



*25<sup>th</sup> Anniversary*

FINANCIAL PERFORMANCE  
OF NATIONAL BANKS

# FINANCIAL PERFORMANCE OF NATIONAL BANKS

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## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Assets, liabilities, and capital accounts of national banks**  
**June 30, 2005 and June 30, 2006**  
 (Dollar figures in millions)

	June 30, 2005	June 30, 2006	Change June 30, 2005- June 30, 2006 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	1,864	1,780	(84)	(4.51)
<b>Total assets</b>	<b>\$5,821,521</b>	<b>\$6,461,433</b>	<b>\$639,912</b>	<b>10.99</b>
<b>Cash and balances due from depositories</b>	<b>245,151</b>	<b>257,885</b>	<b>12,734</b>	<b>5.19</b>
Noninterest-bearing balances, currency and coin	174,728	181,974	7,246	4.15
Interest bearing balances	70,423	75,910	5,487	7.79
<b>Securities</b>	<b>933,973</b>	<b>1,012,244</b>	<b>78,271</b>	<b>8.38</b>
Held-to-maturity securities, amortized cost	36,978	36,758	(220)	(0.60)
Available-for-sale securities, fair value	896,995	975,486	78,491	8.75
<b>Federal funds sold and securities purchased</b>	<b>329,356</b>	<b>416,919</b>	<b>87,563</b>	<b>26.59</b>
<b>Net loans and leases</b>	<b>3,248,177</b>	<b>3,569,416</b>	<b>321,240</b>	<b>9.89</b>
Total loans and leases	3,294,829	3,613,774	318,945	9.68
Loans and leases, gross	3,296,720	3,614,934	318,214	9.65
Less: Unearned income	1,891	1,160	(731)	(38.64)
Less: Reserve for losses	46,652	44,358	(2,294)	(4.92)
<b>Assets held in trading account</b>	<b>486,854</b>	<b>552,165</b>	<b>65,311</b>	<b>13.41</b>
<b>Other real estate owned</b>	<b>1,451</b>	<b>2,318</b>	<b>867</b>	<b>59.73</b>
<b>Intangible assets</b>	<b>224,927</b>	<b>277,438</b>	<b>52,511</b>	<b>23.35</b>
<b>All other assets</b>	<b>351,633</b>	<b>373,049</b>	<b>21,416</b>	<b>6.09</b>
<b>Total liabilities and equity capital</b>	<b>5,821,521</b>	<b>6,461,433</b>	<b>639,912</b>	<b>10.99</b>
Deposits in domestic offices	2,943,260	3,186,121	242,861	8.25
Deposits in foreign offices	746,821	900,093	153,271	20.52
<b>Total deposits</b>	<b>3,690,082</b>	<b>4,086,214</b>	<b>396,133</b>	<b>10.74</b>
Noninterest-bearing deposits	804,881	816,865	11,984	1.49
Interest-bearing deposits	2,885,201	3,269,349	384,149	13.31
<b>Federal funds purchased and securities sold</b>	<b>457,700</b>	<b>563,267</b>	<b>105,567</b>	<b>23.06</b>
<b>Other borrowed money</b>	<b>543,090</b>	<b>567,202</b>	<b>24,112</b>	<b>4.44</b>
<b>Trading liabilities less revaluation losses</b>	<b>121,763</b>	<b>128,909</b>	<b>7,146</b>	<b>5.87</b>
<b>Subordinated notes and debentures</b>	<b>94,936</b>	<b>110,907</b>	<b>15,971</b>	<b>16.82</b>
<b>All other liabilities</b>	<b>329,916</b>	<b>365,309</b>	<b>35,393</b>	<b>10.73</b>
Trading liabilities revaluation losses	128,359	136,648	8,288	6.46
Other	201,557	228,661	27,104	13.45
<b>Total equity capital</b>	<b>584,034</b>	<b>639,624</b>	<b>55,590</b>	<b>9.52</b>
Perpetual preferred stock	3,309	1,374	(1,935)	(58.46)
Common stock	14,340	14,364	25	0.17
Surplus	359,130	411,654	52,524	14.63
Retained earnings and other comprehensive income	202,561	190,463	(12,098)	(5.97)
Other equity capital components	(170)	(40)	130	NM

NM indicates calculated percent change is not meaningful.

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Quarterly income and expenses of national banks  
Second quarter 2005 and second quarter 2006  
(Dollar figures in millions)

	Second quarter 2005	Second quarter 2006	Change Second quarter, 2005- second quarter, 2006 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>1,864</b>	<b>1,780</b>	<b>(84)</b>	<b>(4.51)</b>
<b>Net income</b>	<b>\$18,960</b>	<b>\$21,588</b>	<b>\$2,628</b>	<b>13.86</b>
<b>Net interest income</b>	<b>43,949</b>	<b>45,137</b>	<b>1,188</b>	<b>2.70</b>
Total interest income	70,476	87,484	17,008	24.13
On loans	52,039	63,914	11,875	22.82
From lease financing receivables	1,554	1,350	(204)	(13.16)
On balances due from depositories	744	1,376	631	84.85
On securities	10,457	12,869	2,412	23.07
From assets held in trading account	3,196	3,760	564	17.65
On federal funds sold and securities repurchased	2,027	3,780	1,753	86.50
Less: Interest expense	26,527	42,347	15,821	59.64
On deposits	16,179	26,284	10,104	62.45
Of federal funds purchased and securities sold	3,167	6,328	3,162	99.83
On demand notes and other borrowed money*	5,782	7,943	2,160	37.36
On subordinated notes and debentures	1,398	1,793	395	28.22
<b>Less: Provision for losses</b>	<b>4,139</b>	<b>3,863</b>	<b>(276)</b>	<b>(6.66)</b>
<b>Noninterest income</b>	<b>36,724</b>	<b>41,280</b>	<b>4,555</b>	<b>12.40</b>
From fiduciary activities	3,254	3,357	103	3.15
Service charges on deposits	6,326	6,446	120	1.90
Trading revenue	1,895	4,869	2,974	NM
From interest rate exposures	374	1,510	1,136	NM
From foreign exchange exposures	1,214	2,021	807	66.52
From equity security and index exposures	89	967	878	NM
From commodity and other exposures	167	291	124	NM
Investment banking brokerage fees	2,282	2,572	291	12.73
Venture capital revenue	69	99	29	42.26
Net servicing fees	2,391	3,066	675	28.22
Net securitization income	4,831	4,958	127	2.64
Insurance commissions and fees	678	646	(31)	(4.61)
Insurance and reinsurance underwriting income	161	79	(83)	(51.17)
Income from other insurance activities	516	568	51	9.94
Net gains on asset sales	1,522	1,614	92	6.04
Sales of loans and leases	1,186	1,346	160	13.46
Sales of other real estate owned	26	26	(0)	(0.75)
Sales of other assets(excluding securities)	310	242	(67)	(21.70)
Other noninterest income	13,477	13,653	176	1.31
<b>Gains/losses on securities</b>	<b>688</b>	<b>(581)</b>	<b>(1,269)</b>	<b>NM</b>
<b>Less: Noninterest expense</b>	<b>49,098</b>	<b>49,375</b>	<b>277</b>	<b>0.56</b>
Salaries and employee benefits	20,450	21,895	1,445	7.06
Of premises and fixed assets	6,084	5,984	(100)	(1.64)
Goodwill impairment losses	1	1	(0)	NM
Amortization expense and impairment losses	1,750	1,628	(122)	(6.97)
Other noninterest expense	20,813	19,868	(946)	(4.54)
<b>Less: Taxes on income before extraordinary items</b>	<b>9,164</b>	<b>11,120</b>	<b>1,956</b>	<b>21.35</b>
<b>Income/loss from extraordinary items, net of income taxes</b>	<b>(1)</b>	<b>110</b>	<b>112</b>	<b>NM</b>
<b>Memoranda:</b>				
Net operating income	18,525	21,824	3,300	17.81
Income before taxes and extraordinary items	28,125	32,598	4,473	15.90
Income net of taxes before extraordinary items	18,961	21,478	2,517	13.27
Cash dividends declared	12,008	11,126	(882)	(7.34)
Net charge-offs to loan and lease reserve	4,687	4,140	(546)	(11.65)
Charge-offs to loan and lease reserve	6,624	5,834	(790)	(11.92)
Less: Recoveries credited to loan and lease reserve	1,937	1,694	(243)	(12.56)

\* Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Year-to-date income and expenses of national banks**  
**Through June 30, 2005 and through June 30, 2006**  
 (Dollar figures in millions)

	June 30, 2005	June 30, 2006	Change June 30, 2005- June 30, 2006 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>1,864</b>	<b>1,780</b>	<b>(84)</b>	<b>(4.51)</b>
<b>Net income</b>	<b>\$37,352</b>	<b>\$42,661</b>	<b>\$5,309</b>	<b>14.21</b>
<b>Net interest income</b>	<b>84,540</b>	<b>89,107</b>	<b>4,568</b>	<b>5.40</b>
Total interest income	132,971	168,973	36,001	27.07
On loans	98,113	123,797	25,684	26.18
From lease financing receivables	2,760	2,645	(115)	(4.16)
On balances due from depositories	1,477	2,478	1,002	67.85
On securities	20,327	24,476	4,149	20.41
From assets held in trading account	6,107	7,349	1,242	20.34
On federal funds sold and securities repurchased	3,351	7,400	4,048	120.79
Less: Interest expense	48,432	79,865	31,434	64.90
On deposits	29,322	49,181	19,859	67.73
Of federal funds purchased and securities sold	5,652	11,810	6,159	108.96
On demand notes and other borrowed money*	10,843	15,425	4,581	42.25
On subordinated notes and debentures	2,614	3,450	835	31.95
<b>Less: Provision for losses</b>	<b>8,577</b>	<b>8,087</b>	<b>(490)</b>	<b>(5.72)</b>
<b>Noninterest income</b>	<b>72,565</b>	<b>81,818</b>	<b>9,253</b>	<b>12.75</b>
From fiduciary activities	6,325	6,714	389	6.15
Service charges on deposits	11,484	12,379	894	7.79
Trading revenue	6,012	10,150	4,138	68.83
From interest rate exposures	1,921	2,827	907	47.19
From foreign exchange exposures	2,724	3,983	1,259	46.22
From equity security and index exposures	937	2,661	1,724	NM
From commodity and other exposures	378	599	221	58.34
Investment banking brokerage fees	4,104	4,941	837	20.40
Venture capital revenue	256	148	(109)	(42.35)
Net servicing fees	5,865	6,166	300	5.12
Net securitization income	9,373	10,293	920	9.81
Insurance commissions and fees	1,274	1,215	(59)	(4.63)
Insurance and reinsurance underwriting income	302	165	(137)	(45.40)
Income from other insurance activities	971	1,050	78	8.06
Net gains on asset sales	2,587	2,855	268	10.36
Sales of loans and leases	2,084	2,330	246	11.80
Sales of other real estate owned	48	44	(4)	(8.38)
Sales of other assets(excluding securities)	456	481	25	5.56
Other noninterest income	25,284	26,958	1,674	6.62
<b>Gains/losses on securities</b>	<b>569</b>	<b>(783)</b>	<b>(1,352)</b>	<b>NM</b>
<b>Less: Noninterest expense</b>	<b>93,524</b>	<b>98,659</b>	<b>5,135</b>	<b>5.49</b>
Salaries and employee benefits	40,328	44,759	4,431	10.99
Of premises and fixed assets	11,911	11,962	52	0.43
Goodwill impairment losses	3	1	(2)	NM
Amortization expense and impairment losses	3,094	3,262	169	5.45
Other noninterest expense	38,189	38,675	486	1.27
<b>Less: Taxes on income before extraordinary items</b>	<b>18,213</b>	<b>21,049</b>	<b>2,836</b>	<b>15.57</b>
<b>Income/loss from extraordinary items, net of income taxes</b>	<b>(7)</b>	<b>314</b>	<b>321</b>	<b>NM</b>
<b>Memoranda:</b>				
Net operating income	36,988	42,842	5,855	15.83
Income before taxes and extraordinary items	55,572	63,396	7,824	14.08
Income net of taxes before extraordinary items	37,359	42,347	4,988	13.35
Cash dividends declared	19,744	20,323	580	2.94
Net charge-offs to loan and lease reserve	9,812	7,916	(1,895)	(19.32)
Charge-offs to loan and lease reserve	13,353	11,215	(2,138)	(16.01)
Less: Recoveries credited to loan and lease reserve	3,541	3,299	(242)	(6.85)

\* Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Assets of national banks by asset size**  
**June 30, 2006**  
(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
<b>Number of institutions reporting</b>	<b>1,780</b>	<b>671</b>	<b>930</b>	<b>131</b>	<b>48</b>	<b>7,480</b>
<b>Total assets</b>	<b>\$6,461,433</b>	<b>\$38,083</b>	<b>\$267,095</b>	<b>\$383,554</b>	<b>\$5,772,701</b>	<b>\$9,602,259</b>
<b>Cash and balances due from</b>	<b>257,885</b>	<b>2,051</b>	<b>10,477</b>	<b>15,445</b>	<b>229,911</b>	<b>397,573</b>
<b>Securities</b>	<b>1,012,244</b>	<b>10,081</b>	<b>59,448</b>	<b>76,043</b>	<b>866,673</b>	<b>1,648,723</b>
<b>Federal funds sold and securities purchased</b>	<b>416,919</b>	<b>1,634</b>	<b>7,928</b>	<b>22,536</b>	<b>384,821</b>	<b>484,879</b>
<b>Net loans and leases</b>	<b>3,569,416</b>	<b>22,440</b>	<b>172,605</b>	<b>238,399</b>	<b>3,135,973</b>	<b>5,589,266</b>
Total loans and leases	3,613,774	22,757	174,775	241,466	3,174,777	5,658,485
Loans and leases, gross	3,614,934	22,774	174,938	241,617	3,175,606	5,660,737
Less: Unearned income	1,160	17	164	151	829	2,252
Less: Reserve for losses	44,358	317	2,170	3,067	38,804	69,219
<b>Assets held in trading account</b>	<b>552,165</b>	<b>1</b>	<b>142</b>	<b>529</b>	<b>551,492</b>	<b>597,502</b>
<b>Other real estate owned</b>	<b>2,318</b>	<b>46</b>	<b>234</b>	<b>136</b>	<b>1,902</b>	<b>4,068</b>
<b>Intangible assets</b>	<b>277,438</b>	<b>137</b>	<b>3,604</b>	<b>12,480</b>	<b>261,216</b>	<b>345,553</b>
<b>All other assets</b>	<b>373,049</b>	<b>1,693</b>	<b>12,656</b>	<b>17,986</b>	<b>340,714</b>	<b>534,695</b>
<b>Gross loans and leases by type:</b>						
<b>Loans secured by real estate</b>	<b>1,853,776</b>	<b>14,267</b>	<b>125,312</b>	<b>156,123</b>	<b>1,558,074</b>	<b>3,161,732</b>
1- to 4-family residential mortgages	881,714	5,526	37,984	41,234	796,970	1,286,524
Home equity loans	340,051	483	6,683	11,644	321,240	451,794
Multifamily residential mortgages	43,133	293	4,074	8,313	30,453	98,636
Commercial RE loans	336,206	4,556	48,845	54,114	228,691	768,100
Construction RE loans	187,059	1,578	21,363	36,214	127,904	450,501
Farmland loans	16,469	1,830	6,363	2,944	5,333	50,016
RE loans from foreign offices	49,145	1	1	1,659	47,484	56,160
<b>Commercial and industrial loans</b>	<b>730,314</b>	<b>3,536</b>	<b>26,905</b>	<b>53,205</b>	<b>646,668</b>	<b>1,096,680</b>
<b>Loans to individuals</b>	<b>604,404</b>	<b>2,269</b>	<b>13,017</b>	<b>19,457</b>	<b>569,660</b>	<b>827,103</b>
Credit cards	262,294	71	1,547	3,730	256,946	331,151
Other revolving credit plans	37,236	36	397	840	35,962	42,719
Installment loans	304,874	2,162	11,073	14,887	276,752	453,232
<b>All other loans and leases</b>	<b>426,441</b>	<b>2,702</b>	<b>9,704</b>	<b>12,832</b>	<b>401,203</b>	<b>575,223</b>
<b>Securities by type:</b>						
<b>U.S. Treasury securities</b>	<b>23,101</b>	<b>394</b>	<b>1,341</b>	<b>2,515</b>	<b>18,851</b>	<b>44,702</b>
<b>Mortgage-backed securities</b>	<b>662,273</b>	<b>2,053</b>	<b>19,832</b>	<b>39,434</b>	<b>600,954</b>	<b>969,769</b>
Pass-through securities	513,447	1,608	13,333	17,540	480,965	658,800
Collateralized mortgage obligations	148,826	446	6,499	21,894	119,988	310,968
<b>Other securities</b>	<b>273,327</b>	<b>7,633</b>	<b>37,967</b>	<b>33,162</b>	<b>194,565</b>	<b>545,589</b>
Other U.S. government securities	79,419	5,793	23,901	20,497	29,227	263,466
State and local government securities	63,790	1,649	12,115	8,023	42,003	125,346
Other debt securities	122,867	116	1,478	4,060	117,213	142,559
Equity securities	7,252	74	473	581	6,123	14,217
<b>Memoranda:</b>						
Agricultural production loans	21,448	2,283	5,874	2,719	10,572	52,586
Pledged securities	522,864	4,219	30,162	40,927	447,557	883,102
Book value of securities	1,039,403	10,306	60,736	77,575	890,785	1,689,386
Available-for-sale securities	1,002,645	8,877	53,462	70,241	870,064	1,565,393
Held-to-maturity securities	36,758	1,429	7,274	7,334	20,721	123,993
Market value of securities	1,011,355	10,051	59,297	75,906	866,101	1,645,517
Available-for-sale securities	975,486	8,652	52,174	68,709	845,952	1,524,731
Held-to-maturity securities	35,868	1,399	7,123	7,197	20,149	120,786

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Past-due and nonaccrual loans and leases of national banks by asset size**  
**June 30, 2006**  
 (Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
<b>Number of institutions reporting</b>	<b>1,780</b>	<b>671</b>	<b>930</b>	<b>131</b>	<b>48</b>	<b>7,480</b>
<b>Loans and leases past due 30-89 days</b>	<b>\$29,235</b>	<b>\$276</b>	<b>\$1,415</b>	<b>\$1,687</b>	<b>\$25,857</b>	<b>\$44,278</b>
<b>Loans secured by real estate</b>	<b>12,991</b>	<b>168</b>	<b>912</b>	<b>845</b>	<b>11,066</b>	<b>21,656</b>
1- to 4-family residential mortgages	8,388	86	398	330	7,575	12,171
Home equity loans	1,660	3	33	46	1,578	2,173
Multifamily residential mortgages	153	1	25	29	98	416
Commercial RE loans	1,233	46	268	212	707	3,615
Construction RE loans	1,085	15	150	203	717	2,508
Farmland loans	95	16	39	24	16	313
RE loans from foreign offices	377	0	0	1	376	460
<b>Commercial and industrial loans</b>	<b>3,967</b>	<b>46</b>	<b>239</b>	<b>563</b>	<b>3,119</b>	<b>6,401</b>
<b>Loans to individuals</b>	<b>10,794</b>	<b>49</b>	<b>199</b>	<b>220</b>	<b>10,326</b>	<b>14,081</b>
Credit cards	5,768	2	46	60	5,661	6,947
Installment loans and other plans	5,026	47	153	161	4,665	7,133
<b>All other loans and leases</b>	<b>1,484</b>	<b>14</b>	<b>65</b>	<b>59</b>	<b>1,346</b>	<b>2,141</b>
<b>Loans and leases past due 90+ days</b>	<b>13,139</b>	<b>45</b>	<b>276</b>	<b>312</b>	<b>12,506</b>	<b>16,546</b>
<b>Loans secured by real estate</b>	<b>5,245</b>	<b>27</b>	<b>178</b>	<b>135</b>	<b>4,906</b>	<b>6,973</b>
1- to 4-family residential mortgages	4,758	15	66	85	4,592	5,675
Home equity loans	164	0	3	4	156	251
Multifamily residential mortgages	15	0	5	5	4	62
Commercial RE loans	160	6	56	16	82	502
Construction RE loans	131	3	38	22	68	376
Farmland loans	18	3	10	1	3	99
RE loans from foreign offices	0	0	0	0	0	9
<b>Commercial and industrial loans</b>	<b>538</b>	<b>7</b>	<b>43</b>	<b>118</b>	<b>370</b>	<b>1,003</b>
<b>Loans to individuals</b>	<b>7,193</b>	<b>7</b>	<b>43</b>	<b>49</b>	<b>7,094</b>	<b>8,274</b>
Credit cards	5,062	1	26	27	5,009	5,838
Installment loans and other plans	2,131	7	17	22	2,085	2,436
<b>All other loans and leases</b>	<b>163</b>	<b>4</b>	<b>12</b>	<b>10</b>	<b>136</b>	<b>295</b>
<b>Nonaccrual loans and leases</b>	<b>14,270</b>	<b>171</b>	<b>920</b>	<b>1,094</b>	<b>12,084</b>	<b>22,993</b>
<b>Loans secured by real estate</b>	<b>8,277</b>	<b>103</b>	<b>663</b>	<b>684</b>	<b>6,827</b>	<b>13,863</b>
1- to 4-family residential mortgages	4,039	34	191	154	3,660	6,004
Home equity loans	799	1	11	24	764	978
Multifamily residential mortgages	195	2	18	30	145	345
Commercial RE loans	1,773	48	300	346	1,080	3,942
Construction RE loans	645	8	105	111	421	1,508
Farmland loans	124	12	38	19	55	317
RE loans from foreign offices	703	0	0	0	703	770
<b>Commercial and industrial loans</b>	<b>4,183</b>	<b>42</b>	<b>197</b>	<b>292</b>	<b>3,651</b>	<b>6,499</b>
<b>Loans to individuals</b>	<b>1,106</b>	<b>9</b>	<b>30</b>	<b>59</b>	<b>1,008</b>	<b>1,649</b>
Credit cards	287	0	6	32	248	518
Installment loans and other plans	819	8	23	26	760	1,130
<b>All other loans and leases</b>	<b>758</b>	<b>17</b>	<b>30</b>	<b>60</b>	<b>651</b>	<b>1,063</b>

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

## Liabilities of national banks by asset size

June 30, 2006

(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
<b>Number of institutions reporting</b>	<b>1,780</b>	<b>671</b>	<b>930</b>	<b>131</b>	<b>48</b>	<b>7,480</b>
<b>Total liabilities and equity capital</b>	<b>6,461,433</b>	<b>38,083</b>	<b>267,095</b>	<b>383,554</b>	<b>5,772,701</b>	<b>9,602,259</b>
Deposits in domestic offices	3,186,121	31,595	215,574	264,136	2,674,817	5,315,140
Deposits in foreign offices	900,093	17	207	3,329	896,539	1,067,887
<b>Total deposits</b>	<b>4,086,214</b>	<b>31,612</b>	<b>215,781</b>	<b>267,465</b>	<b>3,571,356</b>	<b>6,383,027</b>
Noninterest bearing	816,865	6,017	36,833	45,274	728,741	1,191,858
Interest bearing	3,269,349	25,595	178,948	222,191	2,842,615	5,191,169
<b>Federal funds purchased and securities sold</b>	<b>563,267</b>	<b>562</b>	<b>7,865</b>	<b>28,362</b>	<b>526,478</b>	<b>749,987</b>
<b>Other borrowed funds</b>	<b>567,202</b>	<b>1,068</b>	<b>12,742</b>	<b>36,176</b>	<b>517,216</b>	<b>797,994</b>
<b>Trading liabilities less revaluation losses</b>	<b>128,909</b>	<b>0</b>	<b>1</b>	<b>99</b>	<b>128,809</b>	<b>129,385</b>
<b>Subordinated notes and debentures</b>	<b>110,907</b>	<b>5</b>	<b>200</b>	<b>1,533</b>	<b>109,169</b>	<b>132,727</b>
<b>All other liabilities</b>	<b>365,309</b>	<b>293</b>	<b>2,571</b>	<b>7,060</b>	<b>355,385</b>	<b>437,419</b>
<b>Equity capital</b>	<b>639,624</b>	<b>4,542</b>	<b>27,934</b>	<b>42,860</b>	<b>564,287</b>	<b>971,720</b>
<b>Total deposits by depositor:</b>						
Individuals and corporations	3,318,676	19,165	153,189	217,213	2,929,109	5,159,050
U.S., state, and local governments	142,739	2,934	15,947	16,503	107,354	266,309
Depositories in the U.S.	79,595	386	3,276	3,267	72,667	115,514
Foreign banks and governments	195,227	1	220	528	194,478	222,043
<b>Domestic deposits by depositor:</b>						
Individuals and corporations	2,629,714	19,150	153,090	214,198	2,243,276	4,335,902
U.S., state, and local governments	142,739	2,934	15,947	16,503	107,354	266,309
Depositories in the U.S.	39,669	386	3,276	3,185	32,822	64,616
Foreign banks and governments	24,737	1	111	296	24,329	28,968
<b>Foreign deposits by depositor:</b>						
Individuals and corporations	688,962	15	99	3,015	685,833	823,148
Depositories in the U.S.	39,926	0	0	81	39,845	50,898
Foreign banks and governments	170,490	0	109	232	170,149	193,076
<b>Deposits in domestic offices by type:</b>						
<b>Transaction deposits</b>	<b>413,578</b>	<b>10,417</b>	<b>48,978</b>	<b>34,438</b>	<b>319,745</b>	<b>728,650</b>
Demand deposits	317,053	5,813	29,433	25,581	256,225	530,553
<b>Savings deposits</b>	<b>1,838,388</b>	<b>7,121</b>	<b>72,519</b>	<b>132,981</b>	<b>1,625,766</b>	<b>2,770,033</b>
Money market deposit accounts	1,358,706	3,745	41,069	102,272	1,211,620	2,042,211
Other savings deposits	479,683	3,376	31,451	30,709	414,146	727,822
<b>Time deposits</b>	<b>934,155</b>	<b>14,056</b>	<b>94,076</b>	<b>96,717</b>	<b>729,306</b>	<b>1,816,457</b>
Small time deposits	400,535	8,836	53,544	46,839	291,316	819,202
Large time deposits	533,620	5,221	40,532	49,878	437,989	997,254



## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Off-balance-sheet items of national banks by asset size**  
**June 30, 2006**  
 (Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
<b>Number of institutions reporting</b>	<b>1,780</b>	<b>671</b>	<b>930</b>	<b>131</b>	<b>48</b>	<b>7,480</b>
<b>Unused commitments</b>	<b>\$5,166,068</b>	<b>\$23,665</b>	<b>\$176,899</b>	<b>\$744,564</b>	<b>\$4,220,940</b>	<b>\$6,591,232</b>
Home equity lines	394,469	361	6,162	13,518	374,428	510,864
Credit card lines	3,130,734	19,597	140,307	668,270	2,302,560	3,734,596
Commercial RE, construction and land	181,145	919	11,857	25,980	142,388	344,093
All other unused commitments	1,459,720	2,789	18,573	36,795	1,401,564	2,001,679
<b>Letters of credit:</b>						
<b>Standby letters of credit</b>	<b>311,085</b>	<b>117</b>	<b>1,699</b>	<b>5,355</b>	<b>303,913</b>	<b>404,200</b>
Financial letters of credit	264,973	68	1,069	3,844	259,993	348,534
Performance letters of credit	46,111	49	630	1,512	43,921	55,666
<b>Commercial letters of credit</b>	<b>24,755</b>	<b>18</b>	<b>244</b>	<b>786</b>	<b>23,707</b>	<b>29,088</b>
<b>Securities lent</b>	<b>624,478</b>	<b>19</b>	<b>68</b>	<b>1,484</b>	<b>622,907</b>	<b>1,615,444</b>
<b>Spot foreign exchange contracts</b>	<b>898,859</b>	<b>0</b>	<b>2</b>	<b>162</b>	<b>898,696</b>	<b>949,369</b>
<b>Credit derivatives (notional value)</b>						
Reporting bank is the guarantor	3,296,693	0	5	0	3,296,688	3,297,599
Reporting bank is the beneficiary	3,251,740	0	0	0	3,251,740	3,271,824
<b>Derivative contracts (notional value)</b>	<b>117,170,634</b>	<b>53</b>	<b>3,386</b>	<b>23,137</b>	<b>117,144,058</b>	<b>119,242,952</b>
Futures and forward contracts	12,954,786	22	1,105	3,869	12,949,791	13,788,212
Interest rate contracts	7,594,979	22	1,095	2,444	7,591,419	7,761,500
Foreign exchange contracts	5,177,697	0	9	1,425	5,176,263	5,839,621
All other futures and forwards	182,110	0	1	1	182,109	187,091
Option contracts	23,921,440	27	1,150	5,037	23,915,226	24,446,901
Interest rate contracts	18,760,569	25	1,102	4,429	18,755,013	19,213,457
Foreign exchange contracts	3,123,319	0	0	339	3,122,980	3,168,820
All other options	2,037,552	2	48	269	2,037,233	2,064,625
Swaps	73,745,974	4	1,126	14,231	73,730,613	74,438,416
Interest rate contracts	71,086,362	4	1,110	14,123	71,071,125	71,746,927
Foreign exchange contracts	2,284,394	0	0	20	2,284,374	2,298,863
All other swaps	375,219	0	16	88	375,114	392,625
<b>Memoranda: Derivatives by purpose</b>						
Contracts held for trading	108,285,963	2	34	6,663	108,279,265	110,058,658
Contracts not held for trading	2,336,238	51	3,348	16,474	2,316,365	2,614,871
<b>Memoranda: Derivatives by position</b>						
Held for trading—positive fair value	1,289,277	0	1	49	1,289,228	1,304,769
Held for trading—negative fair value	1,268,660	0	1	43	1,268,616	1,285,209
Not for trading—positive fair value	12,676	1	20	92	12,563	15,414
Not for trading—negative fair value	12,311	0	28	216	12,067	15,811

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

 Quarterly income and expenses of national banks by asset size  
 Second quarter 2006  
 (Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
<b>Number of institutions reporting</b>	<b>1,780</b>	<b>671</b>	<b>930</b>	<b>131</b>	<b>48</b>	<b>7,480</b>
<b>Net income</b>	<b>\$21,588</b>	<b>\$104</b>	<b>\$871</b>	<b>\$1,483</b>	<b>\$19,130</b>	<b>\$32,901</b>
<b>Net interest income</b>	<b>45,137</b>	<b>378</b>	<b>2,517</b>	<b>3,276</b>	<b>38,966</b>	<b>72,340</b>
Total interest income	87,484	578	4,094	5,727	77,086	134,936
On loans	63,914	437	3,284	4,467	55,725	100,488
From lease financing receivables	1,350	2	17	68	1,263	1,902
On balances due from depositories	1,376	7	28	60	1,280	1,960
On securities	12,869	105	636	868	11,260	20,069
From assets held in trading account	3,760	0	2	6	3,752	4,837
On fed. funds sold & securities repurchased	3,780	24	106	221	3,429	4,530
Less: Interest expense	42,347	200	1,576	2,451	38,120	62,596
On deposits	26,284	181	1,350	1,735	23,017	41,417
Of federal funds purchased & securities sold	6,328	7	81	326	5,915	8,530
On demand notes & other borrowed money*	7,943	12	142	366	7,423	10,532
On subordinated notes and debentures	1,793	0	4	24	1,765	2,117
<b>Less: Provision for losses</b>	<b>3,863</b>	<b>14</b>	<b>103</b>	<b>209</b>	<b>3,537</b>	<b>5,562</b>
<b>Noninterest income</b>	<b>41,280</b>	<b>164</b>	<b>1,146</b>	<b>2,370</b>	<b>37,600</b>	<b>56,077</b>
From fiduciary activities	3,357	23	162	410	2,762	6,478
Service charges on deposits	6,446	43	318	338	5,746	9,127
Trading revenue	4,869	(0)	2	7	4,860	4,803
From interest rate exposures	1,510	0	1	5	1,504	1,668
From foreign exchange exposures	2,021	0	0	2	2,019	2,672
From equity security and index exposures	967	0	0	0	967	103
From commodity and other exposures	291	0	0	0	291	273
Investment banking brokerage fees	2,572	1	22	44	2,506	3,096
Venture capital revenue	99	0	(0)	0	99	99
Net servicing fees	3,066	28	97	124	2,816	3,859
Net securitization income	4,958	0	131	34	4,794	6,293
Insurance commissions and fees	646	11	18	32	586	1,117
Insurance and reinsurance underwriting income	79	0	0	1	78	98
Income from other insurance activities	568	11	18	31	508	1,019
Net gains on asset sales	1,614	5	56	553	1,000	2,232
Sales of loans and leases	1,346	4	51	543	748	1,812
Sales of other real estate owned	26	(0)	3	4	19	54
Sales of other assets(excluding securities)	242	0	3	6	234	367
Other noninterest income	13,653	53	341	827	12,431	18,972
<b>Gains/losses on securities</b>	<b>(581)</b>	<b>(1)</b>	<b>(4)</b>	<b>(5)</b>	<b>(570)</b>	<b>(536)</b>
<b>Less: Noninterest expense</b>	<b>49,375</b>	<b>397</b>	<b>2,397</b>	<b>3,217</b>	<b>43,364</b>	<b>73,221</b>
Salaries and employee benefits	21,895	201	1,179	1,402	19,113	33,157
Of premises and fixed assets	5,984	45	295	324	5,319	8,855
Goodwill impairment losses	1	0	0	0	0	6
Amortization expense and impairment losses	1,628	1	19	102	1,506	1,878
Other noninterest expense	19,868	149	904	1,388	17,427	29,326
<b>Less: Taxes on income before extraord. items</b>	<b>11,120</b>	<b>26</b>	<b>304</b>	<b>732</b>	<b>10,059</b>	<b>16,417</b>
<b>Income/loss from extraord. items, net of taxes</b>	<b>314</b>	<b>6</b>	<b>17</b>	<b>0</b>	<b>291</b>	<b>421</b>
<b>Memoranda:</b>						
Net operating income	21,824	105	858	1,487	19,375	33,001
Income before taxes and extraordinary items	32,598	130	1,159	2,215	29,095	49,098
Income net of taxes before extraordinary items	21,478	104	855	1,483	19,036	32,681
Cash dividends declared	11,126	60	520	1,093	9,454	17,585
Net loan and lease losses	4,140	8	71	168	3,894	5,363
Charge-offs to loan and lease reserve	5,834	15	104	238	5,478	7,615
Less: Recoveries credited to loan & lease resv.	1,694	7	33	71	1,584	2,252

\* Includes mortgage indebtedness

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

### Year-to-date income and expenses of national banks by asset size Through June 30, 2006 (Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
<b>Number of institutions reporting</b>	<b>1,780</b>	<b>671</b>	<b>930</b>	<b>131</b>	<b>48</b>	<b>7,480</b>
<b>Net income</b>	<b>\$42,661</b>	<b>\$211</b>	<b>\$1,697</b>	<b>\$2,952</b>	<b>\$37,800</b>	<b>\$64,596</b>
<b>Net interest income</b>	<b>89,107</b>	<b>742</b>	<b>4,942</b>	<b>6,532</b>	<b>76,891</b>	<b>142,432</b>
Total interest income	168,973	1,122	7,915	11,171	148,764	260,376
On loans	123,797	847	6,331	8,784	107,835	194,343
From lease financing receivables	2,645	4	32	136	2,473	3,734
On balances due from depositories	2,478	13	54	120	2,291	3,569
On securities	24,476	204	1,246	1,682	21,344	38,705
From assets held in trading account	7,349	0	6	15	7,328	8,876
On fed. funds sold & securities repurchased	7,400	48	207	367	6,778	8,904
Less: Interest expense	79,865	380	2,973	4,639	71,873	117,945
On deposits	49,181	345	2,541	3,258	43,037	77,538
Of federal funds purchased & securities sold	11,810	13	148	610	11,039	15,986
On demand notes & other borrowed money*	15,425	23	276	726	14,400	20,348
On subordinated notes and debentures	3,450	0	8	45	3,397	4,073
<b>Less: Provision for losses</b>	<b>8,087</b>	<b>26</b>	<b>213</b>	<b>385</b>	<b>7,462</b>	<b>10,880</b>
<b>Noninterest income</b>	<b>81,818</b>	<b>316</b>	<b>2,351</b>	<b>4,705</b>	<b>74,447</b>	<b>111,153</b>
From fiduciary activities	6,714	45	340	818	5,511	12,769
Service charges on deposits	12,379	83	610	646	11,040	17,588
Trading revenue	10,150	(0)	3	12	10,134	10,477
From interest rate exposures	2,827	0	3	10	2,815	2,922
From foreign exchange exposures	3,983	0	0	3	3,980	4,982
From equity security and index exposures	2,661	0	0	0	2,661	1,906
From commodity and other exposures	599	0	0	0	598	585
Investment banking brokerage fees	4,941	2	42	86	4,812	5,977
Venture capital revenue	148	0	(0)	0	148	148
Net servicing fees	6,166	54	191	254	5,666	7,801
Net securitization income	10,293	0	292	130	9,870	13,046
Insurance commissions and fees	1,215	19	37	68	1,091	2,131
Insurance and reinsurance underwriting income	165	0	0	2	163	205
Income from other insurance activities	1,050	19	36	66	928	1,926
Net gains on asset sales	2,855	9	127	1,038	1,680	3,973
Sales of loans and leases	2,330	9	99	1,022	1,199	3,230
Sales of other real estate owned	44	0	9	8	27	93
Sales of other assets(excluding securities)	481	0	19	8	455	650
Other noninterest income	26,958	102	709	1,653	24,493	37,242
<b>Gains/losses on securities</b>	<b>(783)</b>	<b>(2)</b>	<b>(7)</b>	<b>(25)</b>	<b>(749)</b>	<b>(776)</b>
<b>Less: Noninterest expense</b>	<b>98,659</b>	<b>776</b>	<b>4,776</b>	<b>6,420</b>	<b>86,688</b>	<b>146,380</b>
Salaries and employee benefits	44,759	396	2,361	2,802	39,200	67,245
Of premises and fixed assets	11,962	89	586	647	10,639	17,708
Goodwill impairment losses	1	0	0	0	0	323
Amortization expense and impairment losses	3,262	2	49	202	3,008	3,826
Other noninterest expense	38,675	287	1,779	2,768	33,840	57,277
<b>Less: Taxes on income before extraord. items</b>	<b>21,049</b>	<b>49</b>	<b>617</b>	<b>1,454</b>	<b>18,930</b>	<b>31,374</b>
<b>Income/loss from extraord. items, net of taxes</b>	<b>314</b>	<b>6</b>	<b>17</b>	<b>0</b>	<b>291</b>	<b>421</b>
<b>Memoranda:</b>						
Net operating income	42,842	207	1,686	2,968	37,981	64,671
Income before taxes and extraordinary items	63,396	255	2,297	4,406	56,438	95,549
Income net of taxes before extraordinary items	42,347	206	1,681	2,952	37,508	64,175
Cash dividends declared	20,323	110	909	1,680	17,625	33,461
Net loan and lease losses	7,916	14	132	337	7,433	10,190
Charge-offs to loan and lease reserve	11,215	26	202	485	10,501	14,642
Less: Recoveries credited to loan & lease resv.	3,299	12	70	148	3,068	4,452

\* Includes mortgage indebtedness

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

 Quarterly net loan and lease losses of national banks by asset size  
 Second quarter 2006  
 (Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
<b>Number of institutions reporting</b>	<b>1,780</b>	<b>671</b>	<b>930</b>	<b>131</b>	<b>48</b>	<b>7,480</b>
<b>Net charge-offs to loan and lease reserve</b>	<b>\$4,140</b>	<b>\$8</b>	<b>\$71</b>	<b>\$168</b>	<b>\$3,894</b>	<b>\$5,363</b>
<b>Loans secured by real estate</b>	<b>288</b>	<b>1</b>	<b>14</b>	<b>29</b>	<b>244</b>	<b>483</b>
1- to 4-family residential mortgages	131	1	6	10	114	201
Home equity loans	101	0	0	3	97	142
Multifamily residential mortgages	1	(0)	0	1	(0)	10
Commercial RE loans	21	(0)	5	15	2	68
Construction RE loans	14	0	2	1	11	42
Farmland loans	5	(0)	(0)	0	5	6
RE loans from foreign offices	14	0	0	0	14	15
<b>Commercial and industrial loans</b>	<b>435</b>	<b>4</b>	<b>18</b>	<b>71</b>	<b>342</b>	<b>702</b>
<b>Loans to individuals</b>	<b>3,327</b>	<b>3</b>	<b>35</b>	<b>59</b>	<b>3,230</b>	<b>4,022</b>
Credit cards	2,396	0	23	25	2,348	2,894
Installment loans and other plans	931	3	12	34	882	1,128
<b>All other loans and leases</b>	<b>91</b>	<b>0</b>	<b>4</b>	<b>9</b>	<b>78</b>	<b>156</b>
<b>Charge-offs to loan and lease reserve</b>	<b>5,834</b>	<b>15</b>	<b>104</b>	<b>238</b>	<b>5,478</b>	<b>7,615</b>
<b>Loans secured by real estate</b>	<b>425</b>	<b>3</b>	<b>19</b>	<b>40</b>	<b>363</b>	<b>684</b>
1- to 4-family residential mortgages	192	1	9	15	167	284
Home equity loans	126	1	1	4	121	177
Multifamily residential mortgages	2	0	0	1	1	12
Commercial RE loans	50	1	7	17	26	119
Construction RE loans	24	0	3	2	19	57
Farmland loans	6	0	0	1	5	10
RE loans from foreign offices	25	0	0	0	25	26
<b>Commercial and industrial loans</b>	<b>845</b>	<b>6</b>	<b>27</b>	<b>96</b>	<b>717</b>	<b>1,246</b>
<b>Loans to individuals</b>	<b>4,350</b>	<b>5</b>	<b>50</b>	<b>89</b>	<b>4,206</b>	<b>5,363</b>
Credit cards	2,928	0	28	36	2,863	3,587
Installment loans and other plans	1,422	4	22	53	1,343	1,776
<b>All other loans and leases</b>	<b>214</b>	<b>1</b>	<b>8</b>	<b>14</b>	<b>192</b>	<b>322</b>
<b>Recoveries credited to loan and lease reserve</b>	<b>1,694</b>	<b>7</b>	<b>33</b>	<b>71</b>	<b>1,584</b>	<b>2,252</b>
<b>Loans secured by real estate</b>	<b>137</b>	<b>2</b>	<b>5</b>	<b>11</b>	<b>119</b>	<b>201</b>
1- to 4-family residential mortgages	61	0	2	5	53	83
Home equity loans	25	0	0	1	24	35
Multifamily residential mortgages	1	0	0	0	1	2
Commercial RE loans	29	1	2	2	24	51
Construction RE loans	9	0	0	2	7	15
Farmland loans	1	0	1	0	0	4
RE loans from foreign offices	10	0	0	0	10	11
<b>Commercial and industrial loans</b>	<b>410</b>	<b>2</b>	<b>9</b>	<b>25</b>	<b>375</b>	<b>544</b>
<b>Loans to individuals</b>	<b>1,023</b>	<b>2</b>	<b>15</b>	<b>30</b>	<b>976</b>	<b>1,341</b>
Credit cards	532	0	5	11	515	693
Installment loans and other plans	492	2	10	19	461	648
<b>All other loans and leases</b>	<b>124</b>	<b>1</b>	<b>3</b>	<b>5</b>	<b>114</b>	<b>166</b>

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Year-to-date net loan and lease losses of national banks by asset size  
Through June 30, 2006  
(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
<b>Number of institutions reporting</b>	<b>1,780</b>	<b>671</b>	<b>930</b>	<b>131</b>	<b>48</b>	<b>7,480</b>
<b>Net charge-offs to loan and lease reserve</b>	<b>7,916</b>	<b>14</b>	<b>132</b>	<b>337</b>	<b>7,433</b>	<b>10,190</b>
<b>Loans secured by real estate</b>	<b>580</b>	<b>2</b>	<b>19</b>	<b>45</b>	<b>513</b>	<b>925</b>
1- to 4-family residential mortgages	277	2	11	20	245	412
Home equity loans	209	0	1	6	202	294
Multifamily residential mortgages	6	0	0	1	4	17
Commercial RE loans	39	0	5	16	19	109
Construction RE loans	19	0	3	2	14	58
Farmland loans	6	(0)	(0)	1	5	7
RE loans from foreign offices	24	0	0	0	24	28
<b>Commercial and industrial loans</b>	<b>730</b>	<b>7</b>	<b>33</b>	<b>125</b>	<b>565</b>	<b>1,173</b>
<b>Loans to individuals</b>	<b>6,439</b>	<b>5</b>	<b>73</b>	<b>144</b>	<b>6,218</b>	<b>7,780</b>
Credit cards	4,590	1	49	44	4,496	5,520
Installment loans and other plans	1,849	4	23	99	1,723	2,260
<b>All other loans and leases</b>	<b>167</b>	<b>0</b>	<b>7</b>	<b>24</b>	<b>136</b>	<b>311</b>
<b>Charge-offs to loan and lease reserve</b>	<b>11,215</b>	<b>26</b>	<b>202</b>	<b>485</b>	<b>10,501</b>	<b>14,642</b>
<b>Loans secured by real estate</b>	<b>829</b>	<b>5</b>	<b>32</b>	<b>66</b>	<b>726</b>	<b>1,305</b>
1- to 4-family residential mortgages	390	2	15	30	342	568
Home equity loans	257	1	2	7	248	360
Multifamily residential mortgages	8	0	1	1	6	21
Commercial RE loans	90	1	11	21	57	214
Construction RE loans	34	0	3	4	26	84
Farmland loans	9	0	1	1	7	14
RE loans from foreign offices	41	0	0	0	41	45
<b>Commercial and industrial loans</b>	<b>1,478</b>	<b>10</b>	<b>52</b>	<b>171</b>	<b>1,245</b>	<b>2,187</b>
<b>Loans to individuals</b>	<b>8,479</b>	<b>9</b>	<b>103</b>	<b>214</b>	<b>8,152</b>	<b>10,480</b>
Credit cards	5,674	1	59	65	5,548	6,937
Installment loans and other plans	2,805	9	44	149	2,604	3,543
<b>All other loans and leases</b>	<b>429</b>	<b>2</b>	<b>15</b>	<b>34</b>	<b>379</b>	<b>671</b>
<b>Recoveries credited to loan and lease reserve</b>	<b>3,299</b>	<b>12</b>	<b>70</b>	<b>148</b>	<b>3,068</b>	<b>4,452</b>
<b>Loans secured by real estate</b>	<b>248</b>	<b>2</b>	<b>12</b>	<b>21</b>	<b>213</b>	<b>379</b>
1- to 4-family residential mortgages	112	1	4	10	97	156
Home equity loans	48	0	1	2	46	66
Multifamily residential mortgages	2	0	0	0	1	4
Commercial RE loans	50	1	6	5	38	104
Construction RE loans	16	0	1	3	12	26
Farmland loans	3	0	1	1	1	7
RE loans from foreign offices	17	0	0	0	17	18
<b>Commercial and industrial loans</b>	<b>748</b>	<b>3</b>	<b>19</b>	<b>46</b>	<b>679</b>	<b>1,014</b>
<b>Loans to individuals</b>	<b>2,040</b>	<b>5</b>	<b>31</b>	<b>71</b>	<b>1,933</b>	<b>2,700</b>
Credit cards	1,084	0	10	21	1,052	1,417
Installment loans and other plans	956	4	21	50	881	1,282
<b>All other loans and leases</b>	<b>263</b>	<b>2</b>	<b>7</b>	<b>10</b>	<b>243</b>	<b>359</b>

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

 Number of national banks by state and asset size  
 June 30, 2006

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
<b>All institutions</b>	<b>1,780</b>	<b>671</b>	<b>930</b>	<b>131</b>	<b>48</b>	<b>7,480</b>
Alabama	22	9	12	0	1	149
Alaska	2	1	0	1	0	5
Arizona	16	5	6	4	1	50
Arkansas	36	6	27	3	0	152
California	71	16	39	14	2	269
Colorado	40	19	17	4	0	159
Connecticut	9	1	7	0	1	23
Delaware	8	0	3	2	3	28
District of Columbia	4	1	3	0	0	6
Florida	59	4	49	6	0	267
Georgia	48	10	37	1	0	334
Hawaii	1	0	1	0	0	7
Idaho	1	0	1	0	0	14
Illinois	147	57	82	5	3	610
Indiana	28	5	16	6	1	131
Iowa	43	18	24	1	0	385
Kansas	91	59	28	4	0	349
Kentucky	38	15	22	1	0	201
Louisiana	14	2	10	0	2	139
Maine	3	0	0	2	1	15
Maryland	10	0	9	1	0	64
Massachusetts	11	2	8	1	0	37
Michigan	22	9	12	0	1	156
Minnesota	98	55	40	2	1	433
Mississippi	18	5	11	2	0	93
Missouri	45	20	20	4	1	342
Montana	14	11	3	0	0	79
Nebraska	60	36	22	2	0	247
Nevada	8	2	1	4	1	35
New Hampshire	2	1	0	1	0	9
New Jersey	19	1	12	5	1	70
New Mexico	14	3	8	3	0	47
New York	54	11	31	8	4	133
North Carolina	4	0	1	1	2	76
North Dakota	13	6	5	2	0	95
Ohio	76	29	36	4	7	176
Oklahoma	81	38	41	1	1	265
Oregon	2	0	1	0	1	37
Pennsylvania	64	10	43	7	4	160
Rhode Island	3	2	0	0	1	7
South Carolina	24	6	16	2	0	76
South Dakota	18	6	9	1	2	87
Tennessee	26	6	16	3	1	186
Texas	292	148	124	19	1	613
Utah	5	1	2	0	2	64
Vermont	8	2	6	0	0	14
Virginia	35	6	26	2	1	122
Washington	10	6	4	0	0	78
West Virginia	14	7	6	1	0	64
Wisconsin	36	9	25	1	1	265
Wyoming	13	5	8	0	0	41
U.S. territories	0	0	0	0	0	16

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

### Total assets of national banks by state and asset size June 30, 2006 (Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
<b>All institutions</b>	<b>\$6,461,433</b>	<b>\$38,083</b>	<b>\$267,095</b>	<b>\$383,554</b>	<b>\$5,772,701</b>	<b>\$9,602,259</b>
Alabama	26,218	609	2,646	0	22,963	224,069
Alaska	2,304	57	0	2,247	0	3,734
Arizona	68,735	167	1,800	10,009	56,760	74,597
Arkansas	11,087	242	6,885	3,959	0	44,647
California	125,975	983	10,422	50,235	64,336	338,264
Colorado	12,130	1,000	4,823	6,307	0	43,313
Connecticut	21,061	95	3,209	0	17,757	22,725
Delaware	338,698	0	796	10,635	327,267	389,700
District of Columbia	709	80	629	0	0	979
Florida	35,627	293	14,389	20,944	0	104,750
Georgia	13,413	477	9,332	3,604	0	276,175
Hawaii	440	0	440	0	0	28,652
Idaho	330	0	330	0	0	4,841
Illinois	187,232	3,064	23,293	25,480	135,395	347,936
Indiana	51,349	271	7,158	17,465	26,455	85,754
Iowa	9,718	1,092	6,755	1,871	0	48,929
Kansas	19,945	3,351	9,723	6,871	0	44,916
Kentucky	14,584	1,034	4,964	8,585	0	49,810
Louisiana	42,676	63	2,710	0	39,902	68,644
Maine	42,396	0	0	2,284	40,112	46,349
Maryland	3,310	0	1,930	1,380	0	42,758
Massachusetts	11,752	109	2,127	9,516	0	167,289
Michigan	46,437	427	3,006	0	43,005	201,971
Minnesota	30,002	2,913	9,325	3,457	14,307	64,367
Mississippi	13,310	347	3,348	9,614	0	48,170
Missouri	32,002	1,188	5,810	12,125	12,879	94,923
Montana	1,674	690	984	0	0	16,100
Nebraska	15,375	1,780	5,186	8,409	0	33,161
Nevada	29,006	126	127	14,135	14,619	61,100
New Hampshire	1,714	56	0	1,658	0	3,946
New Jersey	33,720	66	3,916	17,339	12,399	68,530
New Mexico	7,041	157	1,943	4,942	0	14,209
New York	847,889	796	11,242	20,958	814,892	1,166,547
North Carolina	1,666,431	0	838	1,063	1,664,530	1,819,319
North Dakota	7,901	311	1,981	5,608	0	16,717
Ohio	1,632,060	1,703	11,916	8,799	1,609,643	1,724,320
Oklahoma	25,683	2,178	10,097	2,108	11,300	51,316
Oregon	12,470	0	224	0	12,246	31,900
Pennsylvania	202,466	642	14,263	20,811	166,749	254,008
Rhode Island	11,940	77	0	0	11,863	30,296
South Carolina	10,935	357	4,820	5,758	0	43,550
South Dakota	473,519	224	3,579	7,121	462,595	486,745
Tennessee	47,911	504	5,354	4,898	37,155	80,923
Texas	97,685	8,384	31,498	46,348	11,455	176,006
Utah	32,844	75	436	0	32,332	172,408
Vermont	1,656	121	1,535	0	0	6,931
Virginia	101,701	371	8,897	3,490	88,943	187,316
Washington	1,973	372	1,601	0	0	41,088
West Virginia	4,511	489	1,507	2,514	0	19,972
Wisconsin	29,893	524	7,520	1,008	20,841	116,542
Wyoming	1,994	211	1,782	0	0	6,004
U.S. territories	0	0	0	0	0	105,039