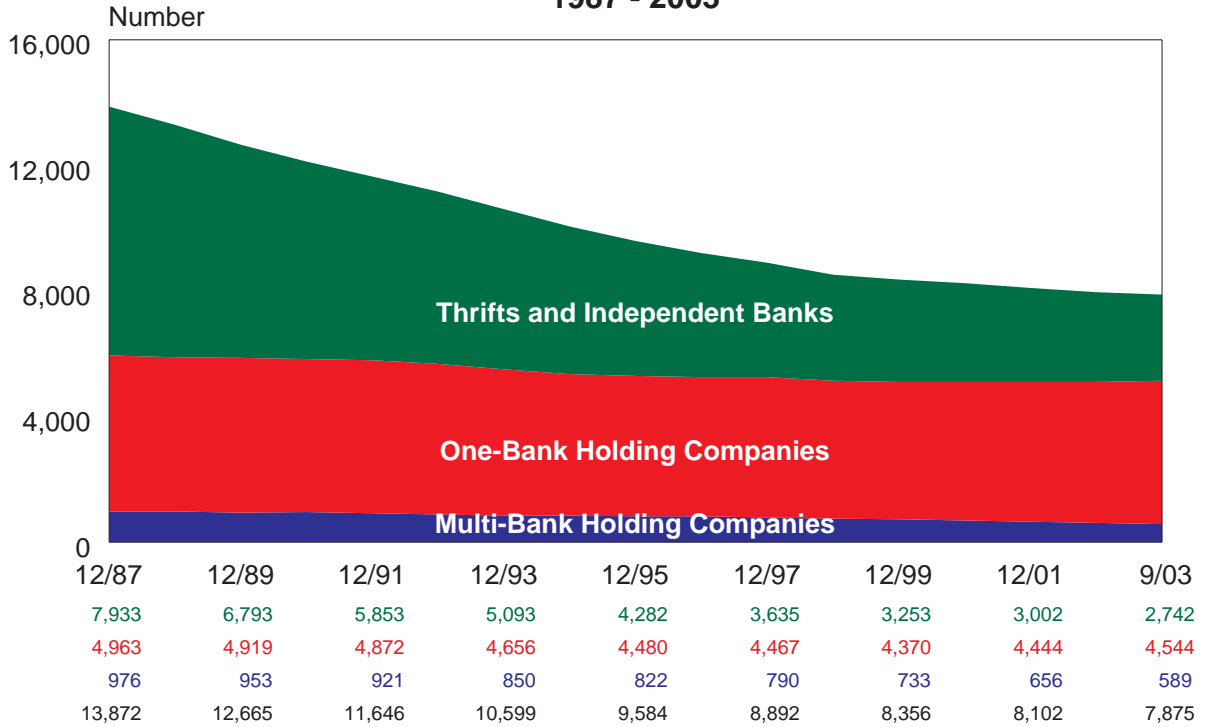


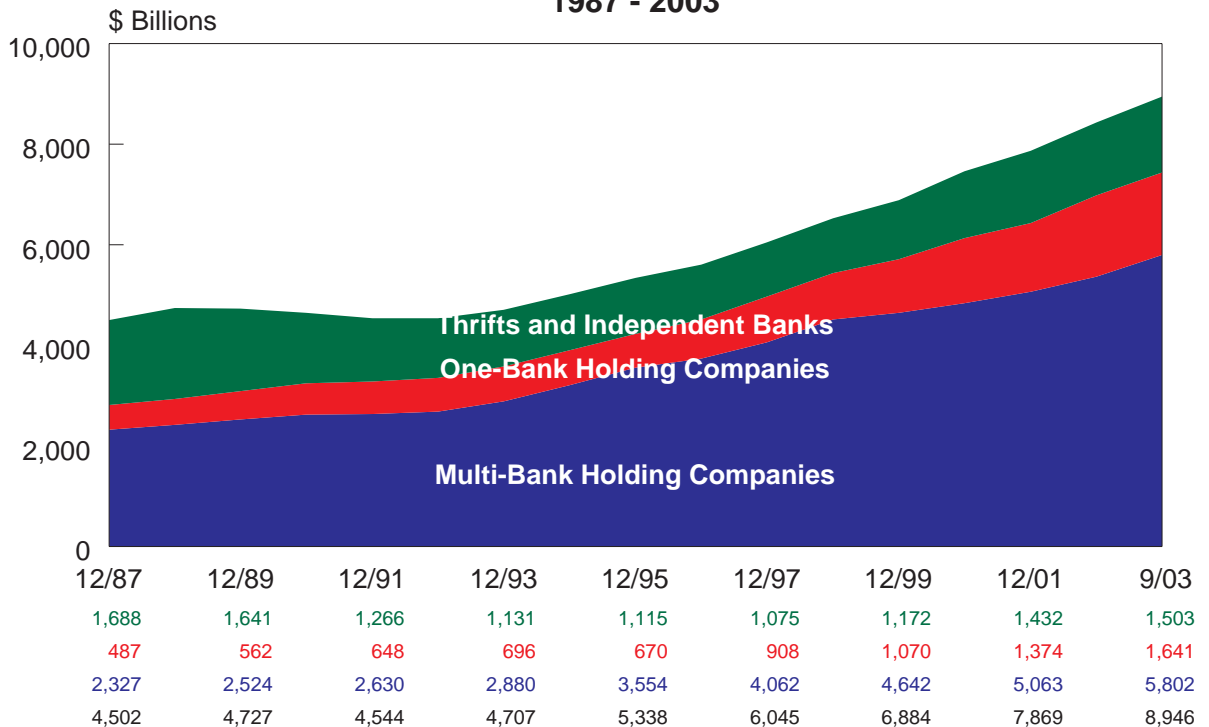
Number of FDIC-Insured Banking Organizations

1987 - 2003



Assets of FDIC-Insured Banking Organizations

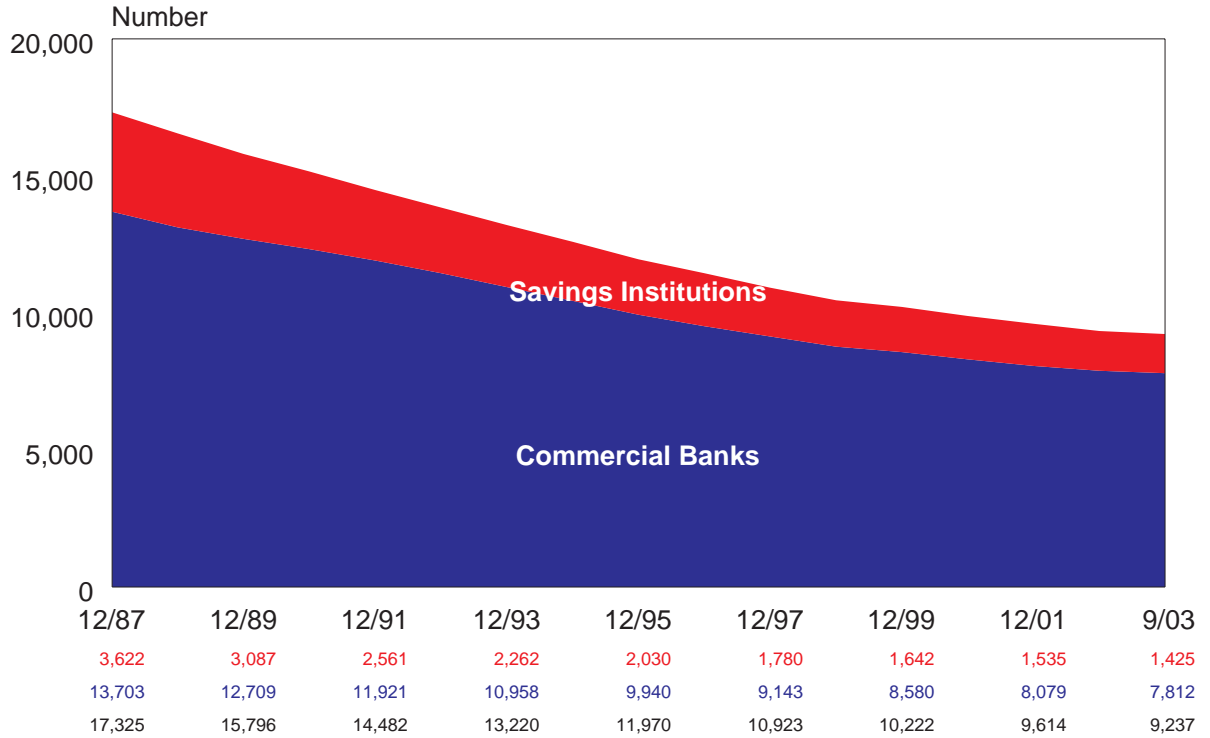
1987 - 2003



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

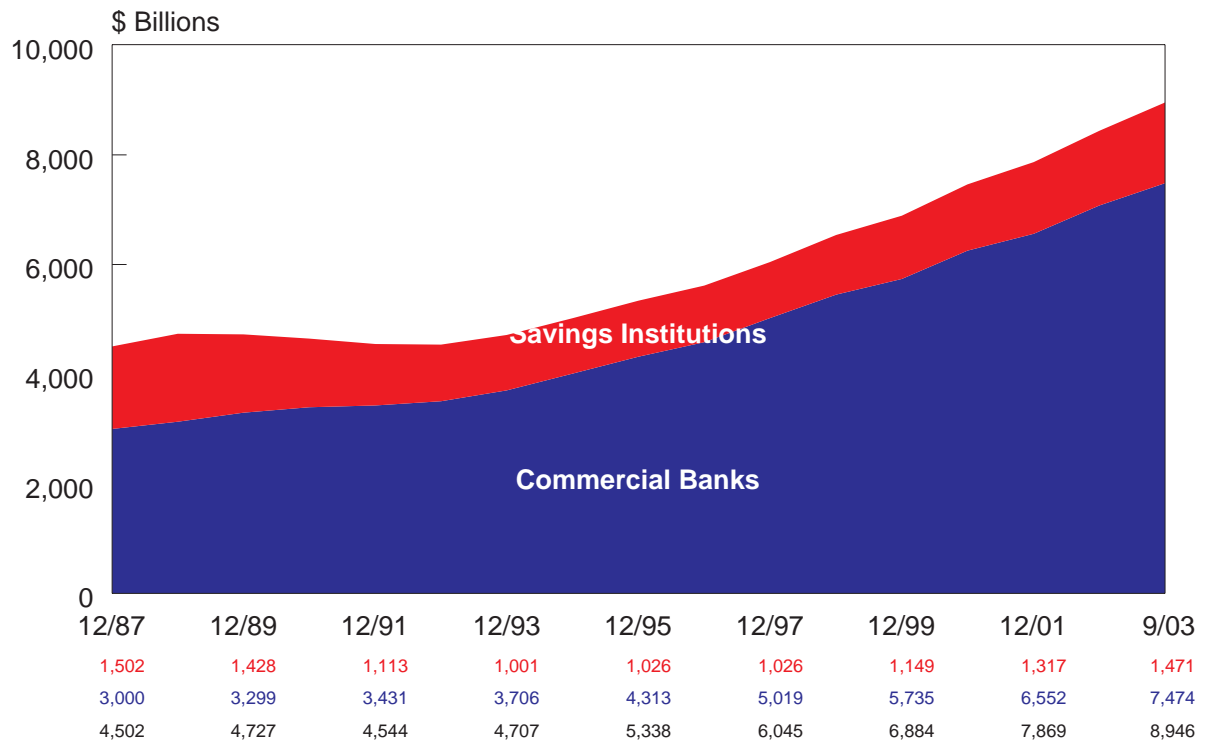
Number of FDIC-Insured Institutions

1987 - 2003



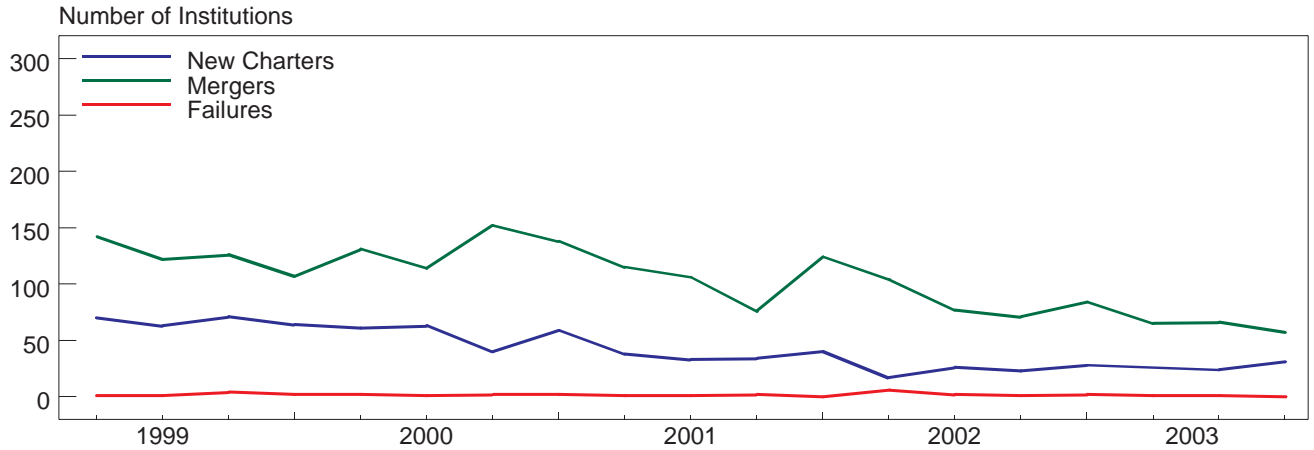
Assets of FDIC-Insured Institutions

1987 - 2003



Changes in the Number of FDIC-Insured Institutions

Quarterly, 1999 - 2003



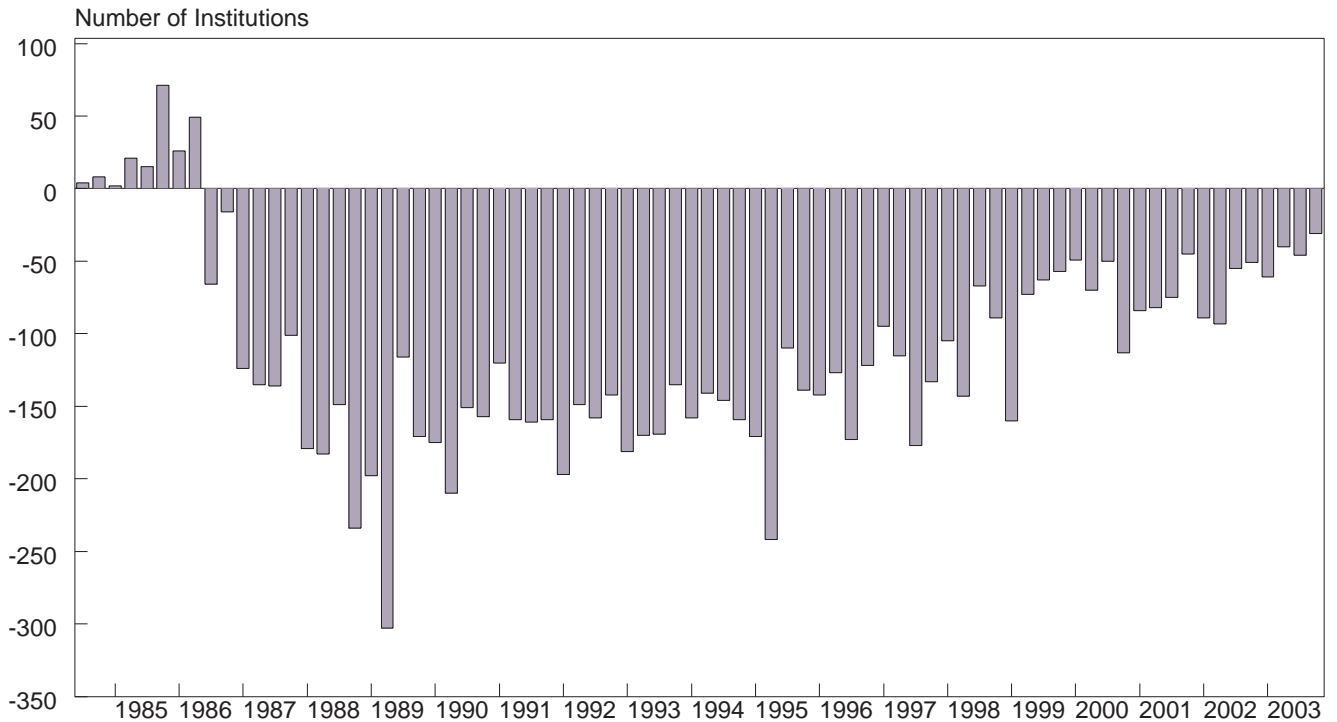
| | 1999 | | | | 2000 | | | | 2001 | | | | 2002 | | | | 2003 | | |
|----------------------------|------|-----|-----|-----|------|-----|-----|-----|------|-----|----|-----|------|----|----|----|------|----|----|
| New Charters | 70 | 63 | 71 | 64 | 61 | 63 | 40 | 59 | 38 | 33 | 34 | 40 | 17 | 26 | 23 | 28 | 26 | 24 | 31 |
| Mergers | 142 | 122 | 126 | 107 | 131 | 114 | 152 | 138 | 115 | 106 | 76 | 124 | 104 | 77 | 71 | 84 | 65 | 66 | 57 |
| Failures | 1 | 1 | 4 | 2 | 2 | 1 | 2 | 2 | 1 | 1 | 2 | 0 | 6 | 2 | 1 | 2 | 1 | 1 | 0 |
| Other Changes, Net* | 0 | -3 | 2 | -5 | 2 | 2 | 1 | 0 | -5 | -1 | -2 | -5 | 0 | -2 | -1 | -3 | 0 | -3 | -5 |

No. of Institutions at end of quarter 10,390 10,327 10,270 10,221 10,151 10,101 9,988 9,904 9,822 9,747 9,702 9,613 9,520 9,465 9,415 9,354 9,314 9,268 9,237

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

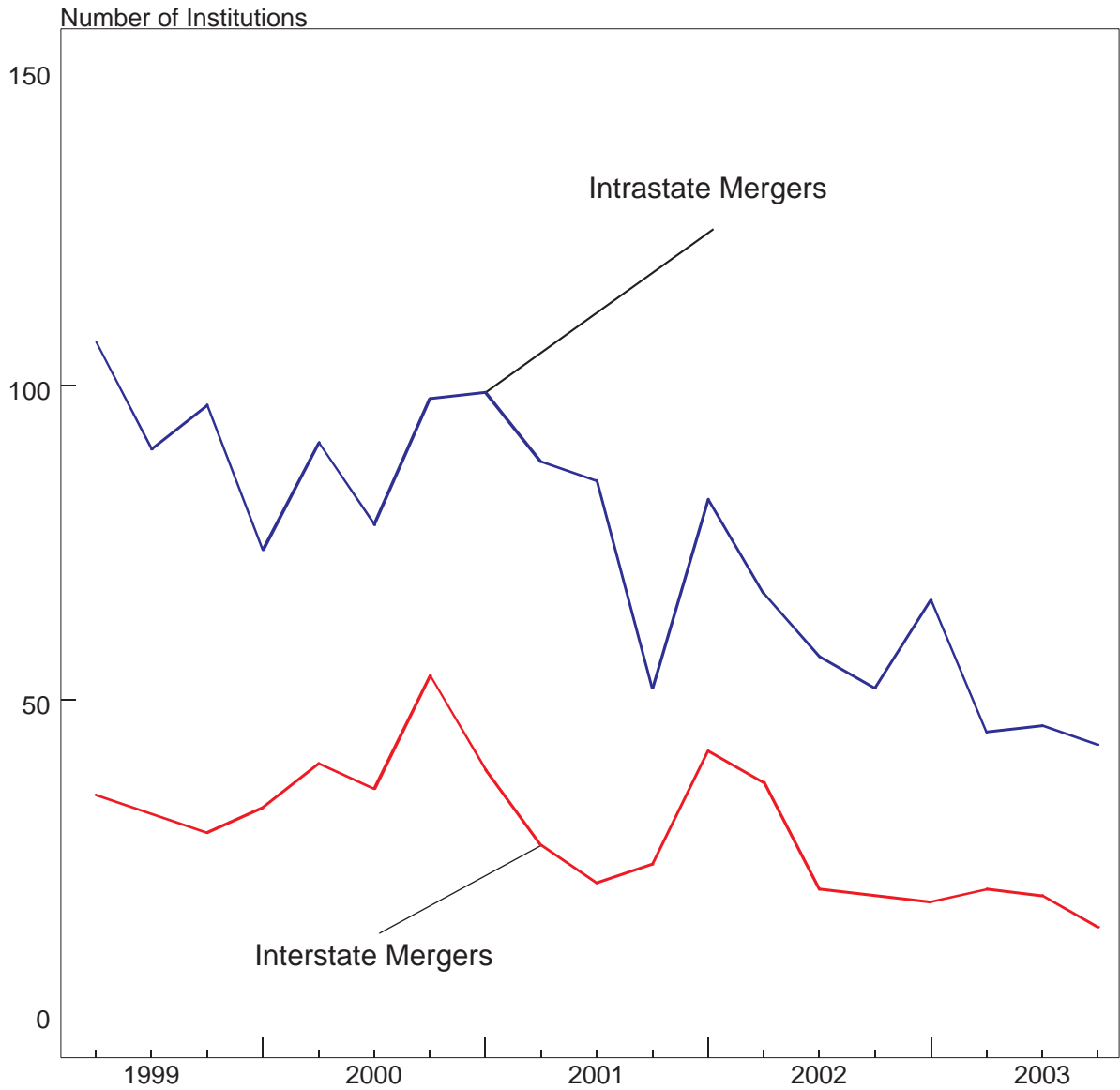
Quarterly Change in the Number of FDIC-Insured Institutions

1984-2003



Institution Mergers: Interstate vs. Intrastate

Quarterly, 1999 - 2003

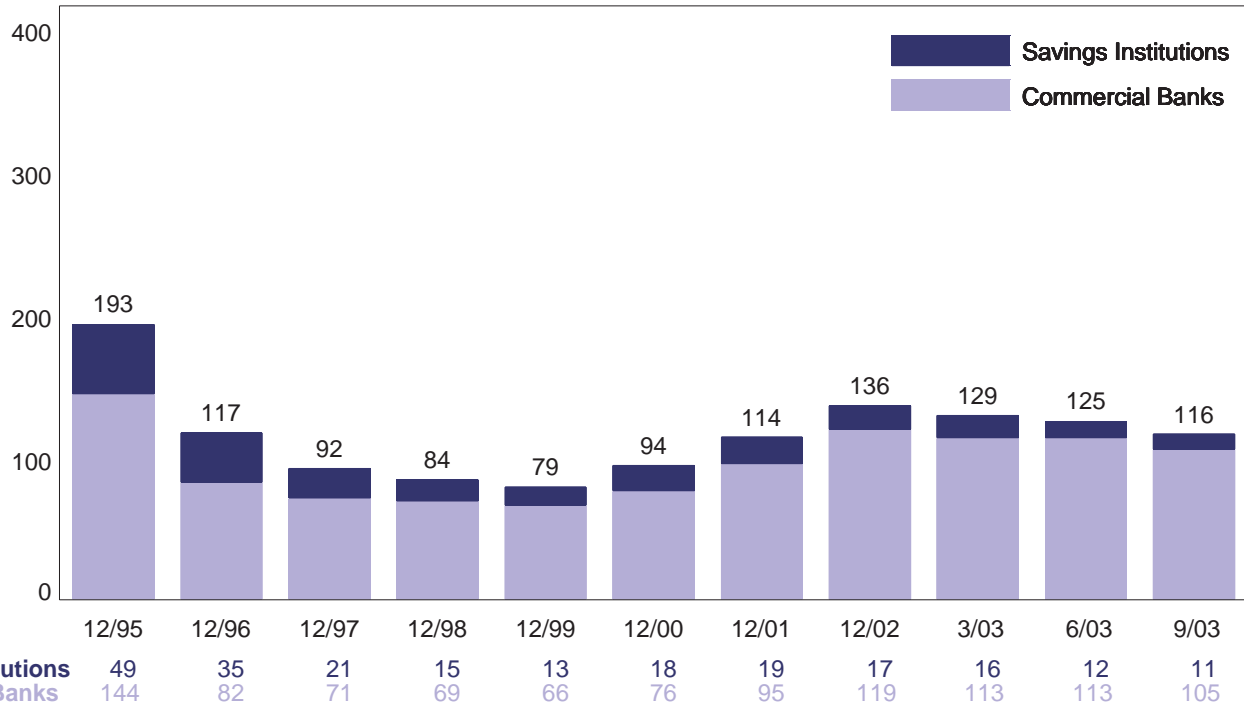


| | | | | | | | | | | | | | | | | | | | |
|---------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|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

Number of FDIC-Insured "Problem" Institutions

1995-2003

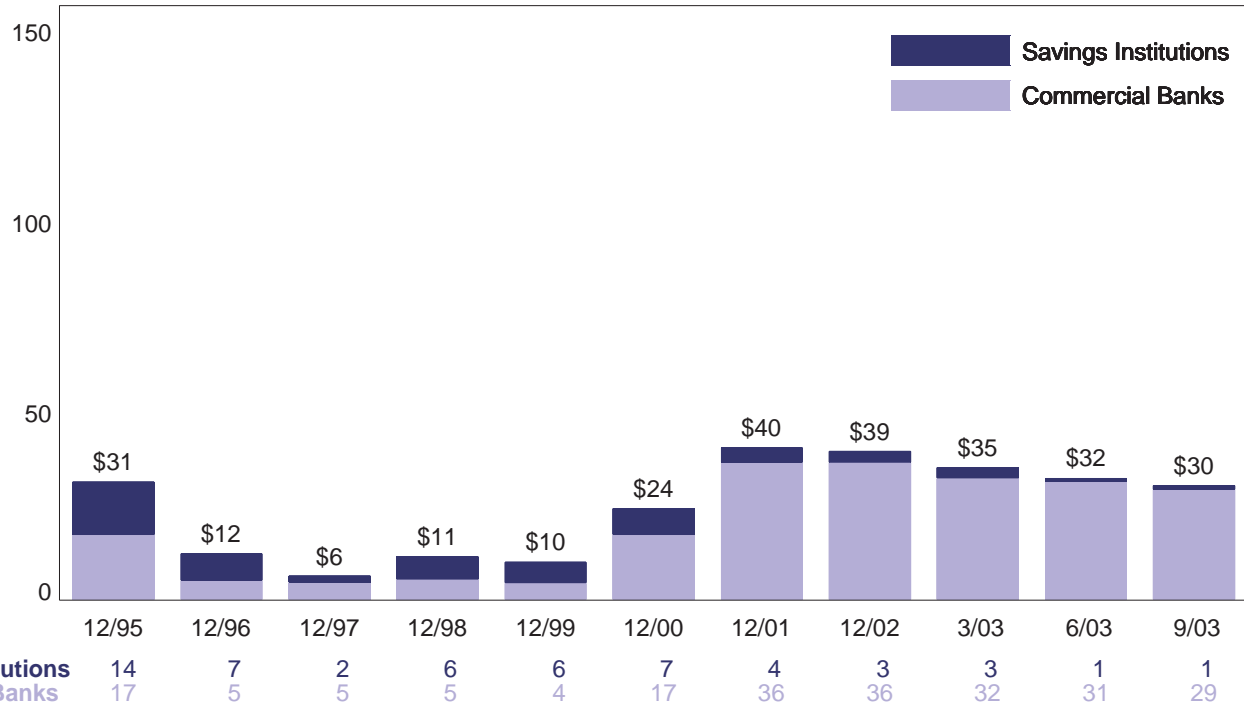
Number of Institutions



Assets of FDIC-Insured "Problem" Institutions

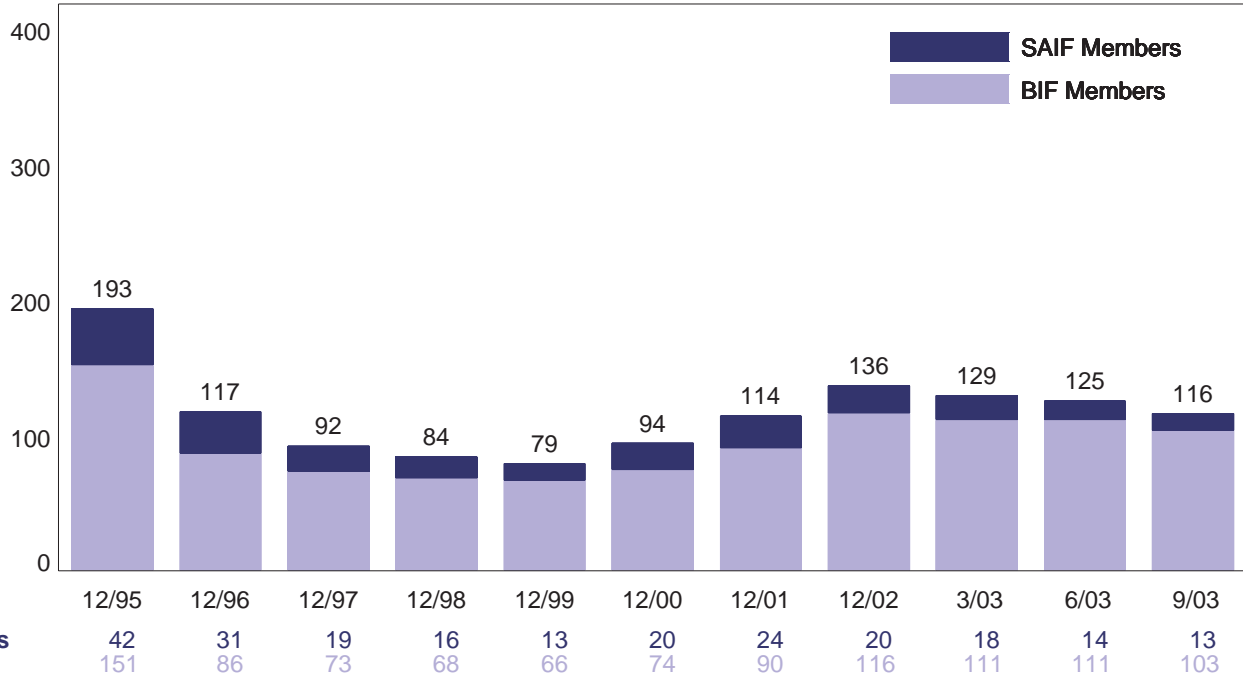
1995-2003

\$ Billions



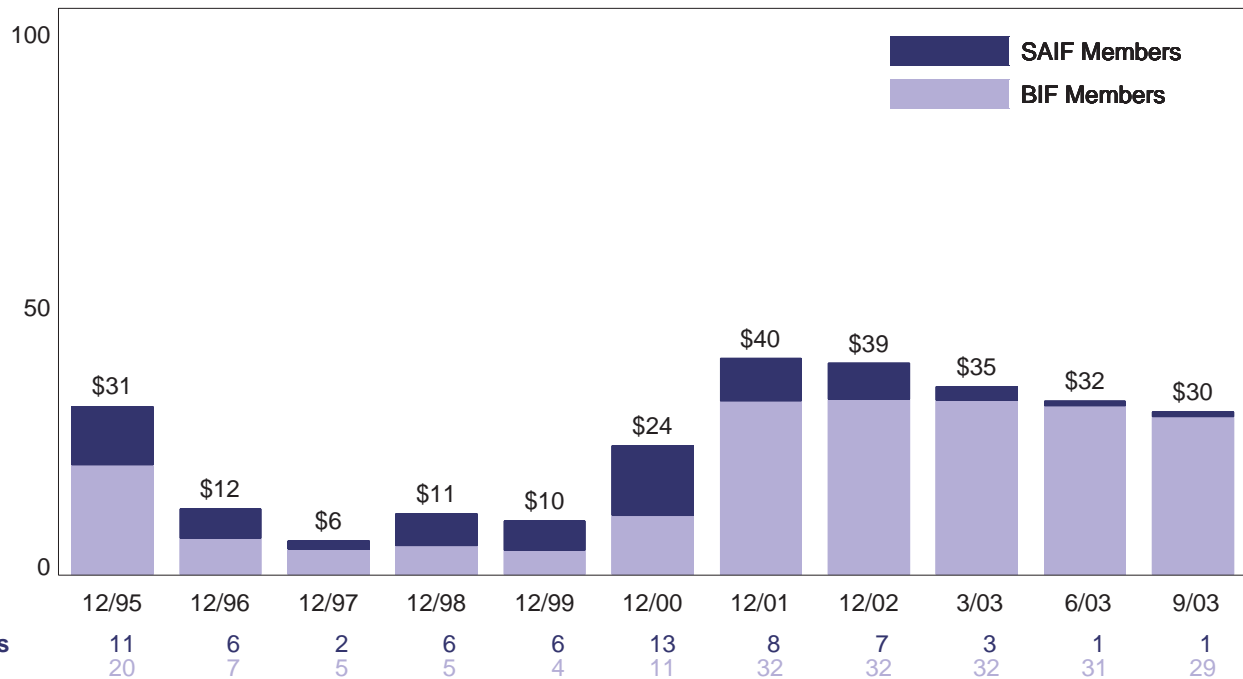
Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1995-2003



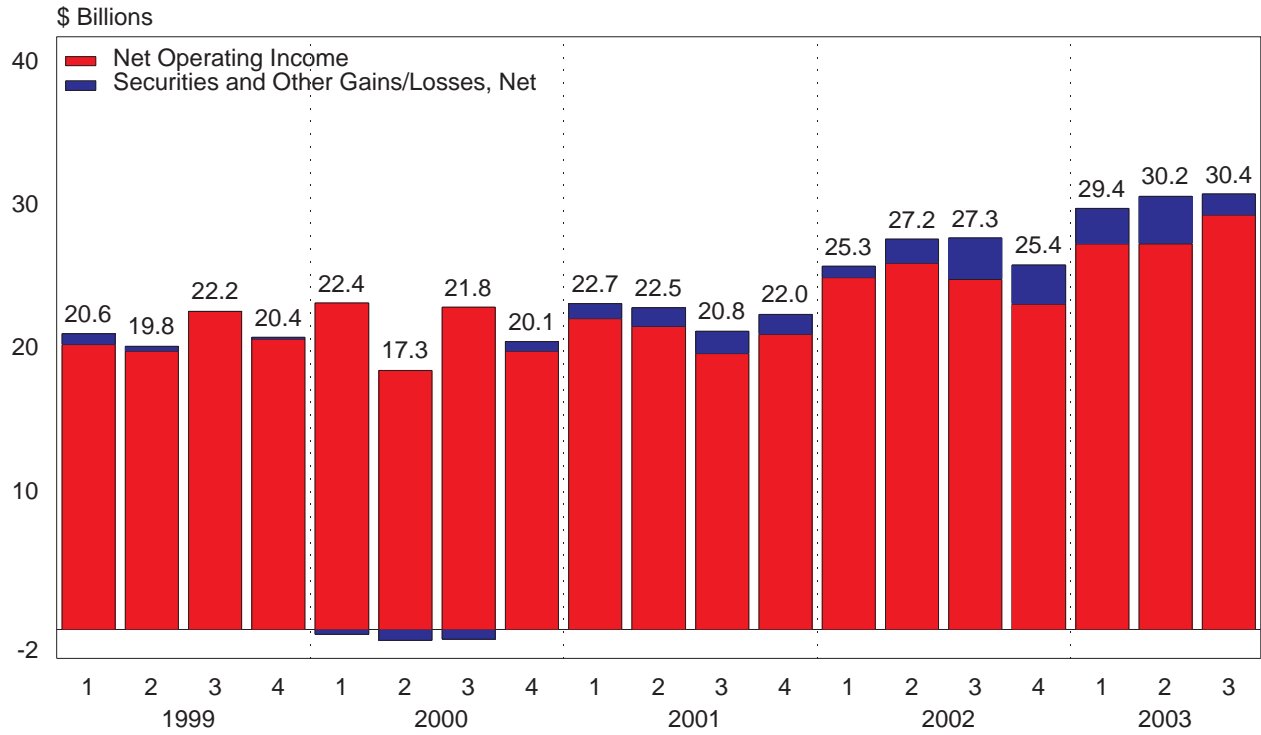
Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1995-2003



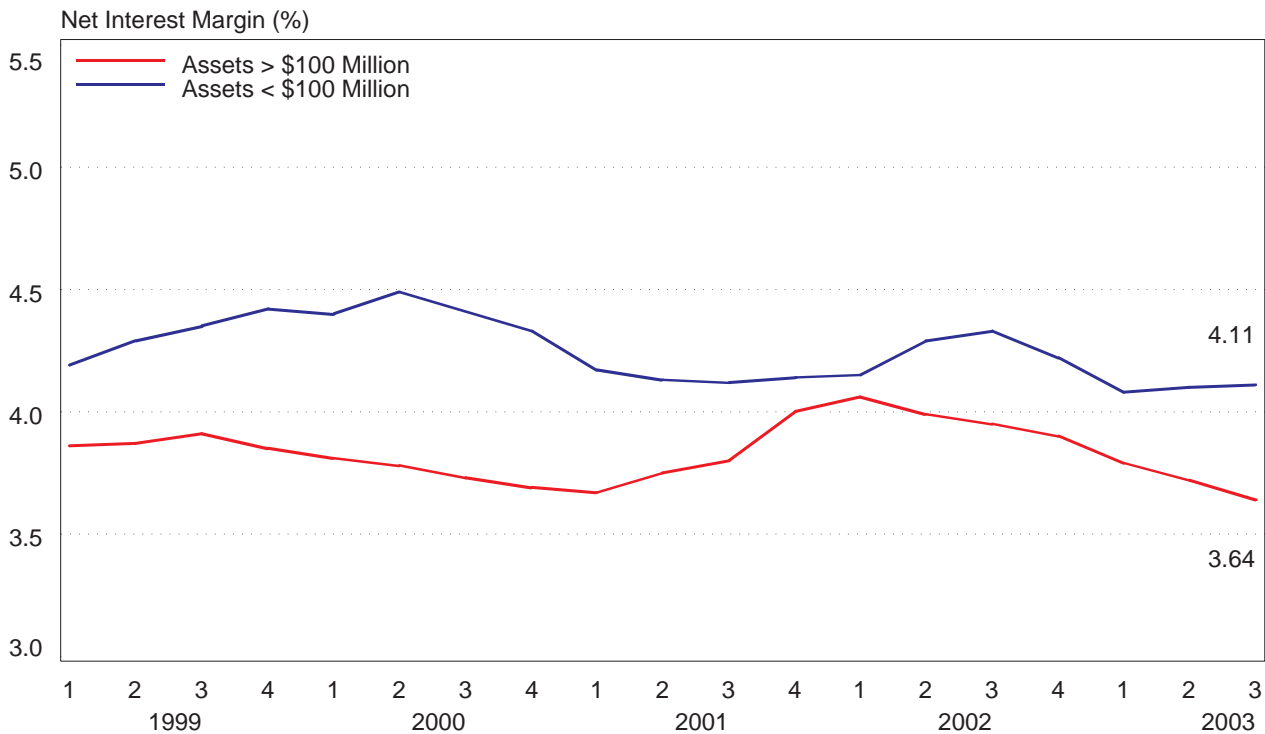
Quarterly Net Income

1999 - 2003



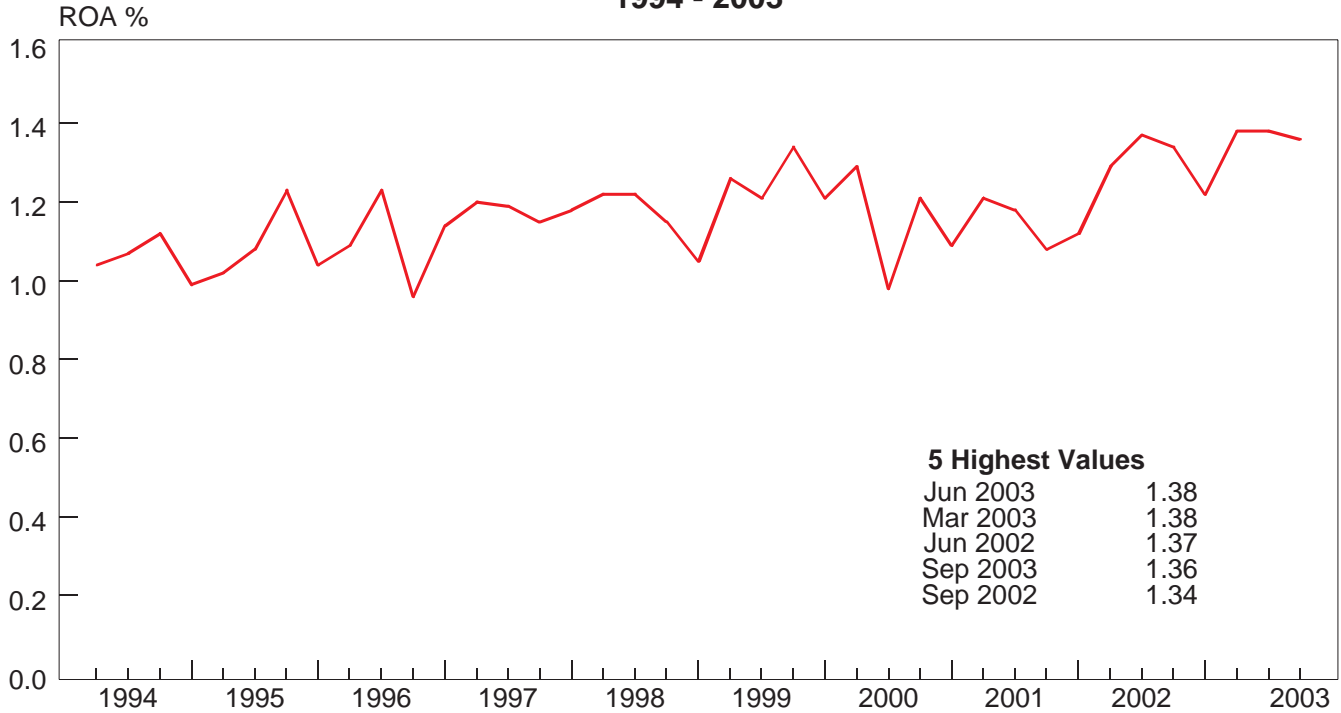
Quarterly Net Interest Margins, Annualized

1999 - 2003



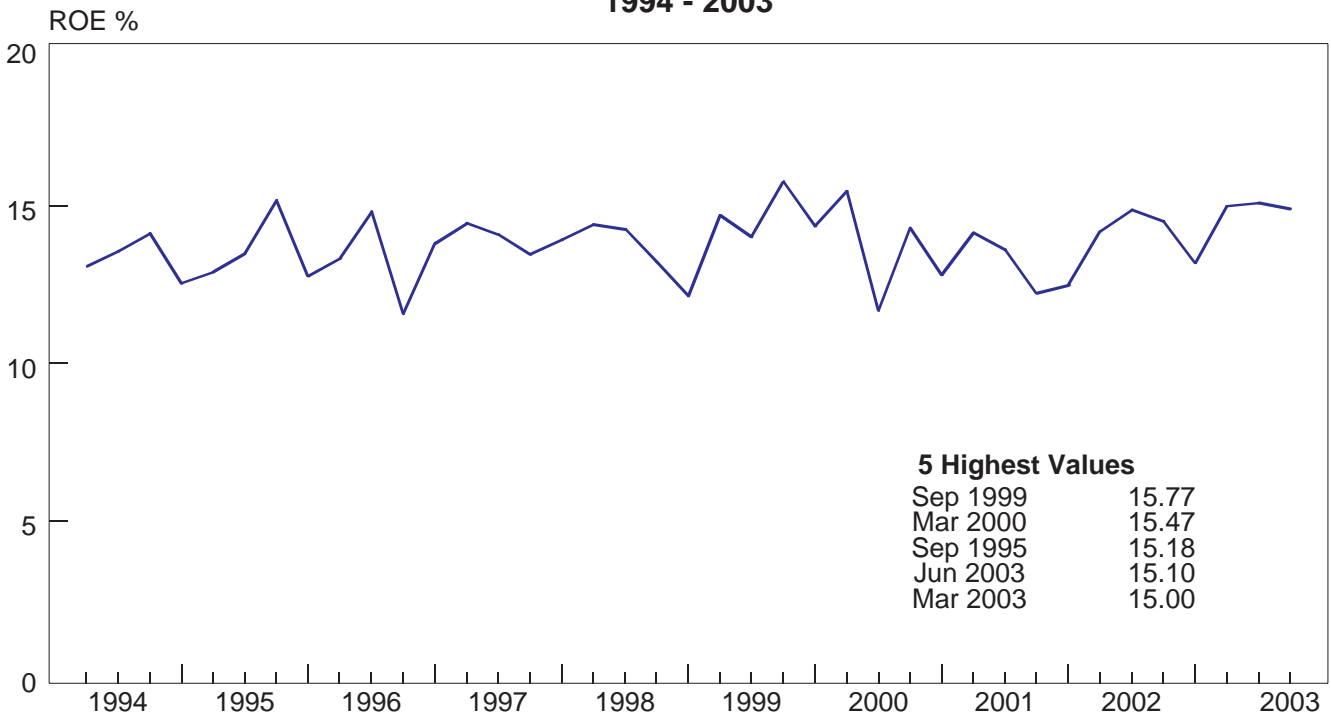
Quarterly Return on Assets (ROA), Annualized

1994 - 2003

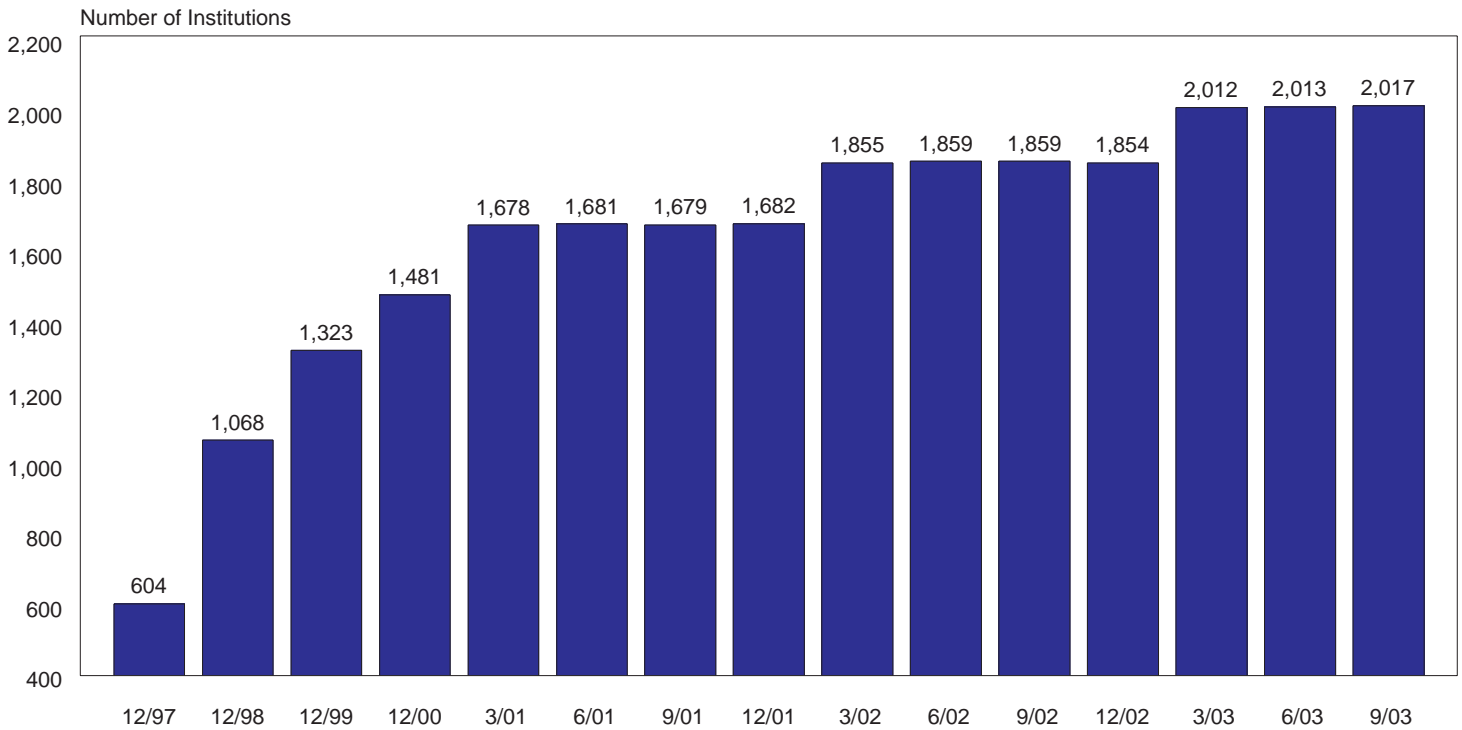


Quarterly Return on Equity (ROE), Annualized

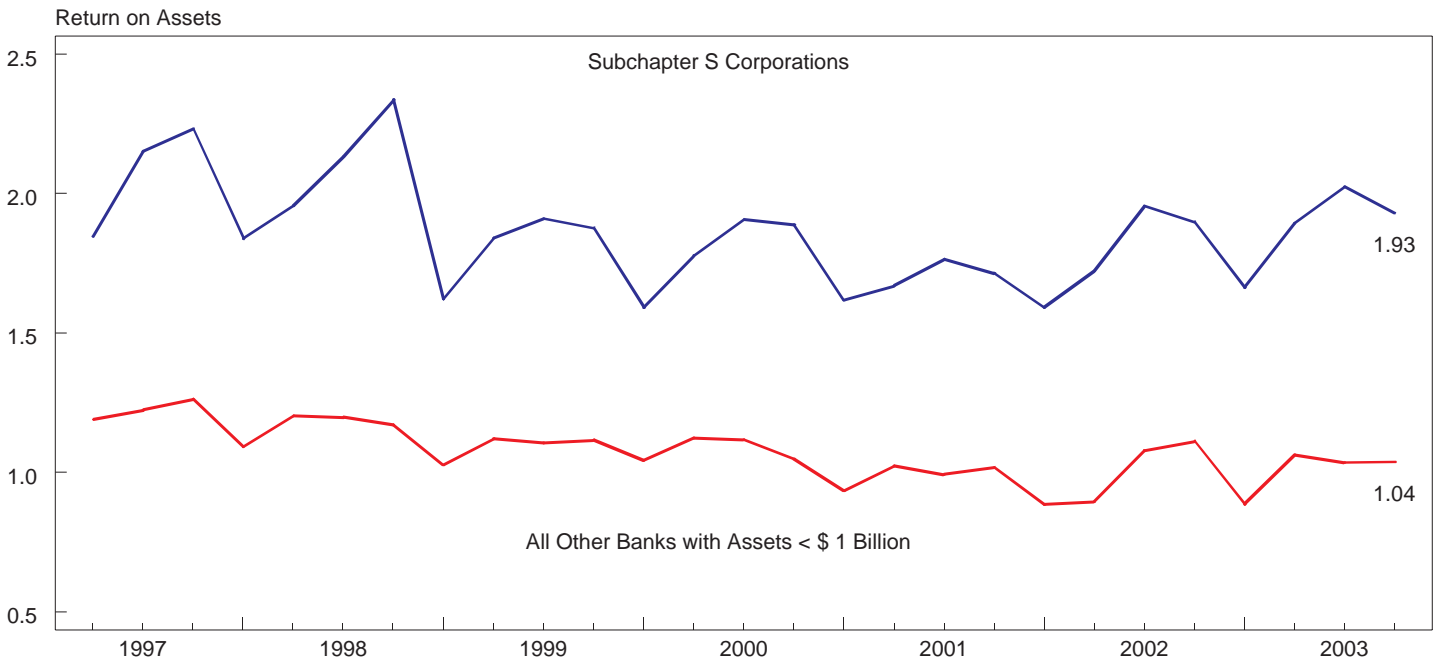
1994 - 2003



Number of Subchapter S Corporations 1997-2003

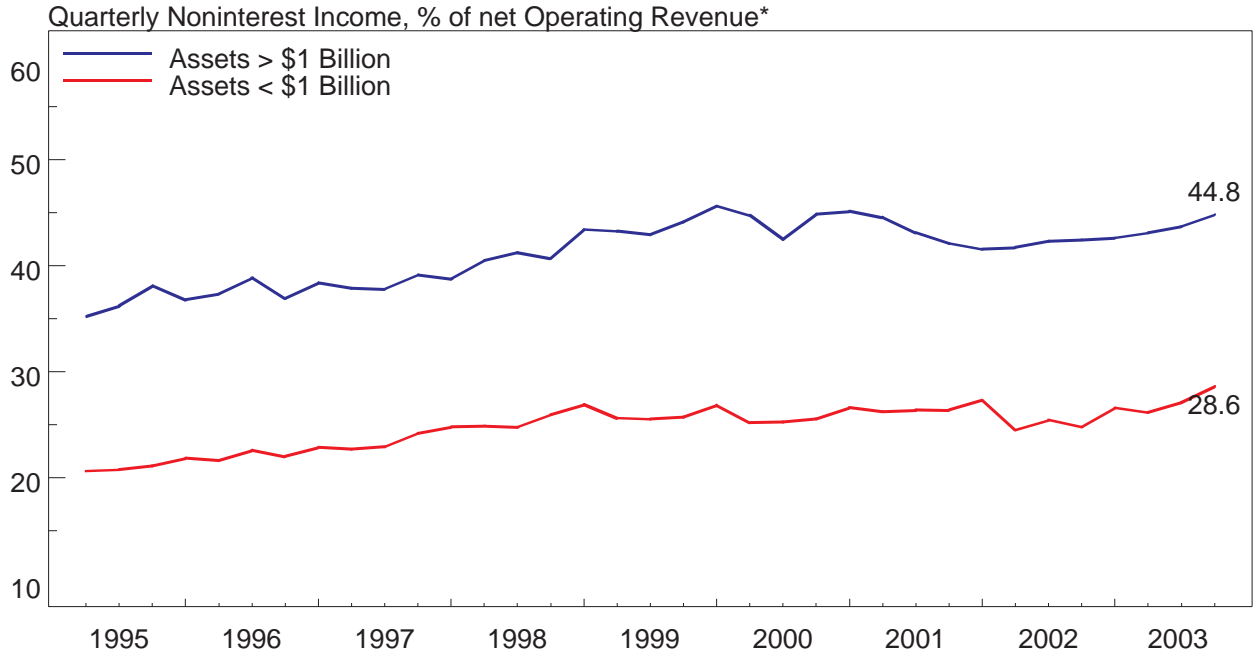


Return on Assets of Subchapter S Corporations vs. Other Banks 1997-2003



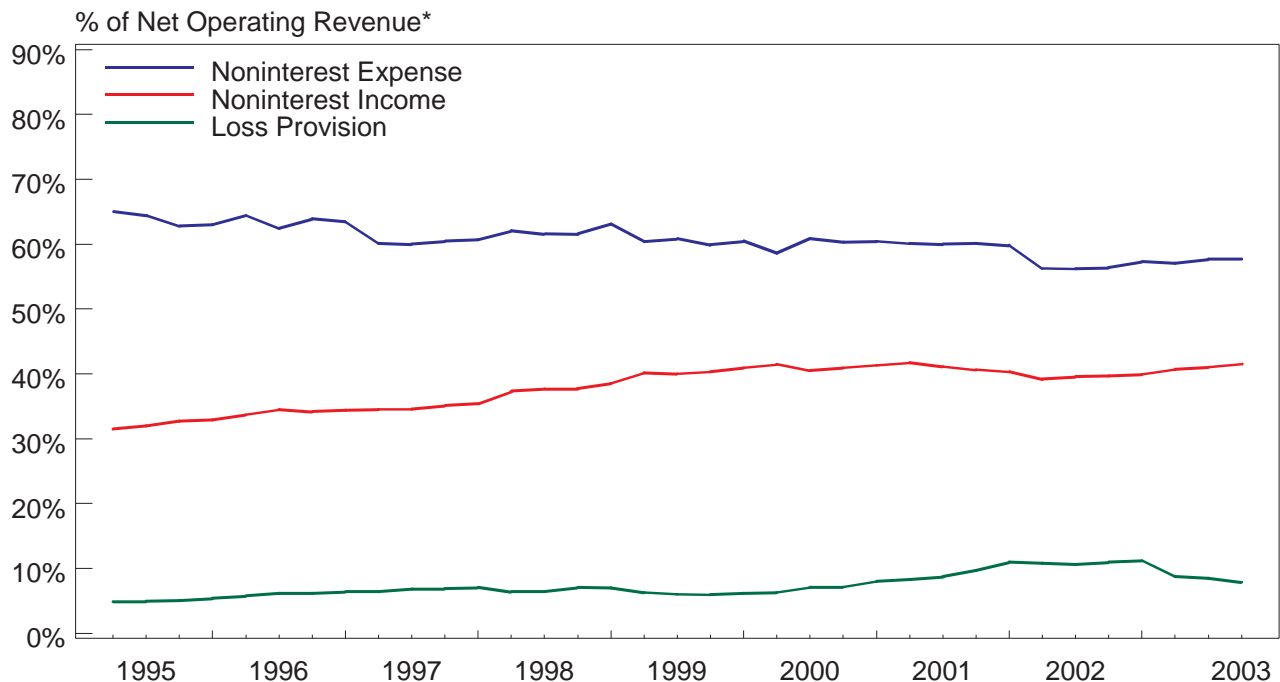
Noninterest Income as a Percentage of Net Operating Revenue*

1995 - 2003



Trends in FDIC-Insured Institutions Income & Expenses

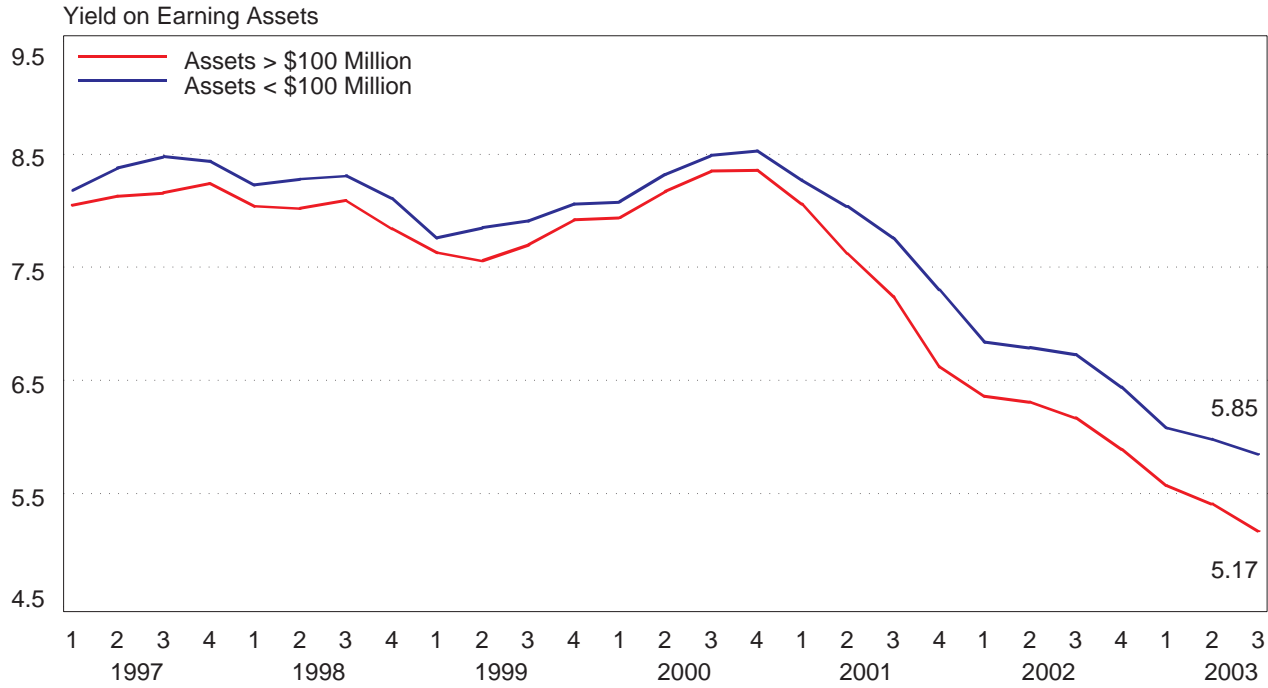
1995 - 2003



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

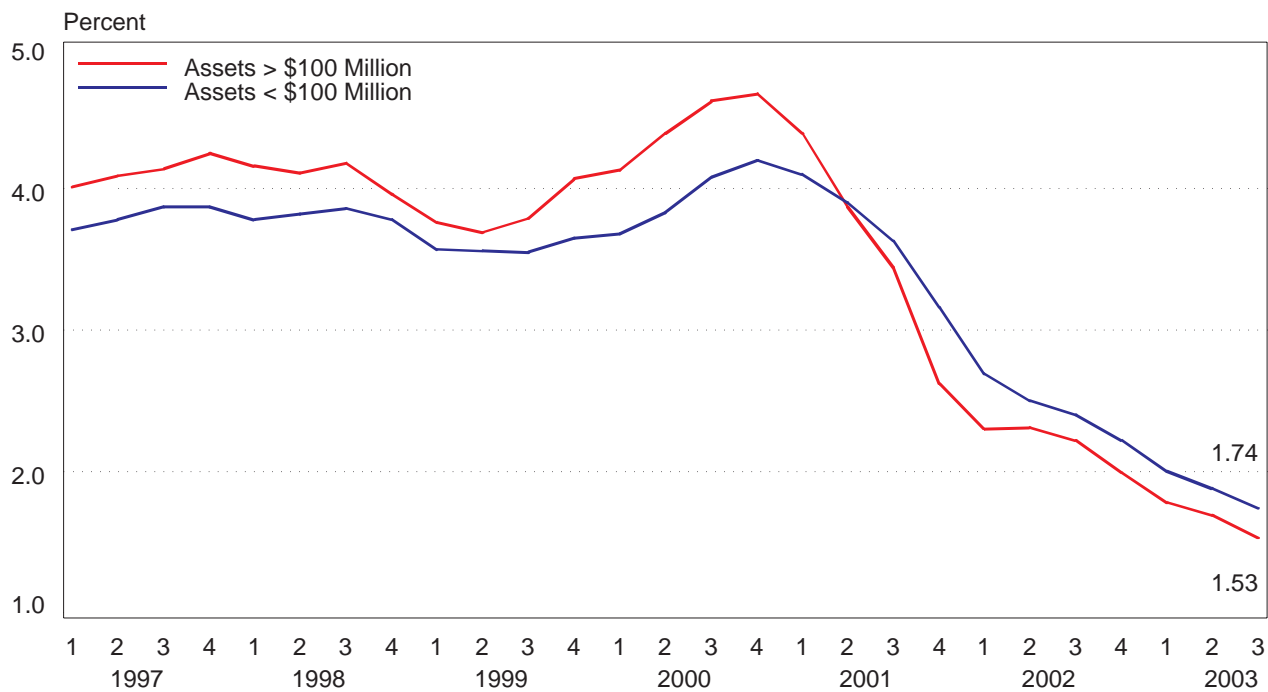
Quarterly Yield on Earning Assets

1997 - 2003



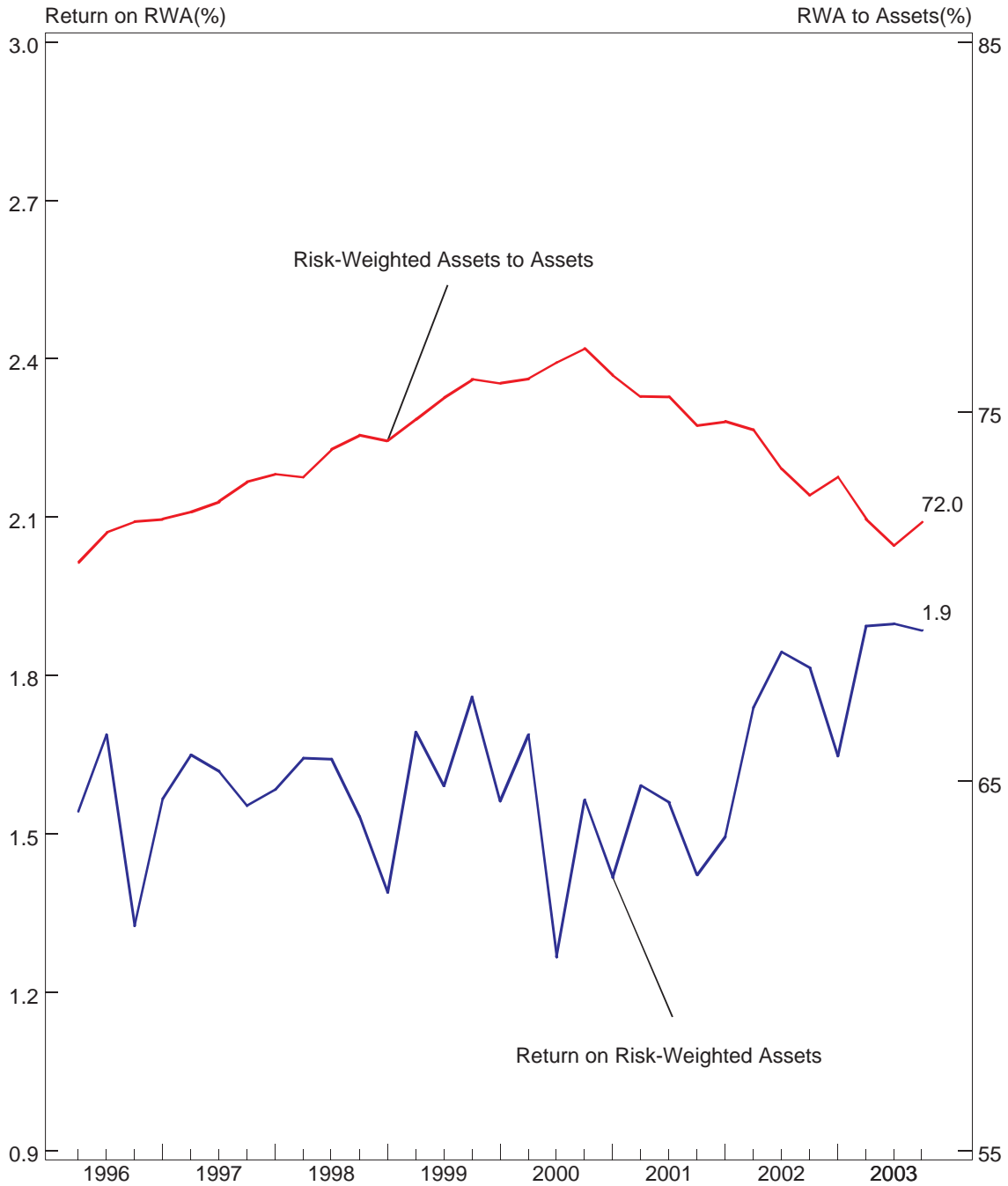
Quarterly Cost of Funding Earning Assets

1997 - 2003



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

1996 - 2003

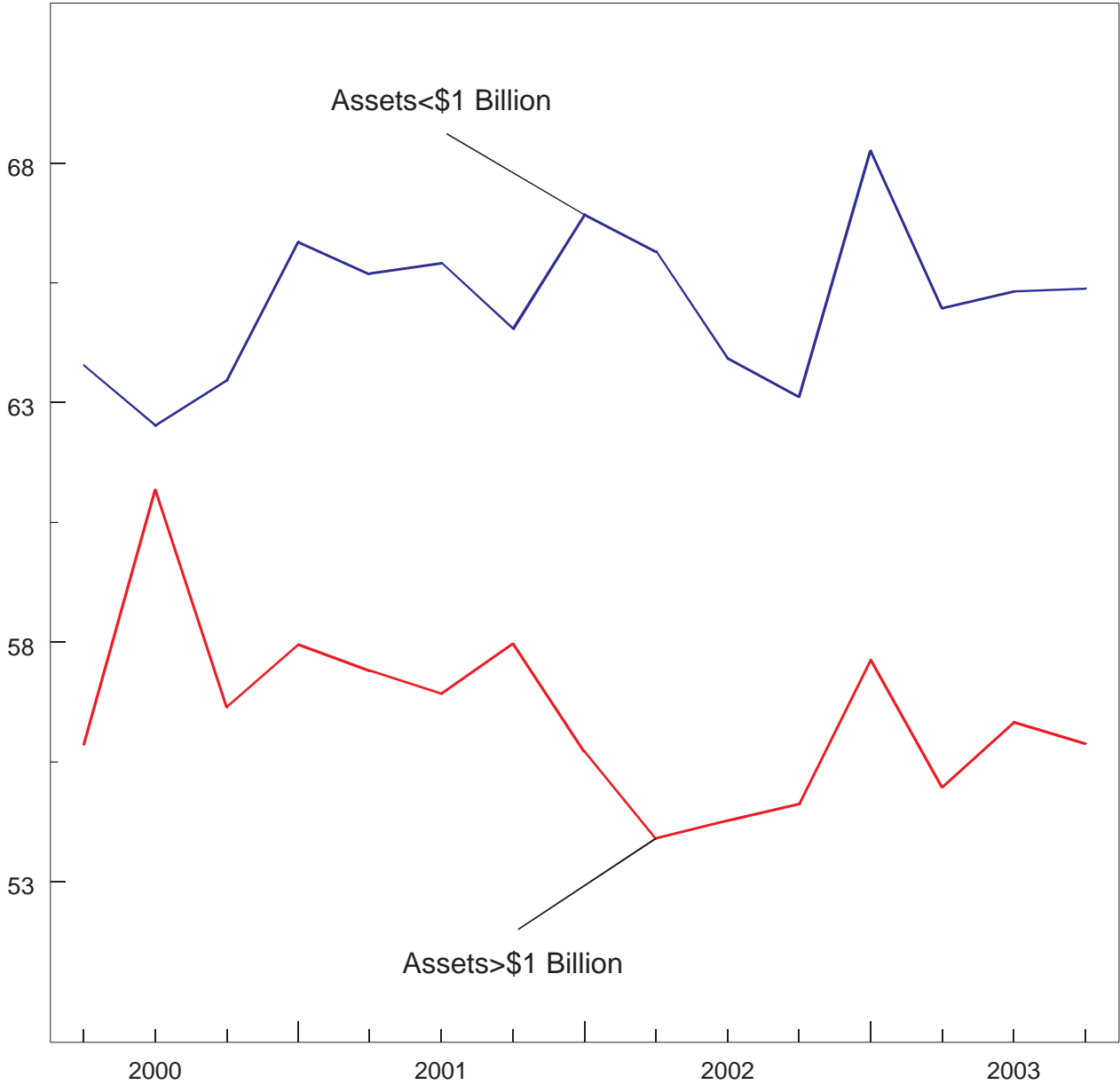


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2000 - 2003

Efficiency Ratio (%)

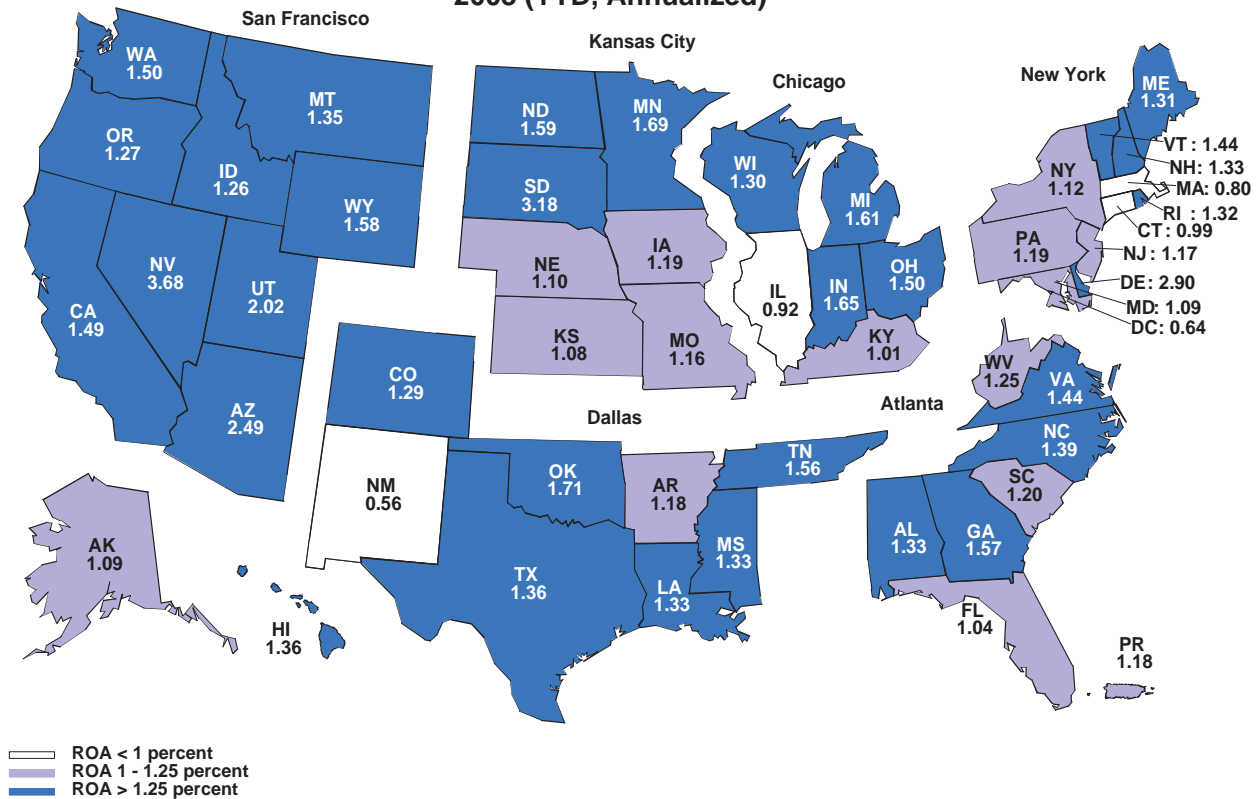


| | 2000 | | | | 2001 | | | | 2002 | | | | 2003 | | |
|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Assets<\$1 Billion | 63.28 | 62.03 | 62.97 | 65.86 | 65.20 | 65.42 | 64.05 | 66.43 | 65.66 | 63.43 | 62.63 | 67.76 | 64.48 | 64.83 | 64.89 |
| Assets>\$1 Billion | 55.37 | 60.68 | 56.15 | 57.45 | 56.91 | 56.43 | 57.47 | 55.22 | 53.41 | 53.78 | 54.13 | 57.13 | 54.48 | 55.83 | 55.39 |
| Total | 56.70 | 60.91 | 57.27 | 58.81 | 58.21 | 57.84 | 58.51 | 56.94 | 55.20 | 55.23 | 55.40 | 58.71 | 55.92 | 57.11 | 56.77 |

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

Return on Assets (ROA)

2003 (YTD, Annualized)



ROA Rankings by State

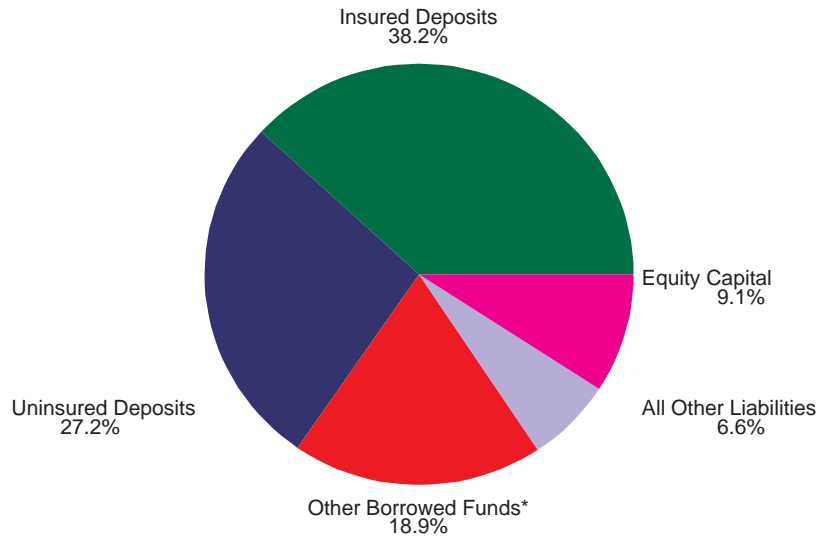
| Rank | State | No. of Inst. as of 9/30/03 | YTD 2003 | YTD 2002 | Change* |
|------|------------------|----------------------------|----------|----------|---------|
| 1 | Nevada | 37 | 3.68 | 5.04 | (136) |
| 2 | South Dakota | 95 | 3.18 | 2.77 | 41 |
| 3 | Delaware | 34 | 2.90 | 2.74 | 16 |
| 4 |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

*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

Results for four of the states with the highest ROAs (SD, NV, DE, & NH) were significantly influenced by the presence of large credit card operators.

Total Liabilities and Equity Capital

September 30, 2003

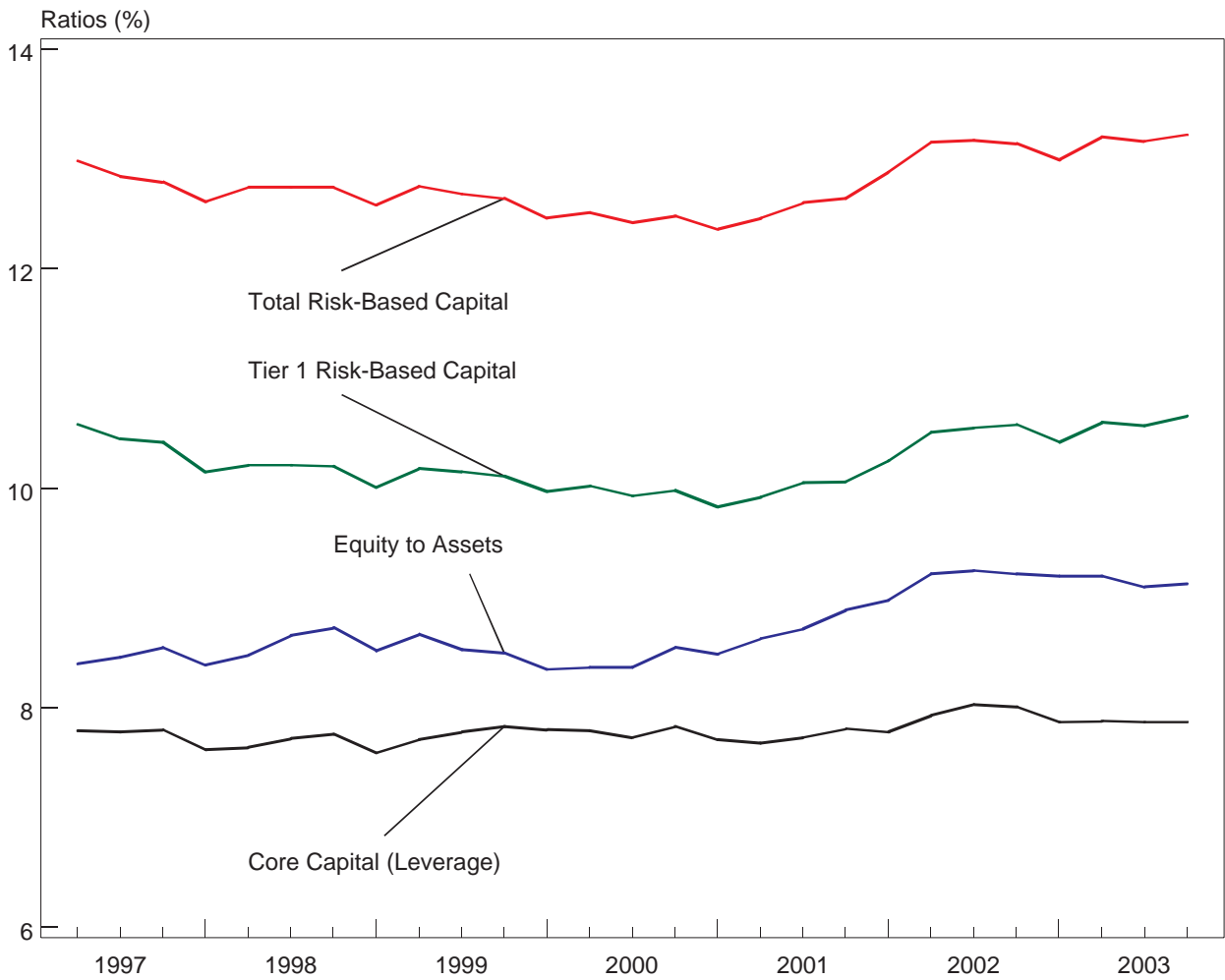


| (\$ Billions) | 9/30/02 | 9/30/03 | % Change |
|---|--------------|--------------|-------------|
| Insured Deposits (estimated) | 3,345 | 3,414 | 2.1 |
| BIF - Insured | 2,508 | 2,547 | 1.6 |
| SAIF - Insured | 836 | 868 | 3.8 |
| Uninsured Deposits | 2,047 | 2,437 | 19.1 |
| In Foreign Offices | 613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

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

Capital Ratios

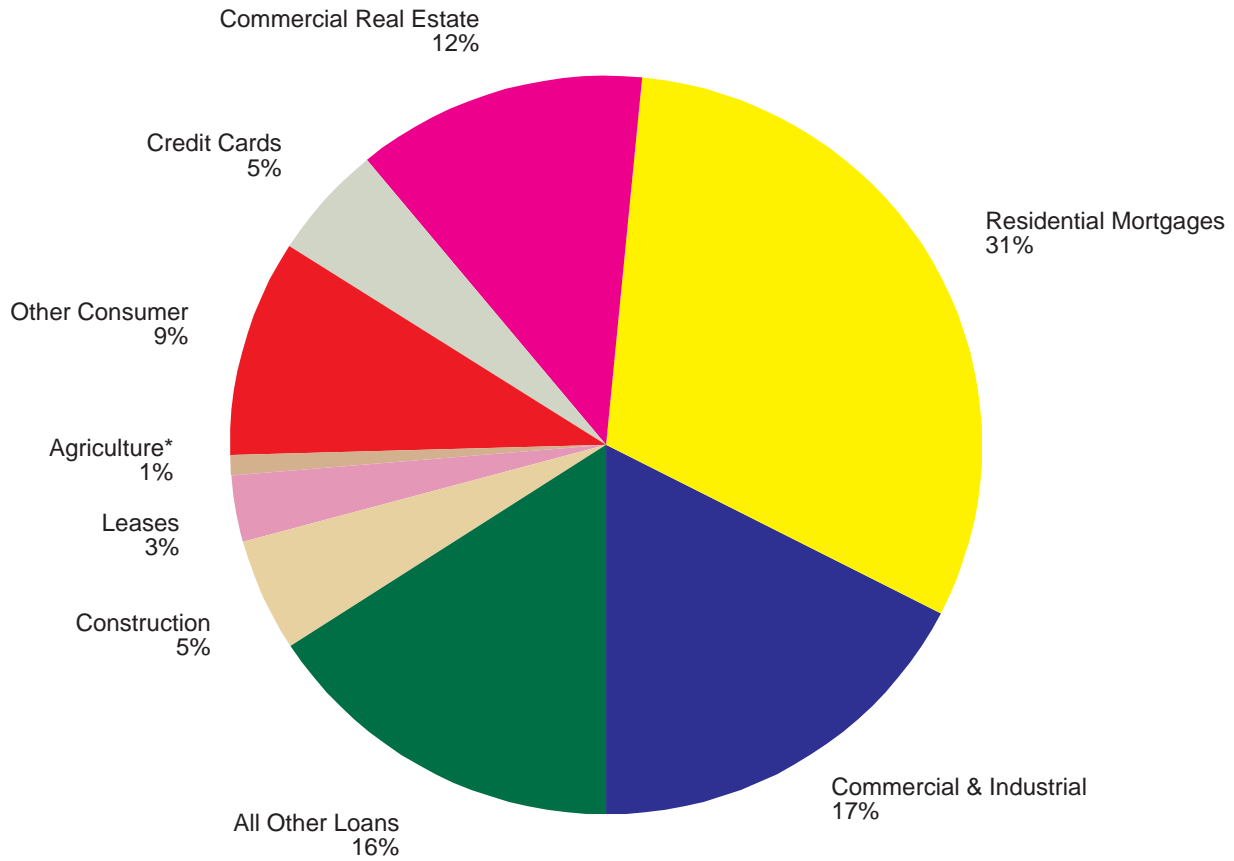
1997 - 2003



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

Loan Portfolio Composition

September 30, 2003

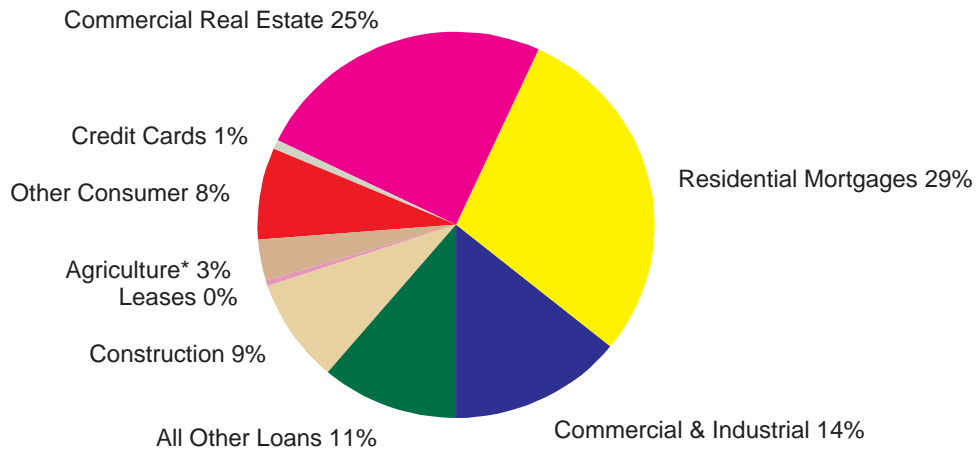


* OTS - Supervised Savings Associations do not identify agricultural loans.

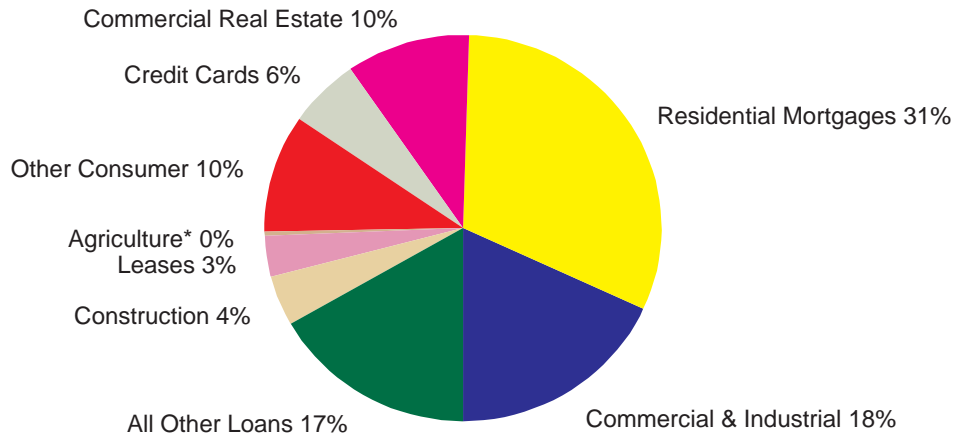
Loan Portfolio Composition by Asset Size

September 30, 2003

Assets < \$1 Billion



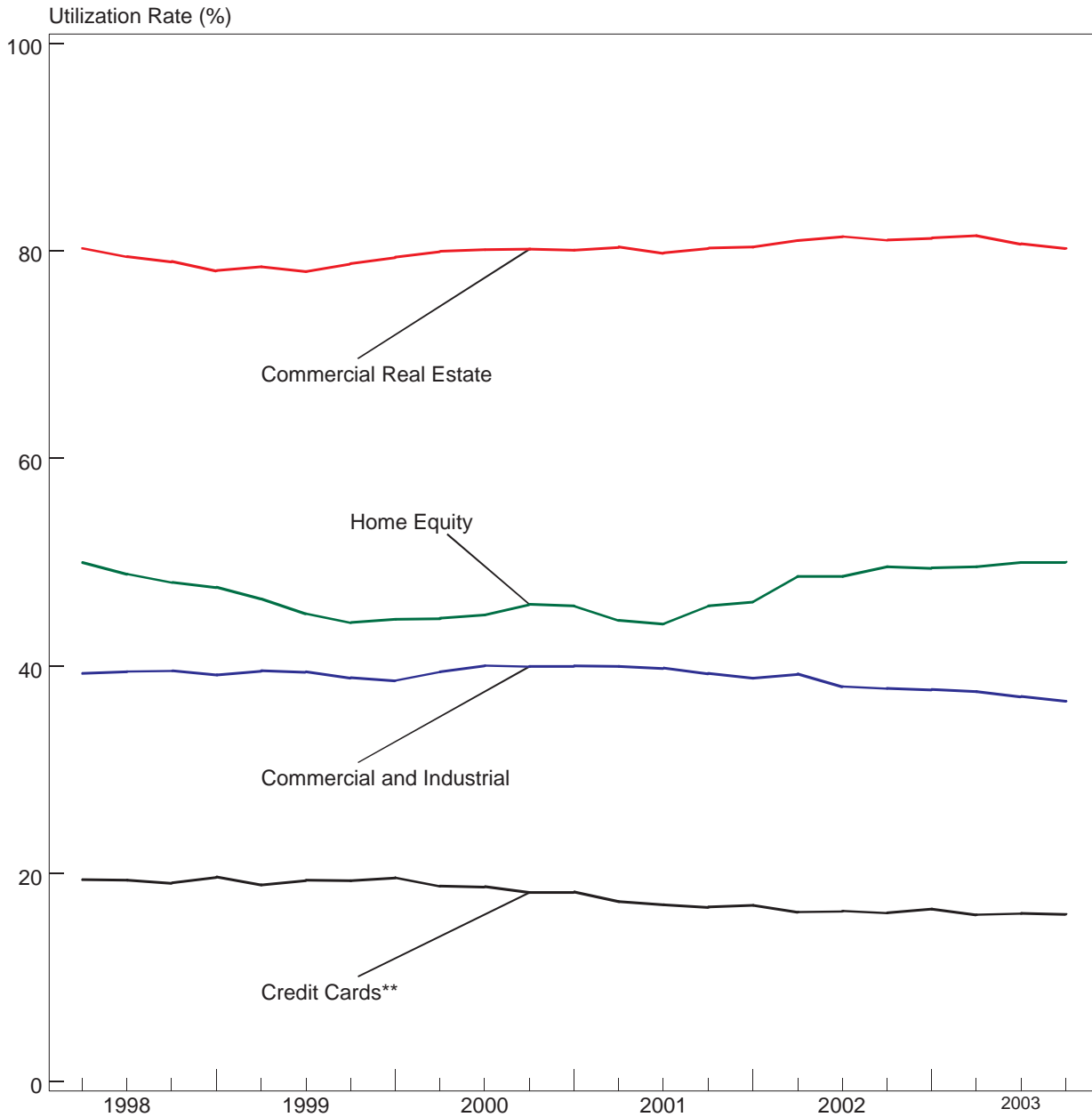
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

1998-2003

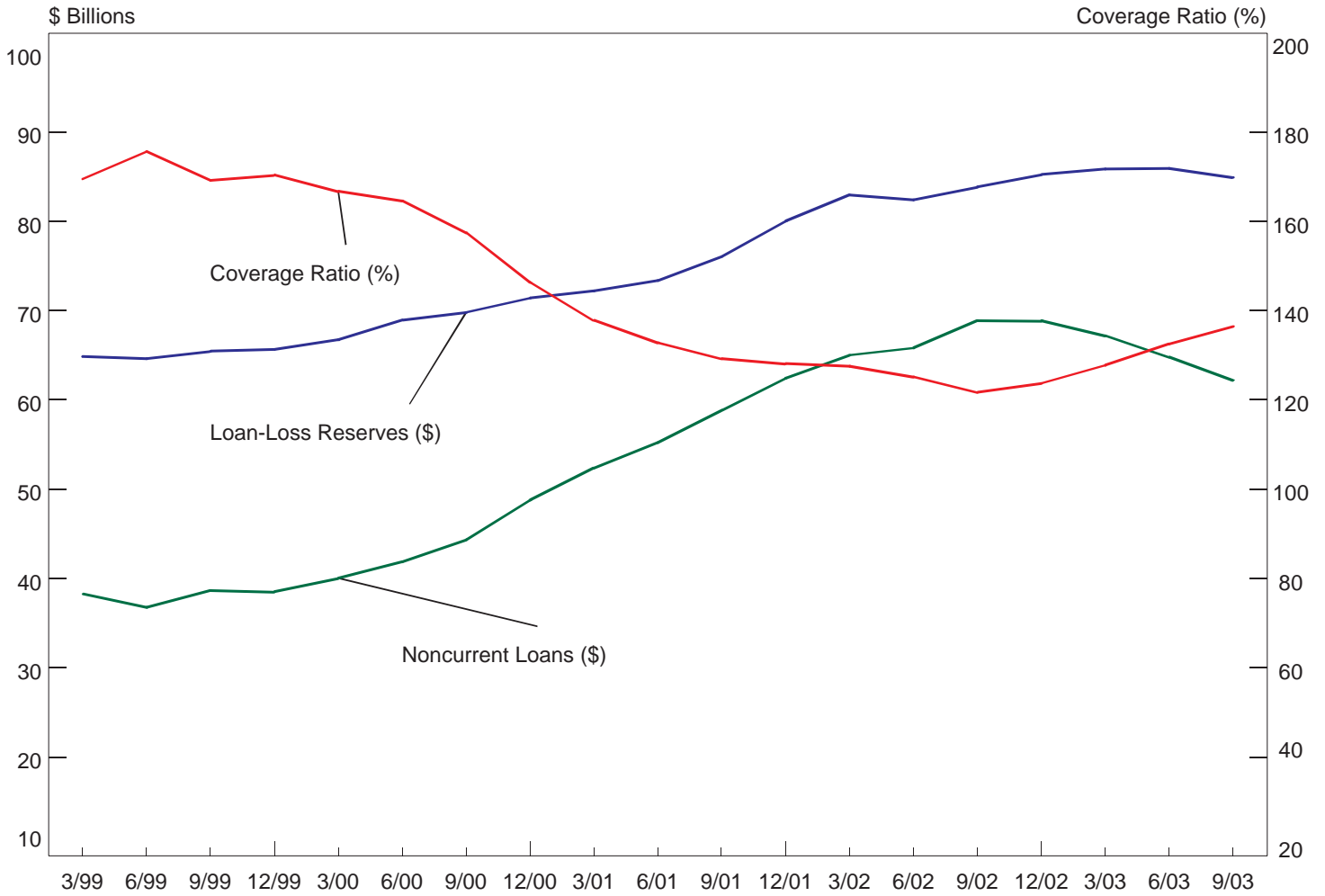


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

1999-2003



Noncurrent Loans (\$ Billions)

38.3 36.8 38.7 38.5 40.0 41.9 44.3 48.8 52.4 55.2 58.9 62.5 65.0 65.8 68.9 68.9 67.2 64.8 62.2

Loan-Loss Reserves (\$ Billions)

64.9 64.6 65.5 65.7 66.8 69.0 69.8 71.4 72.2 73.4 76.1 80.0 83.0 82.4 83.9 85.2 85.9 85.9 84.9

Coverage Ratio (%)

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

* Loan-loss reserves to noncurrent loans.

Loss Allowance To Loans and Leases

1999-2003

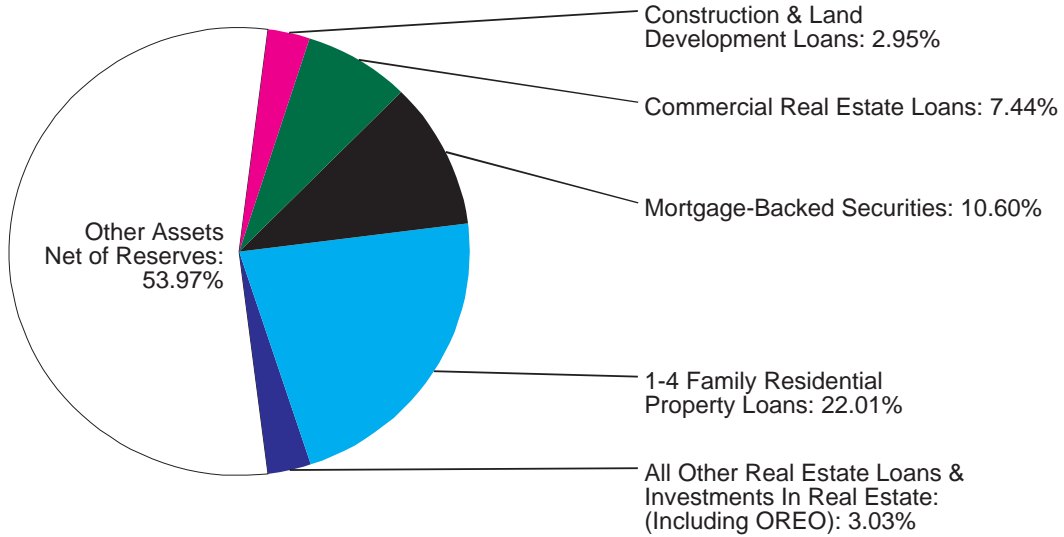


Loss Allowance To Loans and Leases

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

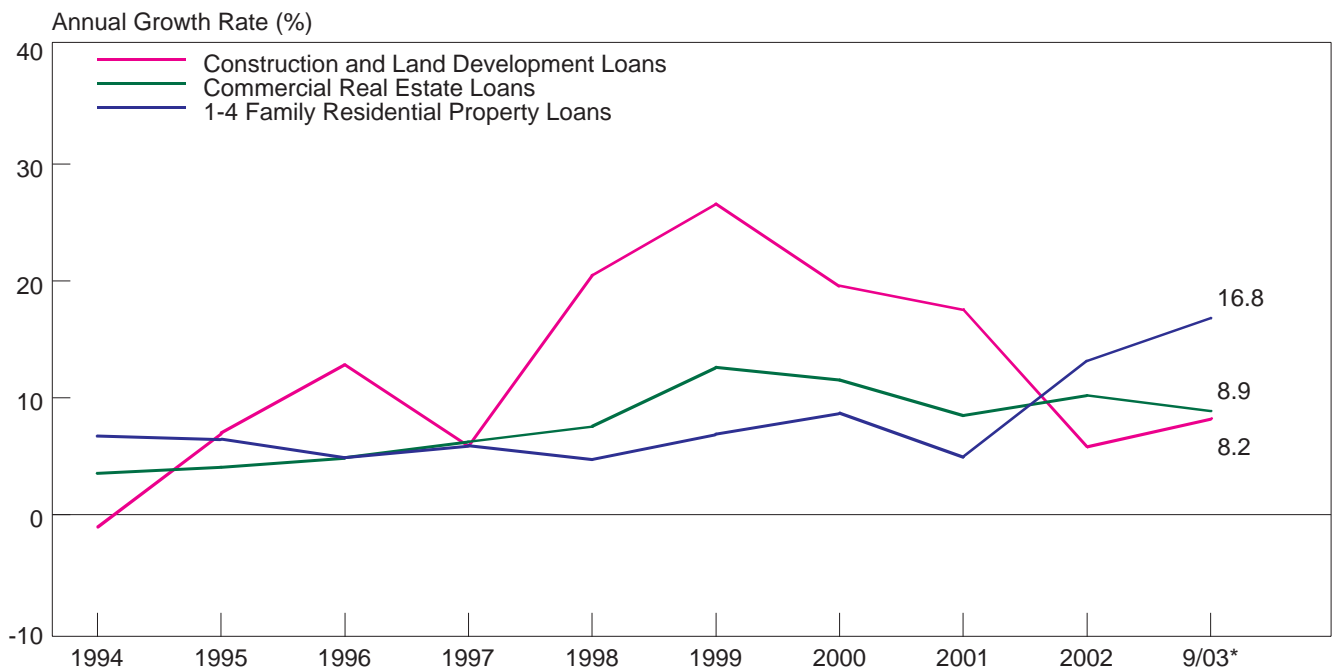
Real Estate Assets as a Percent of Total Assets

September 30, 2003



Real Estate Loan Growth Rates

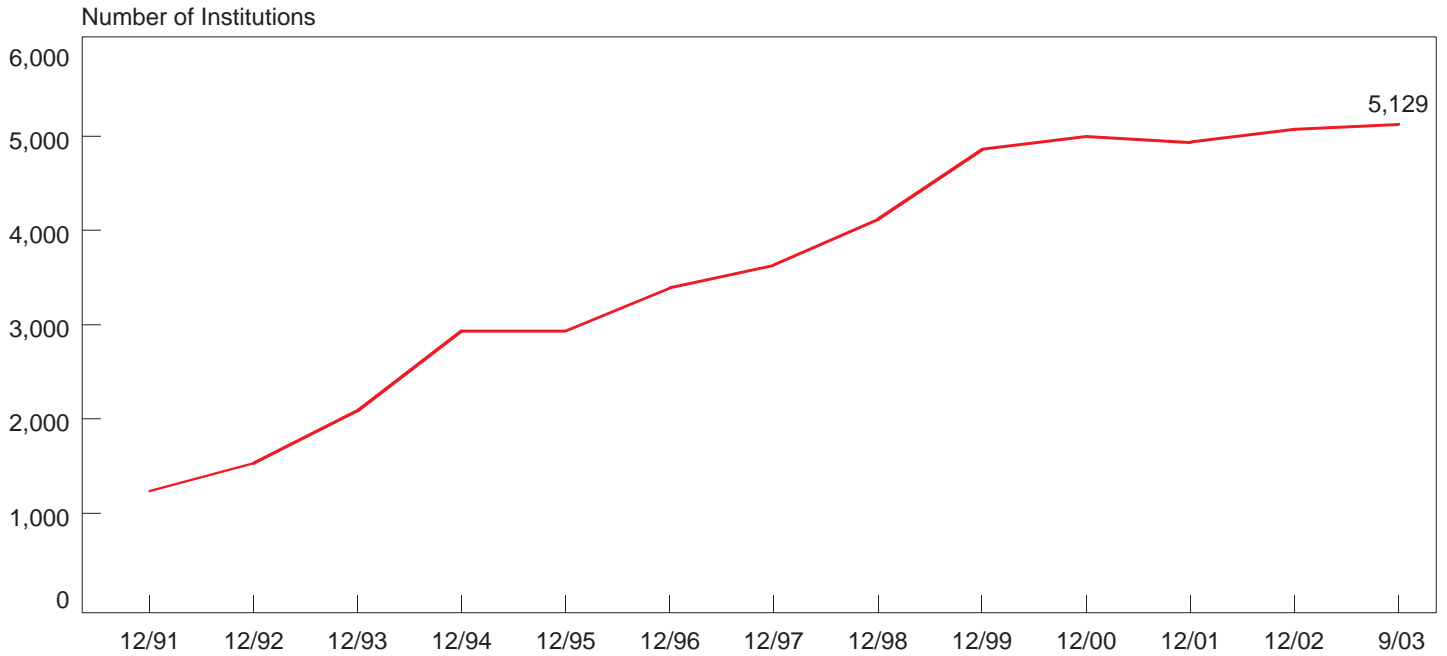
1994-2003



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

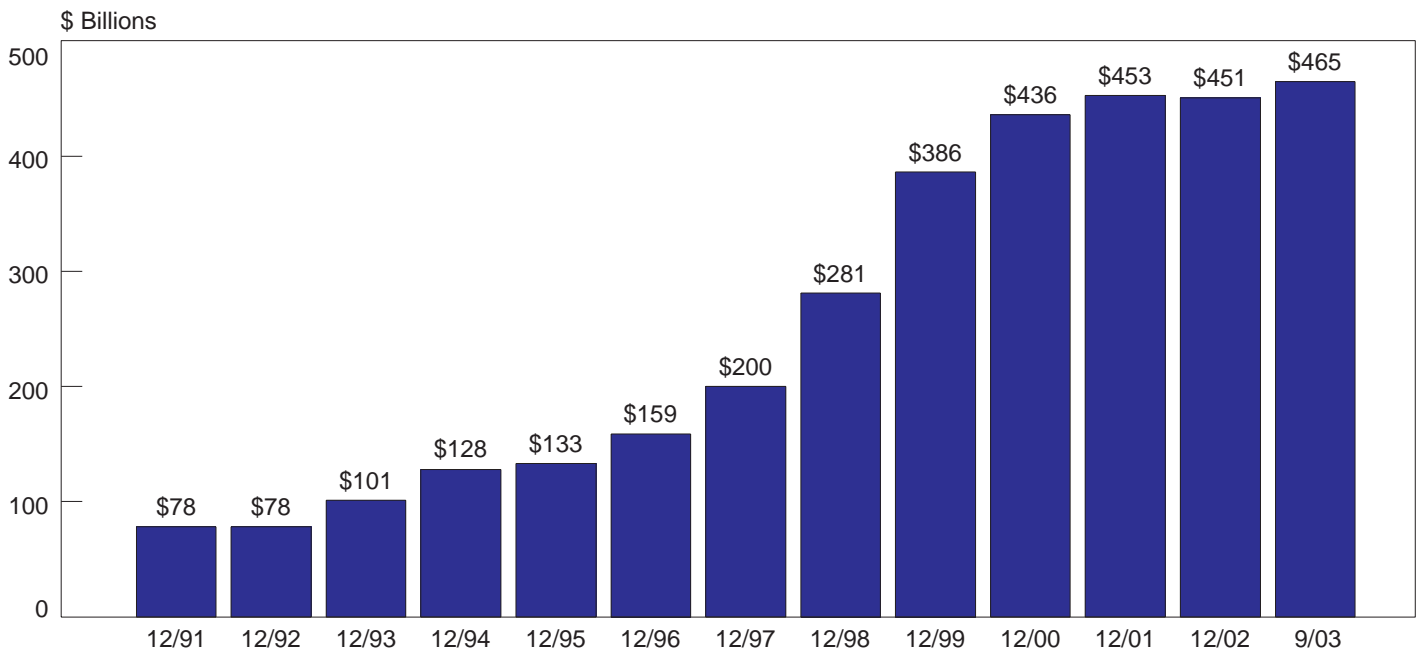
Number of Institutions with FHLB Advances*

1991 - 2003



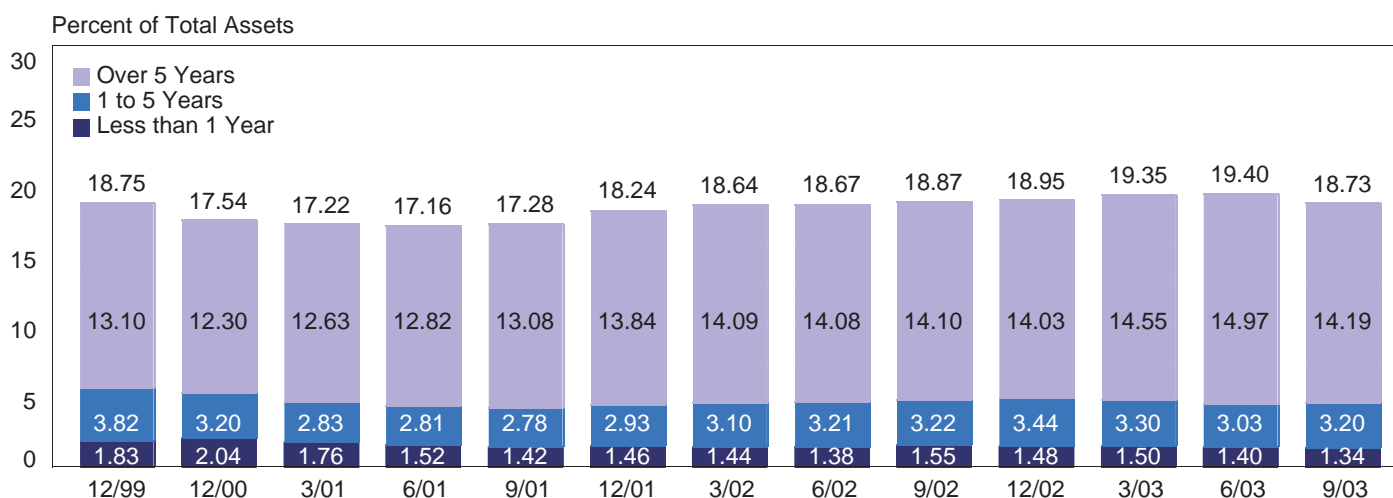
Amount of FHLB Advances Outstanding*

1991 - 2003

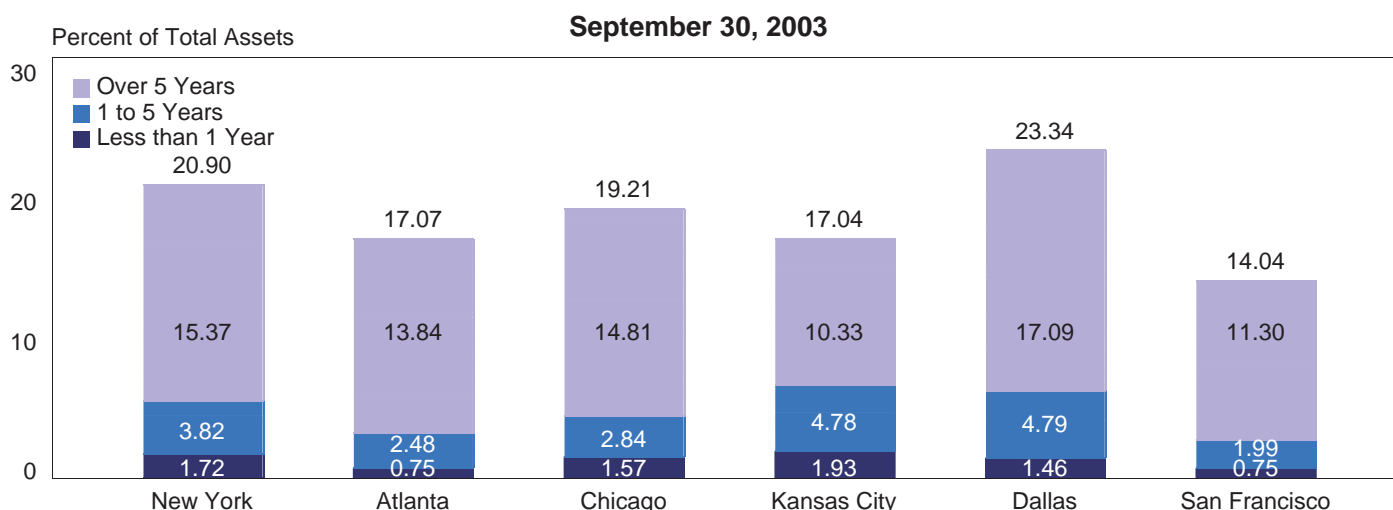


*Source: Call Report, Thrift Financial Report and FHLB prior to 3/31/01.

Debt Securities by Maturity or Repricing Frequency...



...and by Region



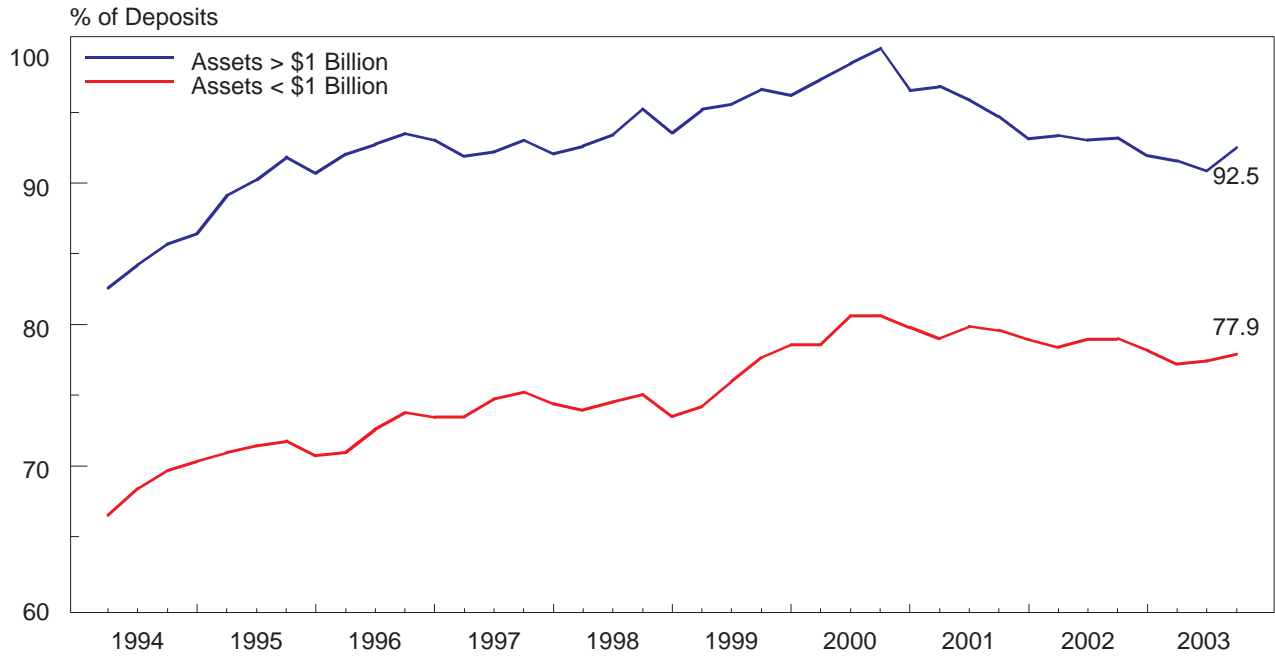
Total Securities (Debt and Equity)

(\$ Billions)

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

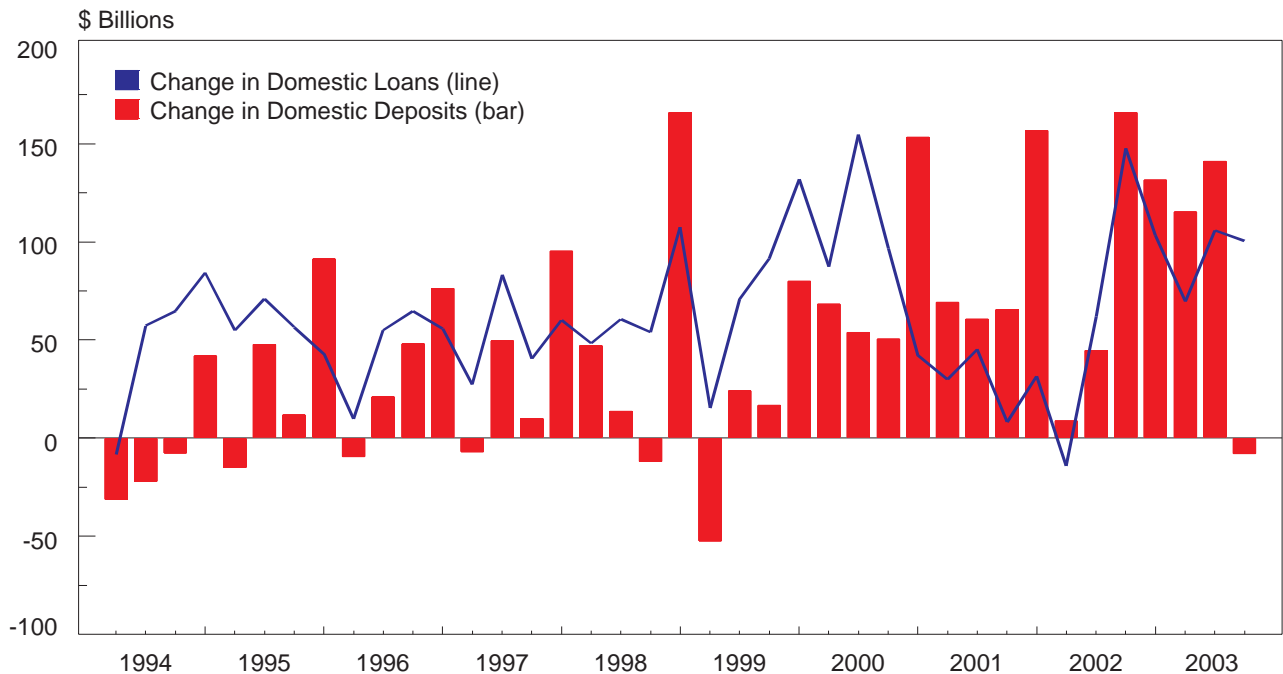
Net Loans and Leases to Deposits (Domestic and Foreign)

1994 - 2003

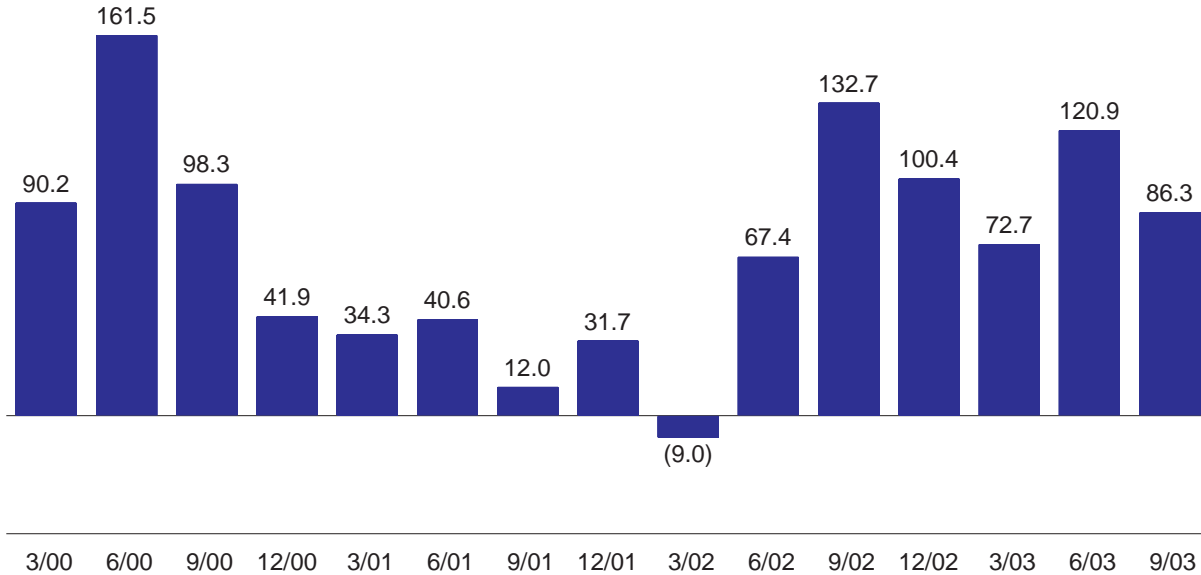


Quarterly Change in Domestic Loans vs Domestic Deposits

1994 - 2003

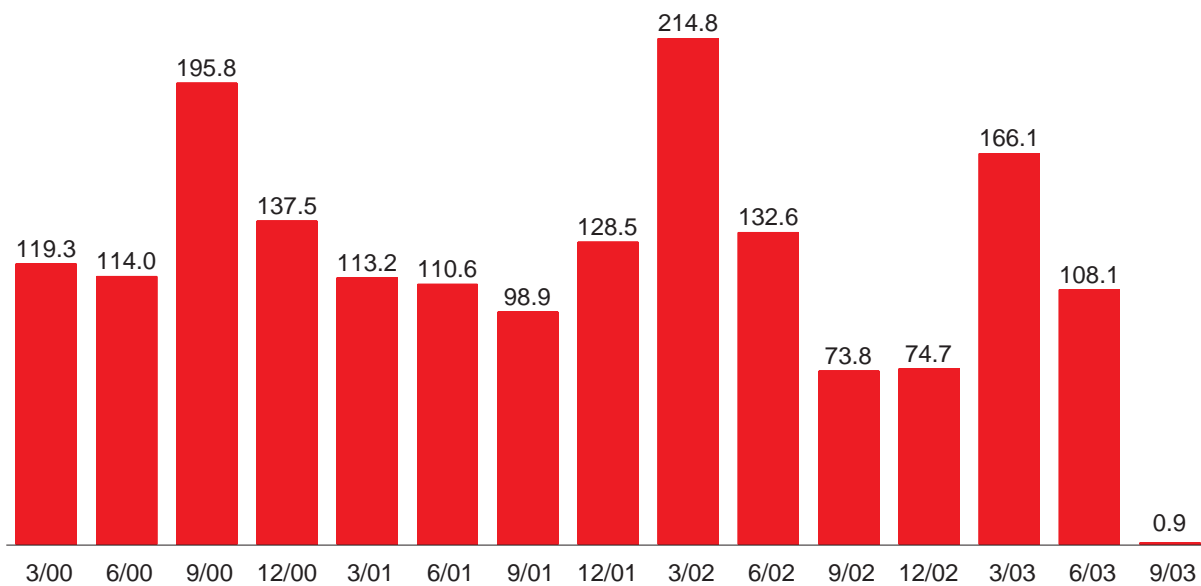


Quarterly Change in Reported Loans Outstanding (\$ Billions)



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

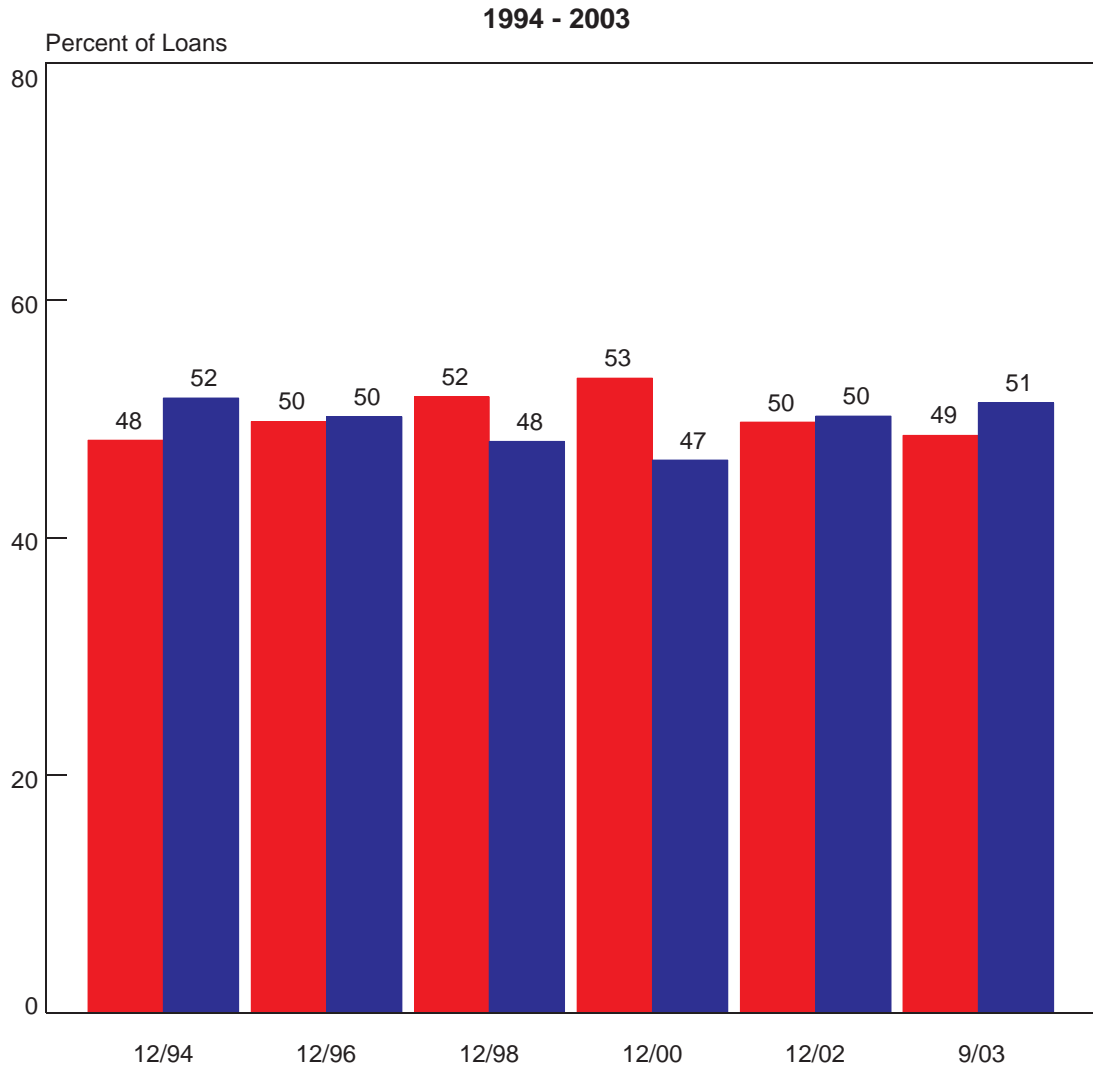
Quarterly Change in Unused Loan Commitments (\$ Billions)



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

Credit Risk Diversification

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



Loans (\$ Billions):

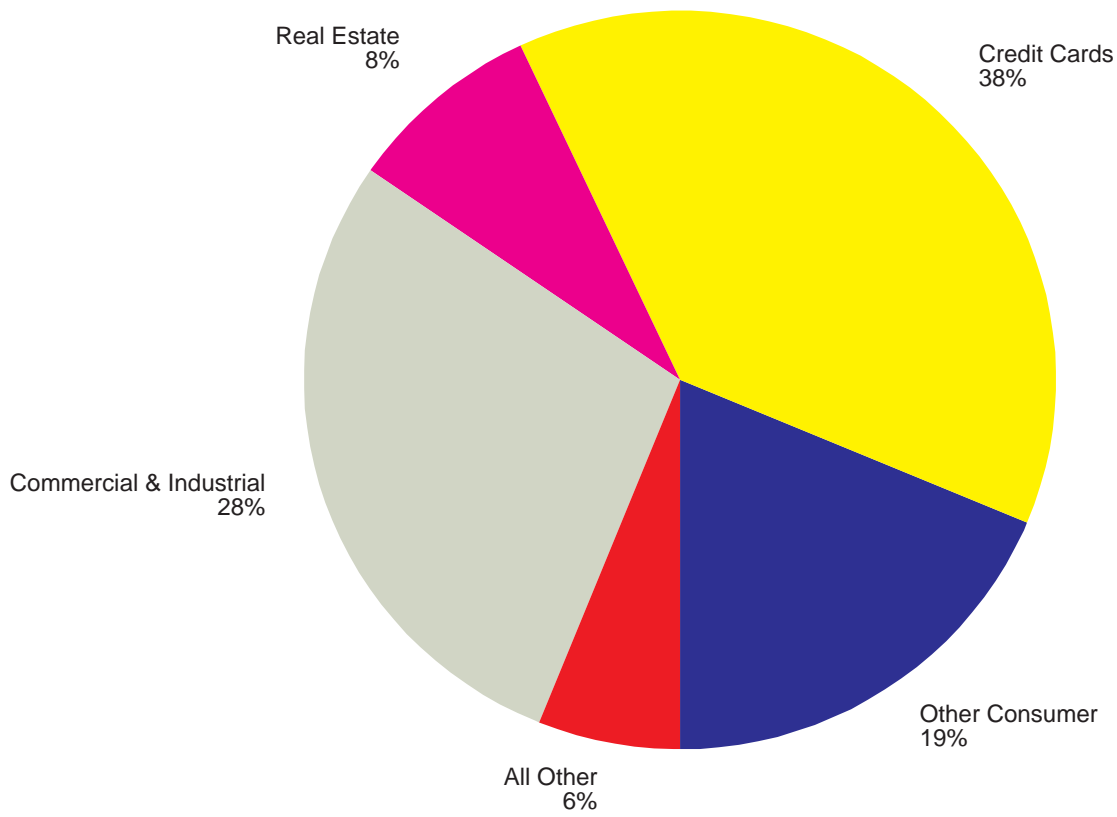
| | | | | | | |
|------------------------|---------|---------|---------|---------|---------|---------|
| ■ Commercial Borrowers | \$1,455 | \$1,751 | \$2,057 | \$2,484 | \$2,515 | \$2,596 |
| ■ Consumer Loans | 1,563 | 1,765 | 1,907 | 2,163 | 2,542 | 2,741 |

Loans to Commercial Borrowers (Credit Risk Concentrated) — - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, commercial real estate, construction loans, and agricultural loans.

Consumer Loans (Credit Risk Diversified) — - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

Composition of FDIC-Insured Institutions' Loan Charge-offs

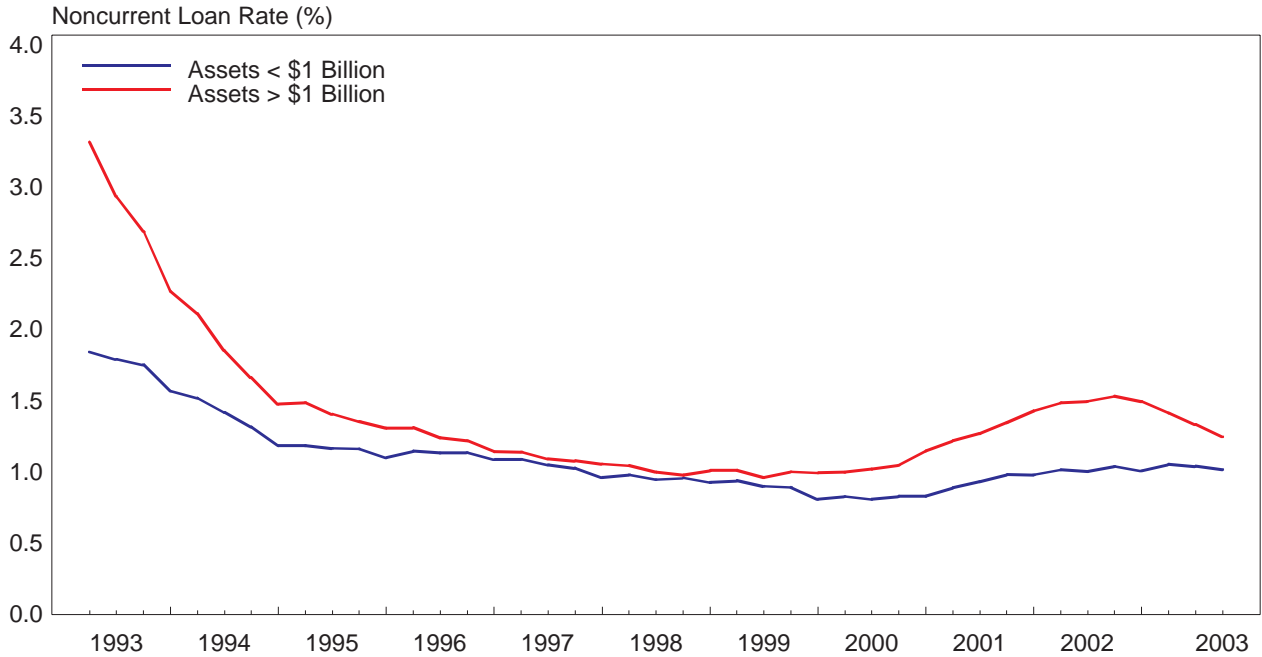
Third Quarter, 2003



Noncurrent Loan Rates

By Asset Size

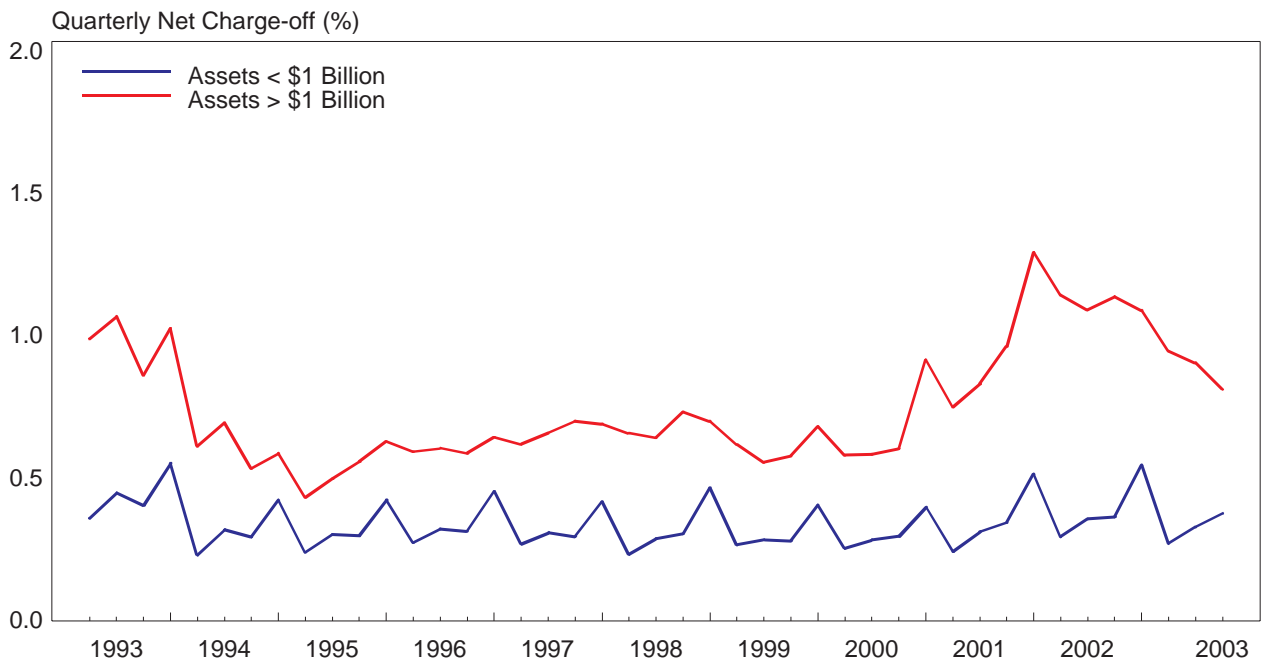
1993 - 2003



Quarterly Net Charge-off Rates

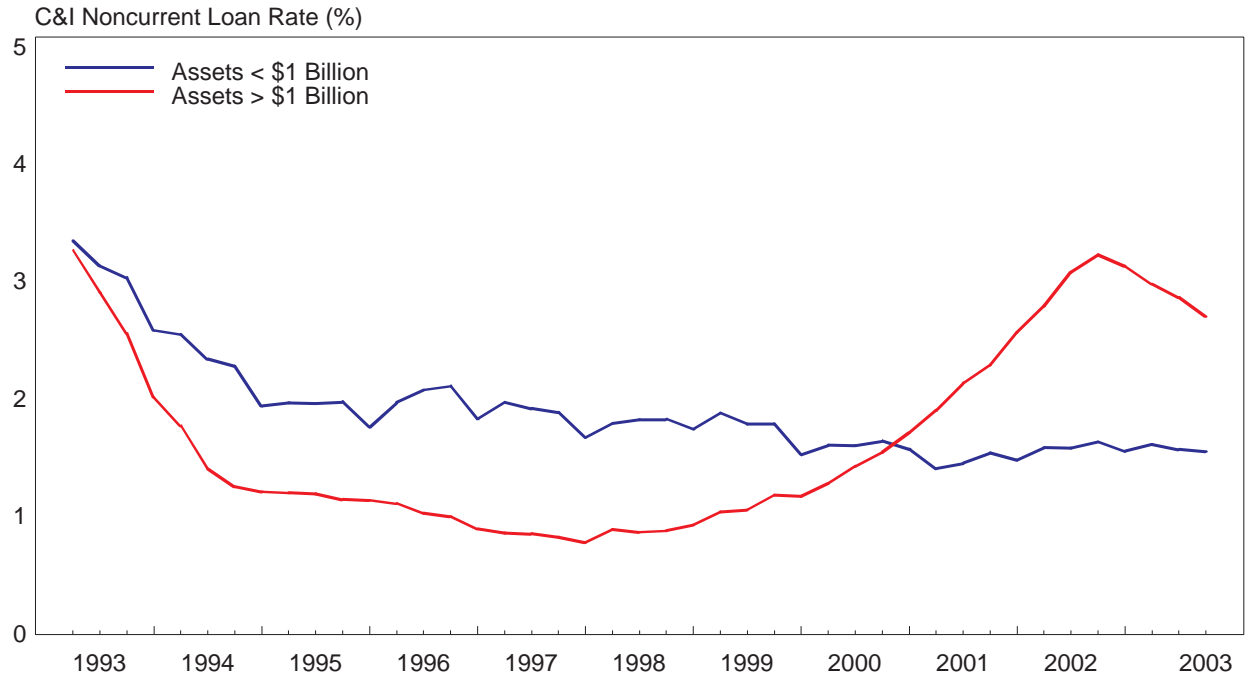
By Asset Size

1993 - 2003



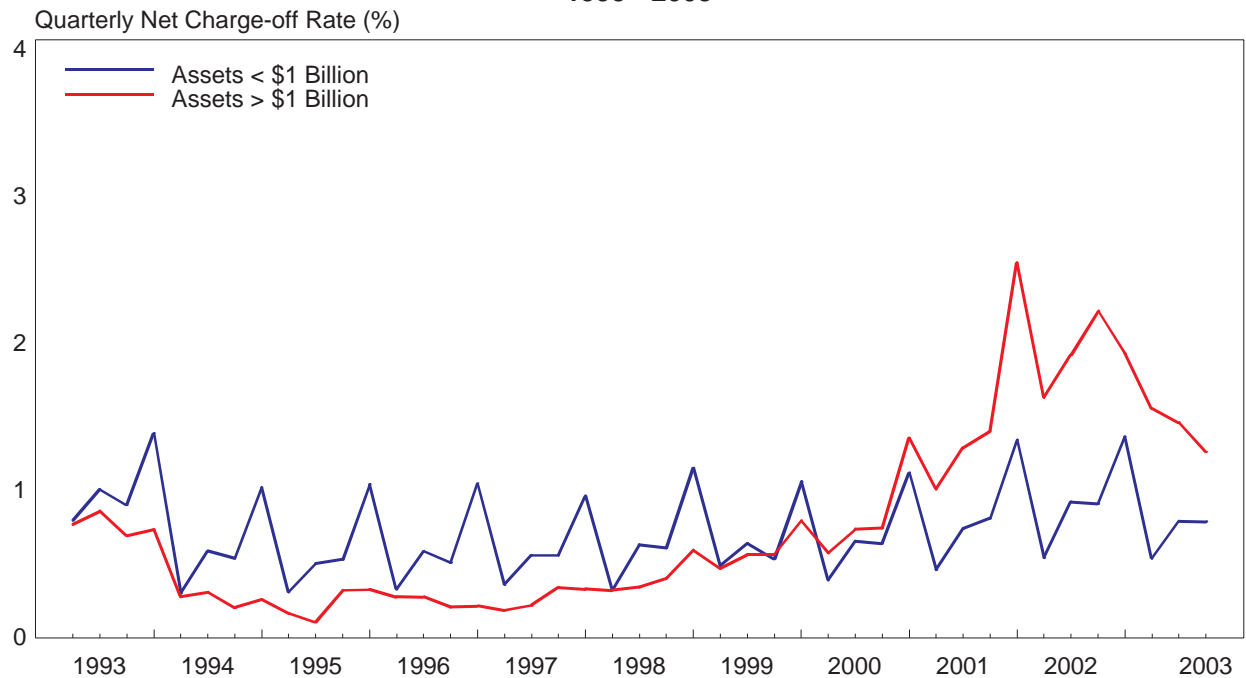
Noncurrent C & I Loan Rates By Asset Size

1993 - 2003



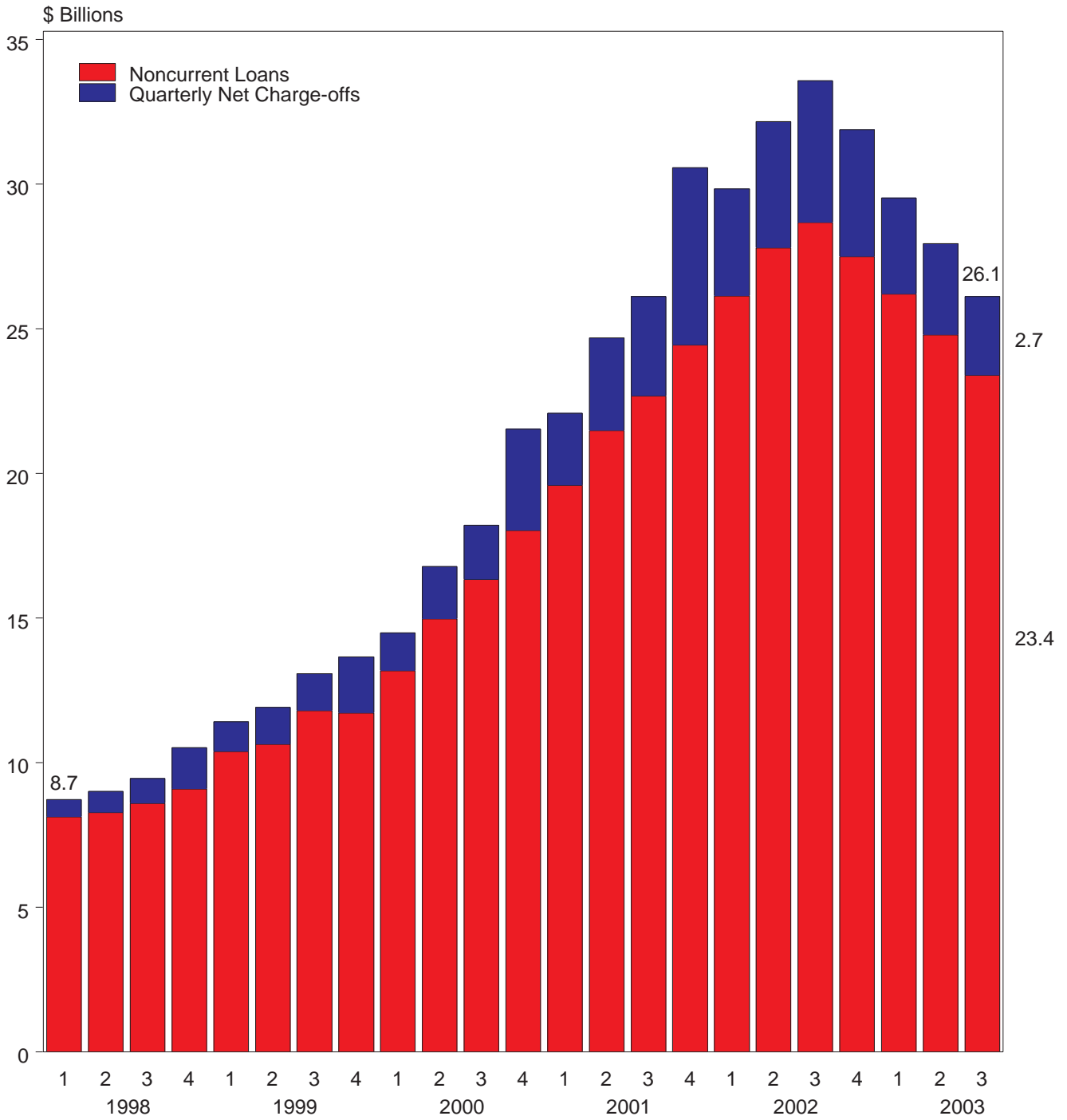
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1993 - 2003



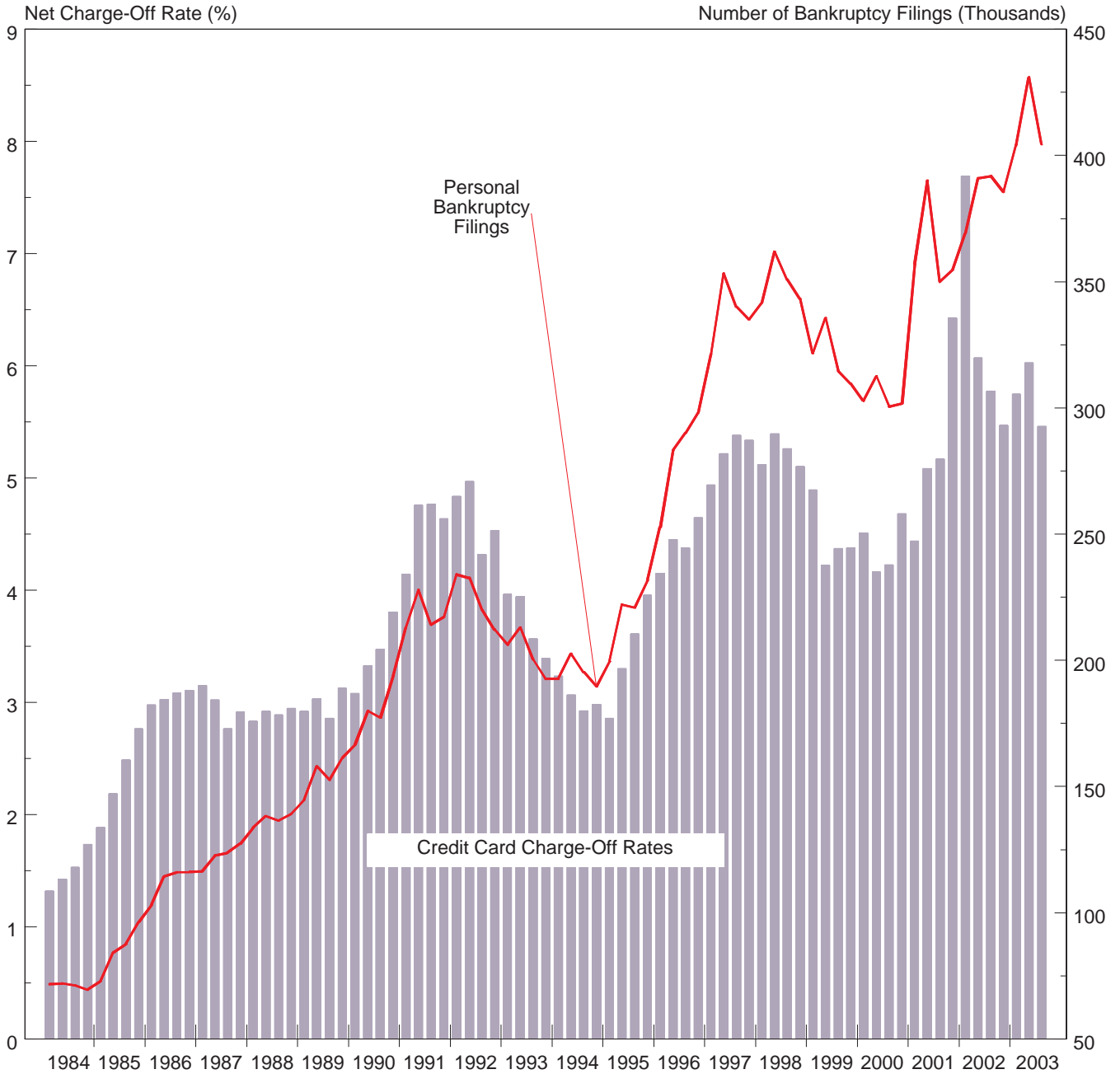
Credit Quality of C & I Loans

1998 - 2003



Credit Card Loss Rates and Personal Bankruptcy Filings

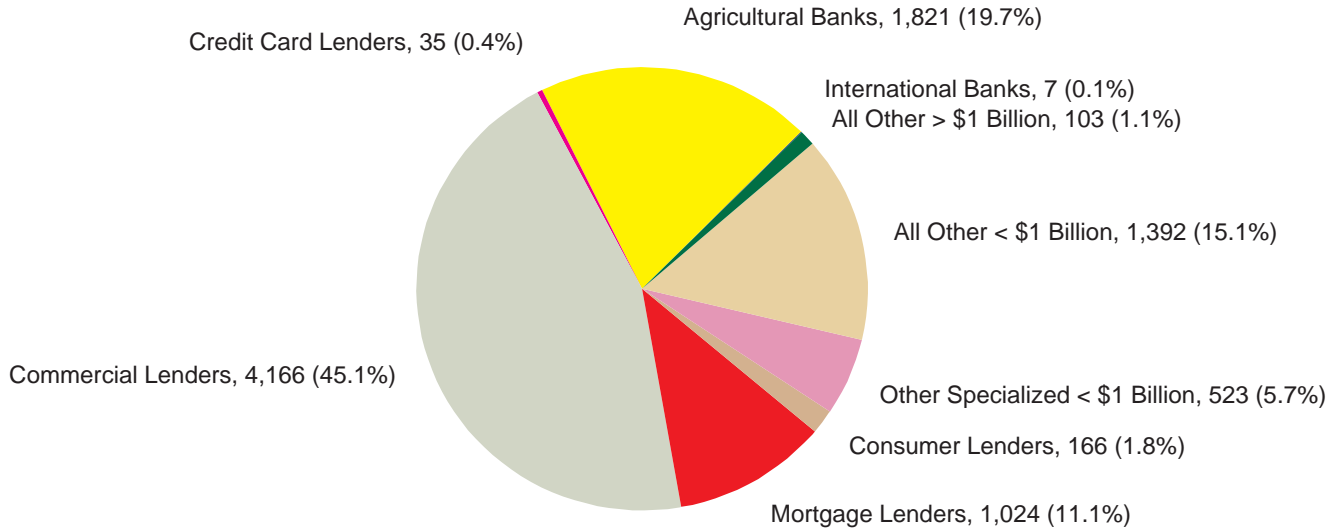
1984-2003



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

Number of Institutions By Asset Concentration Group

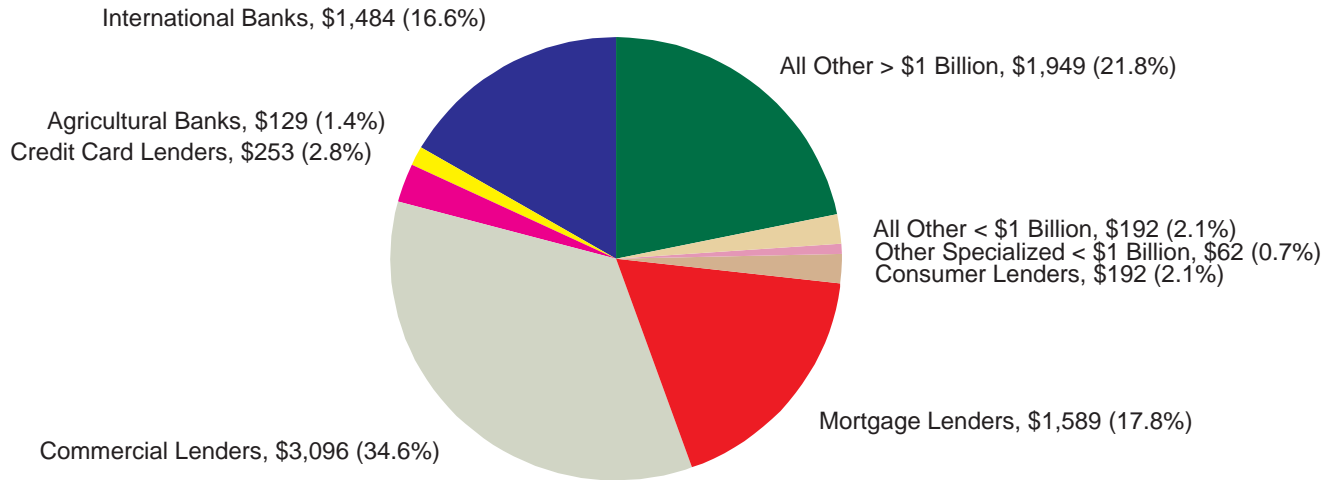
September 30, 2003



| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 09/03 | 7 | 1,821 | 35 | 4,166 | 1,024 | 166 | 523 | 1,392 | 103 |
| 12/02 | 6 | 1,823 | 39 | 4,071 | 1,107 | 196 | 488 | 1,525 | 99 |
| 12/01 | 5 | 1,875 | 56 | 3,968 | 1,242 | 228 | 477 | 1,662 | 101 |
| 12/00 | 7 | 1,977 | 56 | 3,954 | 1,266 | 288 | 513 | 1,755 | 89 |
| 12/99 | 8 | 2,113 | 64 | 3,784 | 1,356 | 304 | 562 | 1,942 | 89 |
| 12/98 | 11 | 2,279 | 69 | 3,372 | 1,452 | 273 | 652 | 2,264 | 92 |
| 12/97 | 11 | 2,377 | 74 | 3,437 | 1,615 | 338 | 611 | 2,365 | 95 |
| 12/96 | 11 | 2,476 | 80 | 3,484 | 1,732 | 354 | 688 | 2,529 | 99 |
| 12/95 | 11 | 2,646 | 71 | 3,322 | 1,825 | 370 | 797 | 2,805 | 123 |
| 12/94 | 11 | 2,838 | 70 | 3,394 | 2,029 | 379 | 916 | 2,836 | 132 |
| 12/93 | 11 | 2,952 | 61 | 3,305 | 2,153 | 323 | 1,224 | 3,109 | 145 |
| 12/92 | 11 | 3,022 | 66 | 3,342 | 2,327 | 319 | 1,388 | 3,315 | 143 |
| 12/91 | 10 | 3,120 | 73 | 3,668 | 2,395 | 379 | 1,371 | 3,426 | 131 |
| 12/90 | 10 | 3,114 | 73 | 4,147 | 2,338 | 463 | 1,396 | 3,678 | 117 |
| 12/89 | 12 | 3,186 | 66 | 4,590 | 2,367 | 519 | 1,429 | 3,810 | 95 |
| 12/88 | 13 | 3,261 | 51 | 4,768 | 2,364 | 550 | 1,523 | 3,940 | 91 |
| 12/87 | 13 | 3,364 | 58 | 5,157 | 2,315 | 505 | 1,719 | 4,096 | 98 |
| 12/86 | 13 | 3,548 | 50 | 5,236 | 2,168 | 459 | 1,810 | 4,474 | 118 |
| 12/85 | 14 | 3,736 | 33 | 5,066 | 2,350 | 471 | 1,681 | 4,554 | 128 |

Industry Assets By Asset Concentration Group

September 30, 2003

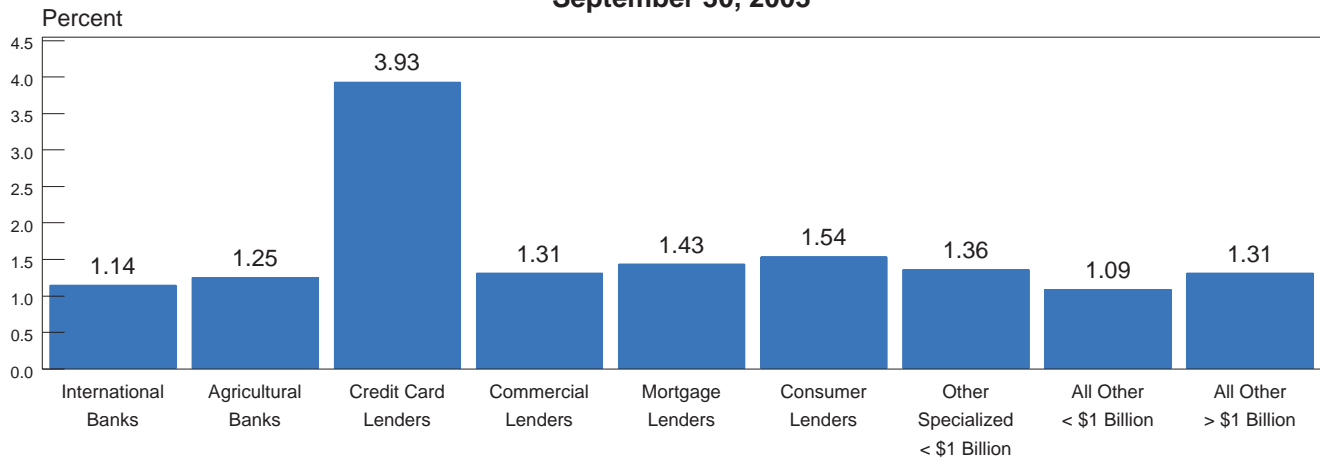


| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 09/03 | 1,484 | 129 | 253 | 3,096 | 1,589 | 192 | 62 | 192 | 1,949 |
| 12/02 | 1,324 | 124 | 249 | 2,964 | 1,342 | 166 | 60 | 197 | 2,009 |
| 12/01 | 1,176 | 120 | 335 | 3,539 | 1,179 | 141 | 50 | 203 | 1,127 |
| 12/00 | 1,229 | 120 | 295 | 3,823 | 1,000 | 88 | 51 | 205 | 651 |
| 12/99 | 1,179 | 121 | 254 | 3,392 | 1,045 | 101 | 56 | 225 | 509 |
| 12/98 | 1,444 | 125 | 258 | 2,786 | 1,079 | 81 | 68 | 270 | 420 |
| 12/97 | 1,383 | 120 | 217 | 2,019 | 967 | 118 | 65 | 279 | 876 |
| 12/96 | 1,197 | 117 | 219 | 2,166 | 932 | 134 | 70 | 291 | 480 |
| 12/95 | 1,046 | 118 | 166 | 1,922 | 935 | 114 | 82 | 315 | 641 |
| 12/94 | 960 | 119 | 132 | 1,675 | 926 | 92 | 92 | 306 | 719 |
| 12/93 | 831 | 120 | 101 | 1,561 | 920 | 85 | 119 | 329 | 663 |
| 12/92 | 754 | 117 | 93 | 1,666 | 861 | 60 | 131 | 342 | 551 |
| 12/91 | 637 | 114 | 94 | 1,989 | 798 | 65 | 112 | 333 | 446 |
| 12/90 | 625 | 108 | 87 | 2,206 | 828 | 61 | 102 | 329 | 381 |
| 12/89 | 712 | 102 | 82 | 2,264 | 854 | 82 | 100 | 317 | 305 |
| 12/88 | 699 | 99 | 67 | 2,224 | 858 | 75 | 102 | 315 | 298 |
| 12/87 | 711 | 100 | 50 | 2,010 | 847 | 62 | 119 | 325 | 278 |
| 12/86 | 720 | 103 | 35 | 1,888 | 726 | 65 | 120 | 365 | 305 |
| 12/85 | 717 | 105 | 25 | 1,560 | 692 | 68 | 109 | 365 | 352 |

Performance Ratios By Asset Concentration Group

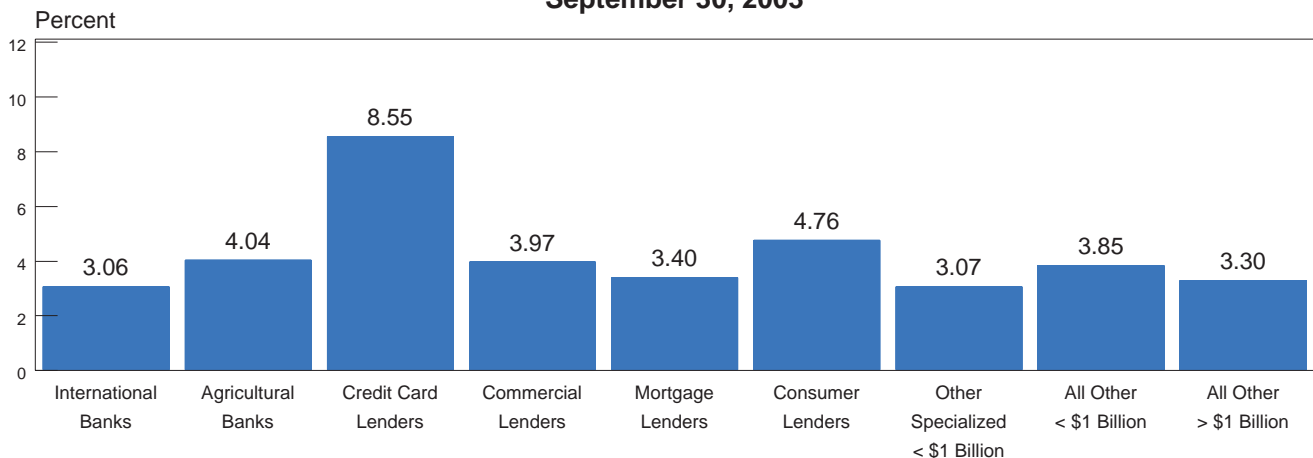
Return on Assets (YTD)

September 30, 2003



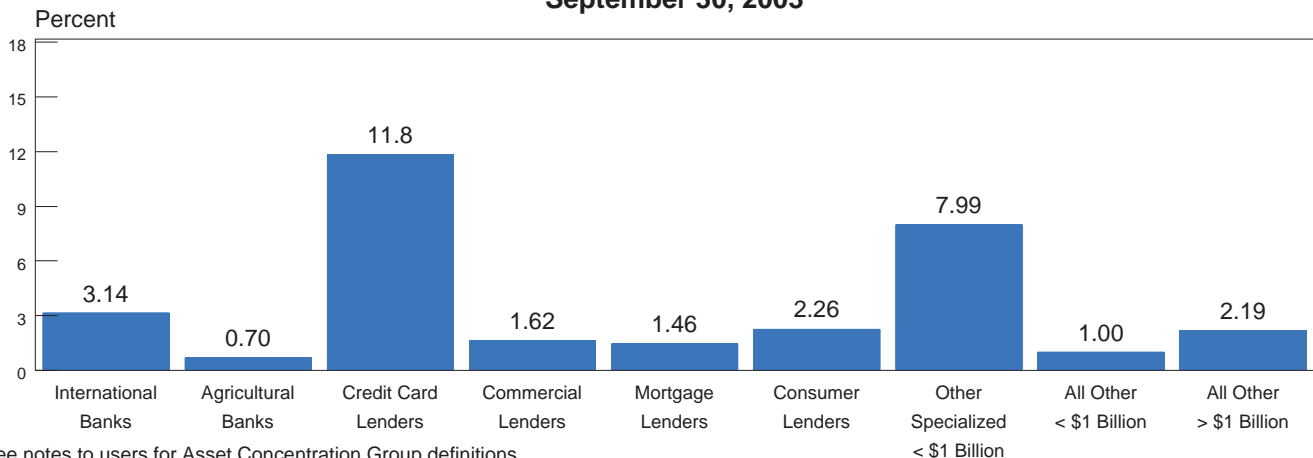
Net Interest Margin (YTD)

September 30, 2003



Noninterest Income to Assets (YTD)

September 30, 2003

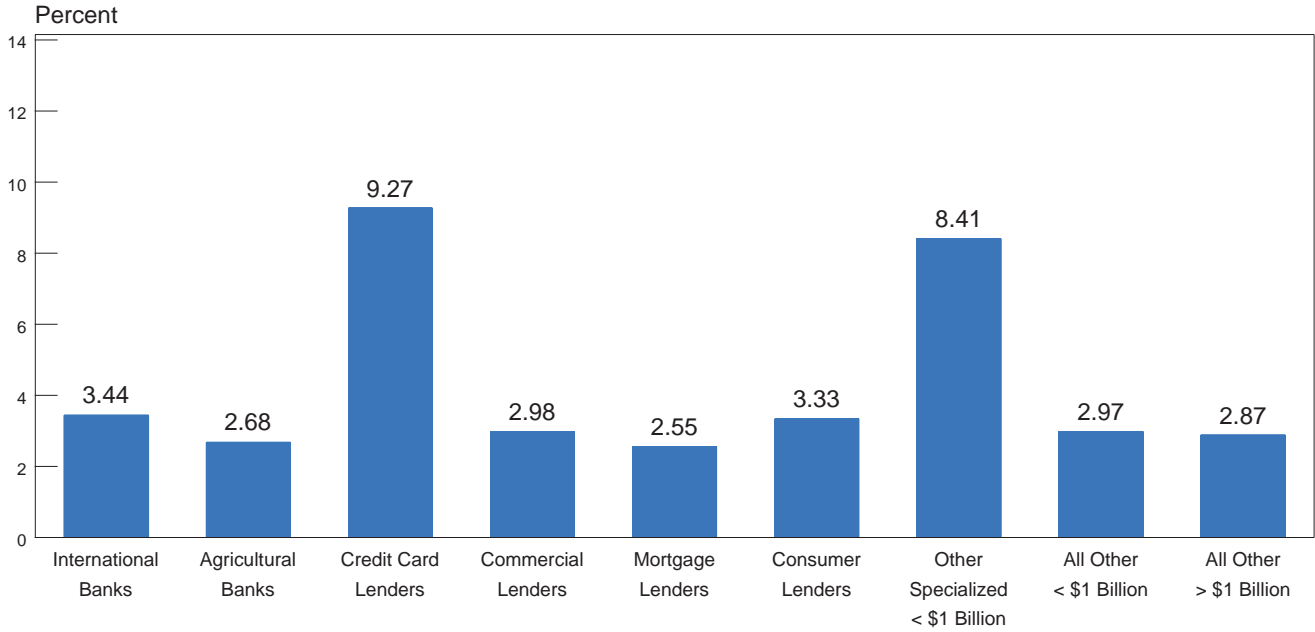


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

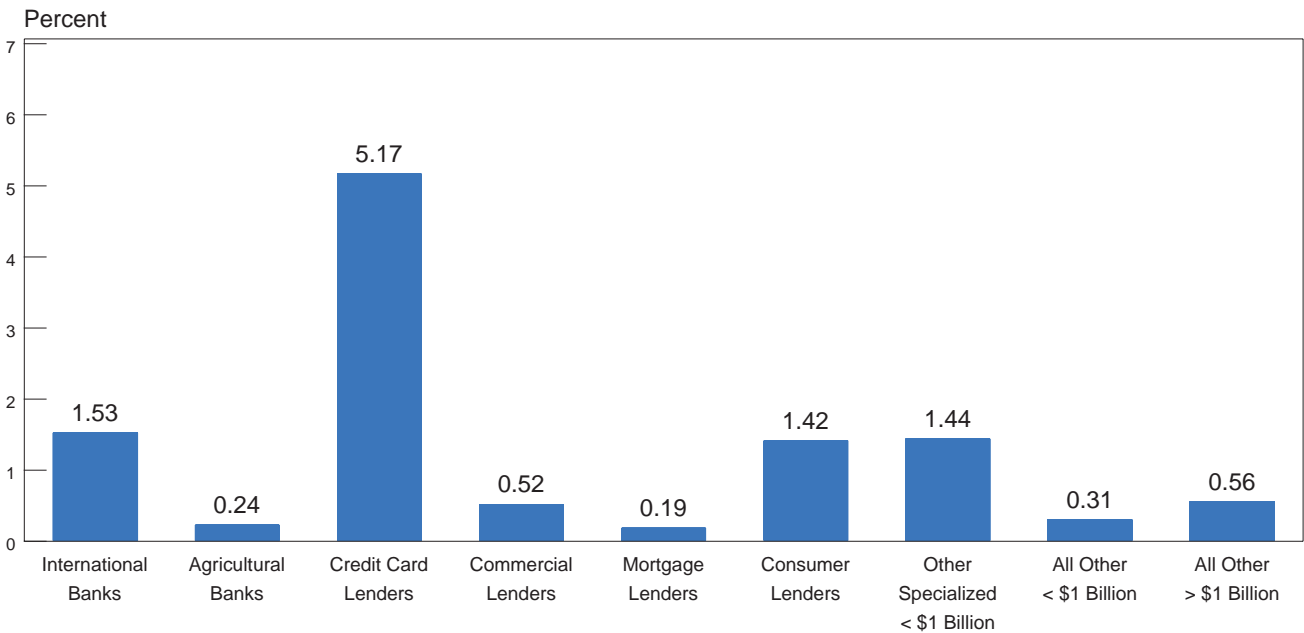
Noninterest Expense to Assets (YTD)

September 30, 2003



Net Charge-offs to Loans and Leases (YTD)

September 30, 2003

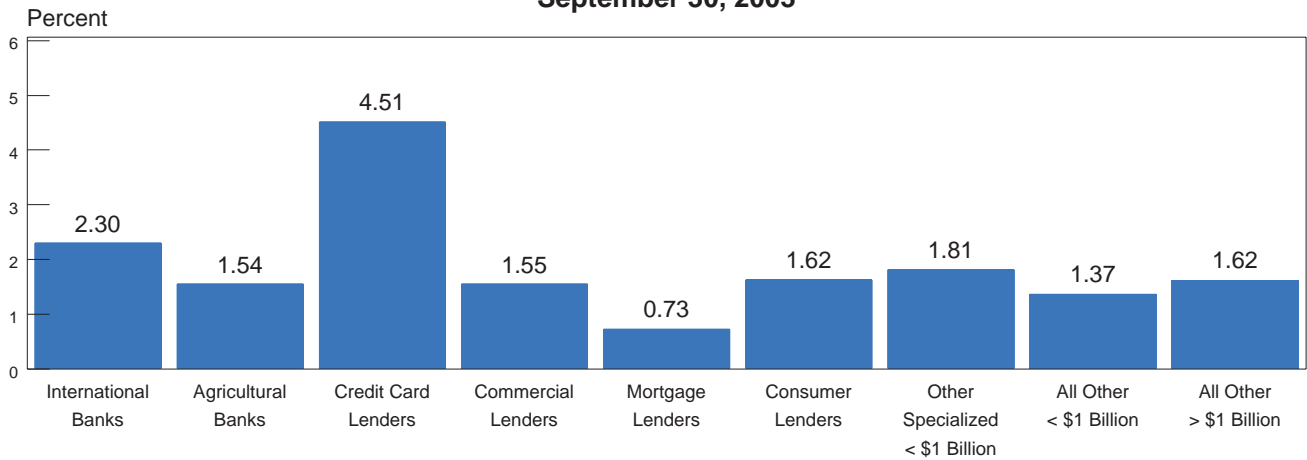


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

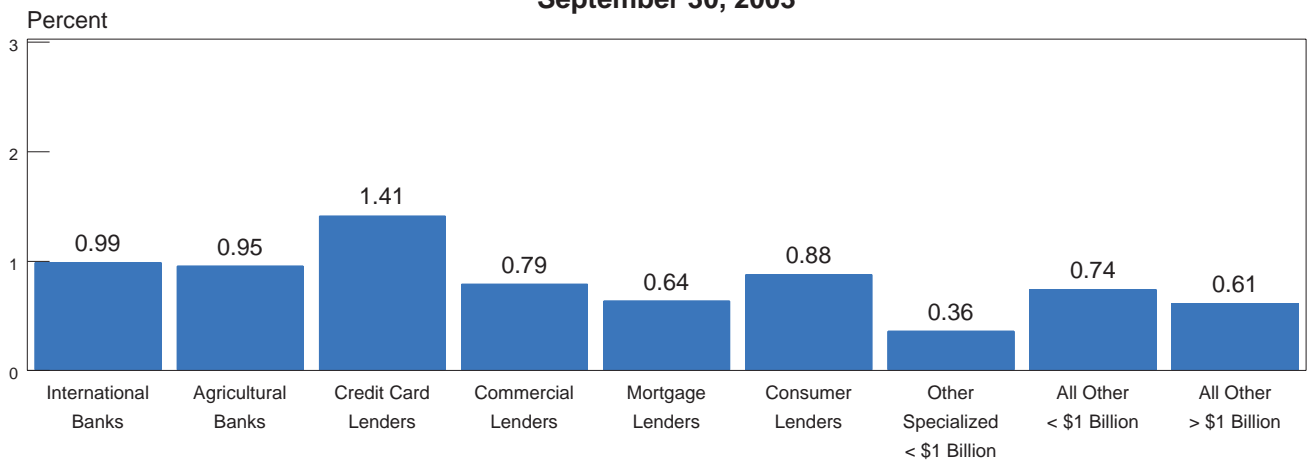
Loss Allowance To Loans and Leases

September 30, 2003



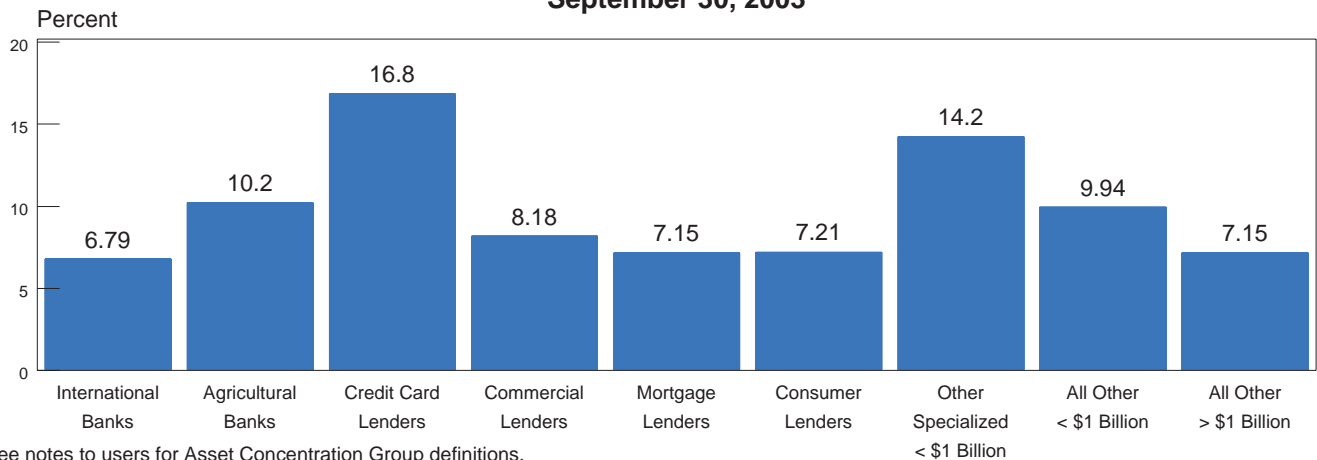
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2003



Core Capital (Leverage) Ratio

September 30, 2003



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

Return On Average Assets By Asset Concentration Group

1985 - 2003

| Year to Date | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 09/03 | 1.14 | 1.25 | 3.93 | 1.31 | 1.43 | 1.54 | 1.36 | 1.09 | 1.31 |
| 09/02 | 0.85 | 1.31 | 3.55 | 1.30 | 1.34 | 1.40 | 1.39 | 1.19 | 1.40 |
| 09/01 | 0.90 | 1.18 | 2.93 | 1.10 | 1.09 | 1.04 | 1.65 | 1.12 | 1.07 |
| 09/00 | 1.10 | 1.31 | 2.92 | 1.12 | 0.99 | 1.19 | 1.56 | 1.17 | 0.92 |
| 09/99 | 0.91 | 1.24 | 3.74 | 1.29 | 1.04 | 1.42 | 1.50 | 1.32 | 1.29 |
| 09/98 | 0.66 | 1.28 | 2.74 | 1.30 | 1.14 | 1.38 | 1.73 | 1.21 | 1.47 |
| 09/97 | 0.93 | 1.32 | 1.93 | 1.28 | 0.93 | 1.34 | 1.83 | 1.27 | 1.30 |
| 09/96 | 0.90 | 1.28 | 1.98 | 1.26 | 0.63 | 1.16 | 1.35 | 1.25 | 1.13 |
| 09/95 | 0.82 | 1.26 | 2.69 | 1.24 | 0.82 | 1.20 | 1.18 | 1.22 | 1.20 |
| 09/94 | 0.88 | 1.25 | 4.08 | 1.08 | 0.72 | 1.33 | 1.12 | 1.20 | 1.17 |
| 09/93 | 1.02 | 1.34 | 3.67 | 1.03 | 0.74 | 1.35 | 1.06 | 1.27 | 0.97 |
| 09/92 | 0.60 | 1.31 | 2.84 | 0.66 | 0.82 | 1.19 | 1.15 | 1.11 | 0.97 |
| 09/91 | 0.40 | 1.11 | 2.18 | 0.14 | 0.41 | 0.57 | 0.69 | 0.85 | 0.65 |
| 09/90 | 0.39 | 1.10 | 2.49 | 0.00 | 0.01 | 0.46 | 0.01 | 0.79 | 0.34 |
| 09/89 | -0.49 | 1.13 | 1.97 | 0.26 | -0.18 | 0.73 | 0.62 | 0.79 | 0.17 |
| 09/88 | 0.95 | 1.01 | 1.81 | 0.25 | 0.23 | 0.74 | 0.41 | 0.60 | 0.11 |
| 09/87 | -1.42 | 0.76 | 1.76 | -0.07 | 0.40 | 0.37 | 0.54 | 0.75 | 0.79 |
| 09/86 | 0.44 | 0.60 | 1.36 | 0.36 | 0.77 | 0.82 | 1.06 | 0.93 | 0.98 |
| 09/85 | 0.50 | 0.75 | 1.54 | 0.62 | 0.45 | 0.70 | 1.23 | 1.02 | 0.83 |

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

Net Interest Margin By Asset Concentration Group

1985 - 2003

| Year to Date | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 09/03 | 3.06 | 4.04 | 8.55 | 3.97 | 3.40 | 4.76 | 3.07 | 3.85 | 3.30 |
| 09/02 | 3.31 | 4.19 | 8.65 | 4.21 | 3.51 | 4.67 | 3.40 | 4.10 | 3.54 |
| 09/01 | 2.64 | 4.02 | 7.31 | 4.00 | 3.10 | 4.67 | 3.53 | 3.96 | 3.06 |
| 09/00 | 2.78 | 4.25 | 7.49 | 4.11 | 2.82 | 4.20 | 3.90 | 4.15 | 3.44 |
| 09/99 | 3.00 | 4.16 | 7.96 | 4.18 | 3.06 | 4.53 | 3.64 | 4.17 | 3.79 |
| 09/98 | 3.01 | 4.28 | 7.88 | 4.27 | 3.12 | 4.52 | 3.70 | 4.34 | 4.02 |
| 09/97 | 3.01 | 4.33 | 8.14 | 4.47 | 3.21 | 5.02 | 4.00 | 4.42 | 4.24 |
| 09/96 | 3.23 | 4.32 | 7.99 | 4.37 | 3.21 | 5.00 | 3.70 | 4.43 | 4.15 |
| 09/95 | 3.42 | 4.38 | 8.15 | 4.38 | 3.09 | 4.84 | 3.87 | 4.46 | 4.09 |
| 09/94 | 3.49 | 4.36 | 9.41 | 4.38 | 3.38 | 5.19 | 3.78 | 4.49 | 4.25 |
| 09/93 | 3.55 | 4.40 | 9.69 | 4.41 | 3.55 | 5.30 | 3.86 | 4.64 | 4.37 |
| 09/92 | 3.39 | 4.43 | 9.51 | 4.29 | 3.45 | 5.19 | 3.86 | 4.59 | 4.16 |
| 09/91 | 3.08 | 4.18 | 9.38 | 3.86 | 2.82 | 4.51 | 3.49 | 4.24 | 3.63 |
| 09/90 | 2.91 | 4.10 | 8.79 | 3.59 | 2.35 | 4.30 | 3.28 | 4.10 | 2.59 |
| 09/89 | 3.07 | 4.17 | 8.14 | 3.51 | 1.90 | 4.24 | 3.36 | 4.10 | 2.16 |
| 09/88 | 2.94 | 4.09 | 9.06 | 3.48 | 2.09 | 4.20 | 3.30 | 3.97 | 2.43 |
| 09/87 | 2.90 | 4.03 | 9.45 | 3.49 | 2.32 | 4.36 | 3.28 | 4.03 | 3.16 |
| 09/86 | 3.10 | 4.11 | 10.31 | 3.50 | 2.08 | 3.81 | 3.62 | 4.13 | 3.08 |
| 09/85 | 3.20 | 4.33 | 9.89 | 3.59 | 1.61 | 3.36 | 3.82 | 4.21 | 2.98 |

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

Net Charge-offs as a Percent of Average Loans and Leases By Asset Concentration Group

1985 - 2003

| Year to Date | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 09/03 | 1.53 | 0.24 | 5.17 | 0.52 | 0.19 | 1.42 | 1.44 | 0.31 | 0.56 |
| 09/02 | 1.78 | 0.26 | 6.07 | 0.67 | 0.16 | 1.12 | 0.47 | 0.30 | 0.86 |
| 09/01 | 0.63 | 0.30 | 4.02 | 0.61 | 0.15 | 1.16 | 0.50 | 0.27 | 0.69 |
| 09/00 | 0.44 | 0.18 | 3.68 | 0.40 | 0.12 | 0.20 | 1.98 | 0.23 | 0.55 |
| 09/99 | 0.55 | 0.20 | 3.97 | 0.37 | 0.12 | 0.51 | 1.27 | 0.23 | 0.41 |
| 09/98 | 0.60 | 0.20 | 4.41 | 0.33 | 0.18 | 0.65 | 0.50 | 0.33 | 0.55 |
| 09/97 | 0.23 | 0.19 | 4.79 | 0.34 | 0.21 | 0.73 | 0.38 | 0.24 | 0.73 |
| 09/96 | 0.33 | 0.22 | 4.08 | 0.31 | 0.28 | 0.70 | 0.15 | 0.22 | 0.47 |
| 09/95 | 0.33 | 0.14 | 3.10 | 0.33 | 0.27 | 0.50 | 0.29 | 0.19 | 0.36 |
| 09/94 | 0.63 | 0.12 | 3.05 | 0.41 | 0.44 | 0.43 | 0.14 | 0.16 | 0.33 |
| 09/93 | 1.14 | 0.17 | 3.84 | 0.71 | 0.55 | 0.53 | 0.42 | 0.30 | 0.99 |
| 09/92 | 1.88 | 0.32 | 4.80 | 0.98 | 0.48 | 0.69 | 0.54 | 0.45 | 0.95 |
| 09/91 | 2.47 | 0.32 | 4.81 | 1.21 | 0.46 | 0.89 | 0.67 | 0.57 | 1.10 |
| 09/90 | 2.38 | 0.34 | 3.82 | 1.04 | 0.39 | 0.73 | 0.98 | 0.57 | 0.81 |
| 09/89 | 1.07 | 0.44 | 3.62 | 0.61 | 0.06 | 0.35 | 0.72 | 0.46 | 0.34 |
| 09/88 | 0.72 | 0.65 | 3.59 | 0.76 | 0.02 | 0.40 | 0.75 | 0.54 | 0.48 |
| 09/87 | 0.73 | 1.17 | 4.04 | 0.56 | 0.02 | 0.45 | 0.65 | 0.61 | 0.40 |
| 09/86 | 0.84 | 1.98 | 4.33 | 0.63 | 0.01 | 0.36 | 0.78 | 0.61 | 0.39 |
| 09/85 | 0.71 | 1.71 | 2.95 | 0.50 | 0.00 | 0.27 | 0.50 | 0.49 | 0.42 |

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

Percent of Loans Noncurrent By Asset Concentration Group

1985 - 2003

| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 09/03 | 2.31 | 1.33 | 1.66 | 1.01 | 0.82 | 0.99 | 1.06 | 1.10 | 1.09 |
| 12/02 | 2.73 | 1.20 | 2.16 | 1.15 | 0.95 | 1.46 | 1.59 | 1.01 | 1.28 |
| 12/01 | 1.95 | 1.16 | 1.94 | 1.28 | 0.87 | 1.49 | 0.88 | 0.97 | 1.24 |
| 12/00 | 1.40 | 0.98 | 1.92 | 1.02 | 0.62 | 1.36 | 0.72 | 0.82 | 1.01 |
| 12/99 | 1.34 | 1.05 | 1.94 | 0.79 | 0.63 | 1.27 | 0.92 | 0.77 | 0.93 |
| 12/98 | 1.14 | 1.13 | 2.16 | 0.82 | 0.75 | 1.23 | 0.94 | 0.88 | 0.87 |
| 12/97 | 0.96 | 1.01 | 2.16 | 0.92 | 0.90 | 1.26 | 1.08 | 0.84 | 0.89 |
| 12/96 | 1.01 | 1.15 | 1.97 | 1.00 | 1.11 | 1.66 | 1.27 | 0.91 | 0.92 |
| 12/95 | 1.63 | 1.03 | 1.67 | 1.09 | 1.23 | 1.25 | 1.20 | 0.89 | 1.03 |
| 12/94 | 1.98 | 0.97 | 1.38 | 1.32 | 1.32 | 1.09 | 1.36 | 0.88 | 0.98 |
| 12/93 | 3.24 | 1.16 | 1.80 | 2.13 | 1.76 | 1.27 | 1.92 | 1.14 | 1.74 |
| 12/92 | 5.48 | 1.40 | 1.90 | 3.14 | 2.24 | 1.91 | 2.35 | 1.43 | 2.36 |
| 12/91 | 6.30 | 1.65 | 2.16 | 4.23 | 2.56 | 2.10 | 2.40 | 1.78 | 2.93 |
| 12/90 | 6.39 | 1.74 | 2.05 | 4.24 | 2.43 | 1.94 | 2.25 | 1.78 | 2.48 |
| 12/89 | 5.47 | 2.00 | 1.95 | 3.43 | 2.68 | 2.22 | 3.81 | 2.10 | 6.24 |
| 12/88 | 5.69 | 2.34 | 1.76 | 3.02 | 2.23 | 1.61 | 3.34 | 2.16 | 5.43 |
| 12/87 | 5.85 | 3.16 | 1.88 | 4.20 | 2.70 | 2.28 | 4.05 | 2.29 | 2.35 |
| 12/86 | 3.62 | 4.33 | 2.18 | 3.75 | 2.79 | 1.99 | 2.63 | 2.24 | 1.66 |
| 12/85 | 3.34 | 4.59 | 1.86 | 3.04 | 2.33 | 1.59 | 2.07 | 1.99 | 1.77 |

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

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

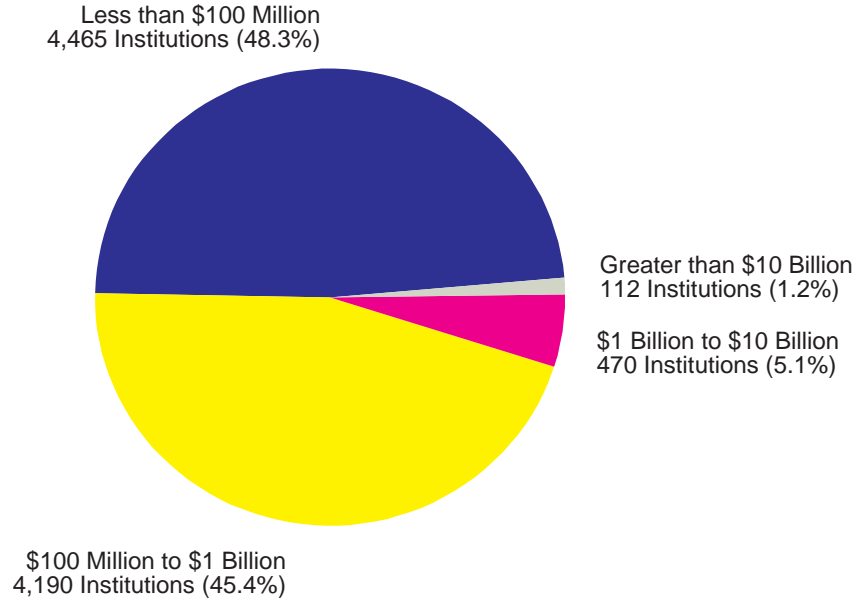
1985 - 2003

| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 09/03 | 6.79 | 10.22 | 16.85 | 8.18 | 7.15 | 7.21 | 14.24 | 9.94 | 7.15 |
| 12/02 | 6.69 | 10.10 | 14.86 | 8.11 | 7.54 | 7.41 | 15.09 | 9.82 | 7.13 |
| 12/01 | 6.44 | 10.03 | 12.42 | 7.92 | 7.46 | 7.76 | 15.59 | 9.91 | 6.88 |
| 12/00 | 6.64 | 10.22 | 11.72 | 7.57 | 7.65 | 7.82 | 14.67 | 9.99 | 7.13 |
| 12/99 | 6.59 | 10.25 | 12.12 | 7.54 | 7.55 | 8.58 | 14.29 | 9.83 | 8.41 |
| 12/98 | 6.11 | 10.32 | 12.21 | 7.56 | 7.56 | 7.76 | 13.16 | 9.55 | 7.48 |
| 12/97 | 6.10 | 10.52 | 12.23 | 7.92 | 7.74 | 8.10 | 13.16 | 9.76 | 6.58 |
| 12/96 | 6.14 | 10.55 | 10.91 | 7.73 | 7.64 | 8.11 | 13.08 | 9.45 | 7.11 |
| 12/95 | 6.20 | 10.50 | 10.39 | 7.71 | 7.75 | 7.66 | 12.14 | 9.49 | 7.06 |
| 12/94 | 6.21 | 10.47 | 11.30 | 7.78 | 7.56 | 7.93 | 10.96 | 9.19 | 7.09 |
| 12/93 | 6.54 | 10.19 | 11.00 | 7.41 | 7.35 | 7.90 | 8.88 | 8.82 | 6.82 |
| 12/92 | 5.93 | 9.84 | 9.96 | 6.80 | 6.84 | 7.27 | 8.67 | 8.22 | 6.68 |
| 12/91 | 4.82 | 9.54 | 8.80 | 5.74 | 5.99 | 6.89 | 9.29 | 8.08 | 5.98 |
| 12/90 | 4.59 | 9.50 | 7.87 | 4.82 | 4.81 | 6.71 | 8.14 | 7.38 | 4.93 |
| 12/89 | 4.49 | 9.60 | 6.50 | 5.99 | 6.34 | 7.39 | 9.63 | 8.14 | 6.74 |
| 12/88 | 4.93 | 9.43 | 5.97 | 6.03 | 6.88 | 7.55 | 9.46 | 8.00 | 6.10 |
| 12/87 | 4.15 | 9.11 | 8.38 | 5.84 | 7.16 | 7.64 | 9.15 | 8.05 | 5.83 |
| 12/86 | 5.21 | 8.91 | 8.21 | 6.10 | 6.51 | 8.12 | 9.07 | 7.98 | 5.99 |
| 12/85 | 5.01 | 8.97 | 8.23 | 6.08 | 7.04 | 6.83 | 9.99 | 7.73 | 5.53 |

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

Number of Institutions By Asset Size

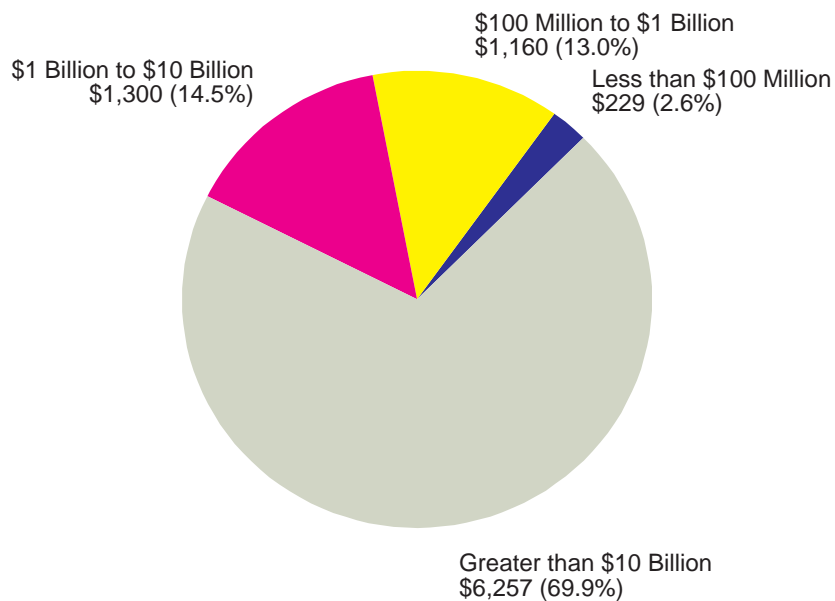
September 30, 2003



Industry Assets By Asset Size

September 30, 2003

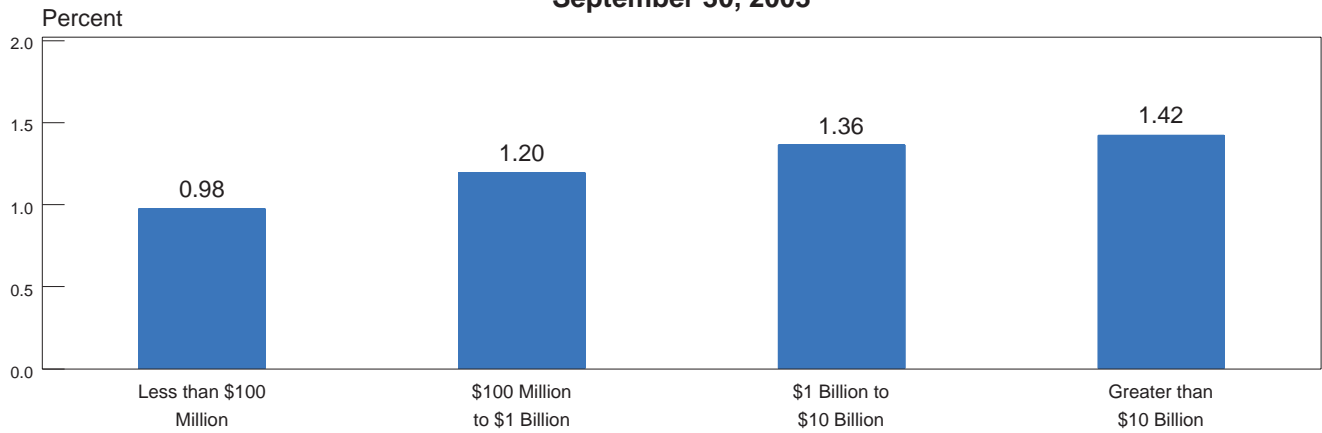
(\$ Billions)



Performance Ratios By Asset Size

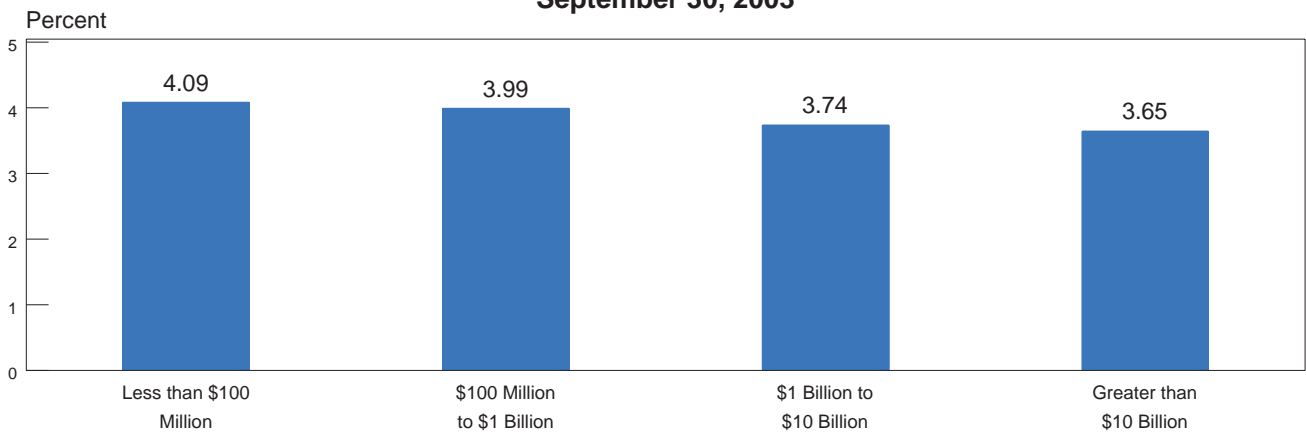
Return on Assets (YTD)

September 30, 2003



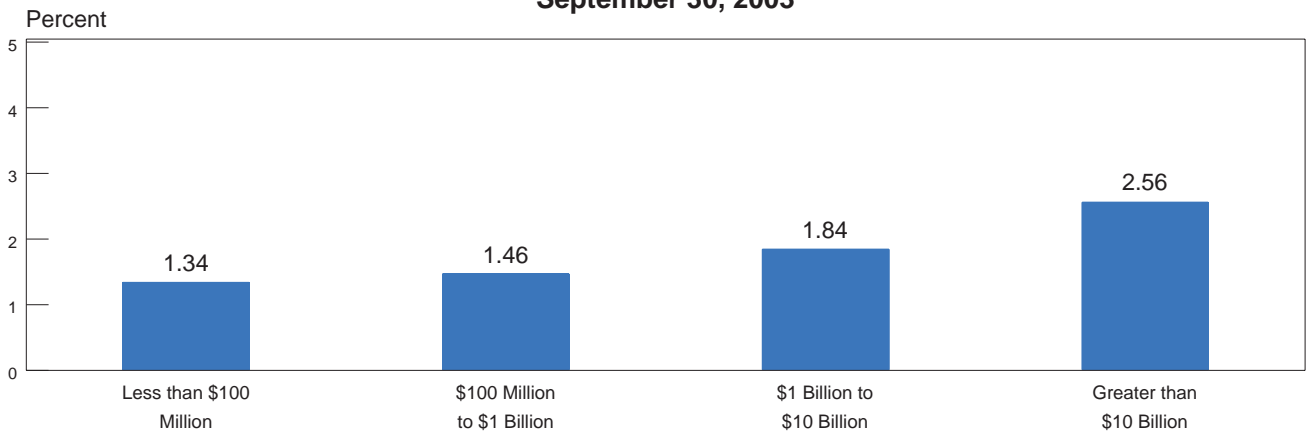
Net Interest Margin (YTD)

September 30, 2003



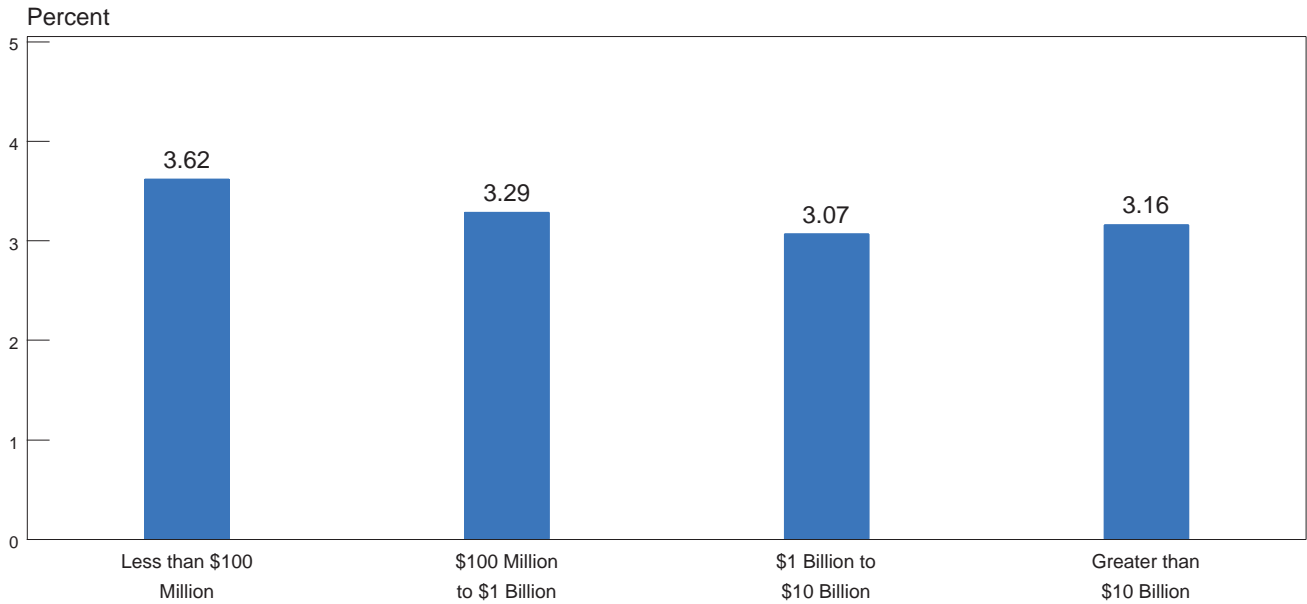
Noninterest Income to Assets (YTD)

September 30, 2003



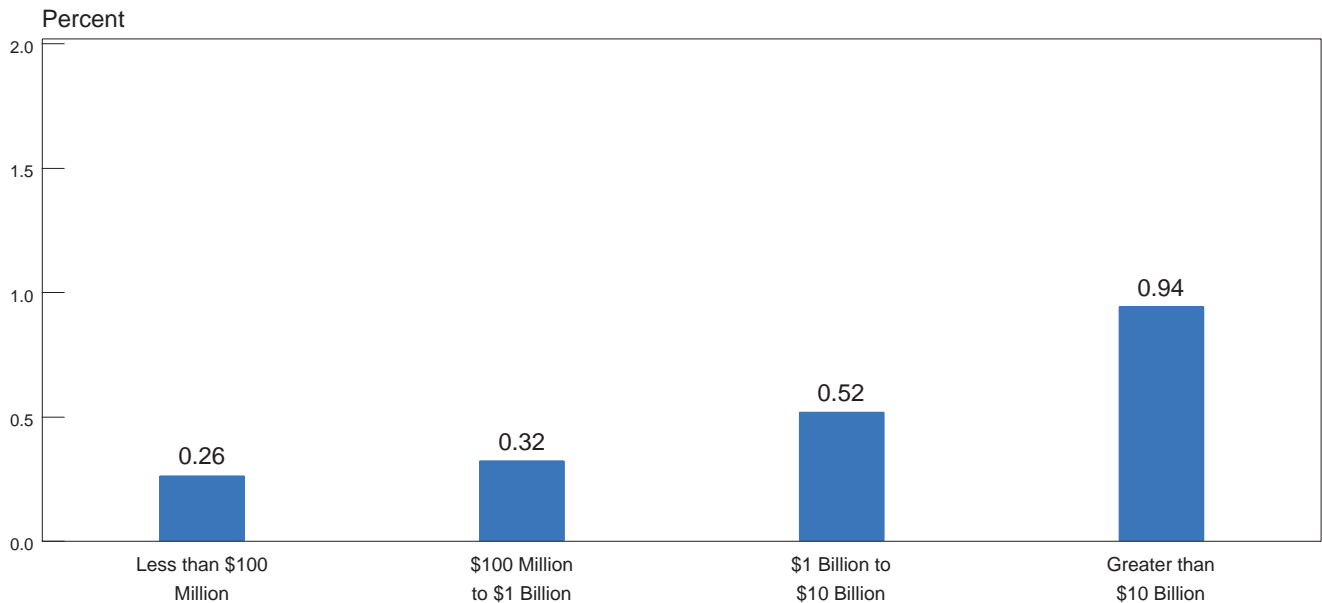
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2003



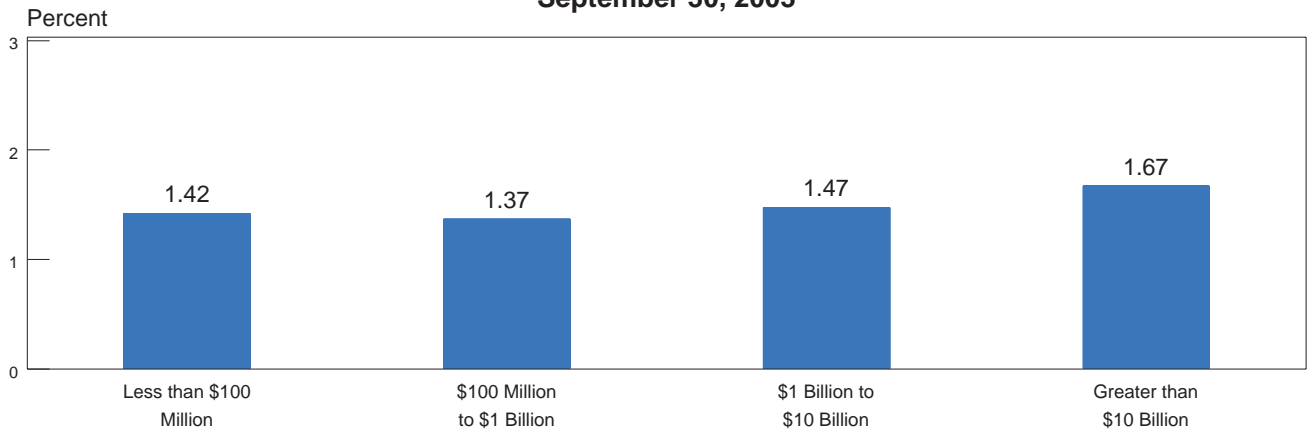
Net Charge-offs to Loans and Leases (YTD)

September 30, 2003



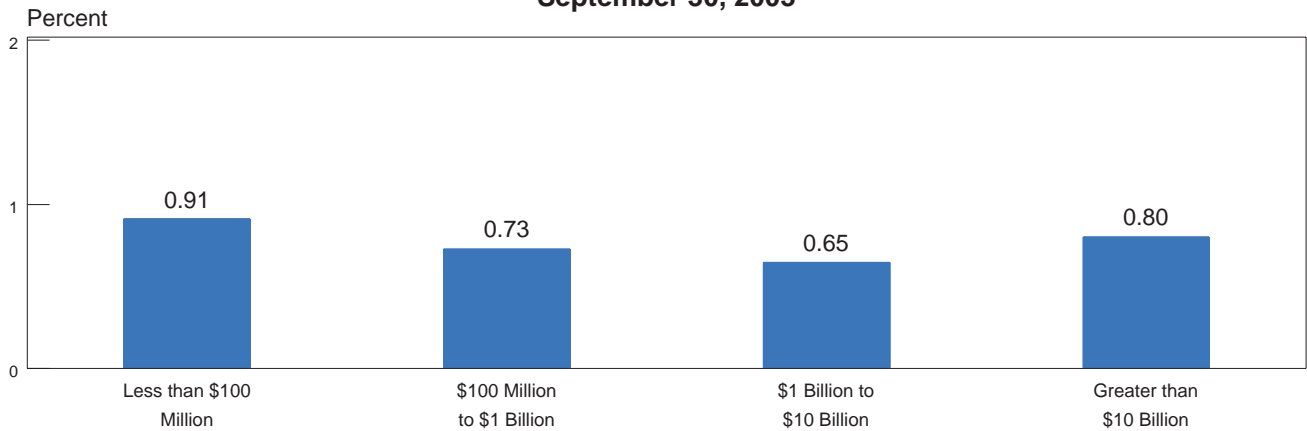
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

September 30, 2003



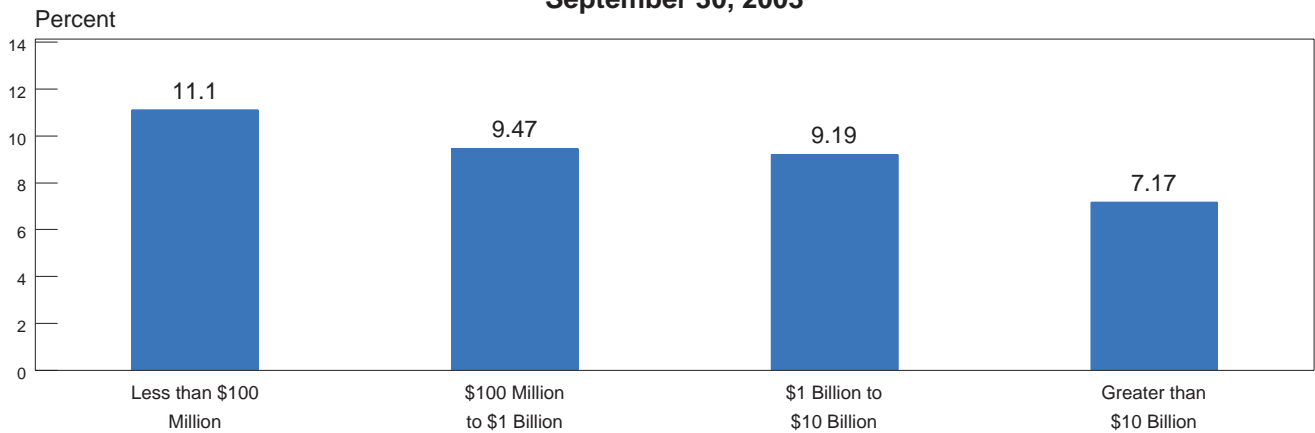
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2003



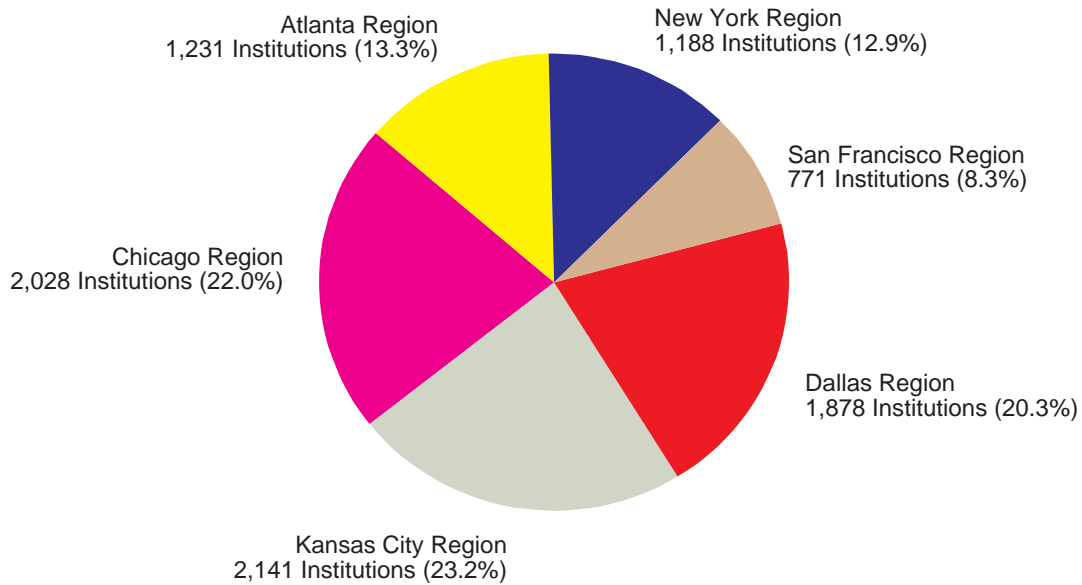
Core Capital (Leverage) Ratio

September 30, 2003



Geographic Distribution of FDIC-Insured Institutions

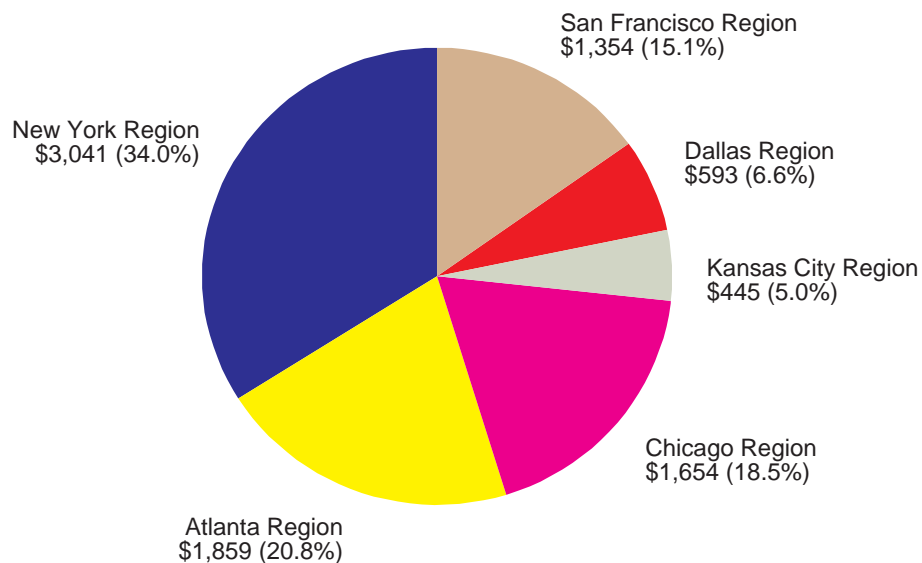
September 30, 2003



Geographic Distribution of Industry Assets

September 30, 2003

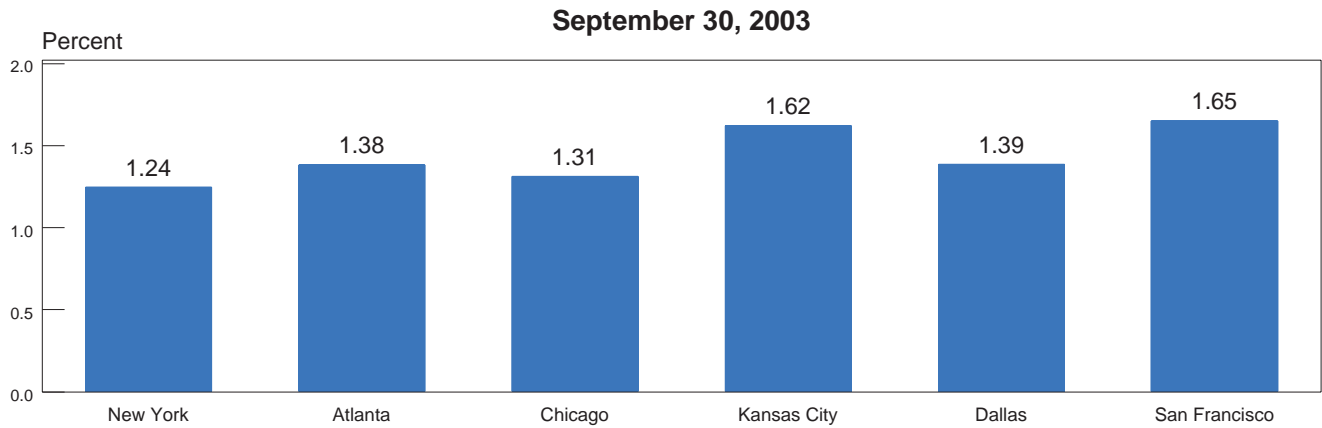
(\$ Billions)



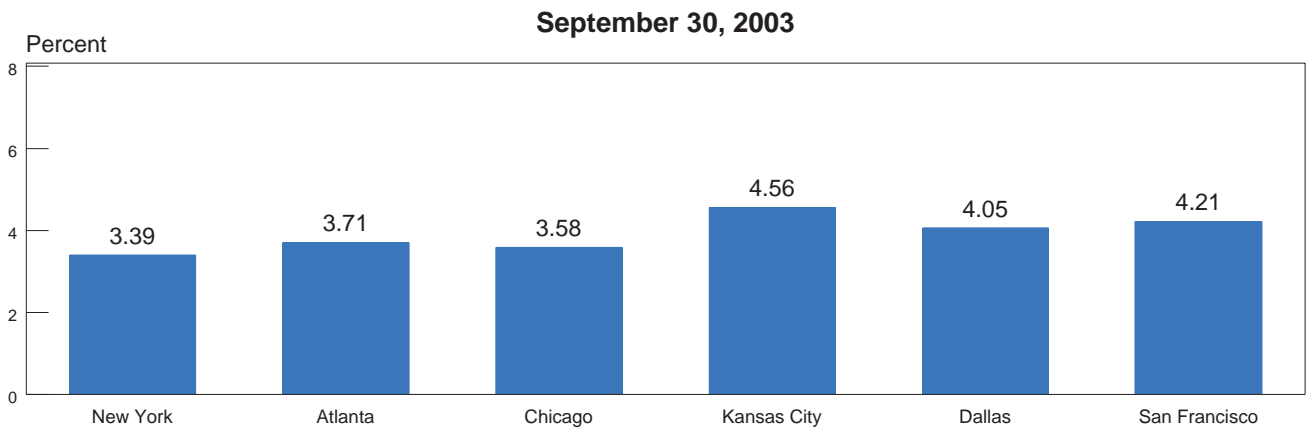
Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

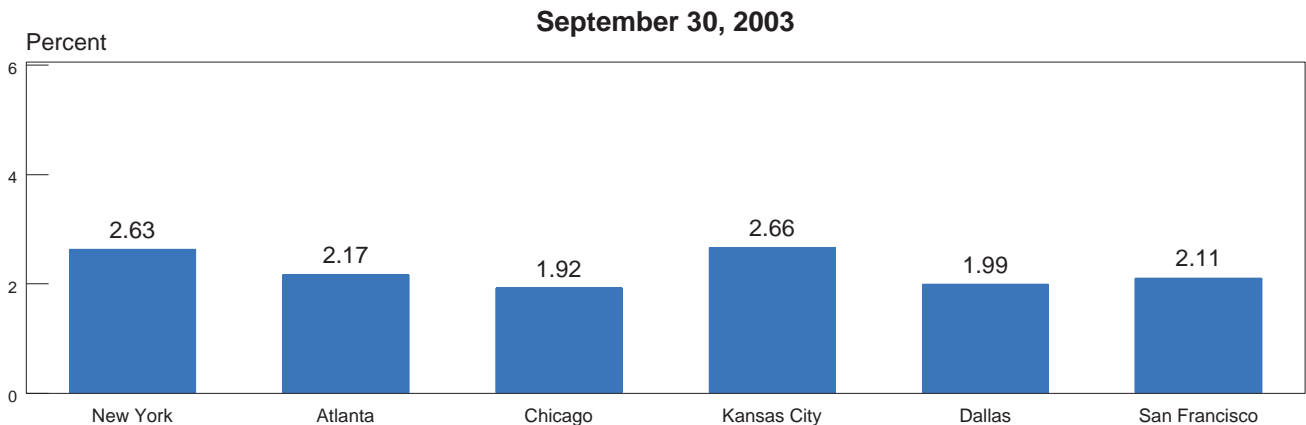
Return on Assets (YTD)



Net Interest Margins (YTD)



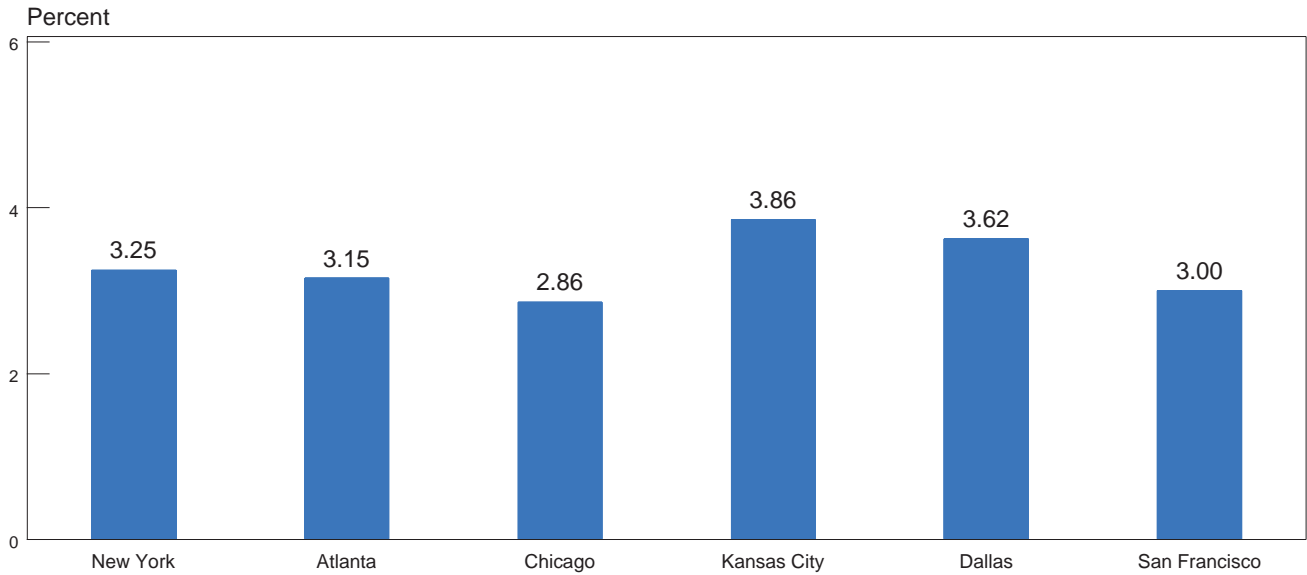
Noninterest Income to Assets (YTD)



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

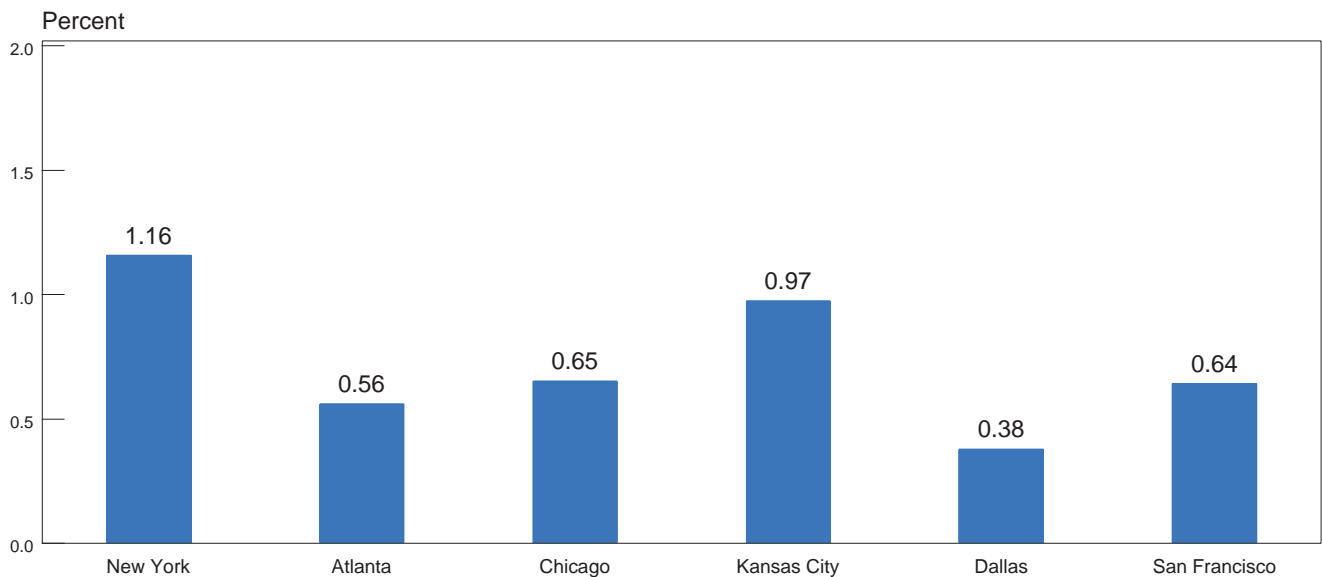
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

September 30, 2003



Net Charge-offs to Loans and Leases (YTD)

September 30, 2003

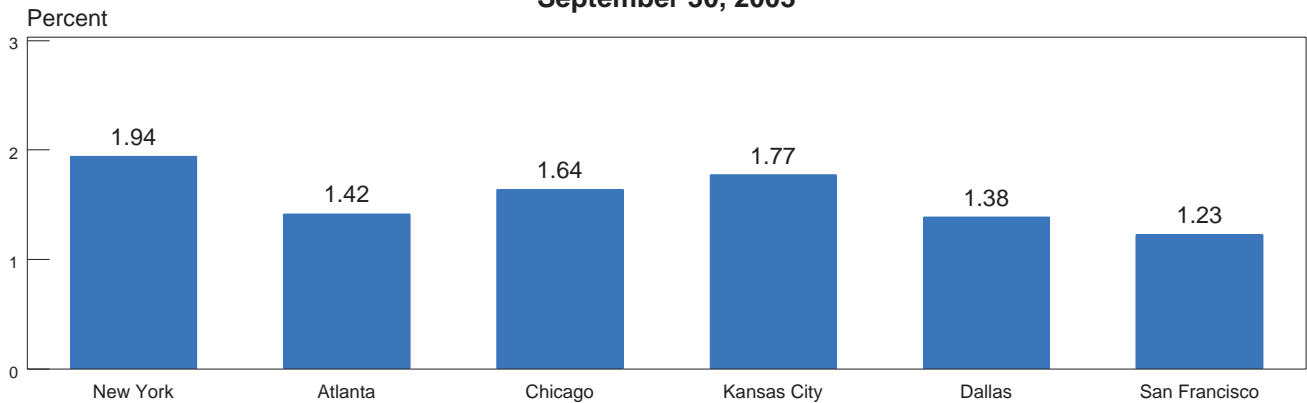


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

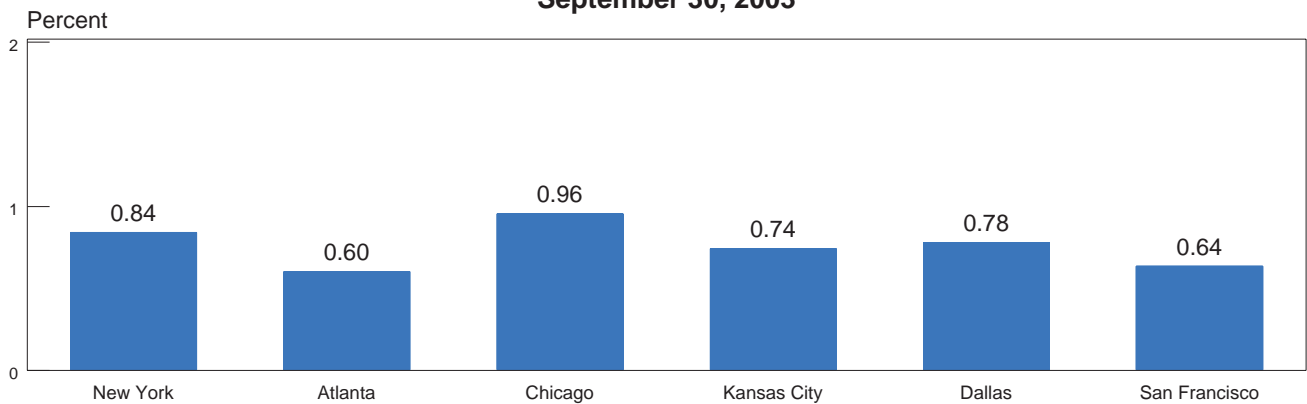
Loss Allowance To Loans and Leases

September 30, 2003



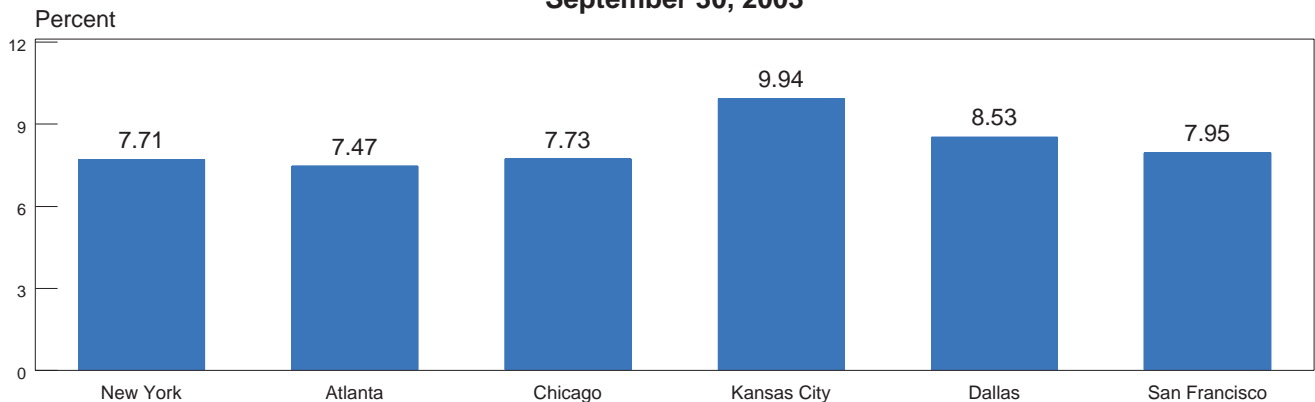
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2003



Core Capital (Leverage) Ratio

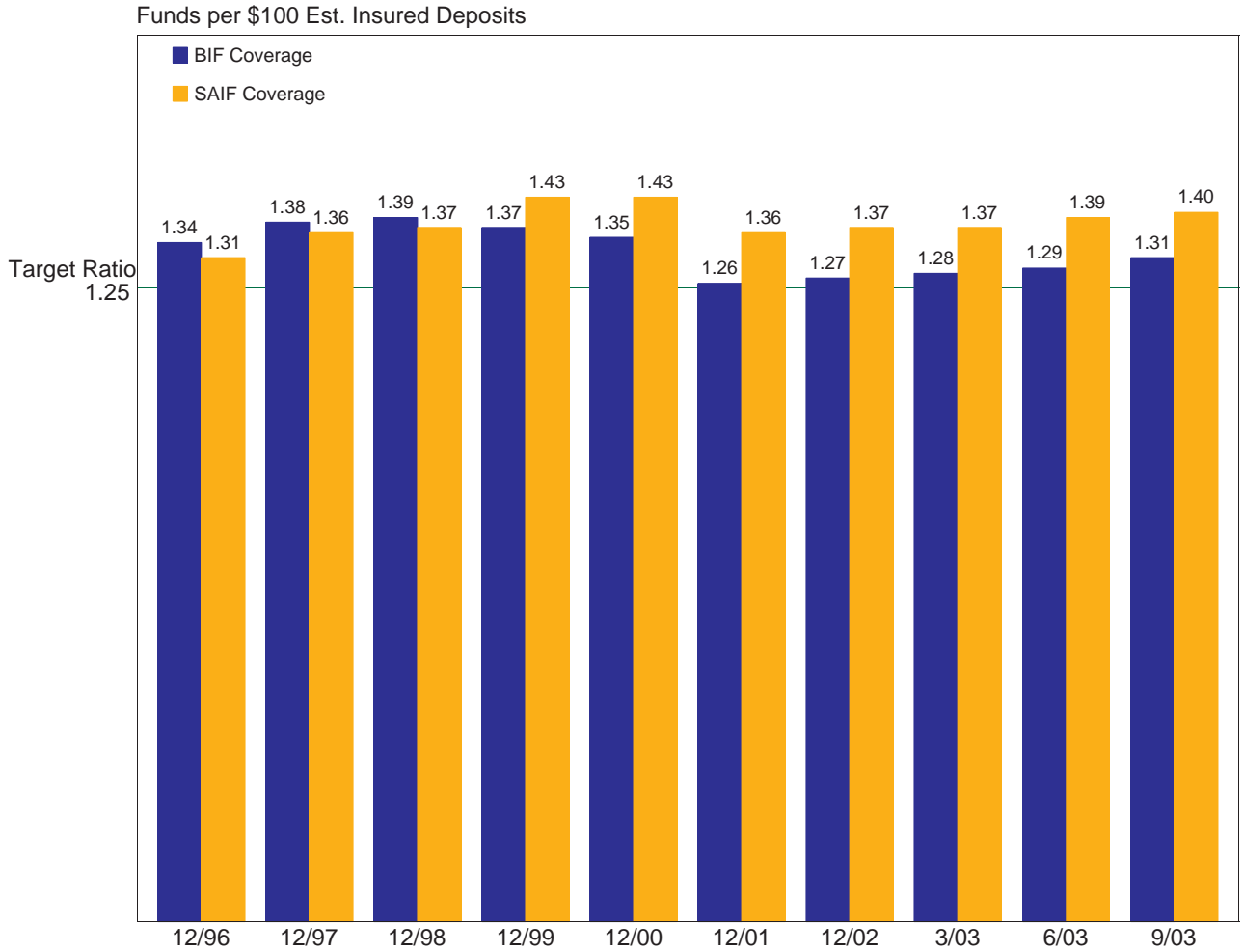
September 30, 2003



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

Insurance Fund Reserve Ratios

December 31, 1996 - September 30, 2003



(\$ Billions)

BIF

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

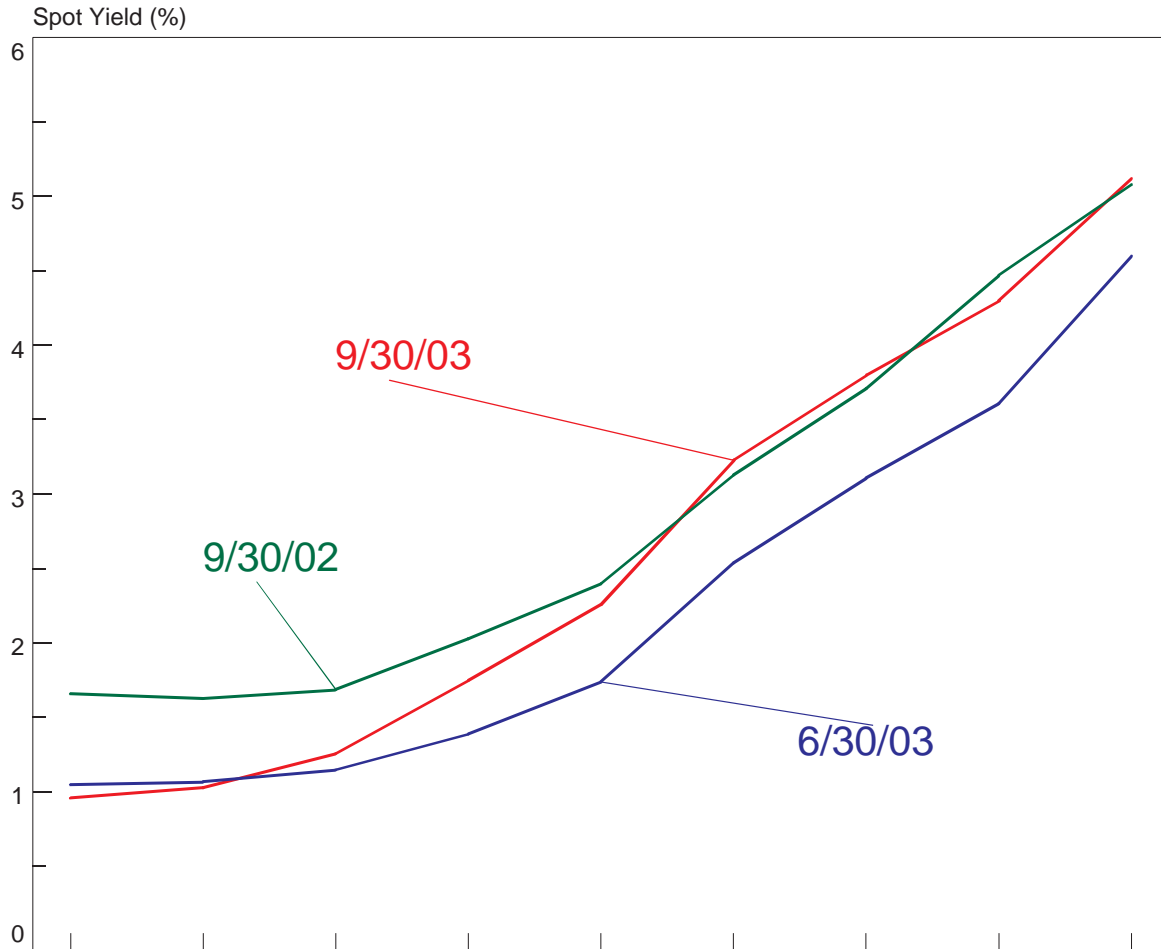
SAIF

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

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

U.S. Treasury Yield Curves

September 30, 2002 - September 30, 2003



| Maturity | 3-Month | 6-Month | 1 Year | 2 Year | 3 Year | 5 Year | 7 Year | 10 Year | 30 Year |
|----------|---------|---------|--------|--------|--------|--------|--------|---------|---------|
| 9/30/03 | 96 | 1.03 | 1.26 | 1.75 | 2.26 | 3.23 | 3.80 | 4.30 | 5.12* |
| 6/30/03 | 1.05 | 1.07 | 1.15 | 1.39 | 1.74 | 2.54 | 3.11 | 3.61 | 4.60 |
| 3/31/03 | 1.17 | 1.17 | 1.25 | 1.59 | 2.00 | 2.83 | 3.38 | 3.85 | 4.85 |
| 12/31/02 | 1.29 | 1.32 | 1.45 | 1.79 | 2.18 | 2.96 | 3.56 | 3.99 | 4.93 |
| 9/30/02 | 1.66 | 1.63 | 1.69 | 2.03 | 2.40 | 3.13 | 3.71 | 4.47 | 5.08 |

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

* Source: 3 month average daily closes of CBOE 30 year T-Bond index (from Yahoo, Commodity Systems, Inc.).

Capital Category Distribution

September 30, 2003

BIF-Member Institutions

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

SAIF-Member Institutions

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

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

Excludes U.S. branches of foreign banks.

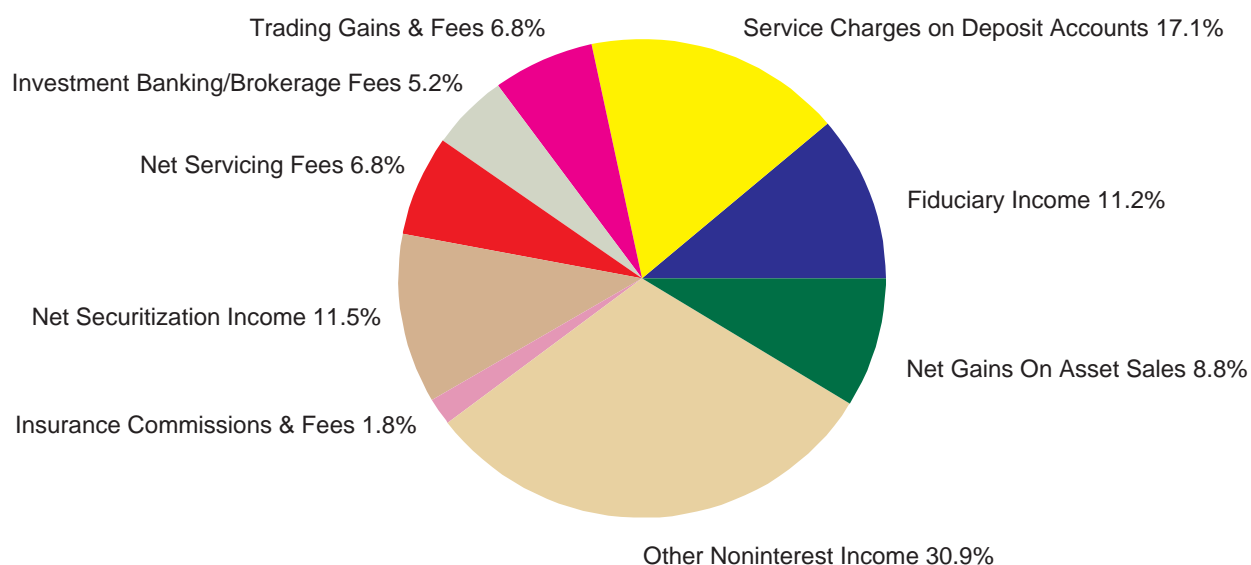
Capital Category Definitions

| | Total Risk-Based Capital* | | Tier 1 Risk-Based Capital* | | Tier 1 Leverage | | Tangible Equity |
|--------------------------------|---------------------------|-----|----------------------------|-----|-----------------|-----|-----------------|
| Well Capitalized | >=10% | and | >=6% | and | >=5% | | -- |
| Adequately Capitalized | >=8% | and | >=4% | and | >=4% | | -- |
| Undercapitalized | >=6% | and | >=3% | and | >=3% | | -- |
| Significantly Undercapitalized | <6% | or | <3% | or | <3% | and | >2% |
| Critically Undercapitalized | -- | | -- | | -- | | <=2% |

* As a percentage of risk-weighted assets.

Composition of Commercial Banks' Noninterest Income

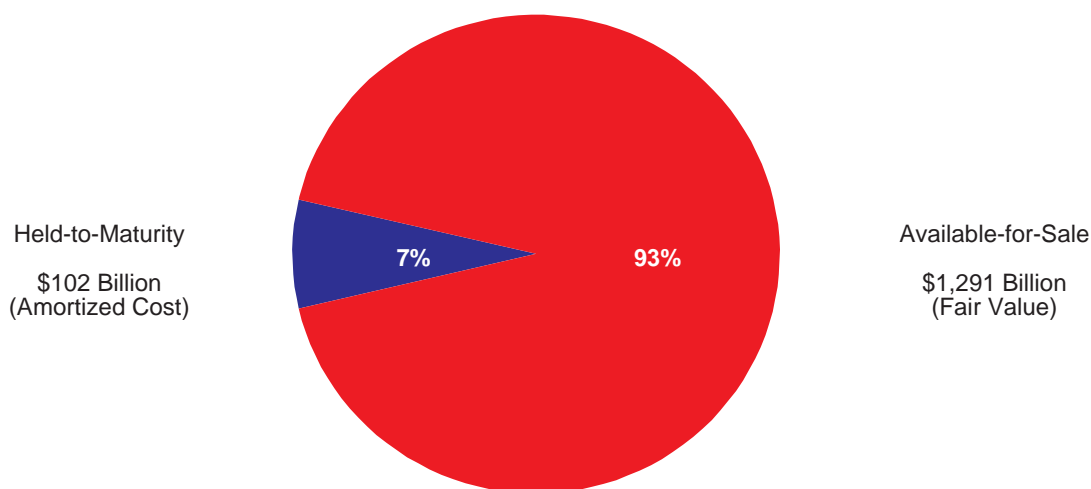
September 30, 2003



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

Commercial Bank Total Securities*

September 30, 2003



Commercial Bank Total Securities*

September 30, 2003

Held for Trading

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

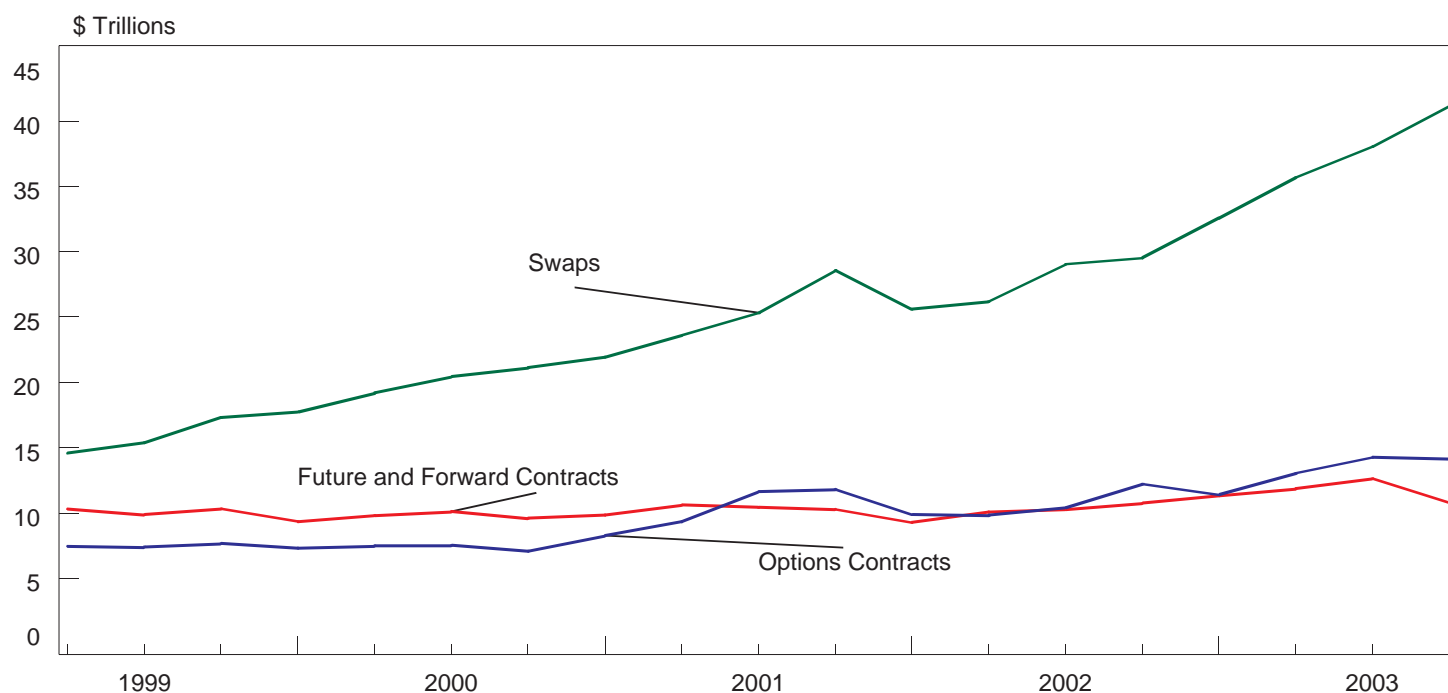
* Excludes trading account assets.

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

*** Structured notes are included in the 'Held-to-Maturity' or 'Available-for-Sale' accounts.

Commercial Bank Derivatives

1999 - 2003 (Notional Amounts)



| | 12/99 | 12/00 | 12/01 | 12/02 | 3/03 | 6/03 | 9/03 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Total Derivatives (Notional Amounts, in billions of dollars) | \$34,533 | \$40,144 | \$44,905 | \$55,437 | \$60,714 | \$65,036 | \$66,244 |
| Futures and Forward Contracts | 9,390 | 9,877 | 9,335 | 11,376 | 11,911 | 12,658 | 10,859 |
| Interest rate contracts | 5,096 | 5,302 | 5,330 | 7,380 | 8,034 | 8,344 | 6,890 |
| Foreign exchange rate contracts | 4,175 | 4,425 | 3,864 | 3,866 | 3,752 | 4,225 | 3,864 |
| Other futures and forwards* | 119 | 150 | 142 | 130 | 124 | 88 | 105 |
| Option Contracts | 7,361 | 8,300 | 9,924 | 11,455 | 13,089 | 14,305 | 14,180 |
| Interest rate options | 5,795 | 6,744 | 8,487 | 9,783 | 11,169 | 12,107 | 11,960 |
| Foreign currency options | 965 | 774 | 743 | 911 | 1,158 | 1,430 | 1,420 |
| Other option contracts* | 601 | 782 | 693 | 761 | 761 | 768 | 800 |
| Swaps | 17,781 | 21,968 | 25,646 | 32,607 | 35,714 | 38,074 | 41,205 |
| Interest rate swaps | 16,884 | 20,920 | 24,402 | 31,190 | 34,244 | 36,481 | 39,424 |
| Foreign exchange rate swaps | 774 | 899 | 1,129 | 1,299 | 1,333 | 1,438 | 1,627 |
| Other swaps* | 123 | 148 | 115 | 118 | 137 | 155 | 154 |
| Memoranda | | | | | | | |
| Spot Foreign Exchange Contracts | 66 | 189 | 111 | 196 | 465 | 609 | 652 |
| Credit Derivatives | 287 | 426 | 421 | 642 | 710 | 802 | 869 |
| Number of banks reporting derivatives | 418 | 401 | 369 | 444 | 492 | 536 | 573 |
| Replacement cost of interest rate and foreign exchange rate contracts** | 361 | 449 | 598 | 1,120 | 1,161 | 1,353 | 1,217 |

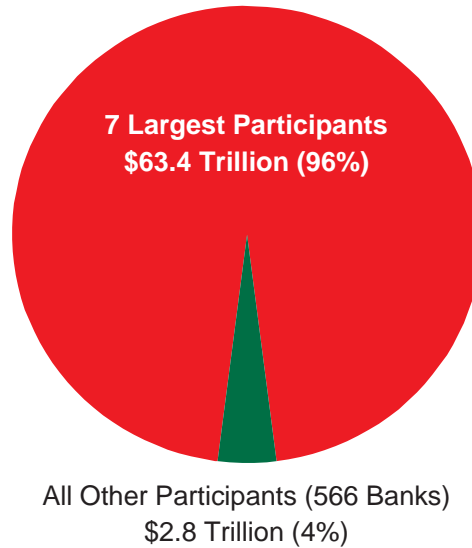
* Not reported by banks with less than \$300 million in assets.

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

Concentration of Commercial Bank Derivatives*

Notional Amounts

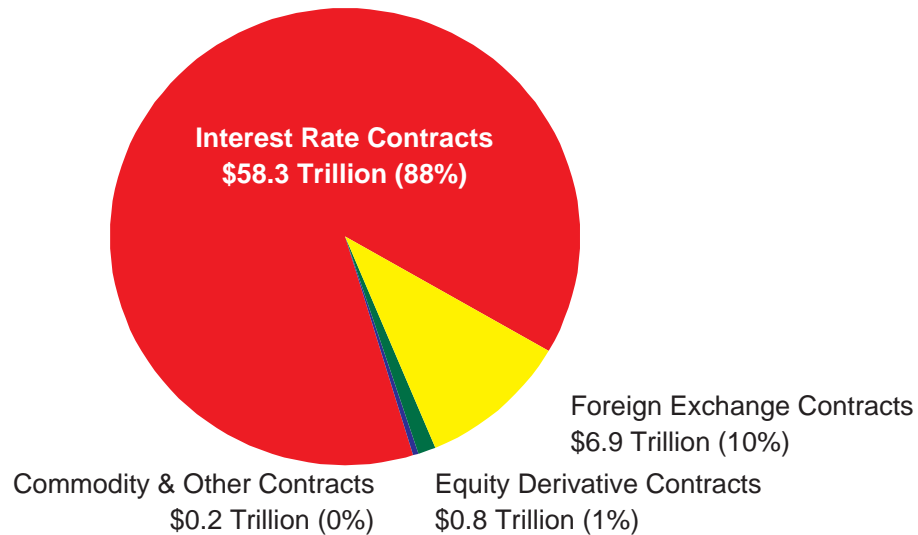
September 30, 2003



Composition of Commercial Bank Derivatives*

Notional Amounts

September 30, 2003



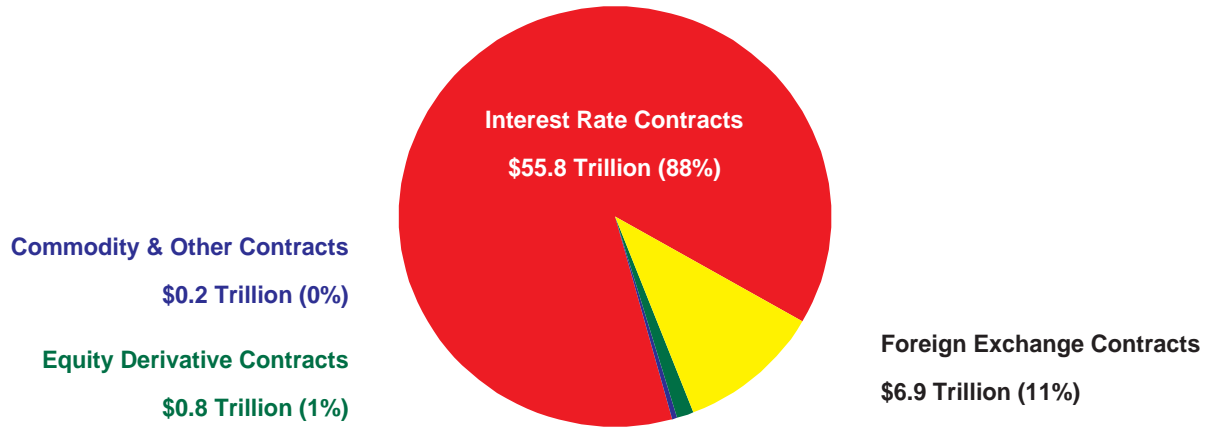
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$589 billion for the seven largest participants and \$64 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

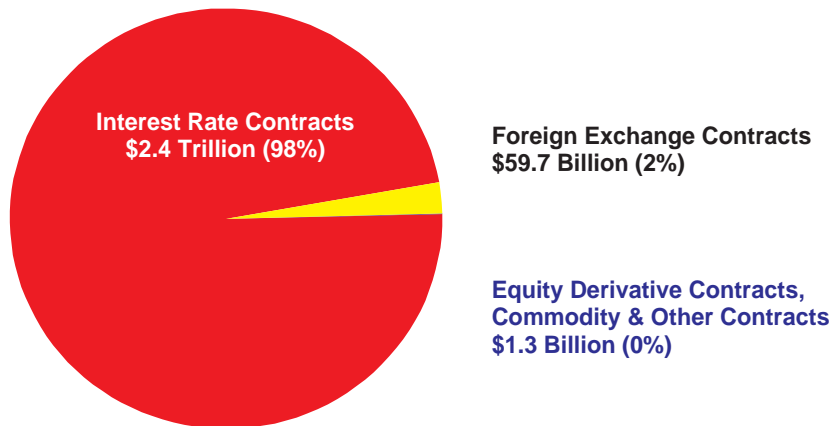
September 30, 2003



Not Held for Trading

Notional Amounts

September 30, 2003



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$652 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

September 30, 2003
(\$ Millions)

Held for Trading

103 Banks Held Derivative Contracts for Trading
7 Largest Participants Held 98% of Total (Notional Amount)
(Marked to Market)

| | Interest Rate | Foreign Exchange | Equity Derivatives | Commodity & Other | Total | Net |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|---------|--------|
| Seven Largest Participants | | | | | | |
| Gross positive fair value | 1006888 | 158,811 | 36,388 | 9,949 | 1212035 | 28,588 |
| Gross negative fair value | 976,456 | 163,107 | 33,601 | 10,282 | 1183447 | |
| All other participants | | | | | | |
| Gross positive fair value | 13,145 | 7,866 | 1,536 | 917 | 23,464 | 452 |
| Gross negative fair value | 13,254 | 7,473 | 1,345 | 941 | 23,013 | |
| Total | | | | | | |
| Gross positive fair value | 1020033 | 166,677 | 37,924 | 10,865 | 1235500 | 29,040 |
| Gross negative fair value | 989,710 | 170,580 | 34,946 | 11,223 | 1206460 | |

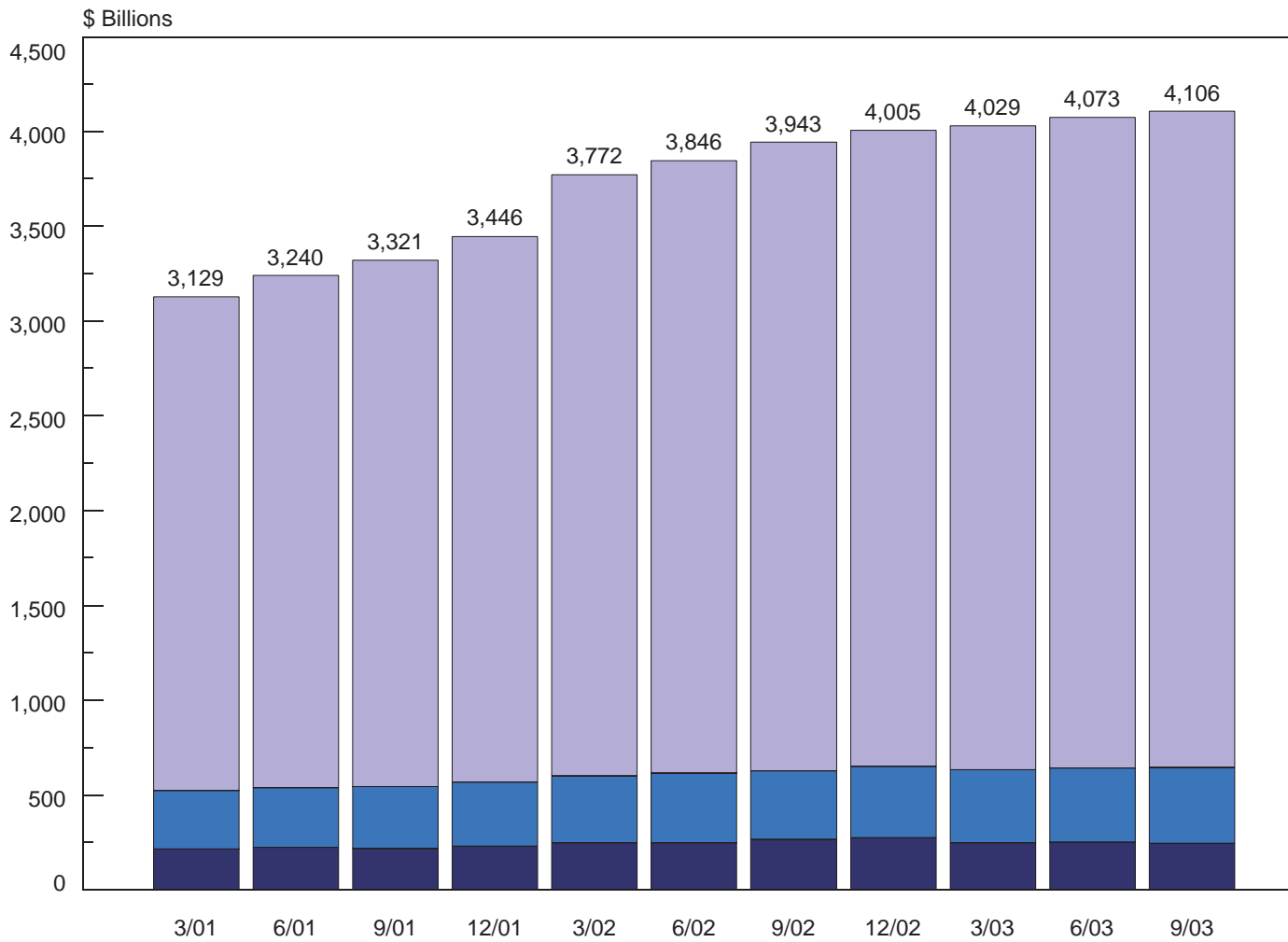
Held for Trading

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

| | Interest Rate | Foreign Exchange | Equity Derivatives | Commodity & Other | Total | Net |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|--------|-------|
| Seven Largest Participants | | | | | | |
| Gross positive fair value | 20,561 | 367 | 0 | 0 | 20,928 | 3,990 |
| Gross negative fair value | 16,240 | 697 | 0 | 0 | 16,938 | |
| All other participants | | | | | | |
| Gross positive fair value | 8,725 | 525 | 19 | 0 | 9,268 | (345) |
| Gross negative fair value | 8,595 | 954 | 65 | 0 | 9,613 | |
| Total | | | | | | |
| Gross positive fair value | 29,286 | 892 | 19 | 0 | 30,196 | 3,646 |
| Gross negative fair value | 24,835 | 1,651 | 65 | 0 | 26,551 | |

Expansion of Commercial Bank Credit Card Lines

2001 - 2003



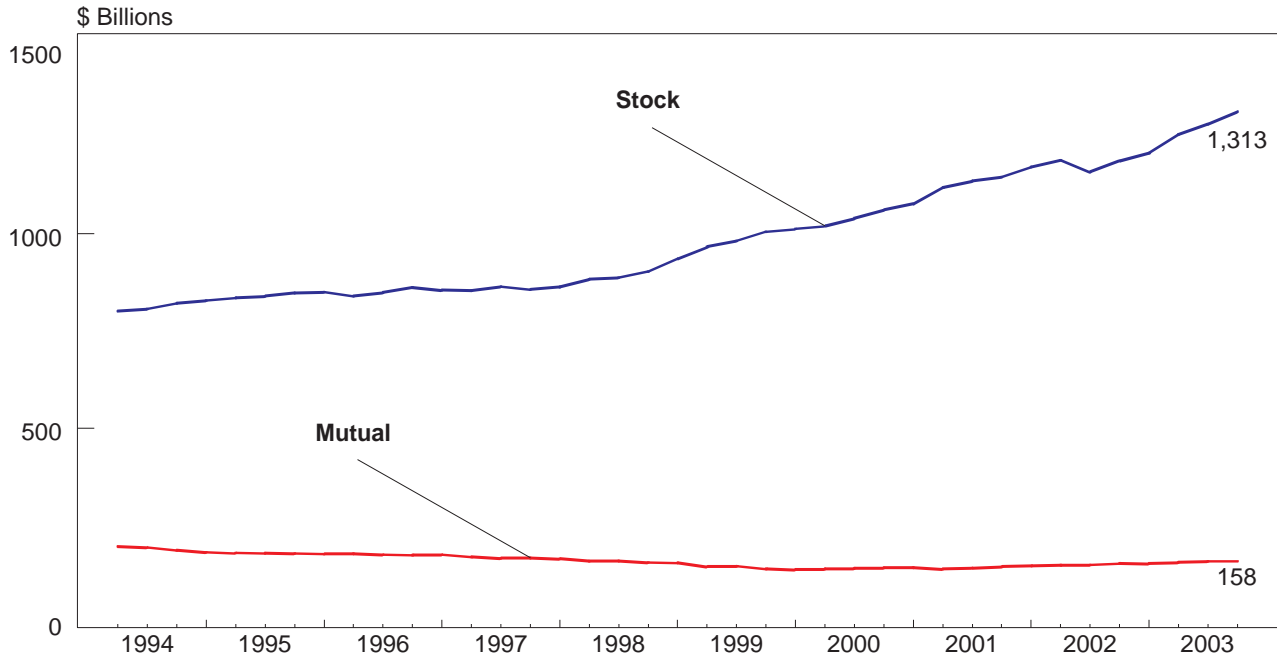
Loans outstanding (\$Billions)

| | 3/01 | 6/01 | 9/01 | 12/01 | 3/02 | 6/02 | 9/02 | 12/02 | 3/03 | 6/03 | 9/03 |
|-------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| ■ Held on-balance-sheet | 216.5 | 226.4 | 218.5 | 232.4 | 247.8 | 250.4 | 267.6 | 276.0 | 250.4 | 251.2 | 247.5 |
| ■ Securitized & sold * | 308.2 | 312.6 | 326.1 | 338.0 | 354.4 | 367.1 | 361.0 | 376.5 | 384.3 | 393.2 | 399.6 |
| ■ Unused Commitments * | 2,604.5 | 2,700.7 | 2,776.8 | 2,875.9 | 3,170.3 | 3,228.6 | 3,314.2 | 3,352.6 | 3,394.3 | 3,428.7 | 3,459.3 |
| Total | 3,129.2 | 3,239.7 | 3,321.4 | 3,446.4 | 3,772.5 | 3,846.1 | 3,942.9 | 4,005.1 | 4,029.1 | 4,073.1 | 4,106.5 |

* Off-balance-sheet

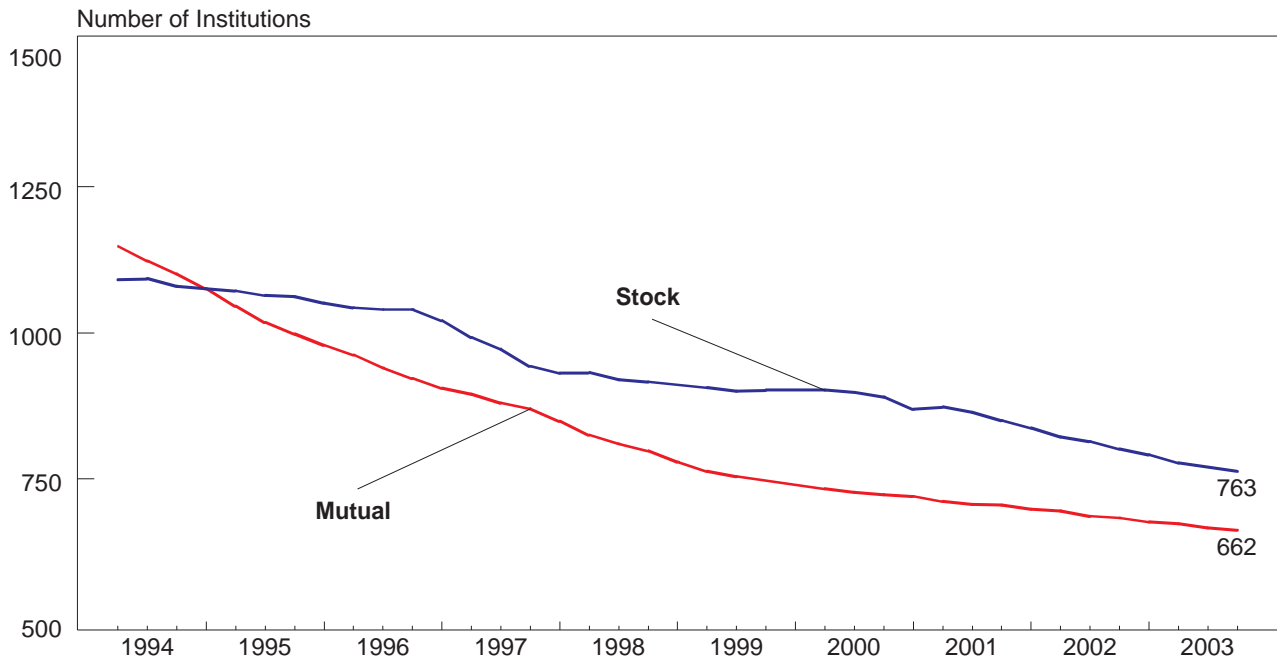
Assets of Mutual and Stock Savings Institutions

1994 - 2003



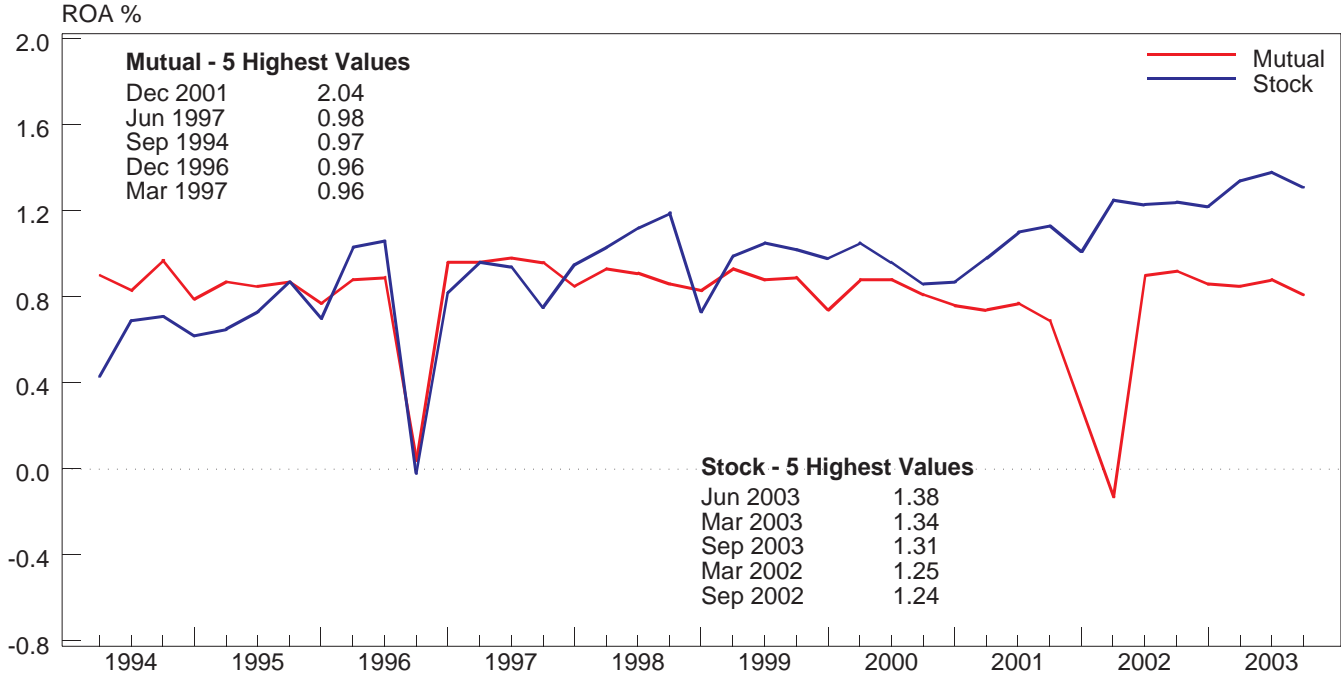
Number of Mutual and Stock Savings Institutions

1994 - 2003



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

1994-2003



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

1994-2003

