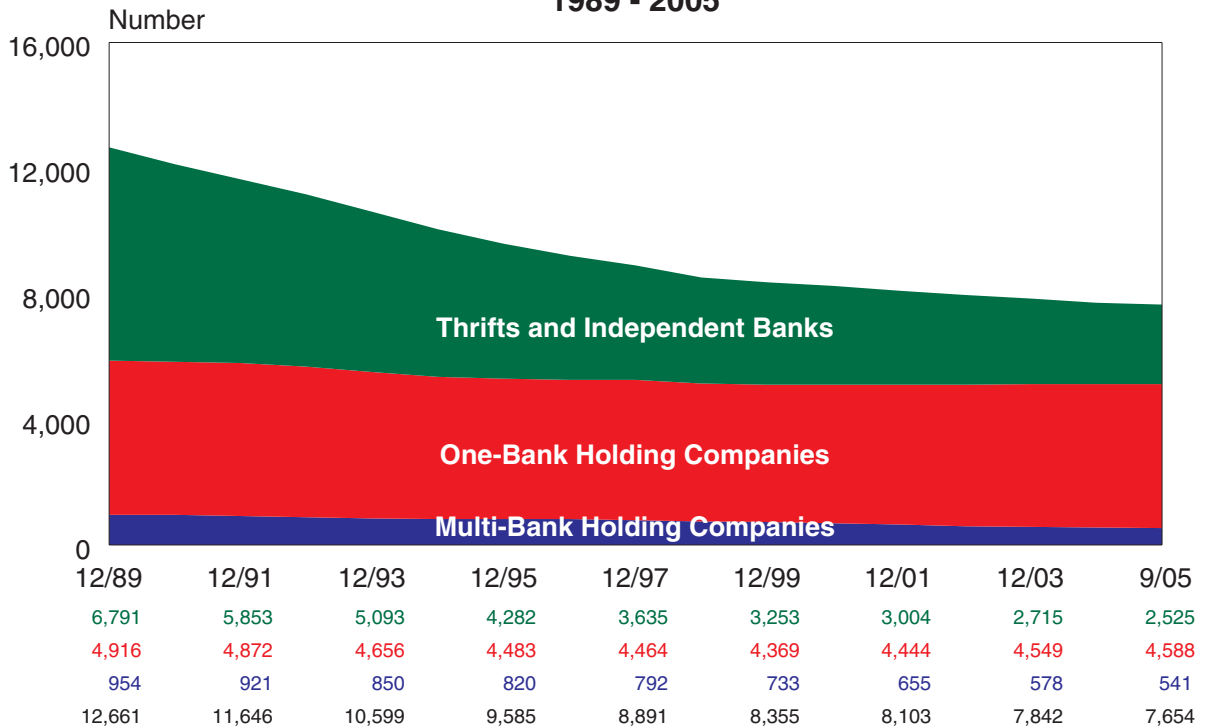


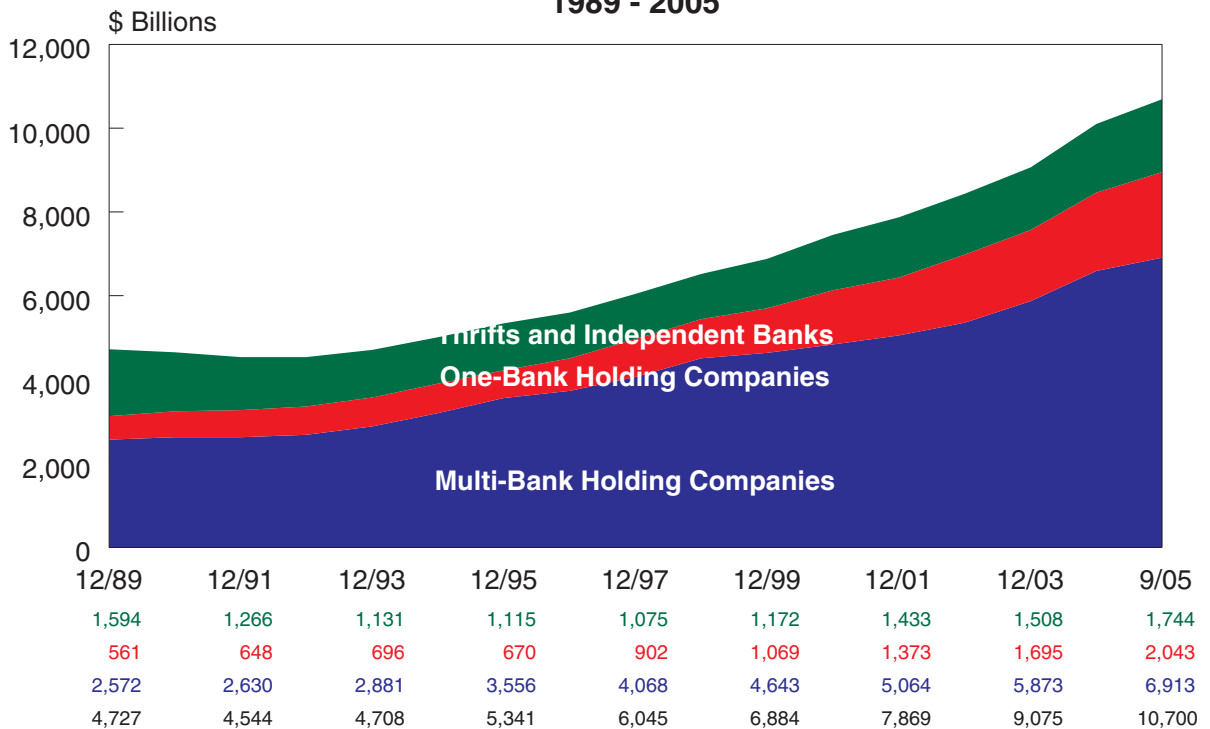
Number of FDIC-Insured Banking Organizations

1989 - 2005



Assets of FDIC-Insured Banking Organizations

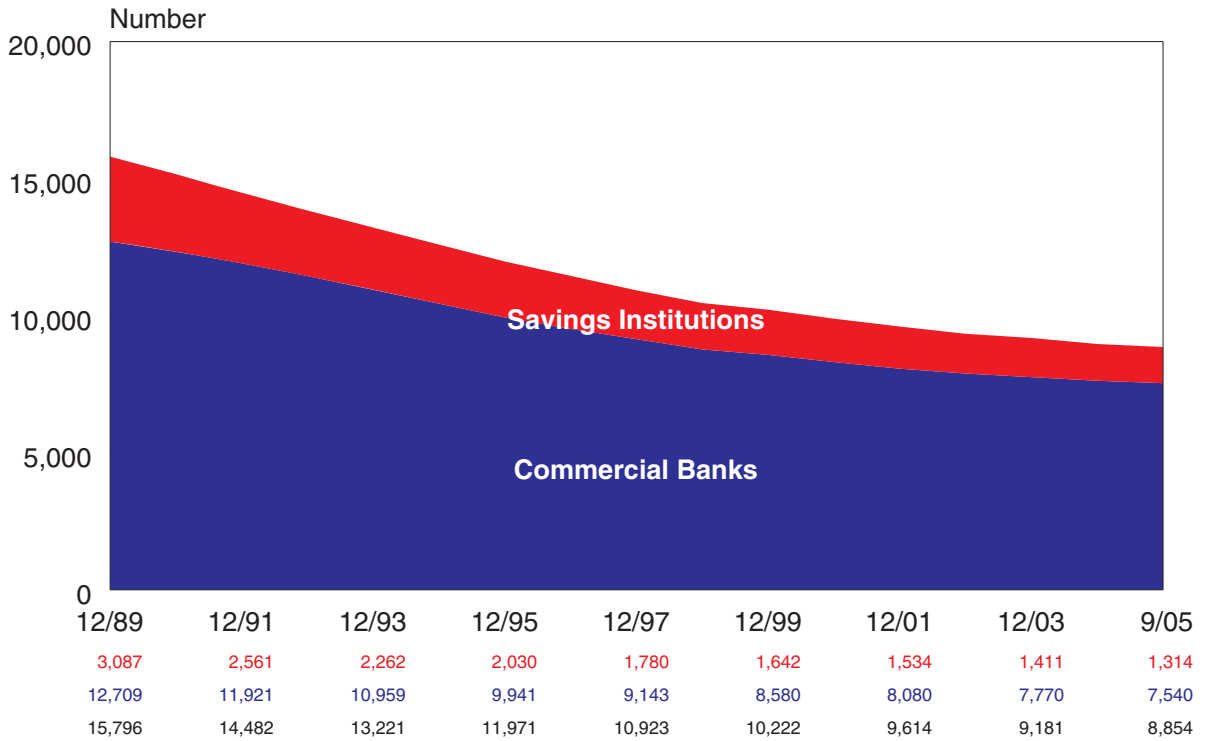
1989 - 2005



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

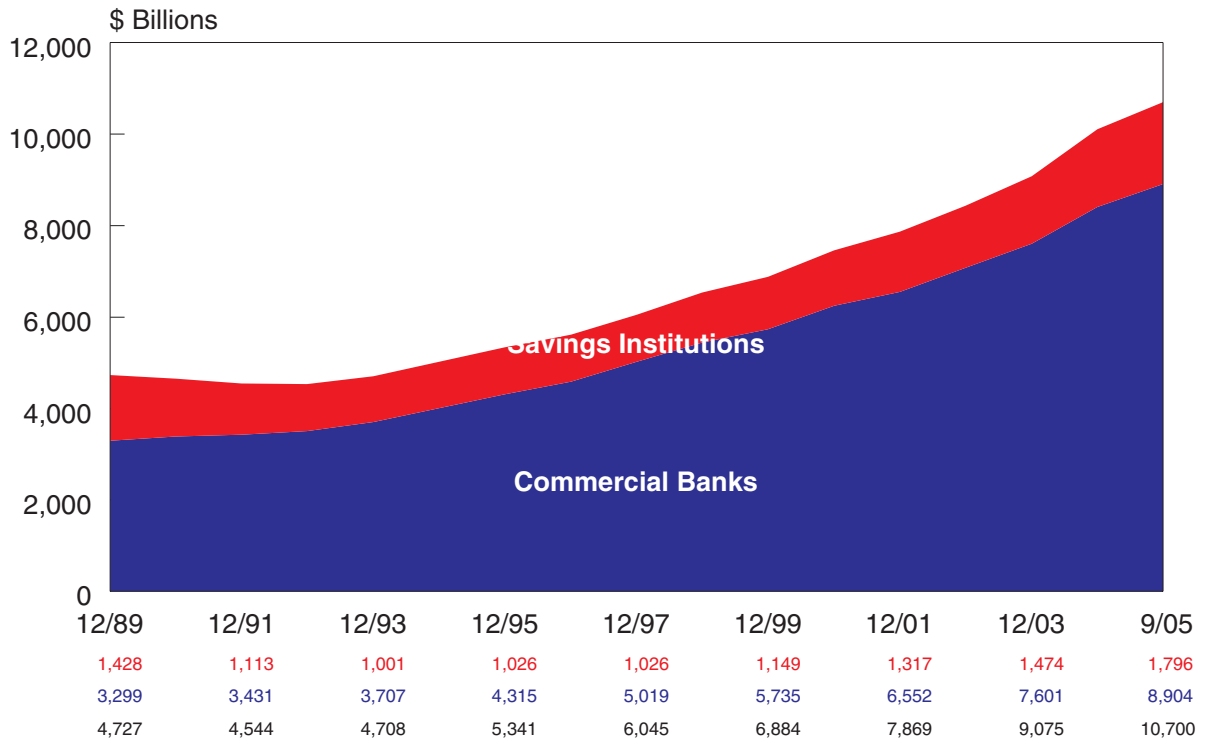
Number of FDIC-Insured Institutions

1989 - 2005



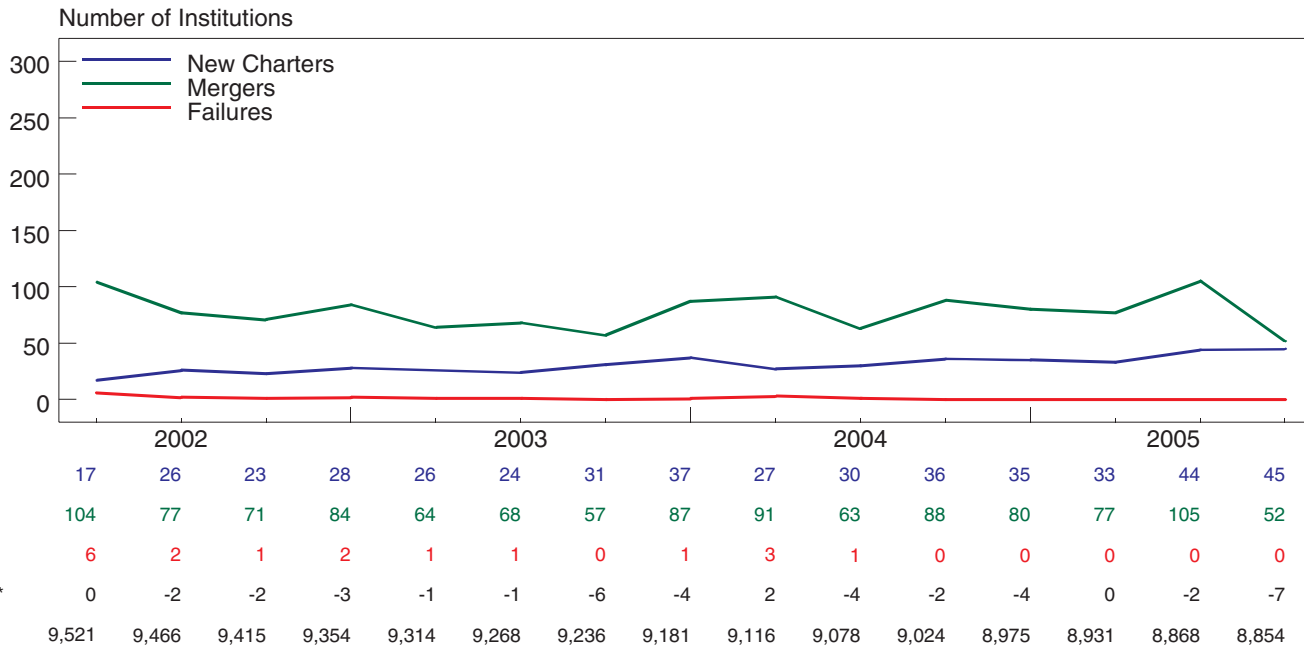
Assets of FDIC-Insured Institutions

1989 - 2005



Changes in the Number of FDIC-Insured Institutions

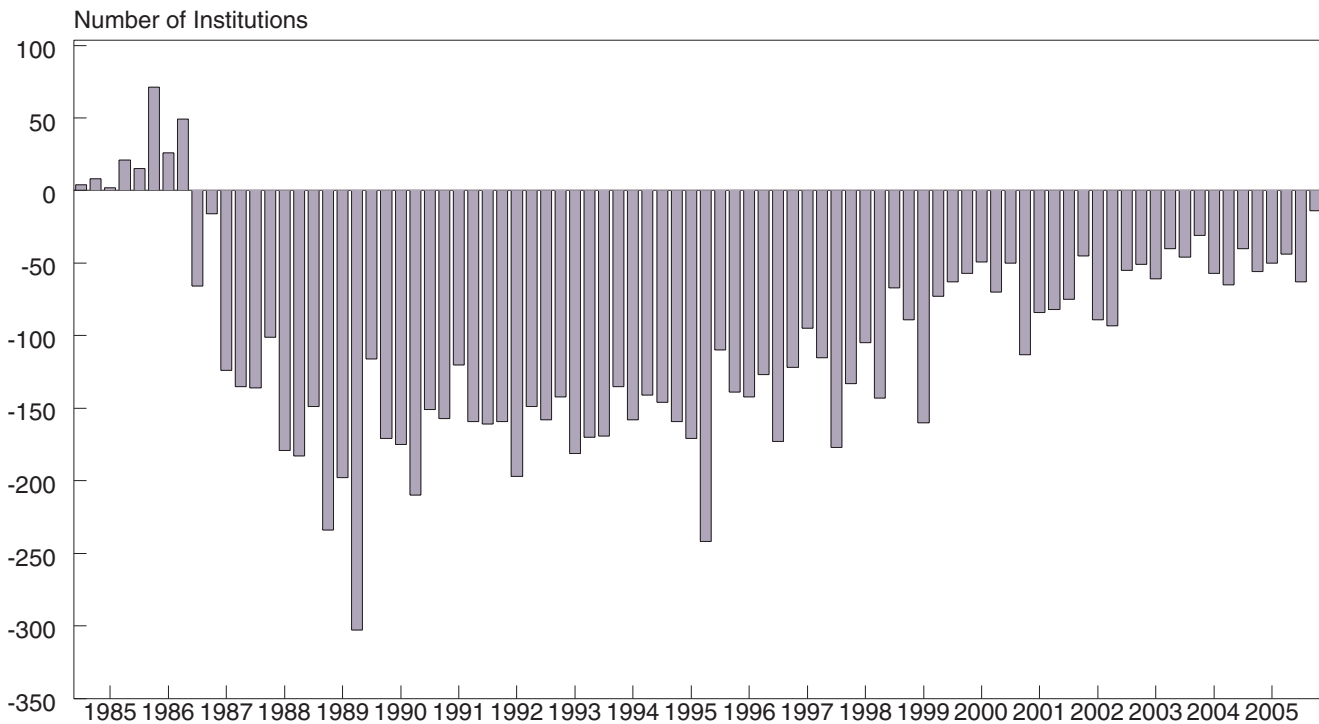
Quarterly, 2002 - 2005



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

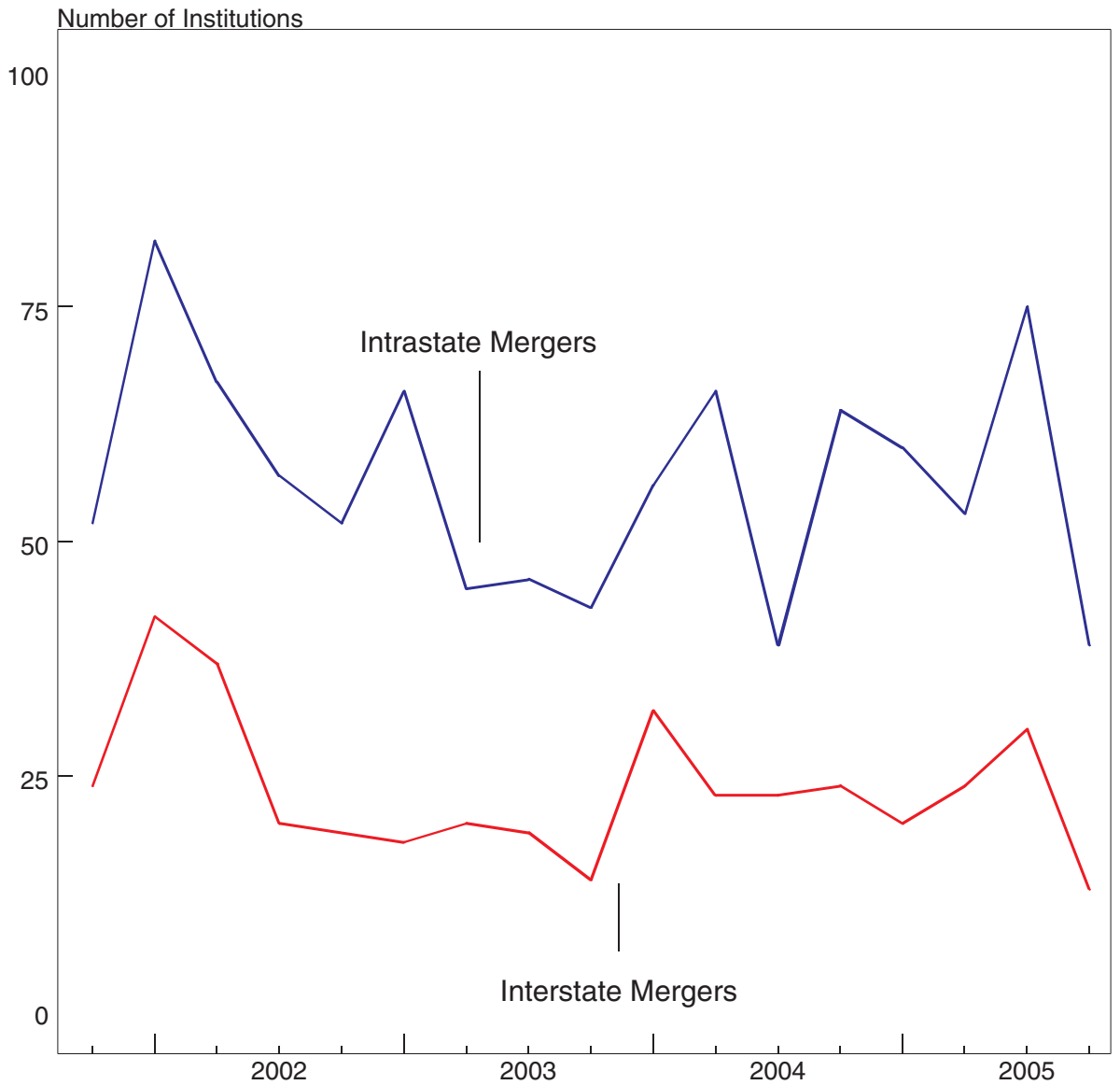
Quarterly Change in the Number of FDIC-Insured Institutions

1984-2005



Institution Mergers: Interstate vs. Intrastate

Quarterly, 2001 - 2005

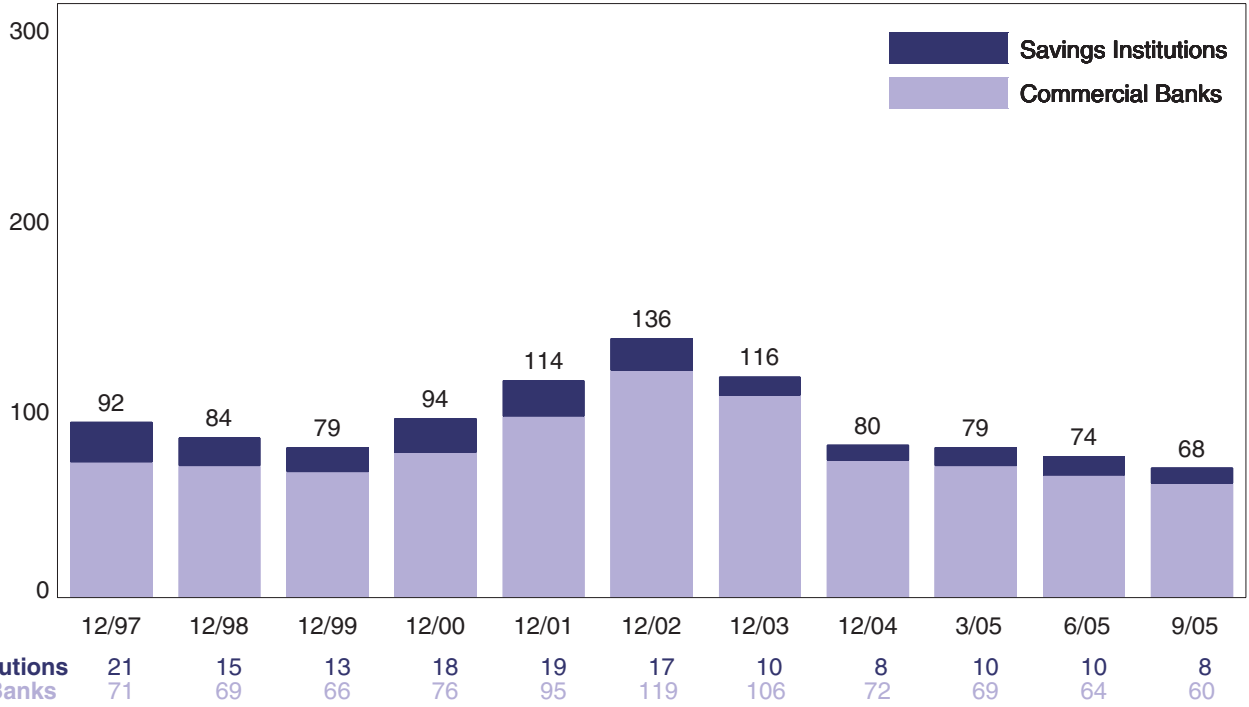


Intrastate Mergers	52	82	67	57	52	66	45	46	43	56	66	39	64	60	53	75	39
Interstate Mergers	24	42	37	20	19	18	20	19	14	32	23	23	24	20	24	30	13

Number of FDIC-Insured "Problem" Institutions

1997-2005

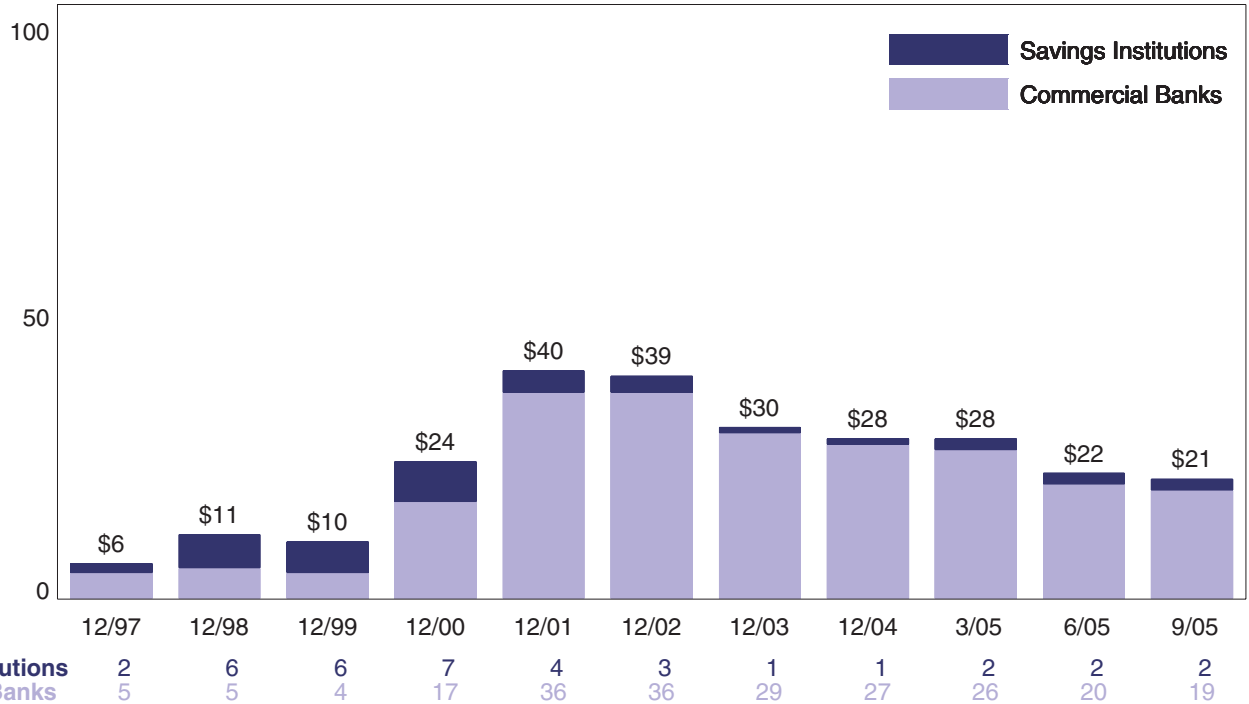
Number of Institutions



Assets of FDIC-Insured "Problem" Institutions

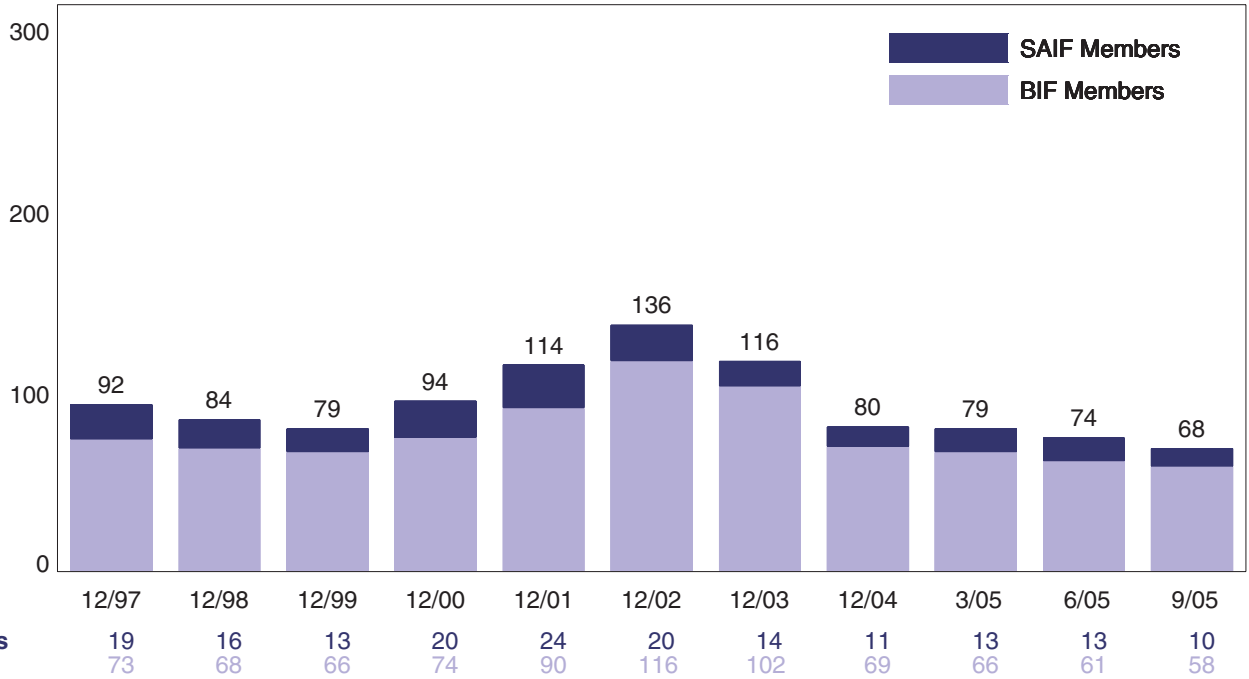
1997-2005

\$ Billions



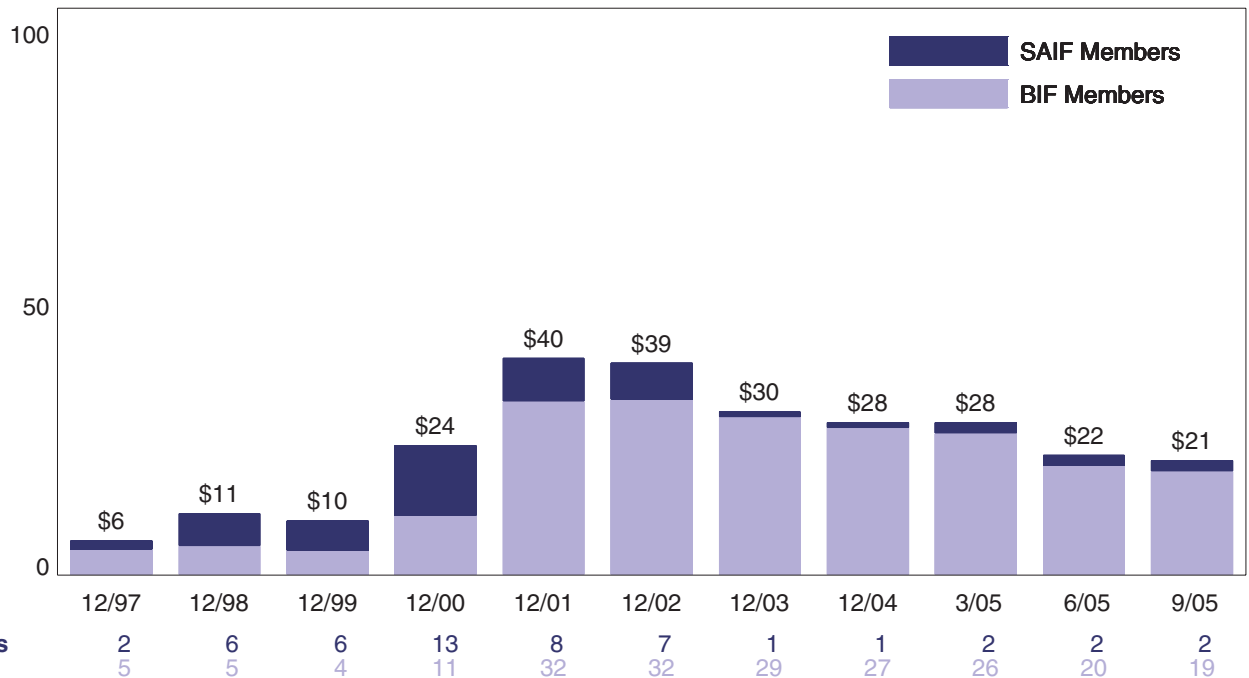
Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1997-2005



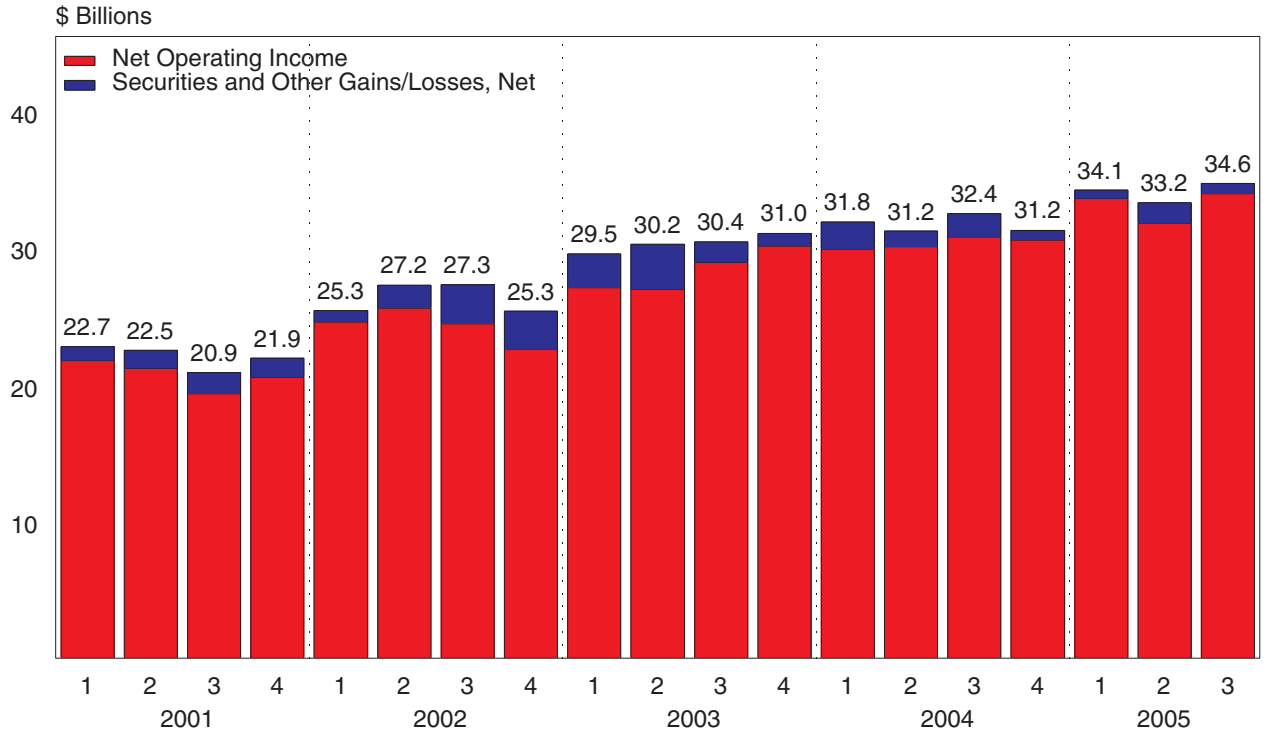
Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1997-2005



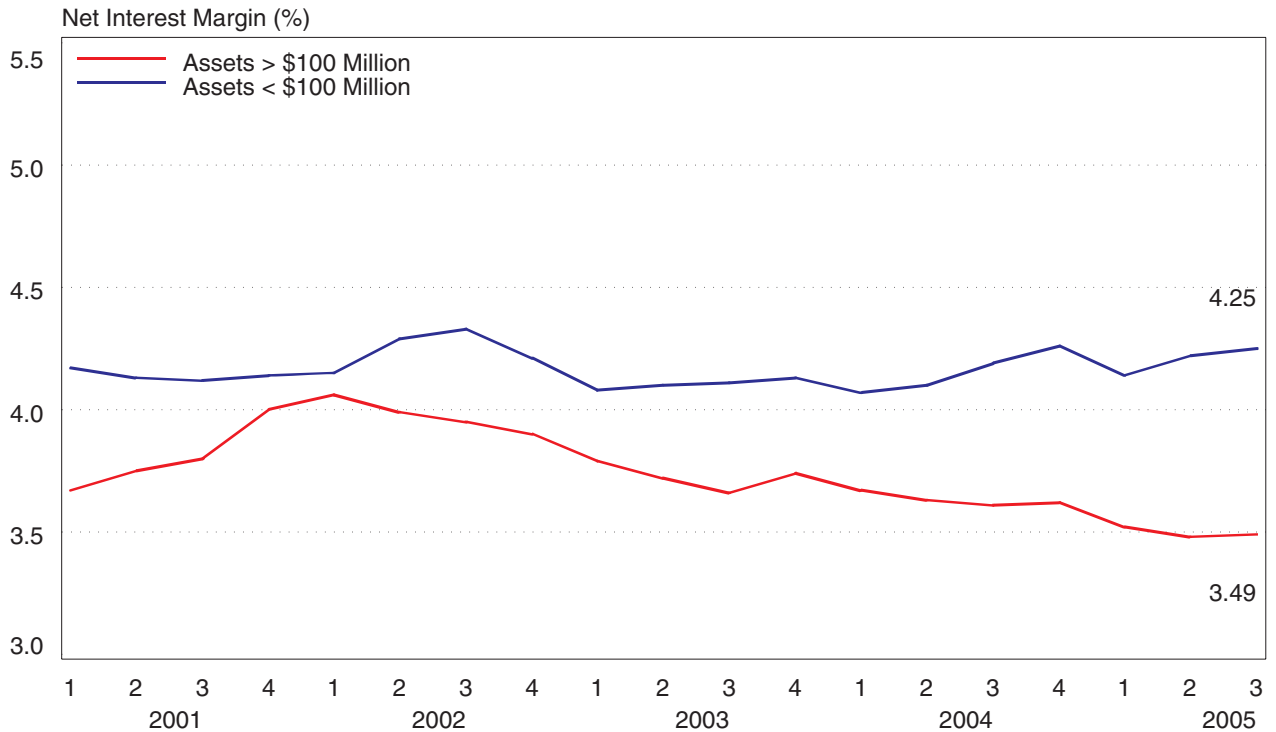
Quarterly Net Income

2001 - 2005



Quarterly Net Interest Margins, Annualized

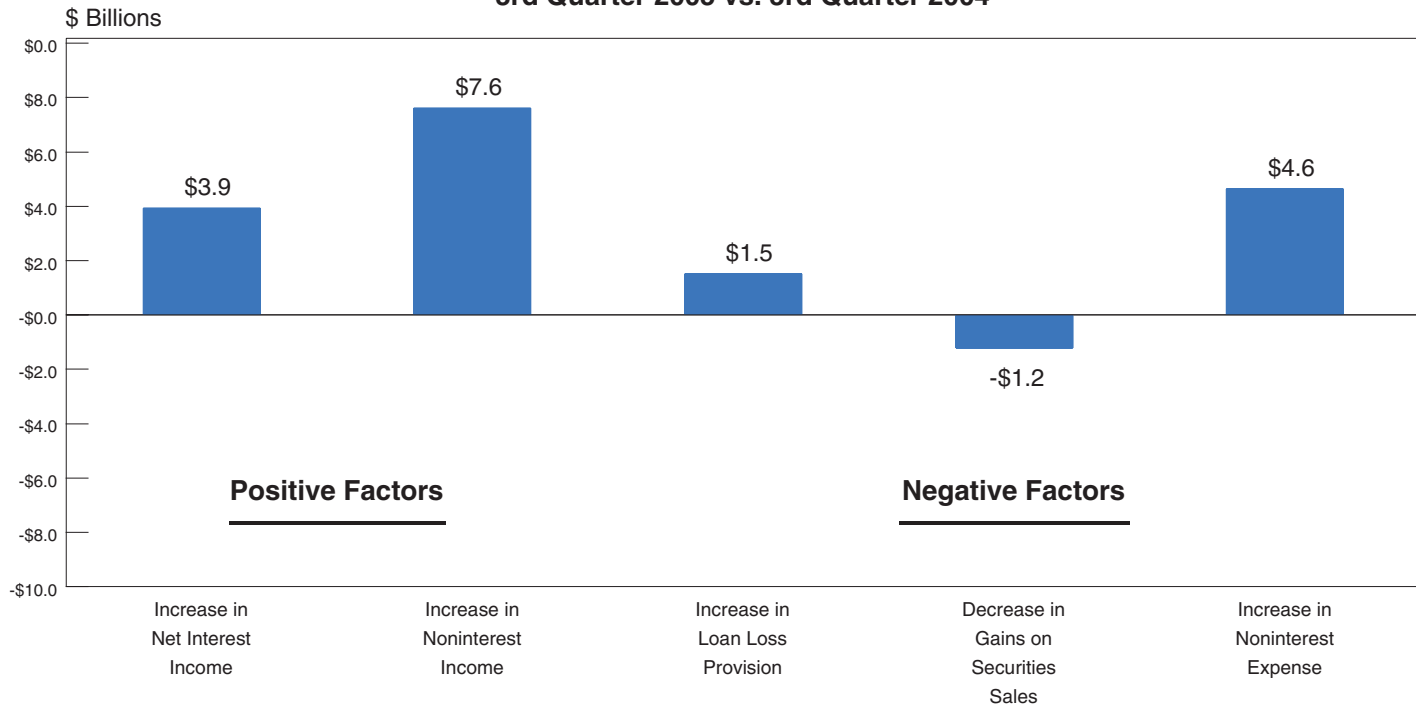
2001 - 2005



Sources of Earnings Growth

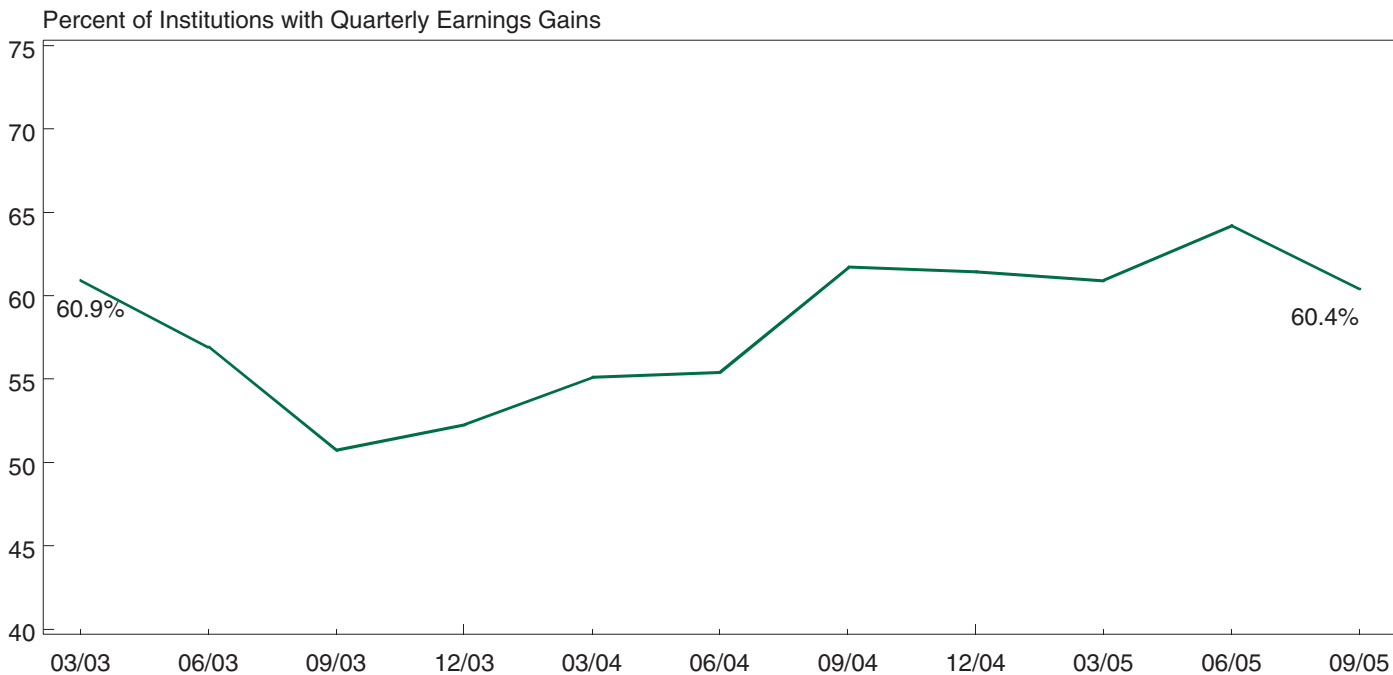
Contributions to Pre-Tax Earnings Growth

3rd Quarter 2005 vs. 3rd Quarter 2004



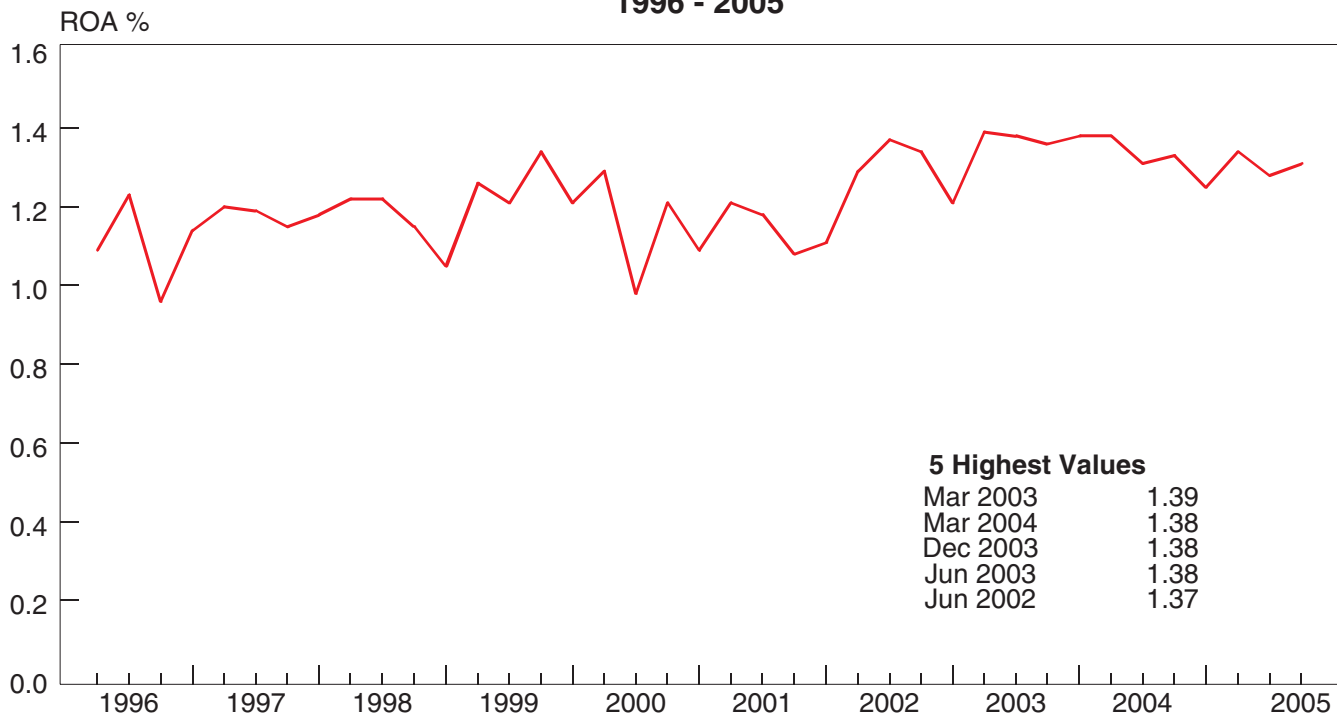
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2003-2005



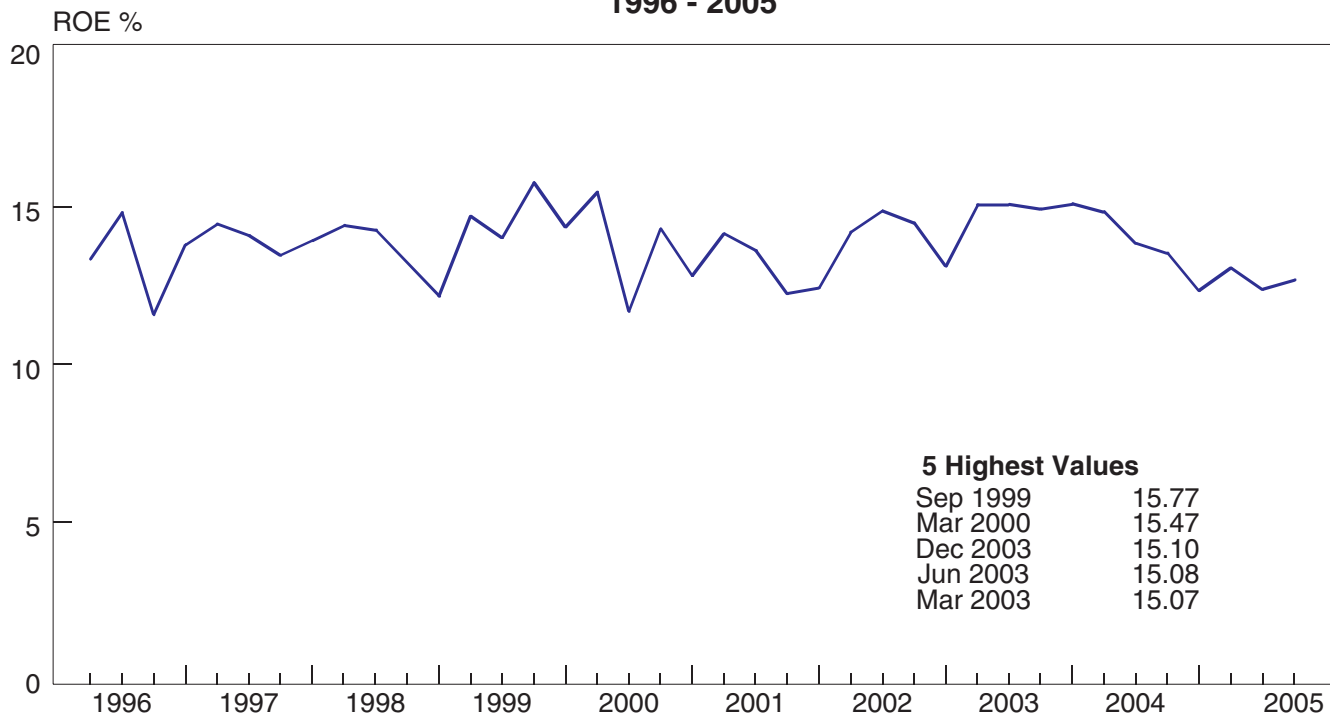
Quarterly Return on Assets (ROA), Annualized

1996 - 2005



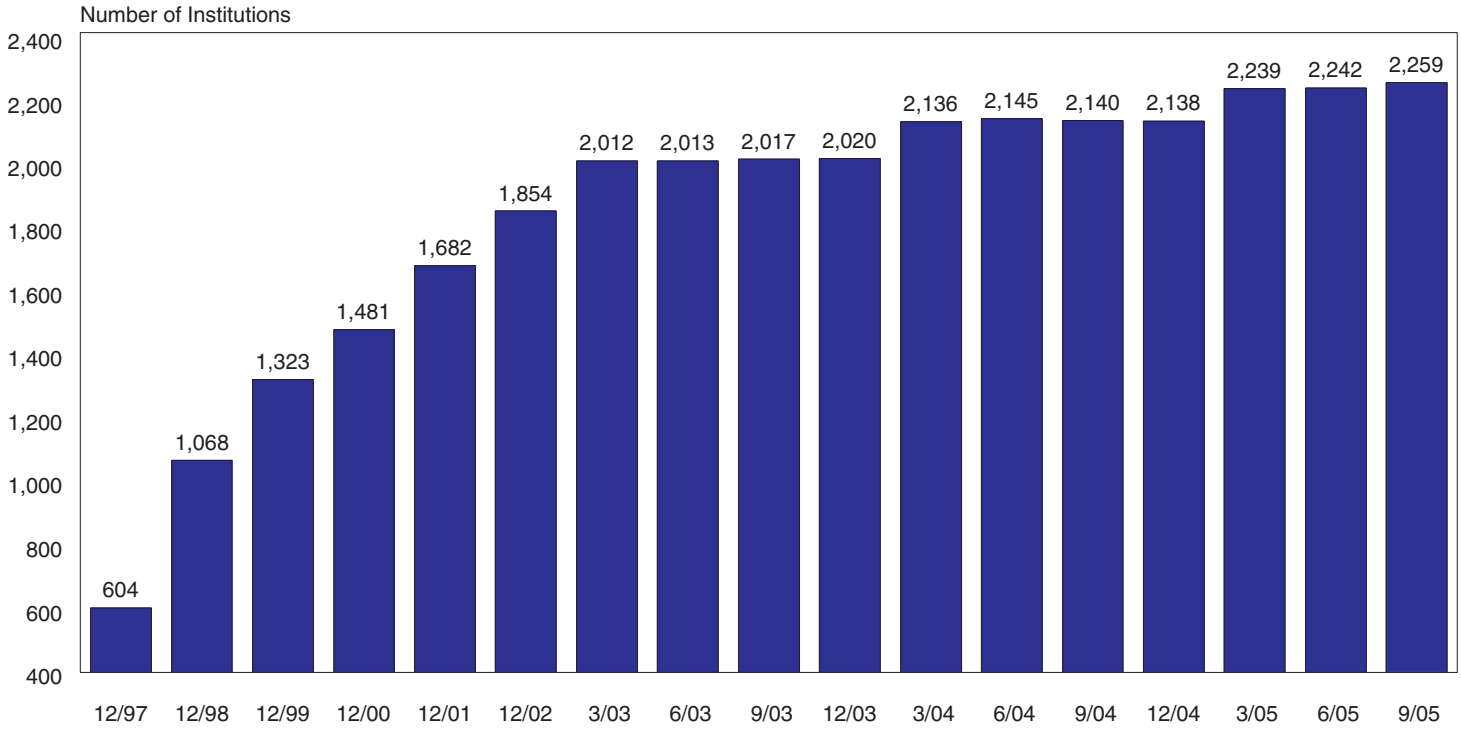
Quarterly Return on Equity (ROE), Annualized

1996 - 2005



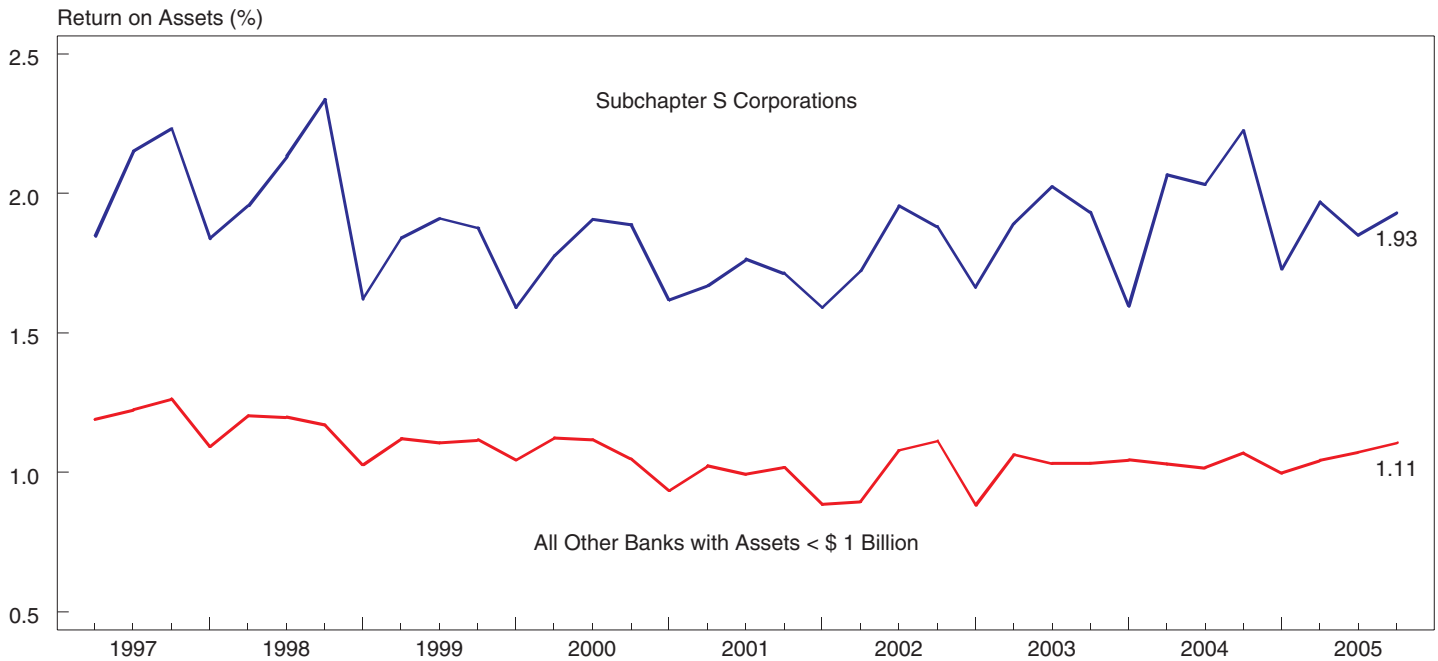
Number of Subchapter S Corporations

1997-2005



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

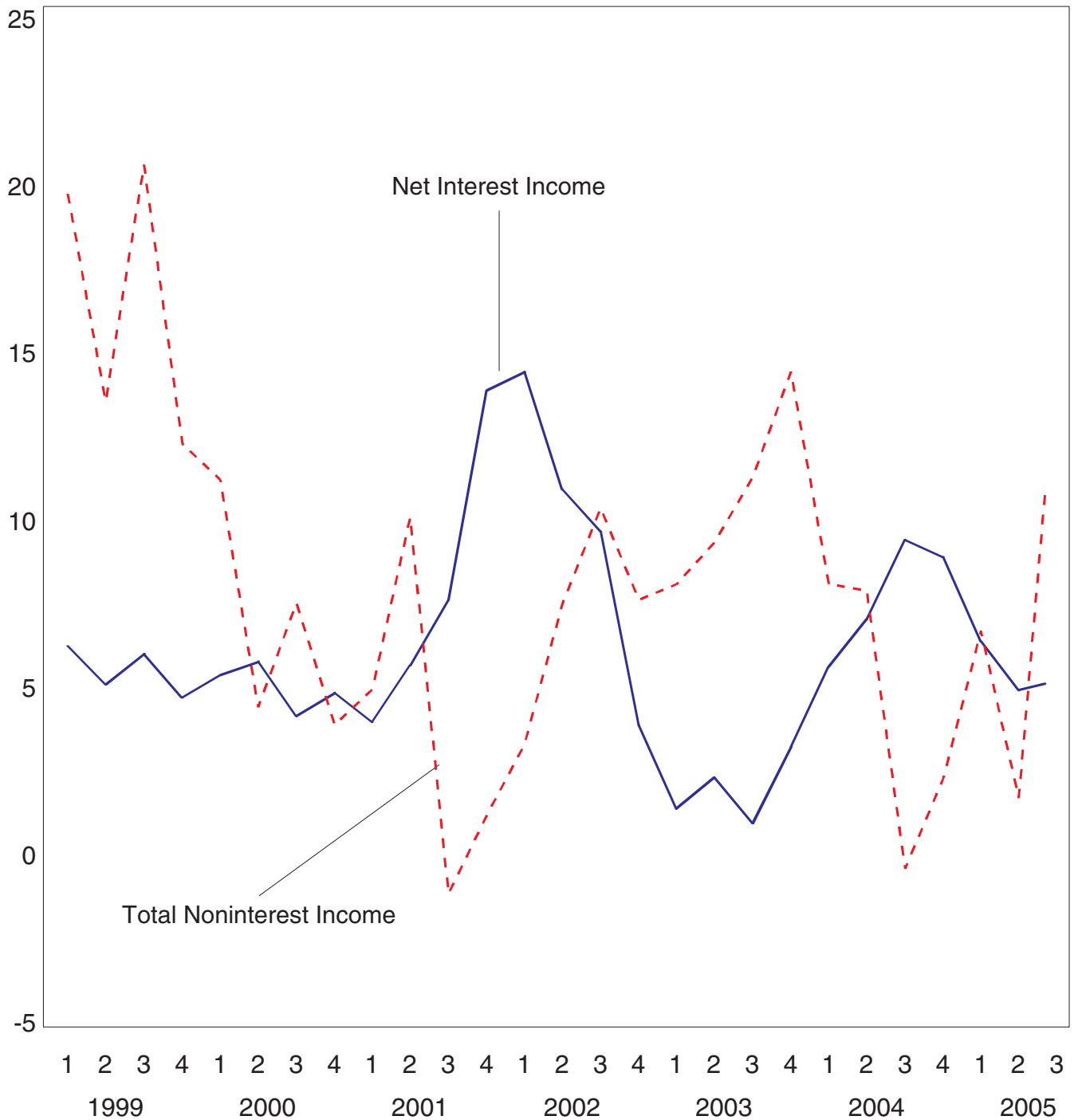
1997-2005



Growth In Quarterly Net Operating Revenue

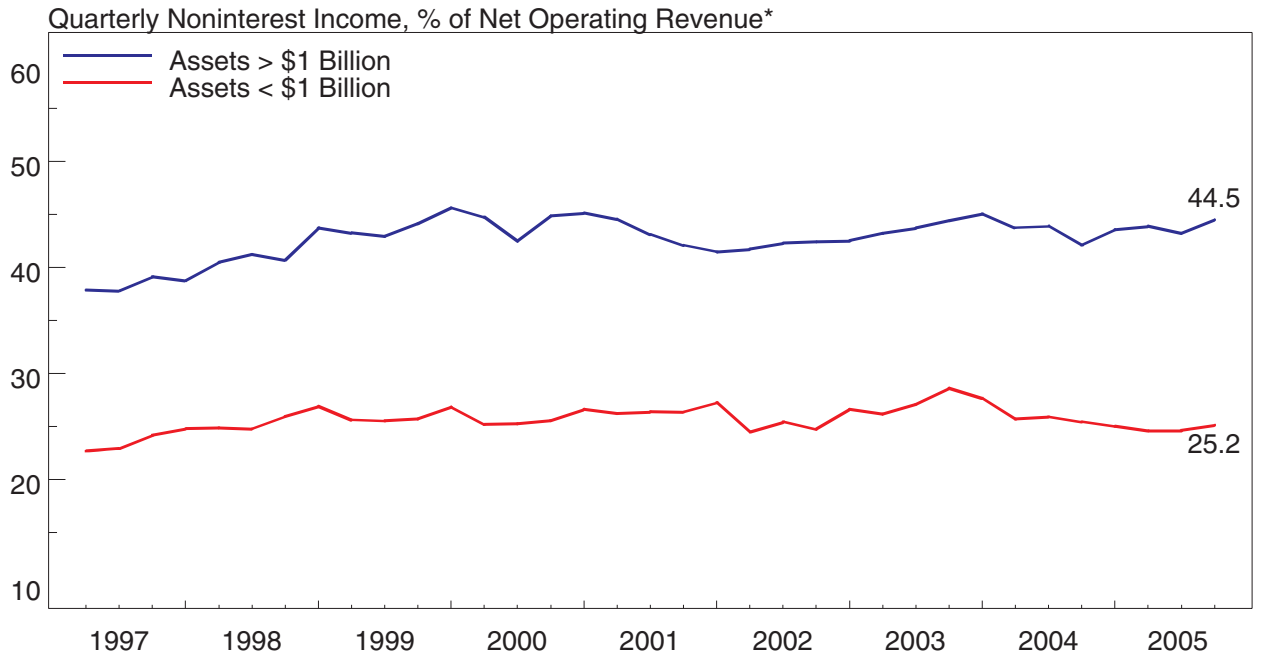
1999-2005

12 - Month Growth Rate (%)



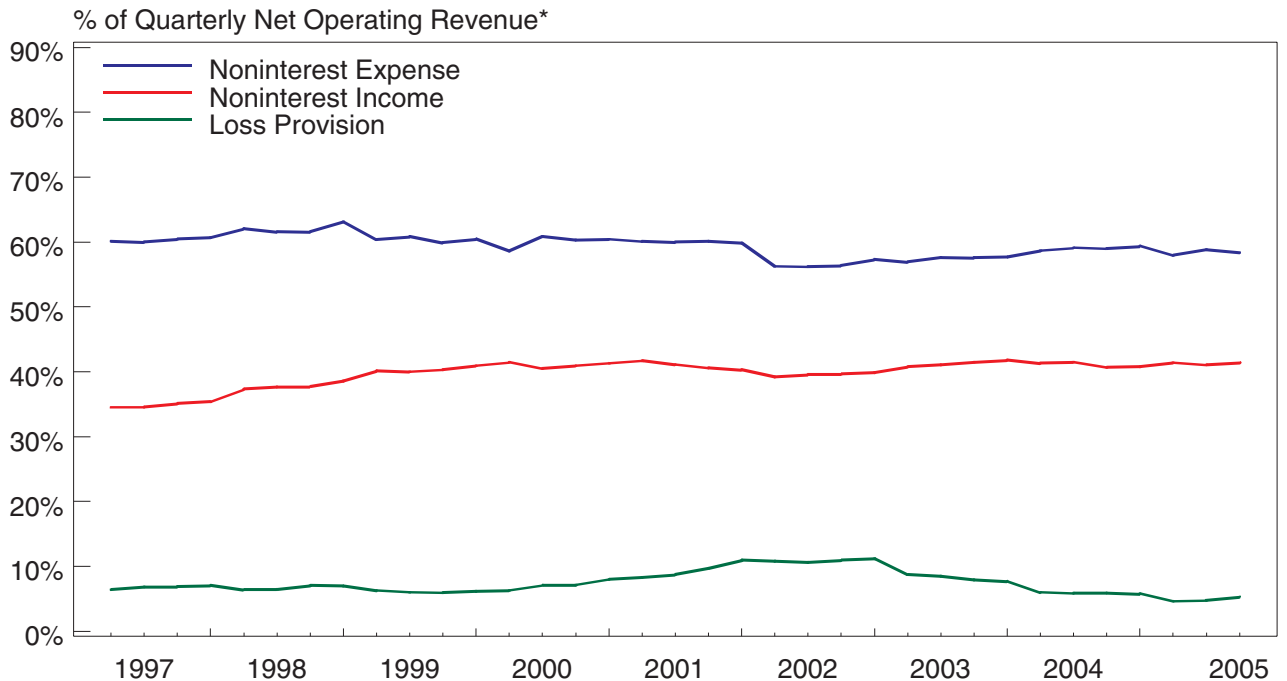
Noninterest Income as a Percentage of Net Operating Revenue*

1997 - 2005



Trends in FDIC-Insured Institutions' Income & Expenses

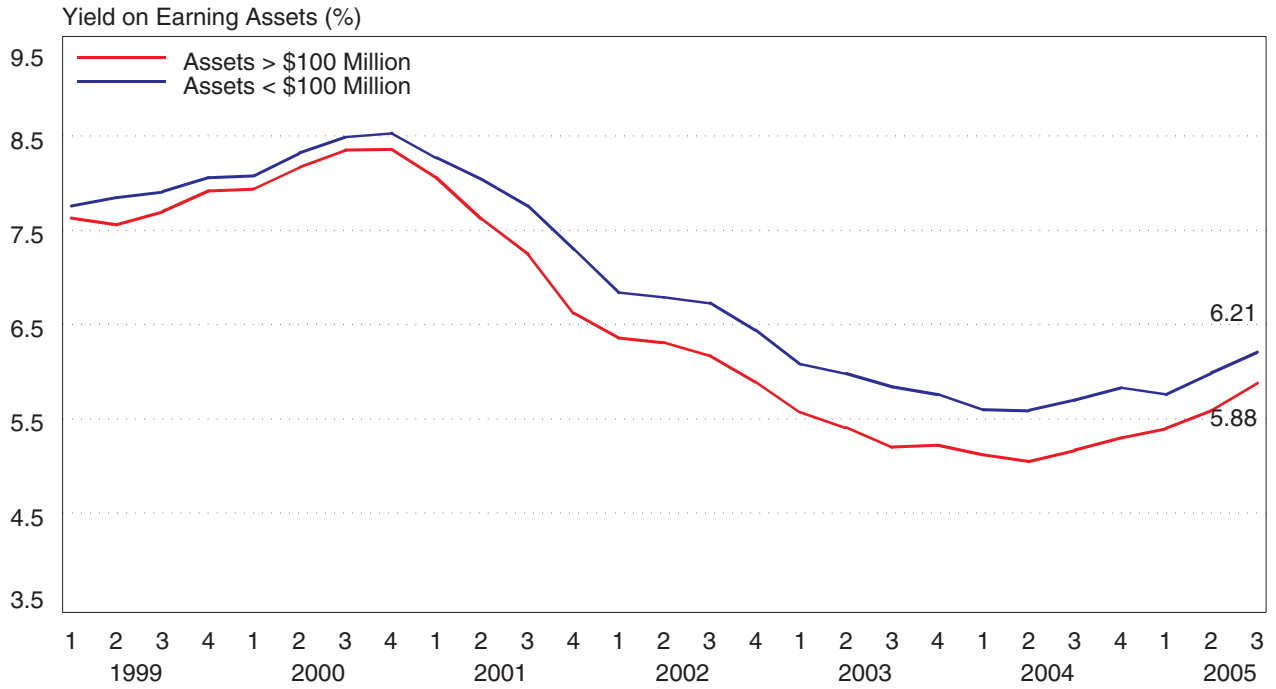
1997 - 2005



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

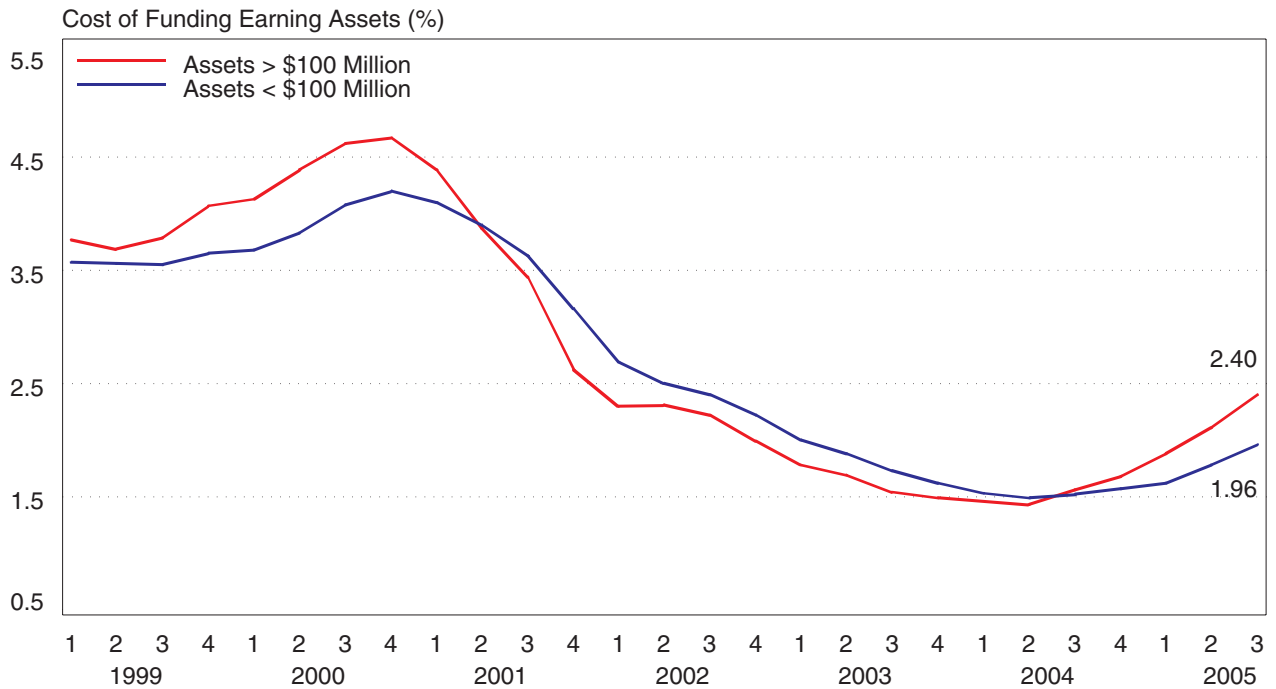
Quarterly Yield on Earning Assets

1999 - 2005



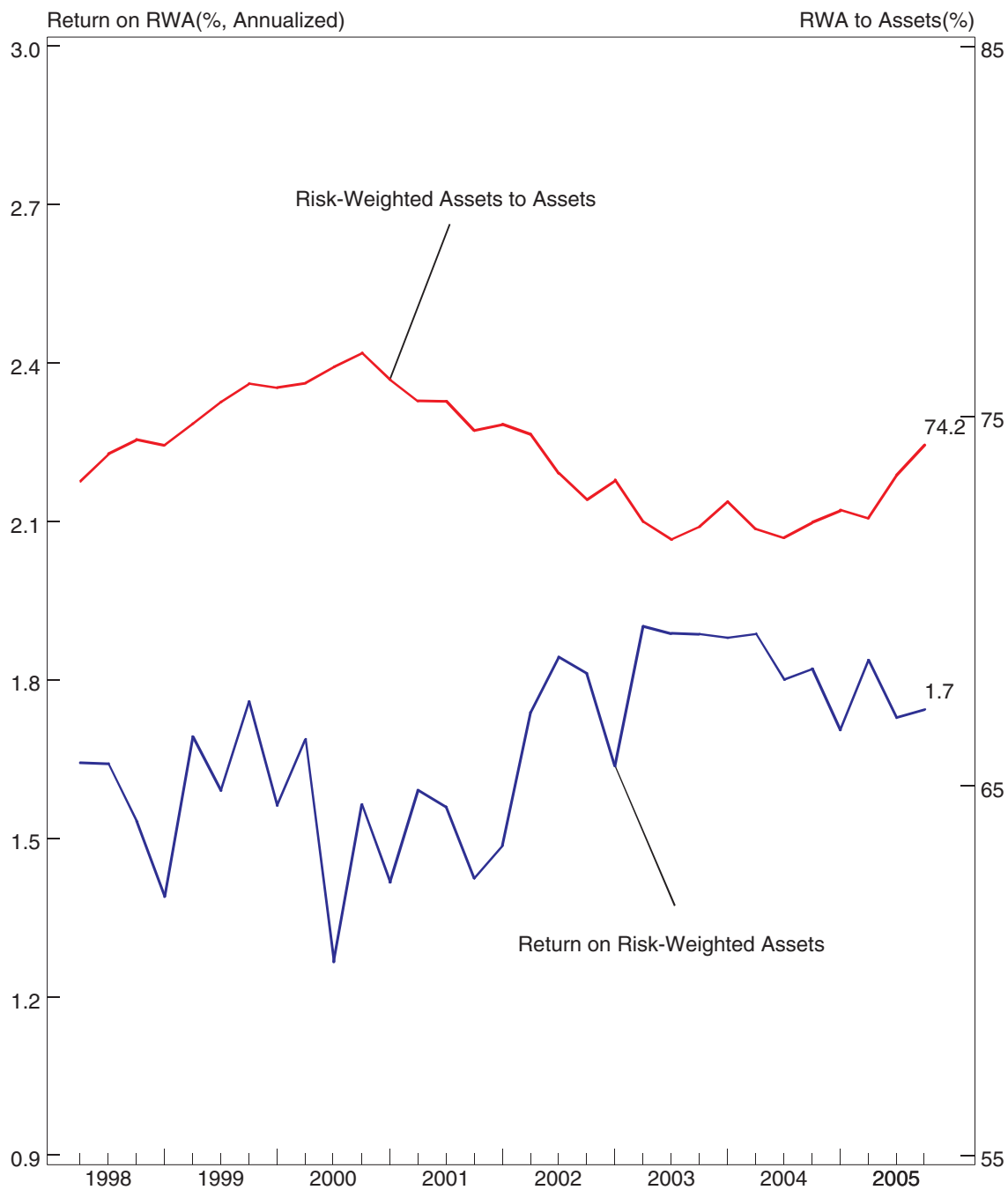
Quarterly Cost of Funding Earning Assets

1999 - 2005



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

1998 - 2005

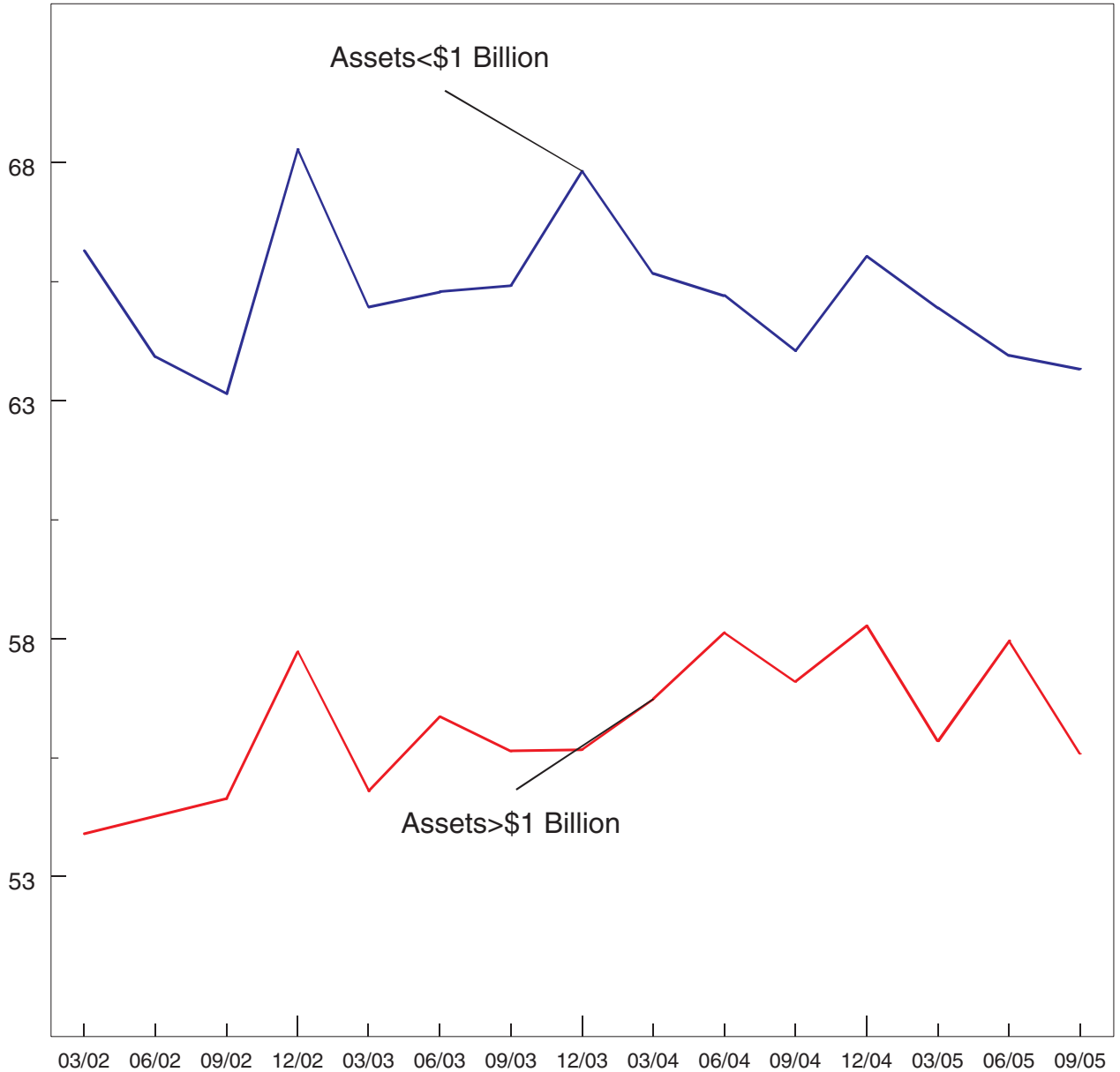


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2002 - 2005

Efficiency Ratio (%)

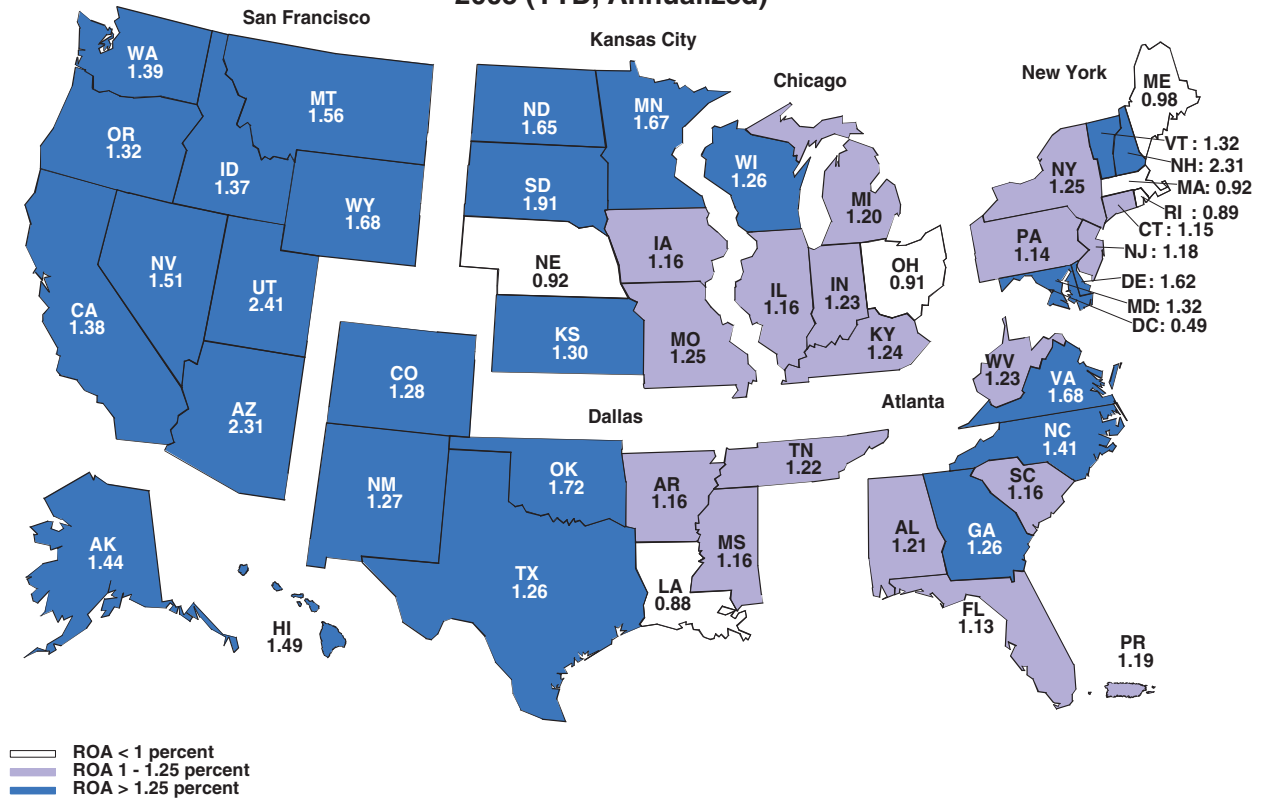


	03/02	06/02	09/02	12/02	03/03	06/03	09/03	12/03	03/04	06/04	09/04	12/04	03/05	06/05	09/05
Assets <\$1 Billion	65.66	63.43	62.66	67.79	64.48	64.80	64.93	67.33	65.18	64.72	63.56	65.54	64.46	63.46	63.18
Assets >\$1 Billion	53.41	53.78	54.15	57.23	54.31	55.87	55.15	55.18	56.24	57.63	56.61	57.78	55.36	57.46	55.10
Total	55.20	55.24	55.43	58.81	55.78	57.14	56.57	56.86	57.45	58.57	57.55	58.80	56.54	58.25	56.15

*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

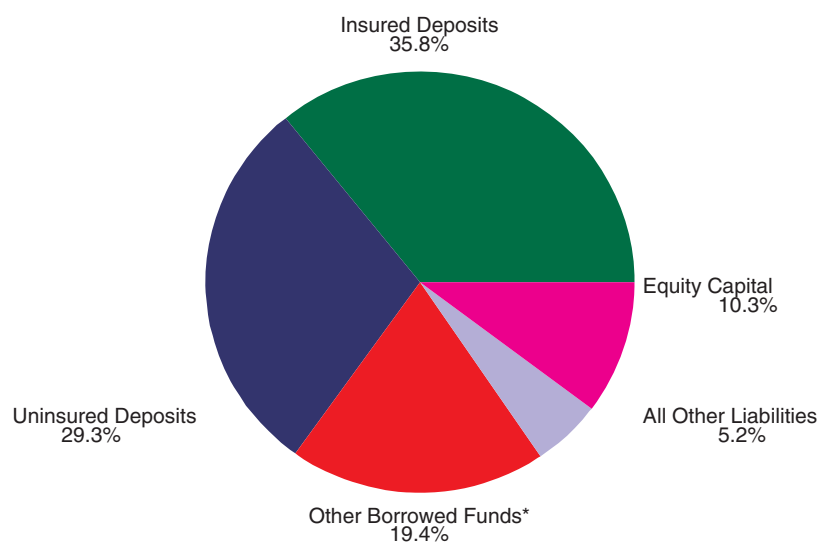
Rank	State	No. of Inst. as of 9/30/05	YTD 2005	YTD 2004	Change*
1	Utah	69	2.41	2.31	10
2	Arizona	52	2.31	3.17	(86)
3	New Hampshire	30	2.31	1.84	47
4	South Dakota	91	1.91	1.73	18
5	Oklahoma	274	1.72	1.81	(9)
6	Virginia	140	1.68	1.60	8
7	Wyoming	43	1.68	1.48	20
8	Minnesota	469	1.67	1.62	5
9	North Dakota	99	1.65	1.64	1
10	Delaware	35	1.62	2.21	(59)
11	Montana	82	1.56	1.46	10
12	Nevada	39	1.51	3.87	(236)
13	Hawaii	7	1.49	1.28	21
14	Alaska	7	1.44	1.50	(6)
15	North Carolina	108	1.41	1.40	1
16	Washington	99	1.39	1.15	24
17	California	296	1.38	1.23	15
18	Idaho	17	1.37	1.19	18
19	Maryland	114	1.32	1.21	11
20	Oregon	40	1.32	1.76	(44)
21	Vermont	19	1.32	1.19	13
22	Kansas	371	1.30	0.71	59
23	Colorado	175	1.28	1.22	6
24	New Mexico	56	1.27	1.08	19
25	Georgia	347	1.26	1.51	(25)
26	Texas	672	1.26	1.50	(24)
27	Wisconsin	303	1.26	1.24	2
28	Missouri	372	1.25	1.23	2
29	New York	204	1.25	0.95	30
30	Kentucky	226	1.24	1.15	9
31	Indiana	191	1.23	1.67	(44)
32	West Virginia	72	1.23	1.18	5
33	Tennessee	202	1.22	1.08	14
34	Alabama	159	1.21	1.30	(9)
35	Michigan	175	1.20	1.06	14
36	Puerto Rico	10	1.19	1.45	(26)
37	New Jersey	135	1.18	1.20	(2)
38	Arkansas	163	1.16	1.20	(4)
39	Illinois	712	1.16	0.64	52
40	Iowa	411	1.16	1.19	(3)
41	Mississippi	100	1.16	1.23	(7)
42	South Carolina	95	1.16	1.13	3
43	Connecticut	58	1.15	1.23	(8)
44	Pennsylvania	253	1.14	1.08	6
45	Florida	298	1.13	1.11	2
46	Maine	37	0.98	1.29	(31)
47	Massachusetts	195	0.92	0.99	(7)
48	Nebraska	261	0.92	1.05	(13)
49	Ohio	281	0.91	1.46	(55)
50	Rhode Island	14	0.89	0.86	3
51	Louisiana	162	0.88	1.28	(40)
52	District of Col.	7	0.49	0.26	23
	U.S. and Terr.	8,854	1.31	1.29	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

September 30, 2005

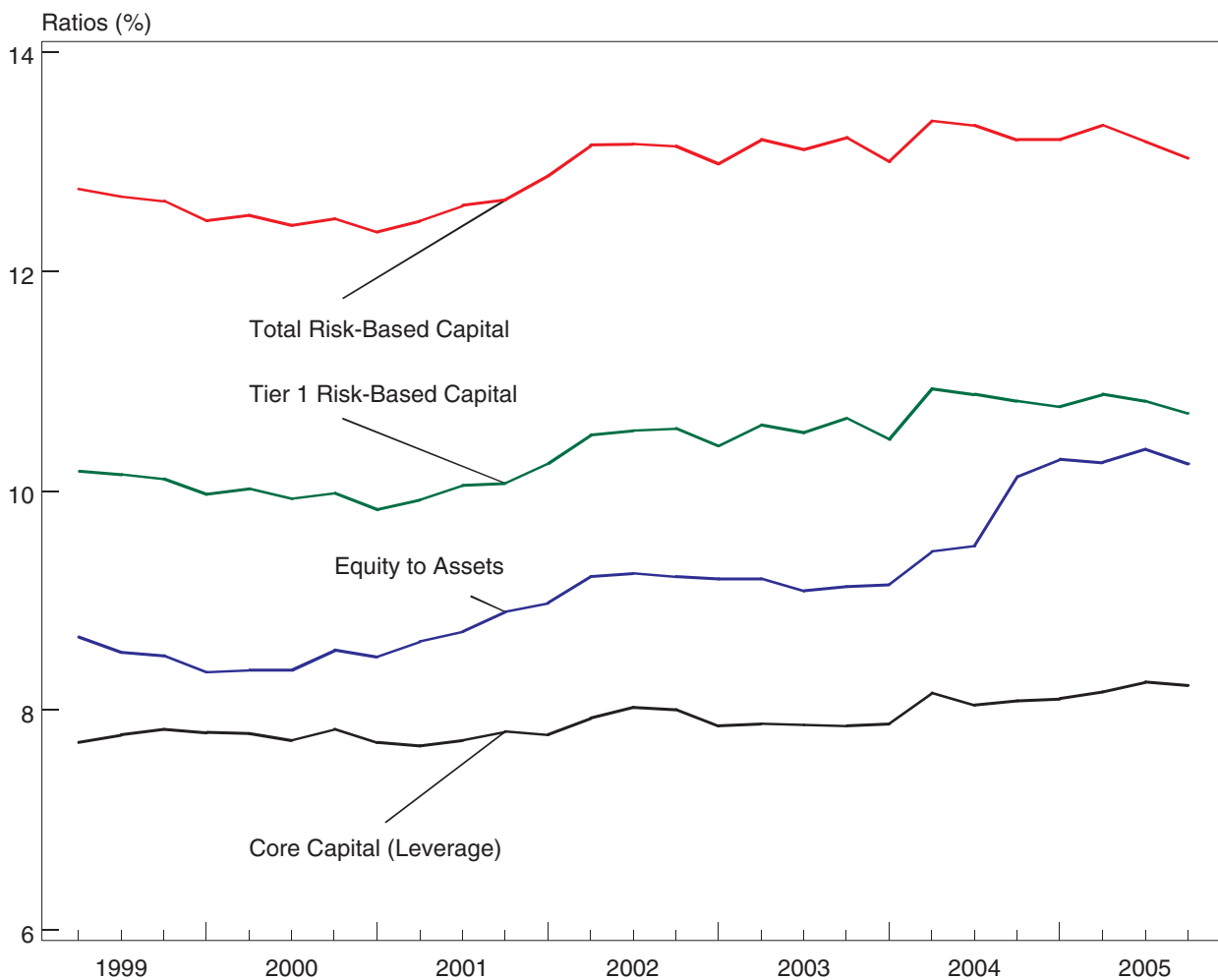


(\$ Billions)	9/30/04	9/30/05	% Change
Insured Deposits (estimated)	3,559	3,830	7.6
BIF - Insured	2,612	2,825	8.2
SAIF - Insured	944	1,006	6.6
Uninsured Deposits	2,825	3,139	11.1
In Foreign Offices	820	903	10.1
Other Borrowed Funds*	1,964	2,074	5.6
All Other Liabilities	529	561	6.0
Subordinated Debt	111	125	12.6
Equity Capital	1,001	1,097	9.6
Total Liabilities and Equity Capital	9,877	10,700	8.3

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

Capital Ratios

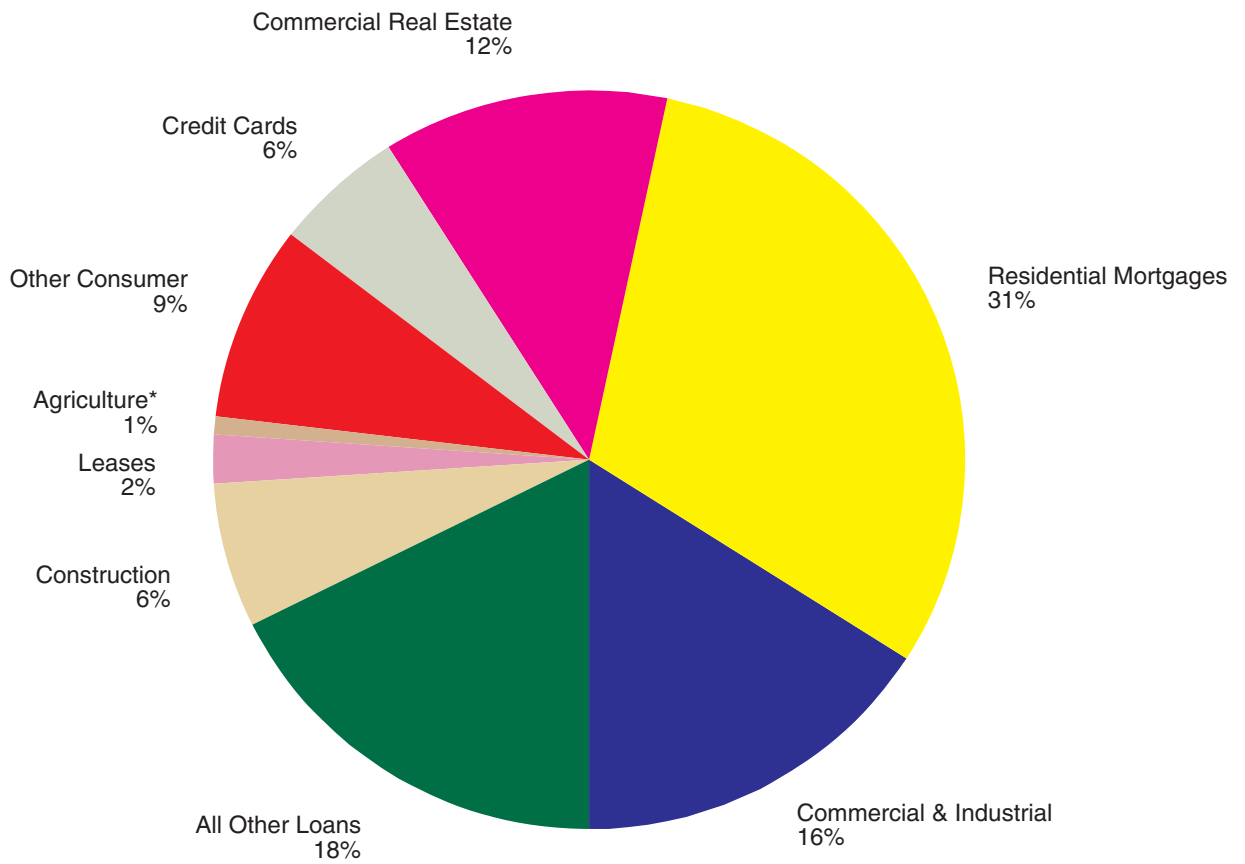
1999 - 2005



	12/99	12/00	12/01	12/02	12/03	12/04	9/05
Total Risk-Based Capital	12.46	12.36	12.87	12.98	13.00	13.20	13.03
Tier 1 Risk-Based Capital	9.97	9.83	10.25	10.41	10.47	10.77	10.71
Equity to Assets	8.35	8.49	8.98	9.20	9.15	10.29	10.25
Core Capital (Leverage)	7.80	7.71	7.78	7.86	7.88	8.11	8.23

Loan Portfolio Composition

September 30, 2005

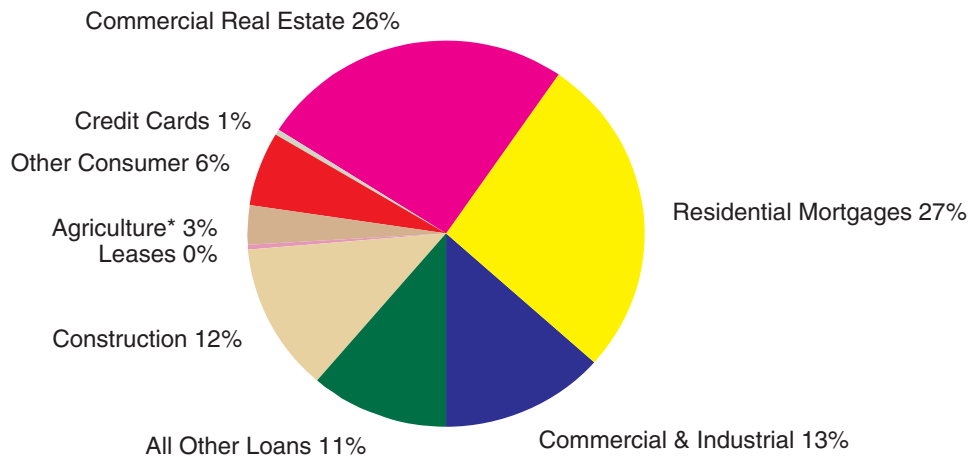


* OTS - Supervised Savings Associations do not identify agricultural loans.

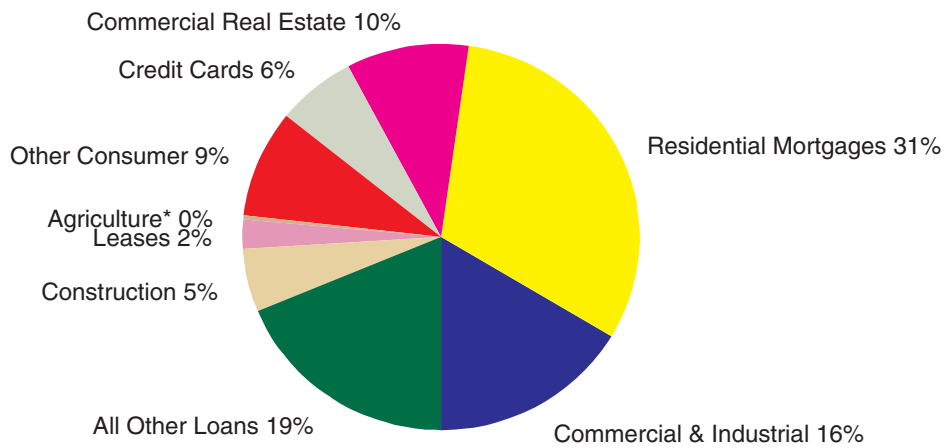
Loan Portfolio Composition by Asset Size

September 30, 2005

Assets < \$1 Billion



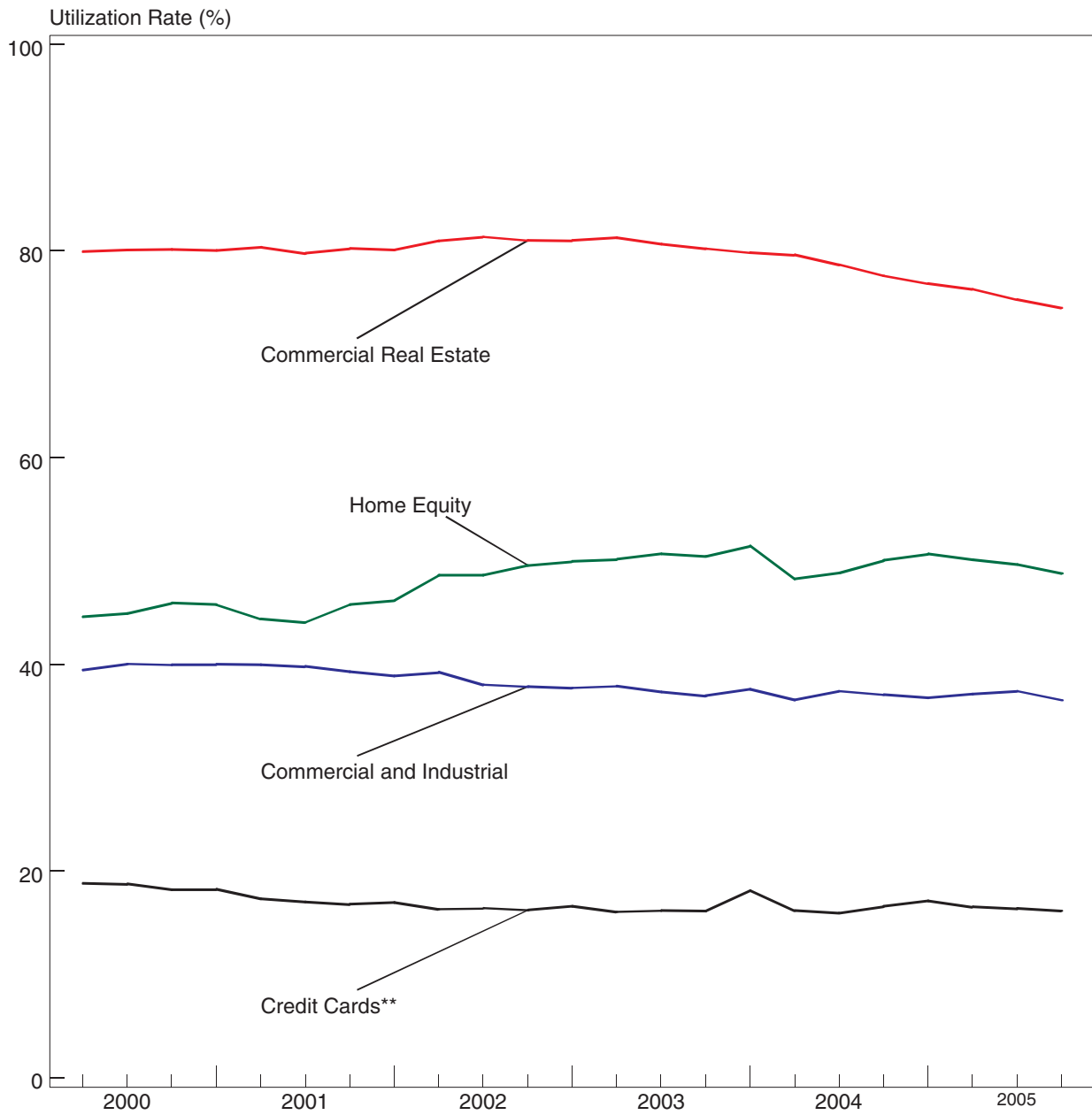
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

2000-2005

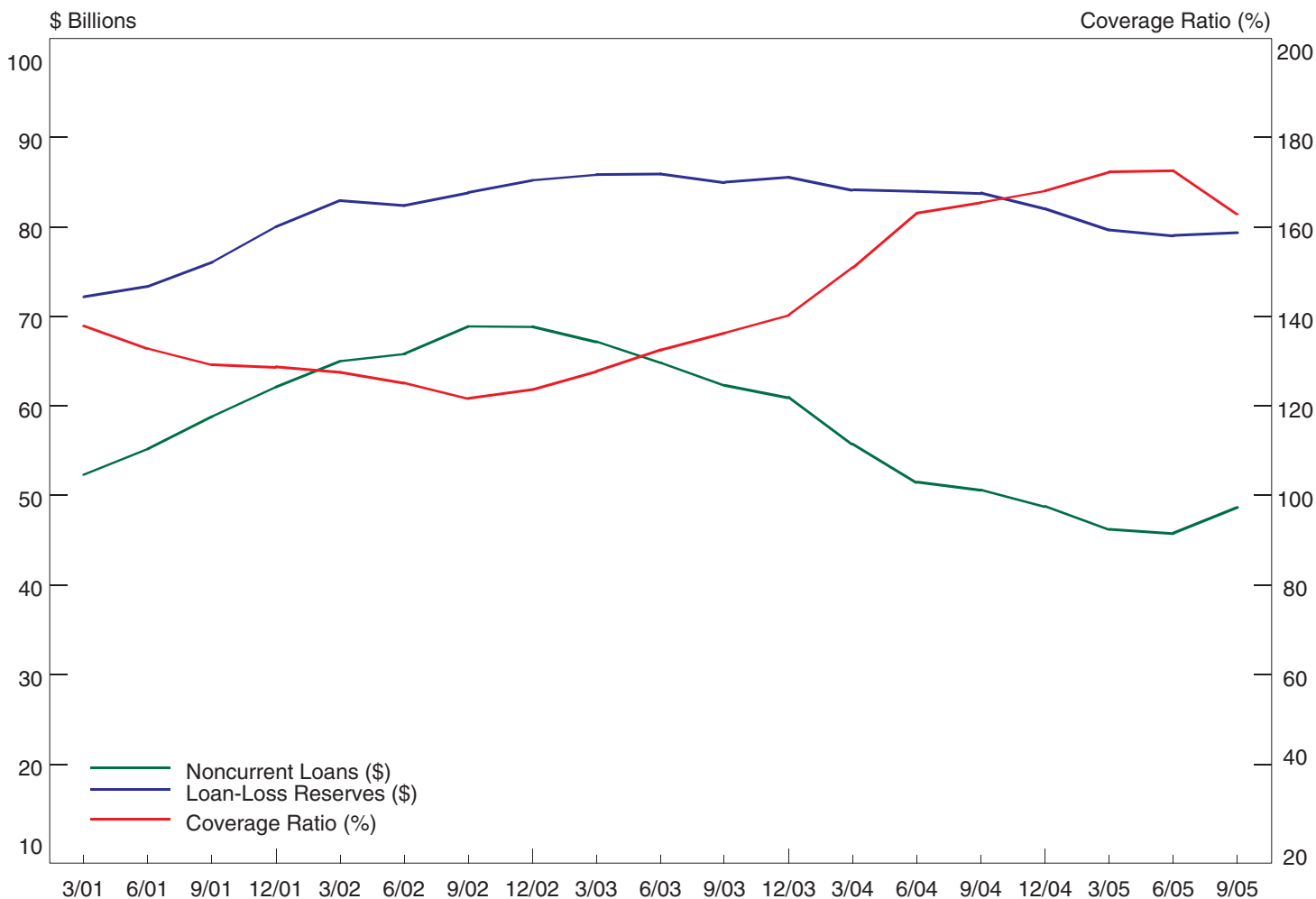


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** 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 45.8 48.7

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 84.2 84.0 83.8 82.0 79.7 79.1 79.4

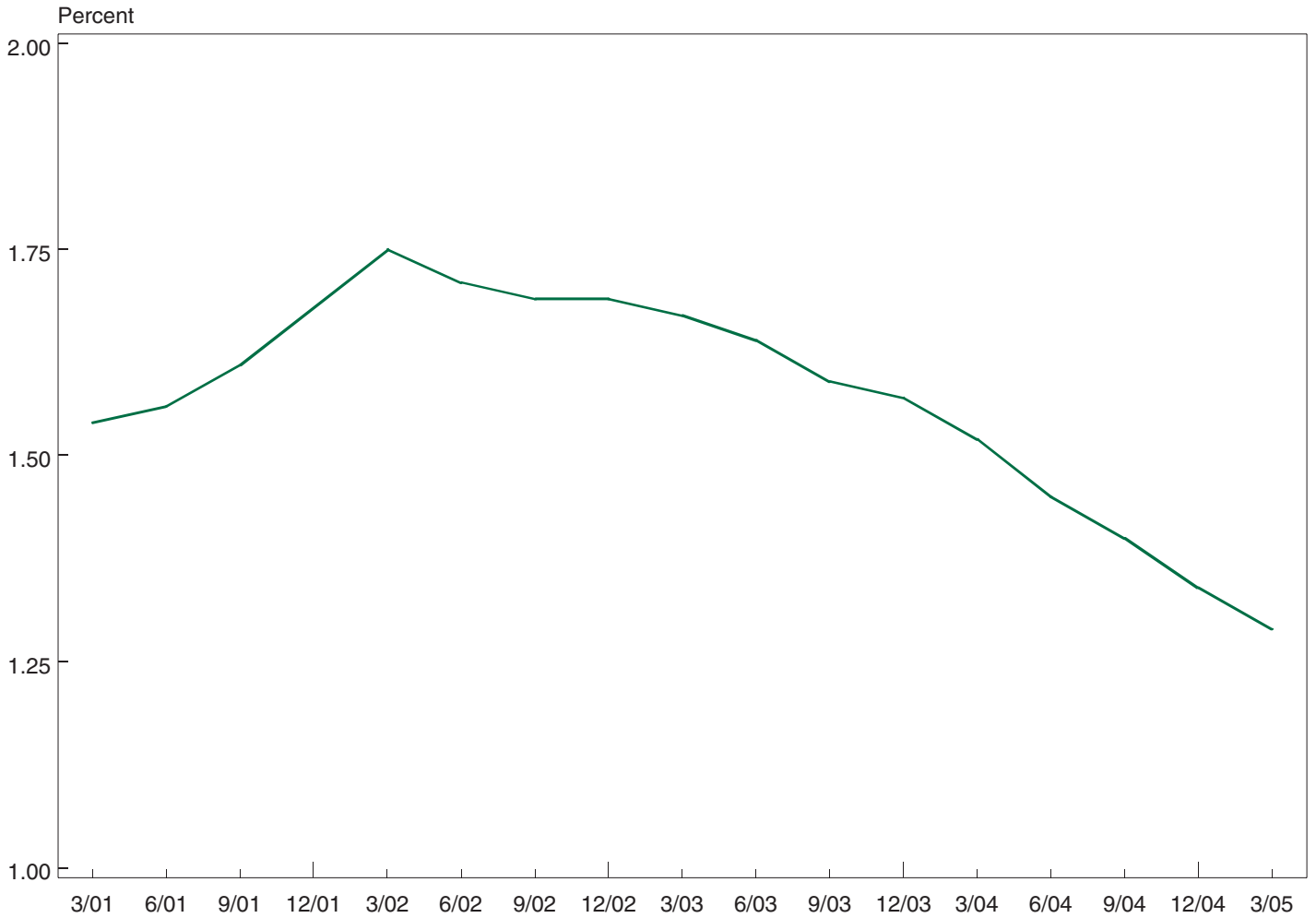
Coverage Ratio (%)

138 133 129 129 128 125 122 124 128 133 136 140 151 163 165 168 172 173 163

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2001-2005

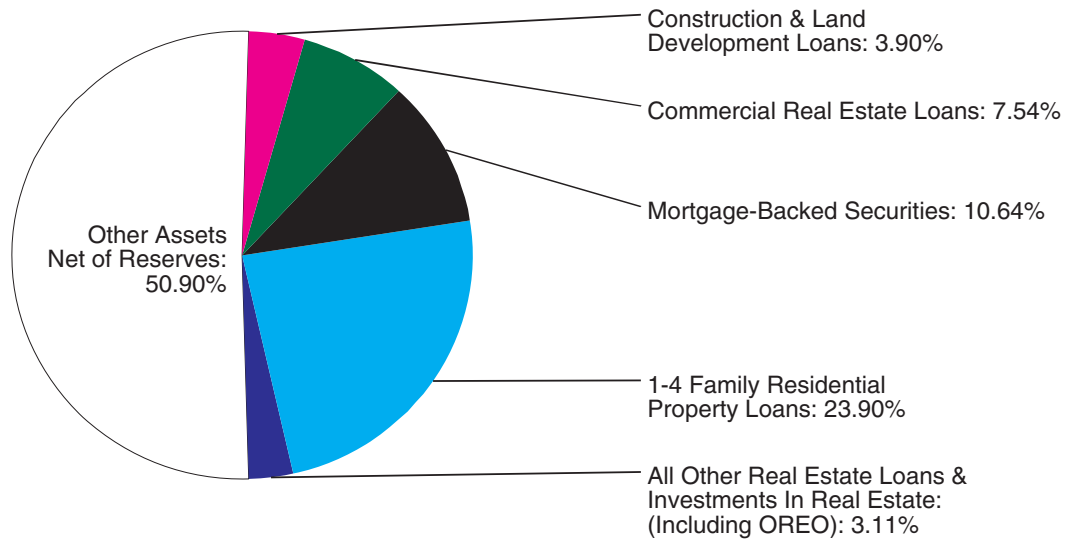


Loss Allowance to Loans and Leases

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

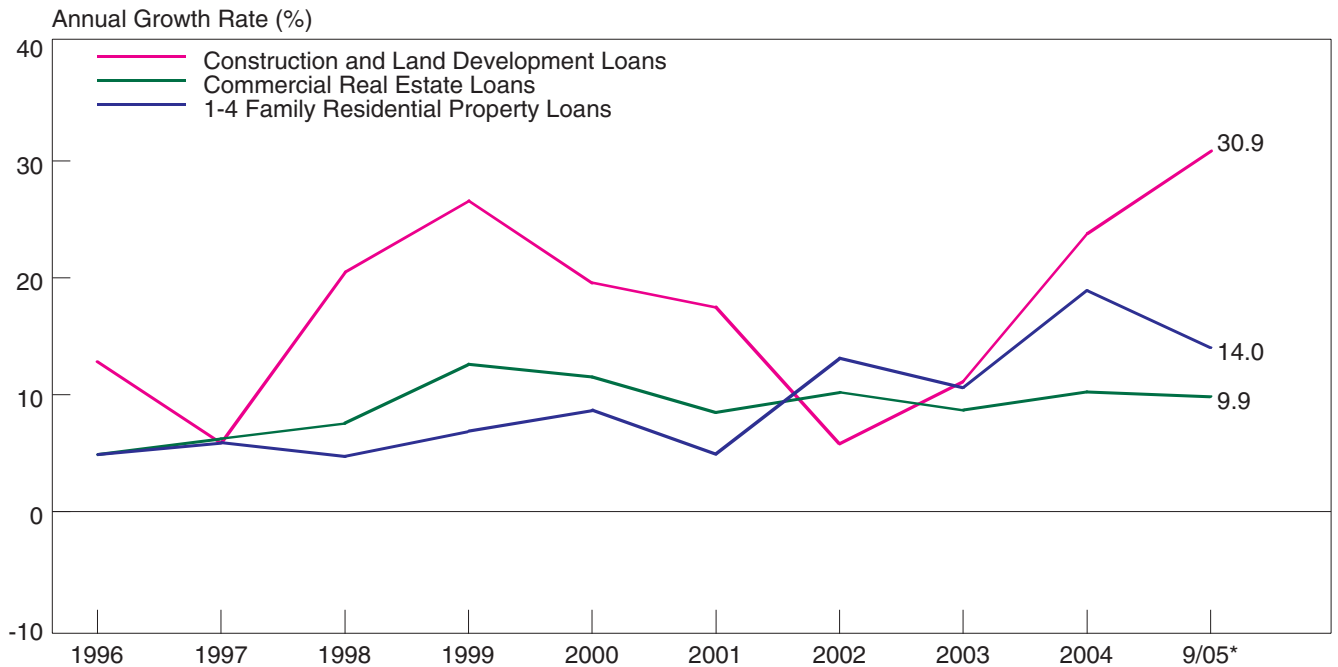
Real Estate Assets as a Percent of Total Assets

September 30, 2005



Real Estate Loan Growth Rates*

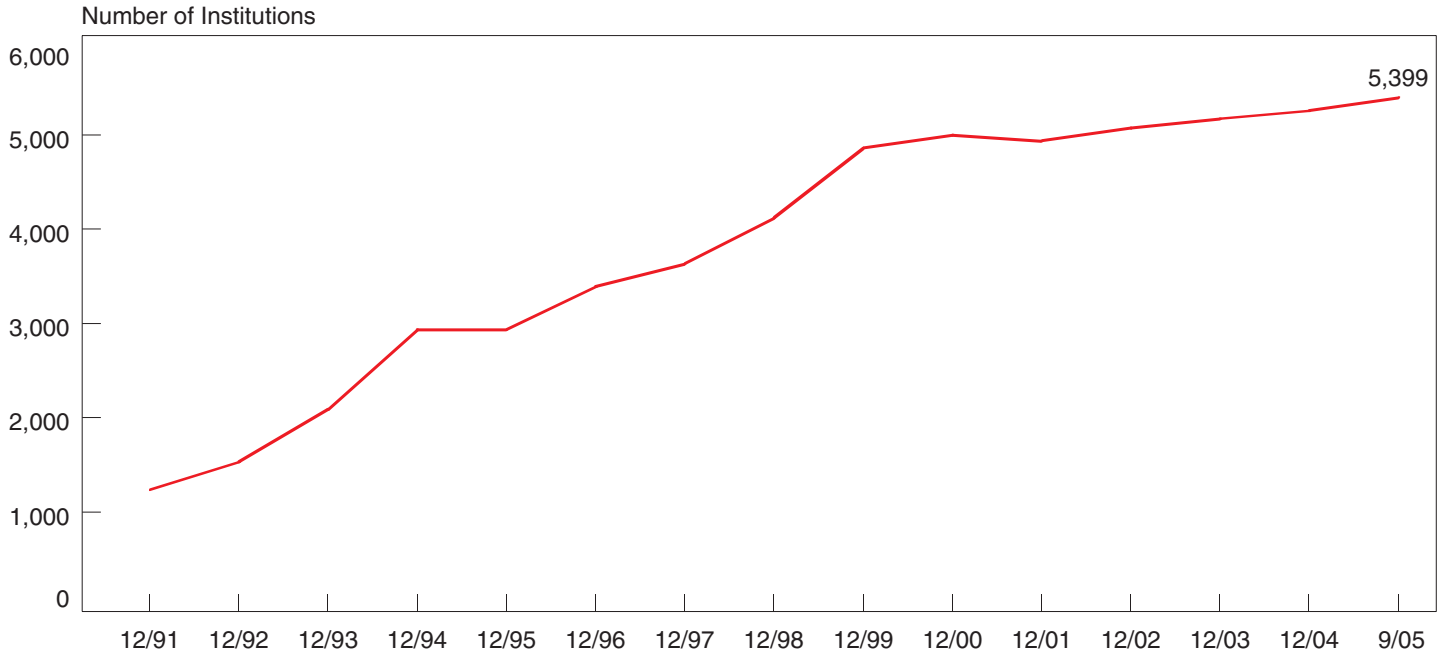
1996-2005



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

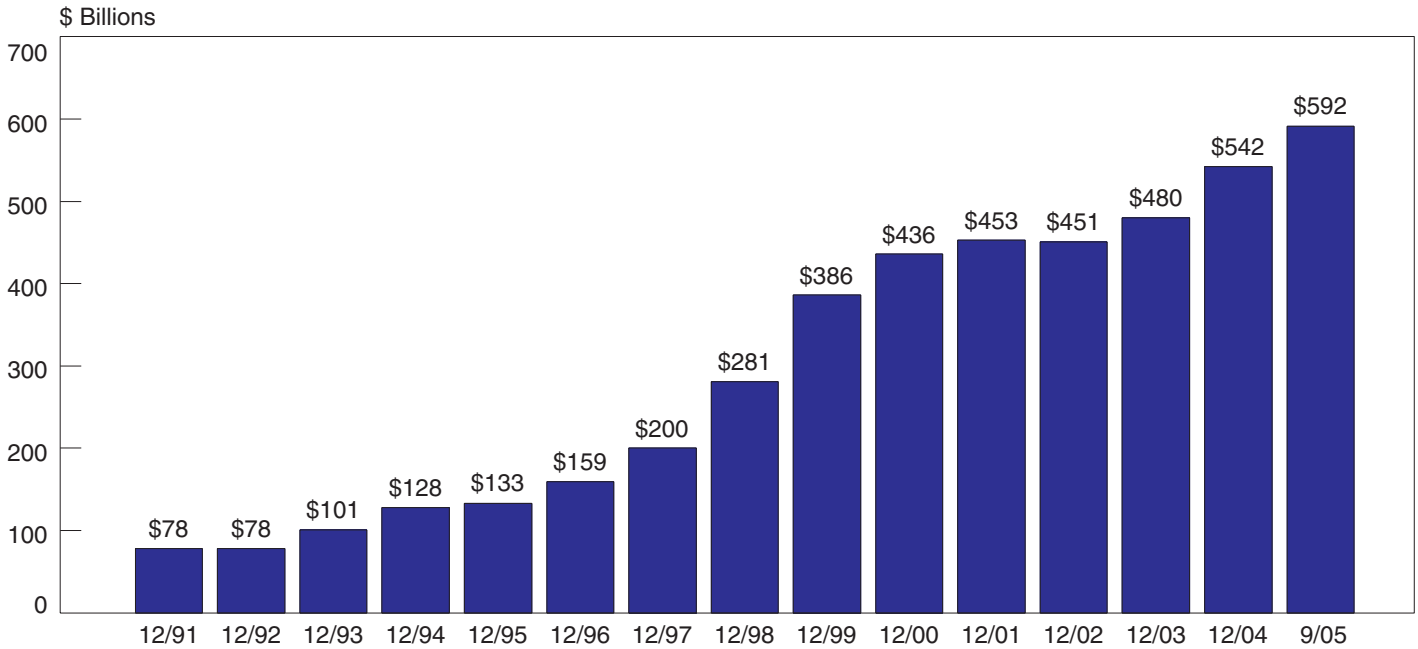
Number of Institutions with FHLB Advances

1991 - 2005

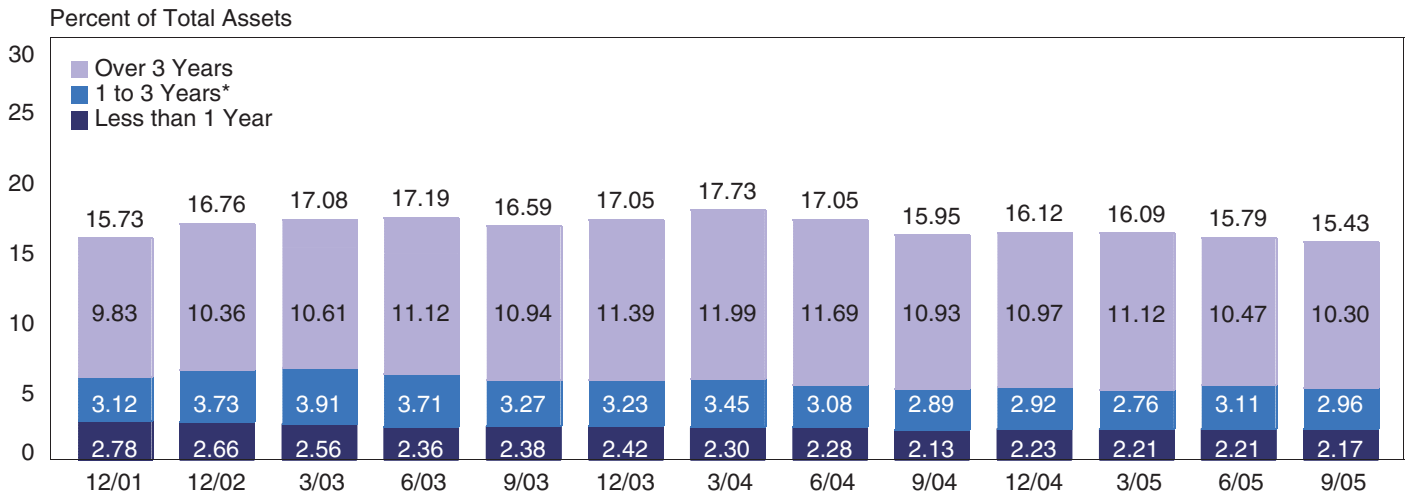


Amount of FHLB Advances Outstanding

1991 - 2005

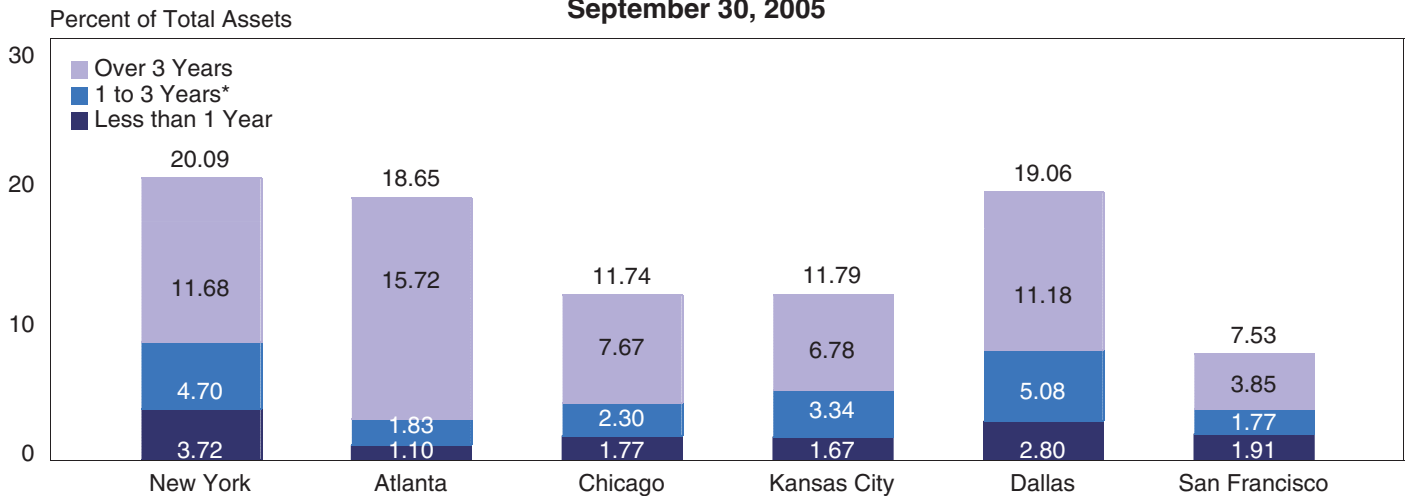


Debt Securities by Maturity or Repricing Frequency...



...and by Region

September 30, 2005



Total Securities (Debt and Equity)

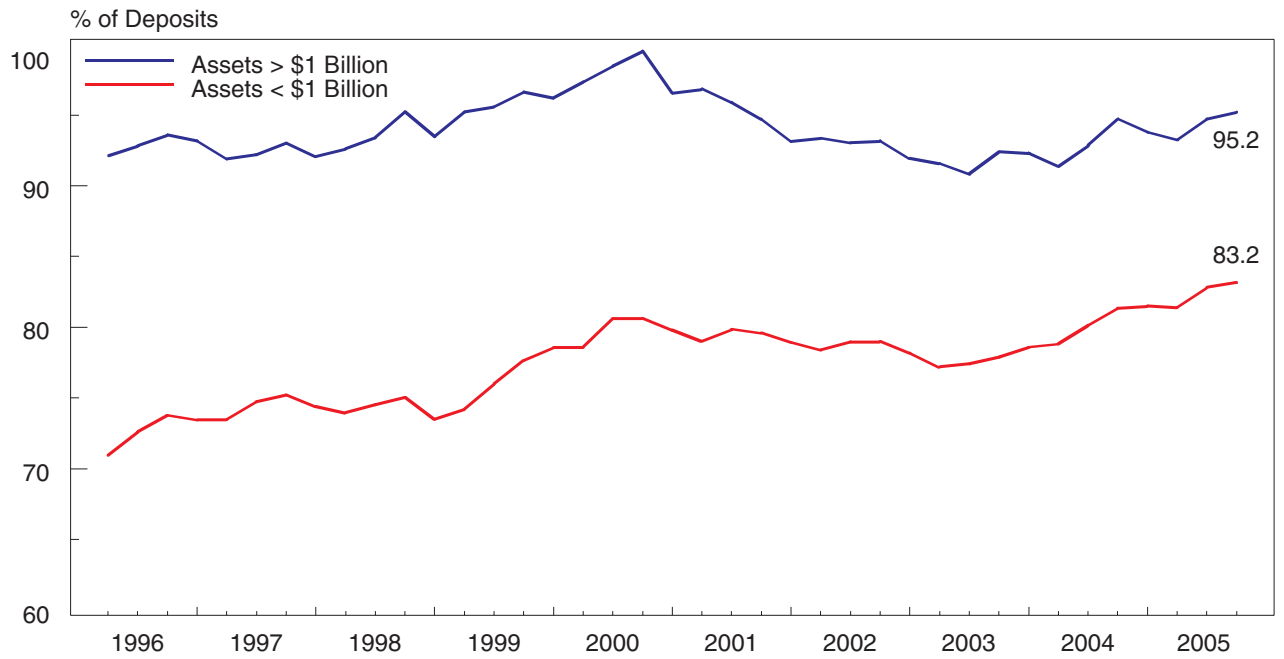
(\$ Billions)

	9/03	12/03	3/04	6/04	9/04	12/04	3/05	6/05	9/05
U.S. Government Obligations:									
U.S. Treasury	117	126	132	123	102	98	90	91	94
U.S. Agencies	10	10	10	11	11	11	11	11	12
Government Sponsored Enterprises	264	276	281	288	280	279	281	279	279
Mortgage Pass-through Securities	618	638	738	731	697	745	759	746	739
Collateralized Mortgage Obligations	330	344	365	343	351	369	384	395	399
State, County, Municipal Obligations	117	117	118	117	120	119	121	125	128
Asset Backed Securities	96	105	104	103	75	70	76	79	77
Other Debt Securities	123	128	134	133	136	143	144	140	139
Equity Securities	27	27	27	26	25	26	24	23	23
Total Securities	\$1,702	\$1,771	\$1,908	\$1,875	\$1,796	\$1,860	\$1,888	\$1,889	\$1,891

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

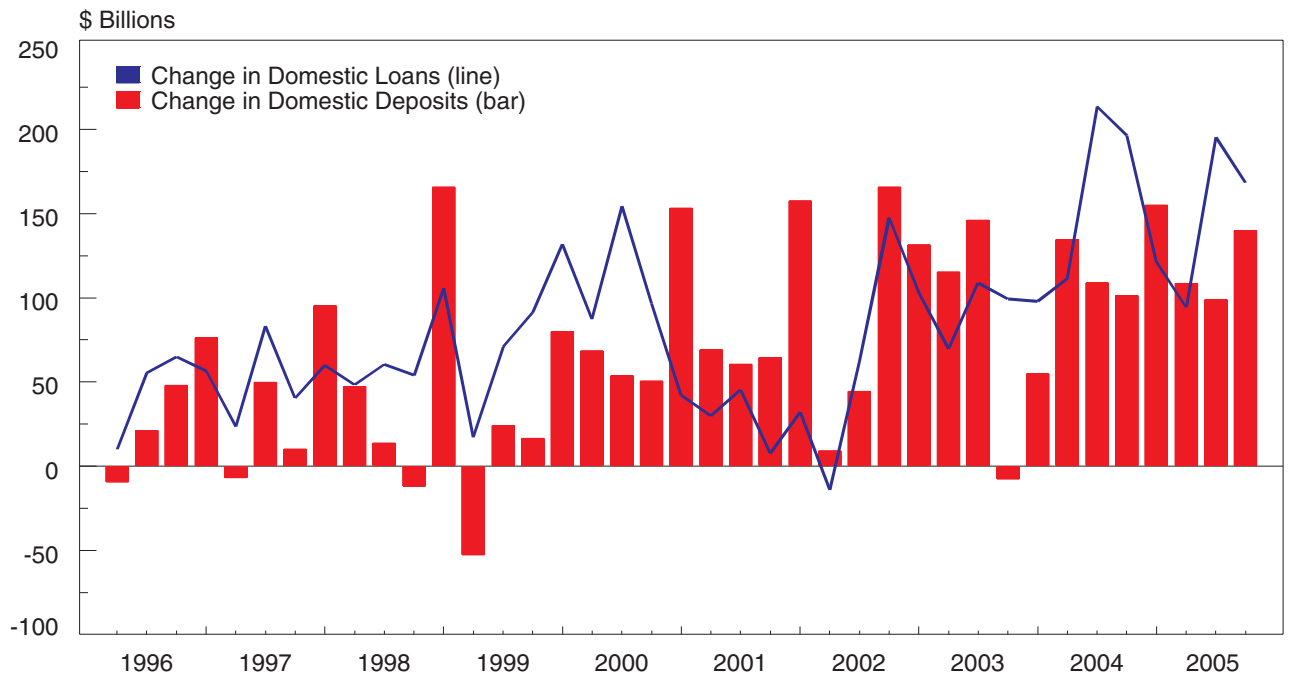
Net Loans and Leases to Deposits (Domestic and Foreign)

1996 - 2005



Quarterly Change in Domestic Loans vs Domestic Deposits

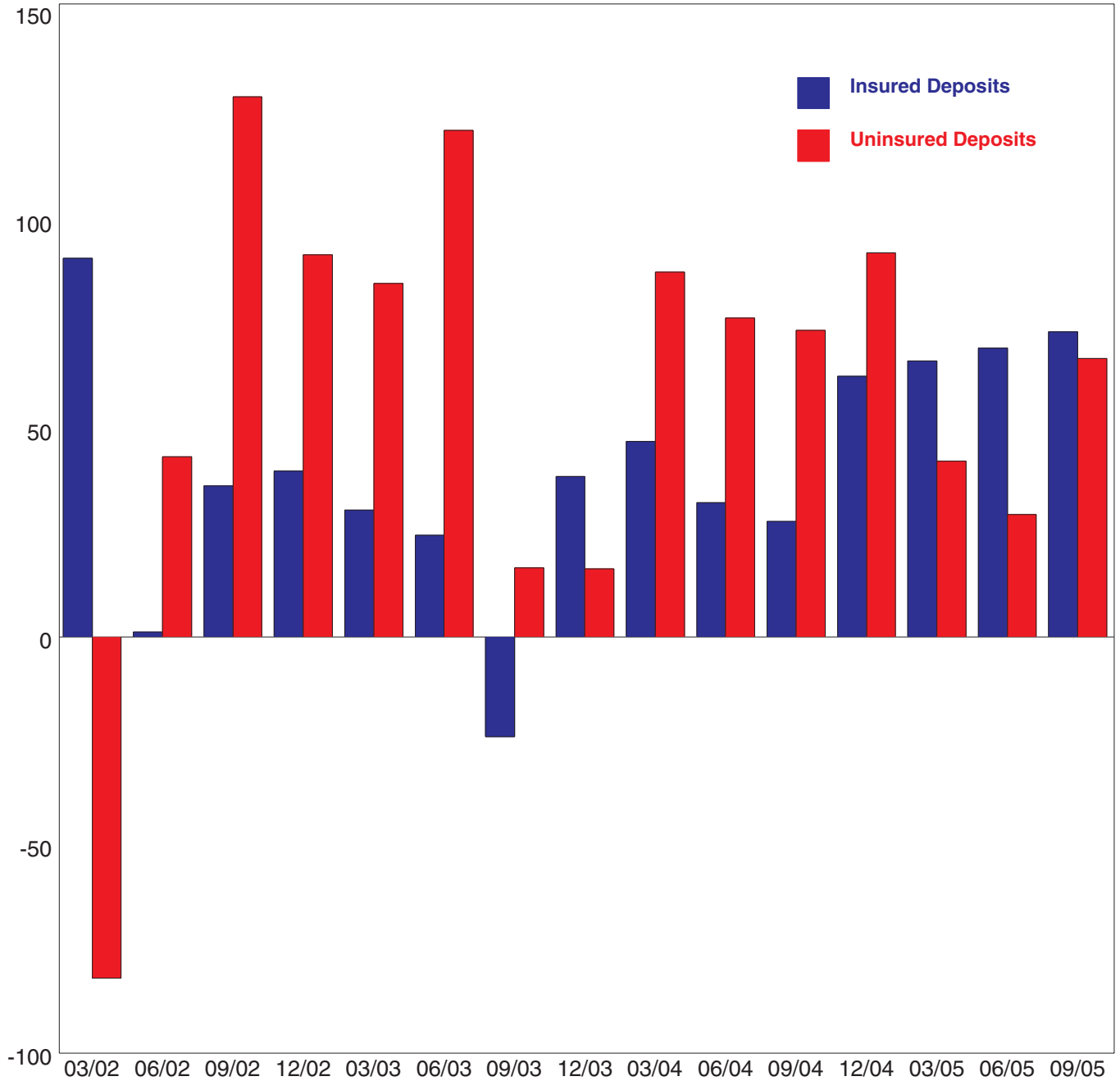
1996 - 2005



Quarterly Change In Domestic Deposits

2002 - 2005

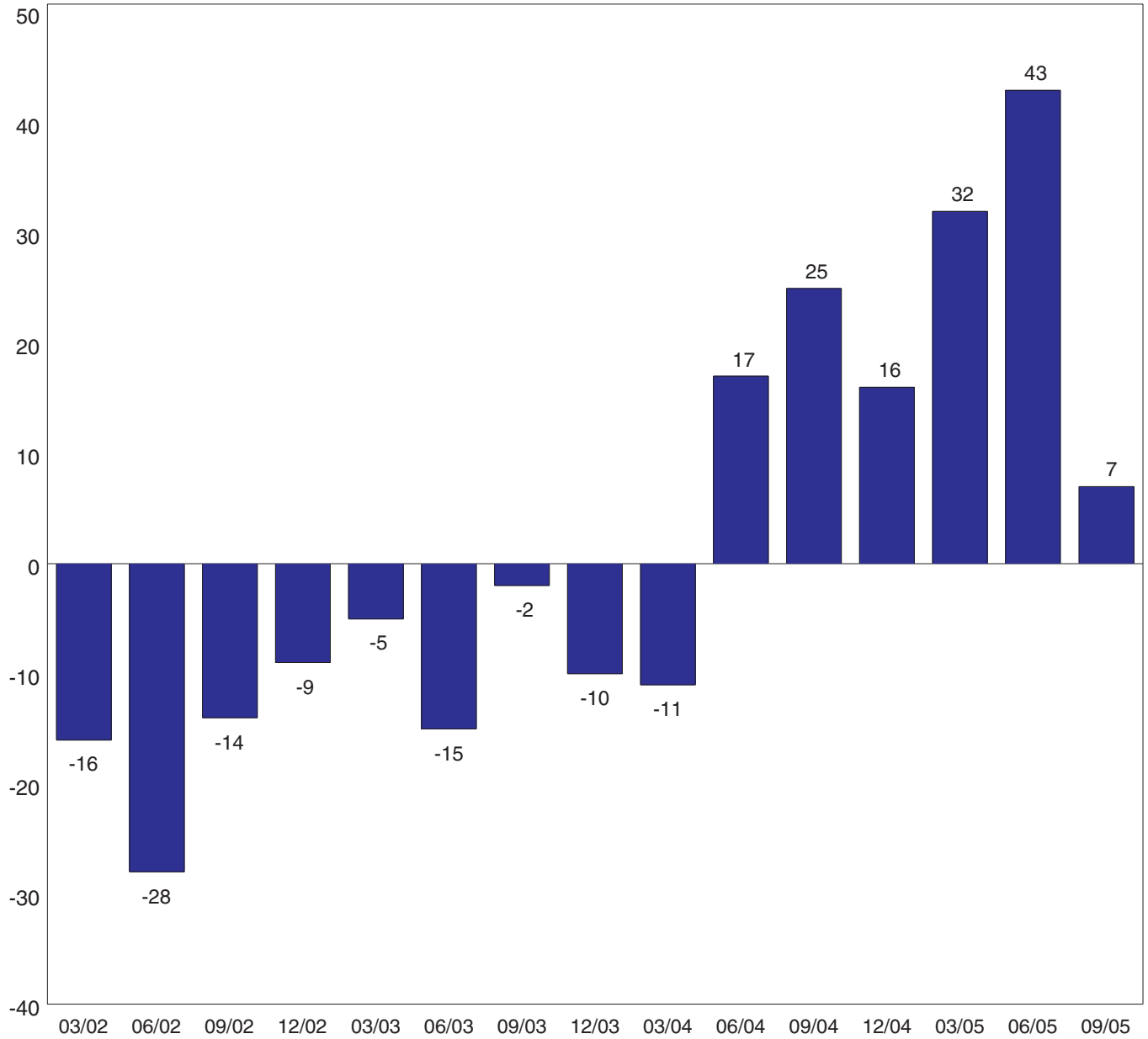
\$ Billions



Quarterly Change in C&I Loans

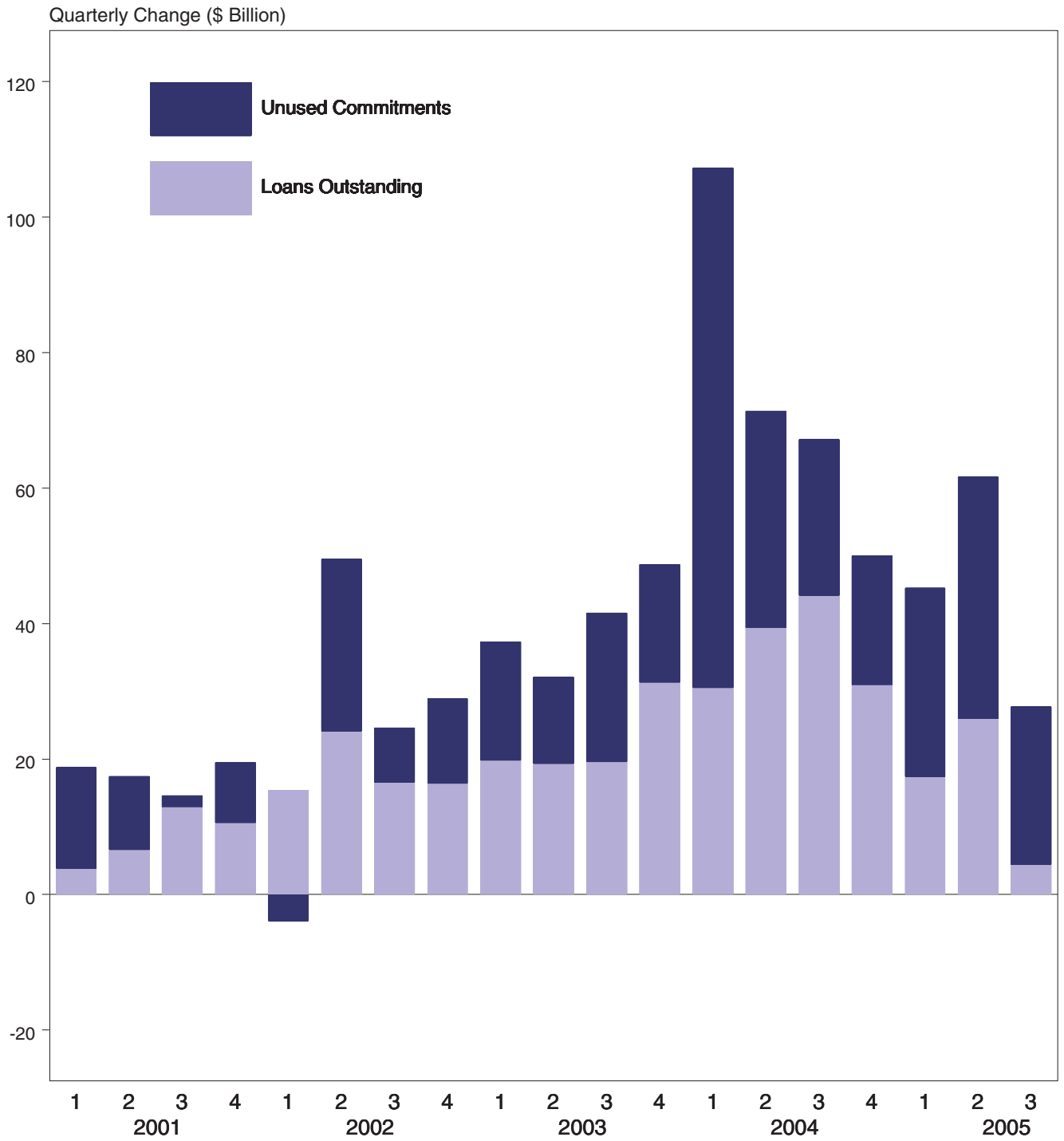
2002-2005

\$ Billions



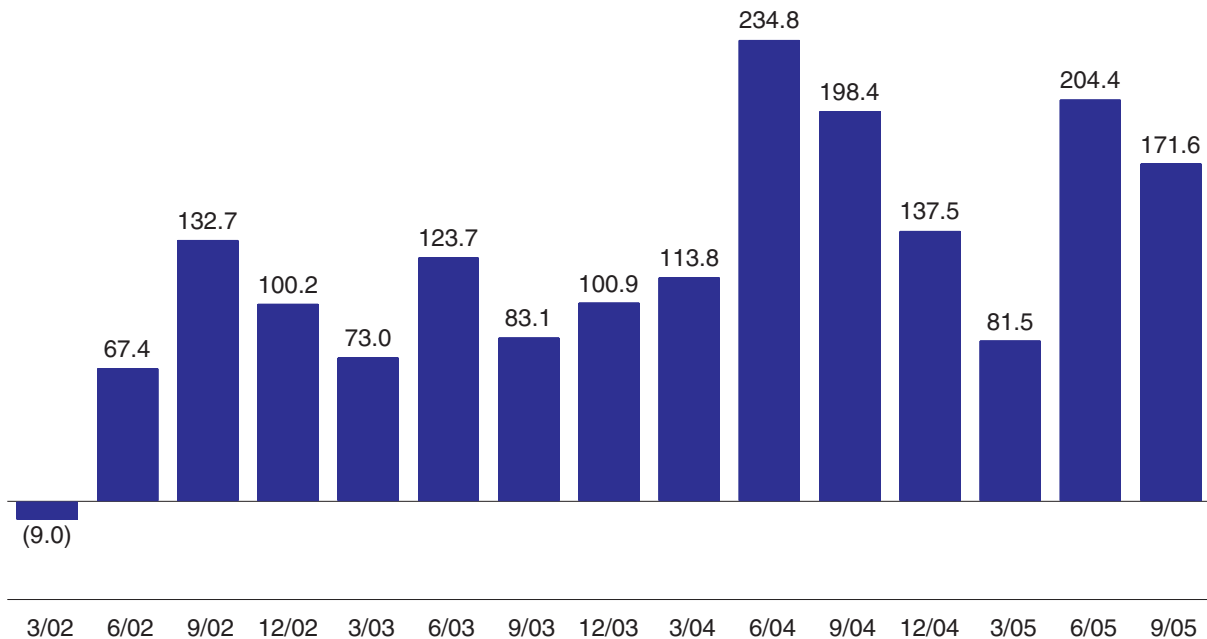
Quarterly Change in Home Equity Loans

2001-2005



Quarterly Change in Reported Loans Outstanding

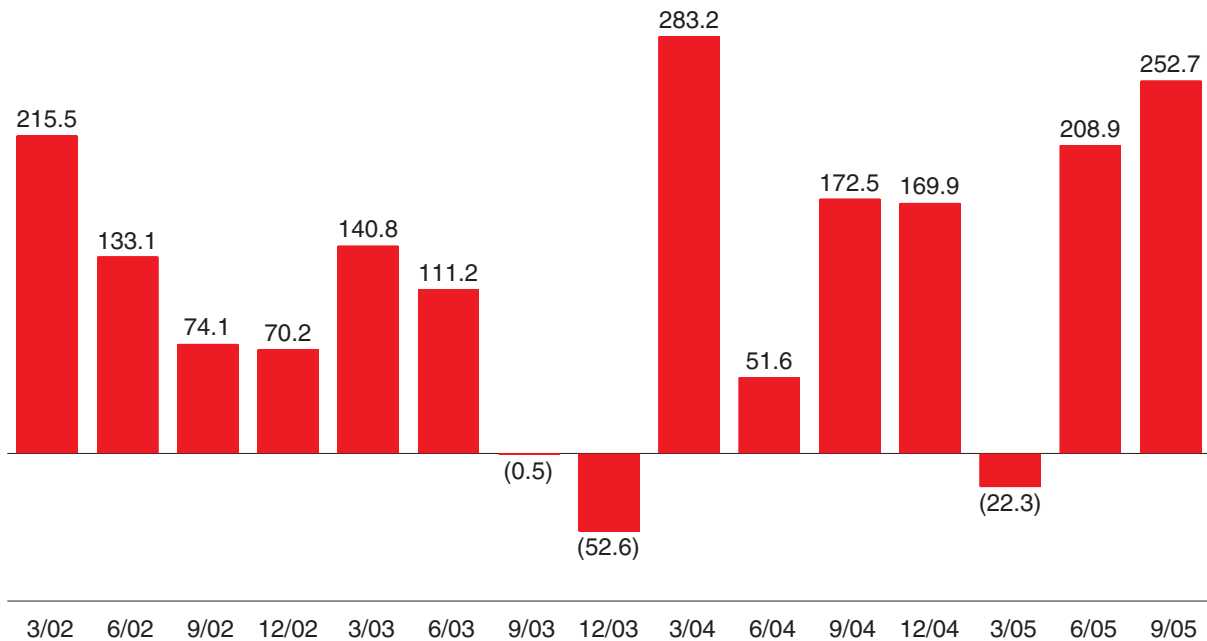
(\$ Billions)



In the third quarter of 2005, 1-4 family loans increased by \$71 billion, consumer loans increased by \$25 billion, and commercial and industrial loans increased by \$25 billion.

Quarterly Change in Unused Loan Commitments

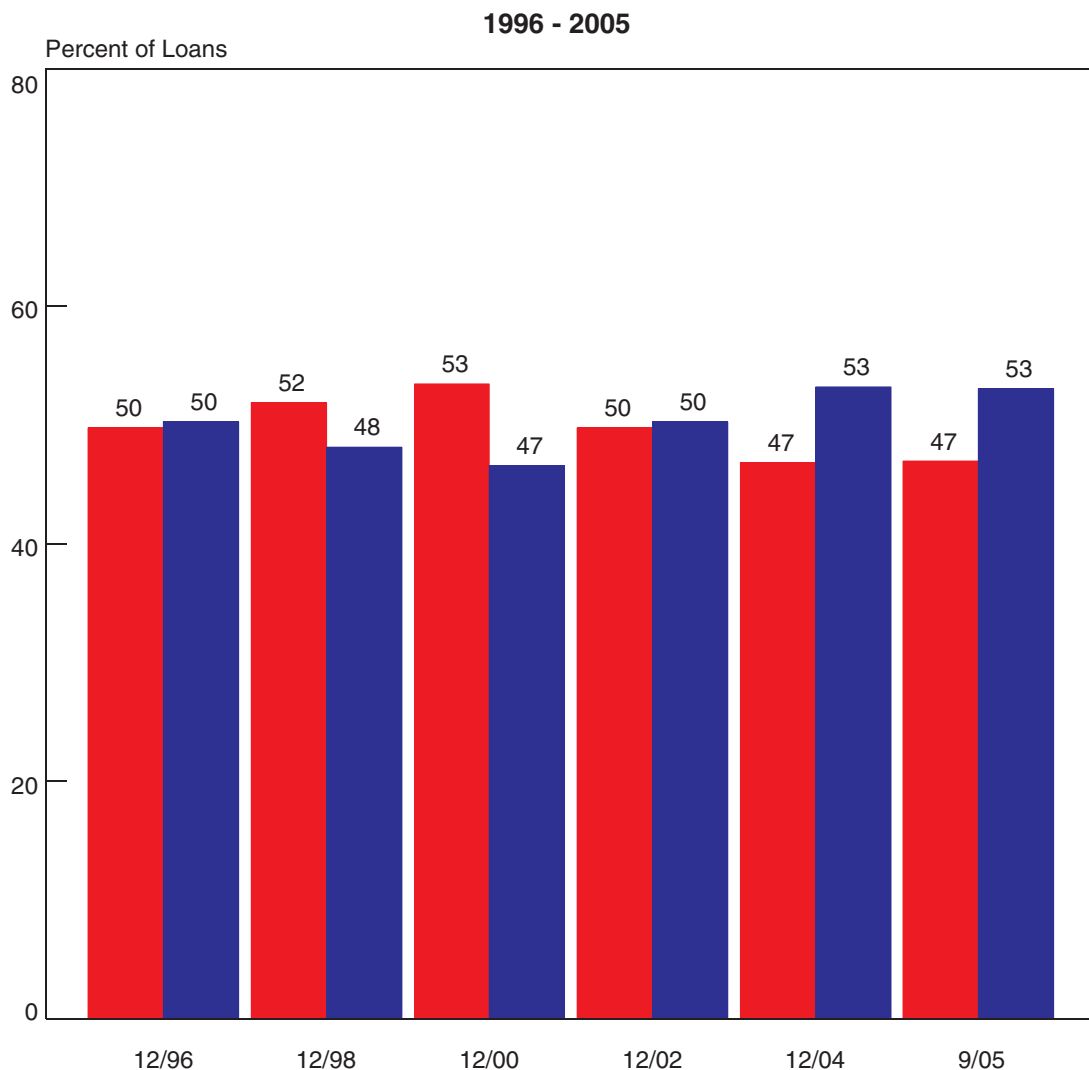
(\$ Billions)



In the third quarter of 2005, unused credit card commitments increased by \$98 billion and unused commitments for loans increased by \$78 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

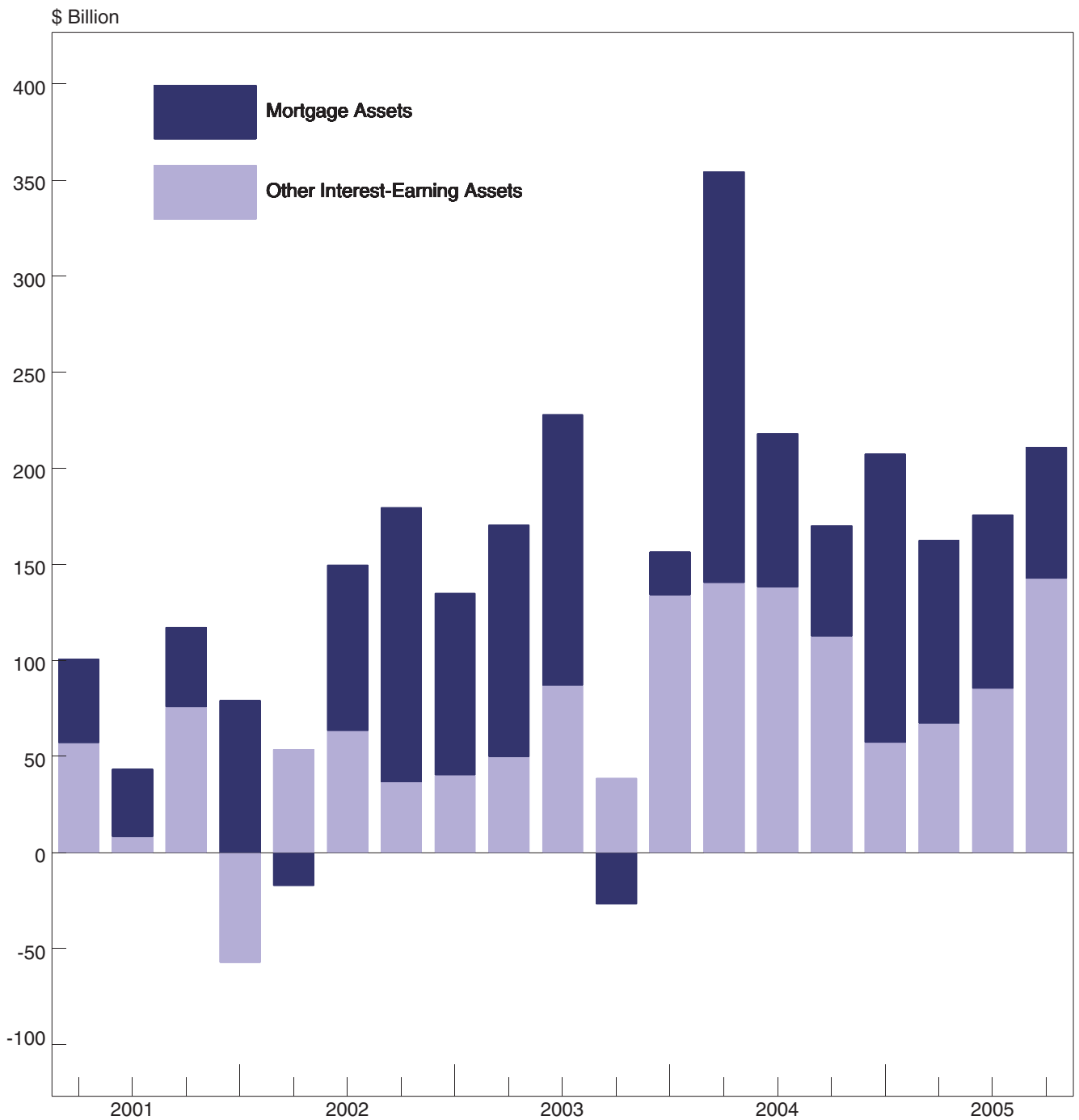
■ Commercial Borrowers	\$1,751	\$2,055	\$2,484	\$2,515	\$2,865	\$3,090
■ Consumer Loans	1,769	1,907	2,163	2,542	3,257	3,490

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

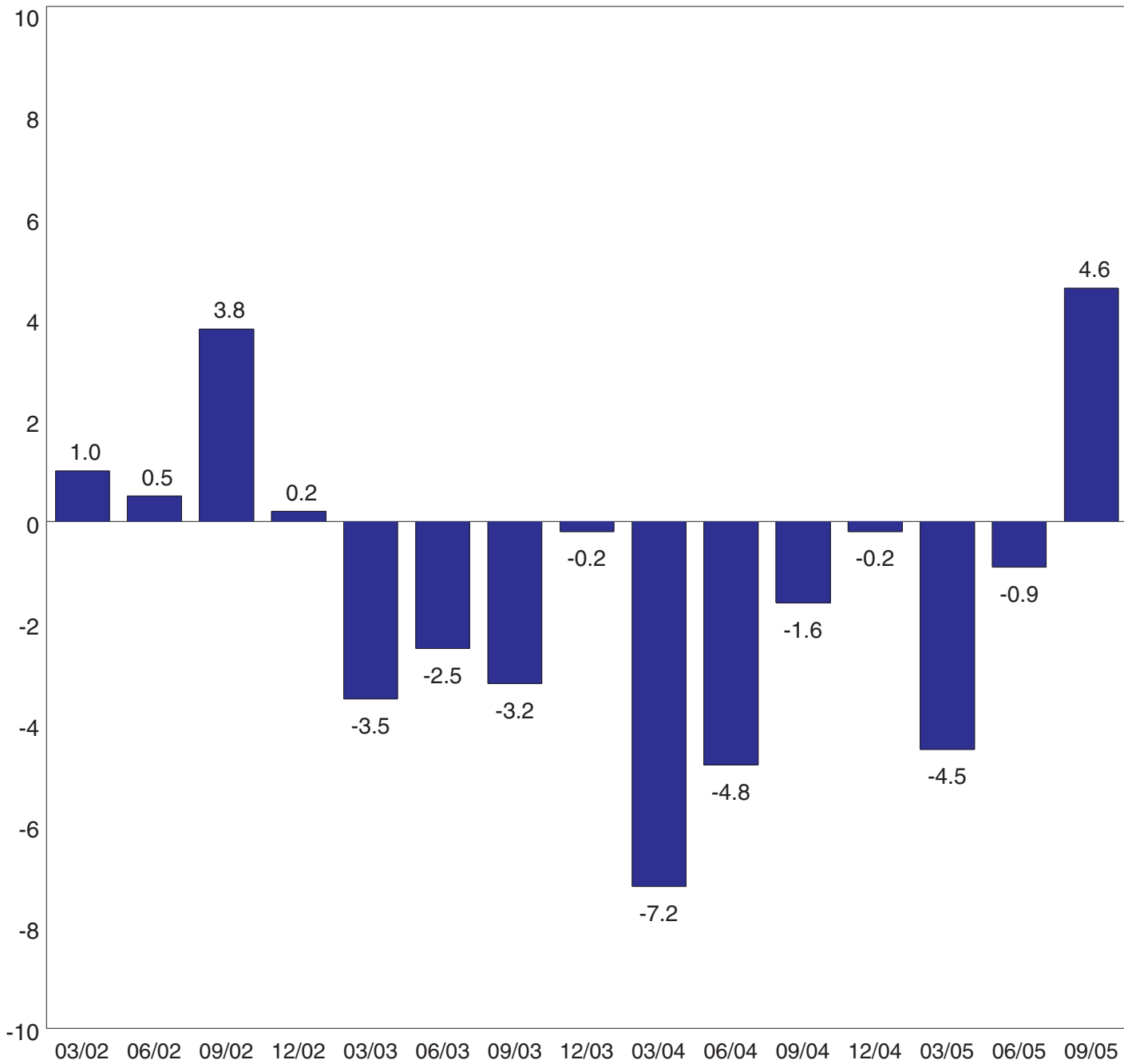
2001-2005



Quarterly Change in Noncurrent Loans & Net Charge-Offs

2002-2005

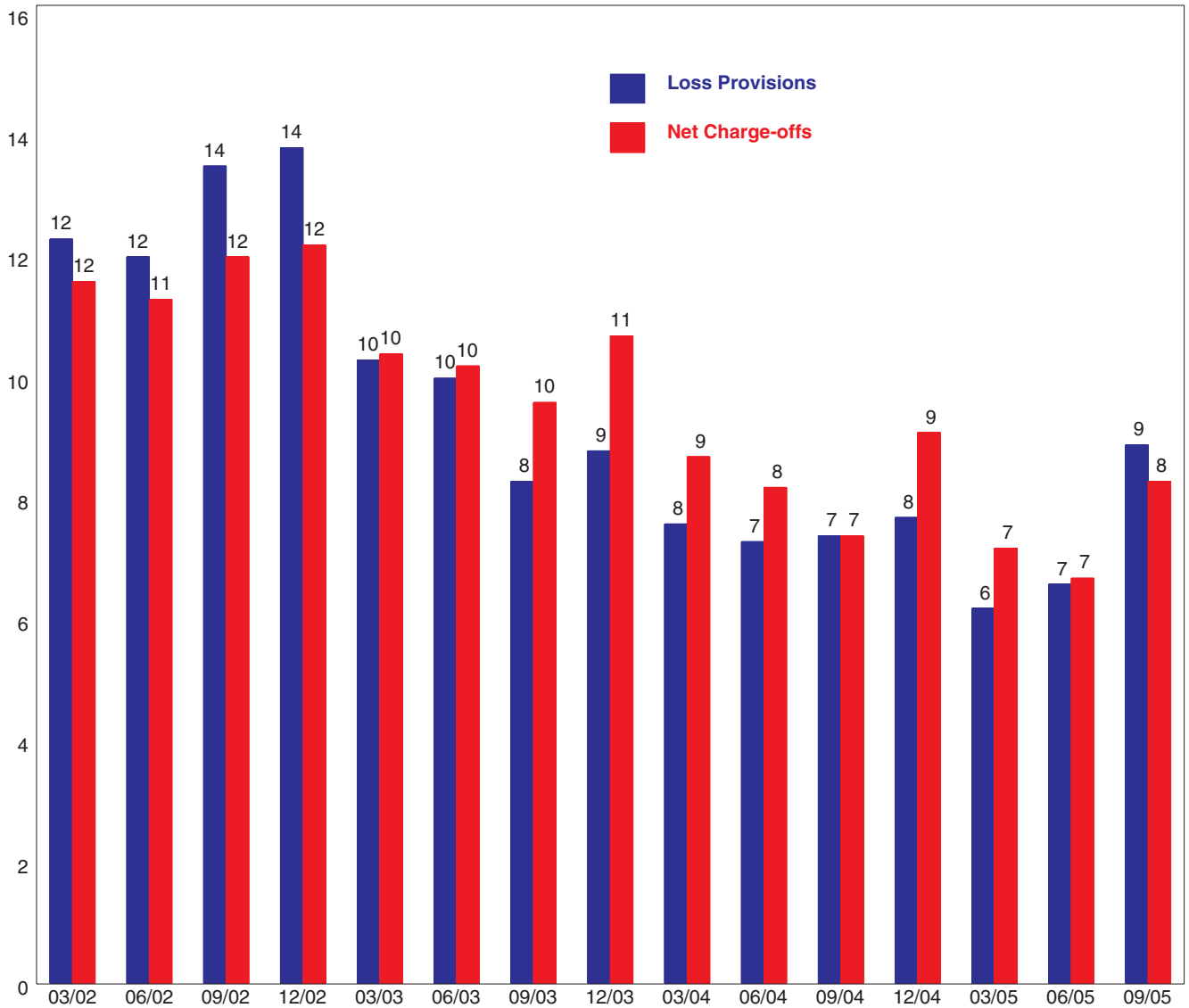
\$ Billions



Quarterly Net Charge-Offs vs. Loan Loss Provisions

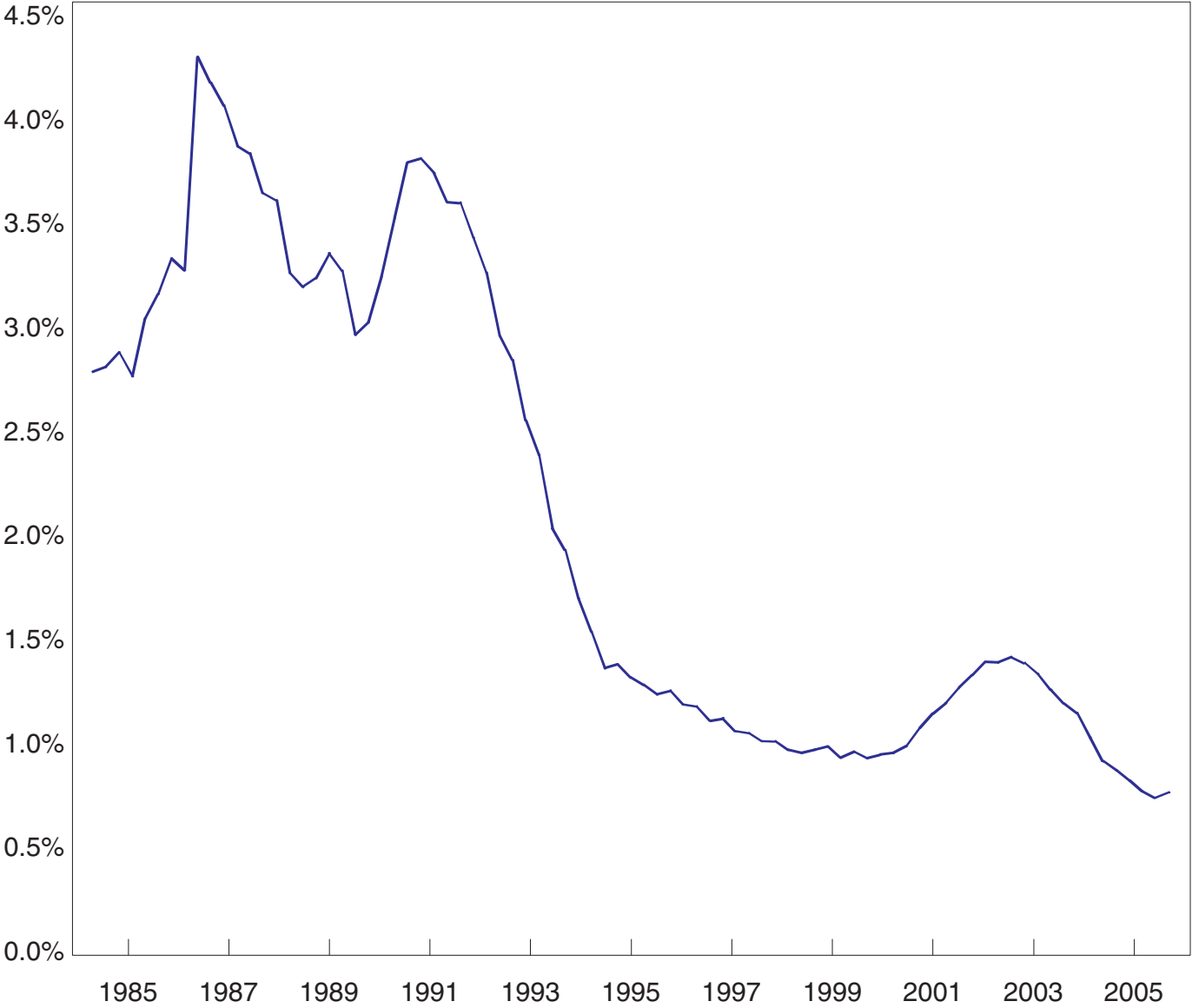
2002-2005

\$ Billions



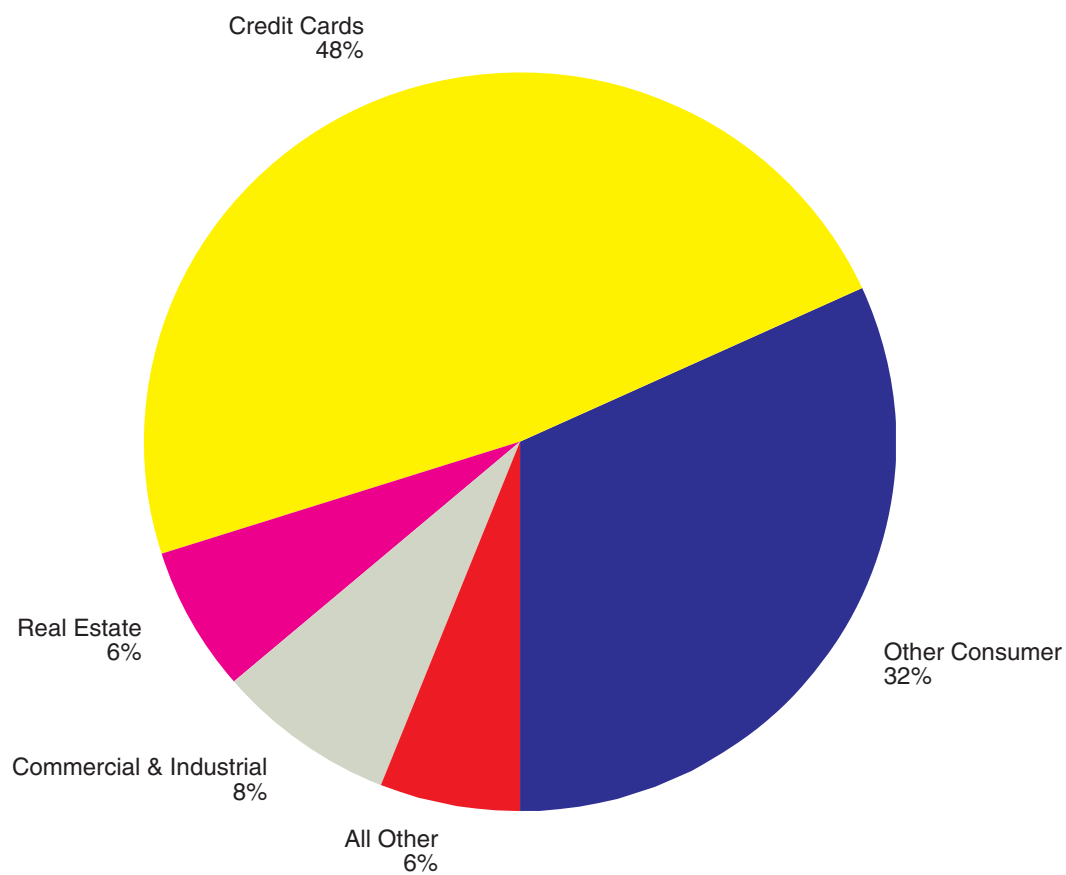
Noncurrent Loan Rate, Total Loans & Leases

1985-2005



Composition of FDIC-Insured Institutions' Loan Charge-offs

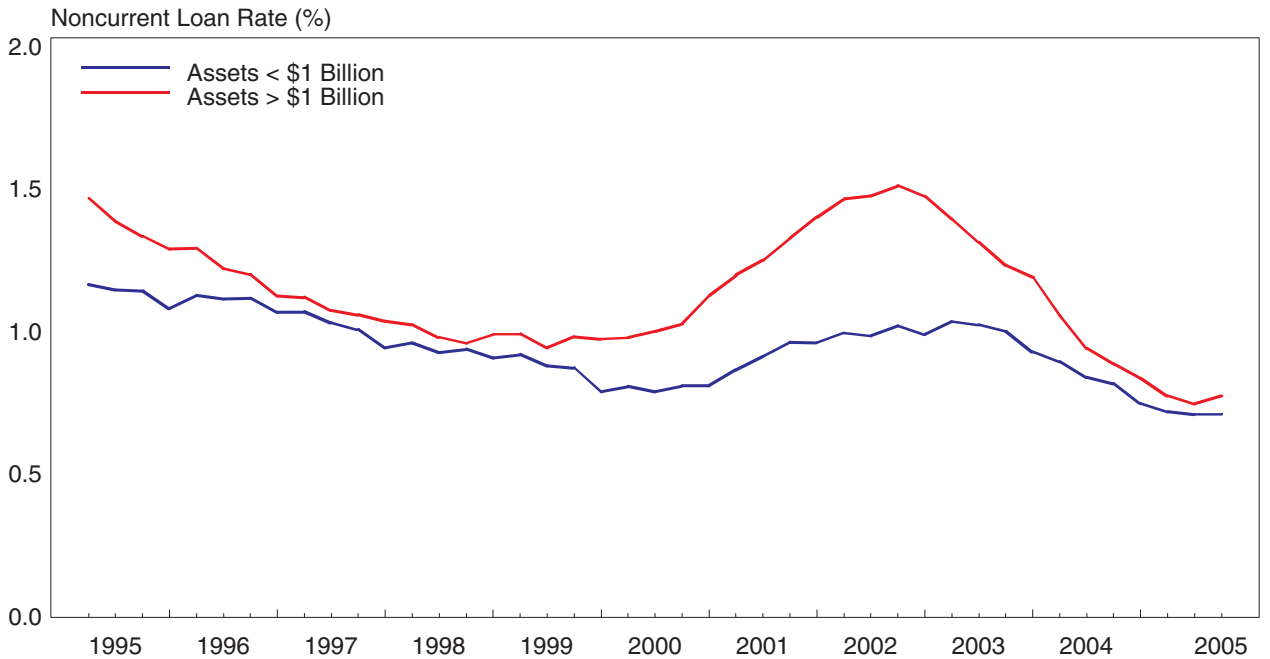
Third Quarter, 2005



Noncurrent Loan Rates

By Asset Size

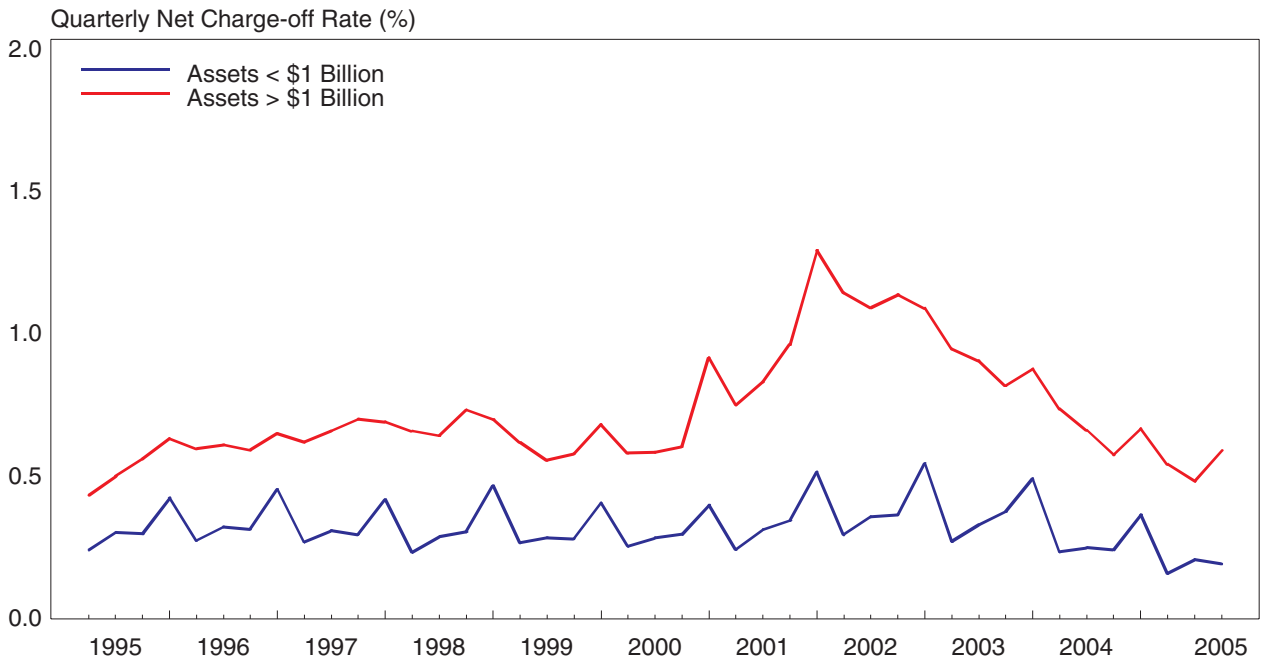
1995 - 2005



Quarterly Net Charge-off Rates

By Asset Size, Annualized

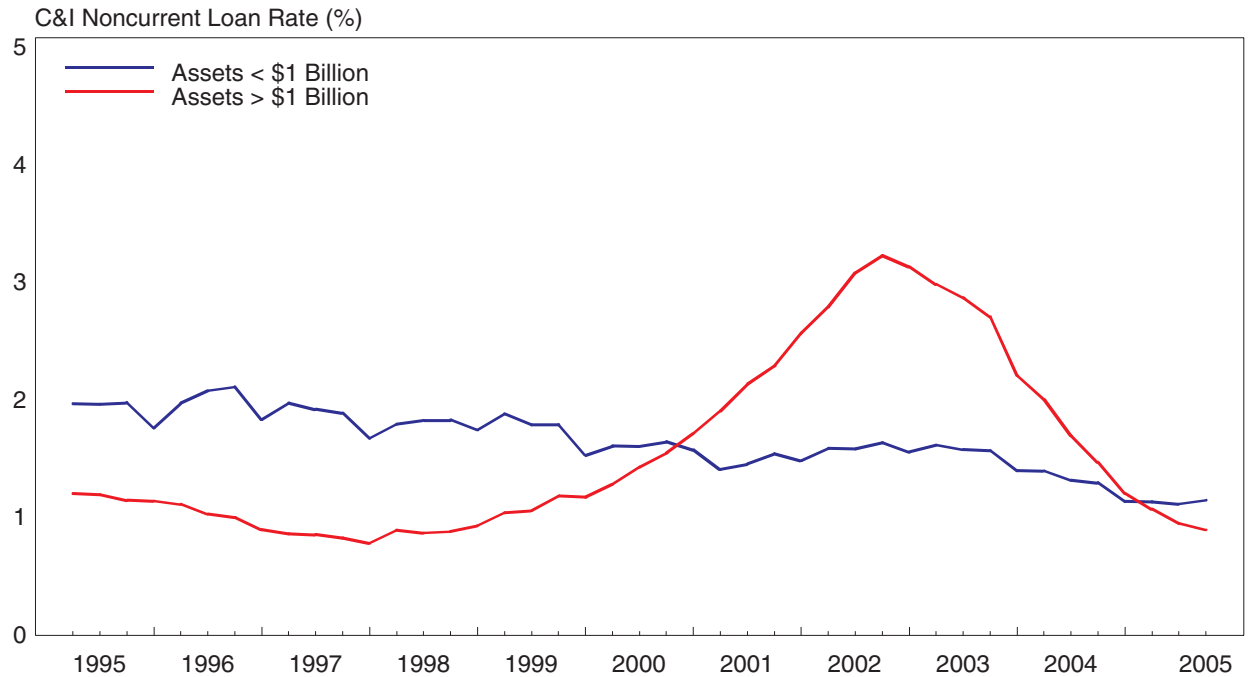
1995 - 2005



Noncurrent C & I Loan Rates

By Asset Size

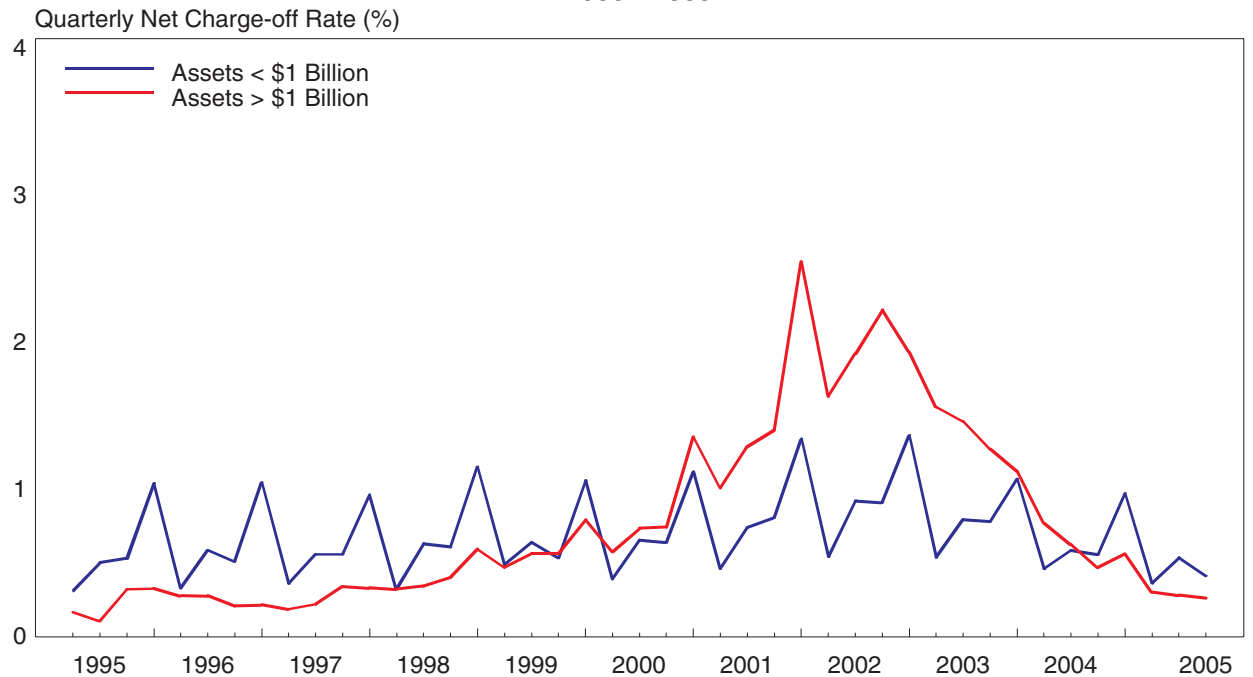
1995 - 2005



Quarterly Net Charge-off Rates on C & I Loans

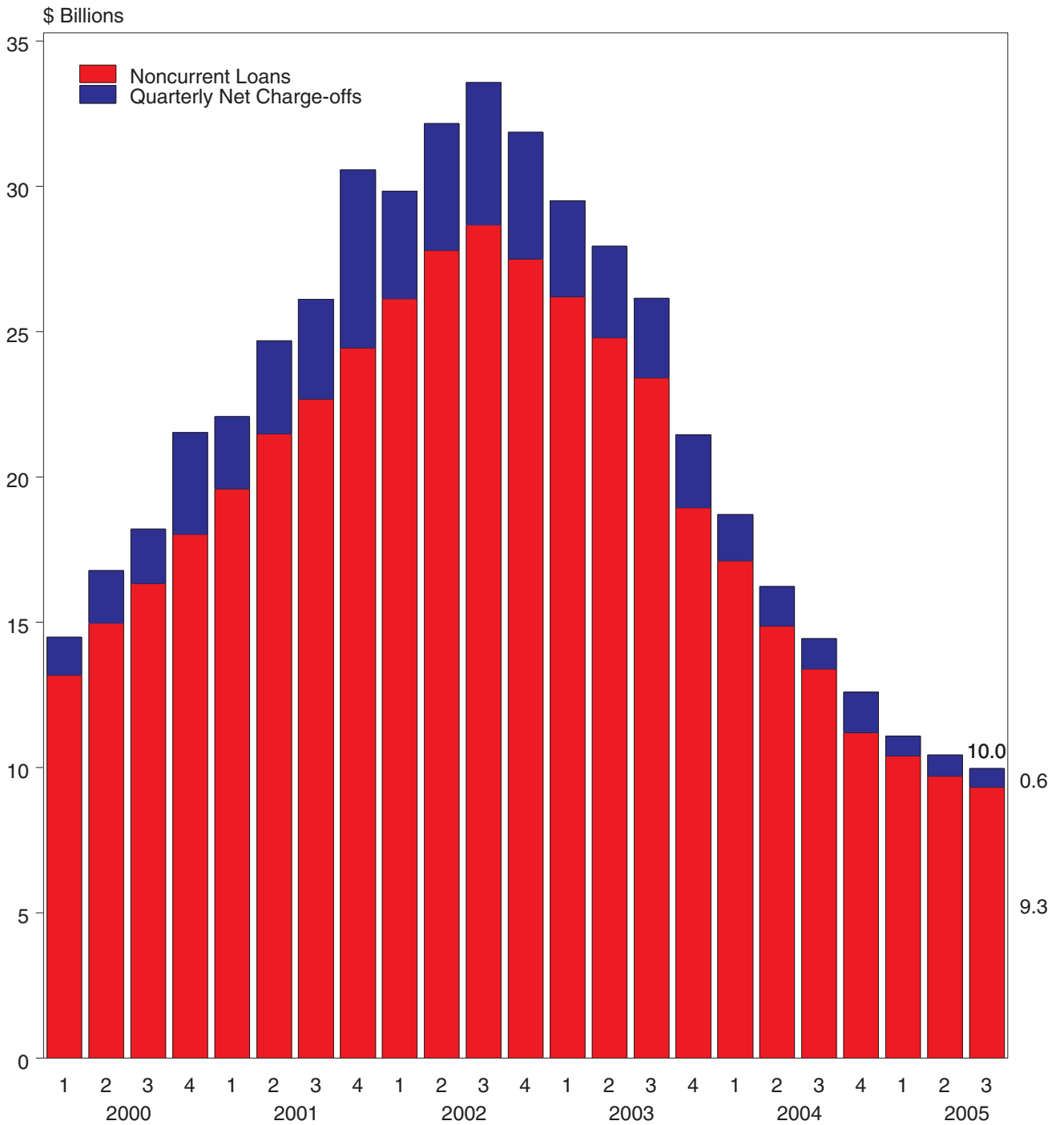
By Asset Size

1995 - 2005



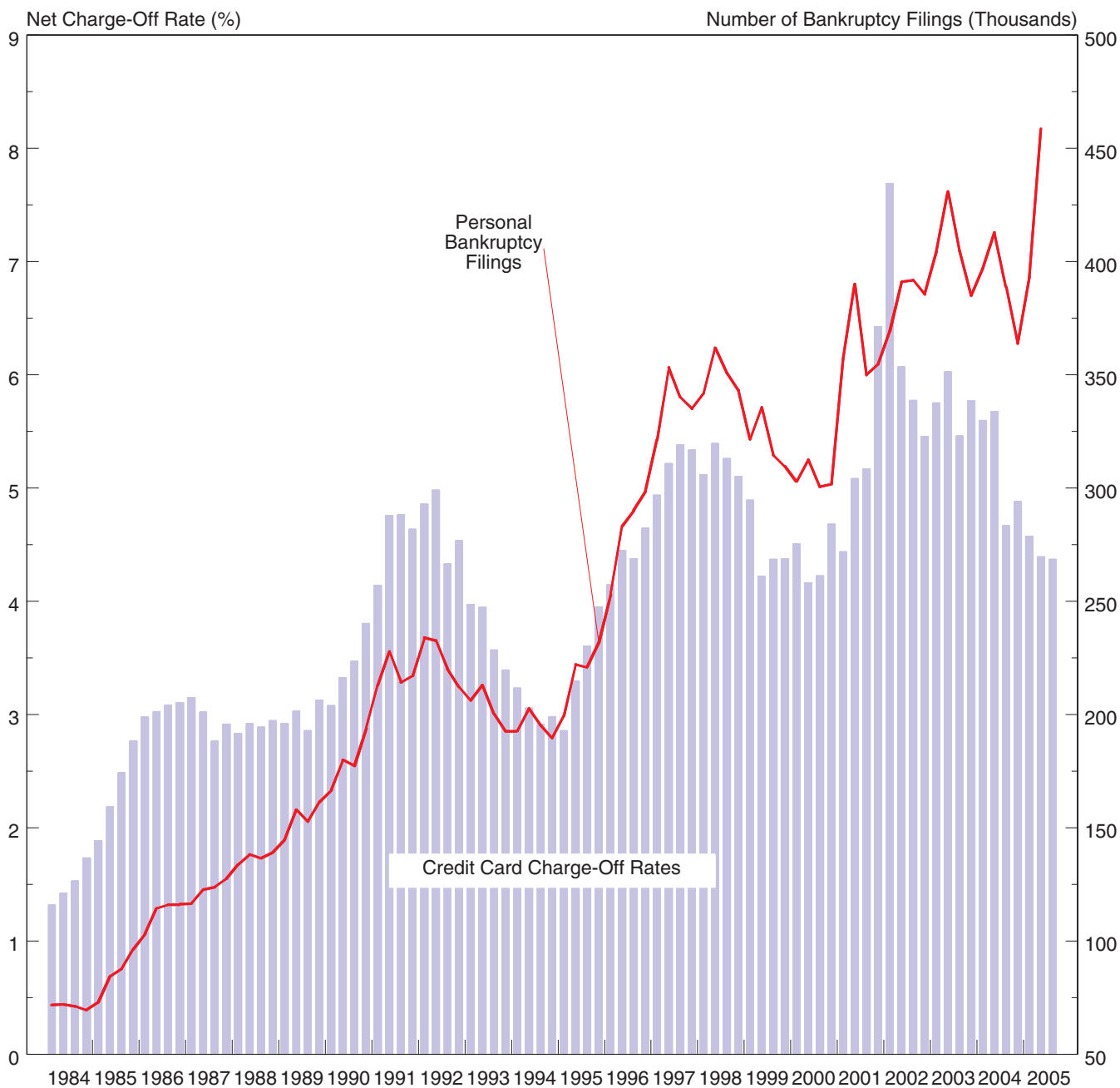
Credit Quality of C & I Loans

2000 - 2005



Credit Card Loss Rates and Personal Bankruptcy Filings

1984-2005

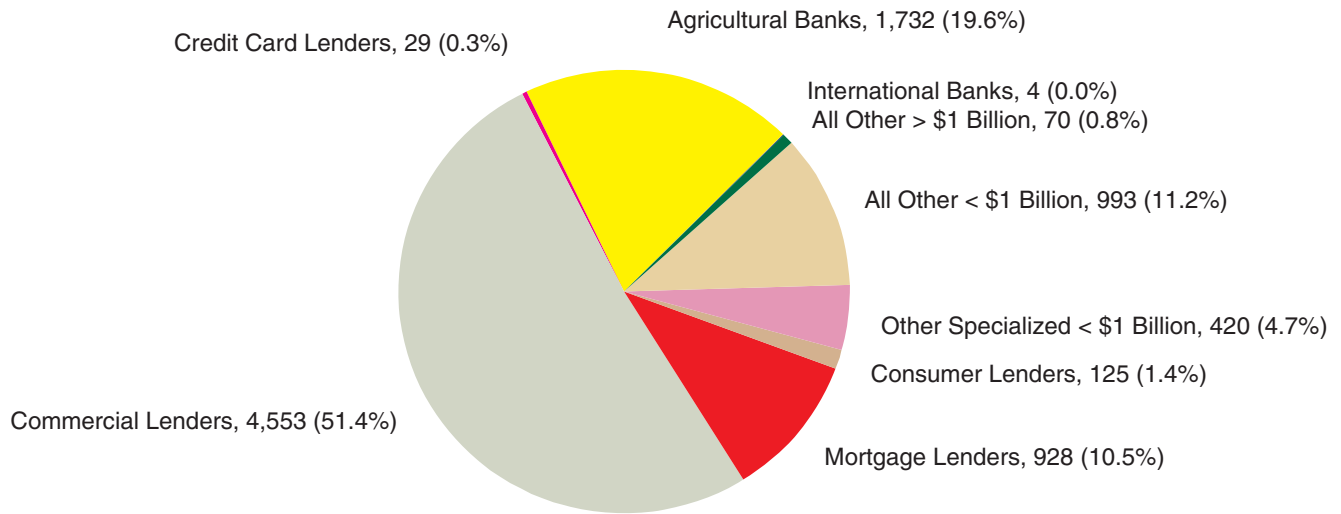


Sources: Bankruptcies - Administrative Offices of the United States Courts
 Charge-Off Rates - Commercial Bank Call Reports

NOTE: Personal Bankruptcy Filings for September 2005 not available at time of release.

Number of Institutions By Asset Concentration Group

September 30, 2005

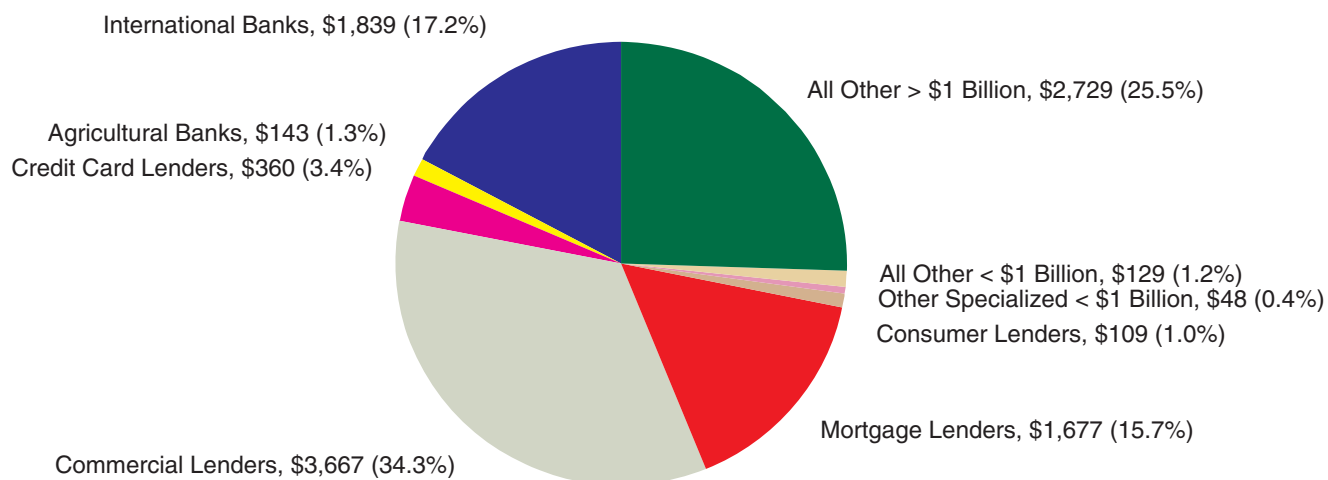


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/05	4	1,732	29	4,553	928	125	420	993	70
12/04	5	1,731	34	4,424	990	132	466	1,119	75
12/03	6	1,766	36	4,254	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

September 30, 2005

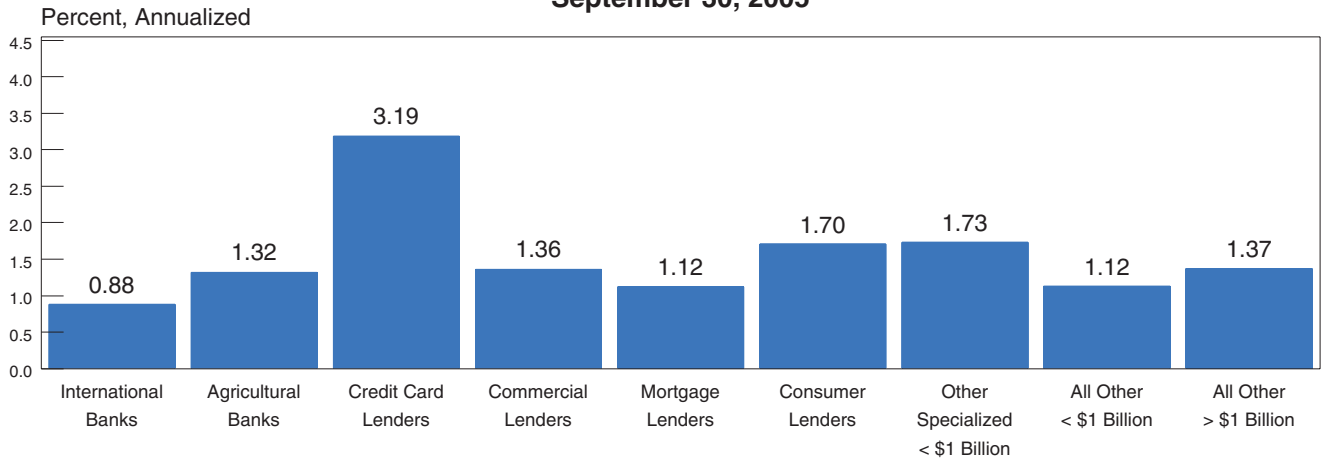


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/05	1,839	143	360	3,667	1,677	109	48	129	2,729
12/04	1,881	139	383	3,302	1,504	104	52	143	2,598
12/03	1,448	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

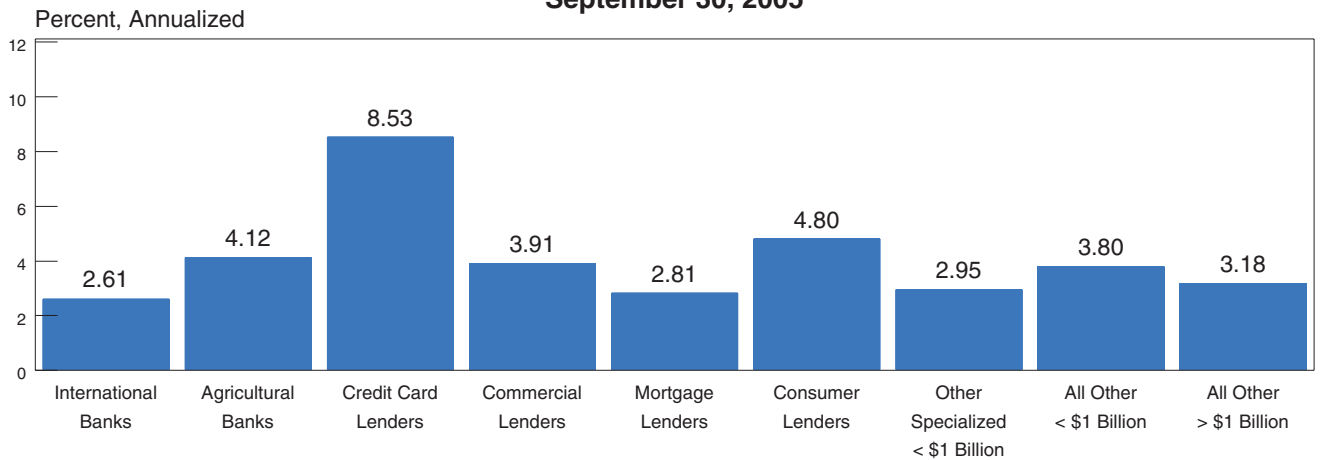
Return on Assets (YTD)

September 30, 2005



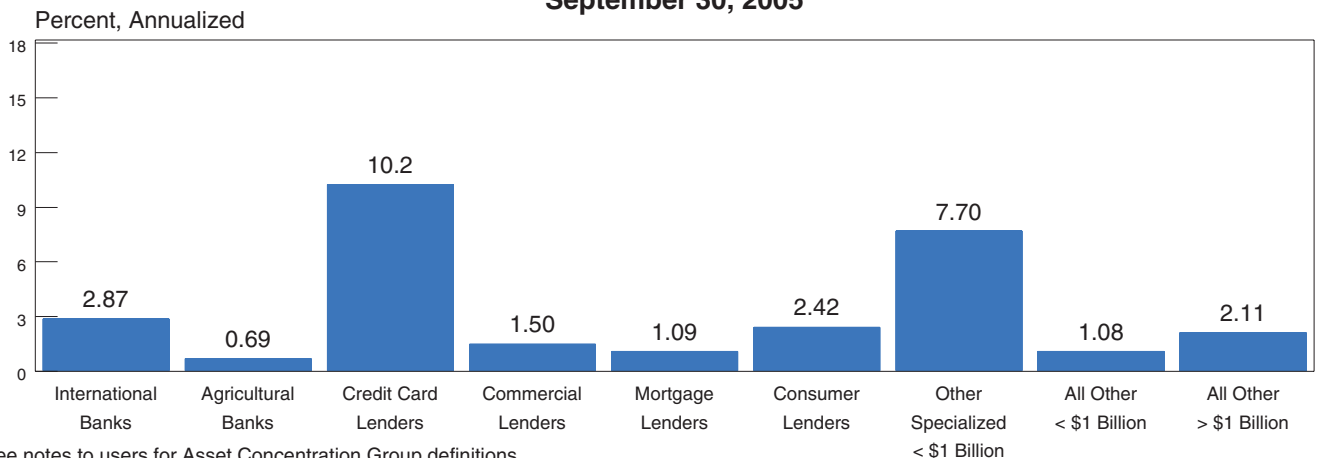
Net Interest Margin (YTD)

September 30, 2005



Noninterest Income to Assets (YTD)

September 30, 2005

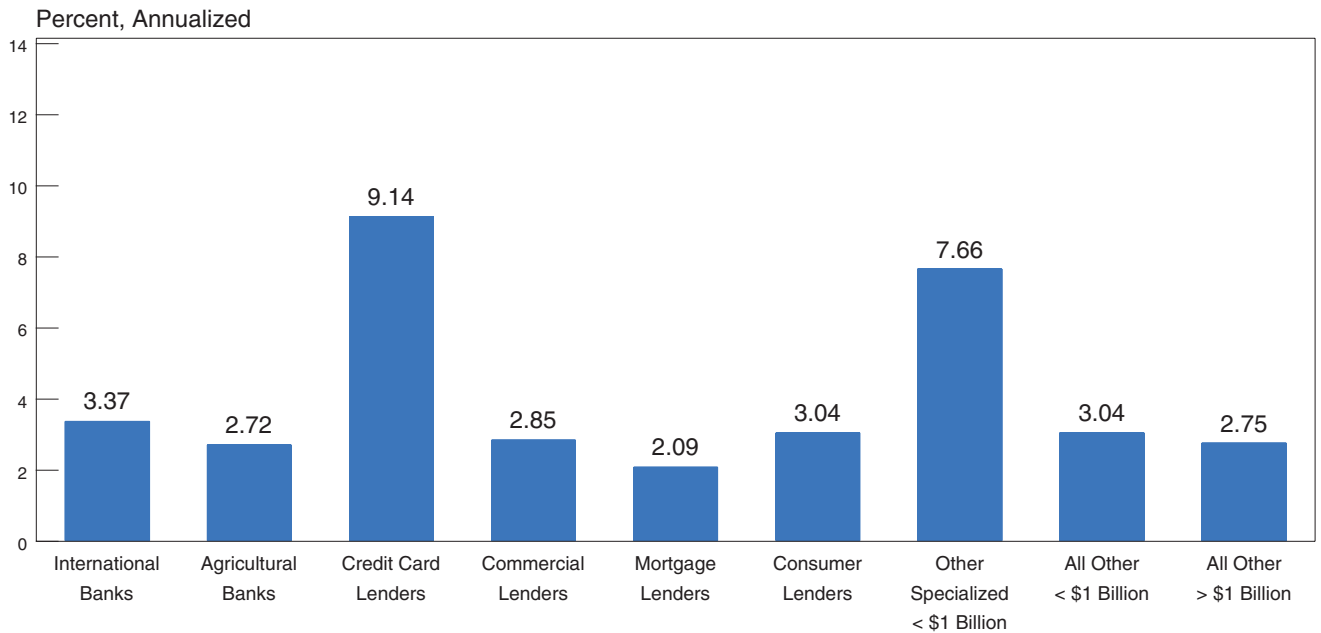


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

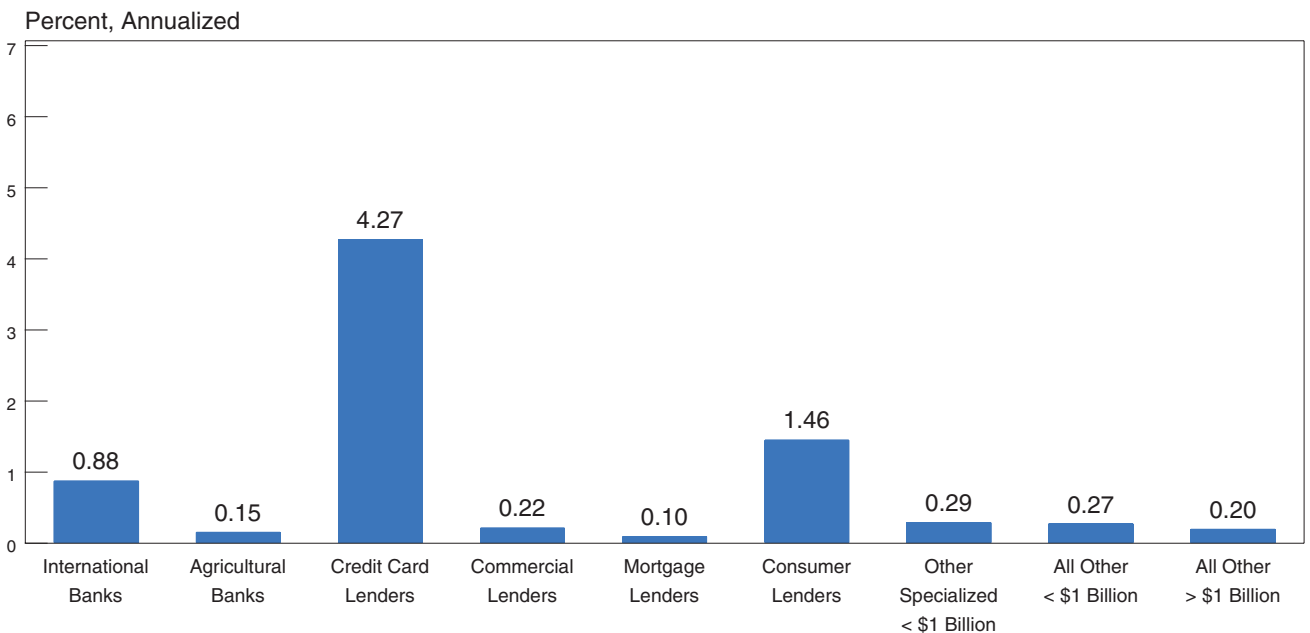
Noninterest Expense to Assets (YTD)

September 30, 2005



Net Charge-offs to Loans and Leases (YTD)

September 30, 2005

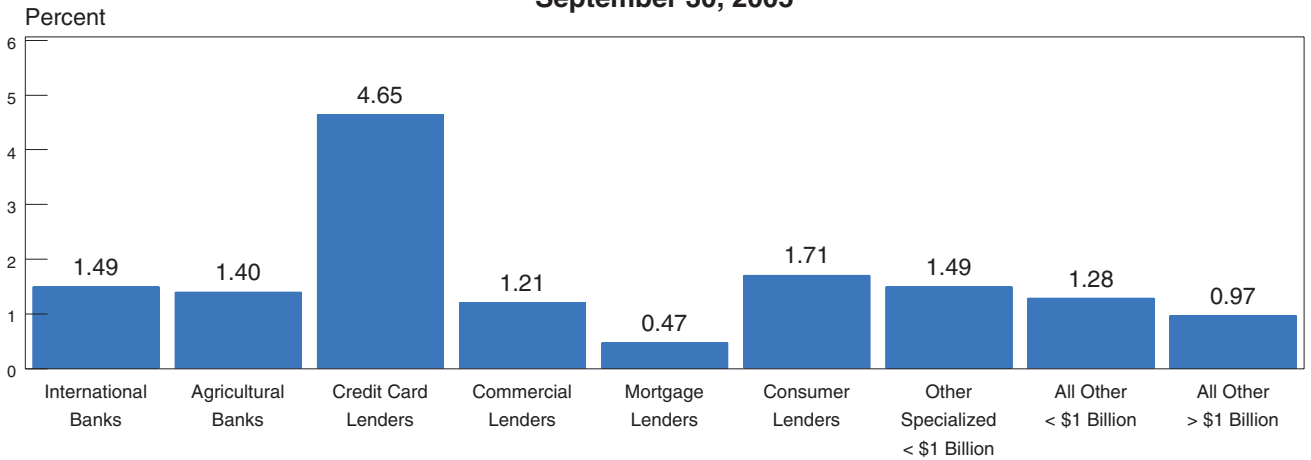


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

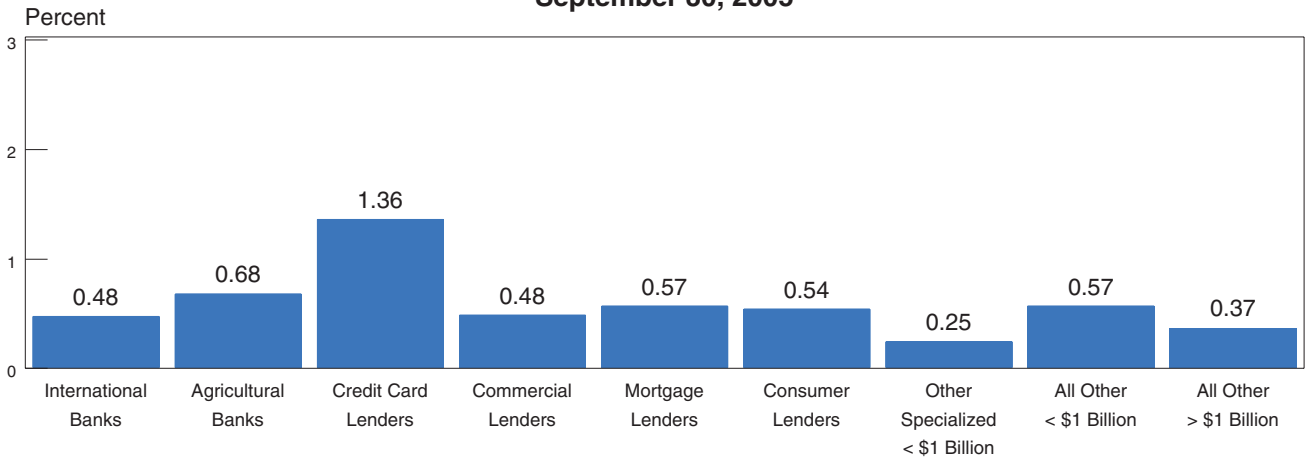
Loss Allowance To Loans and Leases

September 30, 2005



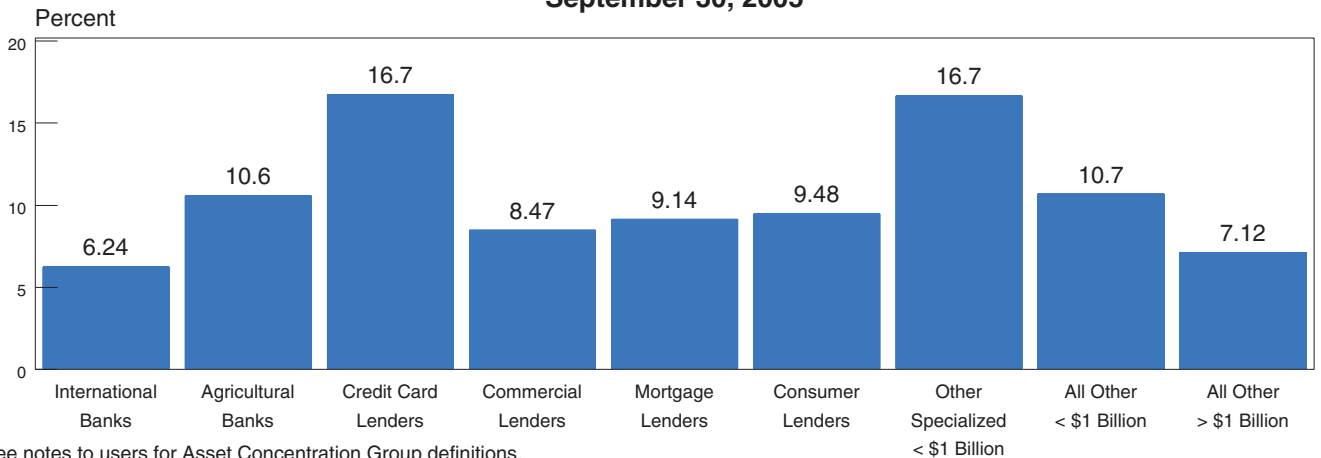
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2005



Core Capital (Leverage) Ratio

September 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
09/05	0.88	1.32	3.19	1.36	1.12	1.70	1.73	1.12	1.37
09/04	0.89	1.28	3.90	1.33	1.20	0.82	1.47	1.13	1.23
09/03	1.05	1.25	3.93	1.30	1.44	1.54	1.36	1.09	1.31
09/02	0.85	1.31	3.55	1.30	1.34	1.40	1.39	1.19	1.40
09/01	0.90	1.18	2.93	1.10	1.09	1.04	1.66	1.12	1.07
09/00	1.10	1.31	2.92	1.12	0.99	1.19	1.56	1.17	0.92
09/99	0.91	1.24	3.74	1.29	1.04	1.42	1.50	1.32	1.29
09/98	0.66	1.28	2.74	1.30	1.14	1.38	1.73	1.21	1.47
09/97	0.93	1.32	1.93	1.28	0.93	1.34	1.83	1.27	1.30
09/96	0.90	1.28	1.96	1.26	0.63	1.16	1.35	1.25	1.13
09/95	0.82	1.26	2.69	1.24	0.82	1.20	1.18	1.22	1.20
09/94	0.88	1.25	4.05	1.08	0.72	1.33	1.12	1.20	1.17
09/93	1.02	1.34	3.66	1.03	0.74	1.35	1.06	1.27	0.97
09/92	0.60	1.31	2.83	0.66	0.82	1.19	1.15	1.11	0.97
09/91	0.40	1.11	2.18	0.14	0.41	0.57	0.69	0.85	0.65
09/90	0.39	1.10	2.49	0.00	0.01	0.46	0.01	0.79	0.34
09/89	-0.49	1.12	1.97	0.26	-0.18	0.73	0.62	0.79	0.17
09/88	0.95	1.01	1.81	0.25	0.23	0.74	0.41	0.60	0.11
09/87	-1.42	0.76	1.76	-0.07	0.40	0.37	0.54	0.75	0.79

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
09/05	2.61	4.12	8.53	3.91	2.81	4.80	2.95	3.80	3.18
09/04	2.79	4.05	8.65	3.85	3.15	2.80	2.98	3.85	3.08
09/03	3.01	4.04	8.17	3.97	3.40	4.76	3.07	3.85	3.30
09/02	3.31	4.19	8.65	4.21	3.51	4.67	3.40	4.10	3.54
09/01	2.65	4.02	7.31	4.00	3.10	4.67	3.53	3.96	3.06
09/00	2.78	4.25	7.49	4.11	2.82	4.20	3.90	4.15	3.44
09/99	3.00	4.16	7.96	4.18	3.06	4.53	3.64	4.17	3.79
09/98	3.01	4.28	7.88	4.27	3.12	4.52	3.70	4.34	4.02
09/97	3.02	4.33	8.14	4.47	3.21	5.02	4.00	4.42	4.24
09/96	3.23	4.32	8.04	4.37	3.21	5.00	3.70	4.43	4.15
09/95	3.42	4.37	8.22	4.38	3.09	4.84	3.87	4.46	4.09
09/94	3.49	4.35	9.44	4.38	3.38	5.19	3.78	4.49	4.25
09/93	3.55	4.40	9.74	4.41	3.55	5.30	3.86	4.64	4.37
09/92	3.39	4.43	9.57	4.29	3.45	5.19	3.86	4.59	4.16
09/91	3.08	4.17	9.38	3.86	2.82	4.51	3.49	4.24	3.63
09/90	2.91	4.09	8.79	3.59	2.35	4.30	3.28	4.10	2.59
09/89	3.07	4.16	8.15	3.51	1.90	4.24	3.36	4.10	2.16
09/88	2.94	4.09	9.06	3.48	2.09	4.20	3.30	3.97	2.43
09/87	2.90	4.03	9.45	3.49	2.32	4.36	3.28	4.03	3.16

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
09/05	0.88	0.15	4.27	0.22	0.10	1.46	0.29	0.27	0.20
09/04	1.05	0.17	4.69	0.29	0.11	0.94	0.46	0.26	0.25
09/03	1.41	0.24	5.12	0.52	0.19	1.42	1.44	0.31	0.56
09/02	1.78	0.26	6.07	0.67	0.16	1.12	0.47	0.30	0.86
09/01	0.63	0.30	4.02	0.61	0.15	1.16	0.50	0.27	0.69
09/00	0.44	0.18	3.68	0.40	0.12	0.20	1.98	0.23	0.55
09/99	0.55	0.20	3.97	0.37	0.12	0.51	1.27	0.23	0.41
09/98	0.60	0.20	4.41	0.33	0.18	0.65	0.50	0.33	0.55
09/97	0.23	0.19	4.79	0.34	0.21	0.73	0.38	0.24	0.73
09/96	0.33	0.22	4.08	0.31	0.28	0.70	0.15	0.22	0.47
09/95	0.33	0.14	3.09	0.33	0.27	0.50	0.29	0.19	0.36
09/94	0.63	0.12	3.04	0.41	0.44	0.43	0.14	0.16	0.33
09/93	1.14	0.17	3.85	0.71	0.55	0.53	0.42	0.30	0.99
09/92	1.88	0.31	4.83	0.98	0.48	0.69	0.54	0.45	0.95
09/91	2.47	0.31	4.81	1.21	0.46	0.89	0.67	0.57	1.10
09/90	2.38	0.34	3.82	1.04	0.39	0.73	0.98	0.57	0.81
09/89	1.07	0.44	3.61	0.61	0.06	0.35	0.72	0.46	0.34
09/88	0.72	0.65	3.59	0.76	0.02	0.40	0.75	0.54	0.48
09/87	0.73	1.17	4.04	0.56	0.02	0.45	0.65	0.61	0.40

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
09/05	1.02	0.88	1.83	0.61	0.73	0.67	0.78	0.82	0.62
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

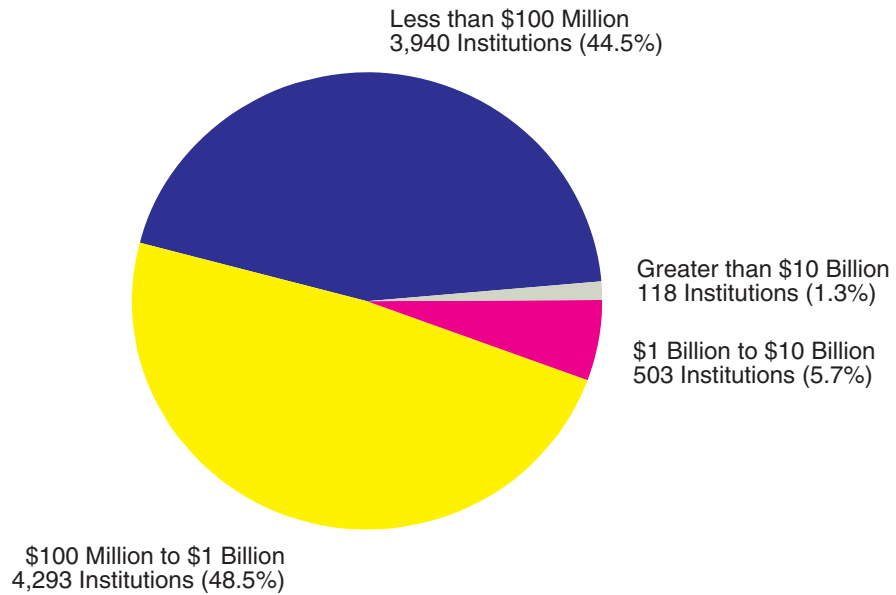
1987 - 2005

	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
09/05	6.24	10.58	16.73	8.47	9.14	9.48	16.68	10.69	7.12
12/04	6.05	10.36	16.59	8.28	9.10	8.81	15.31	10.39	7.18
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

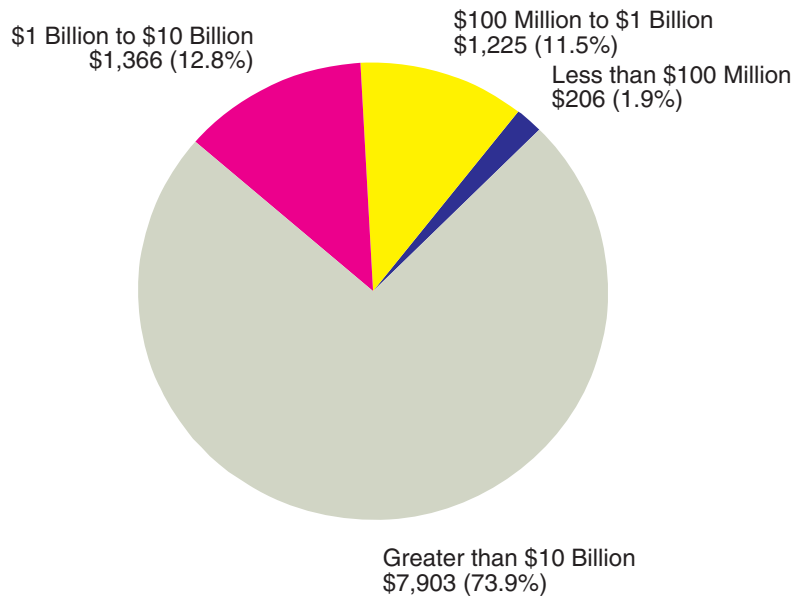
September 30, 2005



Industry Assets By Asset Size

September 30, 2005

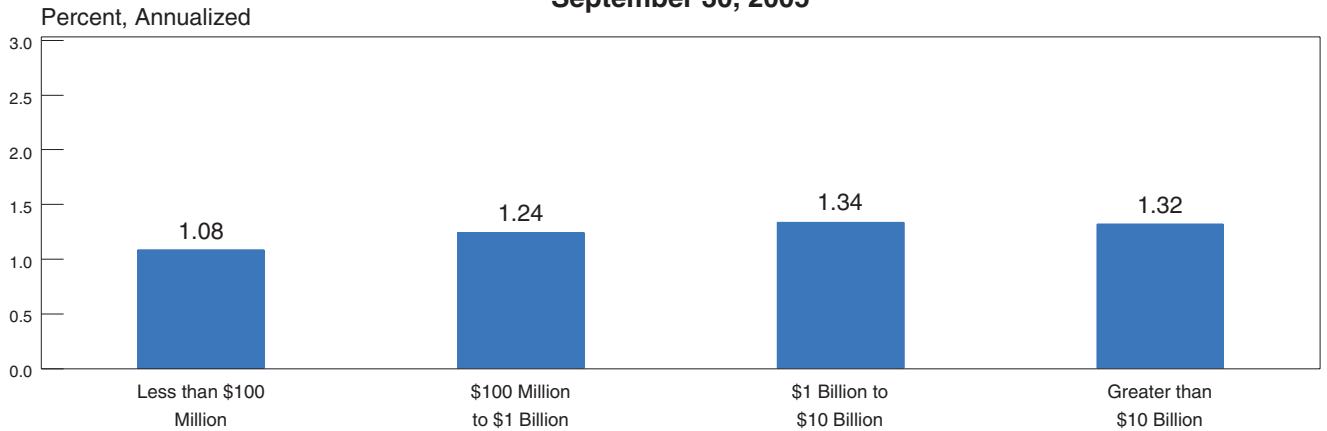
(\$ Billions)



Performance Ratios By Asset Size

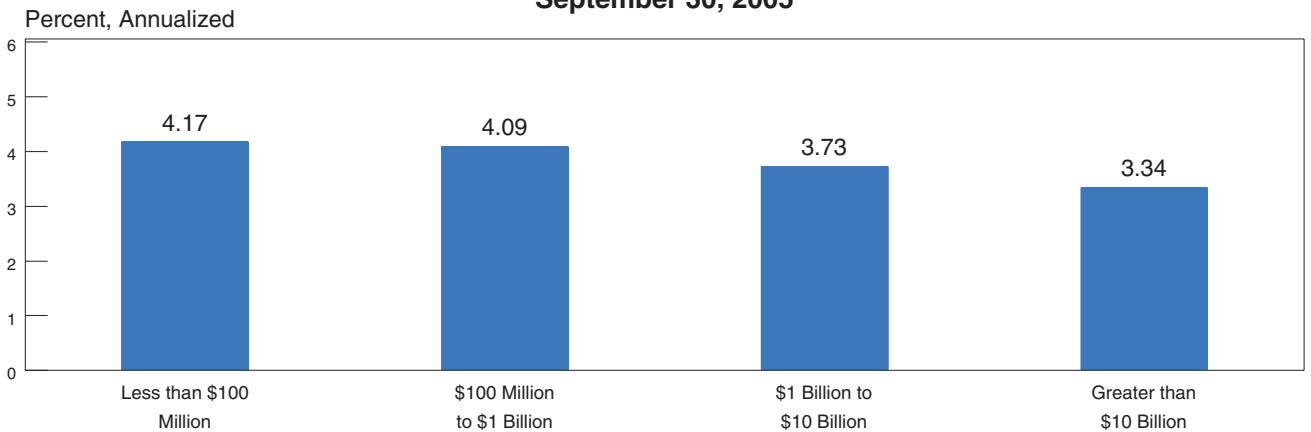
Return on Assets (YTD)

September 30, 2005



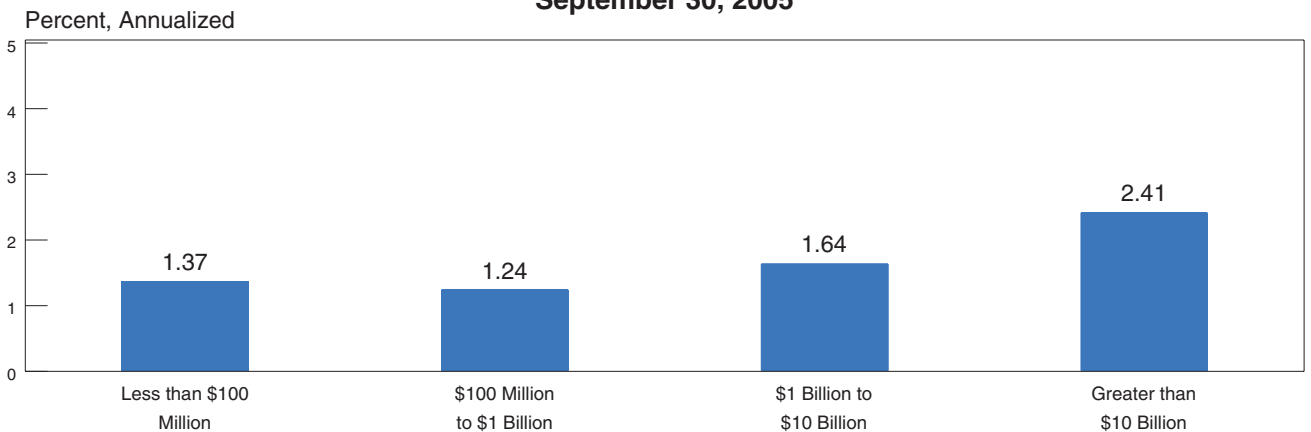
Net Interest Margin (YTD)

September 30, 2005



Noninterest Income to Assets (YTD)

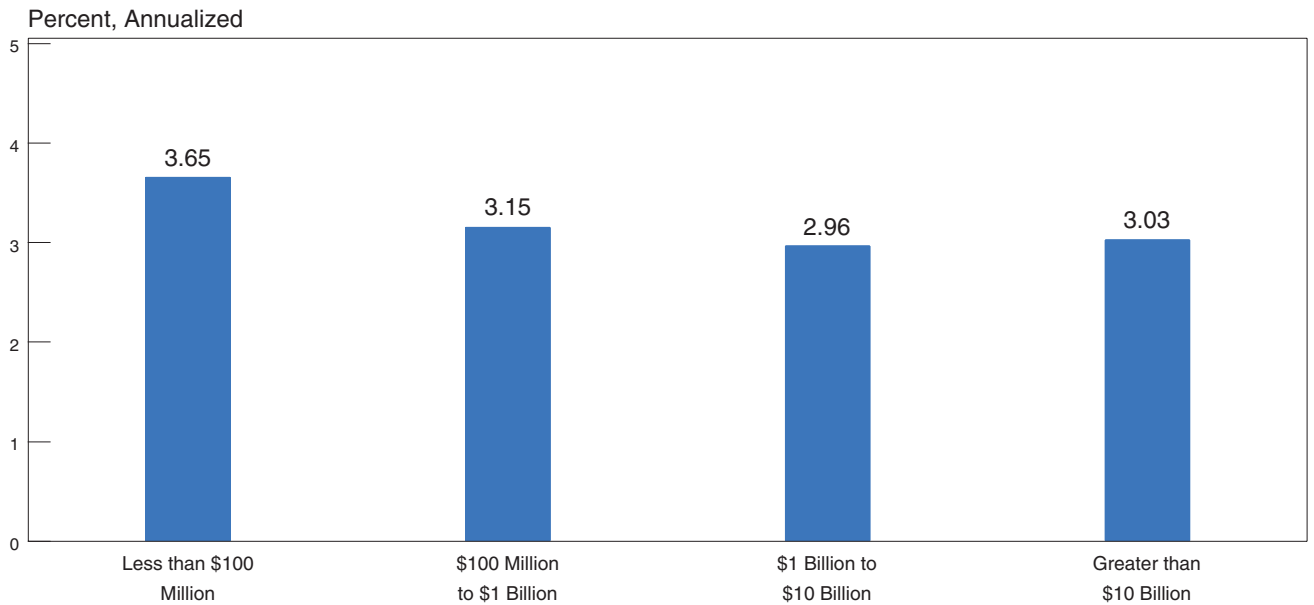
September 30, 2005



Performance Ratios By Asset Size

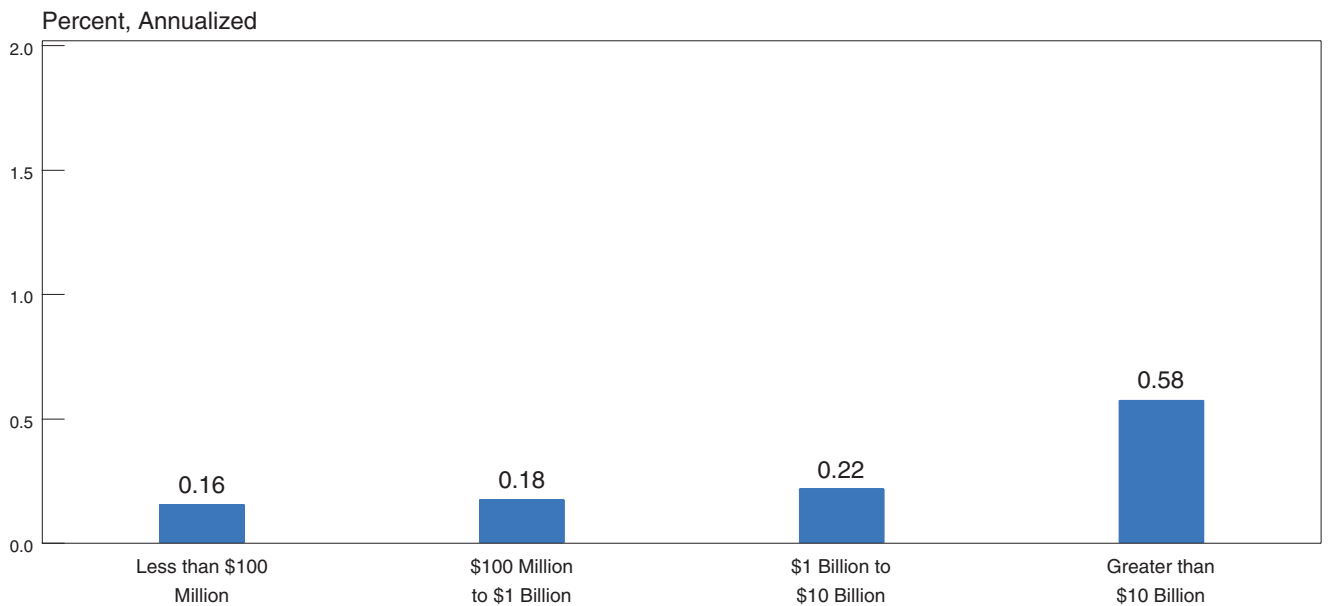
Noninterest Expense to Assets (YTD)

September 30, 2005



Net Charge-offs to Loans and Leases (YTD)

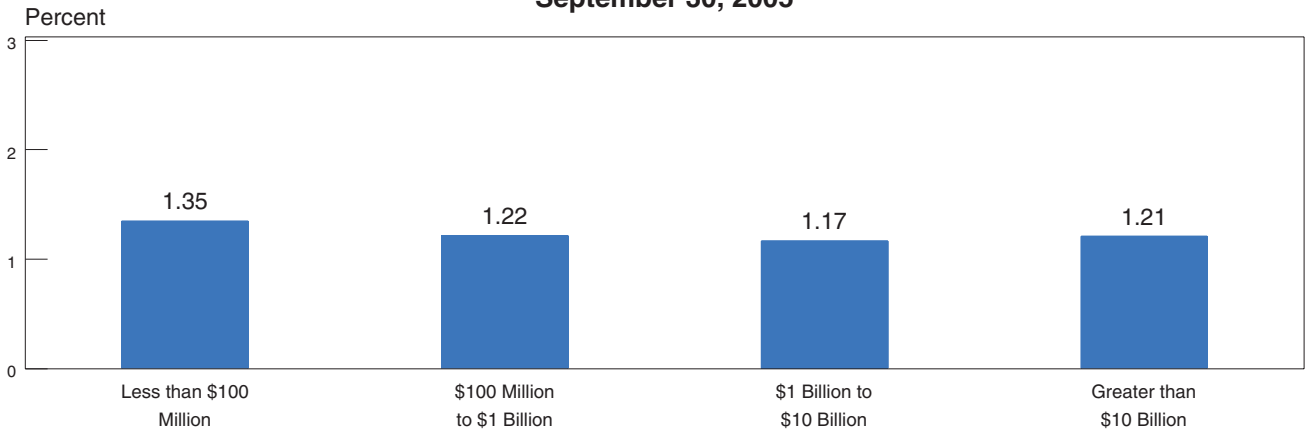
September 30, 2005



Condition Ratios By Asset Size

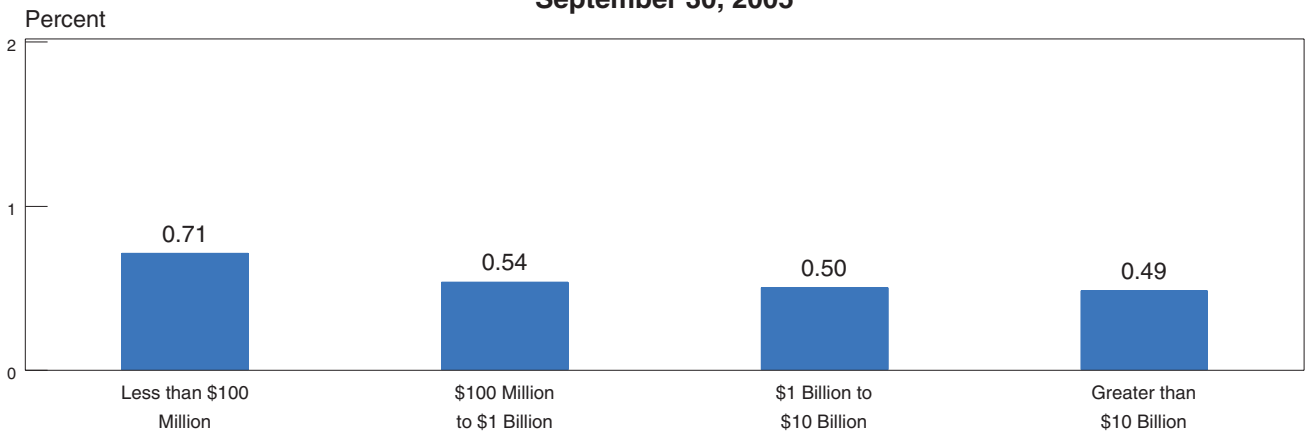
Loss Allowance To Loans and Leases

September 30, 2005



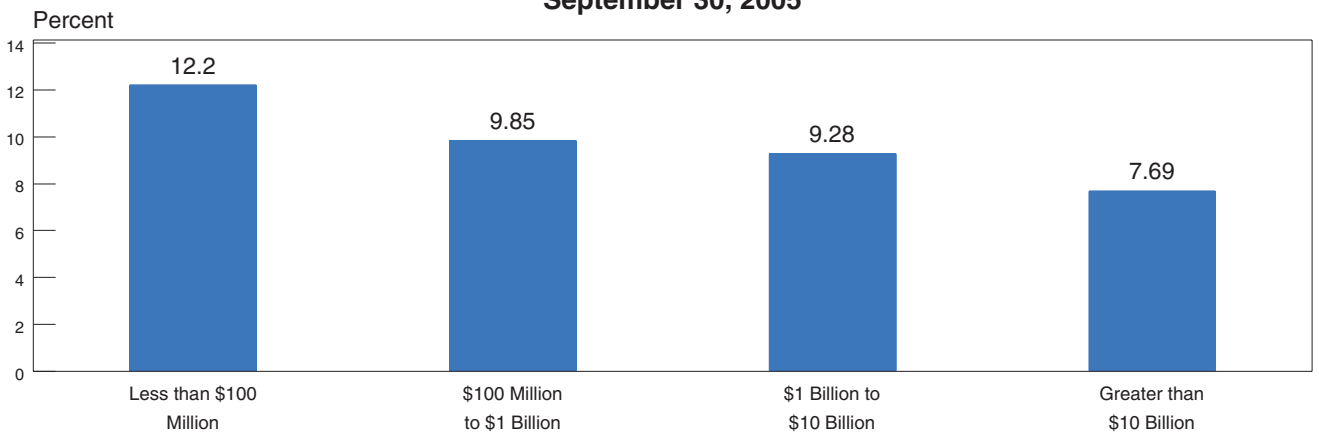
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2005



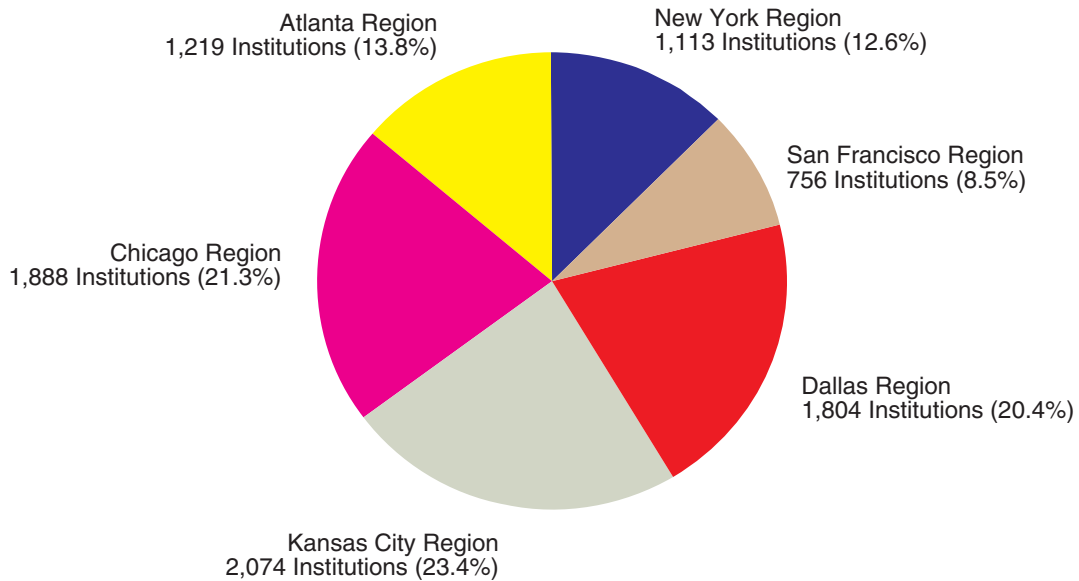
Core Capital (Leverage) Ratio

September 30, 2005



Geographic Distribution of FDIC-Insured Institutions

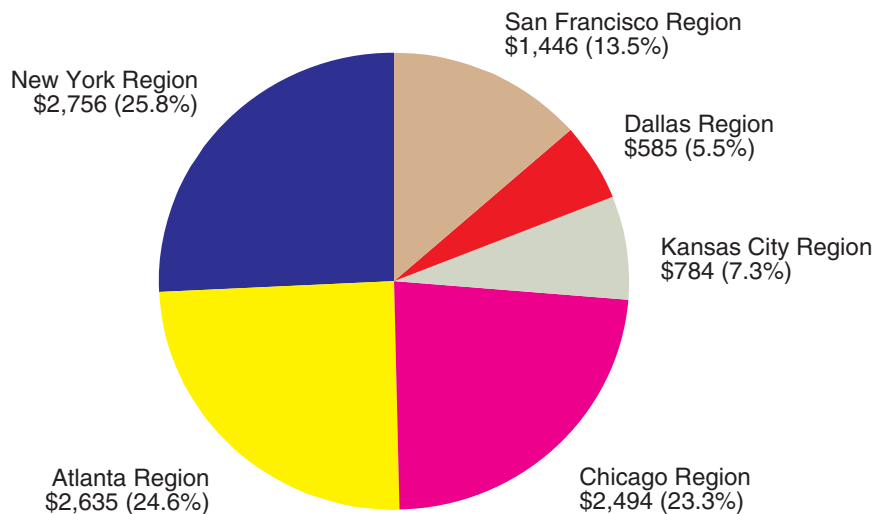
September 30, 2005



Geographic Distribution of Industry Assets

September 30, 2005

(\$ Billions)

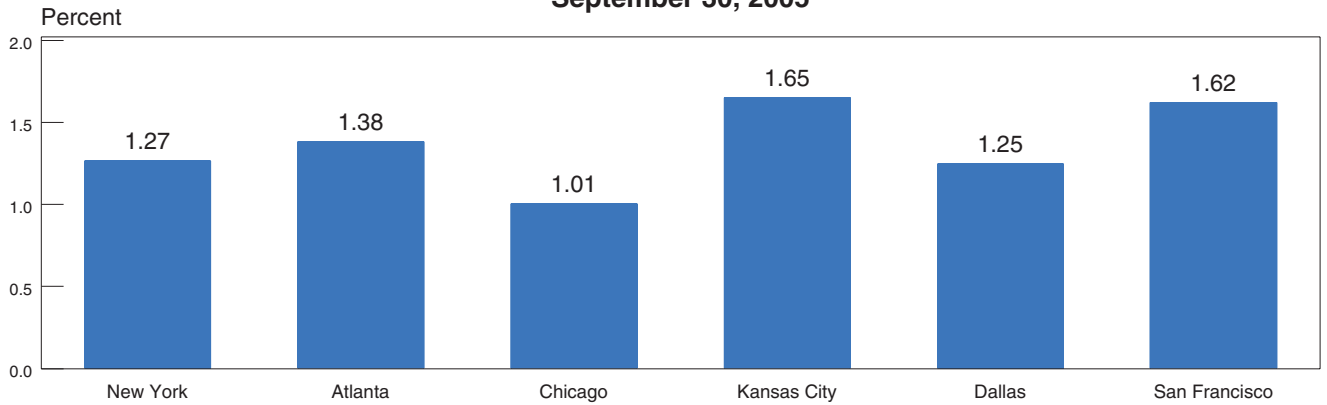


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

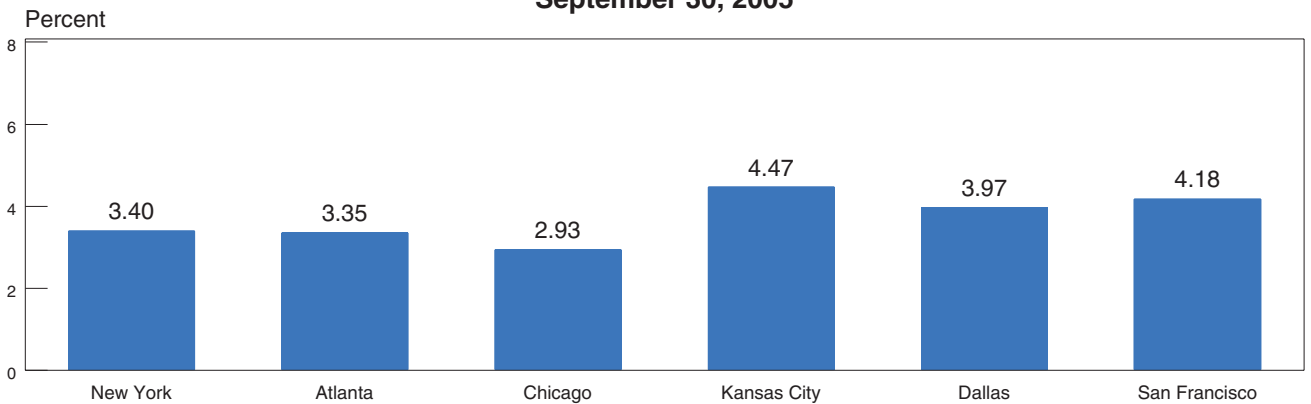
Return on Assets(YTD, Annualized)

September 30, 2005



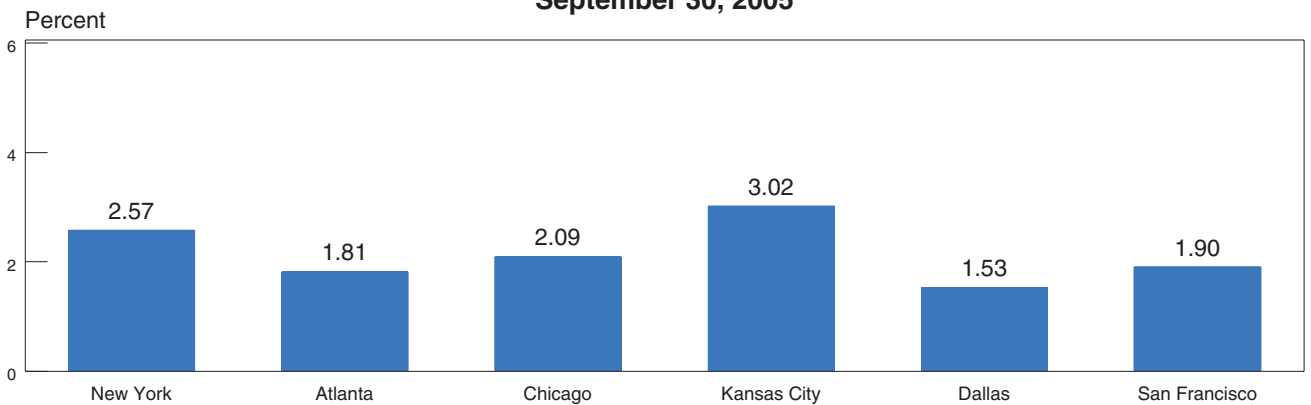
Net Interest Margins(YTD, Annualized)

September 30, 2005



Noninterest Income to Assets(YTD, Annualized)

September 30, 2005

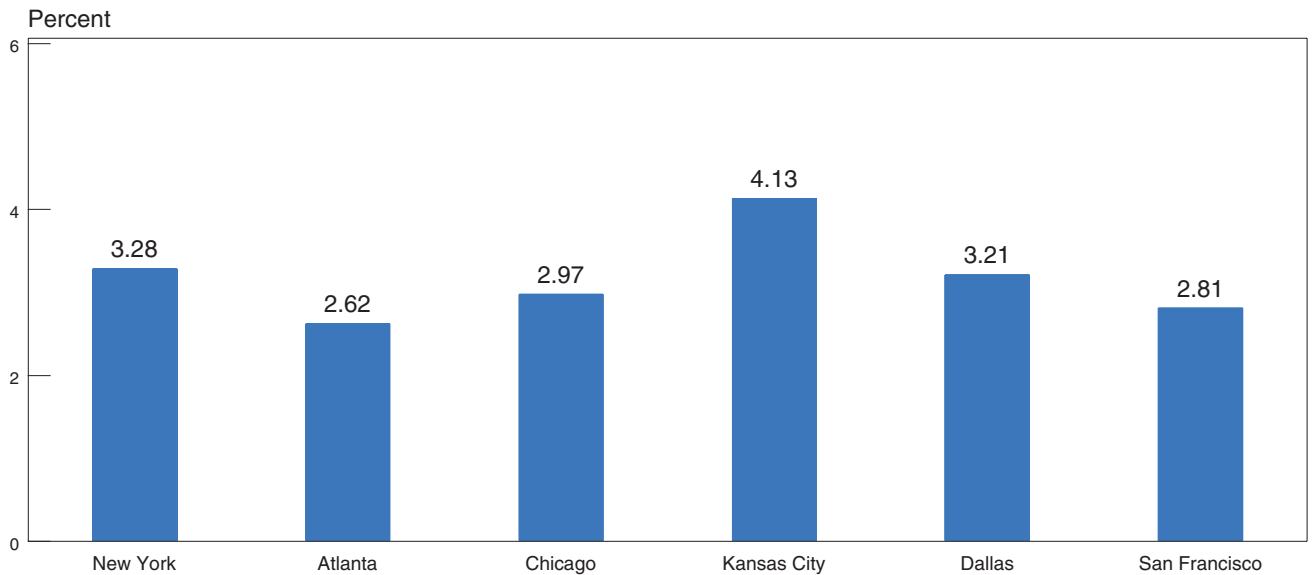


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

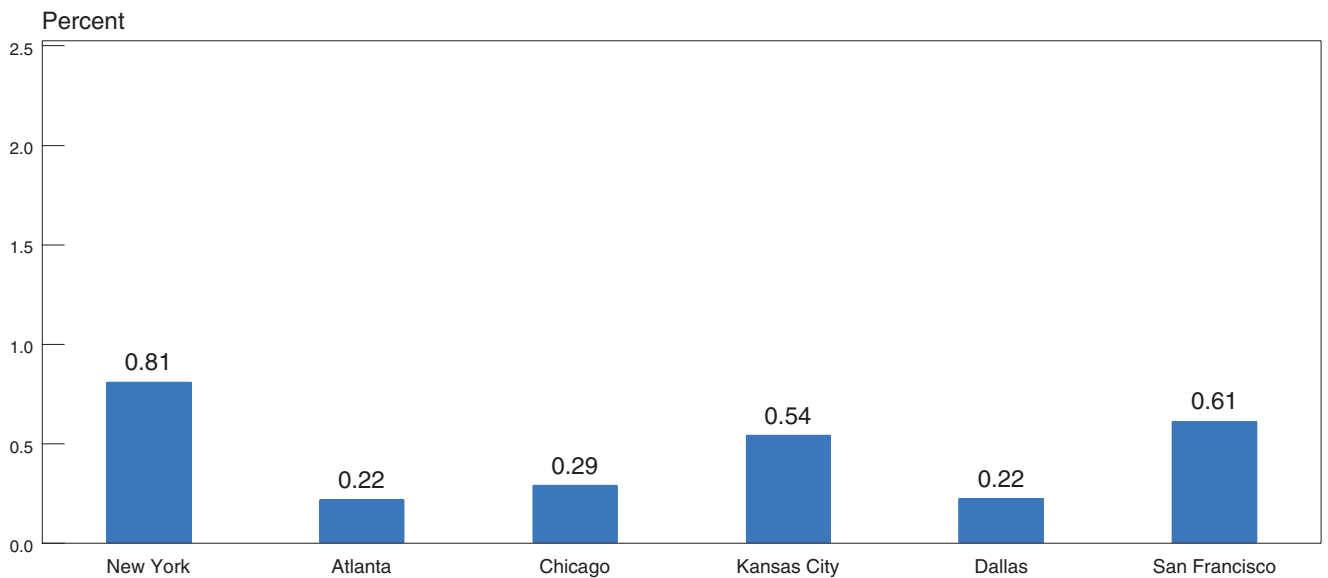
Performance Ratios By Geographic Region Noninterest Expense to Assets(YTD, Annualized)

September 30, 2005



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

September 30, 2005

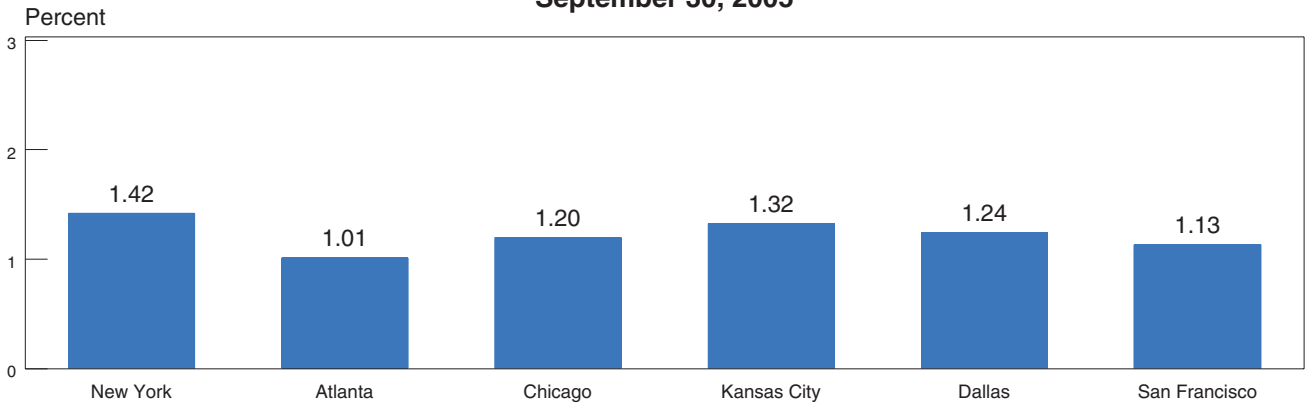


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

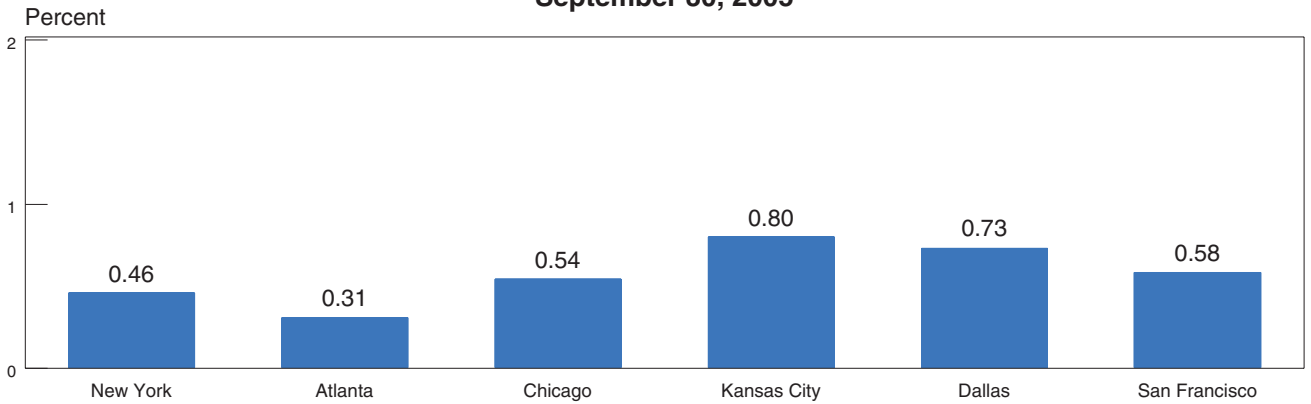
Loss Allowance To Loans and Leases

September 30, 2005



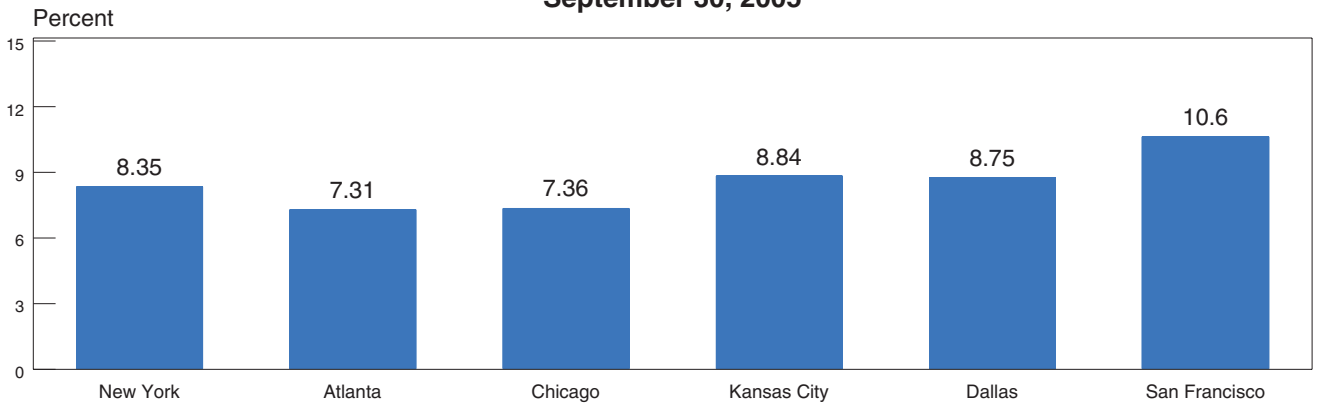
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2005



Core Capital (Leverage) Ratio

September 30, 2005

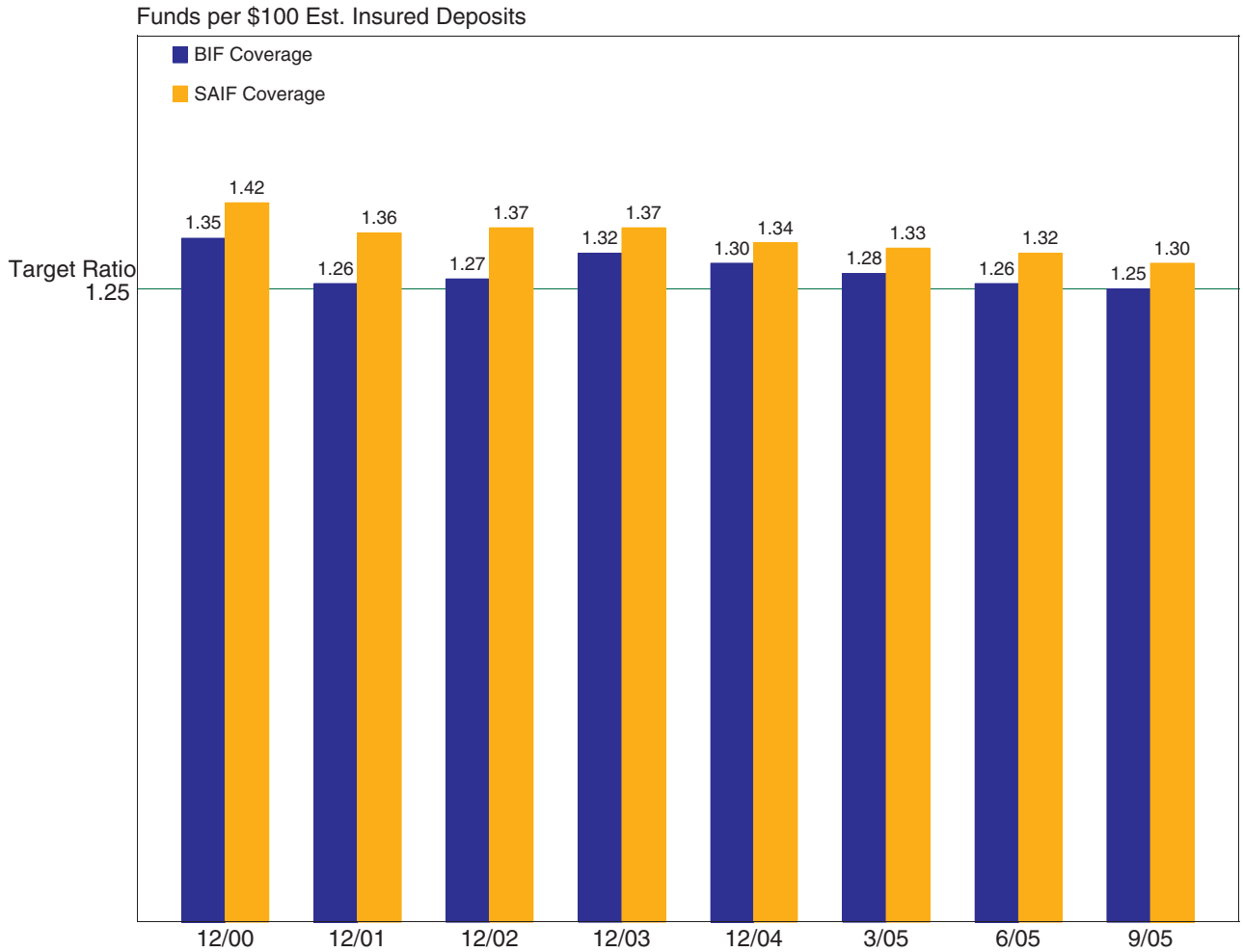


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Insurance Fund Reserve Ratios

December 31, 2000 - September 30, 2005



(\$ Billions)

BIF

Fund Balance	31.0	30.4	32.1	33.8	34.8	34.8	35.1	35.3
Est. Insured Deposits	2,299.9	2,408.3	2,524.5	2,556.3	2,672.4	2,724.4	2,777.0	2,825.4

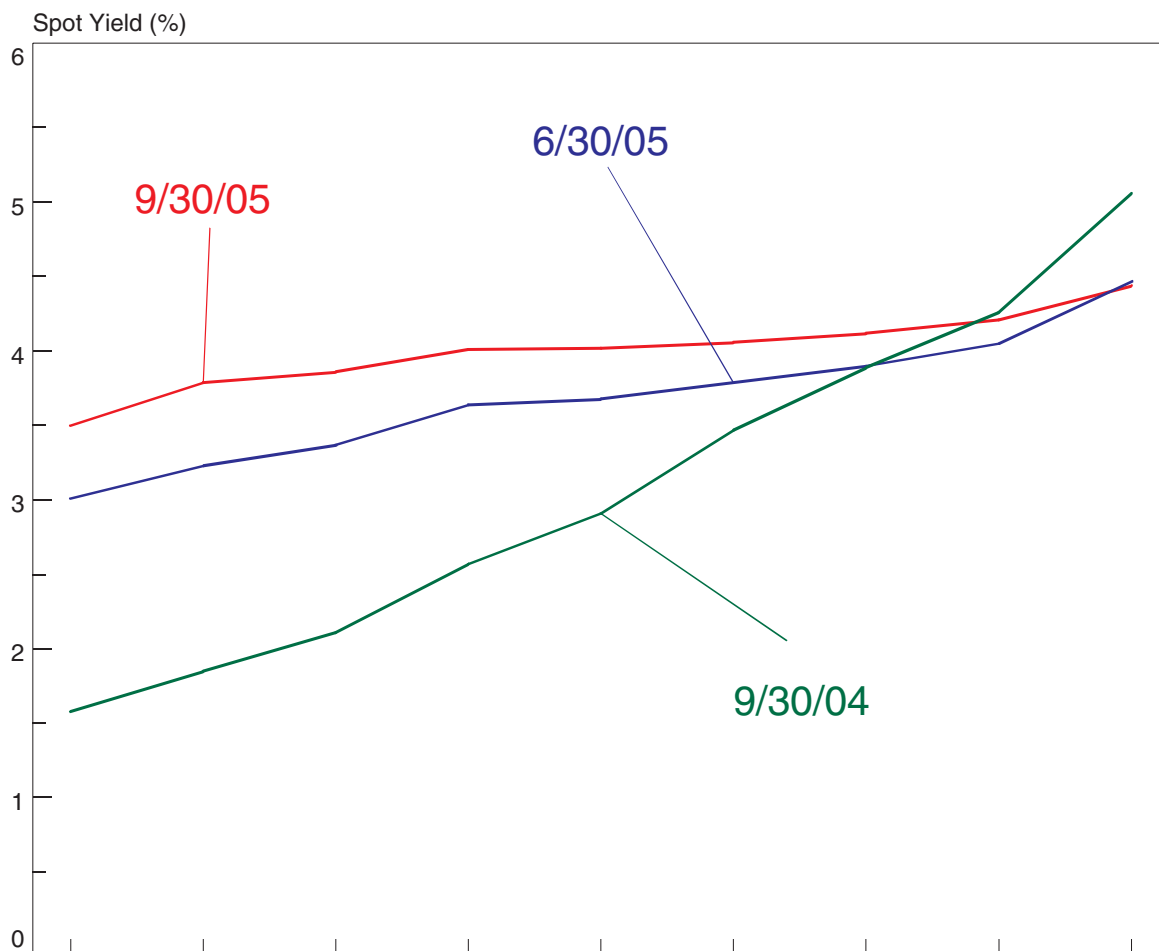
SAIF

Fund Balance	10.8	10.9	11.7	12.2	12.7	12.8	12.9	13.0
Est. Insured Deposits	755.2	802.4	859.2	896.1	951.3	965.4	980.7	1005.6

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

September 30, 2004 - September 30, 2005



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/05	3.50	3.79	3.86	4.01	4.02	4.06	4.12	4.21	4.44*
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

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

September 30, 2005

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,677	99.1%	\$9,193.5	99.9%
Adequately Capitalized	65	0.8%	\$11.4	0.1%
Undercapitalized	3	0.0%	\$1.1	0.0%
Significantly Undercapitalized	1	0.0%	\$0.1	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	1,099	99.4%	\$1,490.8	99.9%
Adequately Capitalized	7	0.6%	\$2.5	0.2%
Undercapitalized	0	0.0%	\$0.0	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

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

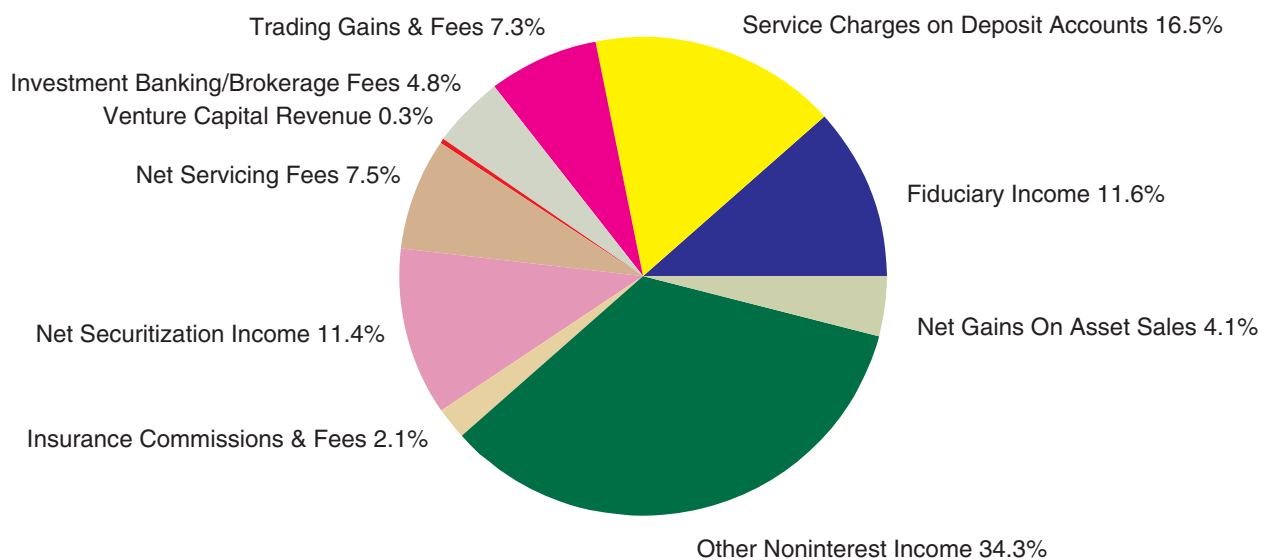
Note: Excludes U.S. branches of foreign banks.

Capital Category Definitions

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

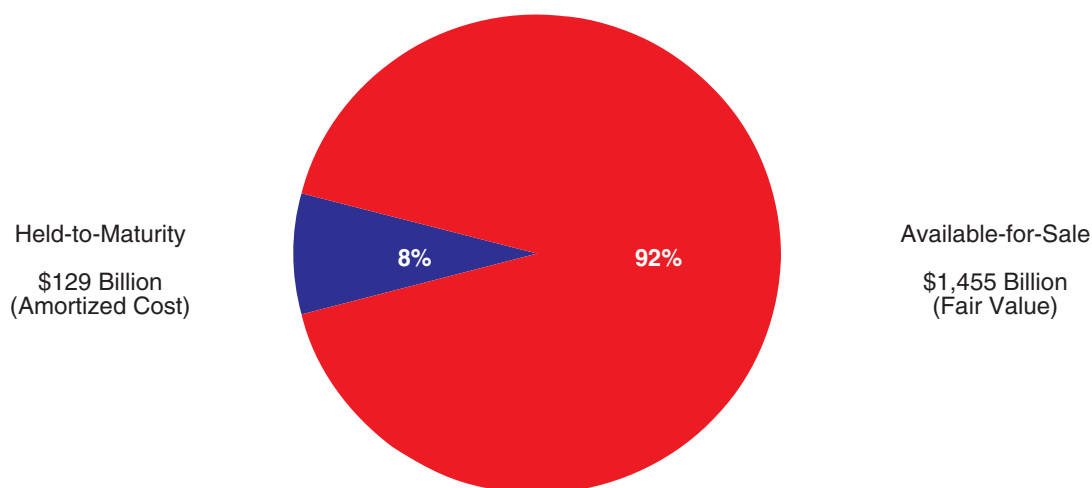
September 30, 2005



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$17,849	1,445	19.0%
Service Charges on Deposit Accounts	\$25,303	7,361	97.0%
Trading Gains & Fees	\$11,237	119	1.6%
Investment Banking/Brokerage Fees	\$7,410	2,061	27.2%
Venture Capital Revenue	\$527	53	0.7%
Net Servicing Fees	\$11,530	1,776	23.4%
Net Securitization Income	\$17,417	73	1.0%
Insurance Commissions & Fees	\$3,279	3,617	47.7%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$4,989	2,047	27.0%
Net Gains/Losses On OREO Sales	\$123	2,154	28.4%
Net Gains/Losses On Sales Of Other Assets	\$1,118	2,247	29.6%
Other Noninterest Income	\$52,642	7,448	98.1%
Total Noninterest Income	153,428	7,501	98.8%

Commercial Bank Total Securities*

September 30, 2005



Commercial Bank Total Securities*

September 30, 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	\$4,880	102.5	\$53,511	98.6	\$58,391	99.0
U.S. Government Agencies	3,847	99.1	7,778	100.5	11,625	100.0
Government Sponsored Enterprises	35,489	98.6	224,161	98.7	259,651	98.7
Mortgage Pass-through Securities	23,097	99.1	581,608	98.7	604,705	98.7
Collateralized Mortgage Obligations	32,709	99.1	265,468	99.1	298,177	99.1
State, County, Municipal Obligations	23,888	101.7	95,380	102.4	119,268	102.3
Asset Backed Securities	652	99.6	76,146	100.5	76,798	100.4
Other Debt Securities	4,711	102.1	136,790	103.0	141,501	110.5
Equity Securities	**	**	13,920	113.0	13,920	113.0
Total Securities	\$129,273	99.7	\$1,454,762	99.4	\$1,584,035	99.4
Memoranda***						
Structured Notes	20,511		20,297			99.0

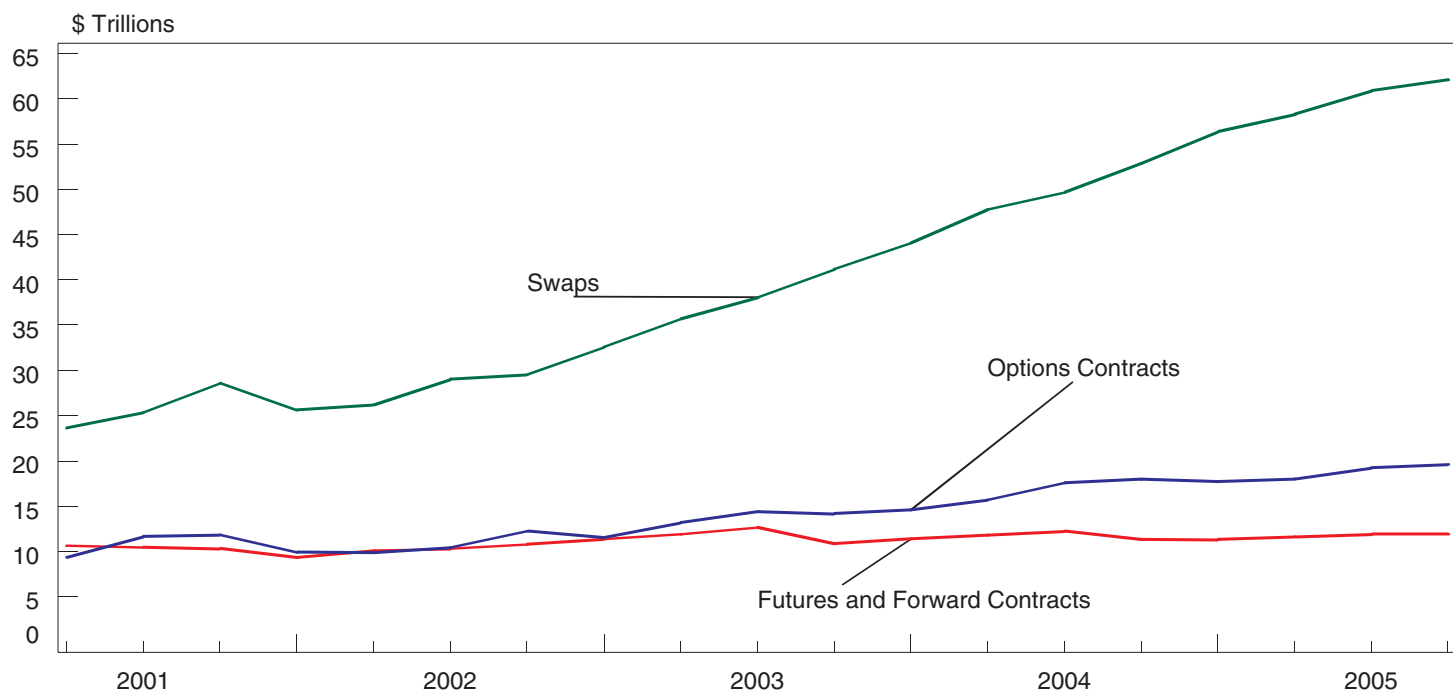
* Excludes trading account assets.

** 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	9/05
Total Derivatives (Notional Amounts, in billions of dollars)	\$44,905	\$55,567	\$70,098	\$85,526	\$87,991	\$92,096	\$93,690
Futures and Forward Contracts	9,335	11,376	11,400	11,365	11,634	11,918	11,927
Interest rate contracts	5,330	7,380	7,213	6,520	6,986	7,099	6,999
Foreign exchange rate contracts	3,864	3,866	4,079	4,717	4,508	4,674	4,747
Other futures and forwards*	142	130	109	128	140	145	181
Option Contracts	9,924	11,574	14,613	17,750	18,027	19,265	19,636
Interest rate options	8,487	9,898	12,542	14,950	15,025	16,153	16,148
Foreign currency options	743	911	1,300	1,734	1,882	1,899	2,075
Other option contracts*	693	766	771	1,065	1,121	1,213	1,413
Swaps	25,646	32,617	44,085	56,412	58,330	60,913	62,127
Interest rate swaps	24,402	31,195	42,107	54,048	55,971	58,599	59,738
Foreign exchange rate swaps	1,129	1,304	1,805	2,155	2,124	2,078	2,102
Other swaps*	115	118	172	208	235	236	287
Memoranda							
Spot Foreign Exchange Contracts	111	196	273	419	738	731	800
Credit Derivatives	421	642	1,001	2,347	3,124	4,105	5,094
Number of banks reporting derivatives	369	447	580	684	697	770	809
Replacement cost of interest rate and foreign exchange rate contracts**	598	1,118	1,118	1,268	1,145	1,427	1,250

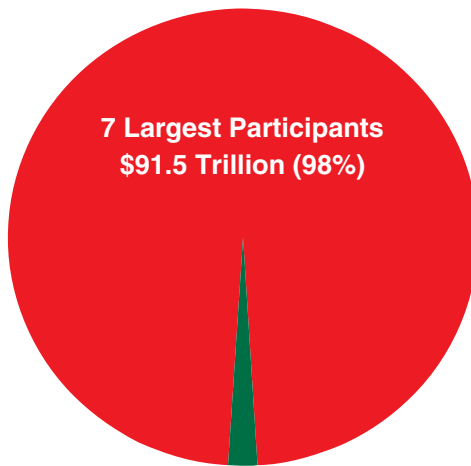
* Not reported by banks with less than \$300 million in assets.

** 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

September 30, 2005

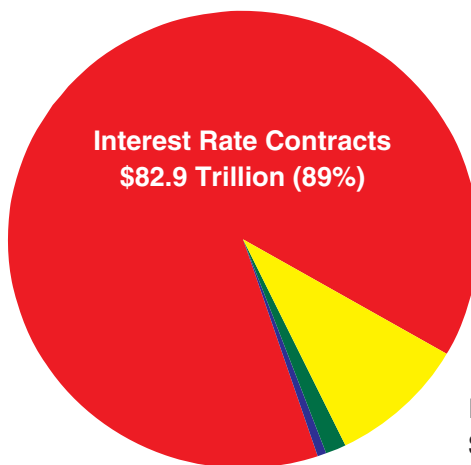


All Other Participants (802 Banks)
\$2.2 Trillion (2%)

Composition of Commercial Bank Derivatives*

Notional Amounts

September 30, 2005



Commodity & Other Contracts
\$0.5 Trillion (1%)

Equity Derivative Contracts
\$1.3 Trillion (1%)

Foreign Exchange Contracts
\$8.9 Trillion (10%)

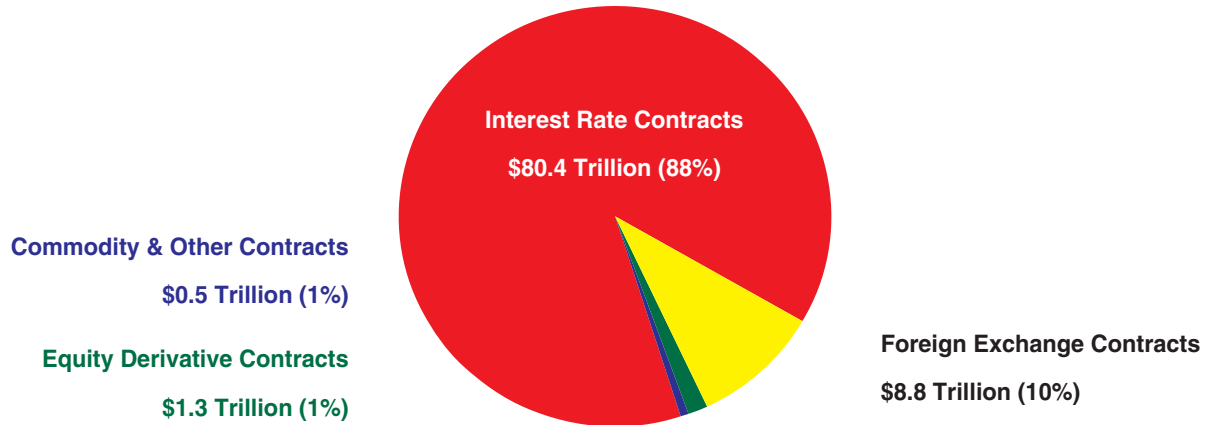
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$748 billion for the seven largest participants and \$53 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

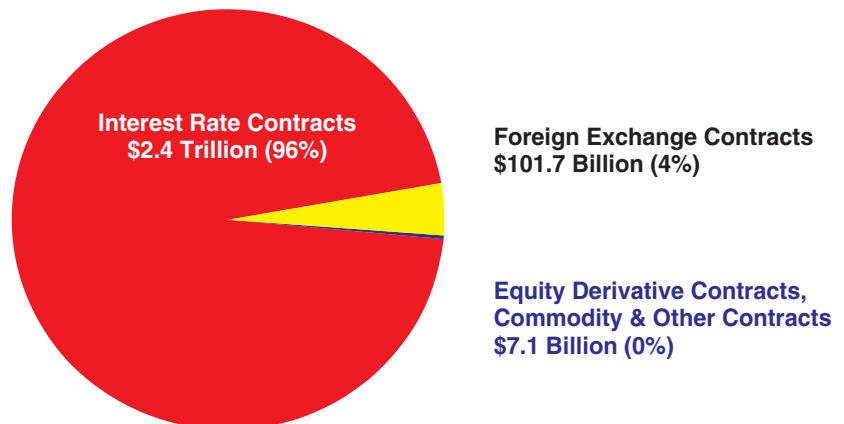
September 30, 2005



Not Held for Trading

Notional Amounts

September 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 \$800 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

September 30, 2005

(\$ Millions)

Held for Trading

115 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	1,074,219	150,165	46,057	49,184	1,319,625	20,430
Gross negative fair value	1,052,950	149,616	51,299	45,331	1,299,195	
All other participants						
Gross positive fair value	6,739	4,290	1,147	4,297	16,474	591
Gross negative fair value	6,433	4,085	1,049	4,316	15,883	
Total						
Gross positive fair value	1,080,958	154,455	47,205	53,481	1,336,099	21,021
Gross negative fair value	1,059,383	153,701	52,348	49,646	1,315,079	

Held for Purposes Other than Trading

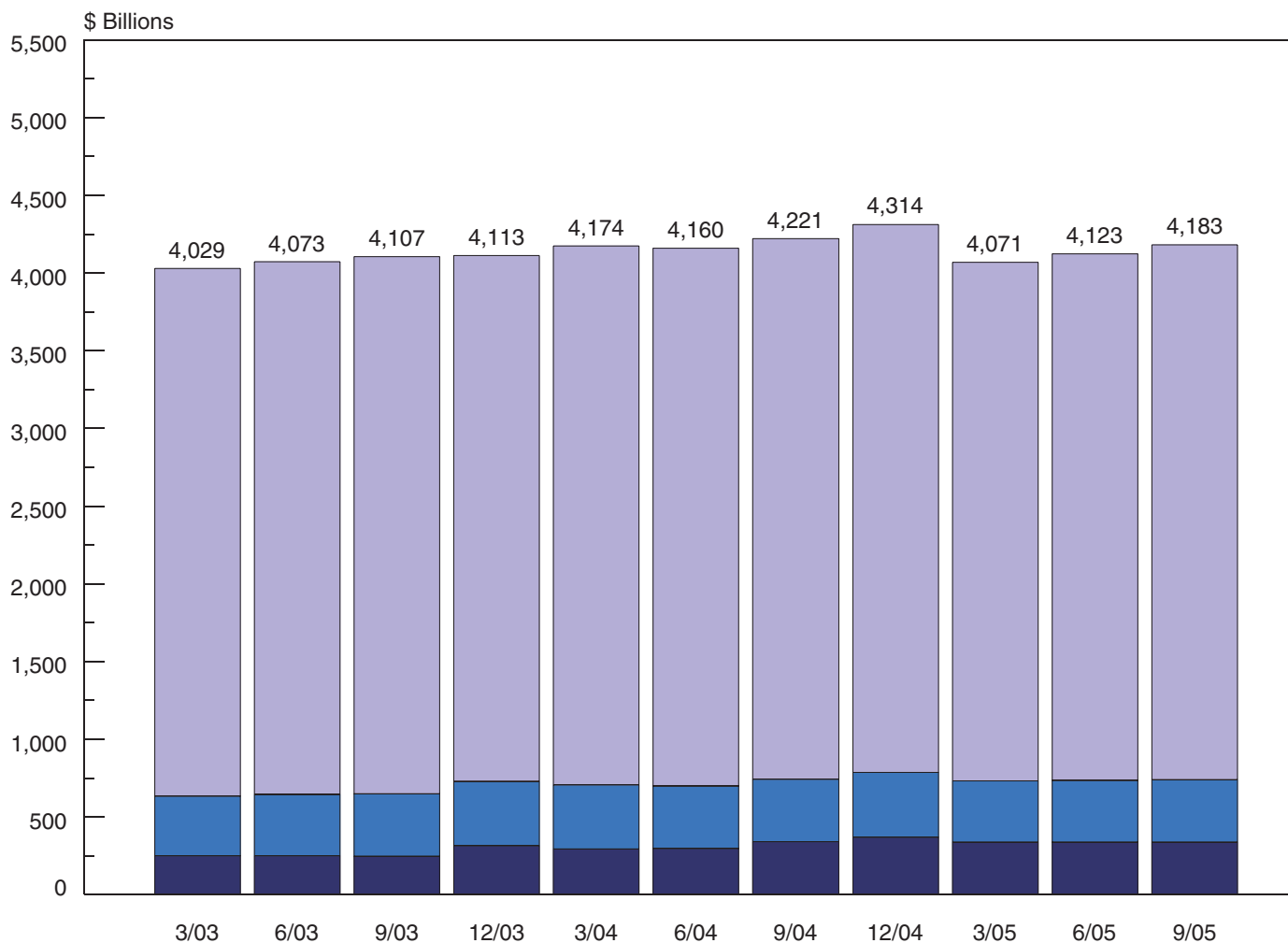
770 Banks Held Derivative Contracts for Purposes Other than Trading

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

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	9,398	938	11	0	10,347	1,077
Gross negative fair value	8,819	444	7	0	9,270	
All other participants						
Gross positive fair value	4,051	476	107	22	4,656	(933)
Gross negative fair value	3,836	1,654	99	1	5,589	
Total						
Gross positive fair value	13,449	1,414	118	22	15,003	144
Gross negative fair value	12,654	2,097	106	1	14,859	

Expansion of Commercial Bank Credit Card Lines

2003 - 2005



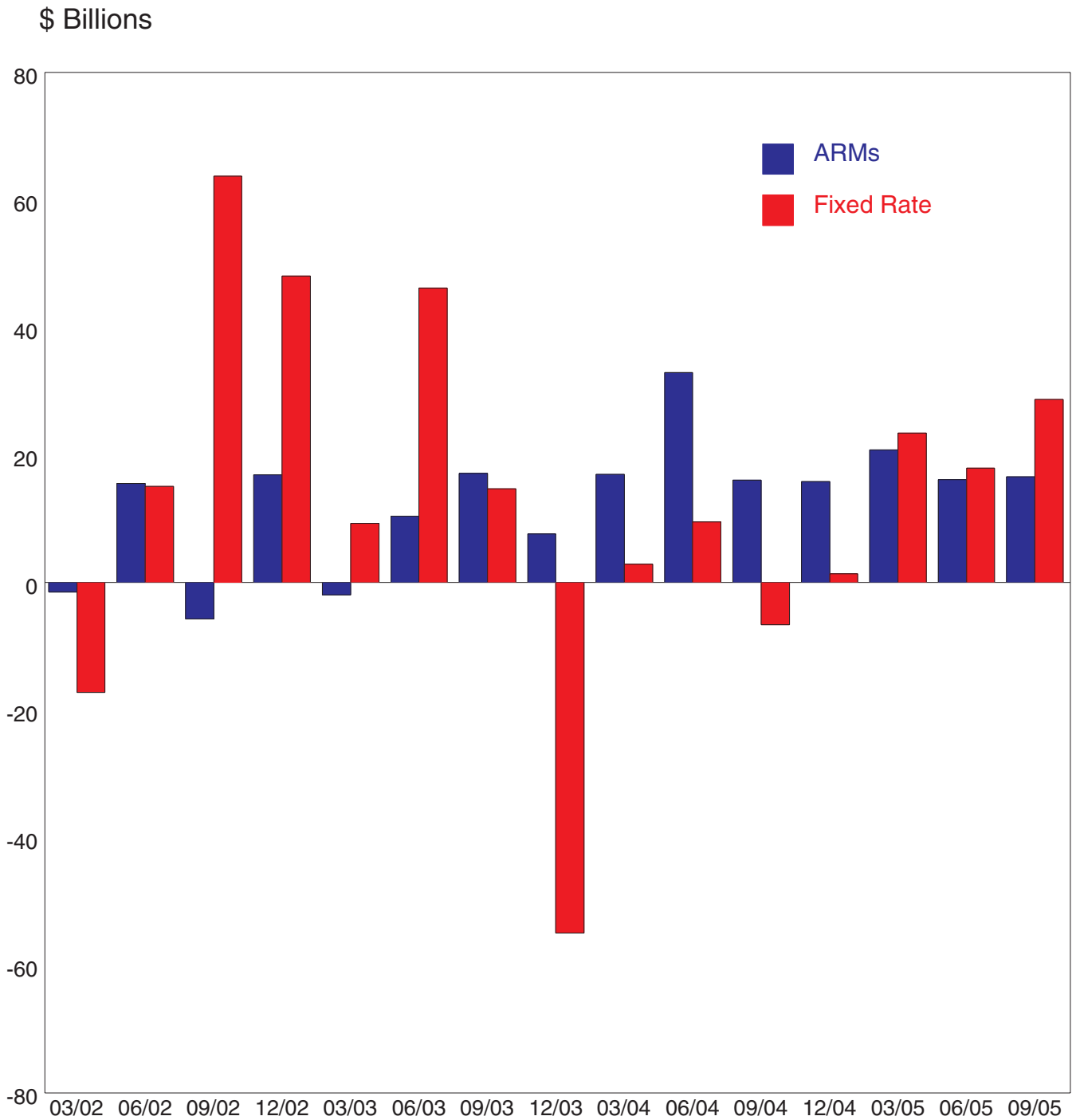
Loans outstanding (\$Billions)

	3/03	6/03	9/03	12/03	3/04	6/04	9/04	12/04	3/05	6/05	9/05
■ Held on-balance-sheet	250.4	251.1	247.5	316.0	292.4	298.1	340.0	371.4	336.9	338.5	338.9
■ Securitized & sold *	384.3	393.2	400.6	410.9	412.9	402.7	401.8	416.7	395.3	397.8	401.8
■ 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	3,442.4
Total	4,029.1	4,073.0	4,107.4	4,113.4	4,174.1	4,159.8	4,220.8	4,314.3	4,071.3	4,123.4	4,183.1

* Off-balance-sheet

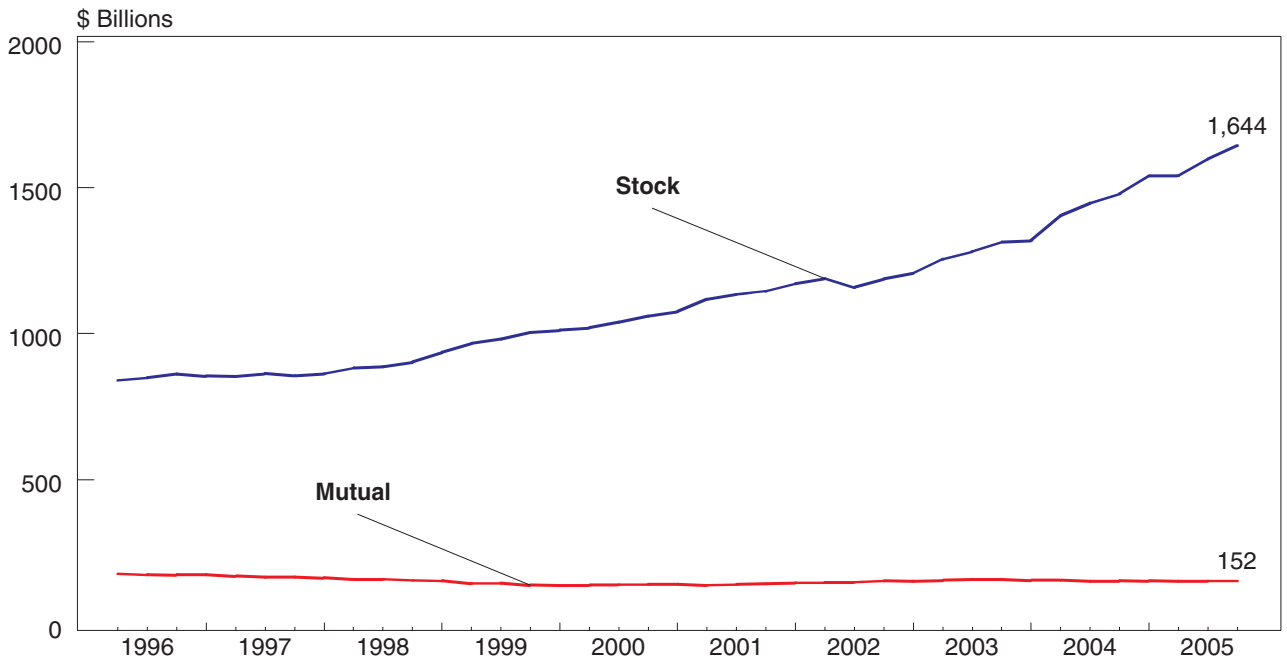
Growth Rates of ARMs and Fixed-Rate Mortgages

2001-2005



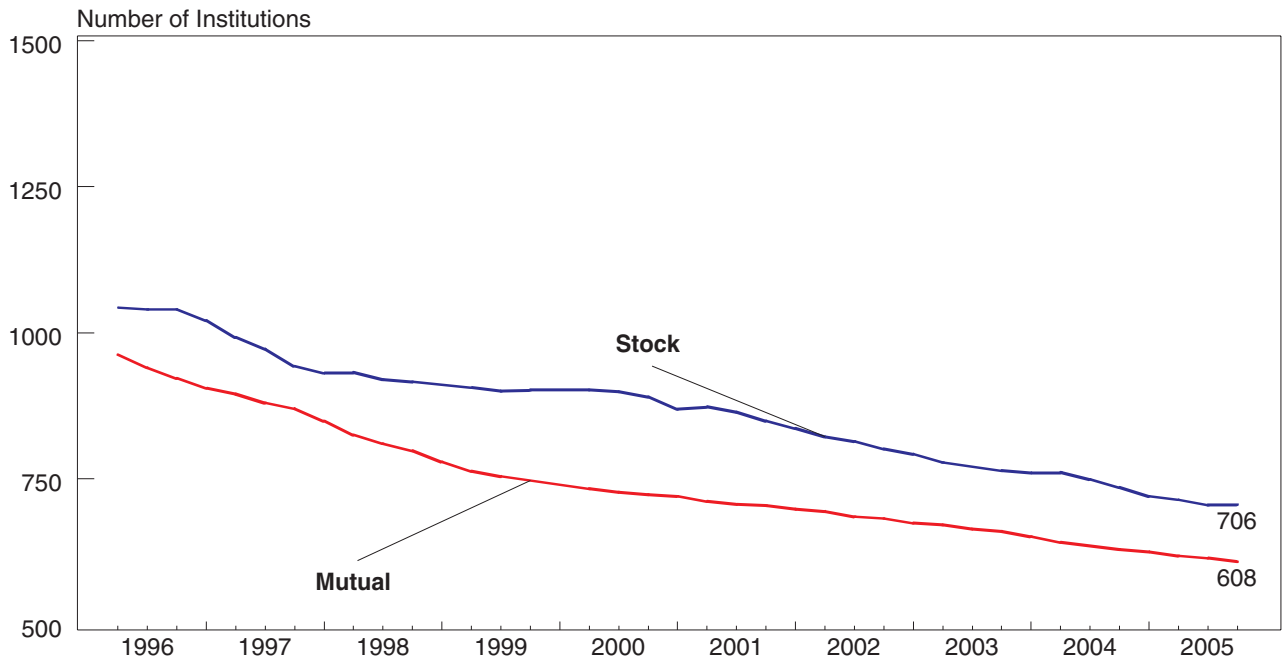
Assets of Mutual and Stock Savings Institutions

1996 - 2005



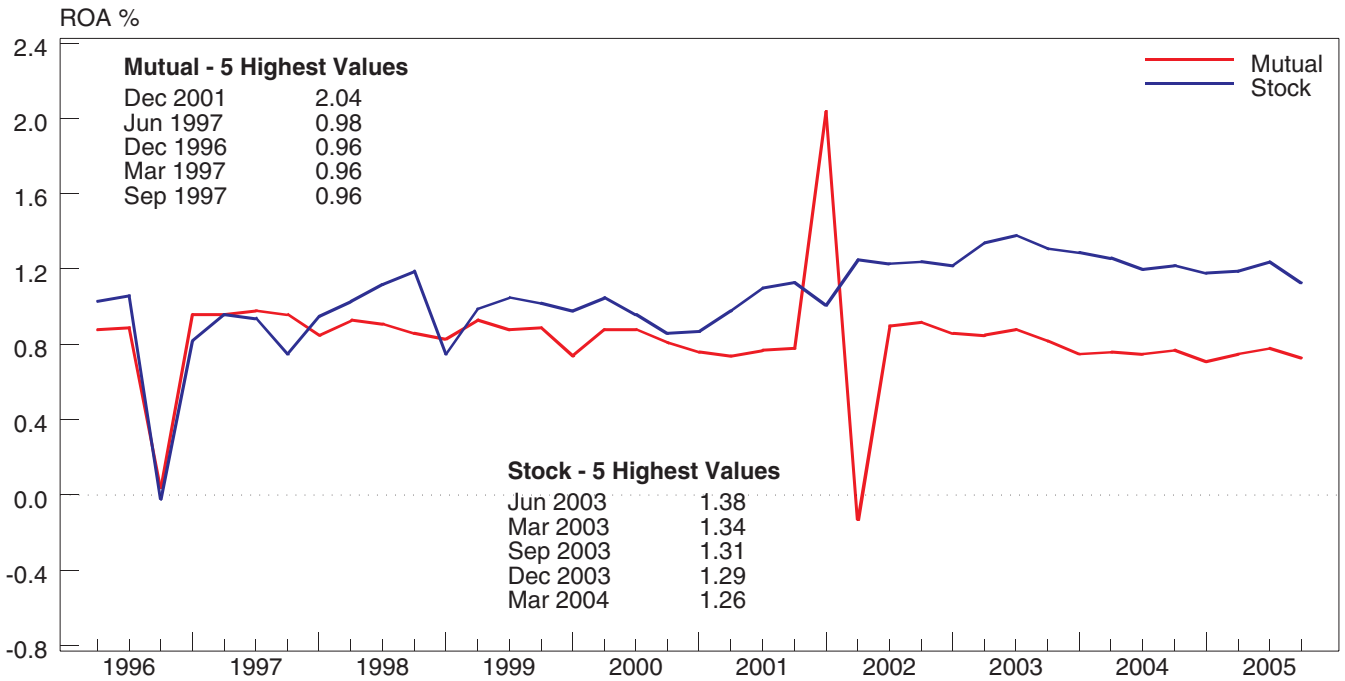
Number of Mutual and Stock Savings Institutions

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

