

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

June 30, 2004	All Insured Institutions	Asset Concentration Groups*								
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Percent of Loans 30-89 Days Past Due										
All loans secured by real estate	0.70	0.51	0.90	1.04	0.61	0.73	1.01	1.11	1.28	0.69
Construction and development	0.63	0.00	3.23	1.19	0.64	0.67	0.74	1.13	1.25	0.43
Commercial real estate	0.49	0.15	2.67	1.01	0.48	0.40	0.31	0.68	1.08	0.36
Multifamily residential real estate	0.26	0.00	0.64	0.29	0.30	0.12	0.09	0.56	0.81	0.32
Home equity loans	0.34	0.42	0.18	0.62	0.34	0.29	0.45	0.40	0.47	0.35
Other 1-4 family residential	0.91	1.35	0.79	1.53	0.92	0.84	1.46	1.41	1.48	0.94
Commercial and industrial loans	0.68	2.26	0.60	1.47	0.81	0.87	1.24	1.47	1.51	0.39
Loans to individuals	1.72	2.31	1.88	2.16	1.37	0.98	1.46	2.22	2.19	1.36
Credit card loans	2.25	2.36	2.27	2.36	2.01	1.36	1.66	3.63	2.05	1.87
Other loans to individuals	1.39	1.75	1.68	2.15	1.30	0.93	1.42	2.11	2.20	1.27
All other loans and leases (including farm)	0.33	0.00	0.36	0.69	0.64	0.47	0.39	0.46	0.62	0.15
Total loans and leases	0.81	2.13	0.94	1.10	0.72	0.75	1.22	1.27	1.38	0.61
Percent of Loans Noncurrent**										
All real estate loans	0.67	0.25	0.96	0.99	0.65	0.73	1.00	0.80	0.92	0.56
Construction and development	0.60	0.32	3.30	0.97	0.52	1.19	0.95	1.30	0.85	0.57
Commercial real estate	0.81	0.35	1.90	1.14	0.77	0.74	1.19	0.79	1.32	0.82
Multifamily residential real estate	0.27	0.00	1.77	0.97	0.28	0.17	0.72	0.40	1.13	0.27
Home equity loans	0.18	0.15	0.09	0.15	0.19	0.14	0.24	0.43	0.22	0.18
Other 1-4 family residential	0.75	1.23	0.72	0.88	0.78	0.80	1.32	0.78	0.80	0.57
Commercial and industrial loans	1.61	1.34	3.62	1.79	1.10	1.37	1.54	1.62	1.55	1.38
Loans to individuals	1.29	1.87	2.42	0.78	0.57	0.50	0.55	0.89	0.79	0.65
Credit card loans	1.86	1.93	1.99	1.97	1.37	1.04	1.43	3.23	1.81	1.70
Other loans to individuals	0.94	1.20	2.65	0.74	0.48	0.43	0.36	0.70	0.73	0.48
All other loans and leases (including farm)	0.44	0.00	0.41	0.98	0.61	0.52	2.79	0.81	0.65	0.34
Total loans and leases	0.89	1.70	1.81	1.09	0.73	0.73	0.86	0.91	0.95	0.69
Percent of Loans Charged-off (net, YTD)										
All real estate loans	0.07	0.10	0.04	0.05	0.10	0.04	0.25	0.03	0.08	0.07
Construction and development	0.04	0.00	0.00	0.02	0.06	0.02	-0.21	-0.16	0.01	0.02
Commercial real estate	0.07	0.00	-0.32	0.08	0.09	0.04	0.15	0.00	0.12	0.03
Multifamily residential real estate	0.03	0.00	0.15	0.13	0.05	-0.01	-0.03	0.00	0.02	0.02
Home equity loans	0.12	0.10	0.00	0.03	0.15	0.05	0.33	0.11	0.05	0.12
Other 1-4 family residential	0.07	0.05	0.02	0.07	0.13	0.04	0.27	0.06	0.08	0.07
Commercial and industrial loans	0.62	4.28	0.72	0.35	0.59	0.55	2.14	0.29	0.49	0.46
Loans to individuals	2.88	5.52	3.32	0.59	1.26	1.28	2.24	3.20	1.08	1.35
Credit card loans	5.51	5.61	5.59	4.09	4.65	2.74	6.80	21.31	6.43	4.96
Other loans to individuals	1.23	4.28	2.02	0.48	0.91	1.07	1.29	1.51	0.73	0.72
All other loans and leases (including farm)	0.20	0.00	0.10	0.00	0.40	0.10	0.50	0.10	0.20	0.10
Total loans and leases	0.60	5.10	1.10	0.10	0.30	0.10	1.30	0.50	0.30	0.30
Loans Outstanding (in billions)										
All real estate loans	\$3,428.6	\$16.1	\$130.2	\$45.9	\$1,371.0	\$915.5	\$61.9	\$10.4	\$60.6	\$817.0
Construction and development	299.4	0.0	1.8	2.6	214.1	21.0	1.7	0.9	3.2	54.1
Commercial real estate	718.2	0.1	7.2	11.7	487.7	44.5	7.3	3.0	14.5	142.1
Multifamily residential real estate	160.7	0.0	1.4	0.8	93.1	44.0	0.6	0.4	1.1	19.1
Home equity loans	415.8	14.5	14.8	0.8	143.1	76.8	17.0	0.4	2.7	145.6
Other 1-4 family residential	1,744.1	1.4	70.5	14.0	410.0	728.3	35.0	5.6	35.4	443.8
Commercial and industrial loans	926.6	6.1	142.2	12.4	426.9	27.9	10.3	1.8	9.1	289.8
Loans to individuals	846.1	223.8	166.2	6.6	167.2	53.2	58.6	2.0	11.4	157.1
Credit card loans	322.8	206.9	58.5	0.2	17.1	6.3	10.3	0.2	0.6	22.7
Other loans to individuals	523.3	16.9	107.6	6.4	150.0	46.8	48.4	1.9	10.8	134.4
All other loans and leases (including farm)	584.9	7.3	177.3	20.9	107.7	8.5	1.5	0.8	5.8	255.2
Total loans and leases	5,786.2	253.2	615.9	85.8	2,072.8	1,005.0	132.3	15.1	87.0	1,519.1
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	4,954.8	7.9	184.7	147.4	2,580.2	808.4	135.6	28.3	163.1	899.3
Construction and development	584.8	0.0	0.0	8.9	455.6	66.0	1.7	1.4	14.4	36.8
Commercial real estate	1,684.3	0.4	15.4	61.0	1,158.3	80.8	6.0	12.3	61.8	288.3
Multifamily residential real estate	121.3	0.0	0.0	2.0	95.2	3.1	0.2	1.1	2.1	17.6
1-4 family residential	2,367.4	7.4	104.3	43.2	824.0	658.7	127.3	12.8	78.5	511.1
Farmland	103.9	0.0	0.0	32.3	50.7	0.0	0.5	0.6	6.6	13.1

* See Table IV-A (page 8) for explanations.

** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

TABLE V-A. Loan Performances, All FDIC-Insured Institutions

June 30, 2004	All Insured Institutions	Asset Size Distribution				Geographic Regions*					
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	0.70	1.19	0.77	0.49	0.72	0.63	0.60	0.91	0.72	0.86	0.63
Construction and development	0.63	0.88	0.69	0.52	0.65	0.71	0.38	0.86	0.61	0.74	0.71
Commercial real estate	0.49	0.85	0.58	0.42	0.45	0.58	0.34	0.68	0.49	0.61	0.26
Multifamily residential real estate	0.26	0.66	0.38	0.25	0.22	0.18	0.24	0.56	0.50	0.56	0.10
Home equity loans	0.34	0.59	0.41	0.40	0.32	0.28	0.31	0.42	0.38	0.39	0.20
Other 1-4 family residential	0.91	1.65	1.07	0.59	0.92	0.70	0.88	1.30	1.03	1.20	0.82
Commercial and industrial loans	0.68	1.55	1.04	1.00	0.54	0.59	0.52	0.72	0.75	0.88	1.03
Loans to individuals	1.72	2.36	1.84	2.05	1.66	1.79	1.69	1.54	2.00	1.42	1.63
Credit card loans	2.25	2.16	4.08	3.49	2.09	2.18	3.10	2.80	2.55	0.80	1.89
Other loans to individuals	1.39	2.36	1.57	1.32	1.35	1.50	1.39	1.26	1.29	1.56	1.24
All other loans and leases (including farm)	0.33	0.73	0.59	0.42	0.30	0.37	0.13	0.39	0.31	0.72	0.36
Total loans and leases	0.81	1.31	0.88	0.73	0.80	0.82	0.67	0.87	0.88	0.92	0.80
Percent of Loans Noncurrent**											
All real estate loans	0.67	0.98	0.68	0.65	0.67	0.60	0.43	1.02	0.57	0.81	0.70
Construction and development	0.60	0.89	0.64	0.58	0.58	0.68	0.34	0.85	0.77	0.61	0.61
Commercial real estate	0.81	1.08	0.75	0.84	0.81	0.79	0.55	1.16	0.87	0.91	0.62
Multifamily residential real estate	0.27	0.62	0.49	0.30	0.19	0.18	0.27	0.64	0.61	0.77	0.05
Home equity loans	0.18	0.23	0.22	0.23	0.16	0.14	0.13	0.27	0.21	0.18	0.09
Other 1-4 family residential	0.75	0.97	0.69	0.64	0.77	0.56	0.49	1.30	0.46	0.85	0.87
Commercial and industrial loans	1.61	1.72	1.20	1.23	1.73	2.42	1.26	1.34	1.07	1.08	1.18
Loans to individuals	1.29	0.95	0.76	0.98	1.38	1.84	0.82	0.65	1.45	0.55	1.11
Credit card loans	1.86	1.41	2.64	2.12	1.82	1.99	1.88	1.79	2.22	0.62	1.53
Other loans to individuals	0.94	0.93	0.54	0.40	1.07	1.74	0.60	0.40	0.45	0.53	0.47
All other loans and leases (including farm)	0.44	1.07	0.80	0.55	0.40	0.49	0.37	0.34	0.39	1.14	0.71
Total loans and leases	0.89	1.09	0.76	0.76	0.93	1.16	0.61	0.95	0.76	0.84	0.80
Percent of Loans Charged-off (net, YTD)											
All real estate loans	0.07	0.06	0.05	0.06	0.08	0.04	0.06	0.16	0.07	0.15	0.03
Construction and development	0.04	0.07	0.05	0.04	0.04	0.01	0.02	0.07	0.06	0.10	0.00
Commercial real estate	0.07	0.06	0.06	0.07	0.08	0.02	0.06	0.13	0.08	0.11	0.04
Multifamily residential real estate	0.03	0.04	0.08	0.03	0.02	0.03	0.01	0.10	0.02	0.20	-0.01
Home equity loans	0.12	0.09	0.05	0.12	0.13	0.02	0.13	0.22	0.12	0.18	0.03
Other 1-4 family residential	0.07	0.07	0.05	0.06	0.08	0.03	0.06	0.19	0.06	0.19	0.03
Commercial and industrial loans	0.62	0.47	0.48	0.54	0.66	0.56	0.55	0.53	0.55	0.75	1.17
Loans to individuals	2.88	0.77	1.64	2.57	3.07	3.47	1.69	1.75	4.16	1.02	3.44
Credit card loans	5.51	3.04	9.04	5.60	5.42	5.64	5.71	5.00	6.79	2.21	4.75
Other loans to individuals	1.23	0.71	0.75	0.95	1.35	1.77	0.80	1.01	0.65	0.77	1.42
All other loans and leases (including farm)	0.15	0.13	0.24	0.18	0.14	0.11	0.12	0.22	0.12	0.33	0.17
Total loans and leases	0.60	0.20	0.20	0.40	0.70	0.90	0.30	0.40	0.80	0.40	0.60
Loans Outstanding (in billions)											
All real estate loans	\$3,428.6	\$88.9	\$579.8	\$572.1	\$2,187.9	\$792.5	\$764.5	\$634.8	\$315.6	\$239.3	\$681.9
Construction and development	299.4	9.0	78.1	71.0	141.3	34.7	93.7	64.6	27.0	40.5	38.9
Commercial real estate	718.2	25.2	204.7	171.3	317.1	144.1	170.7	156.0	71.7	75.1	100.5
Multifamily residential real estate	160.7	2.1	26.0	37.7	94.8	42.1	19.3	28.4	8.2	6.4	56.2
Home equity loans	415.8	3.2	34.0	43.7	334.9	88.3	99.6	103.9	59.9	16.7	47.4
Other 1-4 family residential	1,744.1	39.2	217.0	241.9	1,246.0	441.7	372.7	271.2	134.3	89.5	434.7
Commercial and industrial loans	926.6	20.5	107.1	121.7	677.3	287.2	194.4	220.1	77.1	61.7	86.2
Loans to individuals	846.1	13.5	56.5	84.7	691.4	330.2	136.4	121.4	89.7	41.0	127.4
Credit card loans	322.8	0.3	6.0	28.6	287.9	141.4	24.1	22.4	50.6	7.5	76.8
Other loans to individuals	523.3	13.2	50.5	56.1	403.5	188.9	112.3	99.0	39.0	33.5	50.6
All other loans and leases (including farm)	584.9	13.9	30.6	38.4	502.1	219.7	110.7	147.7	69.6	15.2	22.0
Total loans and leases	5,786.2	136.8	774.0	816.9	4,058.6	1,629.6	1,205.9	1,124.0	552.0	357.2	917.5
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	4,954.8	325.0	1,369.1	839.8	2,420.9	592.0	968.5	1,342.7	580.7	875.6	595.3
Construction and development	584.8	39.8	234.9	179.6	130.6	23.2	131.2	143.2	62.6	179.5	45.2
Commercial real estate	1,684.3	123.0	629.0	348.7	583.5	159.5	359.0	382.5	233.5	360.7	189.1
Multifamily residential real estate	121.3	8.0	40.5	37.1	35.6	2.7	20.5	42.4	11.1	37.2	7.4
1-4 family residential	2,367.4	129.3	414.9	269.6	1,553.7	306.3	442.3	760.4	248.8	273.4	336.3
Farmland	103.9	25.2	51.1	7.7	20.0	3.3	17.1	14.9	26.4	25.8	16.5

* See Table IV-A (page 9) for explanations.

** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

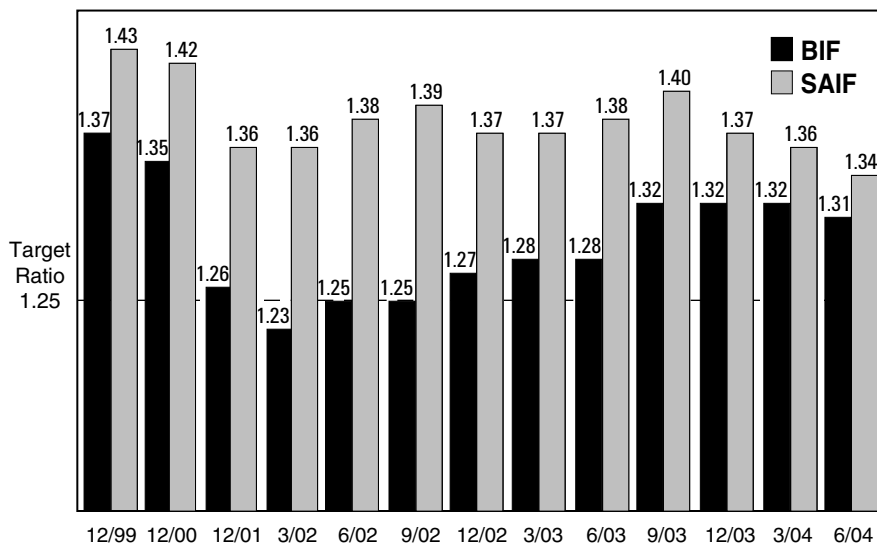
Changes in Insurance Fund Balances												
<i>(dollar figures in millions)</i>	Bank Insurance Fund						Savings Association Insurance Fund					
	2nd Qtr.	1st Qtr.	4th Qtr.	3rd Qtr.	2nd Qtr.	1st Qtr.	2nd Qtr.	1st Qtr.	4th Qtr.	3rd Qtr.	2nd Qtr.	1st Qtr.
	2004	2004	2003	2003	2003	2003	2004	2004	2003	2003	2003	2003
Beginning Fund Balance	\$34,164	\$33,782	\$33,462	\$32,800	\$32,382	\$32,050	12,394	\$12,240	\$12,186	\$12,083	\$11,906	\$11,747
Unrealized Gain (Loss) on												
Available-For-Sale Securities	-332	175	-106	-45	38	103	-109	59	-37	-16	13	33
Provision for Insurance Losses	-32	-37	-246	-543	-133	-6	-2	1	10	-26	-45	-21
All Other Income, Net of Expenses	246	170	180	164	247	223	124	96	101	93	119	105
Total Fund Balance Change	-54	382	320	662	418	332	17	154	54	103	177	159
Ending Fund Balance	\$34,110	\$34,164	\$33,782	\$33,462	\$32,800	\$32,382	12,411	\$12,394	\$12,240	\$12,186	\$12,083	\$11,906

TABLE I-B. Selected Insurance Fund Indicators**(dollar figures in millions)*

	Preliminary 2nd Quarter 2004	1st Quarter 2004	2nd Quarter 2003	%Change 03:6-04:6
Bank Insurance Fund				
Reserve ratio (%).....	1.31	1.32	1.28	2.2
Fund Balance	\$34,110	\$34,164	\$32,800	4.0
Estimated insured deposits	2,607,472	2,586,469	2,562,053	1.8
SAIF-member Oakars.....	101,734	101,745	101,462	0.3
BIF-members	2,505,738	2,484,724	2,460,590	1.8
Assessment base	4,331,729	4,231,981	4,079,573	6.2
SAIF-member Oakars.....	105,516	105,001	104,021	1.4
BIF-members	4,226,213	4,126,980	3,975,552	6.3
Savings Association Insurance Fund				
Reserve ratio (%)	1.34	1.36	1.38	-2.8
Fund Balance	\$12,411	\$12,394	\$12,083	2.7
Estimated insured deposits	926,198	914,475	876,305	5.7
BIF-member Oakars	426,763	419,049	399,328	6.9
SAIF-member Sassers	91,950	94,557	92,489	-0.6
Other SAIF members	407,485	400,869	384,488	6.0
Assessment base	1,097,945	1,075,770	1,043,437	5.2
BIF-member Oakars	430,868	423,082	404,932	6.4
SAIF-member Sassers	117,593	120,319	115,782	1.6
Other SAIF members	549,484	532,369	522,723	5.1

Insurance Fund Reserve Ratios*

Percent of Insured Deposits

**Fund Balances and Insured Deposits***

(\$Millions)

	BIF Balance	BIF-Insured Deposits	SAIF Balance	SAIF-Insured Deposits
12/99	29,414	2,151,454	10,281	717,591
12/00	30,975	2,299,932	10,759	755,156
12/01	30,439	2,409,566	10,935	801,171
3/02	30,697	2,495,498	11,049	810,902
6/02	31,187	2,490,954	11,323	818,806
9/02	31,383	2,513,160	11,586	833,029
12/02	32,050	2,524,474	11,747	859,205
3/03	32,382	2,531,307	11,906	867,908
6/03	32,800	2,562,053	12,083	876,305
9/03	33,462	2,542,822	12,186	872,121
12/03	33,782	2,554,624	12,240	896,493
3/04	34,164	2,586,469	12,394	914,475
6/04	34,110	2,607,472	12,411	926,198

* A reserve ratio is the fund balance as a percentage of estimated insured deposits. As with other Call Report items, prior periods may reflect adjustments. As a result, prior period reserve ratios may differ from previously reported values. Only year end fund balances are audited by GAO. Fund balances for the most recent period are unaudited. BIF-insured deposit totals include U.S. branches of foreign banks.

TABLE II-B. Closed/Assisted Institutions*(dollar figures in millions)*

	2004**	2003**	2003	2002	2001	2000	1999
BIF Members							
Number of institutions	3	2	3	10	3	6	7
Total assets	\$151	\$1,088	\$1,097	\$2,508	\$54	\$378	\$1,490
SAIF Members							
Number of institutions	1	0	0	1	1	1	1
Total assets	\$15	\$0	\$0	\$50	\$2,200	\$30	\$71

TABLE III-B. Selected Indicators, By Fund Membership**(dollar figures in millions)*

	2004**	2003**	2003	2002	2001	2000	1999
BIF Members							
Number of institutions reporting	7,913	8,078	7,996	8,125	8,327	8,572	8,835
BIF-member Oakars	764	775	764	801	766	743	744
Other BIF-members	7,149	7,303	7,233	7,324	7,561	7,829	8,091
Total assets	\$8,375,778	\$7,768,253	\$7,897,760	\$7,335,568	\$6,857,458	\$6,510,744	\$5,980,127
Total deposits	5,513,199	5,103,376	5,210,292	4,854,908	4,567,603	4,337,661	3,987,336
Net income	55,448	52,306	106,183	92,507	76,488	73,430	73,952
Return on assets (%)	1.37	1.39	1.40	1.32	1.14	1.18	1.29
Return on equity (%)	14.80	15.20	15.21	14.32	12.91	13.86	15.11
Noncurrent assets plus OREO to assets (%)	0.61	0.82	0.76	0.91	0.89	0.72	0.62
Number of Problem Institutions.....	93	111	102	116	90	74	66
Assets of problem institutions	\$25,145	\$30,761	\$28,812	\$32,176	\$31,881	\$10,787	\$4,450
Number of failed/assisted institutions	3	2	3	10	3	6	7
Assets of failed/assisted institutions	\$150	\$1,088	\$1,097	\$2,508	\$54	\$378	\$1,490
SAIF Members							
Number of institutions reporting	1,166	1,204	1,186	1,229	1,287	1,332	1,387
SAIF-member Oakars	141	142	143	133	130	122	123
Other SAIF-members	1,025	1,062	1,043	1,096	1,157	1,210	1,264
Total assets	\$1,272,809	\$1,154,962	\$1,177,458	\$1,099,966	\$1,011,736	\$952,154	\$903,532
Total deposits	770,443	741,353	744,022	713,599	621,824	577,100	550,703
Net income	6,710.29	7,338.58	14,307.47	12,462.08	10,622.94	8,070.68	8,450.49
Return on assets (%)	1.11	1.30	1.25	1.17	1.11	0.89	0.99
Return on equity (%)	10.72	14.21	13.85	12.79	13.46	11.12	11.97
Noncurrent assets plus OREO to assets (%)	0.54	0.72	0.69	0.79	0.75	0.65	0.64
Number of problem institutions	9	14	14	20	24	20	13
Assets of problem institutions	\$755	\$1,059	\$1,105	\$6,751	\$7,923	\$13,053	\$5,524
Number of failed/assisted institutions	1	0	0	1	1	1	1
Assets of failed/assisted institutions	\$15	\$0	\$0	\$50	\$2,200	\$30	\$71

* Excludes insured branches of foreign banks (IBAs).

TABLE IV-B. Estimated FDIC-Insured Deposits by Fund Membership and Type of Institution*(dollar figures in millions)*

June 30, 2004

	Number of Institutions	Total Assets	Domestic Deposits*	Estimated Insured Deposits		
				BIF	SAIF	Total
Commercial Banks and Savings Institutions						
FDIC-Insured Commercial Banks	7,691	8,048,367	4,499,012	2,347,638	436,835	2,784,472
BIF-member	7,582	7,879,567	4,390,952	2,317,278	383,112	2,700,390
SAIF-member	109	168,799	108,060	30,360	53,723	84,083
FDIC-Supervised	4,800	1,454,936	1,070,202	649,106	97,041	746,147
OCC-Supervised	1,960	4,596,494	2,444,170	1,256,875	253,424	1,510,299
Federal Reserve-Supervised	931	1,996,938	984,640	441,657	86,369	528,026
FDIC-Insured Savings Institutions	1,388	1,600,221	957,158	258,860	489,363	748,223
OTS-Supervised Savings Institutions	910	1,225,479	697,002	125,897	418,327	544,224
BIF-member	41	190,764	83,320	58,091	10,842	68,933
SAIF-member	869	1,034,716	613,682	67,805	407,485	475,290
FDIC-Supervised State Savings Banks	478	374,741	260,156	132,963	71,036	203,999
BIF-member	290	305,447	212,067	129,394	32,809	162,203
SAIF-member	188	69,294	48,089	3,569	38,227	41,796
Total Commercial Banks and Savings Institutions	9,079	9,648,587	5,456,170	2,606,497	926,198	3,532,695
BIF-member	7,913	8,375,778	4,686,339	2,504,763	426,763	2,931,526
SAIF-member	1,166	1,272,809	769,831	101,734	499,435	601,169
Other FDIC-Insured Institutions						
U.S. Branches of Foreign Banks	13	11,225	4,970	975	0	975
Total FDIC-Insured Institutions	9,092	9,659,812	5,461,140	2,607,472	926,198	3,533,670

* Excludes \$827 billion in foreign office deposits, which are uninsured.

TABLE V-B. Assessment Base Distribution and Rate Schedules

BIF Assessment Base Distribution Assessable Deposits in Billions as of June 30, 2004 Supervisory and Capital Ratings for Second Semiannual Assessment Period, 2004

Capital Group	Supervisory Risk Subgroup					
	A		B		C	
1. Well-capitalized						
Number of institutions	7,343	92.6%	421	5.3%	84	1.1%
Assessable deposit base	\$4,048	93.3%	\$46	1.1%	\$16	0.4%
2. Adequately capitalized						
Number of institutions	60	0.8%	4	0.1%	10	0.1%
Assessable deposit base	\$222	5.1%	\$1	0.0%	\$1	0.0%
3. Undercapitalized						
Number of institutions	2	0.0%	0	0.0%	2	0.0%
Assessable deposit base	\$0	0.0%	\$0	0.0%	\$1	0.0%

NOTE: "Number" reflects the number of BIF members; "Base" reflects the BIF-assessable deposits held by both BIF and SAIF members. Institutions are categorized based on capitalization and a supervisory subgroup rating, which is generally determined by on-site examinations. Capital group and supervisory risk subgroup assignments are made as of September 30 of the previous year for the first semiannual assessment period and March 31 of the current year for the second semiannual assessment period.

SAIF Assessment Base Distribution Assessable Deposits in Billions as of June 30, 2004 Supervisory and Capital Ratings for Second Semiannual Assessment Period, 2004

Capital Group	Supervisory Risk Subgroup					
	A		B		C	
1. Well-capitalized						
Number of institutions	1,082	92.8%	65	5.6%	9	0.8%
Assessable deposit base	\$1,081	98.5%	\$13	1.2%	\$1	0.1%
2. Adequately capitalized						
Number of institutions	7	0.6%	2	0.2%	0	0.0%
Assessable deposit base	\$2	0.2%	\$0	0.0%	\$0	0.0%
3. Undercapitalized						
Number of institutions	0	0.0%	0	0.0%	1	0.1%
Assessable deposit base	\$0	0.0%	\$0	0.0%	\$0	0.0%

NOTE: "Number" reflects the number of SAIF members; "Base" reflects the SAIF-assessable deposits held by both BIF and SAIF members. Institutions are categorized based on capitalization and a supervisory subgroup rating, which is generally determined by on-site examinations. Capital group and supervisory risk subgroup assignments are made as of September 30 of the previous year for the first semiannual assessment period and March 31 of the current year for the second semiannual assessment period.

Assessment Rate Schedule Second Semiannual 2004 Assessment Period Cents per \$100 of Assessable Deposits

Capital Group	Supervisory Risk Subgroup		
	A	B	C
1. Well-capitalized	0	3	17
2. Adequately capitalized	3	10	24
3. Undercapitalized	10	24	27

Note: Rates for the BIF and the SAIF are set separately by the FDIC. Currently, the rate schedules are identical.

Quarterly Banking Profile

SECOND QUARTER 2004

Chart 1 Industry Earnings Fail to Set New Record

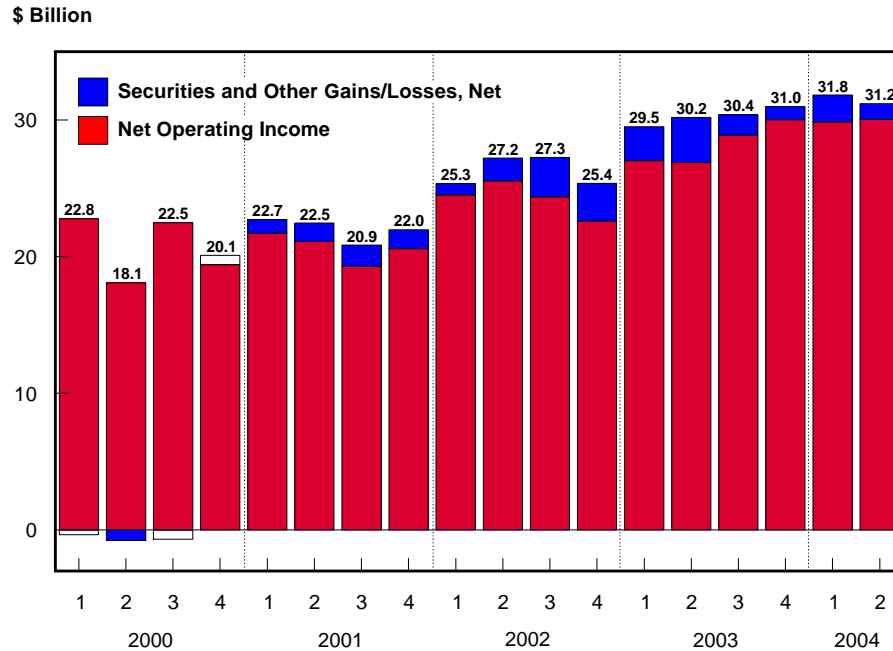


Chart 2 Margins Continue to Decline at Larger Institutions

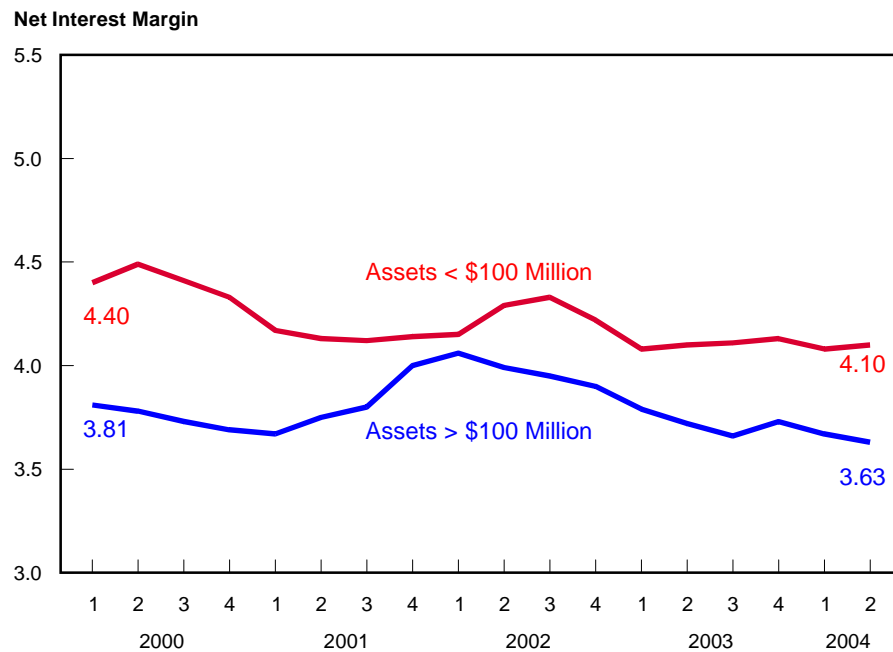


Chart 3 Growth in Home Equity Loans Continues to Accelerate

Quarterly Change (\$ Billions)

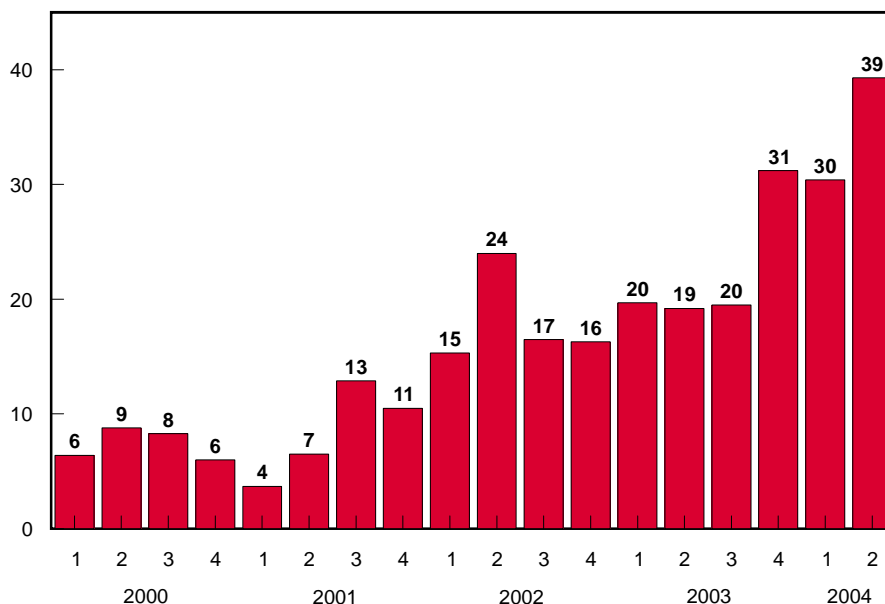
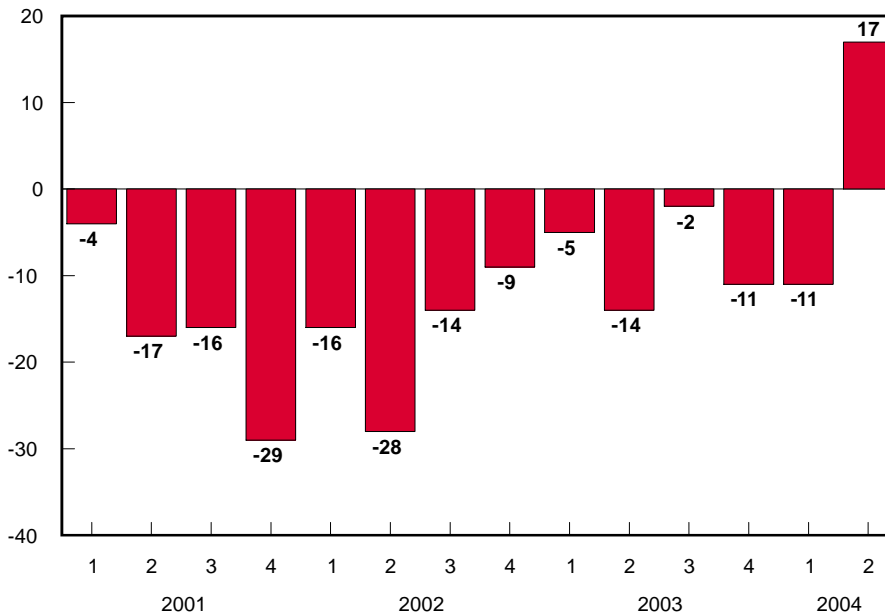


Chart 4 C&I Loans Register First Increase in 14 Quarters

Quarterly Change (\$ Billions)



FDIC Quarterly Banking Profile

SECOND QUARTER 2004

Chart 5 Small Business Loans Grew During Past 12 Months, While Larger Loans Declined

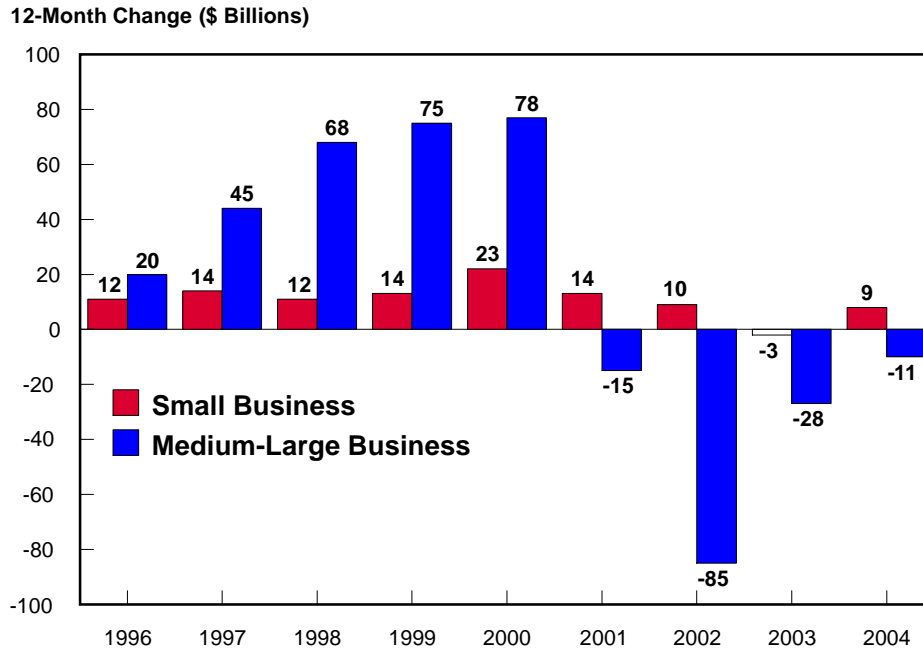


Chart 6 Asset Quality Indicators Improve for 6th Consecutive Quarter

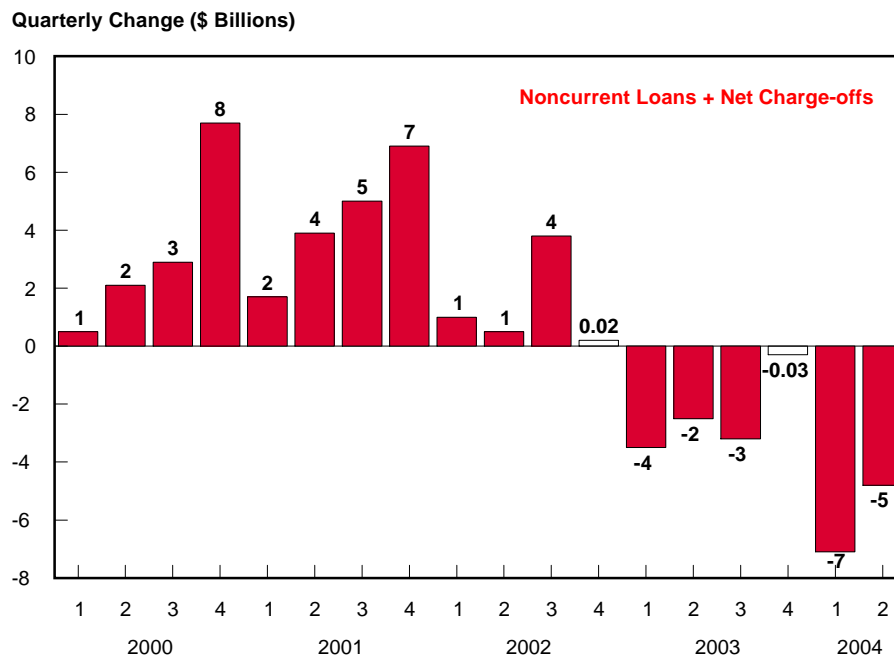


Chart 7 The Industry's Noncurrent Loan Rate Fell to a 20-Year Low

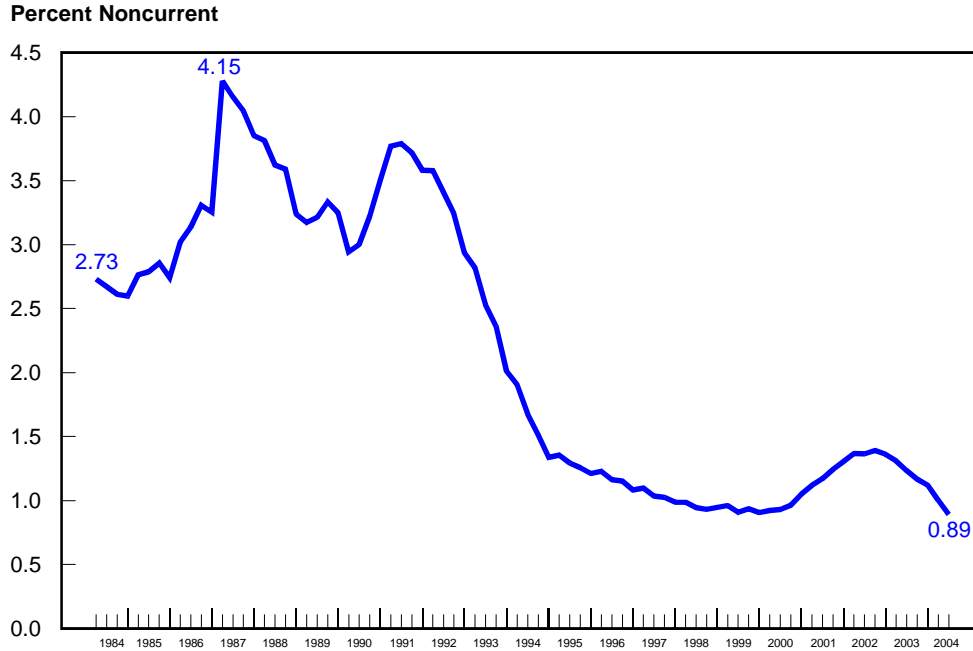


Chart 8 Mergers Continue to Reduce the Number of Institutions

