INDEX

## Index

## A

Affiliated mergers:
For quarter, $\mathbf{7 4}$
Affiliated merger-thrift:
For quarter, 76
Assets, liabilities, and capital accounts of national banks (financial table), 79
Assets of national banks by asset size (financial table), 82
Assets, total, of national banks by state and asset size (financial table), 91

## C

Commercial banks:
Condition and performance of, 1
Number of commercial banks by state,
Off-balance-sheet items, 85
Past-due and nonaccrual loans and leases, 83
Quarterly income and expenses, 86
Quarterly net loan and lease losses, 88
Total assets, 91
Total assets by state, 90
Total liabilities, 84
Year-to-date income and expenses, 87
Year-to-date net loan and lease losses, 89

Condition and performance of commercial banks, 1
Congressional testimony, speeches and, 67

## D

Decisions, recent licensing, 64
Dugan, John C., Comptroller of the Currency:
Biography, vi
Speech, 67

## F

Financial performance of national banks (tables), 78
Furst, Karen, and Daniel E. Nolle, "What's Your Risk with the Growing Use of ACH Payments?" 21

## I

Interpretations, 69

## K

Key indicators, FDIC-insured commercial banks (condition tables):
Annual 2001-2004, year-to-date through quarter, 10
By asset size, 12
By region, 14
Key indicators, FDIC-insured national banks (condition tables):
Annual 2001-2004, year-to-date through quarter, 4
By asset size, 6
By region, 8

L

Liabilities of national banks by asset size (financial table), 84
Licensing decisions, recent, 64
Loan performance, FDIC-insured commercial banks (condition tables):
Annual 2001-2004, year-to-date through quarter, 11
By asset size, 13
By region, 15
Loan performance, FDIC-insured national banks (condition tables):
Annual 2001-2004, year-to-date through quarter, 5
By asset size, 7
By region, 9

## M

Mergers:
Affiliated, (involving affiliated operating banks), for quarter, 74
Affiliated, -thrift (involving affiliated national bank and savings and loan association), for quarter, 76

Nonaffiliated, (involving two or more nonaffiliated operating banks), for quarter, 73

N
Nisenson, Richard, "Payment Option Mortgages: Analyzing Scenarios for Future Risks," 44
Nolle, Daniel E., and Karen Furst, "What's Your Risk with the Growing Use of ACH Payments?" 21

Nonaffiliated mergers:
For quarter, 73

Number of national banks by state and asset size (financial table), 90

## O

Off-balance-sheet items of national banks by asset size (financial table), 85
Office of the Comptroller of the Currency:
Interpretations, 69
Speeches and congressional testimony, 67

## P

Past-due and nonaccrual loans and leases of national banks by asset size (financial table), 83

Payment Option Mortgages: Analyzing Scenarios for Future Risks, by Richard Nisenson, 44

## Q

Quarterly income and expenses of national banks by asset size (financial table), $\mathbf{8 8}$
Quarterly income and expenses of national banks (financial table), $\mathbf{8 0}$
Quarterly net loan and lease losses of national banks by asset size (financial table), 88

## R

Recent licensing decisions, 64

S
Speeches and congressional testimony, 67

## T

Tables, on the financial performance of national banks, 78
Testimony, congressional, speeches and,
Total assets of national banks by state and asset size (financial table), 67

W
Williams, Julie L., Acting Comptroller:
Speech, 67
What's Your Risk with the Growing Use of ACH Payments? by Karen Furst and Daniel E. Nolle, 21

## Y

Year-to-date income and expenses of national banks by asset size (financial table), 87
Year-to-date income and expenses of national banks (financial table), $\mathbf{8 1}$
Year-to-date net loan and lease losses of national banks by asset size (financial table), 89

