



25th Anniversary

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
December 31, 2004 and December 31, 2005
 (Dollar figures in millions)

	December 31, 2004	December 31, 2005	Change December 31, 2004- December 31, 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	1,907	1,818	(89)	(4.67)
Total assets	\$5,602,044	\$6,003,169	\$401,125	7.16
Cash and balances due from depositories	252,701	261,965	9,264	3.67
Noninterest-bearing balances, currency and coin	159,949	187,781	27,832	17.40
Interest bearing balances	92,752	74,184	(18,568)	(20.02)
Securities	908,054	924,206	16,152	1.78
Held-to-maturity securities, amortized cost	38,984	38,641	(343)	(0.88)
Available-for-sale securities, fair value	869,070	885,564	16,495	1.90
Federal funds sold and securities purchased	291,742	371,565	79,823	27.36
Net loans and leases	3,117,773	3,382,828	265,055	8.50
Total loans and leases	3,166,737	3,427,030	260,293	8.22
Loans and leases, gross	3,168,961	3,428,936	259,975	8.20
Less: Unearned income	2,224	1,905	(318)	(14.32)
Less: Reserve for losses	48,964	44,203	(4,762)	(9.72)
Assets held in trading account	474,752	467,219	(7,534)	(1.59)
Other real estate owned	1,529	1,575	46	2.99
Intangible assets	219,020	238,714	19,694	8.99
All other assets	336,473	355,098	18,625	5.54
Total liabilities and equity capital	5,602,044	6,003,169	401,125	7.16
Deposits in domestic offices	2,848,726	3,085,590	236,864	8.31
Deposits in foreign offices	732,700	764,461	31,761	4.33
Total deposits	3,581,425	3,850,051	268,625	7.50
Noninterest-bearing deposits	701,027	825,821	124,793	17.80
Interest-bearing deposits	2,880,398	3,024,230	143,832	4.99
Federal funds purchased and securities sold	377,854	482,959	105,105	27.82
Other borrowed money	518,887	536,562	17,675	3.41
Trading liabilities less revaluation losses	115,902	116,574	672	0.58
Subordinated notes and debentures	90,504	100,822	10,318	11.40
All other liabilities	359,630	323,426	(36,204)	(10.07)
Trading liabilities revaluation losses	155,099	127,285	(27,814)	(17.93)
Other	204,531	196,141	(8,390)	(4.10)
Total equity capital	557,841	592,774	34,933	6.26
Perpetual preferred stock	2,514	1,378	(1,136)	(45.19)
Common stock	13,555	14,427	872	6.43
Surplus	348,213	367,728	19,515	5.60
Retained earnings and other comprehensive income	192,778	195,963	3,185	1.65
Other equity capital components	(65)	(135)	(70)	NM

NM indicates calculated percent change is not meaningful.

FINANCIAL PERFORMANCE OF NATIONAL BANKS

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

	Fourth quarter 2004	Fourth quarter 2005	Change Fourth quarter 2004- fourth quarter 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	1,907	1,818	(89)	(4.67)
Net income	\$17,697	\$17,753	\$55	0.31
Net interest income	43,137	43,384	247	0.57
Total interest income	62,261	76,996	14,735	23.67
On loans	46,937	56,885	9,948	21.20
From lease financing receivables	1,265	1,251	(14)	(1.09)
On balances due from depositories	590	1,074	484	81.92
On securities	9,207	10,908	1,701	18.48
From assets held in trading account	2,560	3,172	612	23.91
On federal funds sold and securities repurchased	1,293	3,268	1,976	152.86
Less: Interest expense	19,124	33,611	14,487	75.76
On deposits	11,782	20,535	8,754	74.30
Of federal funds purchased and securities sold	2,056	4,846	2,790	135.67
On demand notes and other borrowed money*	4,036	6,608	2,571	63.71
On subordinated notes and debentures	1,249	1,623	373	29.87
Less: Provision for losses	4,756	5,444	689	14.48
Noninterest income	35,575	35,323	(252)	(0.71)
From fiduciary activities	3,202	3,182	(19)	(0.61)
Service charges on deposits	5,845	6,047	202	3.45
Trading revenue	1,881	2,854	973	51.73
From interest rate exposures	1,020	901	(118)	(11.62)
From foreign exchange exposures	1,062	1,427	365	34.38
From equity security and index exposures	107	779	672	NM
From commodity and other exposures	(309)	(258)	51	NM
Investment banking brokerage fees	2,318	2,020	(297)	(12.83)
Venture capital revenue	115	202	86	75.14
Net servicing fees	3,458	3,170	(287)	(8.31)
Net securitization income	4,710	3,726	(984)	(20.90)
Insurance commissions and fees	706	710	4	0.62
Insurance and reinsurance underwriting income	139	85	(54)	(39.04)
Income from other insurance activities	567	625	59	10.37
Net gains on asset sales	1,525	1,855	330	21.64
Sales of loans and leases	1,355	1,307	(48)	(3.54)
Sales of other real estate owned	9	18	9	99.15
Sales of other assets(excluding securities)	160	530	369	230.81
Other noninterest income	11,815	11,551	(264)	(2.23)
Gains/losses on securities	250	(890)	(1,140)	(456.66)
Less: Noninterest expense	47,767	46,915	(852)	(1.78)
Salaries and employee benefits	19,485	20,484	999	5.12
Of premises and fixed assets	6,184	6,063	(121)	(1.95)
Goodwill impairment losses	1	6	5	475.43
Amortization expense and impairment losses	1,609	1,493	(116)	(7.18)
Other noninterest expense	20,489	18,869	(1,619)	(7.90)
Less: Taxes on income before extraordinary items	8,811	8,026	(785)	(8.91)
Income/loss from extraordinary items, net of income taxes	70	321	251	358.31
Memoranda:				
Net operating income	17,519	18,004	485	2.77
Income before taxes and extraordinary items	26,438	25,457	(981)	(3.71)
Income net of taxes before extraordinary items	17,627	17,431	(196)	(1.11)
Cash dividends declared	9,793	8,807	(986)	(10.07)
Net charge-offs to loan and lease reserve	6,196	6,652	456	7.36
Charge-offs to loan and lease reserve	7,797	8,547	749	9.61
Less: Recoveries credited to loan and lease reserve	1,601	1,894	293	18.30

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

	December 31, 2004	December 31, 2005	Change December 31, 2004- December 31, 2005 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	1,907	1,818	(89)	(4.67)
Net income	\$67,549	\$73,972	\$6,422	9.51
Net interest income	159,212	169,714	10,502	6.60
Total interest income	222,882	280,794	57,912	25.98
On loans	167,251	207,782	40,531	24.23
From lease financing receivables	5,152	5,295	143	2.77
On balances due from depositories	1,860	3,360	1,500	80.65
On securities	34,182	41,392	7,210	21.09
From assets held in trading account	8,985	12,335	3,350	37.28
On federal funds sold and securities repurchased	4,079	8,940	4,862	119.20
Less: Interest expense	63,670	111,080	47,410	74.46
On deposits	38,729	67,243	28,514	73.63
Of federal funds purchased and securities sold	6,632	14,581	7,949	119.85
On demand notes and other borrowed money*	14,434	23,601	9,166	63.50
On subordinated notes and debentures	3,875	5,656	1,781	45.95
Less: Provision for losses	18,639	19,759	1,120	6.01
Noninterest income	127,280	145,312	18,032	14.17
From fiduciary activities	11,629	12,710	1,081	9.30
Service charges on deposits	21,651	23,612	1,962	9.06
Trading revenue	8,678	13,266	4,588	52.86
From interest rate exposures	2,690	4,959	2,269	84.37
From foreign exchange exposures	4,286	5,148	862	20.11
From equity security and index exposures	1,505	2,518	1,013	67.29
From commodity and other exposures	193	628	435	225.09
Investment banking brokerage fees	7,695	8,074	379	4.92
Venture capital revenue	283	732	449	158.99
Net servicing fees	12,095	12,192	97	0.80
Net securitization income	16,467	17,383	916	5.56
Insurance commissions and fees	2,501	2,590	90	3.58
Insurance and reinsurance underwriting income	535	473	(61)	(11.49)
Income from other insurance activities	1,966	2,117	151	7.68
Net gains on asset sales	6,465	5,615	(850)	(13.15)
Sales of loans and leases	4,673	4,166	(507)	(10.85)
Sales of other real estate owned	89	84	(6)	(6.35)
Sales of other assets(excluding securities)	1,703	1,365	(338)	(19.84)
Other noninterest income	39,815	49,138	9,322	23.41
Gains/losses on securities	3,227	(197)	(3,424)	(106.09)
Less: Noninterest expense	170,832	185,894	15,062	8.82
Salaries and employee benefits	71,342	81,045	9,703	13.60
Of premises and fixed assets	21,383	23,814	2,431	11.37
Goodwill impairment losses	11	19	8	65.41
Amortization expense and impairment losses	5,147	6,073	926	17.99
Other noninterest expense	72,949	74,942	1,994	2.73
Less: Taxes on income before extraordinary items	32,766	35,507	2,741	8.37
Income/loss from extraordinary items, net of income taxes	67	303	236	NM
Memoranda:				
Net operating income	65,268	73,763	8,495	13.02
Income before taxes and extraordinary items	100,248	109,176	8,928	8.91
Income net of taxes before extraordinary items	67,482	73,669	6,187	9.17
Cash dividends declared	33,033	41,655	8,623	26.10
Net charge-offs to loan and lease reserve	21,904	22,135	231	1.05
Charge-offs to loan and lease reserve	28,251	29,425	1,174	4.16
Less: Recoveries credited to loan and lease reserve	6,347	7,291	944	14.87

* Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Assets of national banks by asset size
December 31, 2005
 (Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	1,818	683	960	130	45	7,527
Total assets	\$6,003,169	\$38,165	\$269,663	\$378,506	\$5,316,834	\$9,039,674
Cash and balances due from	261,965	2,196	11,602	16,891	231,276	399,613
Securities	924,206	10,183	60,822	74,251	778,950	1,572,274
Federal funds sold and securities purchased	371,565	1,687	9,617	26,494	333,767	443,515
Net loans and leases	3,382,828	22,283	171,477	232,227	2,956,840	5,311,672
Total loans and leases	3,427,030	22,594	173,667	235,174	2,995,595	5,380,346
Loans and leases, gross	3,428,936	22,612	173,829	235,307	2,997,188	5,383,320
Less: Unearned income	1,905	18	162	134	1,592	2,974
Less: Reserve for losses	44,203	311	2,191	2,946	38,755	68,673
Assets held in trading account	467,219	4	147	488	466,579	498,996
Other real estate owned	1,575	43	236	122	1,175	3,255
Intangible assets	238,714	130	3,372	11,191	224,021	302,975
All other assets	355,098	1,639	12,391	16,842	324,226	507,374
Gross loans and leases by type:						
Loans secured by real estate	1,751,668	14,215	123,880	153,856	1,459,717	2,988,207
1- to 4-family residential mortgages	834,628	5,564	38,136	51,842	739,086	1,230,222
Home equity loans	320,152	481	6,743	11,638	301,290	431,218
Multifamily residential mortgages	43,518	321	4,131	7,600	31,467	97,967
Commercial RE loans	325,245	4,540	48,878	49,898	221,929	736,971
Construction RE loans	166,822	1,536	19,763	28,938	116,585	391,606
Farmland loans	15,821	1,773	6,228	2,769	5,051	47,745
RE loans from foreign offices	45,482	0	2	1,171	44,310	52,479
Commercial and industrial loans	672,633	3,428	26,434	47,954	594,817	1,019,833
Loans to individuals	607,184	2,333	13,996	21,320	569,534	836,885
Credit cards	282,567	70	1,937	3,582	276,979	354,761
Other revolving credit plans	35,171	48	437	1,062	33,624	40,701
Installment loans	289,446	2,215	11,623	16,676	258,931	441,423
All other loans and leases	397,451	2,636	9,519	12,176	373,120	538,395
Securities by type:						
U.S. Treasury securities	29,053	406	1,599	3,269	23,780	53,250
Mortgage-backed securities	582,891	2,107	19,931	37,846	523,007	897,141
Pass-through securities	441,618	1,671	13,915	18,795	407,238	595,115
Collateralized mortgage obligations	141,273	435	6,017	19,051	115,769	302,026
Other securities	276,913	7,666	38,982	32,319	197,946	552,424
Other U.S. government securities	88,342	5,755	24,446	20,333	37,807	274,753
State and local government securities	60,629	1,678	12,238	7,827	38,886	122,542
Other debt securities	121,634	152	1,742	3,653	116,087	141,677
Equity securities	6,309	81	557	506	5,166	13,451
Memoranda:						
Agricultural production loans	22,125	2,273	5,659	2,684	11,509	51,495
Pledged securities	510,680	4,243	30,577	43,446	432,414	866,198
Book value of securities	933,783	10,322	61,526	74,991	786,944	1,588,538
Available-for-sale securities	895,142	8,898	53,816	67,897	764,531	1,458,387
Held-to-maturity securities	38,641	1,425	7,710	7,093	22,413	130,151
Market value of securities	923,913	10,166	60,749	74,208	778,790	1,570,966
Available-for-sale securities	885,564	8,758	53,112	67,158	756,536	1,442,124
Held-to-maturity securities	38,349	1,408	7,637	7,050	22,253	128,843

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Past-due and nonaccrual loans and leases of national banks by asset size
December 31, 2005
 (Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	1,818	683	960	130	45	7,527
Loans and leases past due 30-89 days	\$31,690	\$274	\$1,455	\$1,878	\$28,083	\$47,585
Loans secured by real estate	14,830	157	958	1,021	12,694	23,921
1- to 4-family residential mortgages	9,593	94	453	549	8,497	13,924
Home equity loans	1,812	3	32	50	1,726	2,351
Multifamily residential mortgages	319	1	18	26	273	502
Commercial RE loans	1,518	36	275	215	992	3,673
Construction RE loans	993	14	148	164	668	2,564
Farmland loans	81	9	33	14	25	281
RE loans from foreign offices	515	0	0	3	512	627
Commercial and industrial loans	4,710	44	216	507	3,943	7,071
Loans to individuals	10,572	59	230	269	10,014	14,416
Credit cards	5,836	3	47	60	5,727	7,084
Installment loans and other plans	4,736	56	184	209	4,288	7,333
All other loans and leases	1,577	14	51	81	1,431	2,177
Loans and leases past due 90+ days	13,586	50	252	302	12,982	17,077
Loans secured by real estate	5,972	27	144	145	5,655	7,708
1- to 4-family residential mortgages	5,538	17	76	110	5,335	6,591
Home equity loans	171	0	3	7	161	254
Multifamily residential mortgages	18	0	2	1	15	48
Commercial RE loans	137	5	40	13	79	469
Construction RE loans	95	2	18	13	62	275
Farmland loans	14	3	6	1	3	56
RE loans from foreign offices	0	0	0	0	0	17
Commercial and industrial loans	595	8	49	97	441	1,034
Loans to individuals	6,900	8	46	47	6,799	8,125
Credit cards	5,006	1	25	21	4,960	5,820
Installment loans and other plans	1,894	8	22	25	1,839	2,304
All other loans and leases	119	6	12	14	86	210
Nonaccrual loans and leases	14,675	169	925	1,100	12,481	23,120
Loans secured by real estate	8,001	99	632	678	6,593	13,277
1- to 4-family residential mortgages	4,063	32	187	224	3,620	6,017
Home equity loans	668	1	10	20	637	834
Multifamily residential mortgages	154	2	14	16	122	281
Commercial RE loans	1,819	46	291	324	1,158	3,944
Construction RE loans	531	8	95	68	361	1,191
Farmland loans	133	11	35	26	62	302
RE loans from foreign offices	633	0	0	0	633	708
Commercial and industrial loans	4,370	42	217	282	3,828	6,615
Loans to individuals	1,390	10	40	64	1,275	1,945
Credit cards	377	0	9	30	337	566
Installment loans and other plans	1,013	10	32	34	938	1,380
All other loans and leases	975	17	36	77	844	1,366

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Liabilities of national banks by asset size
December 31, 2005
(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	1,818	683	960	130	45	7,527
Total liabilities and equity capital	6,003,169	38,165	269,663	378,506	5,316,834	9,039,674
Deposits in domestic offices	3,085,590	31,958	218,202	249,772	2,585,658	5,152,701
Deposits in foreign offices	764,461	14	279	3,605	760,563	920,632
Total deposits	3,850,051	31,972	218,481	253,377	3,346,221	6,073,333
Noninterest bearing	825,821	6,140	38,548	45,242	735,891	1,203,765
Interest bearing	3,024,230	25,832	179,933	208,135	2,610,330	4,869,568
Federal funds purchased and securities sold	482,959	441	7,396	29,933	445,188	667,545
Other borrowed funds	536,562	1,070	13,045	45,847	476,600	755,941
Trading liabilities less revaluation losses	116,574	0	0	62	116,513	116,866
Subordinated notes and debentures	100,822	0	207	1,425	99,191	122,237
All other liabilities	323,426	287	2,611	6,770	313,757	391,100
Equity capital	592,774	4,394	27,924	41,092	519,365	912,652
Total deposits by depositor:						
Individuals and corporations	3,133,828	18,933	151,342	202,239	2,761,314	4,900,181
U.S., state, and local governments	141,665	3,037	16,873	16,509	105,247	264,680
Depositories in the U.S.	62,847	349	3,524	3,247	55,726	92,173
Foreign banks and governments	156,107	3	298	138	155,669	179,313
Domestic deposits by depositor:						
Individuals and corporations	2,532,452	18,922	151,255	199,001	2,163,274	4,168,312
U.S., state, and local governments	141,665	3,037	16,873	16,509	105,247	264,680
Depositories in the U.S.	34,759	349	3,524	2,932	27,953	58,242
Foreign banks and governments	21,480	3	105	86	21,286	24,907
Foreign deposits by depositor:						
Individuals and corporations	601,377	12	87	3,238	598,041	731,869
Depositories in the U.S.	28,088	0	0	315	27,773	33,931
Foreign banks and governments	134,627	0	192	52	134,383	154,405
Deposits in domestic offices by type:						
Transaction deposits	422,510	10,983	52,644	35,627	323,256	749,038
Demand deposits	322,611	6,039	31,500	26,147	258,925	543,673
Savings deposits	1,819,887	7,231	74,003	128,946	1,609,707	2,754,493
Money market deposit accounts	1,341,043	3,695	41,802	97,774	1,197,771	2,012,069
Other savings deposits	478,844	3,536	32,201	31,172	411,936	742,424
Time deposits	843,193	13,744	91,555	85,198	652,695	1,649,171
Small time deposits	370,669	8,726	52,236	41,476	268,230	756,456
Large time deposits	472,524	5,018	39,319	43,722	384,465	892,715

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Off-balance-sheet items of national banks by asset size
December 31, 2005
(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	1,818	683	960	130	45	7,527
Unused commitments	\$4,830,504	\$30,579	\$173,240	\$706,489	\$3,920,196	\$6,179,157
Home equity lines	363,935	375	5,931	12,199	345,430	473,819
Credit card lines	2,947,328	27,100	137,015	636,679	2,146,534	3,524,563
Commercial RE, construction and land	173,122	923	11,550	22,880	137,769	323,538
All other unused commitments	1,346,119	2,180	18,744	34,731	1,290,463	1,857,237
Letters of credit:						
Standby letters of credit	278,610	106	1,773	4,995	271,736	367,398
Financial letters of credit	233,436	61	1,096	3,678	228,601	313,088
Performance letters of credit	45,174	45	677	1,317	43,134	54,310
Commercial letters of credit	24,026	19	210	641	23,156	28,239
Securities lent	535,264	33	33	1,327	533,871	1,368,100
Spot foreign exchange contracts	407,358	0	2	133	407,223	430,038
Credit derivatives (notional value)						
Reporting bank is the guarantor	2,679,692	0	0	0	2,679,692	2,681,078
Reporting bank is the beneficiary	3,125,105	0	50	0	3,125,055	3,140,920
Derivative contracts (notional value)	99,646,101	25	3,342	20,074	99,622,660	101,477,789
Futures and forward contracts	11,388,668	9	1,008	3,156	11,384,496	12,049,256
Interest rate contracts	6,934,657	9	997	1,957	6,931,694	7,059,599
Foreign exchange contracts	4,291,077	0	10	1,198	4,289,868	4,821,783
All other futures and forwards	162,935	0	1	0	162,934	167,874
Option contracts	18,367,542	12	1,156	4,464	18,361,909	18,868,973
Interest rate contracts	14,711,524	10	1,106	3,294	14,707,113	15,160,393
Foreign exchange contracts	2,325,694	0	1	1,142	2,324,551	2,359,619
All other options	1,330,324	2	49	28	1,330,245	1,348,961
Swaps	64,085,094	4	1,128	12,454	64,071,508	64,737,562
Interest rate contracts	61,691,179	4	1,112	12,412	61,677,651	62,300,419
Foreign exchange contracts	2,066,830	0	0	0	2,066,830	2,100,679
All other swaps	327,085	0	16	42	327,027	336,464
Memoranda: Derivatives by purpose						
Contracts held for trading	91,529,964	0	35	5,877	91,524,053	93,038,354
Contracts not held for trading	2,311,340	25	3,257	14,198	2,293,860	2,617,437
Memoranda: Derivatives by position						
Held for trading--positive fair value	1,194,941	0	1	21	1,194,919	1,209,154
Held for trading--negative fair value	1,178,295	0	1	14	1,178,280	1,193,342
Not for trading--positive fair value	12,563	1	16	50	12,496	14,763
Not for trading--negative fair value	12,376	0	25	128	12,223	14,749

FINANCIAL PERFORMANCE OF NATIONAL BANKS

 Quarterly income and expenses of national banks by asset size
 Fourth quarter 2005
 (Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	1,818	683	960	130	45	7,527
Net income	\$17,753	\$85	\$803	\$1,208	\$15,657	\$27,709
Net interest income	43,384	377	2,542	3,042	37,424	69,550
Total interest income	76,996	546	3,880	5,217	67,353	119,461
On loans	56,885	420	3,124	3,974	49,367	89,981
From lease financing receivables	1,251	2	16	63	1,171	1,786
On balances due from depositories	1,074	7	25	59	984	1,545
On securities	10,908	96	596	782	9,433	17,669
From assets held in trading account	3,172	0	3	9	3,159	3,516
On fed. funds sold & securities repurchased	3,268	18	97	293	2,861	3,936
Less: Interest expense	33,611	169	1,338	2,175	29,929	49,911
On deposits	20,535	153	1,134	1,349	17,899	32,523
Of federal funds purchased & securities sold	4,846	3	59	307	4,476	6,590
On demand notes & other borrowed money*	6,608	12	141	499	5,956	8,892
On subordinated notes and debentures	1,623	0	4	21	1,598	1,905
Less: Provision for losses	5,444	17	156	274	4,997	7,684
Noninterest income	35,323	143	1,160	2,178	31,842	49,800
From fiduciary activities	3,182	11	188	469	2,515	6,089
Service charges on deposits	6,047	42	318	317	5,370	8,704
Trading revenue	2,854	(0)	1	9	2,843	3,149
From interest rate exposures	901	0	1	6	895	813
From foreign exchange exposures	1,427	0	0	1	1,426	1,765
From equity security and index exposures	779	0	0	0	779	845
From commodity and other exposures	(258)	0	0	0	(258)	(292)
Investment banking brokerage fees	2,020	1	25	38	1,957	2,497
Venture capital revenue	202	0	(0)	0	202	203
Net servicing fees	3,170	23	53	96	2,998	3,988
Net securitization income	3,726	0	82	10	3,634	4,771
Insurance commissions and fees	710	10	19	25	656	1,147
Insurance and reinsurance underwriting income	85	0	0	3	82	110
Income from other insurance activities	625	10	19	22	574	1,037
Net gains on asset sales	1,855	4	62	579	1,210	2,451
Sales of loans and leases	1,307	4	57	547	700	1,806
Sales of other real estate owned	18	0	(1)	4	15	45
Sales of other assets(excluding securities)	530	0	6	28	496	600
Other noninterest income	11,551	46	412	635	10,458	16,797
Gains/losses on securities	(890)	(2)	(15)	(55)	(819)	(1,040)
Less: Noninterest expense	46,915	397	2,444	3,111	40,963	70,823
Salaries and employee benefits	20,484	200	1,194	1,377	17,712	31,394
Of premises and fixed assets	6,063	48	299	325	5,391	8,966
Goodwill impairment losses	6	0	5	0	1	32
Amortization expense and impairment losses	1,493	1	26	145	1,321	1,744
Other noninterest expense	18,869	147	920	1,264	16,538	28,687
Less: Taxes on income before extraord. items	8,026	20	284	571	7,151	12,419
Income/loss from extraord. items, net of taxes	303	1	0	2	300	240
Memoranda:						
Net operating income	18,004	86	813	1,247	15,858	28,072
Income before taxes and extraordinary items	25,457	104	1,087	1,779	22,487	39,802
Income net of taxes before extraordinary items	17,431	85	802	1,208	15,336	27,383
Cash dividends declared	8,807	103	569	1,199	6,936	15,172
Net loan and lease losses	6,652	18	132	210	6,293	8,830
Charge-offs to loan and lease reserve	8,547	22	167	283	8,075	11,295
Less: Recoveries credited to loan & lease resv.	1,894	4	35	73	1,782	2,465

* Includes mortgage indebtedness

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Year-to-date income and expenses of national banks by asset size
Through December 31, 2005
(Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	1,818	683	960	130	45	7,527
Net income	\$73,972	\$383	\$3,284	\$5,170	\$65,135	\$114,308
Net interest income	169,714	1,453	9,691	11,827	146,742	269,556
Total interest income	280,794	2,031	14,187	18,632	245,943	434,678
On loans	207,782	1,565	11,392	14,562	180,262	326,234
From lease financing receivables	5,295	6	56	245	4,987	7,376
On balances due from depositories	3,360	23	81	169	3,087	5,165
On securities	41,392	371	2,293	2,836	35,892	67,244
From assets held in trading account	12,335	0	11	33	12,290	13,672
On fed. funds sold & securities repurchased	8,940	55	279	657	7,949	11,004
Less: Interest expense	111,080	578	4,496	6,805	99,201	165,122
On deposits	67,243	522	3,771	4,257	58,692	106,189
Of federal funds purchased & securities sold	14,581	11	181	953	13,437	20,376
On demand notes & other borrowed money*	23,601	44	530	1,525	21,500	31,898
On subordinated notes and debentures	5,656	0	13	70	5,572	6,659
Less: Provision for losses	19,759	56	545	824	18,333	26,574
Noninterest income	145,312	514	4,694	8,924	131,180	201,458
From fiduciary activities	12,710	66	718	1,838	10,088	23,943
Service charges on deposits	23,612	162	1,240	1,224	20,986	33,834
Trading revenue	13,266	(0)	5	38	13,223	14,386
From interest rate exposures	4,959	0	5	22	4,932	4,436
From foreign exchange exposures	5,148	0	0	5	5,143	6,201
From equity security and index exposures	2,518	0	0	0	2,518	3,108
From commodity and other exposures	628	0	0	0	628	593
Investment banking brokerage fees	8,074	3	81	156	7,834	9,886
Venture capital revenue	732	0	(1)	4	729	730
Net servicing fees	12,192	74	218	462	11,438	15,101
Net securitization income	17,383	0	395	82	16,906	21,641
Insurance commissions and fees	2,590	39	79	112	2,361	4,420
Insurance and reinsurance underwriting income	473	0	1	11	461	653
Income from other insurance activities	2,117	38	78	101	1,900	3,767
Net gains on asset sales	5,615	15	278	2,224	3,097	8,624
Sales of loans and leases	4,166	14	254	2,147	1,750	6,745
Sales of other real estate owned	84	0	1	20	62	167
Sales of other assets(excluding securities)	1,365	1	23	57	1,285	1,712
Other noninterest income	49,138	155	1,682	2,783	44,518	68,893
Gains/losses on securities	(197)	(4)	(3)	(40)	(150)	(157)
Less: Noninterest expense	185,894	1,433	9,406	12,207	162,848	276,182
Salaries and employee benefits	81,045	743	4,592	5,311	70,399	122,868
Of premises and fixed assets	23,814	180	1,151	1,242	21,242	34,945
Goodwill impairment losses	19	2	16	0	1	49
Amortization expense and impairment losses	6,073	5	101	449	5,518	7,057
Other noninterest expense	74,942	503	3,547	5,204	65,689	111,264
Less: Taxes on income before extraord. items	35,507	92	1,147	2,512	31,756	54,034
Income/loss from extraord. items, net of taxes	303	1	0	2	300	240
Memoranda:						
Net operating income	73,763	385	3,287	5,197	64,894	114,141
Income before taxes and extraordinary items	109,176	474	4,430	7,681	96,591	168,101
Income net of taxes before extraordinary items	73,669	382	3,284	5,169	64,835	114,067
Cash dividends declared	41,655	373	1,777	3,934	35,571	64,245
Net loan and lease losses	22,135	46	372	728	20,989	28,500
Charge-offs to loan and lease reserve	29,425	67	511	1,019	27,828	38,059
Less: Recoveries credited to loan & lease resv.	7,291	21	139	291	6,839	9,559

* Includes mortgage indebtedness

FINANCIAL PERFORMANCE OF NATIONAL BANKS

 Quarterly net loan and lease losses of national banks by asset size
 Fourth quarter 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	
Number of institutions reporting	1,818	683	960	130	45	7,527
Net charge-offs to loan and lease reserve	\$6,652	\$18	\$132	\$210	\$6,293	\$8,830
Loans secured by real estate	267	4	25	27	211	504
1- to 4-family residential mortgages	132	1	9	11	111	221
Home equity loans	87	0	2	4	82	126
Multifamily residential mortgages	4	(0)	1	2	2	12
Commercial RE loans	31	2	11	10	7	104
Construction RE loans	(1)	0	2	0	(4)	27
Farmland loans	1	(0)	(0)	1	0	1
RE loans from foreign offices	13	0	0	0	13	13
Commercial and industrial loans	477	8	42	94	334	1,058
Loans to individuals	5,558	6	57	68	5,428	6,796
Credit cards	4,267	0	31	30	4,206	5,142
Installment loans and other plans	1,290	5	26	38	1,221	1,654
All other loans and leases	351	1	9	21	320	472
Charge-offs to loan and lease reserve	8,547	22	167	283	8,075	11,295
Loans secured by real estate	407	4	30	37	336	709
1- to 4-family residential mortgages	184	1	11	15	157	298
Home equity loans	105	0	2	4	99	153
Multifamily residential mortgages	6	0	1	2	3	17
Commercial RE loans	71	2	14	12	43	166
Construction RE loans	14	0	2	2	9	45
Farmland loans	3	0	0	1	1	7
RE loans from foreign offices	24	0	0	0	24	24
Commercial and industrial loans	1,075	9	52	121	893	1,812
Loans to individuals	6,554	8	73	98	6,375	8,094
Credit cards	4,905	1	37	42	4,826	5,941
Installment loans and other plans	1,649	7	37	56	1,549	2,153
All other loans and leases	511	2	13	26	471	679
Recoveries credited to loan and lease reserve	1,894	4	35	73	1,782	2,465
Loans secured by real estate	141	0	5	10	125	206
1- to 4-family residential mortgages	53	0	2	5	46	77
Home equity loans	18	0	0	1	17	28
Multifamily residential mortgages	2	0	0	1	1	4
Commercial RE loans	40	0	2	2	36	61
Construction RE loans	15	0	0	2	13	18
Farmland loans	2	0	0	0	1	6
RE loans from foreign offices	11	0	0	0	11	11
Commercial and industrial loans	598	1	10	27	560	754
Loans to individuals	996	2	17	30	947	1,299
Credit cards	637	0	6	12	619	799
Installment loans and other plans	358	2	11	18	327	500
All other loans and leases	160	1	4	5	151	207

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Year-to-date net loan and lease losses of national banks by asset size
Through December 31, 2005
 (Dollar figures in millions)

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
Number of institutions reporting	1,818	683	960	130	45	7,527
Net charge-offs to loan and lease reserve	22,135	46	372	728	20,989	28,500
Loans secured by real estate	995	9	60	105	821	1,759
1- to 4-family residential mortgages	466	3	23	39	401	754
Home equity loans	304	0	4	9	291	426
Multifamily residential mortgages	18	1	5	5	8	40
Commercial RE loans	127	4	22	45	56	380
Construction RE loans	19	1	5	6	6	89
Farmland loans	7	(0)	1	1	5	17
RE loans from foreign offices	54	0	0	0	54	53
Commercial and industrial loans	1,179	19	102	286	772	2,594
Loans to individuals	19,117	16	179	285	18,638	22,941
Credit cards	13,582	1	108	105	13,367	16,314
Installment loans and other plans	5,536	15	71	179	5,270	6,627
All other loans and leases	843	2	31	52	758	1,206
Charge-offs to loan and lease reserve	29,425	67	511	1,019	27,828	38,059
Loans secured by real estate	1,499	12	83	143	1,262	2,509
1- to 4-family residential mortgages	676	5	32	57	582	1,051
Home equity loans	383	0	4	13	366	536
Multifamily residential mortgages	23	1	5	6	11	50
Commercial RE loans	245	4	32	55	153	587
Construction RE loans	66	1	8	9	47	156
Farmland loans	13	0	2	2	8	35
RE loans from foreign offices	93	0	0	0	93	95
Commercial and industrial loans	3,328	25	143	374	2,786	5,307
Loans to individuals	23,137	26	237	421	22,454	28,257
Credit cards	16,250	2	125	169	15,954	19,687
Installment loans and other plans	6,887	24	112	251	6,500	8,570
All other loans and leases	1,461	4	48	82	1,327	1,986
Recoveries credited to loan and lease reserve	7,291	21	139	291	6,839	9,559
Loans secured by real estate	504	3	23	37	441	750
1- to 4-family residential mortgages	209	2	9	18	181	296
Home equity loans	79	0	1	3	75	110
Multifamily residential mortgages	5	0	0	1	4	10
Commercial RE loans	119	1	10	10	98	208
Construction RE loans	47	0	3	3	41	66
Farmland loans	5	1	1	1	3	17
RE loans from foreign offices	40	0	0	0	40	43
Commercial and industrial loans	2,149	6	41	88	2,014	2,713
Loans to individuals	4,020	10	58	136	3,816	5,316
Credit cards	2,668	1	18	64	2,586	3,373
Installment loans and other plans	1,352	9	41	72	1,230	1,943
All other loans and leases	618	3	17	30	569	780

FINANCIAL PERFORMANCE OF NATIONAL BANKS

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

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
All institutions	1,818	683	960	130	45	7,527
Alabama	23	10	12	0	1	150
Alaska	2	1	0	1	0	5
Arizona	15	4	6	4	1	48
Arkansas	38	8	28	2	0	154
California	72	16	41	13	2	274
Colorado	42	18	21	3	0	161
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	262
Georgia	50	10	39	1	0	332
Hawaii	1	0	1	0	0	5
Idaho	1	0	1	0	0	15
Illinois	145	53	85	4	3	611
Indiana	30	6	16	7	1	131
Iowa	44	17	26	1	0	392
Kansas	93	58	31	4	0	354
Kentucky	38	16	21	1	0	205
Louisiana	14	2	10	0	2	136
Maine	3	0	0	2	1	15
Maryland	10	1	8	1	0	65
Massachusetts	11	2	8	1	0	36
Michigan	21	8	12	0	1	156
Minnesota	103	59	41	2	1	444
Mississippi	19	5	12	2	0	93
Missouri	45	21	19	4	1	342
Montana	14	11	3	0	0	78
Nebraska	63	39	22	2	0	248
Nevada	8	2	1	4	1	37
New Hampshire	2	1	0	1	0	10
New Jersey	20	0	13	5	2	72
New Mexico	14	4	7	3	0	48
New York	54	12	32	8	2	134
North Carolina	4	0	2	0	2	74
North Dakota	13	6	5	2	0	96
Ohio	77	30	35	5	7	175
Oklahoma	81	38	41	1	1	267
Oregon	2	0	1	1	0	38
Pennsylvania	68	13	43	8	4	161
Rhode Island	3	2	0	1	0	7
South Carolina	23	4	17	2	0	74
South Dakota	18	6	9	1	2	88
Tennessee	26	6	16	3	1	186
Texas	299	150	130	18	1	623
Utah	5	1	2	0	2	63
Vermont	8	2	6	0	0	14
Virginia	39	7	30	1	1	128
Washington	11	7	4	0	0	78
West Virginia	14	7	6	1	0	64
Wisconsin	36	9	25	1	1	265
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
December 31, 2005
(Dollar figures in millions)**

	All national banks	National banks				Memoranda: All commercial banks
		Less than \$100 million	\$100 million to \$1 billion	\$1 billion to \$10 billion	Greater than \$10 billion	
All institutions	\$6,003,169	\$38,165	\$269,663	\$378,506	\$5,316,834	\$9,039,674
Alabama	24,659	666	2,597	0	21,397	216,241
Alaska	2,248	63	0	2,185	0	3,686
Arizona	75,135	171	2,729	9,252	62,983	80,451
Arkansas	10,521	401	7,540	2,580	0	42,327
California	112,681	964	10,686	37,955	63,077	320,227
Colorado	11,829	906	5,891	5,032	0	40,820
Connecticut	24,361	96	2,794	3,881	17,590	26,136
Delaware	293,168	0	771	8,149	284,248	343,654
District of Columbia	759	91	668	0	0	927
Florida	34,009	389	13,759	19,860	0	97,539
Georgia	14,411	452	9,066	4,893	0	265,870
Hawaii	438	0	438	0	0	28,154
Idaho	329	0	329	0	0	5,087
Illinois	177,131	2,812	22,907	20,541	130,871	334,968
Indiana	52,160	367	6,911	18,611	26,271	85,824
Iowa	10,018	1,002	7,226	1,791	0	48,263
Kansas	19,500	3,081	9,709	6,710	0	48,236
Kentucky	15,414	1,110	4,785	9,519	0	50,068
Louisiana	42,566	70	2,693	0	39,803	67,433
Maine	34,224	0	0	2,142	32,082	38,028
Maryland	3,151	31	1,777	1,344	0	41,086
Massachusetts	11,501	115	2,025	9,361	0	162,506
Michigan	42,009	401	2,968	0	38,640	191,176
Minnesota	29,386	3,091	9,432	3,398	13,465	62,690
Mississippi	13,312	305	3,325	9,682	0	46,974
Missouri	31,685	1,259	5,427	12,520	12,480	92,068
Montana	1,619	694	925	0	0	15,631
Nebraska	15,115	1,880	5,123	8,112	0	32,443
Nevada	28,960	145	130	12,137	16,548	59,419
New Hampshire	1,703	57	0	1,645	0	4,266
New Jersey	43,758	0	4,426	16,483	22,850	86,867
New Mexico	6,917	258	1,759	4,901	0	13,590
New York	755,289	851	11,387	20,239	722,813	1,067,441
North Carolina	1,556,101	0	1,716	0	1,554,386	1,700,498
North Dakota	7,232	305	1,881	5,047	0	15,630
Ohio	1,492,116	1,792	11,878	13,188	1,465,258	1,583,427
Oklahoma	26,849	2,086	9,751	2,023	12,989	51,553
Oregon	9,427	0	237	9,190	0	25,342
Pennsylvania	193,131	858	13,959	21,203	157,111	241,453
Rhode Island	9,836	74	0	9,762	0	27,141
South Carolina	10,210	241	4,566	5,402	0	41,073
South Dakota	457,784	225	3,565	6,725	447,269	469,820
Tennessee	45,589	498	5,102	3,697	36,293	77,466
Texas	96,469	8,202	32,559	43,893	11,816	173,155
Utah	32,124	68	408	0	31,648	160,842
Vermont	1,665	127	1,538	0	0	6,922
Virginia	85,120	360	9,703	1,941	73,116	168,762
Washington	1,984	404	1,580	0	0	38,166
West Virginia	4,466	480	1,493	2,494	0	20,121
Wisconsin	30,894	536	7,507	1,022	21,830	108,137
Wyoming	2,199	180	2,020	0	0	5,771
U.S. territories	0	0	0	0	0	104,299