

*Quarterly
Journal*

CONDITION AND PERFORMANCE
OF COMMERCIAL BANKS

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

The condition of the banking industry report is not available in time for publication this quarter. The data tables, derived from the Federal Deposit Insurance Corporation call reports, for the key indicators and loan performance for both national banks and all commercial banks are provided here, as usual.

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Key indicators, FDIC-insured national banks
Annual 2001--2004, year-to-date through June 30, 2005, second quarter 2004, and second quarter 2005
(Dollar figures in millions)

	2001	2002	2003	2004	Preliminary 2005YTD	2004Q2	Preliminary 2005Q2
Number of institutions reporting	2,138	2,077	1,999	1,906	1,864	1,957	1,864
Total employees (FTEs)	966,545	993,469	1,000,493	1,142,946	1,168,493	1,058,091	1,168,493
Selected income data (\$)							
Net income	\$44,172	\$56,484	\$62,995	\$68,086	\$37,479	\$17,311	\$17,958
Net interest income	125,366	141,377	143,148	159,215	84,635	38,586	42,249
Provision for loan losses	28,921	32,613	24,011	18,687	8,577	4,896	4,373
Noninterest income	100,094	109,531	116,164	127,313	72,671	30,866	35,815
Noninterest expense	131,736	136,822	144,938	170,819	93,524	39,242	47,662
Net operating income	42,943	54,341	60,625	65,717	37,115	16,881	17,523
Cash dividends declared	27,783	41,757	45,049	33,037	19,744	9,985	11,234
Net charge-offs	25,107	31,381	26,973	21,938	9,811	5,563	4,660
Selected condition data (\$)							
Total assets	3,635,053	3,908,025	4,292,228	5,601,529	5,821,502	4,596,343	5,821,502
Total loans and leases	2,269,248	2,445,291	2,630,614	3,166,990	3,294,812	2,788,853	3,294,812
Reserve for losses	45,537	48,338	48,627	48,994	46,649	47,875	46,649
Securities	576,550	653,702	753,642	908,069	933,973	841,289	933,973
Other real estate owned	1,799	2,075	1,941	1,530	1,451	1,793	1,451
Noncurrent loans and leases	34,261	38,166	34,876	29,606	28,013	28,956	28,013
Total deposits	2,384,414	2,565,771	2,786,714	3,581,416	3,690,057	2,984,533	3,690,057
Domestic deposits	2,001,243	2,168,876	2,322,009	2,848,717	2,943,236	2,444,608	2,943,236
Equity capital	340,657	371,434	390,492	557,993	584,038	434,715	584,038
Off-balance-sheet derivatives	20,549,785	25,953,772	31,554,693	86,319,427	94,478,194	36,297,177	94,478,194
Performance ratios (annualized %)							
Return on equity	13.84	15.79	16.47	13.95	13.02	16.50	12.39
Return on assets	1.25	1.50	1.53	1.28	1.30	1.53	1.24
Net interest income to assets	3.56	3.76	3.47	3.00	2.95	3.41	2.92
Loss provision to assets	0.82	0.87	0.58	0.35	0.30	0.43	0.30
Net operating income to assets	1.22	1.44	1.47	1.24	1.29	1.49	1.21
Noninterest income to assets	2.84	2.91	2.82	2.40	2.53	2.73	2.47
Noninterest expense to assets	3.74	3.63	3.51	3.22	3.26	3.47	3.29
Loss provision to loans and leases	1.28	1.38	0.95	0.62	0.53	0.72	0.54
Net charge-offs to loans and leases	1.11	1.33	1.07	0.73	0.61	0.81	0.57
Loss provision to net charge-offs	115.19	103.93	89.02	85.18	87.42	88.01	93.85
Performance ratios (%)							
Percent of institutions unprofitable	7.48	6.93	5.60	5.30	4.99	6.08	5.26
Percent of institutions with earnings gains	56.83	71.21	55.93	63.12	62.23	57.28	62.34
Nonint. income to net operating revenue	44.40	43.65	44.80	44.43	46.20	44.44	45.88
Nonint. expense to net operating revenue	58.43	54.53	55.89	59.62	59.45	56.50	61.06
Condition ratios (%)							
Nonperforming assets to assets	1.01	1.06	0.89	0.57	0.51	0.69	0.51
Noncurrent loans to loans	1.51	1.56	1.33	0.93	0.85	1.04	0.85
Loss reserve to noncurrent loans	132.91	126.65	139.43	165.49	166.53	165.33	166.53
Loss reserve to loans	2.01	1.98	1.85	1.55	1.42	1.72	1.42
Equity capital to assets	9.37	9.50	9.10	9.96	10.03	9.46	10.03
Leverage ratio	7.81	7.88	7.70	7.31	7.37	7.48	7.37
Risk-based capital ratio	12.60	12.66	12.65	12.26	12.17	12.57	12.17
Net loans and leases to assets	61.17	61.33	60.15	55.66	55.80	59.63	55.80
Securities to assets	15.86	16.73	17.56	16.21	16.04	18.30	16.04
Appreciation in securities (% of par)	0.47	2.12	0.88	0.55	0.53	-0.74	0.53
Residential mortgage assets to assets	22.55	24.72	24.44	23.46	23.66	24.79	23.66
Total deposits to assets	65.60	65.65	64.92	63.94	63.39	64.93	63.39
Core deposits to assets	48.08	48.75	48.03	43.83	43.33	47.18	43.33
Volatile liabilities to assets	31.23	30.31	30.57	33.90	34.99	32.44	34.99

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Loan performance, FDIC-insured national banks
Annual 2001--2004, year-to-date through June 30, 2005, second quarter 2004, and second quarter 2005
(Dollar figures in millions)

	2001	2002	2003	2004	Preliminary 2005YTD	2004Q2	Preliminary 2005Q2
Percent of loans past due 30-89 days							
Total loans and leases	1.38	1.14	1.02	0.87	0.77	0.83	0.77
Loans secured by real estate (RE)	1.42	1.07	0.91	0.75	0.70	0.75	0.70
1- to 4-family residential mortgages	1.84	1.45	1.30	1.05	0.98	1.10	0.98
Home equity loans	0.79	0.61	0.45	0.39	0.41	0.35	0.41
Multifamily residential mortgages	0.82	0.42	0.54	0.39	0.39	0.43	0.39
Commercial RE loans	0.85	0.58	0.47	0.44	0.37	0.40	0.37
Construction RE loans	1.28	0.91	0.66	0.61	0.54	0.61	0.54
Commercial and industrial loans	0.94	0.76	0.63	0.56	0.46	0.55	0.46
Loans to individuals	2.38	2.15	2.08	1.84	1.62	1.79	1.62
Credit cards	2.52	2.57	2.48	2.21	2.00	2.18	2.00
Installment loans and other plans	2.62	2.07	1.95	1.67	1.45	1.66	1.45
All other loans and leases	0.84	0.55	0.34	0.31	0.30	0.24	0.30
Percent of loans noncurrent							
Total loans and leases	1.51	1.56	1.33	0.93	0.85	1.04	0.85
Loans secured by real estate (RE)	1.05	0.97	0.95	0.68	0.72	0.79	0.72
1- to 4-family residential mortgages	1.06	1.02	1.14	0.86	0.97	0.97	0.97
Home equity loans	0.38	0.32	0.24	0.18	0.17	0.18	0.17
Multifamily residential mortgages	0.54	0.48	0.45	0.42	0.45	0.44	0.45
Commercial RE loans	1.02	1.05	0.97	0.71	0.70	0.86	0.70
Construction RE loans	1.15	1.03	0.71	0.44	0.44	0.60	0.44
Commercial and industrial loans	2.44	3.00	2.19	1.22	0.91	1.57	0.91
Loans to individuals	1.49	1.60	1.78	1.66	1.47	1.62	1.47
Credit cards	2.05	2.16	2.24	2.03	1.74	1.90	1.74
Installment loans and other plans	1.24	1.30	1.55	1.46	1.39	1.56	1.39
All other loans and leases	1.19	1.11	0.74	0.39	0.35	0.45	0.35
Percent of loans charged-off, net							
Total loans and leases	1.11	1.33	1.07	0.73	0.61	0.81	0.57
Loans secured by real estate (RE)	0.26	0.19	0.21	0.08	0.06	0.09	0.06
1- to 4-family residential mortgages	0.32	0.17	0.24	0.08	0.06	0.09	0.05
Home equity loans	0.35	0.23	0.23	0.10	0.09	0.14	0.09
Multifamily residential mortgages	0.04	0.11	0.03	0.04	0.05	0.13	0.07
Commercial RE loans	0.16	0.17	0.13	0.05	0.05	0.07	0.06
Construction RE loans	0.15	0.19	0.14	0.04	0.02	0.03	-0.02
Commercial and industrial loans	1.50	1.80	1.35	0.44	0.18	0.51	0.17
Loans to individuals	3.13	4.02	3.45	3.14	2.84	3.51	2.74
Credit cards	5.06	6.58	5.48	5.15	4.64	5.95	4.57
Installment loans and other plans	1.66	1.91	1.81	1.51	1.27	1.48	1.20
All other loans and leases	0.87	1.24	0.88	0.23	0.07	0.10	0.02
Loans outstanding (\$)							
Total loans and leases	\$2,269,248	\$2,445,291	\$2,630,614	\$3,166,990	\$3,294,812	\$2,788,853	\$3,294,812
Loans secured by real estate (RE)	976,094	1,139,263	1,254,981	1,572,071	1,665,892	1,358,784	1,665,892
1- to 4-family residential mortgages	472,680	573,669	605,100	745,212	781,378	630,795	781,378
Home equity loans	102,131	141,058	192,703	294,919	325,687	237,377	325,687
Multifamily residential mortgages	30,075	33,968	35,652	39,942	43,116	35,677	43,116
Commercial RE loans	236,489	253,427	269,936	301,700	308,484	285,178	308,484
Construction RE loans	91,437	95,361	104,218	128,622	148,272	114,715	148,272
Farmland loans	12,615	13,225	13,614	14,678	15,322	14,444	15,322
RE loans from foreign offices	30,668	28,556	33,758	46,998	43,633	40,598	43,633
Commercial and industrial loans	597,301	546,050	500,005	580,240	644,968	515,454	644,968
Loans to individuals	389,947	450,604	527,991	615,760	596,982	517,182	596,982
Credit cards*	166,628	209,971	250,893	300,351	274,667	235,816	274,667
Other revolving credit plans	29,258	33,243	32,883	34,258	34,586	32,200	34,586
Installment loans	194,060	207,390	244,215	281,151	287,729	249,165	287,729
All other loans and leases	307,851	311,822	349,521	401,143	388,862	399,391	388,862
Less: Unearned income	1,944	2,449	1,884	2,224	1,891	1,959	1,891

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Key indicators, FDIC-insured national banks by asset size
Second quarter 2004 and second quarter 2005
(Dollar figures in millions)

	Less than \$100M		\$100M to \$1B		\$1B to \$10B		Greater than \$10B	
	2004Q2	2005Q2	2004Q2	2005Q2	2004Q2	2005Q2	2004Q2	2005Q2
Number of institutions reporting	815	728	974	965	122	126	46	45
Total employees (FTEs)	18,831	16,371	93,733	90,038	85,593	86,738	859,934	975,346
Selected income data (\$)								
Net income	\$109	\$108	\$877	\$873	\$1,268	\$1,351	\$15,058	\$15,626
Net interest income	426	391	2,503	2,533	3,105	3,024	32,553	36,301
Provision for loan losses	31	19	147	145	447	181	4,272	4,028
Noninterest income	162	140	1,342	1,235	2,281	2,319	27,080	32,120
Noninterest expense	416	371	2,505	2,455	3,023	3,150	33,298	41,687
Net operating income	109	109	876	874	1,261	1,345	14,635	15,196
Cash dividends declared	77	77	457	548	1,049	969	8,402	9,641
Net charge-offs	21	13	118	106	400	172	5,025	4,369
Selected condition data (\$)								
Total assets	44,886	40,395	271,778	270,233	361,306	356,223	3,918,373	5,154,651
Total loans and leases	26,630	23,893	172,443	174,513	222,231	225,158	2,367,549	2,871,248
Reserve for losses	390	340	2,398	2,220	3,157	2,805	41,930	41,284
Securities	11,880	11,001	68,495	63,133	86,296	76,749	674,618	783,091
Other real estate owned	71	57	278	242	177	134	1,266	1,019
Noncurrent loans and leases	312	245	1,409	1,249	1,595	1,389	25,641	25,130
Total deposits	37,476	33,538	218,358	217,726	237,684	243,542	2,491,015	3,195,251
Domestic deposits	37,464	33,524	218,187	217,459	234,941	241,158	1,954,016	2,451,095
Equity capital	5,164	4,816	27,239	28,541	39,242	39,347	363,070	511,333
Off-balance-sheet derivatives	10	13	2,639	4,241	17,940	16,960	36,708,189	95,147,037
Performance ratios (annualized %)								
Return on equity	8.31	9.11	12.85	12.42	13.07	13.97	17.29	12.30
Return on assets	0.97	1.08	1.31	1.31	1.42	1.54	1.56	1.22
Net interest income to assets	3.81	3.91	3.73	3.79	3.48	3.44	3.38	2.83
Loss provision to assets	0.27	0.18	0.22	0.22	0.50	0.21	0.44	0.31
Net operating income to assets	0.98	1.08	1.30	1.31	1.41	1.53	1.52	1.18
Noninterest income to assets	1.45	1.40	2.00	1.85	2.56	2.64	2.81	2.50
Noninterest expense to assets	3.72	3.70	3.73	3.67	3.39	3.58	3.46	3.25
Loss provision to loans and leases	0.47	0.32	0.35	0.34	0.81	0.33	0.74	0.57
Net charge-offs to loans and leases	0.32	0.22	0.28	0.25	0.73	0.31	0.87	0.62
Loss provision to net charge-offs	147.04	143.20	124.70	137.00	111.85	105.29	85.01	92.21
Performance ratios (%)								
Percent of institutions unprofitable	11.41	9.89	2.05	2.18	4.92	3.97	0.00	0.00
Percent of institutions with earnings gains	53.01	58.38	58.83	63.63	66.39	76.98	76.09	57.78
Nonint. income to net operating revenue	27.56	26.36	34.90	32.78	42.36	43.40	45.41	46.95
Nonint. expense to net operating revenue	70.72	69.82	65.15	65.16	56.13	58.94	55.84	60.93
Condition ratios (%)								
Nonperforming assets to assets	0.86	0.75	0.62	0.55	0.49	0.43	0.71	0.52
Noncurrent loans to loans	1.17	1.02	0.82	0.72	0.72	0.62	1.08	0.88
Loss reserve to noncurrent loans	125.12	138.74	170.22	177.70	197.93	202.02	163.53	164.28
Loss reserve to loans	1.46	1.42	1.39	1.27	1.42	1.25	1.77	1.44
Equity capital to assets	11.51	11.92	10.02	10.56	10.86	11.05	9.27	9.92
Leverage ratio	11.40	11.85	9.46	9.63	9.29	9.06	7.13	7.09
Risk-based capital ratio	18.80	19.37	14.75	14.73	15.46	13.62	12.14	11.91
Net loans and leases to assets	58.46	58.31	62.57	63.76	60.63	62.42	59.35	54.90
Securities to assets	26.47	27.23	25.20	23.36	23.88	21.55	17.22	15.19
Appreciation in securities (% of par)	-0.81	-0.44	-0.79	-0.15	-0.56	-0.06	-0.75	0.66
Residential mortgage assets to assets	20.74	20.75	23.11	22.39	26.92	26.37	24.76	23.57
Total deposits to assets	83.49	83.03	80.34	80.57	65.78	68.37	63.57	61.99
Core deposits to assets	71.02	70.14	67.66	66.47	56.37	57.14	44.64	40.95
Volatile liabilities to assets	14.89	15.39	17.89	18.63	23.73	25.14	34.45	36.69

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Loan performance, FDIC-insured national banks by asset size
 Second quarter 2004 and second quarter 2005
 (Dollar figures in millions)

	Less than \$100M		\$100M to \$1B		\$1B to \$10B		Greater than \$10B	
	2004Q2	2005Q2	2004Q2	2005Q2	2004Q2	2005Q2	2004Q2	2005Q2
Percent of loans past due 30-89 days								
Total loans and leases	1.30	1.27	0.85	0.80	0.65	0.56	0.84	0.78
Loans secured by real estate (RE)	1.13	1.18	0.72	0.69	0.42	0.38	0.79	0.73
1- to 4-family residential mortgages	1.56	1.58	1.04	1.00	0.57	0.55	1.15	1.01
Home equity loans	0.51	0.65	0.33	0.38	0.25	0.26	0.36	0.41
Multifamily residential mortgages	0.93	0.40	0.50	0.54	0.29	0.17	0.43	0.42
Commercial RE loans	0.80	1.06	0.56	0.49	0.30	0.30	0.38	0.34
Construction RE loans	1.11	0.92	0.68	0.75	0.46	0.32	0.63	0.56
Commercial and industrial loans	1.58	1.40	0.94	1.02	0.98	0.96	0.47	0.39
Loans to individuals	2.35	2.25	1.80	1.55	1.53	1.00	1.80	1.64
Credit cards	1.93	1.98	3.32	2.67	2.51	1.75	2.15	2.00
Installment loans and other plans	2.40	2.30	1.53	1.44	1.09	0.92	1.69	1.47
All other loans and leases	0.73	0.66	0.59	0.53	0.36	0.47	0.22	0.29
Percent of loans noncurrent								
Total loans and leases	1.17	1.02	0.82	0.72	0.72	0.62	1.08	0.88
Loans secured by real estate (RE)	1.00	0.90	0.74	0.67	0.60	0.56	0.81	0.74
1- to 4-family residential mortgages	0.96	0.91	0.69	0.64	0.50	0.56	1.03	1.02
Home equity loans	0.11	0.48	0.15	0.15	0.18	0.17	0.18	0.17
Multifamily residential mortgages	0.65	1.01	0.52	0.53	0.27	0.34	0.45	0.46
Commercial RE loans	1.12	1.02	0.82	0.76	0.85	0.79	0.86	0.66
Construction RE loans	0.88	0.51	0.80	0.60	0.43	0.36	0.60	0.44
Commercial and industrial loans	2.05	1.71	1.20	0.99	1.04	0.84	1.65	0.91
Loans to individuals	0.82	0.80	0.81	0.57	0.97	0.51	1.68	1.53
Credit cards	1.68	1.12	2.64	1.73	2.23	1.32	1.88	1.75
Installment loans and other plans	0.79	0.81	0.45	0.43	0.34	0.39	1.71	1.50
All other loans and leases	1.18	0.95	0.68	0.71	0.50	0.47	0.44	0.33
Percent of loans charged-off, net								
Total loans and leases	0.32	0.22	0.28	0.25	0.73	0.31	0.87	0.62
Loans secured by real estate (RE)	0.07	0.07	0.06	0.08	0.10	0.08	0.10	0.06
1- to 4-family residential mortgages	0.08	0.05	0.07	0.05	0.11	0.06	0.09	0.05
Home equity loans	0.04	0.01	0.03	0.06	0.09	0.06	0.14	0.10
Multifamily residential mortgages	-0.01	0.81	0.03	0.18	0.52	0.08	0.07	0.05
Commercial RE loans	0.10	0.08	0.06	0.10	0.07	0.13	0.07	0.04
Construction RE loans	0.03	0.05	0.04	0.02	0.06	0.01	0.02	-0.03
Commercial and industrial loans	0.93	0.57	0.48	0.39	0.76	0.43	0.48	0.13
Loans to individuals	0.97	0.73	1.50	1.18	4.66	1.65	3.54	2.83
Credit cards	4.05	2.27	6.66	5.98	11.00	5.14	5.75	4.55
Installment loans and other plans	0.82	0.69	0.45	0.53	1.29	1.00	1.56	1.25
All other loans and leases	0.10	0.11	0.28	0.60	0.09	0.39	0.10	0.00
Loans outstanding (\$)								
Total loans and leases	\$26,630	\$23,893	\$172,443	\$174,513	\$222,231	\$225,158	\$2,367,549	\$2,871,248
Loans secured by real estate (RE)	16,350	14,890	118,252	124,186	136,272	147,495	1,087,910	1,379,321
1- to 4-family residential mortgages	6,462	5,927	38,199	39,026	51,932	49,915	534,202	686,510
Home equity loans	531	506	7,201	6,961	10,350	12,252	219,295	305,968
Multifamily residential mortgages	433	335	4,419	4,135	5,066	7,004	25,760	31,642
Commercial RE loans	5,222	4,692	47,973	49,408	47,484	49,436	184,498	204,947
Construction RE loans	1,719	1,534	14,661	18,612	19,105	25,519	79,230	102,608
Farmland loans	1,983	1,897	5,796	6,042	1,753	2,466	4,913	4,918
RE loans from foreign offices	0	0	3	2	583	904	40,012	42,727
Commercial and industrial loans	4,290	3,749	28,091	27,507	44,248	48,711	438,826	565,001
Loans to individuals	3,050	2,436	16,122	13,663	24,022	20,014	473,988	560,869
Credit cards*	140	58	2,698	1,597	8,203	3,199	224,776	269,814
Other revolving credit plans	37	40	335	353	1,115	1,156	30,713	33,035
Installment loans	2,873	2,338	13,088	11,712	14,705	15,659	218,499	258,019
All other loans and leases	2,965	2,836	10,154	9,327	17,794	9,068	368,478	367,630
Less: Unearned income	24	19	176	170	106	131	1,653	1,572

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Key indicators, FDIC-insured national banks by region Second quarter 2005 (Dollar figures in millions)

	Northeast	Southeast	Central	Midwest	Southwest	West	All institutions
Number of institutions reporting	209	217	358	384	545	151	1,864
Total employees (FTEs)	318,326	270,402	299,475	161,044	78,710	40,536	1,168,493
Selected income data (\$)							
Net income	\$4,520	\$5,661	\$3,582	\$2,194	\$749	\$1,252	\$17,958
Net interest income	10,390	10,928	9,948	5,359	2,081	3,543	42,249
Provision for loan losses	2,077	(93)	307	615	100	1,366	4,373
Noninterest income	11,022	6,930	9,672	4,804	1,063	2,324	35,815
Noninterest expense	12,946	9,616	14,292	6,219	2,006	2,583	47,662
Net operating income	4,401	5,389	3,553	2,169	750	1,261	17,523
Cash dividends declared	2,760	2,150	2,270	864	486	2,704	11,234
Net charge-offs	2,067	147	683	630	71	1,062	4,660
Selected condition data (\$)							
Total assets	1,373,255	1,671,734	1,752,618	530,813	235,825	257,257	5,821,502
Total loans and leases	767,714	878,233	909,390	398,027	148,478	192,970	3,294,812
Reserve for losses	13,754	8,681	11,682	5,629	1,705	5,198	46,649
Securities	243,679	371,005	184,885	51,254	50,763	32,388	933,973
Other real estate owned	136	313	535	190	230	47	1,451
Noncurrent loans and leases	8,636	3,699	8,469	4,214	1,063	1,932	28,013
Total deposits	890,816	1,096,593	1,022,301	368,978	177,476	133,893	3,690,057
Domestic deposits	499,423	962,677	836,557	340,634	174,895	129,050	2,943,236
Equity capital	145,883	163,682	161,287	59,190	22,421	31,576	584,038
Off-balance-sheet derivatives	22,711,585	23,644,198	47,325,309	693,294	63,420	40,389	94,478,194
Performance ratios (annualized %)							
Return on equity	12.54	14.01	8.88	15.03	13.60	15.58	12.39
Return on assets	1.34	1.36	0.82	1.65	1.29	1.97	1.24
Net interest income to assets	3.07	2.63	2.27	4.03	3.58	5.56	2.92
Loss provision to assets	0.61	-0.02	0.07	0.46	0.17	2.14	0.30
Net operating income to assets	1.30	1.30	0.81	1.63	1.29	1.98	1.21
Noninterest income to assets	3.26	1.67	2.20	3.61	1.83	3.65	2.47
Noninterest expense to assets	3.83	2.31	3.25	4.68	3.45	4.06	3.29
Loss provision to loans and leases	1.09	-0.04	0.14	0.62	0.27	2.87	0.54
Net charge-offs to loans and leases	1.09	0.07	0.30	0.63	0.20	2.23	0.57
Loss provision to net charge-offs	100.50	-62.84	44.99	97.74	140.02	128.68	93.85
Performance ratios (%)							
Percent of institutions unprofitable	7.18	6.45	2.79	4.17	5.50	8.61	5.26
Percent of institutions with earnings gains	65.07	69.12	56.70	58.59	64.04	65.56	62.34
Nonint. income to net operating revenue	51.48	38.81	49.30	47.27	33.80	39.62	45.88
Nonint. expense to net operating revenue	60.46	53.84	72.84	61.19	63.82	44.03	61.06
Condition ratios (%)							
Nonperforming assets to assets	0.64	0.25	0.53	0.83	0.55	0.77	0.51
Noncurrent loans to loans	1.12	0.42	0.93	1.06	0.72	1.00	0.85
Loss reserve to noncurrent loans	159.25	234.69	137.94	133.57	160.45	269.03	166.53
Loss reserve to loans	1.79	0.99	1.28	1.41	1.15	2.69	1.42
Equity capital to assets	10.62	9.79	9.20	11.15	9.51	12.27	10.03
Leverage ratio	8.02	6.56	6.71	8.49	8.38	10.29	7.37
Risk-based capital ratio	13.73	11.16	11.38	12.58	12.95	14.21	12.17
Net loans and leases to assets	54.90	52.01	51.22	73.92	62.24	72.99	55.80
Securities to assets	17.74	22.19	10.55	9.66	21.53	12.59	16.04
Appreciation in securities (% of par)	0.63	0.43	0.44	2.28	-0.44	0.31	0.53
Residential mortgage assets to assets	14.83	36.23	18.52	25.05	25.43	19.70	23.66
Total deposits to assets	64.87	65.60	58.33	69.51	75.26	52.05	63.39
Core deposits to assets	28.86	51.41	40.66	56.74	58.90	44.29	43.33
Volatile liabilities to assets	47.08	30.41	35.26	19.99	26.87	36.84	34.99

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Loan performance, FDIC-insured national banks by region
Second quarter 2005
(Dollar figures in millions)

	Northeast	Southeast	Central	Midwest	Southwest	West	All institutions
Percent of loans past due 30-89 days							
Total loans and leases	0.93	0.52	0.76	0.87	0.68	1.24	0.77
Loans secured by real estate (RE)	0.72	0.59	0.82	0.74	0.61	0.65	0.70
1- to 4-family residential mortgages	0.91	0.81	1.21	1.09	0.92	1.08	0.98
Home equity loans	0.39	0.40	0.37	0.50	0.38	0.14	0.41
Multifamily residential mortgages	0.19	0.35	0.57	0.15	0.47	0.47	0.39
Commercial RE loans	0.34	0.24	0.53	0.30	0.48	0.35	0.37
Construction RE loans	0.40	0.44	0.73	0.68	0.42	0.39	0.54
Commercial and industrial loans	0.43	0.26	0.52	0.60	0.69	0.87	0.46
Loans to individuals	1.78	1.20	1.17	1.82	1.31	2.15	1.62
Credit cards	1.94	0.97	1.56	2.27	1.77	2.24	2.00
Installment loans and other plans	1.95	1.29	1.08	1.34	1.34	1.84	1.45
All other loans and leases	0.28	0.16	0.46	0.28	0.51	0.29	0.30
Percent of loans noncurrent							
Total loans and leases	1.12	0.42	0.93	1.06	0.72	1.00	0.85
Loans secured by real estate (RE)	0.64	0.32	1.06	1.16	0.72	0.42	0.72
1- to 4-family residential mortgages	0.47	0.33	1.65	2.08	1.08	0.44	0.97
Home equity loans	0.11	0.14	0.22	0.21	0.18	0.04	0.17
Multifamily residential mortgages	0.35	0.45	0.47	0.85	0.36	0.16	0.45
Commercial RE loans	0.76	0.48	1.00	0.66	0.70	0.49	0.70
Construction RE loans	0.40	0.38	0.56	0.37	0.47	0.39	0.44
Commercial and industrial loans	1.06	0.61	1.17	0.64	0.88	0.64	0.91
Loans to individuals	2.12	0.81	0.57	1.37	0.40	1.84	1.47
Credit cards	1.72	0.79	1.23	2.06	1.13	1.92	1.74
Installment loans and other plans	3.20	0.86	0.34	0.52	0.37	1.67	1.39
All other loans and leases	0.17	0.40	0.42	0.45	0.54	0.37	0.35
Percent of loans charged-off, net							
Total loans and leases	1.09	0.07	0.30	0.63	0.20	2.23	0.57
Loans secured by real estate (RE)	0.08	0.02	0.12	0.03	0.05	0.03	0.06
1- to 4-family residential mortgages	0.04	0.02	0.12	0.03	0.06	0.04	0.05
Home equity loans	0.04	0.05	0.16	0.09	0.11	0.00	0.09
Multifamily residential mortgages	0.28	0.00	0.03	0.00	0.05	0.16	0.07
Commercial RE loans	0.12	0.00	0.16	0.01	0.02	0.00	0.06
Construction RE loans	0.01	0.01	-0.04	-0.16	0.07	-0.01	-0.02
Commercial and industrial loans	0.24	-0.02	0.08	0.32	0.34	0.99	0.17
Loans to individuals	3.26	0.56	1.42	3.06	0.81	5.40	2.74
Credit cards	4.09	1.59	3.54	4.87	3.05	6.01	4.57
Installment loans and other plans	2.29	0.54	0.64	0.64	0.67	1.29	1.20
All other loans and leases	-0.20	0.14	0.09	0.10	0.34	-0.15	0.02
Loans outstanding (\$)							
Total loans and leases	\$767,714	\$878,233	\$909,390	\$398,027	\$148,478	\$192,970	\$3,294,812
Loans secured by real estate (RE)	256,227	544,476	457,064	232,962	96,188	78,975	1,665,892
1- to 4-family residential mortgages	115,323	290,649	207,622	103,616	30,842	33,325	781,378
Home equity loans	41,133	100,930	104,309	64,104	9,668	5,544	325,687
Multifamily residential mortgages	6,800	11,010	14,765	4,433	2,293	3,815	43,116
Commercial RE loans	42,405	89,374	82,304	38,651	30,757	24,991	308,484
Construction RE loans	11,302	46,883	42,491	17,533	19,911	10,152	148,272
Farmland loans	858	1,895	4,083	4,625	2,716	1,147	15,322
RE loans from foreign offices	38,406	3,736	1,491	0	0	0	43,633
Commercial and industrial loans	158,917	162,091	202,697	59,170	32,370	29,723	644,968
Loans to individuals	241,034	63,836	133,580	71,192	12,900	74,440	596,982
Credit cards	130,826	922	37,256	40,031	745	64,888	274,667
Other revolving credit plans	20,315	3,983	5,384	2,604	495	1,805	34,586
Installment loans	89,893	58,932	90,940	28,557	11,660	7,747	287,729
All other loans and leases	112,867	108,124	116,113	34,730	7,108	9,920	388,862
Less: Unearned income	1,330	295	64	26	88	89	1,891

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Key indicators, FDIC-insured commercial banks
Annual 2001--2004, year-to-date through June 30, 2005, second quarter 2004, and second quarter 2005
(Dollar figures in millions)

	2001	2002	2003	2004	Preliminary 2005YTD	2004Q2	Preliminary 2005Q2
Number of institutions reporting	8,080	7,888	7,770	7,630	7,549	7,694	7,549
Total employees (FTEs)	1,701,721	1,745,614	1,759,517	1,814,491	1,849,134	1,815,328	1,849,134
Selected income data (\$)							
Net income	\$73,830	\$89,722	\$102,463	\$104,631	\$57,439	\$26,642	\$27,988
Net interest income	214,676	236,656	239,987	249,615	132,938	63,906	66,722
Provision for loan losses	43,337	48,195	34,837	26,219	11,398	6,640	5,898
Noninterest income	158,206	172,408	186,535	184,005	99,738	48,811	49,384
Noninterest expense	223,254	233,587	245,992	257,600	137,043	67,315	69,560
Net operating income	71,002	85,425	98,216	101,958	56,917	26,111	27,469
Cash dividends declared	54,228	67,536	77,838	55,681	30,171	17,002	16,355
Net charge-offs	36,474	44,538	37,933	29,154	12,479	7,462	6,002
Selected condition data (\$)							
Total assets	6,552,421	7,076,584	7,601,170	8,413,084	8,724,590	8,050,205	8,724,590
Total loans and leases	3,884,336	4,156,181	4,428,850	4,904,746	5,129,186	4,672,547	5,129,186
Reserve for losses	72,273	76,999	77,151	73,525	70,711	75,418	70,711
Securities	1,172,540	1,334,826	1,456,312	1,551,287	1,585,315	1,559,157	1,585,315
Other real estate owned	3,569	4,165	4,218	3,373	3,222	3,915	3,222
Noncurrent loans and leases	54,578	60,550	52,949	42,079	39,861	44,897	39,861
Total deposits	4,377,558	4,689,852	5,035,056	5,592,812	5,794,697	5,334,345	5,794,697
Domestic deposits	3,748,042	4,031,815	4,293,884	4,726,920	4,899,529	4,506,714	4,899,529
Equity capital	593,696	647,448	691,903	850,265	892,275	742,251	892,275
Off-balance-sheet derivatives	45,325,982	56,208,607	71,098,899	87,872,661	96,200,813	81,023,600	96,200,813
Performance ratios (annualized %)							
Return on equity	13.09	14.47	15.31	13.80	13.12	14.63	12.68
Return on assets	1.15	1.33	1.40	1.31	1.34	1.34	1.29
Net interest income to assets	3.35	3.50	3.27	3.12	3.09	3.22	3.08
Loss provision to assets	0.68	0.71	0.48	0.33	0.27	0.33	0.27
Net operating income to assets	1.11	1.26	1.34	1.28	1.32	1.32	1.27
Noninterest income to assets	2.47	2.55	2.54	2.30	2.32	2.46	2.28
Noninterest expense to assets	3.48	3.46	3.35	3.22	3.19	3.39	3.21
Loss provision to loans and leases	1.12	1.21	0.82	0.56	0.45	0.58	0.47
Net charge-offs to loans and leases	0.95	1.12	0.89	0.63	0.50	0.65	0.47
Loss provision to net charge-offs	118.82	108.21	91.84	89.93	91.34	88.98	98.27
Performance ratios (%)							
Percent of institutions unprofitable	8.13	6.64	6.01	5.81	5.46	5.72	5.54
Percent of institutions with earnings gains	56.27	72.68	59.19	65.02	65.05	57.58	64.68
Nonint. income to net operating revenue	42.43	42.15	43.73	42.43	42.87	43.30	42.53
Nonint. expense to net operating revenue	59.87	57.10	57.67	59.41	58.90	59.72	59.91
Condition ratios (%)							
Nonperforming assets to assets	0.92	0.94	0.77	0.55	0.50	0.62	0.50
Noncurrent loans to loans	1.41	1.46	1.20	0.86	0.78	0.96	0.78
Loss reserve to noncurrent loans	132.42	127.17	145.71	174.73	177.39	167.98	177.39
Loss reserve to loans	1.86	1.85	1.74	1.50	1.38	1.61	1.38
Equity capital to assets	9.06	9.15	9.10	10.11	10.23	9.22	10.23
Leverage ratio	7.78	7.83	7.85	7.83	7.95	7.73	7.95
Risk-based capital ratio	12.70	12.77	12.75	12.62	12.56	12.73	12.56
Net loans and leases to assets	58.18	57.64	57.25	57.43	57.98	57.11	57.98
Securities to assets	17.89	18.86	19.16	18.44	18.17	19.37	18.17
Appreciation in securities (% of par)	0.82	2.22	0.84	0.43	0.33	-0.84	0.33
Residential mortgage assets to assets	21.64	23.30	23.28	23.29	23.78	23.73	23.78
Total deposits to assets	66.81	66.27	66.24	66.48	66.42	66.26	66.42
Core deposits to assets	48.72	48.68	48.63	47.56	47.04	48.01	47.04
Volatile liabilities to assets	31.45	31.41	30.95	31.68	32.54	32.51	32.54

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Loan performance, FDIC-insured commercial banks
Annual 2001--2004, year-to-date through June 30, 2005, second quarter 2004, and second quarter 2005
(Dollar figures in millions)

	2001	2002	2003	2004	Preliminary 2005YTD	2004Q2	Preliminary 2005Q2
Percent of loans past due 30-89 days							
Total loans and leases	1.37	1.17	1.02	0.86	0.77	0.83	0.77
Loans secured by real estate (RE)	1.31	1.08	0.90	0.73	0.69	0.72	0.69
1- to 4-family residential mortgages	1.69	1.49	1.29	1.05	1.02	1.01	1.02
Home equity loans	0.79	0.59	0.45	0.37	0.39	0.34	0.39
Multifamily residential mortgages	0.72	0.46	0.48	0.36	0.36	0.36	0.36
Commercial RE loans	0.90	0.68	0.56	0.49	0.45	0.50	0.45
Construction RE loans	1.21	0.89	0.69	0.58	0.53	0.61	0.53
Commercial and industrial loans	1.01	0.89	0.72	0.64	0.55	0.66	0.55
Loans to individuals	2.46	2.22	2.08	1.82	1.58	1.76	1.58
Credit cards	2.70	2.72	2.53	2.24	1.96	2.24	1.96
Installment loans and other plans	2.54	2.08	1.93	1.62	1.43	1.57	1.43
All other loans and leases	0.84	0.58	0.48	0.38	0.35	0.33	0.35
Percent of loans noncurrent							
Total loans and leases	1.41	1.46	1.20	0.86	0.78	0.96	0.78
Loans secured by real estate (RE)	0.96	0.89	0.86	0.65	0.66	0.72	0.66
1- to 4-family residential mortgages	0.97	0.93	1.00	0.82	0.88	0.84	0.88
Home equity loans	0.37	0.30	0.24	0.18	0.18	0.18	0.18
Multifamily residential mortgages	0.46	0.38	0.38	0.35	0.37	0.37	0.37
Commercial RE loans	0.96	0.94	0.90	0.69	0.66	0.82	0.66
Construction RE loans	1.06	0.98	0.70	0.44	0.40	0.57	0.40
Commercial and industrial loans	2.41	2.93	2.10	1.17	0.93	1.62	0.93
Loans to individuals	1.43	1.51	1.53	1.46	1.28	1.37	1.28
Credit cards	2.12	2.24	2.22	2.00	1.70	1.89	1.70
Installment loans and other plans	1.12	1.14	1.14	1.12	1.07	1.12	1.07
All other loans and leases	0.97	1.01	0.66	0.40	0.36	0.44	0.36
Percent of loans charged-off, net							
Total loans and leases	0.95	1.12	0.89	0.63	0.50	0.65	0.47
Loans secured by real estate (RE)	0.19	0.15	0.17	0.08	0.06	0.09	0.06
1- to 4-family residential mortgages	0.22	0.14	0.19	0.08	0.06	0.09	0.06
Home equity loans	0.27	0.19	0.20	0.10	0.09	0.14	0.10
Multifamily residential mortgages	0.04	0.08	0.03	0.04	0.03	0.07	0.04
Commercial RE loans	0.13	0.15	0.13	0.07	0.05	0.08	0.07
Construction RE loans	0.14	0.17	0.14	0.05	0.02	0.05	0.01
Commercial and industrial loans	1.43	1.76	1.26	0.50	0.23	0.55	0.23
Loans to individuals	2.73	3.34	3.04	2.81	2.51	2.95	2.44
Credit cards	5.12	6.38	5.57	5.02	4.50	5.70	4.47
Installment loans and other plans	1.29	1.46	1.45	1.28	1.06	1.18	1.00
All other loans and leases	0.80	1.15	0.80	0.31	0.09	0.13	0.05
Loans outstanding (\$)							
Total loans and leases	\$3,884,336	\$4,156,181	\$4,428,850	\$4,904,746	\$5,129,186	\$4,672,547	\$5,129,186
Loans secured by real estate (RE)	1,800,228	2,068,153	2,272,850	2,624,802	2,817,582	2,462,648	2,817,582
1- to 4-family residential mortgages	810,781	945,708	994,156	1,083,208	1,161,553	1,056,501	1,161,553
Home equity loans	154,193	214,724	284,511	398,895	434,835	341,193	434,835
Multifamily residential mortgages	64,131	71,934	79,678	87,915	92,593	83,153	92,593
Commercial RE loans	505,882	555,990	602,724	667,070	697,110	635,475	697,110
Construction RE loans	193,014	207,452	231,510	290,040	337,900	256,102	337,900
Farmland loans	35,533	38,066	40,699	44,609	46,303	42,978	46,303
RE loans from foreign offices	36,695	34,280	39,572	53,066	47,289	47,248	47,289
Commercial and industrial loans	981,130	910,808	869,257	907,936	980,301	874,997	980,301
Loans to individuals	629,412	703,748	770,358	839,005	813,660	757,921	813,660
Credit cards*	232,448	275,957	316,014	371,687	338,523	298,094	338,523
Other revolving credit plans	34,202	38,209	37,556	39,159	39,613	36,604	39,613
Installment loans	362,762	389,582	416,788	428,160	435,523	423,223	435,523
All other loans and leases	476,689	476,873	519,254	536,210	520,568	579,901	520,568
Less: Unearned income	3,123	3,401	2,870	3,207	2,925	2,920	2,925

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Key indicators, FDIC-insured commercial banks by asset size
Second quarter 2004 and second quarter 2005
(Dollar figures in millions)

	Less than \$100M		\$100M to \$1B		\$1B to \$10B		Greater than \$10B	
	2004Q2	2005Q2	2004Q2	2005Q2	2004Q2	2005Q2	2004Q2	2005Q2
Number of institutions reporting	3,818	3,571	3,447	3,524	343	370	86	84
Total employees (FTEs)	75,354	68,893	301,454	299,504	226,847	233,874	1,211,673	1,246,863
Selected income data (\$)								
Net income	\$494	\$484	\$2,900	\$3,188	\$3,350	\$3,485	\$19,898	\$20,830
Net interest income	1,885	1,815	8,691	9,400	8,168	8,664	45,162	46,843
Provision for loan losses	113	91	523	520	831	484	5,172	4,803
Noninterest income	475	442	3,309	3,169	5,079	4,894	39,949	40,879
Noninterest expense	1,628	1,549	7,555	7,753	7,462	7,861	50,670	52,396
Net operating income	491	486	2,885	3,187	3,304	3,475	19,431	20,322
Cash dividends declared	286	288	1,380	1,540	2,915	1,989	12,421	12,538
Net charge-offs	71	55	361	342	750	404	6,280	5,201
Selected condition data (\$)								
Total assets	197,748	185,699	924,318	968,034	935,348	992,466	5,992,791	6,578,391
Total loans and leases	121,880	116,083	613,446	660,001	584,833	644,298	3,352,388	3,708,805
Reserve for losses	1,795	1,663	8,613	8,698	8,889	8,427	56,121	51,924
Securities	50,133	45,911	211,794	202,667	232,546	224,511	1,064,683	1,112,226
Other real estate owned	296	253	1,183	1,023	547	461	1,889	1,485
Noncurrent loans and leases	1,336	1,086	4,847	4,411	4,678	4,029	34,037	30,335
Total deposits	165,686	154,187	748,220	782,629	635,317	691,110	3,785,121	4,166,771
Domestic deposits	165,674	154,173	746,678	781,287	626,152	682,456	2,968,210	3,281,612
Equity capital	22,220	22,038	89,959	98,109	98,030	107,905	532,042	664,223
Off-balance-sheet derivatives	157	125	5,981	9,234	58,653	67,808	81,630,927	96,854,556
Performance ratios (annualized %)								
Return on equity	8.81	8.92	12.87	13.25	13.73	13.14	15.36	12.64
Return on assets	1.00	1.05	1.27	1.34	1.46	1.42	1.35	1.27
Net interest income to assets	3.83	3.95	3.81	3.94	3.56	3.54	3.06	2.86
Loss provision to assets	0.23	0.20	0.23	0.22	0.36	0.20	0.35	0.29
Net operating income to assets	1.00	1.06	1.26	1.34	1.44	1.42	1.32	1.24
Noninterest income to assets	0.97	0.96	1.45	1.33	2.21	2.00	2.71	2.50
Noninterest expense to assets	3.31	3.37	3.31	3.25	3.25	3.21	3.43	3.20
Loss provision to loans and leases	0.38	0.32	0.35	0.32	0.58	0.31	0.63	0.52
Net charge-offs to loans and leases	0.24	0.19	0.24	0.21	0.52	0.26	0.76	0.57
Loss provision to net charge-offs	157.99	166.19	145.05	151.88	110.81	119.78	82.37	92.35
Performance ratios (%)								
Percent of institutions unprofitable	9.35	9.61	2.09	1.84	2.33	2.70	3.49	0.00
Percent of institutions with earnings gains	54.37	57.77	59.94	70.29	65.60	77.84	73.26	65.48
Nonint. income to net operating revenue	20.11	19.59	27.58	25.21	38.34	36.09	46.94	46.60
Nonint. expense to net operating revenue	68.99	68.60	62.96	61.69	56.33	57.98	59.53	59.73
Condition ratios (%)								
Nonperforming assets to assets	0.83	0.72	0.65	0.56	0.56	0.45	0.62	0.49
Noncurrent loans to loans	1.10	0.94	0.79	0.67	0.80	0.63	1.02	0.82
Loss reserve to noncurrent loans	134.40	153.03	177.68	197.20	190.03	209.13	164.88	171.17
Loss reserve to loans	1.47	1.43	1.40	1.32	1.52	1.31	1.67	1.40
Equity capital to assets	11.24	11.87	9.73	10.13	10.48	10.87	8.88	10.10
Leverage ratio	11.15	11.77	9.37	9.61	9.32	9.46	7.11	7.36
Risk-based capital ratio	17.76	18.36	14.11	14.01	14.42	13.64	12.13	12.05
Net loans and leases to assets	60.73	61.62	65.44	67.28	61.58	64.07	55.00	55.59
Securities to assets	25.35	24.72	22.91	20.94	24.86	22.62	17.77	16.91
Appreciation in securities (% of par)	-0.76	-0.27	-0.77	-0.03	-0.86	-0.07	-0.86	0.50
Residential mortgage assets to assets	20.63	20.11	22.12	21.11	26.12	24.84	23.71	24.12
Total deposits to assets	83.79	83.03	80.95	80.85	67.92	69.64	63.16	63.34
Core deposits to assets	71.25	69.76	67.69	65.73	55.88	55.51	42.98	42.38
Volatile liabilities to assets	14.74	15.59	18.00	19.71	25.66	27.12	36.40	35.73

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Loan performance, FDIC-insured commercial banks by asset size
Second quarter 2004 and second quarter 2005
(Dollar figures in millions)

	Less than \$100M		\$100M to \$1B		\$1B to \$10B		Greater than \$10B	
	2004Q2	2005Q2	2004Q2	2005Q2	2004Q2	2005Q2	2004Q2	2005Q2
Percent of loans past due 30-89 days								
Total loans and leases	1.27	1.23	0.87	0.80	0.76	0.60	0.82	0.78
Loans secured by real estate (RE)	1.13	1.13	0.74	0.69	0.51	0.45	0.74	0.74
1- to 4-family residential mortgages	1.63	1.65	1.14	1.09	0.68	0.64	1.02	1.04
Home equity loans	0.53	0.50	0.36	0.39	0.33	0.33	0.34	0.40
Multifamily residential mortgages	0.53	0.53	0.47	0.47	0.23	0.25	0.38	0.36
Commercial RE loans	0.84	0.90	0.57	0.53	0.44	0.39	0.46	0.40
Construction RE loans	0.86	0.77	0.64	0.56	0.49	0.43	0.63	0.56
Commercial and industrial loans	1.52	1.38	1.01	1.01	1.03	0.85	0.51	0.42
Loans to individuals	2.37	2.29	1.90	1.75	1.95	1.20	1.71	1.59
Credit cards	2.37	1.95	4.42	3.44	3.04	1.15	2.13	1.98
Installment loans and other plans	2.40	2.33	1.64	1.63	1.50	1.29	1.54	1.39
All other loans and leases	0.72	0.68	0.60	0.51	0.44	0.45	0.30	0.32
Percent of loans noncurrent								
Total loans and leases	1.10	0.94	0.79	0.67	0.80	0.63	1.02	0.82
Loans secured by real estate (RE)	0.96	0.81	0.70	0.60	0.69	0.56	0.72	0.69
1- to 4-family residential mortgages	0.97	0.91	0.73	0.66	0.72	0.67	0.88	0.95
Home equity loans	0.20	0.22	0.19	0.19	0.21	0.19	0.18	0.17
Multifamily residential mortgages	0.55	0.47	0.58	0.44	0.28	0.24	0.32	0.40
Commercial RE loans	1.05	0.84	0.76	0.67	0.85	0.67	0.81	0.63
Construction RE loans	0.84	0.49	0.59	0.40	0.58	0.39	0.54	0.40
Commercial and industrial loans	1.71	1.48	1.19	1.00	1.17	0.92	1.76	0.91
Loans to individuals	0.95	0.88	0.80	0.68	0.93	0.50	1.46	1.39
Credit cards	1.57	1.17	2.88	1.95	2.01	0.94	1.87	1.73
Installment loans and other plans	0.95	0.89	0.56	0.57	0.41	0.37	1.28	1.23
All other loans and leases	1.08	0.91	0.81	0.67	0.57	0.62	0.39	0.30
Percent of loans charged-off, net								
Total loans and leases	0.24	0.19	0.24	0.21	0.52	0.26	0.76	0.57
Loans secured by real estate (RE)	0.06	0.06	0.07	0.06	0.09	0.06	0.09	0.06
1- to 4-family residential mortgages	0.09	0.07	0.08	0.05	0.09	0.07	0.09	0.05
Home equity loans	0.07	0.05	0.06	0.06	0.17	0.09	0.14	0.10
Multifamily residential mortgages	0.02	0.37	0.04	0.05	0.14	0.03	0.05	0.04
Commercial RE loans	0.05	0.06	0.07	0.07	0.09	0.08	0.07	0.06
Construction RE loans	0.01	0.05	0.04	0.02	0.04	0.01	0.06	0.00
Commercial and industrial loans	0.60	0.46	0.55	0.49	0.57	0.36	0.55	0.16
Loans to individuals	0.82	0.73	1.11	1.15	3.12	1.39	3.12	2.64
Credit cards	3.71	2.52	4.76	5.80	7.20	3.33	5.60	4.51
Installment loans and other plans	0.76	0.70	0.64	0.66	1.08	0.75	1.27	1.08
All other loans and leases	0.17	0.10	0.25	0.29	0.22	0.26	0.12	0.02
Loans outstanding (\$)								
Total loans and leases	\$121,880	\$116,083	\$613,446	\$660,001	\$584,833	\$644,298	\$3,352,388	\$3,708,805
Loans secured by real estate (RE)	75,719	72,915	436,303	482,849	375,369	431,743	1,575,258	1,830,076
1- to 4-family residential mortgages	29,525	27,756	130,718	136,904	122,669	125,132	773,589	871,761
Home equity loans	2,569	2,541	25,151	26,300	29,549	35,311	283,923	370,682
Multifamily residential mortgages	1,753	1,614	16,612	17,230	19,176	24,173	45,611	49,576
Commercial RE loans	23,606	22,652	178,893	193,338	141,291	162,372	291,685	318,747
Construction RE loans	8,051	8,295	65,159	87,887	56,226	76,617	126,666	165,101
Farmland loans	10,215	10,057	19,733	21,160	5,500	7,181	7,530	7,904
RE loans from foreign offices	0	0	36	29	958	956	46,254	46,304
Commercial and industrial loans	19,785	18,541	98,648	102,629	109,564	122,216	647,000	736,916
Loans to individuals	12,590	11,107	49,073	45,013	63,527	61,027	632,732	696,513
Credit cards*	278	172	5,493	4,194	21,035	15,605	271,288	318,553
Other revolving credit plans	162	177	1,423	1,450	2,376	2,273	32,643	35,713
Installment loans	12,149	10,758	42,157	39,369	40,116	43,149	328,800	342,247
All other loans and leases	13,869	13,587	29,967	30,104	36,844	29,826	499,221	447,051
Less: Unearned income	82	67	545	594	471	514	1,823	1,750

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Key indicators, FDIC-insured commercial banks by region
Second quarter 2005
(Dollar figures in millions)

	Northeast	Southeast	Central	Midwest	Southwest	West	All institutions
Number of institutions reporting	586	1,069	1,557	1,973	1,686	678	7,549
Total employees (FTEs)	465,575	462,562	423,756	218,458	165,237	113,546	1,849,134
Selected income data (\$)							
Net income	\$7,010	\$8,096	\$5,319	\$2,876	\$1,522	\$3,165	\$27,988
Net interest income	15,903	16,798	14,229	7,184	4,439	8,170	66,722
Provision for loan losses	2,429	382	493	703	206	1,686	5,898
Noninterest income	15,804	10,911	11,650	5,298	1,799	3,923	49,384
Noninterest expense	19,162	15,402	17,913	7,565	3,958	5,560	69,560
Net operating income	6,850	7,792	5,285	2,854	1,522	3,166	27,469
Cash dividends declared	4,080	3,236	3,356	1,205	845	3,635	16,355
Net charge-offs	2,474	509	855	697	150	1,317	6,002
Selected condition data (\$)							
Total assets	2,142,699	2,418,842	2,279,091	721,030	478,658	684,271	8,724,590
Total loans and leases	1,149,149	1,393,603	1,268,756	532,763	301,146	483,770	5,129,186
Reserve for losses	19,188	15,123	16,089	7,530	3,746	9,035	70,711
Securities	480,163	506,460	283,615	89,699	112,154	113,224	1,585,315
Other real estate owned	294	789	961	408	587	184	3,222
Noncurrent loans and leases	11,538	6,467	11,011	5,176	2,223	3,446	39,861
Total deposits	1,408,354	1,630,628	1,412,102	518,878	374,360	450,375	5,794,697
Domestic deposits	922,509	1,474,058	1,200,348	490,534	371,662	440,418	4,899,529
Equity capital	227,448	243,796	211,168	78,765	47,089	84,009	892,275
Off-balance-sheet derivatives	23,982,283	23,852,727	47,469,594	696,666	65,172	134,371	96,200,813
Performance ratios (annualized %)							
Return on equity	12.48	13.47	10.11	14.82	13.17	15.09	12.68
Return on assets	1.33	1.35	0.93	1.60	1.29	1.87	1.29
Net interest income to assets	3.01	2.80	2.50	3.99	3.75	4.83	3.08
Loss provision to assets	0.46	0.06	0.09	0.39	0.17	1.00	0.27
Net operating income to assets	1.30	1.30	0.93	1.59	1.29	1.87	1.27
Noninterest income to assets	2.99	1.82	2.04	2.94	1.52	2.32	2.28
Noninterest expense to assets	3.63	2.56	3.14	4.20	3.35	3.29	3.21
Loss provision to loans and leases	0.86	0.11	0.16	0.53	0.28	1.42	0.47
Net charge-offs to loans and leases	0.87	0.15	0.27	0.53	0.20	1.11	0.47
Loss provision to net charge-offs	98.17	74.95	57.62	100.79	137.24	128.08	98.27
Performance ratios (%)							
Percent of institutions unprofitable	8.19	8.14	3.34	3.40	5.81	9.73	5.54
Percent of institutions with earnings gains	68.43	73.15	61.46	58.64	64.59	73.30	64.68
Nonint. income to net operating revenue	49.84	39.38	45.02	42.45	28.84	32.44	42.53
Nonint. expense to net operating revenue	60.44	55.58	69.22	60.61	63.44	45.98	59.91
Condition ratios (%)							
Nonperforming assets to assets	0.55	0.31	0.54	0.78	0.59	0.53	0.50
Noncurrent loans to loans	1.00	0.46	0.87	0.97	0.74	0.71	0.78
Loss reserve to noncurrent loans	166.30	233.86	146.12	145.49	168.46	262.19	177.39
Loss reserve to loans	1.67	1.09	1.27	1.41	1.24	1.87	1.38
Equity capital to assets	10.62	10.08	9.27	10.92	9.84	12.28	10.23
Leverage ratio	8.19	7.20	7.23	8.83	8.77	10.70	7.95
Risk-based capital ratio	13.91	11.50	11.66	12.90	13.57	14.25	12.56
Net loans and leases to assets	52.74	56.99	54.96	72.84	62.13	69.38	57.98
Securities to assets	22.41	20.94	12.44	12.44	23.43	16.55	18.17
Appreciation in securities (% of par)	0.24	0.43	0.26	1.21	-0.22	0.21	0.33
Residential mortgage assets to assets	19.99	32.98	19.30	23.09	25.00	17.95	23.78
Total deposits to assets	65.73	67.41	61.96	71.96	78.21	65.82	66.42
Core deposits to assets	33.42	52.59	44.70	59.37	62.12	54.37	47.04
Volatile liabilities to assets	44.71	28.61	32.68	19.42	24.02	27.71	32.54

CONDITION AND PERFORMANCE OF COMMERCIAL BANKS

Loan performance, FDIC-insured commercial banks by region
Second quarter 2005
(Dollar figures in millions)

	Northeast	Southeast	Central	Midwest	Southwest	West	All institutions
Percent of loans past due 30-89 days							
Total loans and leases	0.96	0.58	0.75	0.88	0.79	0.82	0.77
Loans secured by real estate (RE)	0.86	0.59	0.79	0.76	0.69	0.44	0.69
1- to 4-family residential mortgages	1.21	0.82	1.16	1.11	1.08	0.76	1.02
Home equity loans	0.36	0.37	0.38	0.52	0.37	0.21	0.39
Multifamily residential mortgages	0.18	0.38	0.53	0.28	0.45	0.27	0.36
Commercial RE loans	0.52	0.35	0.60	0.43	0.51	0.29	0.45
Construction RE loans	0.58	0.45	0.63	0.77	0.51	0.39	0.53
Commercial and industrial loans	0.50	0.36	0.58	0.74	0.83	0.76	0.55
Loans to individuals	1.75	1.41	1.18	1.82	1.55	1.71	1.58
Credit cards	1.92	2.19	1.56	2.27	1.68	2.01	1.96
Installment loans and other plans	1.83	1.36	1.11	1.44	1.59	1.15	1.43
All other loans and leases	0.38	0.19	0.44	0.38	0.60	0.30	0.35
Percent of loans noncurrent							
Total loans and leases	1.00	0.46	0.87	0.97	0.74	0.71	0.78
Loans secured by real estate (RE)	0.64	0.38	0.95	1.01	0.69	0.39	0.66
1- to 4-family residential mortgages	0.60	0.43	1.47	1.81	0.90	0.40	0.88
Home equity loans	0.13	0.14	0.23	0.22	0.19	0.09	0.18
Multifamily residential mortgages	0.19	0.50	0.49	0.62	0.47	0.08	0.37
Commercial RE loans	0.70	0.48	0.92	0.68	0.73	0.47	0.66
Construction RE loans	0.49	0.32	0.52	0.40	0.44	0.30	0.40
Commercial and industrial loans	1.11	0.63	1.08	0.77	0.97	0.91	0.93
Loans to individuals	1.92	0.83	0.55	1.32	0.55	1.28	1.28
Credit cards	1.76	1.40	1.22	2.07	1.04	1.68	1.70
Installment loans and other plans	2.45	0.78	0.35	0.54	0.54	0.45	1.07
All other loans and leases	0.21	0.37	0.40	0.50	0.81	0.43	0.36
Percent of loans charged-off, net							
Total loans and leases	0.87	0.15	0.27	0.53	0.20	1.11	0.47
Loans secured by real estate (RE)	0.07	0.03	0.11	0.04	0.06	0.03	0.06
1- to 4-family residential mortgages	0.03	0.03	0.12	0.03	0.08	0.03	0.06
Home equity loans	0.03	0.07	0.15	0.11	0.11	0.00	0.10
Multifamily residential mortgages	0.10	0.01	0.03	0.01	0.06	0.03	0.04
Commercial RE loans	0.09	0.02	0.13	0.05	0.06	0.05	0.07
Construction RE loans	0.09	0.01	0.00	-0.11	0.05	0.00	0.01
Commercial and industrial loans	0.19	0.11	0.15	0.32	0.40	0.71	0.23
Loans to individuals	3.12	1.05	1.31	2.87	0.80	3.76	2.44
Credit cards	4.22	4.05	3.57	4.90	2.99	5.24	4.47
Installment loans and other plans	1.95	0.54	0.62	0.61	0.68	0.63	1.00
All other loans and leases	-0.10	0.15	0.10	0.09	0.27	0.02	0.05
Loans outstanding (\$)							
Total loans and leases	\$1,149,149	\$1,393,603	\$1,268,756	\$532,763	\$301,146	\$483,770	\$5,129,186
Loans secured by real estate (RE)	471,494	897,383	679,702	319,548	202,857	246,598	2,817,582
1- to 4-family residential mortgages	211,533	410,555	276,561	127,310	64,082	71,513	1,161,553
Home equity loans	60,851	144,979	131,357	68,340	12,929	16,378	434,835
Multifamily residential mortgages	18,608	20,021	24,946	7,244	4,977	16,796	92,593
Commercial RE loans	108,212	189,809	159,178	69,981	71,958	97,972	697,110
Construction RE loans	30,751	120,530	75,298	31,337	40,938	39,044	337,900
Farmland loans	1,961	5,930	10,840	15,336	7,973	4,263	46,303
RE loans from foreign offices	39,578	5,558	1,522	0	0	632	47,289
Commercial and industrial loans	225,320	238,230	288,056	83,164	57,242	88,290	980,301
Loans to individuals	298,437	124,751	159,472	80,234	26,622	124,144	813,660
Credit cards	155,124	17,589	38,247	41,613	1,339	84,613	338,523
Other revolving credit plans	21,324	6,038	6,033	2,767	745	2,706	39,613
Installment loans	121,989	101,124	115,192	35,854	24,538	36,825	435,523
All other loans and leases	155,422	133,756	141,674	49,871	14,624	25,222	520,568
Less: Unearned income	1,524	516	148	54	199	484	2,925