

*Quarterly  
Journal*

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

	September 30, 2004	September 30, 2005	Change September 30, 2004- September 30, 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>1,936</b>	<b>1,846</b>	<b>(90)</b>	<b>(4.65)</b>
<b>Total assets</b>	<b>\$4,846,508</b>	<b>\$5,946,140</b>	<b>\$1,099,632</b>	<b>22.69</b>
<b>Cash and balances due from depositories</b>	<b>214,527</b>	<b>247,675</b>	<b>33,148</b>	<b>15.45</b>
Noninterest-bearing balances, currency and coin	141,744	170,716	28,973	20.44
Interest bearing balances	72,784	76,959	4,175	5.74
<b>Securities</b>	<b>799,516</b>	<b>937,653</b>	<b>138,137</b>	<b>17.28</b>
Held-to-maturity securities, amortized cost	31,991	37,267	5,276	16.49
Available-for-sale securities, fair value	767,525	900,386	132,861	17.31
<b>Federal funds sold and securities purchased</b>	<b>190,430</b>	<b>355,747</b>	<b>165,318</b>	<b>86.81</b>
<b>Net loans and leases</b>	<b>2,901,035</b>	<b>3,328,788</b>	<b>427,753</b>	<b>14.74</b>
Total loans and leases	2,949,222	3,375,428	426,207	14.45
Loans and leases, gross	2,951,259	3,377,360	426,100	14.44
Less: Unearned income	2,038	1,931	(106)	(5.22)
Less: Reserve for losses	48,187	46,640	(1,546)	(3.21)
<b>Assets held in trading account</b>	<b>240,388</b>	<b>489,337</b>	<b>248,949</b>	<b>103.56</b>
<b>Other real estate owned</b>	<b>1,622</b>	<b>1,626</b>	<b>4</b>	<b>0.26</b>
<b>Intangible assets</b>	<b>204,734</b>	<b>229,500</b>	<b>24,767</b>	<b>12.10</b>
<b>All other assets</b>	<b>294,257</b>	<b>355,814</b>	<b>61,557</b>	<b>20.92</b>
<b>Total liabilities and equity capital</b>	<b>4,846,508</b>	<b>5,946,140</b>	<b>1,099,632</b>	<b>22.69</b>
Deposits in domestic offices	2,554,456	3,012,881	458,425	17.95
Deposits in foreign offices	565,497	747,606	182,109	32.20
<b>Total deposits</b>	<b>3,119,953</b>	<b>3,760,487</b>	<b>640,534</b>	<b>20.53</b>
Noninterest-bearing deposits	590,455	809,937	219,482	37.17
Interest-bearing deposits	2,529,498	2,950,550	421,053	16.65
<b>Federal funds purchased and securities sold</b>	<b>327,303</b>	<b>489,517</b>	<b>162,214</b>	<b>49.56</b>
<b>Other borrowed money</b>	<b>543,124</b>	<b>551,997</b>	<b>8,873</b>	<b>1.63</b>
<b>Trading liabilities less revaluation losses</b>	<b>35,136</b>	<b>123,942</b>	<b>88,806</b>	<b>252.75</b>
<b>Subordinated notes and debentures</b>	<b>72,922</b>	<b>96,852</b>	<b>23,930</b>	<b>32.82</b>
<b>All other liabilities</b>	<b>242,351</b>	<b>337,718</b>	<b>95,367</b>	<b>39.35</b>
Trading liabilities revaluation losses	90,094	136,495	46,400	51.50
Other	152,257	201,224	48,967	32.16
<b>Total equity capital</b>	<b>505,719</b>	<b>585,626</b>	<b>79,908</b>	<b>15.80</b>
Perpetual preferred stock	2,515	3,353	838	33.30
Common stock	11,936	14,362	2,426	20.32
Surplus	324,192	360,313	36,120	11.14
Retained earnings and other comprehensive income	165,956	197,406	31,450	18.95
Other equity capital components	(62)	(152)	(90)	NM

NM indicates calculated percent change is not meaningful.

FINANCIAL PERFORMANCE OF NATIONAL BANKS

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

	Third quarter 2004	Third quarter 2005	Change Third quarter, 2004- third quarter, 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>1,936</b>	<b>1,846</b>	<b>(90)</b>	<b>(4.65)</b>
<b>Net income</b>	<b>\$17,782</b>	<b>\$19,318</b>	<b>\$1,536</b>	<b>8.64</b>
<b>Net interest income</b>	<b>40,143</b>	<b>43,058</b>	<b>2,914</b>	<b>7.26</b>
Total interest income	55,271	72,819	17,548	31.75
On loans	42,973	54,422	11,449	26.64
From lease financing receivables	1,278	1,291	12	0.95
On balances due from depositories	331	812	482	145.64
On securities	8,567	10,417	1,850	21.59
From assets held in trading account	1,124	3,099	1,975	175.64
On federal funds sold and securities repurchased	639	2,352	1,713	268.13
Less: Interest expense	15,128	29,762	14,634	96.73
On deposits	9,539	18,112	8,573	89.87
Of federal funds purchased and securities sold	1,476	4,022	2,546	172.53
On demand notes and other borrowed money*	3,326	6,209	2,882	86.66
On subordinated notes and debentures	787	1,419	632	80.31
<b>Less: Provision for losses</b>	<b>5,093</b>	<b>6,412</b>	<b>1,319</b>	<b>25.91</b>
<b>Noninterest income</b>	<b>28,884</b>	<b>39,084</b>	<b>10,201</b>	<b>35.32</b>
From fiduciary activities	2,283	3,204	922	40.37
Service charges on deposits	5,689	6,252	563	9.90
Trading revenue	936	4,400	3,464	NM
From interest rate exposures	(193)	2,136	2,329	NM
From foreign exchange exposures	875	997	122	13.98
From equity security and index exposures	136	802	666	NM
From commodity and other exposures	(15)	508	523	NM
Investment banking brokerage fees	1,318	1,964	646	49.05
Venture capital revenue	58	274	216	NM
Net servicing fees	2,658	3,573	915	34.43
Net securitization income	4,811	4,832	22	0.46
Insurance commissions and fees	683	613	(70)	(10.25)
Insurance and reinsurance underwriting income	144	88	(56)	(38.92)
Income from other insurance activities	540	526	(14)	(2.62)
Net gains on asset sales	1,290	1,014	(276)	(21.40)
Sales of loans and leases	1,058	609	(449)	(42.45)
Sales of other real estate owned	21	20	(1)	(6.97)
Sales of other assets(excluding securities)	211	386	175	82.77
Other noninterest income	9,270	12,957	3,687	39.77
<b>Gains/losses on securities</b>	<b>1,163</b>	<b>124</b>	<b>(1,039)</b>	<b>(89.32)</b>
<b>Less: Noninterest expense</b>	<b>39,086</b>	<b>47,046</b>	<b>7,959</b>	<b>20.36</b>
Salaries and employee benefits	16,516	20,769	4,253	25.75
Of premises and fixed assets	4,658	5,993	1,336	28.68
Goodwill impairment losses	1	5	4	446.36
Amortization expense and impairment losses	1,571	1,498	(73)	(4.65)
Other noninterest expense	16,341	18,781	2,440	14.93
<b>Less: Taxes on income before extraordinary items</b>	<b>8,234</b>	<b>9,480</b>	<b>1,246</b>	<b>15.13</b>
<b>Income/loss from extraordinary items, net of income taxes</b>	<b>5</b>	<b>(11)</b>	<b>(16)</b>	<b>NM</b>
<b>Memoranda:</b>				
Net operating income	16,894	19,221	2,328	13.78
Income before taxes and extraordinary items	26,011	28,808	2,797	10.75
Income net of taxes before extraordinary items	17,777	19,328	1,552	8.73
Cash dividends declared	9,474	13,336	3,861	40.76
Net charge-offs to loan and lease reserve	4,980	6,200	1,220	24.50
Charge-offs to loan and lease reserve	6,652	8,140	1,488	22.37
Less: Recoveries credited to loan and lease reserve	1,672	1,940	268	16.02

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

	September 30, 2004	September 30, 2005	Change September 30, 2004- September 30, 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>1,936</b>	<b>1,846</b>	<b>(90)</b>	<b>(4.65)</b>
<b>Net income</b>	<b>\$48,894</b>	<b>\$56,799</b>	<b>\$7,905</b>	<b>16.17</b>
<b>Net interest income</b>	<b>111,008</b>	<b>127,666</b>	<b>16,659</b>	<b>15.01</b>
Total interest income	149,750	205,788	56,038	37.42
On loans	116,022	152,547	36,524	31.48
From lease financing receivables	3,573	4,050	477	13.35
On balances due from depositories	944	2,289	1,345	142.39
On securities	23,385	30,738	7,353	31.44
From assets held in trading account	3,198	9,206	6,008	187.84
On federal funds sold and securities repurchased	1,650	5,695	4,045	245.16
Less: Interest expense	38,742	78,122	39,379	101.64
On deposits	24,751	47,292	22,541	91.07
Of federal funds purchased and securities sold	3,578	9,751	6,174	172.55
On demand notes and other borrowed money*	8,298	17,046	8,748	105.41
On subordinated notes and debentures	2,115	4,033	1,918	90.65
<b>Less: Provision for losses</b>	<b>14,722</b>	<b>14,987</b>	<b>265</b>	<b>1.80</b>
<b>Noninterest income</b>	<b>82,331</b>	<b>111,750</b>	<b>29,419</b>	<b>35.73</b>
From fiduciary activities	6,531	9,528	2,997	45.89
Service charges on deposits	15,199	17,735	2,537	16.69
Trading revenue	4,049	10,412	6,363	157.16
From interest rate exposures	460	4,057	3,597	781.87
From foreign exchange exposures	2,507	3,721	1,214	48.42
From equity security and index exposures	662	1,739	1,077	162.63
From commodity and other exposures	416	886	470	112.81
Investment banking brokerage fees	3,575	6,069	2,494	69.76
Venture capital revenue	100	530	430	427.87
Net servicing fees	9,115	9,438	323	3.54
Net securitization income	11,801	14,205	2,405	20.38
Insurance commissions and fees	1,821	1,887	66	3.63
Insurance and reinsurance underwriting income	396	390	(6)	(1.54)
Income from other insurance activities	1,425	1,497	72	5.07
Net gains on asset sales	4,776	3,823	(953)	(19.95)
Sales of loans and leases	3,159	2,914	(245)	(7.75)
Sales of other real estate owned	74	67	(7)	(9.21)
Sales of other assets(excluding securities)	1,543	842	(701)	(45.45)
Other noninterest income	25,365	38,123	12,758	50.30
<b>Gains/losses on securities</b>	<b>2,806</b>	<b>693</b>	<b>(2,113)</b>	<b>(75.31)</b>
<b>Less: Noninterest expense</b>	<b>108,945</b>	<b>140,535</b>	<b>31,589</b>	<b>29.00</b>
Salaries and employee benefits	45,681	61,080	15,398	33.71
Of premises and fixed assets	12,707	17,898	5,191	40.85
Goodwill impairment losses	11	13	3	26.87
Amortization expense and impairment losses	3,677	4,586	909	24.72
Other noninterest expense	46,870	56,958	10,088	21.52
<b>Less: Taxes on income before extraordinary items</b>	<b>23,581</b>	<b>27,771</b>	<b>4,190</b>	<b>17.77</b>
<b>Income/loss from extraordinary items, net of income taxes</b>	<b>(3)</b>	<b>(18)</b>	<b>(15)</b>	<b>NM</b>
<b>Memoranda:</b>				
Net operating income	46,903	56,339	9,436	20.12
Income before taxes and extraordinary items	72,478	84,588	12,110	16.71
Income net of taxes before extraordinary items	48,897	56,817	7,920	16.20
Cash dividends declared	22,700	33,086	10,386	45.75
Net charge-offs to loan and lease reserve	15,518	16,009	491	3.16
Charge-offs to loan and lease reserve	19,977	21,491	1,514	7.58
Less: Recoveries credited to loan and lease reserve	4,459	5,481	1,023	22.94

\* Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Assets of national banks by asset size**  
**September 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>1,846</b>	<b>711</b>	<b>961</b>	<b>127</b>	<b>47</b>	<b>7,541</b>
<b>Total assets</b>	<b>\$5,946,140</b>	<b>\$39,795</b>	<b>\$269,469</b>	<b>\$354,377</b>	<b>\$5,282,499</b>	<b>\$8,903,605</b>
<b>Cash and balances due from</b>	<b>247,675</b>	<b>2,292</b>	<b>11,348</b>	<b>15,914</b>	<b>218,121</b>	<b>384,706</b>
<b>Securities</b>	<b>937,653</b>	<b>10,665</b>	<b>61,146</b>	<b>72,851</b>	<b>792,991</b>	<b>1,584,036</b>
<b>Federal funds sold and securities purchased</b>	<b>355,747</b>	<b>1,586</b>	<b>8,912</b>	<b>17,158</b>	<b>328,092</b>	<b>423,101</b>
<b>Net loans and leases</b>	<b>3,328,788</b>	<b>23,390</b>	<b>172,014</b>	<b>222,607</b>	<b>2,910,778</b>	<b>5,194,948</b>
Total loans and leases	3,375,428	23,724	174,240	225,392	2,952,072	5,265,929
Loans and leases, gross	3,377,360	23,743	174,402	225,534	2,953,681	5,268,949
Less: Unearned income	1,931	19	162	141	1,609	3,020
Less: Reserve for losses	46,640	335	2,226	2,785	41,294	70,981
<b>Assets held in trading account</b>	<b>489,337</b>	<b>0</b>	<b>128</b>	<b>395</b>	<b>488,814</b>	<b>520,405</b>
<b>Other real estate owned</b>	<b>1,626</b>	<b>53</b>	<b>235</b>	<b>123</b>	<b>1,215</b>	<b>3,327</b>
<b>Intangible assets</b>	<b>229,500</b>	<b>102</b>	<b>3,408</b>	<b>9,242</b>	<b>216,748</b>	<b>291,808</b>
<b>All other assets</b>	<b>355,814</b>	<b>1,707</b>	<b>12,280</b>	<b>16,088</b>	<b>325,740</b>	<b>501,276</b>
<b>Gross loans and leases by type:</b>						
<b>Loans secured by real estate</b>	<b>1,725,495</b>	<b>14,761</b>	<b>124,044</b>	<b>148,042</b>	<b>1,438,648</b>	<b>2,921,130</b>
1- to 4-family residential mortgages	816,966	5,913	38,623	48,789	723,641	1,206,844
Home equity loans	326,737	471	6,920	11,836	307,510	436,965
Multifamily residential mortgages	44,256	356	4,105	7,265	32,530	96,376
Commercial RE loans	320,858	4,626	48,875	49,553	217,803	721,563
Construction RE loans	157,226	1,538	19,377	27,098	109,212	363,521
Farmland loans	15,569	1,856	6,141	2,612	4,959	47,240
RE loans from foreign offices	43,883	0	2	890	42,992	48,622
<b>Commercial and industrial loans</b>	<b>649,128</b>	<b>3,688</b>	<b>26,887</b>	<b>47,003</b>	<b>571,549</b>	<b>988,202</b>
<b>Loans to individuals</b>	<b>610,208</b>	<b>2,471</b>	<b>13,951</b>	<b>21,027</b>	<b>572,759</b>	<b>831,363</b>
Credit cards	275,685	58	1,624	3,424	270,578	338,934
Other revolving credit plans	34,956	54	414	1,117	33,371	40,324
Installment loans	299,567	2,359	11,913	16,485	268,810	452,105
<b>All other loans and leases</b>	<b>392,529</b>	<b>2,823</b>	<b>9,519</b>	<b>9,461</b>	<b>370,725</b>	<b>528,111</b>
<b>Securities by type:</b>						
<b>U.S. Treasury securities</b>	<b>34,477</b>	<b>404</b>	<b>1,644</b>	<b>2,737</b>	<b>29,693</b>	<b>58,391</b>
<b>Mortgage-backed securities</b>	<b>590,451</b>	<b>2,289</b>	<b>20,238</b>	<b>38,000</b>	<b>529,923</b>	<b>902,879</b>
Pass-through securities	449,603	1,813	14,484	19,657	413,649	604,702
Collateralized mortgage obligations	140,848	477	5,754	18,343	116,274	298,177
<b>Other securities</b>	<b>273,833</b>	<b>7,970</b>	<b>38,960</b>	<b>31,285</b>	<b>195,617</b>	<b>545,968</b>
Other U.S. government securities	88,552	5,913	24,175	18,738	39,726	271,279
State and local government securities	58,656	1,783	12,329	8,065	36,479	119,268
Other debt securities	120,566	173	1,799	3,918	114,676	141,501
Equity securities	6,059	101	657	564	4,737	13,920
<b>Memoranda:</b>						
Agricultural production loans	20,554	2,423	5,794	2,298	10,039	50,523
Pledged securities	507,828	4,378	31,341	39,460	432,648	847,749
Book value of securities	942,802	10,754	61,534	73,371	797,143	1,592,963
Available-for-sale securities	905,535	9,175	54,047	66,013	776,299	1,463,690
Held-to-maturity securities	37,267	1,578	7,487	7,358	20,844	129,273
Market value of securities	937,616	10,657	61,123	72,853	792,982	1,583,653
Available-for-sale securities	900,386	9,087	53,659	65,493	772,147	1,454,762
Held-to-maturity securities	37,231	1,570	7,464	7,361	20,835	128,891

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Past-due and nonaccrual loans and leases of national banks by asset size  
September 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>1,846</b>	<b>711</b>	<b>961</b>	<b>127</b>	<b>47</b>	<b>7,541</b>
<b>Loans and leases past due 30-89 days</b>	<b>\$29,328</b>	<b>\$293</b>	<b>\$1,434</b>	<b>\$1,709</b>	<b>\$25,892</b>	<b>\$43,622</b>
<b>Loans secured by real estate</b>	<b>13,049</b>	<b>168</b>	<b>886</b>	<b>768</b>	<b>11,227</b>	<b>20,939</b>
1- to 4-family residential mortgages	8,271	95	407	320	7,448	11,947
Home equity loans	1,504	2	26	35	1,440	1,926
Multifamily residential mortgages	186	3	17	23	143	393
Commercial RE loans	1,594	41	255	250	1,049	3,735
Construction RE loans	914	13	151	129	620	2,113
Farmland loans	85	13	29	11	32	252
RE loans from foreign offices	495	0	0	0	495	573
<b>Commercial and industrial loans</b>	<b>3,822</b>	<b>51</b>	<b>273</b>	<b>658</b>	<b>2,840</b>	<b>6,258</b>
<b>Loans to individuals</b>	<b>11,148</b>	<b>56</b>	<b>223</b>	<b>233</b>	<b>10,636</b>	<b>14,558</b>
Credit cards	6,358	1	47	63	6,247	7,522
Installment loans and other plans	4,790	55	176	169	4,389	7,036
<b>All other loans and leases</b>	<b>1,309</b>	<b>18</b>	<b>52</b>	<b>51</b>	<b>1,189</b>	<b>1,866</b>
<b>Loans and leases past due 90+ days</b>	<b>12,513</b>	<b>68</b>	<b>274</b>	<b>257</b>	<b>11,915</b>	<b>15,855</b>
<b>Loans secured by real estate</b>	<b>5,050</b>	<b>37</b>	<b>167</b>	<b>106</b>	<b>4,741</b>	<b>6,664</b>
1- to 4-family residential mortgages	4,526	22	75	45	4,383	5,478
Home equity loans	140	0	3	3	133	223
Multifamily residential mortgages	24	1	4	4	15	53
Commercial RE loans	158	6	52	18	82	480
Construction RE loans	135	3	25	33	73	294
Farmland loans	23	5	8	1	9	85
RE loans from foreign offices	45	0	0	0	45	51
<b>Commercial and industrial loans</b>	<b>544</b>	<b>12</b>	<b>43</b>	<b>93</b>	<b>395</b>	<b>1,053</b>
<b>Loans to individuals</b>	<b>6,774</b>	<b>9</b>	<b>51</b>	<b>49</b>	<b>6,665</b>	<b>7,904</b>
Credit cards	4,807	1	27	26	4,753	5,559
Installment loans and other plans	1,966	9	24	22	1,911	2,345
<b>All other loans and leases</b>	<b>146</b>	<b>10</b>	<b>13</b>	<b>9</b>	<b>114</b>	<b>234</b>
<b>Nonaccrual loans and leases</b>	<b>15,046</b>	<b>182</b>	<b>967</b>	<b>1,100</b>	<b>12,797</b>	<b>23,709</b>
<b>Loans secured by real estate</b>	<b>7,638</b>	<b>103</b>	<b>671</b>	<b>695</b>	<b>6,168</b>	<b>12,666</b>
1- to 4-family residential mortgages	3,588	32	194	222	3,140	5,465
Home equity loans	549	1	9	18	521	696
Multifamily residential mortgages	162	3	16	14	129	282
Commercial RE loans	2,005	48	311	351	1,295	4,041
Construction RE loans	548	6	97	68	377	1,133
Farmland loans	143	13	44	23	64	335
RE loans from foreign offices	642	0	0	0	642	715
<b>Commercial and industrial loans</b>	<b>5,035</b>	<b>50</b>	<b>225</b>	<b>314</b>	<b>4,446</b>	<b>7,633</b>
<b>Loans to individuals</b>	<b>1,459</b>	<b>11</b>	<b>30</b>	<b>56</b>	<b>1,361</b>	<b>2,107</b>
Credit cards	458	0	1	21	436	756
Installment loans and other plans	1,001	11	29	35	925	1,350
<b>All other loans and leases</b>	<b>976</b>	<b>17</b>	<b>40</b>	<b>36</b>	<b>882</b>	<b>1,390</b>

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

### Liabilities of national banks by asset size September 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>	1,846	711	961	127	47	7,541
<b>Total liabilities and equity capital</b>	<b>5,946,140</b>	<b>39,795</b>	<b>269,469</b>	<b>354,377</b>	<b>5,282,499</b>	<b>8,903,605</b>
Deposits in domestic offices	3,012,881	33,036	217,275	241,103	2,521,467	5,014,276
Deposits in foreign offices	747,606	14	248	3,042	744,302	902,751
<b>Total deposits</b>	<b>3,760,487</b>	<b>33,051</b>	<b>217,523</b>	<b>244,145</b>	<b>3,265,769</b>	<b>5,917,027</b>
Noninterest bearing	809,937	6,162	38,378	44,386	721,011	1,175,370
Interest bearing	2,950,550	26,888	179,144	199,759	2,544,759	4,741,657
<b>Federal funds purchased and securities sold</b>	<b>489,517</b>	<b>538</b>	<b>7,057</b>	<b>29,032</b>	<b>452,890</b>	<b>669,648</b>
<b>Other borrowed funds</b>	<b>551,997</b>	<b>1,286</b>	<b>13,900</b>	<b>35,183</b>	<b>501,628</b>	<b>769,332</b>
<b>Trading liabilities less revaluation losses</b>	<b>123,942</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>123,941</b>	<b>124,180</b>
<b>Subordinated notes and debentures</b>	<b>96,852</b>	<b>0</b>	<b>203</b>	<b>1,163</b>	<b>95,485</b>	<b>116,911</b>
<b>All other liabilities</b>	<b>337,718</b>	<b>276</b>	<b>2,518</b>	<b>6,713</b>	<b>328,211</b>	<b>407,099</b>
<b>Equity capital</b>	<b>585,626</b>	<b>4,643</b>	<b>28,269</b>	<b>38,140</b>	<b>514,574</b>	<b>899,409</b>
<b>Total deposits by depositor:</b>						
Individuals and corporations	3,021,512	19,909	150,445	195,910	2,655,248	4,737,974
U.S., state, and local governments	131,994	3,006	16,844	15,625	96,519	247,949
Depositories in the U.S.	65,362	483	3,770	2,950	58,158	94,254
Foreign banks and governments	208,312	1	302	393	207,616	227,416
<b>Domestic deposits by depositor:</b>						
Individuals and corporations	2,493,001	19,897	150,362	193,012	2,129,731	4,076,460
U.S., state, and local governments	131,994	3,006	16,844	15,625	96,519	247,949
Depositories in the U.S.	36,930	483	3,770	2,950	29,727	60,150
Foreign banks and governments	18,103	1	136	250	17,716	20,790
<b>Foreign deposits by depositor:</b>						
Individuals and corporations	528510.405	12	82	2,899	525,518	661,514
Depositories in the U.S.	28431.863	0	0	0	28,432	34,104
Foreign banks and governments	190,209	0	165	144	189,900	206,626
<b>Deposits in domestic offices by type:</b>						
<b>Transaction deposits</b>	<b>395,720</b>	<b>10,949</b>	<b>52,386</b>	<b>33,406</b>	<b>298,979</b>	<b>713,174</b>
Demand deposits	305,133	6,005	31,271	24,783	243,073	520,307
<b>Savings deposits</b>	<b>1,795,601</b>	<b>7,694</b>	<b>73,865</b>	<b>126,750</b>	<b>1,587,292</b>	<b>2,710,318</b>
Money market deposit accounts	1318563.914	3,982	41,977	93,304	1,179,301	1,971,407
Other savings deposits	477037.174	3,712	31,889	33,445	407,991	738,911
<b>Time deposits</b>	<b>821,560</b>	<b>14,393</b>	<b>91,024</b>	<b>80,947</b>	<b>635,196</b>	<b>1,590,507</b>
Small time deposits	365,094	9,255	52,435	39,375	264,029	735,180
Large time deposits	456,466	5,138	38,588	41,572	371,167	855,327

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Off-balance-sheet items of national banks by asset size**  
**September 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>1,846</b>	<b>711</b>	<b>961</b>	<b>127</b>	<b>47</b>	<b>7,541</b>
<b>Unused commitments</b>	<b>\$4,694,156</b>	<b>\$56,620</b>	<b>\$141,396</b>	<b>\$685,981</b>	<b>\$3,810,158</b>	<b>\$6,004,966</b>
Home equity lines	350,235	342	5,803	11,810	332,280	457,922
Credit card lines	2,874,490	53,127	105,250	618,917	2,097,196	3,442,354
Commercial RE, construction and land	164,002	917	11,447	22,159	129,479	306,165
All other unused commitments	1,305,430	2,235	18,897	33,096	1,251,203	1,798,525
<b>Letters of credit:</b>						
<b>Standby letters of credit</b>	<b>266,848</b>	<b>111</b>	<b>1,877</b>	<b>4,854</b>	<b>260,005</b>	<b>352,445</b>
Financial letters of credit	223,440	64	1,198	3,483	218,695	300,124
Performance letters of credit	43,407	47	679	1,370	41,311	52,322
<b>Commercial letters of credit</b>	<b>25,216</b>	<b>15</b>	<b>230</b>	<b>604</b>	<b>24,368</b>	<b>29,618</b>
<b>Securities lent</b>	<b>532,026</b>	<b>24</b>	<b>20</b>	<b>986</b>	<b>530,996</b>	<b>1,353,805</b>
<b>Spot foreign exchange contracts</b>	<b>747,946</b>	<b>0</b>	<b>2</b>	<b>77</b>	<b>747,867</b>	<b>800,468</b>
<b>Credit derivatives (notional value)</b>						
Reporting bank is the guarantor	2,368,089	0	0	0	2,368,089	2,369,460
Reporting bank is the beneficiary	2,710,758	0	40	0	2,710,718	2,724,212
<b>Derivative contracts (notional value)</b>	<b>96,992,909</b>	<b>21</b>	<b>4,161</b>	<b>17,349</b>	<b>96,971,378</b>	<b>98,783,602</b>
Futures and forward contracts	11,254,597	4	1,307	3,780	11,249,506	11,926,969
Interest rate contracts	6,902,613	4	1,295	2,285	6,899,029	6,999,076
Foreign exchange contracts	4,174,470	0	10	1,495	4,172,966	4,746,726
All other futures and forwards	177,513	0	1	0	177,512	181,167
Option contracts	19,173,783	12	1,506	3,039	19,169,226	19,636,311
Interest rate contracts	15,728,391	10	1,457	2,385	15,724,540	16,147,897
Foreign exchange contracts	2,047,743	0	1	642	2,047,099	2,075,213
All other options	1,397,649	2	48	12	1,397,587	1,413,201
Swaps	61,485,681	5	1,309	10,529	61,473,838	62,126,649
Interest rate contracts	59,147,355	5	1,293	10,496	59,135,561	59,737,703
Foreign exchange contracts	2,059,788	0	0	0	2,059,788	2,101,945
All other swaps	278,539	0	16	33	278,489	287,001
<b>Memoranda: Derivatives by purpose</b>						
Contracts held for trading	89,660,962	0	64	5,291	89,655,607	91,135,353
Contracts not held for trading	2,253,099	21	4,057	12,058	2,236,963	2,554,577
<b>Memoranda: Derivatives by position</b>						
Held for trading--positive fair value	1,320,278	0	1	15	1,320,262	1,336,099
Held for trading--negative fair value	1,298,263	0	1	10	1,298,252	1,315,079
Not for trading--positive fair value	12,859	1	16	32	12,810	15,004
Not for trading--negative fair value	12,399	0	24	104	12,271	14,859

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Quarterly income and expenses of national banks by asset size**  
**Third 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>1,846</b>	<b>711</b>	<b>961</b>	<b>127</b>	<b>47</b>	<b>7,541</b>
<b>Net income</b>	<b>\$19,318</b>	<b>\$109</b>	<b>\$893</b>	<b>\$1,301</b>	<b>\$17,015</b>	<b>\$29,776</b>
<b>Net interest income</b>	<b>43,058</b>	<b>390</b>	<b>2,539</b>	<b>3,007</b>	<b>37,121</b>	<b>68,568</b>
Total interest income	72,819	554	3,762	4,723	63,781	112,736
On loans	54,422	430	3,044	3,745	47,204	85,433
From lease financing receivables	1,291	2	15	46	1,228	1,810
On balances due from depositories	812	6	21	39	746	1,253
On securities	10,417	98	589	724	9,006	16,980
From assets held in trading account	3,099	0	1	8	3,090	3,332
On fed. funds sold & securities repurchased	2,352	15	72	130	2,135	2,889
Less: Interest expense	29,762	164	1,223	1,716	26,659	44,168
On deposits	18,112	147	1,027	1,114	15,825	28,570
Of federal funds purchased & securities sold	4,022	4	50	229	3,740	5,557
On demand notes & other borrowed money*	6,209	13	143	357	5,696	8,308
On subordinated notes and debentures	1,419	0	3	16	1,399	1,677
<b>Less: Provision for losses</b>	<b>6,412</b>	<b>16</b>	<b>142</b>	<b>212</b>	<b>6,042</b>	<b>8,159</b>
<b>Noninterest income</b>	<b>39,084</b>	<b>144</b>	<b>1,325</b>	<b>2,312</b>	<b>35,304</b>	<b>53,692</b>
From fiduciary activities	3,204	12	179	466	2,547	6,035
Service charges on deposits	6,252	45	330	314	5,564	8,932
Trading revenue	4,400	0	1	9	4,390	4,820
From interest rate exposures	2,136	0	1	5	2,130	1,651
From foreign exchange exposures	997	0	0	(3)	1,000	1,454
From equity security and index exposures	802	0	0	0	802	1,244
From commodity and other exposures	508	0	0	(0)	508	507
Investment banking brokerage fees	1,964	1	19	41	1,904	2,388
Venture capital revenue	274	0	(0)	(0)	274	275
Net servicing fees	3,573	31	106	127	3,310	4,398
Net securitization income	4,832	0	101	26	4,705	5,916
Insurance commissions and fees	613	10	20	30	554	1,071
Insurance and reinsurance underwriting income	88	0	0	3	85	113
Income from other insurance activities	526	10	20	27	469	958
Net gains on asset sales	1,014	4	89	544	378	1,902
Sales of loans and leases	609	4	84	542	(21)	1,371
Sales of other real estate owned	20	(0)	(0)	1	20	28
Sales of other assets(excluding securities)	386	0	5	1	379	504
Other noninterest income	12,957	40	480	758	11,678	17,959
<b>Gains/losses on securities</b>	<b>124</b>	<b>(2)</b>	<b>1</b>	<b>11</b>	<b>114</b>	<b>104</b>
<b>Less: Noninterest expense</b>	<b>47,046</b>	<b>375</b>	<b>2,507</b>	<b>3,180</b>	<b>40,983</b>	<b>69,996</b>
Salaries and employee benefits	20,769	194	1,197	1,373	18,005	31,384
Of premises and fixed assets	5,993	48	301	321	5,323	8,793
Goodwill impairment losses	5	0	5	0	0	6
Amortization expense and impairment losses	1,498	1	29	100	1,368	1,750
Other noninterest expense	18,781	132	976	1,387	16,287	28,064
<b>Less: Taxes on income before extraord. items</b>	<b>9,480</b>	<b>32</b>	<b>324</b>	<b>639</b>	<b>8,485</b>	<b>14,343</b>
<b>Income/loss from extraord. items, net of taxes</b>	<b>(18)</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>(21)</b>	<b>(85)</b>
<b>Memoranda:</b>						
Net operating income	19,221	110	892	1,292	16,927	29,772
Income before taxes and extraordinary items	28,808	141	1,216	1,938	25,513	44,209
Income net of taxes before extraordinary items	19,328	109	893	1,298	17,028	29,866
Cash dividends declared	13,336	58	534	1,168	11,575	19,097
Net loan and lease losses	6,200	10	92	175	5,923	7,702
Charge-offs to loan and lease reserve	8,140	16	128	238	7,758	10,237
Less: Recoveries credited to loan & lease resv.	1,940	6	36	63	1,834	2,535

\* Includes mortgage indebtedness

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

 Year-to-date income and expenses of national banks by asset size  
 Through September 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>1,846</b>	<b>711</b>	<b>961</b>	<b>127</b>	<b>47</b>	<b>7,541</b>
<b>Net income</b>	<b>\$56,799</b>	<b>\$325</b>	<b>\$2,594</b>	<b>\$3,877</b>	<b>\$50,004</b>	<b>\$87,218</b>
<b>Net interest income</b>	<b>127,666</b>	<b>1,134</b>	<b>7,358</b>	<b>8,759</b>	<b>110,415</b>	<b>201,481</b>
Total interest income	205,788	1,571	10,595	13,229	180,393	317,425
On loans	152,547	1,211	8,511	10,469	132,355	238,097
From lease financing receivables	4,050	5	41	135	3,869	5,597
On balances due from depositories	2,289	17	56	96	2,120	3,623
On securities	30,738	290	1,744	2,071	26,633	49,847
From assets held in trading account	9,206	0	8	24	9,175	10,199
On fed. funds sold & securities repurchased	5,695	40	178	343	5,134	7,093
Less: Interest expense	78,122	437	3,237	4,469	69,978	115,944
On deposits	47,292	393	2,701	2,824	41,374	74,314
Of federal funds purchased & securities sold	9,751	9	124	611	9,007	13,839
On demand notes & other borrowed money*	17,046	34	403	990	15,619	23,036
On subordinated notes and debentures	4,033	0	10	45	3,979	4,754
<b>Less: Provision for losses</b>	<b>14,987</b>	<b>46</b>	<b>411</b>	<b>556</b>	<b>13,975</b>	<b>19,551</b>
<b>Noninterest income</b>	<b>111,750</b>	<b>416</b>	<b>3,787</b>	<b>6,711</b>	<b>100,837</b>	<b>153,428</b>
From fiduciary activities	9,528	36	523	1,366	7,603	17,850
Service charges on deposits	17,735	128	940	884	15,783	25,303
Trading revenue	10,412	(0)	3	30	10,379	11,238
From interest rate exposures	4,057	0	4	16	4,037	3,623
From foreign exchange exposures	3,721	0	0	4	3,717	4,437
From equity security and index exposures	1,739	0	0	0	1,739	2,264
From commodity and other exposures	886	0	0	0	886	885
Investment banking brokerage fees	6,069	3	58	118	5,891	7,410
Venture capital revenue	530	0	(1)	4	527	527
Net servicing fees	9,438	91	297	365	8,685	11,530
Net securitization income	14,205	0	313	73	13,820	17,418
Insurance commissions and fees	1,887	29	61	88	1,710	3,280
Insurance and reinsurance underwriting income	390	0	1	8	381	545
Income from other insurance activities	1,497	29	60	79	1,329	2,735
Net gains on asset sales	3,823	12	226	1,642	1,944	6,231
Sales of loans and leases	2,914	10	207	1,597	1,099	4,989
Sales of other real estate owned	67	(0)	3	16	48	124
Sales of other assets(excluding securities)	842	2	16	28	796	1,118
Other noninterest income	38,123	118	1,367	2,142	34,495	52,642
<b>Gains/losses on securities</b>	<b>693</b>	<b>(2)</b>	<b>12</b>	<b>16</b>	<b>667</b>	<b>880</b>
<b>Less: Noninterest expense</b>	<b>140,535</b>	<b>1,086</b>	<b>7,244</b>	<b>9,156</b>	<b>123,048</b>	<b>207,009</b>
Salaries and employee benefits	61,080	563	3,483	3,985	53,048	92,047
Of premises and fixed assets	17,898	137	873	921	15,967	26,138
Goodwill impairment losses	13	2	11	0	0	16
Amortization expense and impairment losses	4,586	3	79	307	4,196	5,317
Other noninterest expense	56,958	380	2,798	3,942	49,838	83,490
<b>Less: Taxes on income before extraord. items</b>	<b>27,771</b>	<b>93</b>	<b>908</b>	<b>1,900</b>	<b>24,871</b>	<b>41,926</b>
<b>Income/loss from extraord. items, net of taxes</b>	<b>(18)</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>(21)</b>	<b>(85)</b>
<b>Memoranda:</b>						
Net operating income	56,339	326	2,586	3,864	49,563	86,691
Income before taxes and extraordinary items	84,588	417	3,501	5,774	74,895	129,229
Income net of taxes before extraordinary items	56,817	324	2,594	3,874	50,025	87,303
Cash dividends declared	33,086	211	1,495	2,779	28,601	49,277
Net loan and lease losses	16,009	30	280	512	15,188	20,176
Charge-offs to loan and lease reserve	21,491	48	388	719	20,336	27,356
Less: Recoveries credited to loan & lease resv.	5,481	19	108	207	5,148	7,180

\* Includes mortgage indebtedness

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

### Quarterly net loan and lease losses of national banks by asset size Third 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>1,846</b>	<b>711</b>	<b>961</b>	<b>127</b>	<b>47</b>	<b>7,541</b>
<b>Net charge-offs to loan and lease reserve</b>	<b>\$6,200</b>	<b>\$10</b>	<b>\$92</b>	<b>\$175</b>	<b>\$5,923</b>	<b>\$7,702</b>
<b>Loans secured by real estate</b>	<b>252</b>	<b>2</b>	<b>18</b>	<b>29</b>	<b>203</b>	<b>459</b>
1- to 4-family residential mortgages	112	1	8	10	93	188
Home equity loans	76	0	0	3	72	107
Multifamily residential mortgages	4	0	2	2	0	14
Commercial RE loans	38	1	5	12	20	107
Construction RE loans	7	0	2	2	3	26
Farmland loans	3	0	1	(0)	2	4
RE loans from foreign offices	13	0	0	0	13	13
<b>Commercial and industrial loans</b>	<b>181</b>	<b>5</b>	<b>20</b>	<b>74</b>	<b>82</b>	<b>485</b>
<b>Loans to individuals</b>	<b>5,392</b>	<b>4</b>	<b>43</b>	<b>58</b>	<b>5,288</b>	<b>6,261</b>
Credit cards	3,178	0	24	21	3,133	3,782
Installment loans and other plans	2,214	3	19	36	2,155	2,479
<b>All other loans and leases</b>	<b>374</b>	<b>0</b>	<b>11</b>	<b>13</b>	<b>349</b>	<b>498</b>
<b>Charge-offs to loan and lease reserve</b>	<b>8,140</b>	<b>16</b>	<b>128</b>	<b>238</b>	<b>7,758</b>	<b>10,237</b>
<b>Loans secured by real estate</b>	<b>378</b>	<b>3</b>	<b>23</b>	<b>38</b>	<b>314</b>	<b>639</b>
1- to 4-family residential mortgages	165	1	10	16	138	261
Home equity loans	99	0	1	4	94	138
Multifamily residential mortgages	4	0	2	2	0	16
Commercial RE loans	63	1	8	14	40	151
Construction RE loans	16	0	2	3	11	38
Farmland loans	4	0	1	0	3	7
RE loans from foreign offices	27	0	0	0	27	27
<b>Commercial and industrial loans</b>	<b>750</b>	<b>7</b>	<b>31</b>	<b>95</b>	<b>617</b>	<b>1,193</b>
<b>Loans to individuals</b>	<b>6,500</b>	<b>6</b>	<b>57</b>	<b>84</b>	<b>6,353</b>	<b>7,732</b>
Credit cards	3,978	0	28	33	3,917	4,795
Installment loans and other plans	2,522	6	29	51	2,436	2,938
<b>All other loans and leases</b>	<b>512</b>	<b>1</b>	<b>17</b>	<b>20</b>	<b>474</b>	<b>673</b>
<b>Recoveries credited to loan and lease reserve</b>	<b>1,940</b>	<b>6</b>	<b>36</b>	<b>63</b>	<b>1,834</b>	<b>2,535</b>
<b>Loans secured by real estate</b>	<b>126</b>	<b>1</b>	<b>6</b>	<b>9</b>	<b>110</b>	<b>180</b>
1- to 4-family residential mortgages	53	0	2	5	45	73
Home equity loans	23	(0)	0	1	22	31
Multifamily residential mortgages	0	0	0	0	0	2
Commercial RE loans	26	0	3	2	21	45
Construction RE loans	9	0	0	0	8	12
Farmland loans	1	0	0	0	1	3
RE loans from foreign offices	14	0	0	0	14	14
<b>Commercial and industrial loans</b>	<b>569</b>	<b>2</b>	<b>11</b>	<b>21</b>	<b>535</b>	<b>708</b>
<b>Loans to individuals</b>	<b>1,107</b>	<b>2</b>	<b>15</b>	<b>26</b>	<b>1,065</b>	<b>1,472</b>
Credit cards	800	0	4	11	784	1,013
Installment loans and other plans	308	2	11	15	280	459
<b>All other loans and leases</b>	<b>138</b>	<b>1</b>	<b>5</b>	<b>7</b>	<b>125</b>	<b>176</b>

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Year-to-date net loan and lease losses of national banks by asset size  
Through September 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>1,846</b>	<b>711</b>	<b>961</b>	<b>127</b>	<b>47</b>	<b>7,541</b>
<b>Net charge-offs to loan and lease reserve</b>	<b>16,009</b>	<b>30</b>	<b>280</b>	<b>512</b>	<b>15,188</b>	<b>20,176</b>
<b>Loans secured by real estate</b>	<b>754</b>	<b>5</b>	<b>54</b>	<b>74</b>	<b>620</b>	<b>1,269</b>
1- to 4-family residential mortgages	340	2	18	24	296	539
Home equity loans	218	0	2	6	209	301
Multifamily residential mortgages	15	1	4	3	6	28
Commercial RE loans	108	1	20	35	52	280
Construction RE loans	21	1	4	6	10	63
Farmland loans	12	(0)	6	1	5	17
RE loans from foreign offices	41	0	0	0	41	40
<b>Commercial and industrial loans</b>	<b>723</b>	<b>13</b>	<b>65</b>	<b>193</b>	<b>452</b>	<b>1,554</b>
<b>Loans to individuals</b>	<b>14,025</b>	<b>11</b>	<b>131</b>	<b>216</b>	<b>13,667</b>	<b>16,610</b>
Credit cards	9,754	1	83	76	9,594	11,612
Installment loans and other plans	4,270	10	48	140	4,072	4,998
<b>All other loans and leases</b>	<b>508</b>	<b>1</b>	<b>29</b>	<b>29</b>	<b>449</b>	<b>743</b>
<b>Charge-offs to loan and lease reserve</b>	<b>21,491</b>	<b>48</b>	<b>388</b>	<b>719</b>	<b>20,336</b>	<b>27,356</b>
<b>Loans secured by real estate</b>	<b>1,119</b>	<b>8</b>	<b>73</b>	<b>98</b>	<b>940</b>	<b>1,816</b>
1- to 4-family residential mortgages	498	3	25	34	435	760
Home equity loans	279	0	3	8	268	383
Multifamily residential mortgages	18	1	4	4	8	34
Commercial RE loans	187	2	27	44	114	427
Construction RE loans	52	1	6	7	38	112
Farmland loans	15	0	7	1	7	29
RE loans from foreign offices	70	0	0	0	70	71
<b>Commercial and industrial loans</b>	<b>2,277</b>	<b>19</b>	<b>96</b>	<b>251</b>	<b>1,910</b>	<b>3,516</b>
<b>Loans to individuals</b>	<b>17,123</b>	<b>18</b>	<b>176</b>	<b>322</b>	<b>16,607</b>	<b>20,701</b>
Credit cards	11,855	1	97	128	11,628	14,256
Installment loans and other plans	5,268	17	79	194	4,978	6,446
<b>All other loans and leases</b>	<b>972</b>	<b>3</b>	<b>43</b>	<b>47</b>	<b>880</b>	<b>1,322</b>
<b>Recoveries credited to loan and lease reserve</b>	<b>5,481</b>	<b>19</b>	<b>108</b>	<b>207</b>	<b>5,148</b>	<b>7,180</b>
<b>Loans secured by real estate</b>	<b>365</b>	<b>3</b>	<b>18</b>	<b>24</b>	<b>320</b>	<b>547</b>
1- to 4-family residential mortgages	158	1	7	11	138	221
Home equity loans	62	0	0	3	59	82
Multifamily residential mortgages	3	0	0	0	2	6
Commercial RE loans	79	1	8	9	62	147
Construction RE loans	32	0	2	1	28	48
Farmland loans	4	1	1	0	2	12
RE loans from foreign offices	29	0	0	0	29	32
<b>Commercial and industrial loans</b>	<b>1,554</b>	<b>6</b>	<b>31</b>	<b>59</b>	<b>1,458</b>	<b>1,963</b>
<b>Loans to individuals</b>	<b>3,098</b>	<b>8</b>	<b>45</b>	<b>106</b>	<b>2,940</b>	<b>4,091</b>
Credit cards	2,100	1	14	52	2,034	2,643
Installment loans and other plans	998	7	31	54	906	1,448
<b>All other loans and leases</b>	<b>464</b>	<b>2</b>	<b>13</b>	<b>18</b>	<b>430</b>	<b>579</b>

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

### Number of national banks by state and asset size September 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>1,846</b>	<b>711</b>	<b>961</b>	<b>127</b>	<b>47</b>	<b>7,541</b>
Alabama	23	12	10	0	1	149
Alaska	2	1	0	1	0	5
Arizona	15	3	7	4	1	48
Arkansas	39	9	28	2	0	156
California	71	15	41	13	2	267
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	5	50	6	0	259
Georgia	51	10	40	1	0	329
Hawaii	1	0	1	0	0	5
Idaho	1	0	1	0	0	14
Illinois	146	58	81	4	3	615
Indiana	31	6	17	7	1	134
Iowa	44	18	25	1	0	392
Kansas	93	61	28	4	0	354
Kentucky	41	16	24	0	1	204
Louisiana	14	3	9	1	1	136
Maine	3	0	1	1	1	15
Maryland	10	1	8	1	0	65
Massachusetts	11	2	8	1	0	37
Michigan	22	8	13	0	1	156
Minnesota	105	59	43	2	1	447
Mississippi	19	5	12	2	0	93
Missouri	44	20	20	3	1	341
Montana	14	11	3	0	0	79
Nebraska	66	43	21	2	0	250
Nevada	7	1	1	4	1	36
New Hampshire	4	1	1	1	1	13
New Jersey	20	0	13	5	2	72
New Mexico	14	4	7	3	0	48
New York	56	12	33	9	2	134
North Carolina	4	0	2	0	2	74
North Dakota	13	6	5	2	0	96
Ohio	78	30	36	5	7	177
Oklahoma	81	40	39	1	1	268
Oregon	3	1	1	1	0	38
Pennsylvania	70	15	43	8	4	159
Rhode Island	3	2	0	0	1	7
South Carolina	23	5	16	2	0	74
South Dakota	17	6	8	1	2	87
Tennessee	27	6	18	2	1	184
Texas	305	156	130	18	1	633
Utah	6	2	2	0	2	63
Vermont	8	2	6	0	0	14
Virginia	38	7	29	1	1	124
Washington	11	7	4	0	0	81
West Virginia	15	8	6	1	0	66
Wisconsin	38	11	25	1	1	266
Wyoming	13	4	9	0	0	40
U.S. territories	0	0	0	0	0	16

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

### Total assets of national banks by state and asset size September 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>\$5,946,140</b>	<b>\$39,795</b>	<b>\$269,469</b>	<b>\$354,377</b>	<b>\$5,282,499</b>	<b>\$8,903,605</b>
Alabama	24,343	901	2,352	0	21,090	214,032
Alaska	2,295	64	0	2,231	0	3,691
Arizona	71,382	138	3,008	8,490	59,745	76,414
Arkansas	10,645	496	7,641	2,507	0	41,642
California	113,772	923	10,403	37,622	64,825	304,849
Colorado	11,892	818	6,215	4,860	0	40,320
Connecticut	23,822	99	2,576	3,539	17,607	25,563
Delaware	287,068	0	766	8,135	278,168	334,927
District of Columbia	691	92	599	0	0	836
Florida	32,887	372	13,397	19,118	0	93,209
Georgia	15,788	439	9,117	6,233	0	257,806
Hawaii	436	0	436	0	0	27,520
Idaho	320	0	320	0	0	4,950
Illinois	177,230	3,286	22,287	19,656	132,001	327,848
Indiana	54,396	364	6,914	18,608	28,510	87,231
Iowa	9,849	1,096	6,965	1,788	0	47,262
Kansas	18,687	3,325	9,010	6,352	0	46,542
Kentucky	17,821	1,083	5,077	0	11,660	51,336
Louisiana	35,194	145	2,489	9,419	23,141	58,844
Maine	33,857	0	963	1,143	31,750	37,580
Maryland	3,102	29	1,751	1,322	0	40,809
Massachusetts	10,271	115	1,981	8,176	0	164,611
Michigan	44,529	415	3,145	0	40,969	193,842
Minnesota	28,468	3,053	9,324	3,238	12,852	60,990
Mississippi	12,805	304	3,241	9,260	0	44,556
Missouri	30,509	1,214	6,300	10,423	12,572	89,493
Montana	1,583	665	918	0	0	15,307
Nebraska	15,133	2,060	4,868	8,206	0	32,285
Nevada	27,108	53	106	10,608	16,340	56,121
New Hampshire	15,047	59	236	1,654	13,098	17,544
New Jersey	43,319	0	4,246	15,705	23,367	85,864
New Mexico	6,915	254	1,750	4,911	0	13,363
New York	754,031	851	11,425	21,580	720,175	1,062,384
North Carolina	1,536,984	0	1,692	0	1,535,292	1,678,425
North Dakota	7,459	305	1,846	5,308	0	15,610
Ohio	1,484,744	1,716	11,735	13,170	1,458,123	1,576,104
Oklahoma	26,951	2,221	9,463	2,031	13,235	50,798
Oregon	7,519	17	235	7,266	0	22,881
Pennsylvania	194,018	958	13,822	21,221	158,017	241,557
Rhode Island	12,958	70	0	0	12,888	29,562
South Carolina	9,689	319	4,270	5,100	0	40,337
South Dakota	435,831	217	3,222	6,945	425,447	447,363
Tennessee	46,173	506	6,267	2,636	36,764	76,847
Texas	91,084	8,393	32,604	39,752	10,334	165,334
Utah	33,498	103	402	0	32,993	154,323
Vermont	1,660	124	1,535	0	0	6,771
Virginia	82,810	387	9,420	1,976	71,027	166,356
Washington	1,975	398	1,577	0	0	37,260
West Virginia	4,512	517	1,471	2,524	0	19,916
Wisconsin	30,964	651	8,141	1,666	20,506	106,208
Wyoming	2,115	176	1,939	0	0	5,618
U.S. territories	0	0	0	0	0	102,766