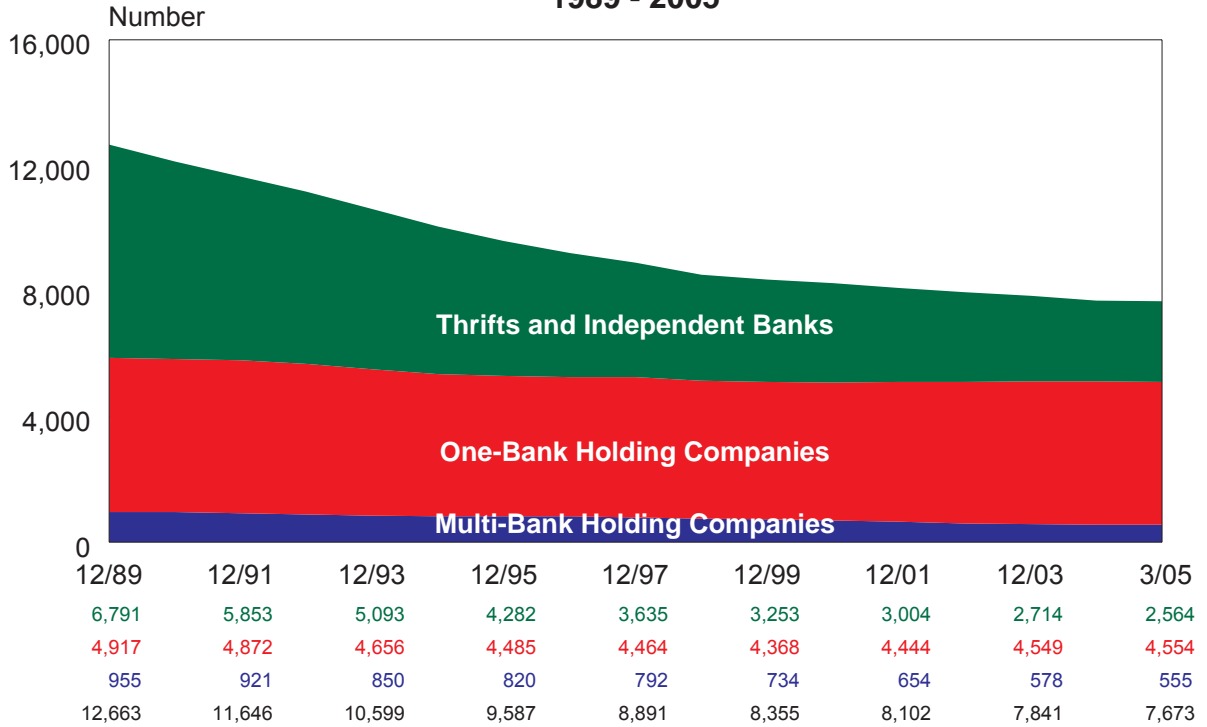


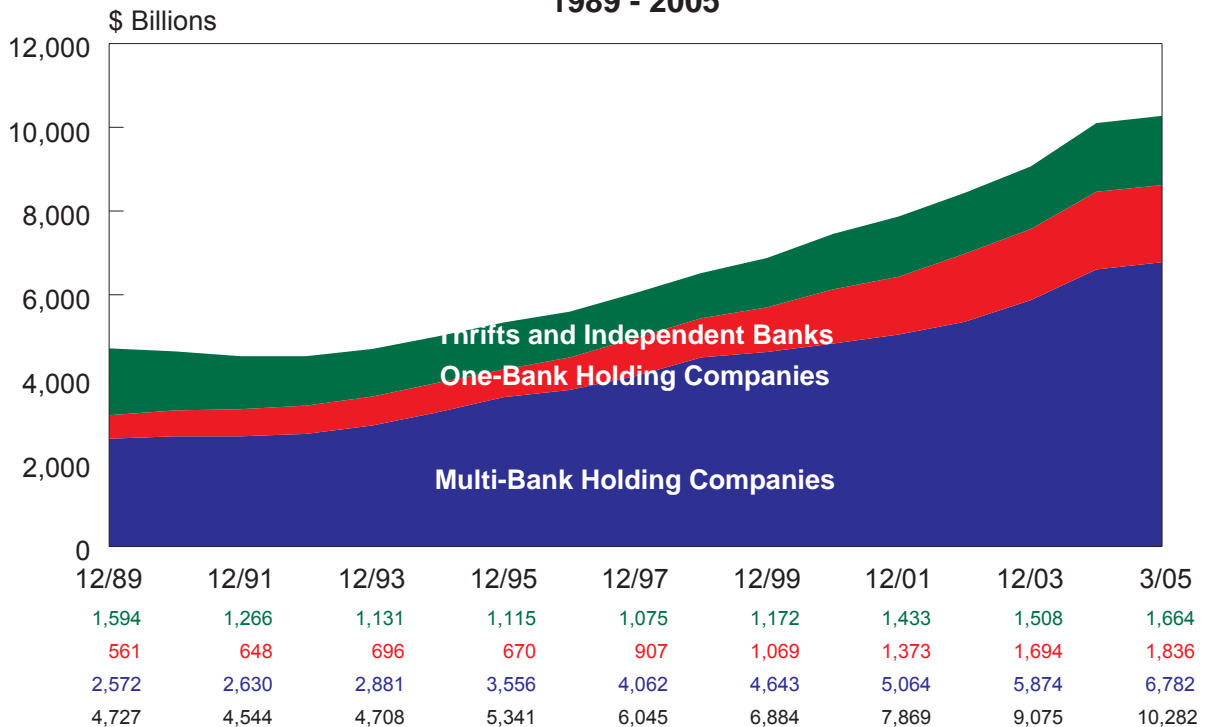
## Number of FDIC-Insured Banking Organizations

1989 - 2005



## Assets of FDIC-Insured Banking Organizations

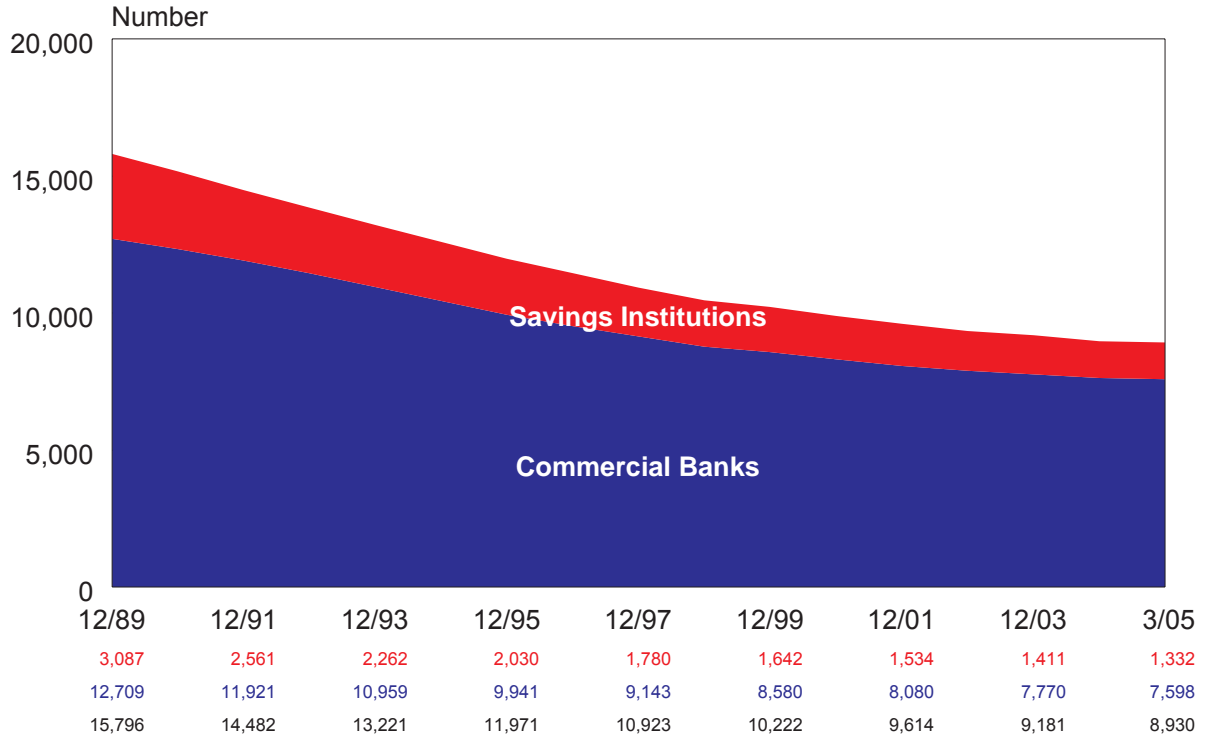
1989 - 2005



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

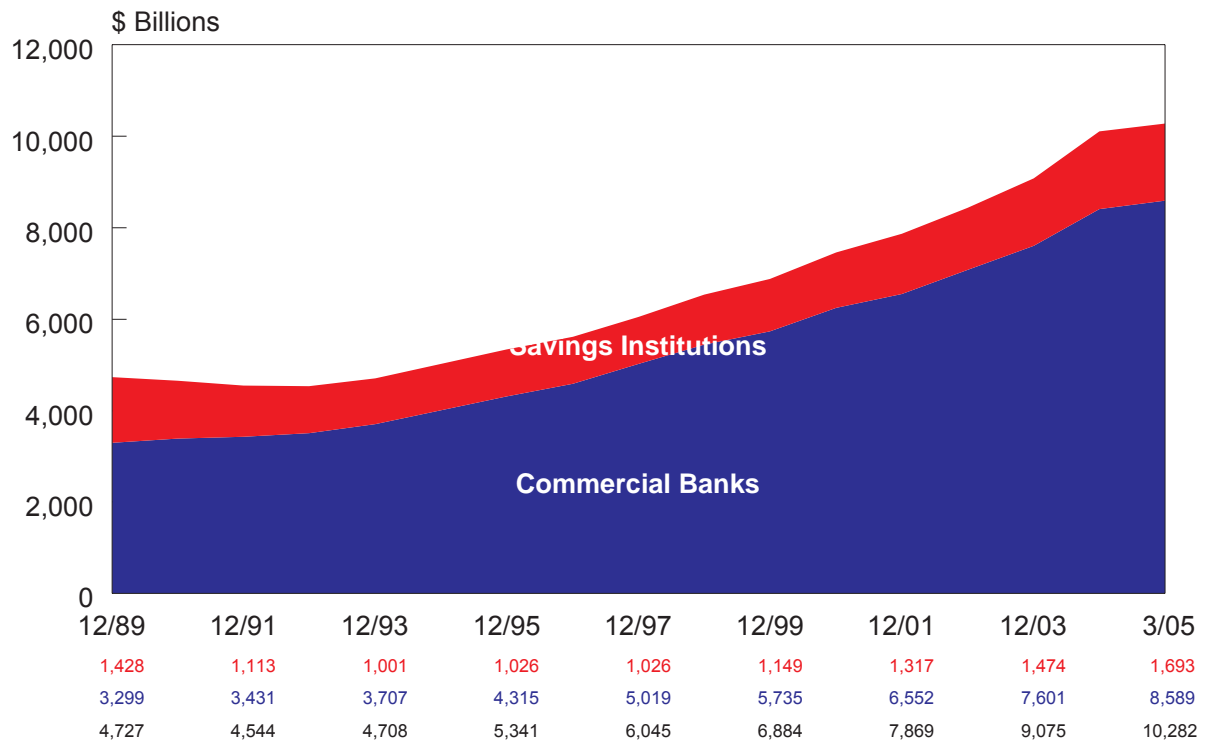
## Number of FDIC-Insured Institutions

1989 - 2005



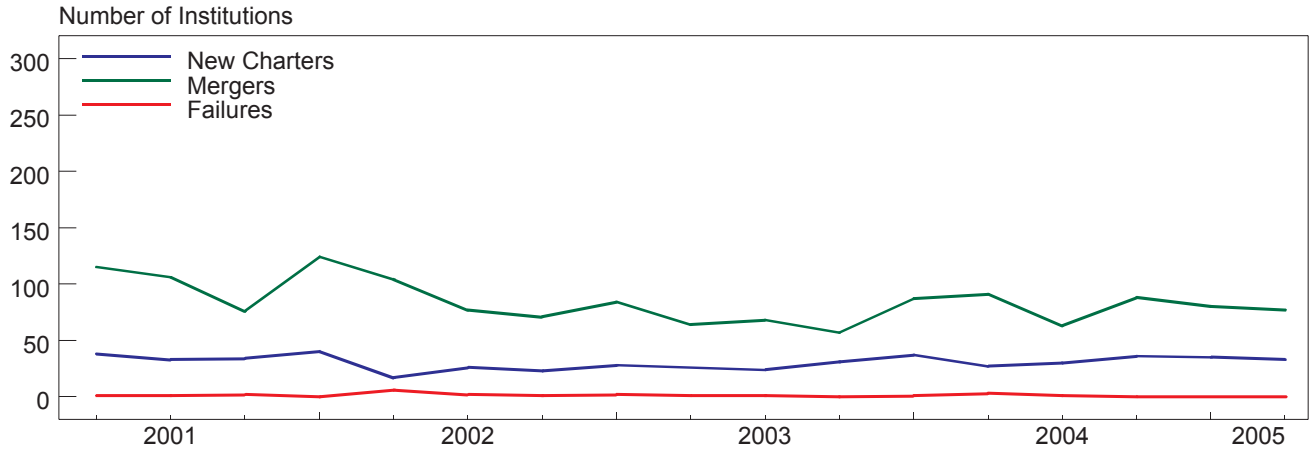
## Assets of FDIC-Insured Institutions

1989 - 2005



## Changes in the Number of FDIC-Insured Institutions

### Quarterly, 2001 - 2005

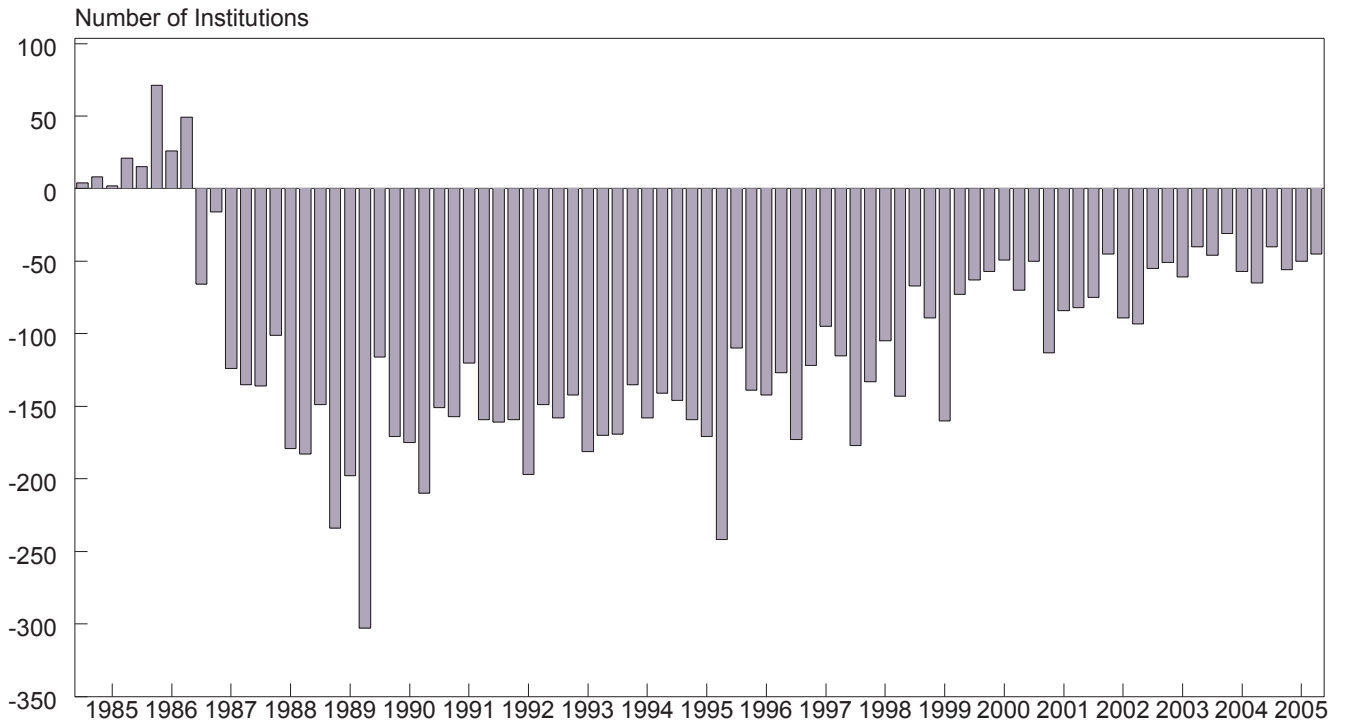


	2001				2002				2003				2004				2005
<b>New Charters</b>	38	33	34	40	17	26	23	28	26	24	31	37	27	30	36	35	33
<b>Mergers</b>	115	106	76	124	104	77	71	84	64	68	57	87	91	63	88	80	77
<b>Failures</b>	1	1	2	0	6	2	1	2	1	1	0	1	3	1	0	0	0
<b>Other Changes, Net*</b>	-5	-1	-2	-5	0	-2	-1	-3	-1	-1	-5	-5	2	-3	-2	-4	-1
<b>No. of Institutions at end of quarter</b>	9,822	9,747	9,702	9,613	9,520	9,465	9,414	9,354	9,314	9,268	9,237	9,180	9,116	9,076	9,023	8,975	8,930

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

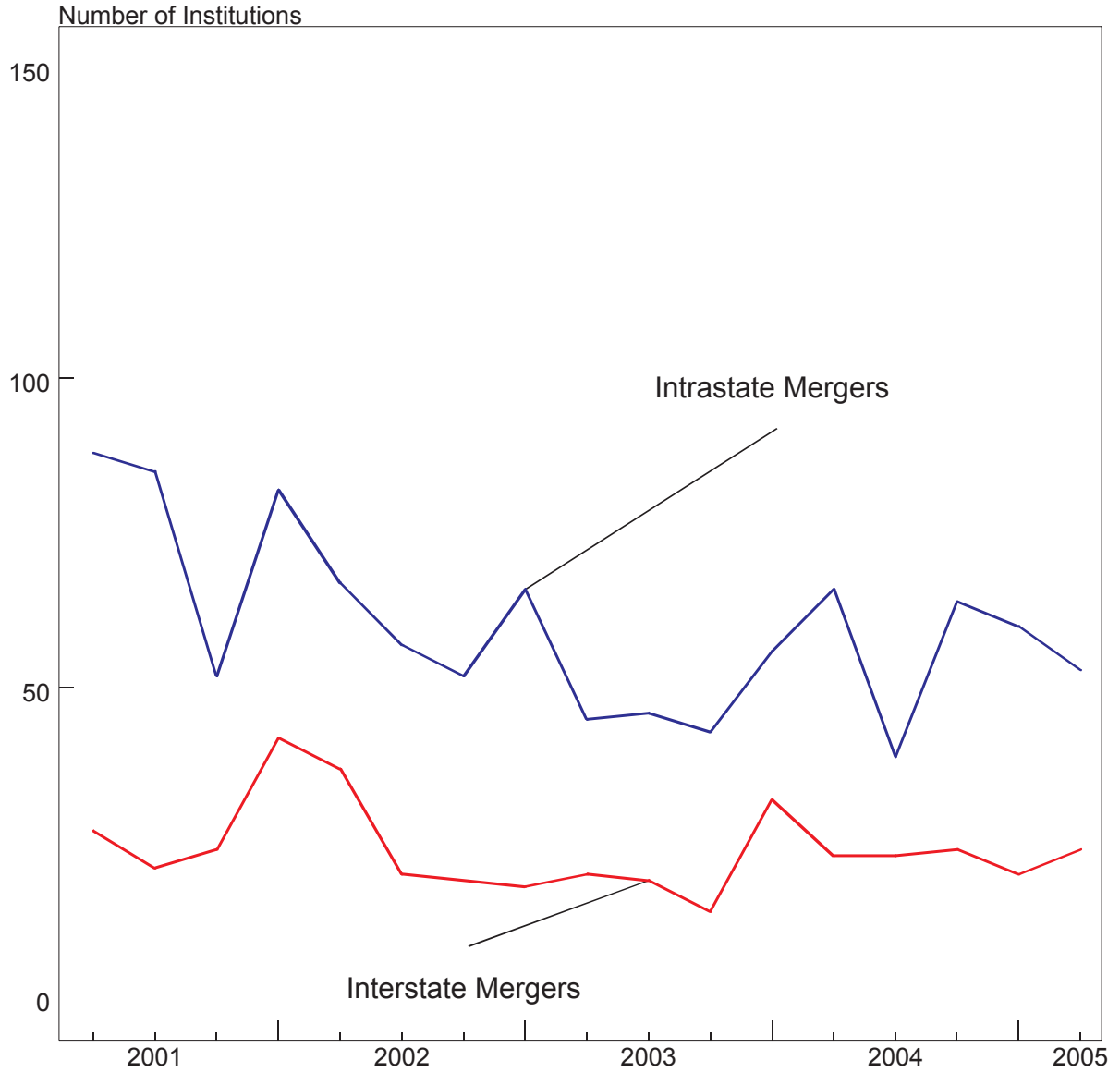
## Quarterly Change in the Number of FDIC-Insured Institutions

### 1984-2005



# Institution Mergers: Interstate vs. Intrastate

## Quarterly, 2001 - 2005

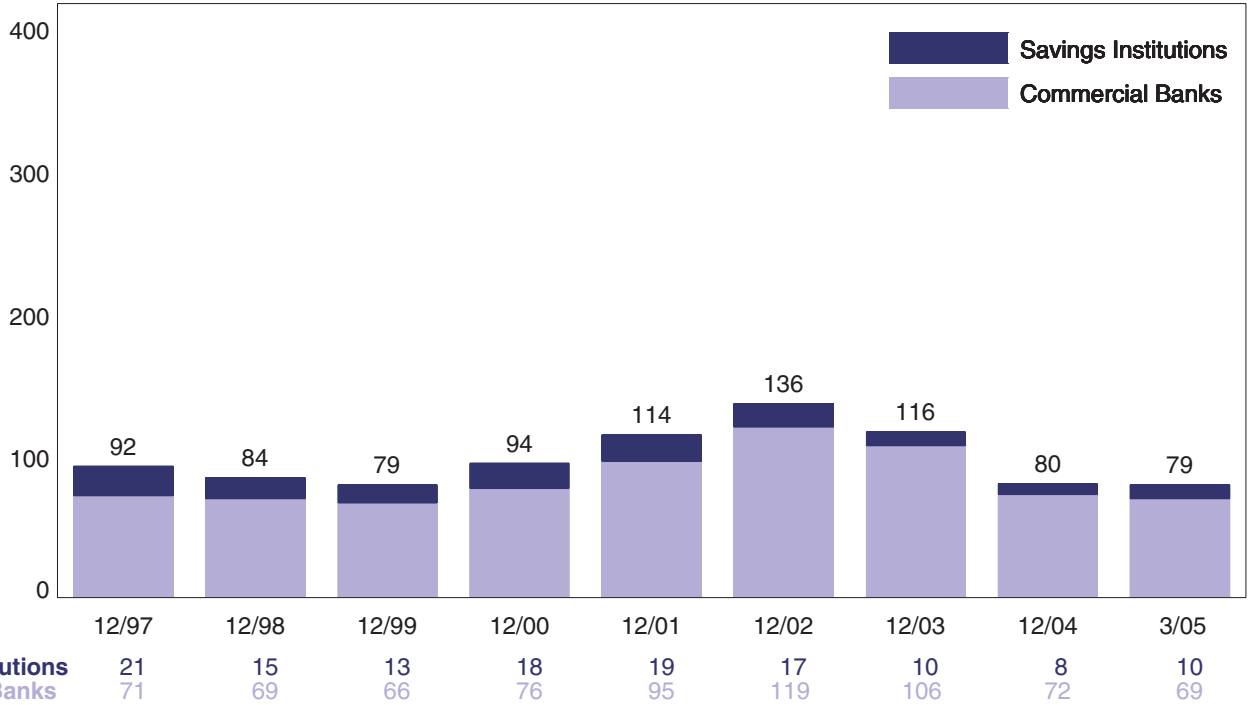


<b>Intrastate Mergers</b>	<b>88</b>	<b>85</b>	<b>52</b>	<b>82</b>	<b>67</b>	<b>57</b>	<b>52</b>	<b>66</b>	<b>45</b>	<b>46</b>	<b>43</b>	<b>56</b>	<b>66</b>	<b>39</b>	<b>64</b>	<b>60</b>	<b>53</b>
<b>Interstate Mergers</b>	<b>27</b>	<b>21</b>	<b>24</b>	<b>42</b>	<b>37</b>	<b>20</b>	<b>19</b>	<b>18</b>	<b>20</b>	<b>19</b>	<b>14</b>	<b>32</b>	<b>23</b>	<b>23</b>	<b>24</b>	<b>20</b>	<b>24</b>

## Number of FDIC-Insured "Problem" Institutions

1997-2005

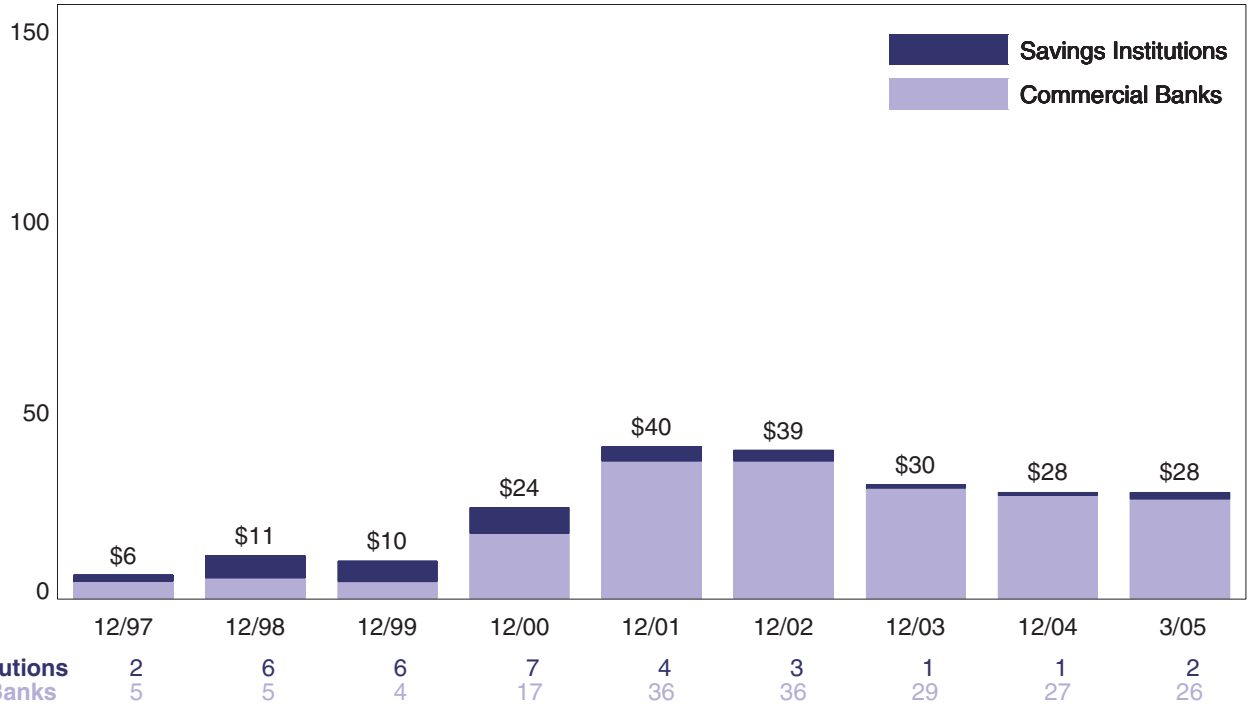
Number of Institutions



## Assets of FDIC-Insured "Problem" Institutions

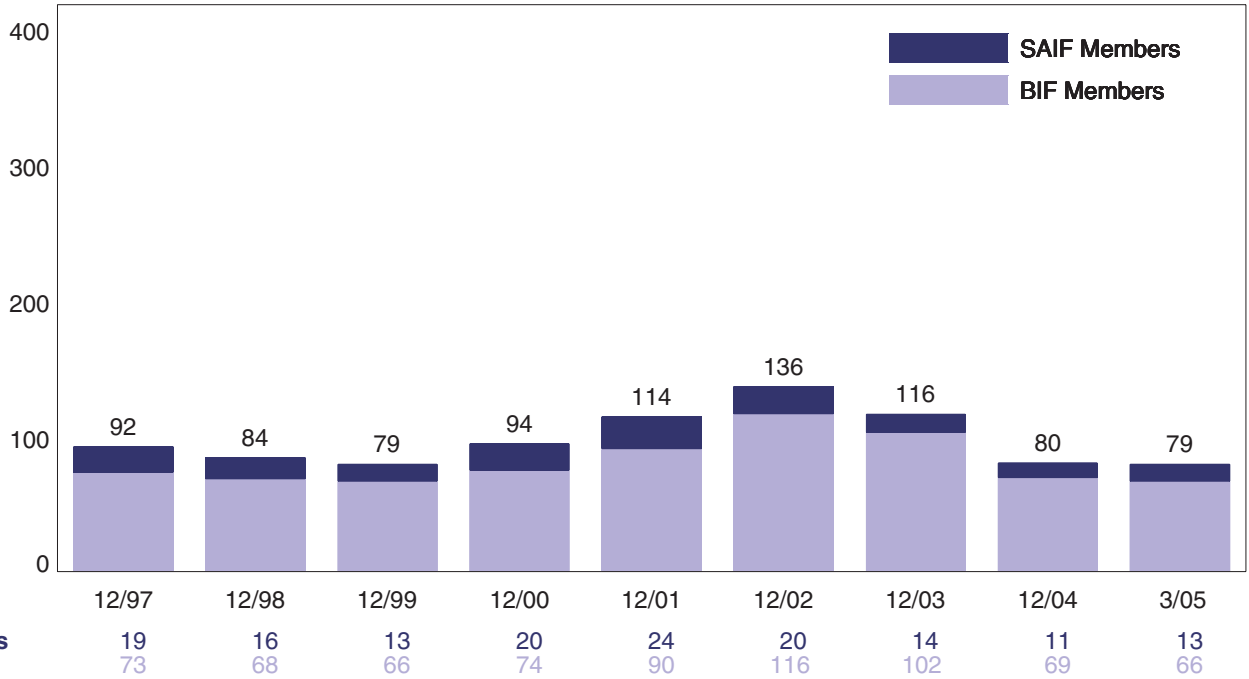
1997-2005

\$ Billions



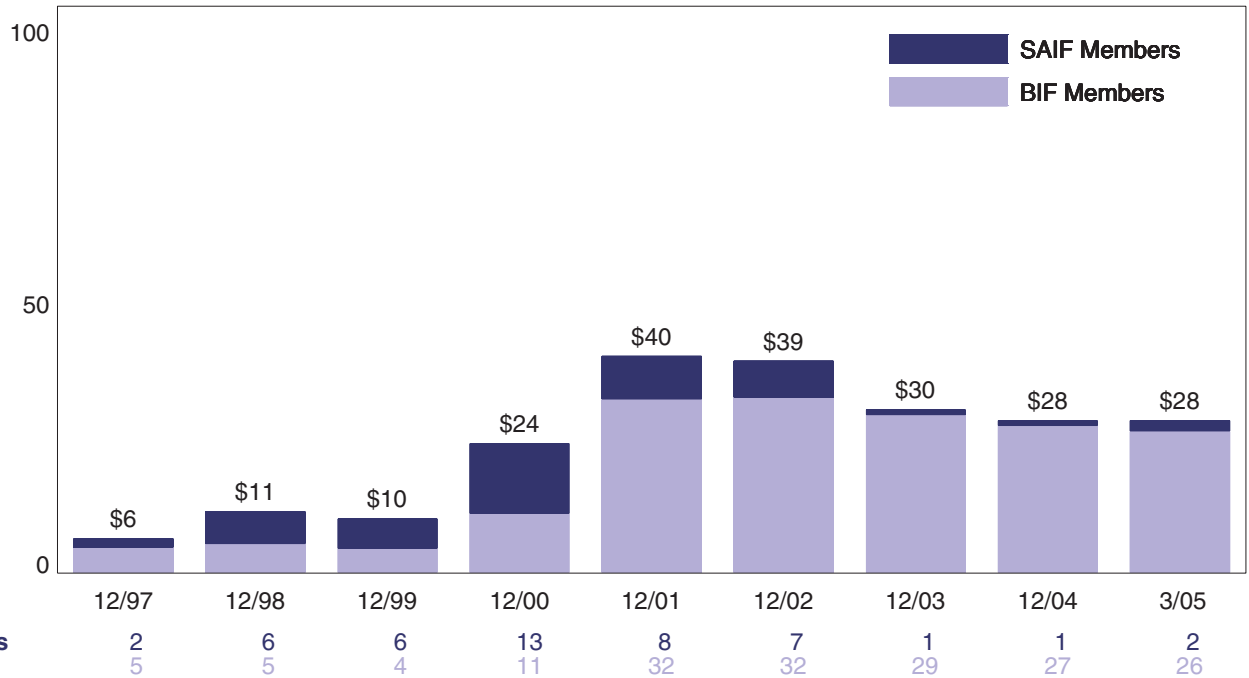
## Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1997-2005



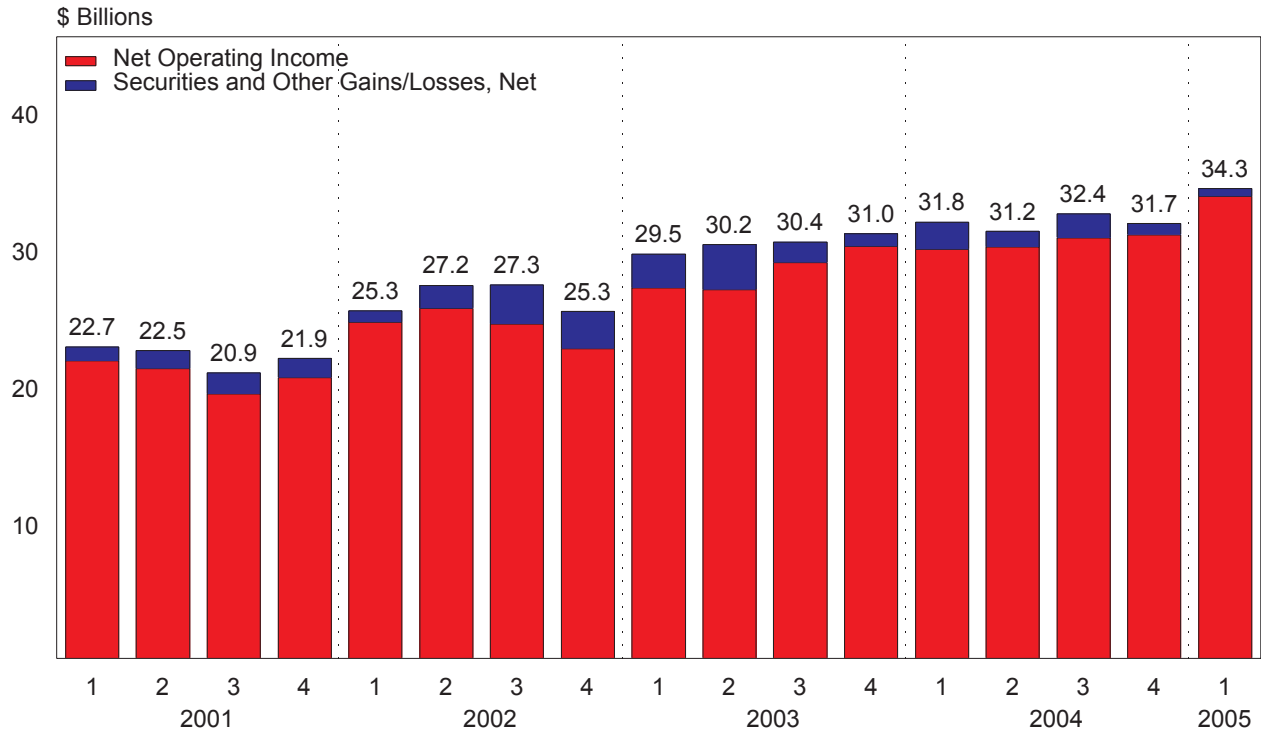
## Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1997-2005



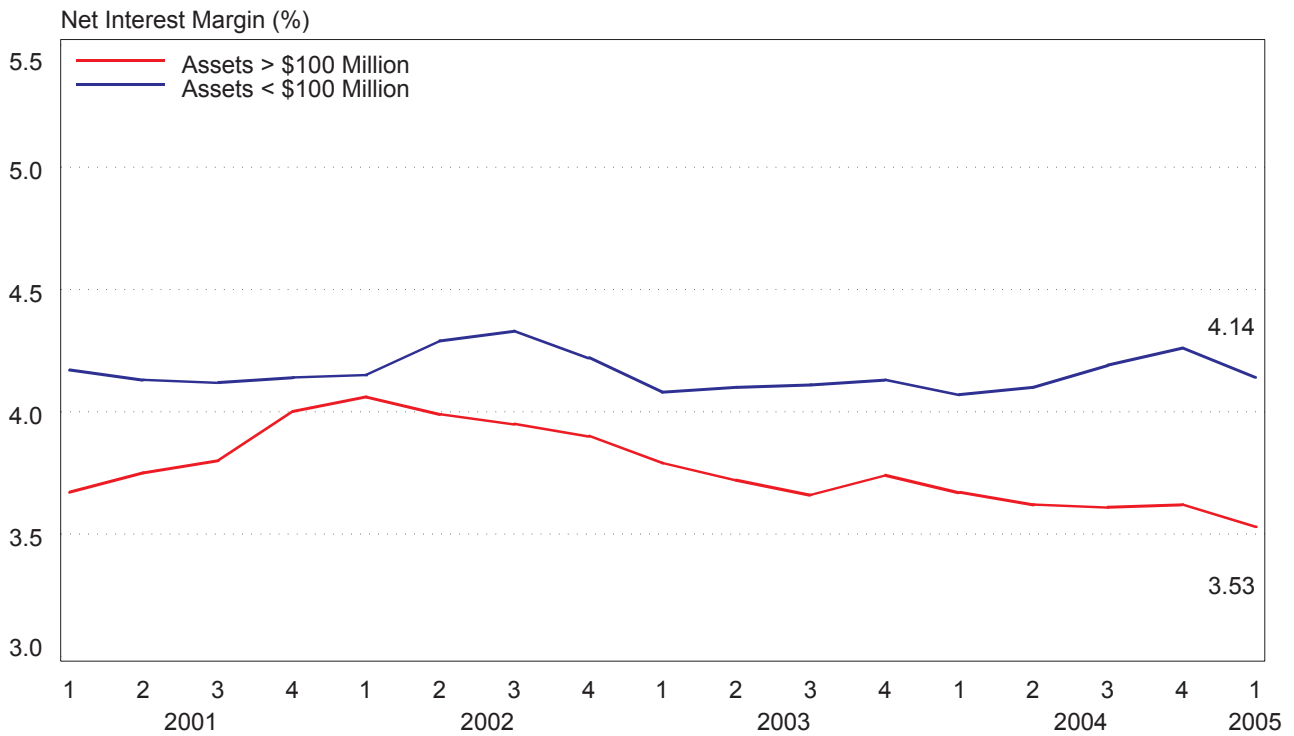
## Quarterly Net Income

2001 - 2005



## Quarterly Net Interest Margins, Annualized

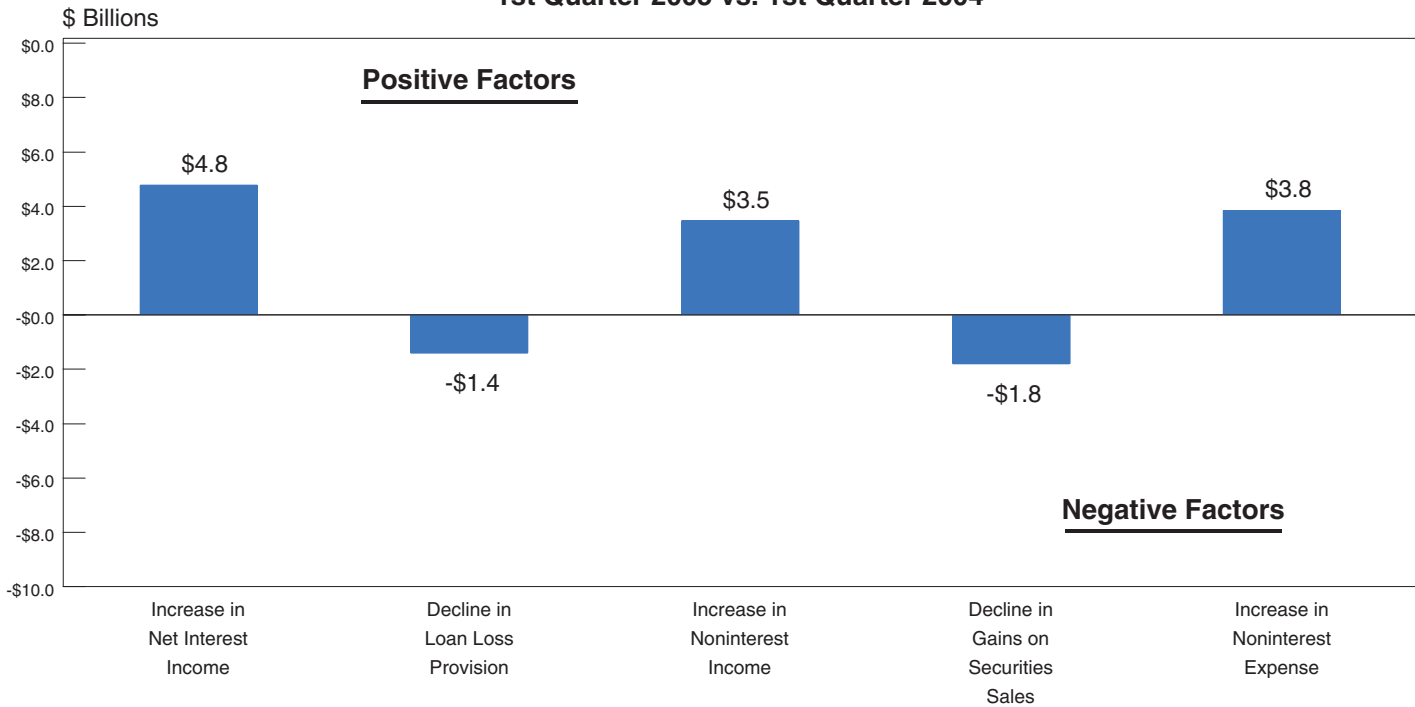
2001 - 2005



# Sources of Earnings Growth

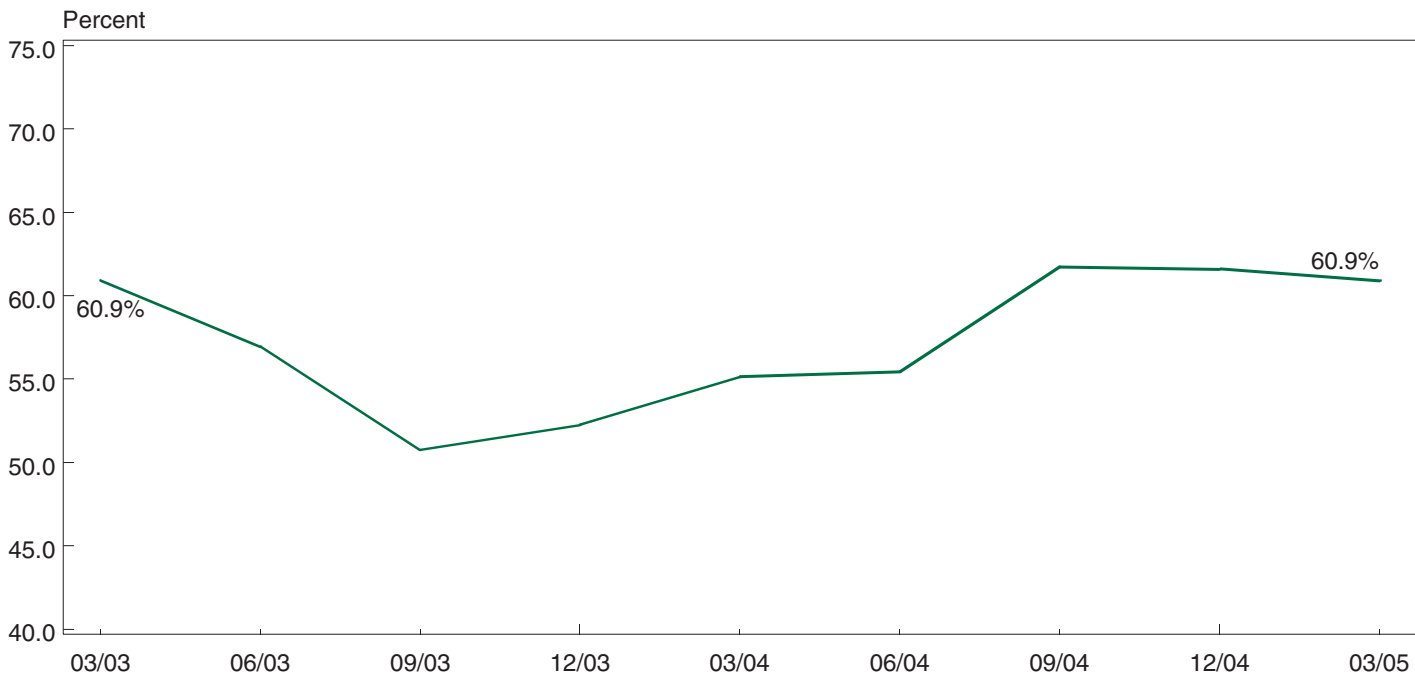
## Contributions to Pre-Tax Earnings Growth

1st Quarter 2005 vs. 1st Quarter 2004



## Percentage of Insured Institutions With Earning Gains

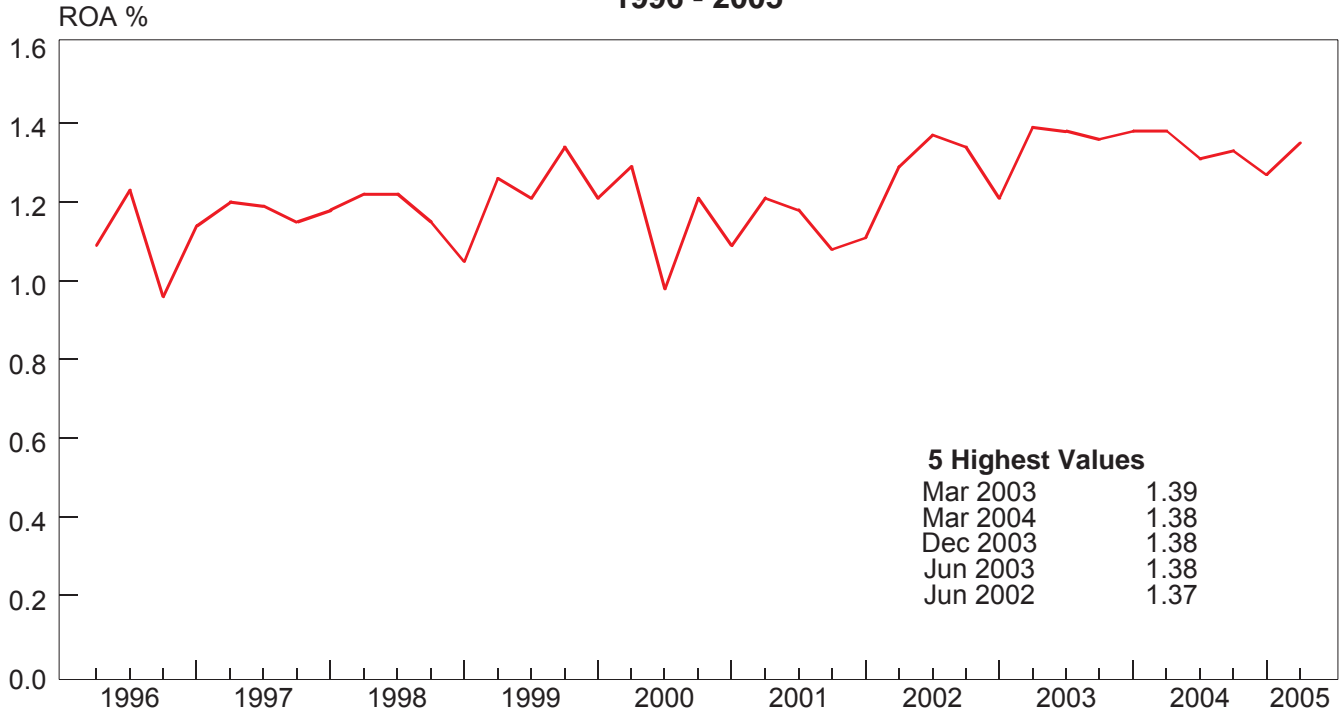
### Compared to Year-Earlier Quarter, 2003-2005





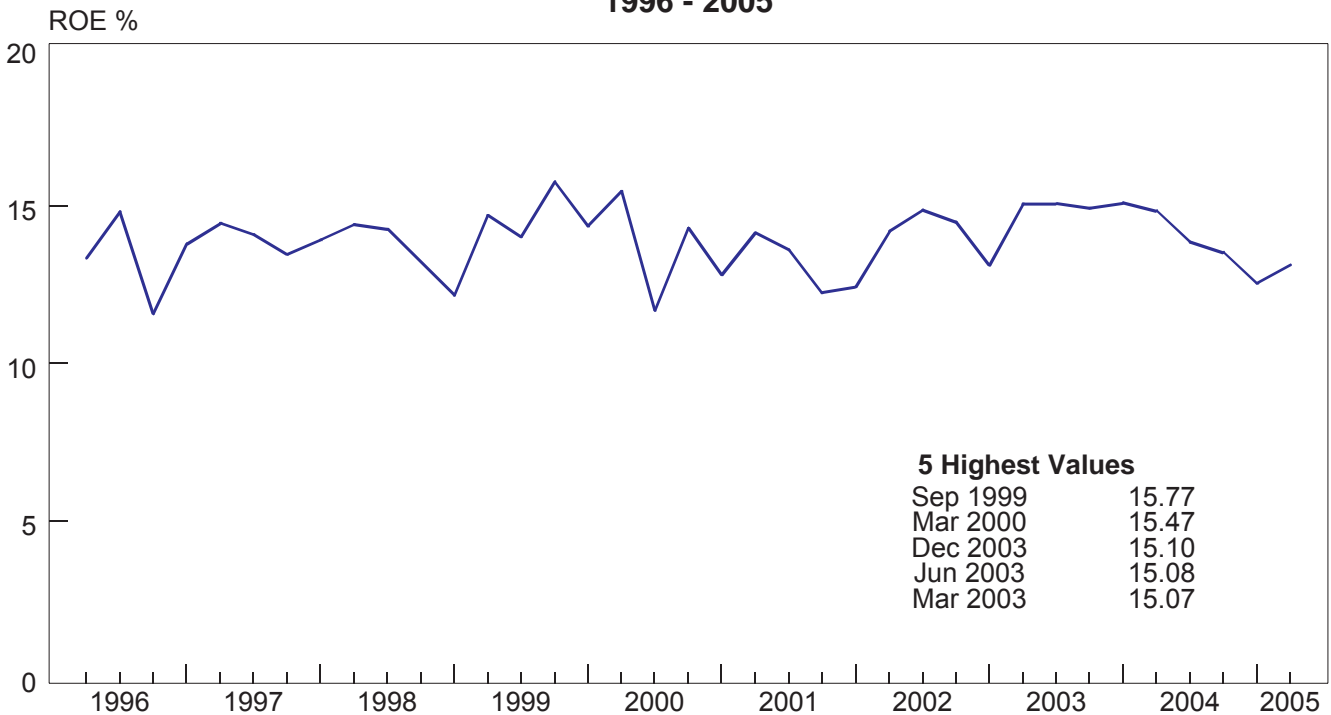
## Quarterly Return on Assets (ROA), Annualized

1996 - 2005



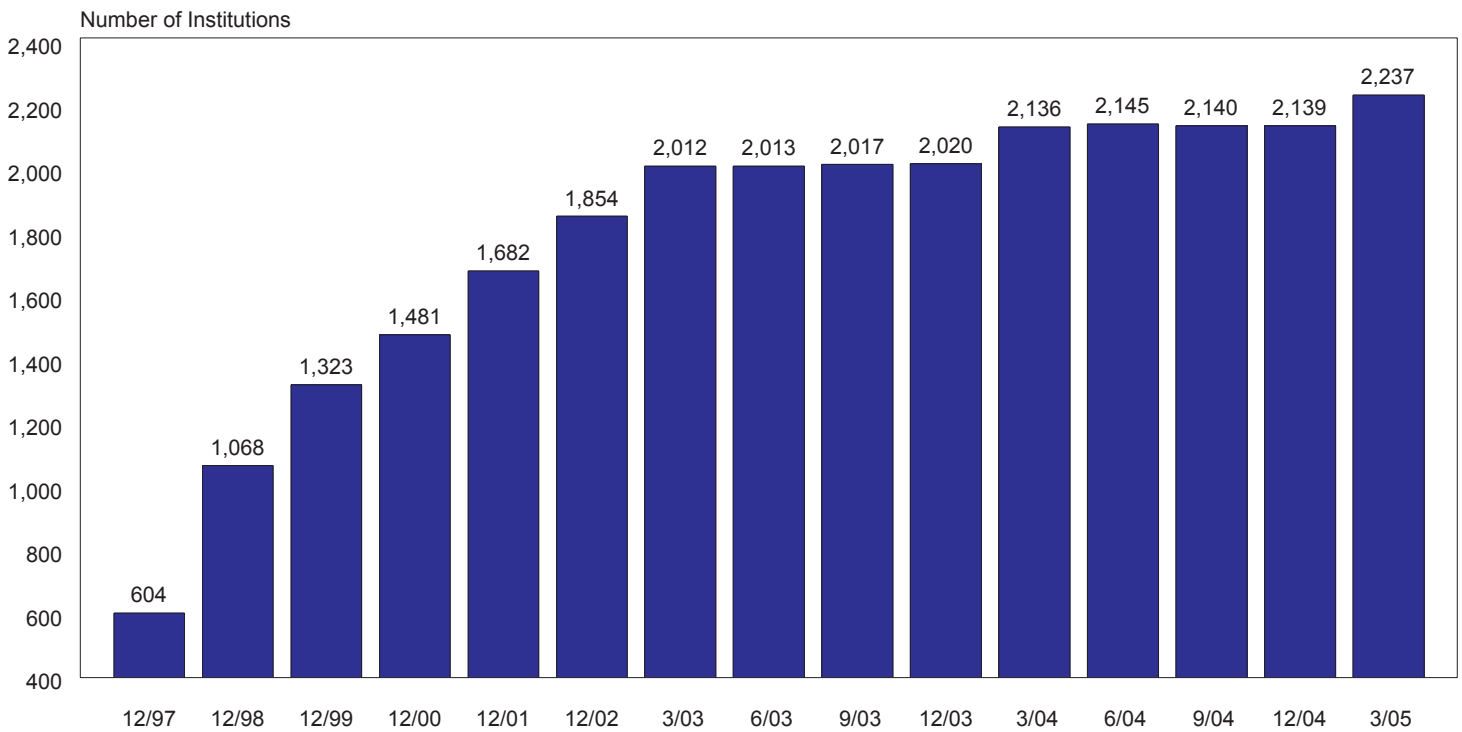
## Quarterly Return on Equity (ROE), Annualized

1996 - 2005



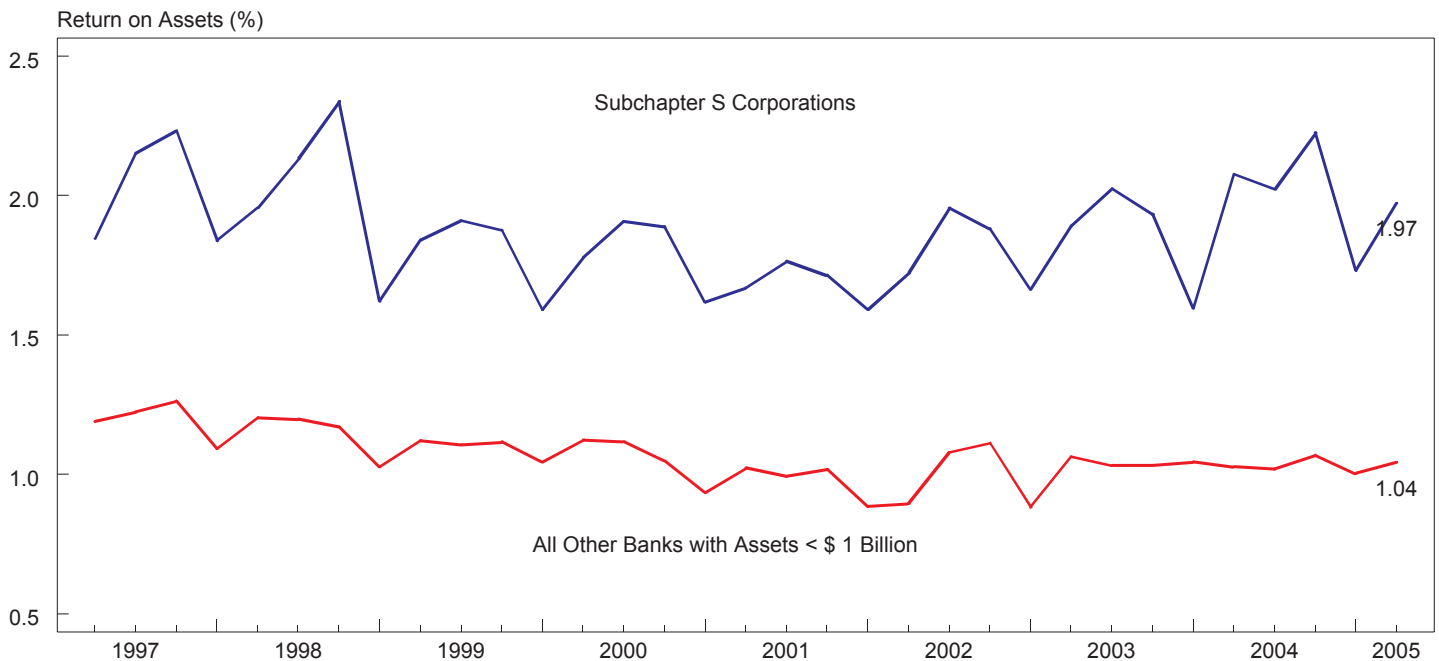
## Number of Subchapter S Corporations

1997-2005



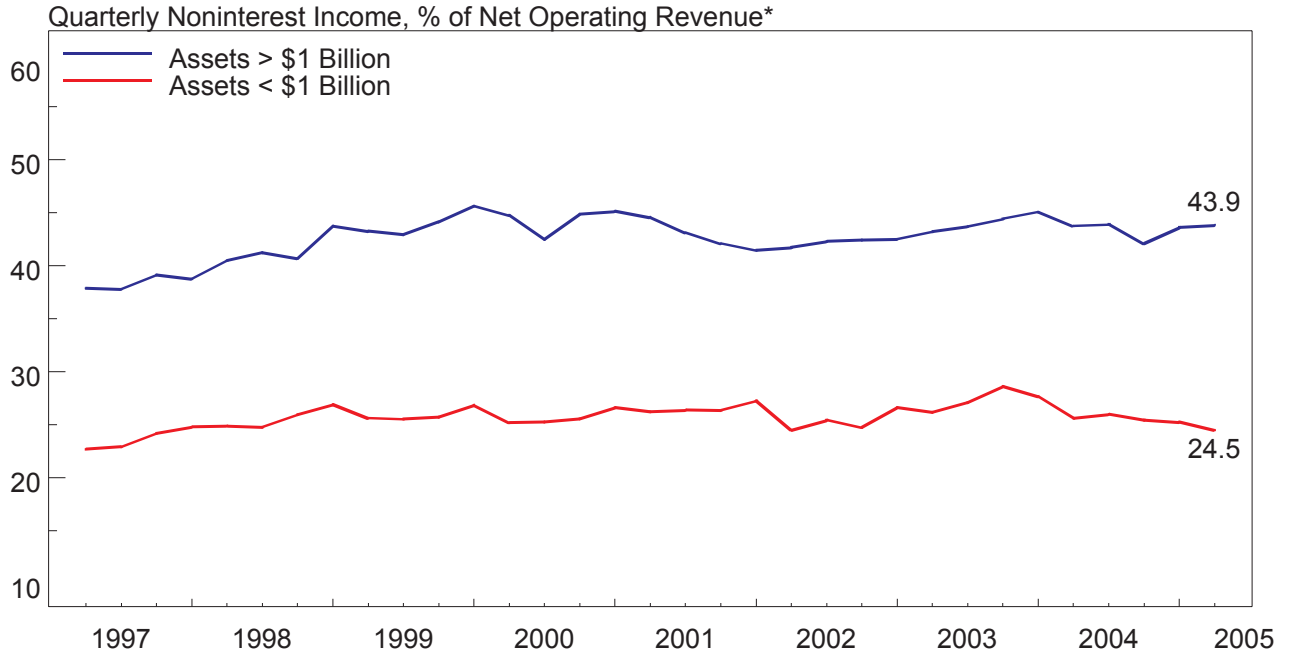
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2005



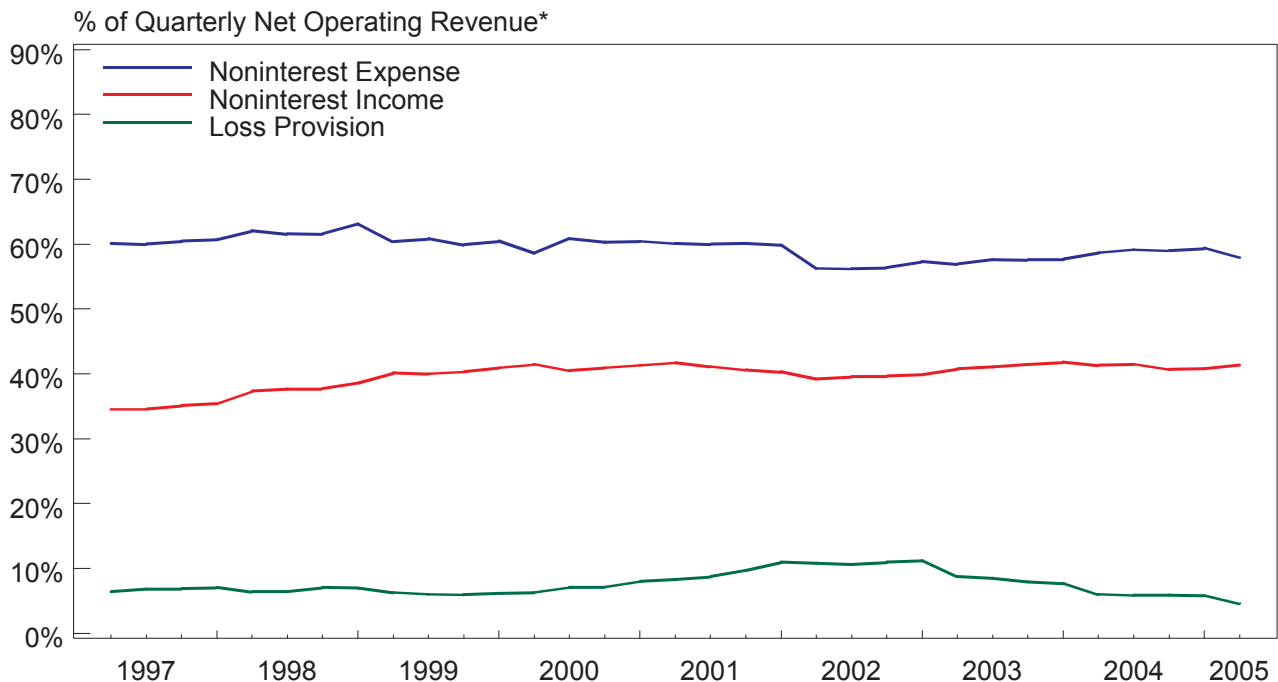
## Noninterest Income as a Percentage of Net Operating Revenue\*

1997 - 2005



## Trends in FDIC-Insured Institutions' Income & Expenses

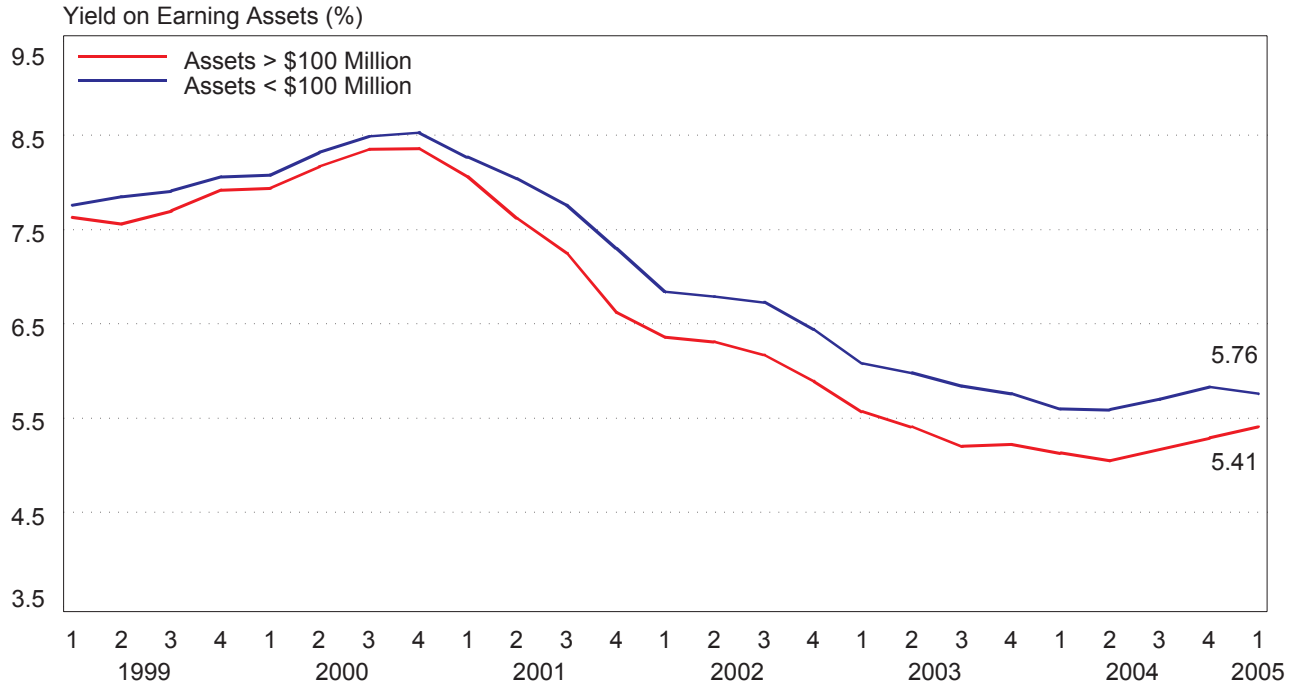
1997 - 2005



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

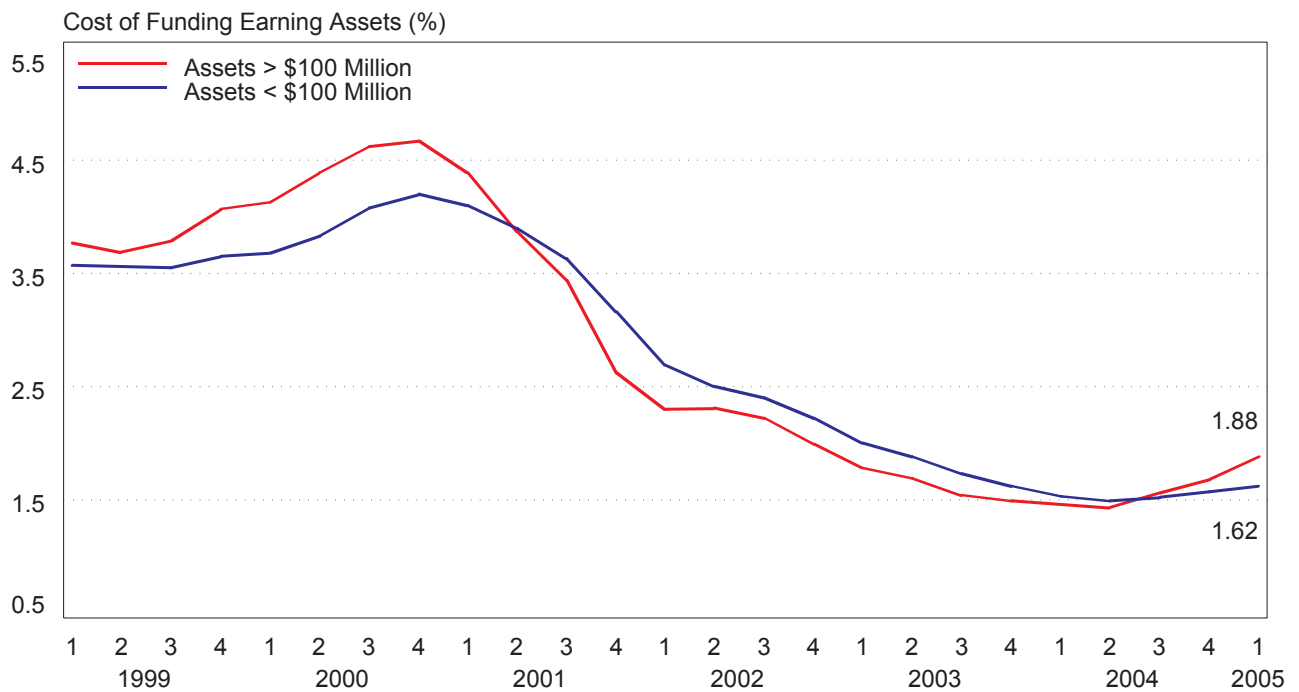
## Quarterly Yield on Earning Assets

1999 - 2005



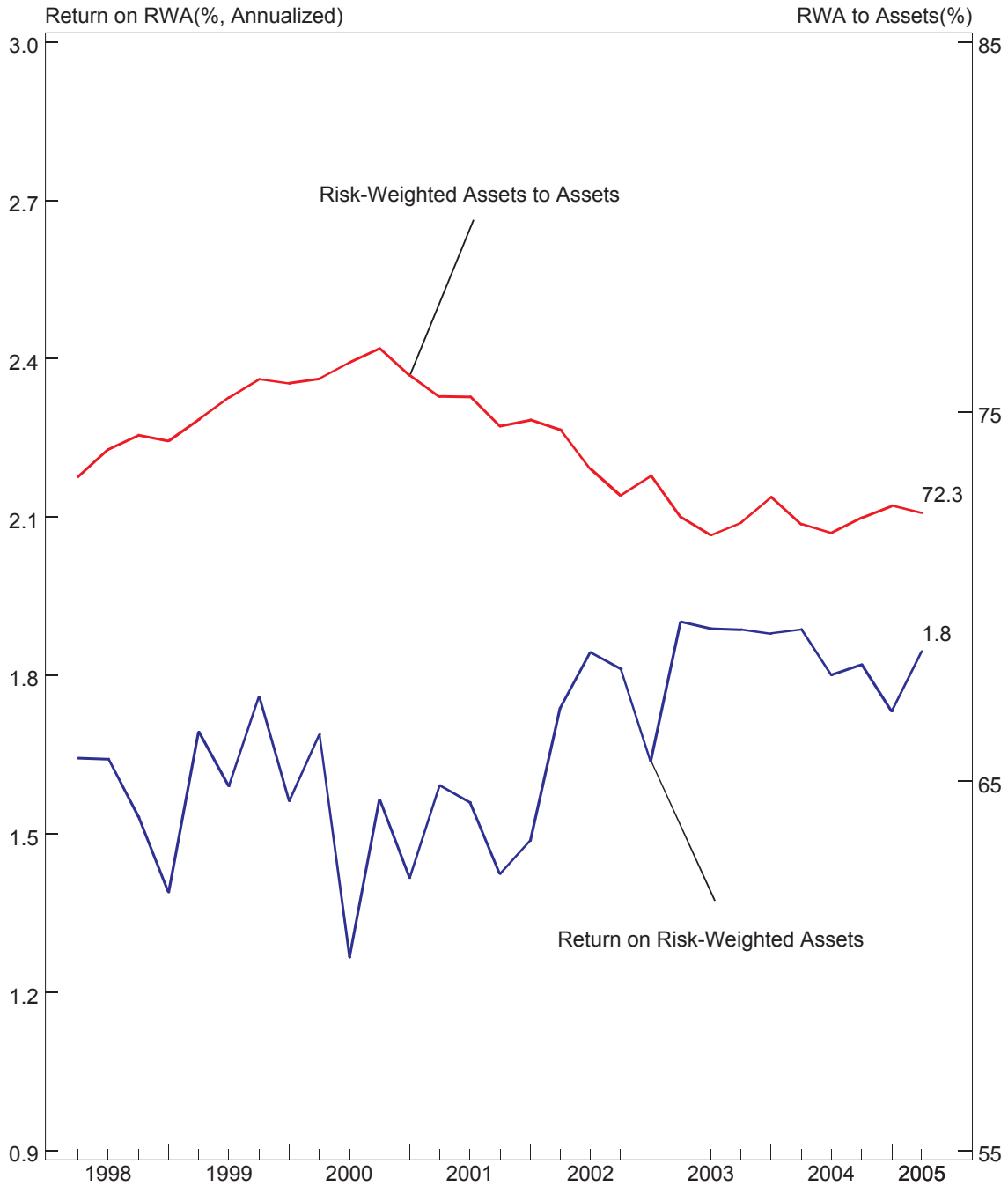
## Quarterly Cost of Funding Earning Assets

1999 - 2005



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

1998 - 2005

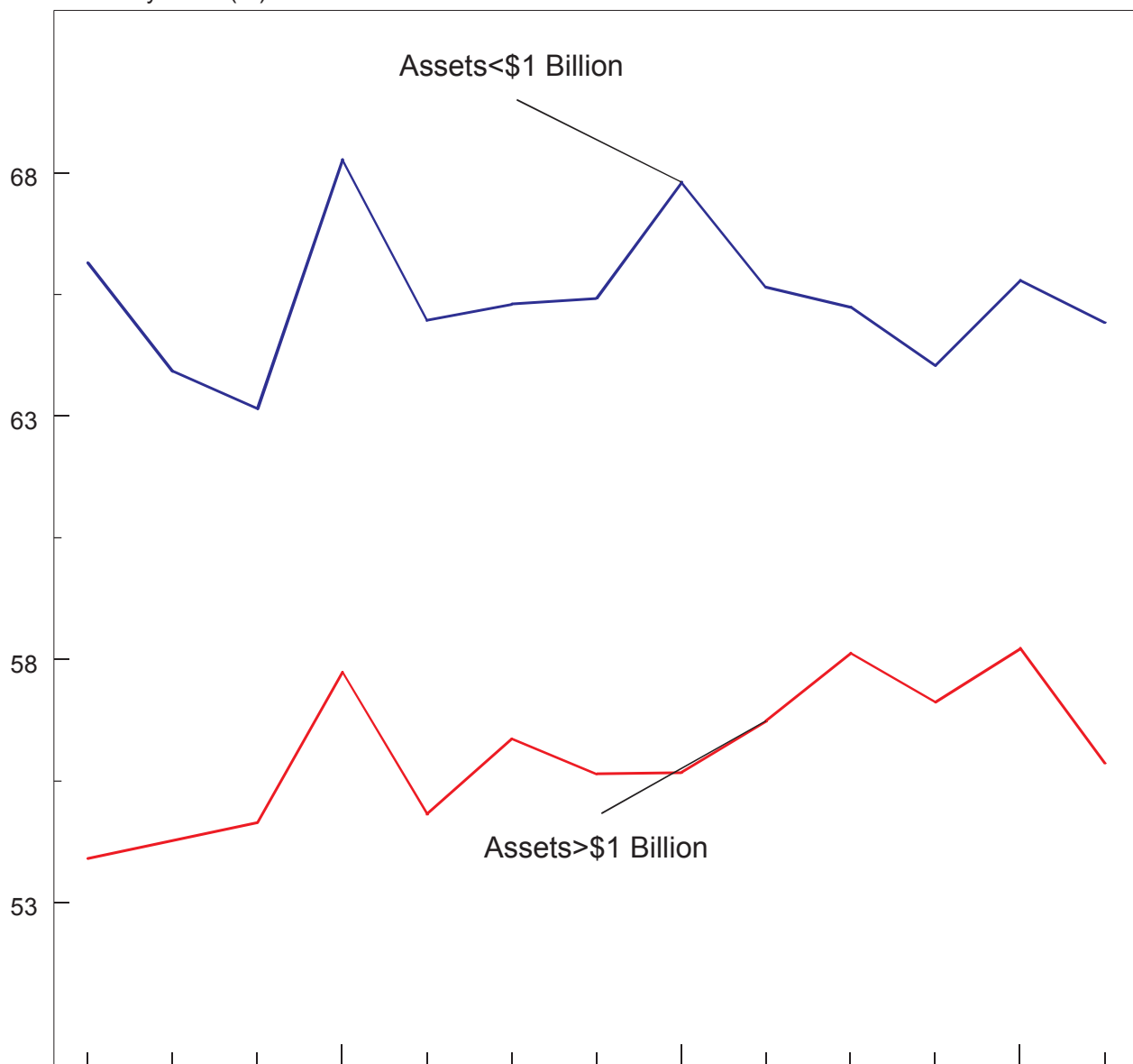


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2002 - 2005

Efficiency Ratio (%)

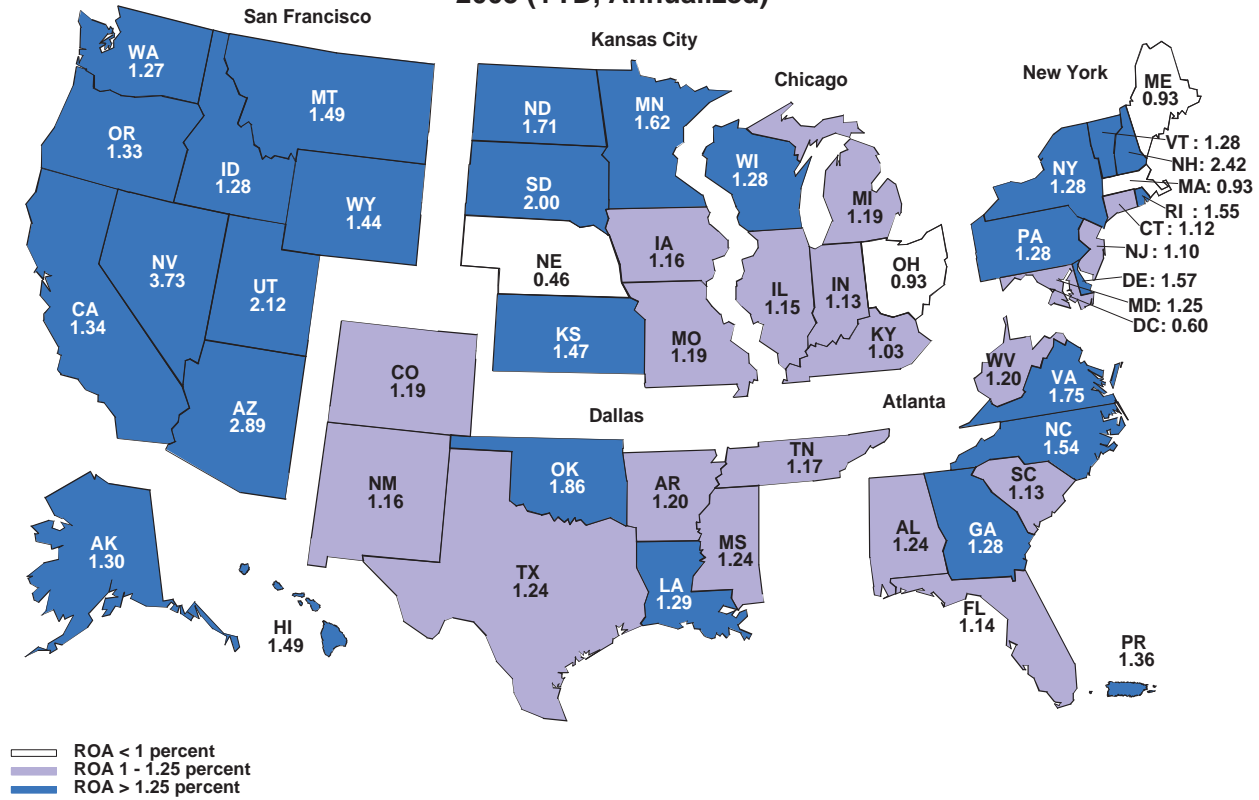


	03/02	06/02	09/02	12/02	03/03	06/03	09/03	12/03	03/04	06/04	09/04	12/04	03/05
Assets<\$1 Billion	65.66	63.43	62.66	67.78	64.48	64.81	64.93	67.32	65.16	64.75	63.55	65.30	64.43
Assets>\$1 Billion	53.41	53.78	54.15	57.24	54.32	55.87	55.15	55.18	56.24	57.63	56.63	57.73	55.37
Total	55.20	55.24	55.43	58.81	55.78	57.15	56.57	56.86	57.45	58.58	57.57	58.73	56.54

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

# Return on Assets (ROA)

2005 (YTD, Annualized)



## ROA Rankings by State

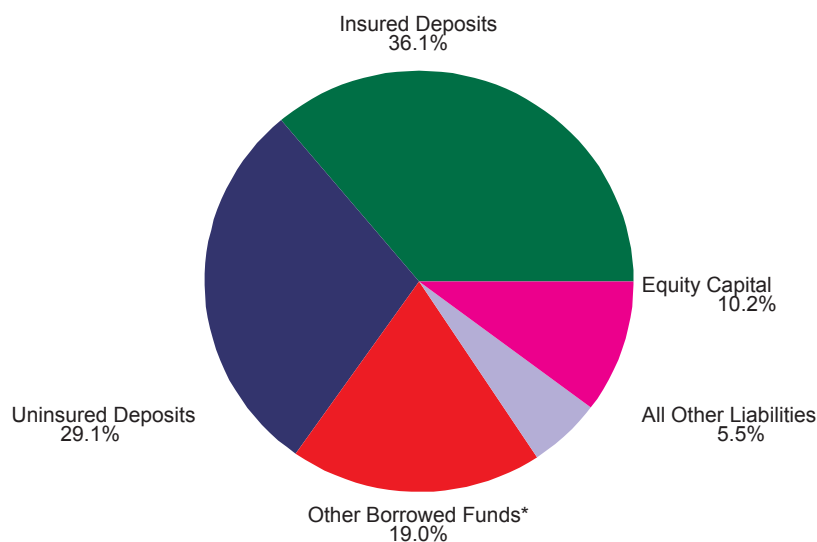
Rank	State	No. of Inst. as of 3/31/05	YTD 2005	YTD 2004	Change*
1	Nevada	38	3.73	3.62	11
2	Arizona	51	2.89	2.60	29
3	New Hampshire	30	2.42	1.95	47
4	Utah	68	2.12	2.20	(8)
5	South Dakota	91	2.00	1.73	27
6	Oklahoma	272	1.86	1.76	10
7	Virginia	141	1.75	1.52	23
8	North Dakota	102	1.71	1.40	31
9	Minnesota	478	1.62	1.54	8
10	Delaware	36	1.57	2.77	(120)
11	Rhode Island	14	1.55	1.53	2
12	North Carolina	108	1.54	1.30	24
13	Hawaii	7	1.49	1.49	0
14	Montana	80	1.49	1.40	9
15	Kansas	372	1.47	1.08	39
16	Wyoming	44	1.44	1.46	(2)
17	Puerto Rico	10	1.36	1.49	(13)
18	California	293	1.34	1.28	6
19	Oregon	40	1.33	1.71	(38)
20	Alaska	7	1.30	1.50	(20)
21	Louisiana	165	1.29	1.28	1
22	Georgia	344	1.28	1.47	(19)
23	Idaho	17	1.28	1.10	18
24	New York	198	1.28	1.17	11
25	Pennsylvania	256	1.28	1.17	11
26	Vermont	19	1.28	1.14	14
27	Wisconsin	305	1.28	1.25	3
28	Washington	97	1.27	1.08	19
29	Maryland	116	1.25	1.19	6
30	Alabama	160	1.24	1.29	(5)
31	Mississippi	100	1.24	1.16	8
32	Texas	678	1.24	1.42	(18)
33	Arkansas	167	1.20	1.13	7
34	West Virginia	72	1.20	1.23	(3)
35	Colorado	176	1.19	1.20	(1)
36	Michigan	174	1.19	0.96	23
37	Missouri	372	1.19	1.16	3
38	Tennessee	208	1.17	1.31	(14)
39	Iowa	412	1.16	1.20	(4)
40	New Mexico	58	1.16	1.00	16
41	Illinois	744	1.15	1.10	5
42	Florida	297	1.14	1.06	8
43	Indiana	193	1.13	2.05	(92)
44	South Carolina	98	1.13	1.11	2
45	Connecticut	57	1.12	1.35	(23)
46	New Jersey	139	1.10	1.22	(12)
47	Kentucky	232	1.03	1.17	(14)
48	Maine	37	0.93	1.32	(39)
49	Massachusetts	198	0.93	1.04	(11)
50	Ohio	284	0.93	1.67	(74)
51	District of Col.	6	0.60	0.94	(34)
52	Nebraska	262	0.46	1.07	(61)
	U.S. and Terr.	8,930	1.35	1.38	(3)

\*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.

## Total Liabilities and Equity Capital

March 31, 2005



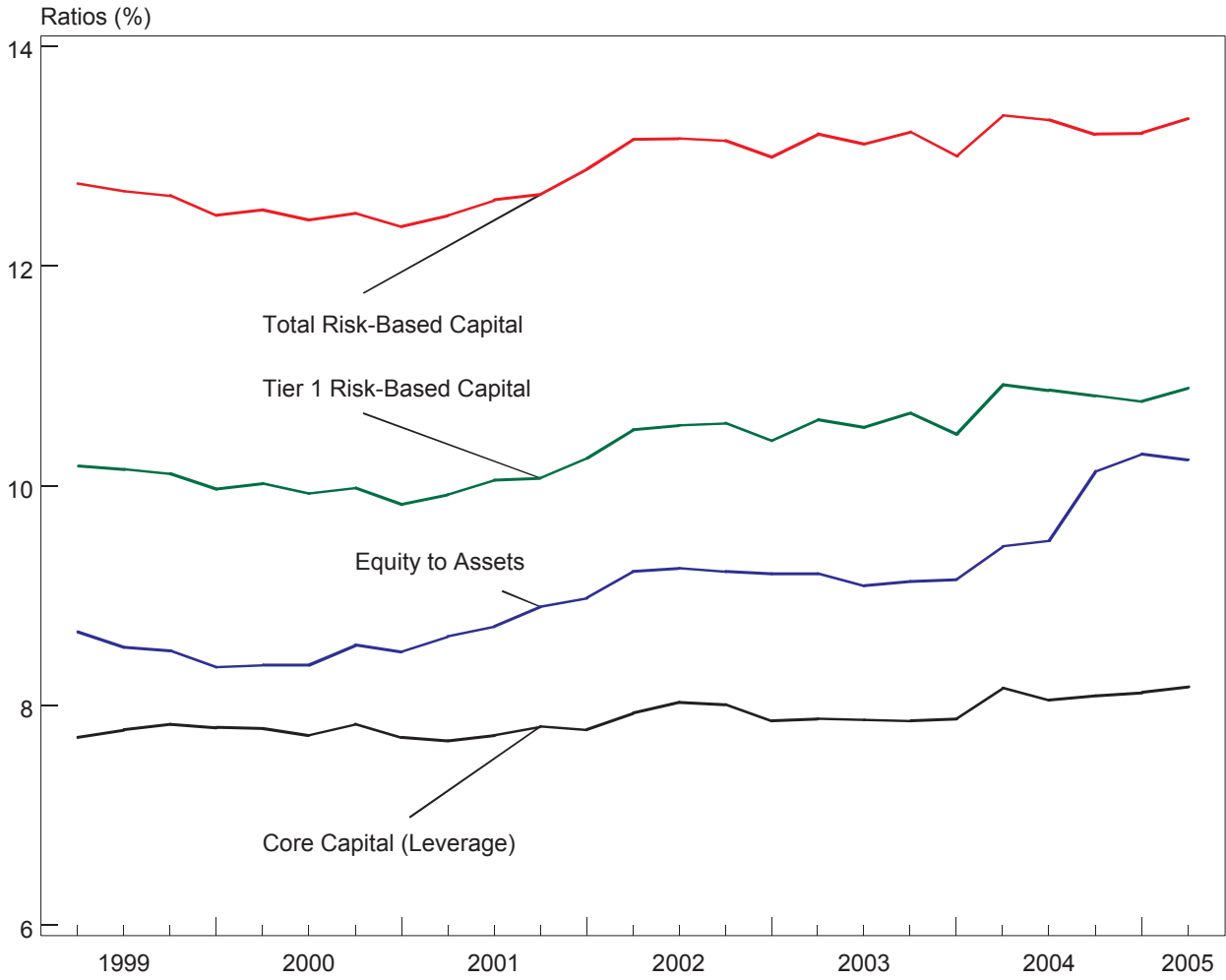
(\$ Billions)	3/31/04	3/31/05	% Change
<b>Insured Deposits (estimated)</b>	<b>3,499</b>	<b>3,712</b>	<b>6.1</b>
BIF - Insured	2,585	2,746	6.2
SAIF - Insured	914	967	5.8
<b>Uninsured Deposits</b>	<b>2,629</b>	<b>2,997</b>	<b>14.0</b>
In Foreign Offices	780	882	13.1
<b>Other Borrowed Funds*</b>	<b>1,813</b>	<b>1,957</b>	<b>7.9</b>
<b>All Other Liabilities</b>	<b>551</b>	<b>563</b>	<b>2.2</b>
Subordinated Debt	107	122	14.0
<b>Equity Capital</b>	<b>886</b>	<b>1,053</b>	<b>18.8</b>
<b>Total Liabilities and Equity Capital</b>	<b>9,377</b>	<b>10,282</b>	<b>9.7</b>

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



# Capital Ratios

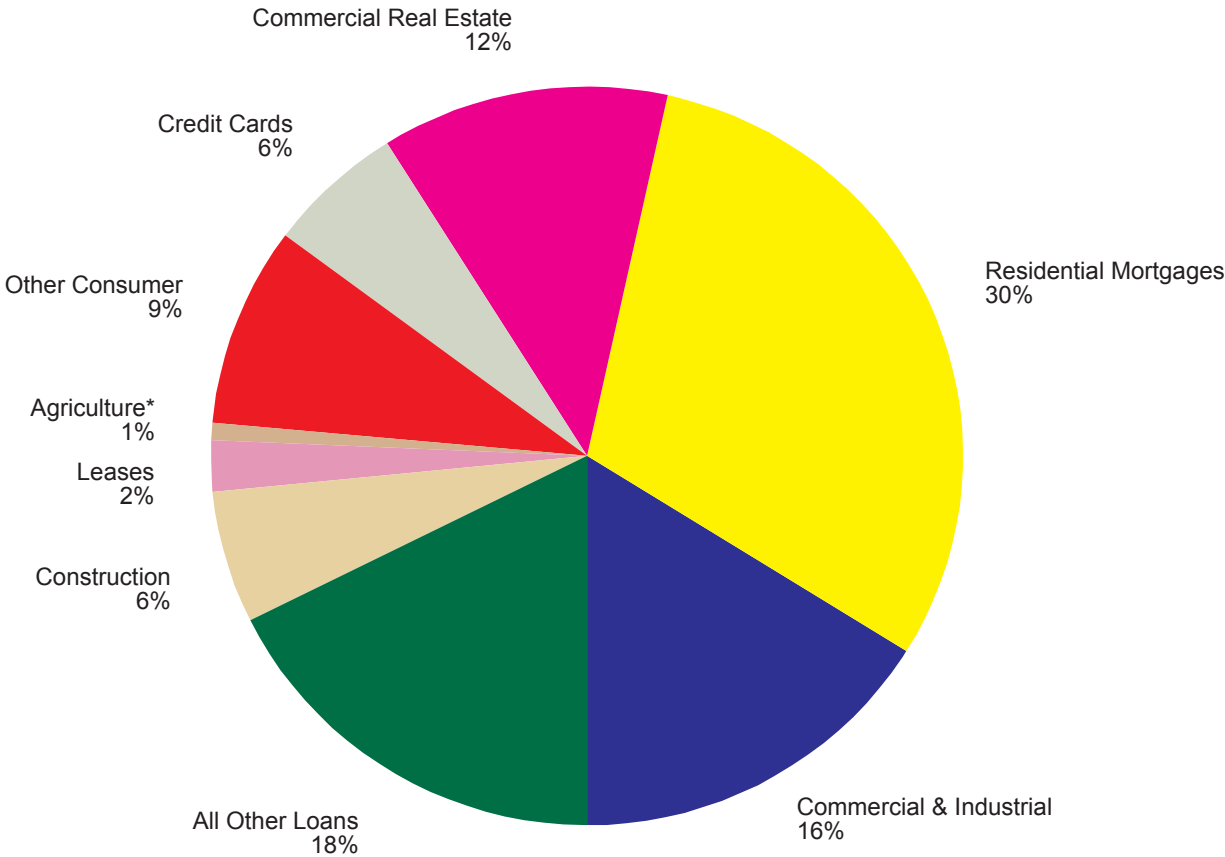
1999 - 2005



	12/99	12/00	12/01	12/02	12/03	12/04	3/05
<b>Total Risk-Based Capital</b>	<b>12.46</b>	<b>12.36</b>	<b>12.88</b>	<b>12.99</b>	<b>13.00</b>	<b>13.21</b>	<b>13.34</b>
<b>Tier 1 Risk-Based Capital</b>	<b>9.97</b>	<b>9.83</b>	<b>10.25</b>	<b>10.41</b>	<b>10.47</b>	<b>10.77</b>	<b>10.89</b>
<b>Equity to Assets</b>	<b>8.35</b>	<b>8.49</b>	<b>8.98</b>	<b>9.20</b>	<b>9.15</b>	<b>10.29</b>	<b>10.24</b>
<b>Core Capital (Leverage)</b>	<b>7.80</b>	<b>7.71</b>	<b>7.78</b>	<b>7.86</b>	<b>7.88</b>	<b>8.12</b>	<b>8.17</b>

# Loan Portfolio Composition

March 31, 2005

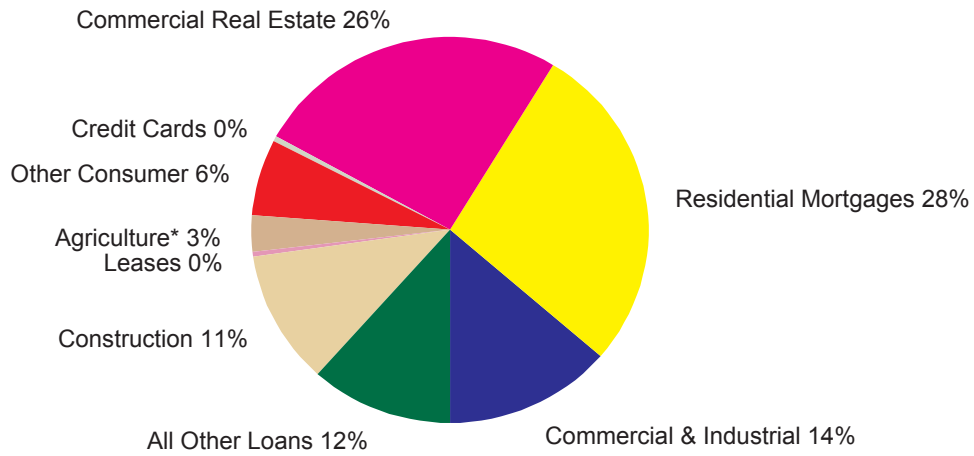


\* OTS - Supervised Savings Associations do not identify agricultural loans.

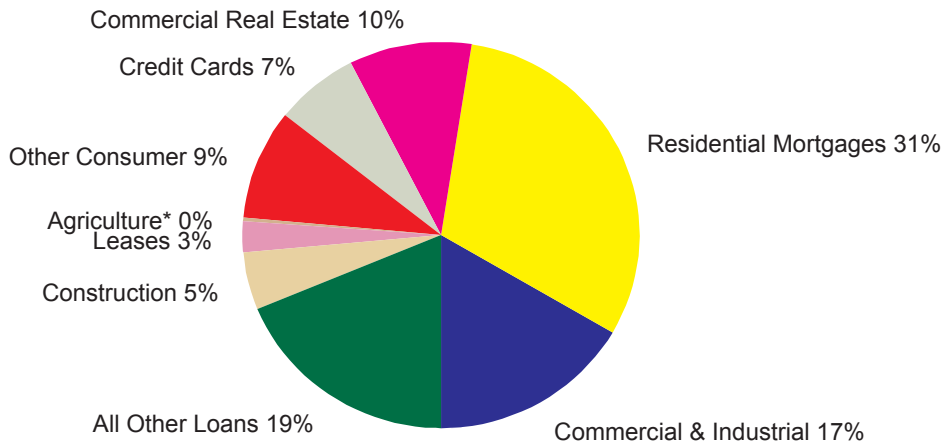
# Loan Portfolio Composition by Asset Size

March 31, 2005

## Assets < \$1 Billion



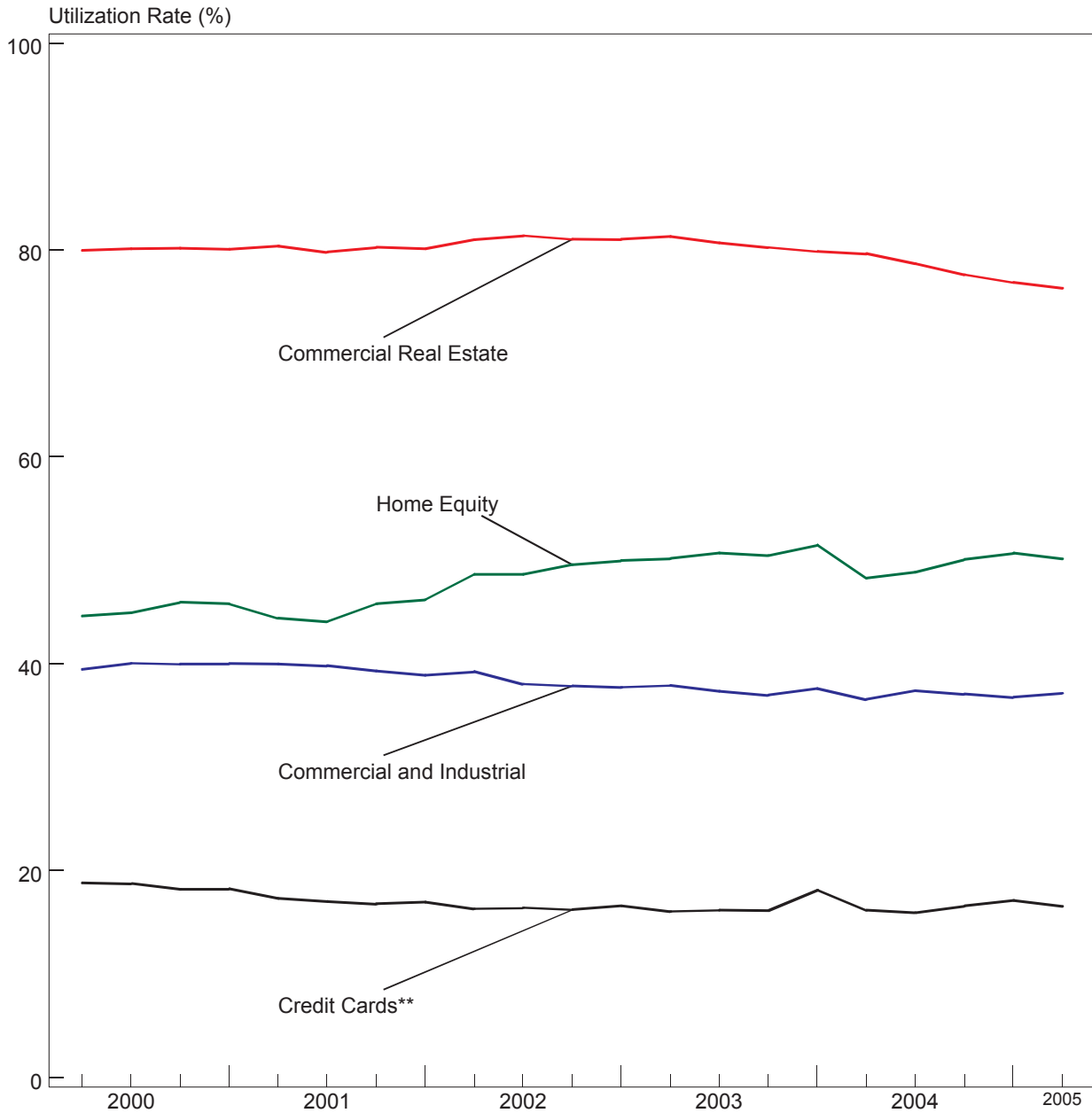
## Assets > \$1 Billion



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

## Utilization Rates of Loan Commitments\*

2000-2005

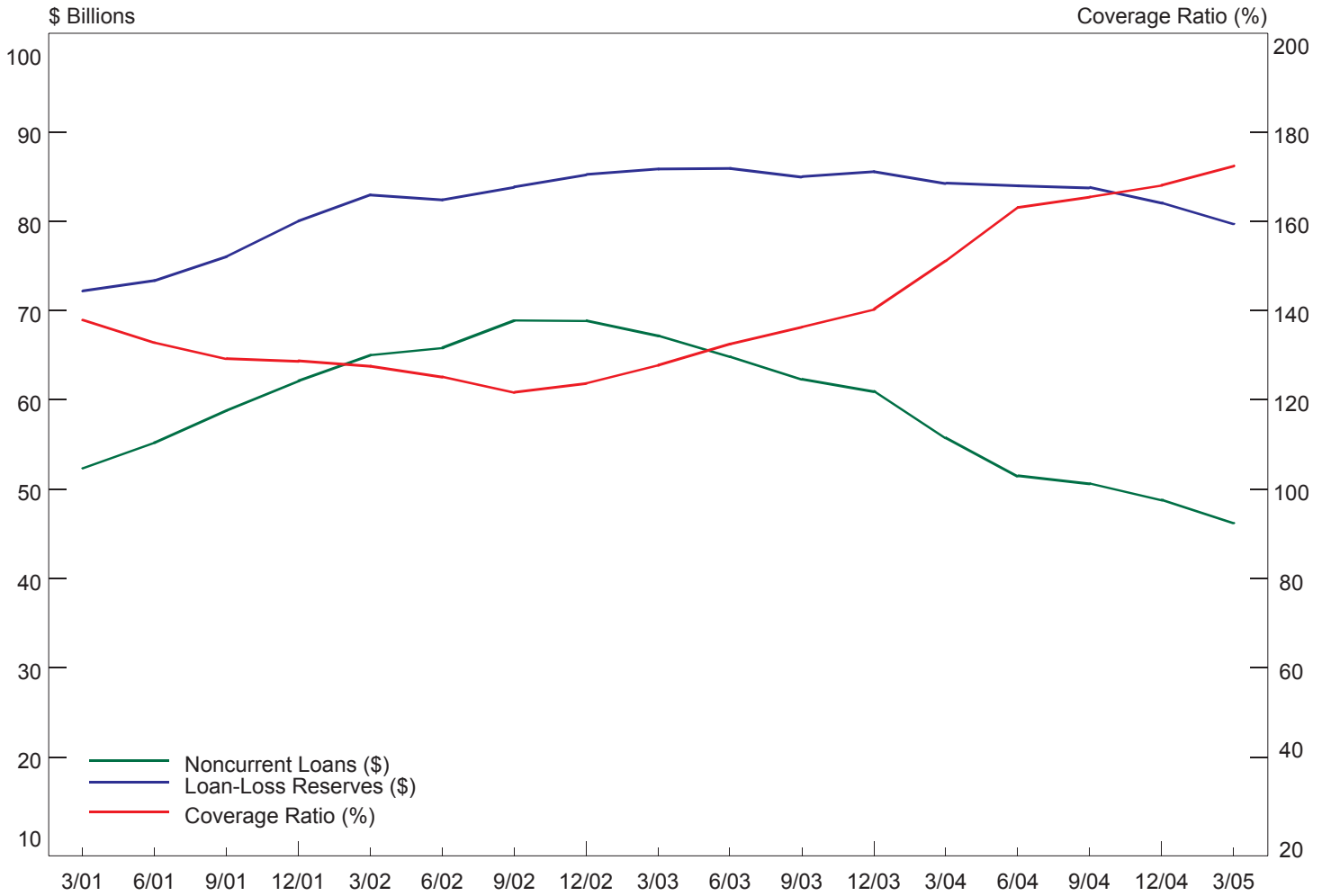


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

## Reserve Coverage Ratio\*

2001-2005



**Noncurrent Loans (\$ Billions)**

52.4 55.2 58.8 62.1 65.0 65.8 68.9 68.9 67.2 64.8 62.3 61.0 55.8 51.5 50.6 48.8 46.2

**Loan-Loss Reserves (\$ Billions)**

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 84.0 83.8 82.1 79.7

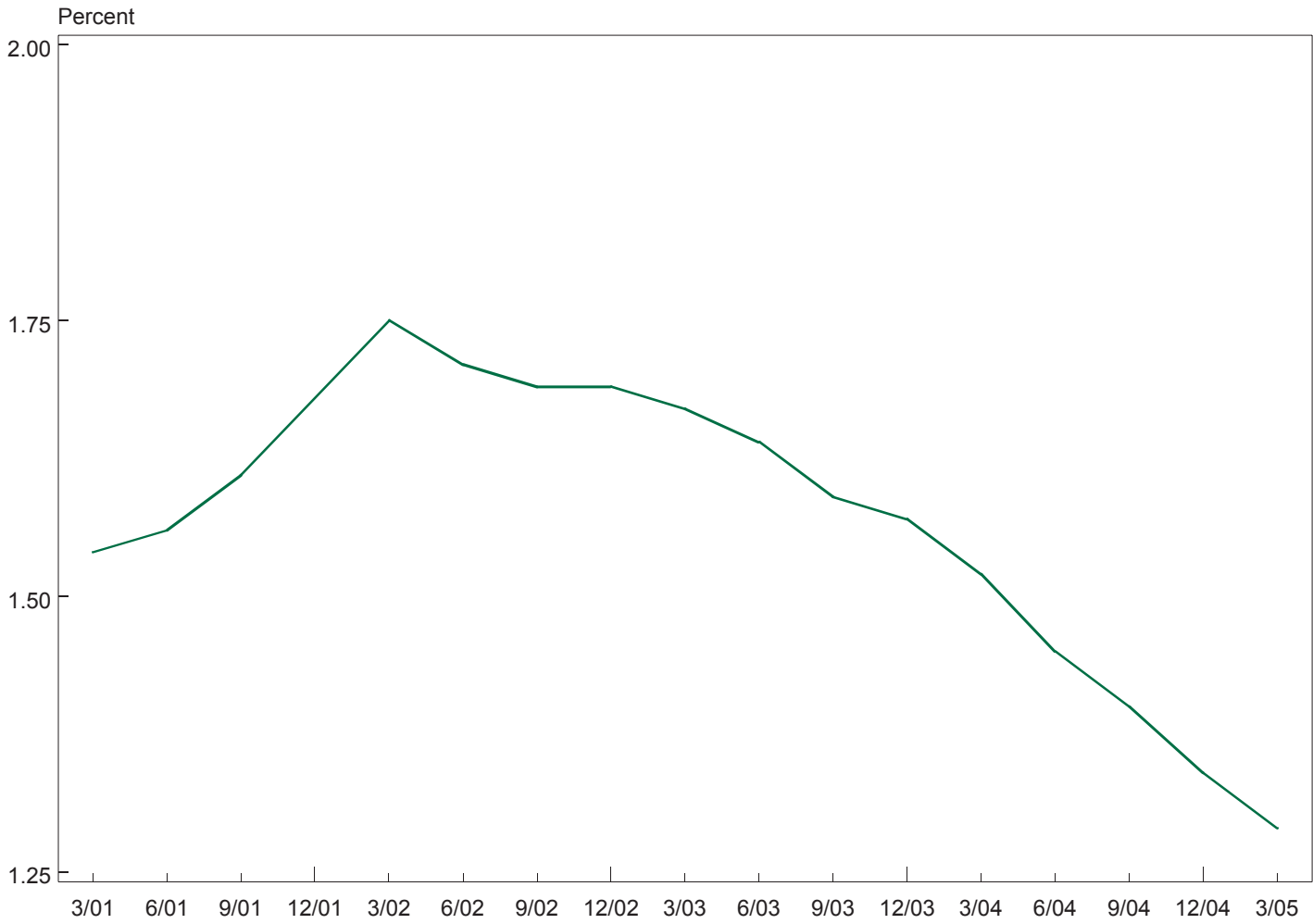
**Coverage Ratio (%)**

138 133 129 129 128 125 122 124 128 133 136 140 151 163 165 168 172

\* Loan-loss reserves to noncurrent loans.

## Loss Allowance To Loans and Leases

2001-2005

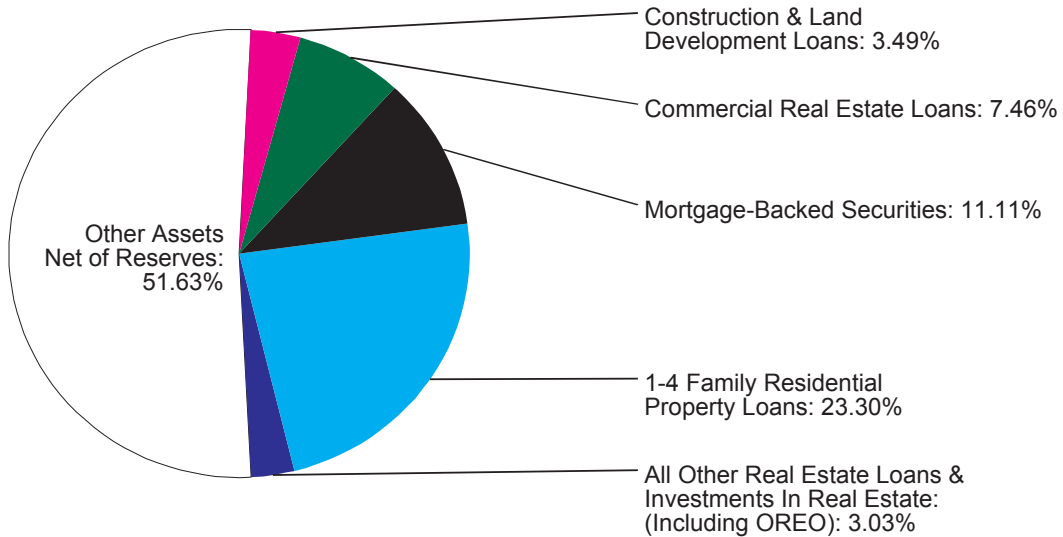


**Loss Allowance To Loans and Leases**

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 1.40 1.34 1.29

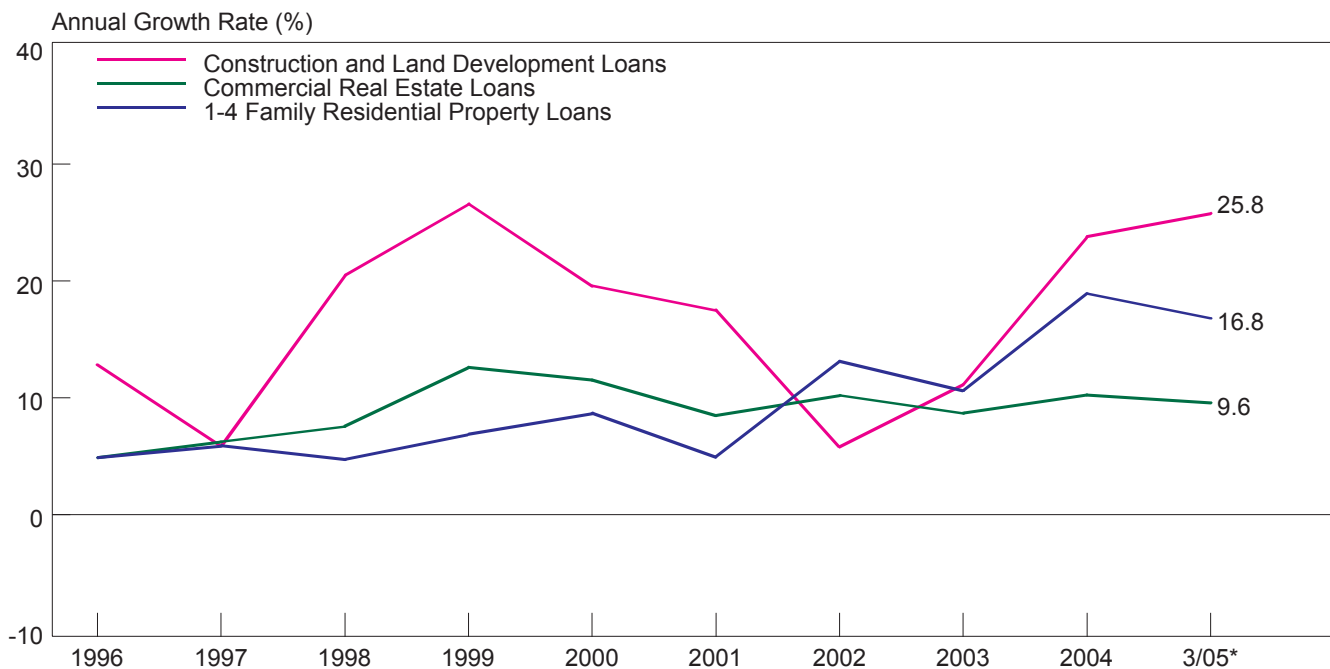
## Real Estate Assets as a Percent of Total Assets

March 31, 2005



## Real Estate Loan Growth Rates\*

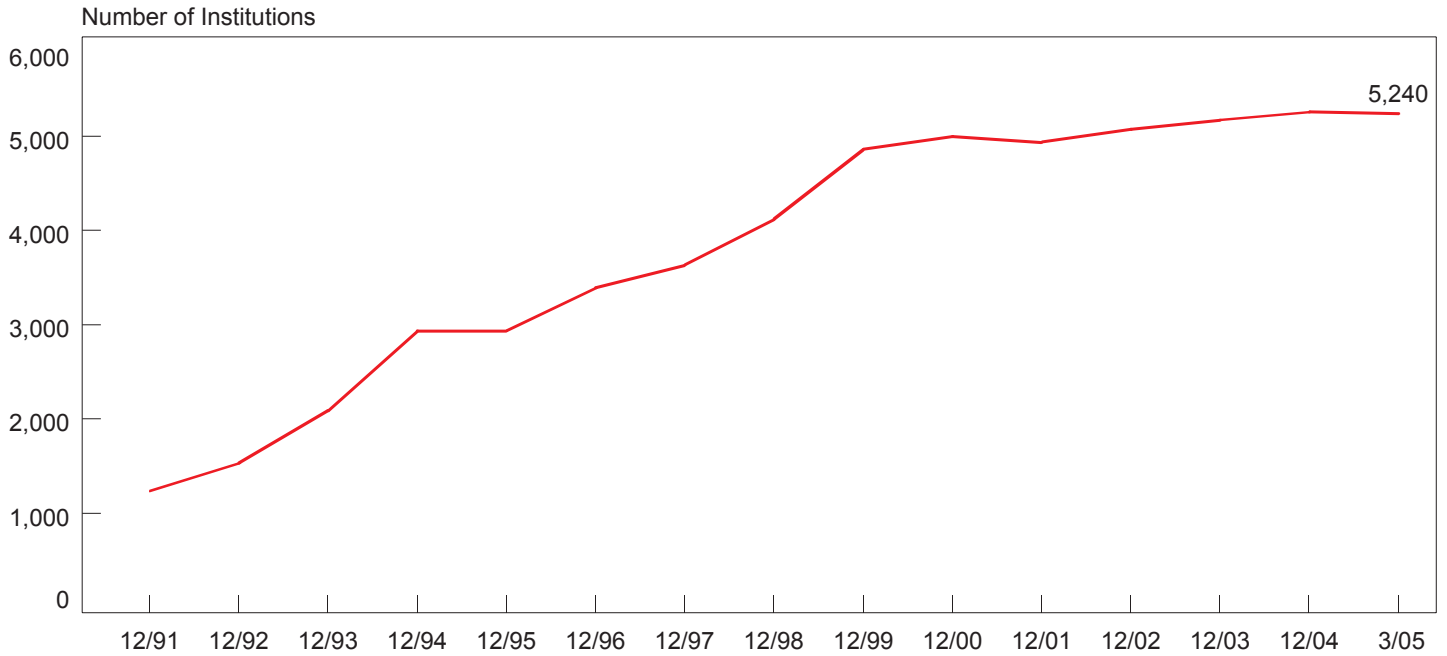
1996-2005



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

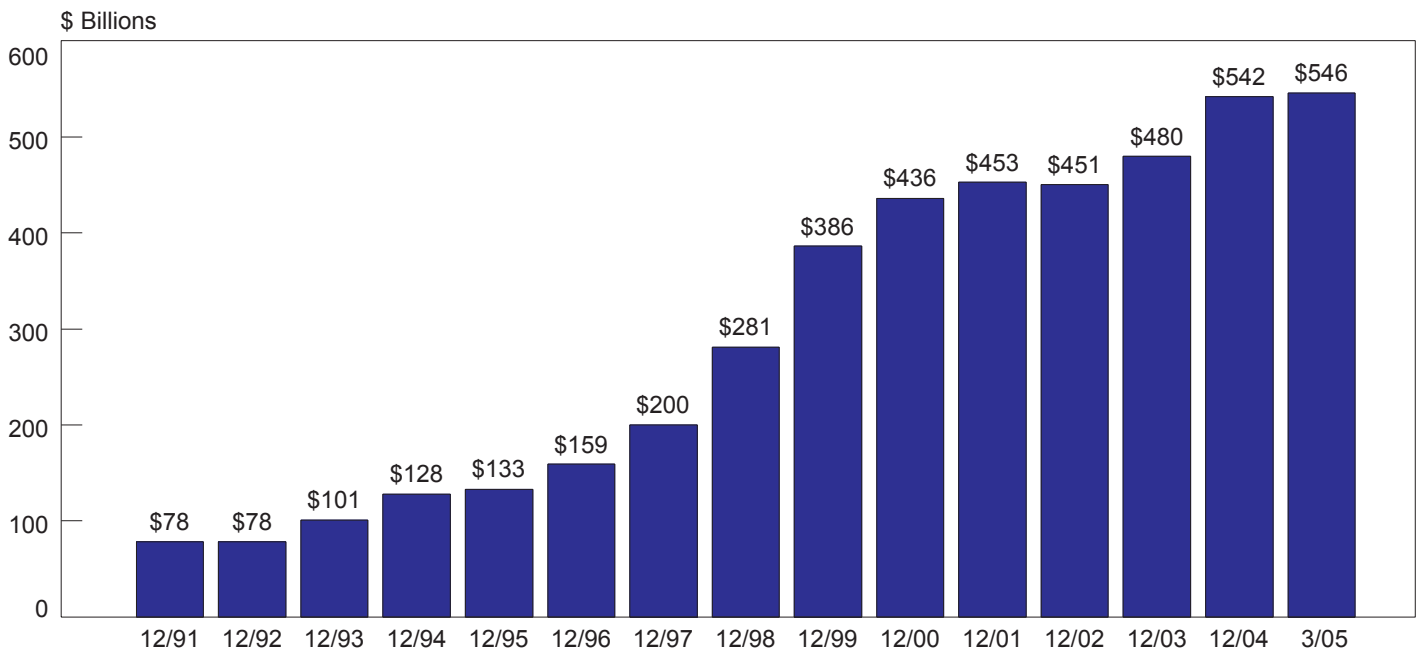
## Number of Institutions with FHLB Advances

1991 - 2005



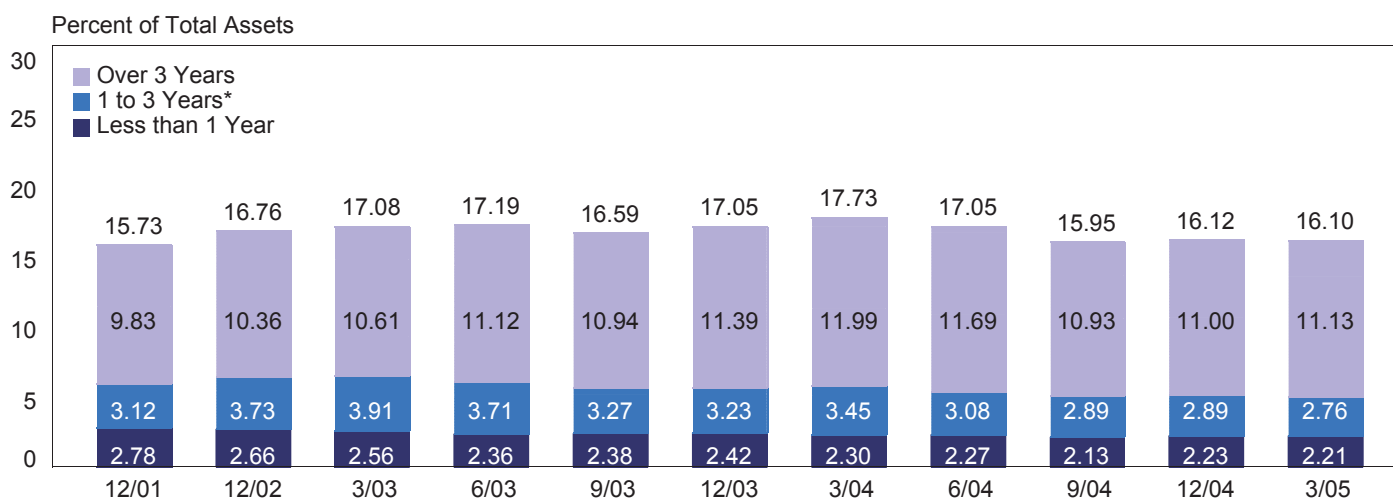
## Amount of FHLB Advances Outstanding

1991 - 2005



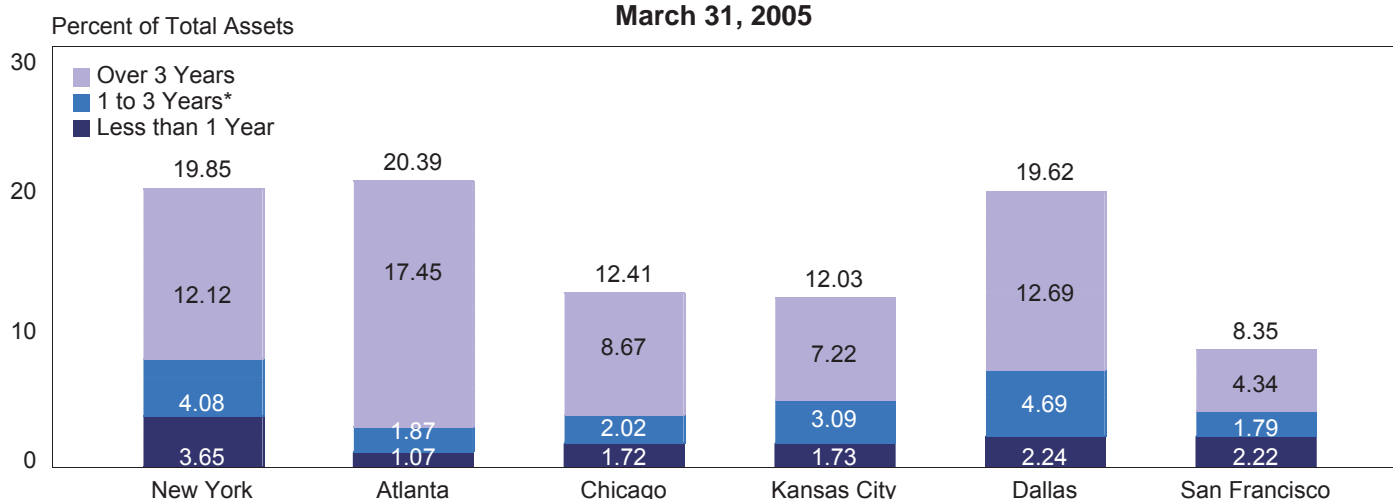


## Debt Securities by Maturity or Repricing Frequency...



## ...and by Region

March 31, 2005



## Total Securities (Debt and Equity)

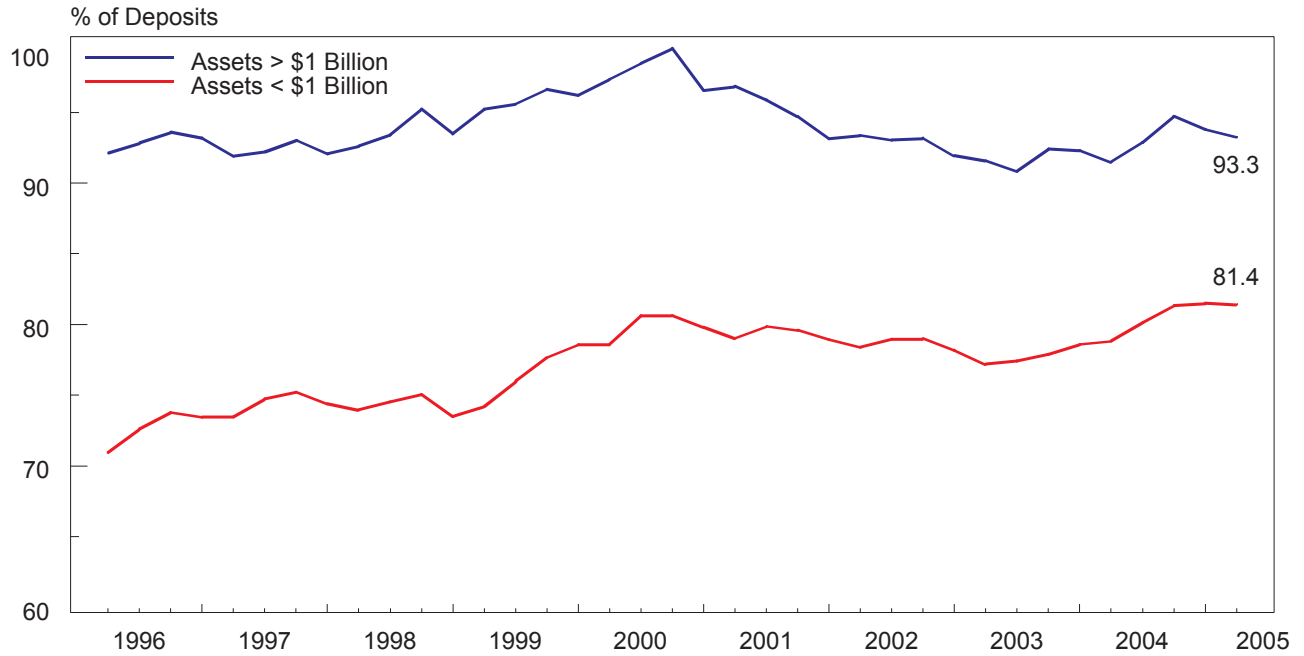
(\$ Billions)

	3/03	6/03	9/03	12/03	3/04	6/04	9/04	12/04	3/05
U.S. Government Obligations:									
U.S. Treasury	101	104	117	126	132	123	102	98	90
U.S. Agencies	7	8	10	9	10	11	11	11	11
Government Sponsored Enterprises	246	254	264	276	281	288	280	279	281
Mortgage Pass-through Securities	615	674	618	638	738	731	697	745	759
Collateralized Mortgage Obligations	365	361	330	344	365	343	351	366	384
State, County, Municipal Obligations	110	115	117	117	118	117	120	119	121
Asset Backed Securities	98	93	96	105	104	103	75	70	76
Other Debt Securities	124	122	123	128	134	133	136	146	144
Equity Securities	29	31	27	27	27	26	25	26	24
<b>Total Securities</b>	<b>\$1,695</b>	<b>\$1,763</b>	<b>\$1,702</b>	<b>\$1,771</b>	<b>\$1,908</b>	<b>\$1,875</b>	<b>\$1,796</b>	<b>\$1,860</b>	<b>\$1,888</b>

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

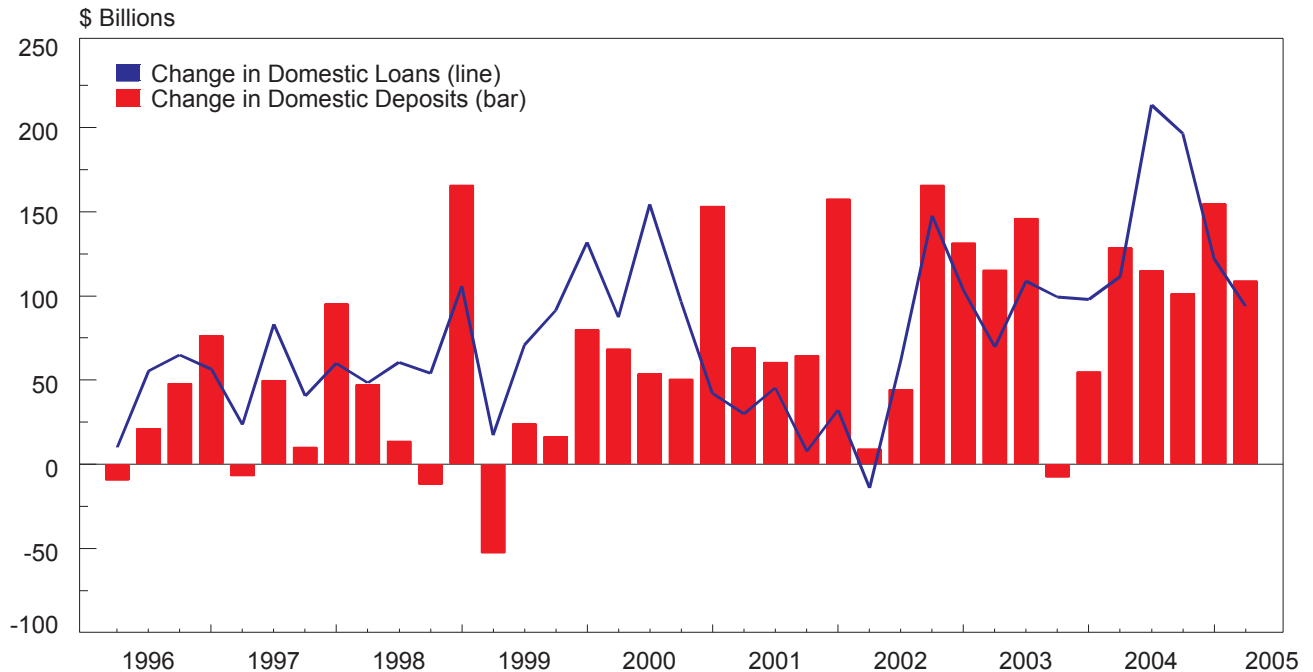
## Net Loans and Leases to Deposits (Domestic and Foreign)

1996 - 2005



## Quarterly Change in Domestic Loans vs Domestic Deposits

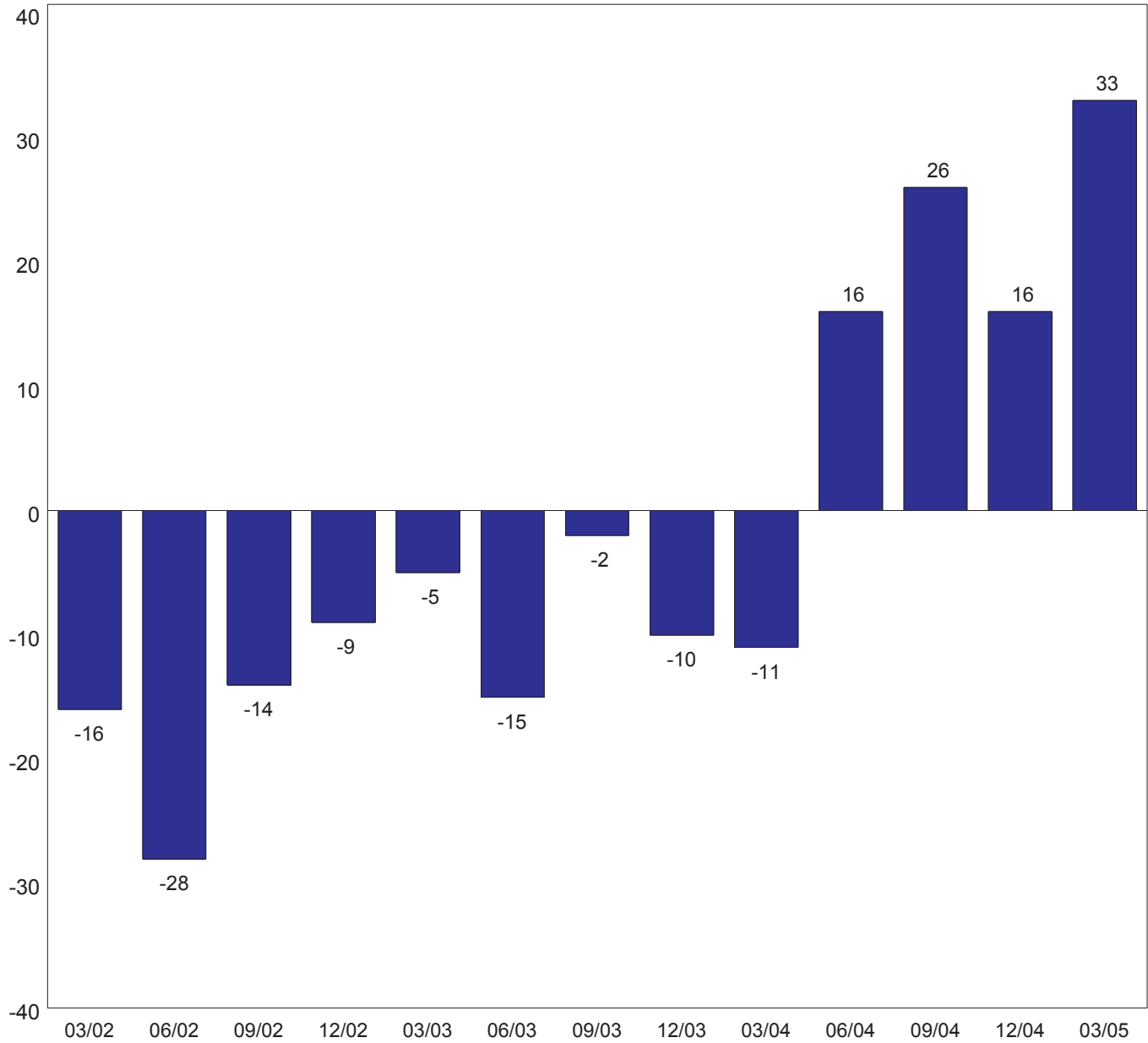
1996 - 2005



# Quarterly Change in C&I Loans

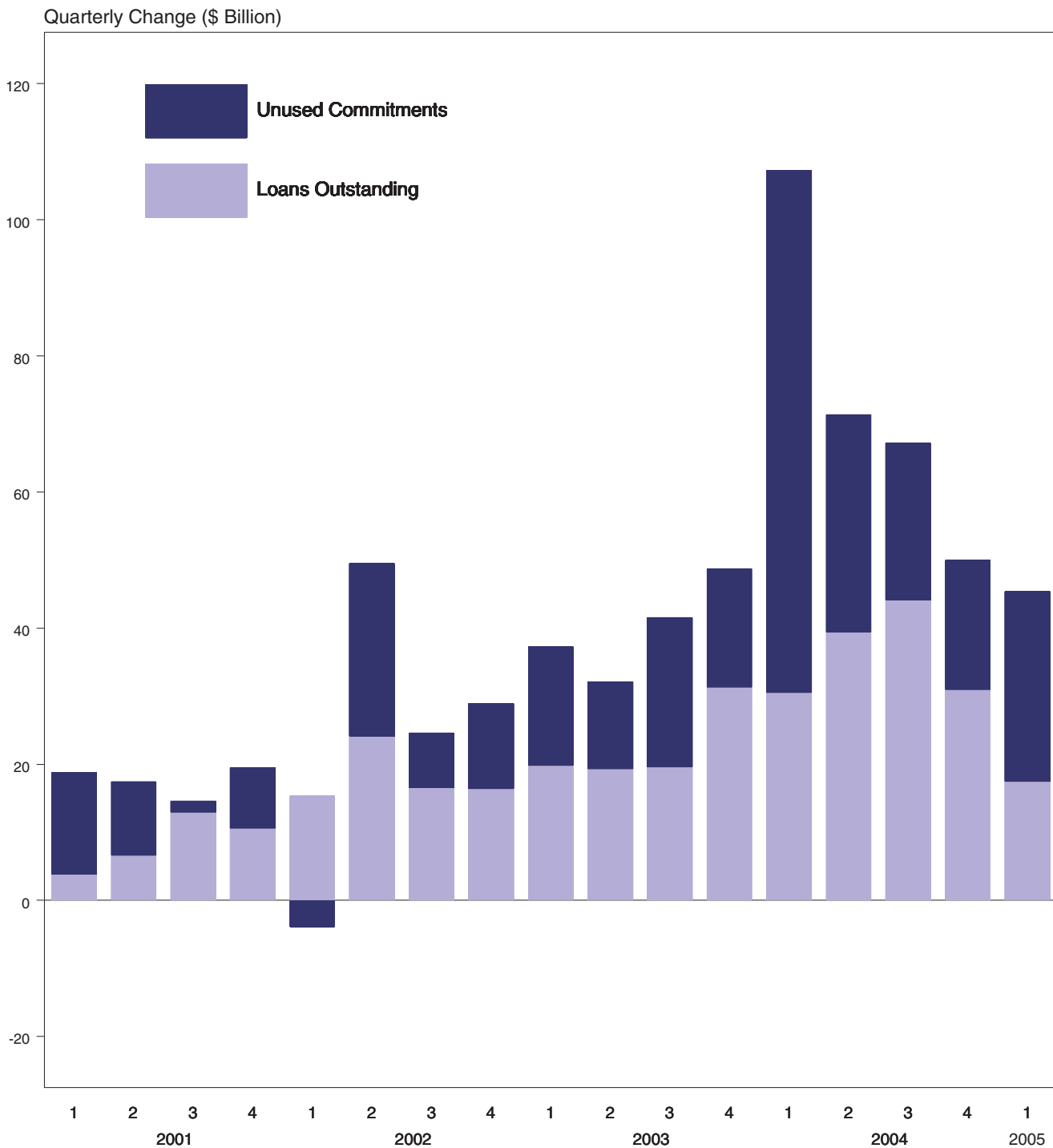
2002-2005

\$ Billions



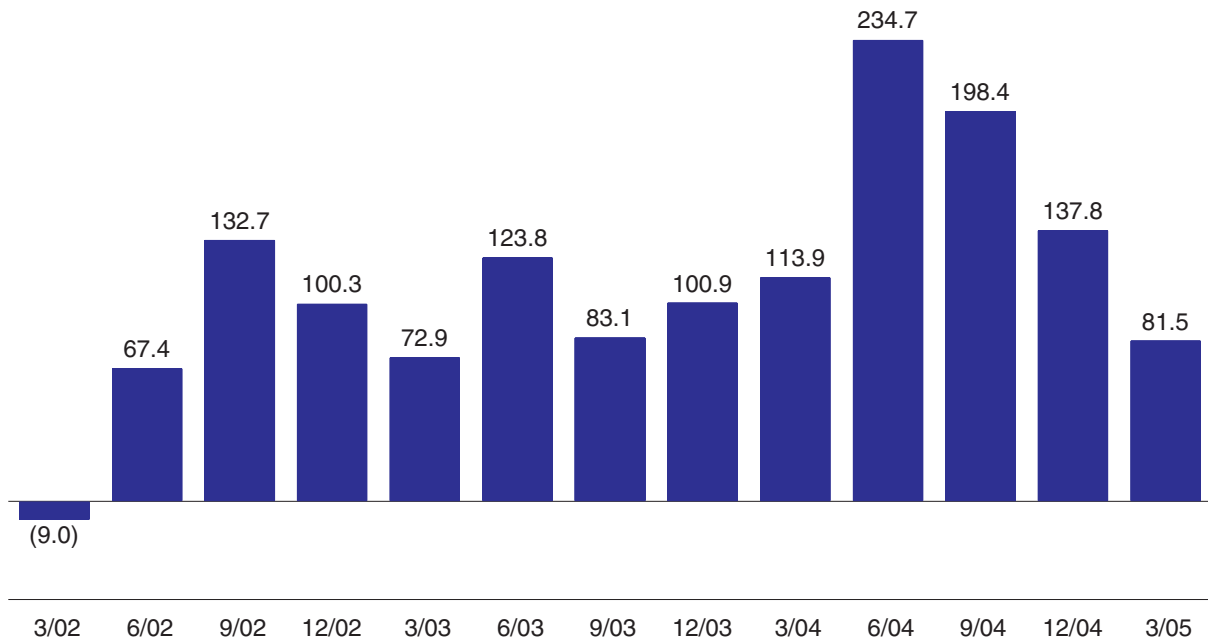
# Signs of Slowing in Growth of Home Equity Loans

2001-2005



## Quarterly Change in Reported Loans Outstanding

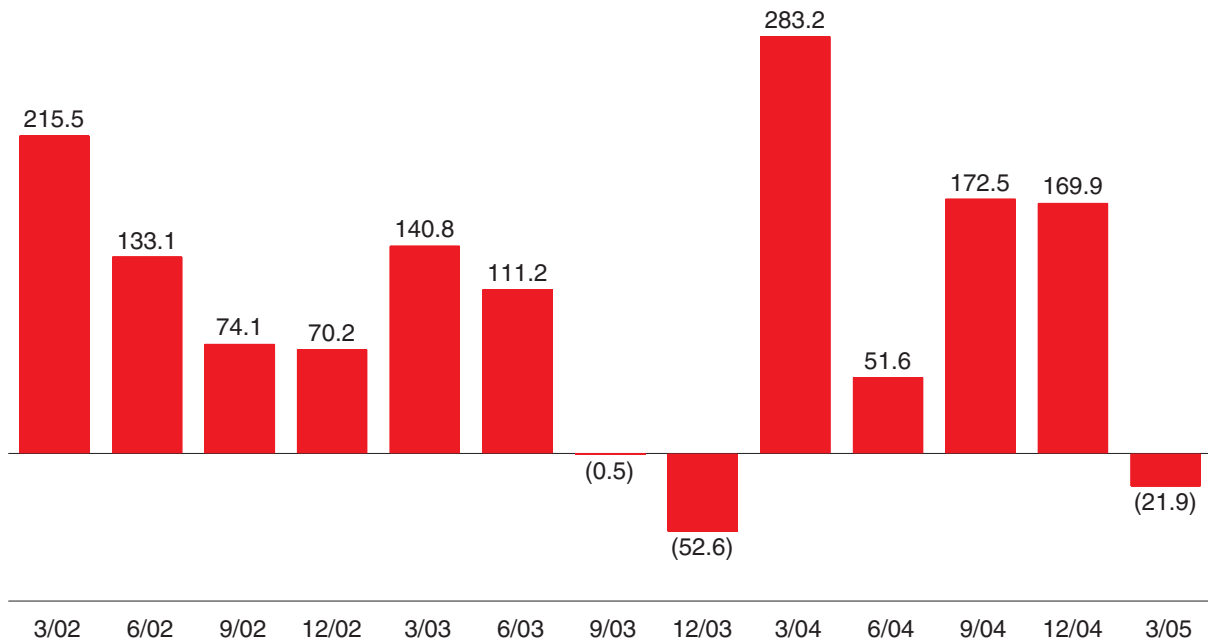
(\$ Billions)



In the first quarter of 2005, 1-4 family loans increased by \$67 billion and commercial and industrial loans increased by \$36 billion, while consumer loans decreased by \$22 billion.

## Quarterly Change in Unused Loan Commitments

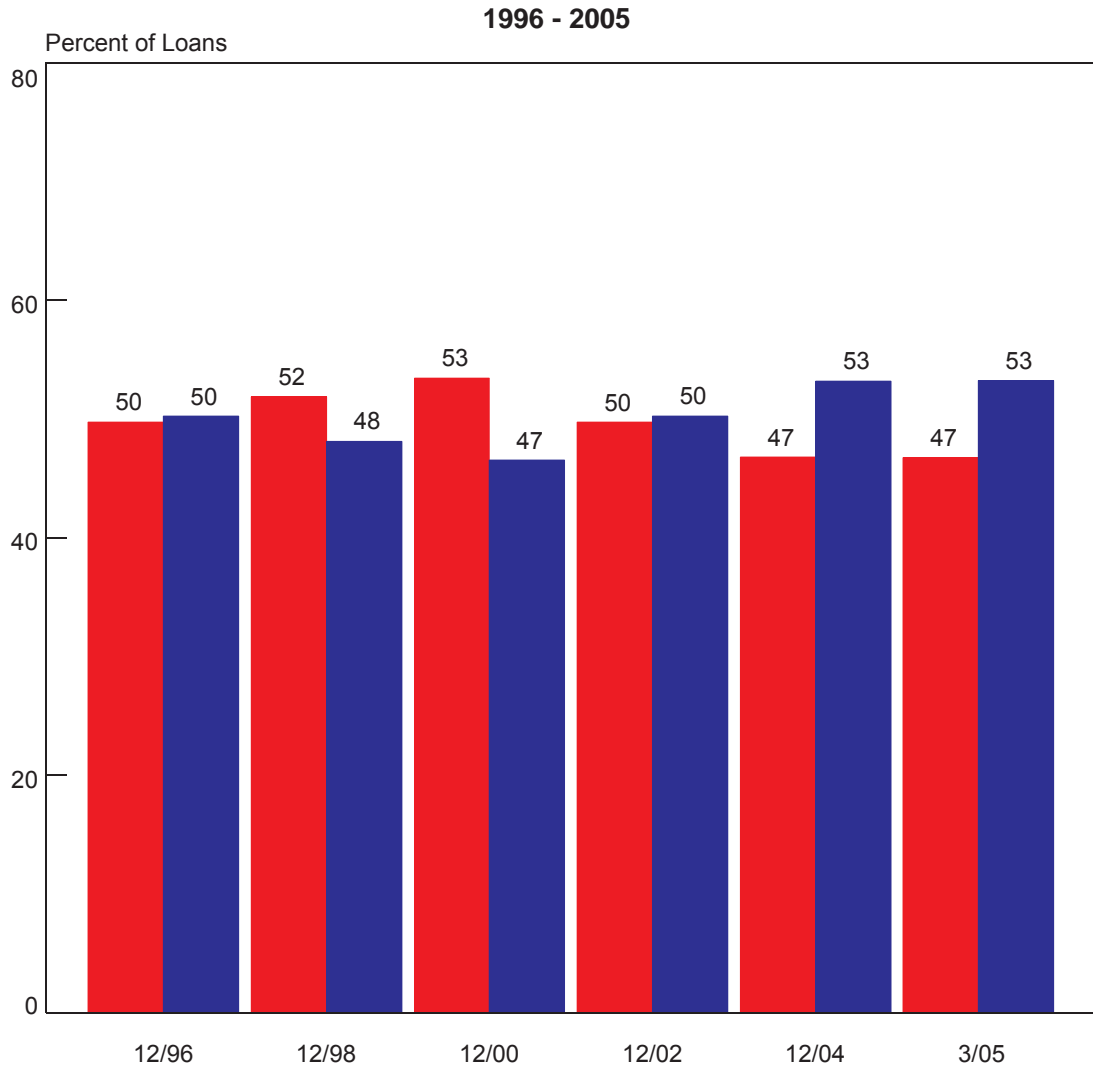
(\$ Billions)



In the first quarter of 2005, unused credit card commitments decreased by \$122 billion while unused commitments for loans increased by \$27.6 billion.

## Credit Risk Diversification

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



**Loans (\$ Billions):**

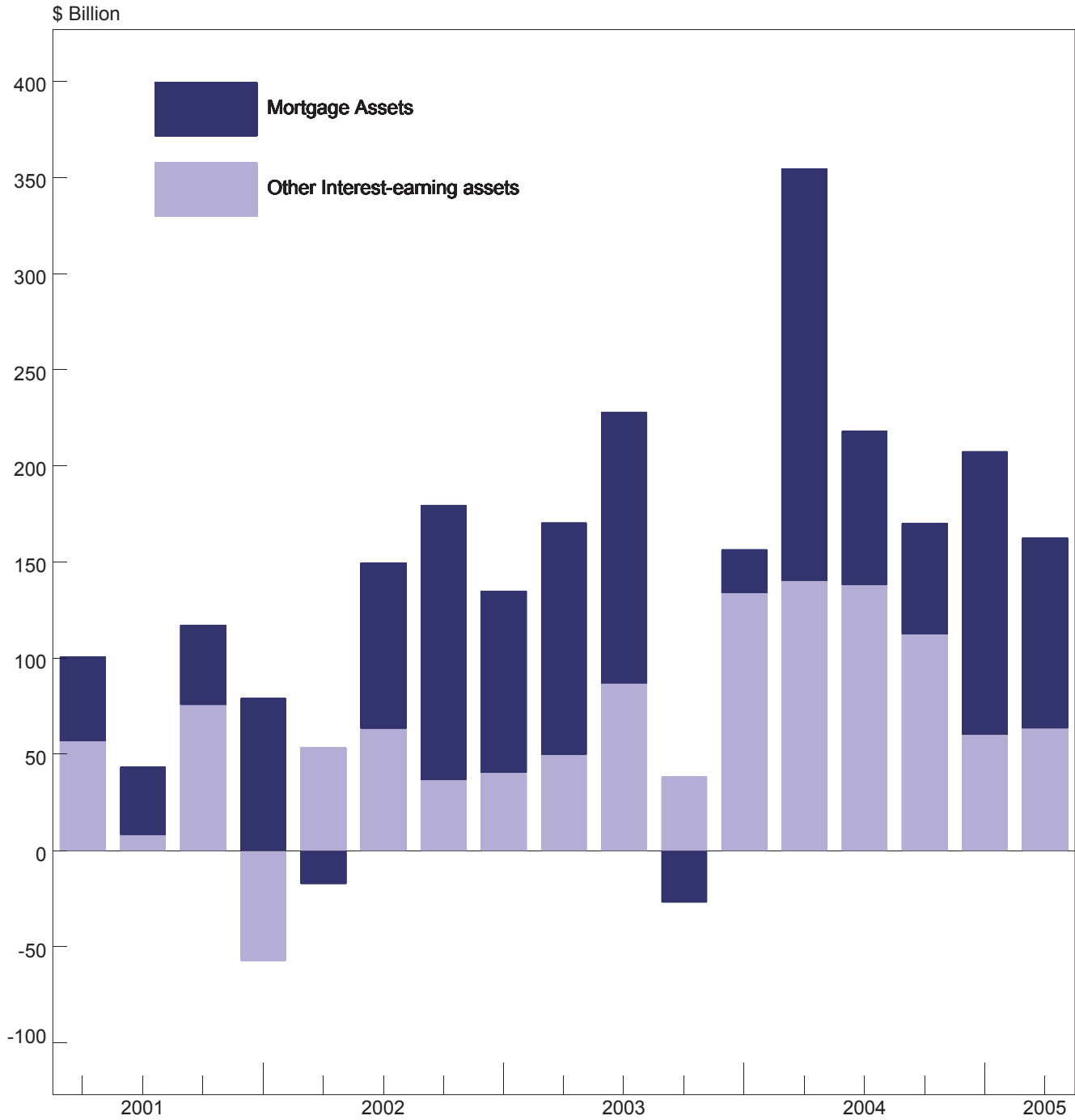
■ Commercial Borrowers	\$1,751	\$2,055	\$2,484	\$2,515	\$2,865	\$2,901
■ Consumer Loans	1,769	1,907	2,163	2,542	3,258	3,303

**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.

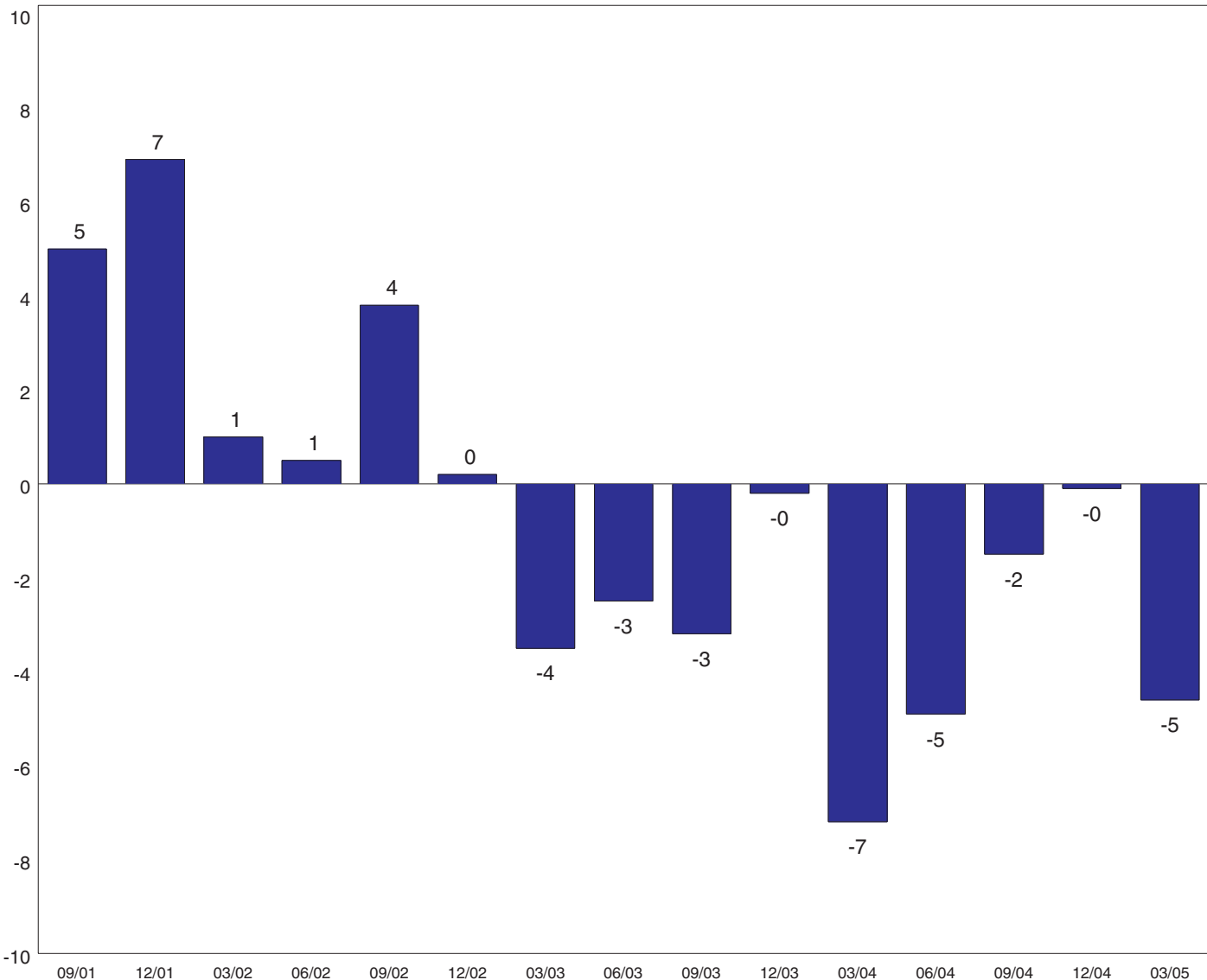
## Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2001-2005



# Quarterly Change in Noncurrent Loans & Net Charge-Offs 2001-2005

\$ Billions

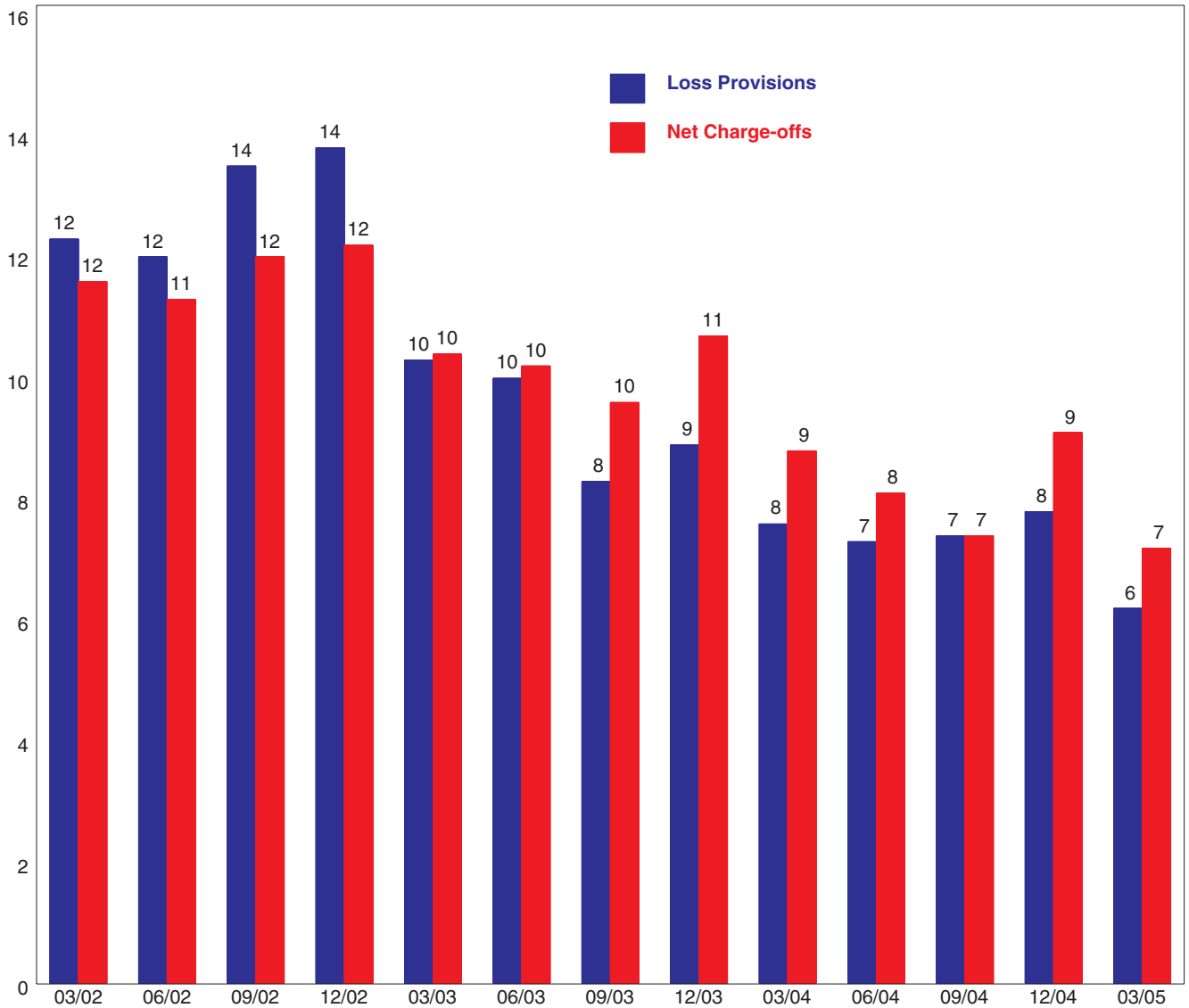




# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2002-2005

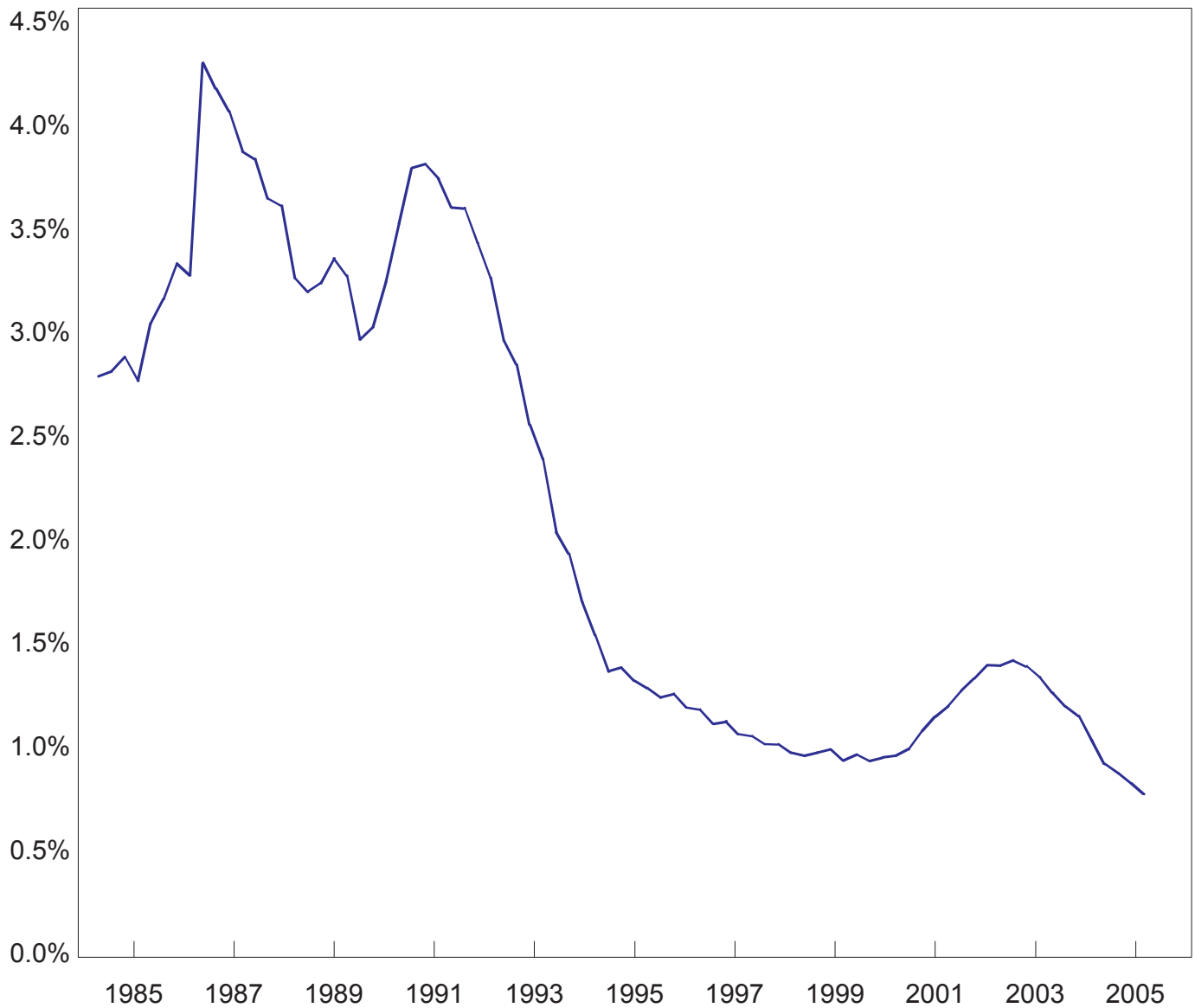
\$ Billions



# Noncurrent Loan Rate

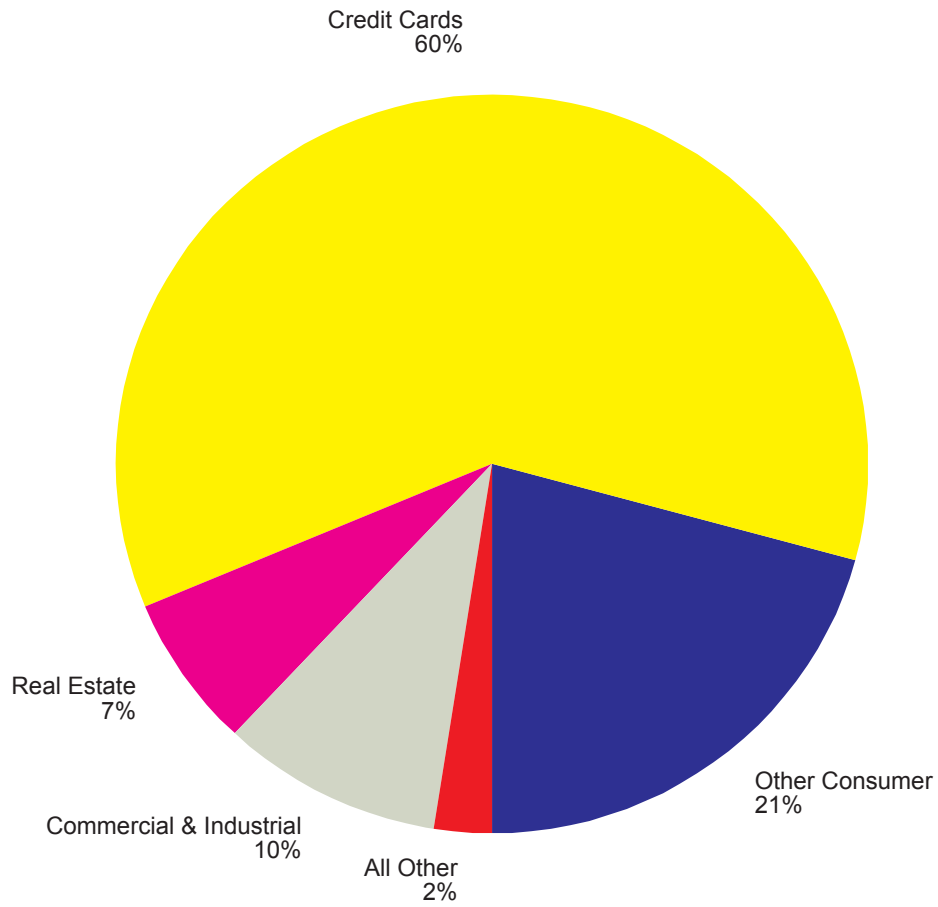
## FDIC-Insured Commercial Banks & Savings Institutions

1985-2005



# Composition of FDIC-Insured Institutions' Loan Charge-offs

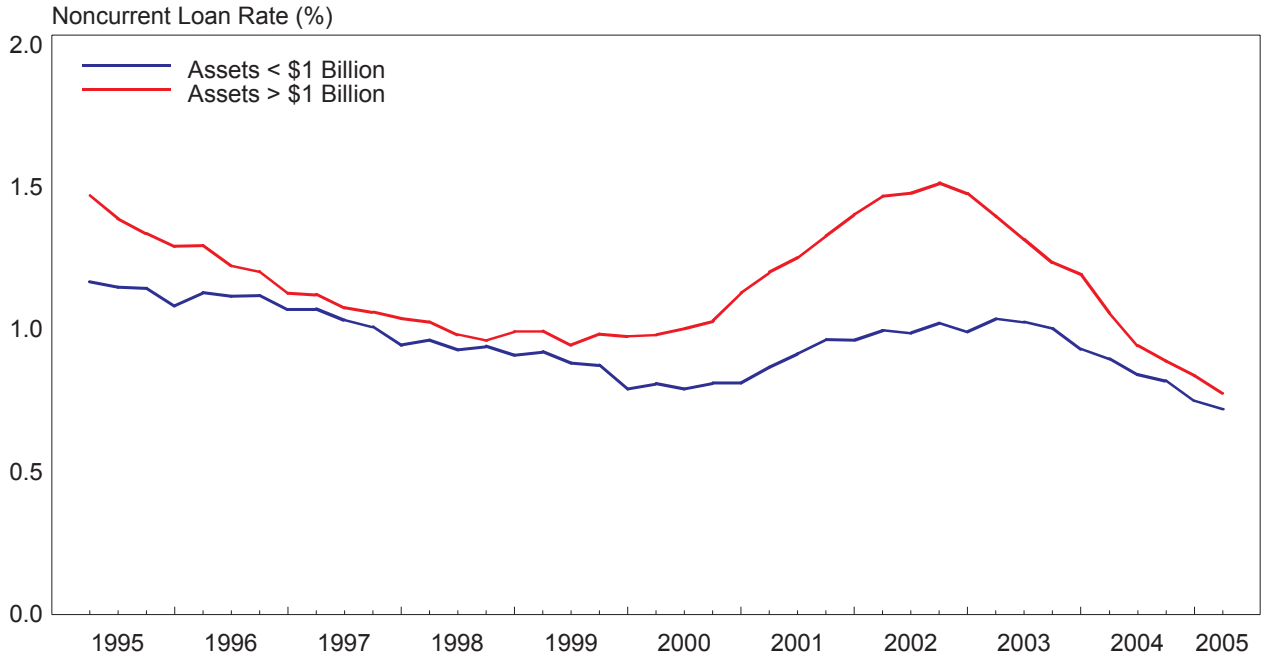
First Quarter, 2005



## Noncurrent Loan Rates

### By Asset Size

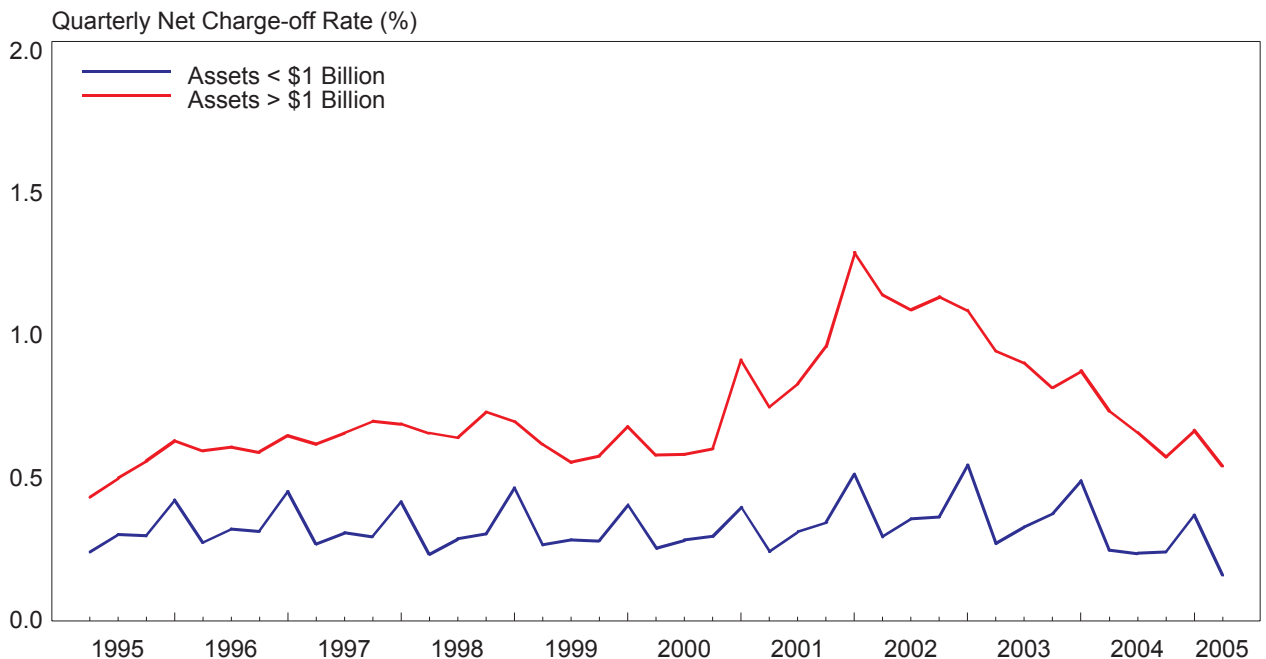
1995 - 2005



## Quarterly Net Charge-off Rates

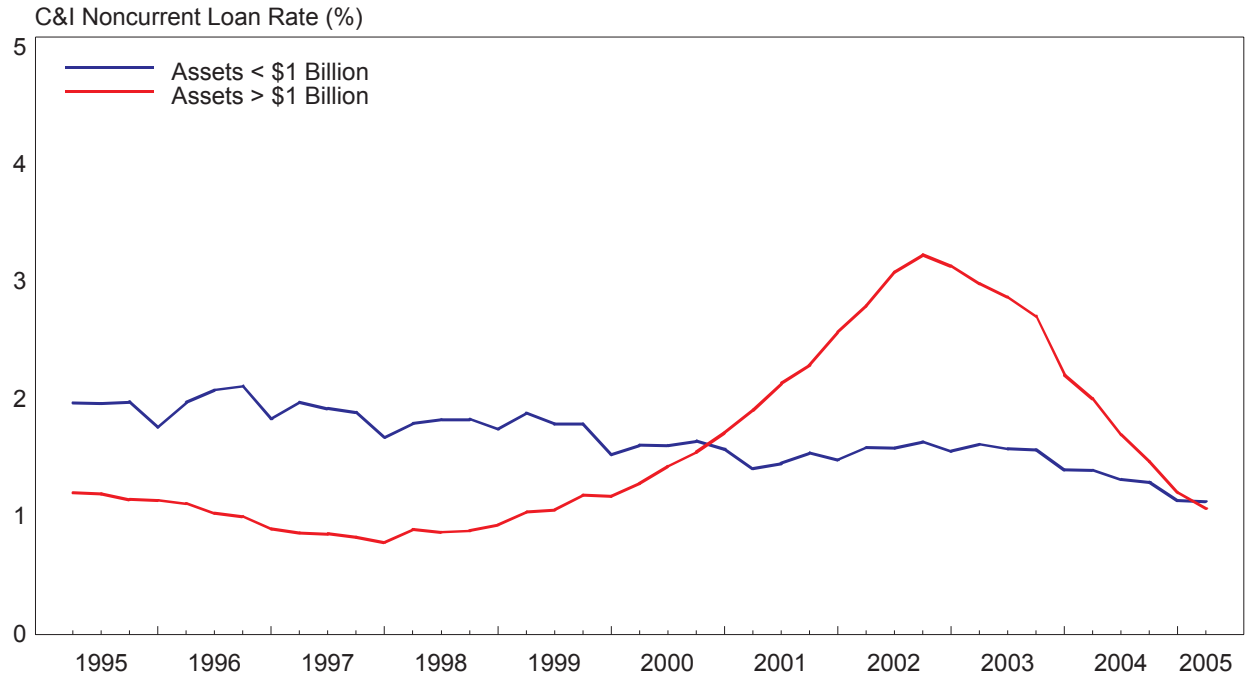
### By Asset Size, Annualized

1995 - 2005



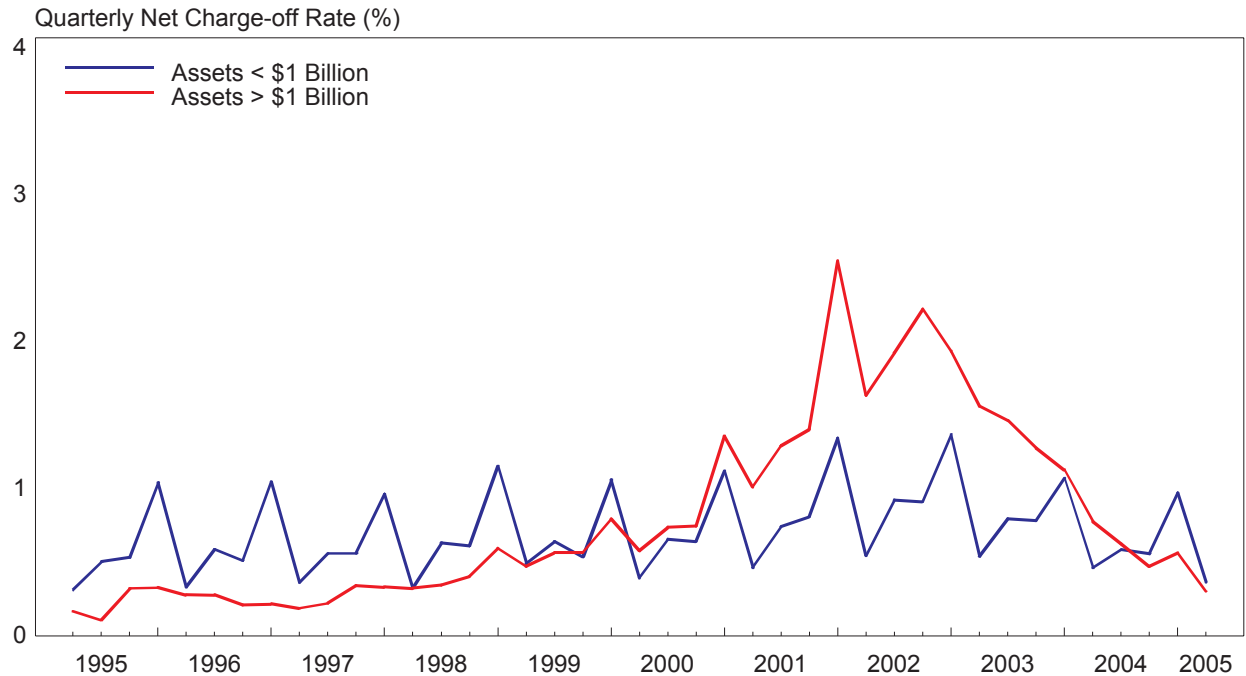
## Noncurrent C & I Loan Rates By Asset Size

1995 - 2005



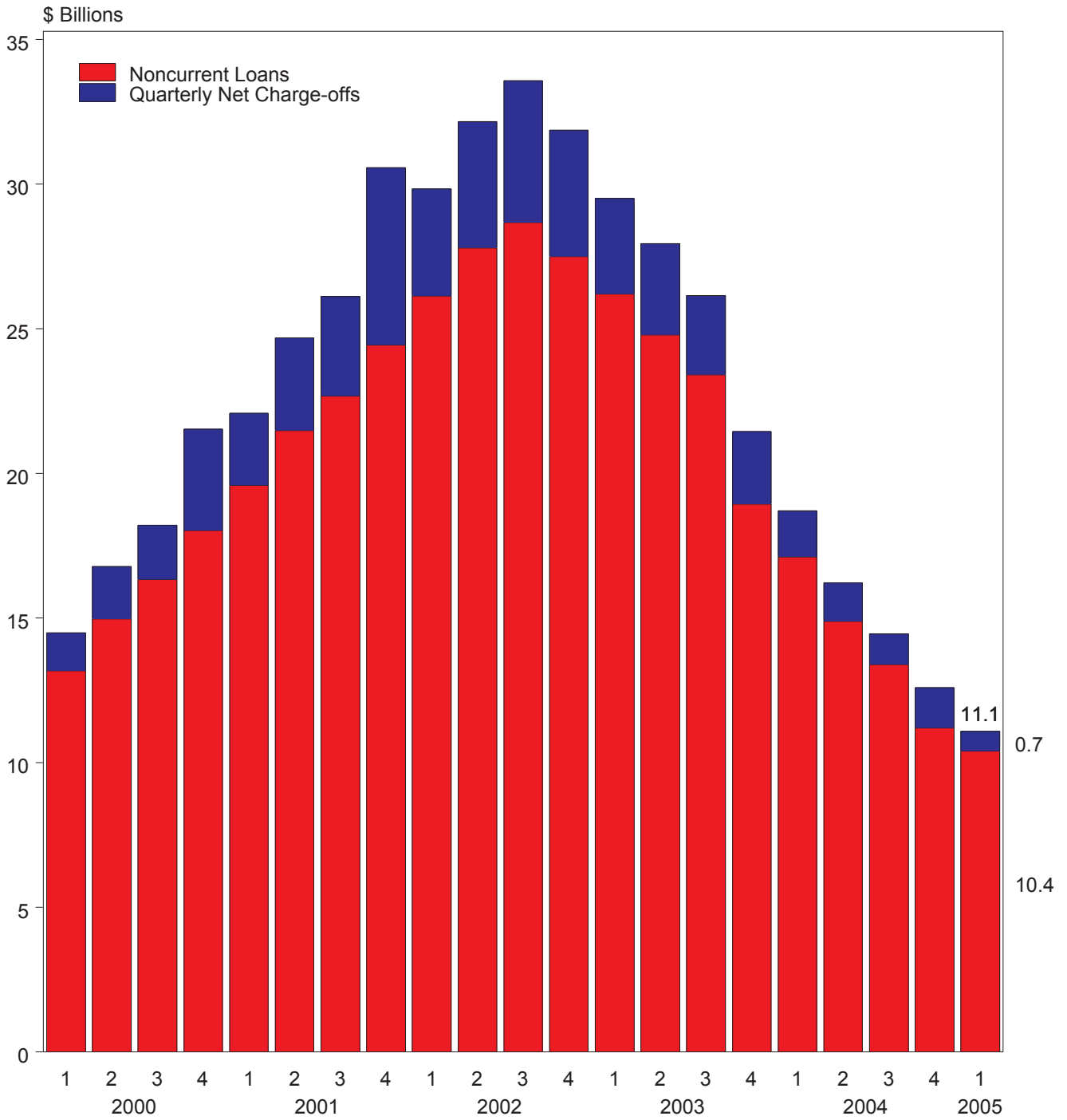
## Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1995 - 2005



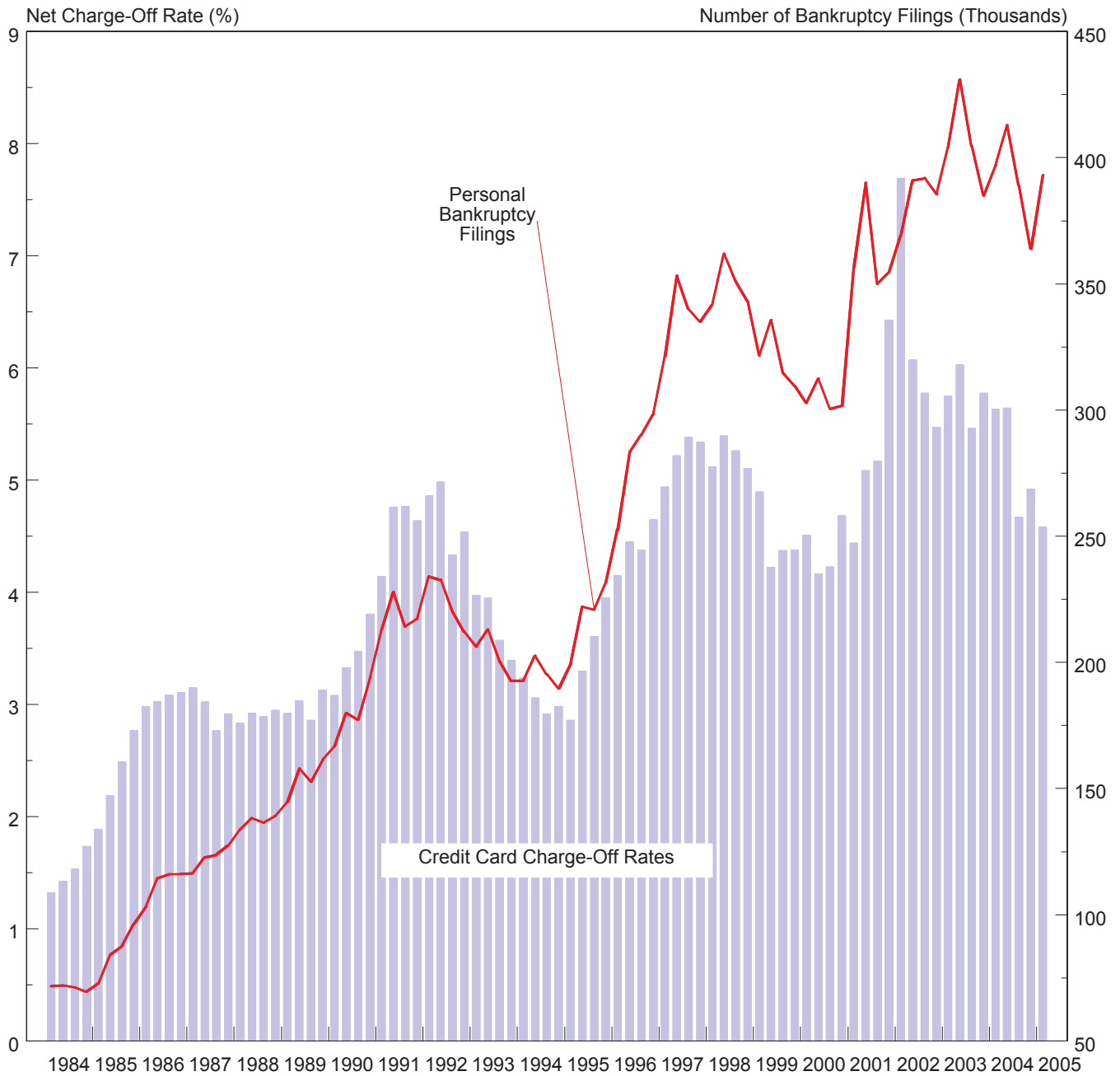
# Credit Quality of C & I Loans

2000 - 2005



# Credit Card Loss Rates and Personal Bankruptcy Filings

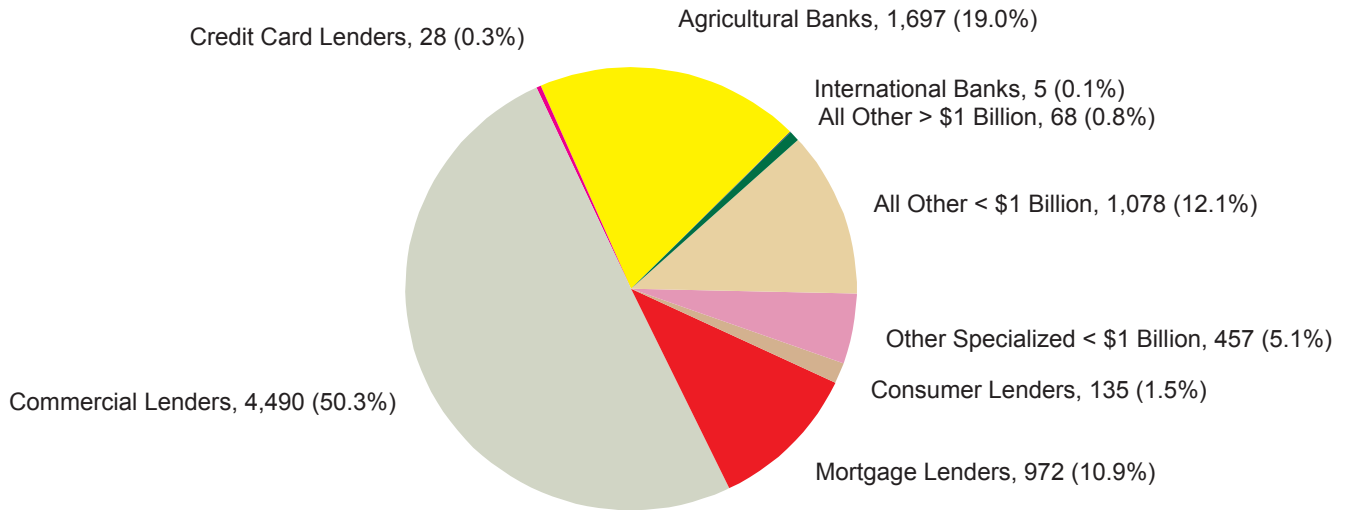
1984-2005



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

## Number of Institutions By Asset Concentration Group

March 31, 2005



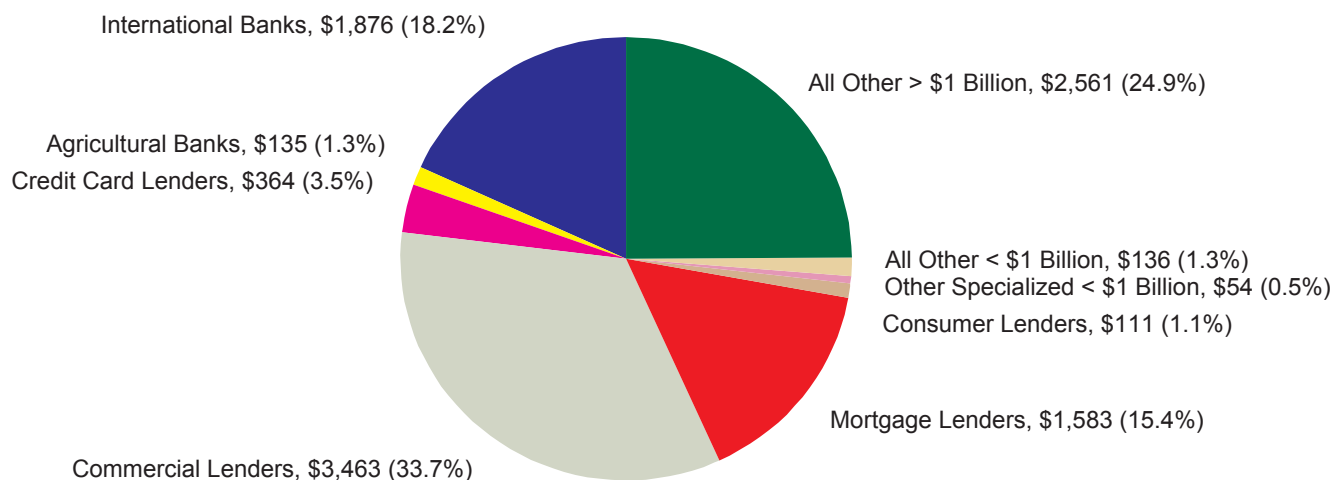
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/05</b>	5	1,697	28	4,490	972	135	457	1,078	68
<b>12/04</b>	5	1,730	34	4,424	990	132	465	1,120	75
<b>12/03</b>	6	1,766	36	4,253	1,033	157	529	1,310	91
<b>12/02</b>	5	1,823	40	4,070	1,107	196	488	1,525	100
<b>12/01</b>	5	1,875	56	3,967	1,242	228	477	1,663	101
<b>12/00</b>	7	1,977	56	3,954	1,266	288	512	1,755	89
<b>12/99</b>	8	2,113	64	3,784	1,356	304	562	1,942	89
<b>12/98</b>	11	2,279	69	3,372	1,452	273	652	2,264	92
<b>12/97</b>	11	2,377	74	3,437	1,615	338	611	2,365	95
<b>12/96</b>	11	2,476	81	3,484	1,732	354	688	2,529	99
<b>12/95</b>	11	2,645	73	3,322	1,825	370	797	2,805	123
<b>12/94</b>	11	2,837	72	3,394	2,029	379	916	2,836	132
<b>12/93</b>	11	2,951	63	3,305	2,153	323	1,224	3,109	145
<b>12/92</b>	11	3,021	68	3,342	2,327	319	1,388	3,315	143
<b>12/91</b>	10	3,120	73	3,668	2,395	379	1,371	3,426	131
<b>12/90</b>	10	3,114	73	4,147	2,338	463	1,396	3,678	117
<b>12/89</b>	12	3,184	68	4,590	2,367	519	1,429	3,810	95
<b>12/88</b>	13	3,259	53	4,768	2,363	550	1,523	3,940	91
<b>12/87</b>	13	3,364	58	5,157	2,315	505	1,719	4,096	98



## Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2005

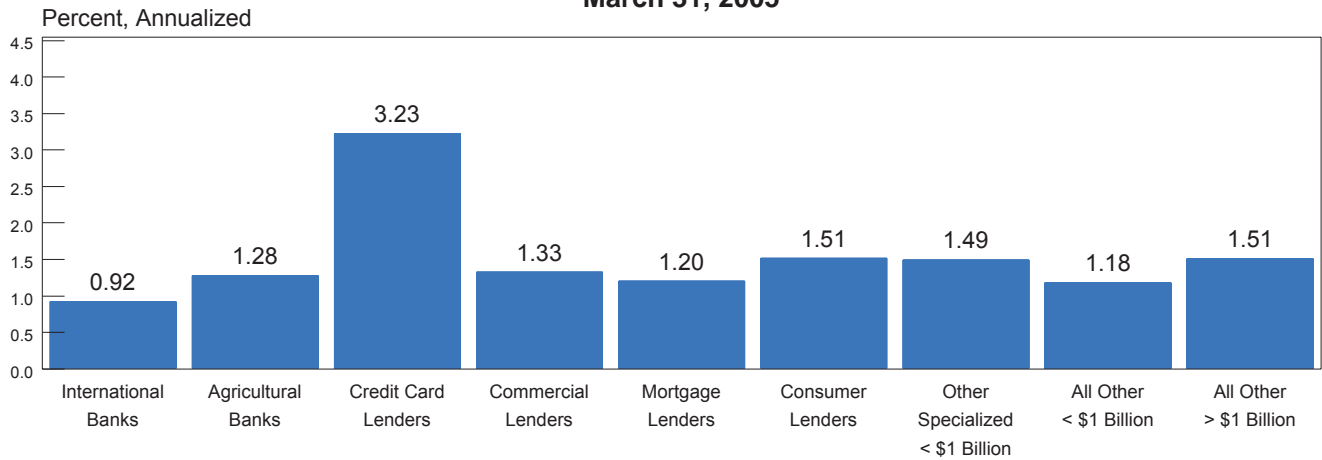


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/05</b>	1,876	135	364	3,463	1,583	111	54	136	2,561
<b>12/04</b>	1,881	138	382	3,302	1,504	104	52	144	2,598
<b>12/03</b>	1,448	129	348	2,924	1,658	147	61	172	2,189
<b>12/02</b>	1,273	124	299	2,960	1,342	166	60	197	2,013
<b>12/01</b>	1,176	120	335	3,539	1,179	141	50	203	1,127
<b>12/00</b>	1,229	120	295	3,823	1,000	88	51	205	651
<b>12/99</b>	1,179	121	254	3,392	1,045	101	56	225	509
<b>12/98</b>	1,444	125	258	2,786	1,079	81	68	270	420
<b>12/97</b>	1,383	120	217	2,019	967	118	65	279	876
<b>12/96</b>	1,197	117	223	2,166	932	134	70	291	480
<b>12/95</b>	1,046	118	169	1,922	935	114	82	315	641
<b>12/94</b>	960	119	134	1,675	926	92	92	306	719
<b>12/93</b>	831	120	102	1,561	920	85	119	329	663
<b>12/92</b>	754	117	93	1,666	861	60	131	342	551
<b>12/91</b>	637	114	94	1,989	798	65	112	333	446
<b>12/90</b>	625	108	87	2,206	828	61	102	329	381
<b>12/89</b>	712	102	82	2,264	854	82	100	317	305
<b>12/88</b>	699	99	67	2,224	857	75	102	315	298
<b>12/87</b>	711	100	50	2,010	847	62	119	325	278

## Performance Ratios By Asset Concentration Group

### Return on Assets (YTD)

March 31, 2005



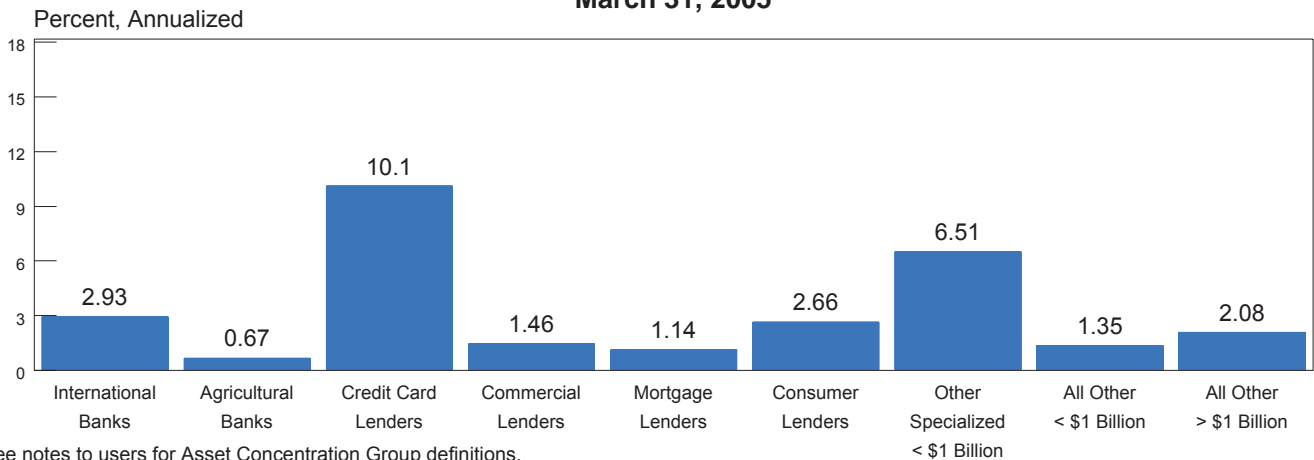
### Net Interest Margin (YTD)

March 31, 2005



### Noninterest Income to Assets (YTD)

March 31, 2005

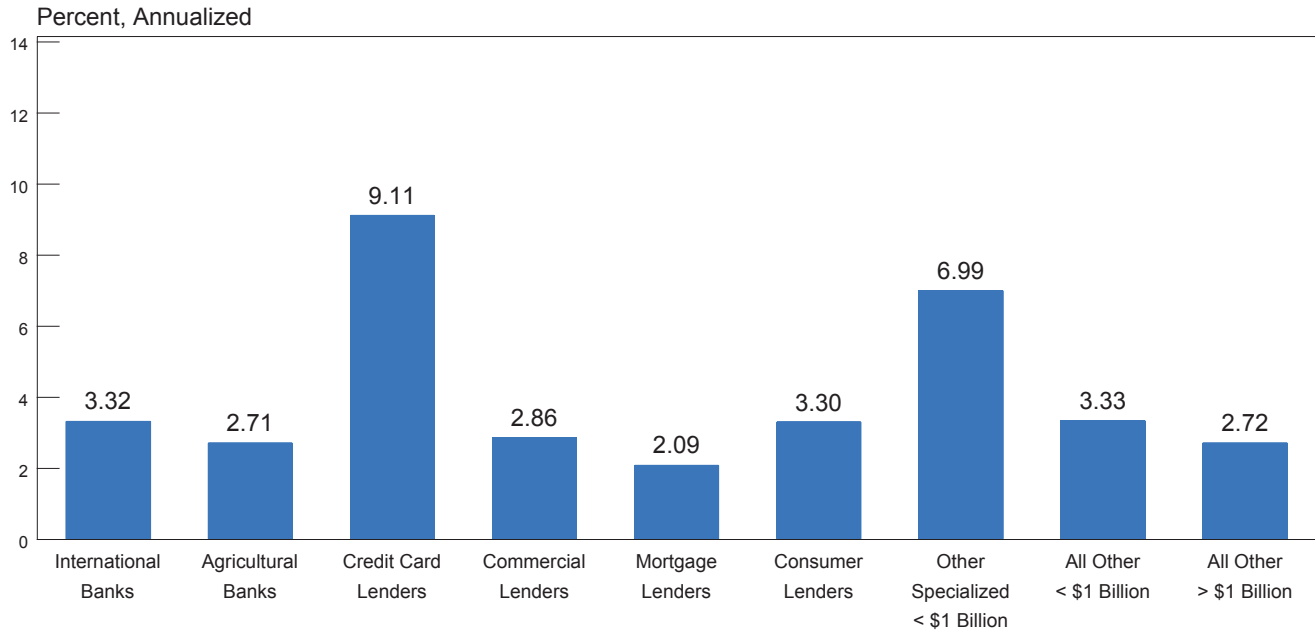


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

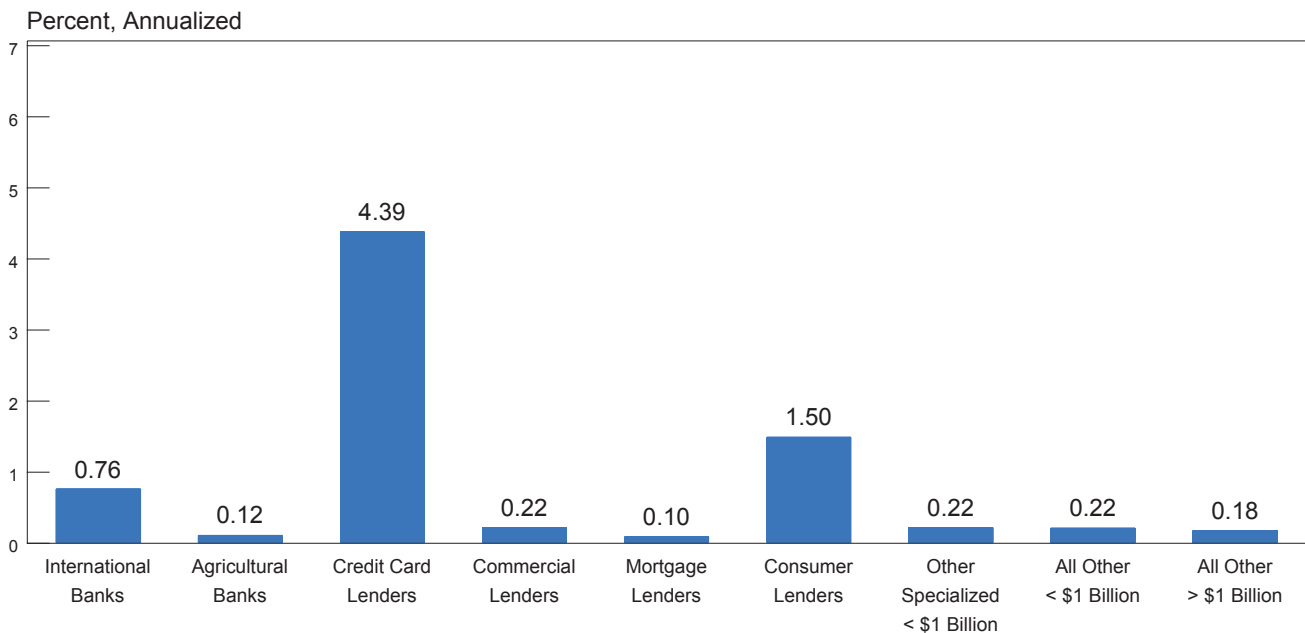
### Noninterest Expense to Assets (YTD)

March 31, 2005



## Net Charge-offs to Loans and Leases (YTD)

March 31, 2005

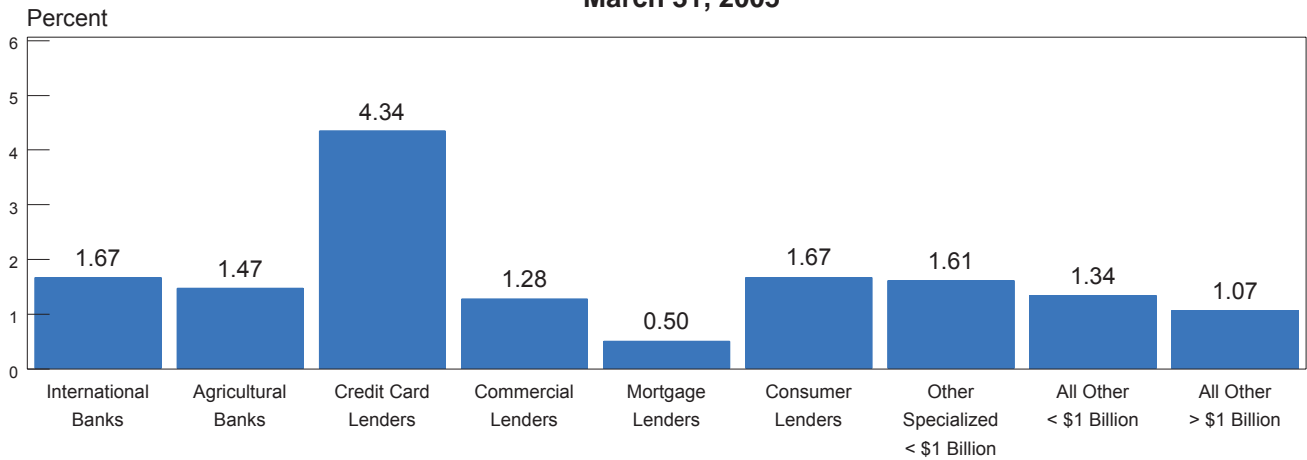


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

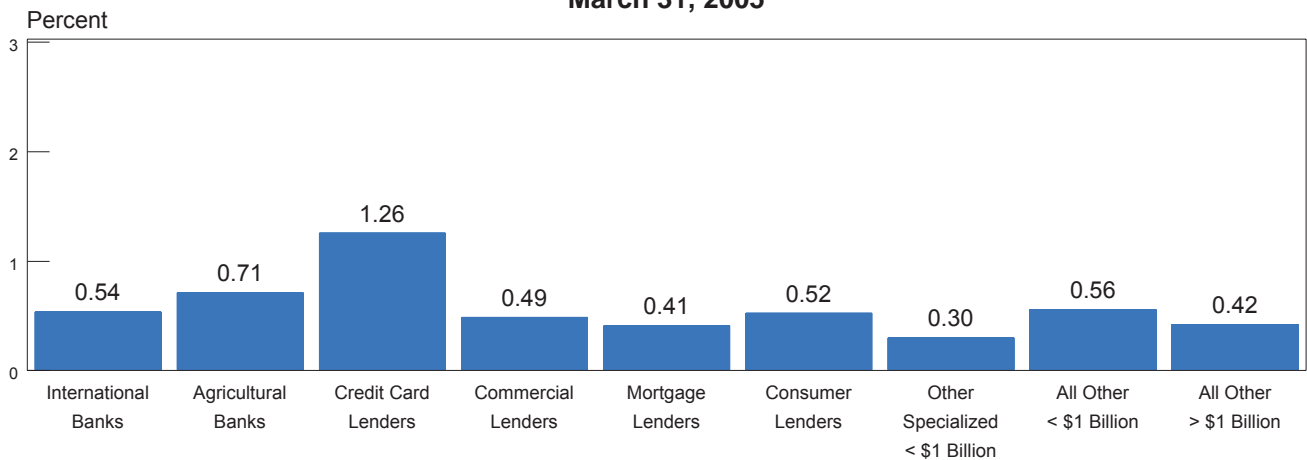
### Loss Allowance To Loans and Leases

March 31, 2005



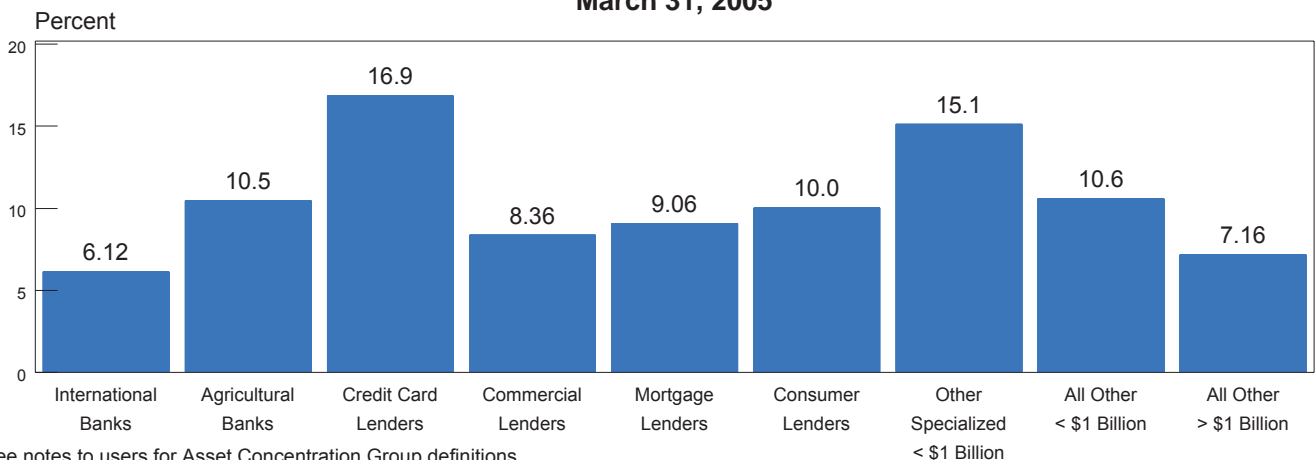
## Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2005



## Core Capital (Leverage) Ratio

March 31, 2005



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

## Return On Average Assets By Asset Concentration Group

1988 - 2005, 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
03/05	0.92	1.28	3.23	1.33	1.20	1.51	1.49	1.18	1.51
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54
03/98	0.83	1.28	2.54	1.33	1.06	1.31	1.68	1.23	1.34
03/97	1.00	1.27	2.03	1.32	0.96	1.41	1.65	1.23	1.18
03/96	0.66	1.26	1.98	1.29	0.88	1.26	1.27	1.27	1.10
03/95	0.67	1.21	2.95	1.16	0.68	1.14	1.09	1.18	1.07
03/94	0.83	1.23	3.78	0.99	0.62	1.35	1.03	1.16	1.22
03/93	1.07	1.37	2.93	1.03	0.96	1.49	1.25	1.31	1.12
03/92	0.56	1.26	3.00	0.59	0.86	1.01	1.18	1.10	0.69
03/91	0.53	1.09	2.46	0.17	0.38	0.38	0.41	0.63	0.66
03/90	0.67	1.03	2.73	0.05	-0.19	0.01	0.20	0.66	0.27
03/89	0.84	1.15	2.26	0.10	0.14	0.76	0.61	0.78	0.50
03/88	0.92	1.01	1.64	-0.40	0.23	0.27	0.44	0.70	0.28

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

## Net Interest Margin By Asset Concentration Group

1988 - 2005, 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
03/05	2.64	4.04	8.16	3.90	2.96	4.75	3.05	3.86	3.31
03/04	2.87	3.98	9.13	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	4.00	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73
03/98	2.95	4.23	7.84	4.45	3.16	4.34	3.77	4.28	3.76
03/97	3.08	4.25	7.90	4.50	3.28	5.21	3.83	4.36	3.94
03/96	3.32	4.24	8.02	4.32	3.19	5.11	3.72	4.40	4.10
03/95	3.41	4.38	8.22	4.43	3.12	4.74	3.90	4.50	4.01
03/94	3.31	4.22	9.31	4.29	3.38	5.07	3.67	4.38	4.23
03/93	3.70	4.35	9.46	4.39	3.66	5.71	3.81	4.63	4.30
03/92	3.22	4.32	9.68	4.19	3.32	5.04	3.85	4.52	4.04
03/91	3.03	4.04	9.31	3.73	2.66	4.06	3.17	4.05	3.02
03/90	2.93	4.04	8.77	3.51	2.19	3.76	3.24	4.03	2.51
03/89	3.17	4.15	8.10	3.61	2.02	4.33	3.47	4.13	2.12
03/88	2.96	4.02	9.28	3.39	2.06	3.91	3.04	3.85	2.59

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

1988 - 2005, 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
03/05	0.76	0.12	4.39	0.22	0.10	1.50	0.22	0.22	0.18
03/04	1.30	0.12	5.22	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44
03/98	0.48	0.10	4.78	0.34	0.18	0.42	0.39	0.19	0.43
03/97	0.19	0.16	4.53	0.31	0.19	0.99	0.27	0.23	0.51
03/96	0.47	0.13	3.89	0.31	0.25	0.79	0.14	0.18	0.42
03/95	0.25	0.07	2.74	0.30	0.24	0.39	0.19	0.15	0.33
03/94	0.62	0.06	3.13	0.39	0.44	0.51	0.15	0.13	0.35
03/93	1.26	0.12	4.07	0.83	0.45	0.78	0.83	0.28	0.57
03/92	1.76	0.24	5.00	1.05	0.43	0.86	0.37	0.41	1.24
03/91	1.47	0.22	4.63	1.13	0.39	0.84	0.48	0.54	0.94
03/90	1.97	0.29	3.83	1.02	0.36	0.73	0.64	0.59	0.75
03/89	0.54	0.34	3.74	0.56	0.02	0.32	0.53	0.36	0.38
03/88	0.85	0.61	3.59	0.67	0.02	0.33	0.65	0.36	0.47

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

## Percent of Loans Noncurrent By Asset Concentration Group

1987 - 2005

	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
<b>03/05</b>	1.22	0.97	1.68	0.60	0.52	0.64	0.94	0.81	0.71
<b>12/04</b>	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
<b>12/03</b>	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
<b>12/02</b>	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
<b>12/01</b>	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
<b>12/00</b>	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
<b>12/99</b>	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
<b>12/98</b>	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
<b>12/97</b>	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
<b>12/96</b>	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
<b>12/95</b>	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
<b>12/94</b>	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
<b>12/93</b>	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
<b>12/92</b>	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36
<b>12/91</b>	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
<b>12/90</b>	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
<b>12/89</b>	5.47	2.00	1.96	3.43	2.68	2.22	3.81	2.10	6.24
<b>12/88</b>	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43
<b>12/87</b>	5.85	3.16	1.88	4.20	2.70	2.28	4.05	2.29	2.35

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



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

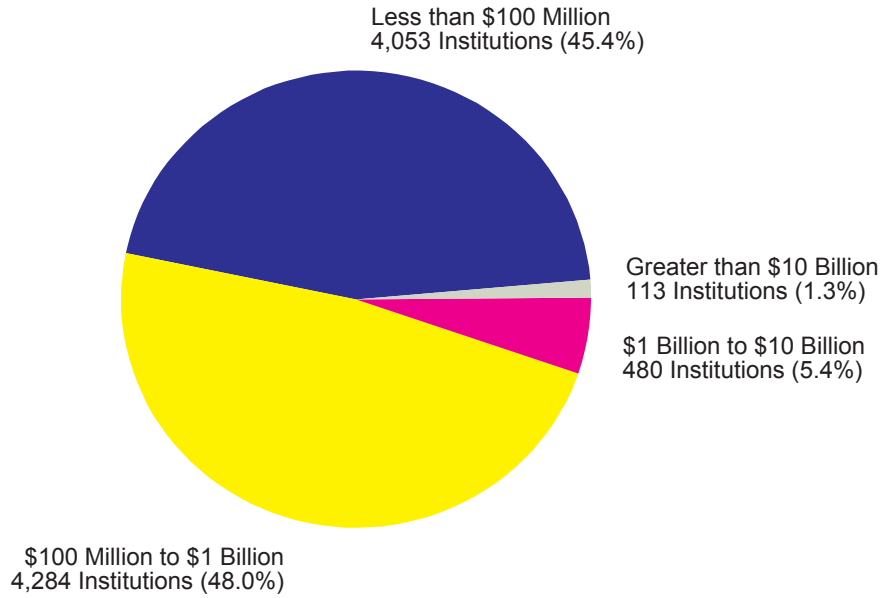
1987 - 2005

	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
<b>03/05</b>	6.12	10.48	16.87	8.36	9.06	10.03	15.11	10.58	7.16
<b>12/04</b>	6.05	10.37	16.63	8.28	9.10	8.82	15.16	10.38	7.20
<b>12/03</b>	6.33	10.10	14.63	8.13	7.36	7.60	14.46	9.94	7.47
<b>12/02</b>	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.16
<b>12/01</b>	6.44	10.03	12.41	7.92	7.46	7.76	15.60	9.91	6.88
<b>12/00</b>	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
<b>12/99</b>	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
<b>12/98</b>	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
<b>12/97</b>	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
<b>12/96</b>	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
<b>12/95</b>	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
<b>12/94</b>	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
<b>12/93</b>	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
<b>12/92</b>	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
<b>12/91</b>	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
<b>12/90</b>	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
<b>12/89</b>	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
<b>12/88</b>	4.93	9.43	5.96	6.03	6.86	7.55	9.46	8.00	6.10
<b>12/87</b>	4.15	9.11	8.38	5.84	7.16	7.64	9.15	8.05	5.83

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

## Number of Institutions By Asset Size

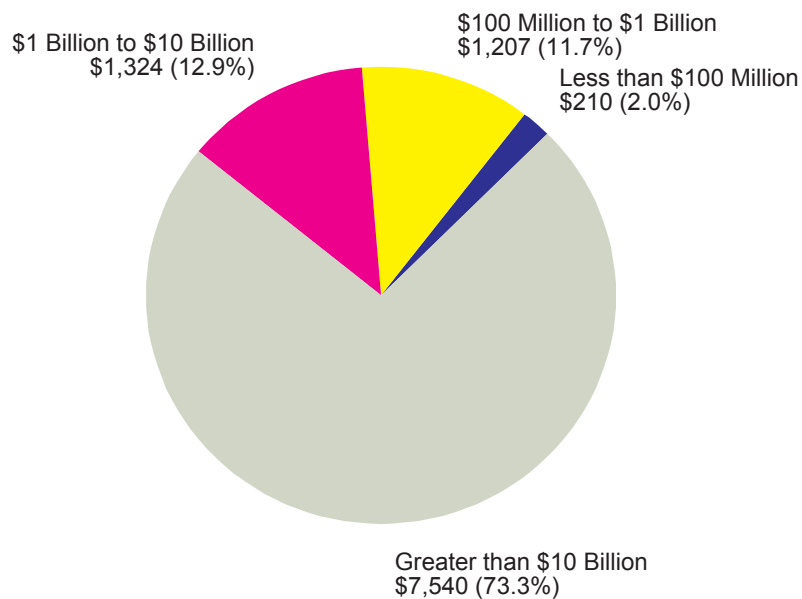
March 31, 2005



## Industry Assets By Asset Size

March 31, 2005

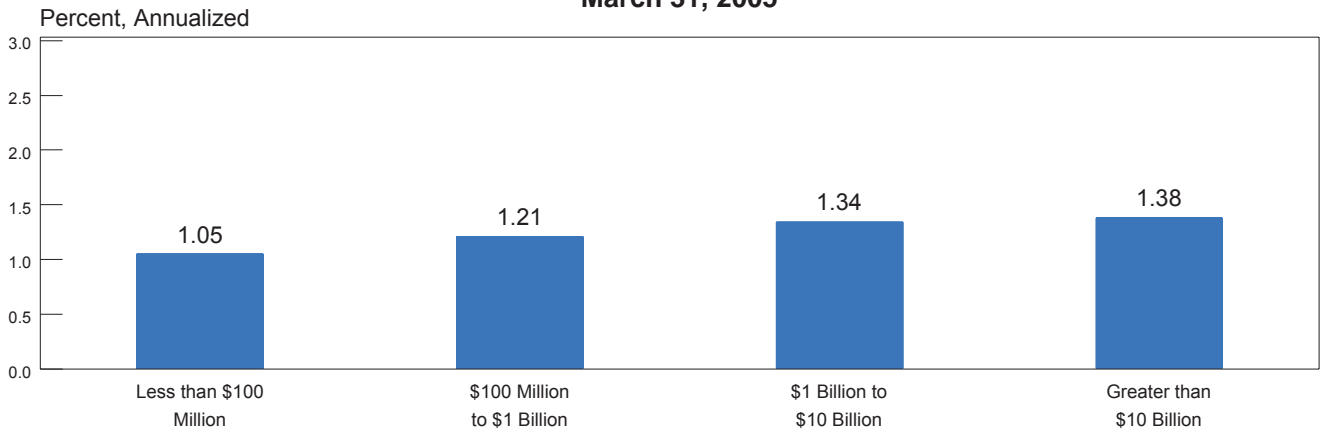
(\$ Billions)



## Performance Ratios By Asset Size

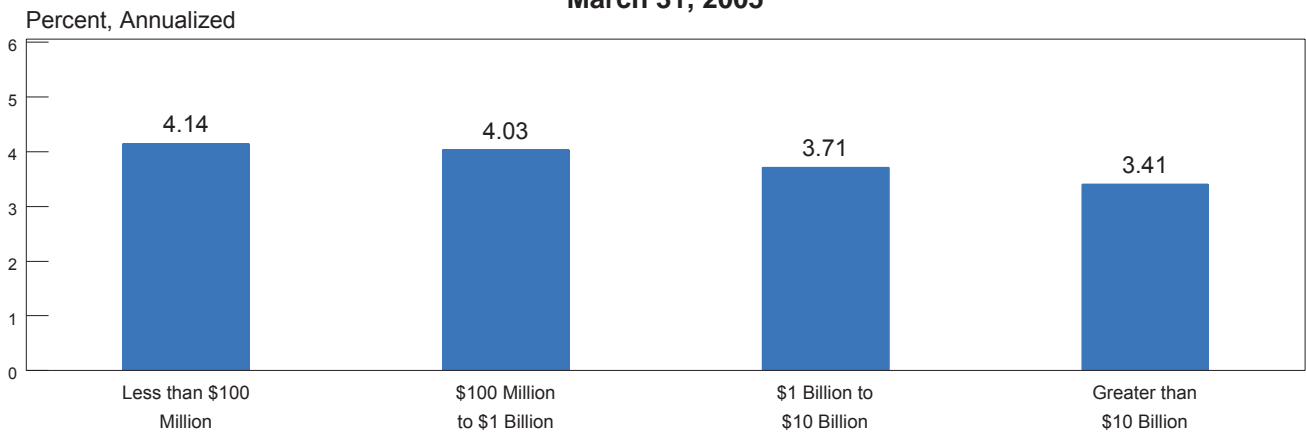
### Return on Assets (YTD)

March 31, 2005



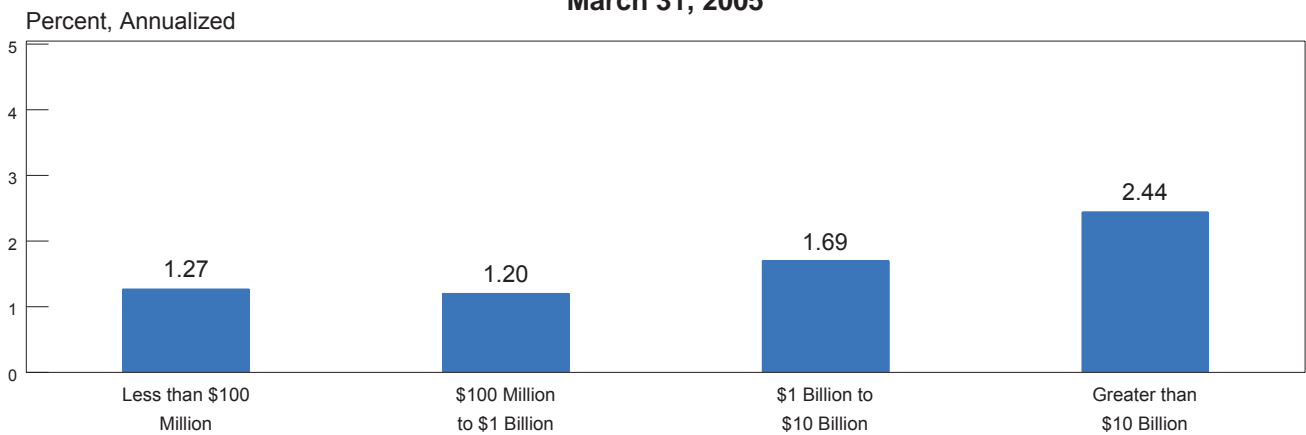
### Net Interest Margin (YTD)

March 31, 2005



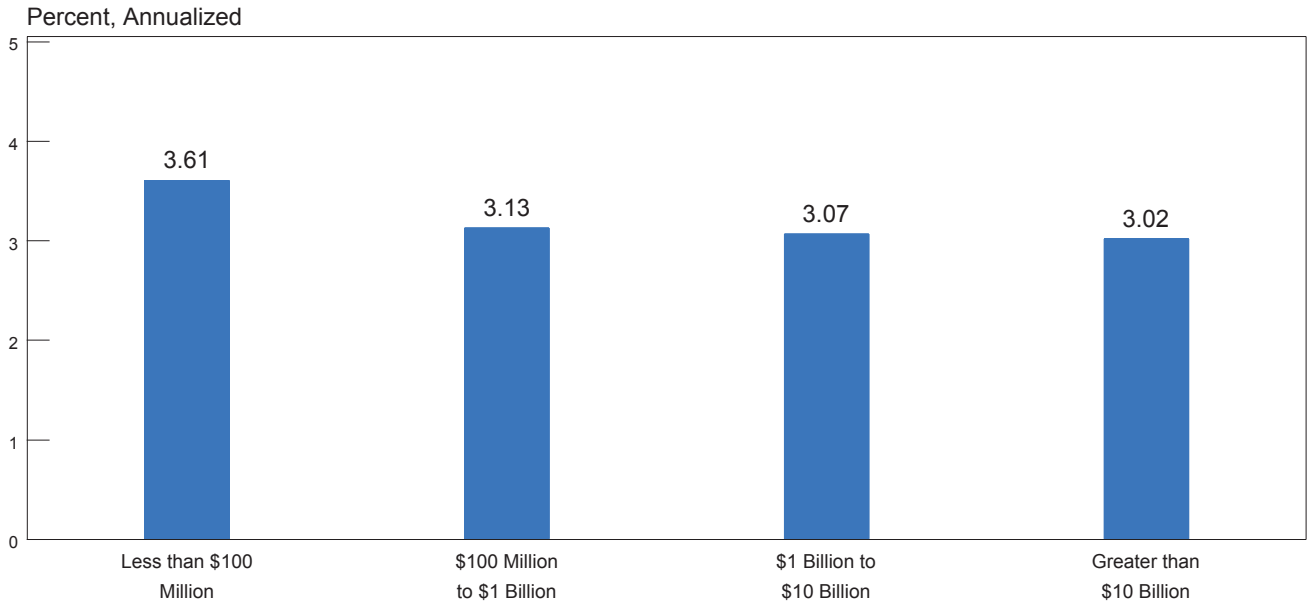
### Noninterest Income to Assets (YTD)

March 31, 2005



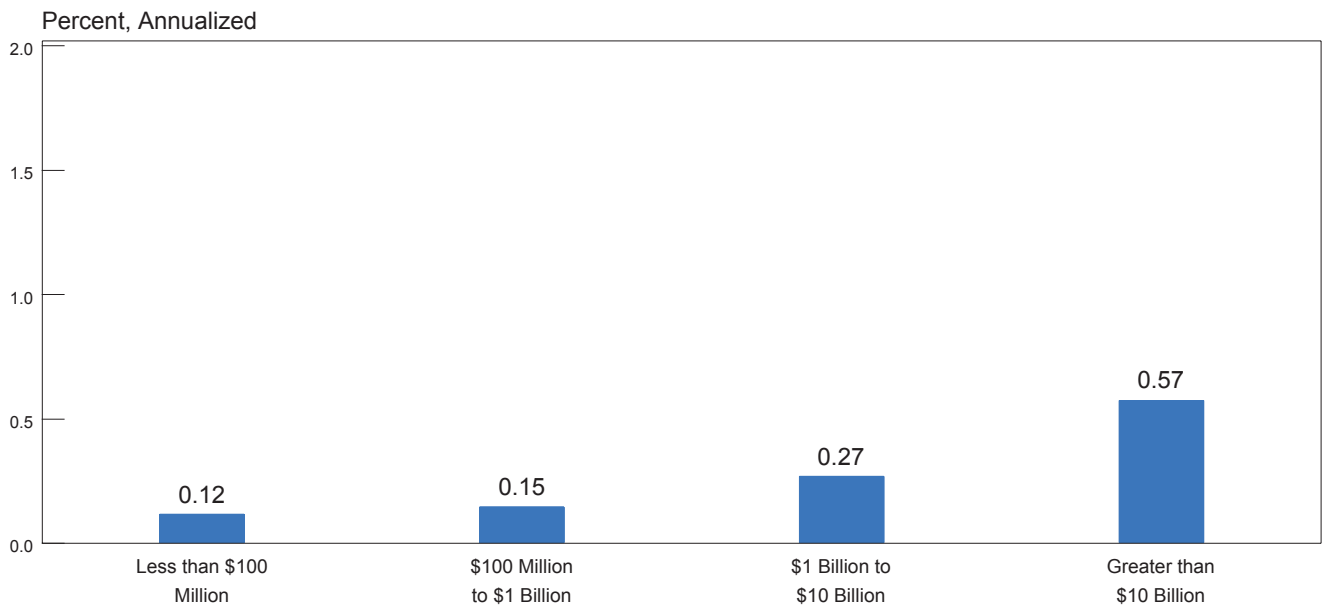
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2005



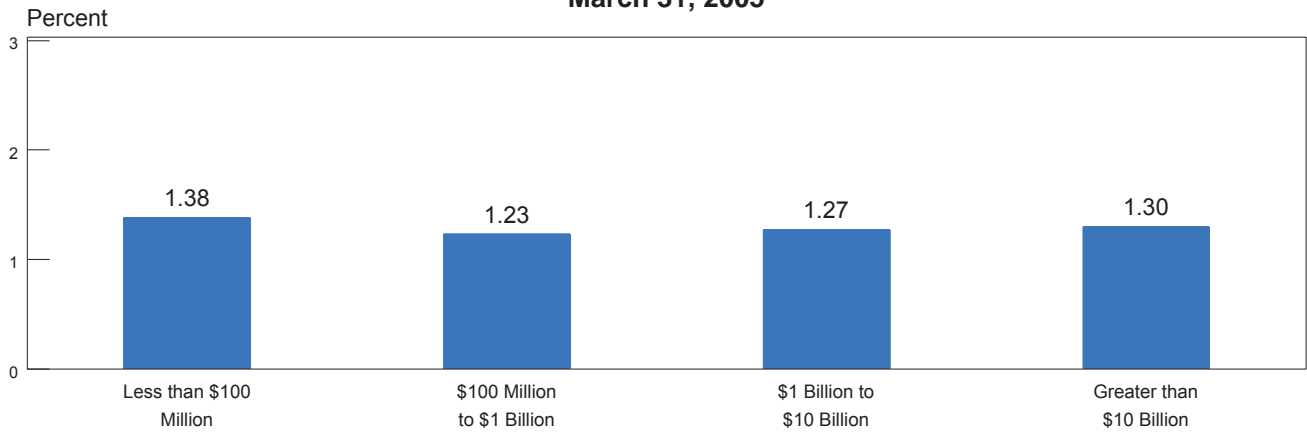
## Net Charge-offs to Loans and Leases (YTD)

March 31, 2005



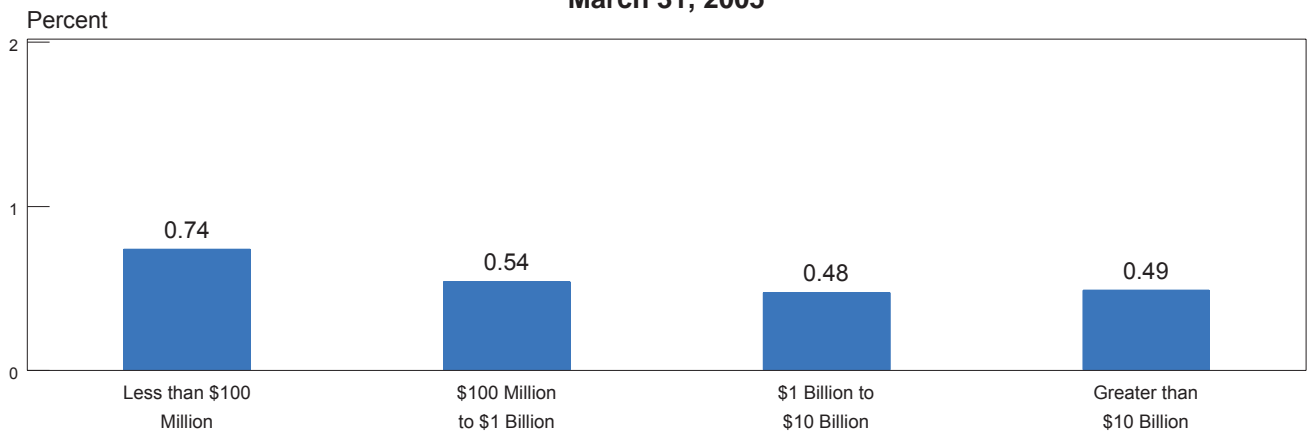
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

March 31, 2005



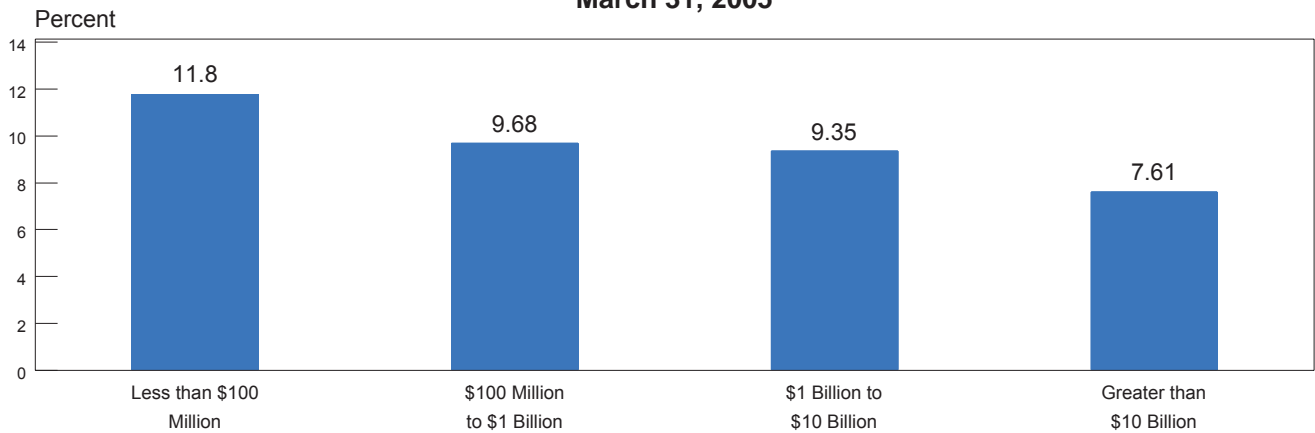
## Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2005



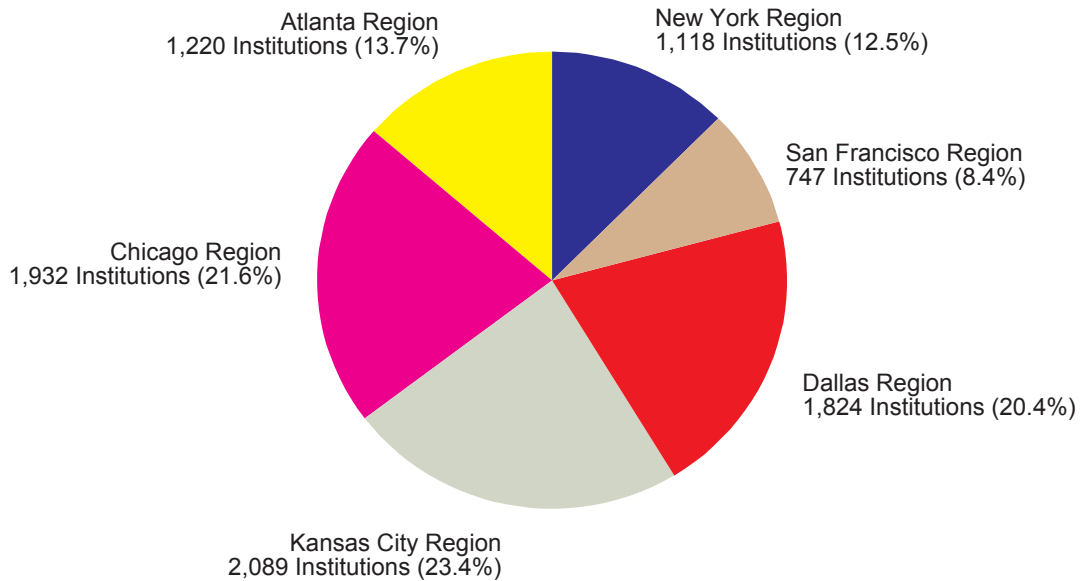
## Core Capital (Leverage) Ratio

March 31, 2005



## Geographic Distribution of FDIC-Insured Institutions

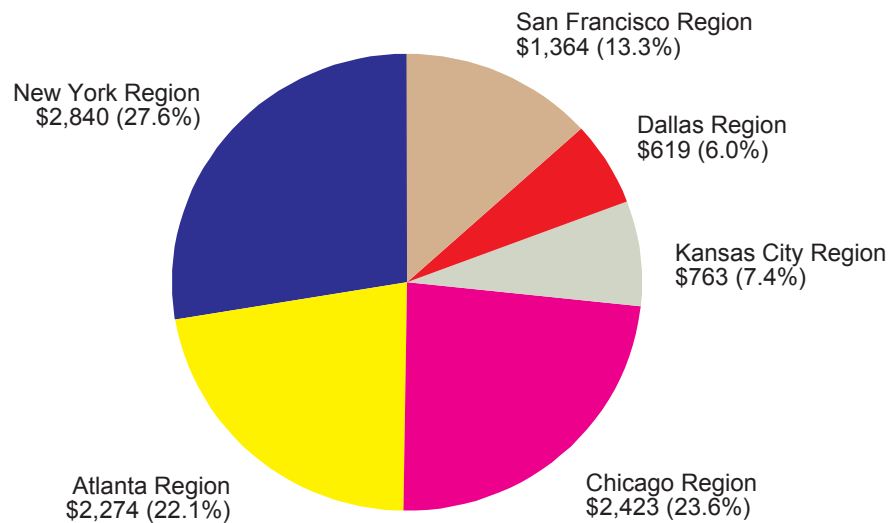
March 31, 2005



## Geographic Distribution of Industry Assets

March 31, 2005

(\$ Billions)

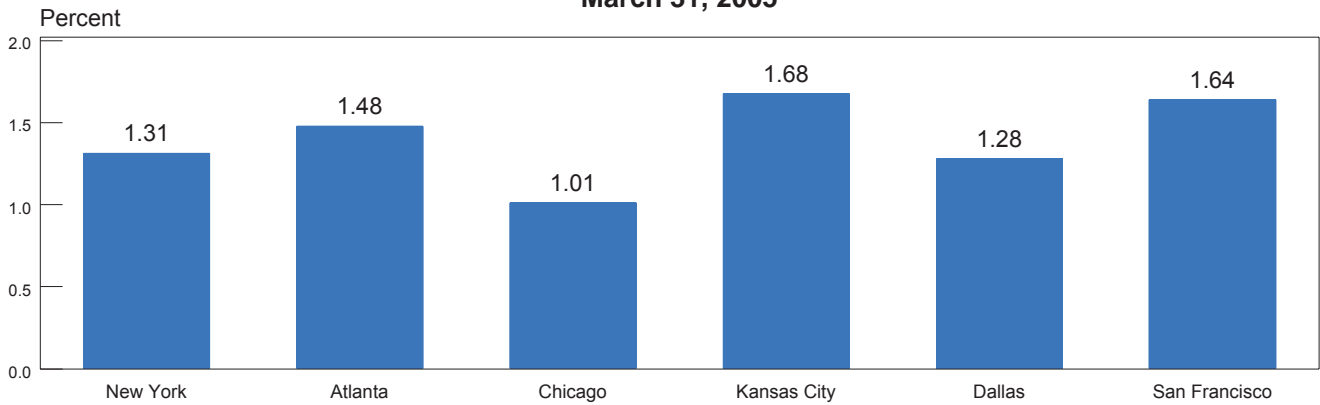


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

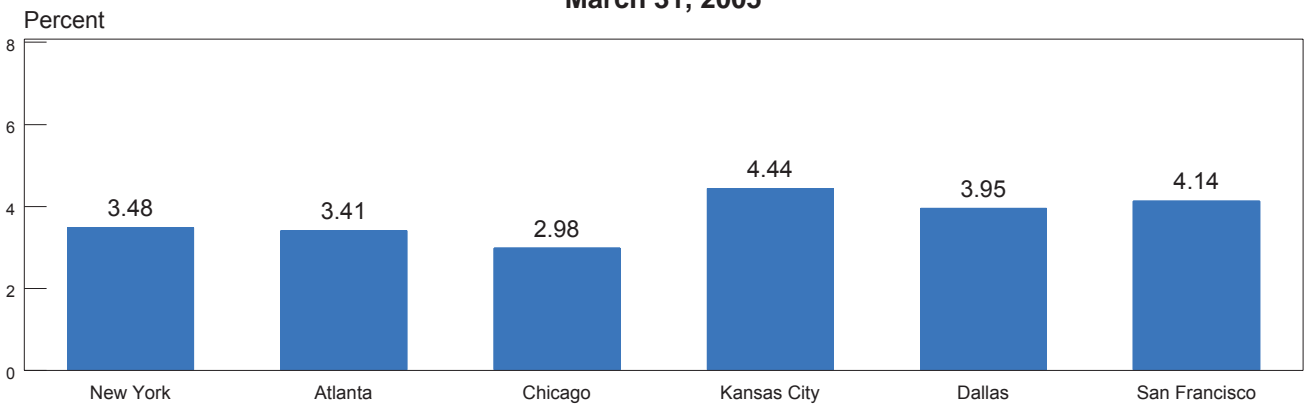
### Return on Assets(YTD, Annualized)

March 31, 2005



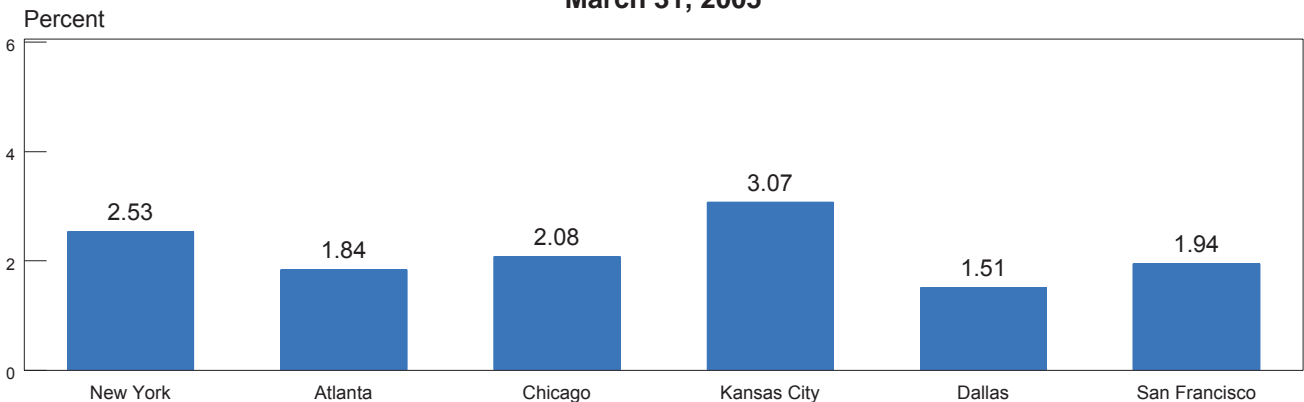
### Net Interest Margins(YTD, Annualized)

March 31, 2005



### Noninterest Income to Assets(YTD, Annualized)

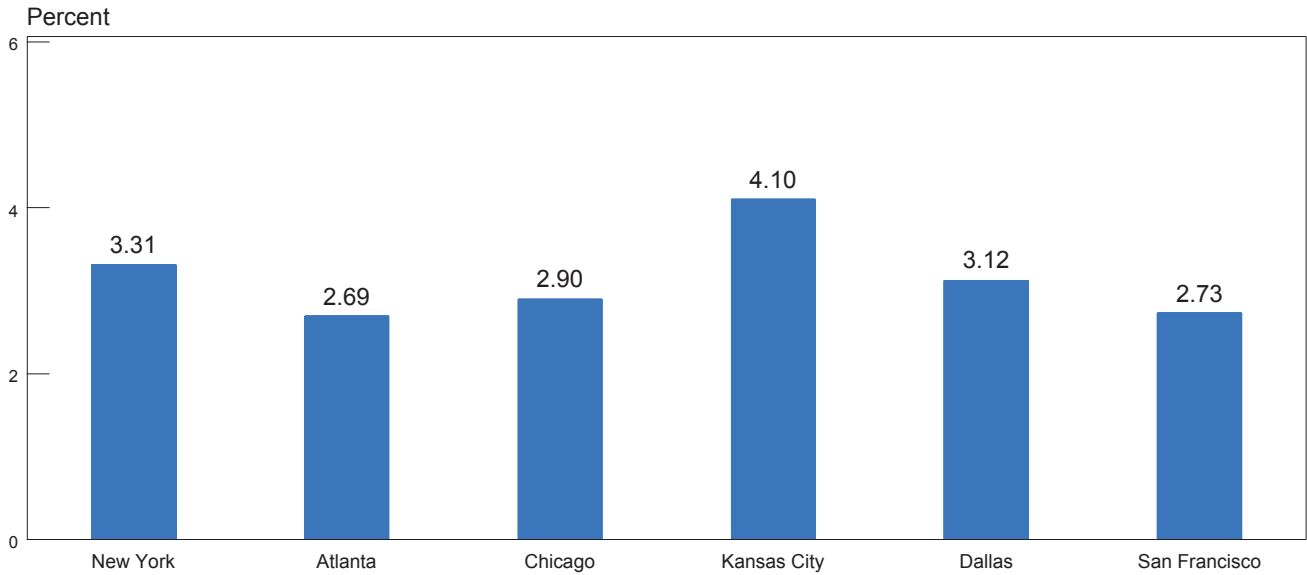
March 31, 2005



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

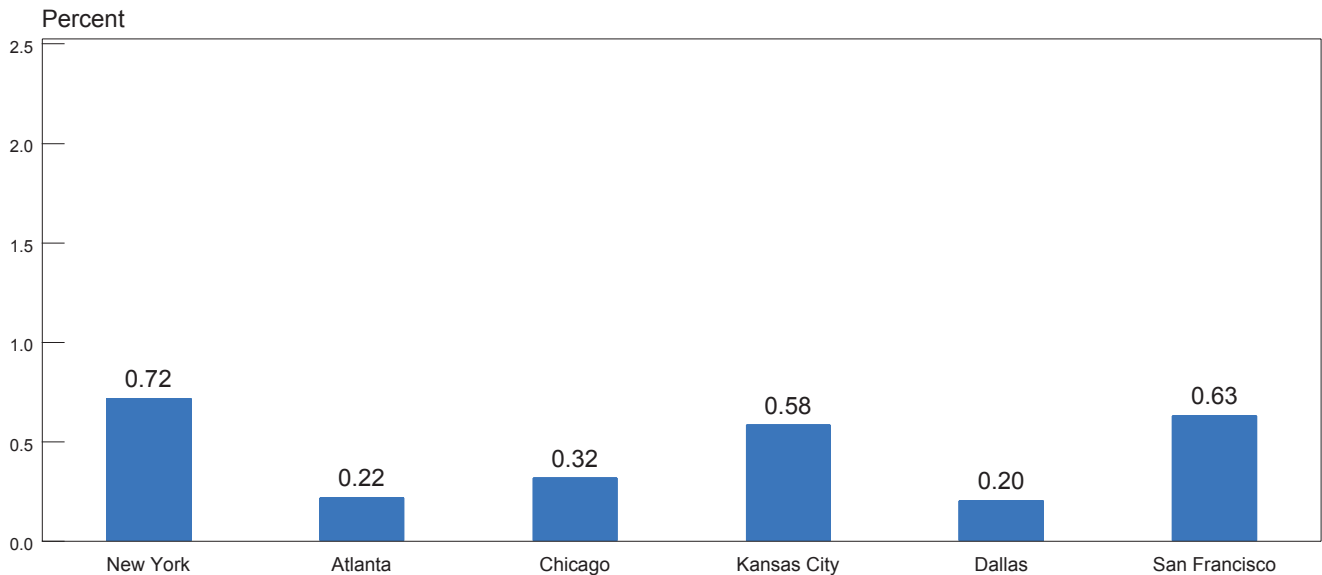
## Performance Ratios By Geographic Region Noninterest Expense to Assets(YTD, Annualized)

March 31, 2005



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

March 31, 2005



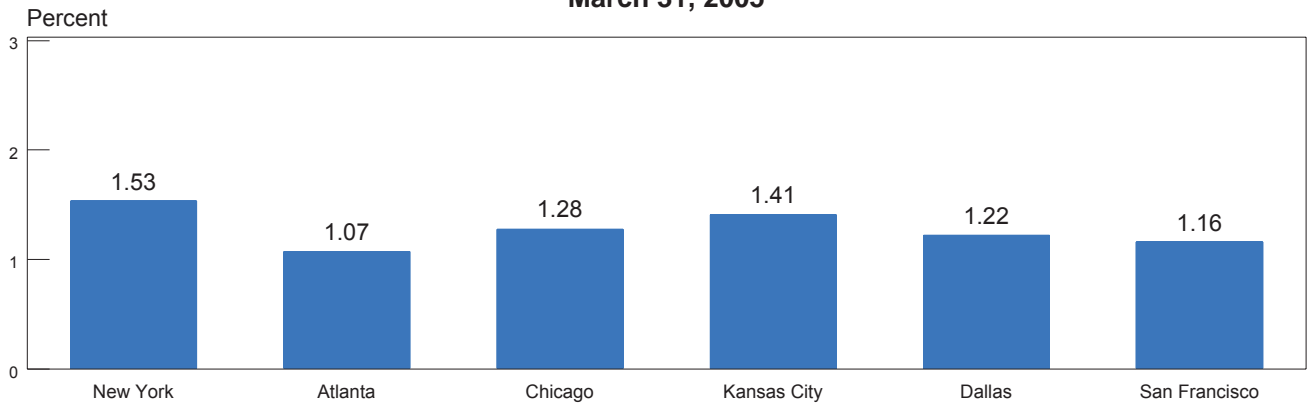
Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.



## Condition Ratios By Geographic Regions

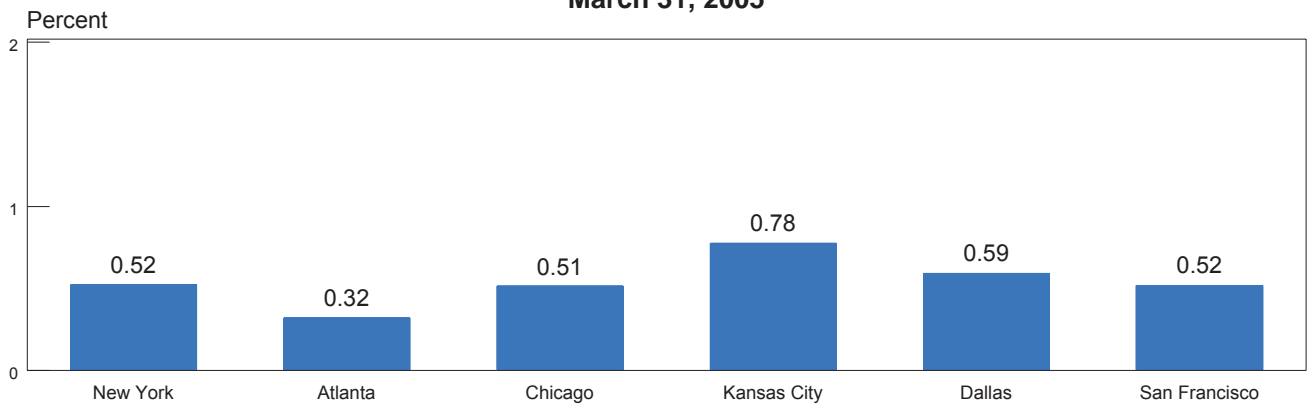
### Loss Allowance To Loans and Leases

March 31, 2005



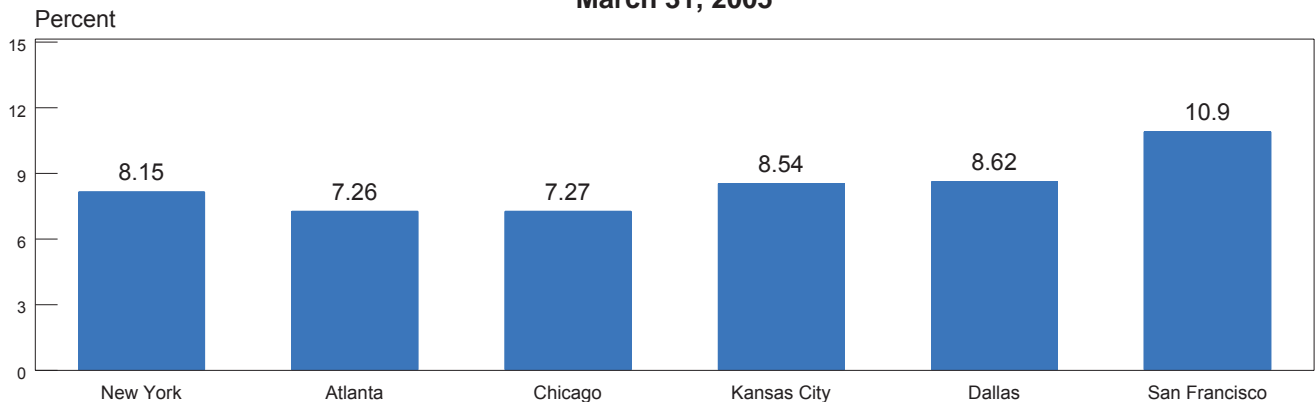
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2005



### Core Capital (Leverage) Ratio

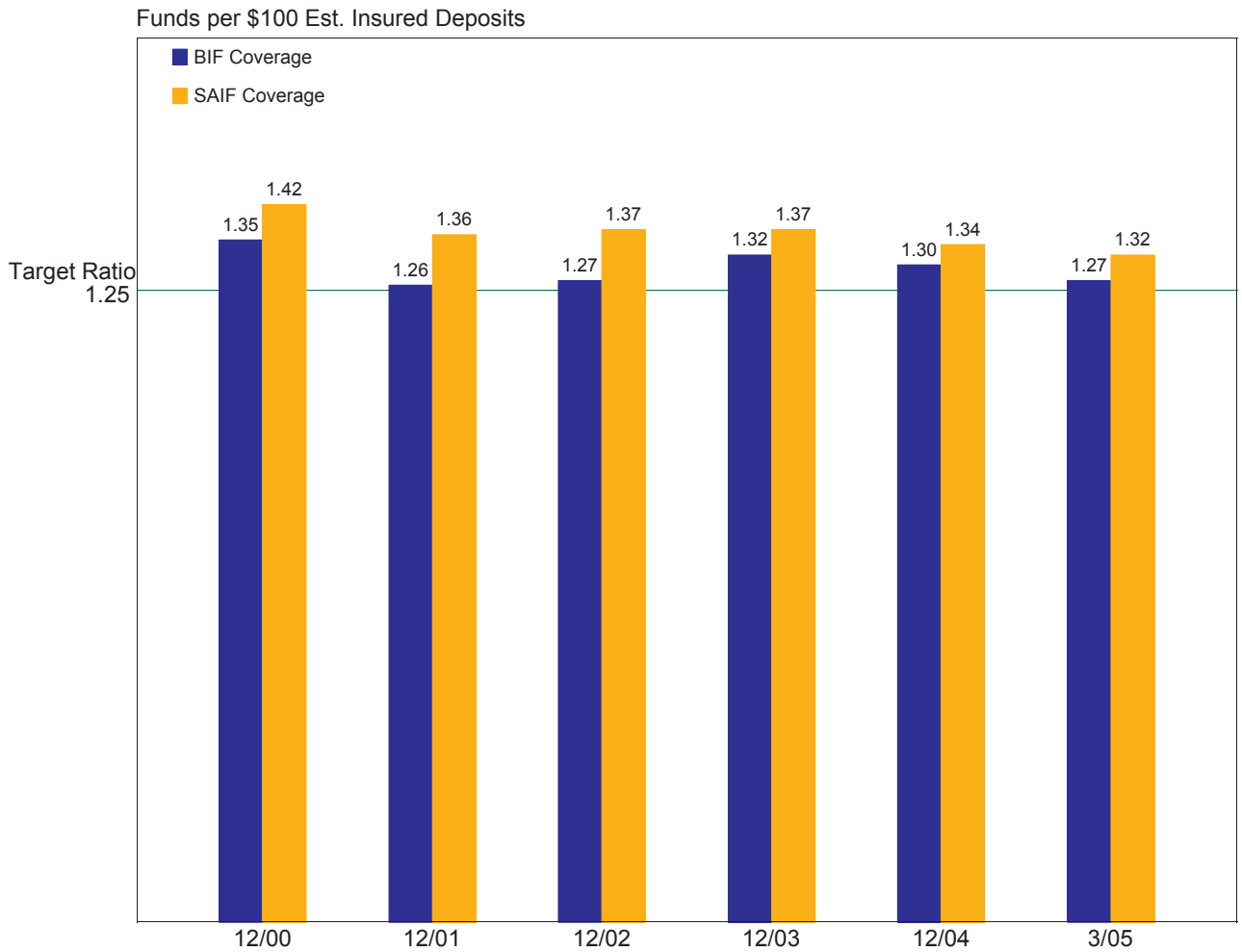
March 31, 2005



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

# Insurance Fund Reserve Ratios

December 31, 2000 - March 31, 2005



**(\$ Billions)**

**BIF**

Fund Balance	31.0	30.4	32.1	33.8	34.8	34.8
Est. Insured Deposits	2,299.9	2,408.3	2,524.5	2,556.3	2,672.4	2,746.0

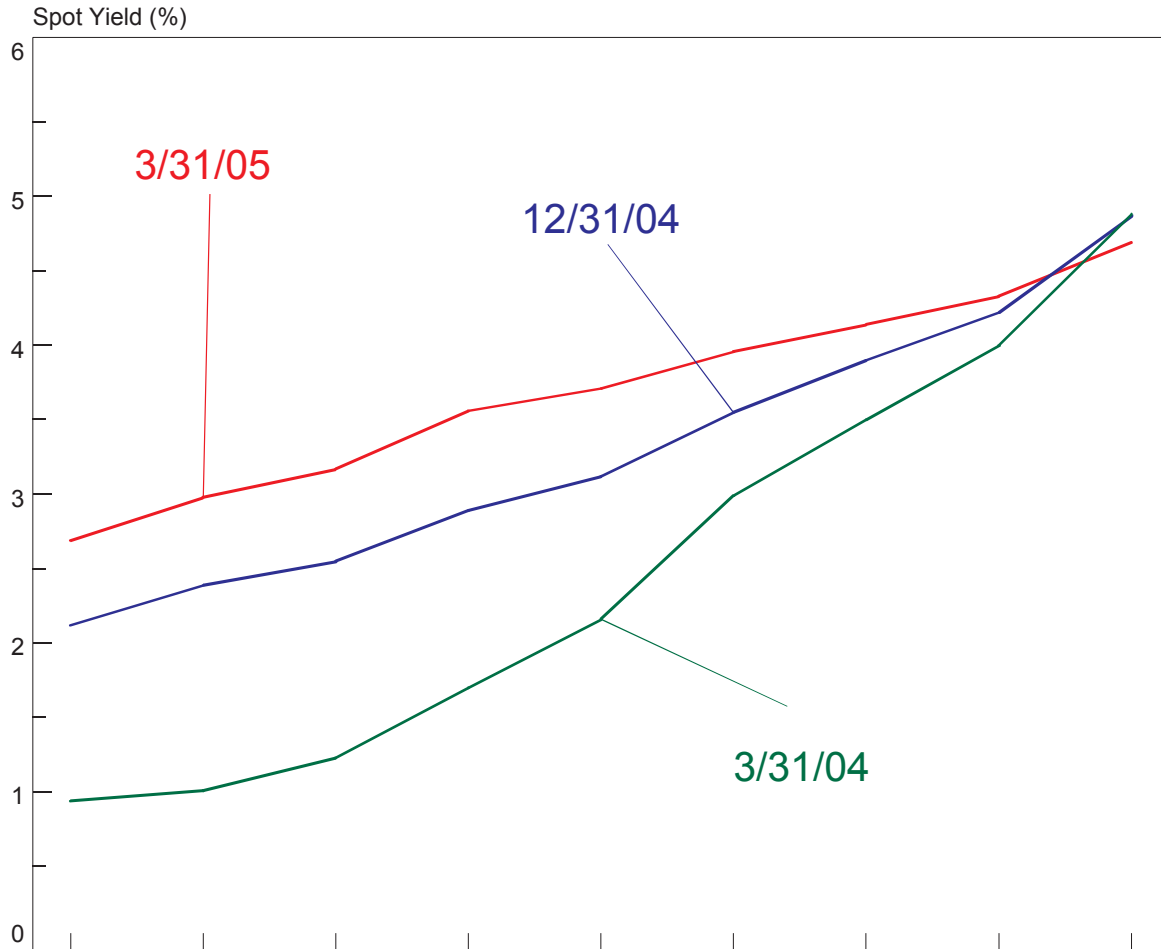
**SAIF**

Fund Balance	10.8	10.9	11.7	12.2	12.7	12.8
Est. Insured Deposits	755.2	802.4	859.2	896.1	951.3	966.9

Note: Includes insured branches of foreign banks. 2005 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

March 31, 2004 - March 31, 2005



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/05	2.69	2.98	3.17	3.56	3.71	3.96	4.14	4.33	4.69*
12/31/04	2.12	2.39	2.55	2.89	3.12	3.55	3.90	4.22	4.87
9/30/04	1.58	1.85	2.11	2.57	2.91	3.47	3.89	4.26	5.06
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

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.).

## Capital Category Distribution

### March 31, 2005

#### BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,732	99.1%	\$8,849.2	99.9%
Adequately Capitalized	69	0.9%	\$12.0	0.1%
Undercapitalized	2	0.0%	\$0.1	0.0%
Significantly Undercapitalized	1	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

#### SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,119	99.4%	\$1,419.6	99.9%
Adequately Capitalized	6	0.5%	\$0.9	0.1%
Undercapitalized	0	0.0%	\$0.0	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	1	0.1%	\$0.0	0.0%

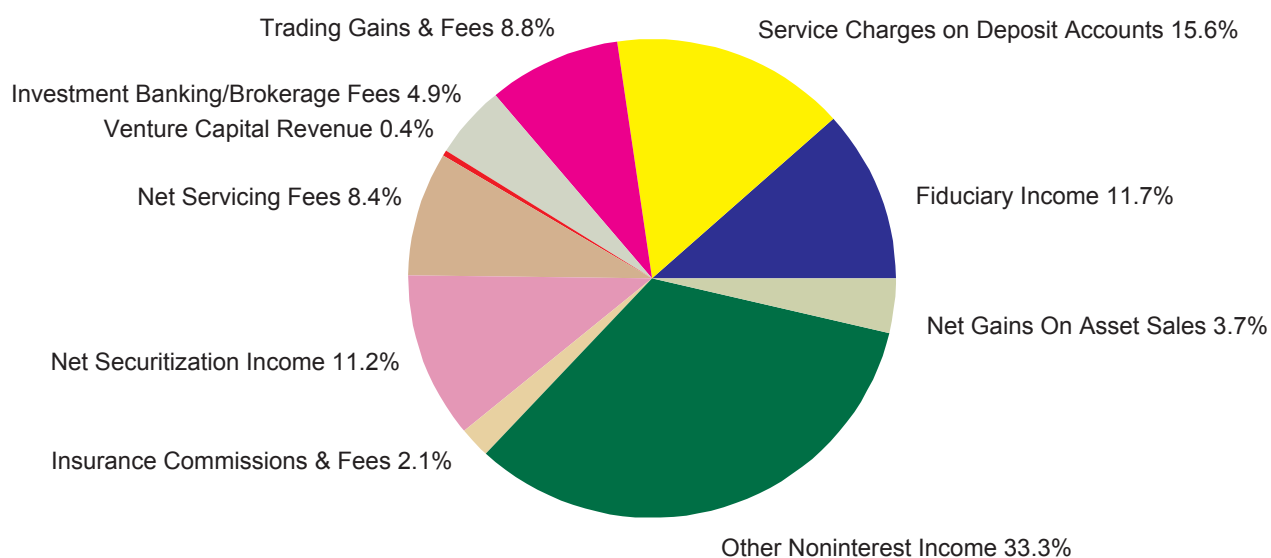
\* Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and indebtedness.  
 Note: Excludes U.S. branches of foreign banks.

#### Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage		Tangible Equity
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%

## Composition of Commercial Banks' Noninterest Income

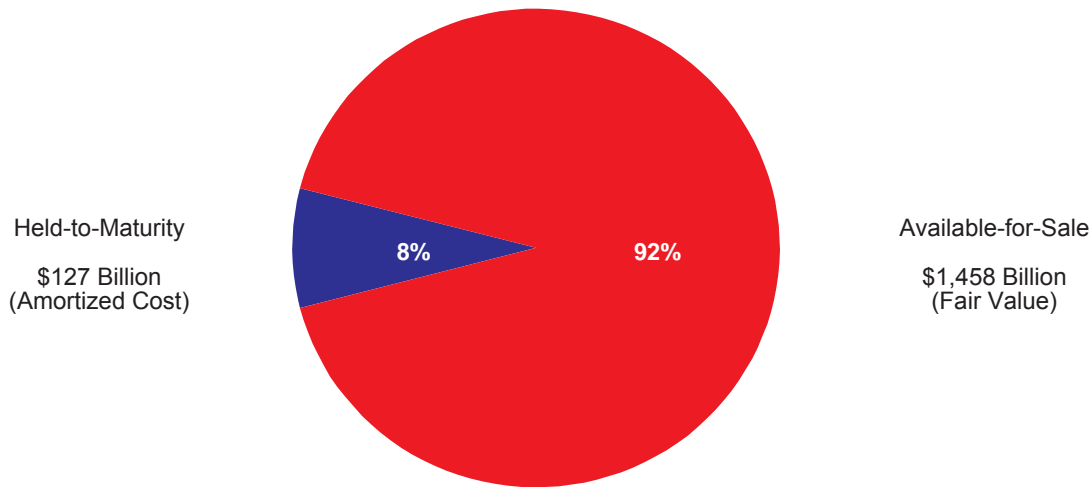
March 31, 2005



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$5,877	1,363	17.8%
Service Charges on Deposit Accounts	\$7,877	7,411	96.7%
Trading Gains & Fees	\$4,449	120	1.6%
Investment Banking/Brokerage Fees	\$2,478	1,963	25.6%
Venture Capital Revenue	\$197	43	0.6%
Net Servicing Fees	\$4,231	1,686	22.0%
Net Securitization Income	\$5,640	62	0.8%
Insurance Commissions & Fees	\$1,053	3,144	41.0%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$1,614	1,912	25.0%
Net Gains/Losses On OREO Sales	\$48	1,279	16.7%
Net Gains/Losses On Sales Of Other Assets	\$192	1,336	17.4%
Other Noninterest Income	\$16,771	7,484	97.7%
<b>Total Noninterest Income</b>	<b>\$50,432</b>	<b>7,557</b>	<b>98.6%</b>

## Commercial Bank Total Securities\*

March 31, 2005



## Commercial Bank Total Securities\*

March 31, 2005

	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	\$5,856	98.7	\$50,670	98.5	\$56,525	98.5
U.S. Government Agencies	3,023	99.4	7,515	99.6	10,538	99.5
Government Sponsored Enterprises	34,881	98.5	226,543	98.4	261,424	98.4
Mortgage Pass-through Securities	24,652	99.1	598,297	98.8	622,949	98.8
Collateralized Mortgage Obligations	29,413	98.7	258,325	98.9	287,738	98.9
State, County, Municipal Obligations	23,825	101.6	89,816	102.2	113,641	102.1
Asset Backed Securities	718	99.7	74,386	100.9	75,104	100.9
Other Debt Securities	4,841	101.6	138,157	102.7	142,998	110.5
Equity Securities	**	**	14,153	111.6	14,153	111.6
<b>Total Securities</b>	<b>\$127,209</b>	<b>99.4</b>	<b>\$1,457,861</b>	<b>99.3</b>	<b>\$1,585,071</b>	<b>99.3</b>
Memoranda***						
Structured Notes	21,204		20,867			98.4

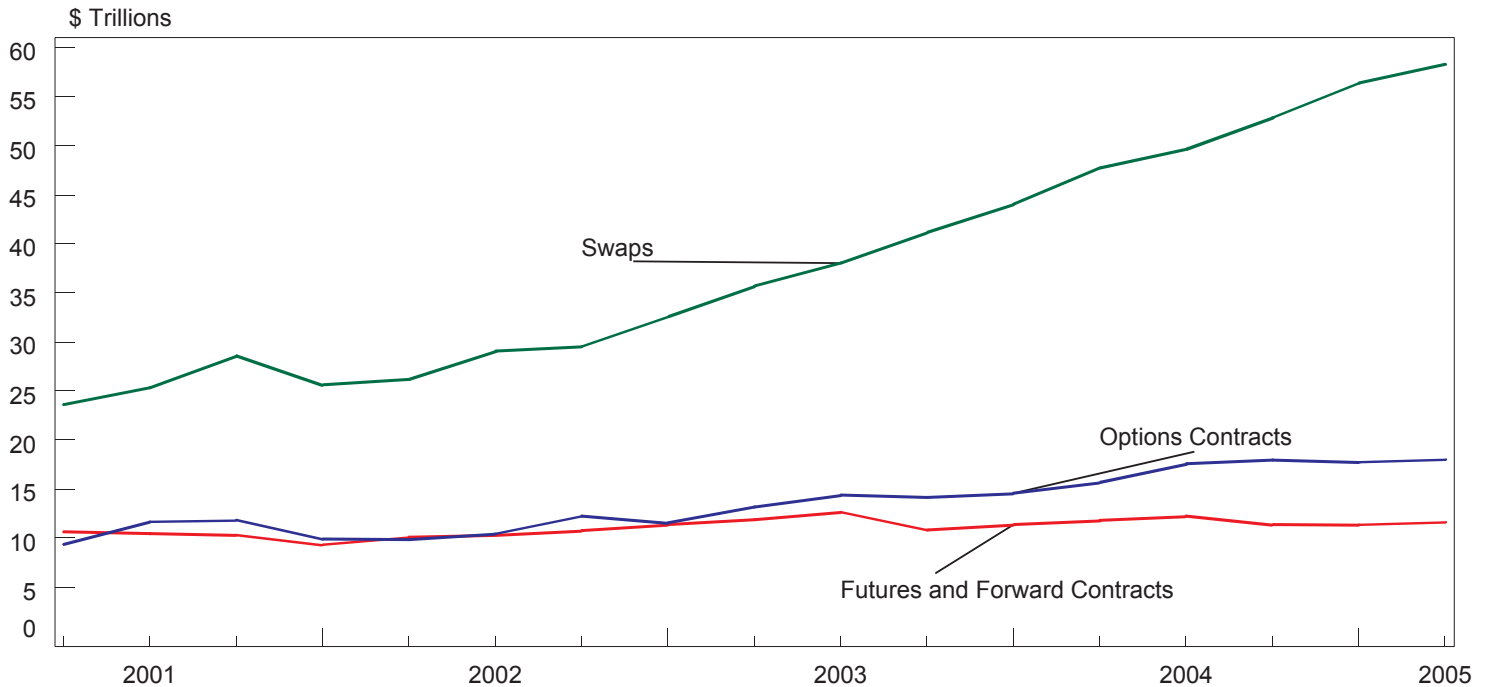
\* Excludes trading account assets.

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

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

## Commercial Bank Derivatives

2001 - 2005 (Notional Amounts)



	12/01	12/02	12/03	12/04	3/05
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$44,905	\$55,567	\$70,098	\$85,526	\$87,991
<b>Futures and Forward Contracts</b>	<b>9,335</b>	<b>11,376</b>	<b>11,400</b>	<b>11,365</b>	<b>11,634</b>
Interest rate contracts	5,330	7,380	7,213	6,520	6,986
Foreign exchange rate contracts	3,864	3,866	4,079	4,717	4,508
Other futures and forwards*	142	130	109	128	140
<b>Option Contracts</b>	<b>9,924</b>	<b>11,574</b>	<b>14,613</b>	<b>17,750</b>	<b>18,027</b>
Interest rate options	8,487	9,898	12,542	14,950	15,025
Foreign currency options	743	911	1,300	1,734	1,882
Other option contracts*	693	766	771	1,065	1,121
<b>Swaps</b>	<b>25,646</b>	<b>32,617</b>	<b>44,085</b>	<b>56,412</b>	<b>58,330</b>
Interest rate swaps	24,402	31,195	42,107	54,048	55,971
Foreign exchange rate swaps	1,129	1,304	1,805	2,155	2,124
Other swaps*	115	118	172	208	235
<b>Memoranda</b>					
Spot Foreign Exchange Contracts	111	196	273	419	738
Credit Derivatives	421	642	1,001	2,347	3,124
Number of banks reporting derivatives	369	447	580	681	695
Replacement cost of interest rate and foreign exchange rate contracts**	598	1,118	1,118	1,268	1,145

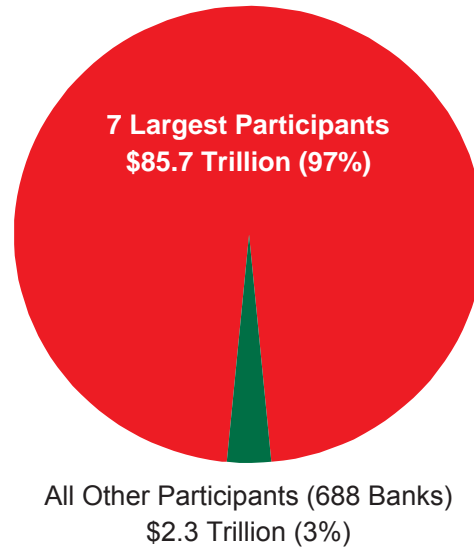
\* Not reported by banks with less than \$300 million in assets.

\*\* 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.

## Concentration of Commercial Bank Derivatives\*

Notional Amounts

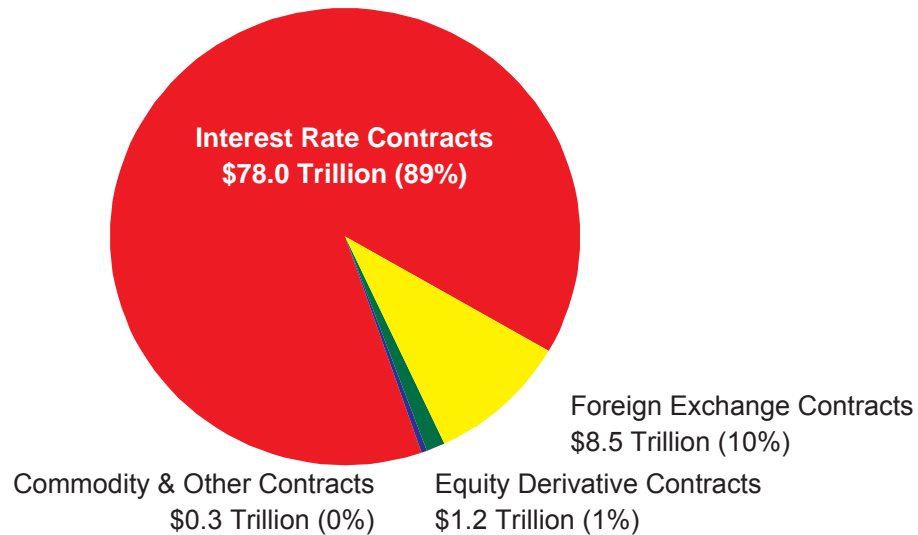
March 31, 2005



## Composition of Commercial Bank Derivatives\*

Notional Amounts

March 31, 2005



\*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 \$699 billion for the seven largest participants and \$39 billion for all others are not included.

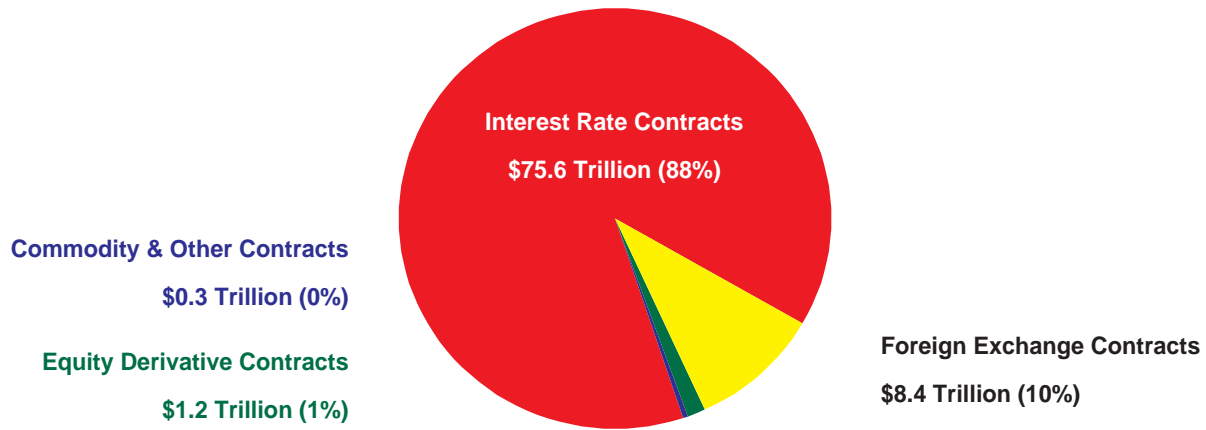


## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

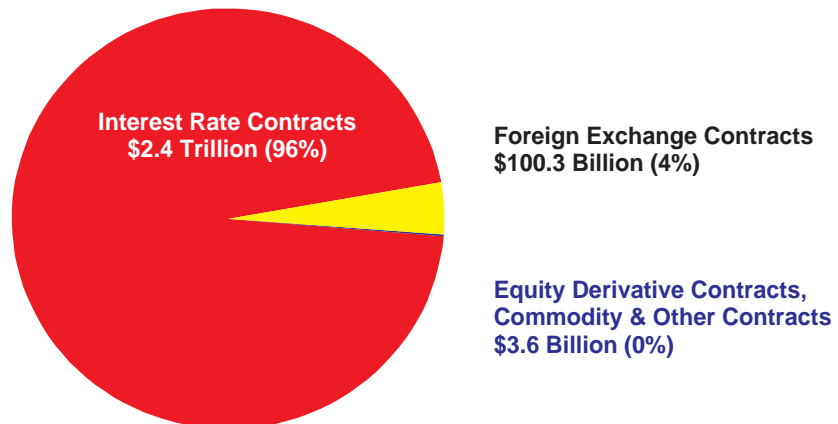
March 31, 2005



### Not Held for Trading

#### Notional Amounts

March 31, 2005



\* 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 \$738 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

March 31, 2005  
(\$ Millions)

### Held for Trading

107 Banks Held Derivative Contracts for Trading  
7 Largest Participants Held 99% of Total (Notional Amount)  
(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	969,065	148,321	34,829	30,092	1,182,308	31,696
Gross negative fair value	940,863	146,875	36,327	26,548	1,150,612	
<b>All other participants</b>						
Gross positive fair value	8,445	3,237	1,324	1,643	14,648	691
Gross negative fair value	8,032	2,979	1,297	1,650	13,958	
<b>Total</b>						
Gross positive fair value	977,510	151,557	36,153	31,735	1,196,956	32,386
Gross negative fair value	948,895	149,854	37,624	28,197	1,164,570	

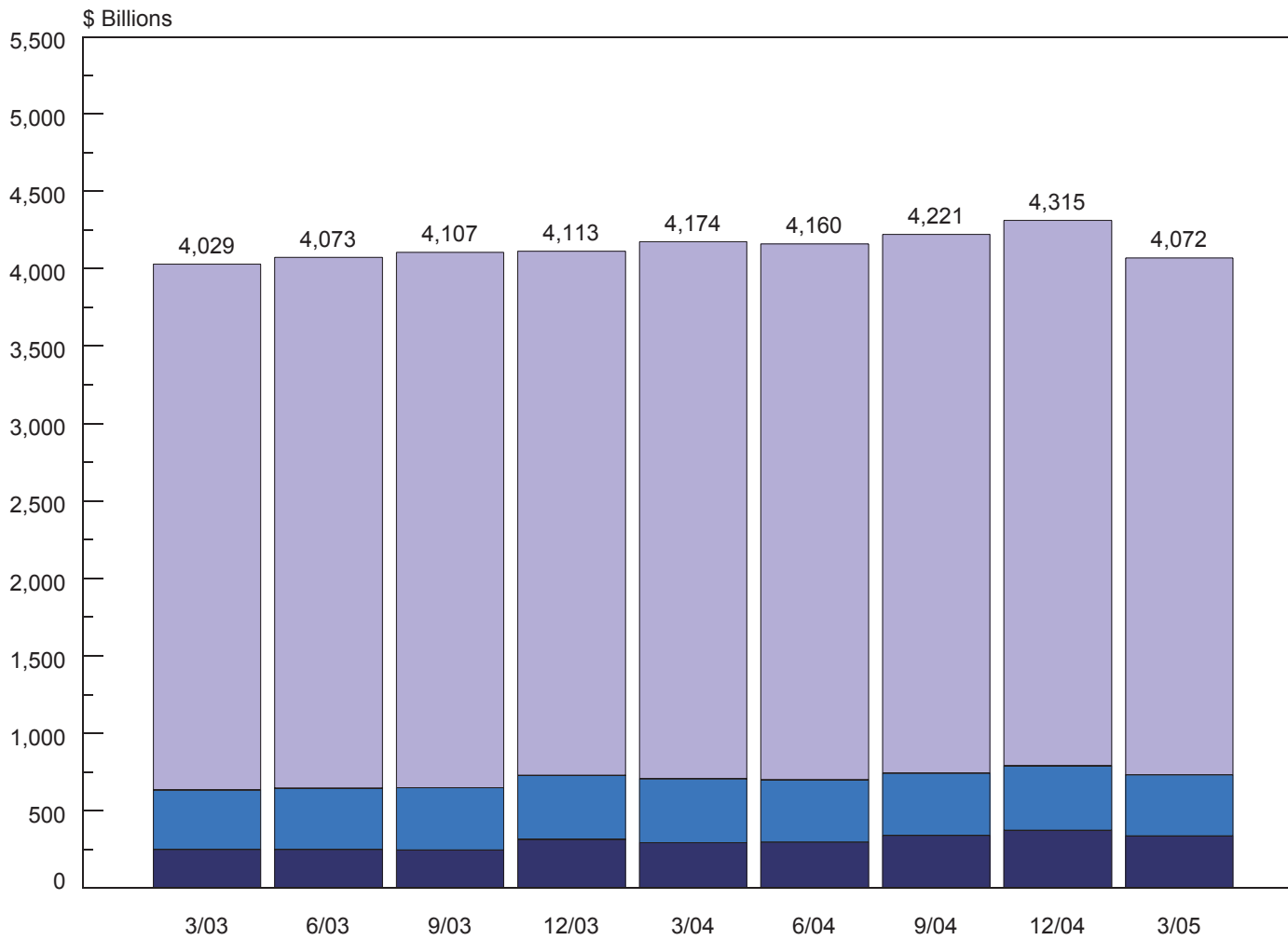
### Held for Purposes Other than Trading

661 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 75% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	10,255	1,439	0	0	11,693	342
Gross negative fair value	10,653	675	24	0	11,352	
<b>All other participants</b>						
Gross positive fair value	4,225	402	72	14	4,712	(934)
Gross negative fair value	4,091	1,456	98	0	5,646	
<b>Total</b>						
Gross positive fair value	14,479	1,840	72	14	16,405	(592)
Gross negative fair value	14,744	2,131	122	0	16,998	

## Expansion of Commercial Bank Credit Card Lines

2003 - 2005



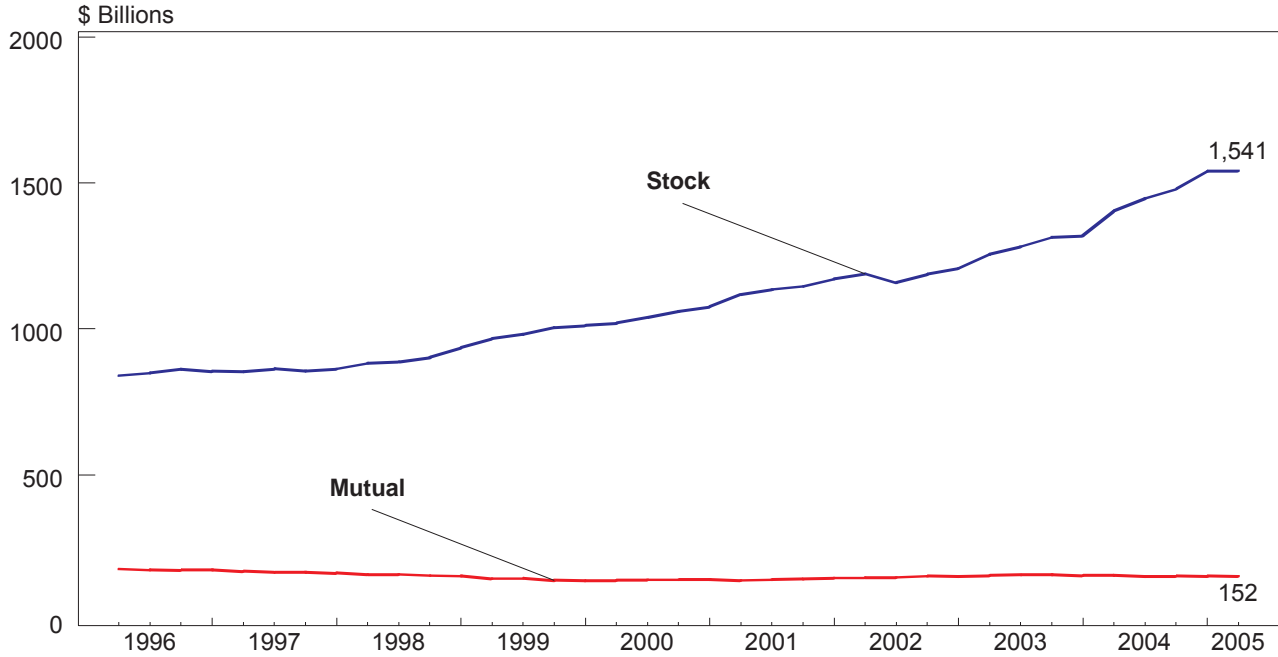
### Loans outstanding (\$Billions)

	3/03	6/03	9/03	12/03	3/04	6/04	9/04	12/04	3/05
■ Held on-balance-sheet	250.4	251.1	247.5	316.0	292.4	298.1	340.0	371.7	337.2
■ Securitized & sold *	384.3	393.2	400.6	410.9	412.9	402.7	401.8	416.7	395.3
■ Unused Commitments *	3,394.3	3,428.7	3,459.3	3,386.5	3,468.9	3,459.0	3,479.0	3,526.2	3,339.2
<b>Total</b>	<b>4,029.1</b>	<b>4,073.0</b>	<b>4,107.4</b>	<b>4,113.4</b>	<b>4,174.2</b>	<b>4,159.8</b>	<b>4,220.8</b>	<b>4,314.6</b>	<b>4,071.6</b>

\* Off-balance-sheet

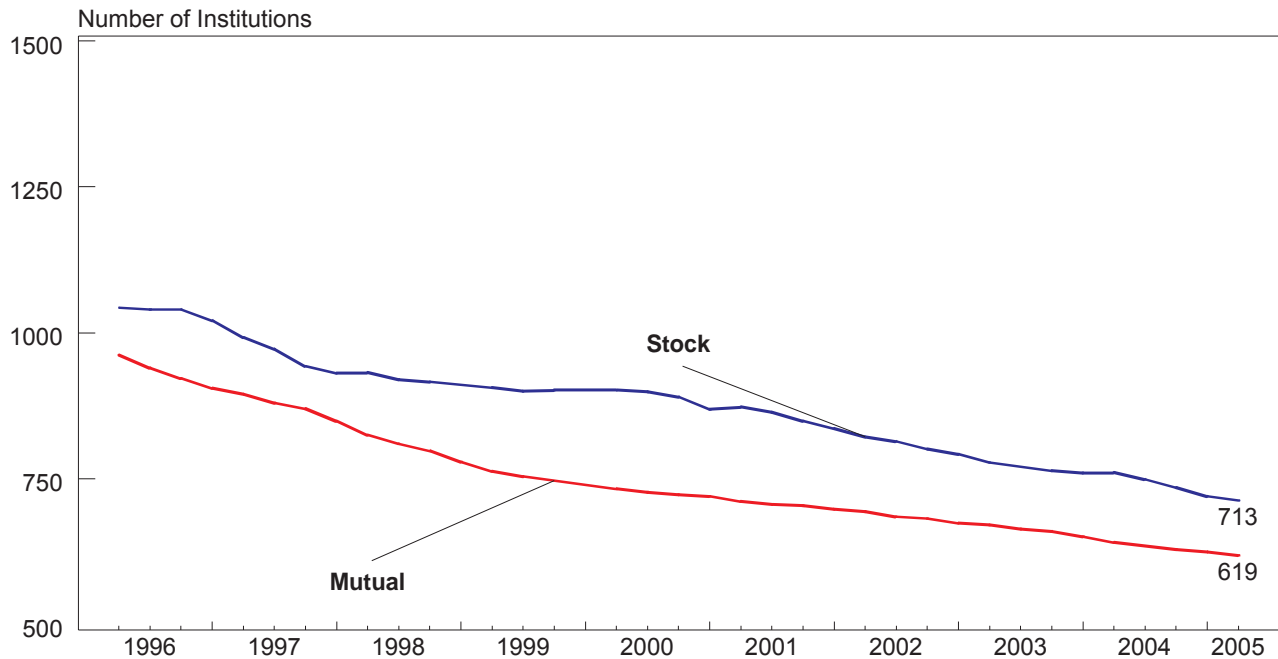
## Assets of Mutual and Stock Savings Institutions

1996 - 2005



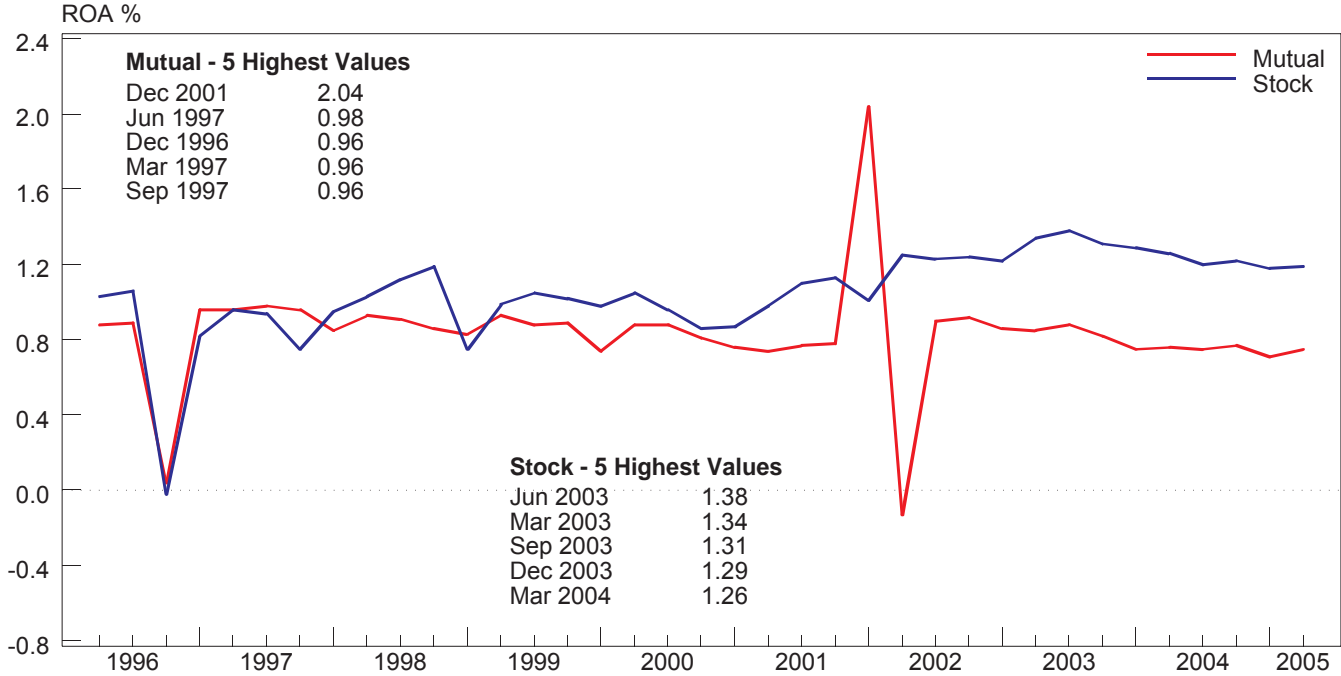
## Number of Mutual and Stock Savings Institutions

1996 - 2005



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

1996-2005



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

1996-2005

