

PROFILE OF STATE CHARTERED BANKS

(In Millions of Dollars)

| PERIOD ENDING | 12/31/2002 | 12/31/2003 | 12/31/2004 | 03/31/2005 |
|----------------------------------------------------|------------|------------|------------|------------|
| Number of Banks | 185 | 186 | 174 | 174 |
| Loans & Leases (Net)* | 91,501.5 | 90,016.2 | 105,154.0 | 109,635.3 |
| Reserve for loans | 1,647.7 | 1,422.4 | 1,436.4 | 1,478.1 |
| Total Assets | 148,669.8 | 139,544.0 | 158,765.3 | 164,775.7 |
| Total Deposits | 119,854.1 | 108,059.6 | 120,455.6 | 125,648.2 |
| Total Equity Capital | 16,555.7 | 16,436.6 | 19,431.1 | 20,093.5 |
| Noncurrent Loans & Leases** | 817.0 | 586.3 | 454.5 | 476.7 |
| Total Past Due Loans & Leases*** | 1,403.5 | 1,079.6 | 930.1 | 1,084.6 |
| Other Real Estate Owned**** | 50.8 | 62.1 | 46.4 | 34.7 |
| Interest Earned | 7,266.1 | 6,389.6 | 6,887.3 | 2,077.7 |
| Interest Expense | 1,697.6 | 1,203.6 | 1,246.7 | 472.7 |
| Net Interest Income | 5,568.6 | 5,186.0 | 5,640.6 | 1,605.0 |
| Noninterest Income | 1,433.9 | 1,425.7 | 1,311.9 | 344.7 |
| Loan Loss Provision | 621.1 | 199.6 | 182.9 | 41.4 |
| Noninterest Expense | 3,895.7 | 3,703.7 | 3,791.2 | 1,057.6 |
| Net Income | 1,553.9 | 1,754.2 | 1,893.5 | 548.5 |
| Return on Assets# | 1.05 | 1.26 | 1.19 | 1.33 |
| Return on Equity# | 9.39 | 10.67 | 9.74 | 10.92 |
| Net Interest Margin# | 3.75 | 3.72 | 3.55 | 3.90 |
| Loans & Leases/Deposits | 76.34 | 83.30 | 87.30 | 87.26 |
| Loans & Leases/Assets | 61.55 | 64.51 | 66.23 | 66.54 |
| LLR/Total Loans | 1.80 | 1.58 | 1.37 | 1.35 |
| Equity Capital/Assets | 11.14 | 11.78 | 12.24 | 12.19 |
| Noncurrent Loans & Leases/Total Loans & Leases | 0.89 | 0.65 | 0.43 | 0.43 |
| Total Past Due Loans & Leases/Total Loans & Leases | 1.53 | 1.20 | 0.88 | 0.99 |
| Reserves for Loans/Noncurrent Loans&Leases | 201.68 | 242.61 | 316.04 | 310.06 |

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

Aggregate return

NA Not Available