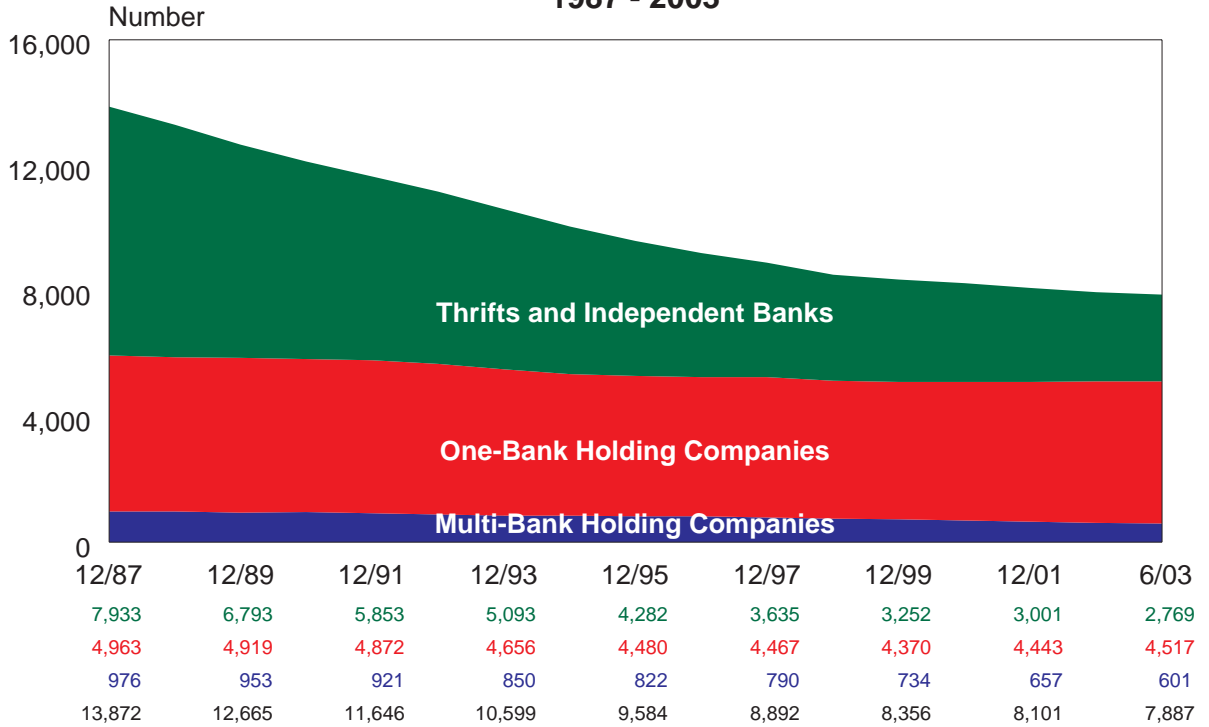


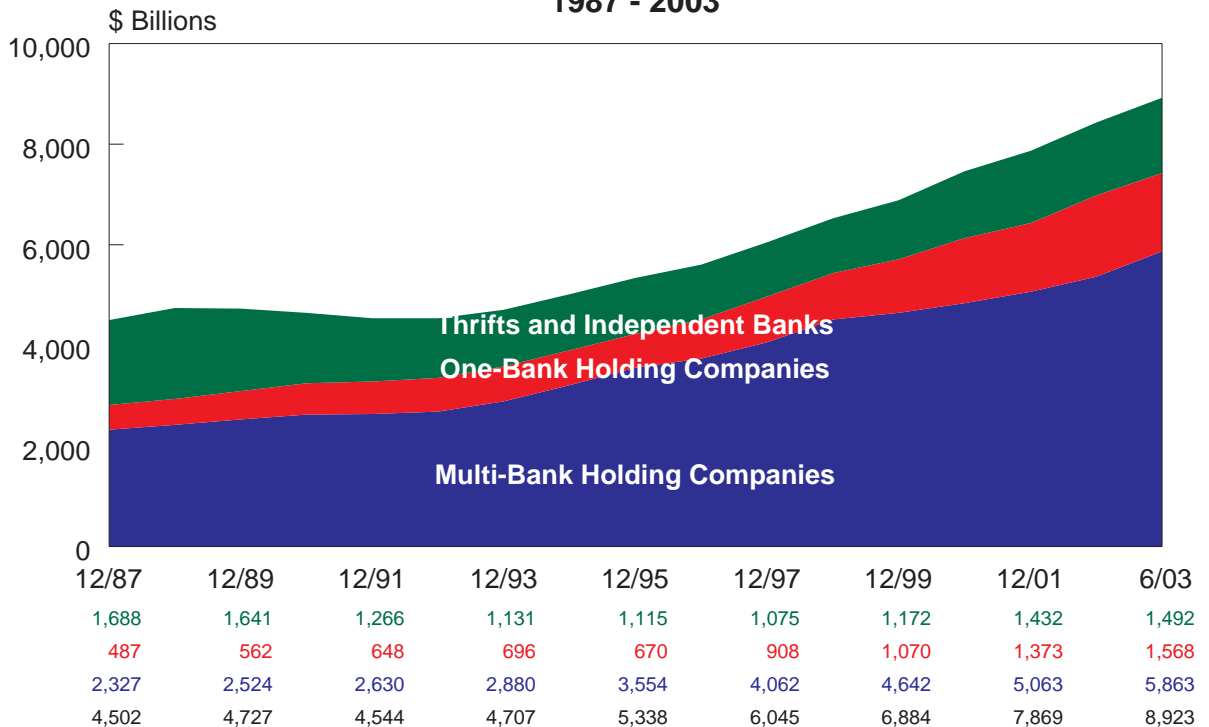
## Number of FDIC-Insured Banking Organizations

1987 - 2003



## Assets of FDIC-Insured Banking Organizations

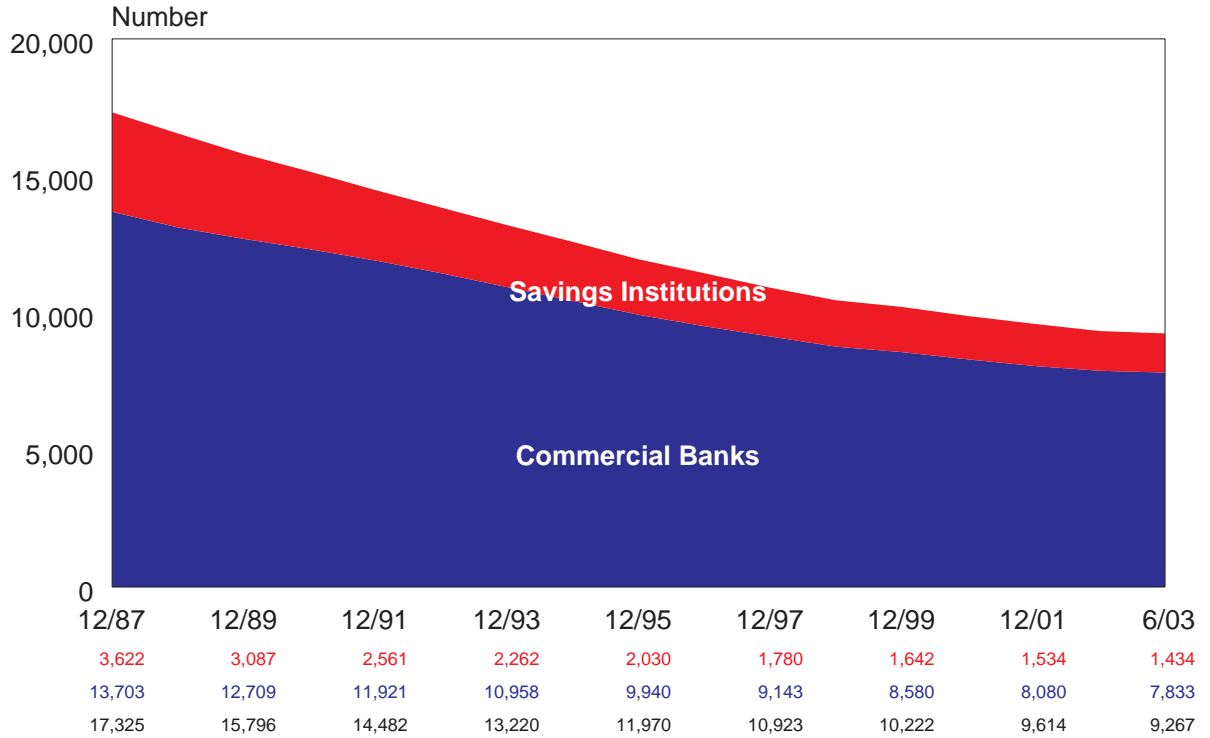
1987 - 2003



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

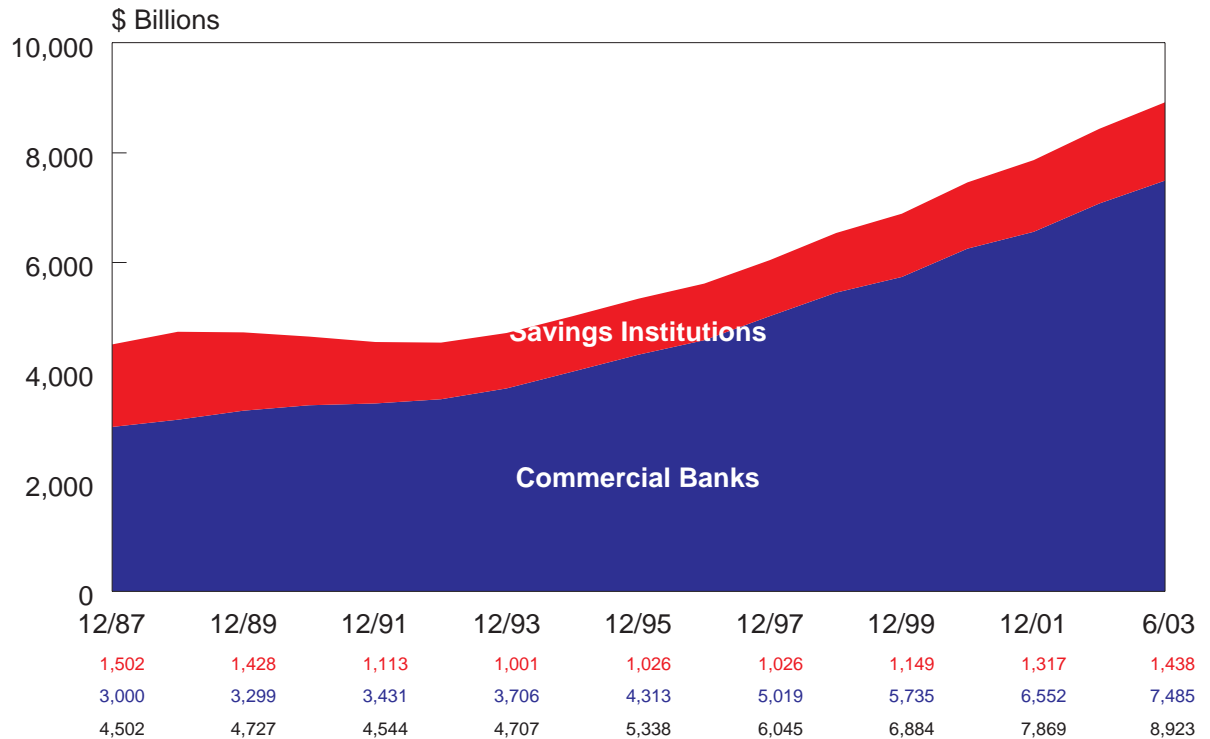
## Number of FDIC-Insured Institutions

1987 - 2003



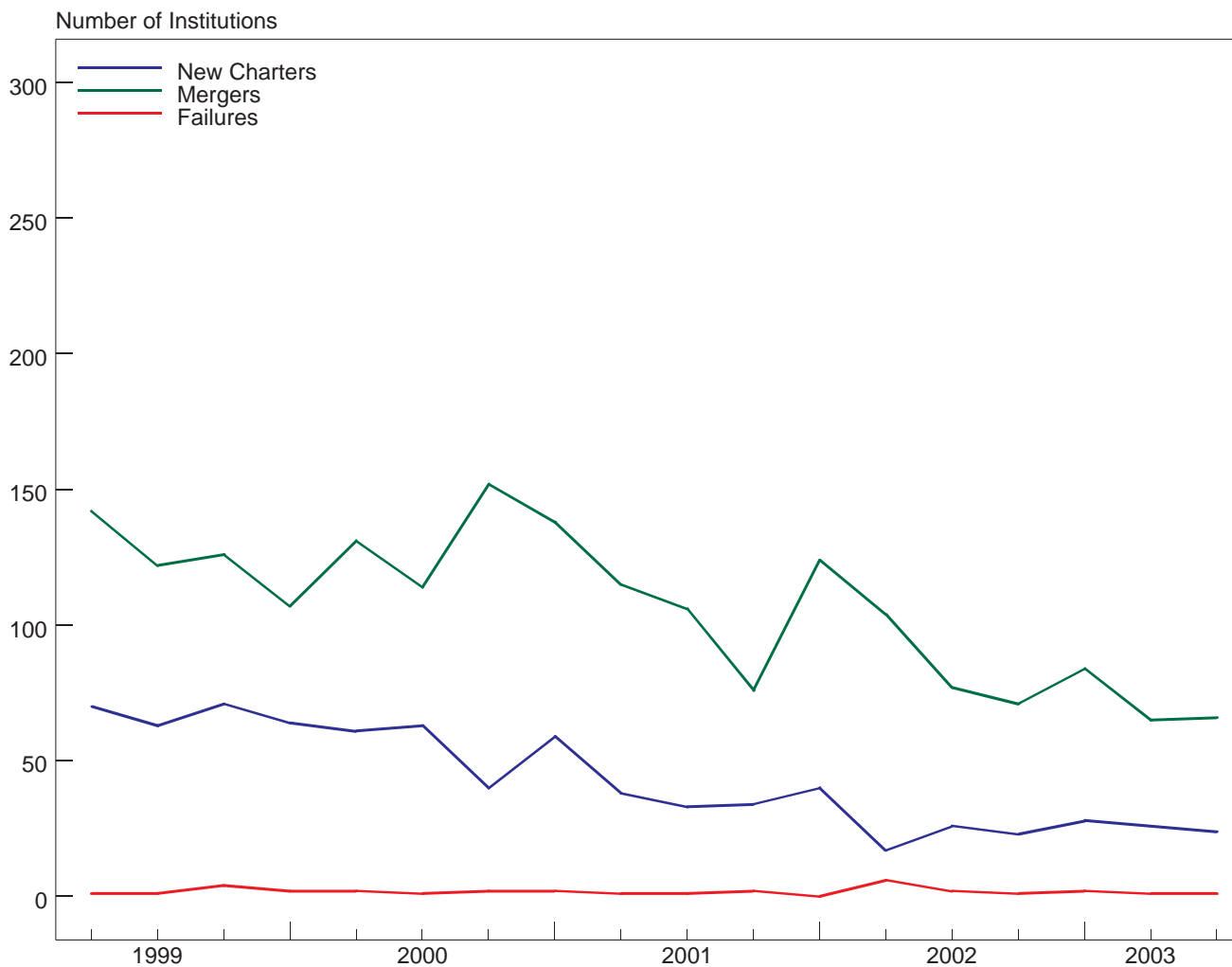
## Assets of FDIC-Insured Institutions

1987 - 2003



## Changes in the Number of FDIC-Insured Institutions

Quarterly, 1999 - 2003

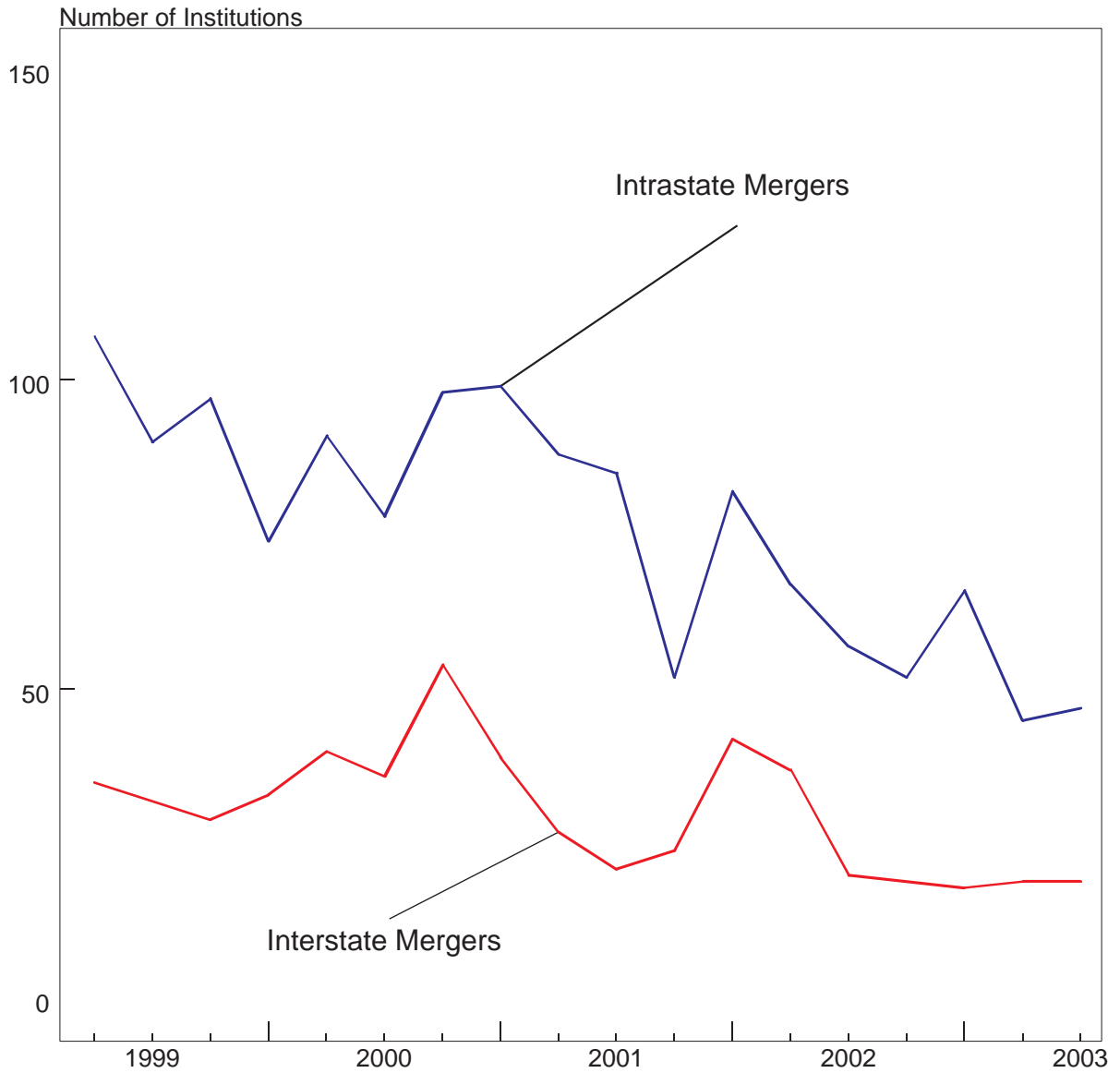


<b>New Charters</b>	70	63	71	64	61	63	40	59	38	33	34	40	17	26	23	28	26	24
<b>Mergers</b>	142	122	126	107	131	114	152	138	115	106	76	124	104	77	71	84	65	66
<b>Failures</b>	1	1	4	2	2	1	2	2	1	1	2	0	6	2	1	2	1	1
<b>Other Changes, Net*</b>	0	-3	2	-5	2	2	1	0	-5	-1	-2	-5	0	-2	-1	-3	0	-4
<b>No. of Institutions at end of quarter</b>	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	9,267
<b>Net Change during quarter</b>	-73	-63	-57	-49	-70	-50	-113	-82	-82	-75	-45	-90	-93	-55	-50	-61	-40	-47

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

## Institution Mergers: Interstate vs. Intrastate

### Quarterly, 1999 - 2003

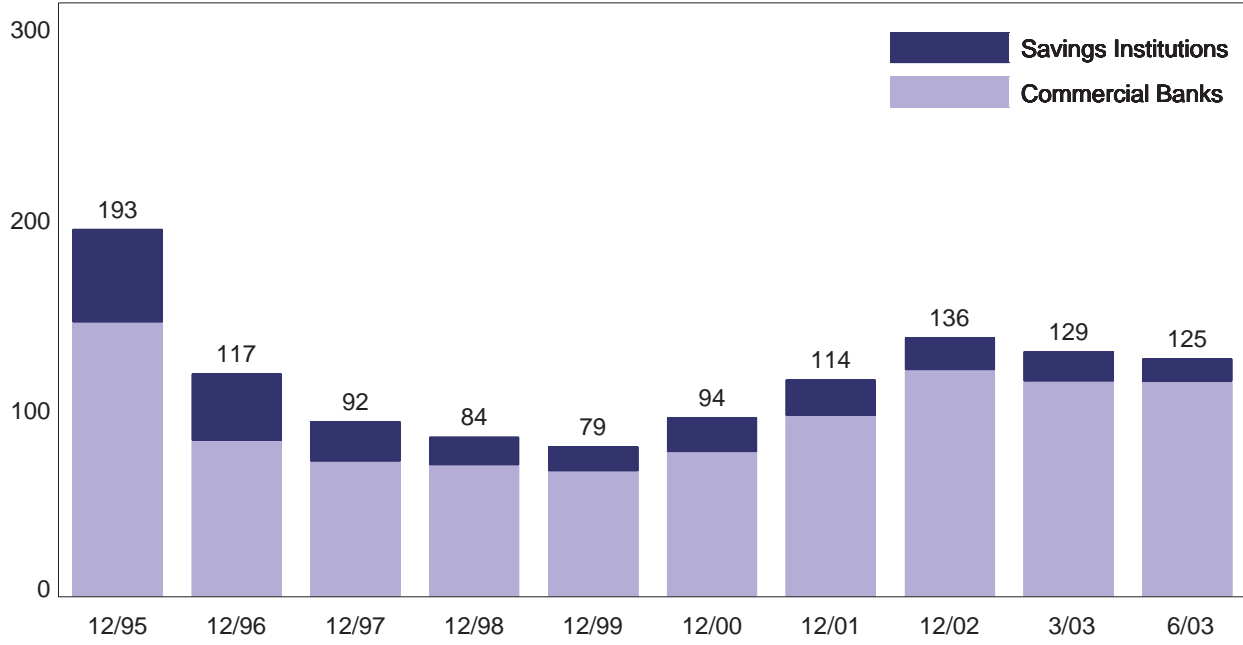


<b>Intrastate Mergers</b>	<b>107</b>	<b>90</b>	<b>97</b>	<b>74</b>	<b>91</b>	<b>78</b>	<b>98</b>	<b>99</b>	<b>88</b>	<b>85</b>	<b>52</b>	<b>82</b>	<b>67</b>	<b>57</b>	<b>52</b>	<b>66</b>	<b>45</b>	<b>47</b>
<b>Interstate Mergers</b>	<b>35</b>	<b>32</b>	<b>29</b>	<b>33</b>	<b>40</b>	<b>36</b>	<b>54</b>	<b>39</b>	<b>27</b>	<b>21</b>	<b>24</b>	<b>42</b>	<b>37</b>	<b>20</b>	<b>19</b>	<b>18</b>	<b>19</b>	<b>19</b>

## Number of FDIC-Insured "Problem" Institutions

1995-2003

Number of Institutions

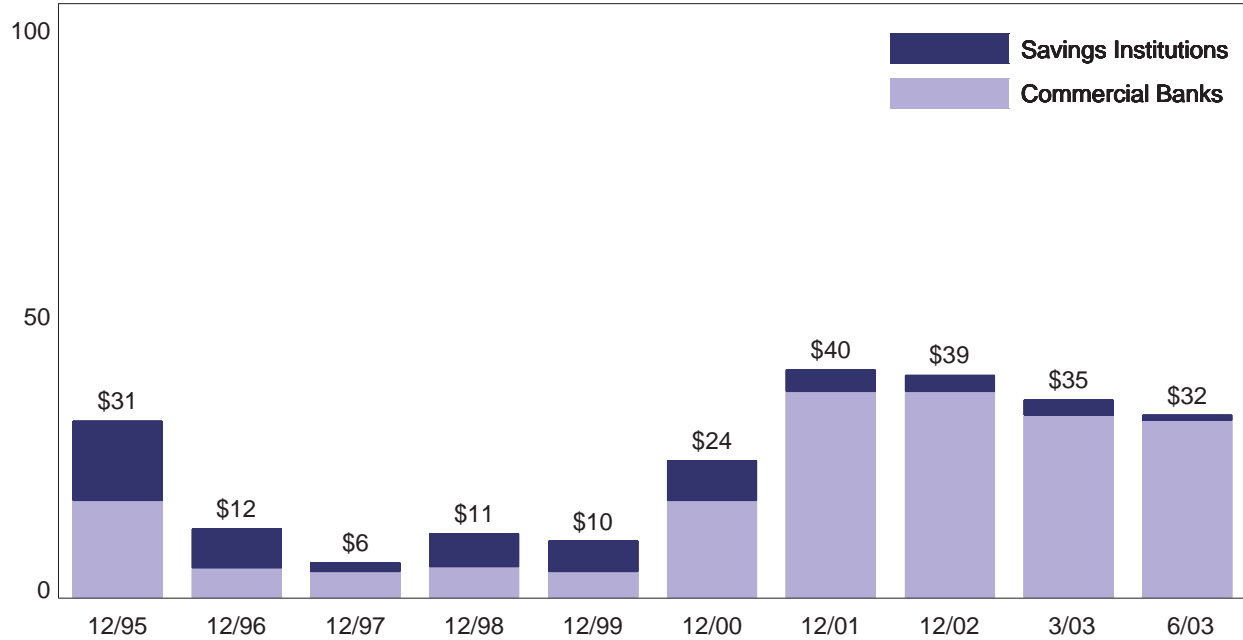


Savings Institutions  
Commercial Banks

## Assets of FDIC-Insured "Problem" Institutions

1995-2003

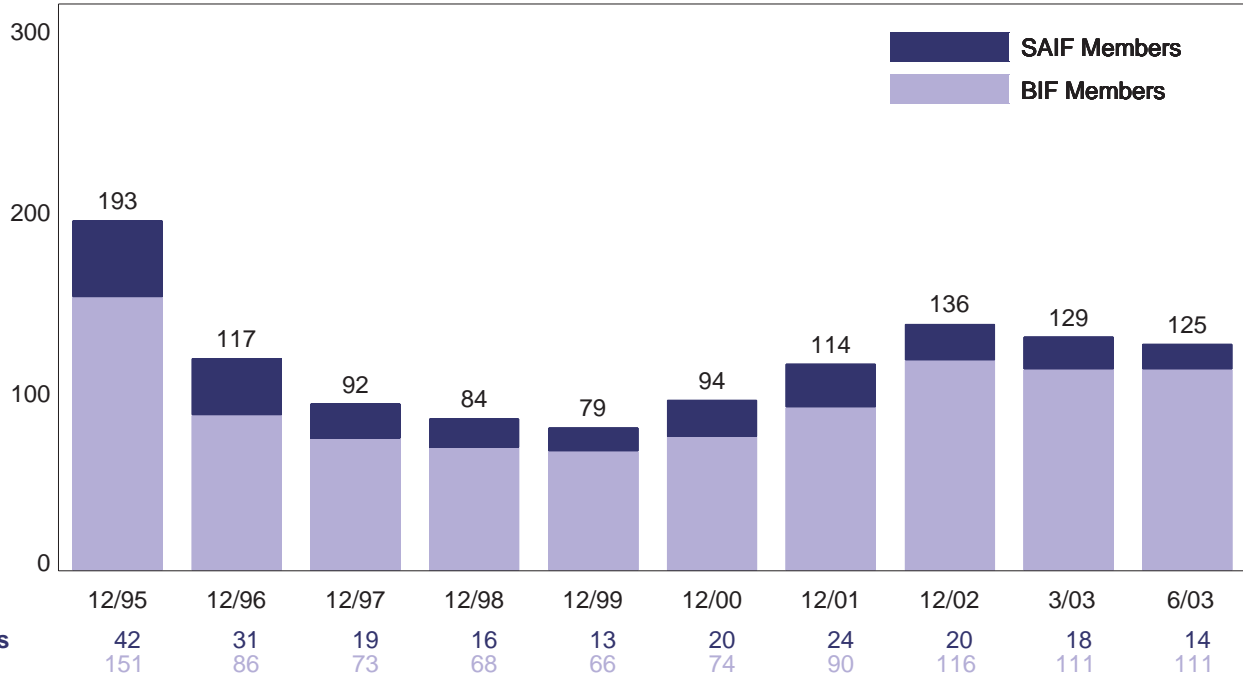
\$ Billions



Savings Institutions  
Commercial Banks

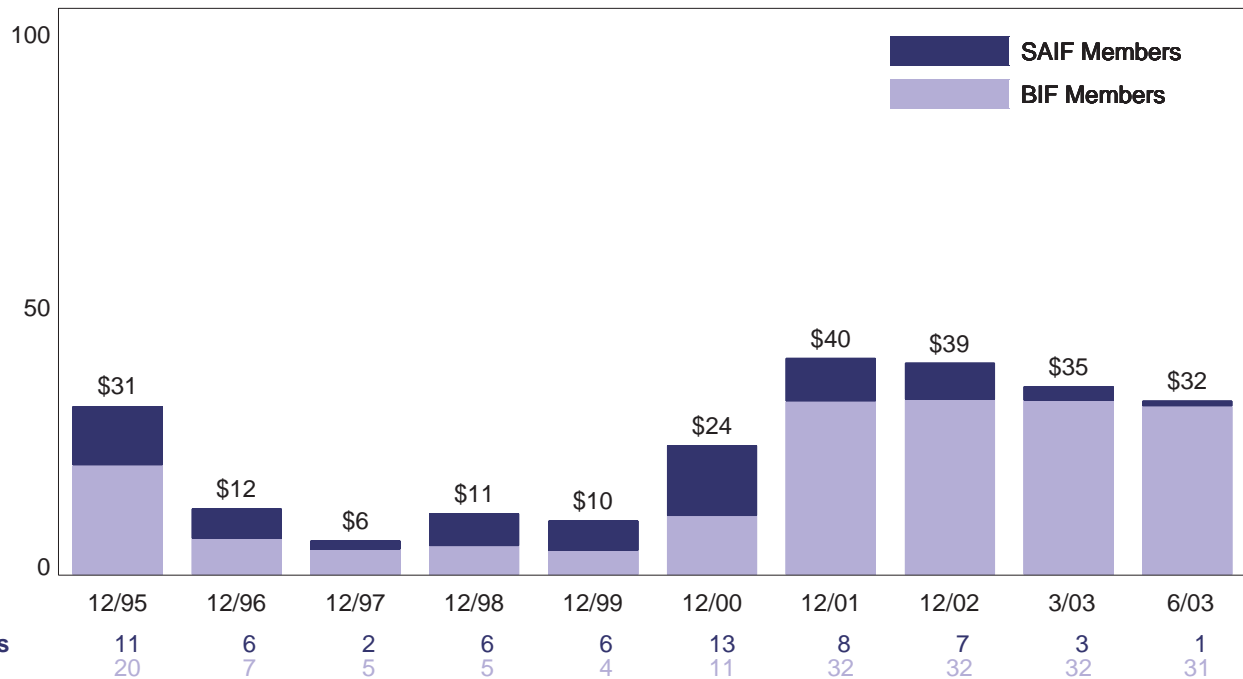
## Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1995-2003



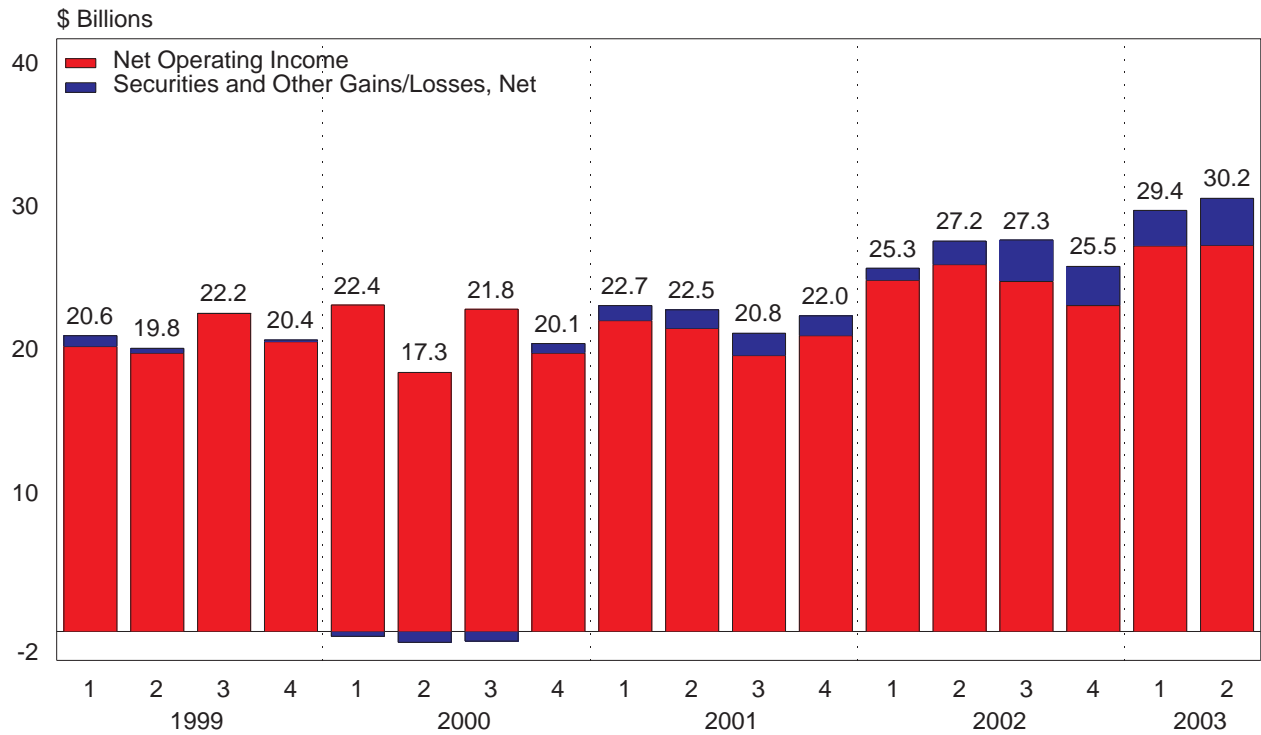
## Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1995-2003



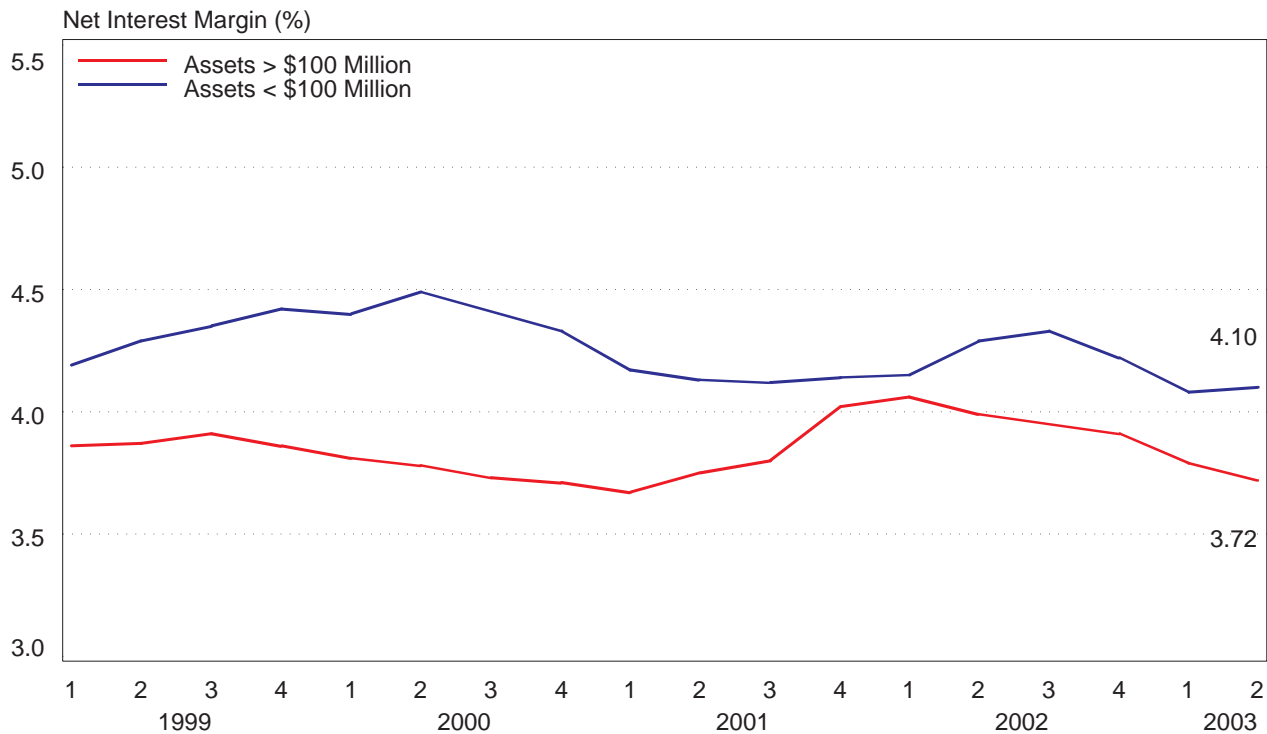
## Quarterly Net Income

1999 - 2003



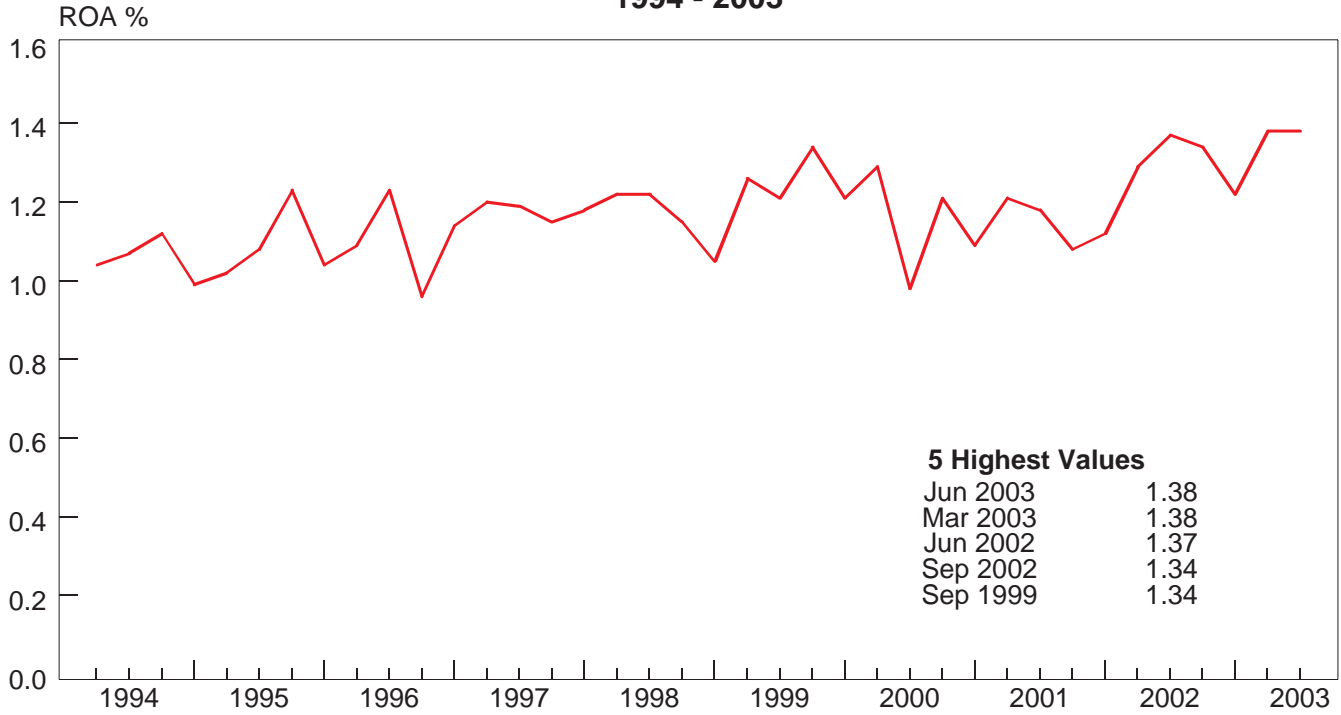
## Quarterly Net Interest Margins, Annualized

1999 - 2003



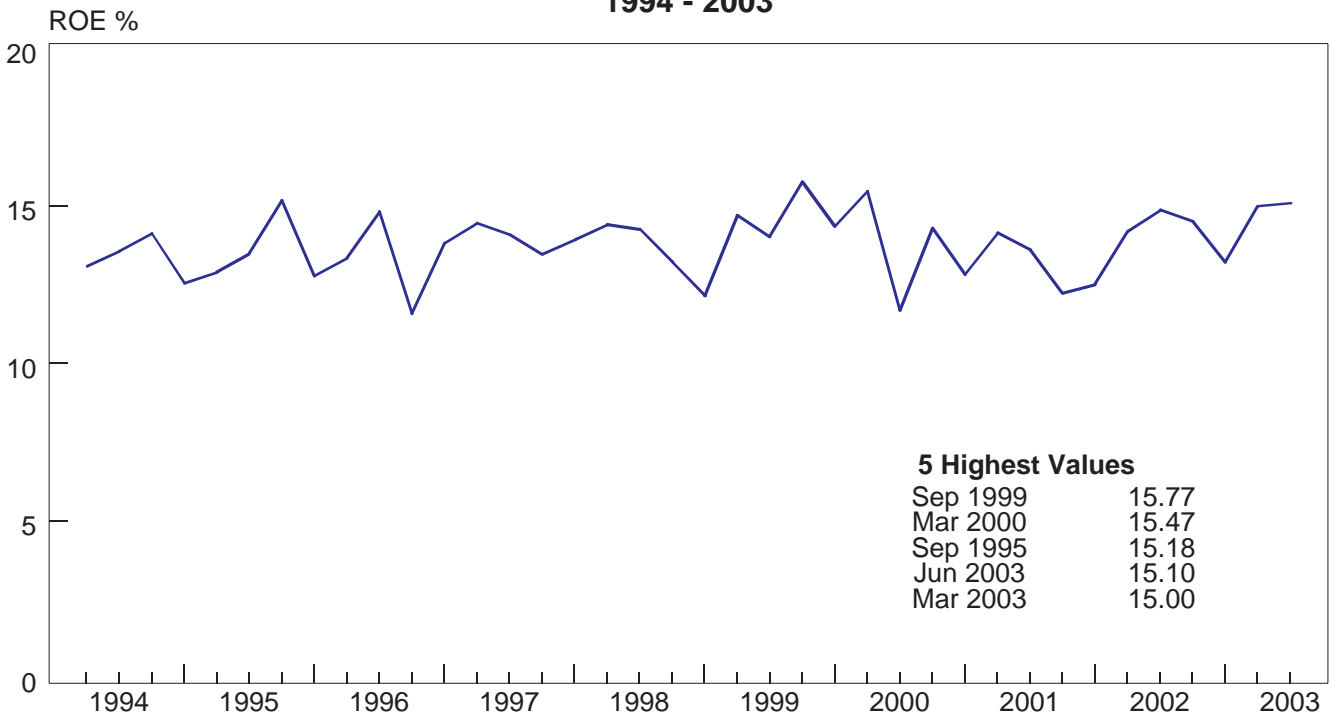
## Quarterly Return on Assets (ROA), Annualized

1994 - 2003



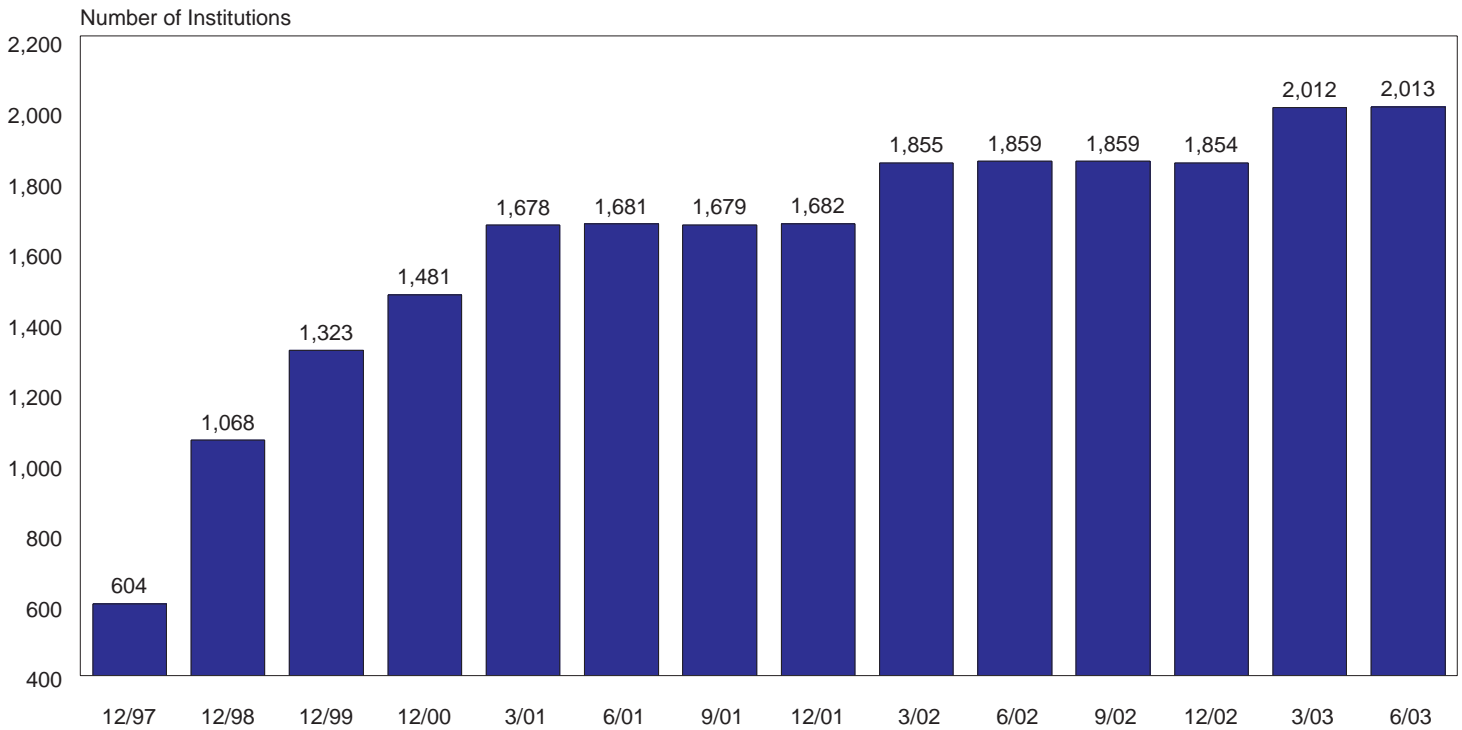
## Quarterly Return on Equity (ROE), Annualized

1994 - 2003

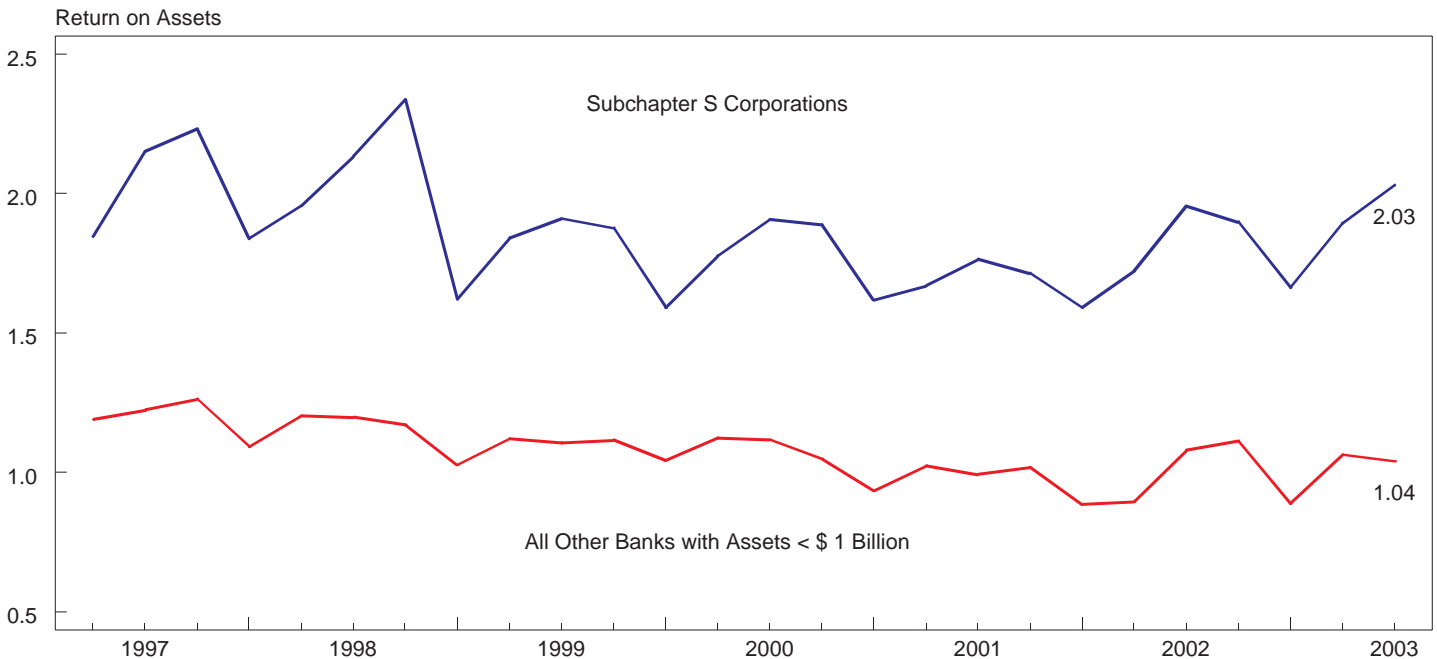




## Number of Subchapter S Corporations 1997-2003

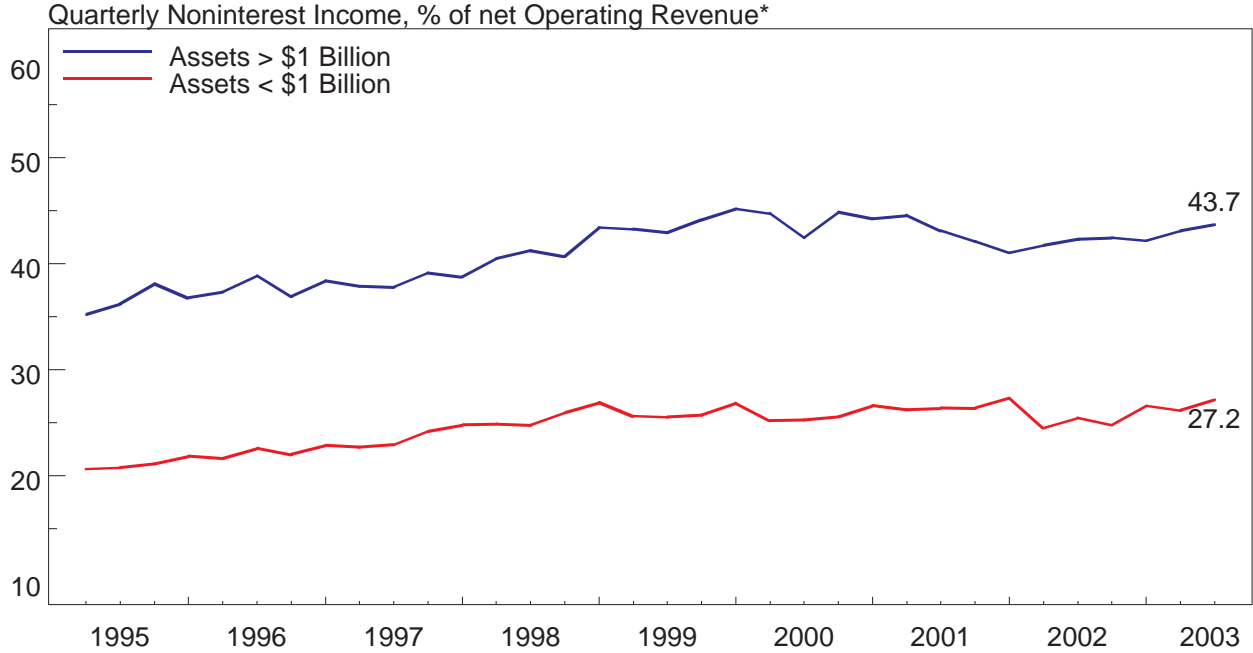


## Return on Assets of Subchapter S Corporations vs. Other Banks 1997-2003



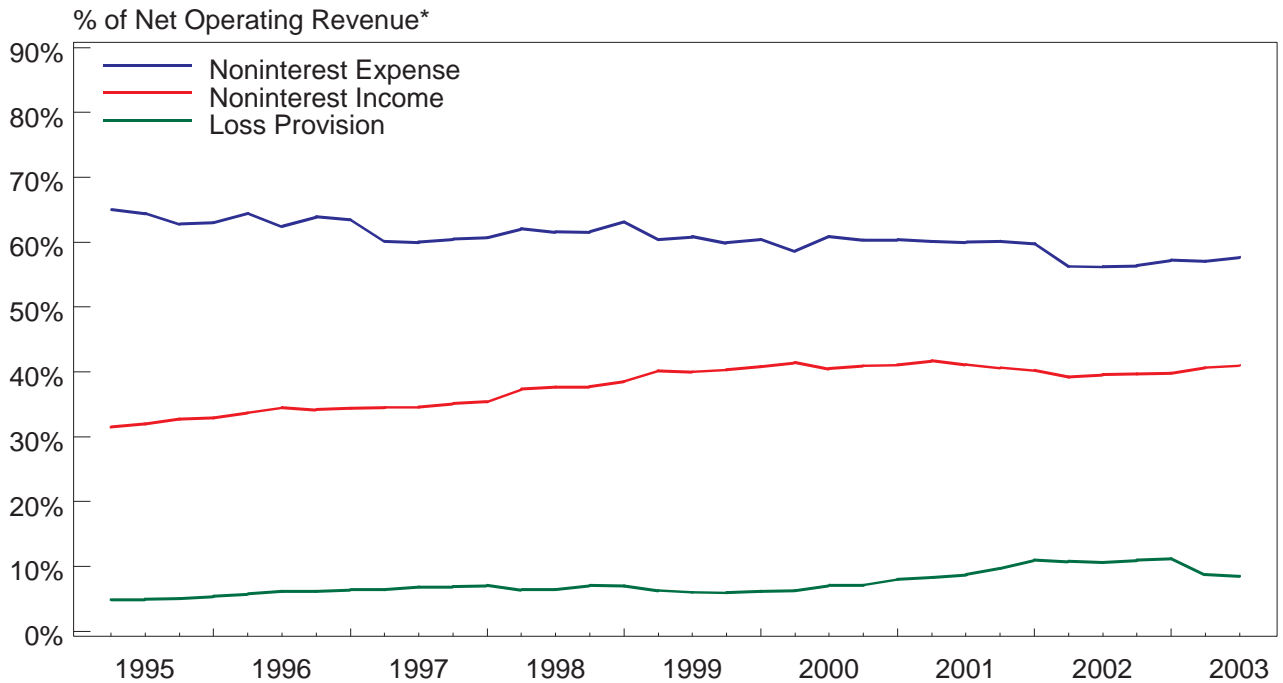
## Noninterest Income as a Percentage of Net Operating Revenue\*

1995 - 2003



## Trends in FDIC-Insured Institutions' Income & Expenses

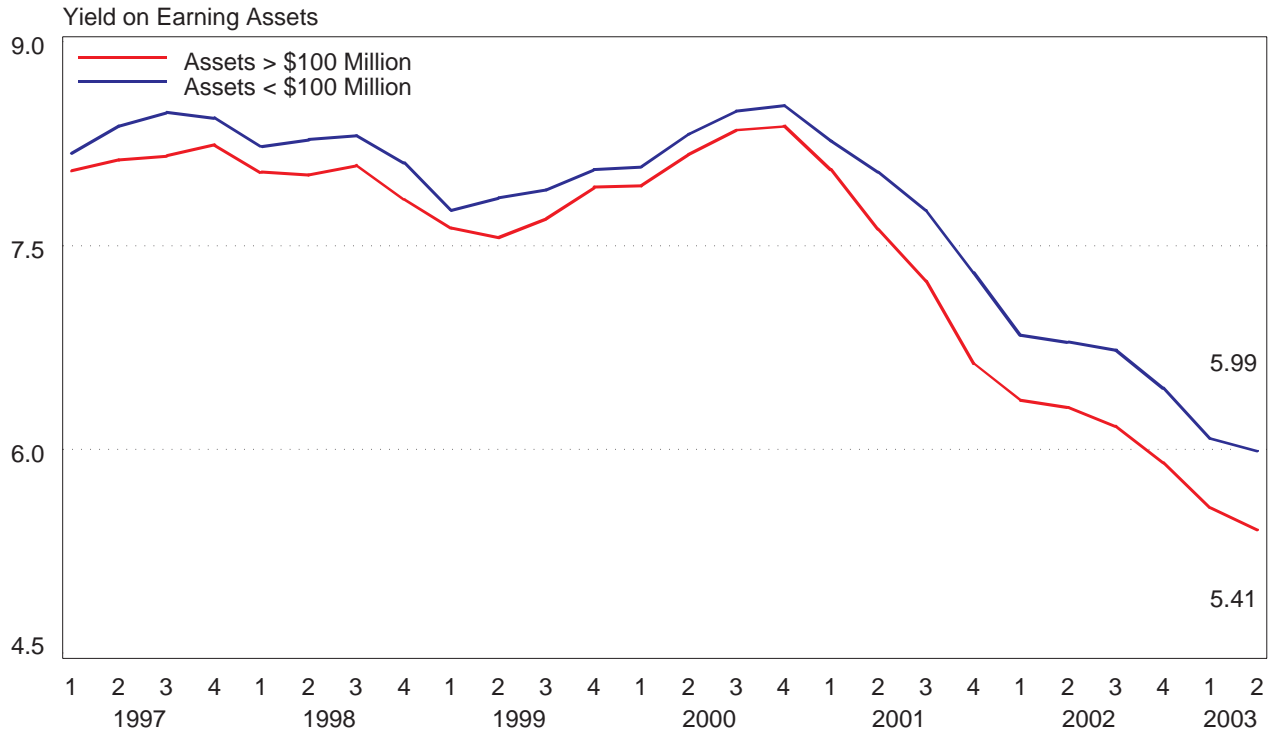
1995 - 2003



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

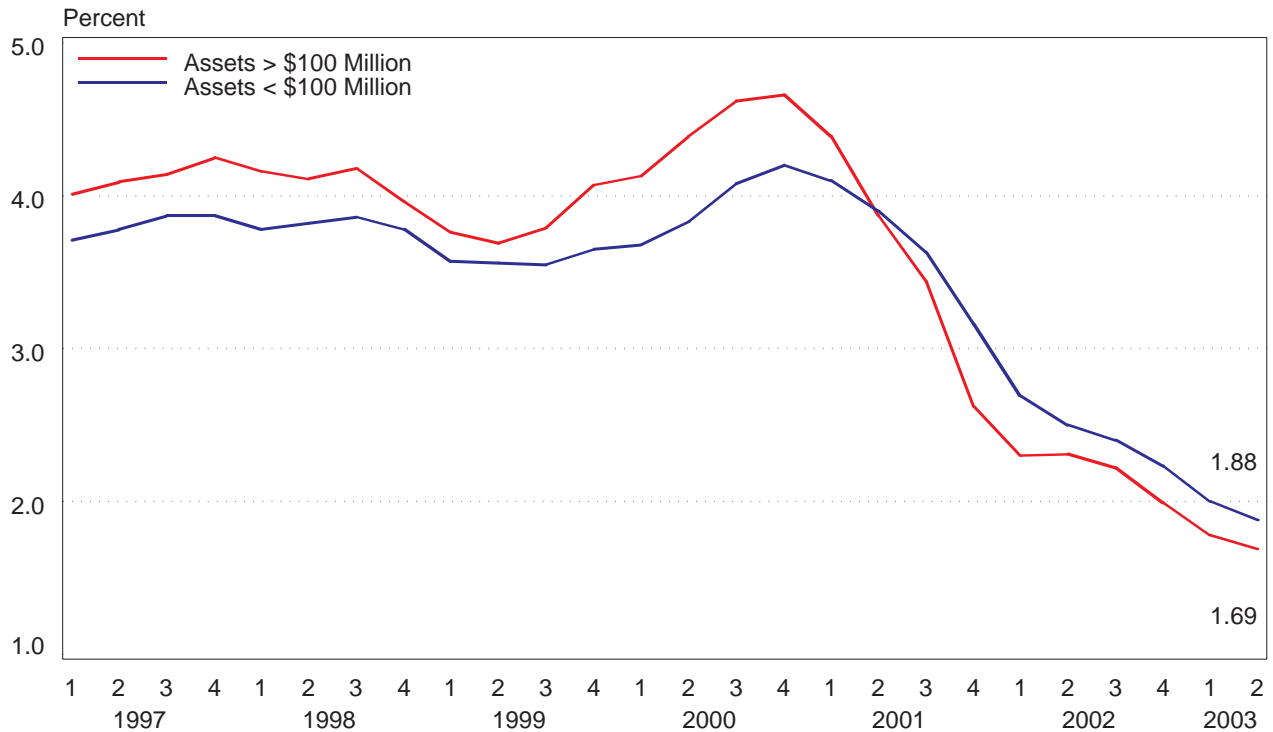
## Quarterly Yield on Earning Assets

1997 - 2003



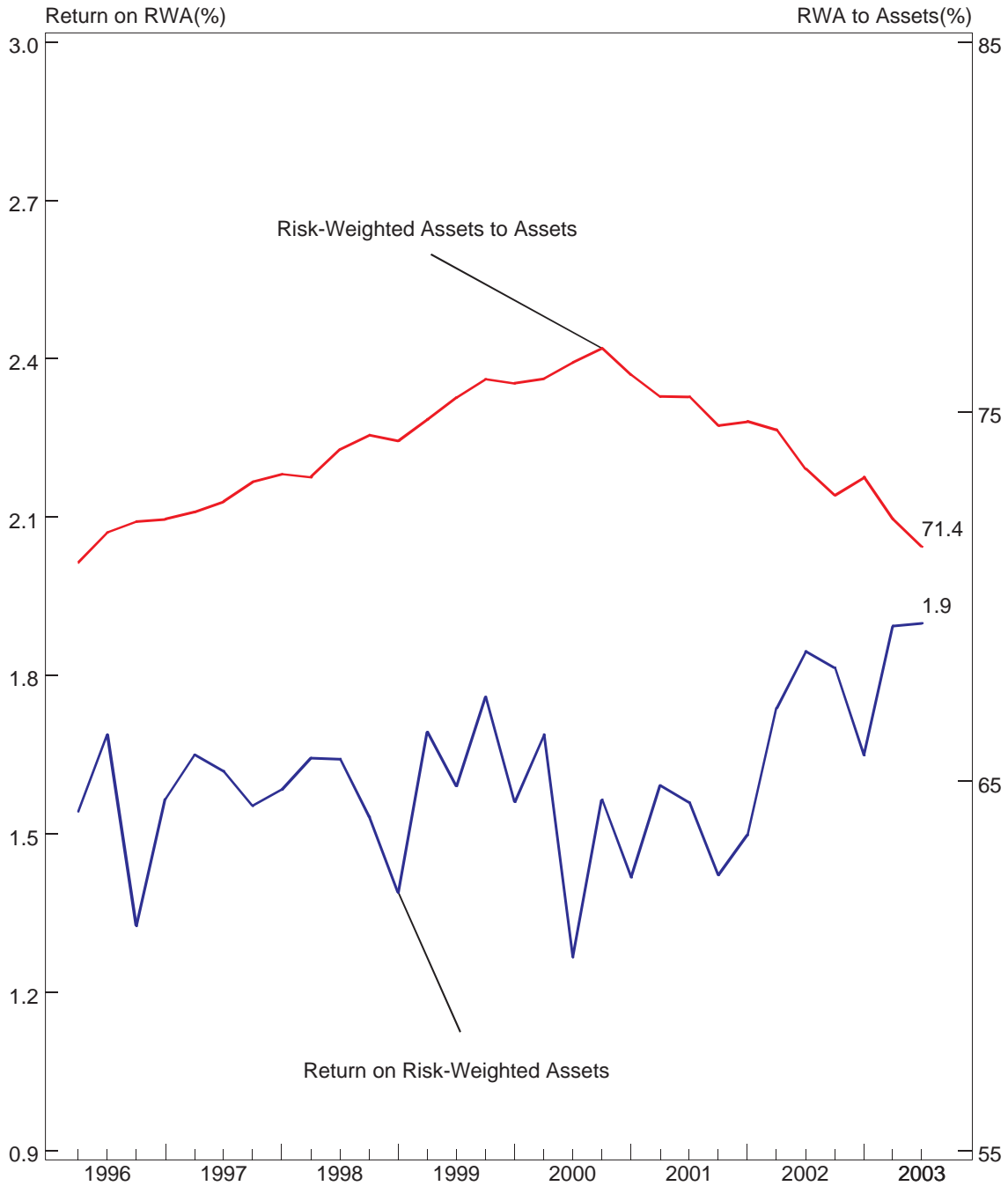
## Quarterly Cost of Funding Earning Assets

1997 - 2003



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

1996 - 2003

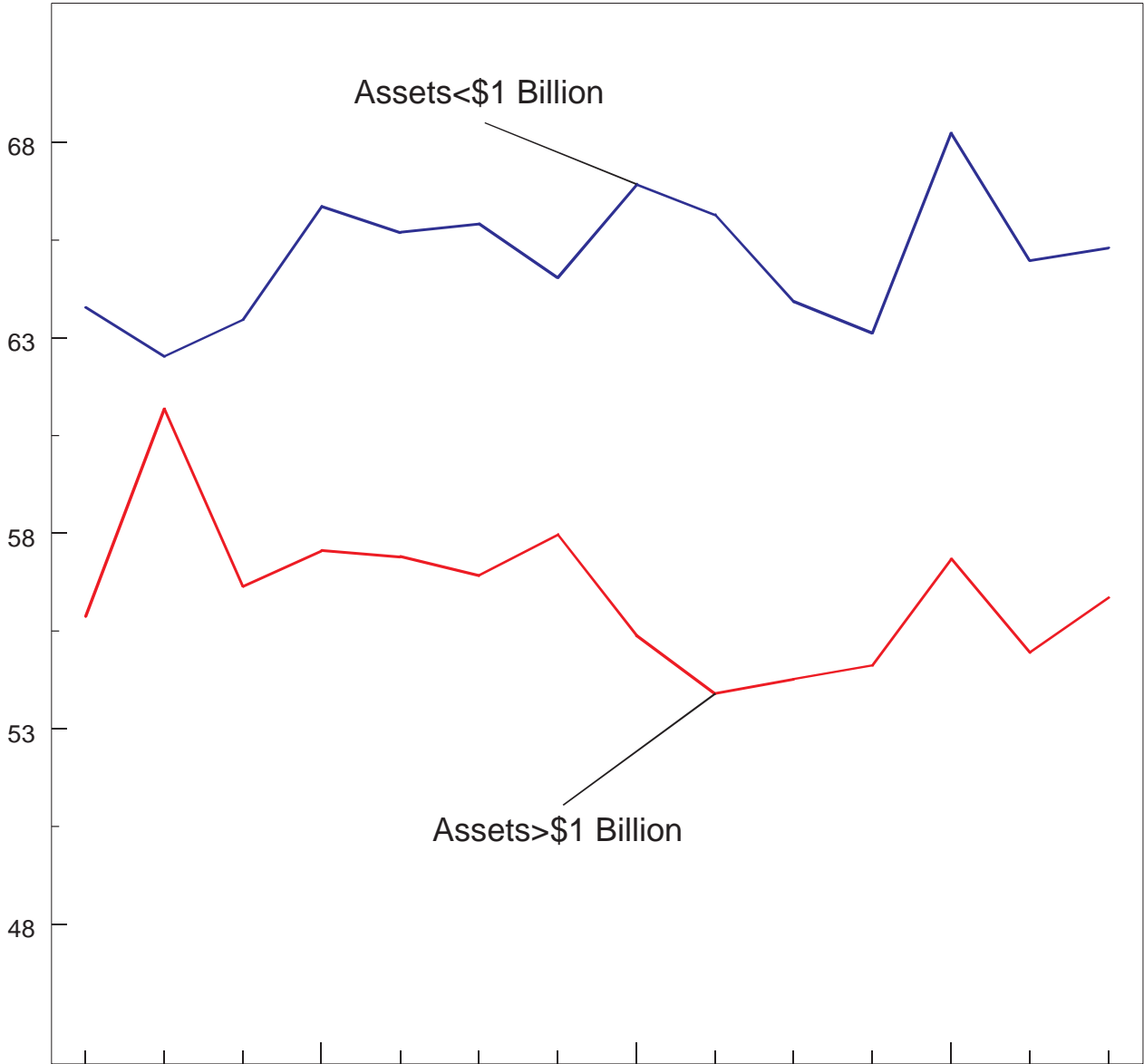


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2000 - 2003

Efficiency Ratio (%)

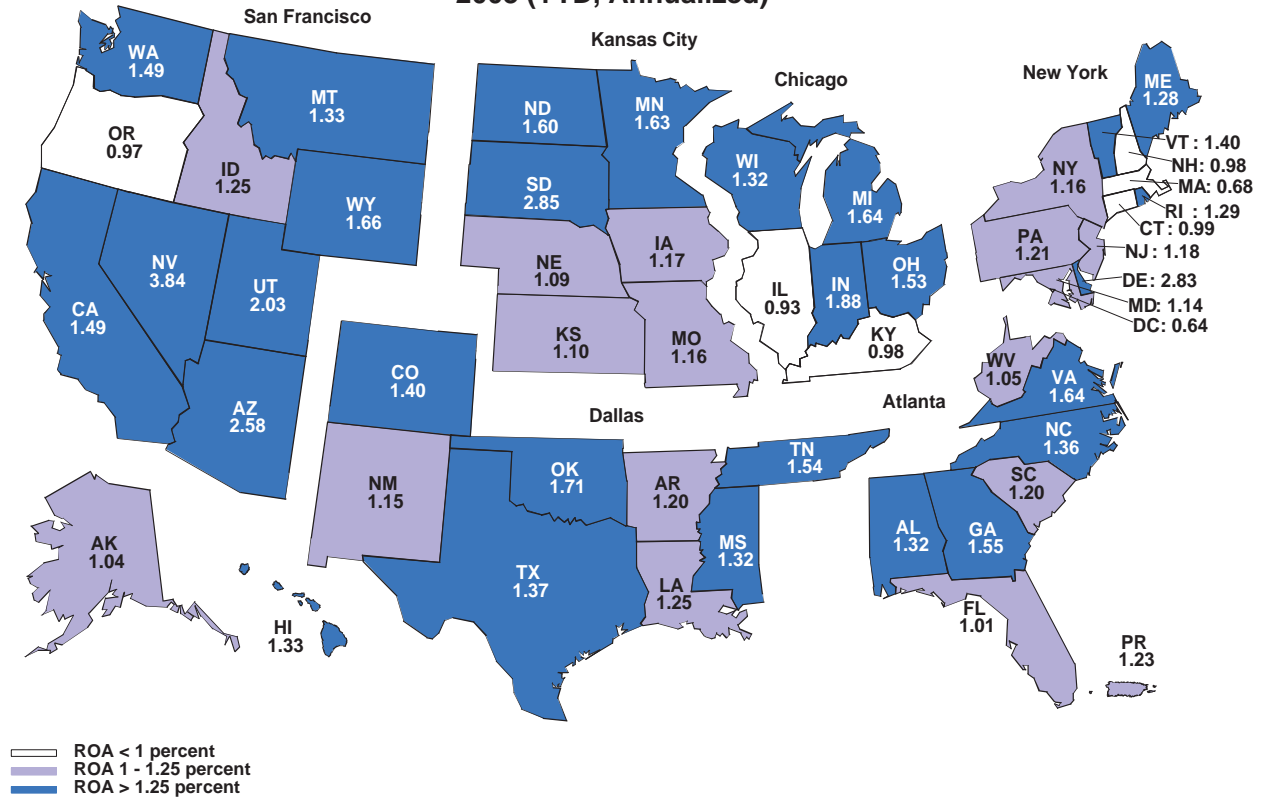


	2000				2001				2002				2003	
Assets < \$1 Billion	63.28	62.03	62.97	65.86	65.20	65.42	64.05	66.43	65.65	63.43	62.63	67.74	64.48	64.81
Assets > \$1 Billion	55.38	60.69	56.15	57.07	56.91	56.43	57.47	54.89	53.41	53.78	54.13	56.85	54.46	55.86
Total	56.71	60.92	57.27	58.49	58.21	57.84	58.51	56.67	55.20	55.23	55.40	58.48	55.91	57.14

\*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

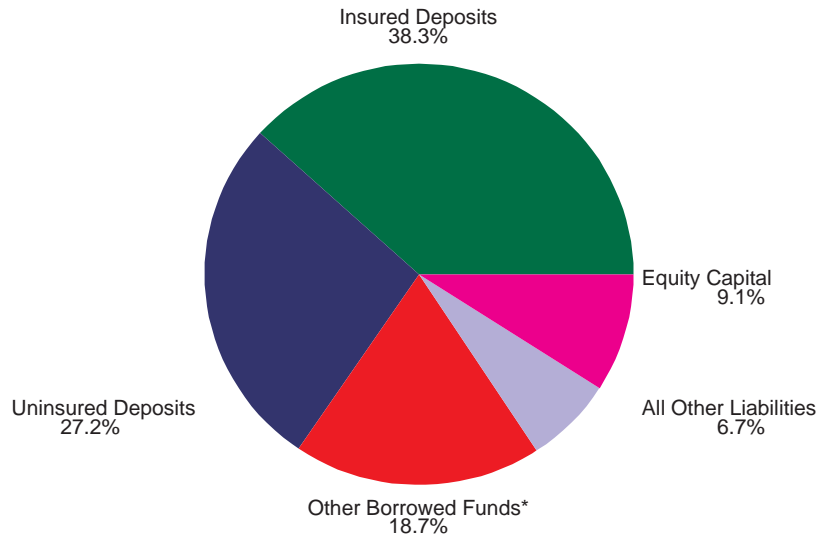
Rank	State	No. of Inst. as of 6/30/03	YTD 2003	YTD 2002	Change*
1	Nevada	37	3.84	3.87	(3)
2	South Dakota	95	2.85	2.77	8
3	Delaware	35	2.83	2.76	7
4	Arizona	49	2.58	2.38	20
5	Utah	60	2.03	1.67	36
6	Indiana	208	1.88	1.45	43
7	Oklahoma	278	1.71	1.44	27
8	Wyoming	47	1.66	1.73	(7)
9	Michigan	179	1.64	1.41	23
10	Virginia	146	1.64	1.42	22
11	Minnesota	486	1.63	1.61	2
12	North Dakota	107	1.60	1.72	(12)
13	Georgia	340	1.55	1.25	30
14	Tennessee	209	1.54	1.50	4
15	Ohio	310	1.53	1.58	(5)
16	California	318	1.49	1.38	11
17	Washington	102	1.49	1.32	17
18	Colorado	179	1.40	1.65	(25)
19	Vermont	19	1.40	1.32	8
20	Texas	708	1.37	1.43	(6)
21	North Carolina	108	1.36	1.40	(4)
22	Hawaii	9	1.33	1.25	8
23	Montana	82	1.33	1.26	7
24	Alabama	161	1.32	1.36	(4)
25	Mississippi	105	1.32	1.33	(1)
26	Wisconsin	311	1.32	1.30	2
27	Rhode Island	15	1.29	1.03	26
28	Maine	40	1.28	1.25	3
29	Idaho	19	1.25	1.01	24
30	Louisiana	171	1.25	1.33	(8)
31	Puerto Rico	11	1.23	1.14	9
32	Pennsylvania	276	1.21	1.26	(5)
33	Arkansas	174	1.20	1.18	2
34	South Carolina	100	1.20	1.08	12
35	New Jersey	147	1.18	1.29	(11)
36	Iowa	428	1.17	1.28	(11)
37	Missouri	375	1.16	1.16	0
38	New York	209	1.16	1.05	11
39	New Mexico	60	1.15	1.25	(10)
40	Maryland	124	1.14	1.07	7
41	Kansas	379	1.10	1.18	(8)
42	Nebraska	275	1.09	1.12	(3)
43	West Virginia	76	1.05	1.08	(3)
44	Alaska	8	1.04	1.38	(34)
45	Florida	305	1.01	0.99	2
46	Connecticut	66	0.99	1.02	(3)
47	Kentucky	246	0.98	1.06	(8)
48	New Hampshire	32	0.98	1.74	(76)
49	Oregon	38	0.97	1.70	(73)
50	Illinois	780	0.93	1.06	(13)
51	Massachusetts	213	0.68	1.04	(36)
52	District of Col.	5	0.64	0.62	2
	U.S. and Terr.	9,267	1.38	1.34	4

\*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

June 30, 2003

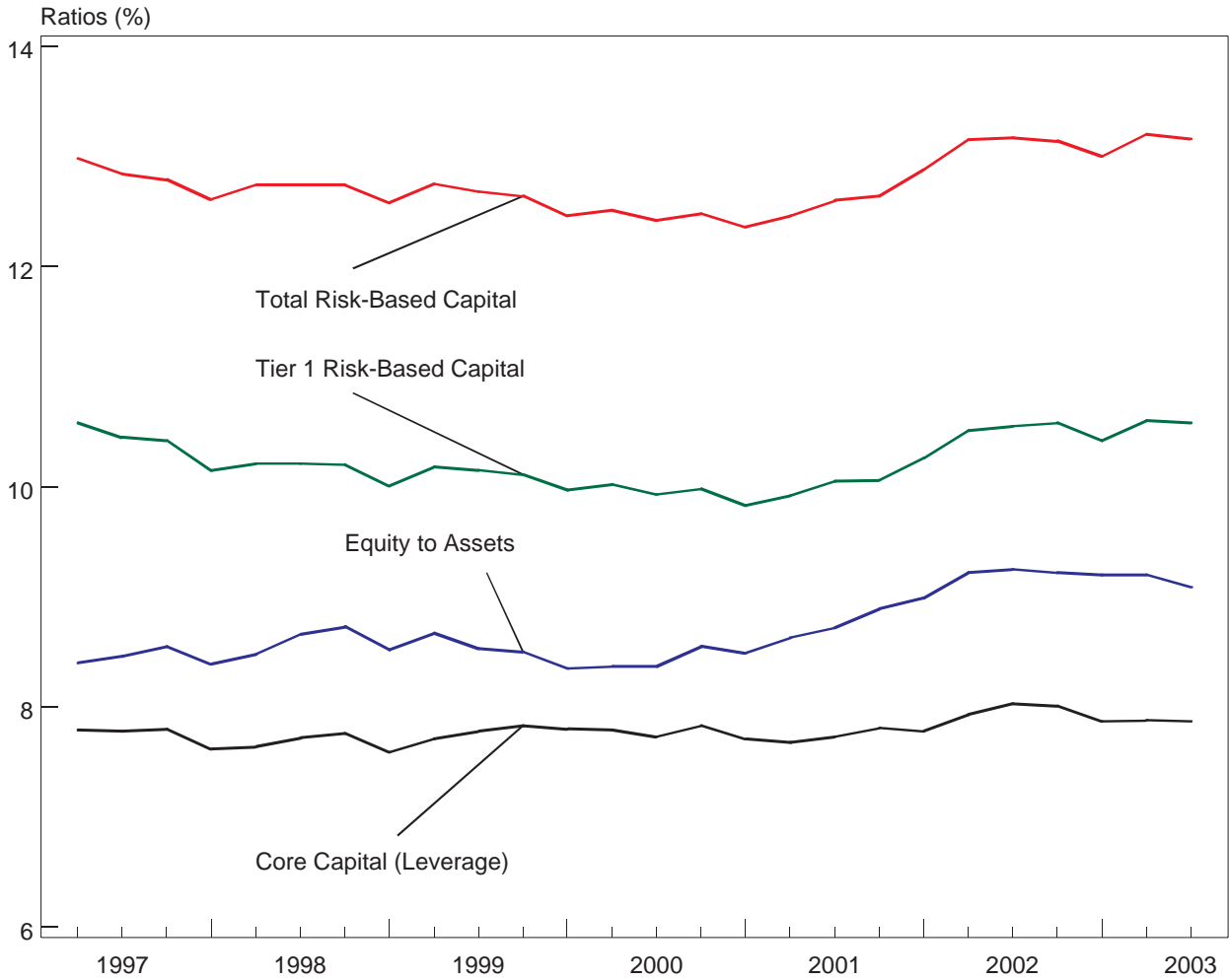


(\$ Billions)	6/30/02	6/30/03	% Change
<b>Insured Deposits (estimated)</b>	<b>3,309</b>	<b>3,415</b>	<b>3.2</b>
BIF - Insured	2,490	2,539	2.0
SAIF - Insured	819	876	7.0
<b>Uninsured Deposits</b>	<b>1,946</b>	<b>2,430</b>	<b>24.9</b>
In Foreign Offices	641	678	5.8
<b>Other Borrowed Funds*</b>	<b>1,530</b>	<b>1,672</b>	<b>9.3</b>
<b>All Other Liabilities</b>	<b>512</b>	<b>595</b>	<b>16.2</b>
Subordinated Debt	97	103	6.2
<b>Equity Capital</b>	<b>743</b>	<b>812</b>	<b>9.3</b>
<b>Total Liabilities and Equity Capital</b>	<b>8,039</b>	<b>8,923</b>	<b>11.0</b>

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

# Capital Ratios

1997 - 2003

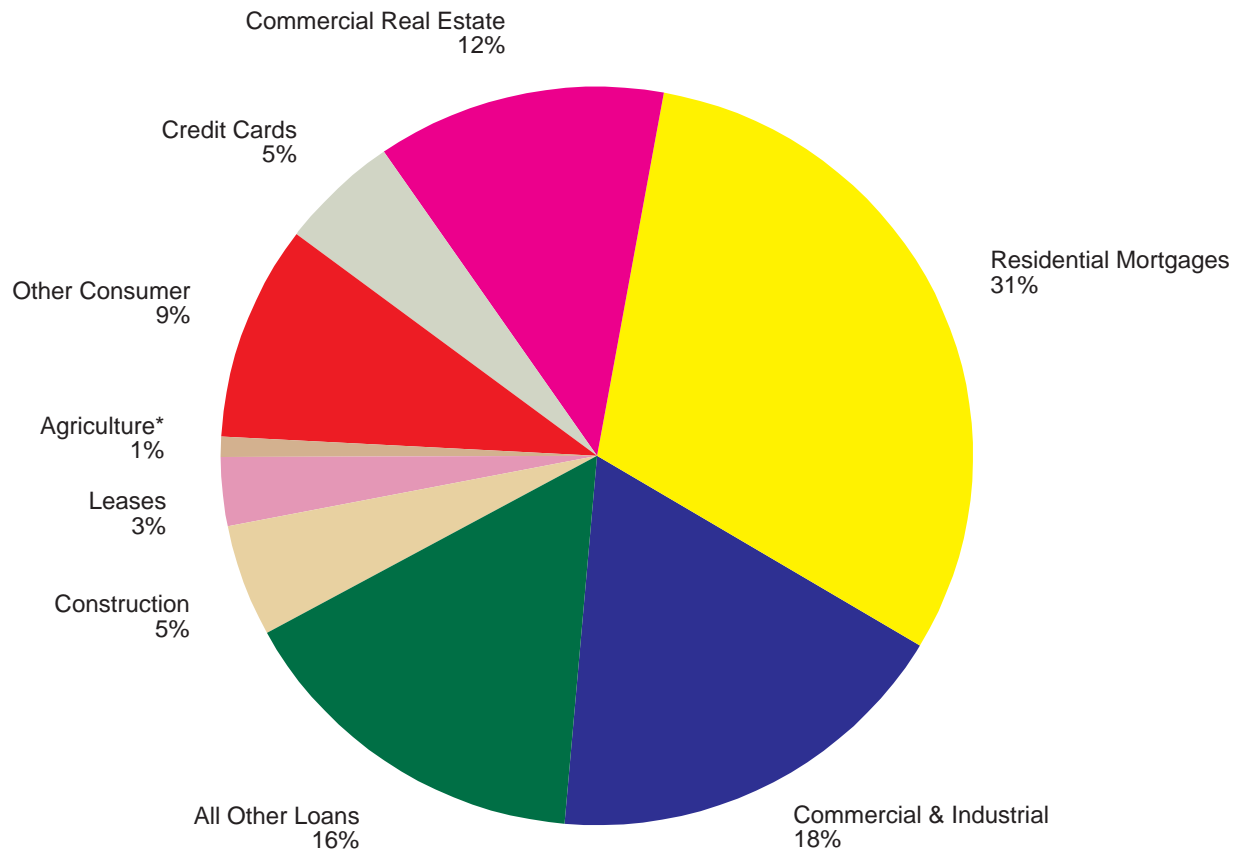


	12/97	12/98	12/99	12/00	12/01	12/02	6/03
<b>Total Risk-Based Capital</b>	<b>12.61</b>	<b>12.58</b>	<b>12.46</b>	<b>12.36</b>	<b>12.88</b>	<b>13.00</b>	<b>13.16</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.15</b>	<b>10.01</b>	<b>9.97</b>	<b>9.83</b>	<b>10.26</b>	<b>10.42</b>	<b>10.58</b>
<b>Equity to Assets</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>9.09</b>
<b>Core Capital (Leverage)</b>	<b>7.62</b>	<b>7.59</b>	<b>7.80</b>	<b>7.71</b>	<b>7.78</b>	<b>7.87</b>	<b>7.87</b>



# Loan Portfolio Composition

June 30, 2003

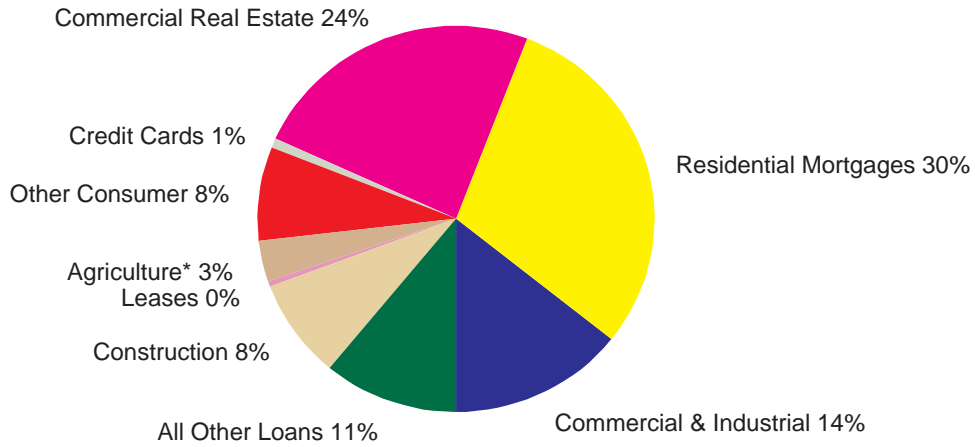


\* OTS - Supervised Savings Associations do not identify agricultural loans.

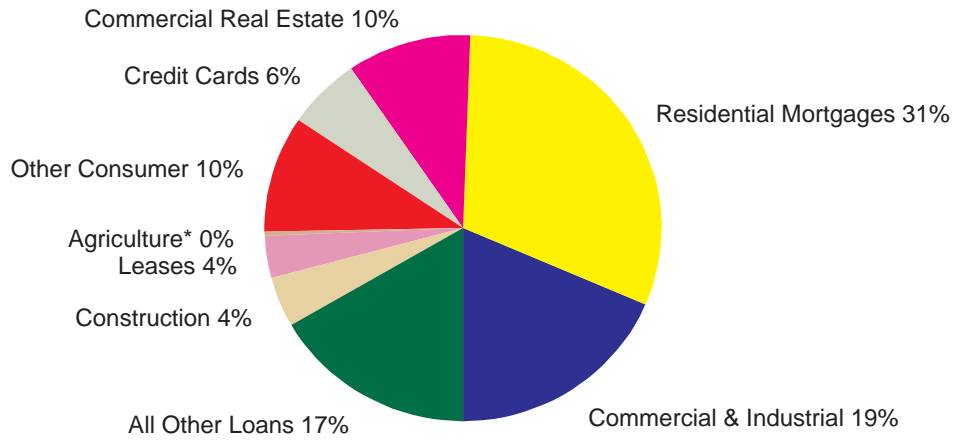
# Loan Portfolio Composition by Asset Size

June 30, 2003

## Assets < \$1 Billion



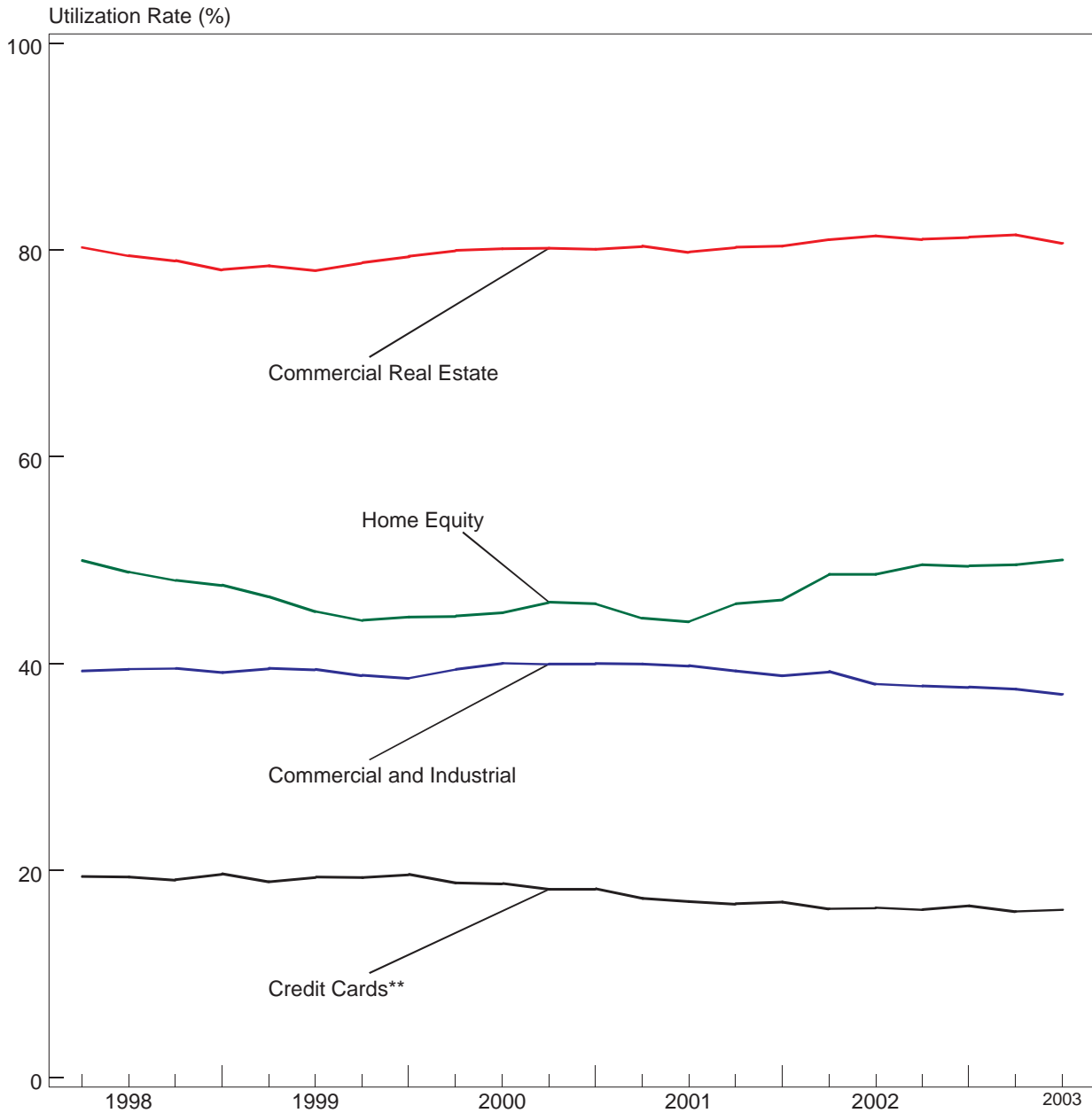
## Assets > \$1 Billion



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

## Utilization Rates of Loan Commitments\*

1998-2003

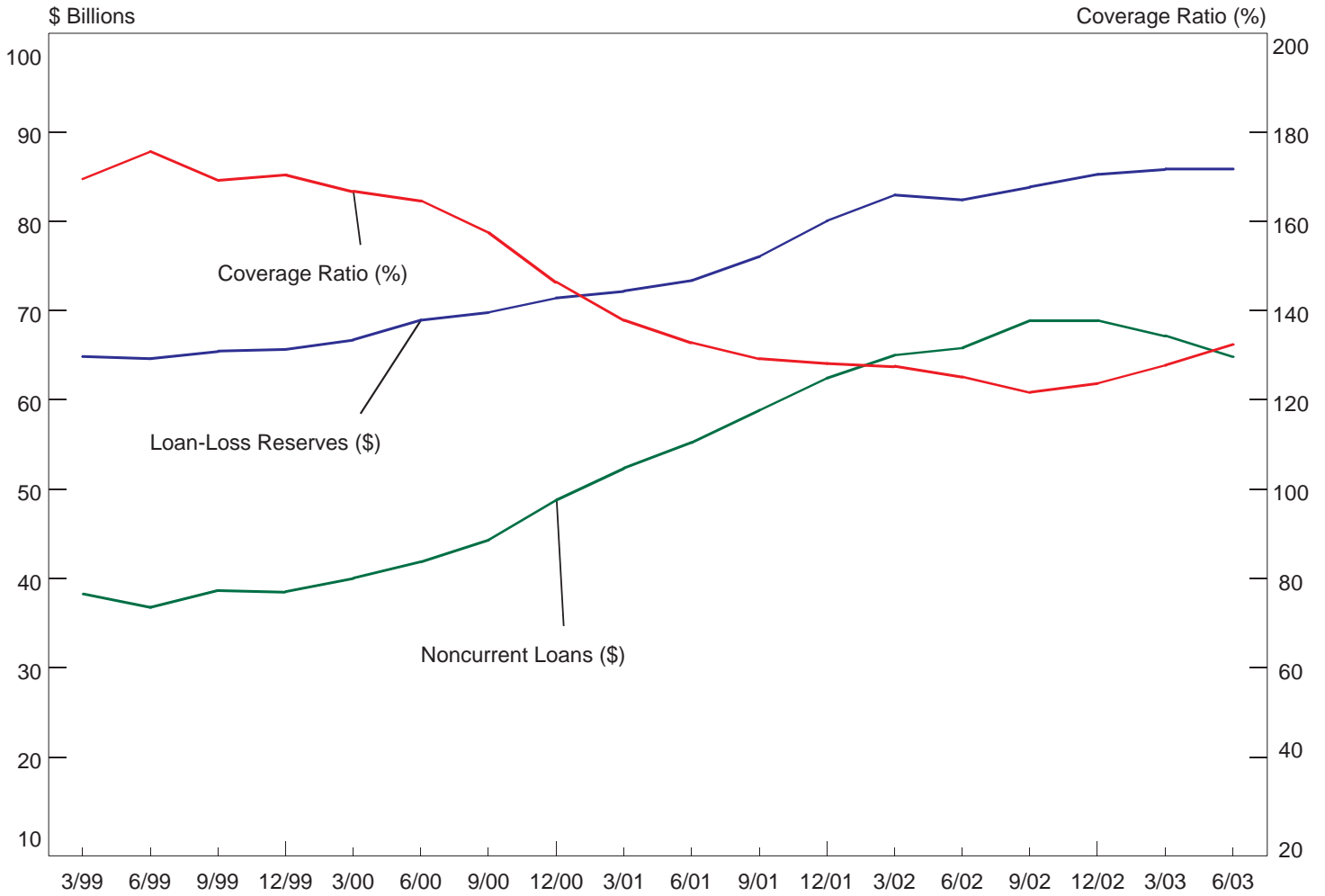


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

\*\* 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

### 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 83.0 82.4 83.9 85.3 85.9 85.9

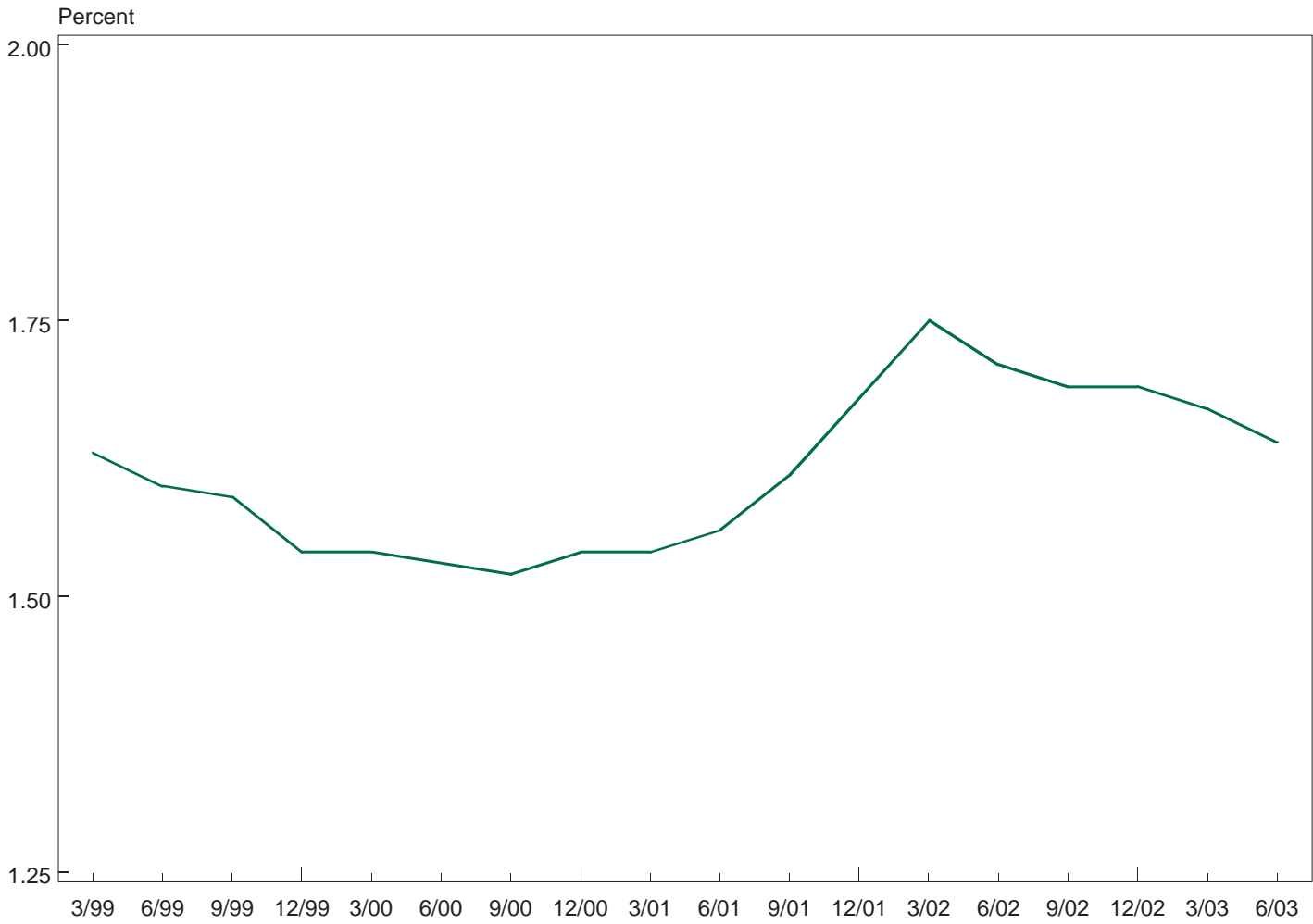
### Coverage Ratio (%)

169 176 169 170 167 165 157 146 138 133 129 128 128 125 122 124 128 132

\* Loan-loss reserves to noncurrent loans.

## Loss Allowance To Loans and Leases

1999-2003

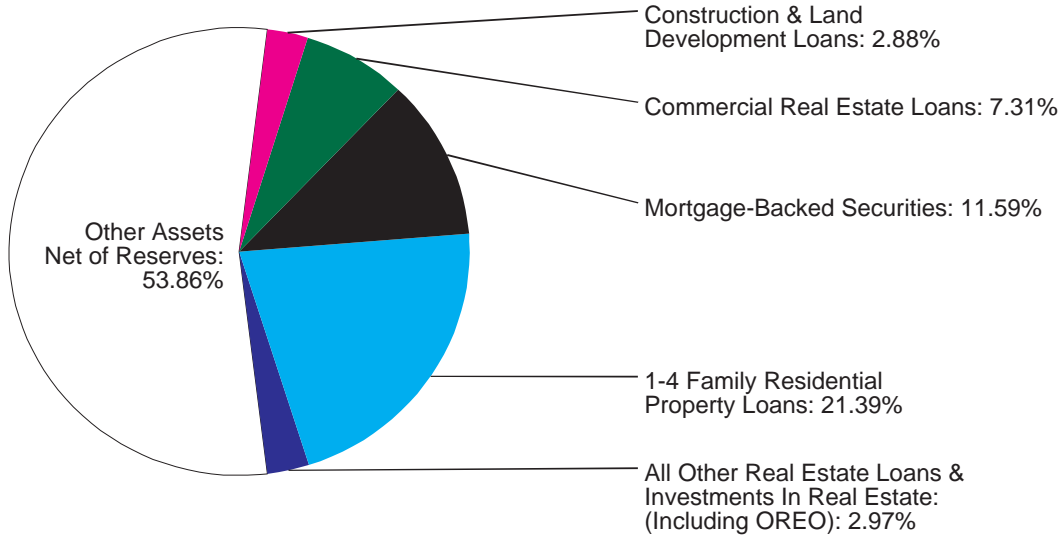


**Loss Allowance To Loans and Leases**

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 1.67 1.64

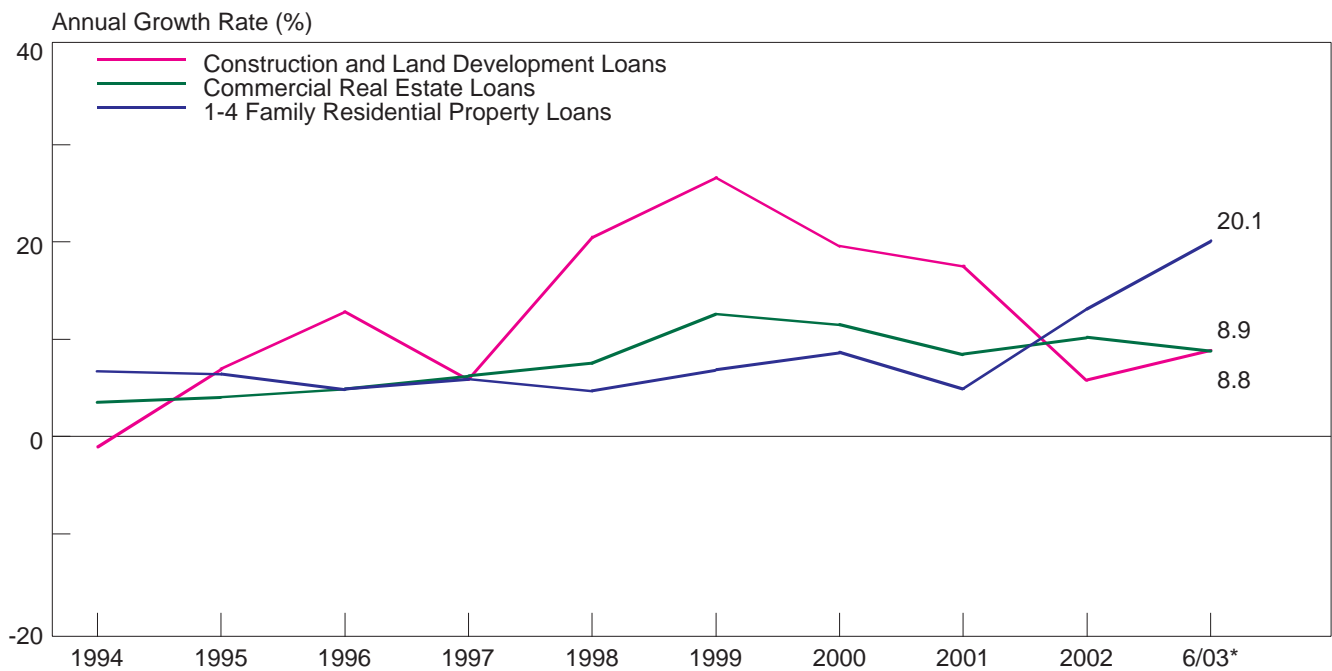
## Real Estate Assets as a Percent of Total Assets

June 30, 2003



## Real Estate Loan Growth Rates

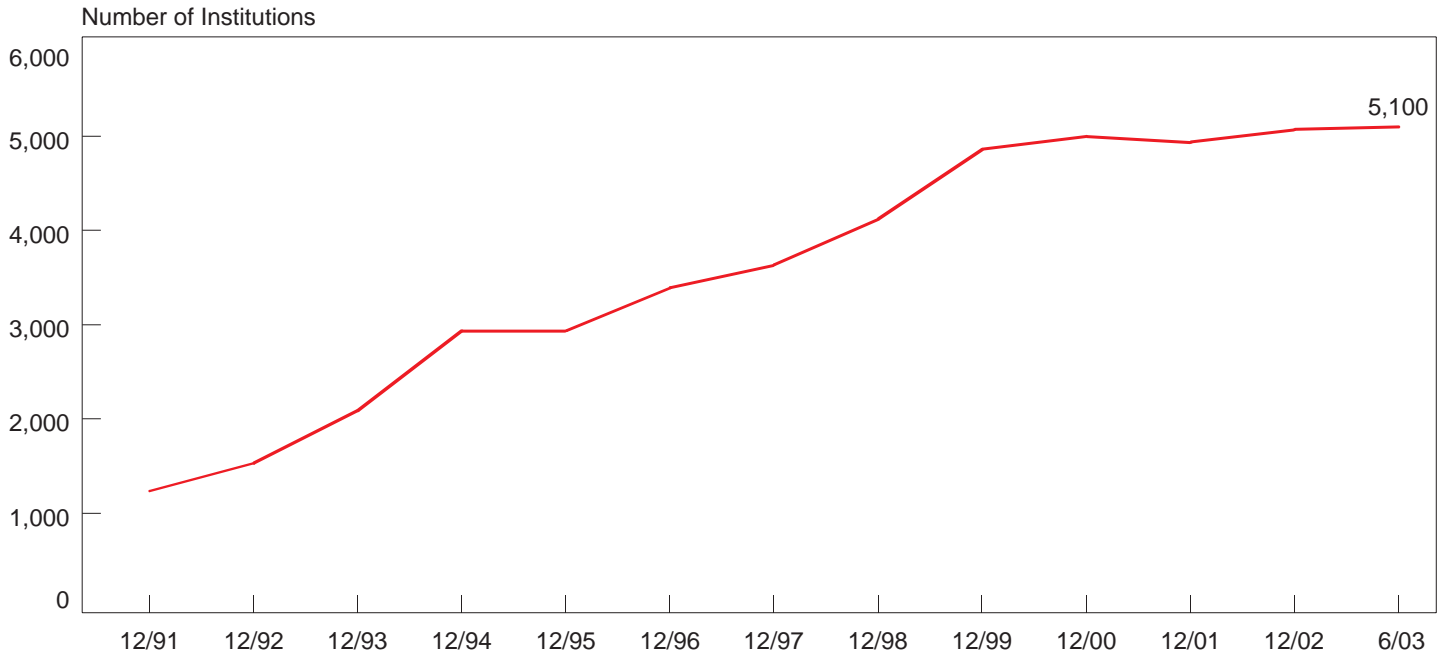
1994-2003



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

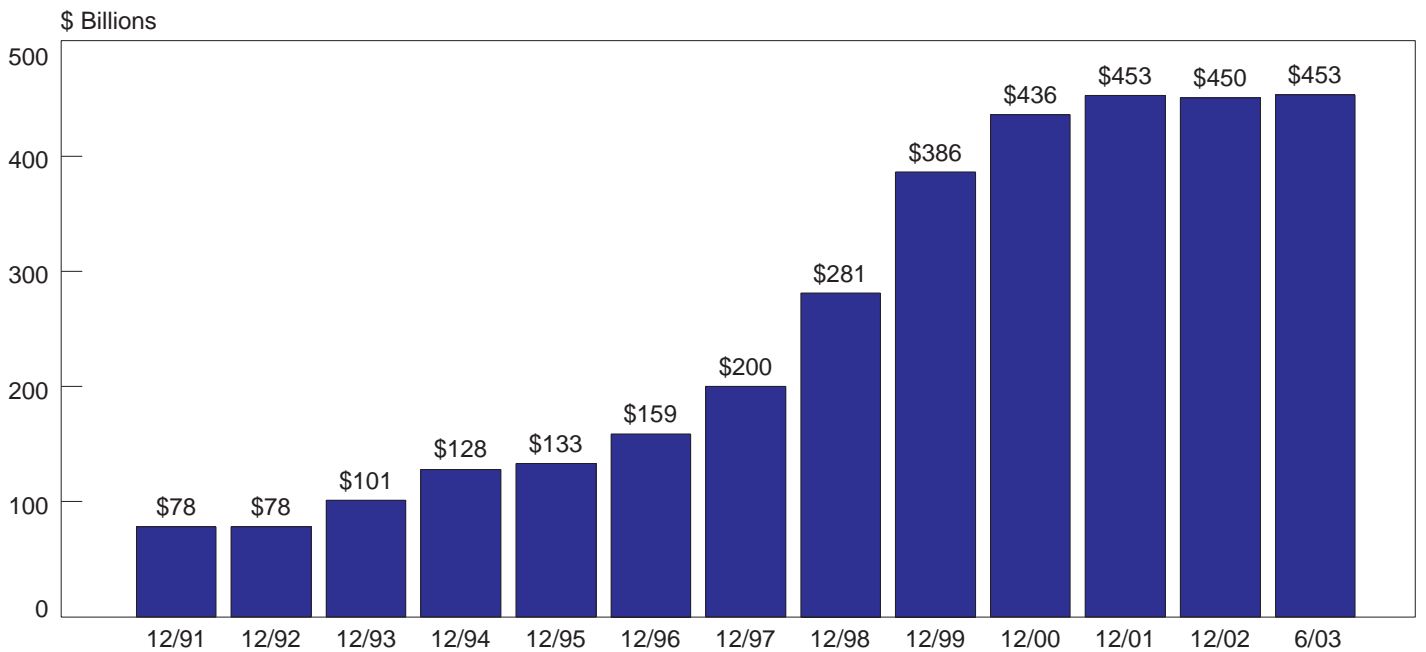
## Number of Institutions with FHLB Advances\*

1991 - 2003



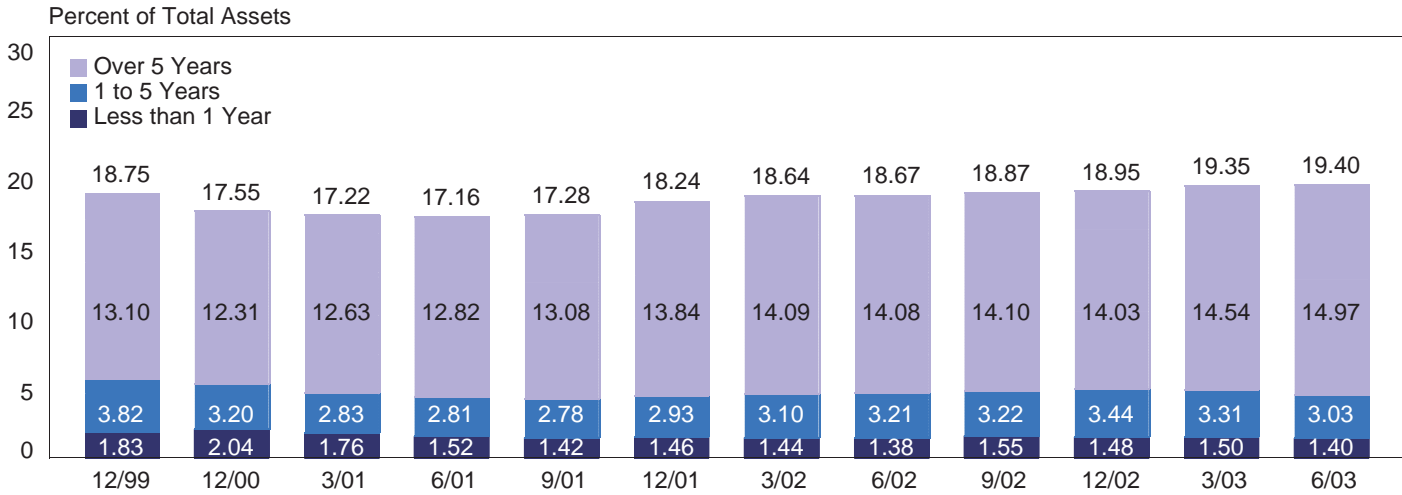
## Amount of FHLB Advances Outstanding\*

1991 - 2003



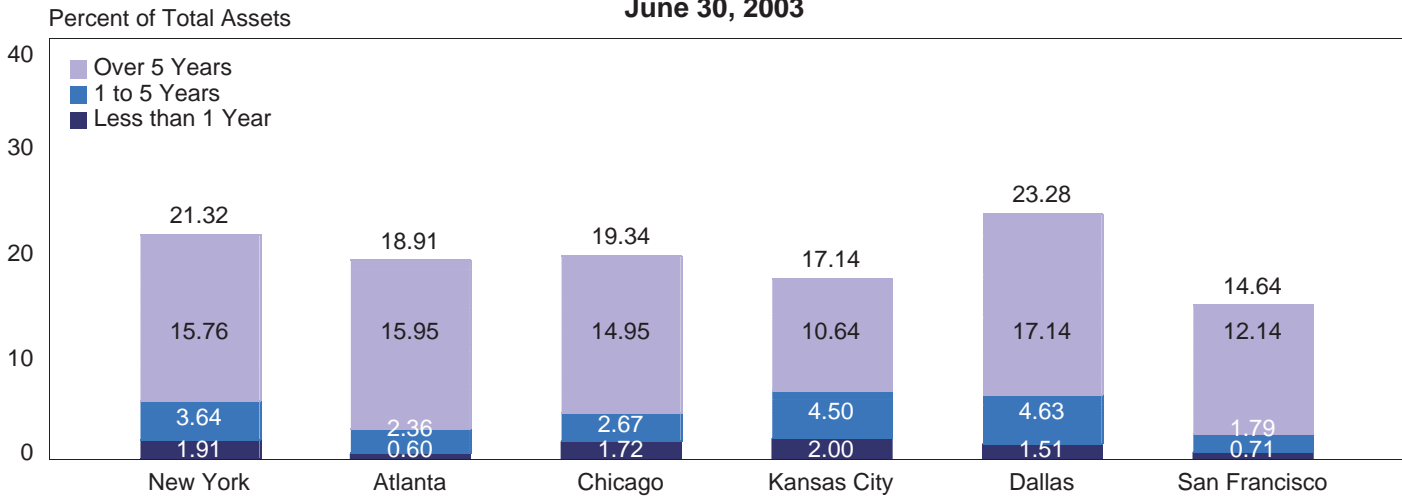
\*Source: Call Report, Thrift Financial Report and FHLB prior to 3/31/01.

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



## ...and by Region

June 30, 2003



## Total Securities (Debt and Equity)

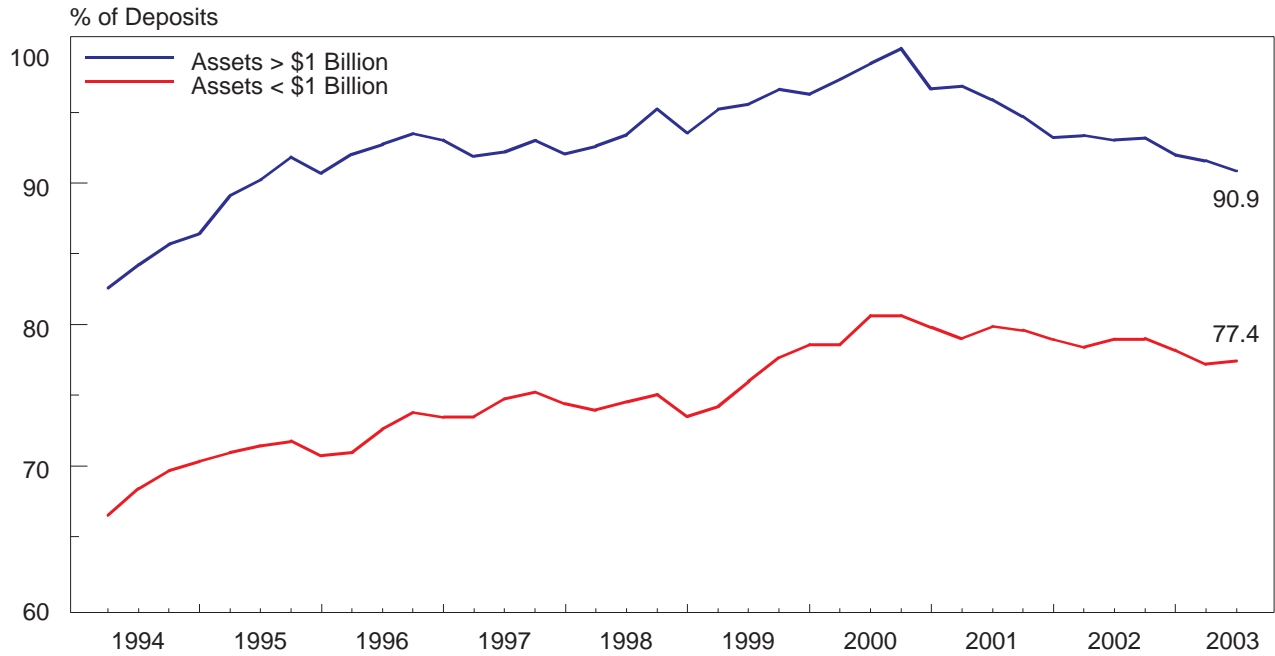
(\$ Billions)

	6/01	9/01	12/01	3/02	6/02	9/02	12/02	3/03	6/03
U.S. Government Obligations:									
U.S. Treasury	57	50	48	54	56	58	67	67	64
U.S. Agencies	5	4	6	6	7	7	7	7	9
Government Sponsored Enterprises	197	193	202	212	218	230	246	245	254
Mortgage Pass-through Securities	453	486	497	494	548	573	578	615	672
Collateralized Mortgage Obligations	264	280	313	320	307	329	334	363	362
State, County, Municipal Obligations	98	100	101	101	103	106	108	110	115
Asset Backed Securities	89	95	109	101	98	103	106	99	93
Other Debt Securities	146	146	157	169	163	153	153	158	162
Equity Securities	27	28	31	32	31	29	34	29	31
<b>Total Securities</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>	<b>\$1,762</b>



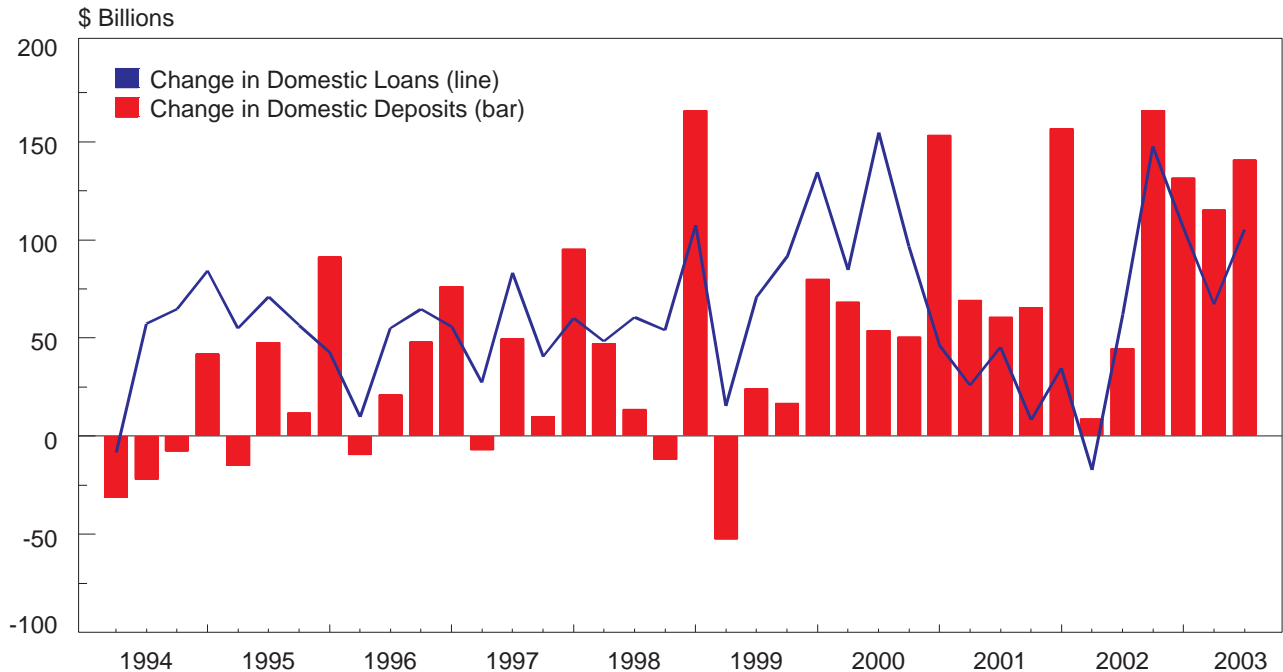
## Net Loans and Leases to Deposits (Domestic and Foreign)

1994 - 2003



## Quarterly Change in Domestic Loans vs Domestic Deposits

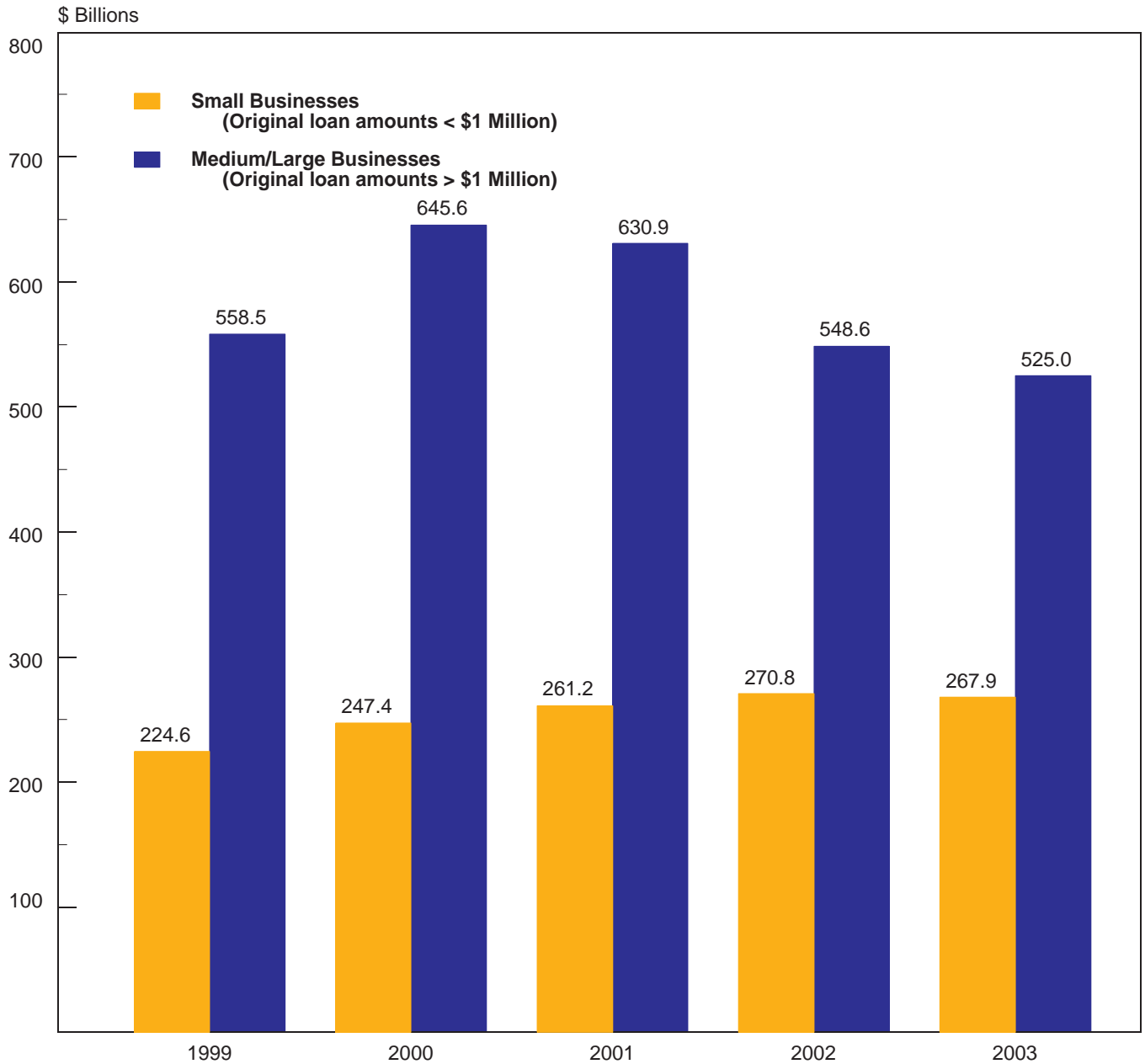
1994 - 2003



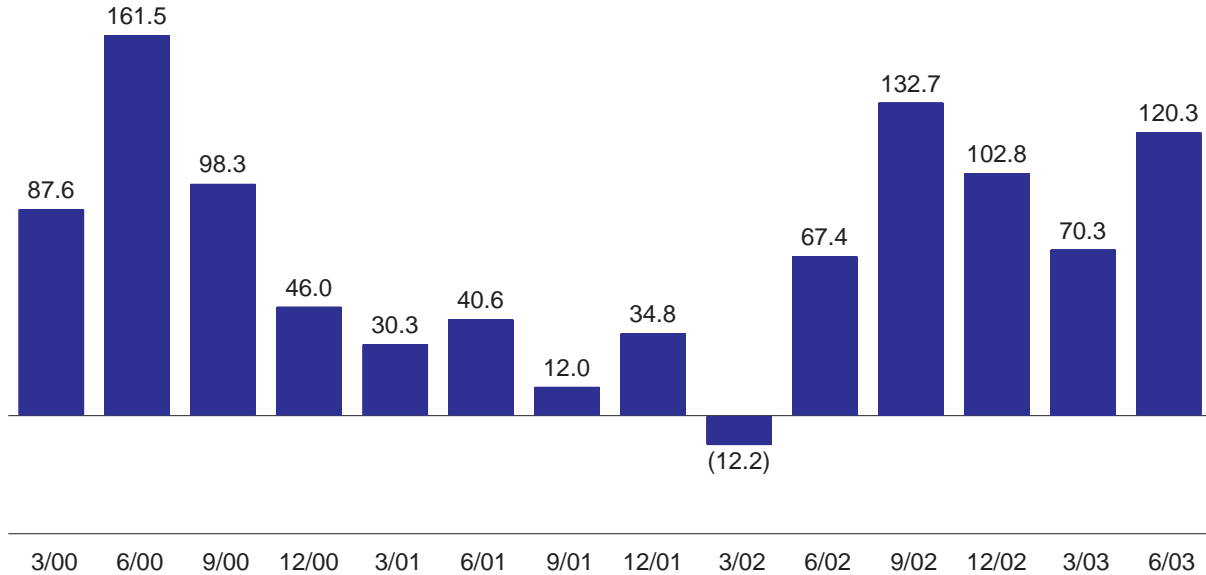
# Commercial and Industrial Loans to Small Businesses

1999-2003

As of June 30

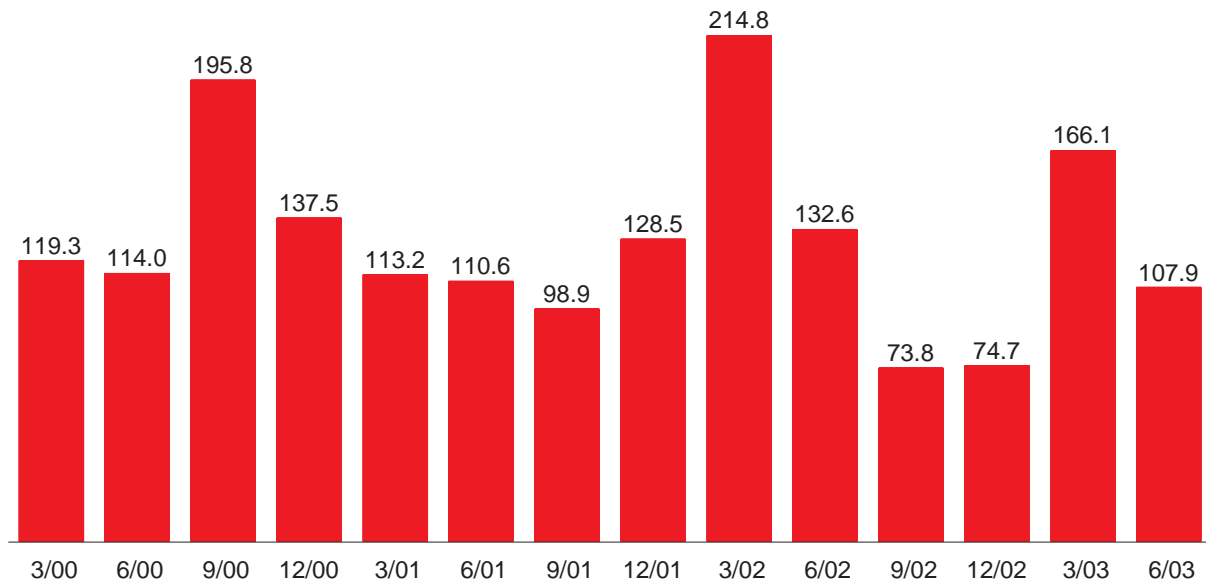


## Quarterly Change in Reported Loans Outstanding (\$ Billions)



In the second quarter of 2003, 1-4 family loans increased by \$87 billion and consumer loans increased by \$11 billion, while commercial and industrial loans decreased by \$15 billion.

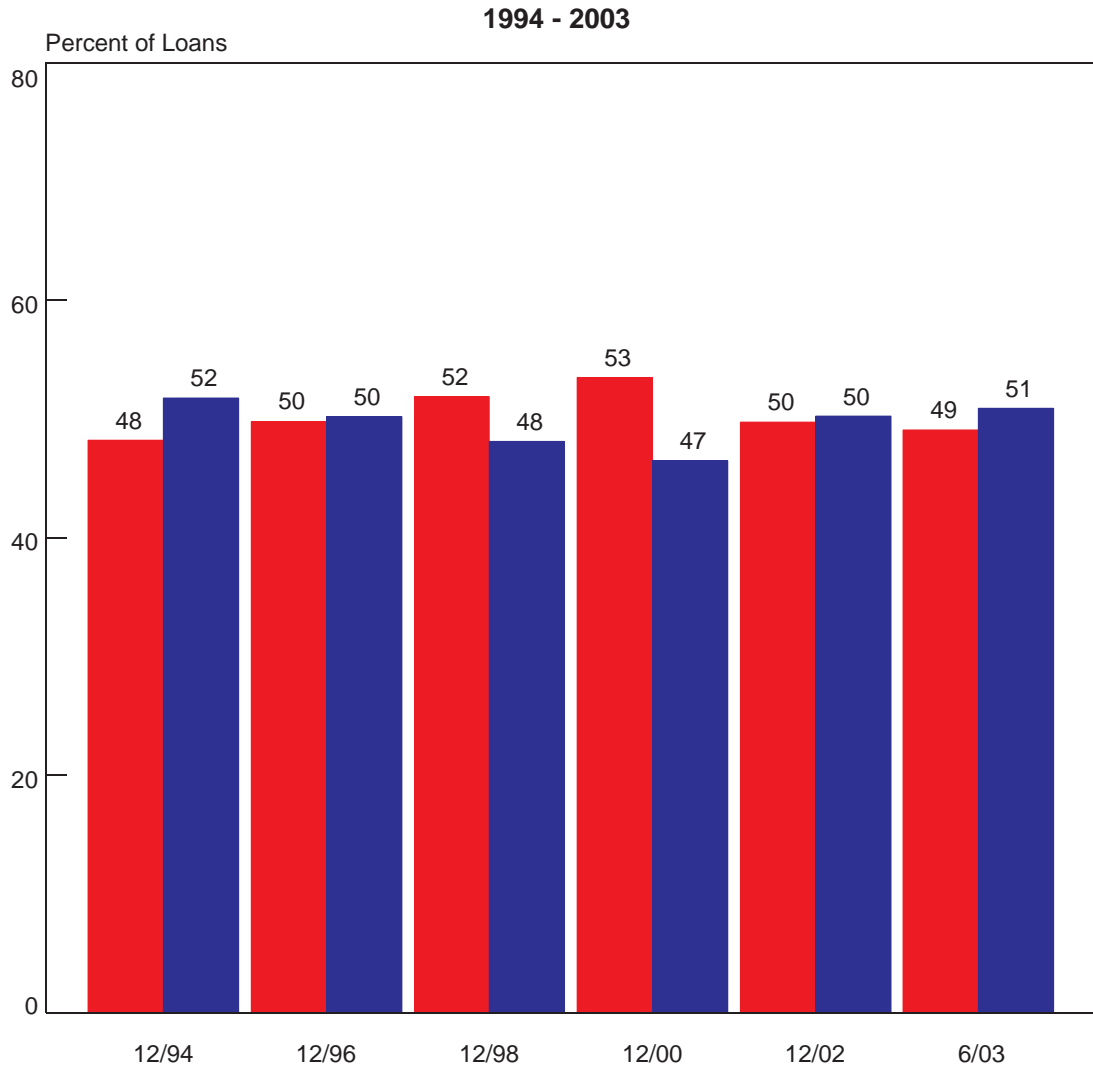
## Quarterly Change in Unused Loan Commitments (\$ Billions)



In the second quarter of 2003, unused credit card commitments and unused commitments for loans to businesses increased by \$34 billion and \$7 billion respectively.

## Credit Risk Diversification

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



**Loans (\$ Billions):**

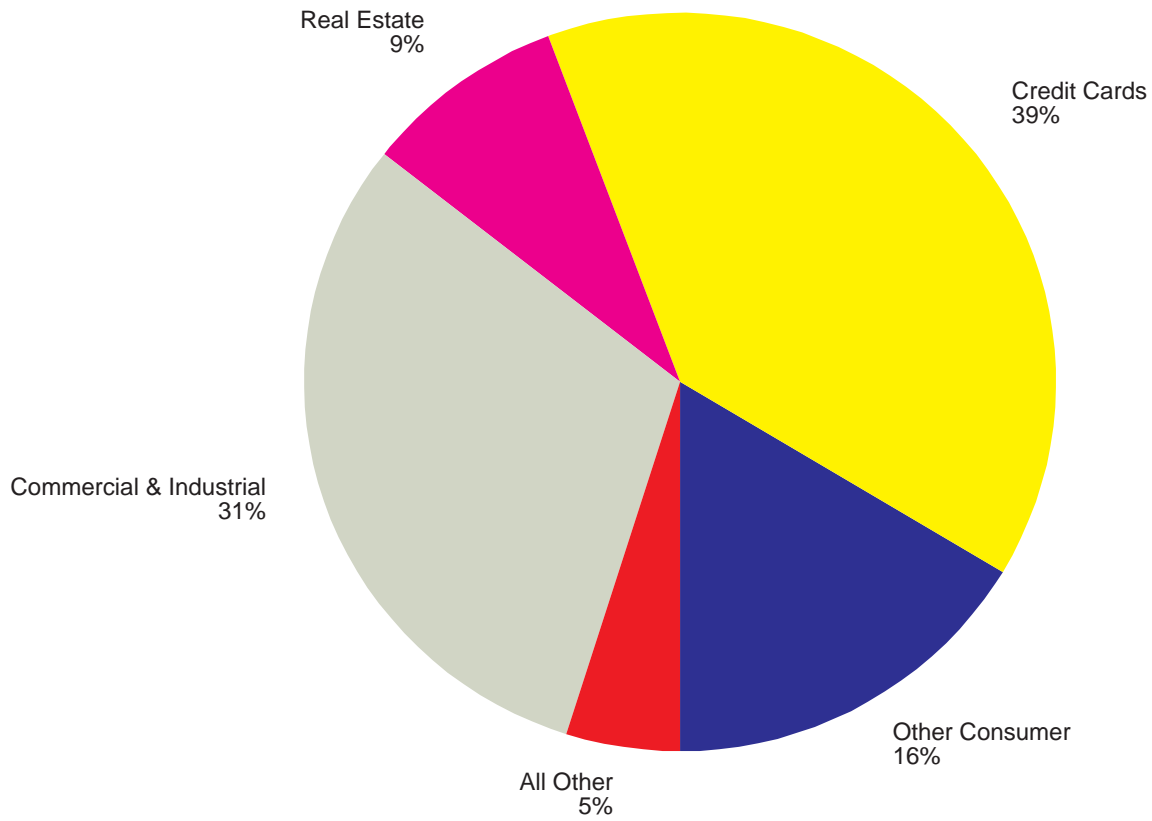
■ Commercial Borrowers	\$1,455	\$1,751	\$2,057	\$2,488	\$2,517	\$2,577
■ Consumer Loans	1,563	1,765	1,907	2,163	2,542	2,673

**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

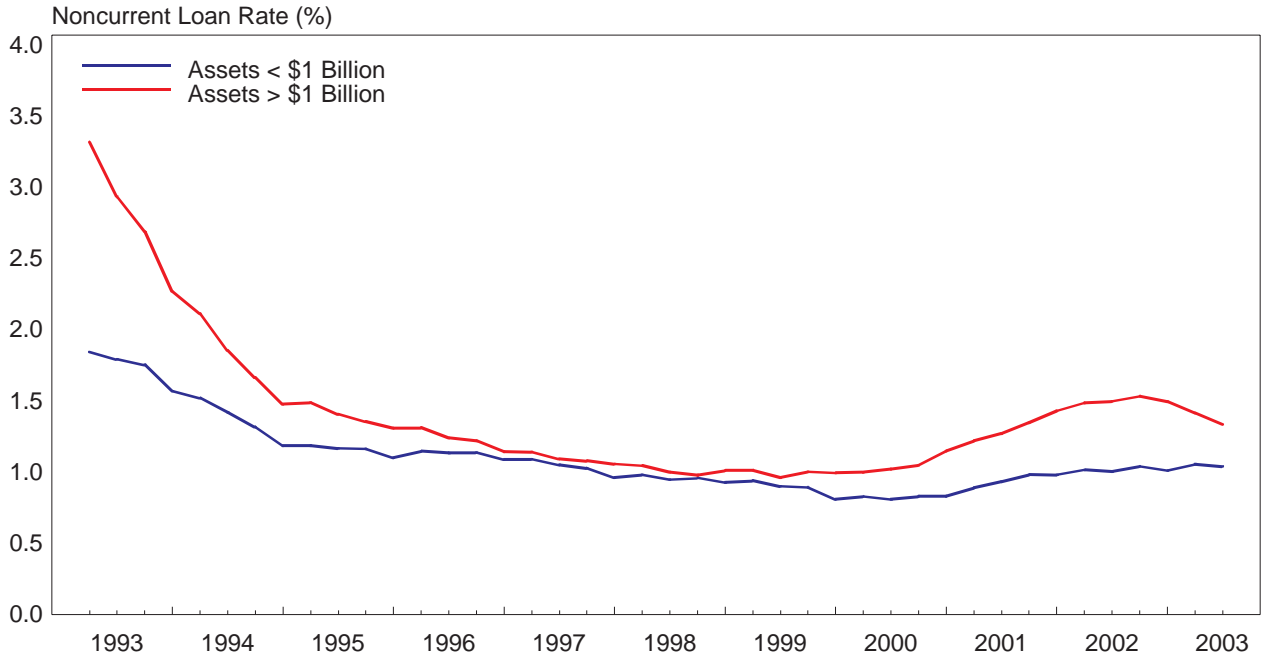
Second Quarter, 2003



## Noncurrent Loan Rates

### By Asset Size

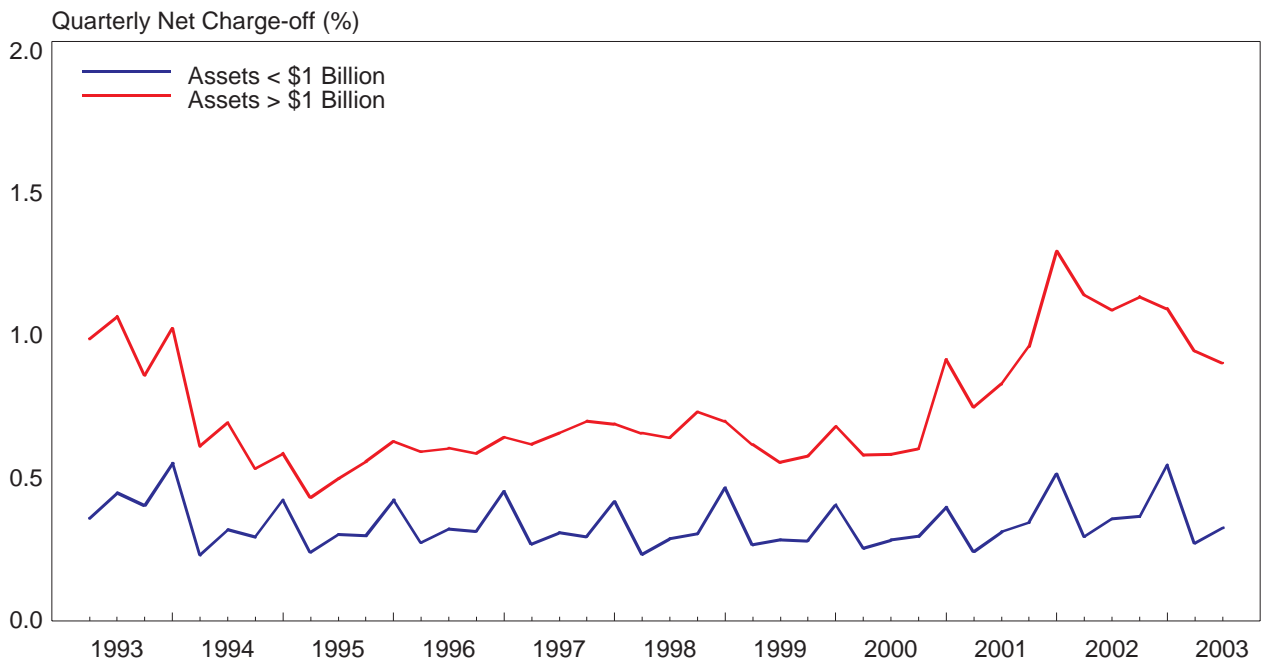
1993 - 2003



## Quarterly Net Charge-off Rates

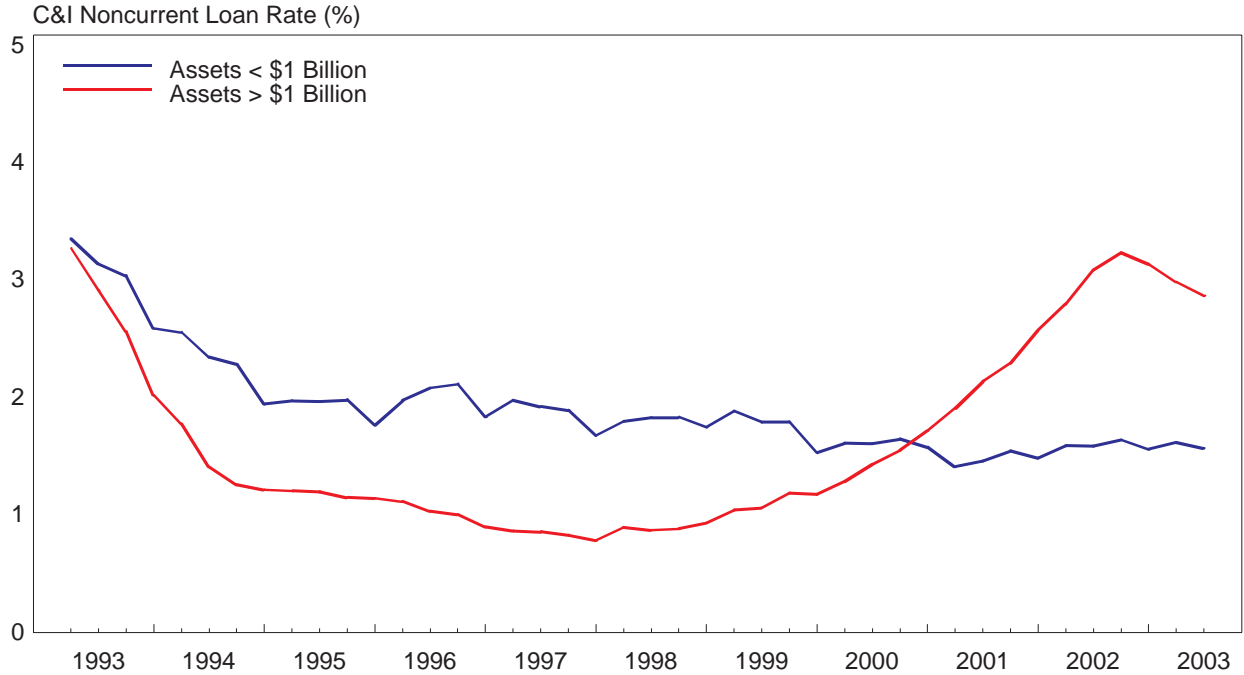
### By Asset Size

1993 - 2003



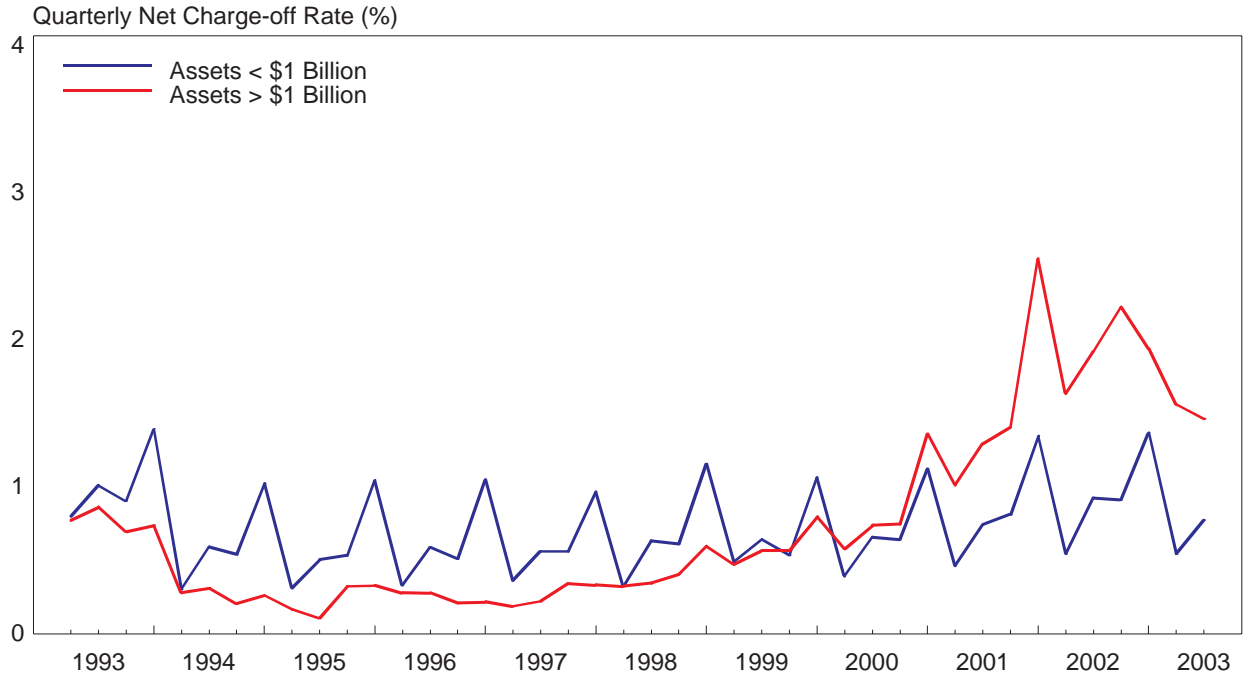
## Noncurrent C & I Loan Rates By Asset Size

1993 - 2003



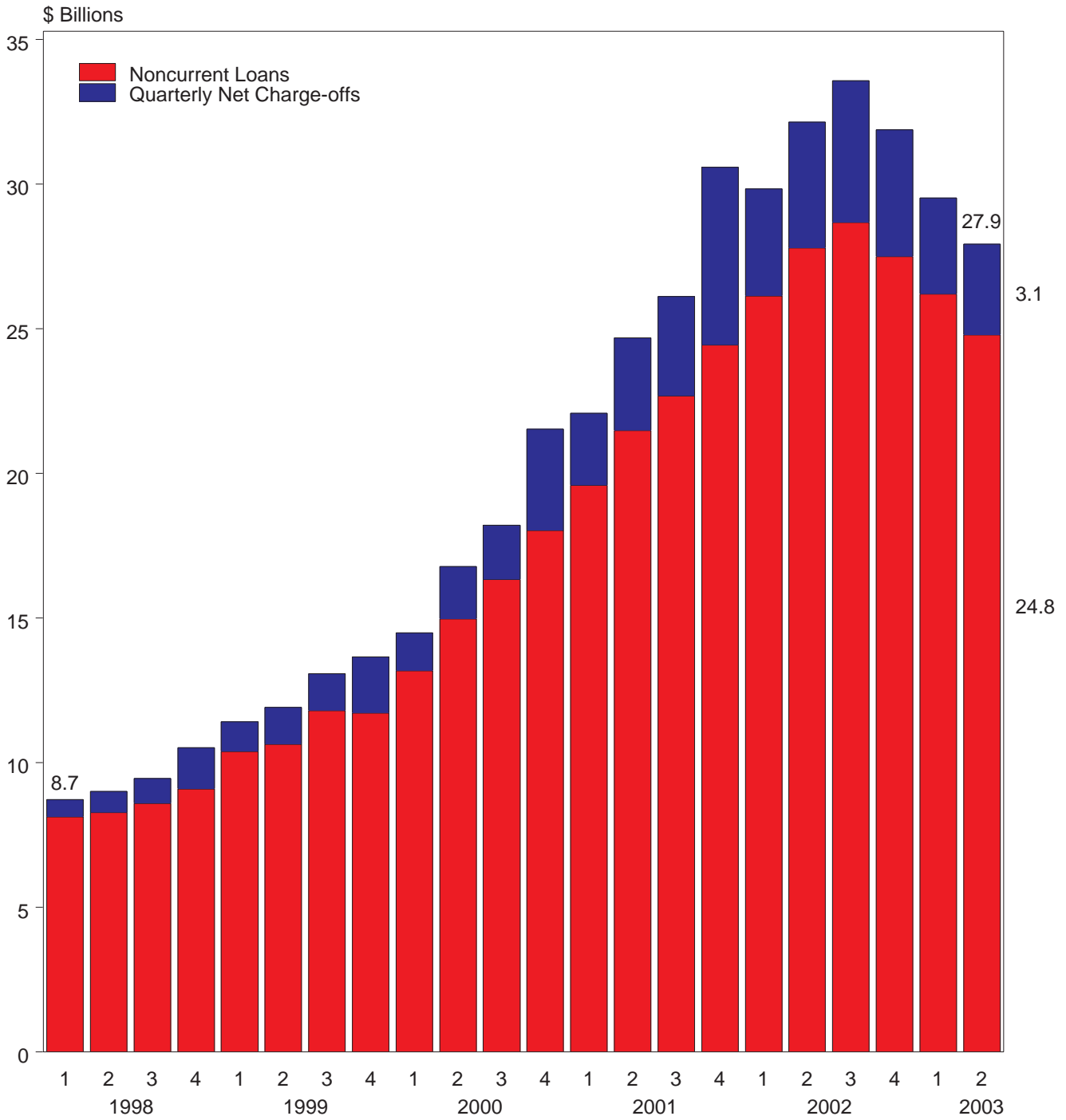
## Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1993 - 2003



# Credit Quality of C & I Loans

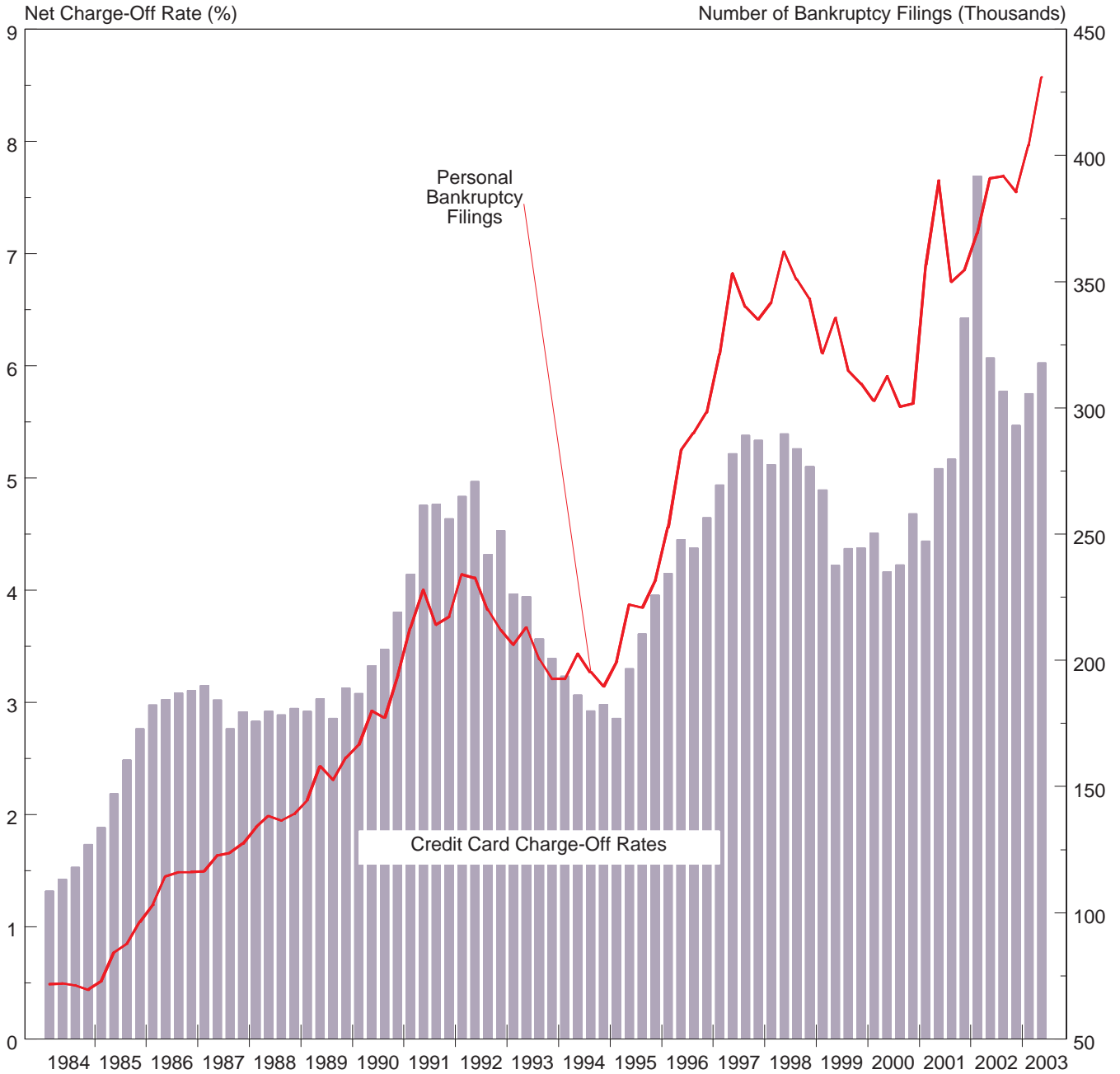
1998 - 2003





# Credit Card Loss Rates and Personal Bankruptcy Filings

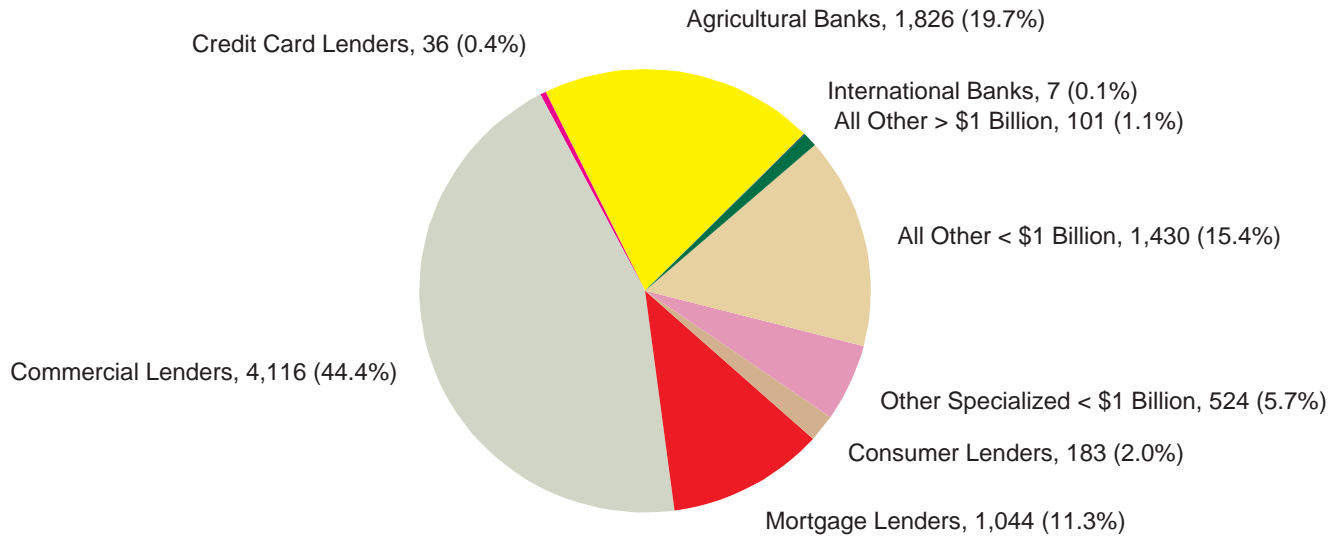
## 1984-2003



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

## Number of Institutions By Asset Concentration Group

June 30, 2003

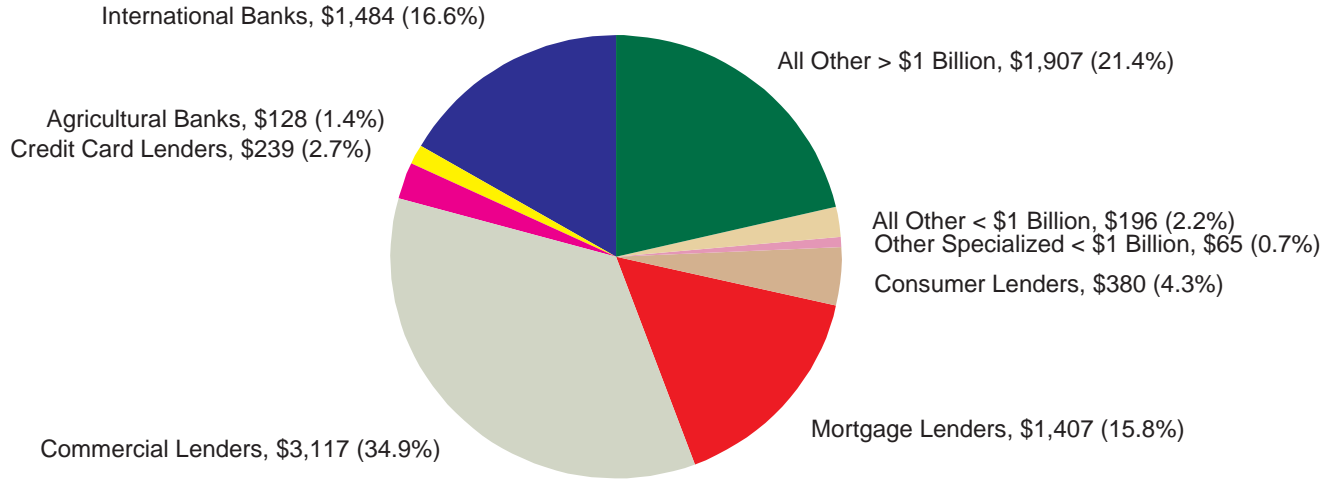


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/03</b>	7	1,826	36	4,116	1,044	183	524	1,430	101
<b>12/02</b>	6	1,823	39	4,071	1,107	196	488	1,525	99
<b>12/01</b>	5	1,875	56	3,968	1,242	229	477	1,661	101
<b>12/00</b>	7	1,977	56	3,954	1,266	288	513	1,755	89
<b>12/99</b>	8	2,113	64	3,784	1,356	304	562	1,942	89
<b>12/98</b>	11	2,279	69	3,372	1,452	273	652	2,264	92
<b>12/97</b>	11	2,377	74	3,437	1,615	338	611	2,365	95
<b>12/96</b>	11	2,476	80	3,484	1,732	354	688	2,529	99
<b>12/95</b>	11	2,646	71	3,322	1,825	370	797	2,805	123
<b>12/94</b>	11	2,838	70	3,394	2,029	379	916	2,836	132
<b>12/93</b>	11	2,952	61	3,305	2,153	323	1,224	3,109	145
<b>12/92</b>	11	3,022	66	3,342	2,327	319	1,388	3,315	143
<b>12/91</b>	10	3,120	73	3,668	2,395	379	1,371	3,426	131
<b>12/90</b>	10	3,114	73	4,147	2,338	463	1,396	3,678	117
<b>12/89</b>	12	3,186	66	4,590	2,367	519	1,429	3,810	95
<b>12/88</b>	13	3,261	51	4,768	2,364	550	1,523	3,940	91
<b>12/87</b>	13	3,364	58	5,157	2,315	505	1,719	4,096	98
<b>12/86</b>	13	3,548	50	5,236	2,168	459	1,810	4,474	118
<b>12/85</b>	14	3,736	33	5,066	2,350	471	1,681	4,554	128

## Industry Assets By Asset Concentration Group

June 30, 2003

(\$ Billions)

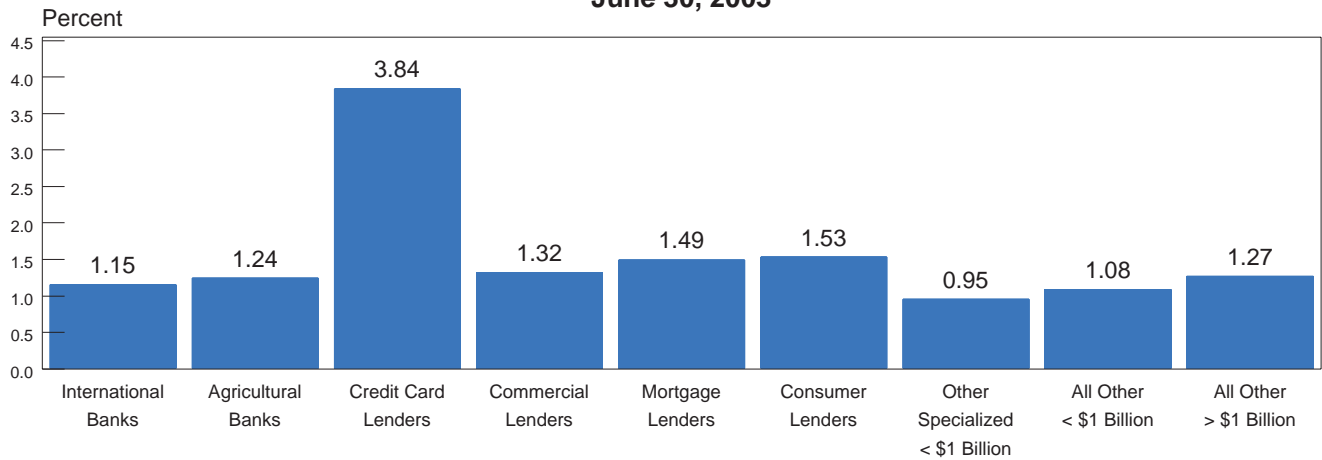


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/03</b>	1,484	128	239	3,117	1,407	380	65	196	1,907
<b>12/02</b>	1,324	124	249	2,964	1,342	166	60	197	2,009
<b>12/01</b>	1,176	120	335	3,539	1,179	141	50	203	1,127
<b>12/00</b>	1,229	120	295	3,822	1,000	88	51	205	651
<b>12/99</b>	1,179	121	254	3,392	1,045	101	56	225	509
<b>12/98</b>	1,444	125	258	2,786	1,079	81	68	270	420
<b>12/97</b>	1,383	120	217	2,019	967	118	65	279	876
<b>12/96</b>	1,197	117	219	2,166	932	134	70	291	480
<b>12/95</b>	1,046	118	166	1,922	935	114	82	315	641
<b>12/94</b>	960	119	132	1,675	926	92	92	306	719
<b>12/93</b>	831	120	101	1,561	920	85	119	329	663
<b>12/92</b>	754	117	93	1,666	861	60	131	342	551
<b>12/91</b>	637	114	94	1,989	798	65	112	333	446
<b>12/90</b>	625	108	87	2,206	828	61	102	329	381
<b>12/89</b>	712	102	82	2,264	854	82	100	317	305
<b>12/88</b>	699	99	67	2,224	858	75	102	315	298
<b>12/87</b>	711	100	50	2,010	847	62	119	325	278
<b>12/86</b>	720	103	35	1,888	726	65	120	365	305
<b>12/85</b>	717	105	25	1,560	692	68	109	365	352

## Performance Ratios By Asset Concentration Group

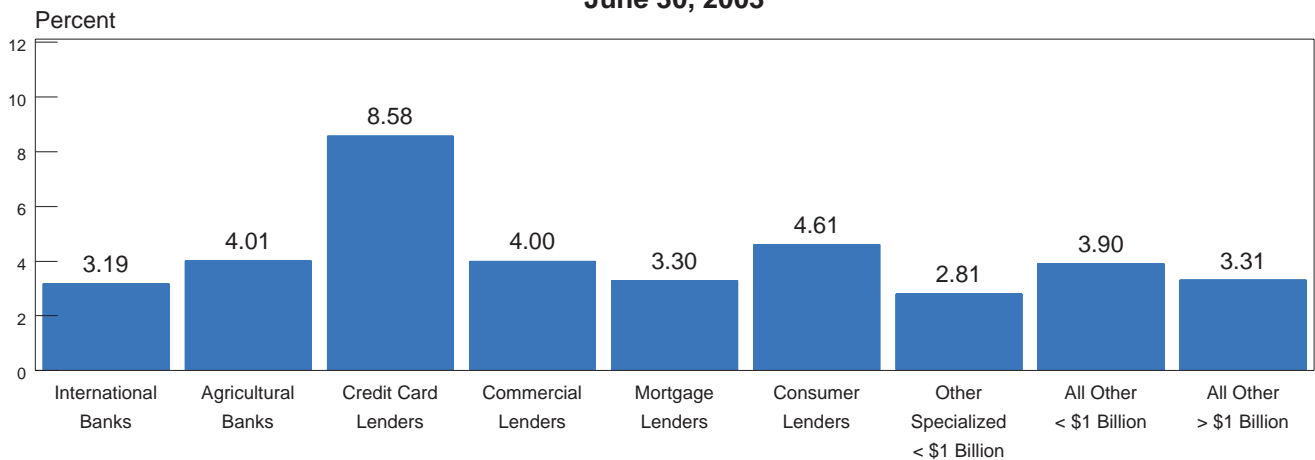
### Return on Assets (YTD)

June 30, 2003



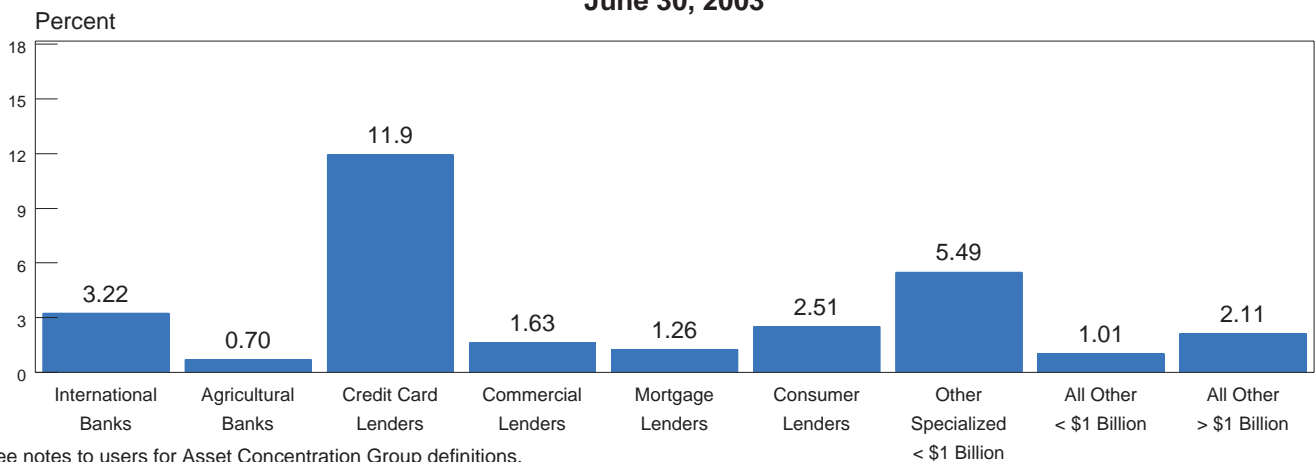
### Net Interest Margin (YTD)

June 30, 2003



### Noninterest Income to Assets (YTD)

June 30, 2003

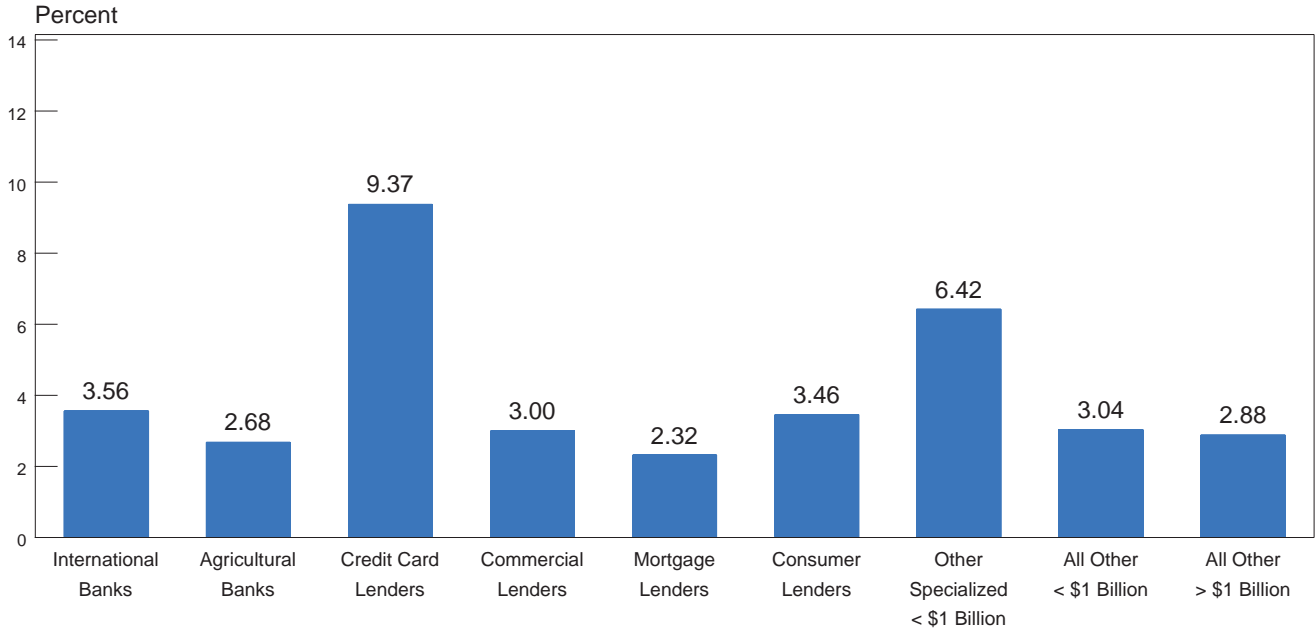


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

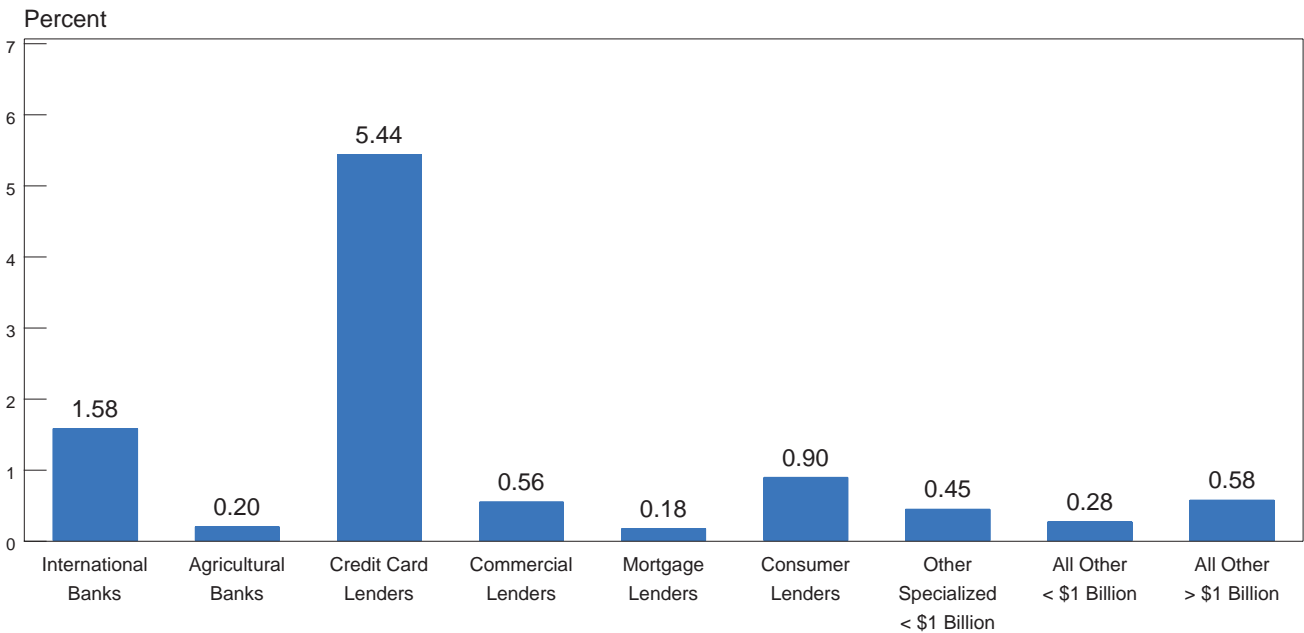
### Noninterest Expense to Assets (YTD)

June 30, 2003



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

June 30, 2003

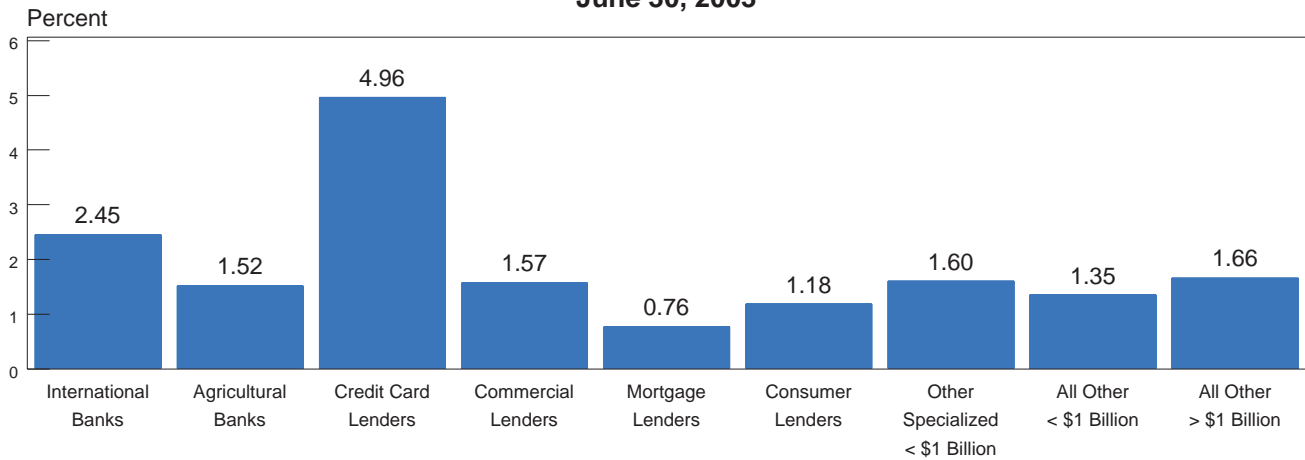


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

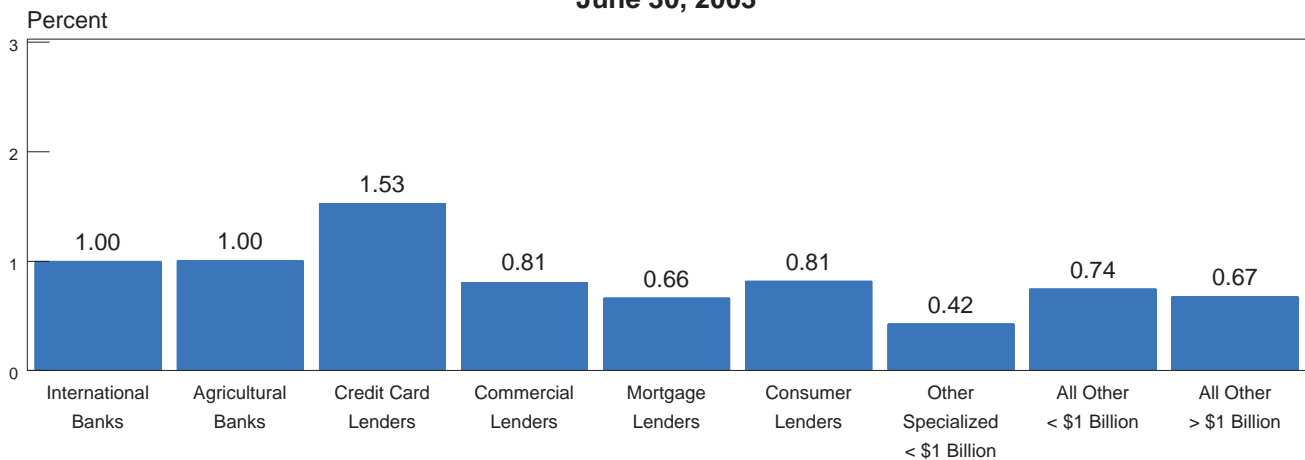
### Loss Allowance To Loans and Leases

June 30, 2003



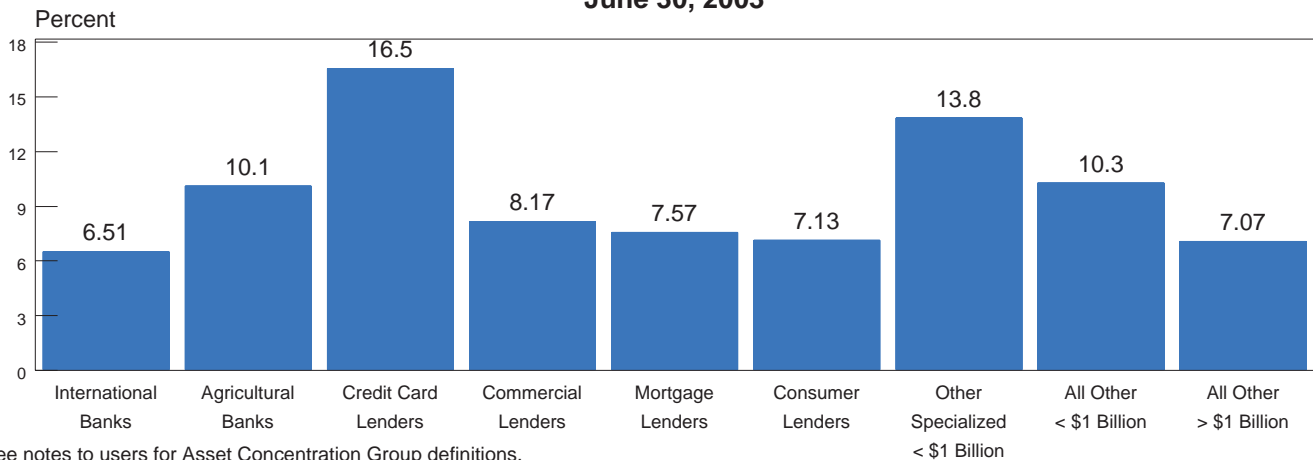
### Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2003



### Core Capital (Leverage) Ratio

June 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
06/03	1.15	1.24	3.84	1.32	1.49	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77
06/99	0.84	1.21	3.46	1.29	1.03	1.33	1.57	1.39	1.40
06/98	0.88	1.30	2.61	1.27	1.10	1.31	1.63	1.22	1.49
06/97	1.00	1.29	1.63	1.31	0.97	1.31	1.61	1.26	1.28
06/96	0.88	1.27	1.96	1.31	0.92	1.28	1.29	1.25	1.10
06/95	0.74	1.22	2.97	1.15	0.78	1.13	0.75	1.18	1.17
06/94	0.83	1.25	4.15	1.03	0.68	1.30	1.08	1.19	1.19
06/93	1.00	1.35	3.48	1.00	0.86	1.46	0.95	1.31	0.97
06/92	0.57	1.28	2.86	0.69	0.81	1.08	1.19	1.14	0.88
06/91	0.53	1.09	2.36	0.01	0.33	0.59	0.46	0.81	0.70
06/90	0.53	1.04	2.51	0.09	-0.09	-0.12	0.68	0.78	0.41
06/89	0.88	1.14	2.11	0.25	-0.06	0.69	0.52	0.72	0.22
06/88	0.93	1.00	1.86	-0.33	0.18	0.45	0.30	0.67	0.26
06/87	-2.51	0.76	1.57	-0.23	0.52	0.79	0.75	0.73	0.65
06/86	0.40	0.61	1.58	0.39	0.85	0.97	1.04	0.97	0.98
06/85	0.44	0.76	1.75	0.63	0.38	0.61	1.17	0.98	0.88

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
06/03	3.19	4.01	8.58	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48
06/99	3.11	4.11	8.18	4.19	3.07	4.69	3.39	4.18	3.86
06/98	2.97	4.27	7.92	4.29	3.14	4.55	3.93	4.31	4.08
06/97	3.04	4.34	7.85	4.46	3.23	5.17	3.81	4.44	4.28
06/96	3.25	4.28	7.73	4.32	3.21	5.10	3.71	4.41	4.07
06/95	3.43	4.36	8.29	4.37	3.09	4.73	3.78	4.48	4.13
06/94	3.44	4.30	9.45	4.37	3.37	5.05	3.78	4.46	4.21
06/93	3.56	4.38	9.59	4.45	3.59	5.48	3.82	4.64	4.36
06/92	3.29	4.38	9.46	4.27	3.37	5.22	3.91	4.56	4.12
06/91	3.02	4.11	9.29	3.75	2.76	4.33	3.22	4.21	3.28
06/90	2.87	4.07	8.96	3.59	2.30	3.74	3.37	4.08	2.54
06/89	3.11	4.18	8.01	3.59	1.90	4.28	3.36	4.15	2.14
06/88	2.97	4.05	9.32	3.44	2.08	4.06	3.08	3.91	2.53
06/87	2.90	3.99	9.57	3.49	2.37	4.16	3.45	4.02	3.09
06/86	3.11	4.13	10.38	3.52	2.07	3.97	3.68	4.12	3.13
06/85	3.28	4.28	9.98	3.57	1.50	3.23	3.70	4.14	3.04

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
06/03	1.58	0.20	5.44	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.55	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50
06/99	0.46	0.19	4.18	0.39	0.13	0.54	0.20	0.26	0.43
06/98	0.47	0.15	4.84	0.33	0.17	0.69	0.70	0.24	0.55
06/97	0.21	0.19	4.66	0.31	0.20	0.98	0.30	0.24	0.74
06/96	0.40	0.18	4.05	0.32	0.26	0.79	0.13	0.22	0.44
06/95	0.20	0.10	3.00	0.35	0.27	0.40	0.43	0.17	0.34
06/94	0.73	0.10	3.15	0.43	0.44	0.51	0.13	0.15	0.38
06/93	1.24	0.16	3.97	0.75	0.55	0.68	0.48	0.32	1.14
06/92	1.71	0.31	4.93	0.96	0.47	0.71	0.55	0.42	1.03
06/91	2.30	0.29	4.71	1.23	0.45	0.83	0.69	0.55	1.03
06/90	2.80	0.40	3.91	1.05	0.36	0.69	0.80	0.54	0.80
06/89	1.13	0.44	3.66	0.59	0.04	0.32	0.69	0.43	0.36
06/88	0.76	0.65	3.64	0.85	0.02	0.44	0.76	0.49	0.43
06/87	0.75	1.18	4.29	0.54	0.01	0.32	0.59	0.56	0.38
06/86	0.81	1.96	4.52	0.58	0.01	0.38	0.61	0.56	0.39
06/85	0.64	1.66	2.87	0.47	0.00	0.26	0.37	0.44	0.38

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>06/03</b>	2.37	1.43	1.82	1.06	0.88	0.92	1.02	1.10	1.24
<b>12/02</b>	2.73	1.20	2.16	1.15	0.95	1.46	1.59	1.01	1.28
<b>12/01</b>	1.95	1.16	1.94	1.28	0.87	1.49	0.88	0.97	1.24
<b>12/00</b>	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
<b>12/99</b>	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
<b>12/98</b>	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
<b>12/97</b>	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
<b>12/96</b>	1.01	1.15	1.97	1.00	1.11	1.66	1.27	0.91	0.92
<b>12/95</b>	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
<b>12/94</b>	1.98	0.97	1.38	1.32	1.32	1.09	1.36	0.88	0.98
<b>12/93</b>	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
<b>12/92</b>	5.48	1.40	1.90	3.14	2.24	1.91	2.35	1.43	2.36
<b>12/91</b>	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
<b>12/90</b>	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
<b>12/89</b>	5.47	2.00	1.95	3.43	2.68	2.22	3.81	2.10	6.24
<b>12/88</b>	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43
<b>12/87</b>	5.85	3.16	1.88	4.20	2.70	2.28	4.05	2.29	2.35
<b>12/86</b>	3.62	4.33	2.18	3.75	2.79	1.99	2.63	2.24	1.66
<b>12/85</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

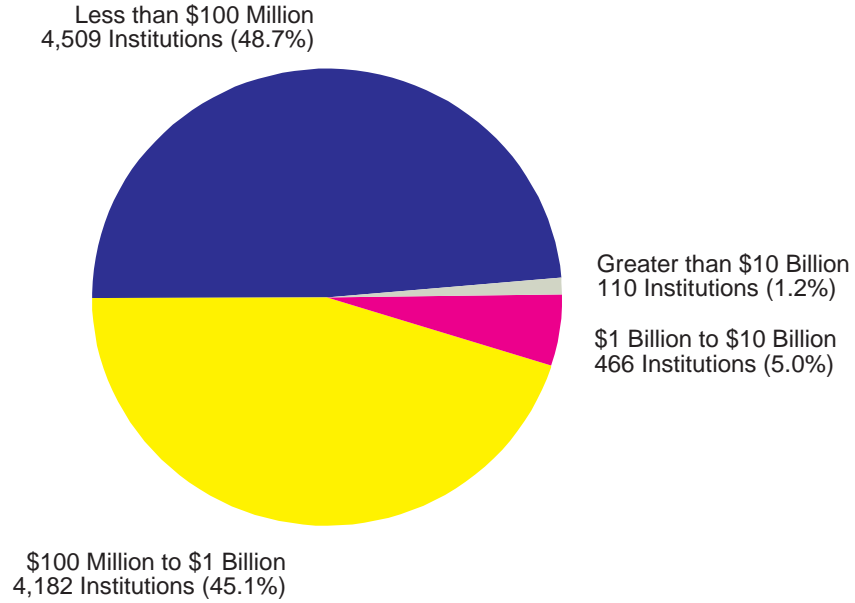
1985 - 2003

	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
<b>06/03</b>	6.51	10.11	16.54	8.17	7.57	7.13	13.83	10.26	7.07
<b>12/02</b>	6.69	10.10	14.86	8.11	7.54	7.41	15.09	9.82	7.13
<b>12/01</b>	6.44	10.03	12.42	7.92	7.46	7.76	15.59	9.91	6.88
<b>12/00</b>	6.64	10.22	11.72	7.57	7.65	7.82	14.67	9.99	7.13
<b>12/99</b>	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
<b>12/98</b>	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
<b>12/97</b>	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
<b>12/96</b>	6.14	10.55	10.91	7.73	7.64	8.11	13.08	9.45	7.11
<b>12/95</b>	6.20	10.50	10.39	7.71	7.75	7.66	12.14	9.49	7.06
<b>12/94</b>	6.21	10.47	11.30	7.78	7.56	7.93	10.96	9.19	7.09
<b>12/93</b>	6.54	10.19	11.00	7.41	7.35	7.90	8.88	8.82	6.82
<b>12/92</b>	5.93	9.84	9.96	6.80	6.84	7.27	8.67	8.22	6.68
<b>12/91</b>	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
<b>12/90</b>	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
<b>12/89</b>	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
<b>12/88</b>	4.93	9.43	5.97	6.03	6.88	7.55	9.46	8.00	6.10
<b>12/87</b>	4.15	9.11	8.38	5.84	7.16	7.64	9.15	8.05	5.83
<b>12/86</b>	5.21	8.91	8.21	6.10	6.51	8.12	9.07	7.98	5.99
<b>12/85</b>	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

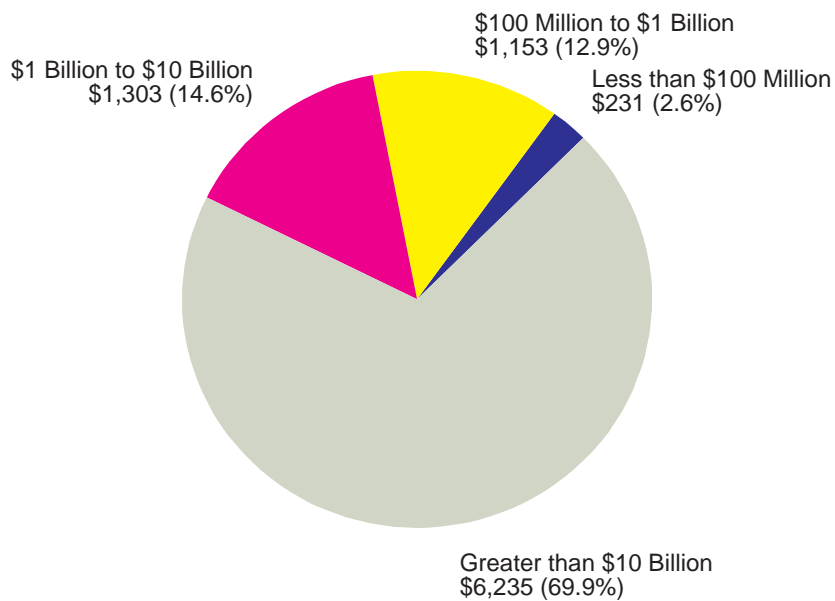
June 30, 2003



## Industry Assets By Asset Size

June 30, 2003

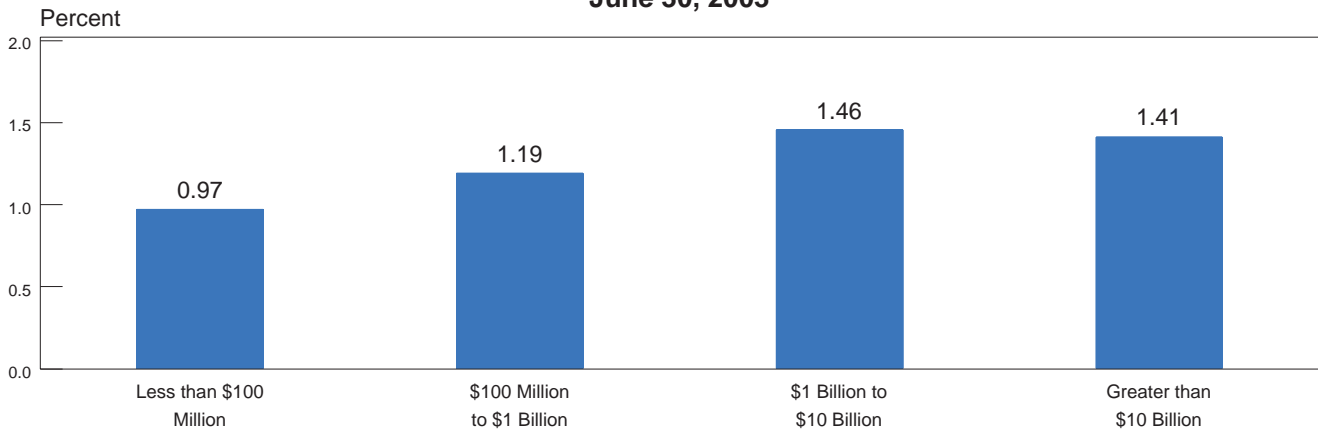
(\$ Billions)



## Performance Ratios By Asset Size

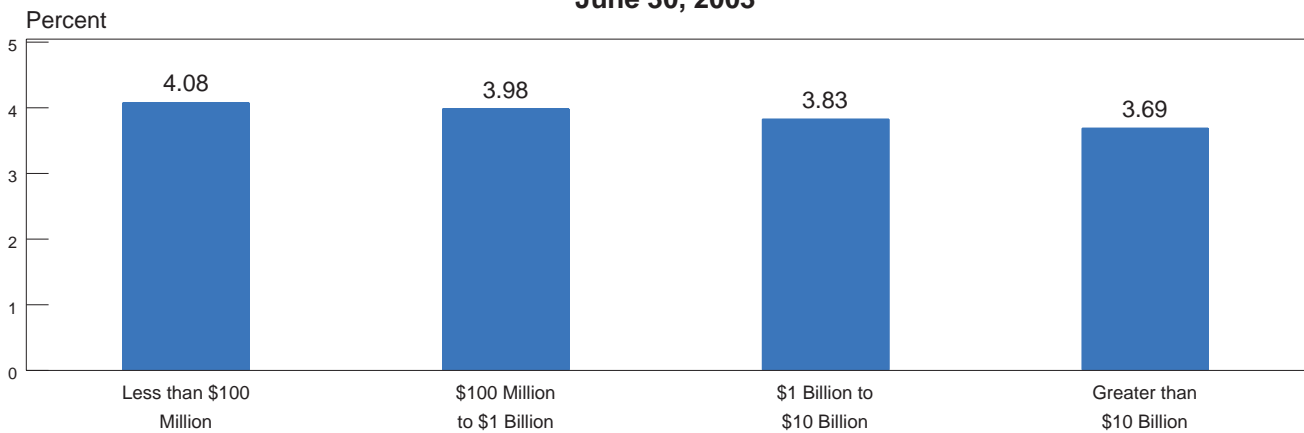
### Return on Assets (YTD)

June 30, 2003



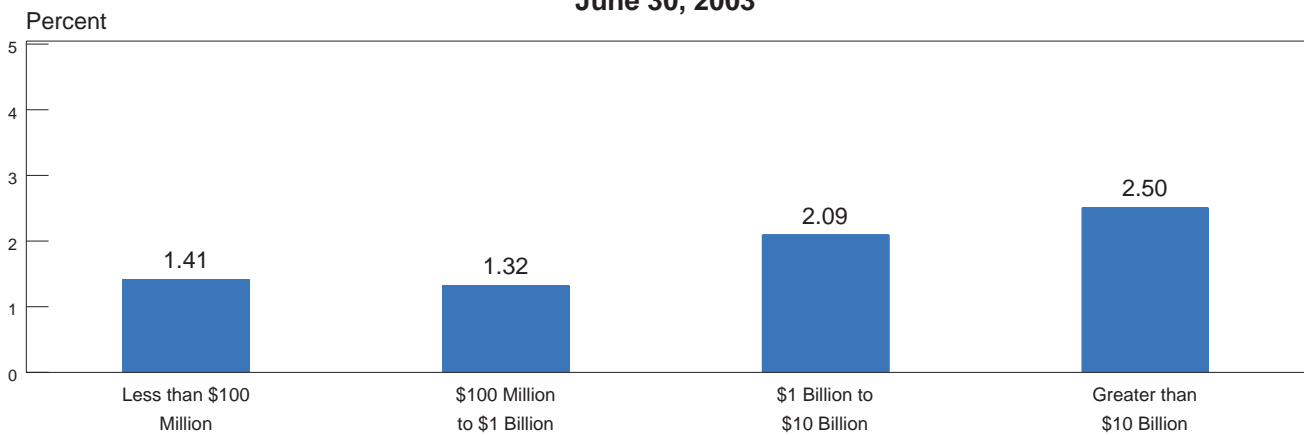
### Net Interest Margin (YTD)

June 30, 2003



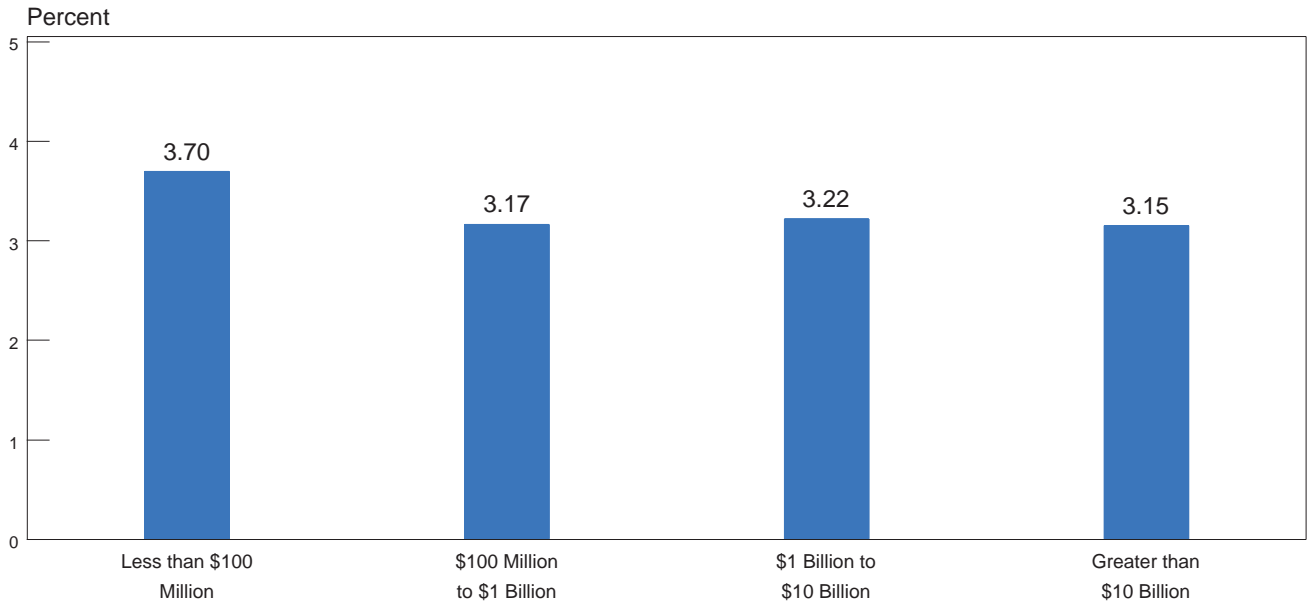
### Noninterest Income to Assets (YTD)

June 30, 2003



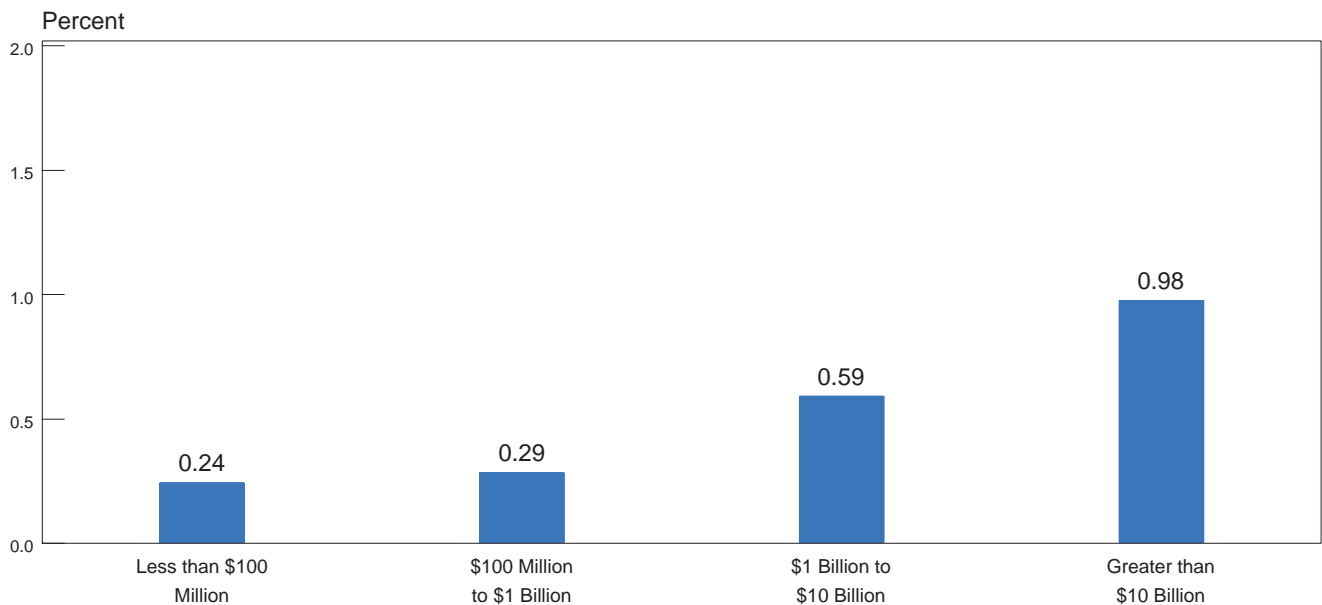
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2003



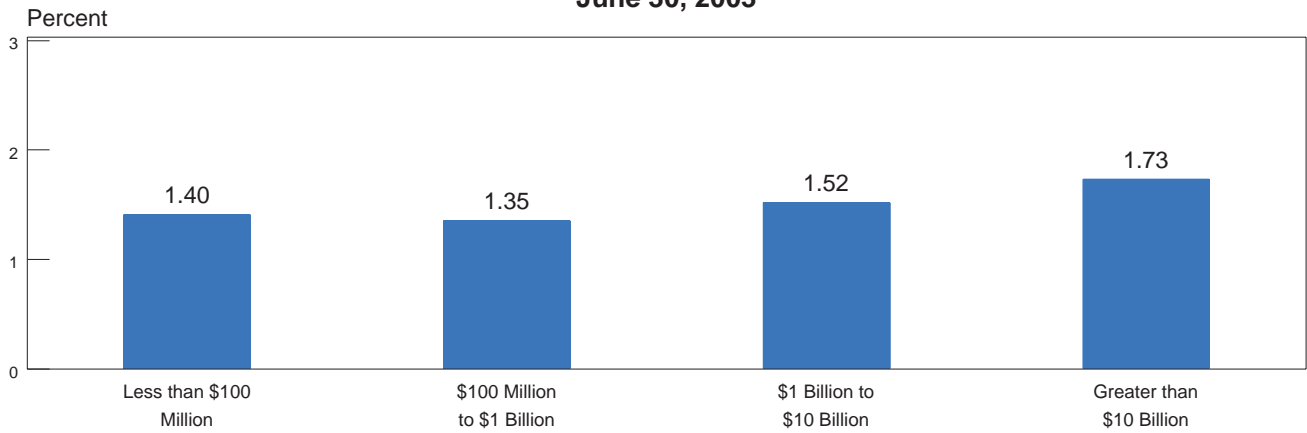
## Net Charge-offs to Loans and Leases (YTD)

June 30, 2003



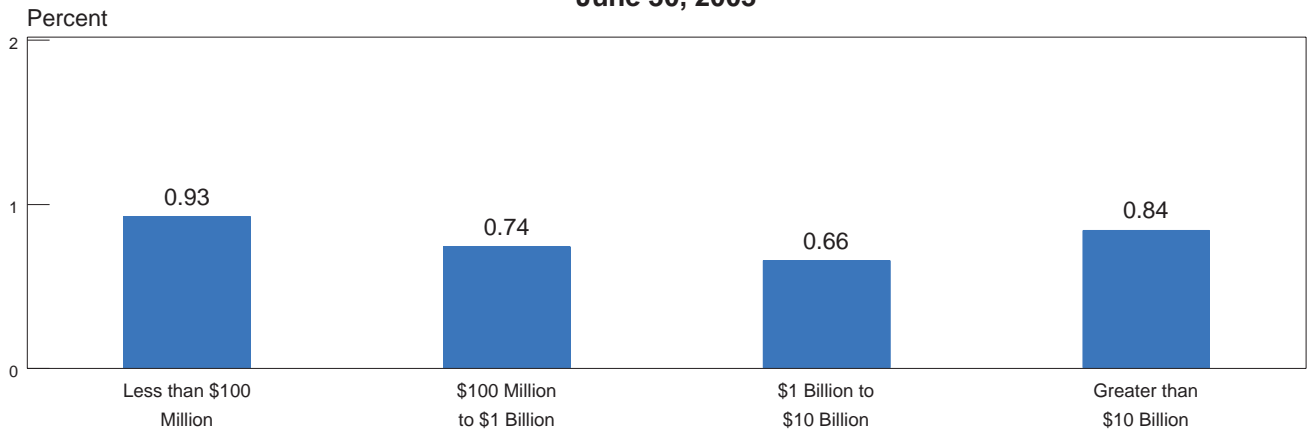
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

June 30, 2003



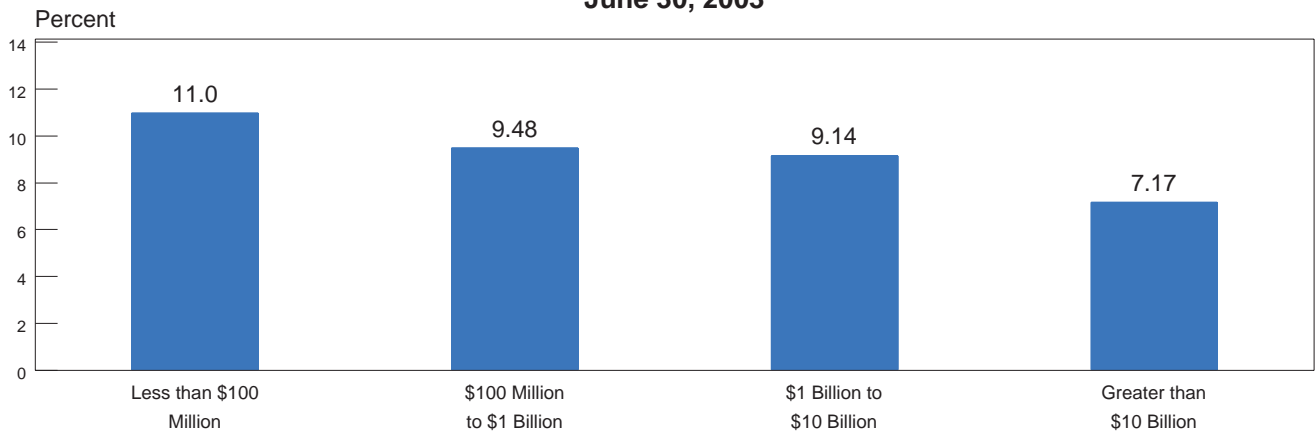
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2003



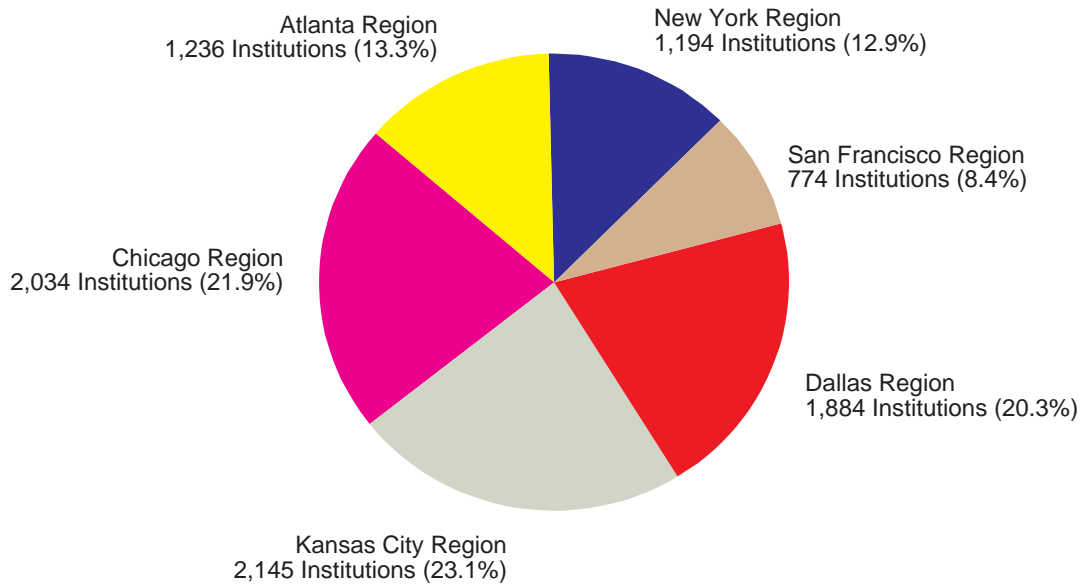
## Core Capital (Leverage) Ratio

June 30, 2003



## Geographic Distribution of FDIC-Insured Institutions

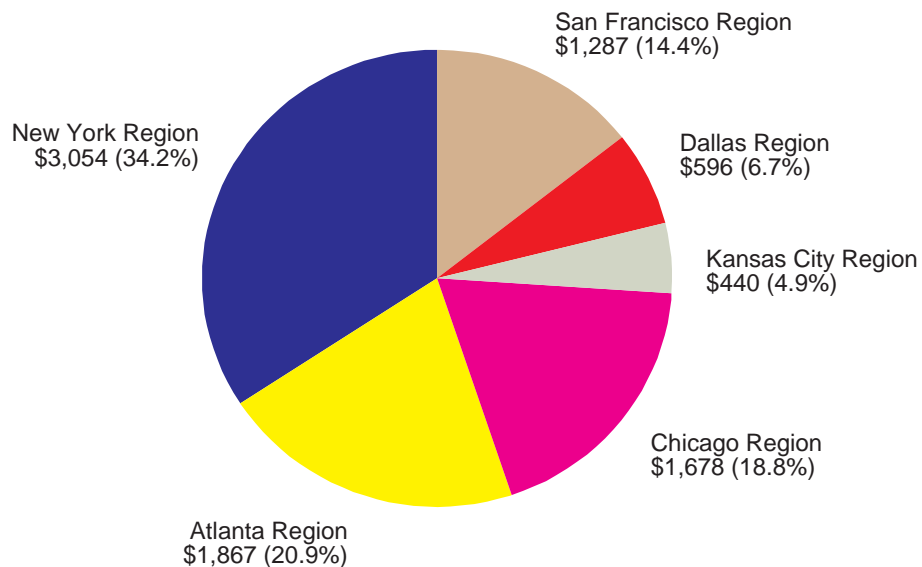
June 30, 2003



## Geographic Distribution of Industry Assets

June 30, 2003

(\$ Billions)

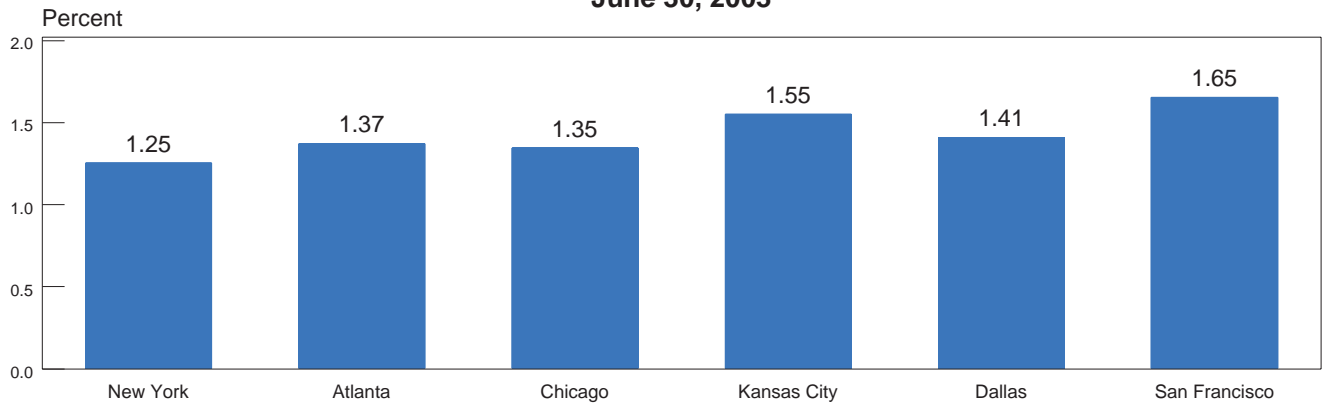


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.



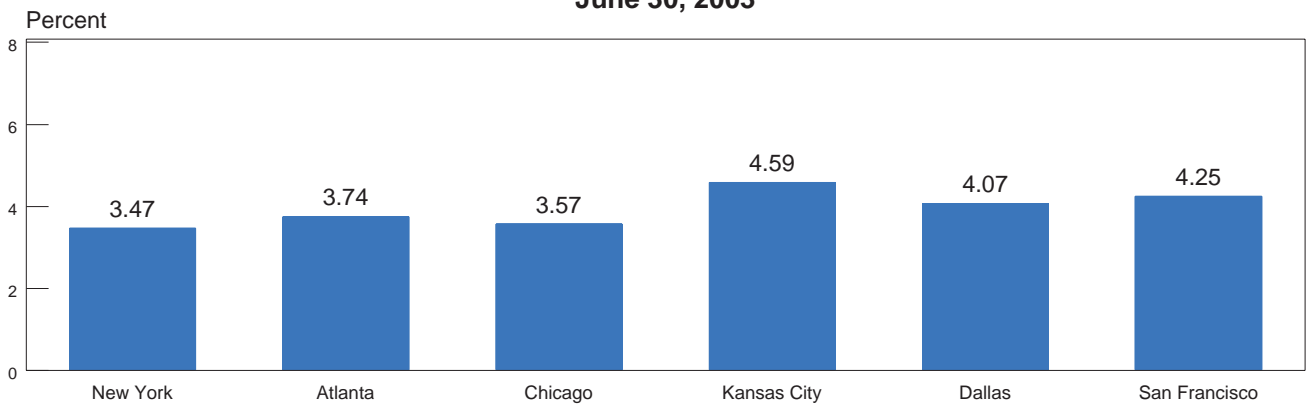
## Performance Ratios By Geographic Region Return on Assets (YTD)

June 30, 2003



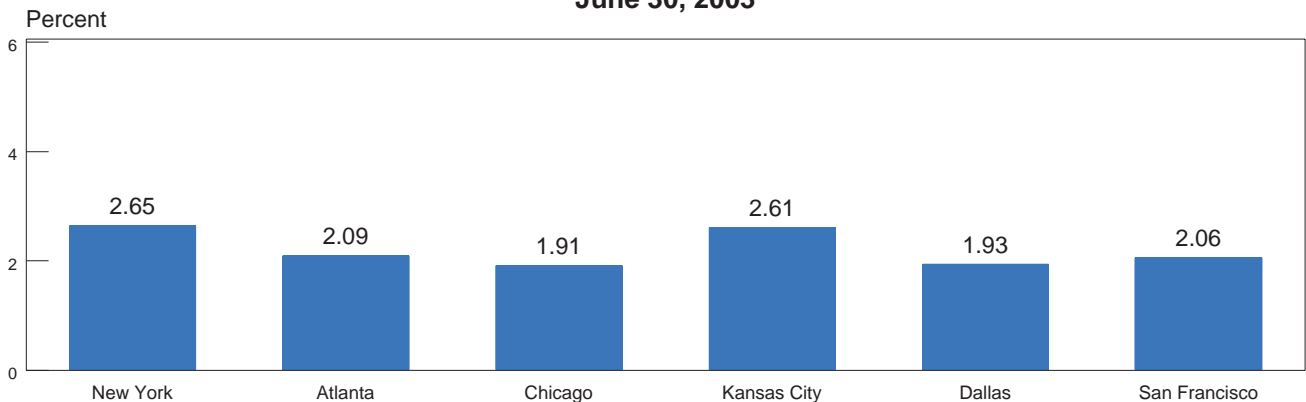
## Net Interest Margins (YTD)

June 30, 2003



## Noninterest Income to Assets (YTD)

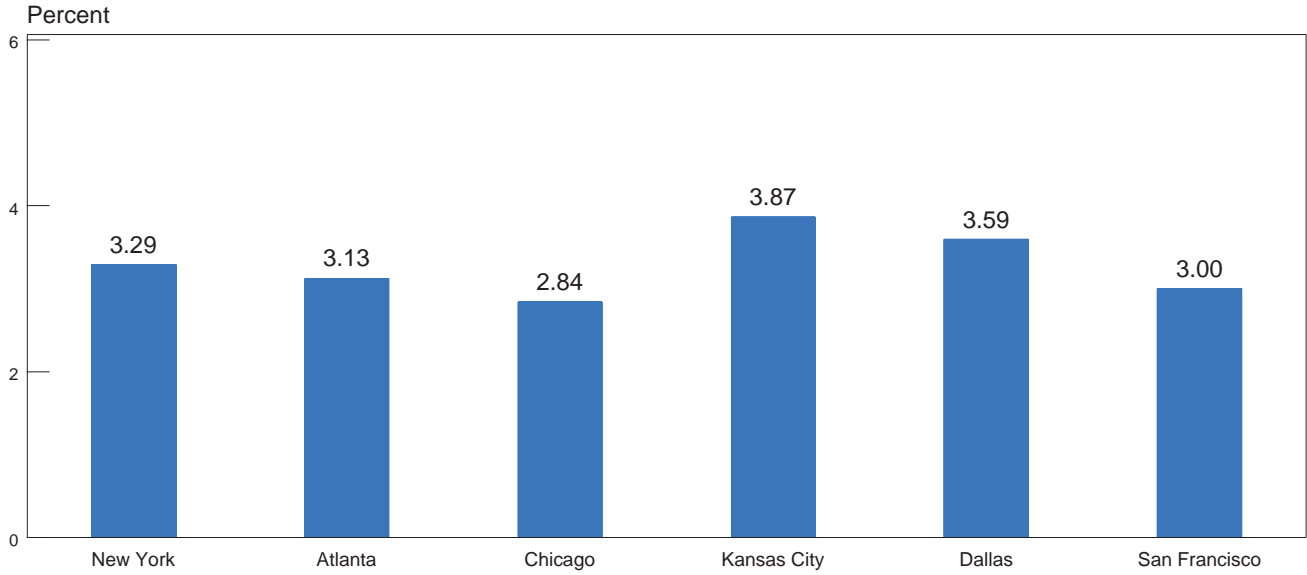
June 30, 2003



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

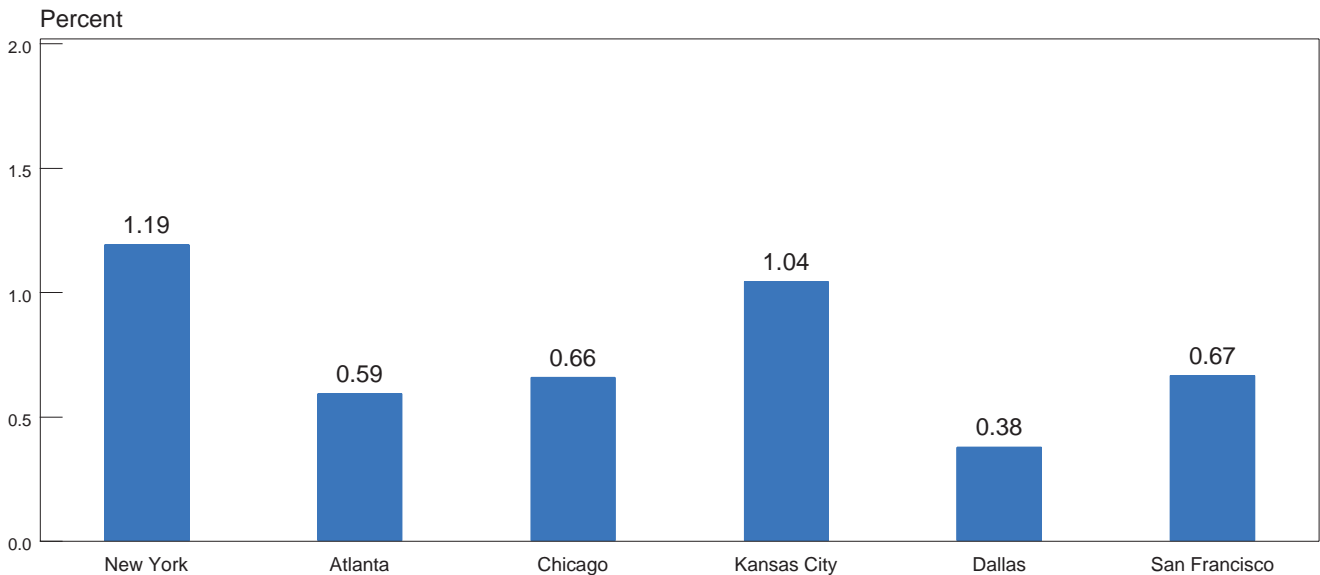
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

June 30, 2003



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

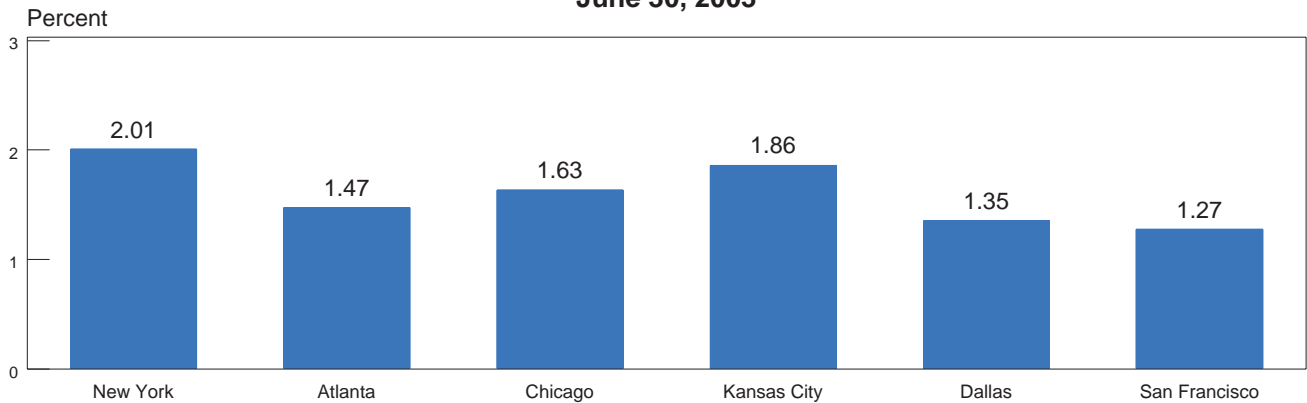
June 30, 2003



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

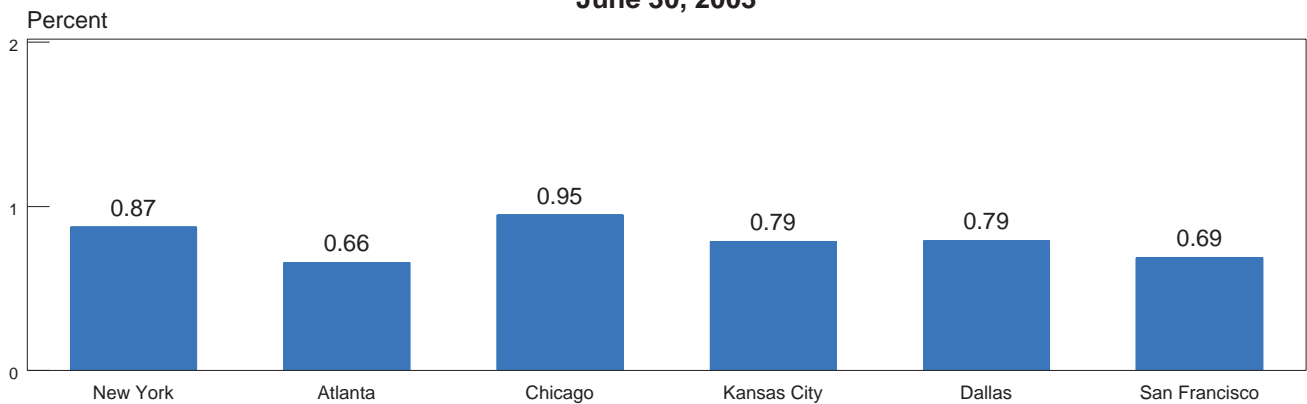
## Condition Ratios By Geographic Region Loss Allowance To Loans and Leases

June 30, 2003



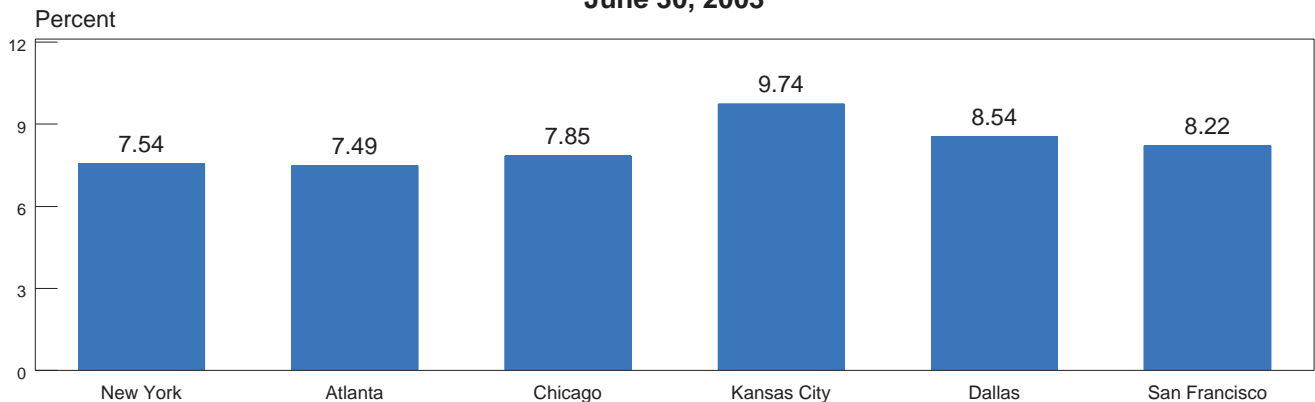
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2003



## Core Capital (Leverage) Ratio

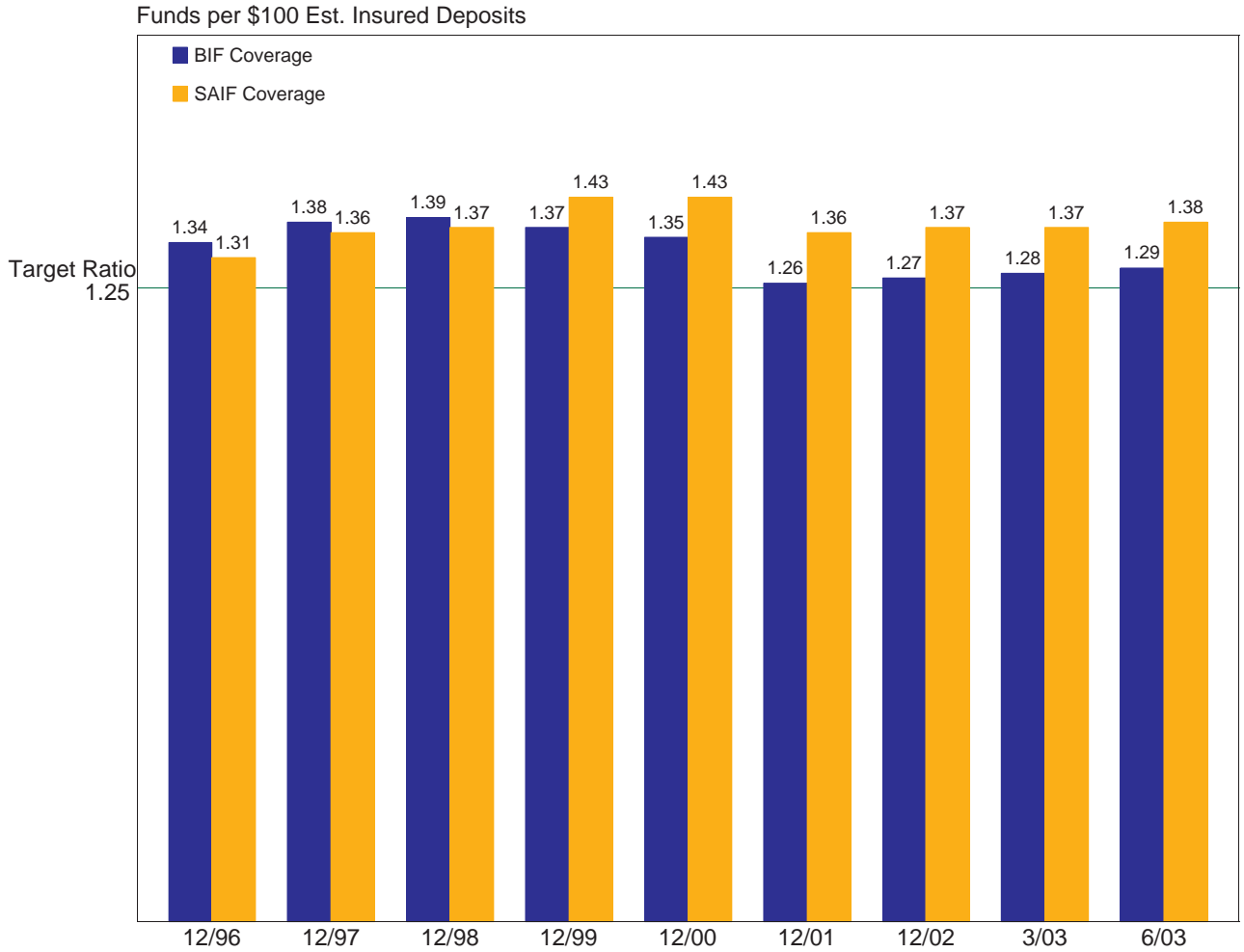
June 30, 2003



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

# Insurance Fund Reserve Ratios

December 31, 1996 - June 30, 2003



**(\$ Billions)**

**BIF**

Fund Balance	26.9	28.3	29.6	29.4	31.0	30.4	32.1	32.4	32.8
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	2,540.0

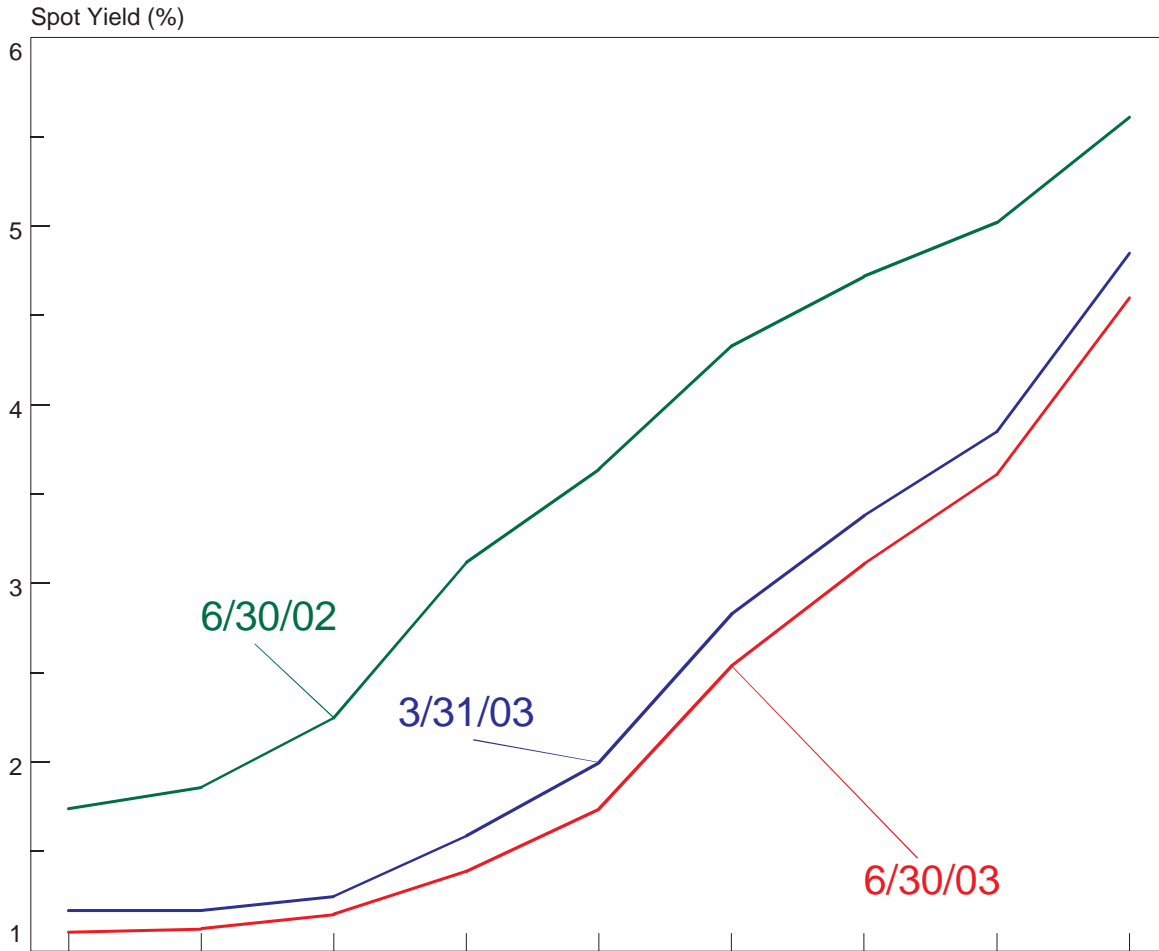
**SAIF**

Fund Balance	8.9	9.4	9.8	10.3	10.8	10.9	11.7	11.9	12.1
Est. Insured Deposits	683.4	689.9	716.0	717.6	755.2	802.4	859.7	867.9	875.9

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

June 30, 2002 - June 30, 2003



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
6/30/02	1.74	1.86	2.25	3.12	3.64	4.33	4.72	5.02	5.61

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

### June 30, 2003

#### BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,948	98.5%	\$7,748.1	99.7%
Adequately Capitalized	112	1.4%	\$18.7	0.2%
Undercapitalized	2	0.0%	\$0.1	0.0%
Significantly Undercapitalized	1	0.0%	\$0.0	0.0%
Critically Undercapitalized	2	0.0%	\$1.6	0.0%

#### SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,195	99.4%	\$1,152.3	99.9%
Adequately Capitalized	7	0.6%	\$1.8	0.2%
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.

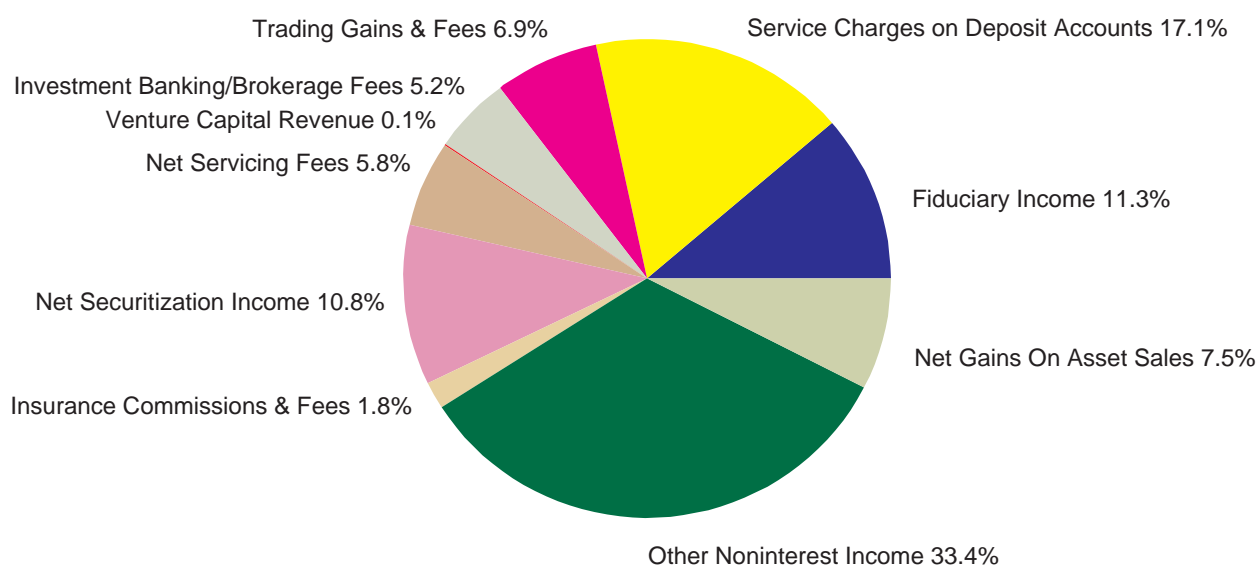
#### Capital Category Definitions

	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

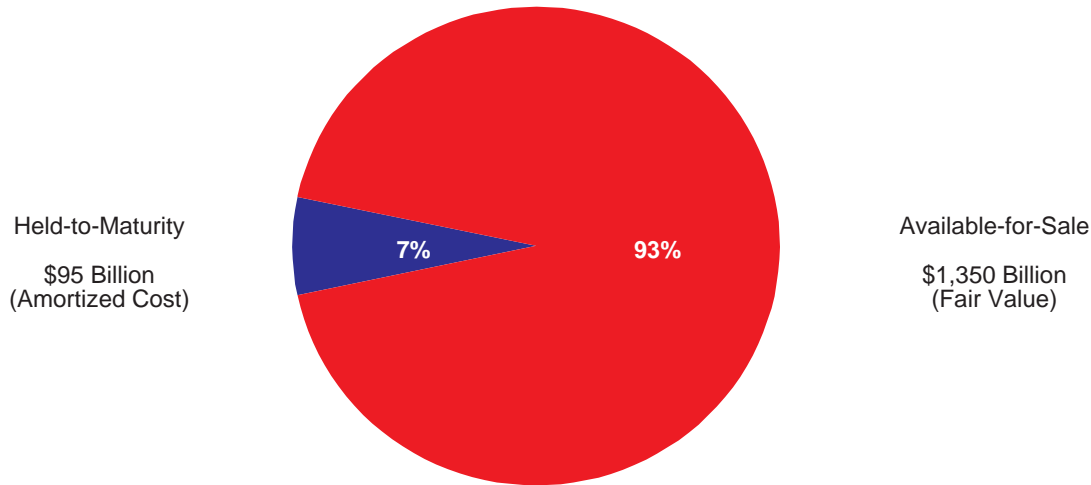
First Half 2003



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$10,184	1,517	19.2%
Service Charges on Deposit Accounts	\$15,471	7,669	97.2%
Trading Gains & Fees	\$6,278	143	1.8%
Investment Banking/Brokerage Fees	\$4,669	2,043	25.9%
Venture Capital Revenue	\$102	48	0.6%
Net Servicing Fees	\$5,232	1,721	21.8%
Net Securitization Income	\$9,799	73	0.9%
Insurance Commissions & Fees	\$1,653	3,634	46.1%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$6,110	1,871	23.7%
Net Gains/Losses On OREO Sales	-\$3	1,758	22.3%
Net Gains/Losses On Sales Of Other Assets	\$683	1,784	22.6%
Other Noninterest Income	\$30,230	7,737	98.1%
<b>Total Noninterest Income</b>	<b>\$90,414</b>	<b>7,808</b>	<b>99.0%</b>

## Commercial Bank Total Securities\*

June 30, 2003



## Total Securities\*

June 30, 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	\$4,514	101.5	\$57,683	101.6	\$62,197	101.6
U.S. Government Agencies	2,142	100.3	6,237	102.4	8,379	101.9
Government Sponsored Enterprises	29,057	101.8	205,257	102.0	234,314	102.0
Mortgage Pass-through Securities	15,034	103.2	533,460	101.6	548,494	101.6
Collateralized Mortgage Obligations	16,739	101.2	251,405	101.6	268,144	101.6
State, County, Municipal Obligations	22,461	105.6	86,234	106.3	108,695	106.1
Asset Backed Securities	507	101.8	91,719	100.7	92,226	100.7
Other Debt Securities	4,401	104.7	99,529	104.7	103,930	119.4
Equity Securities	**	**	18,066	108.7	18,066	108.7
<b>Total Securities</b>	<b>\$94,855</b>	<b>102.9</b>	<b>\$1,349,590</b>	<b>102.0</b>	<b>\$1,444,446</b>	<b>102.0</b>
Memoranda***						
Structured Notes	9,931		9,996			100.7

\* Excludes trading account assets.

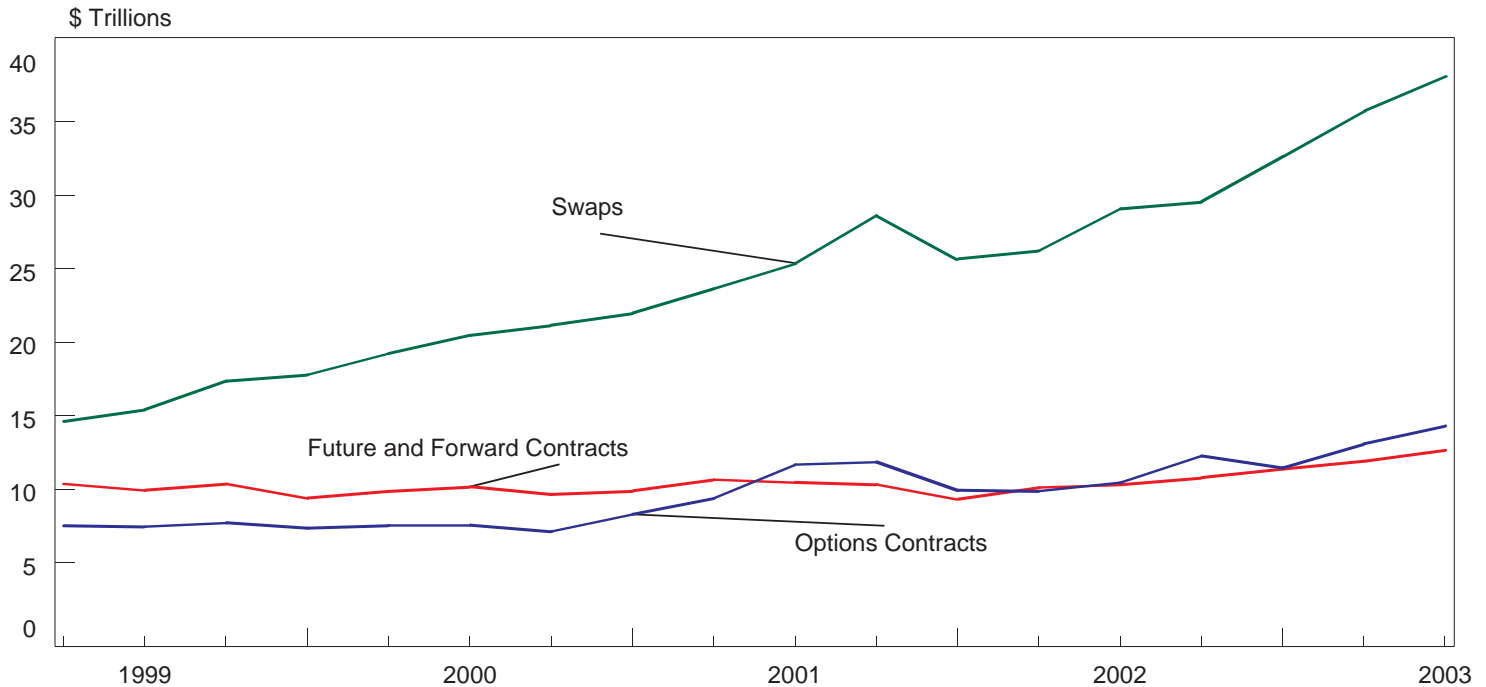
\*\* Equity Securities are classified as 'Available-for-Sale'.

\*\*\* 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
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$34,533	\$40,144	\$44,905	\$55,437	\$60,714	\$65,036
<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>	<b>12,658</b>
Interest rate contracts	5,096	5,302	5,330	7,380	8,034	8,344
Foreign exchange rate contracts	4,175	4,425	3,864	3,866	3,752	4,225
Other futures and forwards*	119	150	142	130	124	88
<b>Option Contracts</b>	<b>7,361</b>	<b>8,300</b>	<b>9,924</b>	<b>11,455</b>	<b>13,089</b>	<b>14,305</b>
Interest rate options	5,795	6,744	8,487	9,783	11,169	12,107
Foreign currency options	965	774	743	911	1,158	1,430
Other option contracts*	601	782	693	761	761	768
<b>Swaps</b>	<b>17,781</b>	<b>21,968</b>	<b>25,646</b>	<b>32,607</b>	<b>35,714</b>	<b>38,074</b>
Interest rate swaps	16,884	20,920	24,402	31,190	34,244	36,481
Foreign exchange rate swaps	774	899	1,129	1,299	1,333	1,438
Other swaps*	123	148	115	118	137	155
<b>Memoranda</b>						
Spot Foreign Exchange Contracts	66	189	111	196	465	609
Credit Derivatives	287	426	421	642	710	802
Number of banks reporting derivatives	418	401	369	444	492	532
Replacement cost of interest rate and foreign exchange rate contracts**	361	449	598	1,120	1,161	1,353

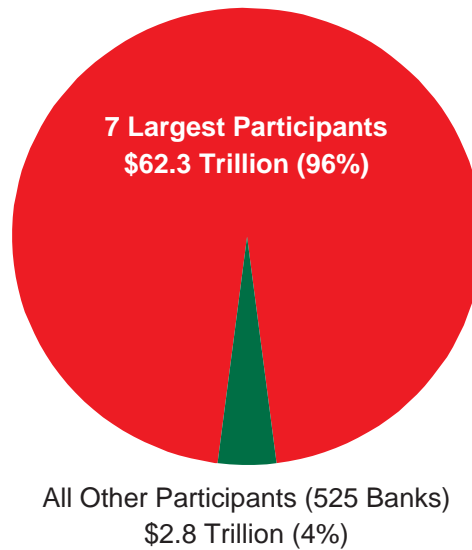
\* Not reported by banks with less than \$300 million in assets.

\*\* 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

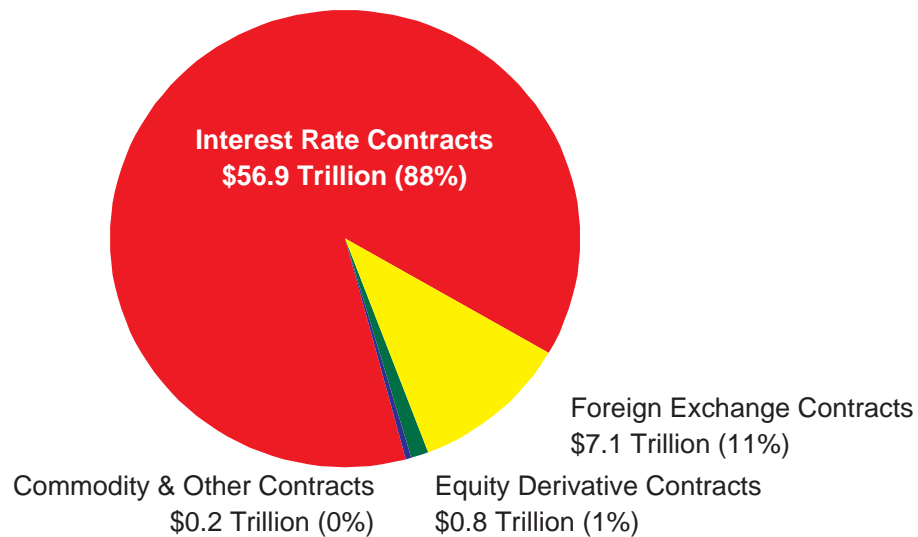
June 30, 2003



## Composition of Commercial Bank Derivatives\*

Notional Amounts

June 30, 2003



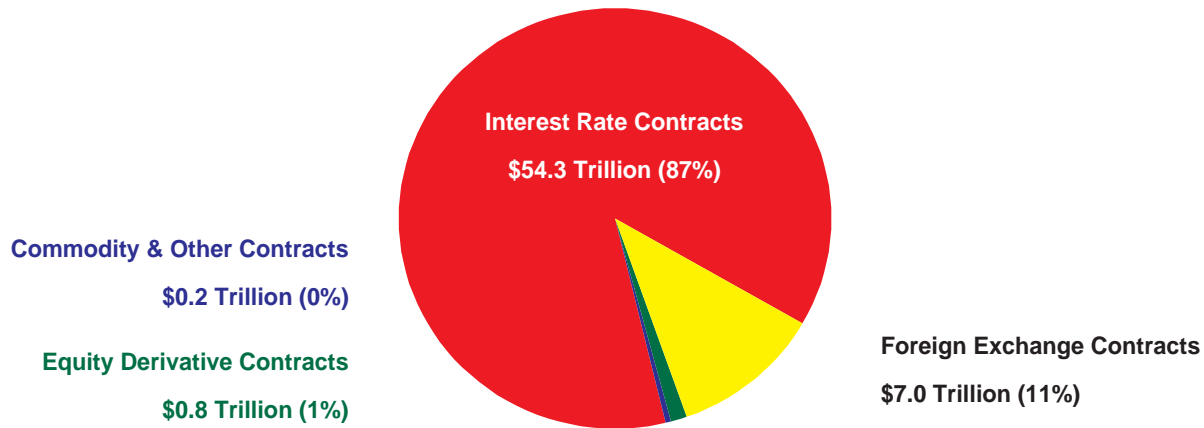
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$545 billion for the seven largest participants and \$64 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

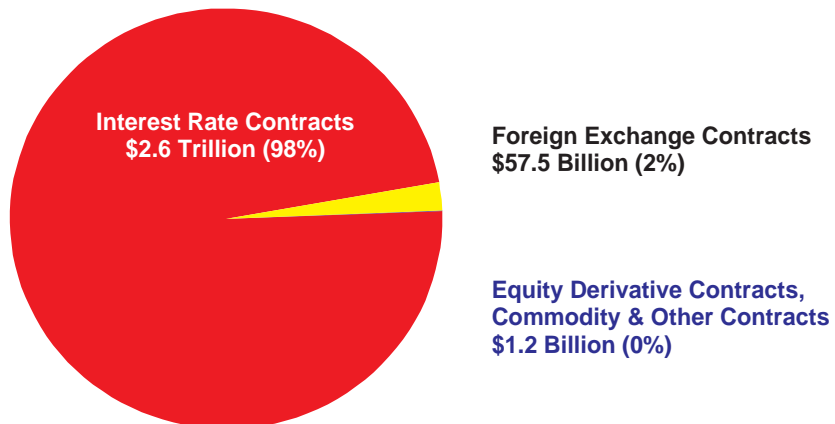
June 30, 2003



### Not Held for Trading

#### Notional Amounts

June 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 \$609 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

June 30, 2003  
(\$ Millions)

#### Held for Trading

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

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	1153358	140,553	36,066	12,370	1342347	32,087
Gross negative fair value	1121331	143,589	32,947	12,392	1310259	
<b>All other participants</b>						
Gross positive fair value	15,962	7,098	1,525	1,343	25,928	773
Gross negative fair value	15,954	6,427	1,425	1,350	25,155	
<b>Total</b>						
Gross positive fair value	1169321	147,651	37,591	13,713	1368275	32,860
Gross negative fair value	1137285	150,016	34,372	13,742	1335415	

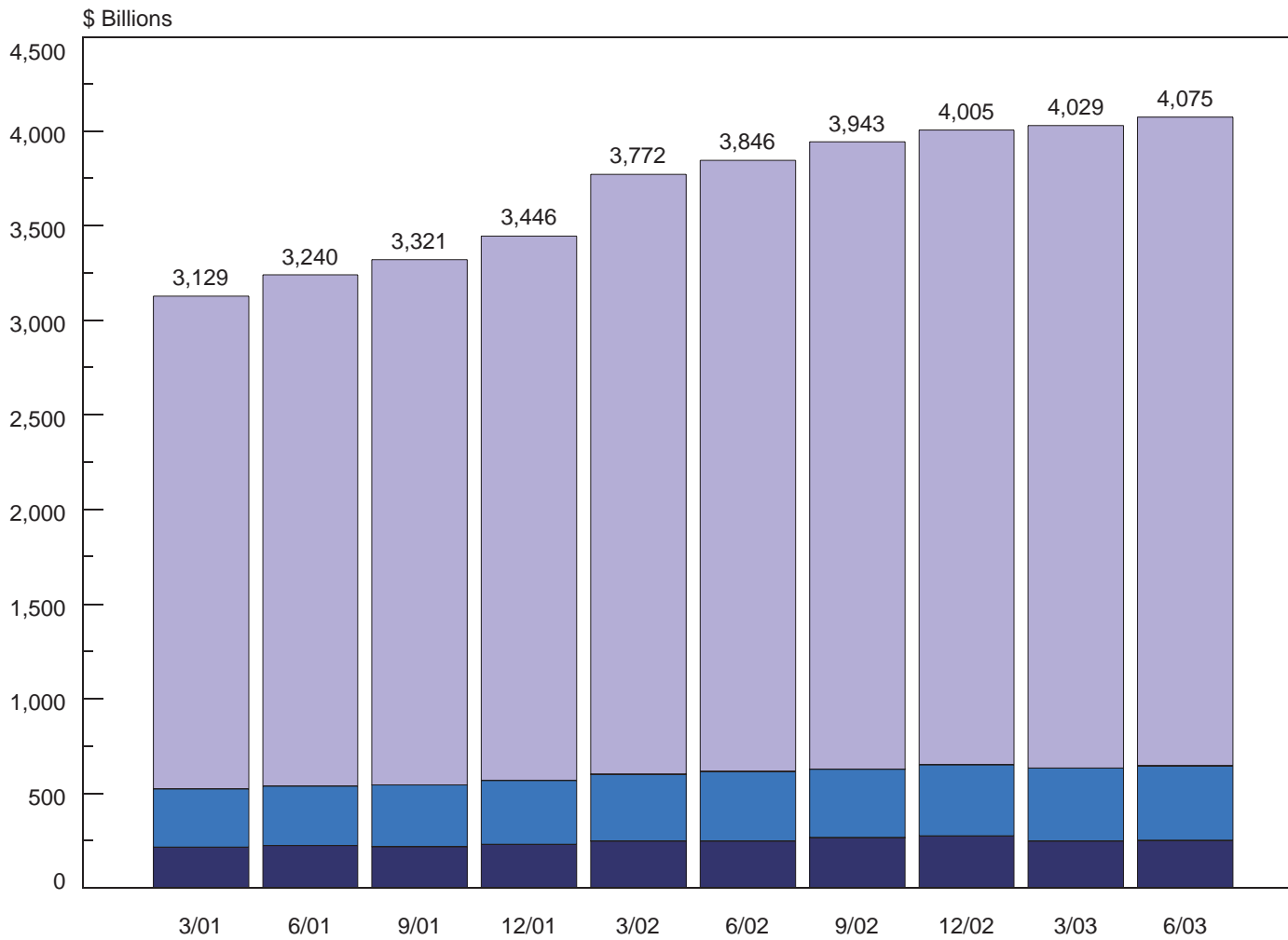
#### Held for Trading

499 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
<b>Seven Largest Participants</b>						
Gross positive fair value	22,974	425	2	0	23,401	6,030
Gross negative fair value	16,775	590	7	0	17,371	
<b>All other participants</b>						
Gross positive fair value	11,709	526	13	0	12,248	1,623
Gross negative fair value	9,639	927	60	0	10,626	
<b>Total</b>						
Gross positive fair value	34,683	951	15	0	35,649	7,652
Gross negative fair value	26,414	1,517	66	0	27,997	

## Expansion of Commercial Bank Credit Card Lines

2001 - 2003



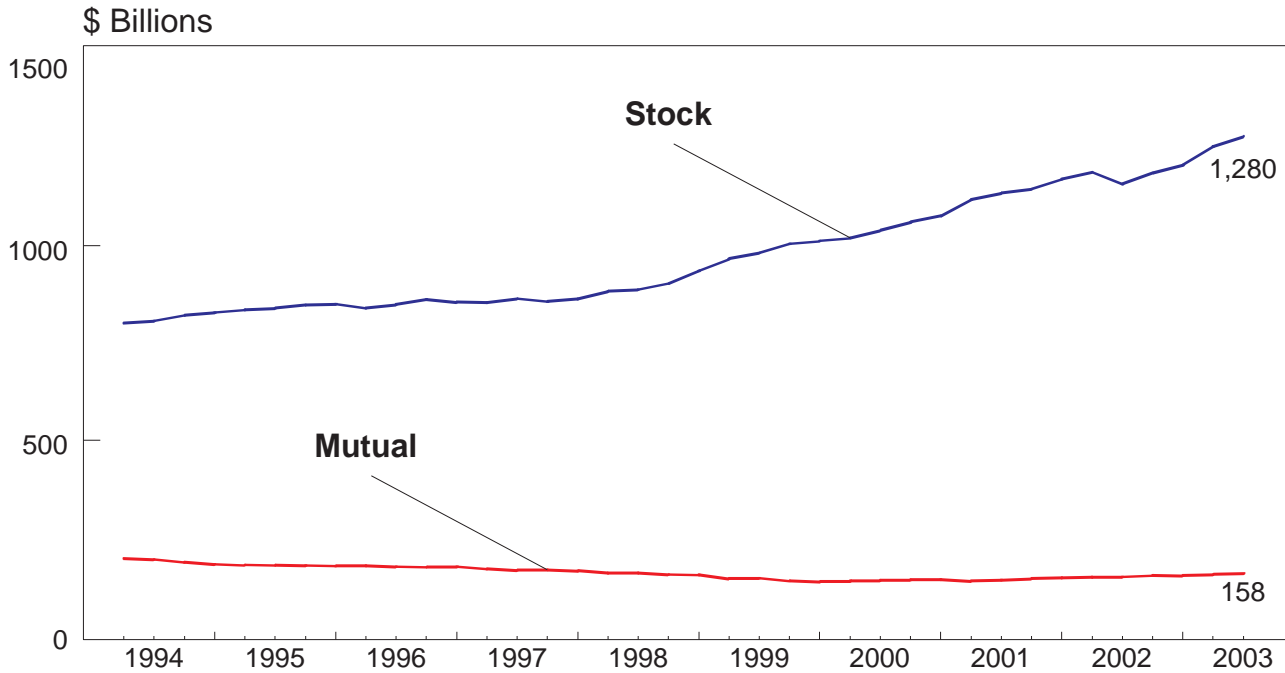
### Loans outstanding (\$ Billions)

	3/01	6/01	9/01	12/01	3/02	6/02	9/02	12/02	3/03	6/03
■ Held on-balance-sheet	216.5	226.4	218.5	232.4	247.8	250.4	267.6	276.0	250.4	251.1
■ Securitized & sold *	308.2	312.6	326.1	338.0	354.4	367.1	361.0	376.5	384.3	395.3
■ 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	3,428.7
<b>Total</b>	<b>3,129.2</b>	<b>3,239.7</b>	<b>3,321.4</b>	<b>3,446.4</b>	<b>3,772.5</b>	<b>3,846.1</b>	<b>3,942.9</b>	<b>4,005.1</b>	<b>4,029.1</b>	<b>4,075.1</b>

\* Off-balance-sheet

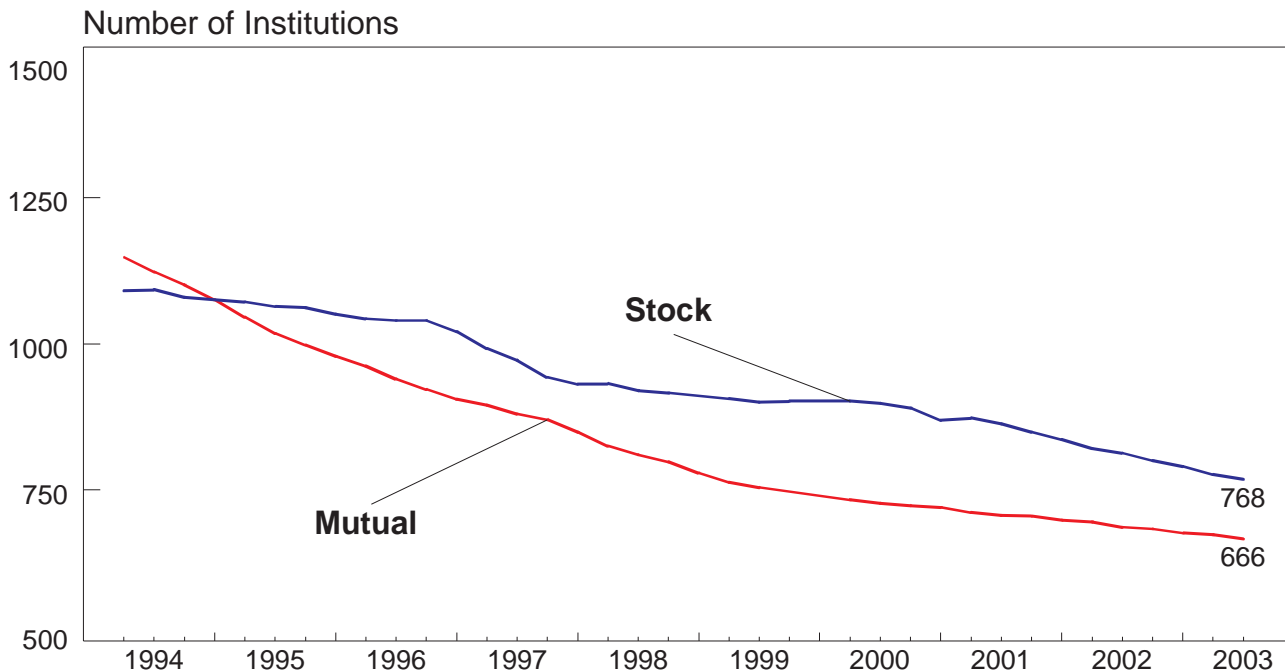
## Assets of Mutual and Stock Savings Institutions

1994 - 2003



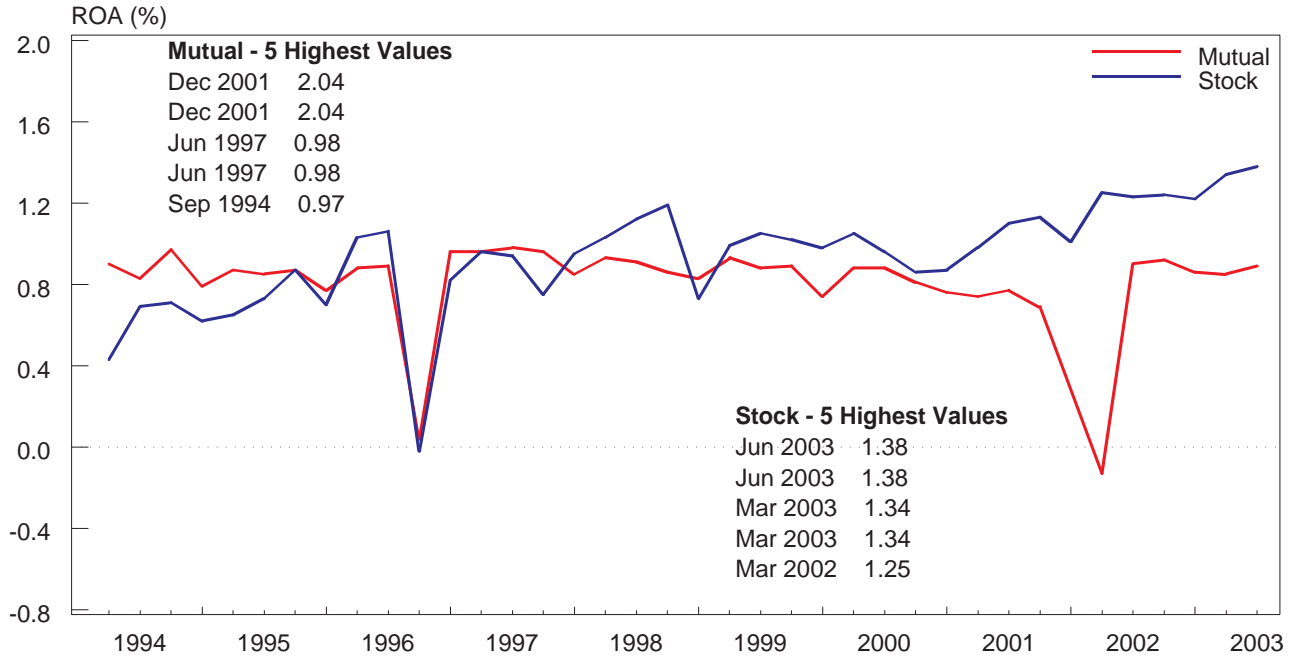
## Number of Mutual and Stock Savings Institutions

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

