

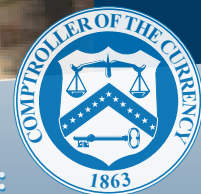


Comptroller of the Currency
Administrator of National Banks



ANNUAL REPORT

FISCAL YEAR 2004



The National Banking System:
Backbone of a Strong U.S. Economy

OCC Vision

The Office of the Comptroller of the Currency (OCC) seeks to assure a banking system in which national banks soundly manage their risks, comply with applicable laws, compete effectively with other providers of financial services, offer products and services that meet the needs of customers, and provide fair access to financial services and fair treatment of their customers.

MISSION

The Office of the Comptroller of the Currency was created by Congress to charter national banks, to oversee a nationwide system of banking institutions, and to assure that national banks are safe and sound, competitive and profitable, and capable of serving in the best possible manner the banking needs of their customers.

Annual Report

Fiscal Year 2004



OFFICE OF THE COMPTROLLER OF THE CURRENCY

John D. Hawke, Jr.

Comptroller of the Currency

The Administrator of National Banks

October 2004

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