



QBP - Stats At A Glance

As of March 31, 2003

Dollar Amounts in Billions		All Insured Institutions	Commercial Banks	Savings Institutions	Asset Concentration Group								
					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
First Quarter 2003													
Number of FDIC-Insured		9,314	7,864	1,450	6	1,800	40	4,099	1,072	172	501	1,525	99
Number of FDIC-Supervised		5,341	4,849	492	0	1,243	12	2,380	408	84	276	901	37
Total Assets	\$	8,606	7,196	1,410	1,328	122	237	3,054	1,418	366	59	202	1,820
Total Loans	\$	5,126	4,192	934	548	74	186	2,039	928	291	16	114	930
Domestic Deposits	\$	5,026	4,126	900	350	101	70	2,146	845	189	44	166	1,115
Net Income (QTR)	\$	29.377	24.942	4.434	3.862	0.376	2.227	9.942	5.171	1.394	0.183	0.566	5.656
Percent Profitable (QTR)	%	94.1	94.3	93.1	100.0	96.2	95.0	93.4	94.4	96.5	85.6	95.6	97.0
Average Return on Assets (QTR)	%	1.38	1.40	1.28	1.17	1.24	3.66	1.32	1.49	1.57	1.25	1.13	1.25
Average Return on Equity (QTR)	%	15.00	15.27	13.64	15.43	11.49	23.19	14.08	16.48	18.45	7.64	10.68	13.89
Net Interest Margin (QTR)	%	3.80	3.89	3.36	3.30	4.00	8.39	4.00	3.37	4.61	2.96	3.94	3.33
Equity to Assets	%	9.20	9.16	9.39	7.58	10.78	16.47	9.36	9.01	8.45	16.07	10.58	8.97
Noncurrent Loan Rate - Total Loans *	%	1.31	1.40	0.89	2.51	1.39	1.99	1.14	0.91	0.92	1.62	1.05	1.37
Real Estate Loans	%	0.89	0.90	0.86	1.61	1.21	0.53	0.85	0.90	0.51	1.63	0.95	0.90
C&I Loans	%	2.76	2.80	1.92	4.99	2.06	1.75	2.09	1.72	2.11	2.89	1.86	3.07
Consumer Loans	%	1.35	1.42	0.67	2.09	0.86	2.19	0.72	0.52	1.25	0.72	0.86	0.66
Coverage Ratio **	%	127.76	131.50	101.23	99.27	110.50	256.98	139.49	83.77	130.30	101.80	129.96	129.91
Net Charge-Off Rate - All Loans (QTR)	%	0.81	0.92	0.32	1.69	0.15	5.57	0.55	0.19	0.90	0.36	0.25	0.61
Real Estate Loans (QTR)	%	0.10	0.12	0.05	0.15	0.03	0.15	0.10	0.07	0.16	0.07	0.07	0.14
C&I Loans (QTR)	%	1.39	1.39	1.41	1.75	0.32	5.91	1.34	0.95	2.05	1.30	0.56	1.21
Consumer Loans (QTR)	%	3.02	3.04	2.74	3.88	0.52	6.08	1.57	1.42	1.78	0.76	0.85	1.62
First Quarter 2002													
Number of FDIC-Insured		9,521	8,005	1,516	6	1,852	48	4,032	1,201	214	463	1,610	95
Number of FDIC-Supervised		5,441	4,932	509	0	1,289	14	2,316	461	110	250	968	33
Total Assets	\$	7,823	5,897	1,336	1,211	119	299	3,579	1,191	151	49	198	1,025
Total Loans	\$	4,754	3,533	867	540	72	220	2,405	762	121	13	114	506
Domestic Deposits	\$	4,569	3,395	834	323	99	116	2,443	694	78	35	164	616
Net Income (QTR)	\$	25.348	19.737	3.638	2.477	0.372	2.497	12.049	3.862	0.534	-0.262	0.567	3.253
Percent Profitable (QTR)	%	92.8	93.0	91.7	100.0	96.0	89.6	91.1	93.8	96.7	82.9	94.7	96.8
Average Return on Assets (QTR)	%	1.29	1.33	1.10	0.82	1.25	3.22	1.34	1.31	1.44	-2.11	1.15	1.26
Average Return on Equity (QTR)	%	14.20	14.53	12.51	10.89	11.92	22.93	14.05	15.19	17.80	-12.68	11.19	15.93
Net Interest Margin (QTR)	%	4.06	4.18	3.52	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
Equity to Assets	%	9.22	9.27	9.00	7.57	10.56	14.85	9.62	8.83	8.41	16.30	10.25	8.02
Noncurrent Loan Rate - Total Loans *	%	1.37	1.47	0.92	2.27	1.30	2.22	1.25	0.96	1.40	1.01	0.98	1.31
Real Estate Loans	%	0.96	0.99	0.89	1.68	1.17	1.59	0.90	0.93	1.27	0.92	0.90	0.99
C&I Loans	%	2.60	2.88	2.12	3.83	1.94	2.66	2.29	2.08	2.24	1.71	1.64	2.71
Consumer Loans	%	1.39	1.63	0.59	2.10	0.85	2.31	0.66	0.65	1.36	0.68	0.79	0.78
Coverage Ratio **	%	127.56	131.38	100.15	99.47	117.59	225.84	135.19	85.04	102.33	162.34	133.92	125.10
Net Charge-Off Rate - All Loans (QTR)	%	0.98	1.14	0.25	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
Real Estate Loans (QTR)	%	0.12	0.15	0.06	0.19	0.05	0.54	0.11	0.05	0.66	0.60	0.06	0.24
C&I Loans (QTR)	%	1.47	1.47	1.35	1.58	0.46	4.51	1.36	1.07	1.74	0.30	0.43	1.88
Consumer Loans (QTR)	%	3.70	3.92	1.72	4.51	0.55	8.08	1.61	1.47	1.35	1.31	0.90	1.69

* Nonaccruing loans and loans past due 90+ days

** Loss reserve as a percentage of noncurrent loans