



*25<sup>th</sup> Anniversary*

FINANCIAL PERFORMANCE  
OF NATIONAL BANKS

# FINANCIAL PERFORMANCE OF NATIONAL BANKS—JANUARY 1 TO MARCH 31, 2006

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## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Assets, liabilities, and capital accounts of national banks**  
**March 31, 2005, and March 31, 2006**  
 (Dollar figures in millions)

	March 31, 2005	March 31, 2006	Change March 31, 2005- March 31, 2006 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>1,897</b>	<b>1,799</b>	<b>(98)</b>	<b>(5.17)</b>
<b>Total assets</b>	<b>\$5,788,003</b>	<b>\$6,268,441</b>	<b>\$480,438</b>	<b>8.30</b>
<b>Cash and balances due from depositories</b>	<b>256,882</b>	<b>239,941</b>	<b>(16,940)</b>	<b>(6.59)</b>
Noninterest-bearing balances, currency and coin	166,702	169,231	2,529	1.52
Interest bearing balances	90,180	70,711	(19,469)	(21.59)
<b>Securities</b>	<b>933,560</b>	<b>985,916</b>	<b>52,356</b>	<b>5.61</b>
Held-to-maturity securities, amortized cost	38,005	38,374	370	0.97
Available-for-sale securities, fair value	895,555	947,541	51,986	5.80
<b>Federal funds sold and securities purchased</b>	<b>332,300</b>	<b>411,215</b>	<b>78,915</b>	<b>23.75</b>
<b>Net loans and leases</b>	<b>3,187,813</b>	<b>3,483,225</b>	<b>295,412</b>	<b>9.27</b>
Total loans and leases	3,235,409	3,527,896	292,488	9.04
Loans and leases, gross	3,237,382	3,529,989	292,607	9.04
Less: Unearned income	1,973	2,092	119	6.05
Less: Reserve for losses	47,596	44,671	(2,925)	(6.14)
<b>Assets held in trading account</b>	<b>484,028</b>	<b>503,377</b>	<b>19,348</b>	<b>4.00</b>
<b>Other real estate owned</b>	<b>1,563</b>	<b>2,284</b>	<b>721</b>	<b>46.09</b>
<b>Intangible assets</b>	<b>237,775</b>	<b>272,905</b>	<b>35,130</b>	<b>14.77</b>
<b>All other assets</b>	<b>354,082</b>	<b>369,577</b>	<b>15,495</b>	<b>4.38</b>
<b>Total liabilities and equity capital</b>	<b>5,788,003</b>	<b>6,268,441</b>	<b>480,438</b>	<b>8.30</b>
Deposits in domestic offices	2,937,115	3,138,005	200,890	6.84
Deposits in foreign offices	732,006	832,848	100,842	13.78
<b>Total deposits</b>	<b>3,669,121</b>	<b>3,970,853</b>	<b>301,732</b>	<b>8.22</b>
Noninterest-bearing deposits	720,808	806,101	85,294	11.83
Interest-bearing deposits	2,948,313	3,164,752	216,438	7.34
<b>Federal funds purchased and securities sold</b>	<b>430,433</b>	<b>512,027</b>	<b>81,594</b>	<b>18.96</b>
<b>Other borrowed money</b>	<b>536,986</b>	<b>555,307</b>	<b>18,321</b>	<b>3.41</b>
<b>Trading liabilities less revaluation losses</b>	<b>130,740</b>	<b>129,187</b>	<b>(1,553)</b>	<b>(1.19)</b>
<b>Subordinated notes and debentures</b>	<b>95,267</b>	<b>104,624</b>	<b>9,356</b>	<b>9.82</b>
<b>All other liabilities</b>	<b>342,957</b>	<b>364,923</b>	<b>21,966</b>	<b>6.40</b>
Trading liabilities revaluation losses	134,062	135,988	1,925	1.44
Other	208,895	228,935	20,040	9.59
<b>Total equity capital</b>	<b>582,499</b>	<b>631,519</b>	<b>49,020</b>	<b>8.42</b>
Perpetual preferred stock	3,309	1,372	(1,936)	(58.52)
Common stock	13,889	14,573	685	4.93
Surplus	369,012	408,788	39,776	10.78
Retained earnings and other comprehensive income	188,052	189,516	1,464	0.78
Other equity capital components	(179)	(115)	64	NM

NM indicates calculated percent change is not meaningful.

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

### Quarterly income and expenses of national banks First quarter 2005 and first quarter 2006 (Dollar figures in millions)

	First quarter 2005	First quarter 2006	Change First quarter 2005- first quarter 2006 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>1,897</b>	<b>1,799</b>	<b>(98)</b>	<b>(5.17)</b>
<b>Net income</b>	<b>\$19,452</b>	<b>\$21,084</b>	<b>\$1,632</b>	<b>8.39</b>
<b>Net interest income</b>	<b>42,646</b>	<b>44,031</b>	<b>1,385</b>	<b>3.25</b>
Total interest income	65,384	81,577	16,193	24.77
On loans	48,165	59,956	11,790	24.48
From lease financing receivables	1,383	1,297	(86)	(6.24)
On balances due from depositories	778	1,103	325	41.83
On securities	10,210	11,621	1,411	13.82
From assets held in trading account	2,917	3,589	671	23.02
On federal funds sold and securities repurchased	1,489	3,622	2,133	143.26
Less: Interest expense	22,738	37,546	14,808	65.12
On deposits	13,751	22,920	9,169	66.68
Of federal funds purchased and securities sold	2,607	5,484	2,876	110.32
On demand notes and other borrowed money*	5,131	7,485	2,354	45.87
On subordinated notes and debentures	1,248	1,657	409	32.77
<b>Less: Provision for losses</b>	<b>4,222</b>	<b>4,227</b>	<b>5</b>	<b>0.12</b>
<b>Noninterest income</b>	<b>37,039</b>	<b>40,569</b>	<b>3,530</b>	<b>9.53</b>
From fiduciary activities	3,217	3,361	144	4.46
Service charges on deposits	5,531	5,941	409	7.40
Trading revenue	4,159	5,280	1,121	26.96
From interest rate exposures	1,587	1,316	(271)	(17.06)
From foreign exchange exposures	1,513	1,962	449	29.69
From equity security and index exposures	848	1,694	847	99.87
From commodity and other exposures	211	307	96	45.69
Investment banking brokerage fees	2,021	2,369	348	17.22
Venture capital revenue	198	49	(149)	NM
Net servicing fees	3,517	3,100	(417)	(11.84)
Net securitization income	4,542	5,335	792	17.45
Insurance commissions and fees	617	568	(49)	(7.88)
Insurance and reinsurance underwriting income	141	86	(55)	(38.90)
Income from other insurance activities	476	482	6	1.33
Net gains on asset sales	1,168	1,242	74	6.34
Sales of loans and leases	988	985	(3)	(0.34)
Sales of other real estate owned	24	18	(6)	(24.58)
Sales of other assets(excluding securities)	156	239	83	53.49
Other noninterest income	12,068	13,323	1,255	10.40
<b>Gains/losses on securities</b>	<b>(126)</b>	<b>(202)</b>	<b>(76)</b>	<b>60.53</b>
<b>Less: Noninterest expense</b>	<b>46,230</b>	<b>49,359</b>	<b>3,129</b>	<b>6.77</b>
Salaries and employee benefits	20,778	22,900	2,122	10.21
Of premises and fixed assets	6,085	5,987	(97)	(1.60)
Goodwill impairment losses	2	1	(1)	NM
Amortization expense and impairment losses	1,481	1,635	154	10.40
Other noninterest expense	17,885	18,837	953	5.33
<b>Less: Taxes on income before extraordinary items</b>	<b>9,650</b>	<b>9,931</b>	<b>281</b>	<b>2.92</b>
<b>Income/loss from extraordinary items, net of income taxes</b>	<b>(5)</b>	<b>204</b>	<b>209</b>	<b>NM</b>
<b>Memoranda:</b>				
Net operating income	19,527	21,030	1,503	7.70
Income before taxes and extraordinary items	29,107	30,811	1,705	5.86
Income net of taxes before extraordinary items	19,457	20,880	1,423	7.31
Cash dividends declared	8,512	9,156	644	7.56
Net charge-offs to loan and lease reserve	5,163	3,778	(1,386)	(26.84)
Charge-offs to loan and lease reserve	6,866	5,384	(1,483)	(21.59)
Less: Recoveries credited to loan and lease reserve	1,703	1,606	(97)	(5.70)

\* Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Year-to-date income and expenses of national banks**  
**Through March 31, 2005, and through March 31, 2006**  
 (Dollar figures in millions)

	March 31, 2005	March 31, 2006	Change March 31, 2005- March 31, 2006 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
<b>Number of institutions</b>	<b>1,897</b>	<b>1,799</b>	<b>(98)</b>	<b>(5.17)</b>
<b>Net income</b>	<b>\$19,452</b>	<b>\$21,084</b>	<b>\$1,632</b>	<b>8.39</b>
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Total interest income	65,384	81,577	16,193	24.77
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From lease financing receivables	1,383	1,297	(86)	(6.24)
On balances due from depositories	778	1,103	325	41.83
On securities	10,210	11,621	1,411	13.82
From assets held in trading account	2,917	3,589	671	23.02
On federal funds sold and securities repurchased	1,489	3,622	2,133	143.26
Less: Interest expense	22,738	37,546	14,808	65.12
On deposits	13,751	22,920	9,169	66.68
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On subordinated notes and debentures	1,248	1,657	409	32.77
<b>Less: Provision for losses</b>	<b>4,222</b>	<b>4,227</b>	<b>5</b>	<b>0.12</b>
<b>Noninterest income</b>	<b>37,039</b>	<b>40,569</b>	<b>3,530</b>	<b>9.53</b>
From fiduciary activities	3,217	3,361	144	4.46
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Sales of other assets(excluding securities)	156	239	83	53.49
Other noninterest income	12,068	13,323	1,255	10.40
<b>Gains/losses on securities</b>	<b>(126)</b>	<b>(202)</b>	<b>(76)</b>	<b>60.53</b>
<b>Less: Noninterest expense</b>	<b>46,230</b>	<b>49,359</b>	<b>3,129</b>	<b>6.77</b>
Salaries and employee benefits	20,778	22,900	2,122	10.21
Of premises and fixed assets	6,085	5,987	(97)	(1.60)
Goodwill impairment losses	2	1	(1)	NM
Amortization expense and impairment losses	1,481	1,635	154	10.40
Other noninterest expense	17,885	18,837	953	5.33
<b>Less: Taxes on income before extraordinary items</b>	<b>9,650</b>	<b>9,931</b>	<b>281</b>	<b>2.92</b>
<b>Income/loss from extraordinary items, net of income taxes</b>	<b>(5)</b>	<b>204</b>	<b>209</b>	<b>NM</b>
<b>Memoranda:</b>				
Net operating income	19,527	21,030	1,503	7.70
Income before taxes and extraordinary items	29,107	30,811	1,705	5.86
Income net of taxes before extraordinary items	19,457	20,880	1,423	7.31
Cash dividends declared	8,512	9,156	644	7.56
Net charge-offs to loan and lease reserve	5,163	3,778	(1,386)	(26.84)
Charge-offs to loan and lease reserve	6,866	5,384	(1,483)	(21.59)
Less: Recoveries credited to loan and lease reserve	1,703	1,606	(97)	(5.70)

\* Includes mortgage indebtedness

NM indicates calculated percent change is not meaningful.

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Assets of national banks by asset size**  
**March 31, 2006**  
 (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>1,799</b>	<b>675</b>	<b>947</b>	<b>131</b>	<b>46</b>	<b>7,491</b>
<b>Total assets</b>	<b>\$6,268,441</b>	<b>\$38,055</b>	<b>\$269,963</b>	<b>\$383,571</b>	<b>\$5,576,852</b>	<b>\$9,333,431</b>
<b>Cash and balances due from</b>	<b>239,941</b>	<b>2,001</b>	<b>10,772</b>	<b>15,520</b>	<b>211,649</b>	<b>370,444</b>
<b>Securities</b>	<b>985,916</b>	<b>10,230</b>	<b>60,928</b>	<b>82,828</b>	<b>831,930</b>	<b>1,631,500</b>
<b>Federal funds sold and securities purchased</b>	<b>411,215</b>	<b>1,963</b>	<b>10,087</b>	<b>16,491</b>	<b>382,674</b>	<b>490,207</b>
<b>Net loans and leases</b>	<b>3,483,225</b>	<b>22,017</b>	<b>172,008</b>	<b>238,945</b>	<b>3,050,255</b>	<b>5,429,508</b>
Total loans and leases	3,527,896	22,334	174,213	241,947	3,089,402	5,498,616
Loans and leases, gross	3,529,989	22,352	174,373	242,088	3,091,176	5,501,777
Less: Unearned income	2,092	18	159	141	1,774	3,162
Less: Reserve for losses	44,671	316	2,205	3,002	39,147	69,108
<b>Assets held in trading account</b>	<b>503,377</b>	<b>4</b>	<b>154</b>	<b>406</b>	<b>502,813</b>	<b>545,460</b>
<b>Other real estate owned</b>	<b>2,284</b>	<b>47</b>	<b>229</b>	<b>134</b>	<b>1,875</b>	<b>4,017</b>
<b>Intangible assets</b>	<b>272,905</b>	<b>142</b>	<b>3,350</b>	<b>12,392</b>	<b>257,021</b>	<b>338,153</b>
<b>All other assets</b>	<b>369,577</b>	<b>1,651</b>	<b>12,434</b>	<b>16,856</b>	<b>338,636</b>	<b>524,143</b>
<b>Gross loans and leases by type:</b>						
<b>Loans secured by real estate</b>	<b>1,790,443</b>	<b>14,167</b>	<b>125,155</b>	<b>158,828</b>	<b>1,492,293</b>	<b>3,053,408</b>
1-4 family residential mortgages	861,453	5,536	38,113	50,001	767,803	1,253,006
Home equity loans	316,687	489	6,564	11,401	298,232	427,175
Multifamily residential mortgages	44,794	320	4,165	8,374	31,935	99,976
Commercial RE loans	328,724	4,521	49,215	52,405	222,583	749,390
Construction RE loans	177,324	1,521	20,840	32,215	122,748	422,680
Farmland loans	16,061	1,779	6,256	2,866	5,160	48,611
RE loans from foreign offices	45,400	0	2	1,565	43,832	52,570
<b>Commercial and industrial loans</b>	<b>718,062</b>	<b>3,434</b>	<b>26,542</b>	<b>49,922</b>	<b>638,164</b>	<b>1,068,468</b>
<b>Loans to individuals</b>	<b>604,628</b>	<b>2,242</b>	<b>13,294</b>	<b>20,861</b>	<b>568,231</b>	<b>821,401</b>
Credit cards	253,930	72	1,693	3,480	248,684	317,036
Other revolving credit plans	34,817	37	406	808	33,565	39,921
Installment loans	315,881	2,133	11,194	16,572	285,982	464,444
<b>All other loans and leases</b>	<b>416,856</b>	<b>2,509</b>	<b>9,382</b>	<b>12,478</b>	<b>392,487</b>	<b>558,500</b>
<b>Securities by type:</b>						
<b>U.S. Treasury securities</b>	<b>29,511</b>	<b>409</b>	<b>1,468</b>	<b>2,726</b>	<b>24,908</b>	<b>52,658</b>
<b>Mortgage-backed securities</b>	<b>628,557</b>	<b>2,104</b>	<b>20,080</b>	<b>36,750</b>	<b>569,622</b>	<b>940,037</b>
Pass-through securities	484,436	1,659	13,733	17,315	451,728	634,058
Collateralized mortgage obligations	144,121	446	6,347	19,435	117,893	305,980
<b>Other securities</b>	<b>280,269</b>	<b>7,714</b>	<b>39,047</b>	<b>42,470</b>	<b>191,038</b>	<b>556,703</b>
Other U.S. government securities	88,420	5,871	24,468	23,884	34,197	275,385
State and local government securities	62,733	1,634	12,318	7,996	40,785	124,522
Other debt securities	123,516	128	1,644	10,066	111,678	144,318
Equity securities	5,599	79	618	523	4,379	12,479
<b>Memoranda:</b>						
Agricultural production loans	20,579	2,120	5,524	2,656	10,279	49,156
Pledged securities	503,094	4,317	30,563	40,394	427,821	857,679
Book value of securities	1,003,568	10,386	61,811	83,515	847,856	1,658,850
Available-for-sale securities	965,194	8,939	54,069	74,711	827,475	1,530,562
Held-to-maturity securities	38,374	1,447	7,742	8,804	20,381	128,287
Market value of securities	985,304	10,209	60,831	82,733	831,532	1,629,530
Available-for-sale securities	947,541	8,783	53,186	74,024	811,548	1,503,213
Held-to-maturity securities	37,763	1,426	7,645	8,709	19,984	126,317

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Past-due and nonaccrual loans and leases of national banks by asset size  
March 31, 2006

(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>1,799</b>	<b>675</b>	<b>947</b>	<b>131</b>	<b>46</b>	<b>7,491</b>
<b>Loans and leases past due 30-89 days</b>	<b>\$30,320</b>	<b>\$301</b>	<b>\$1,539</b>	<b>\$1,880</b>	<b>\$26,600</b>	<b>\$45,950</b>
<b>Loans secured by real estate</b>	<b>13,197</b>	<b>172</b>	<b>997</b>	<b>1,087</b>	<b>10,940</b>	<b>22,143</b>
1- to 4-family residential mortgages	7,880	90	434	464	6,892	11,568
Home equity loans	1,535	2	32	40	1,461	2,018
Multifamily residential mortgages	293	2	20	63	209	585
Commercial RE loans	1,668	44	276	284	1,064	4,095
Construction RE loans	1,207	18	176	210	804	2,831
Farmland loans	128	17	59	20	31	456
RE loans from foreign offices	486	0	0	6	480	589
<b>Commercial and industrial loans</b>	<b>5,373</b>	<b>54</b>	<b>277</b>	<b>529</b>	<b>4,513</b>	<b>7,892</b>
<b>Loans to individuals</b>	<b>10,228</b>	<b>48</b>	<b>188</b>	<b>203</b>	<b>9,789</b>	<b>13,374</b>
Credit cards	5,471	2	39	62	5,369	6,543
Installment loans and other plans	4,756	46	149	141	4,420	6,831
<b>All other loans and leases</b>	<b>1,523</b>	<b>26</b>	<b>78</b>	<b>60</b>	<b>1,358</b>	<b>2,540</b>
<b>Loans and leases past due 90+ days</b>	<b>12,864</b>	<b>53</b>	<b>255</b>	<b>255</b>	<b>12,301</b>	<b>16,203</b>
<b>Loans secured by real estate</b>	<b>5,514</b>	<b>28</b>	<b>165</b>	<b>107</b>	<b>5,214</b>	<b>7,130</b>
1- to 4-family residential mortgages	4,933	15	62	78	4,777	5,825
Home equity loans	316	0	3	6	307	403
Multifamily residential mortgages	4	0	2	0	2	30
Commercial RE loans	126	7	52	10	57	477
Construction RE loans	112	2	32	11	67	282
Farmland loans	22	4	14	1	4	102
RE loans from foreign offices	0	0	0	0	0	11
<b>Commercial and industrial loans</b>	<b>518</b>	<b>11</b>	<b>34</b>	<b>97</b>	<b>376</b>	<b>974</b>
<b>Loans to individuals</b>	<b>6,695</b>	<b>6</b>	<b>40</b>	<b>41</b>	<b>6,607</b>	<b>7,847</b>
Credit cards	4,651	1	22	23	4,606	5,393
Installment loans and other plans	2,044	6	18	18	2,002	2,453
<b>All other loans and leases</b>	<b>137</b>	<b>7</b>	<b>16</b>	<b>10</b>	<b>104</b>	<b>252</b>
<b>Nonaccrual loans and leases</b>	<b>14,303</b>	<b>178</b>	<b>913</b>	<b>1,084</b>	<b>12,129</b>	<b>22,818</b>
<b>Loans secured by real estate</b>	<b>8,294</b>	<b>108</b>	<b>642</b>	<b>655</b>	<b>6,889</b>	<b>13,758</b>
1- to 4-family residential mortgages	4,112	33	186	189	3,703	6,080
Home equity loans	780	1	12	24	744	960
Multifamily residential mortgages	206	2	15	29	160	367
Commercial RE loans	1,834	51	298	318	1,166	3,948
Construction RE loans	621	8	100	71	443	1,410
Farmland loans	133	12	32	25	64	313
RE loans from foreign offices	609	0	0	0	609	680
<b>Commercial and industrial loans</b>	<b>4,152</b>	<b>45</b>	<b>205</b>	<b>306</b>	<b>3,597</b>	<b>6,427</b>
<b>Loans to individuals</b>	<b>1,055</b>	<b>9</b>	<b>33</b>	<b>58</b>	<b>955</b>	<b>1,532</b>
Credit cards	204	0	6	30	168	375
Installment loans and other plans	851	9	27	28	787	1,157
<b>All other loans and leases</b>	<b>866</b>	<b>17</b>	<b>32</b>	<b>66</b>	<b>751</b>	<b>1,189</b>

FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Liabilities of national banks by asset size**  
**March 31, 2006**  
(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>1,799</b>	<b>675</b>	<b>947</b>	<b>131</b>	<b>46</b>	<b>7,491</b>
<b>Total liabilities and equity capital</b>	<b>6,268,441</b>	<b>38,055</b>	<b>269,963</b>	<b>383,571</b>	<b>5,576,852</b>	<b>9,333,431</b>
Deposits in domestic offices	3,138,005	31,862	218,597	264,165	2,623,381	5,230,117
Deposits in foreign offices	832,848	14	273	2,950	829,611	987,747
<b>Total deposits</b>	<b>3,970,853</b>	<b>31,876</b>	<b>218,870</b>	<b>267,114</b>	<b>3,452,993</b>	<b>6,217,864</b>
Noninterest bearing	806,101	6,022	37,603	43,911	718,565	1,174,647
Interest bearing	3,164,752	25,854	181,266	223,203	2,734,428	5,043,217
<b>Federal funds purchased and securities sold</b>	<b>512,027</b>	<b>480</b>	<b>7,668</b>	<b>28,230</b>	<b>475,650</b>	<b>704,099</b>
<b>Other borrowed funds</b>	<b>555,307</b>	<b>969</b>	<b>12,419</b>	<b>36,254</b>	<b>505,664</b>	<b>763,404</b>
<b>Trading liabilities less revaluation losses</b>	<b>129,187</b>	<b>0</b>	<b>0</b>	<b>42</b>	<b>129,145</b>	<b>129,455</b>
<b>Subordinated notes and debentures</b>	<b>104,624</b>	<b>0</b>	<b>200</b>	<b>1,515</b>	<b>102,909</b>	<b>126,465</b>
<b>All other liabilities</b>	<b>364,923</b>	<b>275</b>	<b>2,570</b>	<b>6,970</b>	<b>355,108</b>	<b>437,259</b>
<b>Equity capital</b>	<b>631,519</b>	<b>4,455</b>	<b>28,236</b>	<b>43,446</b>	<b>555,382</b>	<b>954,885</b>
<b>Total deposits by depositor:</b>						
Individuals and corporations	3,234,342	19,126	153,237	215,606	2,846,373	5,025,346
U.S., state, and local governments	141,953	3,005	16,708	16,162	106,078	265,827
Depositories in the U.S.	66,403	361	3,408	2,984	59,651	101,495
Foreign banks and governments	180,072	2	256	507	179,308	203,254
<b>Domestic deposits by depositor:</b>						
Individuals and corporations	2,591,811	19,114	153,121	212,951	2,206,624	4,258,236
U.S., state, and local governments	141,953	3,005	16,708	16,162	106,078	265,827
Depositories in the U.S.	36,706	361	3,408	2,908	30,030	60,903
Foreign banks and governments	19,829	2	98	288	19,441	23,643
<b>Foreign deposits by depositor:</b>						
Individuals and corporations	642,531	12	116	2,654	639,749	767,110
Depositories in the U.S.	29,697	0	0	77	29,621	40,592
Foreign banks and governments	160,243	0	157	219	159,868	179,610
<b>Deposits in domestic offices by type:</b>						
<b>Transaction deposits</b>	<b>413,166</b>	<b>10,668</b>	<b>51,235</b>	<b>36,133</b>	<b>315,130</b>	<b>731,392</b>
Demand deposits	312,998	5,858	30,577	26,113	250,450	526,772
<b>Savings deposits</b>	<b>1,846,012</b>	<b>7,298</b>	<b>74,289</b>	<b>136,348</b>	<b>1,628,077</b>	<b>2,777,577</b>
Money market deposit accounts	1,353,039	3,773	41,985	105,343	1,201,937	2,034,653
Other savings deposits	492,974	3,524	32,304	31,005	426,140	742,925
<b>Time deposits</b>	<b>878,826</b>	<b>13,897</b>	<b>93,073</b>	<b>91,683</b>	<b>680,174</b>	<b>1,721,148</b>
Small time deposits	387,538	8,736	53,188	44,390	281,223	782,700
Large time deposits	491,288	5,160	39,884	47,293	398,951	938,448



## FINANCIAL PERFORMANCE OF NATIONAL BANKS

**Off-balance-sheet items of national banks by asset size**  
**March 31, 2006**  
 (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>1,799</b>	<b>675</b>	<b>947</b>	<b>131</b>	<b>46</b>	<b>7,491</b>
<b>Unused commitments</b>	<b>\$4,933,721</b>	<b>\$24,687</b>	<b>\$160,606</b>	<b>\$723,096</b>	<b>\$4,025,332</b>	<b>\$6,320,722</b>
Home equity lines	381,558	363	6,200	12,809	362,186	495,828
Credit card lines	2,993,986	21,260	123,158	650,111	2,199,457	3,585,543
Commercial RE, construction and land	179,629	834	11,949	24,554	142,292	334,156
All other unused commitments	1,378,549	2,231	19,298	35,623	1,321,397	1,905,195
<b>Letters of credit:</b>						
<b>Standby letters of credit</b>	<b>299,246</b>	<b>111</b>	<b>1,769</b>	<b>5,167</b>	<b>292,199</b>	<b>389,562</b>
Financial letters of credit	253,397	67	1,081	3,798	248,451	334,457
Performance letters of credit	45,849	44	688	1,369	43,748	55,104
<b>Commercial letters of credit</b>	<b>21,393</b>	<b>17</b>	<b>229</b>	<b>690</b>	<b>20,458</b>	<b>25,476</b>
<b>Securities lent</b>	<b>604,596</b>	<b>22</b>	<b>50</b>	<b>1,489</b>	<b>603,034</b>	<b>1,564,530</b>
<b>Spot foreign exchange contracts</b>	<b>886,192</b>	<b>0</b>	<b>3</b>	<b>134</b>	<b>886,054</b>	<b>938,211</b>
<b>Credit derivatives (notional value)</b>						
Reporting bank is the guarantor	2,712,419	0	2	0	2,712,417	2,713,444
Reporting bank is the beneficiary	2,741,591	0	30	0	2,741,561	2,759,004
<b>Derivative contracts (notional value)</b>	<b>108,232,085</b>	<b>50</b>	<b>3,667</b>	<b>25,950</b>	<b>108,202,418</b>	<b>110,183,017</b>
<b>Futures and forward contracts</b>	<b>12,240,339</b>	<b>21</b>	<b>1,178</b>	<b>6,331</b>	<b>12,232,809</b>	<b>13,043,646</b>
Interest rate contracts	7,458,210	21	1,167	2,394	7,454,628	7,659,079
Foreign exchange contracts	4,602,686	0	10	3,936	4,598,739	5,200,225
All other futures and forwards	179,444	0	1	1	179,442	184,342
<b>Option contracts</b>	<b>22,275,769</b>	<b>25</b>	<b>1,357</b>	<b>3,681</b>	<b>22,270,707</b>	<b>22,789,558</b>
Interest rate contracts	17,820,932	22	1,308	3,211	17,816,390	18,272,902
Foreign exchange contracts	2,908,100	0	0	448	2,907,652	2,948,816
All other options	1,546,738	2	49	22	1,546,665	1,567,840
<b>Swaps</b>	<b>68,261,966</b>	<b>4</b>	<b>1,100</b>	<b>15,938</b>	<b>68,244,924</b>	<b>68,877,365</b>
Interest rate contracts	65,748,782	4	1,084	12,871	65,734,823	66,346,899
Foreign exchange contracts	2,153,003	0	0	2,992	2,150,011	2,160,510
All other swaps	360,181	0	16	74	360,090	369,955
<b>Memoranda: Derivatives by purpose</b>						
Contracts held for trading	100,499,869	1	27	5,372	100,494,470	102,128,984
Contracts not held for trading	2,278,206	49	3,608	20,578	2,253,970	2,581,585
<b>Memoranda: Derivatives by position</b>						
Held for trading--positive fair value	1,177,775	0	0	28	1,177,746	1,191,642
Held for trading--negative fair value	1,160,763	0	0	23	1,160,739	1,175,169
Not for trading--positive fair value	12,962	1	24	69	12,868	15,314
Not for trading--negative fair value	12,639	0	29	545	12,065	15,458

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

### Quarterly income and expenses of national banks by asset size First quarter 2006 (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>1,799</b>	<b>675</b>	<b>947</b>	<b>131</b>	<b>46</b>	<b>7,491</b>
<b>Net income</b>	<b>\$21,084</b>	<b>\$104</b>	<b>\$847</b>	<b>\$1,485</b>	<b>\$18,648</b>	<b>\$32,061</b>
<b>Net interest income</b>	<b>44,031</b>	<b>371</b>	<b>2,508</b>	<b>3,324</b>	<b>37,828</b>	<b>70,334</b>
Total interest income	81,577	551	3,958	5,616	71,453	125,814
On loans	59,956	418	3,159	4,349	52,029	94,164
From lease financing receivables	1,297	2	16	68	1,211	1,833
On balances due from depositories	1,103	7	26	60	1,101	1,610
On securities	11,621	100	627	913	9,980	18,672
From assets held in trading account	3,589	0	4	9	3,576	4,037
On fed. funds sold & securities repurchased	3,622	21	106	184	3,310	4,380
Less: Interest expense	37,546	180	1,449	2,292	33,625	55,479
On deposits	22,920	164	1,233	1,535	19,989	36,233
Of federal funds purchased & securities sold	5,484	5	71	302	5,107	7,460
On demand notes & other borrowed money*	7,485	11	142	434	6,898	9,830
On subordinated notes and debentures	1,657	0	4	21	1,632	1,956
<b>Less: Provision for losses</b>	<b>4,227</b>	<b>14</b>	<b>112</b>	<b>175</b>	<b>3,925</b>	<b>5,341</b>
<b>Noninterest income</b>	<b>40,569</b>	<b>145</b>	<b>1,238</b>	<b>2,340</b>	<b>36,846</b>	<b>55,111</b>
From fiduciary activities	3,361	15	186	411	2,749	6,294
Service charges on deposits	5,941	40	296	310	5,294	8,476
Trading revenue	5,280	(0)	2	6	5,273	5,691
From interest rate exposures	1,316	0	1	5	1,310	1,253
From foreign exchange exposures	1,962	0	0	1	1,961	2,311
From equity security and index exposures	1,694	0	0	0	1,694	1,804
From commodity and other exposures	307	0	0	0	307	313
Investment banking brokerage fees	2,369	1	21	42	2,306	2,883
Venture capital revenue	49	(0)	(0)	0	49	49
Net servicing fees	3,100	26	94	130	2,850	3,942
Net securitization income	5,335	0	162	96	5,077	6,735
Insurance commissions and fees	568	9	19	35	505	1,015
Insurance and reinsurance underwriting income	86	0	0	1	85	107
Income from other insurance activities	482	9	19	34	420	908
Net gains on asset sales	1,242	5	73	484	681	1,744
Sales of loans and leases	985	5	50	479	451	1,421
Sales of other real estate owned	18	0	6	3	8	39
Sales of other assets(excluding securities)	239	0	16	2	221	284
Other noninterest income	13,323	48	386	827	12,062	18,283
<b>Gains/losses on securities</b>	<b>(202)</b>	<b>(1)</b>	<b>(6)</b>	<b>(16)</b>	<b>(179)</b>	<b>(241)</b>
<b>Less: Noninterest expense</b>	<b>49,359</b>	<b>381</b>	<b>2,459</b>	<b>3,256</b>	<b>43,263</b>	<b>73,026</b>
Salaries and employee benefits	22,900	201	1,215	1,398	20,086	34,181
Of premises and fixed assets	5,987	46	299	323	5,320	8,876
Goodwill impairment losses	1	0	1	0	0	2
Amortization expense and impairment losses	1,635	1	31	101	1,502	1,948
Other noninterest expense	18,837	133	915	1,435	16,355	28,018
<b>Less: Taxes on income before extraord. items</b>	<b>9,931</b>	<b>21</b>	<b>321</b>	<b>731</b>	<b>8,857</b>	<b>14,979</b>
<b>Income/loss from extraord. items, net of taxes</b>	<b>204</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>198</b>	<b>202</b>
<b>Memoranda:</b>						
Net operating income	21,030	99	852	1,496	18,583	32,036
Income before taxes and extraordinary items	30,811	120	1,168	2,216	27,307	46,838
Income net of taxes before extraordinary items	20,880	98	847	1,485	18,450	31,859
Cash dividends declared	9,156	46	364	575	8,171	15,816
Net loan and lease losses	3,778	6	63	169	3,539	4,843
Charge-offs to loan and lease reserve	5,384	12	102	247	5,023	7,047
Less: Recoveries credited to loan & lease resv.	1,606	6	38	78	1,484	2,204

\* Includes mortgage indebtedness

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

### Year-to-date income and expenses of national banks by asset size Through March 31, 2006 (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>1,799</b>	<b>675</b>	<b>947</b>	<b>131</b>	<b>46</b>	<b>7,491</b>
<b>Net income</b>	<b>\$21,084</b>	<b>\$104</b>	<b>\$847</b>	<b>\$1,485</b>	<b>\$18,648</b>	<b>\$32,061</b>
<b>Net interest income</b>	<b>44,031</b>	<b>371</b>	<b>2,508</b>	<b>3,324</b>	<b>37,828</b>	<b>70,334</b>
Total interest income	81,577	551	3,958	5,616	71,453	125,814
On loans	59,956	418	3,159	4,349	52,029	94,164
From lease financing receivables	1,297	2	16	68	1,211	1,833
On balances due from depositories	1,103	7	26	60	1,010	1,610
On securities	11,621	100	627	913	9,980	18,672
From assets held in trading account	3,589	0	4	9	3,576	4,037
On fed. funds sold & securities repurchased	3,622	21	106	184	3,310	4,380
Less: Interest expense	37,546	180	1,449	2,292	33,625	55,479
On deposits	22,920	164	1,233	1,535	19,989	36,233
Of federal funds purchased & securities sold	5,484	5	71	302	5,107	7,460
On demand notes & other borrowed money*	7,485	11	142	434	6,898	9,830
On subordinated notes and debentures	1,657	0	4	21	1,632	1,956
<b>Less: Provision for losses</b>	<b>4,227</b>	<b>14</b>	<b>112</b>	<b>175</b>	<b>3,925</b>	<b>5,341</b>
<b>Noninterest income</b>	<b>40,569</b>	<b>145</b>	<b>1,238</b>	<b>2,340</b>	<b>36,846</b>	<b>55,111</b>
From fiduciary activities	3,361	15	186	411	2,749	6,294
Service charges on deposits	5,941	40	296	310	5,294	8,476
Trading revenue	5,280	(0)	2	6	5,273	5,691
From interest rate exposures	1,316	0	1	5	1,310	1,253
From foreign exchange exposures	1,962	0	0	1	1,961	2,311
From equity security and index exposures	1,694	0	0	0	1,694	1,804
From commodity and other exposures	307	0	0	0	307	313
Investment banking brokerage fees	2,369	1	21	42	2,306	2,883
Venture capital revenue	49	(0)	(0)	0	49	49
Net servicing fees	3,100	26	94	130	2,850	3,942
Net securitization income	5,335	0	162	96	5,077	6,735
Insurance commissions and fees	568	9	19	35	505	1,015
Insurance and reinsurance underwriting income	86	0	0	1	85	107
Income from other insurance activities	482	9	19	34	420	908
Net gains on asset sales	1,242	5	73	484	681	1,744
Sales of loans and leases	985	5	50	479	451	1,421
Sales of other real estate owned	18	0	6	3	8	39
Sales of other assets(excluding securities)	239	0	16	2	221	284
Other noninterest income	13,323	48	386	827	12,062	18,283
<b>Gains/losses on securities</b>	<b>(202)</b>	<b>(1)</b>	<b>(6)</b>	<b>(16)</b>	<b>(179)</b>	<b>(241)</b>
<b>Less: Noninterest expense</b>	<b>49,359</b>	<b>381</b>	<b>2,459</b>	<b>3,256</b>	<b>43,263</b>	<b>73,026</b>
Salaries and employee benefits	22,900	201	1,215	1,398	20,086	34,181
Of premises and fixed assets	5,987	46	299	323	5,320	8,876
Goodwill impairment losses	1	0	1	0	0	2
Amortization expense and impairment losses	1,635	1	31	101	1,502	1,948
Other noninterest expense	18,837	133	915	1,435	16,355	28,018
<b>Less: Taxes on income before extraord. items</b>	<b>9,931</b>	<b>21</b>	<b>321</b>	<b>731</b>	<b>8,857</b>	<b>14,979</b>
<b>Income/loss from extraord. items, net of taxes</b>	<b>204</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>198</b>	<b>202</b>
<b>Memoranda:</b>						
Net operating income	21,030	99	852	1,496	18,583	32,036
Income before taxes and extraordinary items	30,811	120	1,168	2,216	27,307	46,838
Income net of taxes before extraordinary items	20,880	98	847	1,485	18,450	31,859
Cash dividends declared	9,156	46	364	575	8,171	15,816
Net loan and lease losses	3,778	6	63	169	3,539	4,843
Charge-offs to loan and lease reserve	5,384	12	102	247	5,023	7,047
Less: Recoveries credited to loan & lease resv.	1,606	6	38	78	1,484	2,204

\* Includes mortgage indebtedness

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Quarterly net loan and lease losses of national banks by asset size

First quarter 2006

(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>1,799</b>	<b>675</b>	<b>947</b>	<b>131</b>	<b>46</b>	<b>7,491</b>
<b>Net charge-offs to loan and lease reserve</b>	<b>\$3,778</b>	<b>\$6</b>	<b>\$63</b>	<b>\$169</b>	<b>\$3,539</b>	<b>\$4,843</b>
<b>Loans secured by real estate</b>	<b>292</b>	<b>1</b>	<b>6</b>	<b>15</b>	<b>270</b>	<b>450</b>
1- to 4-family residential mortgages	146	1	5	10	131	212
Home equity loans	108	0	1	3	105	152
Multifamily residential mortgages	5	0	0	0	5	7
Commercial RE loans	18	0	0	1	16	42
Construction RE loans	5	0	0	1	3	24
Farmland loans	1	(0)	(0)	1	0	1
RE loans from foreign offices	10	0	0	0	10	11
<b>Commercial and industrial loans</b>	<b>295</b>	<b>2</b>	<b>16</b>	<b>54</b>	<b>223</b>	<b>480</b>
<b>Loans to individuals</b>	<b>3,114</b>	<b>2</b>	<b>39</b>	<b>86</b>	<b>2,988</b>	<b>3,759</b>
Credit cards	2,195	0	28	19	2,148	2,626
Installment loans and other plans	919	2	11	66	840	1,133
<b>All other loans and leases</b>	<b>76</b>	<b>0</b>	<b>3</b>	<b>15</b>	<b>58</b>	<b>154</b>
<b>Charge-offs to loan and lease reserve</b>	<b>5,384</b>	<b>12</b>	<b>102</b>	<b>247</b>	<b>5,023</b>	<b>7,047</b>
<b>Loans secured by real estate</b>	<b>404</b>	<b>2</b>	<b>13</b>	<b>26</b>	<b>363</b>	<b>629</b>
1- to 4-family residential mortgages	198	1	7	15	175	285
Home equity loans	131	0	1	3	127	183
Multifamily residential mortgages	5	0	0	0	5	9
Commercial RE loans	39	1	4	4	31	95
Construction RE loans	11	0	1	2	8	35
Farmland loans	2	0	0	1	1	4
RE loans from foreign offices	16	0	0	0	16	18
<b>Commercial and industrial loans</b>	<b>633</b>	<b>4</b>	<b>26</b>	<b>76</b>	<b>528</b>	<b>951</b>
<b>Loans to individuals</b>	<b>4,132</b>	<b>5</b>	<b>56</b>	<b>126</b>	<b>3,946</b>	<b>5,119</b>
Credit cards	2,747	0	33	29	2,685	3,351
Installment loans and other plans	1,385	4	23	97	1,260	1,768
<b>All other loans and leases</b>	<b>215</b>	<b>1</b>	<b>7</b>	<b>20</b>	<b>187</b>	<b>348</b>
<b>Recoveries credited to loan and lease reserve</b>	<b>1,606</b>	<b>6</b>	<b>38</b>	<b>78</b>	<b>1,484</b>	<b>2,204</b>
<b>Loans secured by real estate</b>	<b>111</b>	<b>1</b>	<b>7</b>	<b>10</b>	<b>93</b>	<b>179</b>
1- to 4-family residential mortgages	52	0	2	5	44	72
Home equity loans	23	0	0	1	22	31
Multifamily residential mortgages	1	0	0	0	0	2
Commercial RE loans	22	0	4	3	15	53
Construction RE loans	6	0	0	1	5	11
Farmland loans	2	0	0	0	1	3
RE loans from foreign offices	7	0	0	0	7	7
<b>Commercial and industrial loans</b>	<b>338</b>	<b>2</b>	<b>10</b>	<b>22</b>	<b>305</b>	<b>471</b>
<b>Loans to individuals</b>	<b>1,018</b>	<b>3</b>	<b>17</b>	<b>41</b>	<b>957</b>	<b>1,360</b>
Credit cards	552	0	5	10	537	725
Installment loans and other plans	465	2	12	31	420	635
<b>All other loans and leases</b>	<b>139</b>	<b>1</b>	<b>4</b>	<b>5</b>	<b>128</b>	<b>194</b>

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Year-to-date net loan and lease losses of national banks by asset size  
Through March 31, 2006  
(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>1,799</b>	<b>675</b>	<b>947</b>	<b>131</b>	<b>46</b>	<b>7,491</b>
<b>Net charge-offs to loan and lease reserve</b>	<b>3,778</b>	<b>6</b>	<b>63</b>	<b>169</b>	<b>3,539</b>	<b>4,843</b>
<b>Loans secured by real estate</b>	<b>292</b>	<b>1</b>	<b>6</b>	<b>15</b>	<b>270</b>	<b>450</b>
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Home equity loans	108	0	1	3	105	152
Multifamily residential mortgages	5	0	0	0	5	7
Commercial RE loans	18	0	0	1	16	42
Construction RE loans	5	0	0	1	3	24
Farmland loans	1	(0)	(0)	1	0	1
RE loans from foreign offices	10	0	0	0	10	11
<b>Commercial and industrial loans</b>	<b>295</b>	<b>2</b>	<b>16</b>	<b>54</b>	<b>223</b>	<b>480</b>
<b>Loans to individuals</b>	<b>3,114</b>	<b>2</b>	<b>39</b>	<b>86</b>	<b>2,988</b>	<b>3,759</b>
Credit cards	2,195	0	28	19	2,148	2,626
Installment loans and other plans	919	2	11	66	840	1,133
<b>All other loans and leases</b>	<b>76</b>	<b>0</b>	<b>3</b>	<b>15</b>	<b>58</b>	<b>154</b>
<b>Charge-offs to loan and lease reserve</b>	<b>5,384</b>	<b>12</b>	<b>102</b>	<b>247</b>	<b>5,023</b>	<b>7,047</b>
<b>Loans secured by real estate</b>	<b>404</b>	<b>2</b>	<b>13</b>	<b>26</b>	<b>363</b>	<b>629</b>
1- to 4-family residential mortgages	198	1	7	15	175	285
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<b>Commercial and industrial loans</b>	<b>633</b>	<b>4</b>	<b>26</b>	<b>76</b>	<b>528</b>	<b>951</b>
<b>Loans to individuals</b>	<b>4,132</b>	<b>5</b>	<b>56</b>	<b>126</b>	<b>3,946</b>	<b>5,119</b>
Credit cards	2,747	0	33	29	2,685	3,351
Installment loans and other plans	1,385	4	23	97	1,260	1,768
<b>All other loans and leases</b>	<b>215</b>	<b>1</b>	<b>7</b>	<b>20</b>	<b>187</b>	<b>348</b>
<b>Recoveries credited to loan and lease reserve</b>	<b>1,606</b>	<b>6</b>	<b>38</b>	<b>78</b>	<b>1,484</b>	<b>2,204</b>
<b>Loans secured by real estate</b>	<b>111</b>	<b>1</b>	<b>7</b>	<b>10</b>	<b>93</b>	<b>179</b>
1- to 4-family residential mortgages	52	0	2	5	44	72
Home equity loans	23	0	0	1	22	31
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<b>Commercial and industrial loans</b>	<b>338</b>	<b>2</b>	<b>10</b>	<b>22</b>	<b>305</b>	<b>471</b>
<b>Loans to individuals</b>	<b>1,018</b>	<b>3</b>	<b>17</b>	<b>41</b>	<b>957</b>	<b>1,360</b>
Credit cards	552	0	5	10	537	725
Installment loans and other plans	465	2	12	31	420	635
<b>All other loans and leases</b>	<b>139</b>	<b>1</b>	<b>4</b>	<b>5</b>	<b>128</b>	<b>194</b>

## FINANCIAL PERFORMANCE OF NATIONAL BANKS

### Number of national banks by state and asset size March 31, 2006

	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>1,799</b>	<b>675</b>	<b>947</b>	<b>131</b>	<b>46</b>	<b>7,491</b>
Alabama	22	9	12	0	1	148
Alaska	2	1	0	1	0	5
Arizona	15	4	6	4	1	48
Arkansas	36	6	27	3	0	152
California	72	17	40	13	2	274
Colorado	40	19	18	3	0	160
Connecticut	9	1	7	0	1	22
Delaware	8	0	3	2	3	27
District of Columbia	4	1	3	0	0	6
Florida	60	5	49	6	0	265
Georgia	48	9	38	1	0	325
Hawaii	1	0	1	0	0	6
Idaho	1	0	1	0	0	15
Illinois	147	55	84	5	3	609
Indiana	29	5	16	7	1	131
Iowa	43	16	26	1	0	386
Kansas	93	59	30	4	0	352
Kentucky	38	16	21	1	0	203
Louisiana	14	3	9	0	2	137
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	154
Minnesota	100	56	41	2	1	440
Mississippi	19	5	12	2	0	95
Missouri	45	20	20	4	1	343
Montana	14	11	3	0	0	78
Nebraska	62	38	22	2	0	248
Nevada	8	2	1	4	1	37
New Hampshire	2	1	0	1	0	9
New Jersey	21	1	14	5	1	71
New Mexico	14	3	8	3	0	47
New York	53	12	30	8	3	134
North Carolina	4	0	1	1	2	75
North Dakota	13	6	5	2	0	95
Ohio	76	29	36	4	7	174
Oklahoma	82	40	40	1	1	265
Oregon	2	0	1	1	0	38
Pennsylvania	67	12	43	8	4	161
Rhode Island	3	2	0	0	1	7
South Carolina	23	5	16	2	0	77
South Dakota	18	6	9	1	2	87
Tennessee	26	6	16	3	1	187
Texas	295	147	128	19	1	616
Utah	5	1	2	0	2	64
Vermont	8	2	6	0	0	14
Virginia	38	6	30	1	1	127
Washington	11	7	4	0	0	76
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 March 31, 2006

(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>\$6,268,441</b>	<b>\$38,055</b>	<b>\$269,963</b>	<b>\$383,571</b>	<b>\$5,576,852</b>	<b>\$9,333,431</b>
Alabama	25,091	596	2,576	0	21,919	218,608
Alaska	2,272	59	0	2,213	0	3,663
Arizona	73,898	198	2,256	9,172	62,271	79,607
Arkansas	10,769	257	6,820	3,692	0	43,550
California	114,725	1,011	10,764	40,340	62,610	325,683
Colorado	11,752	1,015	5,588	5,148	0	41,712
Connecticut	20,823	95	3,060	0	17,668	22,423
Delaware	319,741	0	785	9,195	309,761	367,436
District of Columbia	724	88	636	0	0	916
Florida	34,603	378	14,379	19,846	0	101,415
Georgia	14,260	452	9,151	4,656	0	270,616
Hawaii	442	0	442	0	0	28,645
Idaho	326	0	326	0	0	5,276
Illinois	188,237	2,912	23,116	25,020	137,189	341,706
Indiana	51,328	263	7,047	18,366	25,652	85,435
Iowa	9,679	912	6,974	1,792	0	48,323
Kansas	19,736	3,218	9,755	6,763	0	48,877
Kentucky	15,229	1,136	4,839	9,254	0	50,338
Louisiana	43,334	157	2,593	0	40,585	68,973
Maine	43,011	0	0	2,226	40,784	46,891
Maryland	3,188	32	1,801	1,355	0	41,912
Massachusetts	10,283	116	2,051	8,116	0	165,448
Michigan	42,836	399	2,993	0	39,444	196,323
Minnesota	29,533	2,906	9,349	3,343	13,936	62,921
Mississippi	13,356	307	3,485	9,564	0	48,138
Missouri	31,307	1,195	5,666	12,059	12,387	92,858
Montana	1,626	674	952	0	0	15,710
Nebraska	15,178	1,804	5,148	8,226	0	32,557
Nevada	28,977	129	122	12,875	15,851	59,926
New Hampshire	1,686	56	0	1,629	0	3,826
New Jersey	43,526	67	5,470	25,707	12,282	78,131
New Mexico	6,952	159	1,924	4,869	0	13,929
New York	809,610	890	11,006	20,898	776,816	1,119,047
North Carolina	1,603,408	0	817	1,081	1,601,510	1,750,394
North Dakota	7,320	308	1,903	5,109	0	15,751
Ohio	1,578,101	1,689	12,007	10,916	1,553,489	1,669,508
Oklahoma	27,343	2,323	9,945	2,066	13,009	52,487
Oregon	8,597	0	226	8,371	0	24,952
Pennsylvania	197,335	791	14,134	21,966	160,444	246,237
Rhode Island	12,282	80	0	0	12,202	29,212
South Carolina	10,491	306	4,588	5,598	0	42,302
South Dakota	471,023	217	3,454	6,627	460,724	483,602
Tennessee	47,330	518	5,236	4,577	36,999	79,719
Texas	97,004	8,189	32,135	45,395	11,286	173,508
Utah	37,391	71	422	0	36,898	170,140
Vermont	1,656	121	1,535	0	0	6,925
Virginia	92,145	340	9,947	1,978	79,880	177,480
Washington	1,987	413	1,574	0	0	39,320
West Virginia	4,512	493	1,491	2,528	0	20,134
Wisconsin	30,253	525	7,440	1,031	21,257	109,265
Wyoming	2,224	189	2,035	0	0	5,894
U.S. territories	0	0	0	0	0	105,784