



FINANCIAL PERFORMANCE
OF NATIONAL BANKS

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Contents

	Page
Assets, liabilities, and capital accounts of national banks, March 31, 2004, and March 31, 2005 _____	53
Quarterly income and expenses of national banks, first quarter 2004 and first quarter 2005 _____	54
Year-to-date income and expenses of national banks, through March 31, 2004, and through March 31, 2005 _____	55
Assets of national banks by asset size, March 31, 2005 _____	56
Past-due and nonaccrual loans and leases of national banks by asset size, March 31, 2005 _____	57
Liabilities of national banks by asset size, March 31, 2005 _____	58
Off-balance-sheet items of national banks by asset size, March 31, 2005 _____	59
Quarterly income and expenses of national banks by asset size, first quarter 2005 _____	60
Year-to-date income and expenses of national banks by asset size, through March 31, 2005 _____	61
Quarterly net loan and lease losses of national banks by asset size, first quarter 2005 _____	62
Year-to-date net loan and lease losses of national banks by asset size, through March 31, 2005 _____	63
Number of national banks by state and asset size, March 31, 2005 _____	64
Total assets of national banks by state and asset size, March 31, 2005 _____	65

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Assets, liabilities, and capital accounts of national banks
March 31, 2004 and March 31, 2005
(Dollar figures in millions)

	March 31, 2004	March 31, 2005	Change March 31, 2004- March 31, 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	1,969	1,896	(73)	(3.71)
Total assets	\$4,436,035	\$5,783,752	\$1,347,717	30.38
Cash and balances due from depositories	203,610	256,873	53,263	26.16
Noninterest-bearing balances, currency and coin	136,355	166,693	30,338	22.25
Interest bearing balances	67,255	90,180	22,925	34.09
Securities	855,125	933,528	78,403	9.17
Held-to-maturity securities, amortized cost	26,498	38,002	11,503	43.41
Available-for-sale securities, fair value	828,627	895,526	66,899	8.07
Federal funds sold and securities purchased	161,128	332,186	171,058	106.16
Net loans and leases	2,616,520	3,187,985	571,465	21.84
Total loans and leases	2,664,252	3,235,624	571,372	21.45
Loans and leases, gross	2,666,091	3,237,597	571,505	21.44
Less: Unearned income	1,840	1,973	134	7.26
Less: Reserve for losses	47,731	47,638	(93)	(0.20)
Assets held in trading account	208,039	483,741	275,703	132.52
Other real estate owned	1,891	1,563	(328)	(17.34)
Intangible assets	108,515	233,750	125,236	115.41
All other assets	281,207	354,125	72,918	25.93
Total liabilities and equity capital	4,436,035	5,783,752	1,347,717	30.38
Deposits in domestic offices	2,382,797	2,937,055	554,258	23.26
Deposits in foreign offices	509,628	732,006	222,378	43.64
Total deposits	2,892,425	3,669,061	776,636	26.85
Noninterest-bearing deposits	576,398	722,397	145,998	25.33
Interest-bearing deposits	2,316,026	2,946,664	630,638	27.23
Federal funds purchased and securities sold	288,855	430,705	141,850	49.11
Other borrowed money	497,368	536,661	39,293	7.90
Trading liabilities less revaluation losses	30,248	130,740	100,492	332.23
Subordinated notes and debentures	71,666	95,236	23,570	32.89
All other liabilities	252,188	342,013	89,825	35.62
Trading liabilities revaluation losses	94,753	134,062	39,310	41.49
Other	157,435	207,950	50,515	32.09
Total equity capital	403,287	579,338	176,051	43.65
Perpetual preferred stock	2,645	3,309	664	25.09
Common stock	12,047	13,892	1,844	15.31
Surplus	212,334	364,176	151,842	71.51
Retained earnings and other comprehensive income	178,816	189,802	10,986	6.14
Other equity capital components	(75)	(176)	(101)	NM

NM indicates calculated percent change is not meaningful.

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Quarterly income and expenses of national banks
First quarter 2004 and first quarter 2005
(Dollar figures in millions)

	First quarter 2004	First quarter 2005	Change First quarter 2004- first quarter 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	1,969	1,896	(73)	(3.71)
Net income	\$16,673	\$19,711	\$3,038	18.22
Net interest income	38,335	42,997	4,662	12.16
Total interest income	51,244	65,636	14,392	28.09
On loans	39,482	48,387	8,905	22.56
From lease financing receivables	1,330	1,384	54	4.03
On balances due from depositories	342	773	431	126.19
On securities	8,132	10,263	2,131	26.21
From assets held in trading account	987	2,908	1,921	194.65
On federal funds sold and securities repurchased	652	1,477	825	126.44
Less: Interest expense	12,909	22,640	9,730	75.38
On deposits	8,174	13,642	5,468	66.90
Of federal funds purchased and securities sold	1,039	2,604	1,565	150.65
On demand notes and other borrowed money*	2,954	5,143	2,189	74.09
On subordinated notes and debentures	742	1,250	508	68.53
Less: Provision for losses	5,240	4,222	(1,018)	(19.43)
Noninterest income	28,896	37,074	8,178	28.30
From fiduciary activities	2,363	3,186	823	34.82
Service charges on deposits	5,239	5,546	308	5.87
Trading revenue	1,608	4,159	2,550	158.59
From interest rate exposures	416	1,587	1,171	281.46
From foreign exchange exposures	875	1,513	637	72.80
From equity security and index exposures	233	848	615	NM
From commodity and other exposures	83	211	128	NM
Investment banking brokerage fees	1,369	2,024	656	47.90
Venture capital revenue	25	198	173	NM
Net servicing fees	3,439	3,517	79	2.29
Net securitization income	3,835	4,545	711	18.53
Insurance commissions and fees	601	626	25	4.16
Insurance and reinsurance underwriting income	127	141	15	11.51
Income from other insurance activities	474	485	10	2.20
Net gains on asset sales	1,415	1,162	(253)	(17.88)
Sales of loans and leases	1,238	981	(258)	(20.80)
Sales of other real estate owned	20	24	4	21.00
Sales of other assets(excluding securities)	156	156	0	0.11
Other noninterest income	9,002	12,110	3,108	34.52
Gains/losses on securities	1,125	(172)	(1,297)	(115.29)
Less: Noninterest expense	38,240	46,324	8,084	21.14
Salaries and employee benefits	15,811	20,838	5,027	31.80
Of premises and fixed assets	4,299	6,102	1,802	41.92
Goodwill impairment losses	1	2	1	229.46
Amortization expense and impairment losses	1,195	1,471	276	23.05
Other noninterest expense	16,934	17,912	977	5.77
Less: Taxes on income before extraordinary items	8,202	9,637	1,434	17.49
Income/loss from extraordinary items, net of income taxes	(0)	(5)	(5)	NM
Memoranda:				
Net operating income	15,915	19,803	3,887	24.43
Income before taxes and extraordinary items	24,876	29,353	4,477	18.00
Income net of taxes before extraordinary items	16,674	19,716	3,042	18.25
Cash dividends declared	7,002	8,809	1,807	25.81
Net charge-offs to loan and lease reserve	6,039	5,179	(859)	(14.23)
Charge-offs to loan and lease reserve	7,707	6,885	(822)	(10.67)
Less: Recoveries credited to loan and lease reserve	1,669	1,706	37	2.24

* 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 March 31, 2004 and through March 31, 2005
(Dollar figures in millions)

	March 31, 2004	March 31, 2005	Change March 31, 2004- March 31, 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
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Sales of other real estate owned	20	24	4	21.00
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Gains/losses on securities	1,125	(172)	(1,297)	(115.29)
Less: Noninterest expense	38,240	46,324	8,084	21.14
Salaries and employee benefits	15,811	20,838	5,027	31.80
Of premises and fixed assets	4,299	6,102	1,802	41.92
Goodwill impairment losses	1	2	1	229.46
Amortization expense and impairment losses	1,195	1,471	276	23.05
Other noninterest expense	16,934	17,912	977	5.77
Less: Taxes on income before extraordinary items	8,202	9,637	1,434	17.49
Income/loss from extraordinary items, net of income taxes	(0)	(5)	(5)	NM
Memoranda:				
Net operating income	15,915	19,803	3,887	24.43
Income before taxes and extraordinary items	24,876	29,353	4,477	18.00
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Net charge-offs to loan and lease reserve	6,039	5,179	(859)	(14.23)
Charge-offs to loan and lease reserve	7,707	6,885	(822)	(10.67)
Less: Recoveries credited to loan and lease reserve	1,669	1,706	37	2.24

* Includes mortgage indebtedness

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FINANCIAL PERFORMANCE OF NATIONAL BANKS

Assets of national banks by asset size
March 31, 2005
 (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	
Number of institutions reporting	1,896	747	979	125	45	7,598
Total assets	\$5,783,752	\$41,457	\$272,861	\$358,002	\$5,111,432	\$8,589,293
Cash and balances due from	256,873	2,268	11,011	14,392	229,202	390,965
Securities	933,528	11,283	65,501	75,946	780,798	1,585,071
Federal funds sold and securities purchased	332,186	1,979	8,118	18,085	304,005	409,985
Net loans and leases	3,187,985	23,985	173,025	223,557	2,767,418	4,908,782
Total loans and leases	3,235,624	24,341	175,311	226,544	2,809,428	4,980,110
Loans and leases, gross	3,237,597	24,360	175,476	226,719	2,811,042	4,983,033
Less: Unearned income	1,973	19	165	175	1,614	2,923
Less: Reserve for losses	47,638	356	2,285	2,987	42,010	71,327
Assets held in trading account	483,741	2	42	222	483,476	512,581
Other real estate owned	1,563	57	252	159	1,095	3,363
Intangible assets	233,750	143	2,700	9,239	221,668	285,040
All other assets	354,125	1,740	12,211	16,403	323,770	493,505
Gross loans and leases by type:						
Loans secured by real estate	1,630,684	15,260	124,335	145,681	1,345,408	2,718,066
1- to 4-family residential mortgages	763,550	6,034	38,978	51,460	667,079	1,127,459
Home equity loans	312,742	519	7,675	12,389	292,159	414,006
Multifamily residential mortgages	41,844	357	4,313	6,514	30,660	89,231
Commercial RE loans	309,388	4,801	49,597	49,327	205,662	683,160
Construction RE loans	141,755	1,620	17,775	23,471	98,889	310,628
Farmland loans	14,850	1,930	5,994	1,889	5,037	45,112
RE loans from foreign offices	46,554	0	2	630	45,922	48,469
Commercial and industrial loans	624,063	3,846	27,695	47,944	544,579	944,511
Loans to individuals	605,307	2,483	14,446	21,898	566,480	817,015
Credit cards	275,893	58	1,678	3,267	270,889	337,180
Other revolving credit plans	33,683	43	344	1,157	32,140	38,327
Installment loans	295,731	2,382	12,424	17,474	263,451	441,508
All other loans and leases	377,543	2,771	9,000	11,196	354,576	503,440
Securities by type:						
U.S. Treasury securities	29,771	492	2,245	3,338	23,696	56,525
Mortgage-backed securities	598,804	2,607	22,617	43,862	529,718	910,687
Pass-through securities	464,224	2,041	16,048	24,103	422,031	622,949
Collateralized mortgage obligations	134,579	566	6,568	19,759	107,686	287,738
Other securities	271,693	8,179	40,302	28,164	195,048	542,754
Other U.S. government securities	89,595	5,966	25,115	16,112	42,401	271,963
State and local government securities	54,519	1,848	12,319	7,712	32,639	113,641
Other debt securities	121,058	225	2,046	3,654	115,132	142,998
Equity securities	6,522	140	822	684	4,876	14,153
Memoranda:						
Agricultural production loans	19,000	2,332	5,261	1,999	9,409	45,273
Pledged securities	435,244	4,449	32,617	43,519	354,659	775,052
Book value of securities	938,450	11,402	66,055	76,546	784,447	1,594,668
Available-for-sale securities	900,448	9,759	57,502	67,280	765,908	1,467,459
Held-to-maturity securities	38,002	1,644	8,554	9,266	18,539	127,209
Market value of securities	933,454	11,272	65,475	75,894	780,814	1,584,300
Available-for-sale securities	895,526	9,639	56,948	66,681	762,259	1,457,861
Held-to-maturity securities	37,928	1,633	8,527	9,213	18,555	126,438

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Past-due and nonaccrual loans and leases of national banks by asset size
March 31, 2005
(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	
Number of institutions reporting	1,896	747	979	125	45	7,598
Loans and leases past due 30-89 days	\$26,798	\$356	\$1,565	\$1,695	\$23,183	\$41,286
Loans secured by real estate	11,828	200	988	985	9,655	19,865
1- to 4-family residential mortgages	7,055	103	443	498	6,012	10,744
Home equity loans	1,152	4	26	29	1,094	1,503
Multifamily residential mortgages	257	4	26	21	207	516
Commercial RE loans	1,672	46	299	218	1,108	4,009
Construction RE loans	1,023	17	151	210	644	2,053
Farmland loans	134	26	42	9	56	440
RE loans from foreign offices	534	0	0	0	534	601
Commercial and industrial loans	3,302	65	297	442	2,498	5,965
Loans to individuals	9,931	57	209	199	9,466	12,959
Credit cards	5,433	1	40	52	5,340	6,534
Installment loans and other plans	4,498	56	169	147	4,126	6,425
All other loans and leases	1,737	34	71	69	1,564	2,496
Loans and leases past due 90+ days	10,895	58	284	249	10,305	13,815
Loans secured by real estate	3,774	29	164	96	3,485	5,069
1- to 4-family residential mortgages	3,328	15	69	54	3,190	3,972
Home equity loans	112	0	4	5	103	177
Multifamily residential mortgages	20	0	5	5	11	44
Commercial RE loans	182	4	61	22	95	510
Construction RE loans	95	1	15	10	68	256
Farmland loans	25	8	10	1	7	95
RE loans from foreign offices	12	0	0	0	12	16
Commercial and industrial loans	495	9	52	95	339	889
Loans to individuals	6,504	8	53	49	6,394	7,606
Credit cards	4,671	1	32	25	4,613	5,438
Installment loans and other plans	1,833	8	21	24	1,781	2,169
All other loans and leases	122	11	15	8	88	251
Nonaccrual loans and leases	16,990	197	989	1,147	14,658	25,935
Loans secured by real estate	7,257	109	669	714	5,765	12,360
1- to 4-family residential mortgages	3,058	36	178	200	2,643	4,939
Home equity loans	452	1	8	15	428	588
Multifamily residential mortgages	177	3	12	19	143	264
Commercial RE loans	2,081	47	332	373	1,329	4,267
Construction RE loans	604	8	94	85	417	1,168
Farmland loans	158	13	45	22	78	373
RE loans from foreign offices	727	0	0	0	727	761
Commercial and industrial loans	5,933	57	236	328	5,311	8,859
Loans to individuals	2,533	12	33	45	2,443	3,061
Credit cards	345	0	3	18	324	561
Installment loans and other plans	2,188	12	30	27	2,119	2,500
All other loans and leases	1,341	19	50	60	1,213	1,767

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Liabilities of national banks by asset size
March 31, 2005
 (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	
Number of institutions reporting	1,896	747	979	125	45	7,598
Total liabilities and equity capital	5,783,752	41,457	272,861	358,002	5,111,432	8,589,293
Deposits in domestic offices	2,937,055	34,809	221,163	241,907	2,439,176	4,823,131
Deposits in foreign offices	732,006	13	240	3,338	728,414	881,620
Total deposits	3,669,061	34,822	221,403	245,245	3,167,590	5,704,751
Noninterest bearing	722,397	6,124	37,992	45,762	632,518	1,071,983
Interest bearing	2,946,664	28,698	183,410	199,483	2,535,073	4,632,768
Federal funds purchased and securities sold	430,705	398	7,036	32,853	390,418	614,265
Other borrowed funds	536,661	1,179	14,057	33,594	487,830	748,624
Trading liabilities less revaluation losses	130,740	0	5	0	130,735	131,156
Subordinated notes and debentures	95,236	1	224	1,332	93,679	114,368
All other liabilities	342,013	282	2,382	6,808	332,541	410,034
Equity capital	579,338	4,776	27,754	38,170	508,639	866,094
Total deposits by depositor:						
Individuals and corporations	2,927,070	21,101	151,126	194,414	2,560,428	4,516,846
U.S., state, and local governments	136,114	3,180	18,118	15,903	98,913	250,938
Depositories in the U.S.	58,589	496	3,380	2,771	51,943	89,436
Foreign banks and governments	194,752	1	326	432	193,992	216,219
Domestic deposits by depositor:						
Individuals and corporations	2,400,062	21,091	151,107	191,372	2,036,492	3,864,656
U.S., state, and local governments	136,114	3,180	18,118	15,903	98,913	250,938
Depositories in the U.S.	35,649	496	3,380	2,624	29,149	59,457
Foreign banks and governments	13,110	1	105	282	12,721	17,249
Foreign deposits by depositor:						
Individuals and corporations	527,007.575	11	19	3,041	523,937	652,190
Depositories in the U.S.	22940.098	0	0	147	22,793	29,979
Foreign banks and governments	181,642	0	221	150	181,271	198,970
Deposits in domestic offices by type:						
Transaction deposits	422,275	11,376	54,848	37,225	318,826	742,371
Demand deposits	321,249	6,030	31,765	27,471	255,983	534,787
Savings deposits	1,742,037	8,429	77,697	131,140	1,524,771	2,629,092
Money market deposit accounts	1294823.886	4,418	43,943	98,446	1,148,016	1,928,502
Other savings deposits	447212.69	4,010	33,754	32,694	376,755	700,590
Time deposits	772,743	15,005	88,617	73,542	595,579	1,451,667
Small time deposits	351,365	9,730	51,928	37,336	252,370	690,065
Large time deposits	421,378	5,275	36,689	36,206	343,209	761,603

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Off-balance-sheet items of national banks by asset size

March 31, 2005

(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	
Number of institutions reporting	1,896	747	979	125	45	7,598
Unused commitments	\$4,475,637	\$58,049	\$139,672	\$660,837	\$3,617,080	\$5,689,814
Home equity lines	319,536	362	6,385	11,326	301,462	416,872
Credit card lines	2,799,600	54,254	103,443	595,289	2,046,614	3,339,162
Commercial RE, construction and land	140,664	953	10,829	18,915	109,967	260,794
All other unused commitments	1,215,838	2,481	19,015	35,307	1,159,036	1,672,986
Letters of credit:						
Standby letters of credit	264,764	109	1,872	5,292	257,492	344,595
Financial letters of credit	225,992	65	1,186	3,961	220,780	297,217
Performance letters of credit	38,772	44	686	1,331	36,712	47,378
Commercial letters of credit	23,330	22	209	567	22,533	27,390
Securities lent	487,783	47	23	2,075	485,638	1,257,117
Spot foreign exchange contracts	694,966	0	2	132	694,832	737,621
Credit derivatives (notional value)						
Reporting bank is the guarantor	1,484,923	0	0	22	1,484,901	1,486,326
Reporting bank is the beneficiary	1,627,997	0	40	0	1,627,957	1,637,907
Derivative contracts (notional value)	89,390,904	10	3,050	14,638	89,373,205	91,115,075
Futures and forward contracts	10,954,615	0	1,164	2,543	10,950,907	11,633,913
Interest rate contracts	6,888,230	0	1,152	1,713	6,885,364	6,986,146
Foreign exchange contracts	3,926,588	0	8	830	3,925,750	4,507,771
All other futures and forwards	139,797	0	3	0	139,794	139,996
Option contracts	17,614,517	5	791	2,961	17,610,760	18,027,131
Interest rate contracts	14,648,983	3	742	1,977	14,646,261	15,024,566
Foreign exchange contracts	1,857,529	0	0	959	1,856,571	1,881,639
All other options	1,108,005	2	49	26	1,107,928	1,120,927
Swaps	57,708,852	5	1,055	9,112	57,698,680	58,329,798
Interest rate contracts	55,420,382	5	1,041	9,086	55,410,249	55,971,340
Foreign exchange contracts	2,082,824	0	0	0	2,082,824	2,123,524
All other swaps	205,647	0	14	25	205,608	234,933
Memoranda: Derivatives by purpose						
Contracts held for trading	84,064,519	0	92	3,388	84,061,038	85,481,393
Contracts not held for trading	2,213,465	10	2,918	11,228	2,199,309	2,509,449
Memoranda: Derivatives by position						
Held for trading--positive fair value	1,182,479	0	0	15	1,182,464	1,196,956
Held for trading--negative fair value	1,150,032	0	0	12	1,150,020	1,164,570
Not for trading--positive fair value	14,214	0	13	55	14,146	16,405
Not for trading--negative fair value	14,370	0	22	100	14,248	16,998

FINANCIAL PERFORMANCE OF NATIONAL BANKS

 Quarterly income and expenses of national banks by asset size
 First quarter 2005
 (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	
Number of institutions reporting	1,896	747	979	125	45	7,598
Net income	\$19,711	\$111	\$920	\$1,300	\$17,380	\$29,504
Net interest income	42,997	397	2,526	3,070	37,003	66,544
Total interest income	65,636	538	3,529	4,422	57,147	100,074
On loans	48,387	416	2,824	3,447	41,700	74,540
From lease financing receivables	1,384	3	14	60	1,307	1,898
On balances due from depositories	773	5	18	23	727	1,221
On securities	10,263	99	604	741	8,819	16,357
From assets held in trading account	2,908	0	0	2	2,906	3,162
On fed. funds sold & securities repurchased	1,477	12	51	119	1,295	1,922
Less: Interest expense	22,640	141	1,003	1,352	20,144	33,530
On deposits	13,642	127	833	839	11,843	21,297
Of federal funds purchased & securities sold	2,604	2	36	193	2,373	3,772
On demand notes & other borrowed money*	5,143	12	130	303	4,698	6,988
On subordinated notes and debentures	1,250	0	3	17	1,230	1,473
Less: Provision for losses	4,222	15	131	209	3,867	5,505
Noninterest income	37,074	134	1,274	2,244	33,422	50,432
From fiduciary activities	3,186	12	148	468	2,558	5,877
Service charges on deposits	5,546	43	306	307	4,891	7,878
Trading revenue	4,159	(0)	1	10	4,147	4,449
From interest rate exposures	1,587	0	1	7	1,578	1,644
From foreign exchange exposures	1,513	0	0	2	1,511	1,699
From equity security and index exposures	848	0	0	0	848	888
From commodity and other exposures	211	0	0	0	211	212
Investment banking brokerage fees	2,024	1	19	41	1,963	2,479
Venture capital revenue	198	0	(0)	(0)	199	198
Net servicing fees	3,517	28	93	121	3,275	4,232
Net securitization income	4,545	0	120	28	4,398	5,640
Insurance commissions and fees	626	9	22	39	556	1,053
Insurance and reinsurance underwriting income	141	0	0	3	138	178
Income from other insurance activities	485	9	22	36	418	875
Net gains on asset sales	1,162	4	70	532	556	1,855
Sales of loans and leases	981	2	62	502	414	1,614
Sales of other real estate owned	24	0	2	9	13	48
Sales of other assets(excluding securities)	156	1	6	21	128	192
Other noninterest income	12,110	38	493	699	10,880	16,771
Gains/losses on securities	(172)	0	13	(3)	(182)	(73)
Less: Noninterest expense	46,324	377	2,444	3,156	40,347	67,760
Salaries and employee benefits	20,838	196	1,194	1,398	18,050	30,959
Of premises and fixed assets	6,102	48	299	332	5,422	8,773
Goodwill impairment losses	2	2	0	0	0	4
Amortization expense and impairment losses	1,471	1	25	104	1,341	1,701
Other noninterest expense	17,912	131	924	1,322	15,534	26,324
Less: Taxes on income before extraord. items	9,637	30	318	647	8,642	14,139
Income/loss from extraord. items, net of taxes	(5)	1	0	1	(7)	4
Memoranda:						
Net operating income	19,803	110	911	1,301	17,481	29,516
Income before taxes and extraordinary items	29,353	140	1,238	1,946	26,029	43,638
Income net of taxes before extraordinary items	19,716	110	920	1,299	17,387	29,499
Cash dividends declared	8,809	82	462	659	7,606	14,130
Net loan and lease losses	5,179	7	88	172	4,913	6,489
Charge-offs to loan and lease reserve	6,885	14	126	256	6,490	8,727
Less: Recoveries credited to loan & lease resv.	1,706	7	38	84	1,577	2,238

* Includes mortgage indebtedness

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Year-to-date income and expenses of national banks by asset size
Through March 31, 2005
(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	
Number of institutions reporting	1,896	747	979	125	45	7,598
Net income	\$19,711	\$111	\$920	\$1,300	\$17,380	\$29,504
Net interest income	42,997	397	2,526	3,070	37,003	66,544
Total interest income	65,636	538	3,529	4,422	57,147	100,074
On loans	48,387	416	2,824	3,447	41,700	74,540
From lease financing receivables	1,384	3	14	60	1,307	1,898
On balances due from depositories	773	5	18	23	727	1,221
On securities	10,263	99	604	741	8,819	16,357
From assets held in trading account	2,908	0	0	2	2,906	3,162
On fed. funds sold & securities repurchased	1,477	12	51	119	1,295	1,922
Less: Interest expense	22,640	141	1,003	1,352	20,144	33,530
On deposits	13,642	127	833	839	11,843	21,297
Of federal funds purchased & securities sold	2,604	2	36	193	2,373	3,772
On demand notes & other borrowed money*	5,143	12	130	303	4,698	6,988
On subordinated notes and debentures	1,250	0	3	17	1,230	1,473
Less: Provision for losses	4,222	15	131	209	3,867	5,505
Noninterest income	37,074	134	1,274	2,244	33,422	50,432
From fiduciary activities	3,186	12	148	468	2,558	5,877
Service charges on deposits	5,546	43	306	307	4,891	7,878
Trading revenue	4,159	(0)	1	10	4,147	4,449
From interest rate exposures	1,587	0	1	7	1,578	1,644
From foreign exchange exposures	1,513	0	0	2	1,511	1,699
From equity security and index exposures	848	0	0	0	848	888
From commodity and other exposures	211	0	0	0	211	212
Investment banking brokerage fees	2,024	1	19	41	1,963	2,479
Venture capital revenue	198	0	(0)	(0)	199	198
Net servicing fees	3,517	28	93	121	3,275	4,232
Net securitization income	4,545	0	120	28	4,398	5,640
Insurance commissions and fees	626	9	22	39	556	1,053
Insurance and reinsurance underwriting income	141	0	0	3	138	178
Income from other insurance activities	485	9	22	36	418	875
Net gains on asset sales	1,162	4	70	532	556	1,855
Sales of loans and leases	981	2	62	502	414	1,614
Sales of other real estate owned	24	0	2	9	13	48
Sales of other assets(excluding securities)	156	1	6	21	128	192
Other noninterest income	12,110	38	493	699	10,880	16,771
Gains/losses on securities	(172)	0	13	(3)	(182)	(73)
Less: Noninterest expense	46,324	377	2,444	3,156	40,347	67,760
Salaries and employee benefits	20,838	196	1,194	1,398	18,050	30,959
Of premises and fixed assets	6,102	48	299	332	5,422	8,773
Goodwill impairment losses	2	2	0	0	0	4
Amortization expense and impairment losses	1,471	1	25	104	1,341	1,701
Other noninterest expense	17,912	131	924	1,322	15,534	26,324
Less: Taxes on income before extraord. items	9,637	30	318	647	8,642	14,139
Income/loss from extraord. items, net of taxes	(5)	1	0	1	(7)	4
Memoranda:						
Net operating income	19,803	110	911	1,301	17,481	29,516
Income before taxes and extraordinary items	29,353	140	1,238	1,946	26,029	43,638
Income net of taxes before extraordinary items	19,716	110	920	1,299	17,387	29,499
Cash dividends declared	8,809	82	462	659	7,606	14,130
Net loan and lease losses	5,179	7	88	172	4,913	6,489
Charge-offs to loan and lease reserve	6,885	14	126	256	6,490	8,727
Less: Recoveries credited to loan & lease resv.	1,706	7	38	84	1,577	2,238

* Includes mortgage indebtedness

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Quarterly net loan and lease losses of national banks by asset size
 First quarter 2005
 (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	
Number of institutions reporting	1,896	747	979	125	45	7,598
Net charge-offs to loan and lease reserve	\$5,179	\$7	\$88	\$172	\$4,913	\$6,489
Loans secured by real estate	271	1	12	20	240	403
1- to 4-family residential mortgages	131	1	6	7	118	192
Home equity loans	71	0	1	2	68	94
Multifamily residential mortgages	3	0	1	(0)	2	4
Commercial RE loans	26	(0)	2	8	16	61
Construction RE loans	21	0	2	3	16	33
Farmland loans	2	(0)	1	0	2	2
RE loans from foreign offices	18	0	0	0	18	17
Commercial and industrial loans	274	3	22	70	178	530
Loans to individuals	4,516	3	49	75	4,388	5,377
Credit cards	3,433	0	35	13	3,385	4,056
Installment loans and other plans	1,083	3	15	62	1,003	1,321
All other loans and leases	118	0	5	6	107	179
Charge-offs to loan and lease reserve	6,885	14	126	256	6,490	8,727
Loans secured by real estate	385	2	19	27	338	572
1- to 4-family residential mortgages	178	1	9	9	160	258
Home equity loans	90	0	1	3	87	119
Multifamily residential mortgages	3	0	1	0	2	5
Commercial RE loans	58	0	5	12	41	115
Construction RE loans	27	0	2	4	21	44
Farmland loans	3	0	1	0	2	5
RE loans from foreign offices	25	0	0	0	25	26
Commercial and industrial loans	754	5	32	93	624	1,130
Loans to individuals	5,507	6	66	121	5,314	6,688
Credit cards	4,080	0	40	39	4,000	4,871
Installment loans and other plans	1,427	5	26	82	1,313	1,817
All other loans and leases	239	1	10	14	214	337
Recoveries credited to loan and lease reserve	1,706	7	38	84	1,577	2,238
Loans secured by real estate	114	1	7	8	98	169
1- to 4-family residential mortgages	47	0	3	2	42	66
Home equity loans	20	0	0	1	19	25
Multifamily residential mortgages	1	0	0	0	0	1
Commercial RE loans	32	1	3	4	24	53
Construction RE loans	6	0	1	1	5	11
Farmland loans	1	0	0	0	0	3
RE loans from foreign offices	7	0	0	0	7	9
Commercial and industrial loans	481	2	10	23	446	600
Loans to individuals	991	3	17	45	926	1,312
Credit cards	647	0	5	25	616	815
Installment loans and other plans	344	3	11	20	310	496
All other loans and leases	121	1	5	8	107	159

FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Year-to-date net loan and lease losses of national banks by asset size
Through March 31, 2005
(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	
Number of institutions reporting	1,896	747	979	125	45	7,598
Net charge-offs to loan and lease reserve	5,179	7	88	172	4,913	6,489
Loans secured by real estate	271	1	12	20	240	403
1- to 4-family residential mortgages	131	1	6	7	118	192
Home equity loans	71	0	1	2	68	94
Multifamily residential mortgages	3	0	1	(0)	2	4
Commercial RE loans	26	(0)	2	8	16	61
Construction RE loans	21	0	2	3	16	33
Farmland loans	2	(0)	1	0	2	2
RE loans from foreign offices	18	0	0	0	18	17
Commercial and industrial loans	274	3	22	70	178	530
Loans to individuals	4,516	3	49	75	4,388	5,377
Credit cards	3,433	0	35	13	3,385	4,056
Installment loans and other plans	1,083	3	15	62	1,003	1,321
All other loans and leases	118	0	5	6	107	179
Charge-offs to loan and lease reserve	6,885	14	126	256	6,490	8,727
Loans secured by real estate	385	2	19	27	338	572
1- to 4-family residential mortgages	178	1	9	9	160	258
Home equity loans	90	0	1	3	87	119
Multifamily residential mortgages	3	0	1	0	2	5
Commercial RE loans	58	0	5	12	41	115
Construction RE loans	27	0	2	4	21	44
Farmland loans	3	0	1	0	2	5
RE loans from foreign offices	25	0	0	0	25	26
Commercial and industrial loans	754	5	32	93	624	1,130
Loans to individuals	5,507	6	66	121	5,314	6,688
Credit cards	4,080	0	40	39	4,000	4,871
Installment loans and other plans	1,427	5	26	82	1,313	1,817
All other loans and leases	239	1	10	14	214	337
Recoveries credited to loan and lease reserve	1,706	7	38	84	1,577	2,238
Loans secured by real estate	114	1	7	8	98	169
1- to 4-family residential mortgages	47	0	3	2	42	66
Home equity loans	20	0	0	1	19	25
Multifamily residential mortgages	1	0	0	0	0	1
Commercial RE loans	32	1	3	4	24	53
Construction RE loans	6	0	1	1	5	11
Farmland loans	1	0	0	0	0	3
RE loans from foreign offices	7	0	0	0	7	9
Commercial and industrial loans	481	2	10	23	446	600
Loans to individuals	991	3	17	45	926	1,312
Credit cards	647	0	5	25	616	815
Installment loans and other plans	344	3	11	20	310	496
All other loans and leases	121	1	5	8	107	159

FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Number of national banks by state and asset size
March 31, 2005**

	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	
All institutions	1,896	747	979	125	45	7,598
Alabama	22	11	10	0	1	149
Alaska	2	1	0	1	0	5
Arizona	15	4	6	4	1	47
Arkansas	41	11	28	2	0	160
California	72	19	39	12	2	261
Colorado	46	20	23	3	0	165
Connecticut	9	1	6	1	1	23
Delaware	9	0	4	2	3	28
District of Columbia	4	1	3	0	0	5
Florida	63	8	49	6	0	258
Georgia	53	15	37	1	0	325
Hawaii	1	0	1	0	0	5
Idaho	1	0	1	0	0	14
Illinois	156	56	92	6	2	643
Indiana	31	6	18	6	1	136
Iowa	45	19	25	1	0	393
Kansas	94	61	29	4	0	355
Kentucky	42	17	24	1	0	209
Louisiana	14	3	9	1	1	137
Maine	3	0	1	1	1	15
Maryland	10	1	8	1	0	67
Massachusetts	11	2	8	1	0	37
Michigan	22	8	13	0	1	154
Minnesota	111	62	45	3	1	457
Mississippi	19	6	11	2	0	92
Missouri	44	21	19	3	1	341
Montana	14	11	3	0	0	77
Nebraska	67	46	19	2	0	251
Nevada	7	1	1	4	1	36
New Hampshire	4	1	1	1	1	13
New Jersey	21	0	13	5	3	75
New Mexico	14	4	7	3	0	48
New York	54	10	36	7	1	131
North Carolina	5	0	3	0	2	74
North Dakota	12	6	4	2	0	99
Ohio	78	31	35	5	7	178
Oklahoma	82	40	40	1	1	267
Oregon	3	1	1	1	0	38
Pennsylvania	72	17	43	9	3	162
Rhode Island	3	2	0	0	1	7
South Carolina	25	8	15	2	0	77
South Dakota	17	6	8	1	2	87
Tennessee	30	7	19	1	3	189
Texas	311	159	137	15	0	639
Utah	7	2	3	0	2	62
Vermont	8	2	6	0	0	14
Virginia	38	6	29	2	1	125
Washington	13	7	6	0	0	77
West Virginia	16	8	7	1	0	66
Wisconsin	40	13	25	1	1	268
Wyoming	15	6	9	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

March 31, 2005

(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	
All institutions	\$5,783,752	\$41,457	\$272,861	\$358,002	\$5,111,432	\$8,589,293
Alabama	23,005	725	2,290	0	19,990	178,577
Alaska	2,196	70	0	2,126	0	3,510
Arizona	64,803	130	2,556	7,773	54,344	69,228
Arkansas	10,086	621	7,143	2,321	0	39,459
California	107,165	1,146	10,262	33,223	62,534	286,637
Colorado	11,608	1,025	6,112	4,471	0	38,046
Connecticut	22,675	98	2,084	3,292	17,201	24,331
Delaware	294,148	0	1,129	7,511	285,508	338,160
District of Columbia	657	89	568	0	0	718
Florida	31,625	583	12,943	18,099	0	86,648
Georgia	15,860	822	8,082	6,956	0	217,489
Hawaii	440	0	440	0	0	26,554
Idaho	309	0	309	0	0	4,389
Illinois	139,374	3,181	24,783	19,627	91,784	311,835
Indiana	54,154	354	7,766	17,593	28,442	86,519
Iowa	9,667	1,145	6,848	1,675	0	46,025
Kansas	18,190	3,284	8,740	6,166	0	45,650
Kentucky	15,584	1,152	4,770	9,661	0	48,964
Louisiana	32,792	144	2,193	8,264	22,191	55,301
Maine	30,266	0	889	1,064	28,314	33,827
Maryland	2,972	31	1,683	1,259	0	37,553
Massachusetts	9,718	111	1,879	7,729	0	157,595
Michigan	41,486	398	3,065	0	38,022	186,280
Minnesota	30,822	3,280	9,697	5,008	12,837	60,407
Mississippi	12,348	371	2,899	9,078	0	42,548
Missouri	29,900	1,287	6,047	9,891	12,675	86,303
Montana	1,459	629	830	0	0	14,402
Nebraska	14,287	2,236	4,344	7,707	0	30,862
Nevada	26,677	52	136	9,011	17,478	54,741
New Hampshire	14,888	58	222	1,614	12,994	17,270
New Jersey	61,959	0	3,759	13,321	44,878	105,852
New Mexico	6,670	236	1,682	4,752	0	12,861
New York	716,892	635	13,054	18,610	684,592	1,022,145
North Carolina	1,294,980	0	1,971	0	1,293,009	1,429,011
North Dakota	6,630	303	1,540	4,787	0	14,729
Ohio	1,454,673	1,762	11,628	12,742	1,428,540	1,545,293
Oklahoma	25,527	2,143	9,131	1,958	12,295	47,997
Oregon	7,624	50	219	7,356	0	21,926
Pennsylvania	156,911	1,095	14,230	26,797	114,790	203,137
Rhode Island	213,117	61	0	0	213,056	228,532
South Carolina	9,421	640	4,059	4,722	0	38,848
South Dakota	424,373	218	3,113	5,635	415,407	435,207
Tennessee	106,760	546	7,391	1,403	97,419	135,159
Texas	87,928	8,305	36,155	43,468	0	159,200
Utah	34,730	97	532	0	34,101	152,920
Vermont	1,583	120	1,463	0	0	6,551
Virginia	68,047	296	9,006	7,637	51,107	149,522
Washington	2,113	373	1,740	0	0	27,223
West Virginia	4,464	494	1,733	2,237	0	19,553
Wisconsin	27,959	754	7,821	1,461	17,924	100,060
Wyoming	2,230	305	1,925	0	0	5,341
U.S. territories	0	0	0	0	0	98,400