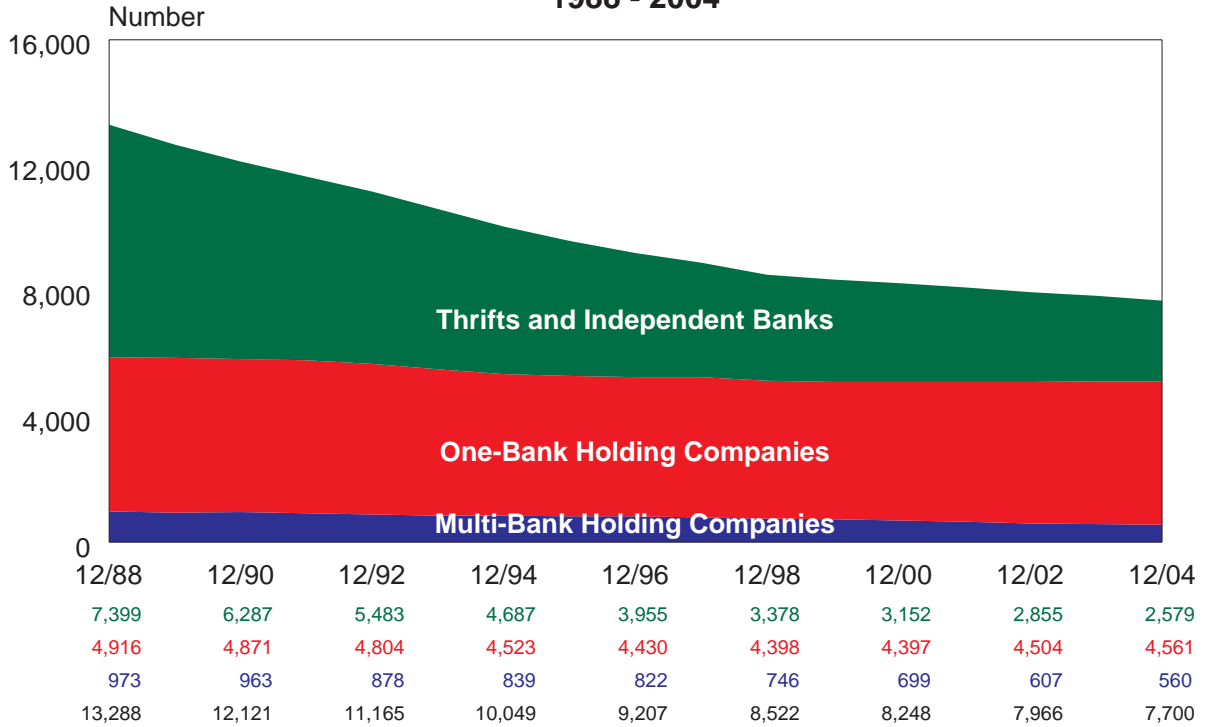


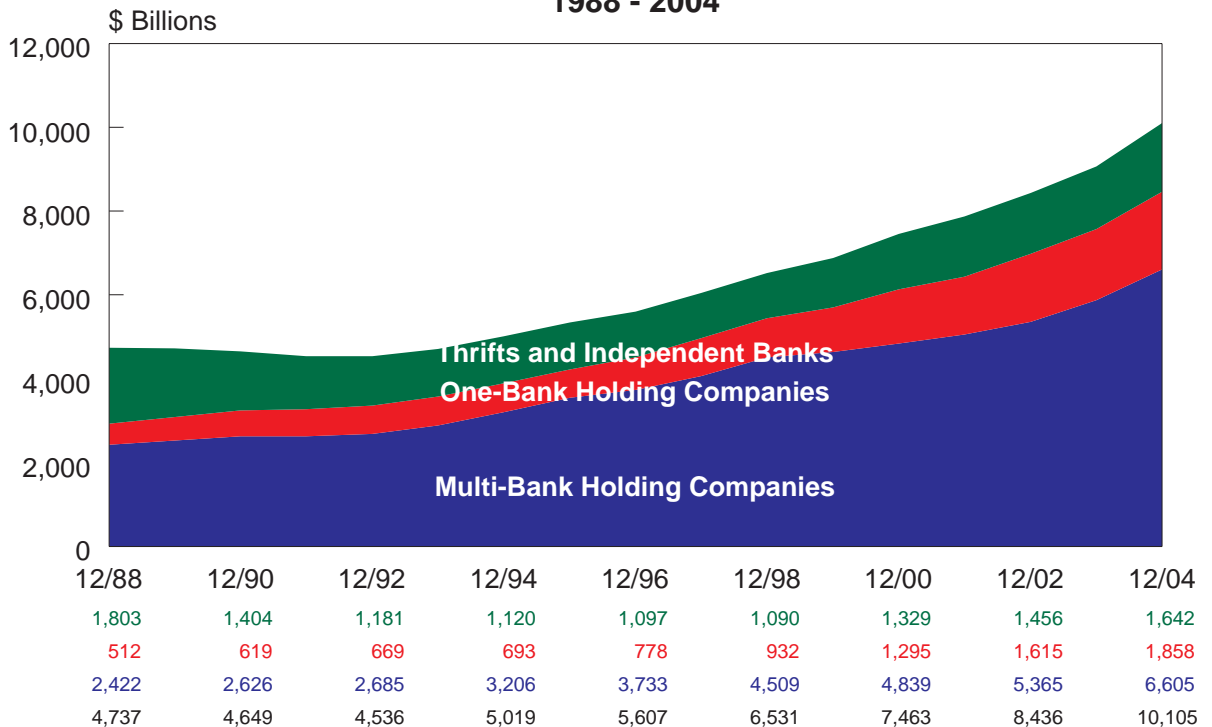
Number of FDIC-Insured Banking Organizations

1988 - 2004



Assets of FDIC-Insured Banking Organizations

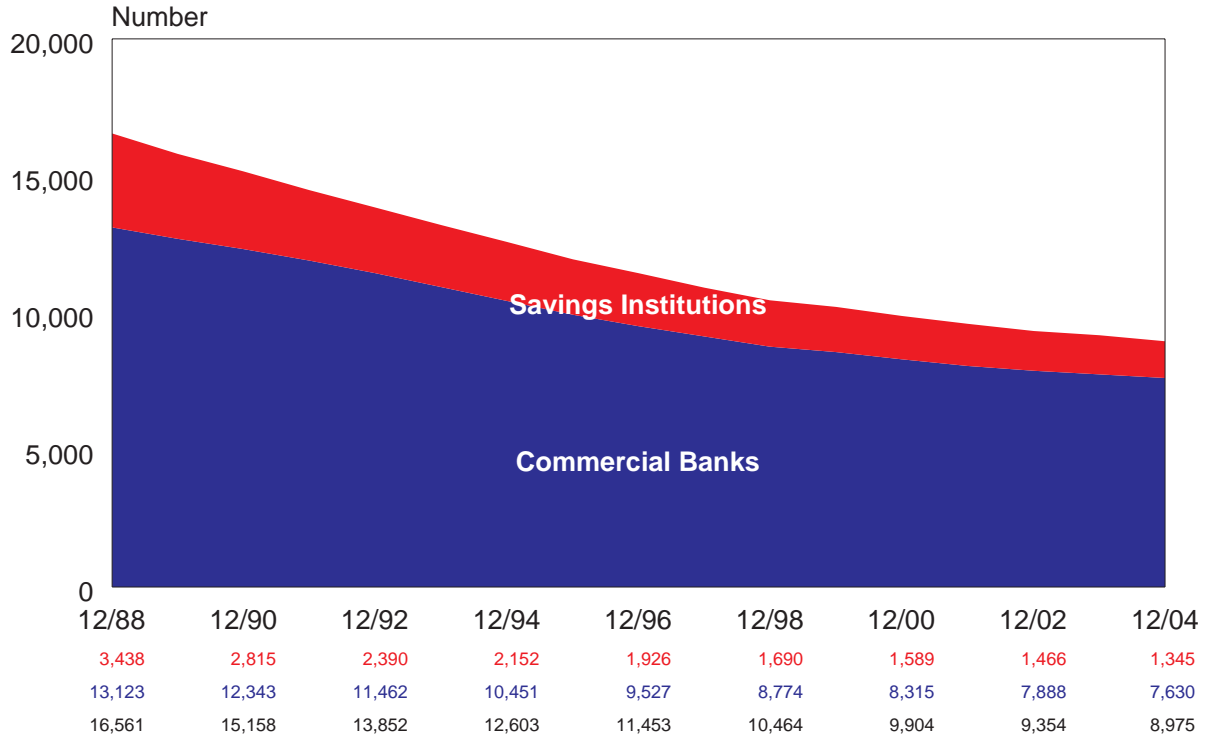
1988 - 2004



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

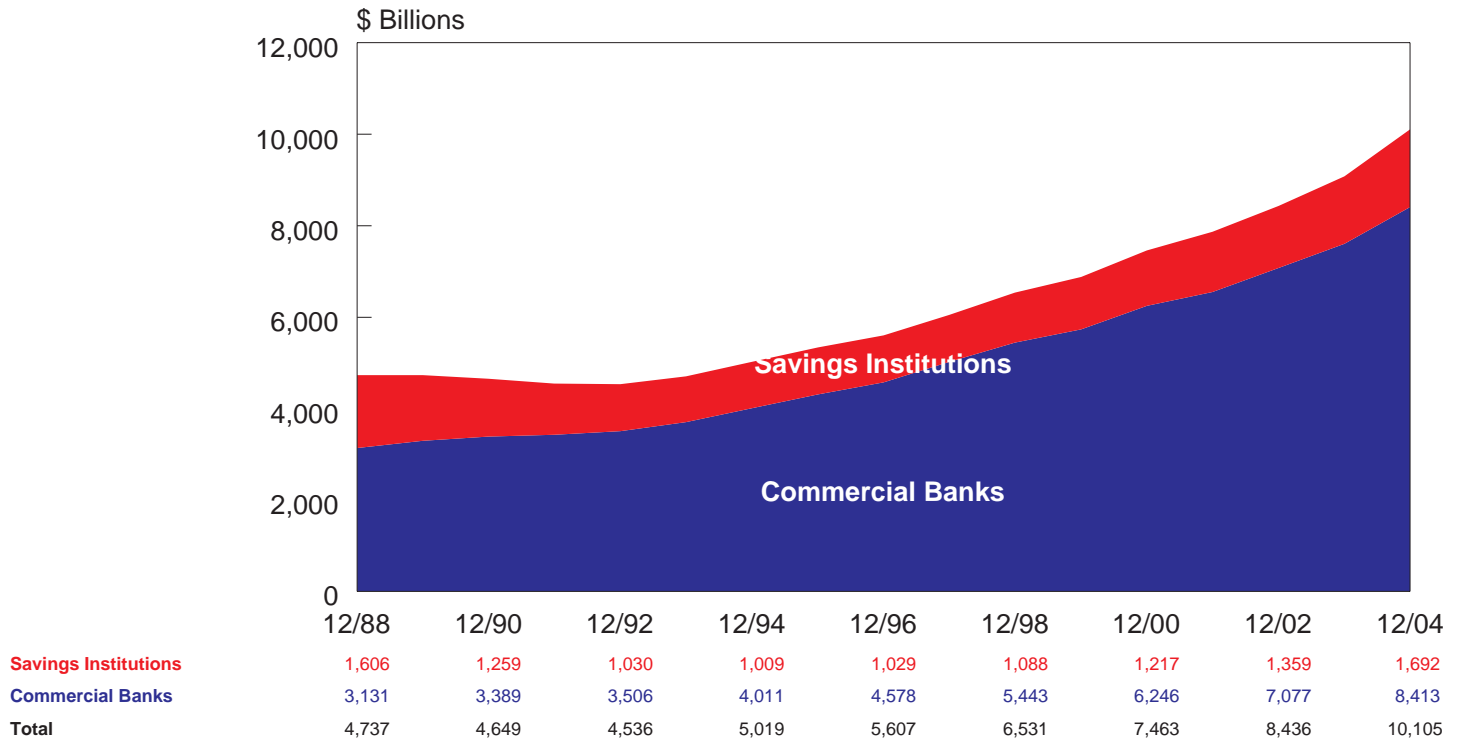
Number of FDIC-Insured Institutions

1988 - 2004



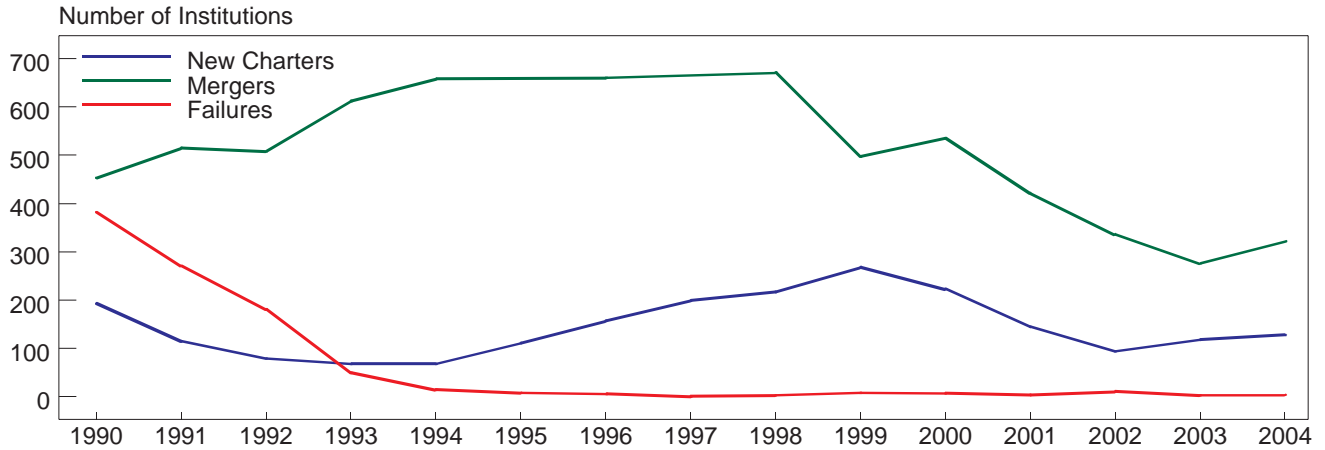
Assets of FDIC-Insured Institutions

1988 - 2004



Changes in the Number of FDIC-Insured Institutions

1990 - 2004

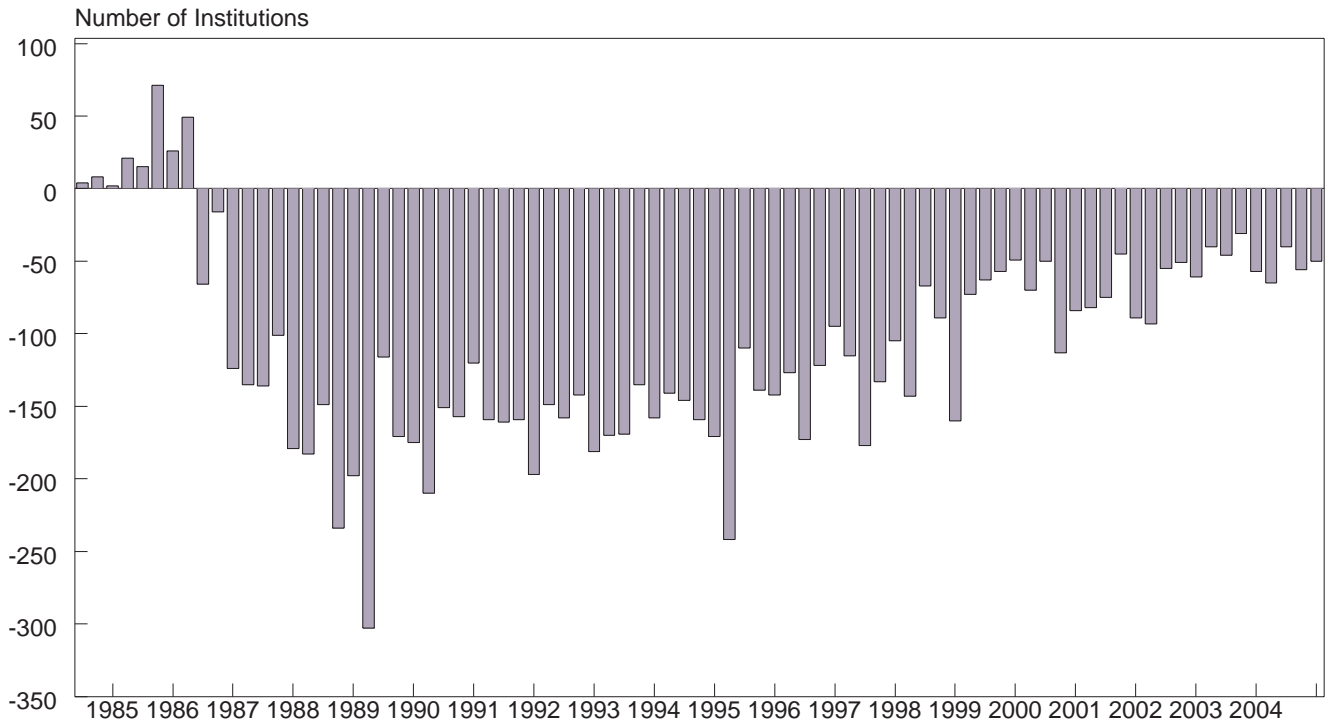


	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
New Charters	193	115	79	68	68	111	157	199	217	268	223	145	94	118	128
Mergers	453	515	508	612	658	722	660	725	671	497	535	421	336	276	322
Failures	382	271	181	50	15	8	6	1	3	8	7	4	11	3	4
Other Changes, Net*	4	-5	-20	-38	-12	-14	-9	-3	-2	-6	5	-13	-6	-12	-8
No. of Institutions at end of year	15,158	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	8,975

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

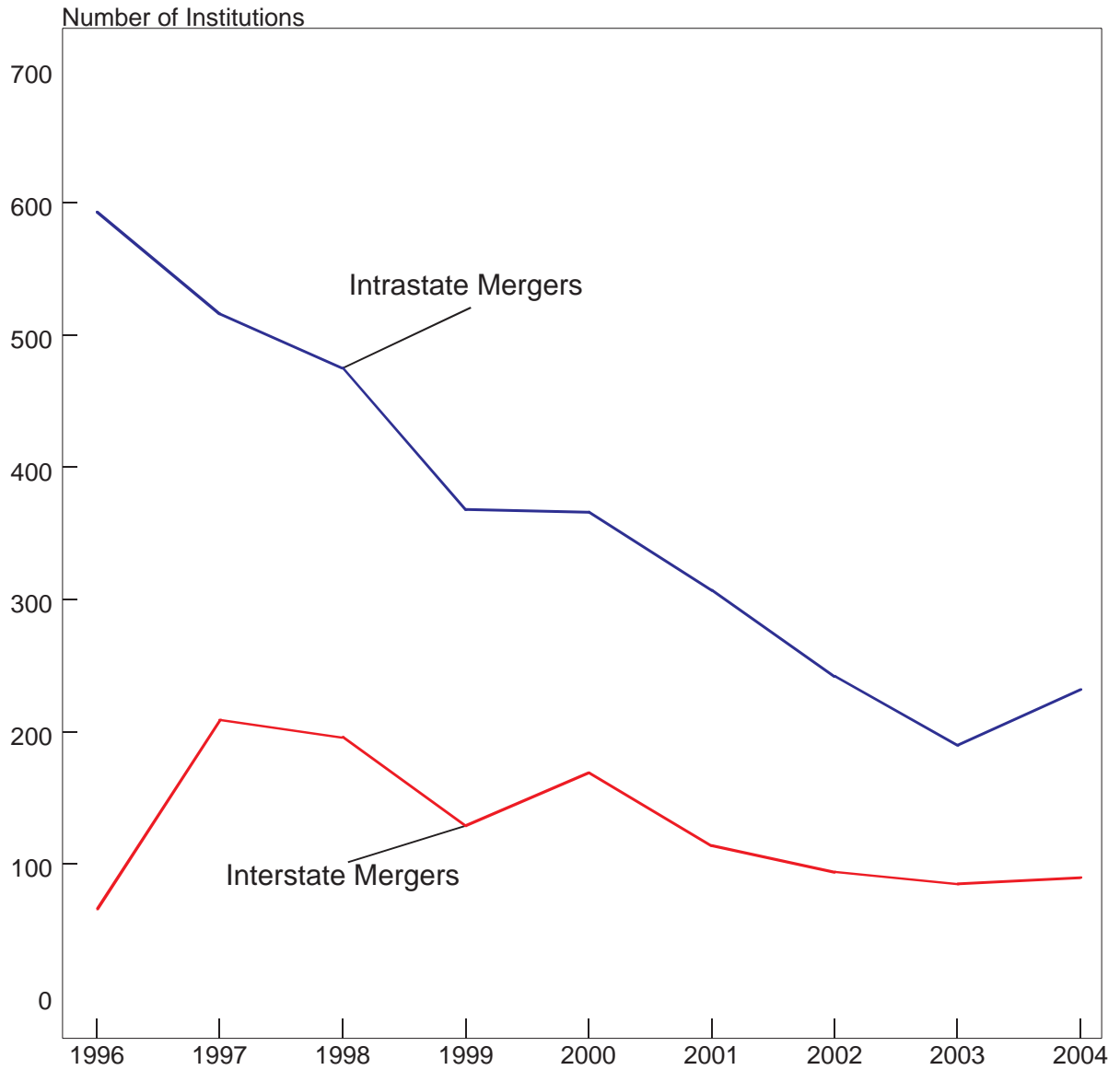
Quarterly Change in the Number of FDIC-Insured Institutions

1984-2004



Institution Mergers: Interstate vs. Intrastate

1996 - 2004

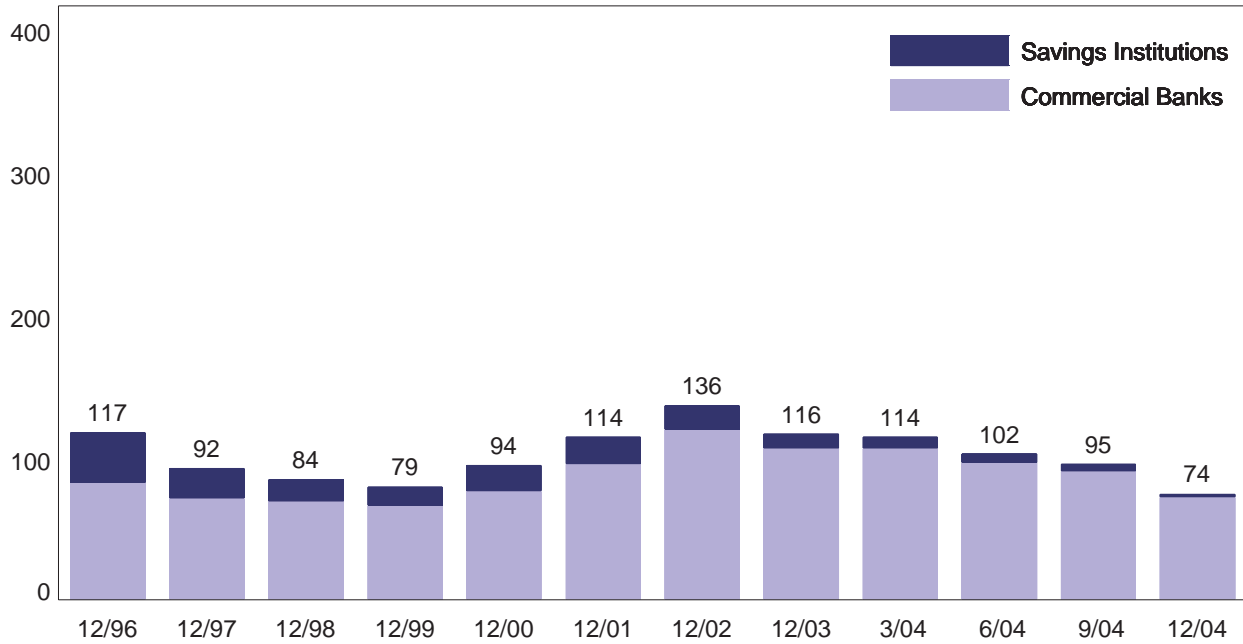


Intrastate Mergers	593	516	475	368	366	307	242	190	232
Interstate Mergers	66	209	196	129	169	114	94	85	90

Number of FDIC-Insured "Problem" Institutions

1996-2004

Number of Institutions

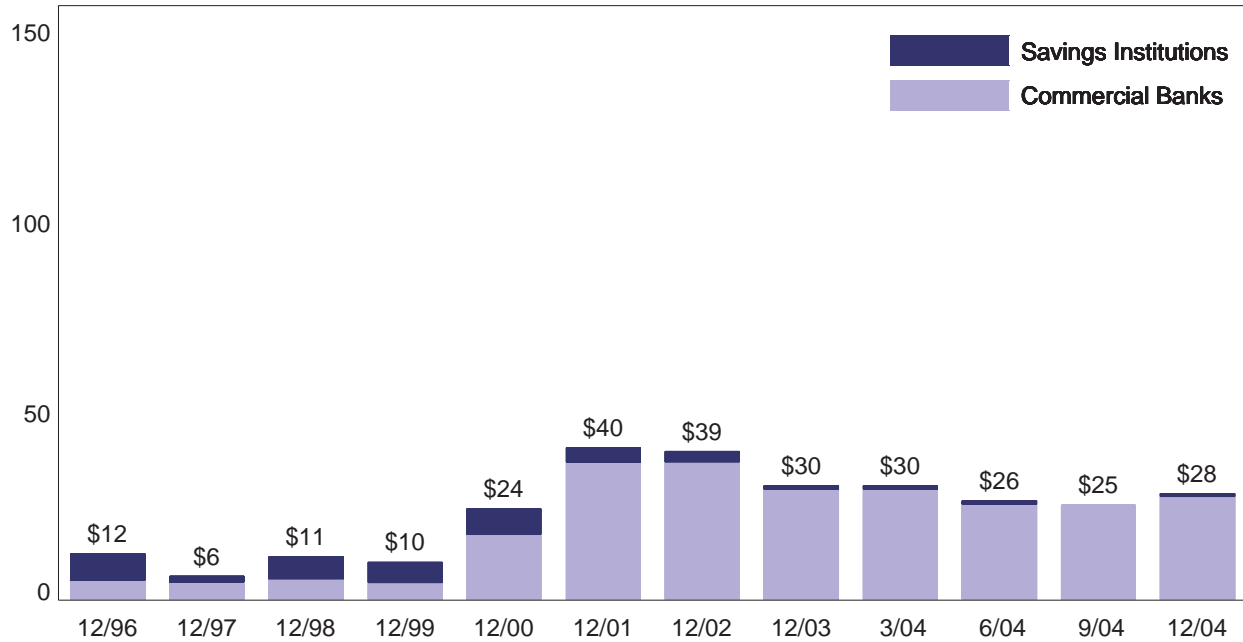


Savings Institutions
Commercial Banks

Assets of FDIC-Insured "Problem" Institutions

1996-2004

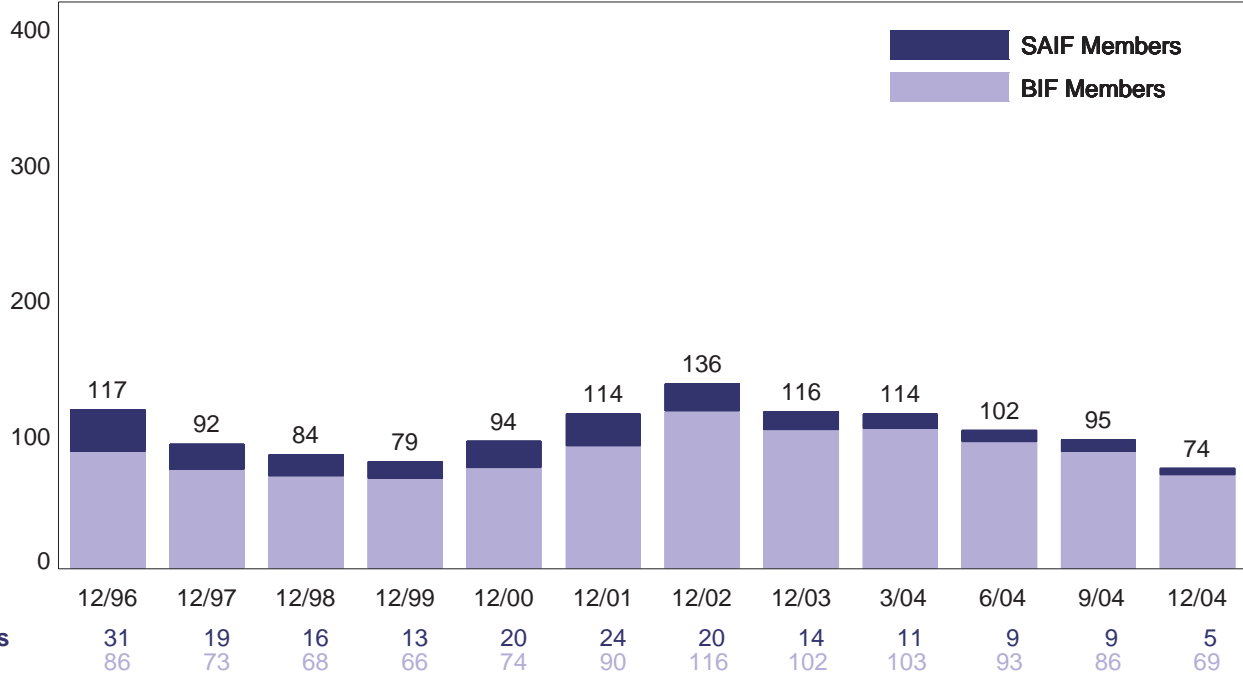
\$ Billions



Savings Institutions
Commercial Banks

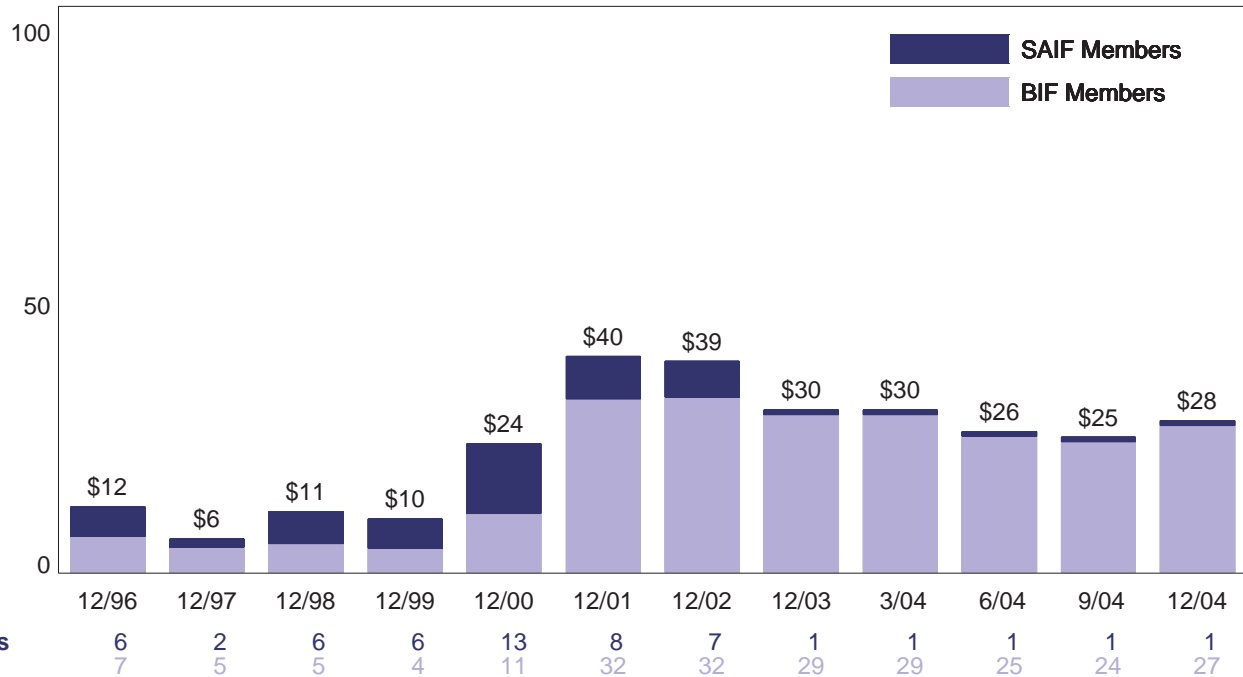
Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1996-2004



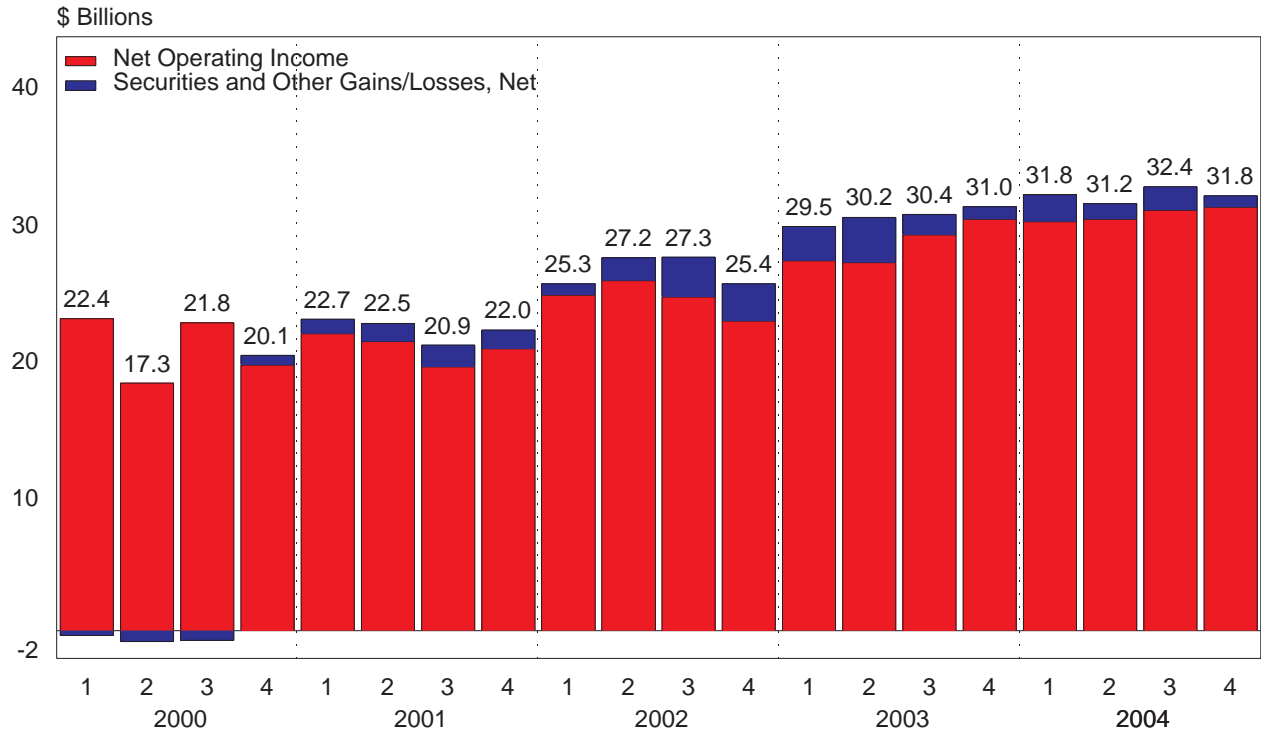
Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1996-2004



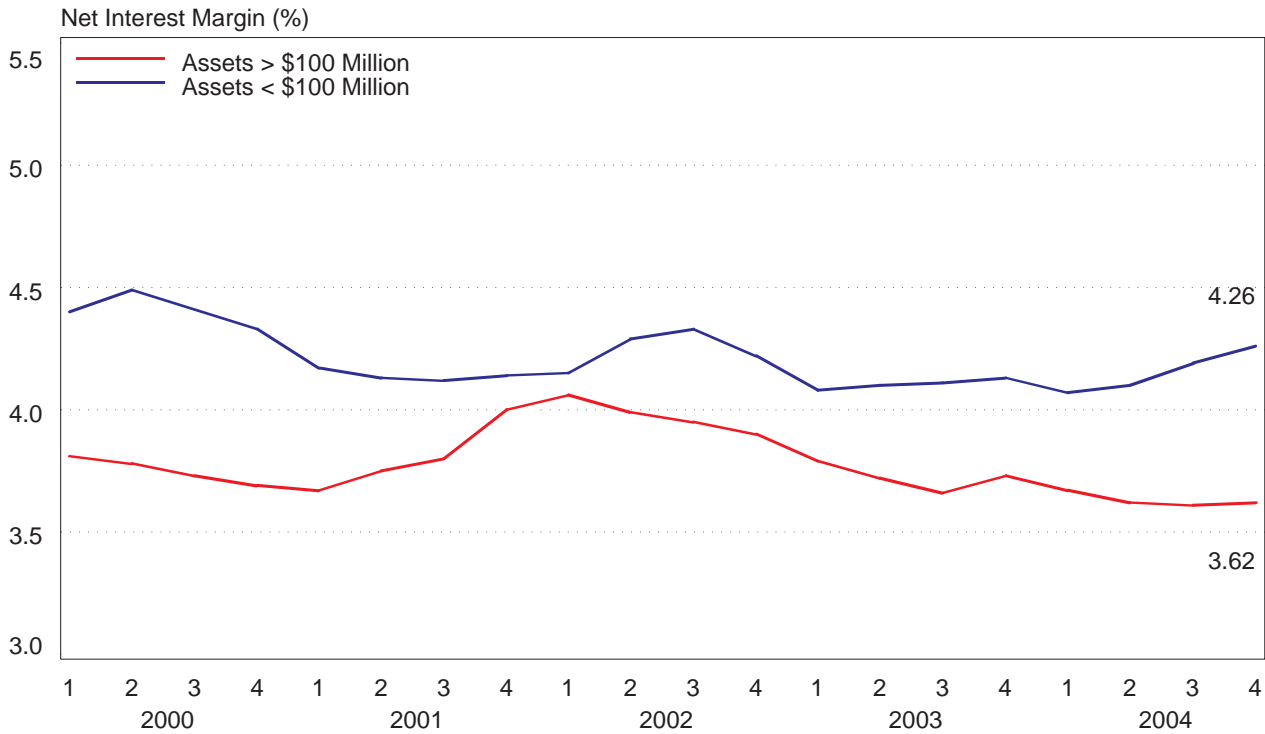
Quarterly Net Income

2000 - 2004



Quarterly Net Interest Margins, Annualized

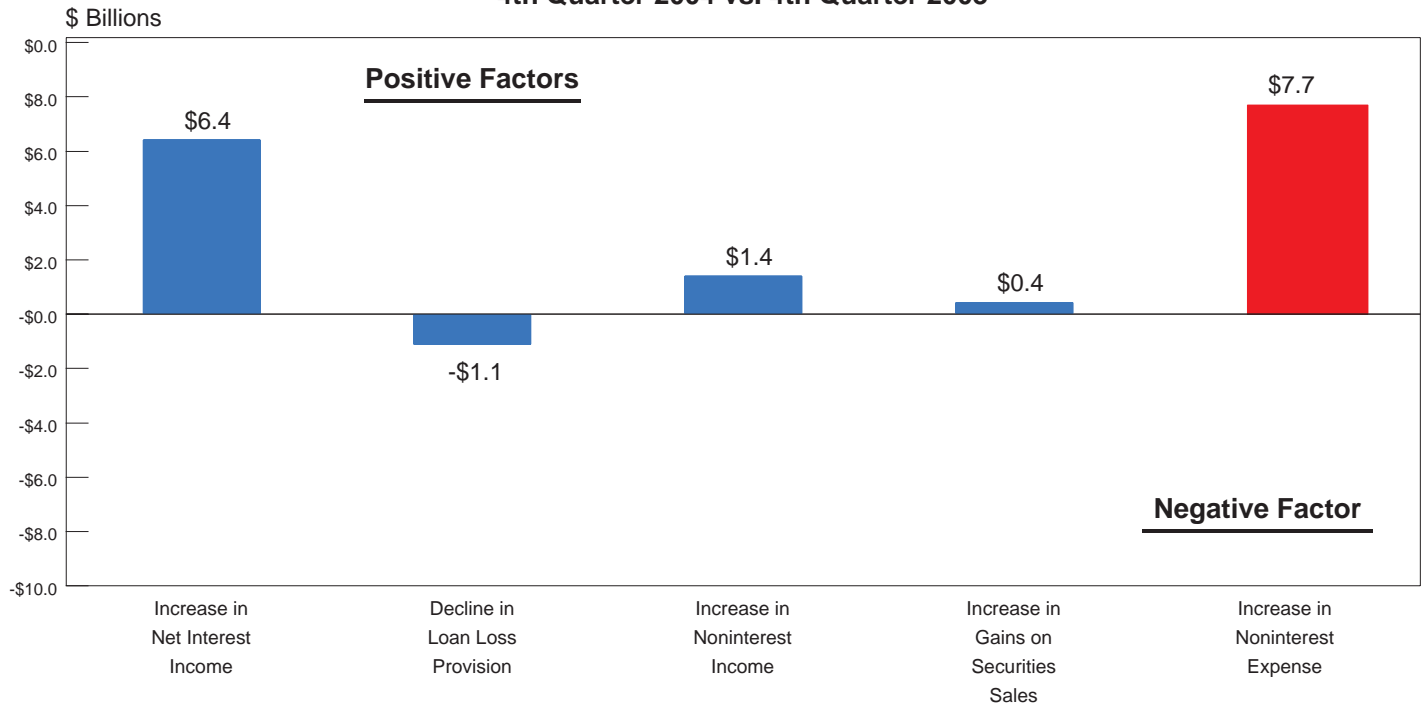
2000 - 2004



Sources of Earnings Growth

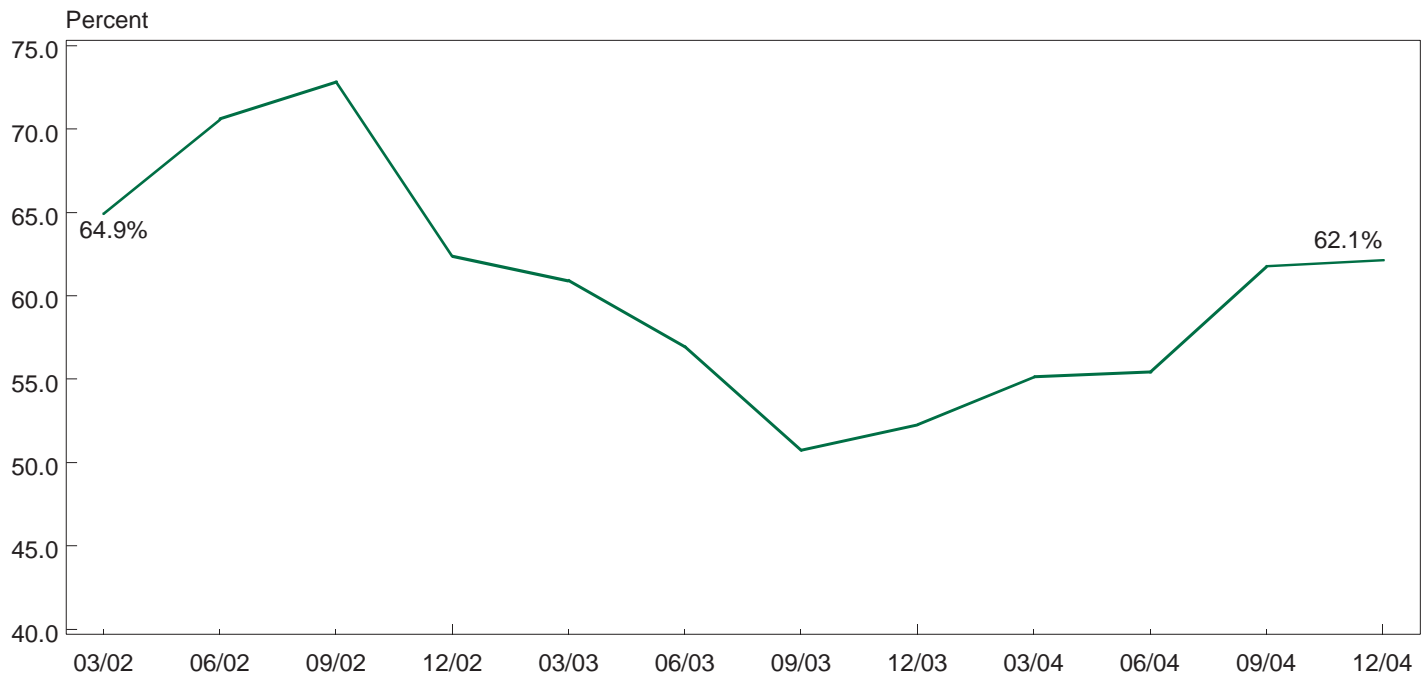
Contributions to Pre-Tax Earnings Growth

4th Quarter 2004 vs. 4th Quarter 2003



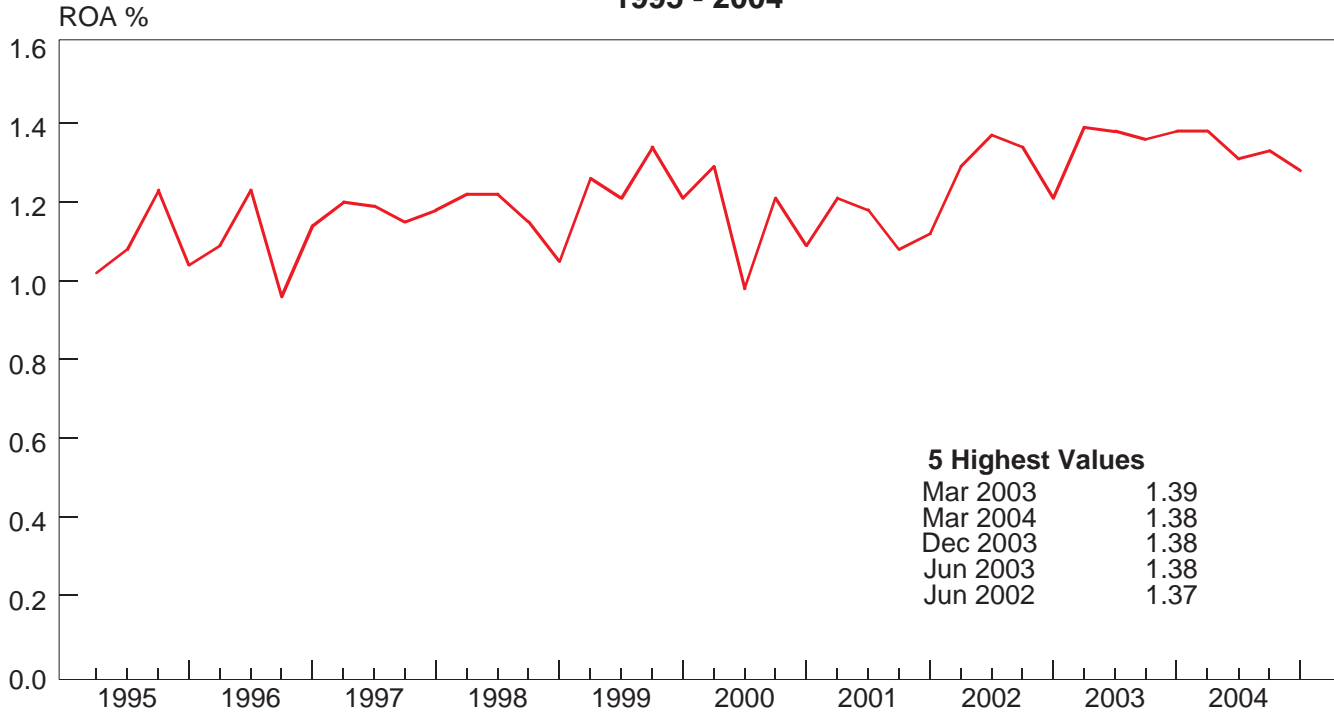
Percentage of Insured Institutions With Earning Gains

Compared to Year-Earlier Quarter, 2002-2004



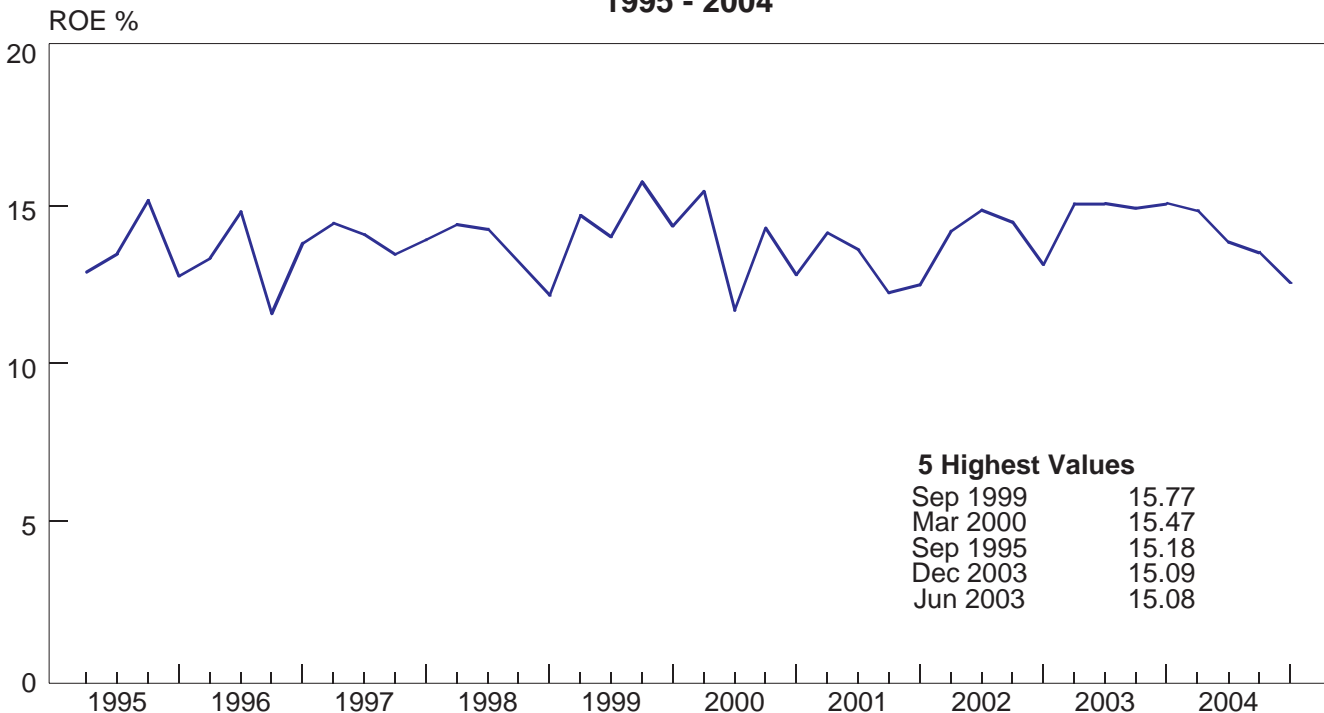
Quarterly Return on Assets (ROA), Annualized

1995 - 2004



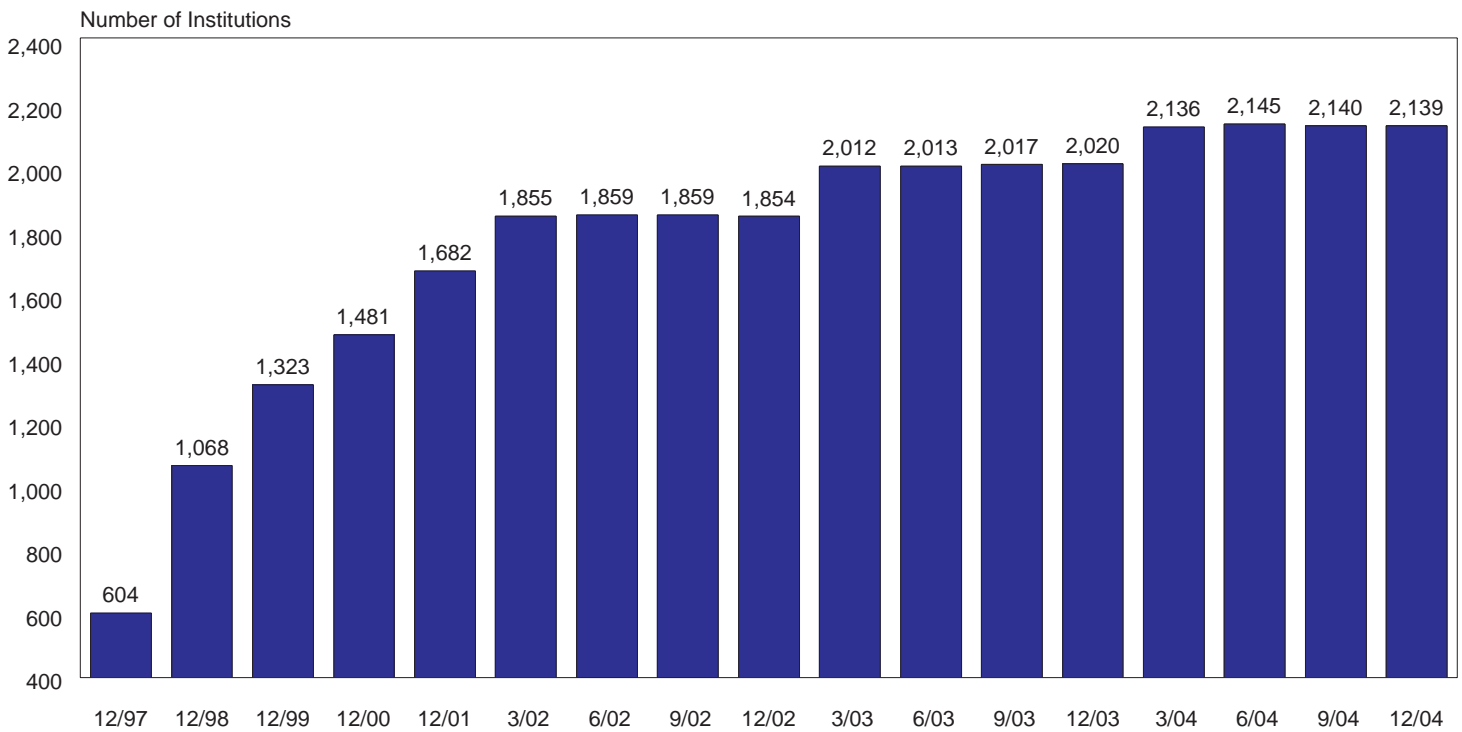
Quarterly Return on Equity (ROE), Annualized

1995 - 2004



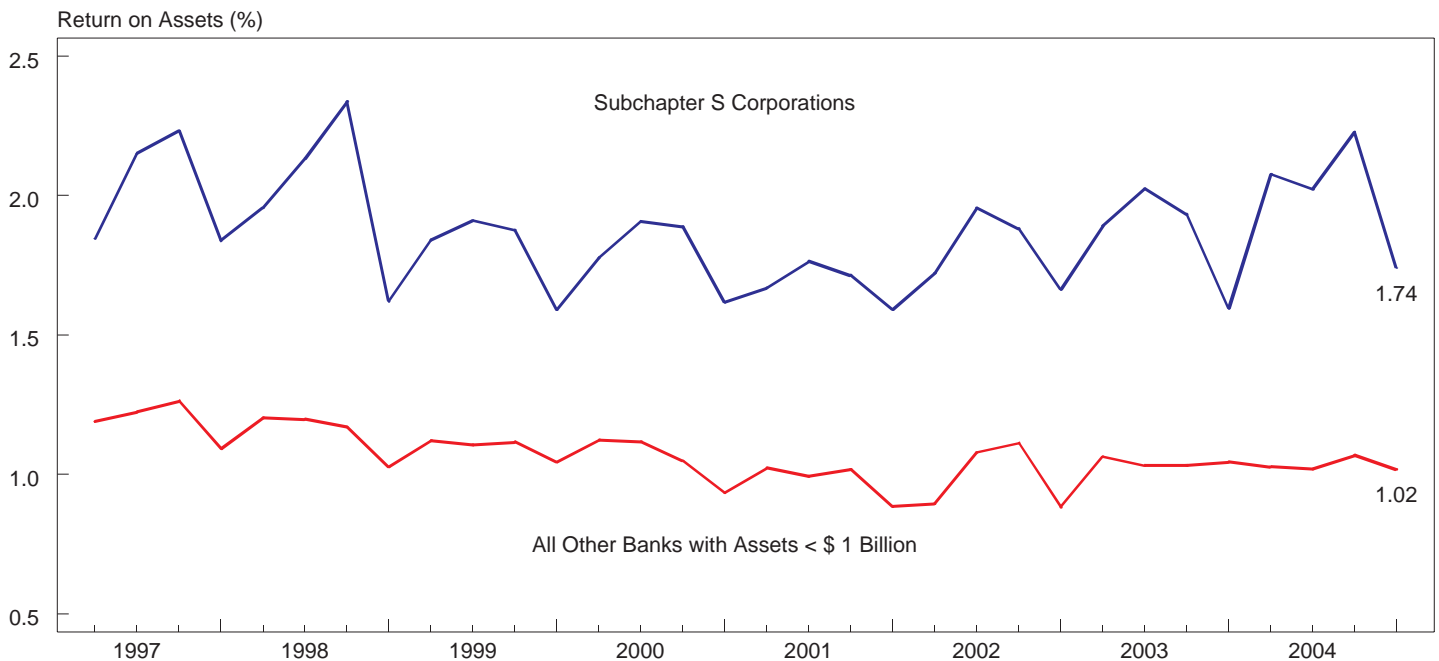
Number of Subchapter S Corporations

1997-2004



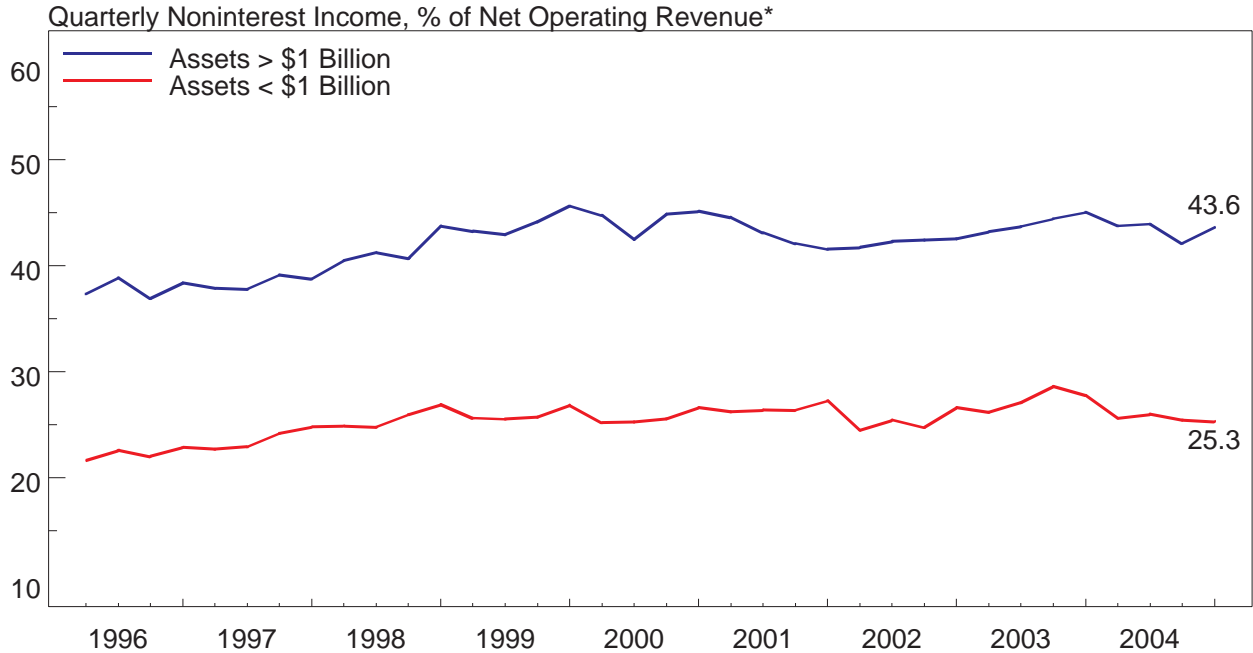
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2004



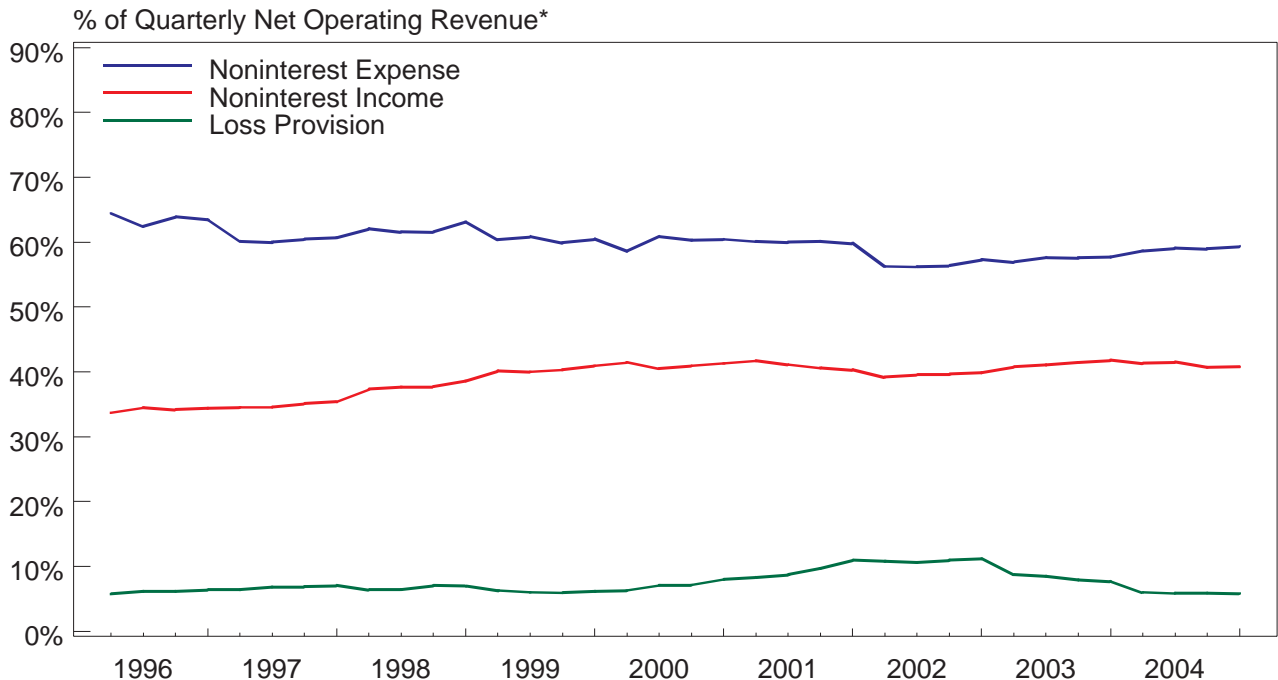
Noninterest Income as a Percentage of Net Operating Revenue*

1996 - 2004



Trends in FDIC-Insured Institutions' Income & Expenses

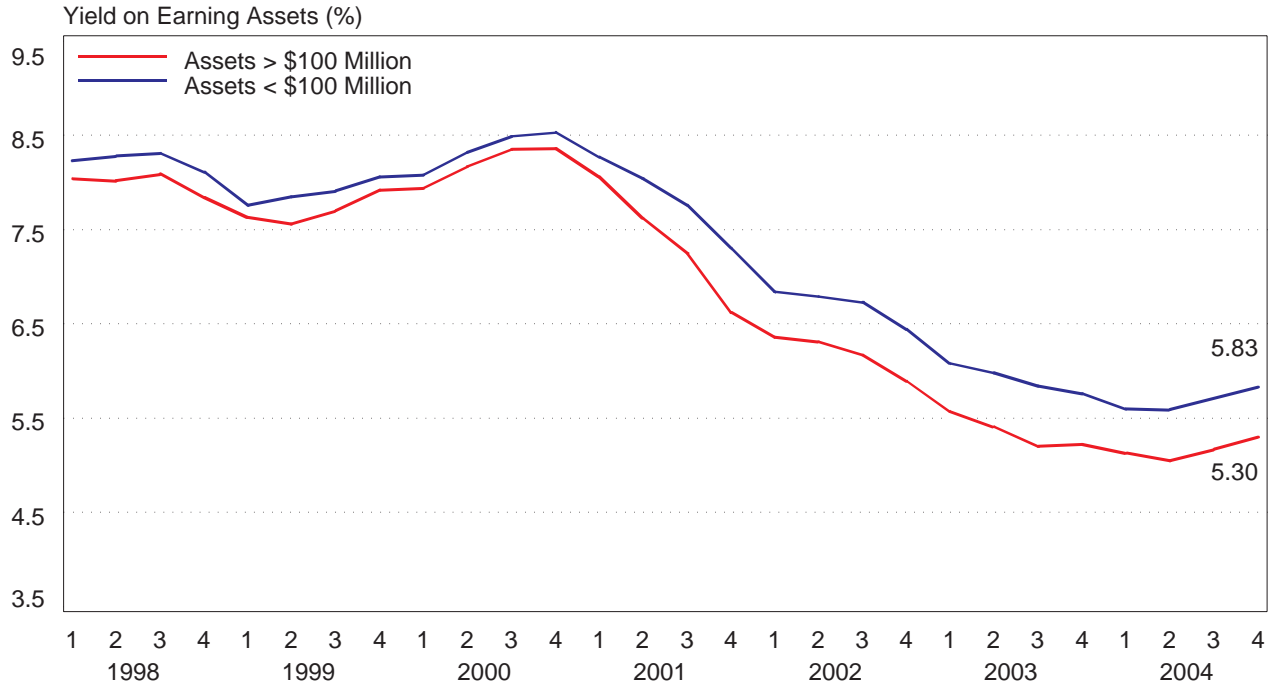
1996 - 2004



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

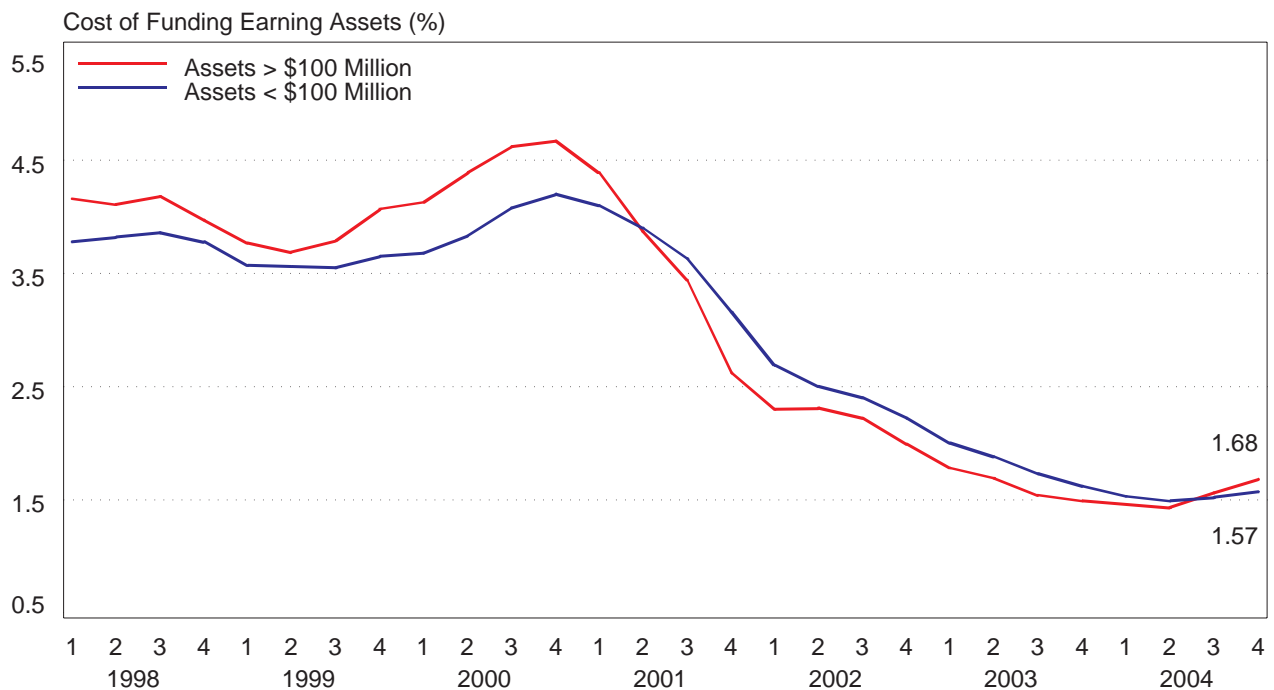
Quarterly Yield on Earning Assets

1998 - 2004



Quarterly Cost of Funding Earning Assets

1998 - 2004



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

1997 - 2004

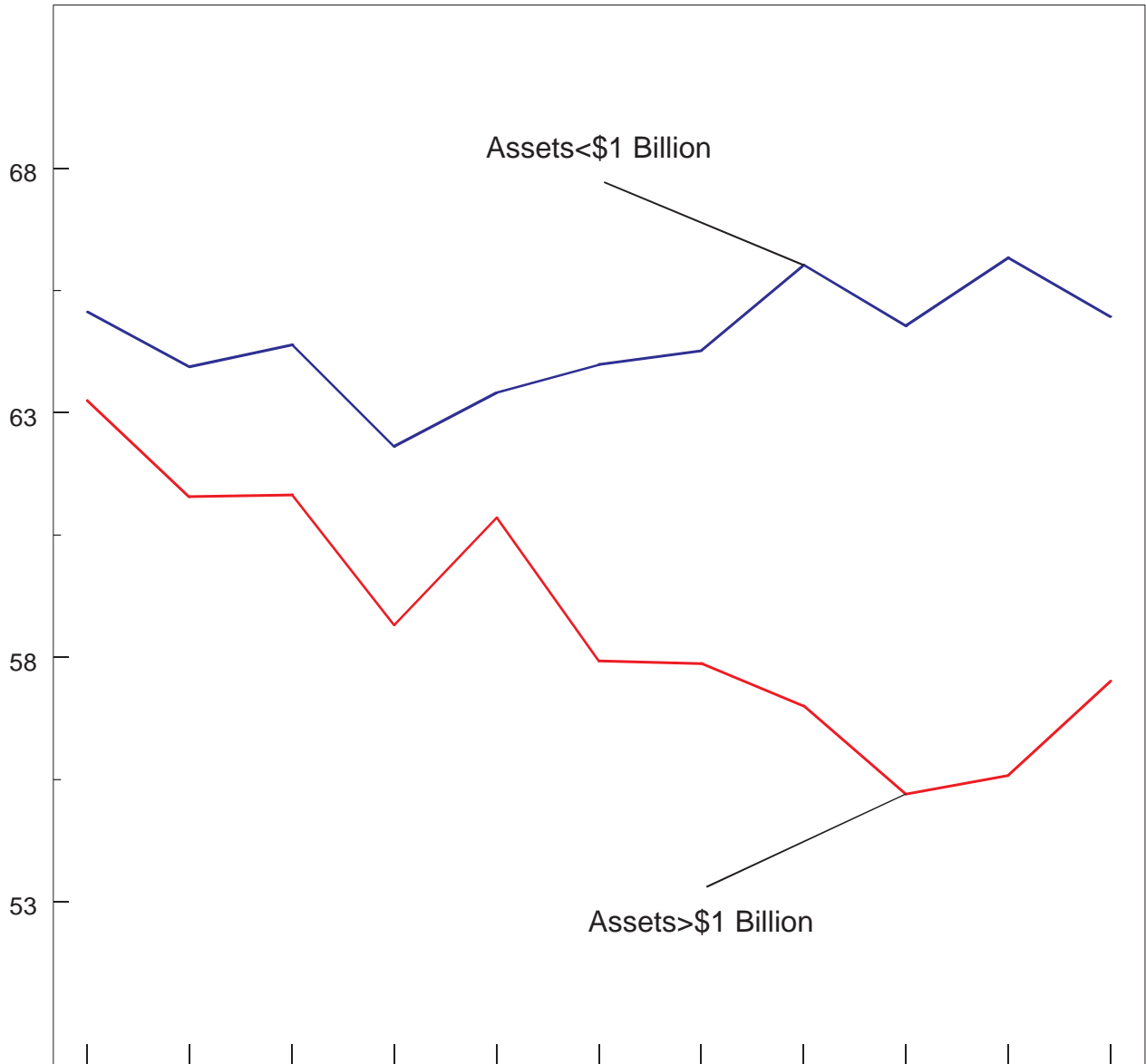


* Assets weighted according to risk categories used in regulatory capital computations.

Annual Efficiency Ratios*

1994 - 2004

Efficiency Ratio (%)

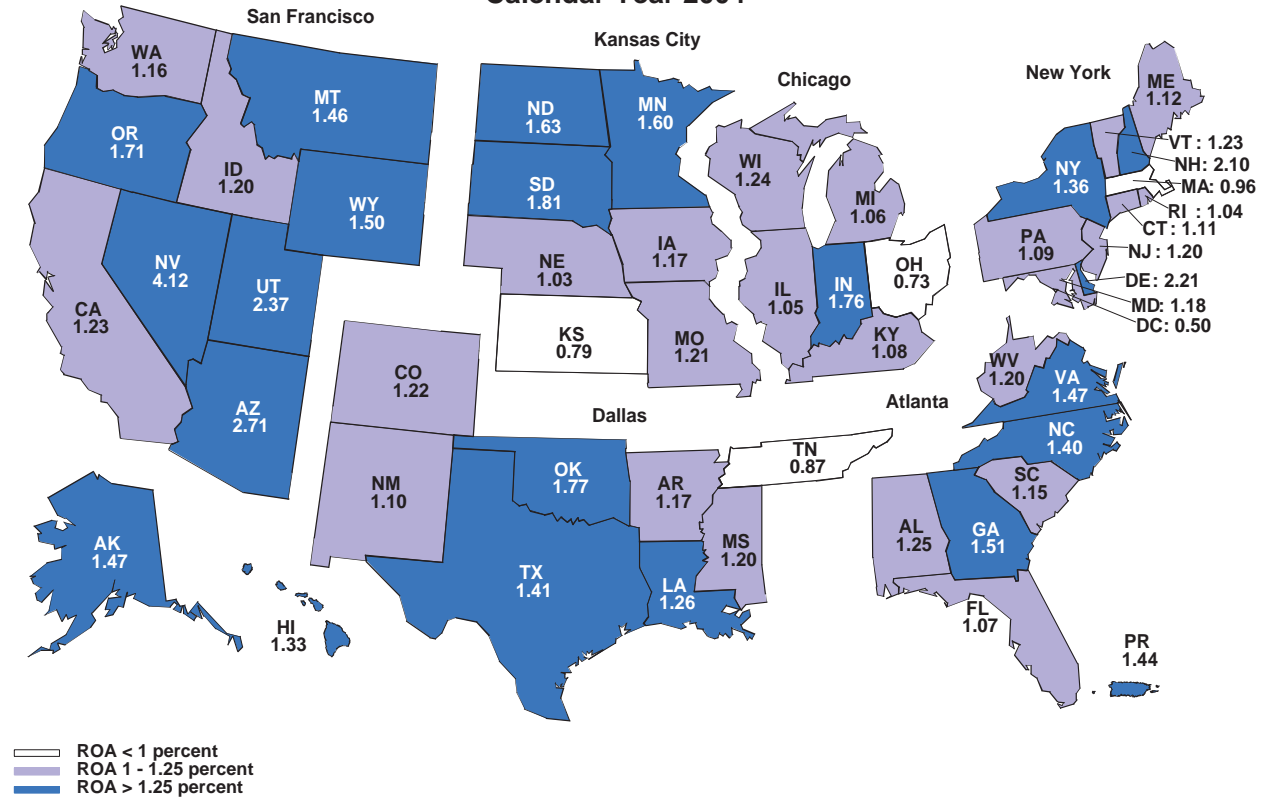


	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Assets<\$1 Billion	64.57	63.45	63.90	61.82	62.92	63.50	63.78	65.53	64.29	65.68	64.48
Assets>\$1 Billion	62.76	60.79	60.83	58.17	60.36	57.43	57.38	56.51	54.71	55.09	57.02
Total	63.23	61.43	61.51	58.93	60.84	58.48	58.40	57.89	56.13	56.59	58.03

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

Return on Assets (ROA)

Calendar Year 2004



ROA Rankings by State

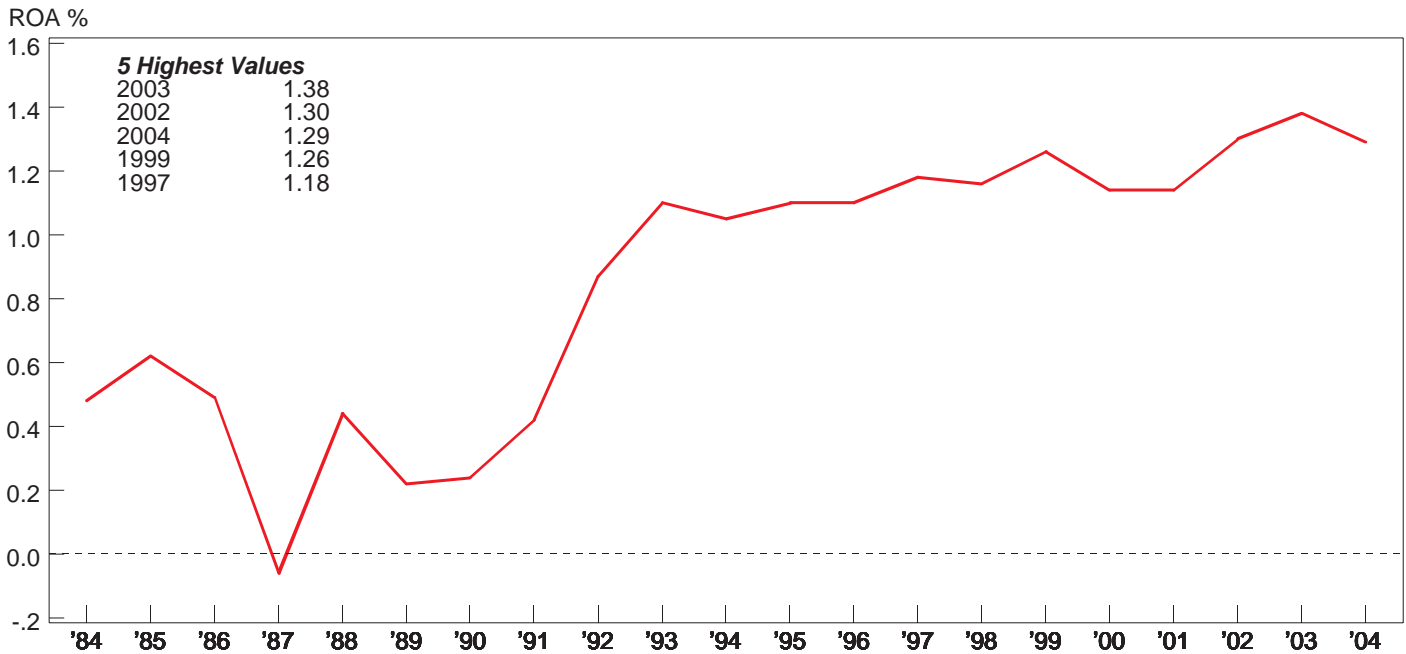
	No. of Inst. as of 12/31/04	2004	2003	Change*		No. of Inst. as of 12/31/04	2004	2003	Change*
1 Nevada	38	4.12	3.75	37	28 Missouri	373	1.21	1.16	5
2 Arizona	49	2.71	2.50	21	29 Idaho	17	1.20	1.19	1
3 Utah	67	2.37	2.01	36	30 Mississippi	102	1.20	1.30	(10)
4 Delaware	34	2.21	2.93	(72)	31 New Jersey	139	1.20	1.14	6
5 New Hampshire	30	2.10	1.34	76	32 West Virginia	72	1.20	1.18	2
6 South Dakota	91	1.81	3.31	(150)	33 Maryland	116	1.18	1.10	8
7 Oklahoma	274	1.77	1.68	9	34 Arkansas	168	1.17	1.11	6
8 Indiana	197	1.76	1.78	(2)	35 Iowa	414	1.17	1.16	1
9 Oregon	40	1.71	1.38	33	36 Washington	98	1.16	1.40	(24)
10 North Dakota	103	1.63	1.49	14	37 South Carolina	96	1.15	1.15	0
11 Minnesota	478	1.60	1.64	(4)	38 Maine	39	1.12	1.30	(18)
12 Georgia	344	1.51	1.61	(10)	39 Connecticut	57	1.11	0.98	13
13 Wyoming	44	1.50	1.55	(5)	40 New Mexico	58	1.10	0.62	48
14 Alaska	7	1.47	1.69	(22)	41 Pennsylvania	262	1.09	1.20	(11)
15 Virginia	140	1.47	1.44	3	42 Kentucky	237	1.08	0.94	14
16 Montana	80	1.46	1.39	7	43 Florida	295	1.07	1.01	6
17 Puerto Rico	10	1.44	1.21	23	44 Michigan	173	1.06	1.48	(42)
18 Texas	681	1.41	1.39	2	45 Illinois	746	1.05	0.88	17
19 North Carolina	108	1.40	1.38	2	46 Rhode Island	15	1.04	1.39	(35)
20 New York	200	1.36	1.14	22	47 Nebraska	263	1.03	1.13	(10)
21 Hawaii	8	1.33	1.37	(4)	48 Massachusetts	200	0.96	0.95	1
22 Louisiana	166	1.26	1.29	(3)	49 Tennessee	208	0.87	1.52	(65)
23 Alabama	164	1.25	1.30	(5)	50 Kansas	372	0.79	1.02	(23)
24 Wisconsin	308	1.24	1.27	(3)	51 Ohio	290	0.73	1.56	(83)
25 California	295	1.23	1.44	(21)	52 District of Col.	6	0.50	0.60	(10)
26 Vermont	19	1.23	1.30	(7)					
27 Colorado	177	1.22	1.20	2	U.S. and Terr.	8,975	1.29	1.38	(9)

*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.

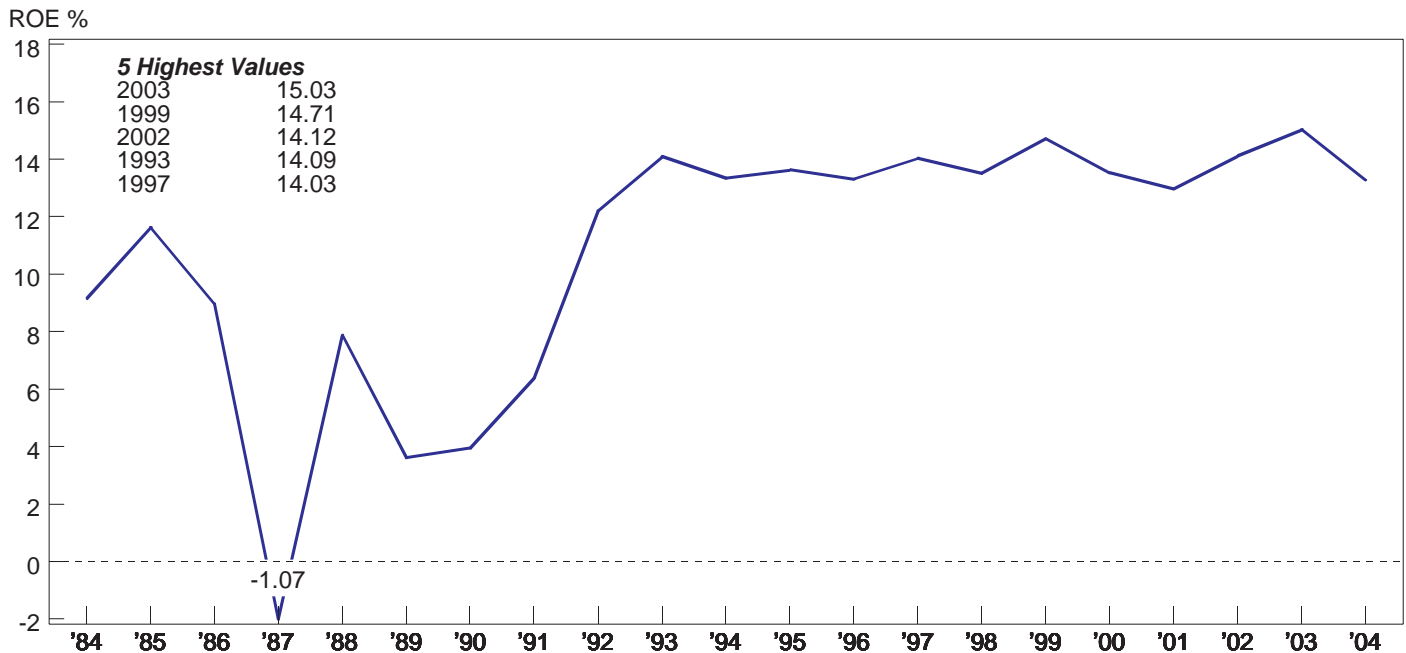
Annual Return on Assets (ROA)

1984-2004



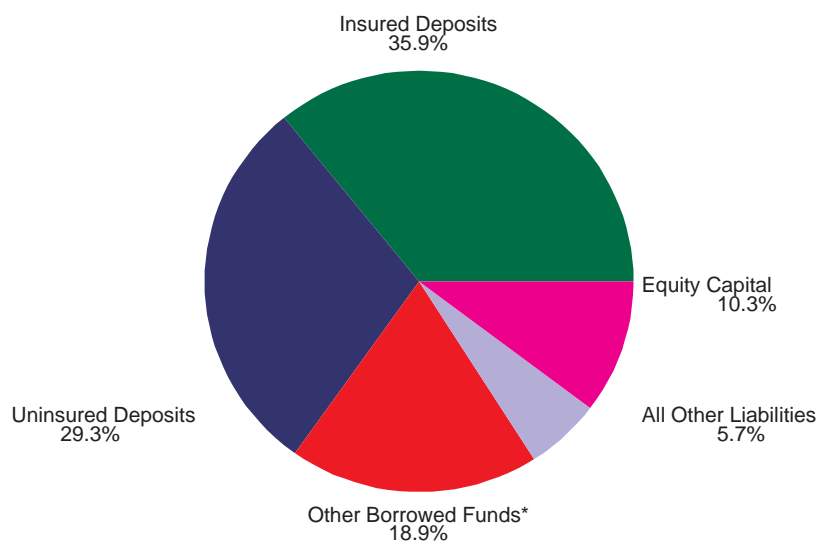
Annual Return on Equity (ROE)

1984-2004



Total Liabilities and Equity Capital

December 31, 2004

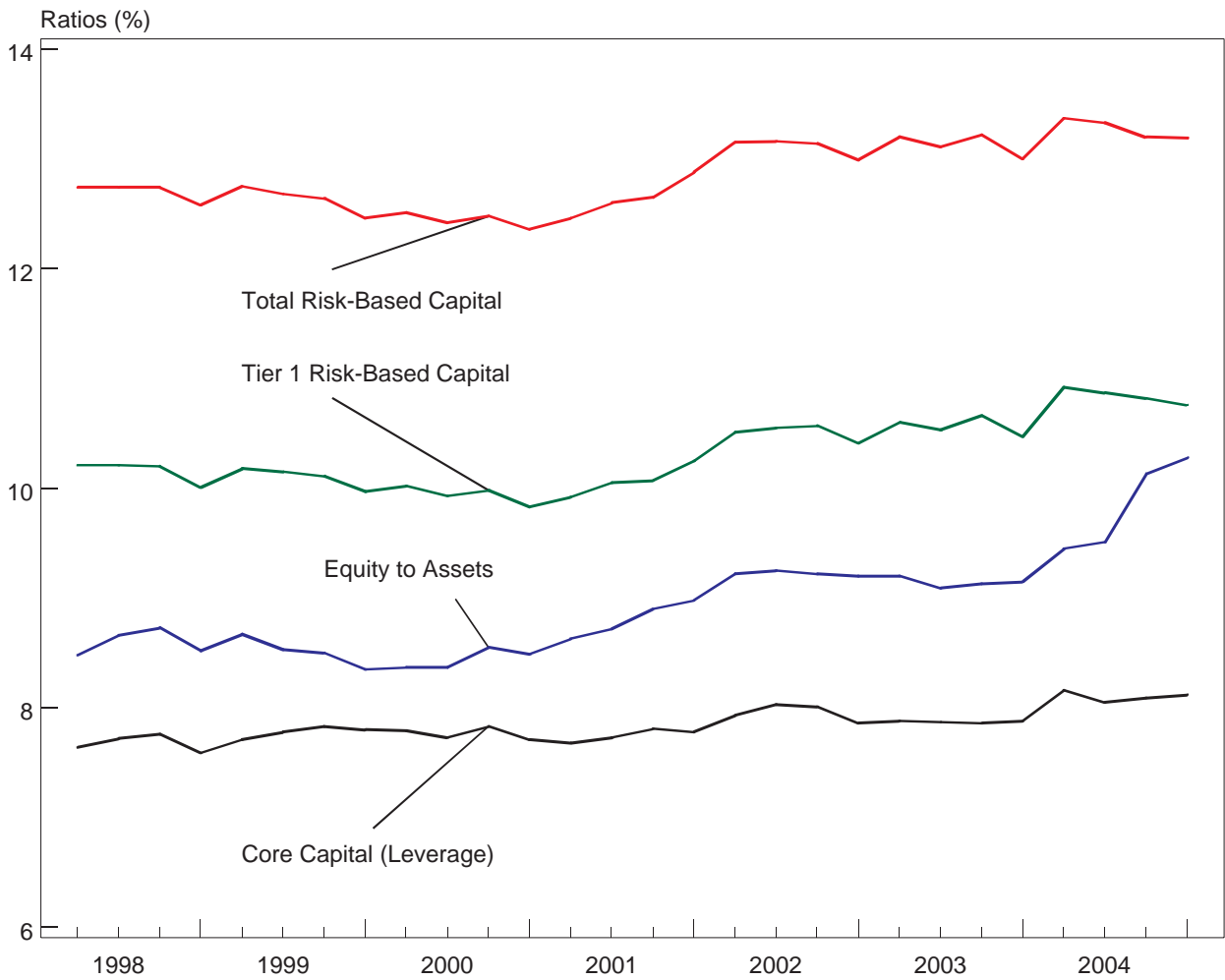


(\$ Billions)	12/31/03	12/31/04	% Change
Insured Deposits (estimated)	3,452	3,623	5.0
BIF - Insured	2,556	2,672	4.5
SAIF - Insured	896	951	6.1
Uninsured Deposits	2,503	2,961	18.3
In Foreign Offices	741	866	16.9
Other Borrowed Funds*	1,735	1,905	9.8
All Other Liabilities	556	576	3.6
Subordinated Debt	107	119	11.2
Equity Capital	831	1,039	25.0
Total Liabilities and Equity Capital	9,075	10,105	11.3

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

Capital Ratios

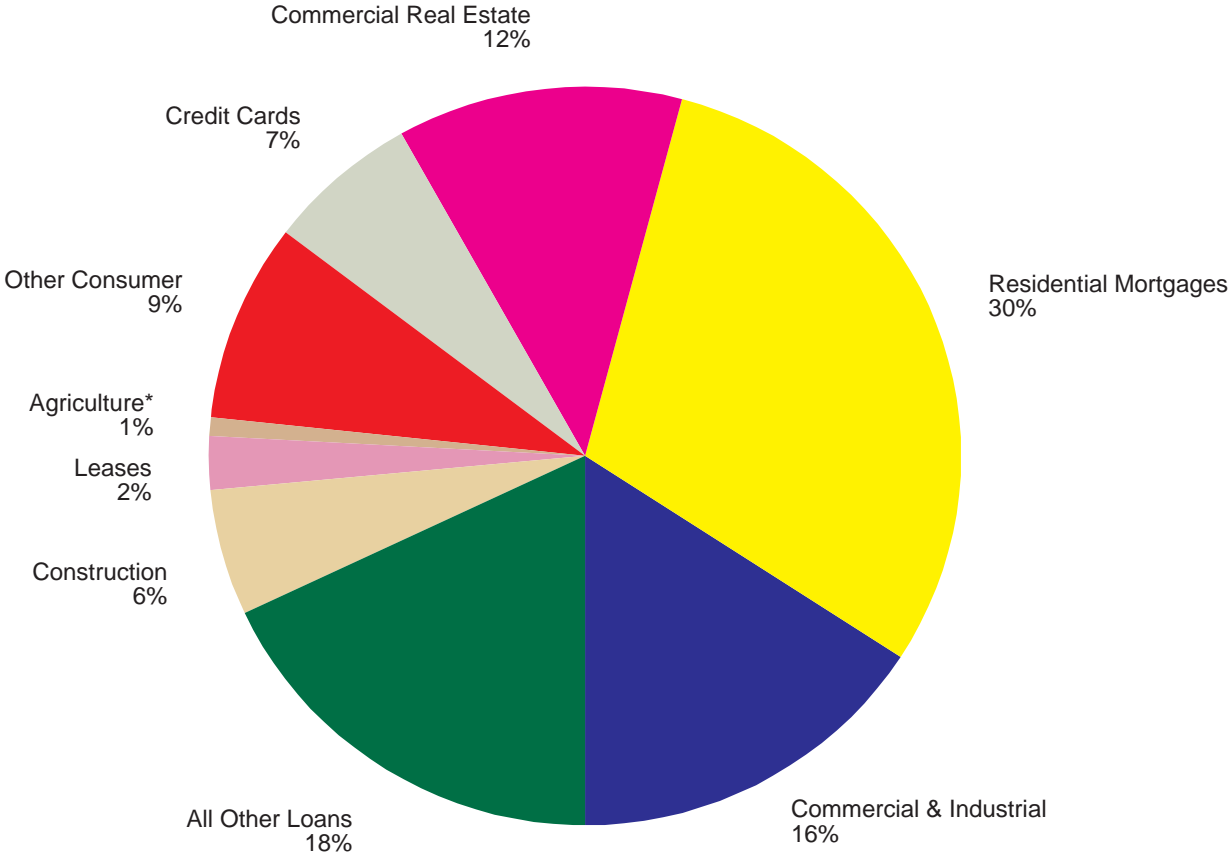
1998 - 2004



	12/98	12/99	12/00	12/01	12/02	12/03	12/04
Total Risk-Based Capital	12.58	12.46	12.36	12.88	12.99	13.00	13.19
Tier 1 Risk-Based Capital	10.01	9.97	9.83	10.25	10.41	10.47	10.76
Equity to Assets	8.52	8.35	8.49	8.98	9.20	9.15	10.28
Core Capital (Leverage)	7.59	7.80	7.71	7.78	7.86	7.88	8.12

Loan Portfolio Composition

December 31, 2004

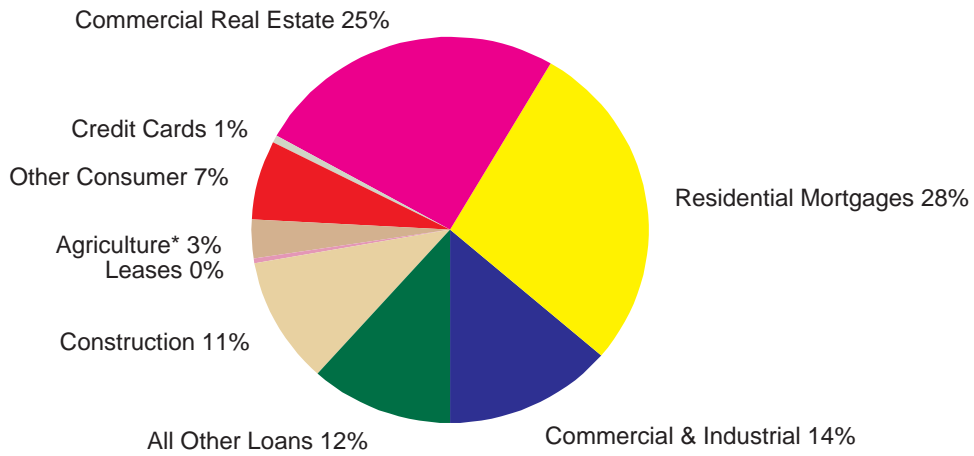


* OTS - Supervised Savings Associations do not identify agricultural loans.

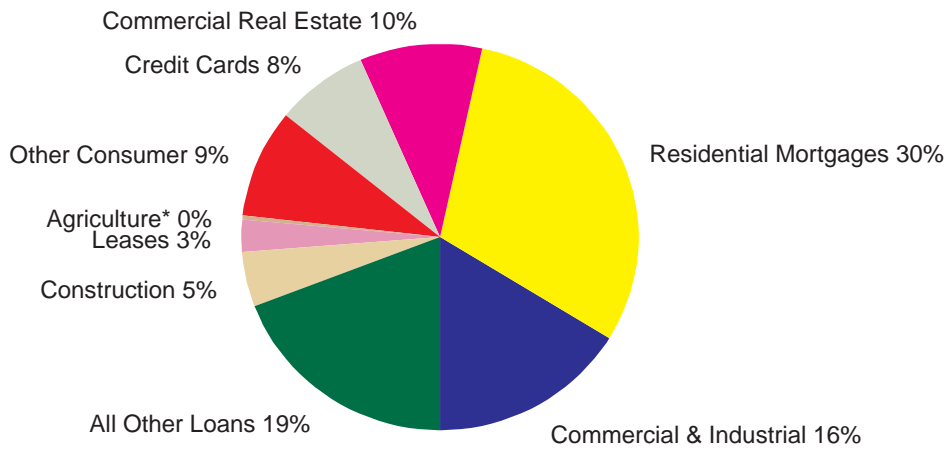
Loan Portfolio Composition by Asset Size

December 31, 2004

Assets < \$1 Billion



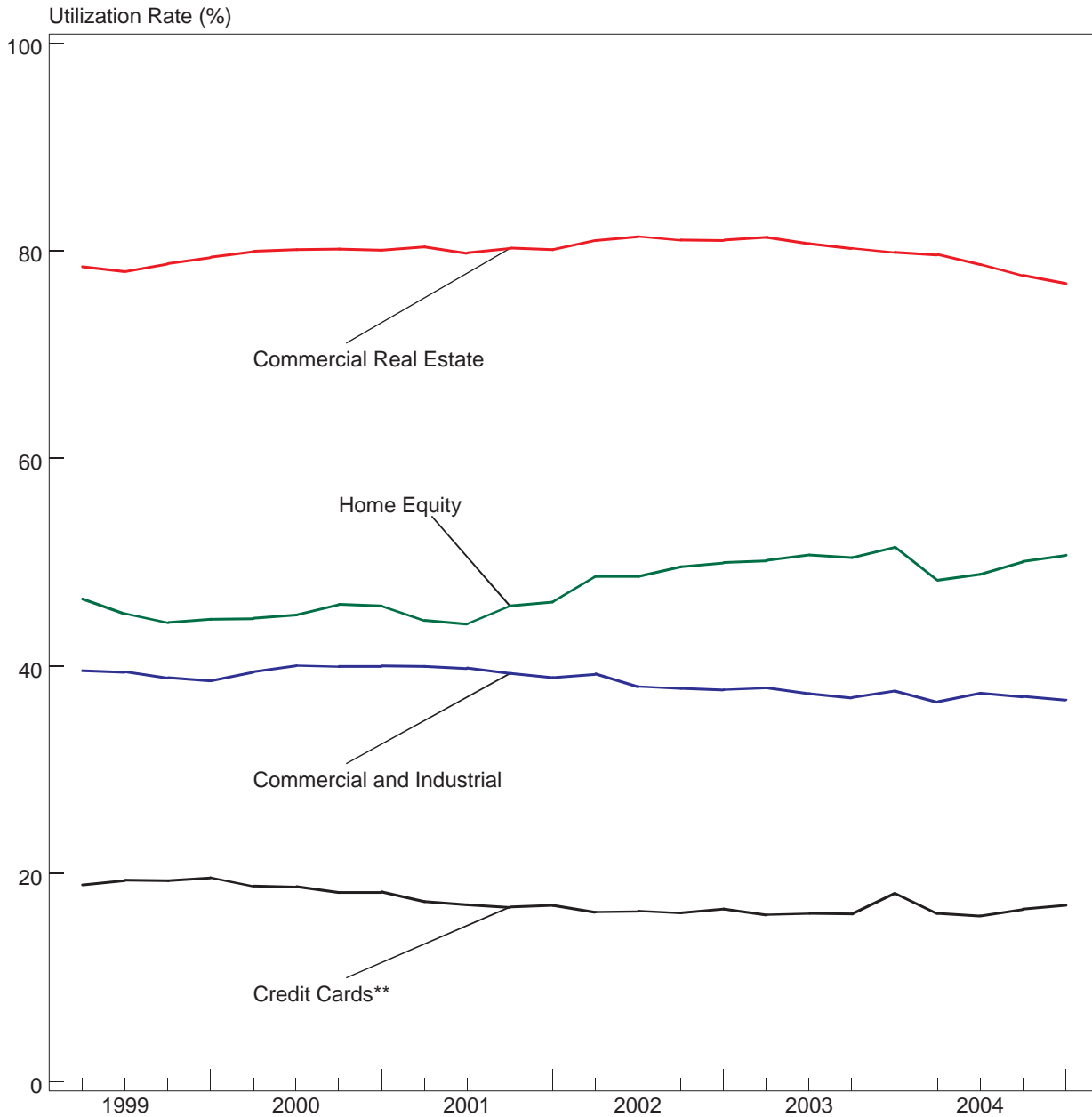
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

1999-2004

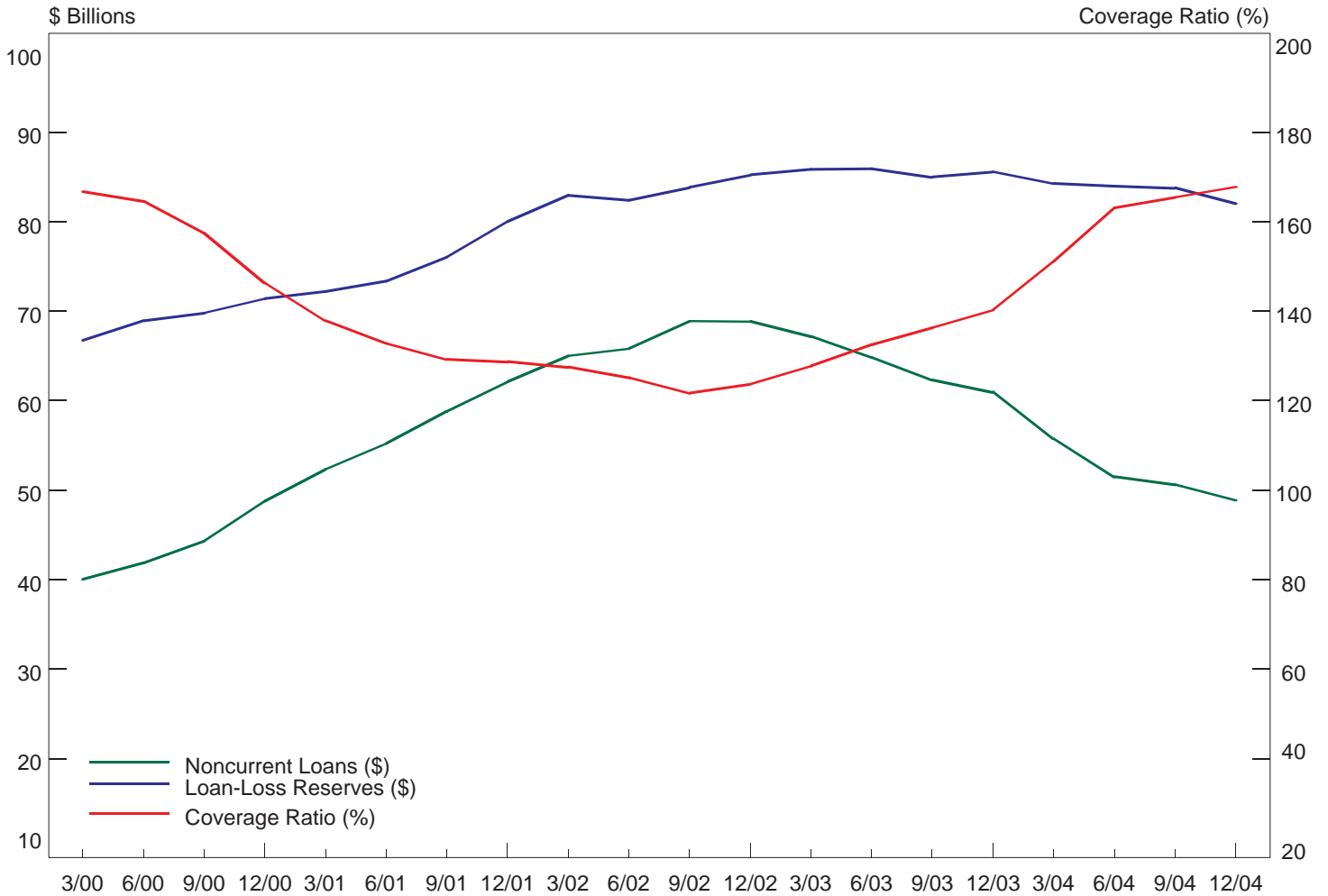


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2000-2004



Noncurrent Loans (\$ Billions)

40.0 41.9 44.3 48.8 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 48.9

Loan-Loss Reserves (\$ Billions)

66.8 69.0 69.8 71.4 72.2 73.4 76.1 80.0 83.0 82.4 83.9 85.2 85.9 85.9 85.0 85.6 84.3 84.0 83.8 82.0

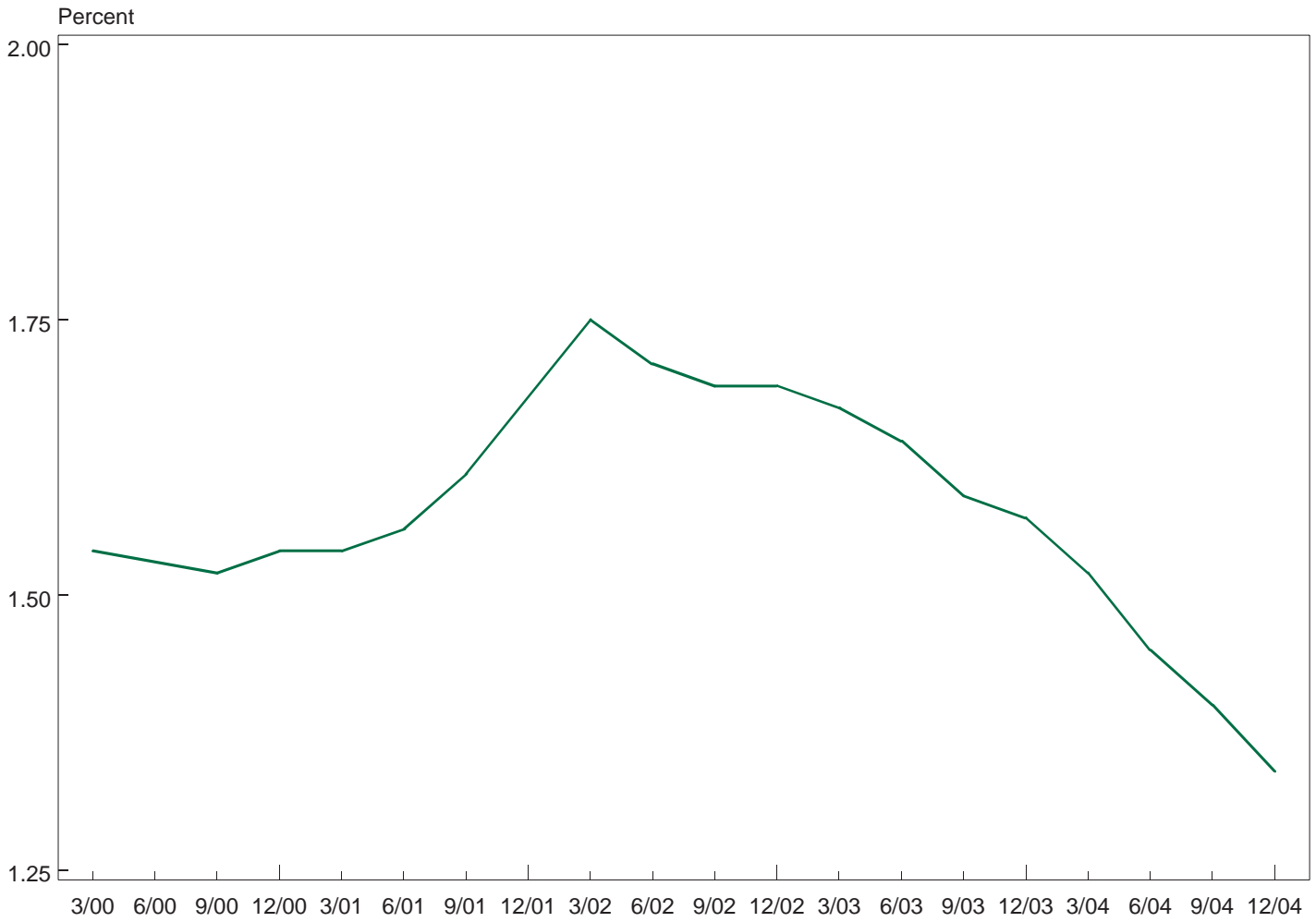
Coverage Ratio (%)

167 165 157 146 138 133 129 129 128 125 122 124 128 133 136 140 151 163 165 168

* Loan-loss reserves to noncurrent loans.

Loss Allowance To Loans and Leases

2000-2004

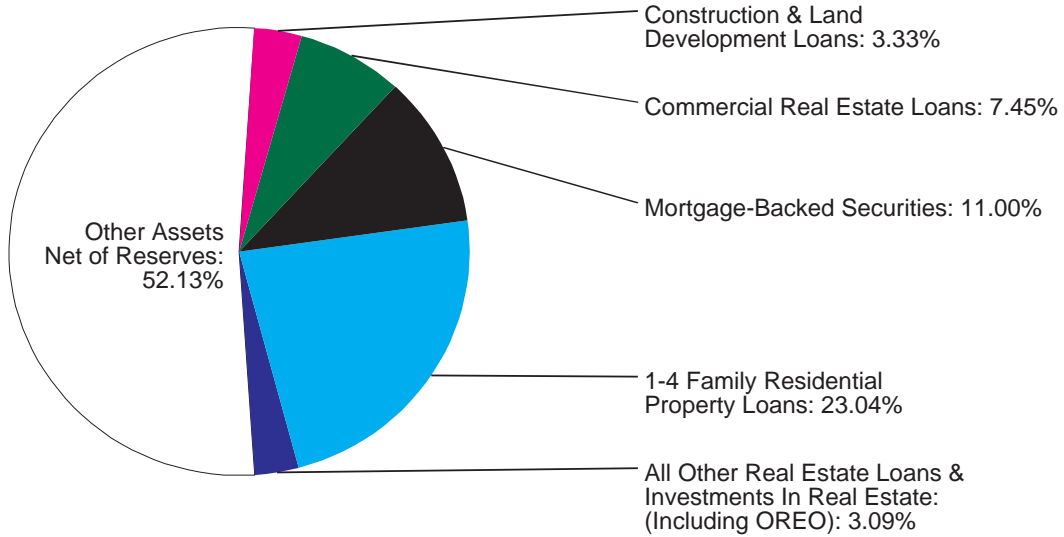


Loss Allowance To Loans and Leases

1.54 1.53 1.52 1.54 1.54 1.56 1.61 1.68 1.75 1.71 1.69 1.69 1.67 1.64 1.59 1.57 1.52 1.45 1.40 1.34

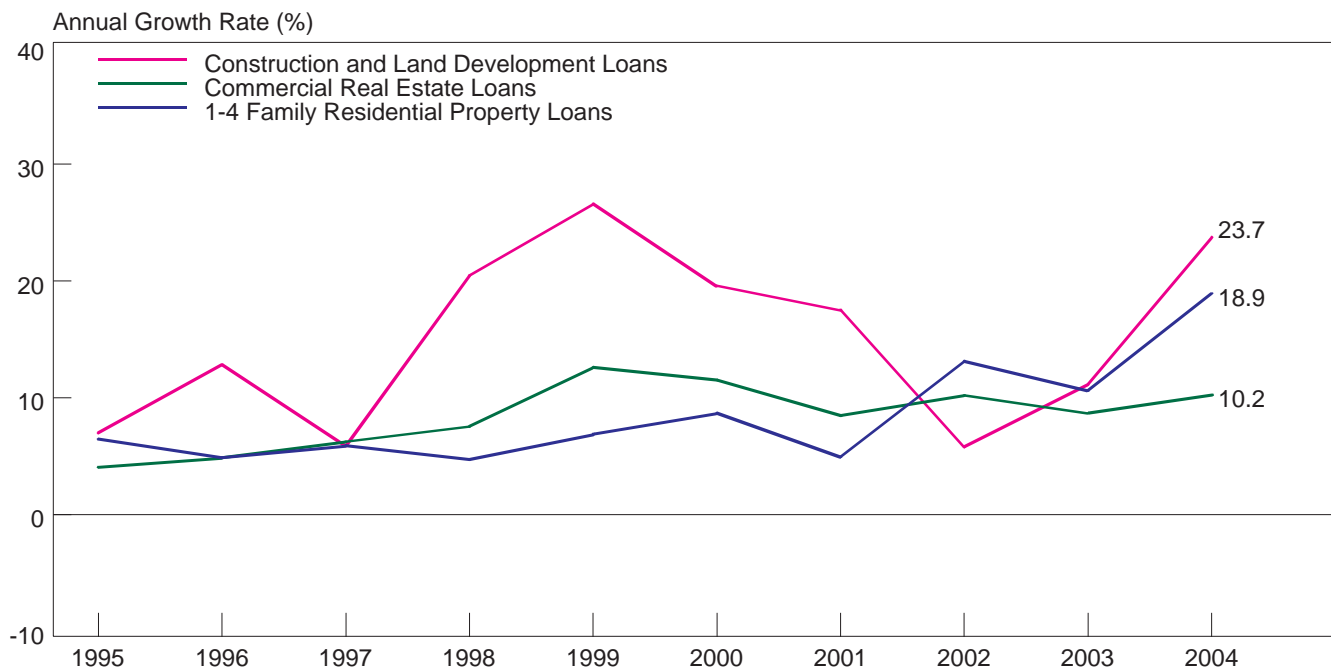
Real Estate Assets as a Percent of Total Assets

December 31, 2004



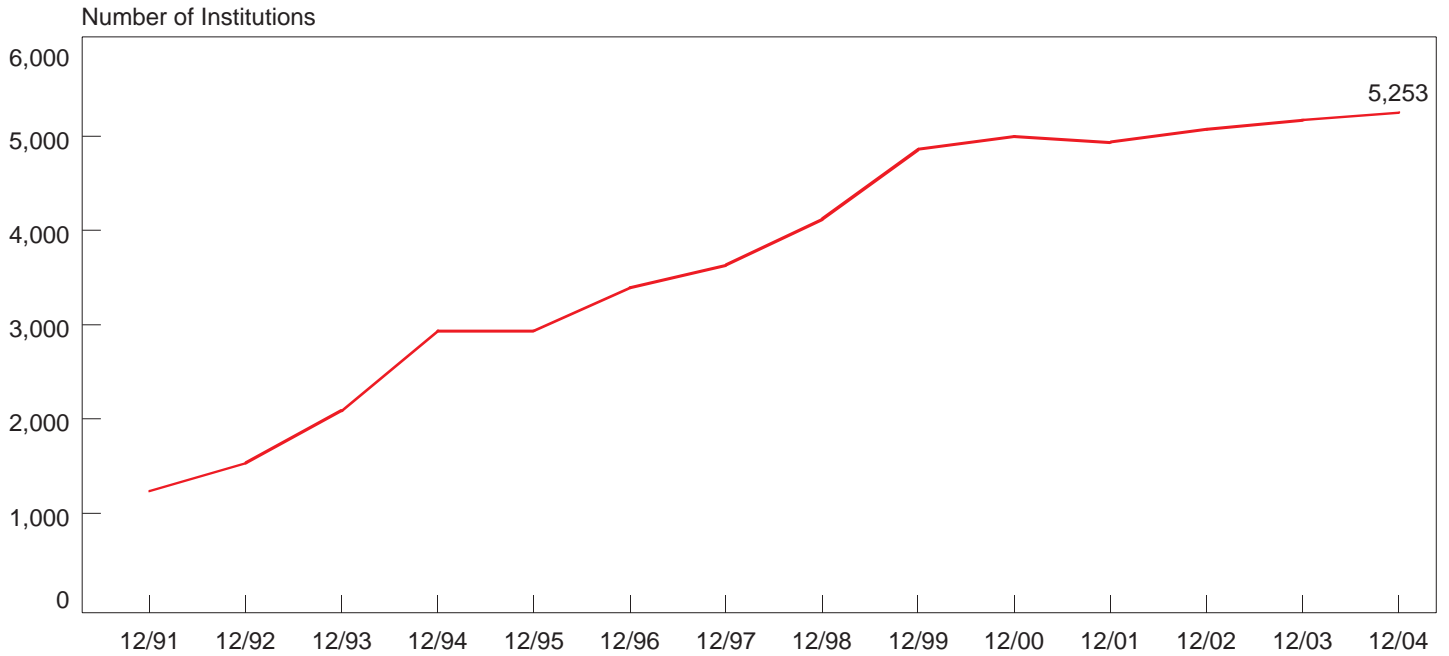
Real Estate Loan Growth Rates*

1995-2004



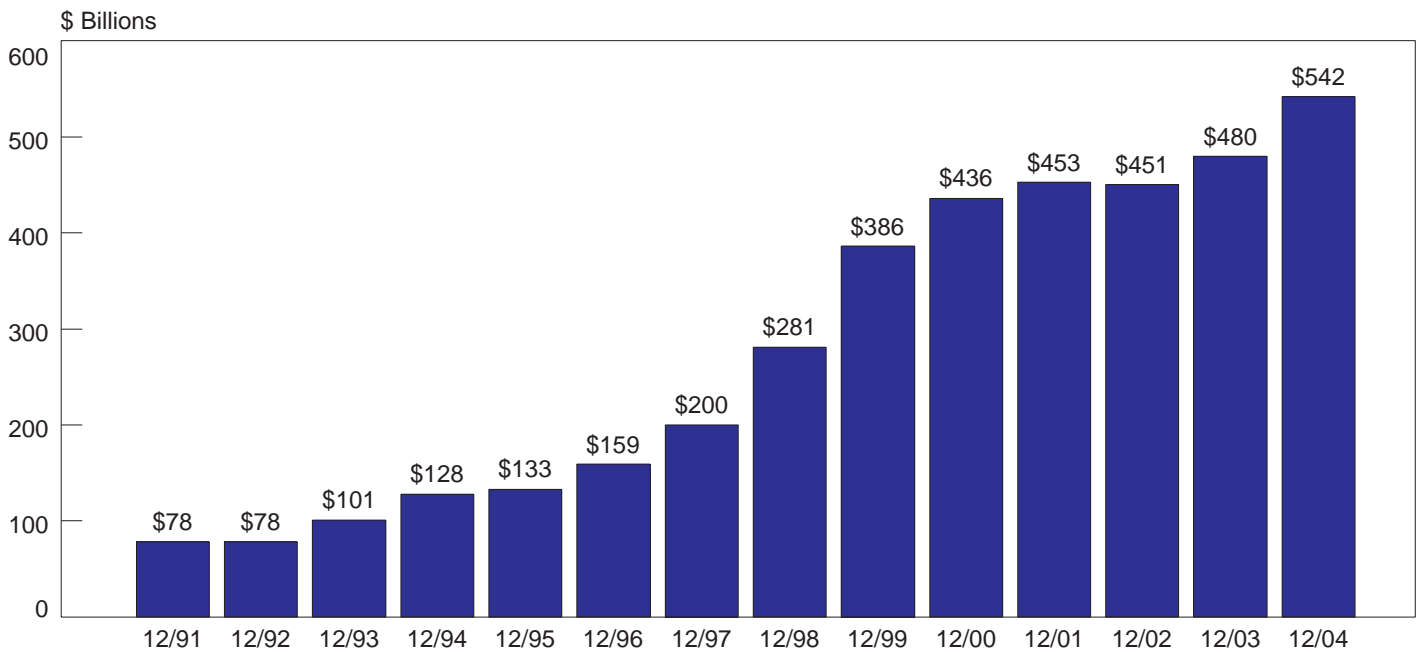
Number of Institutions with FHLB Advances

1991 - 2004

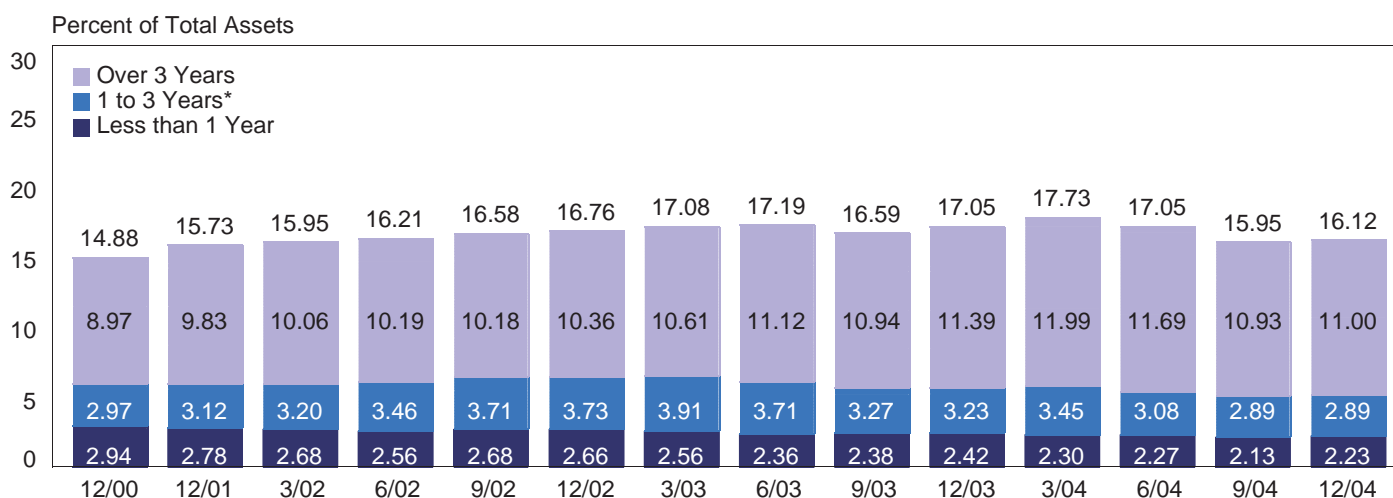


Amount of FHLB Advances Outstanding

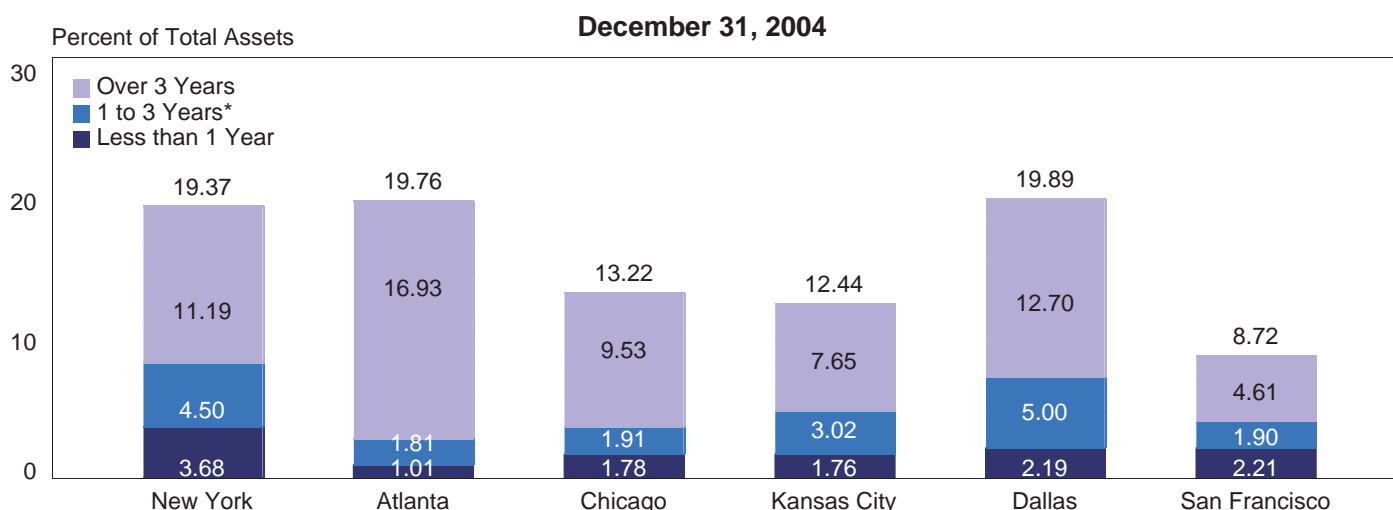
1991 - 2004



Debt Securities by Maturity or Repricing Frequency...



...and by Region



Total Securities (Debt and Equity)

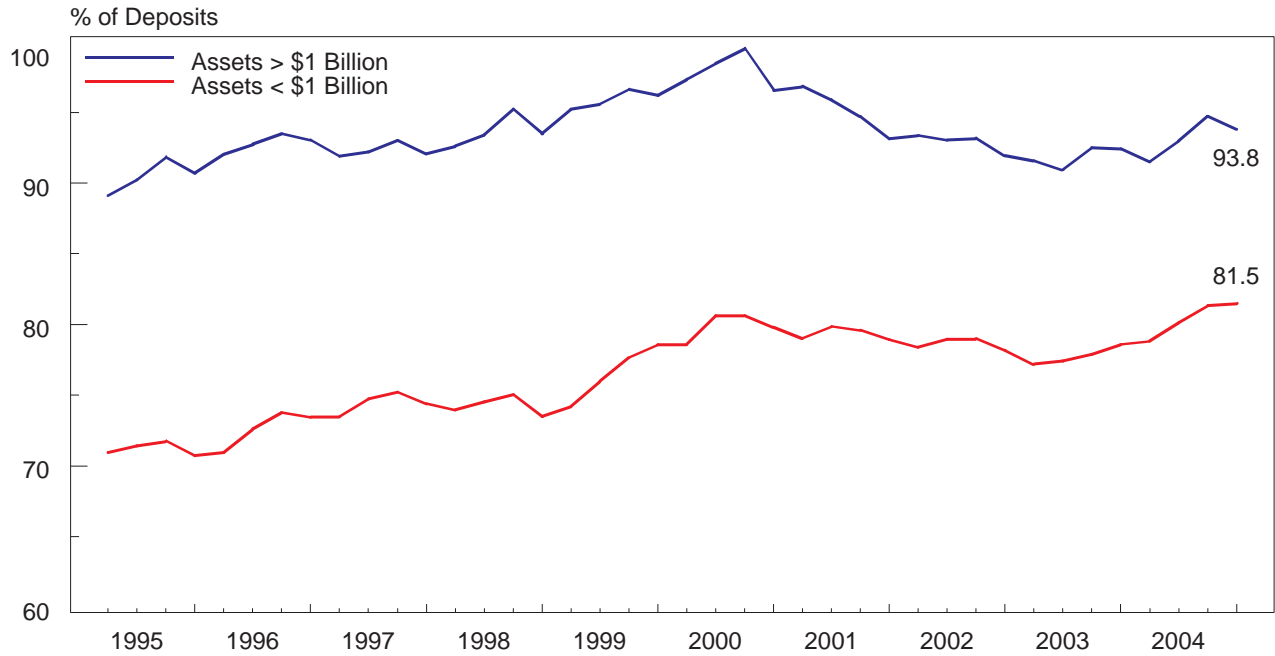
(\$ Billions)

	12/02	3/03	6/03	9/03	12/03	3/04	6/04	9/04	12/04
U.S. Government Obligations:									
U.S. Treasury	99	101	104	117	126	132	123	102	98
U.S. Agencies	7	7	8	10	9	10	11	11	11
Government Sponsored Enterprises	246	246	254	264	276	281	288	280	279
Mortgage Pass-through Securities	578	615	674	618	638	738	731	697	745
Collateralized Mortgage Obligations	335	365	361	330	344	365	343	351	366
State, County, Municipal Obligations	108	110	115	117	117	118	117	120	119
Asset Backed Securities	106	98	93	96	105	104	103	75	70
Other Debt Securities	121	124	122	123	128	134	133	136	146
Equity Securities	34	29	31	27	27	27	26	25	26
Total Securities	\$1,633	\$1,695	\$1,763	\$1,702	\$1,771	\$1,908	\$1,875	\$1,796	\$1,860

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

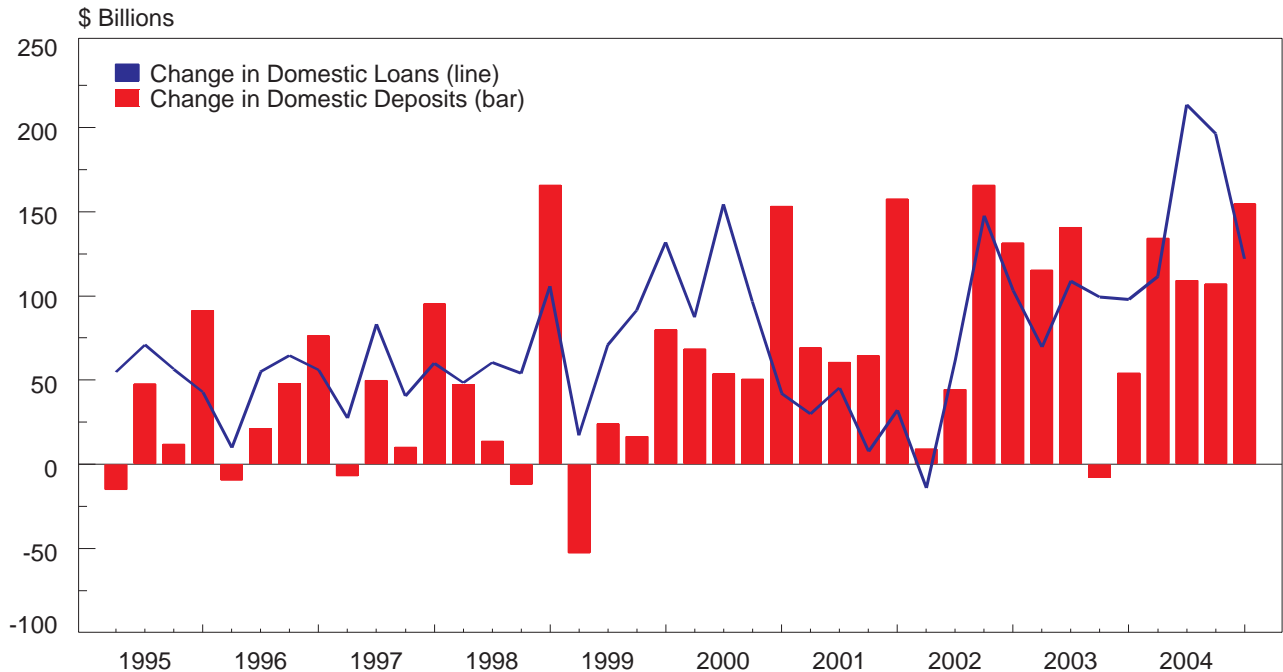
Net Loans and Leases to Deposits (Domestic and Foreign)

1995 - 2004



Quarterly Change in Domestic Loans vs Domestic Deposits

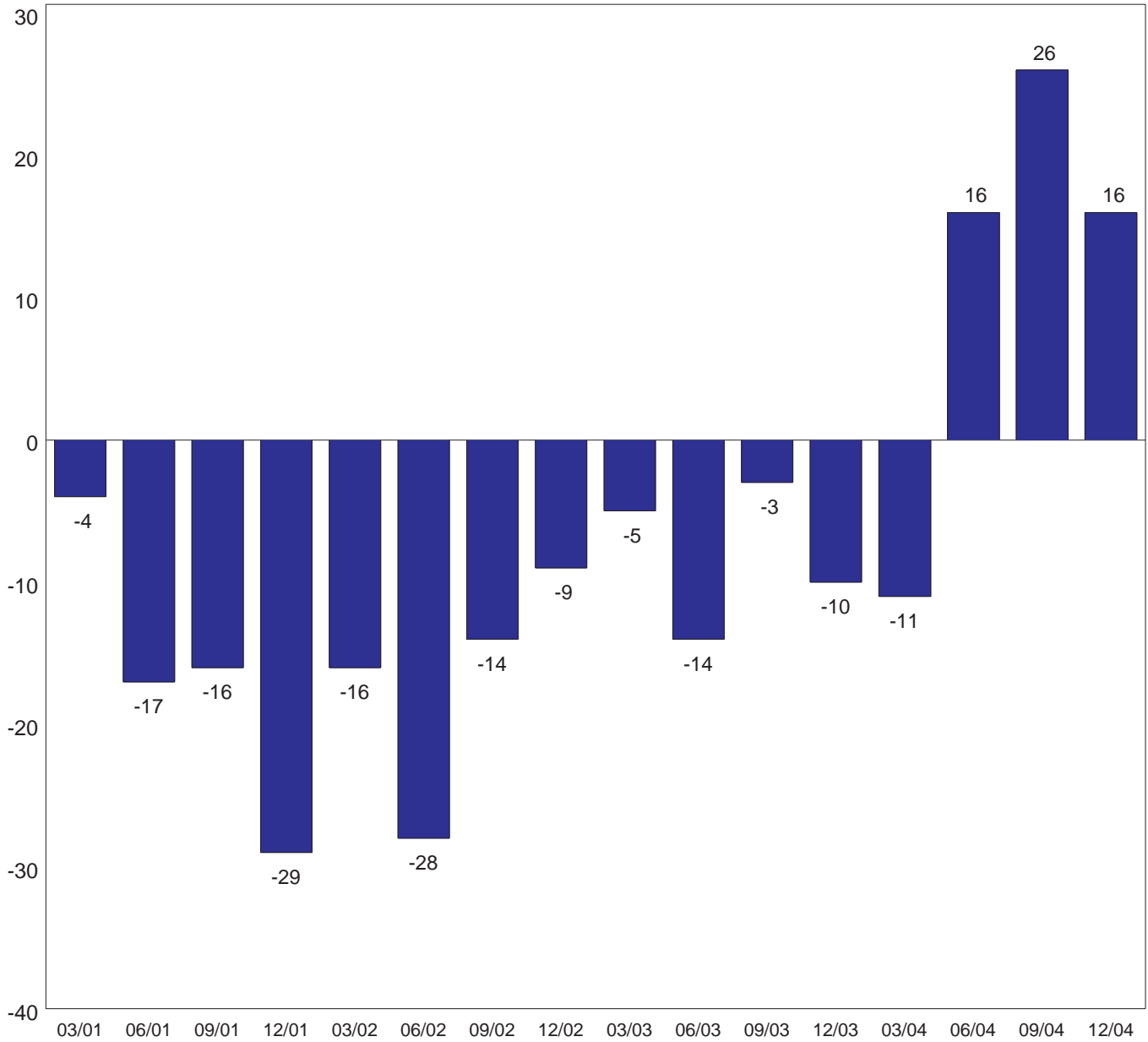
1995 - 2004



Quarterly Change in C&I Loans

2001-2004

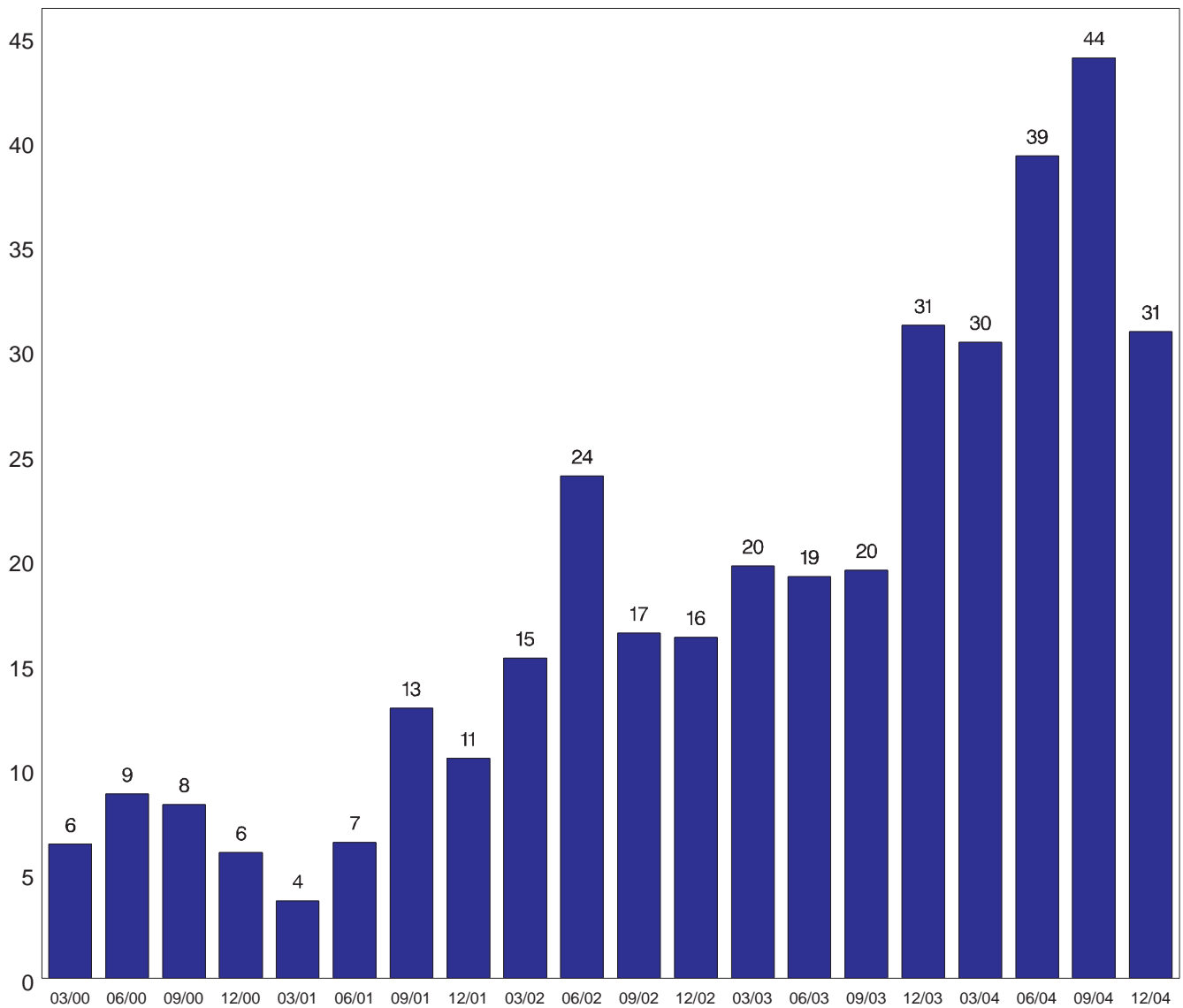
\$ Billions



Quarterly Growth in Home Equity Loans

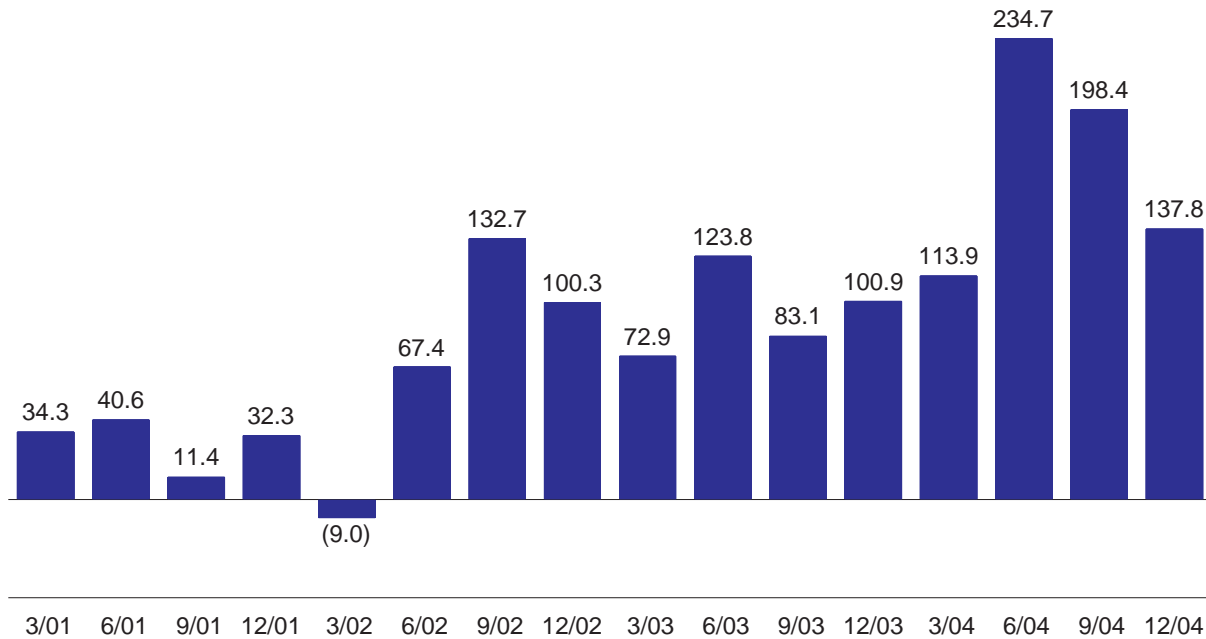
2000-2004

\$ Billions



Quarterly Change in Reported Loans Outstanding

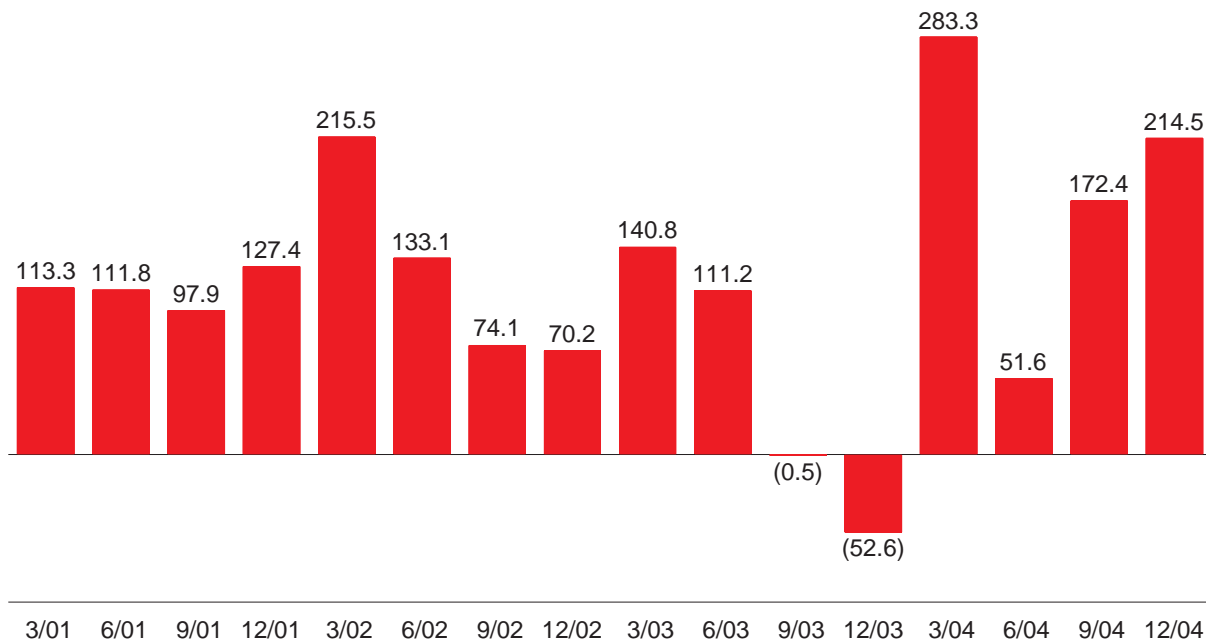
(\$ Billions)



In the fourth quarter of 2004, 1-4 family loans increased by \$85 billion, consumer loans increased by \$35 billion, and commercial and industrial loans increased by \$16 billion.

Quarterly Change in Unused Loan Commitments

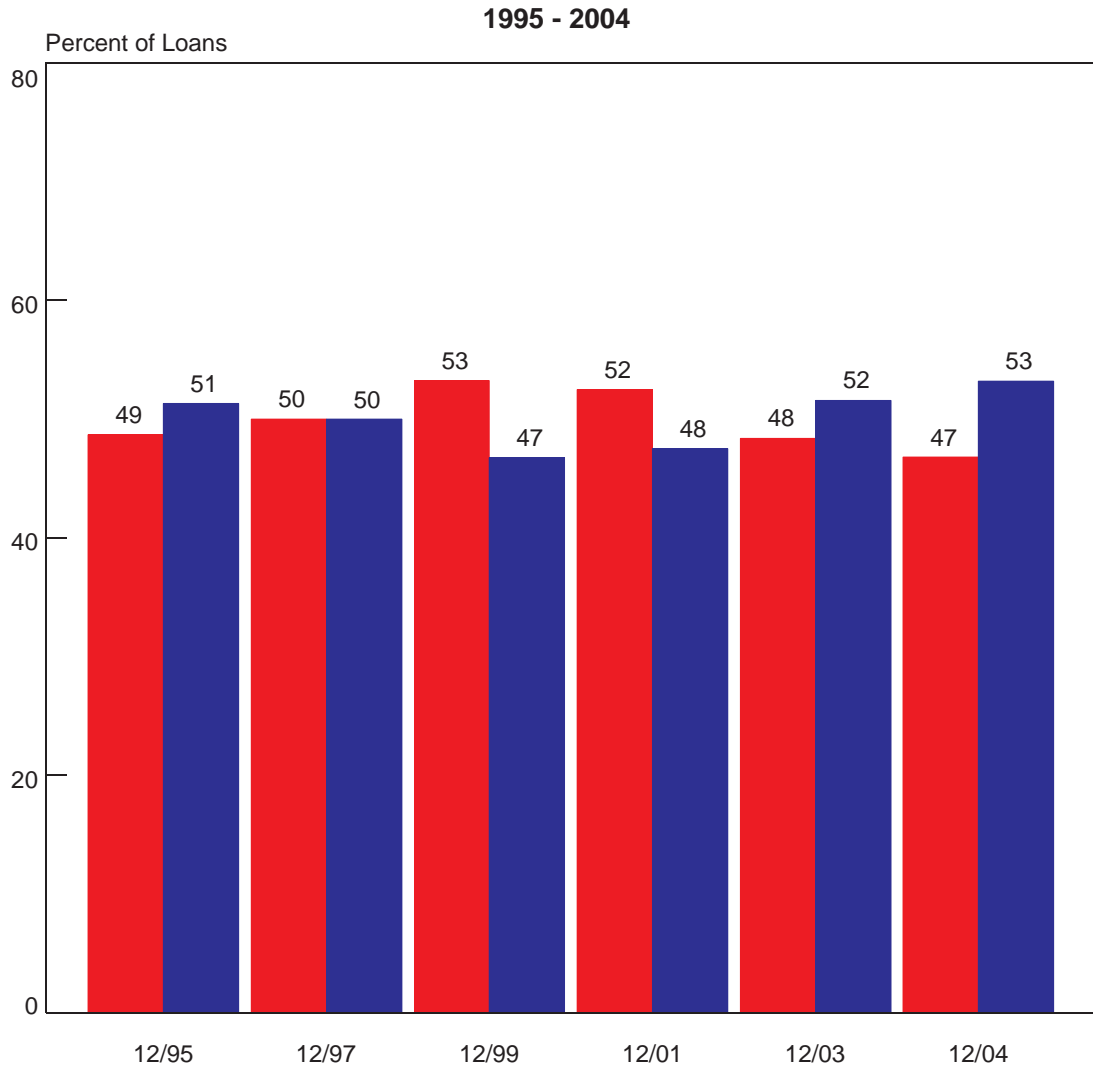
(\$ Billions)



In the fourth quarter of 2004, unused credit card commitments and unused commitments for loans to businesses increased by \$141 billion and \$50 billion respectively.

Credit Risk Diversification

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



Loans (\$ Billions):

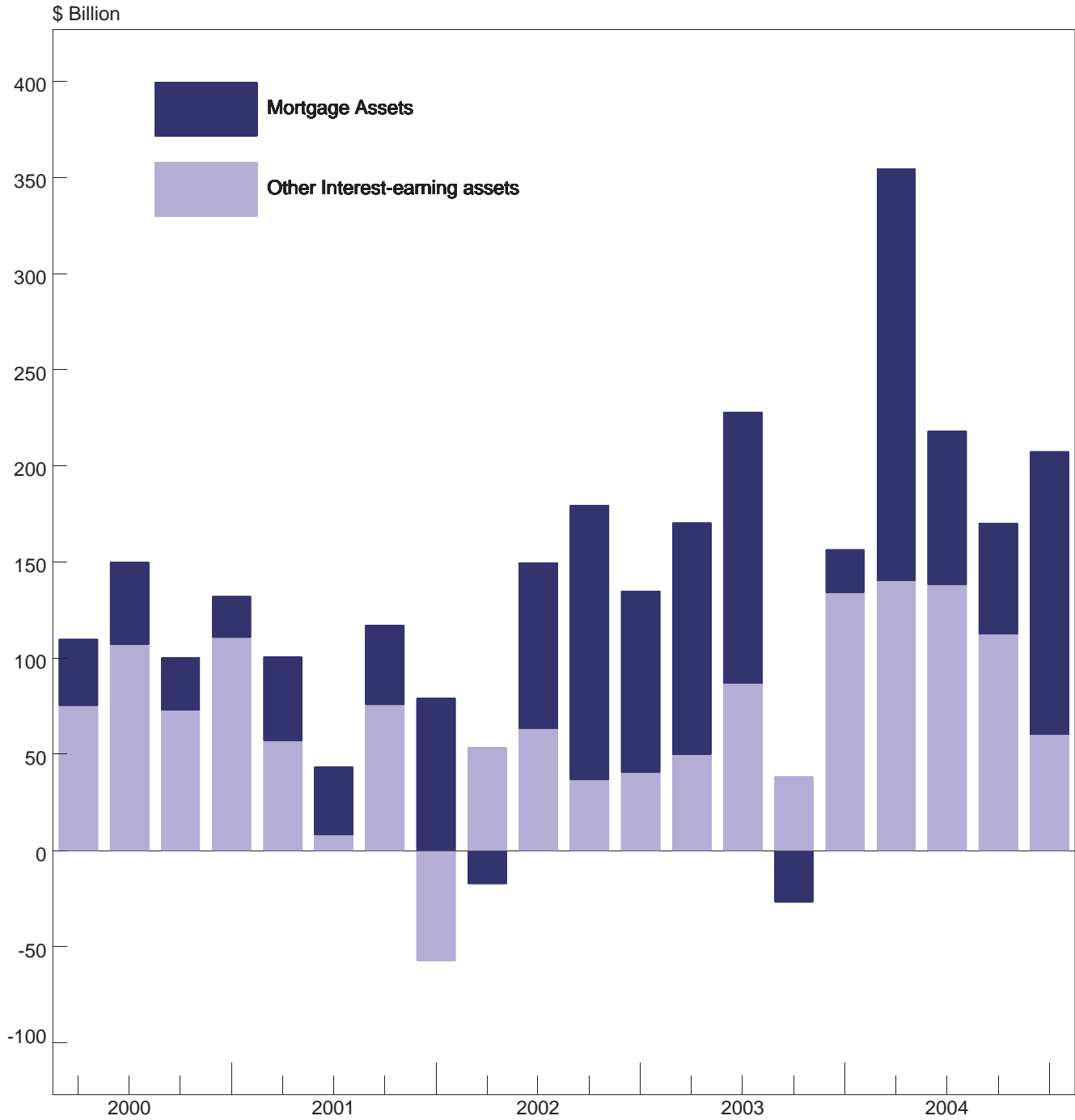
■ Commercial Borrowers	\$1,594	\$1,839	\$2,265	\$2,500	\$2,632	\$2,865
■ Consumer Loans	1,679	1,838	1,990	2,265	2,805	3,258

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.

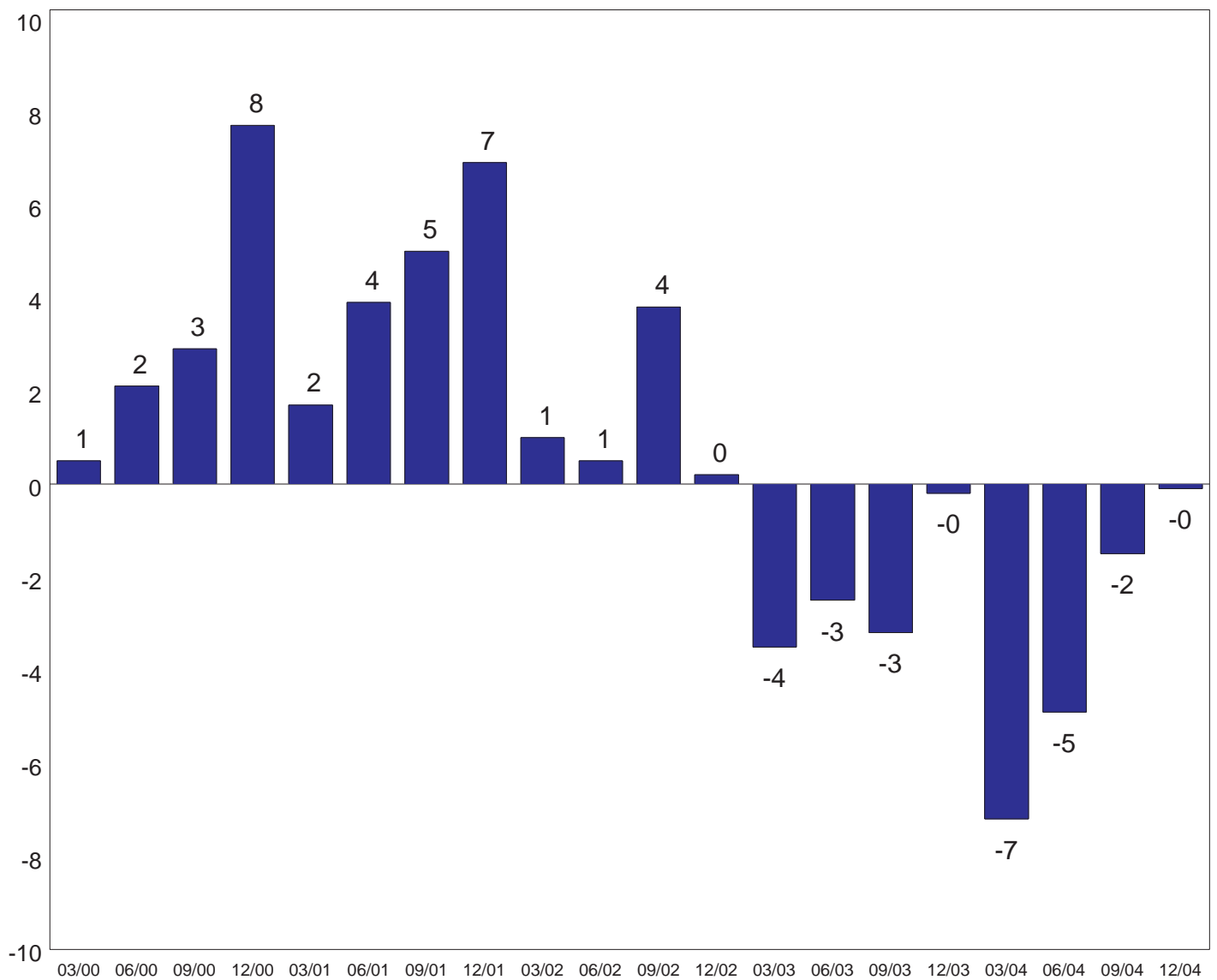
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2000-2004



Quarterly Change in Noncurrent Loans & Net Charge-Offs 2000-2004

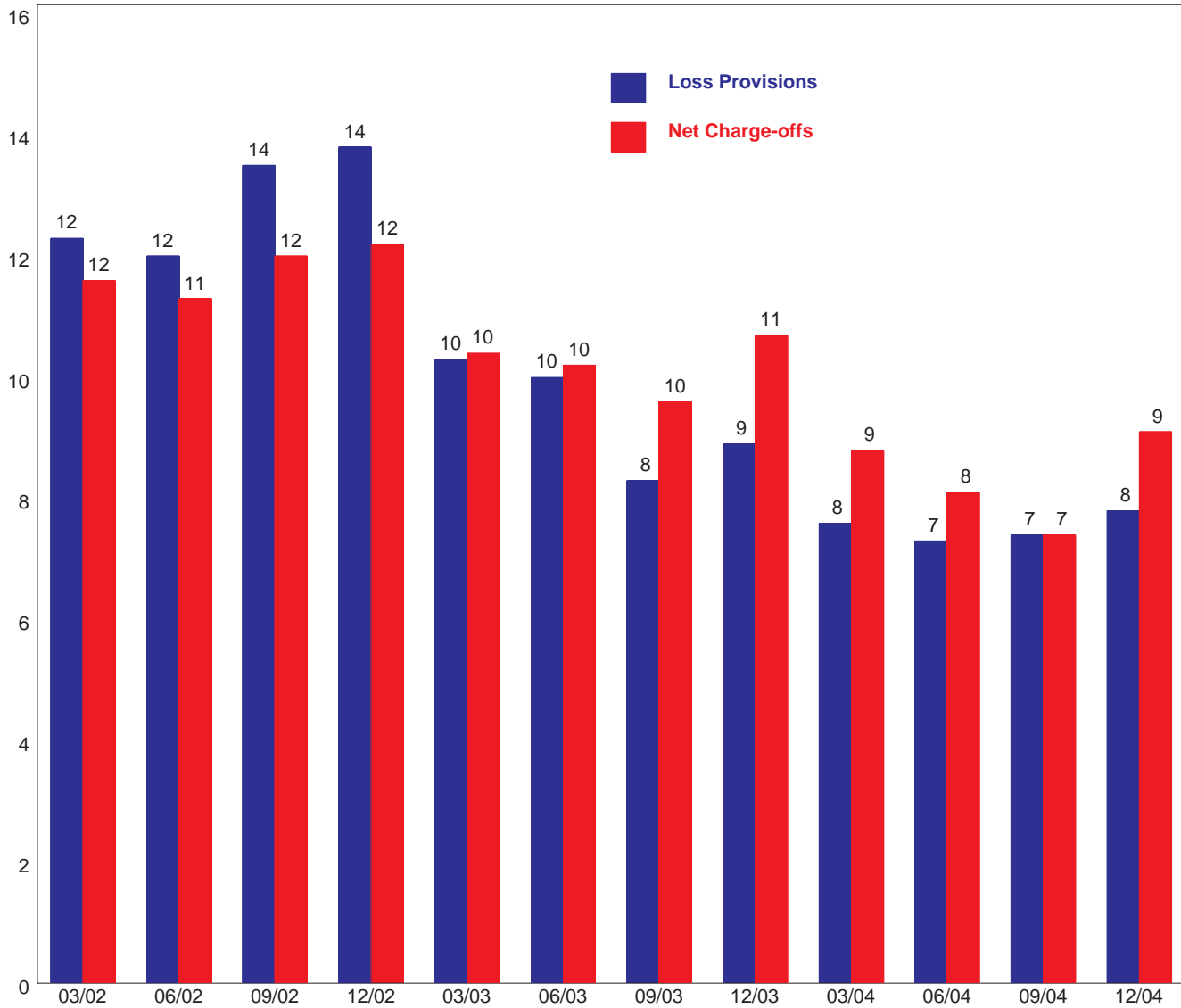
\$ Billions



Quarterly Net Charge-Offs vs. Loan Loss Provisions

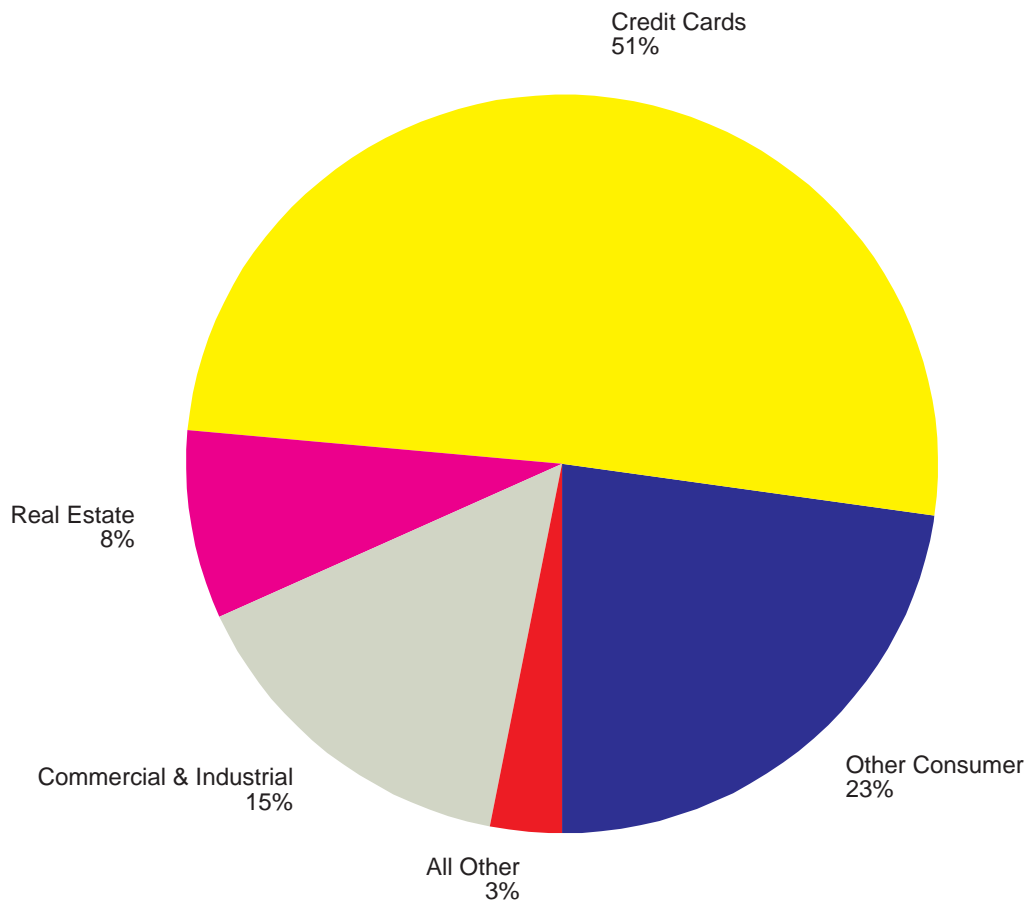
2002-2004

\$ Billions



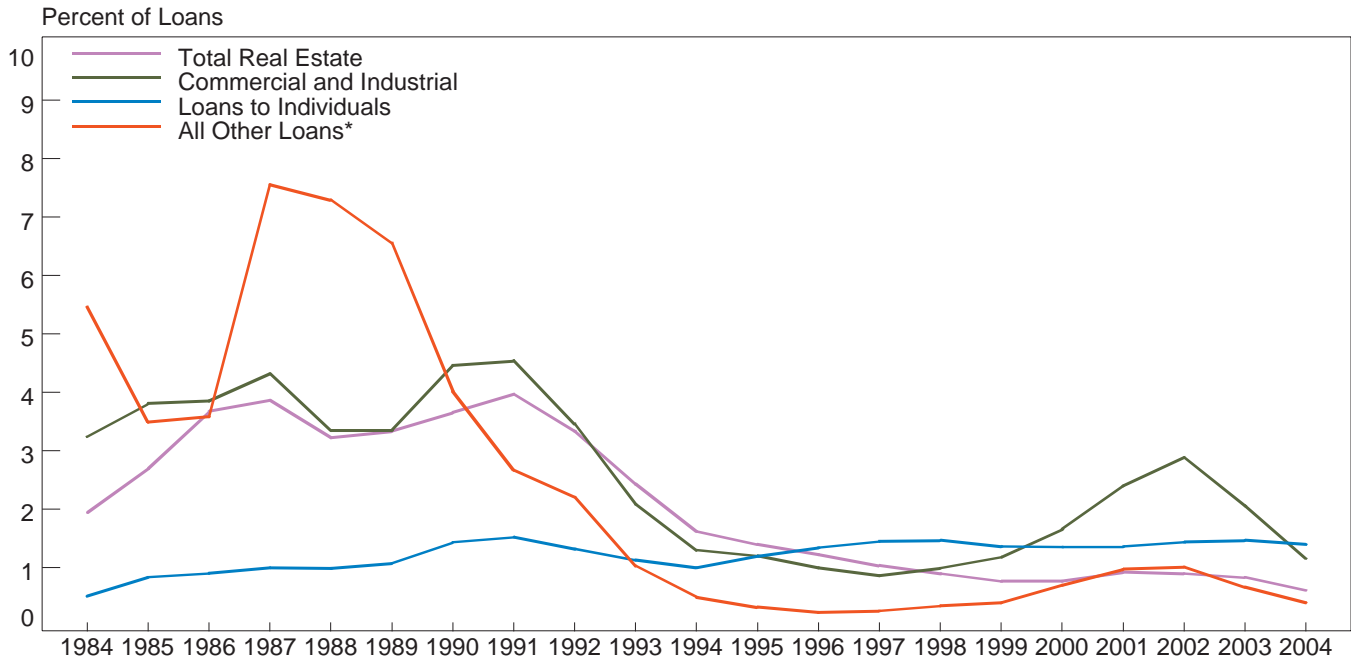
Composition of FDIC-Insured Institutions' Loan Charge-offs

Fourth Quarter, 2004



Noncurrent Loan Rates at Year-end

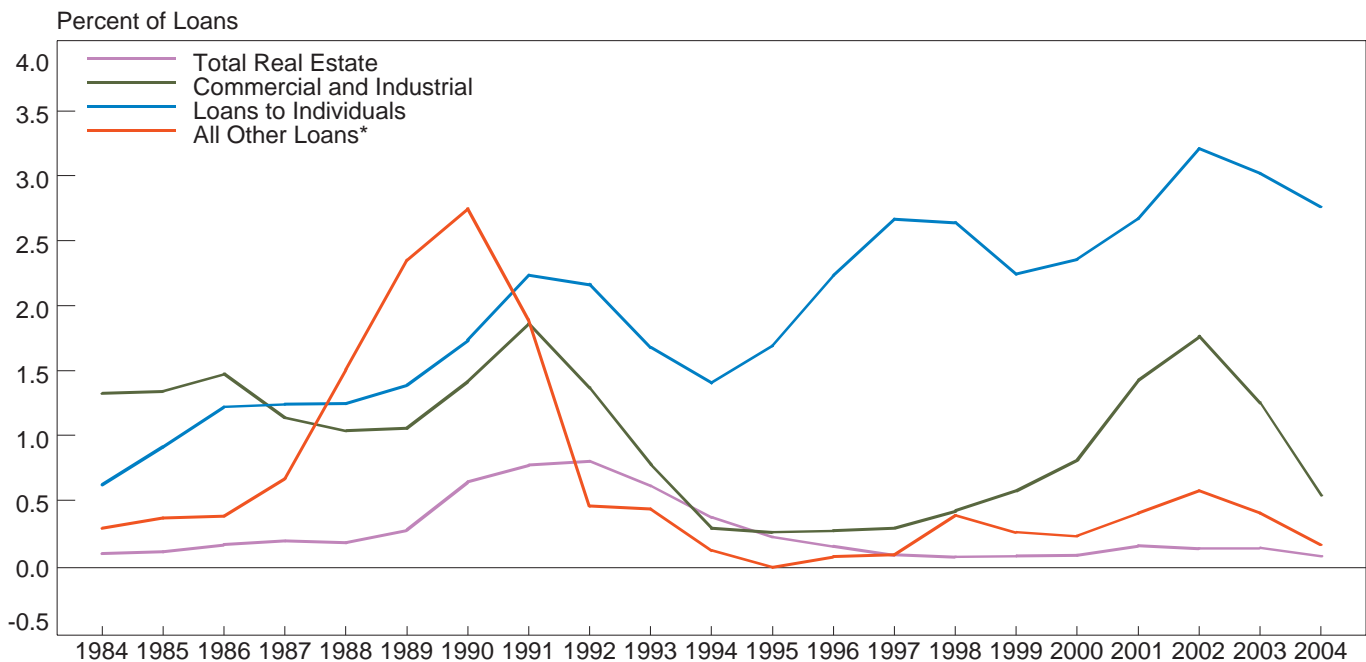
1984-2004



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

1984-2004

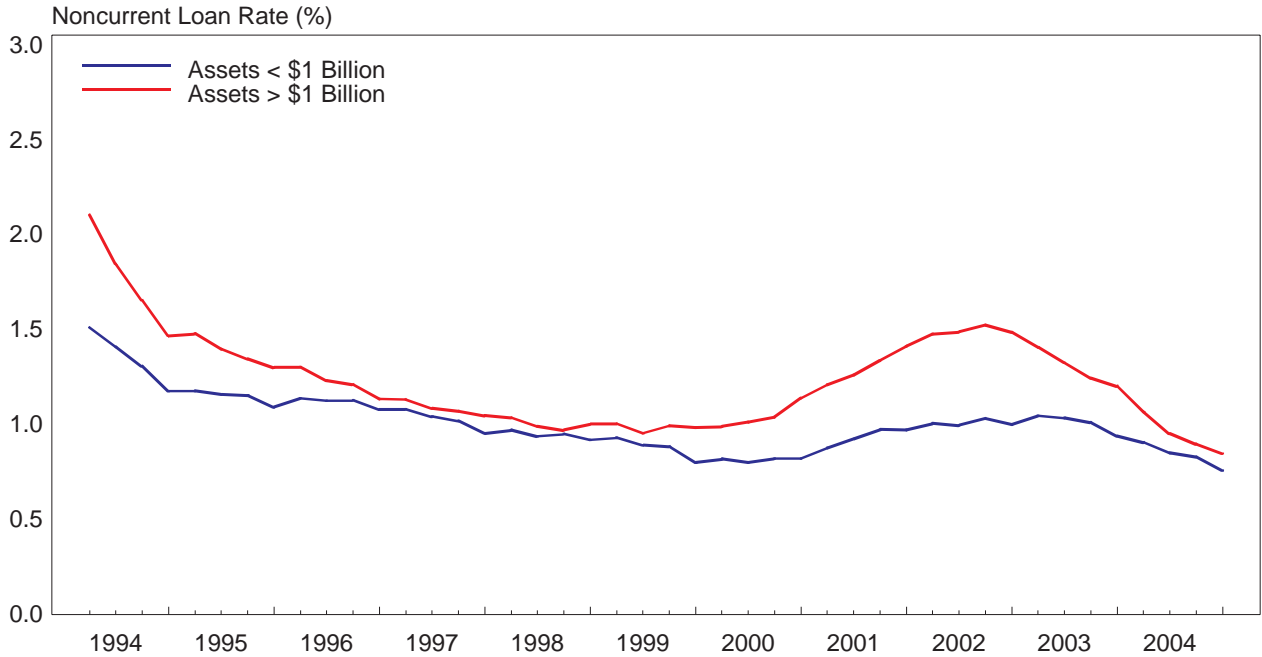


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

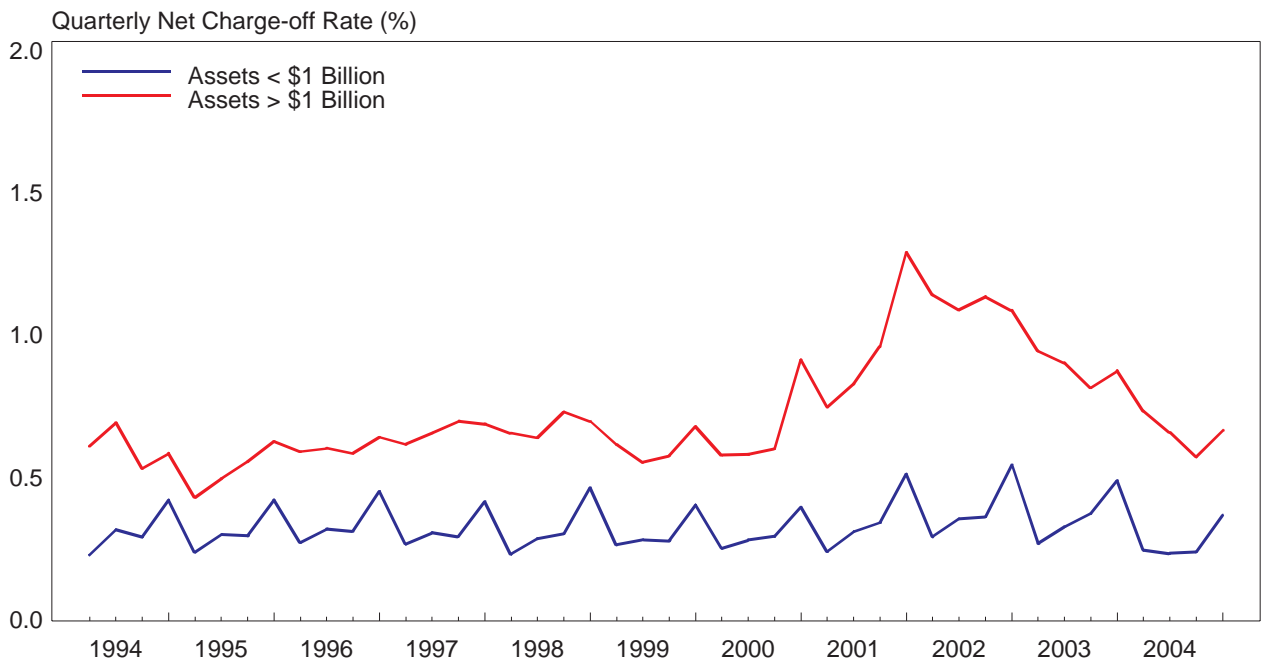
1994 - 2004



Quarterly Net Charge-off Rates

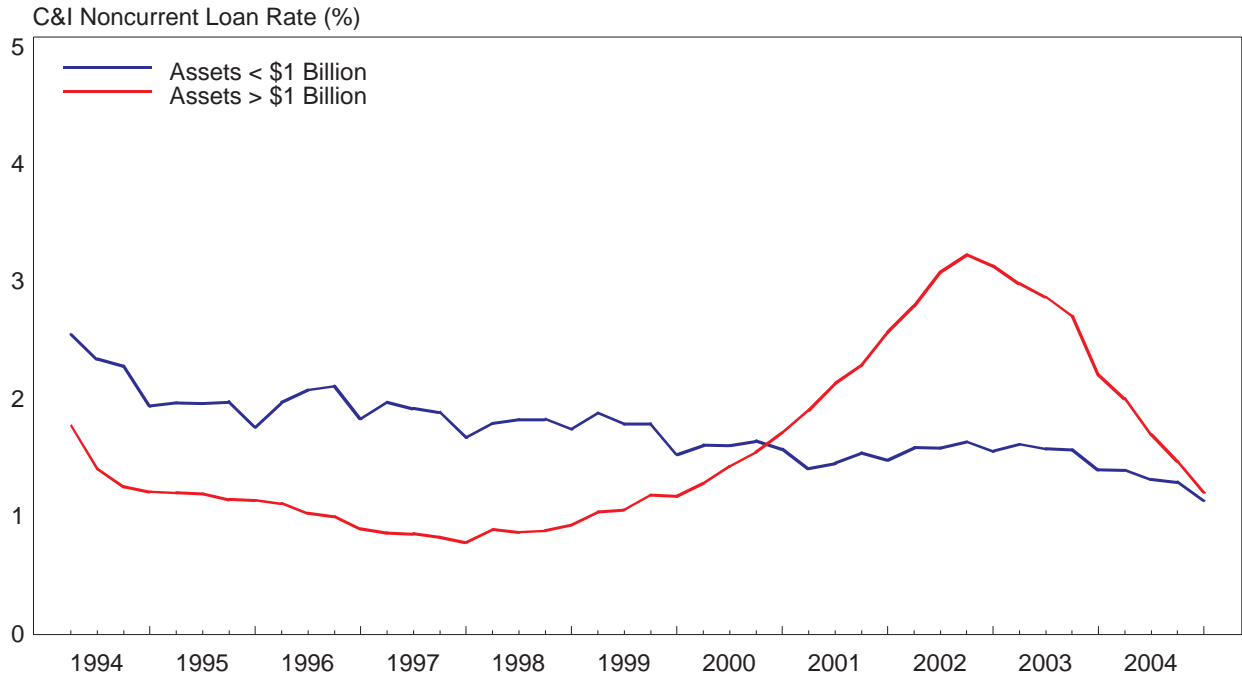
By Asset Size, Annualized

1994 - 2004



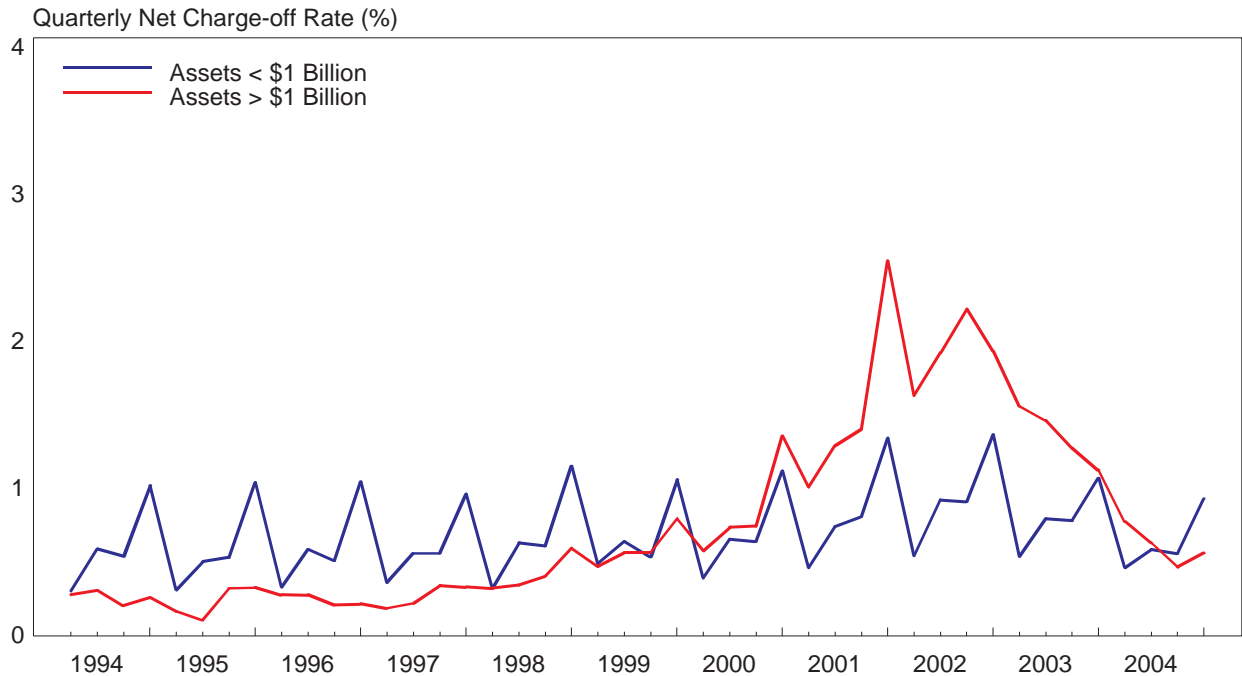
Noncurrent C & I Loan Rates By Asset Size

1994 - 2004



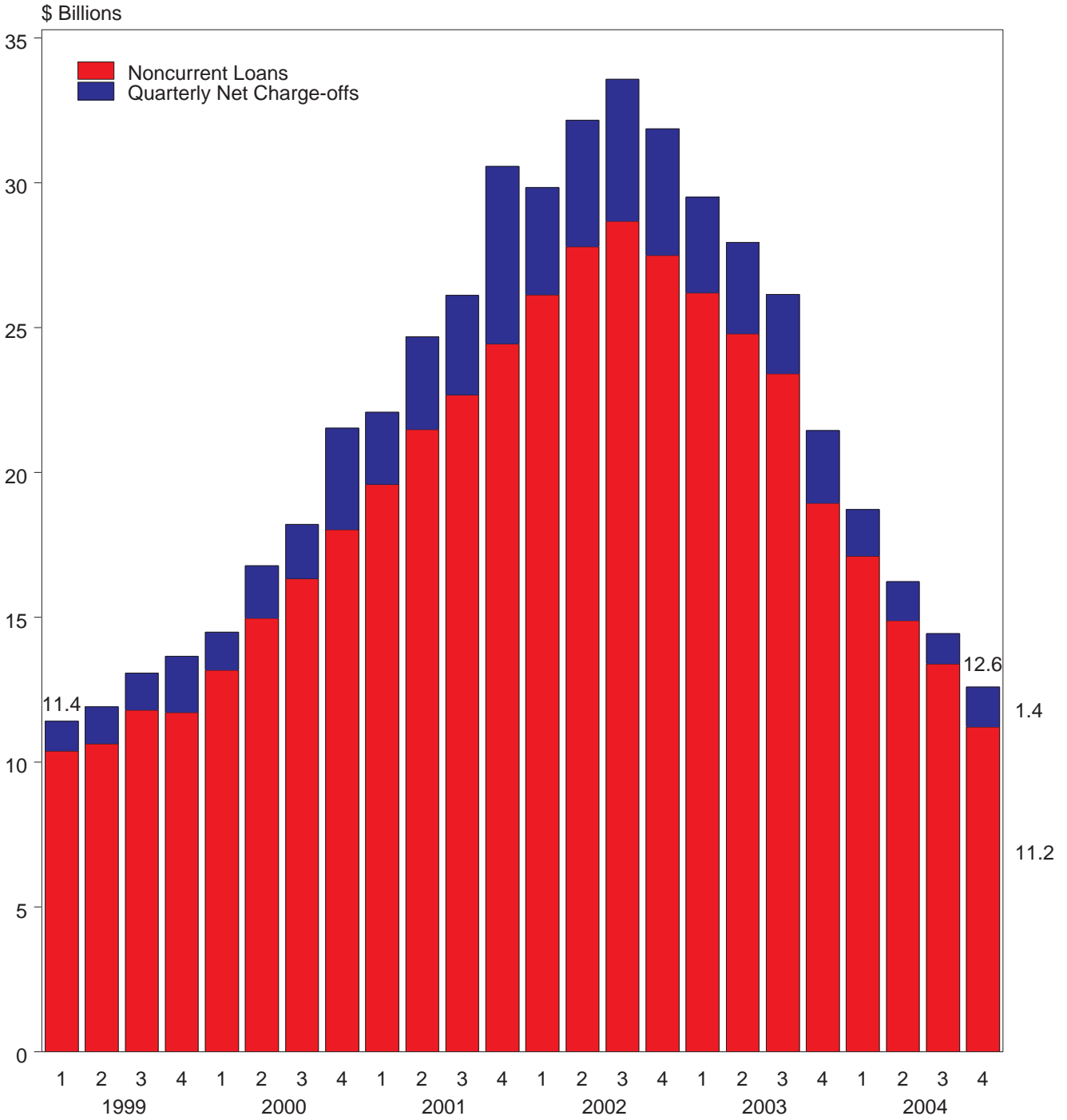
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1994 - 2004



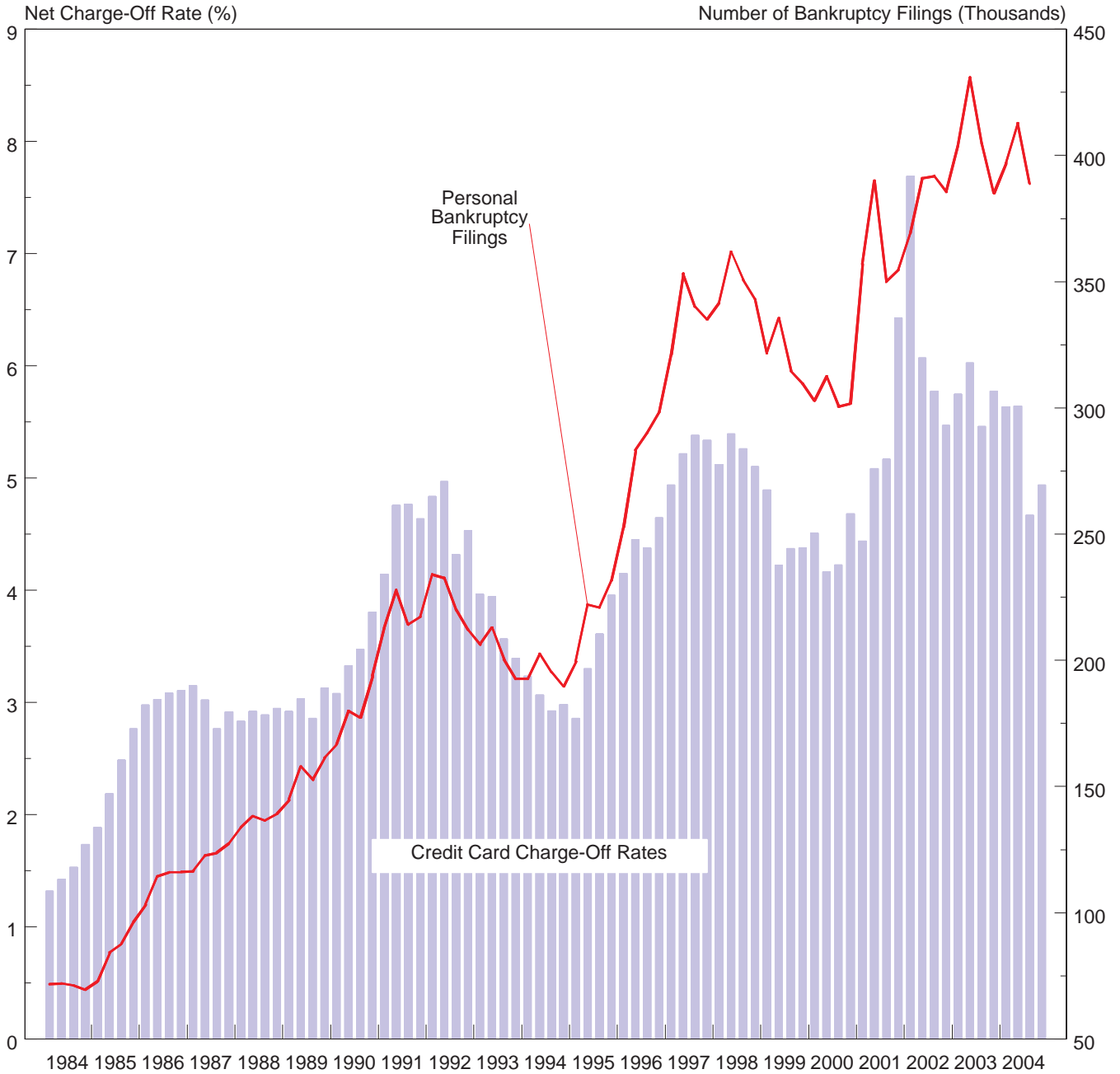
Credit Quality of C & I Loans

1999 - 2004



Credit Card Loss Rates and Personal Bankruptcy Filings

1984-2004

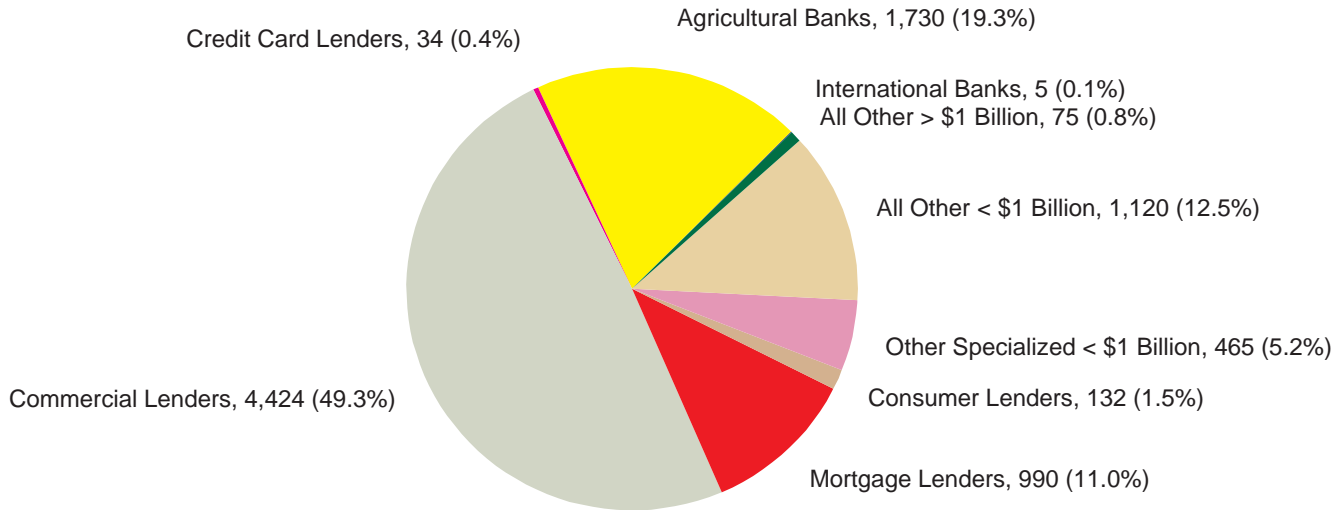


Sources: Bankruptcies - Administrative Offices of the United States Courts

Note: Personal Bankruptcy filings as of September 2004

Number of Institutions By Asset Concentration Group

December 31, 2004

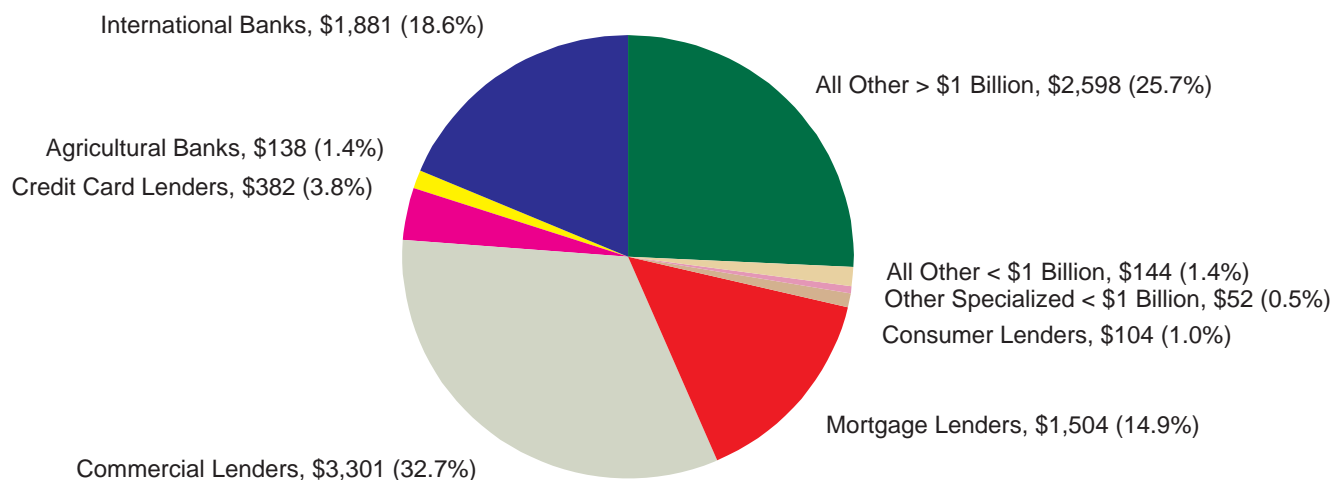


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/04	5	1,730	34	4,424	990	132	465	1,120	75
12/03	6	1,766	36	4,253	1,033	157	529	1,310	91
12/02	5	1,823	40	4,070	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	80	3,484	1,732	354	688	2,529	99
12/95	11	2,646	71	3,322	1,825	370	797	2,805	123
12/94	11	2,838	70	3,394	2,029	379	916	2,836	132
12/93	11	2,952	61	3,305	2,153	323	1,224	3,109	145
12/92	11	3,022	66	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	3,186	66	4,590	2,367	519	1,429	3,810	95
12/88	13	3,261	51	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
12/86	13	3,548	50	5,236	2,168	459	1,810	4,474	118

Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2004

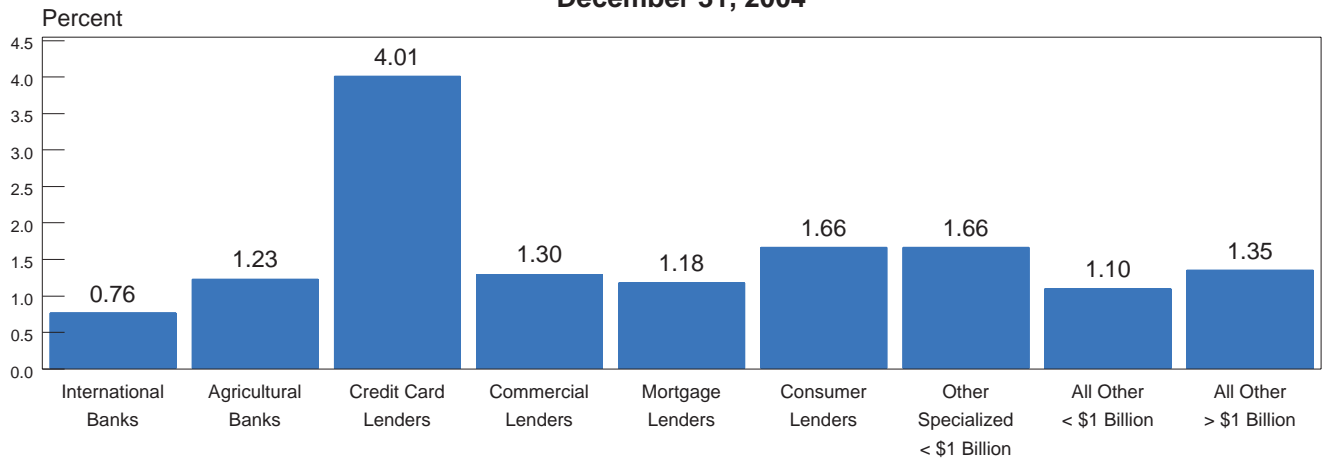


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/04	1,881	138	382	3,301	1,504	104	52	144	2,598
12/03	1,448	129	348	2,924	1,658	147	61	172	2,189
12/02	1,273	124	299	2,960	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	219	2,166	932	134	70	291	480
12/95	1,046	118	166	1,922	935	114	82	315	641
12/94	960	119	132	1,675	926	92	92	306	719
12/93	831	120	101	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
12/86	720	103	35	1,888	726	65	120	365	305

Performance Ratios By Asset Concentration Group

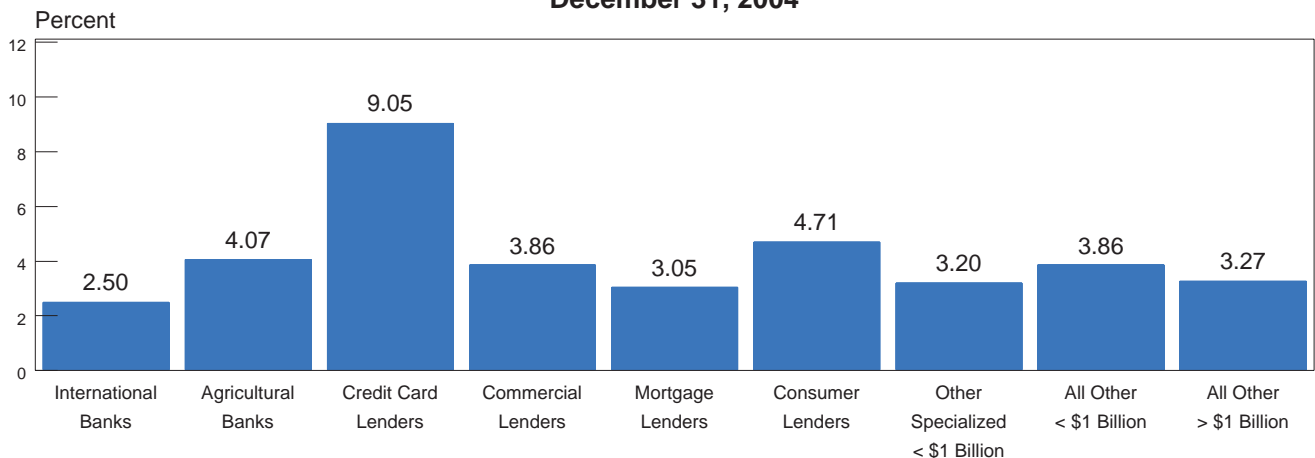
Return on Assets (YTD)

December 31, 2004



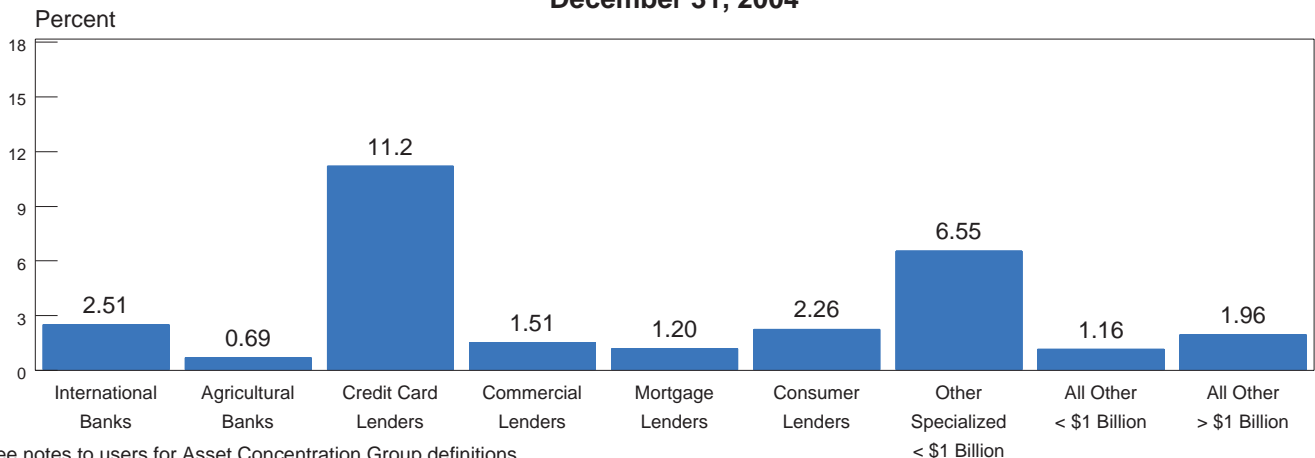
Net Interest Margin (YTD)

December 31, 2004



Noninterest Income to Assets (YTD)

December 31, 2004

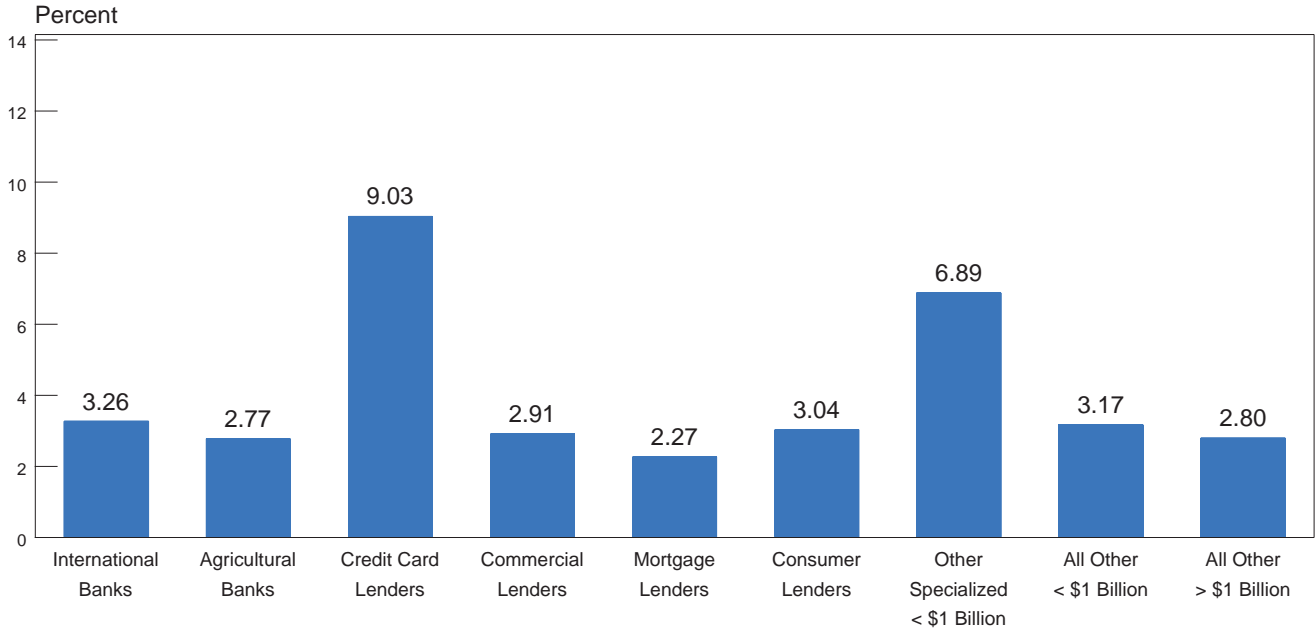


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

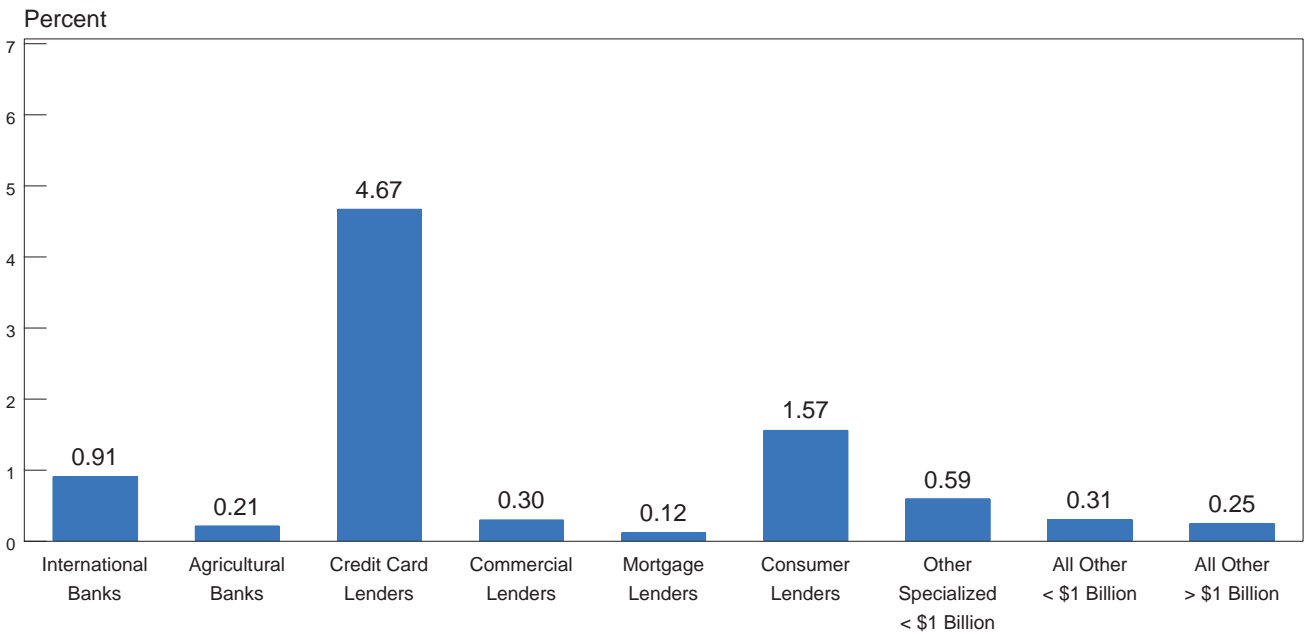
Noninterest Expense to Assets (YTD)

December 31, 2004



Net Charge-offs to Loans and Leases (YTD)

December 31, 2004

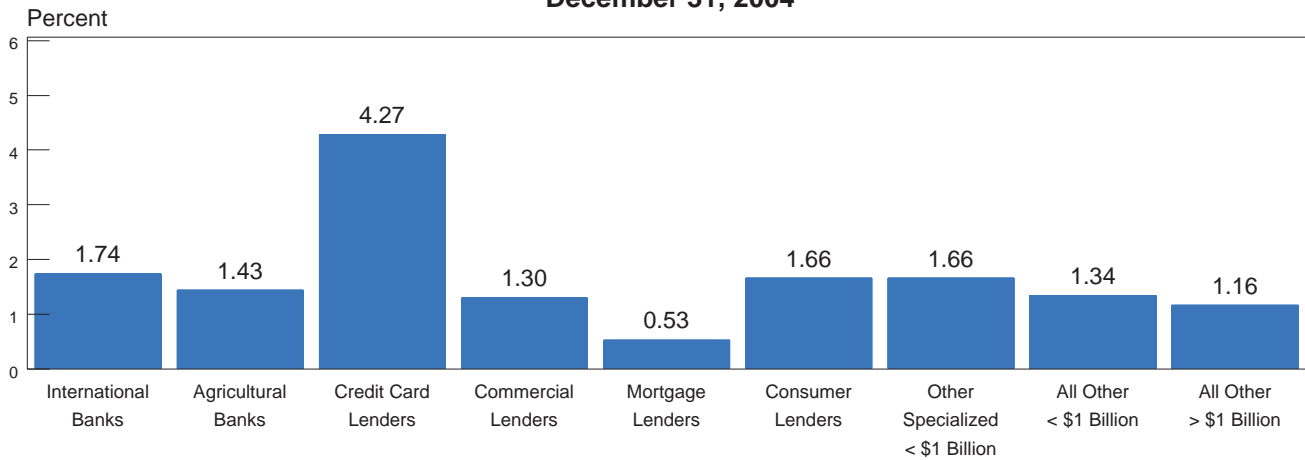


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

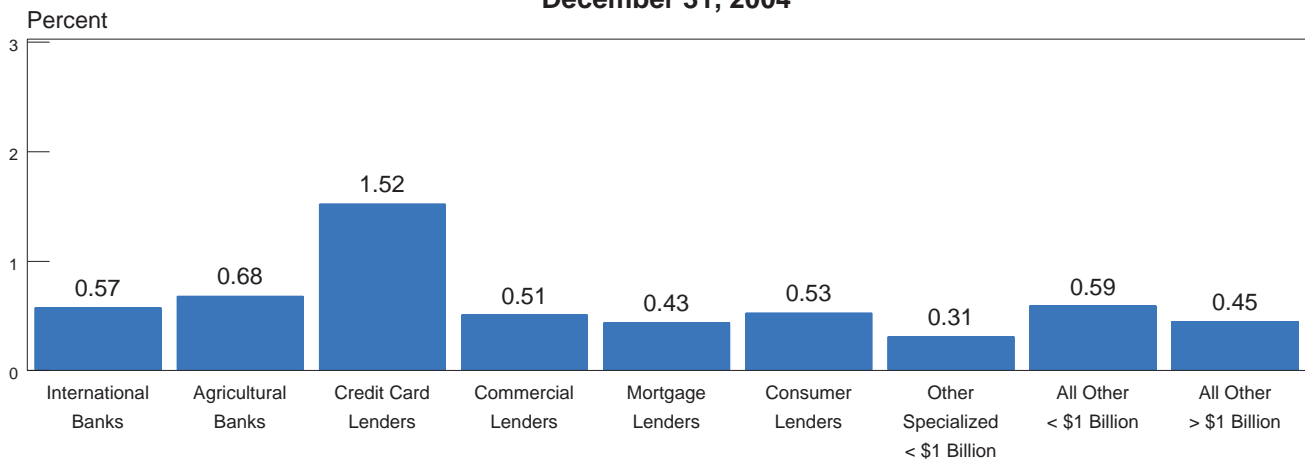
Loss Allowance To Loans and Leases

December 31, 2004



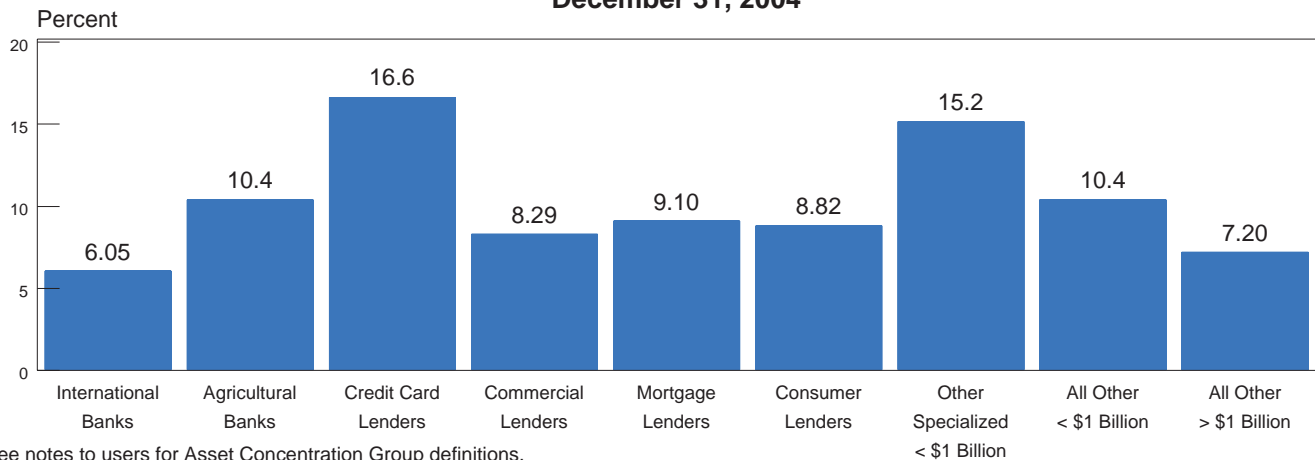
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2004



Core Capital (Leverage) Ratio

December 31, 2004



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

Return On Average Assets By Asset Concentration Group

1986 - 2004

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
12/04	0.76	1.23	4.01	1.30	1.18	1.66	1.66	1.10	1.35
12/03	1.10	1.20	4.08	1.28	1.38	1.32	1.85	1.06	1.33
12/02	0.74	1.24	3.62	1.30	1.31	1.35	1.08	1.14	1.33
12/01	0.84	1.12	2.92	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	1.95	1.25	0.68	1.27	1.39	1.22	1.17
12/95	0.82	1.18	2.60	1.21	0.81	1.27	1.22	1.20	1.14
12/94	0.86	1.18	3.66	1.10	0.64	1.31	0.81	1.18	1.19
12/93	1.03	1.25	3.76	0.97	0.72	1.45	0.98	1.21	1.09
12/92	0.67	1.23	2.86	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
12/86	0.47	0.39	1.36	0.24	0.75	0.63	0.79	0.80	0.94

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

Net Interest Margin By Asset Concentration Group

1986 - 2004

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
12/04	2.50	4.07	9.05	3.86	3.05	4.71	3.20	3.86	3.27
12/03	3.03	4.02	8.28	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	7.84	4.08	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	7.71	4.39	3.21	4.93	3.82	4.42	4.09
12/95	3.41	4.35	8.16	4.35	3.11	4.95	3.83	4.47	4.07
12/94	3.49	4.37	8.89	4.45	3.30	5.16	3.77	4.51	4.23
12/93	3.53	4.39	9.55	4.38	3.48	5.57	3.81	4.58	4.35
12/92	3.51	4.42	9.53	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	4.15	8.23	3.57	1.92	3.73	3.36	4.07	2.15
12/88	3.31	4.10	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
12/86	3.10	4.07	9.97	3.46	2.15	3.78	3.57	4.08	3.13

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

1986 - 2004

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
12/04	0.91	0.21	4.67	0.30	0.12	1.57	0.59	0.31	0.25
12/03	1.40	0.27	5.22	0.46	0.18	2.10	1.22	0.39	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	3.32	0.35	0.28	0.58	0.31	0.23	0.41
12/94	0.61	0.16	2.88	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	4.66	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	0.59	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
12/86	0.88	2.48	4.17	0.68	0.02	0.35	1.13	0.80	0.41

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

Percent of Loans Noncurrent By Asset Concentration Group

1986 - 2004

	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
12/04	1.29	0.92	1.98	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	1.97	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	1.38	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	1.90	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	1.95	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
12/86	3.62	4.33	2.18	3.75	2.79	1.99	2.63	2.24	1.66

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

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

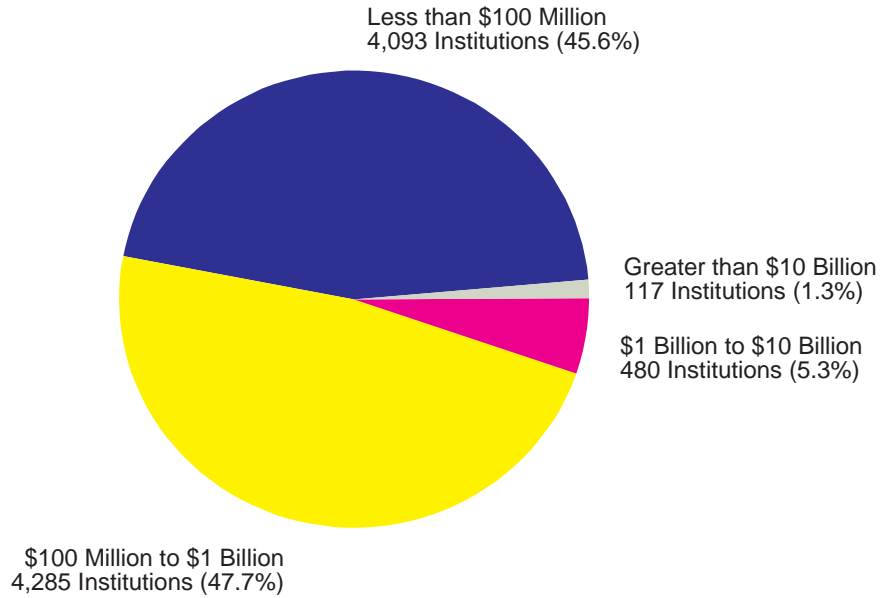
1986 - 2004

	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
12/04	6.05	10.37	16.64	8.29	9.10	8.82	15.17	10.38	7.20
12/03	6.33	10.10	14.63	8.13	7.36	7.60	14.46	9.94	7.47
12/02	6.33	10.10	15.02	8.09	7.53	7.41	15.08	9.82	7.16
12/01	6.44	10.03	12.41	7.92	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	10.91	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.50	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.30	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.00	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.96	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	5.97	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
12/86	5.21	8.91	8.21	6.10	6.51	8.12	9.07	7.98	5.99

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

Number of Institutions By Asset Size

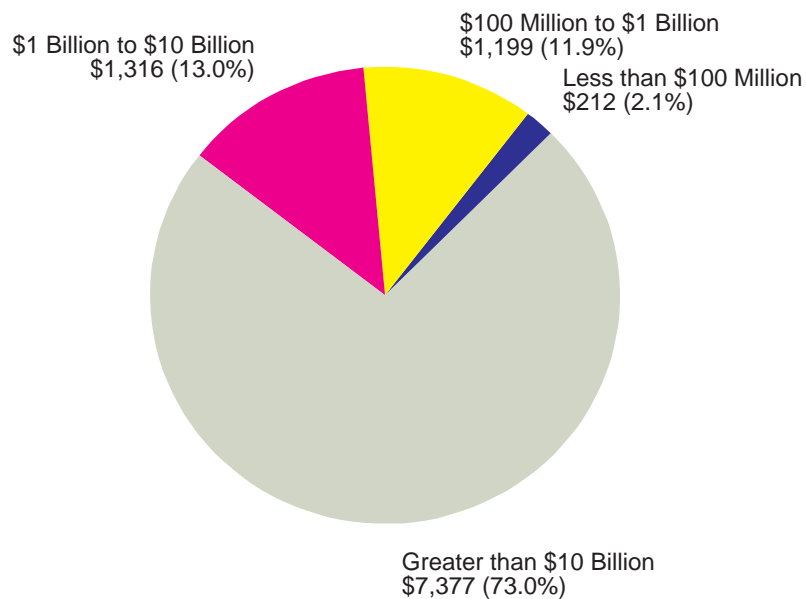
December 31, 2004



Industry Assets By Asset Size

December 31, 2004

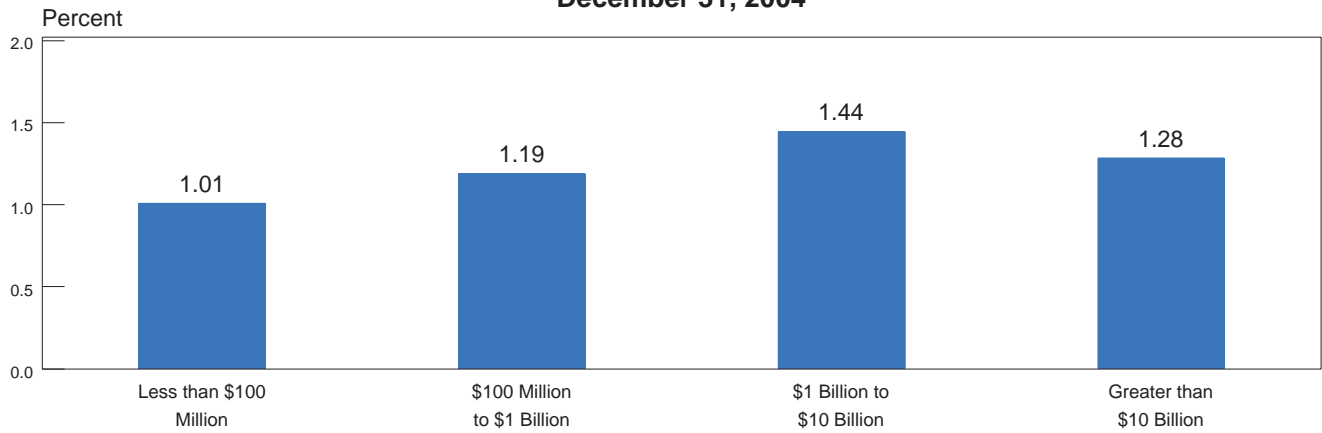
(\$ Billions)



Performance Ratios By Asset Size

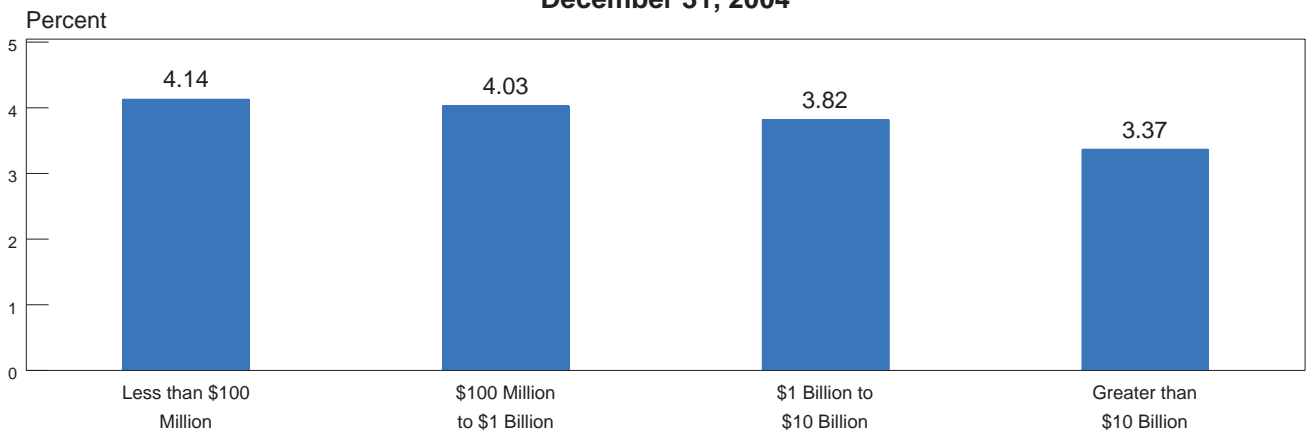
Return on Assets (YTD)

December 31, 2004



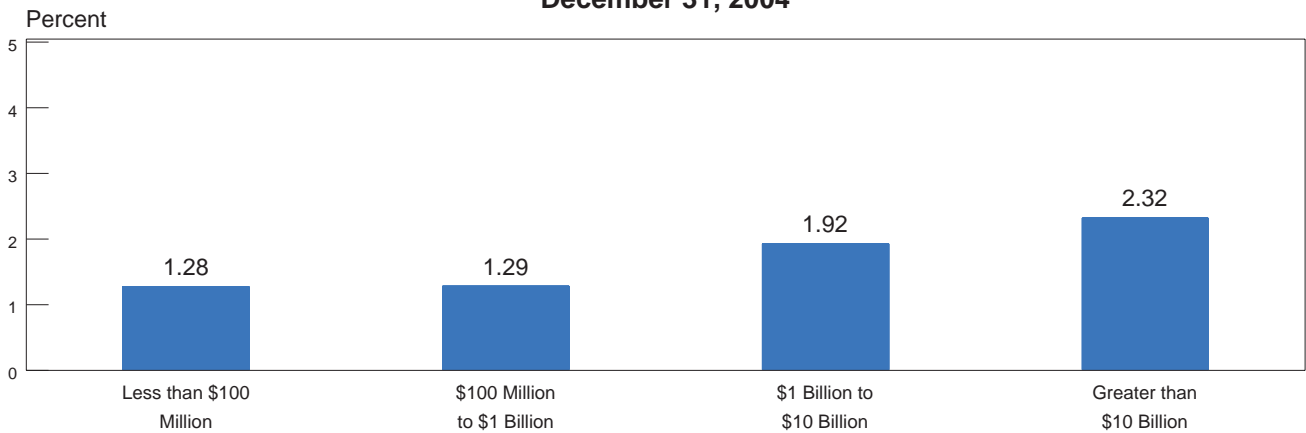
Net Interest Margin (YTD)

December 31, 2004



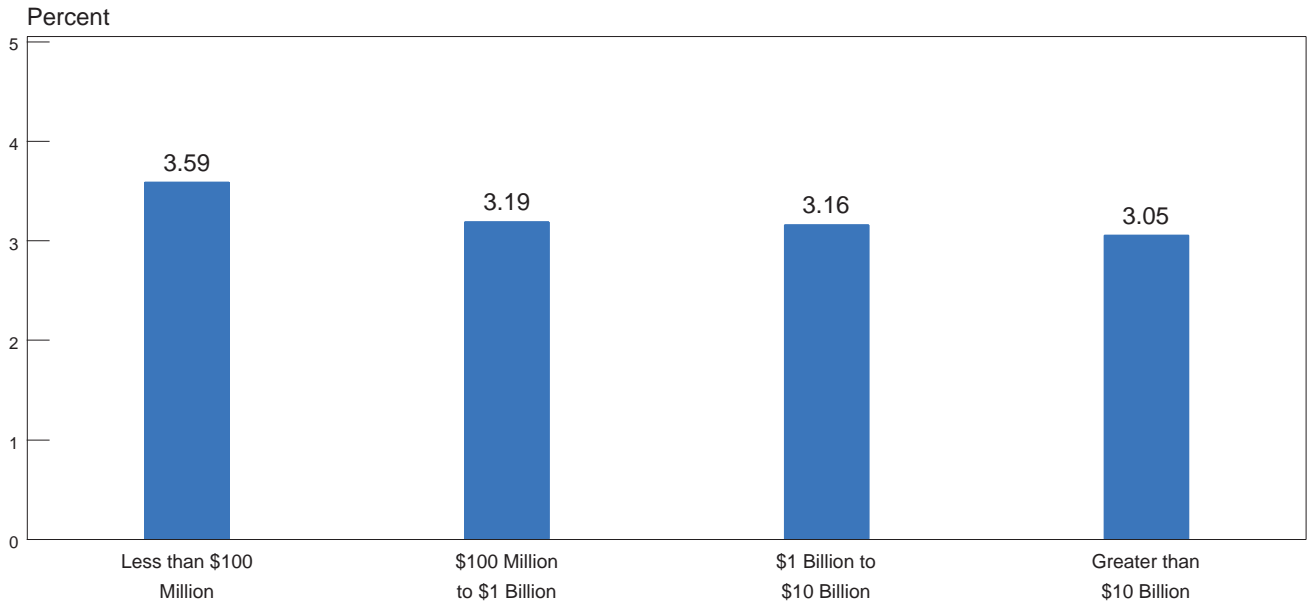
Noninterest Income to Assets (YTD)

December 31, 2004



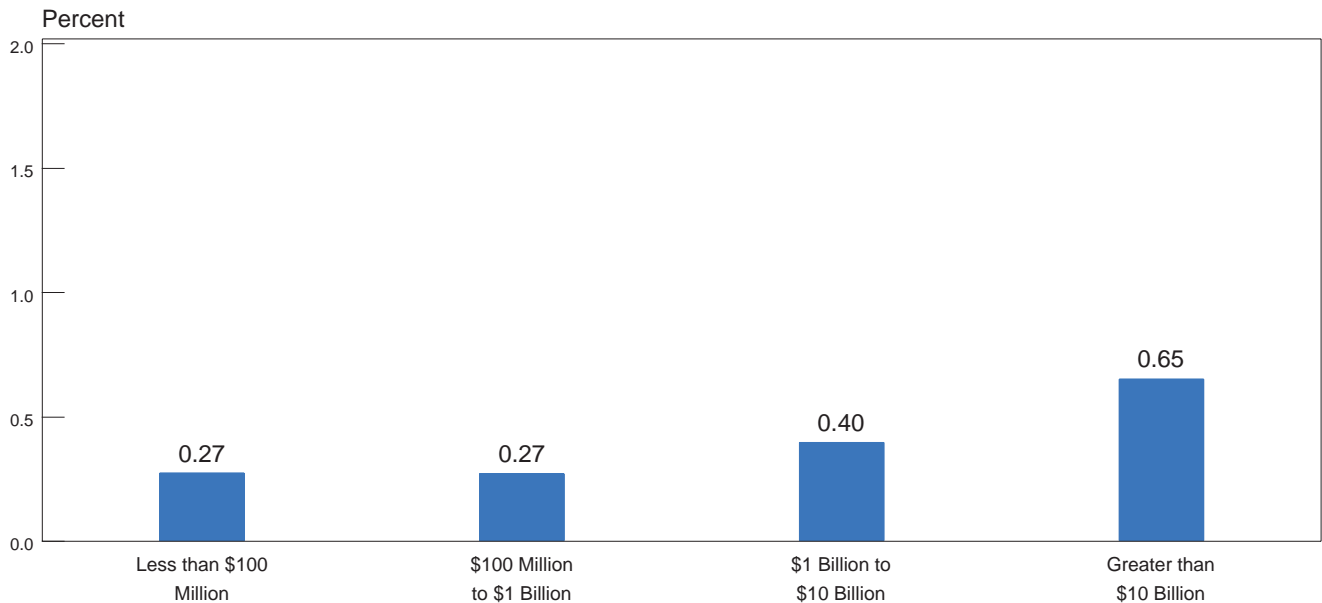
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2004



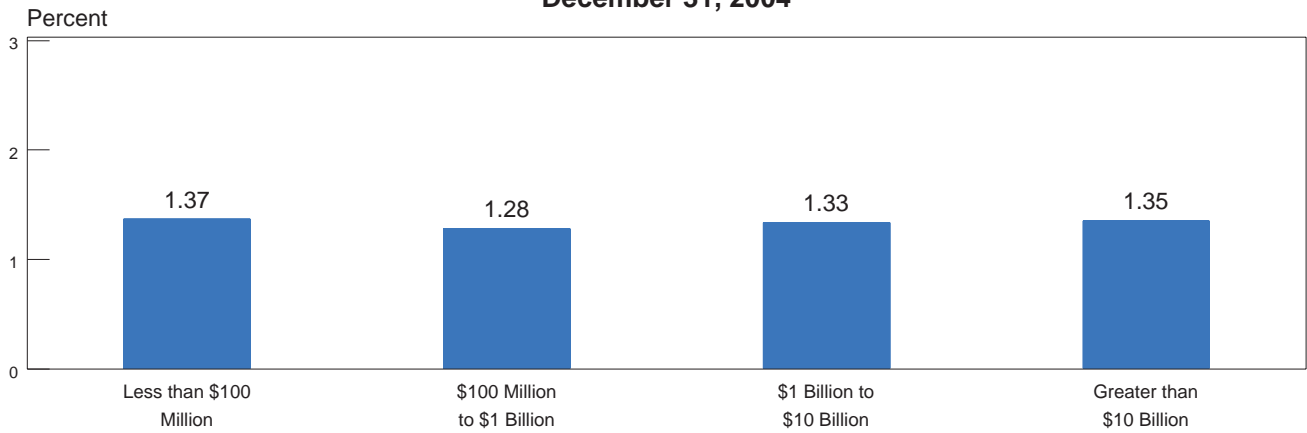
Net Charge-offs to Loans and Leases (YTD)

December 31, 2004



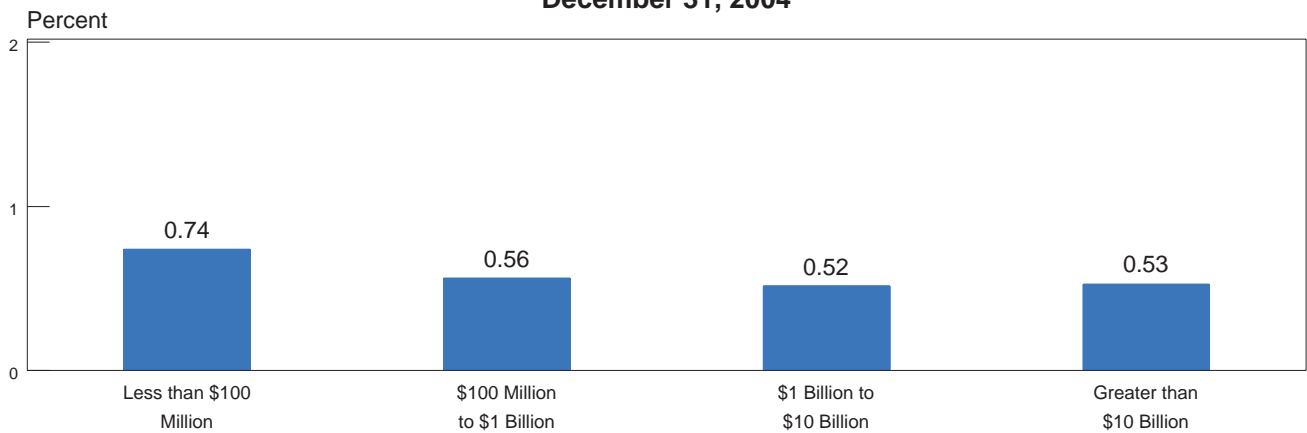
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

December 31, 2004



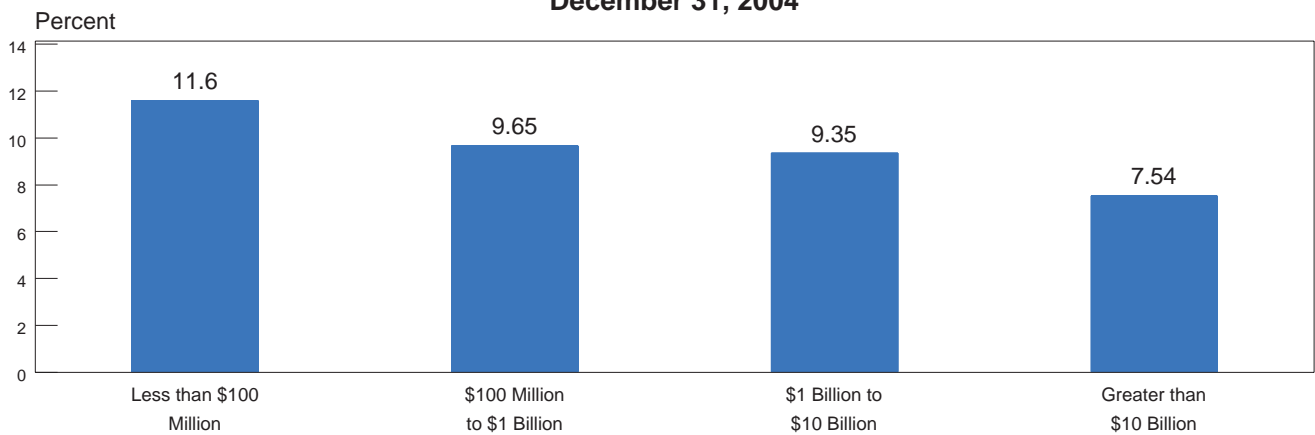
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2004



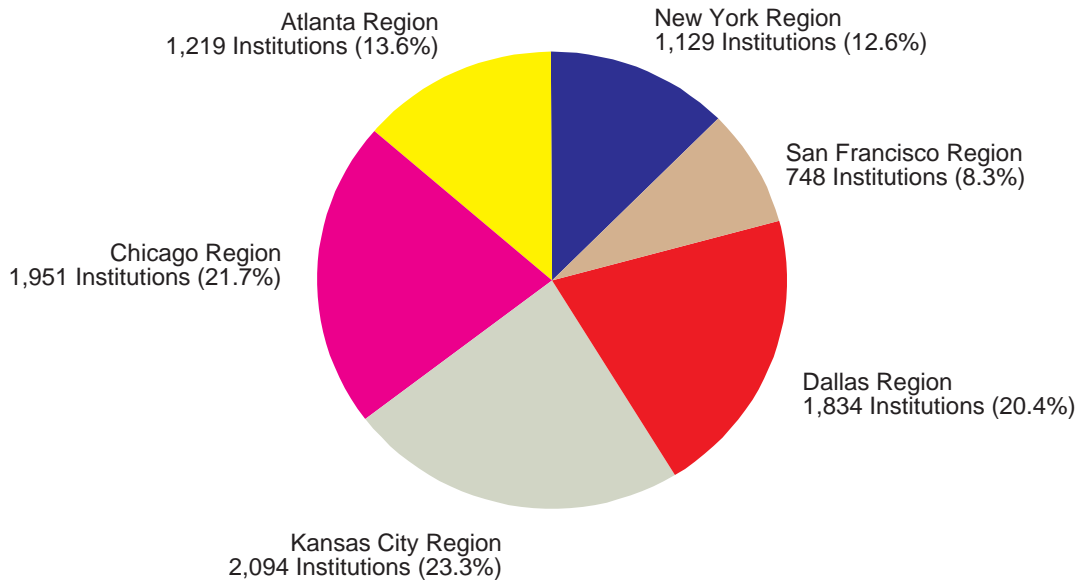
Core Capital (Leverage) Ratio

December 31, 2004



Geographic Distribution of FDIC-Insured Institutions

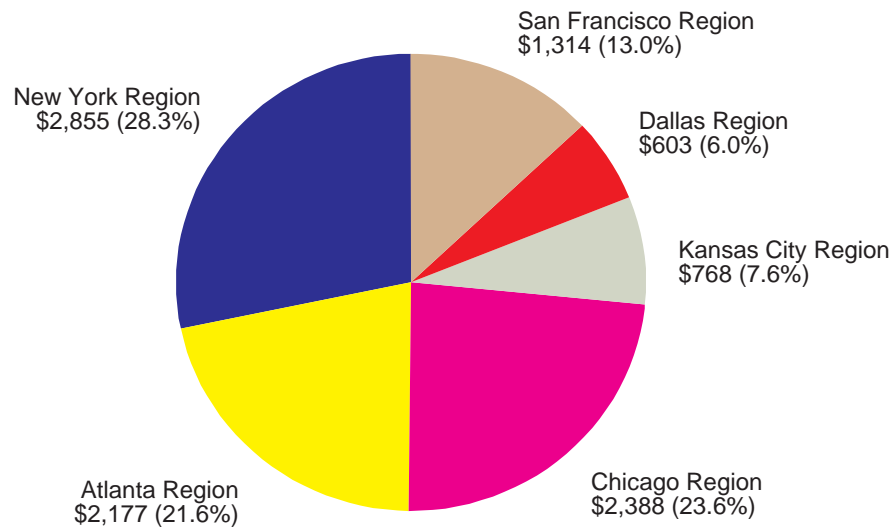
December 31, 2004



Geographic Distribution of Industry Assets

December 31, 2004

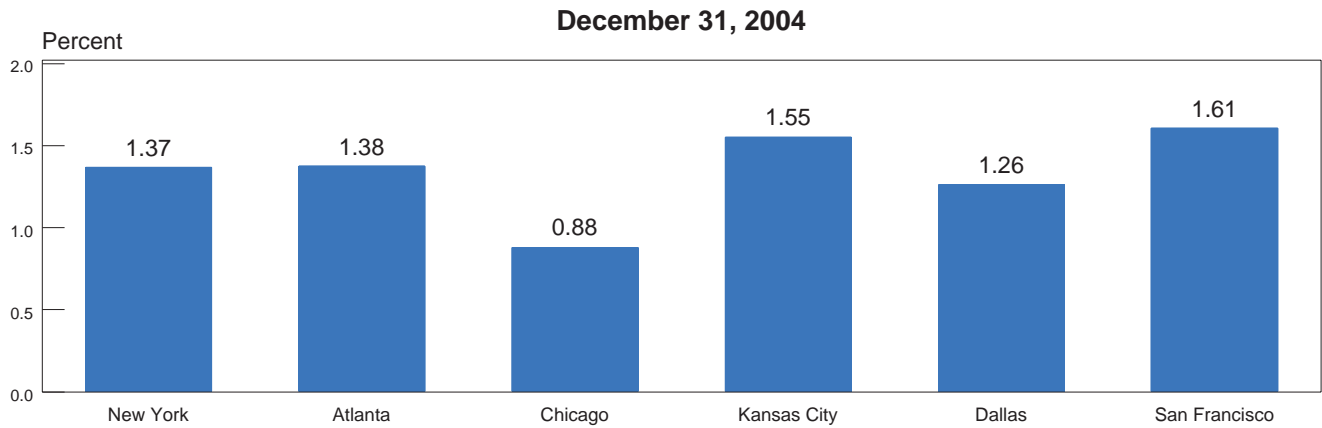
(\$ Billions)



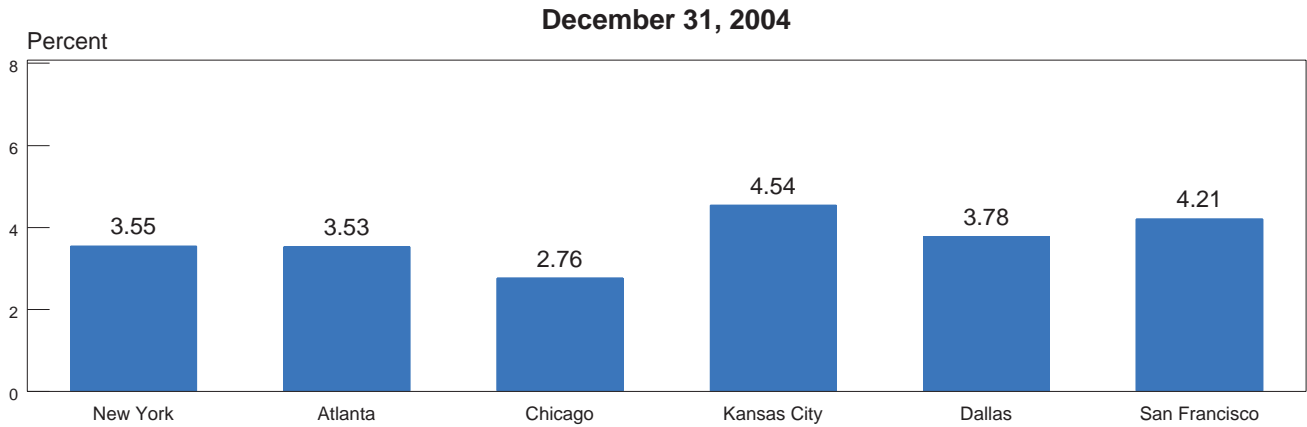
Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

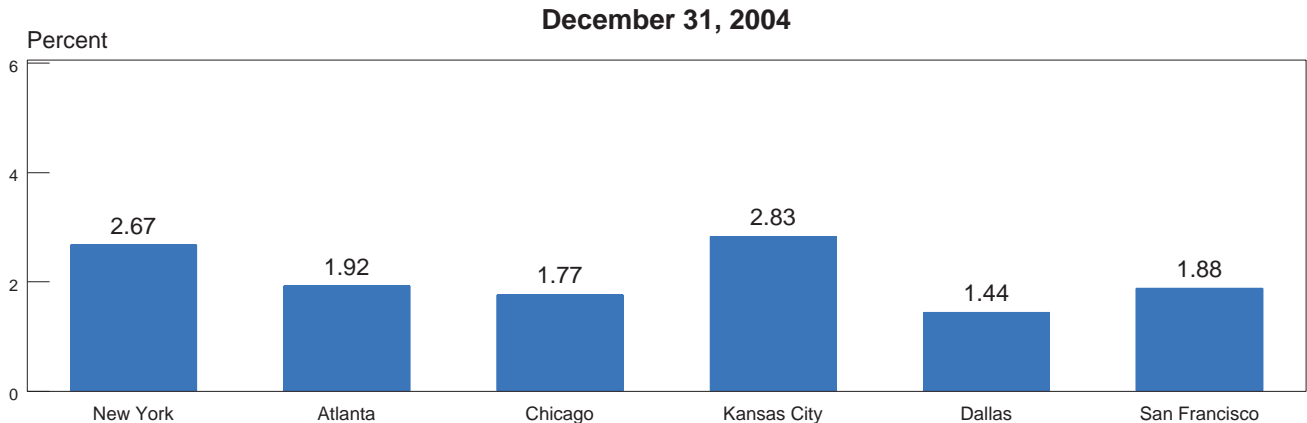
Return on Assets, YTD.



Net Interest Margins, YTD.



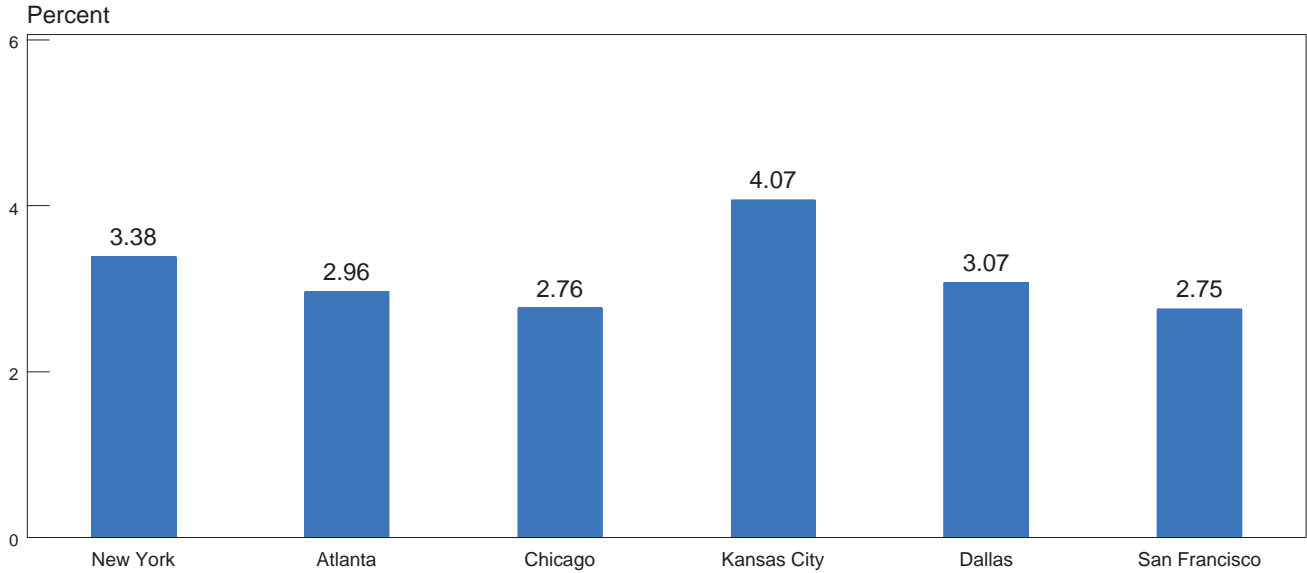
Noninterest Income to Assets, YTD.



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

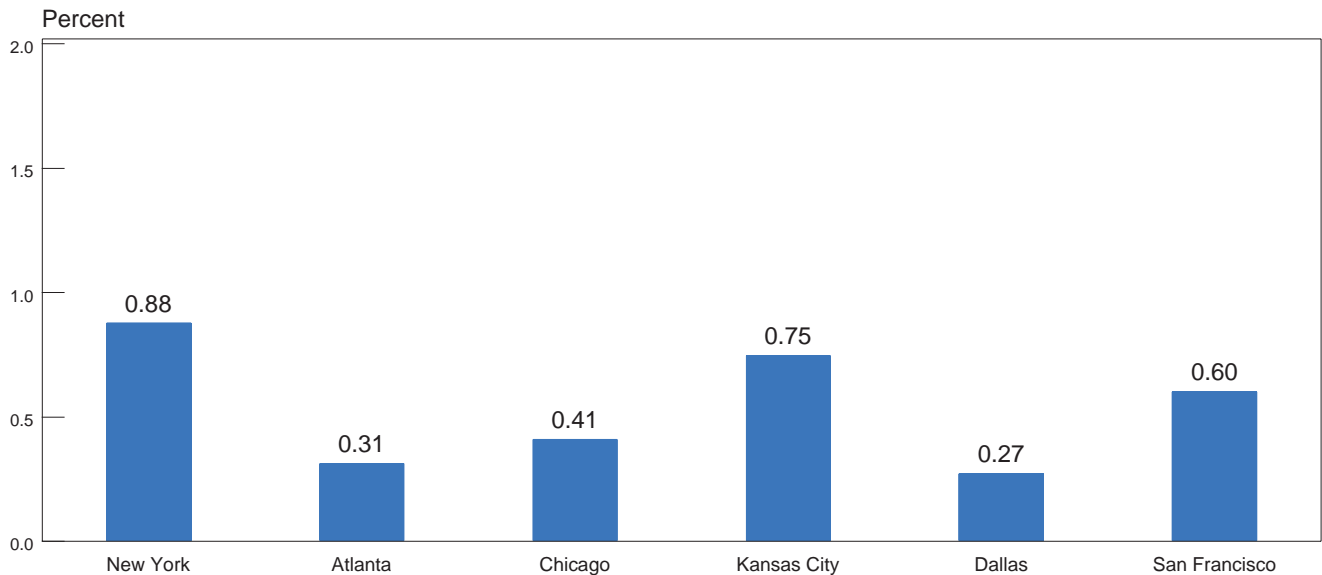
Performance Ratios By Geographic Region Noninterest Expense to Assets, YTD.

December 31, 2004



Net Charge-offs to Loans and Leases, YTD.

December 31, 2004

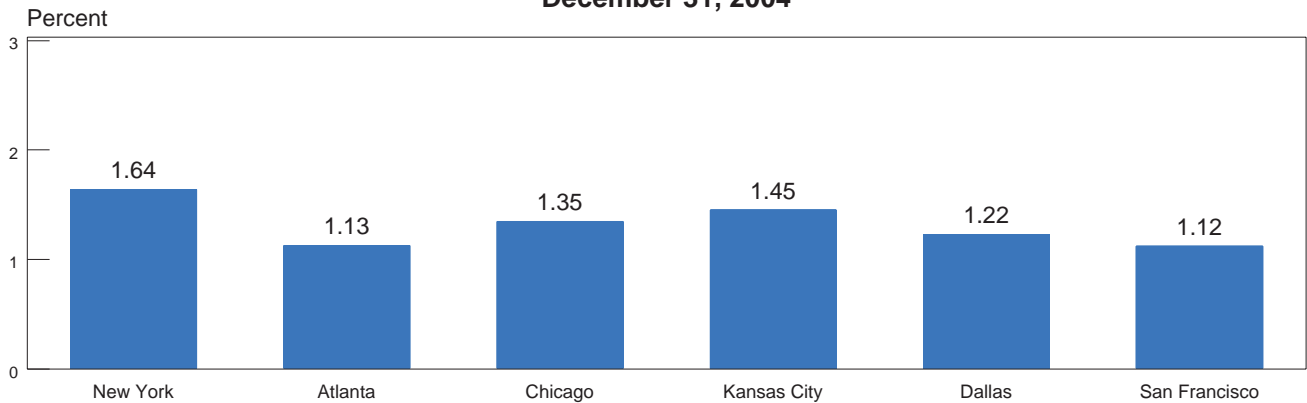


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

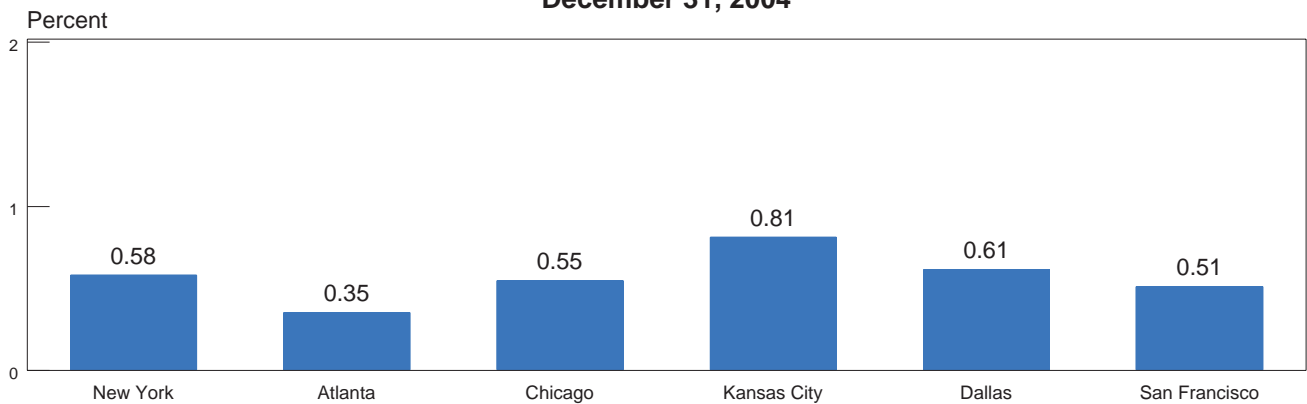
Loss Allowance To Loans and Leases

December 31, 2004



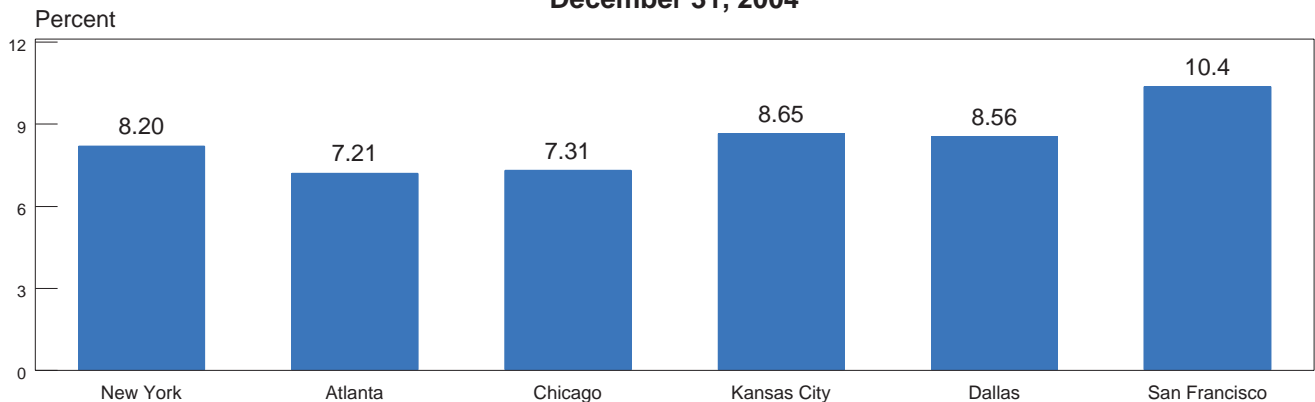
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2004



Core Capital (Leverage) Ratio

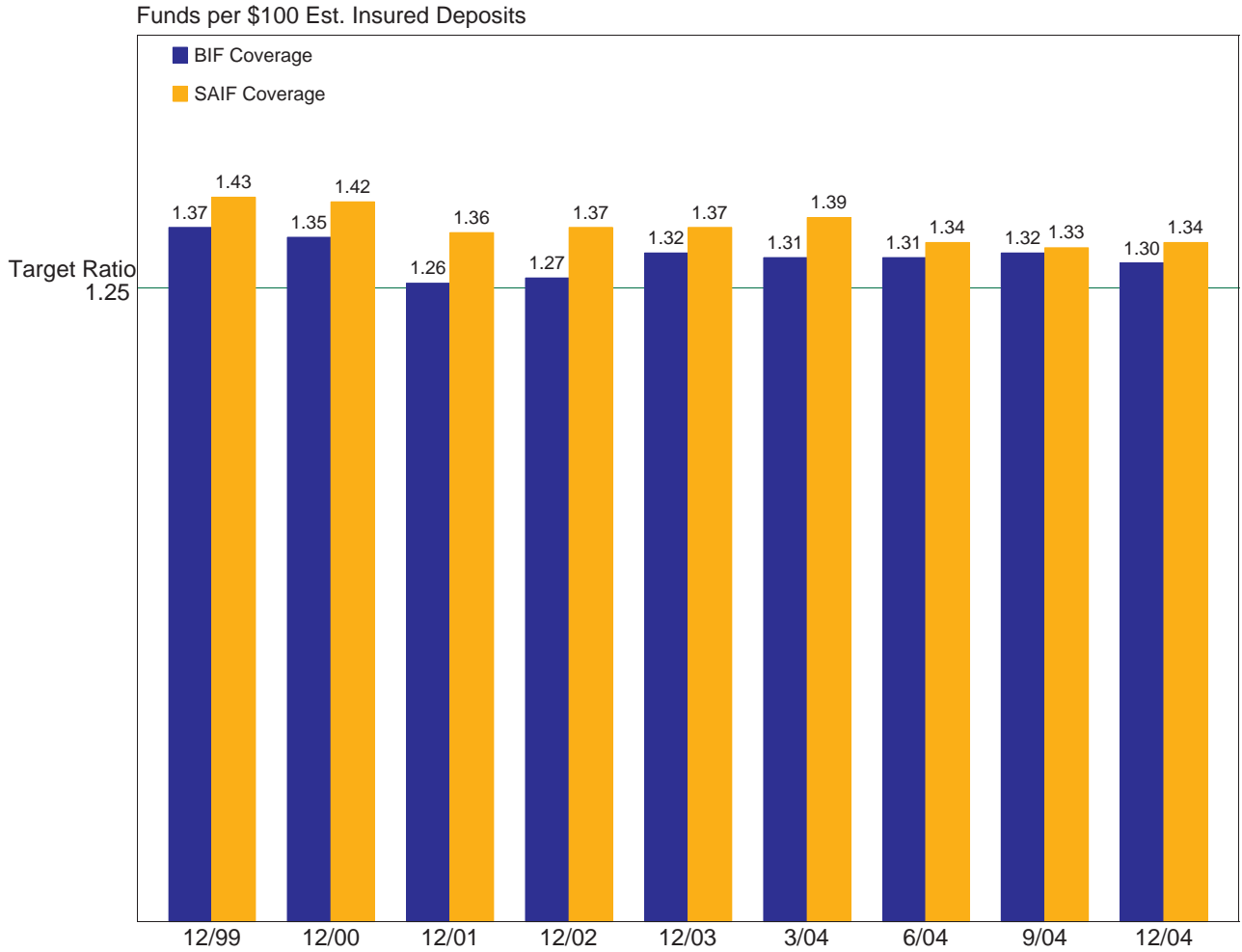
December 31, 2004



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

Insurance Fund Reserve Ratios

December 31, 1999 - December 31, 2004



(\$ Billions)

BIF

Fund Balance	29.4	31.0	30.4	32.1	33.8	34.2	34.1	34.5	34.8
Est. Insured Deposits	2,151.5	2,299.9	2,408.3	2,524.5	2,556.3	2,586.5	2,605.7	2,612.7	2,672.4

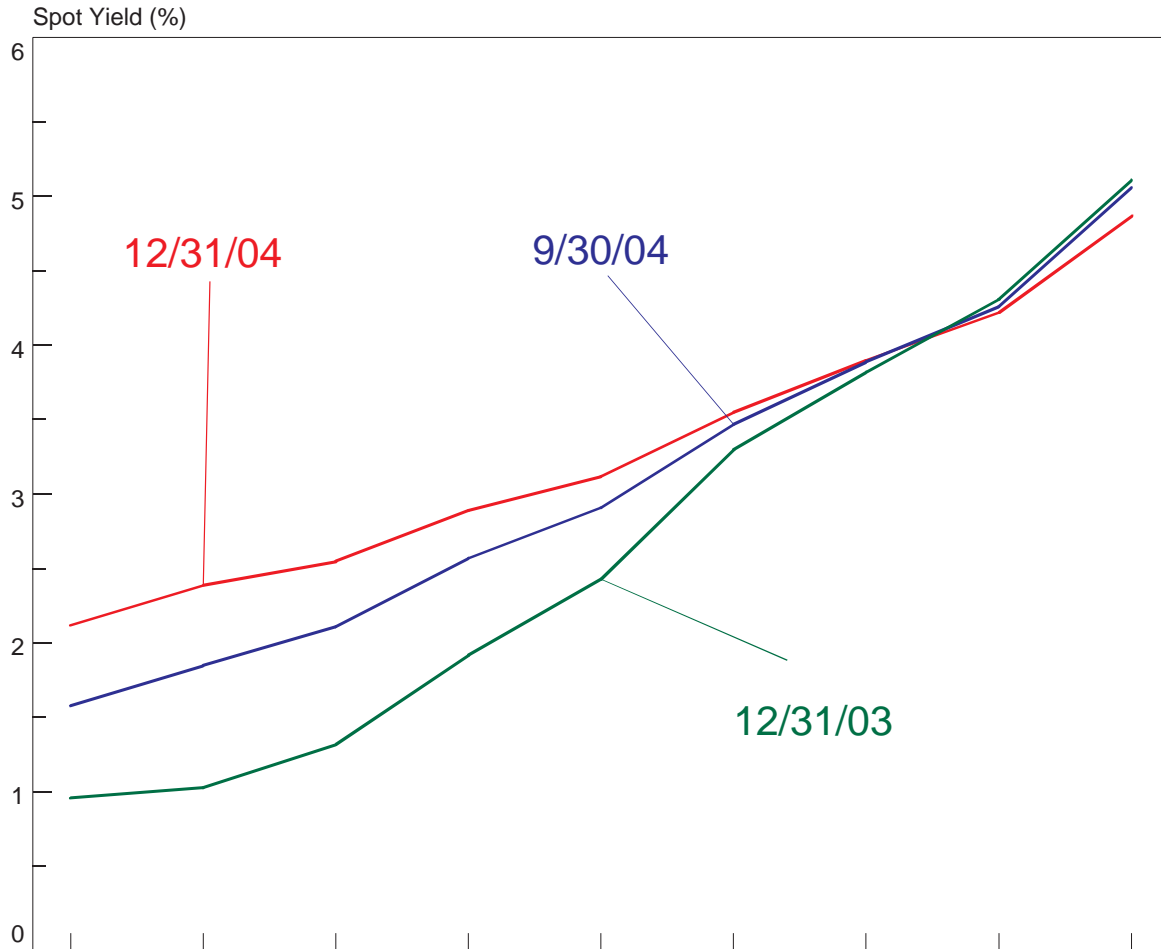
SAIF

Fund Balance	10.3	10.8	10.9	11.7	12.2	12.4	12.4	12.5	12.7
Est. Insured Deposits	717.6	755.2	802.4	859.2	896.1	914.5	926.6	943.9	951.3

Note: Includes insured branches of foreign banks. 2004 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

December 31, 2003 - December 31, 2004



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/04	2.12	2.39	2.55	2.89	3.12	3.55	3.90	4.22	4.87*
9/30/04	1.58	1.85	2.11	2.57	2.91	3.47	3.89	4.26	5.06
6/30/04	1.13	1.41	1.82	2.52	3.04	3.75	4.20	4.60	5.17
3/31/04	0.94	1.01	1.23	1.70	2.16	2.99	3.50	4.00	4.88
12/31/03	0.96	1.03	1.32	1.92	2.43	3.30	3.82	4.31	5.11

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, 2004

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,752	98.9%	\$8,726.1	99.8%
Adequately Capitalized	82	1.0%	\$15.5	0.2%
Undercapitalized	2	0.0%	\$0.0	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	3	0.0%	\$2.0	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,129	99.4%	\$1,356.0	99.6%
Adequately Capitalized	6	0.5%	\$4.7	0.4%
Undercapitalized	0	0.0%	\$0.0	0.0%
Significantly Undercapitalized	1	0.1%	\$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.

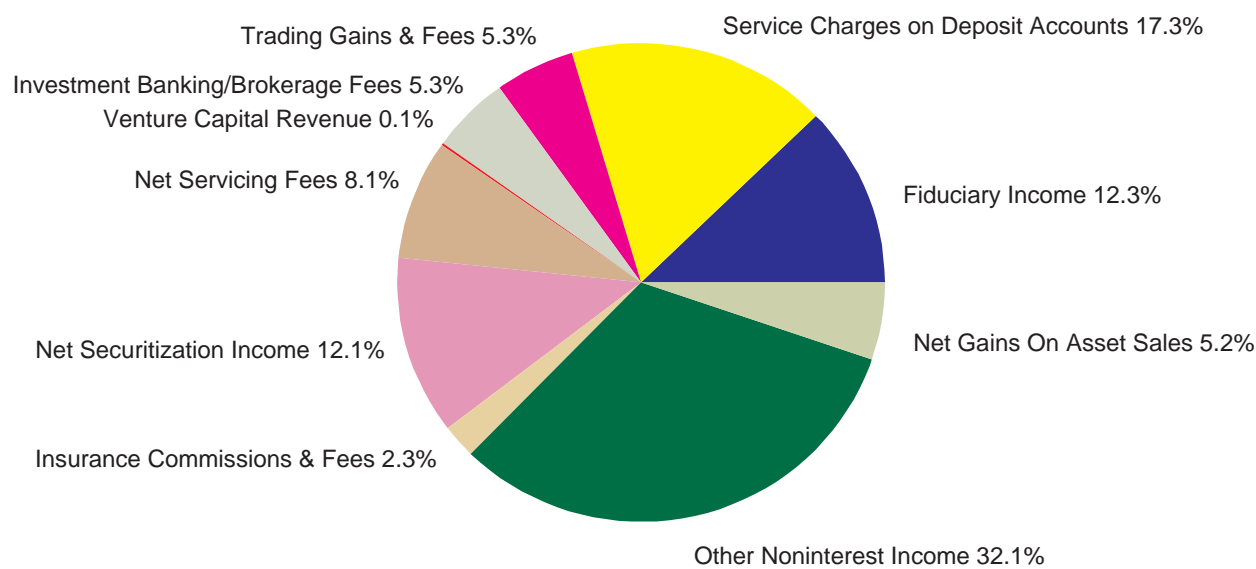
Note: Excludes U.S. branches of foreign banks.

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

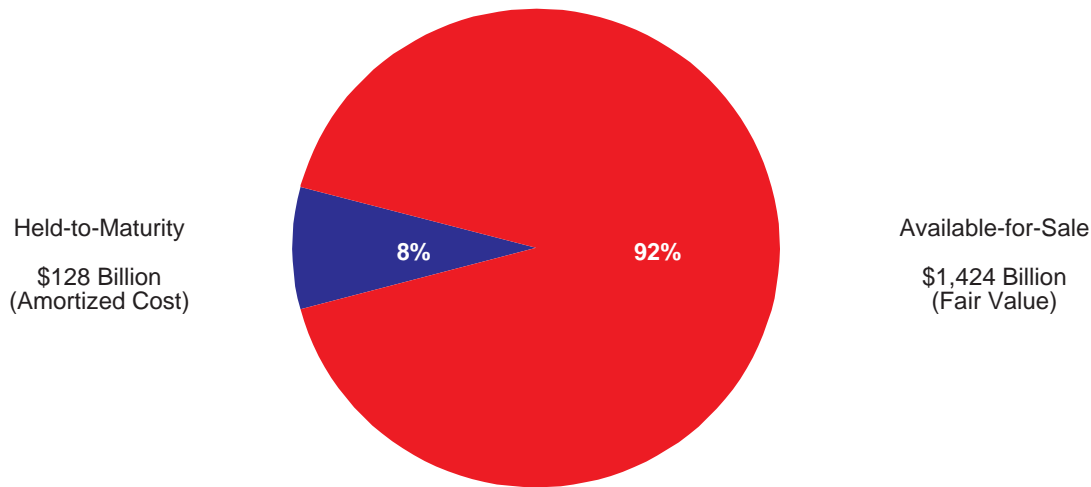
December 31, 2004



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$22,562	1,518	19.7%
Service Charges on Deposit Accounts	\$31,930	7,464	97.0%
Trading Gains & Fees	\$9,665	132	1.7%
Investment Banking/Brokerage Fees	\$9,697	2,149	27.9%
Venture Capital Revenue	\$273	55	0.7%
Net Servicing Fees	\$14,886	1,782	23.2%
Net Securitization Income	\$22,227	74	1.0%
Insurance Commissions & Fees	\$4,173	3,846	50.0%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$7,558	2,122	27.6%
Net Gains/Losses On OREO Sales	\$115	2,469	32.1%
Net Gains/Losses On Sales Of Other Assets	\$1,926	2,580	33.5%
Other Noninterest Income	\$59,063	7,537	97.9%
Total Noninterest Income	184,082	7,597	98.7%

Commercial Bank Total Securities*

December 31, 2004



Commercial Bank Total Securities*

December 31, 2004

	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	\$5,985	99.4	\$57,853	99.1	\$63,838	99.1
U.S. Government Agencies	2,943	99.7	7,972	100.3	10,915	100.1
Government Sponsored Enterprises	36,731	99.6	222,264	99.5	258,995	99.5
Mortgage Pass-through Securities	24,977	100.5	579,489	100.2	604,465	100.2
Collateralized Mortgage Obligations	27,550	99.7	244,374	100.0	271,924	100.0
State, County, Municipal Obligations	23,699	102.7	88,190	103.5	111,889	103.3
Asset Backed Securities	593	99.9	68,754	100.7	69,347	100.7
Other Debt Securities	5,221	102.0	139,201	103.4	144,422	111.9
Equity Securities	**	**	15,466	111.1	15,466	111.1
Total Securities	\$127,698	100.4	\$1,423,563	100.4	\$1,551,261	100.4
Memoranda***						
Structured Notes	20,858		20,723			99.4

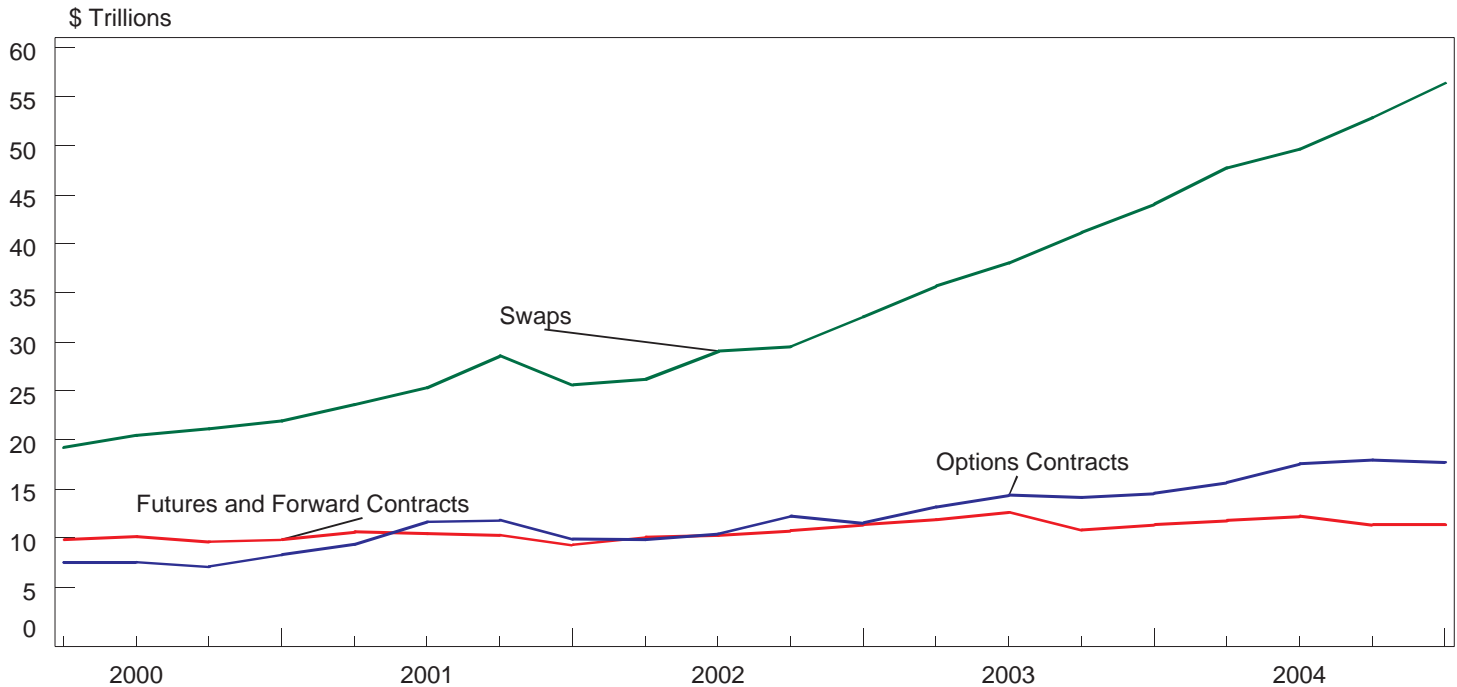
* Excludes trading account assets.

** 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

2000 - 2004 (Notional Amounts)



	12/00	12/01	12/02	12/03	3/04	6/04	9/04	12/04
Total Derivatives (Notional Amounts, in billions of dollars)	\$40,144	\$44,905	\$55,567	\$70,092	\$75,322	\$79,538	\$82,267	\$85,534
Futures and Forward Contracts	9,877	9,335	11,376	11,400	11,827	12,253	11,370	11,373
Interest rate contracts	5,302	5,330	7,380	7,213	7,242	7,776	6,923	6,520
Foreign exchange rate contracts	4,425	3,864	3,866	4,079	4,460	4,367	4,324	4,717
Other futures and forwards*	150	142	130	109	125	110	124	136
Option Contracts	8,300	9,924	11,574	14,609	15,710	17,587	17,988	17,750
Interest rate options	6,744	8,487	9,898	12,542	13,161	15,163	15,341	14,950
Foreign currency options	774	743	911	1,300	1,664	1,529	1,627	1,734
Other option contracts*	782	693	766	768	885	895	1,020	1,065
Swaps	21,968	25,646	32,617	44,083	47,785	49,698	52,909	56,412
Interest rate swaps	20,920	24,402	31,195	42,107	45,781	47,659	50,744	54,048
Foreign exchange rate swaps	899	1,129	1,304	1,805	1,827	1,869	1,977	2,155
Other swaps*	148	115	118	170	177	171	189	208
Memoranda								
Spot Foreign Exchange Contracts	189	111	196	273	700	672	646	419
Credit Derivatives	426	421	642	1,001	1,202	1,486	1,909	2,347
Number of banks reporting derivatives	401	369	446	579	604	639	670	679
Replacement cost of interest rate and foreign exchange rate contracts**	449	598	1,118	1,118	1,251	944	1,084	1,268

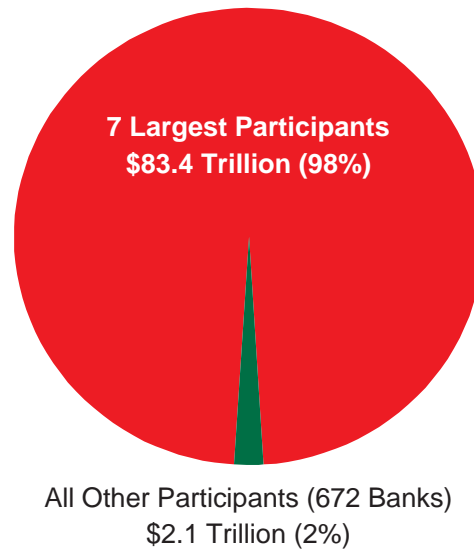
* Not reported by banks with less than \$300 million in assets.

** 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

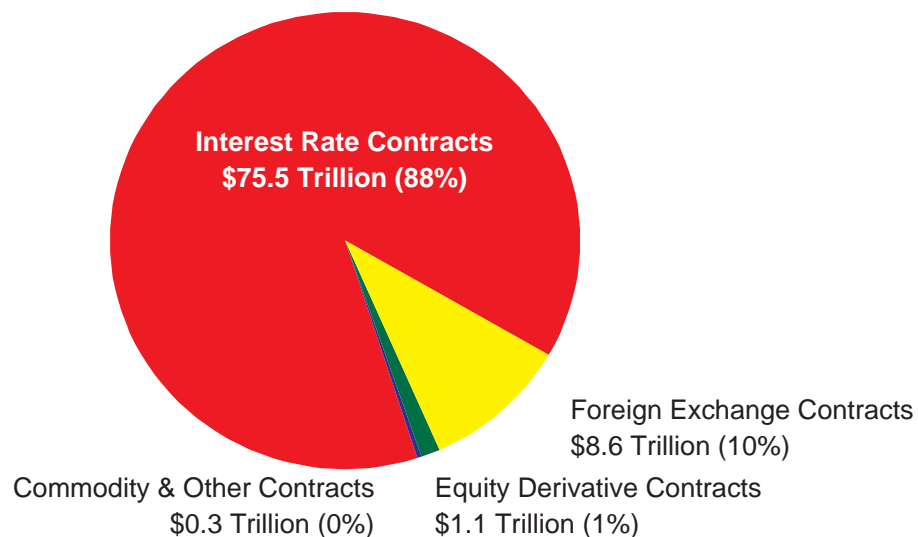
December 31, 2004



Composition of Commercial Bank Derivatives*

Notional Amounts

December 31, 2004



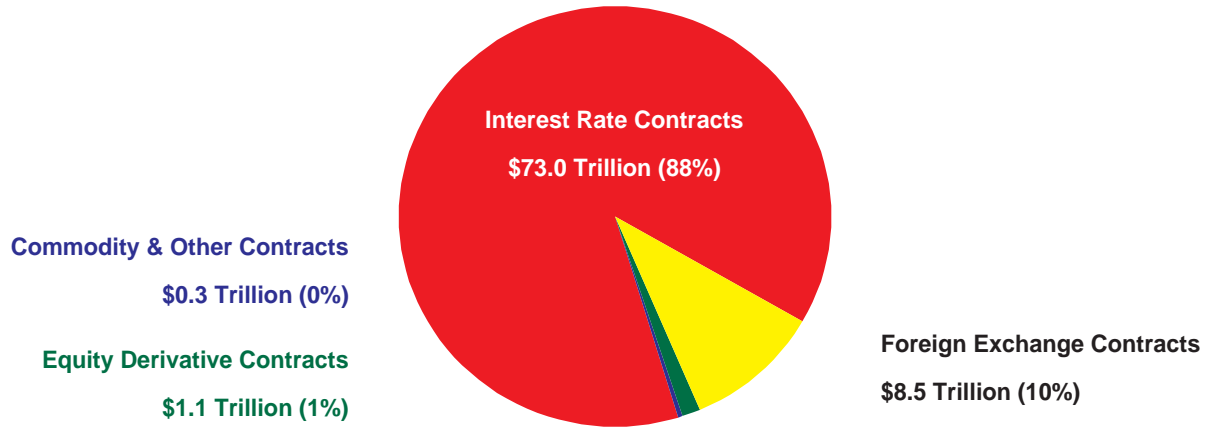
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$403 billion for the seven largest participants and \$16 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

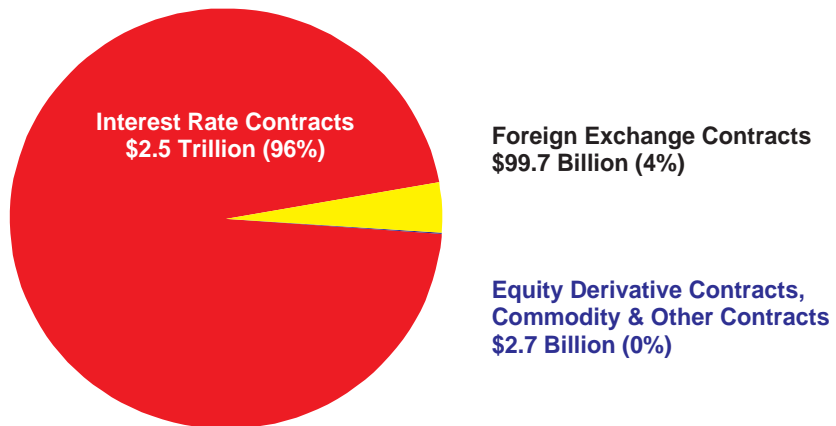
December 31, 2004



Not Held for Trading

Notional Amounts

December 31, 2004



* 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 \$419 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

December 31, 2004
(\$ 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	1,013,851	220,703	37,275	20,430	1,292,259	23,291
Gross negative fair value	990,188	221,507	38,792	18,481	1,268,968	
All other participants						
Gross positive fair value	8,563	5,318	1,139	836	15,855	1,028
Gross negative fair value	8,284	4,797	901	845	14,828	
Total						
Gross positive fair value	1,022,414	226,021	38,414	21,266	1,308,115	24,319
Gross negative fair value	998,472	226,304	39,693	19,326	1,283,796	

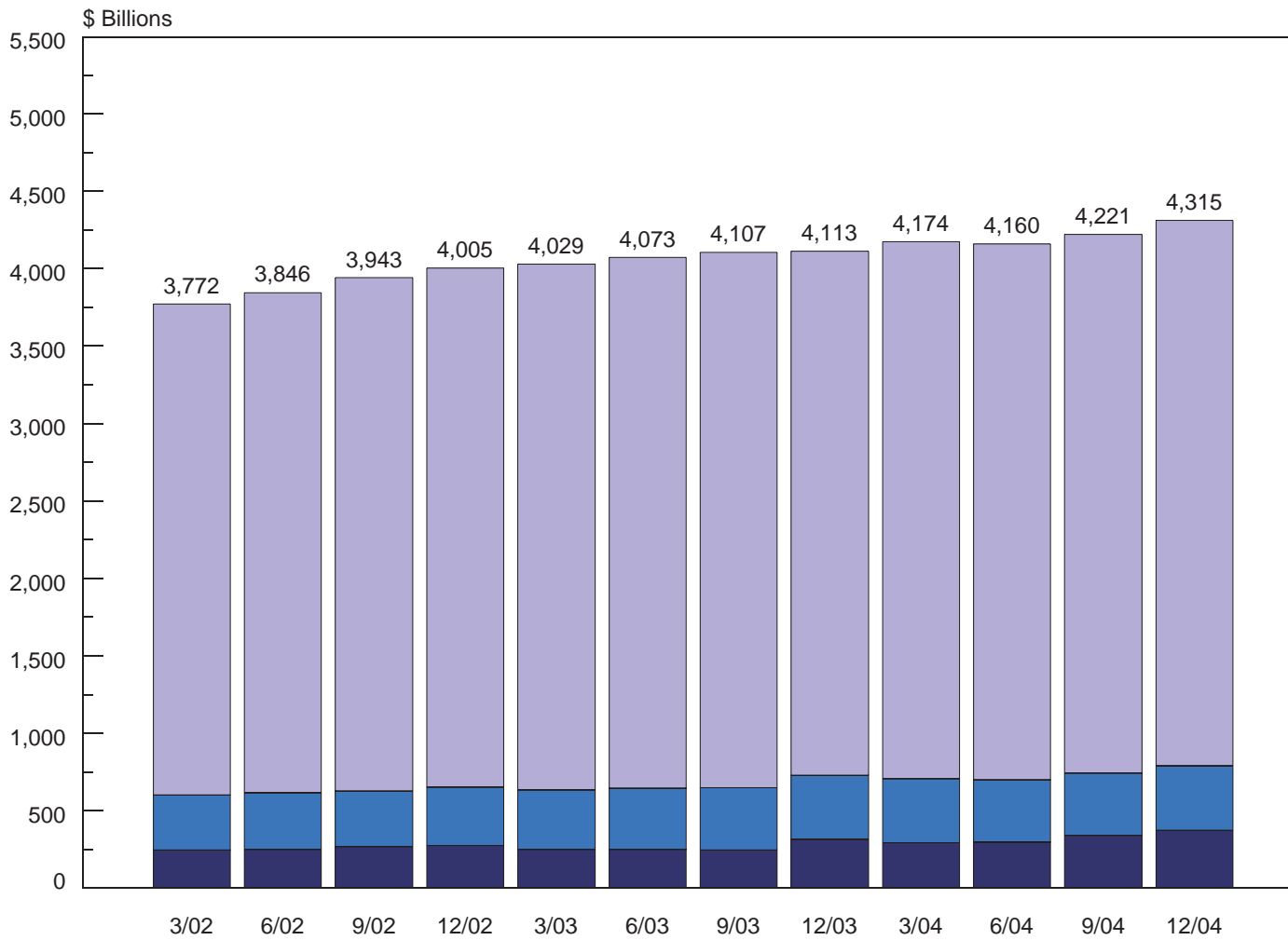
Held for Purposes Other than Trading

647 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 79% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	13,774	1,721	0	0	15,495	2,366
Gross negative fair value	11,313	1,780	36	0	13,130	
All other participants						
Gross positive fair value	3,734	833	86	1	4,654	(580)
Gross negative fair value	3,294	1,869	71	0	5,234	
Total						
Gross positive fair value	17,508	2,555	86	1	20,149	1,786
Gross negative fair value	14,607	3,650	107	0	18,364	

Expansion of Commercial Bank Credit Card Lines

2002 - 2004



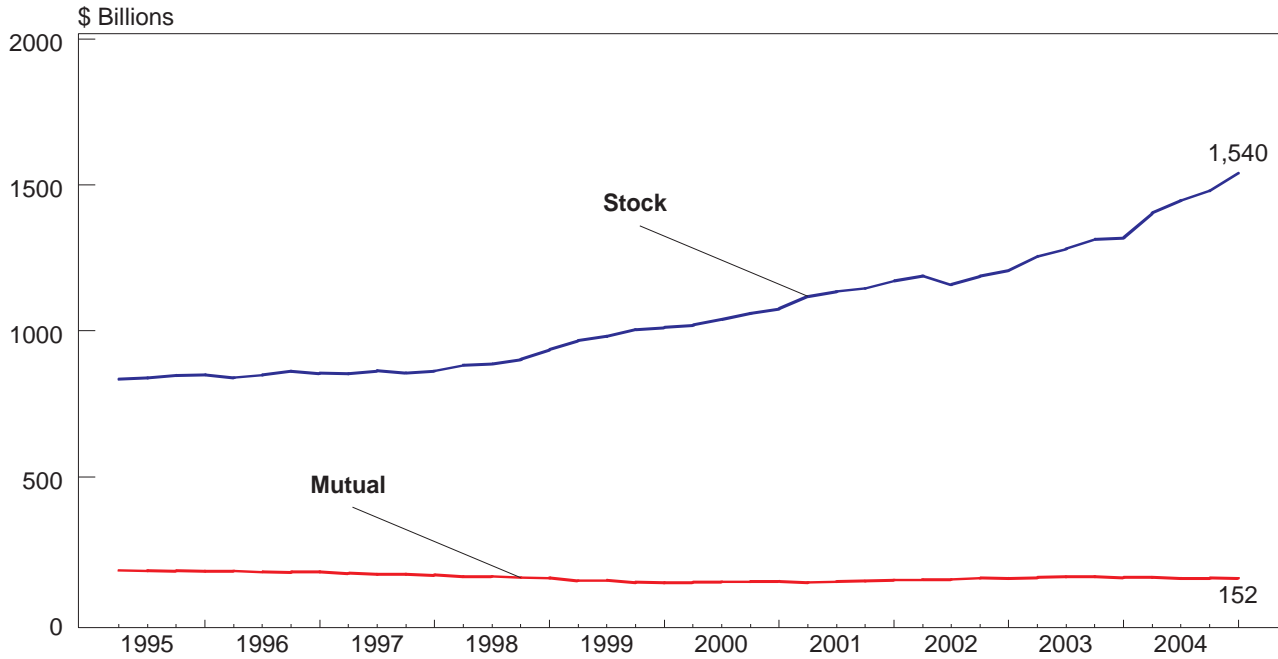
Loans outstanding (\$Billions)

	3/02	6/02	9/02	12/02	3/03	6/03	9/03	12/03	3/04	6/04	9/04	12/04
■ Held on-balance-sheet	247.8	250.4	267.6	276.0	250.4	251.1	247.5	316.0	292.4	298.1	340.0	371.7
■ Securitized & sold *	354.4	367.1	361.0	376.5	384.3	393.2	400.6	410.9	412.9	402.7	401.8	416.7
■ Unused Commitments *	3,170.3	3,228.6	3,314.2	3,352.6	3,394.3	3,428.7	3,459.3	3,386.5	3,468.9	3,459.0	3,479.0	3,526.2
Total	3,772.5	3,846.1	3,942.9	4,005.1	4,029.1	4,073.0	4,107.4	4,113.4	4,174.2	4,159.8	4,220.8	4,314.6

* Off-balance-sheet

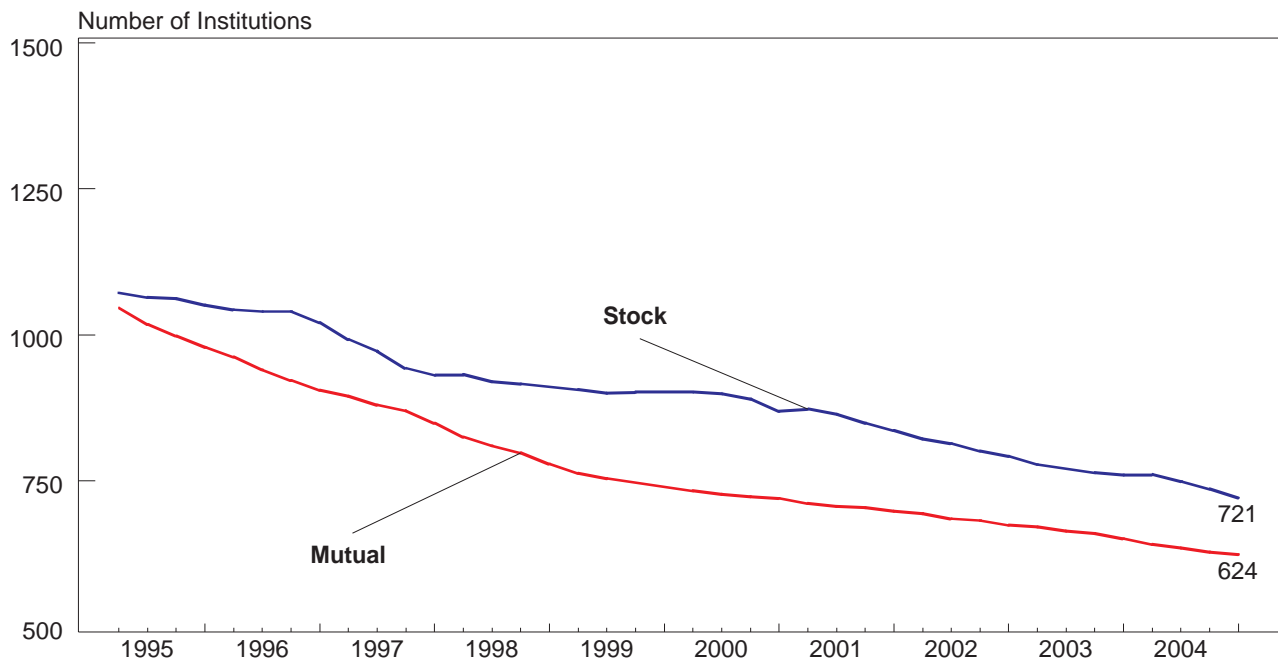
Assets of Mutual and Stock Savings Institutions

1995 - 2004



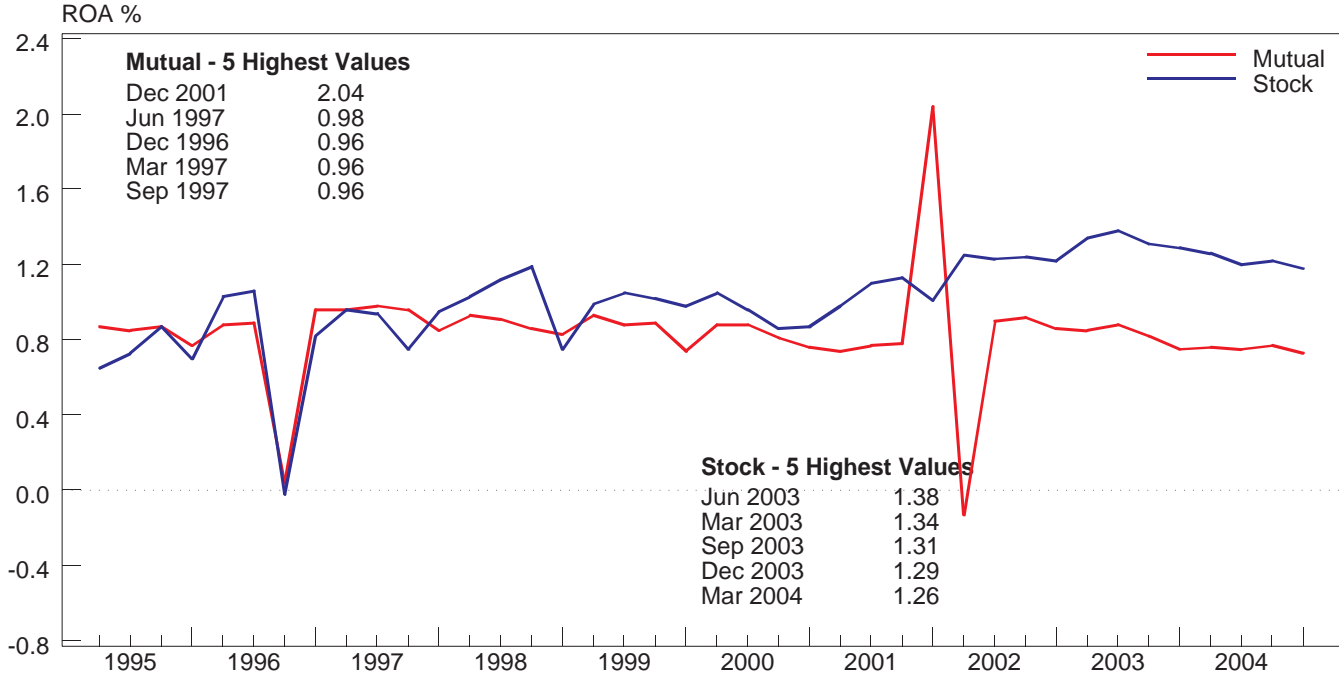
Number of Mutual and Stock Savings Institutions

1995 - 2004



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

1995-2004



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

1995-2004

