



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, 2004, and June 30, 2005**  
(Dollar figures in millions)

	June 30, 2004	June 30, 2005	Change June 30, 2004- June 30, 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>1,957</b>	<b>1,864</b>	<b>(93)</b>	<b>(4.75)</b>
<b>Total assets</b>	<b>\$4,596,343</b>	<b>\$5,821,502</b>	<b>\$1,225,159</b>	<b>26.66</b>
<b>Cash and balances due from depositories</b>	<b>218,547</b>	<b>245,149</b>	<b>26,601</b>	<b>12.17</b>
Noninterest-bearing balances, currency and coin	144,622	174,727	30,105	20.82
Interest bearing balances	73,925	70,421	(3,504)	(4.74)
<b>Securities</b>	<b>841,289</b>	<b>933,973</b>	<b>92,684</b>	<b>11.02</b>
Held-to-maturity securities, amortized cost	28,392	36,982	8,590	30.26
Available-for-sale securities, fair value	812,897	896,991	84,094	10.35
<b>Federal funds sold and securities purchased</b>	<b>156,176</b>	<b>329,356</b>	<b>173,180</b>	<b>110.89</b>
<b>Net loans and leases</b>	<b>2,740,978</b>	<b>3,248,163</b>	<b>507,185</b>	<b>18.50</b>
Total loans and leases	2,788,853	3,294,812	505,959	18.14
Loans and leases, gross	2,790,811	3,296,703	505,892	18.13
Less: Unearned income	1,959	1,891	(67)	(3.43)
Less: Reserve for losses	47,875	46,649	(1,226)	(2.56)
<b>Assets held in trading account</b>	<b>202,508</b>	<b>486,854</b>	<b>284,345</b>	<b>140.41</b>
<b>Other real estate owned</b>	<b>1,793</b>	<b>1,451</b>	<b>(341)</b>	<b>(19.04)</b>
<b>Intangible assets</b>	<b>152,015</b>	<b>224,927</b>	<b>72,912</b>	<b>47.96</b>
<b>All other assets</b>	<b>283,036</b>	<b>351,629</b>	<b>68,593</b>	<b>24.23</b>
<b>Total liabilities and equity capital</b>	<b>4,596,343</b>	<b>5,821,502</b>	<b>1,225,159</b>	<b>26.66</b>
Deposits in domestic offices	2,444,608	2,943,236	498,629	20.40
Deposits in foreign offices	539,925	746,821	206,896	38.32
<b>Total deposits</b>	<b>2,984,533</b>	<b>3,690,057</b>	<b>705,525</b>	<b>23.64</b>
Noninterest-bearing deposits	581,571	804,913	223,342	38.40
Interest-bearing deposits	2,402,962	2,885,145	482,182	20.07
<b>Federal funds purchased and securities sold</b>	<b>316,871</b>	<b>458,178</b>	<b>141,307</b>	<b>44.59</b>
<b>Other borrowed money</b>	<b>538,921</b>	<b>542,607</b>	<b>3,686</b>	<b>0.68</b>
<b>Trading liabilities less revaluation losses</b>	<b>27,682</b>	<b>120,686</b>	<b>93,004</b>	<b>335.97</b>
<b>Subordinated notes and debentures</b>	<b>71,403</b>	<b>94,936</b>	<b>23,533</b>	<b>32.96</b>
<b>All other liabilities</b>	<b>222,219</b>	<b>331,000</b>	<b>108,781</b>	<b>48.95</b>
Trading liabilities revaluation losses	73,908	129,436	55,528	75.13
Other	148,311	201,564	53,253	35.91
<b>Total equity capital</b>	<b>434,715</b>	<b>584,038</b>	<b>149,322</b>	<b>34.35</b>
Perpetual preferred stock	2,515	3,309	795	31.60
Common stock	12,025	14,344	2,319	19.29
Surplus	255,300	359,118	103,818	40.67
Retained earnings and other comprehensive income	157,827	202,629	44,802	28.39
Other equity capital components	(65)	(170)	(105)	NM

NM indicates calculated percent change is not meaningful.

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Quarterly income and expenses of national banks**  
**Second quarter 2004 and second quarter 2005**  
 (Dollar figures in millions)

	Second quarter 2004	Second quarter 2005	Change Second quarter 2004- second quarter 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>1,957</b>	<b>1,864</b>	<b>(93)</b>	<b>(4.75)</b>
<b>Net income</b>	<b>\$17,311</b>	<b>\$17,958</b>	<b>\$647</b>	<b>3.74</b>
<b>Net interest income</b>	<b>38,586</b>	<b>42,249</b>	<b>3,662</b>	<b>9.49</b>
Total interest income	51,905	68,176	16,271	31.35
On loans	39,729	50,421	10,692	26.91
From lease financing receivables	1,275	1,379	104	8.12
On balances due from depositories	302	699	396	131.11
On securities	8,652	10,204	1,552	17.94
From assets held in trading account	1,075	3,199	2,124	197.61
On federal funds sold and securities repurchased	529	1,872	1,343	254.01
Less: Interest expense	13,318	25,927	12,609	94.67
On deposits	8,336	15,679	7,343	88.09
Of federal funds purchased and securities sold	1,271	3,150	1,879	147.85
On demand notes and other borrowed money*	3,004	5,730	2,726	90.75
On subordinated notes and debentures	707	1,368	660	93.33
<b>Less: Provision for losses</b>	<b>4,896</b>	<b>4,373</b>	<b>(523)</b>	<b>(10.68)</b>
<b>Noninterest income</b>	<b>30,866</b>	<b>35,815</b>	<b>4,949</b>	<b>16.03</b>
From fiduciary activities	2,225	3,091	866	38.90
Service charges on deposits	5,561	6,023	462	8.32
Trading revenue	1,702	1,856	154	9.05
From interest rate exposures	223	372	148	66.50
From foreign exchange exposures	834	1,227	394	47.22
From equity security and index exposures	290	89	(201)	NM
From commodity and other exposures	374	167	(206)	NM
Investment banking brokerage fees	1,286	2,087	801	62.34
Venture capital revenue	4	58	54	NM
Net servicing fees	3,938	2,391	(1,547)	(39.28)
Net securitization income	4,260	4,828	567	13.31
Insurance commissions and fees	573	658	85	14.88
Insurance and reinsurance underwriting income	124	161	38	30.54
Income from other insurance activities	449	497	48	10.58
Net gains on asset sales	2,621	1,659	(962)	(36.70)
Sales of loans and leases	1,209	1,323	114	9.46
Sales of other real estate owned	15	26	10	67.75
Sales of other assets(excluding securities)	1,397	310	(1,087)	NM
Other noninterest income	8,727	13,164	4,437	50.84
<b>Gains/losses on securities</b>	<b>643</b>	<b>687</b>	<b>44</b>	<b>6.86</b>
<b>Less: Noninterest expense</b>	<b>39,242</b>	<b>47,662</b>	<b>8,421</b>	<b>21.46</b>
Salaries and employee benefits	16,253	19,723	3,469	21.35
Of premises and fixed assets	4,548	5,880	1,332	29.28
Goodwill impairment losses	9	6	(3)	(28.19)
Amortization expense and impairment losses	1,022	1,635	613	59.98
Other noninterest expense	17,413	20,418	3,005	17.26
<b>Less: Taxes on income before extraordinary items</b>	<b>8,636</b>	<b>8,756</b>	<b>120</b>	<b>1.39</b>
<b>Income/loss from extraordinary items, net of income taxes</b>	<b>(10)</b>	<b>(1)</b>	<b>9</b>	<b>NM</b>
<b>Memoranda:</b>				
Net operating income	16,881	17,523	642	3.80
Income before taxes and extraordinary items	25,958	26,716	758	2.92
Income net of taxes before extraordinary items	17,321	17,959	638	3.68
Cash dividends declared	9,985	11,234	1,249	12.51
Net charge-offs to loan and lease reserve	5,563	4,660	(903)	(16.24)
Charge-offs to loan and lease reserve	7,094	6,516	(578)	(8.15)
Less: Recoveries credited to loan and lease reserve	1,531	1,856	325	21.24

\* 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 June 30, 2004, and through June 30, 2005**  
 (Dollar figures in millions)

	June 30,	June 30,	Change	
	2004	2005	June 30, 2004- June 30, 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>1,957</b>	<b>1,864</b>	<b>(93)</b>	<b>(4.75)</b>
<b>Net income</b>	<b>\$33,191</b>	<b>\$37,479</b>	<b>\$4,288</b>	<b>12.92</b>
<b>Net interest income</b>	<b>75,077</b>	<b>84,635</b>	<b>9,557</b>	<b>12.73</b>
Total interest income	100,759	133,015	32,255	32.01
On loans	77,347	98,169	20,822	26.92
From lease financing receivables	2,458	2,760	302	12.27
On balances due from depositories	632	1,467	835	132.15
On securities	16,517	20,332	3,815	23.10
From assets held in trading account	2,051	6,107	4,056	197.78
On federal funds sold and securities repurchased	1,101	3,344	2,243	203.80
Less: Interest expense	25,682	48,380	22,698	88.38
On deposits	16,169	29,195	13,026	80.56
Of federal funds purchased and securities sold	2,253	5,732	3,479	154.42
On demand notes and other borrowed money*	5,854	10,838	4,985	85.16
On subordinated notes and debentures	1,406	2,614	1,208	85.87
<b>Less: Provision for losses</b>	<b>10,051</b>	<b>8,577</b>	<b>(1,474)</b>	<b>(14.66)</b>
<b>Noninterest income</b>	<b>58,481</b>	<b>72,671</b>	<b>14,190</b>	<b>24.26</b>
From fiduciary activities	4,459	6,299	1,840	41.27
Service charges on deposits	10,521	11,484	963	9.15
Trading revenue	3,221	6,013	2,792	86.66
From interest rate exposures	603	1,955	1,352	224.16
From foreign exchange exposures	1,658	2,741	1,083	65.33
From equity security and index exposures	523	937	414	79.03
From commodity and other exposures	455	378	(76)	(16.82)
Investment banking brokerage fees	2,501	4,104	1,603	64.11
Venture capital revenue	42	256	214	512.00
Net servicing fees	7,276	5,866	(1,410)	(19.38)
Net securitization income	8,040	9,373	1,333	16.58
Insurance commissions and fees	1,147	1,274	128	11.15
Insurance and reinsurance underwriting income	250	302	52	20.79
Income from other insurance activities	896	972	76	8.46
Net gains on asset sales	3,991	2,810	(1,181)	(29.59)
Sales of loans and leases	2,424	2,306	(118)	(4.86)
Sales of other real estate owned	35	48	13	37.88
Sales of other assets(excluding securities)	1,532	455	(1,077)	(70.29)
Other noninterest income	17,283	25,192	7,909	45.76
<b>Gains/losses on securities</b>	<b>1,724</b>	<b>569</b>	<b>(1,155)</b>	<b>(66.99)</b>
<b>Less: Noninterest expense</b>	<b>75,644</b>	<b>93,524</b>	<b>17,879</b>	<b>23.64</b>
Salaries and employee benefits	31,261	40,328	9,067	29.00
Of premises and fixed assets	8,634	11,910	3,277	37.95
Goodwill impairment losses	10	8	(1)	(12.60)
Amortization expense and impairment losses	2,182	3,089	906	41.53
Other noninterest expense	33,558	38,189	4,631	13.80
<b>Less: Taxes on income before extraordinary items</b>	<b>16,386</b>	<b>18,288</b>	<b>1,902</b>	<b>11.61</b>
<b>Income/loss from extraordinary items, net of income taxes</b>	<b>(11)</b>	<b>(7)</b>	<b>3</b>	<b>NM</b>
<b>Memoranda:</b>				
Net operating income	32,031	37,115	5,083	15.87
Income before taxes and extraordinary items	49,588	55,774	6,187	12.48
Income net of taxes before extraordinary items	33,202	37,486	4,285	12.90
Cash dividends declared	15,840	19,744	3,904	24.65
Net charge-offs to loan and lease reserve	11,285	9,811	(1,473)	(13.06)
Charge-offs to loan and lease reserve	14,279	13,353	(926)	(6.49)
Less: Recoveries credited to loan and lease reserve	2,995	3,542	547	18.26

\* 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, 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	
<b>Number of institutions reporting</b>	1,864	728	965	126	45	7,549
<b>Total assets</b>	<b>\$5,821,502</b>	<b>\$40,395</b>	<b>\$270,233</b>	<b>\$356,223</b>	<b>\$5,154,651</b>	<b>\$8,724,590</b>
<b>Cash and balances due from</b>	245,149	2,282	11,233	15,793	215,841	381,171
<b>Securities</b>	933,973	11,001	63,133	76,749	783,091	1,585,315
<b>Federal funds sold and securities purchased</b>	329,356	1,686	7,525	14,822	305,322	392,219
<b>Net loans and leases</b>	<b>3,248,163</b>	<b>23,553</b>	<b>172,293</b>	<b>222,353</b>	<b>2,829,964</b>	<b>5,058,476</b>
Total loans and leases	3,294,812	23,893	174,513	225,158	2,871,248	5,129,186
Loans and leases, gross	3,296,703	23,911	174,683	225,289	2,872,820	5,132,111
Less: Unearned income	1,891	19	170	131	1,572	2,925
Less: Reserve for losses	46,649	340	2,220	2,805	41,284	70,711
<b>Assets held in trading account</b>	<b>486,854</b>	<b>0</b>	<b>126</b>	<b>432</b>	<b>486,296</b>	<b>524,351</b>
<b>Other real estate owned</b>	1,451	57	242	134	1,019	3,222
<b>Intangible assets</b>	224,927	120	3,393	9,422	211,991	286,390
<b>All other assets</b>	<b>351,629</b>	<b>1,696</b>	<b>12,289</b>	<b>16,519</b>	<b>321,126</b>	<b>493,447</b>
<b>Gross loans and leases by type:</b>						
<b>Loans secured by real estate</b>	<b>1,665,892</b>	<b>14,890</b>	<b>124,186</b>	<b>147,495</b>	<b>1,379,321</b>	<b>2,817,582</b>
1- to 4-family residential mortgages	781,378	5,927	39,026	49,915	686,510	1,161,553
Home equity loans	325,687	506	6,961	12,252	305,968	434,835
Multifamily residential mortgages	43,116	335	4,135	7,004	31,642	92,593
Commercial RE loans	308,484	4,692	49,408	49,436	204,947	697,110
Construction RE loans	148,272	1,534	18,612	25,519	102,608	337,900
Farmland loans	15,322	1,897	6,042	2,466	4,918	46,303
RE loans from foreign offices	43,633	0	2	904	42,727	47,289
<b>Commercial and industrial loans</b>	<b>644,968</b>	<b>3,749</b>	<b>27,507</b>	<b>48,711</b>	<b>565,001</b>	<b>980,301</b>
<b>Loans to individuals</b>	<b>596,982</b>	<b>2,436</b>	<b>13,663</b>	<b>20,014</b>	<b>560,869</b>	<b>813,660</b>
Credit cards*	274,667	58	1,597	3,199	269,814	338,523
Other revolving credit plans	34,586	40	353	1,156	33,035	39,613
Installment loans	287,729	2,338	11,712	15,659	258,019	435,523
<b>All other loans and leases</b>	<b>388,862</b>	<b>2,836</b>	<b>9,327</b>	<b>9,068</b>	<b>367,630</b>	<b>520,568</b>
<b>Securities by type:</b>						
<b>U.S. Treasury securities</b>	<b>30,591</b>	<b>435</b>	<b>2,011</b>	<b>2,628</b>	<b>25,517</b>	<b>52,586</b>
<b>Mortgage-backed securities</b>	<b>596,196</b>	<b>2,453</b>	<b>21,467</b>	<b>44,005</b>	<b>528,270</b>	<b>913,405</b>
Pass-through securities	456,740	1,930	15,347	22,906	416,558	614,932
Collateralized mortgage obligations	139,455	524	6,120	21,099	111,712	298,473
<b>Other securities</b>	<b>271,052</b>	<b>8,105</b>	<b>39,377</b>	<b>29,392</b>	<b>194,177</b>	<b>540,911</b>
Other U.S. government securities	90,115	5,969	24,449	17,135	42,563	271,465
State and local government securities	56,789	1,808	12,312	8,088	34,581	116,845
Other debt securities	118,451	196	1,913	3,635	112,707	139,582
Equity securities	5,697	132	703	535	4,327	13,019
<b>Memoranda:</b>						
Agricultural production loans	19,623	2,367	5,543	2,123	9,590	48,151
Pledged securities	496,128	4,388	31,995	42,160	417,585	844,595
Book value of securities	929,317	11,050	63,255	76,835	778,176	1,580,605
Available-for-sale securities	892,335	9,450	55,241	67,346	760,298	1,452,264
Held-to-maturity securities	36,982	1,601	8,014	9,489	17,878	128,340
Market value of securities	934,263	11,001	63,158	76,788	783,316	1,585,760
Available-for-sale securities	896,991	9,400	55,119	67,259	765,213	1,456,974
Held-to-maturity securities	37,272	1,601	8,039	9,529	18,103	128,786

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Past-due and nonaccrual loans and leases of national banks by asset size**  
**June 30, 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	
<b>Number of institutions reporting</b>	<b>1,864</b>	<b>728</b>	<b>965</b>	<b>126</b>	<b>45</b>	<b>7,549</b>
<b>Loans and leases past due 30-89 days</b>	<b>\$25,485</b>	<b>\$302</b>	<b>\$1,402</b>	<b>\$1,261</b>	<b>\$22,520</b>	<b>\$39,673</b>
<b>Loans secured by real estate</b>	<b>11,635</b>	<b>176</b>	<b>859</b>	<b>554</b>	<b>10,046</b>	<b>19,572</b>
1- to 4-family residential mortgages	7,669	93	389	274	6,912	11,802
Home equity loans	1,322	3	27	32	1,261	1,700
Multifamily residential mortgages	170	1	23	12	134	330
Commercial RE loans	1,147	50	245	147	706	3,141
Construction RE loans	807	14	140	82	572	1,804
Farmland loans	88	14	37	7	30	275
RE loans from foreign offices	432	0	0	0	432	520
<b>Commercial and industrial loans</b>	<b>2,989</b>	<b>52</b>	<b>282</b>	<b>465</b>	<b>2,190</b>	<b>5,429</b>
<b>Loans to individuals</b>	<b>9,676</b>	<b>55</b>	<b>211</b>	<b>200</b>	<b>9,210</b>	<b>12,851</b>
Credit cards	5,505	1	43	56	5,405	6,636
Installment loans and other plans	4,171	54	169	144	3,805	6,215
<b>All other loans and leases</b>	<b>1,184</b>	<b>19</b>	<b>49</b>	<b>42</b>	<b>1,074</b>	<b>1,820</b>
<b>Loans and leases past due 90+ days</b>	<b>11,525</b>	<b>69</b>	<b>272</b>	<b>233</b>	<b>10,952</b>	<b>14,560</b>
<b>Loans secured by real estate</b>	<b>4,522</b>	<b>36</b>	<b>163</b>	<b>92</b>	<b>4,232</b>	<b>5,965</b>
1- to 4-family residential mortgages	4,049	21	67	45	3,916	4,859
Home equity loans	126	0	4	5	117	190
Multifamily residential mortgages	26	0	5	2	19	50
Commercial RE loans	158	7	54	23	74	471
Construction RE loans	109	2	22	14	72	268
Farmland loans	23	6	12	3	3	90
RE loans from foreign offices	31	0	0	0	31	37
<b>Commercial and industrial loans</b>	<b>439</b>	<b>12</b>	<b>45</b>	<b>86</b>	<b>295</b>	<b>874</b>
<b>Loans to individuals</b>	<b>6,353</b>	<b>9</b>	<b>47</b>	<b>47</b>	<b>6,249</b>	<b>7,404</b>
Credit cards	4,455	1	27	23	4,405	5,168
Installment loans and other plans	1,898	8	21	24	1,845	2,236
<b>All other loans and leases</b>	<b>211</b>	<b>11</b>	<b>17</b>	<b>8</b>	<b>176</b>	<b>316</b>
<b>Nonaccrual loans and leases</b>	<b>16,420</b>	<b>176</b>	<b>977</b>	<b>1,155</b>	<b>14,111</b>	<b>25,200</b>
<b>Loans secured by real estate</b>	<b>7,451</b>	<b>98</b>	<b>671</b>	<b>740</b>	<b>5,942</b>	<b>12,527</b>
1- to 4-family residential mortgages	3,511	33	183	234	3,061	5,414
Home equity loans	440	2	7	17	416	579
Multifamily residential mortgages	169	3	17	22	127	291
Commercial RE loans	2,011	41	320	367	1,284	4,108
Construction RE loans	550	6	90	78	375	1,082
Farmland loans	161	13	54	23	70	376
RE loans from foreign offices	608	0	0	0	608	676
<b>Commercial and industrial loans</b>	<b>5,452</b>	<b>52</b>	<b>226</b>	<b>325</b>	<b>4,849</b>	<b>8,214</b>
<b>Loans to individuals</b>	<b>2,449</b>	<b>11</b>	<b>31</b>	<b>55</b>	<b>2,352</b>	<b>3,008</b>
Credit cards	336	0	1	19	315	570
Installment loans and other plans	2,114	11	30	36	2,037	2,438
<b>All other loans and leases</b>	<b>1,136</b>	<b>16</b>	<b>49</b>	<b>35</b>	<b>1,036</b>	<b>1,552</b>

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Liabilities of national banks by asset size**  
**June 30, 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	
<b>Number of institutions reporting</b>	1,864	728	965	126	45	7,549
<b>Total liabilities and equity capital</b>	<b>5,821,502</b>	<b>40,395</b>	<b>270,233</b>	<b>356,223</b>	<b>5,154,651</b>	<b>8,724,590</b>
Deposits in domestic offices	2,943,236	33,524	217,459	241,158	2,451,095	4,899,529
Deposits in foreign offices	746,821	14	266	2,384	744,157	895,168
<b>Total deposits</b>	<b>3,690,057</b>	<b>33,538</b>	<b>217,726</b>	<b>243,542</b>	<b>3,195,251</b>	<b>5,794,697</b>
Noninterest bearing	804,913	6,013	38,173	45,528	715,199	1,170,875
Interest bearing	2,885,145	27,525	179,553	198,014	2,480,052	4,623,822
<b>Federal funds purchased and securities sold</b>	<b>458,178</b>	<b>500</b>	<b>6,837</b>	<b>31,144</b>	<b>419,697</b>	<b>642,281</b>
<b>Other borrowed funds</b>	<b>542,607</b>	<b>1,246</b>	<b>14,526</b>	<b>34,514</b>	<b>492,321</b>	<b>760,953</b>
<b>Trading liabilities less revaluation losses</b>	<b>120,686</b>	<b>0</b>	<b>4</b>	<b>6</b>	<b>120,676</b>	<b>120,902</b>
<b>Subordinated notes and debentures</b>	<b>94,936</b>	<b>1</b>	<b>196</b>	<b>1,108</b>	<b>93,632</b>	<b>114,847</b>
<b>All other liabilities</b>	<b>331,000</b>	<b>294</b>	<b>2,403</b>	<b>6,562</b>	<b>321,740</b>	<b>398,635</b>
<b>Equity capital</b>	<b>584,038</b>	<b>4,816</b>	<b>28,541</b>	<b>39,347</b>	<b>511,333</b>	<b>892,275</b>
<b>Total deposits by depositor:</b>						
Individuals and corporations	2,932,859	20,302	149,845	193,965	2,568,746	4,583,576
U.S., state, and local governments	131,956	3,041	17,078	16,508	95,329	248,825
Depositories in the U.S.	66,813	511	3,606	3,347	59,348	98,262
Foreign banks and governments	200,763	1	291	462	200,009	220,806
<b>Domestic deposits by depositor:</b>						
Individuals and corporations	2,397,371	20,290	149,755	191,748	2,035,578	3,924,776
U.S., state, and local governments	131,956	3,041	17,078	16,508	95,329	248,825
Depositories in the U.S.	39,118	511	3,606	3,347	31,653	62,856
Foreign banks and governments	17,560	1	115	294	17,150	20,340
<b>Foreign deposits by depositor:</b>						
Individuals and corporations	535,487	12	91	2,216	533,168	658,799
Depositories in the U.S.	27,695	0	0	0	27,695	35,406
Foreign banks and governments	183,203	0	176	168	182,859	200,466
<b>Deposits in domestic offices by type:</b>						
<b>Transaction deposits</b>	<b>427,388</b>	<b>10,990</b>	<b>53,193</b>	<b>34,216</b>	<b>328,989</b>	<b>757,022</b>
Demand deposits	329,630	5,922	31,615	25,918	266,175	552,018
<b>Savings deposits</b>	<b>1,739,169</b>	<b>7,950</b>	<b>74,527</b>	<b>131,433</b>	<b>1,525,259</b>	<b>2,633,577</b>
Money market deposit accounts	1,284,341	4,130	41,931	97,627	1,140,653	1,921,013
Other savings deposits	454,828	3,821	32,596	33,806	384,605	712,564
<b>Time deposits</b>	<b>776,678</b>	<b>14,584</b>	<b>89,739</b>	<b>75,509</b>	<b>596,847</b>	<b>1,508,930</b>
Small time deposits	355,811	9,391	51,899	37,886	256,635	713,883
Large time deposits	420,867	5,193	37,840	37,623	340,212	795,047



## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Off-balance-sheet items of national banks by asset size**  
**June 30, 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	
<b>Number of institutions reporting</b>	<b>1,864</b>	<b>728</b>	<b>965</b>	<b>126</b>	<b>45</b>	<b>7,549</b>
<b>Unused commitments</b>	<b>\$4,589,591</b>	<b>\$56,617</b>	<b>\$137,464</b>	<b>\$675,398</b>	<b>\$3,720,112</b>	<b>\$5,839,397</b>
Home equity lines	339,313	372	5,730	11,496	321,715	443,038
Credit card lines	2,836,687	52,515	102,328	608,596	2,073,248	3,387,107
Commercial RE, construction and land	154,290	966	11,173	21,471	120,680	284,806
All other unused commitments	1,259,302	2,764	18,233	33,835	1,204,470	1,724,445
<b>Letters of credit:</b>						
<b>Standby letters of credit</b>	<b>265,273</b>	<b>108</b>	<b>1,934</b>	<b>5,229</b>	<b>258,001</b>	<b>346,130</b>
Financial letters of credit	224,925	65	1,244	3,800	219,817	297,141
Performance letters of credit	40,347	44	690	1,430	38,184	48,989
<b>Commercial letters of credit</b>	<b>24,707</b>	<b>17</b>	<b>223</b>	<b>608</b>	<b>23,859</b>	<b>29,304</b>
<b>Securities lent</b>	<b>518,787</b>	<b>30</b>	<b>23</b>	<b>1,936</b>	<b>516,797</b>	<b>1,299,779</b>
<b>Spot foreign exchange contracts</b>	<b>690,057</b>	<b>0</b>	<b>2</b>	<b>155</b>	<b>689,900</b>	<b>730,910</b>
<b>Credit derivatives (notional value)</b>						
Reporting bank is the guarantor	1,891,078	0	0	0	1,891,078	1,892,435
Reporting bank is the beneficiary	2,200,682	0	60	0	2,200,622	2,212,684
<b>Derivative contracts (notional value)</b>	<b>94,478,194</b>	<b>13</b>	<b>4,239</b>	<b>16,806</b>	<b>94,457,137</b>	<b>96,200,813</b>
Futures and forward contracts	11,256,839	1	1,462	3,937	11,251,439	11,917,959
Interest rate contracts	7,005,632	1	1,454	2,250	7,001,927	7,098,570
Foreign exchange contracts	4,106,637	0	8	1,686	4,104,943	4,674,442
All other futures and forwards	144,569	0	0	0	144,569	144,947
Option contracts	18,839,828	7	1,535	3,159	18,835,128	19,264,578
Interest rate contracts	15,769,632	4	1,486	2,412	15,765,729	16,152,613
Foreign exchange contracts	1,872,592	0	1	705	1,871,886	1,899,439
All other options	1,197,604	2	48	42	1,197,513	1,212,526
Swaps	60,289,766	5	1,181	9,710	60,278,870	60,913,156
Interest rate contracts	58,033,854	5	1,165	9,677	58,023,006	58,598,943
Foreign exchange contracts	2,033,723	0	0	0	2,033,723	2,078,327
All other swaps	222,189	0	16	33	222,141	235,886
<b>Memoranda: Derivatives by purpose</b>						
Contracts held for trading	88,170,606	0	53	4,987	88,165,565	89,596,306
Contracts not held for trading	2,215,828	13	4,125	11,819	2,199,871	2,499,387
<b>Memoranda: Derivatives by position</b>						
Held for trading--positive fair value	1,460,446	0	1	22	1,460,423	1,477,147
Held for trading--negative fair value	1,439,829	0	1	17	1,439,811	1,457,390
Not for trading--positive fair value	15,568	1	16	37	15,516	17,733
Not for trading--negative fair value	14,418	0	20	72	14,325	16,783

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

 Quarterly income and expenses of national banks by asset size  
 Second 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	
<b>Number of institutions reporting</b>	<b>1,864</b>	<b>728</b>	<b>965</b>	<b>126</b>	<b>45</b>	<b>7,549</b>
<b>Net income</b>	<b>\$17,958</b>	<b>\$108</b>	<b>\$873</b>	<b>\$1,351</b>	<b>\$15,626</b>	<b>\$27,988</b>
<b>Net interest income</b>	<b>42,249</b>	<b>391</b>	<b>2,533</b>	<b>3,024</b>	<b>36,301</b>	<b>66,722</b>
Total interest income	68,176	541	3,636	4,549	59,451	105,064
On loans	50,421	416	2,914	3,545	43,546	78,501
From lease financing receivables	1,379	3	14	45	1,317	1,889
On balances due from depositories	699	6	19	34	640	1,145
On securities	10,204	99	604	761	8,739	16,568
From assets held in trading account	3,199	0	6	15	3,178	3,706
On fed. funds sold & securities repurchased	1,872	14	57	119	1,681	2,294
Less: Interest expense	25,927	150	1,103	1,524	23,150	38,342
On deposits	15,679	135	919	961	13,664	24,528
Of federal funds purchased & securities sold	3,150	3	41	222	2,884	4,490
On demand notes & other borrowed money*	5,730	12	139	325	5,255	7,717
On subordinated notes and debentures	1,368	0	3	17	1,348	1,607
<b>Less: Provision for losses</b>	<b>4,373</b>	<b>19</b>	<b>145</b>	<b>181</b>	<b>4,028</b>	<b>5,898</b>
<b>Noninterest income</b>	<b>35,815</b>	<b>140</b>	<b>1,235</b>	<b>2,319</b>	<b>32,120</b>	<b>49,384</b>
From fiduciary activities	3,091	12	179	445	2,455	5,904
Service charges on deposits	6,023	45	326	325	5,328	8,515
Trading revenue	1,856	(0)	1	12	1,844	1,970
From interest rate exposures	372	0	2	5	365	363
From foreign exchange exposures	1,227	0	0	5	1,222	1,301
From equity security and index exposures	89	0	0	(0)	89	131
From commodity and other exposures	167	0	0	0	167	166
Investment banking brokerage fees	2,087	1	20	42	2,024	2,546
Venture capital revenue	58	0	(0)	4	54	55
Net servicing fees	2,391	32	98	117	2,143	2,902
Net securitization income	4,828	0	93	19	4,716	5,862
Insurance commissions and fees	658	10	20	35	593	1,167
Insurance and reinsurance underwriting income	161	0	0	3	158	254
Income from other insurance activities	497	10	20	32	435	913
Net gains on asset sales	1,659	3	74	581	1,001	2,475
Sales of loans and leases	1,323	2	69	559	693	1,994
Sales of other real estate owned	26	(0)	2	7	17	48
Sales of other assets(excluding securities)	310	1	3	16	291	433
Other noninterest income	13,164	37	424	741	11,962	17,991
<b>Gains/losses on securities</b>	<b>687</b>	<b>(0)</b>	<b>(2)</b>	<b>9</b>	<b>680</b>	<b>803</b>
<b>Less: Noninterest expense</b>	<b>47,662</b>	<b>371</b>	<b>2,455</b>	<b>3,150</b>	<b>41,687</b>	<b>69,560</b>
Salaries and employee benefits	19,723	193	1,179	1,363	16,988	29,862
Of premises and fixed assets	5,880	47	297	319	5,217	8,612
Goodwill impairment losses	6	0	6	0	0	7
Amortization expense and impairment losses	1,635	1	28	107	1,500	1,860
Other noninterest expense	20,418	129	946	1,361	17,982	29,219
<b>Less: Taxes on income before extraord. items</b>	<b>8,756</b>	<b>33</b>	<b>293</b>	<b>671</b>	<b>7,759</b>	<b>13,465</b>
<b>Income/loss from extraord. items, net of taxes</b>	<b>(7)</b>	<b>1</b>	<b>0</b>	<b>(0)</b>	<b>(8)</b>	<b>5</b>
<b>Memoranda:</b>						
Net operating income	17,523	109	874	1,345	15,196	27,469
Income before taxes and extraordinary items	26,716	141	1,166	2,022	23,387	41,451
Income net of taxes before extraordinary items	17,959	108	873	1,351	15,627	27,986
Cash dividends declared	11,234	77	548	969	9,641	16,355
Net loan and lease losses	4,660	13	106	172	4,369	6,002
Charge-offs to loan and lease reserve	6,516	19	143	239	6,115	8,417
Less: Recoveries credited to loan & lease resv.	1,856	6	37	66	1,746	2,414

\* Includes mortgage indebtedness

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Year-to-date income and expenses of national banks by asset size  
Through June 30, 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	
<b>Number of institutions reporting</b>	<b>1,864</b>	<b>728</b>	<b>965</b>	<b>126</b>	<b>45</b>	<b>7,549</b>
<b>Net income</b>	<b>\$37,479</b>	<b>\$215</b>	<b>\$1,763</b>	<b>\$2,649</b>	<b>\$32,852</b>	<b>\$57,439</b>
<b>Net interest income</b>	<b>84,635</b>	<b>768</b>	<b>4,959</b>	<b>5,960</b>	<b>72,948</b>	<b>132,938</b>
Total interest income	133,015	1,051	7,030	8,766	116,168	204,685
On loans	98,169	807	5,625	6,842	84,894	152,684
From lease financing receivables	2,760	6	28	88	2,638	3,786
On balances due from depositories	1,467	11	36	56	1,364	2,364
On securities	20,332	196	1,188	1,484	17,465	32,843
From assets held in trading account	6,107	0	7	16	6,084	6,867
On fed. funds sold & securities repurchased	3,344	26	107	220	2,990	4,209
Less: Interest expense	48,380	283	2,071	2,806	43,220	71,747
On deposits	29,195	255	1,722	1,752	25,466	45,747
Of federal funds purchased & securities sold	5,732	6	74	398	5,255	8,234
On demand notes & other borrowed money*	10,838	22	268	625	9,923	14,690
On subordinated notes and debentures	2,614	0	6	32	2,576	3,077
<b>Less: Provision for losses</b>	<b>8,577</b>	<b>33</b>	<b>272</b>	<b>348</b>	<b>7,924</b>	<b>11,398</b>
<b>Noninterest income</b>	<b>72,671</b>	<b>271</b>	<b>2,504</b>	<b>4,500</b>	<b>65,397</b>	<b>99,738</b>
From fiduciary activities	6,299	23	355	896	5,025	11,791
Service charges on deposits	11,484	86	622	614	10,163	16,363
Trading revenue	6,013	(0)	2	22	5,989	6,419
From interest rate exposures	1,955	0	3	12	1,940	2,007
From foreign exchange exposures	2,741	0	0	7	2,734	3,000
From equity security and index exposures	937	0	0	0	937	1,019
From commodity and other exposures	378	0	0	0	378	378
Investment banking brokerage fees	4,104	2	39	81	3,982	5,020
Venture capital revenue	256	0	(1)	4	253	253
Net servicing fees	5,866	60	191	239	5,376	7,133
Net securitization income	9,373	0	212	46	9,114	11,502
Insurance commissions and fees	1,274	19	41	73	1,141	2,211
Insurance and reinsurance underwriting income	302	0	0	5	296	432
Income from other insurance activities	972	19	41	68	844	1,778
Net gains on asset sales	2,810	6	139	1,100	1,564	4,322
Sales of loans and leases	2,306	5	126	1,058	1,118	3,613
Sales of other real estate owned	48	0	3	16	29	95
Sales of other assets(excluding securities)	455	2	10	26	417	614
Other noninterest income	25,192	75	903	1,424	22,790	34,725
<b>Gains/losses on securities</b>	<b>569</b>	<b>(0)</b>	<b>11</b>	<b>6</b>	<b>553</b>	<b>775</b>
<b>Less: Noninterest expense</b>	<b>93,524</b>	<b>730</b>	<b>4,842</b>	<b>6,155</b>	<b>81,797</b>	<b>137,043</b>
Salaries and employee benefits	40,328	379	2,342	2,703	34,903	60,676
Of premises and fixed assets	11,910	93	587	627	10,603	17,342
Goodwill impairment losses	8	2	6	0	0	11
Amortization expense and impairment losses	3,089	2	52	209	2,825	3,568
Other noninterest expense	38,189	253	1,854	2,615	33,466	55,447
<b>Less: Taxes on income before extraord. items</b>	<b>18,288</b>	<b>62</b>	<b>598</b>	<b>1,312</b>	<b>16,316</b>	<b>27,575</b>
<b>Income/loss from extraord. items, net of taxes</b>	<b>(7)</b>	<b>1</b>	<b>0</b>	<b>(0)</b>	<b>(8)</b>	<b>5</b>
<b>Memoranda:</b>						
Net operating income	37,115	214	1,756	2,645	32,500	56,917
Income before taxes and extraordinary items	55,774	276	2,361	3,962	49,176	85,009
Income net of taxes before extraordinary items	37,486	214	1,763	2,649	32,860	57,434
Cash dividends declared	19,744	155	981	1,635	16,973	30,171
Net loan and lease losses	9,811	20	192	342	9,258	12,479
Charge-offs to loan and lease reserve	13,353	32	265	489	12,567	17,127
Less: Recoveries credited to loan & lease resv.	3,542	13	73	147	3,309	4,648

\* Includes mortgage indebtedness

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Quarterly net loan and lease losses of national banks by asset size  
 Second 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	
<b>Number of institutions reporting</b>	<b>1,864</b>	<b>728</b>	<b>965</b>	<b>126</b>	<b>45</b>	<b>7,549</b>
<b>Net charge-offs to loan and lease reserve</b>	<b>\$4,660</b>	<b>\$13</b>	<b>\$106</b>	<b>\$172</b>	<b>\$4,369</b>	<b>\$6,002</b>
<b>Loans secured by real estate</b>	<b>247</b>	<b>3</b>	<b>25</b>	<b>28</b>	<b>191</b>	<b>412</b>
1- to 4-family residential mortgages	104	1	5	8	91	161
Home equity loans	74	0	1	2	71	101
Multifamily residential mortgages	8	1	2	1	4	10
Commercial RE loans	50	1	12	16	21	114
Construction RE loans	(6)	0	1	1	(8)	6
Farmland loans	7	0	5	1	1	11
RE loans from foreign offices	11	0	0	0	11	9
<b>Commercial and industrial loans</b>	<b>267</b>	<b>5</b>	<b>27</b>	<b>51</b>	<b>184</b>	<b>548</b>
<b>Loans to individuals</b>	<b>4,127</b>	<b>4</b>	<b>40</b>	<b>85</b>	<b>3,997</b>	<b>4,975</b>
Credit cards	3,143	0	24	42	3,077	3,774
Installment loans and other plans	983	4	16	43	920	1,201
<b>All other loans and leases</b>	<b>20</b>	<b>1</b>	<b>14</b>	<b>9</b>	<b>(3)</b>	<b>68</b>
<b>Charge-offs to loan and lease reserve</b>	<b>6,516</b>	<b>19</b>	<b>143</b>	<b>239</b>	<b>6,115</b>	<b>8,417</b>
<b>Loans secured by real estate</b>	<b>376</b>	<b>4</b>	<b>31</b>	<b>37</b>	<b>304</b>	<b>613</b>
1- to 4-family residential mortgages	162	2	7	11	142	244
Home equity loans	93	0	1	3	89	127
Multifamily residential mortgages	10	1	2	2	6	13
Commercial RE loans	73	1	14	19	39	164
Construction RE loans	11	0	2	1	7	31
Farmland loans	8	0	5	1	2	16
RE loans from foreign offices	19	0	0	0	19	18
<b>Commercial and industrial loans</b>	<b>781</b>	<b>7</b>	<b>39</b>	<b>68</b>	<b>667</b>	<b>1,205</b>
<b>Loans to individuals</b>	<b>5,130</b>	<b>7</b>	<b>55</b>	<b>120</b>	<b>4,947</b>	<b>6,285</b>
Credit cards	3,797	0	29	56	3,711	4,590
Installment loans and other plans	1,332	7	26	64	1,236	1,695
<b>All other loans and leases</b>	<b>229</b>	<b>1</b>	<b>17</b>	<b>14</b>	<b>196</b>	<b>313</b>
<b>Recoveries credited to loan and lease reserve</b>	<b>1,856</b>	<b>6</b>	<b>37</b>	<b>66</b>	<b>1,746</b>	<b>2,414</b>
<b>Loans secured by real estate</b>	<b>129</b>	<b>1</b>	<b>6</b>	<b>9</b>	<b>113</b>	<b>201</b>
1- to 4-family residential mortgages	58	1	2	3	51	82
Home equity loans	19	0	0	1	18	26
Multifamily residential mortgages	2	0	0	0	2	3
Commercial RE loans	24	0	2	4	18	50
Construction RE loans	17	0	1	1	15	25
Farmland loans	2	0	0	0	1	5
RE loans from foreign offices	8	0	0	0	8	9
<b>Commercial and industrial loans</b>	<b>514</b>	<b>2</b>	<b>13</b>	<b>17</b>	<b>483</b>	<b>658</b>
<b>Loans to individuals</b>	<b>1,003</b>	<b>3</b>	<b>15</b>	<b>35</b>	<b>950</b>	<b>1,310</b>
Credit cards	654	0	5	15	634	816
Installment loans and other plans	349	2	10	20	316	494
<b>All other loans and leases</b>	<b>209</b>	<b>0</b>	<b>3</b>	<b>5</b>	<b>200</b>	<b>245</b>

FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Year-to-date net loan and lease losses of national banks by asset size  
Through June 30, 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	
<b>Number of institutions reporting</b>	<b>1,864</b>	<b>728</b>	<b>965</b>	<b>126</b>	<b>45</b>	<b>7,549</b>
<b>Net charge-offs to loan and lease reserve</b>	<b>9,811</b>	<b>20</b>	<b>192</b>	<b>342</b>	<b>9,258</b>	<b>12,479</b>
<b>Loans secured by real estate</b>	<b>501</b>	<b>3</b>	<b>37</b>	<b>48</b>	<b>413</b>	<b>810</b>
1- to 4-family residential mortgages	229	2	11	14	202	352
Home equity loans	142	0	2	4	137	195
Multifamily residential mortgages	11	1	3	1	6	14
Commercial RE loans	70	1	14	25	30	172
Construction RE loans	13	0	2	4	7	38
Farmland loans	8	(0)	5	1	3	13
RE loans from foreign offices	28	0	0	0	28	26
<b>Commercial and industrial loans</b>	<b>543</b>	<b>8</b>	<b>48</b>	<b>119</b>	<b>368</b>	<b>1,075</b>
<b>Loans to individuals</b>	<b>8,632</b>	<b>7</b>	<b>89</b>	<b>159</b>	<b>8,377</b>	<b>10,348</b>
Credit cards	6,576	1	59	55	6,461	7,830
Installment loans and other plans	2,056	7	30	104	1,915	2,518
<b>All other loans and leases</b>	<b>134</b>	<b>1</b>	<b>18</b>	<b>15</b>	<b>100</b>	<b>246</b>
<b>Charge-offs to loan and lease reserve</b>	<b>13,353</b>	<b>32</b>	<b>265</b>	<b>489</b>	<b>12,567</b>	<b>17,127</b>
<b>Loans secured by real estate</b>	<b>741</b>	<b>6</b>	<b>50</b>	<b>63</b>	<b>622</b>	<b>1,178</b>
1- to 4-family residential mortgages	333	3	16	19	295	500
Home equity loans	181	0	2	5	173	246
Multifamily residential mortgages	13	1	3	2	8	18
Commercial RE loans	123	1	19	31	72	275
Construction RE loans	36	0	4	5	27	74
Farmland loans	11	0	6	1	4	22
RE loans from foreign offices	43	0	0	0	43	44
<b>Commercial and industrial loans</b>	<b>1,529</b>	<b>12</b>	<b>70</b>	<b>159</b>	<b>1,288</b>	<b>2,331</b>
<b>Loans to individuals</b>	<b>10,623</b>	<b>13</b>	<b>119</b>	<b>239</b>	<b>10,252</b>	<b>12,968</b>
Credit cards	7,877	1	69	95	7,711	9,461
Installment loans and other plans	2,746	12	50	144	2,541	3,507
<b>All other loans and leases</b>	<b>461</b>	<b>2</b>	<b>27</b>	<b>28</b>	<b>404</b>	<b>649</b>
<b>Recoveries credited to loan and lease reserve</b>	<b>3,542</b>	<b>13</b>	<b>73</b>	<b>147</b>	<b>3,309</b>	<b>4,648</b>
<b>Loans secured by real estate</b>	<b>240</b>	<b>3</b>	<b>13</b>	<b>15</b>	<b>209</b>	<b>368</b>
1- to 4-family residential mortgages	104	1	5	5	93	148
Home equity loans	39	0	0	2	37	51
Multifamily residential mortgages	2	0	0	0	2	4
Commercial RE loans	53	1	5	7	41	102
Construction RE loans	23	0	2	1	20	36
Farmland loans	3	1	1	0	1	8
RE loans from foreign offices	15	0	0	0	15	17
<b>Commercial and industrial loans</b>	<b>985</b>	<b>4</b>	<b>22</b>	<b>39</b>	<b>920</b>	<b>1,256</b>
<b>Loans to individuals</b>	<b>1,991</b>	<b>5</b>	<b>31</b>	<b>80</b>	<b>1,875</b>	<b>2,620</b>
Credit cards	1,301	0	10	40	1,250	1,631
Installment loans and other plans	690	5	20	39	625	989
<b>All other loans and leases</b>	<b>326</b>	<b>1</b>	<b>8</b>	<b>13</b>	<b>304</b>	<b>404</b>

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Number of national banks by state and asset size  
June 30, 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	
<b>All institutions</b>	<b>1,864</b>	<b>728</b>	<b>965</b>	<b>126</b>	<b>45</b>	<b>7,549</b>
Alabama	22	11	10	0	1	149
Alaska	2	1	0	1	0	5
Arizona	15	3	7	4	1	47
Arkansas	39	10	27	2	0	156
California	73	17	41	13	2	268
Colorado	43	17	23	3	0	164
Connecticut	10	1	7	1	1	24
Delaware	8	0	3	2	3	27
District of Columbia	4	1	3	0	0	6
Florida	61	8	47	6	0	255
Georgia	52	12	39	1	0	327
Hawaii	1	0	1	0	0	5
Idaho	1	0	1	0	0	14
Illinois	147	58	82	4	3	617
Indiana	31	6	17	7	1	136
Iowa	45	19	25	1	0	394
Kansas	93	59	30	4	0	354
Kentucky	42	17	24	0	1	207
Louisiana	14	3	9	1	1	136
Maine	3	0	1	1	1	15
Maryland	10	2	7	1	0	64
Massachusetts	11	2	8	1	0	37
Michigan	22	8	13	0	1	153
Minnesota	106	60	42	3	1	449
Mississippi	19	6	11	2	0	93
Missouri	44	20	19	4	1	341
Montana	14	11	3	0	0	79
Nebraska	67	45	20	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	73
New Mexico	14	3	8	3	0	48
New York	56	13	33	8	2	133
North Carolina	5	0	3	0	2	74
North Dakota	12	6	4	2	0	97
Ohio	78	32	34	5	7	178
Oklahoma	81	41	38	1	1	268
Oregon	3	1	1	1	0	37
Pennsylvania	71	15	44	9	3	161
Rhode Island	3	2	0	1	0	7
South Carolina	24	5	17	2	0	75
South Dakota	17	6	8	1	2	87
Tennessee	28	7	19	1	1	184
Texas	307	155	137	15	0	637
Utah	7	2	3	0	2	62
Vermont	8	2	6	0	0	14
Virginia	38	7	29	1	1	124
Washington	13	7	6	0	0	80
West Virginia	15	8	6	1	0	65
Wisconsin	38	11	25	1	1	266
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  
June 30, 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	
<b>All institutions</b>	<b>\$5,821,502</b>	<b>\$40,395</b>	<b>\$270,233</b>	<b>\$356,223</b>	<b>\$5,154,651</b>	<b>\$8,724,590</b>
Alabama	24,063	767	2,327	0	20,968	212,333
Alaska	2,271	67	0	2,204	0	3,623
Arizona	68,670	122	2,796	8,317	57,435	73,366
Arkansas	10,282	574	7,305	2,403	0	40,336
California	112,527	1,008	10,696	36,034	64,789	295,000
Colorado	11,295	782	5,906	4,607	0	38,787
Connecticut	23,364	95	2,485	3,545	17,239	25,076
Delaware	297,839	0	736	8,090	289,013	344,998
District of Columbia	678	92	586	0	0	786
Florida	32,065	602	12,858	18,605	0	89,882
Georgia	15,346	612	8,556	6,178	0	251,149
Hawaii	433	0	433	0	0	27,056
Idaho	310	0	310	0	0	4,709
Illinois	169,410	3,300	21,719	18,142	126,248	316,372
Indiana	54,495	362	7,038	18,593	28,502	87,980
Iowa	9,654	1,126	6,765	1,763	0	46,429
Kansas	18,276	3,098	8,883	6,296	0	45,894
Kentucky	16,187	1,171	4,798	0	10,218	49,342
Louisiana	33,352	142	2,269	8,908	22,033	56,112
Maine	33,716	0	930	1,095	31,691	37,345
Maryland	3,053	129	1,623	1,301	0	40,037
Massachusetts	9,512	117	1,986	7,409	0	163,578
Michigan	42,712	405	3,108	0	39,199	191,229
Minnesota	30,080	3,095	9,063	5,198	12,723	61,773
Mississippi	12,361	355	2,964	9,041	0	43,031
Missouri	30,317	1,205	5,286	11,197	12,629	88,199
Montana	1,533	641	892	0	0	14,807
Nebraska	14,653	2,171	4,512	7,970	0	31,512
Nevada	27,379	53	123	9,647	17,555	56,881
New Hampshire	15,036	59	229	1,626	13,123	17,483
New Jersey	66,188	0	3,930	14,954	47,303	110,413
New Mexico	6,728	144	1,820	4,764	0	13,102
New York	753,672	893	12,138	20,267	720,374	1,064,309
North Carolina	1,509,099	0	2,033	0	1,507,066	1,647,782
North Dakota	6,986	307	1,563	5,116	0	15,128
Ohio	1,441,524	1,899	11,521	11,596	1,416,508	1,532,300
Oklahoma	26,299	2,269	9,191	1,966	12,873	49,696
Oregon	7,266	49	216	7,001	0	21,967
Pennsylvania	166,644	944	14,627	27,545	123,529	213,139
Rhode Island	1,930	64	0	1,867	0	17,926
South Carolina	9,741	306	4,471	4,964	0	39,813
South Dakota	420,847	220	3,149	6,120	411,358	432,095
Tennessee	46,618	573	7,597	1,556	36,892	75,846
Texas	88,891	8,133	36,330	44,428	0	161,750
Utah	32,459	96	540	0	31,824	151,910
Vermont	1,622	119	1,503	0	0	6,646
Virginia	76,955	355	9,217	1,923	65,459	158,229
Washington	2,145	382	1,763	0	0	28,436
West Virginia	4,467	505	1,459	2,502	0	19,653
Wisconsin	28,290	636	8,069	1,487	18,098	101,868
Wyoming	2,264	347	1,917	0	0	5,423
U.S. territories	0	0	0	0	0	102,057