



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
September 30, 2005 and September 30, 2006
 (Dollar figures in millions)

	September 30, 2005	September 30, 2006	Change September 30, 2005– September 30, 2006 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	1,846	1,758	(88)	(4.77)
Total assets	\$5,946,325	\$6,567,704	\$621,379	10.45
Cash and balances due from depositories	247,766	255,169	7,403	2.99
Noninterest-bearing balances, currency and coin	170,807	170,714	(94)	(0.05)
Interest bearing balances	76,959	84,455	7,496	9.74
Securities	937,653	988,174	50,521	5.39
Held-to-maturity securities, amortized cost	37,267	37,791	524	1.41
Available-for-sale securities, fair value	900,386	950,383	49,998	5.55
Federal funds sold and securities purchased	355,747	459,985	104,238	29.30
Net loans and leases	3,328,972	3,615,461	286,489	8.61
Total loans and leases	3,375,618	3,659,185	283,567	8.40
Loans and leases, gross	3,377,548	3,660,250	282,702	8.37
Less: Unearned income	1,930	1,065	(865)	(44.80)
Less: Reserve for losses	46,647	43,724	(2,922)	(6.26)
Assets held in trading account	489,337	547,290	57,953	11.84
Other real estate owned	1,626	2,419	793	48.75
Intangible assets	229,498	276,905	47,408	20.66
All other assets	355,727	422,301	66,574	18.71
Total liabilities and equity capital	5,946,325	6,567,704	621,379	10.45
Deposits in domestic offices	3,012,886	3,174,352	161,466	5.36
Deposits in foreign offices	747,606	931,399	183,793	24.58
Total deposits	3,760,492	4,105,751	345,259	9.18
Noninterest-bearing deposits	809,936	785,603	(24,333)	(3.00)
Interest-bearing deposits	2,950,556	3,320,148	369,592	12.53
Federal funds purchased and securities sold	489,517	607,932	118,415	24.19
Other borrowed money	552,191	569,986	17,795	3.22
Trading liabilities less revaluation losses	123,942	134,315	10,373	8.37
Subordinated notes and debentures	96,852	114,090	17,239	17.80
All other liabilities	337,727	375,653	37,926	11.23
Trading liabilities revaluation losses	136,495	135,818	(677)	(0.50)
Other	201,232	239,835	38,603	19.18
Total equity capital	585,605	659,976	74,371	12.70
Perpetual preferred stock	3,316	1,342	(1,974)	(59.53)
Common stock	14,362	14,262	(99)	(0.69)
Surplus	360,341	412,227	51,887	14.40
Retained earnings and other comprehensive income	197,296	220,515	23,219	11.77
Other equity capital components	(153)	(36)	117	NM

NM indicates calculated percent change is not meaningful.

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Quarterly income and expenses of national banks
Third quarter 2005 and third quarter 2006
(Dollar figures in millions)

	Third quarter 2005	Third quarter 2006	Change Third quarter 2005– third quarter 2006 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	1,846	1,758	(88)	(4.77)
Net income	\$19,347	\$21,482	\$2,135	11.04
Net interest income	43,058	45,501	2,444	5.68
Total interest income	72,795	92,337	19,542	26.85
On loans	54,392	67,361	12,969	23.84
From lease financing receivables	1,290	1,312	21	1.65
On balances due from depositories	812	1,430	618	76.01
On securities	10,413	13,328	2,915	27.99
From assets held in trading account	3,099	4,037	937	30.23
On federal funds sold and securities repurchased	2,362	4,413	2,051	86.80
Less: Interest expense	29,737	46,836	17,098	57.50
On deposits	18,145	29,569	11,424	62.96
Of federal funds purchased and securities sold	3,963	6,978	3,016	76.11
On demand notes and other borrowed money*	6,211	8,401	2,190	35.27
On subordinated notes and debentures	1,419	1,887	469	33.03
Less: Provision for losses	6,419	4,556	(1,863)	(29.03)
Noninterest income	39,131	40,672	1,541	3.94
From fiduciary activities	3,203	3,241	37	1.16
Service charges on deposits	6,252	6,625	373	5.96
Trading revenue	4,400	4,180	(221)	(5.01)
From interest rate exposures	2,136	481	(1,656)	NM
From foreign exchange exposures	997	1,292	295	29.61
From equity security and index exposures	802	1,542	740	NM
From commodity and other exposures	508	782	274	NM
Investment banking brokerage fees	1,963	2,574	611	31.11
Venture capital revenue	274	20	(254)	NM
Net servicing fees	3,624	2,924	(699)	(19.30)
Net securitization income	4,832	5,494	662	13.69
Insurance commissions and fees	613	656	42	6.90
Insurance and reinsurance underwriting income	88	61	(27)	(30.54)
Income from other insurance activities	526	595	69	13.16
Net gains on asset sales	1,006	2,485	1,479	NM
Sales of loans and leases	599	1,742	1,143	NM
Sales of other real estate owned	20	26	6	32.45
Sales of other assets(excluding securities)	387	717	329	85.08
Other noninterest income	12,962	12,474	(488)	(3.77)
Gains/losses on securities	124	(326)	(451)	NM
Less: Noninterest expense	47,041	49,653	2,612	5.55
Salaries and employee benefits	20,766	22,246	1,480	7.12
Of premises and fixed assets	5,993	6,022	29	0.49
Goodwill impairment losses	1	0	(0)	NM
Amortization expense and impairment losses	1,503	1,575	72	4.79
Other noninterest expense	18,779	19,810	1,031	5.49
Less: Taxes on income before extraordinary items	9,496	10,229	733	7.72
Income/loss from extraordinary items, net of income taxes	(10)	73	83	NM
Memoranda:				
Net operating income	19,250	21,631	2,381	12.37
Income before taxes and extraordinary items	28,853	31,638	2,785	9.65
Income net of taxes before extraordinary items	19,357	21,409	2,052	10.60
Cash dividends declared	13,336	11,713	(1,623)	(12.17)
Net charge-offs to loan and lease reserve	6,200	4,810	(1,390)	(22.42)
Charge-offs to loan and lease reserve	8,140	6,444	(1,696)	(20.84)
Less: Recoveries credited to loan and lease reserve	1,940	1,634	(306)	(15.77)

* 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, 2005, and through September 30, 2006
 (Dollar figures in millions)

	September 30, 2005	September 30, 2006	Change September 30, 2005– September 30, 2006 fully consolidated	
	Consolidated foreign and domestic	Consolidated foreign and domestic	Amount	Percent
Number of institutions	1,846	1,758	(88)	(4.77)
Net income	\$56,703	\$64,112	\$7,409	13.07
Net interest income	127,569	134,488	6,920	5.42
Total interest income	205,721	261,153	55,432	26.95
On loans	152,471	191,022	38,550	25.28
From lease financing receivables	4,050	3,957	(93)	(2.30)
On balances due from depositories	2,289	3,907	1,618	70.69
On securities	30,729	37,788	7,059	22.97
From assets held in trading account	9,206	11,385	2,179	23.67
On federal funds sold and securities repurchased	5,713	11,810	6,097	106.73
Less: Interest expense	78,152	126,665	48,513	62.07
On deposits	47,451	78,720	31,269	65.90
Of federal funds purchased and securities sold	9,615	18,788	9,174	95.41
On demand notes and other borrowed money*	17,054	23,820	6,767	39.68
On subordinated notes and debentures	4,033	5,336	1,303	32.31
Less: Provision for losses	14,992	12,638	(2,355)	(15.70)
Noninterest income	111,692	122,490	10,797	9.67
From fiduciary activities	9,527	9,955	428	4.49
Service charges on deposits	17,735	18,999	1,264	7.13
Trading revenue	10,412	14,330	3,918	37.63
From interest rate exposures	4,057	3,308	(749)	(18.47)
From foreign exchange exposures	3,721	5,275	1,554	41.77
From equity security and index exposures	1,739	4,203	2,464	141.70
From commodity and other exposures	886	1,381	495	55.86
Investment banking brokerage fees	6,068	7,489	1,420	23.41
Venture capital revenue	530	167	(363)	(68.43)
Net servicing fees	9,489	9,090	(399)	(4.20)
Net securitization income	14,205	15,787	1,581	11.13
Insurance commissions and fees	1,887	1,870	(17)	(0.91)
Insurance and reinsurance underwriting income	390	226	(164)	(42.06)
Income from other insurance activities	1,497	1,644	147	9.81
Net gains on asset sales	3,593	5,365	1,772	49.32
Sales of loans and leases	2,683	4,070	1,388	51.73
Sales of other real estate owned	67	70	2	3.62
Sales of other assets(excluding securities)	843	1,225	382	45.28
Other noninterest income	38,246	39,438	1,192	3.12
Gains/losses on securities	693	(1,108)	(1,801)	(259.97)
Less: Noninterest expense	140,529	148,245	7,717	5.49
Salaries and employee benefits	61,076	66,966	5,889	9.64
Of premises and fixed assets	17,897	17,974	77	0.43
Goodwill impairment losses	3	1	(2)	(65.86)
Amortization expense and impairment losses	4,596	4,836	240	5.22
Other noninterest expense	56,955	58,468	1,513	2.66
Less: Taxes on income before extraordinary items	27,712	31,261	3,549	12.81
Income/loss from extraordinary items, net of income taxes	(17)	387	404	NM
Memoranda:				
Net operating income	56,242	64,442	8,200	14.58
Income before taxes and extraordinary items	84,433	94,986	10,554	12.50
Income net of taxes before extraordinary items	56,720	63,725	7,005	12.35
Cash dividends declared	33,087	32,034	(1,054)	(3.18)
Net charge-offs to loan and lease reserve	16,010	12,725	(3,284)	(20.51)
Charge-offs to loan and lease reserve	21,491	17,657	(3,834)	(17.84)
Less: Recoveries credited to loan and lease reserve	5,482	4,932	(549)	(10.02)

* 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, 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	
Number of institutions reporting	1,758	653	931	129	45	7,450
Total assets	\$6,567,704	\$37,177	\$267,554	\$371,217	\$5,891,756	\$9,765,433
Cash and balances due from	255,169	1,900	9,278	14,205	229,785	393,047
Securities	988,174	9,703	59,483	70,161	848,827	1,632,917
Federal funds sold and securities purchased	459,985	1,805	8,103	24,450	425,627	544,448
Net loans and leases	3,615,461	21,919	174,014	233,484	3,186,043	5,666,141
Total loans and leases	3,659,185	22,227	176,213	236,349	3,224,396	5,735,410
Loans and leases, gross	3,660,250	22,243	176,365	236,506	3,225,136	5,737,543
Less: Unearned income	1,065	17	152	157	740	2,133
Less: Reserve for losses	43,724	308	2,199	2,865	38,353	69,269
Assets held in trading account	547,290	1	131	549	546,609	589,429
Other real estate owned	2,419	43	252	154	1,970	4,249
Intangible assets	276,905	131	3,539	10,997	262,238	345,961
All other assets	422,301	1,674	12,754	17,218	390,655	589,240
Gross loans and leases by type:						
Loans secured by real estate	1,878,769	13,914	127,095	155,888	1,581,871	3,207,082
1- to 4-family residential mortgages	882,991	5,313	38,162	41,758	797,758	1,288,645
Home equity loans	340,455	457	6,549	9,915	323,534	447,588
Multifamily residential mortgages	42,673	287	4,105	8,237	30,044	99,089
Commercial RE loans	348,701	4,441	49,486	53,916	240,858	786,481
Construction RE loans	195,844	1,605	22,364	37,379	134,497	475,682
Farmland loans	16,733	1,812	6,428	2,988	5,505	51,285
RE loans from foreign offices	51,371	0	1	1,694	49,675	58,311
Commercial and industrial loans	745,911	3,474	26,710	49,535	666,193	1,117,208
Loans to individuals	618,923	2,146	12,959	19,810	584,008	846,885
Credit cards	265,731	69	1,658	4,015	259,989	338,221
Other revolving credit plans	39,154	35	408	763	37,948	44,840
Installment loans	314,038	2,042	10,893	15,032	286,071	463,824
All other loans and leases	416,647	2,710	9,601	11,273	393,064	566,369
Securities by type:						
U.S. Treasury securities	22,480	355	1,226	1,853	19,046	43,632
Mortgage-backed securities	624,801	1,911	19,945	33,598	569,347	934,022
Pass-through securities	481,213	1,478	13,282	16,702	449,751	626,270
Collateralized mortgage obligations	143,588	433	6,663	16,896	119,597	307,752
Other securities	284,125	7,437	38,003	33,872	204,812	562,430
Other U.S. government securities	82,837	5,653	23,995	21,144	32,045	268,799
State and local government securities	64,445	1,604	12,050	8,332	42,459	128,841
Other debt securities	127,604	106	1,423	3,785	122,289	148,950
Equity securities	9,239	75	534	612	8,019	15,840
Memoranda:						
Agricultural production loans	21,197	2,333	5,948	2,643	10,272	54,175
Pledged securities	588,710	4,132	30,123	40,485	513,971	945,182
Book value of securities	989,369	9,810	60,048	70,820	848,692	1,639,487
Available-for-sale securities	951,579	8,440	53,050	63,499	826,589	1,516,402
Held-to-maturity securities	37,791	1,370	6,998	7,320	22,103	123,085
Market value of securities	987,864	9,689	59,424	70,131	848,620	1,631,628
Available-for-sale securities	950,383	8,334	52,485	62,840	826,724	1,509,832
Held-to-maturity securities	37,480	1,356	6,939	7,290	21,896	121,796

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Past-due and nonaccrual loans and leases of national banks by asset size
September 30, 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	
Number of institutions reporting	1,758	653	931	129	45	7,450
Loans and leases past due 30-89 days	\$32,822	\$275	\$1,567	\$1,676	\$29,304	\$49,890
Loans secured by real estate	15,259	165	1,056	829	13,210	25,404
1- to 4-family residential mortgages	9,820	83	439	252	9,045	14,032
Home equity loans	2,080	4	42	44	1,990	2,691
Multifamily residential mortgages	227	4	24	65	134	501
Commercial RE loans	1,270	42	318	220	690	3,912
Construction RE loans	1,345	20	200	235	890	3,407
Farmland loans	81	13	32	12	24	292
RE loans from foreign offices	436	0	0	0	436	569
Commercial and industrial loans	3,958	48	258	551	3,101	6,476
Loans to individuals	11,922	48	210	252	11,411	15,627
Credit cards	6,184	2	46	73	6,063	7,528
Installment loans and other plans	5,738	46	164	179	5,349	8,099
All other loans and leases	1,683	14	43	44	1,581	2,383
Loans and leases past due 90+ days	14,182	53	303	299	13,527	17,984
Loans secured by real estate	5,515	29	198	106	5,182	7,480
1- to 4-family residential mortgages	4,962	16	69	47	4,829	5,951
Home equity loans	189	0	4	5	179	290
Multifamily residential mortgages	11	0	3	4	5	61
Commercial RE loans	190	5	62	33	90	653
Construction RE loans	141	2	48	16	75	427
Farmland loans	21	4	12	1	4	88
RE loans from foreign offices	0	0	0	0	0	10
Commercial and industrial loans	1,052	12	48	118	875	1,556
Loans to individuals	7,442	7	44	67	7,324	8,662
Credit cards	5,142	0	24	45	5,073	6,046
Installment loans and other plans	2,300	7	20	22	2,251	2,616
All other loans and leases	173	5	13	9	146	286
Nonaccrual loans and leases	14,362	166	965	1,119	12,112	24,256
Loans secured by real estate	8,877	100	698	784	7,295	15,164
1- to 4-family residential mortgages	4,311	33	197	153	3,928	6,516
Home equity loans	920	1	15	25	879	1,128
Multifamily residential mortgages	204	1	19	56	128	365
Commercial RE loans	1,719	45	305	336	1,032	4,042
Construction RE loans	912	10	125	198	578	2,039
Farmland loans	112	10	36	16	50	305
RE loans from foreign offices	700	0	0	0	700	769
Commercial and industrial loans	3,702	42	204	273	3,183	6,434
Loans to individuals	1,121	8	30	41	1,042	1,701
Credit cards	275	0	5	16	254	503
Installment loans and other plans	845	8	25	24	788	1,199
All other loans and leases	712	16	32	23	640	1,035

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Liabilities of national banks by asset size
September 30, 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	
Number of institutions reporting	1,758	653	931	129	45	7,450
Total liabilities and equity capital	6,567,704	37,177	267,554	371,217	5,891,756	9,765,433
Deposits in domestic offices	3,174,352	30,591	215,742	255,585	2,672,434	5,322,921
Deposits in foreign offices	931,399	14	214	3,006	928,165	1,103,562
Total deposits	4,105,751	30,605	215,956	258,592	3,600,599	6,426,483
Noninterest bearing	785,603	5,731	36,093	43,380	700,400	1,145,934
Interest bearing	3,320,148	24,874	179,863	215,212	2,900,199	5,280,549
Federal funds purchased and securities sold	607,932	525	7,465	26,170	573,772	806,065
Other borrowed funds	569,986	1,082	12,417	37,485	519,002	800,864
Trading liabilities less revaluation losses	134,315	0	0	145	134,170	134,823
Subordinated notes and debentures	114,090	0	208	1,449	112,433	136,157
All other liabilities	375,653	304	2,829	6,265	366,255	448,974
Equity capital	659,976	4,660	28,679	41,113	585,525	1,012,067
Total deposits by depositor:						
Individuals and corporations	3,314,709	18,719	156,802	211,990	2,927,198	5,197,500
U.S., state, and local governments	150,364	2,815	16,076	17,041	114,432	277,177
Depositories in the United States	80,056	364	3,061	3,630	73,002	115,719
Foreign banks and governments	235,953	1	213	195	235,544	265,210
Domestic deposits by depositor:						
Individuals and corporations	2,634,948	18,707	156,694	209,075	2,250,472	4,379,972
U.S., state, and local governments	150,364	2,815	16,076	17,041	114,432	277,177
Depositories in the United States	39,997	364	3,061	3,630	32,943	65,770
Foreign banks and governments	24,740	1	107	105	24,527	29,565
Foreign deposits by depositor:						
Individuals and corporations	679,761	12	108	2,916	676,726	817,528
Depositories in the United States	40,059	0	0	0	40,059	49,949
Foreign banks and governments	211,213	0	106	91	211,017	235,645
Deposits in domestic offices by type:						
Transaction deposits	387,202	9,925	45,318	30,471	301,488	677,211
Demand deposits	294,849	5,570	27,562	22,902	238,814	489,997
Savings deposits	1,825,056	6,813	73,365	123,653	1,621,225	2,770,659
Money market deposit accounts	1,385,421	3,648	41,710	93,806	1,246,258	2,084,617
Other savings deposits	439,634	3,165	31,655	29,847	374,967	686,041
Time deposits	962,095	13,853	97,059	101,462	749,721	1,875,052
Small time deposits	418,849	8,617	54,656	48,973	306,603	850,956
Large time deposits	543,245	5,235	42,404	52,488	443,118	1,024,096

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Off-balance-sheet items of national banks by asset size
September 30, 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	
Number of institutions reporting	1,758	653	931	129	45	7,450
Unused commitments	\$5,275,208	\$23,792	\$189,797	\$745,477	\$4,316,142	\$6,745,790
Home equity lines	406,494	357	6,190	11,579	388,368	522,588
Credit card lines	3,206,069	20,377	152,603	673,276	2,359,814	3,830,454
Commercial RE, construction and land	185,515	861	11,762	25,720	147,172	348,371
All other unused commitments	1,477,131	2,198	19,243	34,903	1,420,788	2,044,378
Letters of credit:						
Standby letters of credit	318,040	110	1,762	5,313	310,855	412,341
Financial letters of credit	268,966	65	1,086	3,655	264,160	353,488
Performance letters of credit	49,073	45	675	1,658	46,695	58,852
Commercial letters of credit	25,497	23	240	791	24,442	29,726
Securities lent	661,248	15	45	1,412	659,775	1,704,621
Spot foreign exchange contracts	866,890	0	2	223	866,665	916,874
Credit derivatives (notional value)						
Reporting bank is the guarantor	3,952,652	0	5	23	3,952,624	3,953,632
Reporting bank is the beneficiary	3,926,386	0	0	38	3,926,348	3,950,399
Derivative contracts (notional value)	124,116,807	24	3,543	20,824	124,092,415	126,175,652
Futures and forward contracts	13,676,731	5	1,058	3,035	13,672,632	14,482,300
Interest rate contracts	8,244,576	5	1,048	1,869	8,241,653	8,392,713
Foreign exchange contracts	5,109,525	0	9	1,165	5,108,351	5,766,085
All other futures and forwards	322,630	0	1	1	322,629	323,502
Option contracts	25,731,314	15	1,256	3,771	25,726,272	26,245,895
Interest rate contracts	19,657,493	13	1,210	2,947	19,653,322	20,097,660
Foreign exchange contracts	3,170,312	0	0	457	3,169,855	3,213,671
All other options	2,903,510	2	46	367	2,903,094	2,934,563
Swaps	76,829,724	4	1,224	13,957	76,814,539	77,543,426
Interest rate contracts	73,998,658	4	1,208	13,710	73,983,736	74,694,495
Foreign exchange contracts	2,322,262	0	0	20	2,322,242	2,330,177
All other swaps	508,804	0	15	227	508,561	518,754
Memoranda: Derivatives by purpose						
Contracts held for trading	113,537,798	6	28	6,926	113,530,839	115,273,950
Contracts not held for trading	2,699,971	19	3,511	13,837	2,682,605	2,997,671
Memoranda: Derivatives by position						
Held for trading—positive fair value	1,124,492	0	0	43	1,124,449	1,137,266
Held for trading—negative fair value	1,108,020	0	0	39	1,107,981	1,122,024
Not for trading—positive fair value	9,600	1	17	58	9,523	11,692
Not for trading—negative fair value	8,654	0	23	134	8,497	11,043

FINANCIAL PERFORMANCE OF NATIONAL BANKS

 Quarterly income and expenses of national banks by asset size
 Third 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	
Number of institutions reporting	1,758	653	931	129	45	7,450
Net income	\$21,482	\$112	\$865	\$1,447	\$19,059	\$32,468
Net interest income	45,501	367	2,519	3,095	39,521	72,599
Total interest income	92,337	579	4,255	5,867	81,635	142,010
On loans	67,361	442	3,441	4,477	59,001	106,448
From lease financing receivables	1,312	2	17	60	1,234	1,837
On balances due from depositories	1,430	7	23	65	1,336	2,046
On securities	13,328	103	651	827	11,748	20,735
From assets held in trading account	4,037	0	2	9	4,025	4,427
On fed. funds sold & securities repurchased	4,413	24	102	386	3,901	5,336
Less: Interest expense	46,836	213	1,737	2,772	42,115	69,412
On deposits	29,569	194	1,497	1,911	25,968	46,689
Of federal funds purchased & securities sold	6,978	6	86	292	6,593	9,313
On demand notes & other borrowed money*	8,401	13	150	546	7,692	11,186
On subordinated notes and debentures	1,887	0	4	22	1,861	2,224
Less: Provision for losses	4,556	15	121	163	4,255	6,610
Noninterest income	40,672	163	1,195	2,359	36,954	56,565
From fiduciary activities	3,241	24	171	401	2,645	6,214
Service charges on deposits	6,625	42	322	331	5,930	9,356
Trading revenue	4,180	0	2	12	4,165	4,621
From interest rate exposures	481	0	2	4	474	555
From foreign exchange exposures	1,292	0	0	1	1,291	1,355
From equity security and index exposures	1,542	0	0	0	1,542	1,830
From commodity and other exposures	782	0	0	(0)	782	789
Investment banking brokerage fees	2,574	1	20	46	2,507	3,012
Venture capital revenue	20	0	(0)	1	18	21
Net servicing fees	2,924	30	96	114	2,684	3,567
Net securitization income	5,494	0	145	28	5,321	6,832
Insurance commissions and fees	656	10	18	35	593	1,152
Insurance and reinsurance underwriting income	61	0	0	1	60	82
Income from other insurance activities	595	10	18	34	533	1,069
Net gains on asset sales	2,485	5	66	609	1,805	3,062
Sales of loans and leases	1,742	4	61	581	1,096	2,213
Sales of other real estate owned	26	(0)	1	13	12	26
Sales of other assets(excluding securities)	717	1	3	15	698	823
Other noninterest income	12,474	52	356	781	11,285	18,728
Gains/losses on securities	(326)	(1)	(8)	(4)	(313)	(461)
Less: Noninterest expense	49,653	387	2,429	3,159	43,678	74,302
Salaries and employee benefits	22,246	195	1,197	1,373	19,482	33,604
Of premises and fixed assets	6,022	44	300	322	5,356	9,052
Goodwill impairment losses	0	0	0	0	0	3
Amortization expense and impairment losses	1,575	1	27	101	1,446	1,850
Other noninterest expense	19,810	147	906	1,363	17,394	29,794
Less: Taxes on income before extraord. items	10,229	15	300	681	9,234	15,437
Income/loss from extraord. items, net of taxes	387	6	25	0	356	536
Memoranda:						
Net operating income	21,631	113	862	1,451	19,205	32,666
Income before taxes and extraordinary items	31,638	127	1,156	2,127	28,228	47,790
Income net of taxes before extraordinary items	21,409	112	856	1,447	18,994	32,354
Cash dividends declared	11,713	47	464	1,339	9,863	16,744
Net loan and lease losses	4,810	9	73	132	4,596	6,179
Charge-offs to loan and lease reserve	6,444	13	106	193	6,132	8,351
Less: Recoveries credited to loan & lease resv.	1,634	4	34	61	1,535	2,171

* Includes mortgage indebtedness

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Year-to-date income and expenses of national banks by asset size
Through September 30, 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	
Number of institutions reporting	1,758	653	931	129	45	7,450
Net income	\$64,112	\$318	\$2,539	\$4,184	\$57,071	\$96,748
Net interest income	134,488	1,075	7,388	9,226	116,799	214,740
Total interest income	261,153	1,648	12,043	16,613	230,848	401,793
On loans	191,022	1,247	9,679	12,809	167,286	300,428
From lease financing receivables	3,957	5	47	167	3,738	5,569
On balances due from depositories	3,907	21	67	175	3,644	5,614
On securities	37,788	299	1,879	2,365	33,246	59,261
From assets held in trading account	11,385	0	8	24	11,353	13,279
On fed. funds sold & securities repurchased	11,810	69	303	951	10,487	14,220
Less: Interest expense	126,665	573	4,655	7,388	114,049	187,053
On deposits	78,720	523	3,988	5,030	69,178	123,941
Of federal funds purchased & securities sold	18,788	16	235	818	17,719	25,292
On demand notes & other borrowed money*	23,820	34	420	1,477	21,889	31,523
On subordinated notes and debentures	5,336	0	11	62	5,263	6,297
Less: Provision for losses	12,638	39	335	461	11,803	17,551
Noninterest income	122,490	473	3,524	6,795	111,698	167,450
From fiduciary activities	9,955	70	505	1,209	8,172	18,922
Service charges on deposits	18,999	122	925	947	17,005	26,929
Trading revenue	14,330	(0)	6	25	14,299	15,110
From interest rate exposures	3,308	0	5	14	3,289	3,470
From foreign exchange exposures	5,275	0	0	3	5,271	6,337
From equity security and index exposures	4,203	0	0	0	4,203	3,736
From commodity and other exposures	1,381	0	0	0	1,380	1,375
Investment banking brokerage fees	7,489	2	62	132	7,293	8,961
Venture capital revenue	167	0	(1)	1	167	169
Net servicing fees	9,090	84	288	353	8,365	11,368
Net securitization income	15,787	0	437	112	15,237	19,878
Insurance commissions and fees	1,870	29	54	103	1,684	3,282
Insurance and reinsurance underwriting income	226	0	0	2	223	287
Income from other insurance activities	1,644	29	53	101	1,461	2,995
Net gains on asset sales	5,365	13	192	1,624	3,535	7,056
Sales of loans and leases	4,070	12	160	1,582	2,317	5,442
Sales of other real estate owned	70	0	10	20	39	116
Sales of other assets(excluding securities)	1,225	2	22	22	1,179	1,498
Other noninterest income	39,438	153	1,058	2,287	35,941	55,774
Gains/losses on securities	(1,108)	(3)	(14)	(31)	(1,061)	(1,241)
Less: Noninterest expense	148,245	1,132	7,143	9,337	130,632	220,497
Salaries and employee benefits	66,966	574	3,524	4,087	58,781	100,745
Of premises and fixed assets	17,974	129	877	944	16,025	26,737
Goodwill impairment losses	1	0	1	0	0	326
Amortization expense and impairment losses	4,836	4	74	292	4,466	5,676
Other noninterest expense	58,468	425	2,667	4,014	51,361	87,013
Less: Taxes on income before extraord. items	31,261	62	907	2,007	28,286	46,689
Income/loss from extraord. items, net of taxes	387	6	25	0	356	536
Memoranda:						
Net operating income	64,442	314	2,525	4,205	57,397	97,022
Income before taxes and extraordinary items	94,986	374	3,421	6,191	85,001	142,900
Income net of taxes before extraordinary items	63,725	312	2,514	4,184	56,715	96,211
Cash dividends declared	32,034	155	1,370	2,897	27,612	50,032
Net loan and lease losses	12,725	22	203	438	12,062	16,366
Charge-offs to loan and lease reserve	17,657	38	305	633	16,682	22,988
Less: Recoveries credited to loan & lease resv.	4,932	16	101	195	4,620	6,622

* Includes mortgage indebtedness

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Quarterly net loan and lease losses of national banks by asset size
Third 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	
Number of institutions reporting	1,758	653	931	129	45	7,450
Net charge-offs to loan and lease reserve	\$4,810	\$9	\$73	\$132	\$4,596	\$6,179
Loans secured by real estate	368	2	11	18	337	583
1- to 4-family residential mortgages	194	1	5	6	183	270
Home equity loans	127	0	0	2	125	168
Multifamily residential mortgages	(5)	(0)	0	2	(7)	3
Commercial RE loans	14	1	5	5	3	81
Construction RE loans	21	0	1	3	16	44
Farmland loans	2	(0)	(0)	(0)	2	1
RE loans from foreign offices	17	0	0	0	17	17
Commercial and industrial loans	499	3	17	57	421	748
Loans to individuals	3,839	3	40	46	3,750	4,664
Credit cards	2,696	0	26	25	2,646	3,274
Installment loans and other plans	1,142	3	14	21	1,104	1,390
All other loans and leases	105	1	5	11	88	185
Charge-offs to loan and lease reserve	6,444	13	106	193	6,132	8,351
Loans secured by real estate	502	2	18	25	457	772
1- to 4-family residential mortgages	261	1	7	9	244	356
Home equity loans	155	0	1	3	152	206
Multifamily residential mortgages	3	0	0	2	1	14
Commercial RE loans	33	1	8	7	17	115
Construction RE loans	24	0	1	4	18	53
Farmland loans	3	0	0	0	2	4
RE loans from foreign offices	23	0	0	0	23	23
Commercial and industrial loans	815	5	24	75	710	1,204
Loans to individuals	4,871	5	55	75	4,737	5,998
Credit cards	3,224	0	31	31	3,161	3,967
Installment loans and other plans	1,647	4	23	44	1,575	2,031
All other loans and leases	256	1	10	18	227	376
Recoveries credited to loan and lease reserve	1,634	4	34	61	1,535	2,171
Loans secured by real estate	134	1	6	6	120	189
1- to 4-family residential mortgages	66	0	2	3	61	86
Home equity loans	28	0	0	1	27	38
Multifamily residential mortgages	9	0	0	0	8	10
Commercial RE loans	19	0	3	2	14	34
Construction RE loans	3	0	0	1	2	9
Farmland loans	1	0	0	0	0	3
RE loans from foreign offices	7	0	0	0	7	8
Commercial and industrial loans	316	1	7	18	289	457
Loans to individuals	1,033	2	15	29	986	1,334
Credit cards	527	0	6	6	516	693
Installment loans and other plans	505	2	9	23	471	641
All other loans and leases	152	1	5	7	139	192

FINANCIAL PERFORMANCE OF NATIONAL BANKS

Year-to-date net loan and lease losses of national banks by asset size
Through September 30, 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	
Number of institutions reporting	1,758	653	931	129	45	7,450
Net charge-offs to loan and lease reserve	12,725	22	203	438	12,062	16,366
Loans secured by real estate	948	4	30	56	858	1,507
1- to 4-family residential mortgages	471	2	15	19	434	682
Home equity loans	336	0	1	7	328	462
Multifamily residential mortgages	0	(0)	1	3	(3)	21
Commercial RE loans	53	1	9	21	22	191
Construction RE loans	40	0	4	5	31	101
Farmland loans	8	(0)	(0)	1	8	8
RE loans from foreign offices	39	0	0	0	39	43
Commercial and industrial loans	1,229	10	50	166	1,002	1,922
Loans to individuals	10,278	7	112	190	9,969	12,441
Credit cards	7,286	1	75	69	7,141	8,794
Installment loans and other plans	2,992	7	37	121	2,827	3,647
All other loans and leases	271	0	12	26	233	495
Charge-offs to loan and lease reserve	17,657	38	305	633	16,682	22,988
Loans secured by real estate	1,331	7	49	77	1,198	2,076
1- to 4-family residential mortgages	650	3	22	26	599	923
Home equity loans	412	0	2	9	401	565
Multifamily residential mortgages	11	0	1	4	7	34
Commercial RE loans	123	3	18	28	75	329
Construction RE loans	58	0	5	8	45	137
Farmland loans	11	0	1	2	9	18
RE loans from foreign offices	64	0	0	0	64	69
Commercial and industrial loans	2,292	14	75	223	1,979	3,392
Loans to individuals	13,350	14	157	290	12,889	16,474
Credit cards	8,897	1	90	96	8,709	10,904
Installment loans and other plans	4,453	13	66	194	4,180	5,570
All other loans and leases	685	3	24	42	616	1,046
Recoveries credited to loan and lease reserve	4,932	16	101	195	4,620	6,622
Loans secured by real estate	382	3	19	21	340	569
1- to 4-family residential mortgages	179	1	7	7	164	242
Home equity loans	76	0	1	3	73	103
Multifamily residential mortgages	11	0	0	1	10	14
Commercial RE loans	70	2	9	7	53	138
Construction RE loans	18	0	1	3	14	35
Farmland loans	4	0	1	1	1	10
RE loans from foreign offices	24	0	0	0	24	26
Commercial and industrial loans	1,063	4	25	57	977	1,469
Loans to individuals	3,072	6	45	100	2,920	4,033
Credit cards	1,611	1	15	27	1,568	2,110
Installment loans and other plans	1,461	6	30	73	1,352	1,923
All other loans and leases	414	3	12	16	383	551

FINANCIAL PERFORMANCE OF NATIONAL BANKS

 Number of national banks by state and asset size
 September 30, 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	
All institutions	1,758	653	931	129	45	7,450
Alabama	22	9	12	0	1	149
Alaska	2	1	0	1	0	5
Arizona	17	5	7	4	1	51
Arkansas	35	6	26	3	0	152
California	70	17	38	13	2	277
Colorado	39	18	17	4	0	153
Connecticut	9	1	7	0	1	23
Delaware	7	1	2	1	3	27
District of Columbia	3	0	3	0	0	5
Florida	58	6	46	6	0	264
Georgia	48	9	38	1	0	337
Hawaii	1	0	1	0	0	7
Idaho	2	1	1	0	0	16
Illinois	146	55	83	6	2	603
Indiana	25	5	14	6	0	122
Iowa	42	18	23	1	0	382
Kansas	90	57	29	4	0	347
Kentucky	37	14	23	0	0	200
Louisiana	14	2	10	0	2	139
Maine	3	0	0	2	1	15
Maryland	10	0	9	1	0	64
Massachusetts	11	2	8	1	0	38
Michigan	22	9	12	0	1	157
Minnesota	98	53	42	2	1	430
Mississippi	18	4	12	2	0	93
Missouri	44	19	20	4	1	339
Montana	15	12	3	0	0	80
Nebraska	58	35	21	2	0	244
Nevada	8	2	1	3	2	35
New Hampshire	2	1	0	1	0	9
New Jersey	19	1	12	5	1	69
New Mexico	14	3	8	3	0	47
New York	54	10	31	9	4	133
North Carolina	4	0	1	1	2	76
North Dakota	13	6	5	2	0	95
Ohio	76	29	36	4	7	176
Oklahoma	80	36	42	1	1	263
Oregon	2	0	1	0	1	37
Pennsylvania	61	10	41	7	3	159
Rhode Island	3	2	0	1	0	7
South Carolina	24	6	16	2	0	76
South Dakota	18	6	9	1	2	86
Tennessee	24	3	17	3	1	186
Texas	289	144	126	18	1	610
Utah	5	1	2	0	2	64
Vermont	8	2	6	0	0	14
Virginia	35	6	26	2	1	120
Washington	10	5	5	0	0	80
West Virginia	14	7	6	1	0	64
Wisconsin	36	9	25	1	1	266
Wyoming	13	5	8	0	0	43
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, 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	
All institutions	\$6,567,704	\$37,177	\$267,554	\$371,217	\$5,891,756	\$9,765,433
Alabama	25,701	632	2,712	0	22,357	225,358
Alaska	2,372	61	0	2,311	0	3,862
Arizona	69,934	176	1,936	10,539	57,282	75,981
Arkansas	11,416	240	6,888	4,287	0	45,559
California	123,952	1,060	10,438	46,780	65,674	345,202
Colorado	12,586	930	5,192	6,463	0	42,942
Connecticut	21,212	95	3,232	0	17,885	22,912
Delaware	328,123	98	687	3,793	323,545	378,882
District of Columbia	648	0	648	0	0	960
Florida	36,904	420	13,648	22,835	0	106,727
Georgia	11,335	434	9,554	1,347	0	275,809
Hawaii	438	0	438	0	0	28,864
Idaho	377	36	342	0	0	5,140
Illinois	165,507	2,918	23,601	26,913	112,076	328,995
Indiana	23,398	277	6,018	17,102	0	57,704
Iowa	9,363	1,114	6,374	1,875	0	49,194
Kansas	20,035	3,180	9,999	6,856	0	45,372
Kentucky	6,064	965	5,099	0	0	41,683
Louisiana	43,351	64	2,684	0	40,602	69,997
Maine	42,726	0	0	2,800	39,926	46,713
Maryland	3,377	0	1,973	1,404	0	43,354
Massachusetts	11,132	114	2,128	8,889	0	171,708
Michigan	53,306	439	3,064	0	49,803	211,218
Minnesota	30,240	2,768	9,550	3,521	14,401	65,107
Mississippi	14,266	266	3,542	10,458	0	49,548
Missouri	32,796	1,091	5,951	12,029	13,726	95,820
Montana	1,740	754	986	0	0	16,439
Nebraska	15,086	1,849	4,763	8,474	0	33,724
Nevada	29,658	125	134	5,400	23,999	61,898
New Hampshire	1,657	56	0	1,600	0	3,858
New Jersey	33,729	68	3,932	17,321	12,408	59,598
New Mexico	7,119	156	1,969	4,994	0	14,377
New York	892,825	726	10,511	22,440	859,149	1,210,341
North Carolina	1,705,397	0	869	1,773	1,702,755	1,862,756
North Dakota	7,892	319	2,016	5,556	0	16,961
Ohio	1,731,384	1,717	12,006	8,720	1,708,942	1,824,473
Oklahoma	26,232	2,064	10,491	2,079	11,599	52,049
Oregon	13,950	0	233	0	13,717	33,835
Pennsylvania	191,399	632	14,270	21,265	155,232	243,991
Rhode Island	8,049	81	0	7,969	0	26,111
South Carolina	11,362	420	5,001	5,941	0	43,938
South Dakota	458,271	226	3,748	7,374	446,924	472,138
Tennessee	50,671	270	5,564	5,065	39,771	85,150
Texas	99,425	8,211	31,487	48,019	11,709	179,366
Utah	34,920	89	448	0	34,383	190,626
Vermont	1,719	130	1,589	0	0	7,051
Virginia	106,290	375	9,131	3,499	93,284	196,175
Washington	2,012	280	1,731	0	0	42,782
West Virginia	4,545	492	1,532	2,521	0	20,117
Wisconsin	29,765	531	7,624	1,003	20,606	118,334
Wyoming	2,051	229	1,822	0	0	12,530
U.S. territories	0	0	0	0	0	102,206