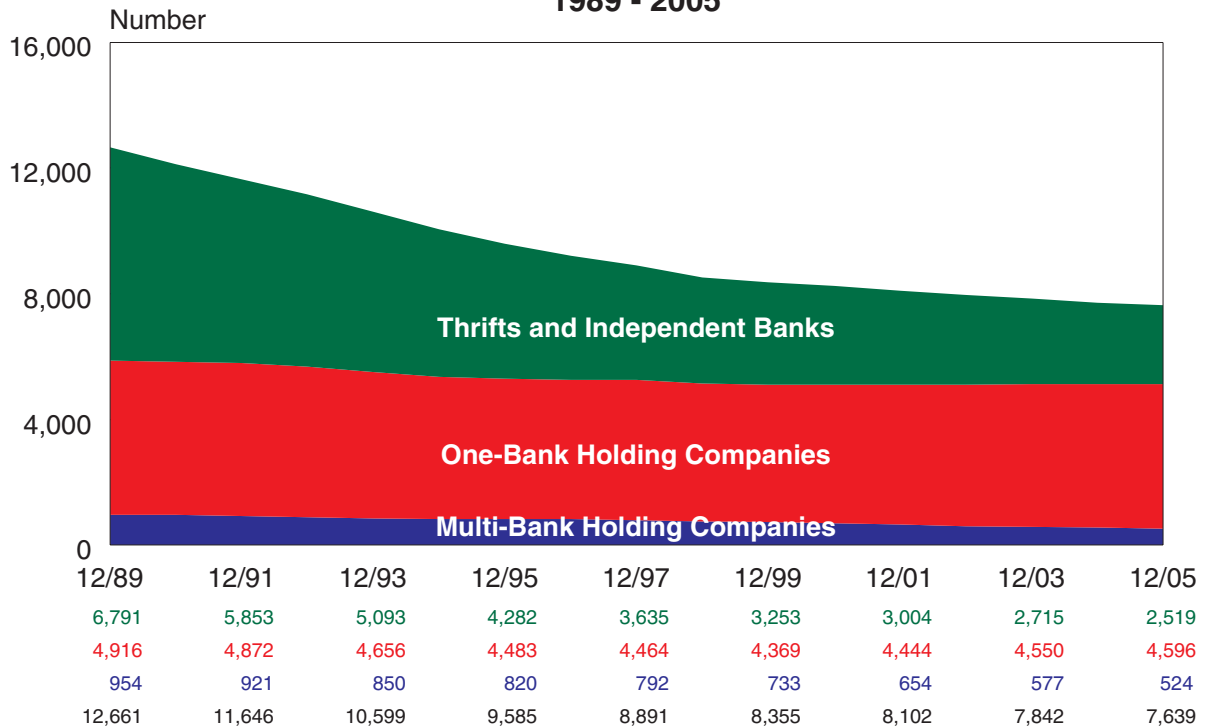


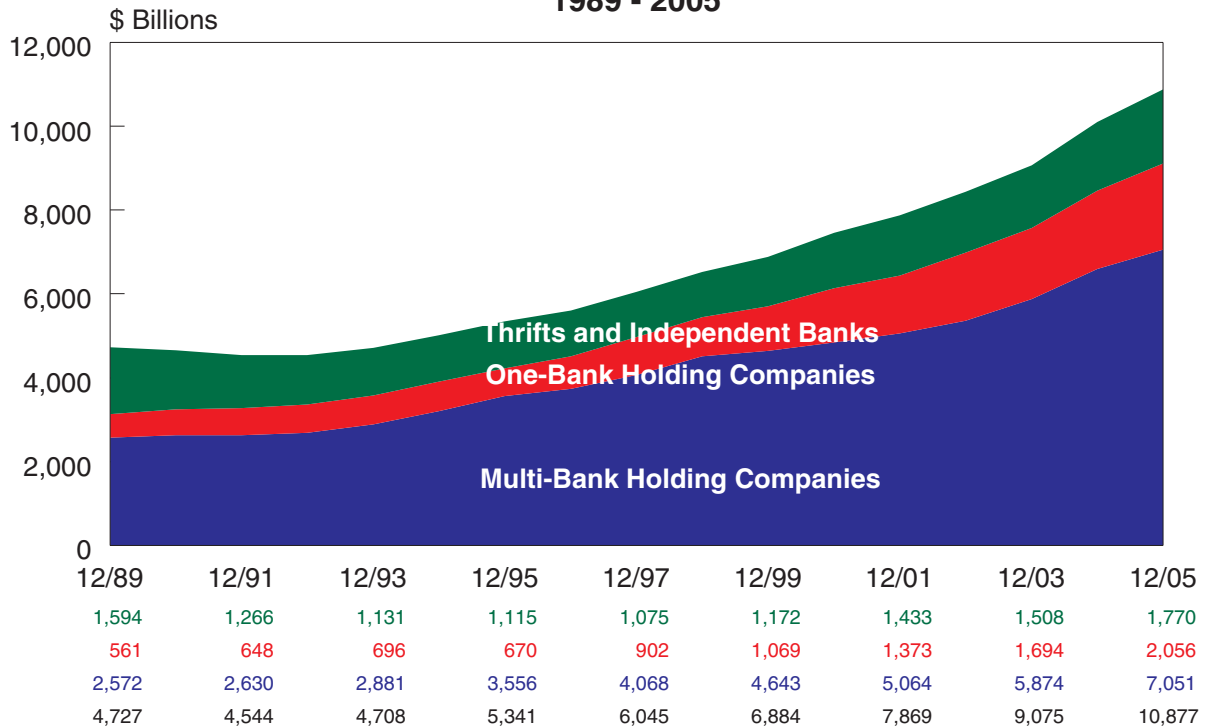
# Number of FDIC-Insured Banking Organizations

1989 - 2005



# Assets of FDIC-Insured Banking Organizations

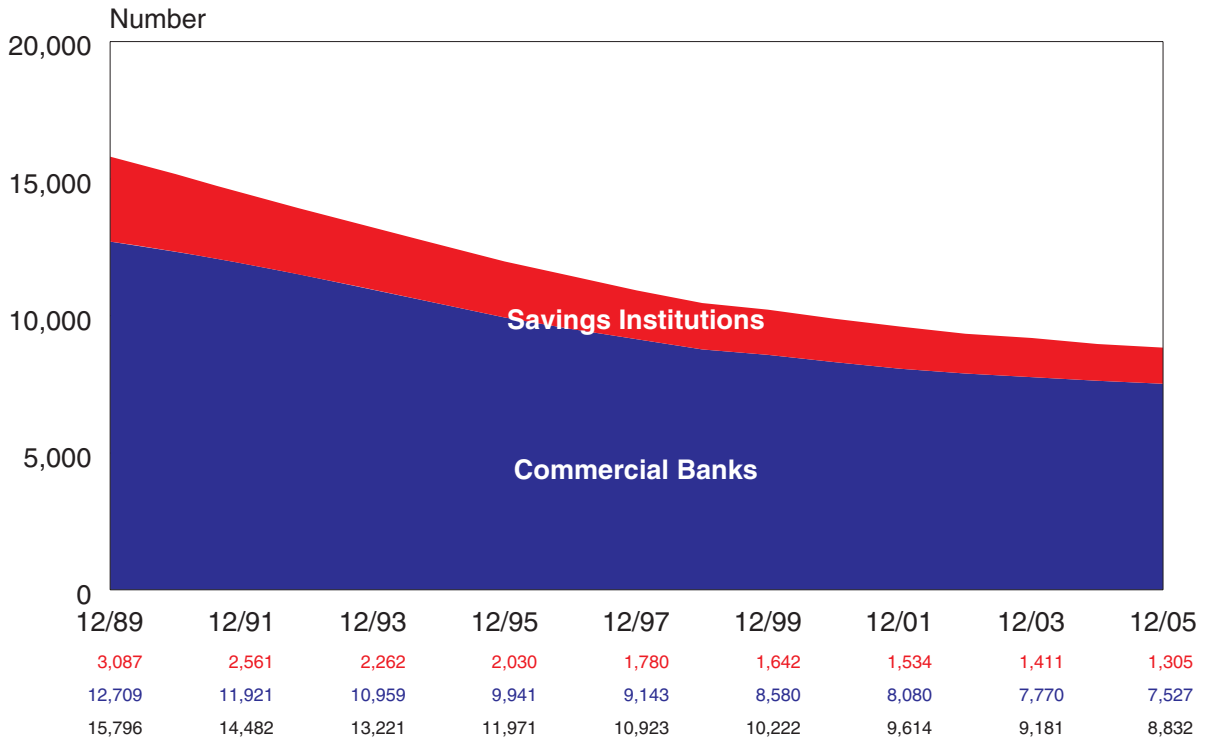
1989 - 2005



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

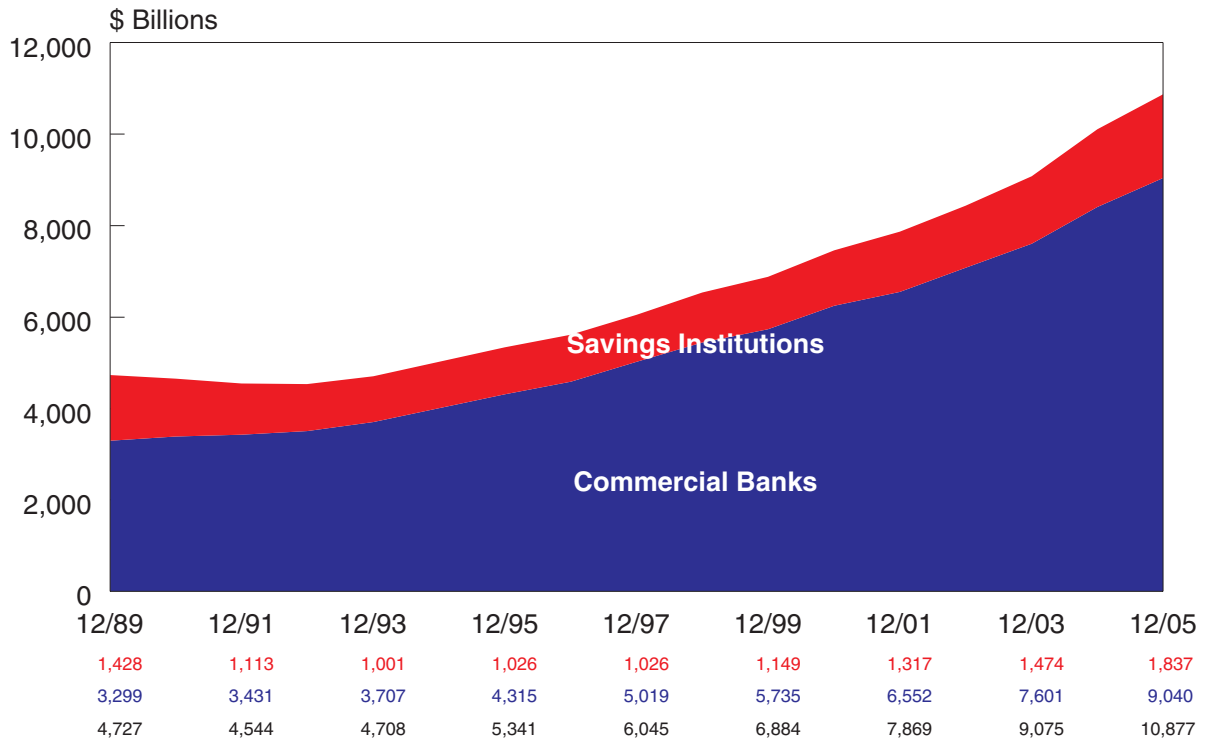
# Number of FDIC-Insured Institutions

1989 - 2005



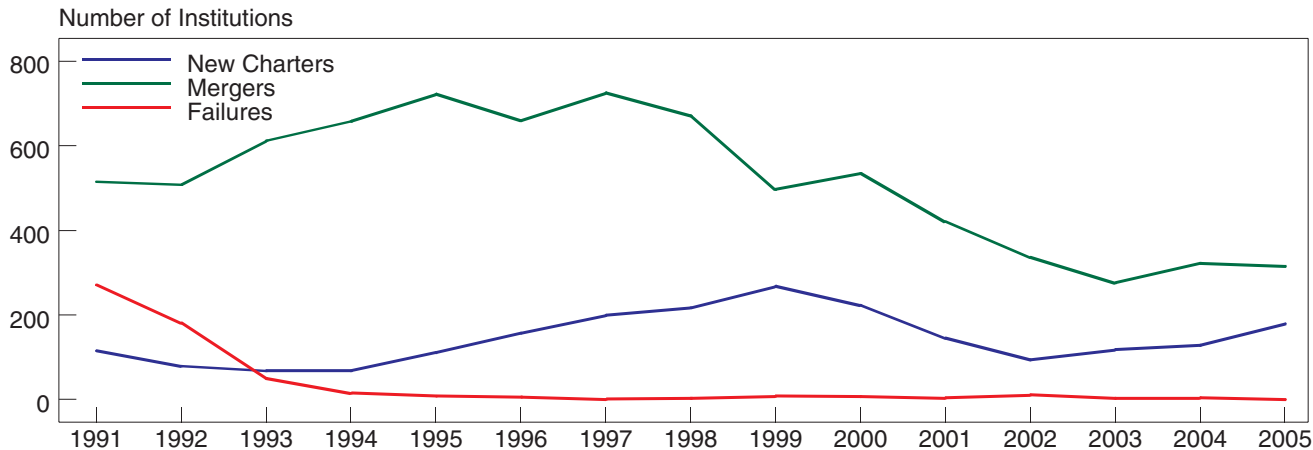
# Assets of FDIC-Insured Institutions

1989 - 2005



# Changes in the Number of FDIC-Insured Institutions

1991 - 2005

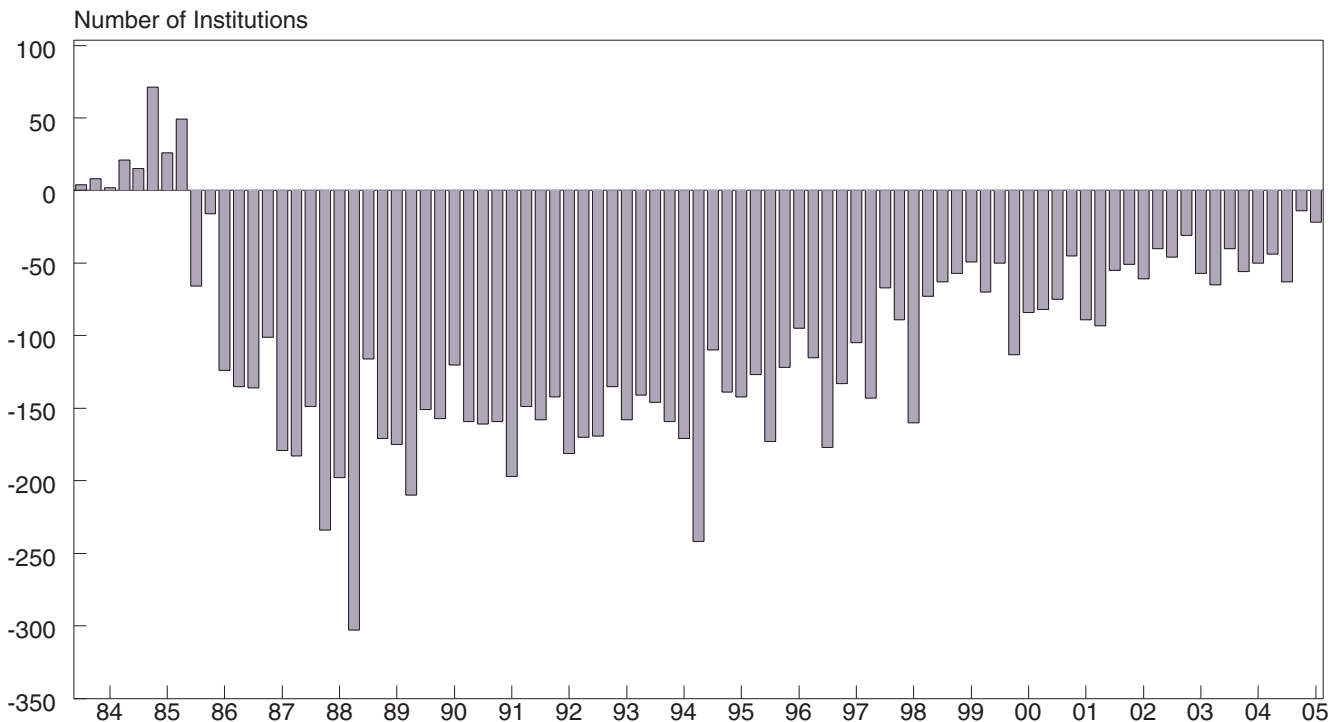


	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
<b>New Charters</b>	115	79	68	68	111	157	199	217	268	223	145	94	118	128	179
<b>Mergers</b>	515	508	612	658	722	660	725	671	497	535	421	336	276	322	315
<b>Failures</b>	271	181	50	15	8	6	1	3	8	7	4	11	3	4	0
<b>Other Changes, Net*</b>	-5	-20	-38	-12	-14	-9	-3	-2	-6	5	-13	-7	-12	-7	-8
<b>No. of Institutions at end of year</b>	14,482	13,852	13,220	12,603	11,970	11,452	10,922	10,463	10,221	9,904	9,613	9,354	9,181	8,976	8,832

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

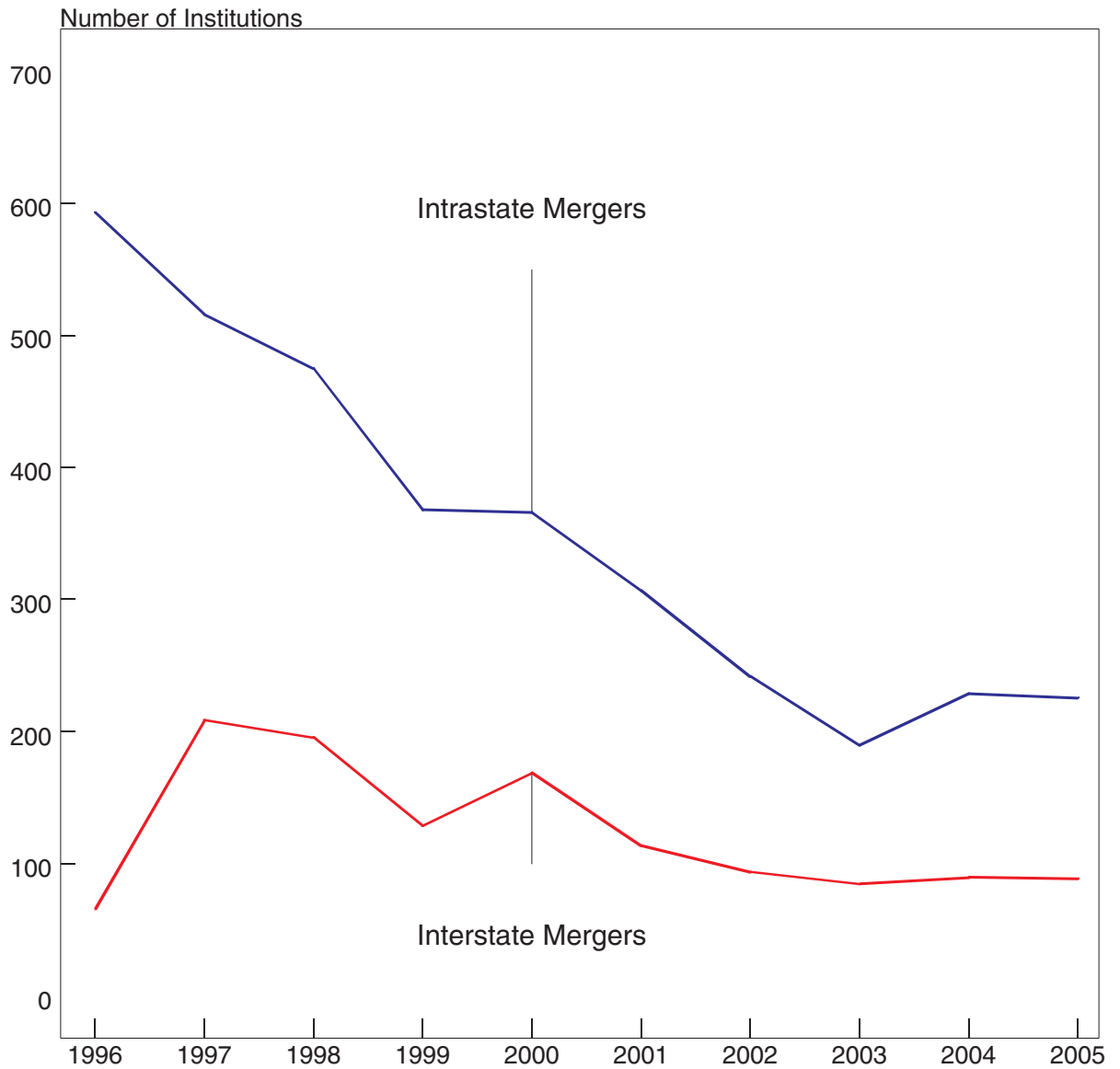
# Quarterly Change in the Number of FDIC-Insured Institutions

1984-2005



# Institution Mergers: Interstate vs. Intrastate

1996 - 2005

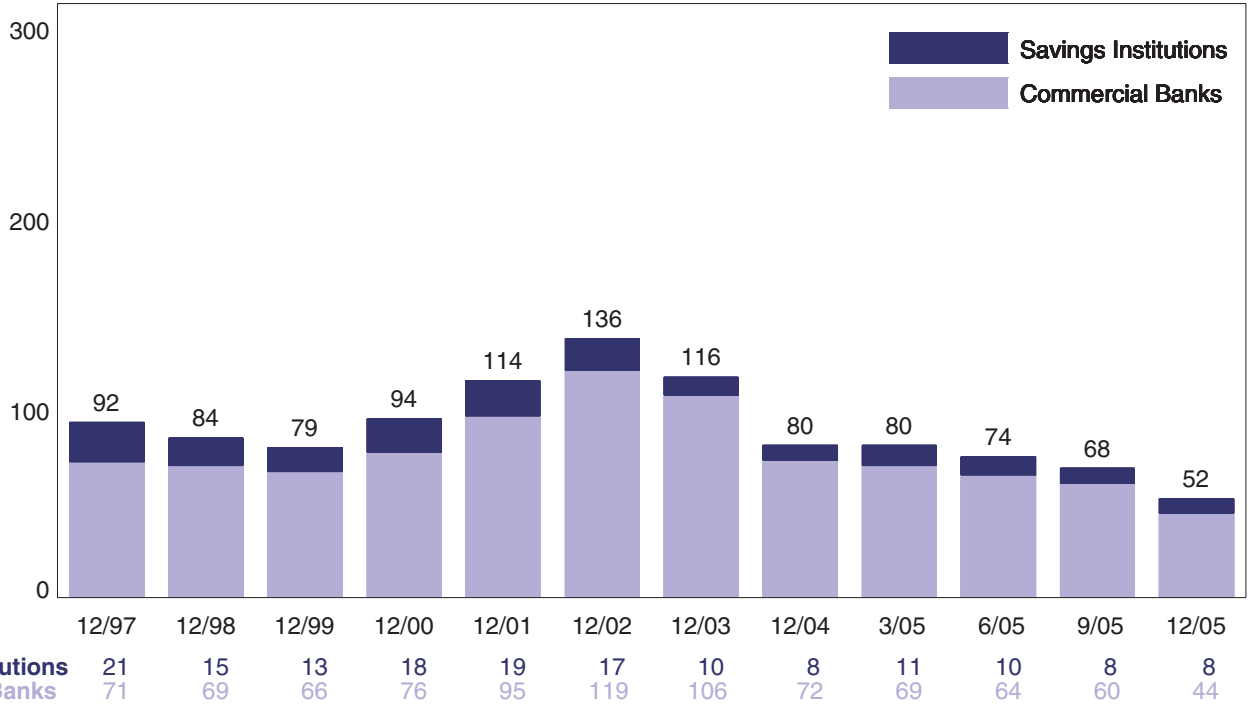


<b>Intrastate Mergers</b>	<b>593</b>	<b>516</b>	<b>475</b>	<b>368</b>	<b>366</b>	<b>307</b>	<b>242</b>	<b>190</b>	<b>229</b>	<b>226</b>
<b>Interstate Mergers</b>	<b>66</b>	<b>209</b>	<b>196</b>	<b>129</b>	<b>169</b>	<b>114</b>	<b>94</b>	<b>85</b>	<b>90</b>	<b>89</b>

## Number of FDIC-Insured "Problem" Institutions

1997-2005

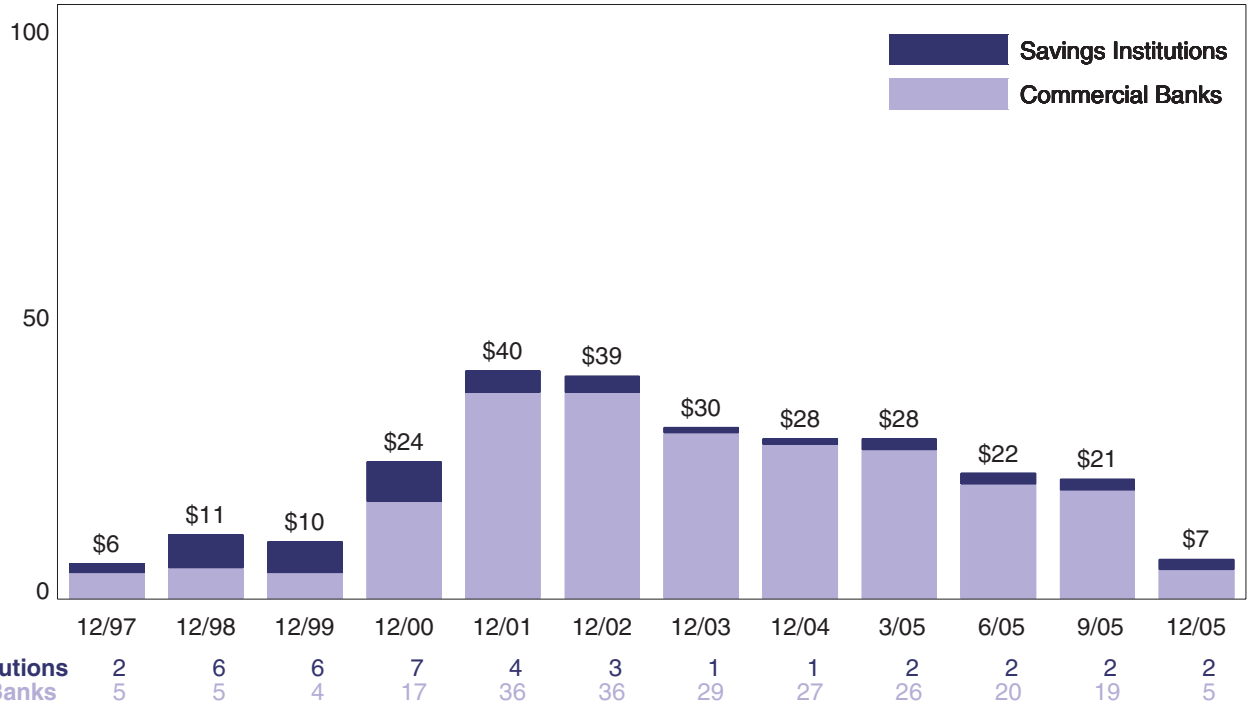
Number of Institutions



## Assets of FDIC-Insured "Problem" Institutions

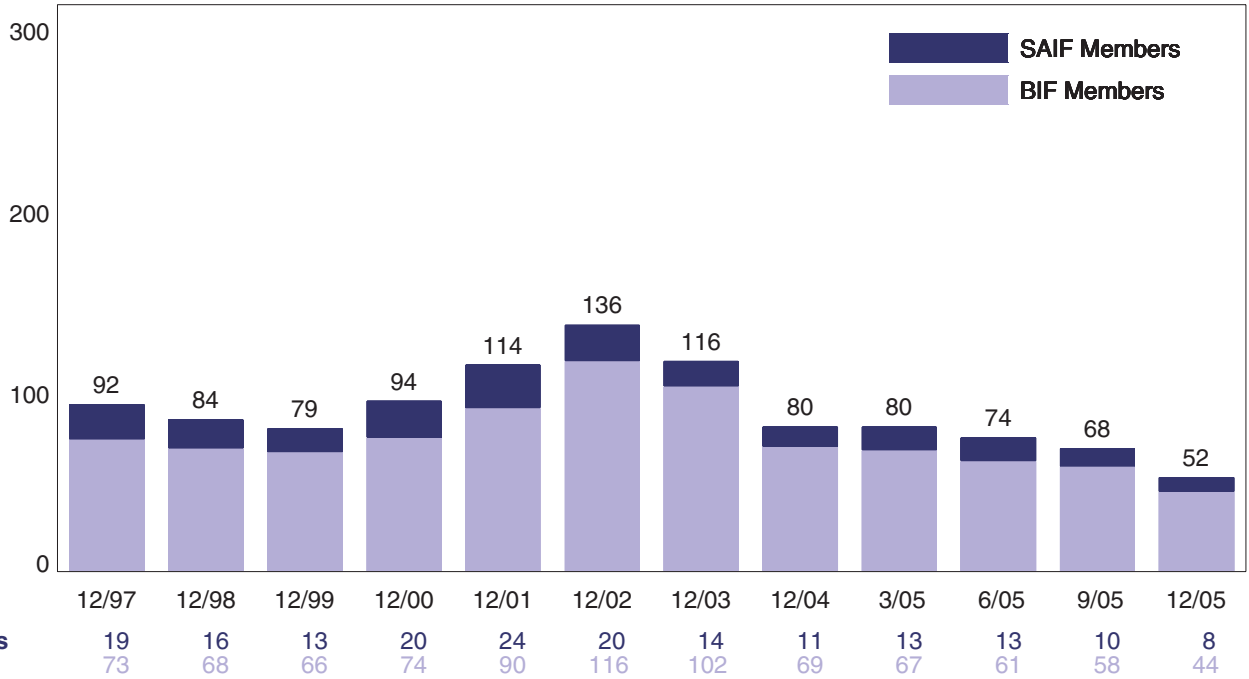
1997-2005

\$ Billions



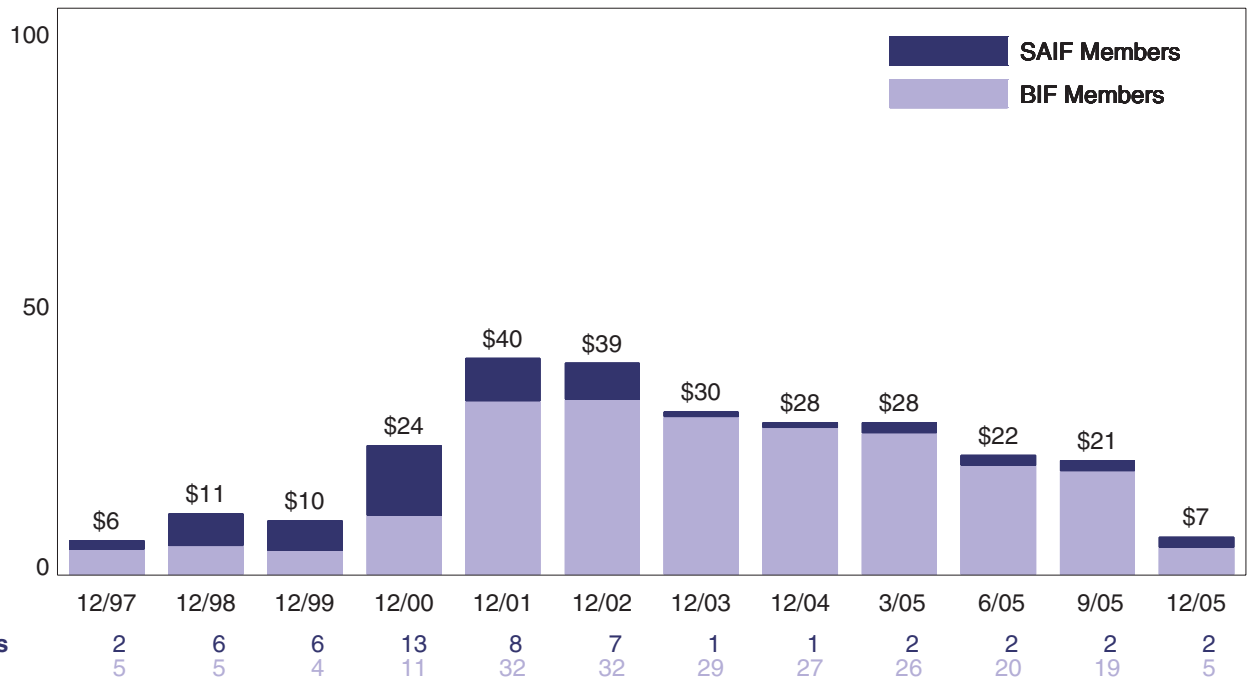
## Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1997-2005



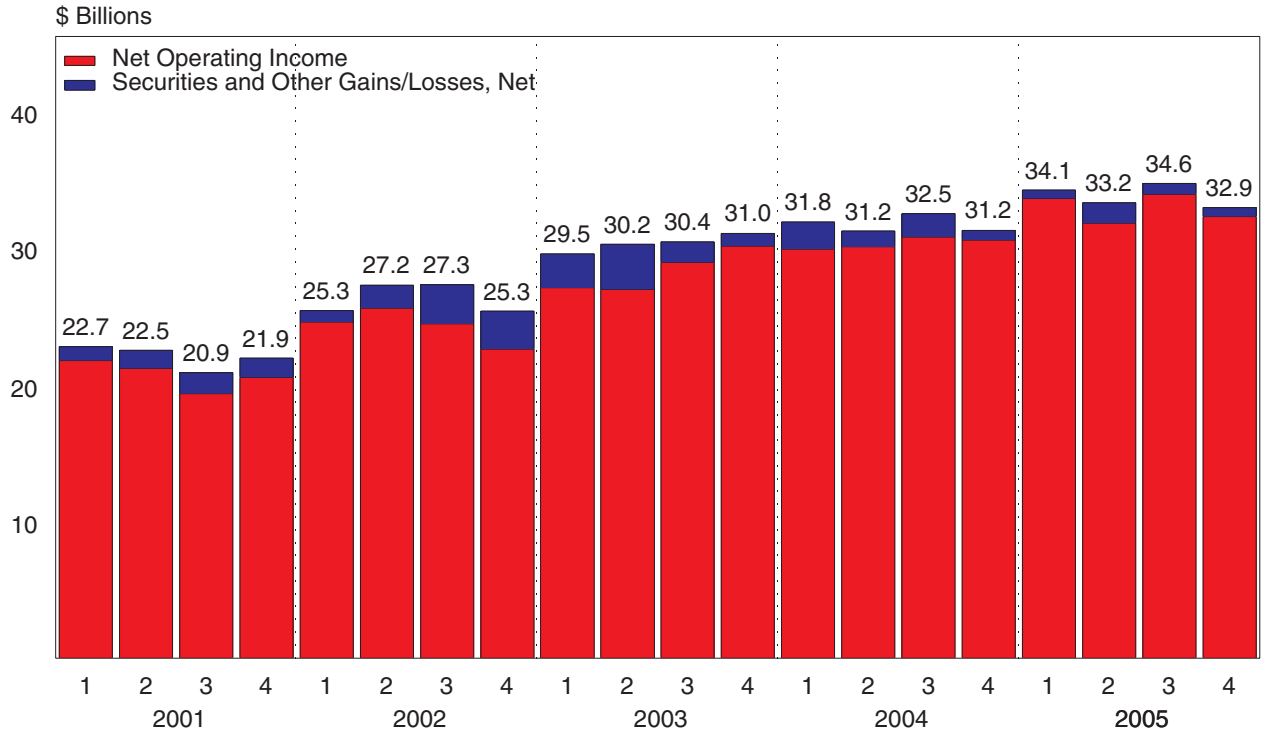
## Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1997-2005



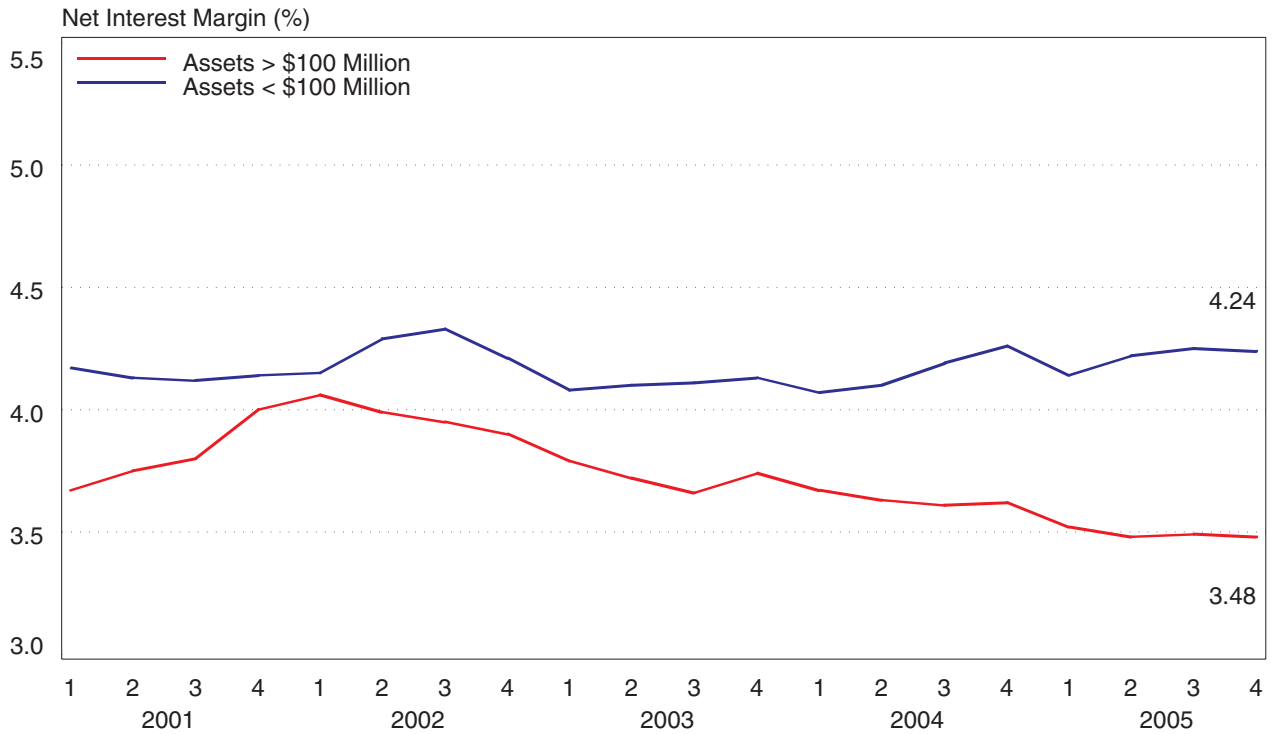
# Quarterly Net Income

2001 - 2005



# Quarterly Net Interest Margins, Annualized

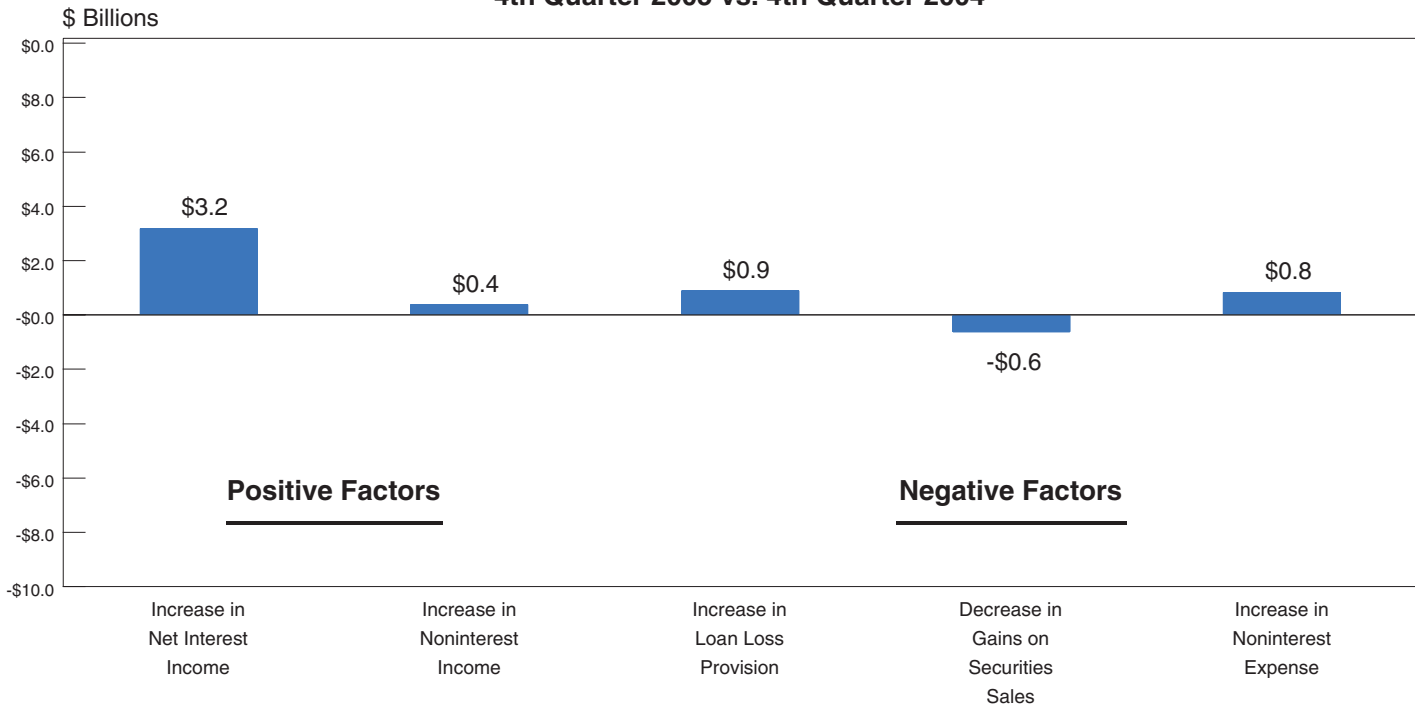
2001 - 2005



# Sources of Earnings Growth

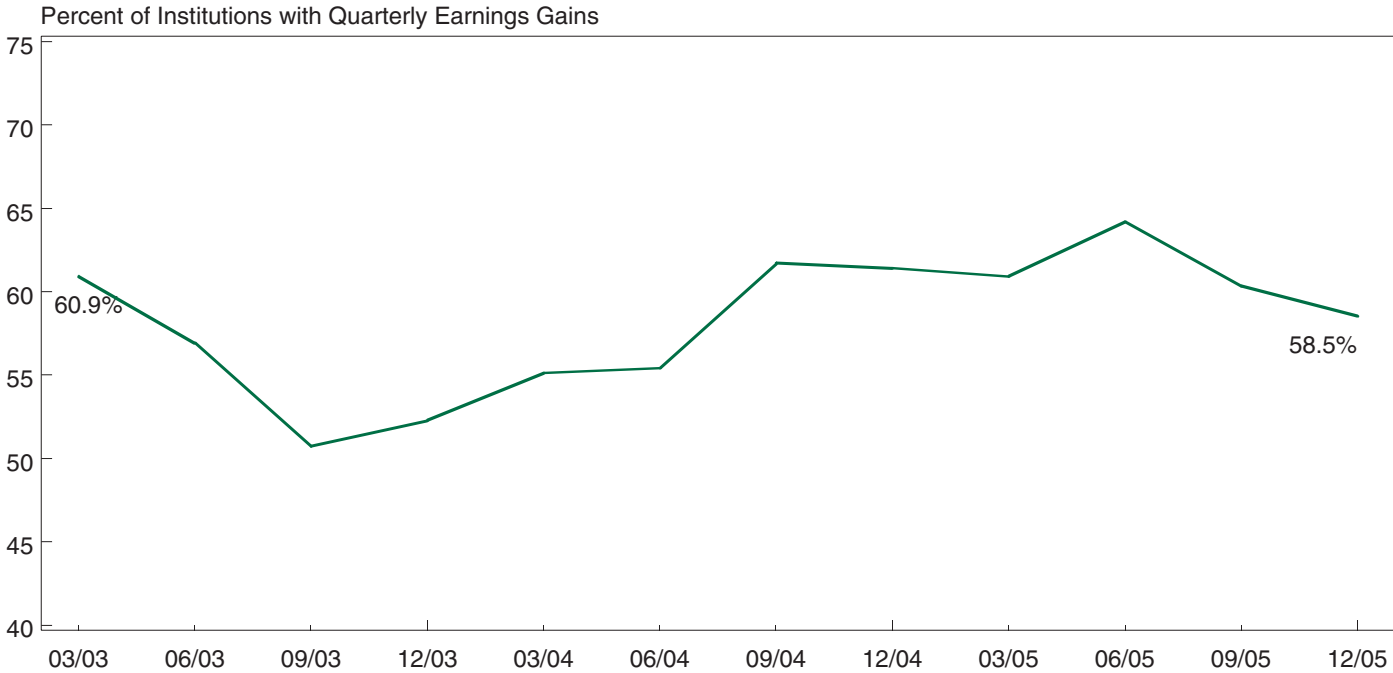
## Contributions to Pre-Tax Earnings Growth

4th Quarter 2005 vs. 4th Quarter 2004



## Percentage of Insured Institutions With Earnings Gains

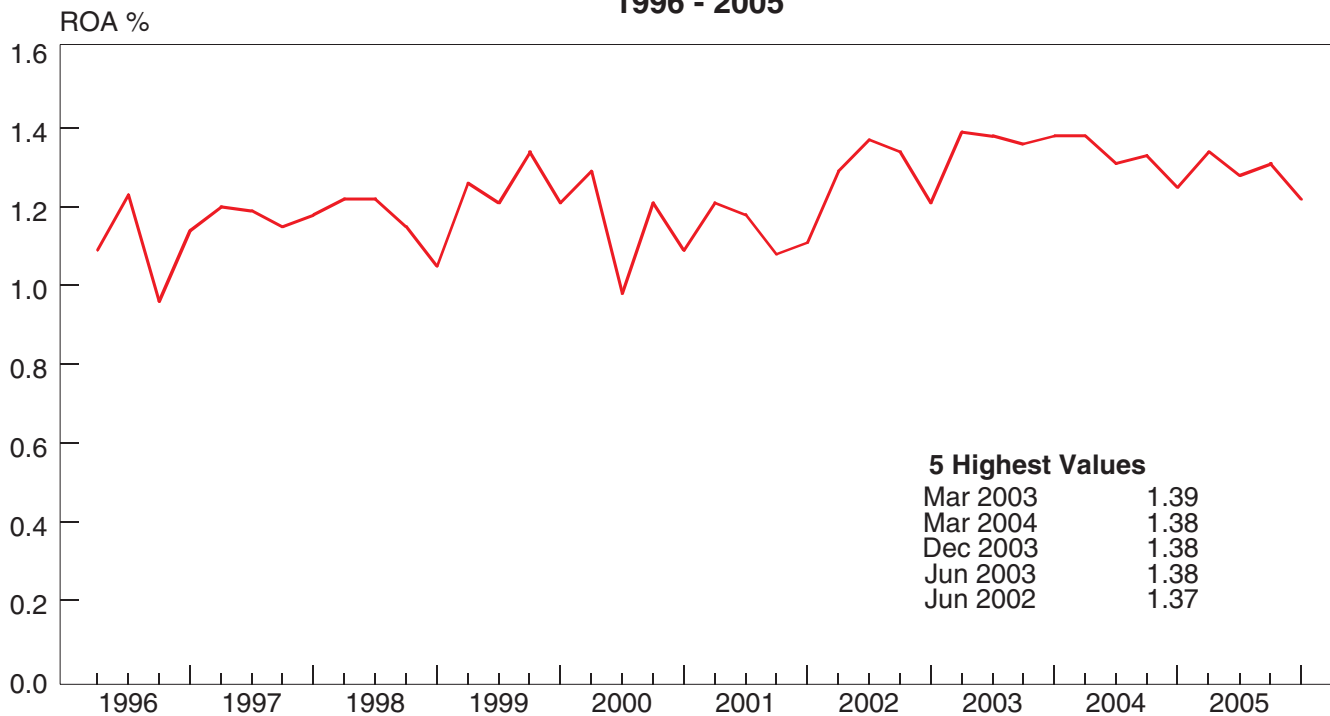
Compared to Year-Earlier Quarter, 2003-2005





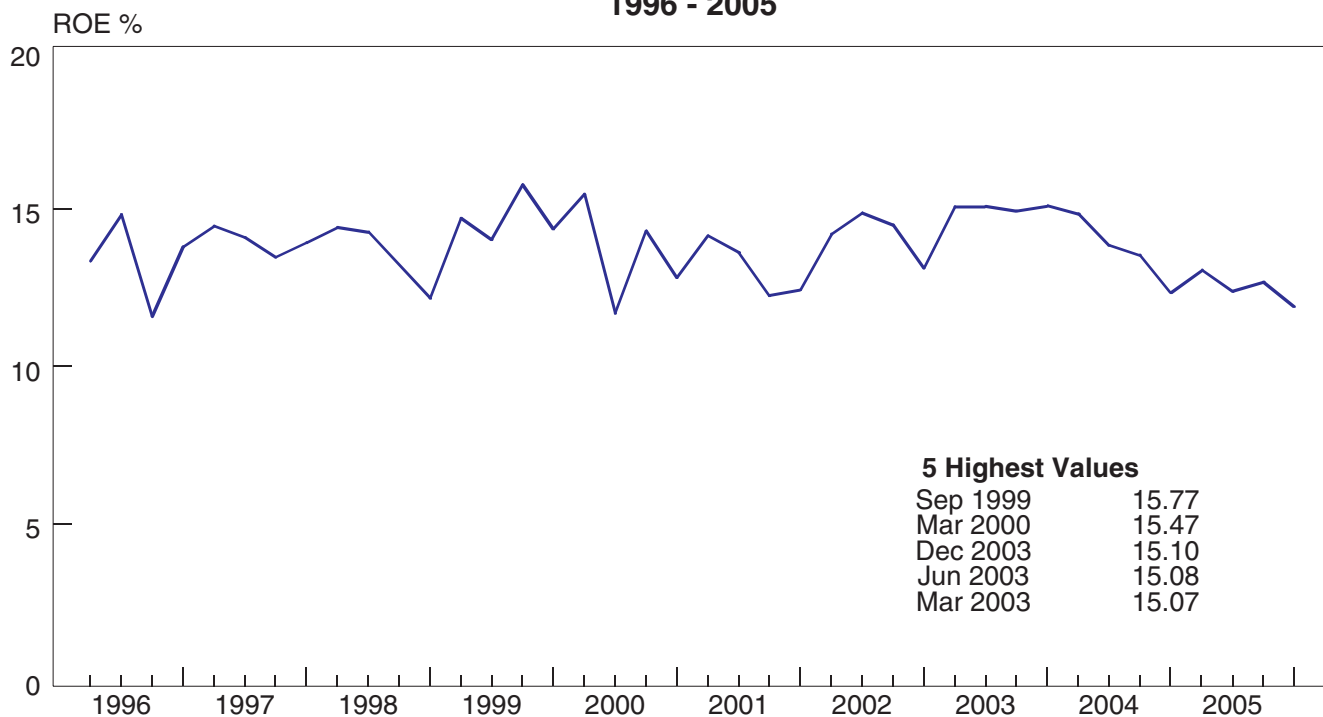
## Quarterly Return on Assets (ROA), Annualized

1996 - 2005



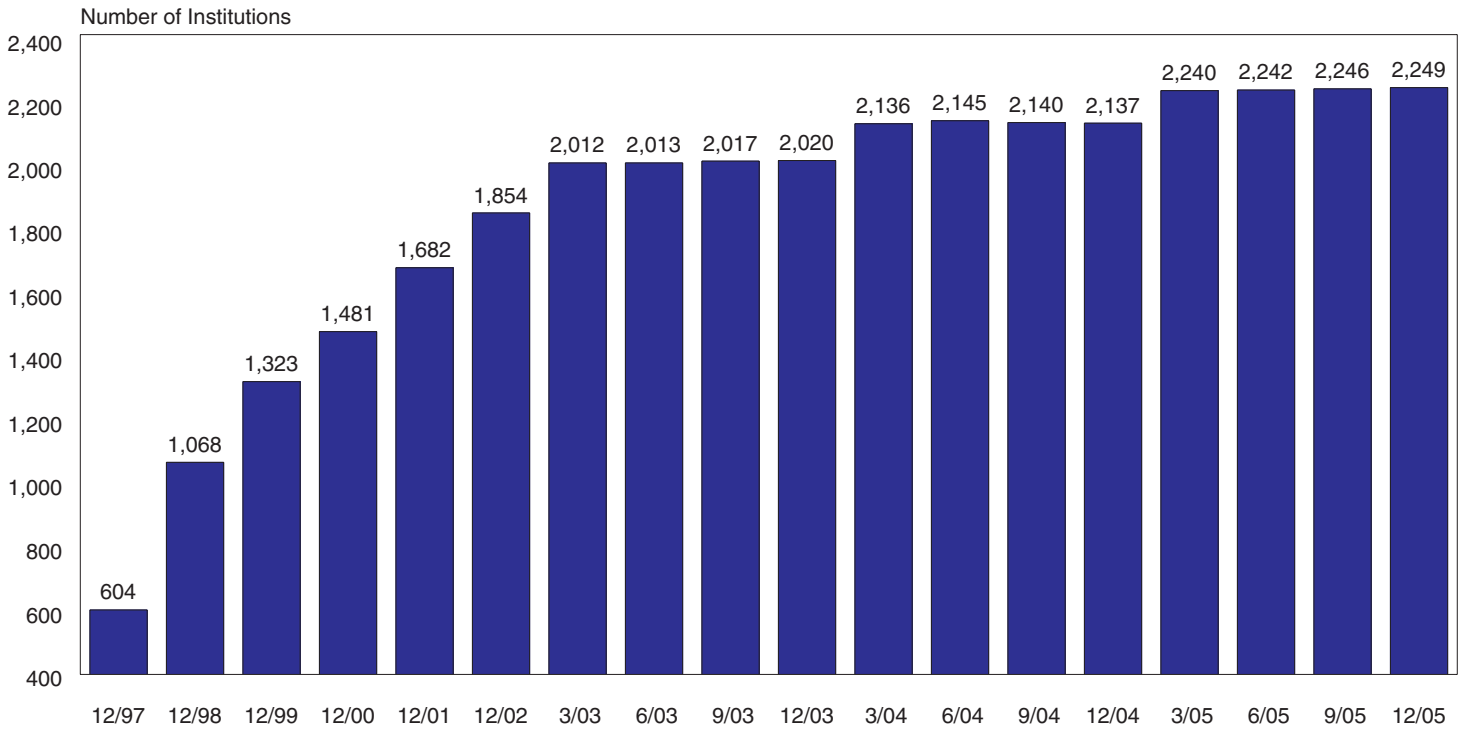
## Quarterly Return on Equity (ROE), Annualized

1996 - 2005



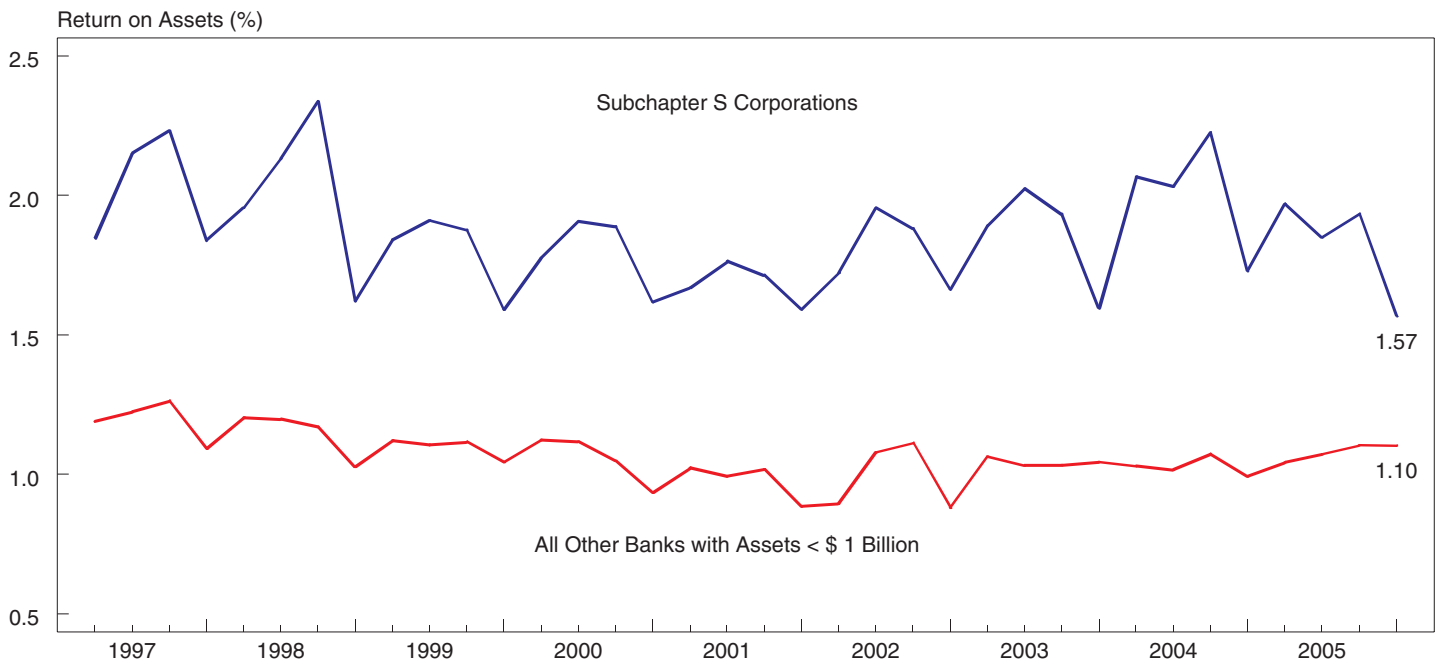
## Number of Subchapter S Corporations

1997-2005



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

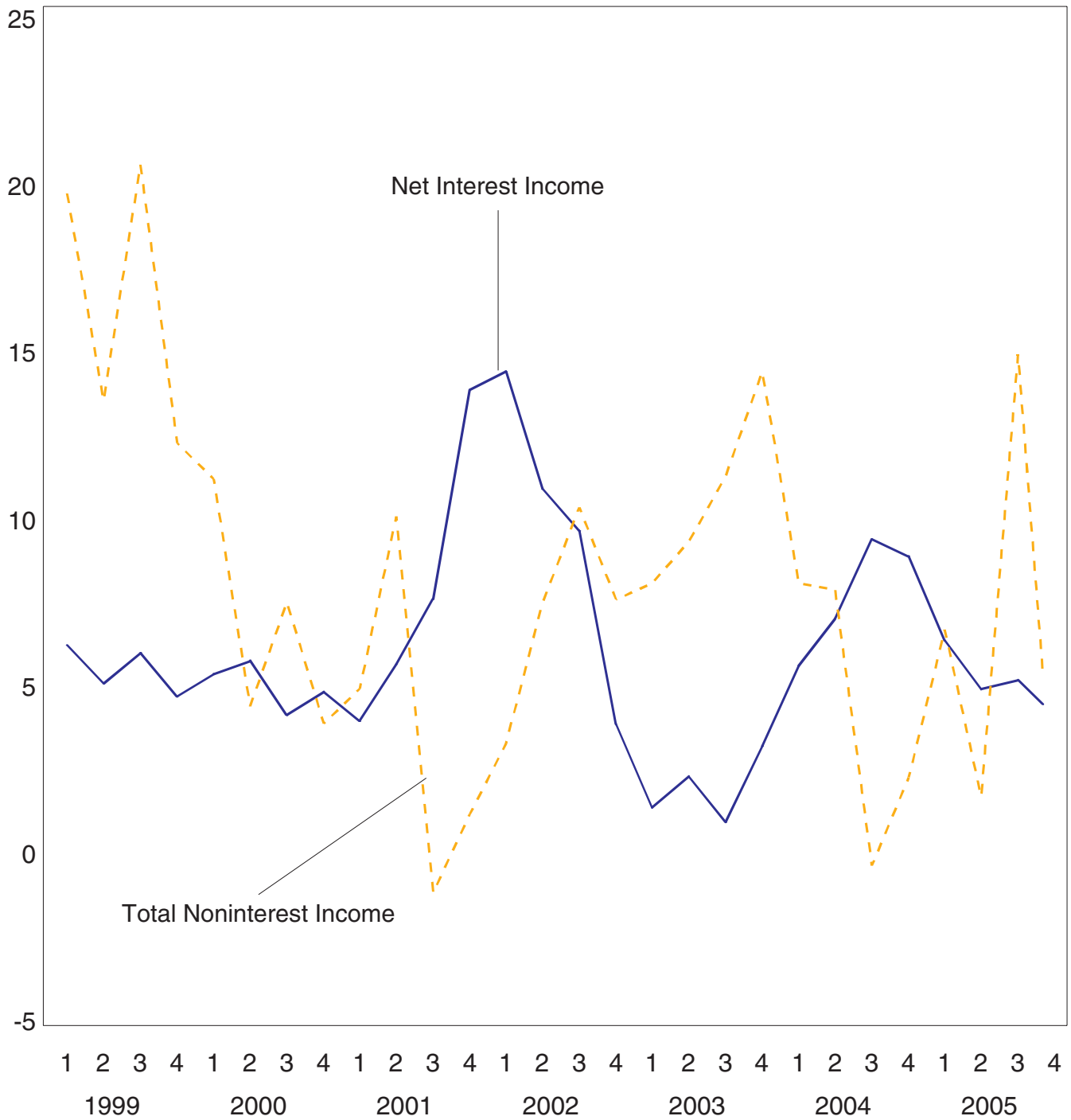
1997-2005



# Growth In Quarterly Net Operating Revenue

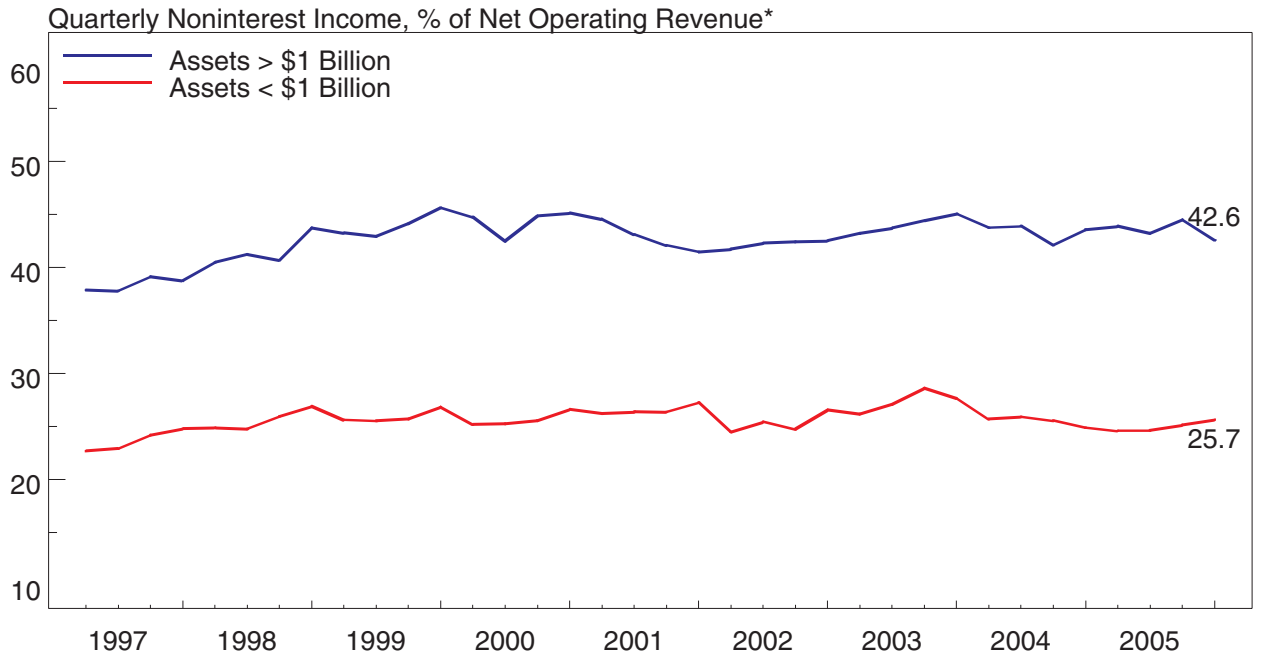
1999-2005

12 - Month Growth Rate (%)



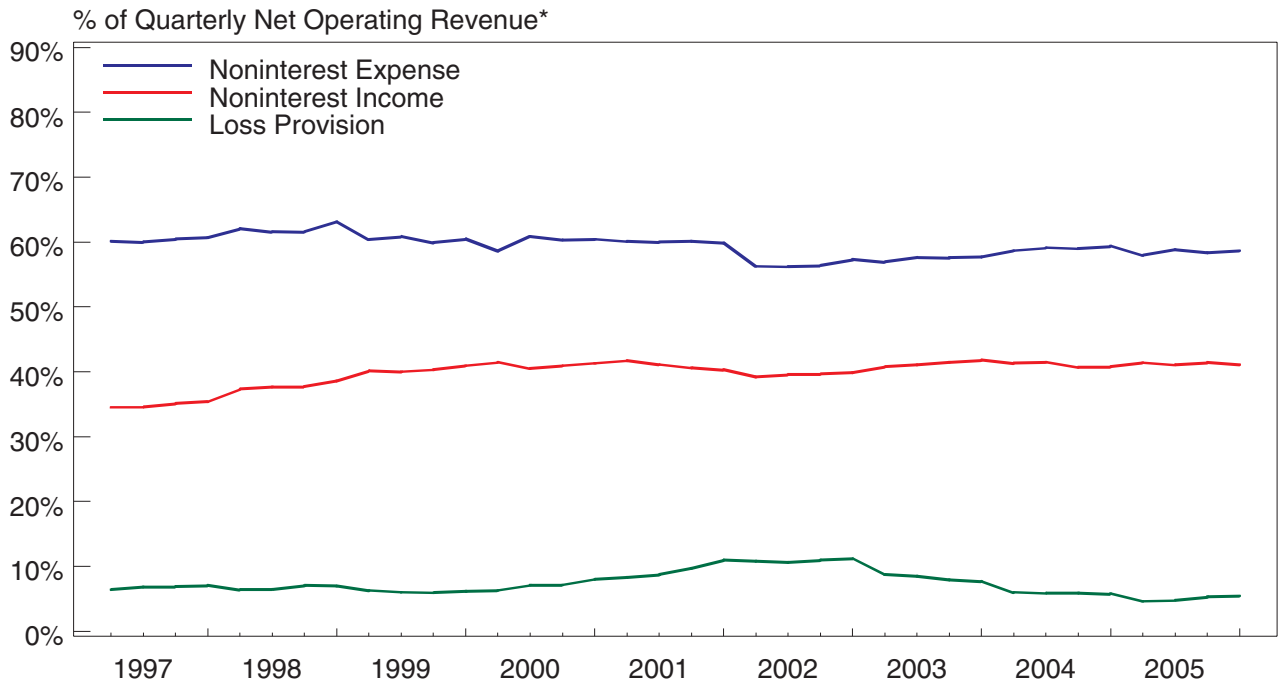
# Noninterest Income as a Percentage of Net Operating Revenue\*

1997 - 2005



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

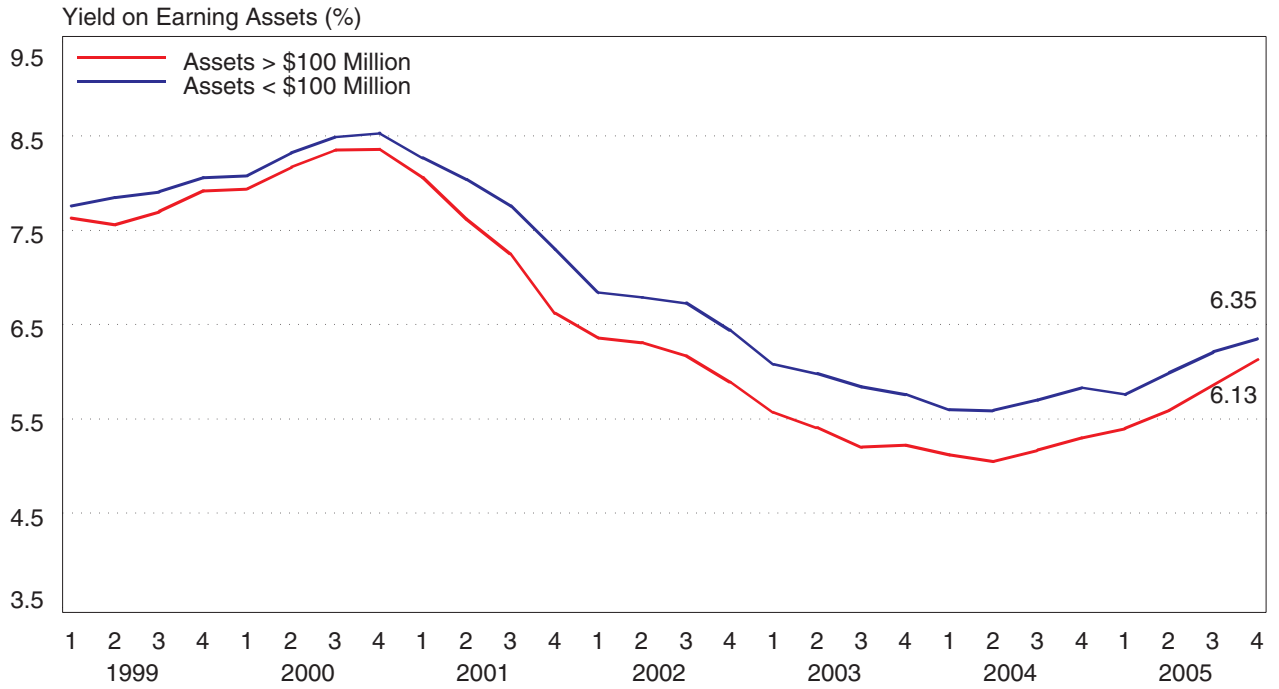
1997 - 2005



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

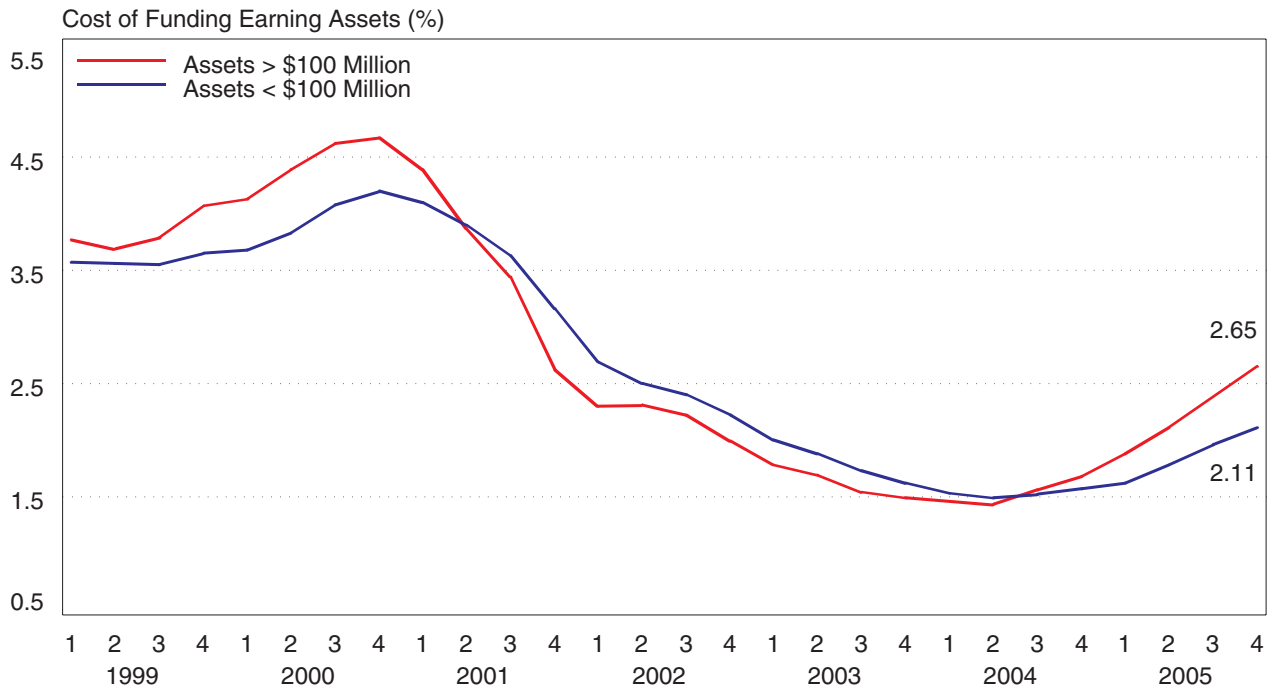
## Quarterly Yield on Earning Assets

1999 - 2005



## Quarterly Cost of Funding Earning Assets

1999 - 2005



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

1998 - 2005

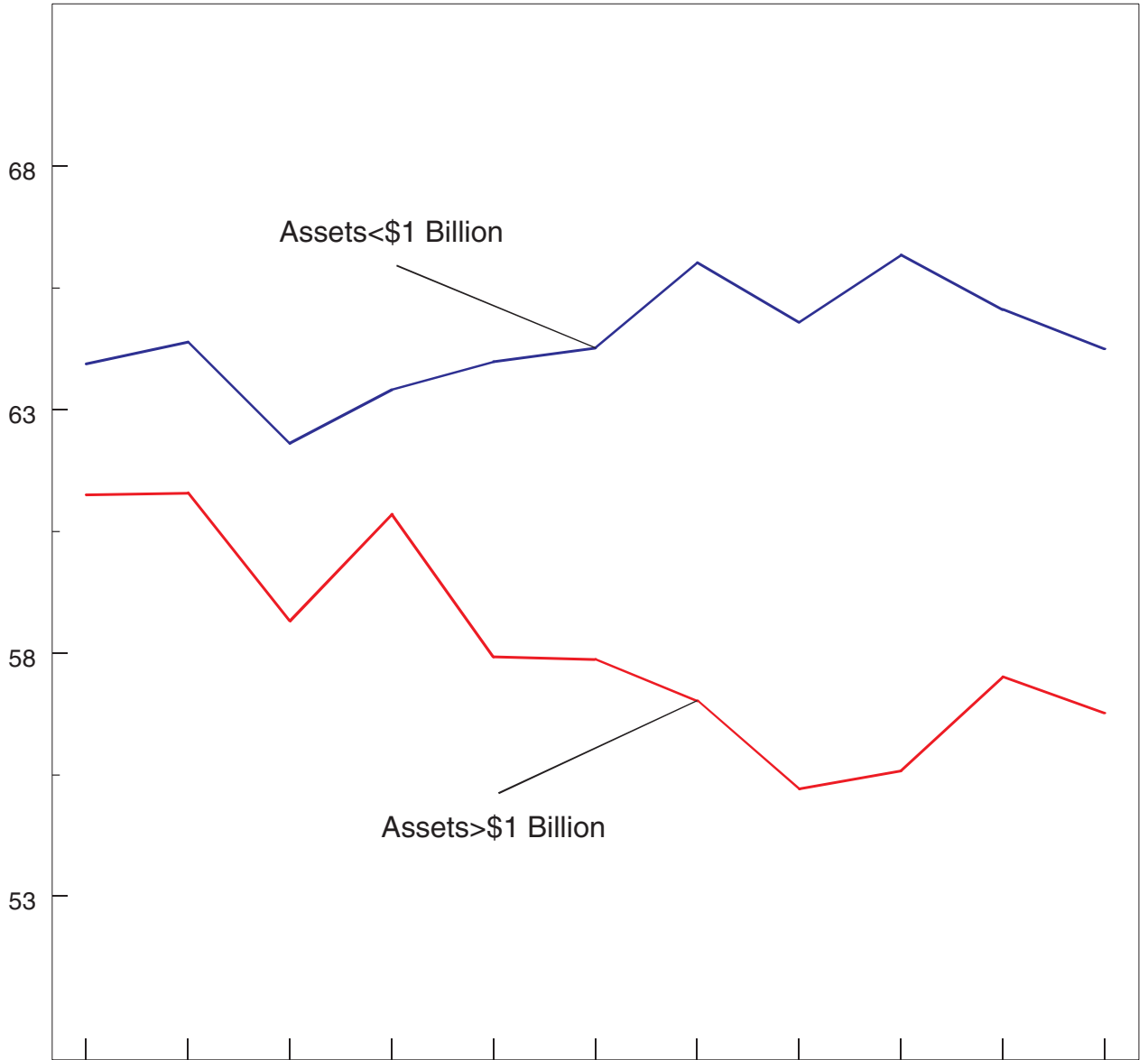


\* Assets weighted according to risk categories used in regulatory capital computations.

# Annual Efficiency Ratios\*

1995 - 2005

Efficiency Ratio (%)

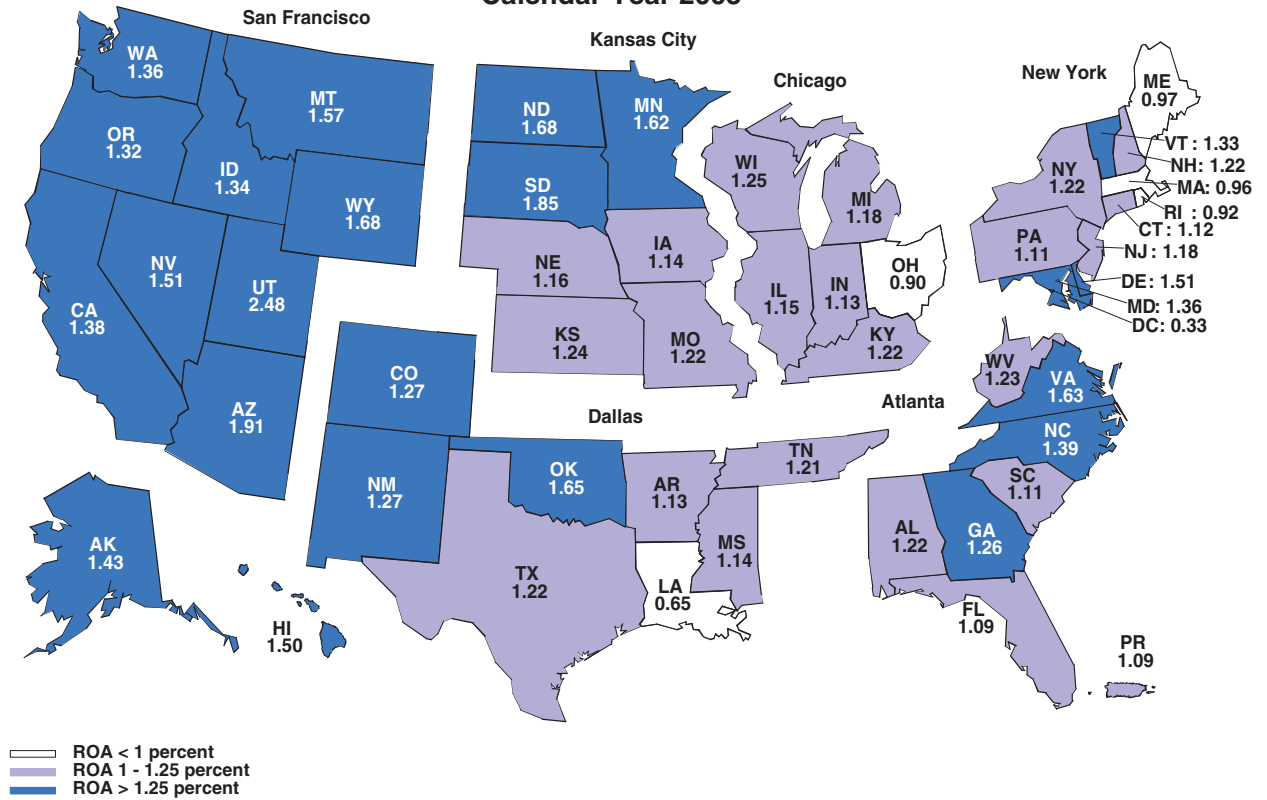


	12/95	12/96	12/97	12/98	12/99	12/00	12/01	12/02	12/03	12/04	12/05
Assets<\$1 Billion	63.45	63.90	61.82	62.92	63.50	63.78	65.53	64.31	65.69	64.57	63.76
Assets>\$1 Billion	60.76	60.80	58.17	60.36	57.43	57.38	56.53	54.72	55.09	57.02	56.28
Total	61.40	61.49	58.93	60.84	58.48	58.40	57.91	56.14	56.59	58.05	57.24

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

# Return on Assets (ROA)

Calendar Year 2005



## ROA Rankings by State

	No. of Inst. as of 12/31/05	2005	2004	Change*		No. of Inst. as of 12/31/05	2005	2004	Change*
1 Utah	69	2.48	2.37	11	28 Kentucky	227	1.22	1.07	15
2 Arizona	52	1.91	2.71	(80)	29 Missouri	373	1.22	1.21	1
3 South Dakota	92	1.85	1.81	4	30 New Hampshire	27	1.22	1.98	(76)
4 North Dakota	99	1.68	1.63	5	31 New York	205	1.22	1.36	(14)
5 Wyoming	43	1.68	1.50	18	32 Texas	661	1.22	1.41	(19)
6 Oklahoma	273	1.65	1.77	(12)	33 Tennessee	204	1.21	0.87	34
7 Virginia	144	1.63	1.47	16	34 Michigan	174	1.18	1.06	12
8 Minnesota	466	1.62	1.60	2	35 New Jersey	136	1.18	1.20	(2)
9 Montana	81	1.57	1.46	11	36 Nebraska	258	1.16	1.00	16
10 Delaware	35	1.51	2.23	(72)	37 Illinois	707	1.15	1.04	11
11 Nevada	40	1.51	4.12	(261)	38 Iowa	411	1.14	1.16	(2)
12 Hawaii	7	1.50	1.31	19	39 Mississippi	100	1.14	1.20	(6)
13 Alaska	7	1.43	1.47	(4)	40 Arkansas	161	1.13	1.17	(4)
14 North Carolina	108	1.39	1.36	3	41 Indiana	186	1.13	1.77	(64)
15 California	303	1.38	1.23	15	42 Connecticut	58	1.12	1.11	1
16 Maryland	113	1.36	1.18	18	43 Pennsylvania	254	1.11	1.09	2
17 Washington	96	1.36	1.16	20	44 South Carolina	95	1.11	1.15	(4)
18 Idaho	18	1.34	1.20	14	45 Florida	300	1.09	1.08	1
19 Vermont	19	1.33	1.23	10	46 Puerto Rico	10	1.09	1.43	(34)
20 Oregon	40	1.32	1.71	(39)	47 Maine	37	0.97	1.12	(15)
21 Colorado	172	1.27	1.22	5	48 Massachusetts	194	0.96	0.96	0
22 New Mexico	56	1.27	1.10	17	49 Rhode Island	13	0.92	1.04	(12)
23 Georgia	349	1.26	1.51	(25)	50 Ohio	278	0.90	0.73	17
24 Wisconsin	302	1.25	1.24	1	51 Louisiana	163	0.65	1.26	(61)
25 Kansas	371	1.24	0.78	46	52 District of Col.	7	0.33	0.49	(16)
26 West Virginia	70	1.23	1.19	4					
27 Alabama	161	1.22	1.25	(3)	U.S. and Terr.	8,832	1.28	1.28	0

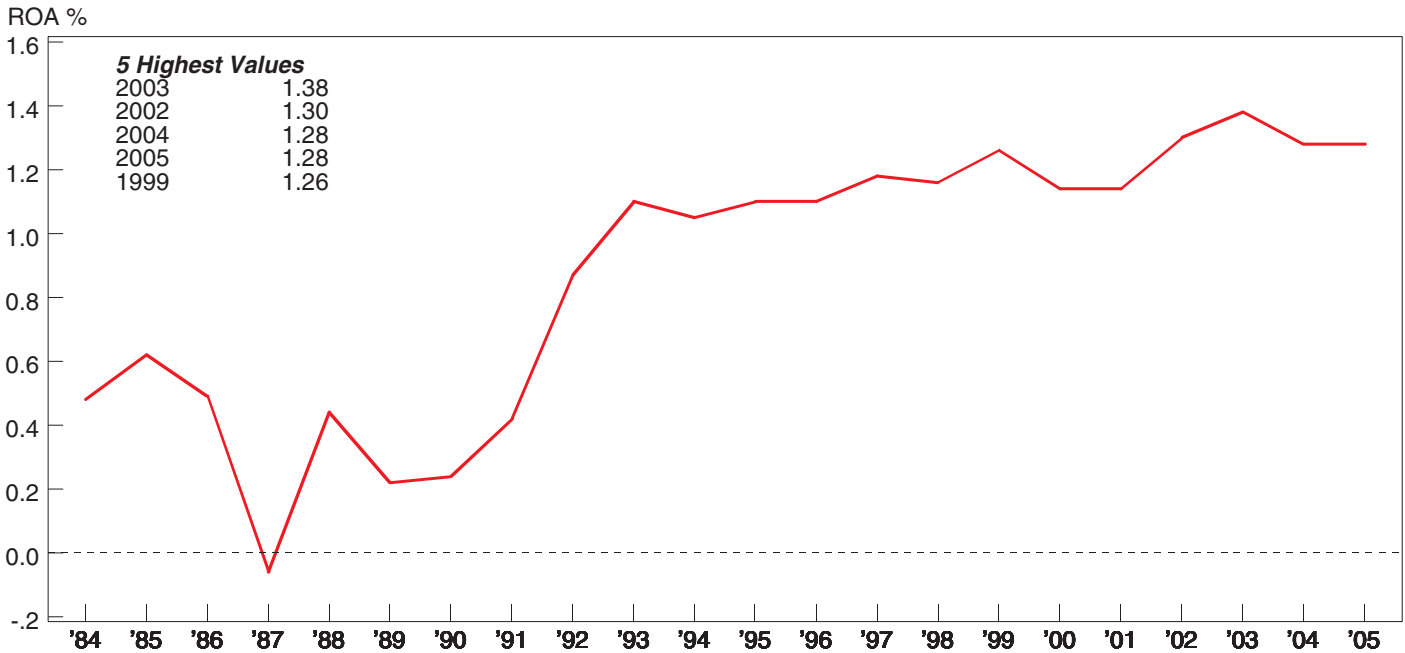
\*ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

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.



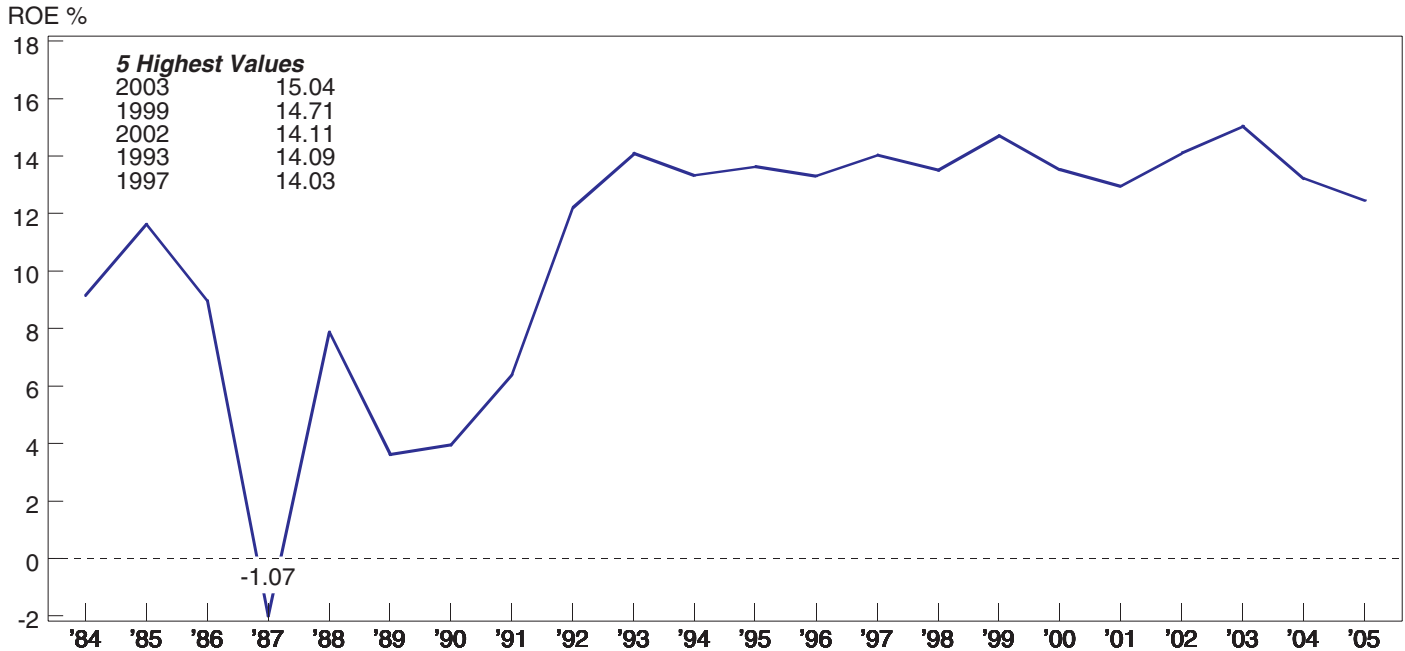
## Annual Return on Assets (ROA)

1984-2005



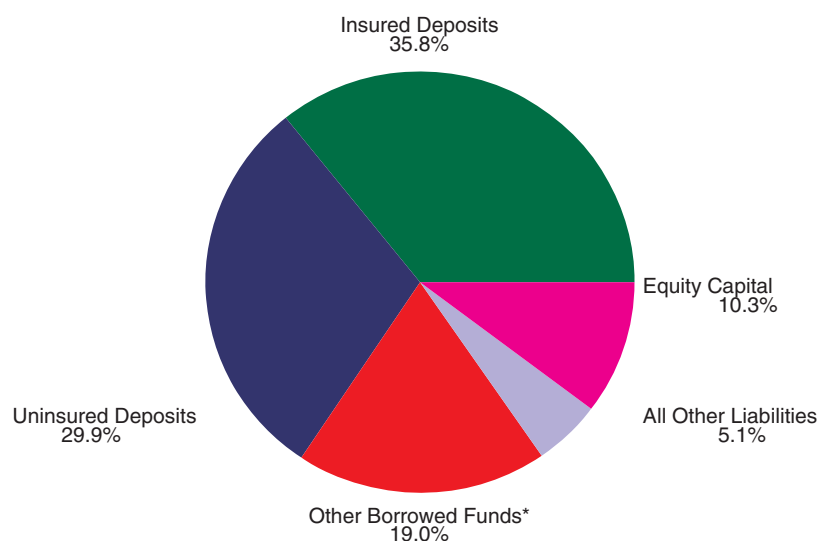
## Annual Return on Equity (ROE)

1984-2005



# Total Liabilities and Equity Capital

December 31, 2005

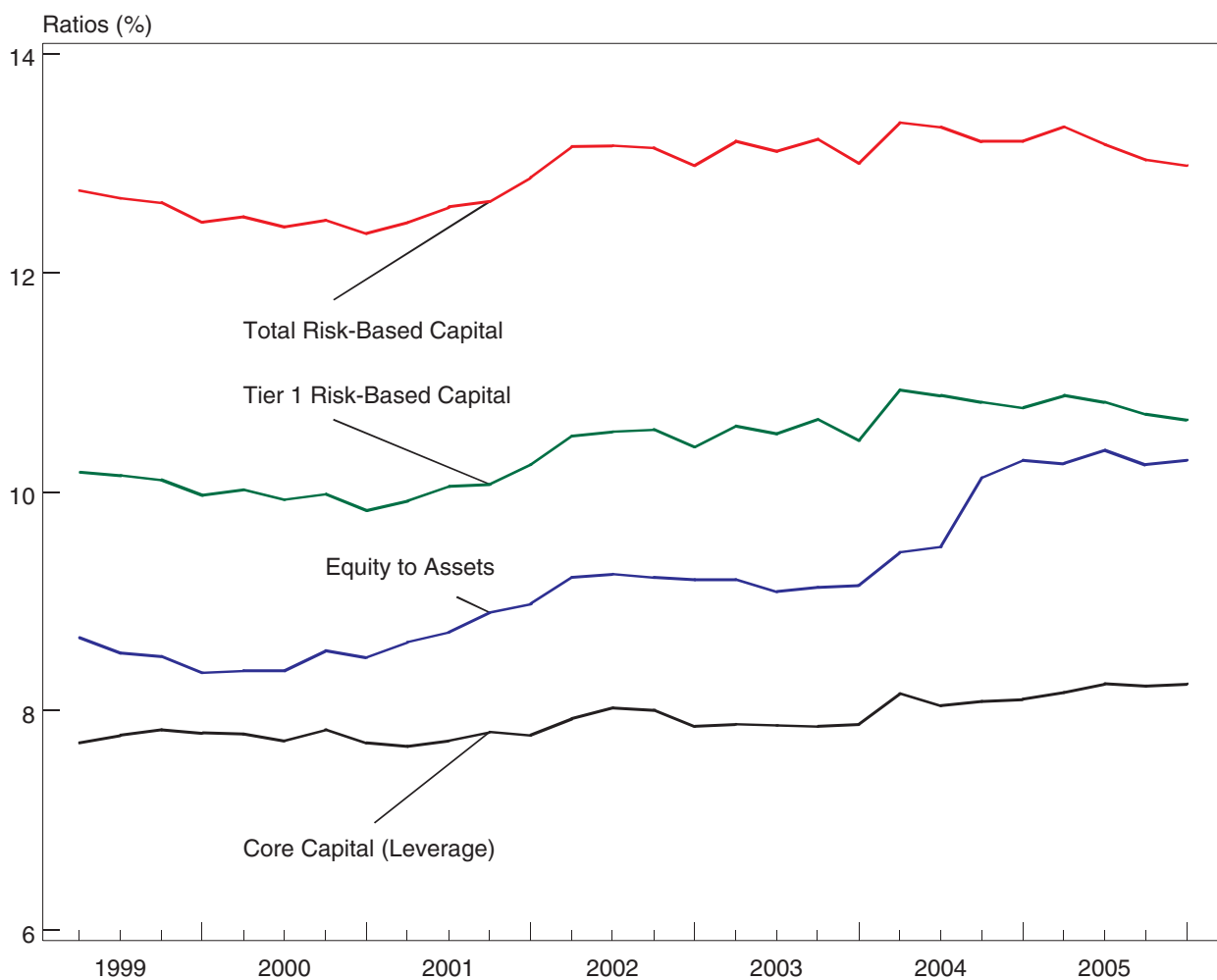


(\$ Billions)	12/31/04	12/31/05	% Change
<b>Insured Deposits (estimated)</b>	<b>3,621</b>	<b>3,892</b>	<b>7.5</b>
BIF - Insured	2,671	2,872	7.5
SAIF - Insured	951	1,021	7.4
<b>Uninsured Deposits</b>	<b>2,963</b>	<b>3,250</b>	<b>9.7</b>
In Foreign Offices	866	921	6.4
<b>Other Borrowed Funds*</b>	<b>1,905</b>	<b>2,063</b>	<b>8.3</b>
<b>All Other Liabilities</b>	<b>577</b>	<b>554</b>	<b>-4.0</b>
Subordinated Debt	119	131	10.1
<b>Equity Capital</b>	<b>1,039</b>	<b>1,119</b>	<b>7.7</b>
<b>Total Liabilities and Equity Capital</b>	<b>10,106</b>	<b>10,877</b>	<b>7.6</b>

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

# Capital Ratios

1999 - 2005

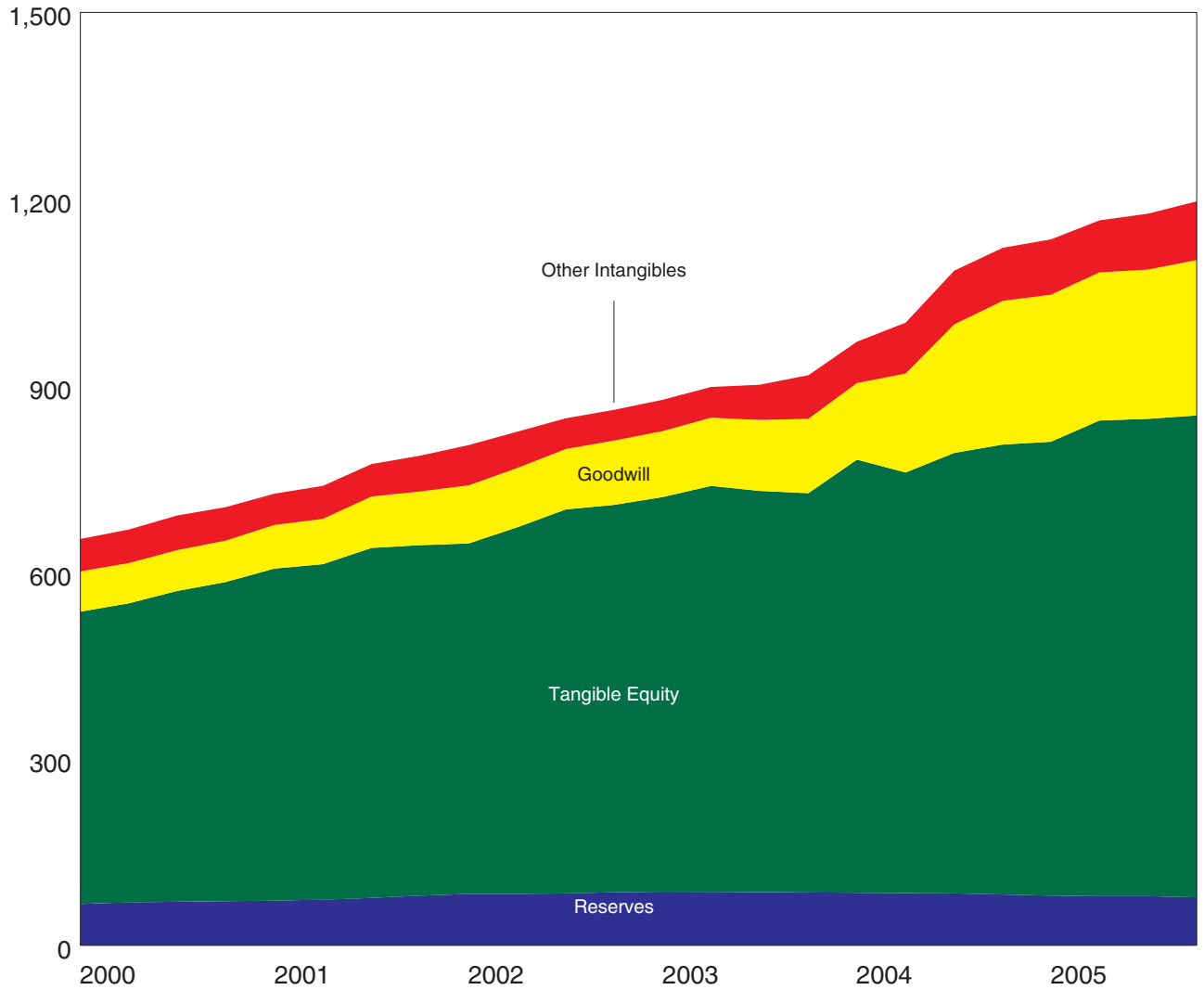


	12/99	12/00	12/01	12/02	12/03	12/04	12/05
<b>Total Risk-Based Capital</b>	<b>12.46</b>	<b>12.36</b>	<b>12.87</b>	<b>12.98</b>	<b>13.00</b>	<b>13.20</b>	<b>12.98</b>
<b>Tier 1 Risk-Based Capital</b>	<b>9.97</b>	<b>9.83</b>	<b>10.25</b>	<b>10.41</b>	<b>10.47</b>	<b>10.77</b>	<b>10.66</b>
<b>Equity to Assets</b>	<b>8.35</b>	<b>8.49</b>	<b>8.98</b>	<b>9.20</b>	<b>9.15</b>	<b>10.29</b>	<b>10.29</b>
<b>Core Capital (Leverage)</b>	<b>7.80</b>	<b>7.71</b>	<b>7.78</b>	<b>7.86</b>	<b>7.88</b>	<b>8.11</b>	<b>8.25</b>

# Equity Capital and Reserves

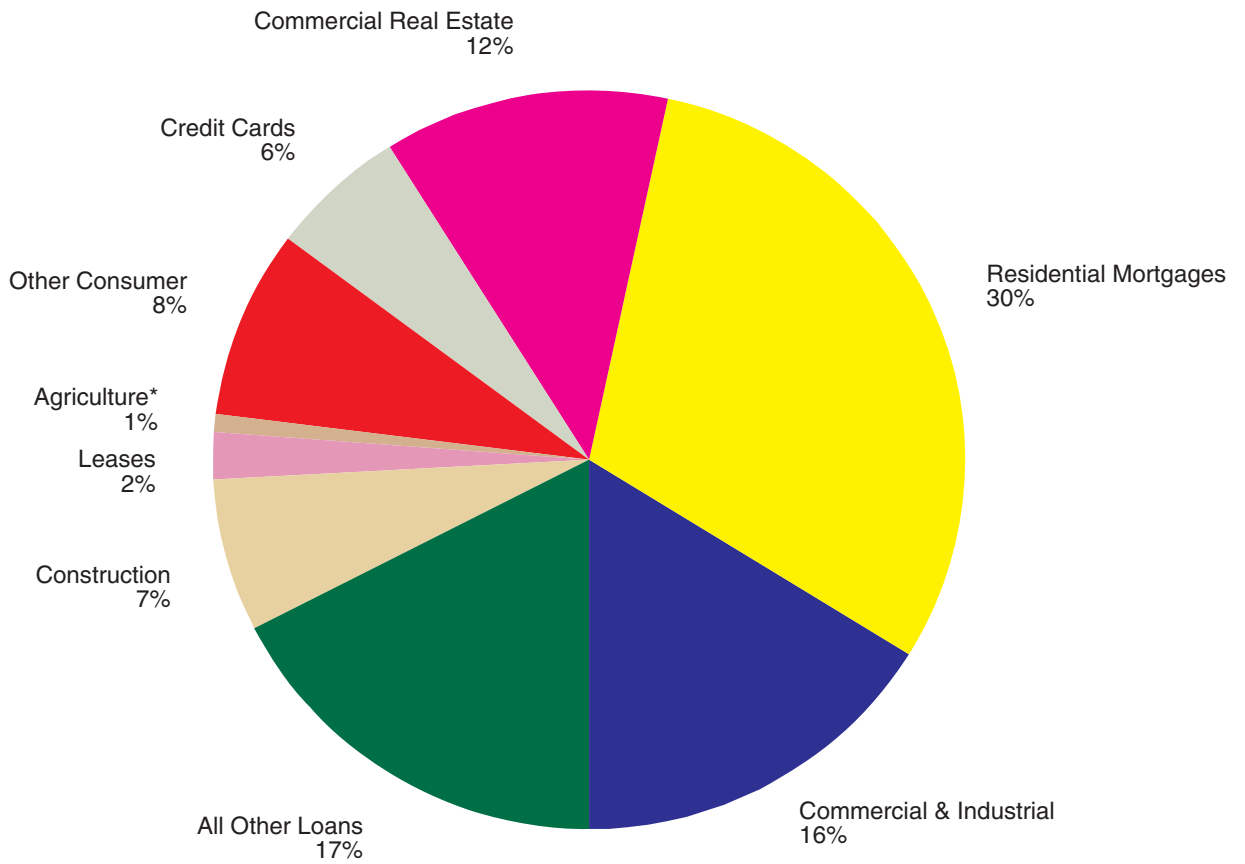
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2005



# Loan Portfolio Composition

December 31, 2005

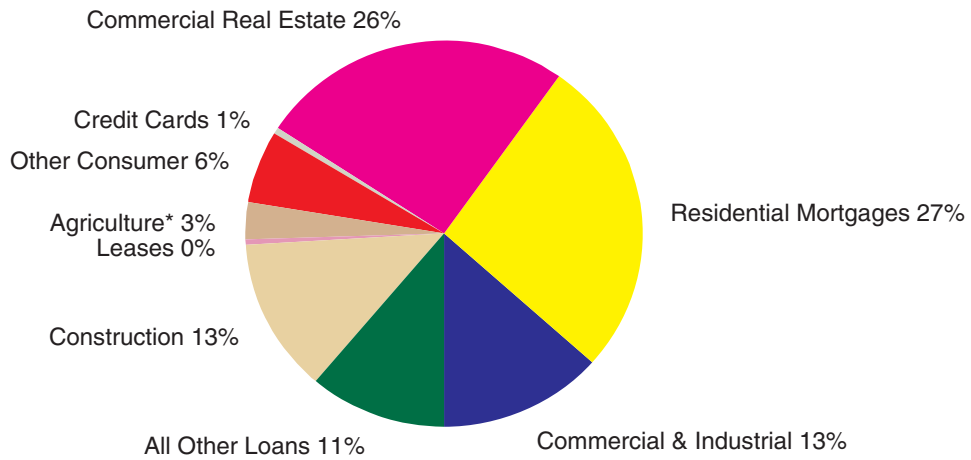


\* OTS - Supervised Savings Associations do not identify agricultural loans.

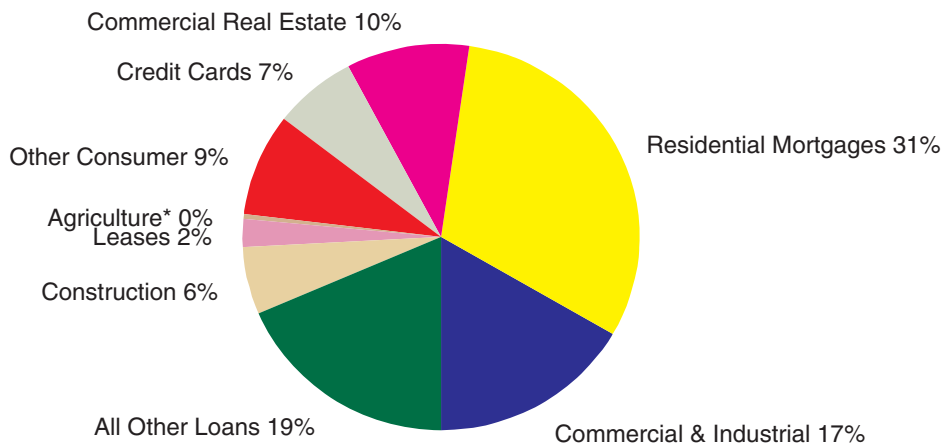
# Loan Portfolio Composition by Asset Size

December 31, 2005

## Assets < \$1 Billion



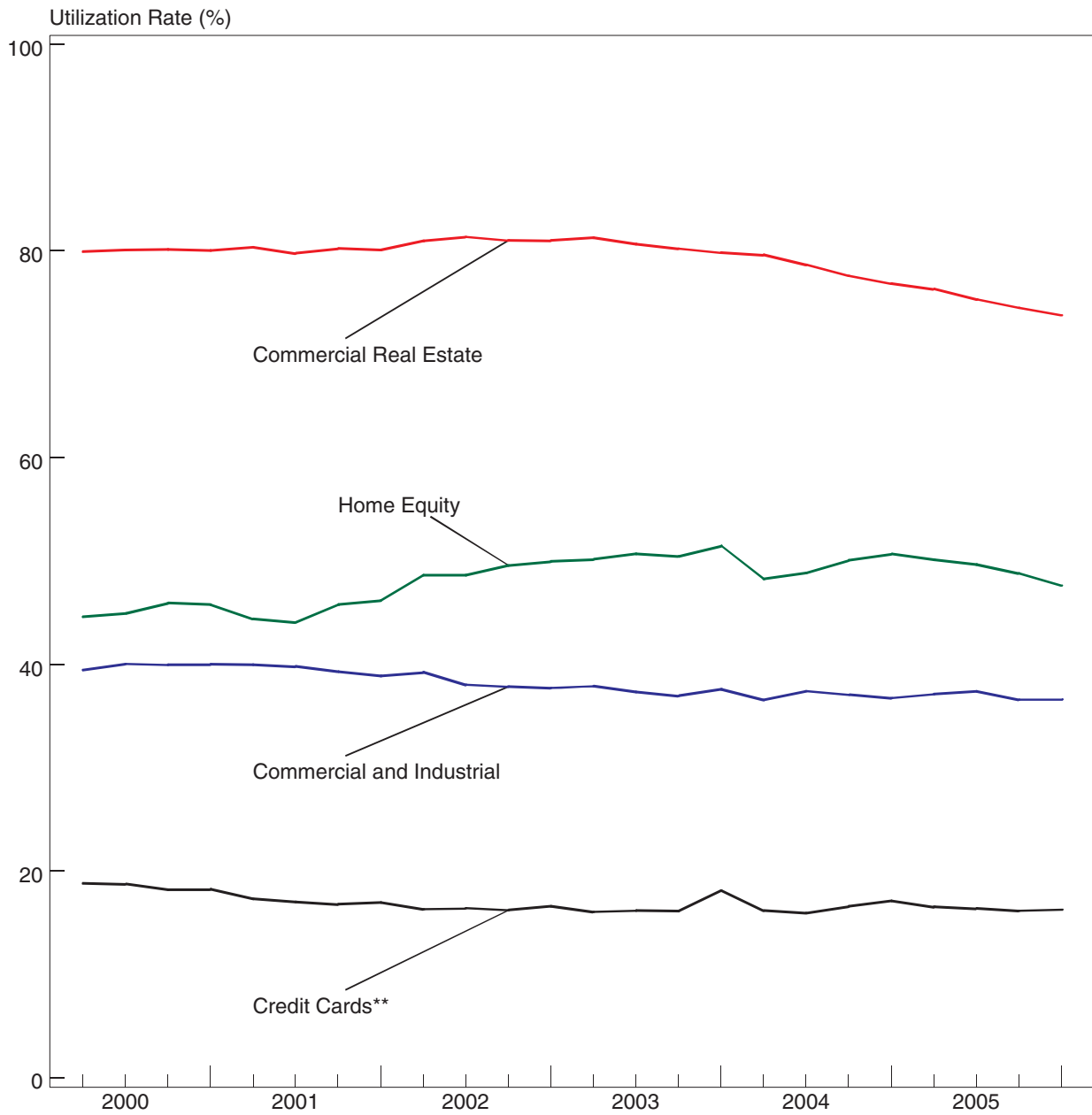
## Assets > \$1 Billion



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

# Utilization Rates of Loan Commitments\*

2000-2005

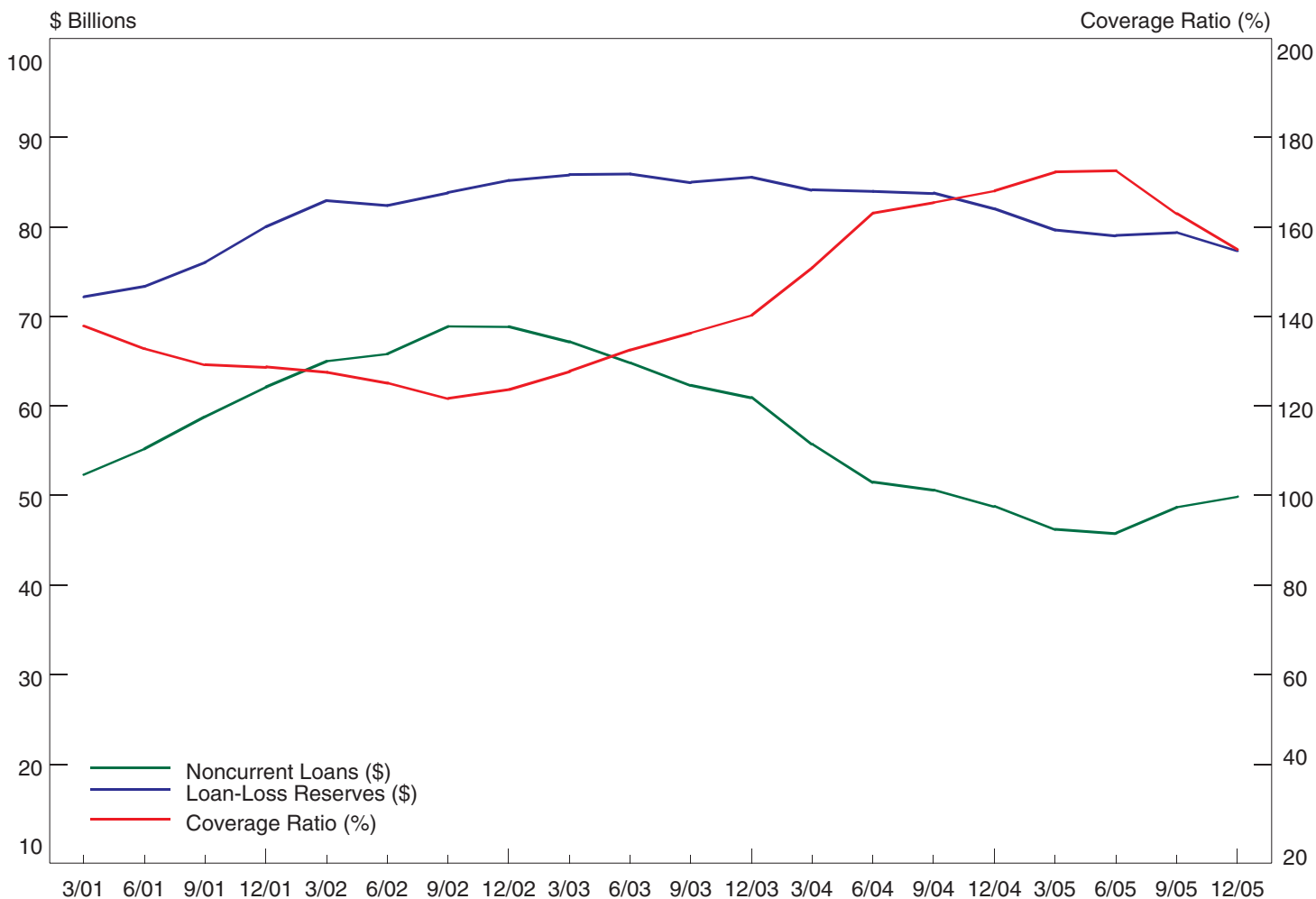


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

# Reserve Coverage Ratio\*

2001-2005



## Noncurrent Loans (\$ Billions)

52.4 55.2 58.8 62.1 65.0 65.8 68.9 68.9 67.2 64.8 62.3 61.0 55.8 51.5 50.6 48.8 46.3 45.8 48.7 49.9

## 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 77.4

## Coverage Ratio (%)

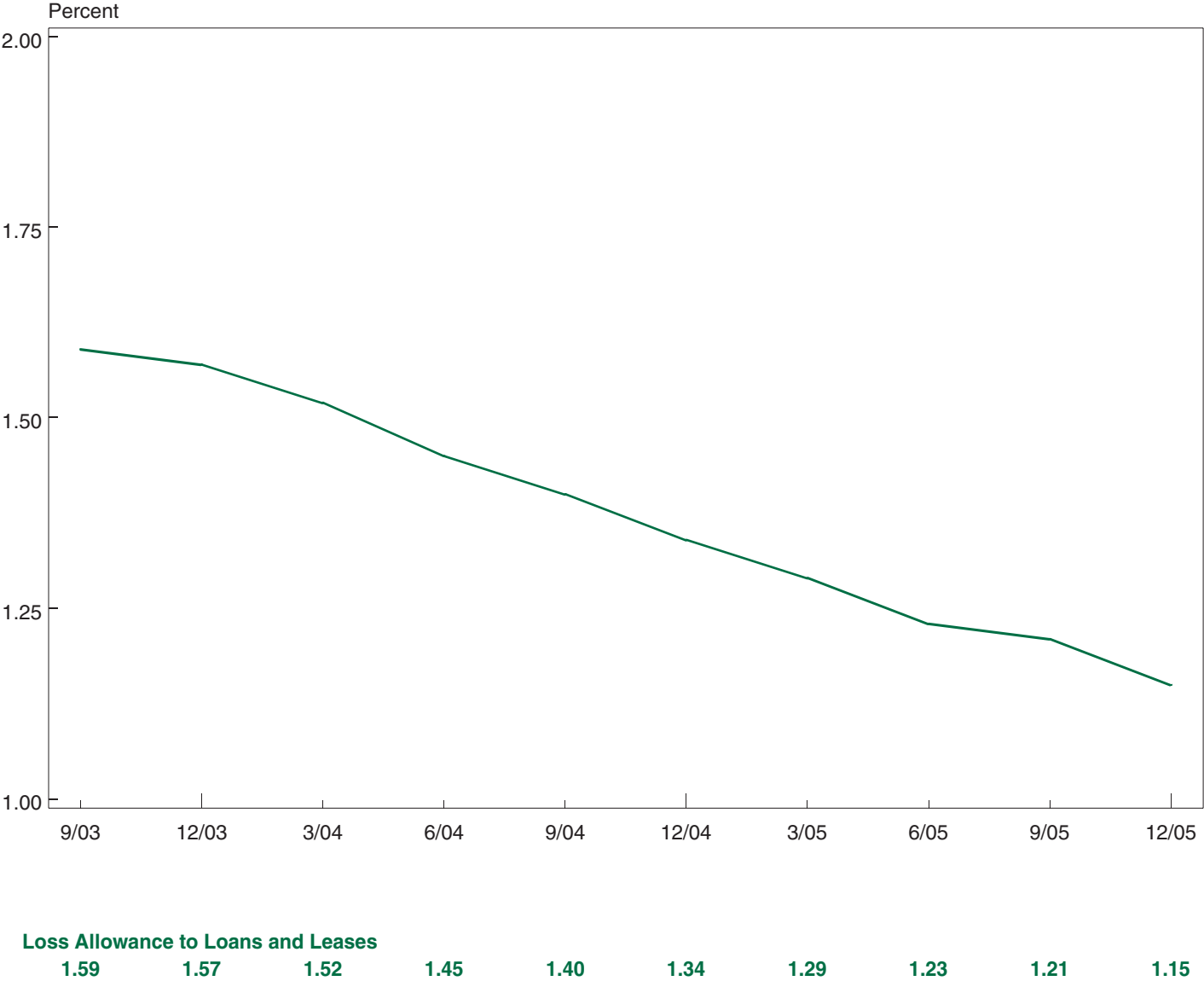
138 133 129 129 128 125 122 124 128 133 136 140 151 163 165 168 172 173 163 155

\* Loan-loss reserves to noncurrent loans.



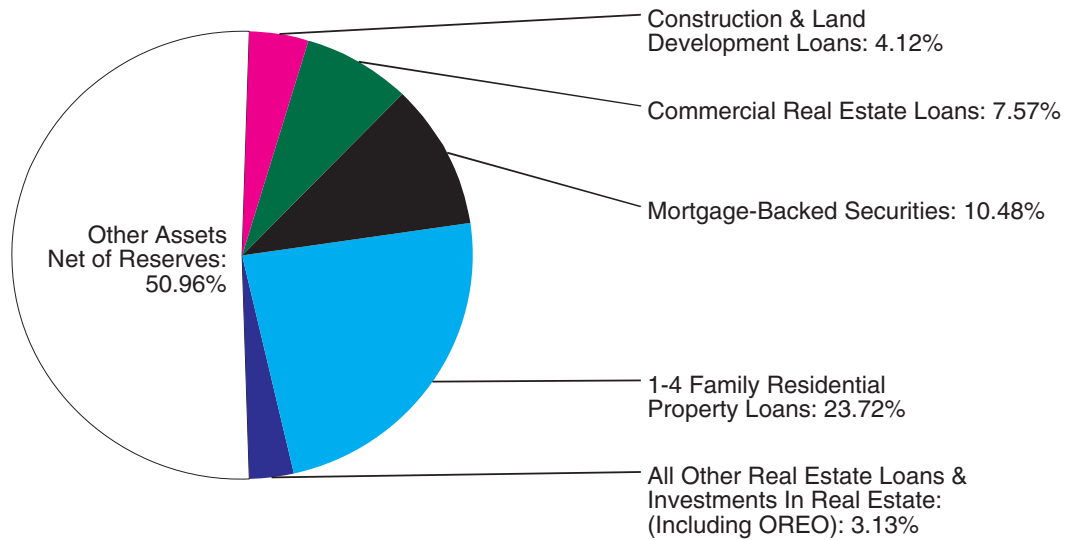
# Loss Allowance to Loans and Leases

2003-2005



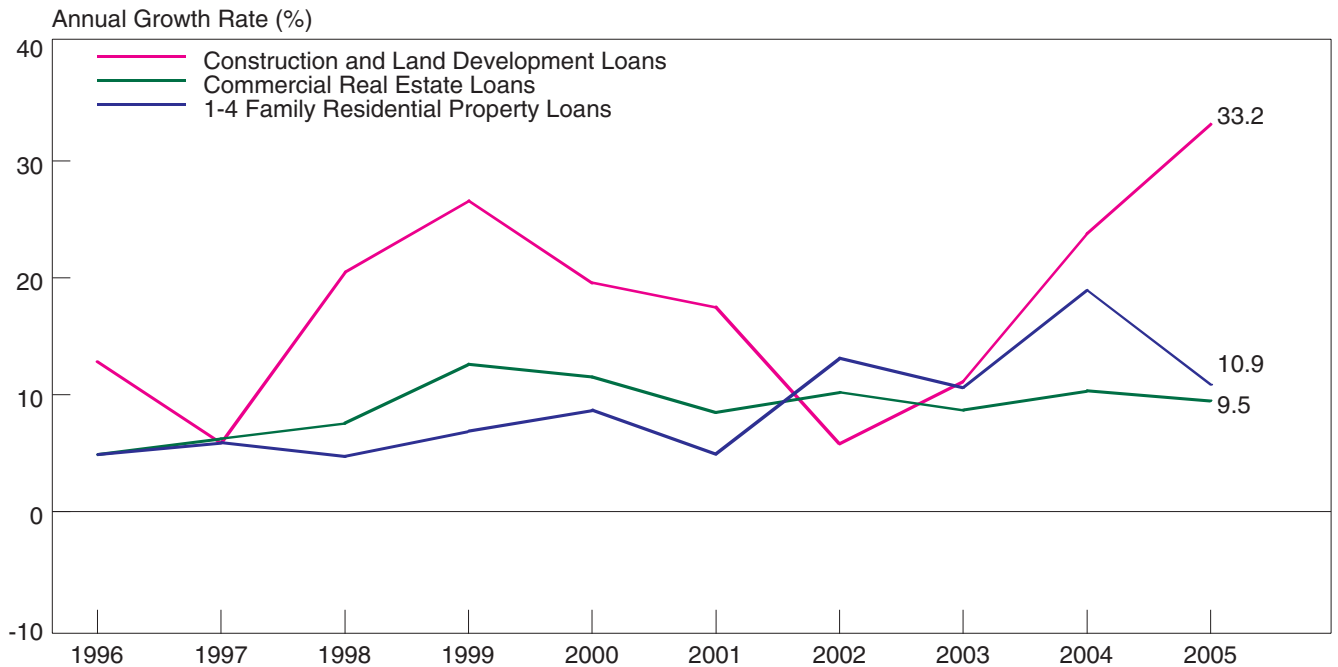
# Real Estate Assets as a Percent of Total Assets

December 31, 2005



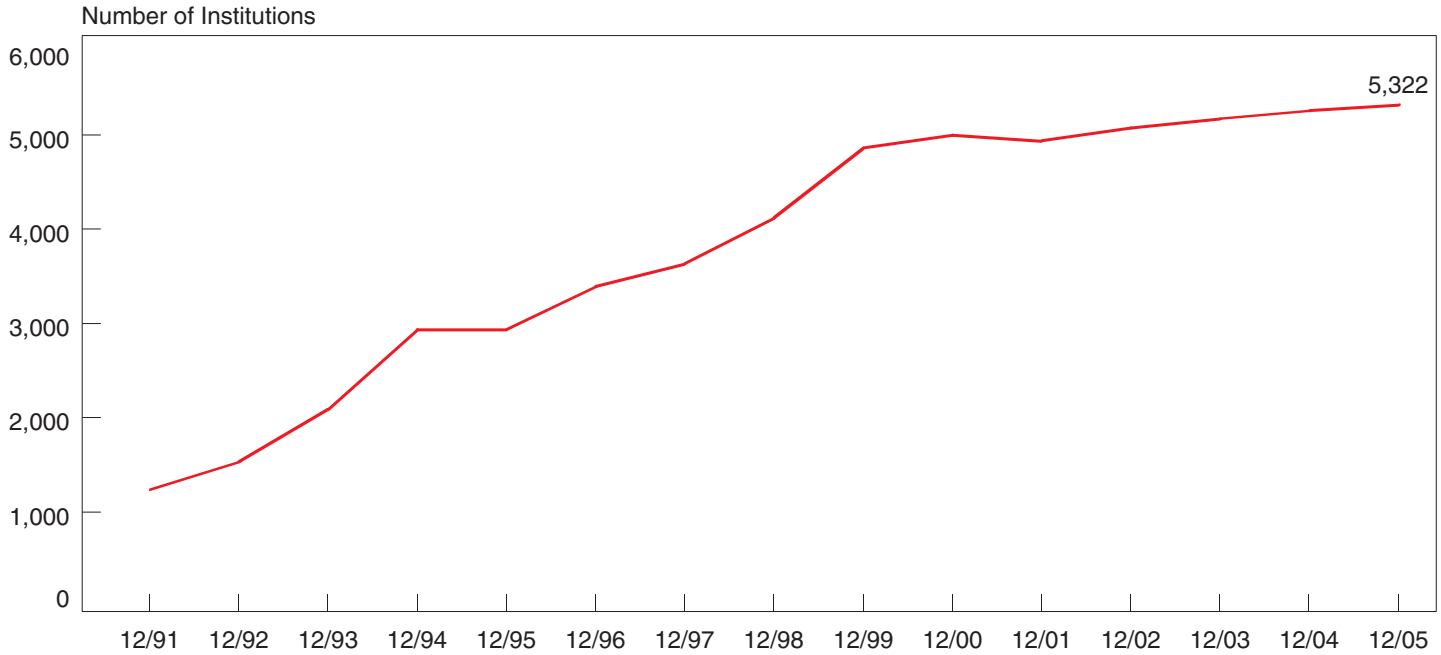
## Real Estate Loan Growth Rates\*

1996-2005



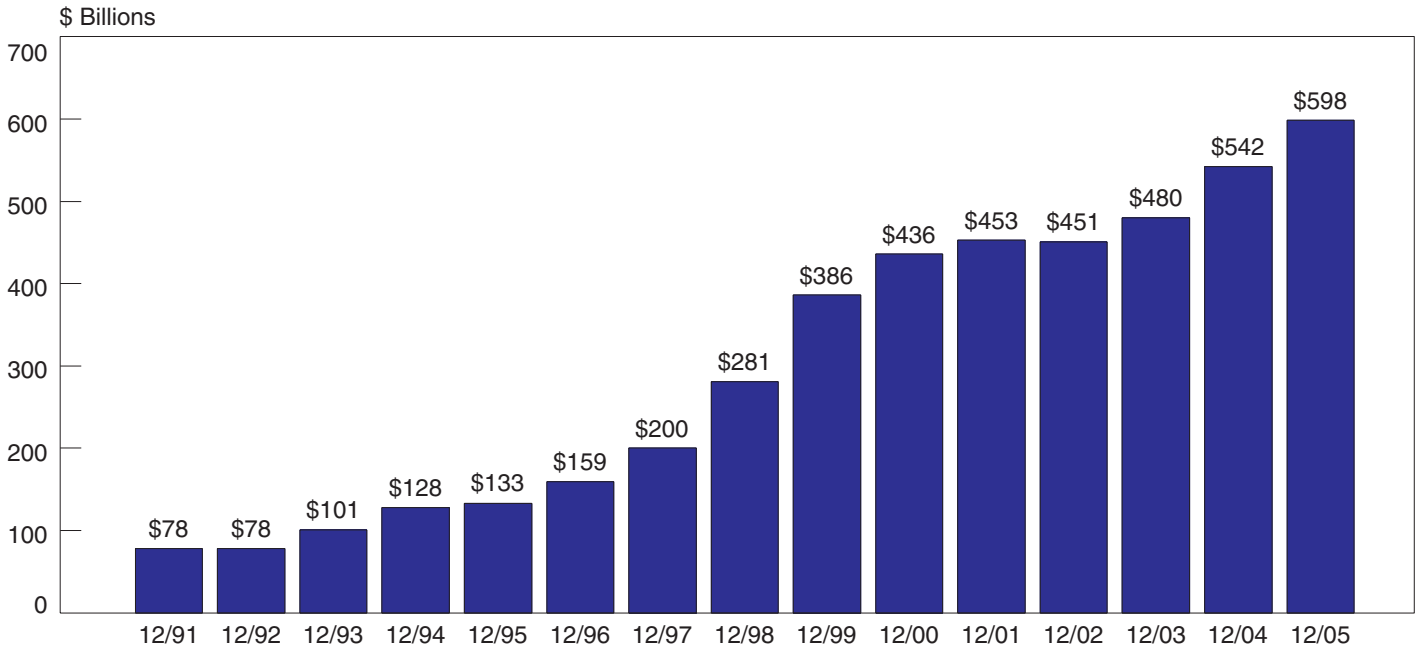
## Number of Institutions with FHLB Advances

1991 - 2005

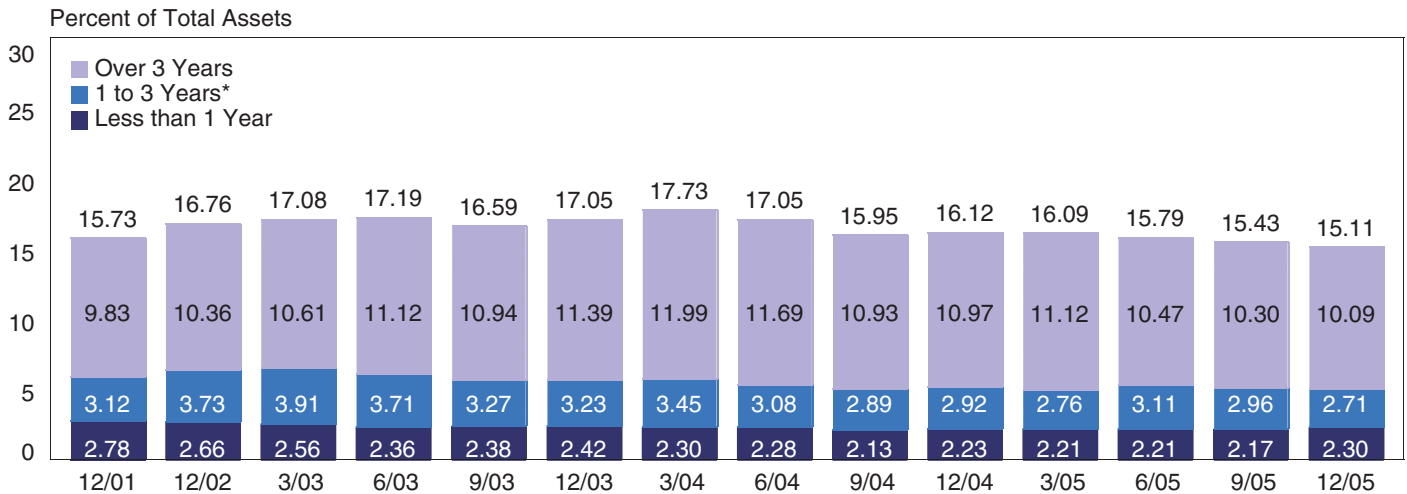


## Amount of FHLB Advances Outstanding

1991 - 2005

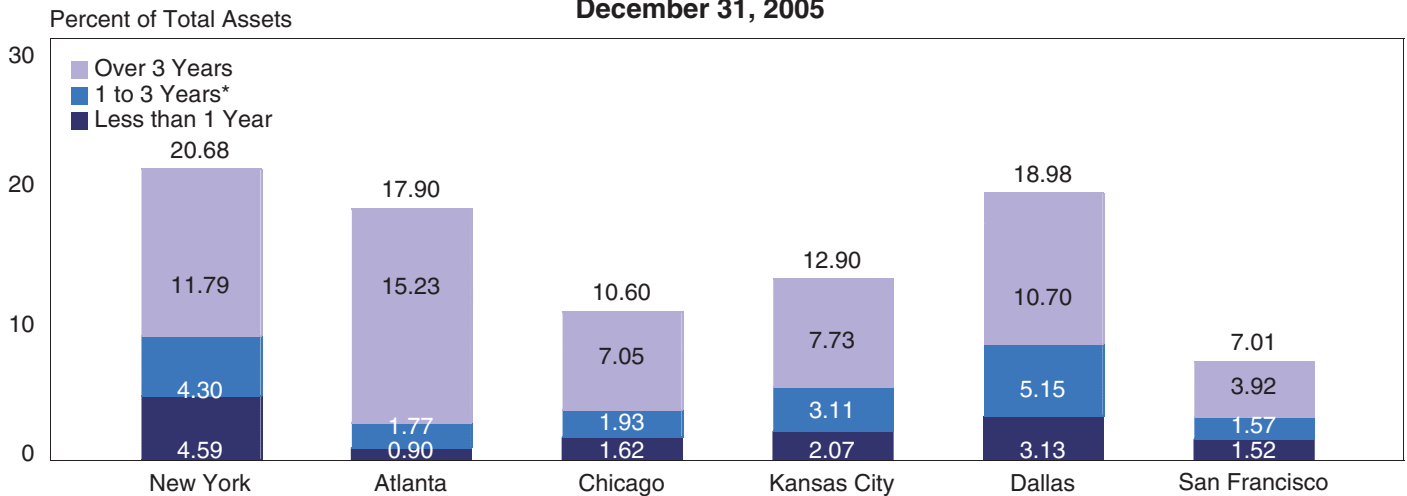


## Debt Securities by Maturity or Repricing Frequency...



### ...and by Region

December 31, 2005



## Total Securities (Debt and Equity)

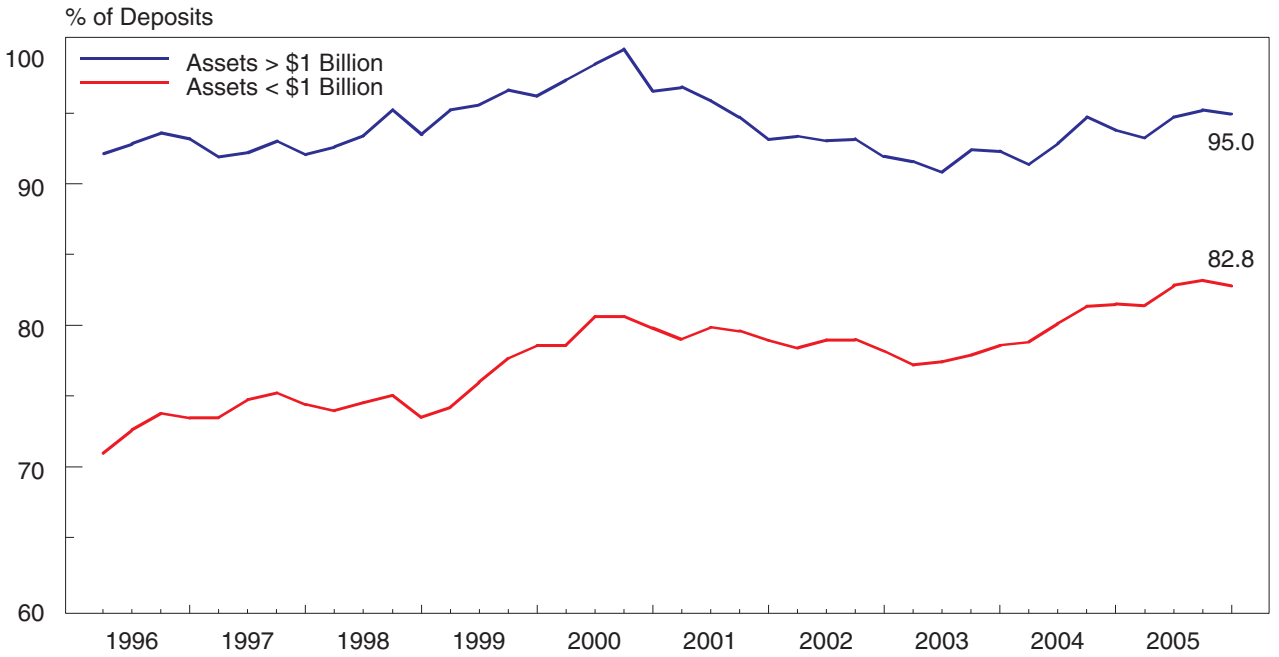
(\$ Billions)

	12/03	3/04	6/04	9/04	12/04	3/05	6/05	9/05	12/05
U.S. Government Obligations:									
U.S. Treasury	126	132	123	102	98	90	91	94	94
U.S. Agencies	10	10	11	11	11	11	11	12	12
Government Sponsored Enterprises	276	281	288	280	279	281	279	279	283
Mortgage Pass-through Securities	638	738	731	697	745	759	746	739	738
Collateralized Mortgage Obligations	344	365	342	351	369	384	395	399	402
State, County, Municipal Obligations	117	118	117	120	119	121	125	128	131
Asset Backed Securities	105	104	103	75	70	76	79	77	70
Other Debt Securities	128	134	133	136	143	144	140	139	141
Equity Securities	27	27	26	25	26	24	23	23	23
<b>Total Securities</b>	<b>\$1,771</b>	<b>\$1,908</b>	<b>\$1,875</b>	<b>\$1,796</b>	<b>\$1,860</b>	<b>\$1,888</b>	<b>\$1,889</b>	<b>\$1,891</b>	<b>\$1,893</b>

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

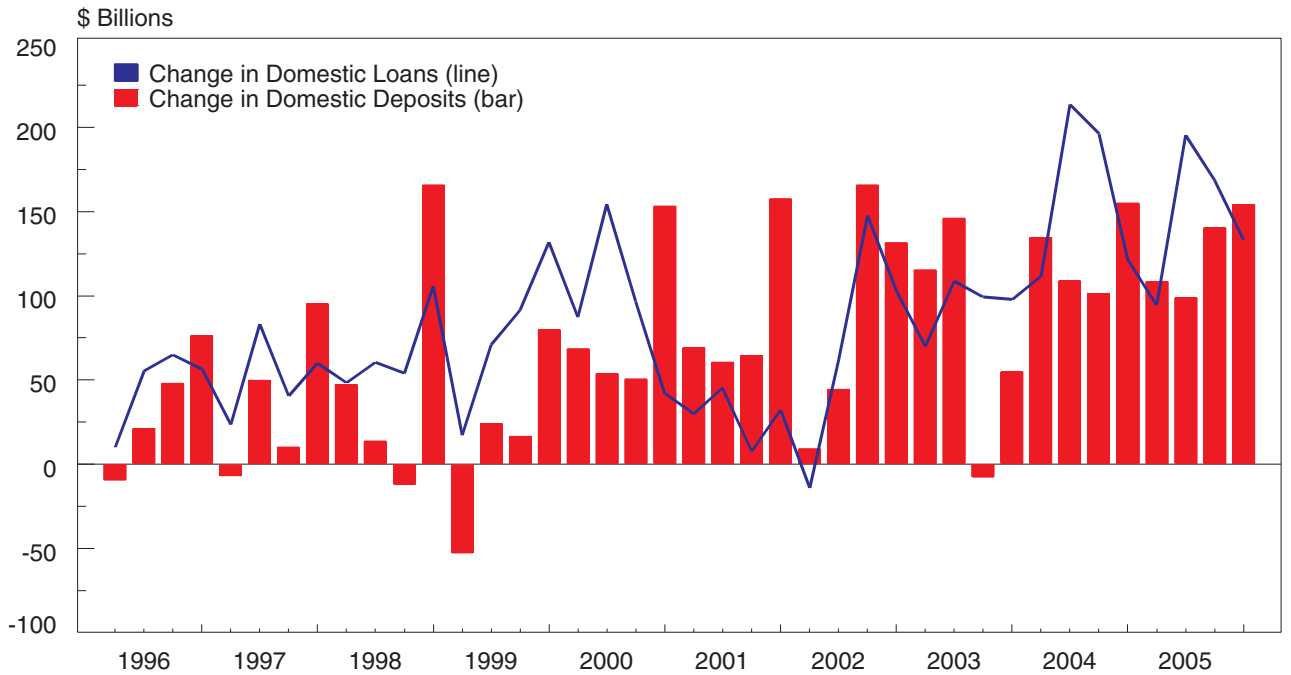
## Net Loans and Leases to Deposits (Domestic and Foreign)

1996 - 2005



## Quarterly Change in Domestic Loans vs Domestic Deposits

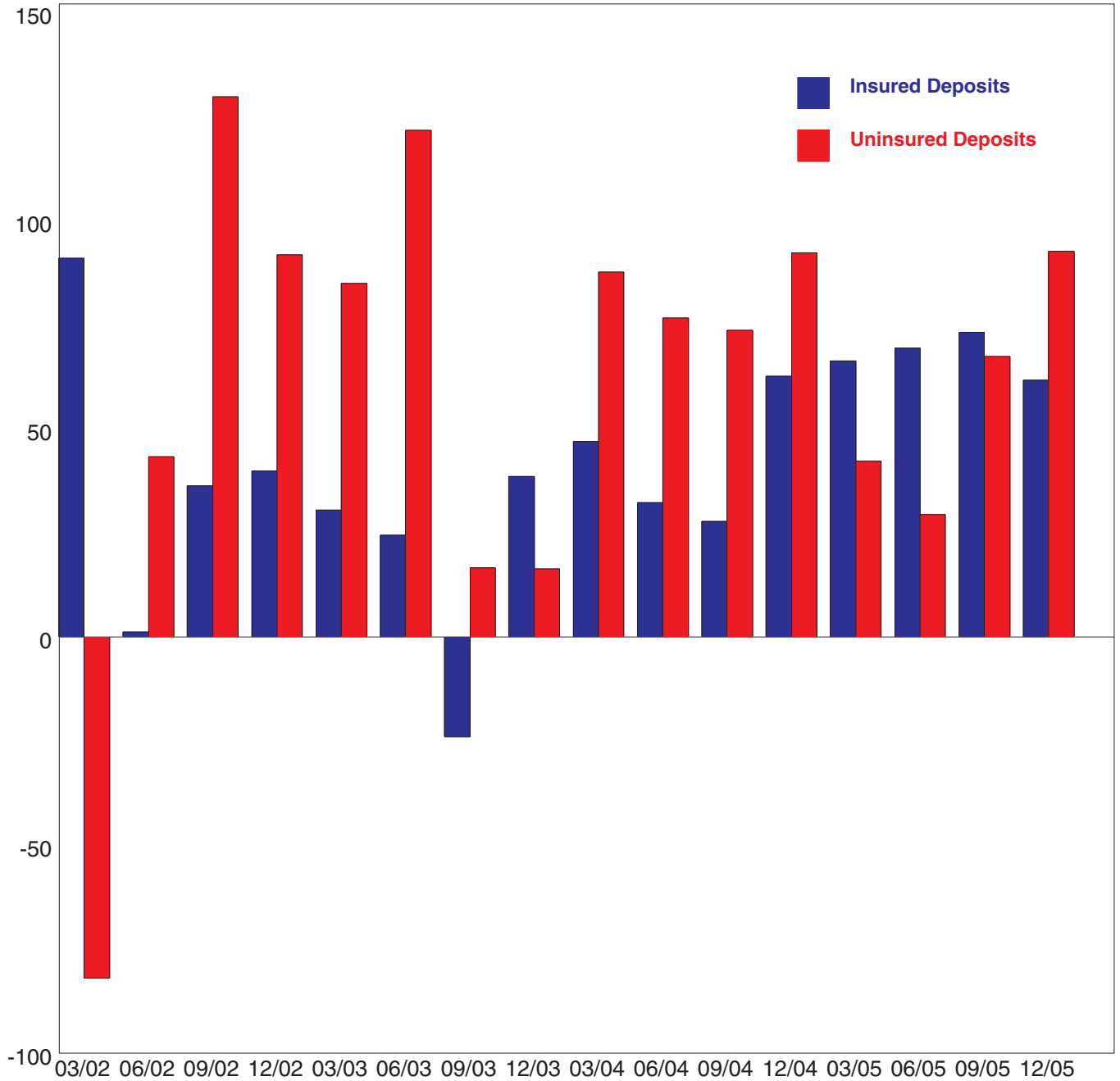
1996 - 2005



# Quarterly Change In Domestic Deposits

2002 - 2005

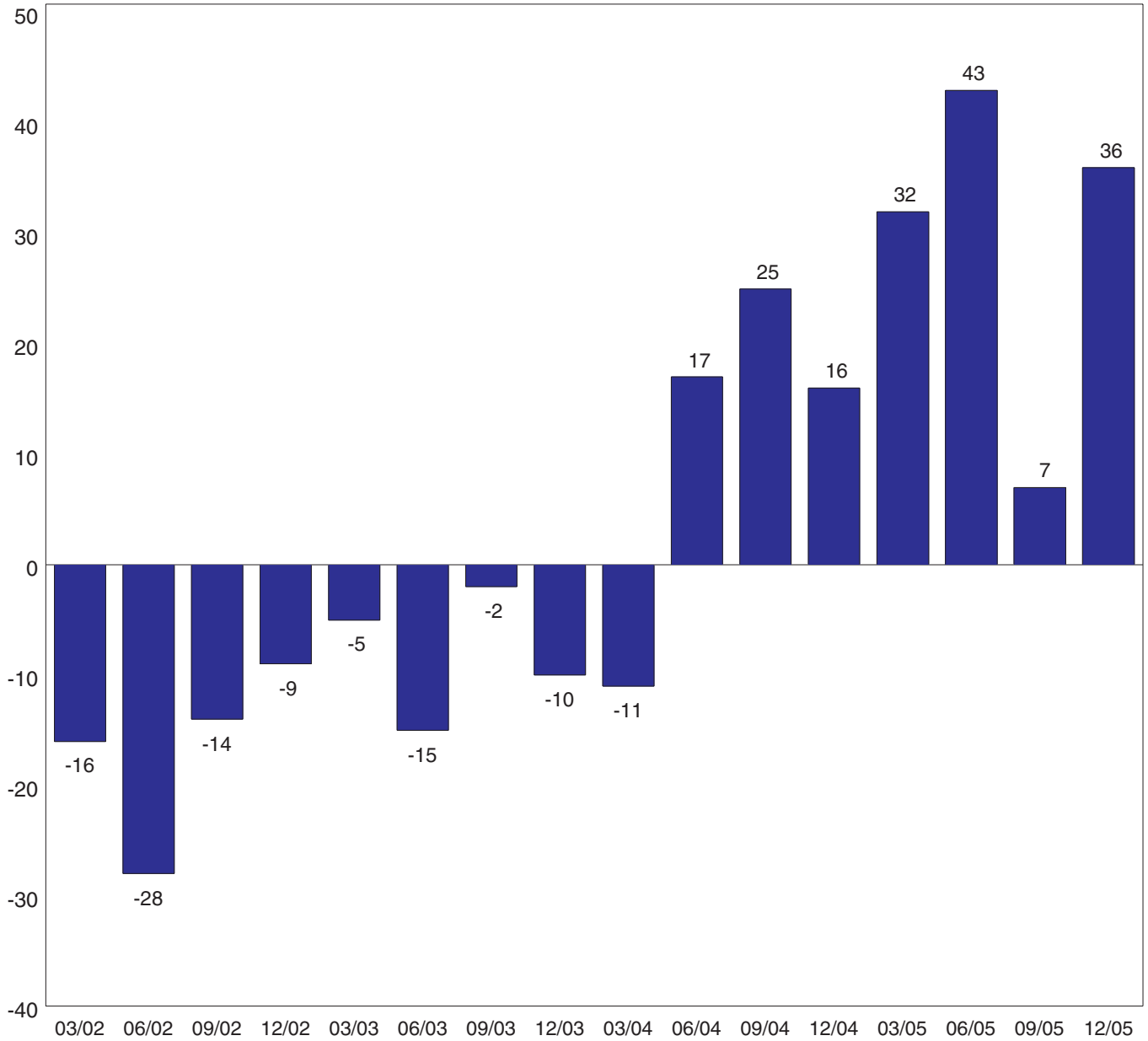
\$ Billions



# Quarterly Change in C&I Loans

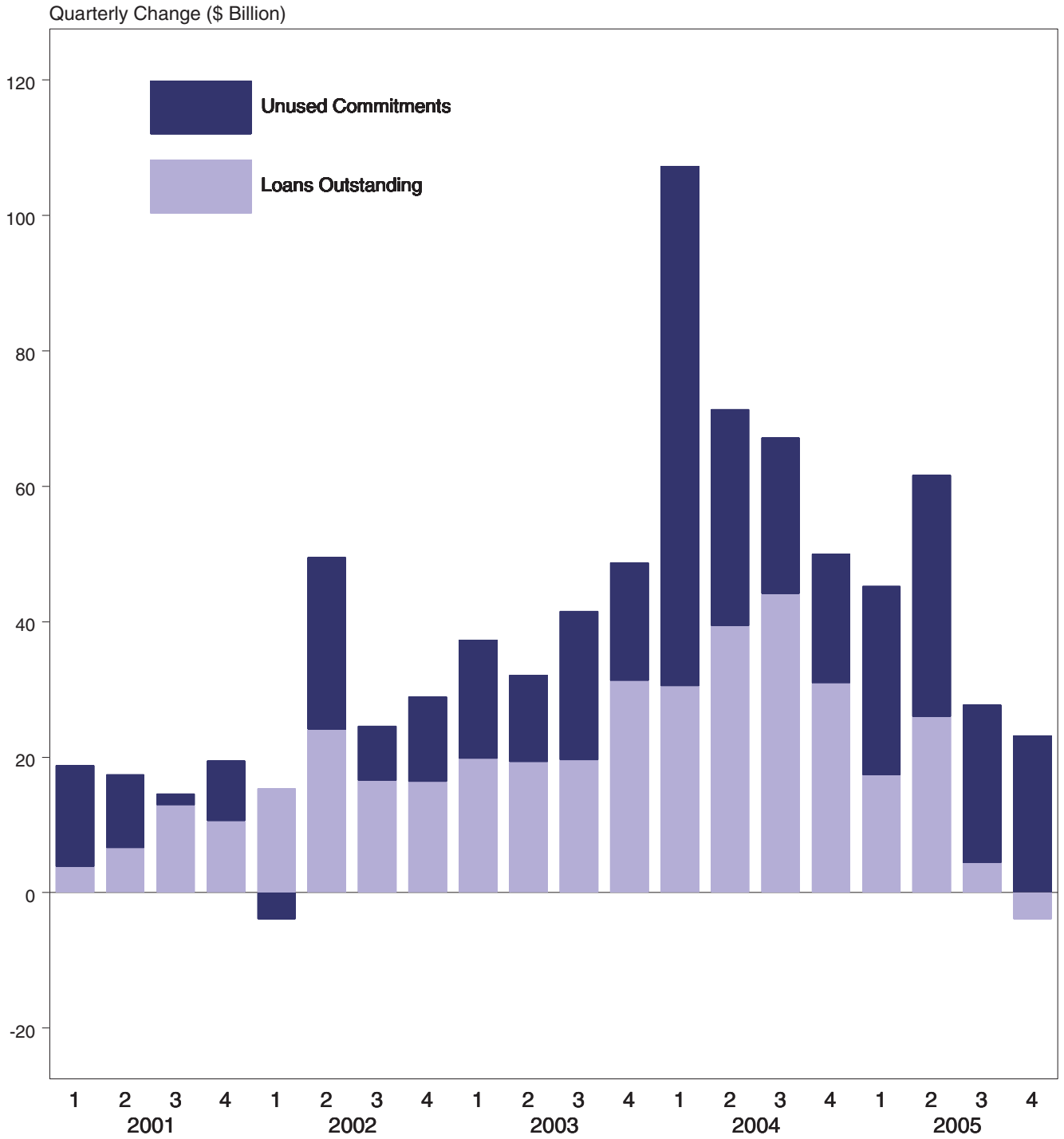
2002-2005

\$ Billions



# Quarterly Change in Home Equity Loans

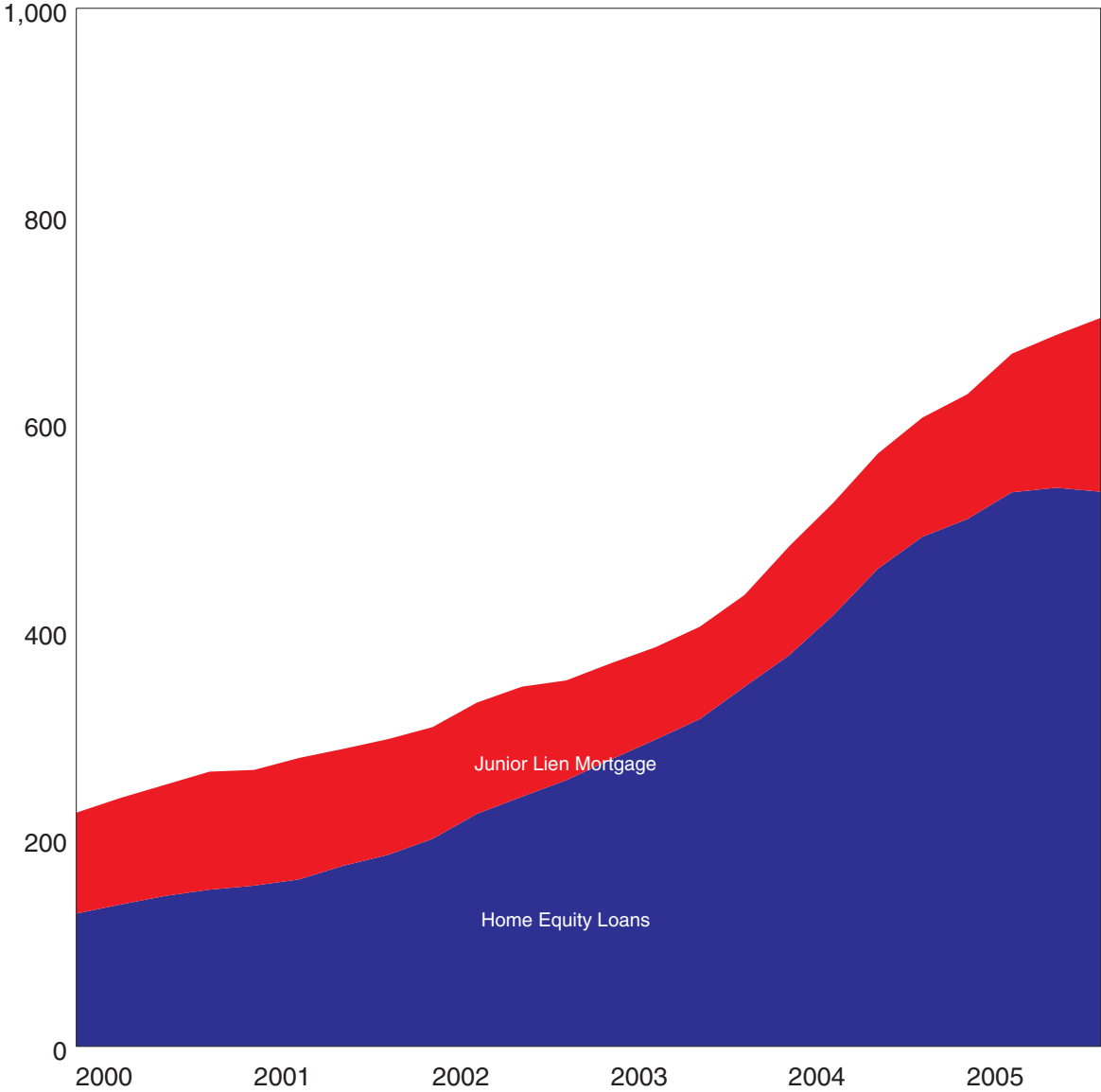
2001-2005





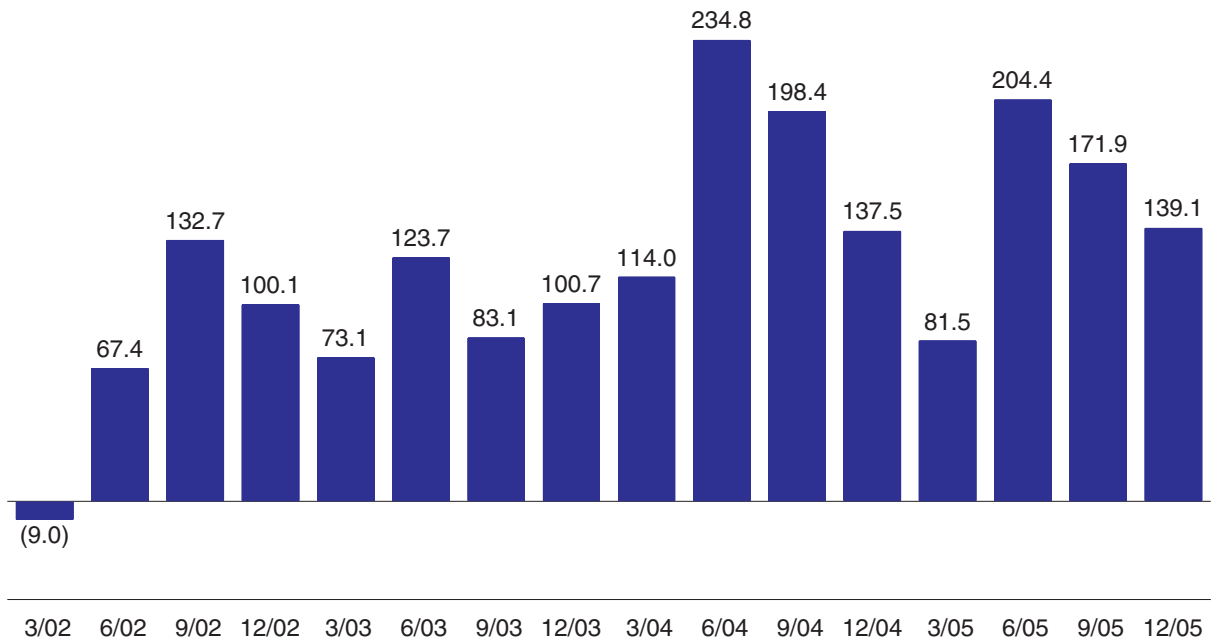
# Home Equity and Junior Lien Loans

2000 - 2005, \$ Billions



## Quarterly Change in Reported Loans Outstanding

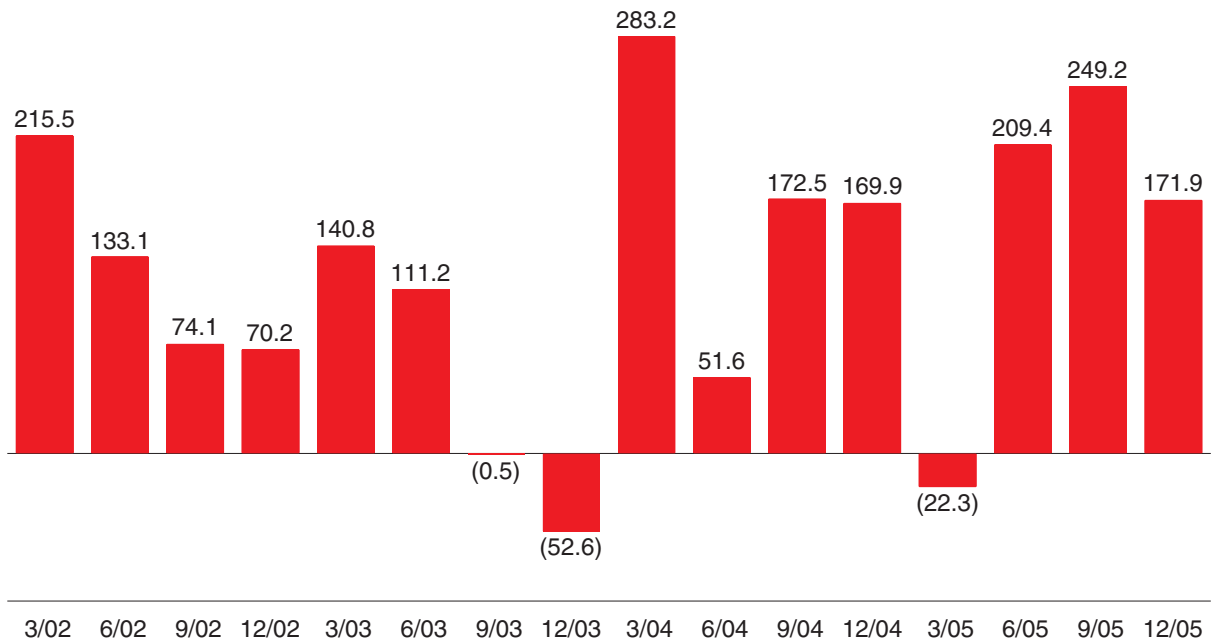
(\$ Billions)



In the fourth quarter of 2005, 1-4 family loans increased by \$23 billion, commercial and industrial loans increased by \$35.5 billion and consumer loans increased by \$15 billion.

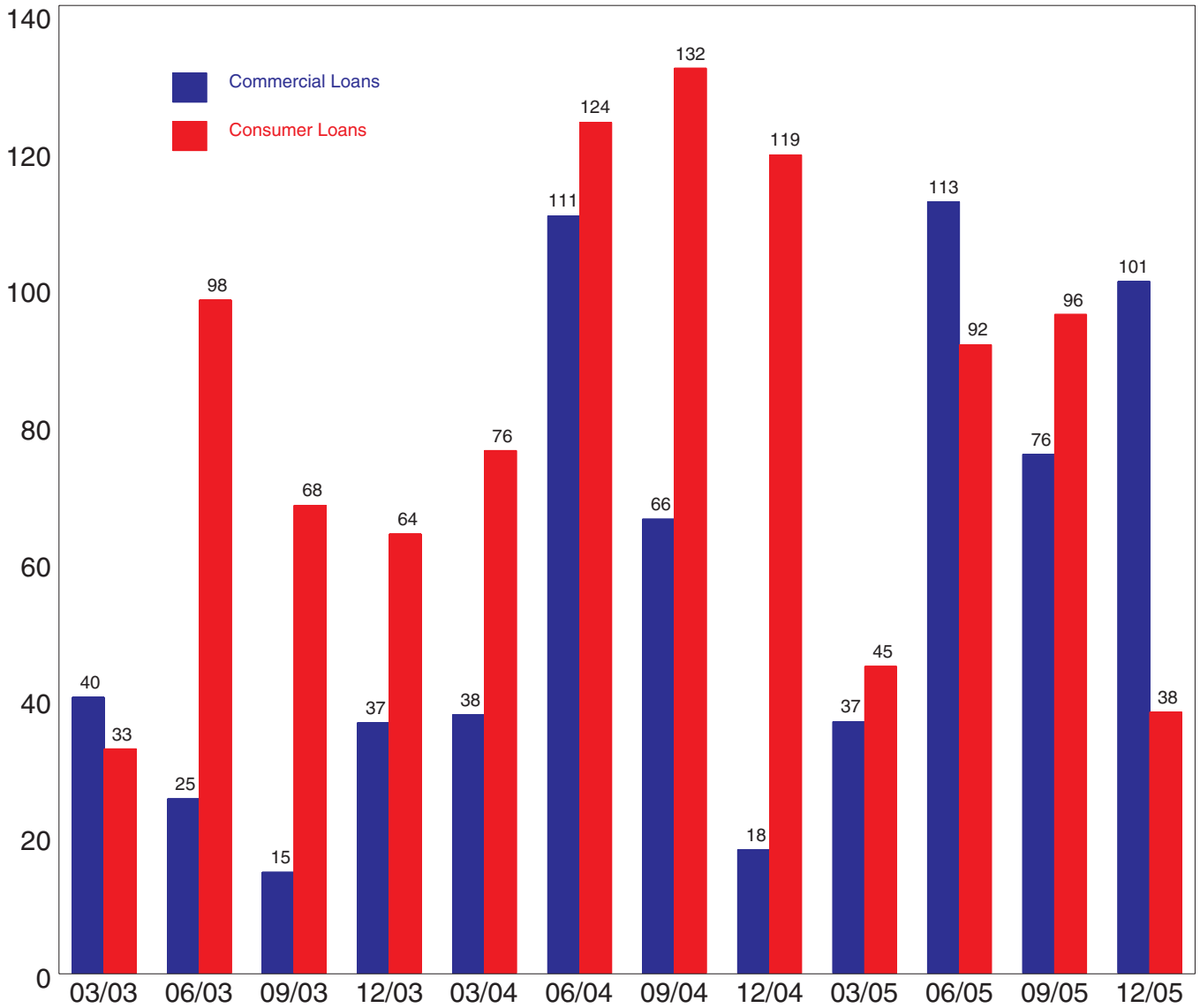
## Quarterly Change in Unused Loan Commitments

(\$ Billions)



In the fourth quarter of 2005, unused credit card commitments increased by \$109 billion and unused commitments for loans increased by \$59 billion.

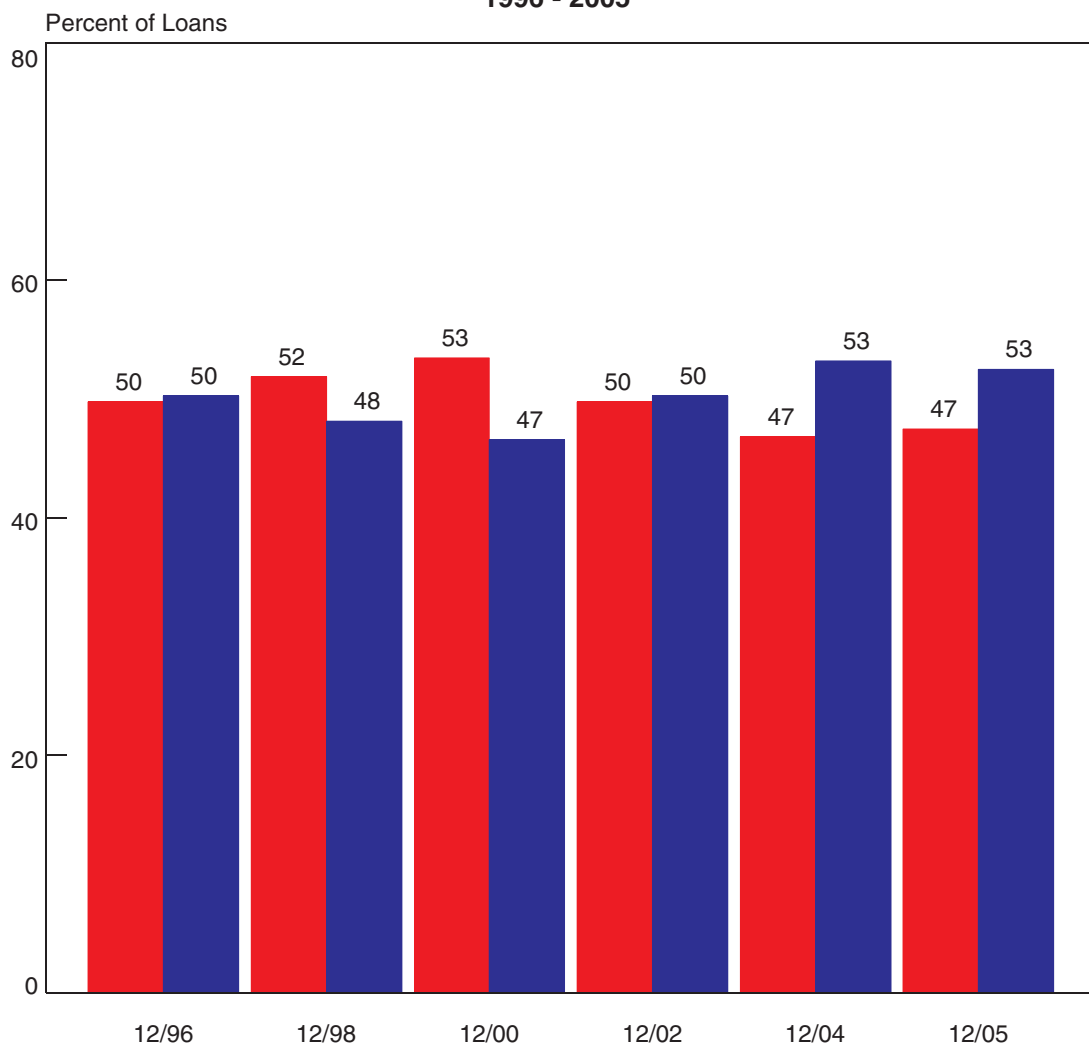
## Commercial and Consumer Loan Growth 2003-2005



# Credit Risk Diversification

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

1996 - 2005



**Loans (\$ Billions):**

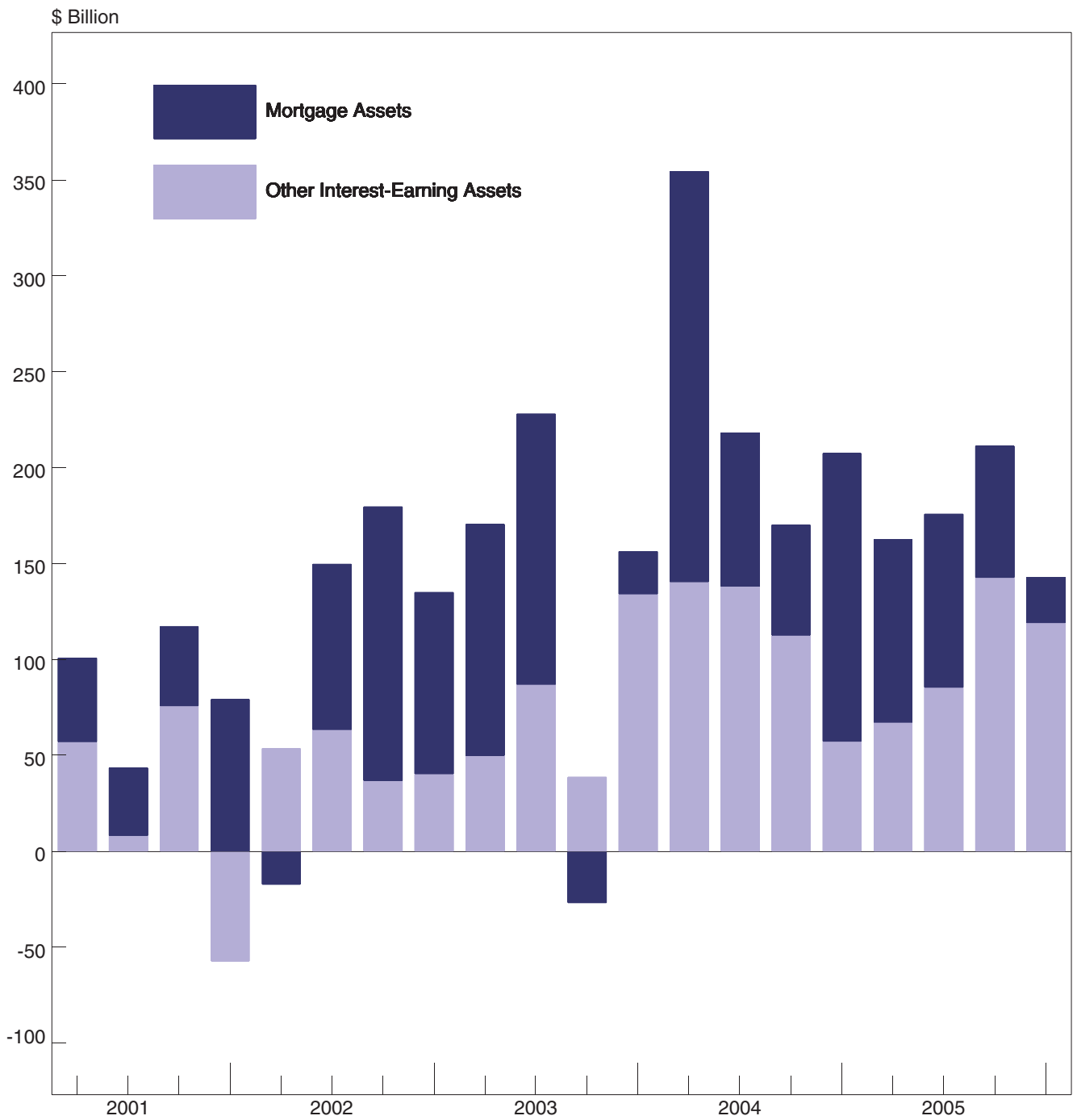
■ Commercial Borrowers	\$1,751	\$2,055	\$2,484	\$2,515	\$2,865	\$3,191
■ Consumer Loans	1,769	1,907	2,163	2,542	3,257	3,528

**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

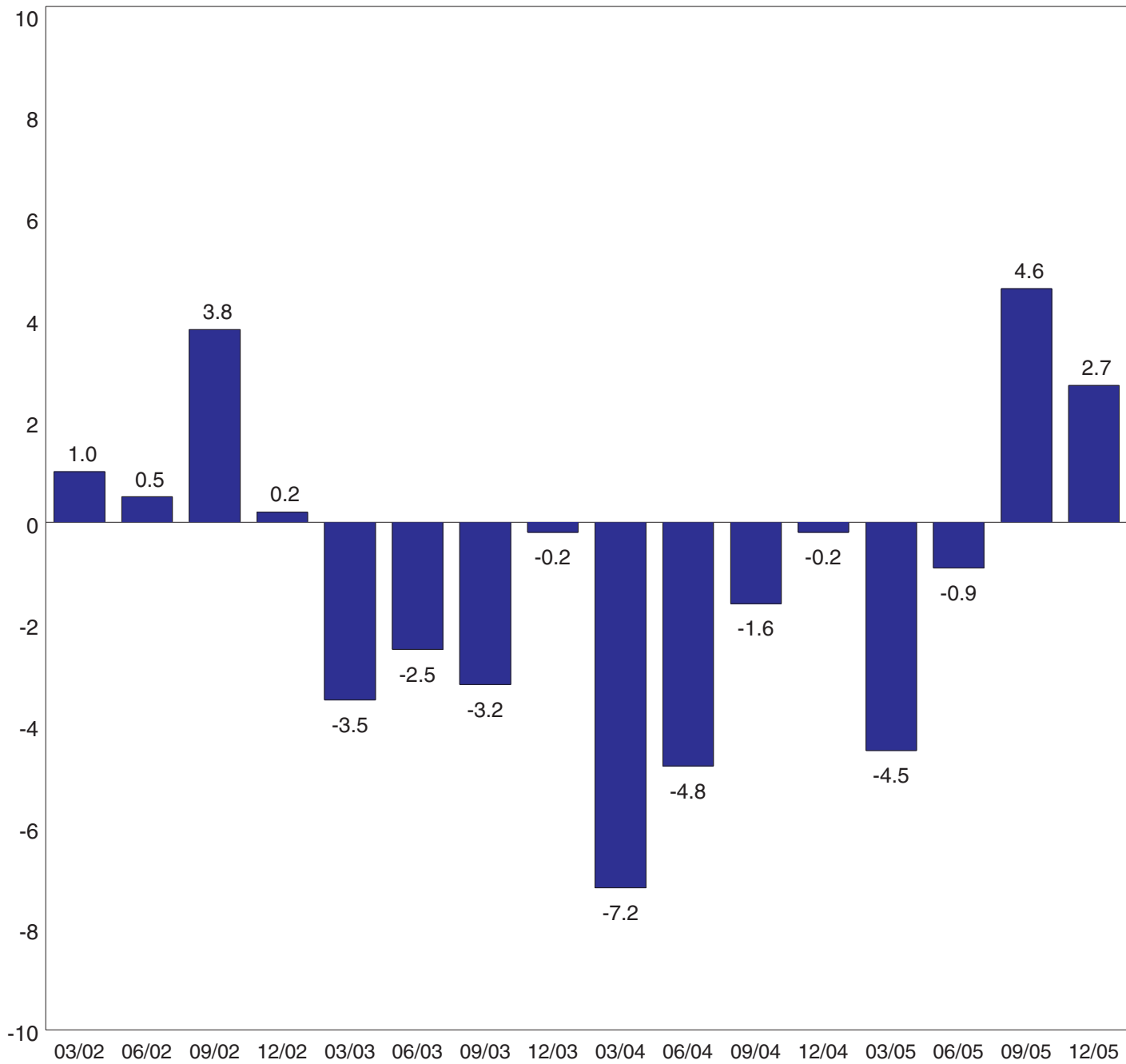
2001-2005



# Quarterly Change in Noncurrent Loans & Net Charge-Offs

2002-2005

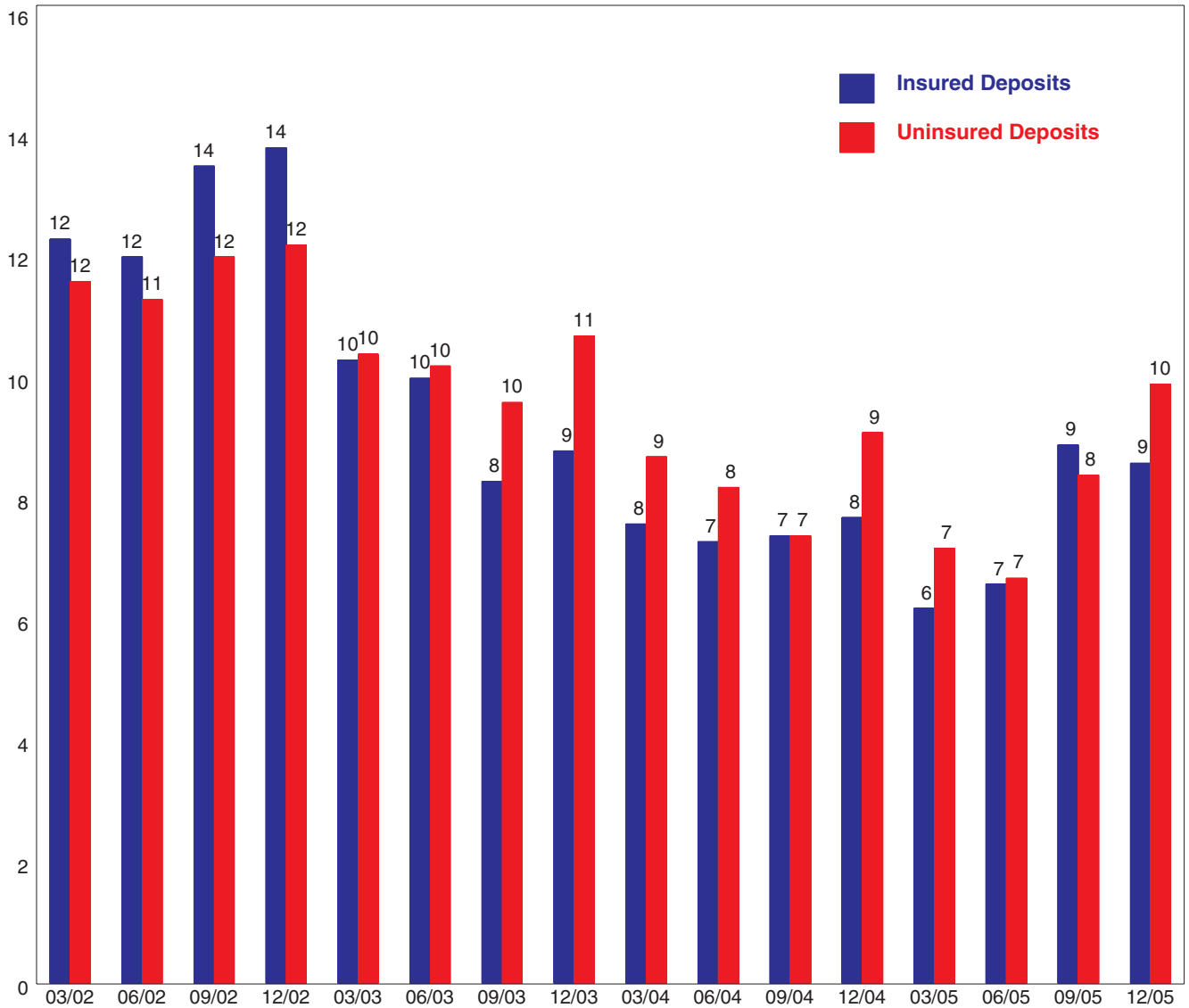
\$ Billions



# Quarterly Net Charge-Offs vs. Loan Loss Provisions

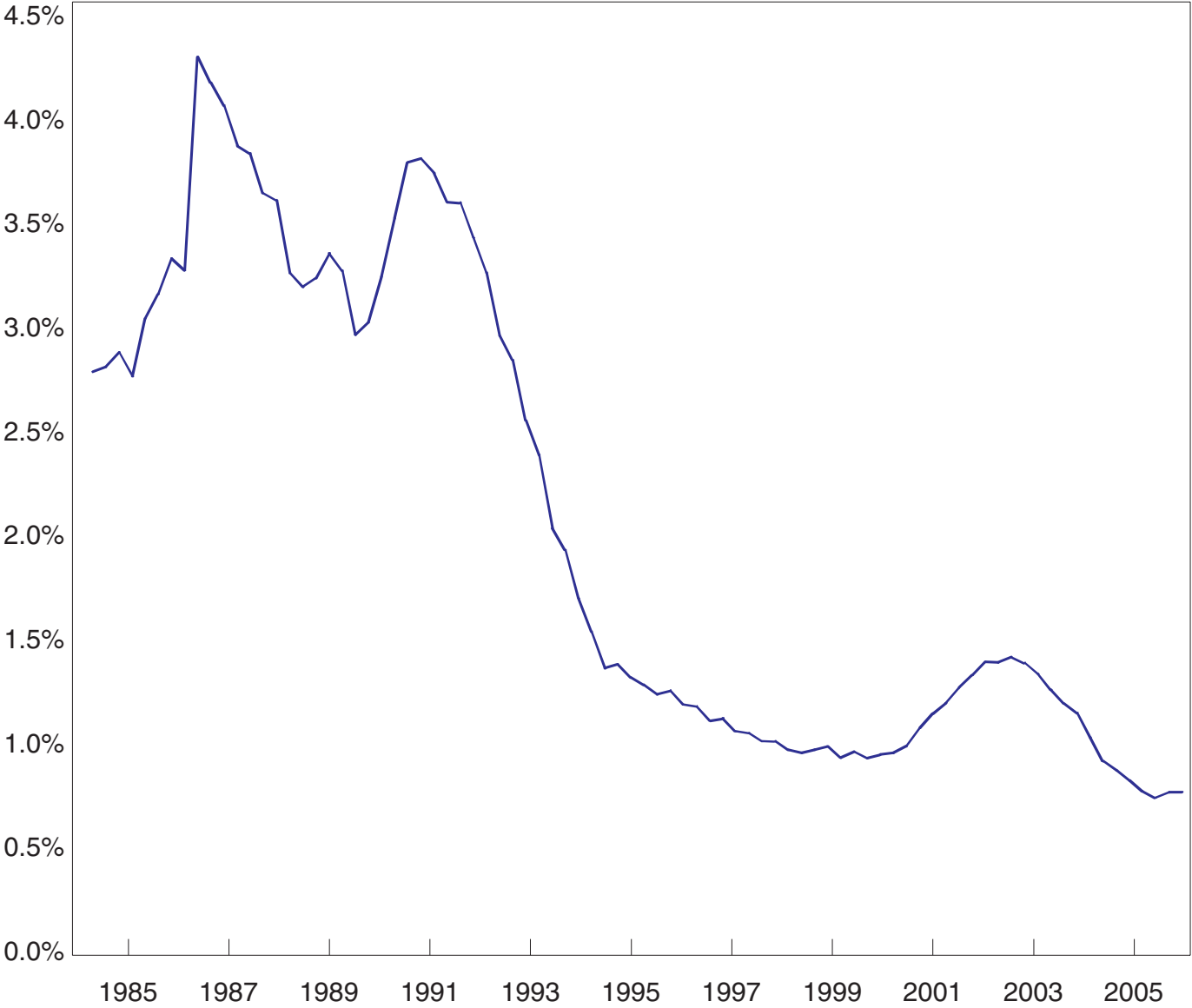
2002-2005

\$ Billions



# Noncurrent Loan Rate, Total Loans & Leases

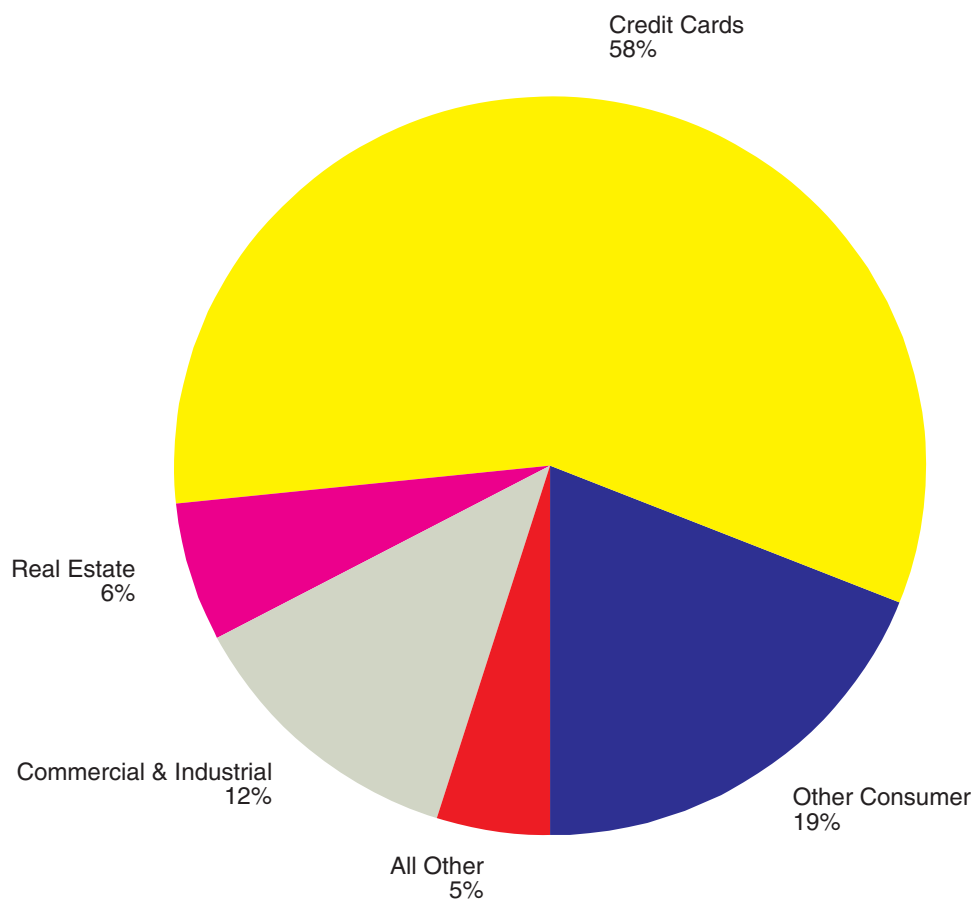
1985-2005





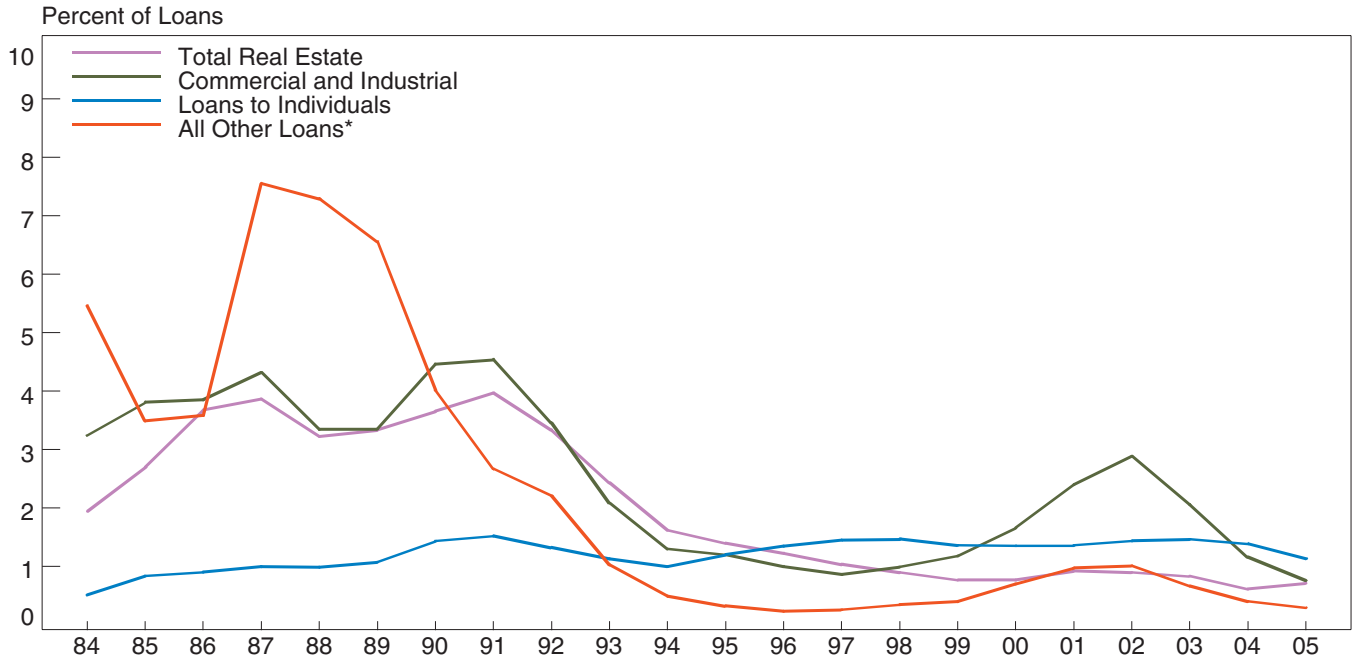
# Composition of FDIC-Insured Institutions' Loan Charge-offs

Fourth Quarter, 2005



## Noncurrent Loan Rates at Year-end

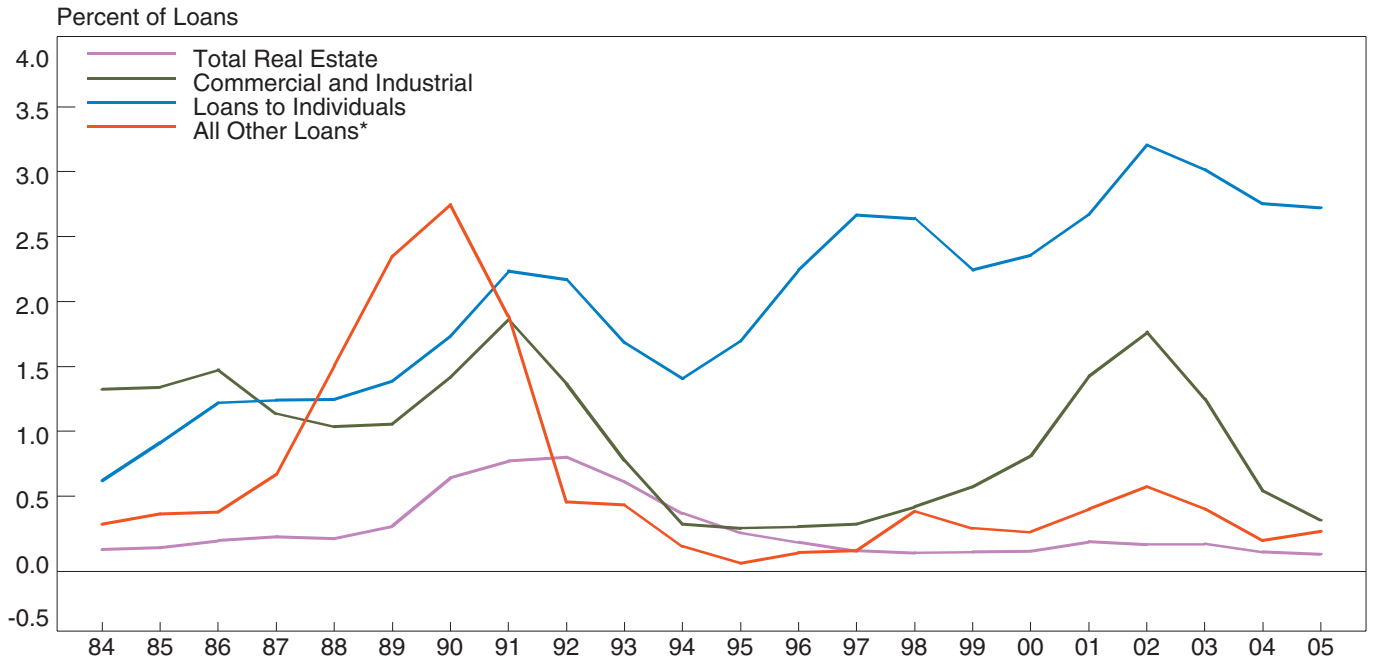
1984-2005



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

## Annual Net Charge-off Rates on Loans

1984-2005

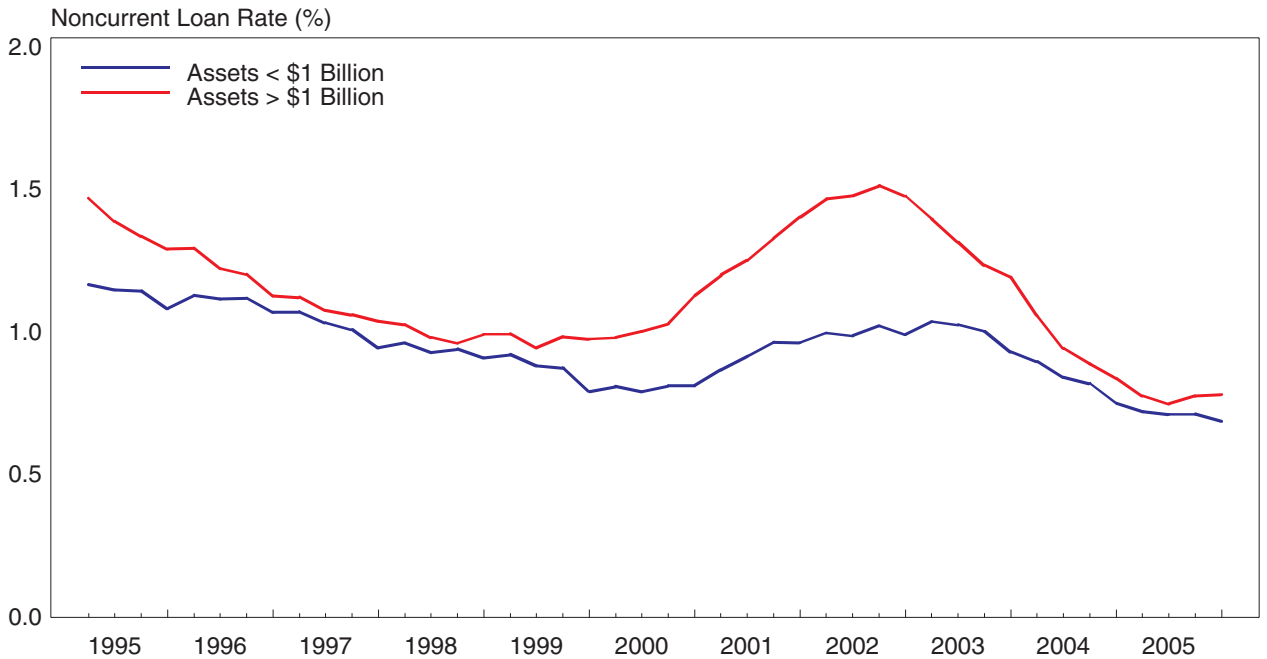


\* Includes loans to foreign governments, depository institutions and lease receivables.

## Noncurrent Loan Rates

### By Asset Size

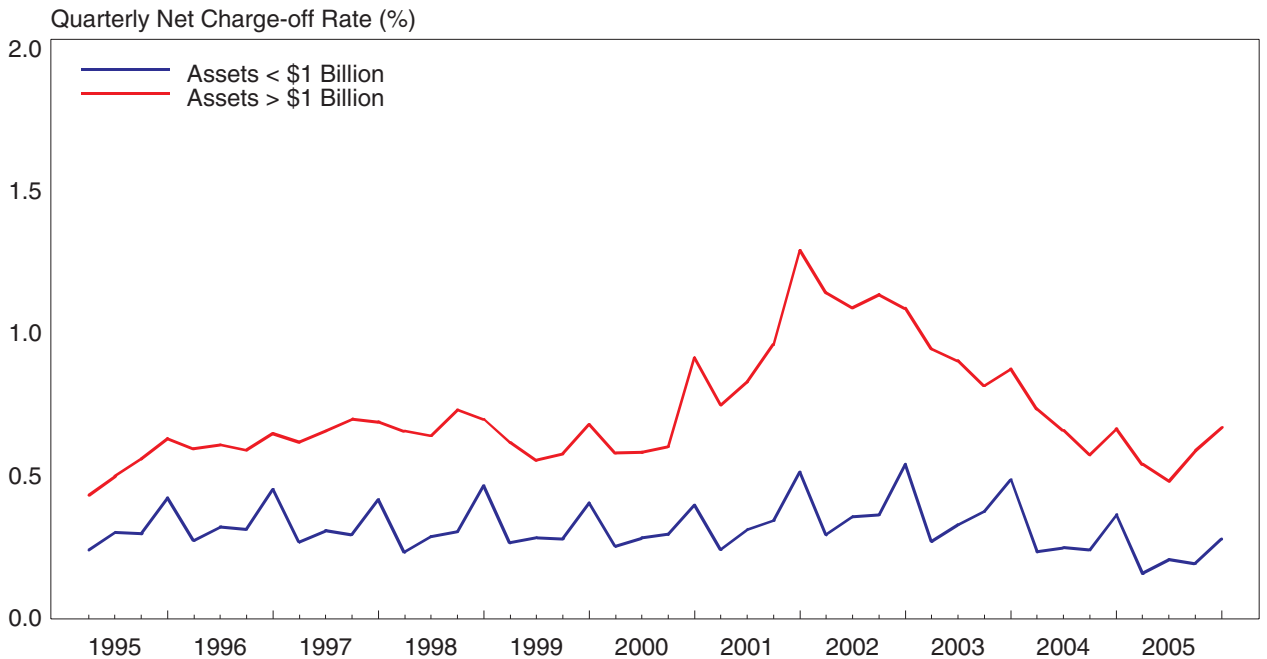
1995 - 2005



## Quarterly Net Charge-off Rates

### By Asset Size, Annualized

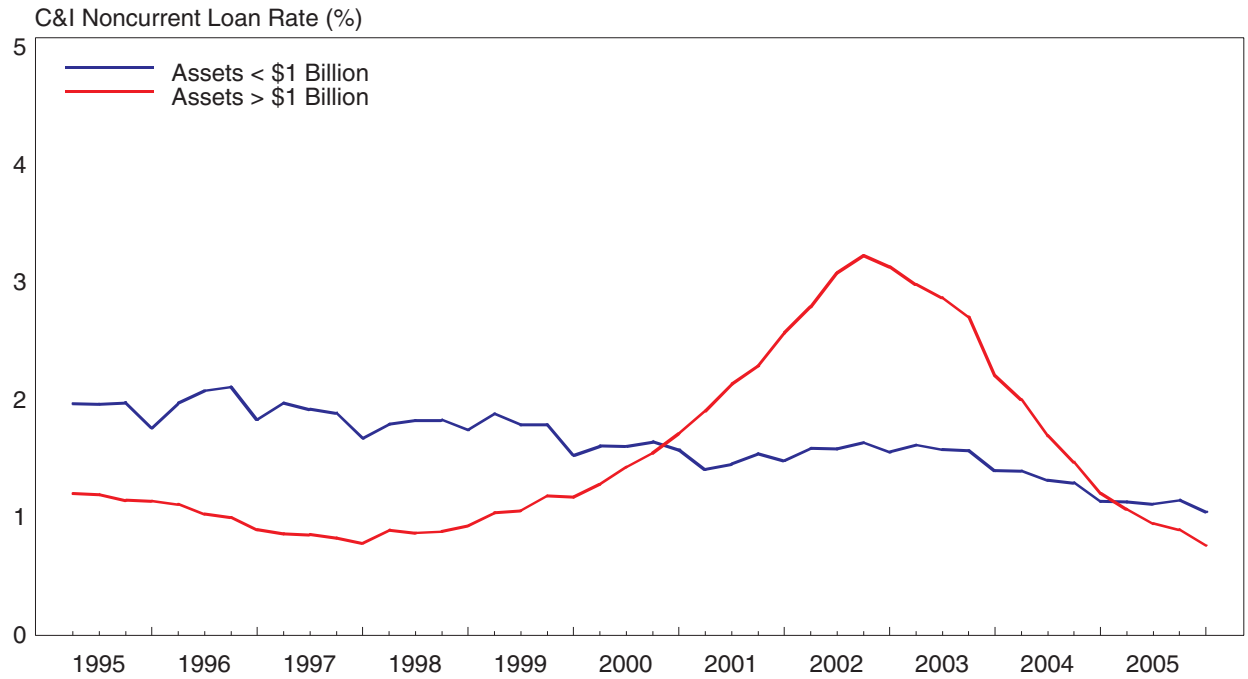
1995 - 2005



# Noncurrent C & I Loan Rates

## By Asset Size

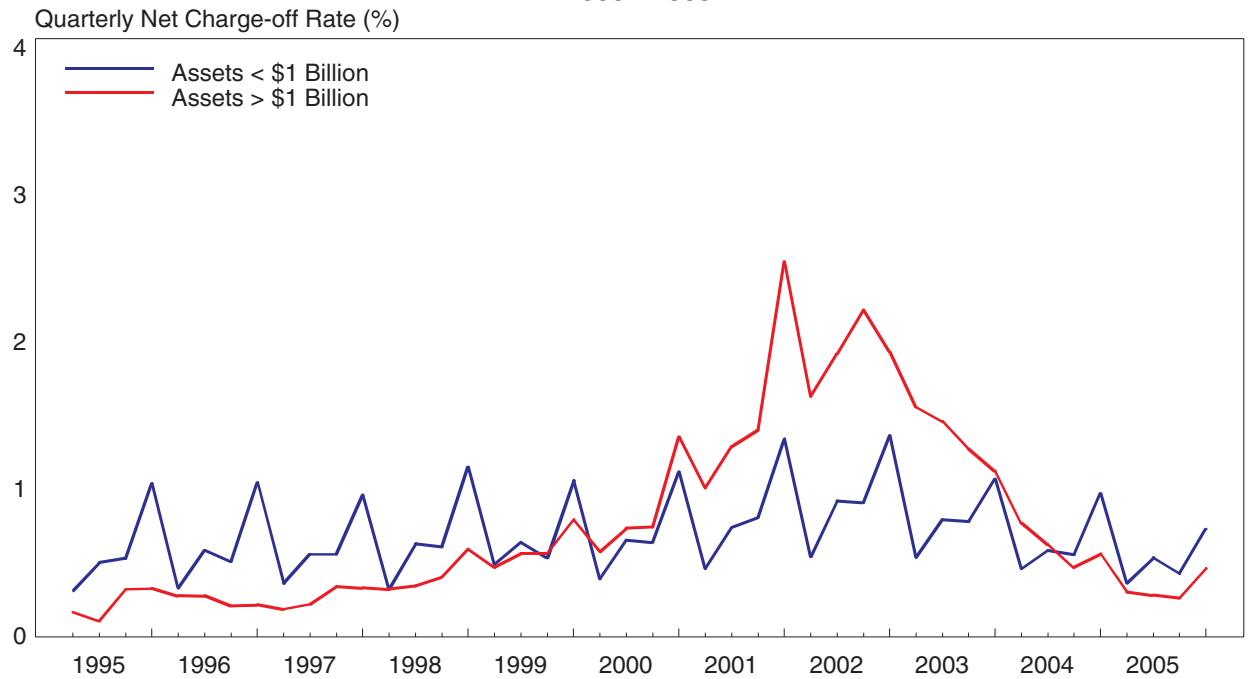
1995 - 2005



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

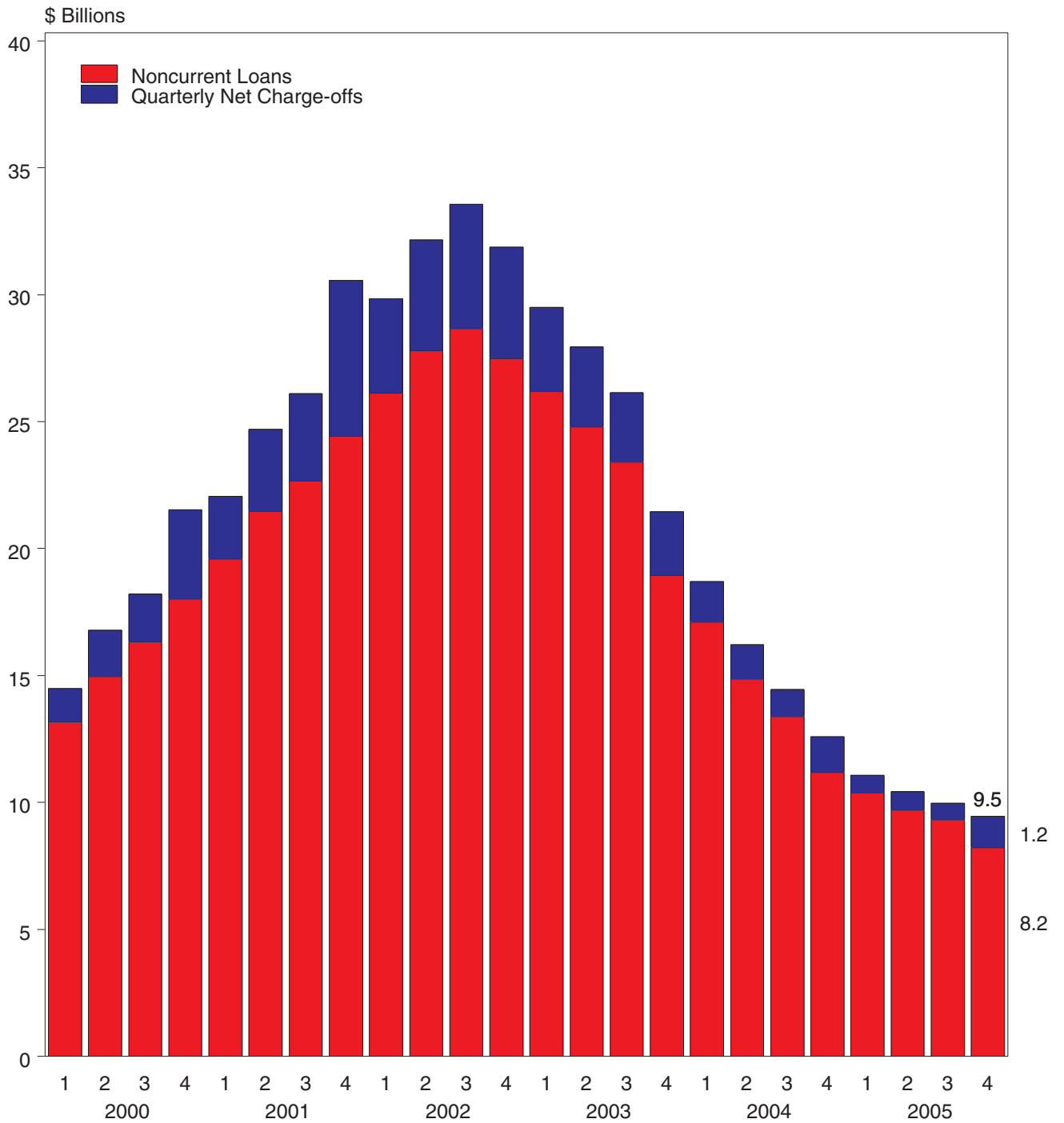
## By Asset Size

1995 - 2005



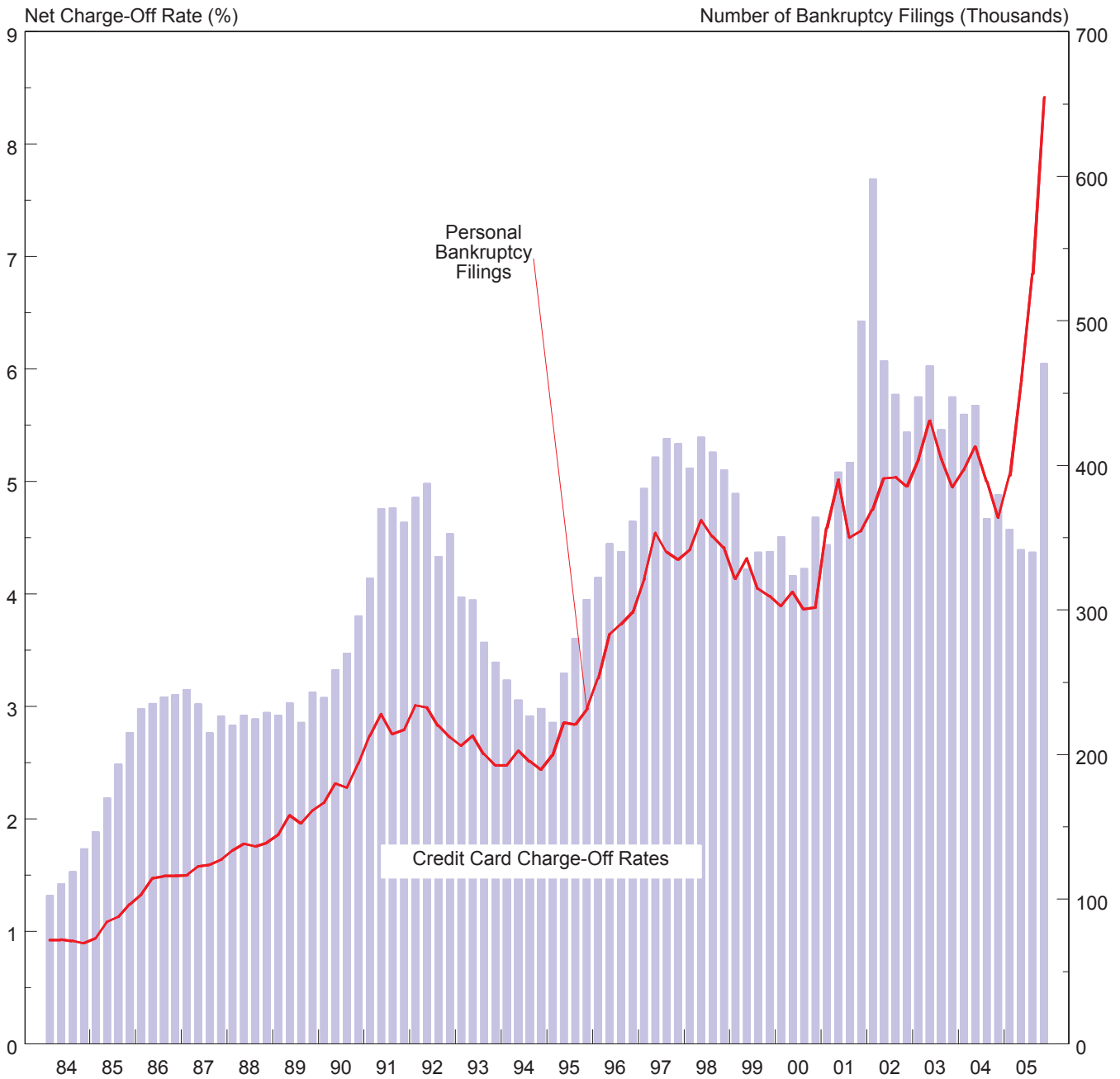
# Credit Quality of C & I Loans

2000 - 2005



# Credit Card Loss Rates and Personal Bankruptcy Filings

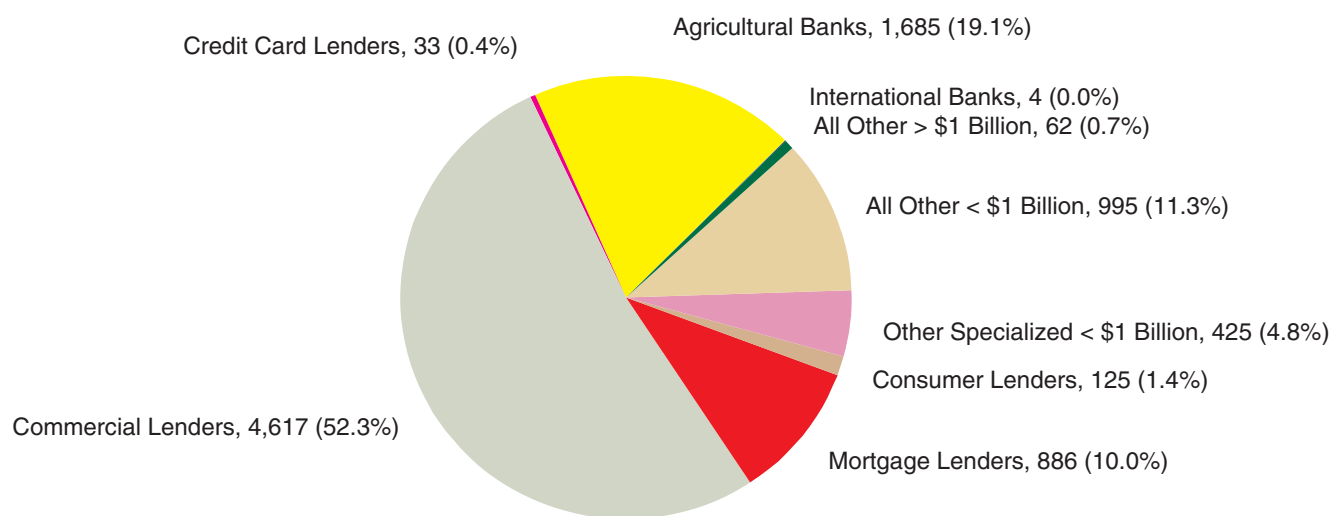
1984-2005



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

# Number of Institutions By Asset Concentration Group

December 31, 2005

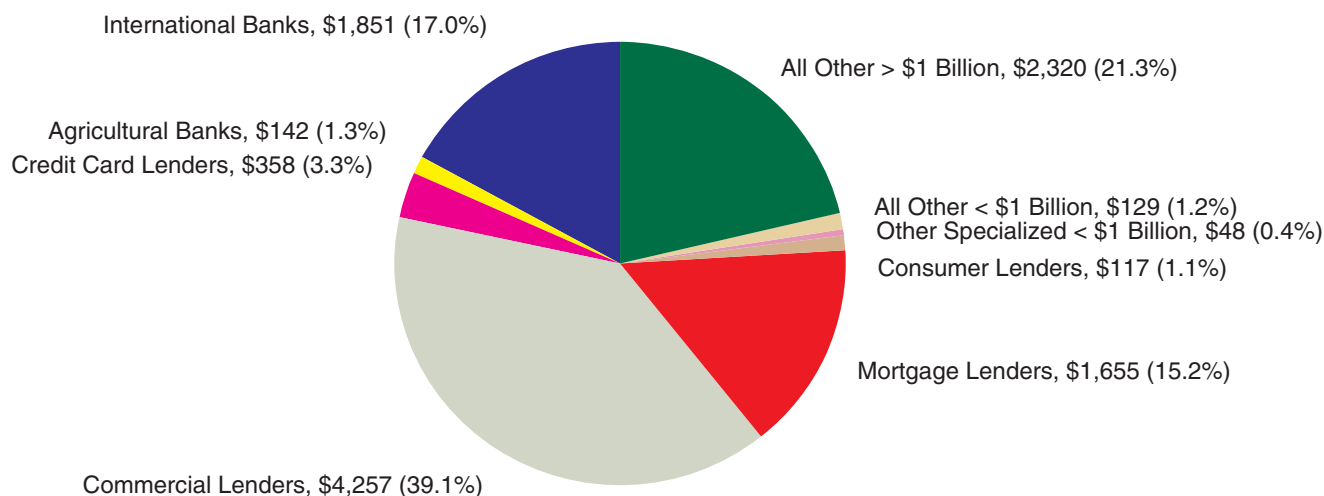


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/05	4	1,685	33	4,617	886	125	425	995	62
12/04	5	1,731	34	4,424	990	132	466	1,119	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	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

December 31, 2005



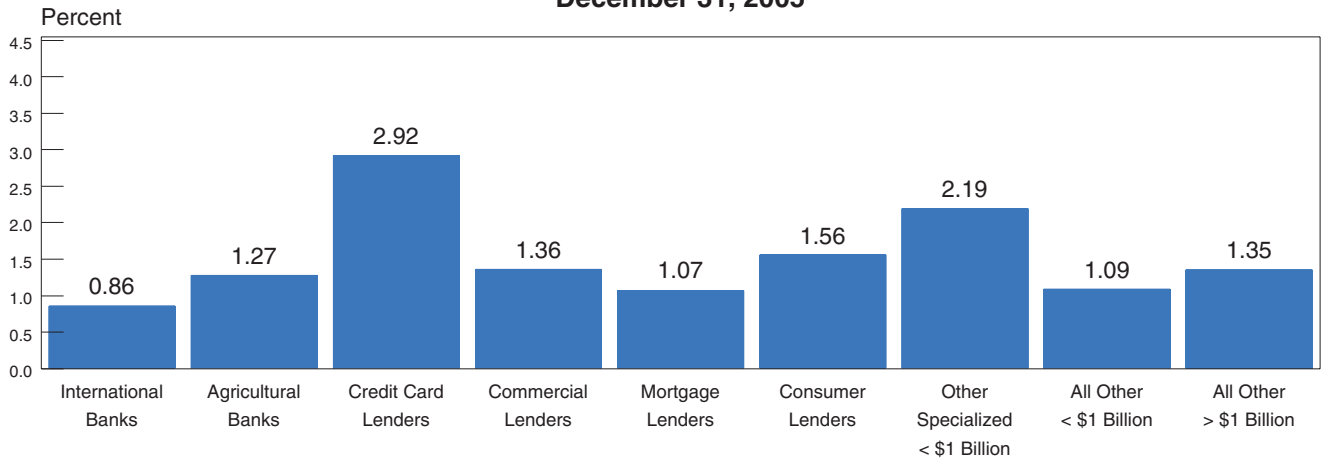
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/05	1,851	142	358	4,257	1,655	117	48	129	2,320
12/04	1,881	139	383	3,302	1,504	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	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

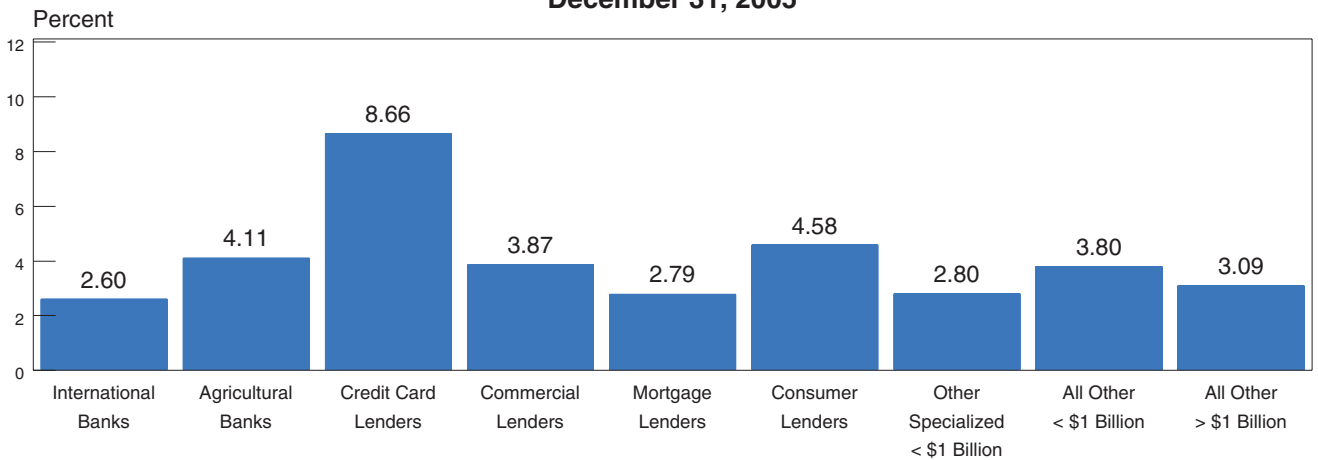
## Return on Assets (YTD)

December 31, 2005



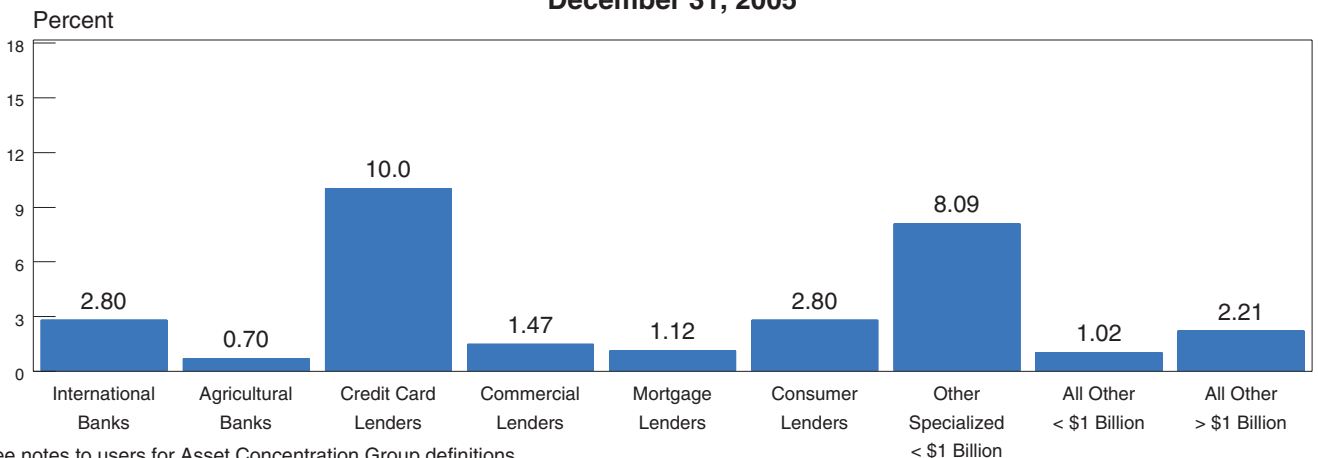
## Net Interest Margin (YTD)

December 31, 2005



## Noninterest Income to Assets (YTD)

December 31, 2005

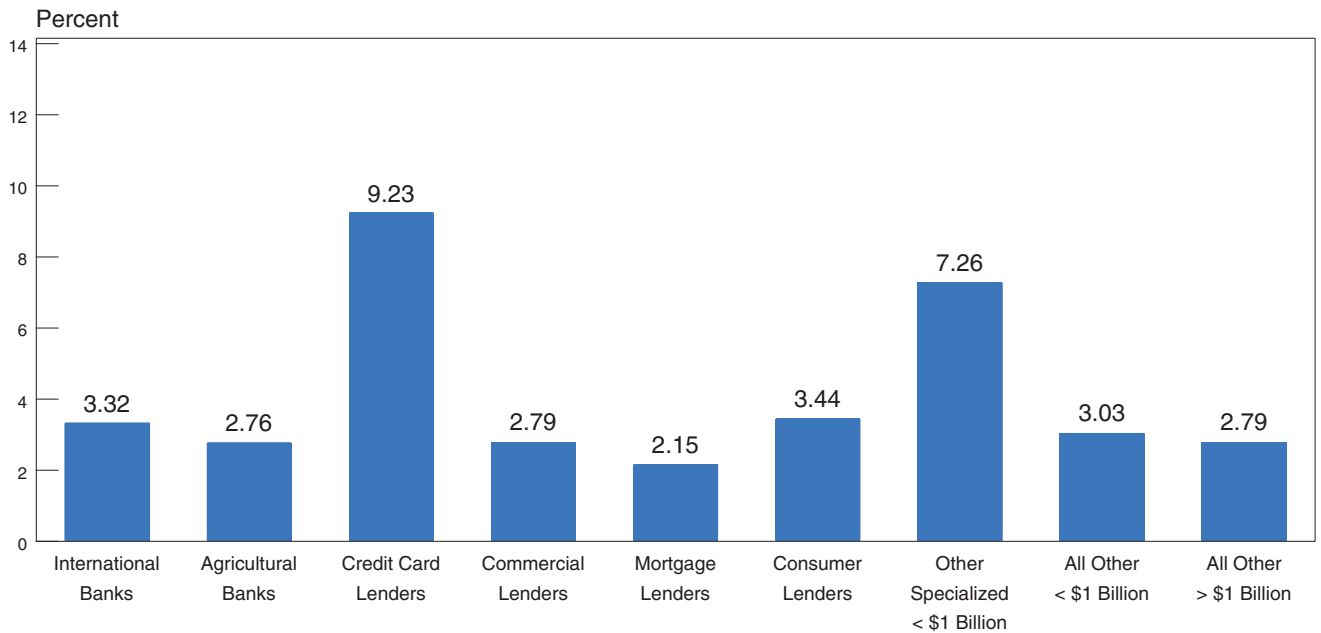


Note: See notes to users for Asset Concentration Group definitions.

# Performance Ratios By Asset Concentration Group

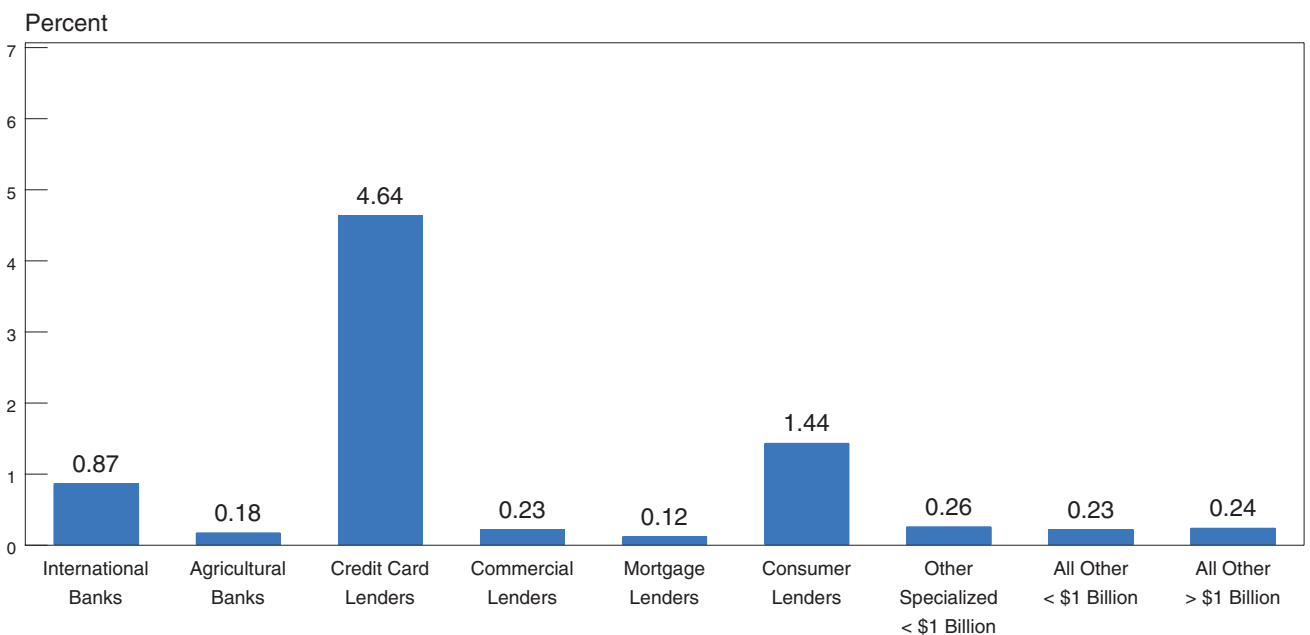
## Noninterest Expense to Assets (YTD)

December 31, 2005



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

December 31, 2005

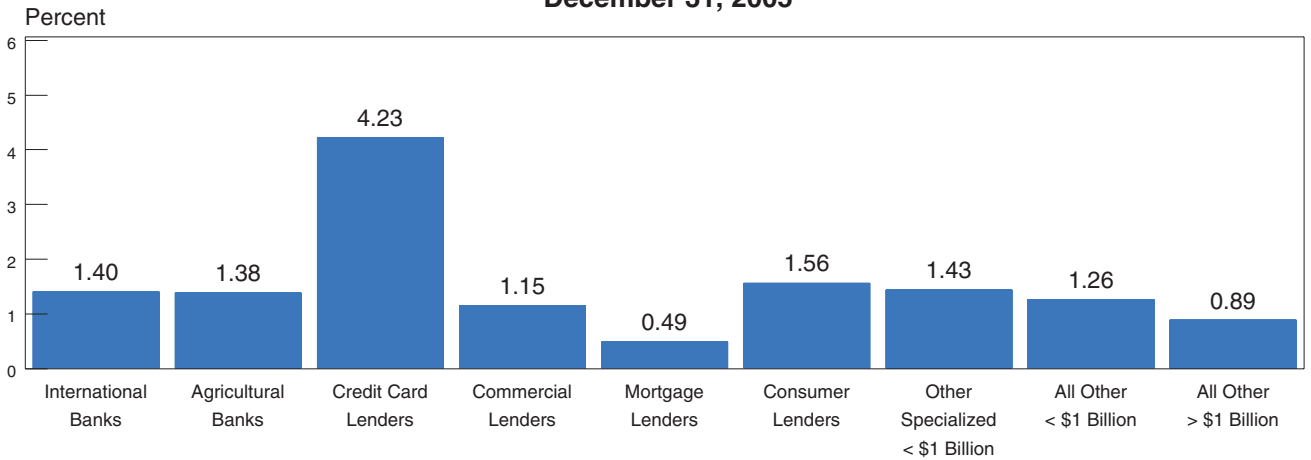


Note: See notes to users for Asset Concentration Group definitions.

# Condition Ratios By Asset Concentration Group

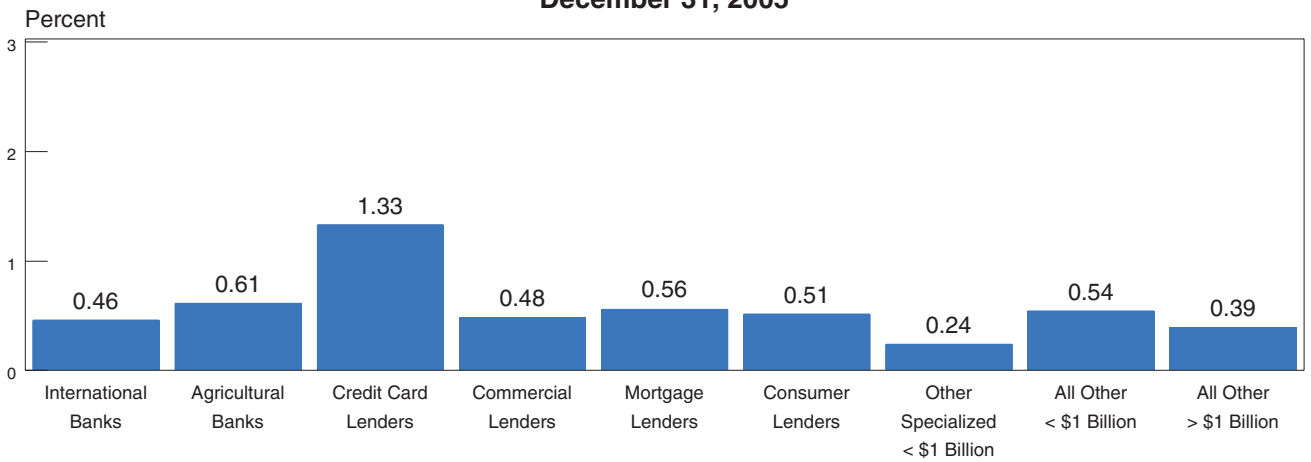
## Loss Allowance To Loans and Leases

December 31, 2005



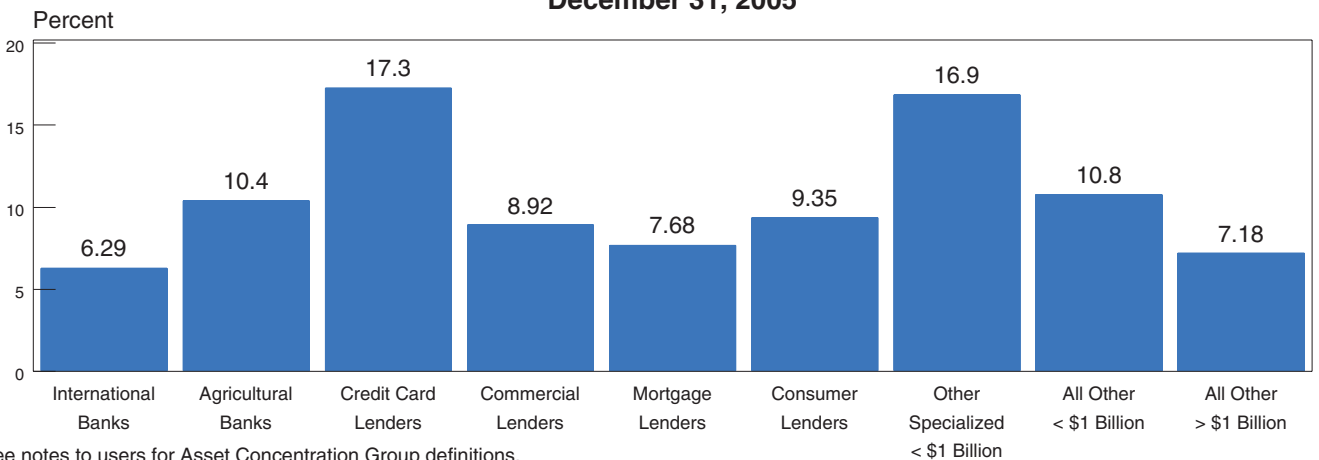
## Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2005



## Core Capital (Leverage) Ratio

December 31, 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
12/05	0.86	1.27	2.92	1.36	1.07	1.56	2.19	1.09	1.35
12/04	0.76	1.22	4.03	1.29	1.18	1.66	1.68	1.10	1.33
12/03	1.10	1.20	4.08	1.28	1.38	1.31	1.85	1.06	1.33
12/02	0.74	1.24	3.60	1.30	1.31	1.35	1.08	1.14	1.33
12/01	0.84	1.12	2.89	1.11	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
12/98	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40
12/97	0.93	1.25	2.06	1.31	0.96	1.27	1.66	1.23	1.23
12/96	0.91	1.20	1.92	1.25	0.68	1.27	1.39	1.22	1.17
12/95	0.82	1.18	2.59	1.21	0.81	1.27	1.22	1.20	1.14
12/94	0.86	1.18	3.62	1.10	0.64	1.31	0.81	1.18	1.19
12/93	1.03	1.25	3.74	0.97	0.72	1.45	0.98	1.21	1.09
12/92	0.67	1.23	2.85	0.62	0.76	1.05	1.06	1.07	0.93
12/91	0.38	1.06	2.17	0.10	0.41	0.64	0.85	0.86	0.56
12/90	0.38	1.02	2.26	-0.17	-0.09	0.50	0.33	0.72	0.33
12/89	-0.36	1.03	1.88	0.04	-0.31	-0.86	0.56	0.65	0.24
12/88	1.03	0.92	1.66	0.27	0.22	0.63	0.21	0.57	0.34
12/87	-0.88	0.66	1.68	-0.17	0.26	0.35	0.10	0.64	0.47

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
12/05	2.60	4.11	8.66	3.87	2.79	4.58	2.80	3.80	3.09
12/04	2.50	4.07	9.04	3.85	3.05	4.71	3.20	3.86	3.27
12/03	3.03	4.03	8.29	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.17	8.74	4.19	3.39	4.69	3.40	4.11	3.64
12/01	2.82	4.03	7.85	4.07	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68
12/98	3.01	4.23	7.93	4.24	3.10	4.63	3.86	4.29	3.86
12/97	3.03	4.32	7.88	4.55	3.20	5.18	3.80	4.43	4.01
12/96	3.21	4.31	7.75	4.39	3.21	4.93	3.82	4.42	4.09
12/95	3.41	4.34	8.23	4.35	3.11	4.95	3.83	4.47	4.07
12/94	3.49	4.36	8.92	4.45	3.30	5.16	3.77	4.51	4.23
12/93	3.53	4.38	9.59	4.38	3.48	5.57	3.81	4.58	4.35
12/92	3.51	4.41	9.59	4.29	3.49	5.02	3.86	4.62	4.24
12/91	3.14	4.19	9.26	3.85	2.89	4.54	3.62	4.30	3.75
12/90	2.92	4.09	8.73	3.62	2.39	4.51	3.45	4.15	2.69
12/89	3.13	4.14	8.23	3.57	1.92	3.73	3.36	4.07	2.15
12/88	3.31	4.09	8.53	3.55	2.13	4.18	3.36	4.00	2.28
12/87	2.96	4.03	9.35	3.54	2.26	4.19	3.23	4.01	3.03

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
12/05	0.87	0.18	4.64	0.23	0.12	1.44	0.26	0.23	0.24
12/04	0.91	0.22	4.66	0.30	0.12	1.57	0.59	0.29	0.25
12/03	1.40	0.28	5.22	0.46	0.18	2.09	1.22	0.38	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
12/98	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60
12/97	0.25	0.23	4.72	0.38	0.18	0.97	0.30	0.29	0.56
12/96	0.29	0.26	3.94	0.34	0.29	0.77	0.47	0.30	0.50
12/95	0.35	0.20	3.31	0.35	0.28	0.58	0.31	0.23	0.41
12/94	0.61	0.15	2.87	0.40	0.44	0.61	0.21	0.19	0.37
12/93	1.20	0.23	3.65	0.75	0.57	0.72	0.52	0.34	0.64
12/92	1.84	0.36	4.68	1.04	0.48	0.77	0.72	0.51	1.08
12/91	2.47	0.41	4.73	1.33	0.50	0.93	0.51	0.65	1.17
12/90	2.16	0.44	3.85	1.22	0.42	0.59	1.21	0.61	1.03
12/89	1.76	0.58	3.55	0.77	0.05	0.39	0.96	0.62	0.55
12/88	0.83	0.77	3.61	0.78	0.02	0.42	0.88	0.62	0.40
12/87	0.81	1.38	3.93	0.68	0.02	0.42	0.95	0.66	0.46

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
12/05	0.99	0.82	1.75	0.61	0.71	0.62	0.78	0.79	0.69
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

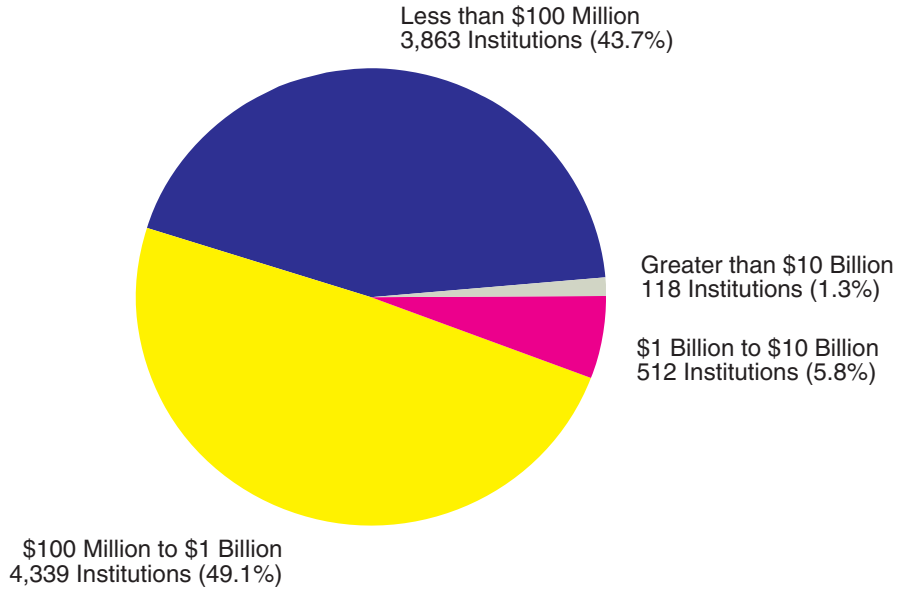
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/05	6.29	10.40	17.27	8.92	7.68	9.35	16.86	10.75	7.18
12/04	6.05	10.36	16.59	8.28	9.10	8.81	15.31	10.39	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	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

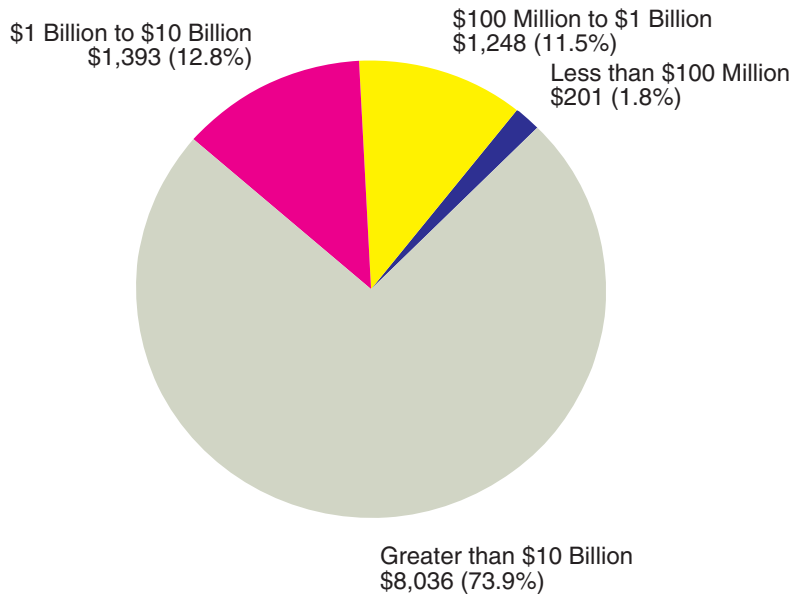
December 31, 2005



## Industry Assets By Asset Size

December 31, 2005

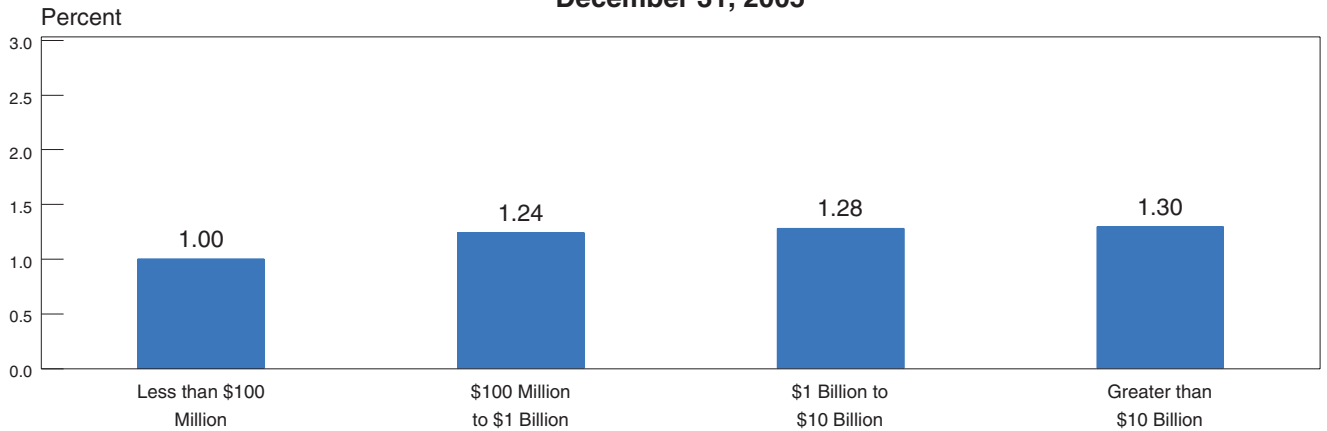
(\$ Billions)



# Performance Ratios By Asset Size

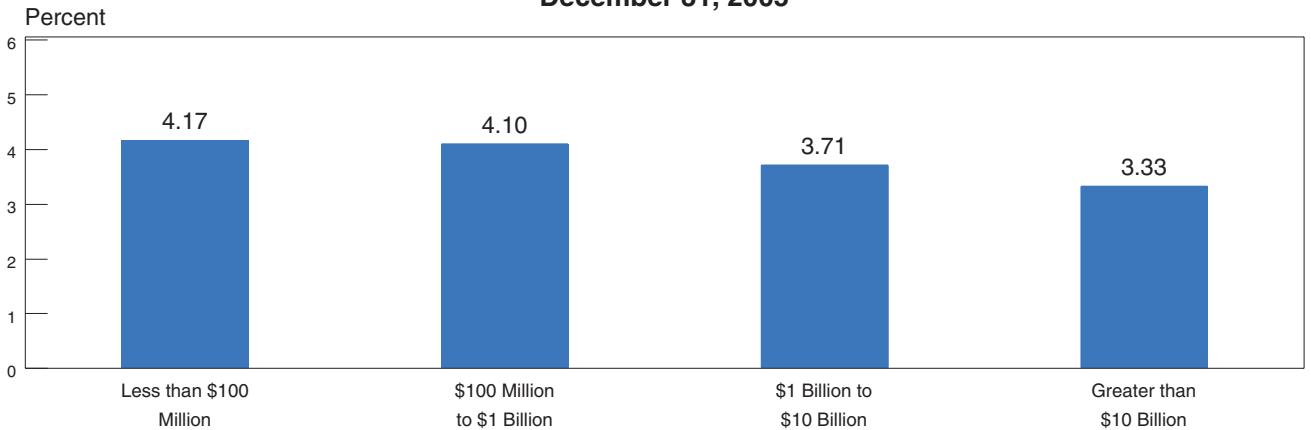
## Return on Assets (YTD)

December 31, 2005



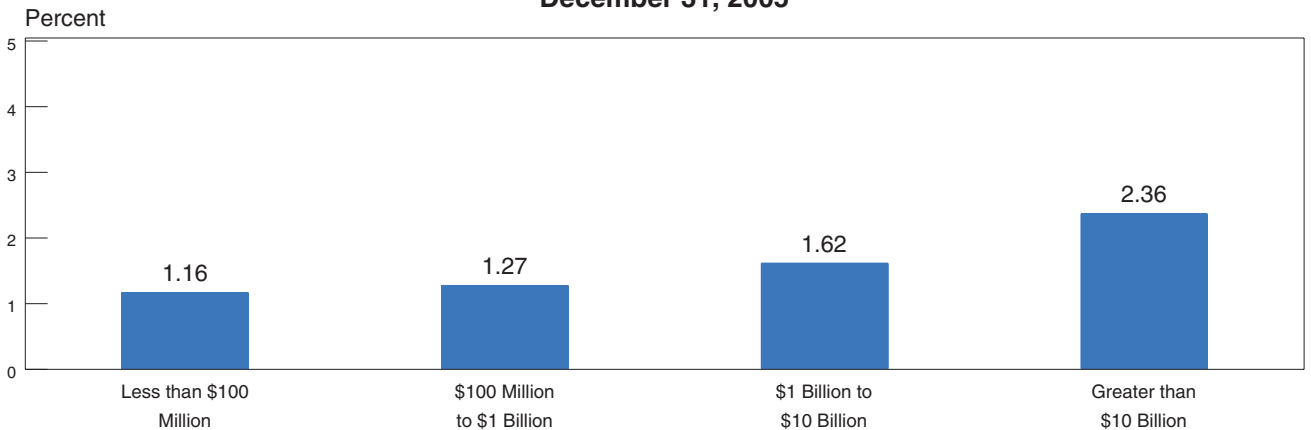
## Net Interest Margin (YTD)

December 31, 2005



## Noninterest Income to Assets (YTD)

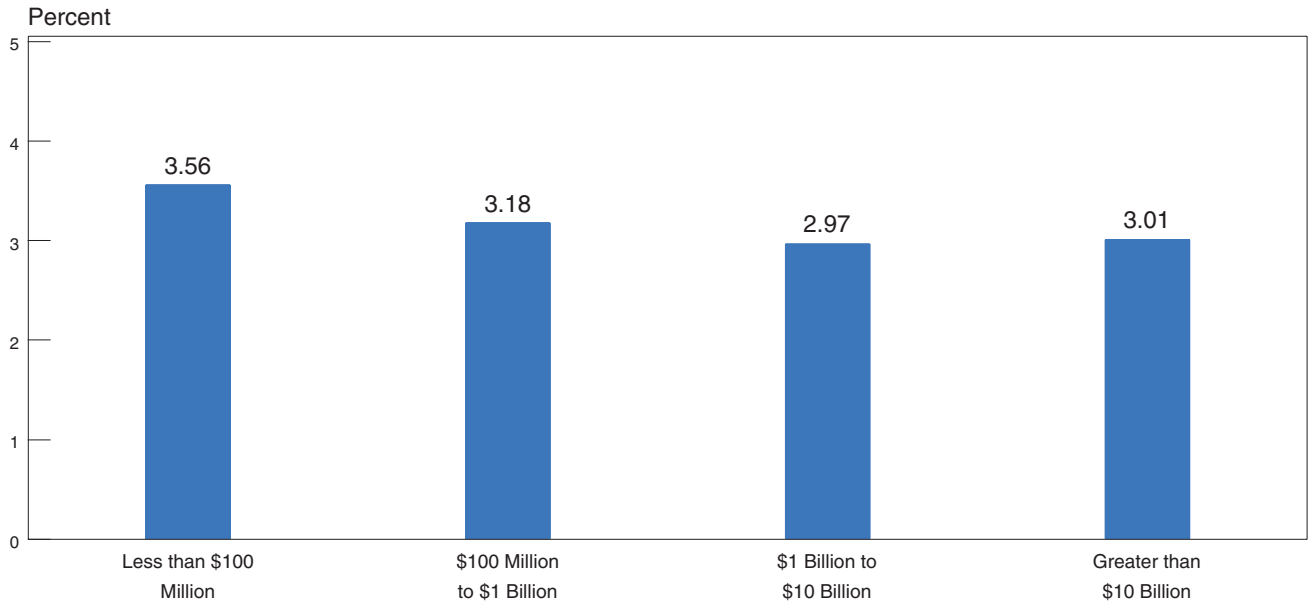
December 31, 2005



# Performance Ratios By Asset Size

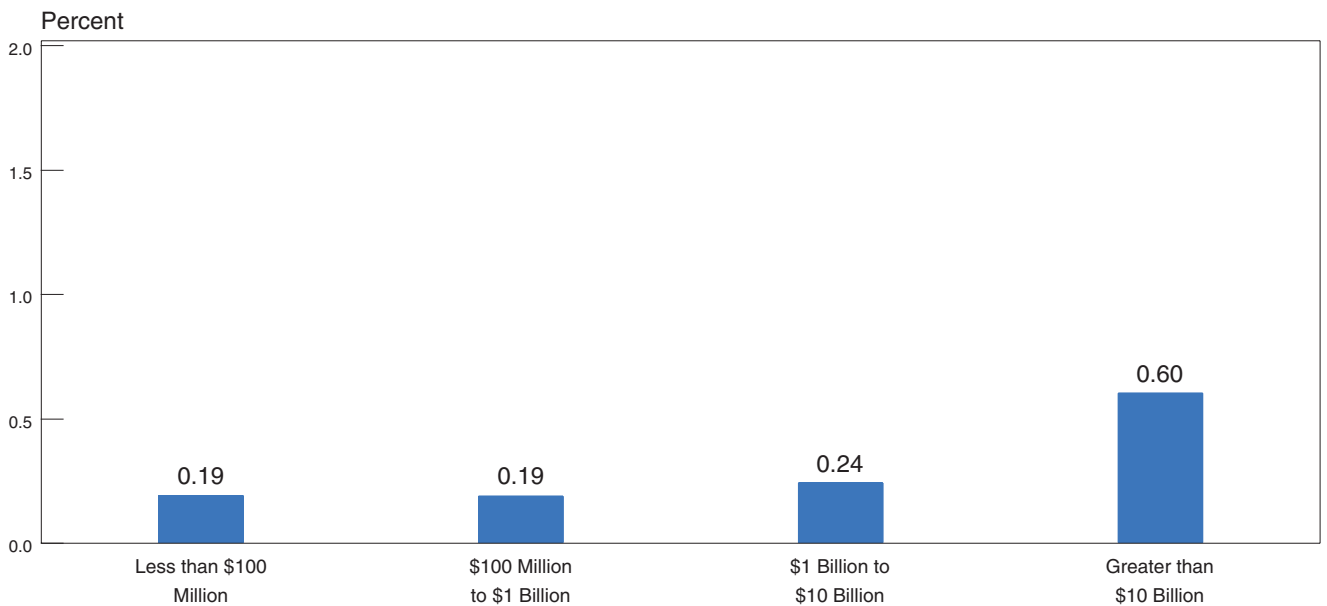
## Noninterest Expense to Assets (YTD)

December 31, 2005



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

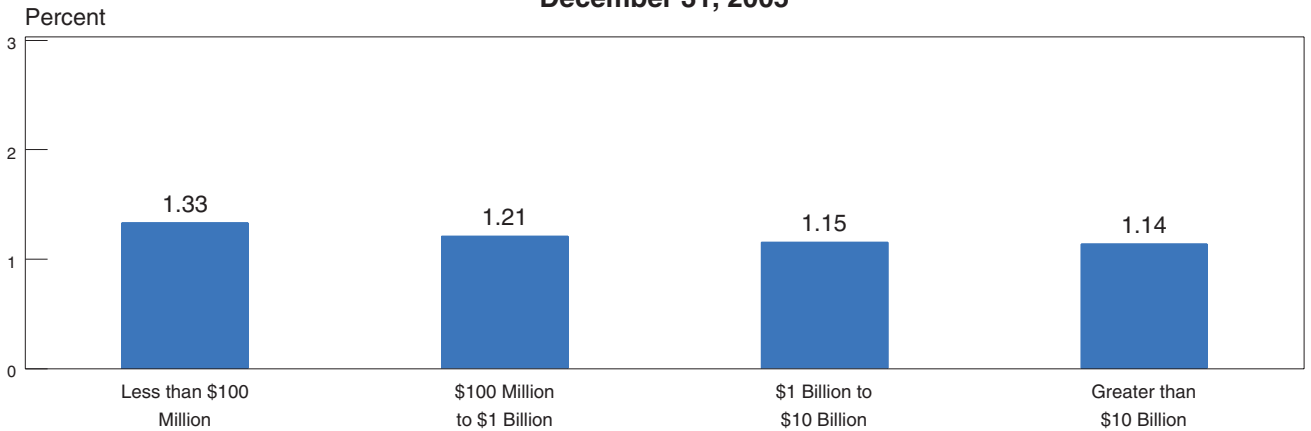
December 31, 2005



## Condition Ratios By Asset Size

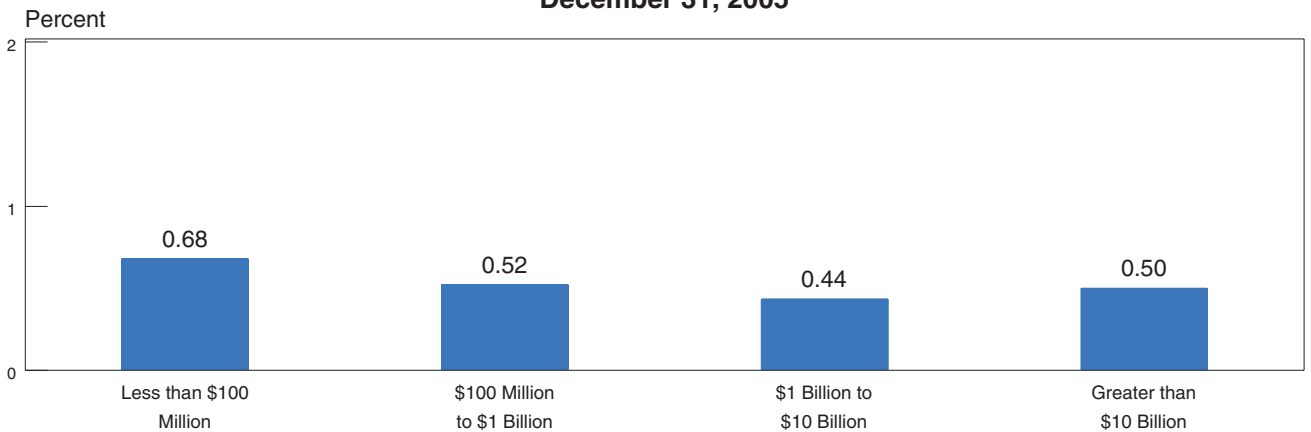
### Loss Allowance To Loans and Leases

December 31, 2005



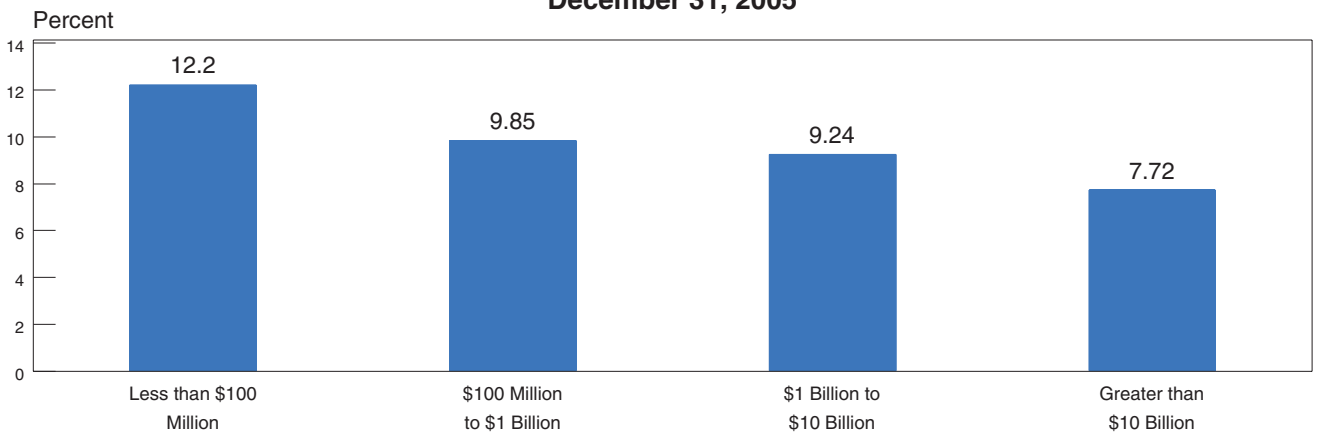
### Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2005



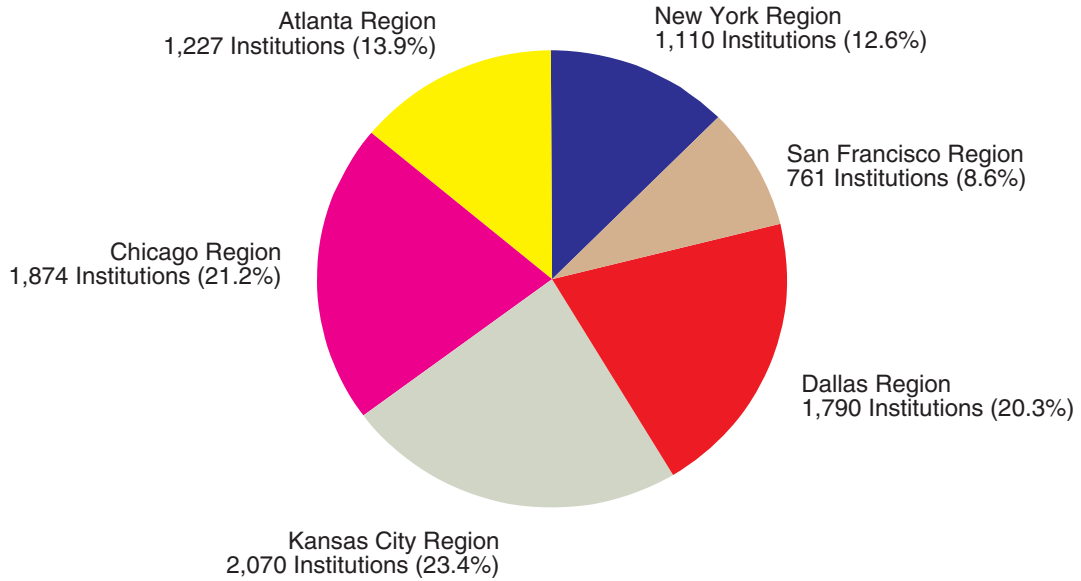
### Core Capital (Leverage) Ratio

December 31, 2005



# Geographic Distribution of FDIC-Insured Institutions

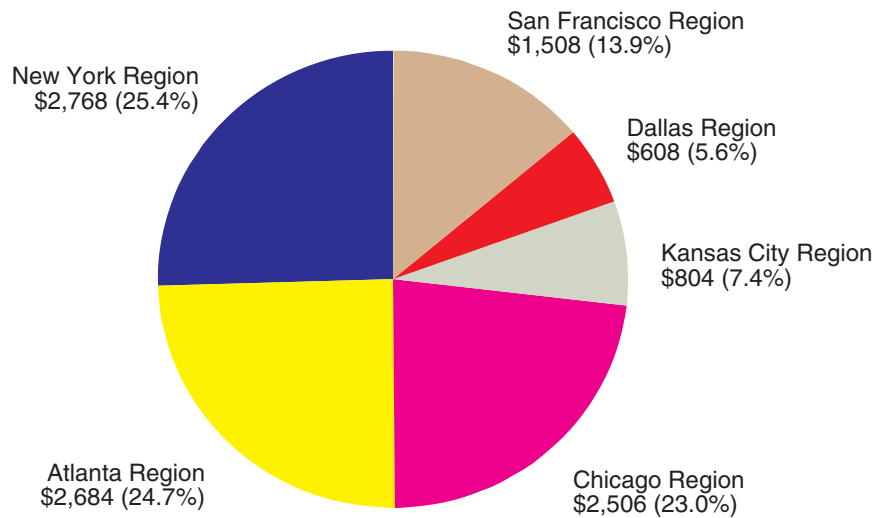
December 31, 2005



# Geographic Distribution of Industry Assets

December 31, 2005

(\$ Billions)

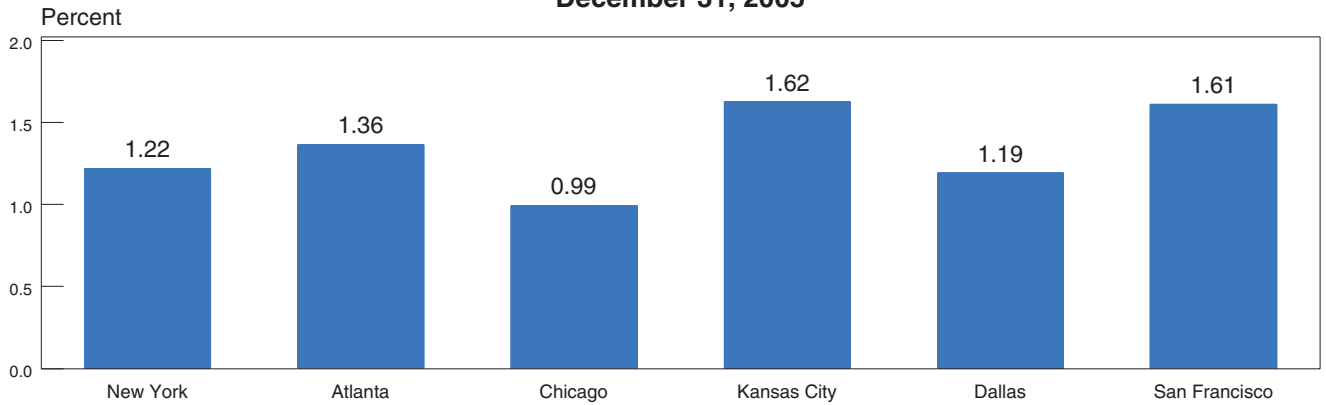


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

# Performance Ratios By Geographic Regions

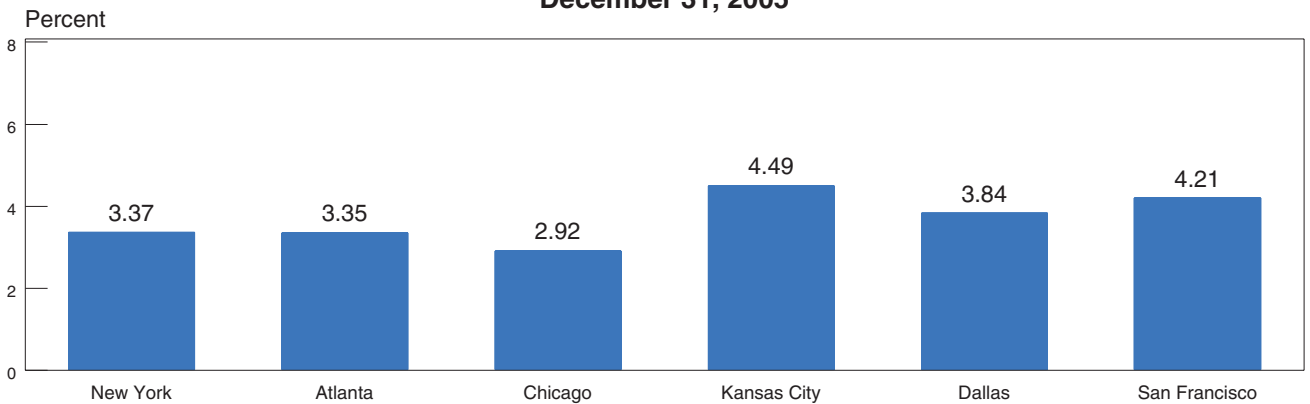
## Return on Assets (YTD)

December 31, 2005



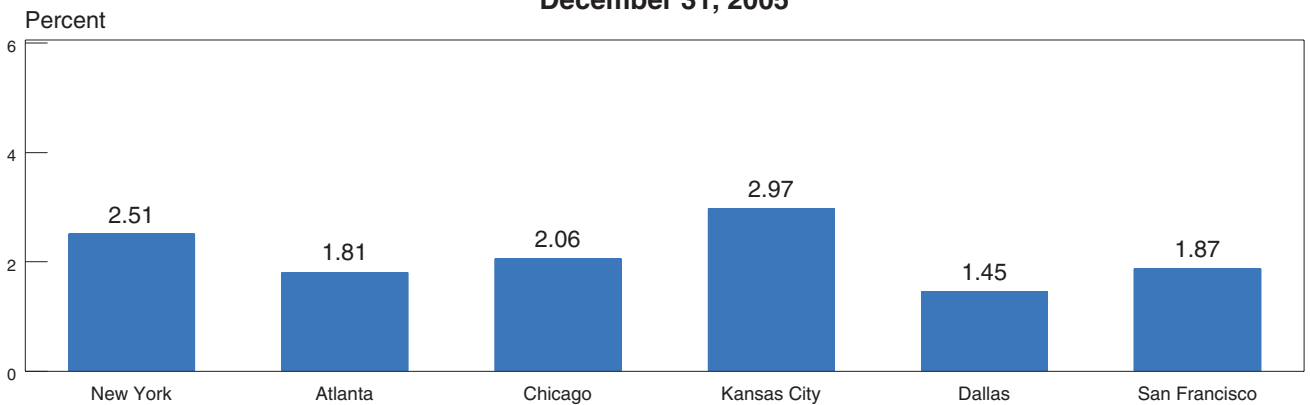
## Net Interest Margins (YTD)

December 31, 2005



## Noninterest Income to Assets (YTD)

December 31, 2005



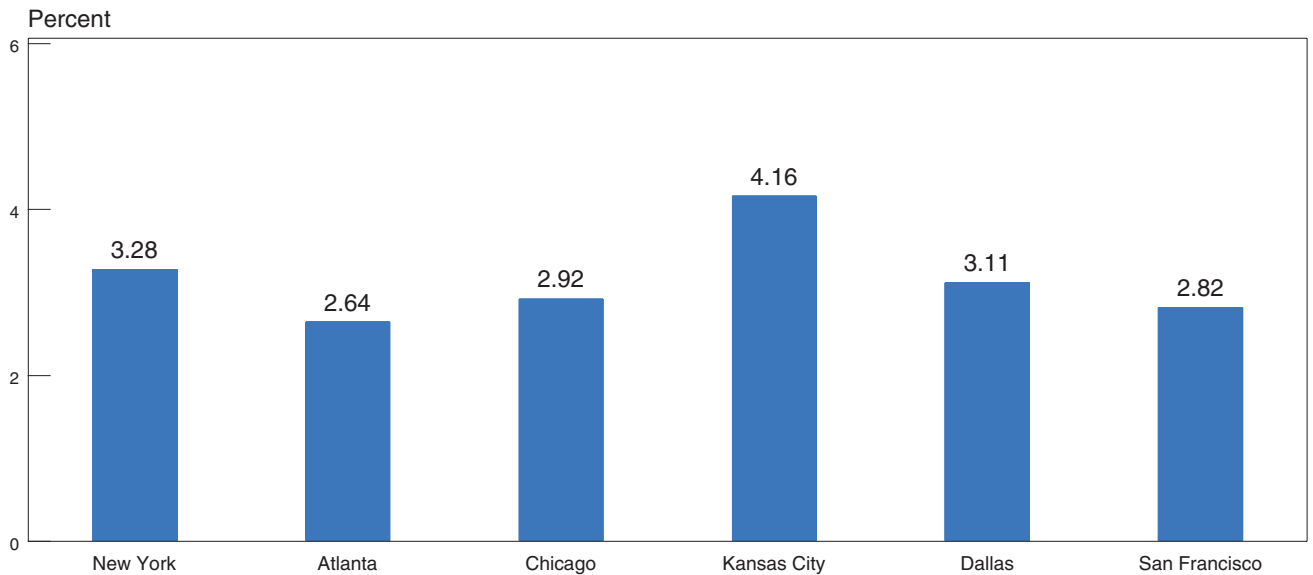
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Region

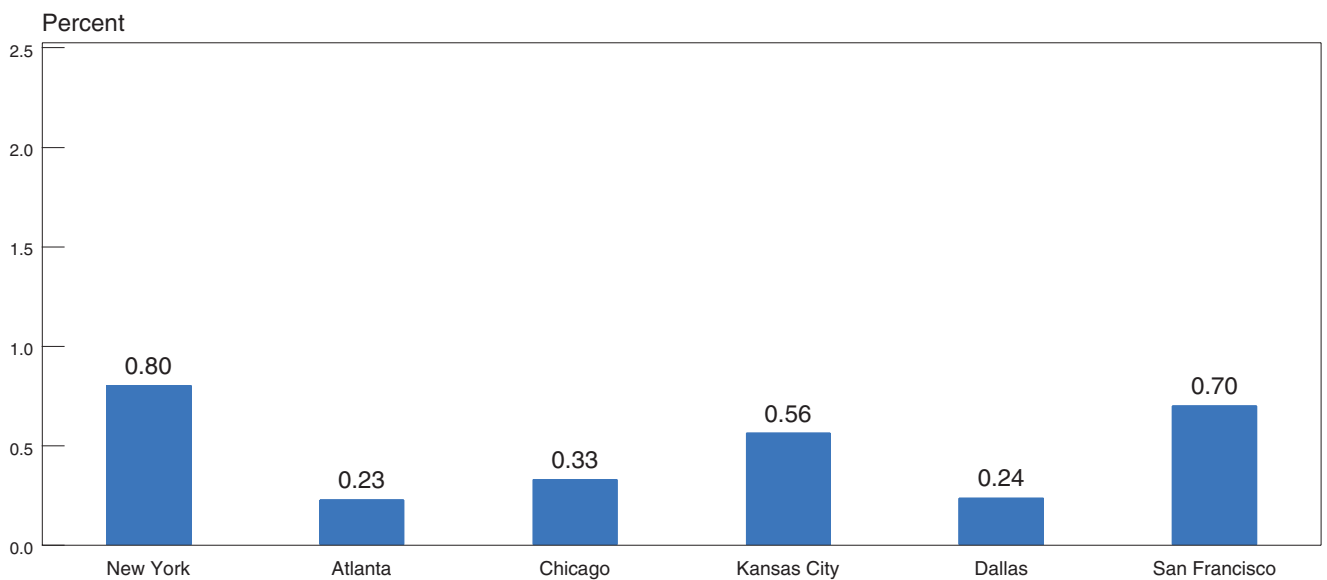
### Noninterest Expense to Assets (YTD)

December 31, 2005



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

December 31, 2005

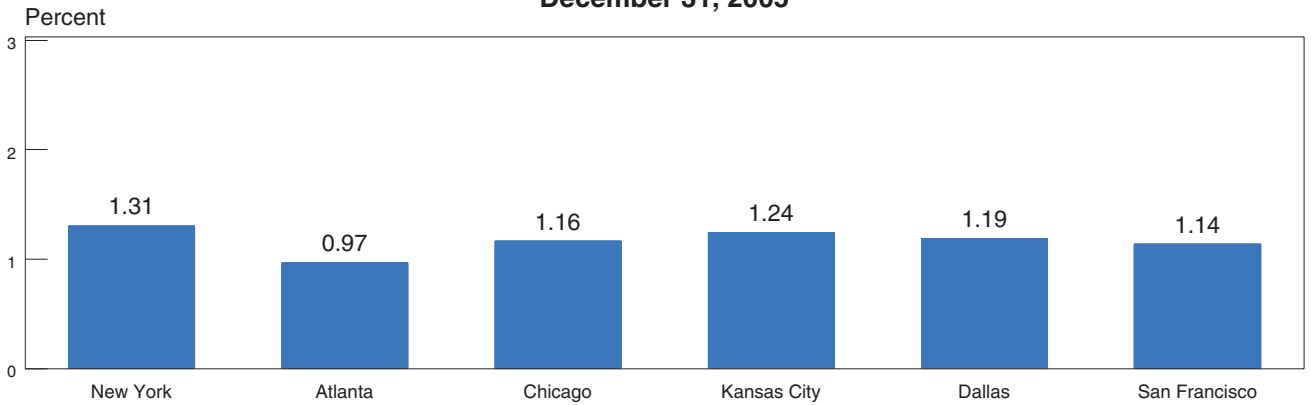


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definition.

# Condition Ratios By Geographic Regions

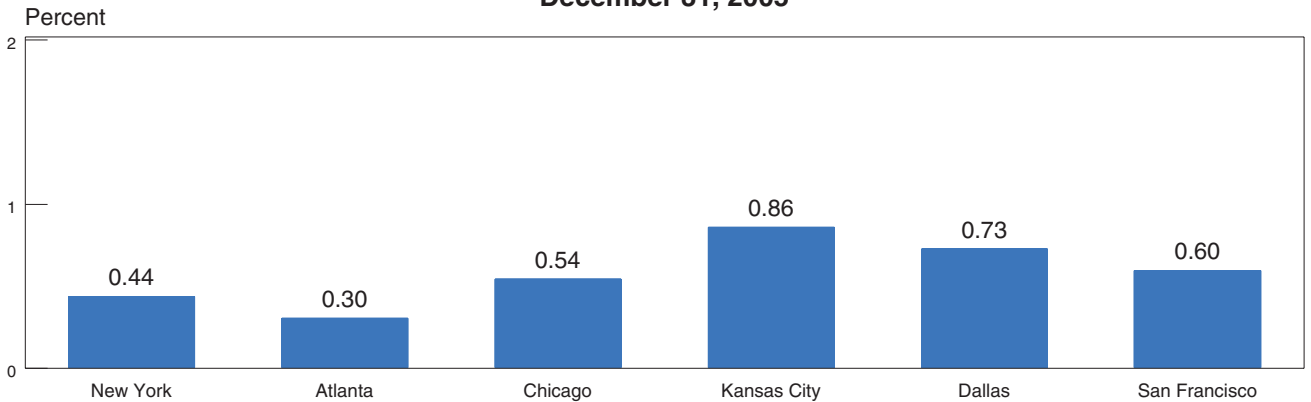
## Loss Allowance To Loans and Leases

December 31, 2005



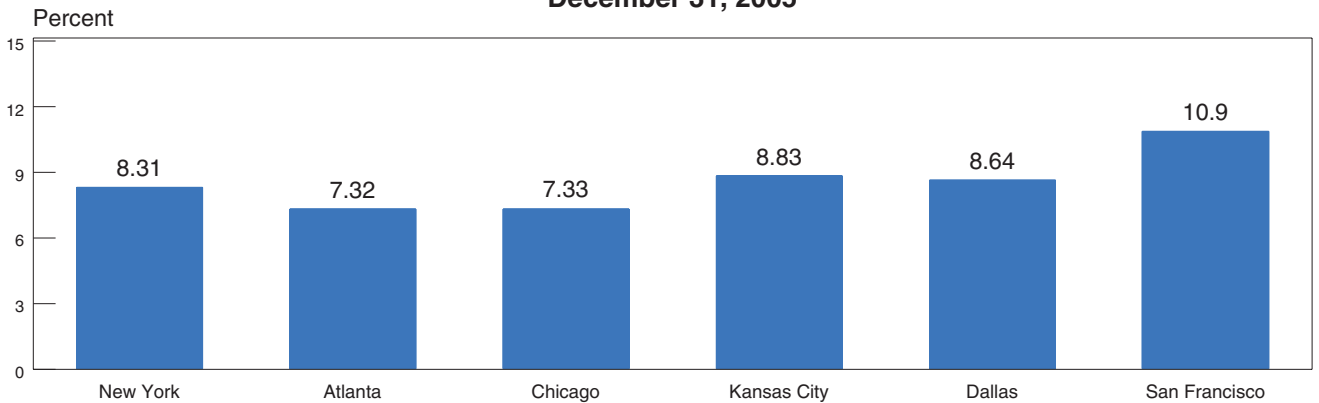
## Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2005



## Core Capital (Leverage) Ratio

December 31, 2005



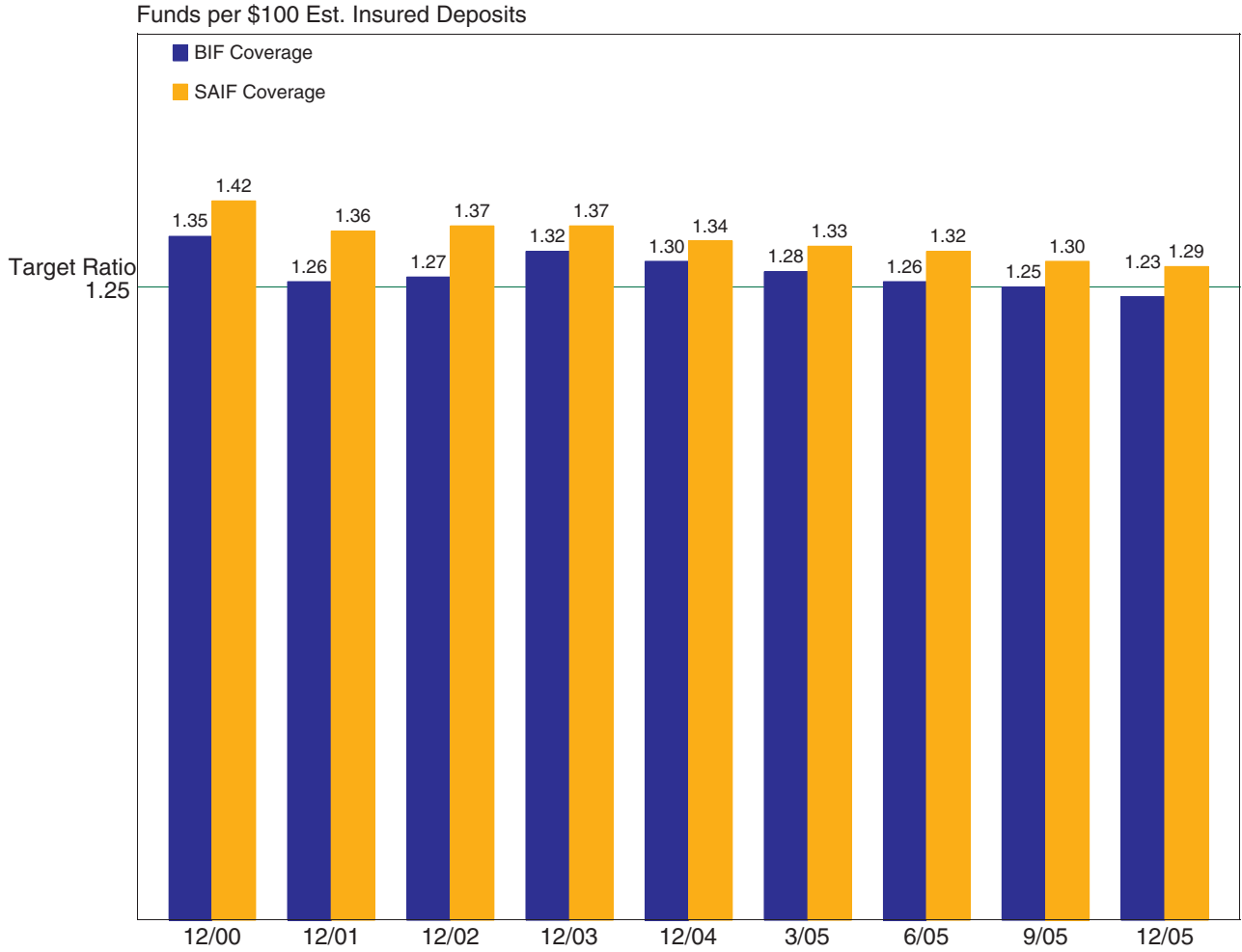
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.



# Insurance Fund Reserve Ratios

December 31, 2000 - December 31, 2005



**(\$ Billions)**

**BIF**

Fund Balance	31.0	30.4	32.1	33.8	34.8	34.8	35.1	35.3	35.4
Est. Insured Deposits	2,299.9	2,408.3	2,524.5	2,556.3	2,671.4	2,724.4	2,777.0	2,825.4	2,872.1

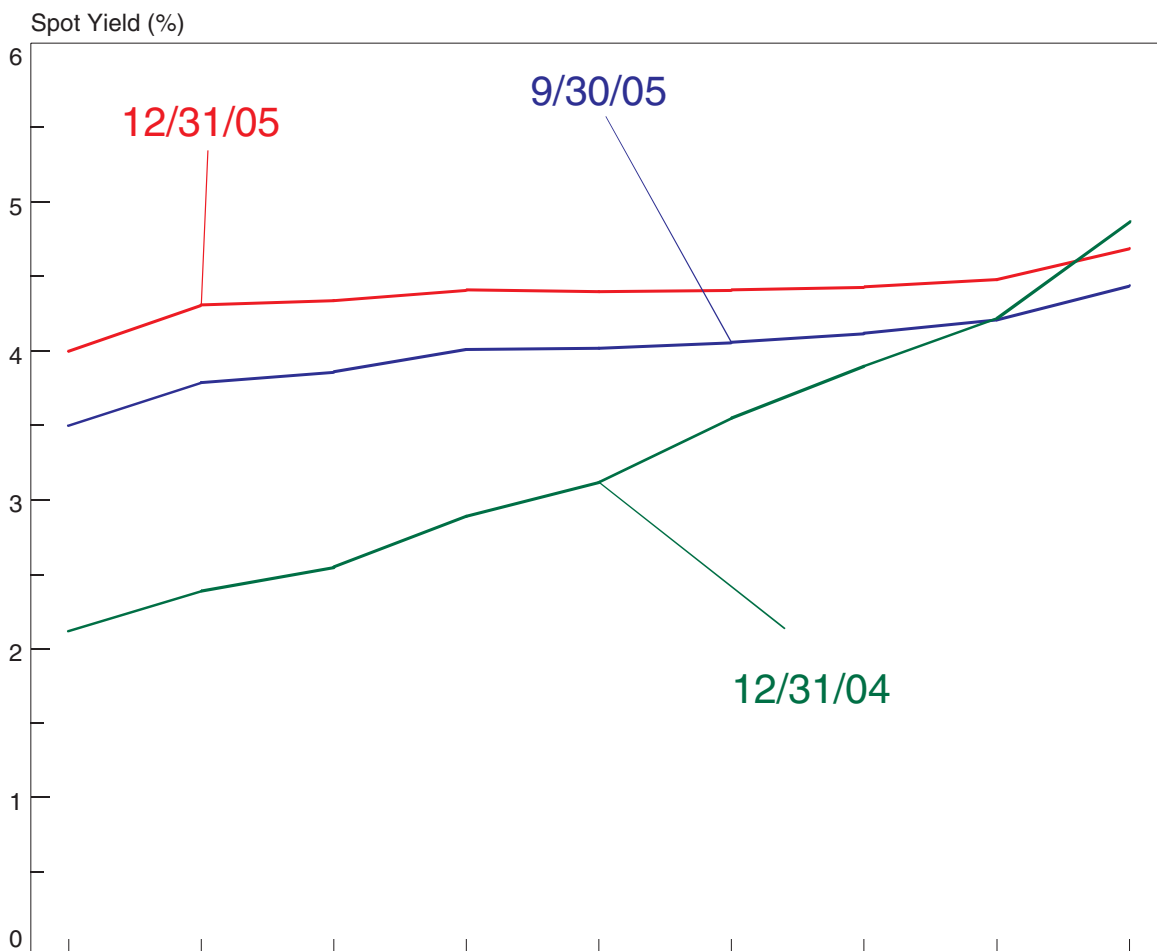
**SAIF**

Fund Balance	10.8	10.9	11.7	12.2	12.7	12.8	12.9	13.0	13.1
Est. Insured Deposits	755.2	802.4	859.2	896.1	951.3	965.4	980.7	1005.6	1020.6

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 - December 31, 2005



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/05	4.00	4.31	4.34	4.41	4.40	4.41	4.43	4.48	4.69*
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

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

December 31, 2005

## BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,663	99.1%	\$9,329.5	99.7%
Adequately Capitalized	66	0.9%	\$23.2	0.2%
Undercapitalized	1	0.0%	\$0.6	0.0%
Significantly Undercapitalized	1	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

## SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,094	99.5%	\$1,522.4	99.9%
Adequately Capitalized	6	0.5%	\$1.1	0.1%
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.

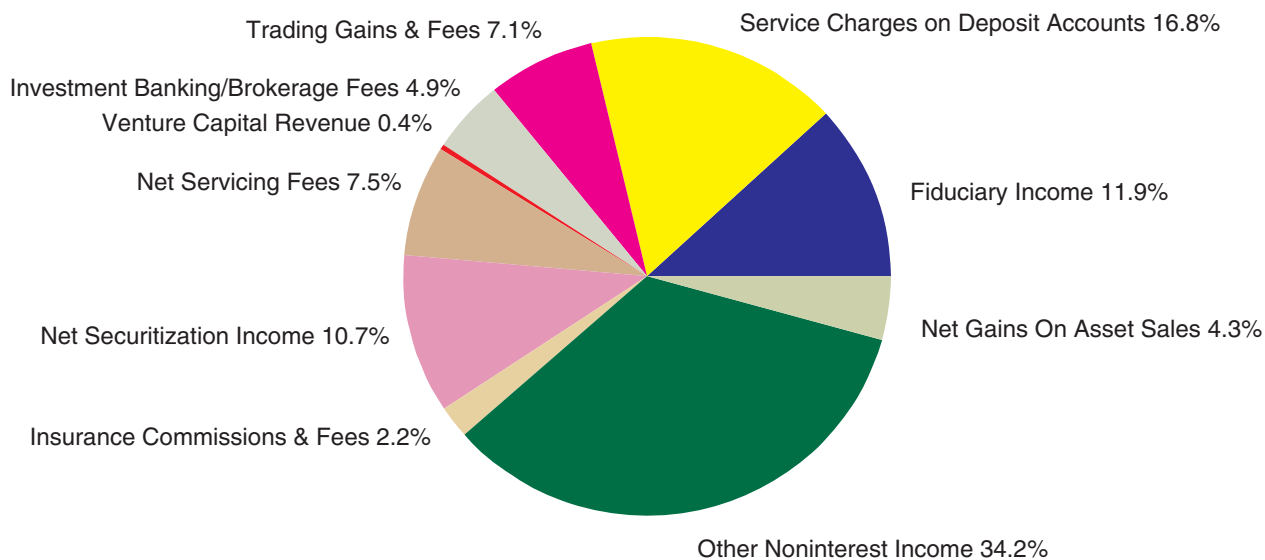
Note: Excludes U.S. branches of foreign banks.

## 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

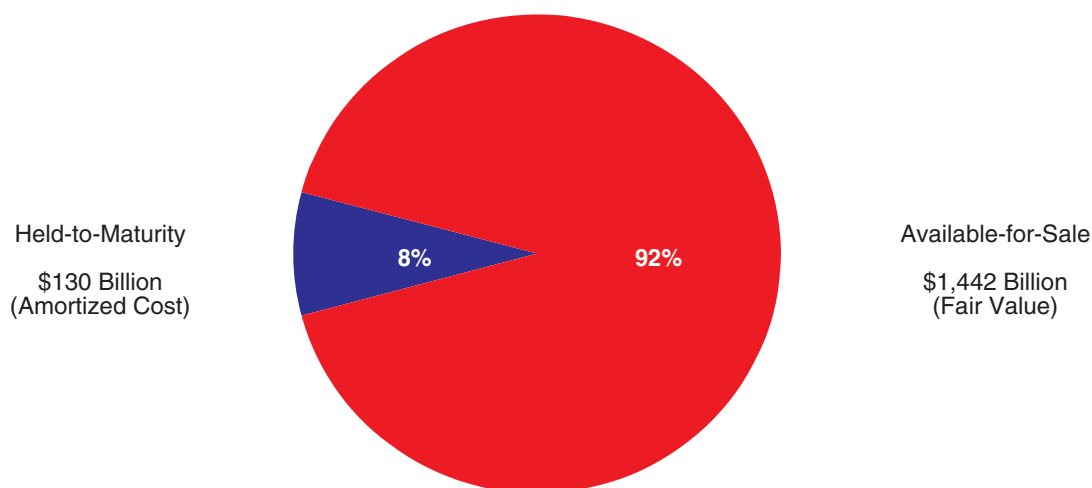
December 31, 2005



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$23,943	1,495	19.7%
Service Charges on Deposit Accounts	\$33,833	7,331	96.5%
Trading Gains & Fees	\$14,386	124	1.6%
Investment Banking/Brokerage Fees	\$9,885	2,091	27.5%
Venture Capital Revenue	\$730	56	0.7%
Net Servicing Fees	\$15,101	1,796	23.6%
Net Securitization Income	\$21,640	73	1.0%
Insurance Commissions & Fees	\$4,419	3,745	49.3%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$6,745	2,121	27.9%
Net Gains/Losses On OREO Sales	\$166	2,411	31.7%
Net Gains/Losses On Sales Of Other Assets	\$1,711	2,581	34.0%
Other Noninterest Income	\$68,893	7,426	97.7%
<b>Total Noninterest Income</b>	<b>201,457</b>	<b>7,483</b>	<b>98.5%</b>

## Commercial Bank Total Securities\*

December 31, 2005



## Commercial Bank Total Securities\*

December 31, 2005

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$5,435	99.0	\$47,815	98.7	\$53,250	98.8
U.S. Government Agencies	2,803	99.1	8,340	99.8	11,143	99.6
Government Sponsored Enterprises	39,093	98.2	224,517	98.4	263,610	98.4
Mortgage Pass-through Securities	21,506	98.4	573,609	98.0	595,115	98.0
Collateralized Mortgage Obligations	32,710	98.4	269,316	98.6	302,026	98.6
State, County, Municipal Obligations	23,846	101.1	98,696	101.7	122,542	101.6
Asset Backed Securities	113	98.1	69,345	100.5	69,459	100.5
Other Debt Securities	4,644	102.0	137,033	102.2	141,677	109.7
Equity Securities	**	**	13,451	111.6	13,451	111.6
<b>Total Securities</b>	<b>\$130,151</b>	<b>99.0</b>	<b>\$1,442,124</b>	<b>98.9</b>	<b>\$1,572,274</b>	<b>98.9</b>
Memoranda***						
Structured Notes	21,097		20,777			98.5

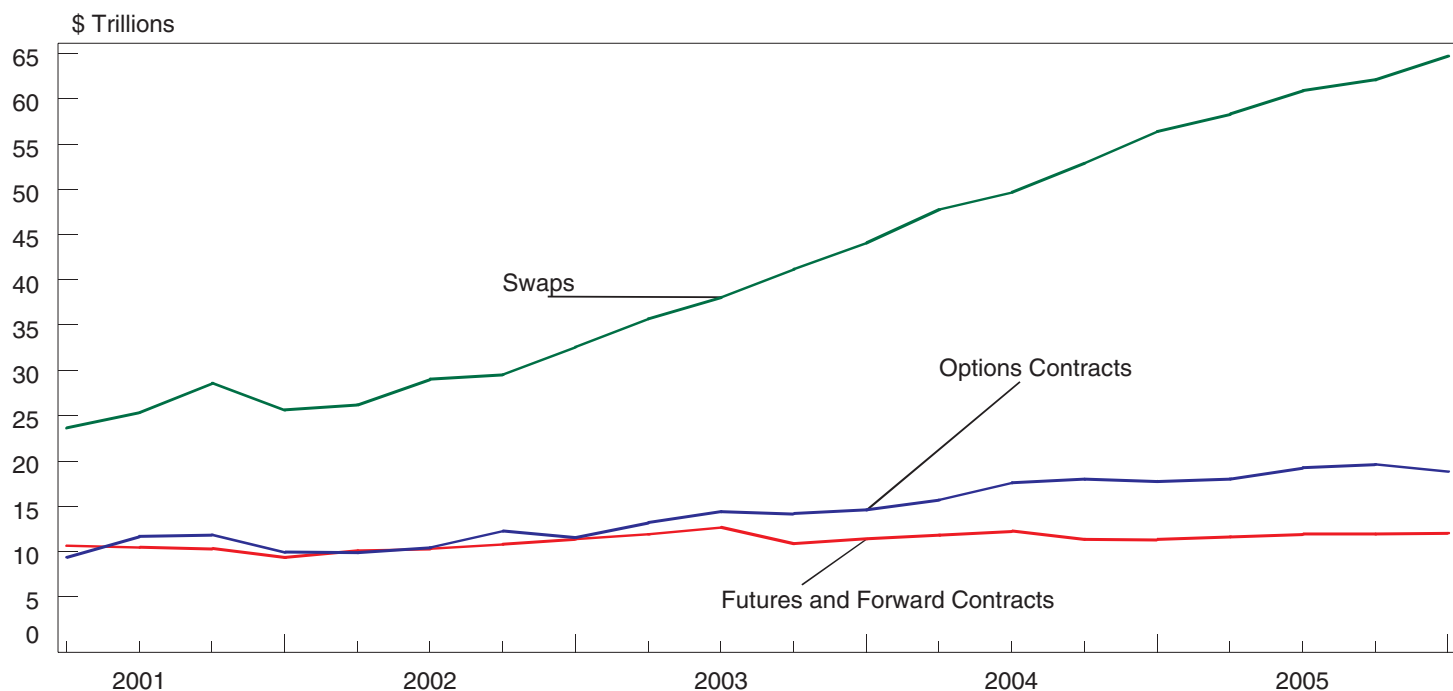
\* Excludes trading account assets.

\*\* 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	12/05
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$44,905	\$55,567	\$70,098	\$85,526	\$87,991	\$92,096	\$93,690	\$95,656
<b>Futures and Forward Contracts</b>	<b>9,335</b>	<b>11,376</b>	<b>11,400</b>	<b>11,365</b>	<b>11,634</b>	<b>11,918</b>	<b>11,927</b>	<b>12,049</b>
Interest rate contracts	5,330	7,380	7,213	6,520	6,986	7,099	6,999	7,060
Foreign exchange rate contracts	3,864	3,866	4,079	4,717	4,508	4,674	4,747	4,822
Other futures and forwards*	142	130	109	128	140	145	181	168
<b>Option Contracts</b>	<b>9,924</b>	<b>11,574</b>	<b>14,613</b>	<b>17,750</b>	<b>18,027</b>	<b>19,265</b>	<b>19,636</b>	<b>18,869</b>
Interest rate options	8,487	9,898	12,542	14,950	15,025	16,153	16,148	15,160
Foreign currency options	743	911	1,300	1,734	1,882	1,899	2,075	2,360
Other option contracts*	693	766	771	1,065	1,121	1,213	1,413	1,349
<b>Swaps</b>	<b>25,646</b>	<b>32,617</b>	<b>44,085</b>	<b>56,412</b>	<b>58,330</b>	<b>60,913</b>	<b>62,127</b>	<b>64,738</b>
Interest rate swaps	24,402	31,195	42,107	54,048	55,971	58,599	59,738	62,300
Foreign exchange rate swaps	1,129	1,304	1,805	2,155	2,124	2,078	2,102	2,101
Other swaps*	115	118	172	208	235	236	287	336
<b>Memoranda</b>								
Spot Foreign Exchange Contracts	111	196	273	419	738	731	800	430
Credit Derivatives	421	642	1,001	2,347	3,124	4,105	5,094	5,822
Number of banks reporting derivatives	369	447	580	684	697	770	809	837
Replacement cost of interest rate and foreign exchange rate contracts**	598	1,118	1,118	1,268	1,145	1,427	1,250	1,129

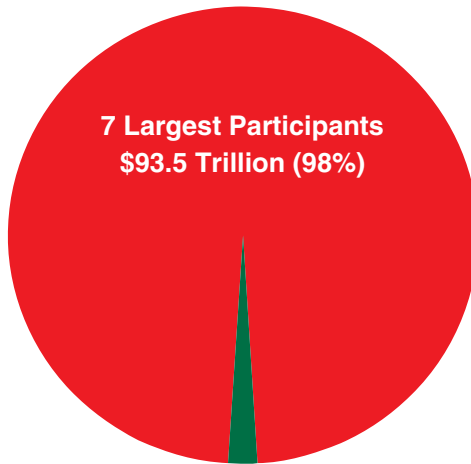
\* Not reported by banks with less than \$300 million in assets.

\*\* 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

December 31, 2005

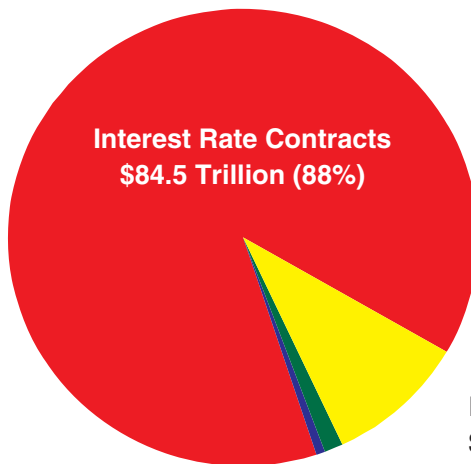


All Other Participants (830 Banks)  
\$2.1 Trillion (2%)

## Composition of Commercial Bank Derivatives\*

Notional Amounts

December 31, 2005



Commodity & Other Contracts  
\$0.6 Trillion (1%)

Equity Derivative Contracts  
\$1.3 Trillion (1%)

Foreign Exchange Contracts  
\$9.3 Trillion (10%)

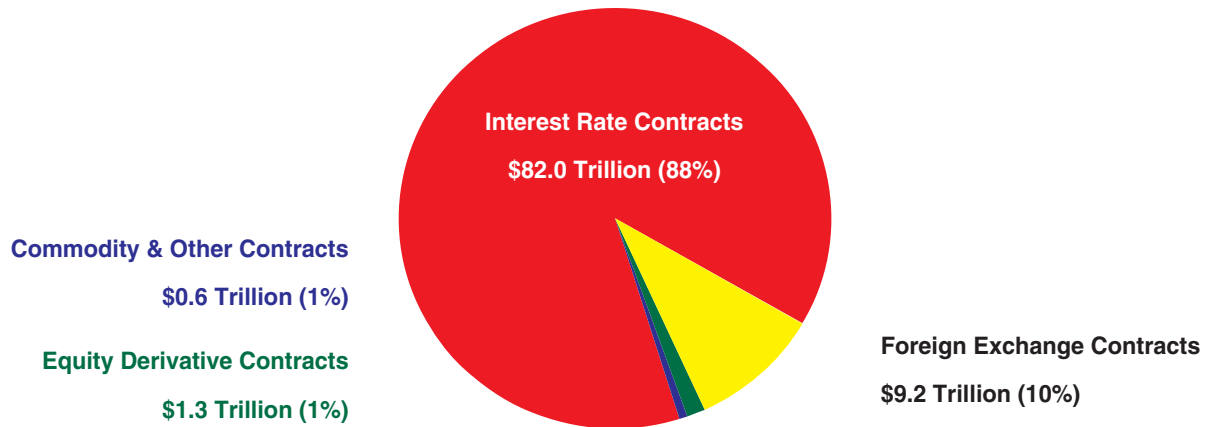
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$404 billion for the seven largest participants and \$26 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

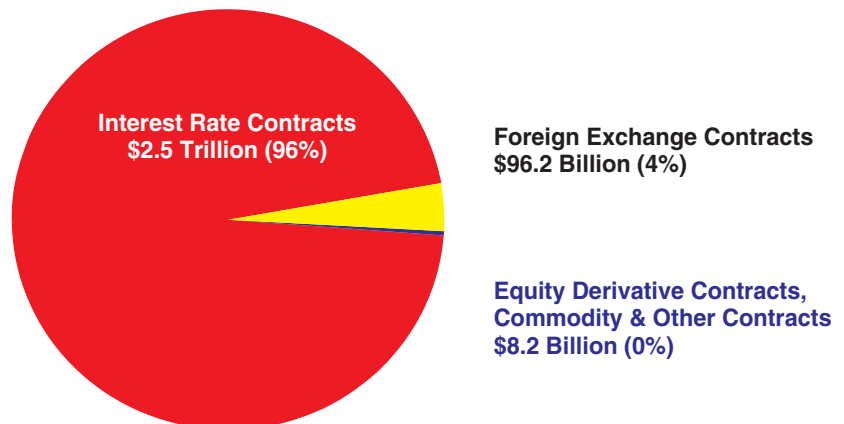
December 31, 2005



### Not Held for Trading

#### Notional Amounts

December 31, 2005



\* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$430 billion are not included.



## Position of Commercial Bank Derivatives

### Gross Fair Values

December 31, 2005  
(\$ Millions)

#### Held for Trading

126 Banks Held Derivative Contracts for Trading

7 Largest Participants Held 99% of Total (Notional Amount)

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	961,977	142,992	47,217	43,070	1,195,257	14,770
Gross negative fair value	941,578	140,098	57,851	40,960	1,180,487	
<b>All other participants</b>						
Gross positive fair value	7,190	2,323	1,400	2,984	13,897	1,042
Gross negative fair value	6,505	2,112	1,236	3,003	12,856	
<b>Total</b>						
Gross positive fair value	969,167	145,316	48,618	46,054	1,209,154	15,811
Gross negative fair value	948,083	142,210	59,087	43,963	1,193,342	

#### Held for Purposes Other than Trading

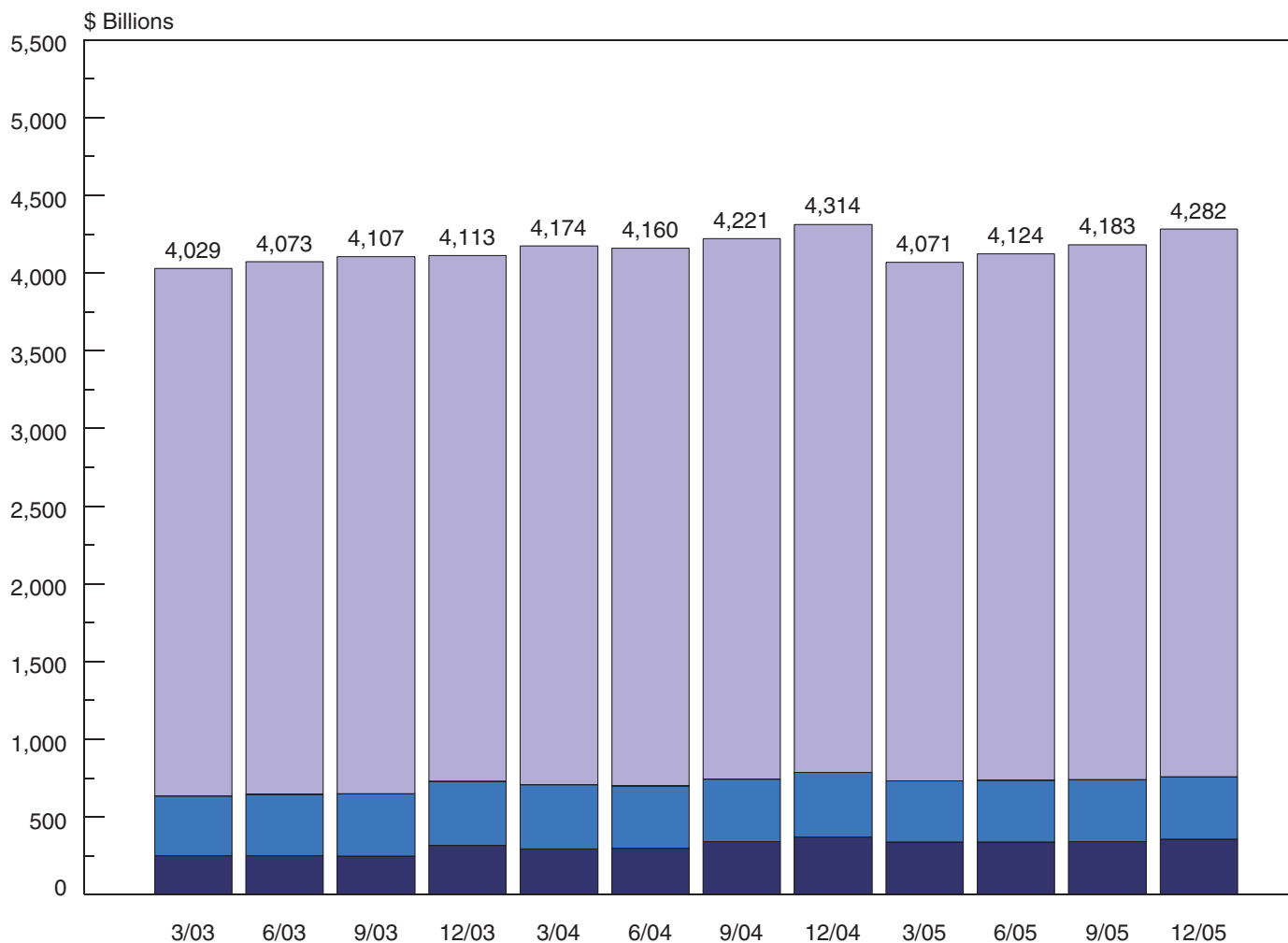
788 Banks Held Derivative Contracts for Purposes Other than Trading

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

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	9,324	880	0	0	10,203	1,052
Gross negative fair value	8,618	533	0	0	9,151	
<b>All other participants</b>						
Gross positive fair value	4,042	374	126	18	4,560	(1,038)
Gross negative fair value	4,284	1,193	109	11	5,598	
<b>Total</b>						
Gross positive fair value	13,366	1,254	126	18	14,763	14
Gross negative fair value	12,902	1,726	109	11	14,749	

# Expansion of Commercial Bank Credit Card Lines

2003 - 2005



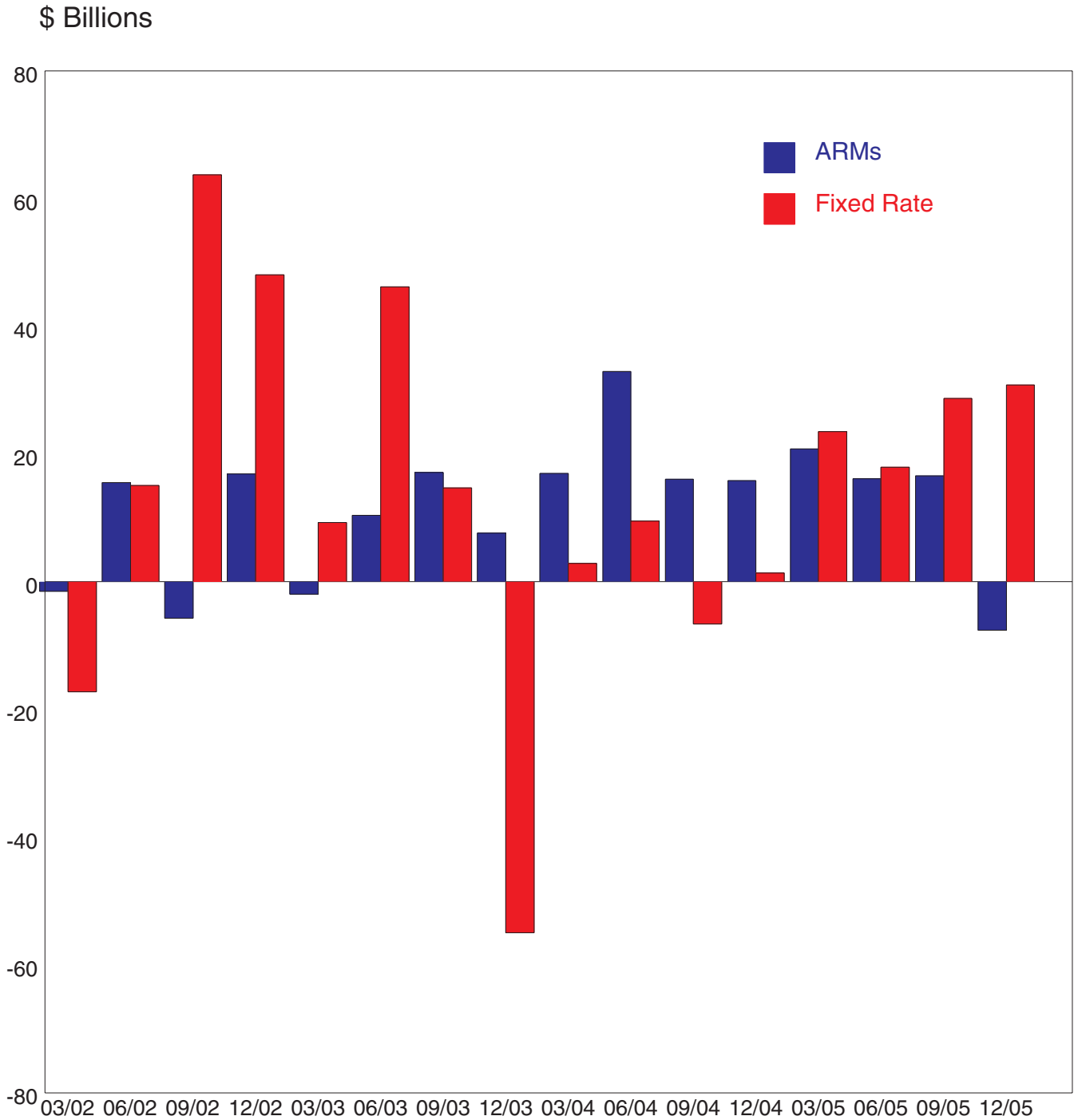
Loans outstanding (\$Billions)

■ Held on-balance-sheet	250.4	251.1	247.5	315.8	292.4	298.1	340.0	371.4	336.9	338.5	338.9	354.8
■ Securitized & sold *	384.3	393.2	400.6	410.9	412.9	402.7	401.8	416.7	395.3	397.8	401.8	402.9
■ 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	3,387.6	3,442.4	3,524.6
<b>Total</b>	<b>4,029.1</b>	<b>4,073.0</b>	<b>4,107.4</b>	<b>4,113.3</b>	<b>4,174.1</b>	<b>4,159.8</b>	<b>4,220.8</b>	<b>4,314.3</b>	<b>4,071.3</b>	<b>4,123.9</b>	<b>4,183.1</b>	<b>4,282.3</b>

\* Off-balance-sheet

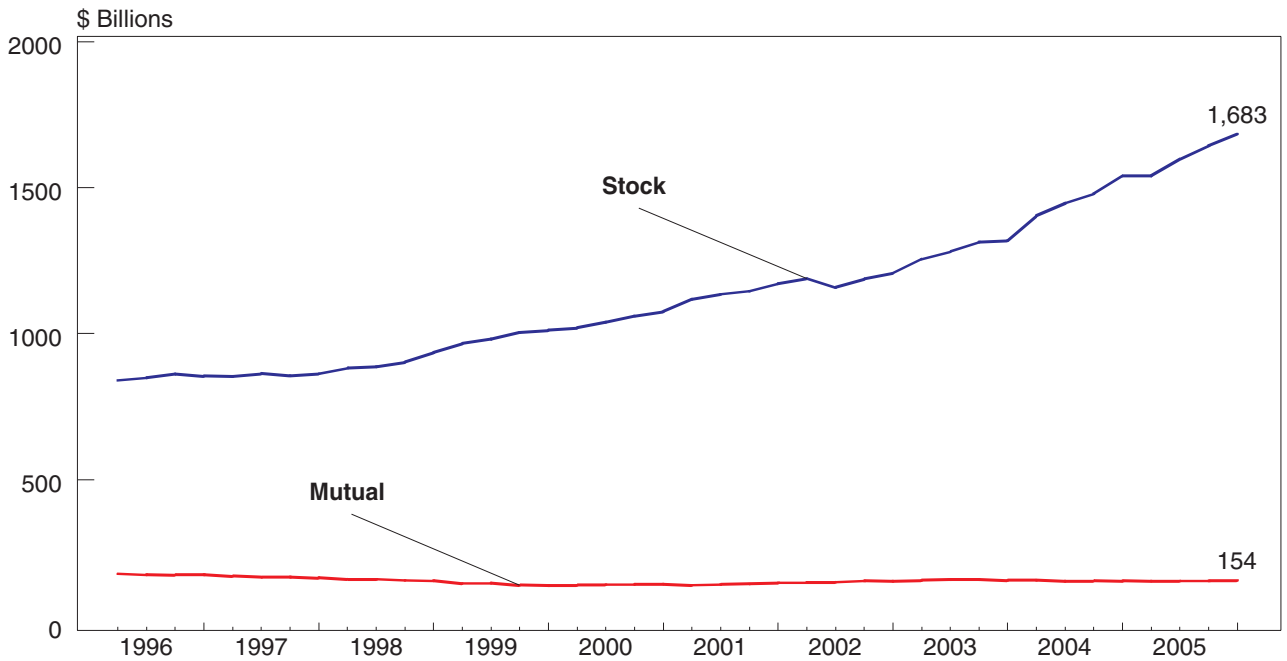
# Growth Rates of ARMs and Fixed-Rate Mortgages

2001-2005



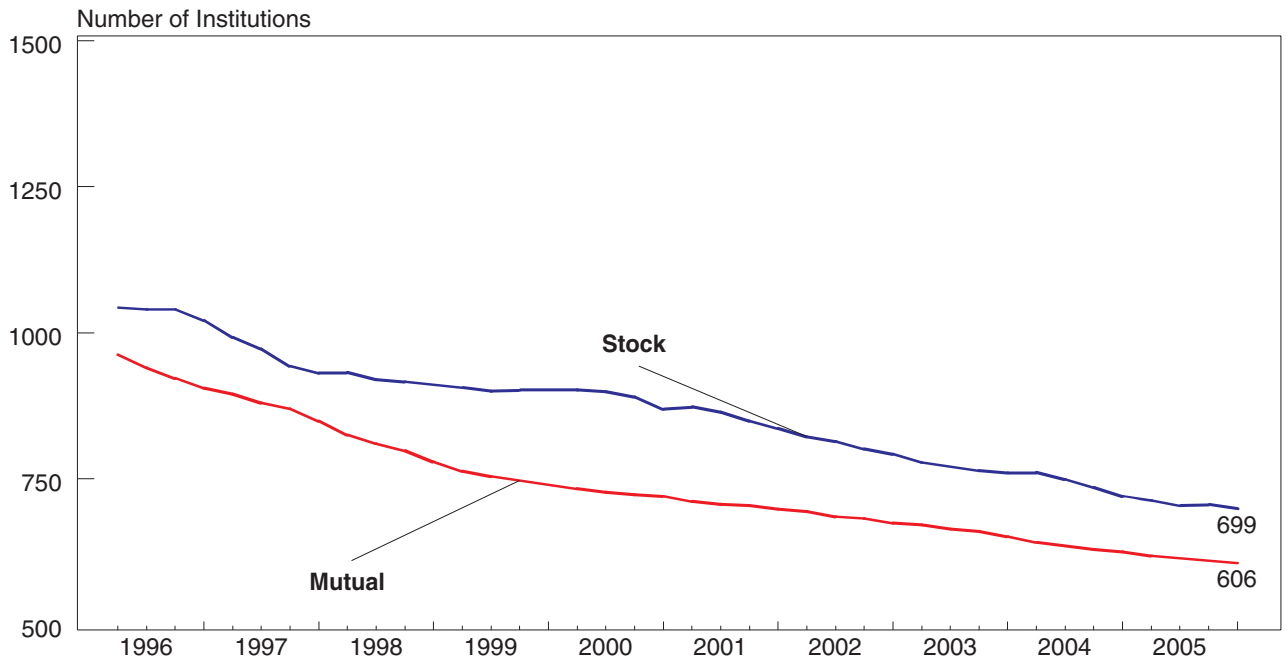
## Assets of Mutual and Stock Savings Institutions

1996 - 2005



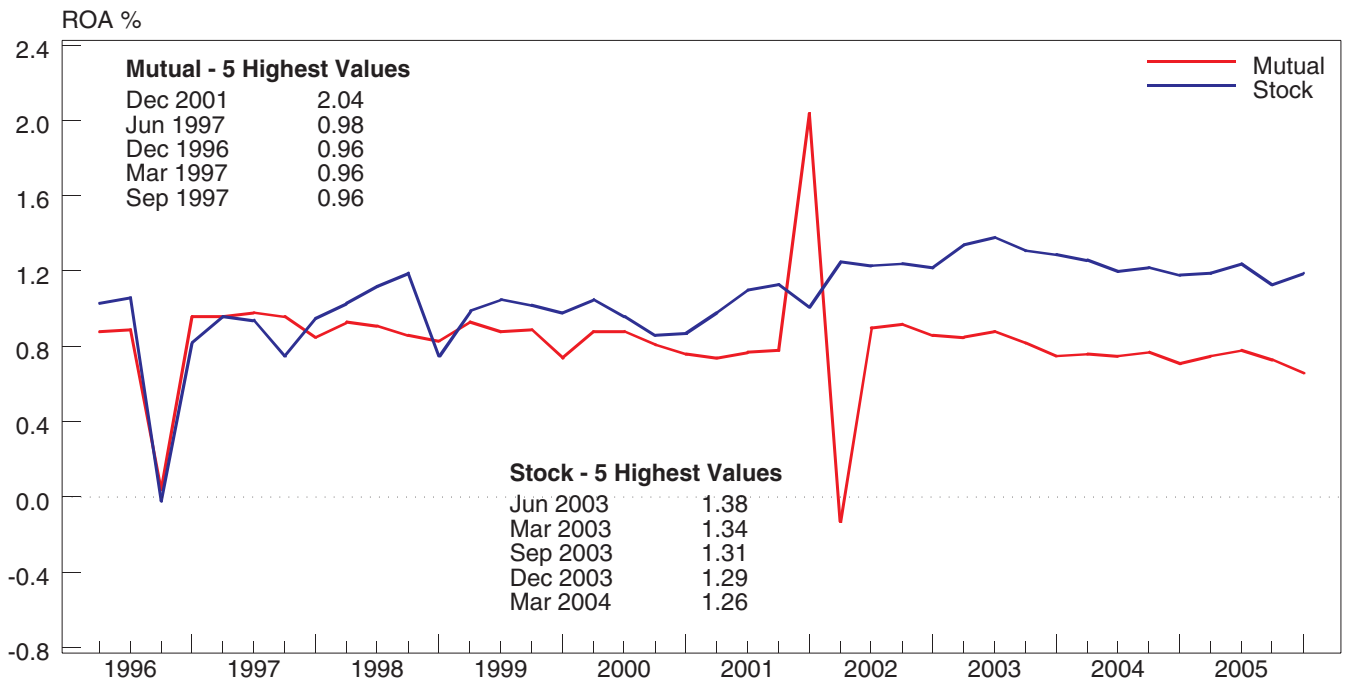
## Number of Mutual and Stock Savings Institutions

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

