

*Quarterly  
Journal*

FINANCIAL PERFORMANCE OF  
NATIONAL BANKS

# FINANCIAL PERFORMANCE OF NATIONAL BANKS

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## Contents

	<i>Page</i>
Assets, liabilities, and capital accounts of national banks, March 31, 2003, and March 31, 2004 _____	101
Quarterly income and expenses of national banks, first quarter 2003 and first quarter 2004 ____	102
Year-to-date income and expenses of national banks, through March 31, 2003, and through March 31, 2004 _____	103
Assets of national banks by asset size, March 31, 2004 _____	104
Past-due and nonaccrual loans and leases of national banks by asset size, March 31, 2004 ____	105
Liabilities of national banks by asset size, March 31, 2004 _____	106
Off-balance-sheet items of national banks by asset size, March 31, 2004 _____	107
Quarterly income and expenses of national banks by asset size, first quarter 2004 _____	108
Year-to-date income and expenses of national banks by asset size, through March 31, 2004 _____	109
Quarterly net loan and lease losses of national banks by asset size, first quarter 2004 _____	110
Year-to-date net loan and lease losses of national banks by asset size, through March 31, 2004 _____	111
Number of national banks by state and asset size, March 31, 2004 _____	112
Total assets of national banks by state and asset size, March 31, 2004 _____	113

**Assets, liabilities, and capital accounts of national banks**  
**March 31, 2003, and March 31, 2004**  
(Dollar figures in millions)

	March 31, 2003	March 31, 2004	Change March 31, 2003- March 31, 2004 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	2,065	1,969	(96)	(4.65)
<b>Total assets</b>	<b>\$4,001,896</b>	<b>\$4,436,042</b>	<b>\$434,146</b>	<b>10.85</b>
<b>Cash and balances due from depositories</b>	<b>215,356</b>	<b>203,575</b>	<b>(11,781)</b>	<b>(5.47)</b>
Noninterest-bearing balances, currency and coin	155,248	136,322	(18,927)	(12.19)
Interest bearing balances	60,108	67,253	7,145	11.89
<b>Securities</b>	<b>689,963</b>	<b>855,122</b>	<b>165,159</b>	<b>23.94</b>
Held-to-maturity securities, amortized cost	25,590	26,508	917	3.58
Available-for-sale securities, fair value	664,372	828,614	164,242	24.72
<b>Federal funds sold and securities purchased</b>	<b>152,519</b>	<b>161,132</b>	<b>8,613</b>	<b>5.65</b>
<b>Net loans and leases</b>	<b>2,416,560</b>	<b>2,616,526</b>	<b>199,966</b>	<b>8.27</b>
Total loans and leases	2,464,931	2,664,252	199,321	8.09
Loans and leases, gross	2,467,471	2,666,092	198,621	8.05
Less: Unearned income	2,540	1,840	(700)	(27.57)
Less: Reserve for losses	48,371	47,726	(645)	(1.33)
<b>Assets held in trading account</b>	<b>168,462</b>	<b>208,098</b>	<b>39,637</b>	<b>23.53</b>
<b>Other real estate owned</b>	<b>2,078</b>	<b>1,891</b>	<b>(187)</b>	<b>(9.00)</b>
<b>Intangible assets</b>	<b>90,482</b>	<b>108,515</b>	<b>18,033</b>	<b>19.93</b>
<b>All other assets</b>	<b>266,476</b>	<b>281,183</b>	<b>14,707</b>	<b>5.52</b>
<b>Total liabilities and equity capital</b>	<b>4,001,896</b>	<b>4,436,042</b>	<b>434,146</b>	<b>10.85</b>
Deposits in domestic offices	2,231,393	2,382,362	150,969	6.77
Deposits in foreign offices	404,519	509,628	105,108	25.98
<b>Total deposits</b>	<b>2,635,913</b>	<b>2,891,990</b>	<b>256,077</b>	<b>9.71</b>
Noninterest-bearing deposits	571,549	574,328	2,779	0.49
Interest-bearing deposits	2,064,364	2,317,662	253,298	12.27
<b>Federal funds purchased and securities sold</b>	<b>282,615</b>	<b>288,902</b>	<b>6,288</b>	<b>2.22</b>
<b>Other borrowed money</b>	<b>371,057</b>	<b>497,324</b>	<b>126,267</b>	<b>34.03</b>
<b>Trading liabilities less revaluation losses</b>	<b>24,007</b>	<b>30,248</b>	<b>6,241</b>	<b>26.00</b>
<b>Subordinated notes and debentures</b>	<b>68,107</b>	<b>71,666</b>	<b>3,558</b>	<b>5.22</b>
<b>All other liabilities</b>	<b>243,861</b>	<b>252,604</b>	<b>8,743</b>	<b>3.59</b>
Trading liabilities revaluation losses	80,548	94,753	14,204	17.63
Other	163,313	157,851	(5,461)	(3.34)
<b>Total equity capital</b>	<b>376,336</b>	<b>403,308</b>	<b>26,972</b>	<b>7.17</b>
Perpetual preferred stock	2,684	2,645	(39)	(1.46)
Common stock	12,696	12,047	(648)	(5.11)
Surplus	202,247	212,339	10,092	4.99
Retained earnings and other comprehensive income	165,424	178,832	13,409	8.11
Other equity capital components	(25)	(75)	(50)	NM

NM indicates calculated percent change is not meaningful.

**Quarterly income and expenses of national banks**  
**First quarter 2003 and first quarter 2004**  
(Dollar figures in millions)

	First quarter 2003	First quarter 2004	Change First quarter 2003- first quarter 2004 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>2,065</b>	<b>1,969</b>	<b>(96)</b>	<b>(4.65)</b>
<b>Net income</b>	<b>\$15,236</b>	<b>\$16,683</b>	<b>\$1,447</b>	<b>9.50</b>
<b>Net interest income</b>	<b>35,123</b>	<b>38,345</b>	<b>3,222</b>	<b>9.17</b>
Total interest income	48,798	51,255	2,457	5.04
On loans	37,935	39,491	1,556	4.10
From lease financing receivables	1,646	1,330	(316)	(19.18)
On balances due from depositories	400	342	(58)	(14.53)
On securities	7,106	8,132	1,026	14.44
From assets held in trading account	802	989	187	23.30
On federal funds sold and securities repurchased	596	652	56	9.37
Less: Interest expense	13,675	12,910	(765)	(5.59)
On deposits	8,946	8,174	(772)	(8.63)
Of federal funds purchased and securities sold	1,056	1,039	(17)	(1.63)
On demand notes and other borrowed money*	2,937	2,955	18	0.63
On subordinated notes and debentures	736	742	6	0.76
<b>Less: Provision for losses</b>	<b>6,503</b>	<b>5,237</b>	<b>(1,266)</b>	<b>(19.46)</b>
<b>Noninterest income</b>	<b>27,446</b>	<b>28,906</b>	<b>1,460</b>	<b>5.32</b>
From fiduciary activities	2,025	2,431	406	20.07
Service charges on deposits	4,914	5,239	324	6.59
Trading revenue	1,618	1,608	(10)	(0.63)
From interest rate exposures	175	416	241	138.07
From foreign exchange exposures	1,149	875	(274)	(23.82)
From equity security and index exposures	247	233	(14)	(5.55)
From commodity and other exposures	46	83	37	79.45
Investment banking brokerage fees	1,139	1,301	163	14.28
Venture capital revenue	(32)	25	58	NM
Net servicing fees	2,443	3,439	996	40.78
Net securitization income	3,630	3,845	215	5.92
Insurance commissions and fees	533	600	67	12.53
Insurance and reinsurance underwriting income	86	126	40	47.19
Income from other insurance activities	447	474	26	5.89
Net gains on asset sales	1,587	1,414	(172)	(10.86)
Sales of loans and leases	1,518	1,238	(280)	(18.43)
Sales of other real estate owned	(2)	20	22	NM
Sales of other assets(excluding securities)	71	156	85	120.67
Other noninterest income	9,589	9,004	(586)	(6.11)
<b>Gains/losses on securities</b>	<b>1,124</b>	<b>1,125</b>	<b>2</b>	<b>0.14</b>
<b>Less: Noninterest expense</b>	<b>34,366</b>	<b>38,248</b>	<b>3,881</b>	<b>11.29</b>
Salaries and employee benefits	14,927	15,811	884	5.92
Of premises and fixed assets	4,195	4,299	104	2.48
Goodwill impairment losses	40	1	(40)	(98.54)
Amortization expense and impairment losses	1,037	1,195	159	15.31
Other noninterest expense	14,168	16,942	2,774	19.58
<b>Less: Taxes on income before extraordinary items</b>	<b>7,575</b>	<b>8,208</b>	<b>633</b>	<b>8.36</b>
<b>Income/loss from extraordinary items, net of income taxes</b>	<b>(12)</b>	<b>(0)</b>	<b>12</b>	<b>NM</b>
<b>Memoranda:</b>				
Net operating income	14,488	15,925	1,437	9.92
Income before taxes and extraordinary items	22,823	24,892	2,068	9.06
Income net of taxes before extraordinary items	15,248	16,683	1,435	9.41
Cash dividends declared	10,023	6,999	(3,025)	(30.18)
Net charge-offs to loan and lease reserve	6,841	6,038	(803)	(11.73)
Charge-offs to loan and lease reserve	8,075	7,708	(367)	(4.55)
Less: Recoveries credited to loan and lease reserve	1,234	1,669	435	35.27

\* Includes mortgage indebtedness

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**Year-to-date income and expenses of national banks**  
**Through March 31, 2003, and through March 31, 2004**  
(Dollar figures in millions)

	March 31, 2003	March 31, 2004	Change March 31, 2003- March 31, 2004 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>2,065</b>	<b>1,969</b>	<b>(96)</b>	<b>(4.65)</b>
<b>Net income</b>	<b>\$15,236</b>	<b>\$16,683</b>	<b>\$1,447</b>	<b>9.50</b>
<b>Net interest income</b>	<b>35,123</b>	<b>38,345</b>	<b>3,222</b>	<b>9.17</b>
Total interest income	48,798	51,255	2,457	5.04
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On securities	7,106	8,132	1,026	14.44
From assets held in trading account	802	989	187	23.30
On federal funds sold and securities repurchased	596	652	56	9.37
Less: Interest expense	13,675	12,910	(765)	(5.59)
On deposits	8,946	8,174	(772)	(8.63)
Of federal funds purchased and securities sold	1,056	1,039	(17)	(1.63)
On demand notes and other borrowed money*	2,937	2,955	18	0.63
On subordinated notes and debentures	736	742	6	0.76
<b>Less: Provision for losses</b>	<b>6,503</b>	<b>5,237</b>	<b>(1,266)</b>	<b>(19.46)</b>
<b>Noninterest income</b>	<b>27,446</b>	<b>28,906</b>	<b>1,460</b>	<b>5.32</b>
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<b>Gains/losses on securities</b>	<b>1,124</b>	<b>1,125</b>	<b>2</b>	<b>0.14</b>
<b>Less: Noninterest expense</b>	<b>34,366</b>	<b>38,248</b>	<b>3,881</b>	<b>11.29</b>
Salaries and employee benefits	14,927	15,811	884	5.92
Of premises and fixed assets	4,195	4,299	104	2.48
Goodwill impairment losses	40	1	(40)	NM
Amortization expense and impairment losses	1,037	1,195	159	15.31
Other noninterest expense	14,168	16,942	2,774	19.58
<b>Less: Taxes on income before extraordinary items</b>	<b>7,575</b>	<b>8,208</b>	<b>633</b>	<b>8.36</b>
<b>Income/loss from extraordinary items, net of income taxes</b>	<b>(12)</b>	<b>(0)</b>	<b>12</b>	<b>NM</b>
<b>Memoranda:</b>				
Net operating income	14,488	15,925	1,437	9.92
Income before taxes and extraordinary items	22,823	24,892	2,068	9.06
Income net of taxes before extraordinary items	15,248	16,683	1,435	9.41
Cash dividends declared	10,023	6,999	(3,025)	(30.18)
Net charge-offs to loan and lease reserve	6,841	6,038	(803)	(11.73)
Charge-offs to loan and lease reserve	8,075	7,708	(367)	(4.55)
Less: Recoveries credited to loan and lease reserve	1,234	1,669	435	35.27

\* Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

**Assets of national banks by asset size**  
**March 31, 2004**  
(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>1,969</b>	<b>824</b>	<b>984</b>	<b>116</b>	<b>45</b>	<b>7,712</b>
<b>Total assets</b>	<b>\$4,436,042</b>	<b>\$45,283</b>	<b>\$273,512</b>	<b>\$346,243</b>	<b>\$3,771,004</b>	<b>\$7,817,696</b>
<b>Cash and balances due from</b>	<b>203,575</b>	<b>2,777</b>	<b>11,728</b>	<b>12,409</b>	<b>176,662</b>	<b>402,125</b>
<b>Securities</b>	<b>855,122</b>	<b>11,737</b>	<b>68,939</b>	<b>86,442</b>	<b>688,003</b>	<b>1,576,227</b>
<b>Federal funds sold and securities purchased</b>	<b>161,132</b>	<b>2,704</b>	<b>9,016</b>	<b>13,045</b>	<b>136,368</b>	<b>348,058</b>
<b>Net loans and leases</b>	<b>2,616,526</b>	<b>25,994</b>	<b>169,495</b>	<b>210,817</b>	<b>2,210,220</b>	<b>4,413,266</b>
Total loans and leases	2,664,252	26,378	171,920	213,978	2,251,977	4,489,208
Loans and leases, gross	2,666,092	26,403	172,099	214,080	2,253,510	4,491,991
Less: Unearned income	1,840	25	179	102	1,533	2,783
Less: Reserve for losses	47,726	384	2,424	3,161	41,757	75,942
<b>Assets held in trading account</b>	<b>208,098</b>	<b>0</b>	<b>37</b>	<b>297</b>	<b>207,764</b>	<b>451,317</b>
<b>Other real estate owned</b>	<b>1,891</b>	<b>73</b>	<b>284</b>	<b>202</b>	<b>1,332</b>	<b>4,148</b>
<b>Intangible assets</b>	<b>108,515</b>	<b>154</b>	<b>2,368</b>	<b>7,238</b>	<b>98,755</b>	<b>157,966</b>
<b>All other assets</b>	<b>281,183</b>	<b>1,846</b>	<b>11,645</b>	<b>15,793</b>	<b>251,899</b>	<b>464,588</b>
<b>Gross loans and leases by type:</b>						
<b>Loans secured by real estate</b>	<b>1,297,962</b>	<b>16,216</b>	<b>117,550</b>	<b>127,562</b>	<b>1,036,634</b>	<b>2,346,784</b>
1-4 family residential mortgages	614,963	6,596	38,690	47,807	521,869	1,013,593
Home equity loans	212,657	493	6,877	10,131	195,157	308,864
Multifamily residential mortgages	35,480	422	4,384	4,749	25,925	81,422
Commercial RE loans	277,314	5,091	47,637	45,128	179,457	617,591
Construction RE loans	109,130	1,659	14,294	17,494	75,683	242,964
Farmland loans	13,949	1,955	5,665	1,593	4,736	41,463
RE loans from foreign offices	34,469	0	3	660	33,806	40,886
<b>Commercial and industrial loans</b>	<b>502,959</b>	<b>4,271</b>	<b>28,319</b>	<b>41,557</b>	<b>428,812</b>	<b>865,102</b>
<b>Loans to individuals</b>	<b>509,682</b>	<b>3,058</b>	<b>16,646</b>	<b>28,365</b>	<b>461,613</b>	<b>750,162</b>
Credit cards*	230,622	132	2,798	8,446	219,246	292,456
Other revolving credit plans	31,370	37	338	944	30,051	36,023
Installment loans	247,689	2,890	13,510	18,975	212,315	421,684
<b>All other loans and leases</b>	<b>355,489</b>	<b>2,857</b>	<b>9,584</b>	<b>16,597</b>	<b>326,452</b>	<b>529,943</b>
<b>Securities by type:</b>						
<b>U.S. Treasury securities</b>	<b>31,976</b>	<b>516</b>	<b>1,864</b>	<b>3,743</b>	<b>25,854</b>	<b>79,746</b>
<b>Mortgage-backed securities</b>	<b>529,533</b>	<b>2,889</b>	<b>25,246</b>	<b>46,712</b>	<b>454,685</b>	<b>874,825</b>
Pass-through securities	402,878	2,237	17,695	26,605	356,341	602,259
Collateralized mortgage obligations	126,655	652	7,551	20,107	98,345	272,566
<b>Other securities</b>	<b>234,252</b>	<b>8,326</b>	<b>41,542</b>	<b>35,228</b>	<b>149,155</b>	<b>518,537</b>
Other U.S. government securities	85,555	5,802	25,193	17,060	37,500	270,763
State and local government securities	51,286	2,000	12,748	7,432	29,106	111,273
Other debt securities	90,554	289	2,583	9,766	77,916	121,101
Equity securities	6,857	235	1,018	971	4,633	15,400
<b>Memoranda:</b>						
Agricultural production loans	18,646	2,358	5,187	1,738	9,363	43,720
Pledged securities	369,973	4,361	32,777	43,380	289,455	747,303
Book value of securities	841,218	11,590	67,935	84,910	676,783	1,553,509
Available-for-sale securities	814,711	9,884	59,061	74,132	671,633	1,443,196
Held-to-maturity securities	26,508	1,706	8,874	10,778	5,150	110,313
Market value of securities	855,644	11,773	69,158	86,614	688,099	1,578,516
Available-for-sale securities	828,614	10,030	60,066	75,665	682,853	1,465,915
Held-to-maturity securities	27,029	1,743	9,092	10,949	5,245	112,601

**Past-due and nonaccrual loans and leases of national banks by asset size**

**March 31, 2004**

(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>1,969</b>	<b>824</b>	<b>984</b>	<b>116</b>	<b>45</b>	<b>7,712</b>
<b>Loans and leases past due 30-89 days</b>	<b>\$23,381</b>	<b>\$383</b>	<b>\$1,661</b>	<b>\$1,777</b>	<b>\$19,560</b>	<b>\$39,470</b>
<b>Loans secured by real estate</b>	<b>10,204</b>	<b>213</b>	<b>987</b>	<b>934</b>	<b>8,070</b>	<b>18,213</b>
1-4 family residential mortgages	6,514	107	454	465	5,488	10,438
Home equity loans	761	3	29	28	702	1,089
Multifamily residential mortgages	119	3	18	26	71	277
Commercial RE loans	1,452	61	323	274	795	3,725
Construction RE loans	796	19	104	125	548	1,645
Farmland loans	141	20	59	15	47	443
RE loans from foreign offices	421	0	0	1	420	597
<b>Commercial and industrial loans</b>	<b>2,891</b>	<b>68</b>	<b>303</b>	<b>404</b>	<b>2,116</b>	<b>6,098</b>
<b>Loans to individuals</b>	<b>9,030</b>	<b>67</b>	<b>288</b>	<b>392</b>	<b>8,283</b>	<b>12,769</b>
Credit cards	4,946	2	88	188	4,668	6,269
Installment loans and other plans	4,084	65	201	204	3,615	6,501
<b>All other loans and leases</b>	<b>1,255</b>	<b>35</b>	<b>82</b>	<b>47</b>	<b>1,091</b>	<b>2,389</b>
<b>Loans and leases past due 90+ days</b>	<b>11,159</b>	<b>79</b>	<b>329</b>	<b>486</b>	<b>10,265</b>	<b>14,619</b>
<b>Loans secured by real estate</b>	<b>4,016</b>	<b>44</b>	<b>179</b>	<b>150</b>	<b>3,644</b>	<b>5,486</b>
1-4 family residential mortgages	3,495	21	74	88	3,311	4,263
Home equity loans	117	1	5	8	104	182
Multifamily residential mortgages	15	0	8	0	7	51
Commercial RE loans	182	11	57	32	82	533
Construction RE loans	80	2	17	20	40	227
Farmland loans	43	8	18	2	15	137
RE loans from foreign offices	84	0	0	0	84	95
<b>Commercial and industrial loans</b>	<b>579</b>	<b>13</b>	<b>55</b>	<b>100</b>	<b>411</b>	<b>1,206</b>
<b>Loans to individuals</b>	<b>6,408</b>	<b>12</b>	<b>74</b>	<b>231</b>	<b>6,091</b>	<b>7,587</b>
Credit cards	4,559	2	44	198	4,314	5,392
Installment loans and other plans	1,850	10	29	33	1,777	2,195
<b>All other loans and leases</b>	<b>155</b>	<b>10</b>	<b>22</b>	<b>5</b>	<b>119</b>	<b>340</b>
<b>Nonaccrual loans and leases</b>	<b>20,029</b>	<b>238</b>	<b>1,201</b>	<b>1,308</b>	<b>17,283</b>	<b>33,855</b>
<b>Loans secured by real estate</b>	<b>7,260</b>	<b>123</b>	<b>759</b>	<b>809</b>	<b>5,568</b>	<b>13,057</b>
1-4 family residential mortgages	3,019	40	203	337	2,438	5,124
Home equity loans	350	0	8	12	329	490
Multifamily residential mortgages	120	3	12	22	82	239
Commercial RE loans	2,271	51	383	331	1,507	4,628
Construction RE loans	607	11	93	75	428	1,314
Farmland loans	202	19	60	31	92	440
RE loans from foreign offices	691	0	0	0	691	823
<b>Commercial and industrial loans</b>	<b>8,745</b>	<b>71</b>	<b>301</b>	<b>374</b>	<b>7,999</b>	<b>15,272</b>
<b>Loans to individuals</b>	<b>2,333</b>	<b>15</b>	<b>77</b>	<b>39</b>	<b>2,202</b>	<b>3,199</b>
Credit cards	367	0	40	3	323	712
Installment loans and other plans	1,966	15	37	35	1,879	2,487
<b>All other loans and leases</b>	<b>1,775</b>	<b>29</b>	<b>63</b>	<b>89</b>	<b>1,594</b>	<b>2,460</b>

**Liabilities of national banks by asset size**  
**March 31, 2004**  
(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>1,969</b>	<b>824</b>	<b>984</b>	<b>116</b>	<b>45</b>	<b>7,712</b>
<b>Total liabilities and equity capital</b>	<b>4,436,042</b>	<b>45,283</b>	<b>273,512</b>	<b>346,243</b>	<b>3,771,004</b>	<b>7,817,696</b>
Deposits in domestic offices	2,382,362	37,766	220,177	227,250	1,897,170	4,400,356
Deposits in foreign offices	509,628	14	144	2,734	506,736	779,822
<b>Total deposits</b>	<b>2,891,990</b>	<b>37,779</b>	<b>220,321</b>	<b>229,984</b>	<b>2,403,905</b>	<b>5,180,178</b>
Noninterest bearing	574,328	6,545	36,124	37,279	494,380	988,526
Interest bearing	2,317,662	31,235	184,196	192,706	1,909,526	4,191,652
<b>Federal funds purchased and securities sold</b>	<b>288,902</b>	<b>472</b>	<b>7,635</b>	<b>29,730</b>	<b>251,066</b>	<b>581,126</b>
<b>Other borrowed funds</b>	<b>497,324</b>	<b>1,226</b>	<b>14,422</b>	<b>38,937</b>	<b>442,738</b>	<b>728,787</b>
<b>Trading liabilities less revaluation losses</b>	<b>30,248</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>30,240</b>	<b>95,142</b>
<b>Subordinated notes and debentures</b>	<b>71,666</b>	<b>8</b>	<b>248</b>	<b>2,275</b>	<b>69,135</b>	<b>100,278</b>
<b>All other liabilities</b>	<b>252,604</b>	<b>373</b>	<b>2,760</b>	<b>7,481</b>	<b>241,990</b>	<b>416,936</b>
<b>Equity capital</b>	<b>403,308</b>	<b>5,425</b>	<b>28,126</b>	<b>37,829</b>	<b>331,929</b>	<b>715,248</b>
<b>Total deposits by depositor:</b>						
Individuals and corporations	2,270,531	23,076	150,701	179,681	1,917,073	4,019,818
U.S., state, and local governments	122,106	3,317	18,374	15,904	84,511	241,947
Depositories in the U.S.	72,235	684	3,186	2,419	65,946	107,621
Foreign banks and governments	120159.76	32	116	1,097	118,915	200,381
<b>Domestic deposits by depositor:</b>						
Individuals and corporations	1915460.623	23,063	150,695	177,592	1,564,112	3,478,451
U.S., state, and local governments	122,106	3,317	18,374	15,904	84,511	241,947
Depositories in the U.S.	32,766	684	3,143	2,328	26,610	58,464
Foreign banks and governments	5,274	32	21	548	4,674	11,963
<b>Foreign deposits by depositor:</b>						
Individuals and corporations	355070.339	13	6	2,090	352,961	541,367
Depositories in the U.S.	39469.668	0	43	91	39,336	49,158
Foreign banks and governments	114,886	0	95	549	114,241	188,417
<b>Deposits in domestic offices by type:</b>						
<b>Transaction deposits</b>	<b>369,340</b>	<b>12,117</b>	<b>54,308</b>	<b>35,934</b>	<b>266,980</b>	<b>719,900</b>
Demand deposits	277,062	6,419	30,992	26,402	213,250	515,406
<b>Savings deposits</b>	<b>1,440,530</b>	<b>9,122</b>	<b>76,737</b>	<b>122,451</b>	<b>1,232,220</b>	<b>2,410,216</b>
Money market deposit accounts	1061186.198	4,854	44,403	91,129	920,800	1,737,958
Other savings deposits	379344.056	4,268	32,334	31,322	311,421	672,258
<b>Time deposits</b>	<b>572,492</b>	<b>16,526</b>	<b>89,131</b>	<b>68,865</b>	<b>397,969</b>	<b>1,270,240</b>
Small time deposits	311,186	10,891	54,115	36,858	209,322	652,936
Large time deposits	261,306	5,635	35,016	32,008	188,647	617,304



**Off-balance-sheet items of national banks by asset size**  
**March 31, 2004**  
(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>1,969</b>	<b>824</b>	<b>984</b>	<b>116</b>	<b>45</b>	<b>7,712</b>
<b>Unused commitments</b>	<b>\$4,049,143</b>	<b>\$83,816</b>	<b>\$148,228</b>	<b>\$678,792</b>	<b>\$3,138,307</b>	<b>\$5,554,779</b>
Home equity lines	231,002	363	5,878	9,561	215,200	332,252
Credit card lines	2,755,393	79,754	114,123	625,279	1,936,237	3,468,903
Commercial RE, construction and land	95,434	944	9,468	13,659	71,363	197,187
All other unused commitments	967,314	2,755	18,760	30,292	915,507	1,556,436
<b>Letters of credit:</b>						
<b>Standby letters of credit</b>	<b>181,193</b>	<b>114</b>	<b>1,781</b>	<b>4,030</b>	<b>175,267</b>	<b>298,131</b>
Financial letters of credit	150,519	71	1,134	3,060	146,253	252,125
Performance letters of credit	30,674	44	647	969	29,014	46,006
<b>Commercial letters of credit</b>	<b>15,904</b>	<b>23</b>	<b>428</b>	<b>405</b>	<b>15,049</b>	<b>25,275</b>
<b>Securities lent</b>	<b>181,696</b>	<b>39</b>	<b>2,523</b>	<b>68</b>	<b>179,067</b>	<b>1,017,546</b>
<b>Spot foreign exchange contracts</b>	<b>414,496</b>	<b>0</b>	<b>0</b>	<b>189</b>	<b>414,307</b>	<b>699,709</b>
<b>Credit derivatives (notional value)</b>						
Reporting bank is the guarantor	243,143	0	11	0	243,132	565,314
Reporting bank is the beneficiary	276,107	0	40	0	276,067	637,167
<b>Derivative contracts (notional value)</b>	<b>34,043,863</b>	<b>22</b>	<b>3,023</b>	<b>21,822</b>	<b>34,018,995</b>	<b>76,524,405</b>
Futures and forward contracts	6,087,493	6	813	2,871	6,083,803	11,827,055
Interest rate contracts	3,495,471	6	810	2,440	3,492,215	7,242,364
Foreign exchange contracts	2,574,608	0	3	431	2,574,174	4,460,046
All other futures and forwards	17,414	0	0	0	17,414	124,644
Option contracts	6,912,882	11	912	5,604	6,906,355	15,709,982
Interest rate contracts	5,873,707	9	871	4,001	5,868,827	13,160,739
Foreign exchange contracts	880,978	0	0	1,595	879,382	1,664,442
All other options	158,197	2	41	8	158,146	884,801
Swaps	20,524,239	5	1,247	13,347	20,509,639	47,784,888
Interest rate contracts	19,649,657	5	1,236	8,726	19,639,690	45,780,499
Foreign exchange contracts	778,313	0	0	4,617	773,695	1,827,332
All other swaps	96,269	0	11	4	96,254	177,058
<b>Memoranda: Derivatives by purpose</b>						
Contracts held for trading	31,416,242	0	25	4,225	31,411,992	72,809,830
Contracts not held for trading	2,108,372	22	2,948	17,597	2,087,805	2,512,095
<b>Memoranda: Derivatives by position</b>						
Held for trading--positive fair value	540,724	0	0	27	540,697	1,280,783
Held for trading--negative fair value	526,932	0	0	11	526,921	1,257,236
Not for trading--positive fair value	22,864	1	27	108	22,729	27,103
Not for trading--negative fair value	21,695	0	19	530	21,147	25,442

**Quarterly income and expenses of national banks by asset size**  
**First quarter 2004**  
(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>1,969</b>	<b>824</b>	<b>984</b>	<b>116</b>	<b>45</b>	<b>7,712</b>
<b>Net income</b>	<b>\$16,683</b>	<b>\$118</b>	<b>\$878</b>	<b>\$1,262</b>	<b>\$14,424</b>	<b>\$27,286</b>
<b>Net interest income</b>	<b>38,345</b>	<b>425</b>	<b>2,519</b>	<b>3,055</b>	<b>32,346</b>	<b>62,767</b>
Total interest income	51,255	565	3,405	4,033	43,252	85,690
On loans	39,491	445	2,701	3,132	33,213	64,628
From lease financing receivables	1,330	3	18	56	1,253	1,829
On balances due from depositories	342	5	11	11	316	751
On securities	8,132	103	635	756	6,637	14,555
From assets held in trading account	989	0	0	2	987	2,152
On fed. funds sold & securities repurchased	652	6	22	44	580	1,167
Less: Interest expense	12,910	139	886	978	10,907	22,923
On deposits	8,174	126	737	621	6,691	14,734
Of federal funds purchased & securities sold	1,039	2	21	84	932	1,920
On demand notes & other borrowed money*	2,955	11	125	248	2,570	5,174
On subordinated notes and debentures	742	0	3	25	714	1,095
<b>Less: Provision for losses</b>	<b>5,237</b>	<b>20</b>	<b>149</b>	<b>311</b>	<b>4,757</b>	<b>6,977</b>
<b>Noninterest income</b>	<b>28,906</b>	<b>183</b>	<b>1,368</b>	<b>2,192</b>	<b>25,163</b>	<b>47,683</b>
From fiduciary activities	2,431	11	263	321	1,836	5,802
Service charges on deposits	5,239	54	310	303	4,571	8,042
Trading revenue	1,608	0	2	3	1,603	3,846
From interest rate exposures	416	0	2	(0)	414	1,517
From foreign exchange exposures	875	0	0	1	875	1,371
From equity security and index exposures	233	0	0	2	231	849
From commodity and other exposures	83	0	0	0	83	89
Investment banking brokerage fees	1,301	1	19	49	1,232	2,441
Venture capital revenue	25	(0)	(0)	0	25	46
Net servicing fees	3,439	40	99	166	3,134	3,949
Net securitization income	3,845	0	139	101	3,606	5,379
Insurance commissions and fees	600	9	26	40	525	991
Insurance and reinsurance underwriting income	126	0	2	0	123	178
Income from other insurance activities	474	9	24	40	402	814
Net gains on asset sales	1,414	3	86	451	875	2,230
Sales of loans and leases	1,238	3	72	447	716	1,975
Sales of other real estate owned	20	1	7	3	9	30
Sales of other assets(excluding securities)	156	(0)	7	1	149	225
Other noninterest income	9,004	64	425	758	7,756	14,958
<b>Gains/losses on securities</b>	<b>1,125</b>	<b>7</b>	<b>41</b>	<b>38</b>	<b>1,040</b>	<b>1,543</b>
<b>Less: Noninterest expense</b>	<b>38,248</b>	<b>446</b>	<b>2,565</b>	<b>3,071</b>	<b>32,166</b>	<b>64,636</b>
Salaries and employee benefits	15,811	224	1,216	1,279	13,091	28,439
Of premises and fixed assets	4,299	55	296	322	3,627	7,909
Goodwill impairment losses	1	0	0	0	0	5
Amortization expense and impairment losses	1,195	3	50	141	1,002	1,411
Other noninterest expense	16,942	164	1,003	1,329	14,446	26,872
<b>Less: Taxes on income before extraord. items</b>	<b>8,208</b>	<b>31</b>	<b>333</b>	<b>640</b>	<b>7,204</b>	<b>13,091</b>
<b>Income/loss from extraord. items, net of taxes</b>	<b>(0)</b>	<b>0</b>	<b>(3)</b>	<b>(0)</b>	<b>3</b>	<b>(3)</b>
<b>Memoranda:</b>						
Net operating income	15,925	113	851	1,235	13,726	26,236
Income before taxes and extraordinary items	24,892	149	1,214	1,903	21,625	40,380
Income net of taxes before extraordinary items	16,683	118	881	1,263	14,421	27,289
Cash dividends declared	6,999	72	345	970	5,612	12,664
Net loan and lease losses	6,038	14	137	261	5,627	8,036
Charge-offs to loan and lease reserve	7,708	21	187	375	7,125	10,425
Less: Recoveries credited to loan & lease resv.	1,669	7	51	113	1,498	2,388

\* Includes mortgage indebtedness

**Year-to-date income and expenses of national banks by asset size**  
**Through March 31, 2004**  
(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>1,969</b>	<b>824</b>	<b>984</b>	<b>116</b>	<b>45</b>	<b>7,712</b>
<b>Net income</b>	<b>\$16,683</b>	<b>\$118</b>	<b>\$878</b>	<b>\$1,262</b>	<b>\$14,424</b>	<b>\$27,286</b>
<b>Net interest income</b>	<b>38,345</b>	<b>425</b>	<b>2,519</b>	<b>3,055</b>	<b>32,346</b>	<b>62,767</b>
Total interest income	51,255	565	3,405	4,033	43,252	85,690
On loans	39,491	445	2,701	3,132	33,213	64,628
From lease financing receivables	1,330	3	18	56	1,253	1,829
On balances due from depositories	342	5	11	11	316	751
On securities	8,132	103	635	756	6,637	14,555
From assets held in trading account	989	0	0	2	987	2,152
On fed. funds sold & securities repurchased	652	6	22	44	580	1,167
Less: Interest expense	12,910	139	886	978	10,907	22,923
On deposits	8,174	126	737	621	6,691	14,734
Of federal funds purchased & securities sold	1,039	2	21	84	932	1,920
On demand notes & other borrowed money*	2,955	11	125	248	2,570	5,174
On subordinated notes and debentures	742	0	3	25	714	1,095
<b>Less: Provision for losses</b>	<b>5,237</b>	<b>20</b>	<b>149</b>	<b>311</b>	<b>4,757</b>	<b>6,977</b>
<b>Noninterest income</b>	<b>28,906</b>	<b>183</b>	<b>1,368</b>	<b>2,192</b>	<b>25,163</b>	<b>47,683</b>
From fiduciary activities	2,431	11	263	321	1,836	5,802
Service charges on deposits	5,239	54	310	303	4,571	8,042
Trading revenue	1,608	0	2	3	1,603	3,846
From interest rate exposures	416	0	2	(0)	414	1,517
From foreign exchange exposures	875	0	0	1	875	1,371
From equity security and index exposures	233	0	0	2	231	849
From commodity and other exposures	83	0	0	0	83	89
Investment banking brokerage fees	1,301	1	19	49	1,232	2,441
Venture capital revenue	25	(0)	(0)	0	25	46
Net servicing fees	3,439	40	99	166	3,134	3,949
Net securitization income	3,845	0	139	101	3,606	5,379
Insurance commissions and fees	600	9	26	40	525	991
Insurance and reinsurance underwriting income	126	0	2	0	123	178
Income from other insurance activities	474	9	24	40	402	814
Net gains on asset sales	1,414	3	86	451	875	2,230
Sales of loans and leases	1,238	3	72	447	716	1,975
Sales of other real estate owned	20	1	7	3	9	30
Sales of other assets(excluding securities)	156	(0)	7	1	149	225
Other noninterest income	9,004	64	425	758	7,756	14,958
<b>Gains/losses on securities</b>	<b>1,125</b>	<b>7</b>	<b>41</b>	<b>38</b>	<b>1,040</b>	<b>1,543</b>
<b>Less: Noninterest expense</b>	<b>38,248</b>	<b>446</b>	<b>2,565</b>	<b>3,071</b>	<b>32,166</b>	<b>64,636</b>
Salaries and employee benefits	15,811	224	1,216	1,279	13,091	28,439
Of premises and fixed assets	4,299	55	296	322	3,627	7,909
Goodwill impairment losses	1	0	0	0	0	5
Amortization expense and impairment losses	1,195	3	50	141	1,002	1,411
Other noninterest expense	16,942	164	1,003	1,329	14,446	26,872
<b>Less: Taxes on income before extraord. items</b>	<b>8,208</b>	<b>31</b>	<b>333</b>	<b>640</b>	<b>7,204</b>	<b>13,091</b>
<b>Income/loss from extraord. items, net of taxes</b>	<b>(0)</b>	<b>0</b>	<b>(3)</b>	<b>(0)</b>	<b>3</b>	<b>(3)</b>
<b>Memoranda:</b>						
Net operating income	15,925	113	851	1,235	13,726	26,236
Income before taxes and extraordinary items	24,892	149	1,214	1,903	21,625	40,380
Income net of taxes before extraordinary items	16,683	118	881	1,263	14,421	27,289
Cash dividends declared	6,999	72	345	970	5,612	12,664
Net loan and lease losses	6,038	14	137	261	5,627	8,036
Charge-offs to loan and lease reserve	7,708	21	187	375	7,125	10,425
Less: Recoveries credited to loan & lease resv.	1,669	7	51	113	1,498	2,388

\* Includes mortgage indebtedness

**Quarterly net loan and lease losses of national banks by asset size**  
**First quarter 2004**  
(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>1,969</b>	<b>824</b>	<b>984</b>	<b>116</b>	<b>45</b>	<b>7,712</b>
<b>Net charge-offs to loan and lease reserve</b>	<b>\$6,038</b>	<b>\$14</b>	<b>\$137</b>	<b>\$261</b>	<b>\$5,627</b>	<b>\$8,036</b>
<b>Loans secured by real estate</b>	<b>362</b>	<b>2</b>	<b>13</b>	<b>22</b>	<b>325</b>	<b>550</b>
1-4 family residential mortgages	214	1	6	17	190	287
Home equity loans	77	0	0	1	75	104
Multifamily residential mortgages	1	(0)	0	(2)	2	4
Commercial RE loans	29	0	5	4	20	94
Construction RE loans	14	1	2	1	11	28
Farmland loans	2	0	0	(0)	1	1
RE loans from foreign offices	26	0	0	0	26	33
<b>Commercial and industrial loans</b>	<b>894</b>	<b>5</b>	<b>18</b>	<b>60</b>	<b>812</b>	<b>1,478</b>
<b>Loans to individuals</b>	<b>4,620</b>	<b>6</b>	<b>101</b>	<b>175</b>	<b>4,338</b>	<b>5,761</b>
Credit cards	3,492	1	67	118	3,306	4,279
Installment loans and other plans	1,128	5	34	57	1,032	1,482
<b>All other loans and leases</b>	<b>162</b>	<b>1</b>	<b>5</b>	<b>4</b>	<b>152</b>	<b>246</b>
<b>Charge-offs to loan and lease reserve</b>	<b>7,708</b>	<b>21</b>	<b>187</b>	<b>375</b>	<b>7,125</b>	<b>10,425</b>
<b>Loans secured by real estate</b>	<b>481</b>	<b>3</b>	<b>19</b>	<b>32</b>	<b>427</b>	<b>725</b>
1-4 family residential mortgages	258	1	8	20	228	353
Home equity loans	95	0	1	2	92	128
Multifamily residential mortgages	4	0	0	1	2	7
Commercial RE loans	64	0	6	7	50	146
Construction RE loans	23	1	2	1	19	42
Farmland loans	3	0	1	0	2	7
RE loans from foreign offices	34	0	0	0	34	42
<b>Commercial and industrial loans</b>	<b>1,479</b>	<b>6</b>	<b>30</b>	<b>85</b>	<b>1,357</b>	<b>2,320</b>
<b>Loans to individuals</b>	<b>5,492</b>	<b>9</b>	<b>130</b>	<b>244</b>	<b>5,108</b>	<b>6,983</b>
Credit cards	4,036	1	80	155	3,800	5,008
Installment loans and other plans	1,455	8	51	89	1,308	1,975
<b>All other loans and leases</b>	<b>257</b>	<b>2</b>	<b>9</b>	<b>13</b>	<b>232</b>	<b>396</b>
<b>Recoveries credited to loan and lease reserve</b>	<b>1,669</b>	<b>7</b>	<b>51</b>	<b>113</b>	<b>1,498</b>	<b>2,388</b>
<b>Loans secured by real estate</b>	<b>119</b>	<b>1</b>	<b>6</b>	<b>10</b>	<b>102</b>	<b>175</b>
1-4 family residential mortgages	45	1	3	3	39	66
Home equity loans	18	0	0	1	17	24
Multifamily residential mortgages	3	0	0	3	0	3
Commercial RE loans	35	0	2	3	30	53
Construction RE loans	9	0	0	0	8	14
Farmland loans	1	0	1	0	0	5
RE loans from foreign offices	8	0	0	0	8	9
<b>Commercial and industrial loans</b>	<b>584</b>	<b>2</b>	<b>12</b>	<b>25</b>	<b>546</b>	<b>842</b>
<b>Loans to individuals</b>	<b>872</b>	<b>3</b>	<b>29</b>	<b>69</b>	<b>770</b>	<b>1,221</b>
Credit cards	544	0	13	37	495	729
Installment loans and other plans	327	3	17	33	276	493
<b>All other loans and leases</b>	<b>94</b>	<b>1</b>	<b>4</b>	<b>9</b>	<b>80</b>	<b>150</b>

**Year-to-date net loan and lease losses of national banks by asset size**  
**Through March 31, 2004**  
(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>1,969</b>	<b>824</b>	<b>984</b>	<b>116</b>	<b>45</b>	<b>7,712</b>
<b>Net charge-offs to loan and lease reserve</b>	<b>6,038</b>	<b>14</b>	<b>137</b>	<b>261</b>	<b>5,627</b>	<b>8,036</b>
<b>Loans secured by real estate</b>	<b>362</b>	<b>2</b>	<b>13</b>	<b>22</b>	<b>325</b>	<b>550</b>
1-4 family residential mortgages	214	1	6	17	190	287
Home equity loans	77	0	0	1	75	104
Multifamily residential mortgages	1	(0)	0	(2)	2	4
Commercial RE loans	29	0	5	4	20	94
Construction RE loans	14	1	2	1	11	28
Farmland loans	2	0	0	(0)	1	1
RE loans from foreign offices	26	0	0	0	26	33
<b>Commercial and industrial loans</b>	<b>894</b>	<b>5</b>	<b>18</b>	<b>60</b>	<b>812</b>	<b>1,478</b>
<b>Loans to individuals</b>	<b>4,620</b>	<b>6</b>	<b>101</b>	<b>175</b>	<b>4,338</b>	<b>5,761</b>
Credit cards	3,492	1	67	118	3,306	4,279
Installment loans and other plans	1,128	5	34	57	1,032	1,482
<b>All other loans and leases</b>	<b>162</b>	<b>1</b>	<b>5</b>	<b>4</b>	<b>152</b>	<b>246</b>
<b>Charge-offs to loan and lease reserve</b>	<b>7,708</b>	<b>21</b>	<b>187</b>	<b>375</b>	<b>7,125</b>	<b>10,425</b>
<b>Loans secured by real estate</b>	<b>481</b>	<b>3</b>	<b>19</b>	<b>32</b>	<b>427</b>	<b>725</b>
1-4 family residential mortgages	258	1	8	20	228	353
Home equity loans	95	0	1	2	92	128
Multifamily residential mortgages	4	0	0	1	2	7
Commercial RE loans	64	0	6	7	50	146
Construction RE loans	23	1	2	1	19	42
Farmland loans	3	0	1	0	2	7
RE loans from foreign offices	34	0	0	0	34	42
<b>Commercial and industrial loans</b>	<b>1,479</b>	<b>6</b>	<b>30</b>	<b>85</b>	<b>1,357</b>	<b>2,320</b>
<b>Loans to individuals</b>	<b>5,492</b>	<b>9</b>	<b>130</b>	<b>244</b>	<b>5,108</b>	<b>6,983</b>
Credit cards	4,036	1	80	155	3,800	5,008
Installment loans and other plans	1,455	8	51	89	1,308	1,975
<b>All other loans and leases</b>	<b>257</b>	<b>2</b>	<b>9</b>	<b>13</b>	<b>232</b>	<b>396</b>
<b>Recoveries credited to loan and lease reserve</b>	<b>1,669</b>	<b>7</b>	<b>51</b>	<b>113</b>	<b>1,498</b>	<b>2,388</b>
<b>Loans secured by real estate</b>	<b>119</b>	<b>1</b>	<b>6</b>	<b>10</b>	<b>102</b>	<b>175</b>
1-4 family residential mortgages	45	1	3	3	39	66
Home equity loans	18	0	0	1	17	24
Multifamily residential mortgages	3	0	0	3	0	3
Commercial RE loans	35	0	2	3	30	53
Construction RE loans	9	0	0	0	8	14
Farmland loans	1	0	1	0	0	5
RE loans from foreign offices	8	0	0	0	8	9
<b>Commercial and industrial loans</b>	<b>584</b>	<b>2</b>	<b>12</b>	<b>25</b>	<b>546</b>	<b>842</b>
<b>Loans to individuals</b>	<b>872</b>	<b>3</b>	<b>29</b>	<b>69</b>	<b>770</b>	<b>1,221</b>
Credit cards	544	0	13	37	495	729
Installment loans and other plans	327	3	17	33	276	493
<b>All other loans and leases</b>	<b>94</b>	<b>1</b>	<b>4</b>	<b>9</b>	<b>80</b>	<b>150</b>

**Number of national banks by state and asset size  
March 31, 2004**

	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>1,969</b>	<b>824</b>	<b>984</b>	<b>116</b>	<b>45</b>	<b>7,712</b>
Alabama	21	11	8	1	1	152
Alaska	2	1	0	1	0	5
Arizona	15	6	5	3	1	45
Arkansas	41	11	29	1	0	161
California	76	27	37	10	2	267
Colorado	47	22	22	3	0	168
Connecticut	9	1	7	1	0	25
Delaware	9	1	3	2	3	27
District of Columbia	4	2	2	0	0	4
Florida	68	15	45	8	0	265
Georgia	56	19	35	1	1	324
Hawaii	1	0	1	0	0	6
Idaho	1	0	1	0	0	15
Illinois	165	62	94	6	3	655
Indiana	33	7	19	6	1	146
Iowa	48	23	24	1	0	398
Kansas	97	65	29	3	0	361
Kentucky	48	17	30	1	0	217
Louisiana	14	4	8	1	1	137
Maine	6	1	4	0	1	17
Maryland	11	2	8	1	0	70
Massachusetts	12	2	8	2	0	37
Michigan	25	9	15	0	1	157
Minnesota	117	68	46	2	1	461
Mississippi	19	7	10	2	0	94
Missouri	45	22	19	3	1	344
Montana	14	11	3	0	0	77
Nebraska	70	47	22	1	0	258
Nevada	7	1	2	3	1	34
New Hampshire	4	2	1	0	1	14
New Jersey	22	0	14	7	1	78
New Mexico	14	4	7	3	0	50
New York	53	9	37	6	1	132
North Carolina	6	0	4	0	2	68
North Dakota	13	6	5	2	0	100
Ohio	84	33	38	6	7	189
Oklahoma	85	43	40	1	1	270
Oregon	3	1	1	1	0	35
Pennsylvania	75	19	44	9	3	168
Rhode Island	4	2	0	1	1	8
South Carolina	25	9	14	2	0	74
South Dakota	18	7	8	1	2	89
Tennessee	28	6	19	0	3	189
Texas	314	173	130	10	1	649
Utah	7	2	3	0	2	60
Vermont	8	2	6	0	0	14
Virginia	38	7	28	2	1	125
Washington	13	7	6	0	0	77
West Virginia	17	8	8	1	0	67
Wisconsin	42	14	26	1	1	271
Wyoming	15	6	9	0	0	41
U.S. territories	0	0	0	0	0	17

**Total assets of national banks by state and asset size**  
**March 31, 2004**  
(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>\$4,436,042</b>	<b>\$45,283</b>	<b>\$273,512</b>	<b>\$346,243</b>	<b>\$3,771,004</b>	<b>\$7,817,696</b>
Alabama	20,682	775	2,038	1,413	16,456	216,628
Alaska	2,219	68	0	2,151	0	3,428
Arizona	45,477	312	2,642	5,626	36,898	48,917
Arkansas	9,166	600	7,393	1,172	0	36,495
California	100,634	1,515	11,123	29,524	58,473	252,581
Colorado	10,439	1,152	5,389	3,898	0	34,196
Connecticut	5,040	92	1,984	2,963	0	6,749
Delaware	122,769	82	914	6,061	115,712	161,006
District of Columbia	601	177	424	0	0	601
Florida	34,429	1,077	12,188	21,164	0	83,255
Georgia	26,199	1,225	7,138	6,094	11,742	210,454
Hawaii	436	0	436	0	0	24,988
Idaho	293	0	293	0	0	3,803
Illinois	385,572	3,452	24,858	16,264	340,999	543,209
Indiana	65,726	438	7,567	17,792	39,930	97,401
Iowa	9,570	1,360	6,626	1,584	0	44,022
Kansas	17,278	3,578	8,729	4,971	0	41,829
Kentucky	14,737	1,020	5,919	7,798	0	44,389
Louisiana	28,611	246	1,843	7,846	18,675	49,703
Maine	29,190	24	2,319	0	26,847	31,982
Maryland	3,110	85	1,902	1,124	0	34,943
Massachusetts	9,362	107	1,683	7,571	0	144,894
Michigan	49,558	397	3,783	0	45,377	181,593
Minnesota	29,496	3,484	10,357	3,835	11,820	56,796
Mississippi	11,995	421	2,573	9,001	0	40,312
Missouri	28,383	1,290	5,264	9,528	12,300	82,269
Montana	1,339	579	760	0	0	13,340
Nebraska	14,142	2,239	5,431	6,472	0	30,424
Nevada	28,520	47	1,012	8,401	19,060	49,192
New Hampshire	13,013	68	232	0	12,713	16,231
New Jersey	49,149	0	4,215	30,629	14,305	95,843
New Mexico	6,664	227	1,618	4,818	0	12,384
New York	636,547	596	13,470	16,290	606,191	1,649,619
North Carolina	1,056,757	0	1,710	0	1,055,047	1,184,170
North Dakota	10,917	287	1,877	8,754	0	18,395
Ohio	494,984	1,874	12,229	19,762	461,119	599,731
Oklahoma	24,045	2,220	8,959	1,666	11,200	48,345
Oregon	9,499	67	219	9,213	0	20,369
Pennsylvania	140,853	1,255	14,138	21,881	103,579	187,748
Rhode Island	203,251	52	0	7,876	195,323	217,552
South Carolina	8,013	616	3,259	4,138	0	34,494
South Dakota	409,538	238	3,430	5,094	400,777	419,481
Tennessee	88,736	474	7,330	0	80,932	114,886
Texas	76,584	9,041	34,894	22,604	10,045	139,944
Utah	29,414	85	515	0	28,814	147,941
Vermont	1,485	116	1,369	0	0	6,153
Virginia	40,459	356	8,809	7,561	23,733	114,723
Washington	2,002	335	1,668	0	0	26,776
West Virginia	4,468	484	1,768	2,216	0	17,958
Wisconsin	22,652	769	7,458	1,486	12,939	87,585
Wyoming	2,040	278	1,762	0	0	4,849
U.S. territories	0	0	0	0	0	83,119