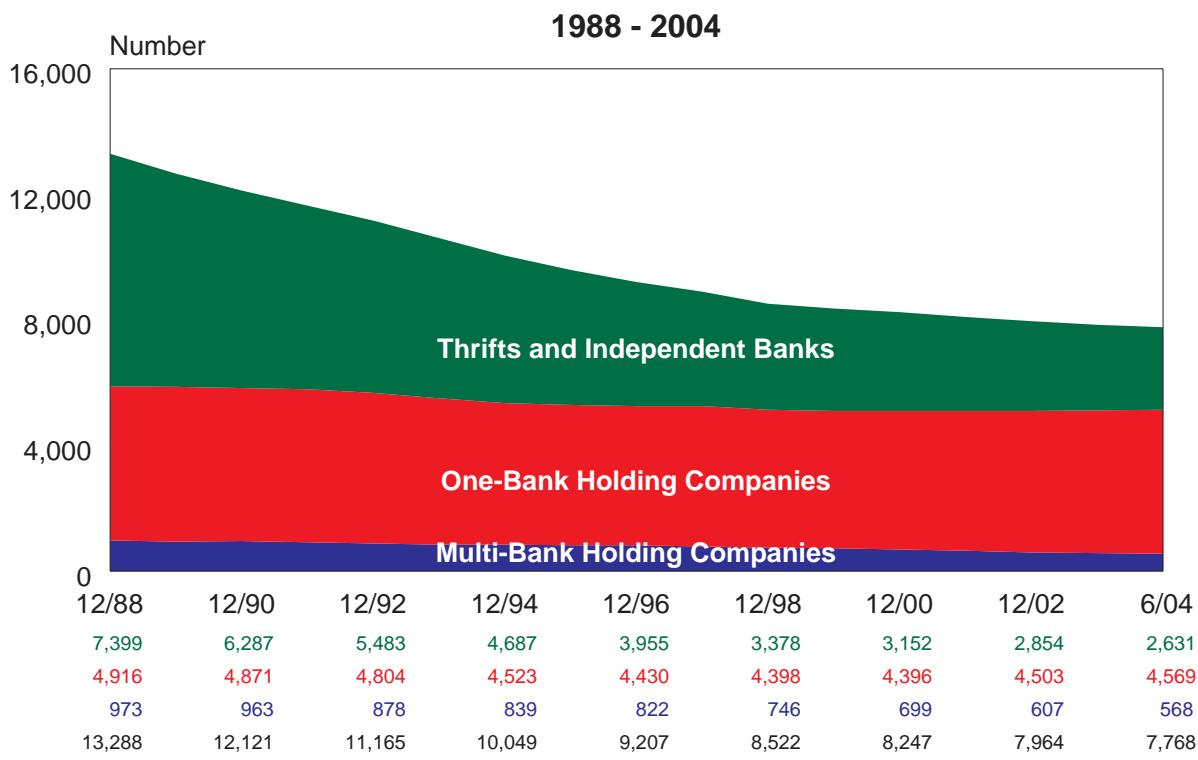
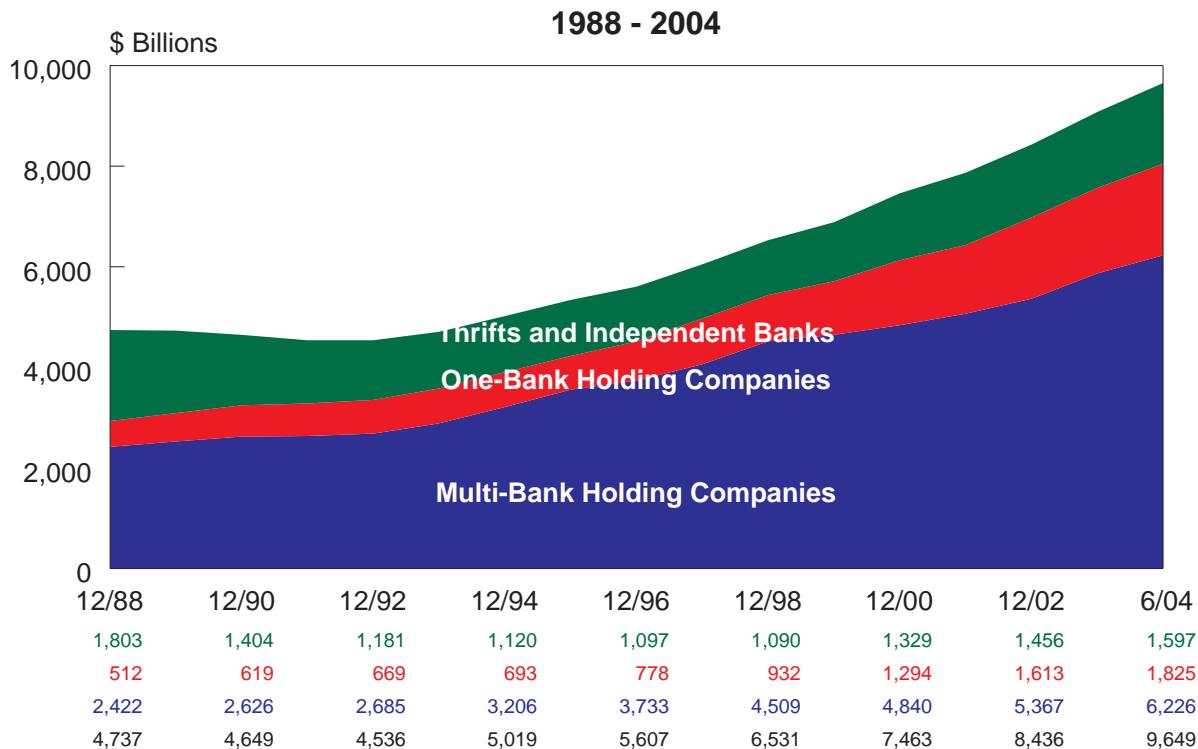


Number of FDIC-Insured Banking Organizations



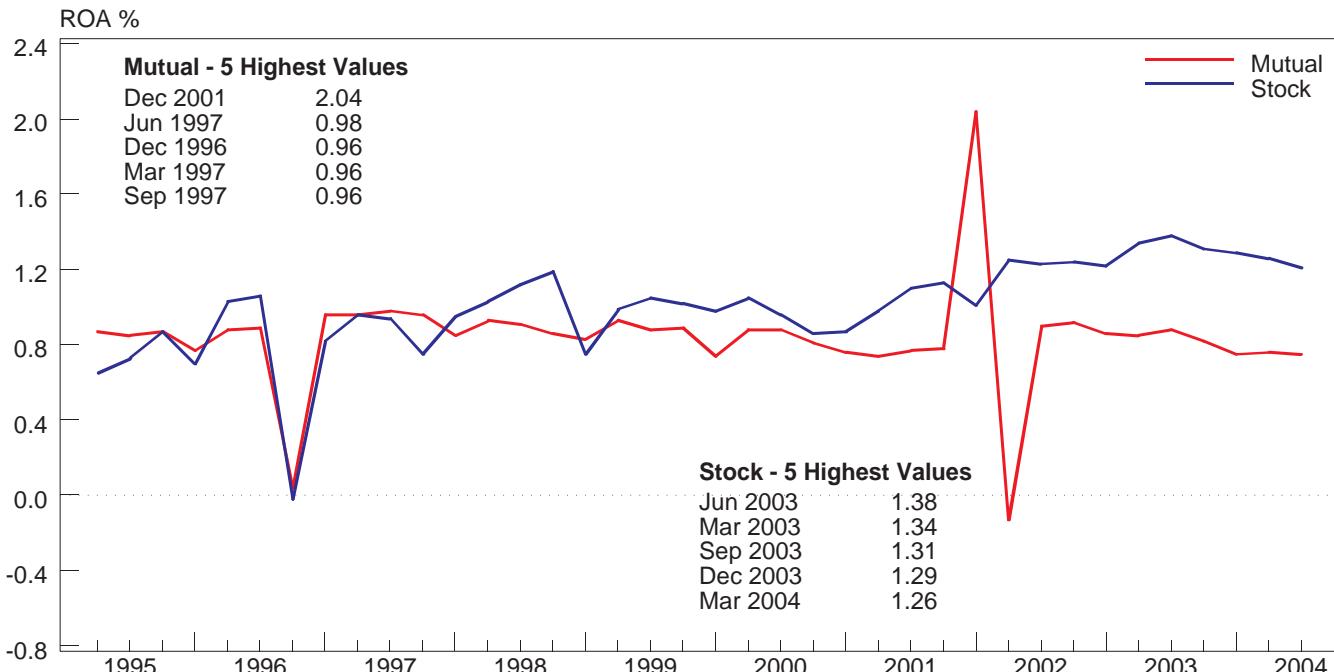
Assets of FDIC-Insured Banking Organizations



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

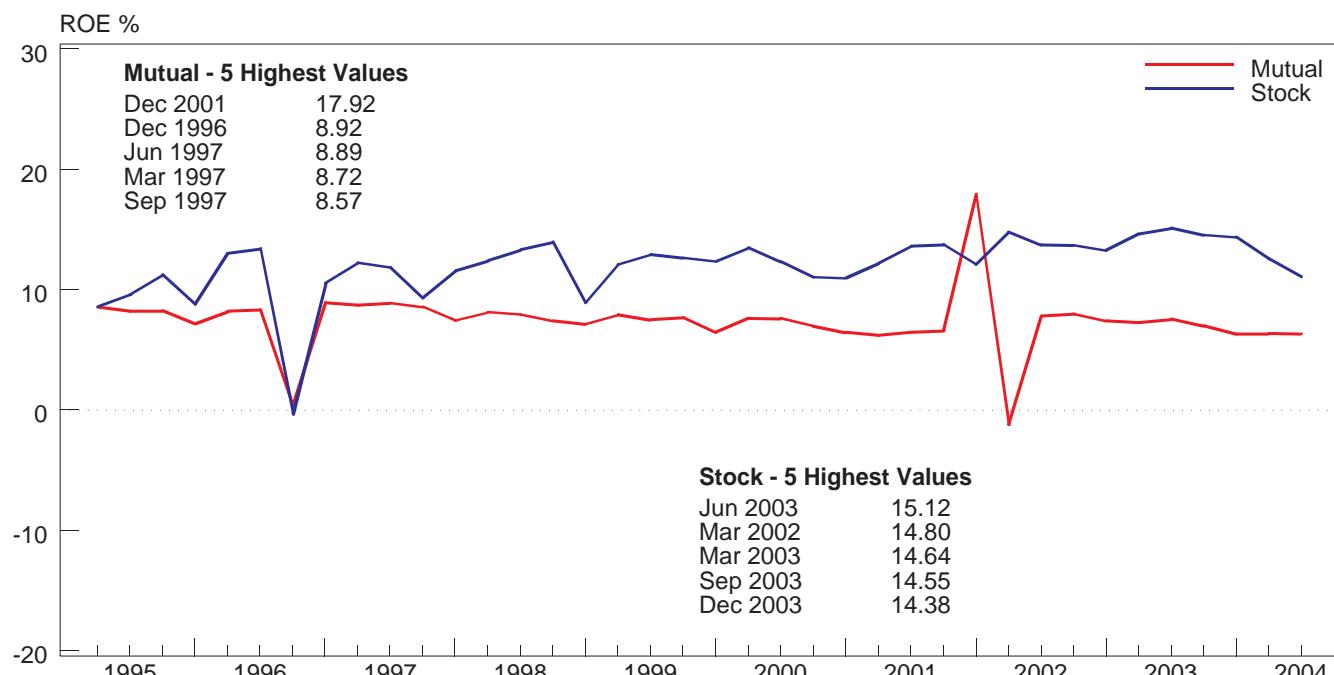
Quarterly Return on Assets (ROA), Annualized Mutual and Stock Savings Institutions

1995-2004



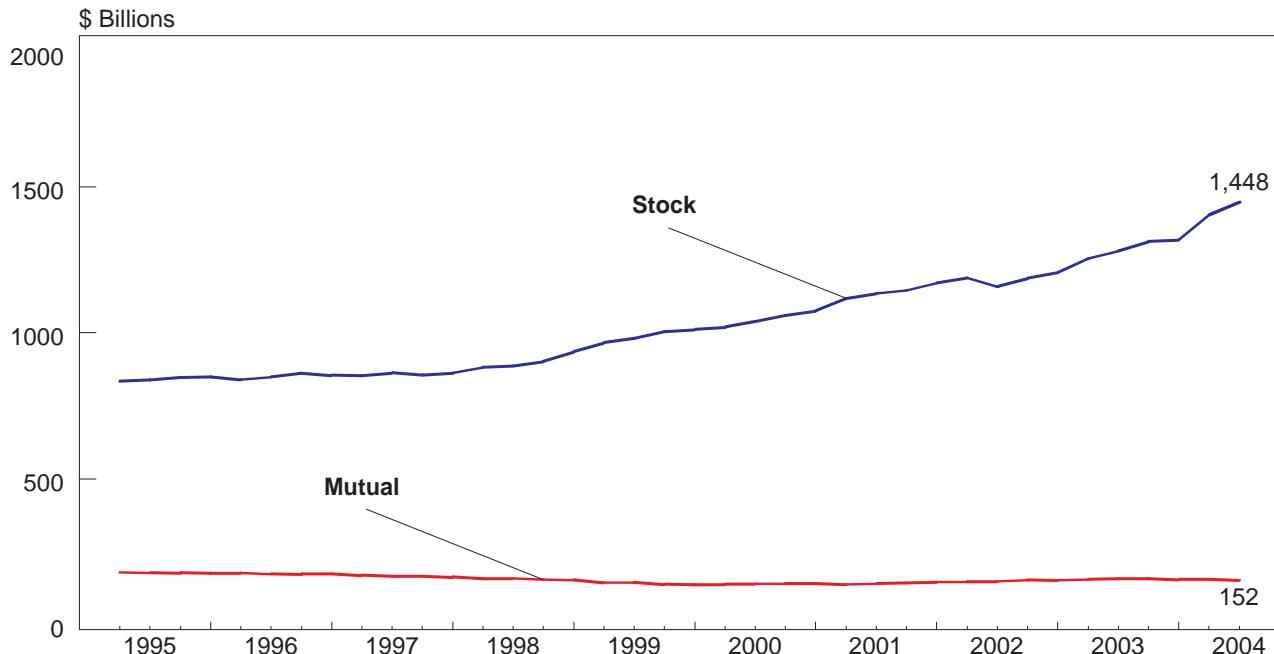
Quarterly Return on Equity (ROE), Annualized Mutual and Stock Savings Institutions

1995-2004



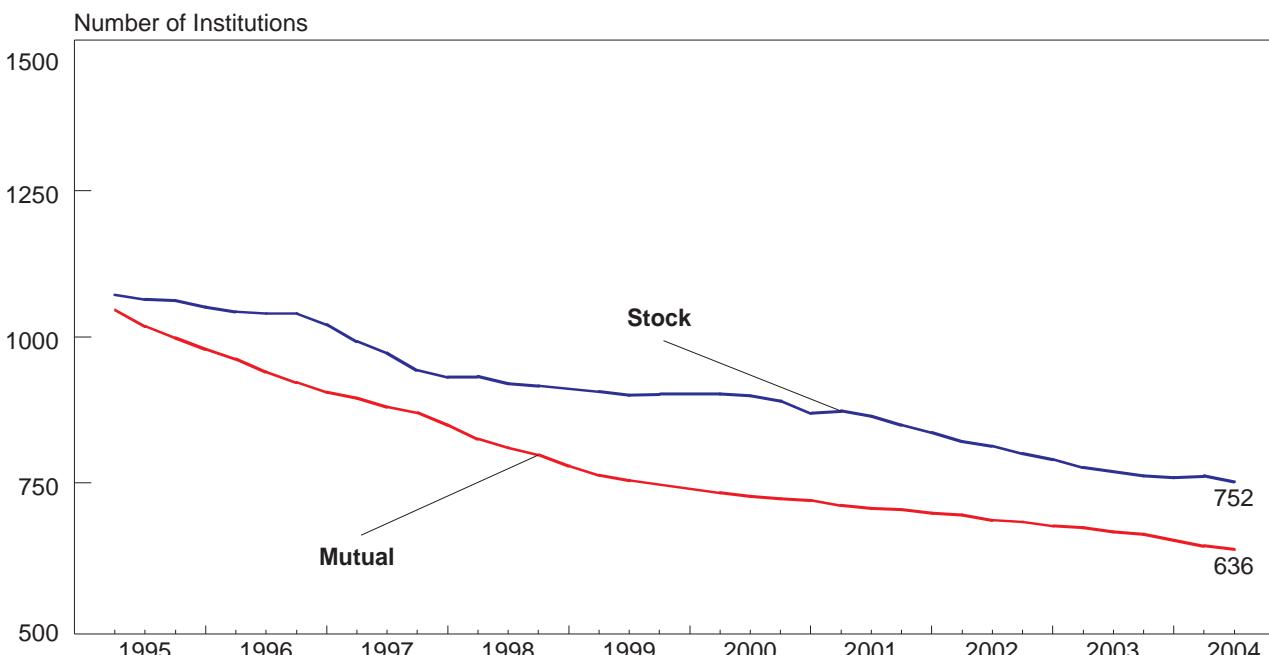
Assets of Mutual and Stock Savings Institutions

1995 - 2004



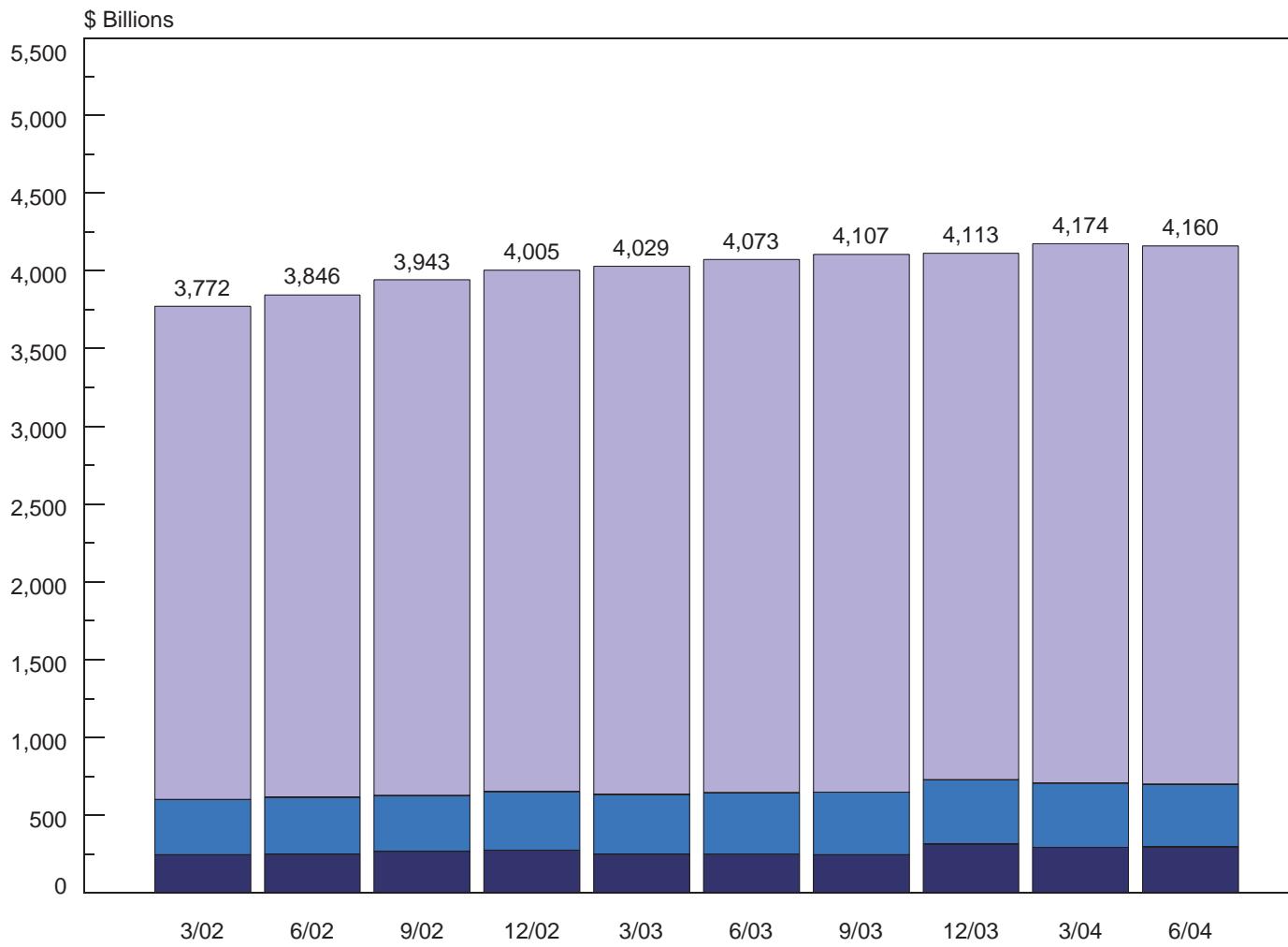
Number of Mutual and Stock Savings Institutions

1995 - 2004



Expansion of Commercial Bank Credit Card Lines

2002 - 2004



Loans outstanding (\$Billions)

■ Held on-balance-sheet	247.8	250.4	267.6	276.0	250.4	251.1	247.5	316.0	292.4	298.1
■ Securitized & sold *	354.4	367.1	361.0	376.5	384.3	393.2	400.6	410.9	412.9	402.7
■ Unused Commitments *	3,170.3	3,228.6	3,314.2	3,352.6	3,394.3	3,428.7	3,459.3	3,386.5	3,468.9	3,459.0
Total	3,772.5	3,846.1	3,942.9	4,005.1	4,029.1	4,073.0	4,107.4	4,113.4	4,174.2	4,159.8

* Off-balance-sheet

Position of Commercial Bank Derivatives

Gross Fair Values

June 30, 2004
(\$ Millions)

Held for Trading

98 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	788,194	123,321	35,977	18,753	966,245	30,335
Gross negative fair value	765,515	122,716	30,672	17,008	935,911	
All other participants						
Gross positive fair value	8,390	5,528	1,205	905	16,029	518
Gross negative fair value	8,172	5,466	970	904	15,511	
Total						
Gross positive fair value	796,585	128,849	37,182	19,658	982,274	30,852
Gross negative fair value	773,687	128,182	31,641	17,912	951,422	

Held for Purposes Other than Trading

609 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 76% of Total (Notional Amount)

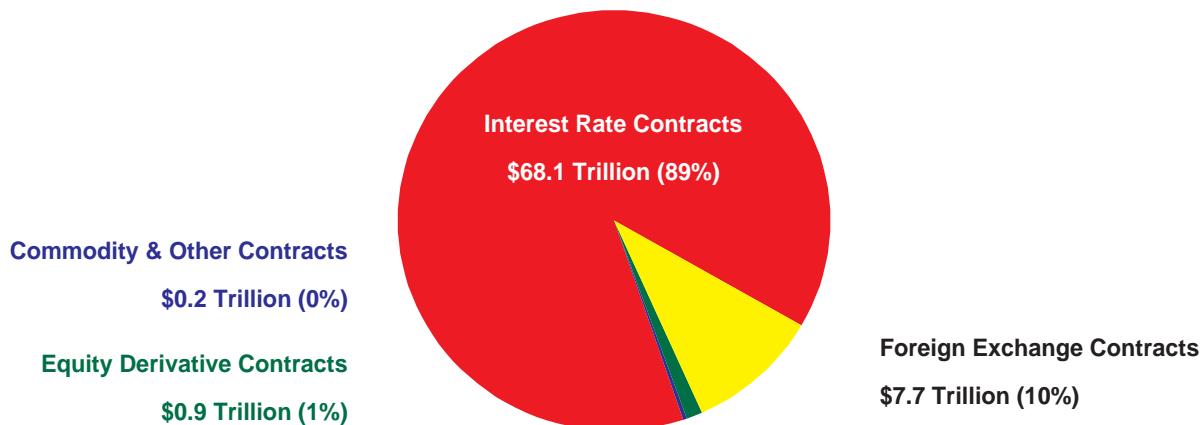
	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	12,085	487	0	0	12,573	314
Gross negative fair value	11,738	489	32	0	12,259	
All other participants						
Gross positive fair value	5,077	557	65	1	5,700	(1,431)
Gross negative fair value	6,255	802	74	0	7,130	
Total						
Gross positive fair value	17,162	1,044	65	1	18,272	(1,117)
Gross negative fair value	17,993	1,291	105	0	19,389	

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

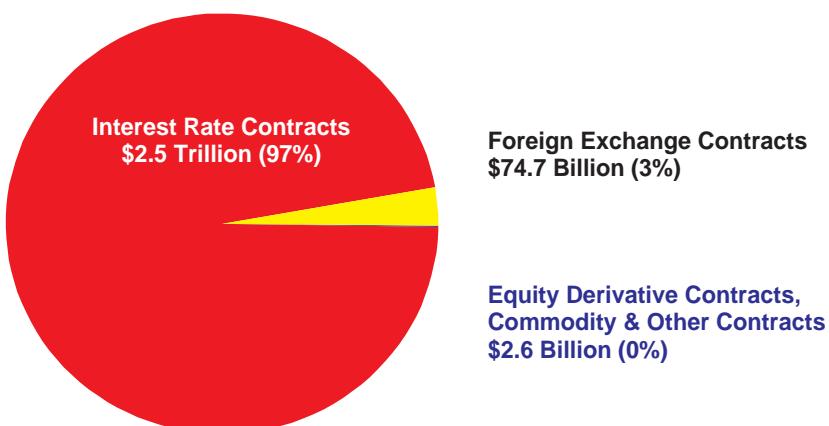
June 30, 2004



Not Held for Trading

Notional Amounts

June 30, 2004



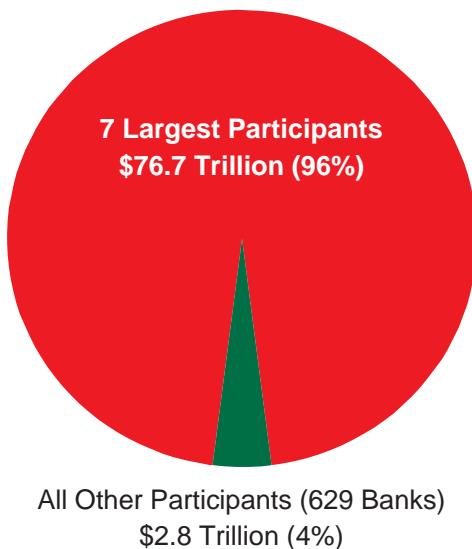
* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities.

They represent the gross value of all contracts written. Spot foreign exchange contracts of \$672 billion are not included.

Concentration of Commercial Bank Derivatives*

Notional Amounts

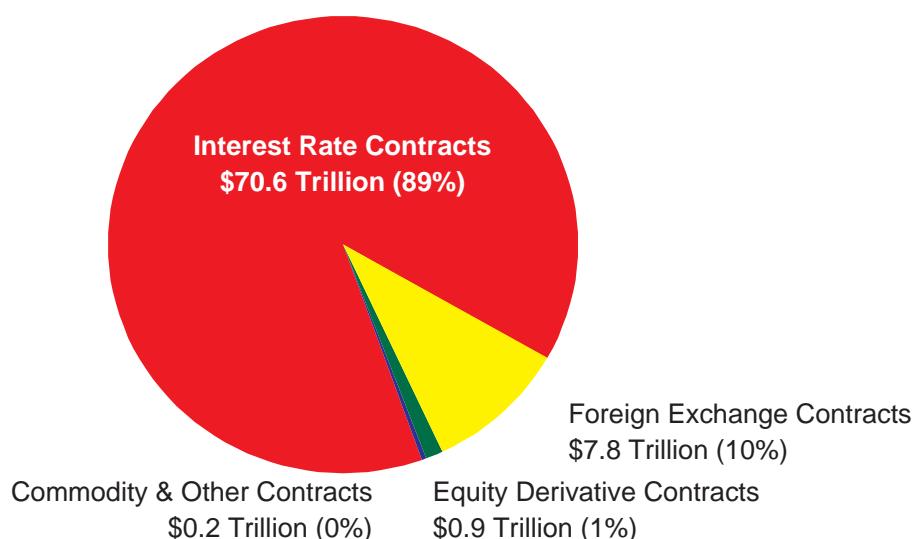
June 30, 2004



Composition of Commercial Bank Derivatives*

Notional Amounts

June 30, 2004

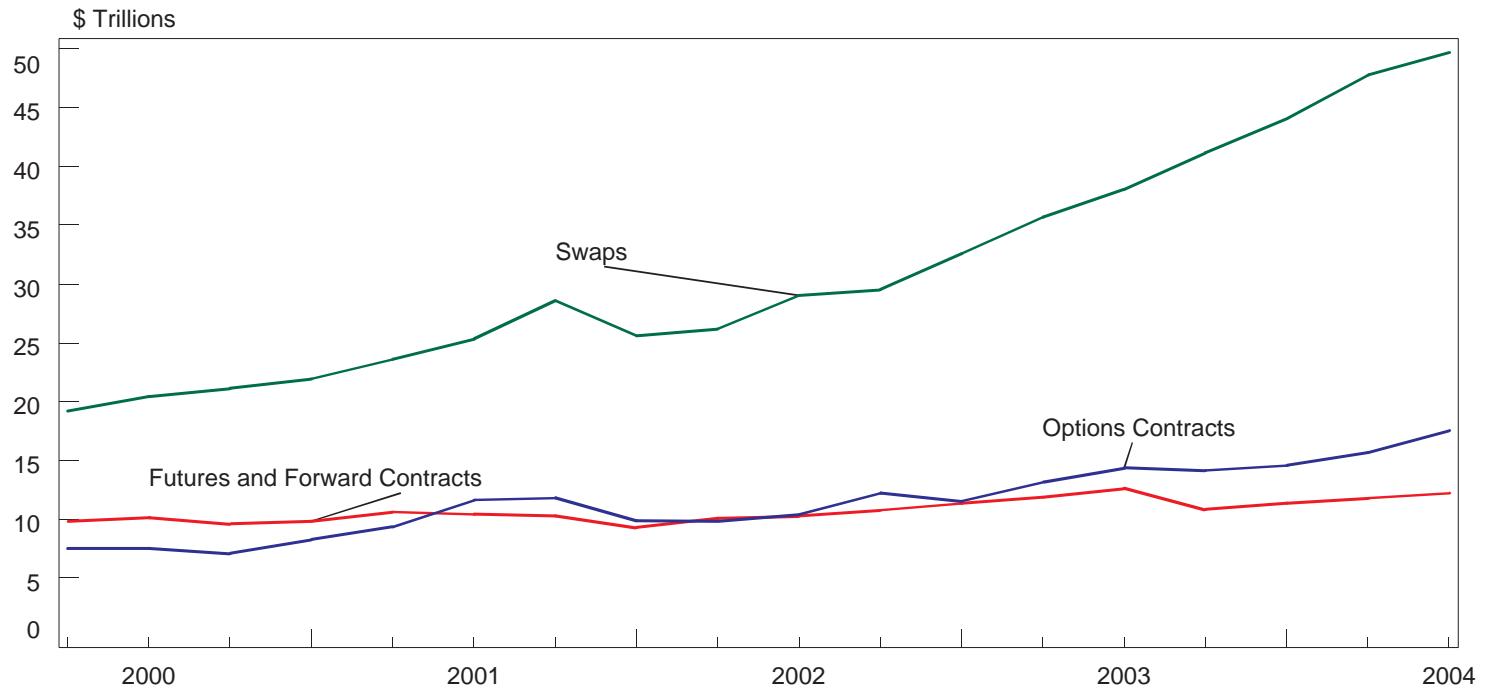


*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities.

They represent the gross value of all contracts written. Spot foreign exchange contracts of \$625 billion for the seven largest participants and \$47 billion for all others are not included.

Commercial Bank Derivatives

2000 - 2004 (Notional Amounts)



	12/00	12/01	12/02	12/03	3/04	6/04
Total Derivatives (Notional Amounts, in billions of dollars)	\$40,144	\$44,905	\$55,567	\$70,089	\$75,322	\$79,531
Futures and Forward Contracts						
Interest rate contracts	9,877	9,335	11,376	11,399	11,827	12,253
Foreign exchange rate contracts	5,302	5,330	7,380	7,212	7,242	7,776
Other futures and forwards*	4,425	3,864	3,866	4,079	4,460	4,367
Options Contracts	150	142	130	109	125	110
Option Contracts						
Interest rate options	8,300	9,924	11,574	14,608	15,710	17,582
Foreign currency options	6,744	8,487	9,898	12,540	13,161	15,162
Other option contracts*	774	743	911	1,300	1,664	1,529
Swaps	21,968	25,646	32,617	44,083	47,785	49,696
Interest rate swaps	20,920	24,402	31,195	42,107	45,780	47,659
Foreign exchange rate swaps	899	1,129	1,304	1,805	1,827	1,869
Other swaps*	148	115	118	170	177	169
Memoranda						
Spot Foreign Exchange Contracts	189	111	196	273	700	672
Credit Derivatives	426	421	642	1,001	1,202	1,486
Number of banks reporting derivatives	401	369	446	579	603	636
Replacement cost of interest rate and foreign exchange rate contracts **	449	598	1,118	1,118	1,251	944

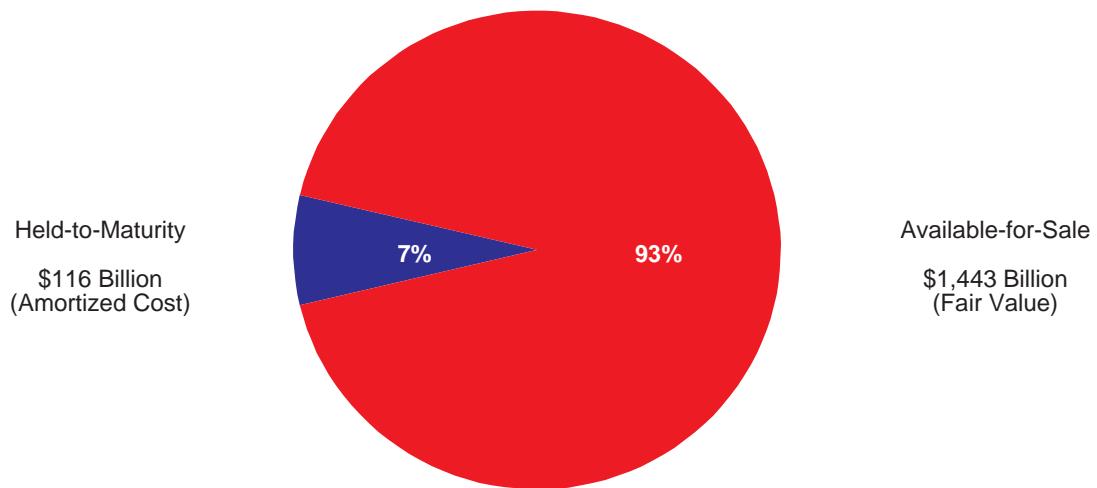
* Not reported by banks with less than \$300 million in assets.

** 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.

Commercial Bank Total Securities*

June 30, 2004



Commercial Bank Total Securities*

June 30, 2004

	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	\$5,292	99.2	\$72,053	98.5	\$77,345	98.5
U.S. Government Agencies	2,651	100.1	8,405	99.6	11,056	99.7
Government Sponsored Enterprises	36,033	98.6	230,331	98.6	266,364	98.6
Mortgage Pass-through Securities	22,036	99.3	574,981	98.5	597,017	98.6
Collateralized Mortgage Obligations	21,596	97.8	235,400	98.7	256,996	98.7
State, County, Municipal Obligations	23,414	101.3	86,861	101.6	110,275	101.5
Asset Backed Securities	726	99.9	101,846	100.3	102,571	100.3
Other Debt Securities	3,769	101.4	117,857	102.8	121,626	112.7
Equity Securities	**	**	15,177	111.4	15,177	111.4
Total Securities	\$115,516	99.3	\$1,442,911	99.1	\$1,558,426	99.2
Memoranda***						
Structured Notes	24,939		24,490			98.2

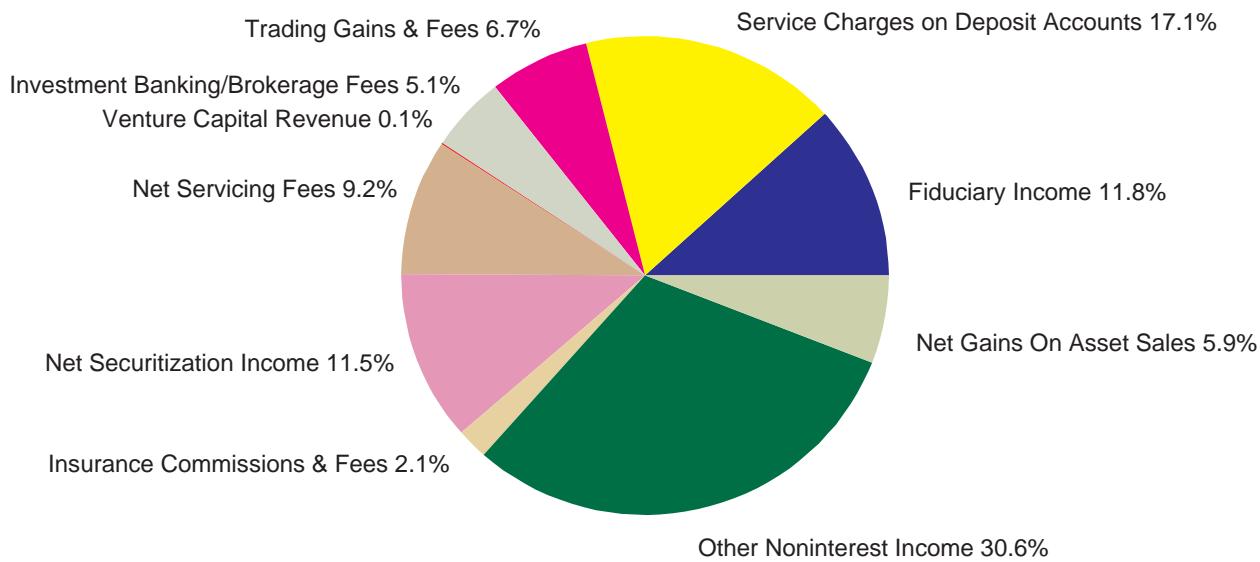
* Excludes trading account assets.

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

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

Composition of Commercial Banks' Noninterest Income

First Half 2004



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$11,233	1,455	18.8%
Service Charges on Deposit Accounts	\$16,245	7,523	97.2%
Trading Gains & Fees	\$6,331	132	1.7%
Investment Banking/Brokerage Fees	\$4,835	2,066	26.7%
Venture Capital Revenue	\$95	53	0.7%
Net Servicing Fees	\$8,718	1,742	22.5%
Net Securitization Income	\$10,938	68	0.9%
Insurance Commissions & Fees	\$1,976	3,599	46.5%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$3,959	1,994	25.8%
Net Gains/Losses On OREO Sales	\$48	1,856	24.0%
Net Gains/Losses On Sales Of Other Assets	\$1,646	1,853	23.9%
Other Noninterest Income	\$29,091	7,594	98.1%
 Total Noninterest Income	 \$95,122	 7,663	 99.0%

Capital Category Distribution

June 30, 2004

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,815	98.8%	\$8,352.7	99.7%
Adequately Capitalized	95	1.2%	\$21.6	0.3%
Undercapitalized	2	0.0%	\$1.3	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	1	0.0%	\$0.0	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,159	99.4%	\$1,271.6	99.9%
Adequately Capitalized	6	0.5%	\$1.0	0.1%
Undercapitalized	1	0.1%	\$0.1	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

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

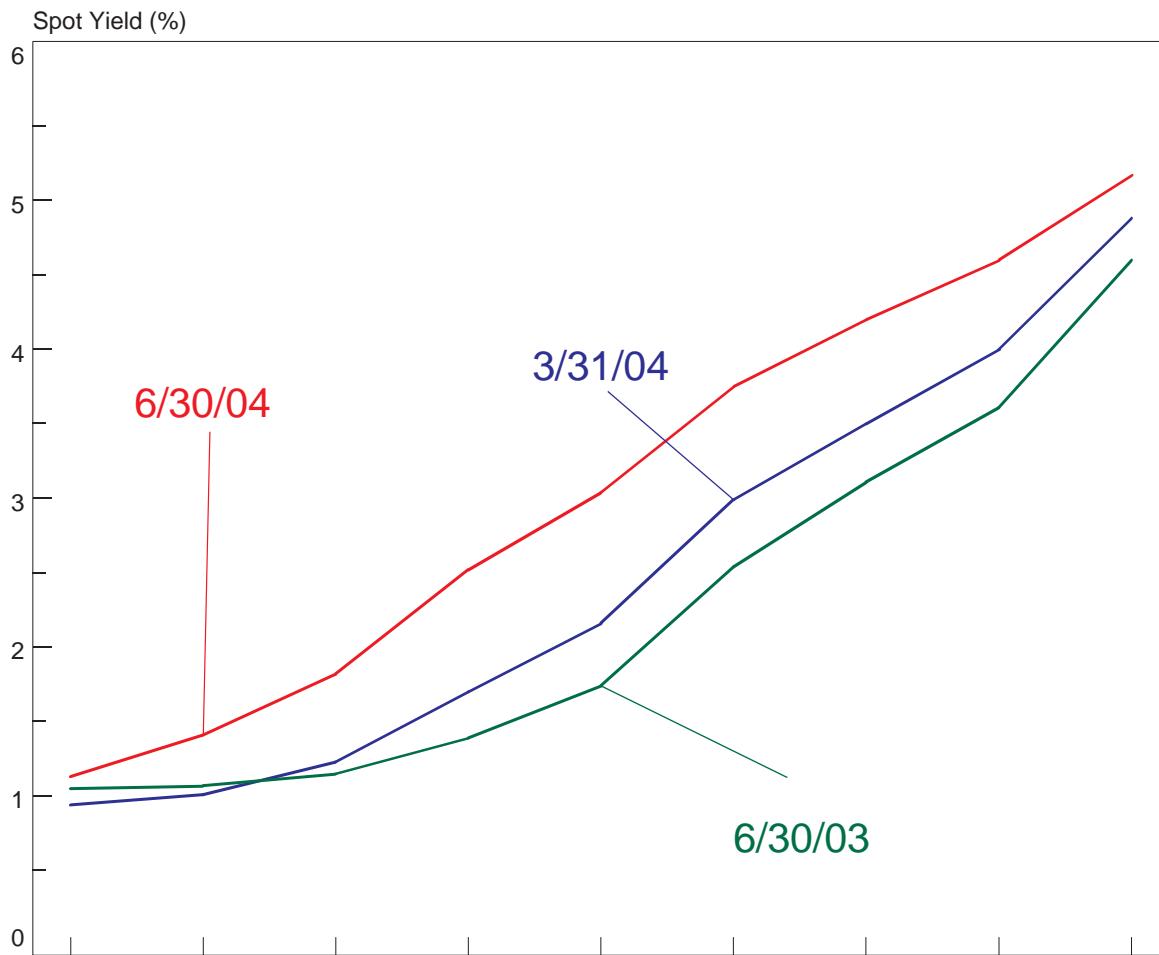
Note: Excludes U.S. branches of foreign banks.

Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage	Tangible Equity
	>=10%	and	>=6%	and		
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%

U.S. Treasury Yield Curves

June 30, 2003 - June 30, 2004



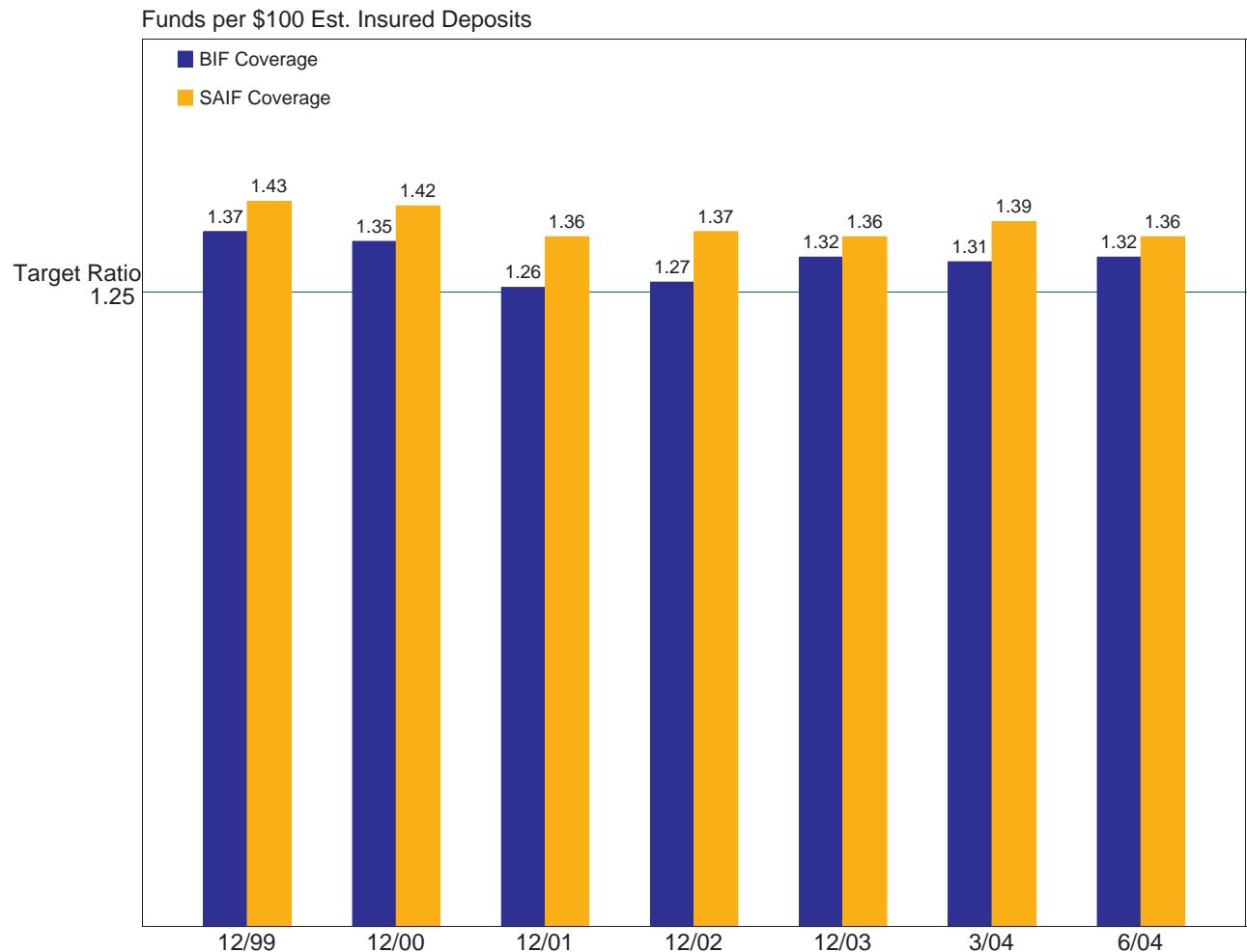
Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/04	1.13	1.41	1.82	2.52	3.04	3.75	4.20	4.60	5.17*
3/31/04	0.94	1.01	1.23	1.70	2.16	2.99	3.50	4.00	4.88
12/31/03	0.96	1.03	1.32	1.92	2.43	3.30	3.82	4.31	5.11
9/30/03	0.96	1.03	1.26	1.75	2.26	3.23	3.80	4.30	5.12
6/30/03	1.05	1.07	1.15	1.39	1.74	2.54	3.11	3.61	4.60

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.).

Insurance Fund Reserve Ratios

December 31, 1999 - June 30, 2004



(\$ Billions)

BIF

Fund Balance	29.4	31.0	30.4	32.1	33.8	34.2	34.1
Est. Insured Deposits	2,151.5	2,299.9	2,408.3	2,524.5	2,554.1	2,586.5	2,607.5

SAIF

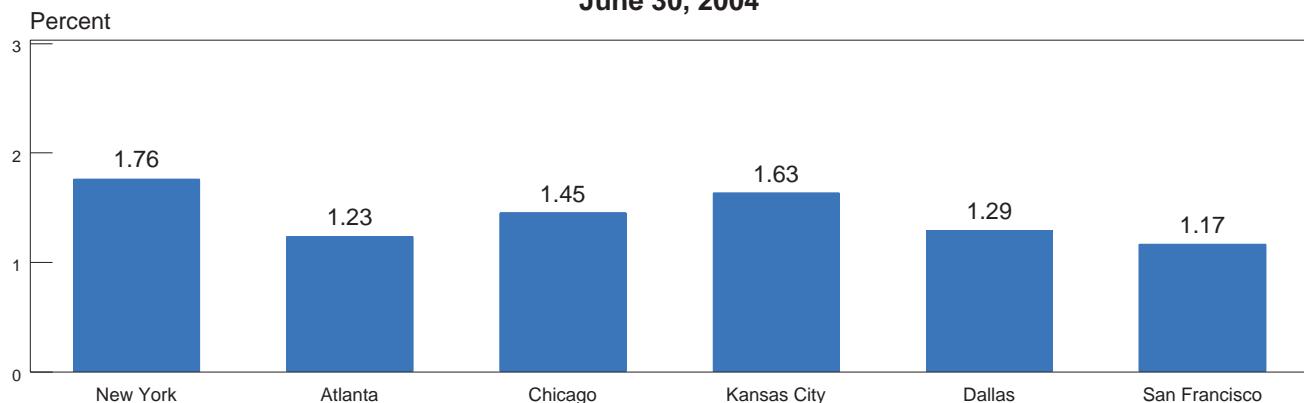
Fund Balance	10.3	10.8	10.9	11.7	12.2	12.4	12.4
Est. Insured Deposits	717.6	755.2	802.4	859.2	897.0	914.5	926.2

Note: Includes insured branches of foreign banks. 2004 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

Condition Ratios By Geographic Regions

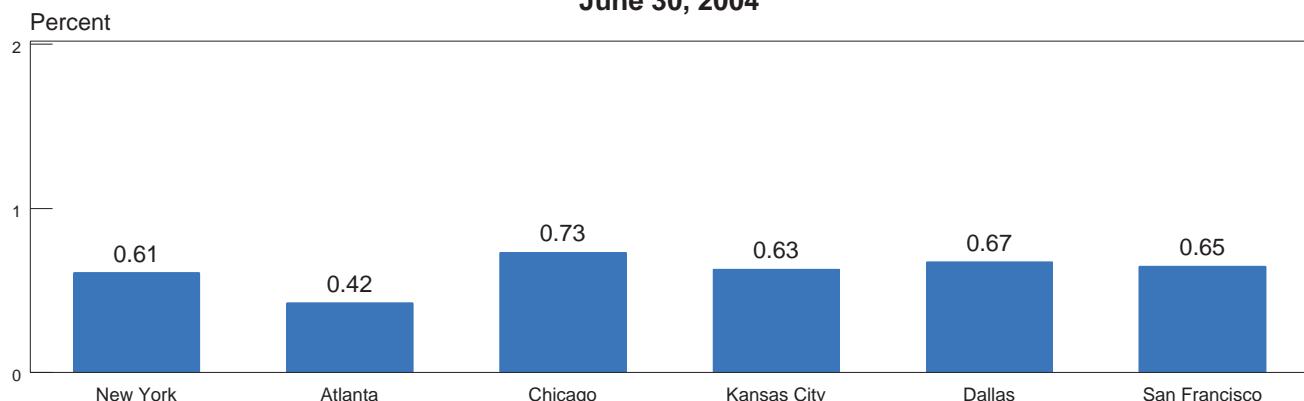
Loss Allowance To Loans and Leases

June 30, 2004



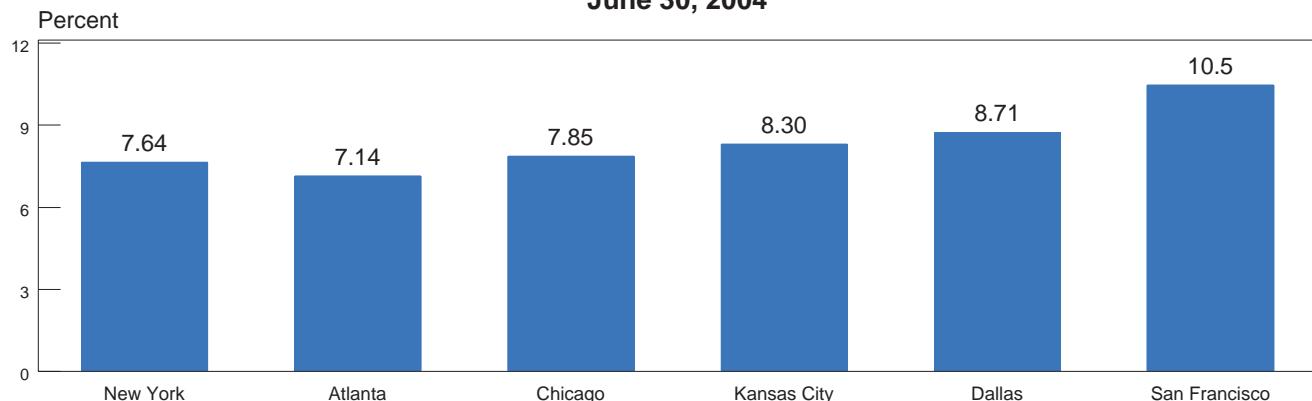
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2004



Core Capital (Leverage) Ratio

June 30, 2004



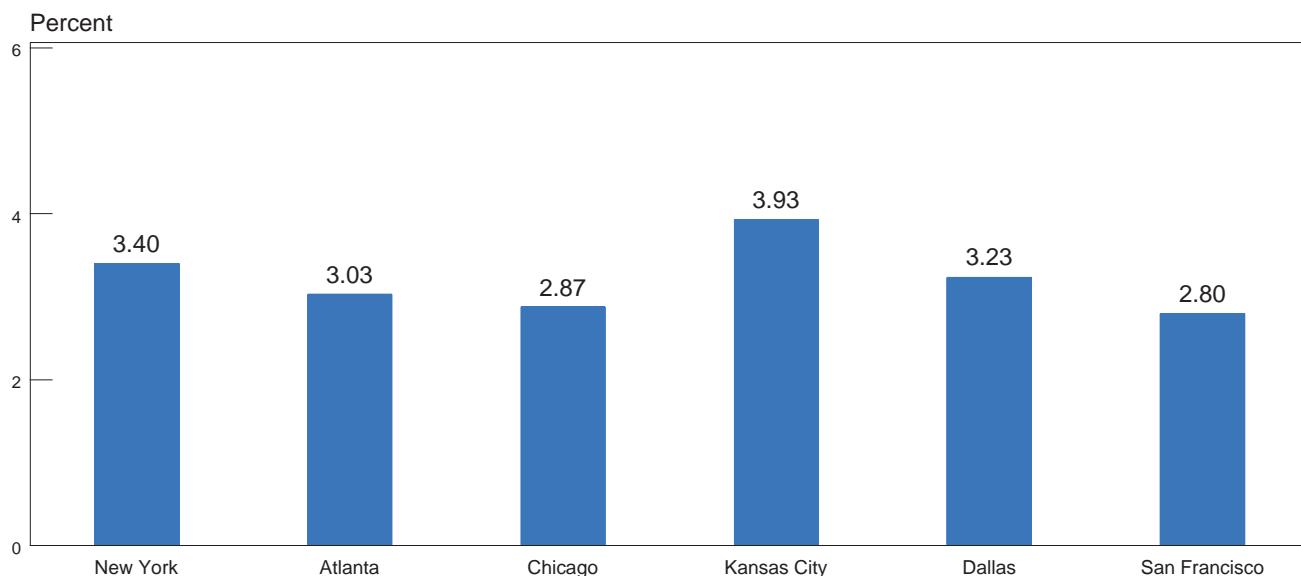
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

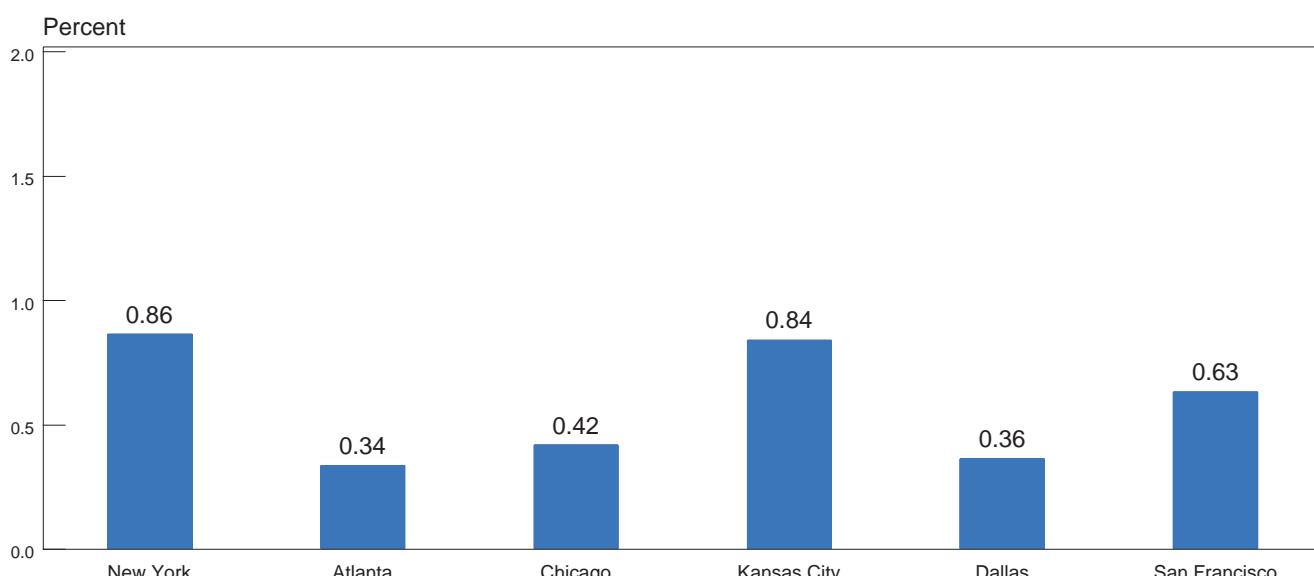
Noninterest Expense to Assets (YTD, Annualized)

June 30, 2004



Net Charge-offs to Loans and Leases (YTD, Annualized)

June 30, 2004

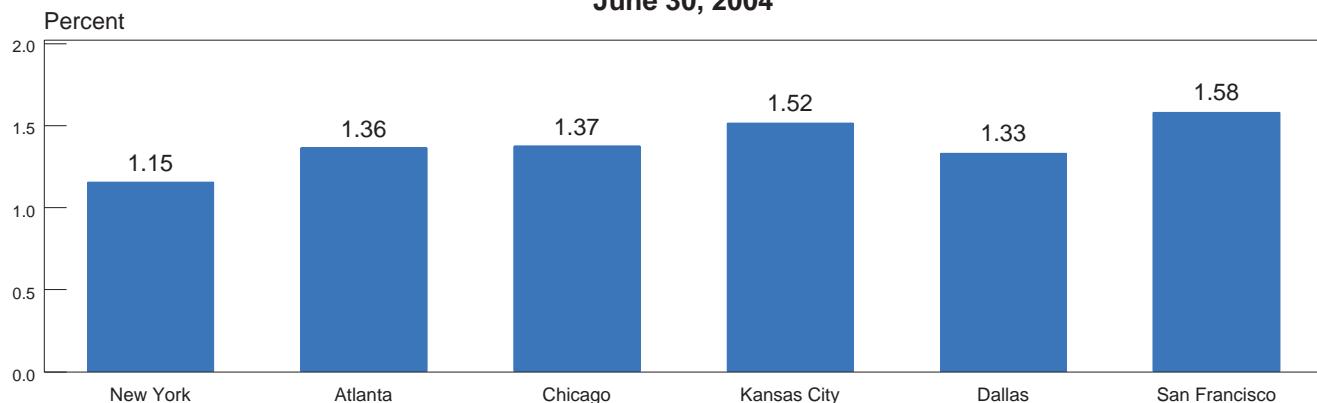


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Performance Ratios By Geographic Regions

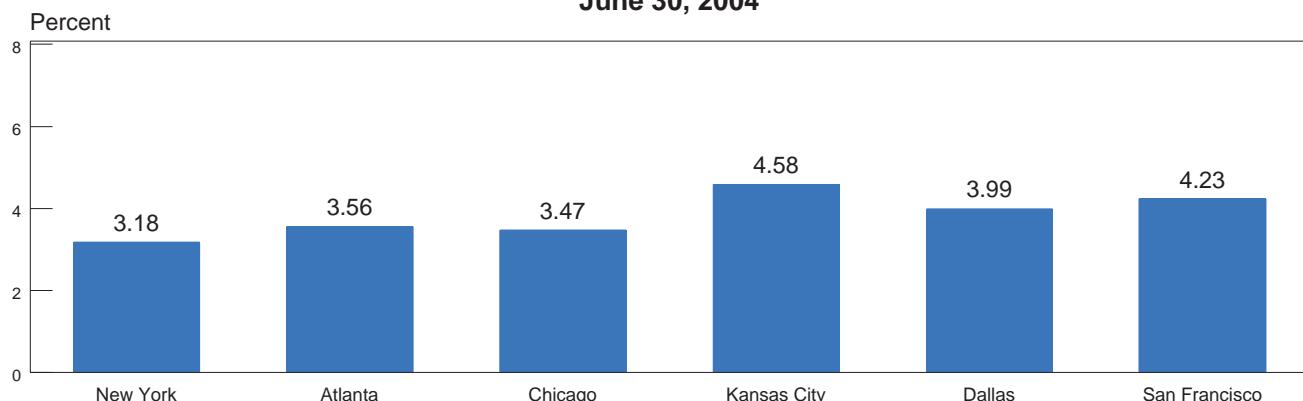
Return on Assets (YTD, Annualized)

June 30, 2004



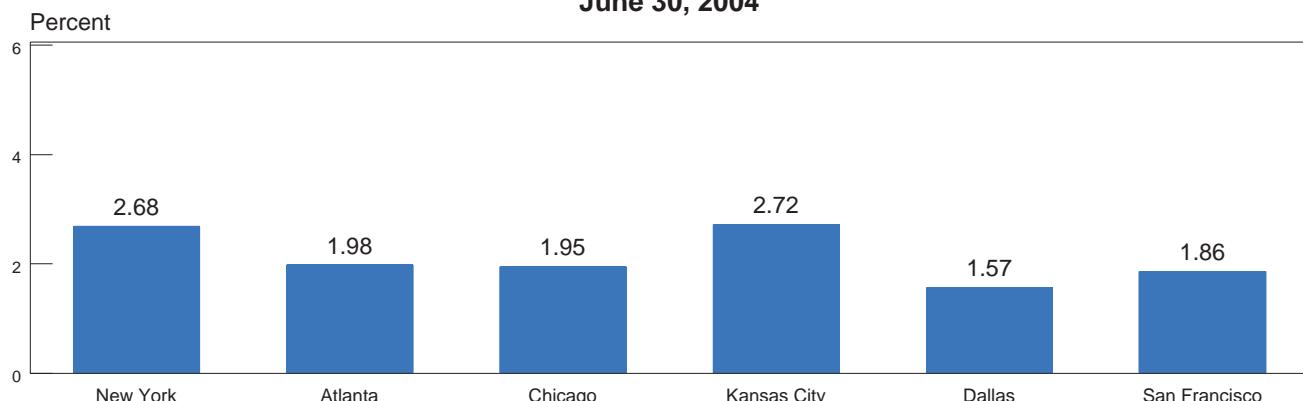
Net Interest Margins (YTD, Annualized)

June 30, 2004



Noninterest Income to Assets (YTD, Annualized)

June 30, 2004

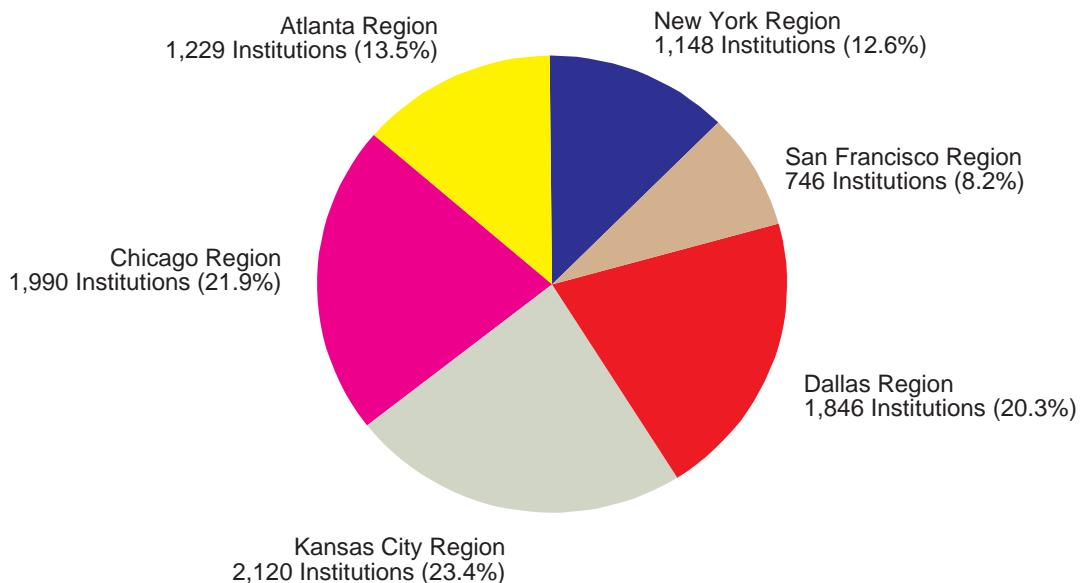


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Geographic Distribution of FDIC-Insured Institutions

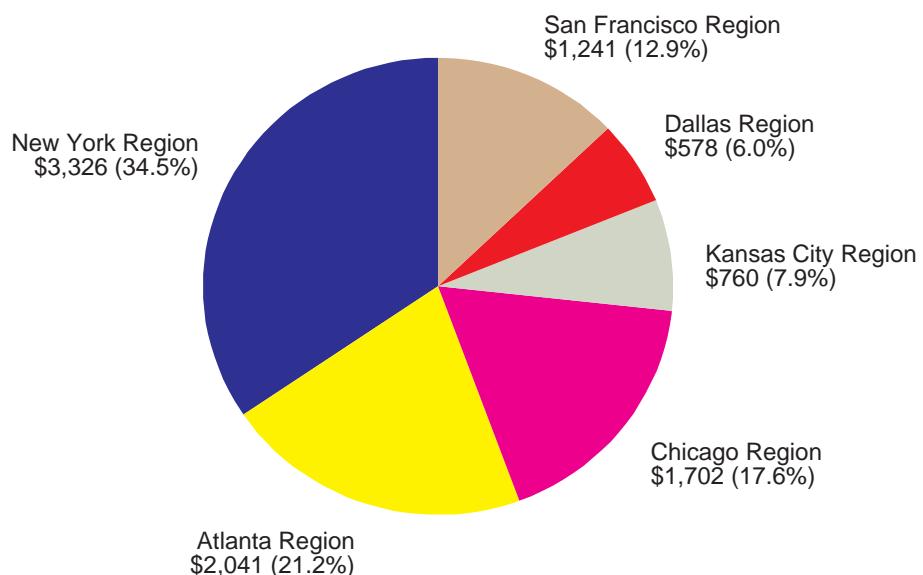
June 30, 2004



Geographic Distribution of Industry Assets

June 30, 2004

(\$ Billions)

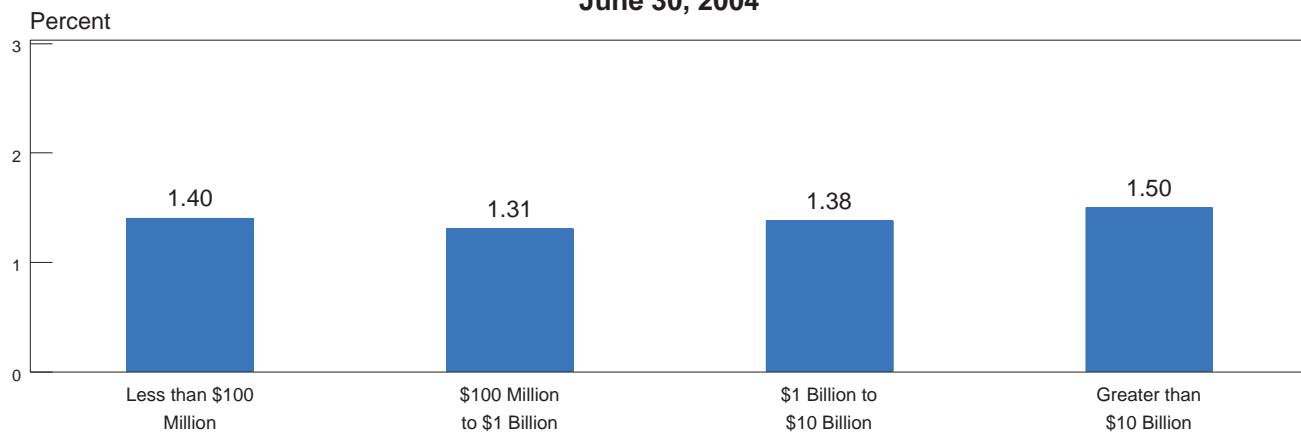


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Condition Ratios By Asset Size

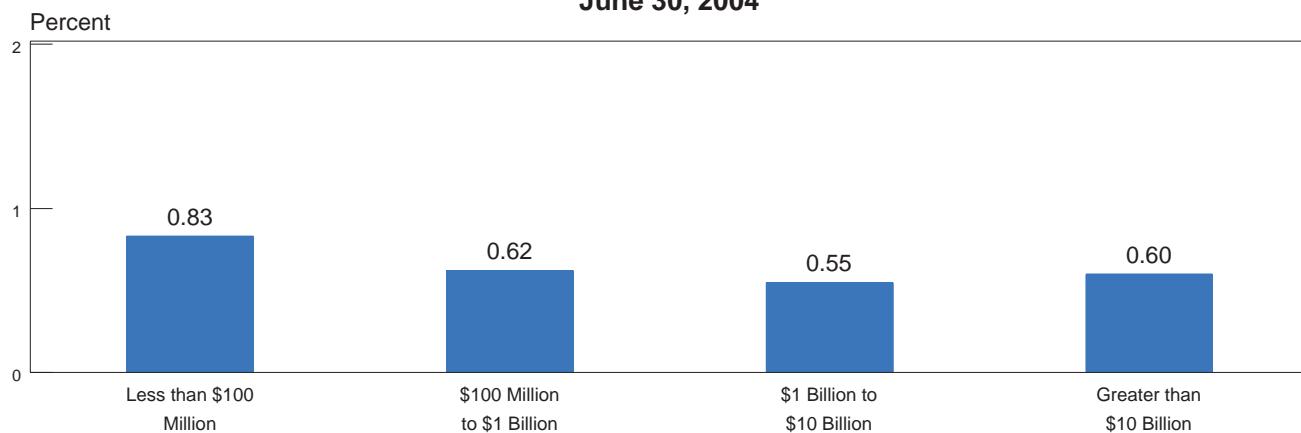
Loss Allowance To Loans and Leases

June 30, 2004



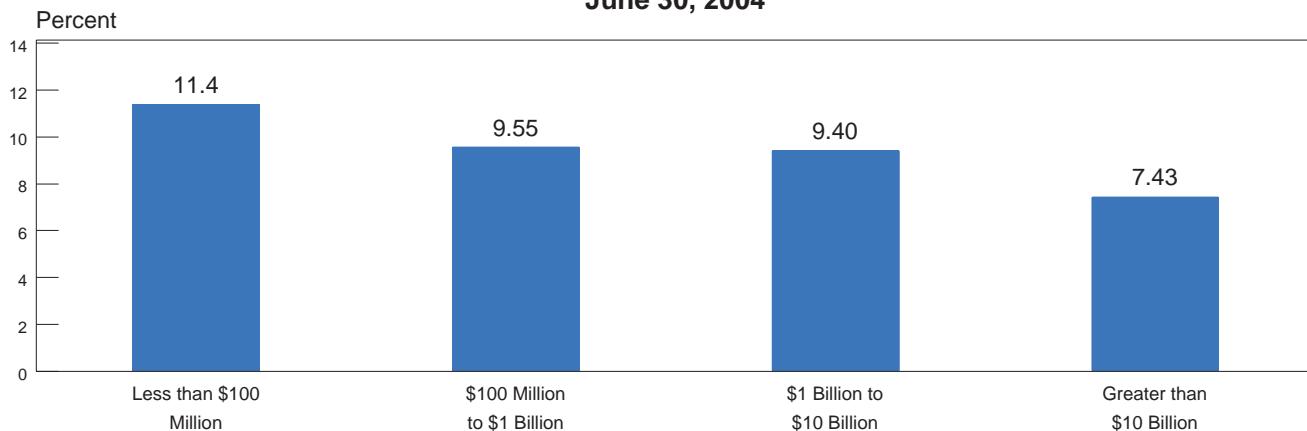
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2004



Core Capital (Leverage) Ratio

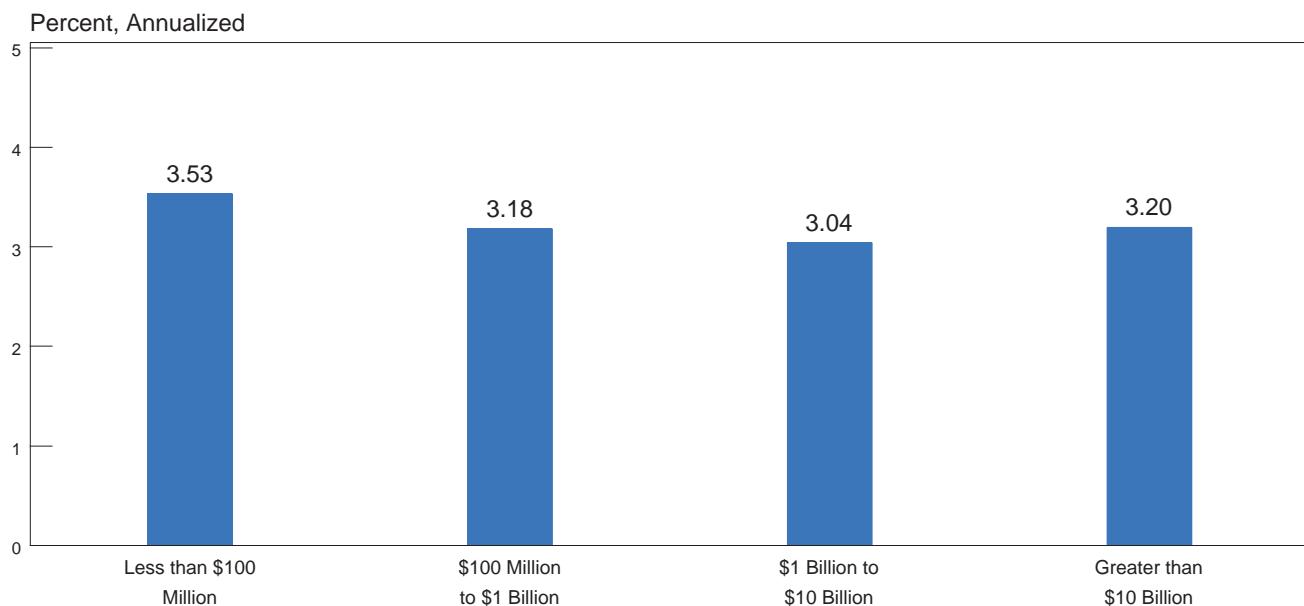
June 30, 2004



Performance Ratios By Asset Size

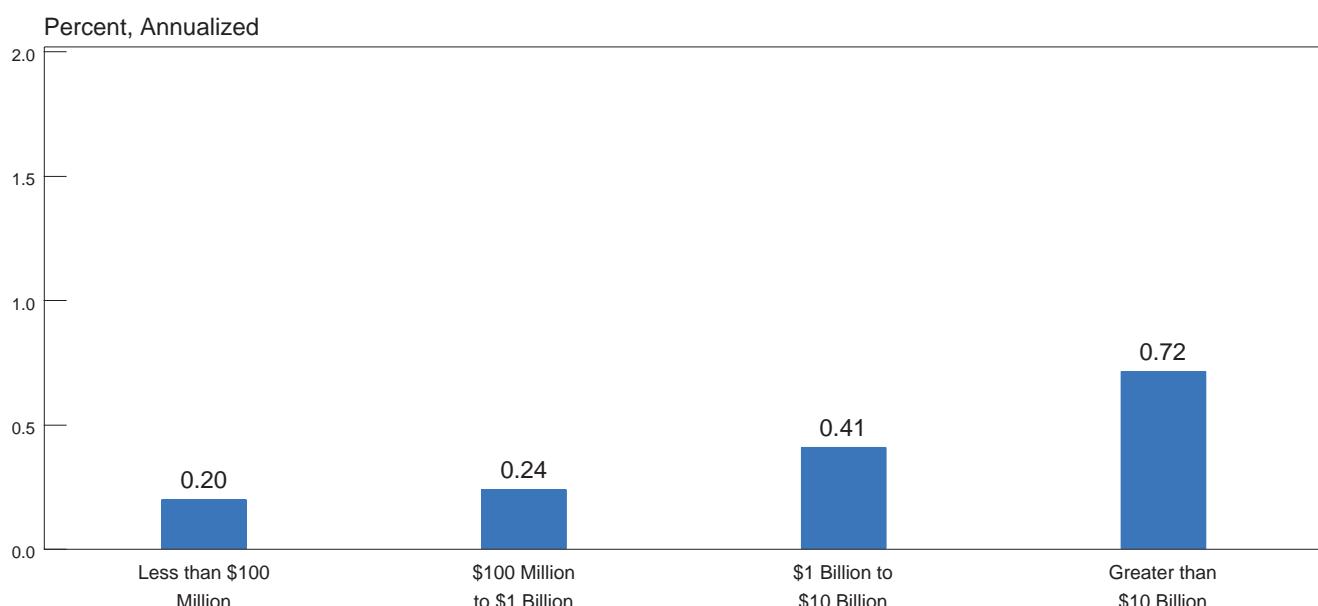
Noninterest Expense to Assets (YTD)

June 30, 2004



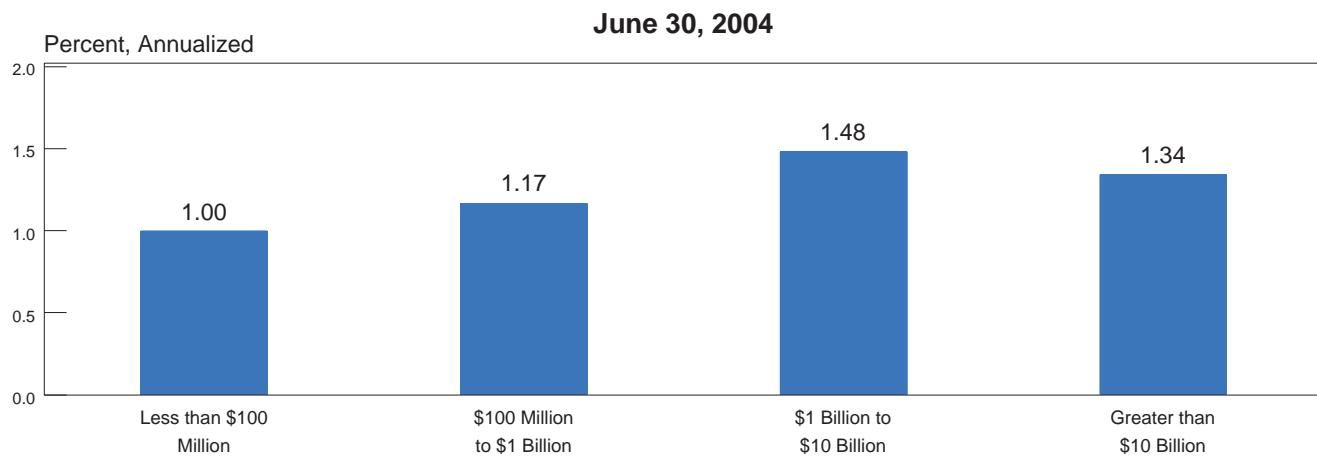
Net Charge-offs to Loans and Leases (YTD)

June 30, 2004



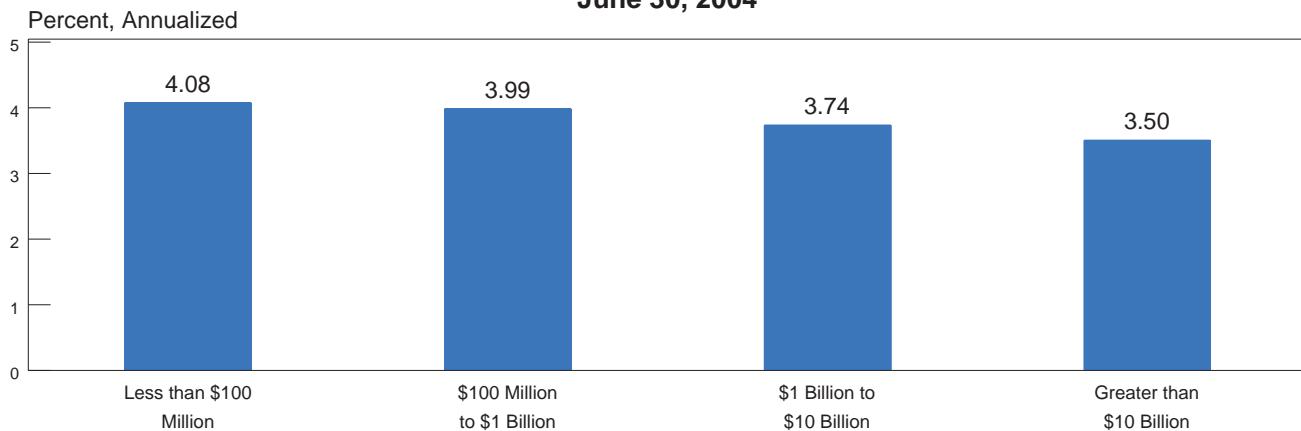
Performance Ratios By Asset Size

Return on Assets (YTD)



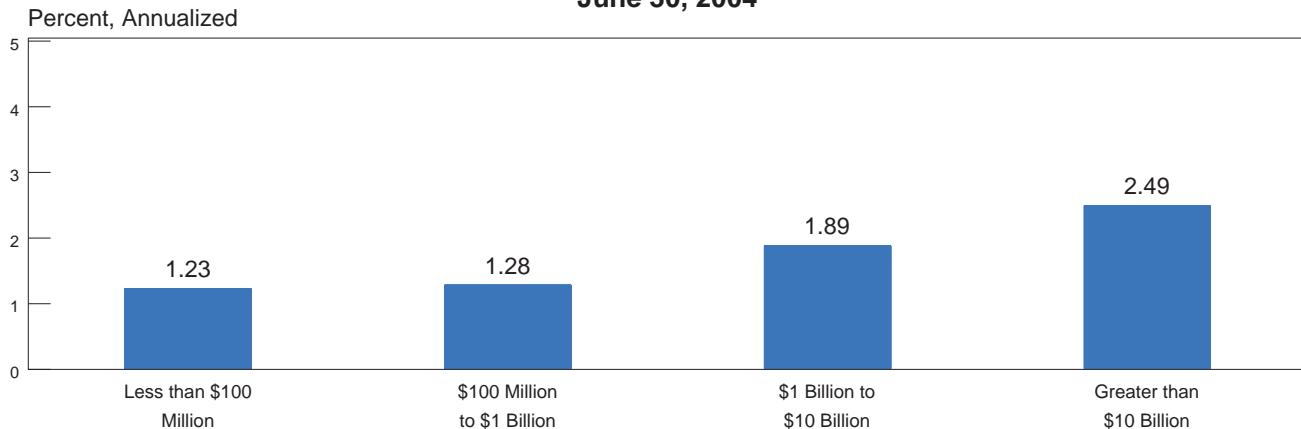
Net Interest Margin (YTD)

June 30, 2004



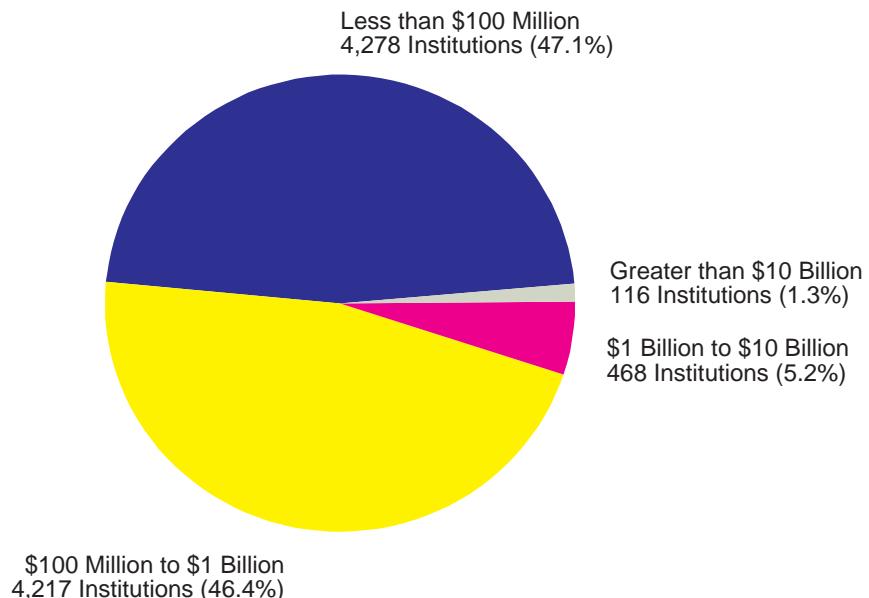
Noninterest Income to Assets (YTD)

June 30, 2004



Number of Institutions By Asset Size

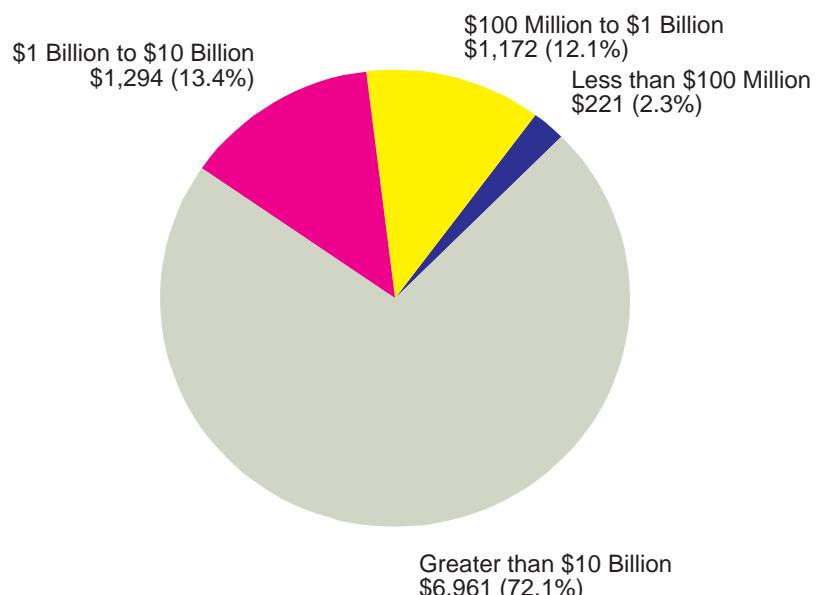
June 30, 2004



Industry Assets By Asset Size

June 30, 2004

(\$ Billions)



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

1986 - 2004

	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
06/04	6.20	10.16	15.98	8.29	7.49	7.94	14.49	10.15	7.81
12/03	6.33	10.10	14.63	8.13	7.36	7.60	14.46	9.94	7.47
12/02	6.33	10.10	15.02	8.09	7.53	7.41	15.08	9.82	7.16
12/01	6.44	10.03	12.41	7.92	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	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

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

Percent of Loans Noncurrent By Asset Concentration Group

1986 - 2004

	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
06/04	1.81	1.09	1.70	0.73	0.73	0.86	0.91	0.95	0.69
12/03	2.24	1.15	2.03	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	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

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

1986 - 2004, Annualized

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
06/04	1.13	0.15	5.07	0.31	0.12	1.29	0.50	0.27	0.29
06/03	1.42	0.20	5.36	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.56	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50
06/99	0.46	0.19	4.18	0.39	0.13	0.54	0.20	0.26	0.43
06/98	0.47	0.15	4.84	0.33	0.17	0.69	0.70	0.24	0.55
06/97	0.21	0.19	4.66	0.31	0.20	0.98	0.30	0.24	0.74
06/96	0.40	0.18	4.05	0.32	0.26	0.79	0.13	0.22	0.44
06/95	0.20	0.10	3.00	0.35	0.27	0.40	0.43	0.17	0.34
06/94	0.73	0.10	3.15	0.43	0.44	0.51	0.13	0.15	0.38
06/93	1.24	0.16	3.97	0.75	0.55	0.68	0.48	0.32	1.14
06/92	1.71	0.31	4.93	0.96	0.47	0.71	0.55	0.42	1.03
06/91	2.30	0.29	4.71	1.23	0.45	0.83	0.69	0.55	1.03
06/90	2.80	0.40	3.91	1.05	0.36	0.69	0.80	0.54	0.80
06/89	1.13	0.44	3.66	0.59	0.04	0.32	0.69	0.43	0.36
06/88	0.76	0.65	3.64	0.85	0.02	0.44	0.76	0.49	0.43
06/87	0.75	1.18	4.29	0.54	0.01	0.32	0.59	0.56	0.38
06/86	0.81	1.96	4.52	0.58	0.01	0.38	0.61	0.56	0.39

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

Net Interest Margin By Asset Concentration Group

1986 - 2004, Annualized

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
06/04	2.84	4.02	8.93	3.92	3.16	4.79	2.94	3.83	3.16
06/03	3.08	4.01	8.17	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48
06/99	3.11	4.11	8.18	4.19	3.07	4.69	3.39	4.18	3.86
06/98	2.97	4.27	7.92	4.29	3.14	4.55	3.93	4.31	4.08
06/97	3.04	4.34	7.85	4.46	3.23	5.17	3.81	4.44	4.28
06/96	3.25	4.28	7.73	4.32	3.21	5.10	3.71	4.41	4.07
06/95	3.43	4.36	8.29	4.37	3.09	4.73	3.78	4.48	4.13
06/94	3.44	4.30	9.45	4.37	3.37	5.05	3.78	4.46	4.21
06/93	3.56	4.38	9.59	4.45	3.59	5.48	3.82	4.64	4.36
06/92	3.29	4.38	9.46	4.27	3.37	5.22	3.91	4.56	4.12
06/91	3.02	4.11	9.29	3.75	2.76	4.33	3.22	4.21	3.28
06/90	2.87	4.07	8.96	3.59	2.30	3.74	3.37	4.08	2.54
06/89	3.11	4.18	8.01	3.59	1.90	4.28	3.36	4.15	2.14
06/88	2.97	4.05	9.32	3.44	2.08	4.06	3.08	3.91	2.53
06/87	2.90	3.99	9.57	3.49	2.37	4.16	3.45	4.02	3.09
06/86	3.11	4.13	10.38	3.52	2.07	3.97	3.68	4.12	3.13

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

Return On Average Assets By Asset Concentration Group

1986 - 2004, Annualized

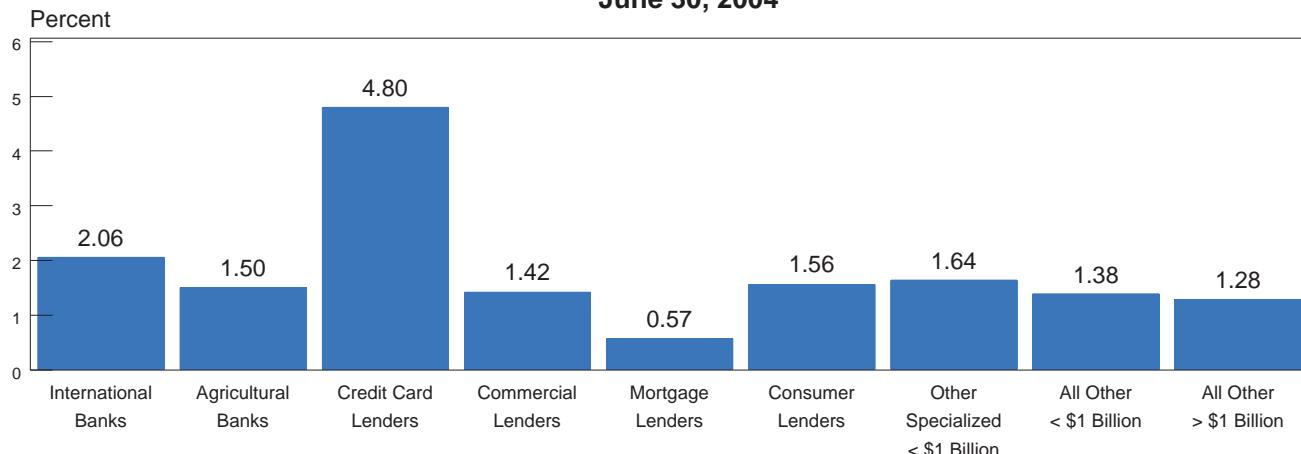
Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/04	0.89	1.26	3.97	1.35	1.22	1.58	1.36	1.10	1.29
06/03	1.06	1.24	3.79	1.32	1.51	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77
06/99	0.84	1.21	3.46	1.29	1.03	1.33	1.57	1.39	1.40
06/98	0.88	1.30	2.61	1.27	1.10	1.31	1.63	1.22	1.49
06/97	1.00	1.29	1.63	1.31	0.97	1.31	1.61	1.26	1.28
06/96	0.88	1.27	1.96	1.31	0.92	1.28	1.29	1.25	1.10
06/95	0.74	1.22	2.97	1.15	0.78	1.13	0.75	1.18	1.17
06/94	0.83	1.25	4.15	1.03	0.68	1.30	1.08	1.19	1.19
06/93	1.00	1.35	3.48	1.00	0.86	1.46	0.95	1.31	0.97
06/92	0.57	1.28	2.86	0.69	0.81	1.08	1.19	1.14	0.88
06/91	0.53	1.09	2.36	0.01	0.33	0.59	0.46	0.81	0.70
06/90	0.53	1.04	2.51	0.09	-0.09	-0.12	0.68	0.78	0.41
06/89	0.88	1.14	2.11	0.25	-0.06	0.69	0.52	0.72	0.22
06/88	0.93	1.00	1.86	-0.33	0.18	0.45	0.30	0.67	0.26
06/87	-2.51	0.76	1.57	-0.23	0.52	0.79	0.75	0.73	0.65
06/86	0.40	0.61	1.58	0.39	0.85	0.97	1.04	0.97	0.98

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

Condition Ratios By Asset Concentration Group

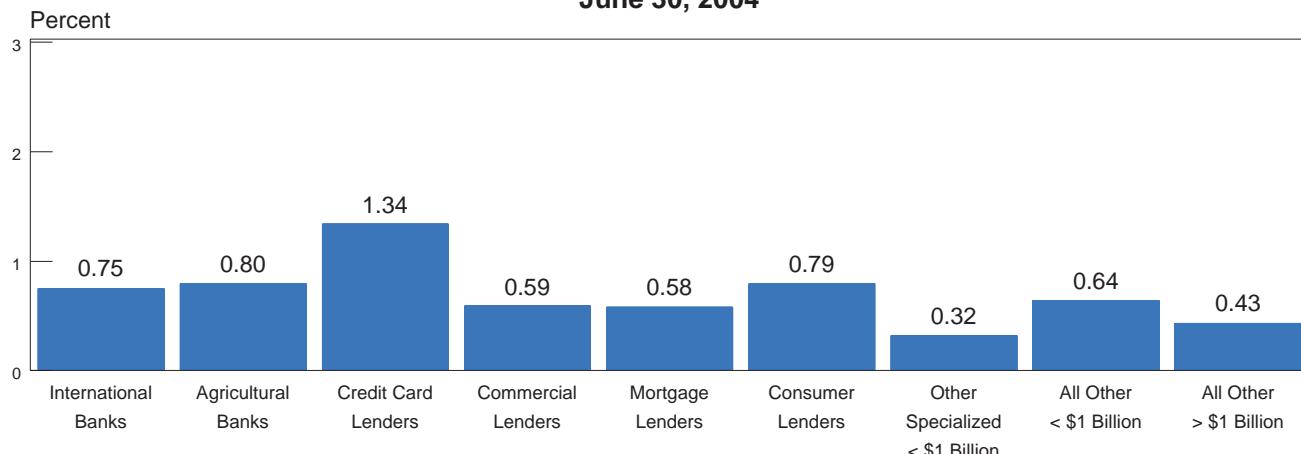
Loss Allowance To Loans and Leases

June 30, 2004



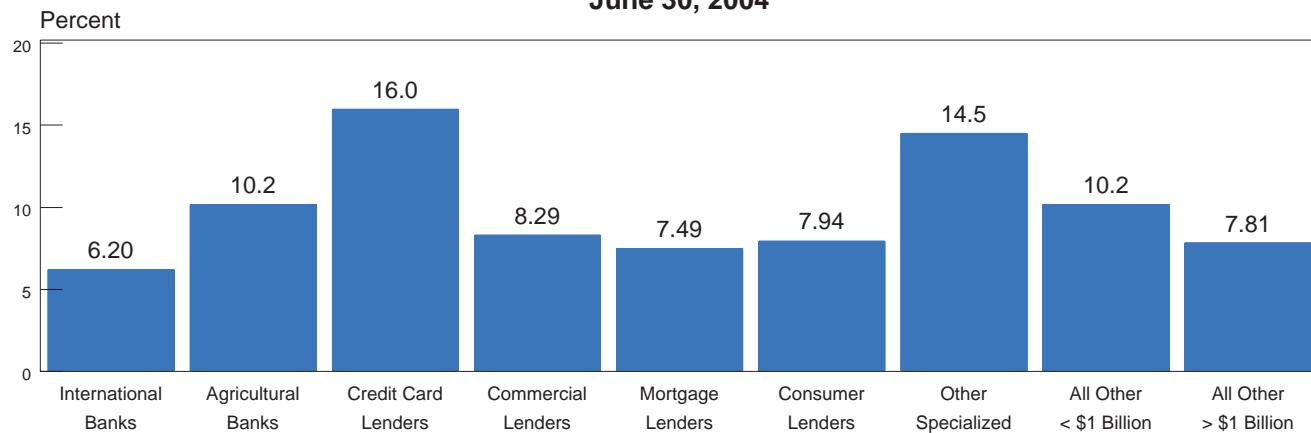
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2004



Core Capital (Leverage) Ratio

June 30, 2004

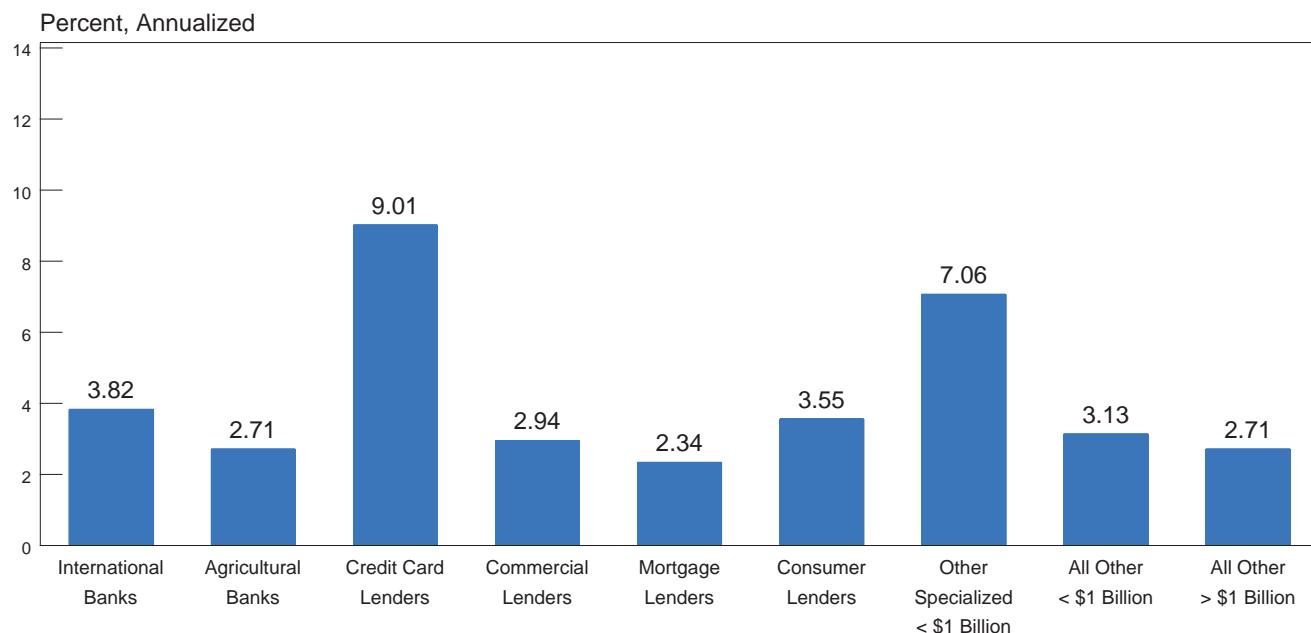


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

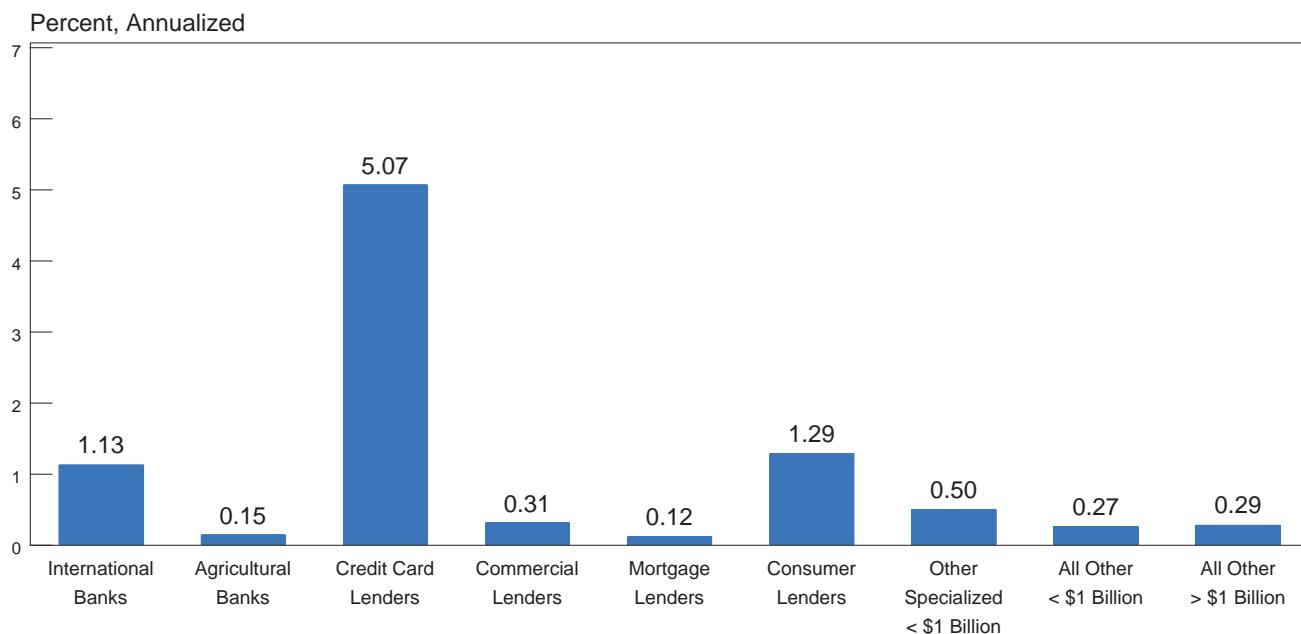
Noninterest Expense to Assets (YTD)

June 30, 2004



Net Charge-offs to Loans and Leases (YTD)

June 30, 2004

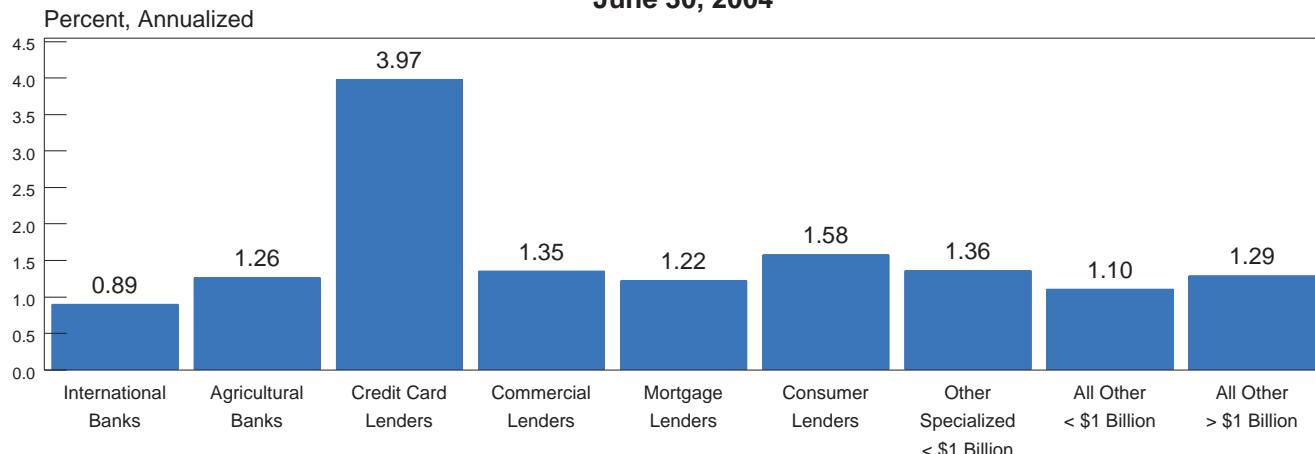


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

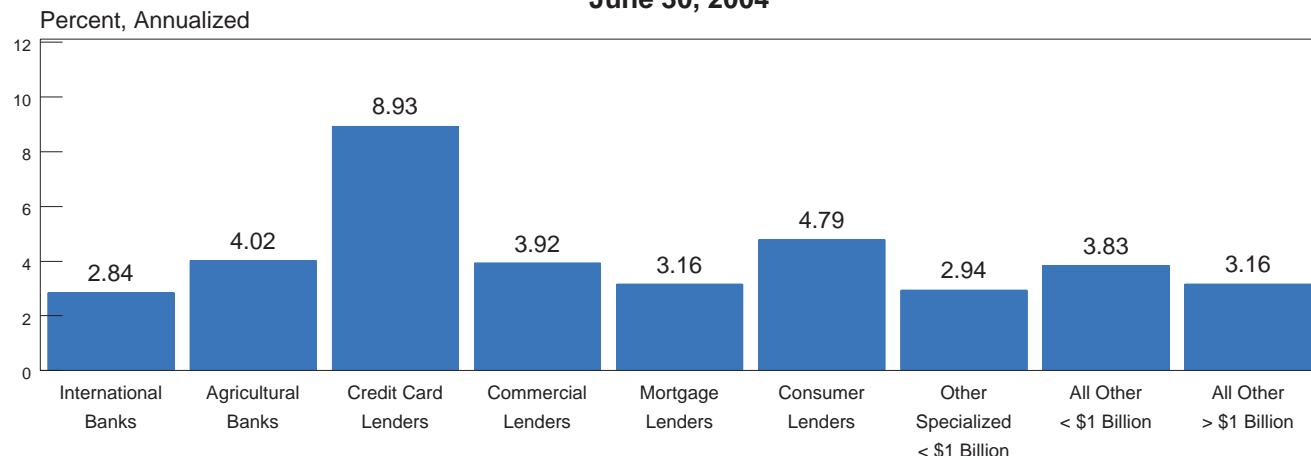
Return on Assets (YTD)

June 30, 2004



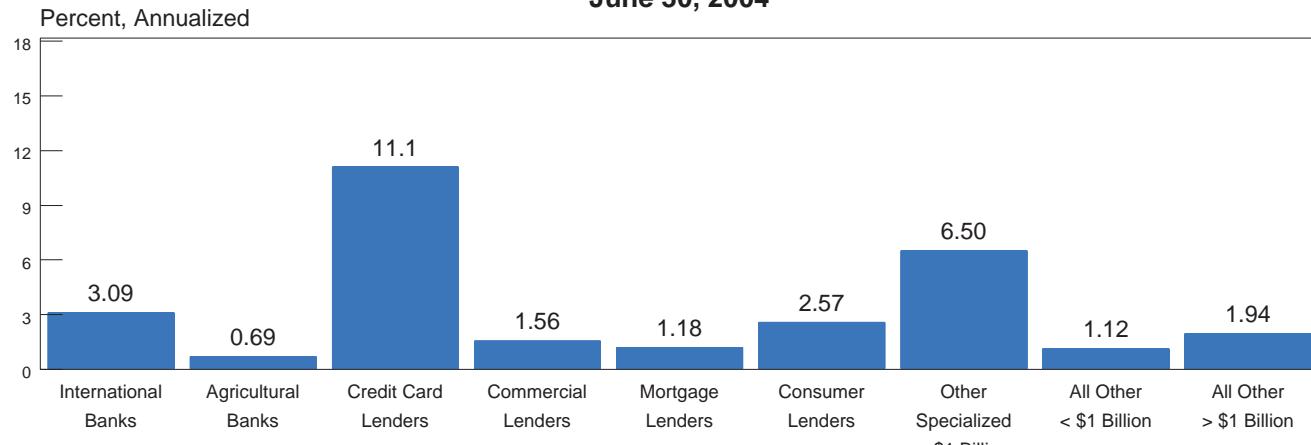
Net Interest Margin (YTD)

June 30, 2004



Noninterest Income to Assets (YTD)

June 30, 2004

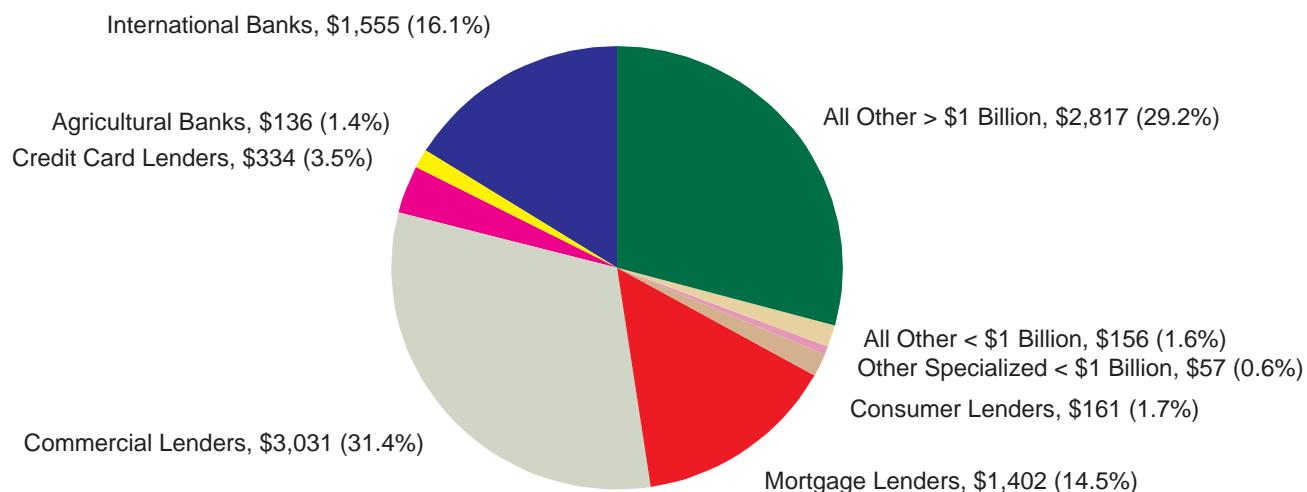


Note: See notes to users for Asset Concentration Group definitions.

Industry Assets By Asset Concentration Group

\$ Billions

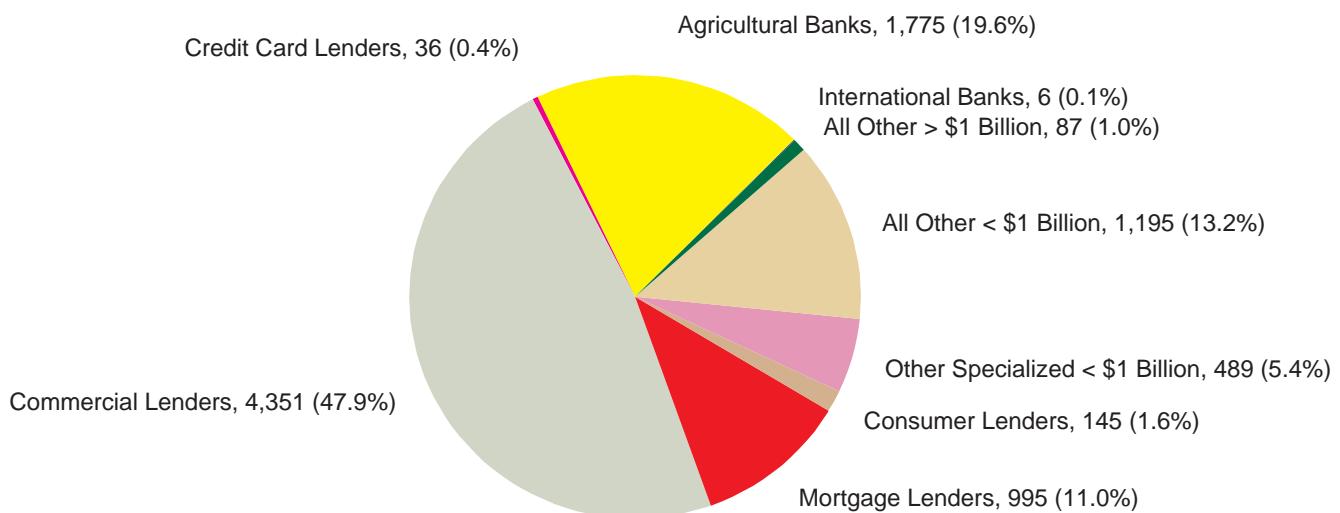
June 30, 2004



	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
06/04	1,555	136	334	3,031	1,402	161	57	156	2,817
12/03	1,448	129	348	2,924	1,658	147	61	172	2,189
12/02	1,273	124	299	2,960	1,342	166	60	197	2,013
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

Number of Institutions By Asset Concentration Group

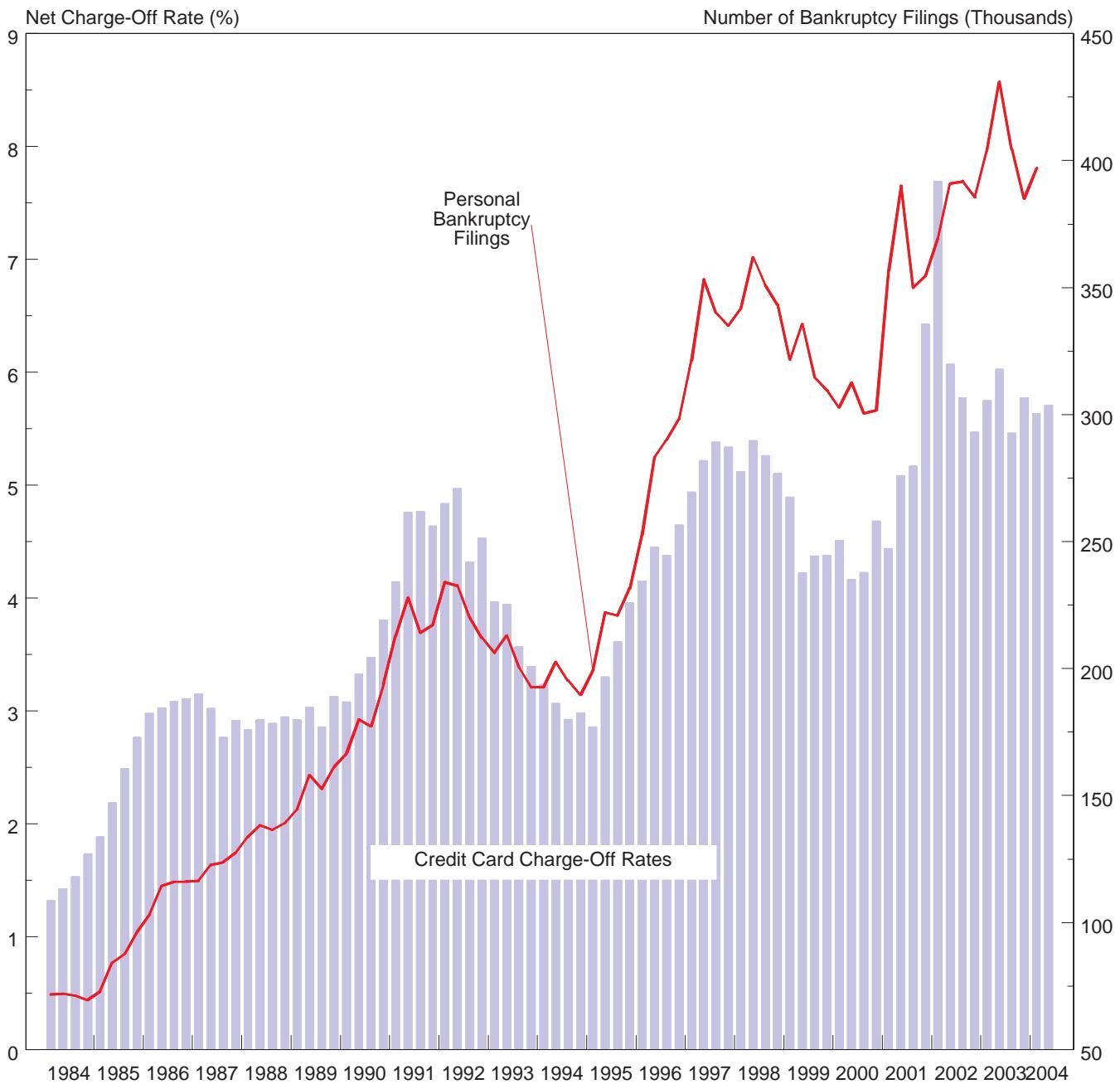
June 30, 2004



	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
06/04	6	1,775	36	4,351	995	145	489	1,195	87
12/03	6	1,766	36	4,253	1,033	157	529	1,310	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	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

Credit Card Loss Rates and Personal Bankruptcy Filings

1984-2004

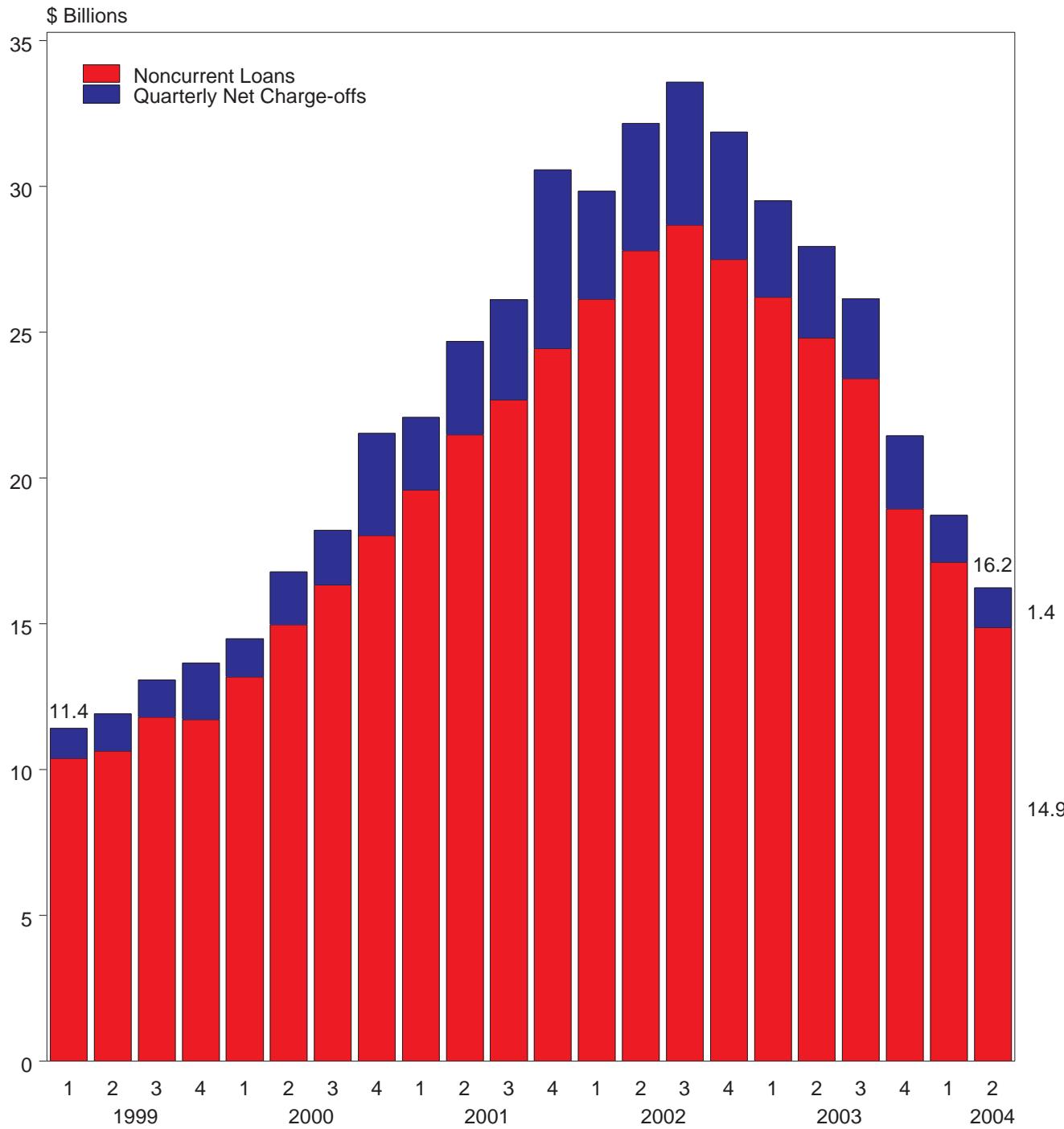


NOTE: Personal Bankruptcy Filings as of March 2004

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

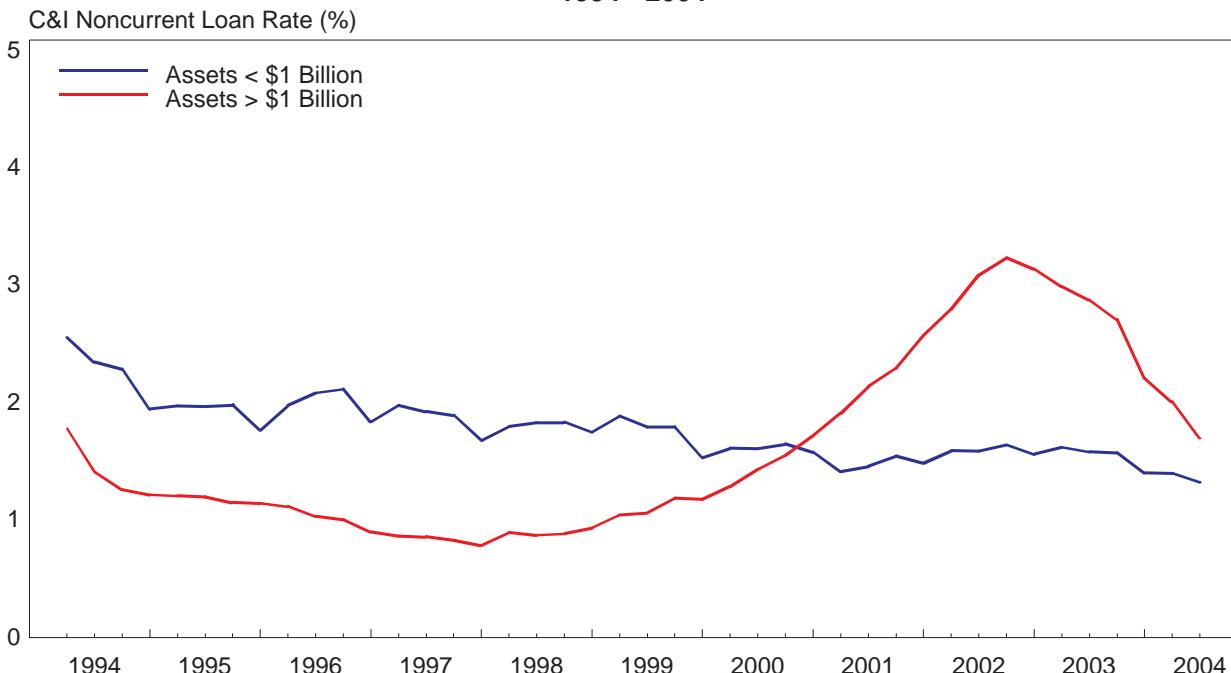
Credit Quality of C & I Loans

1999 - 2004



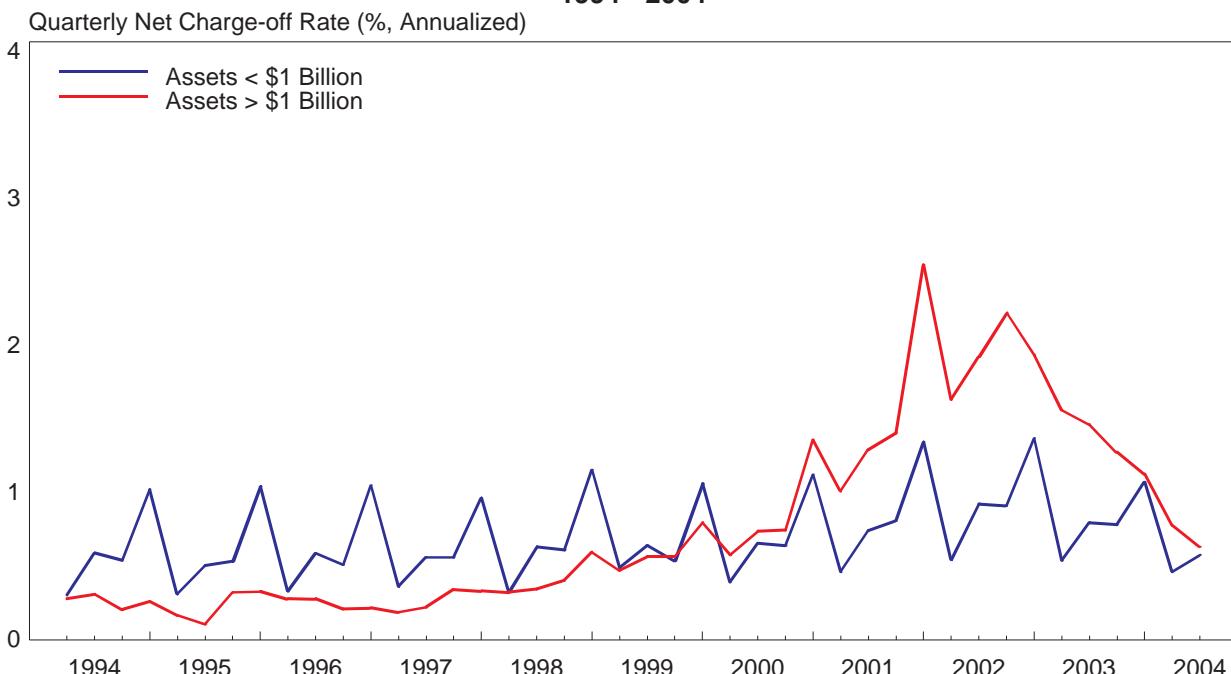
Noncurrent C & I Loan Rates By Asset Size

1994 - 2004



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

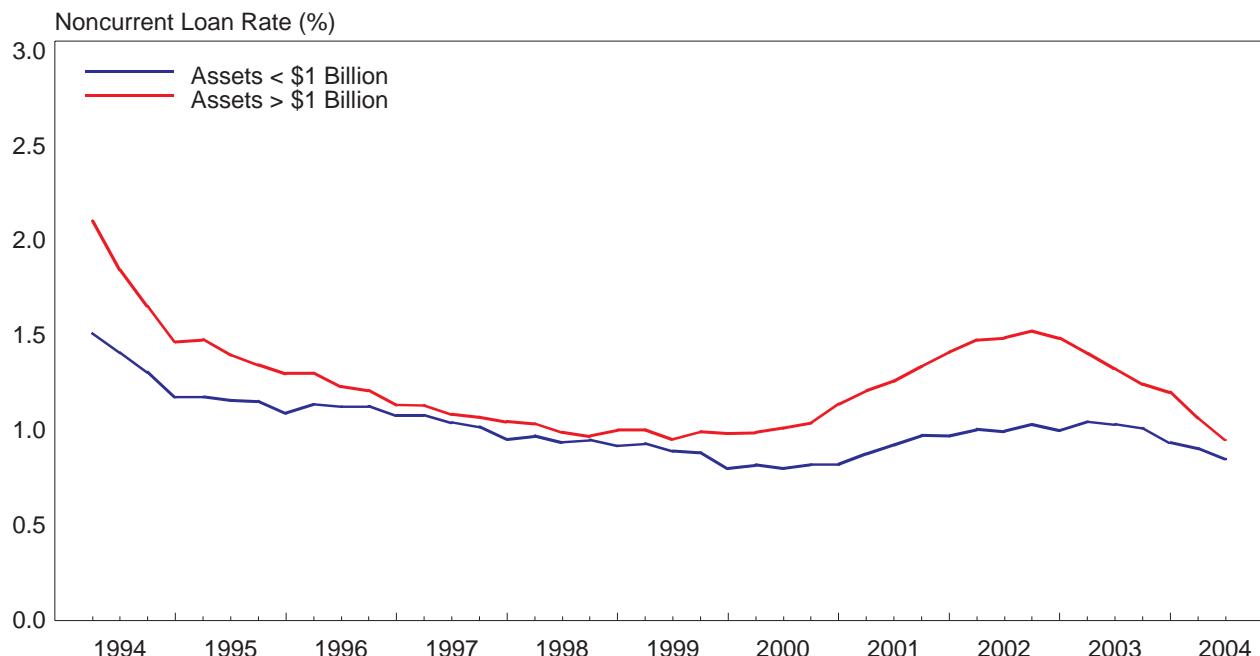
1994 - 2004



Noncurrent Loan Rates

By Asset Size

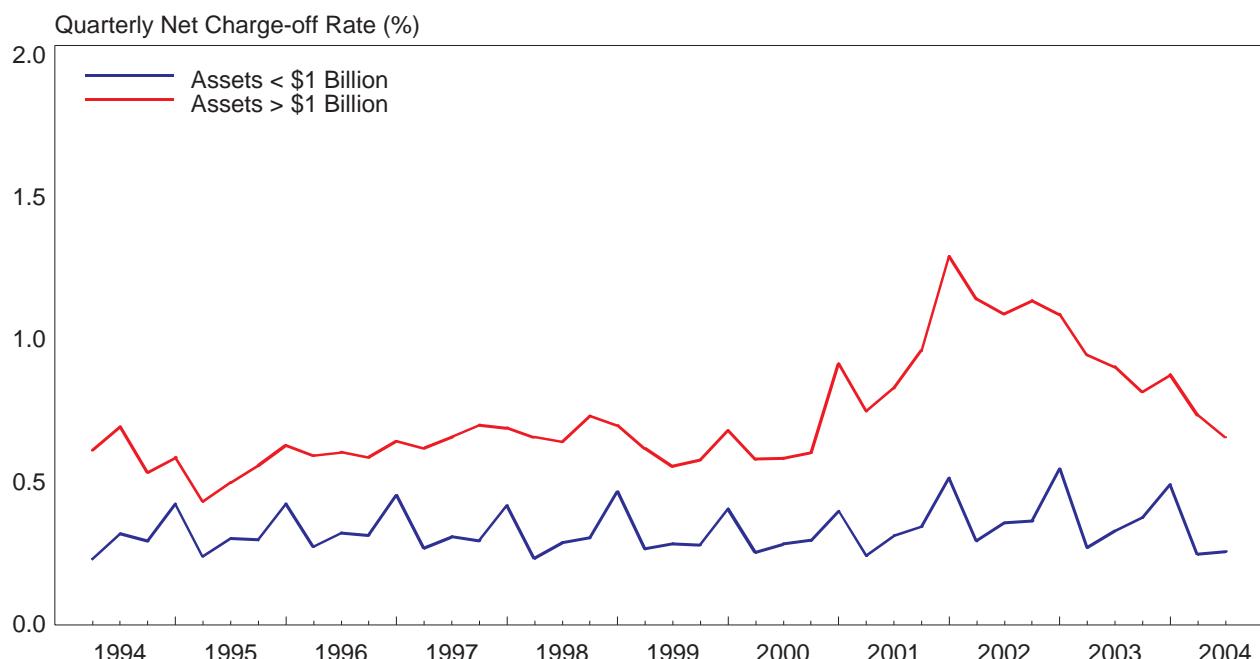
1994 - 2004



Quarterly Net Charge-off Rates

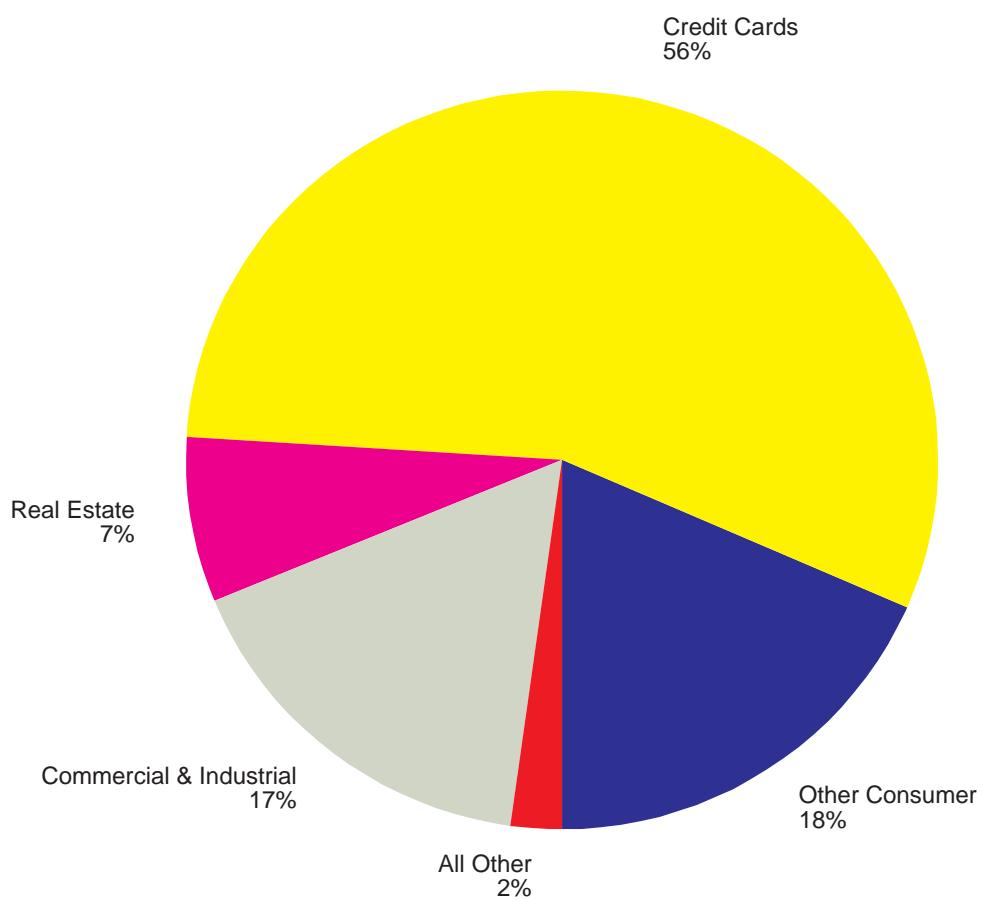
By Asset Size, Annualized

1994 - 2004

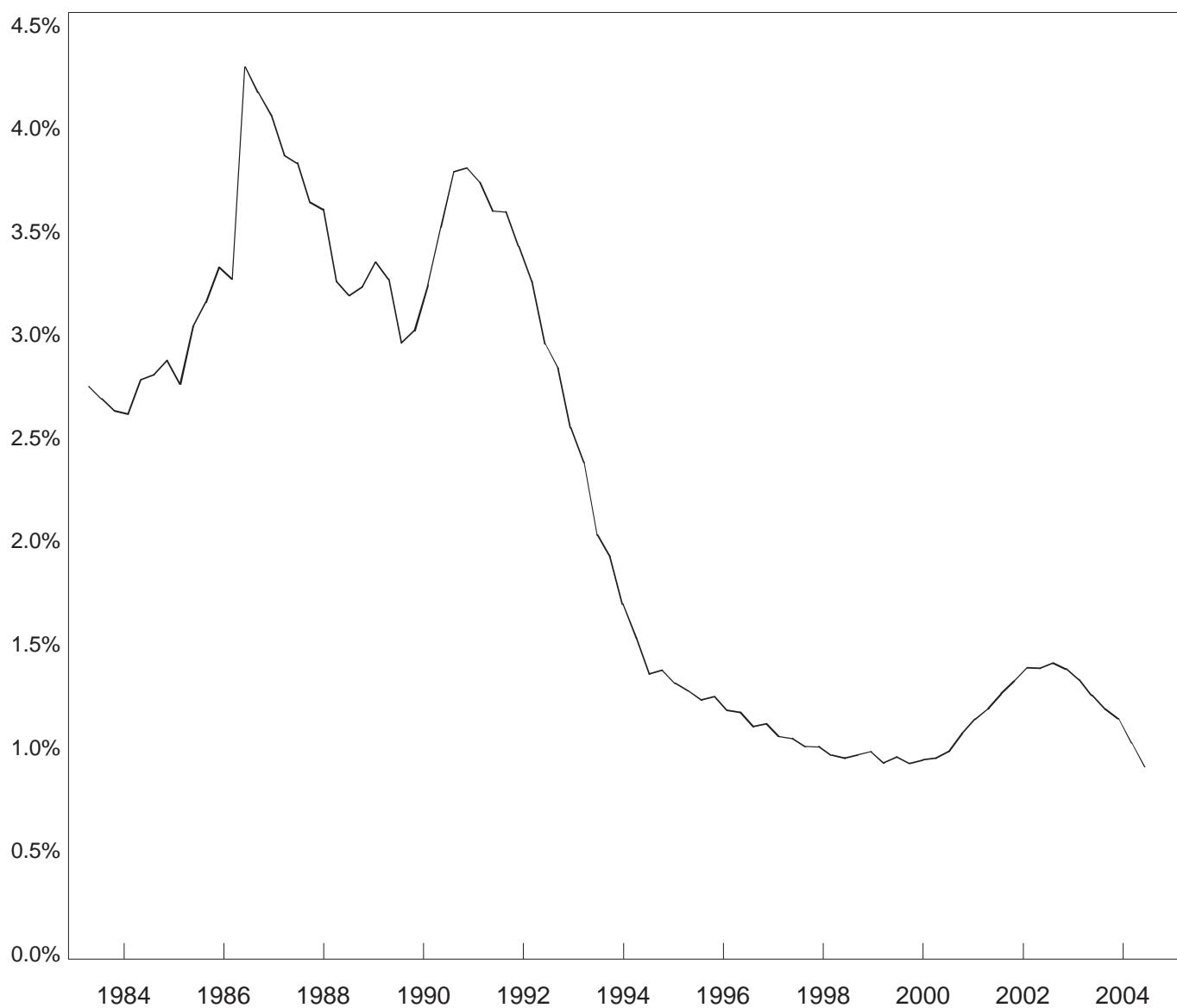


Composition of FDIC-Insured Institutions' Loan Charge-offs

Second Quarter, 2004



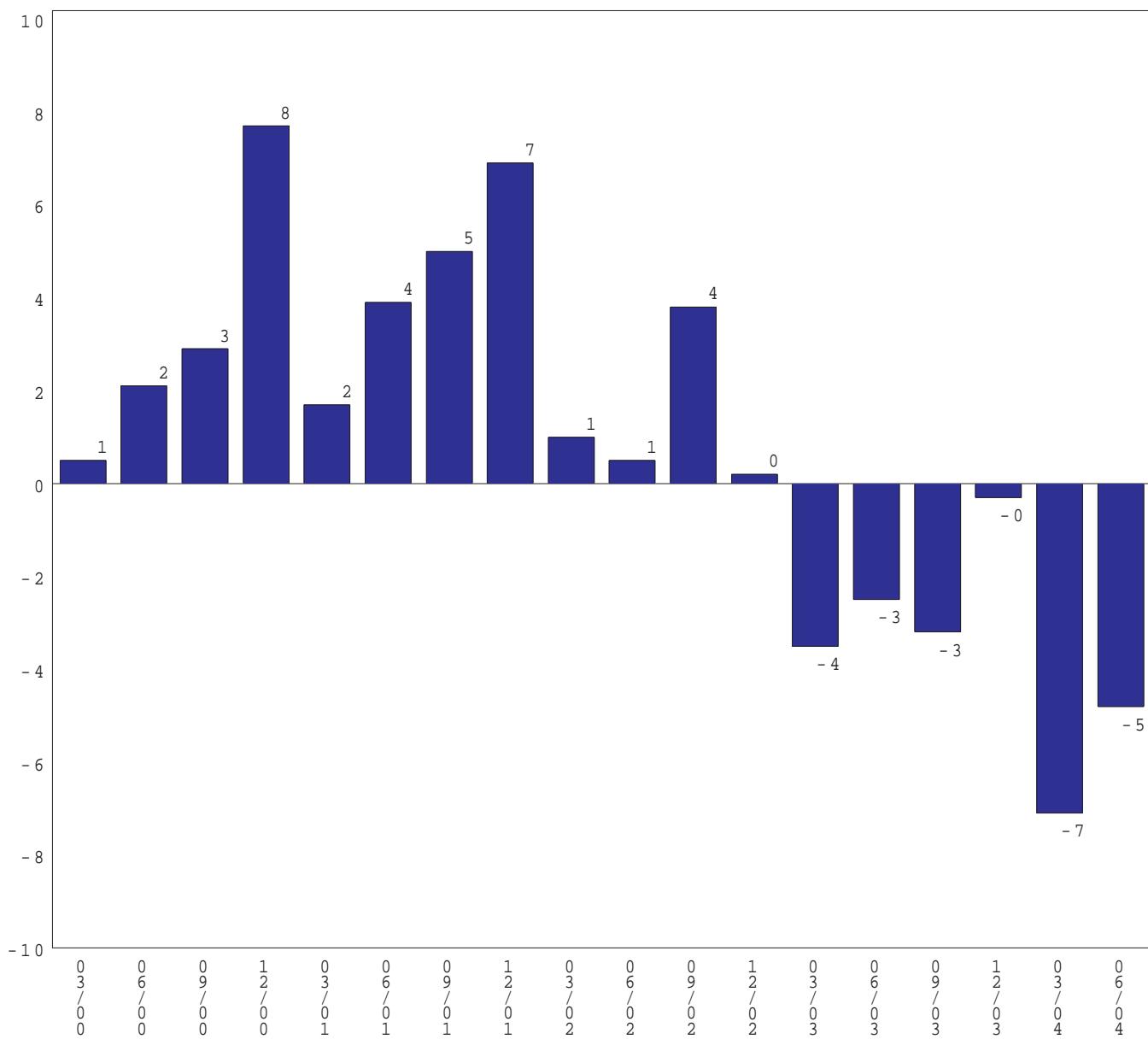
Noncurrent Loan Rate
FDIC-Insured Commercial Banks & Savings Institutions
1984-2004



Quarterly Change in Noncurrent Loans & Net Charge-Offs

2000-2004

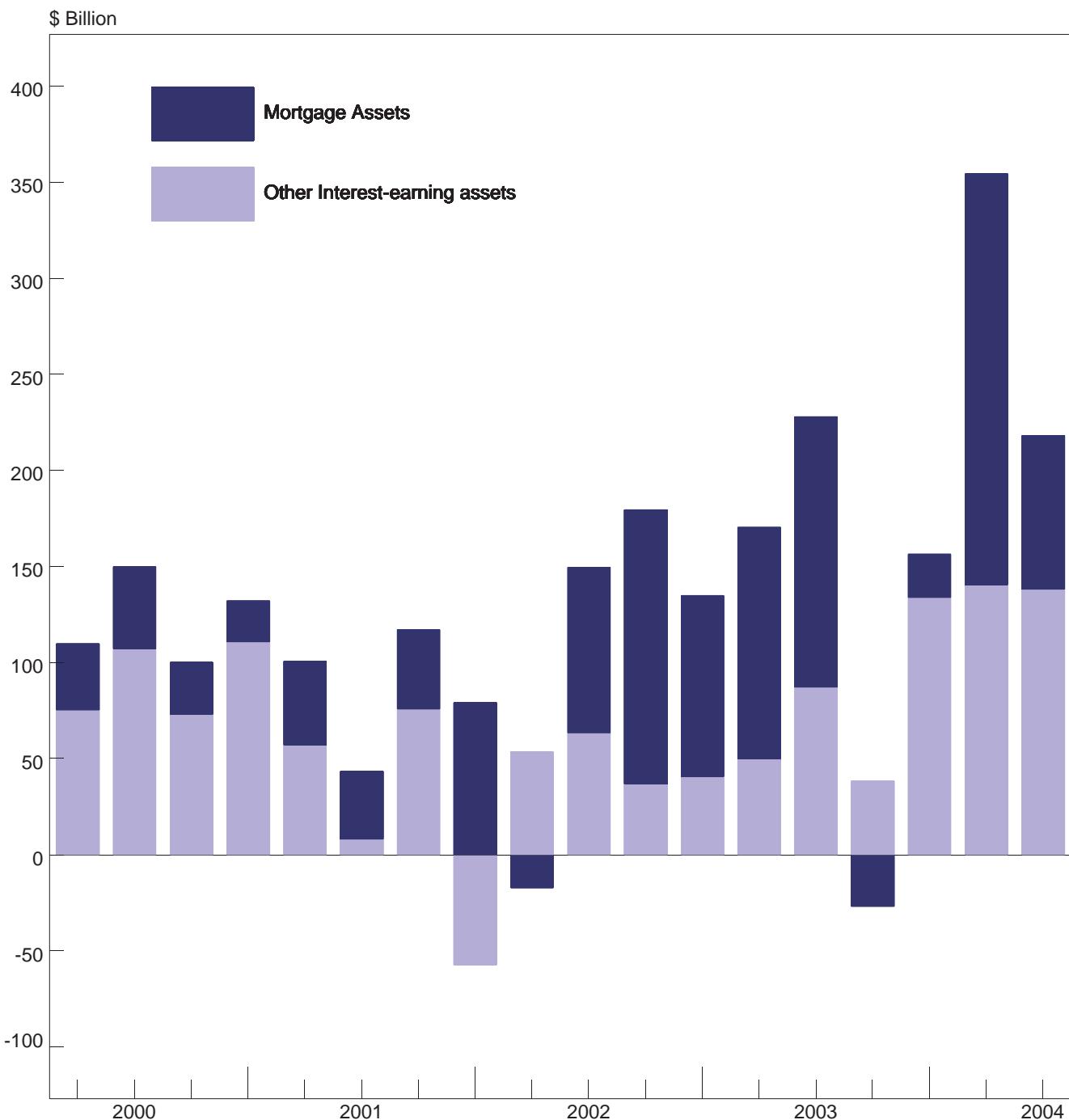
\$ Billions



Quarterly Change in Mortgage Assets

and All Other Interest-Earning Assets

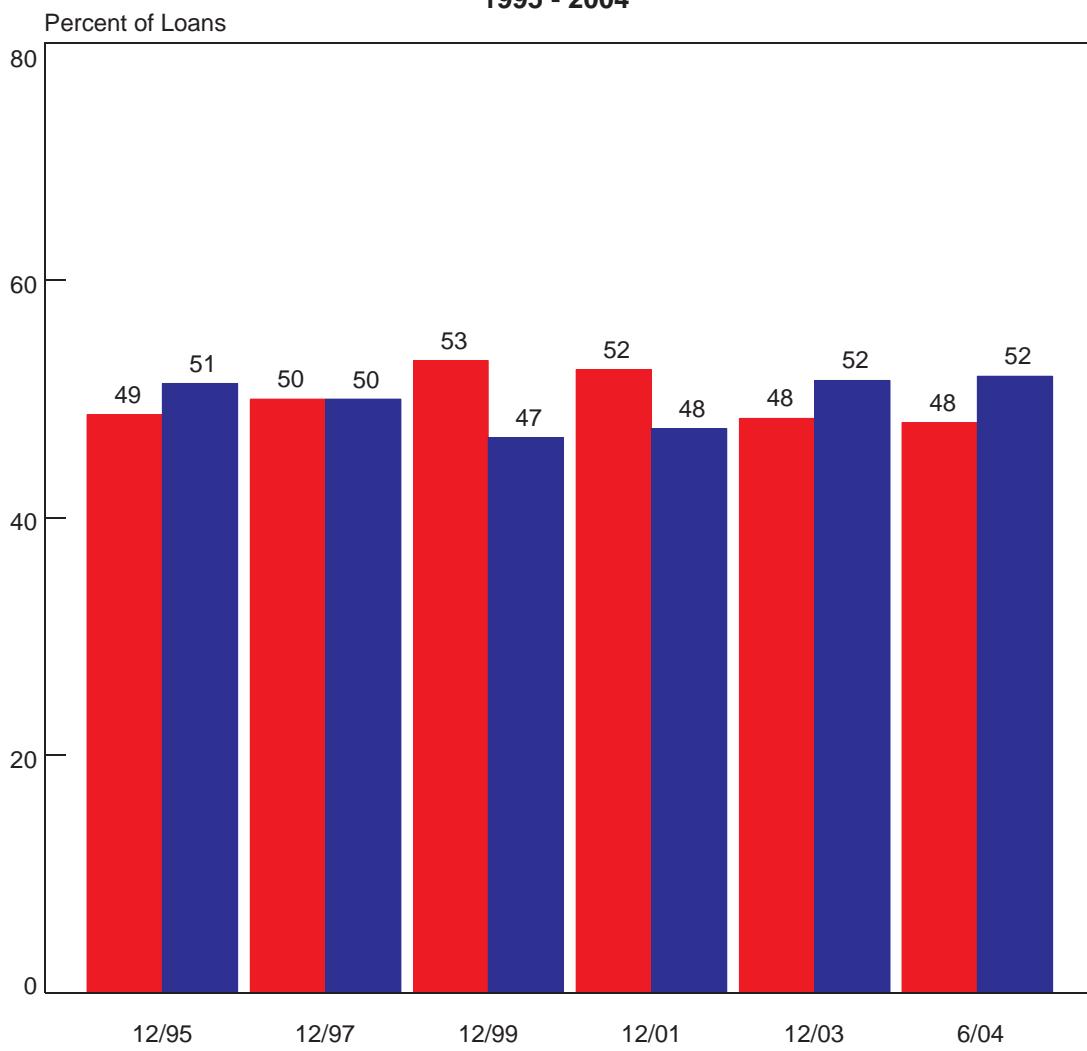
2000-2004



Credit Risk Diversification

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

1995 - 2004



Loans (\$ Billions):

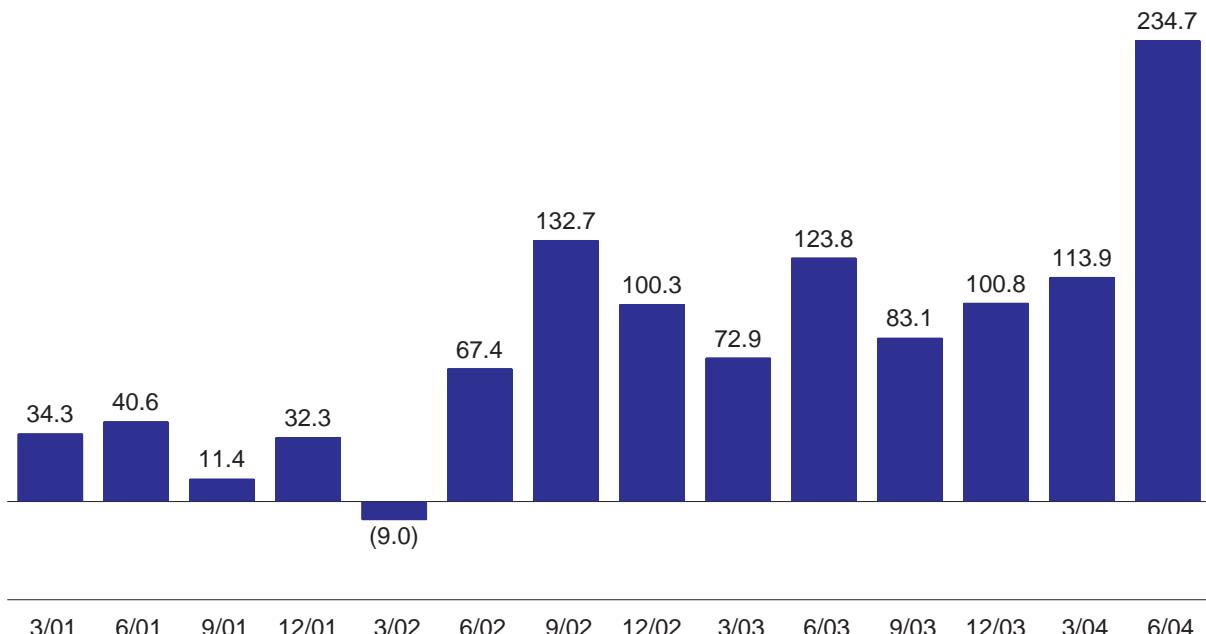
Commercial Borrowers	\$1,594	\$1,839	\$2,265	\$2,500	\$2,632	\$2,780
Consumer Loans	1,679	1,838	1,990	2,265	2,805	3,006

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.

Quarterly Change in Reported Loans Outstanding

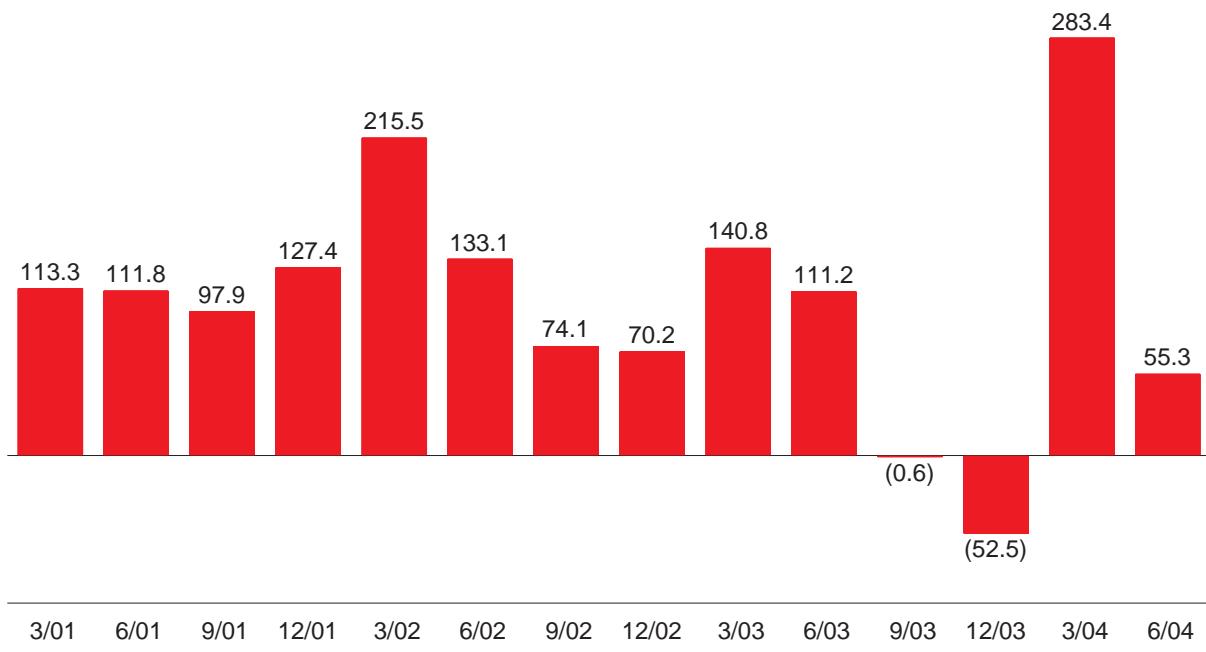
(\$ Billions)



In the second quarter of 2004, real estate loans increased \$154 billion, commercial and industrial loans increased by \$16 billion, and consumer loans increased by \$15 billion.

Quarterly Change in Unused Loan Commitments

(\$ Billions)

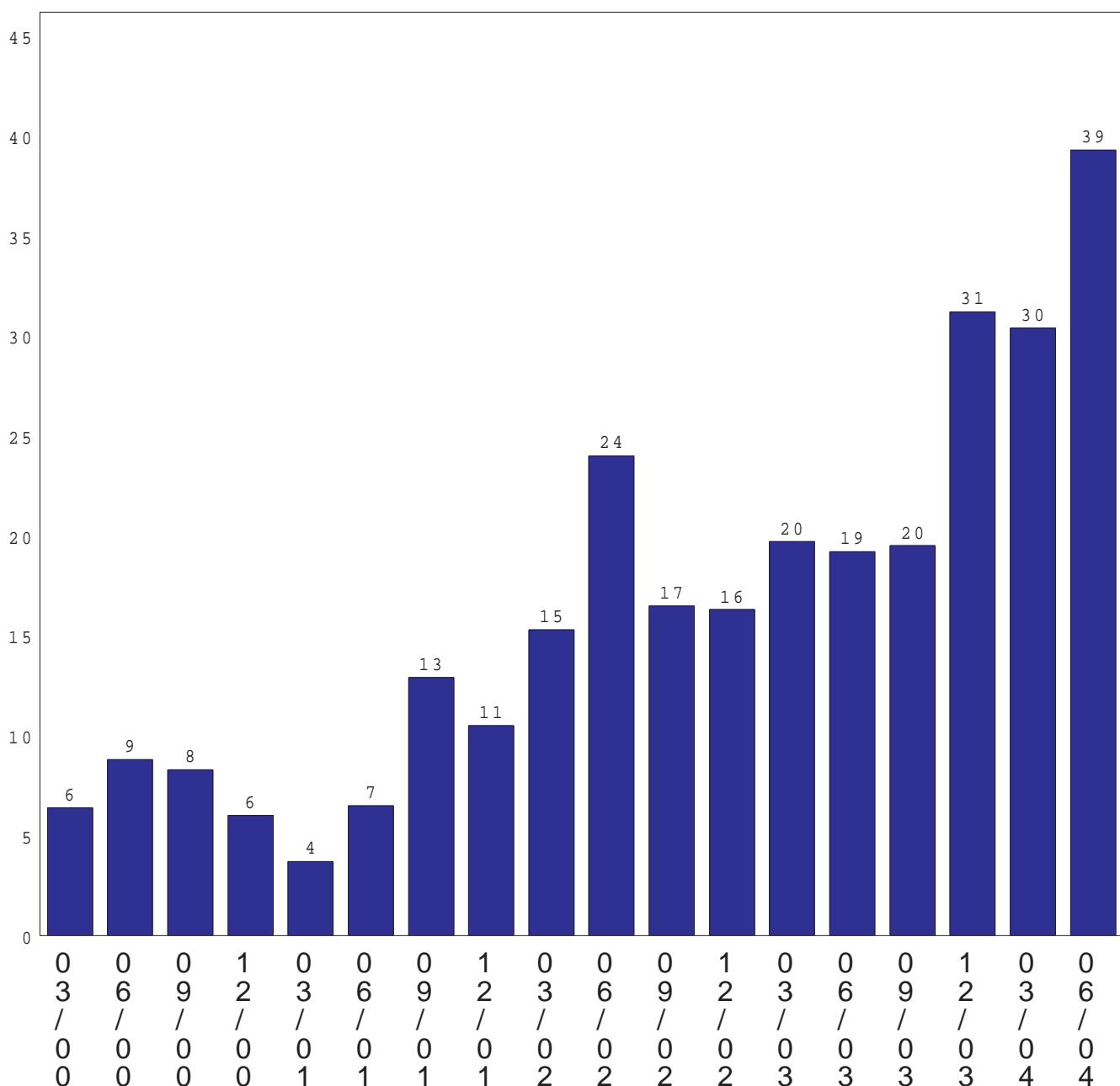


In the second quarter of 2004 unused credit card commitments increased by \$57 billion while unused commitments for loans to businesses decreased by \$28 billion.

Quarterly Growth in Home Equity Loans

2000-2004

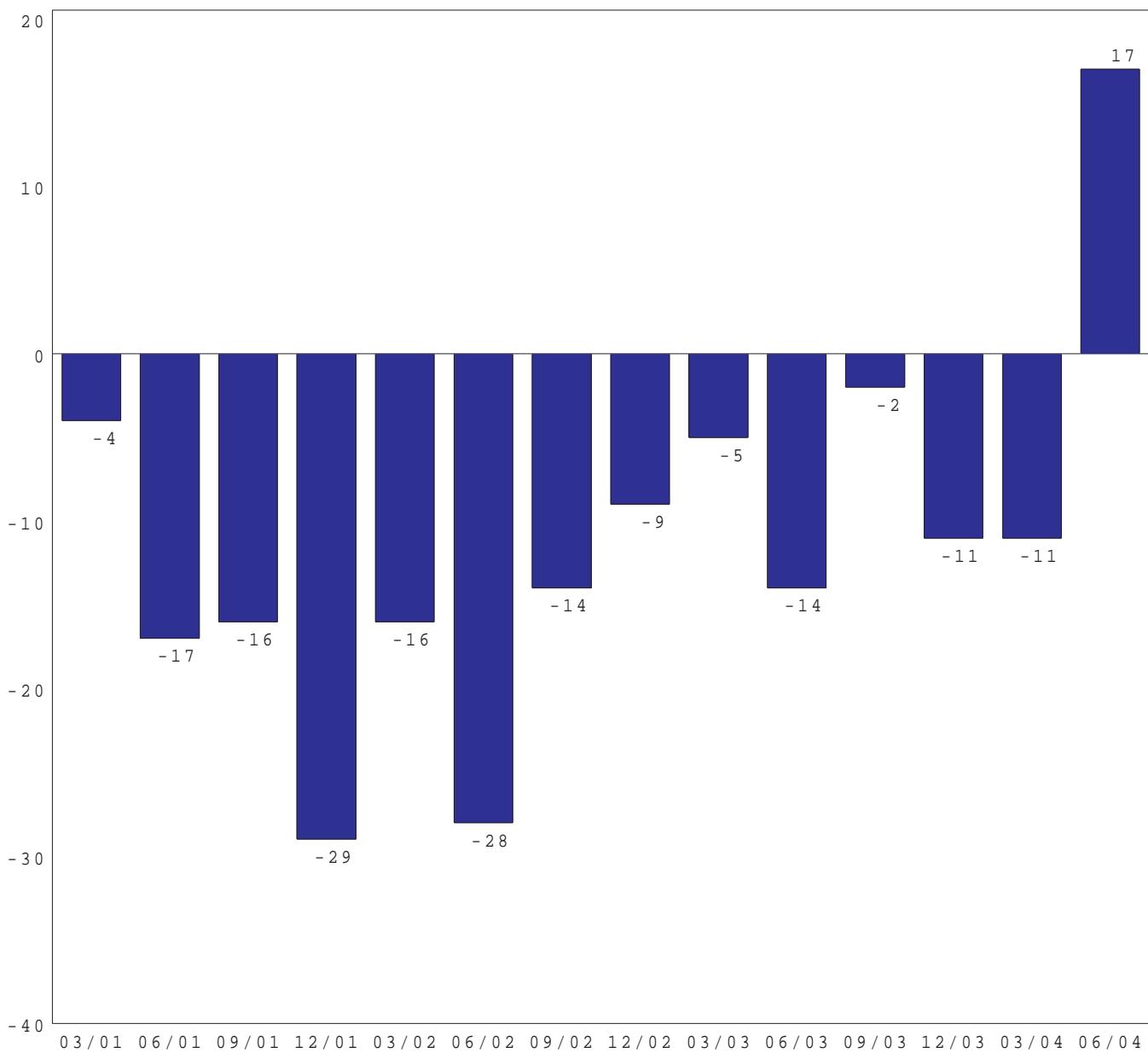
\$ Billions



Quarterly Change in C&I Loans

2001-2004

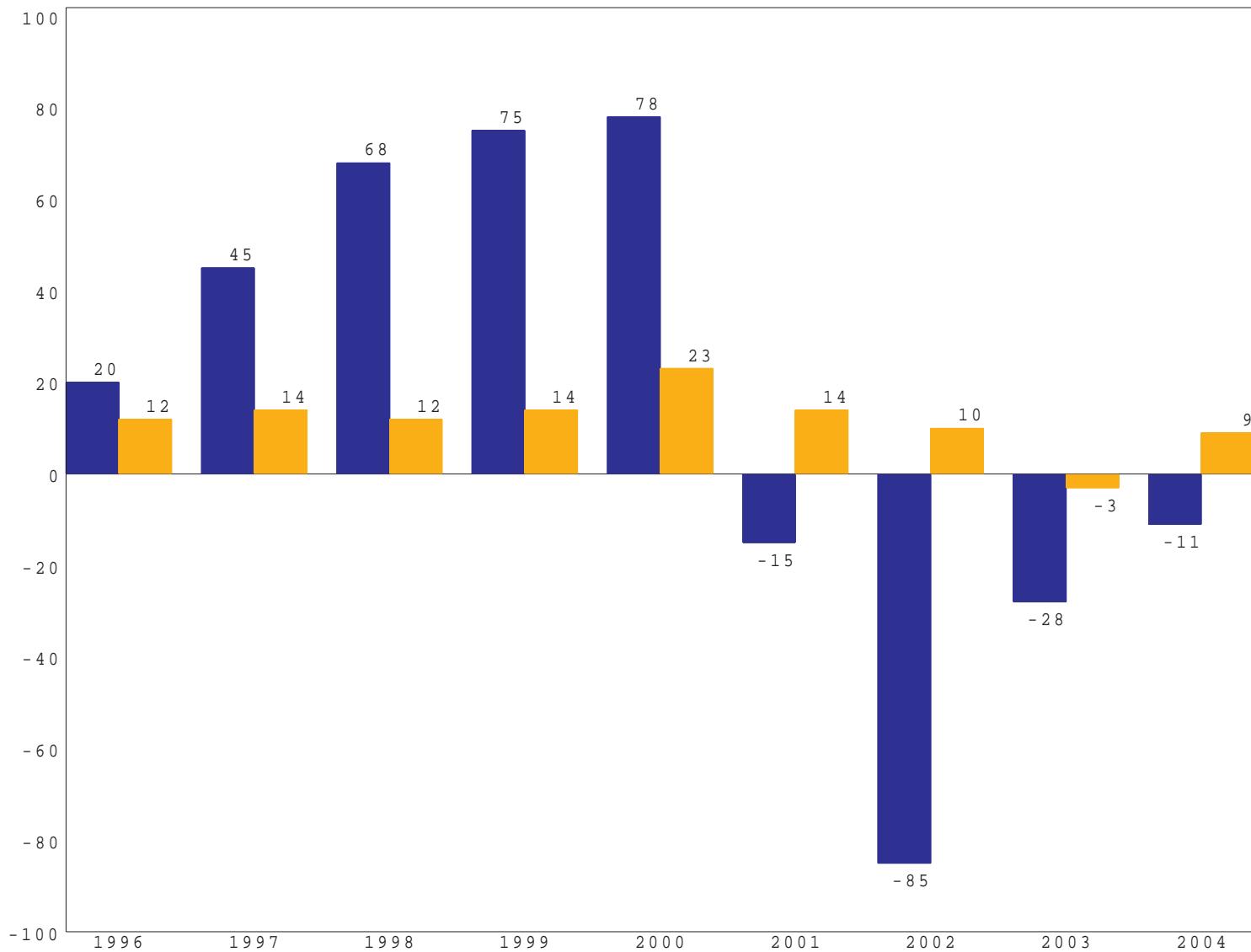
\$ Billions



Annual Change in C&I Loans to Large and Small Businesses

1996-2004

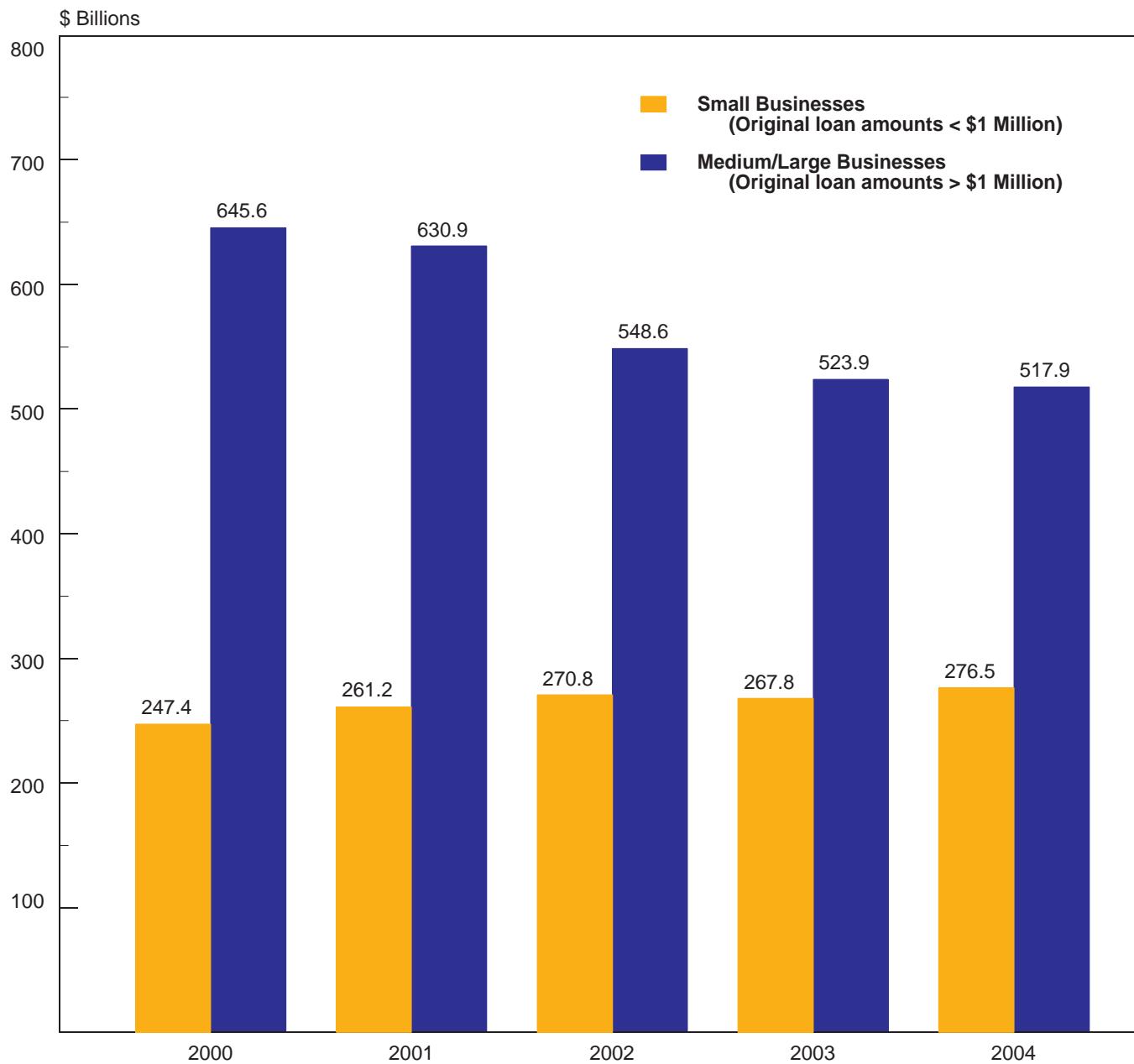
As of June 30



Commercial and Industrial Loans to Small Businesses

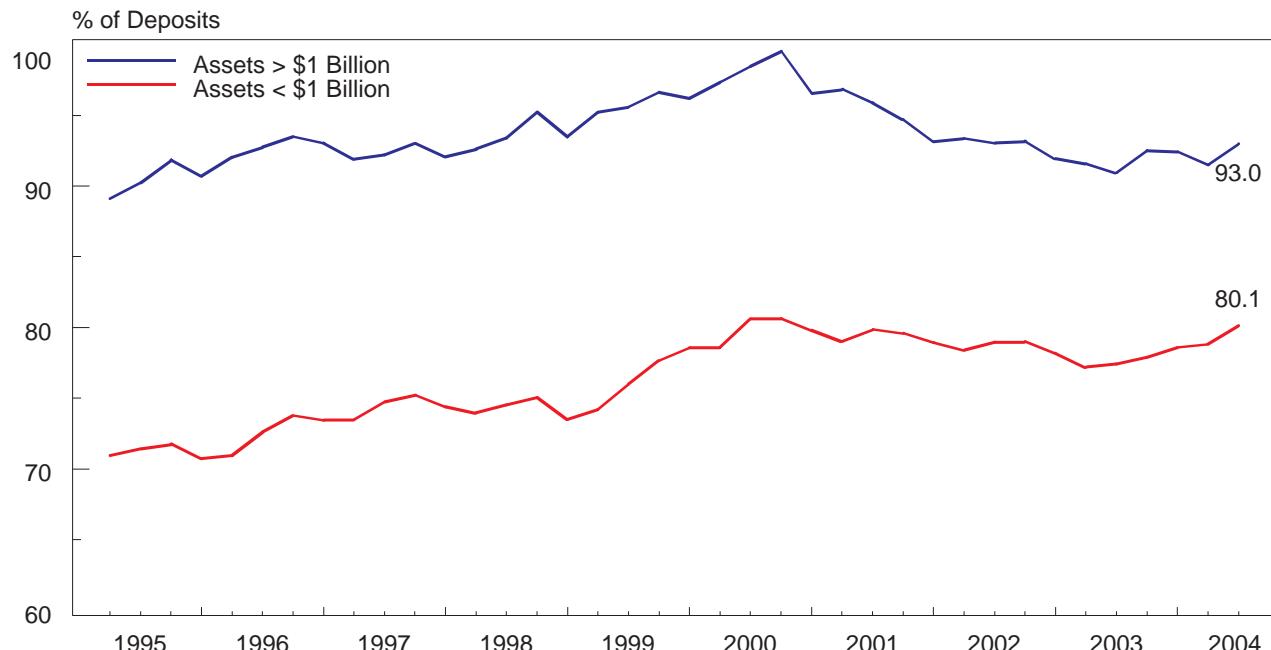
2000-2004

As of June 30



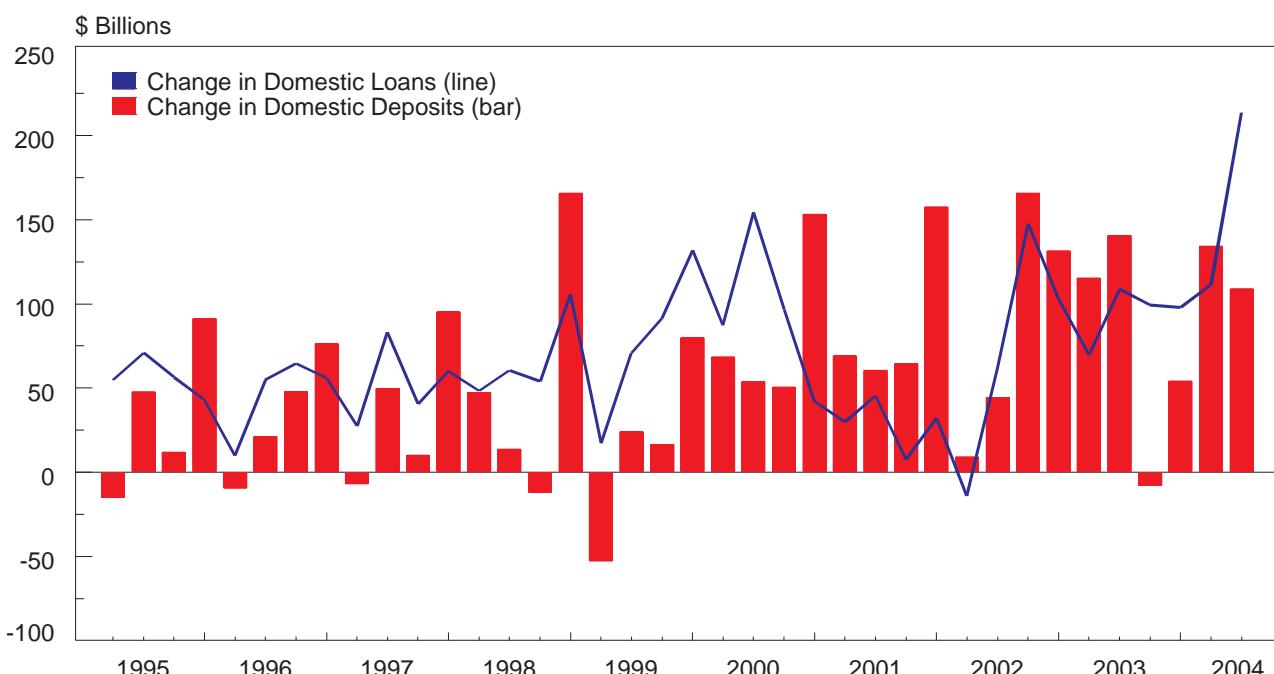
Net Loans and Leases to Deposits (Domestic and Foreign)

1995 - 2004

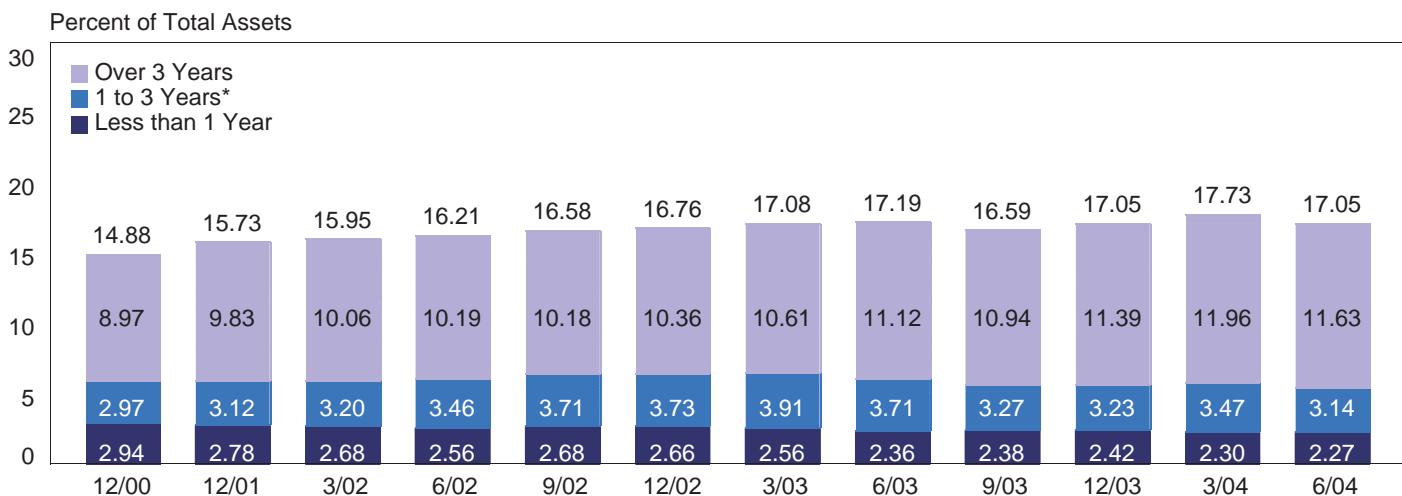


Quarterly Change in Domestic Loans vs Domestic Deposits

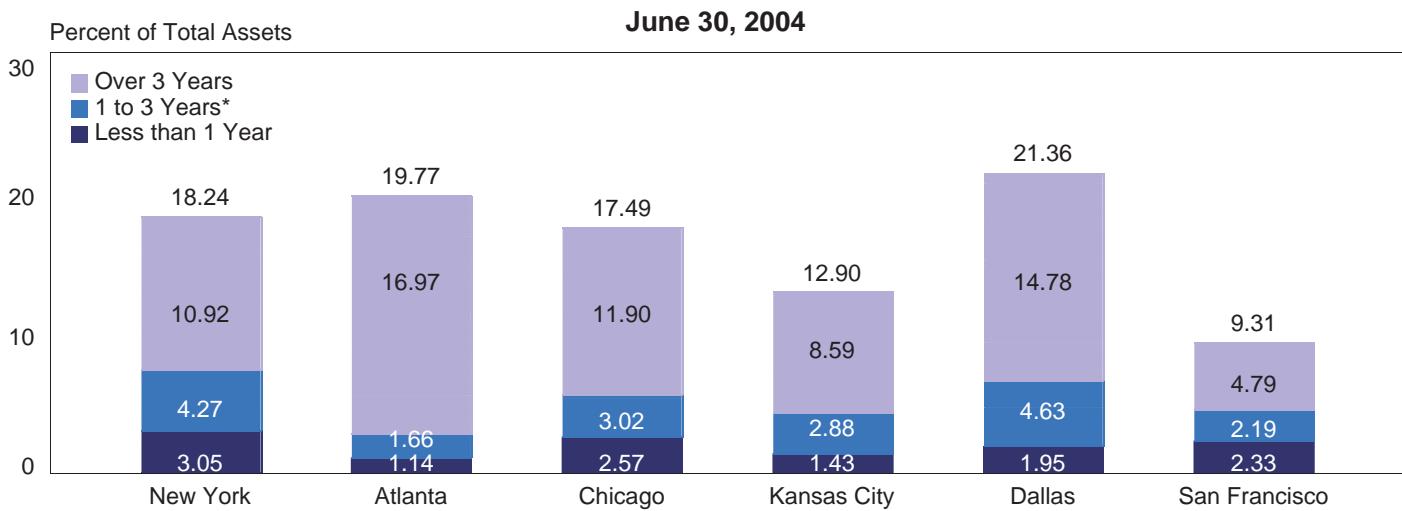
1995 - 2004



Debt Securities by Maturity or Repricing Frequency...



...and by Region



Total Securities (Debt and Equity)

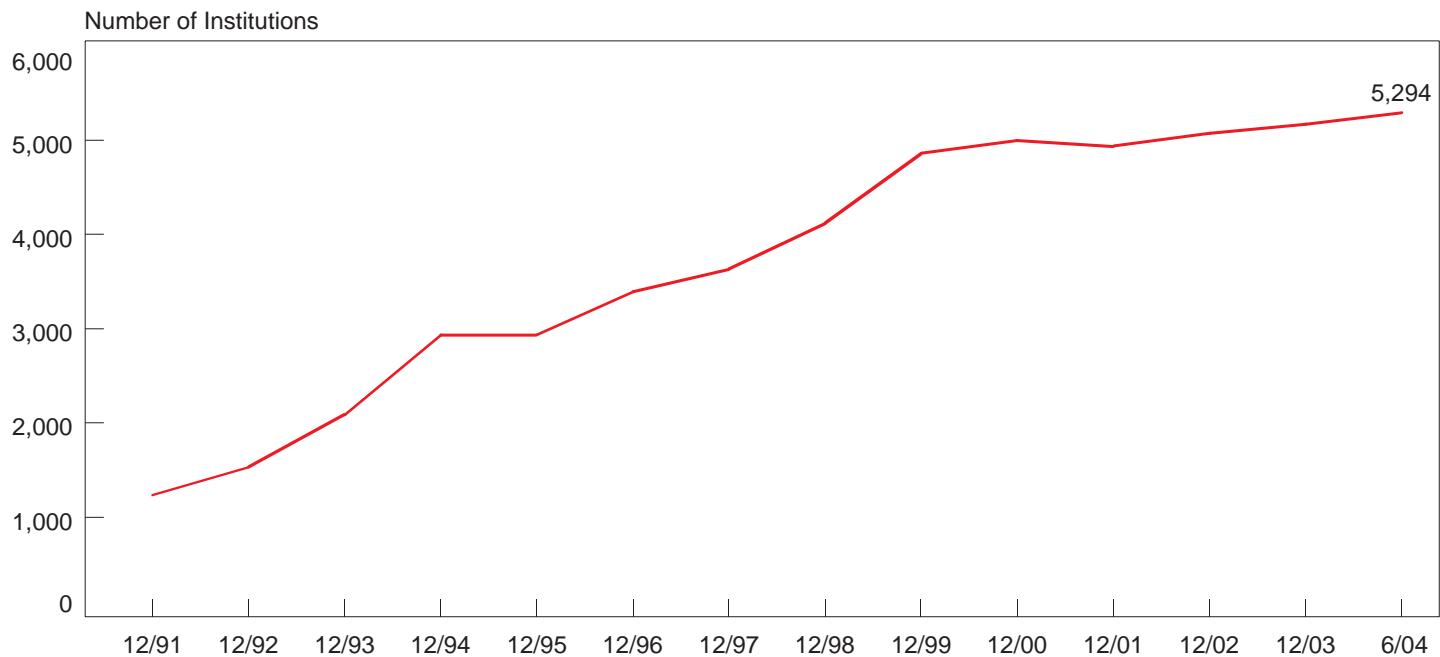
(\$ Billions)

	6/02	9/02	12/02	3/03	6/03	9/03	12/03	3/04	6/04
U.S. Government Obligations:									
U.S. Treasury	105	93	99	101	104	117	126	132	123
U.S. Agencies	7	7	7	7	8	10	10	10	11
Government Sponsored Enterprises	218	230	246	246	254	264	276	281	288
Mortgage Pass-through Securities	548	573	578	615	674	618	638	738	730
Collateralized Mortgage Obligations	307	329	335	365	361	330	344	365	343
State, County, Municipal Obligations	103	106	108	110	115	117	117	118	117
Asset Backed Securities	98	103	106	98	93	96	105	104	103
Other Debt Securities	113	118	121	124	122	123	128	134	133
Equity Securities	31	29	34	29	31	27	27	27	26
Total Securities	\$1,530	\$1,589	\$1,633	\$1,695	\$1,763	\$1,702	\$1,771	\$1,908	\$1,874

* Includes other mortgage-backed securities with expected average life of 3 years or less.

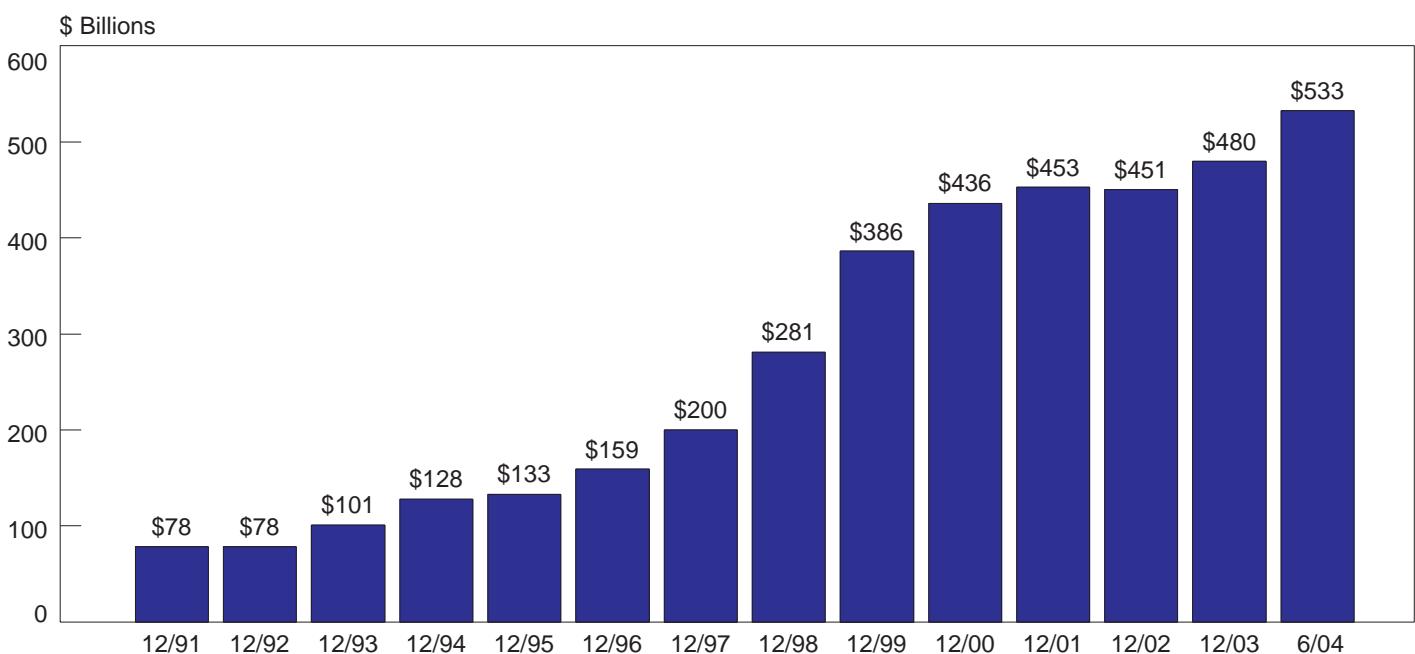
Number of Institutions with FHLB Advances

1991 - 2004



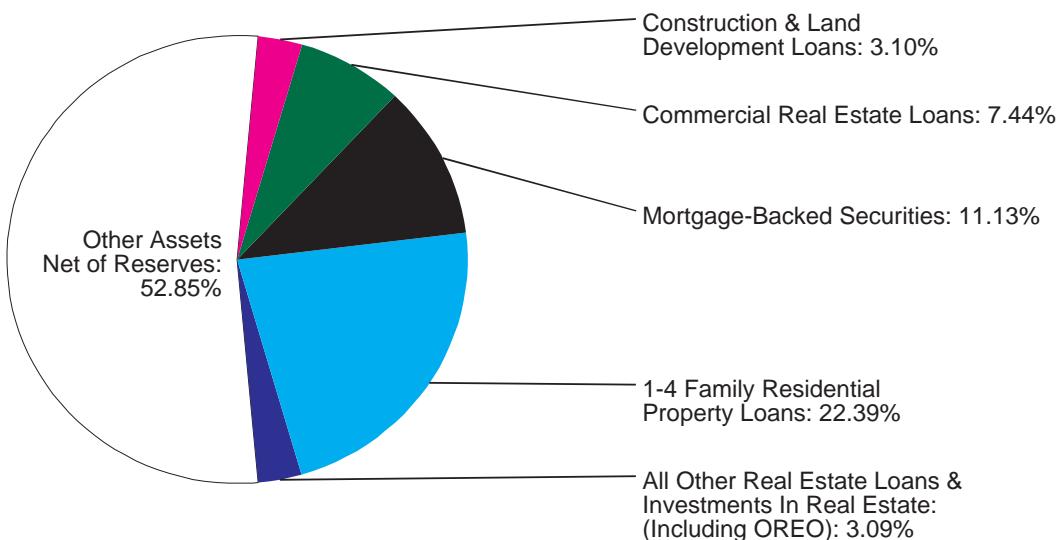
Amount of FHLB Advances Outstanding

1991 - 2004



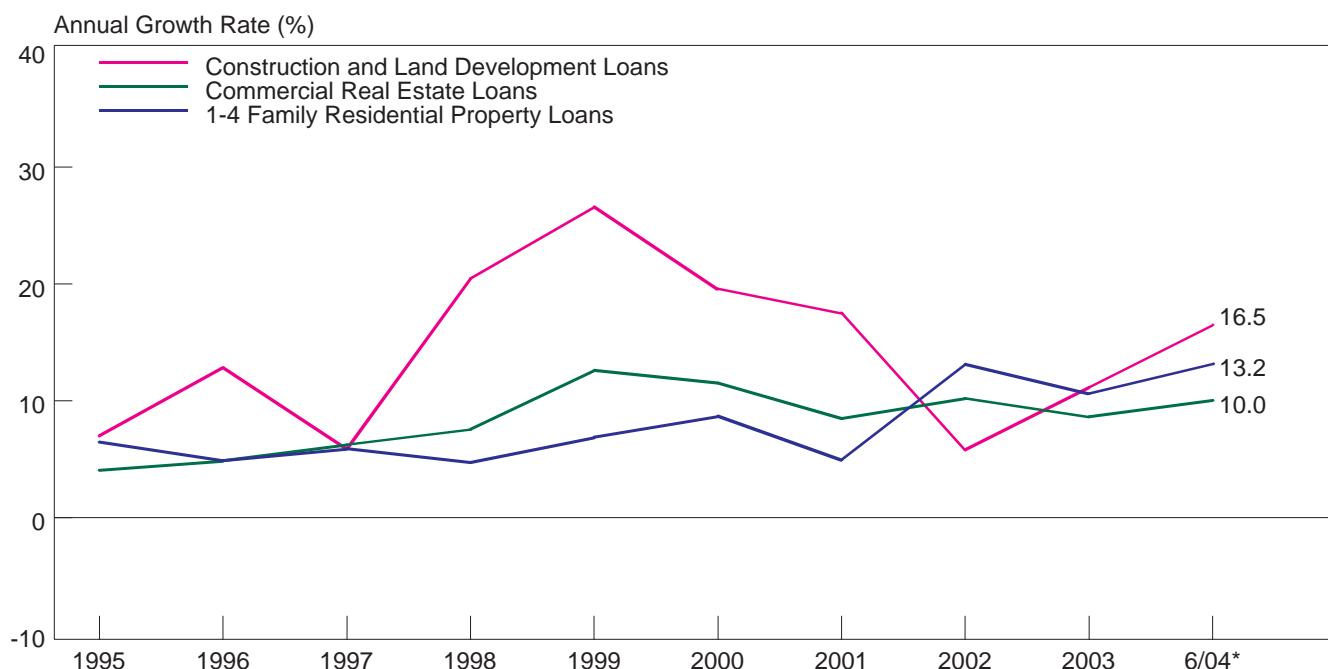
Real Estate Assets as a Percent of Total Assets

June 30, 2004



Real Estate Loan Growth Rates*

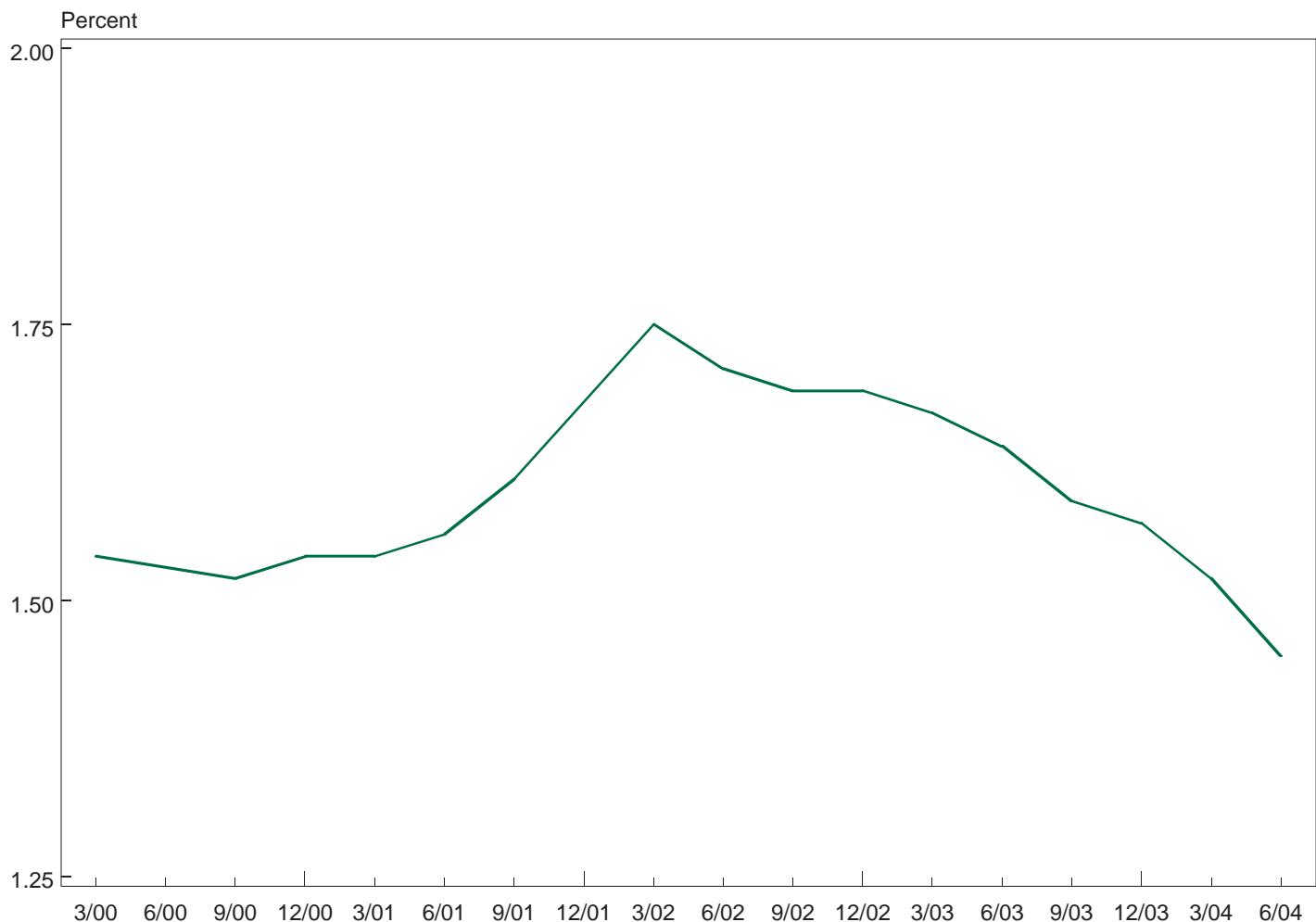
1995-2004



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

Loss Allowance To Loans and Leases

2000-2004

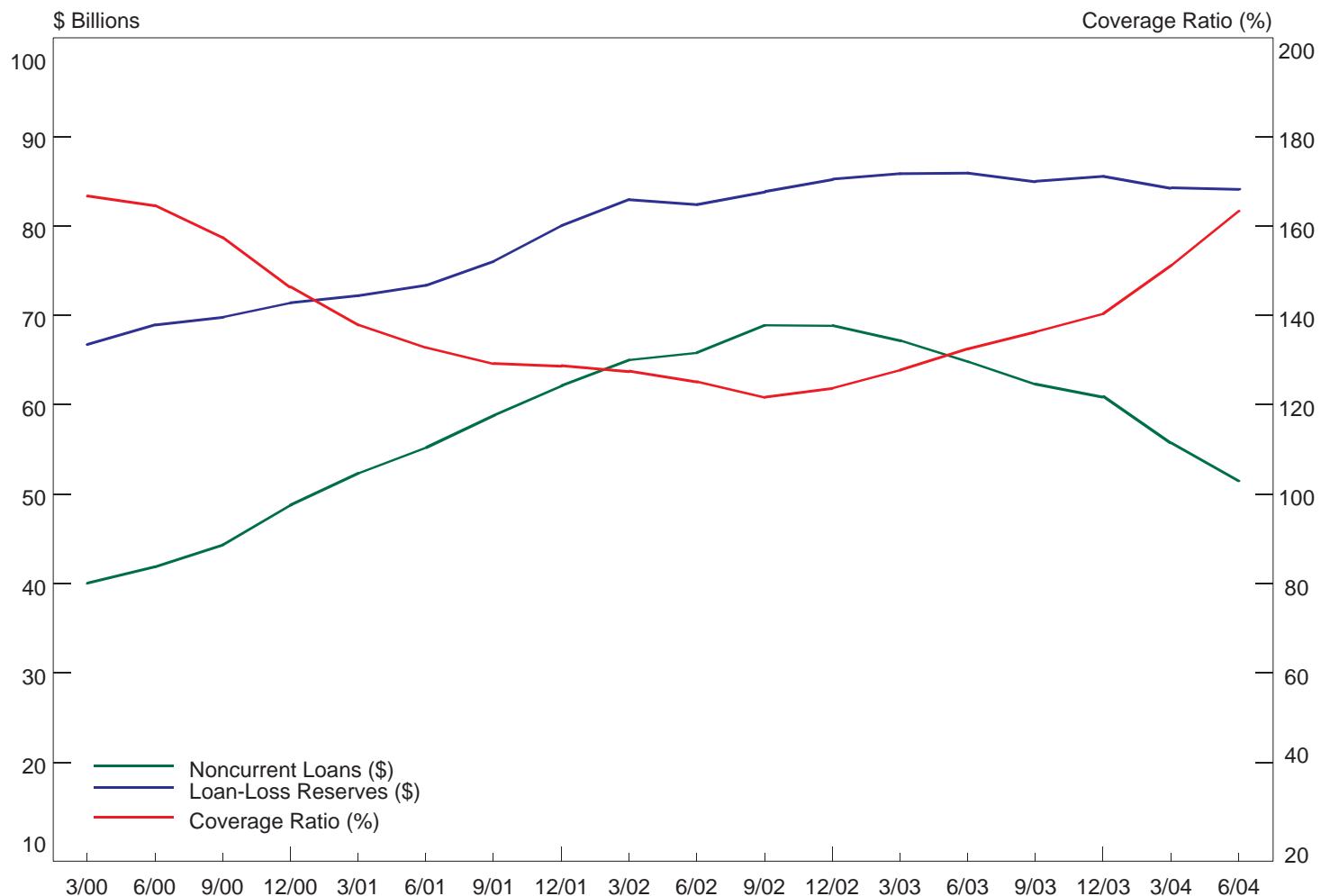


Loss Allowance To Loans and Leases

1.54 1.53 1.52 1.54 1.54 1.56 1.61 1.68 1.75 1.71 1.69 1.69 1.67 1.64 1.59 1.57 1.52 1.45

Reserve Coverage Ratio*

2000-2004



Noncurrent Loans (\$ Billions)

40.0 41.9 44.3 48.8 52.4 55.2 58.8 62.1 65.0 65.8 68.9 68.9 67.2 64.8 62.3 60.9 55.7 51.5

Loan-Loss Reserves (\$ Billions)

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 85.0 85.6 84.3 84.1

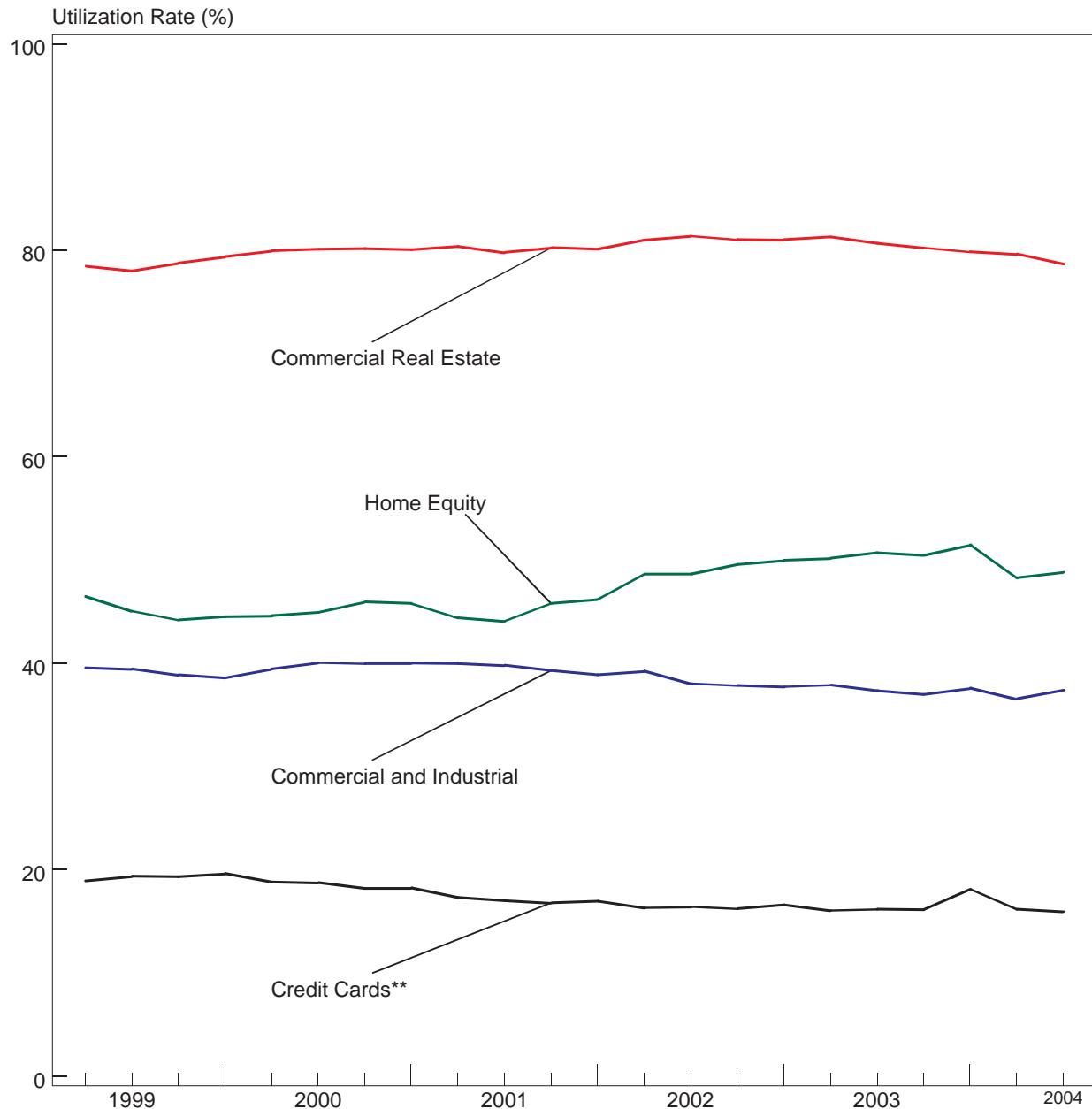
Coverage Ratio (%)

167 165 157 146 138 133 129 129 128 125 122 124 128 133 136 140 151 163

* Loan-loss reserves to noncurrent loans.

Utilization Rates of Loan Commitments*

1999-2004



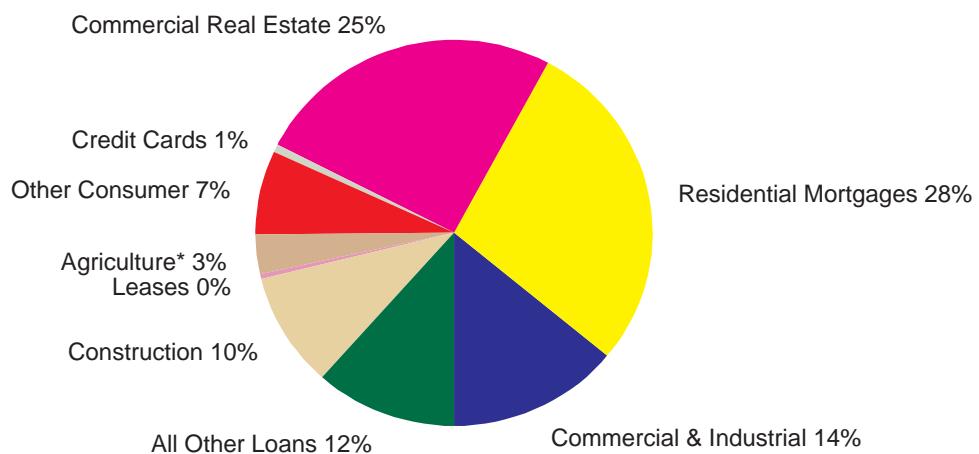
* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

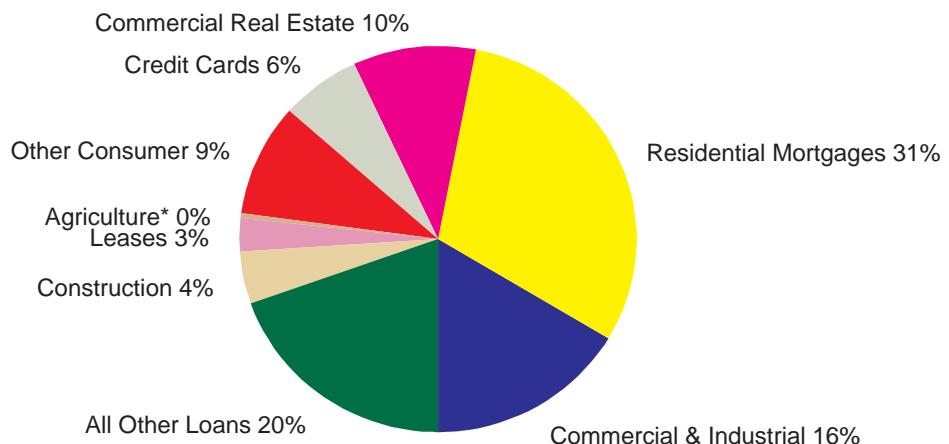
Loan Portfolio Composition by Asset Size

June 30, 2004

Assets < \$1 Billion



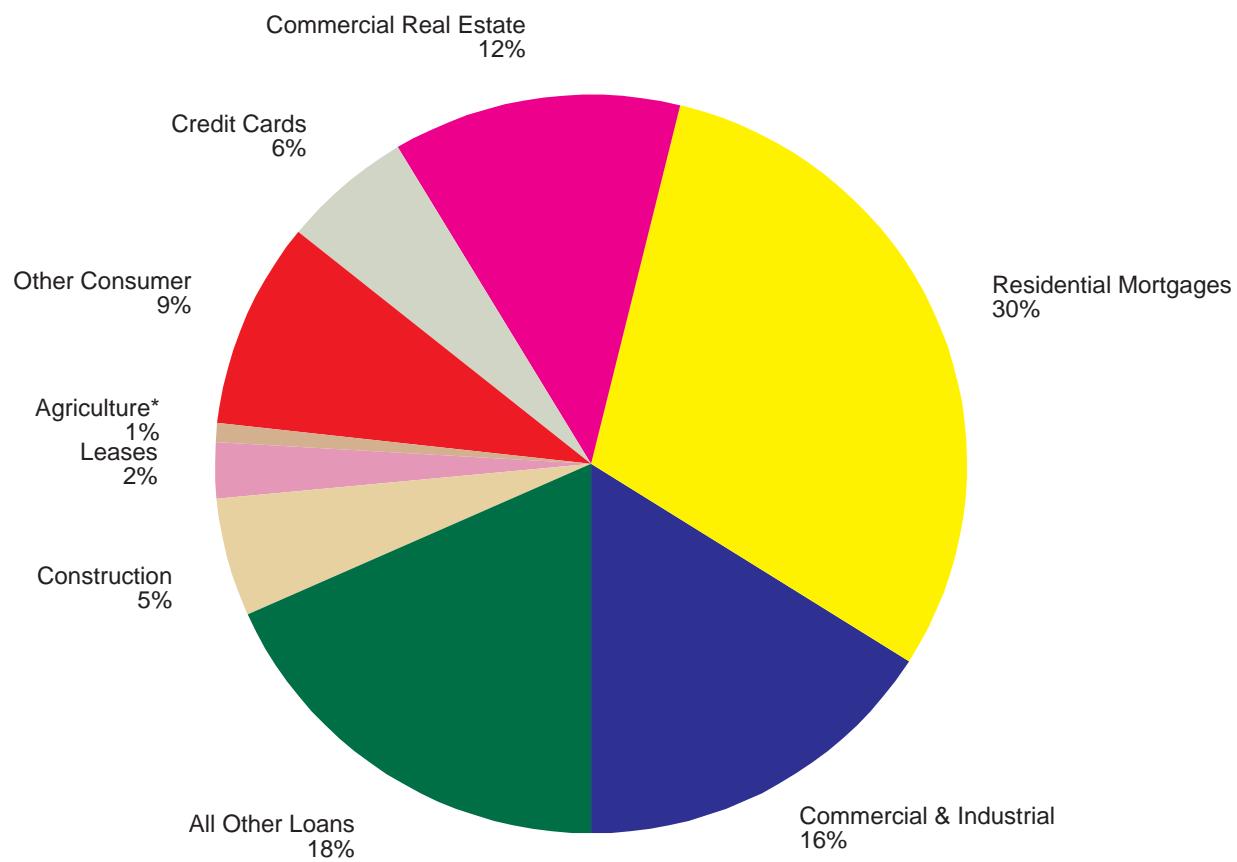
Assets > \$1 Billion



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

Loan Portfolio Composition

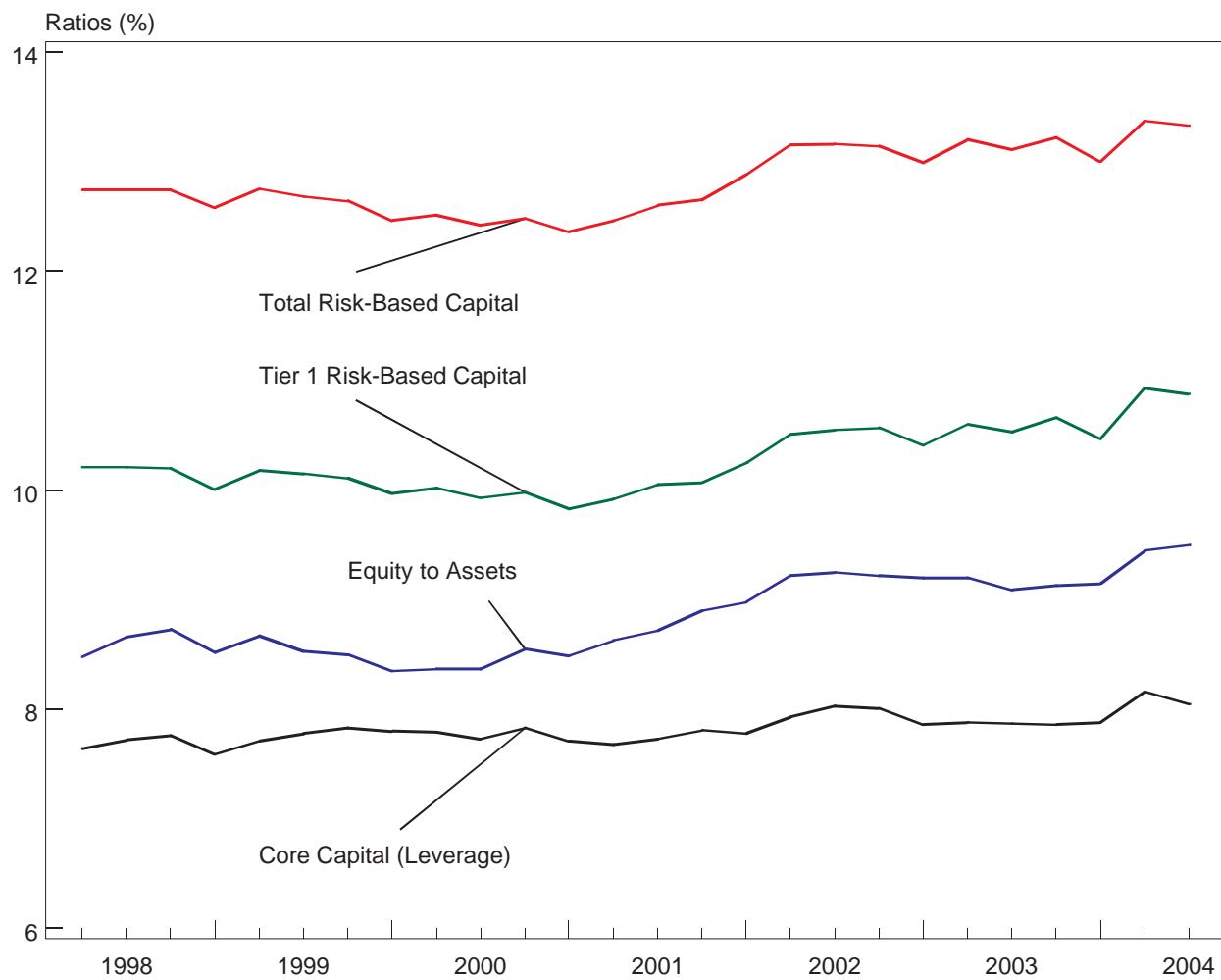
June 30, 2004



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

Capital Ratios

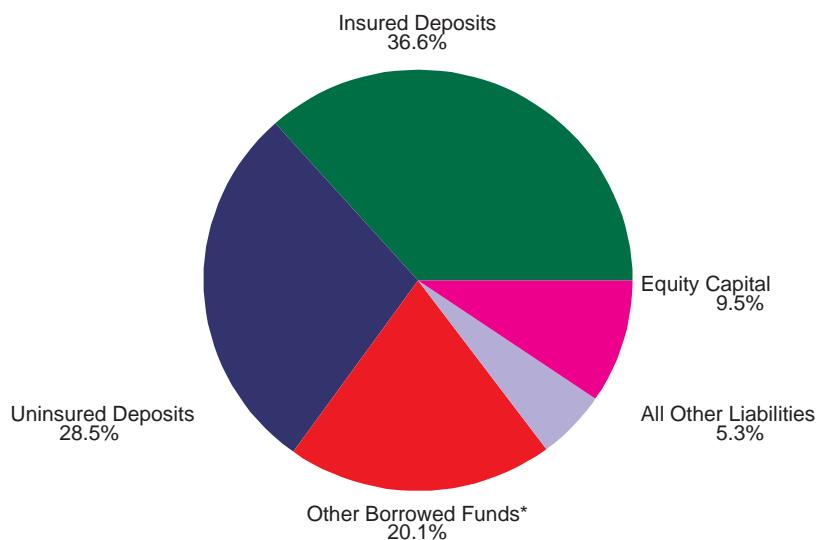
1998 - 2004



	12/98	12/99	12/00	12/01	12/02	12/03	6/04
Total Risk-Based Capital	12.58	12.46	12.36	12.88	12.99	13.00	13.33
Tier 1 Risk-Based Capital	10.01	9.97	9.83	10.25	10.41	10.47	10.88
Equity to Assets	8.52	8.35	8.49	8.98	9.20	9.15	9.50
Core Capital (Leverage)	7.59	7.80	7.71	7.78	7.86	7.88	8.05

Total Liabilities and Equity Capital

June 30, 2004

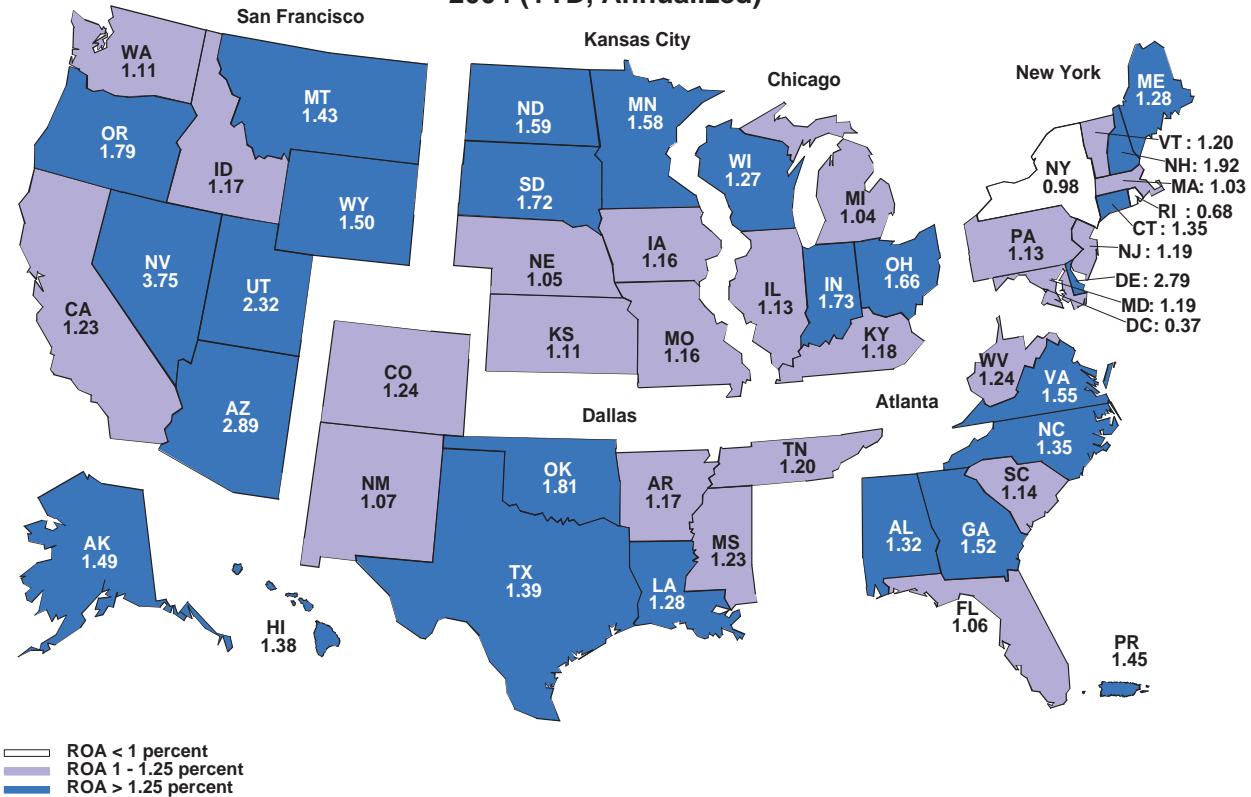


(\$ Billions)	6/30/03	6/30/04	% Change
Insured Deposits (estimated)	3,437	3,533	2.8
BIF - Insured	2,562	2,607	1.8
SAIF - Insured	876	926	5.7
Uninsured Deposits	2,408	2,751	14.2
In Foreign Offices	678	827	22.0
Other Borrowed Funds*	1,671	1,937	15.9
All Other Liabilities	595	510	-14.3
Subordinated Debt	103	111	7.8
Equity Capital	812	917	12.9
Total Liabilities and Equity Capital	8,923	9,649	8.1

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

Return on Assets (ROA)

2004 (YTD, Annualized)



ROA Rankings by State

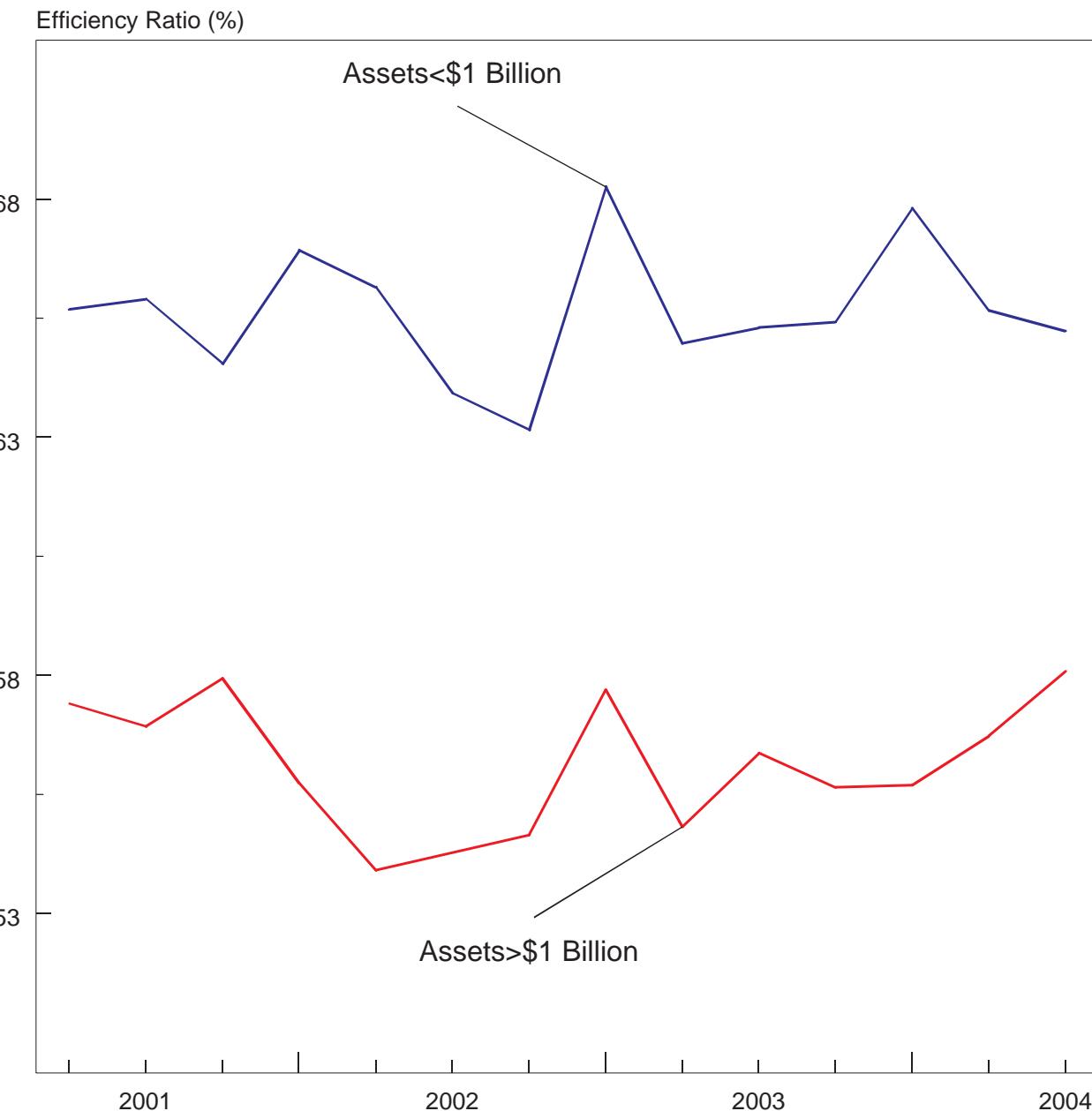
	No. of Inst. as of 6/30/04	YTD 2004	YTD 2003	Change*		No. of Inst. as of 6/30/04	YTD 2004	YTD 2003	Change*		
1	Nevada	36	3.75	3.84	(9)	28	West Virginia	74	1.24	1.05	19
2	Arizona	49	2.89	2.58	31	29	California	300	1.23	1.49	(26)
3	Delaware	34	2.79	2.83	(4)	30	Mississippi	102	1.23	1.32	(9)
4	Utah	63	2.32	2.05	27	31	Tennessee	211	1.20	1.54	(34)
5	New Hampshire	30	1.92	0.98	94	32	Vermont	19	1.20	1.40	(20)
6	Oklahoma	273	1.81	1.71	10	33	Maryland	121	1.19	1.13	6
7	Oregon	38	1.79	0.97	82	34	New Jersey	142	1.19	1.18	1
8	Indiana	203	1.73	2.06	(33)	35	Kentucky	240	1.18	0.95	23
9	South Dakota	93	1.72	2.85	(113)	36	Arkansas	168	1.17	1.19	(2)
10	Ohio	301	1.66	1.53	13	37	Idaho	18	1.17	1.25	(8)
11	North Dakota	103	1.59	1.60	(1)	38	Iowa	417	1.16	1.17	(1)
12	Minnesota	485	1.58	1.63	(5)	39	Missouri	376	1.16	1.16	0
13	Virginia	141	1.55	1.64	(9)	40	South Carolina	96	1.14	1.20	(6)
14	Georgia	347	1.52	1.55	(3)	41	Illinois	760	1.13	0.93	20
15	Wyoming	44	1.50	1.66	(16)	42	Pennsylvania	263	1.13	1.21	(8)
16	Alaska	7	1.49	1.04	45	43	Kansas	377	1.11	1.10	1
17	Puerto Rico	10	1.45	1.23	22	44	Washington	98	1.11	1.49	(38)
18	Montana	80	1.43	1.33	10	45	New Mexico	59	1.07	1.15	(8)
19	Texas	688	1.39	1.37	2	46	Florida	302	1.06	1.01	5
20	Hawaii	8	1.38	1.33	5	47	Nebraska	269	1.05	1.08	(3)
21	Connecticut	60	1.35	0.98	37	48	Michigan	176	1.04	1.64	(60)
22	North Carolina	106	1.35	1.36	(1)	49	Massachusetts	203	1.03	0.68	35
23	Alabama	163	1.32	1.32	0	50	New York	203	0.98	1.16	(18)
24	Louisiana	168	1.28	1.25	3	51	Rhode Island	15	0.68	1.29	(61)
25	Maine	40	1.28	1.28	0	52	District of Col.	6	0.37	0.62	(25)
26	Wisconsin	310	1.27	1.32	(5)	U.S. and Terr.		9,079	1.33	1.38	(5)
27	Colorado	177	1.24	1.40	(16)						

*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.

Quarterly Efficiency Ratios*

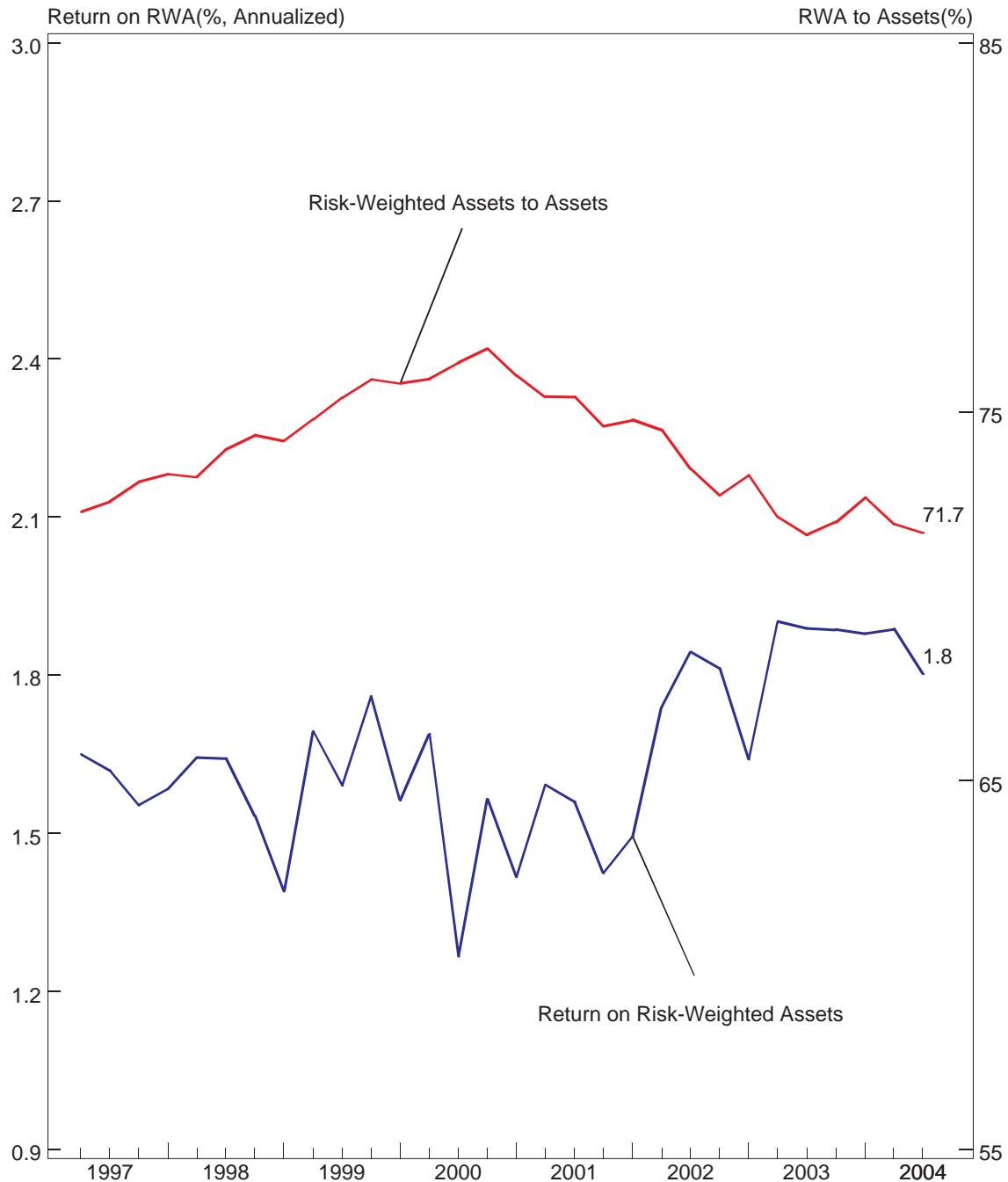
2001 - 2004



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

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

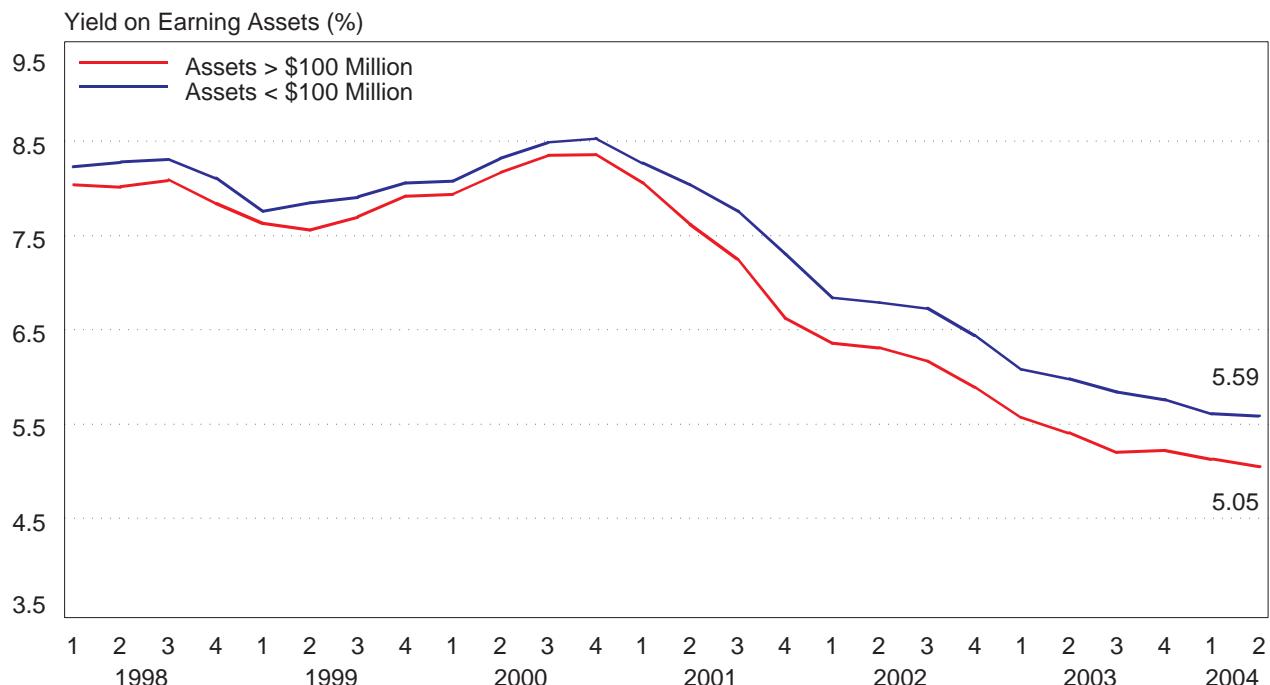
1997 - 2004



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

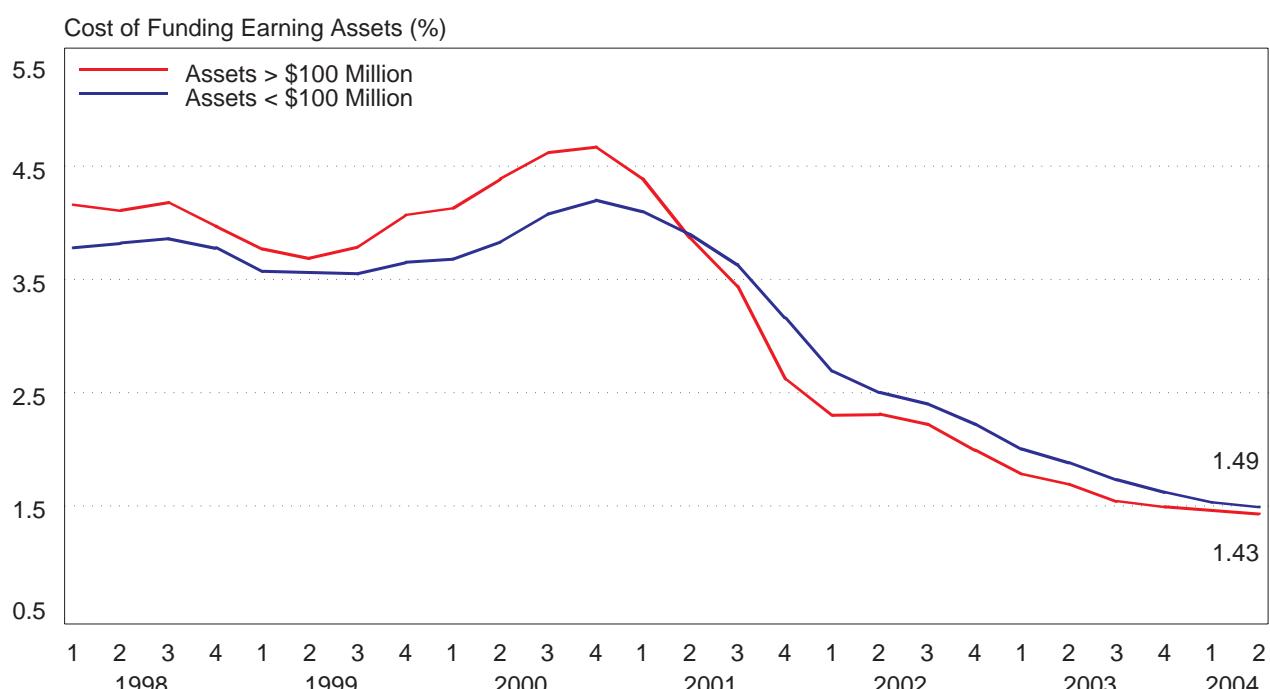
Quarterly Yield on Earning Assets

1998 - 2004



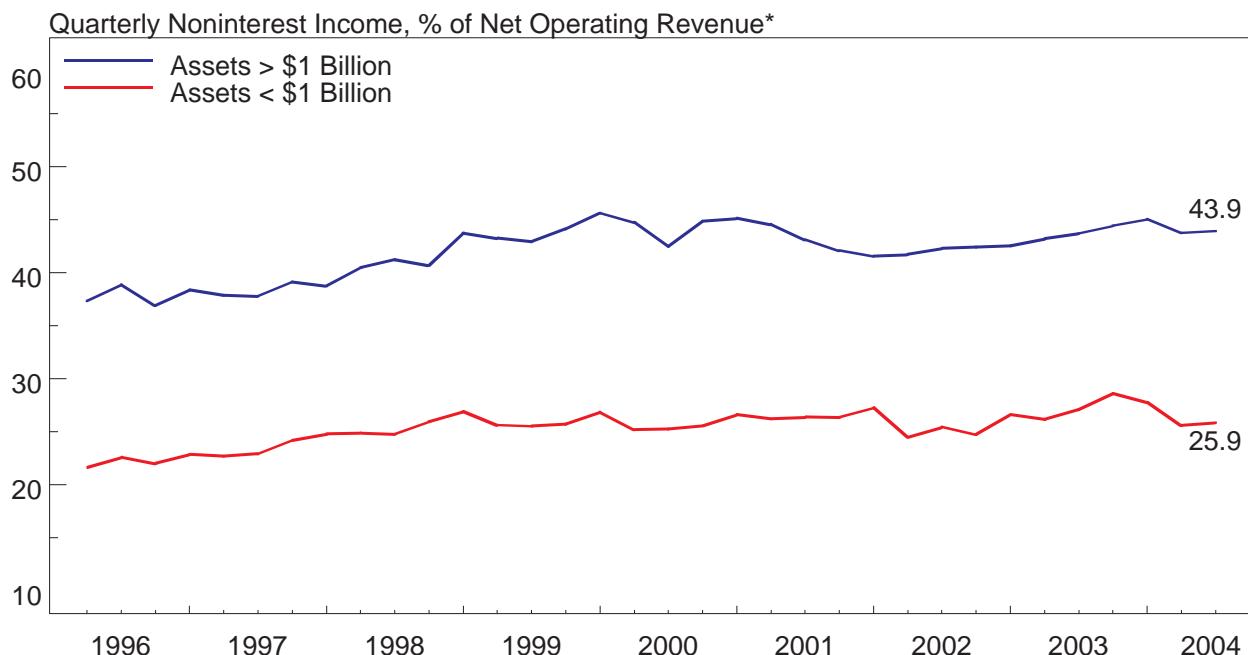
Quarterly Cost of Funding Earning Assets

1998 - 2004



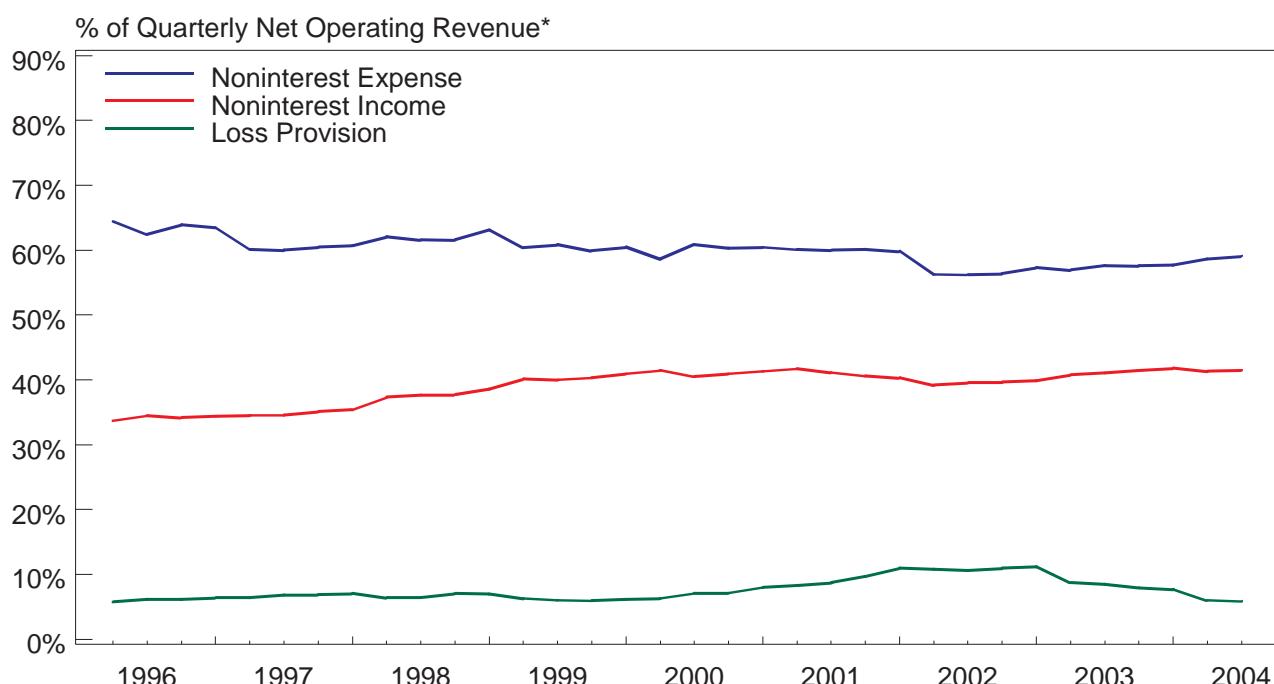
Noninterest Income as a Percentage of Net Operating Revenue*

1996 - 2004



Trends in FDIC-Insured Institutions' Income & Expenses

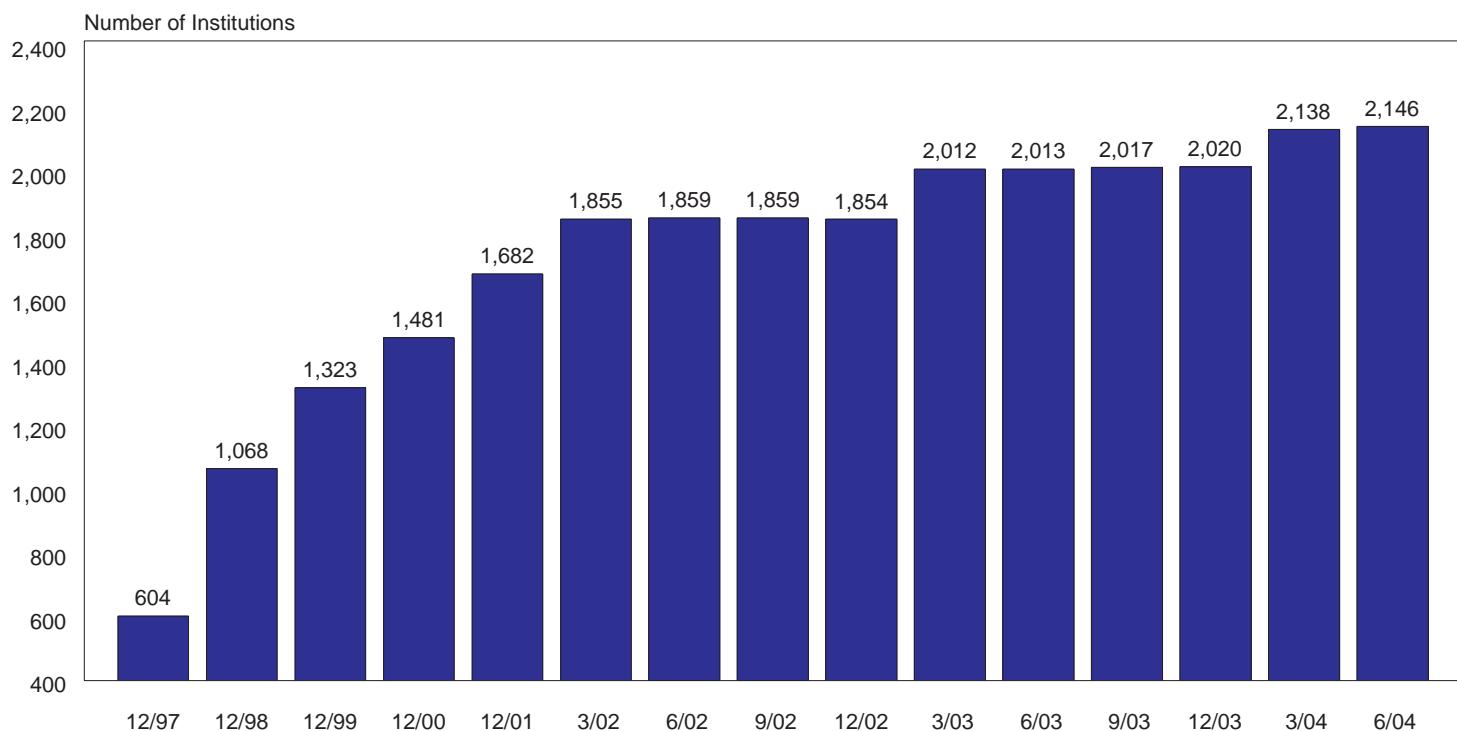
1996 - 2004



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

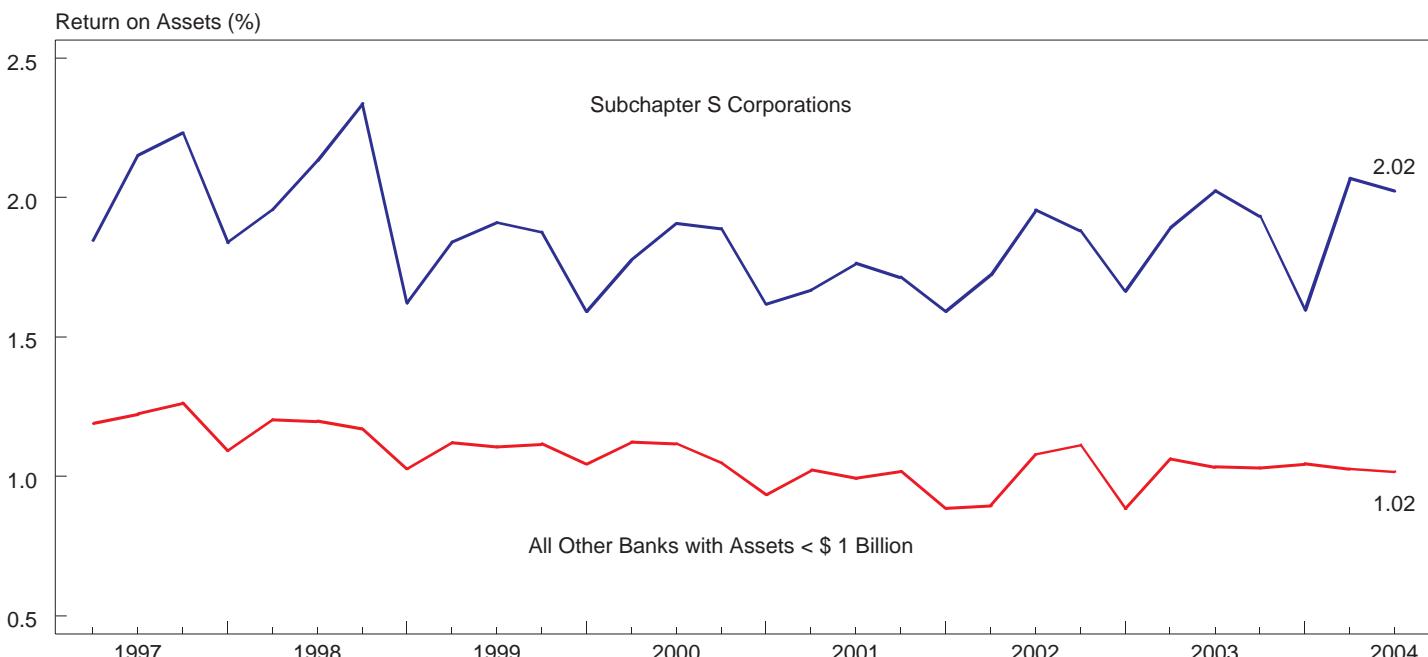
Number of Subchapter S Corporations

1997-2004



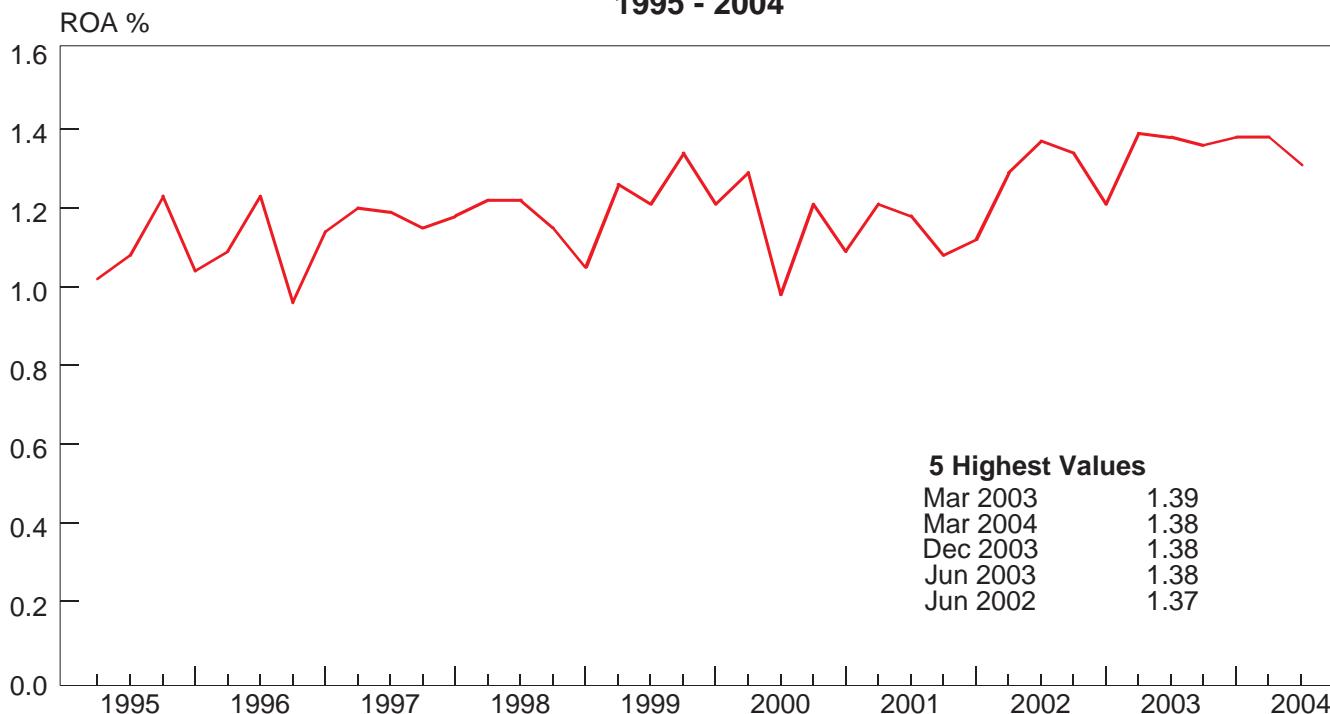
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2004



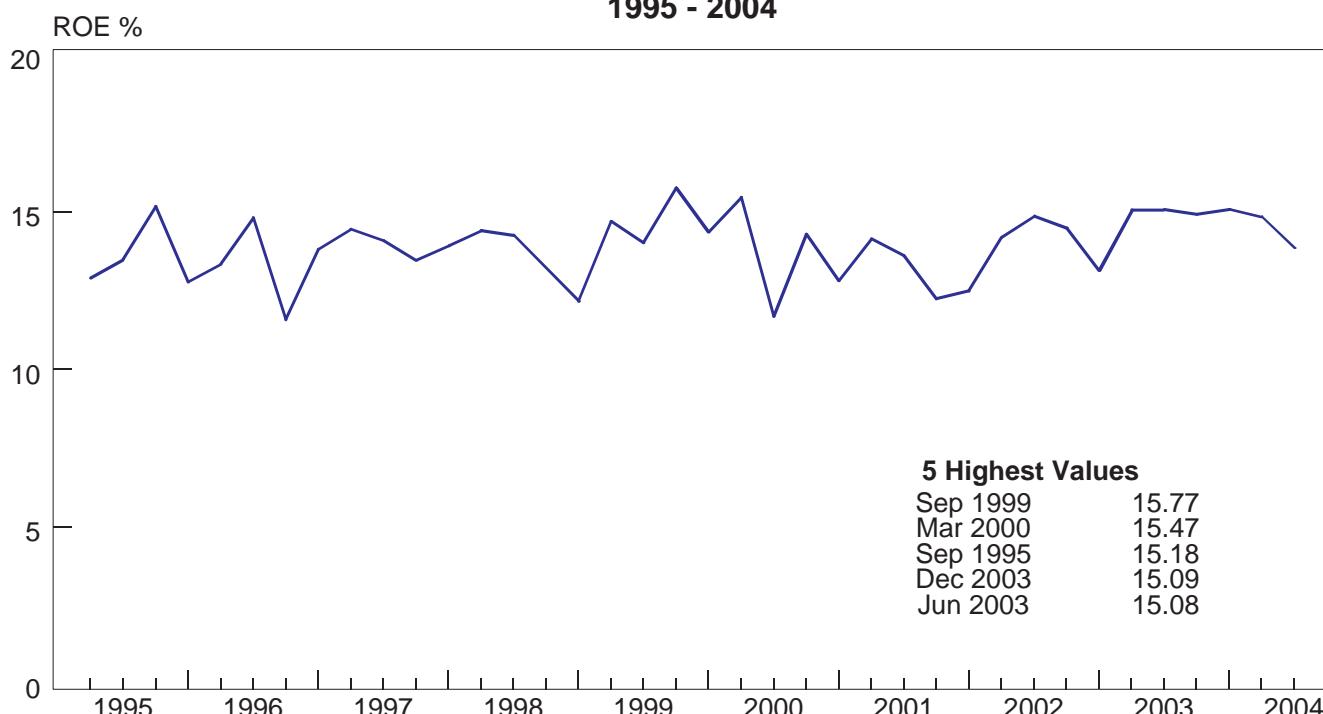
Quarterly Return on Assets (ROA), Annualized

1995 - 2004



Quarterly Return on Equity (ROE), Annualized

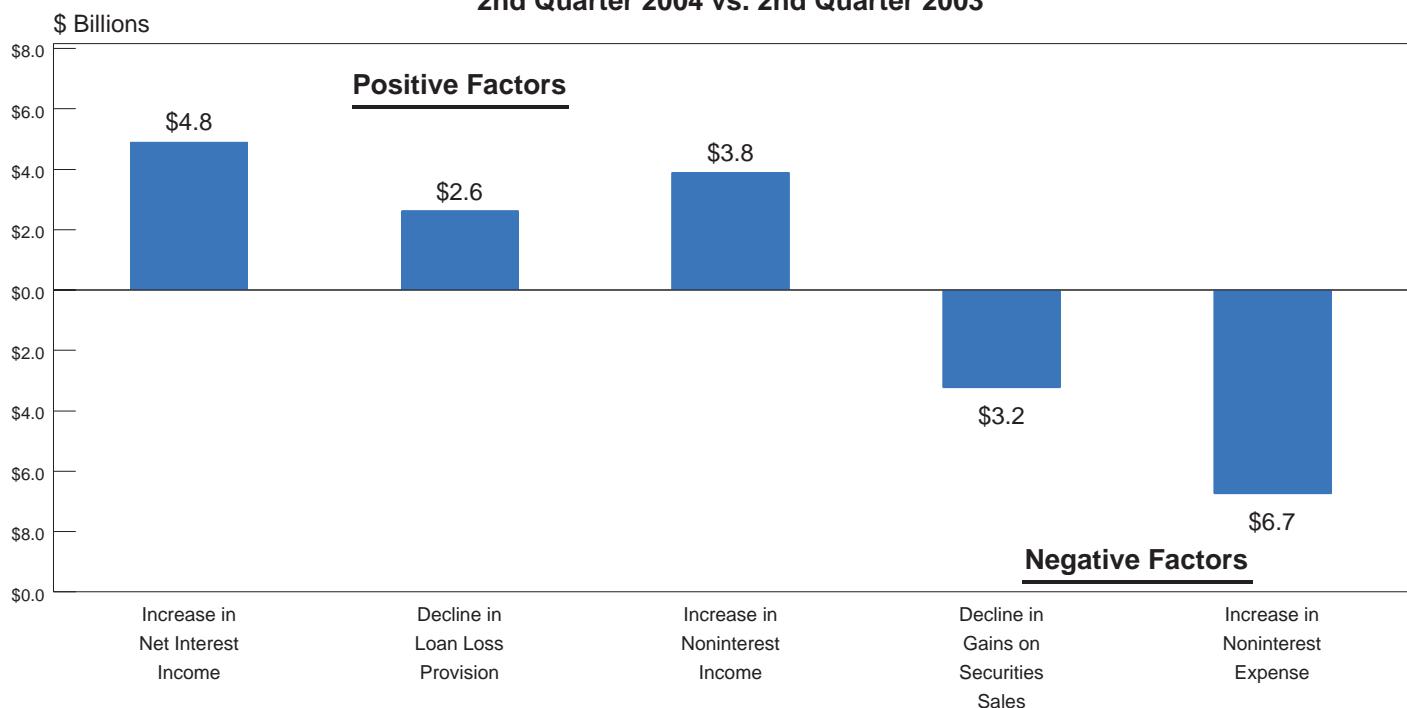
1995 - 2004



Sources of Earnings Growth

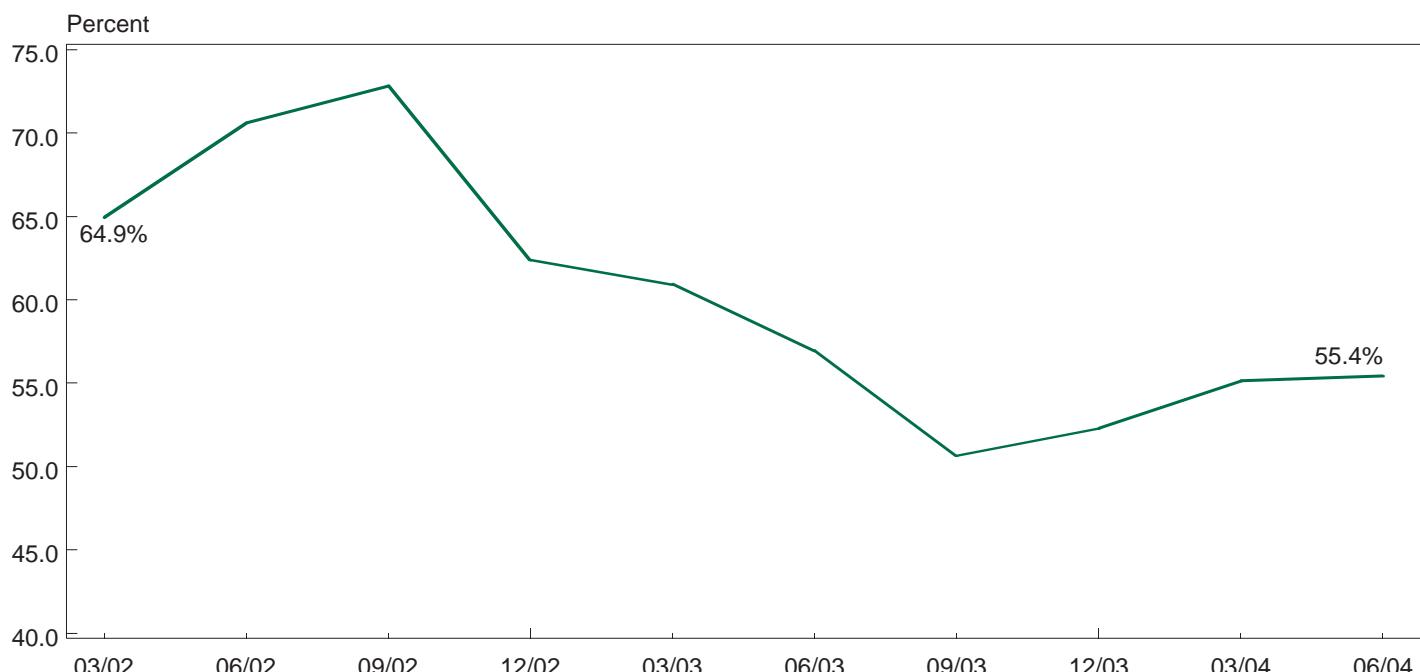
Contributions to Pre-Tax Earnings Growth

2nd Quarter 2004 vs. 2nd Quarter 2003



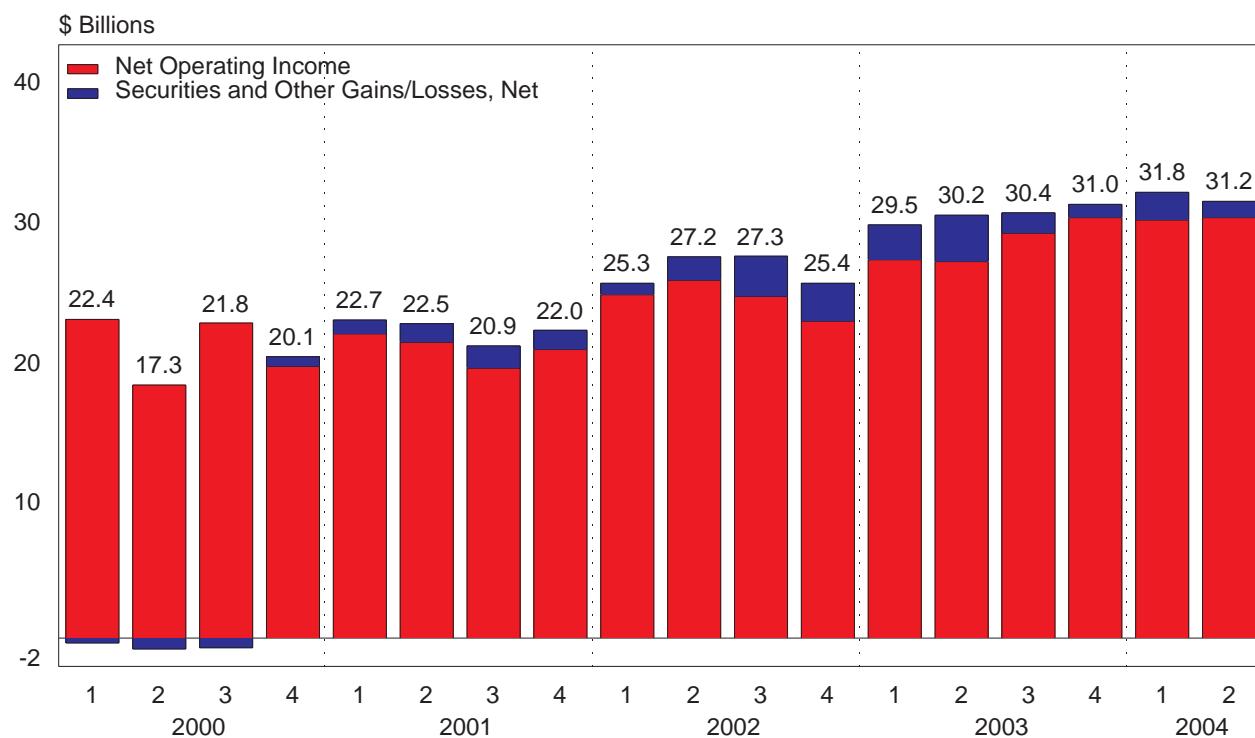
Percentage of Insured Institutions With Earning Gains

Compared to Year-Earlier Quarter, 2002-2004



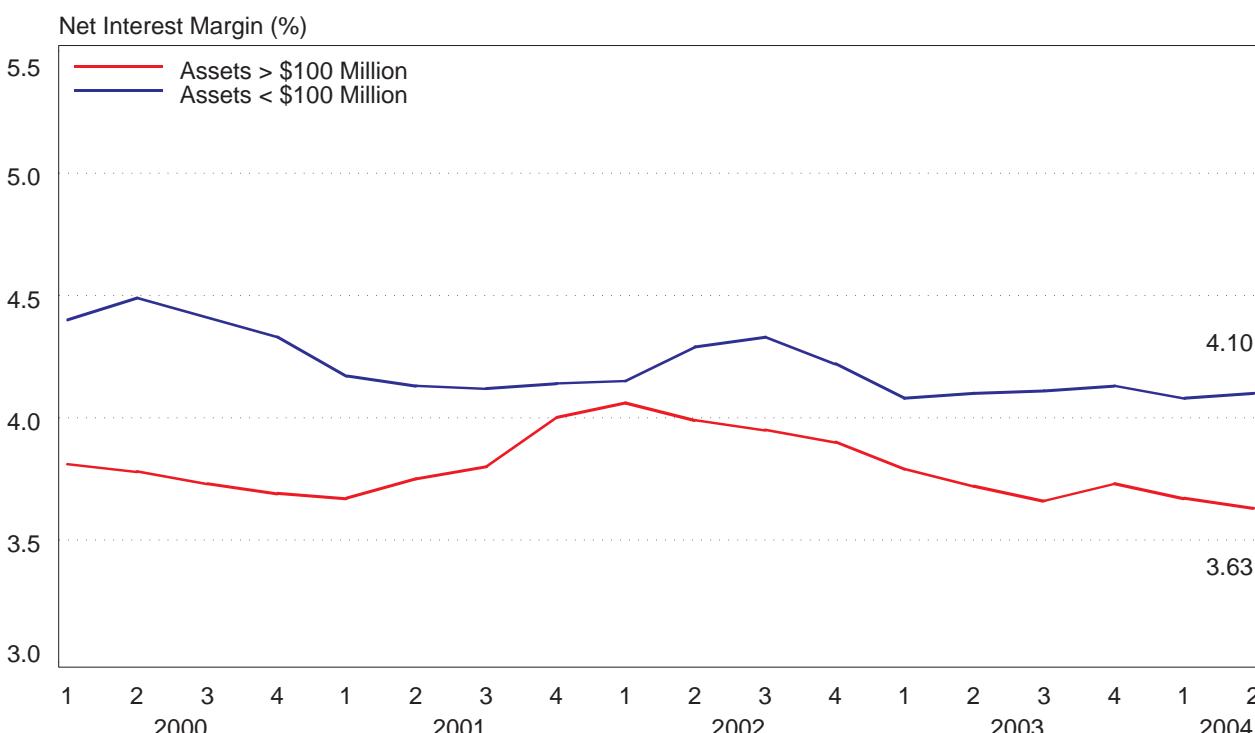
Quarterly Net Income

2000 - 2004

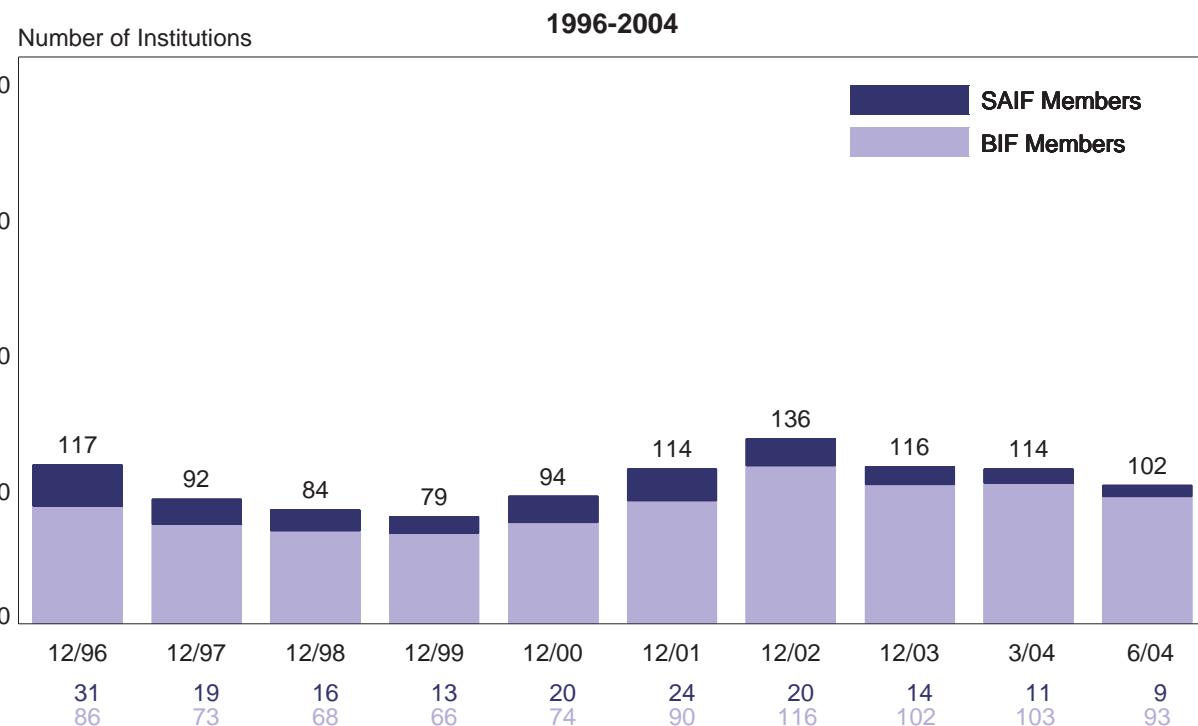


Quarterly Net Interest Margins, Annualized

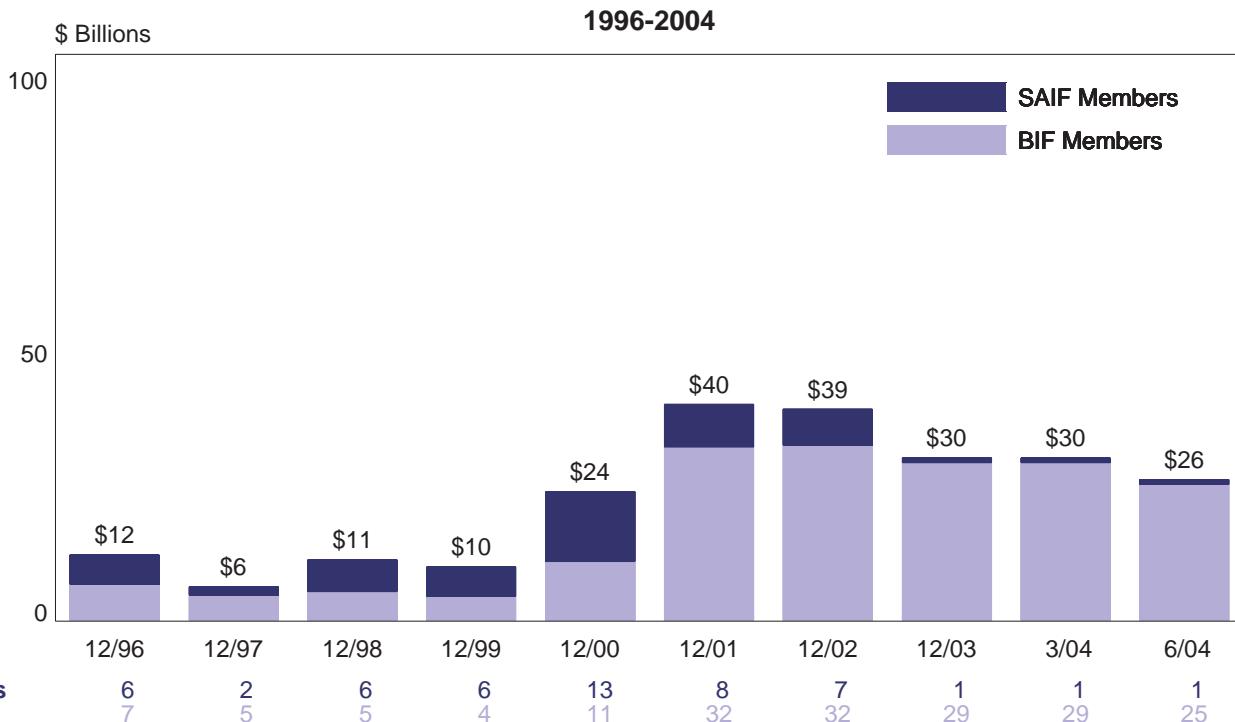
2000 - 2004



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

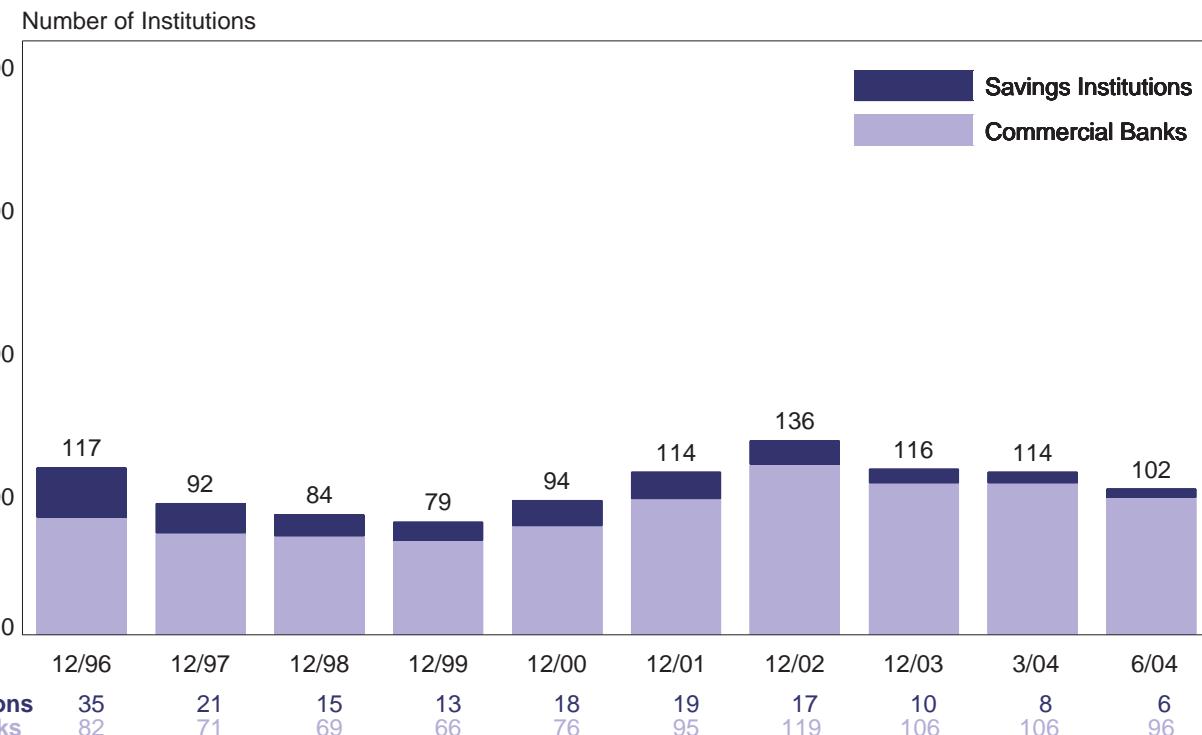


Assets of FDIC-Insured "Problem" Institutions By Insurance Fund



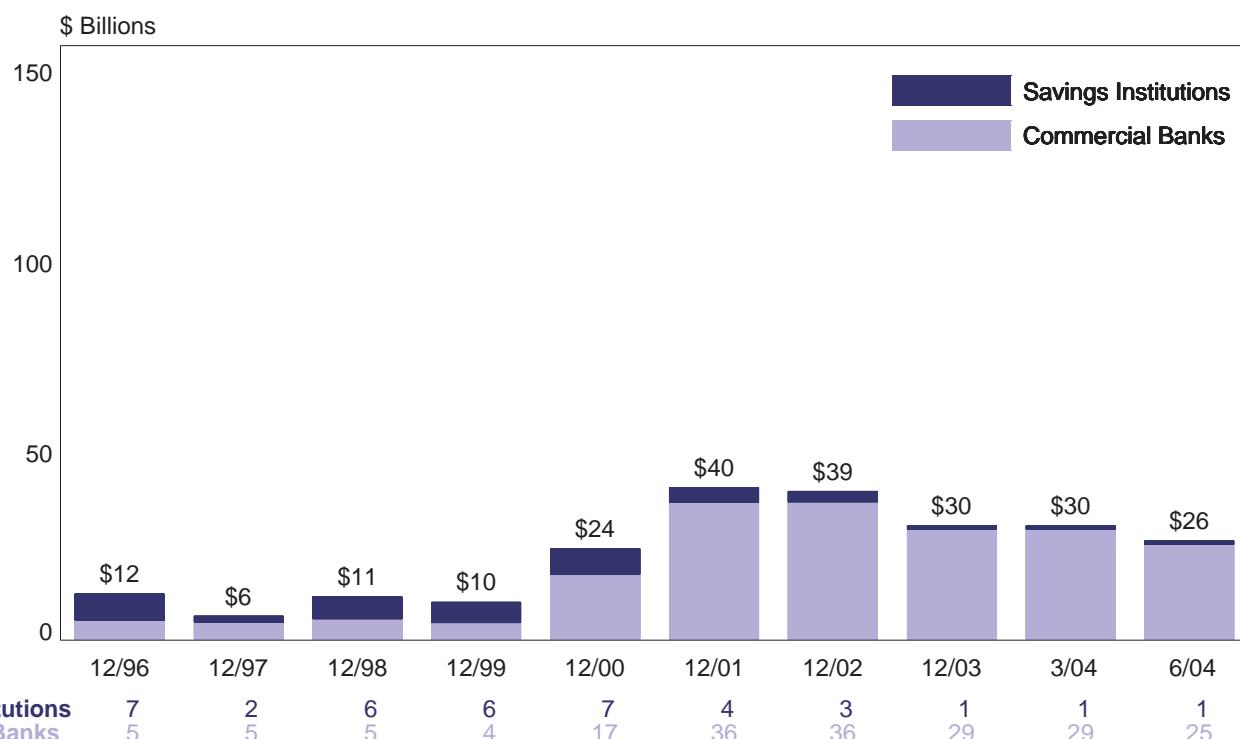
Number of FDIC-Insured "Problem" Institutions

1996-2004



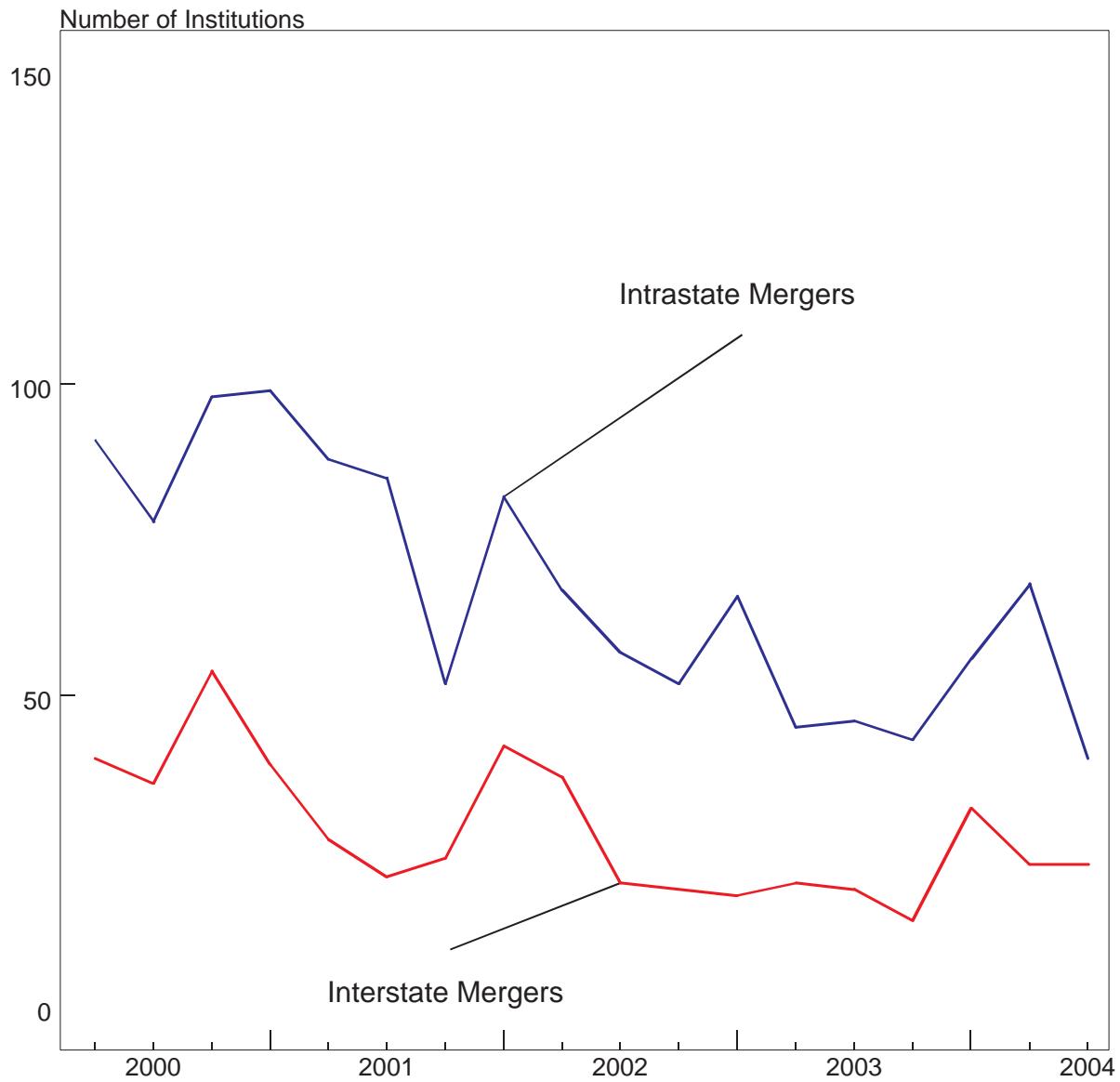
Assets of FDIC-Insured "Problem" Institutions

1996-2004



Institution Mergers: Interstate vs. Intrastate

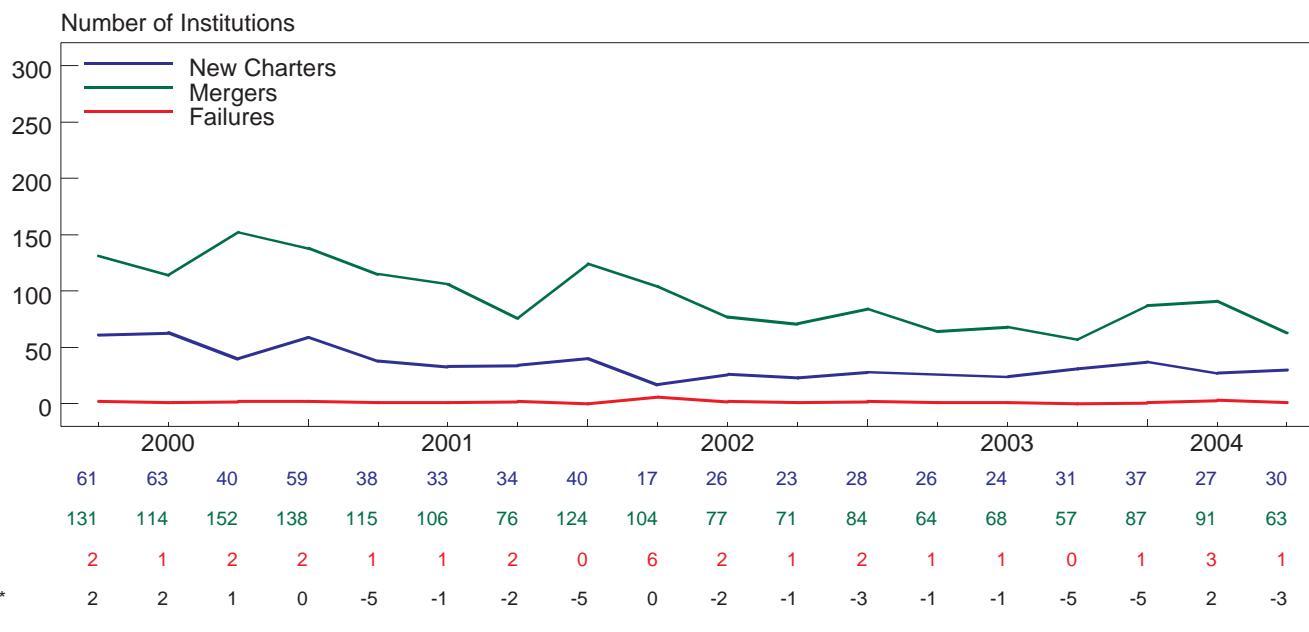
Quarterly, 2000 - 2004



Intrastate Mergers	91	78	98	99	88	85	52	82	67	57	52	66	45	46	43	56	68	40
Interstate Mergers	40	36	54	39	27	21	24	42	37	20	19	18	20	19	14	32	23	23

Changes in the Number of FDIC-Insured Institutions

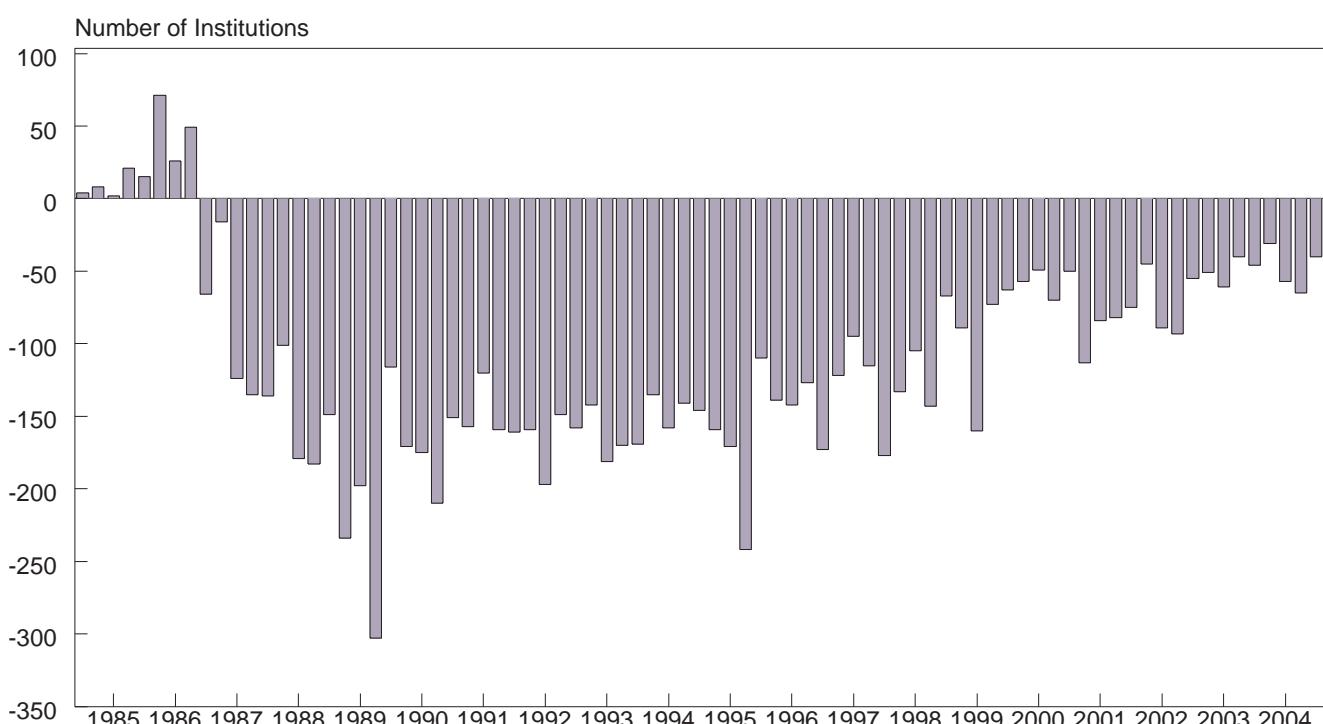
Quarterly, 2000 - 2004



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

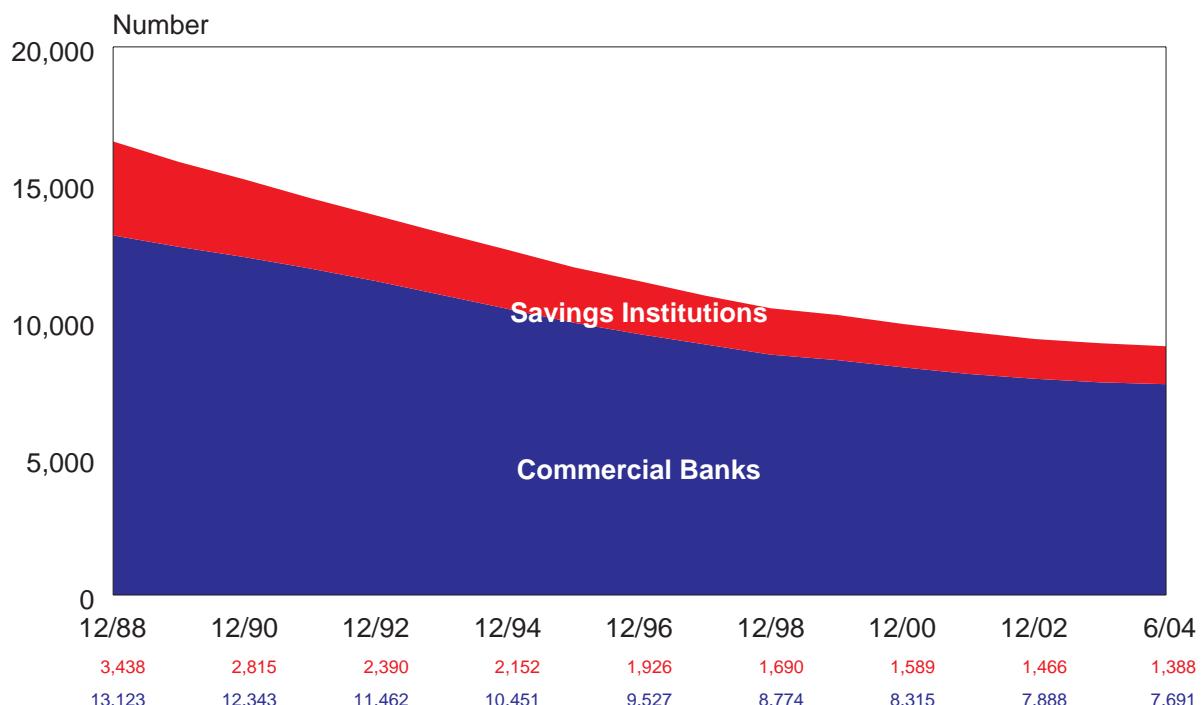
Quarterly Change in the Number of FDIC-Insured Institutions

1984-2004



Number of FDIC-Insured Institutions

1988 - 2004



Assets of FDIC-Insured Institutions

1988 - 2004

