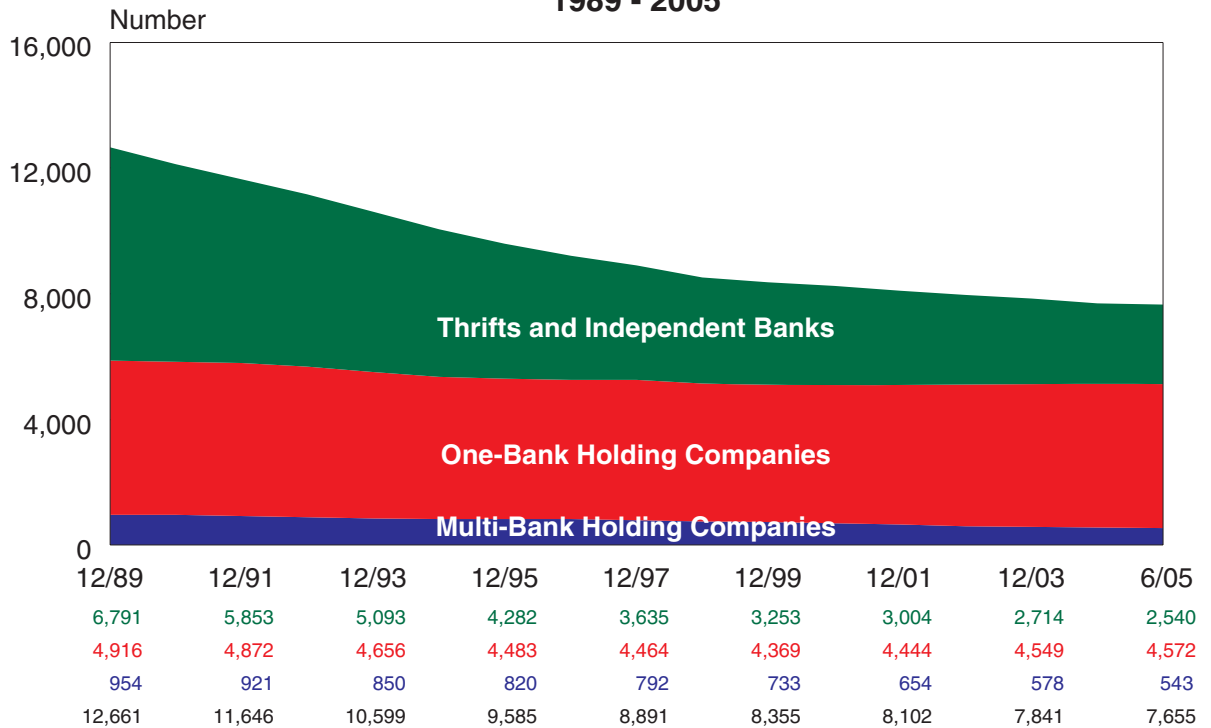


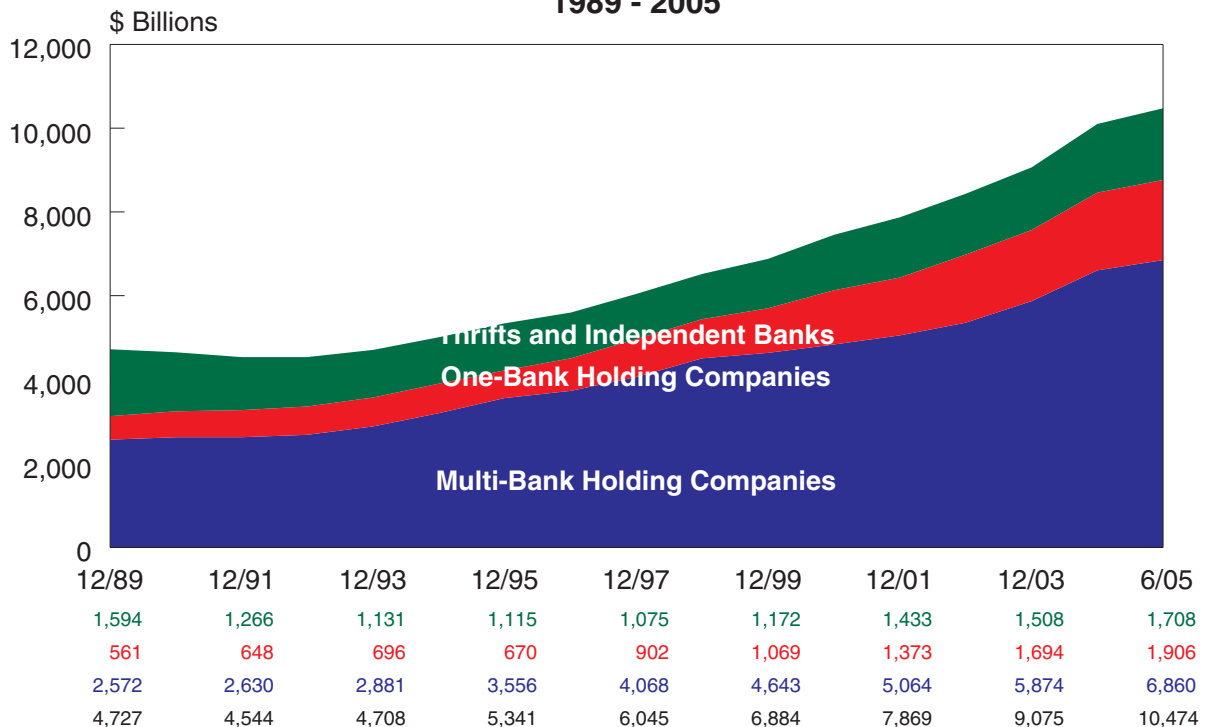
Number of FDIC-Insured Banking Organizations

1989 - 2005



Assets of FDIC-Insured Banking Organizations

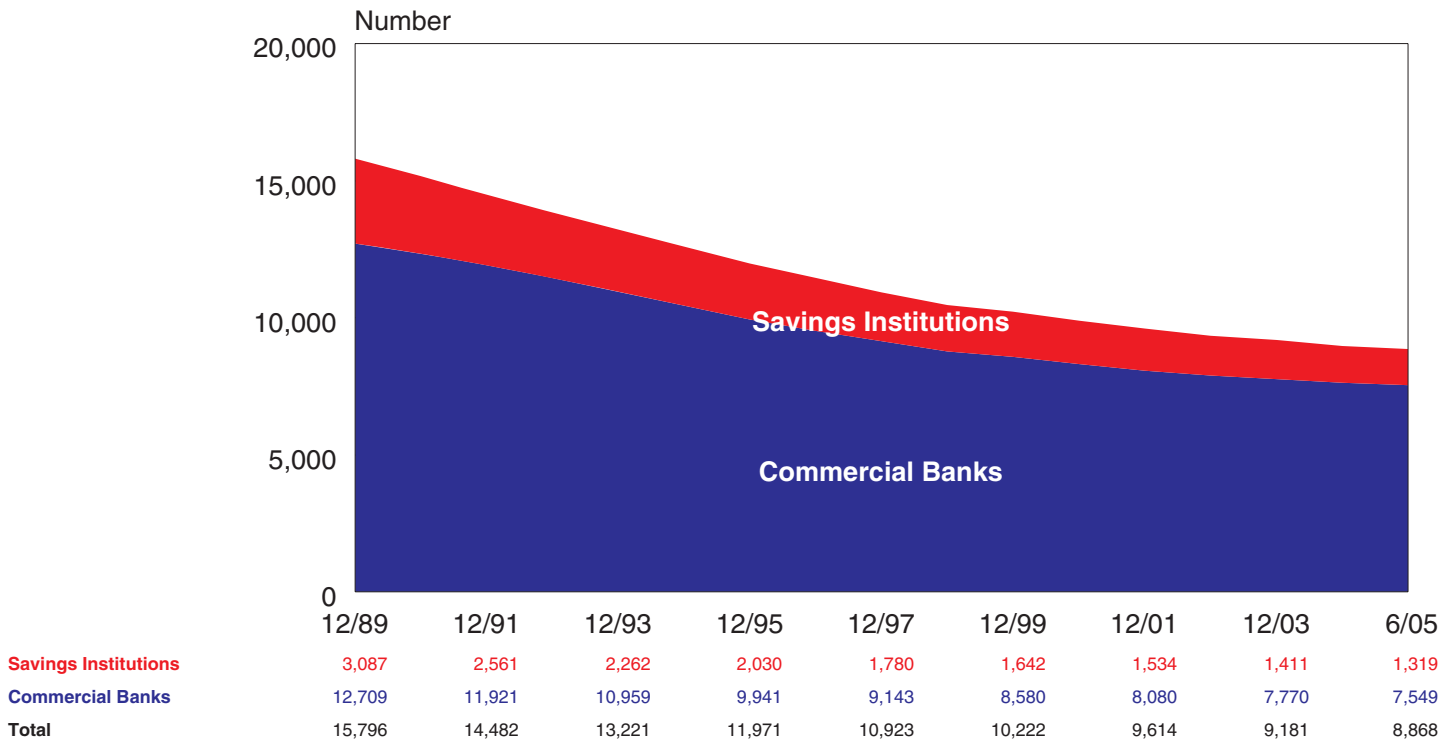
1989 - 2005



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

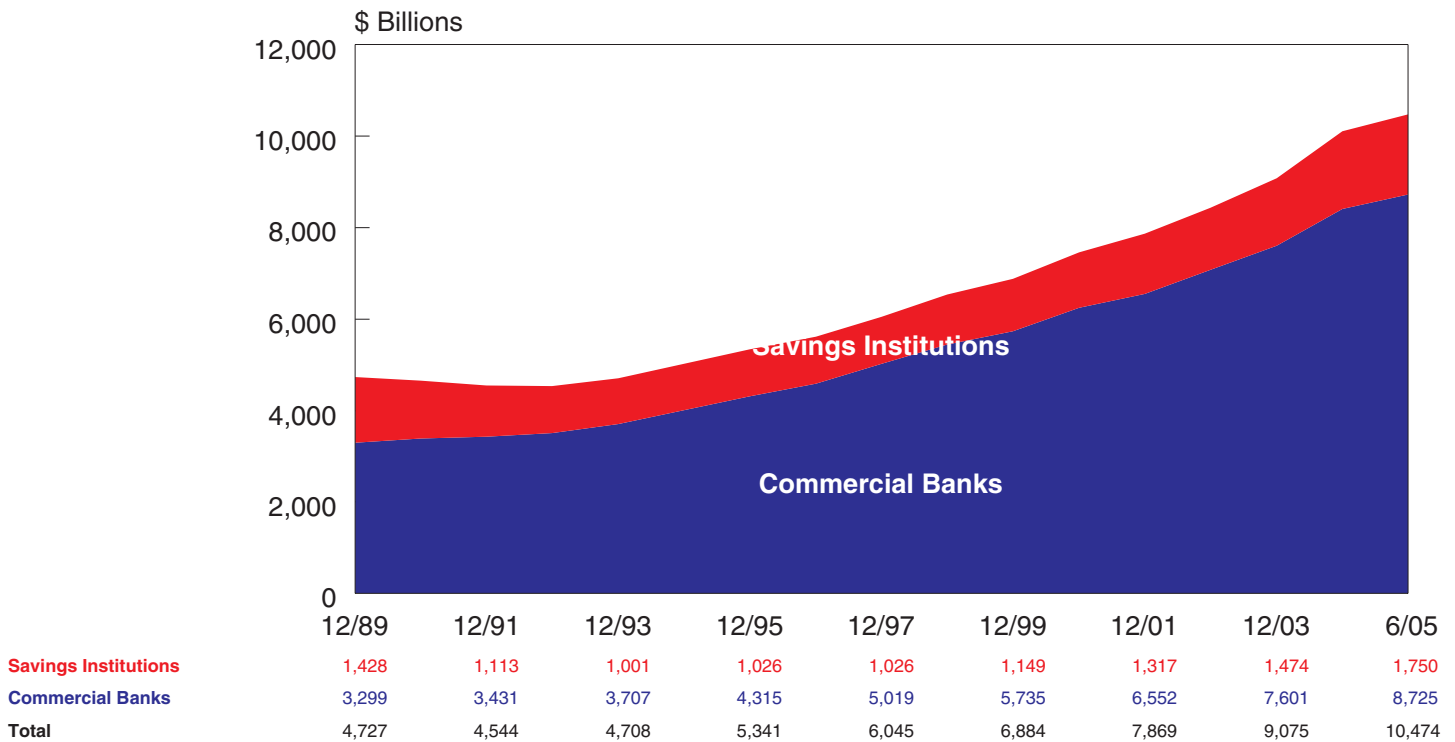
Number of FDIC-Insured Institutions

1989 - 2005



Assets of FDIC-Insured Institutions

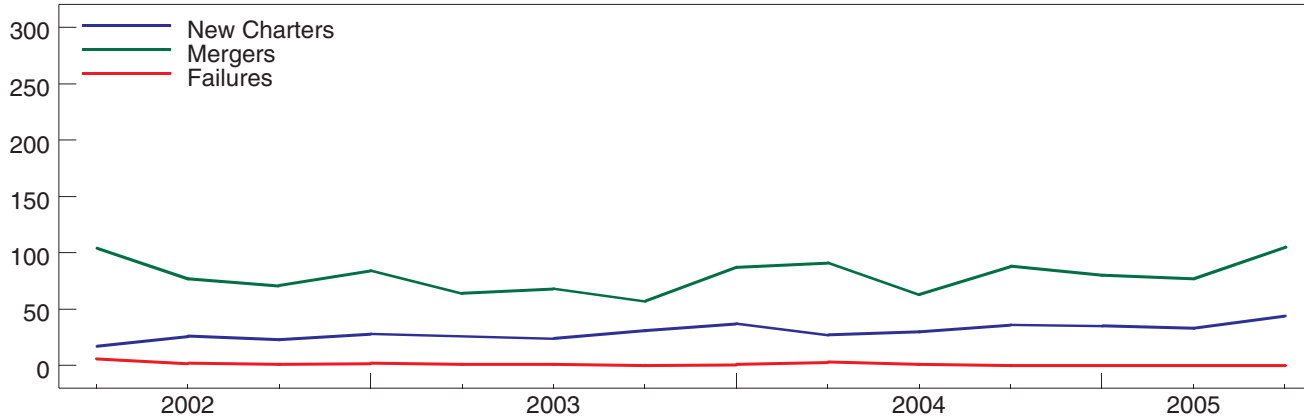
1989 - 2005



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2002 - 2005

Number of Institutions



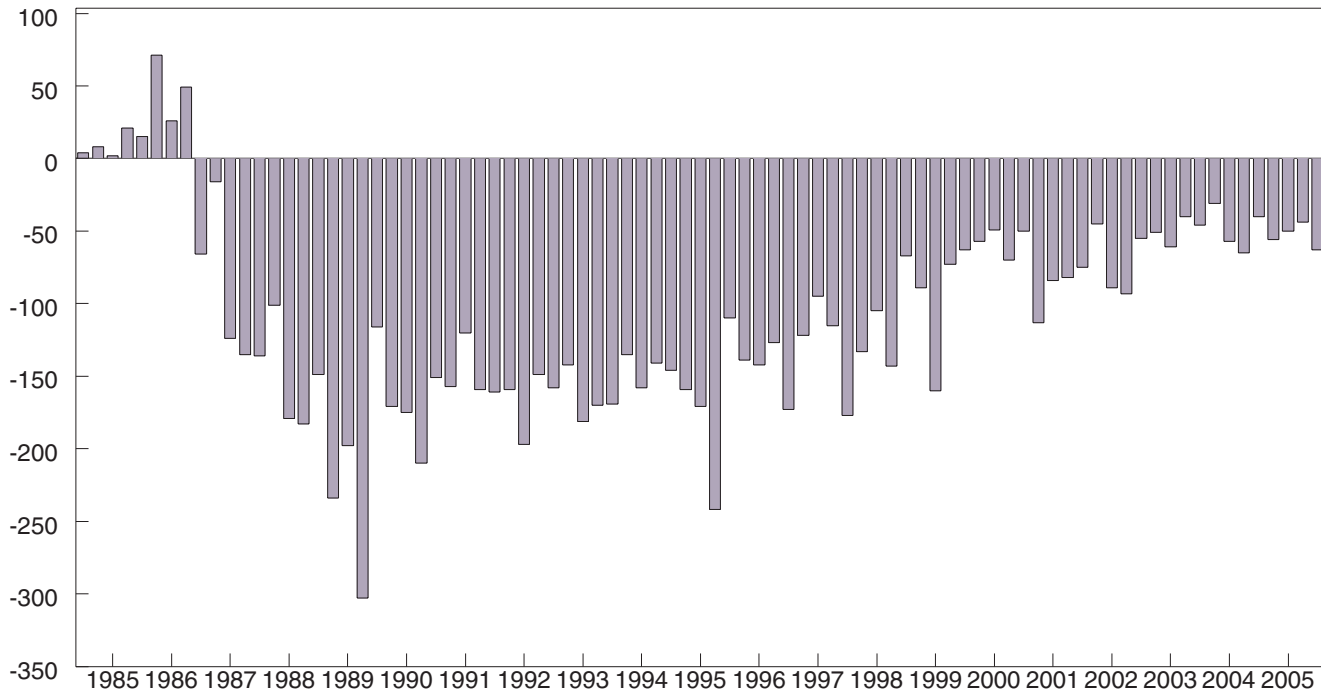
New Charters	17	26	23	28	26	24	31	37	27	30	36	35	33	44
Mergers	104	77	71	84	64	68	57	87	91	63	88	80	77	105
Failures	6	2	1	2	1	1	0	1	3	1	0	0	0	0
Other Changes, Net*	0	-2	-2	-3	-1	-1	-6	-4	2	-4	-2	-4	0	-2
No. of Institutions at end of quarter	9,521	9,466	9,415	9,354	9,314	9,268	9,236	9,181	9,116	9,078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

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

Quarterly Change in the Number of FDIC-Insured Institutions

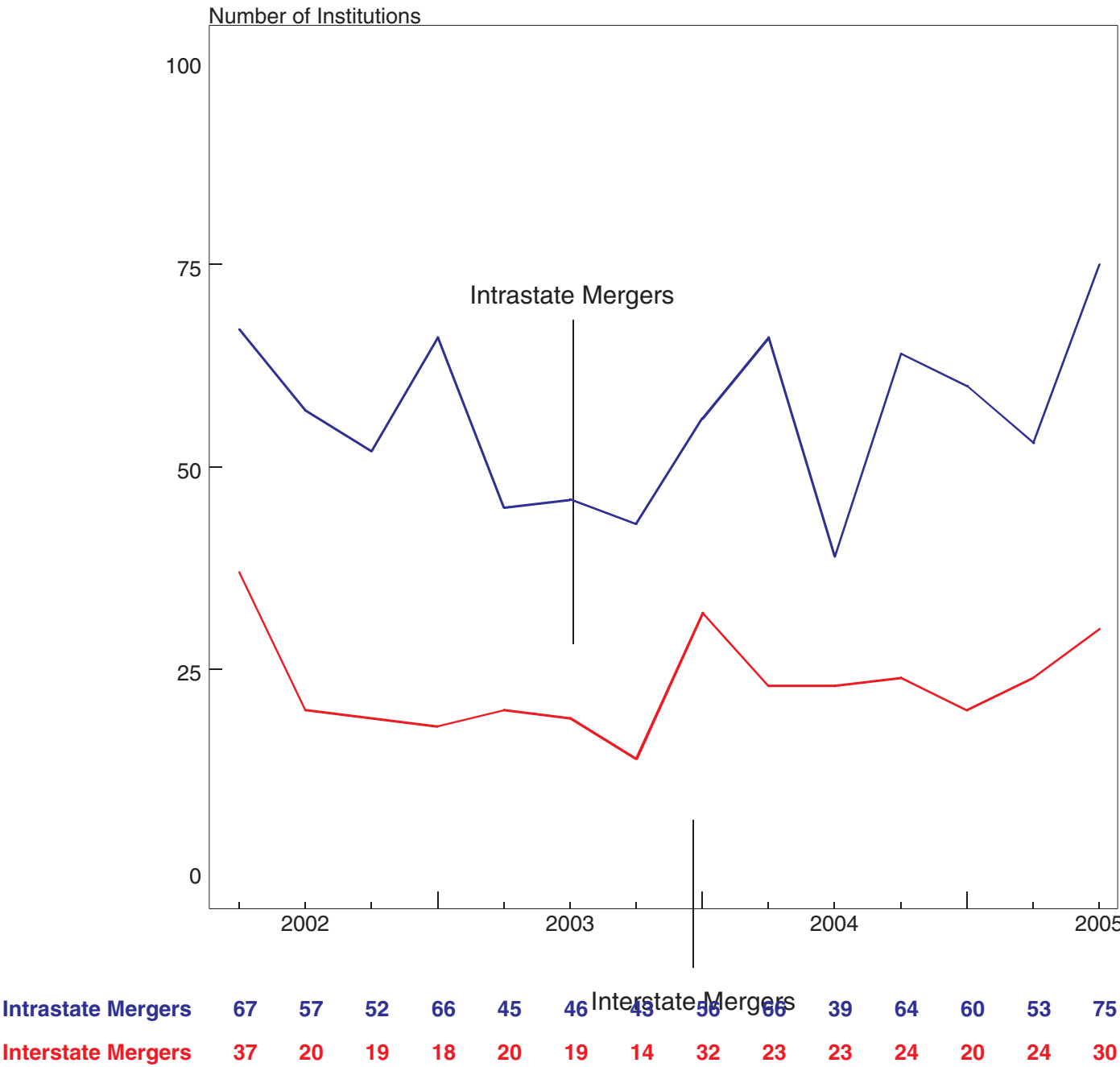
1984-2005

Number of Institutions



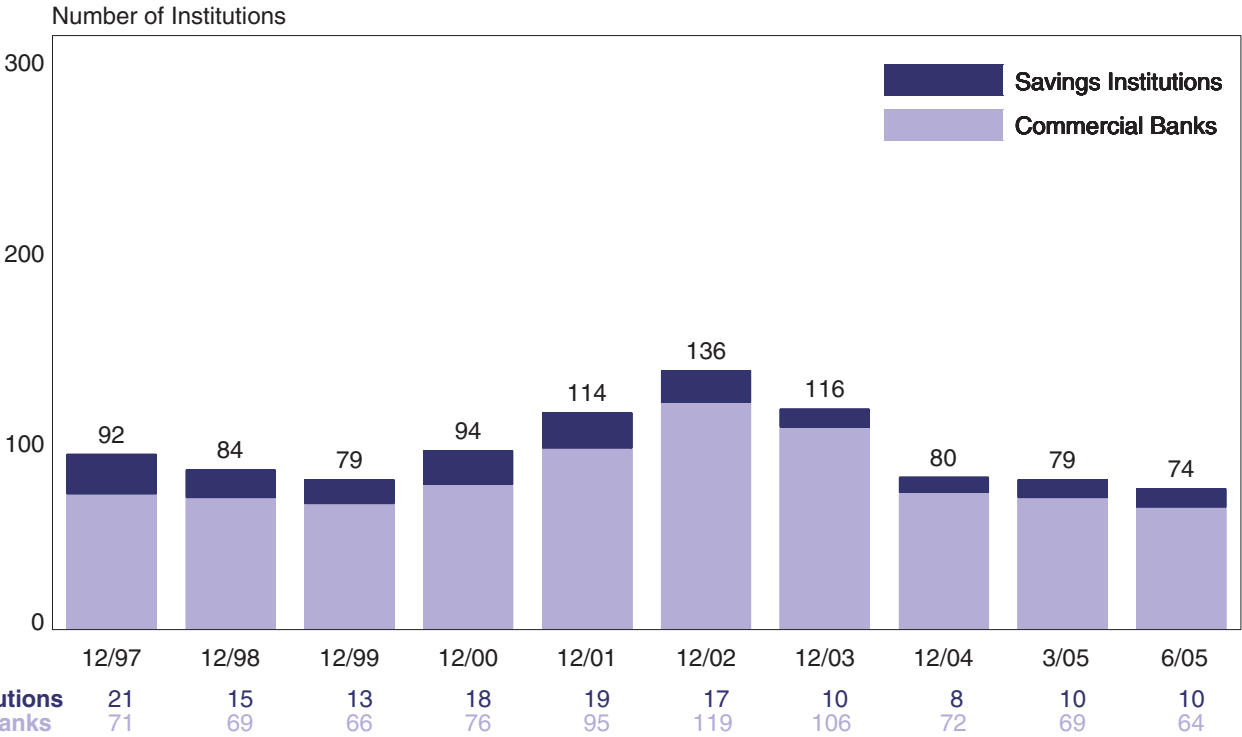
Institution Mergers: Interstate vs. Intrastate

Quarterly, 2002 - 2005



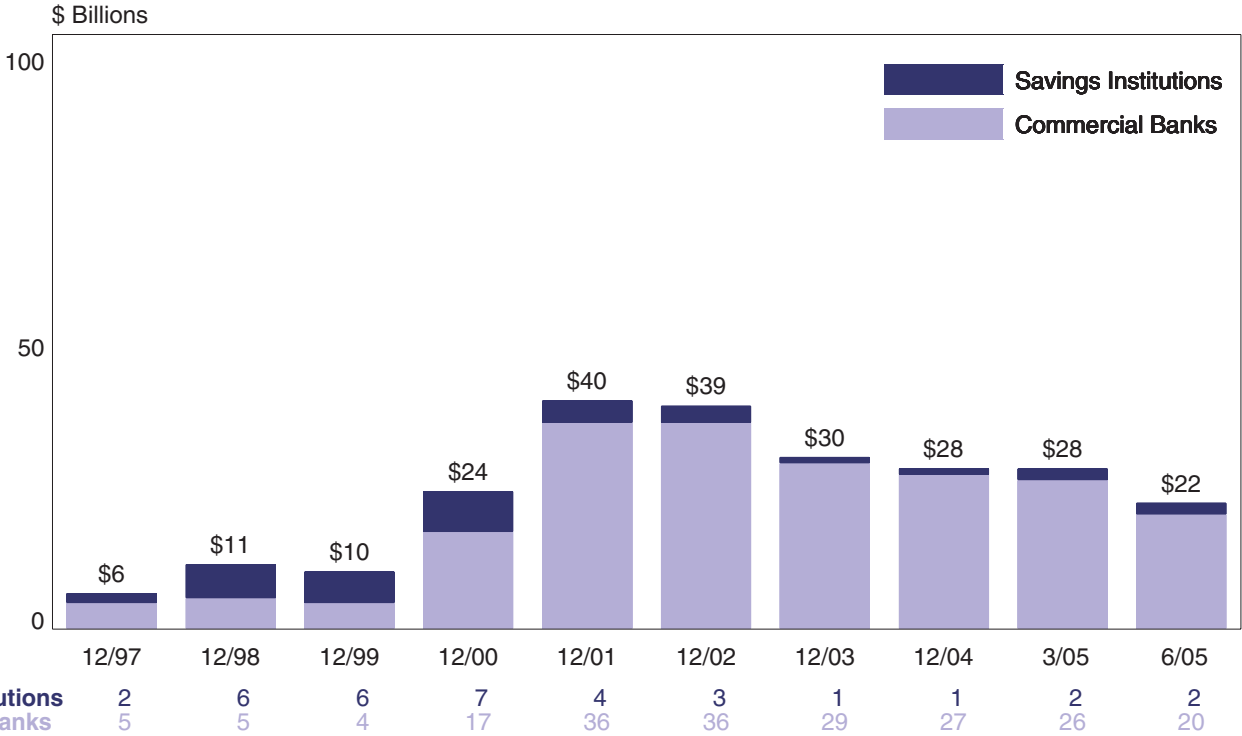
Number of FDIC-Insured "Problem" Institutions

1997-2005



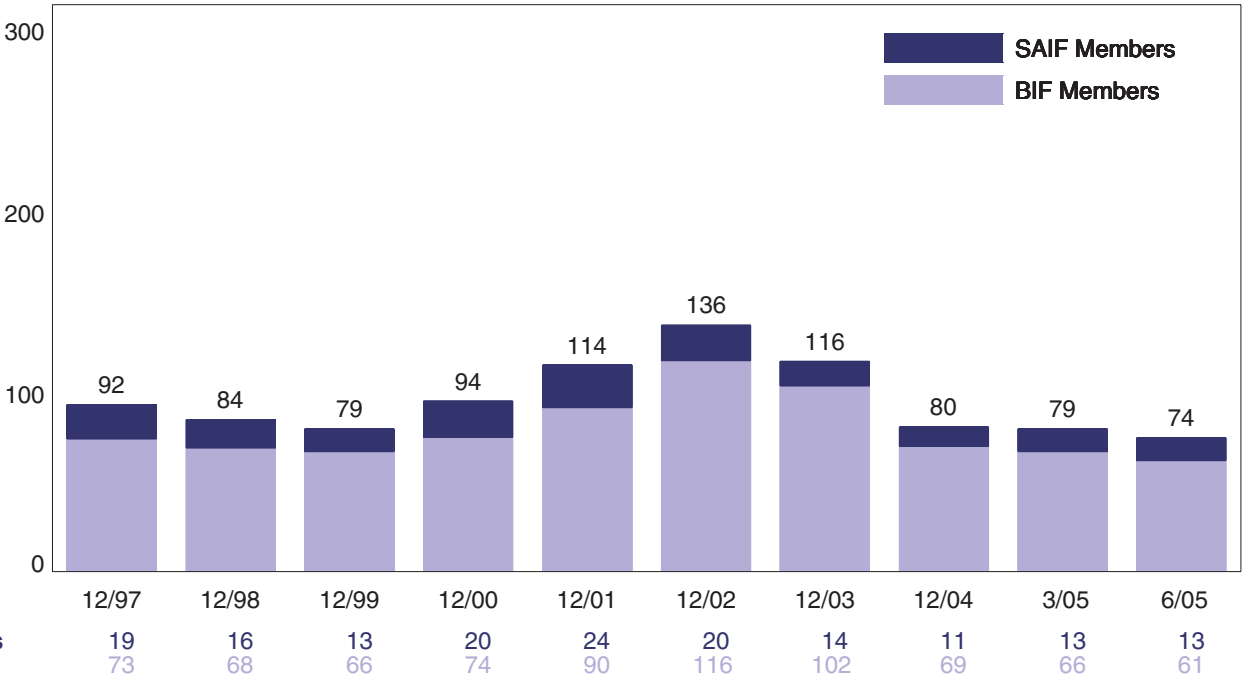
Assets of FDIC-Insured "Problem" Institutions

1997-2005



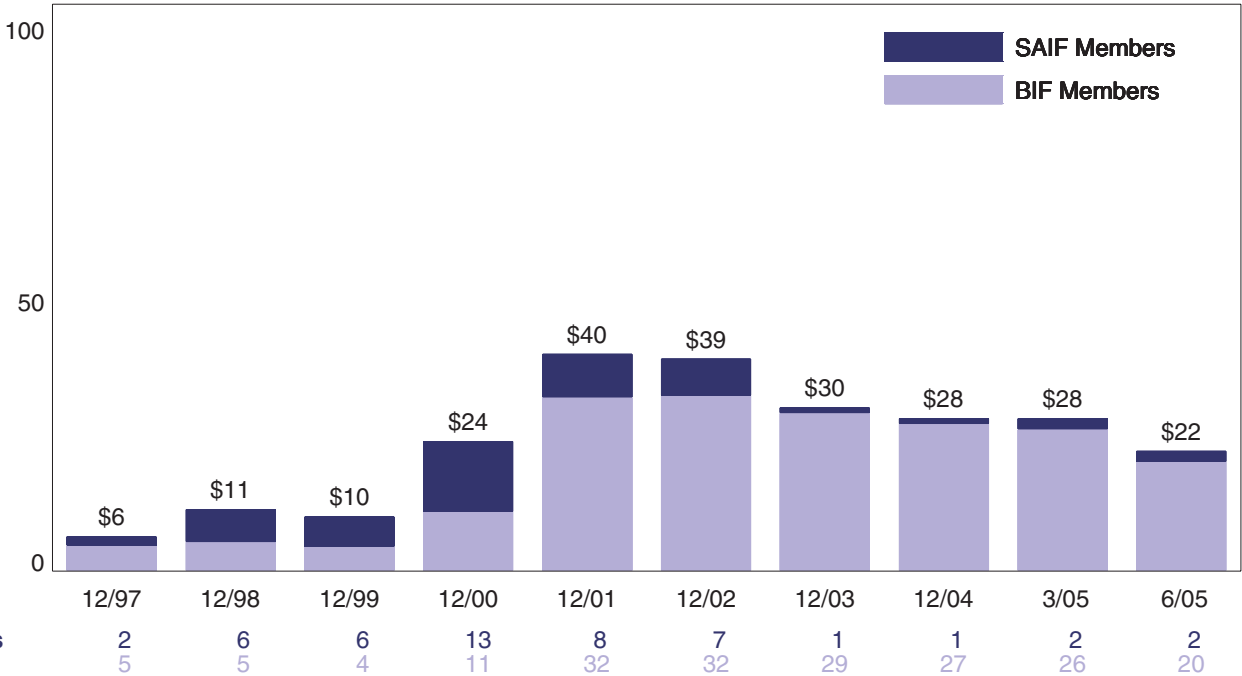
Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1997-2005



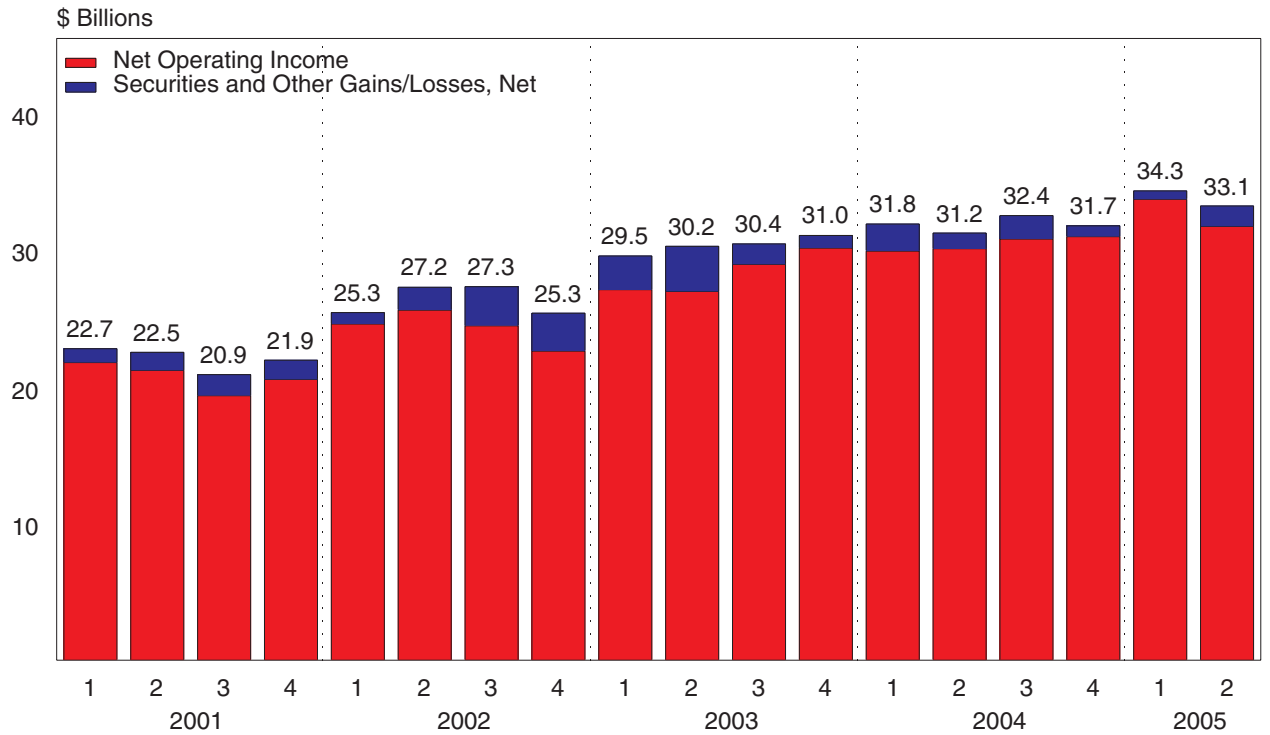
Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1997-2005



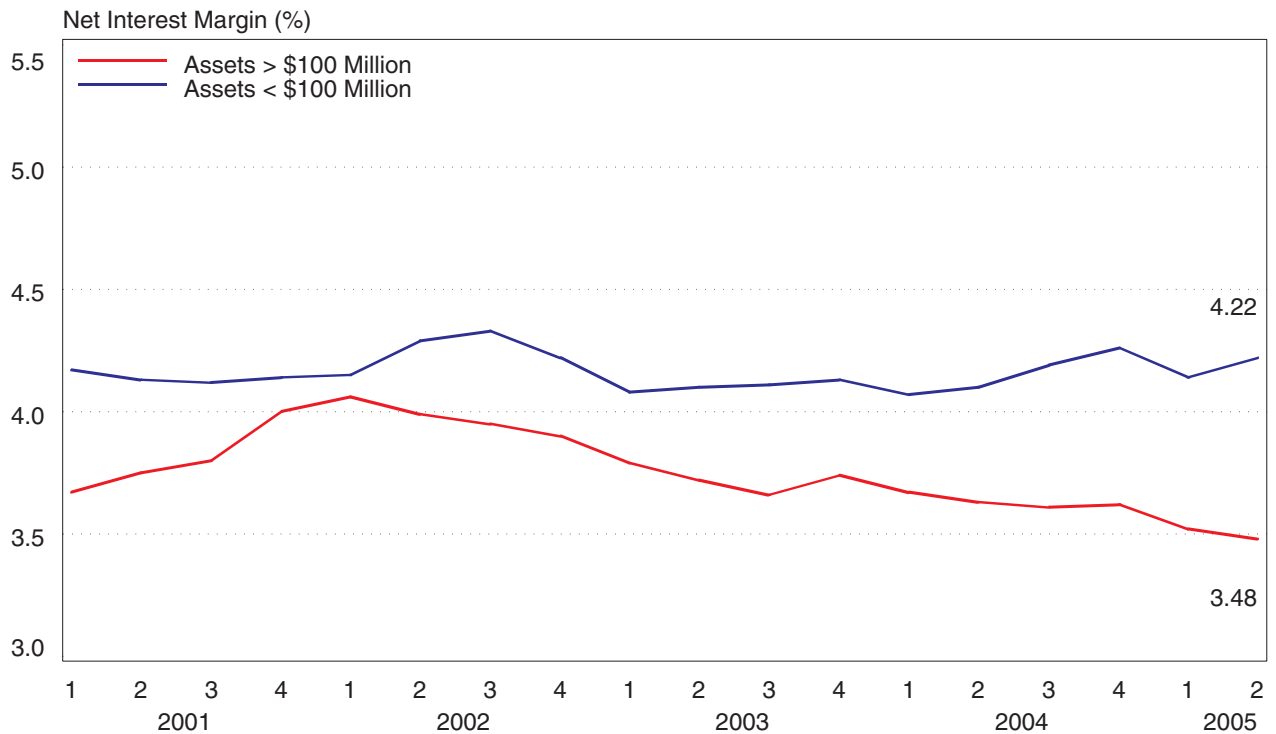
Quarterly Net Income

2001 - 2005



Quarterly Net Interest Margins, Annualized

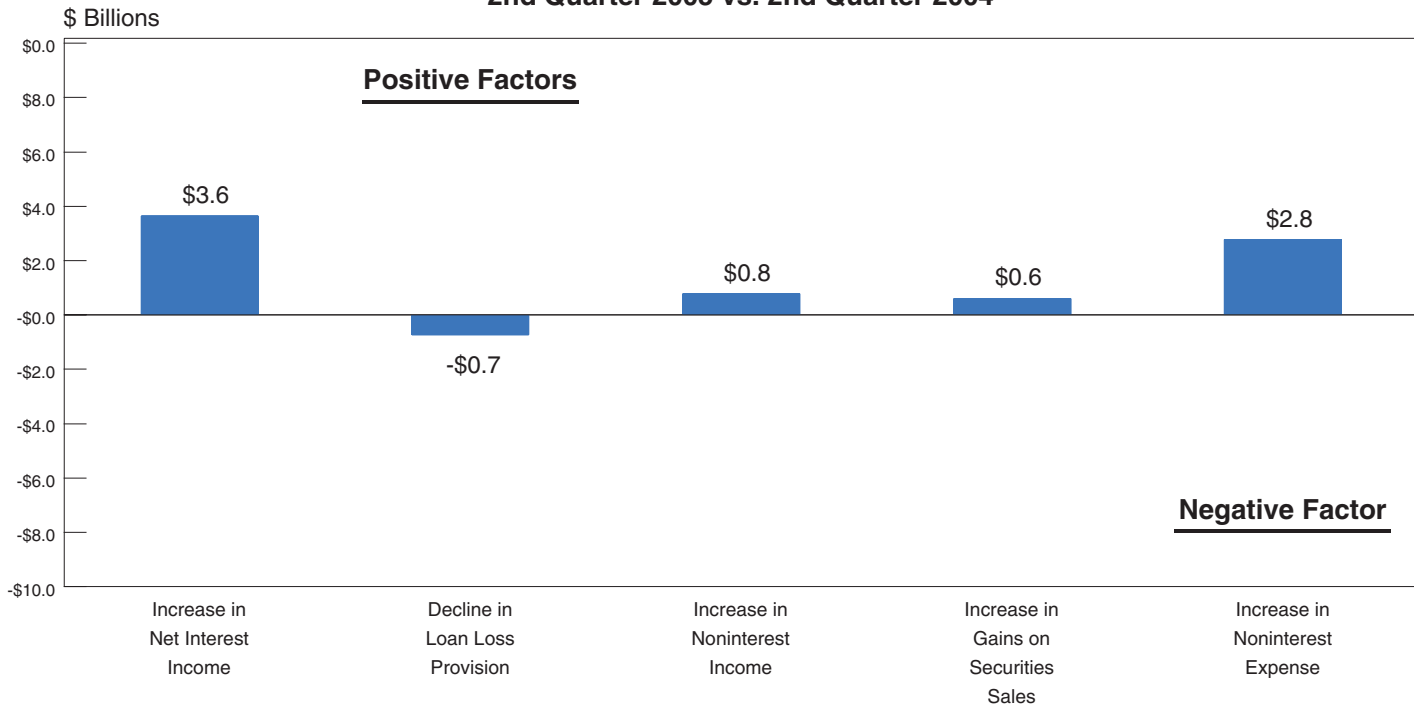
2001 - 2005



Sources of Earnings Growth

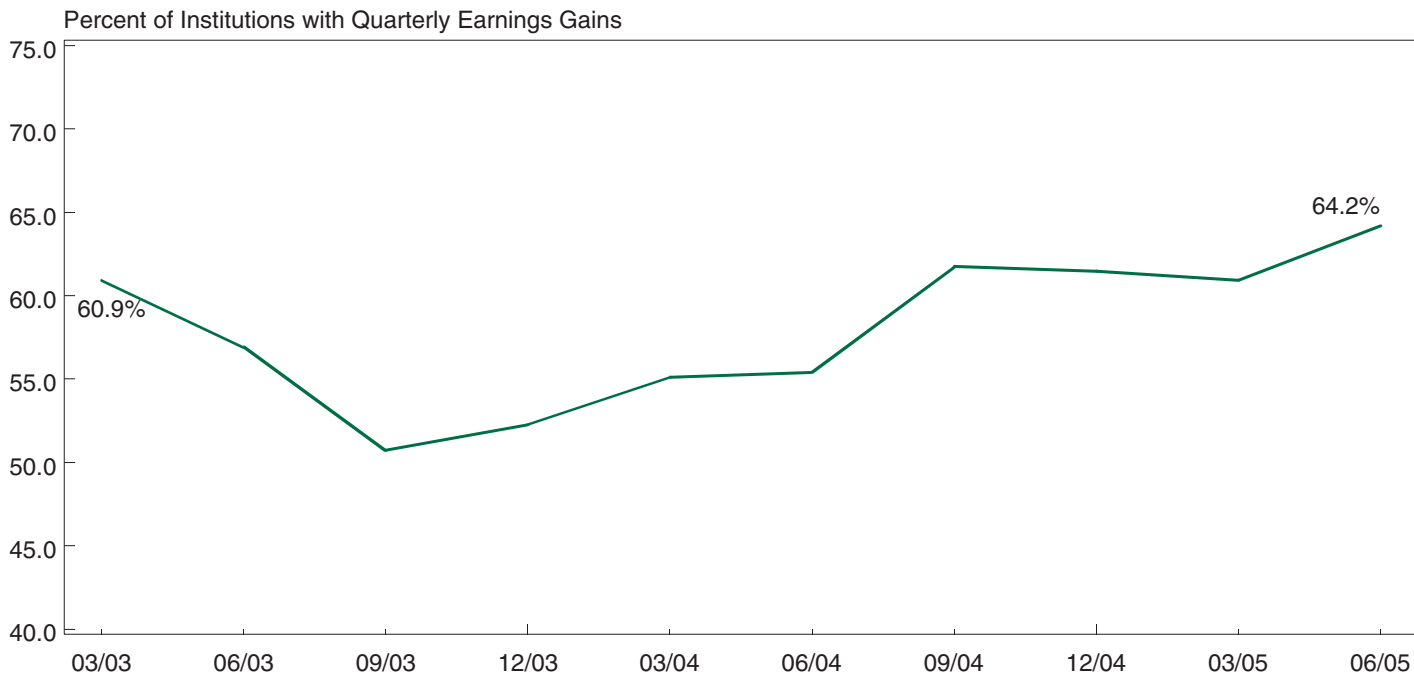
Contributions to Pre-Tax Earnings Growth

2nd Quarter 2005 vs. 2nd Quarter 2004



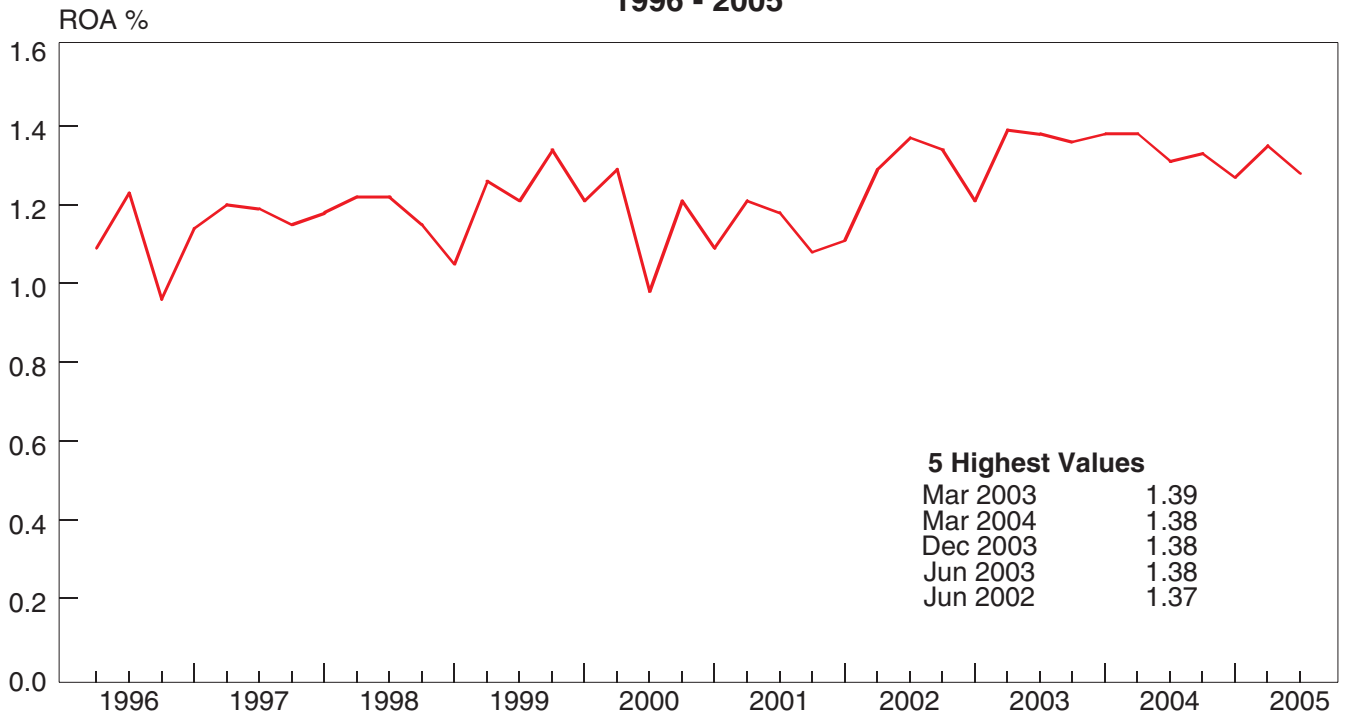
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2003-2005



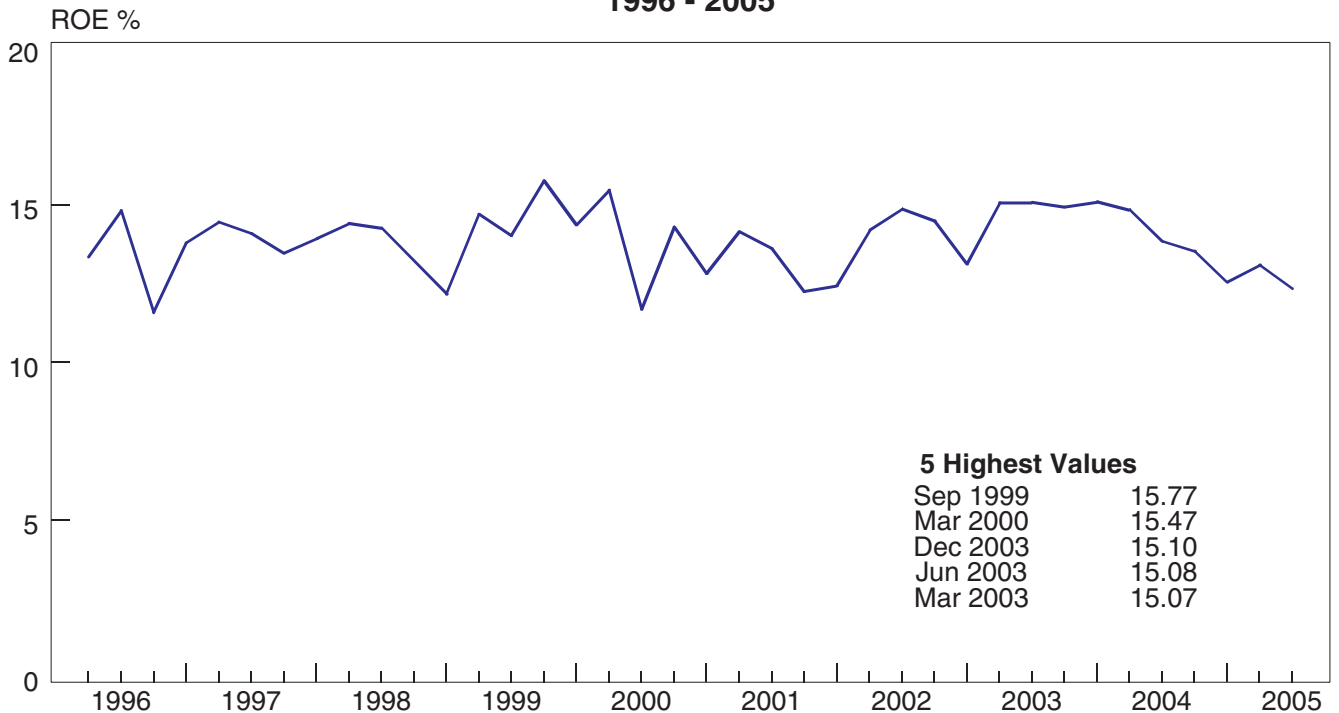
Quarterly Return on Assets (ROA), Annualized

1996 - 2005



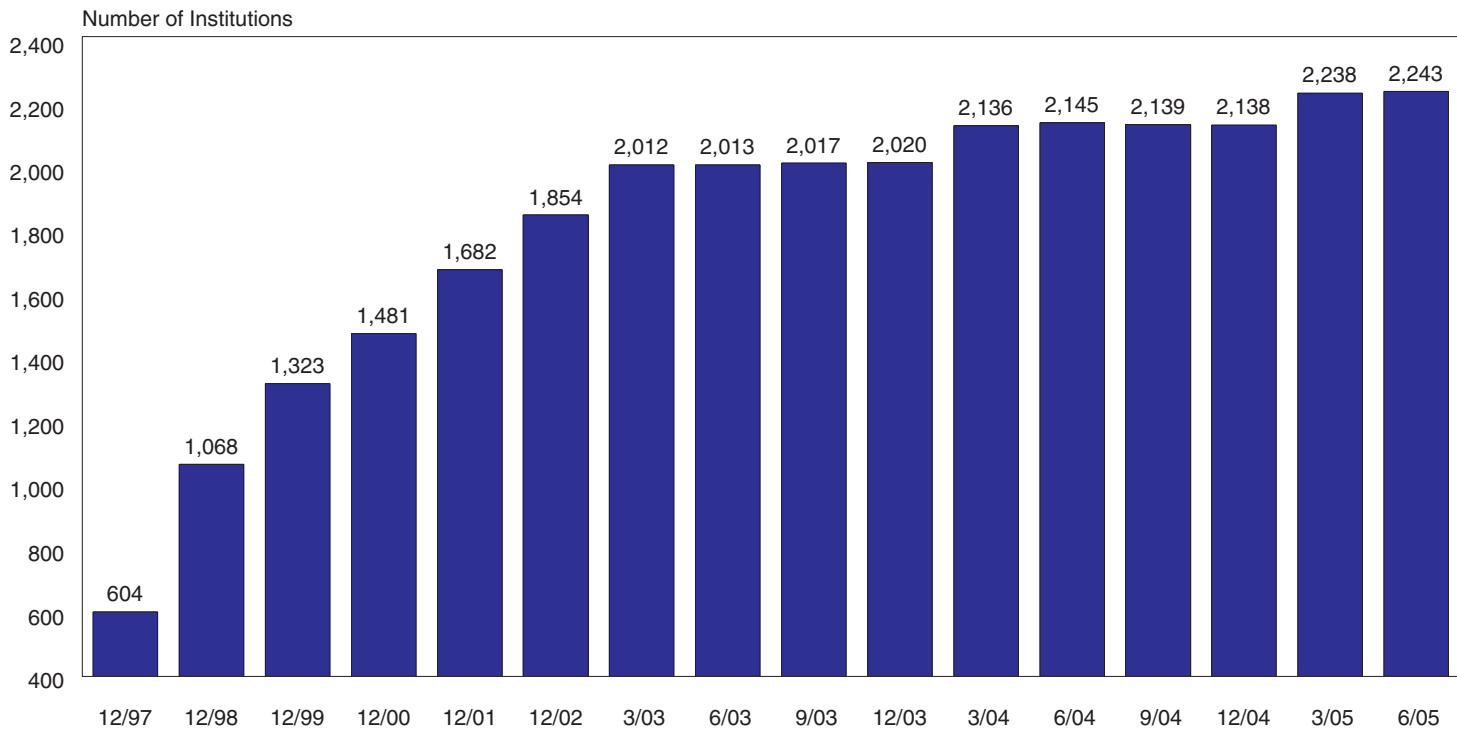
Quarterly Return on Equity (ROE), Annualized

1996 - 2005



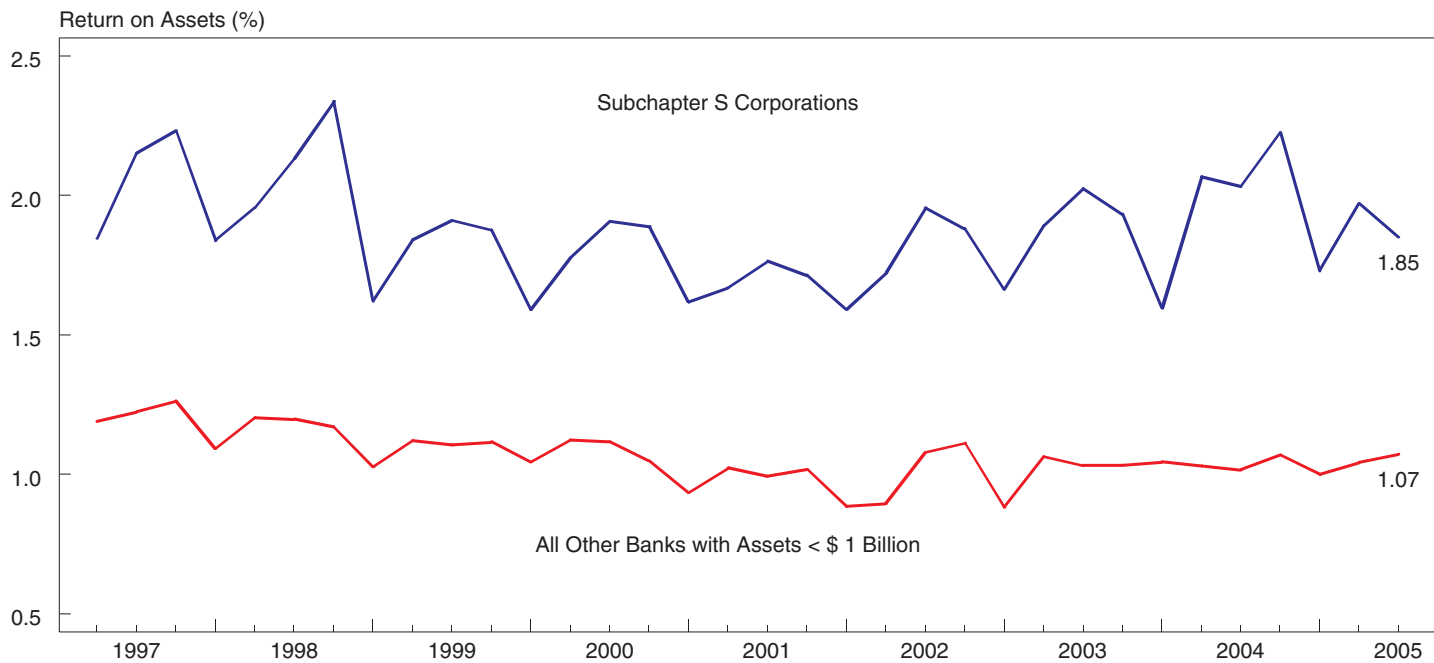
Number of Subchapter S Corporations

1997-2005



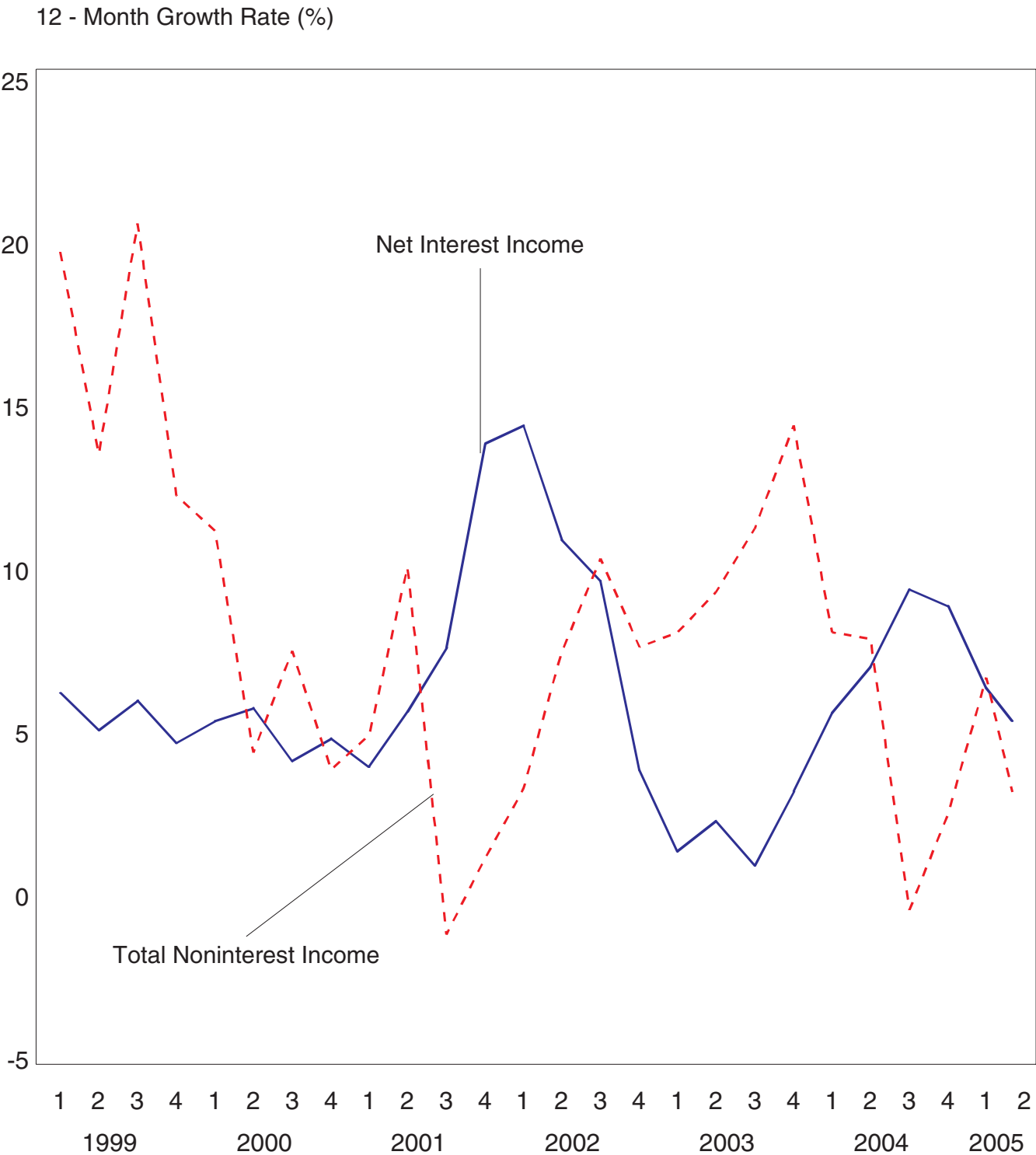
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2005



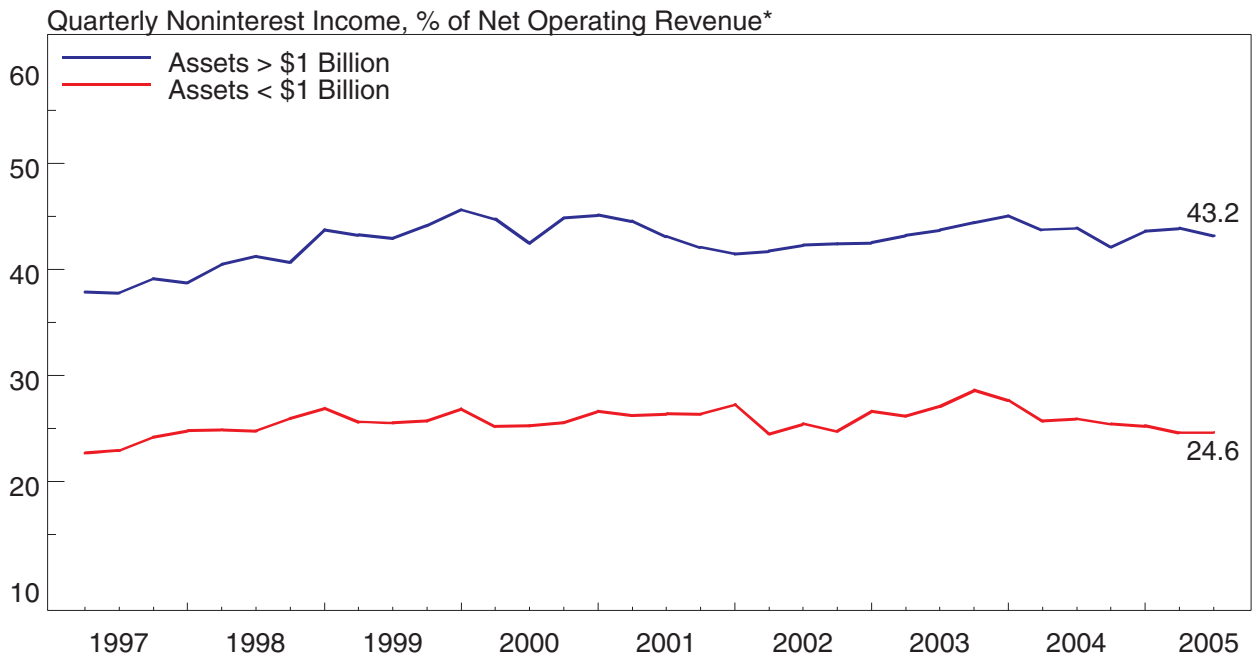
Growth In Quarterly Net Operating Revenue

1999-2005



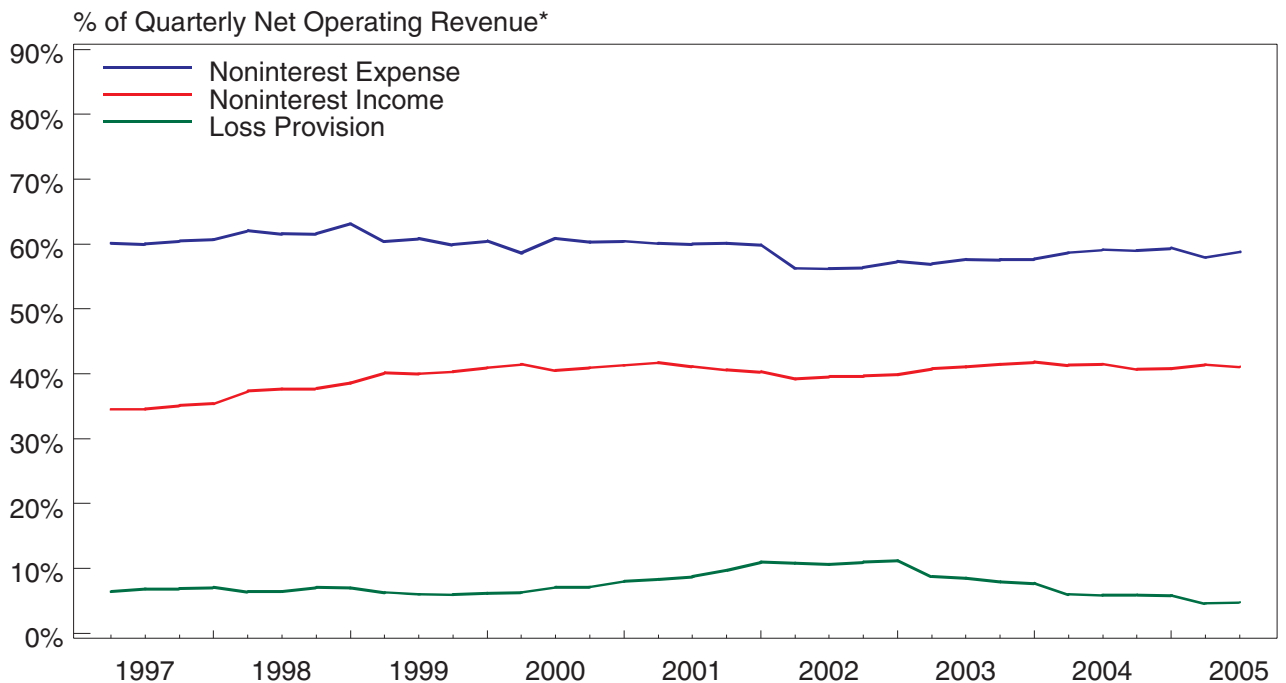
Noninterest Income as a Percentage of Net Operating Revenue*

1997 - 2005



Trends in FDIC-Insured Institutions' Income & Expenses

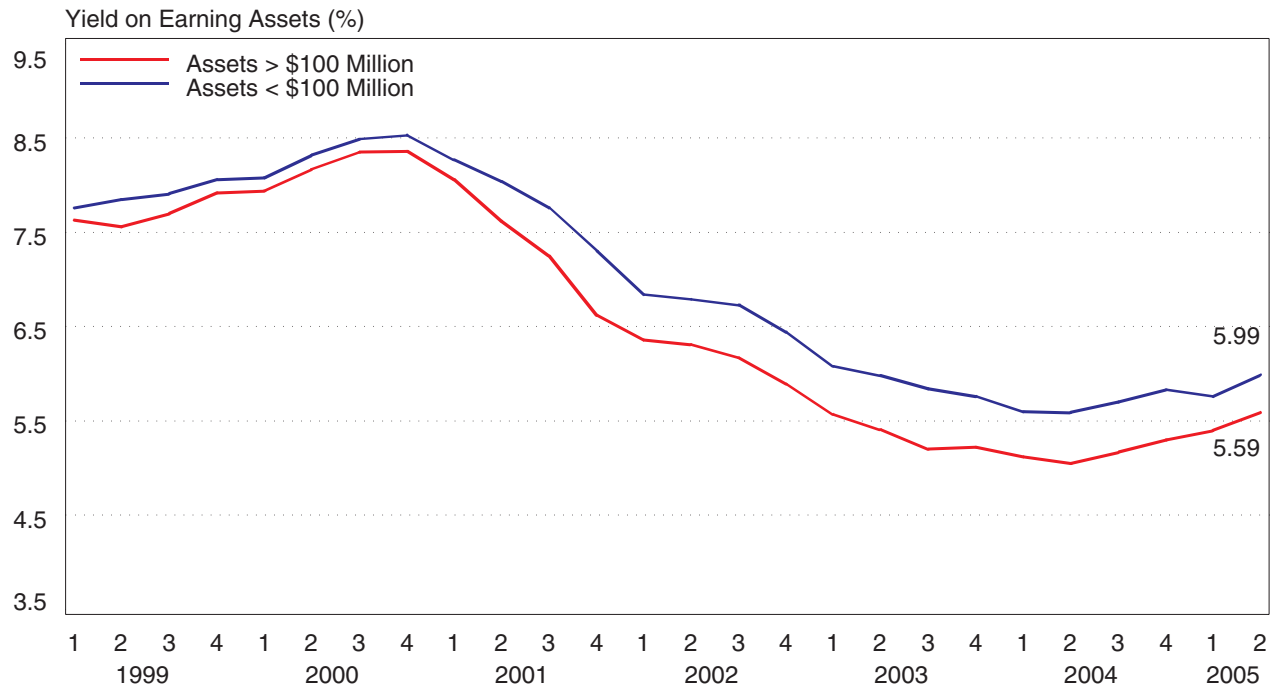
1997 - 2005



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

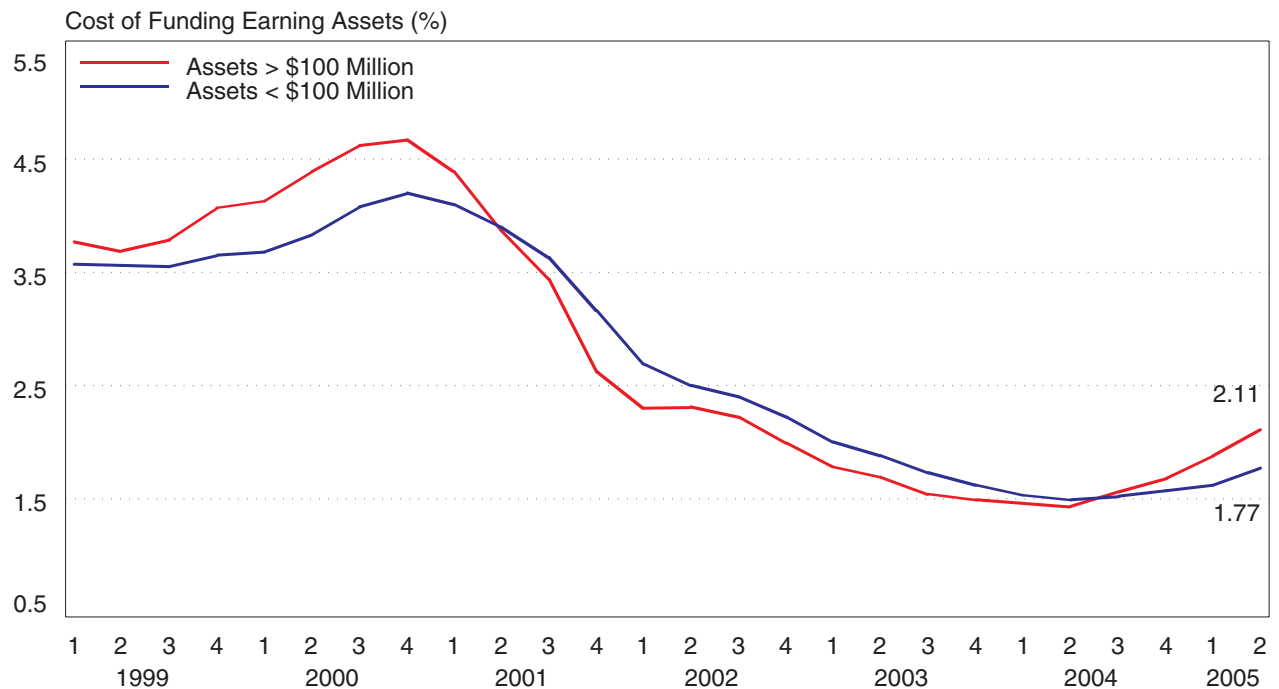
Quarterly Yield on Earning Assets

1999 - 2005



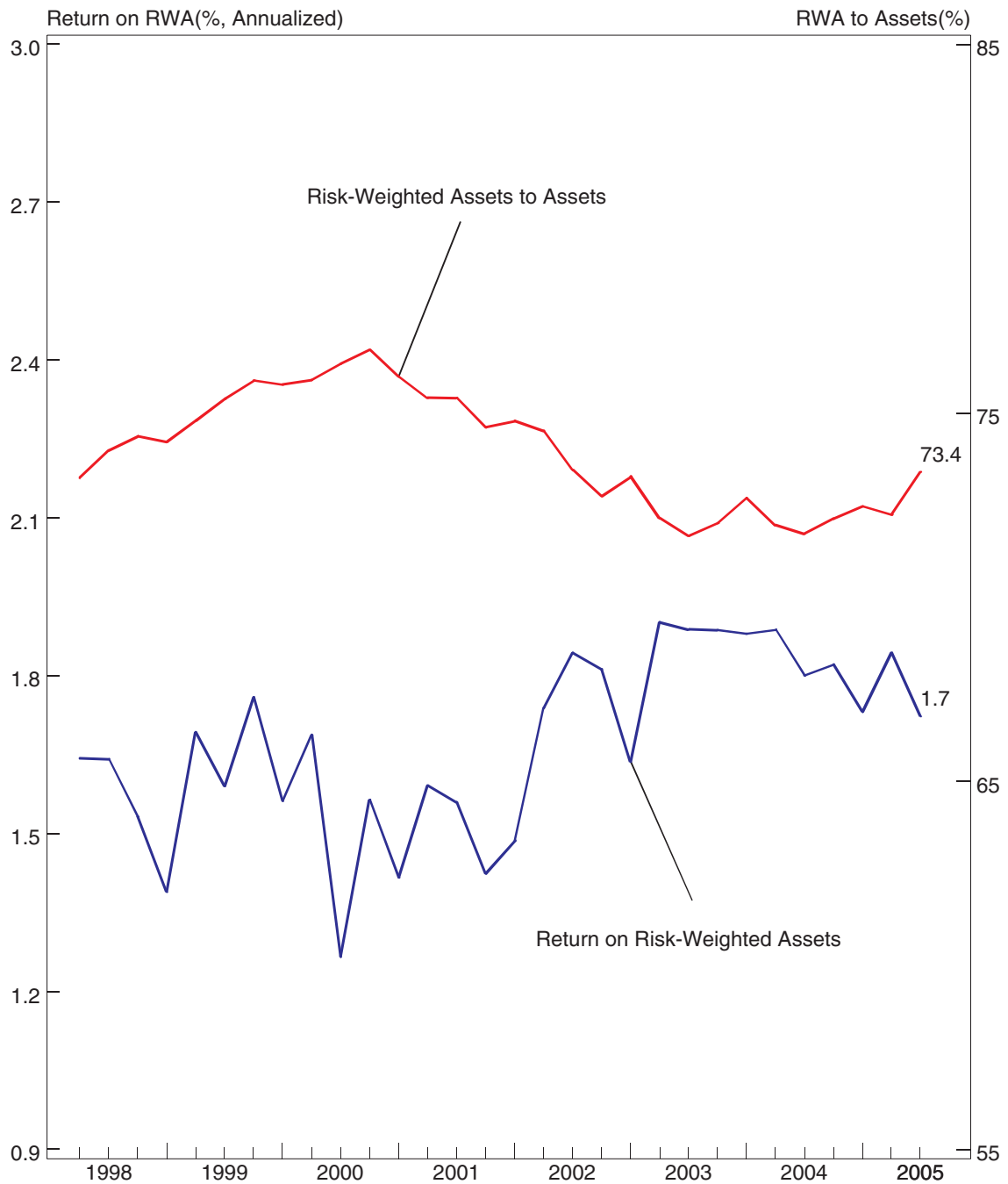
Quarterly Cost of Funding Earning Assets

1999 - 2005



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

1998 - 2005

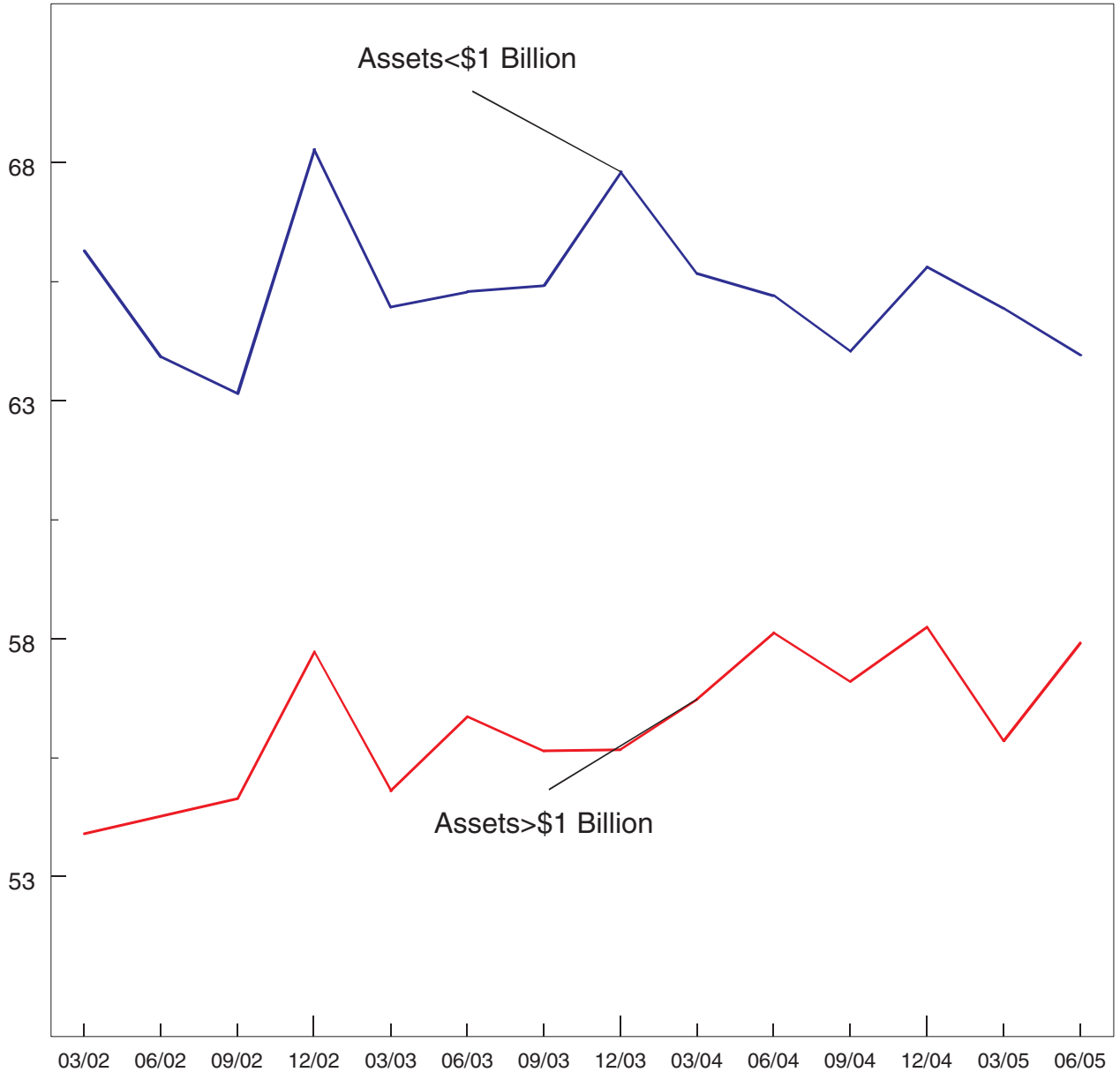


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2002 - 2005

Efficiency Ratio (%)

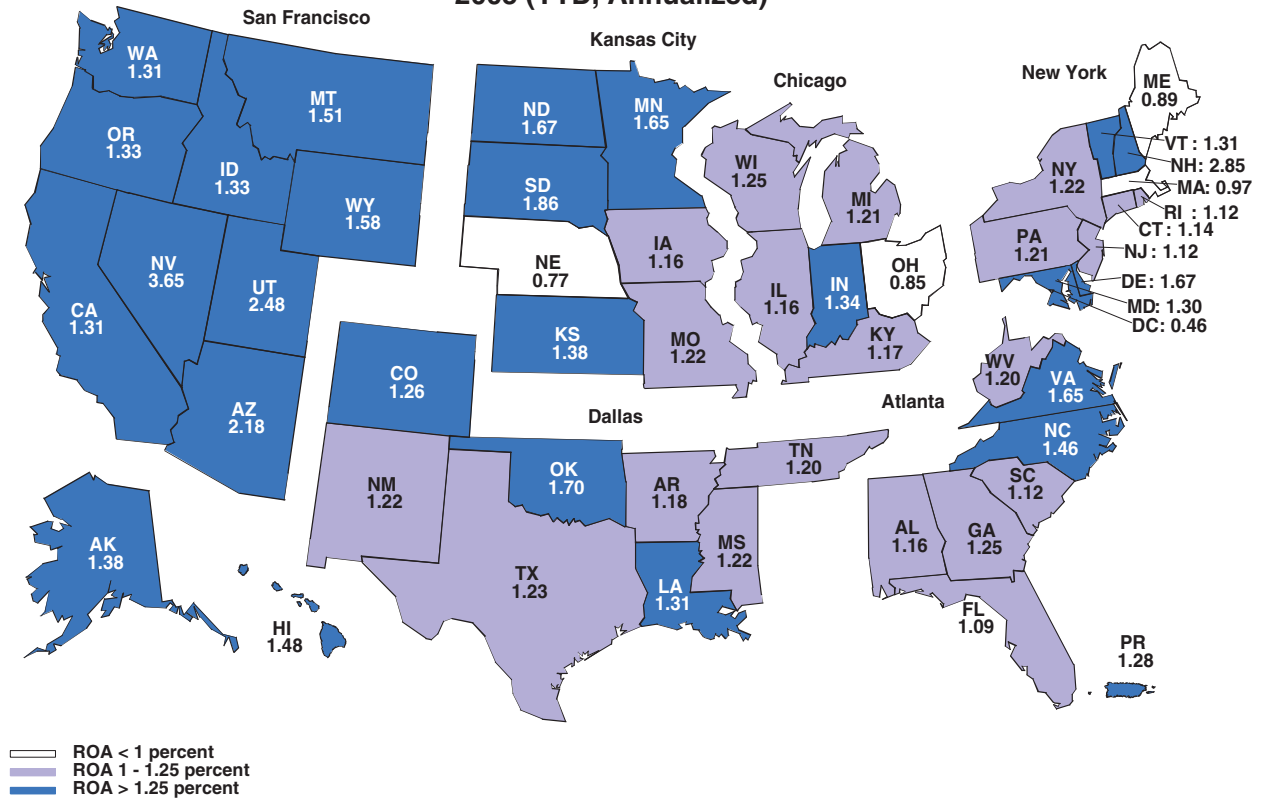


Assets<\$1 Billion	65.66	63.43	62.66	67.79	64.48	64.80	64.93	67.32	65.18	64.72	63.55	65.32	64.45	63.47
Assets>\$1 Billion	53.41	53.78	54.15	57.23	54.31	55.87	55.15	55.18	56.24	57.63	56.61	57.75	55.36	57.42
Total	55.20	55.24	55.43	58.80	55.78	57.14	56.57	56.86	57.45	58.57	57.55	58.75	56.54	58.22

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

Return on Assets (ROA)

2005 (YTD, Annualized)



ROA Rankings by State

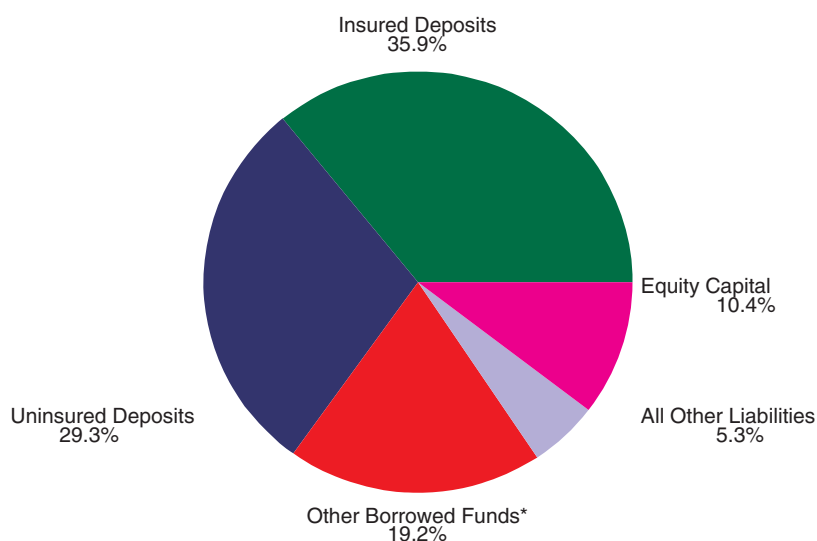
	No. of Inst. as of 6/30/05	YTD 2005	YTD 2004	Change*		No. of Inst. as of 6/30/05	YTD 2005	YTD 2004	Change*
1 Nevada	38	3.65	3.75	(10)	28 Wisconsin	303	1.25	1.26	(1)
2 New Hampshire	30	2.85	1.72	113	29 Texas	677	1.23	1.38	(15)
3 Utah	68	2.48	2.32	16	30 Mississippi	100	1.22	1.23	(1)
4 Arizona	51	2.18	2.89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

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

Results for four of the states with the highest ROAs (SD, NV, DE, & NH) were significantly influenced by the presence of large credit card operators.

Total Liabilities and Equity Capital

June 30, 2005

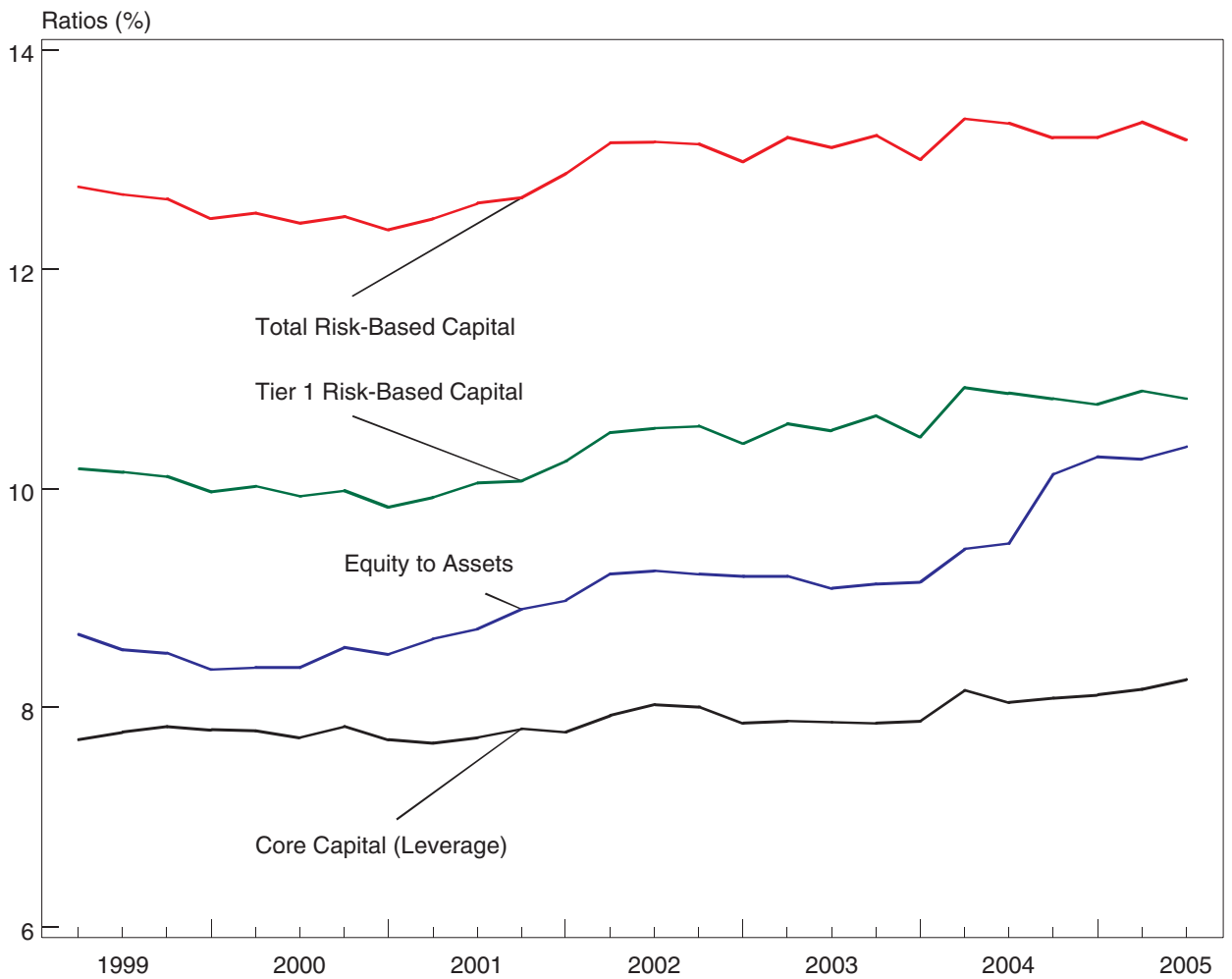


(\$ Billions)	6/30/04	6/30/05	% Change
Insured Deposits (estimated)	3,531	3,756	6.4
BIF - Insured	2,606	2,777	6.6
SAIF - Insured	927	980	5.7
Uninsured Deposits	2,759	3,065	11.1
In Foreign Offices	828	895	8.1
Other Borrowed Funds*	1,932	2,016	4.3
All Other Liabilities	510	550	7.8
Subordinated Debt	111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

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

Capital Ratios

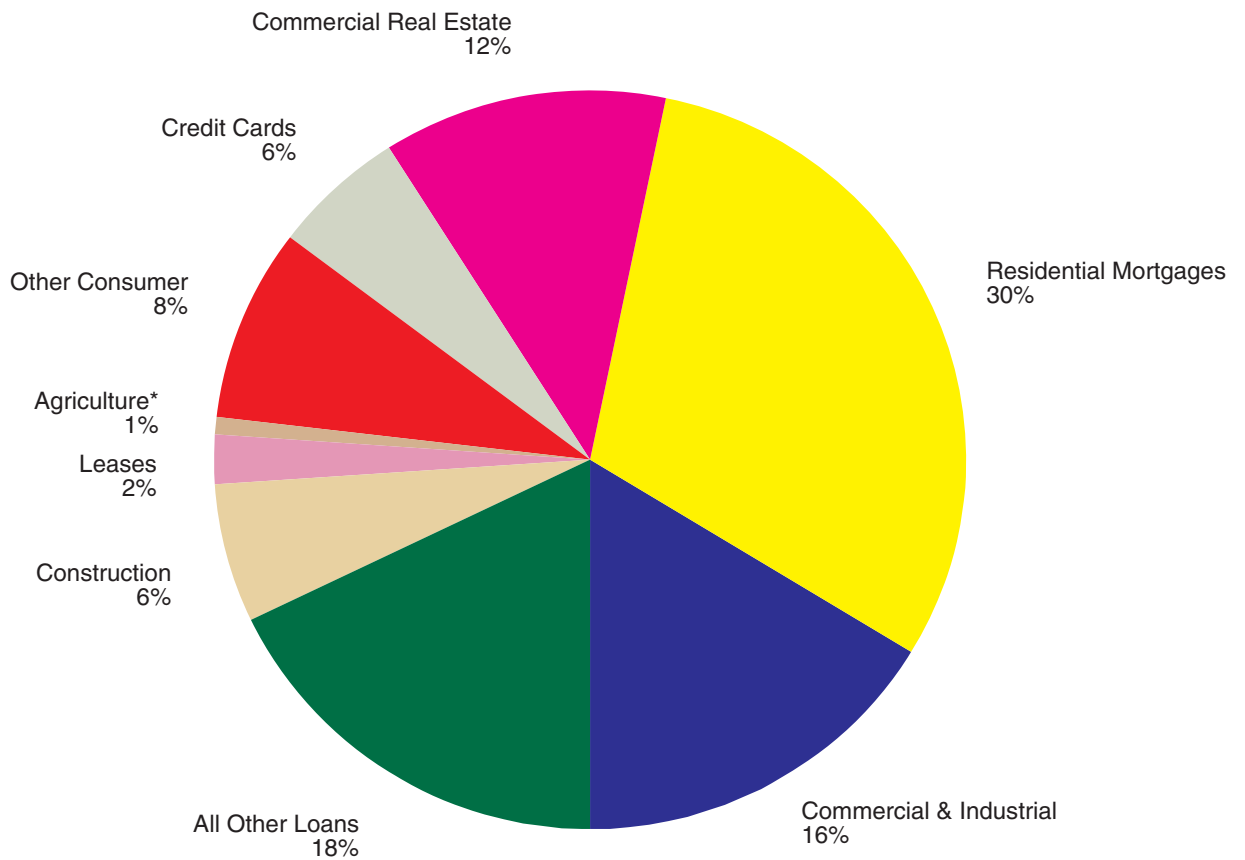
1999 - 2005



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

Loan Portfolio Composition

June 30, 2005

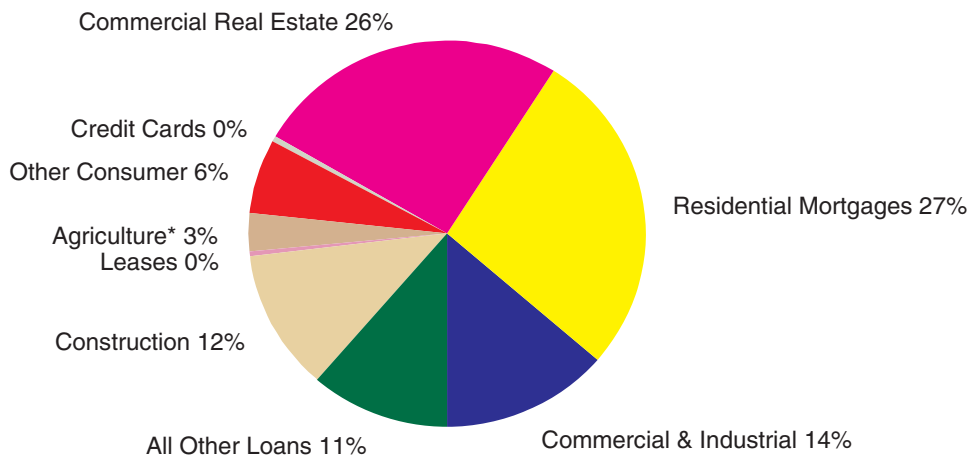


* OTS - Supervised Savings Associations do not identify agricultural loans.

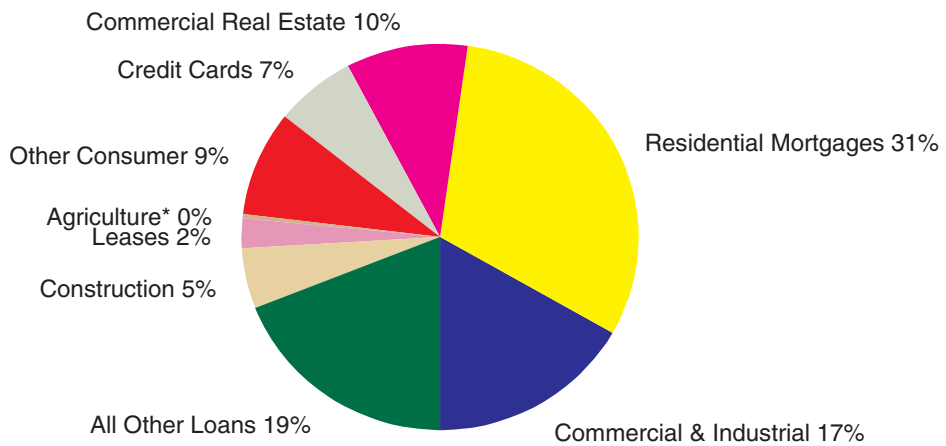
Loan Portfolio Composition by Asset Size

June 30, 2005

Assets < \$1 Billion



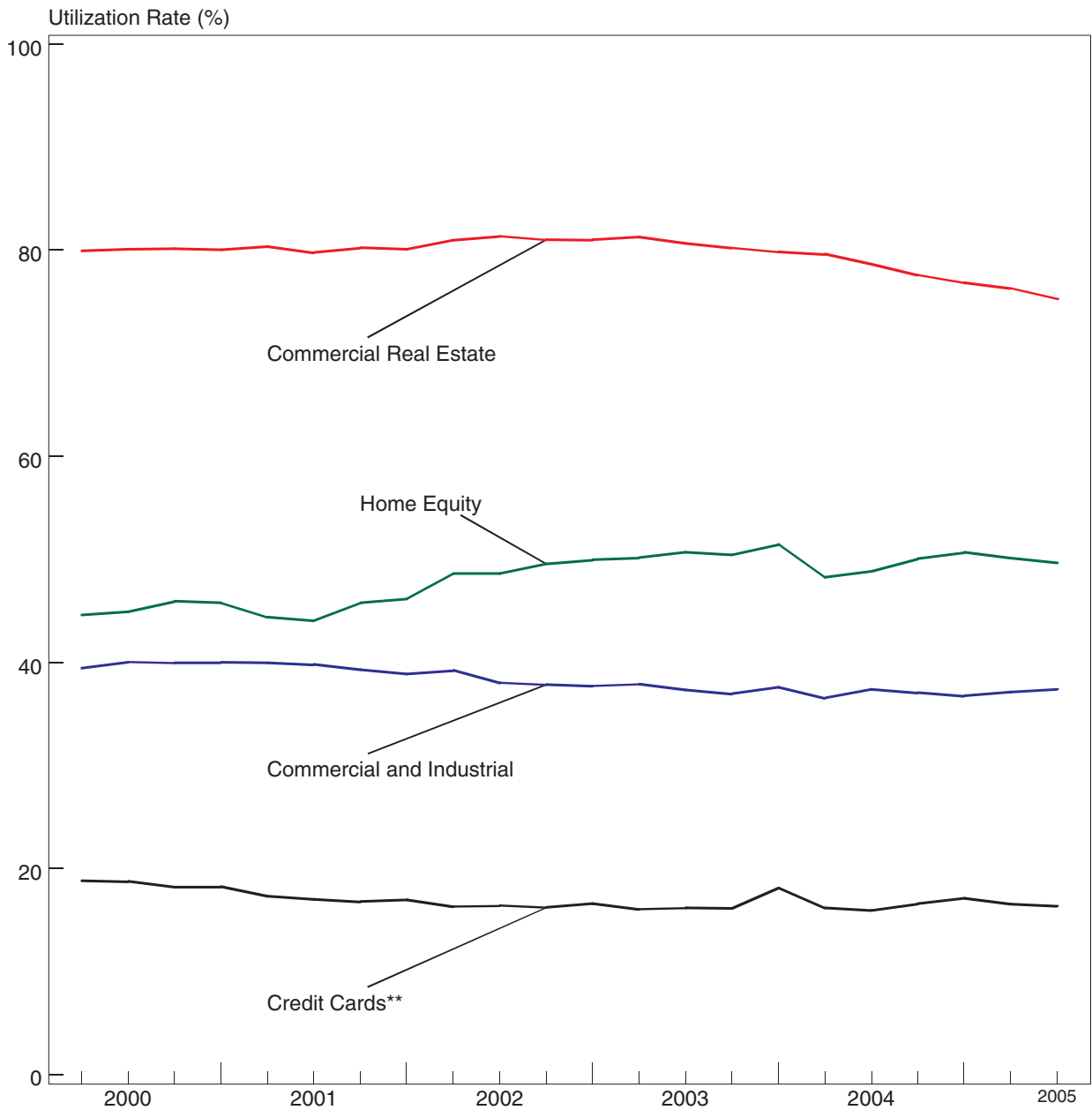
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

2000-2005

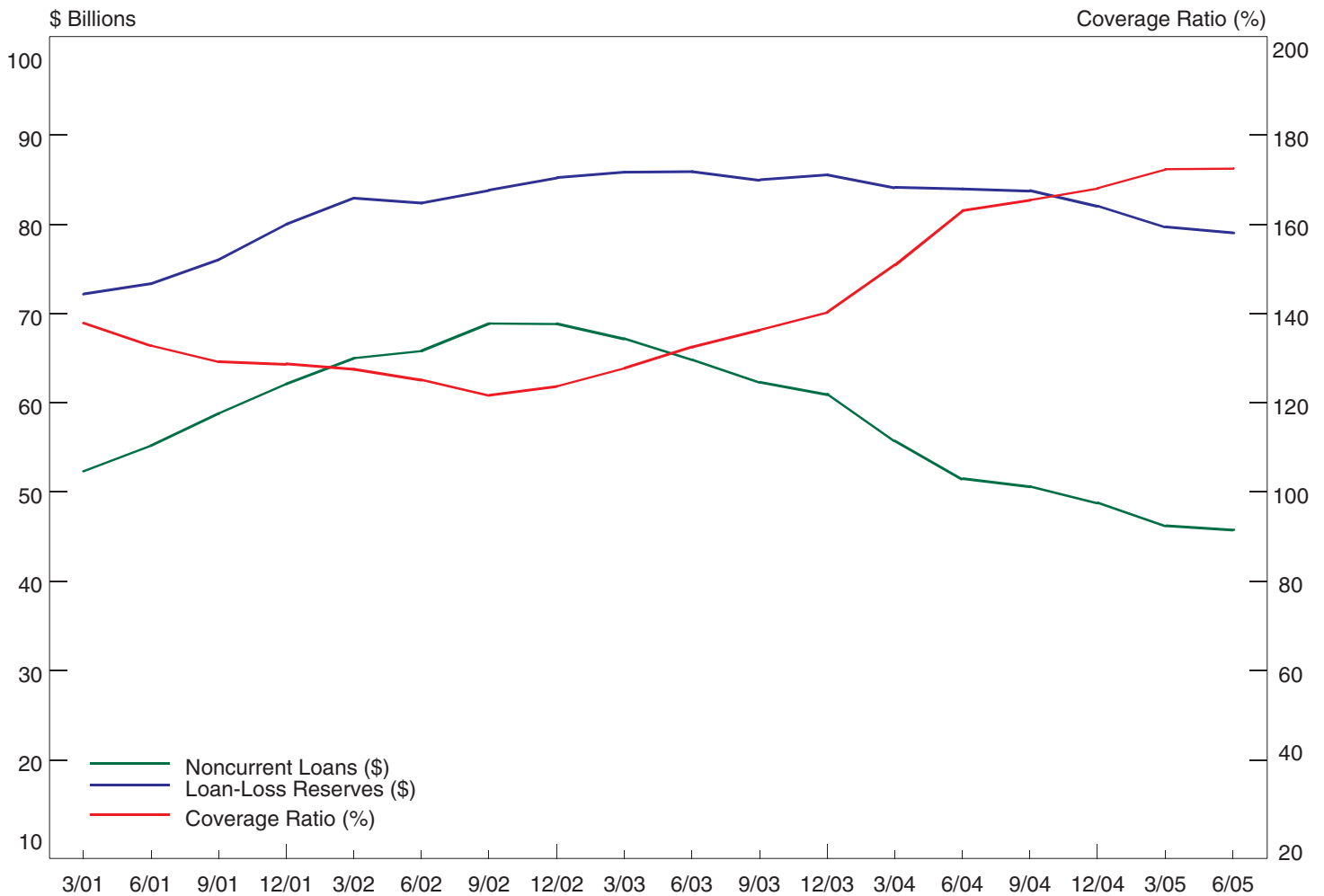


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** 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

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 82.1 79.7 79.1

Coverage Ratio (%)

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

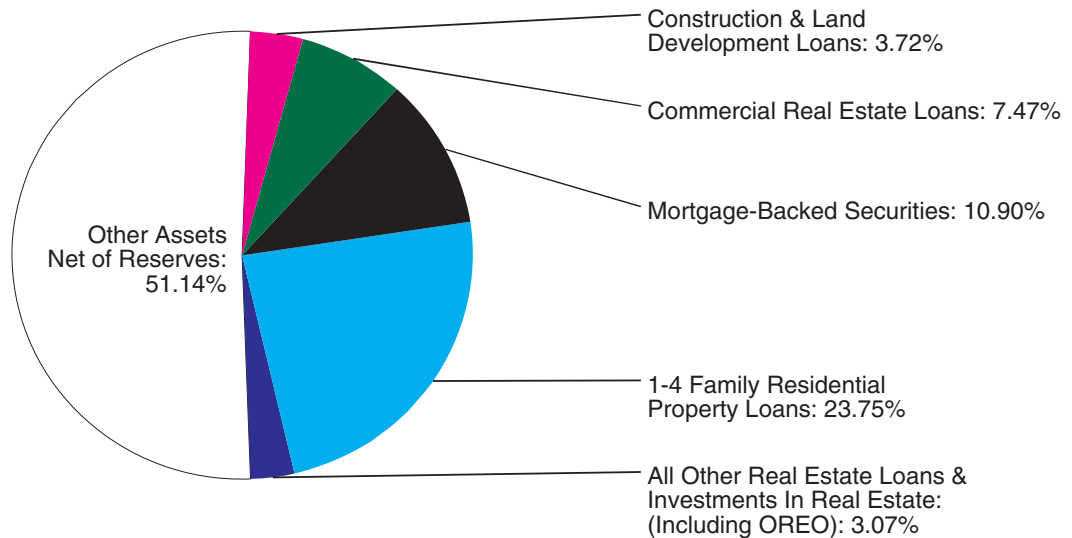
* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases
2001-2005



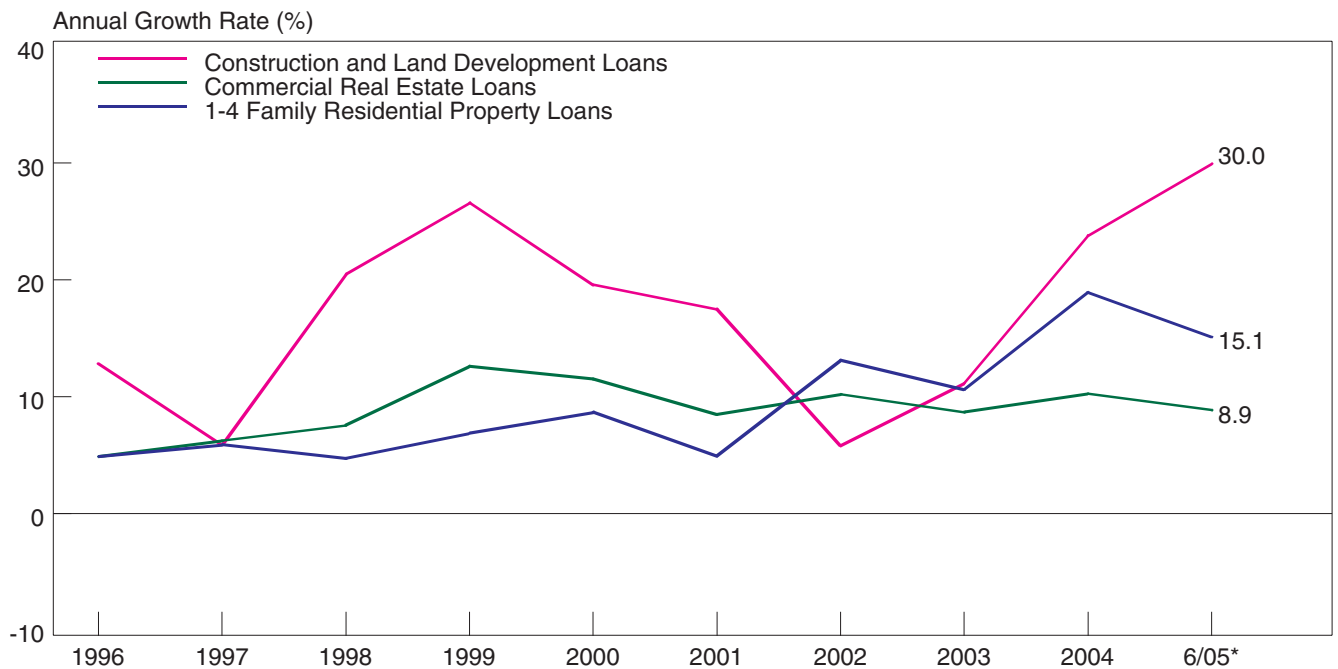
Real Estate Assets as a Percent of Total Assets

June 30, 2005



Real Estate Loan Growth Rates*

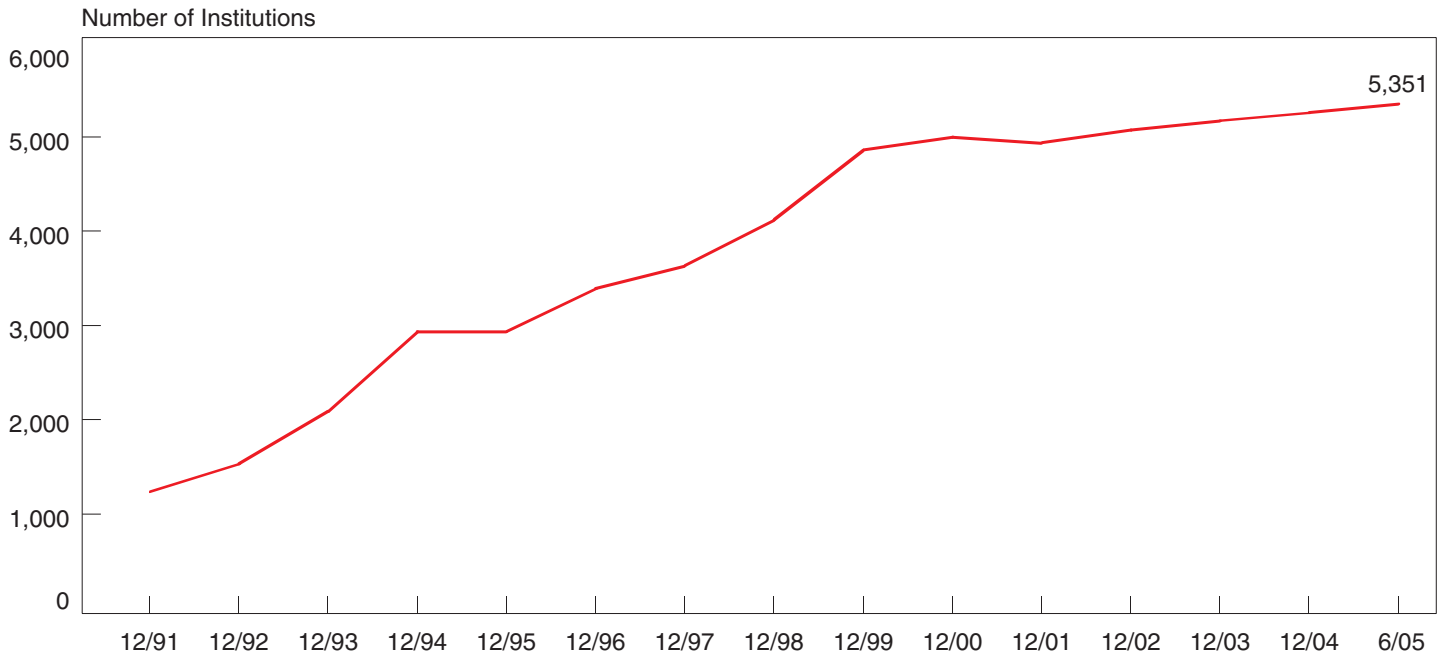
1996-2005



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

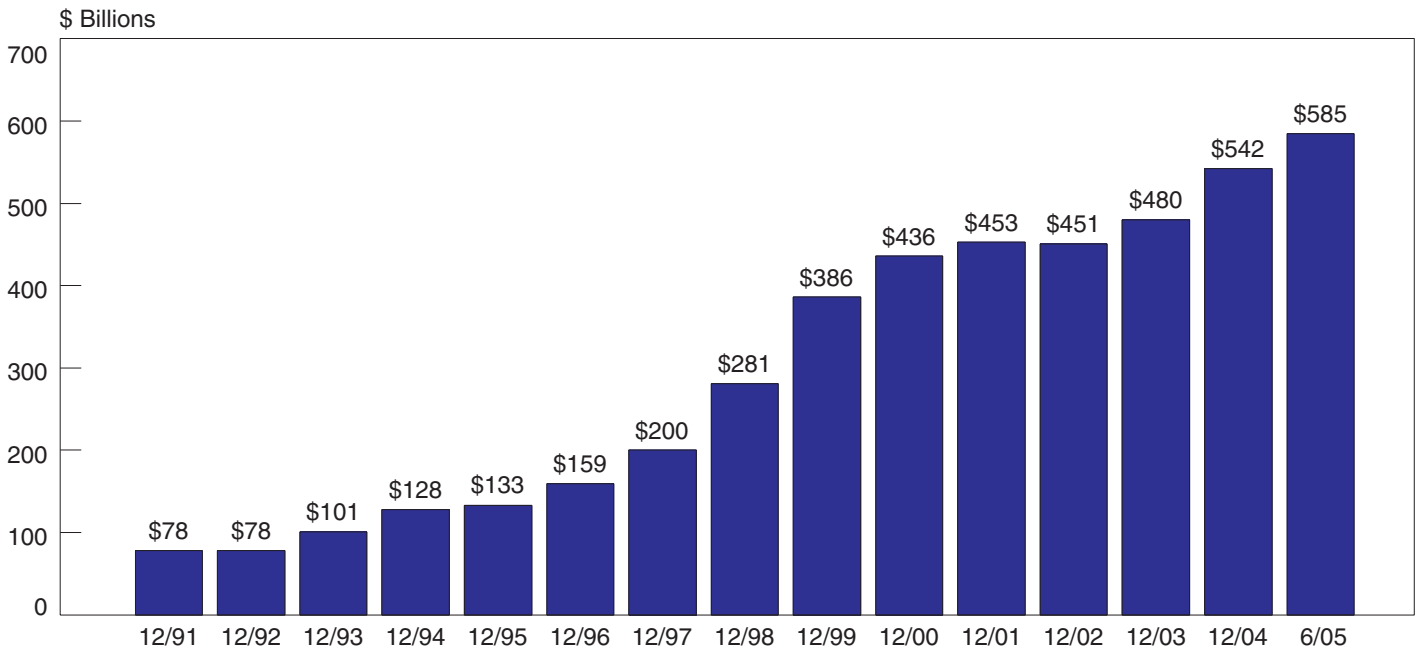
Number of Institutions with FHLB Advances

1991 - 2005

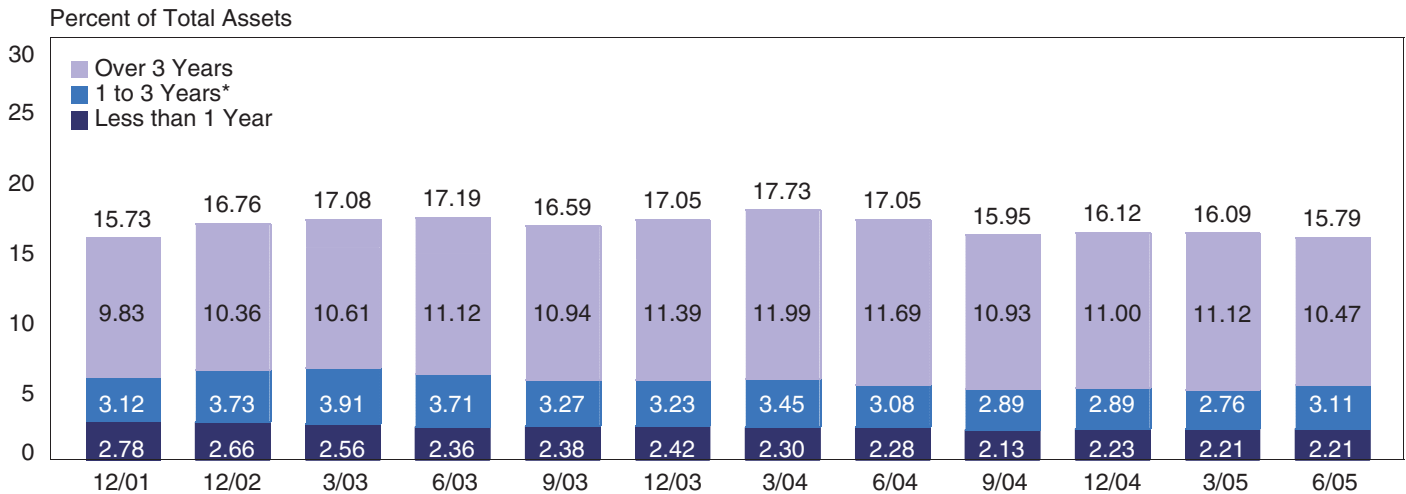


Amount of FHLB Advances Outstanding

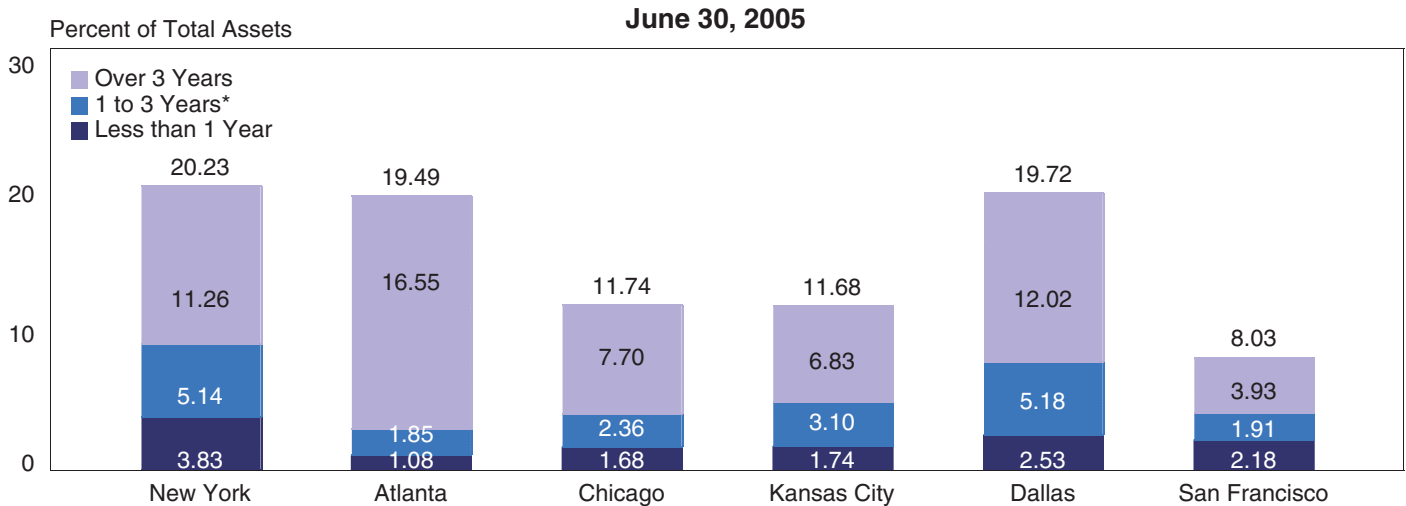
1991 - 2005



Debt Securities by Maturity or Repricing Frequency...



...and by Region



Total Securities (Debt and Equity)

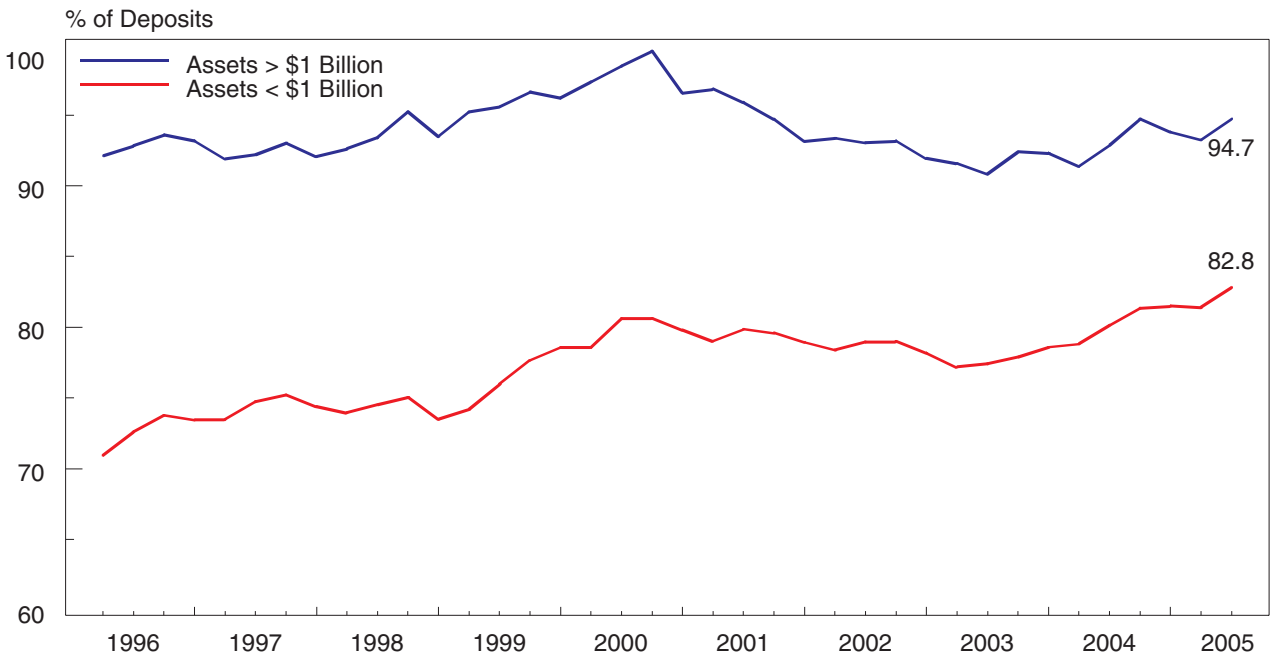
(\$ Billions)

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

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

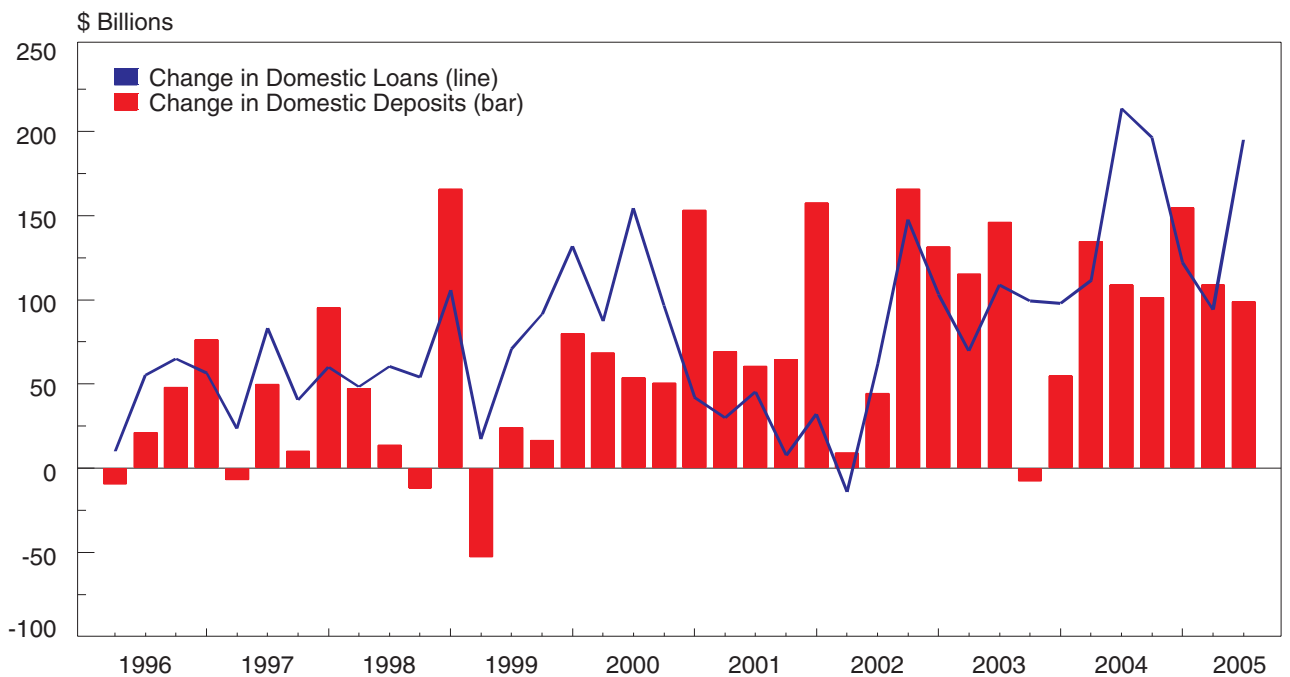
Net Loans and Leases to Deposits (Domestic and Foreign)

1996 - 2005



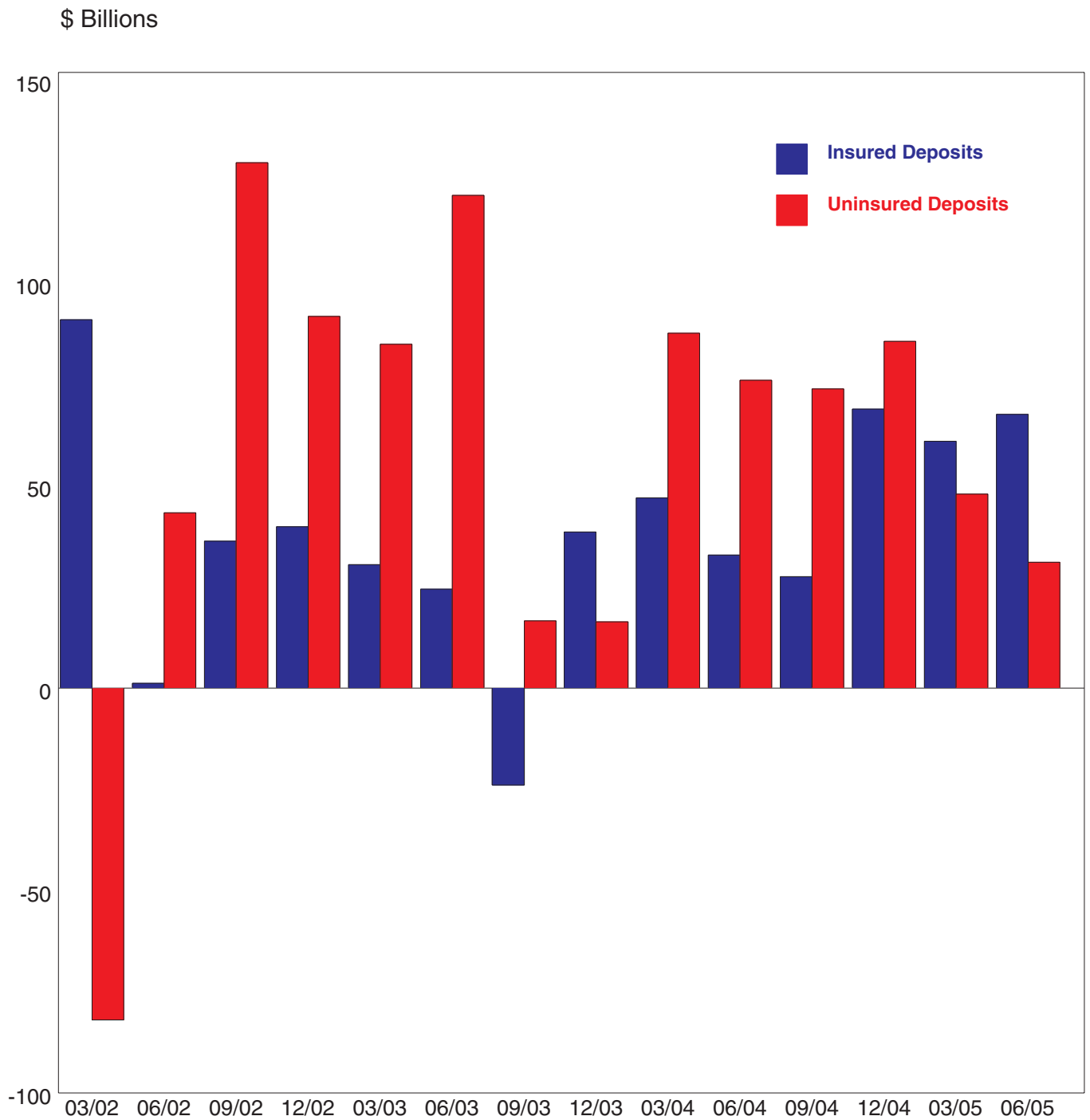
Quarterly Change in Domestic Loans vs Domestic Deposits

1996 - 2005



Quarterly Change In Domestic Deposits

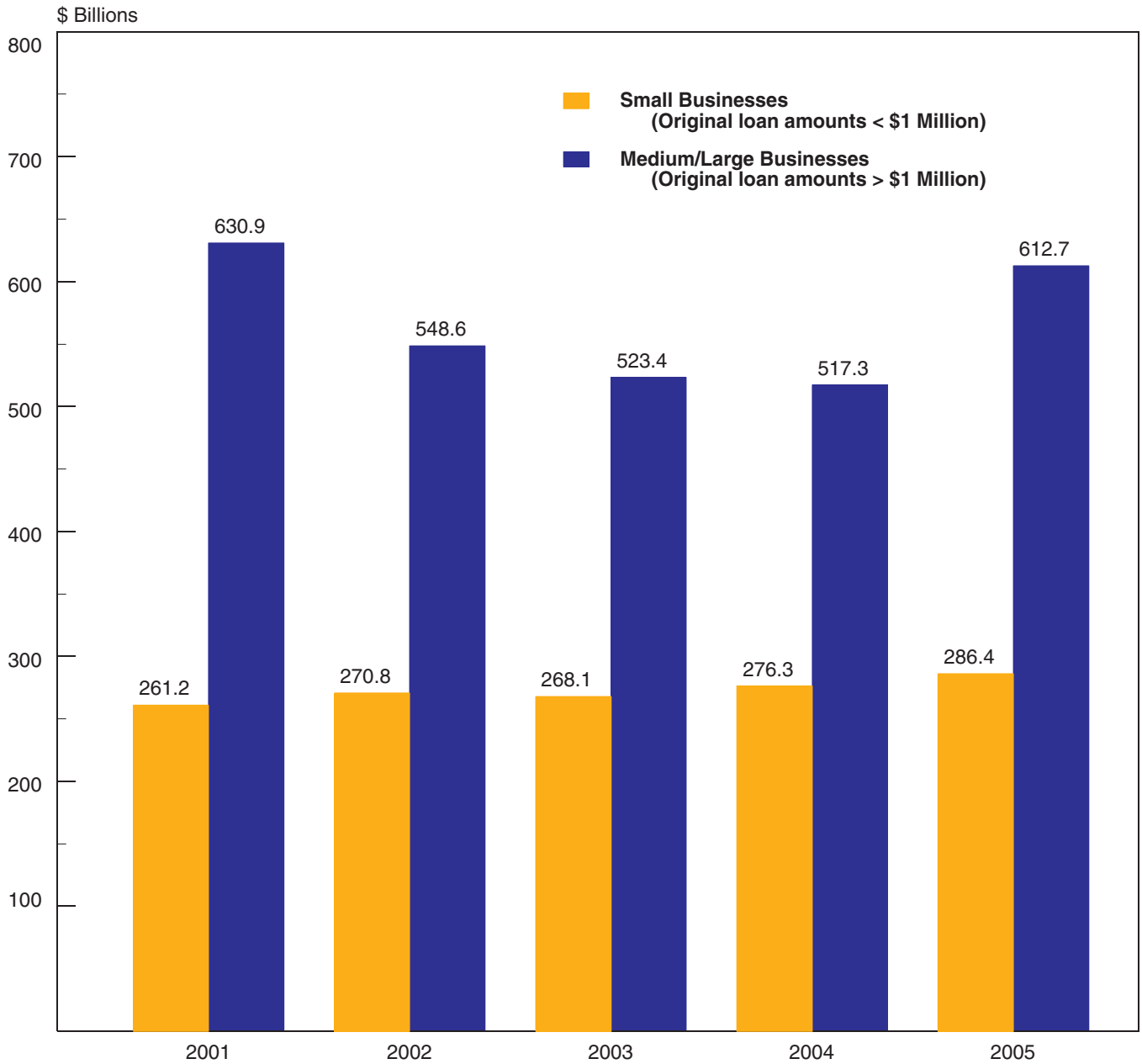
2002 - 2005



Commercial and Industrial Loans to Small Businesses

2001-2005

As of June 30

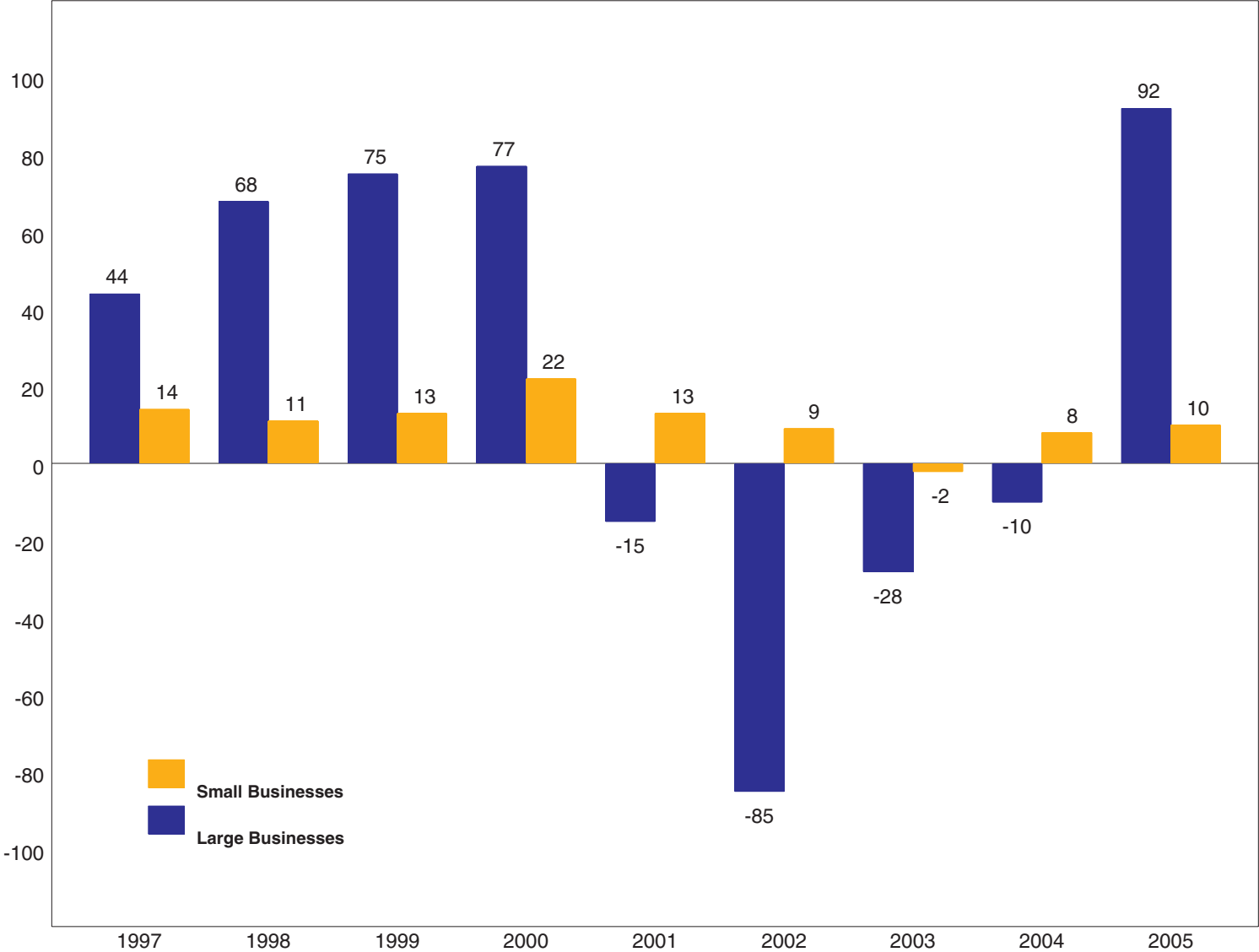


Annual Change in C&I Loans to Large and Small Businesses

1997 - 2005

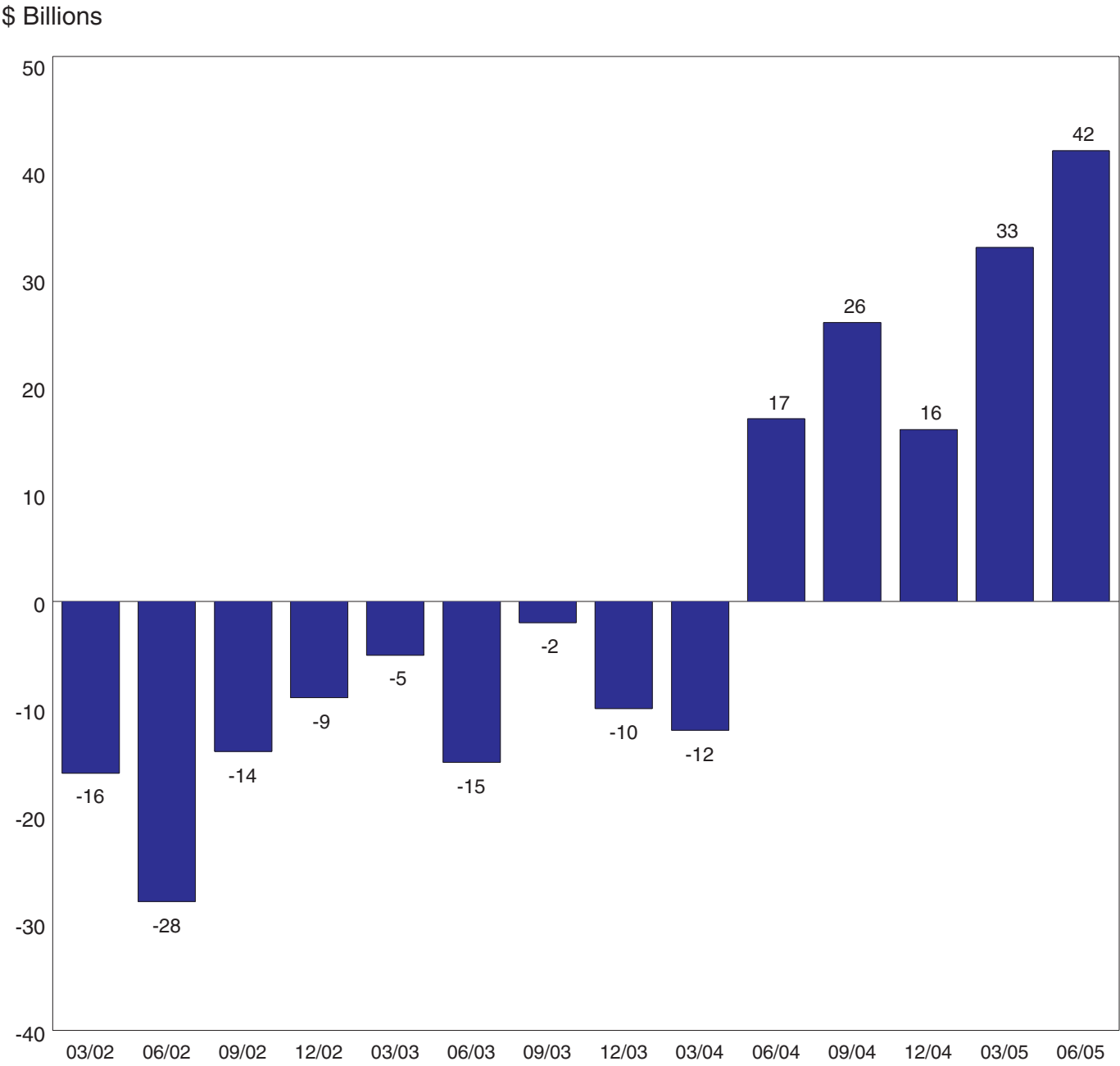
As of June 30

\$ Billions



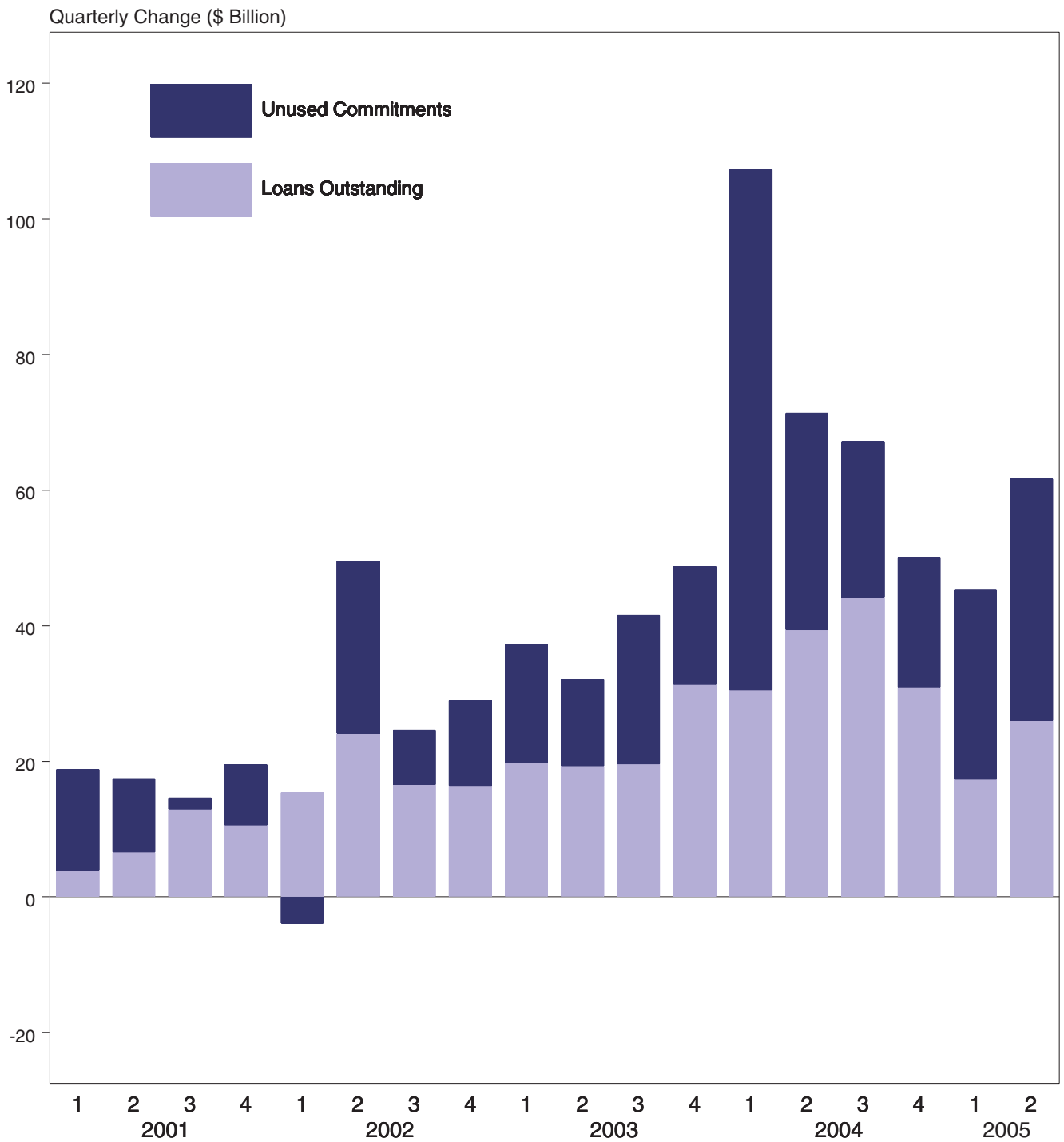
Quarterly Change in C&I Loans

2002-2005



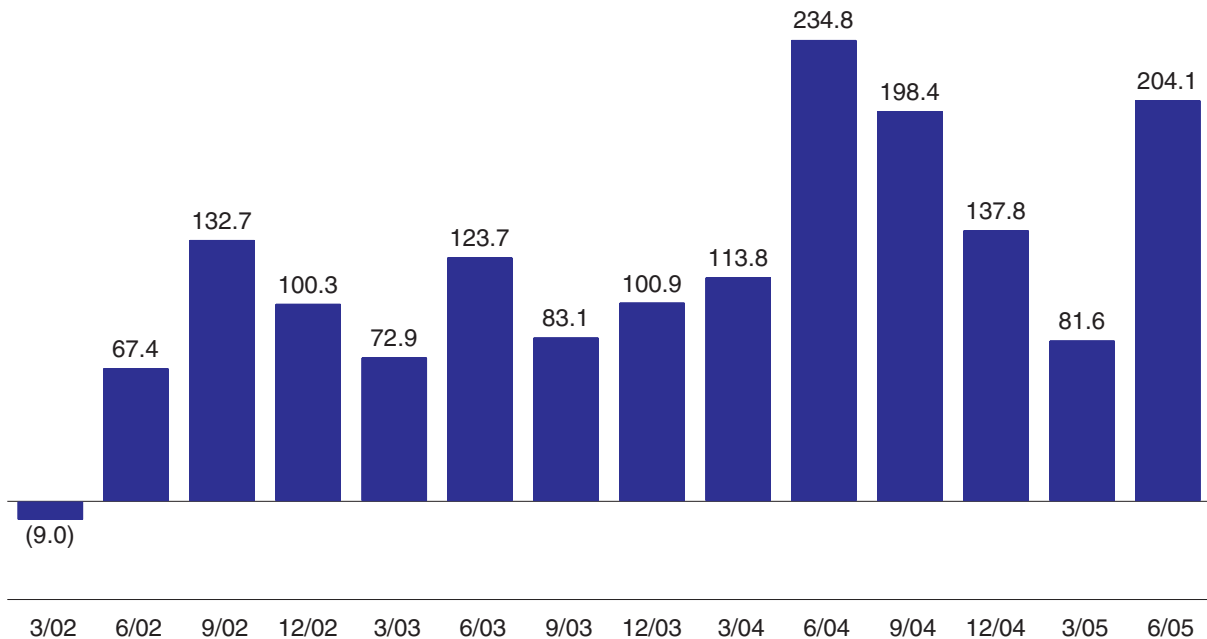
Quarterly Change in Home Equity Loans

2001-2005



Quarterly Change in Reported Loans Outstanding

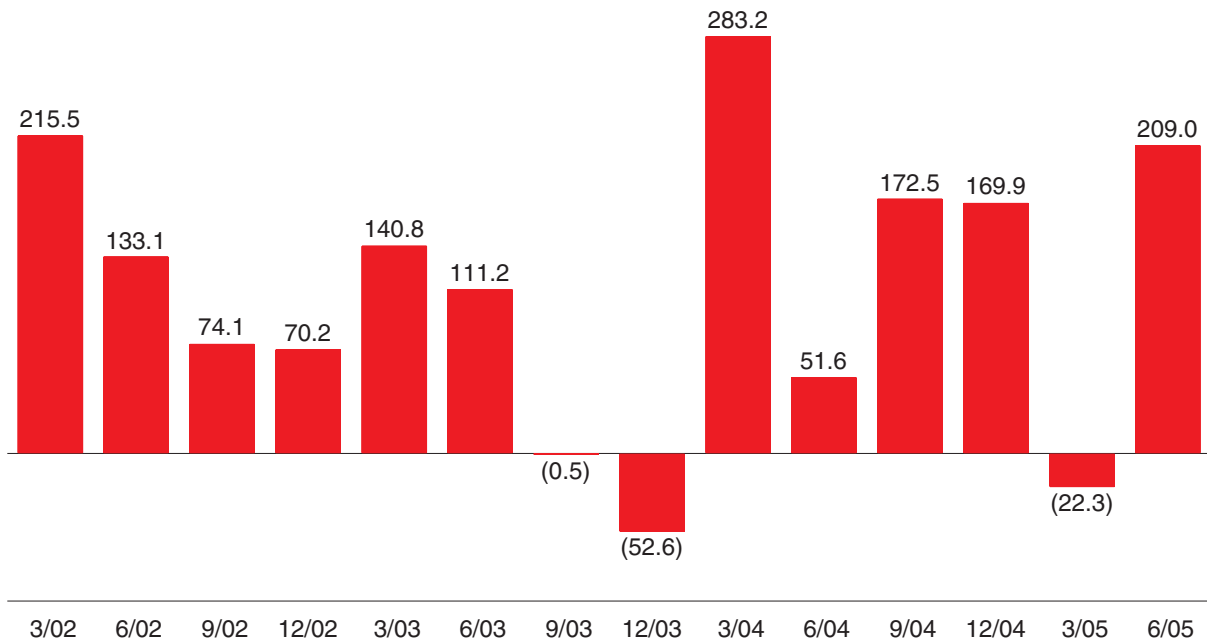
(\$ Billions)



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

Quarterly Change in Unused Loan Commitments

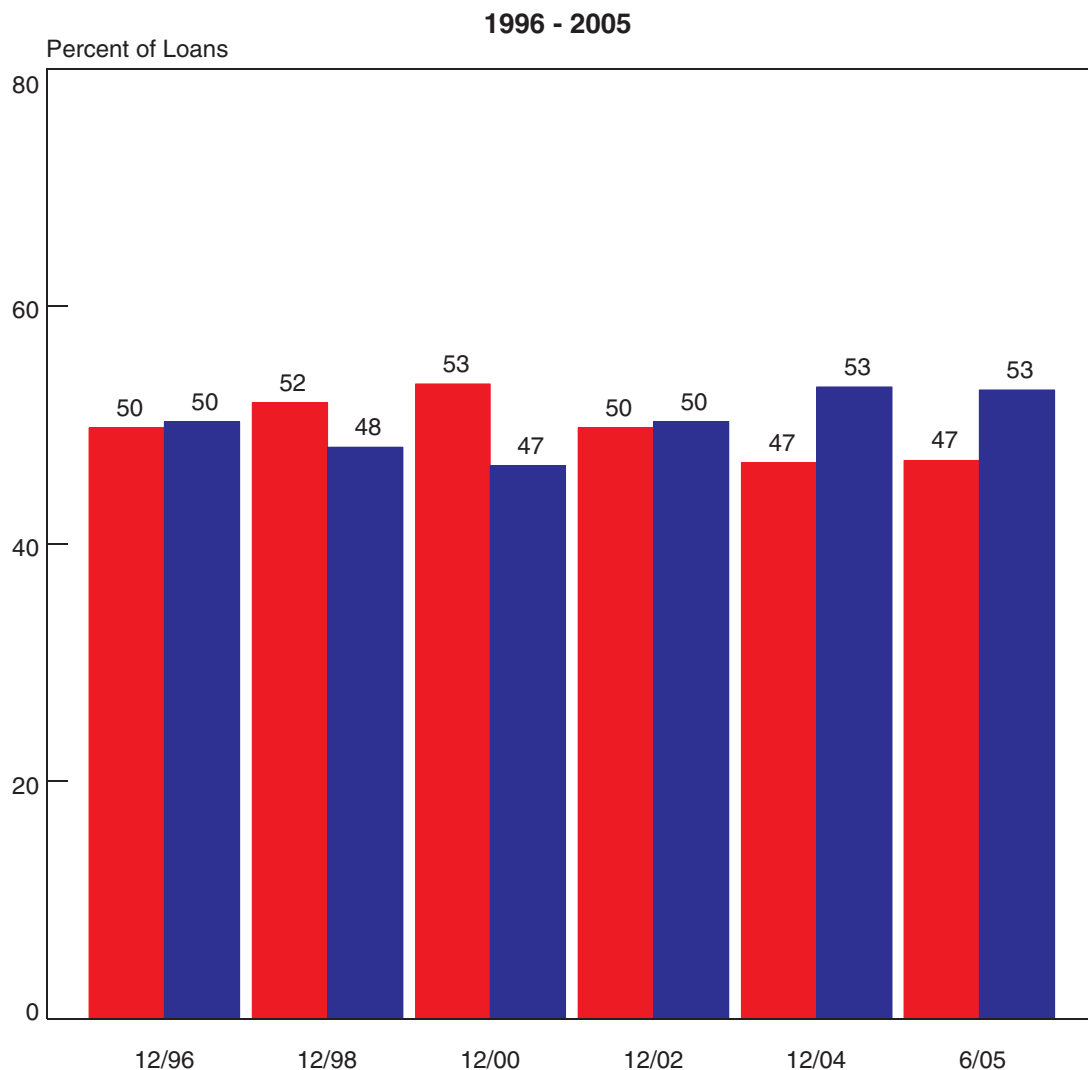
(\$ Billions)



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

Credit Risk Diversification

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



Loans (\$ Billions):

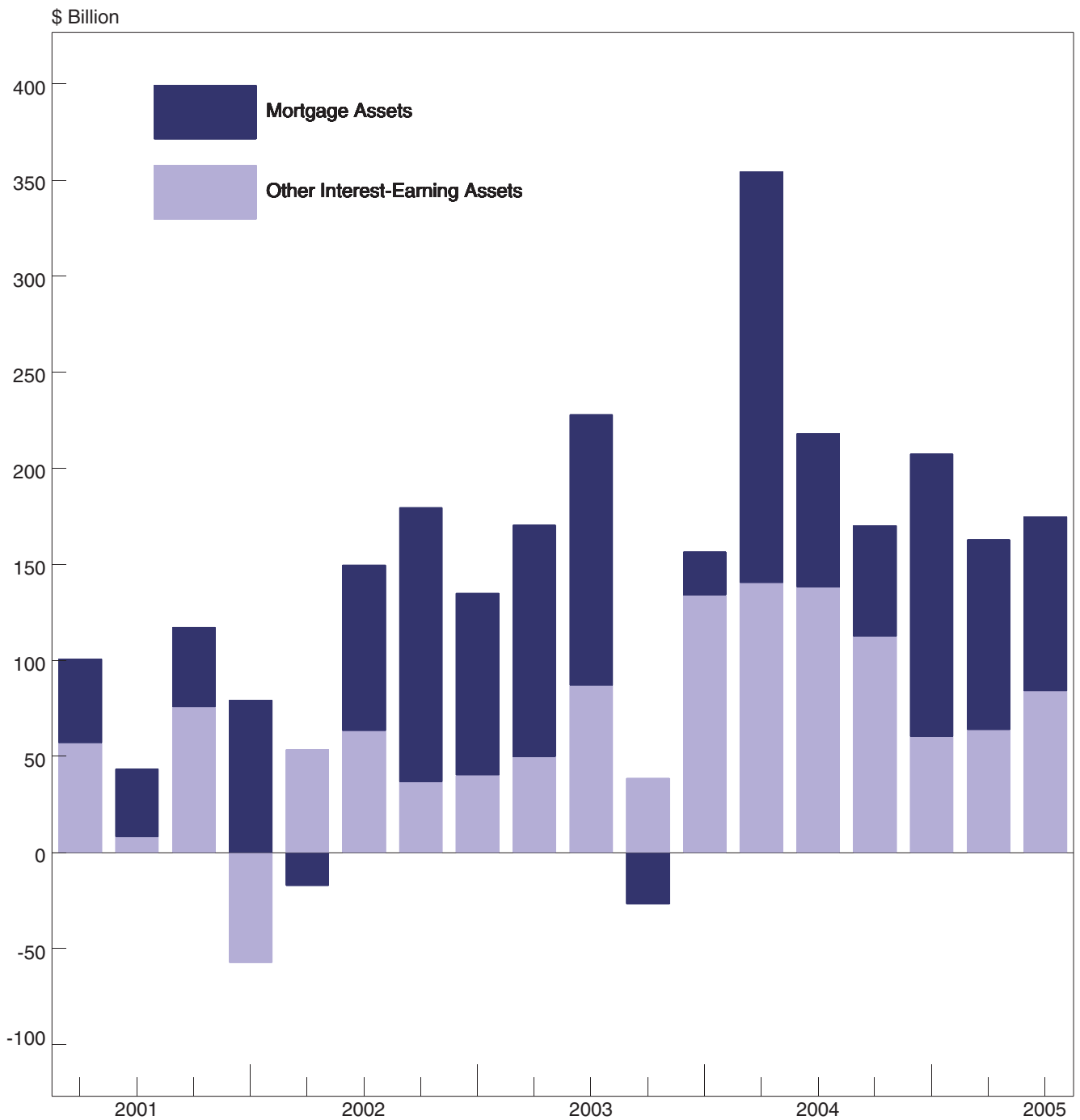
Commercial Borrowers	\$1,751	\$2,055	\$2,484	\$2,515	\$2,865	\$3,014
Consumer Loans	1,769	1,907	2,163	2,542	3,258	3,394

Loans to 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

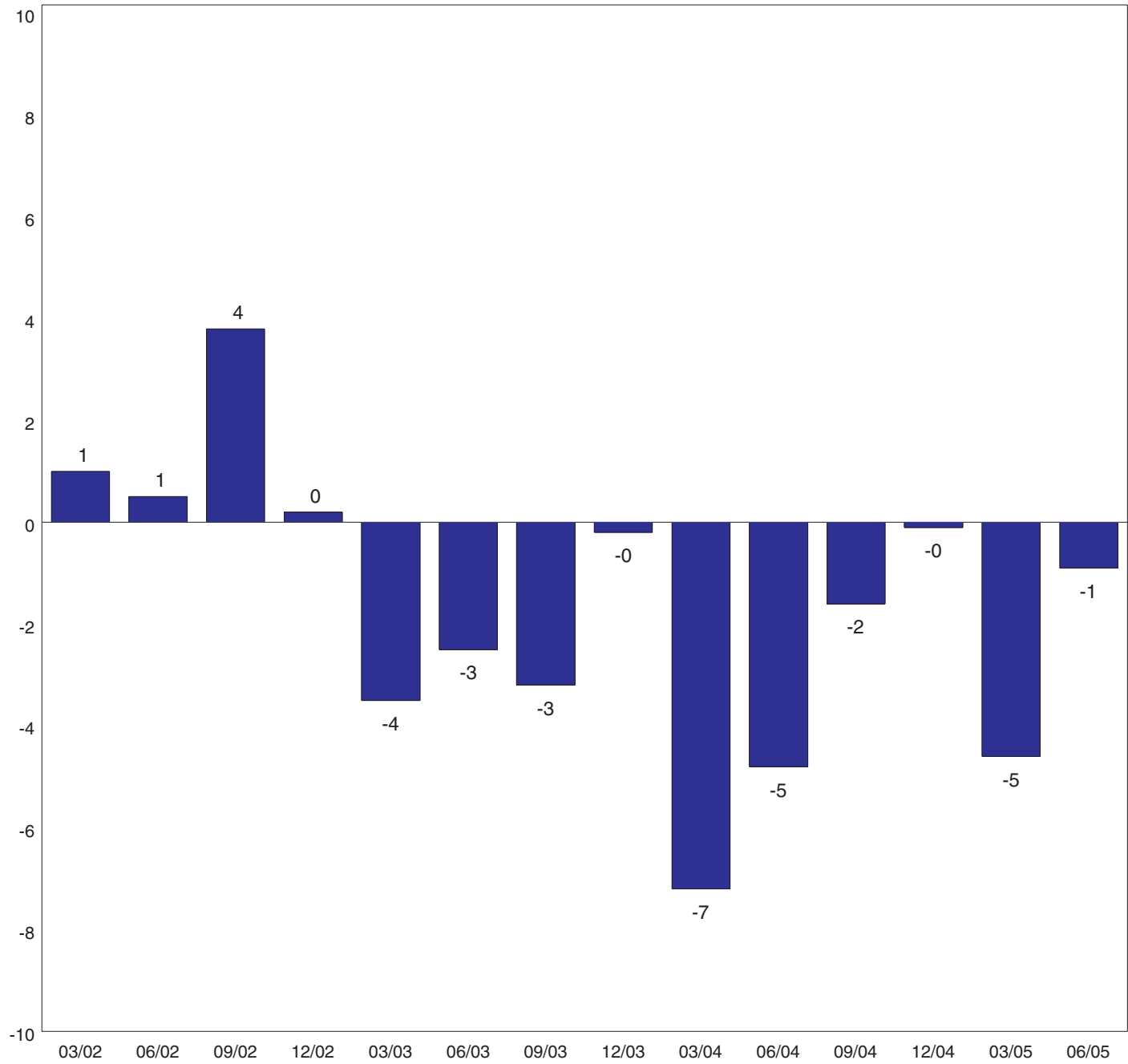
2001-2005



Quarterly Change in Noncurrent Loans & Net Charge-Offs

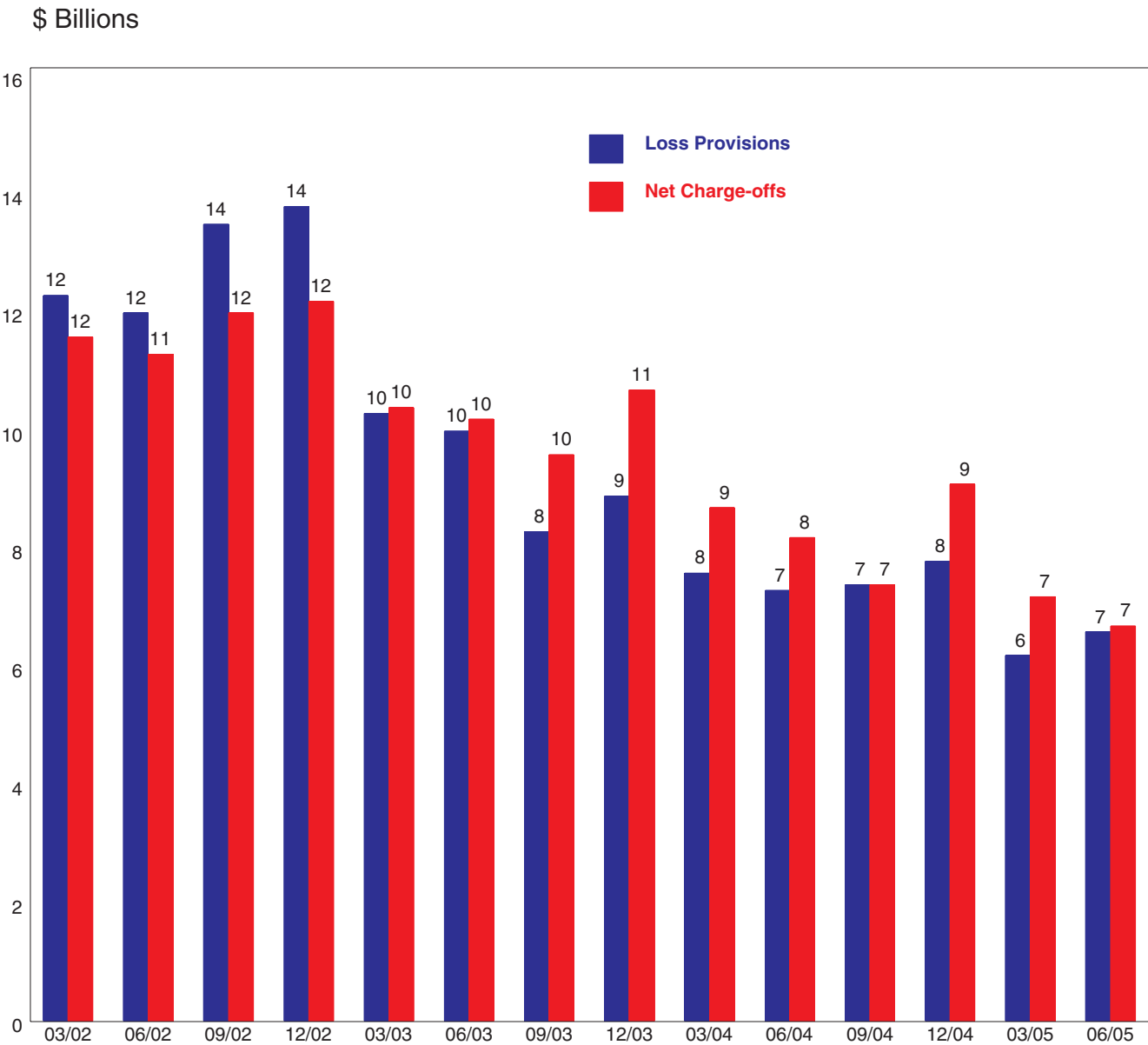
2002-2005

\$ Billions

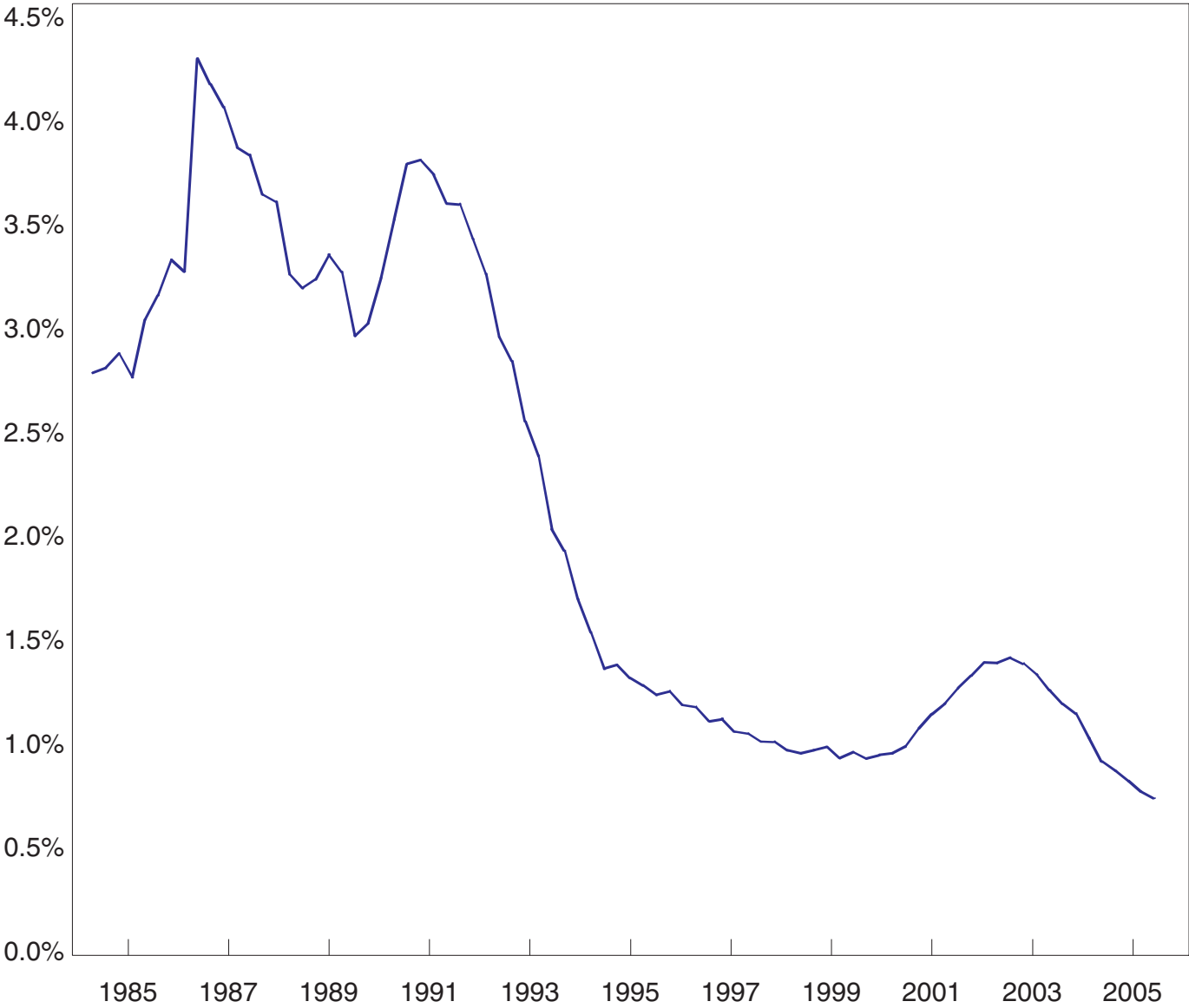


Quarterly Net Charge-Offs vs. Loan Loss Provisions

2002-2005

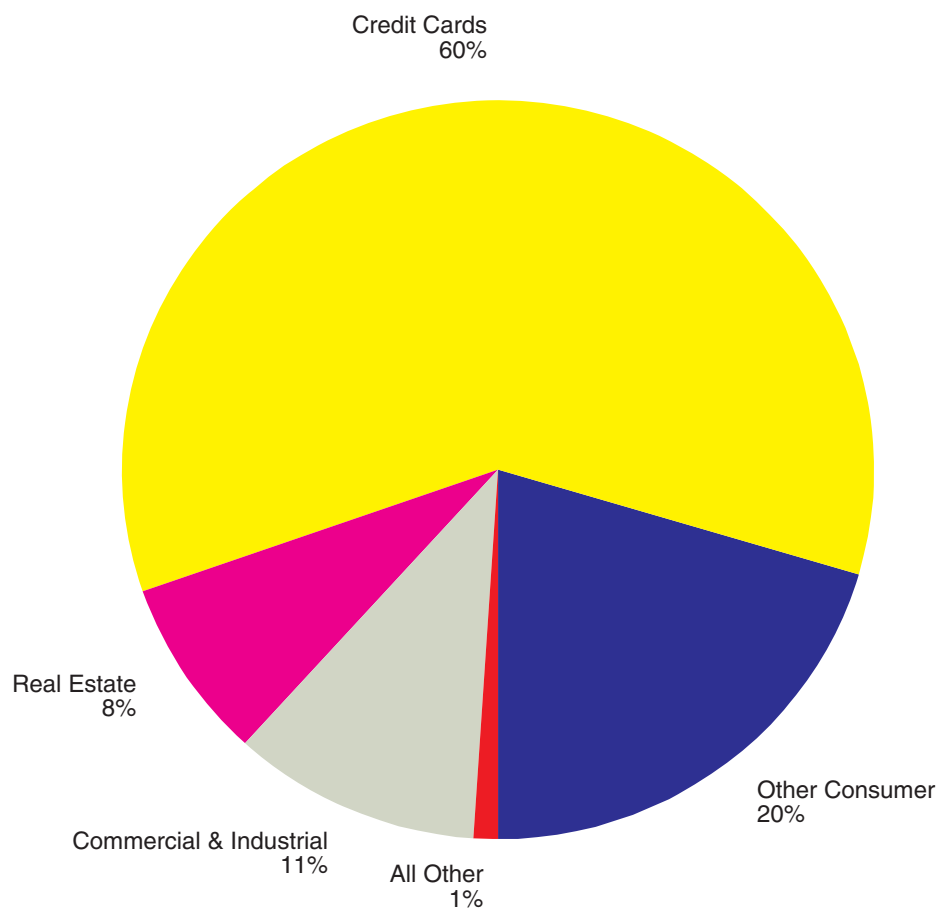


**Noncurrent Loan Rate,
Total Loans & Leases**
1985-2005



Composition of FDIC-Insured Institutions' Loan Charge-offs

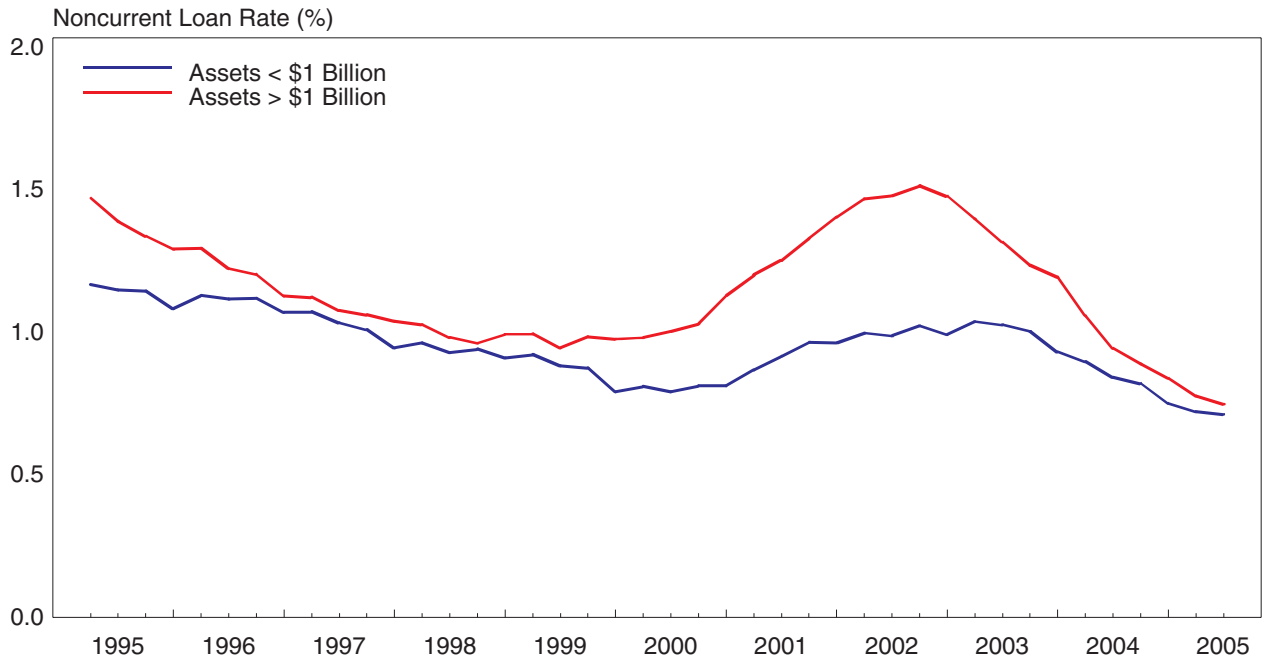
Second Quarter, 2005



Noncurrent Loan Rates

By Asset Size

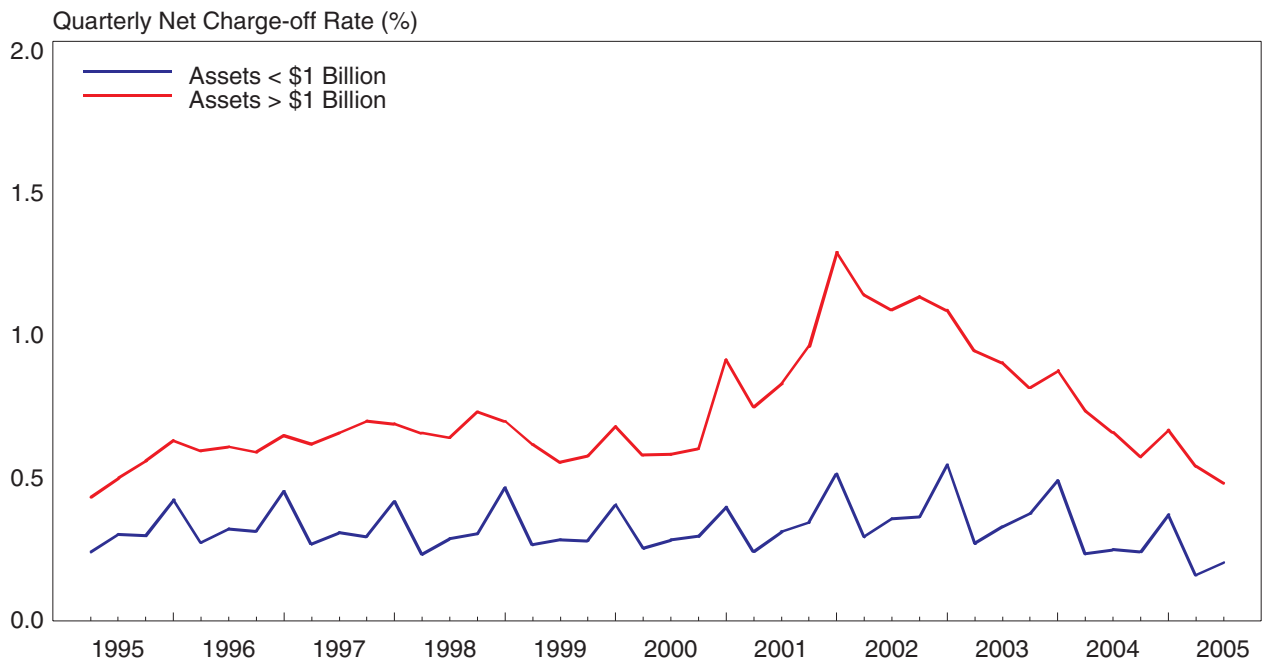
1995 - 2005



Quarterly Net Charge-off Rates

By Asset Size, Annualized

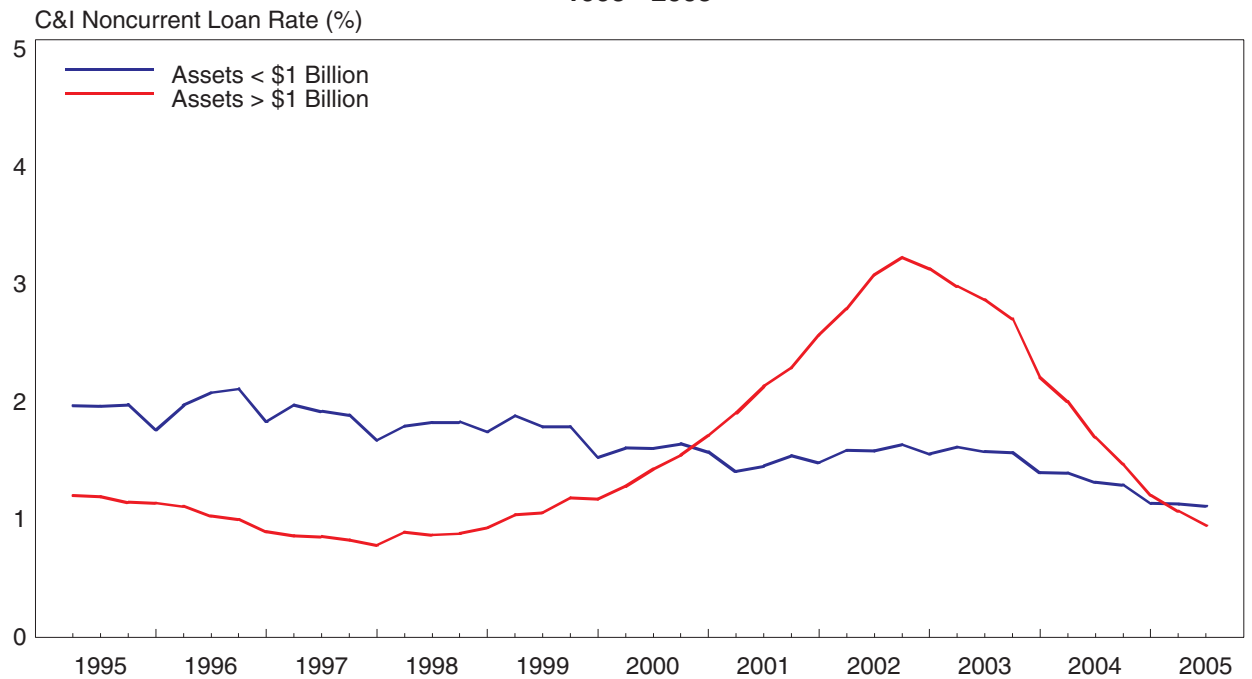
1995 - 2005



Noncurrent C & I Loan Rates

By Asset Size

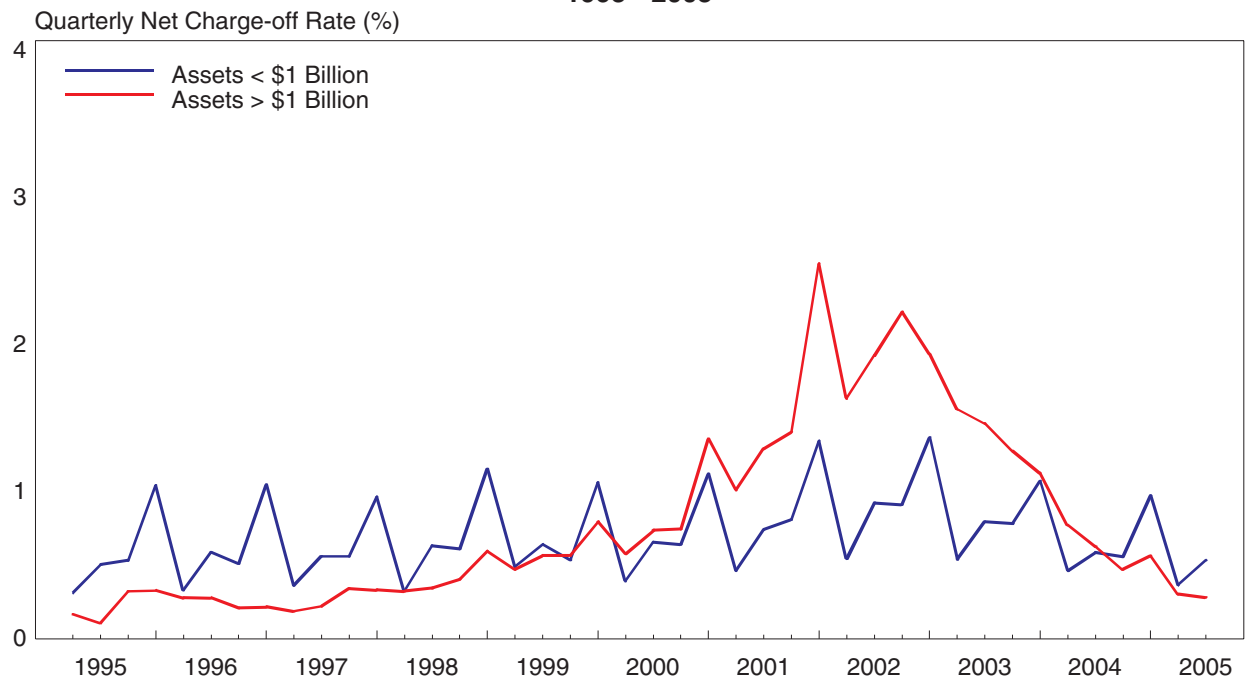
1995 - 2005



Quarterly Net Charge-off Rates on C & I Loans

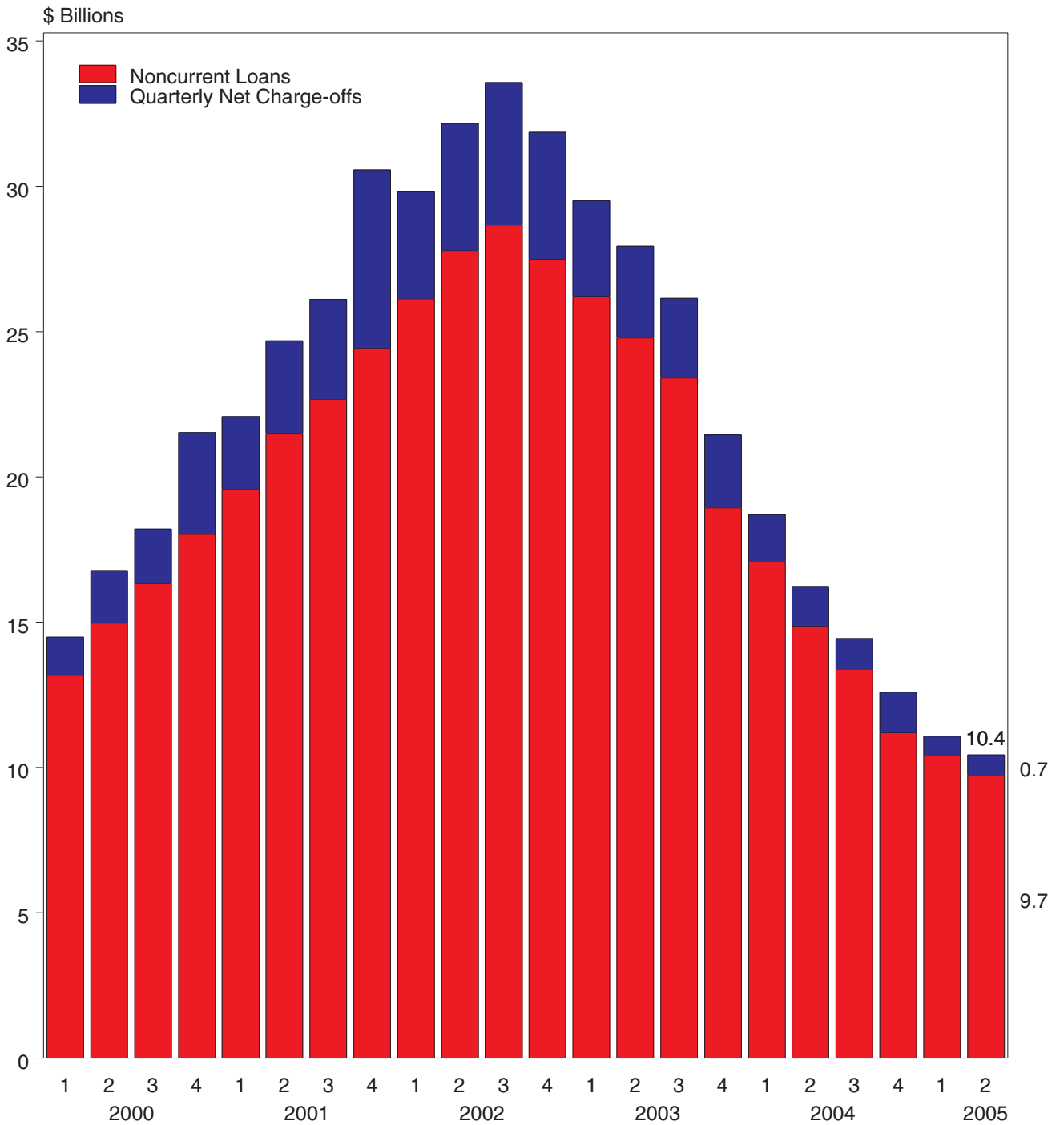
By Asset Size

1995 - 2005



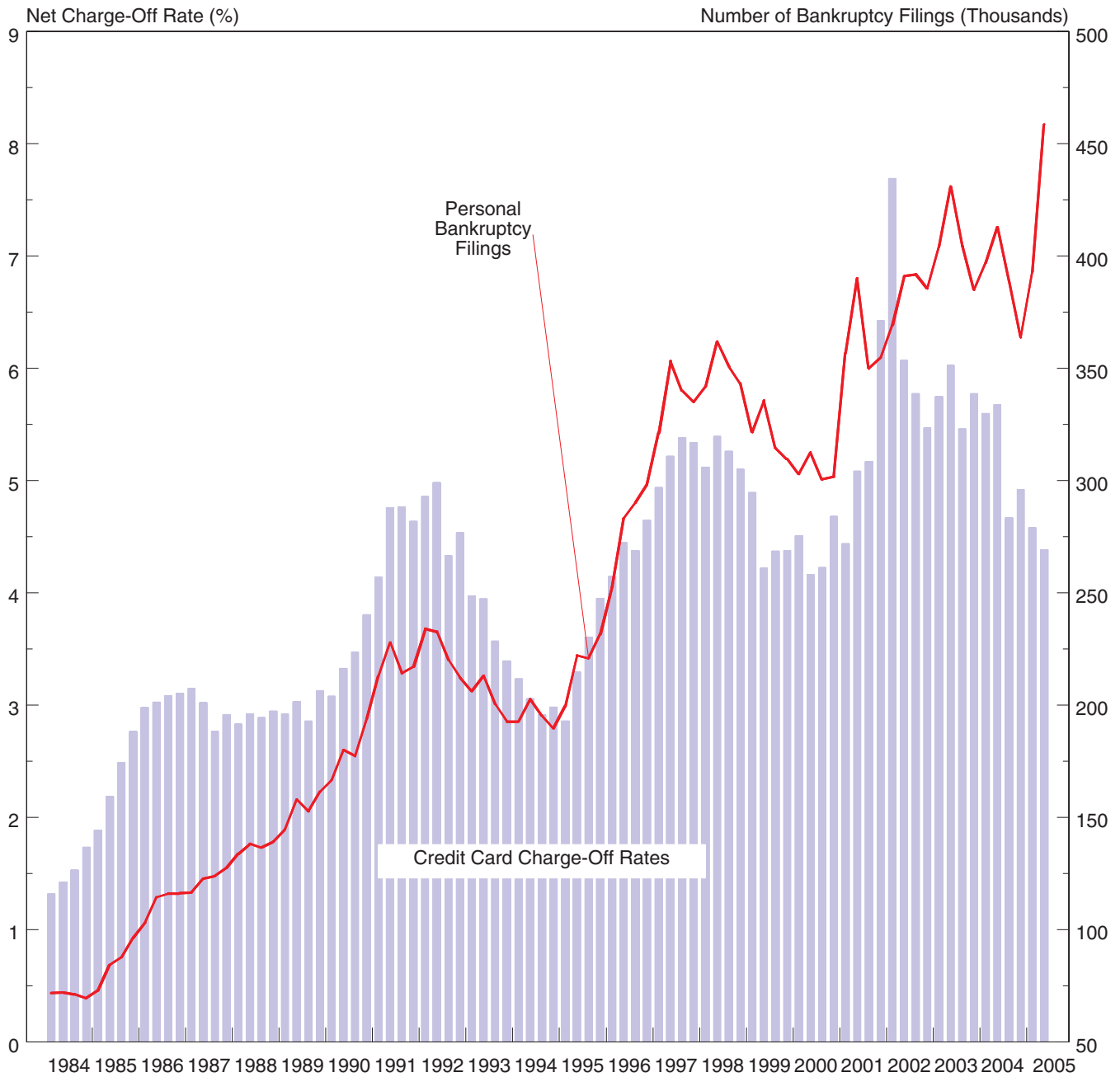
Credit Quality of C & I Loans

2000 - 2005



Credit Card Loss Rates and Personal Bankruptcy Filings

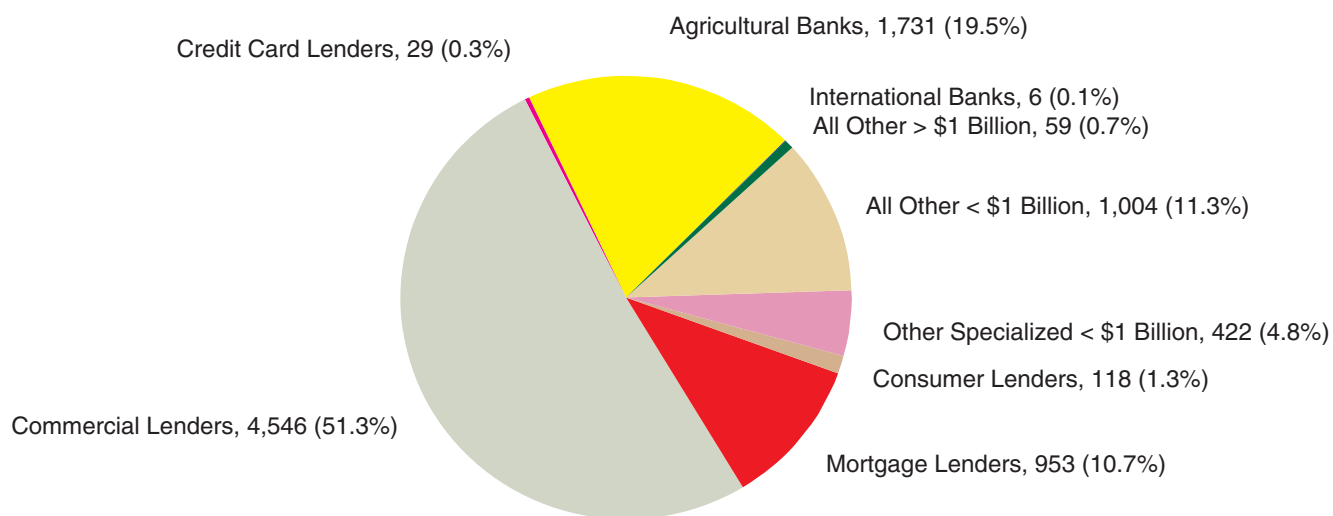
1984-2005



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

Number of Institutions By Asset Concentration Group

June 30, 2005

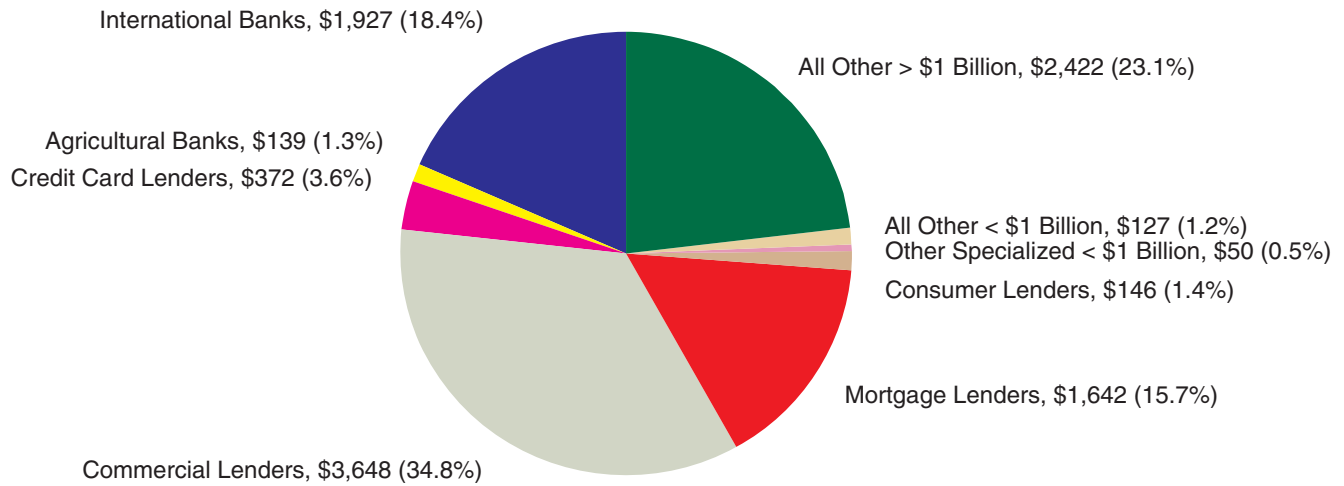


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/05	6	1,731	29	4,546	953	118	422	1,004	59
12/04	5	1,730	34	4,424	990	132	465	1,120	75
12/03	6	1,766	36	4,254	1,033	157	529	1,309	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132
12/93	11	2,951	63	3,305	2,153	323	1,224	3,109	145
12/92	11	3,021	68	3,342	2,327	319	1,388	3,315	143
12/91	10	3,120	73	3,668	2,395	379	1,371	3,426	131
12/90	10	3,114	73	4,147	2,338	463	1,396	3,678	117
12/89	12	3,184	68	4,590	2,367	519	1,429	3,810	95
12/88	13	3,259	53	4,768	2,364	550	1,523	3,940	91
12/87	13	3,364	58	5,157	2,315	505	1,719	4,096	98

Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2005

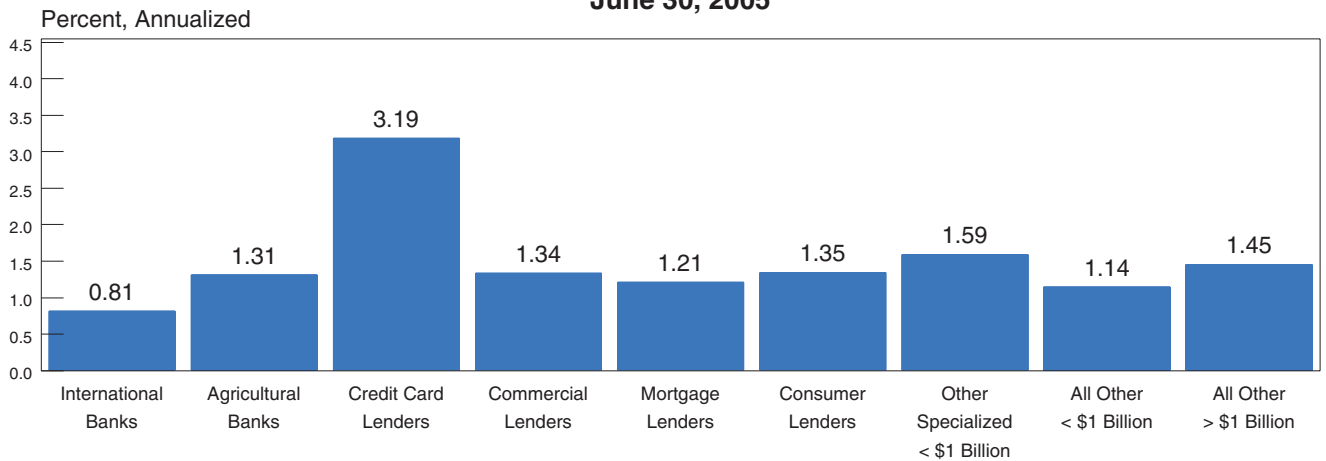


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/05	1,927	139	372	3,648	1,642	146	50	127	2,422
12/04	1,881	138	382	3,302	1,504	104	52	144	2,598
12/03	1,448	129	348	2,924	1,658	147	61	172	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	223	2,166	932	134	70	291	480
12/95	1,046	118	169	1,922	935	114	82	315	641
12/94	960	119	134	1,675	926	92	92	306	719
12/93	831	120	102	1,561	920	85	119	329	663
12/92	754	117	93	1,666	861	60	131	342	551
12/91	637	114	94	1,989	798	65	112	333	446
12/90	625	108	87	2,206	828	61	102	329	381
12/89	712	102	82	2,264	854	82	100	317	305
12/88	699	99	67	2,224	858	75	102	315	298
12/87	711	100	50	2,010	847	62	119	325	278

Performance Ratios By Asset Concentration Group

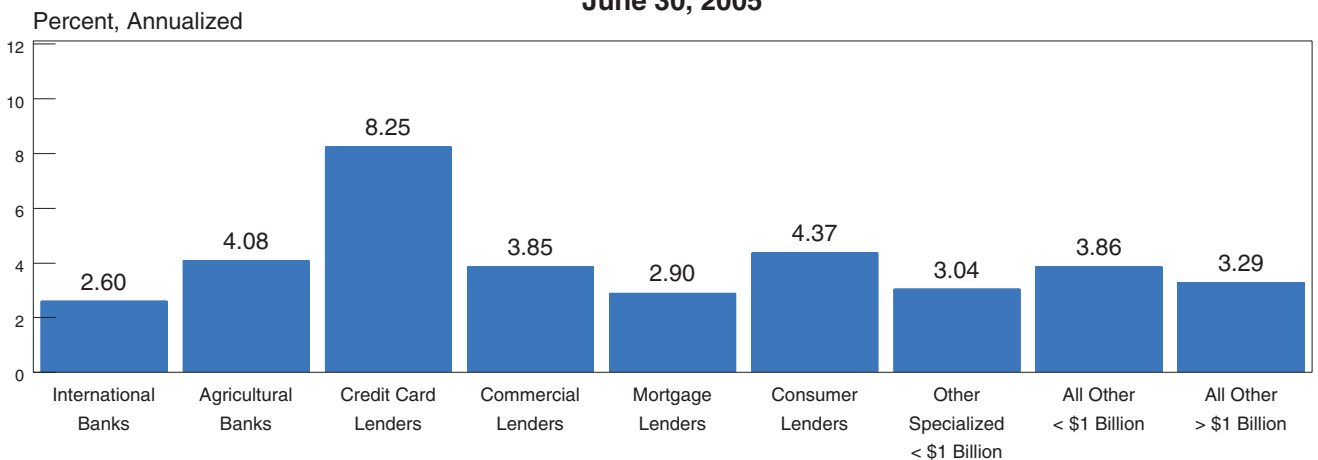
Return on Assets (YTD)

June 30, 2005



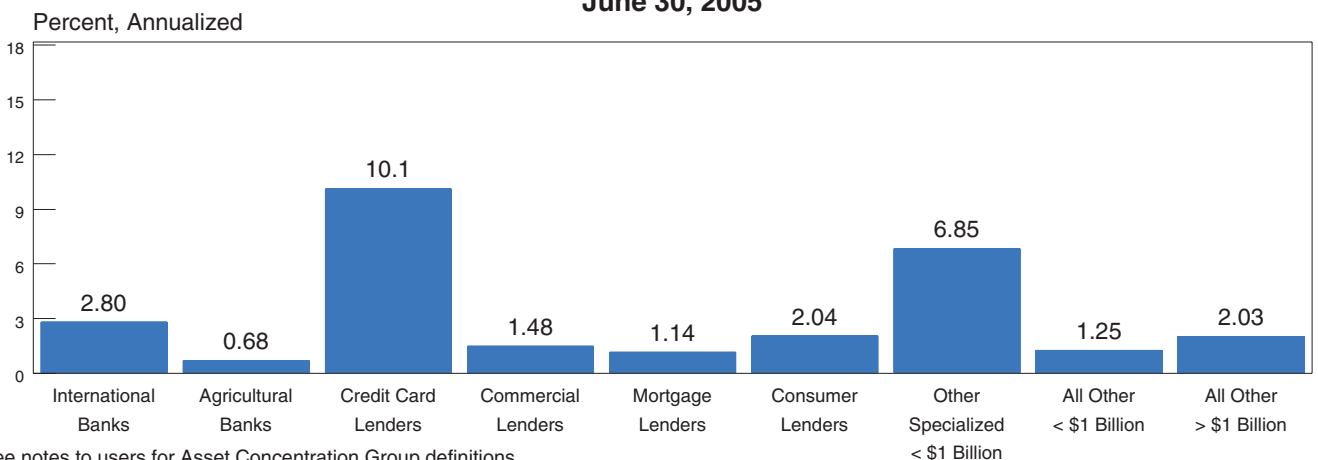
Net Interest Margin (YTD)

June 30, 2005



Noninterest Income to Assets (YTD)

June 30, 2005

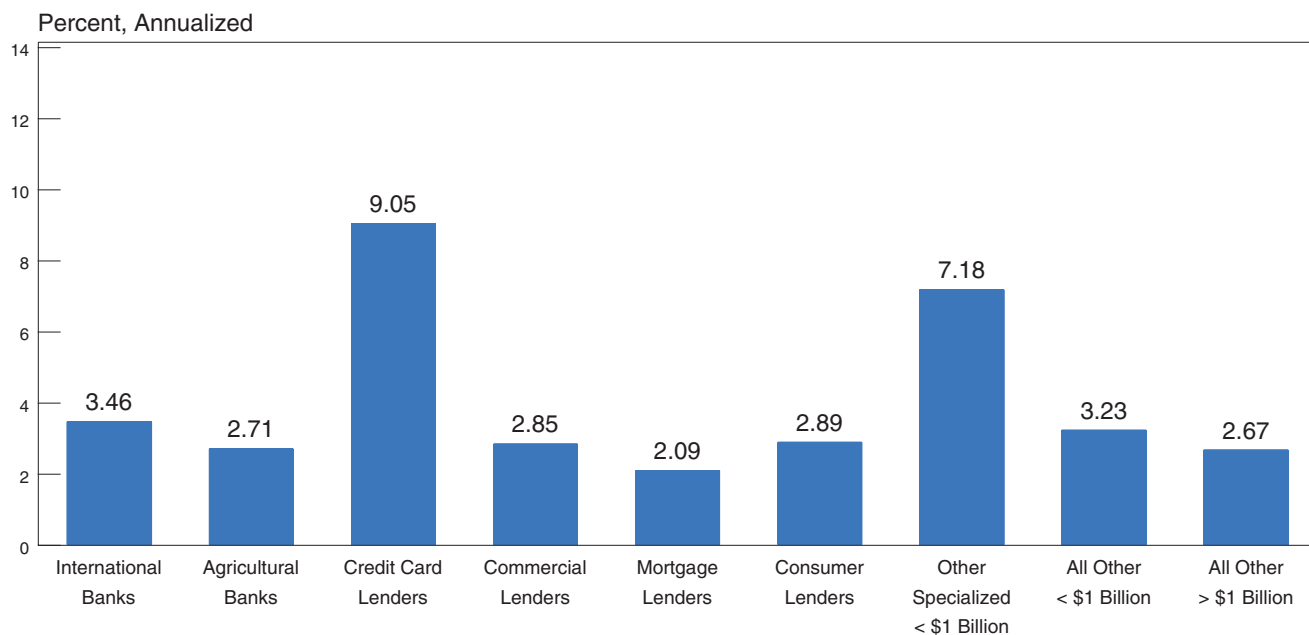


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

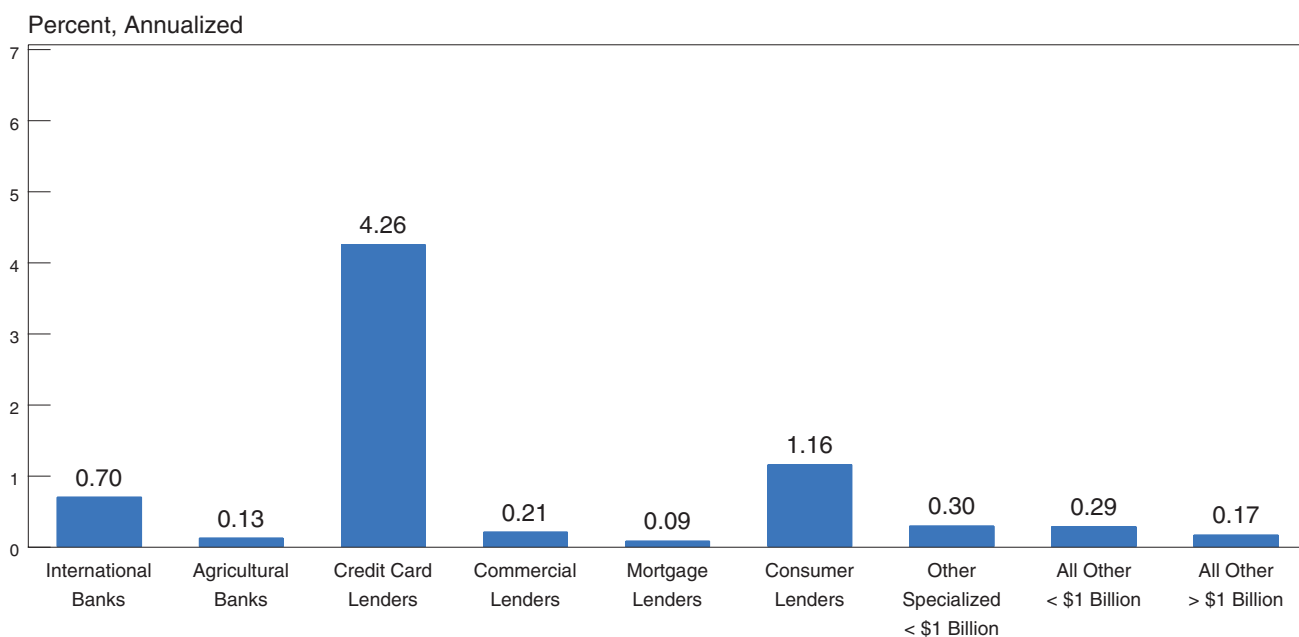
Noninterest Expense to Assets (YTD)

June 30, 2005



Net Charge-offs to Loans and Leases (YTD)

June 30, 2005

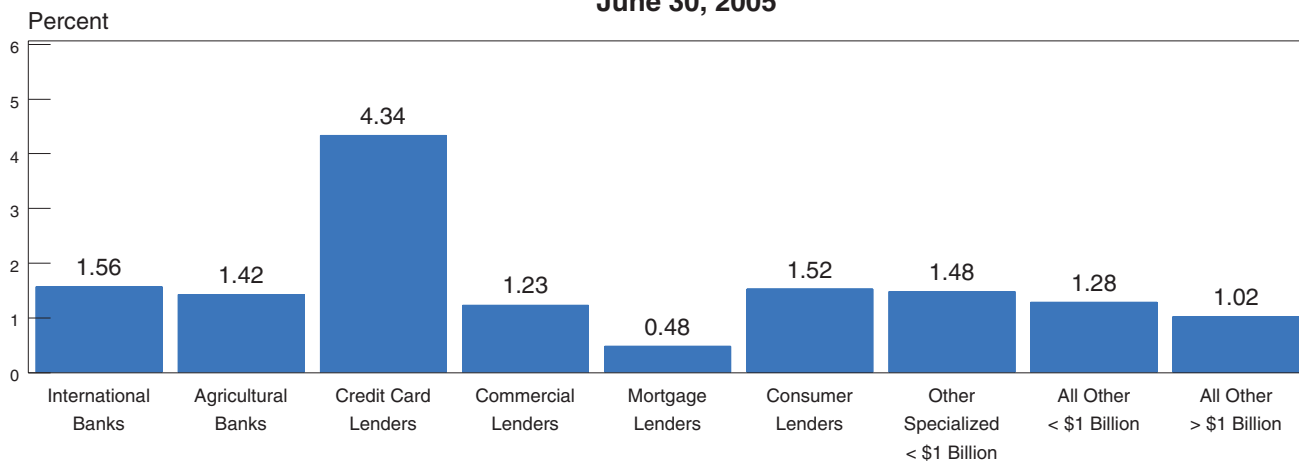


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

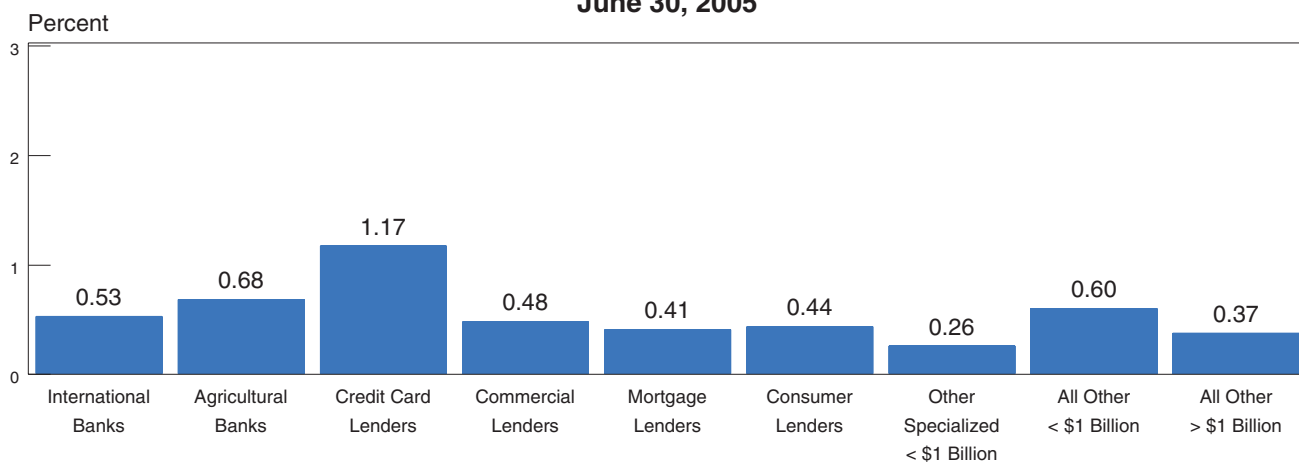
Loss Allowance To Loans and Leases

June 30, 2005



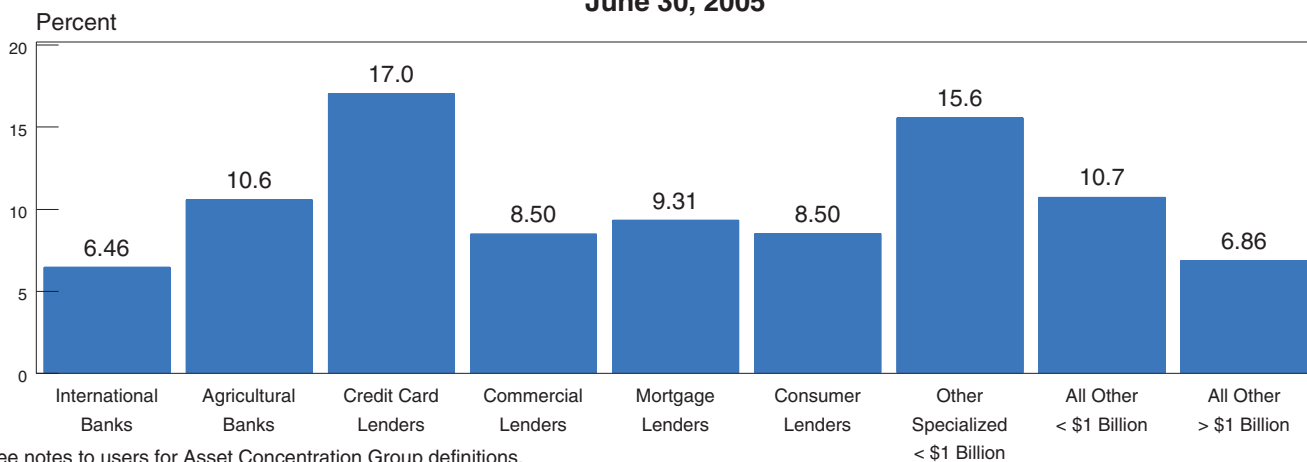
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2005



Core Capital (Leverage) Ratio

June 30, 2005



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

Return On Average Assets By Asset Concentration Group

1987 - 2005, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/05	0.81	1.31	3.19	1.34	1.21	1.35	1.59	1.14	1.45
06/04	0.89	1.26	3.97	1.35	1.22	1.58	1.36	1.10	1.29
06/03	1.06	1.24	3.79	1.32	1.51	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77
06/99	0.84	1.21	3.46	1.29	1.03	1.33	1.57	1.39	1.40
06/98	0.88	1.30	2.61	1.27	1.10	1.31	1.63	1.22	1.49
06/97	1.00	1.29	1.63	1.31	0.97	1.31	1.61	1.26	1.28
06/96	0.88	1.27	1.94	1.31	0.92	1.28	1.29	1.25	1.10
06/95	0.74	1.22	2.97	1.15	0.78	1.13	0.75	1.18	1.17
06/94	0.83	1.25	4.13	1.03	0.68	1.30	1.08	1.19	1.19
06/93	1.00	1.35	3.48	1.00	0.86	1.46	0.95	1.31	0.97
06/92	0.57	1.28	2.86	0.69	0.81	1.08	1.19	1.14	0.88
06/91	0.53	1.09	2.36	0.01	0.33	0.59	0.46	0.81	0.70
06/90	0.53	1.04	2.50	0.09	-0.09	-0.12	0.68	0.78	0.41
06/89	0.88	1.14	2.11	0.25	-0.06	0.69	0.52	0.72	0.22
06/88	0.93	1.00	1.86	-0.33	0.18	0.45	0.30	0.67	0.26
06/87	-2.51	0.76	1.57	-0.23	0.52	0.79	0.75	0.73	0.65

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

Net Interest Margin By Asset Concentration Group

1987 - 2005, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/05	2.60	4.08	8.25	3.85	2.90	4.37	3.04	3.86	3.29
06/04	2.84	4.02	8.91	3.92	3.16	4.79	2.94	3.83	3.16
06/03	3.08	4.01	8.17	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48
06/99	3.11	4.11	8.18	4.19	3.07	4.69	3.39	4.18	3.86
06/98	2.97	4.27	7.92	4.29	3.14	4.55	3.93	4.31	4.08
06/97	3.04	4.34	7.85	4.46	3.23	5.17	3.81	4.44	4.28
06/96	3.25	4.28	7.78	4.32	3.21	5.10	3.71	4.41	4.07
06/95	3.43	4.36	8.36	4.37	3.09	4.73	3.78	4.48	4.13
06/94	3.44	4.29	9.47	4.37	3.37	5.05	3.78	4.46	4.21
06/93	3.56	4.37	9.65	4.45	3.59	5.48	3.82	4.64	4.36
06/92	3.29	4.37	9.51	4.27	3.37	5.22	3.91	4.56	4.12
06/91	3.02	4.10	9.30	3.75	2.76	4.33	3.22	4.21	3.28
06/90	2.87	4.06	8.97	3.59	2.30	3.74	3.37	4.08	2.54
06/89	3.11	4.18	8.01	3.59	1.90	4.28	3.36	4.15	2.14
06/88	2.97	4.05	9.32	3.44	2.08	4.06	3.08	3.91	2.53
06/87	2.90	3.99	9.57	3.49	2.37	4.16	3.45	4.02	3.09

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

Net Charge-offs as a Percent of Average Loans and Leases

By Asset Concentration Group

1987 - 2005, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/05	0.70	0.13	4.26	0.21	0.09	1.16	0.30	0.29	0.17
06/04	1.13	0.15	5.03	0.32	0.12	1.29	0.50	0.27	0.29
06/03	1.42	0.20	5.36	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.56	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50
06/99	0.46	0.19	4.18	0.39	0.13	0.54	0.20	0.26	0.43
06/98	0.47	0.15	4.84	0.33	0.17	0.69	0.70	0.24	0.55
06/97	0.21	0.19	4.66	0.31	0.20	0.98	0.30	0.24	0.74
06/96	0.40	0.18	4.04	0.32	0.26	0.79	0.13	0.22	0.44
06/95	0.20	0.10	2.99	0.35	0.27	0.40	0.43	0.17	0.34
06/94	0.73	0.10	3.14	0.43	0.44	0.51	0.13	0.15	0.38
06/93	1.24	0.16	3.99	0.75	0.55	0.68	0.48	0.32	1.14
06/92	1.71	0.31	4.95	0.96	0.47	0.71	0.55	0.42	1.03
06/91	2.30	0.28	4.71	1.23	0.45	0.83	0.69	0.55	1.03
06/90	2.80	0.39	3.91	1.05	0.36	0.69	0.80	0.54	0.80
06/89	1.13	0.44	3.66	0.59	0.04	0.32	0.69	0.43	0.36
06/88	0.76	0.65	3.64	0.85	0.02	0.44	0.76	0.49	0.43
06/87	0.75	1.18	4.29	0.54	0.01	0.32	0.59	0.56	0.38

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

Percent of Loans Noncurrent By Asset Concentration Group

1987 - 2005

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/05	1.20	0.90	1.58	0.60	0.51	0.55	0.79	0.88	0.63
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
12/93	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
12/92	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36
12/91	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
12/90	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
12/89	5.47	2.00	1.96	3.43	2.68	2.22	3.81	2.10	6.24
12/88	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43
12/87	5.85	3.16	1.88	4.20	2.70	2.28	4.05	2.29	2.35

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

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

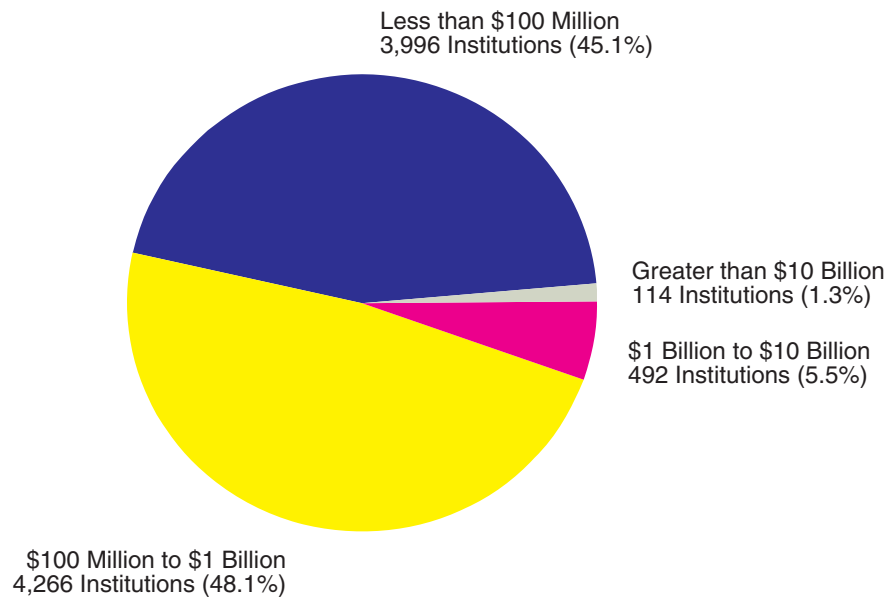
1987 - 2005

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/05	6.46	10.57	17.03	8.50	9.31	8.50	15.56	10.73	6.86
12/04	6.05	10.37	16.63	8.28	9.10	8.81	15.16	10.38	7.20
12/03	6.33	10.10	14.63	8.13	7.36	7.60	14.45	9.94	7.47
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.16
12/01	6.44	10.03	12.41	7.91	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
12/91	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
12/90	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
12/89	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
12/88	4.93	9.43	5.96	6.03	6.88	7.55	9.46	8.00	6.10
12/87	4.15	9.11	8.38	5.84	7.16	7.64	9.15	8.05	5.83

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

Number of Institutions By Asset Size

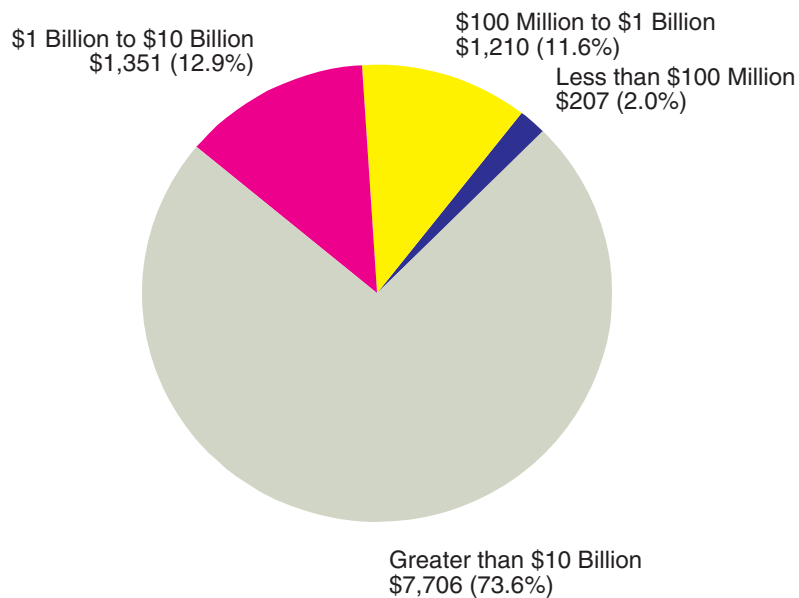
June 30, 2005



Industry Assets By Asset Size

June 30, 2005

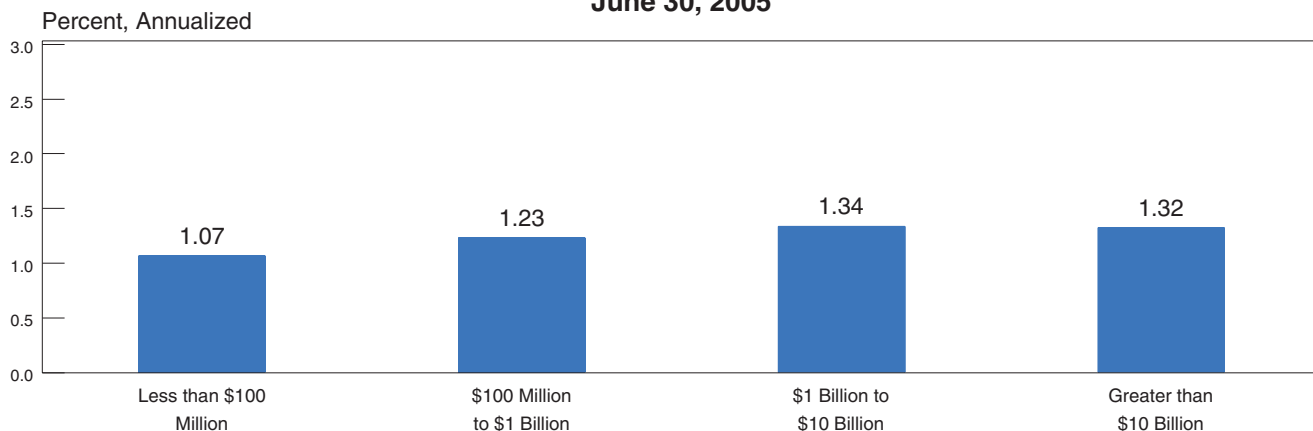
(\$ Billions)



Performance Ratios By Asset Size

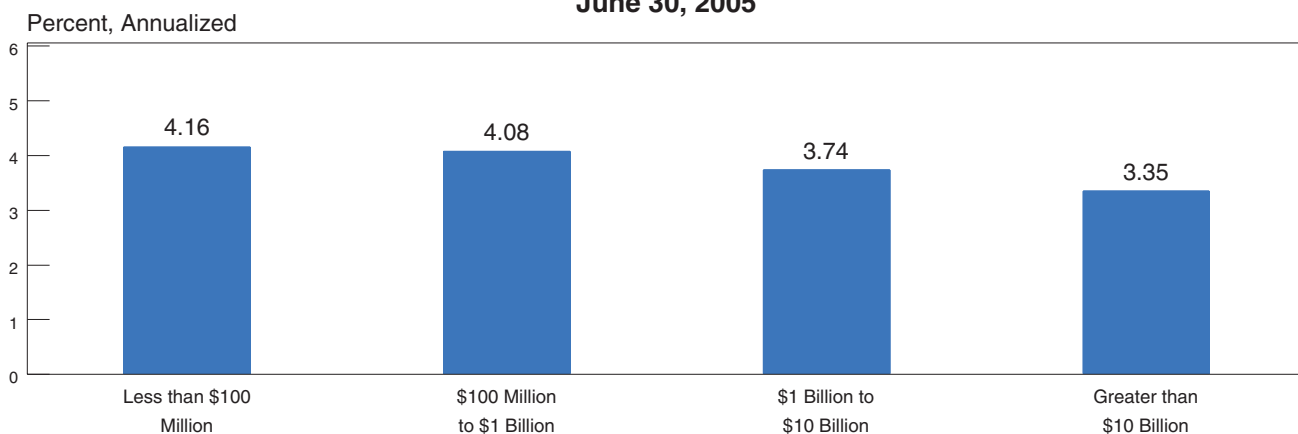
Return on Assets (YTD)

June 30, 2005



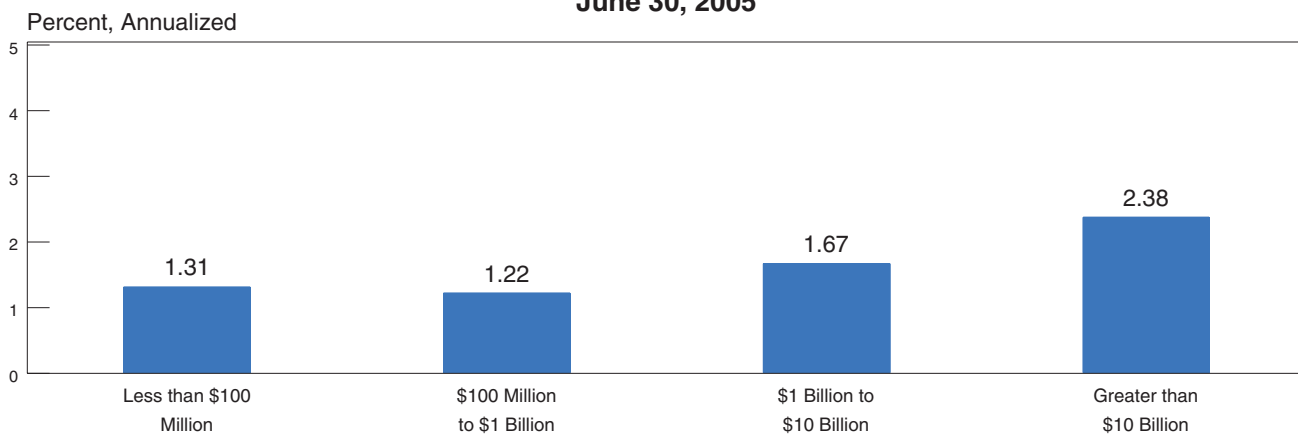
Net Interest Margin (YTD)

June 30, 2005



Noninterest Income to Assets (YTD)

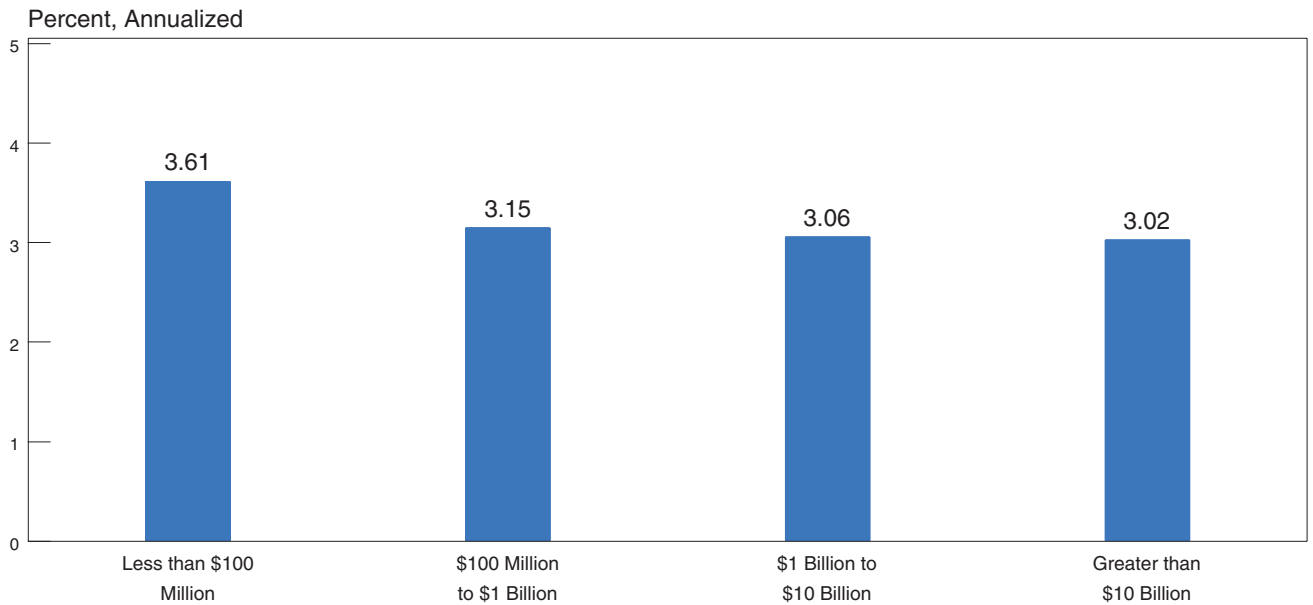
June 30, 2005



Performance Ratios By Asset Size

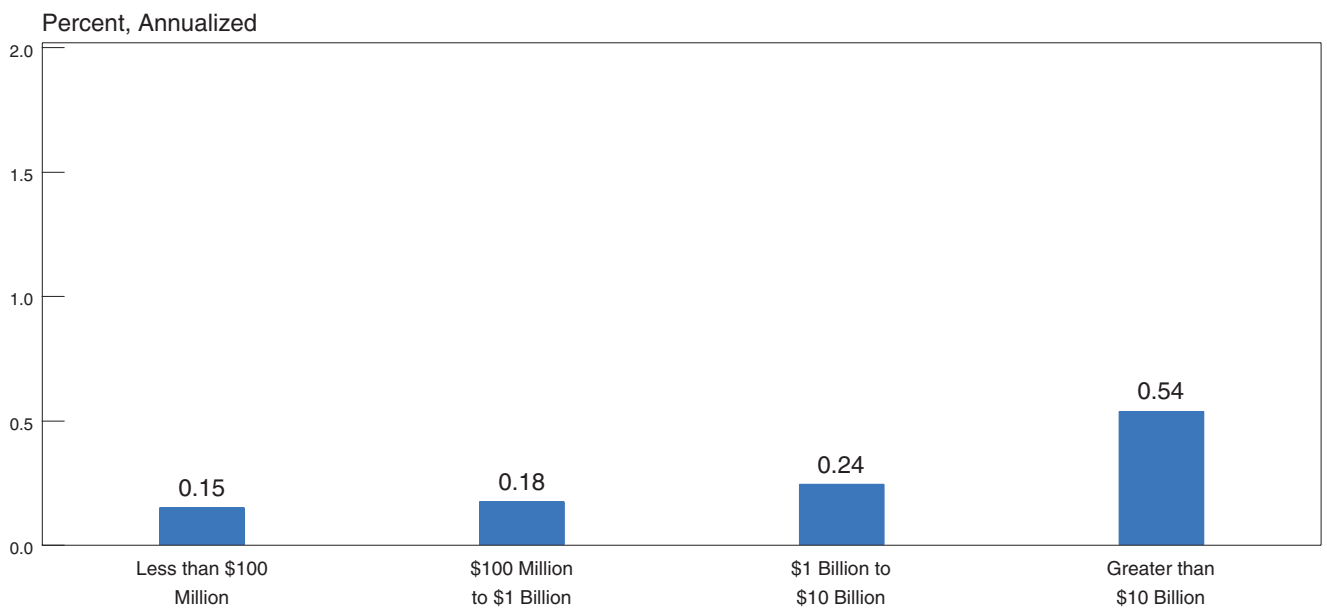
Noninterest Expense to Assets (YTD)

June 30, 2005



Net Charge-offs to Loans and Leases (YTD)

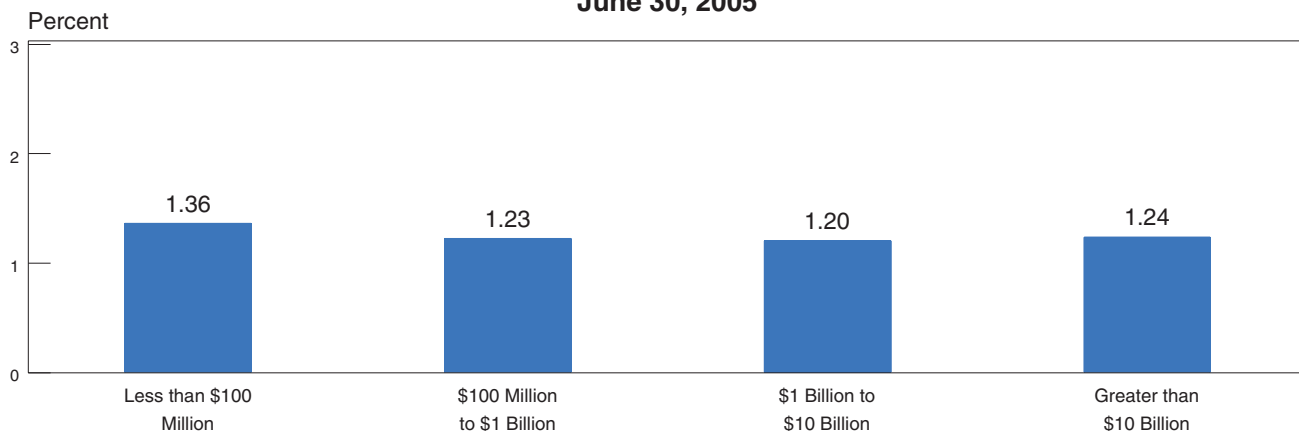
June 30, 2005



Condition Ratios By Asset Size

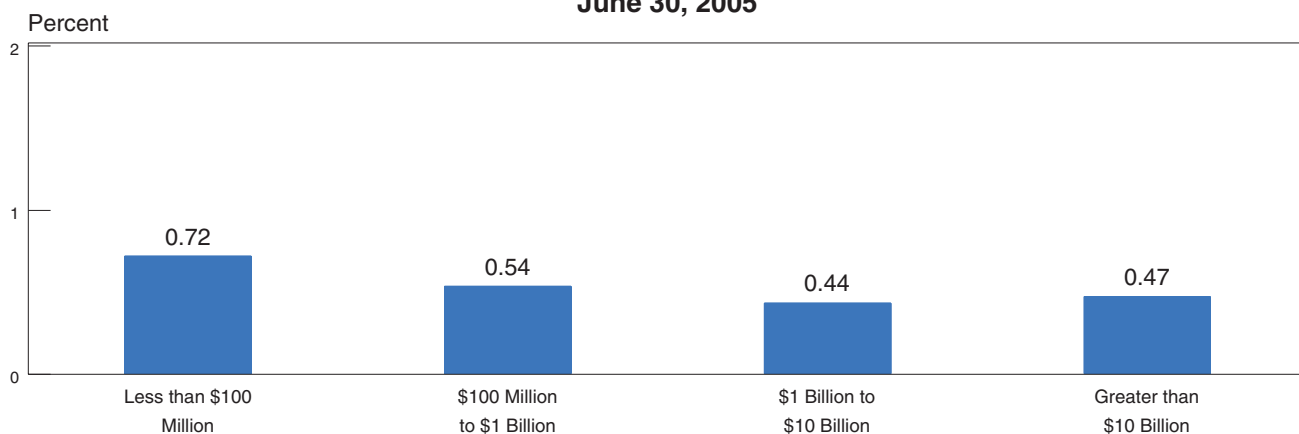
Loss Allowance To Loans and Leases

June 30, 2005



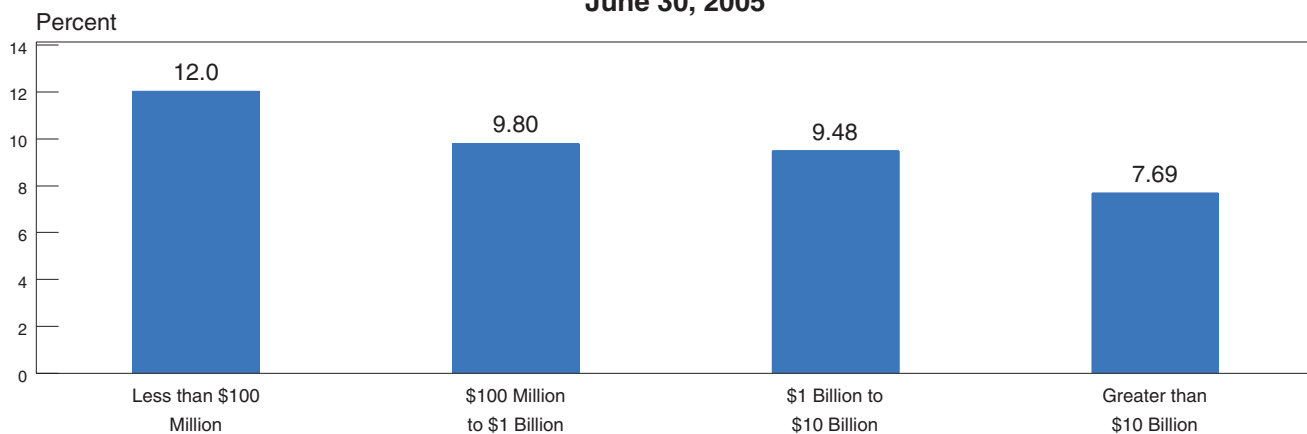
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2005



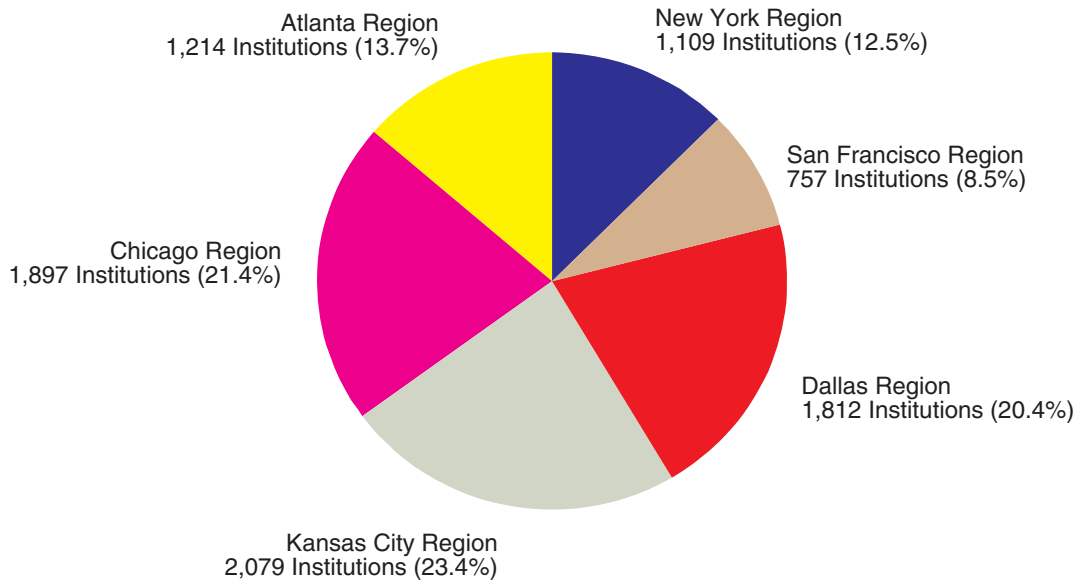
Core Capital (Leverage) Ratio

June 30, 2005



Geographic Distribution of FDIC-Insured Institutions

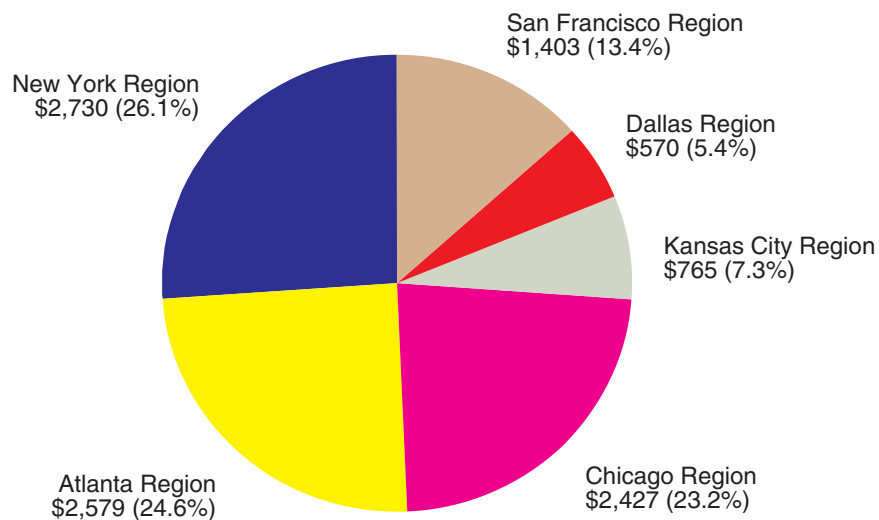
June 30, 2005



Geographic Distribution of Industry Assets

June 30, 2005

(\$ Billions)

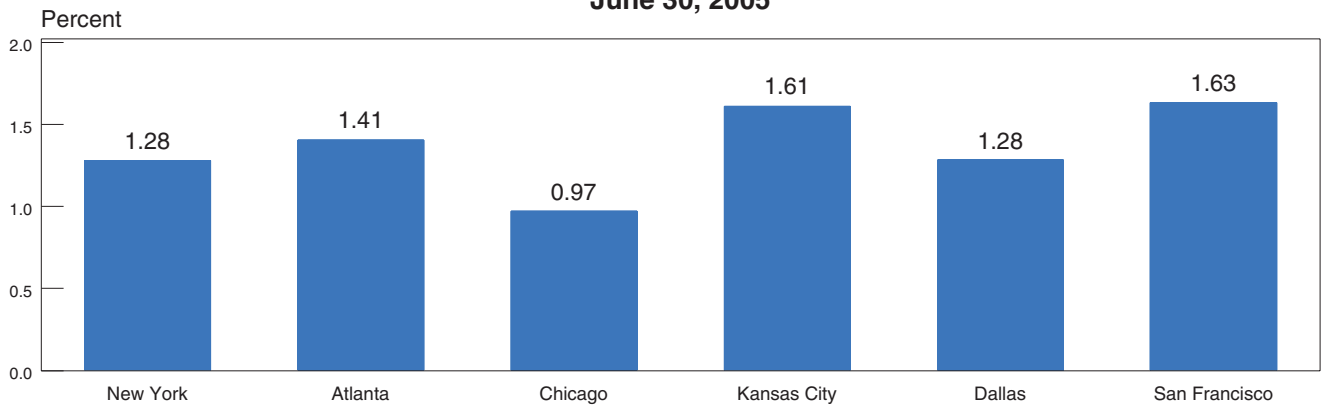


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

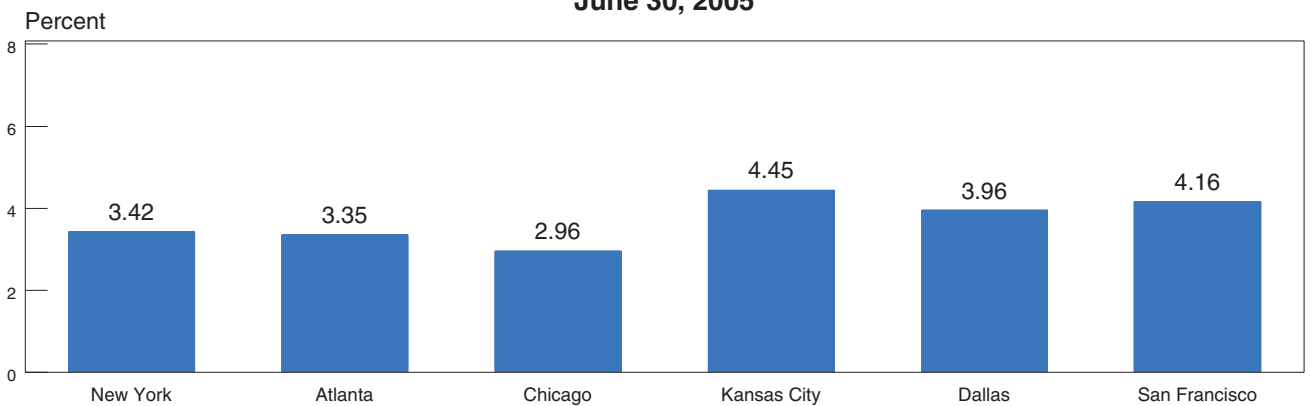
Return on Assets(YTD, Annualized)

June 30, 2005



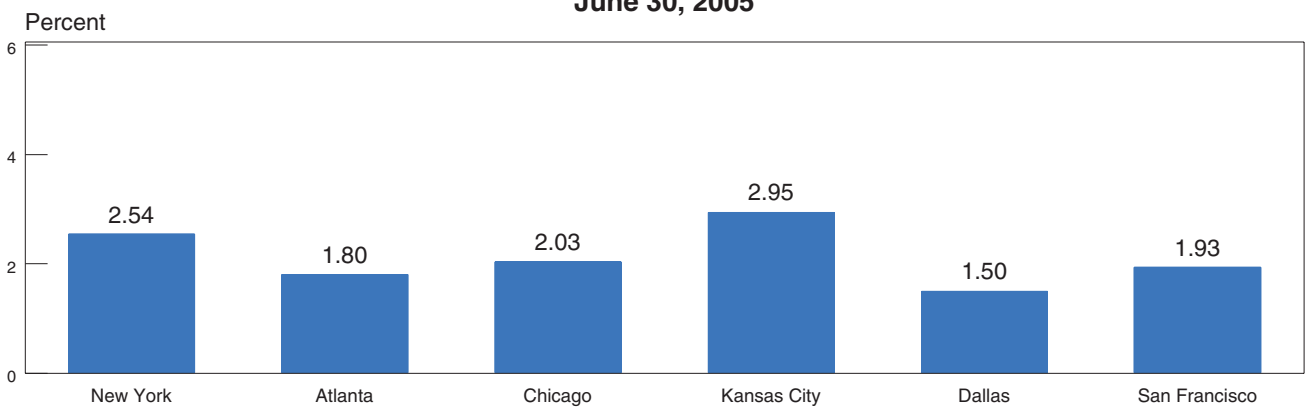
Net Interest Margins(YTD, Annualized)

June 30, 2005



Noninterest Income to Assets(YTD, Annualized)

June 30, 2005



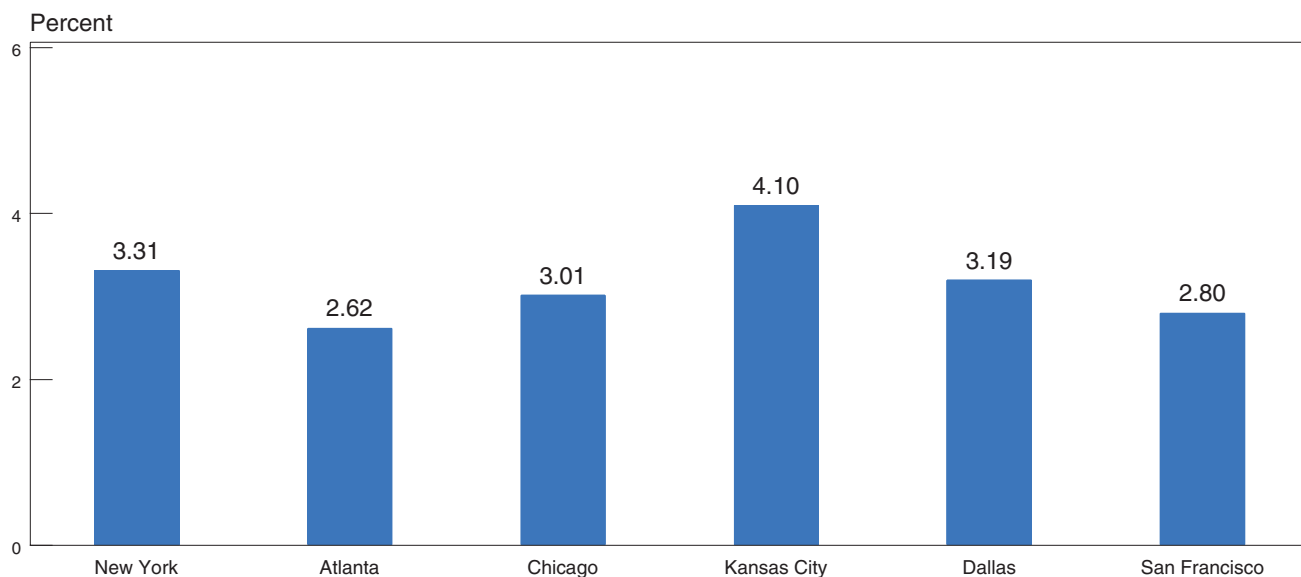
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

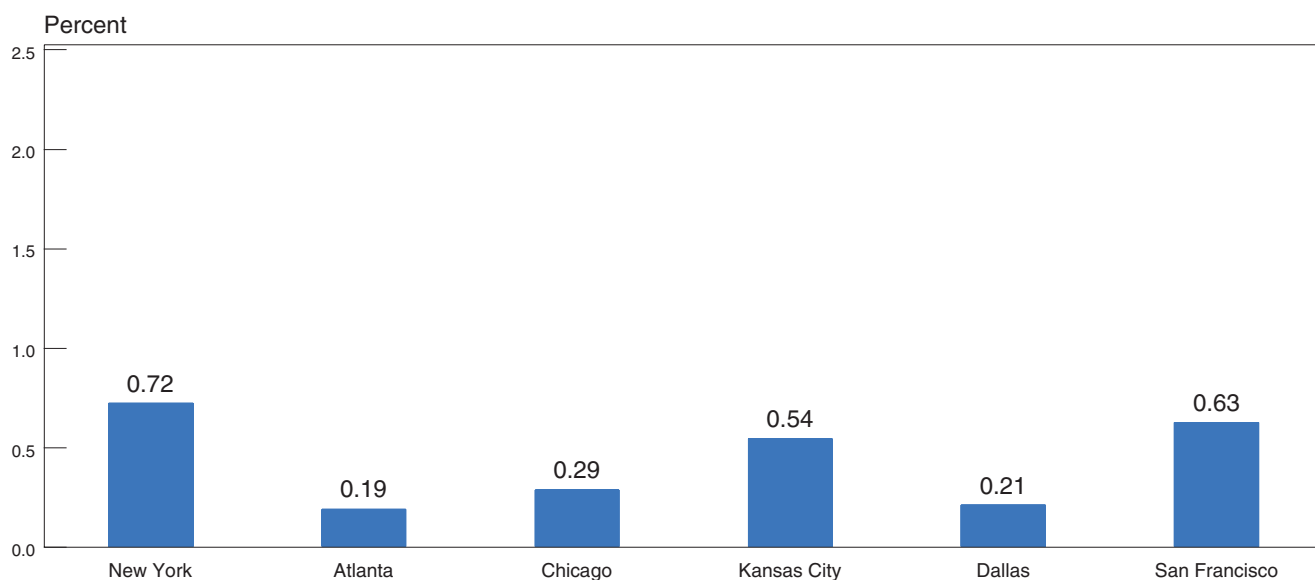
Noninterest Expense to Assets(YTD, Annualized)

June 30, 2005



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

June 30, 2005



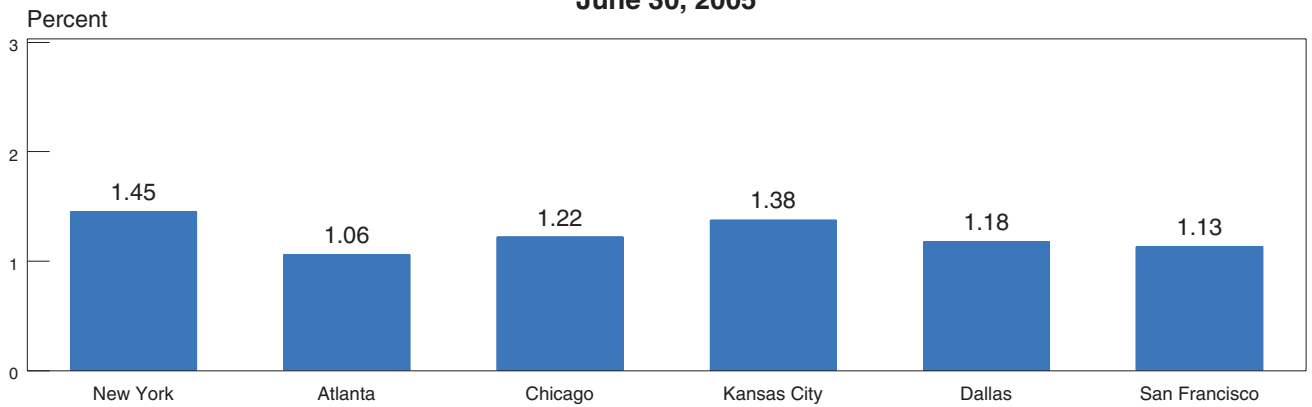
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

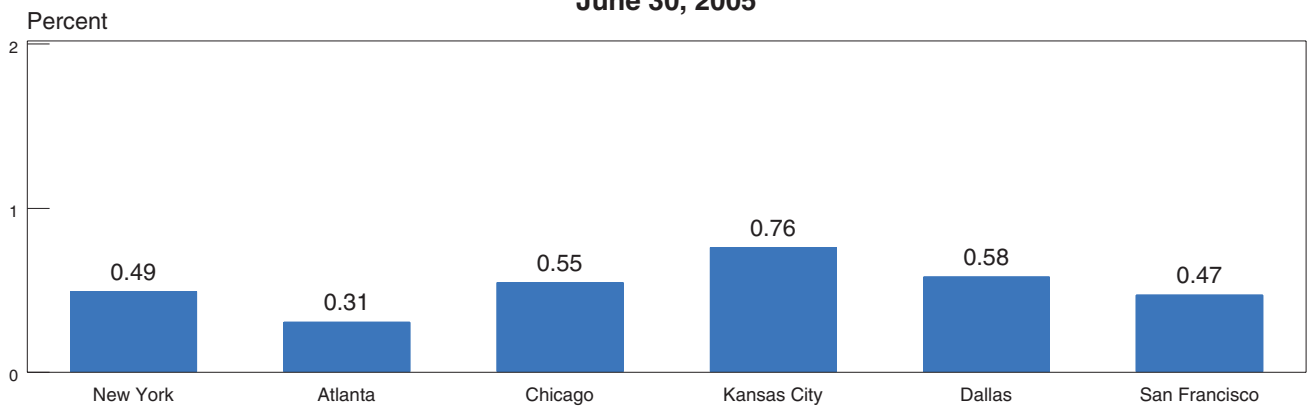
Loss Allowance To Loans and Leases

June 30, 2005



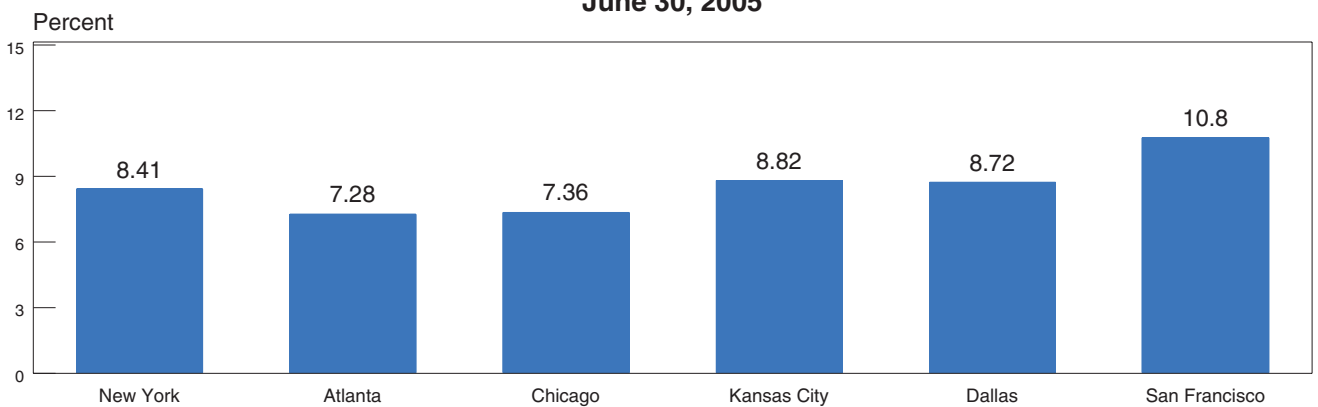
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2005



Core Capital (Leverage) Ratio

June 30, 2005

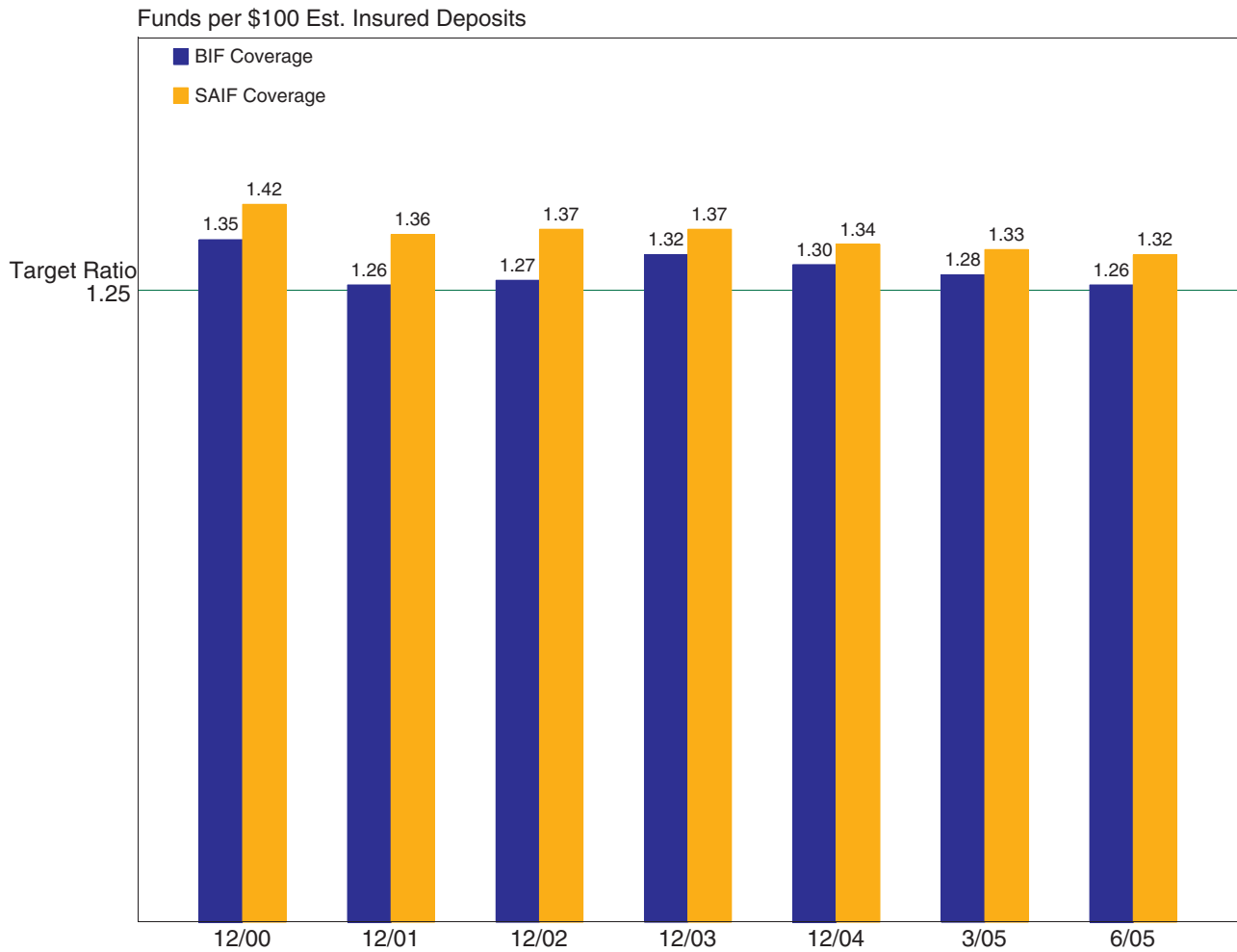


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Insurance Fund Reserve Ratios

December 31, 2000 - June 30, 2005



(\$ Billions)

BIF

Fund Balance	31.0	30.4	32.1	33.8	34.8	34.8	35.1
Est. Insured Deposits	2,299.9	2,408.3	2,524.5	2,556.3	2,672.4	2,724.4	2,777.1

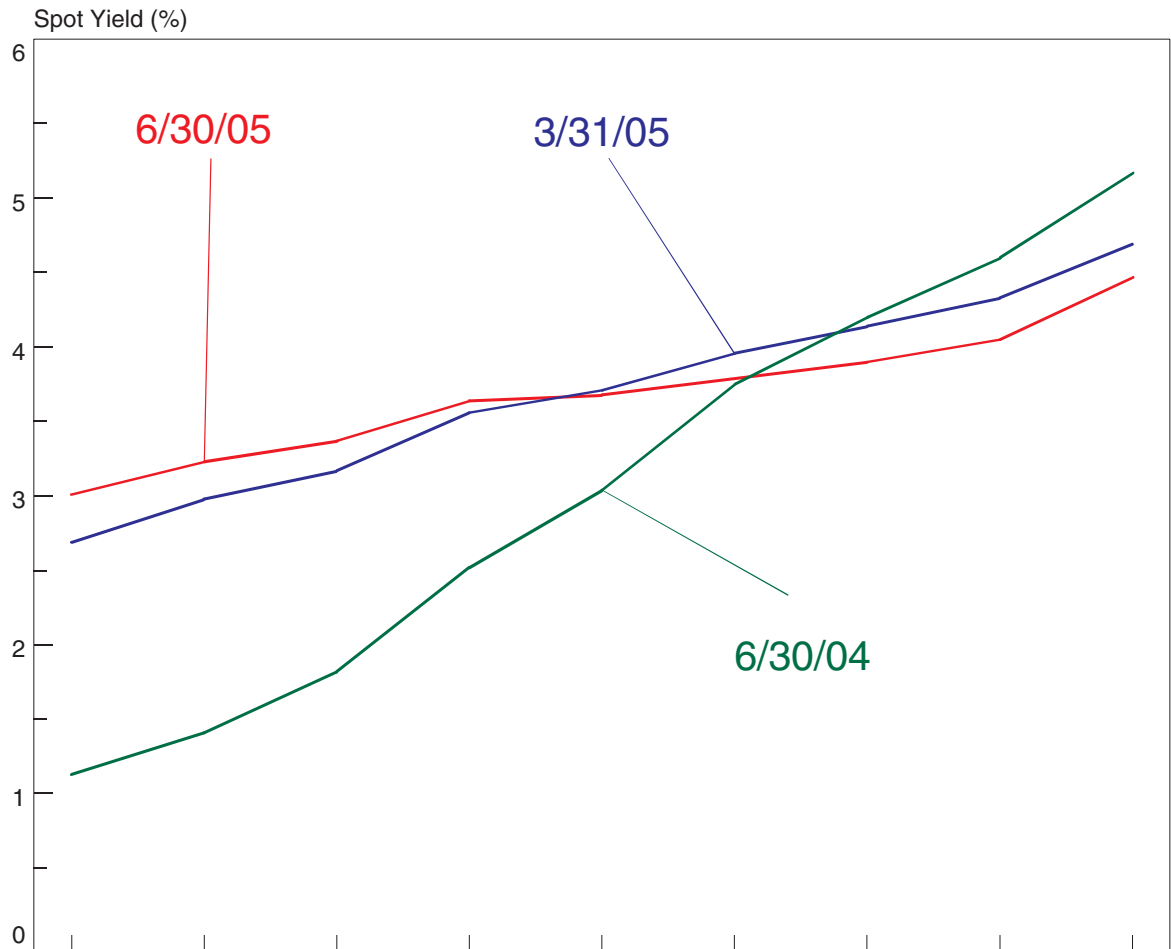
SAIF

Fund Balance	10.8	10.9	11.7	12.2	12.7	12.8	12.9
Est. Insured Deposits	755.2	802.4	859.2	896.1	951.3	965.4	980.4

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

U.S. Treasury Yield Curves

June 30, 2004 - June 30, 2005



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/05	3.01	3.23	3.37	3.64	3.68	3.79	3.90	4.05	4.47*
3/31/05	2.69	2.98	3.17	3.56	3.71	3.96	4.14	4.33	4.69
12/31/04	2.12	2.39	2.55	2.89	3.12	3.55	3.90	4.22	4.87
9/30/04	1.58	1.85	2.11	2.57	2.91	3.47	3.89	4.26	5.06
6/30/04	1.13	1.41	1.82	2.52	3.04	3.75	4.20	4.60	5.17

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

* Source: 3 month average daily closes of CBOE 30 year T-Bond index (from Yahoo, Commodity Systems, Inc.).

Capital Category Distribution

June 30, 2005

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,670	98.9%	\$8,977.6	99.5%
Adequately Capitalized	78	1.0%	\$49.3	0.5%
Undercapitalized	2	0.0%	\$0.1	0.0%
Significantly Undercapitalized	2	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,112	99.6%	\$1,446.7	100.0%
Adequately Capitalized	2	0.2%	\$0.3	0.0%
Undercapitalized	0	0.0%	\$0.0	0.0%
Significantly Undercapitalized	1	0.1%	\$0.0	0.0%
Critically Undercapitalized	1	0.1%	\$0.0	0.0%

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

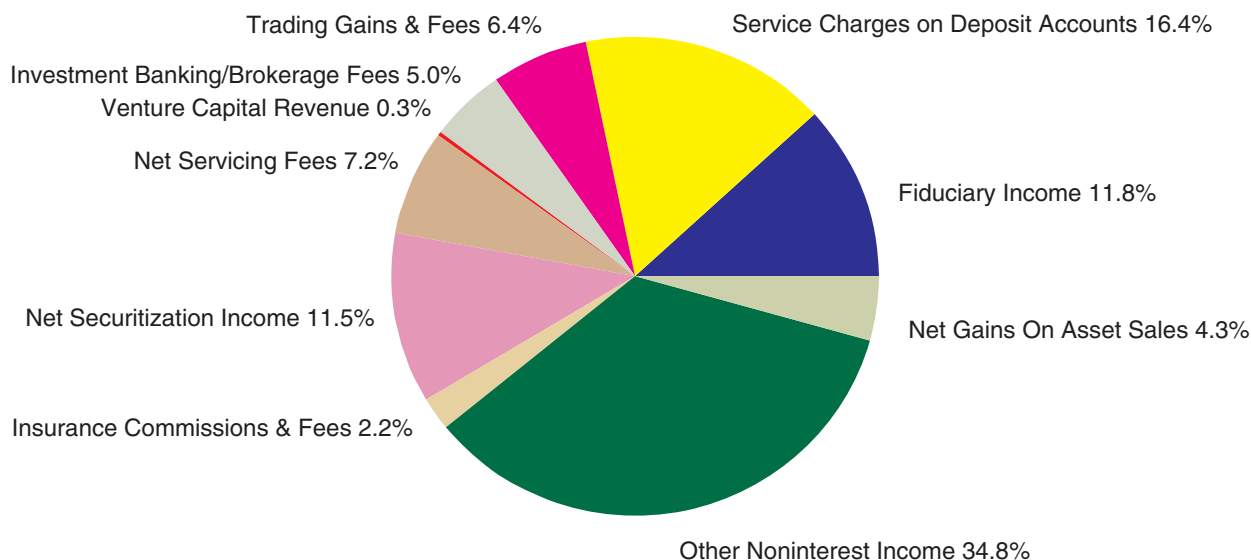
Note: Excludes U.S. branches of foreign banks.

Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage		Tangible Equity
Well Capitalized	>=10%	and	>=6%	and	>=5%		--
Adequately Capitalized	>=8%	and	>=4%	and	>=4%		--
Undercapitalized	>=6%	and	>=3%	and	>=3%		--
Significantly Undercapitalized	<6%	or	<3%	or	<3%	and	>2%
Critically Undercapitalized	--		--		--		<=2%

Composition of Commercial Banks' Noninterest Income

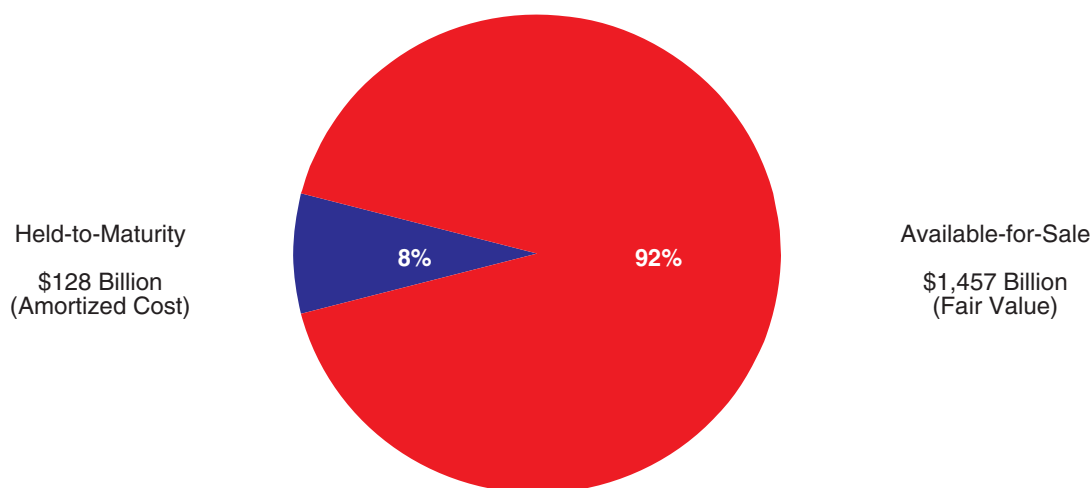
First Half 2005



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

Commercial Bank Total Securities*

June 30, 2005



Commercial Bank Total Securities*

June 30, 2005

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

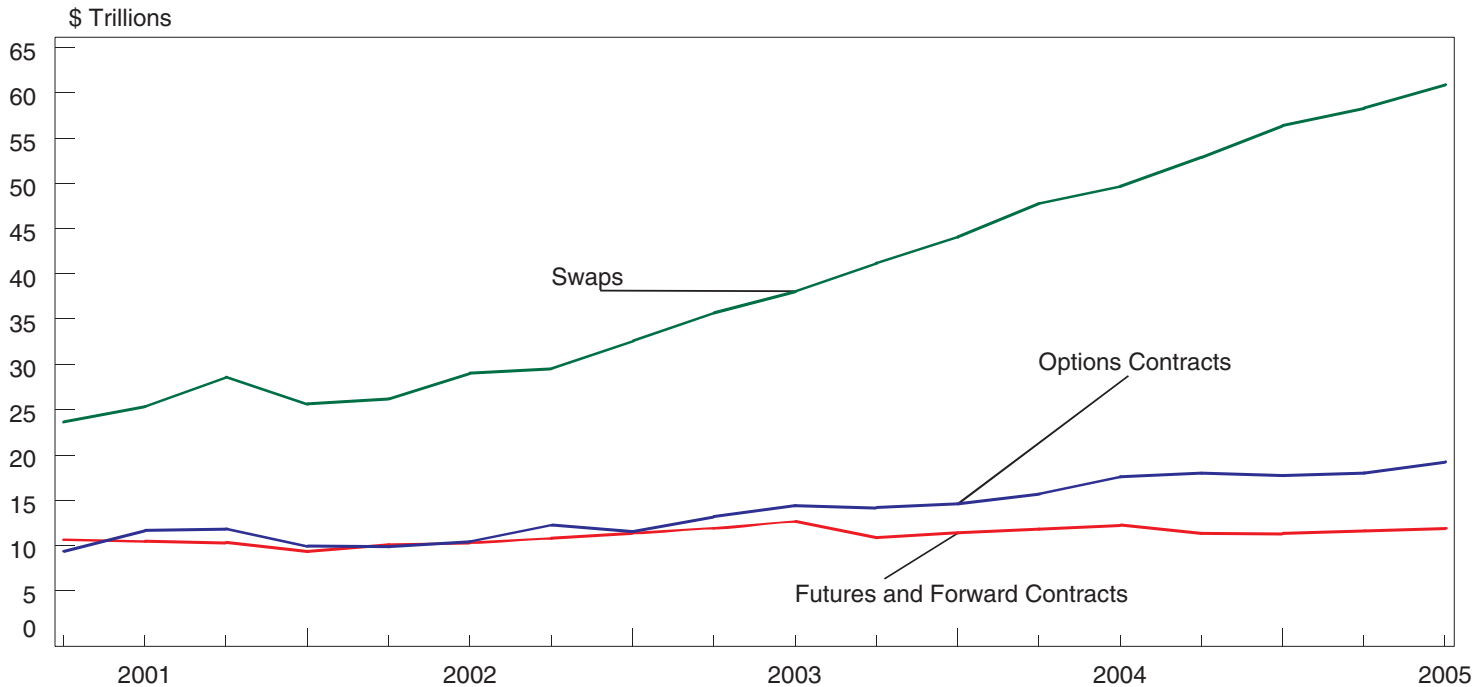
* Excludes trading account assets.

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

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

Commercial Bank Derivatives

2001 - 2005 (Notional Amounts)



	12/01	12/02	12/03	12/04	3/05	6/05
Total Derivatives (Notional Amounts, in billions of dollars)	\$44,905	\$55,567	\$70,098	\$85,526	\$87,991	\$92,096
Futures and Forward Contracts	9,335	11,376	11,400	11,365	11,634	11,918
Interest rate contracts	5,330	7,380	7,213	6,520	6,986	7,099
Foreign exchange rate contracts	3,864	3,866	4,079	4,717	4,508	4,674
Other futures and forwards*	142	130	109	128	140	145
Option Contracts	9,924	11,574	14,613	17,750	18,027	19,265
Interest rate options	8,487	9,898	12,542	14,950	15,025	16,153
Foreign currency options	743	911	1,300	1,734	1,882	1,899
Other option contracts*	693	766	771	1,065	1,121	1,213
Swaps	25,646	32,617	44,085	56,412	58,330	60,913
Interest rate swaps	24,402	31,195	42,107	54,048	55,971	58,599
Foreign exchange rate swaps	1,129	1,304	1,805	2,155	2,124	2,078
Other swaps*	115	118	172	208	235	236
Memoranda						
Spot Foreign Exchange Contracts	111	196	273	419	738	731
Credit Derivatives	421	642	1,001	2,347	3,124	4,105
Number of banks reporting derivatives	369	447	580	684	697	770
Replacement cost of interest rate and foreign exchange rate contracts **	598	1,118	1,118	1,268	1,145	1,427

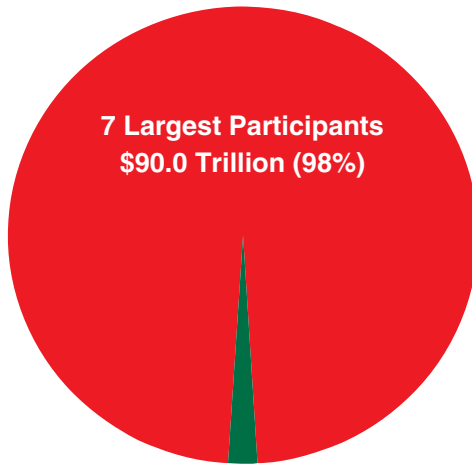
* Not reported by banks with less than \$300 million in assets.

** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

Concentration of Commercial Bank Derivatives*

Notional Amounts

June 30, 2005

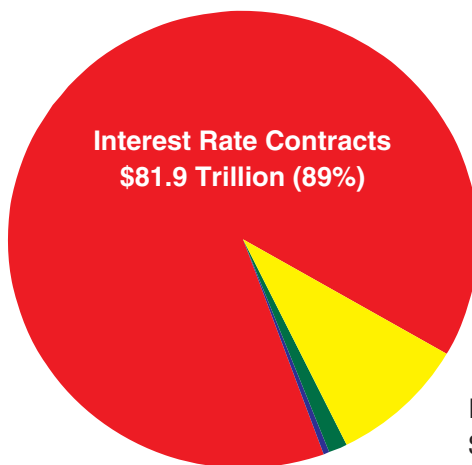


All Other Participants (763 Banks)
\$2.1 Trillion (2%)

Composition of Commercial Bank Derivatives*

Notional Amounts

June 30, 2005



Commodity & Other Contracts
\$0.4 Trillion (0%)

Equity Derivative Contracts
\$1.2 Trillion (1%)

Foreign Exchange Contracts
\$8.7 Trillion (9%)

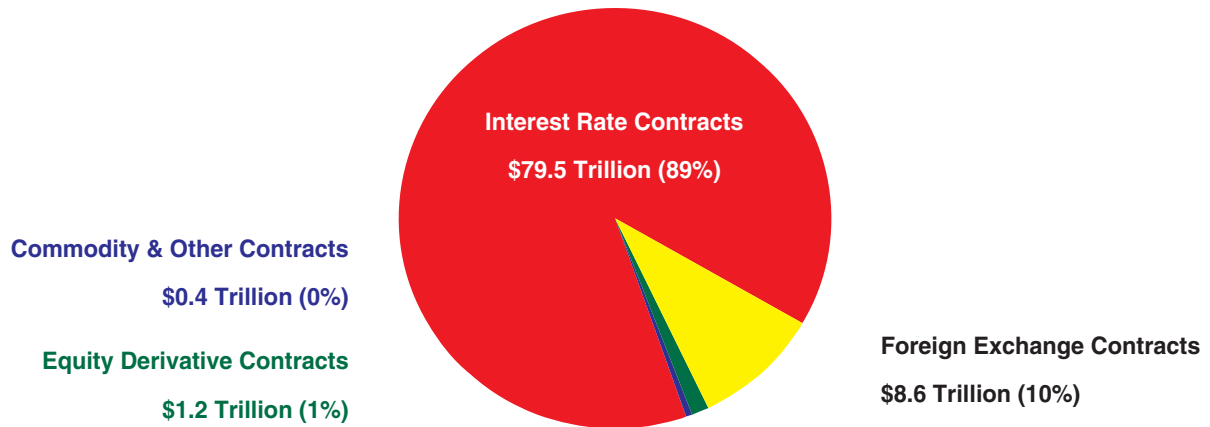
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$686 billion for the seven largest participants and \$45 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

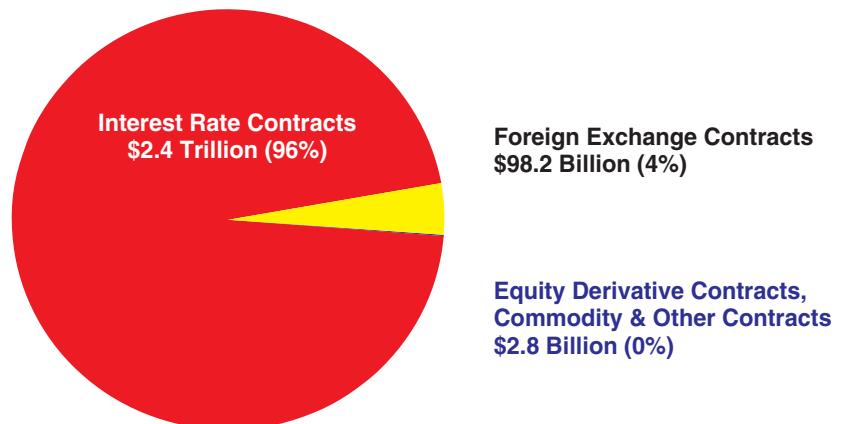
June 30, 2005



Not Held for Trading

Notional Amounts

June 30, 2005



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$731 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

June 30, 2005

(\$ Millions)

Held for Trading

105 Banks Held Derivative Contracts for Trading

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

(Marked to Market)

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

Held for Purposes Other than Trading

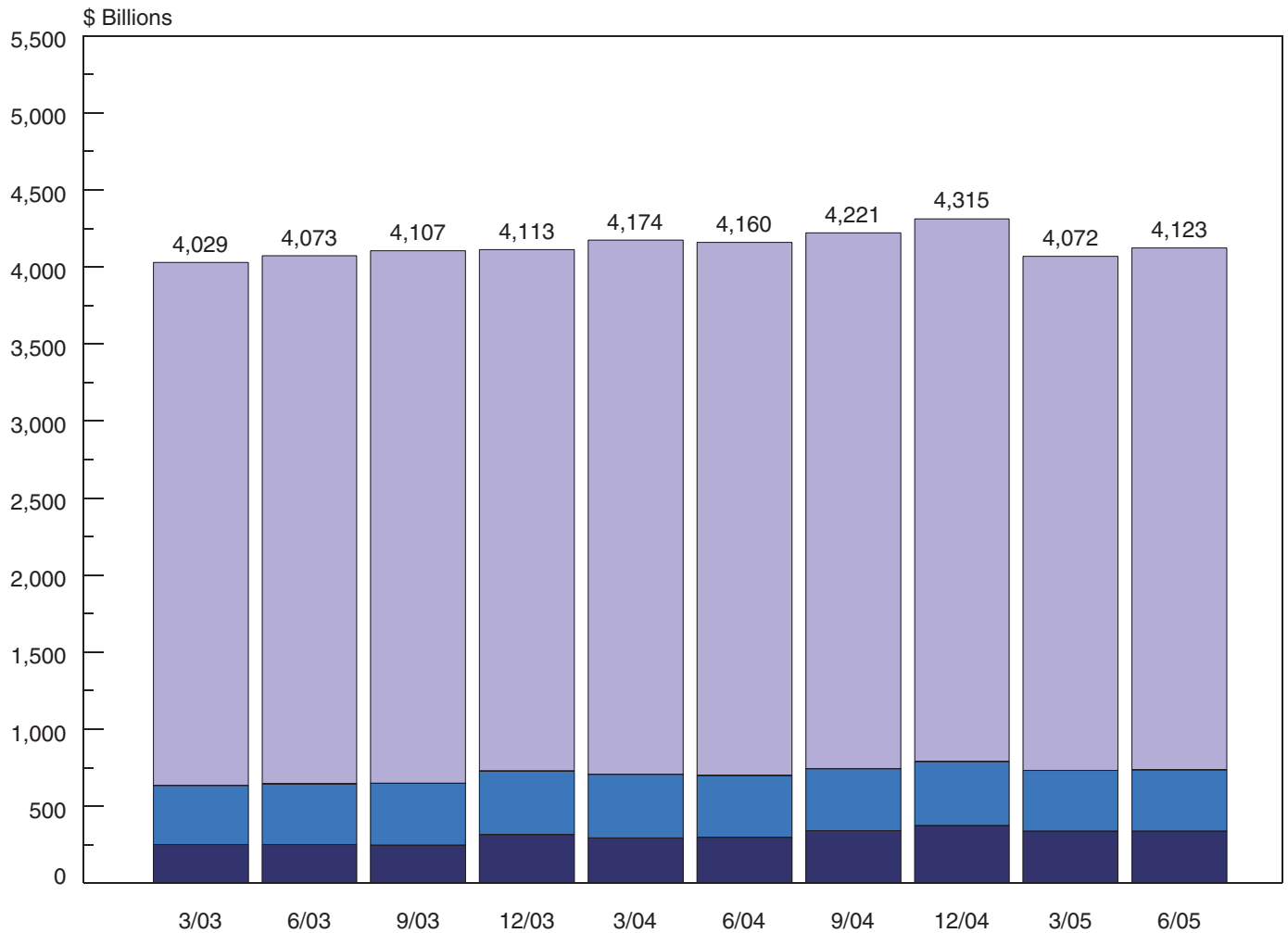
734 Banks Held Derivative Contracts for Purposes Other than Trading

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

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

Expansion of Commercial Bank Credit Card Lines

2003 - 2005



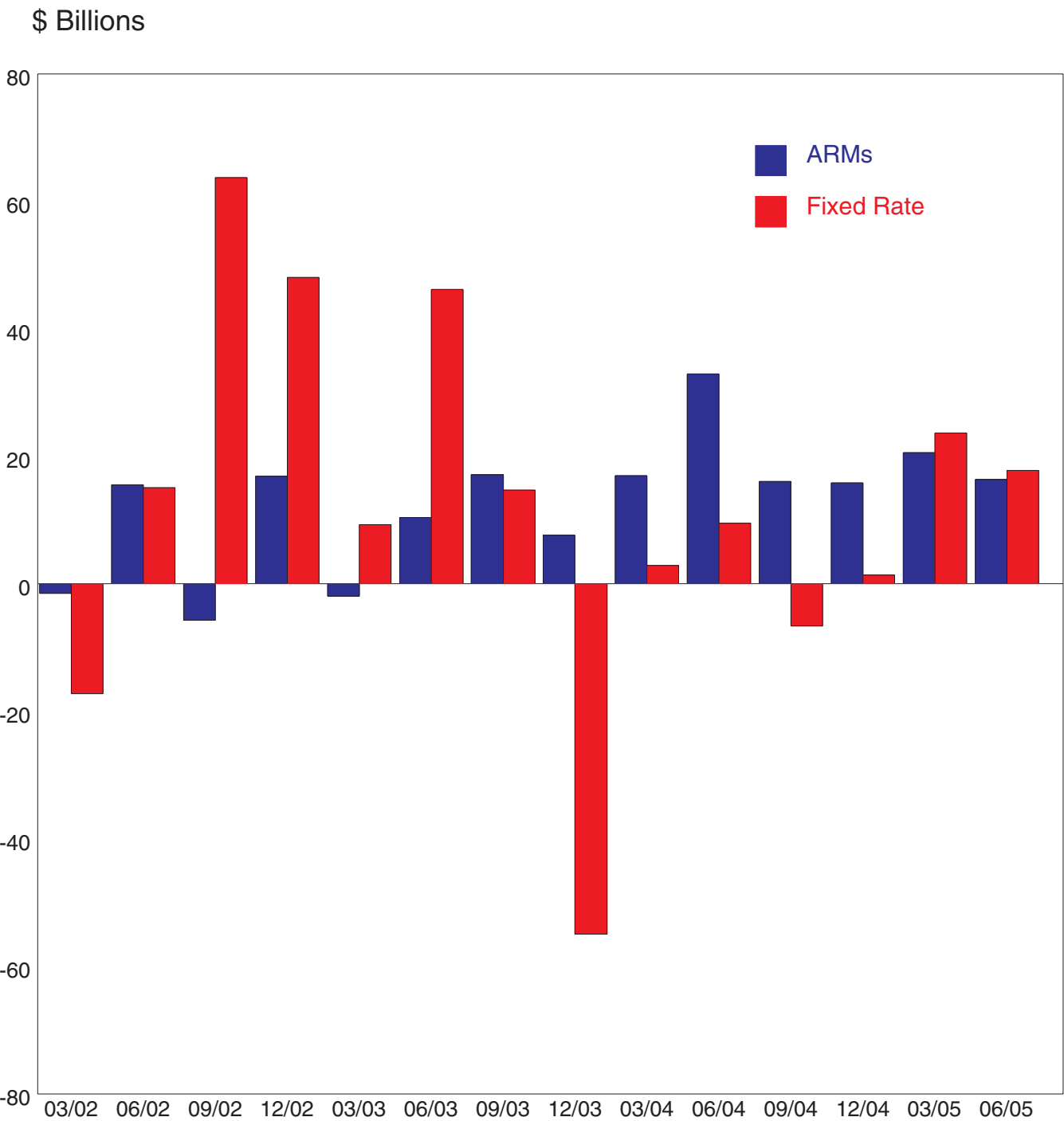
Loans outstanding (\$Billions)

■ Held on-balance-sheet	250.4	251.1	247.5	316.0	292.4	298.1	340.0	371.7	337.2	338.5
■ Securitized & sold *	384.3	393.2	400.6	410.9	412.9	402.7	401.8	416.7	395.3	397.8
■ Unused Commitments *	3,394.3	3,428.7	3,459.3	3,386.5	3,468.9	3,459.0	3,479.0	3,526.2	3,339.2	3,387.1
Total	4,029.1	4,073.0	4,107.4	4,113.4	4,174.1	4,159.8	4,220.8	4,314.6	4,071.6	4,123.4

* Off-balance-sheet

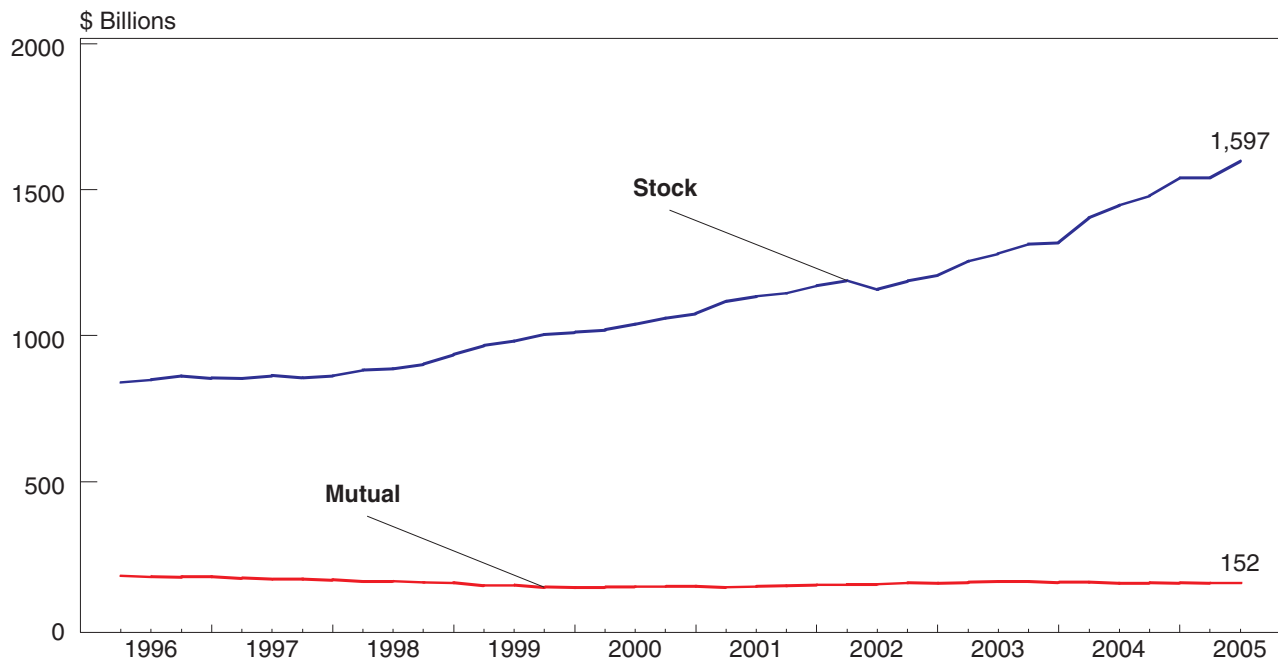
Growth Rates of ARMs and Fixed-Rate Mortgages

2001-2005



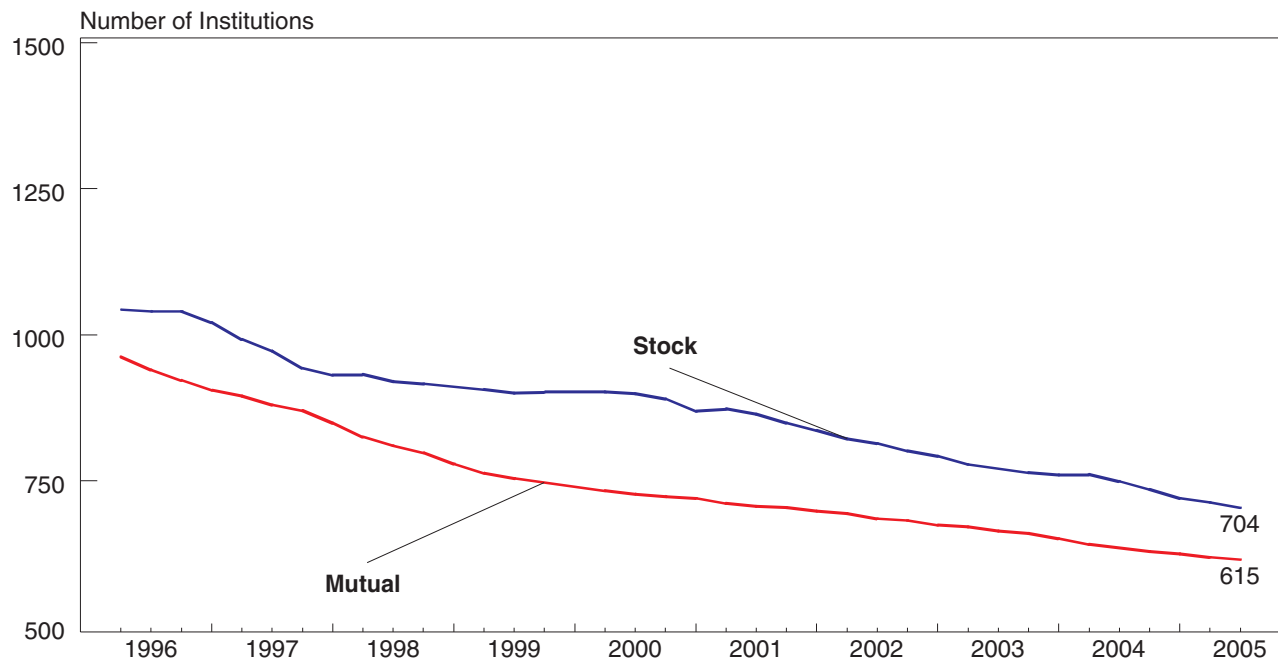
Assets of Mutual and Stock Savings Institutions

1996 - 2005



Number of Mutual and Stock Savings Institutions

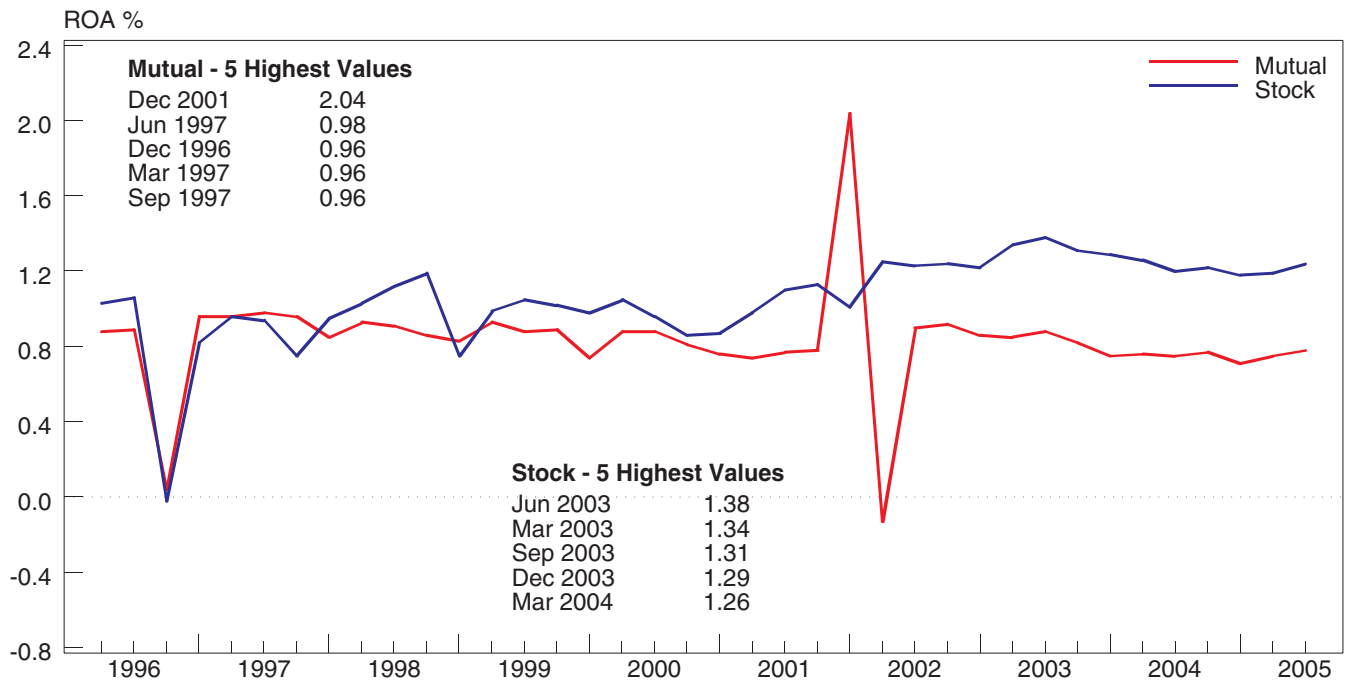
1996 - 2005



Quarterly Return on Assets (ROA), Annualized

Mutual and Stock Savings Institutions

1996-2005



Quarterly Return on Equity (ROE), Annualized

Mutual and Stock Savings Institutions

1996-2005

