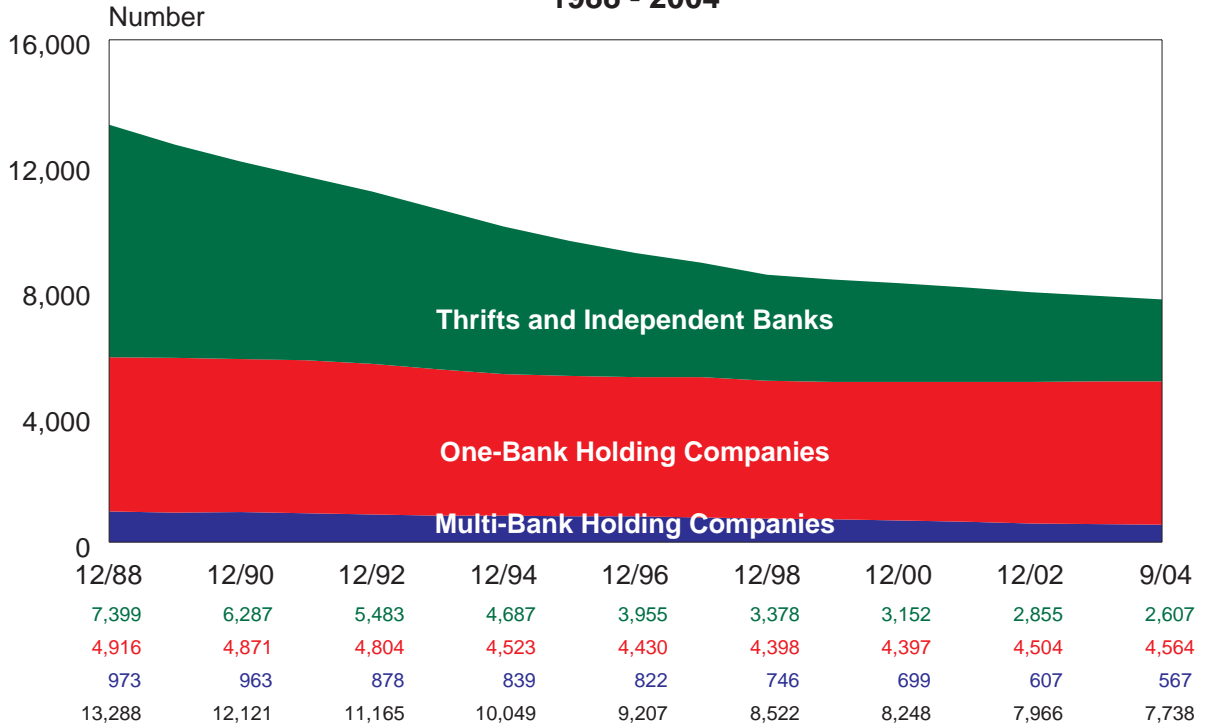


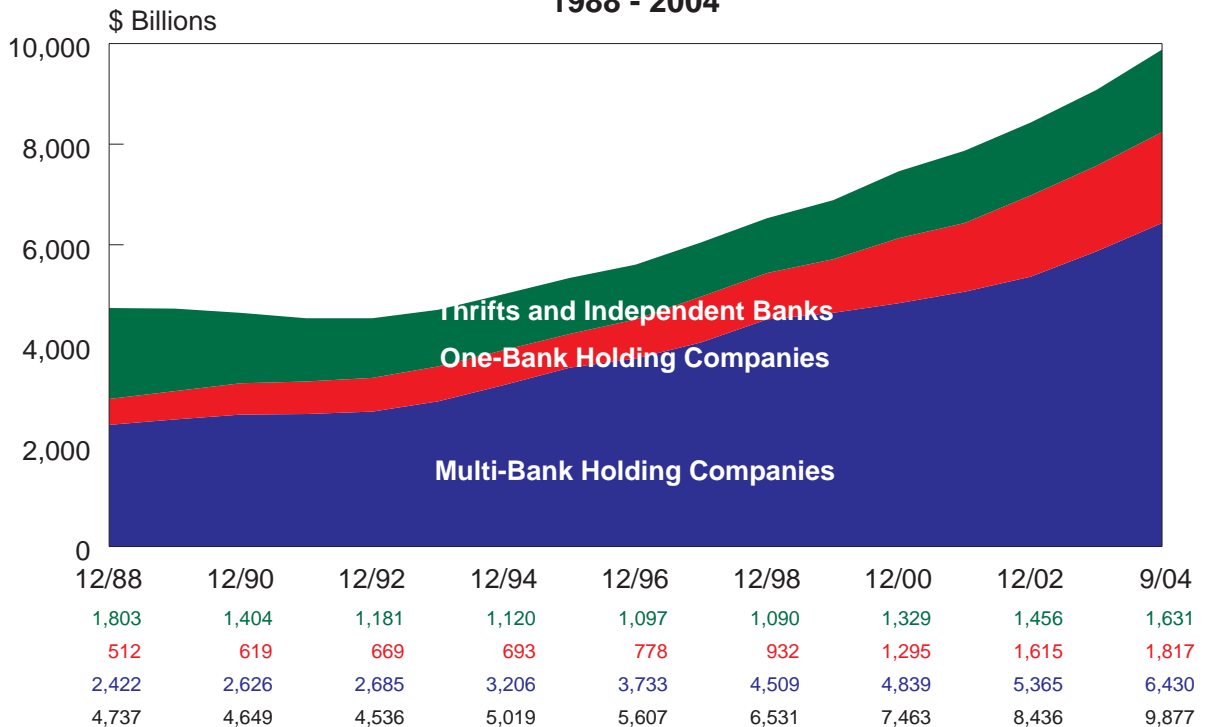
Number of FDIC-Insured Banking Organizations

1988 - 2004



Assets of FDIC-Insured Banking Organizations

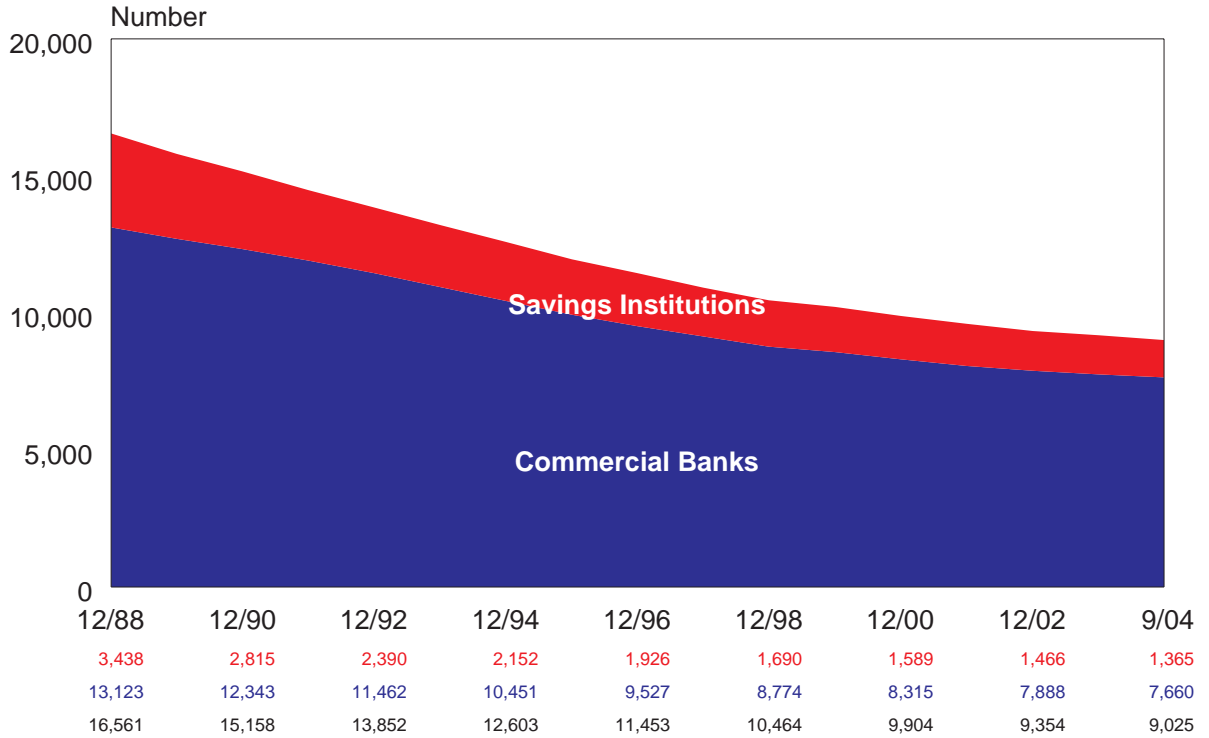
1988 - 2004



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

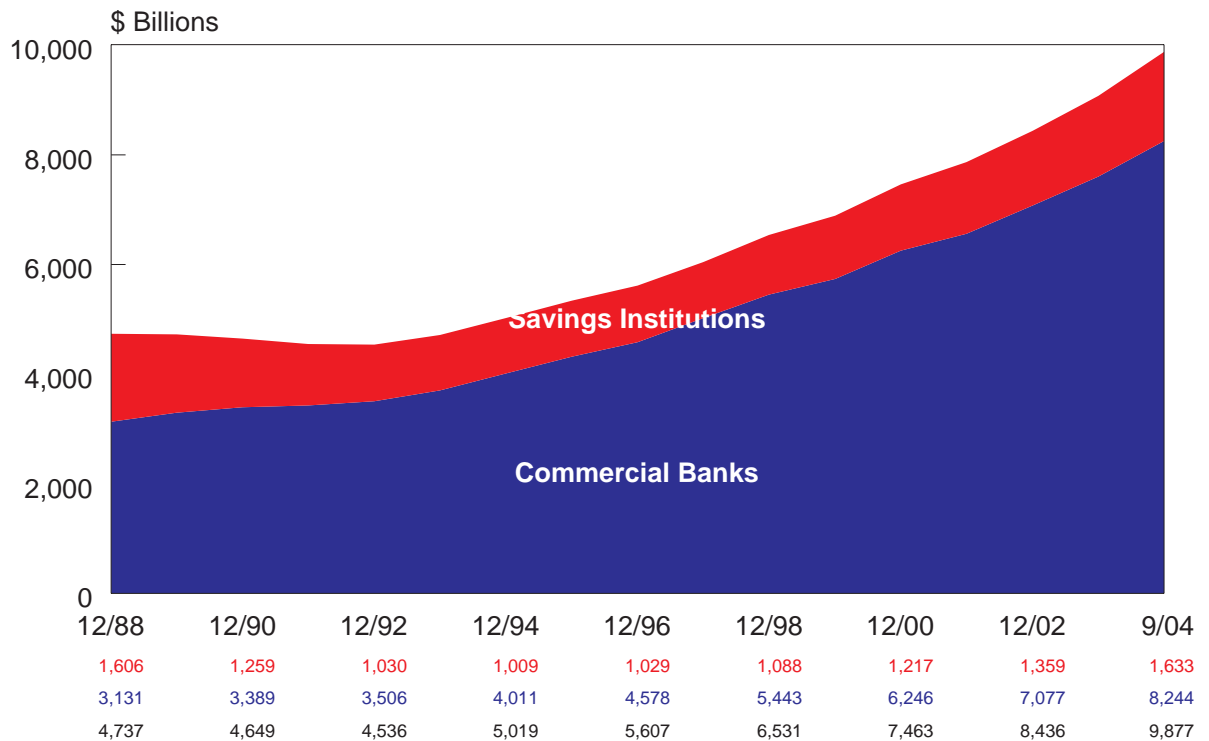
Number of FDIC-Insured Institutions

1988 - 2004



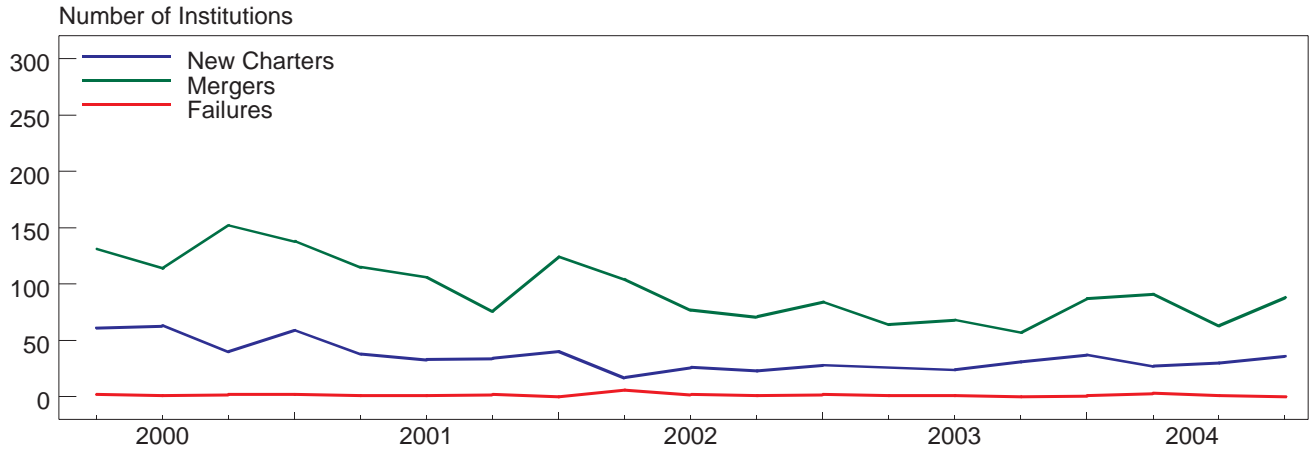
Assets of FDIC-Insured Institutions

1988 - 2004



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2000 - 2004

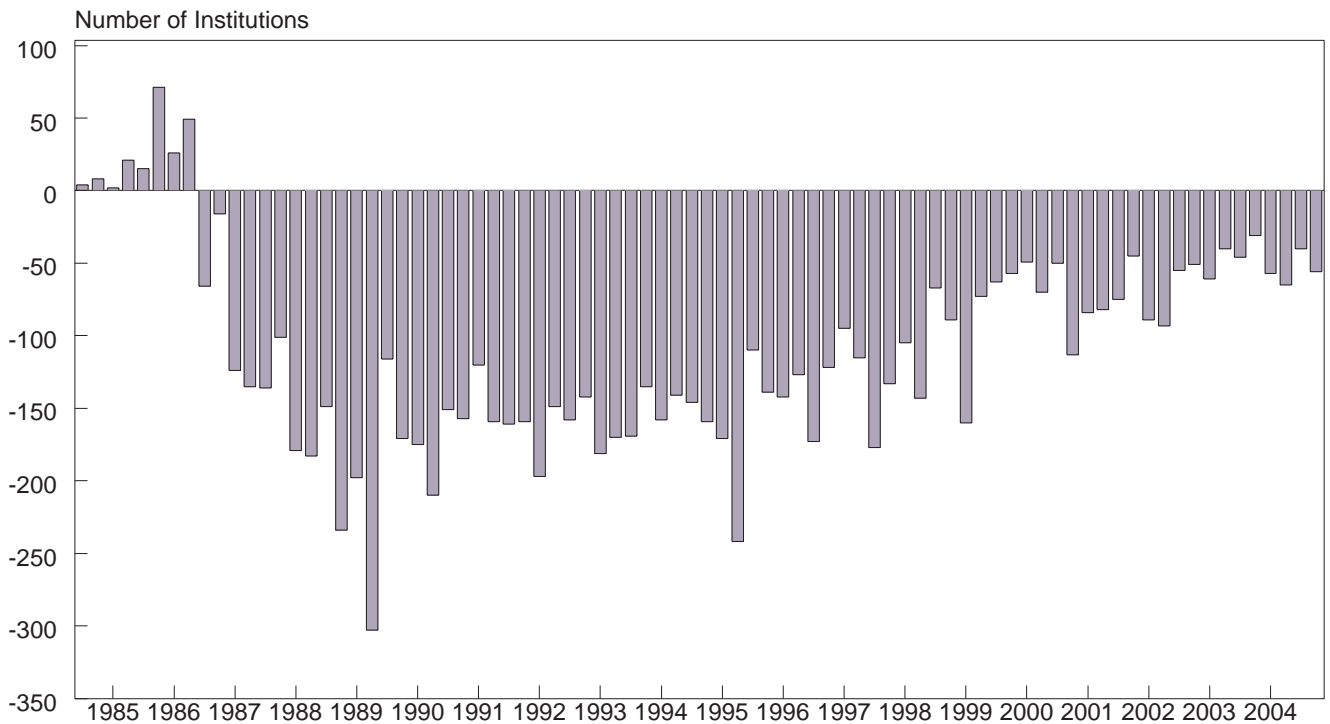


	2000				2001				2002				2003				2004			
New Charters	61	63	40	59	38	33	34	40	17	26	23	28	26	24	31	37	27	30	36	
Mergers	131	114	152	138	115	106	76	124	104	77	71	84	64	68	57	87	91	63	88	
Failures	2	1	2	2	1	1	2	0	6	2	1	2	1	1	0	1	3	1	0	
Other Changes, Net*	2	2	1	0	-5	-1	-2	-5	0	-2	-1	-3	-1	-1	-5	-5	2	-3	-2	
No. of Institutions at end of quarter	10,151	10,101	9,988	9,904	9,822	9,747	9,702	9,613	9,520	9,465	9,415	9,354	9,314	9,268	9,237	9,181	9,116	9,079	9,025	

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

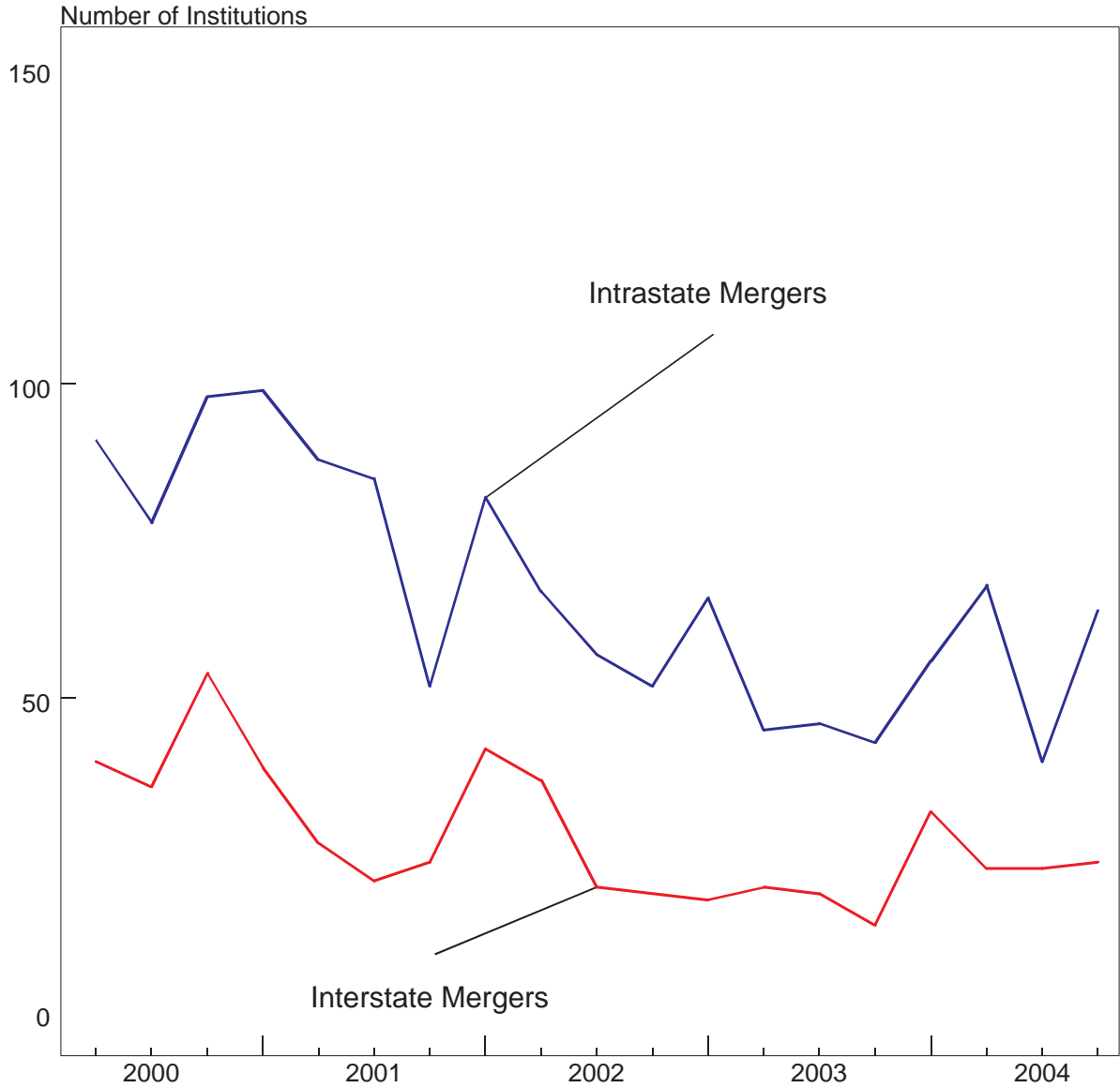
Quarterly Change in the Number of FDIC-Insured Institutions

1984-2004



Institution Mergers: Interstate vs. Intrastate

Quarterly, 2000 - 2004

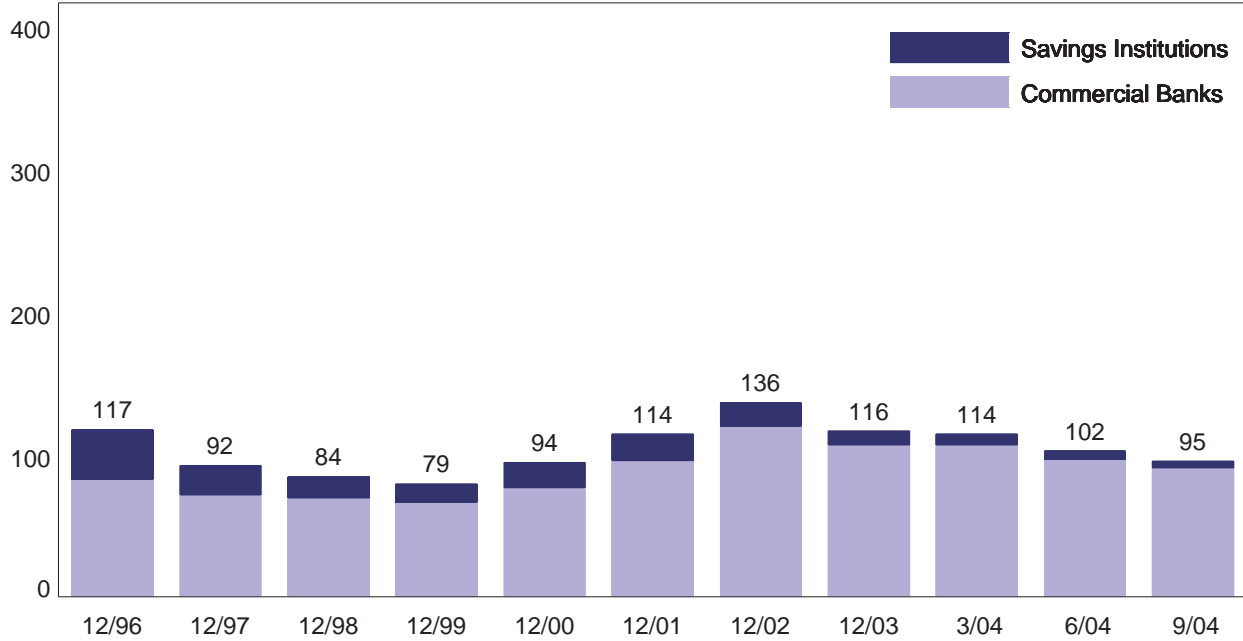


Intrastate Mergers	91	78	98	99	88	85	52	82	67	57	52	66	45	46	43	56	68	40	64
Interstate Mergers	40	36	54	39	27	21	24	42	37	20	19	18	20	19	14	32	23	23	24

Number of FDIC-Insured "Problem" Institutions

1996-2004

Number of Institutions



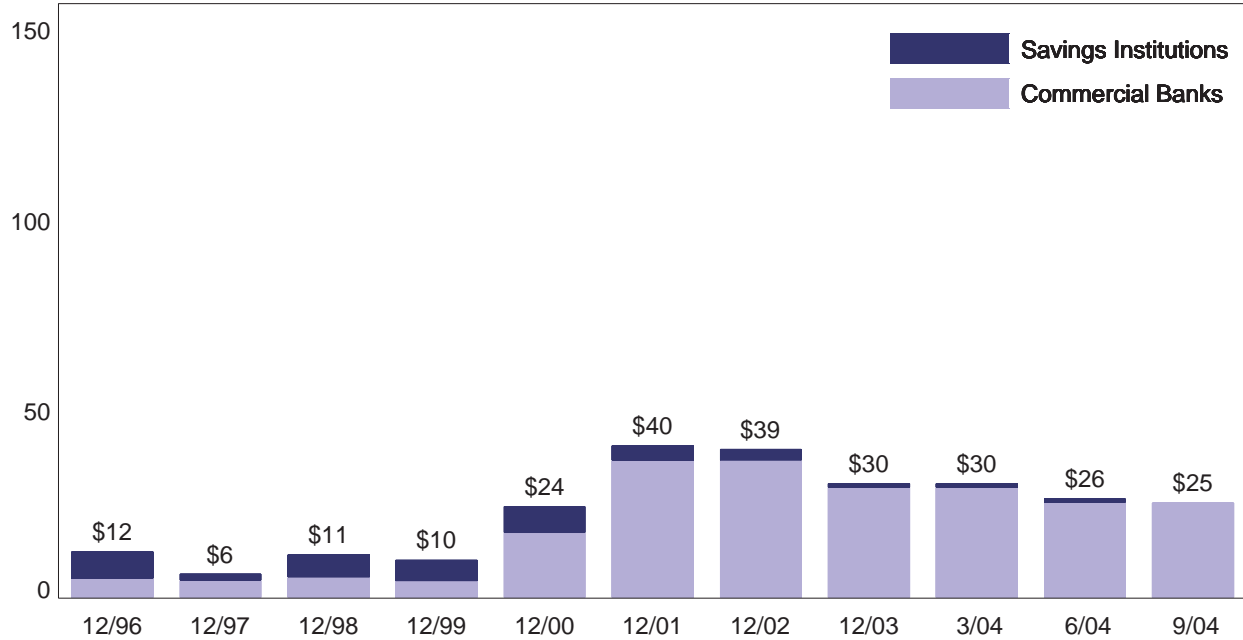
Savings Institutions
Commercial Banks

12/96	35	21	15	13	18	19	17	10	8	6	5
12/97	82	71	69	66	76	95	119	106	106	96	90

Assets of FDIC-Insured "Problem" Institutions

1996-2004

\$ Billions

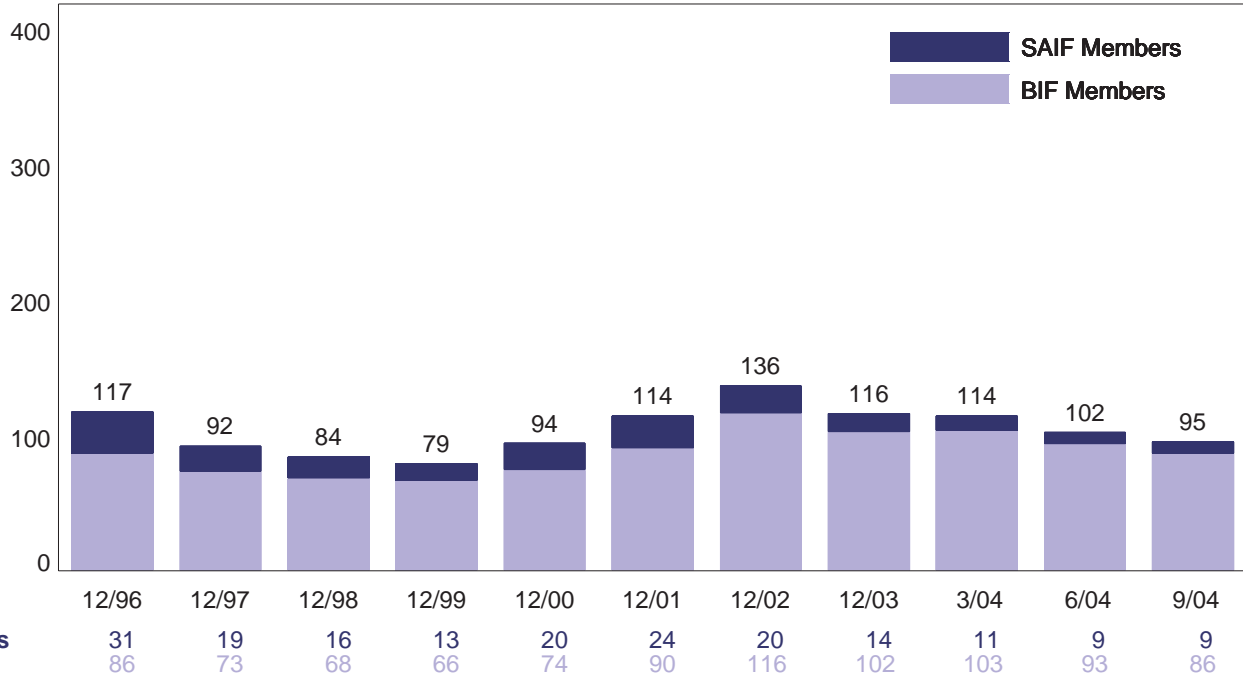


Savings Institutions
Commercial Banks

12/96	7	2	6	6	7	4	3	1	1	1	0
12/97	5	5	5	4	17	36	36	29	29	25	25

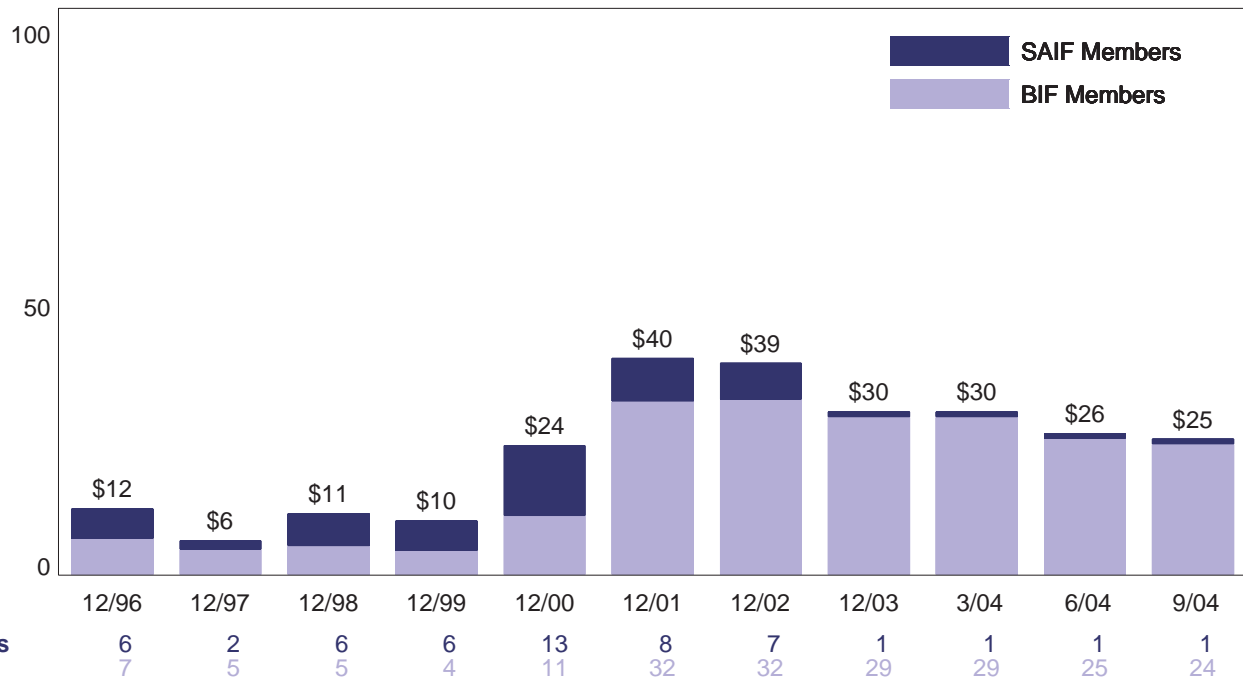
Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1996-2004



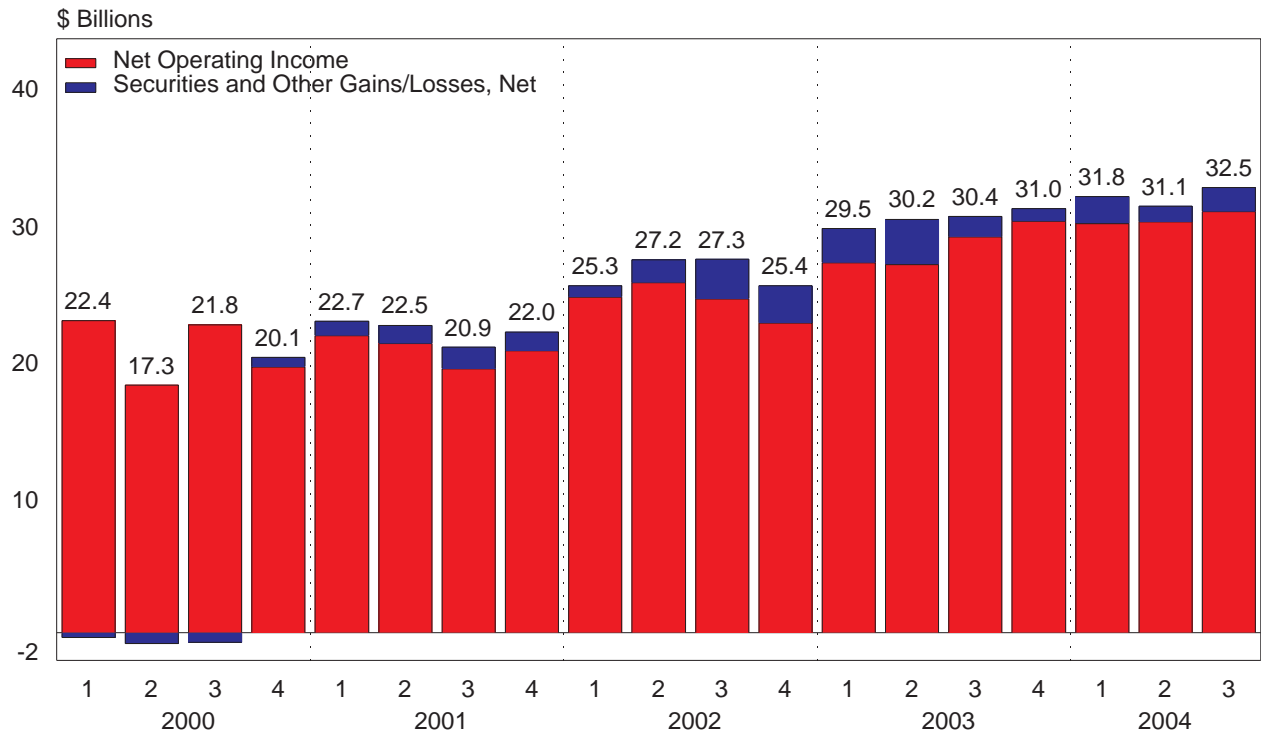
Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1996-2004



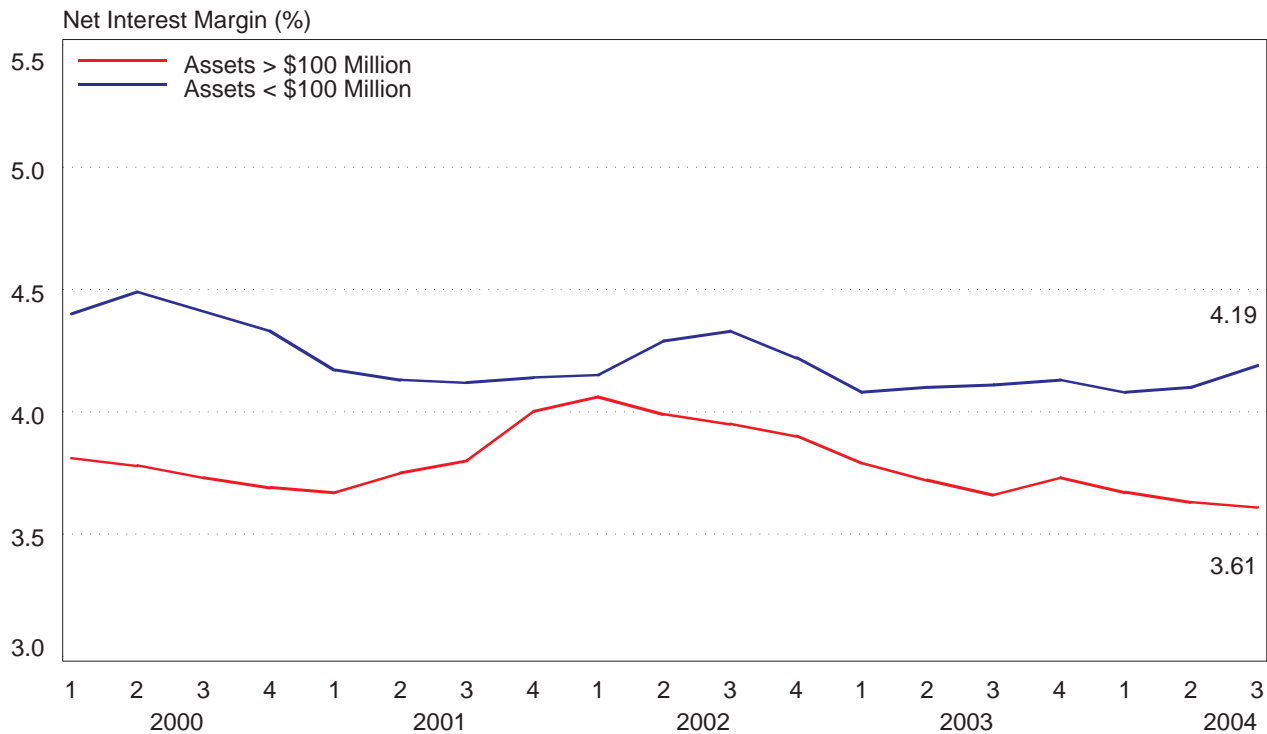
Quarterly Net Income

2000 - 2004



Quarterly Net Interest Margins, Annualized

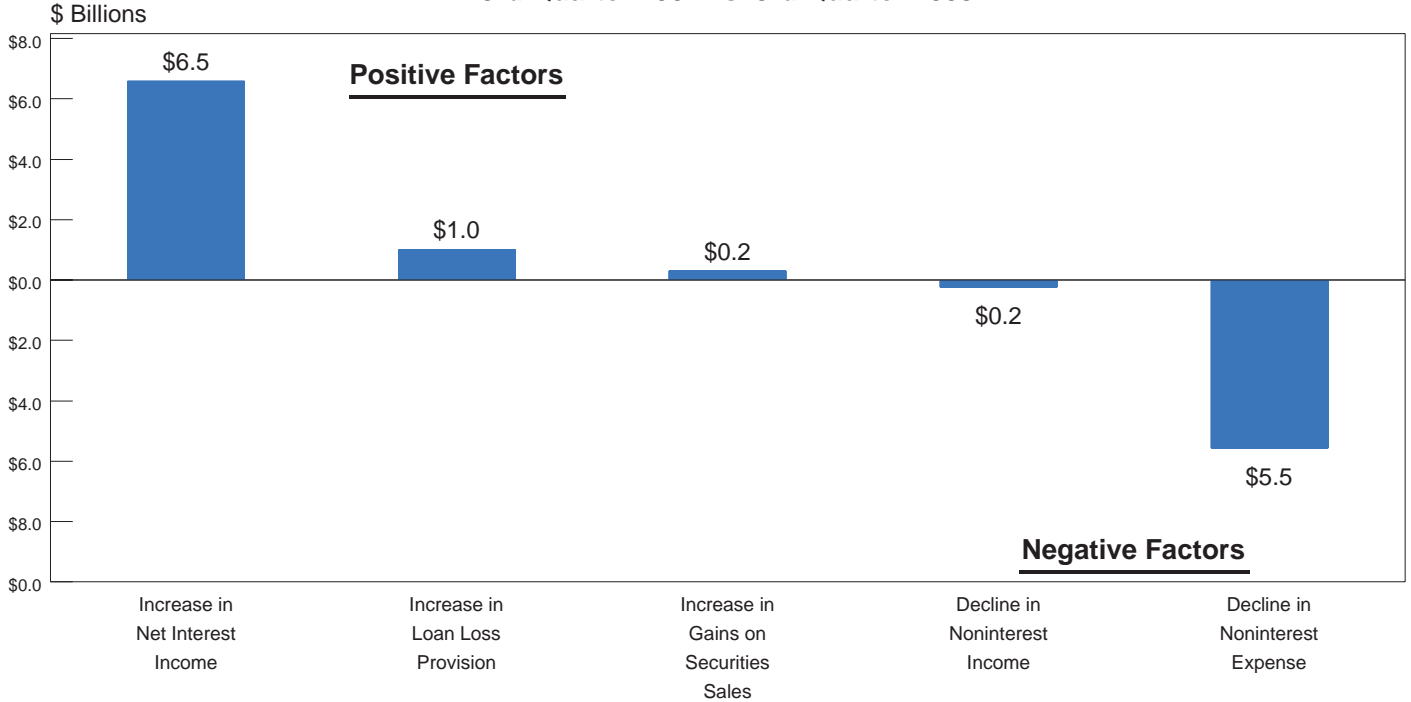
2000 - 2004



Sources of Earnings Growth

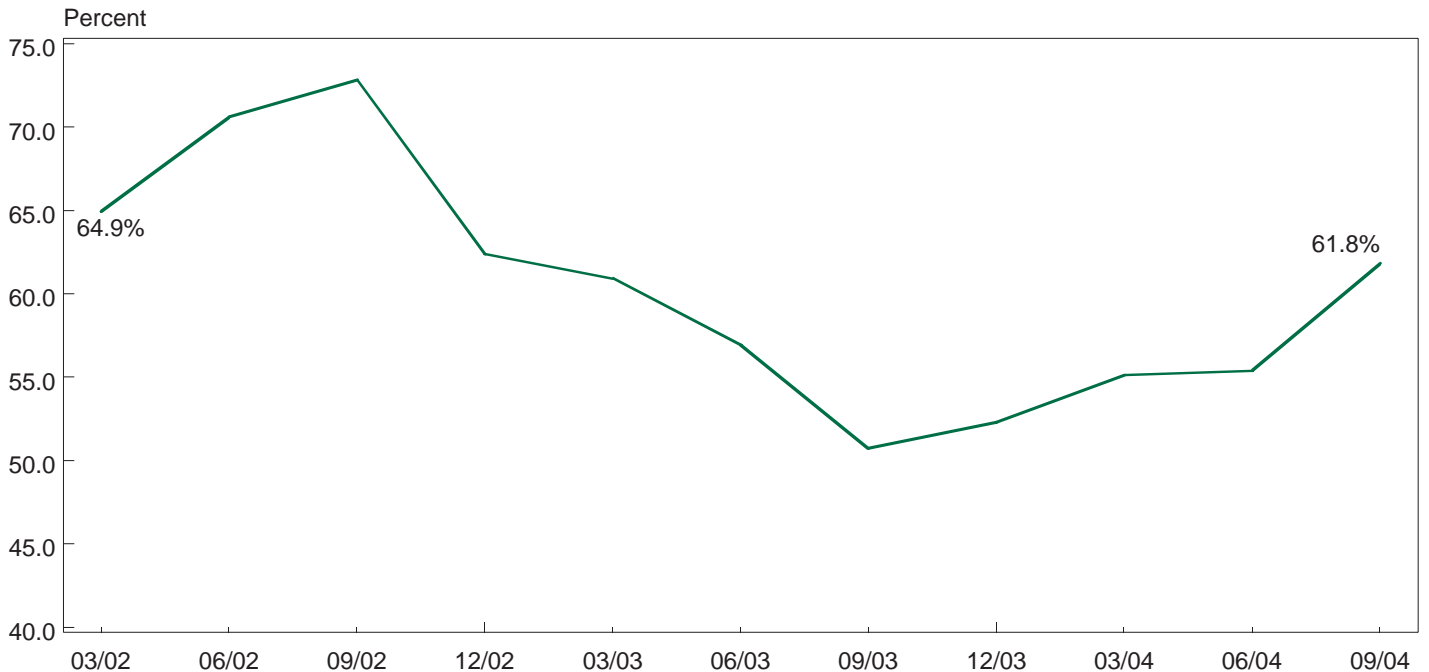
Contributions to Pre-Tax Earnings Growth

3rd Quarter 2004 vs. 3rd Quarter 2003



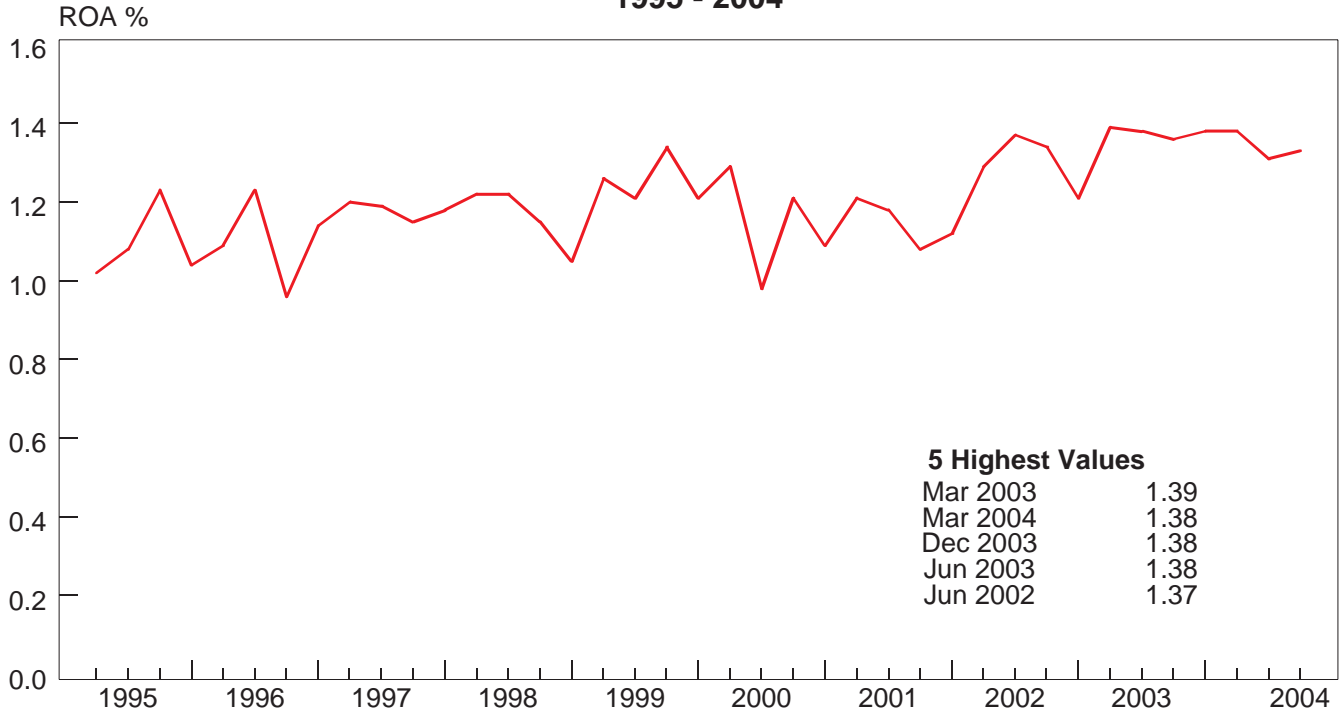
Percentage of Insured Institutions With Earning Gains

Compared to Year-Earlier Quarter, 2002-2004



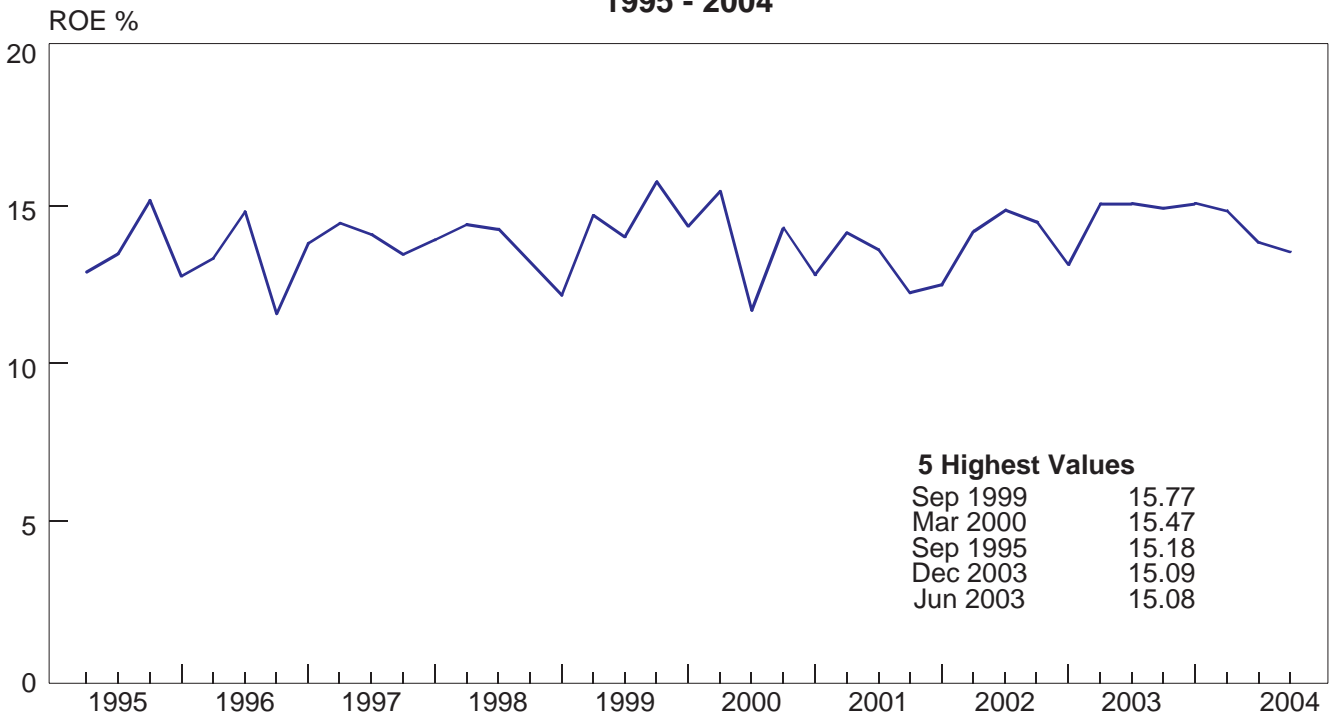
Quarterly Return on Assets (ROA), Annualized

1995 - 2004

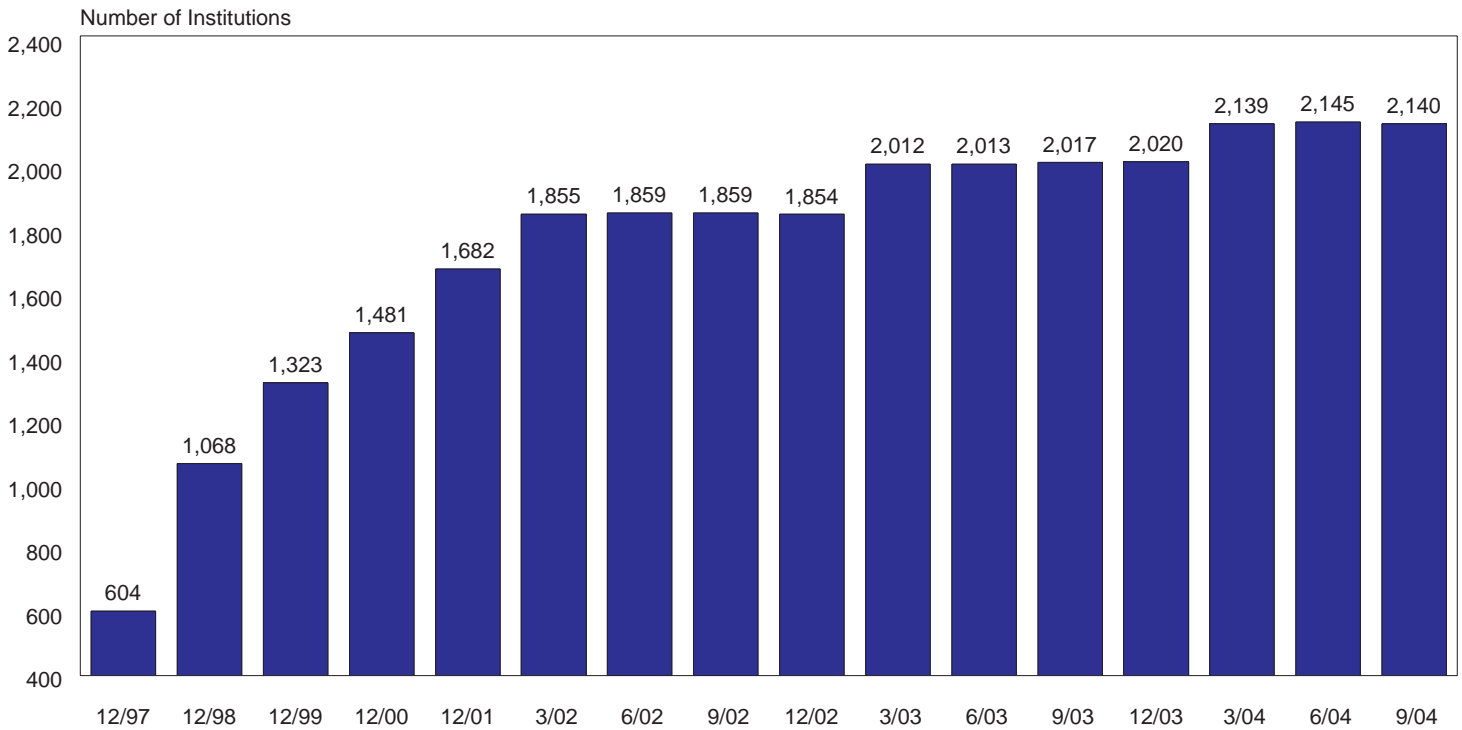


Quarterly Return on Equity (ROE), Annualized

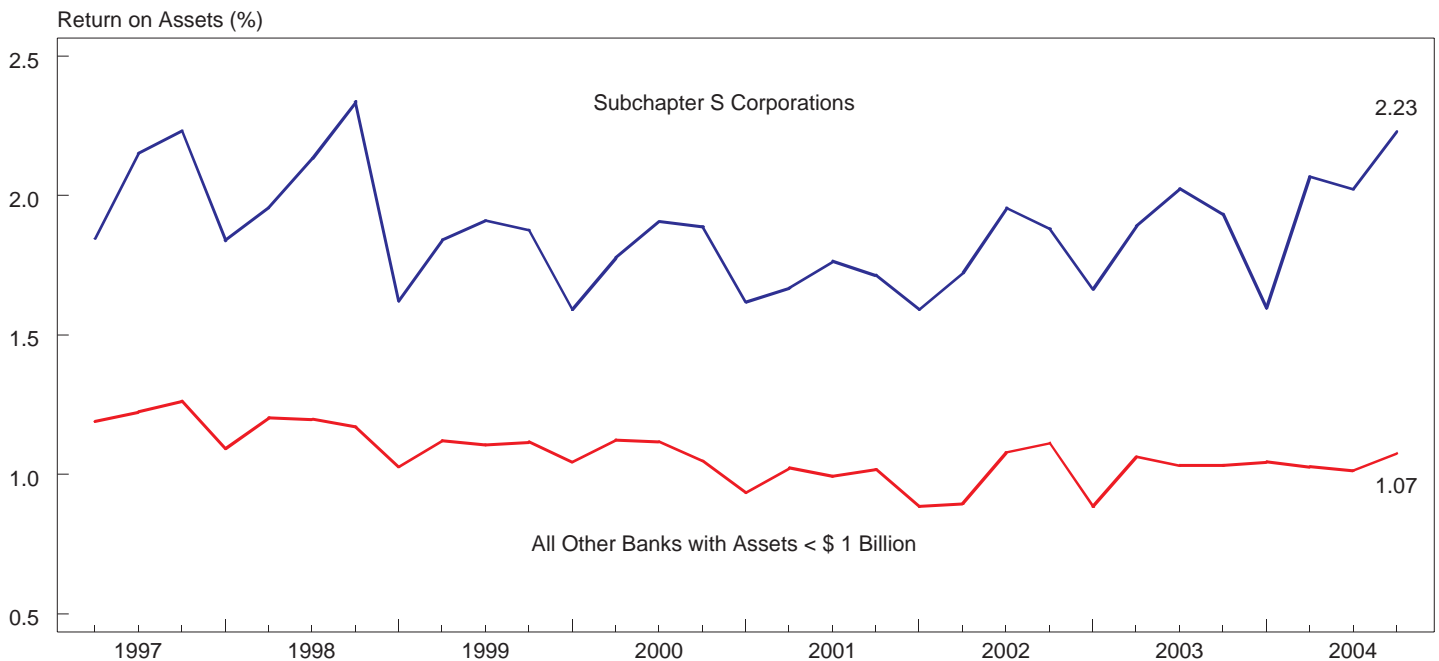
1995 - 2004



Number of Subchapter S Corporations 1997-2004

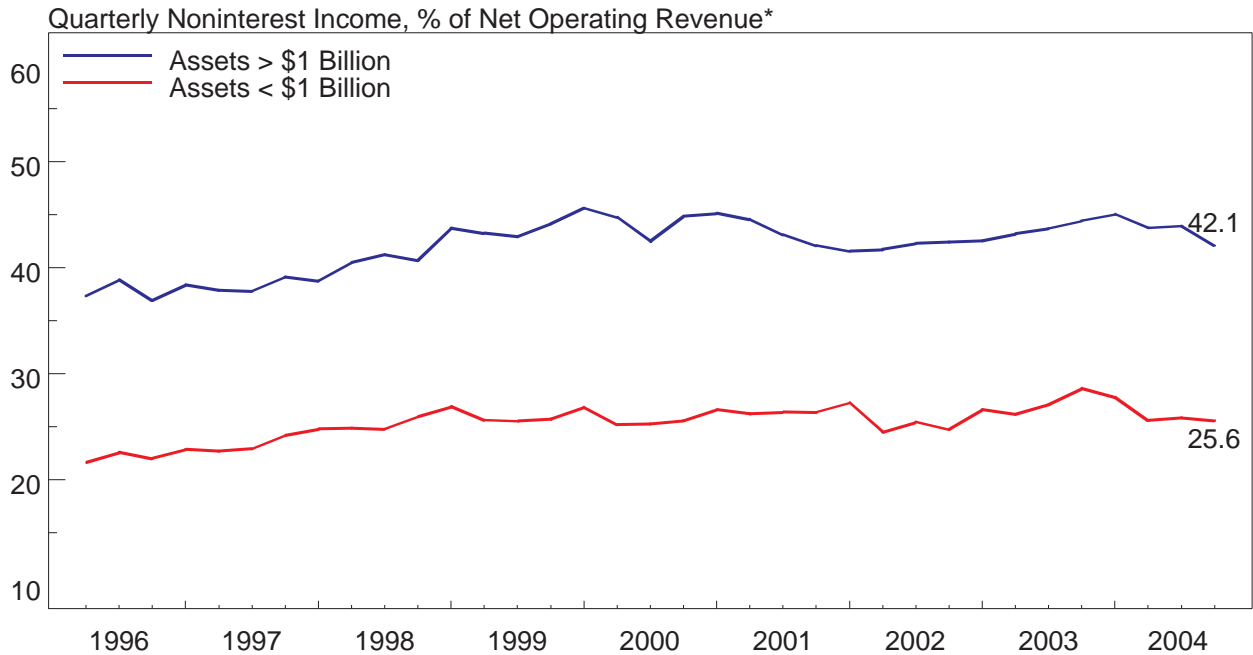


Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1997-2004



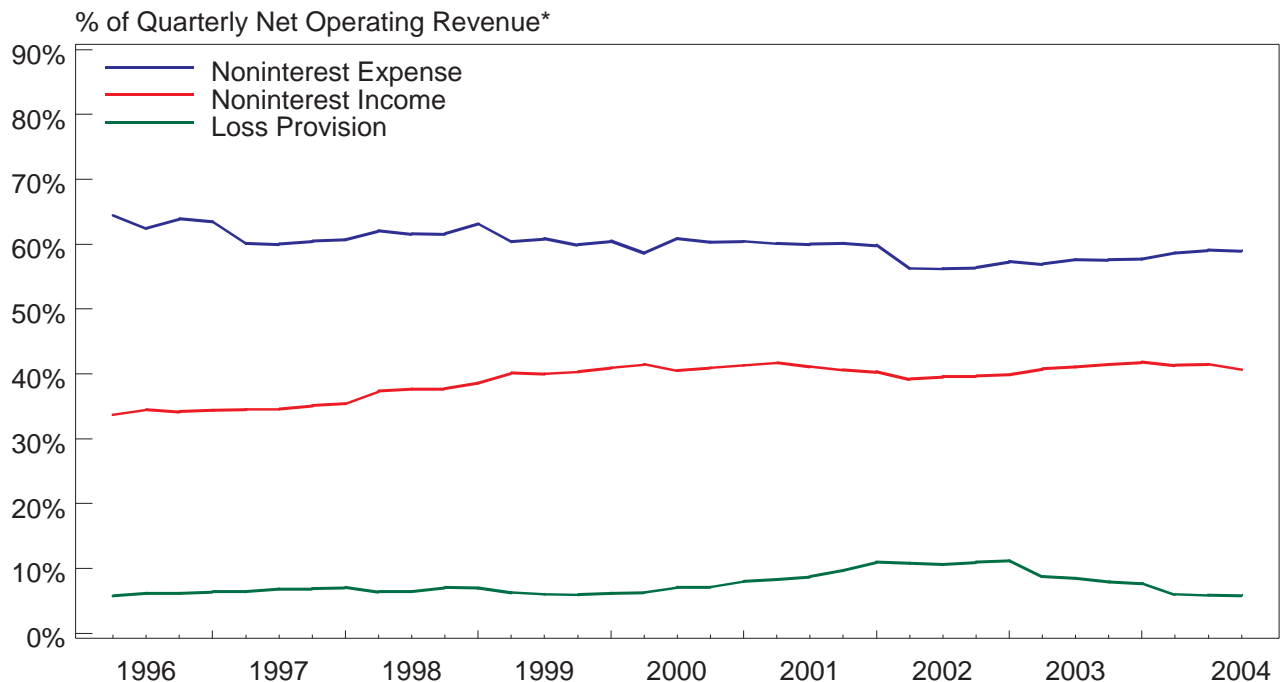
Noninterest Income as a Percentage of Net Operating Revenue*

1996 - 2004



Trends in FDIC-Insured Institutions' Income & Expenses

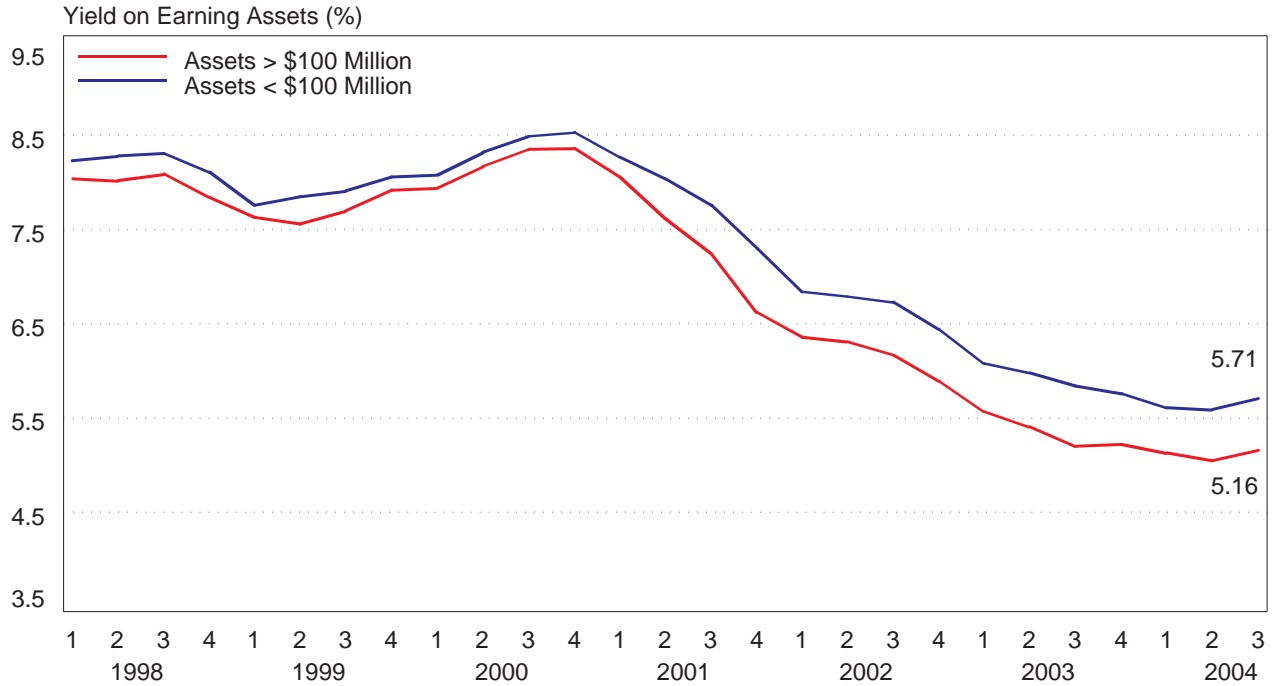
1996 - 2004



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

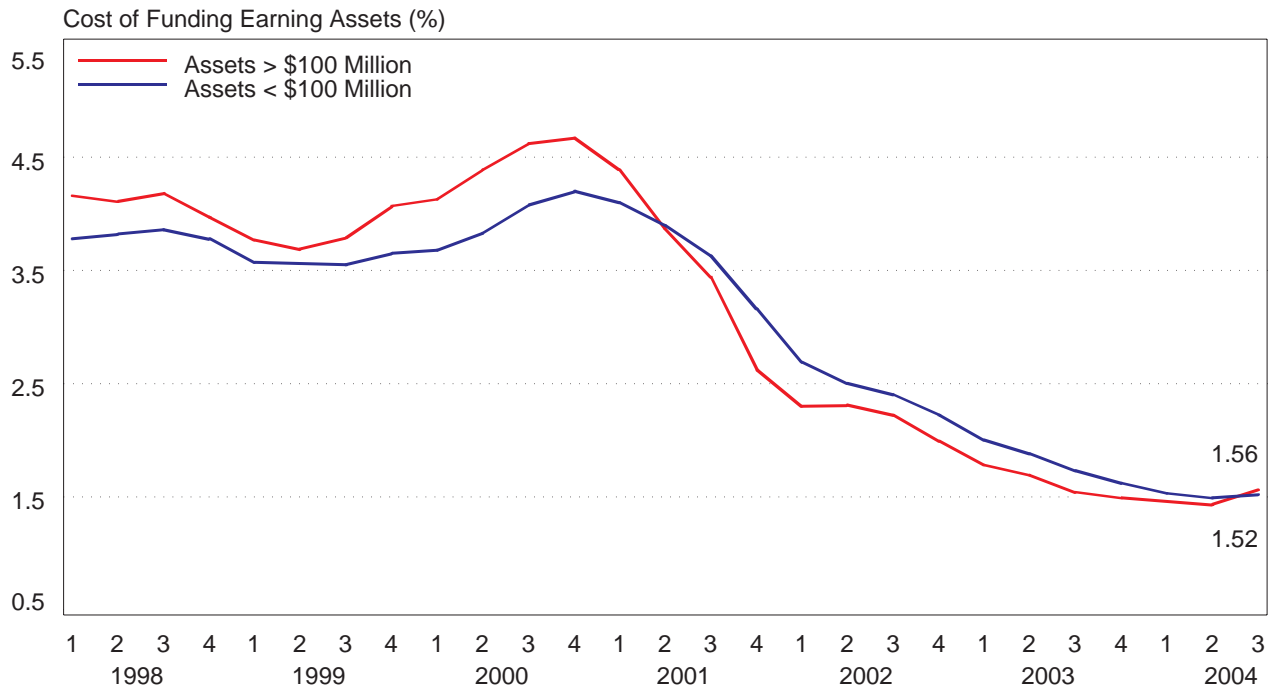
Quarterly Yield on Earning Assets

1998 - 2004



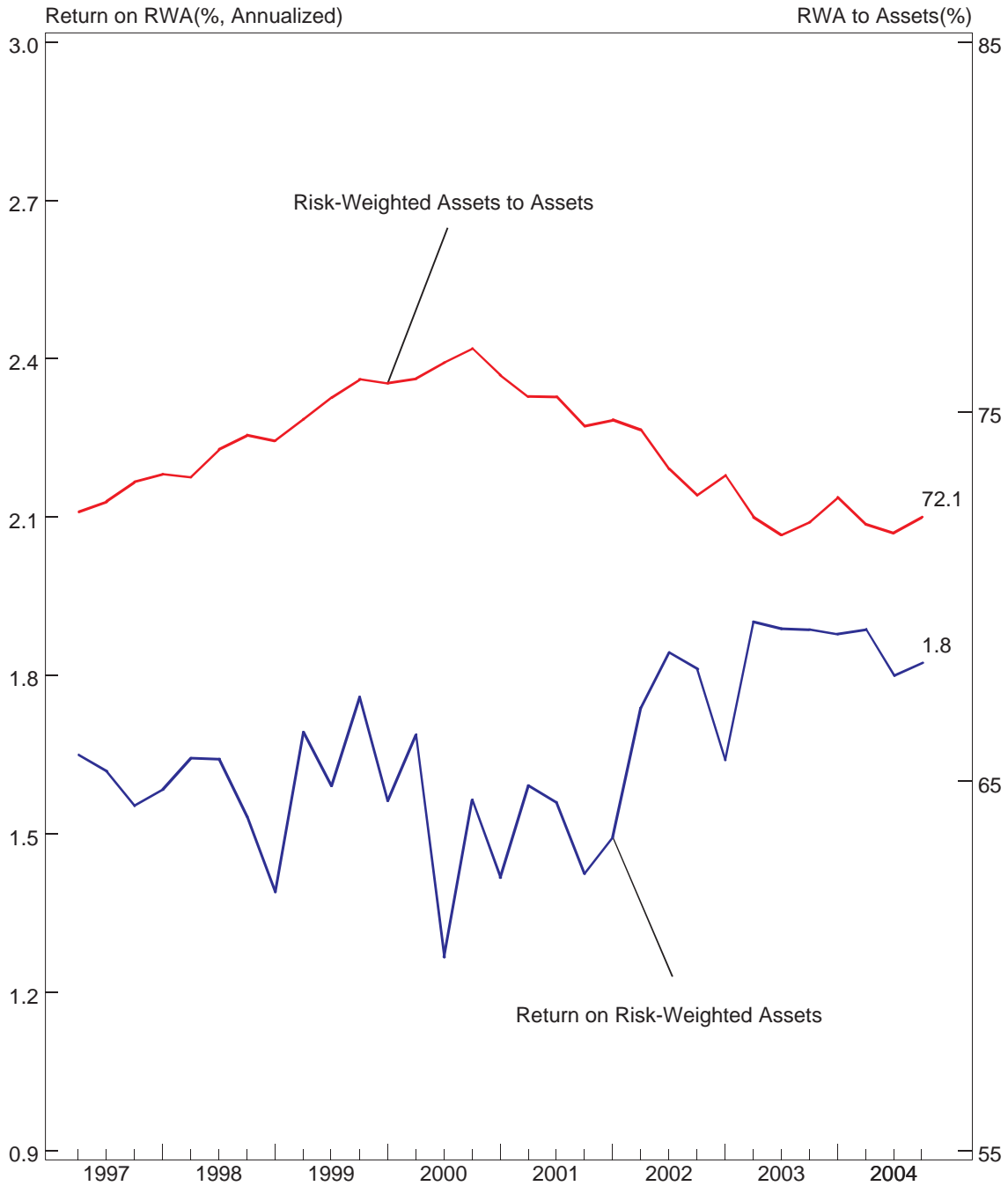
Quarterly Cost of Funding Earning Assets

1998 - 2004



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

1997 - 2004

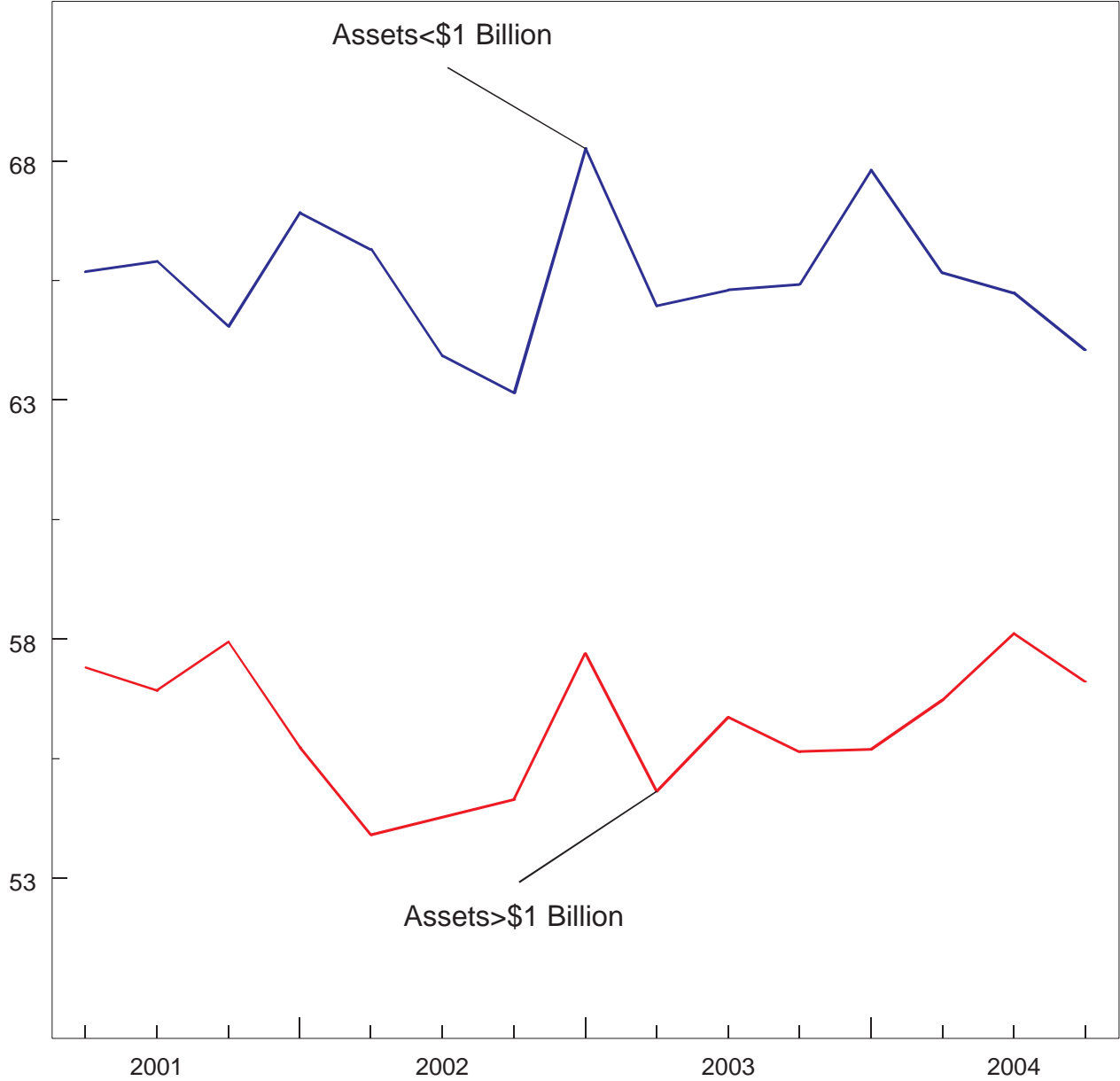


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2001 - 2004

Efficiency Ratio (%)

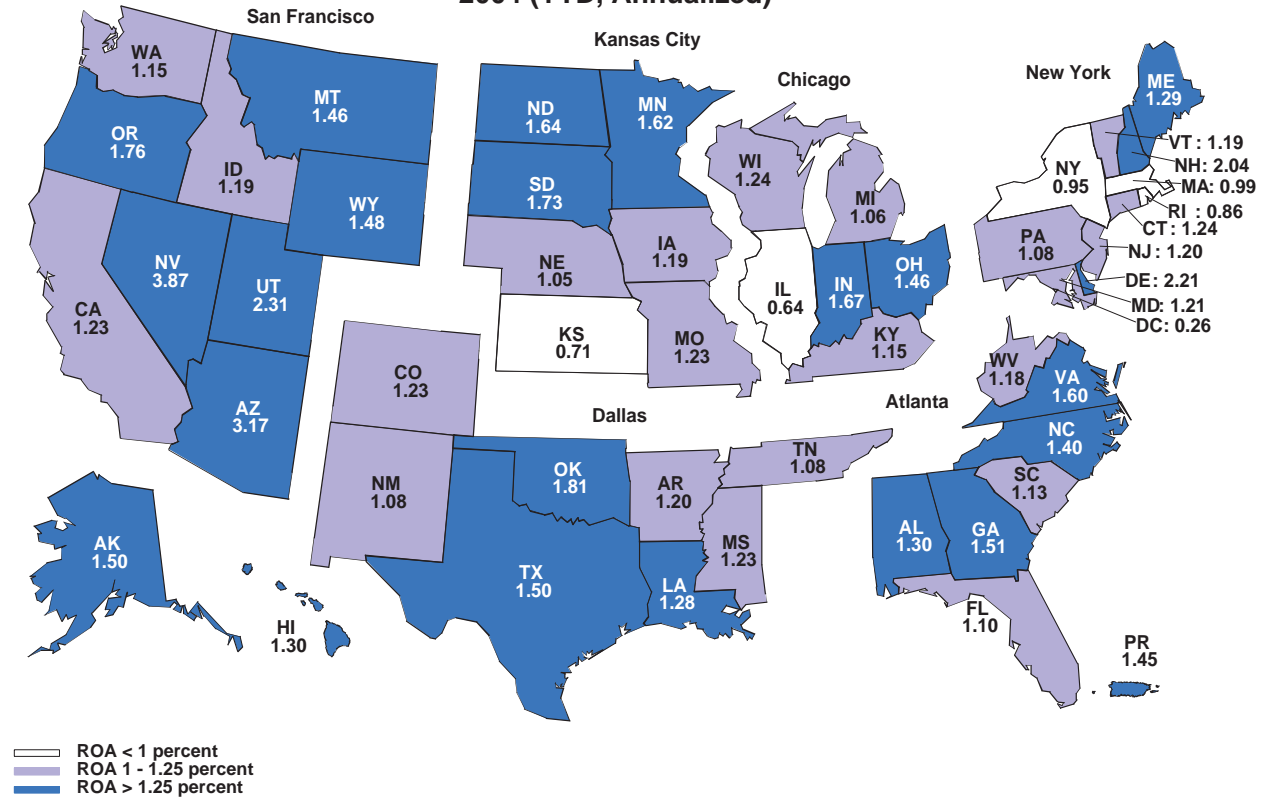


Assets <\$1 Billion	65.19	65.41	64.05	66.43	65.66	63.43	62.66	67.77	64.48	64.81	64.93	67.32	65.17	64.75	63.56
Assets >\$1 Billion	56.91	56.43	57.44	55.24	53.41	53.78	54.15	57.20	54.32	55.87	55.15	55.20	56.23	57.62	56.62
Total	58.21	57.84	58.49	56.96	55.20	55.24	55.43	58.78	55.78	57.15	56.57	56.88	57.44	58.56	57.56

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

Return on Assets (ROA)

2004 (YTD, Annualized)



ROA Rankings by State

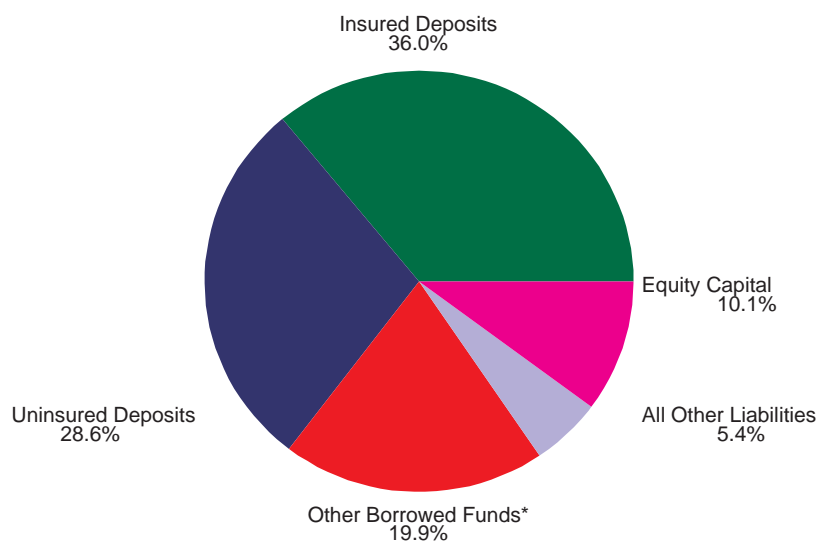
Rank	State	No. of Inst. as of 9/30/04	YTD 2004	YTD 2003	Change*
1	Nevada	38	3.87	3.68	19
2	Arizona	49	3.17	2.49	68
3	Utah	66	2.31	2.02	29
4	Delaware	35	2.21	2.90	(69)
5	New Hampshire	29	2.04	1.33	71
6	Oklahoma	273	1.81	1.71	10
7	Oregon	38	1.76	1.27	49
8	South Dakota	93	1.73	3.18	(145)
9	Indiana	197	1.67	1.73	(6)
10	North Dakota	103	1.64	1.59	5
11	Minnesota	483	1.62	1.69	(7)
12	Virginia	140	1.60	1.44	16
13	Georgia	347	1.51	1.57	(6)
14	Alaska	7	1.50	1.09	41
15	Texas	686	1.50	1.36	14
16	Wyoming	44	1.48	1.58	(10)
17	Montana	80	1.46	1.35	11
18	Ohio	297	1.46	1.50	(4)
19	Puerto Rico	10	1.45	1.18	27
20	North Carolina	108	1.40	1.39	1
21	Alabama	164	1.30	1.33	(3)
22	Hawaii	8	1.30	1.36	(6)
23	Maine	40	1.29	1.31	(2)
24	Louisiana	167	1.28	1.33	(5)
25	Connecticut	58	1.24	0.99	25
26	Wisconsin	309	1.24	1.29	(5)
27	California	301	1.23	1.49	(26)
28	Colorado	175	1.23	1.29	(6)
29	Mississippi	102	1.23	1.34	(11)
30	Missouri	372	1.23	1.17	6
31	Maryland	114	1.21	1.09	12
32	Arkansas	168	1.20	1.17	3
33	New Jersey	140	1.20	1.17	3
34	Idaho	18	1.19	1.26	(7)
35	Iowa	416	1.19	1.19	0
36	Vermont	19	1.19	1.44	(25)
37	West Virginia	74	1.18	1.25	(7)
38	Kentucky	236	1.15	1.01	14
39	Washington	99	1.15	1.50	(35)
40	South Carolina	97	1.13	1.20	(7)
41	Florida	294	1.10	1.03	7
42	New Mexico	58	1.08	0.55	53
43	Pennsylvania	266	1.08	1.19	(11)
44	Tennessee	211	1.08	1.56	(48)
45	Michigan	174	1.06	1.61	(55)
46	Nebraska	265	1.05	1.10	(5)
47	Massachusetts	200	0.99	0.80	19
48	New York	202	0.95	1.13	(18)
49	Rhode Island	15	0.86	1.32	(46)
50	Kansas	372	0.71	1.08	(37)
51	Illinois	755	0.64	0.91	(27)
52	District of Col.	6	0.26	0.64	(38)
	U.S. and Terr.	9,025	1.29	1.38	(9)

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

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

Total Liabilities and Equity Capital

September 30, 2004

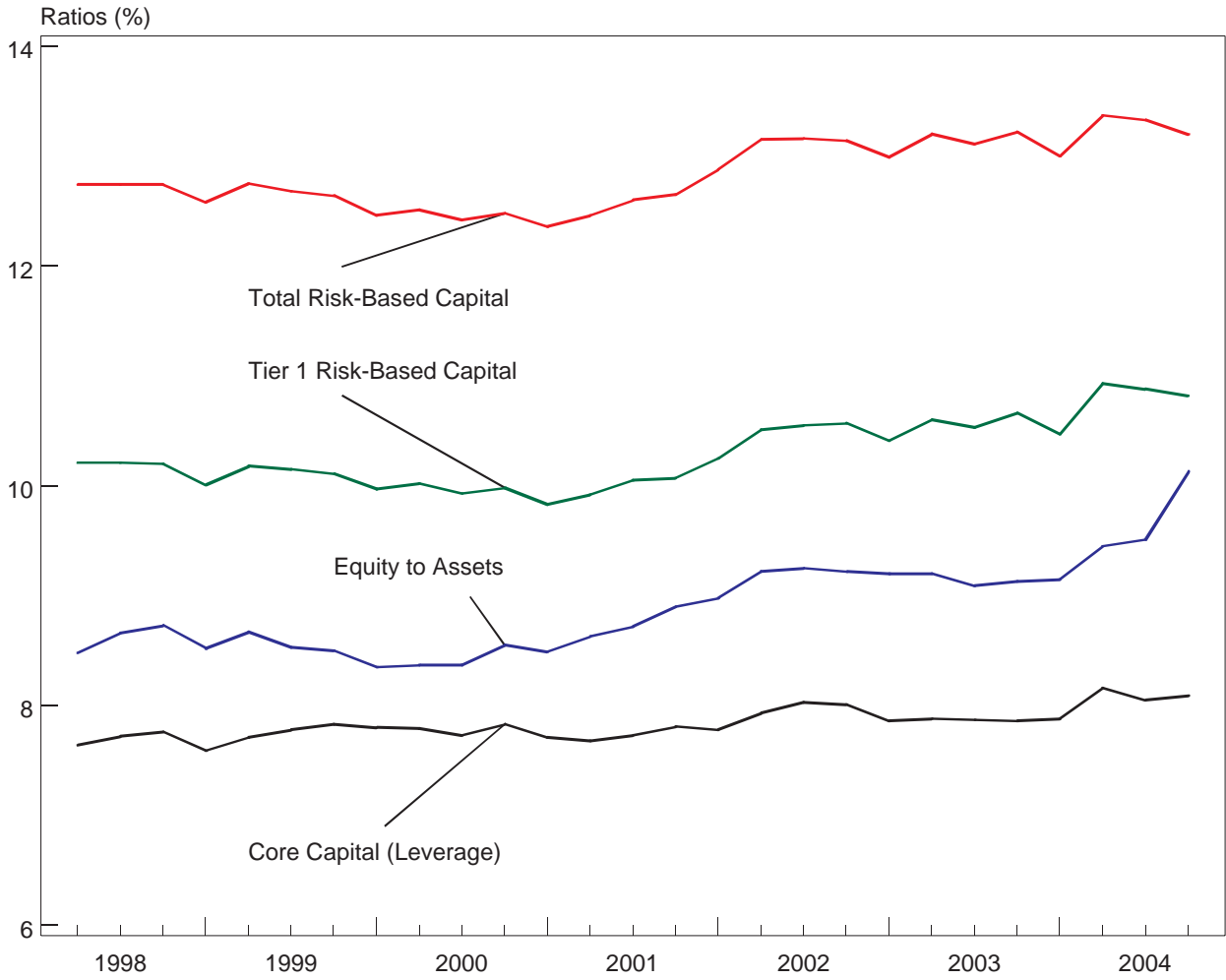


(\$ Billions)	9/30/03	9/30/04	% Change
Insured Deposits (estimated)	3,413	3,556	4.2
BIF - Insured	2,542	2,613	2.8
SAIF - Insured	873	944	8.1
Uninsured Deposits	2,438	2,828	16.0
In Foreign Offices	692	820	18.5
Other Borrowed Funds*	1,689	1,964	16.3
All Other Liabilities	587	529	-9.9
Subordinated Debt	104	111	6.7
Equity Capital	816	1,001	22.7
Total Liabilities and Equity Capital	8,943	9,877	10.4

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

Capital Ratios

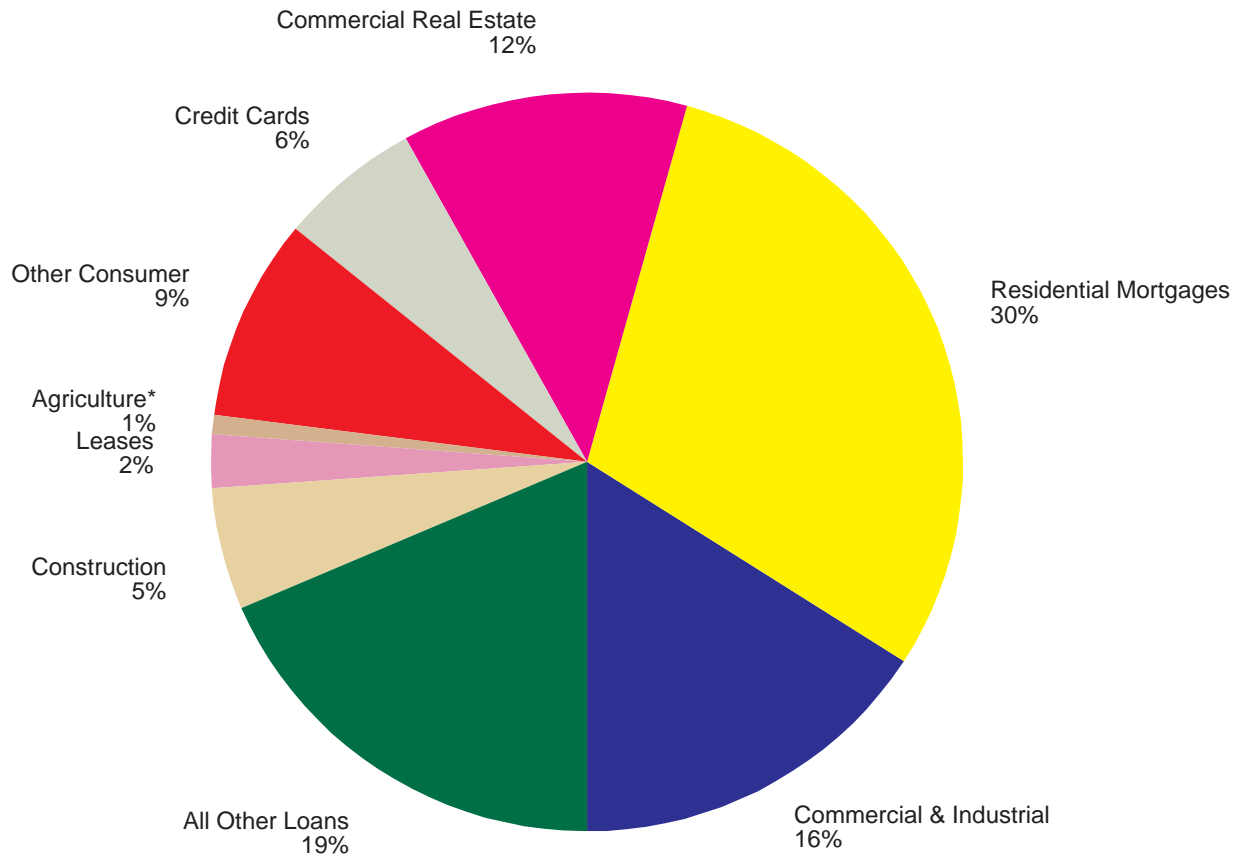
1998 - 2004



	12/98	12/99	12/00	12/01	12/02	12/03	9/04
Total Risk-Based Capital	12.58	12.46	12.36	12.88	12.99	13.00	13.20
Tier 1 Risk-Based Capital	10.01	9.97	9.83	10.25	10.41	10.47	10.82
Equity to Assets	8.52	8.35	8.49	8.98	9.20	9.15	10.13
Core Capital (Leverage)	7.59	7.80	7.71	7.78	7.86	7.88	8.09

Loan Portfolio Composition

September 30, 2004

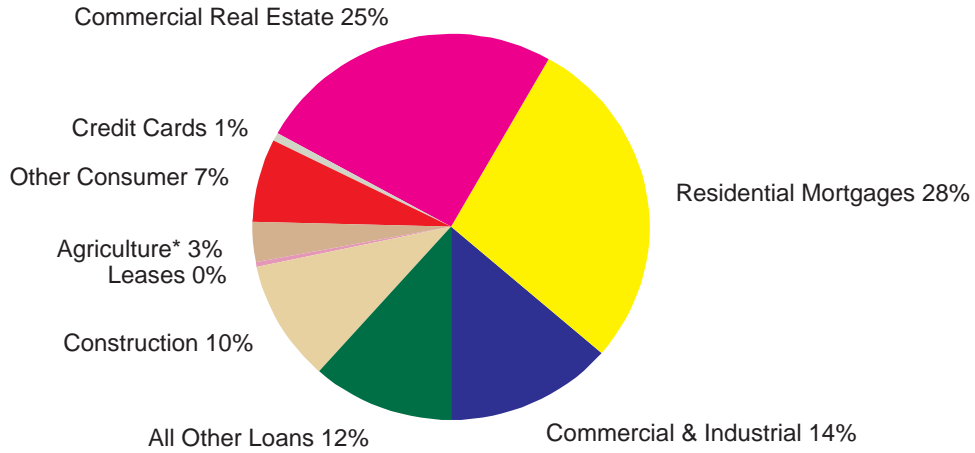


* OTS - Supervised Savings Associations do not identify agricultural loans.

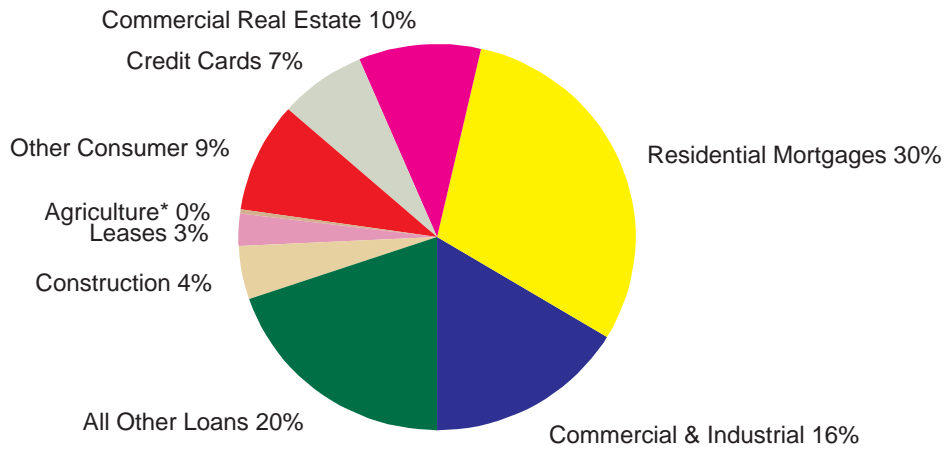
Loan Portfolio Composition by Asset Size

September 30, 2004

Assets < \$1 Billion



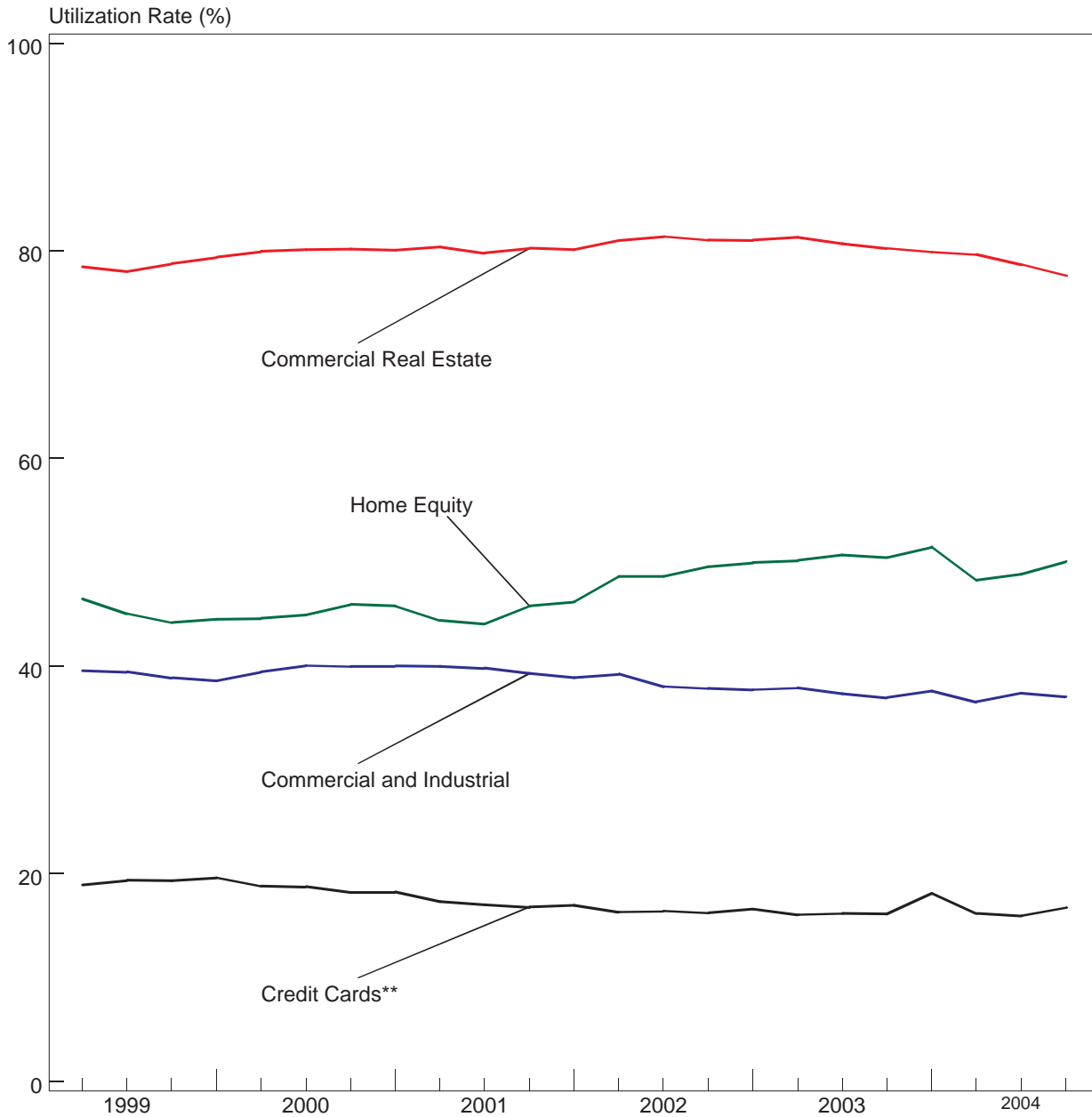
Assets > \$1 Billion



* 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 60.9 55.7 51.5 50.6

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 84.1 83.8

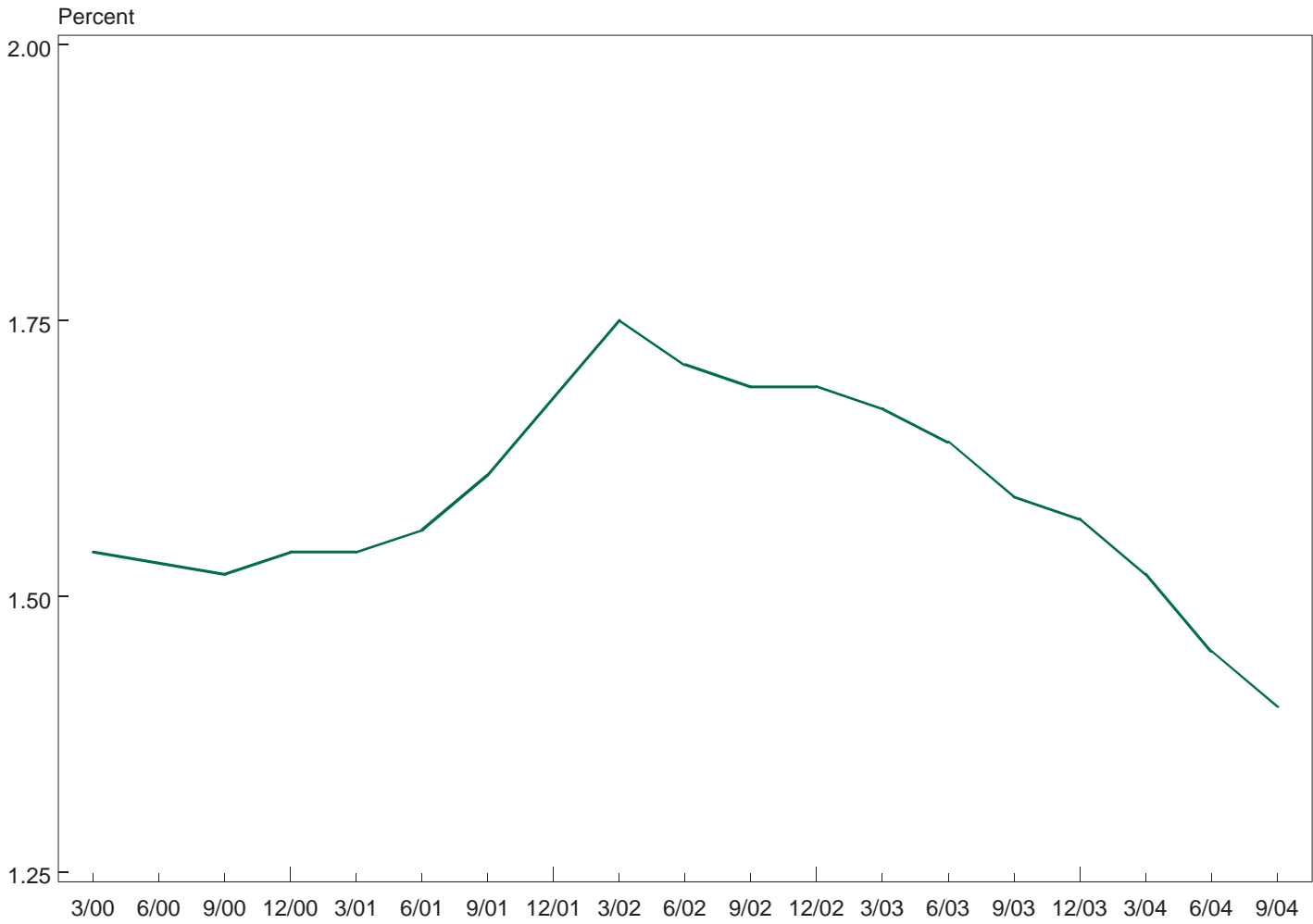
Coverage Ratio (%)

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

* Loan-loss reserves to noncurrent loans.

Loss Allowance To Loans and Leases

2000-2004

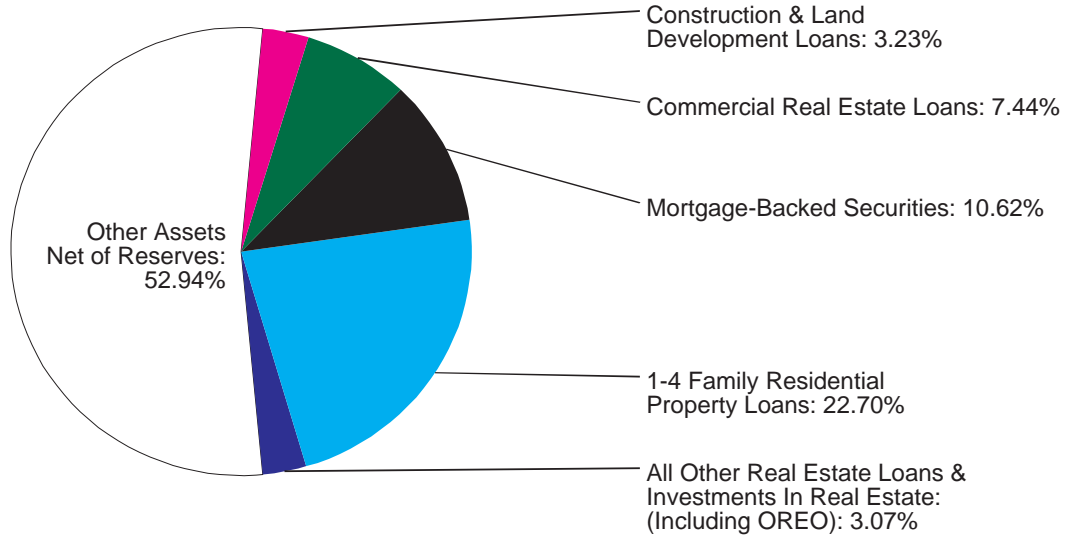


Loss Allowance To Loans and Leases

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

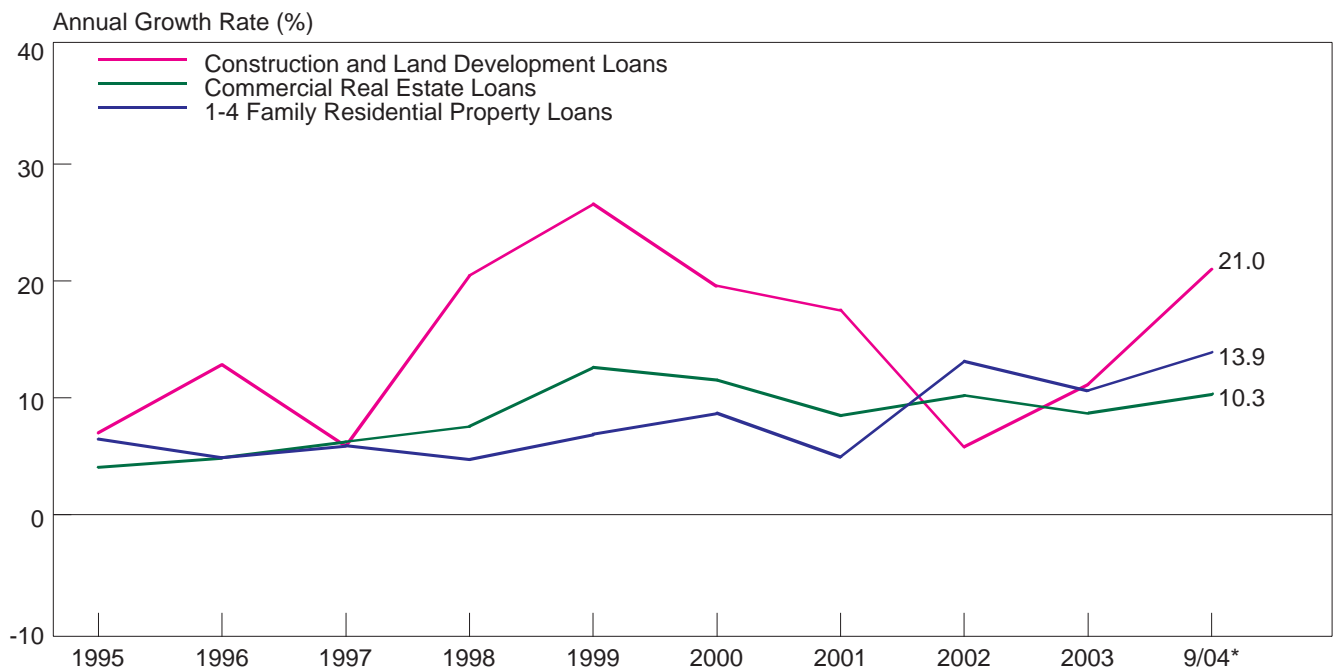
Real Estate Assets as a Percent of Total Assets

September 30, 2004



Real Estate Loan Growth Rates*

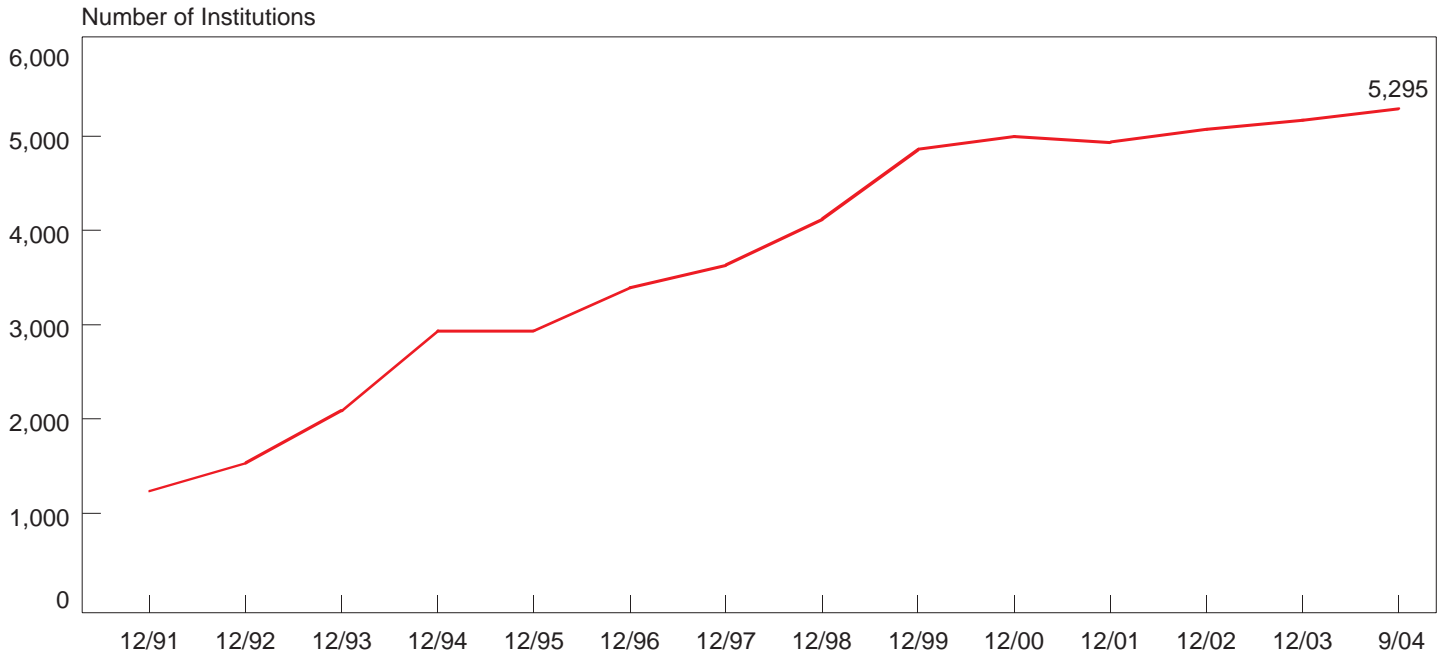
1995-2004



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

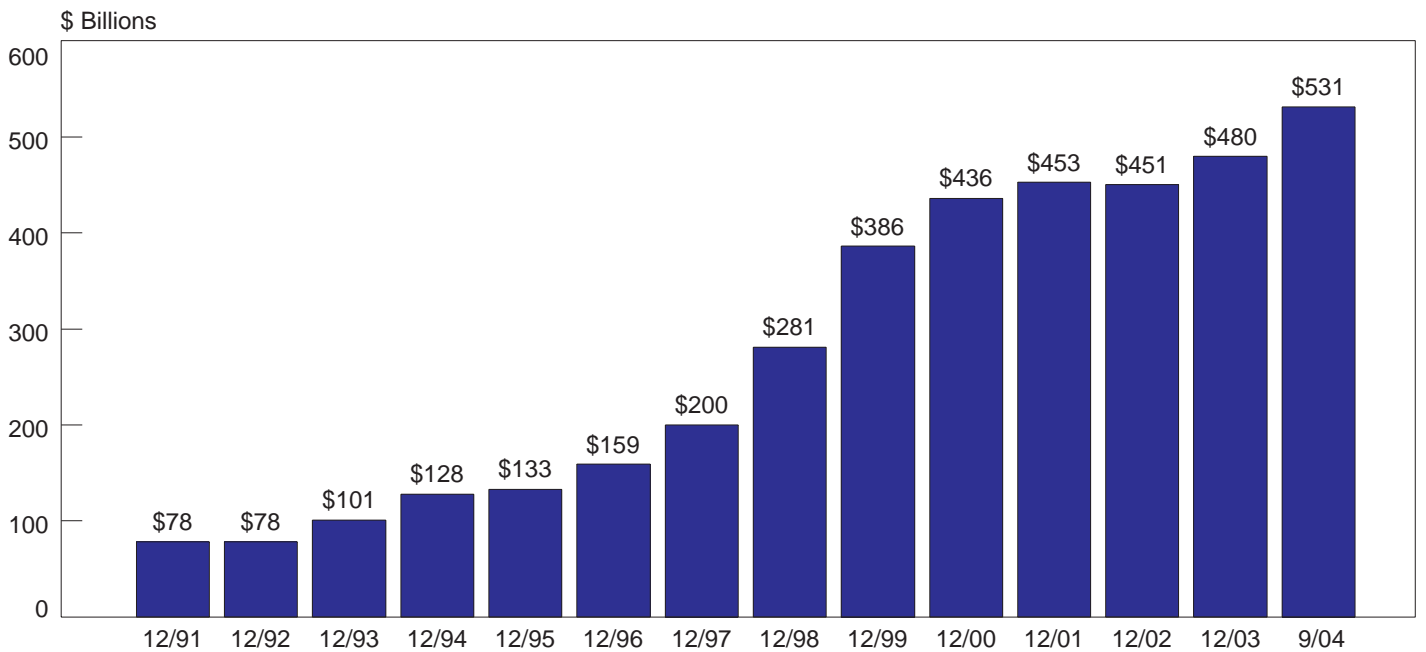
Number of Institutions with FHLB Advances

1991 - 2004

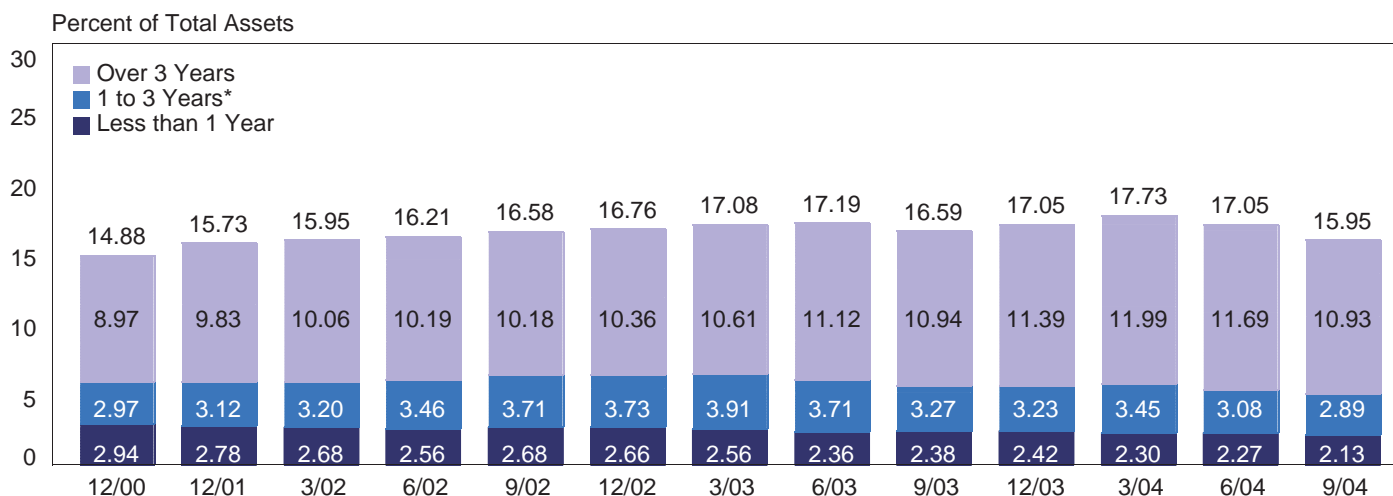


Amount of FHLB Advances Outstanding

1991 - 2004

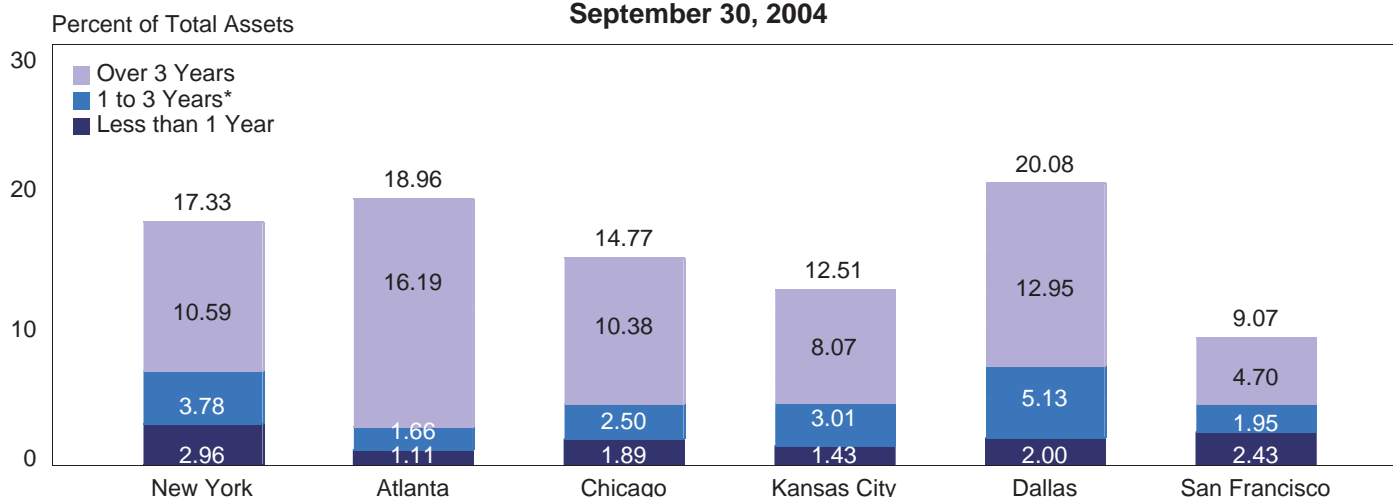


Debt Securities by Maturity or Repricing Frequency...



...and by Region

September 30, 2004



Total Securities (Debt and Equity)

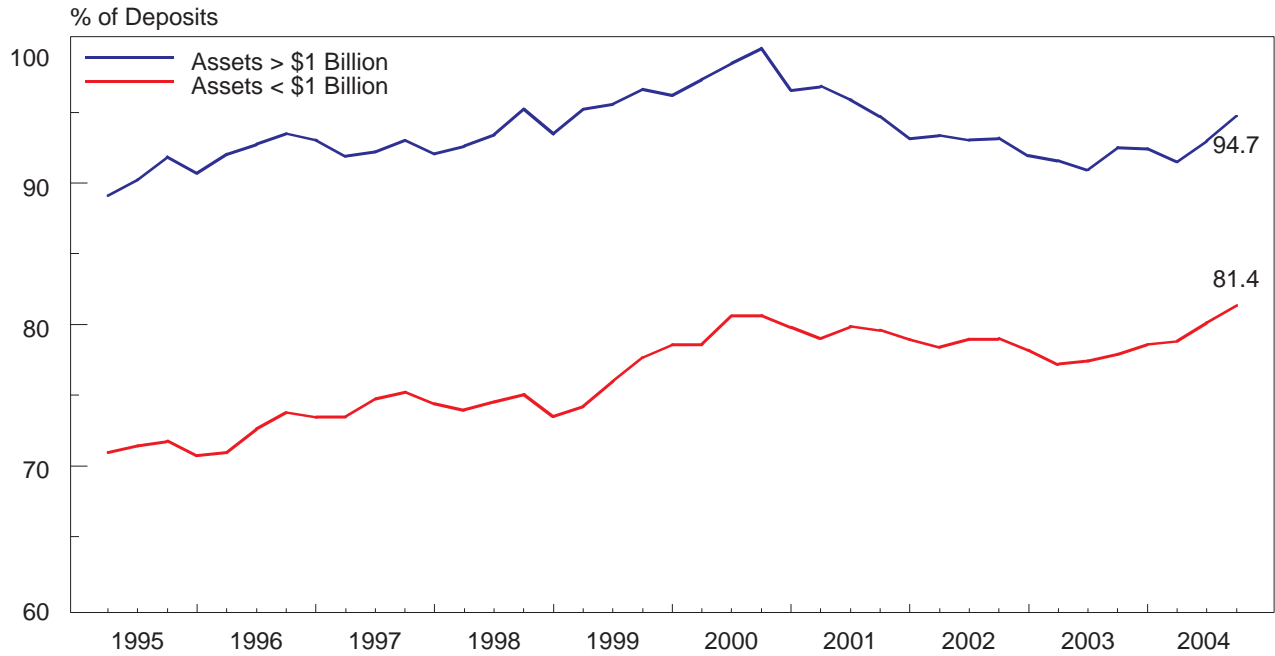
(\$ Billions)

	9/02	12/02	3/03	6/03	9/03	12/03	3/04	6/04	9/04
U.S. Government Obligations:									
U.S. Treasury	93	99	101	104	117	126	132	123	102
U.S. Agencies	7	7	7	8	10	9	10	11	11
Government Sponsored Enterprises	230	246	246	254	264	276	281	288	280
Mortgage Pass-through Securities	573	578	615	674	618	638	738	731	697
Collateralized Mortgage Obligations	329	335	365	361	330	344	365	343	351
State, County, Municipal Obligations	106	108	110	115	117	117	118	117	120
Asset Backed Securities	103	106	98	93	96	105	104	103	75
Other Debt Securities	118	121	124	122	123	128	134	133	136
Equity Securities	29	34	29	31	27	27	27	26	25
Total Securities	\$1,589	\$1,633	\$1,695	\$1,763	\$1,702	\$1,771	\$1,908	\$1,875	\$1,796

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

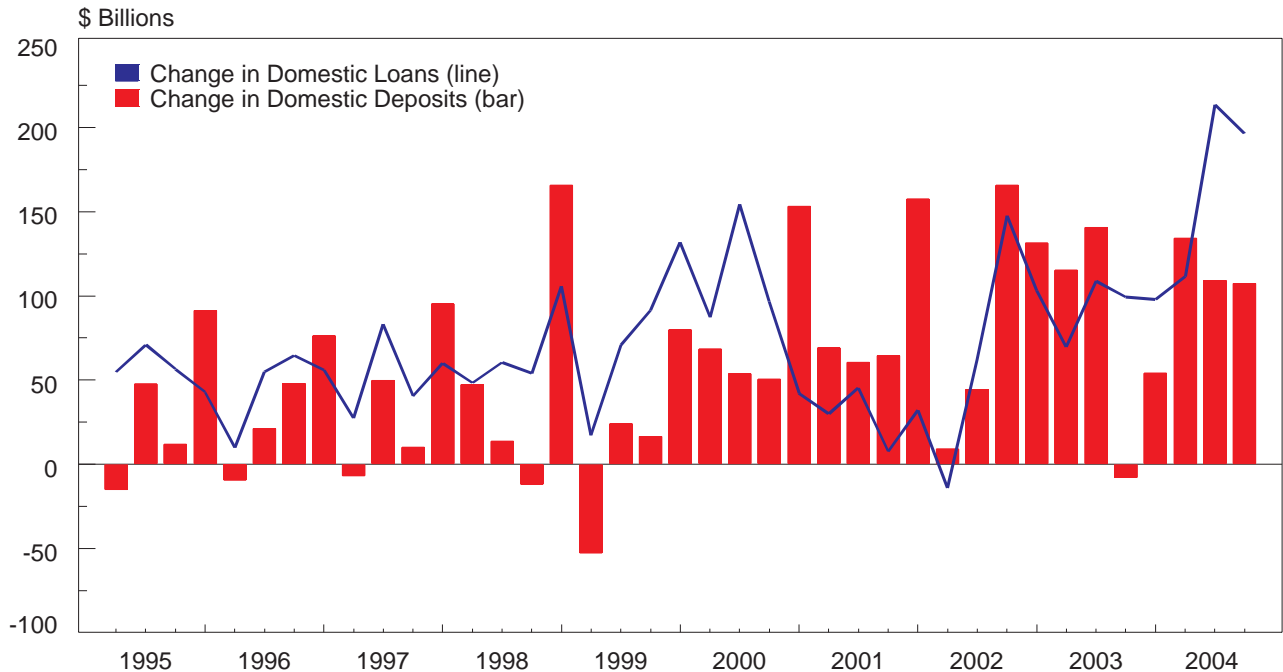
Net Loans and Leases to Deposits (Domestic and Foreign)

1995 - 2004



Quarterly Change in Domestic Loans vs Domestic Deposits

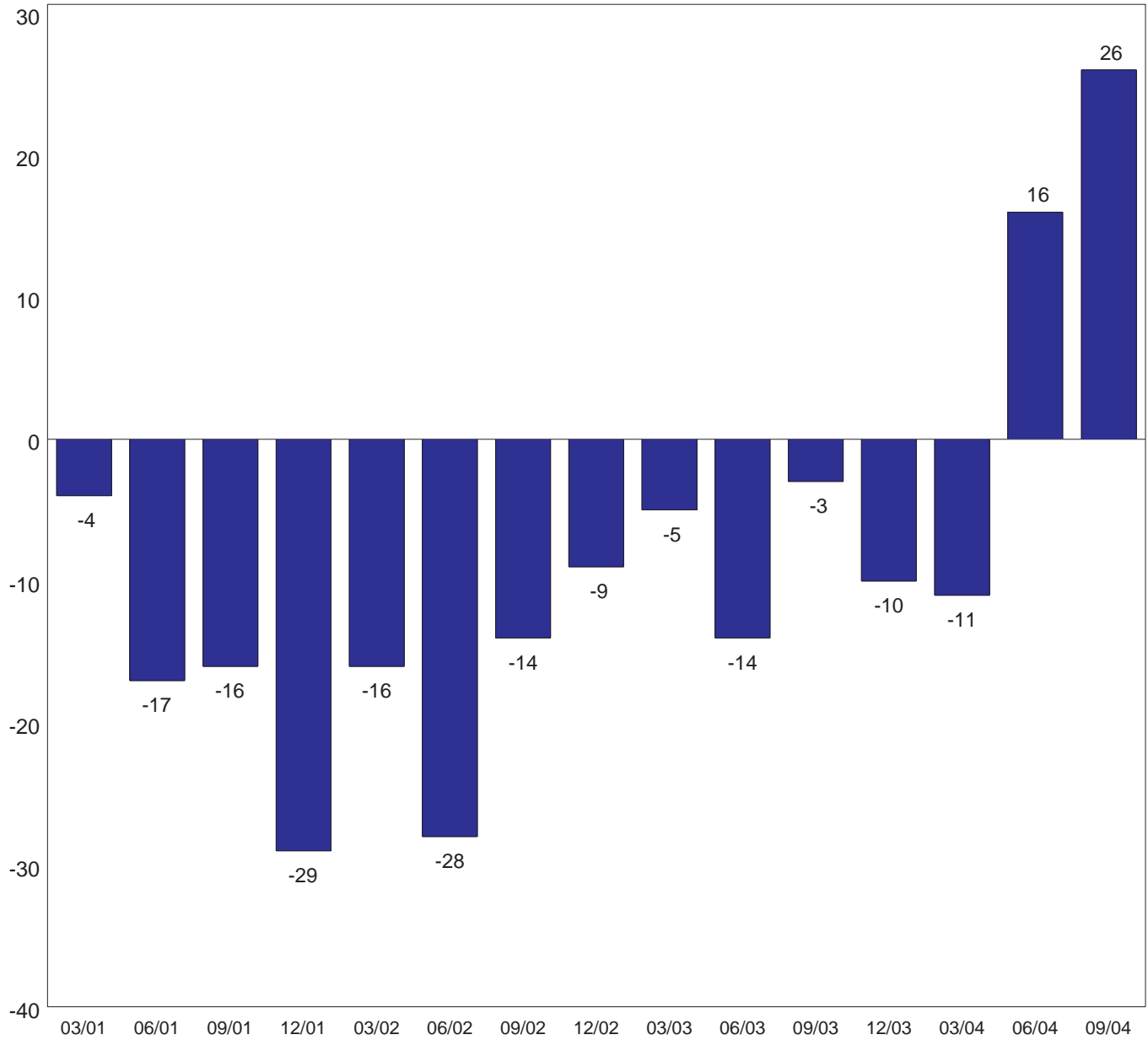
1995 - 2004



Quarterly Change in C&I Loans

2001-2004

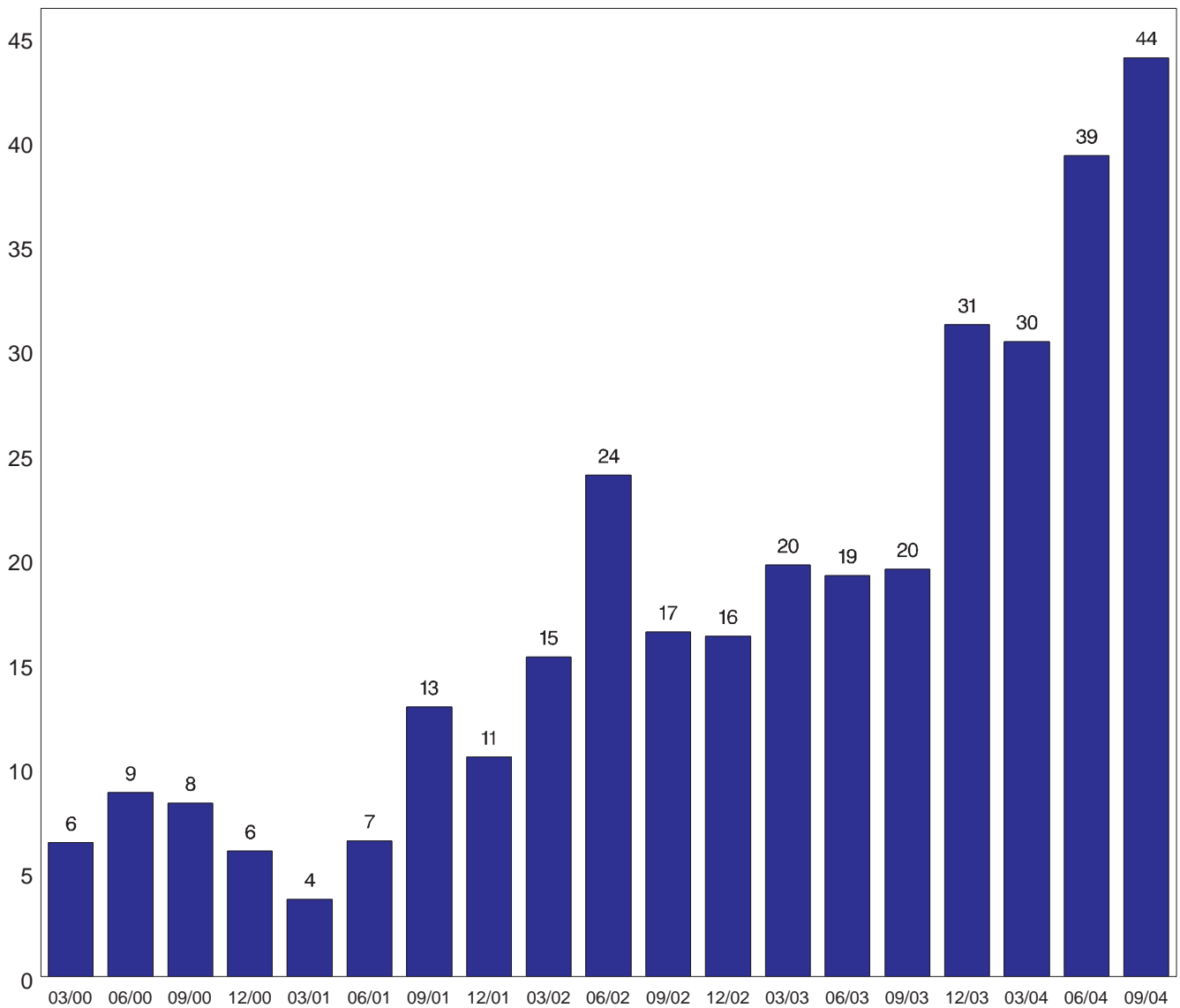
\$ Billions



Quarterly Growth in Home Equity Loans

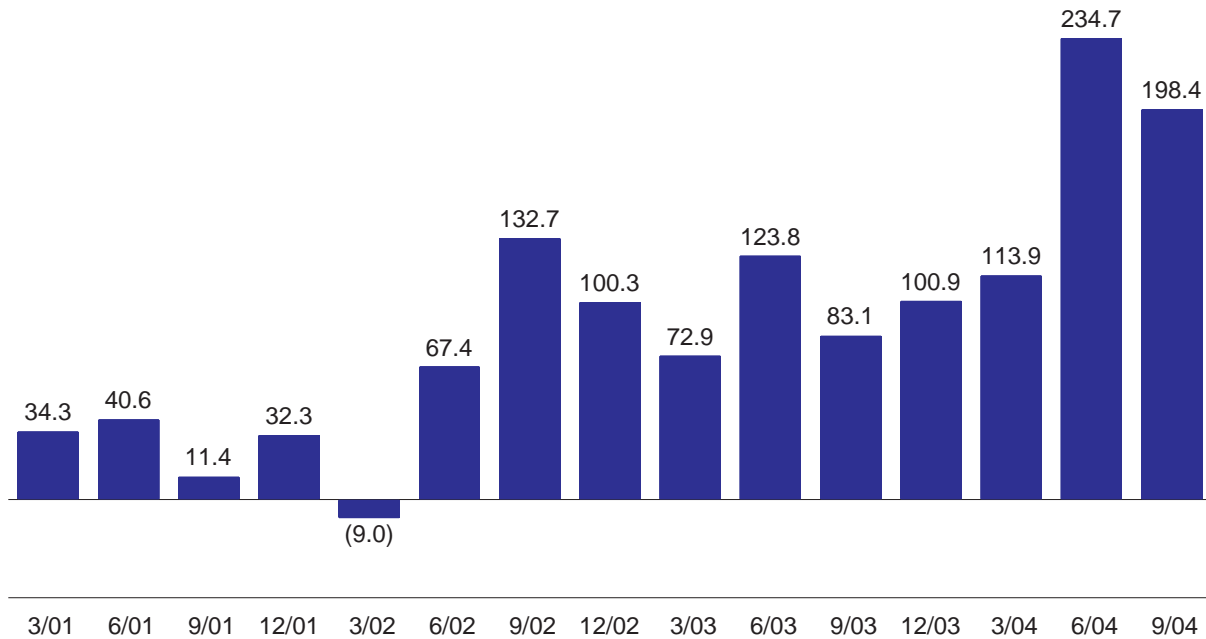
2000-2004

\$ Billions



Quarterly Change in Reported Loans Outstanding

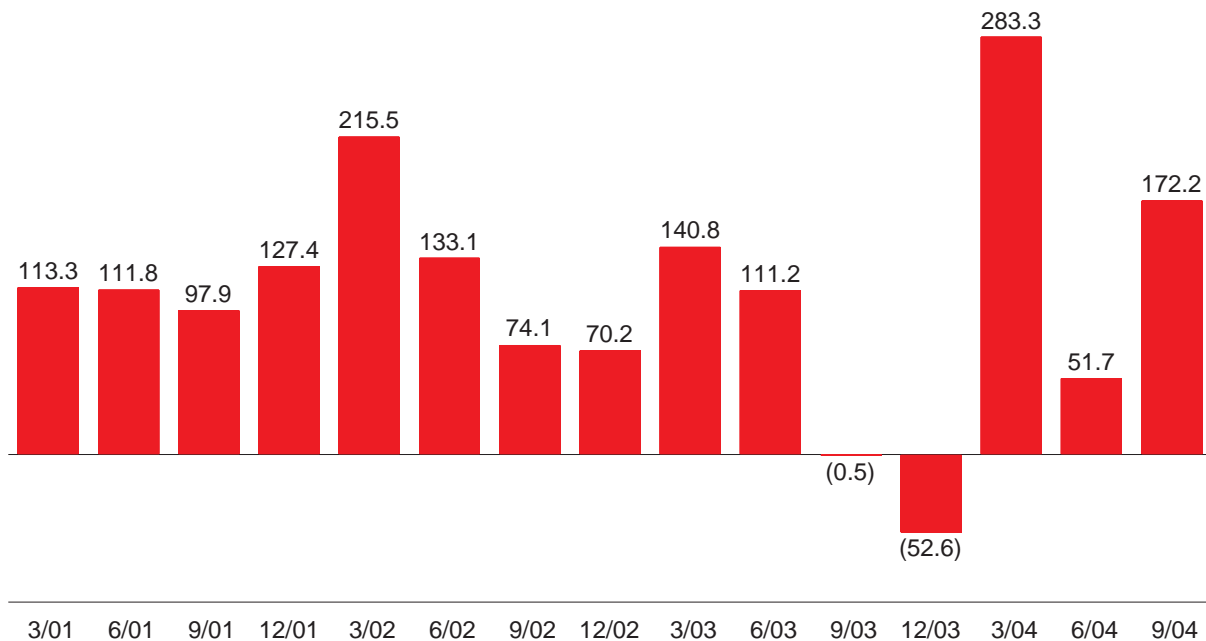
(\$ Billions)



In the third quarter of 2004, 1-4 family loans increased by \$83 billion, commercial and industrial loans increased by \$26 billion, and consumer loans increased by \$49 billion.

Quarterly Change in Unused Loan Commitments

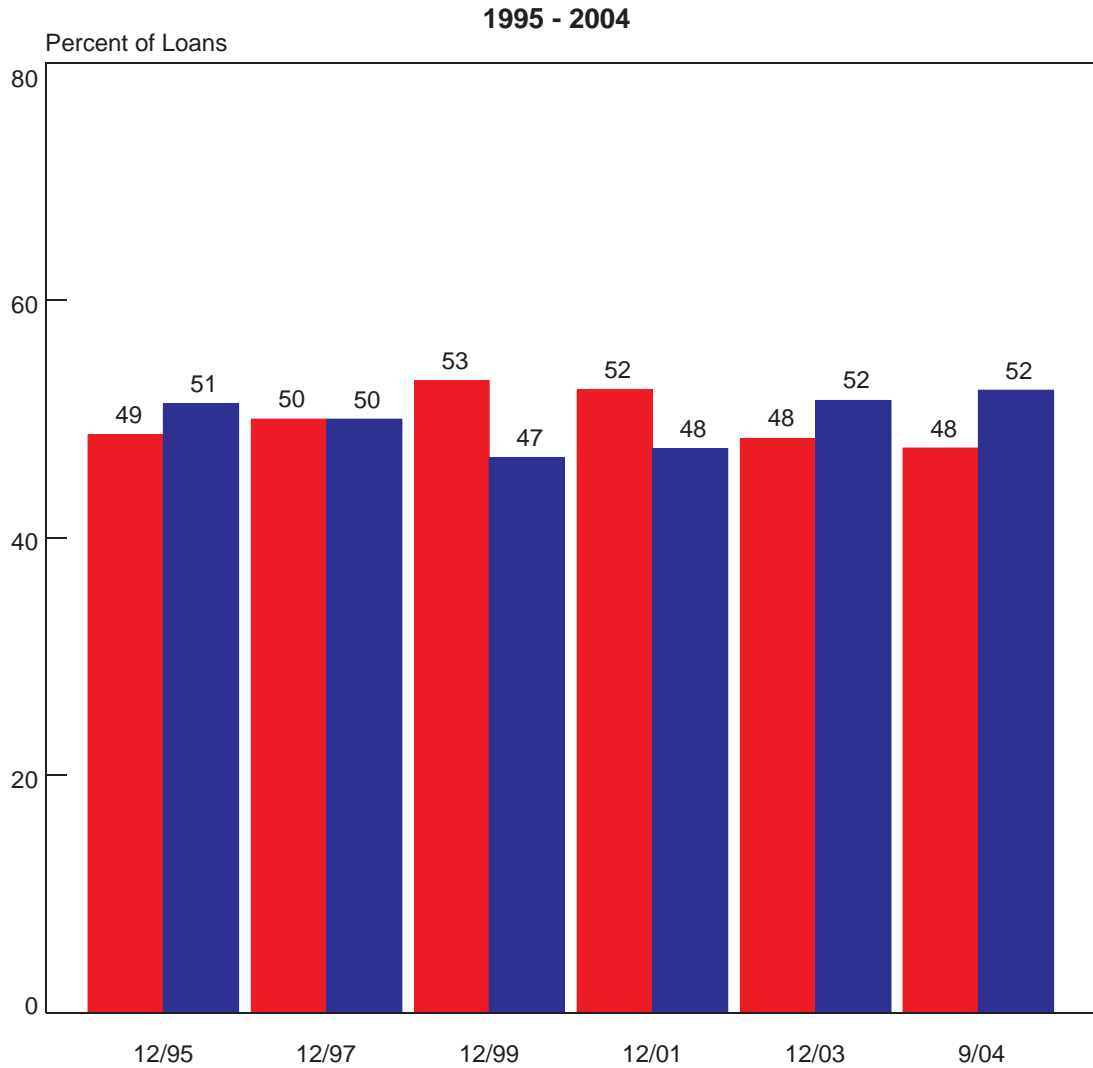
(\$ Billions)



In the third quarter of 2004, unused credit card commitments and unused commitments for loans to businesses increased by \$29 billion and \$66 billion respectively.

Credit Risk Diversification

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



Loans (\$ Billions):

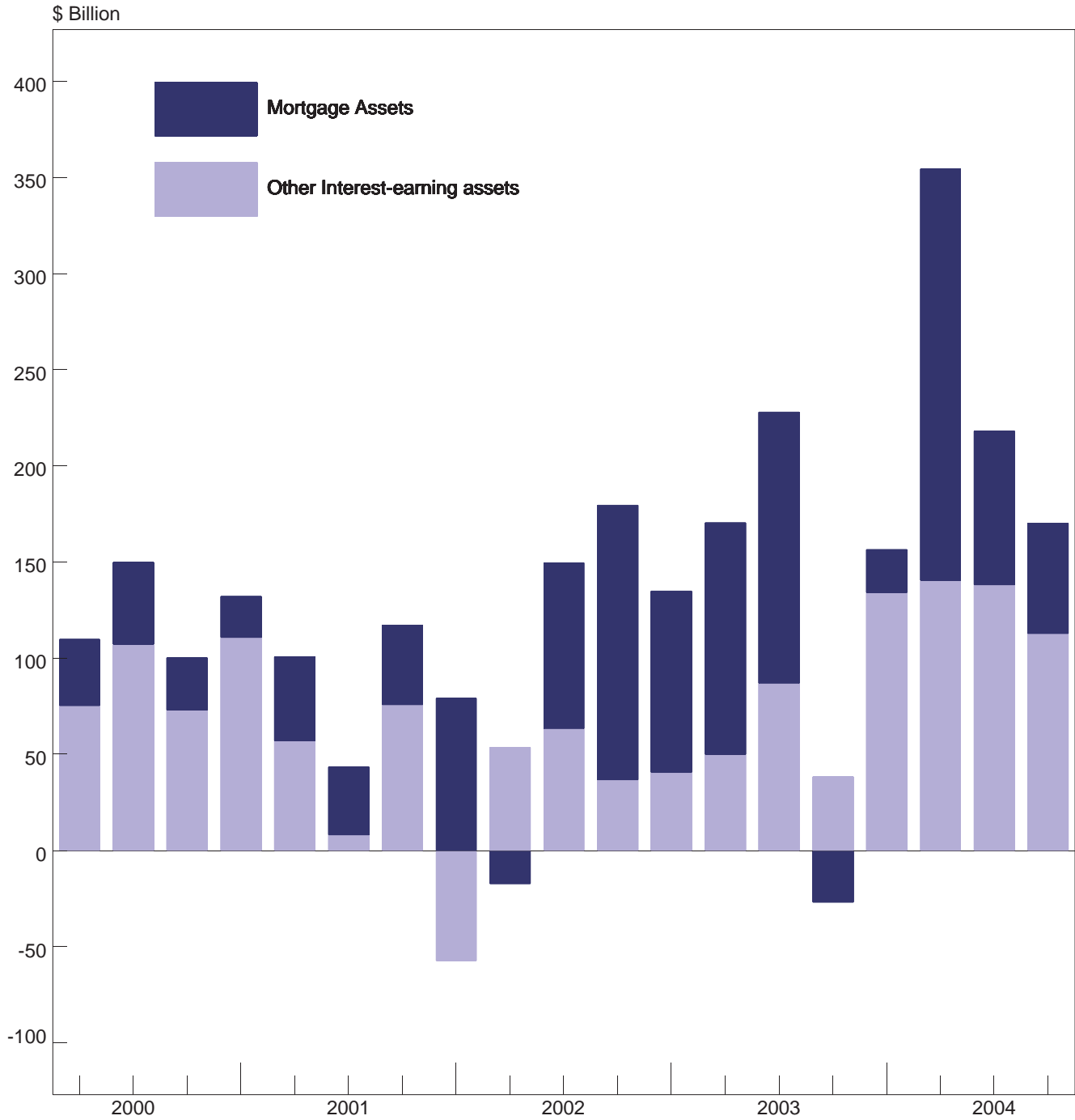
■ Commercial Borrowers	\$1,594	\$1,839	\$2,265	\$2,500	\$2,632	\$2,847
■ Consumer Loans	1,679	1,838	1,990	2,265	2,805	3,138

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.

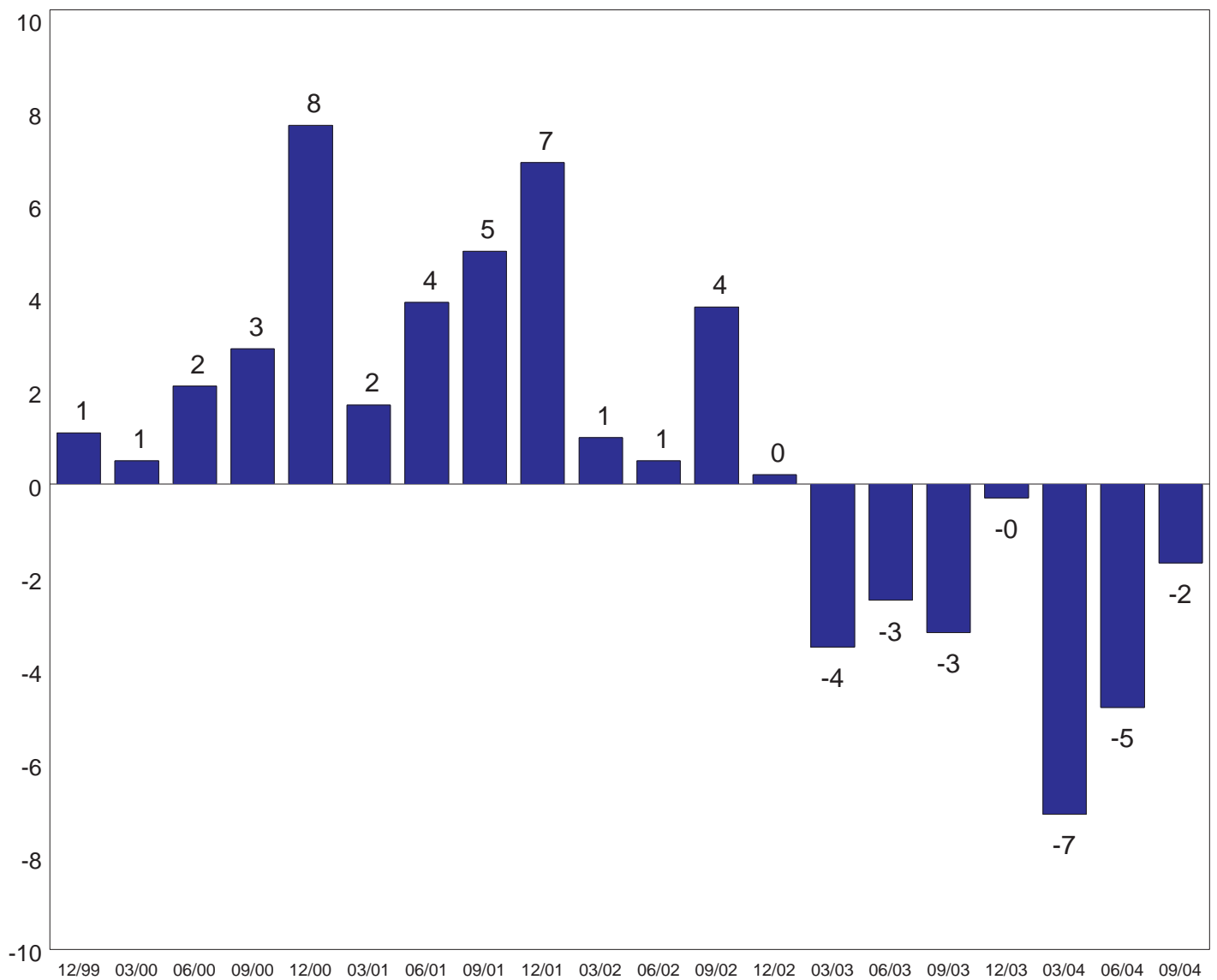
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2000-2004



Quarterly Change in Noncurrent Loans & Net Charge-Offs 1999-2004

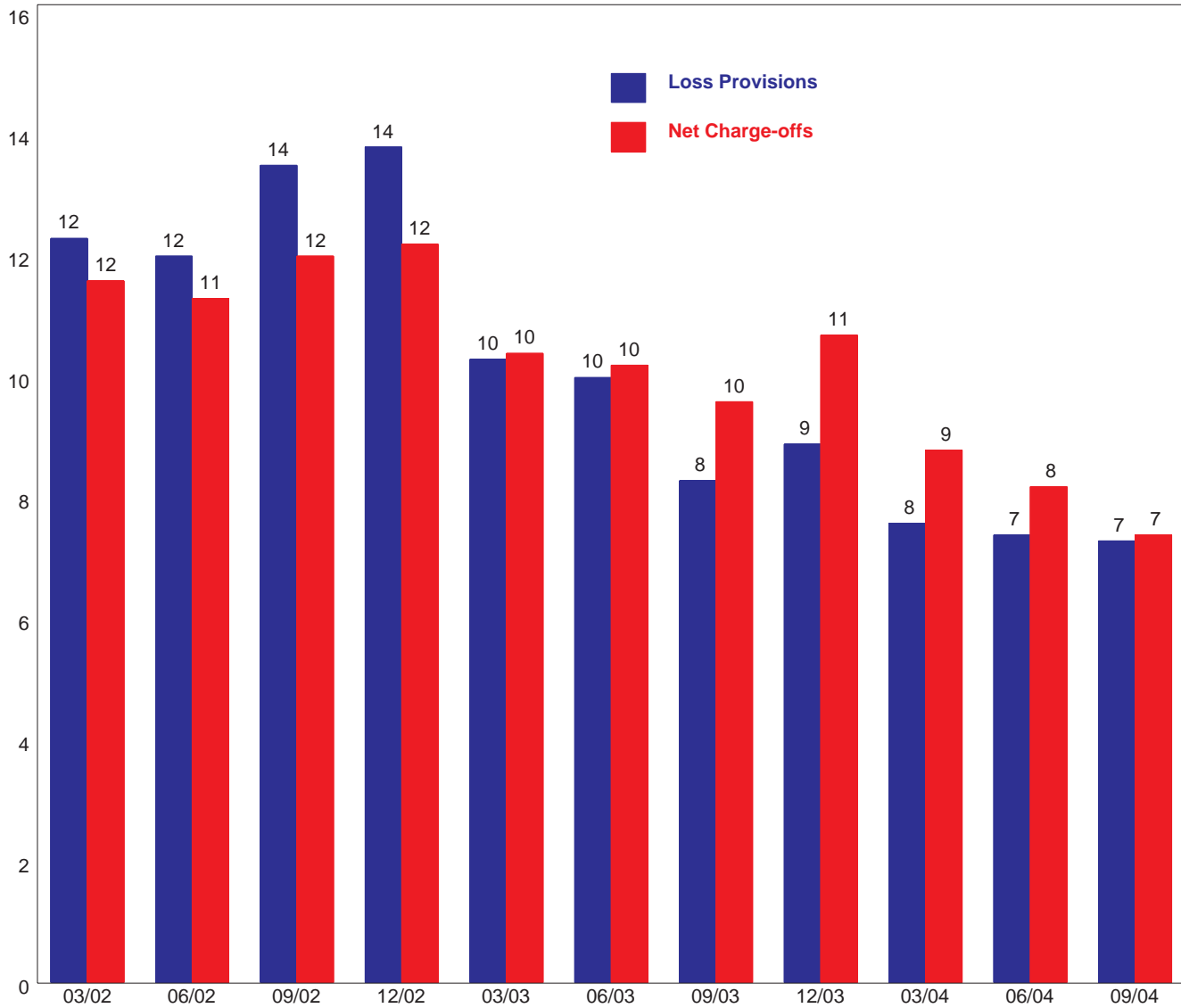
\$ Billions



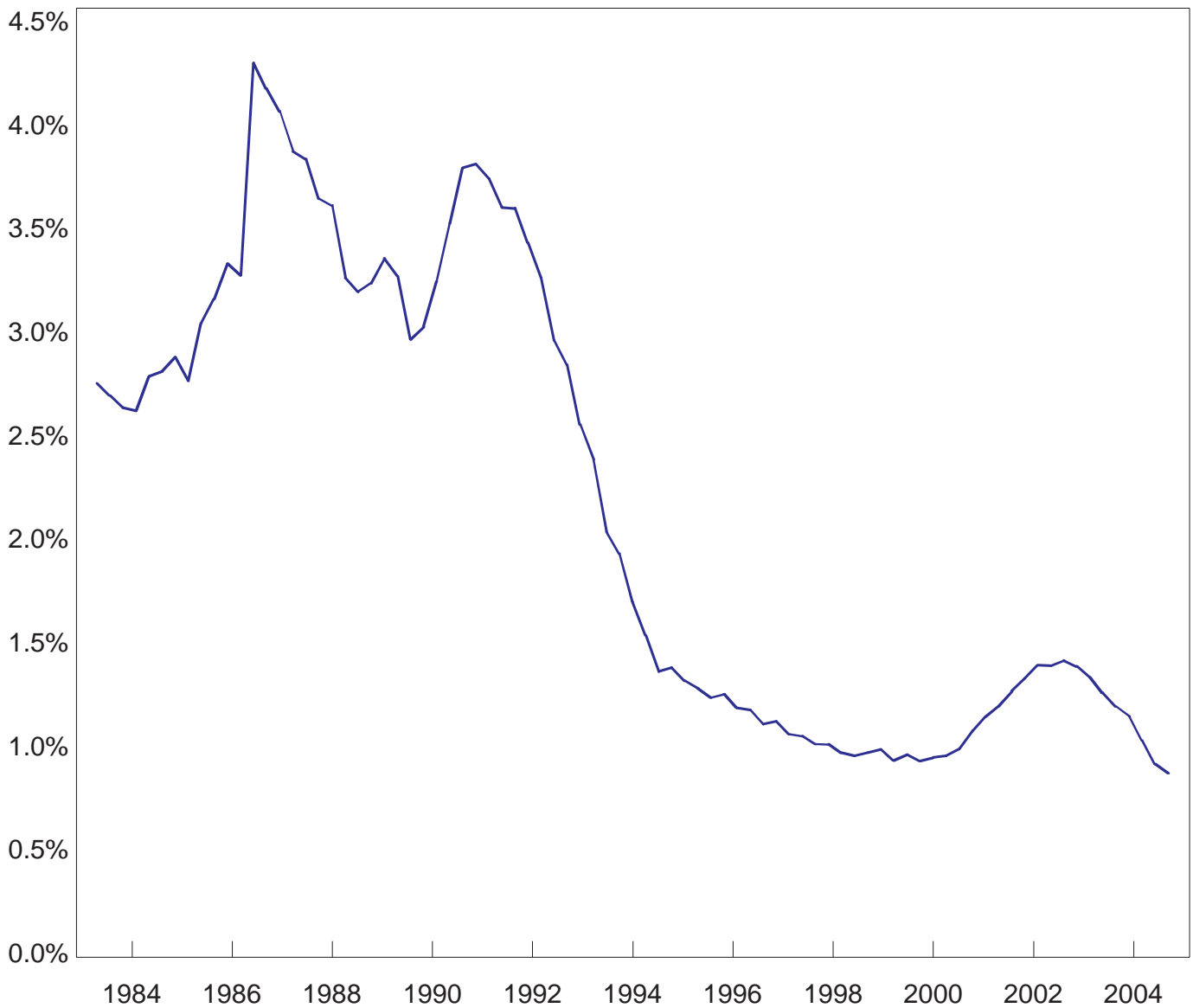
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2002-2004

\$ Billions

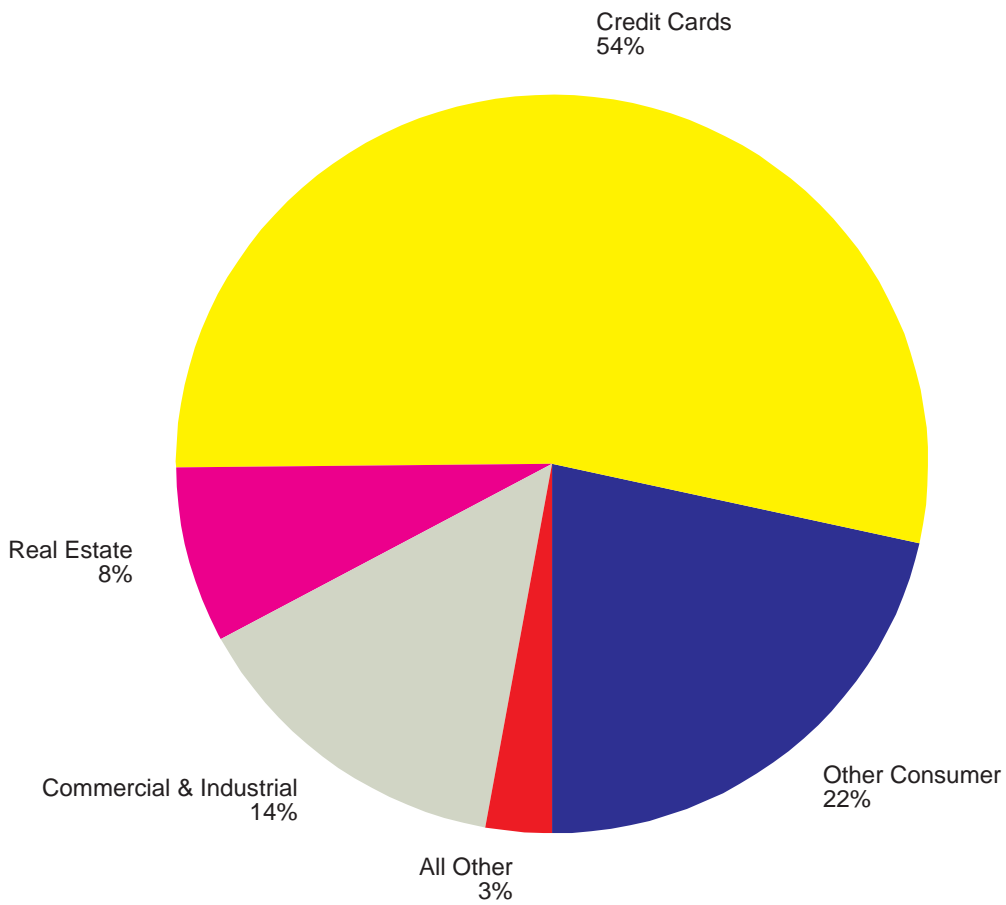


Noncurrent Loan Rate
FDIC-Insured Commercial Banks & Savings Institutions
1984-2004



Composition of FDIC-Insured Institutions' Loan Charge-offs

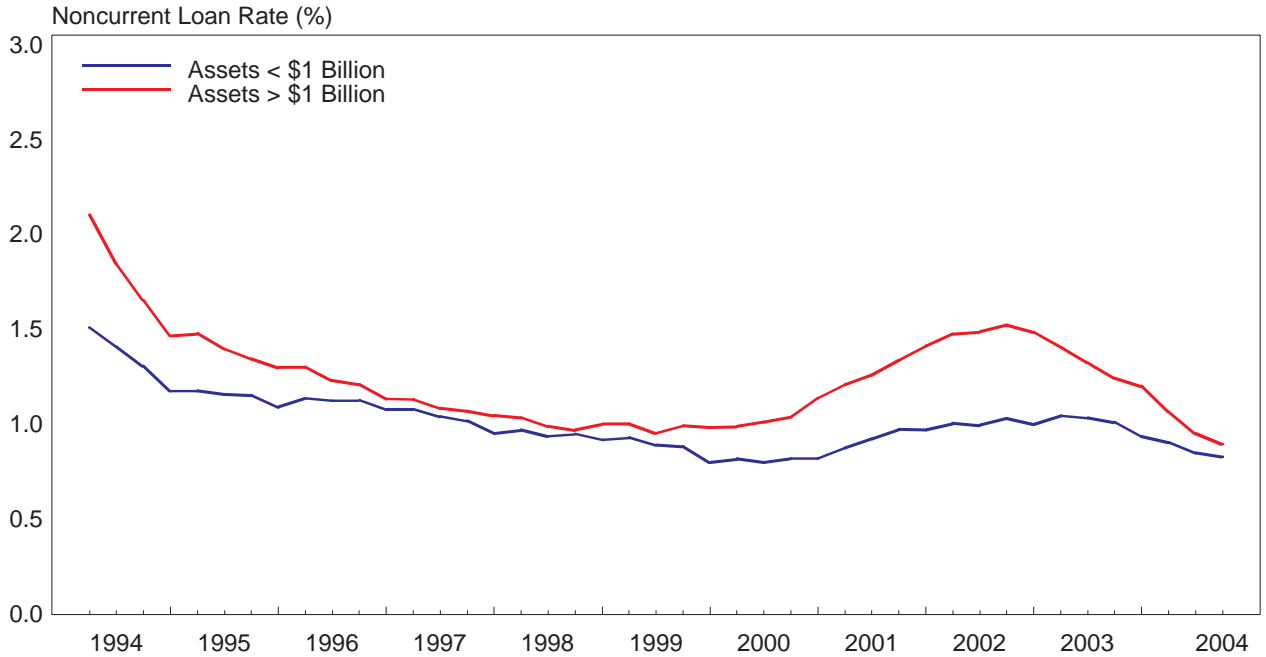
Third Quarter, 2004



Noncurrent Loan Rates

By Asset Size

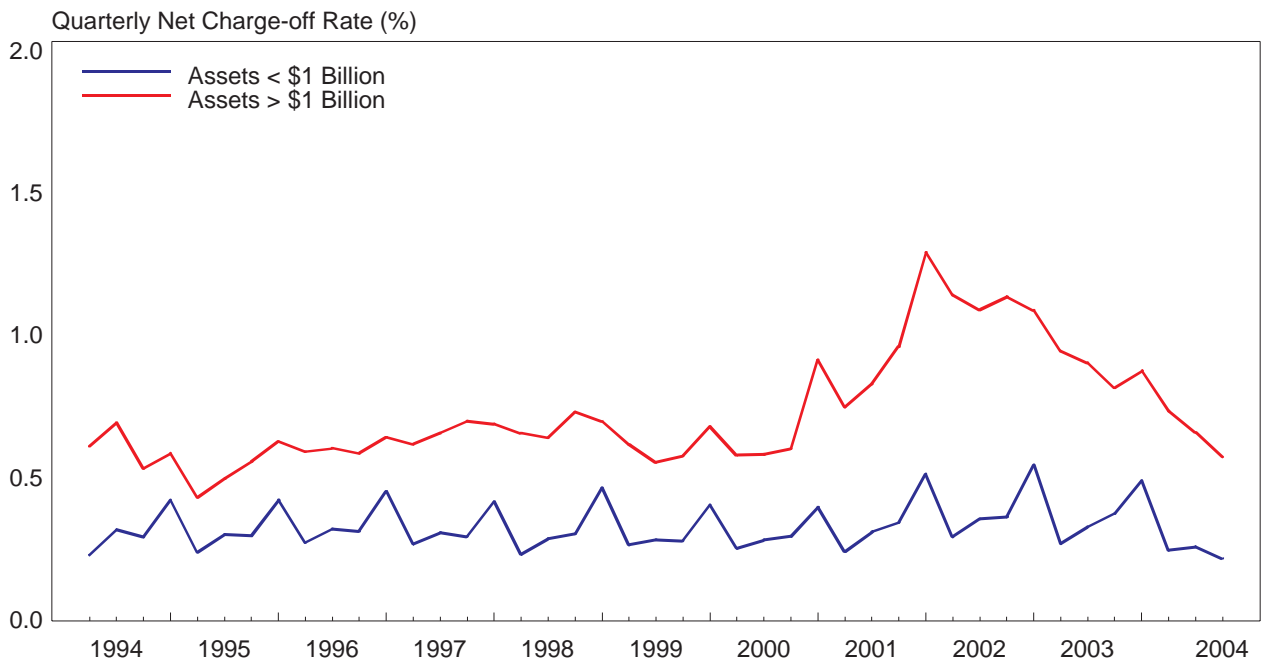
1994 - 2004



Quarterly Net Charge-off Rates

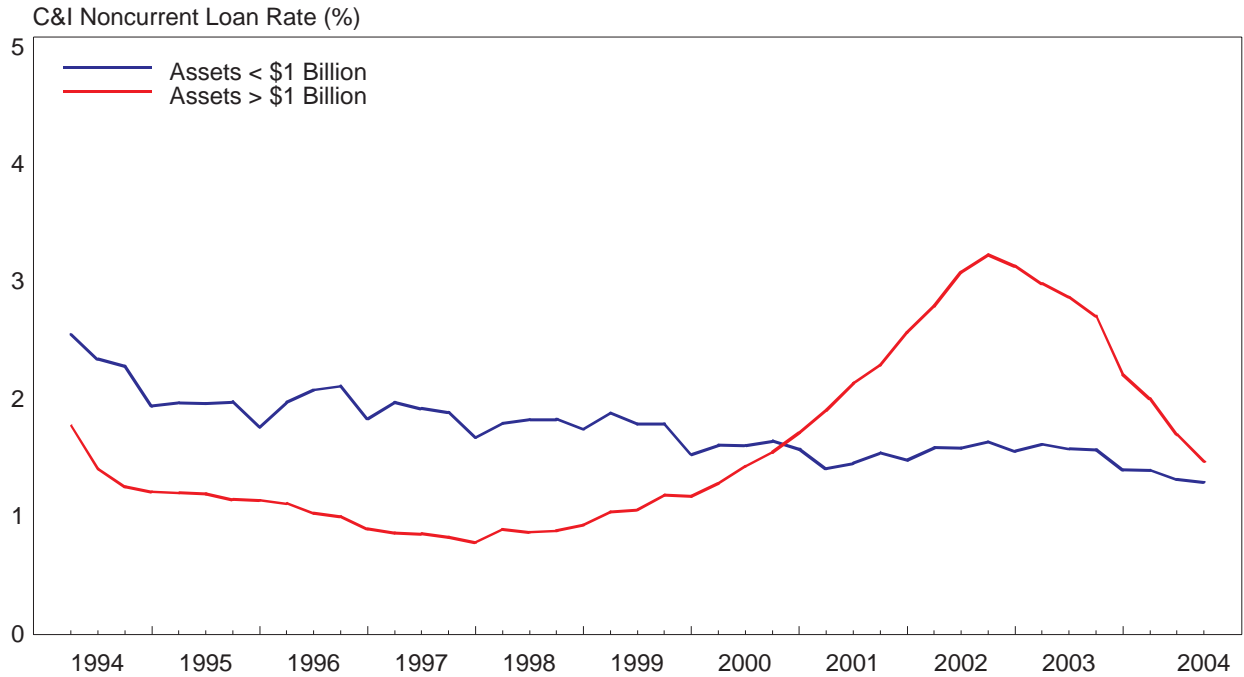
By Asset Size, Annualized

1994 - 2004



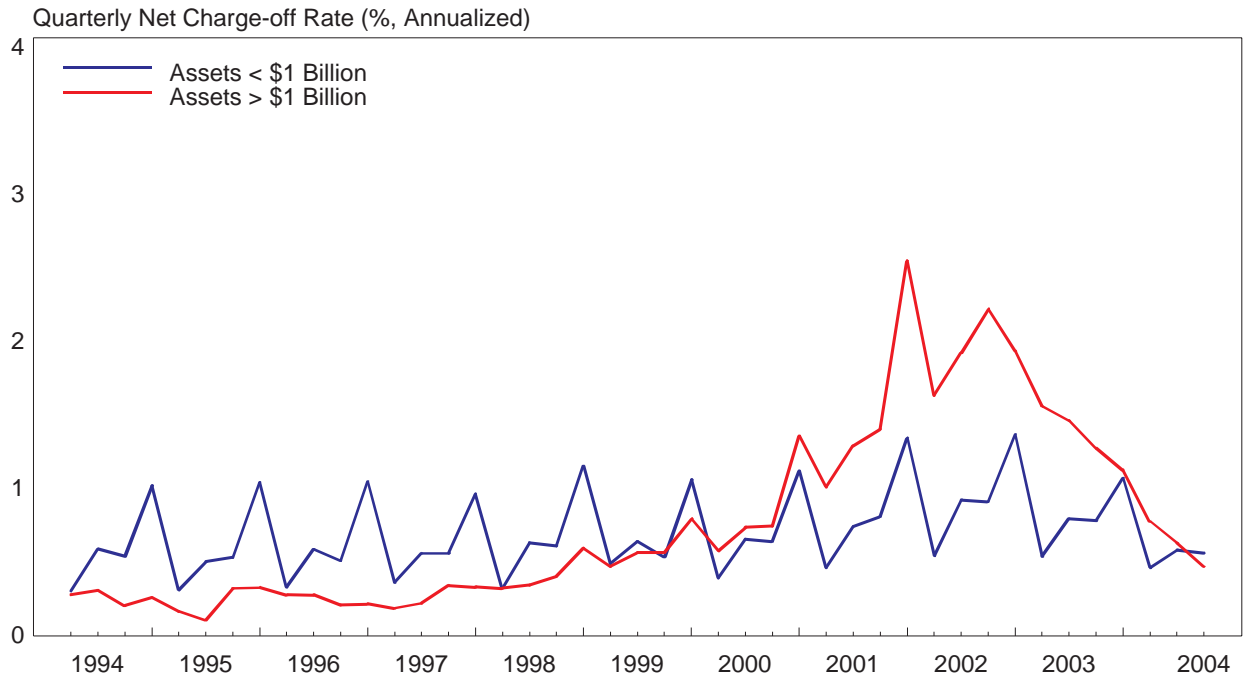
Noncurrent C & I Loan Rates By Asset Size

1994 - 2004



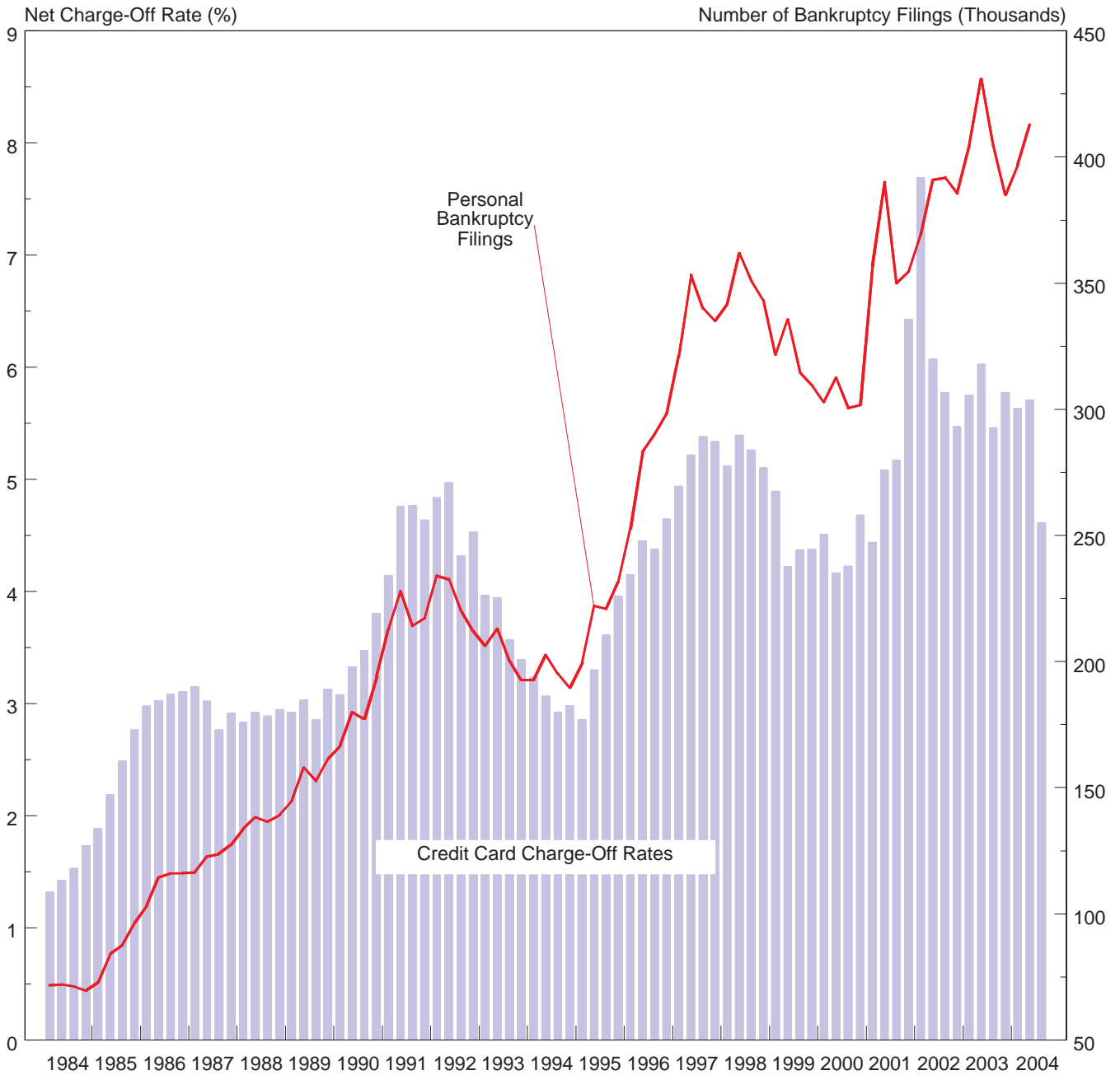
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1994 - 2004



Credit Card Loss Rates and Personal Bankruptcy Filings

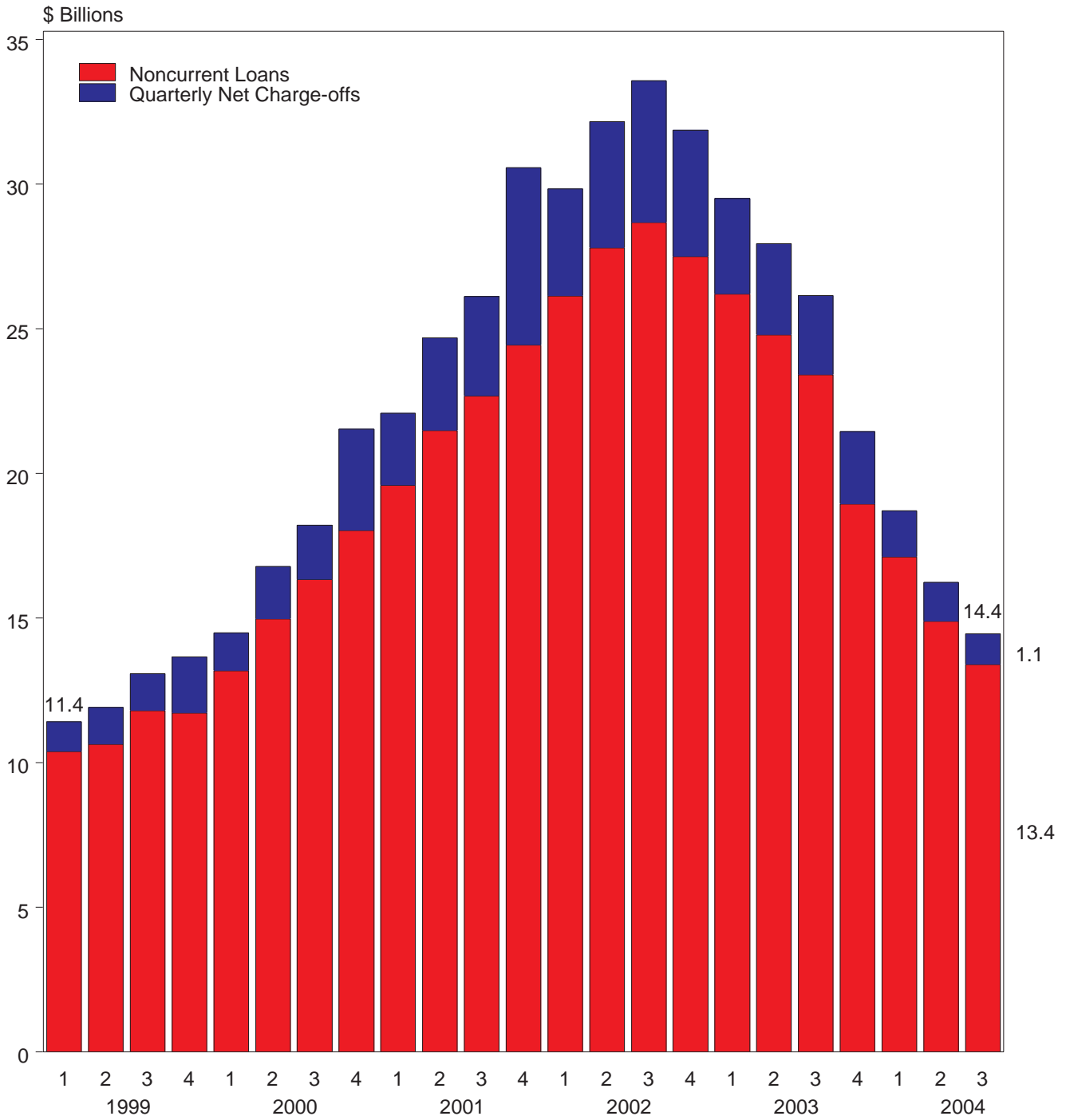
1984-2004



Sources: Bankruptcies - Administrative Offices of the United States Courts
 Charge-Off Rates - Commercial Bank Call Reports
 Note: Personal Bankruptcy filings as of June 2004

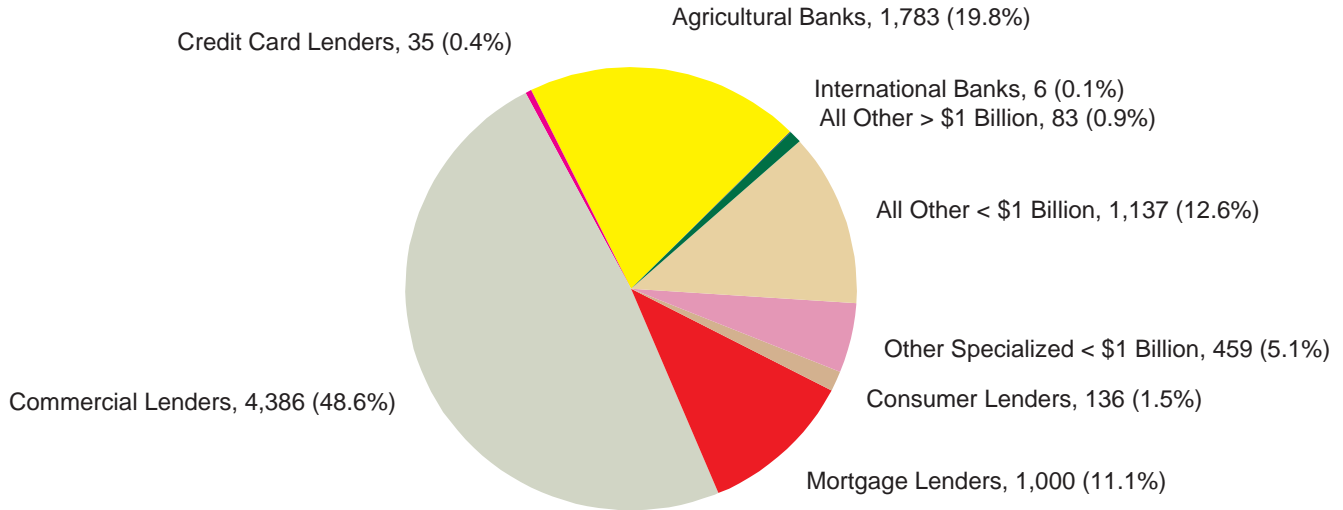
Credit Quality of C & I Loans

1999 - 2004



Number of Institutions By Asset Concentration Group

September 30, 2004

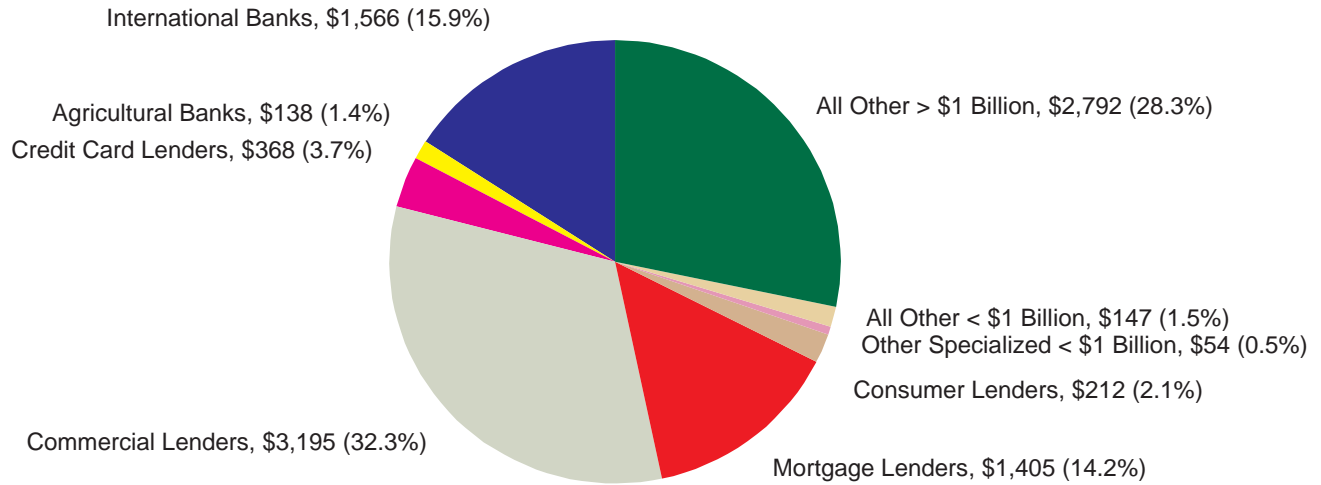


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/04	6	1,783	35	4,386	1,000	136	459	1,137	83
12/03	6	1,766	36	4,253	1,033	157	529	1,310	91
12/02	5	1,823	40	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

September 30, 2004

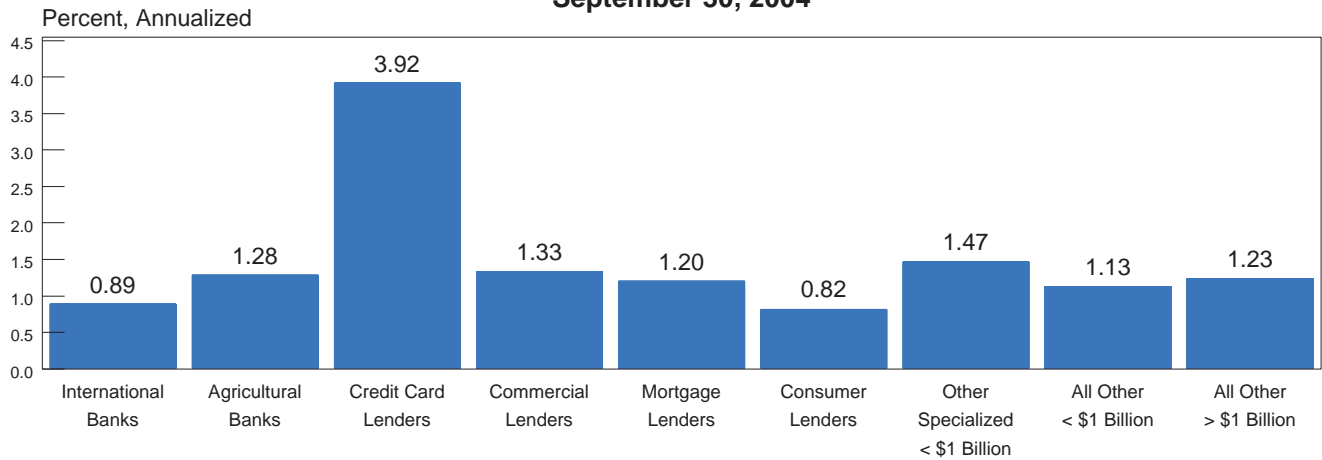


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/04	1,566	138	368	3,195	1,405	212	54	147	2,792
12/03	1,448	129	348	2,924	1,658	147	61	172	2,189
12/02	1,273	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

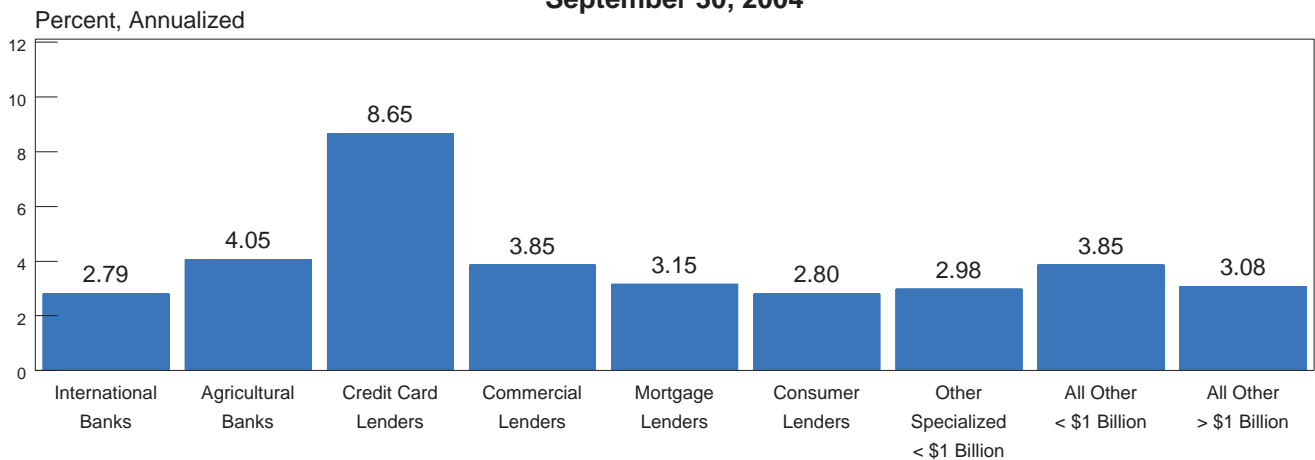
Return on Assets (YTD)

September 30, 2004



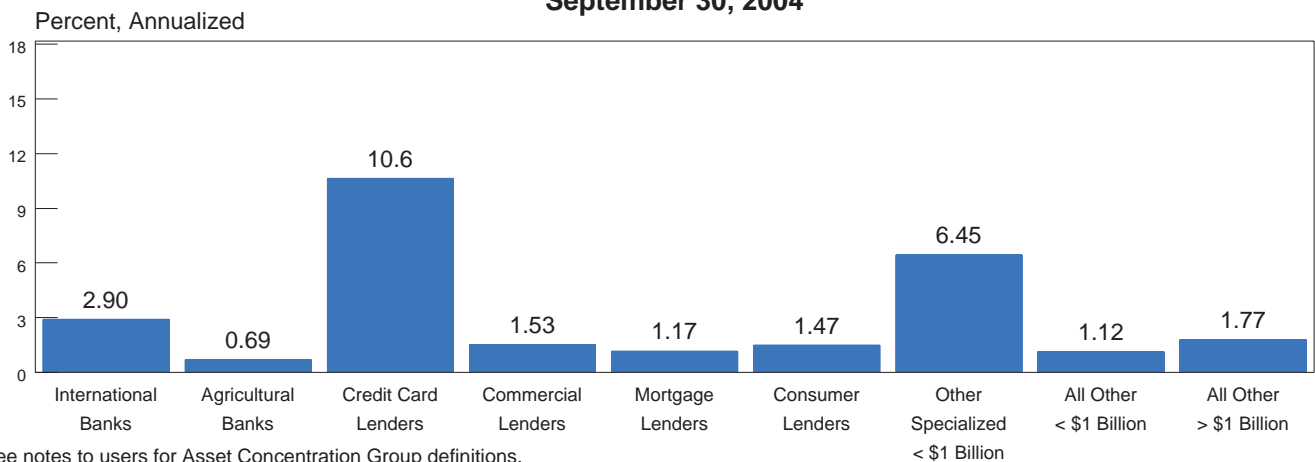
Net Interest Margin (YTD)

September 30, 2004



Noninterest Income to Assets (YTD)

September 30, 2004

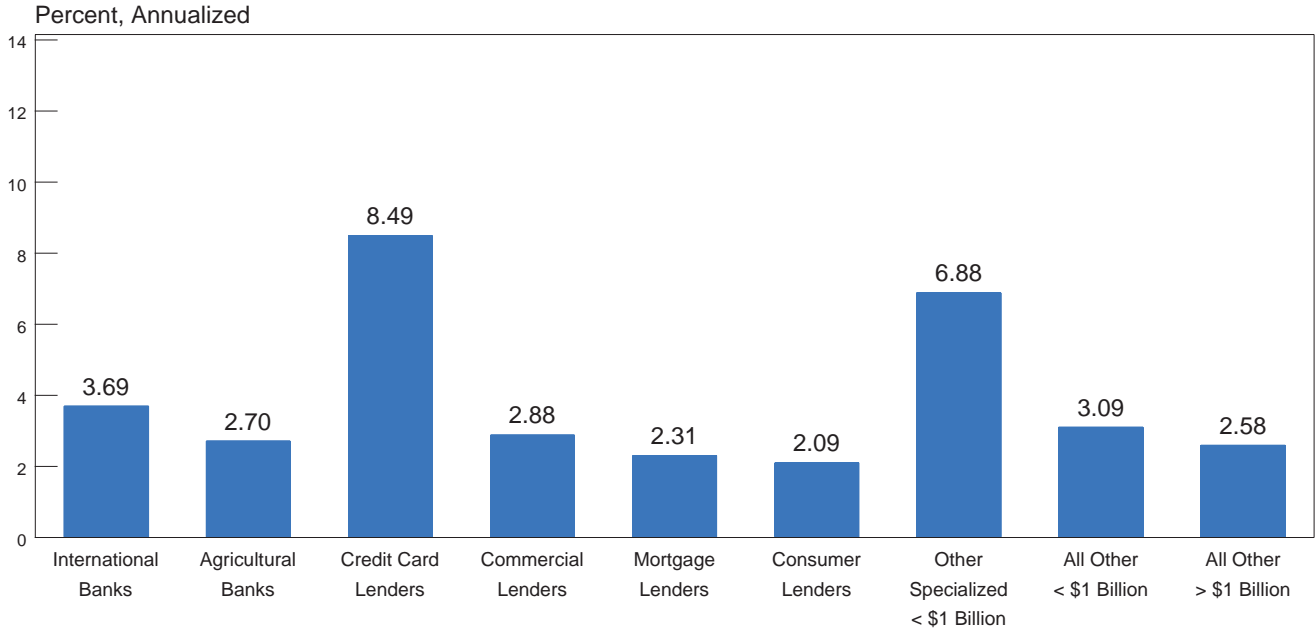


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

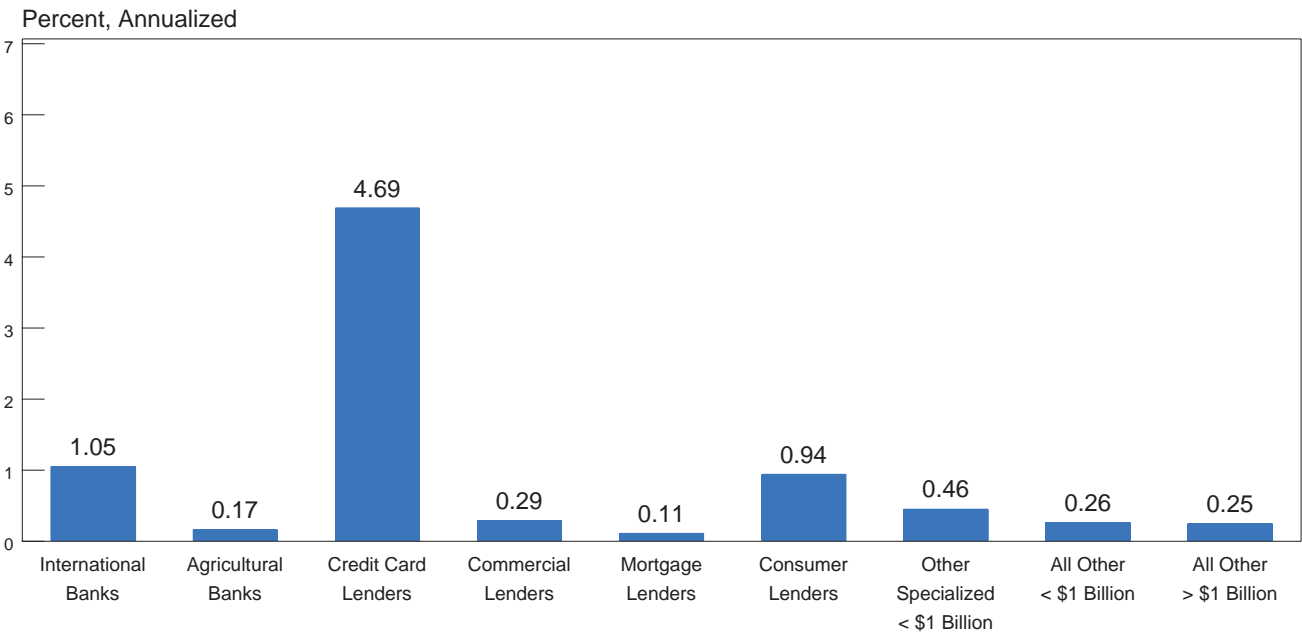
Noninterest Expense to Assets (YTD)

September 30, 2004



Net Charge-offs to Loans and Leases (YTD)

September 30, 2004

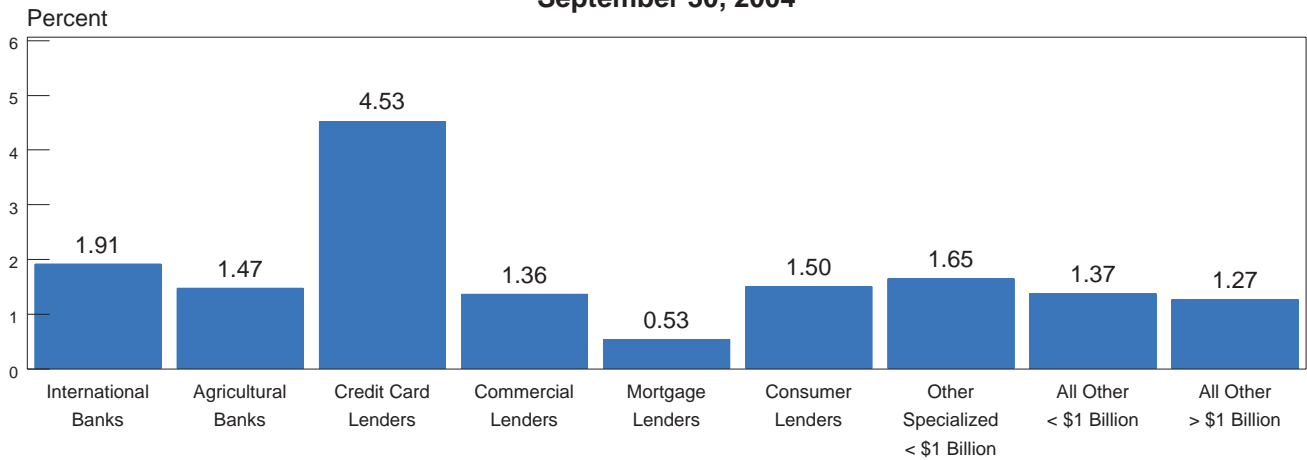


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

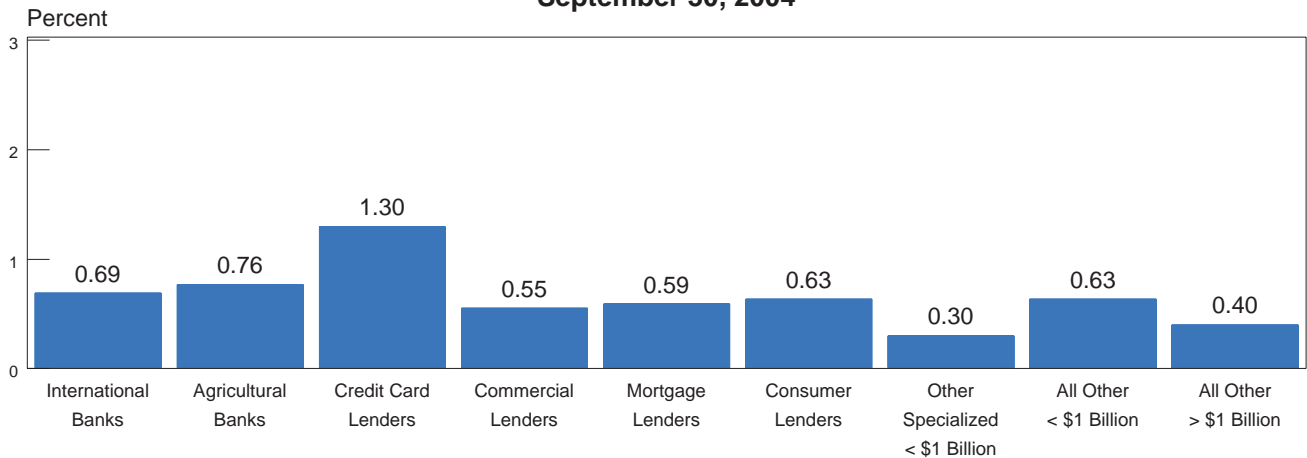
Loss Allowance To Loans and Leases

September 30, 2004



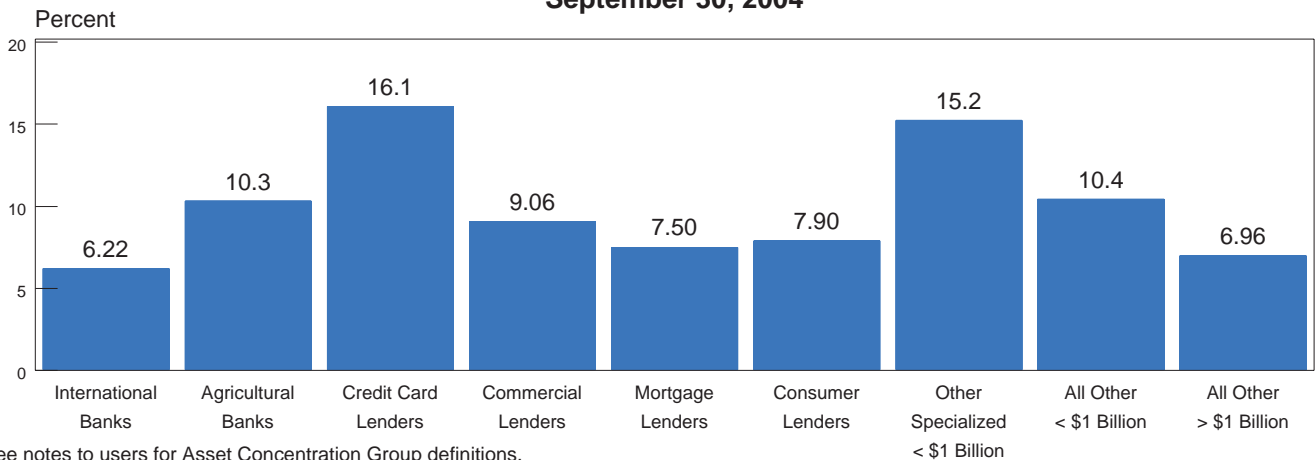
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2004



Core Capital (Leverage) Ratio

September 30, 2004



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

Return On Average Assets By Asset Concentration Group

1986 - 2004, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/04	0.89	1.28	3.92	1.33	1.20	0.82	1.47	1.13	1.23
09/03	1.05	1.25	3.93	1.30	1.44	1.54	1.36	1.09	1.31
09/02	0.85	1.31	3.55	1.30	1.34	1.40	1.39	1.19	1.40
09/01	0.90	1.18	2.93	1.10	1.09	1.04	1.66	1.12	1.07
09/00	1.10	1.31	2.92	1.12	0.99	1.19	1.56	1.17	0.92
09/99	0.91	1.24	3.74	1.29	1.04	1.42	1.50	1.32	1.29
09/98	0.66	1.28	2.74	1.30	1.14	1.38	1.73	1.21	1.47
09/97	0.93	1.32	1.93	1.28	0.93	1.34	1.83	1.27	1.30
09/96	0.90	1.28	1.98	1.26	0.63	1.16	1.35	1.25	1.13
09/95	0.82	1.26	2.69	1.24	0.82	1.20	1.18	1.22	1.20
09/94	0.88	1.25	4.08	1.08	0.72	1.33	1.12	1.20	1.17
09/93	1.02	1.34	3.67	1.03	0.74	1.35	1.06	1.27	0.97
09/92	0.60	1.31	2.84	0.66	0.82	1.19	1.15	1.11	0.97
09/91	0.40	1.11	2.18	0.14	0.41	0.57	0.69	0.85	0.65
09/90	0.39	1.10	2.49	0.00	0.01	0.46	0.01	0.79	0.34
09/89	-0.49	1.13	1.97	0.26	-0.18	0.73	0.62	0.79	0.17
09/88	0.95	1.01	1.81	0.25	0.23	0.74	0.41	0.60	0.11
09/87	-1.42	0.76	1.76	-0.07	0.40	0.37	0.54	0.75	0.79
09/86	0.44	0.60	1.36	0.36	0.77	0.82	1.06	0.93	0.98

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

Net Interest Margin By Asset Concentration Group

1986 - 2004, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/04	2.79	4.05	8.65	3.85	3.15	2.80	2.98	3.85	3.08
09/03	3.01	4.04	8.17	3.97	3.40	4.76	3.07	3.85	3.30
09/02	3.31	4.19	8.65	4.21	3.51	4.67	3.40	4.10	3.54
09/01	2.64	4.02	7.31	4.00	3.10	4.67	3.53	3.96	3.06
09/00	2.78	4.25	7.49	4.11	2.82	4.20	3.90	4.15	3.44
09/99	3.00	4.16	7.96	4.18	3.06	4.53	3.64	4.17	3.79
09/98	3.01	4.28	7.88	4.27	3.12	4.52	3.70	4.34	4.02
09/97	3.01	4.33	8.14	4.47	3.21	5.02	4.00	4.42	4.24
09/96	3.23	4.32	7.99	4.37	3.21	5.00	3.70	4.43	4.15
09/95	3.42	4.38	8.15	4.38	3.09	4.84	3.87	4.46	4.09
09/94	3.49	4.36	9.41	4.38	3.38	5.19	3.78	4.49	4.25
09/93	3.55	4.40	9.69	4.41	3.55	5.30	3.86	4.64	4.37
09/92	3.39	4.43	9.51	4.29	3.45	5.19	3.86	4.59	4.16
09/91	3.08	4.18	9.38	3.86	2.82	4.51	3.49	4.24	3.63
09/90	2.91	4.10	8.79	3.59	2.35	4.30	3.28	4.10	2.59
09/89	3.07	4.17	8.14	3.51	1.90	4.24	3.36	4.10	2.16
09/88	2.94	4.09	9.06	3.48	2.09	4.20	3.30	3.97	2.43
09/87	2.90	4.03	9.45	3.49	2.32	4.36	3.28	4.03	3.16
09/86	3.10	4.11	10.31	3.50	2.08	3.81	3.62	4.13	3.08

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, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/04	1.05	0.17	4.69	0.29	0.11	0.94	0.46	0.26	0.25
09/03	1.41	0.24	5.12	0.52	0.19	1.42	1.44	0.31	0.56
09/02	1.78	0.26	6.07	0.67	0.16	1.12	0.47	0.30	0.86
09/01	0.63	0.30	4.02	0.61	0.15	1.16	0.50	0.27	0.69
09/00	0.44	0.18	3.68	0.40	0.12	0.20	1.98	0.23	0.55
09/99	0.55	0.20	3.97	0.37	0.12	0.51	1.27	0.23	0.41
09/98	0.60	0.20	4.41	0.33	0.18	0.65	0.50	0.33	0.55
09/97	0.23	0.19	4.79	0.34	0.21	0.73	0.38	0.24	0.73
09/96	0.33	0.22	4.08	0.31	0.28	0.70	0.15	0.22	0.47
09/95	0.33	0.14	3.10	0.33	0.27	0.50	0.29	0.19	0.36
09/94	0.63	0.12	3.05	0.41	0.44	0.43	0.14	0.16	0.33
09/93	1.14	0.17	3.84	0.71	0.55	0.53	0.42	0.30	0.99
09/92	1.88	0.32	4.80	0.98	0.48	0.69	0.54	0.45	0.95
09/91	2.47	0.32	4.81	1.21	0.46	0.89	0.67	0.57	1.10
09/90	2.38	0.34	3.82	1.04	0.39	0.73	0.98	0.57	0.81
09/89	1.07	0.44	3.62	0.61	0.06	0.35	0.72	0.46	0.34
09/88	0.72	0.65	3.59	0.76	0.02	0.40	0.75	0.54	0.48
09/87	0.73	1.17	4.04	0.56	0.02	0.45	0.65	0.61	0.40
09/86	0.84	1.98	4.33	0.63	0.01	0.36	0.78	0.61	0.39

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
09/04	1.66	1.03	1.77	0.69	0.74	0.74	0.92	0.94	0.64
12/03	2.24	1.15	2.03	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

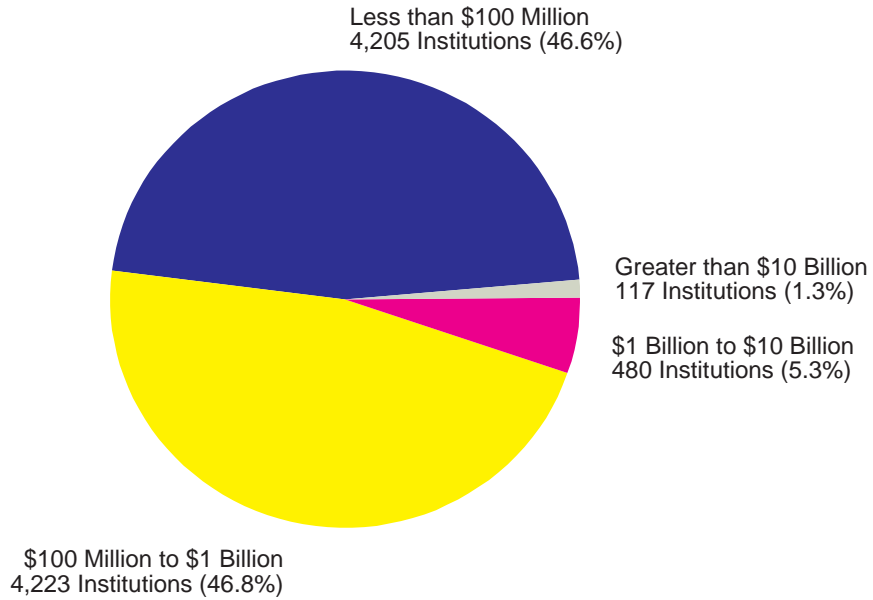
1986 - 2004

	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
09/04	6.22	10.31	16.07	9.06	7.50	7.90	15.23	10.42	6.96
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

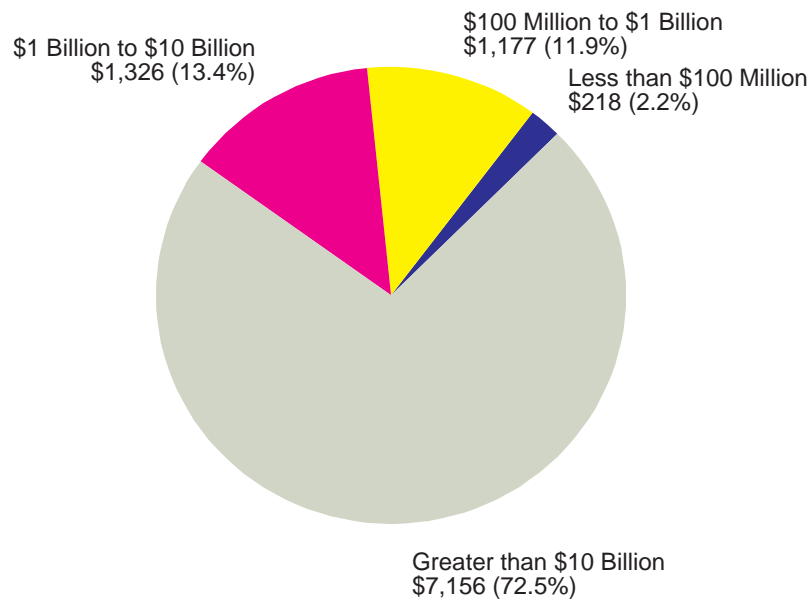
September 30, 2004



Industry Assets By Asset Size

September 30, 2004

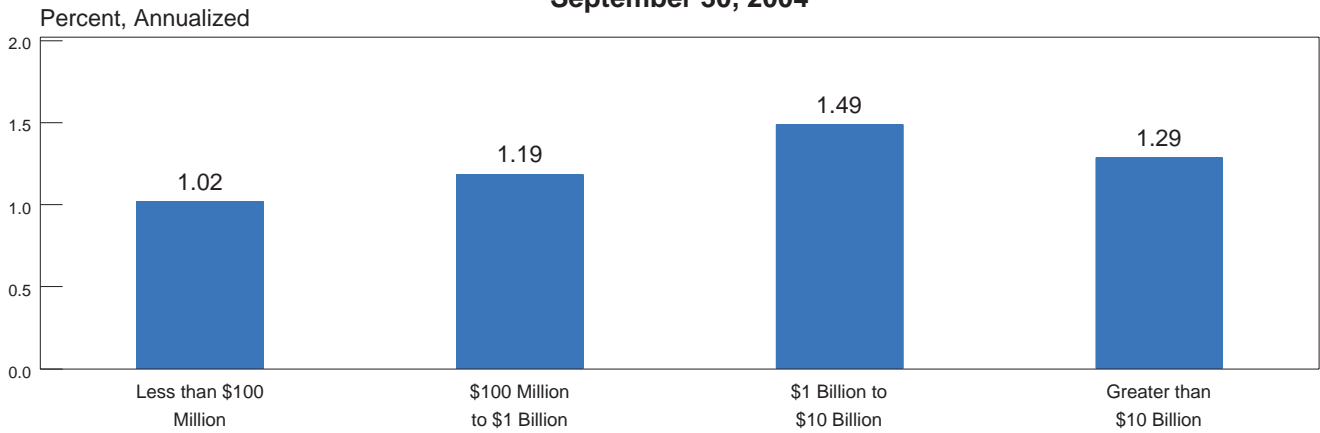
(\$ Billions)



Performance Ratios By Asset Size

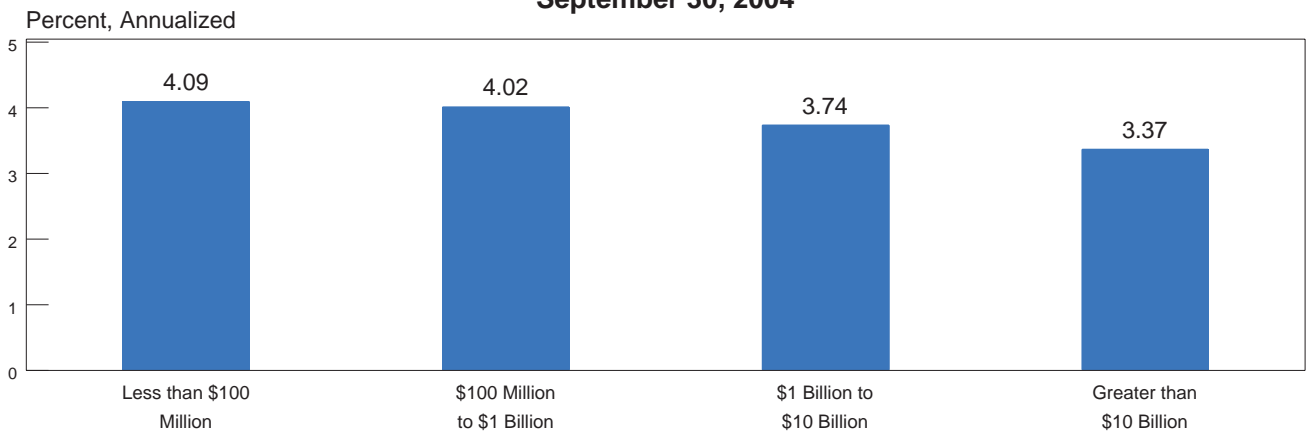
Return on Assets (YTD)

September 30, 2004



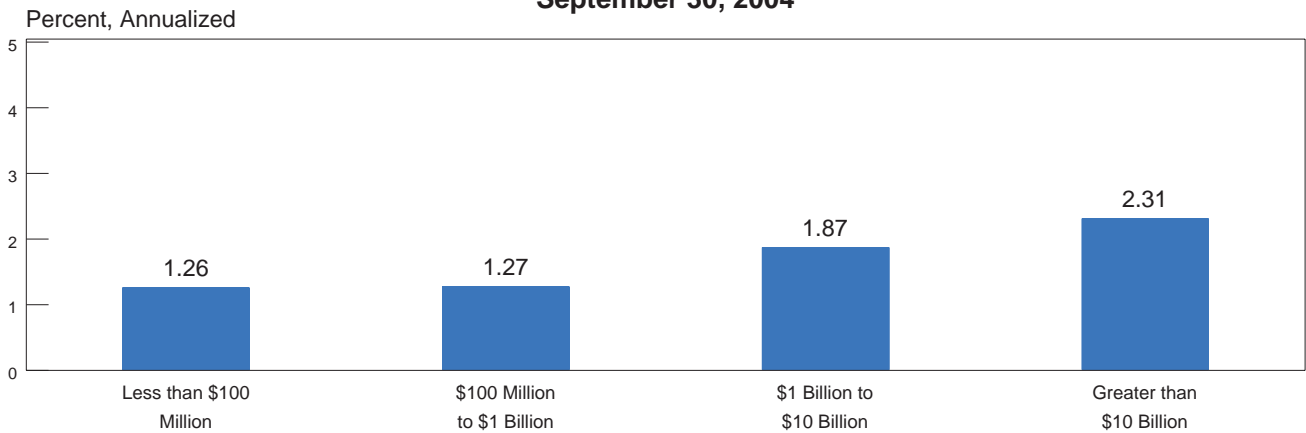
Net Interest Margin (YTD)

September 30, 2004



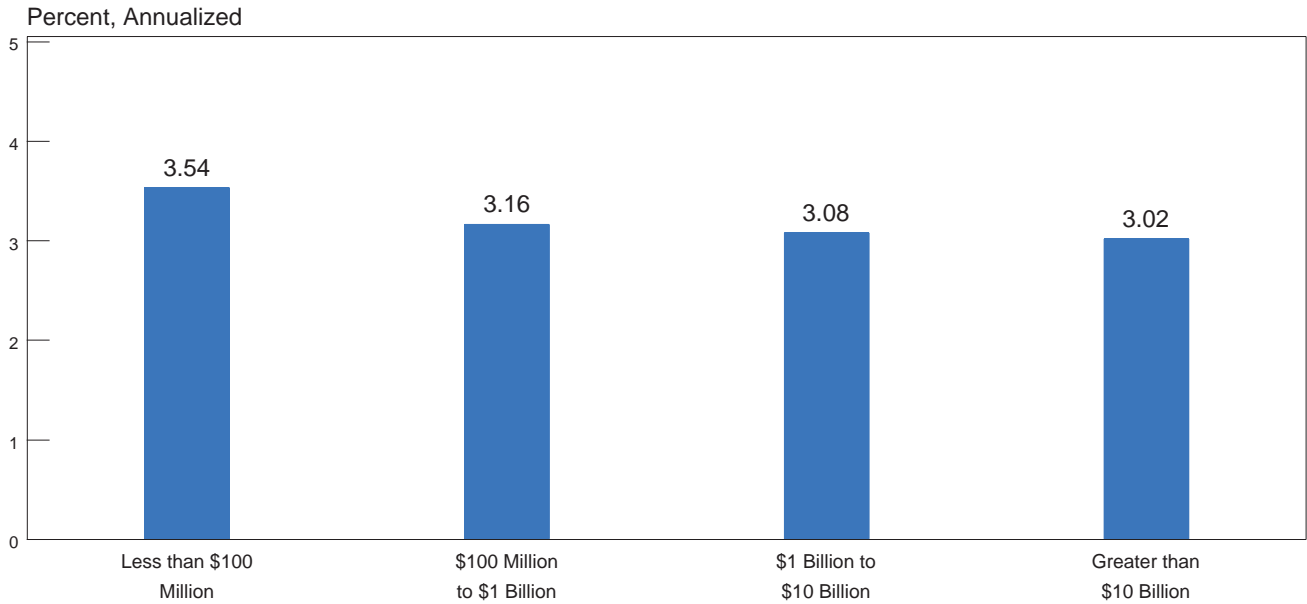
Noninterest Income to Assets (YTD)

September 30, 2004



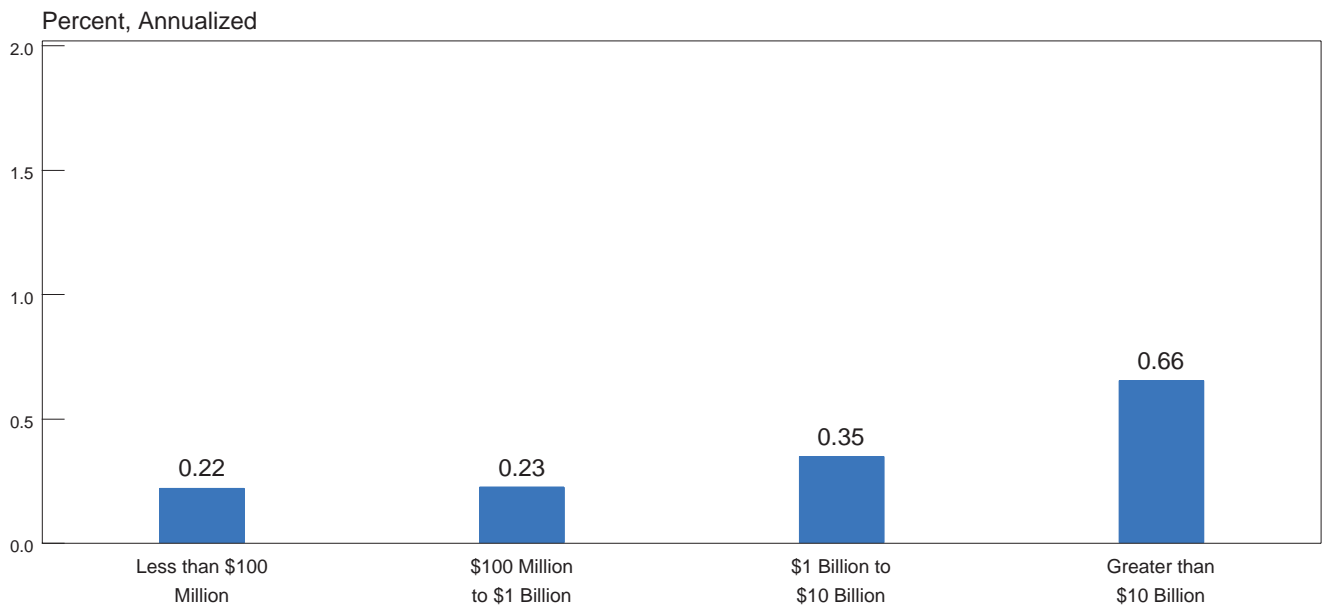
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2004



Net Charge-offs to Loans and Leases (YTD)

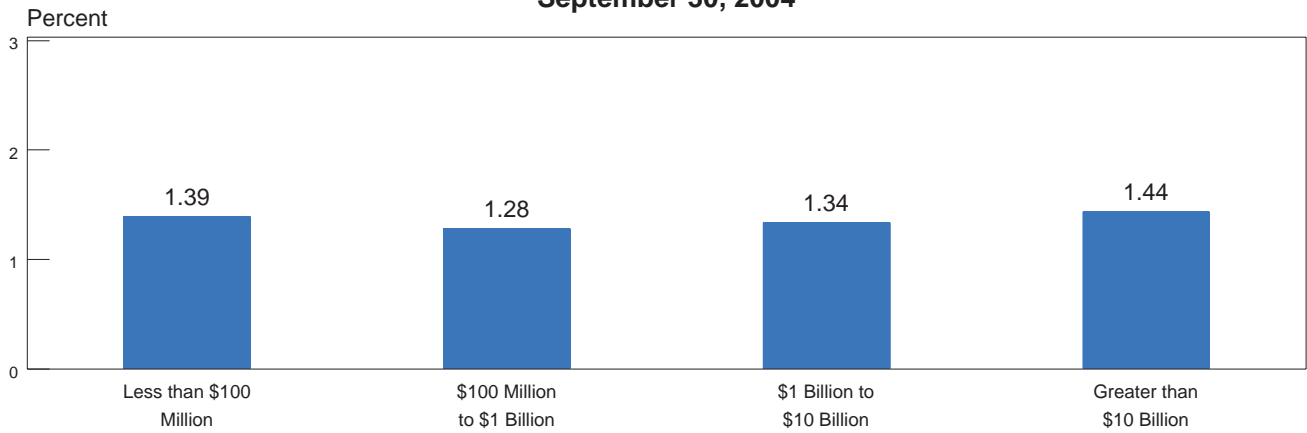
September 30, 2004



Condition Ratios By Asset Size

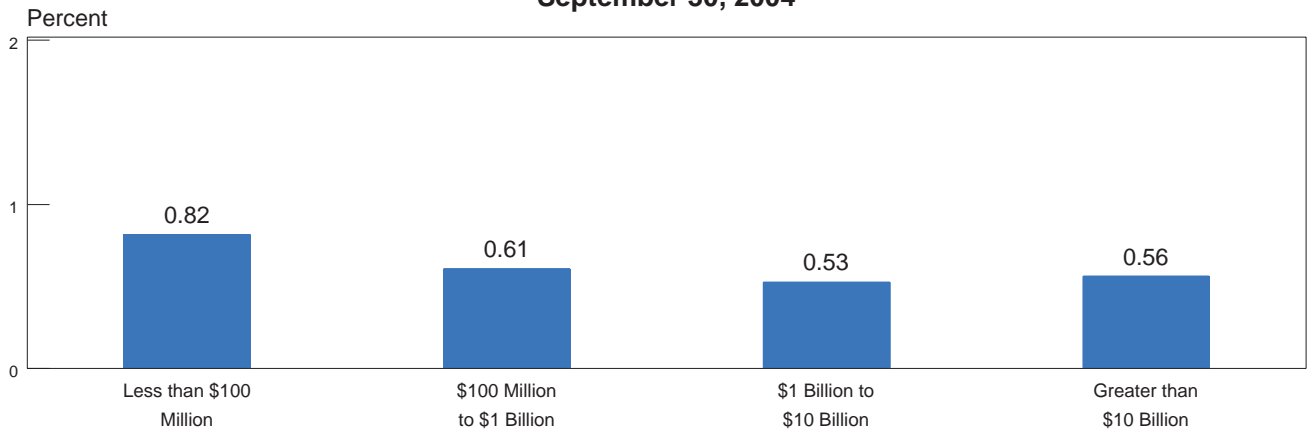
Loss Allowance To Loans and Leases

September 30, 2004



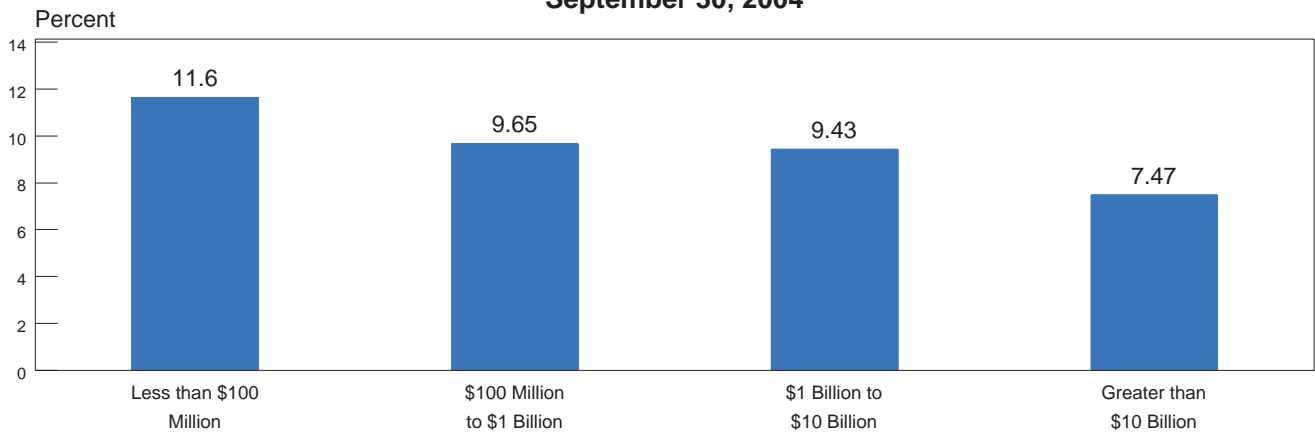
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2004



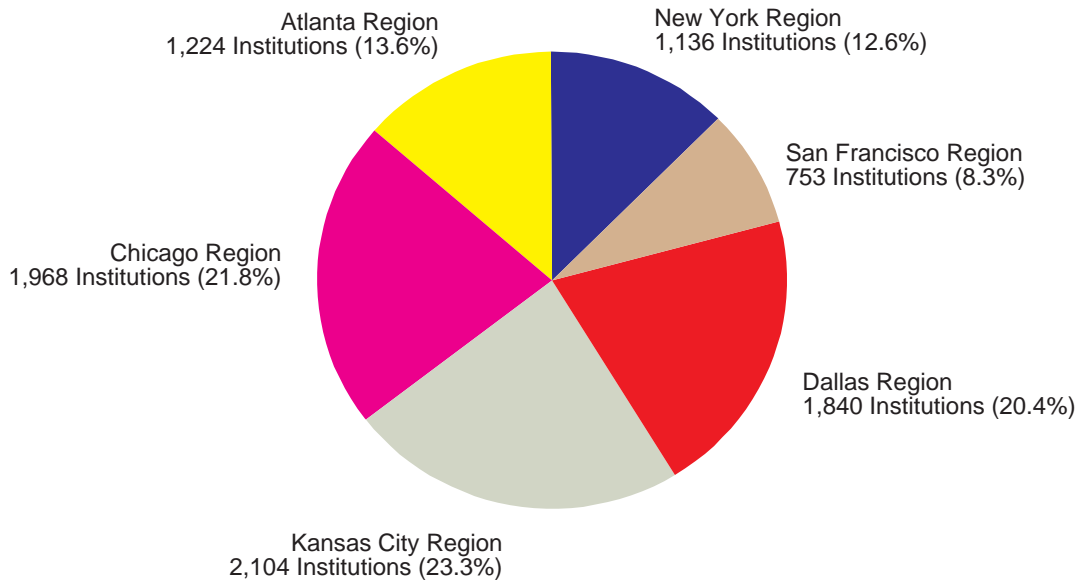
Core Capital (Leverage) Ratio

September 30, 2004



Geographic Distribution of FDIC-Insured Institutions

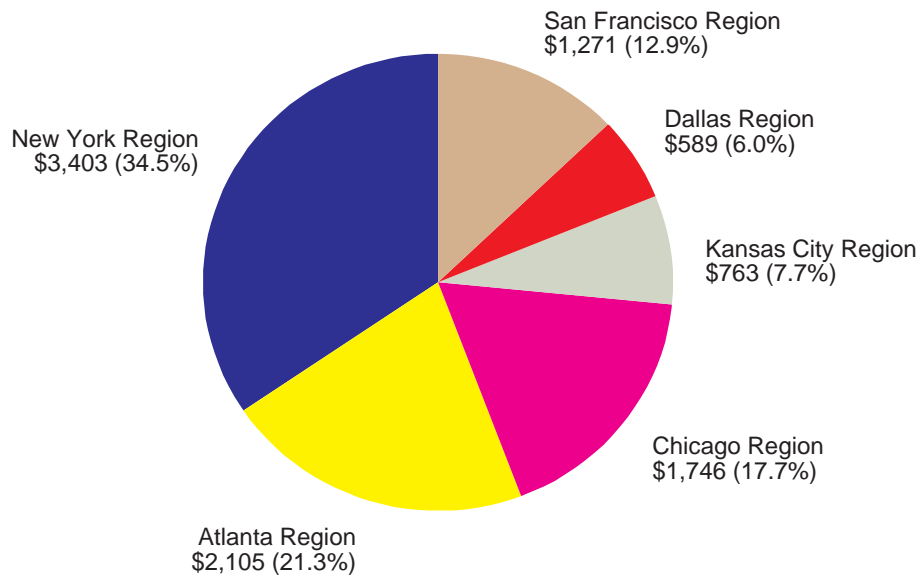
September 30, 2004



Geographic Distribution of Industry Assets

September 30, 2004

(\$ Billions)

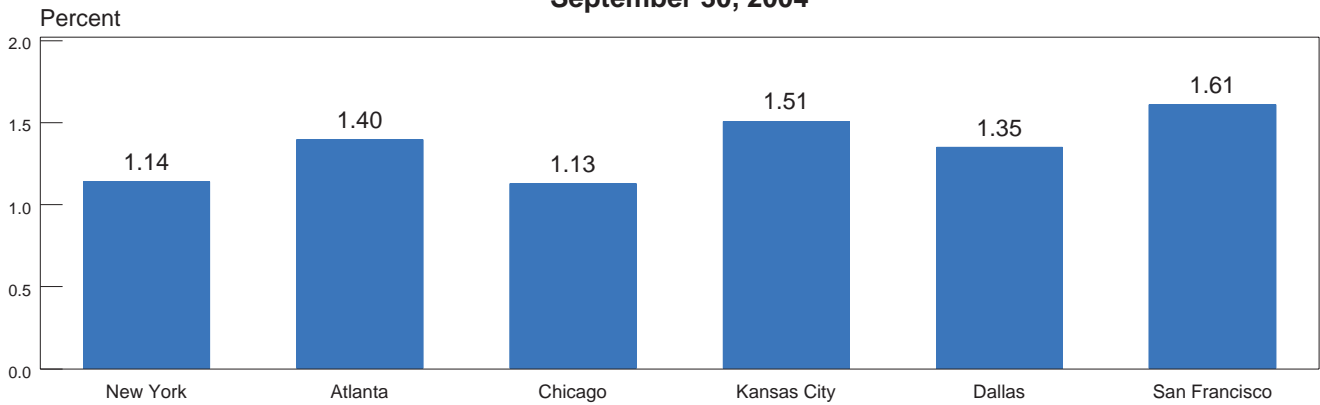


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

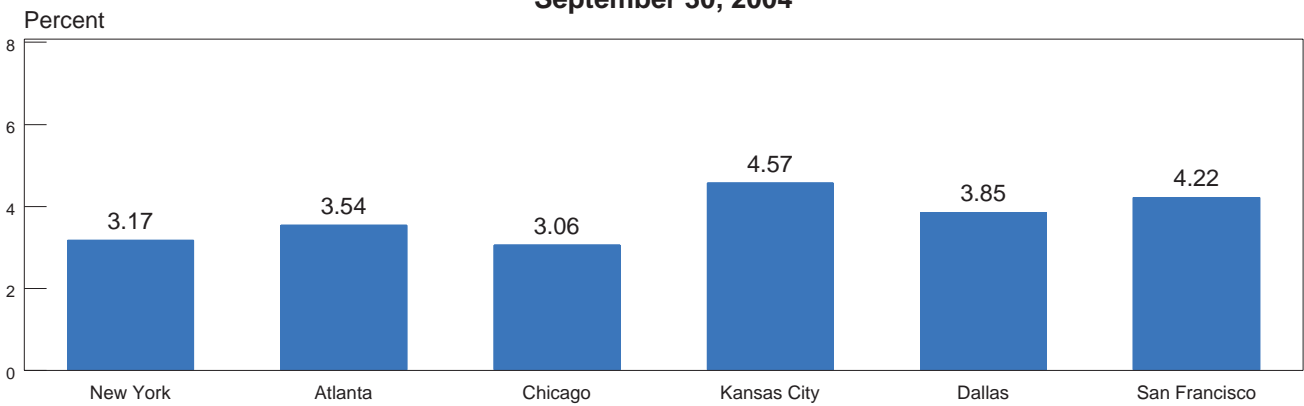
Return on Assets (YTD, Annualized)

September 30, 2004



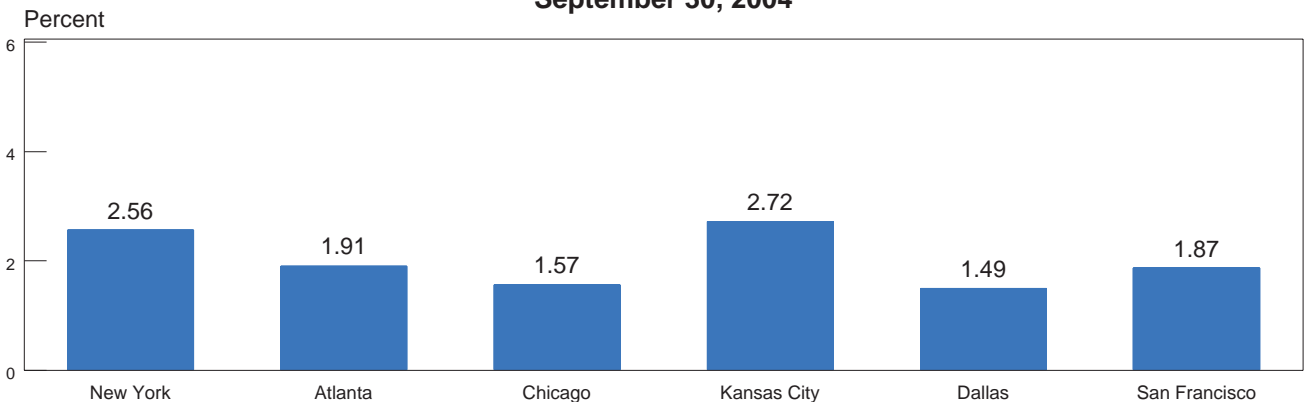
Net Interest Margins (YTD, Annualized)

September 30, 2004



Noninterest Income to Assets (YTD, Annualized)

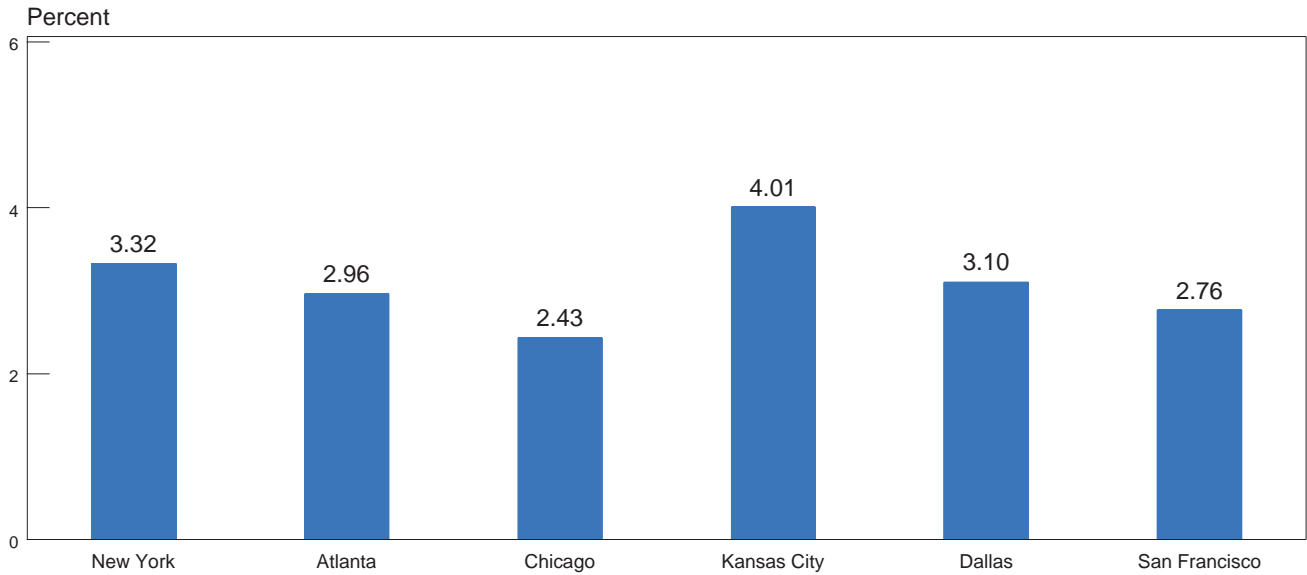
September 30, 2004



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

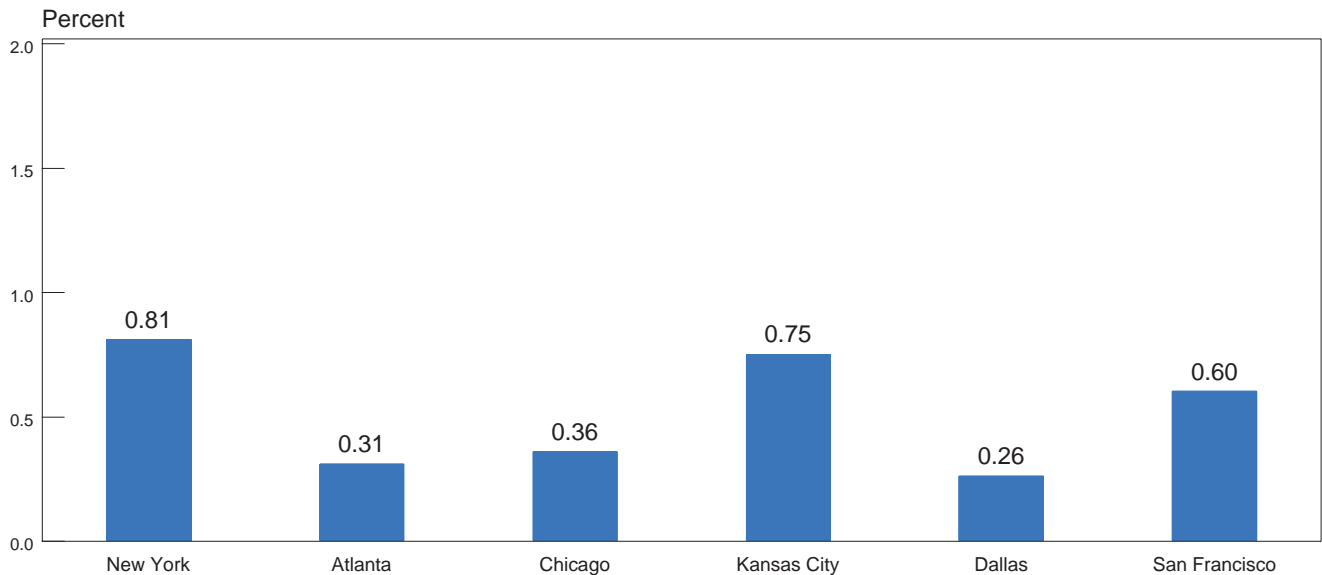
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

September 30, 2004



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

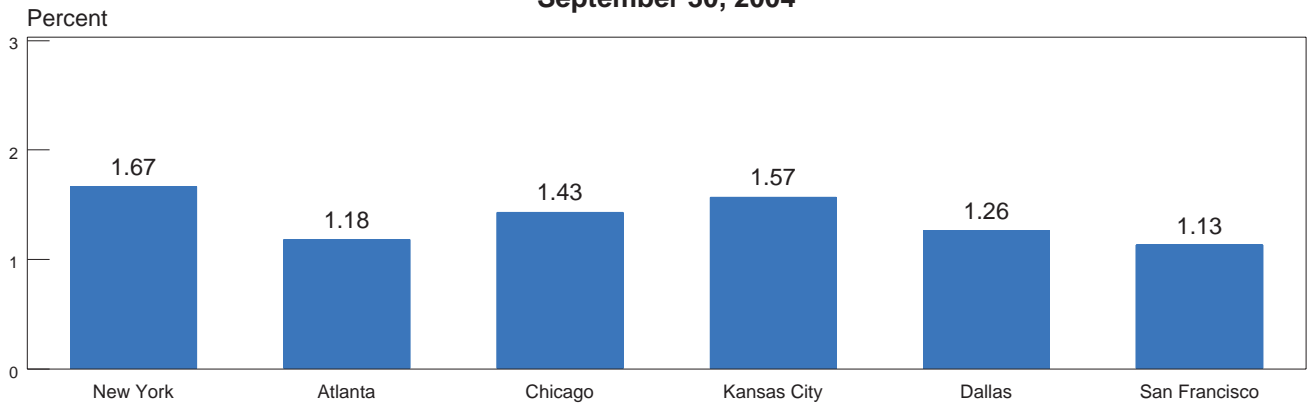
September 30, 2004



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

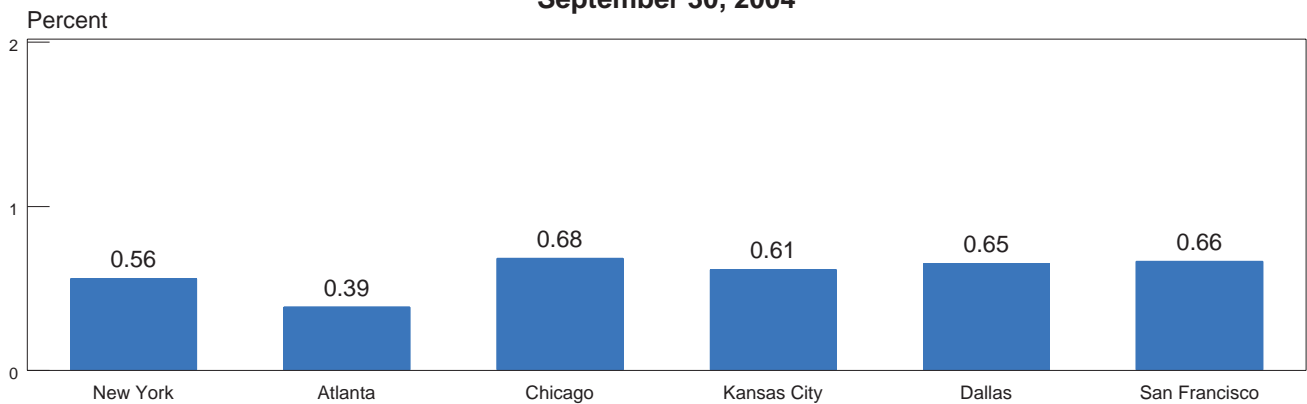
Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

September 30, 2004



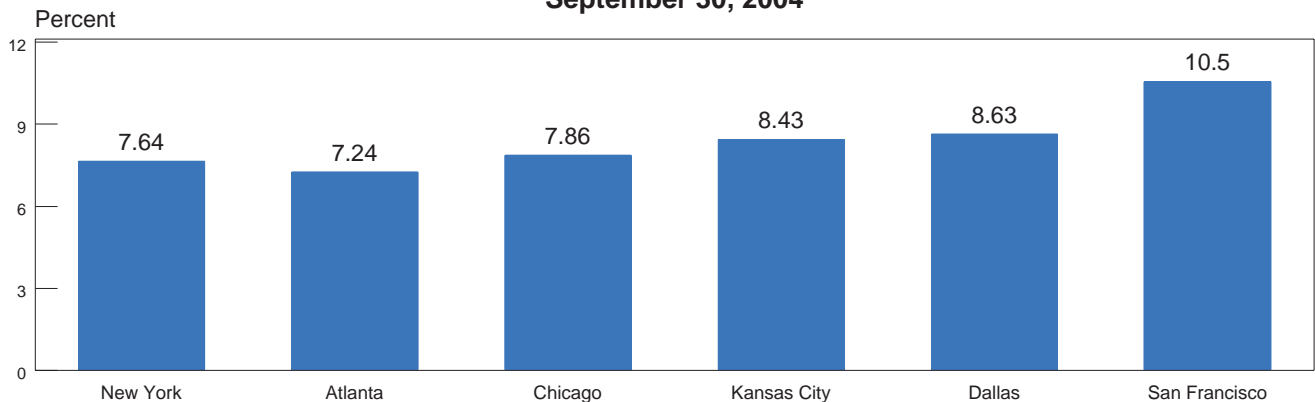
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2004



Core Capital (Leverage) Ratio

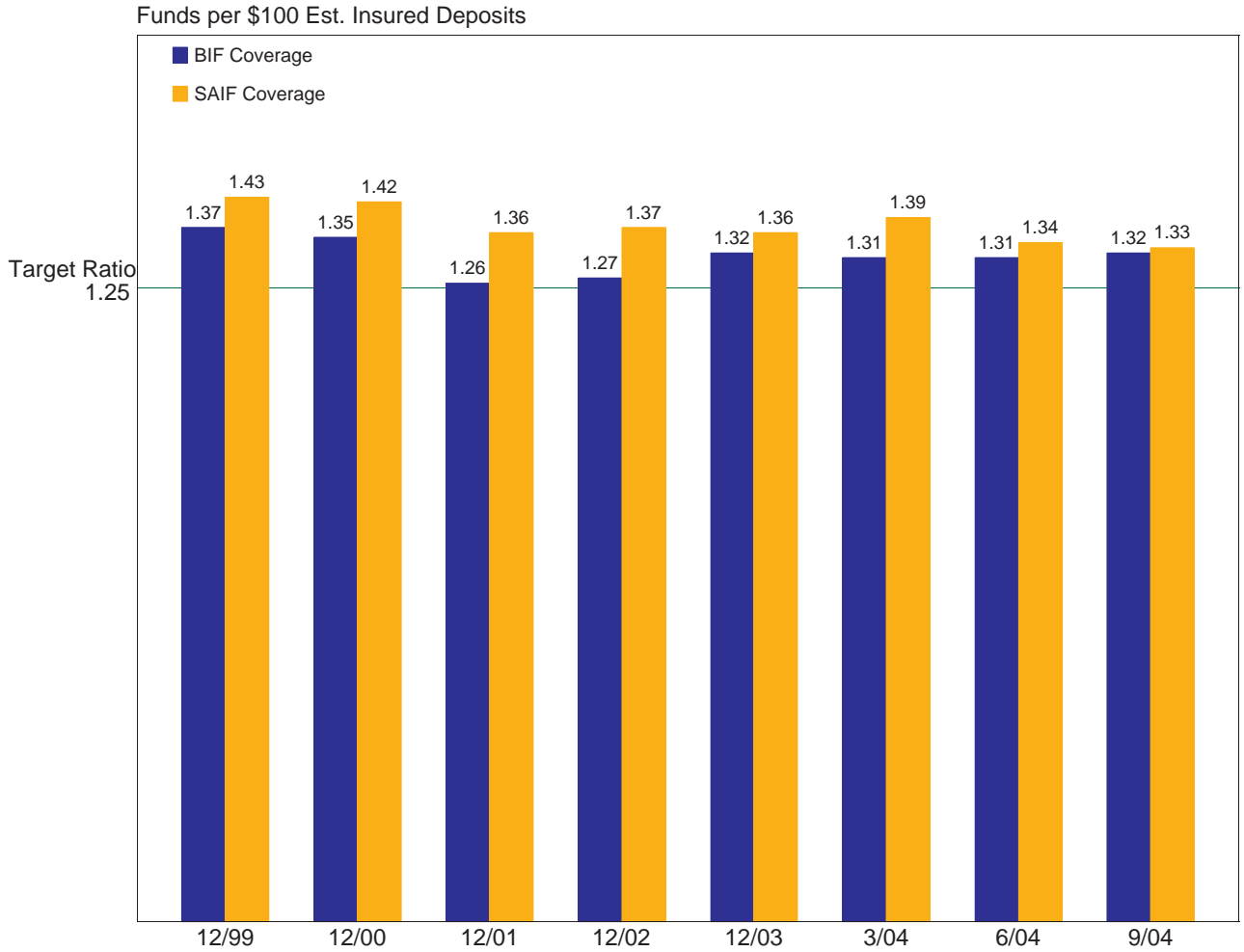
September 30, 2004



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 - September 30, 2004



(\$ Billions)

BIF

Fund Balance	29.4	31.0	30.4	32.1	33.8	34.2	34.1	34.5
Est. Insured Deposits	2,151.5	2,299.9	2,408.3	2,524.5	2,554.1	2,586.5	2,605.7	2,612.7

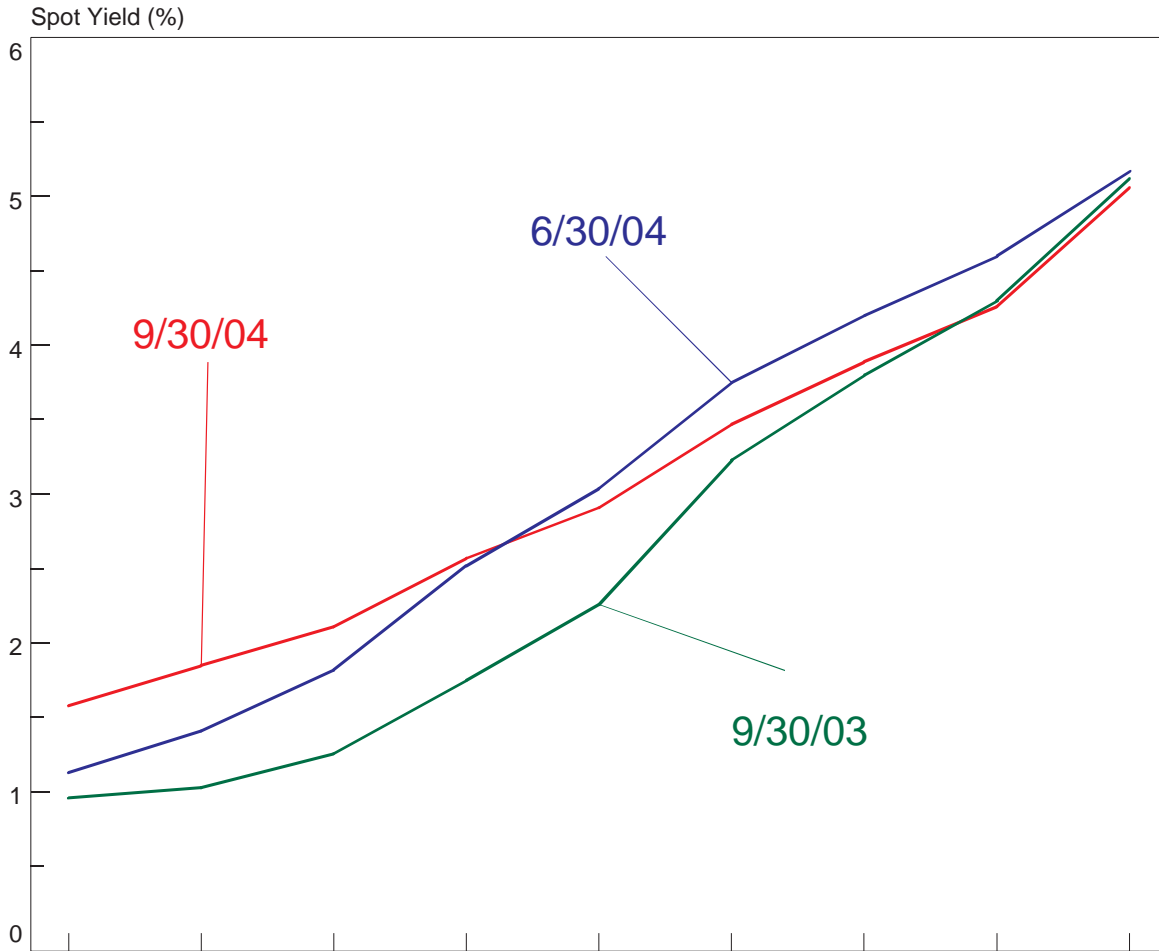
SAIF

Fund Balance	10.3	10.8	10.9	11.7	12.2	12.4	12.4	12.5
Est. Insured Deposits	717.6	755.2	802.4	859.2	897.0	914.5	926.6	943.9

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

September 30, 2003 - September 30, 2004



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
9/30/03	0.96	1.03	1.26	1.75	2.26	3.23	3.80	4.30	5.12

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

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

Capital Category Distribution

September 30, 2004

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,800	99.0%	\$8,549.8	99.8%
Adequately Capitalized	69	0.9%	\$13.7	0.2%
Undercapitalized	2	0.0%	\$1.3	0.0%
Significantly Undercapitalized	2	0.0%	\$0.2	0.0%
Critically Undercapitalized	1	0.0%	\$0.0	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,145	99.6%	\$1,307.9	99.7%
Adequately Capitalized	4	0.3%	\$3.7	0.3%
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.

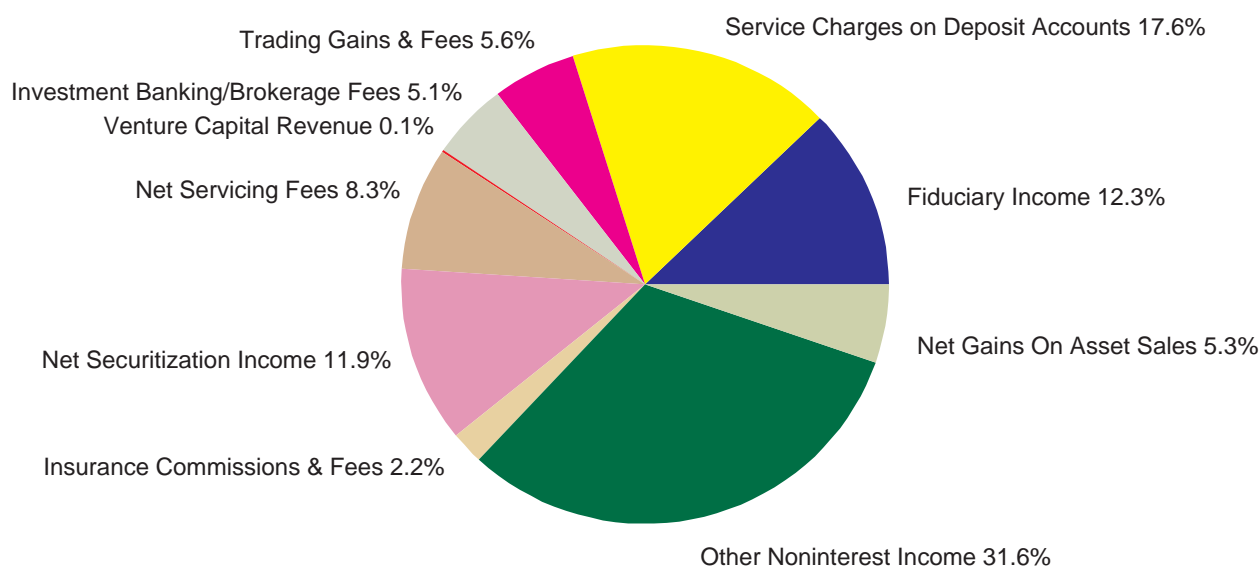
Note: Excludes U.S. branches of foreign banks.

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

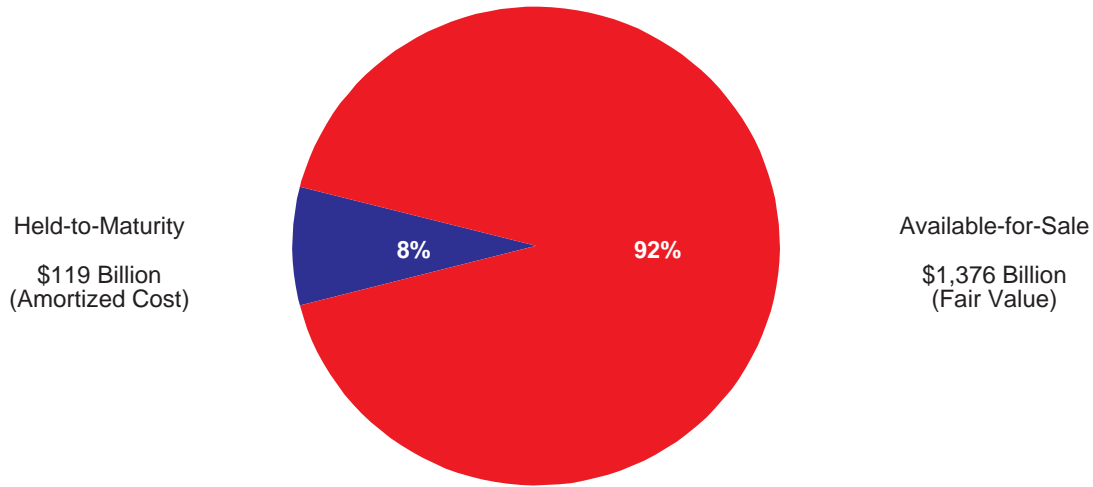
September 30, 2004



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$16,558	1,485	19.2%
Service Charges on Deposit Accounts	\$23,713	7,480	96.7%
Trading Gains & Fees	\$7,501	131	1.7%
Investment Banking/Brokerage Fees	\$6,954	2,114	27.3%
Venture Capital Revenue	\$162	56	0.7%
Net Servicing Fees	\$11,238	1,770	22.9%
Net Securitization Income	\$16,092	72	0.9%
Insurance Commissions & Fees	\$3,001	3,697	47.8%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$5,314	2,071	26.8%
Net Gains/Losses On OREO Sales	\$96	2,190	28.3%
Net Gains/Losses On Sales Of Other Assets	\$1,720	2,197	28.4%
Other Noninterest Income	\$42,752	7,572	97.9%
Total Noninterest Income	135,105	7,629	98.7%

Commercial Bank Total Securities*

September 30, 2004



Commercial Bank Total Securities*

September 30, 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	\$5,231	99.7	\$58,573	99.6	\$63,804	99.6
U.S. Government Agencies	2,665	99.8	8,529	101.0	11,194	100.7
Government Sponsored Enterprises	36,330	100.0	223,010	99.9	259,340	99.9
Mortgage Pass-through Securities	22,318	100.8	544,495	100.2	566,813	100.2
Collateralized Mortgage Obligations	22,581	99.6	240,460	100.3	263,041	100.2
State, County, Municipal Obligations	23,531	103.2	89,224	104.0	112,755	103.8
Asset Backed Securities	665	100.1	73,485	100.4	74,149	100.4
Other Debt Securities	5,600	101.9	123,814	103.1	129,413	112.0
Equity Securities	**	**	14,208	110.1	14,208	110.1
Total Securities	\$118,921	100.8	\$1,375,796	100.5	\$1,494,717	100.6
Memoranda***						
Structured Notes	23,709		23,623			99.6

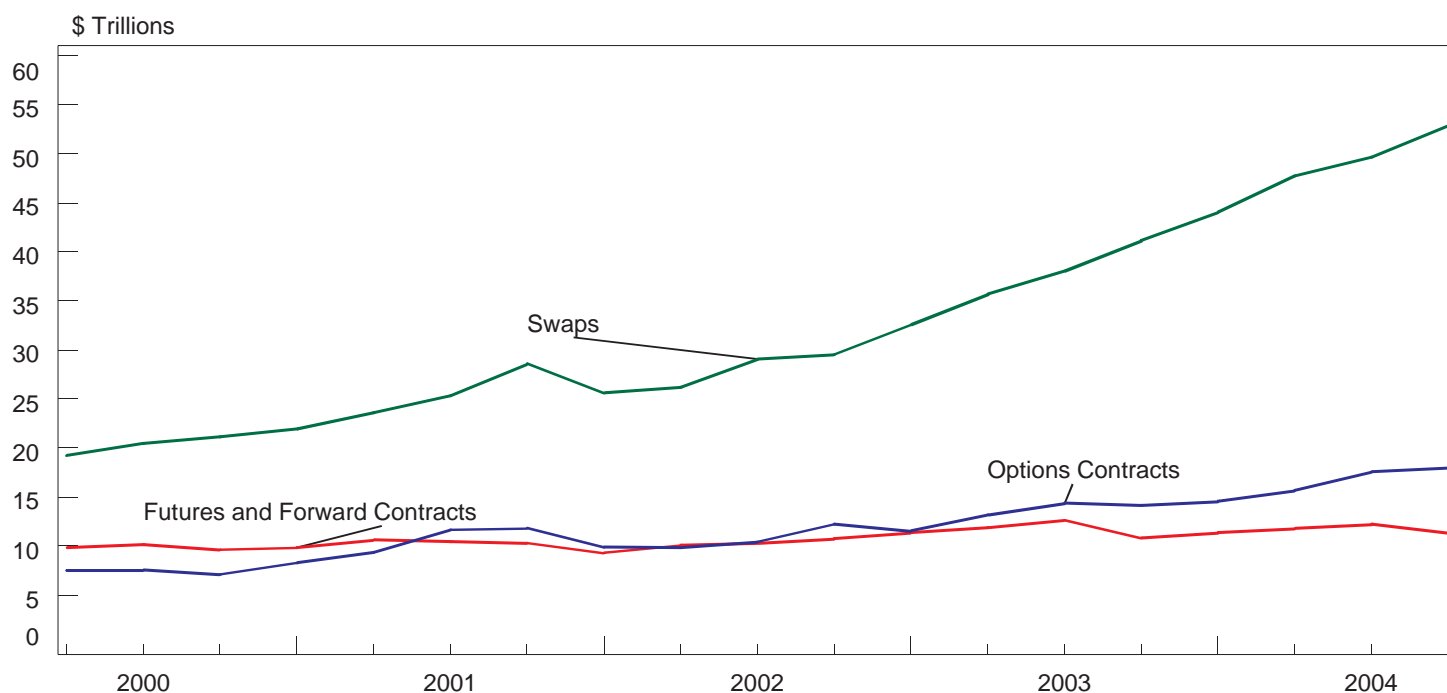
* Excludes trading account assets.

** 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
Total Derivatives (Notional Amounts, in billions of dollars)	\$40,144	\$44,905	\$55,567	\$70,092	\$75,322	\$79,531	\$82,268
Futures and Forward Contracts	9,877	9,335	11,376	11,400	11,827	12,253	11,370
Interest rate contracts	5,302	5,330	7,380	7,213	7,242	7,776	6,923
Foreign exchange rate contracts	4,425	3,864	3,866	4,079	4,460	4,367	4,324
Other futures and forwards*	150	142	130	109	125	110	124
Option Contracts	8,300	9,924	11,574	14,609	15,710	17,582	17,988
Interest rate options	6,744	8,487	9,898	12,542	13,161	15,163	15,341
Foreign currency options	774	743	911	1,300	1,664	1,529	1,627
Other option contracts*	782	693	766	768	885	890	1,020
Swaps	21,968	25,646	32,617	44,083	47,785	49,697	52,909
Interest rate swaps	20,920	24,402	31,195	42,107	45,780	47,659	50,744
Foreign exchange rate swaps	899	1,129	1,304	1,805	1,827	1,869	1,977
Other swaps*	148	115	118	170	177	169	189
Memoranda							
Spot Foreign Exchange Contracts	189	111	196	273	700	672	646
Credit Derivatives	426	421	642	1,001	1,202	1,486	1,909
Number of banks reporting derivatives	401	369	446	579	603	638	668
Replacement cost of interest rate and foreign exchange rate contracts**	449	598	1,118	1,118	1,251	944	1,084

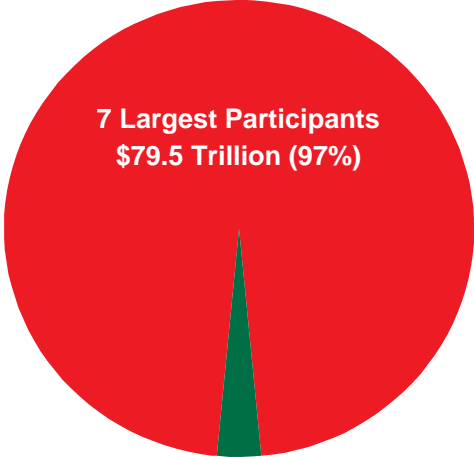
* Not reported by banks with less than \$300 million in assets.

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

Concentration of Commercial Bank Derivatives*

Notional Amounts

September 30, 2004

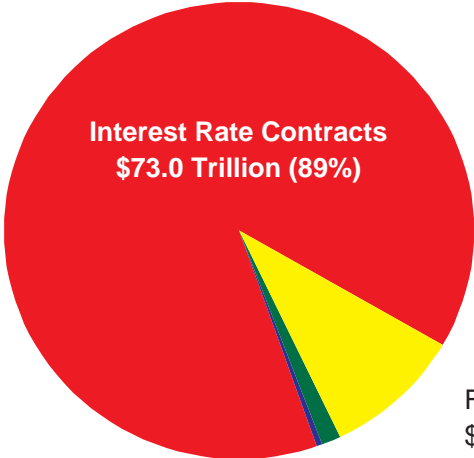


All Other Participants (661 Banks)
\$2.8 Trillion (3%)

Composition of Commercial Bank Derivatives*

Notional Amounts

September 30, 2004



Commodity & Other Contracts \$0.3 Trillion (0%) Equity Derivative Contracts \$1.0 Trillion (1%)

Foreign Exchange Contracts
\$7.9 Trillion (10%)

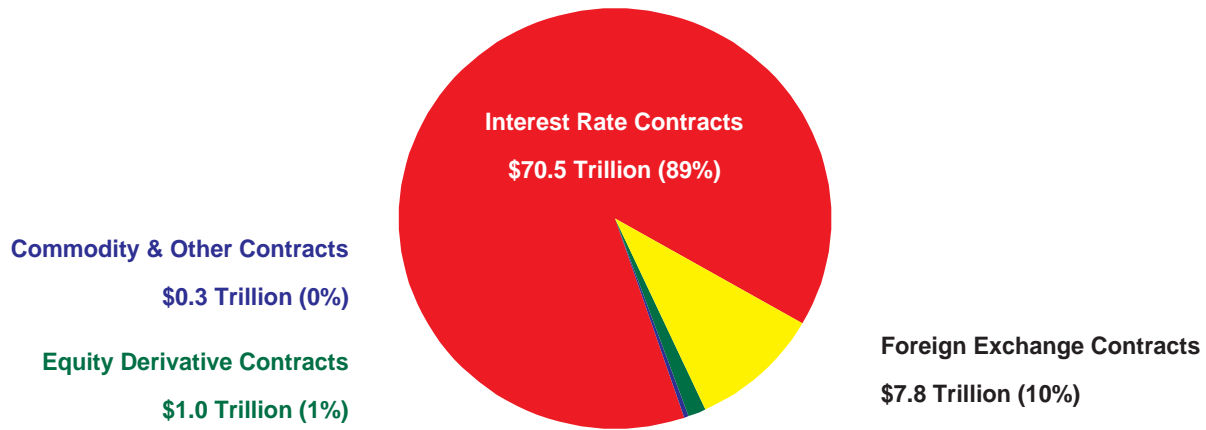
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$591 billion for the seven largest participants and \$54 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

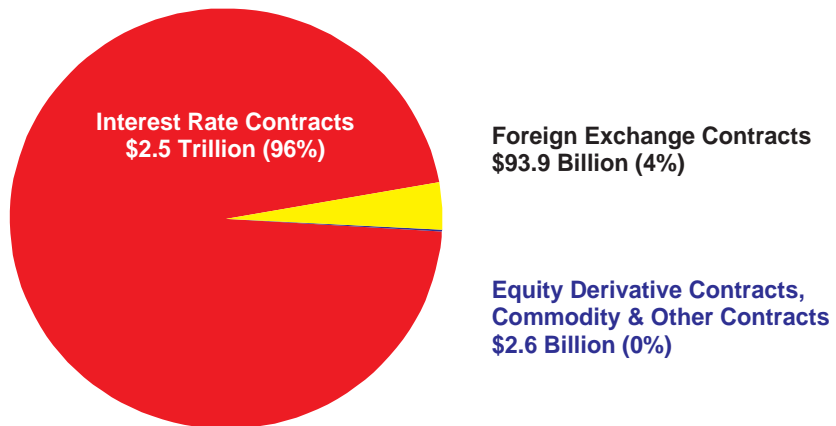
September 30, 2004



Not Held for Trading

Notional Amounts

September 30, 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 \$646 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

September 30, 2004
(\$ Millions)

Held for Trading

107 Banks Held Derivative Contracts for Trading
7 Largest Participants Held 98% of Total (Notional Amount)
(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	925,222	122,412	34,815	26,404	1,108,852	24,935
Gross negative fair value	904,634	123,362	30,996	24,925	1,083,917	
All other participants						
Gross positive fair value	9,777	5,905	827	1,203	17,712	871
Gross negative fair value	9,532	5,500	583	1,226	16,841	
Total						
Gross positive fair value	934,998	128,317	35,642	27,607	1,126,564	25,806
Gross negative fair value	914,166	128,863	31,578	26,151	1,100,758	

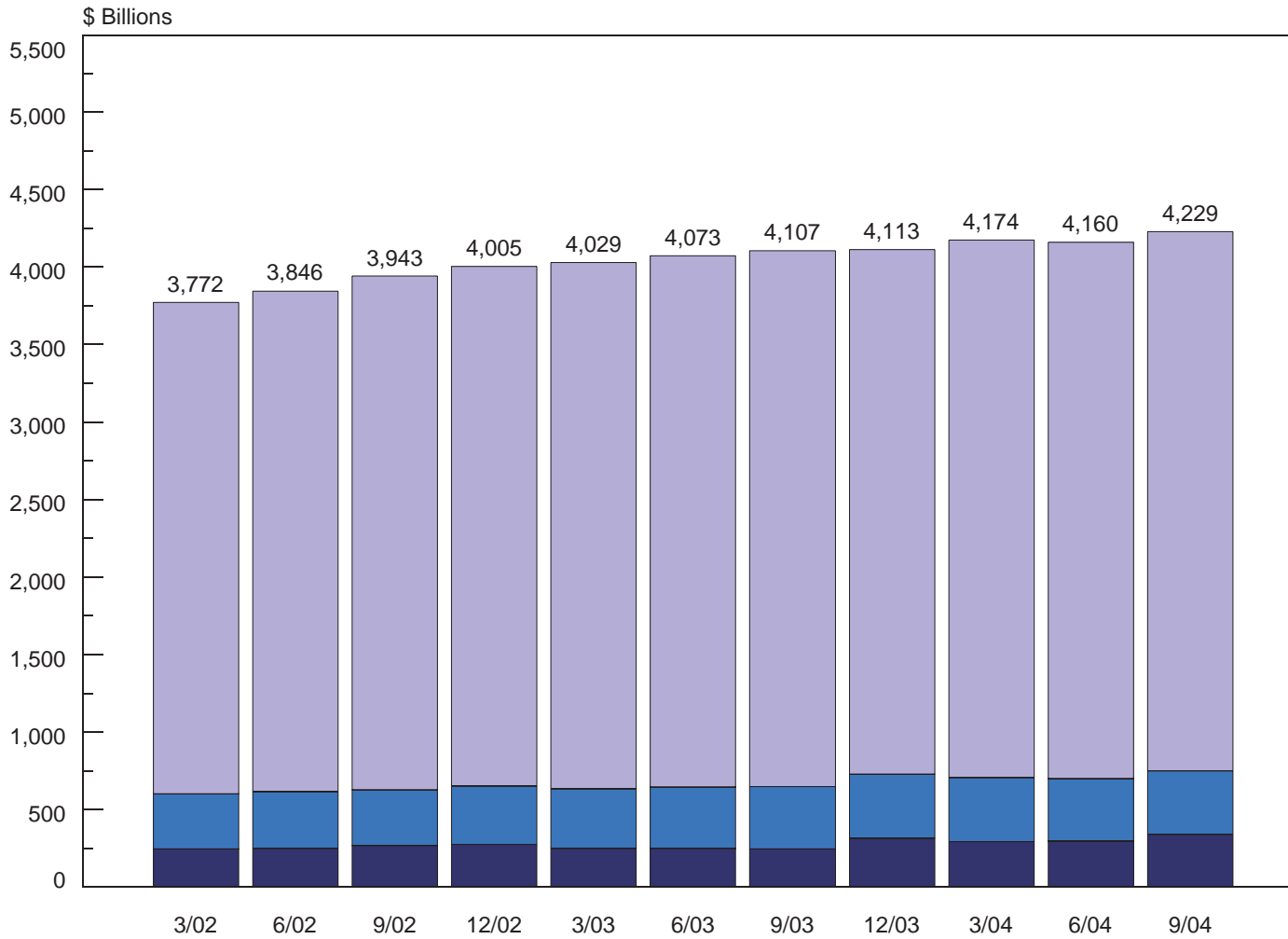
Held for Purposes Other than Trading

636 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 78% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	14,455	1,020	1	0	15,476	2,984
Gross negative fair value	11,846	623	23	0	12,492	
All other participants						
Gross positive fair value	4,978	559	63	3	5,603	(136)
Gross negative fair value	4,623	1,039	77	1	5,739	
Total						
Gross positive fair value	19,433	1,579	64	3	21,079	2,847
Gross negative fair value	16,469	1,662	100	1	18,232	

Expansion of Commercial Bank Credit Card Lines

2002 - 2004



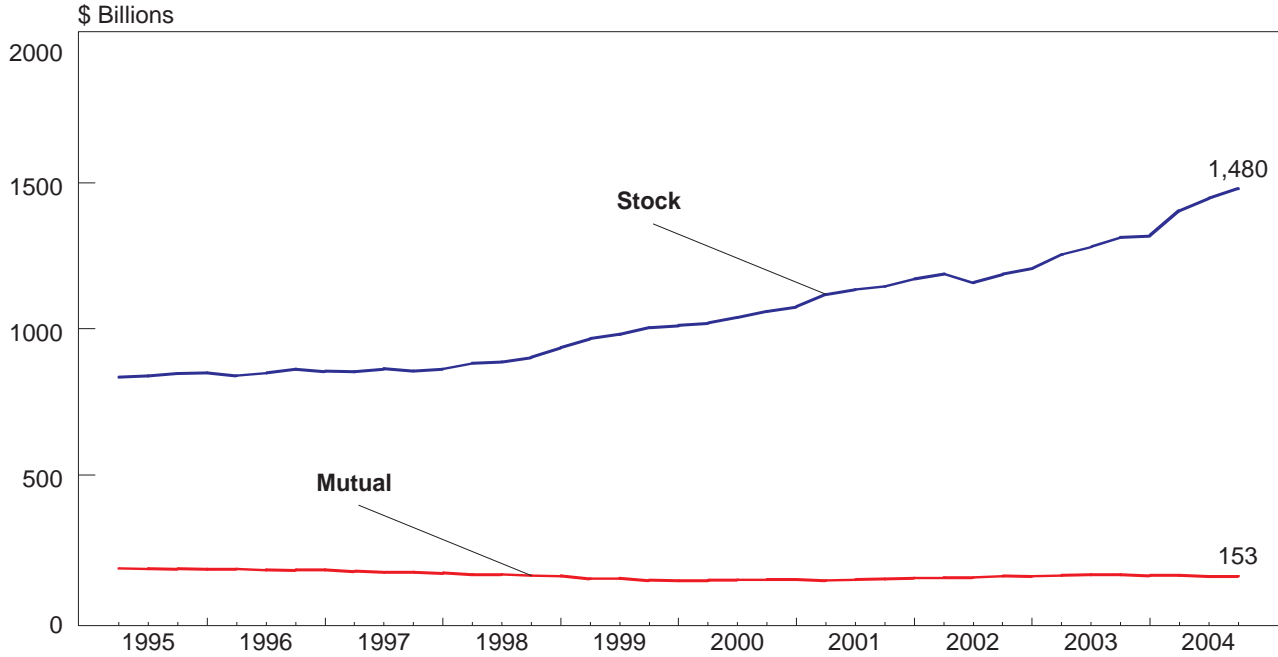
Loans outstanding (\$Billions)

	3/02	6/02	9/02	12/02	3/03	6/03	9/03	12/03	3/04	6/04	9/04
■ 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
■ Securitized & sold *	354.4	367.1	361.0	376.5	384.3	393.2	400.6	410.9	412.9	402.7	409.8
■ 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
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	4,228.8

* Off-balance-sheet

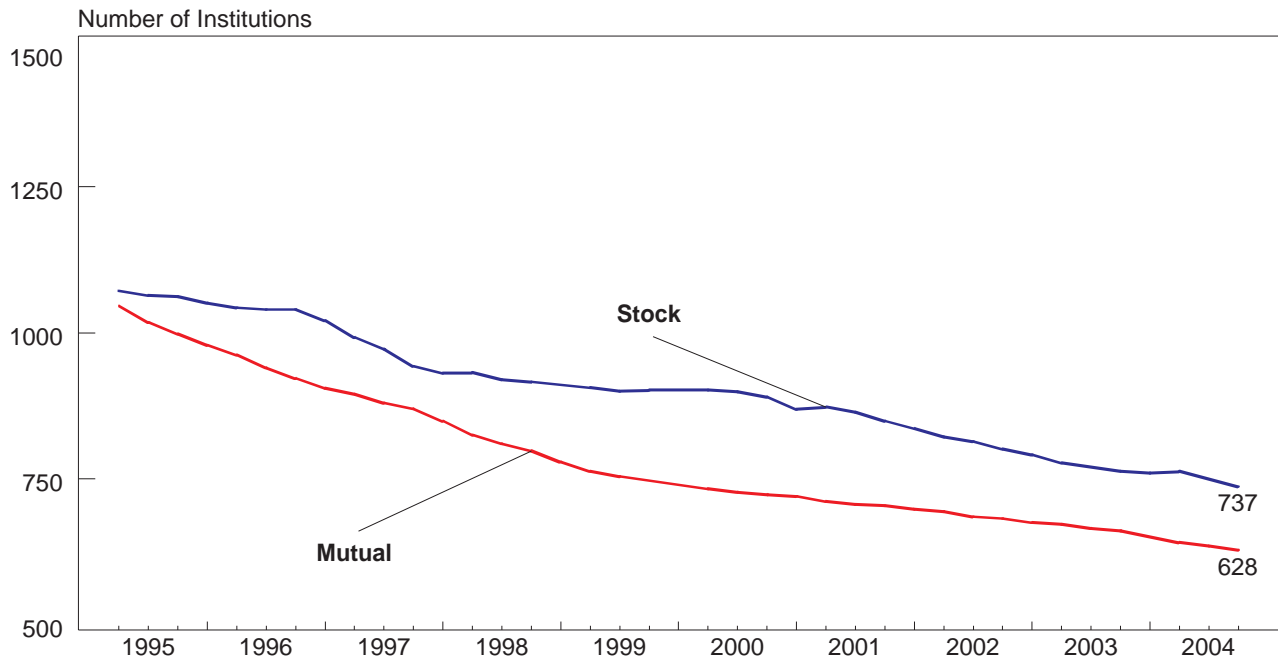
Assets of Mutual and Stock Savings Institutions

1995 - 2004



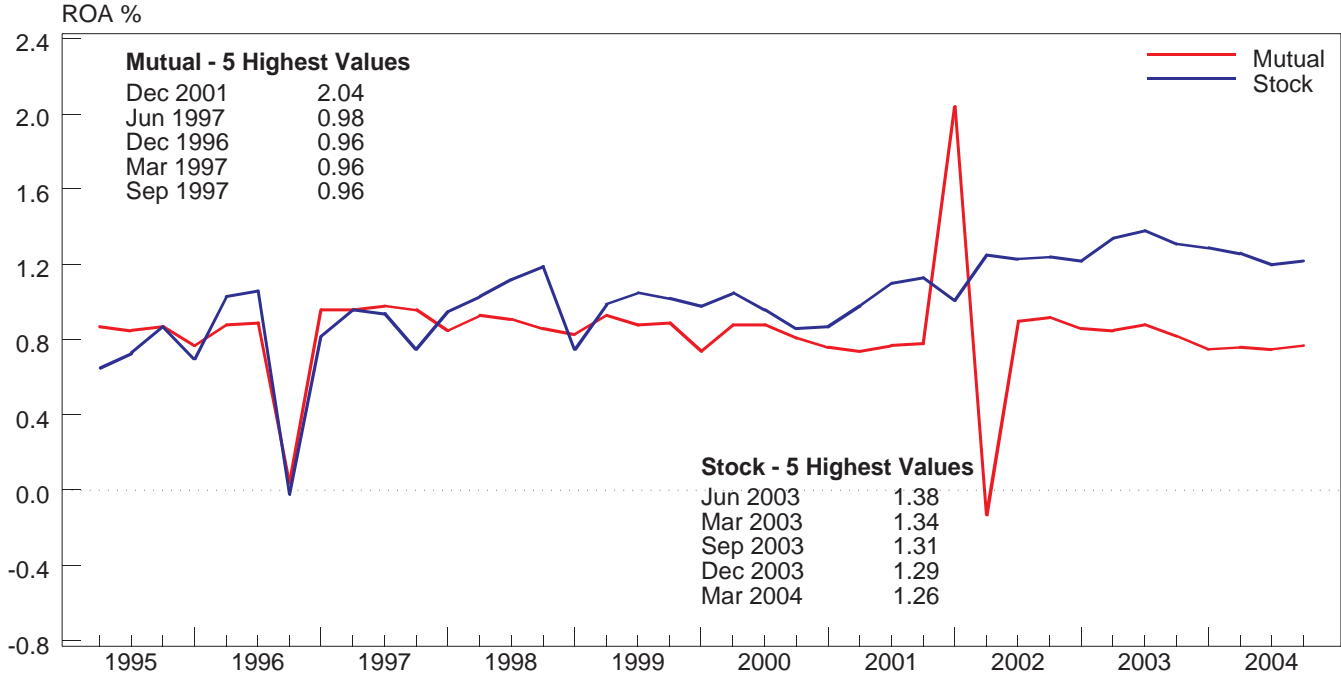
Number of Mutual and Stock Savings Institutions

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

