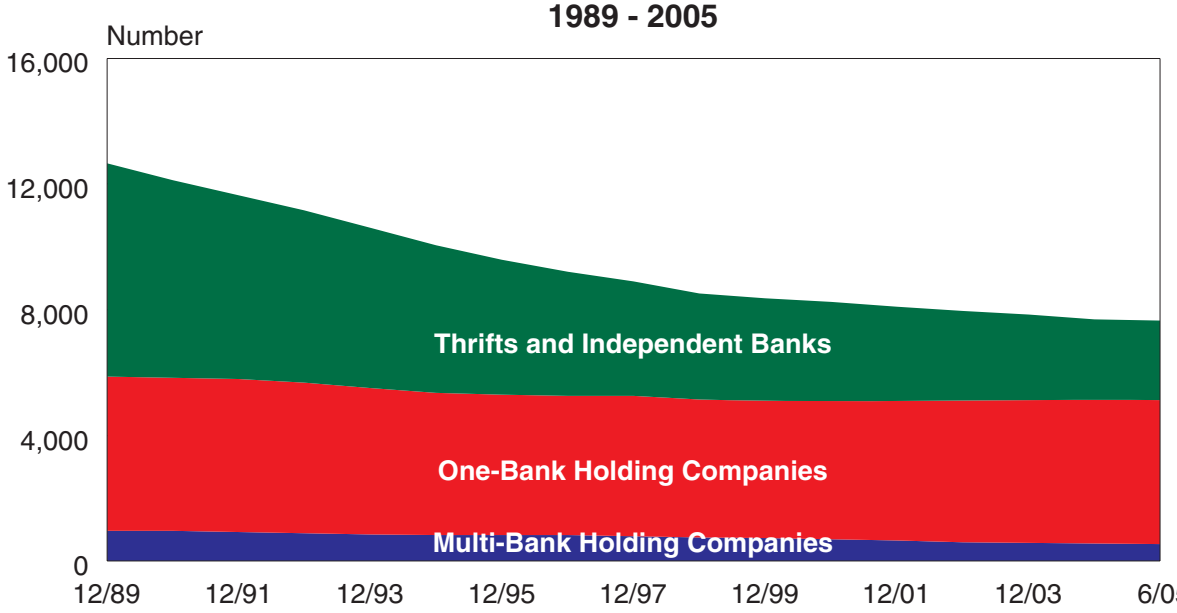
# Number of FDIC-Insured Banking Organizations

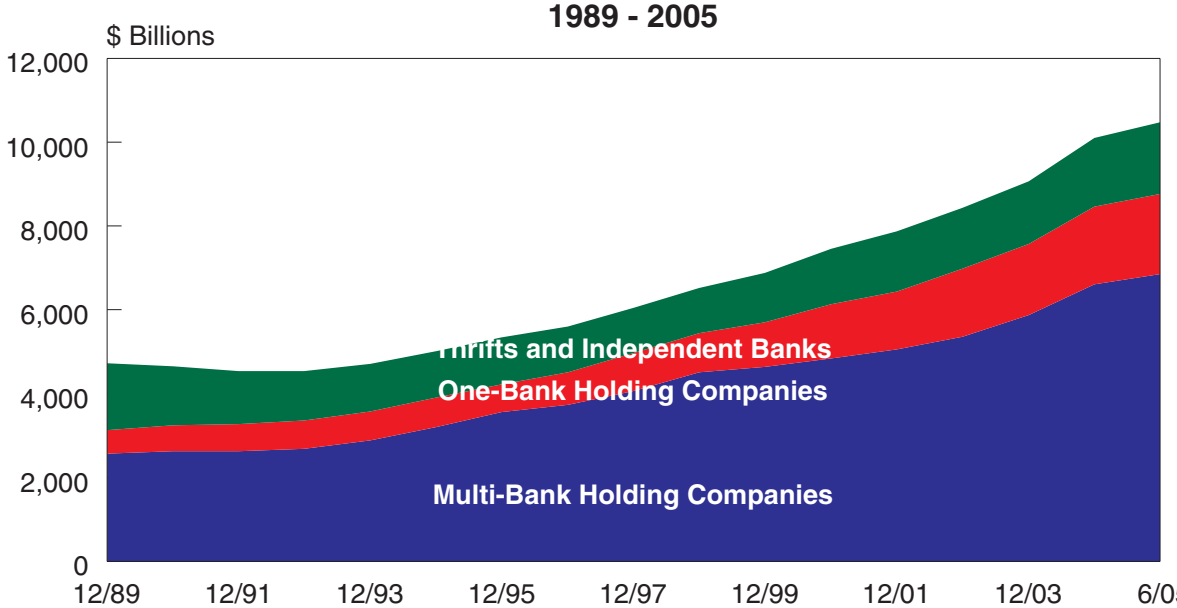
## 1989 - 2005




| | 12/89 | 12/91 | 12/93 | 12/95 | 12/97 | 12/99 | 12/01 | 12/03 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|
| Thrifts* and Indpt Banks | 6,791 | 5,853 | 5,093 | 4,282 | 3,635 | 3,253 | 3,004 | 2,714 | 2,540 |
| One-Bank Holding Co.'s | 4,916 | 4,872 | 4,656 | 4,483 | 4,464 | 4,369 | 4,444 | 4,549 | 4,572 |
| Multi-Bank Holding Co.'s | 954 | 921 | 850 | 820 | 792 | 733 | 654 | 578 | 543 |
| Total | 12,661 | 11,646 | 10,599 | 9,585 | 8,891 | 8,355 | 8,102 | 7,841 | 7,655 |

# Assets of FDIC-Insured Banking Organizations

## 1989 - 2005

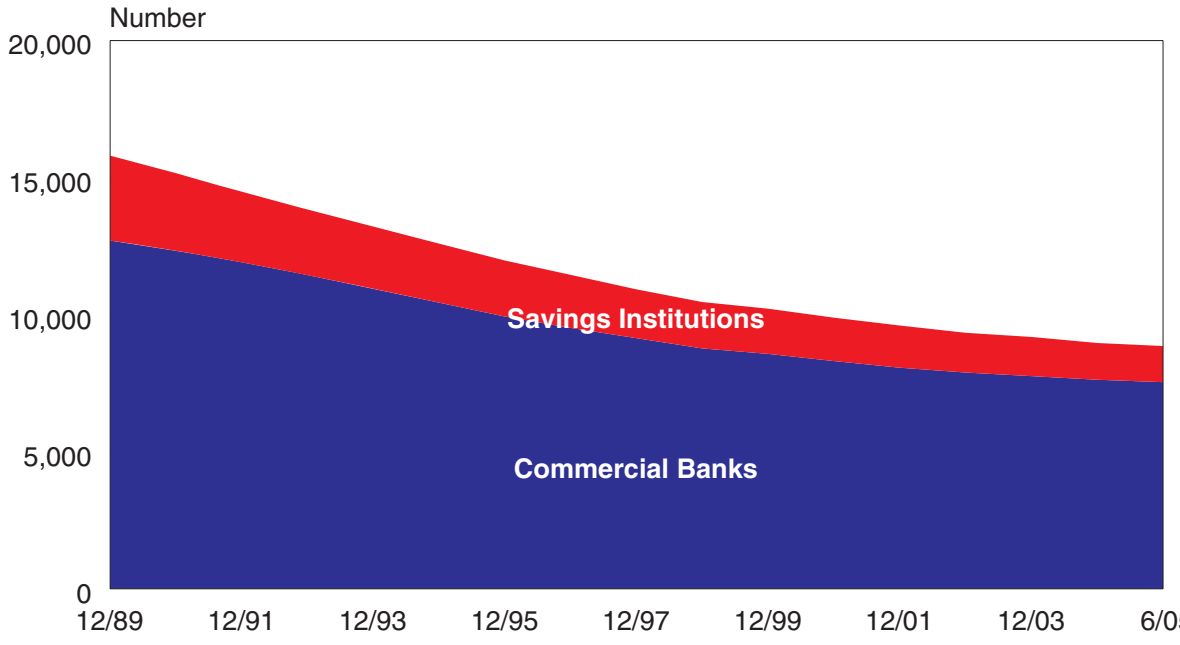



| | 12/89 | 12/91 | 12/93 | 12/95 | 12/97 | 12/99 | 12/01 | 12/03 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|
| Thrifts* and Indpt Banks | 1,594 | 1,266 | 1,131 | 1,115 | 1,075 | 1,172 | 1,433 | 1,508 | 1,708 |
| One-Bank Holding Co.'s | 561 | 648 | 696 | 670 | 902 | 1,069 | 1,373 | 1,694 | 1,906 |
| Multi-Bank Holding Co.'s | 2,572 | 2,630 | 2,881 | 3,556 | 4,068 | 4,643 | 5,064 | 5,874 | 6,860 |
| Total | 4,727 | 4,544 | 4,708 | 5,341 | 6,045 | 6,884 | 7,869 | 9,075 | 10,474 |

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

# Number of FDIC-Insured Institutions

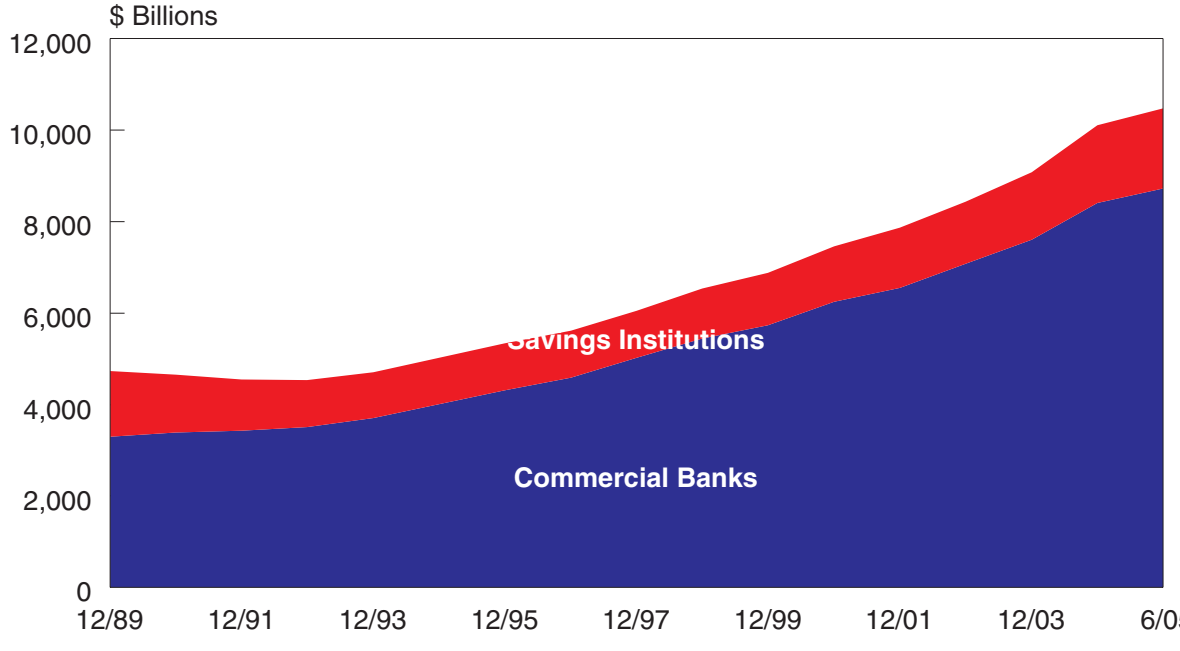
## 1989 - 2005




| | 12/89 | 12/91 | 12/93 | 12/95 | 12/97 | 12/99 | 12/01 | 12/03 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|
| Savings Institutions | 3,087 | 2,561 | 2,262 | 2,030 | 1,780 | 1,642 | 1,534 | 1,411 | 1,319 |
| Commercial Banks | 12,709 | 11,921 | 10,959 | 9,941 | 9,143 | 8,580 | 8,080 | 7,770 | 7,549 |
| Total | 15,796 | 14,482 | 13,221 | 11,971 | 10,923 | 10,222 | 9,614 | 9,181 | 8,868 |

# Assets of FDIC-Insured Institutions

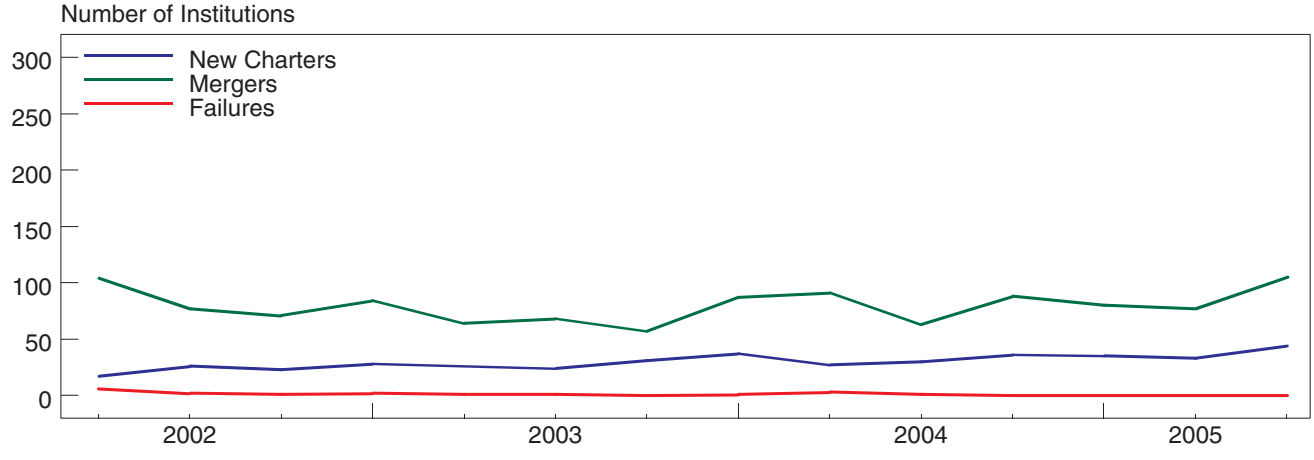
## 1989 - 2005




| | 12/89 | 12/91 | 12/93 | 12/95 | 12/97 | 12/99 | 12/01 | 12/03 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|
| Savings Institutions | 1,428 | 1,113 | 1,001 | 1,026 | 1,026 | 1,149 | 1,317 | 1,474 | 1,750 |
| Commercial Banks | 3,299 | 3,431 | 3,707 | 4,315 | 5,019 | 5,735 | 6,552 | 7,601 | 8,725 |
| Total | 4,727 | 4,544 | 4,708 | 5,341 | 6,045 | 6,884 | 7,869 | 9,075 | 10,474 |

# Changes in the Number of FDIC-Insured Institutions

## Quarterly, 2002 - 2005

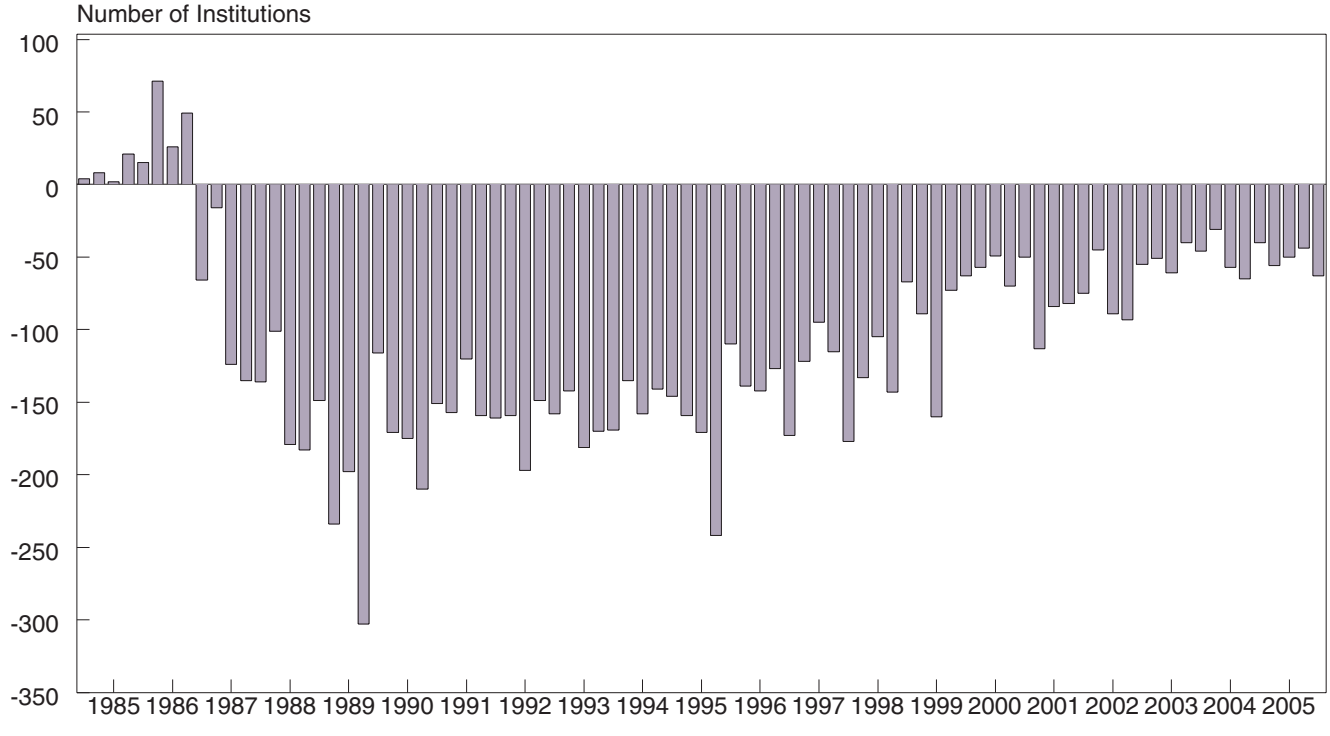



| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **New Charters** | 17 | 26 | 23 | 28 | 26 | 24 | 31 | 37 | 27 | 30 | 36 | 35 | 33 | 44 |
| **Mergers** | 104 | 77 | 71 | 84 | 64 | 68 | 57 | 87 | 91 | 63 | 88 | 80 | 77 | 105 |
| **Failures** | 6 | 2 | 1 | 2 | 1 | 1 | 0 | 1 | 3 | 1 | 0 | 0 | 0 | 0 |
| Other Changes, Net* | 0 | -2 | -2 | -3 | -1 | -1 | -6 | -4 | 2 | -4 | -2 | -4 | 0 | -2 |
| No. of Institutions at end of quarter | 9,521 | 9,466 | 9,415 | 9,354 | 9,314 | 9,268 | 9,236 | 9,181 | 9,116 | 9,078 | 9,024 | 8,975 | 8,931 | 8,868 |

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

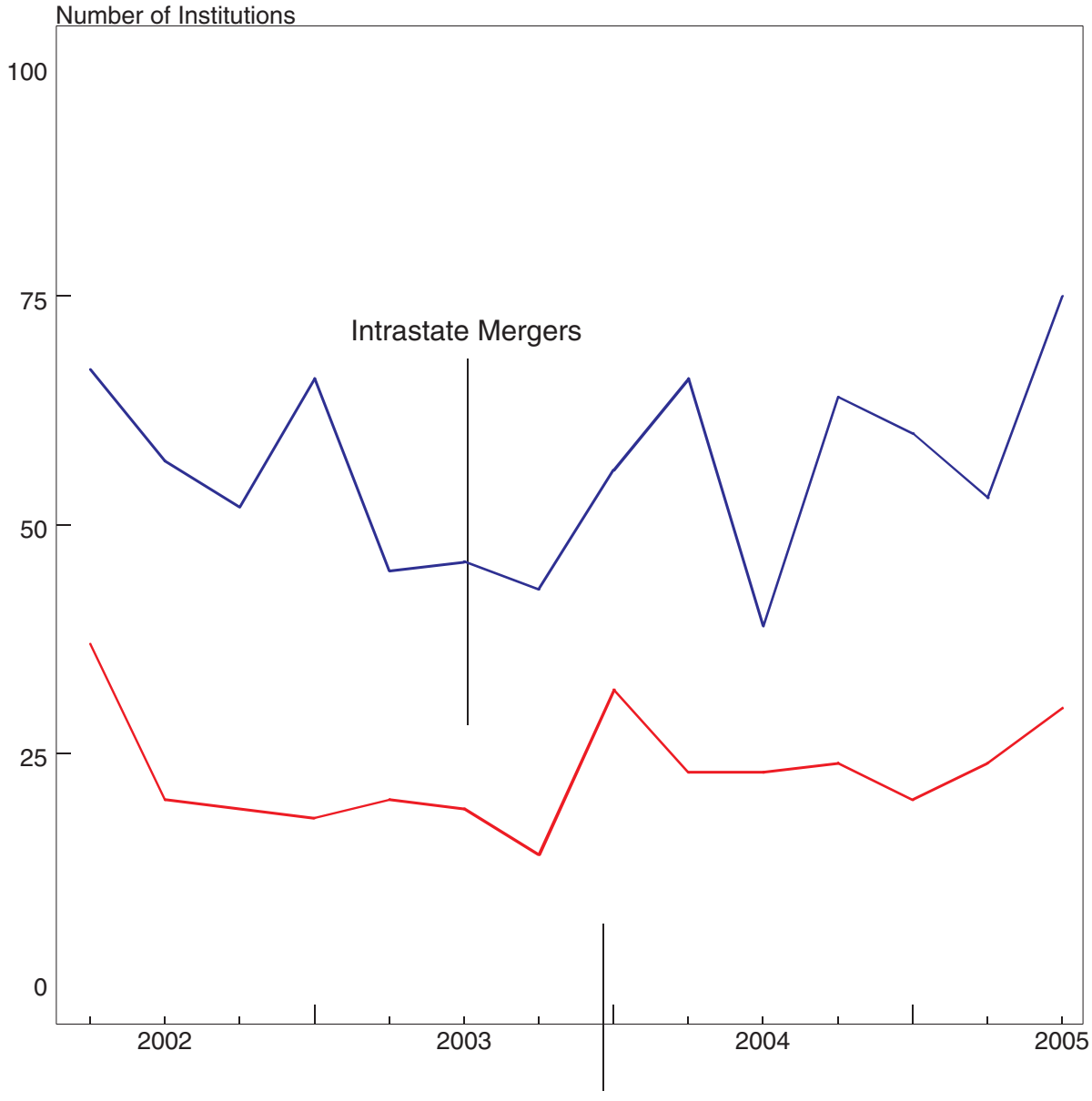
# Quarterly Change in the Number of FDIC-Insured Institutions

## 1984-2005



# Institution Mergers: Interstate vs. Intrastate

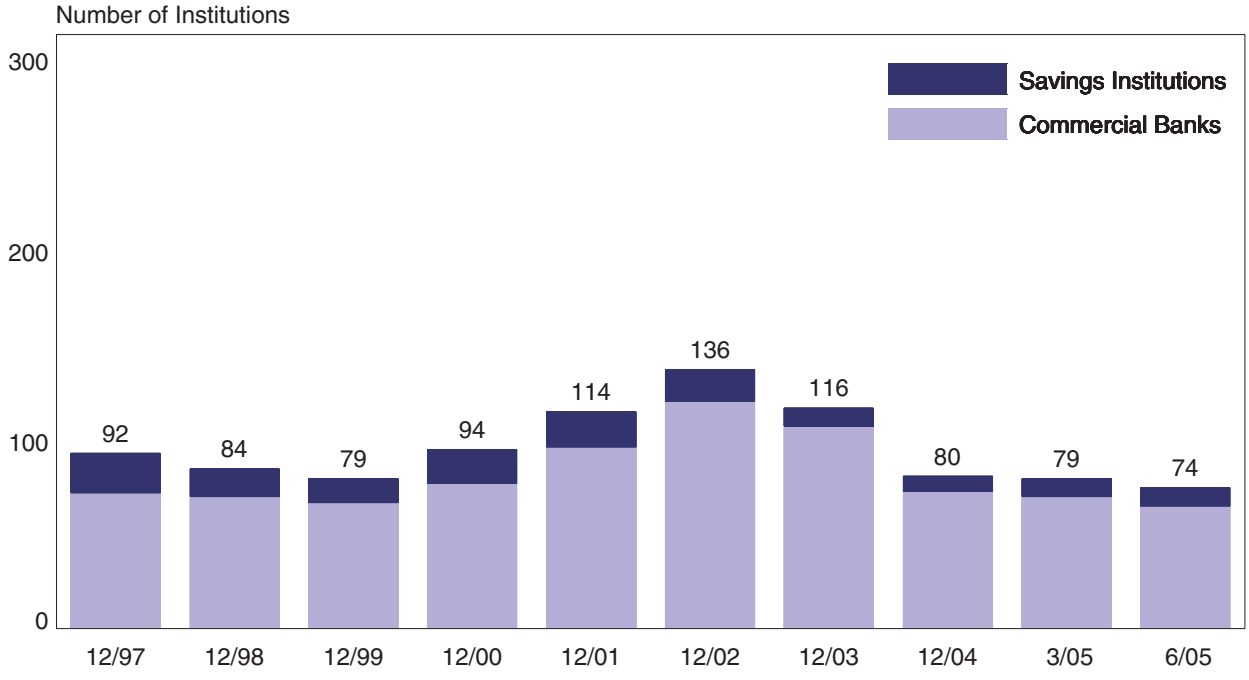
## Quarterly, 2002 - 2005




| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Intrastate Mergers** | **67** | **57** | **52** | **66** | **45** | **46** | **43** | **56** | **66** | **39** | **64** | **60** | **53** | **75** |
| **Interstate Mergers** | **37** | **20** | **19** | **18** | **20** | **19** | **14** | **32** | **23** | **23** | **24** | **20** | **24** | **30** |

## Number of FDIC-Insured "Problem" Institutions

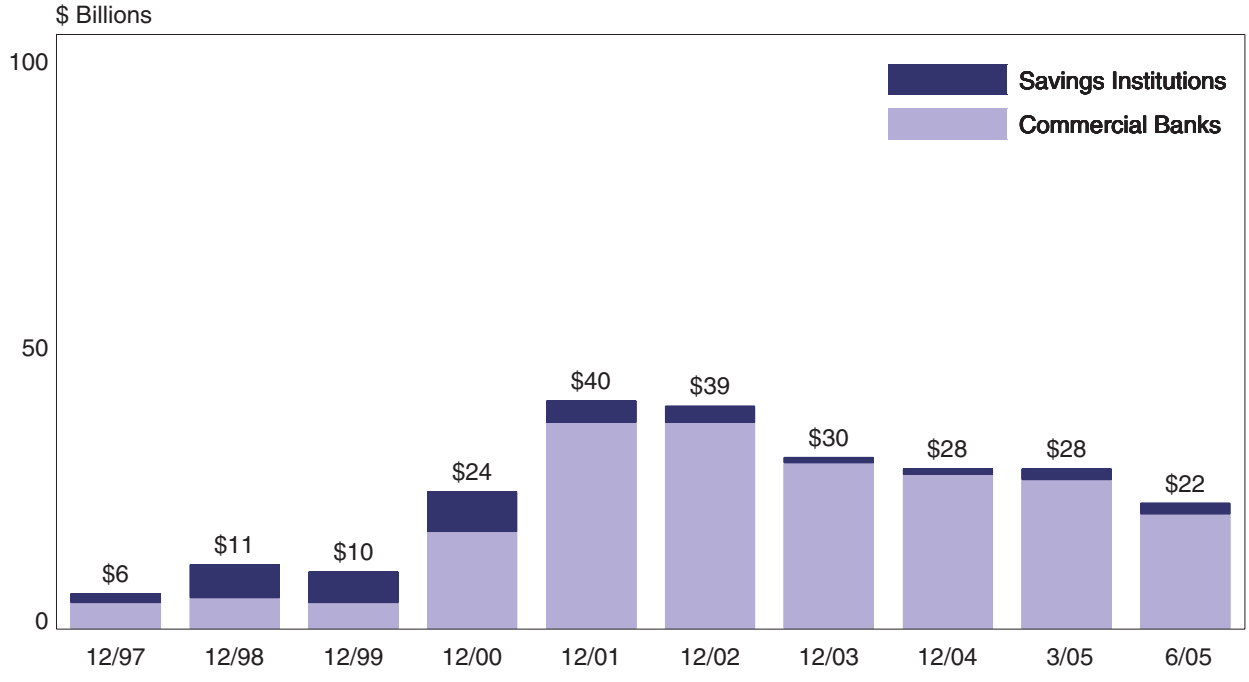
**1997-2005**




| | 12/97 | 12/98 | 12/99 | 12/00 | 12/01 | 12/02 | 12/03 | 12/04 | 3/05 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Savings Institutions** | 21 | 15 | 13 | 18 | 19 | 17 | 10 | 8 | 10 | 10 |
| **Commercial Banks** | 71 | 69 | 66 | 76 | 95 | 119 | 106 | 72 | 69 | 64 |

## Assets of FDIC-Insured "Problem" Institutions

**1997-2005**

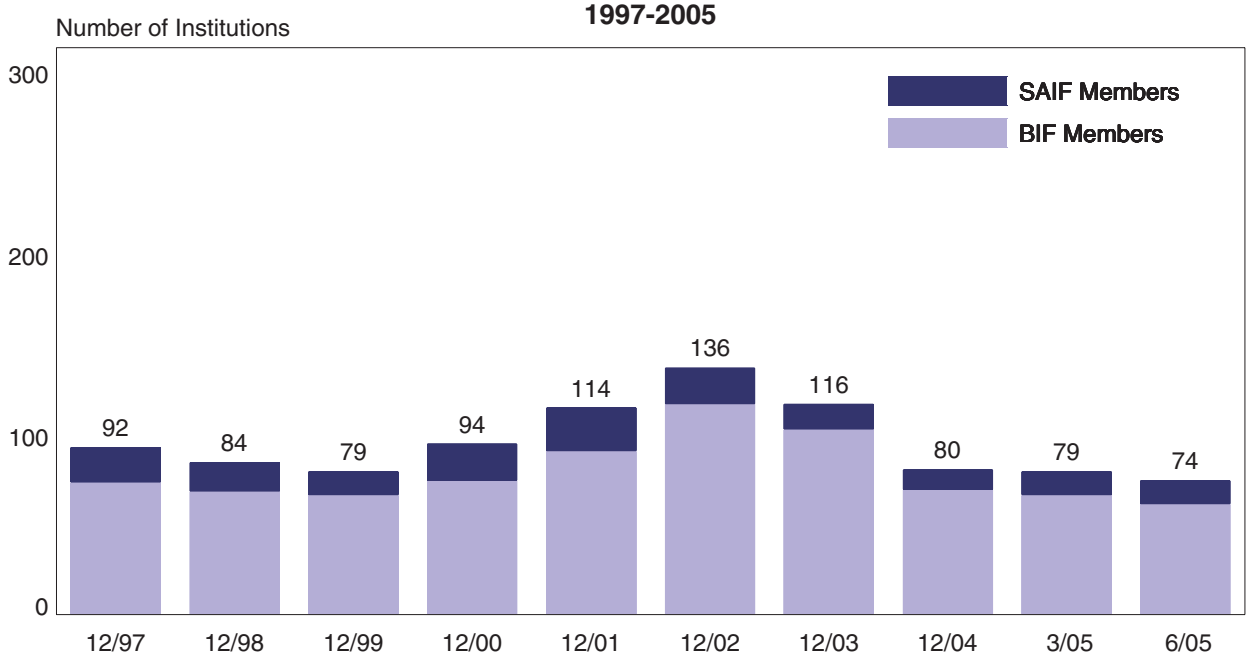



| | 12/97 | 12/98 | 12/99 | 12/00 | 12/01 | 12/02 | 12/03 | 12/04 | 3/05 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Savings Institutions** | 2 | 6 | 6 | 7 | 4 | 3 | 1 | 1 | 2 | 2 |
| **Commercial Banks** | 5 | 5 | 4 | 17 | 36 | 36 | 29 | 27 | 26 | 20 |

## Number of FDIC-Insured "Problem" Institutions

## By Insurance Fund

**1997-2005**

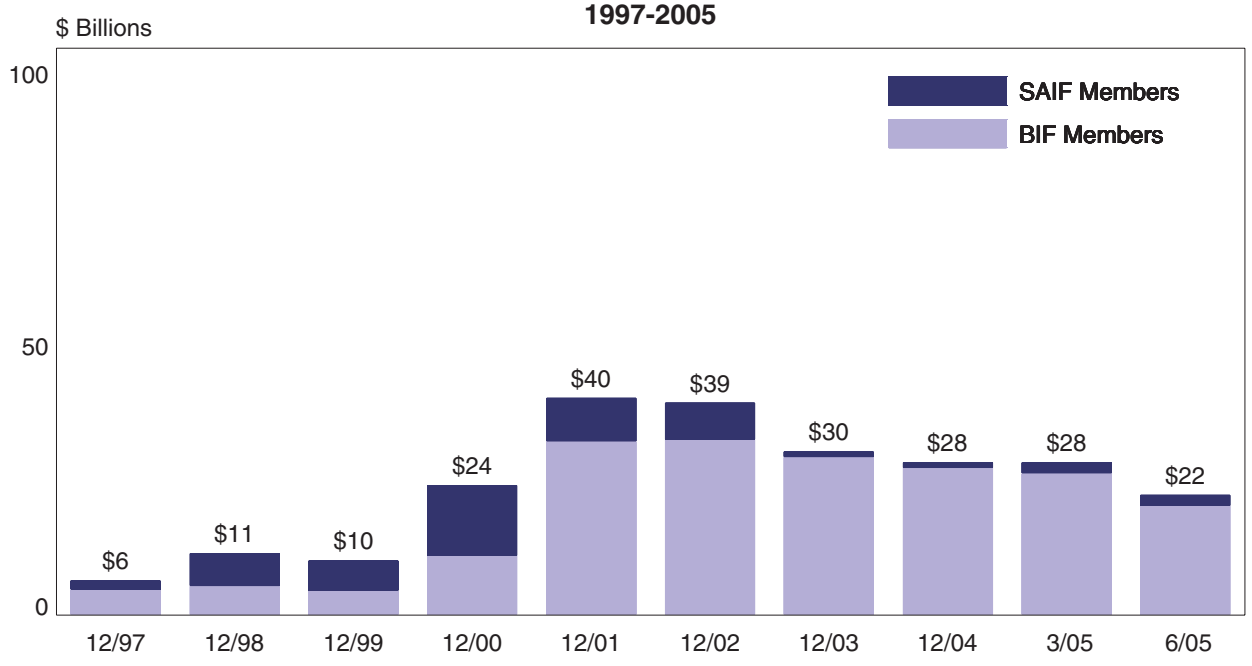



| | 12/97 | 12/98 | 12/99 | 12/00 | 12/01 | 12/02 | 12/03 | 12/04 | 3/05 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|---|
| **SAIF Members** | 19 | 16 | 13 | 20 | 24 | 20 | 14 | 11 | 13 | 13 |
| **BIF Members** | 73 | 68 | 66 | 74 | 90 | 116 | 102 | 69 | 66 | 61 |

## Assets of FDIC-Insured "Problem" Institutions

## By Insurance Fund

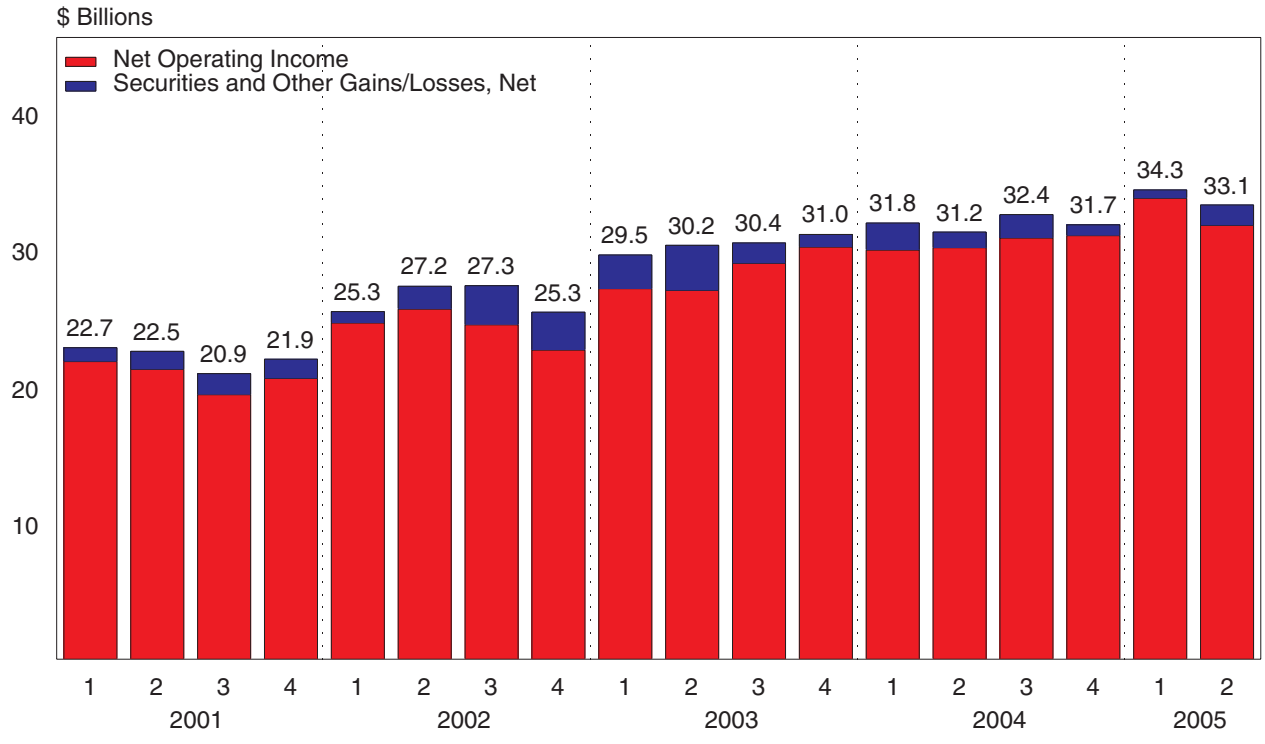
**1997-2005**




| | 12/97 | 12/98 | 12/99 | 12/00 | 12/01 | 12/02 | 12/03 | 12/04 | 3/05 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|---|
| **SAIF Members** | 2 | 6 | 6 | 13 | 8 | 7 | 1 | 1 | 2 | 2 |
| **BIF Members** | 5 | 5 | 4 | 11 | 32 | 32 | 29 | 27 | 26 | 20 |

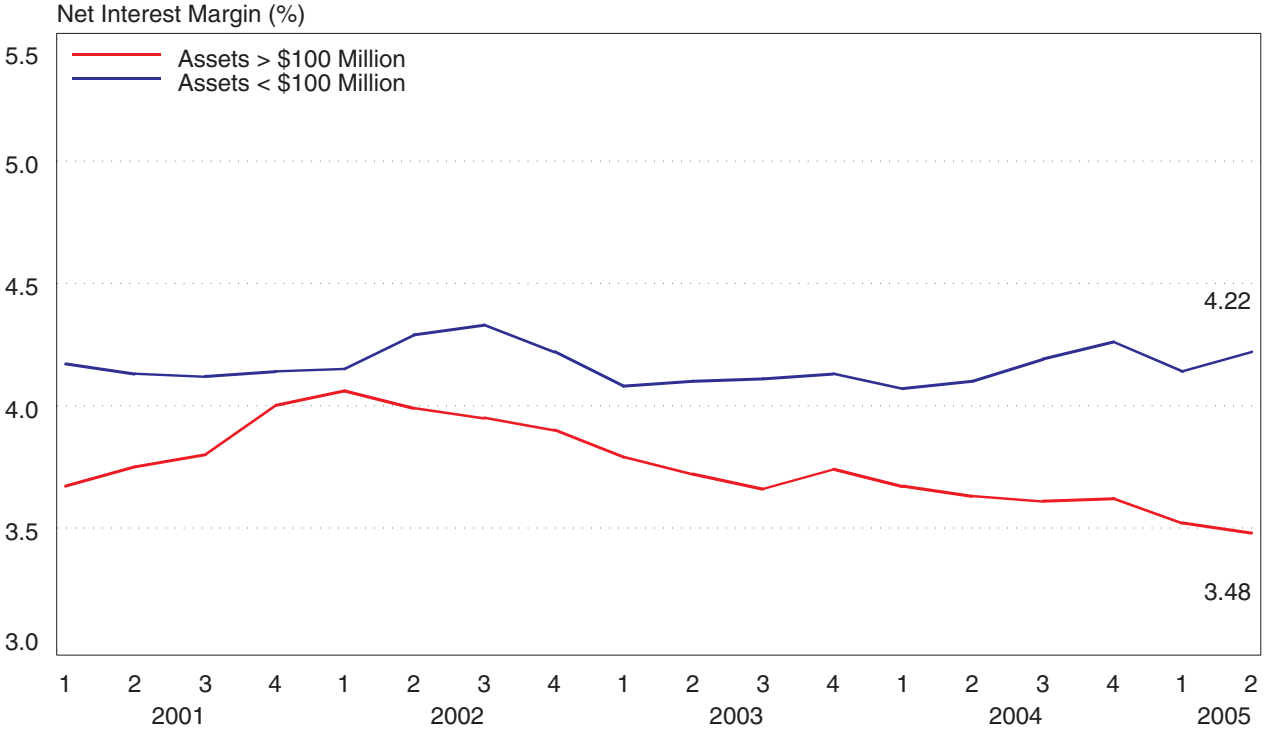
## Quarterly Net Income

**2001 - 2005**




## Quarterly Net Interest Margins, Annualized

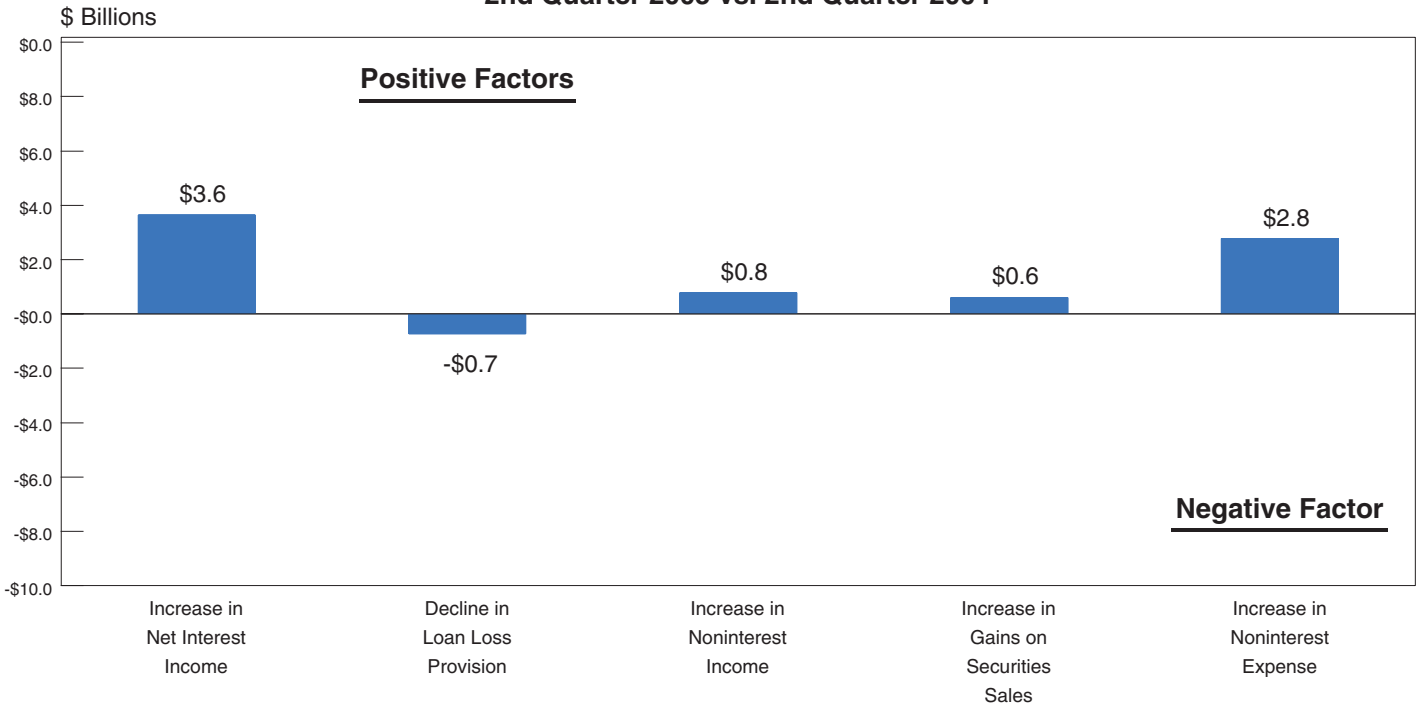
**2001 - 2005**



# Sources of Earnings Growth

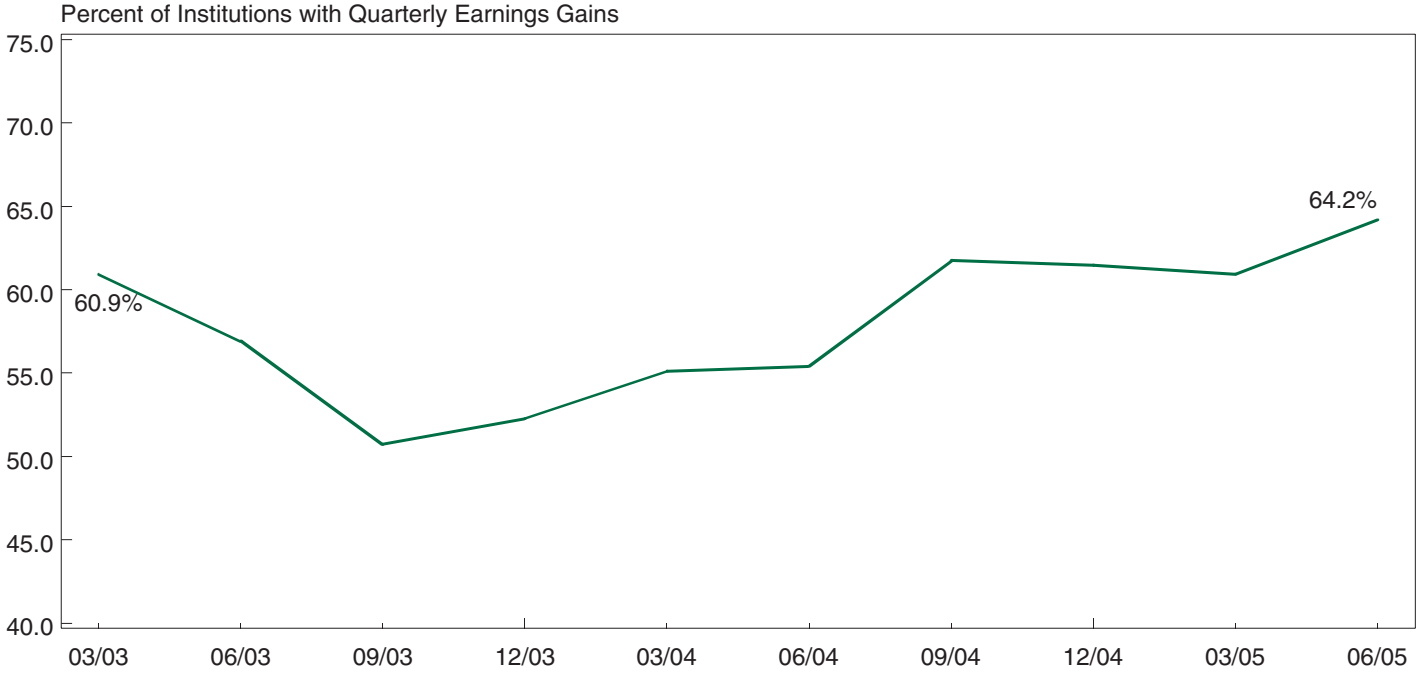
## Contributions to Pre-Tax Earnings Growth

## 2nd Quarter 2005 vs. 2nd Quarter 2004

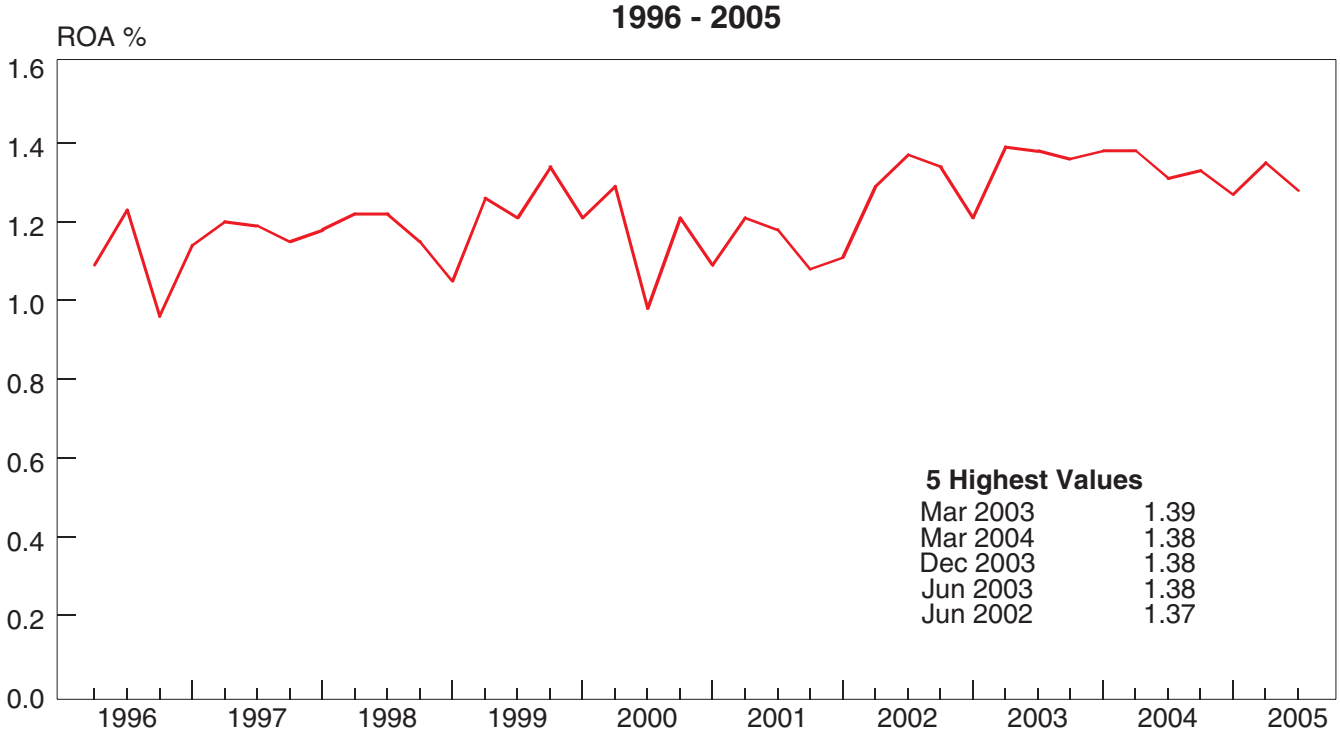



# Percentage of Insured Institutions With Earnings Gains

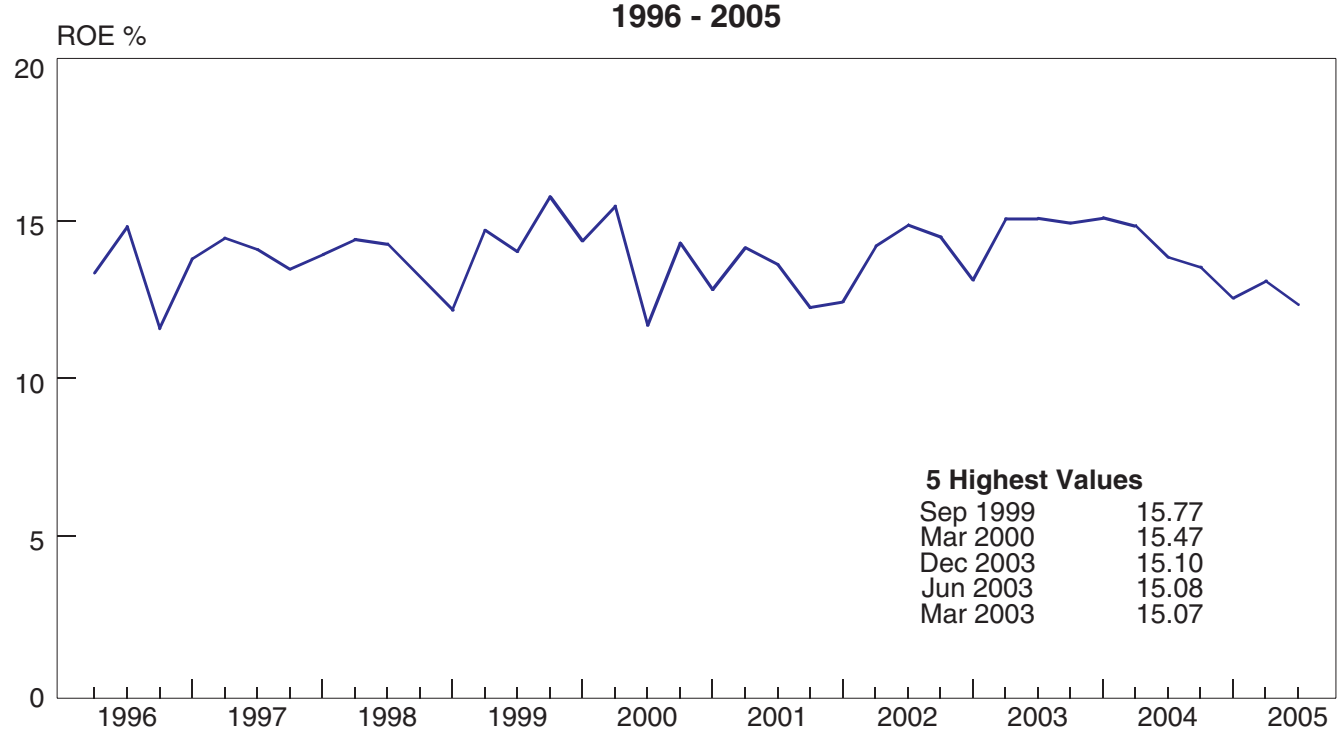
## Compared to Year-Earlier Quarter, 2003-2005



## Quarterly Return on Assets (ROA), Annualized

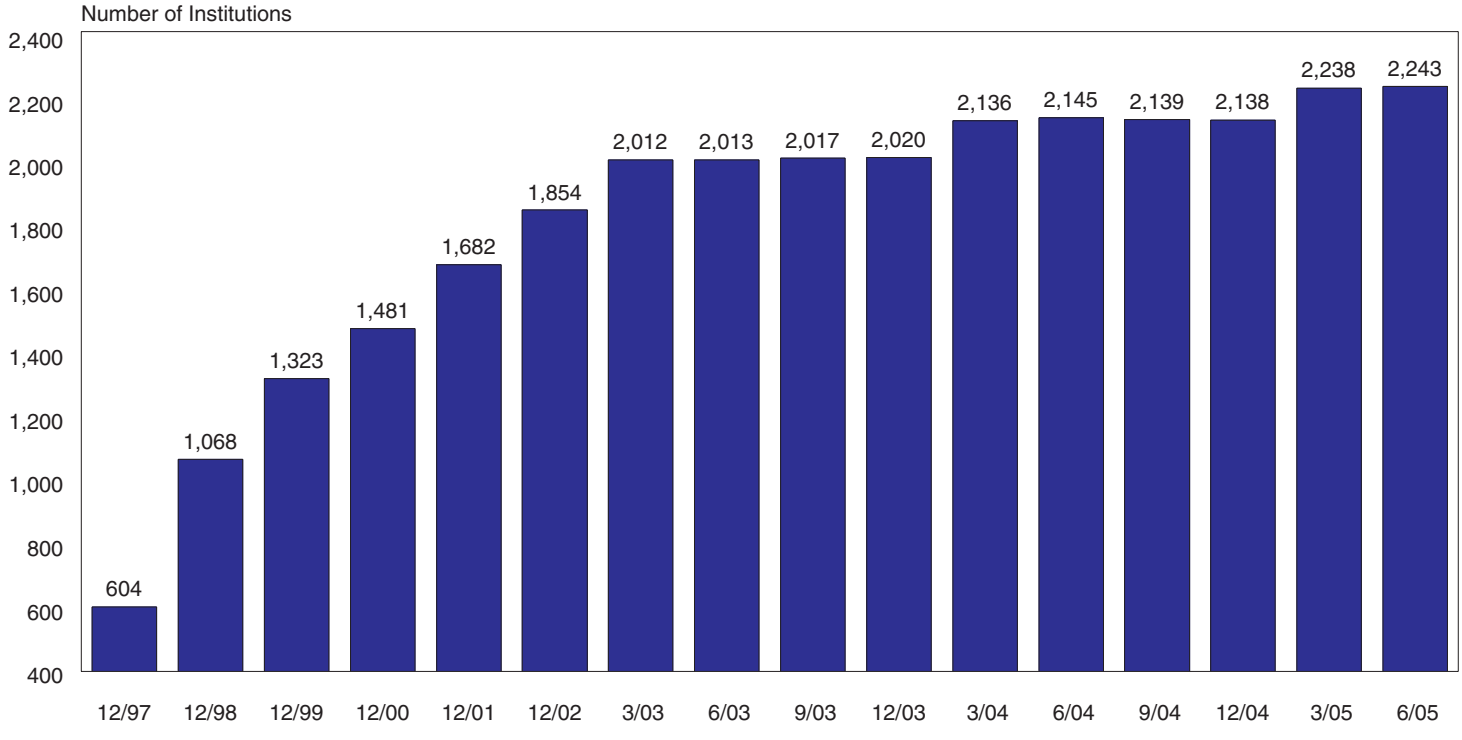



## Quarterly Return on Equity (ROE), Annualized



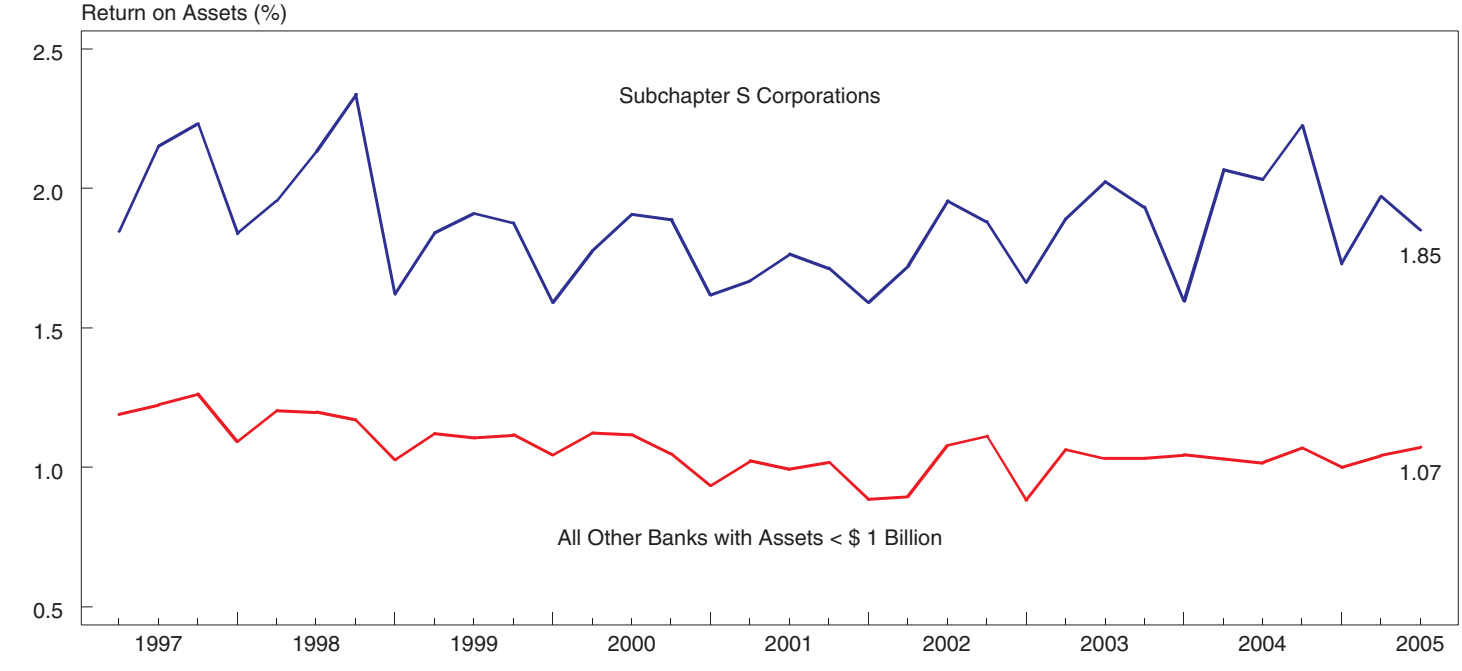
## Number of Subchapter S Corporations

**1997-2005**



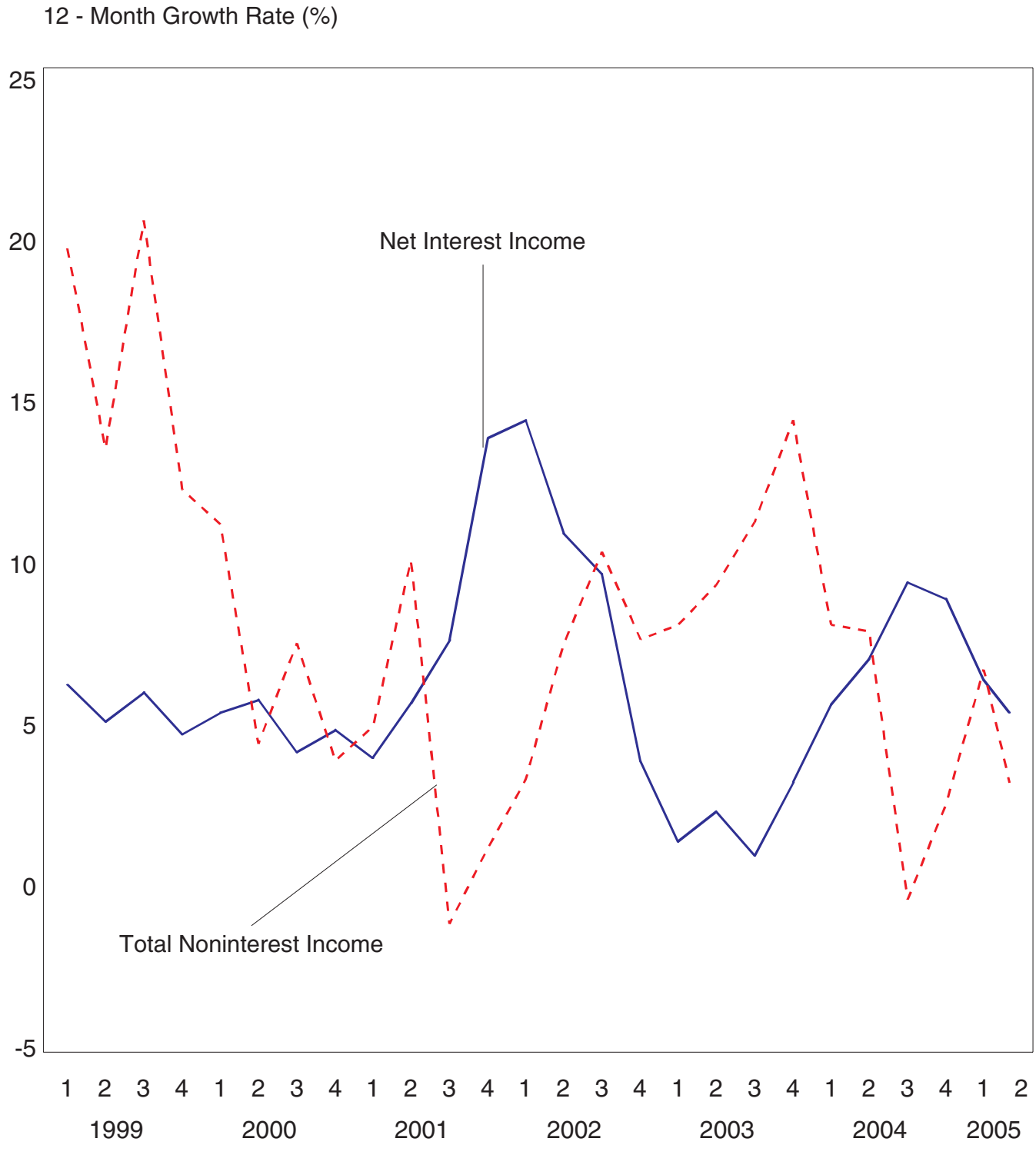

## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

**1997-2005**



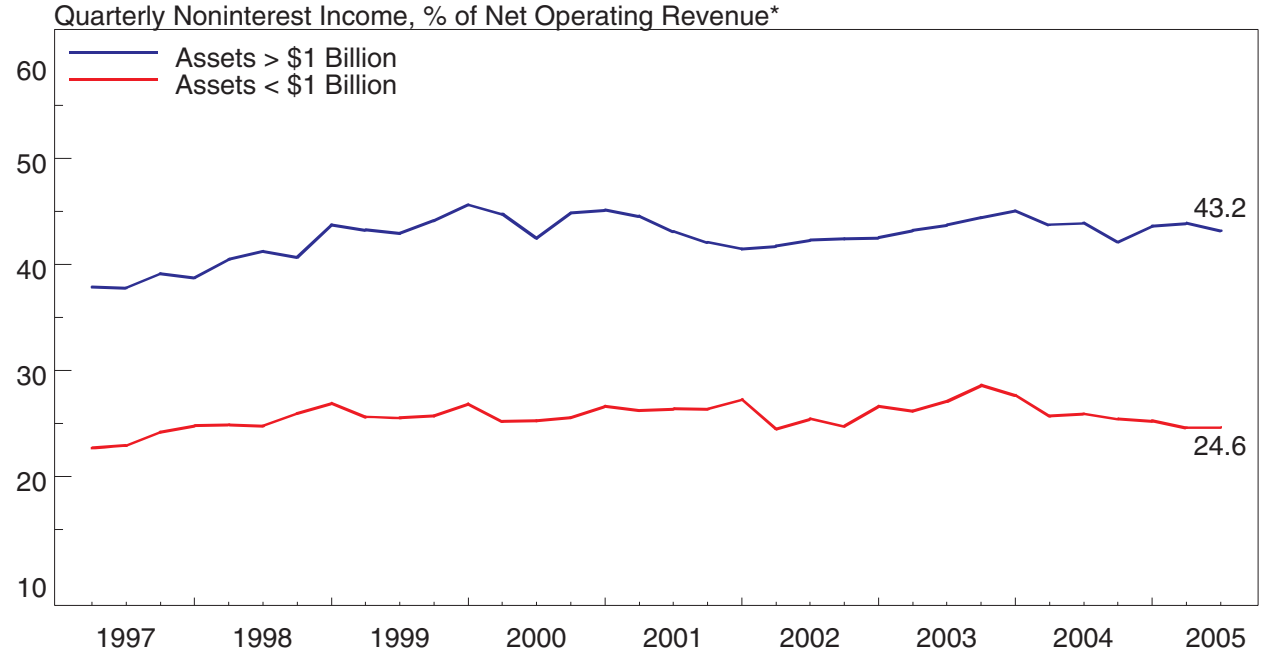
# Growth In Quarterly Net Operating Revenue

**1999-2005**



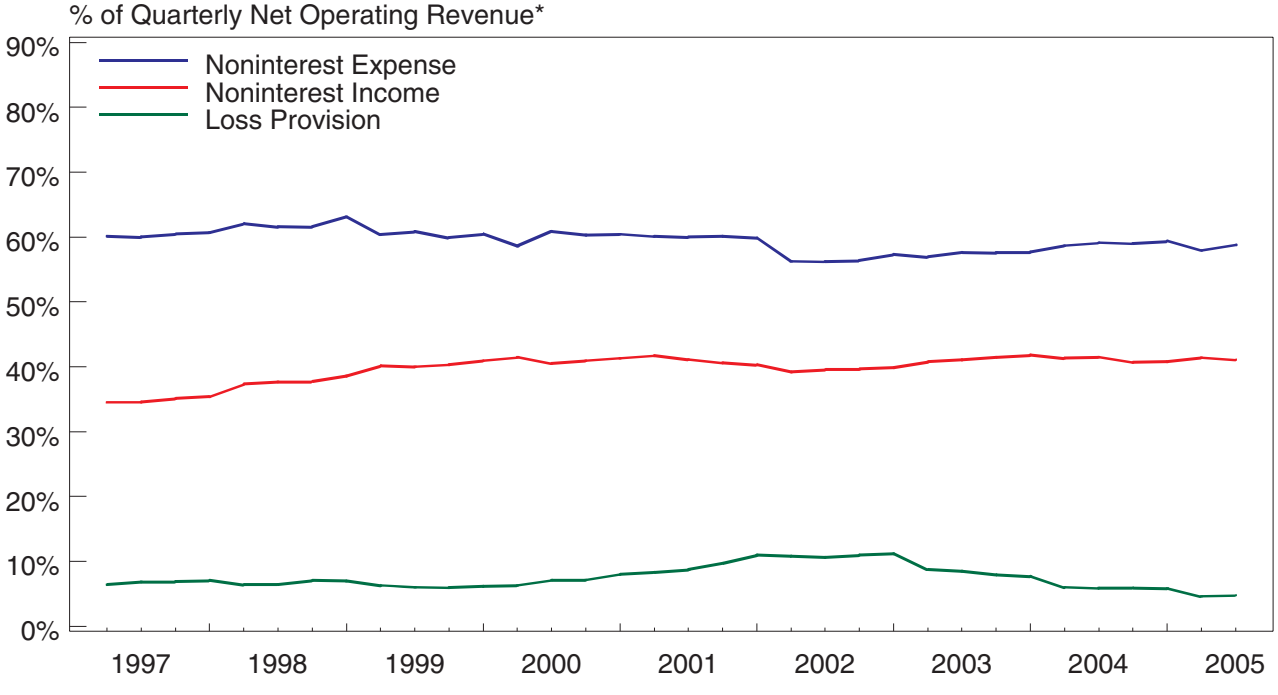
## Noninterest Income as a Percentage of Net Operating Revenue*

**1997 - 2005**




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

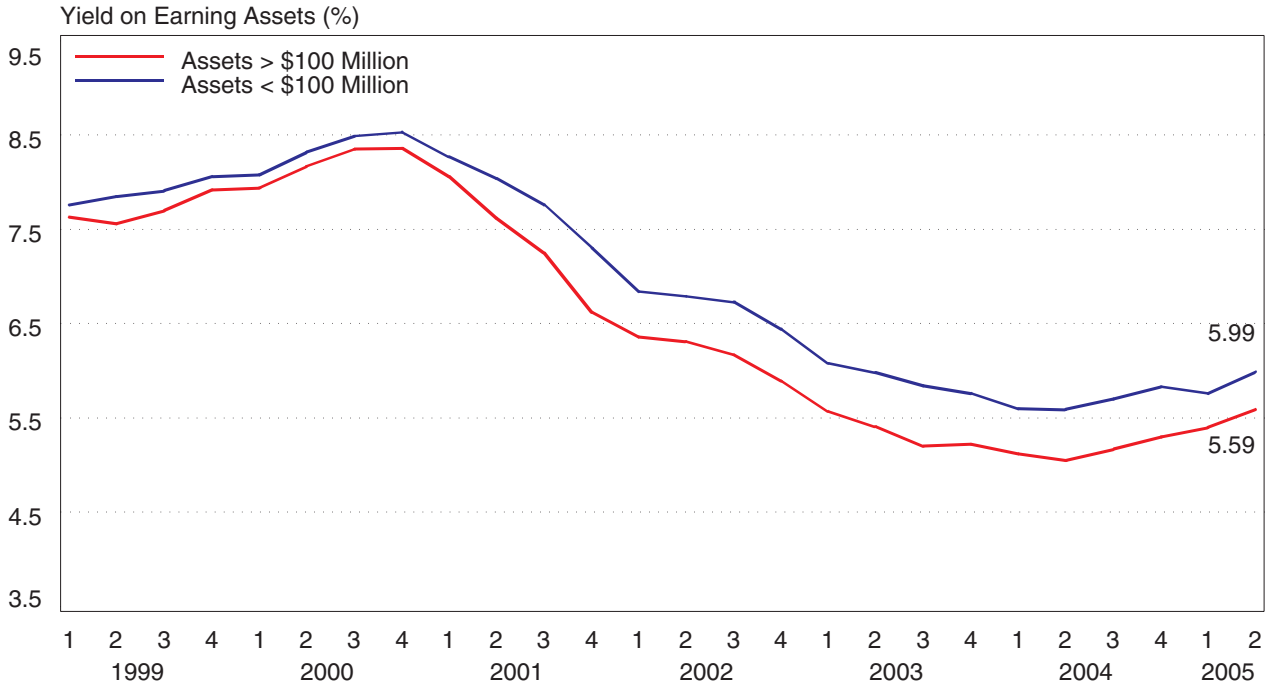
**1997 - 2005**




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

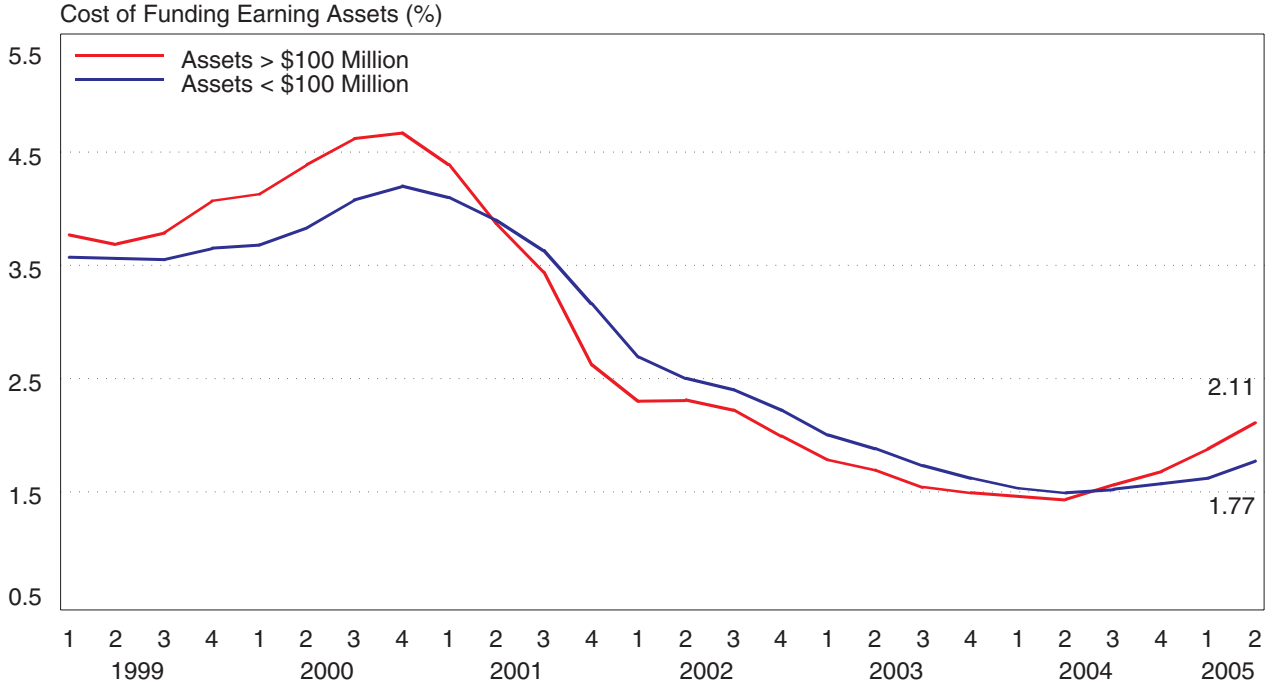
## Quarterly Yield on Earning Assets

**1999 - 2005**



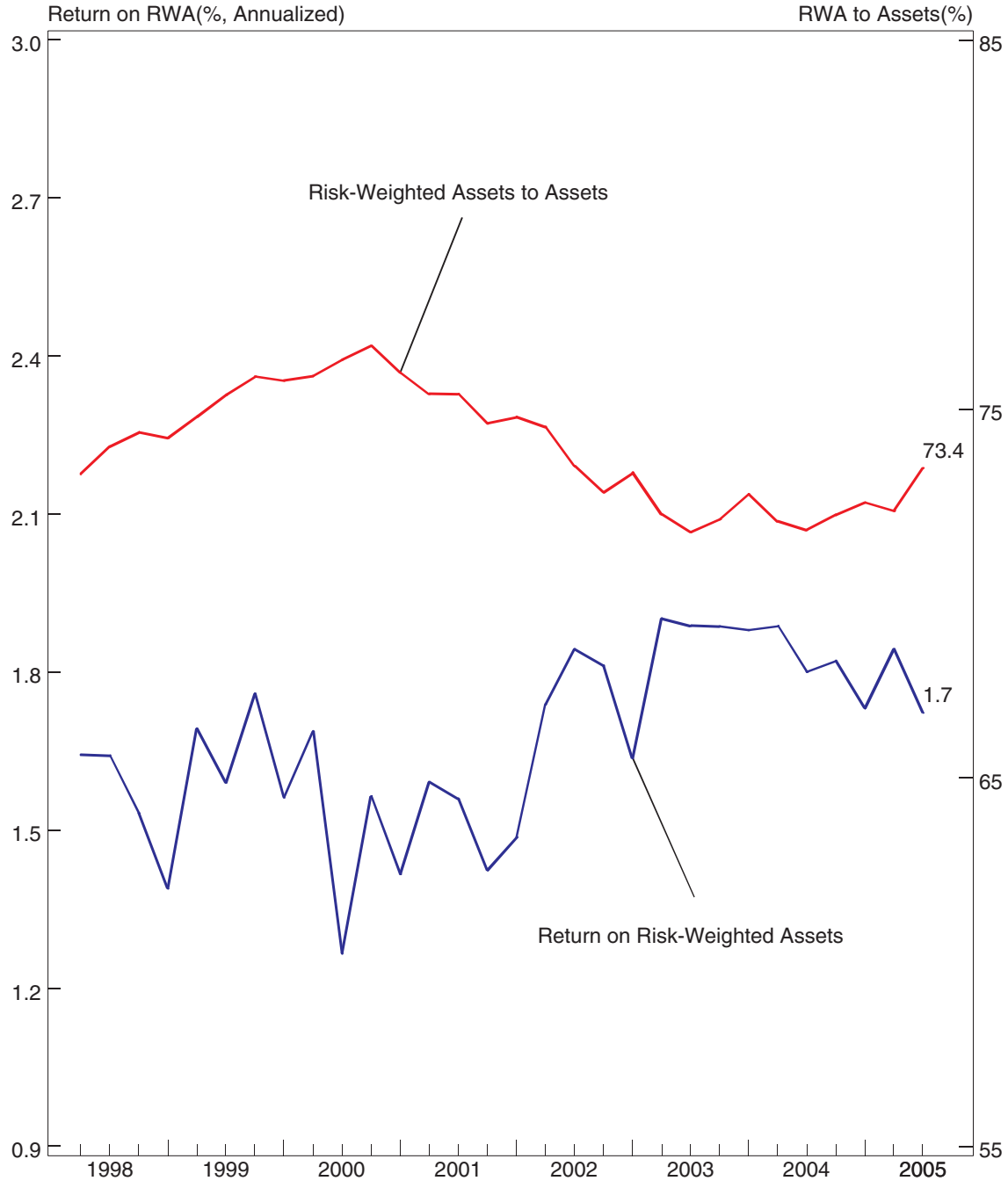

## Quarterly Cost of Funding Earning Assets

**1999 - 2005**



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

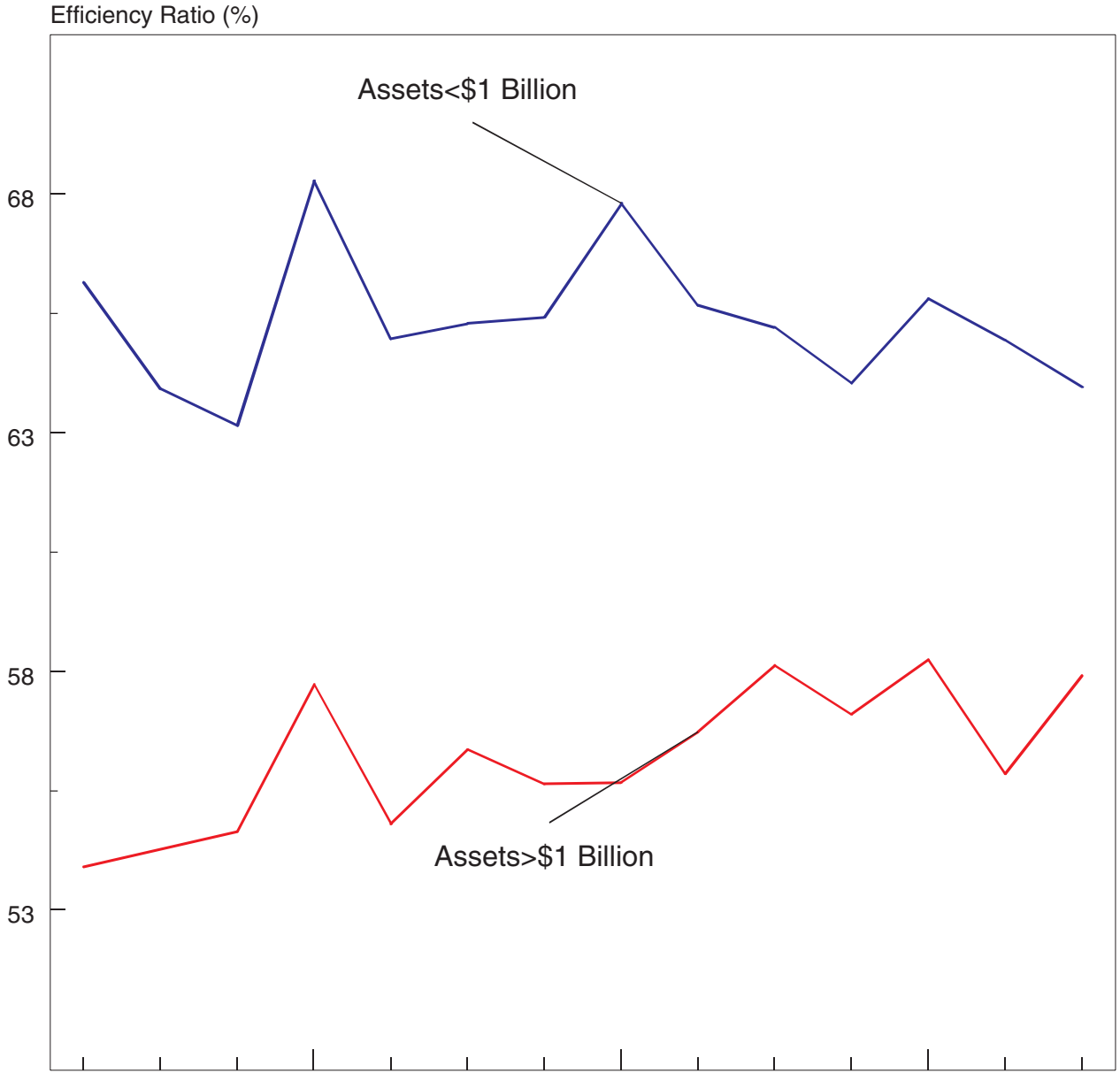
**1998 - 2005**




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

# Quarterly Efficiency Ratios*

## 2002 - 2005

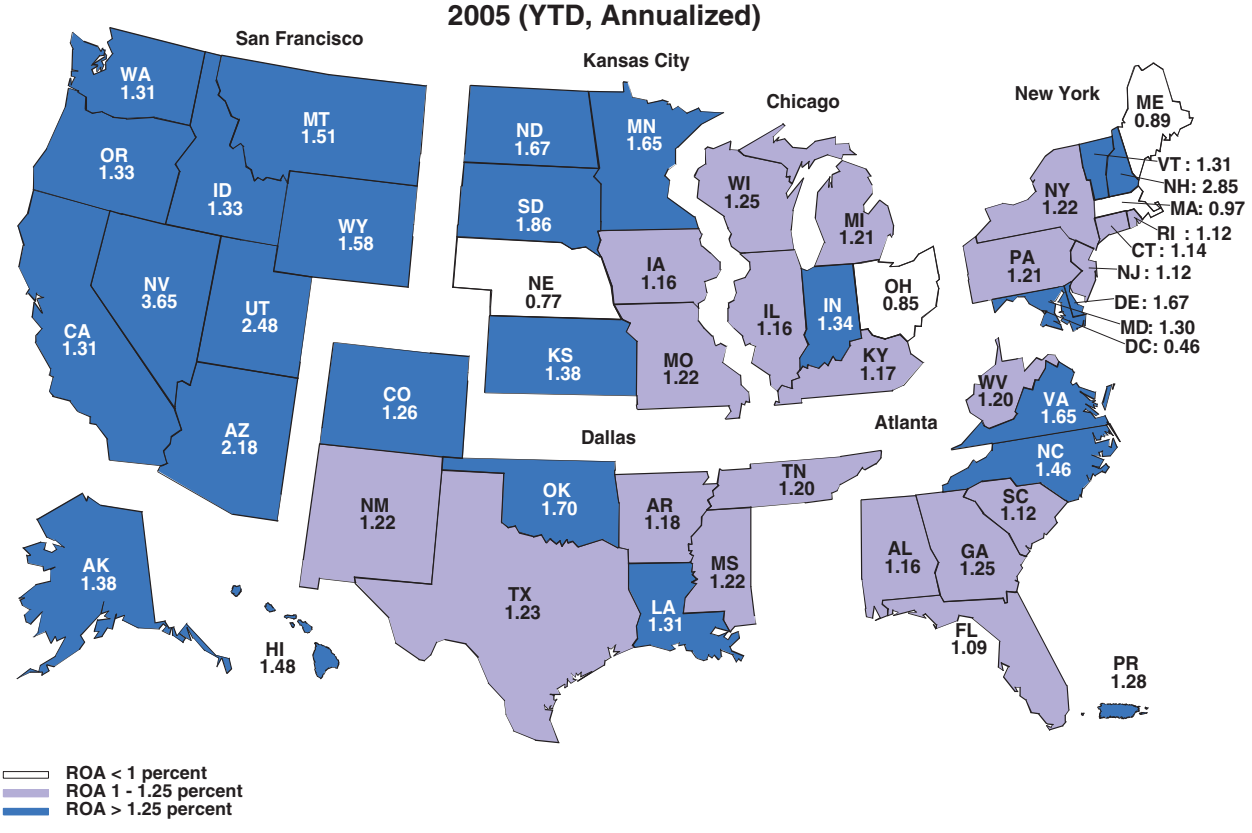



| | 03/02 | 06/02 | 09/02 | 12/02 | 03/03 | 06/03 | 09/03 | 12/03 | 03/04 | 06/04 | 09/04 | 12/04 | 03/05 | 06/05 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Assets<$1 Billion | 65.66 | 63.43 | 62.66 | 67.79 | 64.48 | 64.80 | 64.93 | 67.32 | 65.18 | 64.72 | 63.55 | 65.32 | 64.45 | 63.47 |
| Assets>$1 Billion | 53.41 | 53.78 | 54.15 | 57.23 | 54.31 | 55.87 | 55.15 | 55.18 | 56.24 | 57.63 | 56.61 | 57.75 | 55.36 | 57.42 |
| Total | 55.20 | 55.24 | 55.43 | 58.80 | 55.78 | 57.14 | 56.57 | 56.86 | 57.45 | 58.57 | 57.55 | 58.75 | 56.54 | 58.22 |

*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

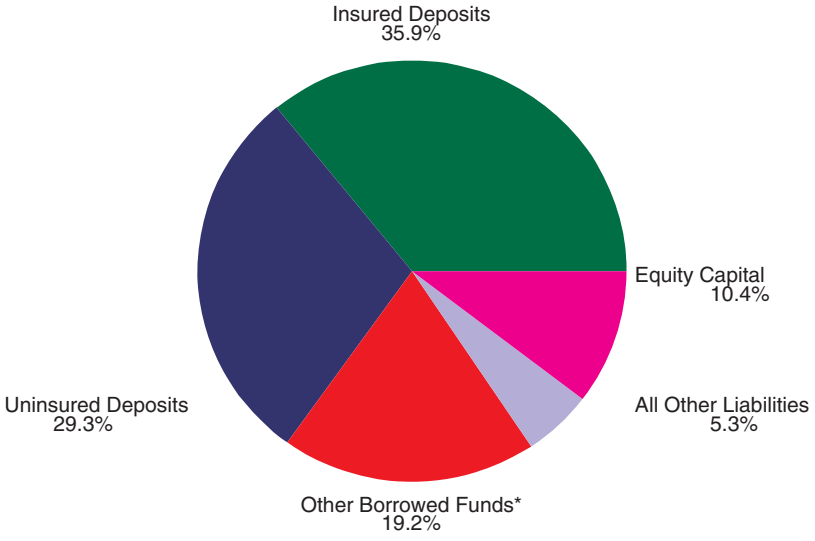
| | | No. of Inst. as of 6/30/05 | YTD 2005 | YTD 2004 | Change* |
|---|---|---|---|---|---|
| 1 | Nevada | 38 | 3.65 | 3.75 | (10) |
| 2 | New Hampshire | 30 | 2.85 | 1.72 | 113 |
| 3 | Utah | 68 | 2.48 | 2.32 | 16 |
| 4 | Arizona | 51 | 2.18 | 2.89 | (71) |
| 5 | South Dakota | 91 | 1.86 | 1.72 | 14 |
| 6 | Oklahoma | 274 | 1.70 | 1.81 | (11) |
| 7 | Delaware | 35 | 1.67 | 2.79 | (112) |
| 8 | North Dakota | 100 | 1.67 | 1.59 | 8 |
| 9 | Minnesota | 470 | 1.65 | 1.58 | 7 |
| 10 | Virginia | 140 | 1.65 | 1.55 | 10 |
| 11 | Wyoming | 44 | 1.58 | 1.50 | 8 |
| 12 | Montana | 82 | 1.51 | 1.43 | 8 |
| 13 | Hawaii | 7 | 1.48 | 1.38 | 10 |
| 14 | North Carolina | 108 | 1.46 | 1.35 | 11 |
| 15 | Alaska | 7 | 1.38 | 1.49 | (11) |
| 16 | Kansas | 371 | 1.38 | 1.07 | 31 |
| 17 | Indiana | 193 | 1.34 | 1.73 | (39) |
| 18 | Idaho | 17 | 1.33 | 1.17 | 16 |
| 19 | Oregon | 39 | 1.33 | 1.79 | (46) |
| 20 | California | 299 | 1.31 | 1.23 | 8 |
| 21 | Louisiana | 164 | 1.31 | 1.27 | 4 |
| 22 | Vermont | 19 | 1.31 | 1.20 | 11 |
| 23 | Washington | 100 | 1.31 | 1.11 | 20 |
| 24 | Maryland | 113 | 1.30 | 1.18 | 12 |
| 25 | Puerto Rico | 10 | 1.28 | 1.45 | (17) |
| 26 | Colorado | 175 | 1.26 | 1.23 | 3 |
| 27 | Georgia | 346 | 1.25 | 1.54 | (29) |
| 28 | Wisconsin | 303 | 1.25 | 1.26 | (1) |
| 29 | Texas | 677 | 1.23 | 1.38 | (15) |
| 30 | Mississippi | 100 | 1.22 | 1.23 | (1) |
| 31 | Missouri | 372 | 1.22 | 1.16 | 6 |
| 32 | New Mexico | 57 | 1.22 | 1.07 | 15 |
| 33 | New York | 199 | 1.22 | 0.98 | 24 |
| 34 | Michigan | 173 | 1.21 | 1.04 | 17 |
| 35 | Pennsylvania | 254 | 1.21 | 1.13 | 8 |
| 36 | Tennessee | 202 | 1.20 | 1.20 | 0 |
| 37 | West Virginia | 71 | 1.20 | 1.24 | (4) |
| 38 | Arkansas | 163 | 1.18 | 1.17 | 1 |
| 39 | Kentucky | 230 | 1.17 | 1.18 | (1) |
| 40 | Alabama | 160 | 1.16 | 1.32 | (16) |
| 41 | Illinois | 717 | 1.16 | 1.12 | 4 |
| 42 | Iowa | 413 | 1.16 | 1.17 | (1) |
| 43 | Connecticut | 58 | 1.14 | 1.36 | (22) |
| 44 | New Jersey | 136 | 1.12 | 1.19 | (7) |
| 45 | Rhode Island | 14 | 1.12 | 0.68 | 44 |
| 46 | South Carolina | 96 | 1.12 | 1.14 | (2) |
| 47 | Florida | 293 | 1.09 | 1.07 | 2 |
| 48 | Massachusetts | 195 | 0.97 | 1.03 | (6) |
| 49 | Maine | 37 | 0.89 | 1.28 | (39) |
| 50 | Ohio | 281 | 0.85 | 1.66 | (81) |
| 51 | Nebraska | 262 | 0.77 | 1.05 | (28) |
| 52 | District of Col. | 7 | 0.46 | 0.37 | 9 |
| | U.S. and Terr. | 8,868 | 1.31 | 1.33 | (2) |

*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

**June 30, 2005**

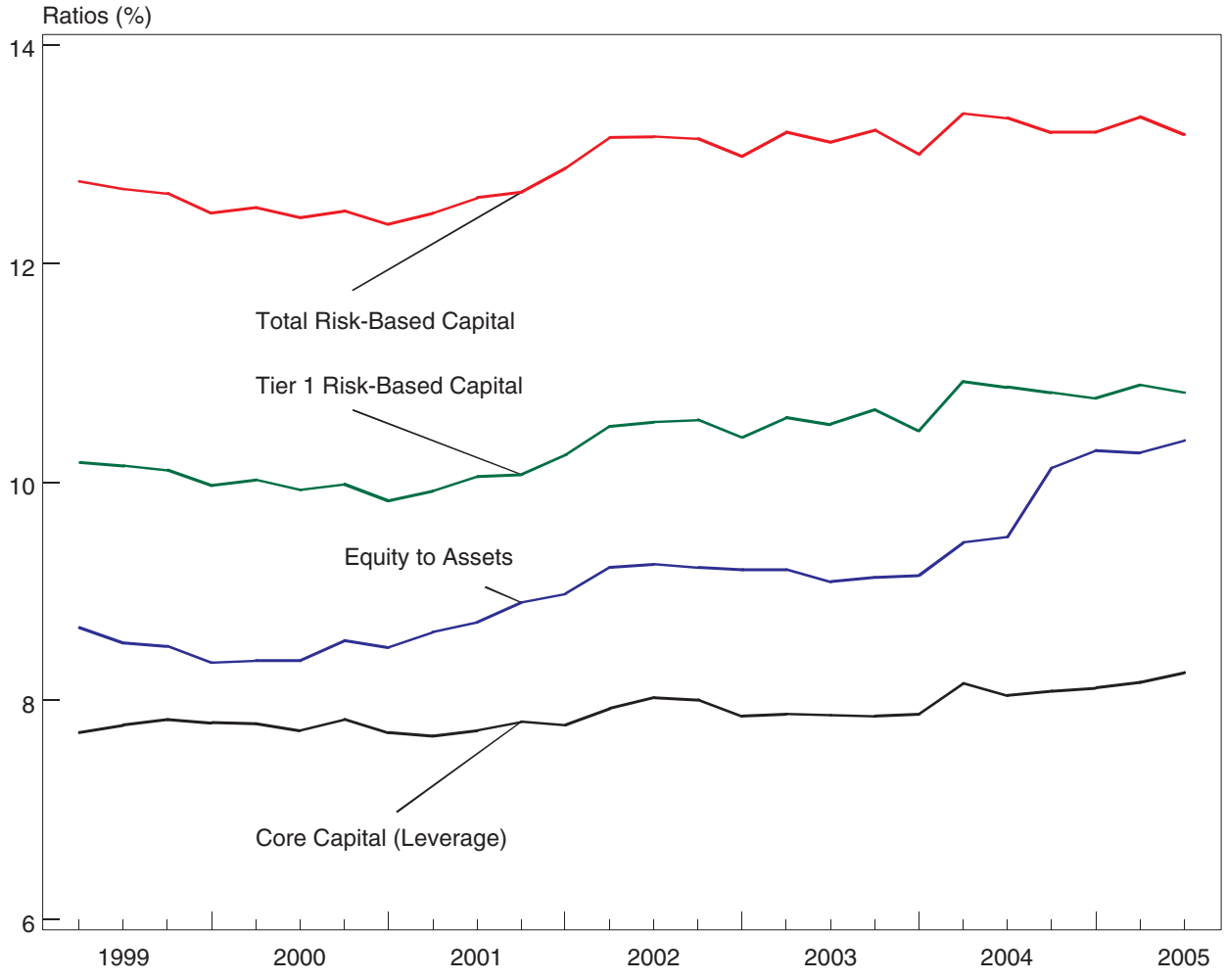



| ($ Billions) | 6/30/04 | 6/30/05 | % Change |
|---|---|---|---|
| Insured Deposits (estimated) | 3,531 | 3,756 | 6.4 |
| BIF - Insured | 2,606 | 2,777 | 6.6 |
| SAIF - Insured | 927 | 980 | 5.7 |
| Unisured Deposits | 2,759 | 3,065 | 11.1 |
| In Foreign Offices | 828 | 895 | 8.1 |
| Other Borrowed Funds* | 1,932 | 2,016 | 4.3 |
| All Other Liabilities | 510 | 550 | 7.8 |
| Subordinated Debt | 111 | 123 | 10.8 |
| Equity Capital | 917 | 1,087 | 18.5 |
| Total Liabilities and Equity Capital | 9,649 | 10,474 | 8.6 |

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

# Capital Ratios

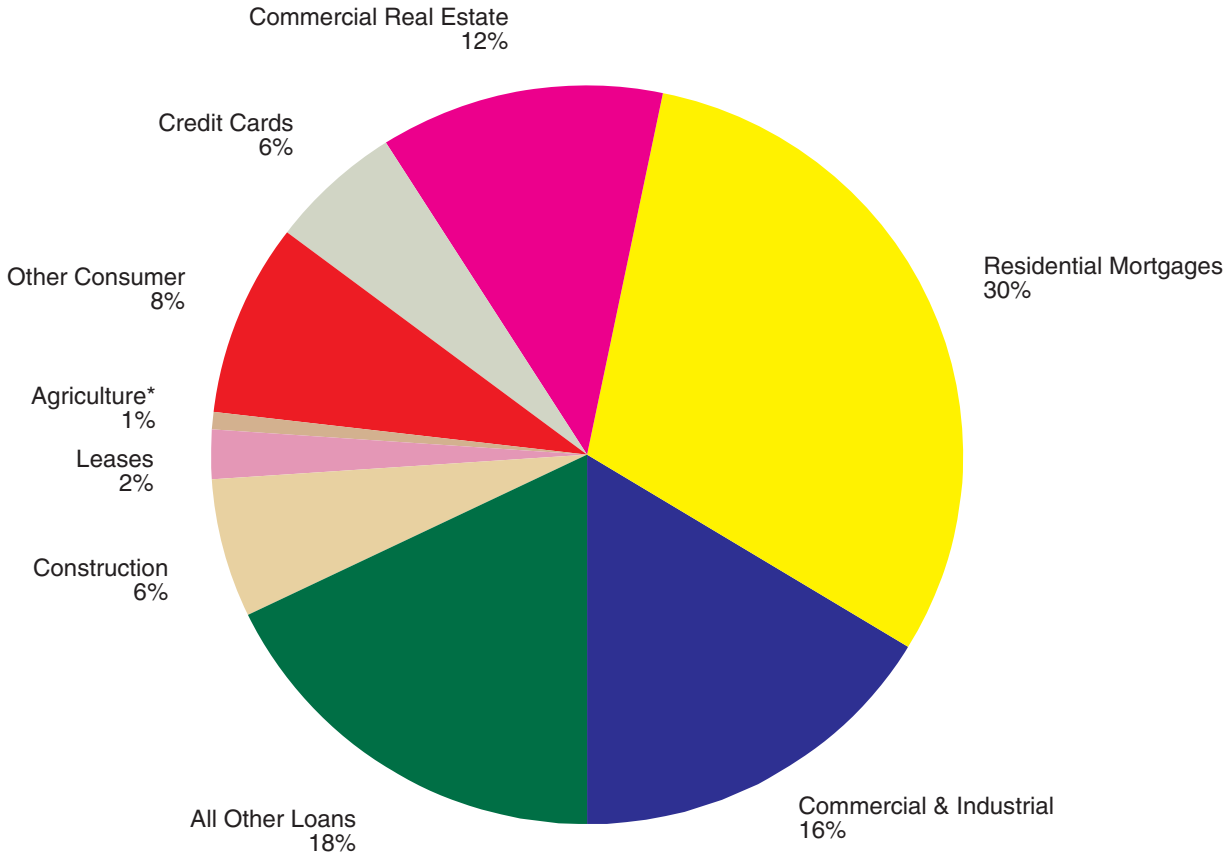
## 1999 - 2005




| | 12/99 | 12/00 | 12/01 | 12/02 | 12/03 | 12/04 | 6/05 |
|---|---|---|---|---|---|---|---|
| **Total Risk-Based Capital** | **12.46** | **12.36** | **12.87** | **12.98** | **13.00** | **13.20** | **13.18** |
| **Tier 1 Risk-Based Capital** | **9.97** | **9.83** | **10.25** | **10.41** | **10.47** | **10.77** | **10.82** |
| **Equity to Assets** | **8.35** | **8.49** | **8.98** | **9.20** | **9.15** | **10.29** | **10.38** |
| **Core Capital (Leverage)** | **7.80** | **7.71** | **7.78** | **7.86** | **7.88** | **8.12** | **8.26** |

# Loan Portfolio Composition

**June 30, 2005**

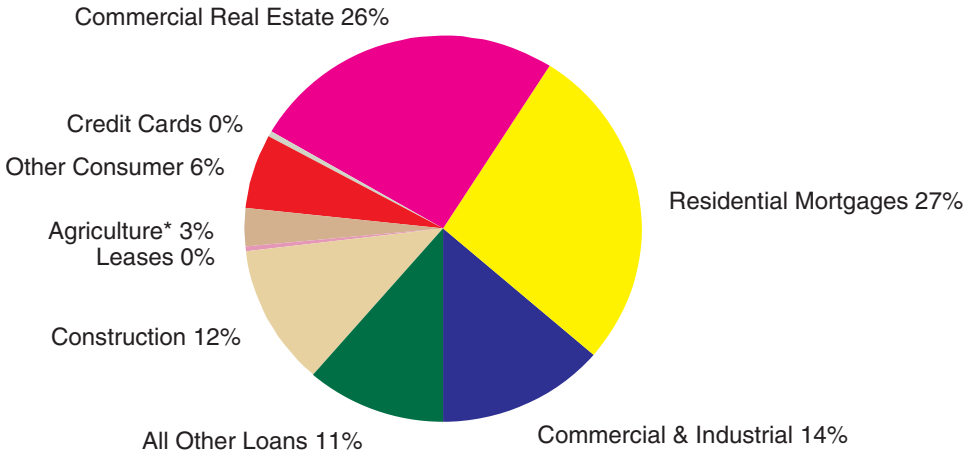



* OTS - Supervised Savings Associations do not identify agricultural loans.

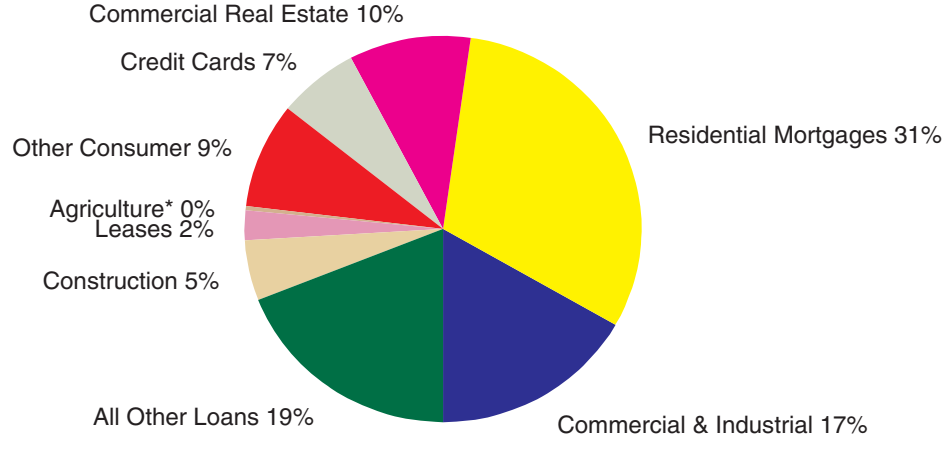
# Loan Portfolio Composition by Asset Size

**June 30, 2005**

**Assets < $1 Billion**



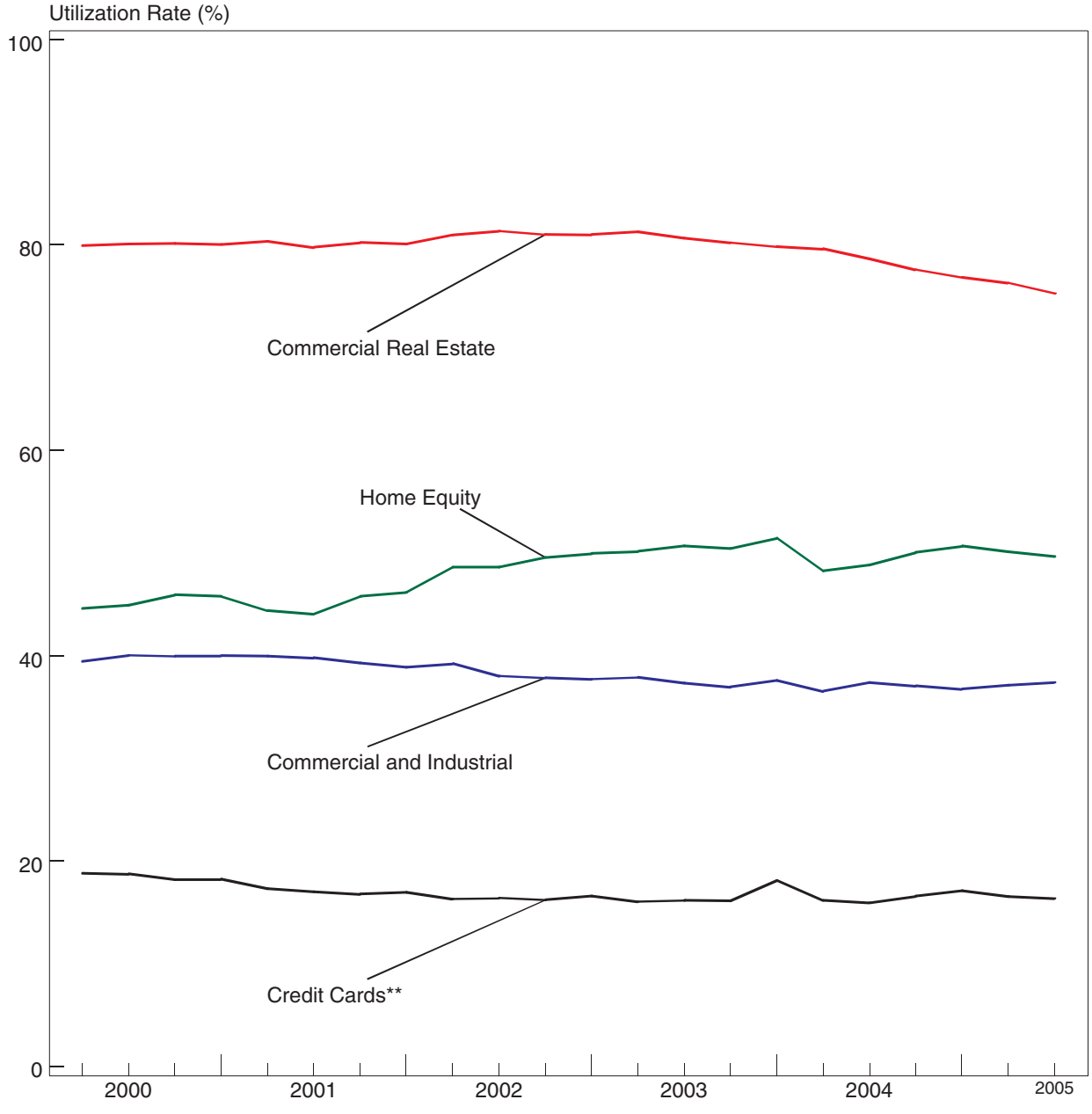

**Assets > $1 Billion**




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

# Utilization Rates of Loan Commitments*

**2000-2005**

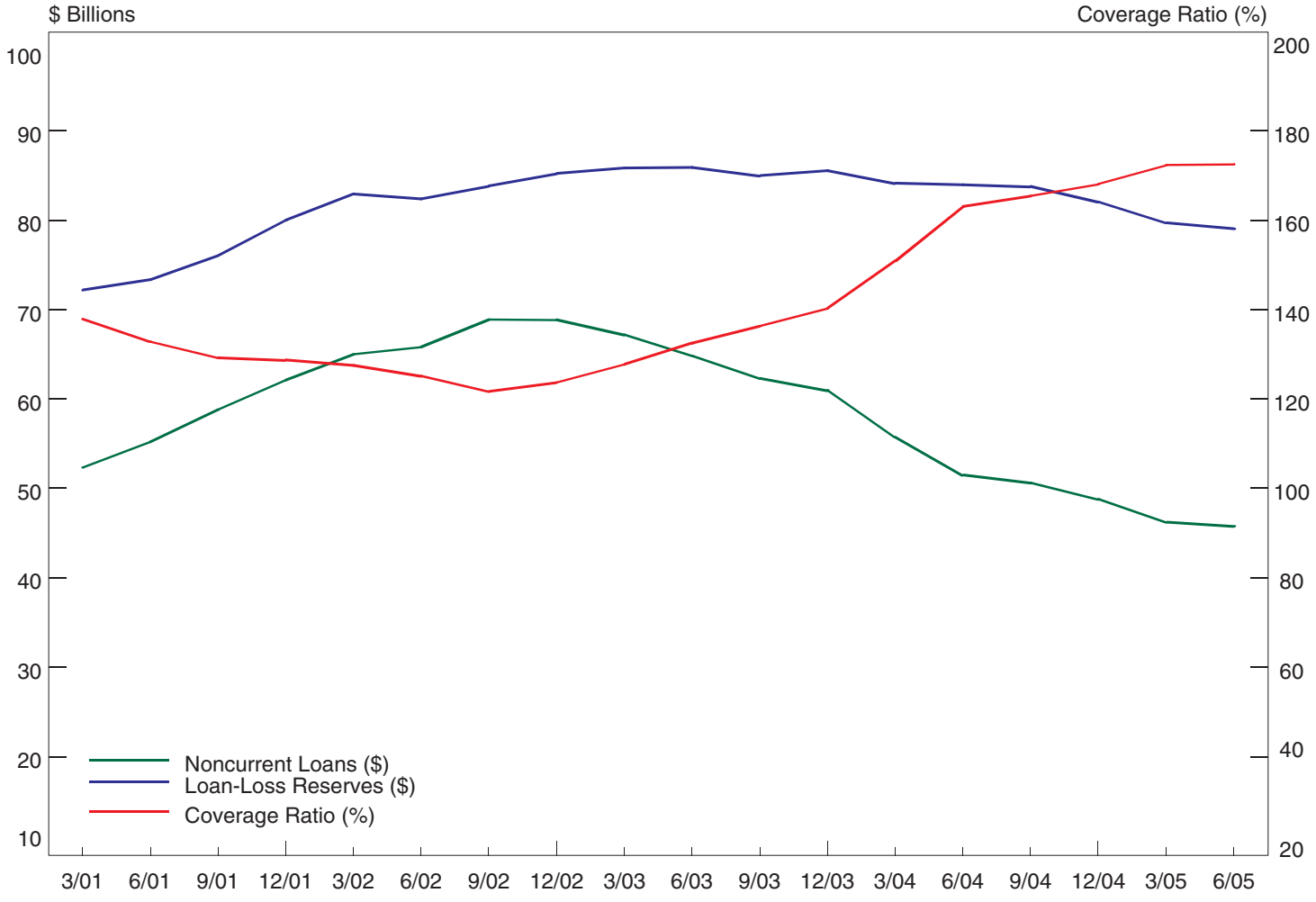



* Utilization rates represent outstanding loan amounts as a percentage of unused loan commmitments plus outstanding loan amounts.

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

# Reserve Coverage Ratio*

## 2001-2005




**Noncurrent Loans ($ Billions)**

| 3/01 | 6/01 | 9/01 | 12/01 | 3/02 | 6/02 | 9/02 | 12/02 | 3/03 | 6/03 | 9/03 | 12/03 | 3/04 | 6/04 | 9/04 | 12/04 | 3/05 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | 45.8 |

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

| 3/01 | 6/01 | 9/01 | 12/01 | 3/02 | 6/02 | 9/02 | 12/02 | 3/03 | 6/03 | 9/03 | 12/03 | 3/04 | 6/04 | 9/04 | 12/04 | 3/05 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 72.2 | 73.4 | 76.1 | 80.0 | 83.0 | 82.4 | 83.9 | 85.2 | 85.9 | 85.9 | 85.0 | 85.6 | 84.2 | 84.0 | 83.8 | 82.1 | 79.7 | 79.1 |

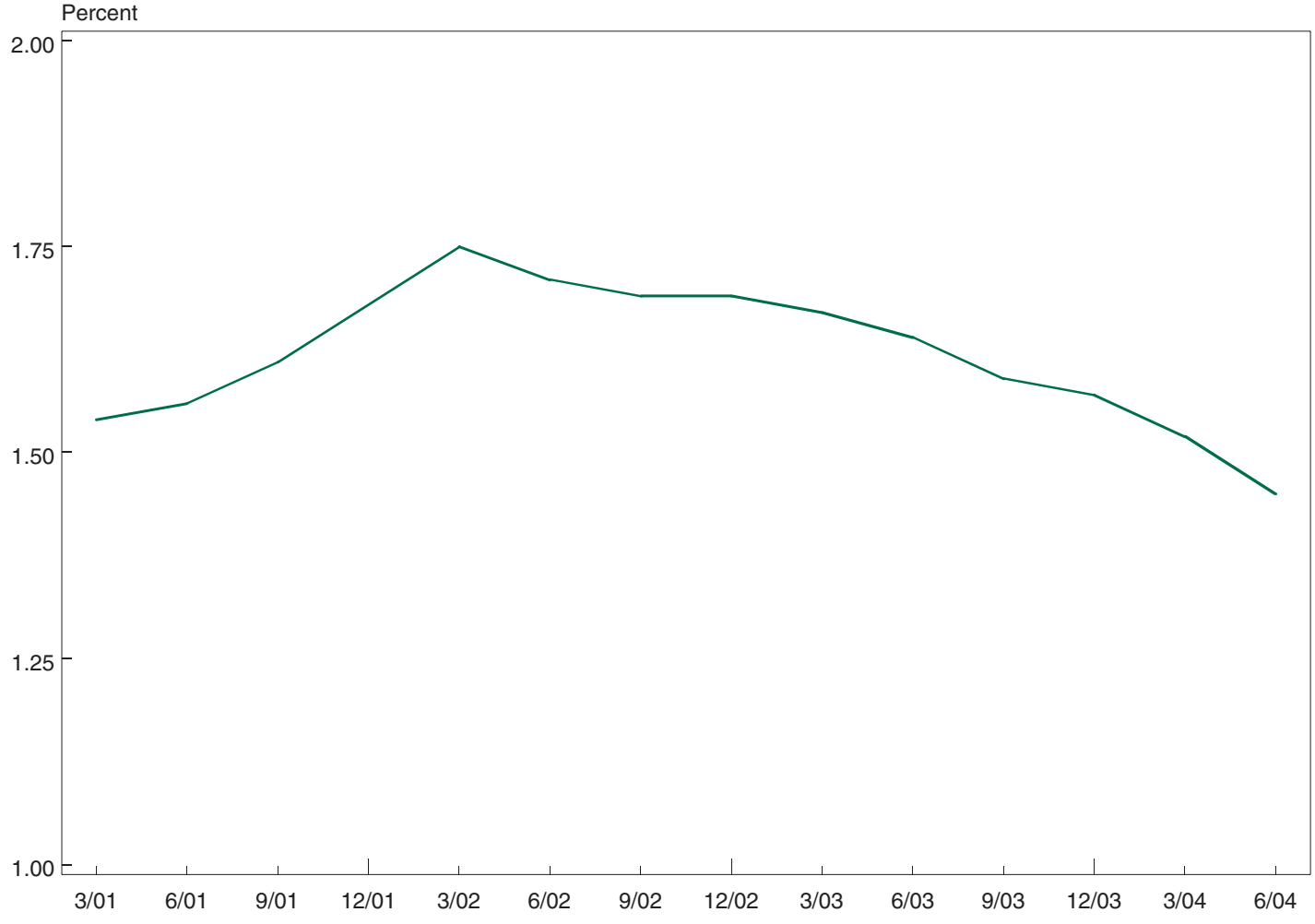
**Coverage Ratio (%)**

| 3/01 | 6/01 | 9/01 | 12/01 | 3/02 | 6/02 | 9/02 | 12/02 | 3/03 | 6/03 | 9/03 | 12/03 | 3/04 | 6/04 | 9/04 | 12/04 | 3/05 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 138 | 133 | 129 | 129 | 128 | 125 | 122 | 124 | 128 | 133 | 136 | 140 | 151 | 163 | 165 | 168 | 172 | 173 |

* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

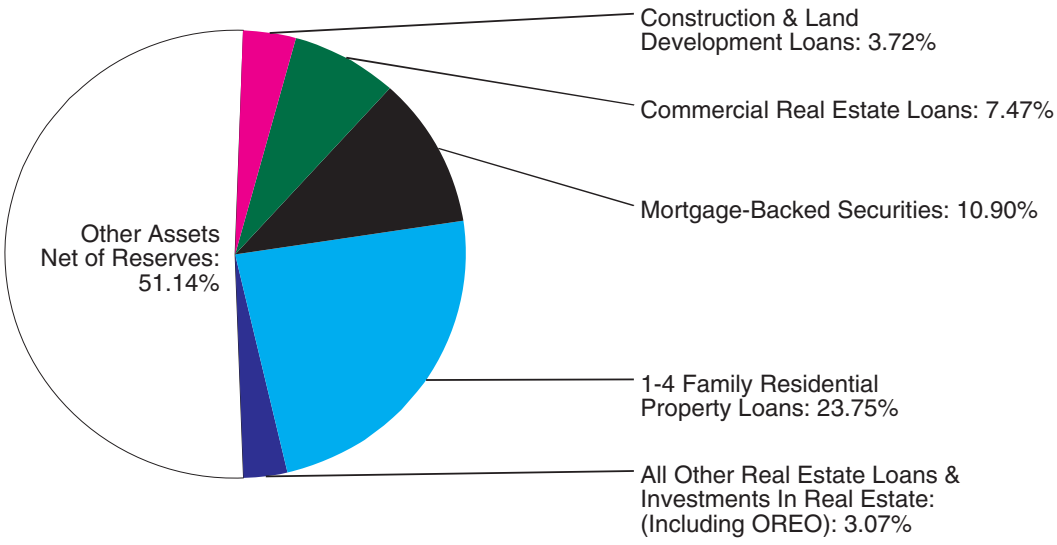
**2001-2005**




| 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 |

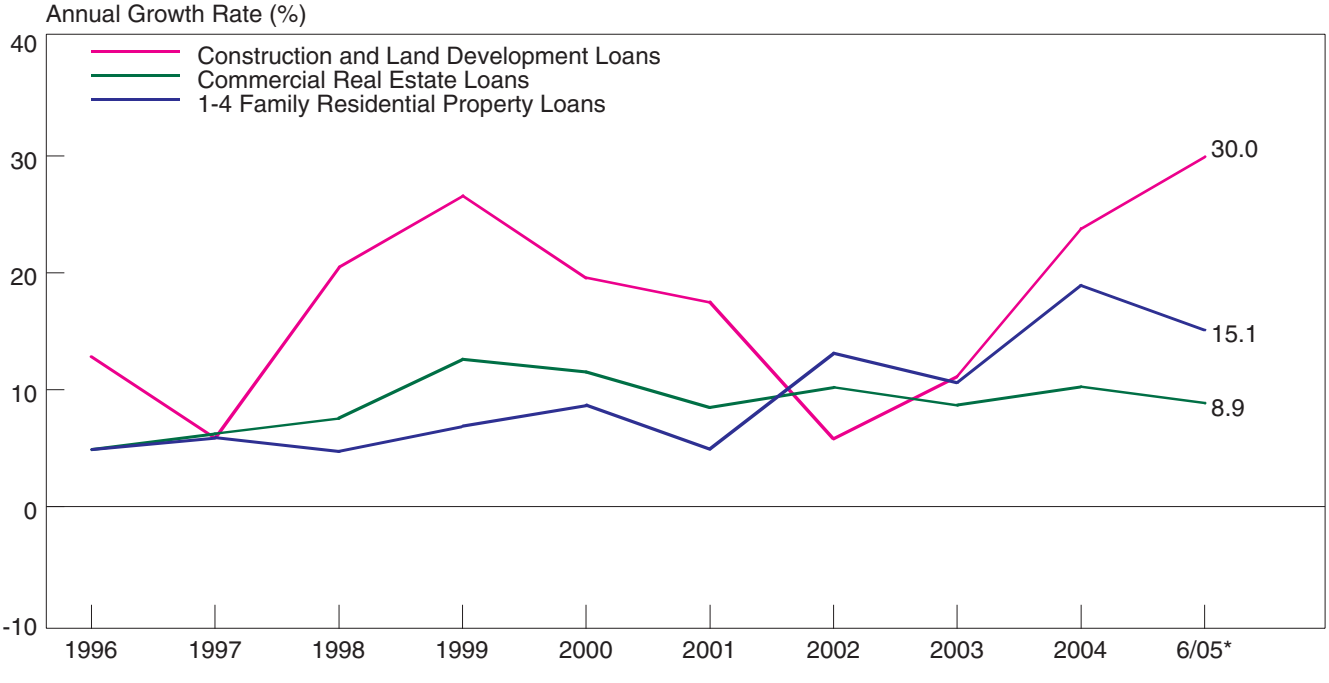
## Real Estate Assets as a Percent of Total Assets

**June 30, 2005**




## Real Estate Loan Growth Rates*

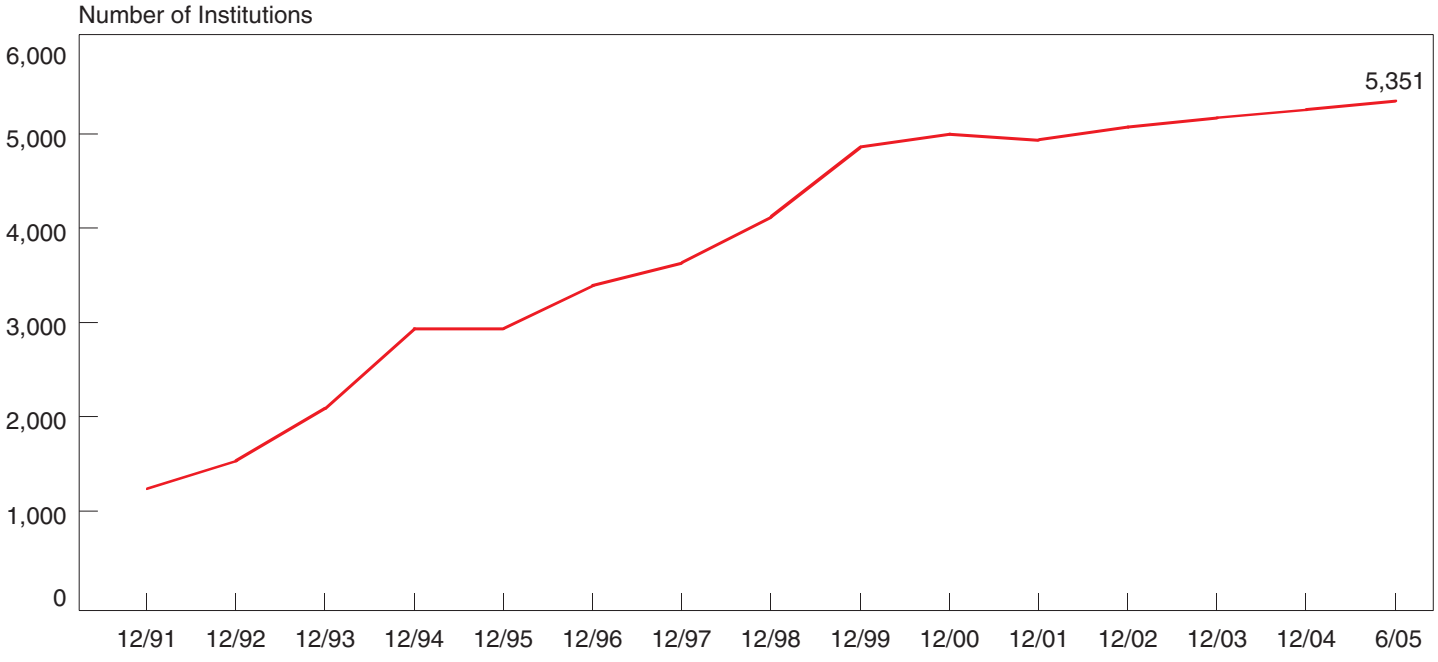
**1996-2005**




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

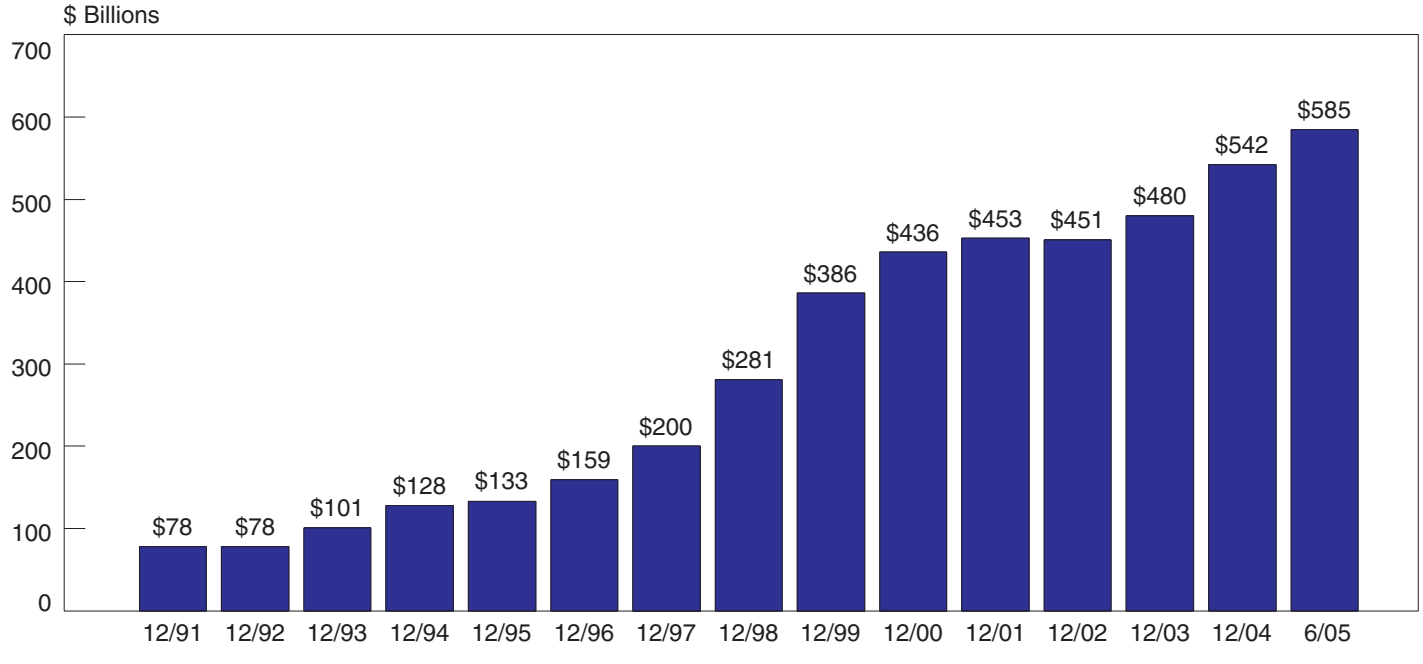
## Number of Institutions with FHLB Advances

**1991 - 2005**

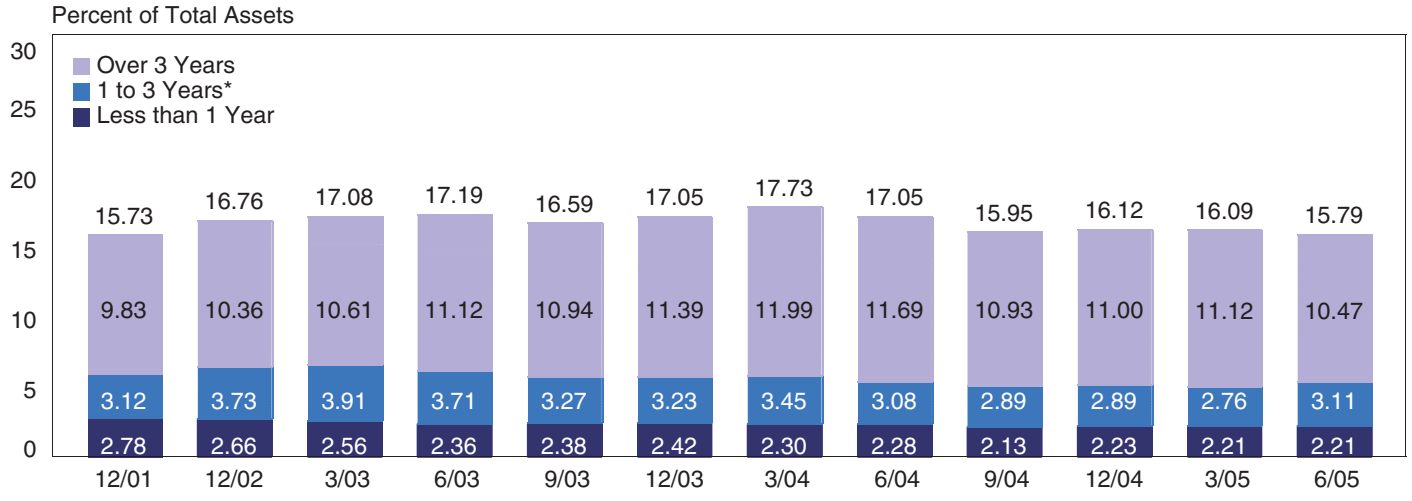



## Amount of FHLB Advances Outstanding

**1991 - 2005**

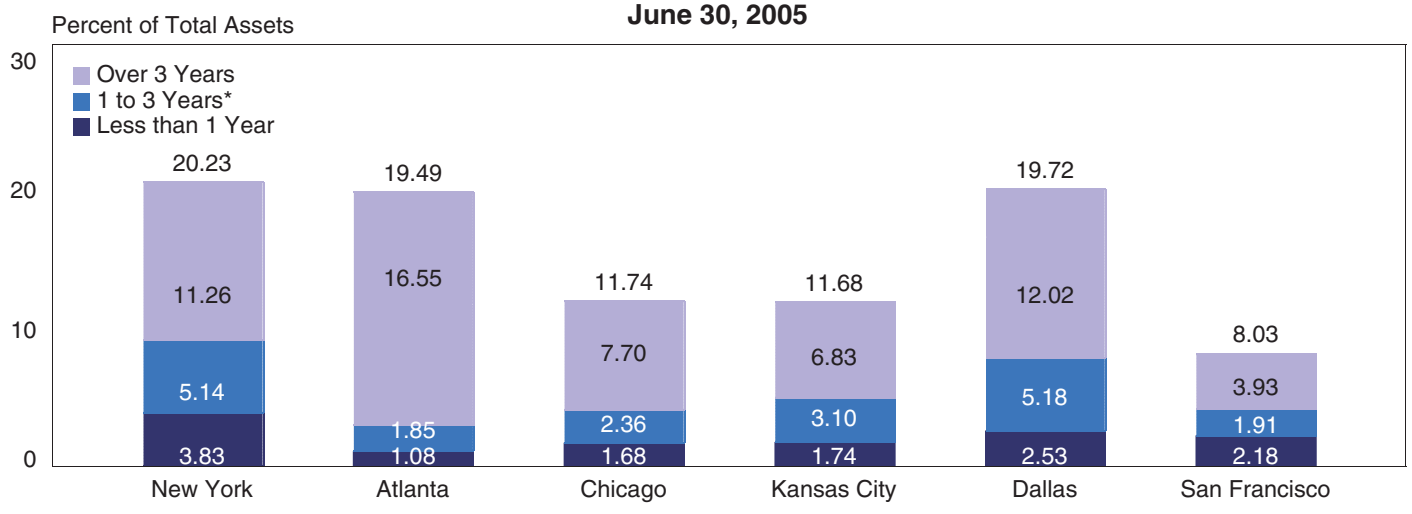


## Debt Securities by Maturity or Repricing Frequency...




## ...and by Region

**June 30, 2005**




## Total Securities (Debt and Equity)

**($ Biilions)**

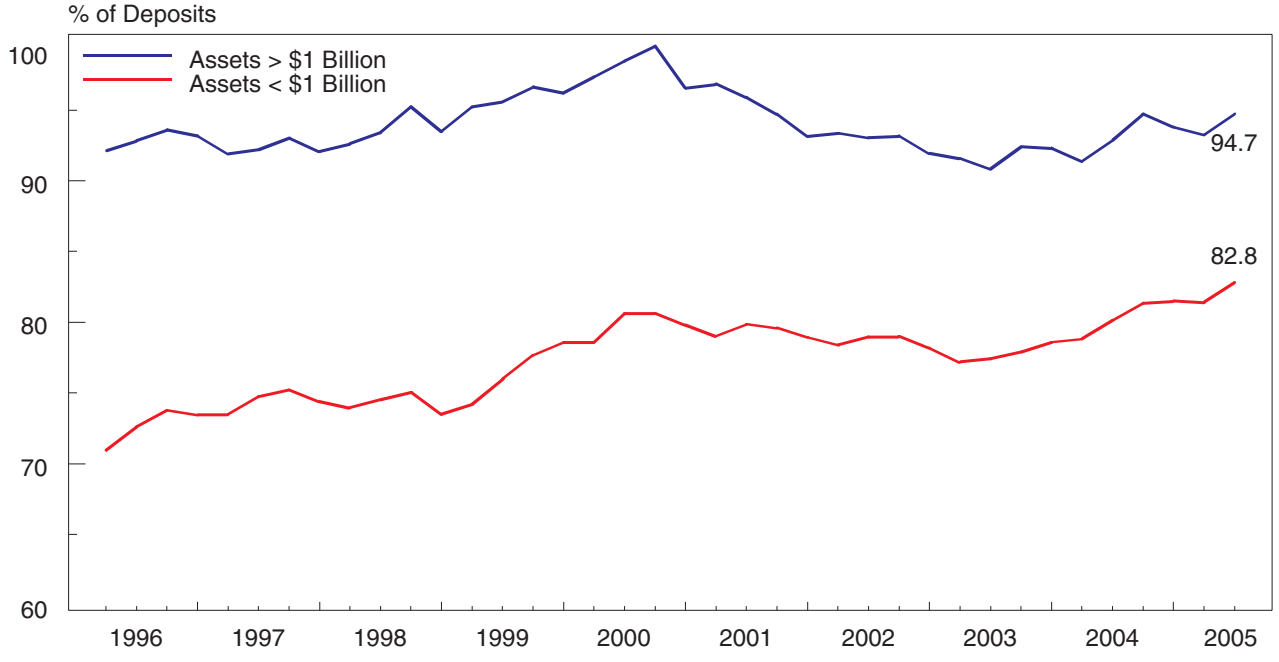
| | 6/03 | 9/03 | 12/03 | 3/04 | 6/04 | 9/04 | 12/04 | 3/05 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|
| U.S. Government Obligations: | | | | | | | | | |
| U.S. Treasury | 104 | 117 | 126 | 132 | 123 | 102 | 98 | 90 | 91 |
| U.S. Agencies | 8 | 10 | 10 | 10 | 11 | 11 | 11 | 11 | 11 |
| Government Sponsored Enterprises | 254 | 264 | 276 | 281 | 288 | 280 | 279 | 281 | 279 |
| Mortgage Pass-through Securities | 674 | 618 | 638 | 738 | 731 | 697 | 745 | 759 | 746 |
| Collateralized Mortgage Obligations | 361 | 330 | 344 | 365 | 343 | 351 | 366 | 384 | 396 |
| State, County, Municipal Obligations | 115 | 117 | 117 | 118 | 117 | 120 | 119 | 121 | 125 |
| Asset Backed Securities | 93 | 96 | 105 | 104 | 103 | 75 | 70 | 76 | 79 |
| Other Debt Securities | 122 | 123 | 128 | 134 | 133 | 136 | 146 | 144 | 140 |
| Equity Securities | 31 | 27 | 27 | 27 | 26 | 25 | 26 | 24 | 23 |
| Total Securities | $1,763 | $1,702 | $1,771 | $1,908 | $1,875 | $1,796 | $1,860 | $1,889 | $1,889 |

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

## Net Loans and Leases to Deposits

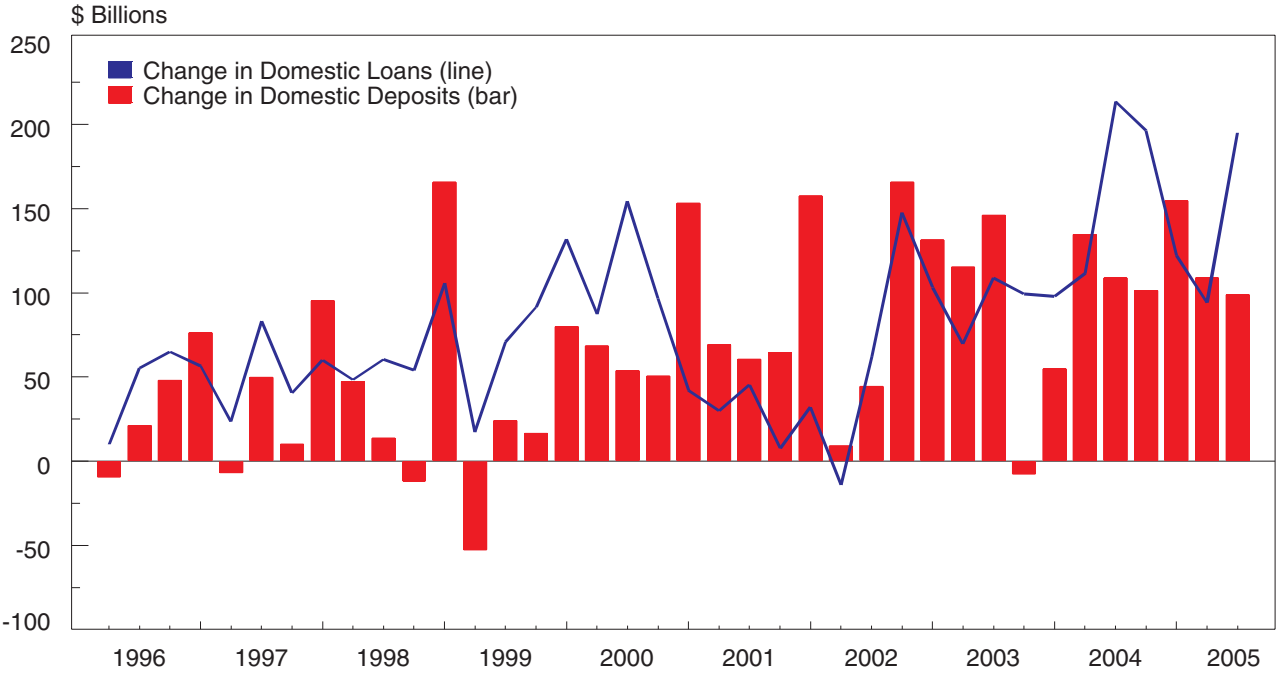
## (Domestic and Foreign)

**1996 - 2005**



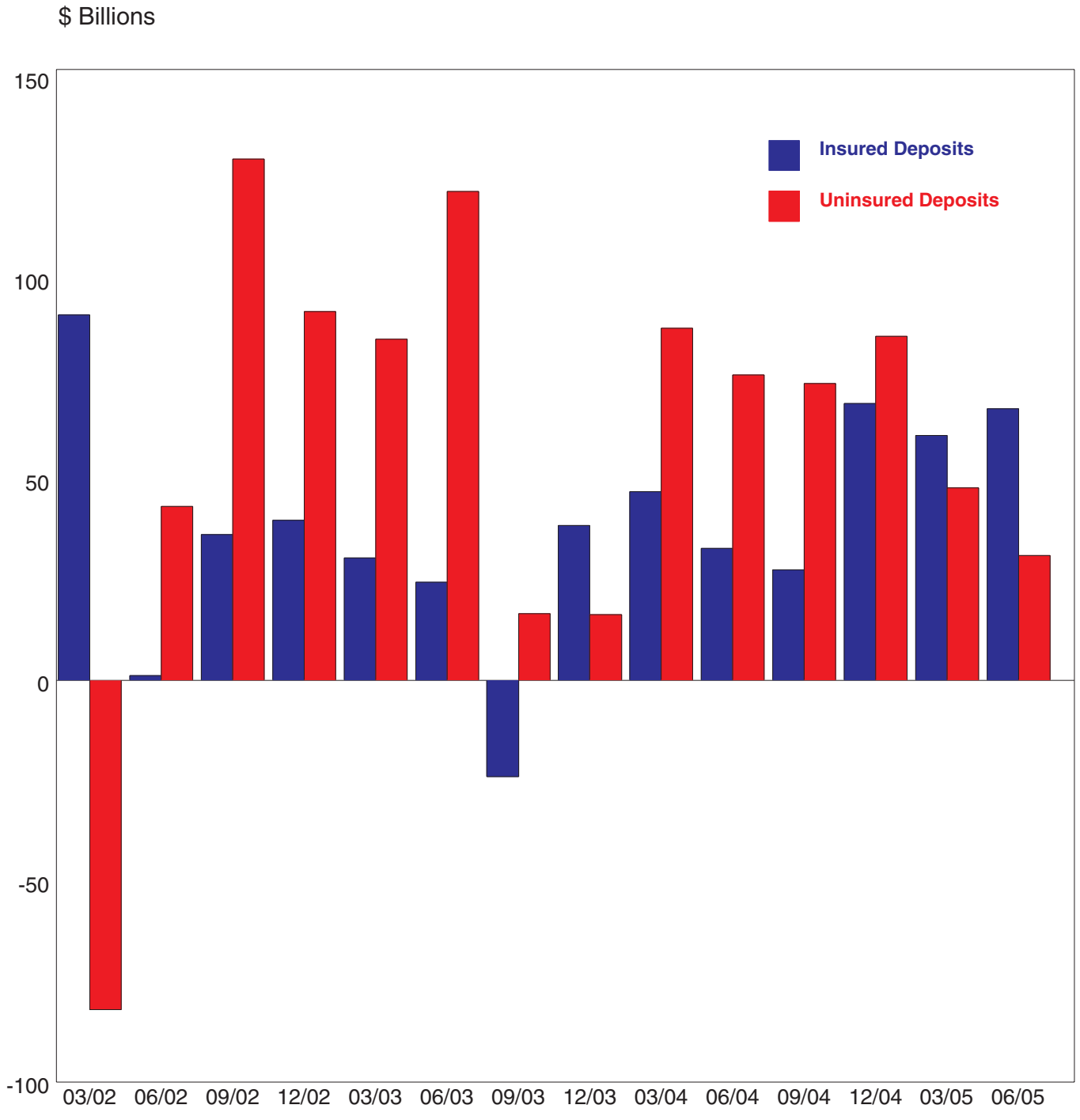

## Quarterly Change in Domestic Loans vs Domestic Deposits

**1996 - 2005**



# Quarterly Change In Domestic Deposits

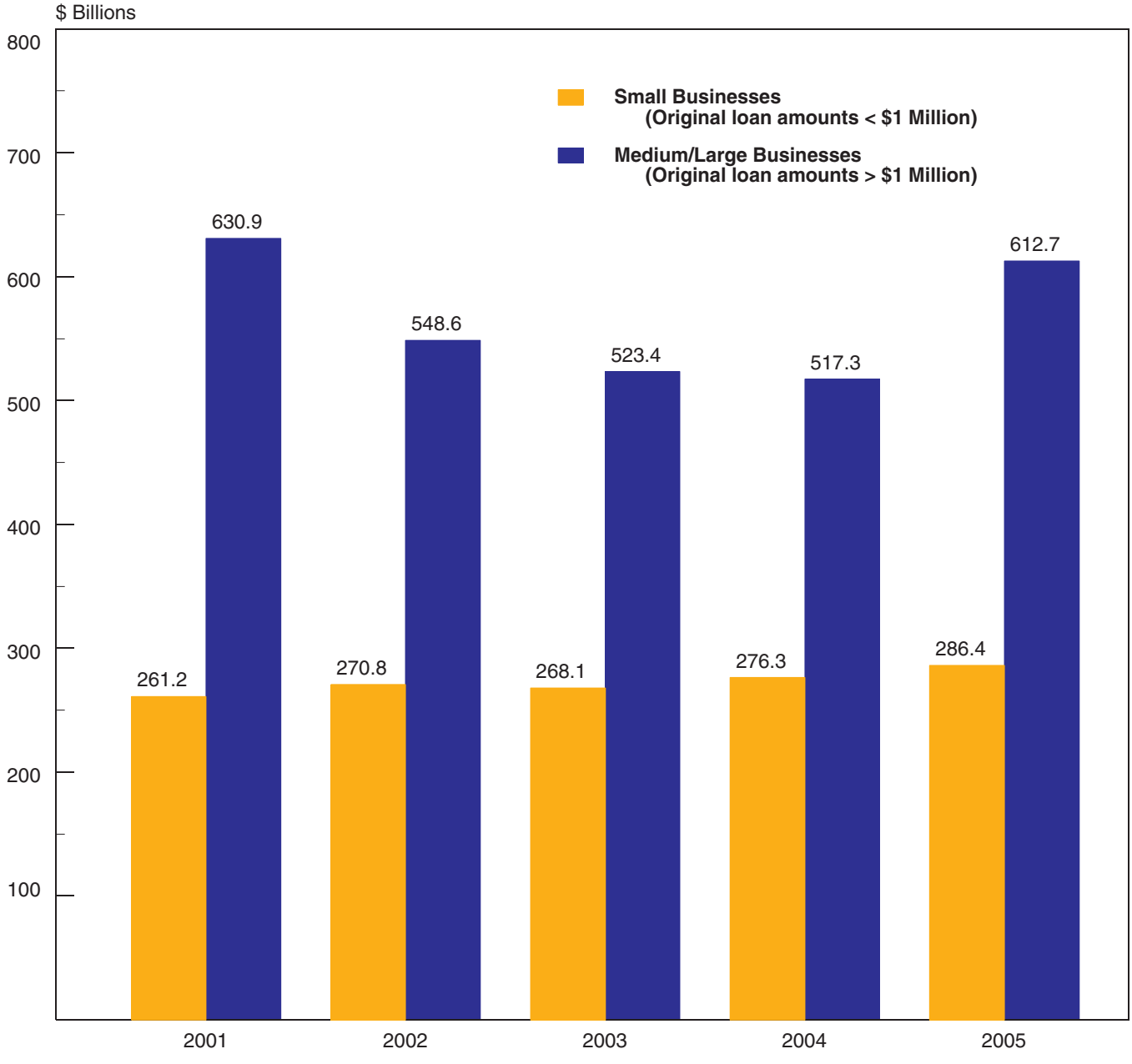
**2002 - 2005**



# Commercial and Industrial Loans to Small Businesses

**2001-2005**

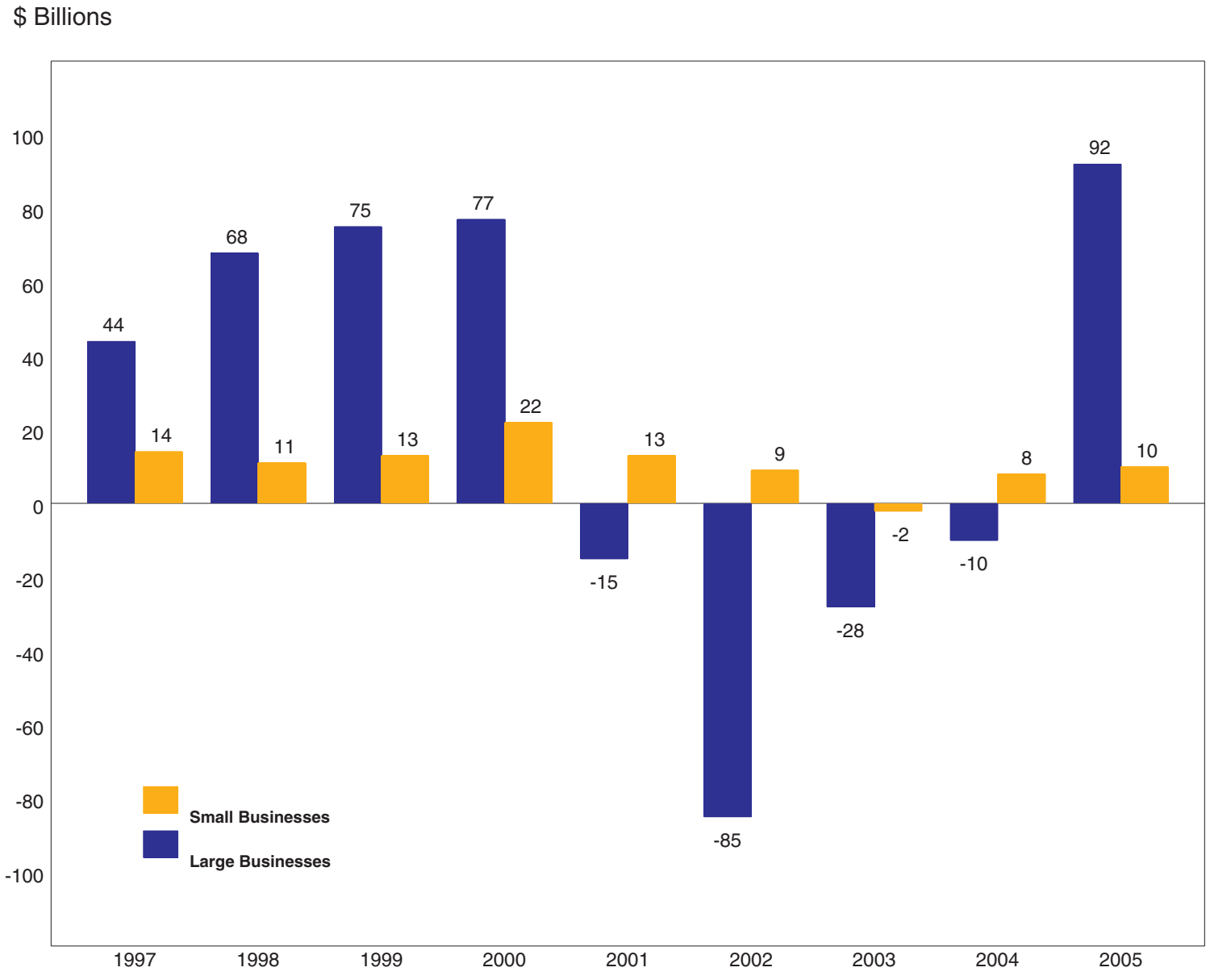
**As of June 30**



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

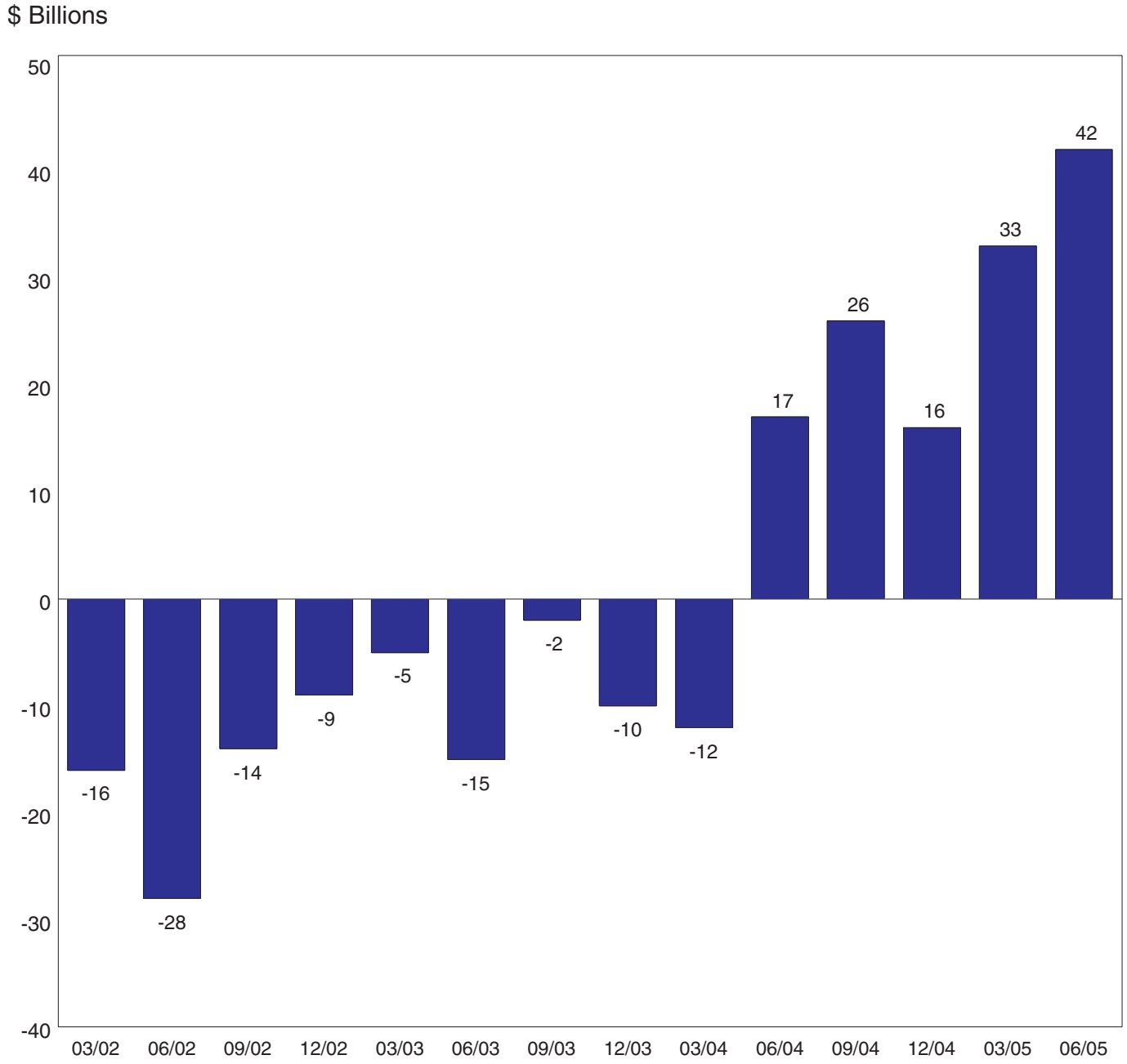
**1997 - 2005**

**As of June 30**



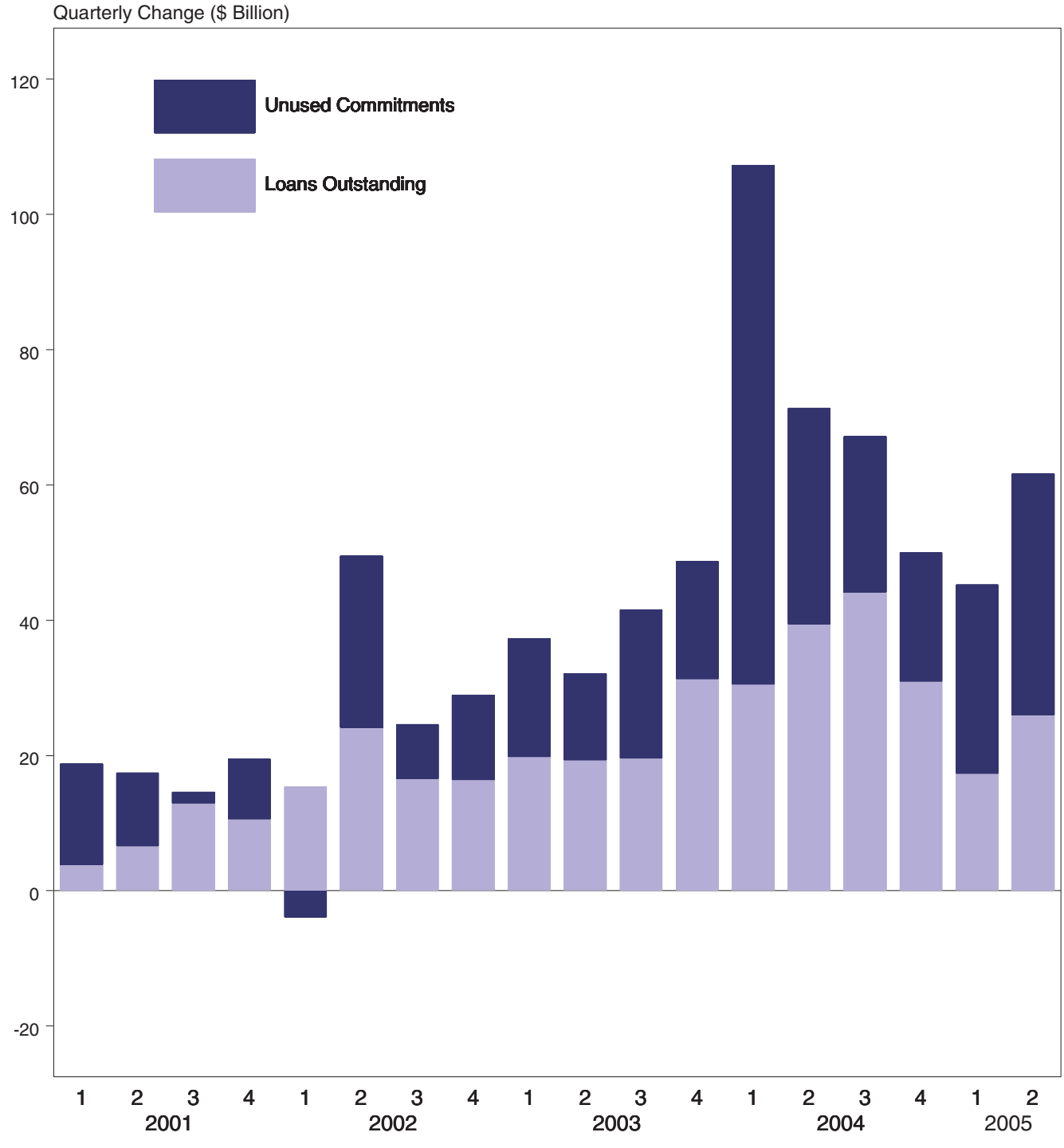
# Quarterly Change in C&I Loans

**2002-2005**



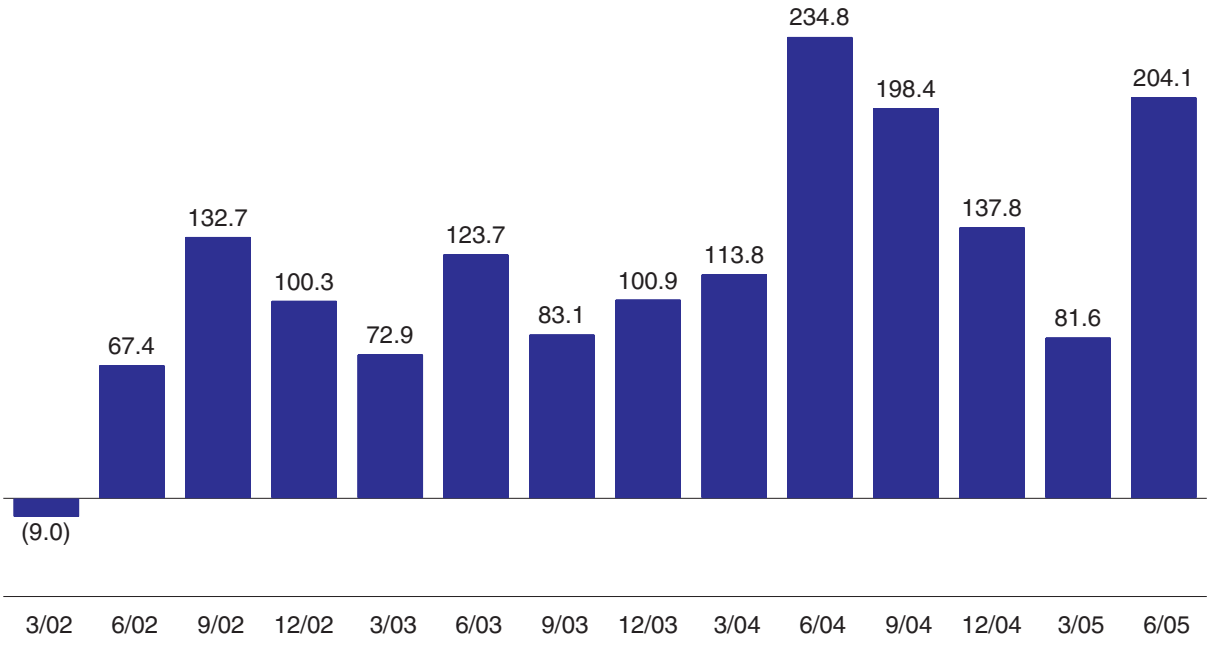
# Quarterly Change in Home Equity Loans

**2001-2005**



## Quarterly Change in Reported Loans Outstanding

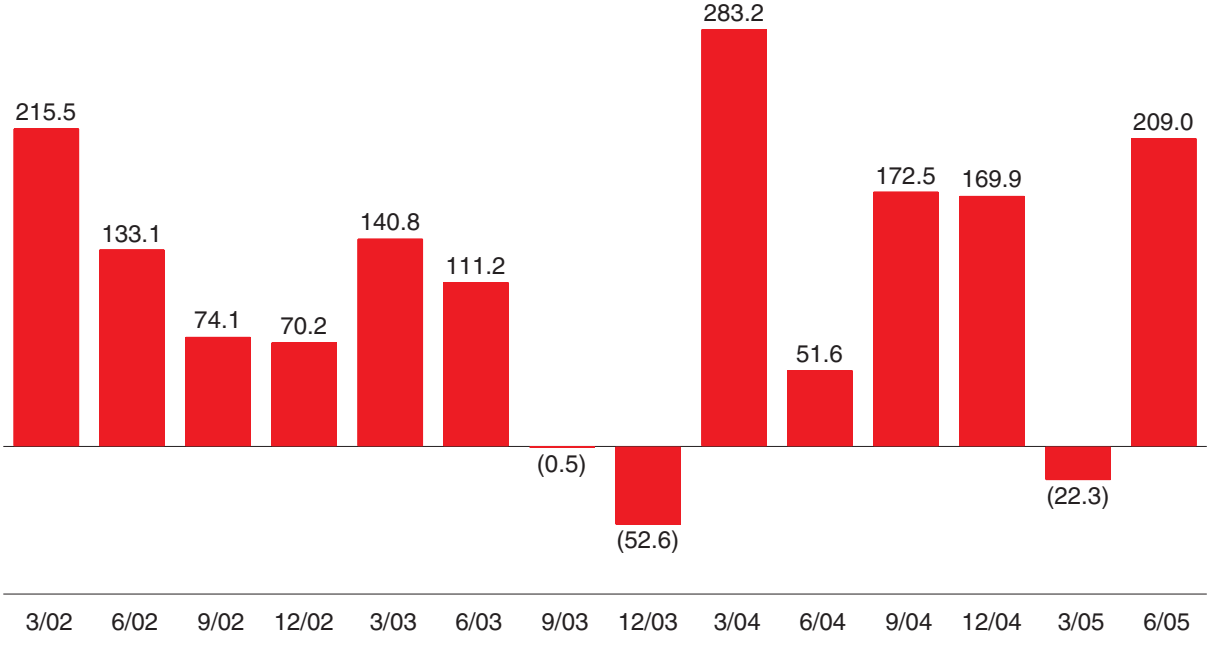
**($ Billions)**




In the second quarter of 2005, 1-4 family loans increased by $92 billion and commercial and industrial loans increased by $42 billion.

## Quarterly Change in Unused Loan Commitments

**($ Billions)**



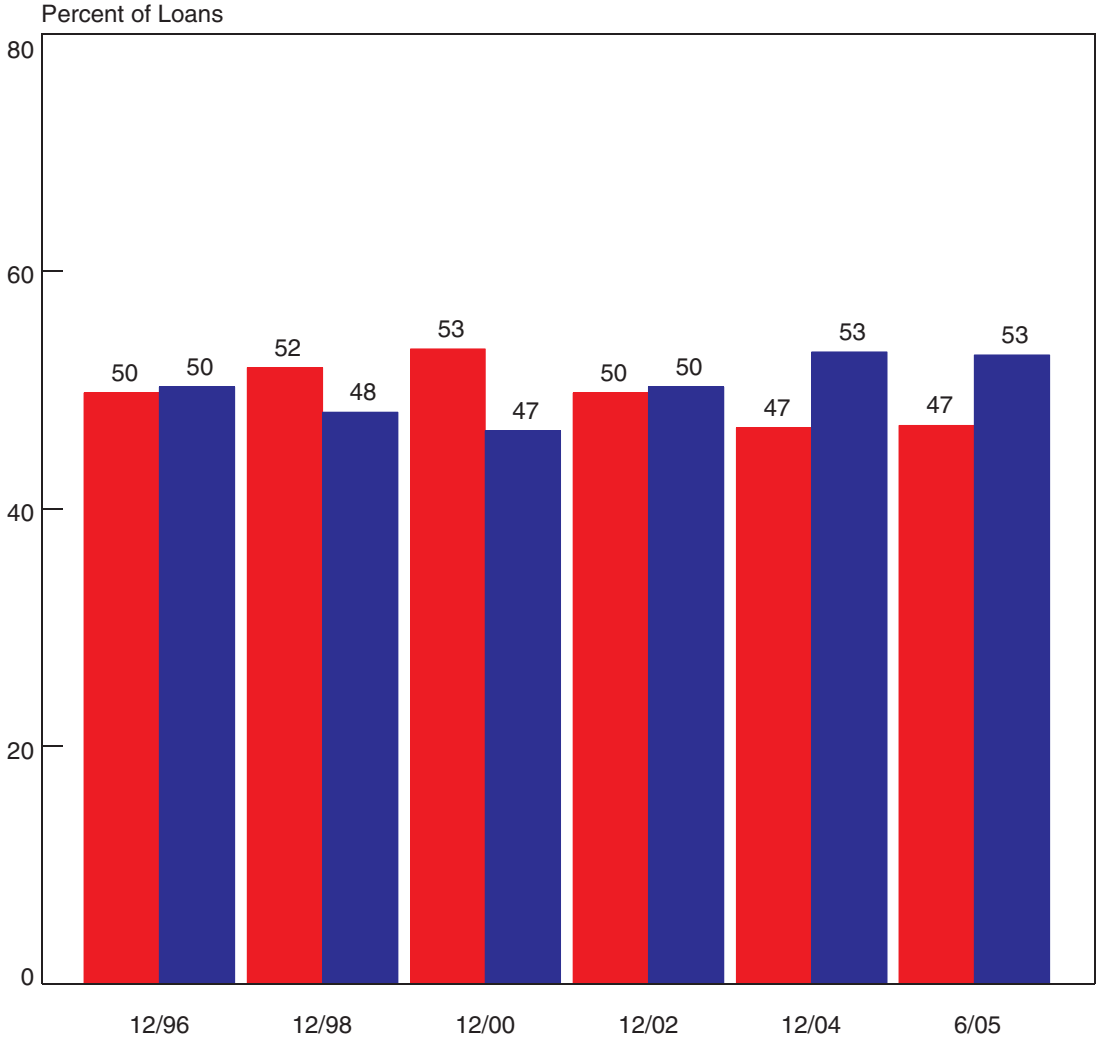

In the second quarter of 2005, unused credit card commitments increased by $73 billion and unused commitments for loans increased by $52 billion.

# Credit Risk Diversification

## Consumer Loans versus Loans to Commercial Borrowers

## (as a Percent of Total Loans)

**1996 - 2005**




**Loans ($ Billions):**

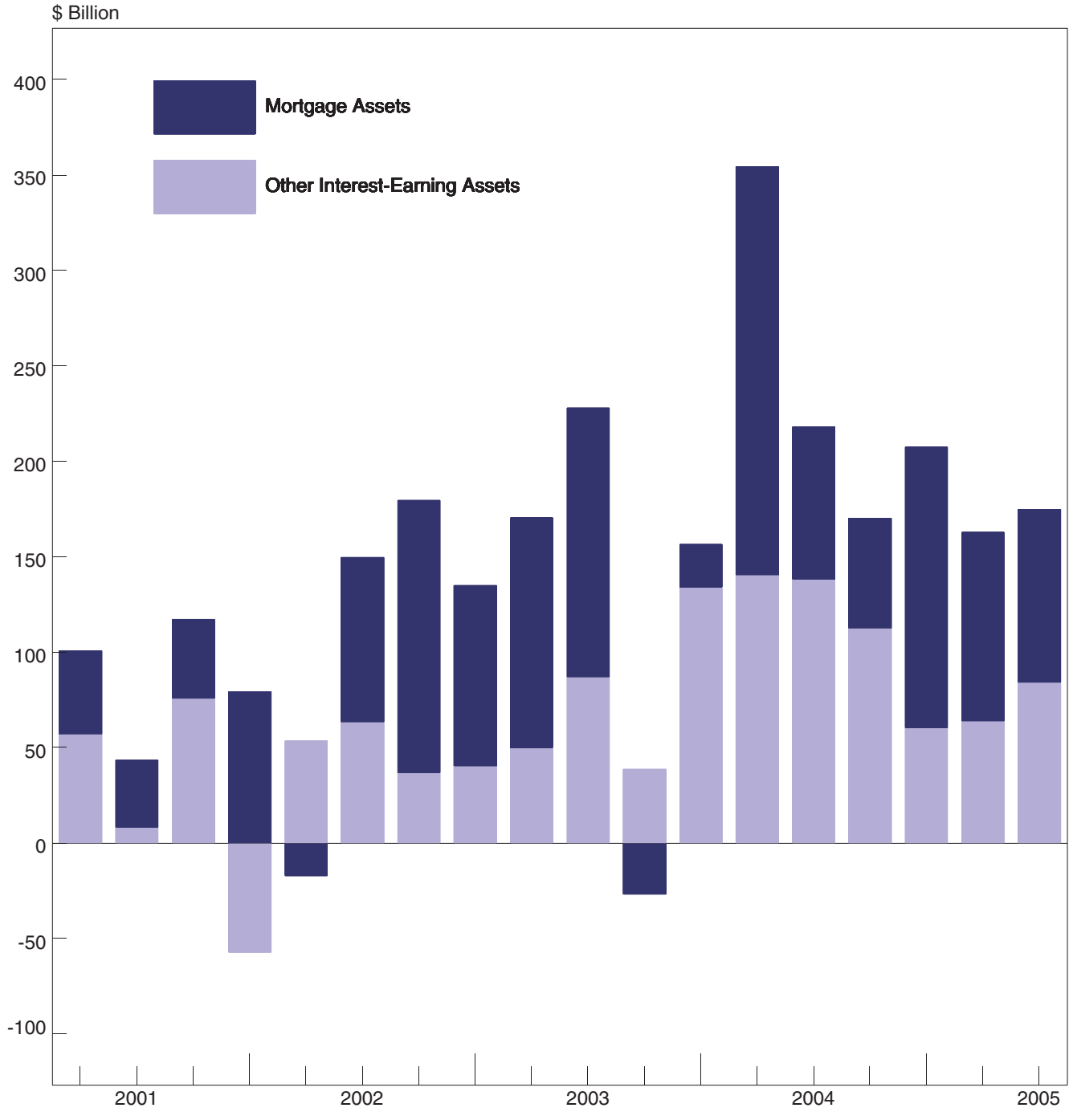
| | 12/96 | 12/98 | 12/00 | 12/02 | 12/04 | 6/05 |
|---|---|---|---|---|---|---|
| Commercial Borrowers | $1,751 | $2,055 | $2,484 | $2,515 | $2,865 | $3,014 |
| Consumer Loans | 1,769 | 1,907 | 2,163 | 2,542 | 3,258 | 3,394 |

**Loans to Commerical 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.

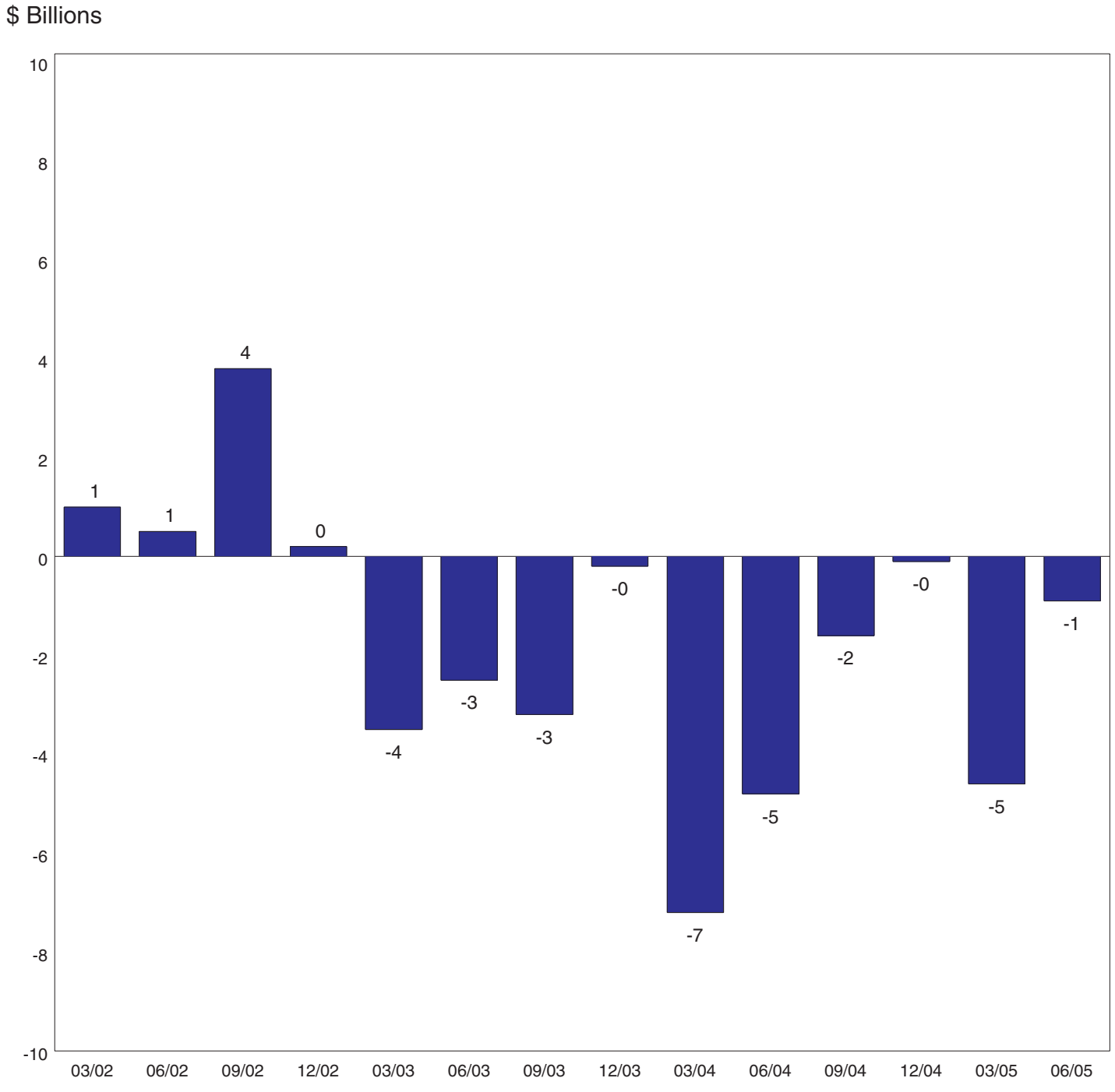
## Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

**2001-2005**



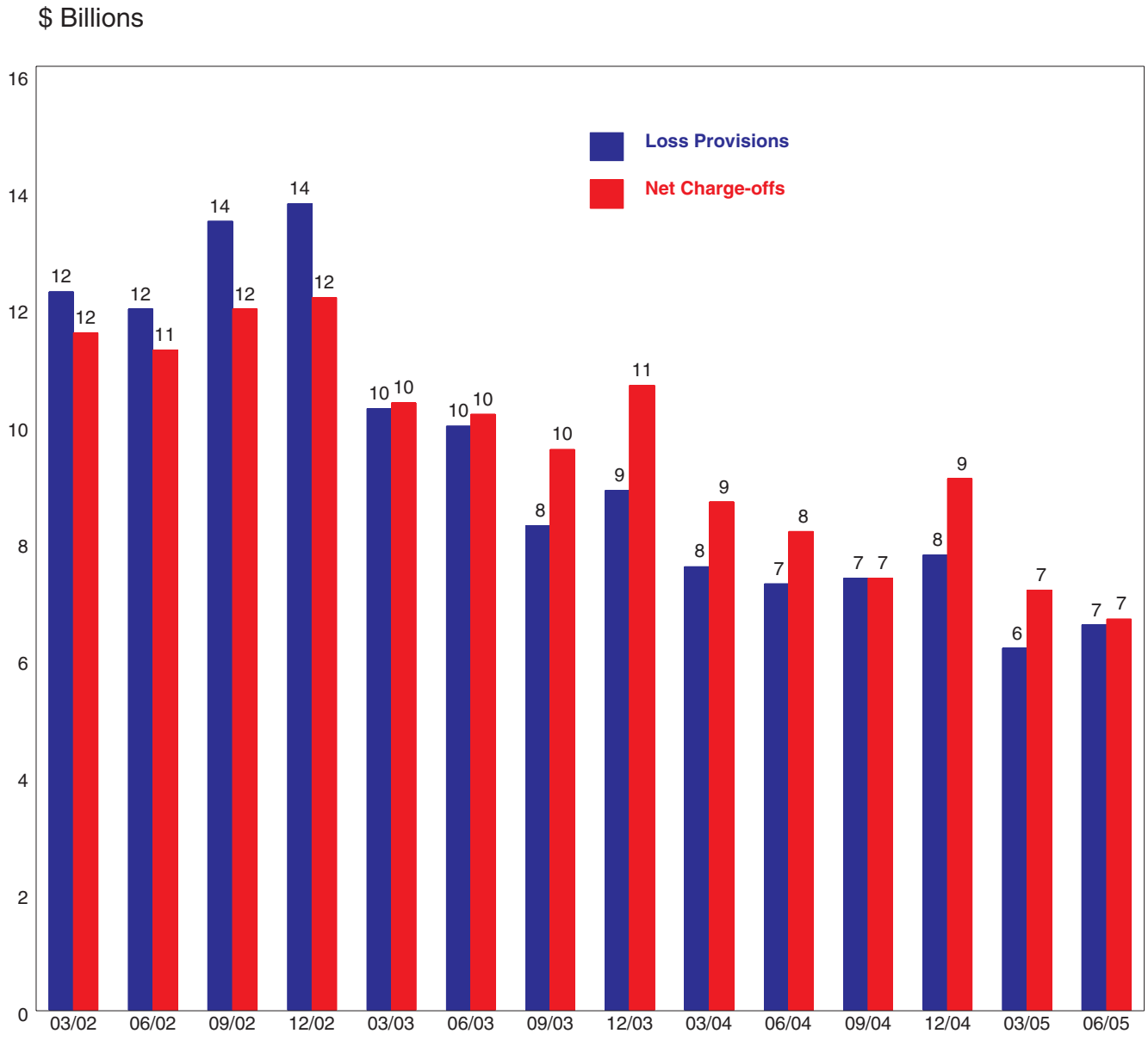
# Quarterly Change in Noncurrent Loans & Net Charge-Offs

**2002-2005**



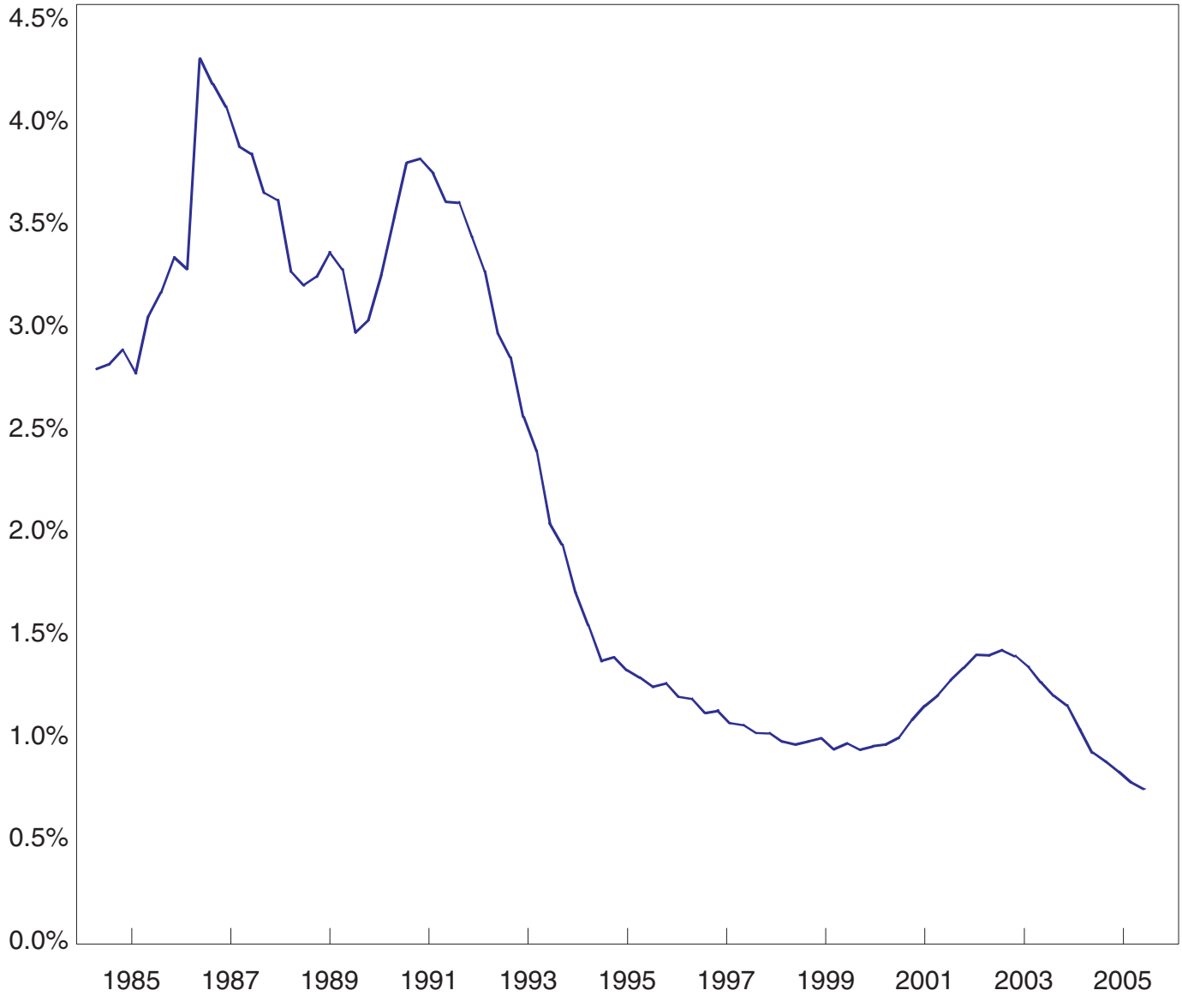
# Quarterly Net Charge-Offs vs. Loan Loss Provisions

## 2002-2005



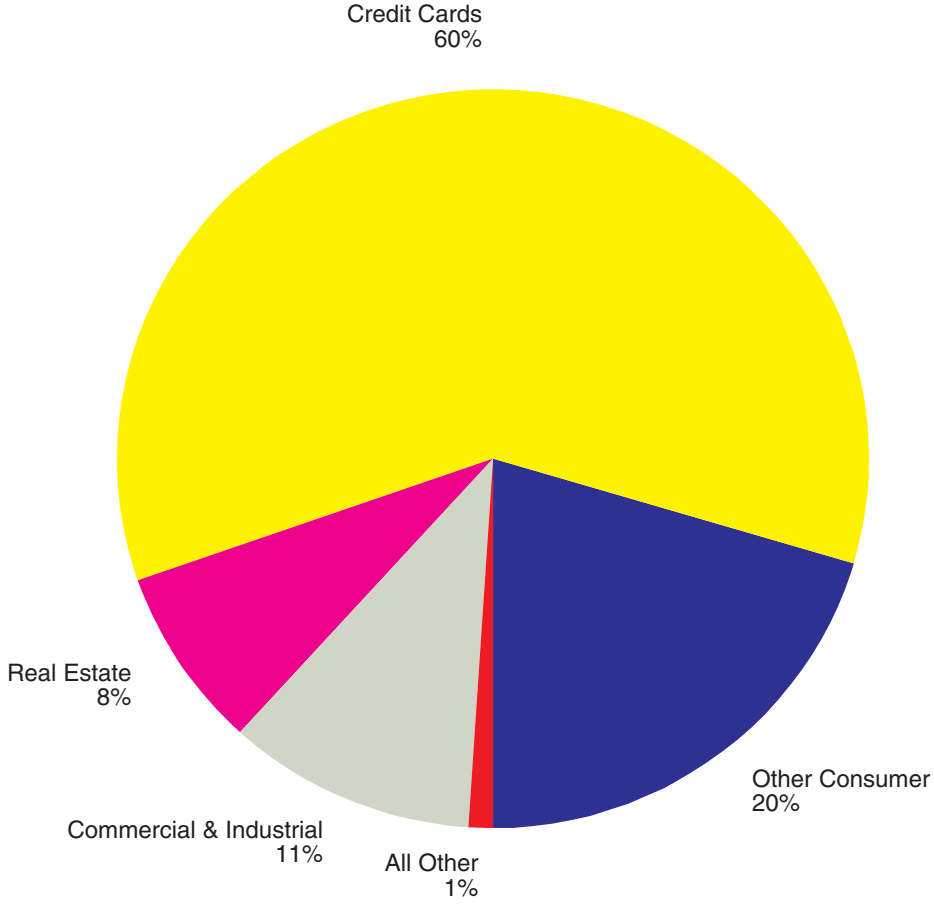
# Noncurrent Loan Rate,
# Total Loans & Leases

**1985-2005**



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

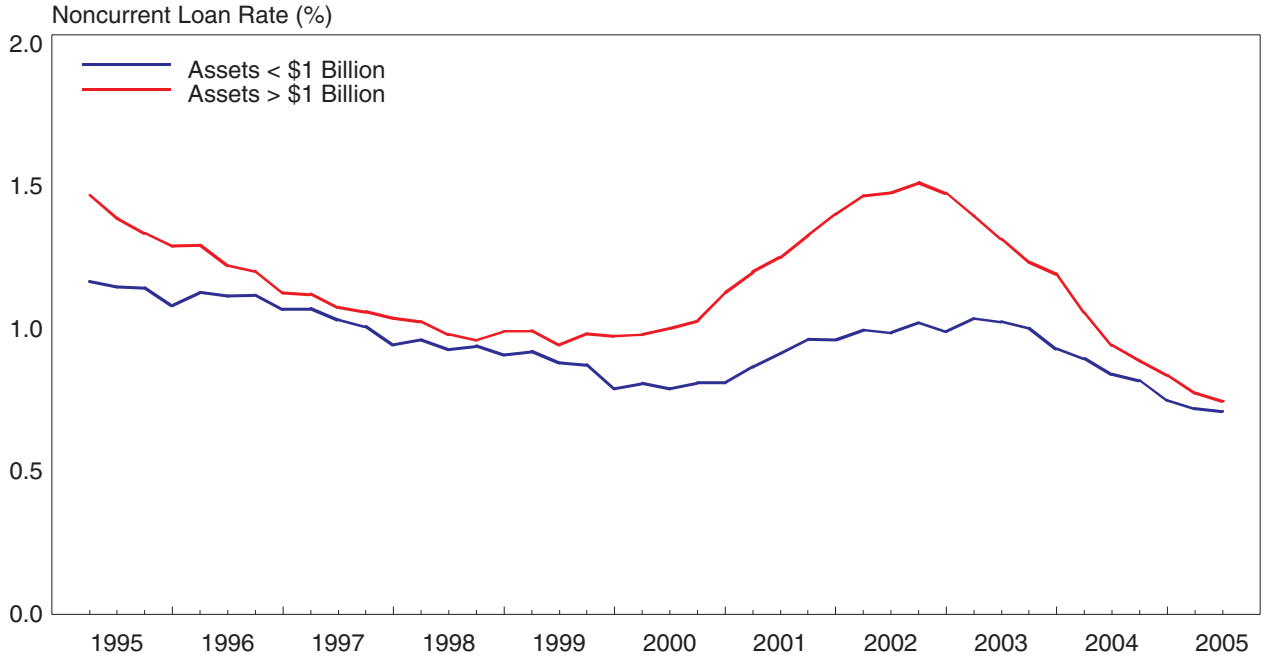
**Second Quarter, 2005**



## Noncurrent Loan Rates

## By Asset Size

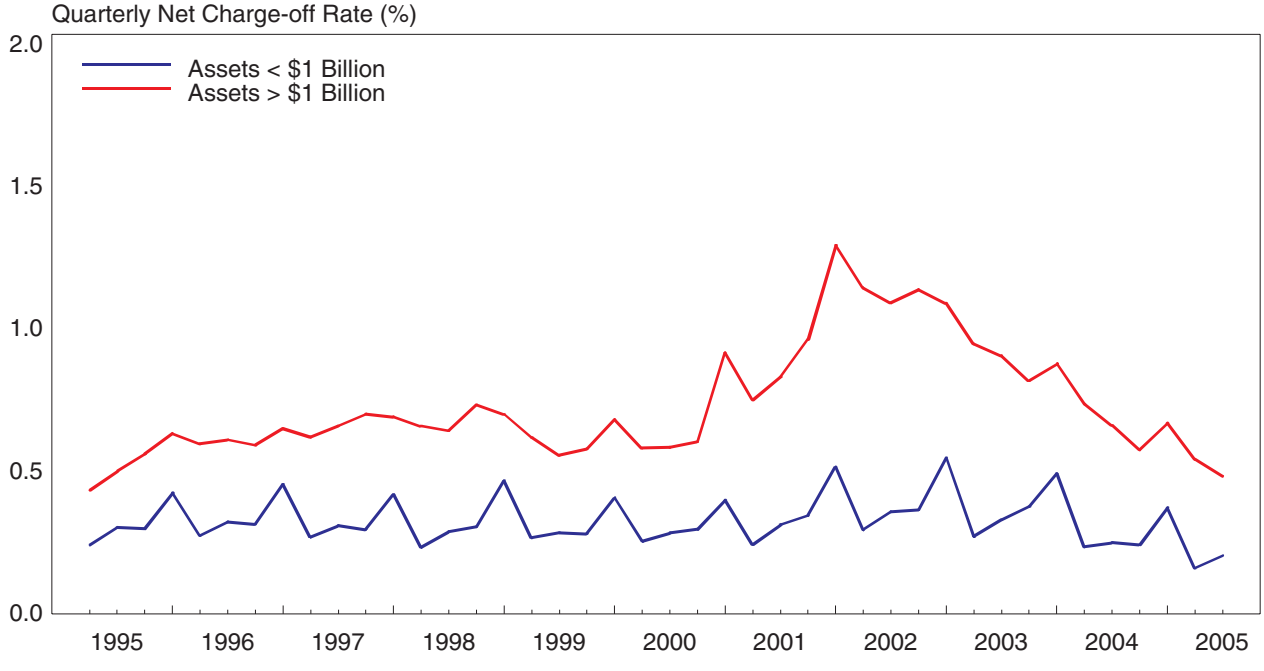
**1995 - 2005**




## Quarterly Net Charge-off Rates

## By Asset Size, Annualized

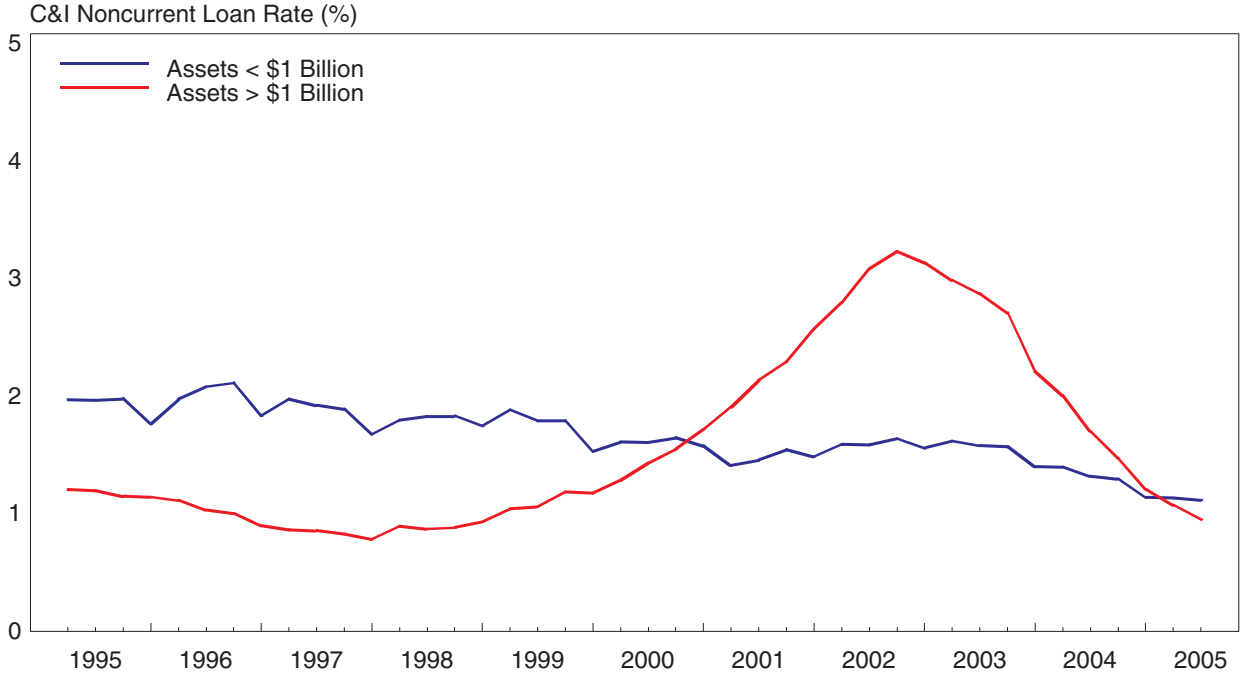
**1995 - 2005**



## Noncurrent C & I Loan Rates

## By Asset Size

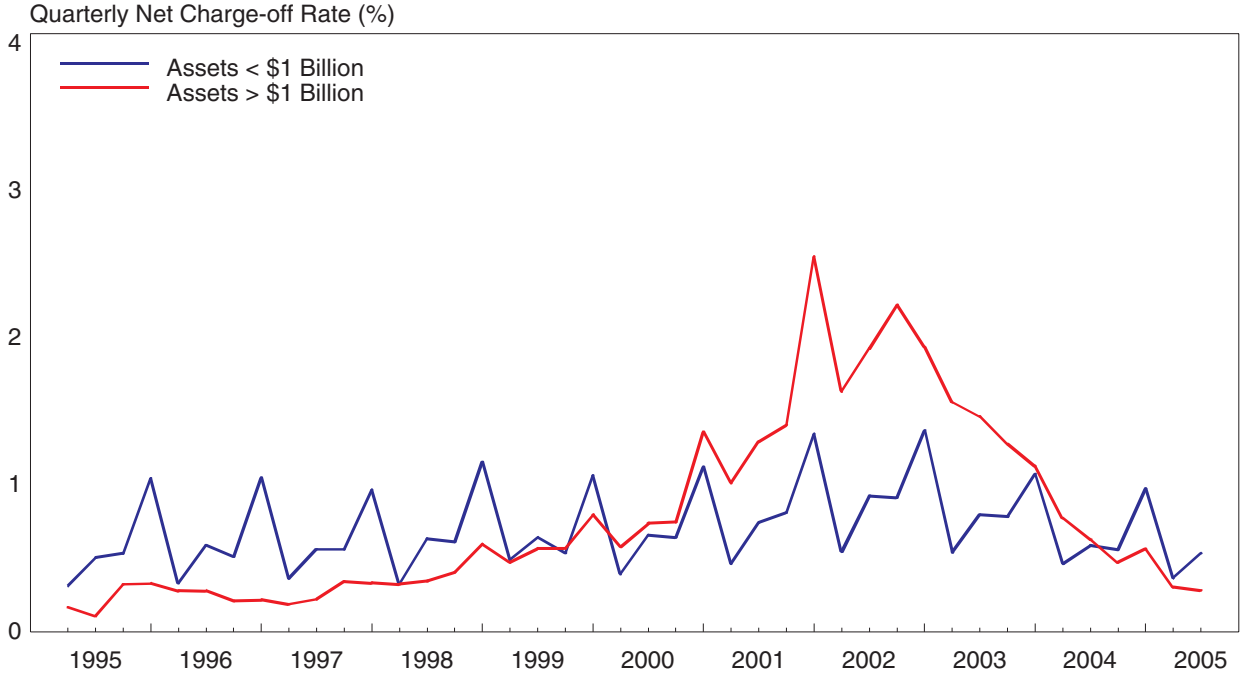
**1995 - 2005**




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

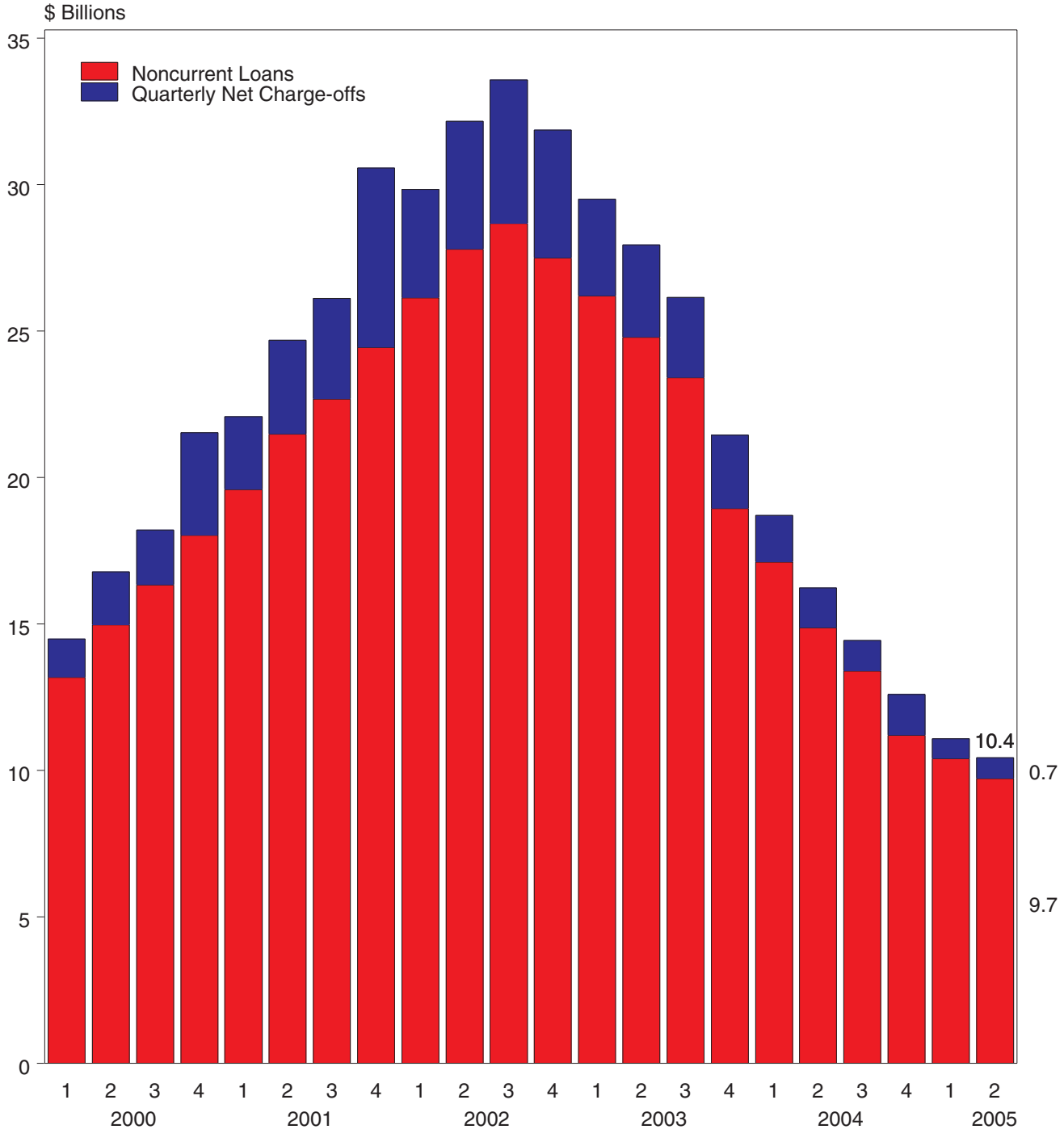
## By Asset Size

**1995 - 2005**



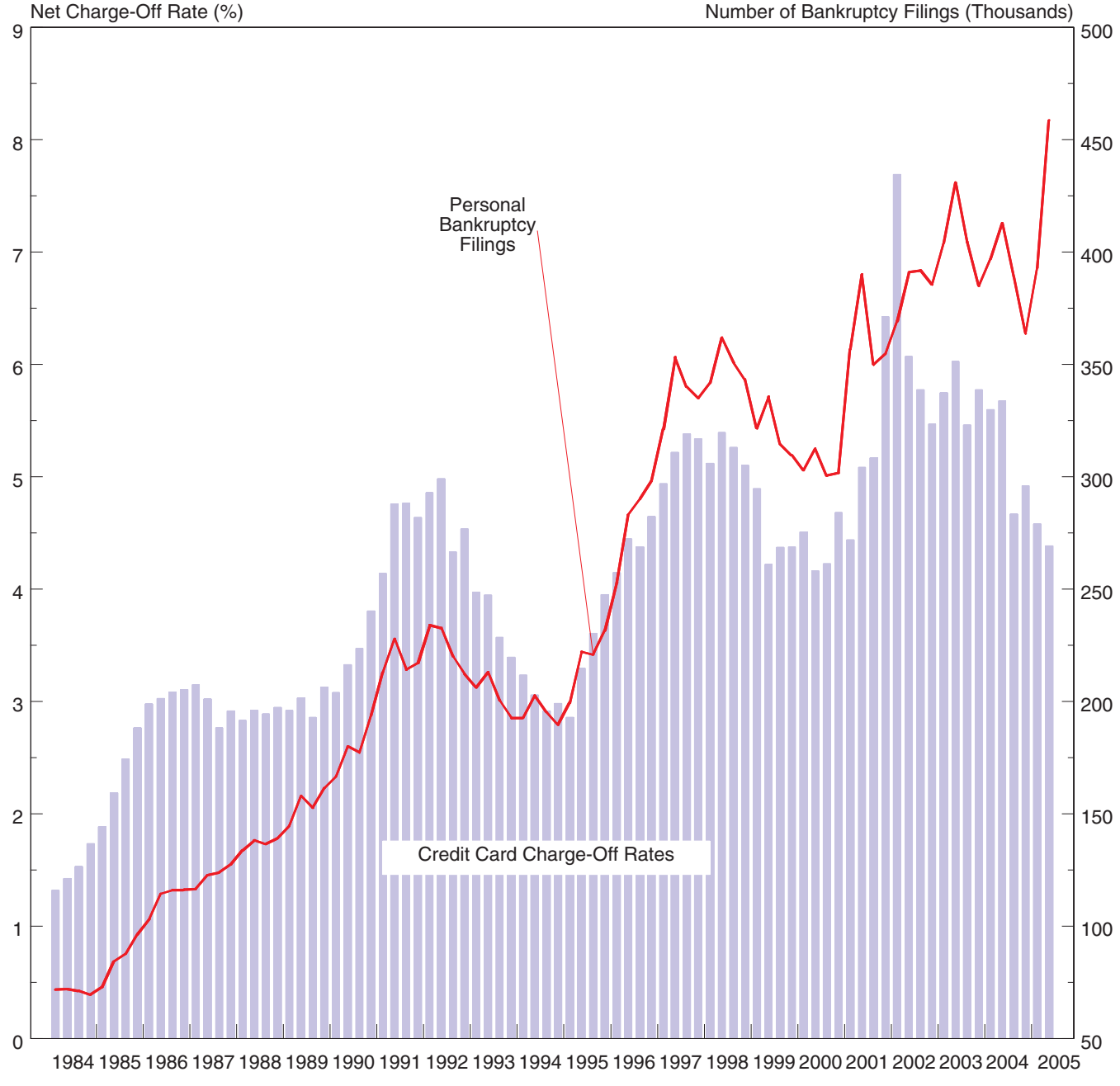
# Credit Quality of C & I Loans

## 2000 - 2005



# Credit Card Loss Rates and Personal Bankruptcy Filings

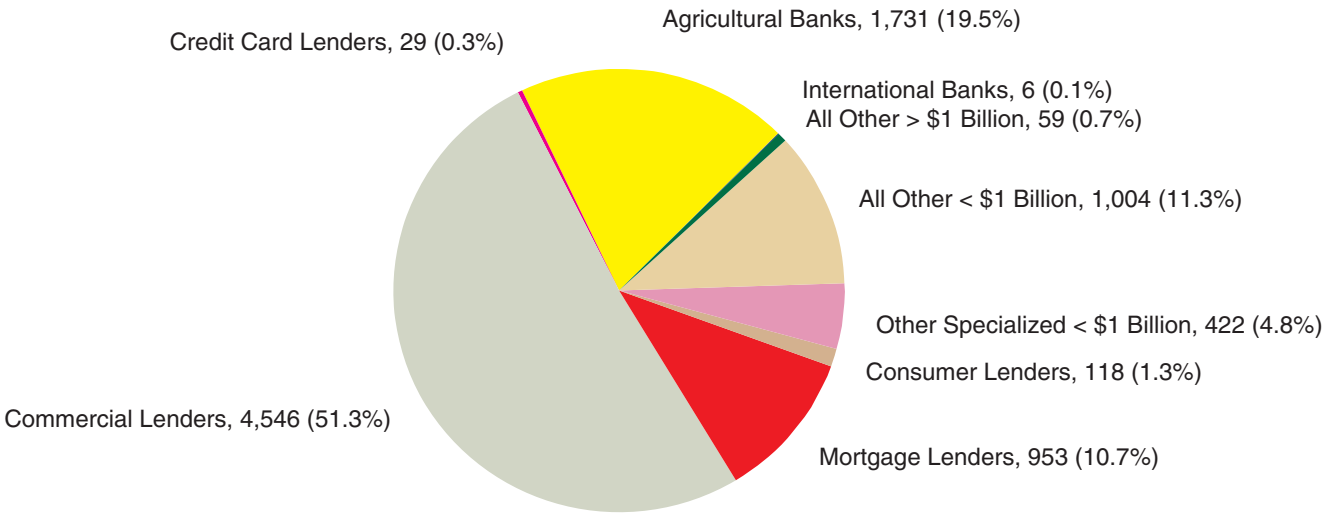
**1984-2005**




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

# Number of Institutions By Asset Concentration Group

**June 30, 2005**

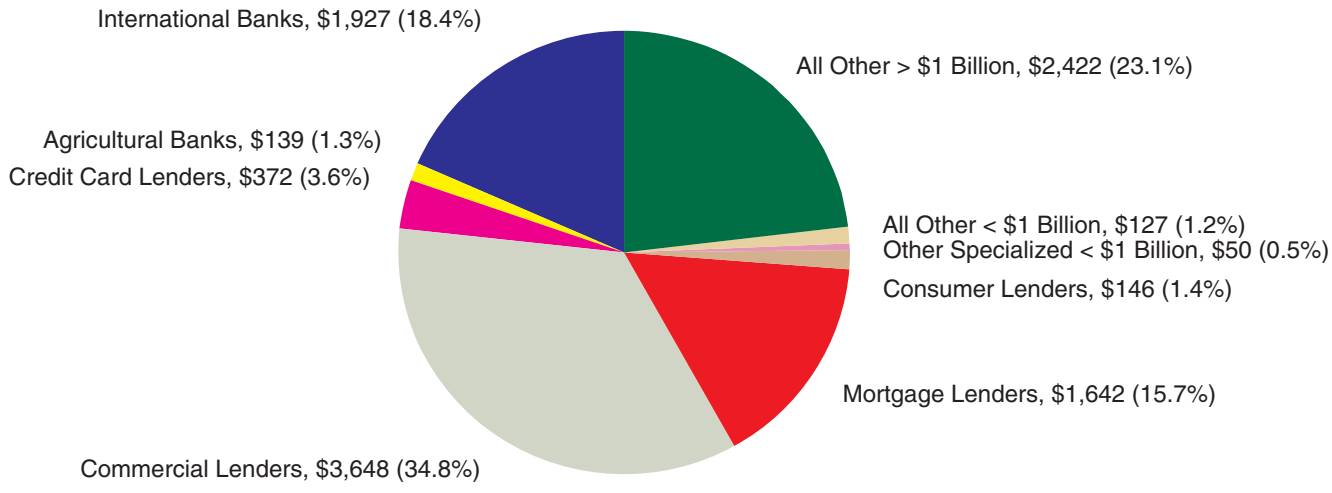



| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < $1 Billion | All Other < $1 Billion | All Other > $1 Billion |
|---|---|---|---|---|---|---|---|---|---|
| **06/05** | 6 | 1,731 | 29 | 4,546 | 953 | 118 | 422 | 1,004 | 59 |
| **12/04** | 5 | 1,730 | 34 | 4,424 | 990 | 132 | 465 | 1,120 | 75 |
| **12/03** | 6 | 1,766 | 36 | 4,254 | 1,033 | 157 | 529 | 1,309 | 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 | 81 | 3,484 | 1,732 | 354 | 688 | 2,529 | 99 |
| **12/95** | 11 | 2,645 | 73 | 3,322 | 1,825 | 370 | 797 | 2,805 | 123 |
| **12/94** | 11 | 2,837 | 72 | 3,394 | 2,029 | 379 | 916 | 2,836 | 132 |
| **12/93** | 11 | 2,951 | 63 | 3,305 | 2,153 | 323 | 1,224 | 3,109 | 145 |
| **12/92** | 11 | 3,021 | 68 | 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 | 3,184 | 68 | 4,590 | 2,367 | 519 | 1,429 | 3,810 | 95 |
| **12/88** | 13 | 3,259 | 53 | 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 |

# Industry Assets By Asset Concentration Group

**$ Billions**

**June 30, 2005**

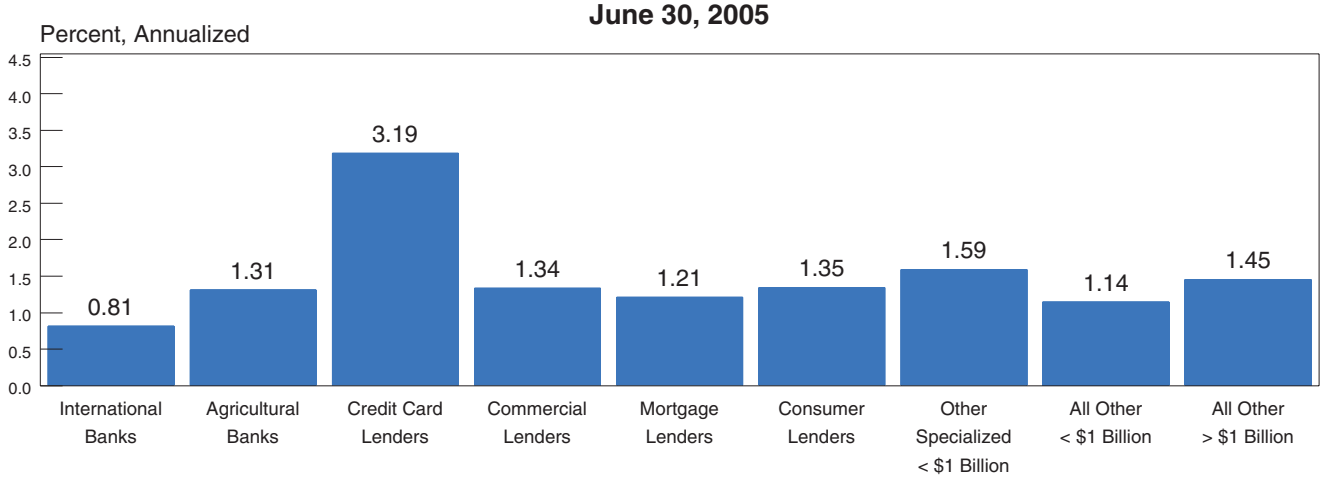



| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < $1 Billion | All Other < $1 Billion | All Other > $1 Billion |
|---|---|---|---|---|---|---|---|---|---|
| **06/05** | 1,927 | 139 | 372 | 3,648 | 1,642 | 146 | 50 | 127 | 2,422 |
| **12/04** | 1,881 | 138 | 382 | 3,302 | 1,504 | 104 | 52 | 144 | 2,598 |
| **12/03** | 1,448 | 129 | 348 | 2,924 | 1,658 | 147 | 61 | 172 | 2,189 |
| **12/02** | 1,273 | 124 | 299 | 2,961 | 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 | 223 | 2,166 | 932 | 134 | 70 | 291 | 480 |
| **12/95** | 1,046 | 118 | 169 | 1,922 | 935 | 114 | 82 | 315 | 641 |
| **12/94** | 960 | 119 | 134 | 1,675 | 926 | 92 | 92 | 306 | 719 |
| **12/93** | 831 | 120 | 102 | 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 |

# Performance Ratios By Asset Concentration Group

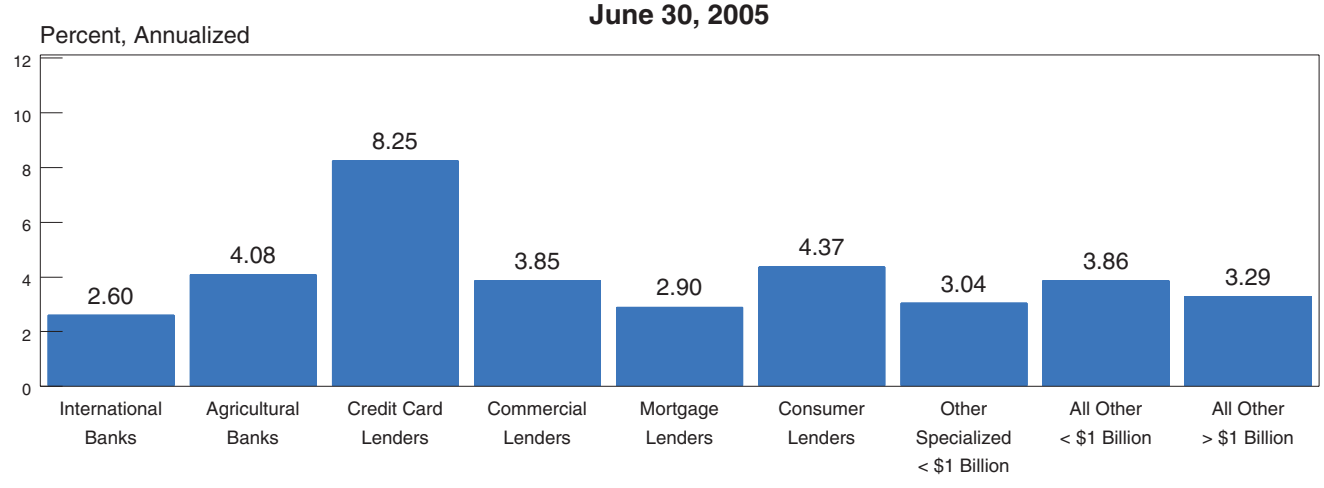
## Return on Assets (YTD)

**June 30, 2005**



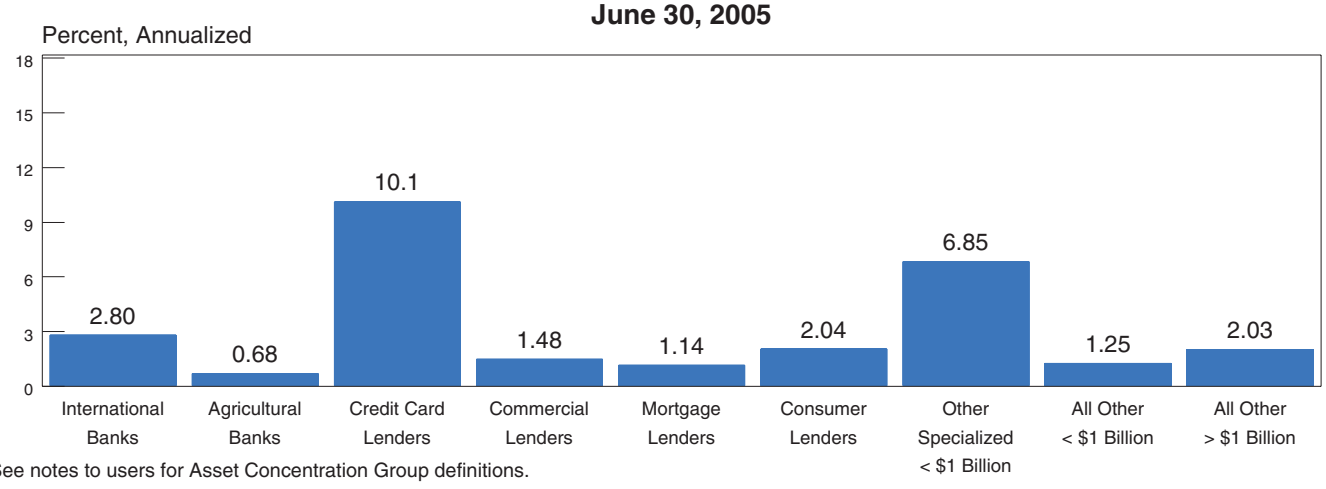

## Net Interest Margin (YTD)

**June 30, 2005**




## Noninterest Income to Assets (YTD)

**June 30, 2005**

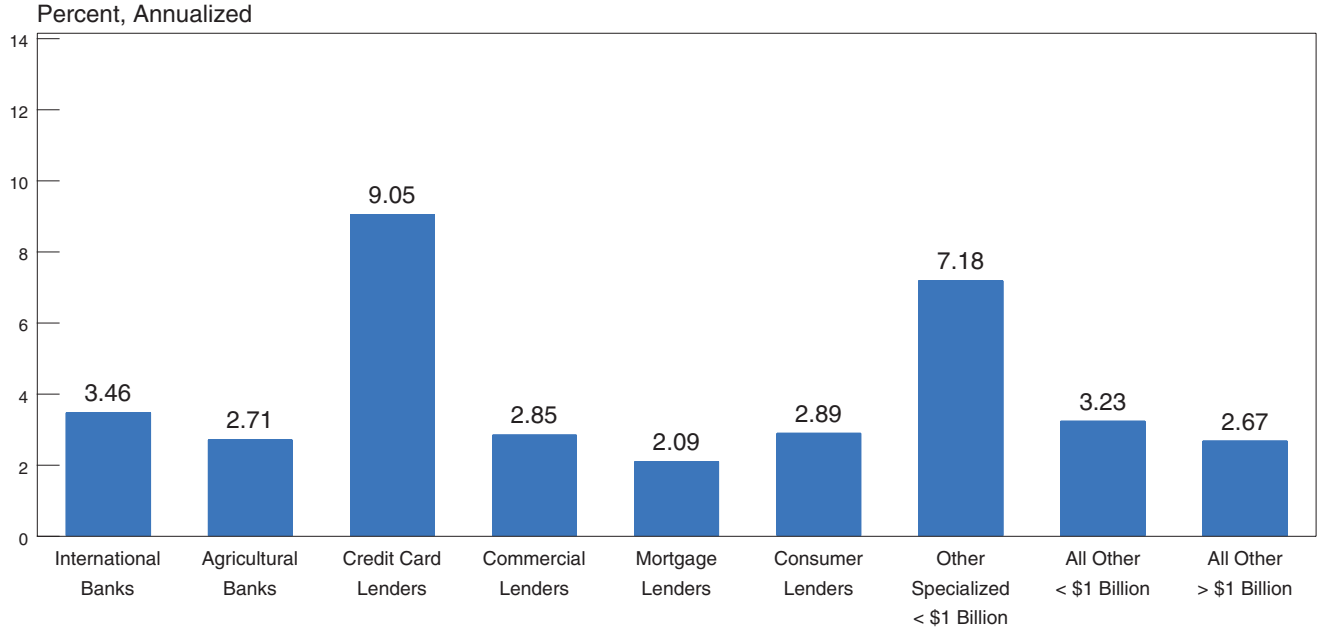



Note: See notes to users for Asset Concentration Group definitions.

# Performance Ratios By Asset Concentration Group

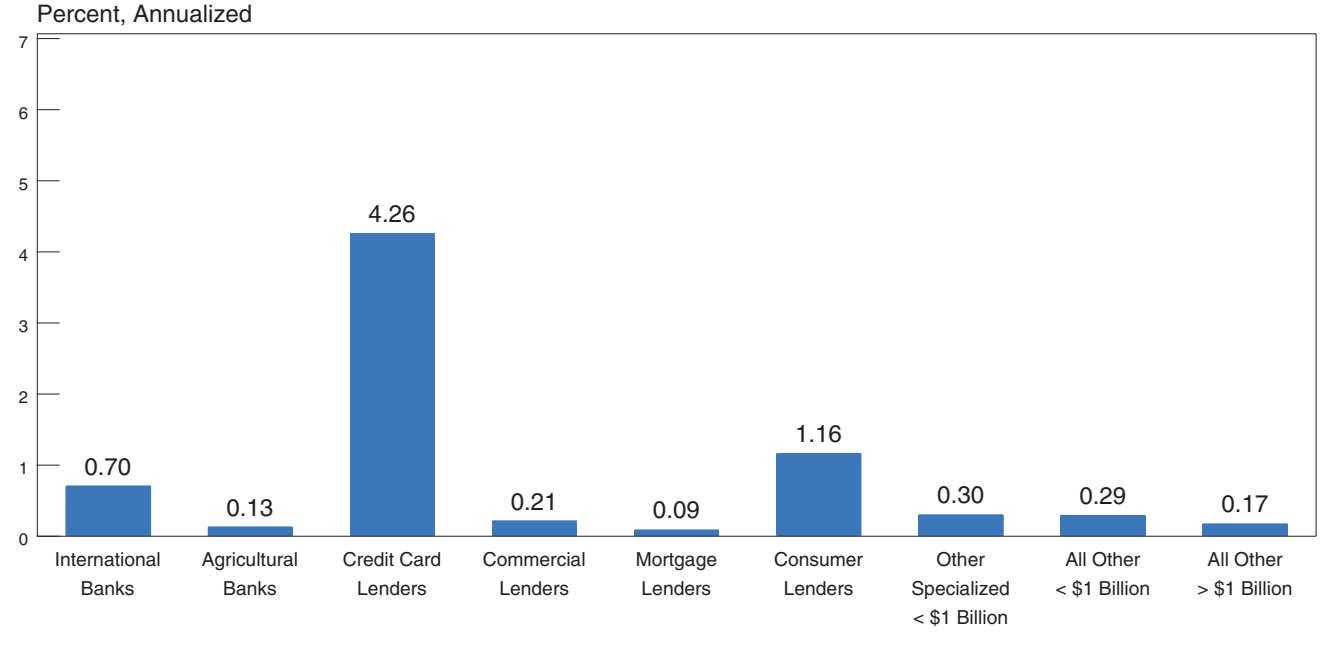
## Noninterest Expense to Assets (YTD)

**June 30, 2005**




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

**June 30, 2005**

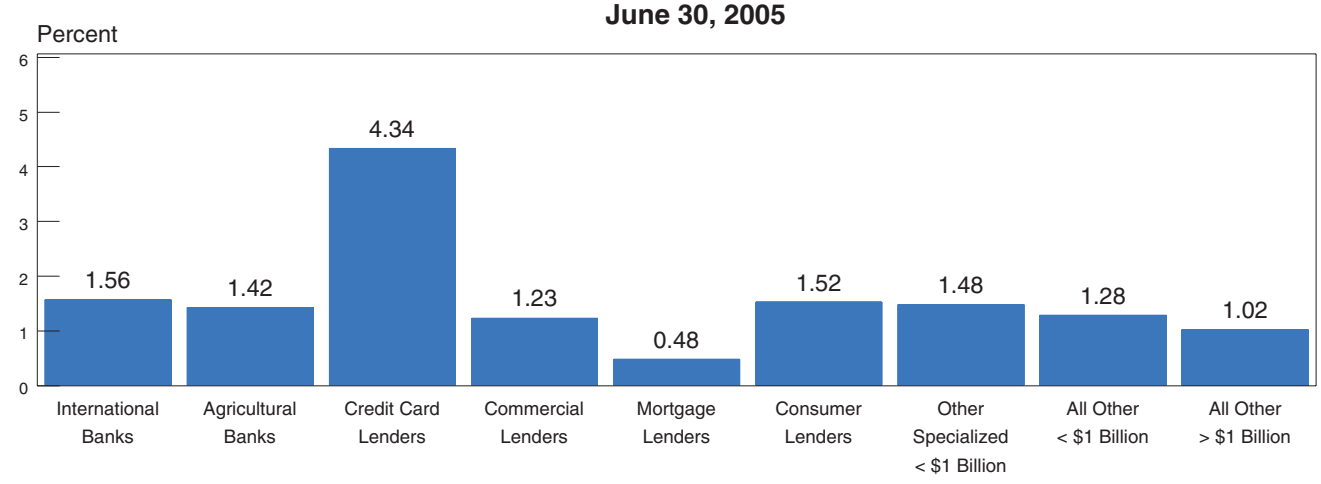



Note: See notes to users for Asset Concentration Group definitions.

# Condition Ratios By Asset Concentration Group

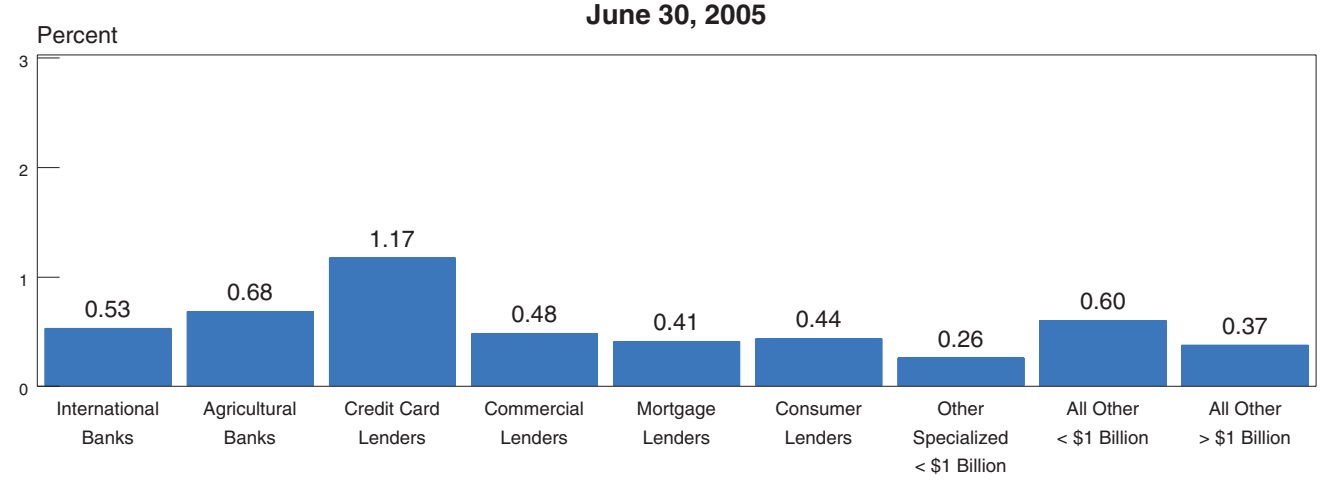
## Loss Allowance To Loans and Leases

**June 30, 2005**



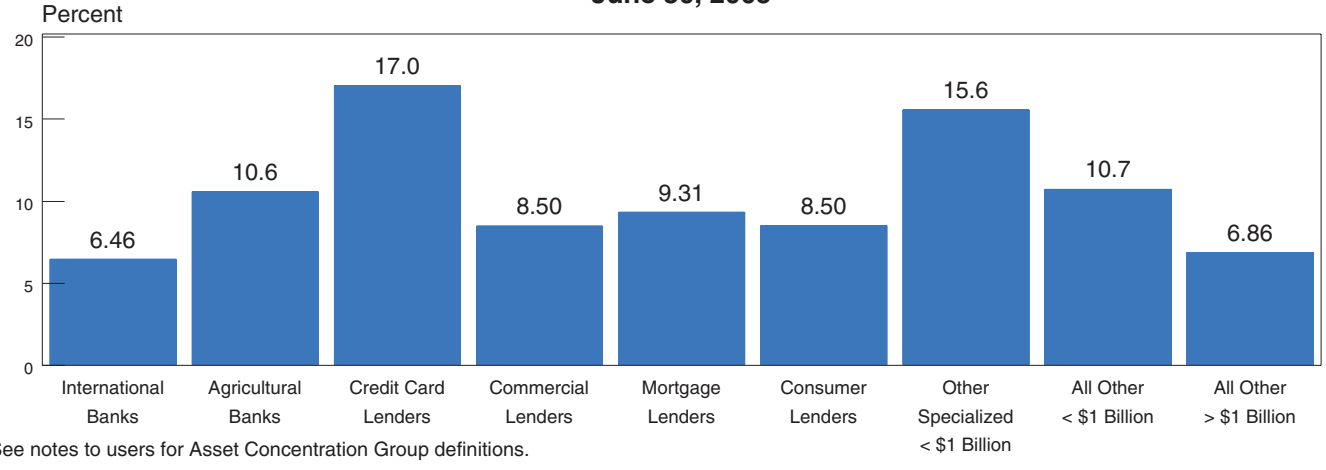

## Noncurrent Assets Plus Other Real Estate Owned To Assets

**June 30, 2005**




## Core Capital (Leverage) Ratio

**June 30, 2005**




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

# Return On Average Assets By Asset Concentration Group

**1987 - 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 |
|---|---|---|---|---|---|---|---|---|---|
| **06/05** | 0.81 | 1.31 | 3.19 | 1.34 | 1.21 | 1.35 | 1.59 | 1.14 | 1.45 |
| **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 | 1.94 | 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 | 4.13 | 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 | 2.50 | 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 |

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

# Net Interest Margin By Asset Concentration Group

**1987 - 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 |
|---|---|---|---|---|---|---|---|---|---|
| **06/05** | 2.60 | 4.08 | 8.25 | 3.85 | 2.90 | 4.37 | 3.04 | 3.86 | 3.29 |
| **06/04** | 2.84 | 4.02 | 8.91 | 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 | 7.78 | 4.32 | 3.21 | 5.10 | 3.71 | 4.41 | 4.07 |
| **06/95** | 3.43 | 4.36 | 8.36 | 4.37 | 3.09 | 4.73 | 3.78 | 4.48 | 4.13 |
| **06/94** | 3.44 | 4.29 | 9.47 | 4.37 | 3.37 | 5.05 | 3.78 | 4.46 | 4.21 |
| **06/93** | 3.56 | 4.37 | 9.65 | 4.45 | 3.59 | 5.48 | 3.82 | 4.64 | 4.36 |
| **06/92** | 3.29 | 4.37 | 9.51 | 4.27 | 3.37 | 5.22 | 3.91 | 4.56 | 4.12 |
| **06/91** | 3.02 | 4.10 | 9.30 | 3.75 | 2.76 | 4.33 | 3.22 | 4.21 | 3.28 |
| **06/90** | 2.87 | 4.06 | 8.97 | 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 |

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

### 1987 - 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 |
|---|---|---|---|---|---|---|---|---|---|
| **06/05** | 0.70 | 0.13 | 4.26 | 0.21 | 0.09 | 1.16 | 0.30 | 0.29 | 0.17 |
| **06/04** | 1.13 | 0.15 | 5.03 | 0.32 | 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 | 4.04 | 0.32 | 0.26 | 0.79 | 0.13 | 0.22 | 0.44 |
| **06/95** | 0.20 | 0.10 | 2.99 | 0.35 | 0.27 | 0.40 | 0.43 | 0.17 | 0.34 |
| **06/94** | 0.73 | 0.10 | 3.14 | 0.43 | 0.44 | 0.51 | 0.13 | 0.15 | 0.38 |
| **06/93** | 1.24 | 0.16 | 3.99 | 0.75 | 0.55 | 0.68 | 0.48 | 0.32 | 1.14 |
| **06/92** | 1.71 | 0.31 | 4.95 | 0.96 | 0.47 | 0.71 | 0.55 | 0.42 | 1.03 |
| **06/91** | 2.30 | 0.28 | 4.71 | 1.23 | 0.45 | 0.83 | 0.69 | 0.55 | 1.03 |
| **06/90** | 2.80 | 0.39 | 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 |

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 |
|---|---|---|---|---|---|---|---|---|---|
| **06/05** | 1.20 | 0.90 | 1.58 | 0.60 | 0.51 | 0.55 | 0.79 | 0.88 | 0.63 |
| **12/04** | 1.29 | 0.92 | 1.95 | 0.63 | 0.54 | 0.64 | 0.98 | 0.86 | 0.74 |
| **12/03** | 2.24 | 1.15 | 2.04 | 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 | 1.98 | 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 | 1.37 | 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 | 1.92 | 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 | 1.96 | 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 |

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

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

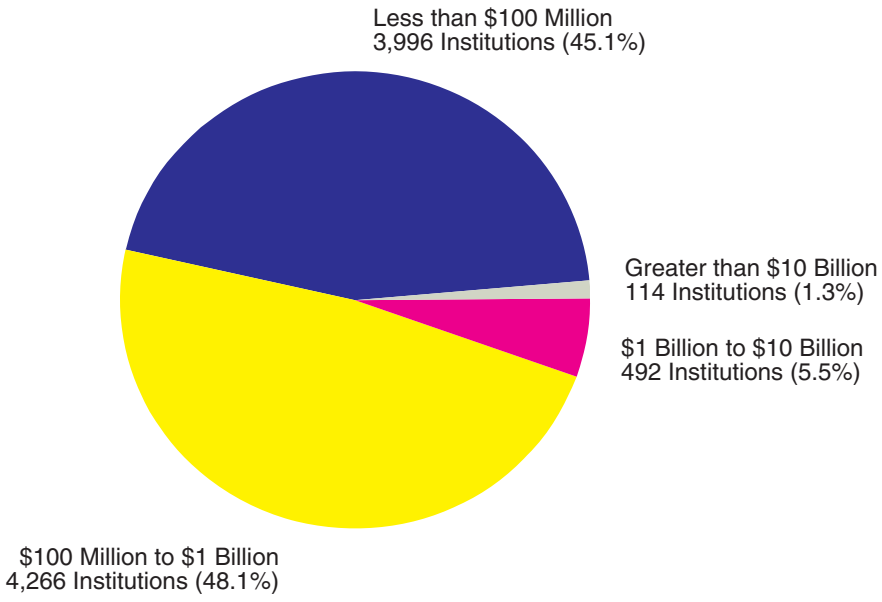
**1987 - 2005**

| | 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 |
|---|---|---|---|---|---|---|---|---|---|
| **06/05** | 6.46 | 10.57 | 17.03 | 8.50 | 9.31 | 8.50 | 15.56 | 10.73 | 6.86 |
| **12/04** | 6.05 | 10.37 | 16.63 | 8.28 | 9.10 | 8.81 | 15.16 | 10.38 | 7.20 |
| **12/03** | 6.33 | 10.10 | 14.63 | 8.13 | 7.36 | 7.60 | 14.45 | 9.94 | 7.47 |
| **12/02** | 6.33 | 10.10 | 15.01 | 8.09 | 7.53 | 7.41 | 15.08 | 9.82 | 7.16 |
| **12/01** | 6.44 | 10.03 | 12.41 | 7.91 | 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 | 10.89 | 7.73 | 7.64 | 8.11 | 13.08 | 9.45 | 7.11 |
| **12/95** | 6.20 | 10.49 | 10.39 | 7.71 | 7.75 | 7.66 | 12.14 | 9.49 | 7.06 |
| **12/94** | 6.21 | 10.47 | 11.29 | 7.78 | 7.56 | 7.93 | 10.96 | 9.19 | 7.09 |
| **12/93** | 6.54 | 10.19 | 11.03 | 7.41 | 7.35 | 7.90 | 8.88 | 8.82 | 6.82 |
| **12/92** | 5.93 | 9.84 | 9.97 | 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 | 5.96 | 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 |

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

## Number of Institutions By Asset Size

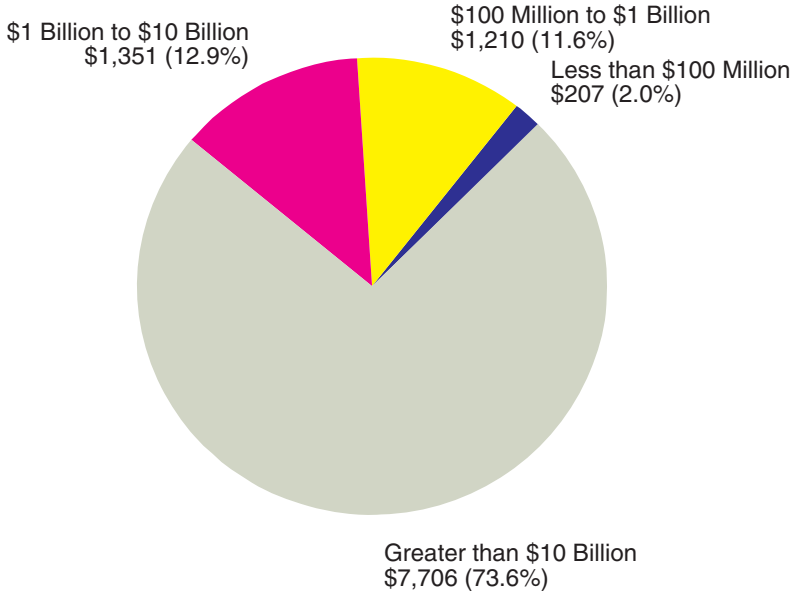
**June 30, 2005**




## Industry Assets By Asset Size

**June 30, 2005**

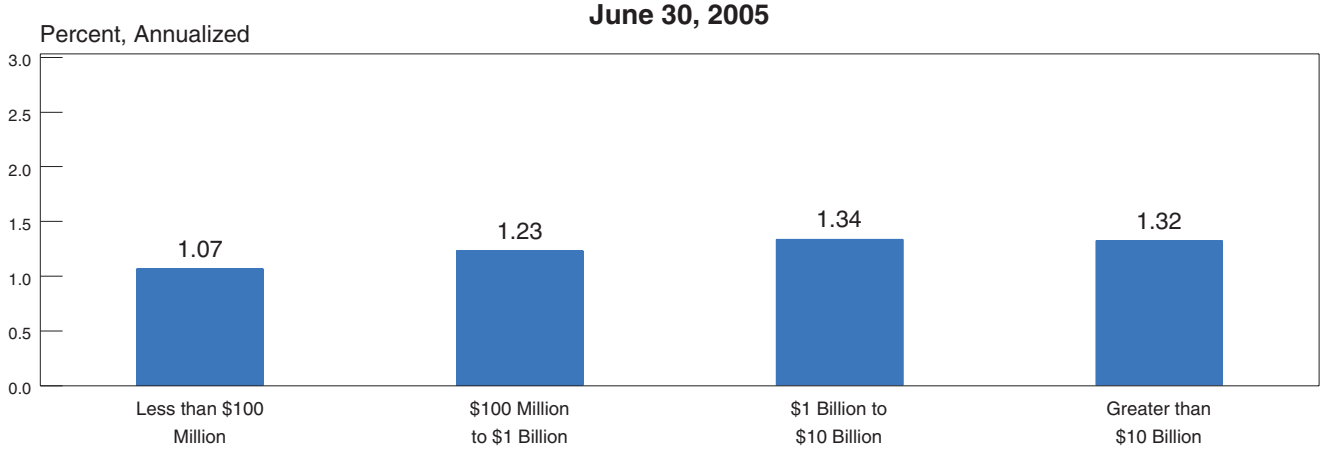
**($ Billions)**



# Performance Ratios By Asset Size

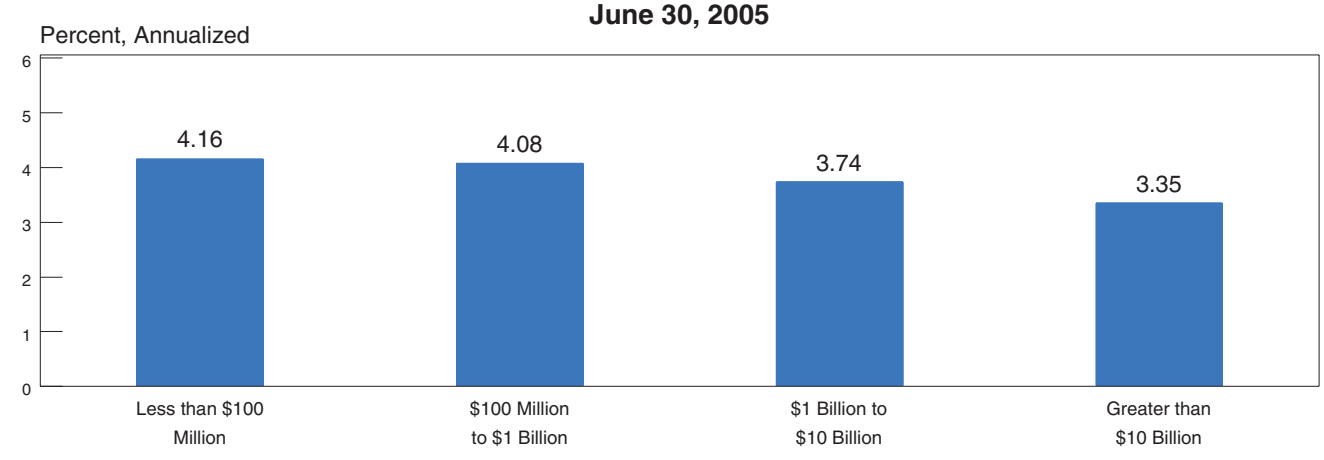
## Return on Assets (YTD)

**June 30, 2005**



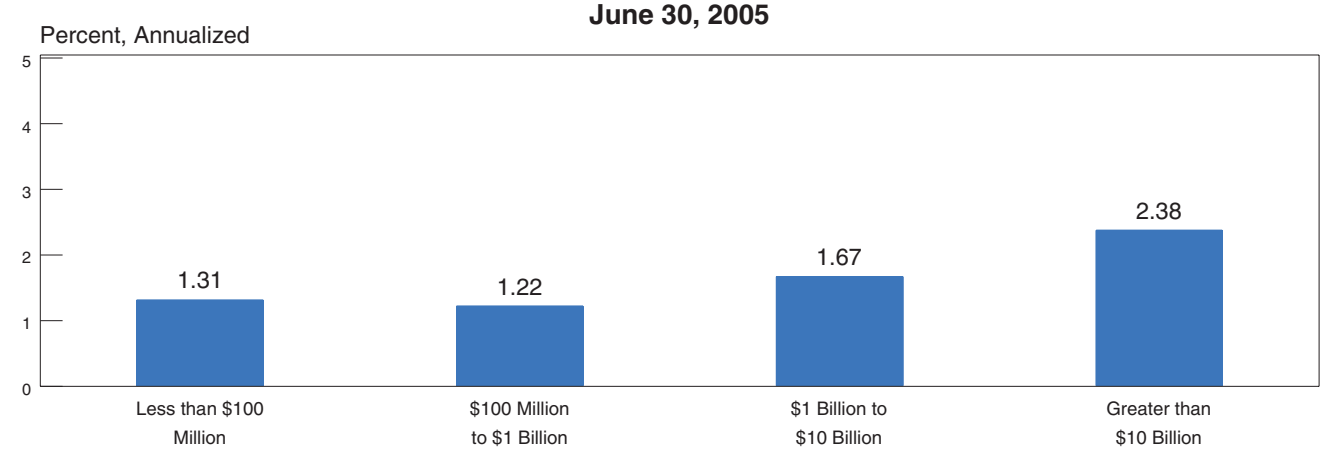

## Net Interest Margin (YTD)

**June 30, 2005**




## Noninterest Income to Assets (YTD)

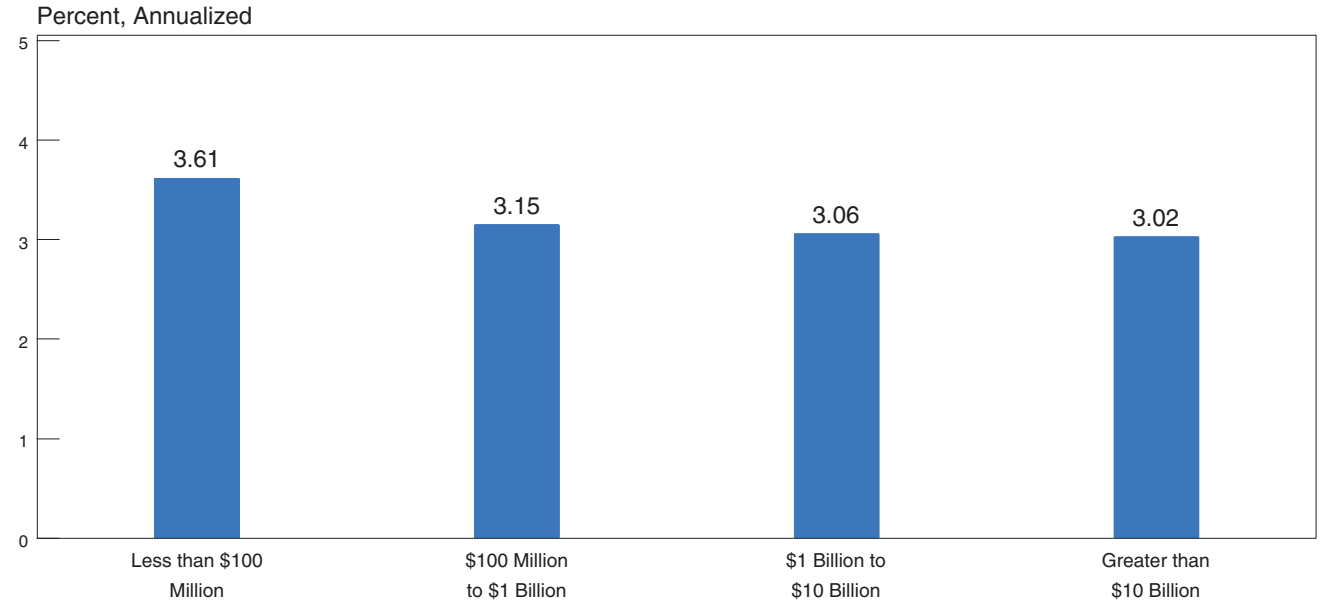
**June 30, 2005**



# Performance Ratios By Asset Size

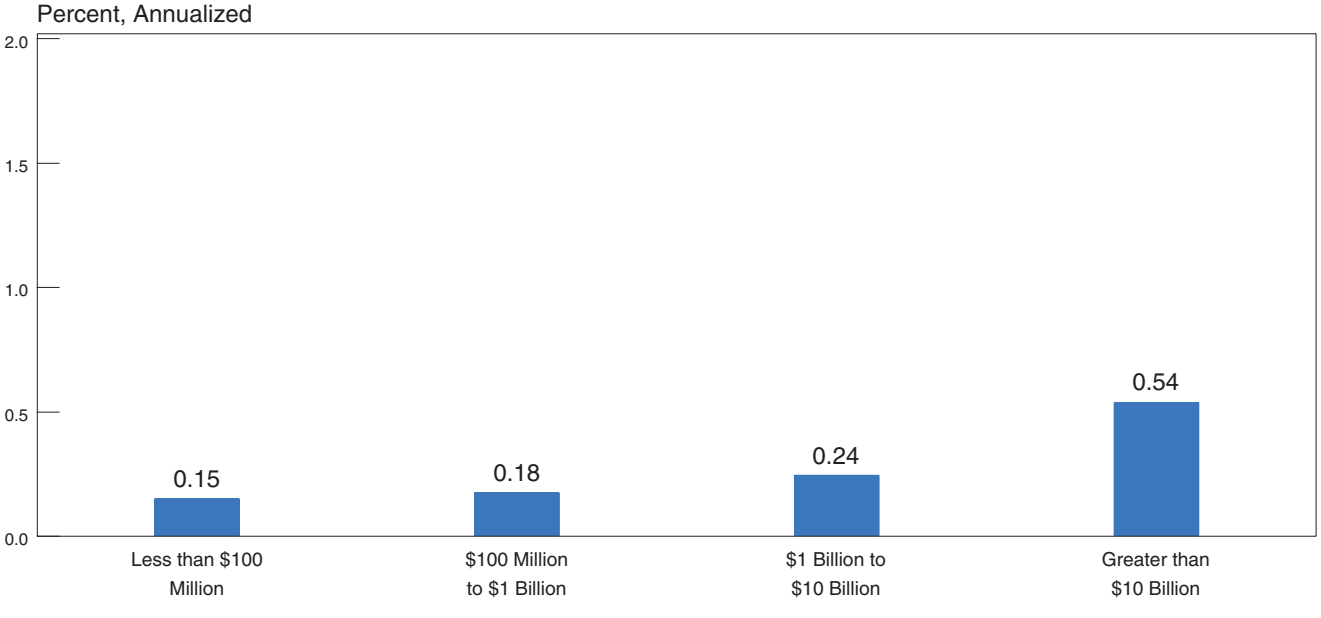
## Noninterest Expense to Assets (YTD)

**June 30, 2005**




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

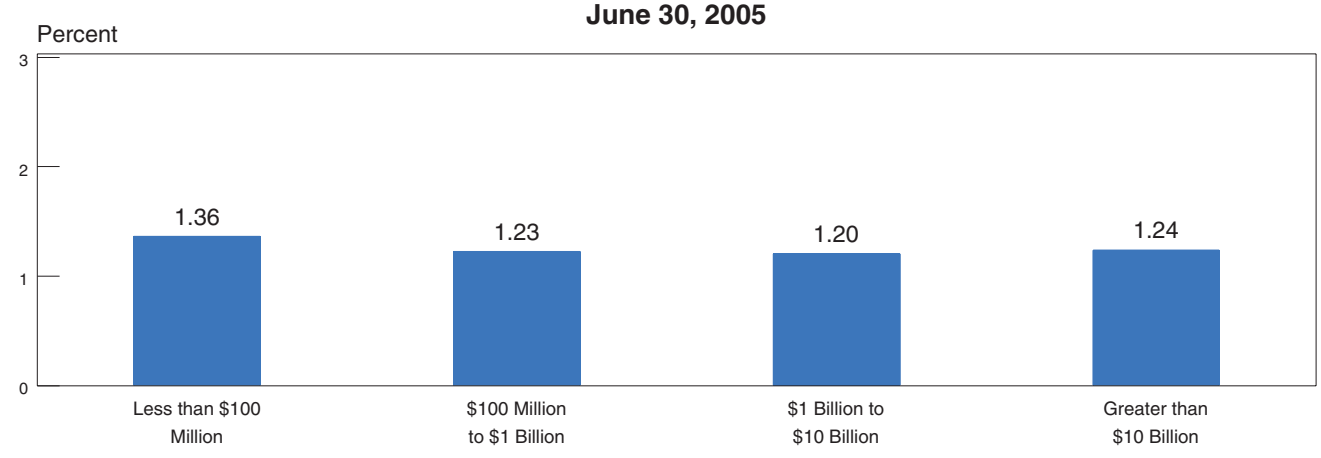
**June 30, 2005**



# Condition Ratios By Asset Size

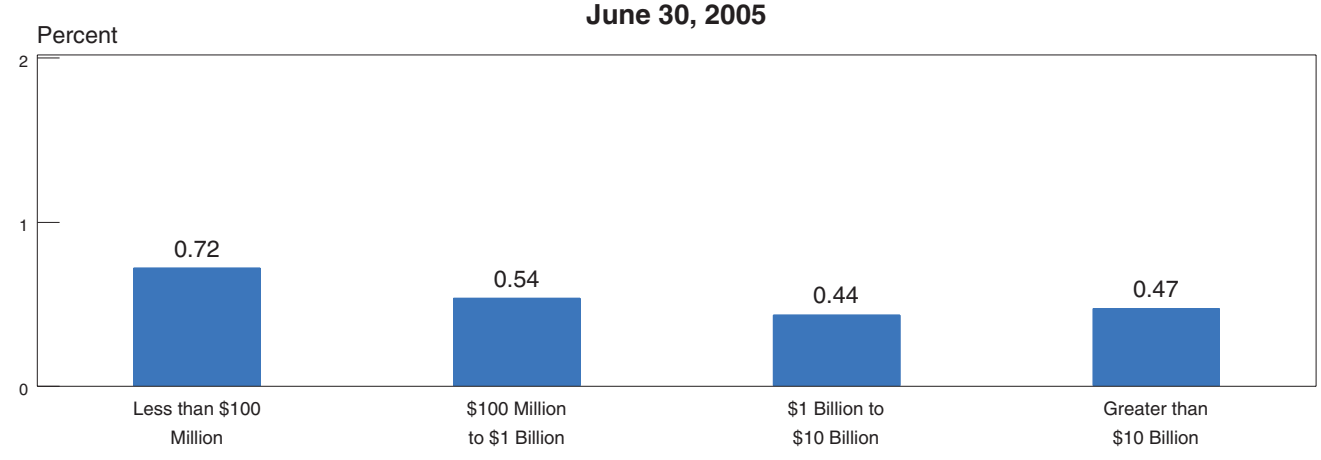
## Loss Allowance To Loans and Leases

**June 30, 2005**



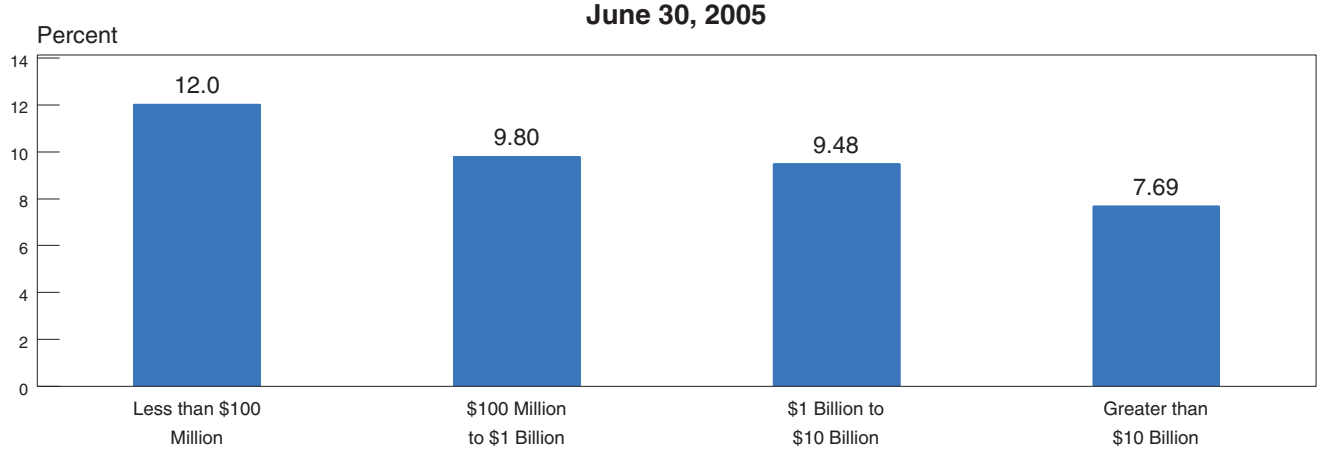

## Noncurrent Assets Plus Other Real Estate Owned To Assets

**June 30, 2005**



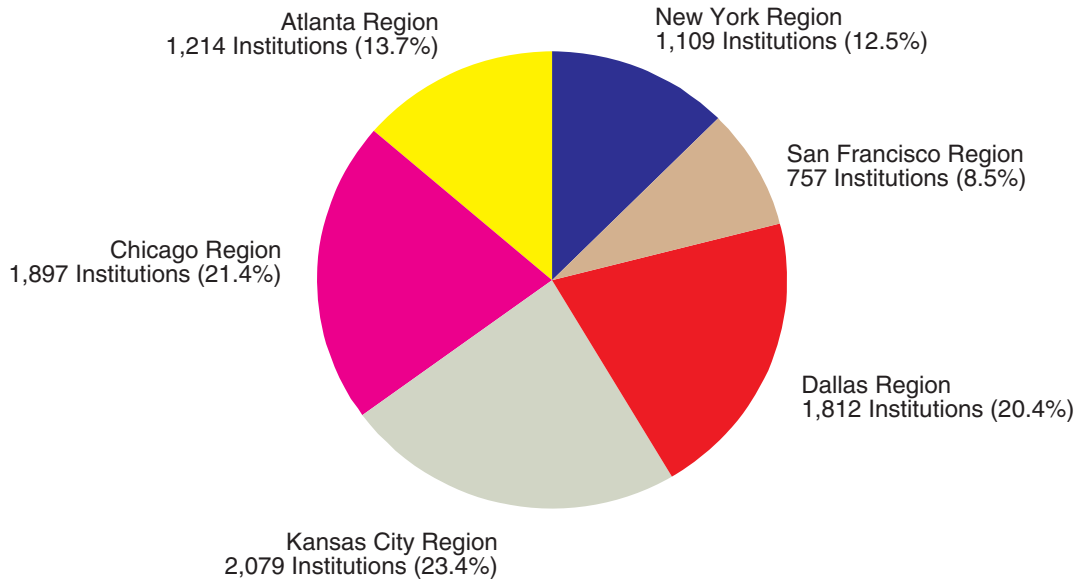

## Core Capital (Leverage) Ratio

**June 30, 2005**



## Geographic Distribution of FDIC-Insured Institutions

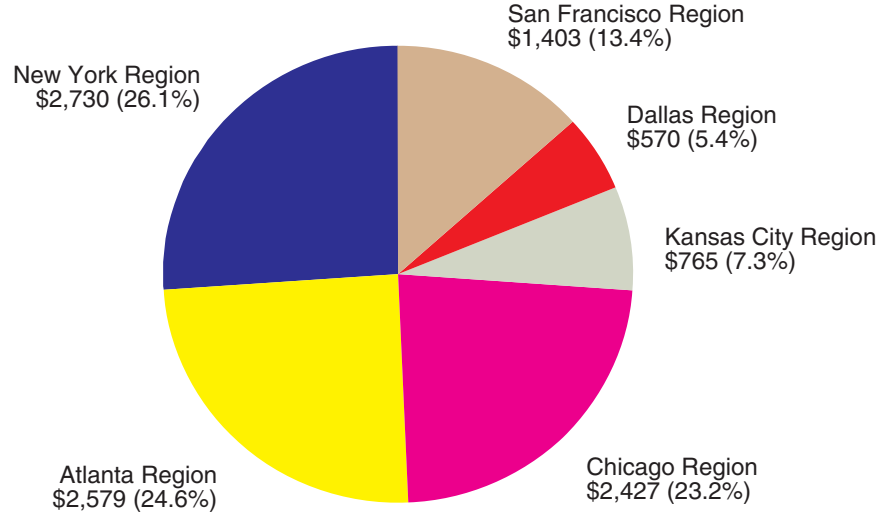
**June 30, 2005**




## Geographic Distribution of Industry Assets

**June 30, 2005**

**($ Billions)**

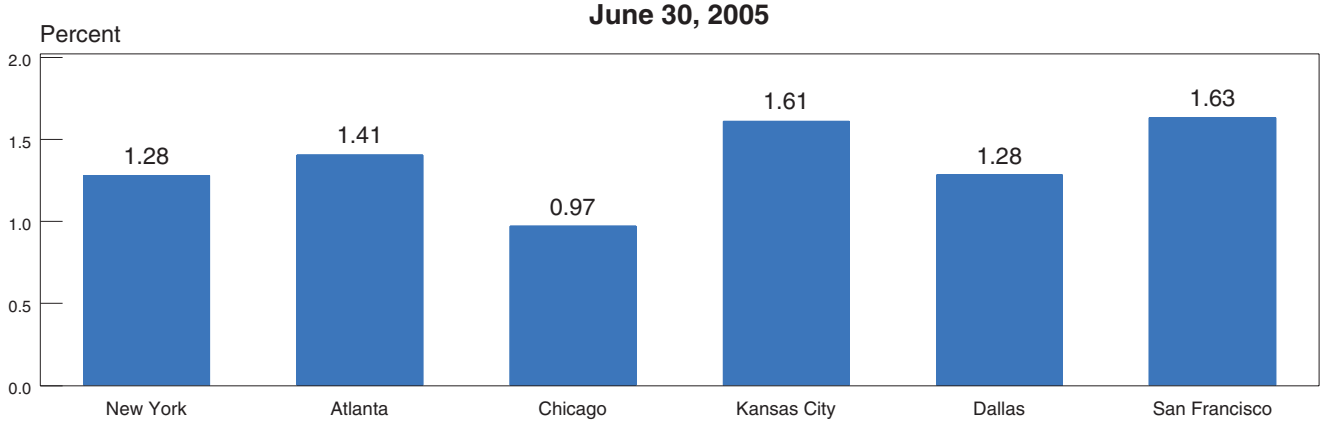



Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

# Performance Ratios By Geographic Regions

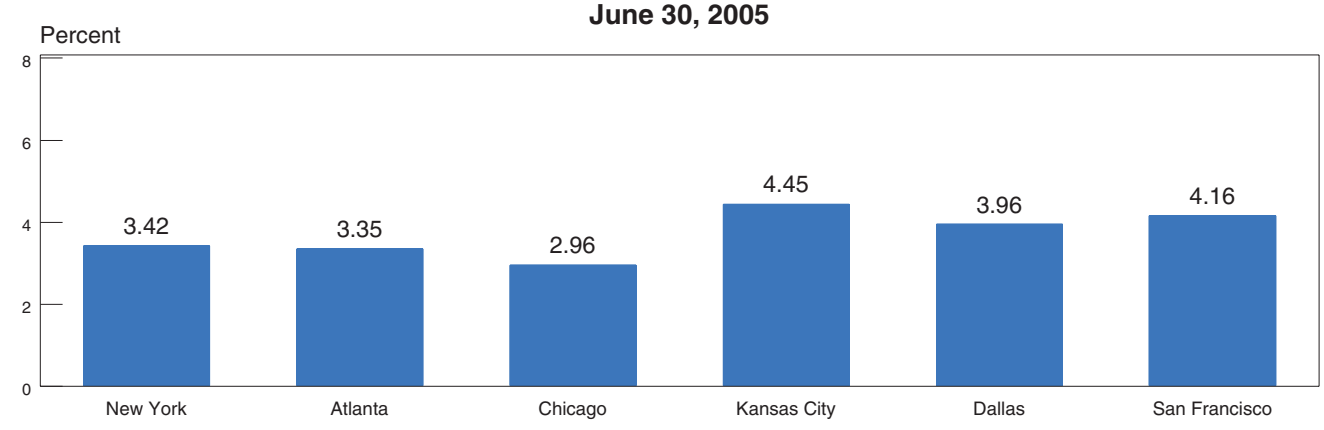
## Return on Assets(YTD, Annualized)

**June 30, 2005**



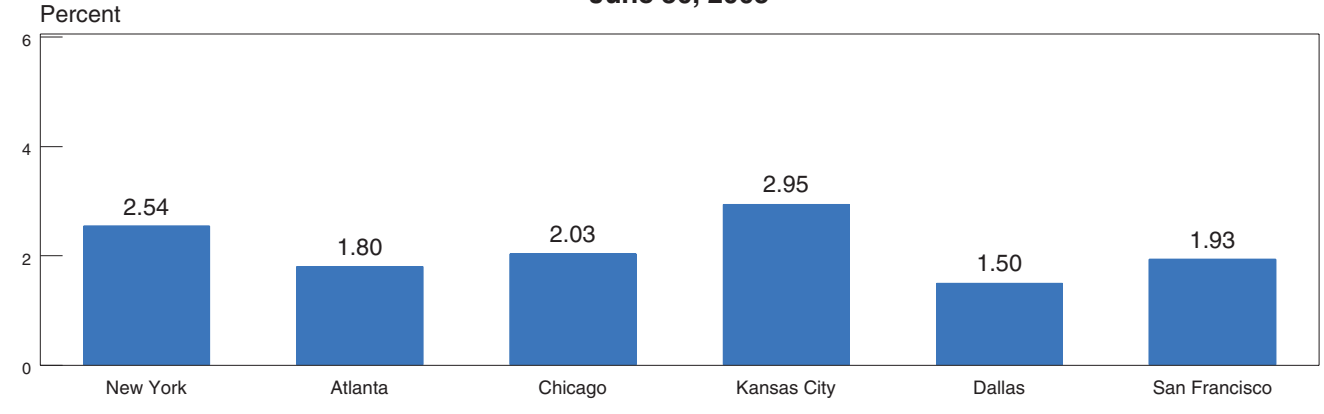

## Net Interest Margins(YTD, Annualized)

**June 30, 2005**




## Noninterest Income to Assets(YTD, Annualized)

**June 30, 2005**

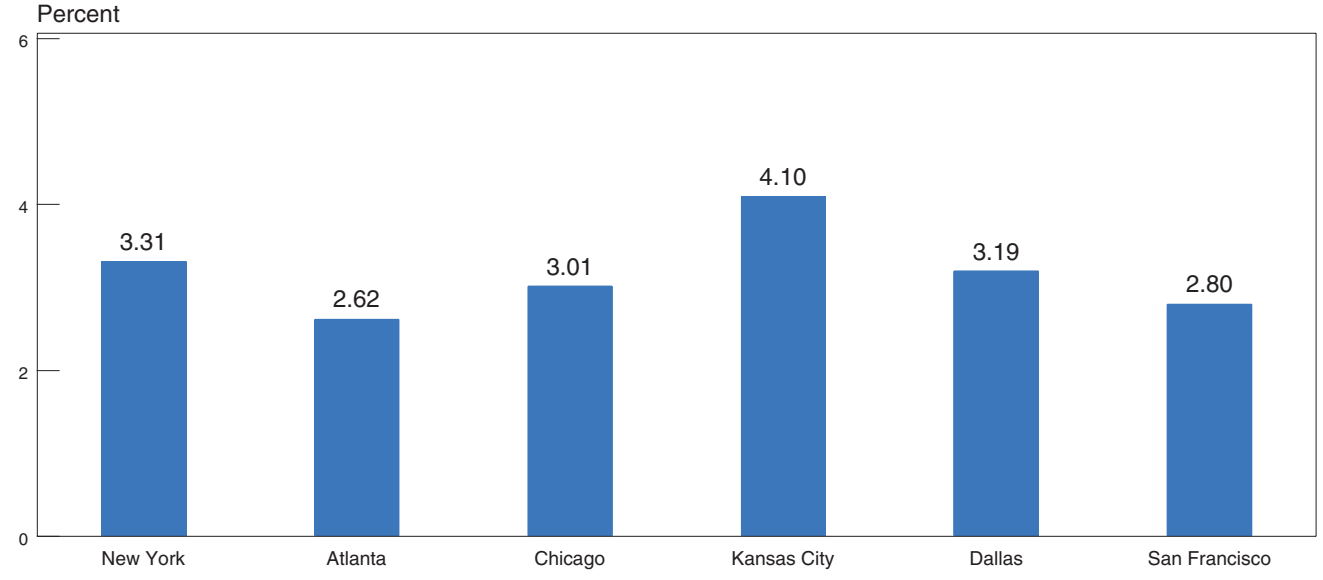



Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

# Performance Ratios By Geographic Region

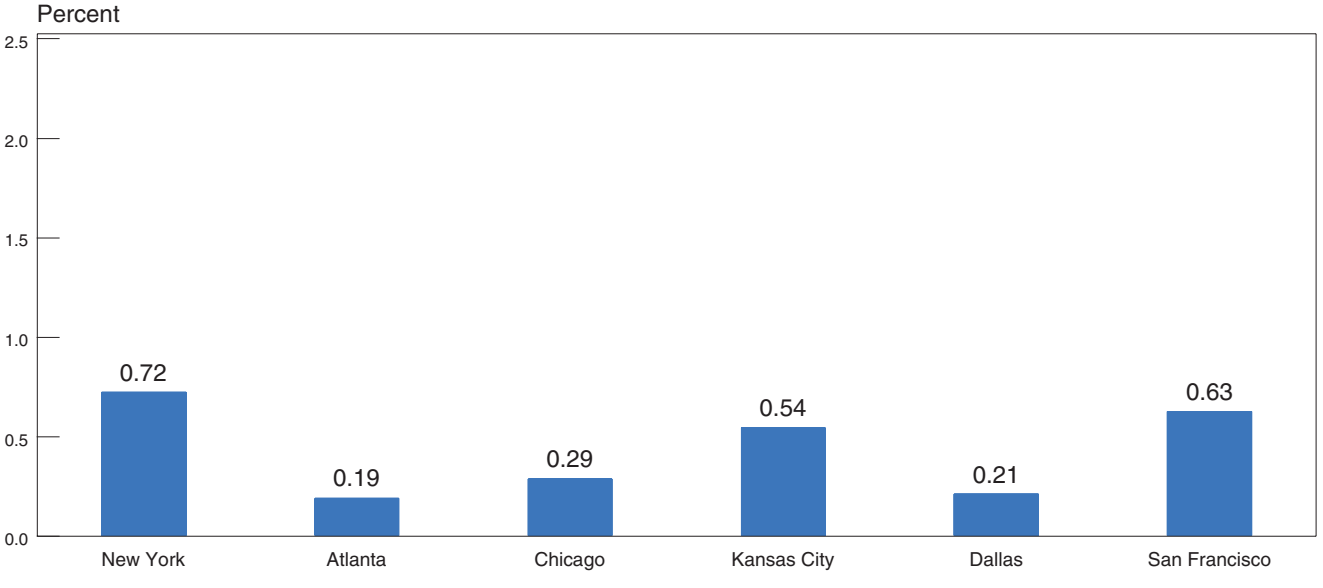
## Noninterest Expense to Assets(YTD, Annualized)

**June 30, 2005**




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

**June 30, 2005**

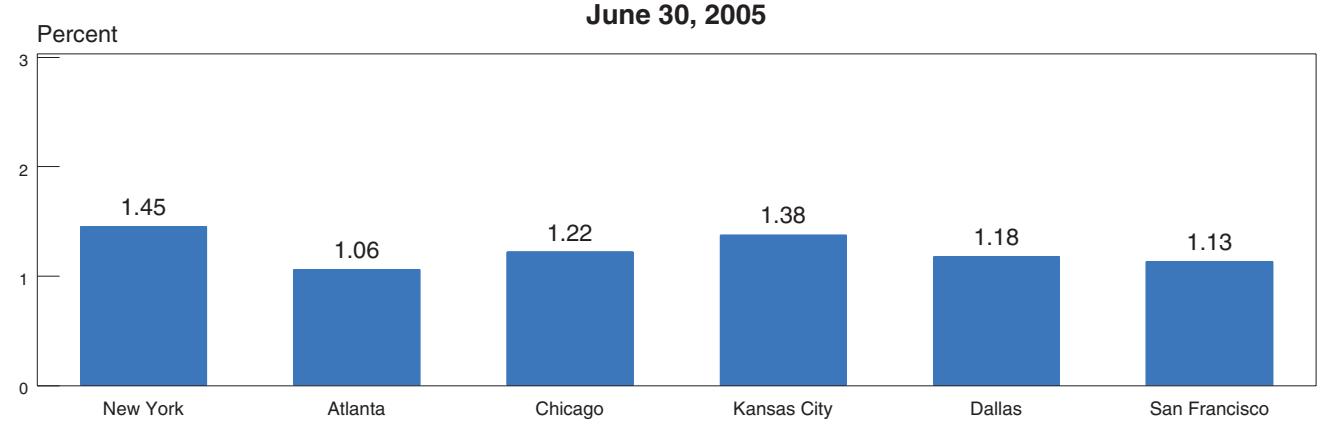



Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

# Condition Ratios By Geographic Regions

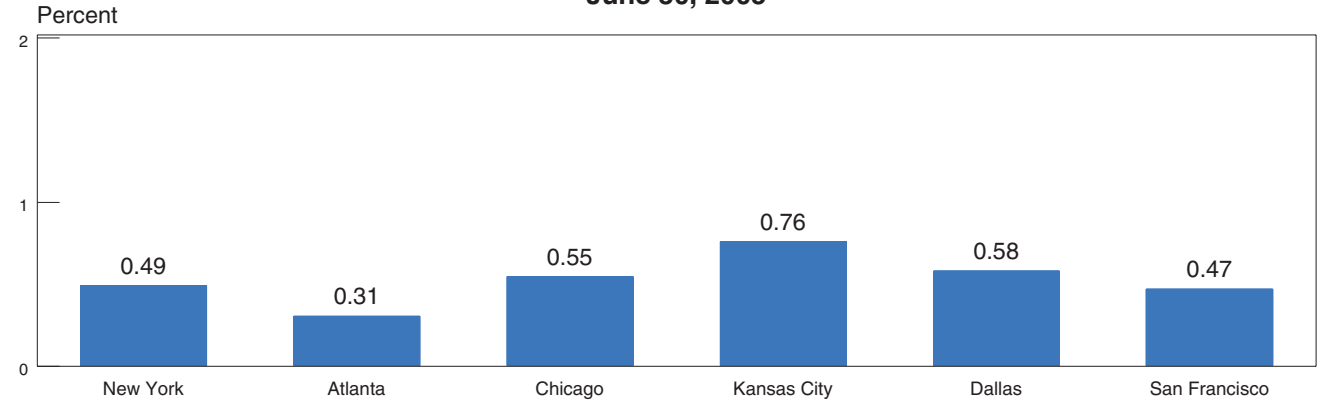
## Loss Allowance To Loans and Leases

**June 30, 2005**



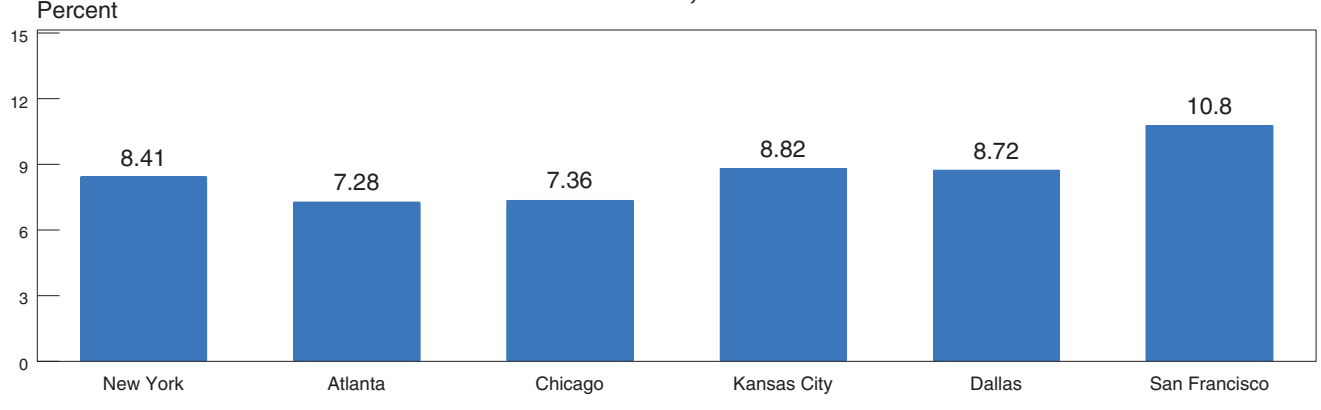

## Noncurrent Assets Plus Other Real Estate Owned To Assets

**June 30, 2005**




## Core Capital (Leverage) Ratio

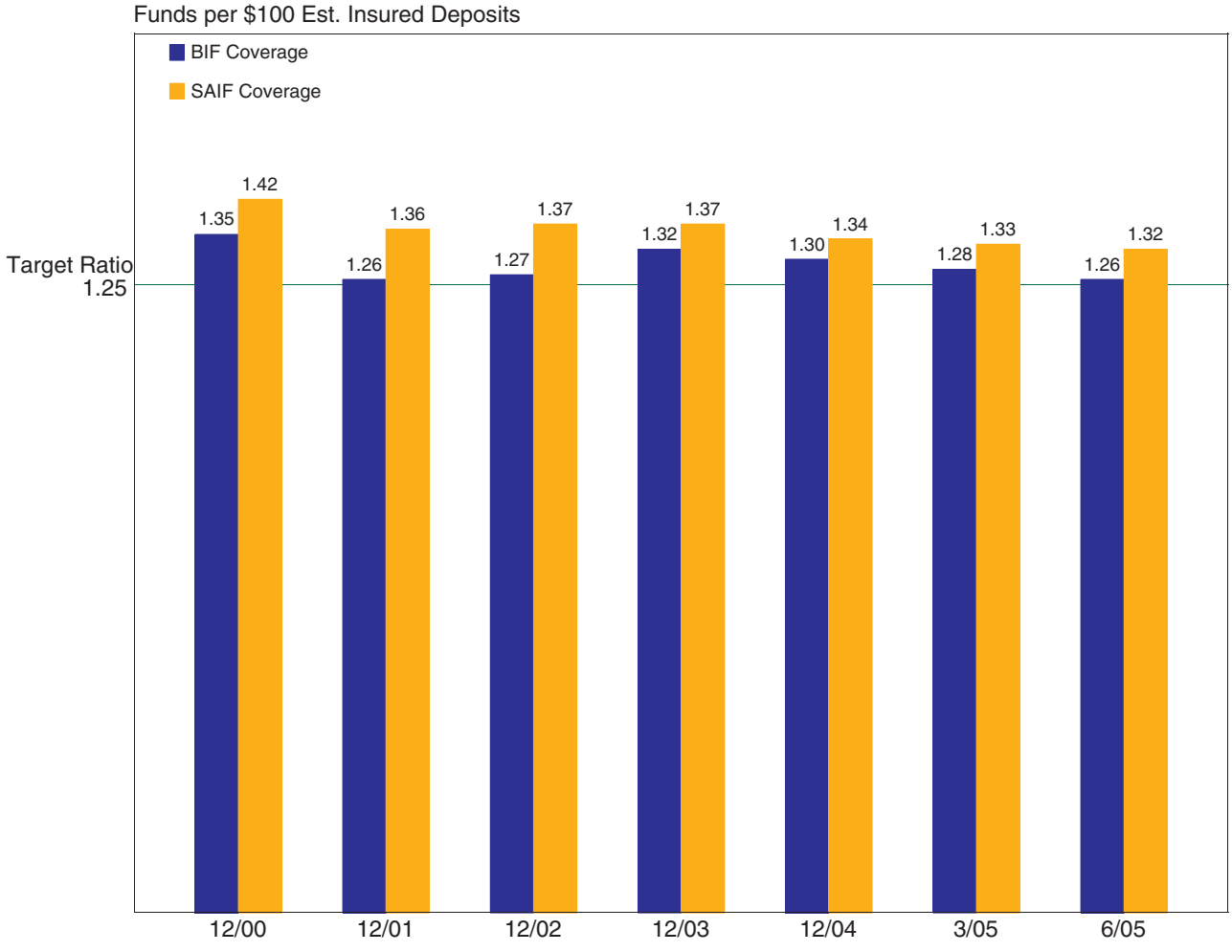
**June 30, 2005**




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 - June 30, 2005

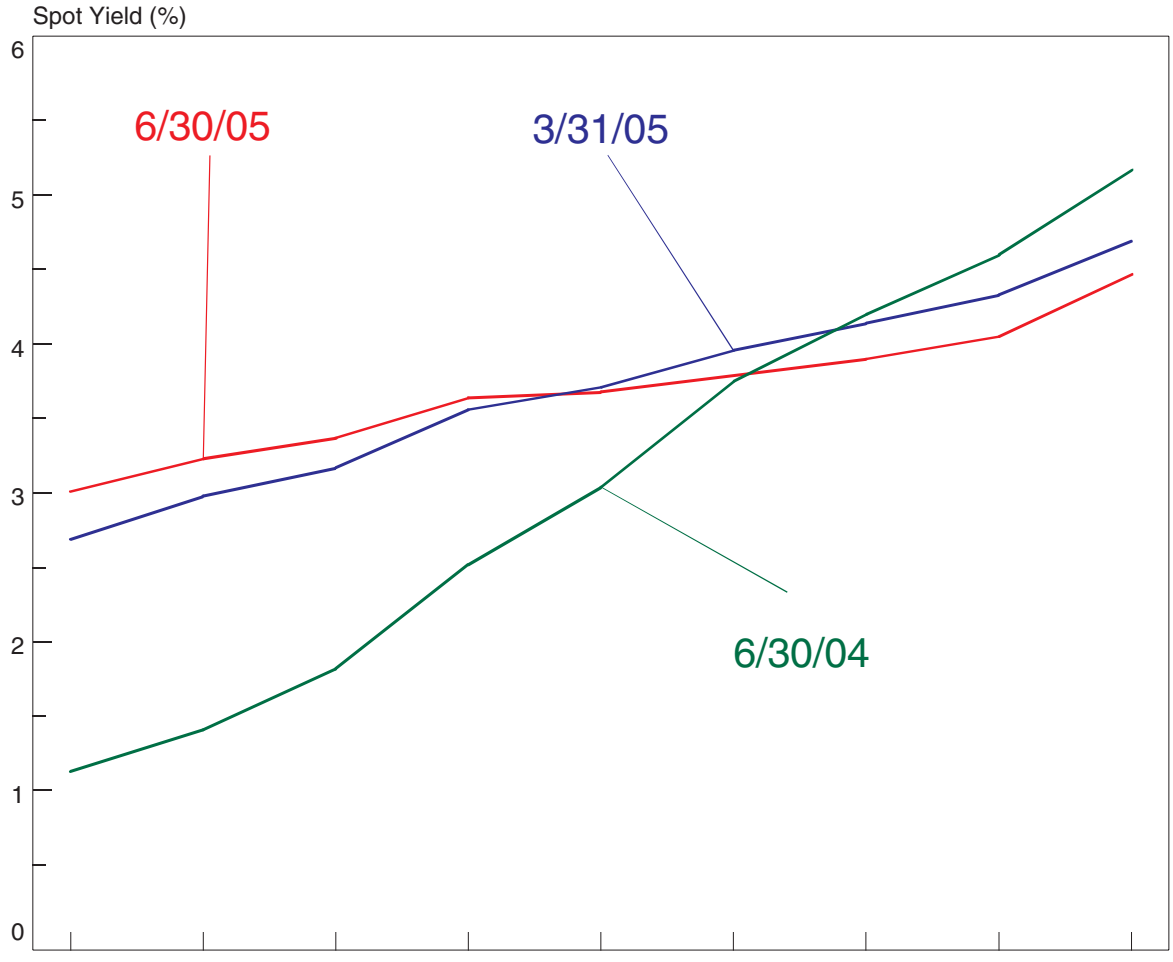



| ($ Billions) | | | | | | | |
|---|---|---|---|---|---|---|---|
| BIF | | | | | | | |
| Fund Balance | 31.0 | 30.4 | 32.1 | 33.8 | 34.8 | 34.8 | 35.1 |
| Est. Insured Deposits | 2,299.9 | 2,408.3 | 2,524.5 | 2,556.3 | 2,672.4 | 2,724.4 | 2,777.1 |
| SAIF | | | | | | | |
| Fund Balance | 10.8 | 10.9 | 11.7 | 12.2 | 12.7 | 12.8 | 12.9 |
| Est. Insured Deposits | 755.2 | 802.4 | 859.2 | 896.1 | 951.3 | 965.4 | 980.4 |

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

**June 30, 2004 - June 30, 2005**




| Maturity | 3-Month | 6-Month | 1 Year | 2 Year | 3 Year | 5 Year | 7 Year | 10 Year | 30 Year |
|---|---|---|---|---|---|---|---|---|---|
| 6/30/05 | 3.01 | 3.23 | 3.37 | 3.64 | 3.68 | 3.79 | 3.90 | 4.05 | 4.47* |
| 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 |

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

## June 30, 2005

### BIF-Member Institutions

| | Institutions | | Assets | |
|---|---|---|---|---|
| | Number of | Percent of Total | In Billions | Percent of Total |
| Well Capitalized | 7,670 | 98.9% | $8,977.6 | 99.5% |
| Adequately Capitalized | 78 | 1.0% | $49.3 | 0.5% |
| Undercapitalized | 2 | 0.0% | $0.1 | 0.0% |
| Significantly Undercapitalized | 2 | 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 | 1,112 | 99.6% | $1,446.7 | 100.0% |
| Adequately Capitalized | 2 | 0.2% | $0.3 | 0.0% |
| Undercapitalized | 0 | 0.0% | $0.0 | 0.0% |
| Significantly Undercapitalized | 1 | 0.1% | $0.0 | 0.0% |
| Critically Undercapitalized | 1 | 0.1% | $0.0 | 0.0% |

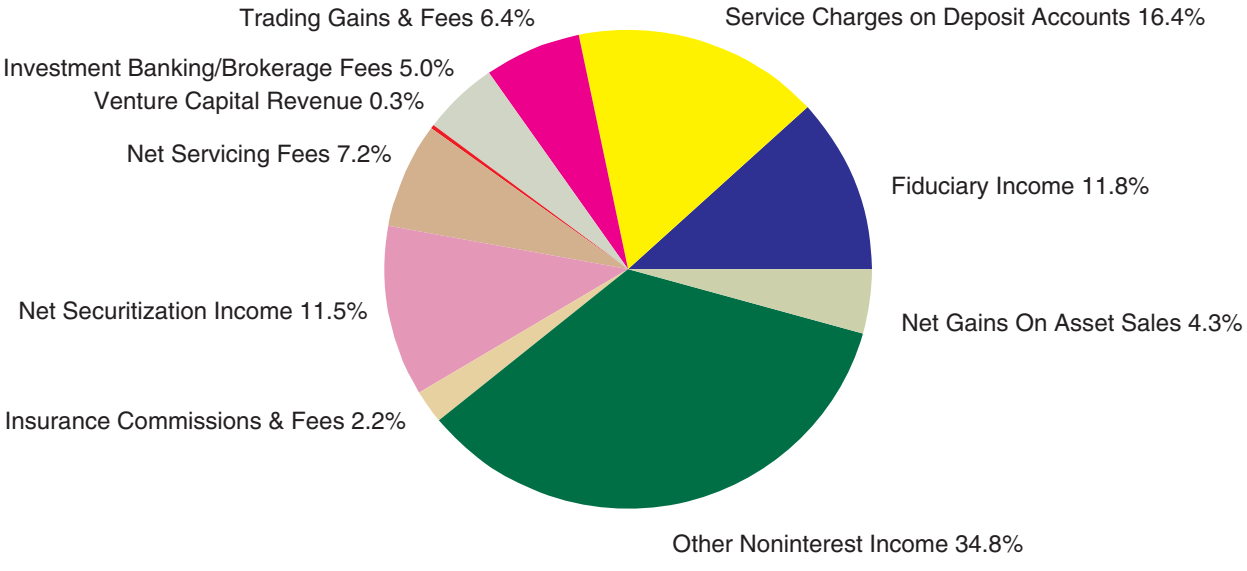
* Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and indebtedness.
Note: Excludes U.S. branches of foreign banks.

### 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

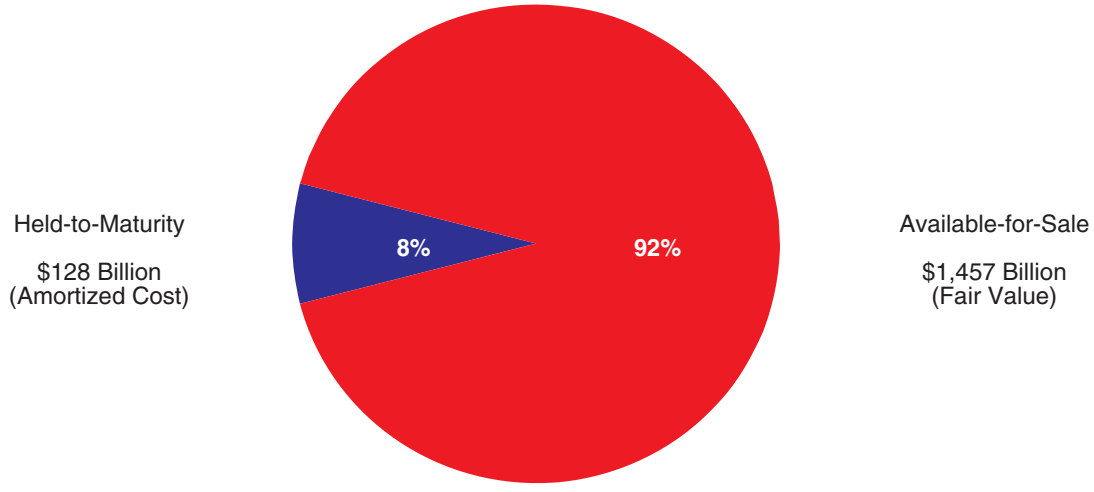
**First Half 2005**




| Noninterest Income Source | Noninterest Income $ Millions | Number of Banks Reporting Non-Zero Balances | Percent of All Banks |
|---|---|---|---|
| Fiduciary Income | $11,791 | 1,424 | 18.6% |
| Service Charges on Deposit Accounts | $16,362 | 7,362 | 96.3% |
| Trading Gains & Fees | $6,418 | 120 | 1.6% |
| Investment Banking/Brokerage Fees | $5,019 | 2,014 | 26.4% |
| Venture Capital Revenue | $252 | 52 | 0.7% |
| Net Servicing Fees | $7,133 | 1,741 | 22.8% |
| Net Securitization Income | $11,501 | 66 | 0.9% |
| Insurance Commissions & Fees | $2,210 | 3,453 | 45.2% |
| Net Gains On Asset Sales | | | |
| Net Gains/Losses On Loan Sales | $3,612 | 1,960 | 25.6% |
| Net Gains/Losses On OREO Sales | $95 | 1,792 | 23.4% |
| Net Gains/Losses On Sales Of Other Assets | $613 | 1,840 | 24.1% |
| Other Noninterest Income | $34,724 | 7,452 | 97.5% |
| Total Noninterest Income | $99,737 | 7,509 | 98.2% |

# Commercial Bank Total Securities*

**June 30, 2005**




# Commercial Bank Total Securities*

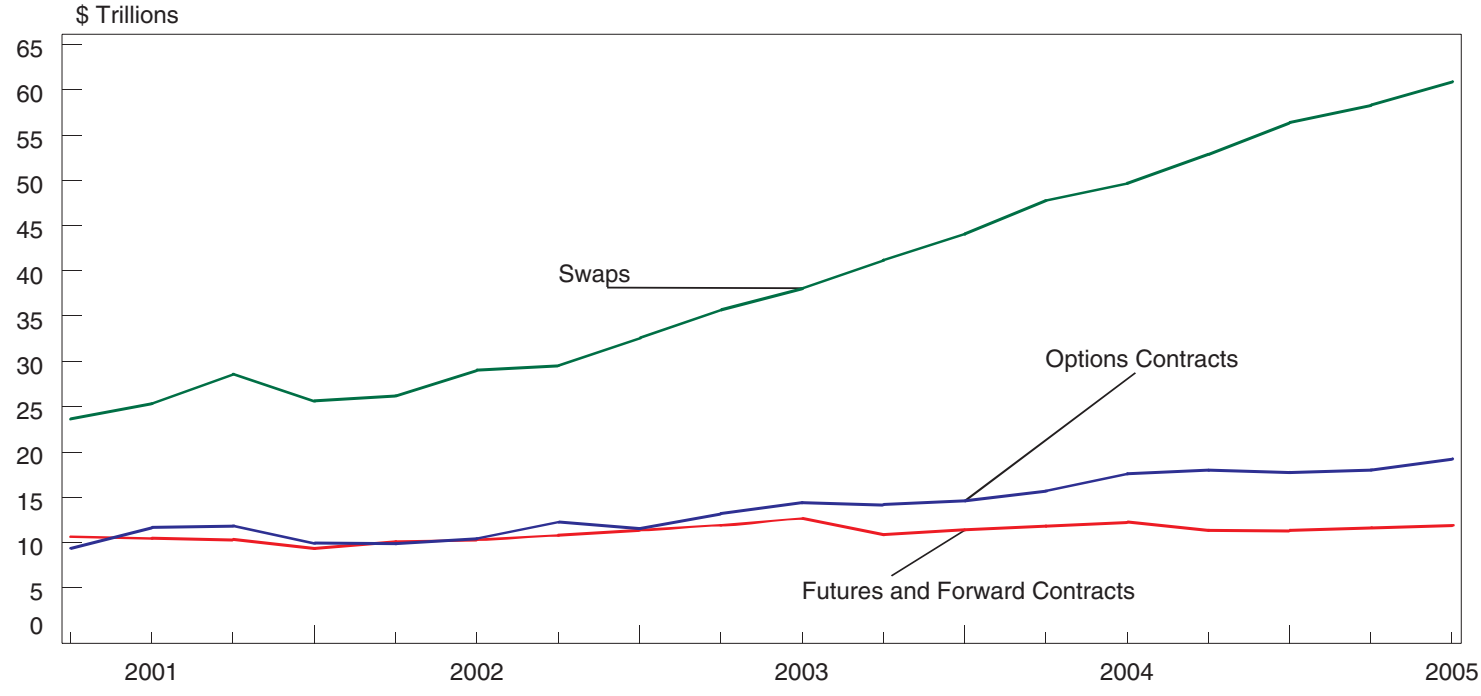
**June 30, 2005**

| | Held-to-Maturity | | Available-for-Sale | | | |
|---|---|---|---|---|---|---|
| | Amortized Cost | Fair Value to Amortized Cost (%) | Fair Value | Fair Value to Amortized Cost (%) | Total Securities | Fair Value to Amortized Cost (%) |
| U.S. Government Obligations | | | | | | |
| U.S. Treasury | **$4,975** | 99.8 | **$47,610** | 99.2 | $52,586 | 99.3 |
| U.S. Government Agencies | **3,626** | 99.5 | **7,612** | 101.2 | 11,238 | 100.7 |
| Government Sponsored Enterprises | **35,296** | 99.4 | **224,931** | 99.4 | 260,227 | 99.4 |
| Mortgage Pass-through Securities | **23,593** | 100.2 | **591,339** | 100.0 | 614,932 | 100.0 |
| Collateralized Mortgage Obligations | **31,816** | 100.0 | **266,657** | 99.9 | 298,473 | 99.9 |
| State, County, Municipal Obligations | **23,565** | 102.4 | **93,280** | 103.2 | 116,845 | 103.1 |
| Asset Backed Securities | **681** | 99.8 | **77,732** | 101.4 | 78,413 | 101.4 |
| Other Debt Securities | **4,789** | 101.9 | **134,793** | 103.1 | 139,582 | 110.3 |
| Equity Securities | ** | ** | **13,019** | 112.7 | 13,019 | 112.7 |
| Total Securities | **$128,340** | 100.3 | **$1,456,974** | 100.3 | $1,585,315 | 100.3 |
| | | | | | | |
| Memoranda*** | | | | | | |
| Structured Notes | **20,843** | | **20,724** | | | 99.4 |

* 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 | 6/05 |
|---|---|---|---|---|---|---|
| Total Derivatives | $44,905 | $55,567 | $70,098 | $85,526 | $87,991 | $92,096 |
| (Notional Amounts, in billions of dollars) | | | | | | |
| **Futures and Forward Contracts** | **9,335** | **11,376** | **11,400** | **11,365** | **11,634** | **11,918** |
| Interest rate contracts | 5,330 | 7,380 | 7,213 | 6,520 | 6,986 | 7,099 |
| Foreign exchange rate contracts | 3,864 | 3,866 | 4,079 | 4,717 | 4,508 | 4,674 |
| Other futures and forwards* | 142 | 130 | 109 | 128 | 140 | 145 |
| **Option Contracts** | **9,924** | **11,574** | **14,613** | **17,750** | **18,027** | **19,265** |
| Interest rate options | 8,487 | 9,898 | 12,542 | 14,950 | 15,025 | 16,153 |
| Foreign currency options | 743 | 911 | 1,300 | 1,734 | 1,882 | 1,899 |
| Other option contracts* | 693 | 766 | 771 | 1,065 | 1,121 | 1,213 |
| **Swaps** | **25,646** | **32,617** | **44,085** | **56,412** | **58,330** | **60,913** |
| Interest rate swaps | 24,402 | 31,195 | 42,107 | 54,048 | 55,971 | 58,599 |
| Foreign exchange rate swaps | 1,129 | 1,304 | 1,805 | 2,155 | 2,124 | 2,078 |
| Other swaps* | 115 | 118 | 172 | 208 | 235 | 236 |
| Memoranda | | | | | | |
| Spot Foreign Exchange Contracts | 111 | 196 | 273 | 419 | 738 | 731 |
| Credit Derivatives | 421 | 642 | 1,001 | 2,347 | 3,124 | 4,105 |
| Number of banks reporting derivatives | 369 | 447 | 580 | 684 | 697 | 770 |
| Replacement cost of interest rate and foreign exchange rate contracts ** | 598 | 1,118 | 1,118 | 1,268 | 1,145 | 1,427 |

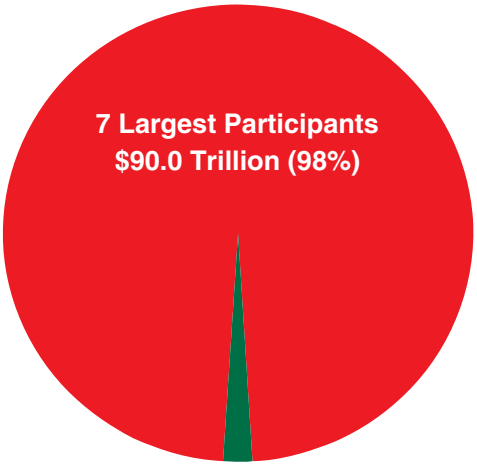
* Not reported by banks with less than $300 million in assets.

** 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

## June 30, 2005

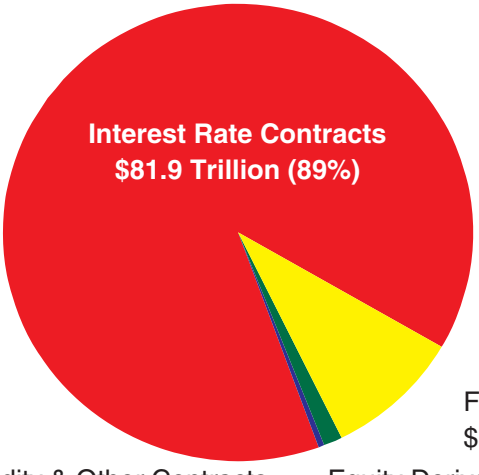



All Other Participants (763 Banks)
$2.1 Trillion (2%)

# Composition of Commercial Bank Derivatives*

## Notional Amounts

## June 30, 2005




Foreign Exchange Contracts
$8.7 Trillion (9%)

Commodity & Other Contracts
$0.4 Trillion (0%)

Equity Derivative Contracts
$1.2 Trillion (1%)

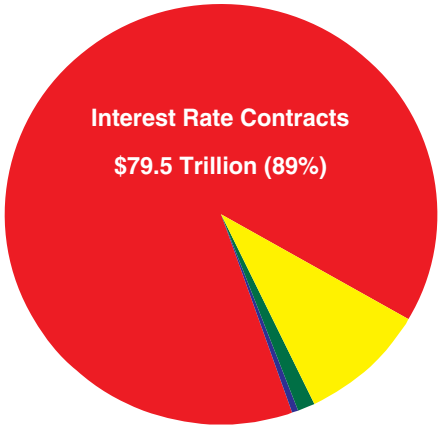
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of $686 billion for the seven largest participants and $45 billion for all others are not included.

# Purpose of Commercial Bank Derivatives*

## Held for Trading

### Notional Amounts

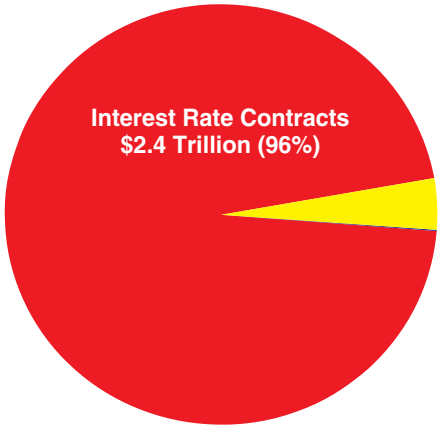
### June 30, 2005




## Not Held for Trading

### Notional Amounts

### June 30, 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 $731 billion are not included.

# Position of Commercial Bank Derivatives

## Gross Fair Values

**June 30, 2005**
**($ Millions)**

## Held for Trading

**105 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 |
|---|---|---|---|---|---|---|
| **Seven Largest Participants** | | | | | | |
| Gross positive fair value | 1,232,118 | 165,469 | 36,987 | 28,222 | 1,462,795 | 18,987 |
| Gross negative fair value | 1,212,733 | 164,723 | 39,384 | 26,968 | 1,443,808 | |
| **All other participants** | | | | | | |
| Gross positive fair value | 8,214 | 3,423 | 1,148 | 1,567 | 14,352 | 770 |
| Gross negative fair value | 7,825 | 3,166 | 1,008 | 1,583 | 13,582 | |
| **Total** | | | | | | |
| Gross positive fair value | 1,240,332 | 168,892 | 38,135 | 29,789 | 1,477,147 | 19,758 |
| Gross negative fair value | 1,220,558 | 167,889 | 40,392 | 28,550 | 1,457,390 | |

## Held for Purposes Other than Trading

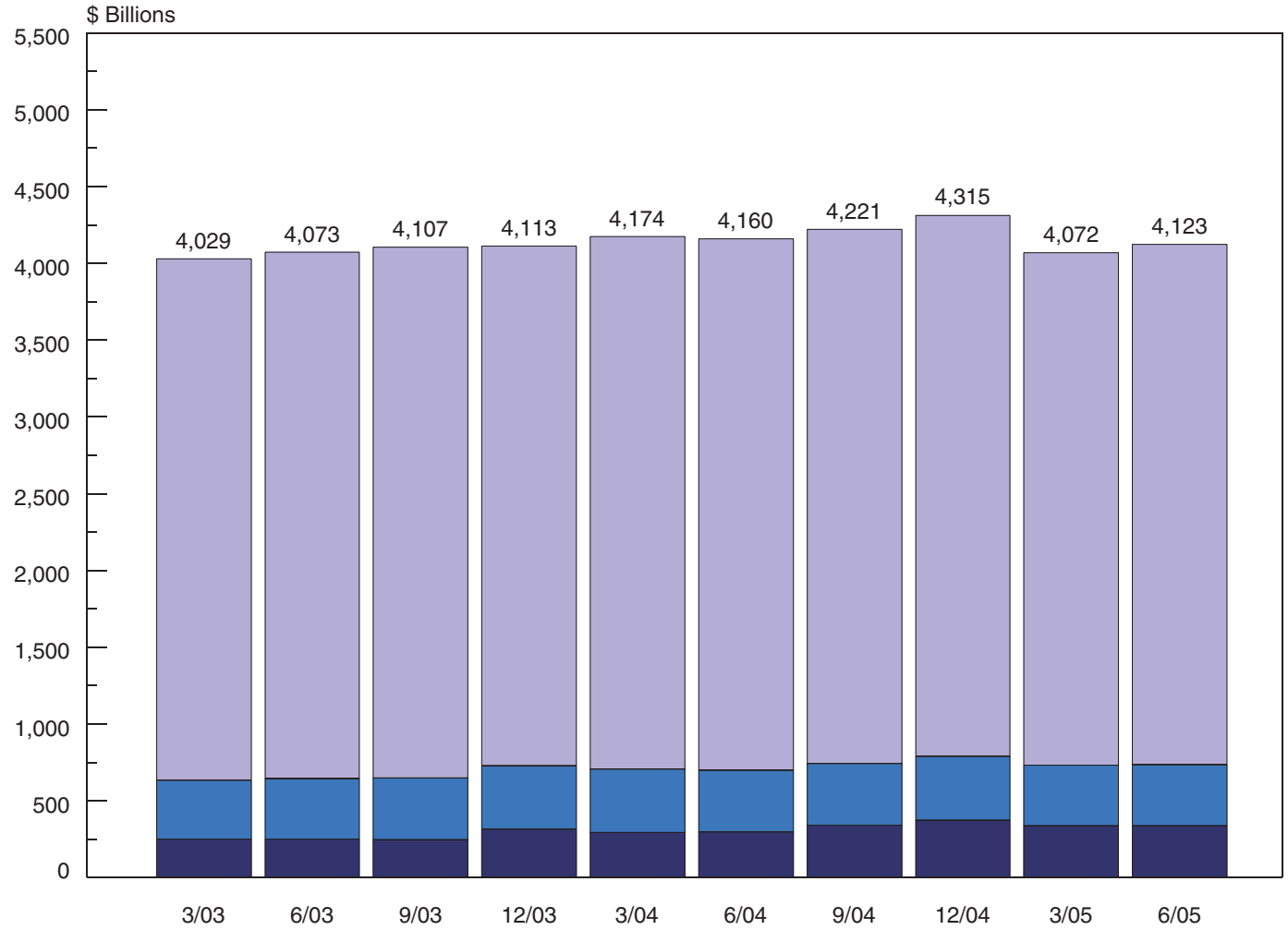
**734 Banks Held Derivative Contracts for Purposes Other than Trading**

**7 Largest Participants Held 75% of Total (Notional Amount)**

| | Interest Rate | Foreign Exchange | Equity Derivatives | Commodity & Other | Total | Net |
|---|---|---|---|---|---|---|
| **Seven Largest Participants** | | | | | | |
| Gross positive fair value | 11,201 | 1,205 | 0 | 0 | 12,406 | 834 |
| Gross negative fair value | 11,106 | 461 | 5 | 0 | 11,571 | |
| **All other participants** | | | | | | |
| Gross positive fair value | 4,704 | 528 | 76 | 19 | 5,328 | 116 |
| Gross negative fair value | 3,681 | 1,449 | 81 | 0 | 5,211 | |
| **Total** | | | | | | |
| Gross positive fair value | 15,905 | 1,733 | 76 | 19 | 17,733 | 950 |
| Gross negative fair value | 14,787 | 1,910 | 86 | 0 | 16,783 | |

# Expansion of Commercial Bank Credit Card Lines

## 2003 - 2005



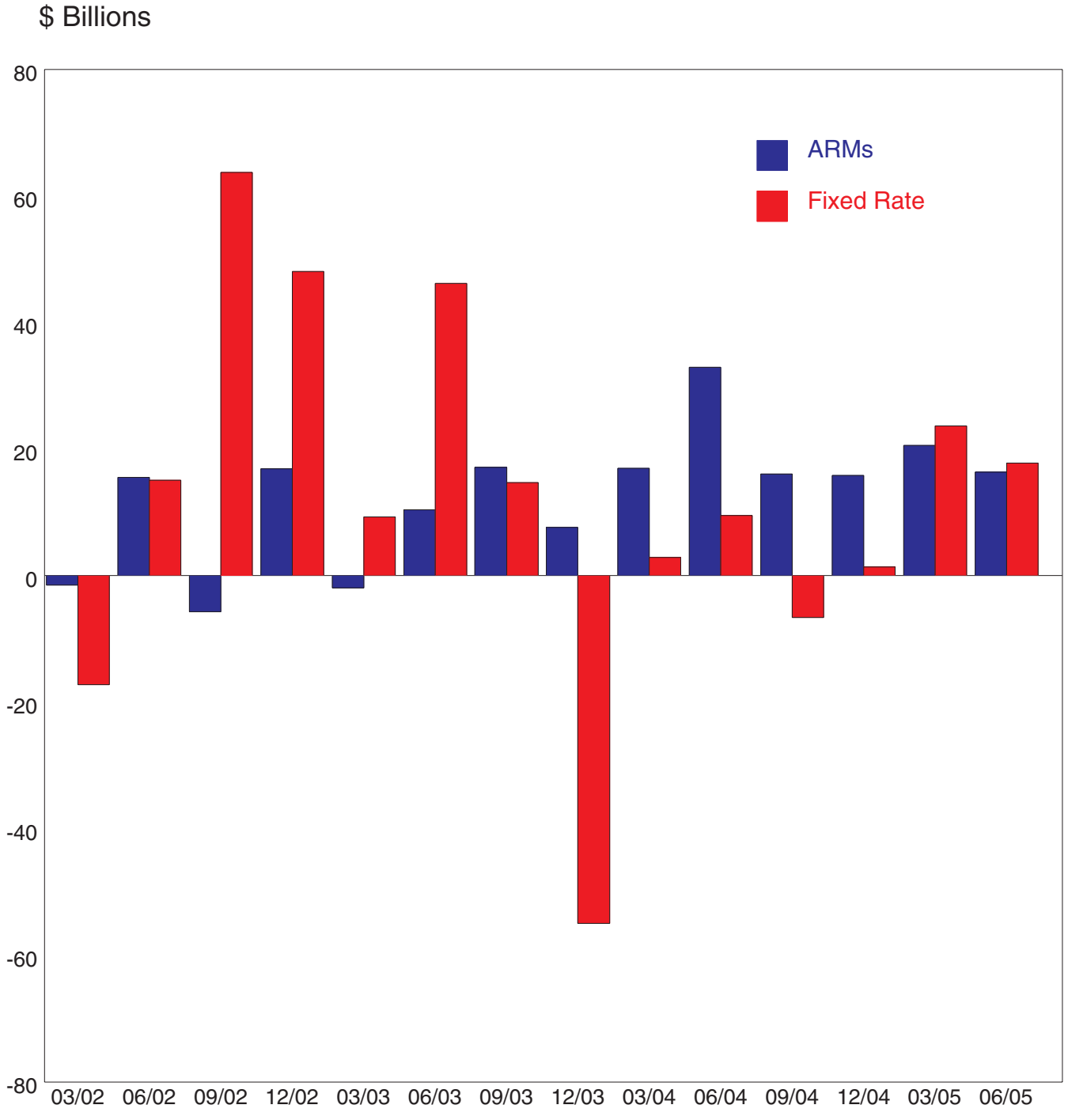

Loans outstanding ($Billions)

| | 3/03 | 6/03 | 9/03 | 12/03 | 3/04 | 6/04 | 9/04 | 12/04 | 3/05 | 6/05 |
|---|---|---|---|---|---|---|---|---|---|---|
| Held on-balance-sheet | 250.4 | 251.1 | 247.5 | 316.0 | 292.4 | 298.1 | 340.0 | 371.7 | 337.2 | 338.5 |
| Securitized & sold * | 384.3 | 393.2 | 400.6 | 410.9 | 412.9 | 402.7 | 401.8 | 416.7 | 395.3 | 397.8 |
| 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 | 3,387.1 |
| Total | 4,029.1 | 4,073.0 | 4,107.4 | 4,113.4 | 4,174.1 | 4,159.8 | 4,220.8 | 4,314.6 | 4,071.6 | 4,123.4 |

* Off-balance-sheet

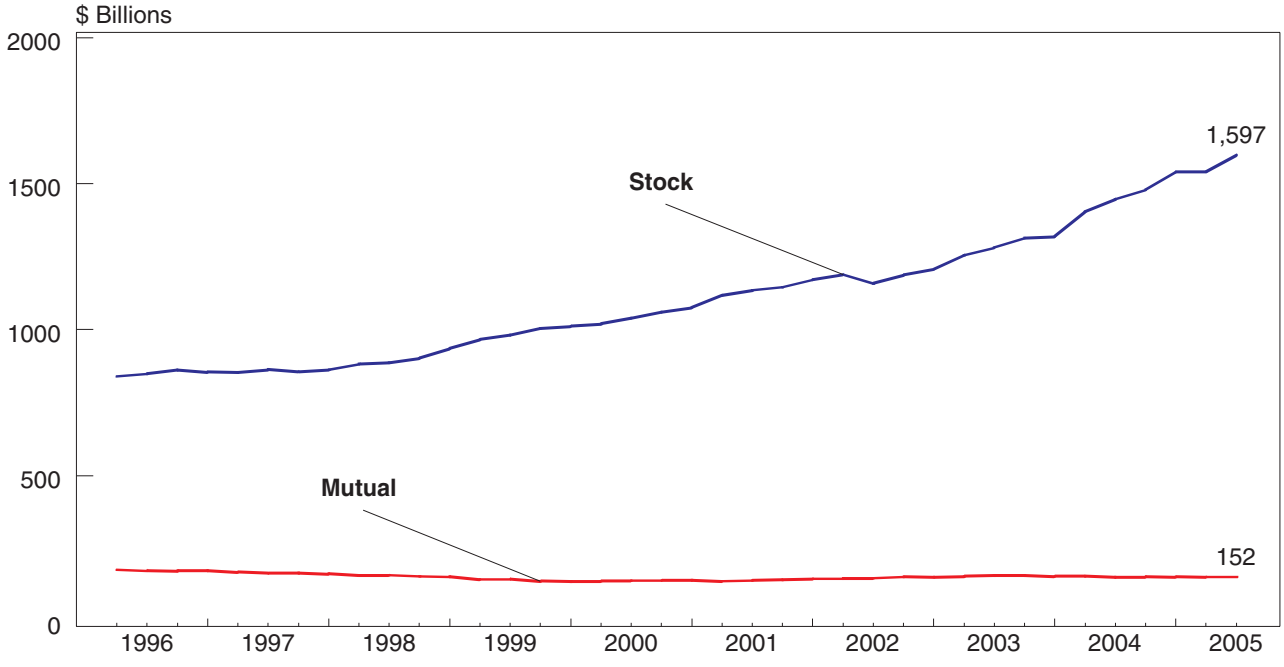
# Growth Rates of ARMs and Fixed-Rate Mortgages

## 2001-2005



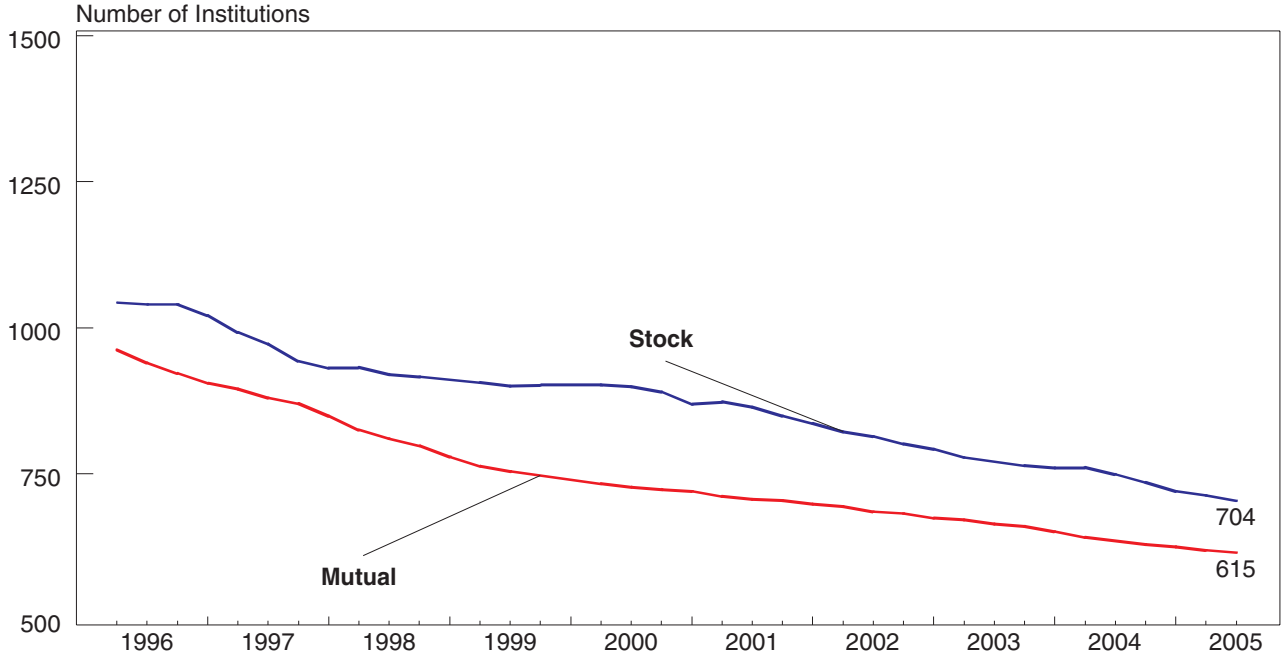
## Assets of Mutual and Stock Savings Institutions

**1996 - 2005**




## Number of Mutual and Stock Savings Institutions

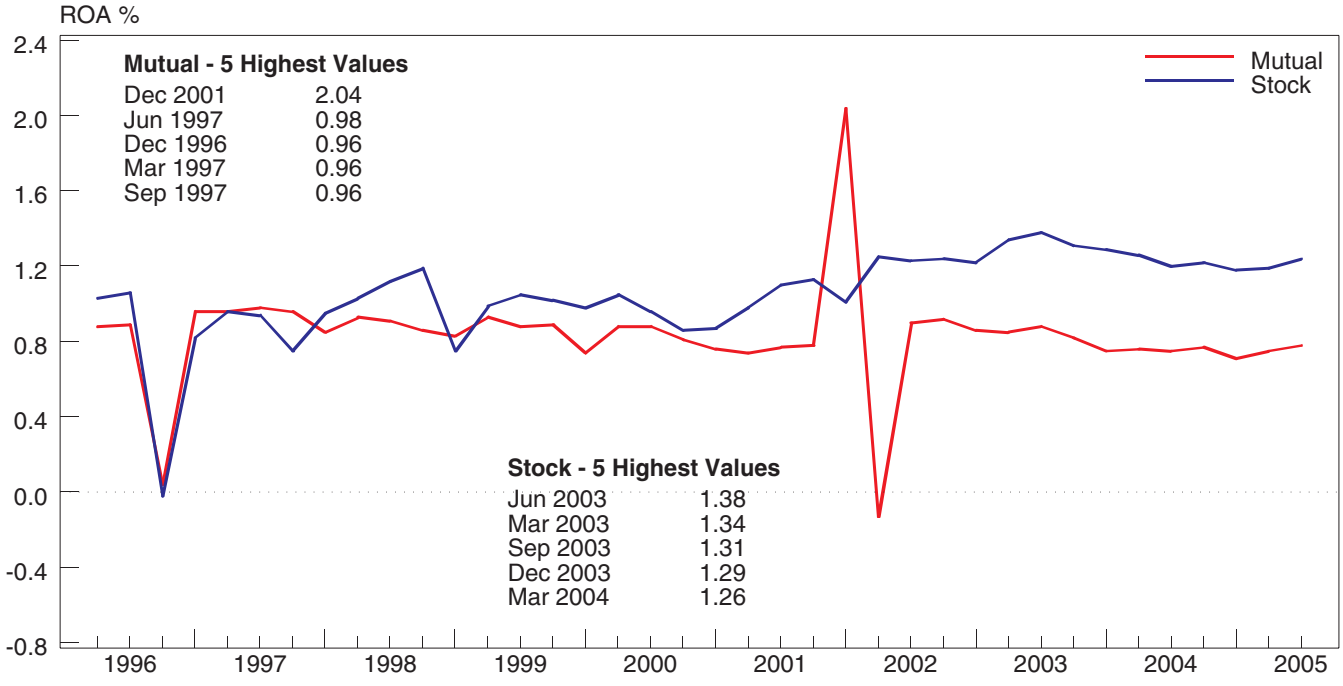
**1996 - 2005**



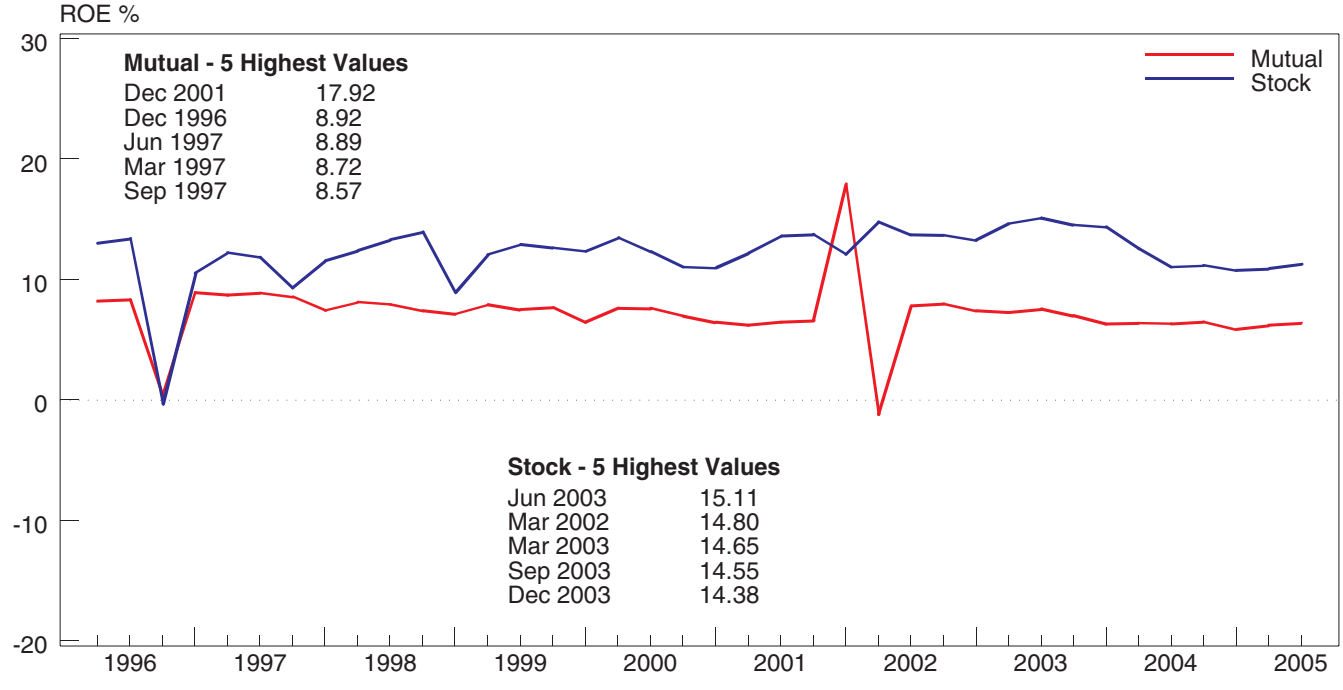
## Quarterly Return on Assets (ROA), Annualized

## Mutual and Stock Savings Institutions

**1996-2005**




## Quarterly Return on Equity (ROE), Annualized

## Mutual and Stock Savings Institutions

**1996-2005**