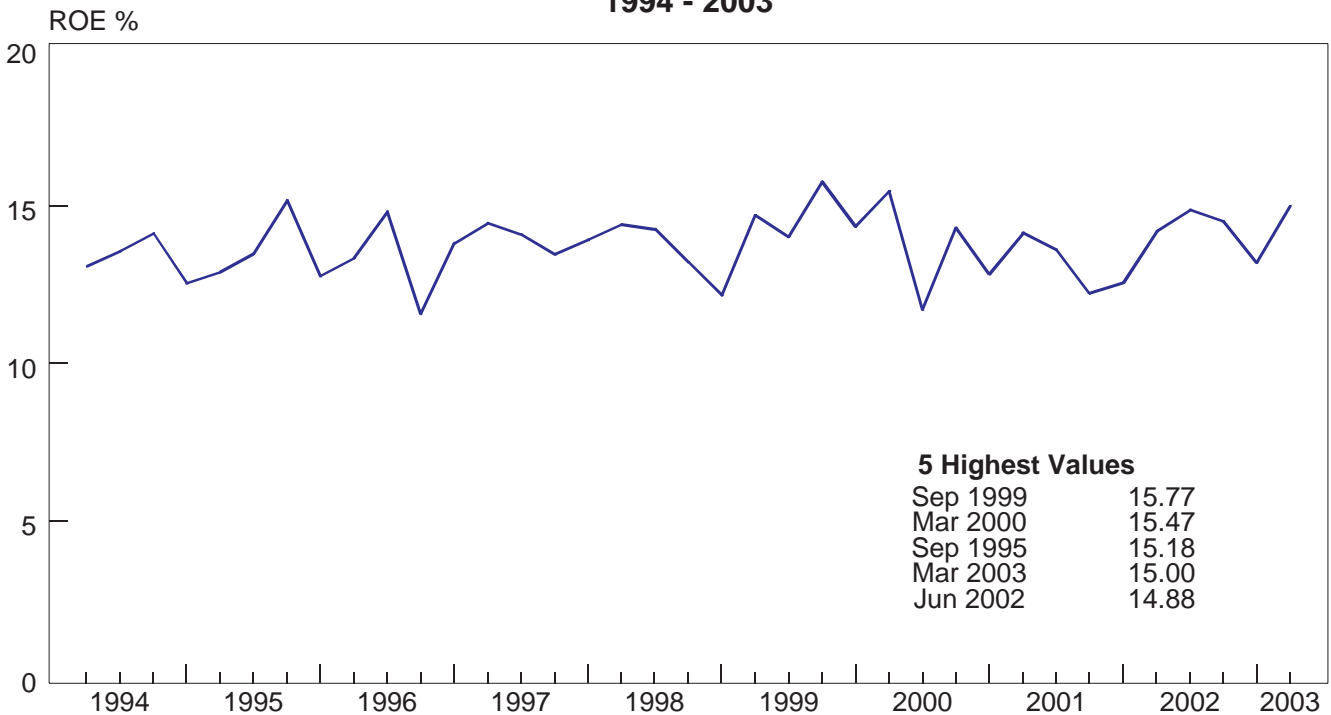
## Quarterly Return on Assets (ROA), Annualized

1994 - 2003



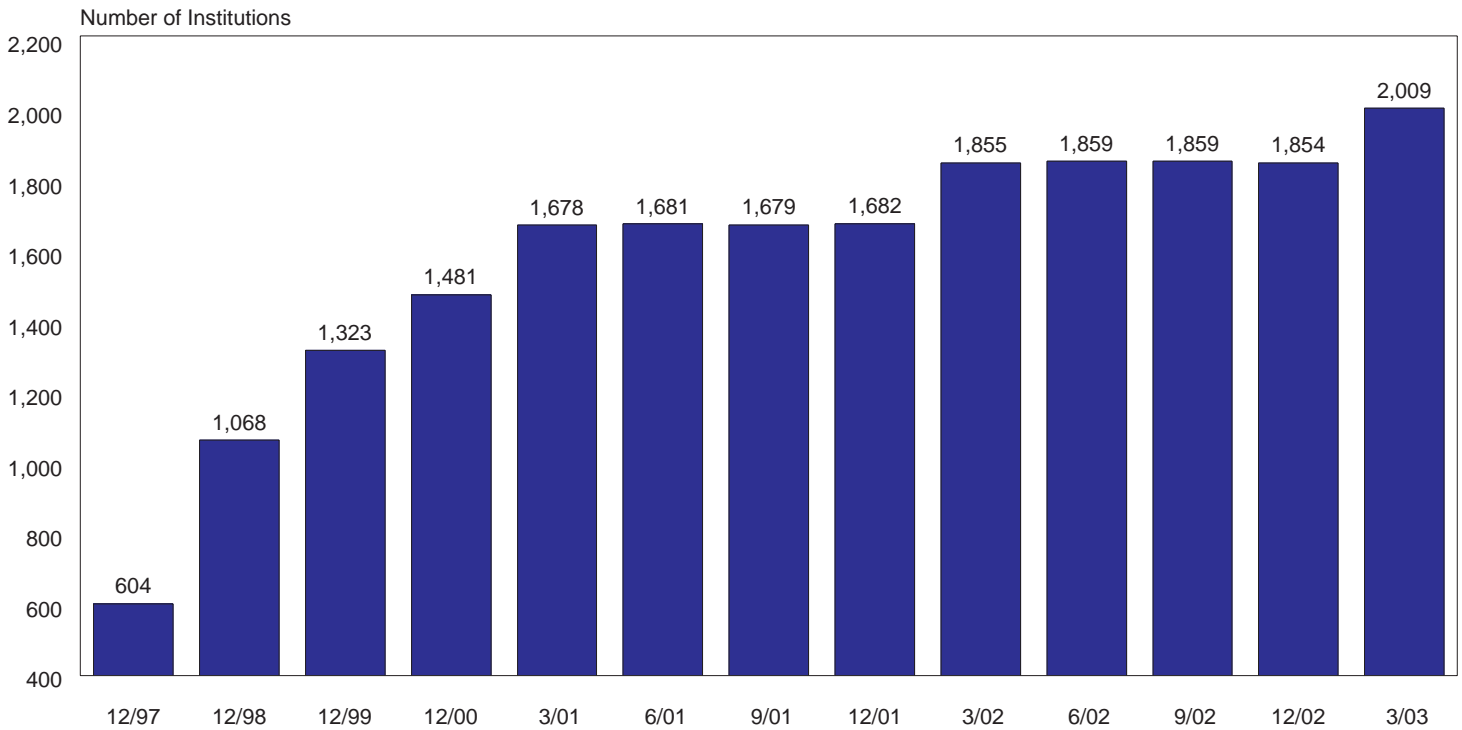
## Quarterly Return on Equity (ROE), Annualized

1994 - 2003

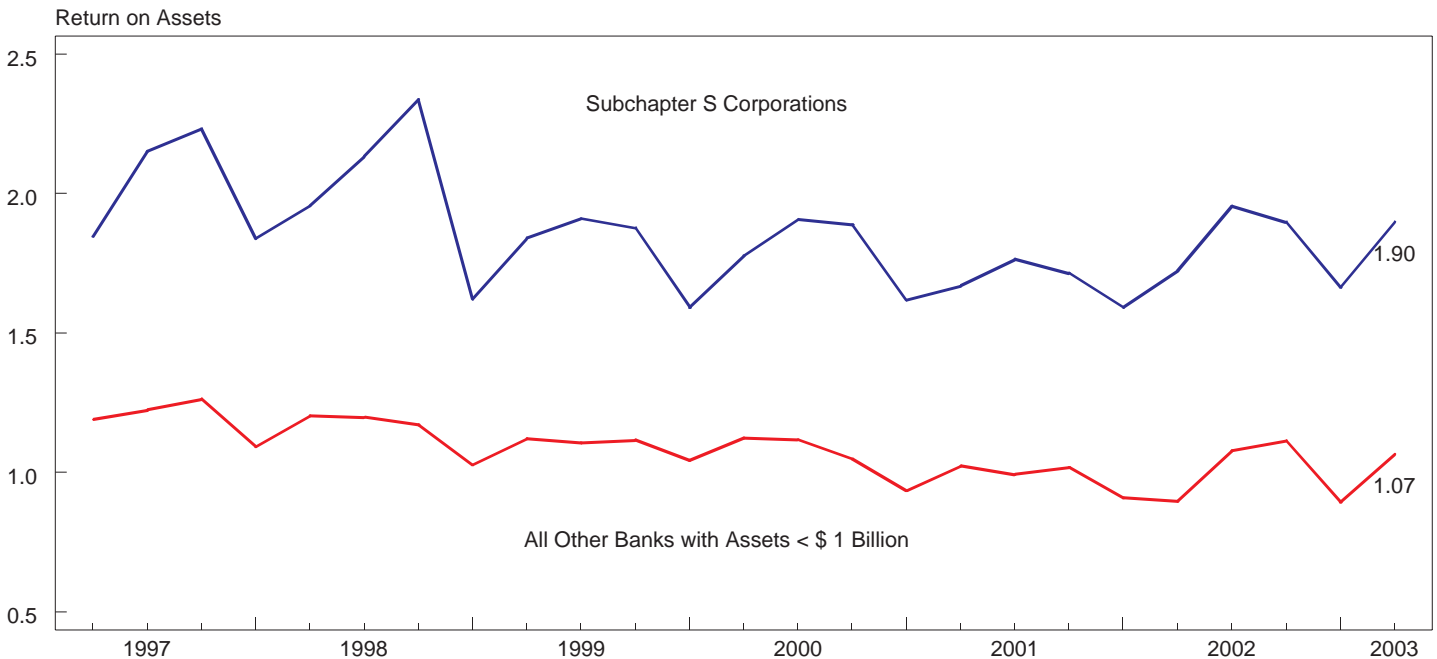




## Number of Subchapter S Corporations 1997-2003

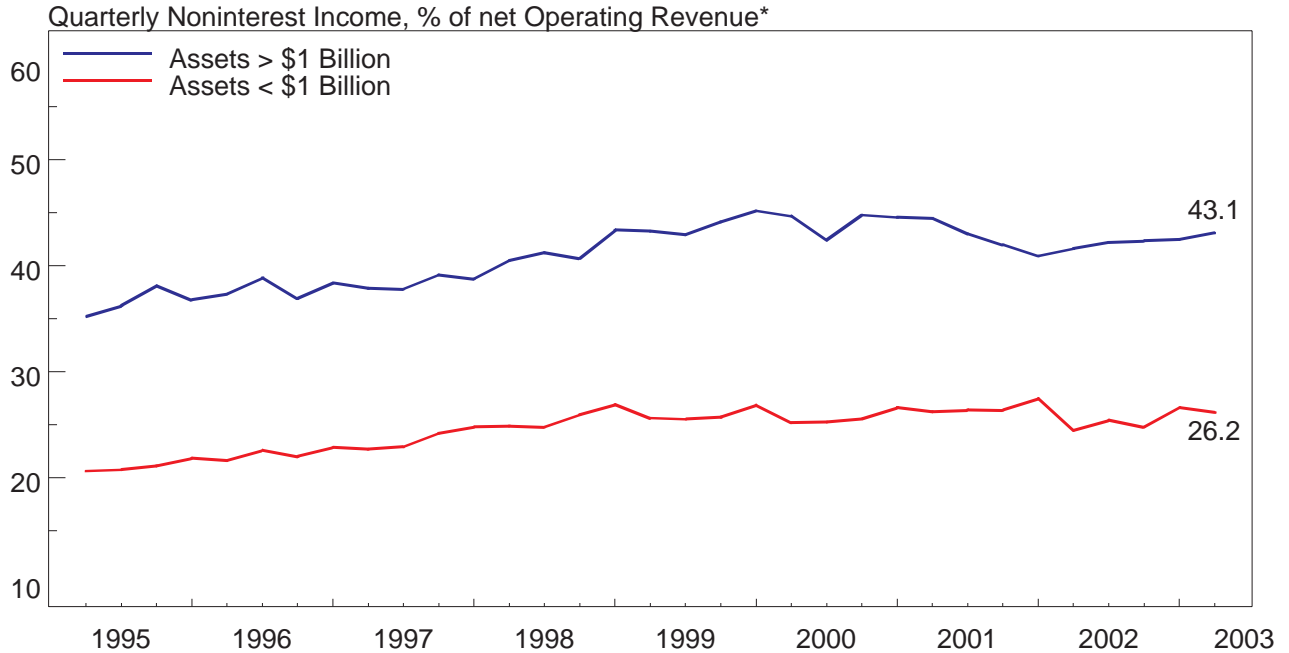


## Return on Assets of Subchapter S Corporations vs. Other Banks 1997-2003



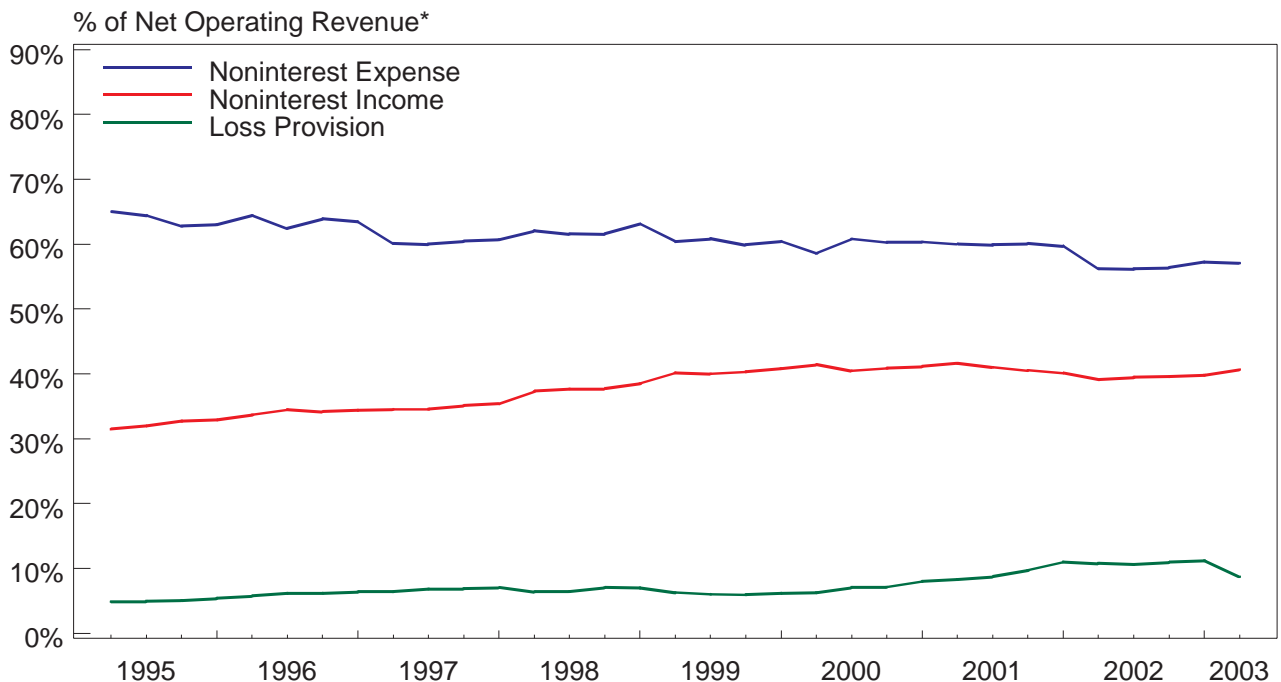
## Noninterest Income as a Percentage of Net Operating Revenue\*

1995 - 2003



## Trends in FDIC-Insured Institutions Income & Expenses

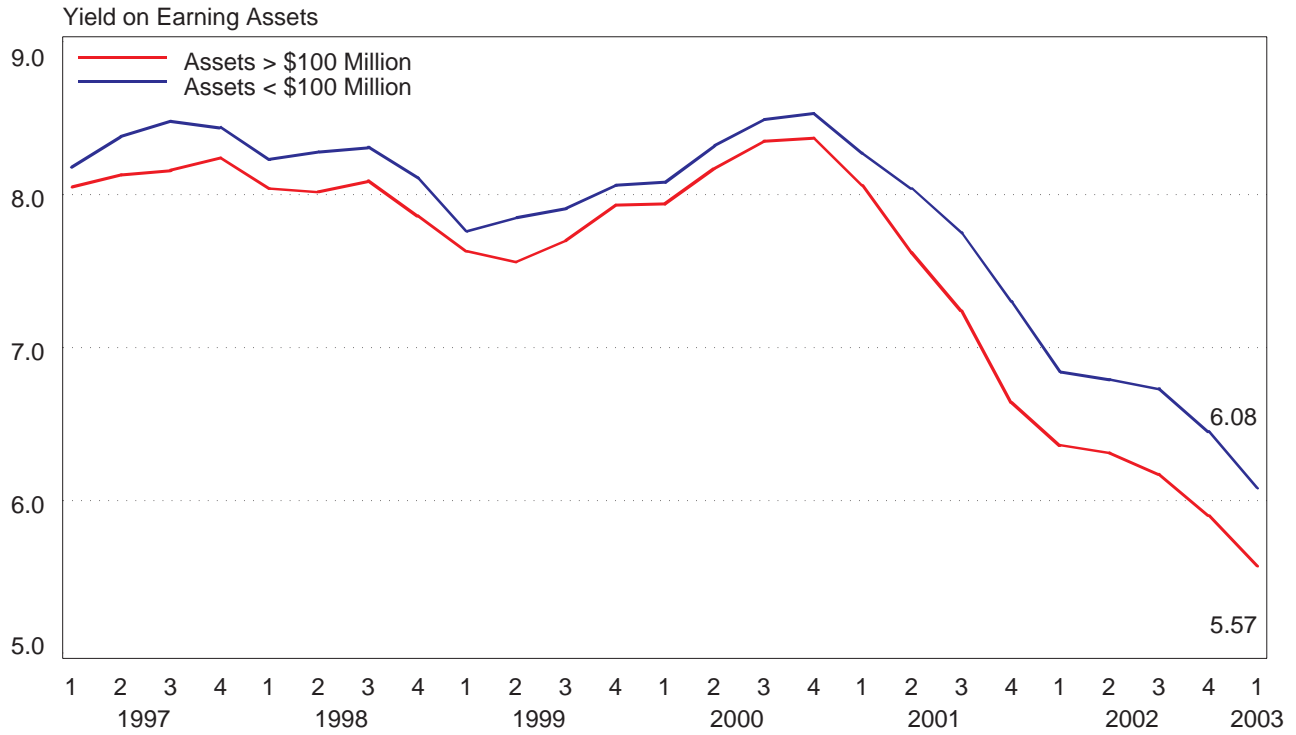
1995 - 2003



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

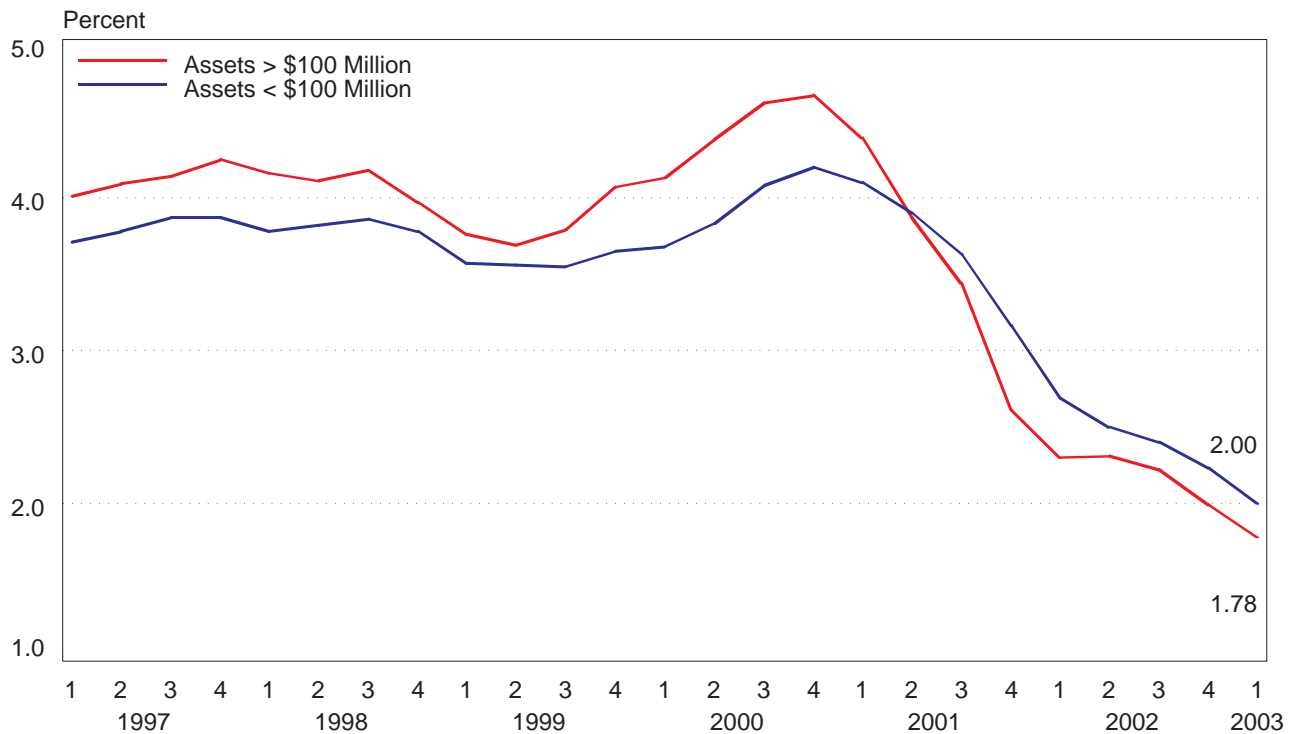
## Quarterly Yield on Earning Assets

1997 - 2003



## Quarterly Cost of Funding Earning Assets

1997 - 2003



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

1996 - 2003

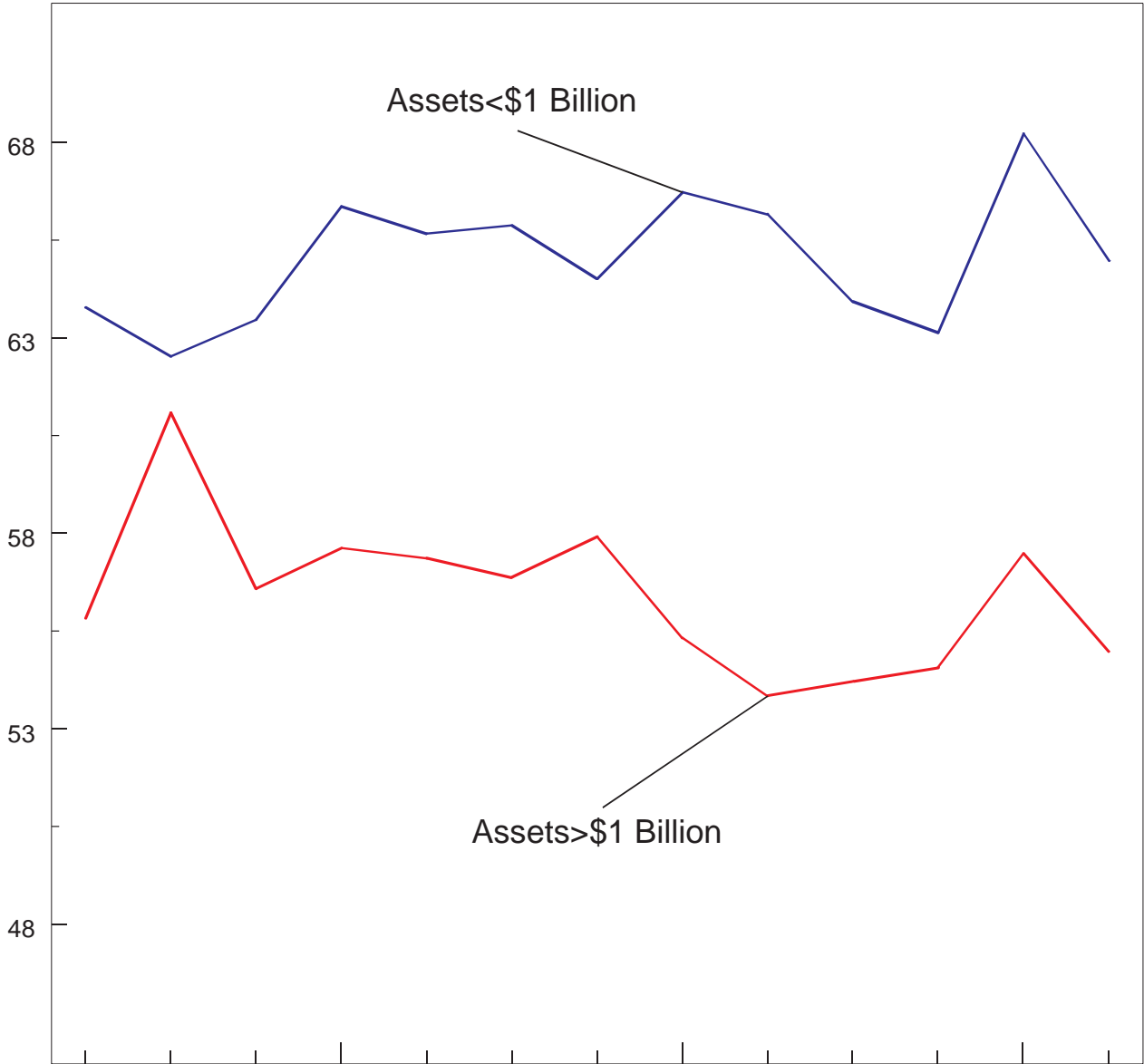


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2000 - 2003

Efficiency Ratio (%)

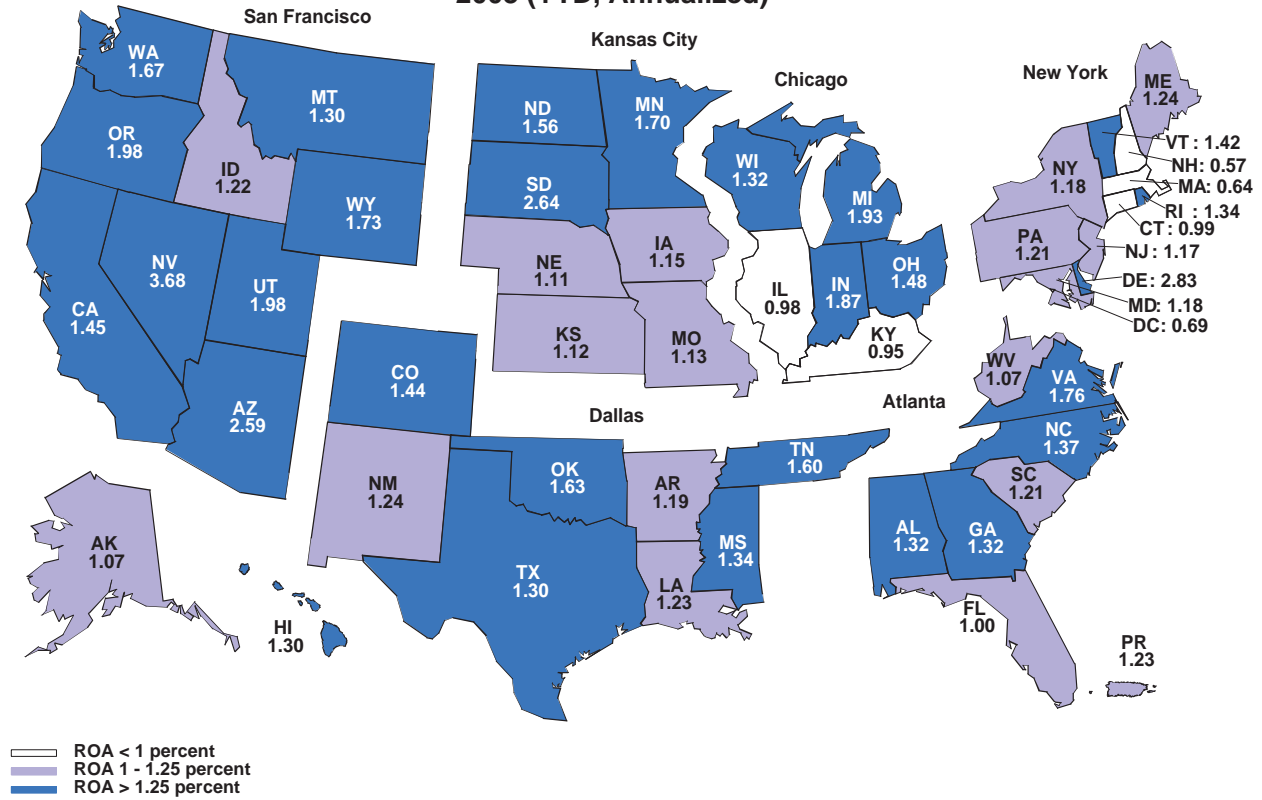


|                    | 2000  |       |       |       | 2001  |       |       |       | 2002  |       |       |       | 2003  |
|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Assets<\$1 Billion | 63.28 | 62.03 | 62.97 | 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

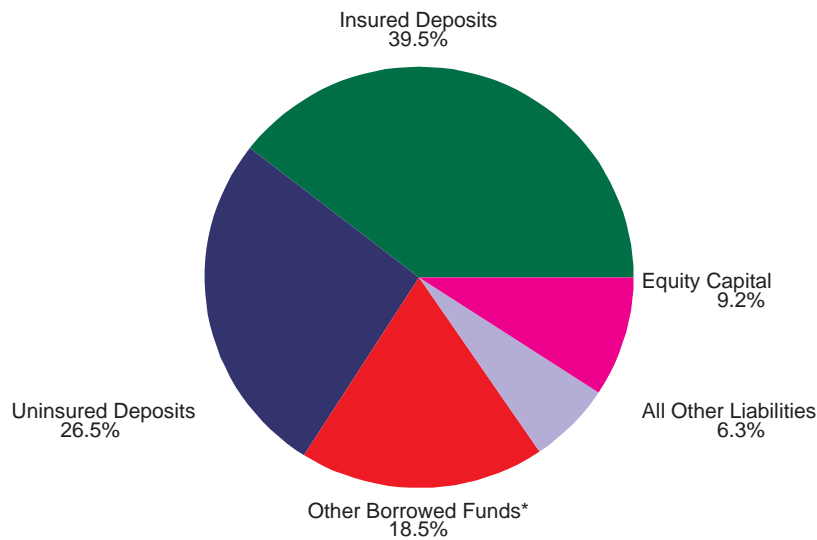
| Rank | State            | No. of Inst. as of 3/31/03 | YTD 2003 | YTD 2002 | Change* |
|------|------------------|----------------------------|----------|----------|---------|
| 1    | Nevada           | 36                         | 3.68     | 3.86     | (18)    |
| 2    | Delaware         | 35                         | 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

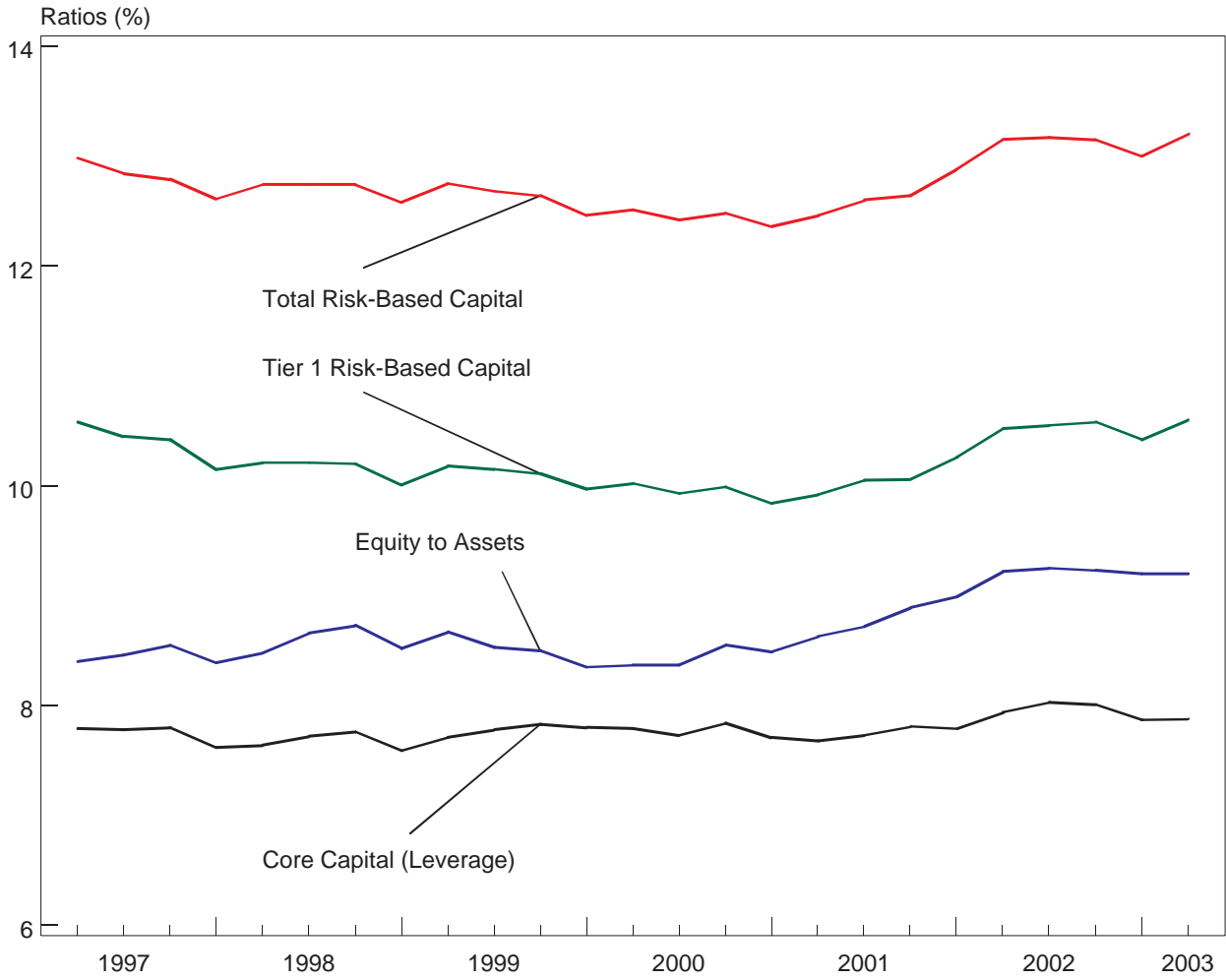


| (\$ Billions)                               | 3/31/02      | 3/31/03      | % Change    |
|---|--------------|--------------|-------------|
| <b>Insured Deposits (estimated)</b>         | <b>3,305</b> | <b>3,398</b> | <b>2.8</b>  |
| BIF - Insured                               | 2,494        | 2,530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

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

# Capital Ratios

1997 - 2003

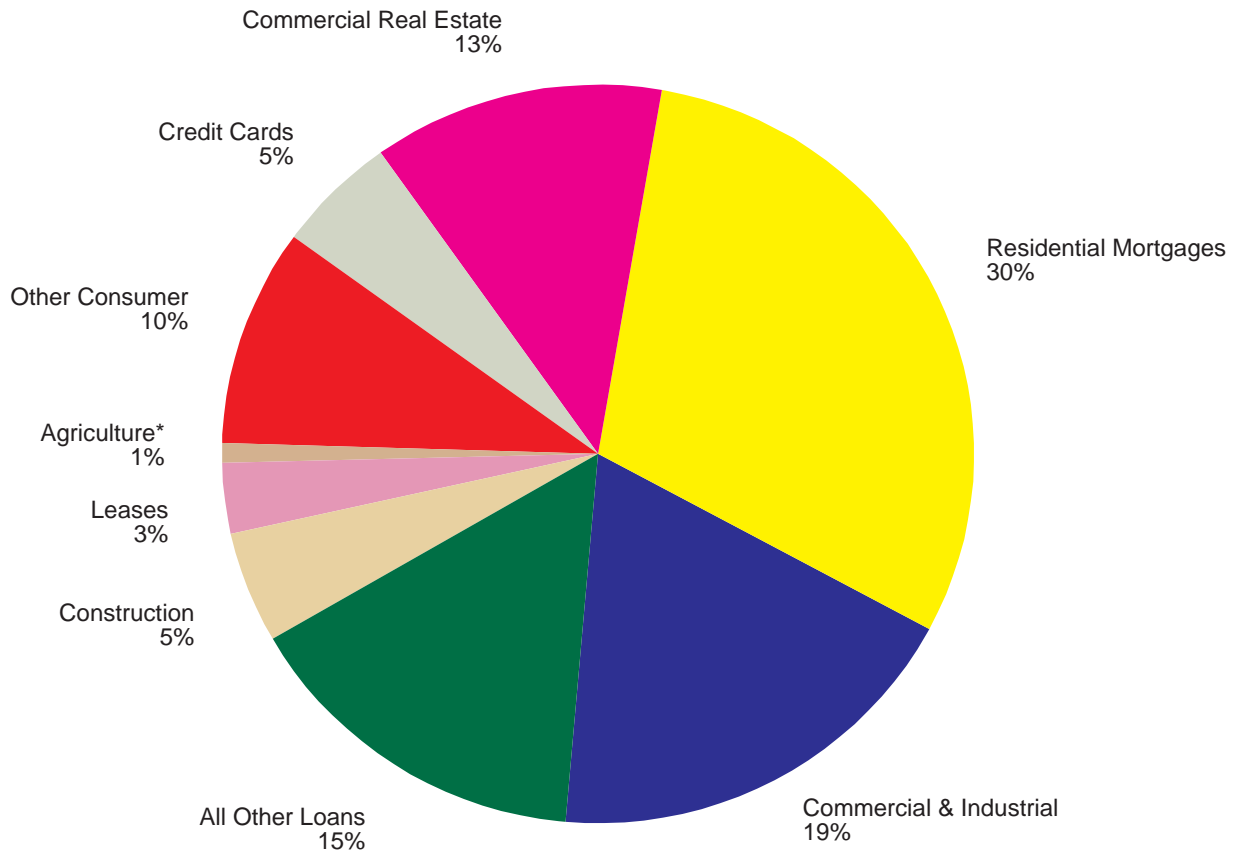


|                                  | 12/97        | 12/98        | 12/99        | 12/00        | 12/01        | 12/02        | 3/03         |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Total Risk-Based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



# Loan Portfolio Composition

March 31, 2003

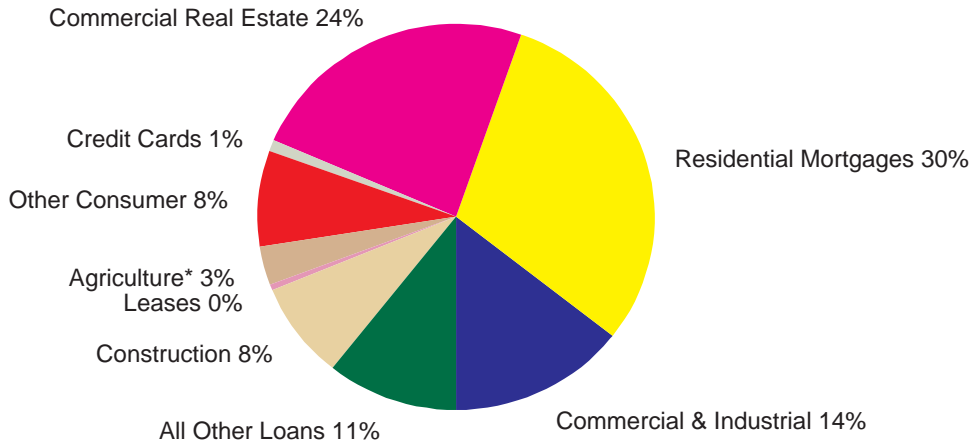


\* OTS - Supervised Savings Associations do not identify agricultural loans.

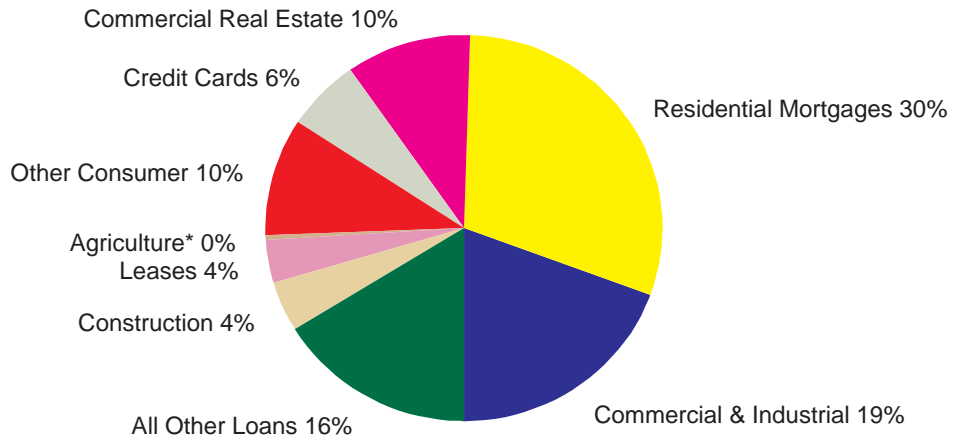
# Loan Portfolio Composition by Asset Size

March 31, 2003

## Assets < \$1 Billion



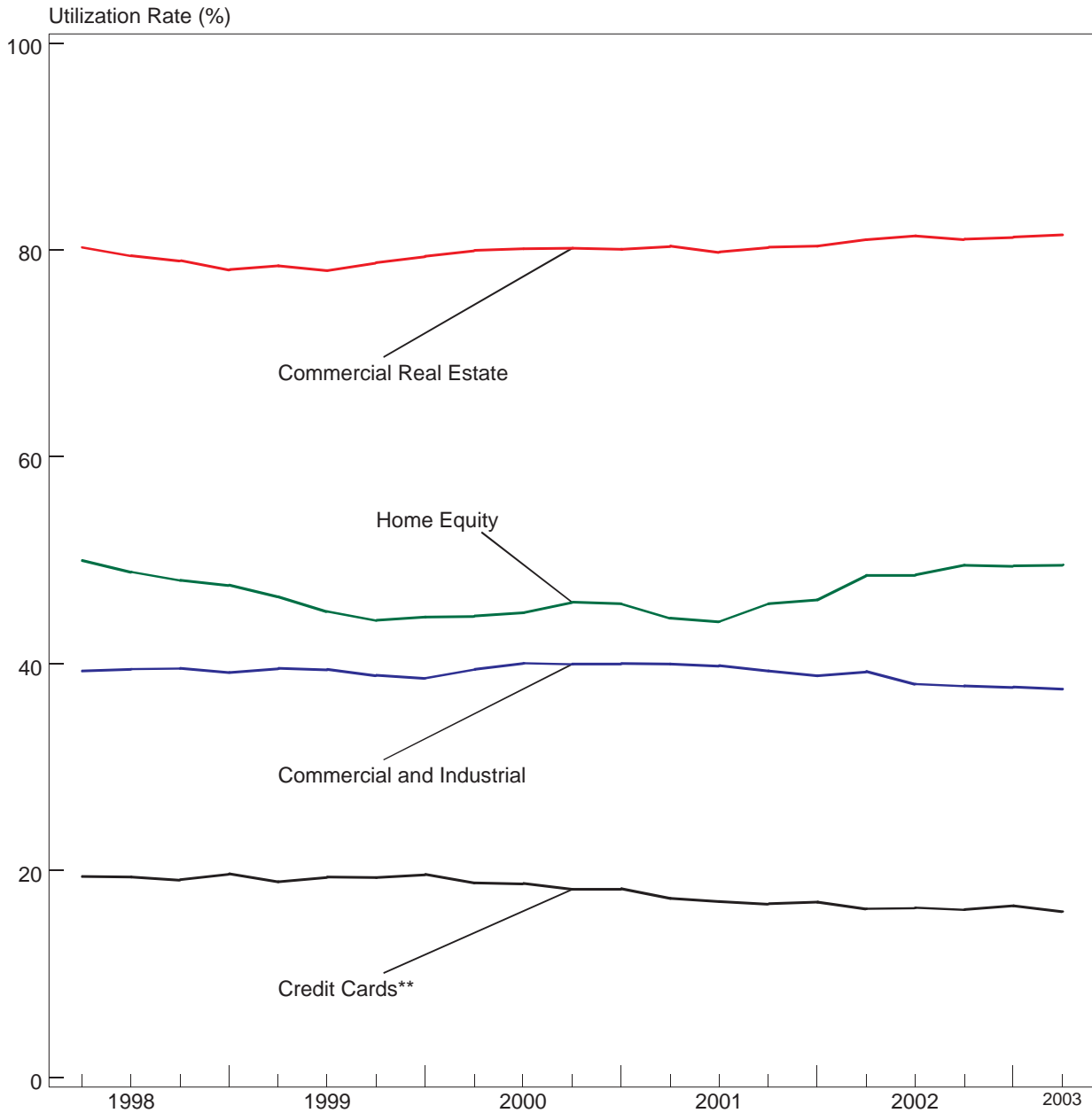
## Assets > \$1 Billion



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

## Utilization Rates of Loan Commitments\*

1998-2003

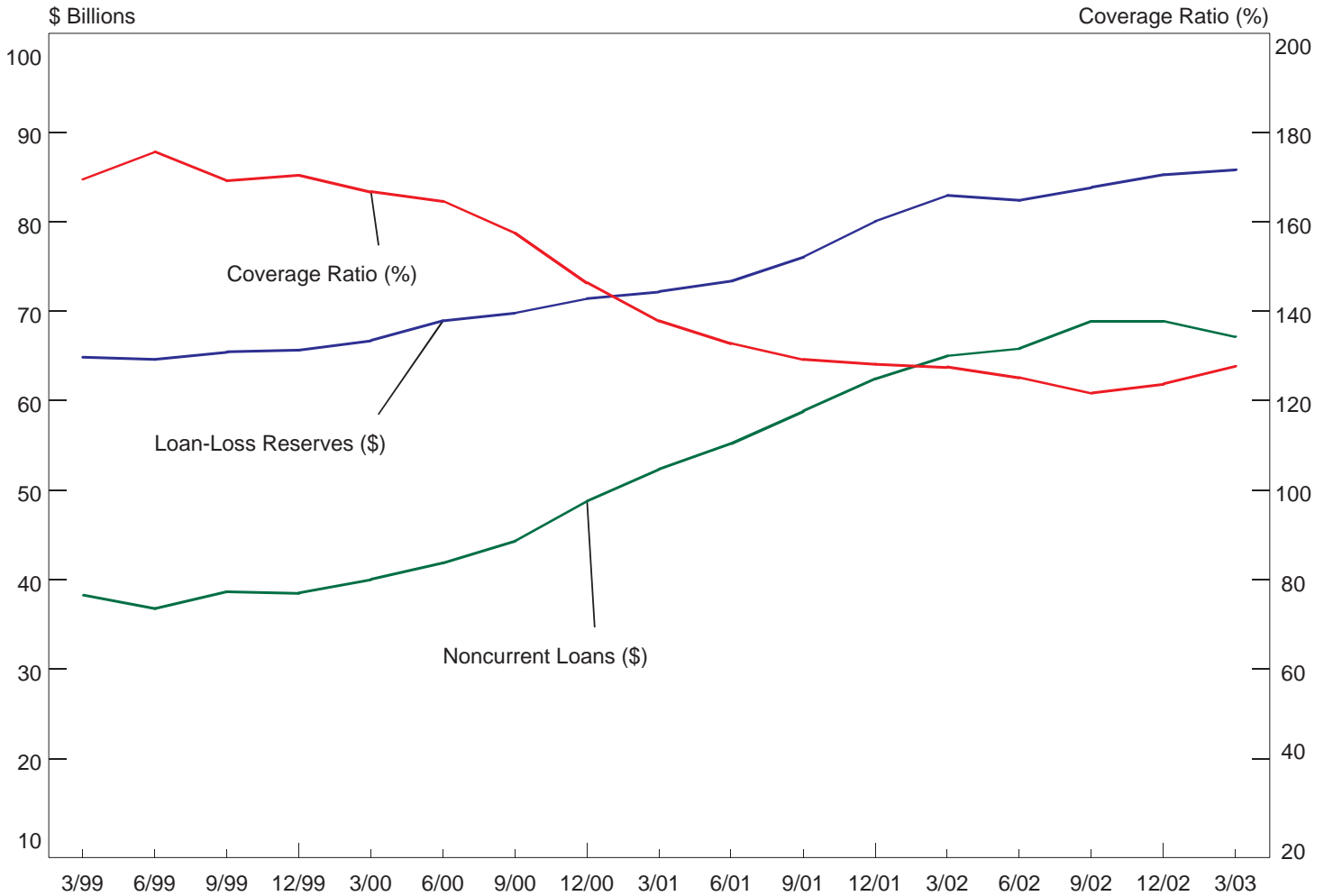


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

\*\* 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

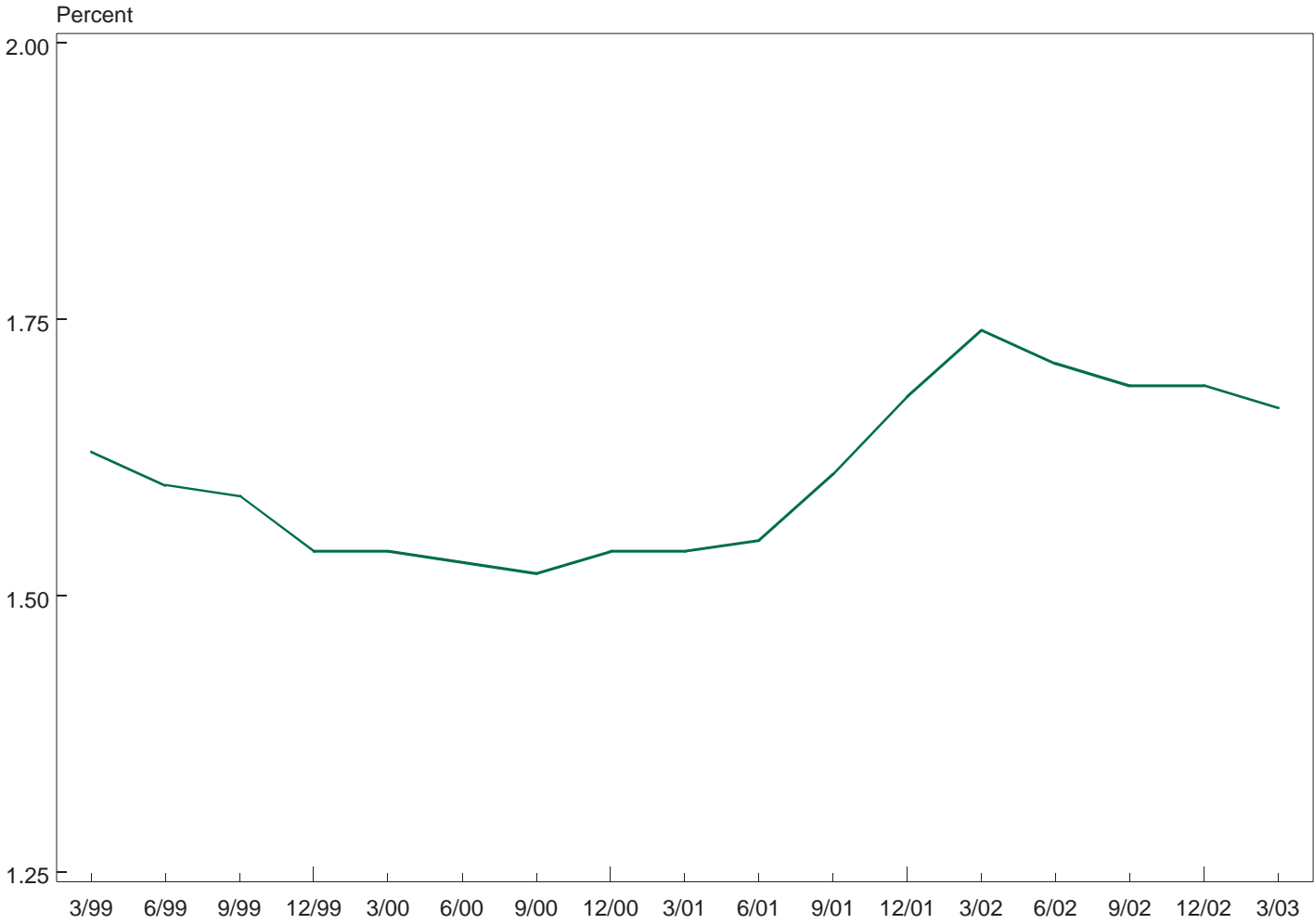
### Coverage Ratio (%)

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

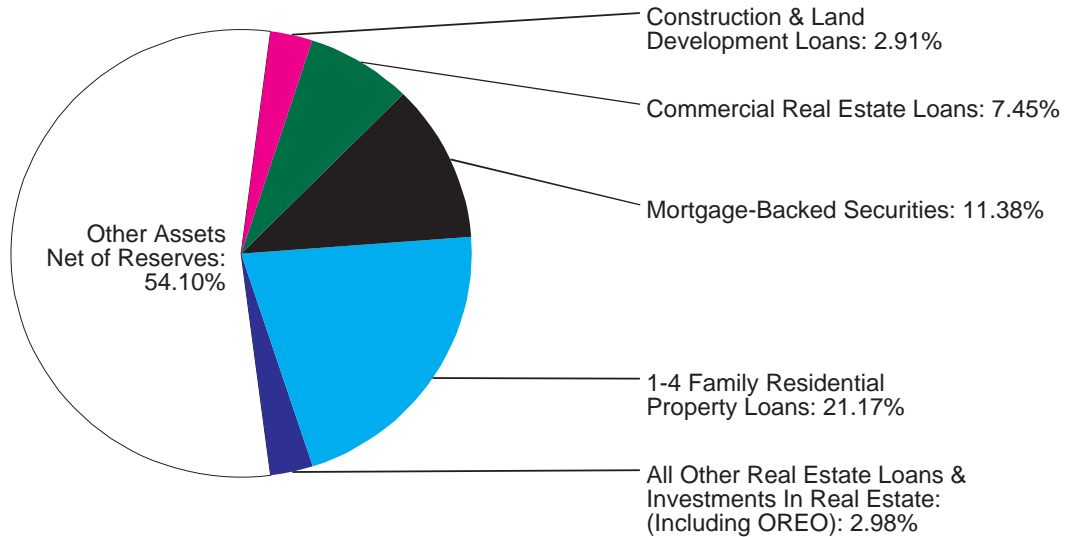


**Loss Allowance To Loans and Leases**

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

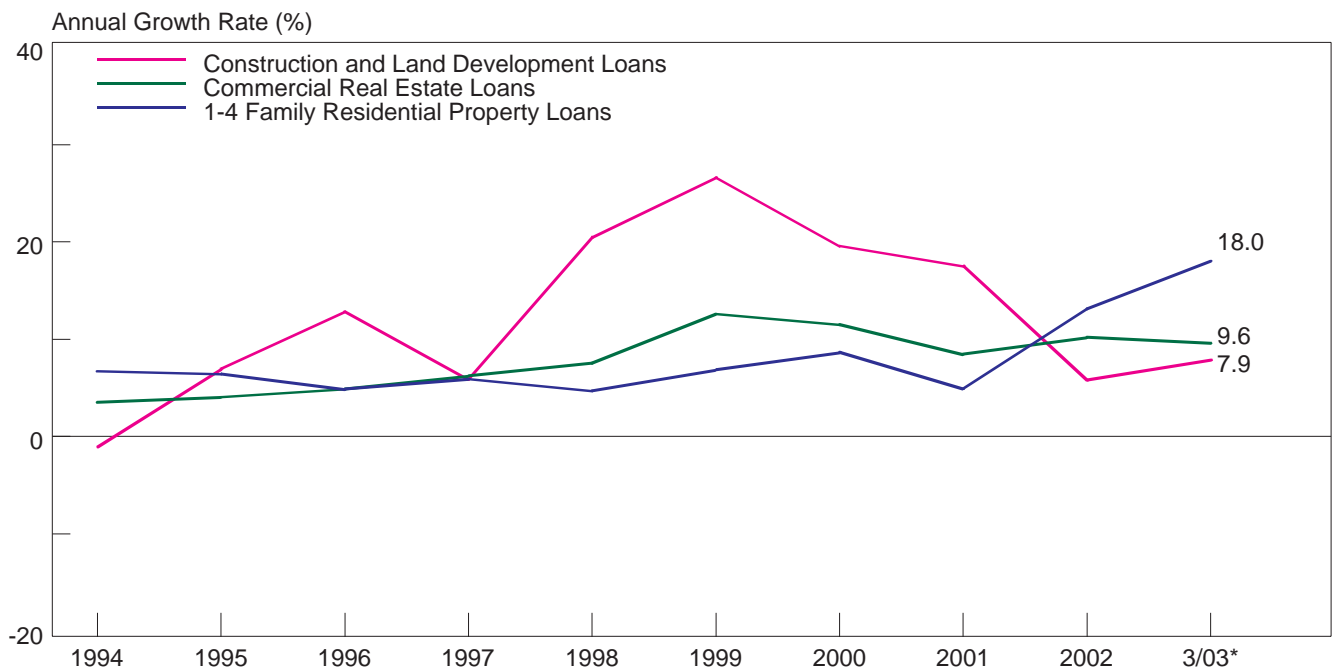
## Real Estate Assets as a Percent of Total Assets

March 31, 2003



## Real Estate Loan Growth Rates

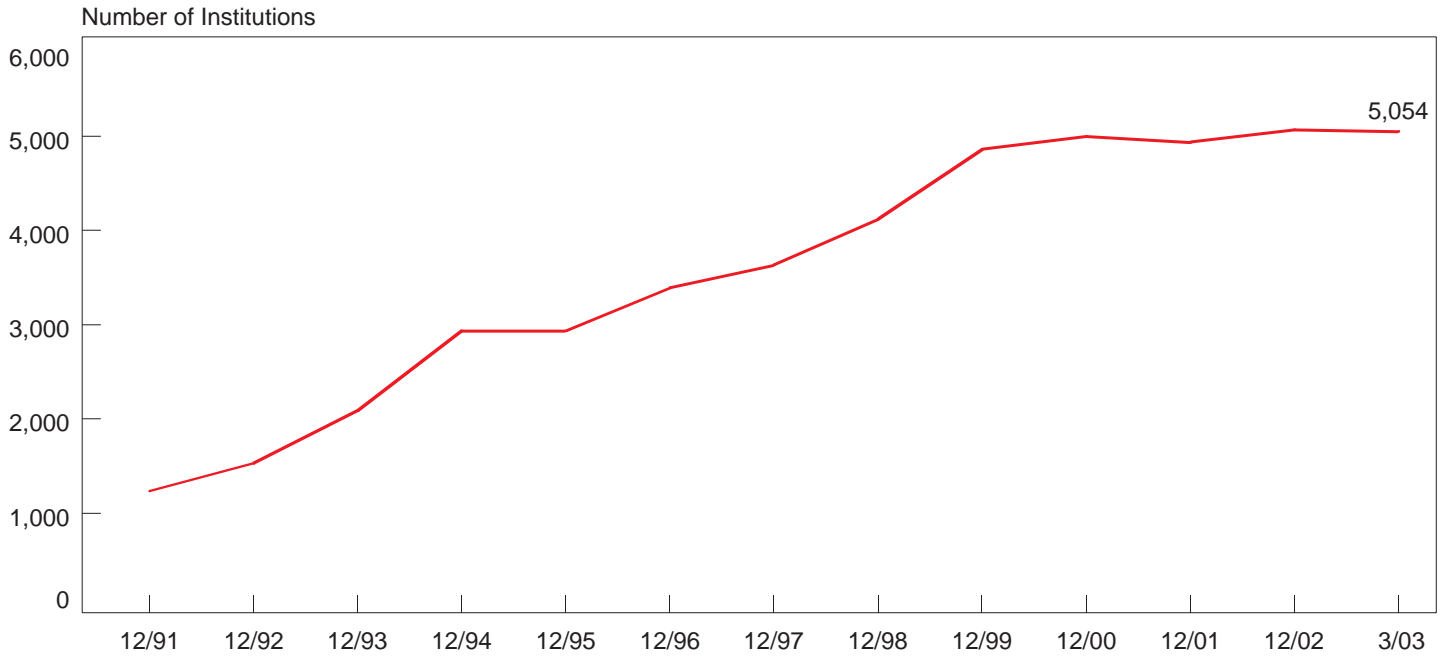
1994-2003



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

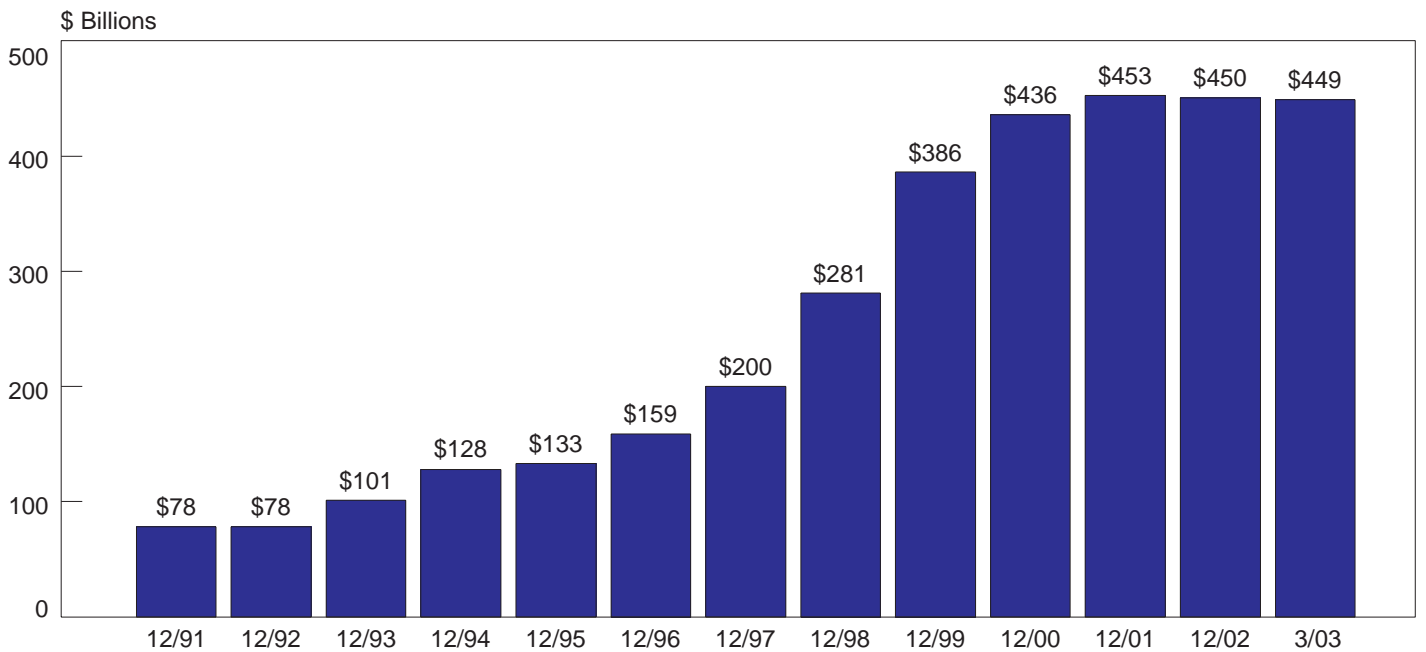
## Number of Institutions with FHLB Advances\*

1991 - 2003



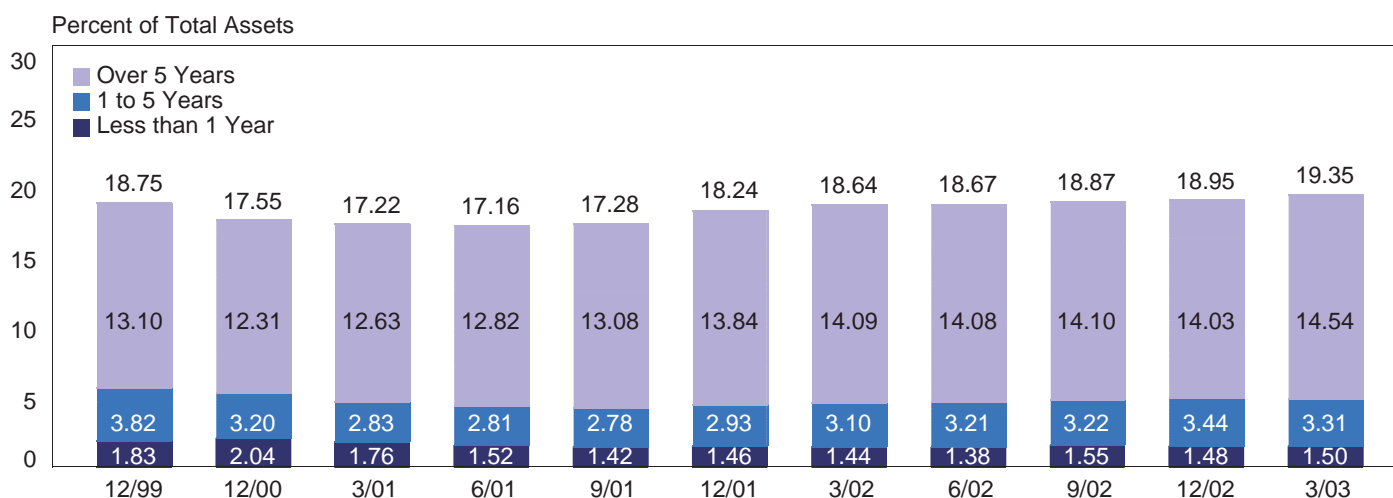
## Amount of FHLB Advances Outstanding\*

1991 - 2003



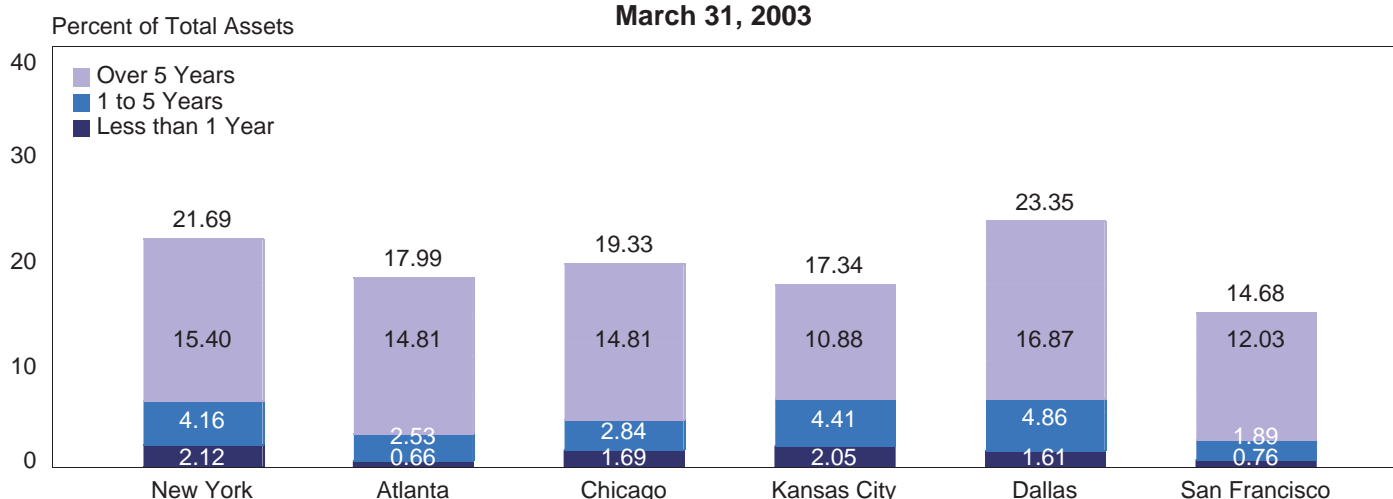
\*Source: Call Report, Thrift Financial Report and FHLB prior to 3/31/01.

## Debt Securities by Maturity or Repricing Frequency...



## ...and by Region

March 31, 2003



## Total Securities (Debt and Equity)

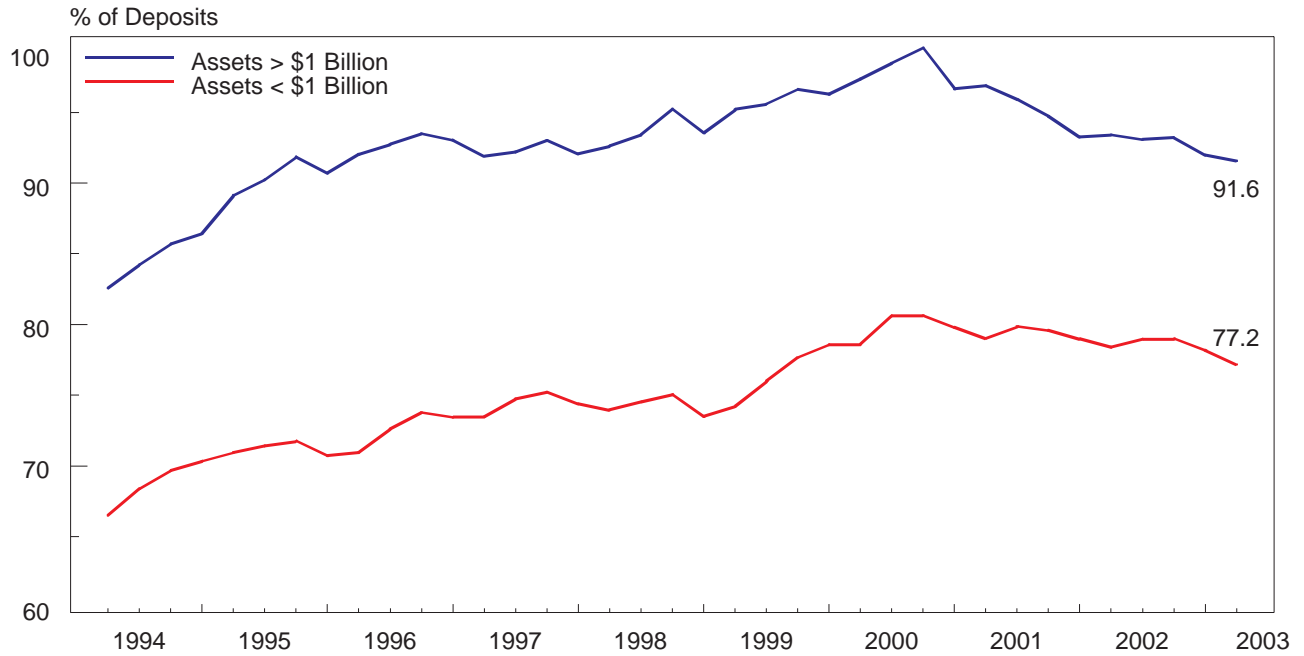
(\$ Billions)

|                                      | 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             |
| <b>Total Securities</b>              | <b>\$1,329</b> | <b>\$1,335</b> | <b>\$1,383</b> | <b>\$1,465</b> | <b>\$1,488</b> | <b>\$1,530</b> | <b>\$1,589</b> | <b>\$1,633</b> | <b>\$1,694</b> |



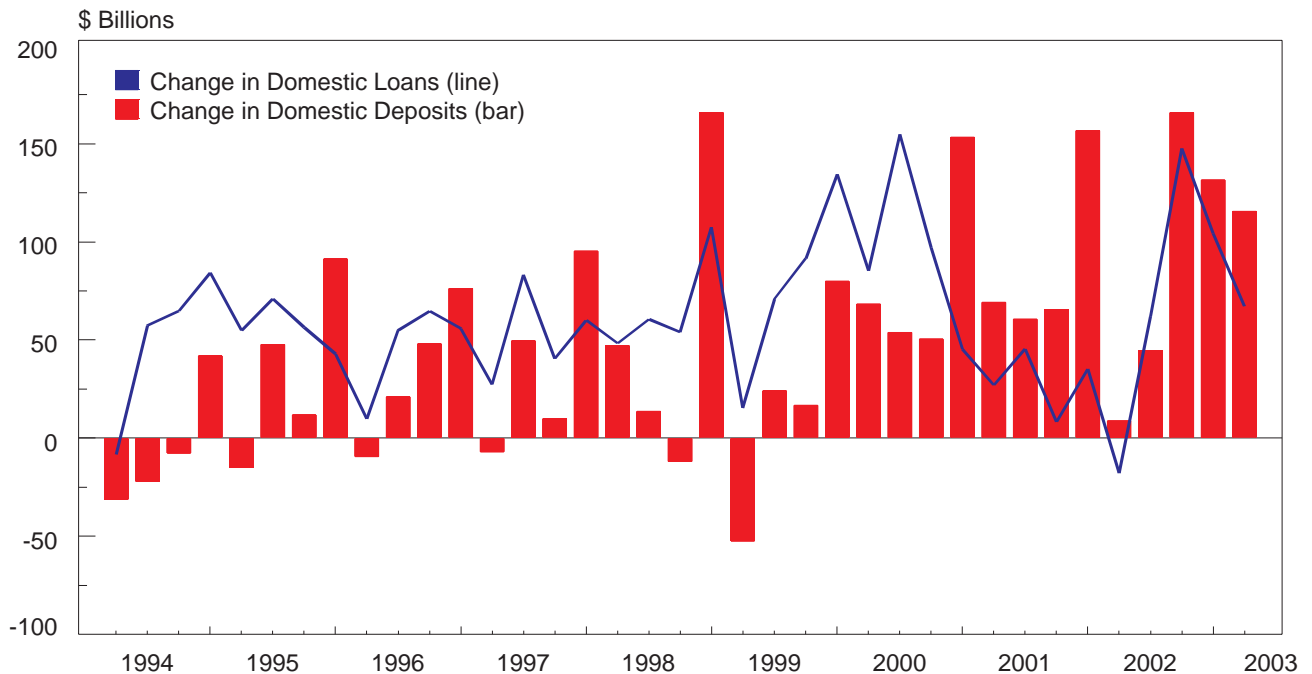
## Net Loans and Leases to Deposits (Domestic and Foreign)

1994 - 2003

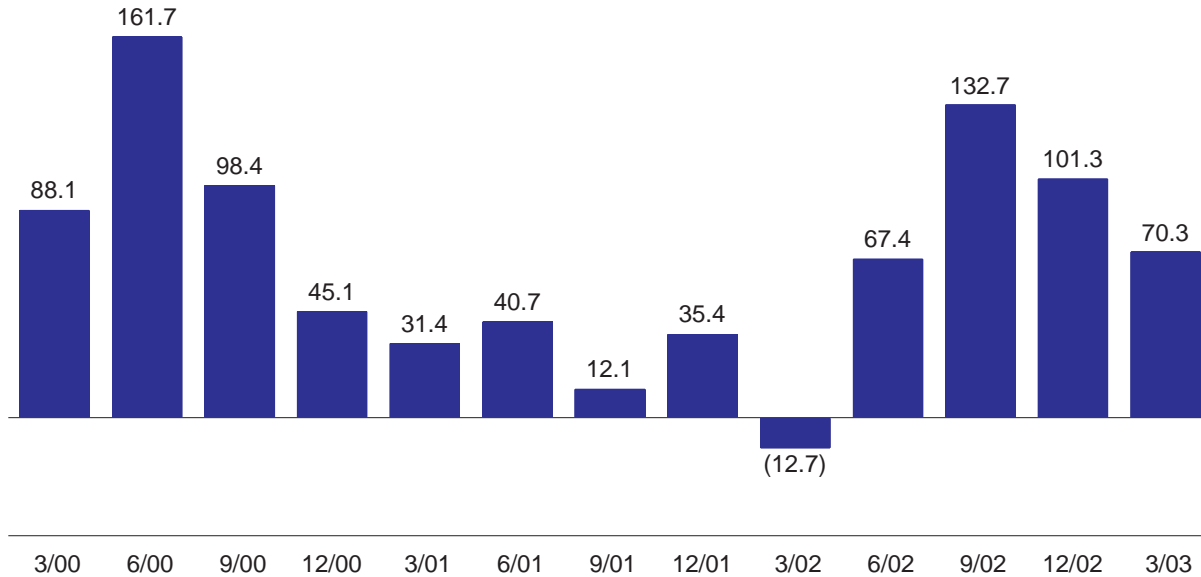


## Quarterly Change in Domestic Loans vs Domestic Deposits

1994 - 2003

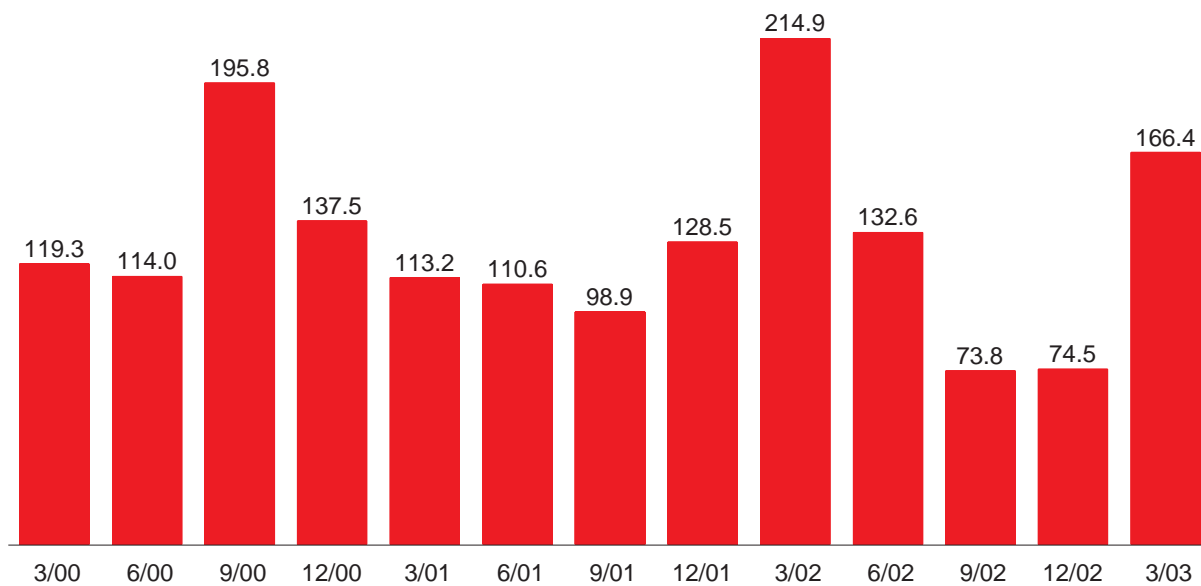


## Quarterly Change in Reported Loans Outstanding (\$ Billions)



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.

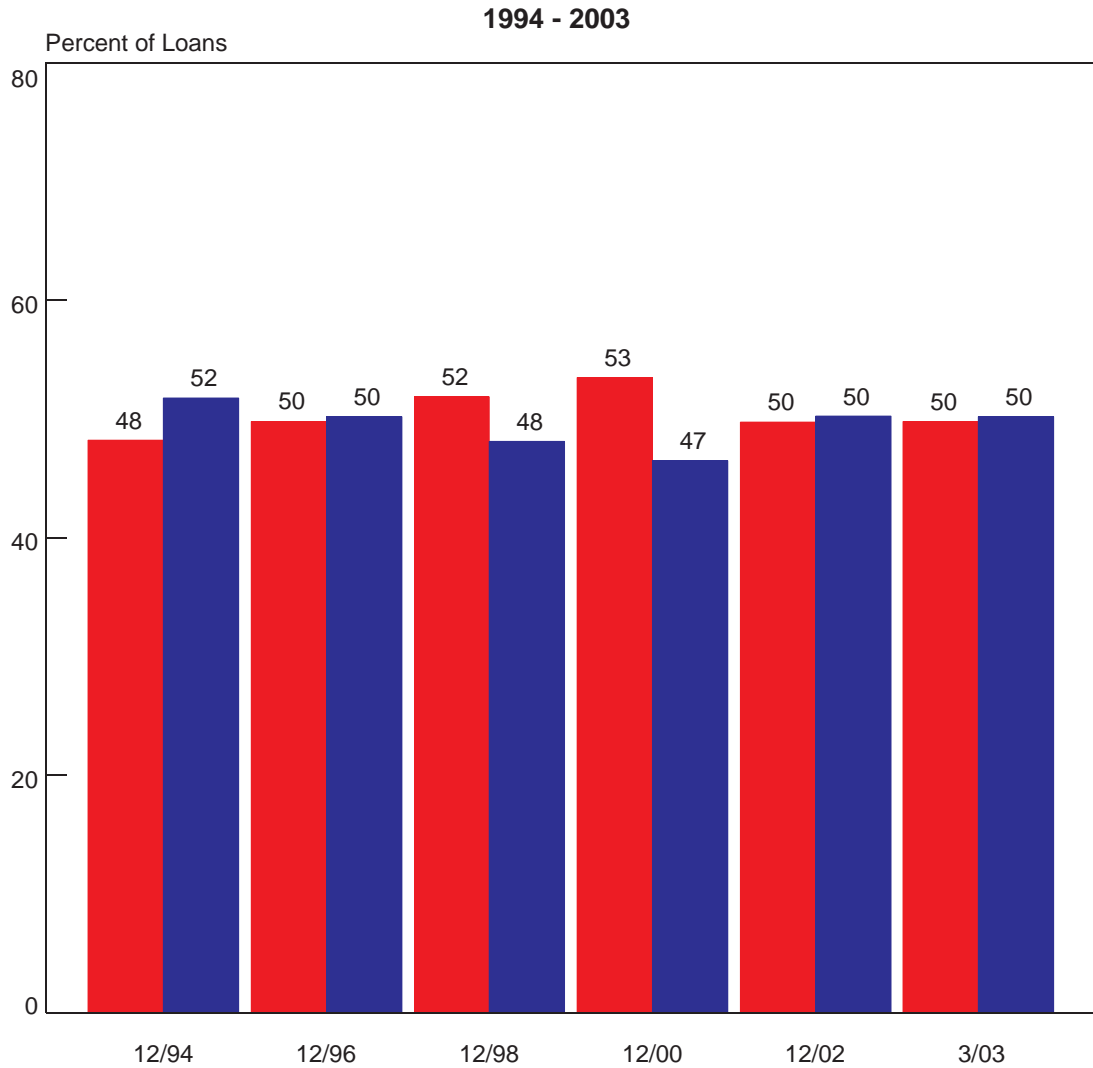
## Quarterly Change in Unused Loan Commitments (\$ Billions)



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):**

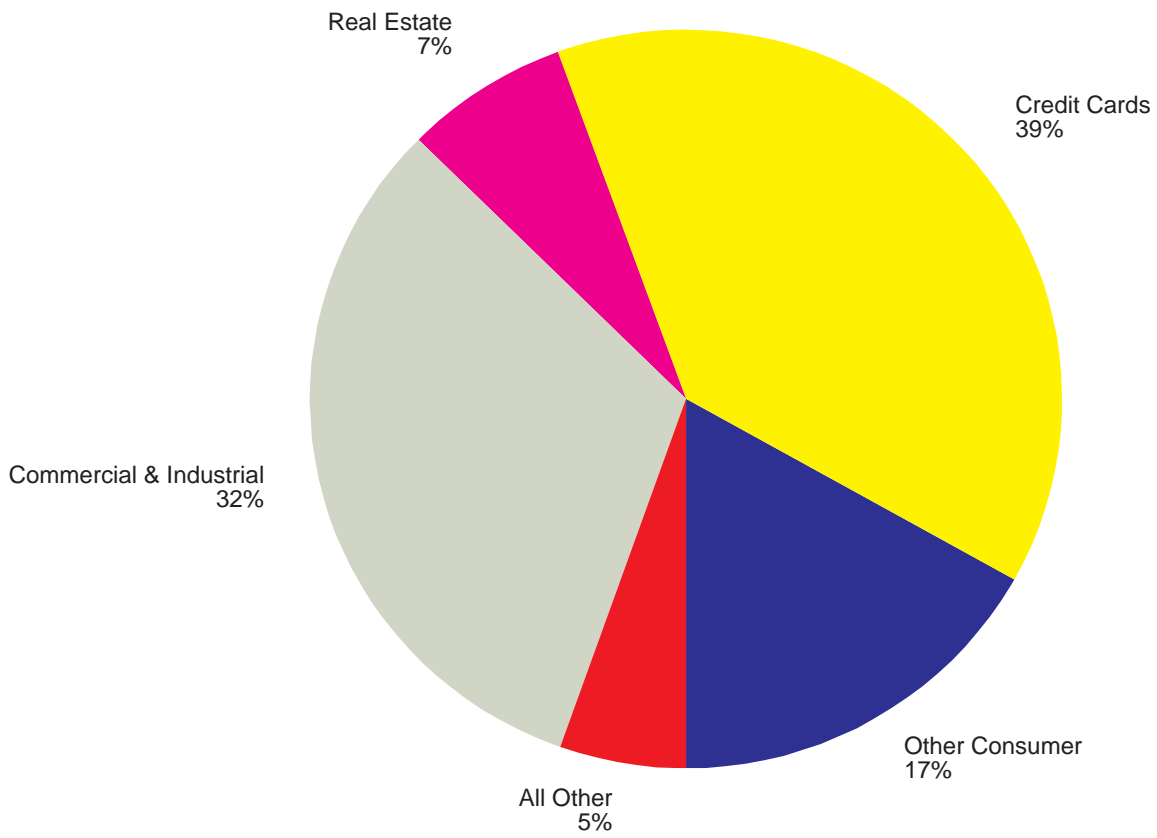
|                        |         |         |         |         |         |         |
|------------------------|---------|---------|---------|---------|---------|---------|
| ■ Commercial Borrowers | \$1,455 | \$1,751 | \$2,057 | \$2,488 | \$2,517 | \$2,553 |
| ■ Consumer Loans       | 1,563   | 1,765   | 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

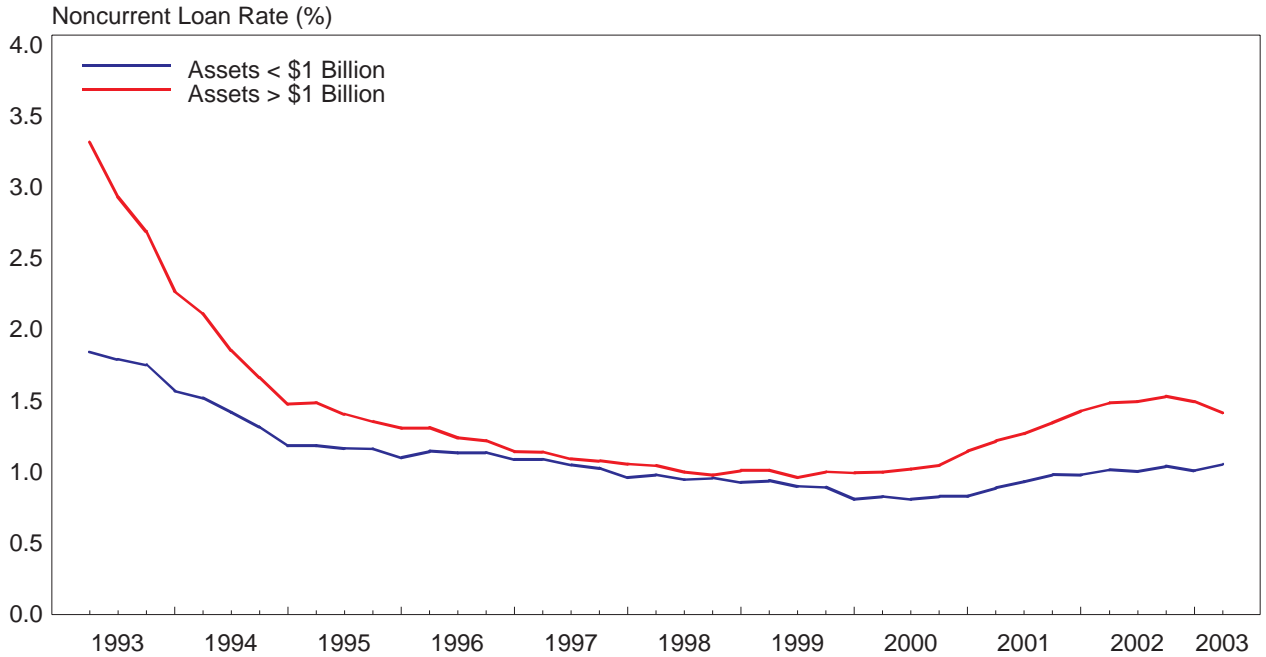
First Quarter, 2003



## Noncurrent Loan Rates

### By Asset Size

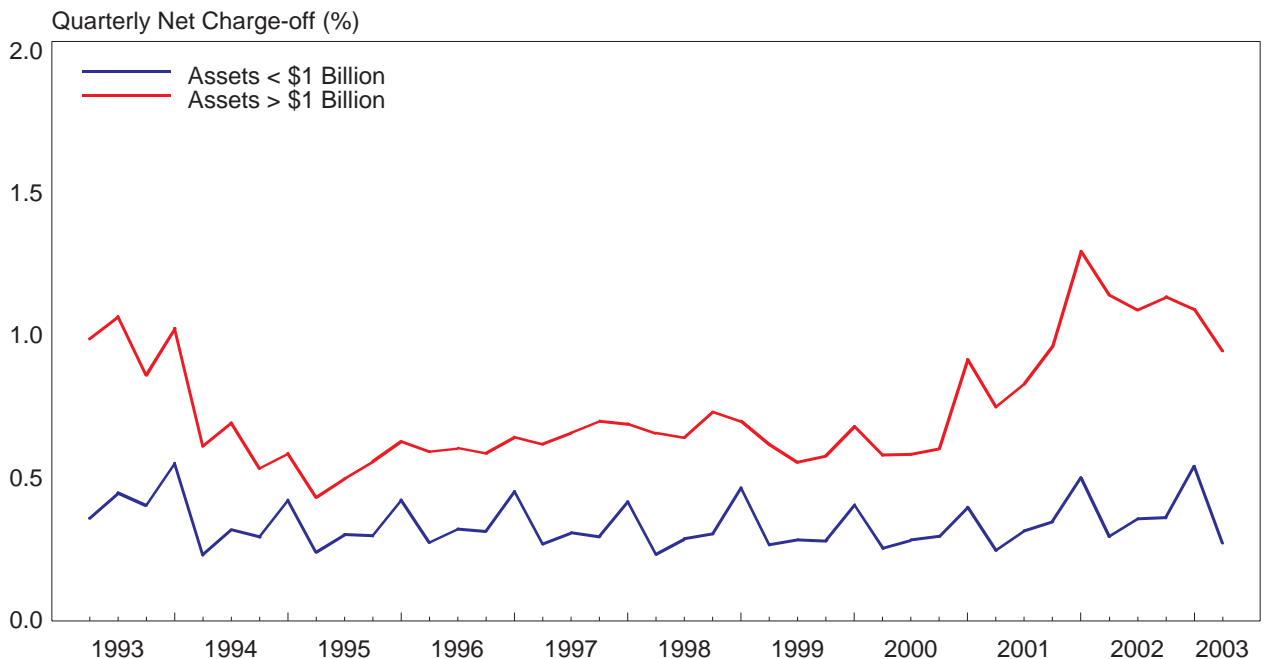
1993 - 2003



## Quarterly Net Charge-off Rates

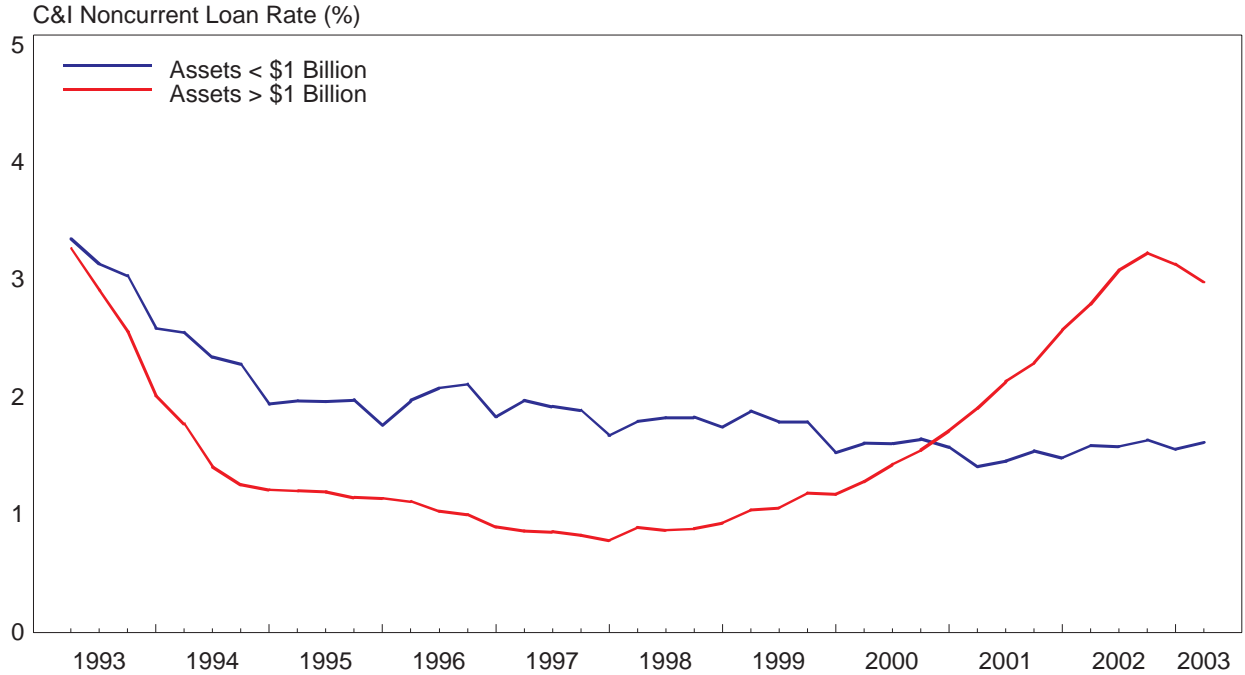
### By Asset Size

1993 - 2003



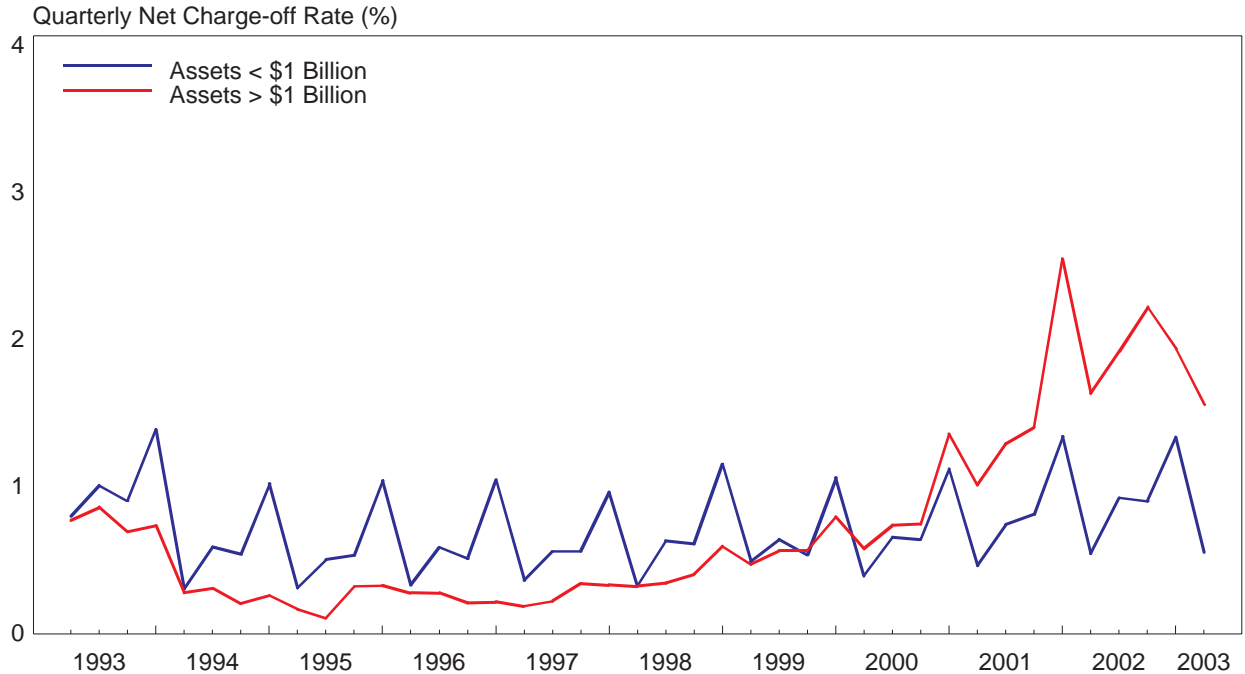
## Noncurrent C&I Loan Rates By Asset Size

1993 - 2003



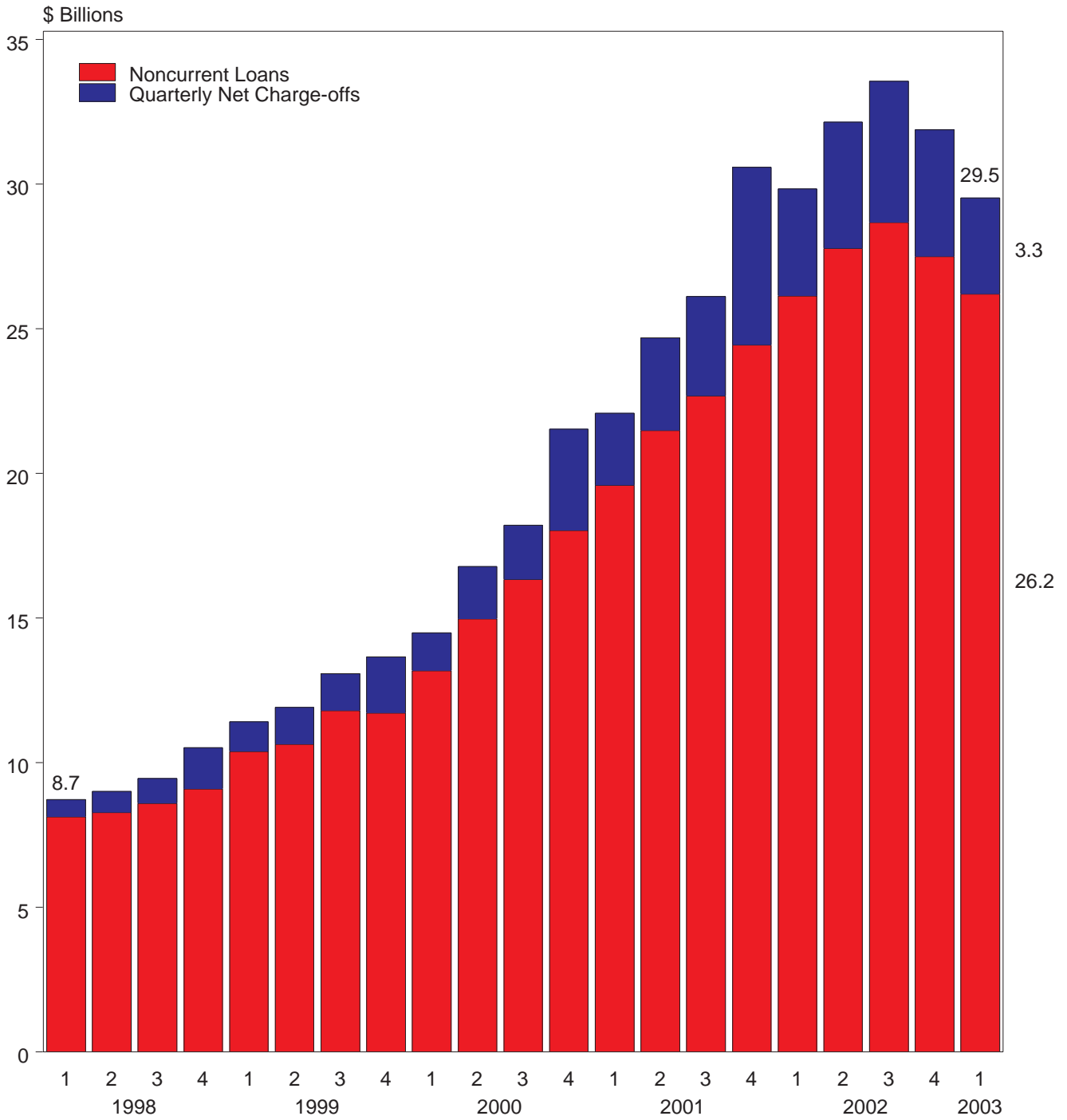
## Quarterly Net Charge-off Rates on C&I Loans By Asset Size

1993 - 2003



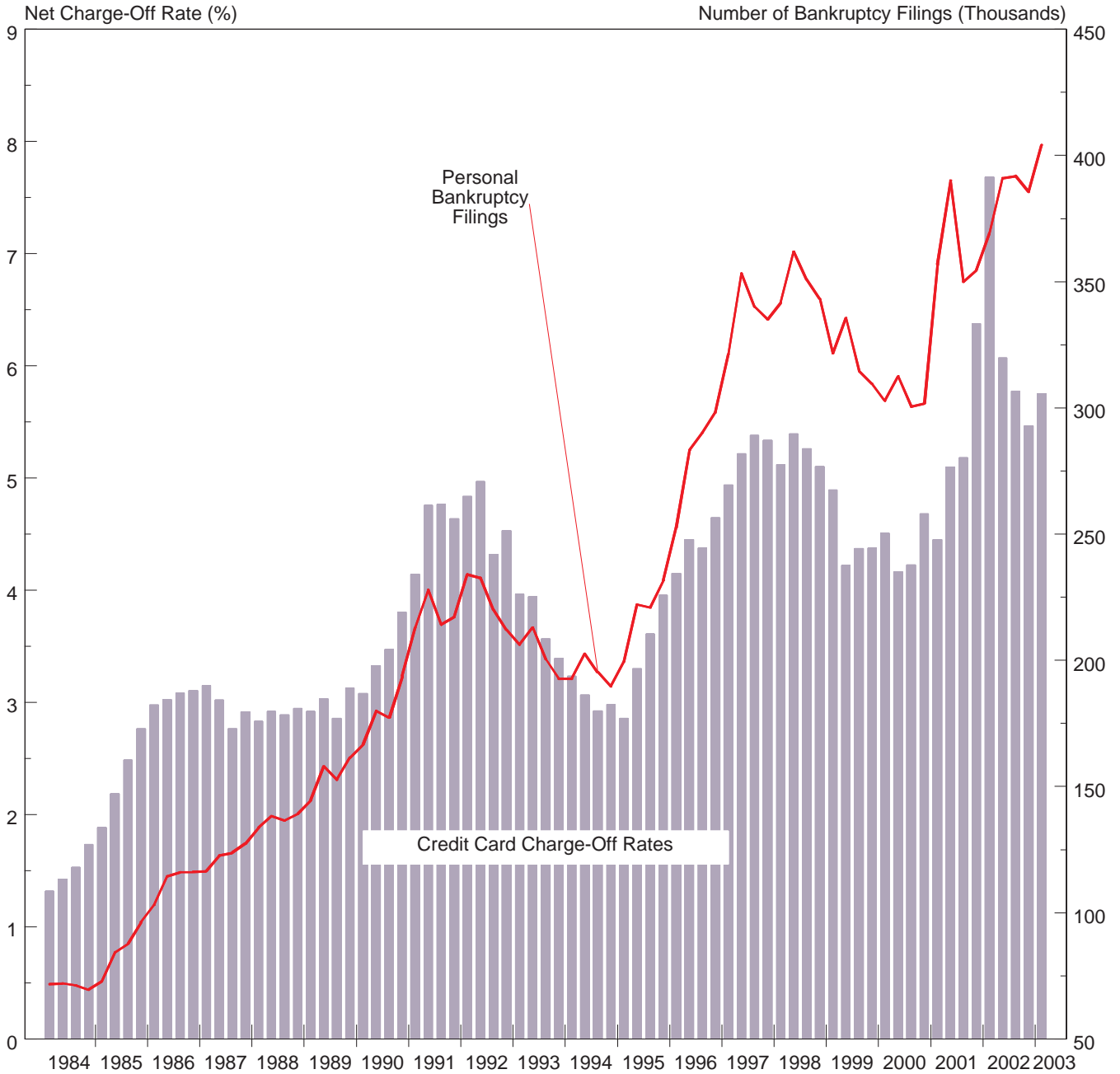
# Credit Quality of C&I Loans

1998 - 2003



# Credit Card Loss Rates and Personal Bankruptcy Filings

## 1984-2003

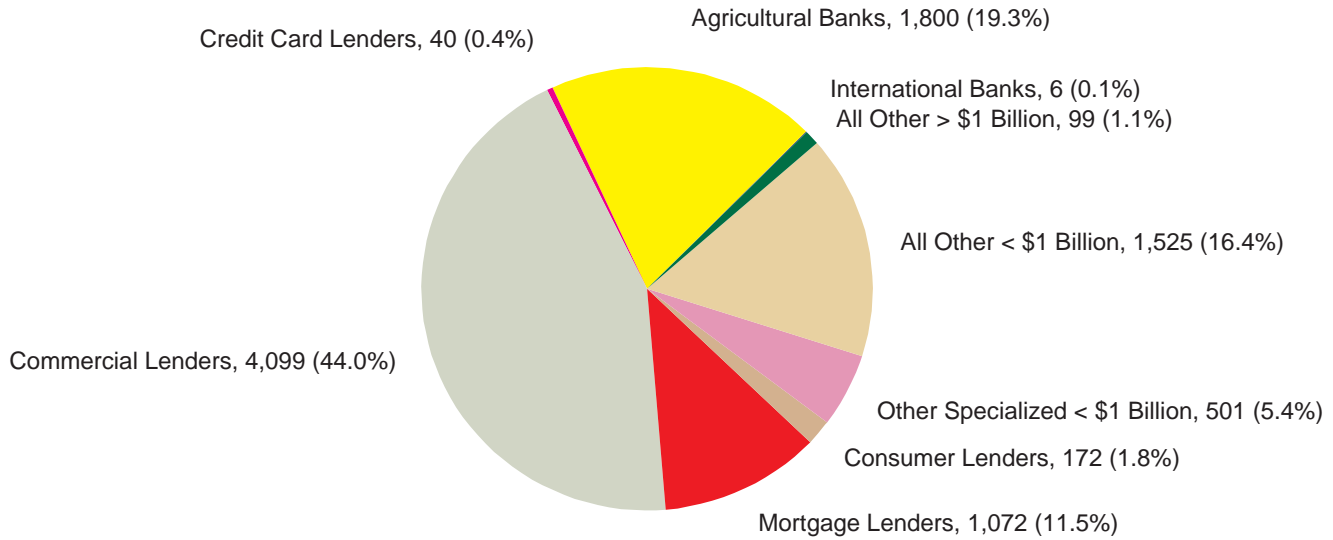


Sources: Bankruptcies - Administrative Offices of the United States Courts  
 Charge-Off Rates - Commercial Bank Call Reports



## Number of Institutions By Asset Concentration Group

March 31, 2003

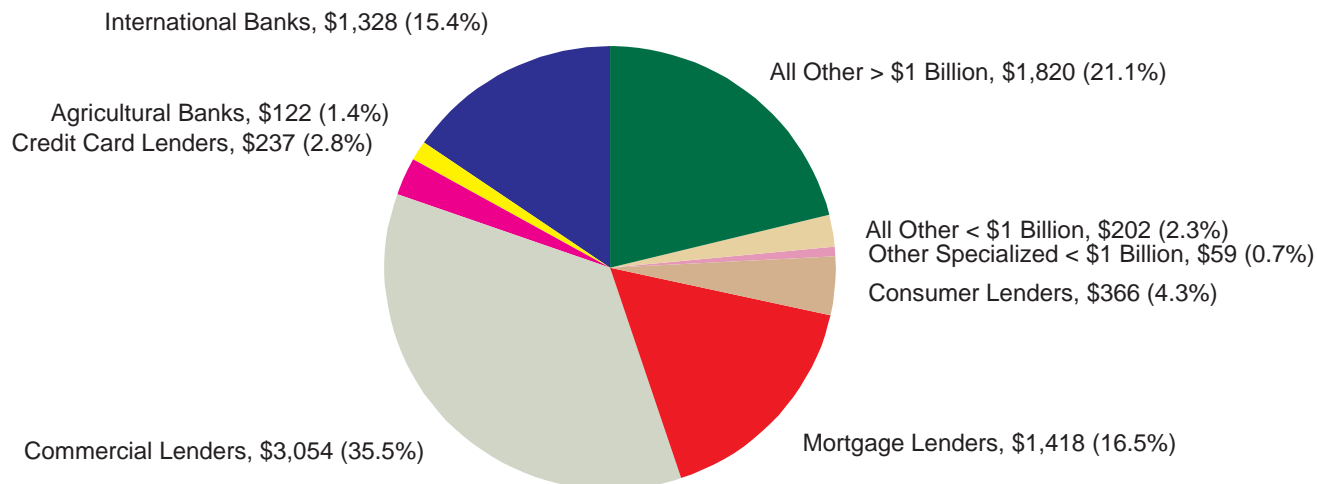


|             | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|-------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------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

## Industry Assets By Asset Concentration Group

**March 31, 2003**

(\$ Billions)

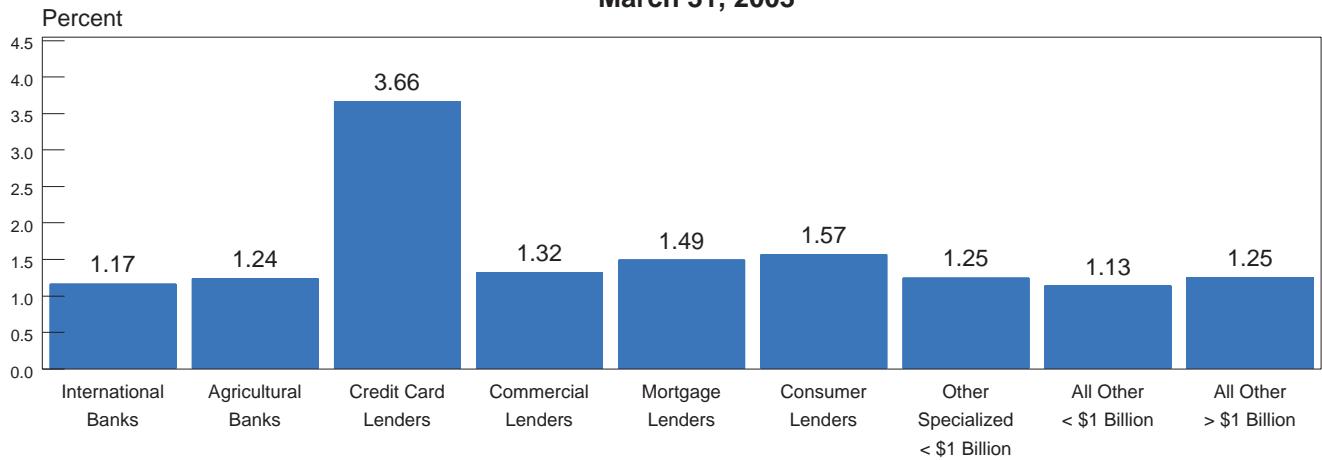


|             | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|-------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------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

## Performance Ratios By Asset Concentration Group

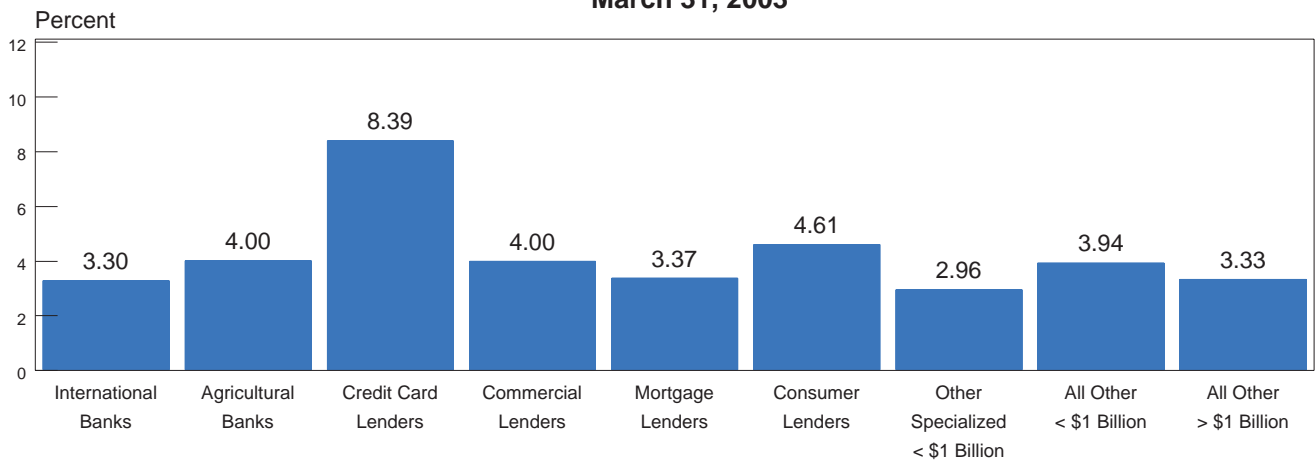
### Return on Assets (YTD)

March 31, 2003



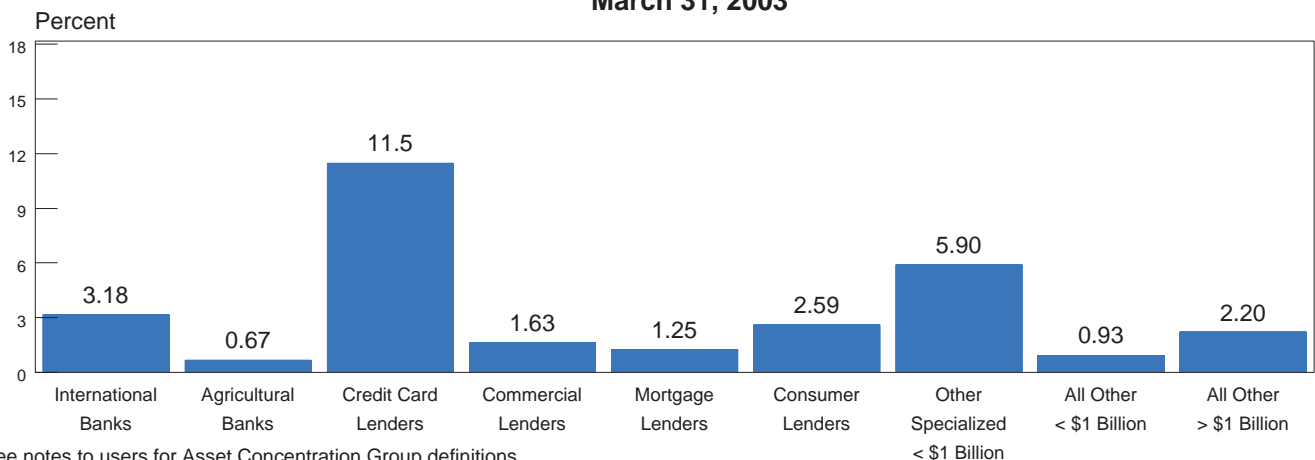
### Net Interest Margin (YTD)

March 31, 2003



### Noninterest Income to Assets (YTD)

March 31, 2003

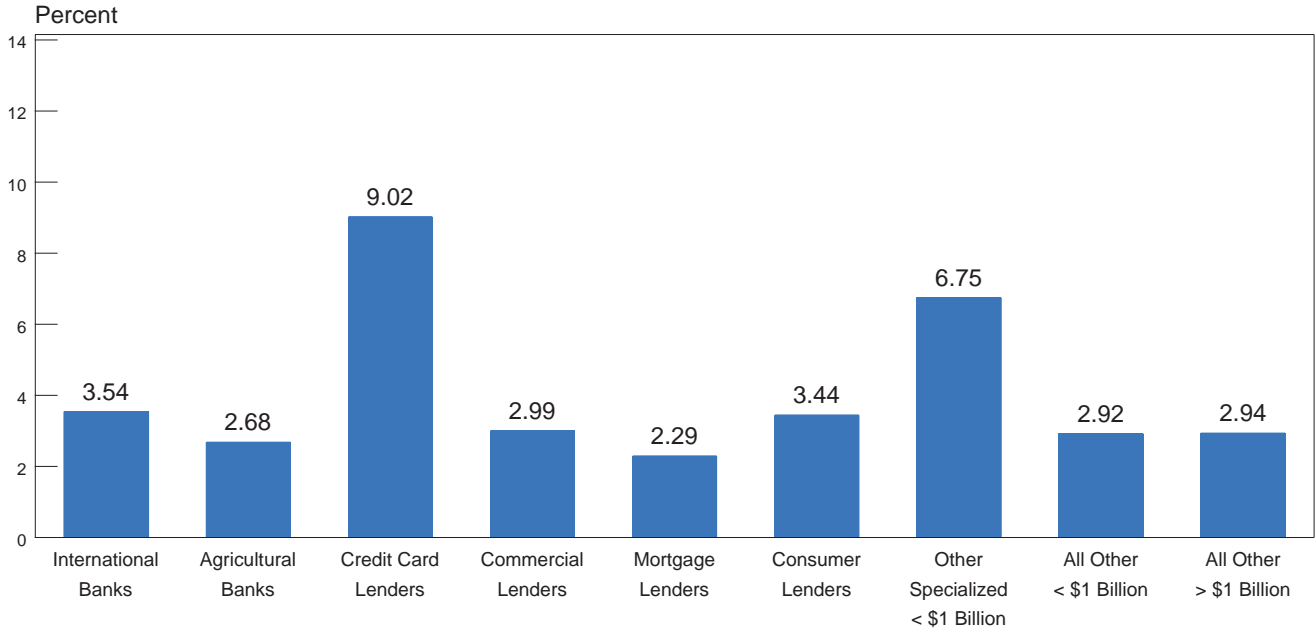


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

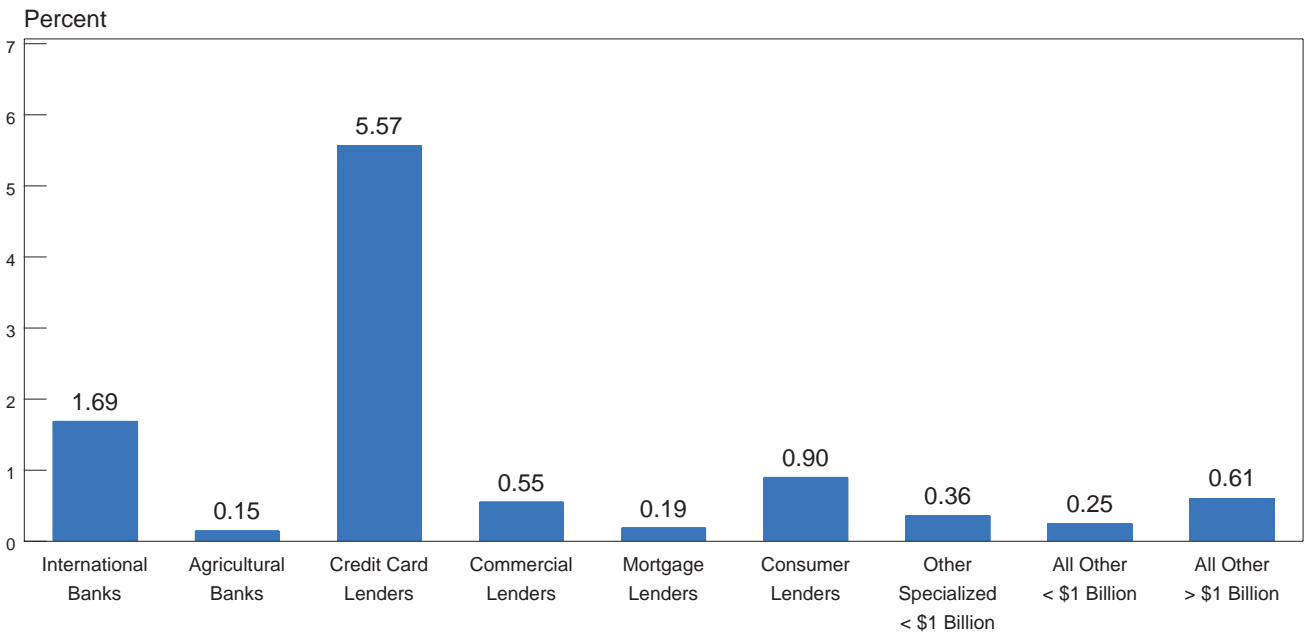
### Noninterest Expense to Assets (YTD)

March 31, 2003



## Net Charge-offs to Loans and Leases (YTD)

March 31, 2003

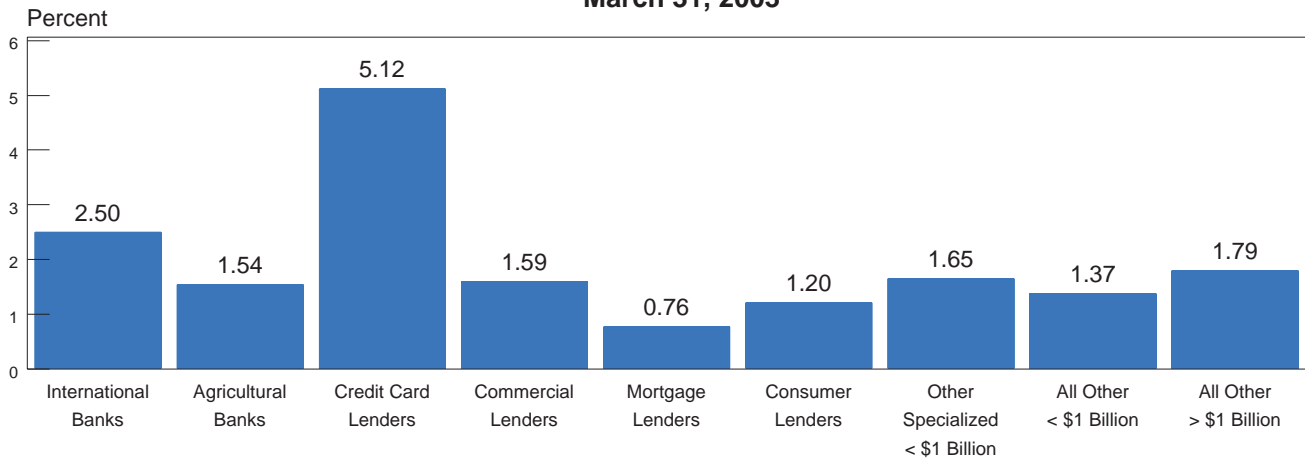


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

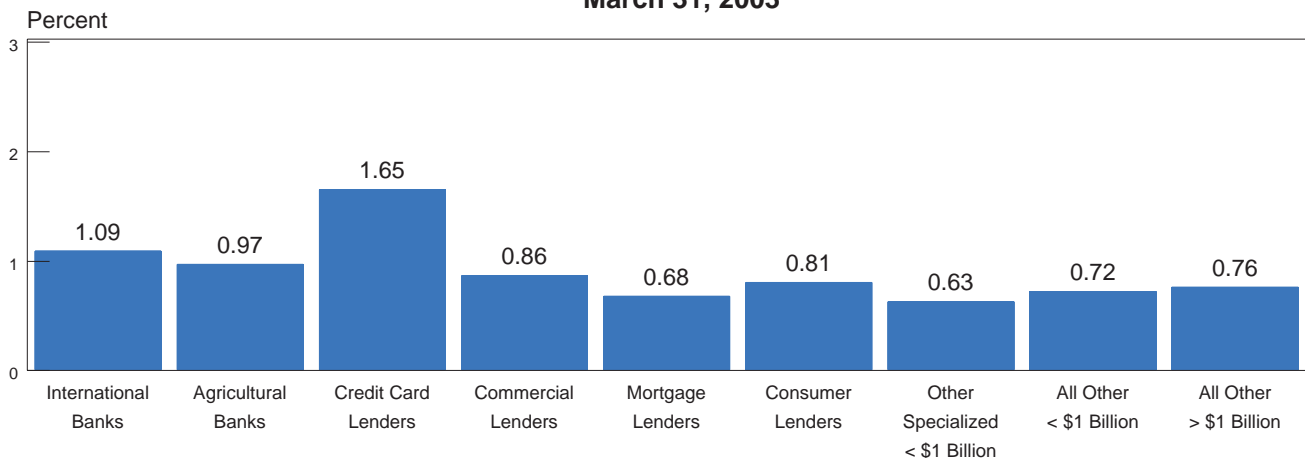
### Loss Allowance To Loans and Leases

March 31, 2003



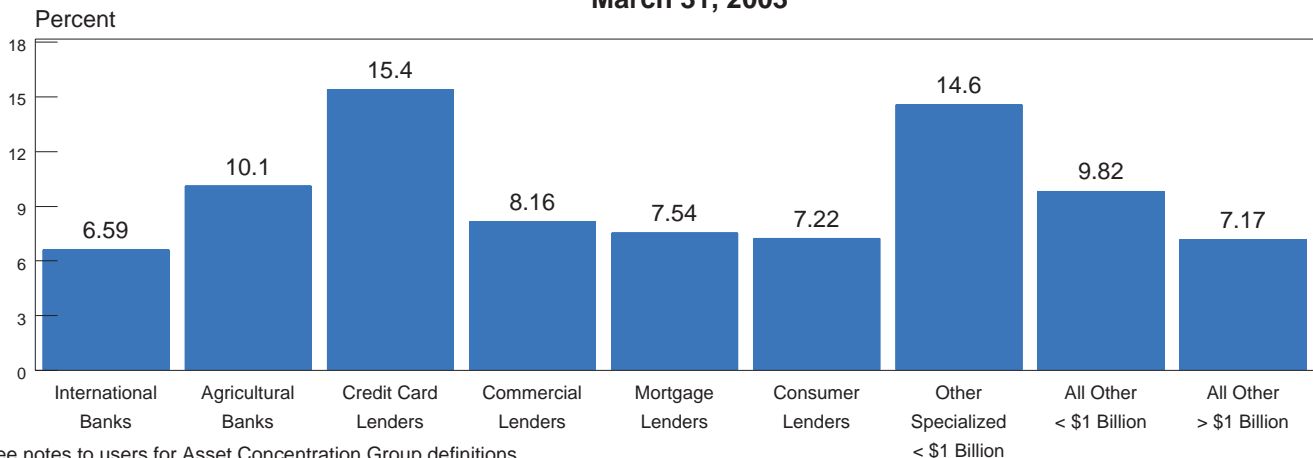
## Noncurrent Assets Plus Other Real Estate Owned To Assets

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<br>Banks | Agricultural<br>Banks | Credit Card<br>Lenders | Commercial<br>Lenders | Mortgage<br>Lenders | Consumer<br>Lenders | Other<br>Specialized<br>< \$1 Billion | All Other<br>< \$1 Billion | All Other<br>> \$1 Billion |
|-------------|------------------------|-----------------------|------------------------|-----------------------|---------------------|---------------------|---------------------------------------|----------------------------|----------------------------|
| <b>2003</b> | 1.17                   | 1.24                  | 3.66                   | 1.32                  | 1.49                | 1.57                | 1.25                                  | 1.13                       | 1.25                       |
| <b>2002</b> | 0.85                   | 1.24                  | 3.60                   | 1.30                  | 1.32                | 1.35                | 1.09                                  | 1.14                       | 1.33                       |
| <b>2001</b> | 0.84                   | 1.12                  | 2.94                   | 1.11                  | 1.05                | 1.29                | 1.84                                  | 1.04                       | 1.09                       |
| <b>2000</b> | 1.06                   | 1.22                  | 3.00                   | 1.12                  | 0.96                | 1.09                | 1.42                                  | 1.13                       | 0.91                       |
| <b>1999</b> | 0.93                   | 1.18                  | 3.52                   | 1.27                  | 1.03                | 1.36                | 1.67                                  | 1.27                       | 1.26                       |
| <b>1998</b> | 0.60                   | 1.20                  | 2.88                   | 1.29                  | 1.05                | 1.25                | 1.70                                  | 1.13                       | 1.40                       |
| <b>1997</b> | 0.93                   | 1.25                  | 2.06                   | 1.31                  | 0.96                | 1.27                | 1.66                                  | 1.23                       | 1.23                       |
| <b>1996</b> | 0.91                   | 1.20                  | 1.95                   | 1.25                  | 0.68                | 1.27                | 1.39                                  | 1.22                       | 1.17                       |
| <b>1995</b> | 0.82                   | 1.18                  | 2.60                   | 1.21                  | 0.81                | 1.27                | 1.22                                  | 1.20                       | 1.14                       |
| <b>1994</b> | 0.86                   | 1.18                  | 3.66                   | 1.10                  | 0.64                | 1.31                | 0.81                                  | 1.18                       | 1.19                       |
| <b>1993</b> | 1.03                   | 1.25                  | 3.76                   | 0.97                  | 0.72                | 1.45                | 0.98                                  | 1.21                       | 1.09                       |
| <b>1992</b> | 0.67                   | 1.23                  | 2.86                   | 0.62                  | 0.76                | 1.05                | 1.06                                  | 1.07                       | 0.93                       |
| <b>1991</b> | 0.38                   | 1.06                  | 2.17                   | 0.10                  | 0.41                | 0.64                | 0.85                                  | 0.86                       | 0.56                       |
| <b>1990</b> | 0.38                   | 1.02                  | 2.26                   | -0.17                 | -0.09               | 0.50                | 0.33                                  | 0.72                       | 0.33                       |
| <b>1989</b> | -0.36                  | 1.03                  | 1.88                   | 0.04                  | -0.31               | -0.86               | 0.56                                  | 0.65                       | 0.24                       |
| <b>1988</b> | 1.03                   | 0.92                  | 1.66                   | 0.27                  | 0.22                | 0.63                | 0.21                                  | 0.57                       | 0.34                       |
| <b>1987</b> | -0.88                  | 0.66                  | 1.68                   | -0.17                 | 0.26                | 0.35                | 0.10                                  | 0.64                       | 0.47                       |
| <b>1986</b> | 0.47                   | 0.39                  | 1.36                   | 0.24                  | 0.75                | 0.63                | 0.79                                  | 0.80                       | 0.94                       |
| <b>1985</b> | 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 |
|-------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| <b>2003</b> | 3.30                | 4.00               | 8.39                | 4.00               | 3.37             | 4.61             | 2.96                            | 3.94                    | 3.33                    |
| <b>2002</b> | 3.40                | 4.17               | 9.12                | 4.19               | 3.39             | 4.69             | 3.40                            | 4.11                    | 3.64                    |
| <b>2001</b> | 2.80                | 4.03               | 7.85                | 4.09               | 3.17             | 4.79             | 3.42                            | 3.99                    | 3.16                    |
| <b>2000</b> | 2.79                | 4.19               | 7.37                | 4.10               | 2.78             | 4.20             | 3.83                            | 4.11                    | 3.39                    |
| <b>1999</b> | 2.98                | 4.17               | 7.65                | 4.18               | 3.05             | 4.68             | 3.67                            | 4.19                    | 3.68                    |
| <b>1998</b> | 3.01                | 4.23               | 7.93                | 4.25               | 3.10             | 4.63             | 3.86                            | 4.29                    | 3.86                    |
| <b>1997</b> | 3.03                | 4.32               | 7.88                | 4.55               | 3.20             | 5.18             | 3.80                            | 4.43                    | 4.01                    |
| <b>1996</b> | 3.21                | 4.31               | 7.71                | 4.39               | 3.21             | 4.93             | 3.82                            | 4.42                    | 4.09                    |
| <b>1995</b> | 3.41                | 4.35               | 8.16                | 4.35               | 3.11             | 4.95             | 3.83                            | 4.47                    | 4.07                    |
| <b>1994</b> | 3.49                | 4.37               | 8.89                | 4.45               | 3.30             | 5.16             | 3.77                            | 4.51                    | 4.23                    |
| <b>1993</b> | 3.53                | 4.39               | 9.55                | 4.38               | 3.48             | 5.57             | 3.81                            | 4.58                    | 4.35                    |
| <b>1992</b> | 3.51                | 4.42               | 9.53                | 4.29               | 3.49             | 5.02             | 3.86                            | 4.62                    | 4.24                    |
| <b>1991</b> | 3.14                | 4.19               | 9.26                | 3.85               | 2.89             | 4.54             | 3.62                            | 4.30                    | 3.75                    |
| <b>1990</b> | 2.92                | 4.09               | 8.73                | 3.62               | 2.39             | 4.51             | 3.45                            | 4.15                    | 2.69                    |
| <b>1989</b> | 3.13                | 4.15               | 8.23                | 3.57               | 1.92             | 3.73             | 3.36                            | 4.07                    | 2.15                    |
| <b>1988</b> | 3.31                | 4.10               | 8.53                | 3.55               | 2.13             | 4.18             | 3.36                            | 4.00                    | 2.28                    |
| <b>1987</b> | 2.96                | 4.03               | 9.35                | 3.54               | 2.26             | 4.19             | 3.23                            | 4.01                    | 3.03                    |
| <b>1986</b> | 3.10                | 4.07               | 9.97                | 3.46               | 2.15             | 3.78             | 3.57                            | 4.08                    | 3.13                    |
| <b>1985</b> | 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<br>Banks | Agricultural<br>Banks | Credit Card<br>Lenders | Commercial<br>Lenders | Mortgage<br>Lenders | Consumer<br>Lenders | Other<br>Specialized<br>< \$1 Billion | All Other<br>< \$1 Billion | All Other<br>> \$1 Billion |
|-------------|------------------------|-----------------------|------------------------|-----------------------|---------------------|---------------------|---------------------------------------|----------------------------|----------------------------|
| <b>2003</b> | 1.69                   | 0.15                  | 5.57                   | 0.55                  | 0.19                | 0.90                | 0.36                                  | 0.25                       | 0.61                       |
| <b>2002</b> | 1.89                   | 0.29                  | 6.31                   | 0.65                  | 0.20                | 1.07                | 1.36                                  | 0.35                       | 0.81                       |
| <b>2001</b> | 0.88                   | 0.36                  | 4.52                   | 0.68                  | 0.19                | 1.39                | 0.48                                  | 0.33                       | 0.75                       |
| <b>2000</b> | 0.51                   | 0.23                  | 3.72                   | 0.50                  | 0.11                | 0.49                | 1.62                                  | 0.28                       | 0.62                       |
| <b>1999</b> | 0.62                   | 0.28                  | 3.84                   | 0.40                  | 0.12                | 0.62                | 1.32                                  | 0.26                       | 0.46                       |
| <b>1998</b> | 0.58                   | 0.24                  | 4.35                   | 0.36                  | 0.19                | 0.65                | 0.83                                  | 0.35                       | 0.60                       |
| <b>1997</b> | 0.25                   | 0.23                  | 4.72                   | 0.38                  | 0.18                | 0.97                | 0.30                                  | 0.29                       | 0.56                       |
| <b>1996</b> | 0.29                   | 0.26                  | 3.94                   | 0.34                  | 0.29                | 0.77                | 0.47                                  | 0.30                       | 0.50                       |
| <b>1995</b> | 0.35                   | 0.20                  | 3.32                   | 0.35                  | 0.28                | 0.58                | 0.31                                  | 0.23                       | 0.41                       |
| <b>1994</b> | 0.61                   | 0.16                  | 2.88                   | 0.40                  | 0.44                | 0.61                | 0.21                                  | 0.19                       | 0.37                       |
| <b>1993</b> | 1.20                   | 0.23                  | 3.65                   | 0.75                  | 0.57                | 0.72                | 0.52                                  | 0.34                       | 0.64                       |
| <b>1992</b> | 1.84                   | 0.36                  | 4.66                   | 1.04                  | 0.48                | 0.77                | 0.72                                  | 0.51                       | 1.08                       |
| <b>1991</b> | 2.47                   | 0.41                  | 4.73                   | 1.33                  | 0.50                | 0.93                | 0.51                                  | 0.65                       | 1.17                       |
| <b>1990</b> | 2.16                   | 0.44                  | 3.85                   | 1.22                  | 0.42                | 0.59                | 1.21                                  | 0.61                       | 1.03                       |
| <b>1989</b> | 1.76                   | 0.59                  | 3.55                   | 0.77                  | 0.05                | 0.39                | 0.96                                  | 0.62                       | 0.55                       |
| <b>1988</b> | 0.83                   | 0.77                  | 3.61                   | 0.78                  | 0.02                | 0.42                | 0.88                                  | 0.62                       | 0.40                       |
| <b>1987</b> | 0.81                   | 1.38                  | 3.93                   | 0.68                  | 0.02                | 0.42                | 0.95                                  | 0.66                       | 0.46                       |
| <b>1986</b> | 0.88                   | 2.48                  | 4.17                   | 0.68                  | 0.02                | 0.35                | 1.13                                  | 0.80                       | 0.41                       |
| <b>1985</b> | 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 |
|-------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| <b>2003</b> | 2.51                | 1.39               | 1.99                | 1.14               | 0.91             | 0.92             | 1.62                            | 1.05                    | 1.37                    |
| <b>2002</b> | 2.73                | 1.20               | 2.16                | 1.15               | 0.95             | 1.46             | 1.59                            | 1.01                    | 1.28                    |
| <b>2001</b> | 1.95                | 1.16               | 1.94                | 1.28               | 0.87             | 1.49             | 0.88                            | 0.97                    | 1.24                    |
| <b>2000</b> | 1.40                | 0.98               | 1.92                | 1.02               | 0.62             | 1.36             | 0.72                            | 0.82                    | 1.01                    |
| <b>1999</b> | 1.34                | 1.05               | 1.94                | 0.79               | 0.63             | 1.27             | 0.92                            | 0.77                    | 0.93                    |
| <b>1998</b> | 1.14                | 1.13               | 2.16                | 0.82               | 0.75             | 1.23             | 0.94                            | 0.88                    | 0.87                    |
| <b>1997</b> | 0.96                | 1.01               | 2.16                | 0.92               | 0.90             | 1.26             | 1.08                            | 0.84                    | 0.89                    |
| <b>1996</b> | 1.01                | 1.15               | 1.97                | 1.00               | 1.11             | 1.66             | 1.27                            | 0.91                    | 0.92                    |
| <b>1995</b> | 1.63                | 1.03               | 1.67                | 1.09               | 1.23             | 1.25             | 1.20                            | 0.89                    | 1.03                    |
| <b>1994</b> | 1.98                | 0.97               | 1.38                | 1.32               | 1.32             | 1.09             | 1.36                            | 0.88                    | 0.98                    |
| <b>1993</b> | 3.24                | 1.16               | 1.80                | 2.13               | 1.76             | 1.27             | 1.92                            | 1.14                    | 1.74                    |
| <b>1992</b> | 5.48                | 1.40               | 1.90                | 3.14               | 2.24             | 1.91             | 2.35                            | 1.43                    | 2.36                    |
| <b>1991</b> | 6.30                | 1.65               | 2.16                | 4.23               | 2.56             | 2.10             | 2.40                            | 1.78                    | 2.93                    |
| <b>1990</b> | 6.39                | 1.74               | 2.05                | 4.24               | 2.43             | 1.94             | 2.25                            | 1.78                    | 2.48                    |
| <b>1989</b> | 5.47                | 2.00               | 1.95                | 3.43               | 2.68             | 2.22             | 3.81                            | 2.10                    | 6.24                    |
| <b>1988</b> | 5.69                | 2.34               | 1.76                | 3.02               | 2.23             | 1.61             | 3.34                            | 2.16                    | 5.43                    |
| <b>1987</b> | 5.85                | 3.16               | 1.88                | 4.20               | 2.70             | 2.28             | 4.05                            | 2.29                    | 2.35                    |
| <b>1986</b> | 3.62                | 4.33               | 2.18                | 3.75               | 2.79             | 1.99             | 2.63                            | 2.24                    | 1.66                    |
| <b>1985</b> | 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

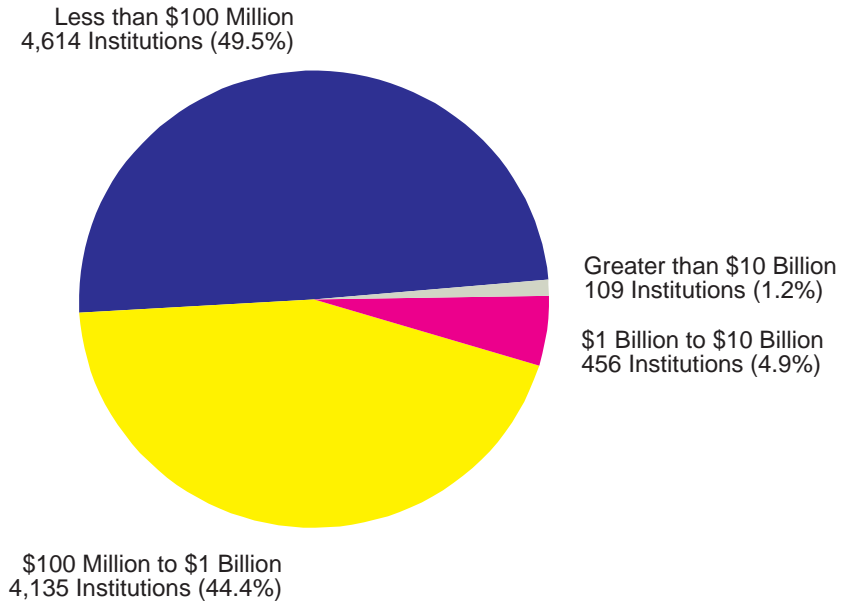
1985 - 2003

|      | 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

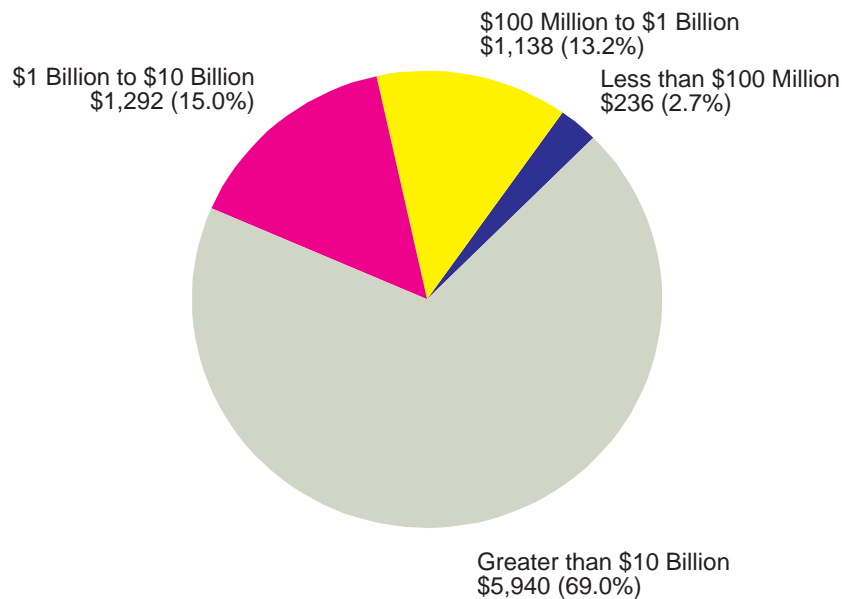
March 31, 2003



## Industry Assets By Asset Size

March 31, 2003

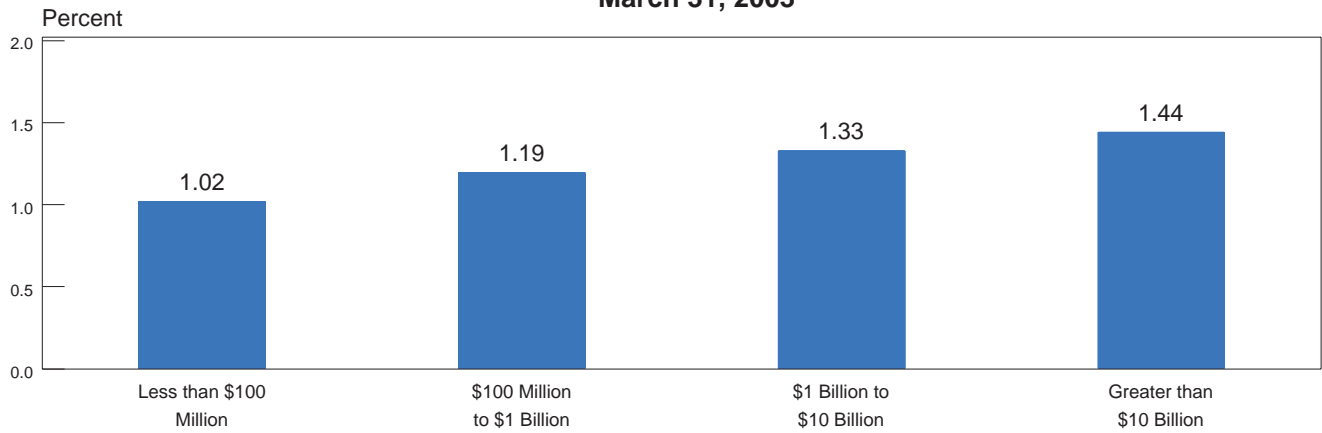
(\$ Billions)



## Performance Ratios By Asset Size

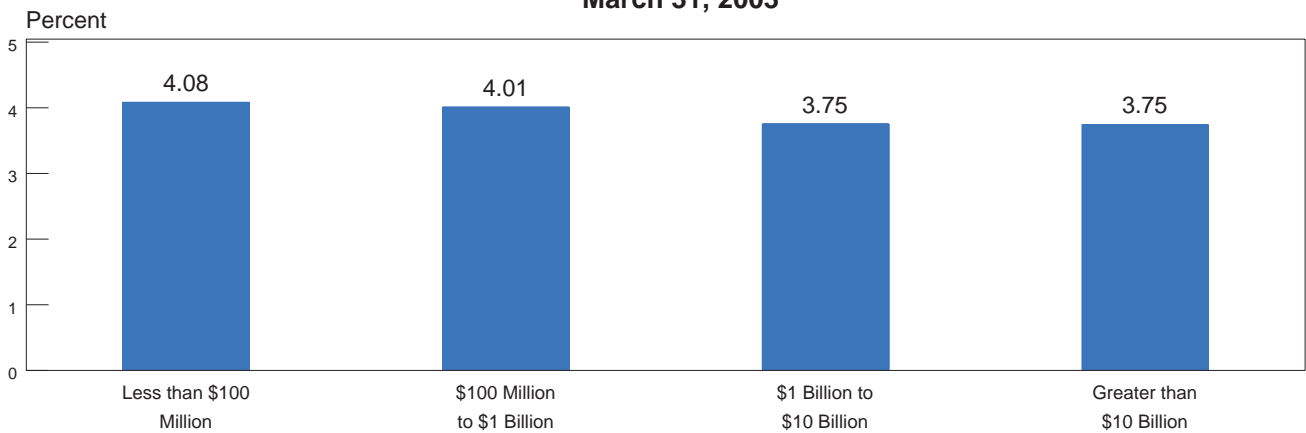
### Return on Assets (YTD)

March 31, 2003



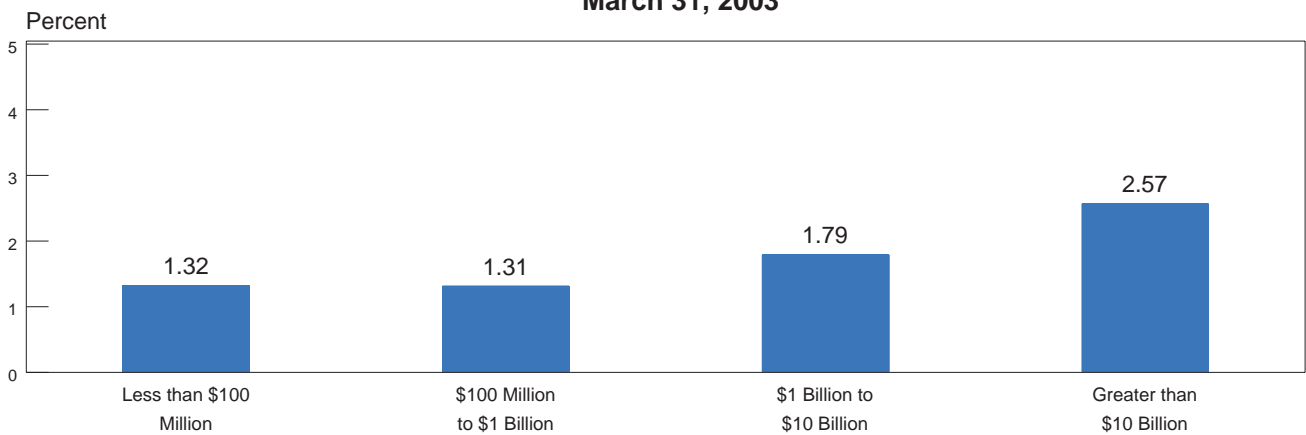
### Net Interest Margin (YTD)

March 31, 2003



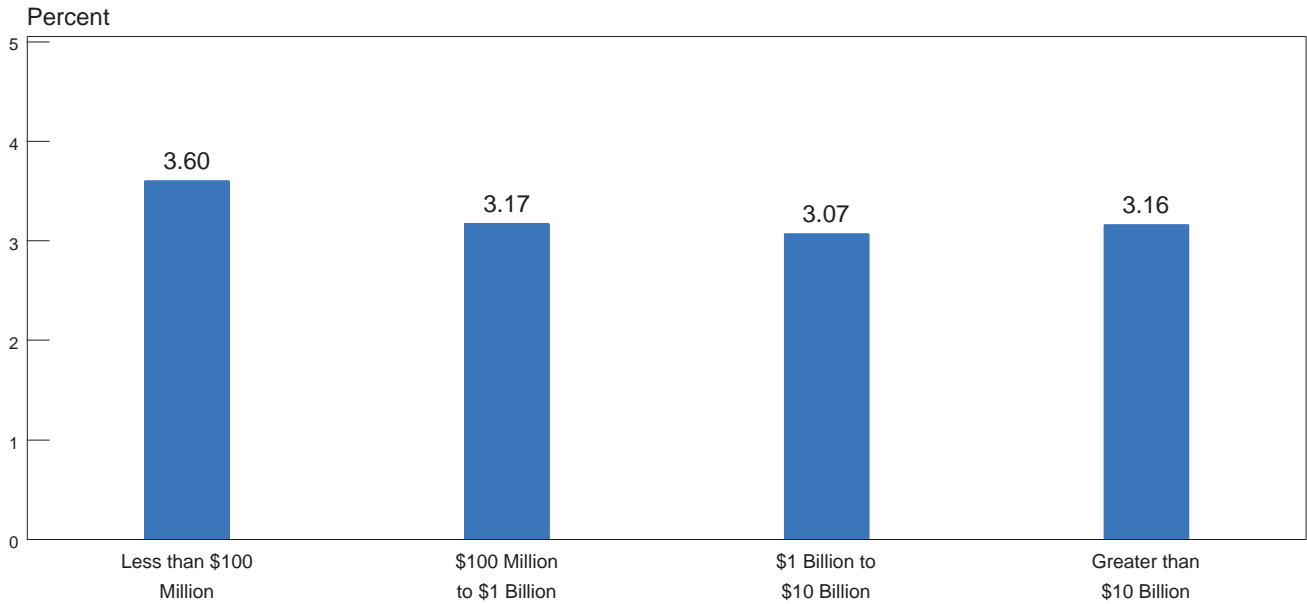
### Noninterest Income to Assets (YTD)

March 31, 2003



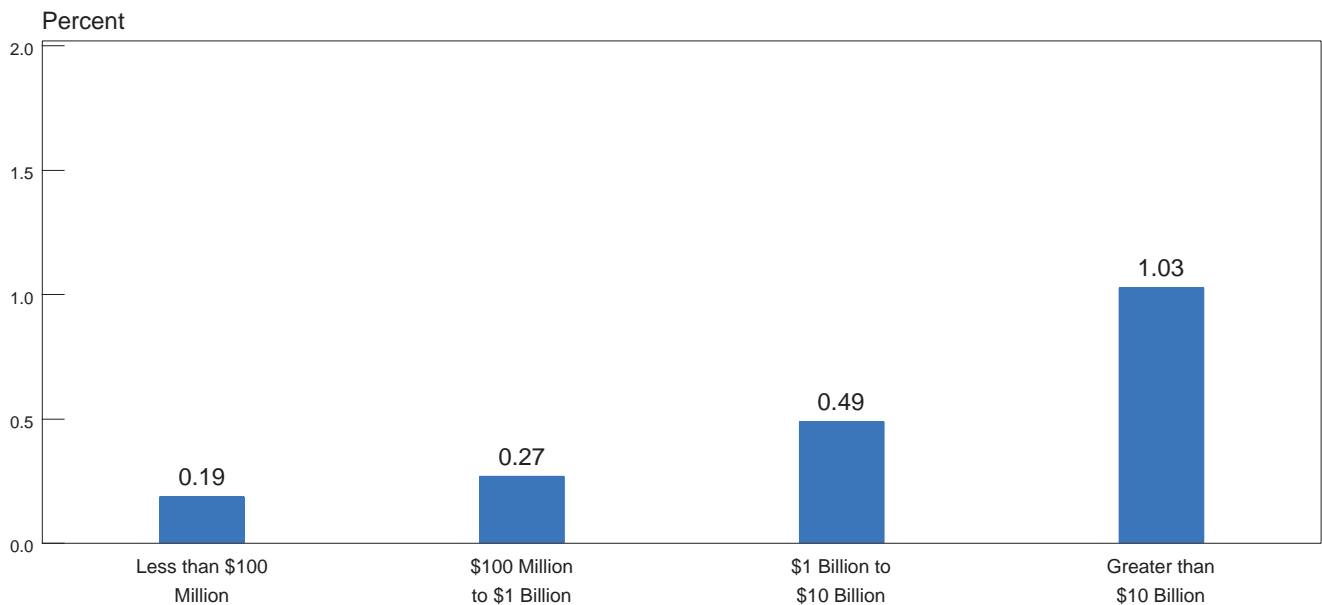
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2003



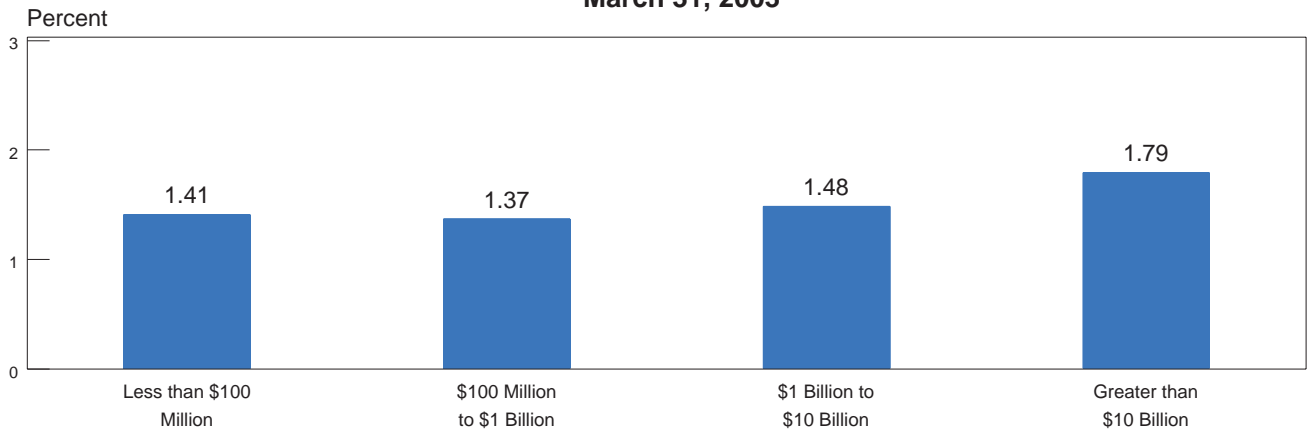
## Net Charge-offs to Loans and Leases (YTD)

March 31, 2003



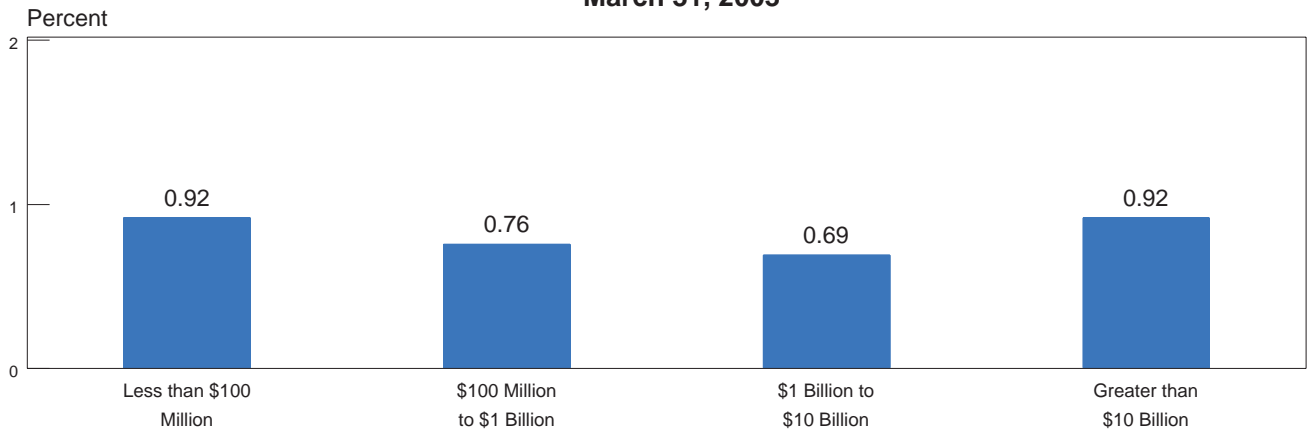
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

March 31, 2003



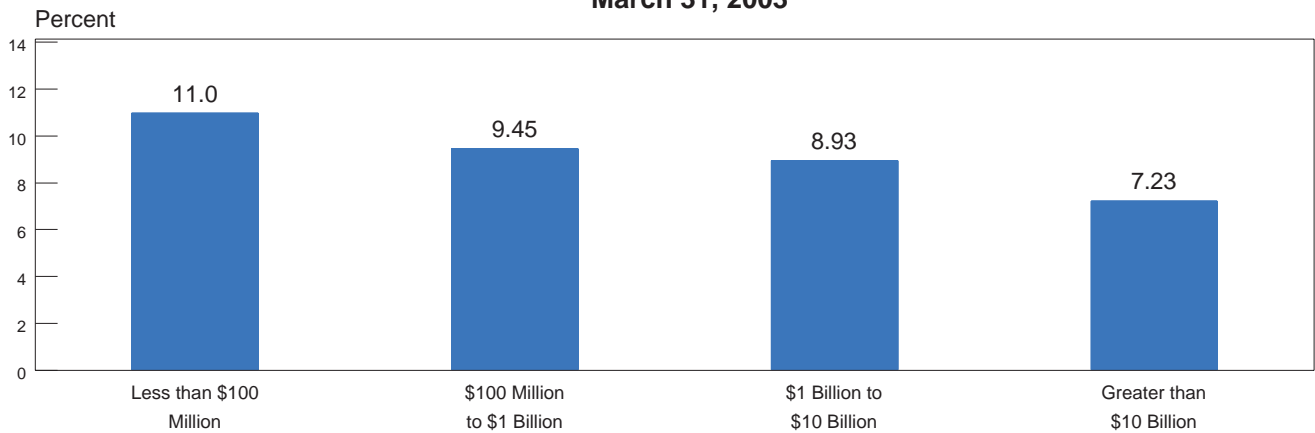
## Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2003



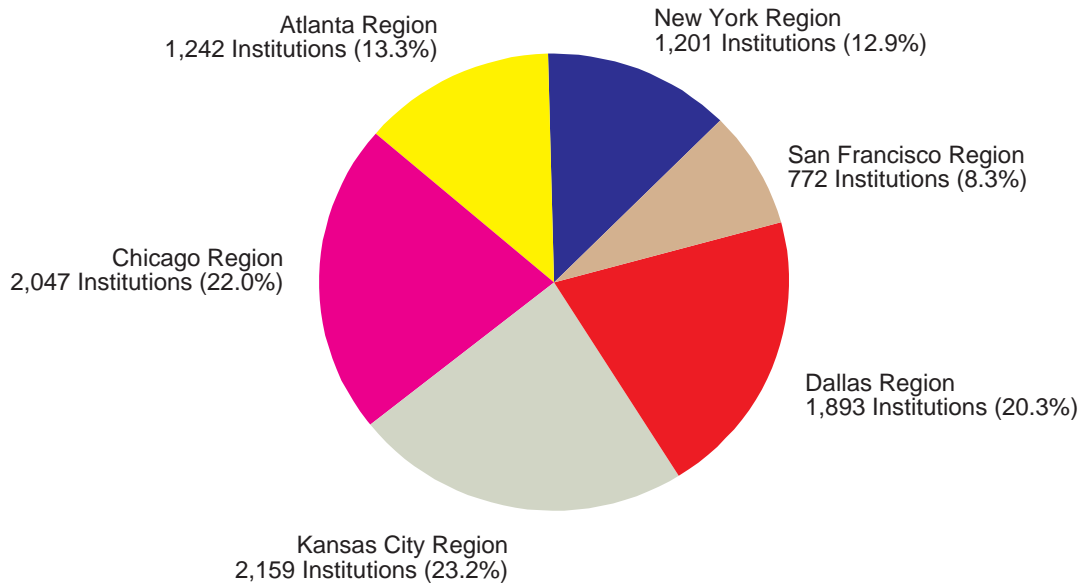
## Core Capital (Leverage) Ratio

March 31, 2003



## Geographic Distribution of FDIC-Insured Institutions

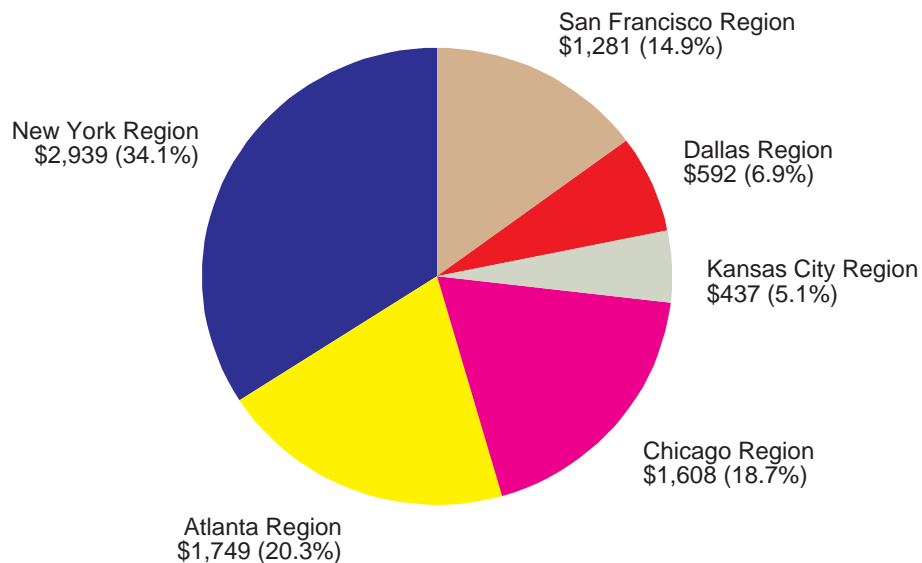
March 31, 2003



## Geographic Distribution of Industry Assets

March 31, 2003

(\$ Billions)

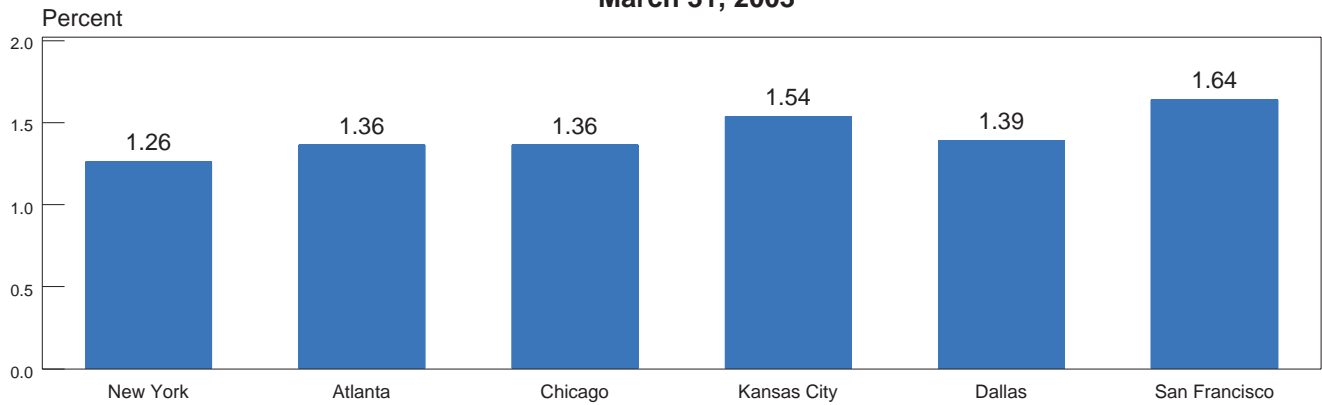


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

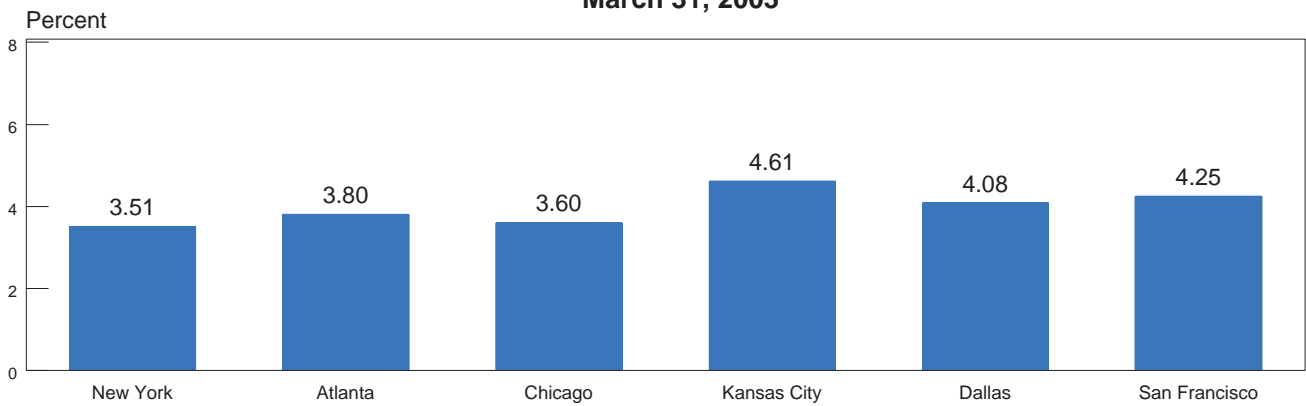
### Return on Assets (YTD)

March 31, 2003



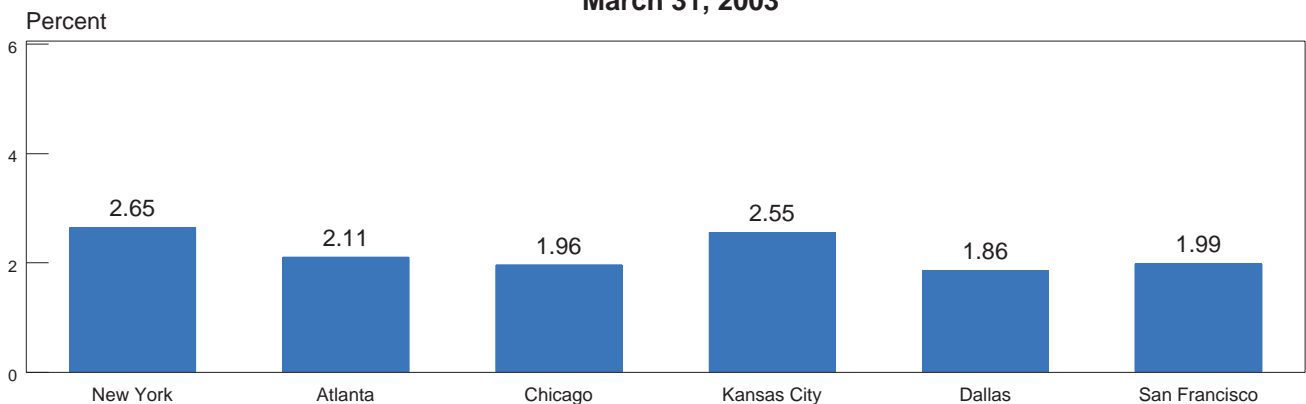
### Net Interest Margins (YTD)

March 31, 2003



### Noninterest Income to Assets (YTD)

March 31, 2003

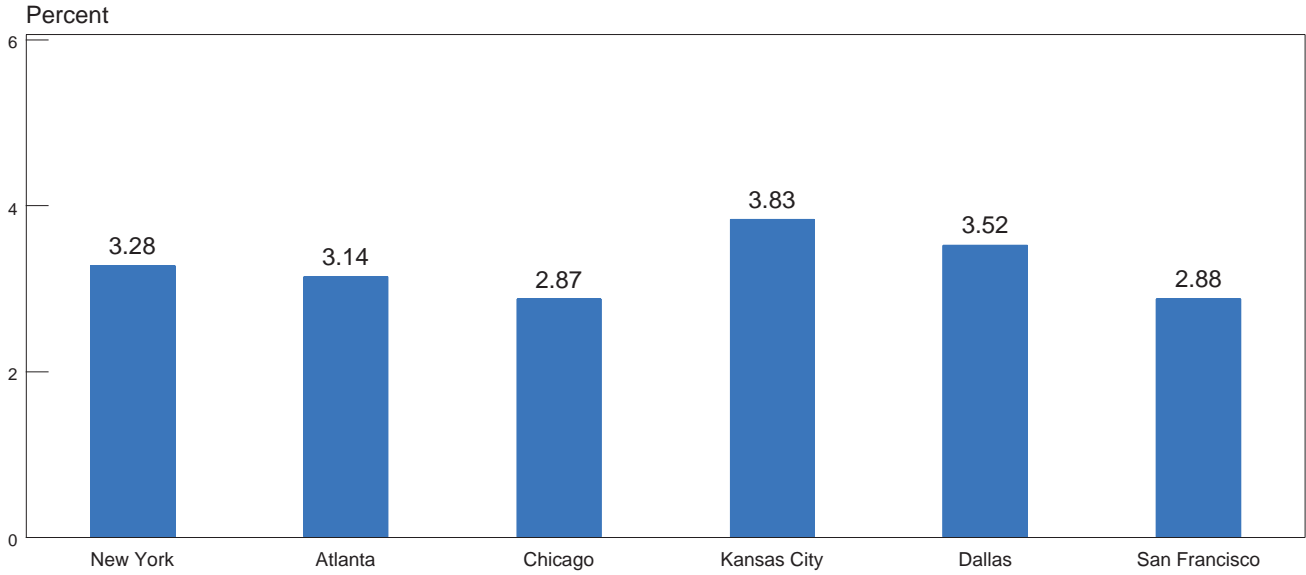


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.



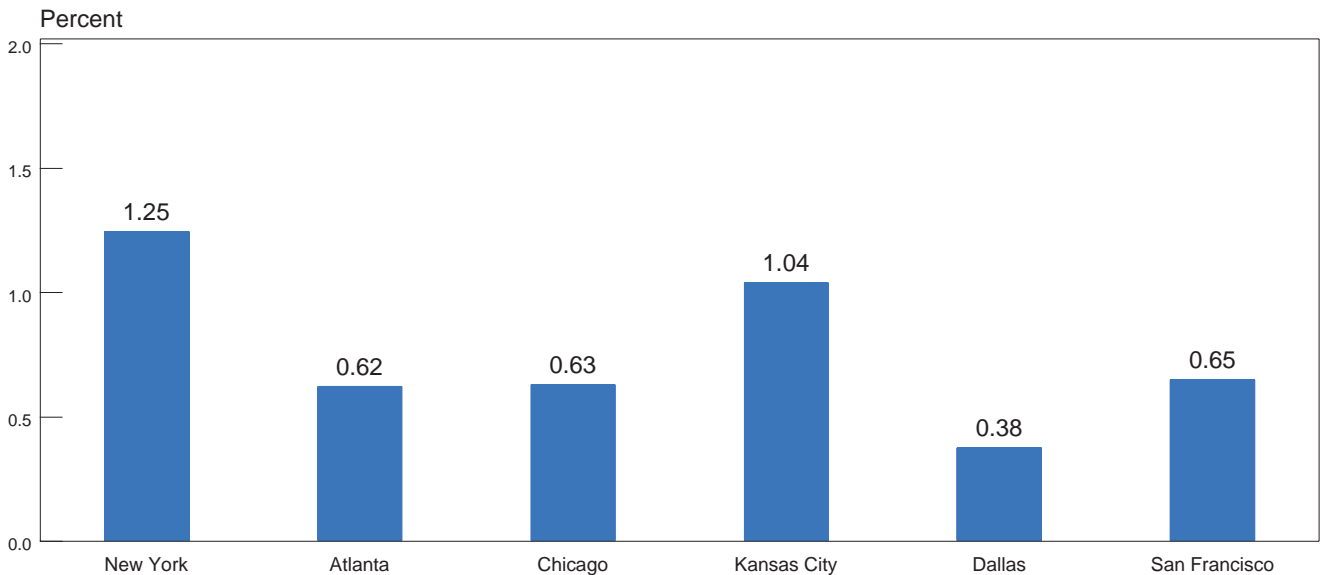
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

March 31, 2003



## Net Charge-offs to Loans and Leases (YTD)

March 31, 2003

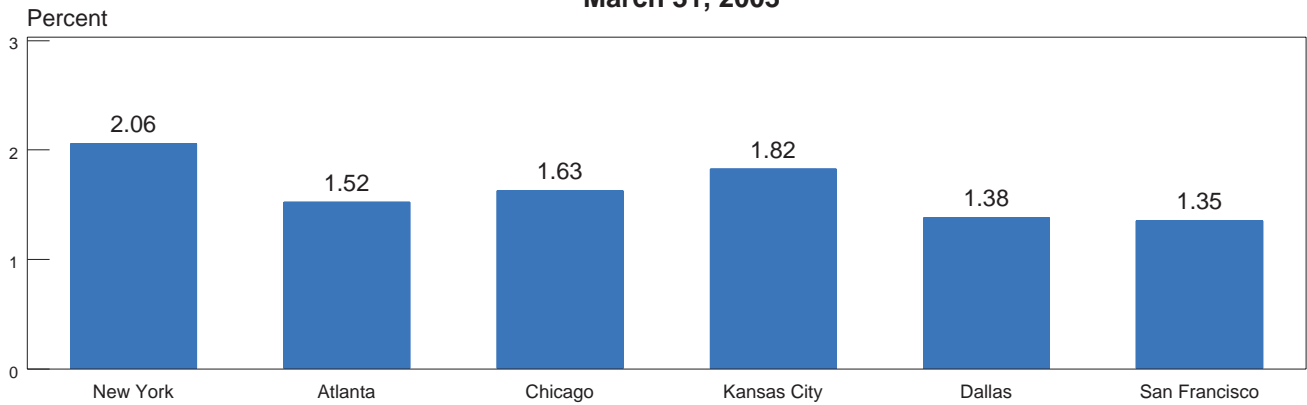


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Condition Ratios By Geographic Regions

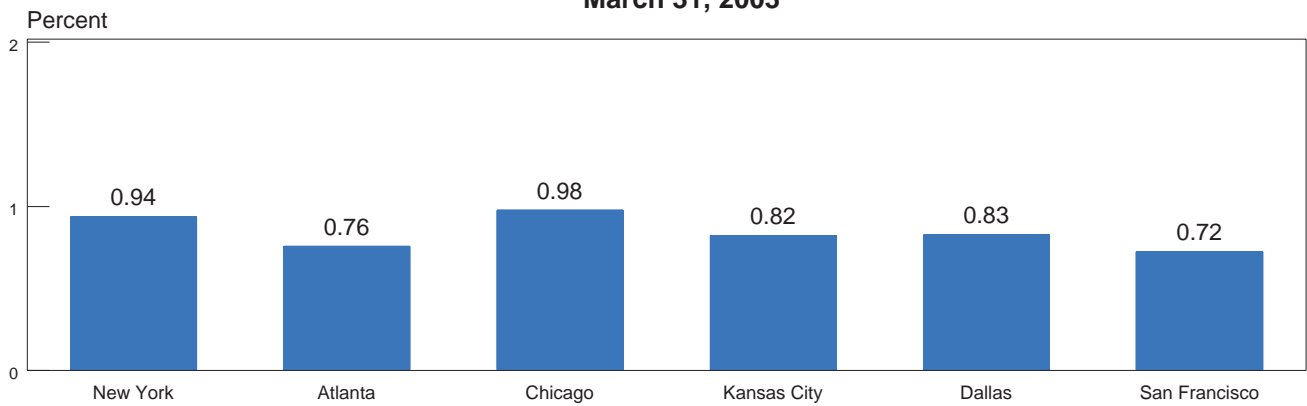
### Loss Allowance To Loans and Leases

March 31, 2003



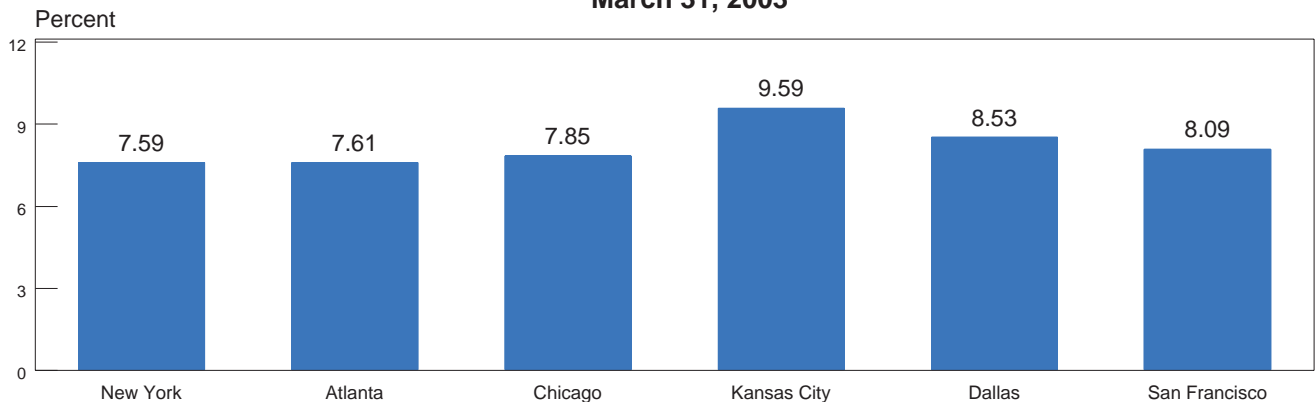
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2003



### Core Capital (Leverage) Ratio

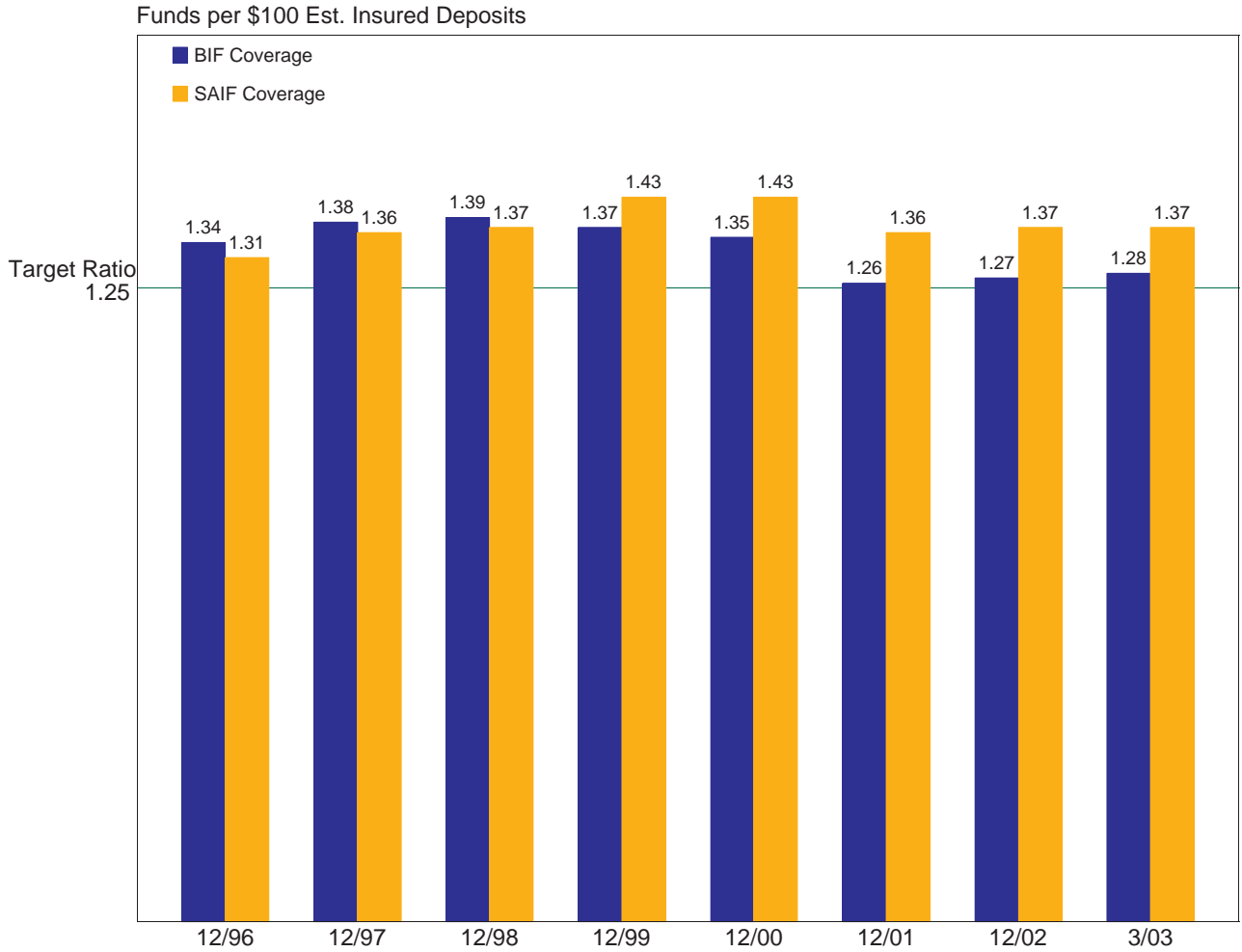
March 31, 2003



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 |

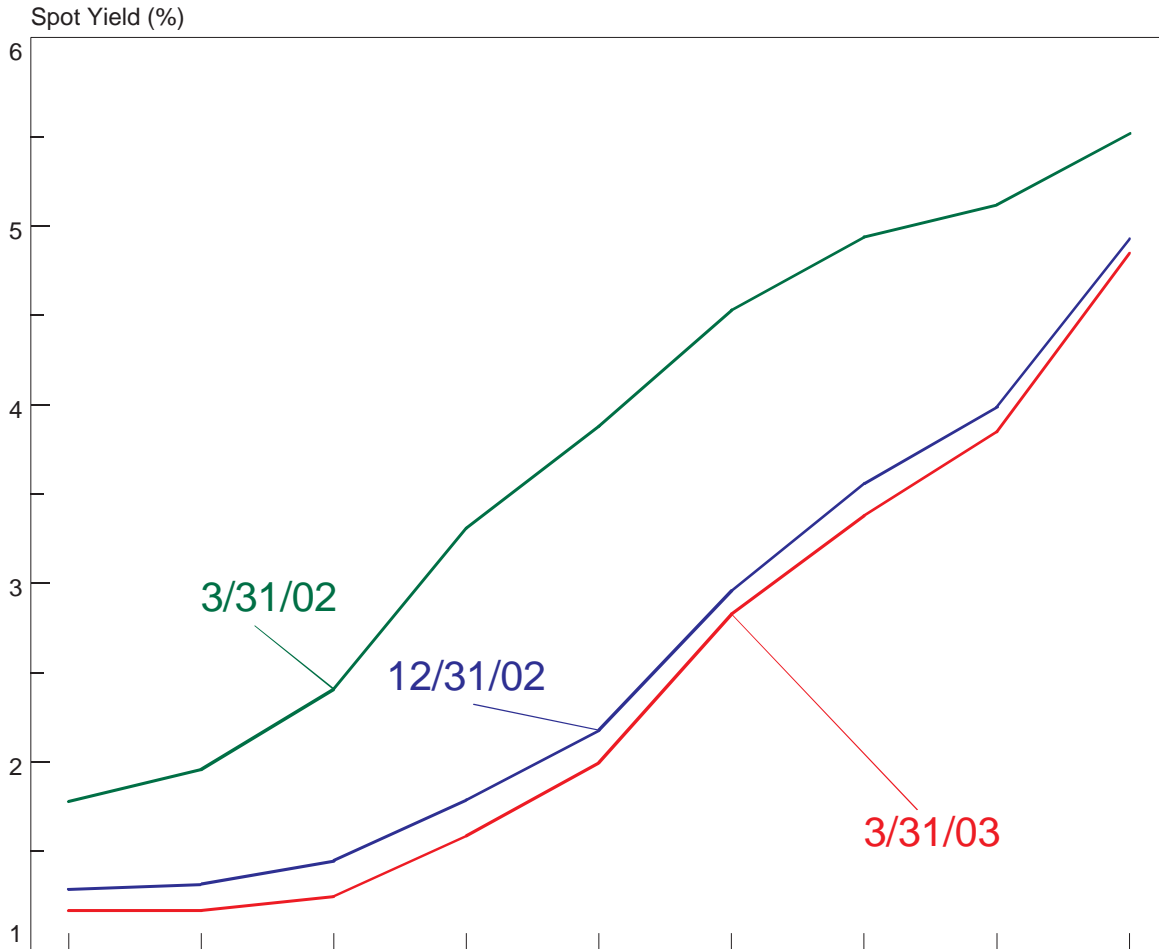
**SAIF**

|                       |       |       |       |       |       |       |       |       |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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.

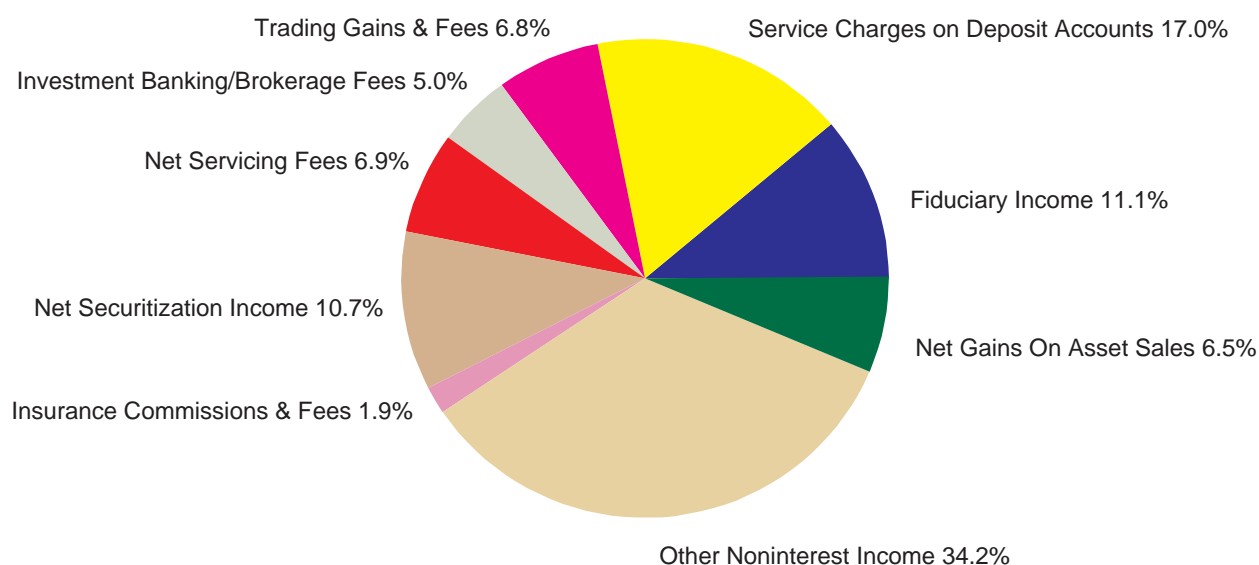
#### Capital Category Definitions

|                                | 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

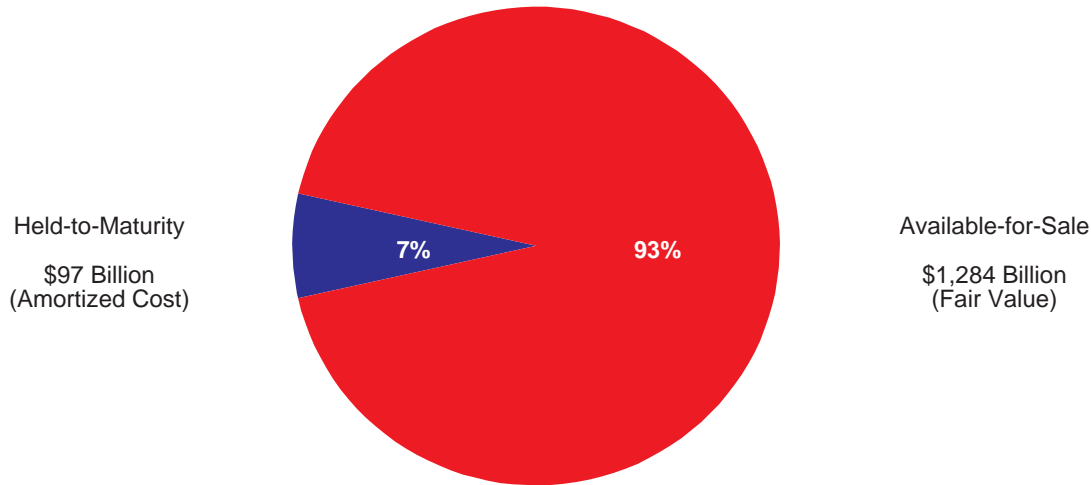
March 31, 2003



| Noninterest Income Source                 | Noninterest Income<br>\$ Millions | Number of<br>Banks Reporting<br>Non-Zero Balances | Percent of<br>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%                   |
| <b>Total Noninterest Income</b>           | <b>\$44,458</b>                   | <b>7,831</b>                                      | <b>98.9%</b>            |

## 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                            |
| <b>Total Securities</b>              | <b>\$97,136</b>  | <b>102.5</b>                     | <b>\$1,284,401</b> | <b>101.9</b>                     | <b>\$1,381,537</b> | <b>102.0</b>                     |
| Memoranda***                         |                  |                                  |                    |                                  |                    |                                  |
| Structured Notes                     | 8,182            |                                  | 8,267              |                                  |                    | 101.0                            |

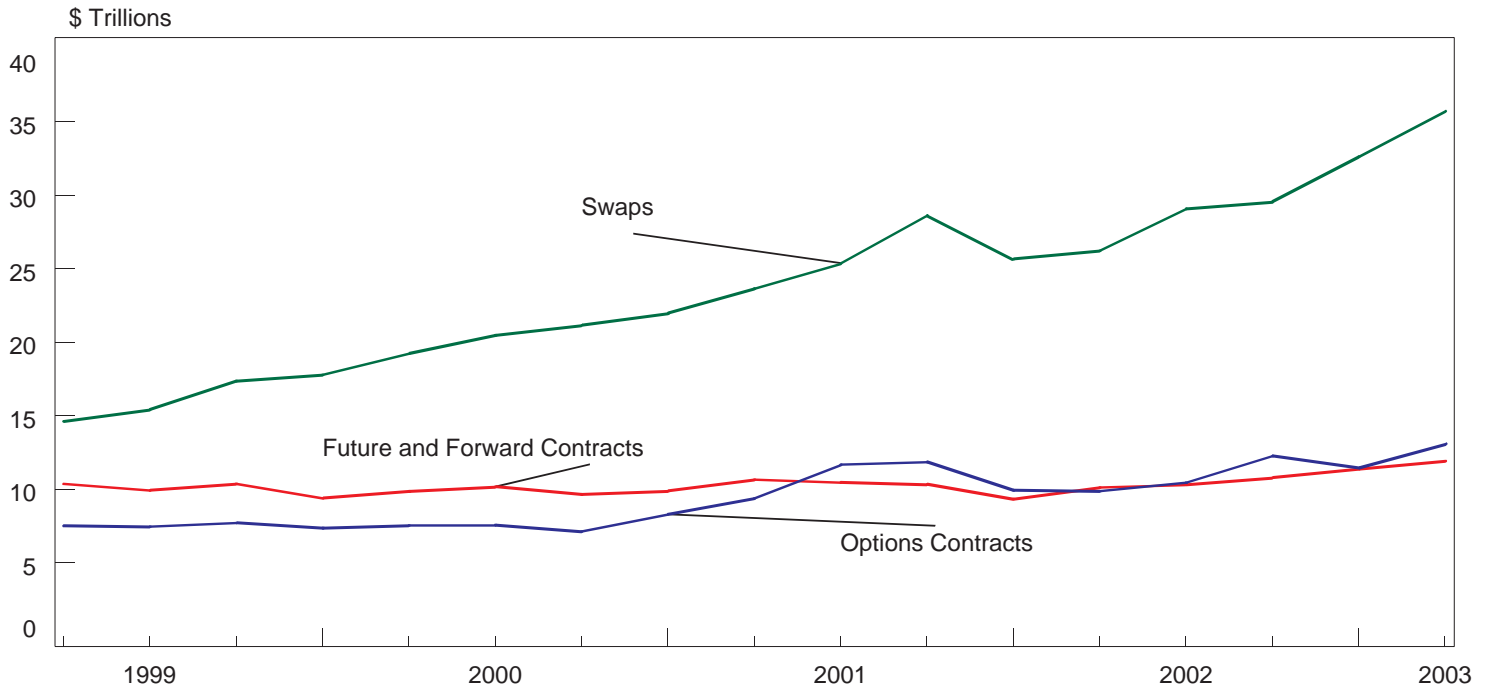
\* Excludes trading account assets.

\*\* 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          |
|---|---------------|---------------|---------------|---------------|---------------|
| <b>Total Derivatives</b><br>(Notional Amounts, in billions of dollars)  | \$34,533      | \$40,145      | \$44,905      | \$55,437      | \$60,713      |
| <b>Futures and Forward Contracts</b>                                    | <b>9,390</b>  | <b>9,877</b>  | <b>9,335</b>  | <b>11,376</b> | <b>11,911</b> |
| 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           |
| <b>Option Contracts</b>   | <b>7,361</b>  | <b>8,301</b>  | <b>9,924</b>  | <b>11,455</b> | <b>13,089</b> |
| 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           |
| <b>Swaps</b>  | <b>17,781</b> | <b>21,968</b> | <b>25,646</b> | <b>32,607</b> | <b>35,714</b> |
| 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           |
| <b>Memoranda</b>  |               |               |               |               |               |
| 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.

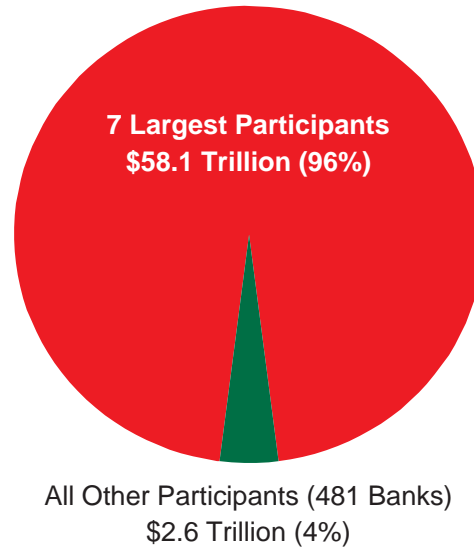
\*\* Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.



## Concentration of Commercial Bank Derivatives\*

Notional Amounts

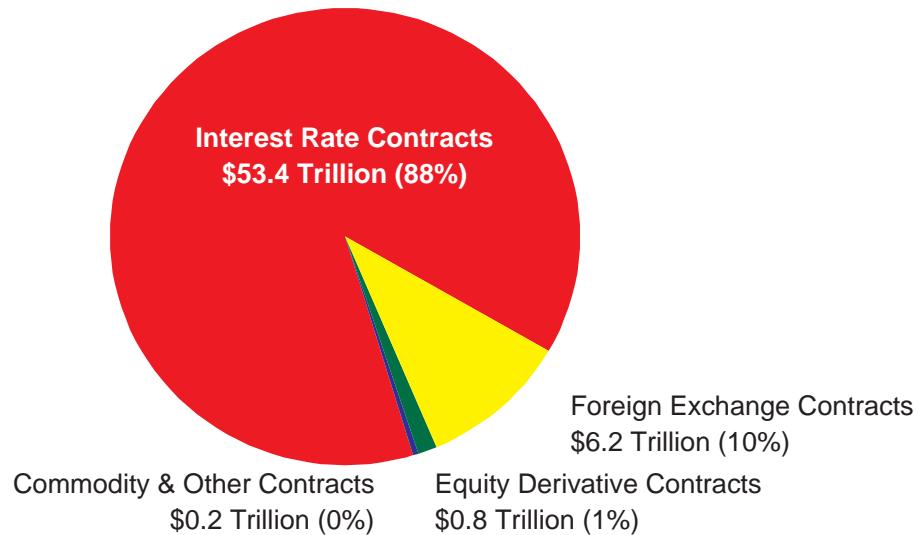
March 31, 2003



## Composition of Commercial Bank Derivatives\*

Notional Amounts

March 31, 2003



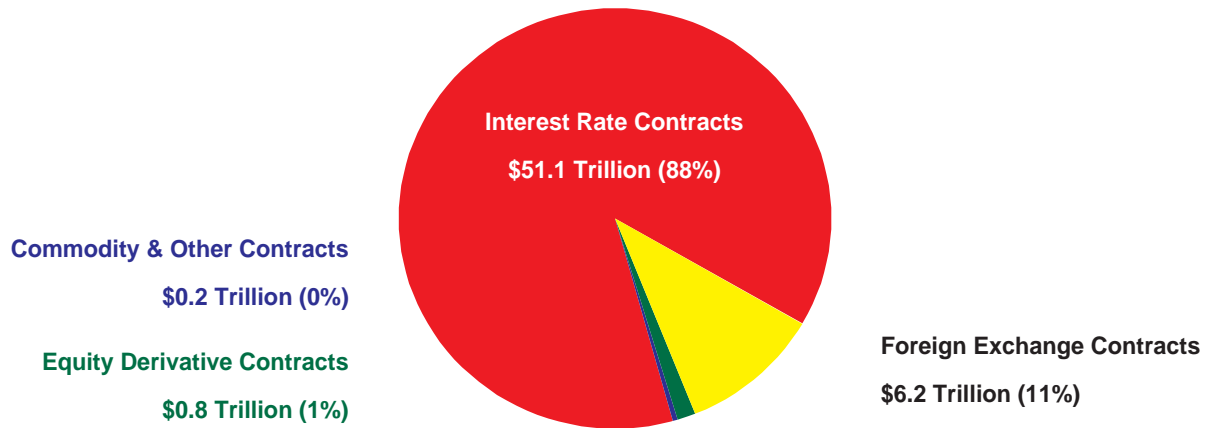
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$419 billion for the seven largest participants and \$46 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

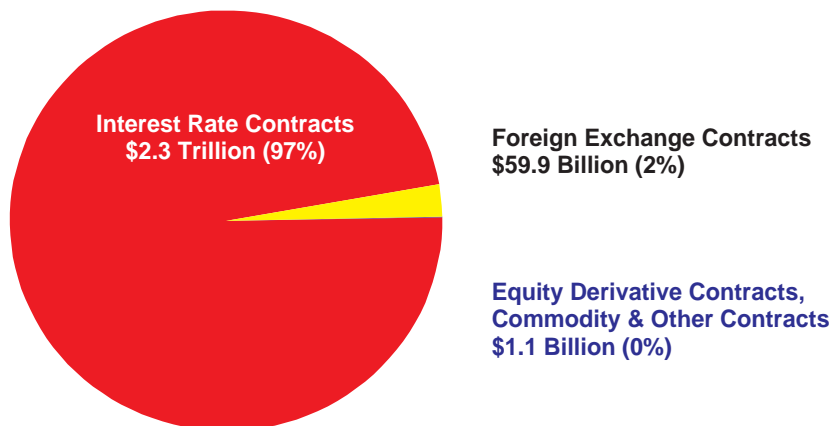
March 31, 2003



### 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<br>Rate | Foreign<br>Exchange | Equity<br>Derivatives | Commodity<br>& Other | Total   | Net    |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|---------|--------|
| <b>Seven Largest Participants</b> |                  |                     |                       |                      |         |        |
| 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 |        |
| <b>All other participants</b>     |                  |                     |                       |                      |         |        |
| 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  |        |
| <b>Total</b>                      |                  |                     |                       |                      |         |        |
| 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 |        |

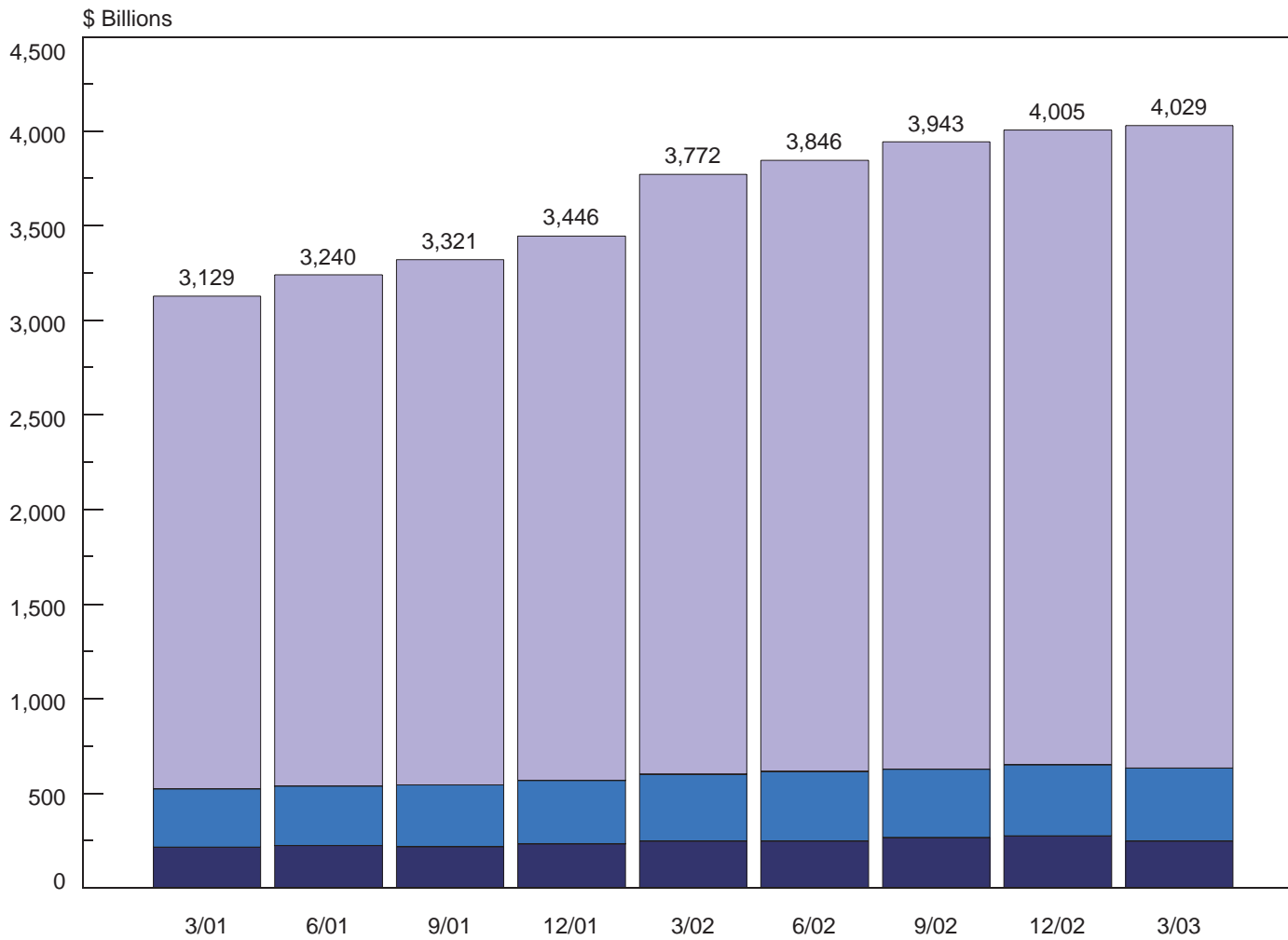
#### Held for Trading

452 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 74% of Total (Notional Amount)

|                                   | Interest<br>Rate | Foreign<br>Exchange | Equity<br>Derivatives | Commodity<br>& Other | Total  | Net    |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|--------|--------|
| <b>Seven Largest Participants</b> |                  |                     |                       |                      |        |        |
| Gross positive fair value         | 21,405           | 272                 | 1                     | 0                    | 21,678 | 9,319  |
| Gross negative fair value         | 11,913           | 437                 | 9                     | 0                    | 12,358 |        |
| <b>All other participants</b>     |                  |                     |                       |                      |        |        |
| Gross positive fair value         | 11,448           | 616                 | 5                     | 0                    | 12,069 | 2,215  |
| Gross negative fair value         | 9,211            | 557                 | 86                    | 0                    | 9,854  |        |
| <b>Total</b>                      |                  |                     |                       |                      |        |        |
| 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



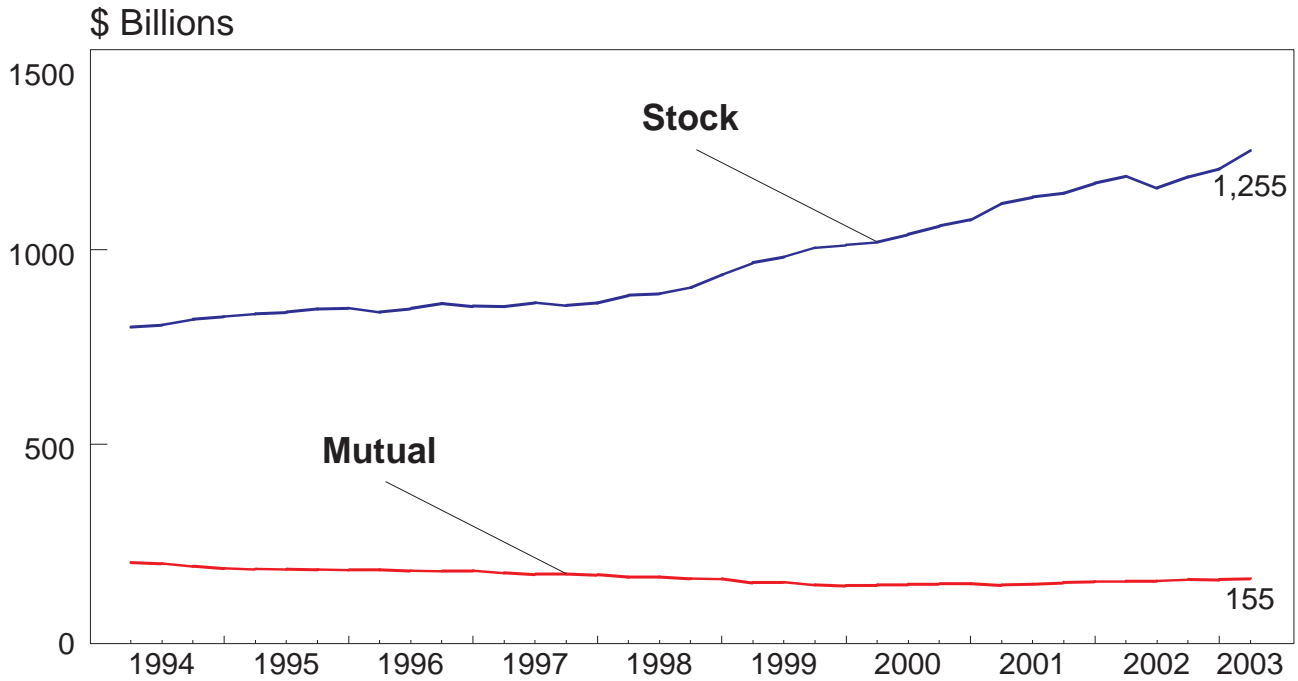
Loans outstanding (\$ Billions)

|                         |                |                |                |                |                |                |                |                |                |
|-------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| ■ 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        |
| <b>Total</b>            | <b>3,129.2</b> | <b>3,239.7</b> | <b>3,321.4</b> | <b>3,446.3</b> | <b>3,772.5</b> | <b>3,846.1</b> | <b>3,942.9</b> | <b>4,005.0</b> | <b>4,029.0</b> |

\* Off-balance-sheet

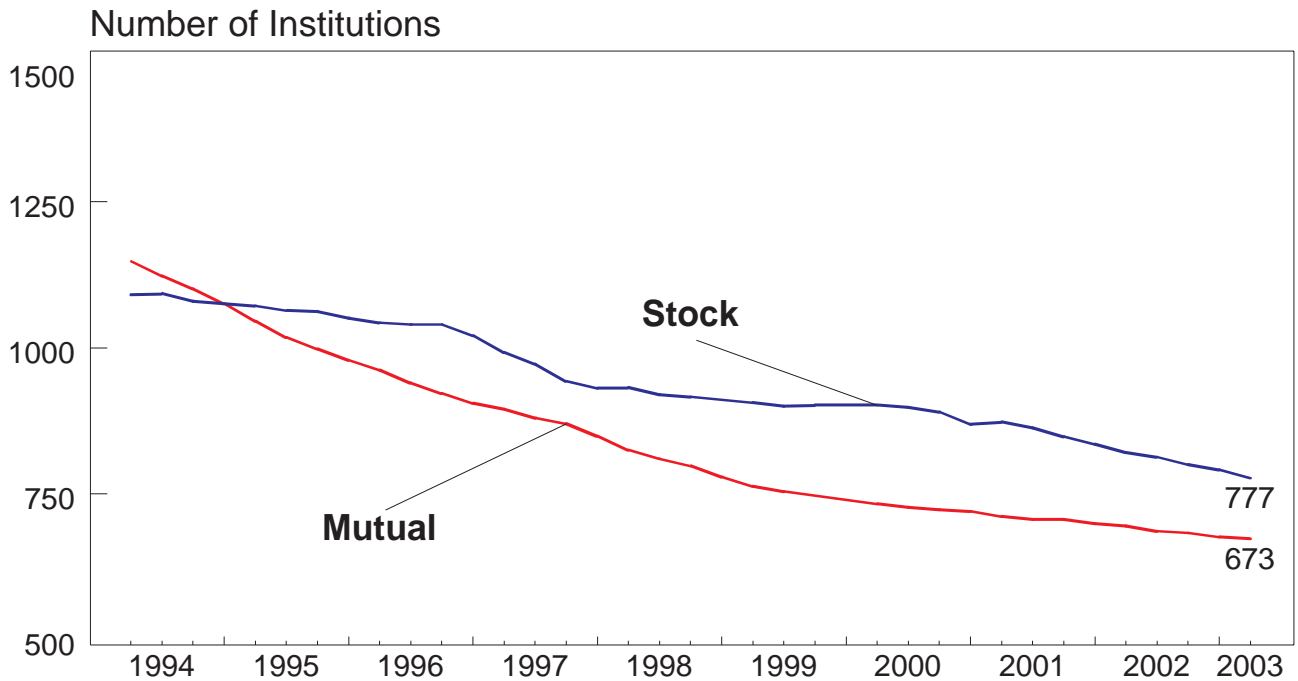
## Assets of Mutual and Stock Savings Institutions

1994 - 2003



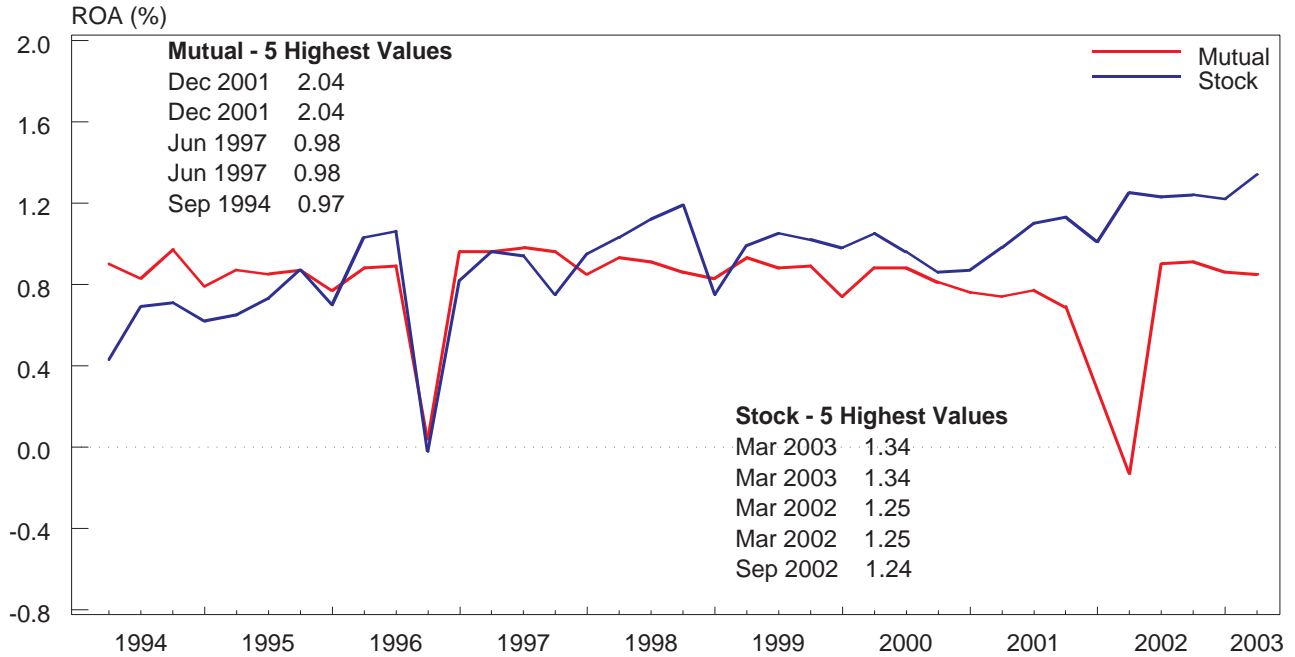
## Number of Mutual and Stock Savings Institutions

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

