

Summary: Commercial Transactions
3rd Quarter, 2003 (page 1 of 4)

3rd Quarter, 2003		Commercial									
SEC	Debits	Credits	Total Db/Cr	% of Total	Returns	Rets as a % of Tot Db/Cr	Addenda	Debit Amt (000)	Credit Amt (000)	Total \$ (000)	% of Total
ACK	118	401	519	0.0%	28	5.4%	28	0	0	0	0.0%
ADV	0	0	0	0.0%	0	na	0	0	0	0	0.0%
ARC	43,668,839	15,078	43,683,917	2.8%	345,762	0.8%	345,460	12,987,228	73,914	13,061,142	0.3%
ATX	0	0	0	0.0%	0	na	0	0	0	0	0.0%
CBR	179	1,325	1,504	0.0%	31	2.1%	1,530	163	74,649	74,812	0.0%
CCD	86,801,133	213,132,790	299,933,923	17.9%	1,243,598	0.4%	25,977,619	1,888,685,401	1,299,393,915	3,188,079,316	67.5%
CIE	13,138	19,419,058	19,432,196	1.2%	32,350	0.2%	43,347	1,962	8,644,949	8,646,911	0.2%
COR	3,237,420	2,989,213	6,226,633	0.4%	1,727,793	27.7%	7,954,480	0	0	0	0.0%
CTX	473,139	4,453,141	4,926,280	0.3%	17,969	0.4%	72,725,984	11,519,951	233,072,118	244,592,069	5.2%
DNE	0	0	0	0.0%	na	na	2,722	0	0	0	0.0%
ENR	0	90,546	90,546	0.0%	167	0.2%	133,815	53	0	53	0.0%
MTE	2,257,642	241,534	2,499,176	0.1%	10,477	0.4%	2,509,644	632,342	423,263	1,055,605	0.0%
PBR	10	257	267	0.0%	28	10.5%	295	1	474	475	0.0%
POP	38,349,434	1,900	38,351,334	2.5%	790,342	2.1%	789,542	2,561,410	187	2,561,597	0.1%
POS	4,749,245	29,733	4,778,978	0.3%	14,476	0.3%	4,787,084	242,474	10,132	252,606	0.0%
PPD	496,345,551	571,146,074	1,067,491,625	63.8%	15,058,649	1.4%	30,900,375	424,427,268	780,182,429	1,204,609,697	25.5%
RCK	5,811,219	488	5,811,707	0.4%	3,251,210	55.9%	3,247,851	907,783	38	907,821	0.0%
RET	0	0	0	0.0%	na	na	0	0	0	0	0.0%
SHR	8,546,428	138,087	8,684,515	0.5%	239	0.0%	8,684,753	301,908	301,880	603,788	0.0%
TEL	36,640,406	30,359	36,670,765	2.4%	2,514,366	6.9%	2,508,460	14,554,876	3,877	14,558,753	0.3%
TRC	15,962	0	15,962	0.0%	6,984	43.8%	6,976	5,991	0	5,991	0.0%
TRX	0	0	0	0.0%	0	na	0	0	0	0	0.0%
WEB	135,142,783	14,470	135,157,253	8.8%	2,450,945	1.8%	3,317,725	40,778,841	46,456	40,825,297	1.0%
XCK	13,448	2	13,450	0.0%	868	6.5%	860	3,528	3	3,531	0.0%
Total	862,066,094	811,704,456	1,673,770,550	100.0%	27,466,282	1.6%	163,938,550	2,397,611,180	2,322,228,284	4,719,839,464	100.0%

Summary: Government Transactions
3rd Quarter, 2003

3rd Quarter, 2003		Government										
Avg \$ Per Transaction	Debits	Credits	Total Db/Cr	% of Total	Returns	Rets as a % of Tot Db/Cr	Addenda	Debit Amt (000)	Credit Amt (000)	Total \$ (000)	% of Total	
0	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
na	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
299	31,922	0	31,922	0.0%	1	0.0%	0	16,158	0	16,158	0.0%	
na	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
49,742	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
10,629	9,554,266	3,147,072	12,701,338	5.6%	3,802	0.0%	2,686,702	236,052,191	193,968,689	430,020,880	63.3%	
445	0	0	0	0.0%	1	na	1	1	0	1	0.0%	
0	1,362	33,206	34,568	0.0%	36	0.1%	34,604	0	0	0	0.0%	
49,650	371	1,299,820	1,300,191	0.6%	95	0.0%	23,273,493	50,058	64,191,716	64,241,774	9.5%	
na	0	368,443	368,443	0.2%	86	0.0%	368,529	0	0	0	0.0%	
1	0	0	0	0.0%	na	na	24,803	0	0	0	0.0%	
422	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
1,779	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
67	123,567	0	123,567	0.1%	161	0.1%	1	53,939	0	53,939	0.0%	
53	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
1,128	2,324,209	208,914,702	211,238,911	93.5%	48,148	0.0%	16,944,030	3,165,101	181,502,979	184,668,080	27.2%	
156	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
na	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
70	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
397	0	0	0	0.0%	2	na	2	1	0	1	0.0%	
375	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
na	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
302	50,403	0	50,403	0.0%	3	0.0%	3	49,023	0	49,023	0.0%	
263	0	0	0	0.0%	0	na	0	0	0	0	0.0%	
2,820	12,086,100	213,763,243	225,849,343	100.0%	52,335	0.0%	43,332,168	239,386,472	439,663,384	679,049,856	100.0%	

Summary: All Transactions
3rd Quarter, 2003

3rd Quarter, 2003		Commercial & Government									
Avg \$ Per Transaction	Debits	Credits	Total Db/Cr	% of Total	Returns	Rets as a % of Tot Db/Cr	Addenda	Debit Amt (000)	Credit Amt (000)	Total \$ (000)	% of Total
na	118	401	519	0.0%	28	5.4%	28	0	0	0	0.0%
na	0	0	0	0.0%	0	na	0	0	0	0	0.0%
506	43,700,761	15,078	43,715,839	2.5%	345,763	0.8%	345,460	13,003,386	73,914	13,077,300	0.3%
na	0	0	0	0.0%	0	na	0	0	0	0	0.0%
na	179	1,325	1,504	0.0%	31	2.1%	1,530	163	74,649	74,812	0.0%
64,327	96,355,399	216,279,862	312,635,261	16.5%	1,247,400	0.4%	28,664,321	2,124,737,592	1,493,362,604	3,618,100,196	67.0%
na	13,138	19,419,058	19,432,196	1.0%	32,351	0.2%	43,348	1,963	8,644,949	8,646,912	0.2%
0	3,238,782	3,022,419	6,261,201	0.3%	1,727,829	27.6%	7,989,084	0	0	0	0.0%
49,409	473,510	5,752,961	6,226,471	0.3%	18,064	0.3%	95,999,477	11,570,009	297,263,834	308,833,843	5.7%
0	0	368,443	368,443	0.0%	86	0.0%	371,251	0	0	0	0.0%
na	0	90,546	90,546	0.0%	167	0.2%	158,618	53	0	53	0.0%
na	2,257,642	241,534	2,499,176	0.1%	10,477	0.4%	2,509,644	632,342	423,263	1,055,605	0.0%
na	10	257	267	0.0%	28	10.5%	295	1	474	475	0.0%
437	38,473,001	1,900	38,474,901	2.2%	790,503	2.1%	789,543	2,615,349	187	2,615,536	0.1%
na	4,749,245	29,733	4,778,978	0.3%	14,476	0.3%	4,787,084	242,474	10,132	252,606	0.0%
874	498,669,760	780,060,776	1,278,730,536	67.3%	15,106,797	1.2%	47,844,405	427,592,369	961,685,408	1,389,277,777	25.7%
na	5,811,219	488	5,811,707	0.3%	3,251,210	55.9%	3,247,851	907,783	38	907,821	0.0%
na	0	0	0	0.0%	0	na	0	0	0	0	0.0%
na	8,546,428	138,087	8,684,515	0.5%	239	0.0%	8,684,753	301,908	301,880	603,788	0.0%
na	36,640,406	30,359	36,670,765	2.1%	2,514,368	6.9%	2,508,462	14,554,877	3,877	14,558,754	0.3%
na	15,962	0	15,962	0.0%	6,984	43.8%	6,976	5,991	0	5,991	0.0%
na	0	0	0	0.0%	0	na	0	0	0	0	0.0%
973	135,193,186	14,470	135,207,656	7.6%	2,450,948	1.8%	3,317,728	40,827,864	46,456	40,874,320	0.8%
na	13,448	2	13,450	0.0%	868	6.5%	860	3,528	3	3,531	0.0%
3,007	874,152,194	1,025,467,699	1,899,619,893	100.0%	27,518,617	1.4%	207,270,718	2,636,997,652	2,761,891,668	5,398,889,320	100.0%

**2002-2003 Comparisons
3rd Quarter, 2003**

3rd Quarter, 2003 Comparisons									
Avg \$ Per Transaction	2002 3Q Total Db/Cr	2003 3Q Total Db/Cr	% Change	2002 3Q Total \$ Db/Cr	2003 3Q Total \$ Db/Cr	% Change	2002 3Q Addenda	2003 3Q Addenda	% Change
0	279	519	86.0%	0	0	na	57	28	-50.9%
na	0	0	na	0	0	na	0	0	na
299	4,377,946	43,715,839		724,761	13,077,300	1704.4%	2,286,872	345,460	-84.9%
na	4	0	-100.0%	0	0	na	2	0	-100.0%
49,742	627	1,504	139.9%	52,518	74,812	42.5%	645	1,530	137.2%
11,573	288,058,343	312,635,261	8.5%	3,047,692,512	3,618,100,196	18.7%	25,641,394	28,664,321	11.8%
445	14,284,359	19,432,196	36.0%	7,373,111	8,646,912	17.3%	44,818	43,348	-3.3%
0	6,959,037	6,261,201	-10.0%	0	0	na	7,360,757	7,989,084	8.5%
49,600	5,463,573	6,226,471	14.0%	261,667,859	308,833,843	18.0%	78,383,356	95,999,477	22.5%
0	361,343	368,443	2.0%	0	0	na	363,986	371,251	2.0%
1	103,353	90,546	-12.4%	50	53	6.0%	177,324	158,618	-10.5%
422	2,267,682	2,499,176	10.2%	1,000,264	1,055,605	5.5%	2,269,707	2,509,644	10.6%
1,779	681	267	-60.8%	233	475	103.9%	831	295	-64.5%
68	28,767,531	38,474,901	33.7%	1,857,831	2,615,536	40.8%	581,289	789,543	35.8%
53	4,784,625	4,778,978	-0.1%	252,648	252,606	0.0%	4,777,938	4,787,084	0.2%
1,086	1,248,499,085	1,278,730,536	2.4%	1,211,127,626	1,389,277,777	14.7%	44,740,303	47,844,405	6.9%
156	4,800,837	5,811,707	21.1%	764,206	907,821	18.8%	2,665,121	3,247,851	21.9%
na	0	0	na	13	0	-100.0%	82	0	-100.0%
70	13,292,694	8,684,515	-34.7%	4,970,087	603,788	-87.9%	1,992,046	8,684,753	336.0%
397	7,967,051	36,670,765	na	546,144	14,558,754	na	7,967,415	2,508,462	na
375	0	15,962	na	0	5,991	na	0	6,976	na
na	0	0	na	0	0	na	0	0	na
302	45,321,925	135,207,656	na	11,247,479	40,874,320	na	1,522,298	3,317,728	na
263	10,904	13,450	23.3%	4,335	3,531	-18.5%	2,805	860	-69.3%
2,842	1,674,996,546	1,899,619,893	13.4%	4,549,281,677	5,398,889,320	18.7%	180,779,046	207,270,718	14.7%