Quarterly Banking Profile

THIRD QUARTER 2005

- ***Strong Growth In Noninterest Income Propels Industry Profits To New Record***
- ***Higher Trading Revenue, Servicing Income Outweigh Rise In Credit Expenses***
- ***Stable Net Interest Margins And Continued Loan Growth Lift Net Interest Income***
- ***Rising Interest Rates Translate Into Lower Gains On Securities Sales***
- ***Number Of "Problem" Institutions Declines To New Low***

Rebound in trading income at large banks lifts industry earnings

Higher income from trading activities at a few large banks, combined with increased servicing income at mortgage and credit-card lenders provided a boost to industry earnings in the third quarter, as insured commercial banks and savings institutions reported a record-high $34.6 billion in net income. Third-quarter profits exceeded the previous record, set in the first quarter, by $492 million (1.4 percent), and were $1.4 billion (4.2 percent) more than the industry earned in the second quarter. Large banks accounted for most of the increase in income, but more than half of all institutions (57.6 percent) reported higher earnings than in the second quarter. Income from trading was a quarterly record $4.5 billion, $2.0 billion (84.1 percent) greater than in the second quarter. Servicing fees were up by $2.1 billion (74.2 percent), as rising interest rates caused the value of servicing assets to appreciate. These improvements were largely responsible for a $4.2-billion (7.7-percent) increase in total noninterest income during the quarter. Net interest income also grew, rising by $1.9 billion (2.4 percent) above the level of the second quarter. These positive contributions to industry earnings were partially offset by higher loan-loss provisions (up $2.3 billion, or 34.5 percent). Another factor that limited the improvement in earnings was a decline in gains on sales of securities and other assets (down $1.0 billion, or 45.1 percent), as higher interest rates caused the market values of fixed-rate securities to decline. Absent the significant merger-related charges and litigation expenses that have inflated noninterest expenses in recent quarters, overhead costs in the third quarter were only $470 million (0.6 percent) higher than in the second quarter. The industry's return on assets (ROA) improved to 1.31 percent from 1.28 percent in the second quarter, but was slightly below the 1.33 percent registered in the third quarter of 2004. More than half of the 8,854 institutions reporting third-quarter results (57.9 percent) had ROAs of 1 percent or better, 53.0 percent had higher ROAs than in the second quarter, and 52.9 percent had higher ROAs than a year earlier.

Chart 1

The Three Best Earnings Quarters Have All Come in 2005

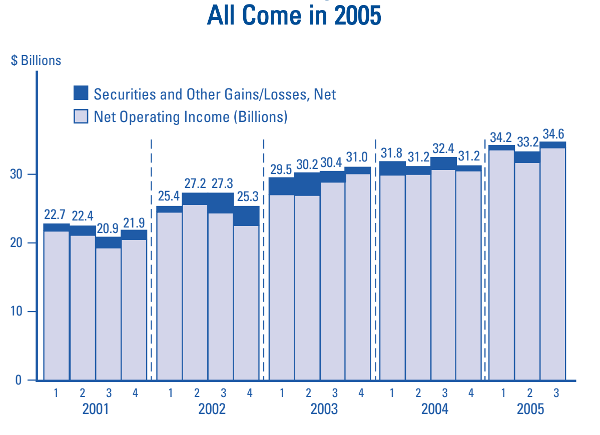
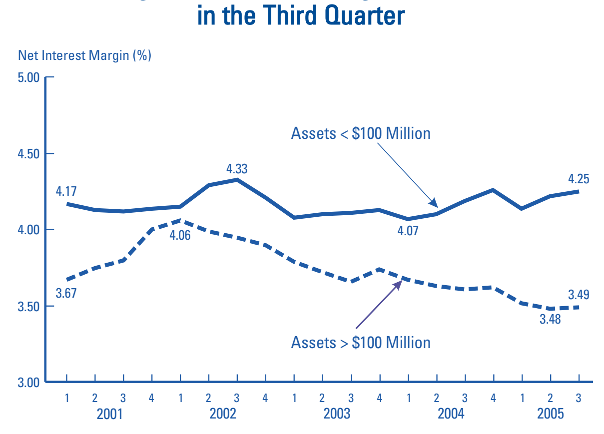


Chart 2

Margins Were Flat at Large Institutions in the Third Quarter



Net interest margins end slide at large institutions

Smaller institutions continued to eke out modest improvements in their net interest margins as short-term interest rates increased. The average yield on interest-bearing assets at institutions with less than $100 million in assets rose by 22 basis points during the quarter, while the average interest expense of funding those assets increased by 18 basis points, producing a 3 basis-point improvement in their net interest margin. Larger institutions, where average margins had declined for six consecutive quarters, saw their average margin increase by one basis point in the third quarter. Slightly more than half of all insured banks and thrifts — 53.2 percent — reported improved net interest margins in the third quarter. With margins only slightly changed from second quarter levels, the 2.3-percent growth in interest-bearing assets was largely responsible for the improvement in net interest income.

Higher losses and credit expenses may signal an end to improving trend in asset quality

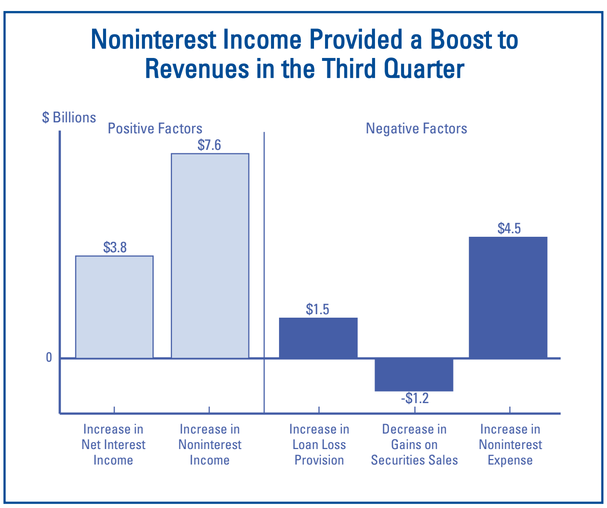
The improving trend in expenses for loan losses, which has persisted for almost three years, showed signs of coming to an end in the third quarter. Both loan-loss provisions and net loan losses were higher than a year earlier for the first time in three years. Insured institutions set aside $8.9 billion in provisions for loan losses, the highest quarterly total since the second quarter of 2003, and $1.5 billion (20.4 percent) more than they set aside in the third quarter of 2004. Net charge-offs totaled $8.3 billion, an increase of $1.7 billion (24.7 percent) from the second quarter, and $903 million (12.1 percent) more than in the third quarter of 2004. Much of the increase was concentrated in a few large institutions. Five institutions accounted for almost three quarters (73.3 percent) of the increase in loss provisions over the second quarter. One large bank reported a $1.2-billion increase in charge-offs of loans to individuals. Among positive signs, there was continued improvement in commercial and industrial (C&I) loans, where net charge-offs were $70 million (9.8 percent) lower than in the second quarter. A surge in personal bankruptcy filings did not cause a significant increase in losses on credit cards; net charge-offs increased by only $4 million (0.1 percent). But, for the first time in almost three years, large institutions added more in loan-loss provisions to their loss reserves than they took out in net charge-offs, suggesting the anticipation of higher loan losses in the near future.

Higher levels of noncurrent loans reflect application of new accounting rules

Noncurrent loans (loans 90 days or more past due or in nonaccrual status) increased by $2.9 billion during the quarter. This is the first time in three years that noncurrent loans have increased. The increase was caused by a $3.4-billion increase in residential mortgage loans that were 90 days or more past due. Much of this growth reflected the rebooking of delinquent loans in securitized pools guaranteed by the Government National Mortgage Association (GNMA). New accounting rules that took effect earlier this year require that when such loans become eligible for repurchase, they must be rebooked as delinquent loan assets.[1] At the end of September, delinquent GNMA loans represented more than two-thirds (67.5 percent) of all residential mortgage loans that were 90 days or more past due. Because of

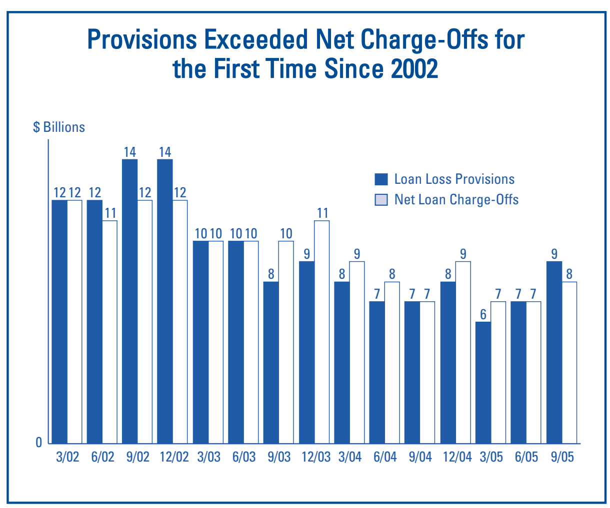
[1]See *Notes to Users*, page 17.

Chart 3



Noninterest Income Provided a Boost to Revenues in the Third Quarter

Chart 4



Provisions Exceeded Net Charge-Offs for the First Time Since 2002 the GNMA guarantees, these delinquent loans pose a lower risk of credit losses than other noncurrent loans. In contrast to the increase in loans 90 days or more past due, nonaccrual loans declined for the twelfth quarter in a row, falling by $1.3 billion (4.4 percent). Apart from residential mortgage loans, the only other major loan categories that experienced increases in noncurrent levels were credit-card loans, where noncurrent loans rose by $596 million (9.8 percent), and home equity loans, where noncurrents increased by $171 million (19.0 percent). All other loan categories registered declines in noncurrent loans. The percent of the industry's loans that were noncurrent increased from 0.71 percent to 0.74 percent during the quarter. This is still the second-lowest level for this percentage in the 22 years that insured banks and thrifts have reported noncurrent loan amounts.

Large institutions reverse drawdown of reserves

Stepped-up loan-loss provisioning activity at large banks, combined with a smaller increase in loan losses, resulted in a slight rise in the industry's reserves for loan losses of $320 million (0.4 percent). Insured institutions added $8.9 billion in loss provisions to their reserves while charging-off $8.3 billion. This is the first time since the fourth quarter of 2002 that provisions have exceeded charge-offs and the first time since the fourth quarter of 2003 that the industry's reserves have grown. The modest increase in reserves did not keep pace with the growth in loans during the quarter, and the industry's ratio of reserves to total loans declined for the fourteenth consecutive quarter, from 1.23 percent to 1.21 percent. Growth in noncurrent loans caused the "coverage ratio" to decline for only the second time in the past three years, from $1.73 in reserves for every $1.00 in noncurrent loans to $1.63.

Capital growth lags behind growth in assets

Equity capital increased by $10.0 billion (0.9 percent) in the third quarter, the smallest quarterly capital increase in two years. Equity growth was hindered by a $9.2-billion decline in other comprehensive income that stemmed largely from lower unrealized gains in available-for-sale securities portfolios. Additionally, a $3.3-billion (18.6-percent) increase in quarterly dividends compared to the level of a year ago meant that retained earnings contributed $1.1 billion (7.7 percent) less to capital growth in the third quarter of this year than in the third quarter of 2004. Meanwhile, the industry's assets increased by 2.2 percent during the quarter, so the equity-to-assets ratio declined from 10.38 percent to 10.25 percent. All three regulatory capital ratios declined as well during the quarter. Still, capital levels remain near all-time highs, and more than 90 percent of all insured institutions continue to meet or exceed the highest regulatory capital standards.

Nonmortgage assets account for largest share of asset growth

For the first time in the last four quarters, mortgage assets accounted for less than half of the quarterly increase in interest-earning assets. Residential mortgage loans increased by $66.6 billion (3.4 percent), but home equity loans grew by only $4.3 billion (0.8 percent), and the industry's holdings of mortgage-backed securities (MBS) declined by $2.5 billion (0.2 percent). Together, these mortgage assets repre-

Chart 5

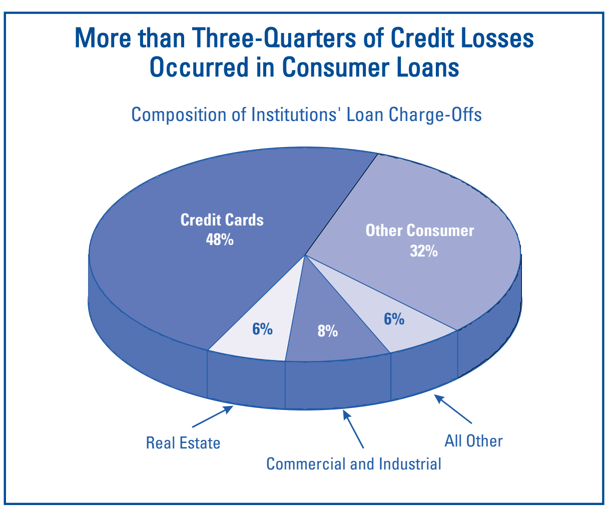
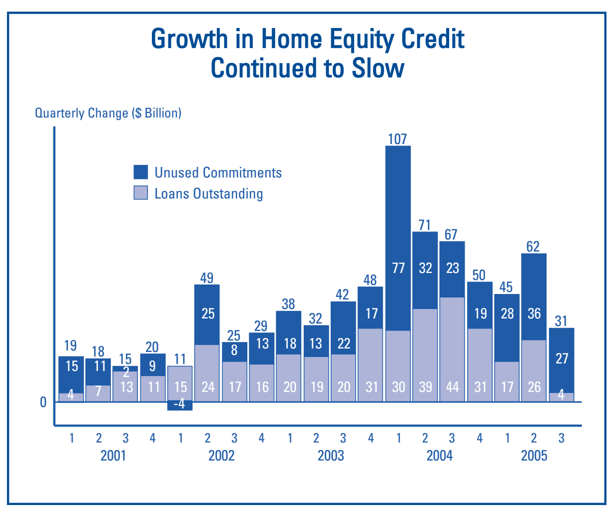


Chart 6



sented only 34 percent of the $211.0-billion increase in interest-earning assets during the quarter. The increase in home equity loans was the smallest quarterly increase in this category in four and a half years. Total loan growth of $171.6 billion was supported by a $28.2-billion (7.2-percent) increase in real estate construction and development loans, a $24.6-billion (3.1-percent) increase in commercial real estate loans, and a $22.3-billion (4.5-percent) increase in loans to individuals other than credit cards. Loans to commercial and industrial (C&I) borrowers increased by only $7.5 billion (0.7 percent), after growing by an average of almost $30 billion per quarter in the previous four quarters.

Interest-bearing deposits post strong growth

Total deposits increased by $147.7 billion (2.2 percent) in the third quarter. Noninterest-bearing deposits in domestic offices (primarily checking accounts) fell by $1.4 billion (0.1 percent), while domestic interest-bearing deposits grew by $141.5 billion (3.0 percent). Large-denomination deposits (accounts with balances of $100,000 or more) increased by $83.5 billion (2.7 percent), accounting for 60 percent of the total growth in domestic office deposits. Deposits in foreign offices increased by $7.6 billion (0.8 percent). Nondeposit liabilities registered strong growth, increasing by $68.0 billion (2.6 percent).

"Problem List" shrinks to historic low

The number of insured commercial banks and savings institutions reporting financial results declined by only 14 during the third quarter, as merger activity dropped off sharply from recent levels. This is the smallest decline in reporting institutions since the fourth quarter of 1984, and the final net reduction will be smaller, since as many as four more institutions may file delayed September financial reports. Only 52 institutions were absorbed by mergers in the third quarter, the fewest since 1980. There were 45 new institutions reporting financial results in the third quarter. For the fifth consecutive quarter, no FDIC-insured financial institution failed. This is the longest interval without a failure since 1945-46. Four mutually-owned savings institutions, with combined assets of $874 million, converted to stock ownership during the third quarter; one of these institutions was merged into another institution before the end of the quarter. The number of institutions on the FDIC's "Problem List" declined from 74 to 68 during the third quarter. This is the smallest number of "problem" institutions in the thirty-five years for which problem institution statistics are available. Assets of "problem" institutions fell from $21.8 billion to $20.9 billion, and are now at the lowest level since the third quarter of 2000.

Chart 7

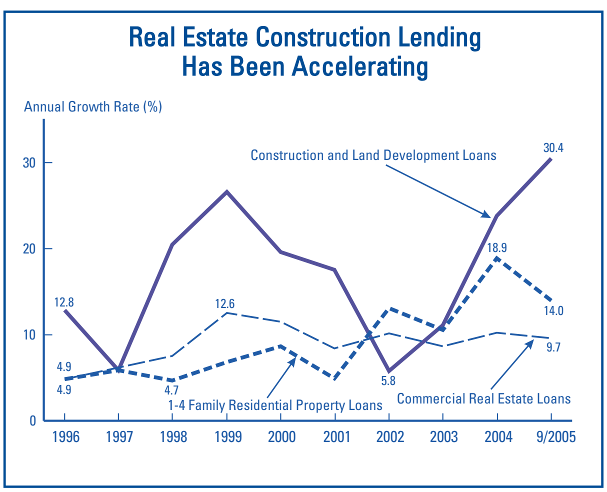


Chart 8

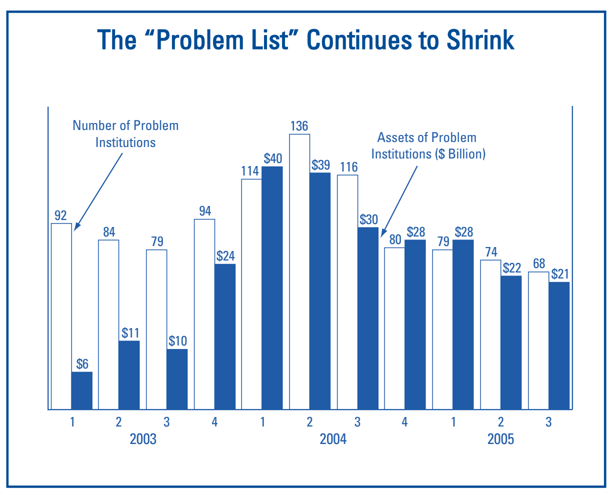


TABLE I-A. Selected Indicators, All FDIC-Insured Institutions*

	2005**	2004**	2004	2003	2002	2001	2000
Return on assets (%)	1.31	1.29	1.28	1.38	1.30	1.14	1.14
Return on equity (%)	12.69	13.50	13.22	15.04	14.11	12.96	13.53
Core capital (leverage) ratio (%)	8.23	8.09	8.11	7.88	7.86	7.78	7.71
Noncurrent assets plus other real estate owned to assets (%)	0.50	0.57	0.53	0.75	0.90	0.87	0.71
Net charge-offs to loans (%)	0.47	0.55	0.56	0.78	0.97	0.83	0.59
Asset growth rate (%)	8.33	10.44	11.35	7.58	7.20	5.44	8.41
Net interest margin (%)	3.50	3.52	3.53	3.73	3.96	3.78	3.77
Net operating income growth (%)	13.92	5.41	4.03	15.99	18.44	-0.98	1.71
Number of institutions reporting	8,854	9,024	8,976	9,181	9,354	9,614	9,904
Commercial banks	7,540	7,660	7,631	7,770	7,888	8,080	8,315
Savings institutions	1,314	1,364	1,345	1,411	1,466	1,534	1,589
Percentage of unprofitable institutions (%)	5.77	5.73	5.96	5.98	6.67	8.24	7.53
Number of problem institutions	68	95	80	116	136	114	94
Assets of problem institutions (in billions)	$21	$25	$28	$30	$39	$40	$24
Number of failed/assisted institutions	0	4	4	3	11	4	7

* Excludes insured branches of foreign banks (IBAs).

** Through September 30, ratios annualized where appropriate. Asset growth rates are for 12 months ending September 30.

TABLE II-A. Aggregate Condition and Income Data, All FDIC-Insured Institutions

(dollar figures in millions)	3rd Quarter 2005	2nd Quarter 2005	3rd Quarter 2004	%Change 04:3-05:3
Number of institutions reporting	8,854	8,868	9,024	-1.9
Total employees (full-time equivalent)	2,137,953	2,130,266	2,092,598	2.2
CONDITION DATA				
Total assets	$10,700,024	$10,474,299	$9,877,215	8.3
Loans secured by real estate	4,063,490	3,932,402	3,554,708	14.3
1-4 Family residential mortgages	2,019,176	1,952,537	1,782,681	13.3
Commercial real estate	806,971	782,343	734,635	9.8
Construction and development	417,490	389,274	319,043	30.9
Home equity lines	538,145	533,854	459,830	17.0
Commercial & industrial loans	1,050,432	1,042,964	951,711	10.4
Loans to individuals	932,760	907,666	895,490	4.2
Credit cards	368,479	366,447	365,001	1.0
Farm loans	50,725	48,300	48,937	3.7
Other loans & leases	482,308	476,850	533,773	-9.6
Less: Unearned income	3,188	3,084	3,196	-0.2
Total loans & leases	6,576,671	6,405,098	5,981,425	10.0
Less: Reserve for losses	79,384	79,065	83,797	-5.3
Net loans and leases	6,497,287	6,326,033	5,897,627	10.2
Securities	1,891,031	1,889,413	1,796,092	5.3
Other real estate owned	4,138	4,093	4,647	-10.9
Goodwill and other intangibles	329,451	322,362	293,345	12.3
All other assets	1,978,116	1,932,398	1,885,493	4.9
Total liabilities and capital	10,700,024	10,474,299	9,877,215	8.3
Deposits	6,968,673	6,820,976	6,383,713	9.2
Domestic office deposits	6,065,922	5,925,808	5,563,853	9.0
Foreign office deposits	902,751	895,168	819,860	10.1
Other borrowed funds	2,073,687	2,017,261	1,963,955	5.6
Subordinated debt	125,014	123,091	110,803	12.8
All other liabilities	435,746	426,108	417,845	4.3
Equity capital	1,096,903	1,086,863	1,000,898	9.6
Loans and leases 30-89 days past due	53,426	47,412	49,624	7.7
Noncurrent loans and leases	48,707	45,814	50,636	-3.8
Restructured loans and leases	3,010	2,757	2,524	19.2
Direct and indirect investments in real estate	925	912	851	8.8
Mortgage-backed securities	1,138,776	1,141,237	1,048,580	8.6
Earning assets	9,354,179	9,143,176	8,597,080	8.8
FHLB Advances	591,590	584,909	531,224	11.4
Unused loan commitments	6,901,613	6,681,169	6,332,087	9.0
Trust assets	16,143,066	15,470,980	13,980,803	15.5
Assets securitized and sold***	1,023,356	971,141	891,565	14.8
Notional amount of derivatives***	99,595,468	96,943,476	84,866,147	17.4

INCOME DATA	First Three Qtrs 2005	First Three Qtrs 2004	%Change	3rd Quarter 2005	3rd Quarter 2004	%Change 04:3-05:3
Total interest income	$382,288	$306,120	24.9	$136,135	$110,126	23.6
Total interest expense	144,237	88,350	63.3	55,190	33,105	66.7
Net interest income	238,050	217,771	9.3	80,945	77,020	5.1
Provision for loan and lease losses	21,706	21,703	0.0	8,912	7,404	20.4
Total noninterest income	168,367	149,290	12.8	58,650	51,038	14.9
Total noninterest expense	237,197	216,660	9.5	80,275	75,644	6.1
Securities gains (losses)	$4,339	$6,523	-33.5	$1,238	$2,453	-49.5
Applicable income taxes	49,822	43,594	14.3	16,919	14,917	13.4
Extraordinary gains, net	-80	112	N/M	-91	-104	12.9
Net income	101,952	91,737	11.1	34,637	32,443	6.8
From international operations	7,626	8,614	-11.5	2,107	2,094	0.6
Net charge-offs	22,197	23,167	-4.2	8,349	7,446	12.1
Cash dividends	54,673	46,891	16.6	21,022	17,691	18.8
Retained earnings	47,279	44,846	5.4	13,615	14,752	-7.7
Net operating income	99,116	87,002	13.9	33,877	30,710	10.3

*** Call Report filers only.

N/M - Not Meaningful

TABLE III-A. Third Quarter 2005, All FDIC-Insured Institutions

THIRD QUARTER (The way it is...)	All Insured Institutions	Asset Concentration Groups* Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	8,854	29	4	1,732	4,553	928	125	420	993	70
Commercial banks	7,540	26	4	1,727	4,133	219	94	373	908	56
Savings institutions	1,314	3	0	5	420	709	31	47	85	14
Total assets (in billions)	$10,700.0	$359.9	$1,838.9	$143.0	$3,666.7	$1,677.0	$109.2	$47.7	$128.7	$2,728.9
Commercial banks	8,903.6	346.8	1,838.9	142.4	3,288.2	406.5	52.1	39.3	110.4	2,679.0
Savings institutions	1,796.4	13.1	0.0	0.6	378.4	1,270.5	57.2	8.4	18.3	50.0
Total deposits (in billions)	6,968.7	111.3	1,096.4	114.9	2,666.1	961.1	66.3	34.4	105.2	1,812.9
Commercial banks	5,917.0	109.8	1,096.4	114.4	2,417.6	242.5	31.5	28.5	90.6	1,785.6
Savings institutions	1,051.7	1.5	0.0	0.4	248.5	718.6	34.9	5.9	14.6	27.3
Net income (in millions)	34,637	2,892	4,632	477	12,579	4,247	474	210	357	8,769
Commercial banks	29,776	2,811	4,632	476	11,461	1,068	222	161	326	8,620
Savings institutions	4,860	81	0	1	1,118	3,178	252	49	31	149
Performance Ratios (annualized,%)										
Yield on earning assets	5.89	12.31	5.14	6.28	6.16	5.50	7.49	4.69	5.72	5.34
Cost of funding earning assets	2.39	3.30	2.60	2.11	2.18	2.75	2.74	1.70	1.92	2.21
Net interest margin	3.50	9.01	2.55	4.17	3.97	2.75	4.75	2.99	3.79	3.13
Noninterest income to assets	2.22	10.16	3.17	0.72	1.54	1.02	2.46	8.31	1.08	2.15
Noninterest expense to assets	3.03	9.01	3.32	2.74	2.87	2.06	3.14	8.12	3.03	2.77
Loan and lease loss provision to assets	0.34	3.81	0.45	0.14	0.22	0.09	0.96	0.06	0.12	0.09
Net operating income to assets	1.28	2.98	1.01	1.36	1.38	0.90	1.72	1.77	1.11	1.31
Pretax return on assets	1.95	4.98	1.51	1.66	2.03	1.59	2.78	2.76	1.42	1.94
Return on assets	1.31	3.16	1.02	1.35	1.39	1.03	1.76	1.77	1.12	1.30
Return on equity	12.69	14.43	12.34	12.34	13.55	9.59	18.23	9.18	10.27	13.27
Net charge-offs to loans and leases	0.51	4.28	1.19	0.16	0.23	0.10	1.39	0.18	0.20	0.26
Loan and lease loss provision to net charge-offs	106.74	120.34	85.62	136.14	138.47	127.00	87.75	141.52	110.52	67.89
Efficiency ratio	56.15	48.36	61.37	59.66	55.05	57.54	45.94	72.72	66.08	56.36
% of unprofitable institutions	5.95	6.90	0.00	2.25	6.39	7.44	3.20	17.86	4.43	4.29
% of institutions with earnings gains	60.41	51.72	100.00	52.14	71.36	41.49	54.40	46.90	49.14	57.14
Structural Changes										
New Charters	45	0	0	0	9	5	0	31	0	0
Institutions absorbed by mergers	52	0	0	4	42	3	0	0	1	2
Failed Institutions	0	0	0	0	0	0	0	0	0	0
PRIOR THIRD QUARTERS (The way it was...)										
Return on assets (%) 2004	1.33	4.10	0.86	1.33	1.34	1.15	1.16	1.53	1.14	1.34
2002	1.34	3.76	0.65	1.38	1.31	1.36	1.18	1.60	1.20	1.51
2000	1.21	3.59	1.03	1.29	1.17	0.87	1.16	1.03	1.16	1.32
Net charge-offs to loans and leases (%) 2004	0.51	4.24	0.89	0.20	0.28	0.10	1.10	0.27	0.26	0.26
2002	0.98	5.35	2.17	0.30	0.68	0.15	1.29	0.42	0.34	0.86
2000	0.53	3.69	0.37	0.21	0.43	0.11	0.26	1.50	0.25	0.65

* See Table IV-A (page 8) for explanations.

TABLE III-A. Third Quarter 2005, All FDIC-Insured Institutions

THIRD QUARTER (The way it is...)	All Insured Institutions	Asset Size Distribution: Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion	Geographic Regions*: New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	8,854	3,940	4,293	503	118	1,113	1,219	1,888	2,074	1,804	756
Commercial banks	7,540	3,522	3,552	380	86	585	1,075	1,551	1,967	1,682	680
Savings institutions	1,314	418	741	123	32	528	144	337	107	122	76
Total assets (in billions)	$10,700.0	$205.7	$1,225.4	$1,365.7	$7,903.2	$2,756.0	$2,635.3	$2,494.2	$784.0	$584.9	$1,445.6
Commercial banks	8,903.6	184.2	982.5	1,022.6	6,714.3	2,149.7	2,470.1	2,342.6	739.5	491.7	710.0
Savings institutions	1,796.4	21.5	242.9	343.2	1,188.9	606.3	165.3	151.6	44.5	93.2	735.6
Total deposits (in billions)	6,968.7	168.6	979.1	951.0	4,870.0	1,811.6	1,776.9	1,538.8	559.6	442.4	839.4
Commercial banks	5,917.0	152.2	796.2	719.7	4,248.9	1,422.2	1,668.4	1,431.3	531.5	390.3	473.4
Savings institutions	1,051.7	16.3	182.9	231.3	621.1	389.4	108.5	107.5	28.1	52.1	366.0
Net income (in millions)	34,637	552	3,846	4,532	25,707	8,515	8,731	6,625	3,352	1,704	5,709
Commercial banks	29,776	491	3,354	3,534	22,397	6,898	8,301	6,334	3,254	1,372	3,619
Savings institutions	4,860	61	492	998	3,310	1,617	430	291	98	333	2,091
Performance Ratios (annualized,%)											
Yield on earning assets	5.89	6.21	6.30	6.02	5.79	5.84	5.67	5.35	6.64	6.21	6.71
Cost of funding earning assets	2.39	1.96	2.15	2.28	2.46	2.47	2.32	2.45	2.09	2.19	2.47
Net interest margin	3.50	4.25	4.15	3.75	3.33	3.37	3.35	2.90	4.54	4.02	4.24
Noninterest income to assets	2.22	1.41	1.26	1.66	2.48	2.64	1.84	2.21	3.17	1.59	1.84
Noninterest expense to assets	3.03	3.73	3.17	2.97	3.01	3.24	2.63	2.92	4.21	3.25	2.82
Loan and lease loss provision to assets	0.34	0.18	0.20	0.19	0.39	0.51	0.14	0.19	0.37	0.39	0.56
Net operating income to assets	1.28	1.07	1.25	1.28	1.29	1.22	1.32	1.06	1.73	1.16	1.48
Pretax return on assets	1.95	1.42	1.73	2.00	1.99	1.83	1.99	1.61	2.56	1.58	2.51
Return on assets	1.31	1.09	1.27	1.34	1.31	1.24	1.34	1.08	1.73	1.18	1.60
Return on equity	12.69	8.83	12.37	12.64	12.87	11.64	13.48	11.64	16.13	12.31	13.11
Net charge-offs to loans and leases	0.51	0.16	0.18	0.23	0.64	0.97	0.27	0.29	0.54	0.25	0.59
Loan and lease loss provision to net charge-offs	106.74	185.17	164.11	123.97	102.16	95.25	90.98	113.96	92.87	251.72	125.13
Efficiency ratio	56.15	69.79	62.02	57.41	54.72	56.59	54.37	60.61	57.60	61.91	48.52
% of unprofitable institutions	5.95	10.30	2.47	2.58	1.69	7.01	8.61	5.77	3.04	5.65	9.26
% of institutions with earnings gains	60.41	53.32	65.43	71.57	66.95	54.90	72.27	56.20	54.97	60.53	74.60
Structural Changes											
New Charters	45	39	3	3	0	8	12	10	2	3	10
Institutions absorbed by mergers	52	22	27	3	0	4	5	16	11	8	8
Failed Institutions	0	0	0	0	0	0	0	0	0	0	0
PRIOR THIRD QUARTERS (The way it was...)											
Return on assets (%) 2004	1.33	1.08	1.21	1.47	1.33	1.13	1.46	1.21	1.48	1.46	1.67
2002	1.34	1.11	1.23	1.54	1.33	1.10	1.38	1.29	1.64	1.44	1.75
2000	1.21	1.00	1.15	1.35	1.20	1.28	1.28	1.00	1.31	1.08	1.21
Net charge-offs to loans and leases (%) 2004	0.51	0.25	0.22	0.34	0.60	0.73	0.26	0.43	0.61	0.30	0.54
2002	0.98	0.31	0.36	0.76	1.21	1.51	0.73	0.80	1.15	0.42	0.77
2000	0.53	0.21	0.29	0.54	0.60	0.63	0.46	0.38	0.67	0.34	0.67

* See Table IV-A (page 9) for explanations.

TABLE IV-A. First Three Quarters 2005, All FDIC-Insured Institutions

		Asset Concentration Groups*								
FIRST THREE QUARTERS (The way it is...)	All Insured Institutions	Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	8,854	29	4	1,732	4,553	928	125	420	993	70
Commercial banks	7,540	26	4	1,727	4,133	219	94	373	908	56
Savings institutions	1,314	3	0	5	420	709	31	47	85	14
Total assets (in billions)	$10,700.0	$359.9	$1,838.9	$143.0	$3,666.7	$1,677.0	$109.2	$47.7	$128.7	$2,728.9
Commercial banks	8,903.6	346.8	1,838.9	142.4	3,288.2	406.5	52.1	39.3	110.4	2,679.0
Savings institutions	1,796.4	13.1	0.0	0.6	378.4	1,270.5	57.2	8.4	18.3	50.0
Total deposits (in billions)	6,968.7	111.3	1,096.4	114.9	2,666.1	961.1	66.3	34.4	105.2	1,812.9
Commercial banks	5,917.0	109.8	1,096.4	114.4	2,417.6	242.5	31.5	28.5	90.6	1,785.6
Savings institutions	1,051.7	1.5	0.0	0.4	248.5	718.6	34.9	5.9	14.6	27.3
Net income (in millions)	101,952	8,804	11,898	1,391	36,232	13,401	1,331	610	1,072	27,213
Commercial banks	87,218	8,564	11,898	1,387	33,081	3,447	628	464	969	26,778
Savings institutions	14,733	240	0	3	3,150	9,954	702	145	103	435
Performance Ratios (annualized,%)										
Yield on earning assets	5.62	11.49	4.98	6.03	5.85	5.21	7.39	4.49	5.57	5.13
Cost of funding earning assets	2.12	2.96	2.37	1.91	1.94	2.40	2.59	1.54	1.77	1.94
Net interest margin	3.50	8.53	2.61	4.12	3.91	2.81	4.80	2.95	3.80	3.18
Noninterest income to assets	2.16	10.24	2.87	0.69	1.50	1.09	2.42	7.70	1.08	2.11
Noninterest expense to assets	3.04	9.14	3.37	2.72	2.85	2.09	3.04	7.66	3.04	2.75
Loan and lease loss provision to assets	0.28	3.43	0.31	0.14	0.19	0.07	1.15	0.05	0.14	0.05
Net operating income to assets	1.27	3.00	0.91	1.33	1.35	0.98	1.66	1.70	1.11	1.33
Pretax return on assets	1.95	4.99	1.29	1.62	1.99	1.72	2.65	2.63	1.41	2.06
Return on assets	1.31	3.19	0.88	1.32	1.36	1.12	1.70	1.73	1.12	1.37
Return on equity	12.69	14.79	10.71	12.17	13.42	10.33	16.67	8.97	10.42	13.87
Net charge-offs to loans and leases	0.47	4.27	0.88	0.15	0.22	0.10	1.46	0.29	0.27	0.20
Loan and lease loss provision to net charge-offs	97.79	106.95	80.08	141.63	124.61	101.29	100.13	71.59	93.19	47.10
Efficiency ratio	56.94	49.80	65.59	60.19	55.70	56.09	44.53	72.97	66.17	56.01
% of unprofitable institutions	5.77	6.90	0.00	1.50	6.92	5.93	3.20	16.90	3.52	4.29
% of institutions with earnings gains	63.95	58.62	100.00	57.85	73.40	52.59	52.00	47.86	50.76	55.71
Condition Ratios(%)										
Earning assets to total assets	87.42	81.45	82.35	91.89	89.74	92.03	91.82	87.85	91.95	85.05
Loss Allowance to:										
Loans and leases	1.21	4.65	1.49	1.40	1.21	0.47	1.71	1.49	1.28	0.97
Noncurrent loans and leases	162.98	253.52	146.29	158.46	199.52	64.50	256.36	191.62	155.05	156.50
Noncurrent assets plus other real estate owned to assets	0.50	1.36	0.48	0.68	0.48	0.57	0.54	0.25	0.57	0.37
Equity capital ratio	10.25	22.07	8.23	10.87	10.21	10.67	9.58	19.27	10.83	9.66
Core capital (leverage) ratio	8.23	16.73	6.24	10.58	8.47	9.14	9.48	16.68	10.69	7.12
Tier 1 risk-based capital ratio	10.71	16.00	8.14	14.54	10.16	15.53	11.62	37.55	17.79	9.22
Total risk-based capital ratio	13.03	18.72	11.57	15.65	12.16	16.97	13.05	38.81	19.02	11.75
Net loans and leases to deposits	93.24	228.97	73.29	81.00	95.28	124.02	125.54	33.62	67.36	79.87
Net loans to total assets	60.72	70.82	43.70	65.07	69.28	71.08	76.24	24.24	55.08	53.06
Domestic deposits to total assets	56.69	26.93	30.54	80.33	70.58	56.94	59.81	69.53	81.77	56.65
Structural Changes										
New Charters	122	0	0	1	33	9	0	78	1	0
Institutions absorbed by mergers	234	2	0	15	158	14	0	5	6	34
Failed Institutions	0	0	0	0	0	0	0	0	0	0
PRIOR FIRST THREE QUARTERS (The way it was...)										
Number of institutions 2004	9,024	35	6	1,783	4,385	1,000	136	458	1,138	83
2002	9,415	41	5	1,877	4,081	1,159	206	453	1,495	98
2000	9,989	58	7	2,045	3,947	1,309	304	507	1,731	81
Total assets (in billions) 2004	$9,877.2	$367.9	$1,565.9	$137.7	$3,195.3	$1,405.2	$211.7	$54.0	$147.6	$2,791.9
2002	8,272.8	291.0	1,232.2	124.7	3,394.2	1,279.5	168.3	49.0	192.5	1,541.3
2000	7,269.5	277.5	1,165.0	120.9	3,781.1	1,000.0	78.3	50.6	208.2	587.9
Return on assets (%) 2004	1.29	3.90	0.89	1.28	1.33	1.20	0.82	1.47	1.13	1.23
2002	1.34	3.55	0.85	1.31	1.30	1.34	1.40	1.39	1.19	1.40
2000	1.16	2.92	1.10	1.31	1.12	0.99	1.19	1.56	1.17	0.92
Net charge-offs to loans & leases (%) 2004	0.55	4.69	1.05	0.17	0.29	0.11	0.94	0.46	0.26	0.25
2002	0.97	6.07	1.78	0.26	0.67	0.16	1.12	0.47	0.30	0.86
2000	0.51	3.68	0.44	0.18	0.40	0.12	0.20	1.98	0.23	0.55
Noncurrent assets plus OREO to assets (%) 2004	0.57	1.30	0.69	0.77	0.55	0.59	0.63	0.30	0.63	0.40
2002	0.92	1.61	1.28	0.93	0.88	0.68	1.34	0.36	0.70	0.80
2000	0.67	1.51	0.66	0.76	0.70	0.48	0.95	0.30	0.56	0.45
Equity capital ratio (%) 2004	10.13	20.78	7.27	10.87	10.40	8.74	13.62	16.95	10.92	10.25
2002	9.22	15.39	7.26	11.04	9.53	8.81	7.78	16.73	10.89	8.87
2000	8.55	12.60	6.92	10.48	8.62	8.12	7.99	15.78	10.14	8.61

***Asset Concentration Group Definitions (Groups are hierarchical and mutually exclusive):**

Credit-card Lenders - Institutions whose credit-card loans plus securitized receivables exceed 50 percent of total assets plus securitized receivables.

International Banks - Banks with assets greater than $10 billion and more than 25 percent of total assets in foreign offices.

Agricultural Banks - Banks whose agricultural production loans plus real estate loans secured by farmland exceed 25 percent of their total loans and leases.

Commercial Lenders - Institutions whose commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties exceed 25 percent of total assets.

Mortgage Lenders - Institutions whose residential mortgage loans, plus mortgage-backed securities, exceed 50 percent of total assets.

Consumer Lenders - Institutions whose residential mortgage loans, plus credit-card loans, plus other loans to individuals, exceed 50 percent of total assets.

Other Specialized < $1 Billion - Institutions with assets less than $1 billion, whose loans and leases are less than 40 percent of total assets.

All Other < $1 billion - Institutions with assets less than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

All Other > $1 billion - Institutions with assets greater than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

TABLE IV-A. First Three Quarters 2005, All FDIC-Insured Institutions

FIRST THREE QUARTERS (The way it is...)	All Insured Institutions	Asset Size Distribution: Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion	Geographic Regions*: New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	8,854	3,940	4,293	503	118	1,113	1,219	1,888	2,074	1,804	756
Commercial banks	7,540	3,522	3,552	380	86	585	1,075	1,551	1,967	1,682	680
Savings institutions	1,314	418	741	123	32	528	144	337	107	122	76
Total assets (in billions)	$10,700.0	$205.7	$1,225.4	$1,365.7	$7,903.2	$2,756.0	$2,635.3	$2,494.2	$784.0	$584.9	$1,445.6
Commercial banks	8,903.6	184.2	982.5	1,022.6	6,714.3	2,149.7	2,470.1	2,342.6	739.5	491.7	710.0
Savings institutions	1,796.4	21.5	242.9	343.2	1,188.9	606.3	165.3	151.6	44.5	93.2	735.6
Total deposits (in billions)	6,968.7	168.6	979.1	951.0	4,870.0	1,811.6	1,776.9	1,538.8	559.6	442.4	839.4
Commercial banks	5,917.0	152.2	796.2	719.7	4,248.9	1,422.2	1,668.4	1,431.3	531.5	390.3	473.4
Savings institutions	1,051.7	16.3	182.9	231.3	621.1	389.4	108.5	107.5	28.1	52.1	366.0
Net income (in millions)	101,952	1,624	10,980	13,173	76,175	25,590	26,427	18,338	9,509	5,253	16,835
Commercial banks	87,218	1,427	9,500	10,379	65,912	20,769	25,176	17,474	9,299	4,343	10,158
Savings institutions	14,733	197	1,480	2,794	10,263	4,821	1,251	864	210	910	6,678
Performance Ratios (annualized,%)											
Yield on earning assets	5.62	5.94	6.05	5.77	5.52	5.64	5.40	5.13	6.31	5.91	6.30
Cost of funding earning assets	2.12	1.77	1.95	2.04	2.17	2.24	2.05	2.20	1.84	1.94	2.12
Net interest margin	3.50	4.17	4.09	3.73	3.34	3.40	3.35	2.93	4.47	3.97	4.18
Noninterest income to assets	2.16	1.37	1.24	1.64	2.41	2.57	1.81	2.09	3.02	1.53	1.90
Noninterest expense to assets	3.04	3.65	3.15	2.96	3.03	3.28	2.62	2.97	4.13	3.21	2.81
Loan and lease loss provision to assets	0.28	0.17	0.19	0.17	0.31	0.42	0.10	0.13	0.38	0.25	0.55
Net operating income to assets	1.27	1.06	1.22	1.28	1.29	1.23	1.33	1.02	1.64	1.23	1.50
Pretax return on assets	1.95	1.41	1.69	1.99	2.00	1.87	2.07	1.47	2.43	1.68	2.54
Return on assets	1.31	1.08	1.24	1.34	1.32	1.27	1.38	1.01	1.65	1.25	1.62
Return on equity	12.69	8.82	12.09	12.59	12.93	11.97	13.86	10.86	15.47	13.06	13.13
Net charge-offs to loans and leases	0.47	0.16	0.18	0.22	0.58	0.81	0.22	0.29	0.54	0.22	0.61
Loan and lease loss provision to net charge-offs	97.79	175.12	158.89	119.68	92.37	93.19	75.24	80.64	96.38	178.74	119.18
Efficiency ratio	56.94	69.79	62.65	57.73	55.66	57.71	54.44	63.01	58.02	62.14	48.12
% of unprofitable institutions	5.77	10.15	2.35	1.79	0.85	6.38	9.35	4.82	3.04	5.21	10.32
% of institutions with earnings gains	63.95	57.39	68.46	74.95	72.03	61.90	74.82	59.75	58.34	63.69	75.93
Condition Ratios (%)											
Earning assets to total assets	87.42	91.92	91.82	90.87	86.03	86.65	86.66	86.16	87.36	89.92	91.48
Loss Allowance to:											
Loans and leases	1.21	1.35	1.22	1.17	1.21	1.42	1.01	1.20	1.32	1.24	1.13
Noncurrent loans and leases	162.98	146.99	187.04	169.46	158.74	177.68	231.29	139.51	131.37	126.04	156.99
Noncurrent assets plus other real estate owned to assets	0.50	0.71	0.54	0.50	0.49	0.46	0.31	0.54	0.80	0.73	0.58
Equity capital ratio	10.25	12.25	10.26	10.57	10.14	10.63	9.86	9.18	10.67	9.57	12.13
Core capital (leverage) ratio	8.23	12.20	9.85	9.28	7.69	8.35	7.31	7.36	8.84	8.75	10.62
Tier 1 risk-based capital ratio	10.71	18.13	13.53	12.45	9.84	11.75	9.30	8.98	10.73	12.27	14.10
Total risk-based capital ratio	13.03	19.21	14.67	13.77	12.52	14.43	11.46	11.69	12.86	13.59	15.83
Net loans and leases to deposits	93.24	76.03	84.38	93.94	95.47	83.31	87.89	91.23	101.63	82.08	129.96
Net loans to total assets	60.72	62.32	67.42	65.41	58.83	54.76	59.26	56.28	72.54	62.08	75.46
Domestic deposits to total assets	56.69	81.95	79.76	68.92	50.34	47.87	61.34	53.16	68.40	75.05	57.37
Structural Changes											
New Charters	122	110	7	4	1	17	32	18	10	15	30
Institutions absorbed by mergers	234	83	121	22	8	33	32	72	39	36	22
Failed Institutions	0	0	0	0	0	0	0	0	0	0	0
PRIOR FIRST THREE QUARTERS (The way it was...)											
Number of institutions 2004	9,024	4,204	4,223	480	117	1,136	1,223	1,968	2,104	1,840	753
2002	9,415	4,809	4,059	441	106	1,222	1,249	2,067	2,180	1,910	787
2000	9,989	5,558	3,902	428	101	1,304	1,320	2,221	2,277	2,035	832
Total assets (in billions) 2004	$9,877.2	$217.7	$1,177.2	$1,326.4	$7,155.9	$3,403.0	$2,104.7	$1,745.7	$763.1	$588.8	$1,271.9
2002	8,272.8	243.9	1,113.3	1,256.3	5,659.4	2,826.3	1,667.5	1,561.3	429.8	569.2	1,218.7
2000	7,269.5	264.6	1,019.3	1,215.6	4,770.1	2,489.3	1,565.9	1,227.6	450.5	549.2	986.9
Return on assets (%) 2004	1.29	1.02	1.19	1.48	1.28	1.14	1.40	1.13	1.51	1.35	1.61
2002	1.34	1.05	1.18	1.45	1.36	1.17	1.36	1.32	1.59	1.42	1.60
2000	1.16	1.06	1.18	1.26	1.14	1.24	1.01	1.04	1.36	1.10	1.28
Net charge-offs to loans & leases (%) 2004	0.55	0.22	0.23	0.35	0.66	0.81	0.31	0.36	0.75	0.26	0.60
2002	0.97	0.28	0.33	0.74	1.19	1.48	0.69	0.77	1.19	0.40	0.79
2000	0.51	0.22	0.27	0.53	0.58	0.63	0.42	0.34	0.73	0.32	0.64
Noncurrent assets plus OREO to assets (%) 2004	0.57	0.82	0.61	0.53	0.56	0.56	0.39	0.68	0.61	0.65	0.66
2002	0.92	0.87	0.75	0.73	1.00	1.05	0.79	1.04	0.87	0.84	0.72
2000	0.67	0.69	0.59	0.64	0.70	0.70	0.69	0.67	0.60	0.66	0.59
Equity capital ratio (%) 2004	10.13	11.94	10.19	10.83	9.94	10.16	8.45	10.47	10.52	10.17	12.14
2002	9.22	11.42	10.05	10.08	8.78	8.92	9.42	8.62	10.32	9.76	9.79
2000	8.55	11.34	9.70	8.90	8.06	8.46	8.44	8.18	9.46	8.78	8.84

* Regions:

New York - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, U.S. Virgin Islands

Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia

Chicago - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Dallas - Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas

San Francisco - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

September 30, 2005	All Insured Institutions	Asset Concentration Groups*								
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Percent of Loans 30-89 Days Past Due										
All loans secured by real estate	0.71	3.64	0.89	1.01	0.63	0.77	2.00	1.22	1.20	0.67
Construction and development	0.58	0.00	1.91	1.28	0.55	0.61	0.32	1.55	1.07	0.49
Commercial real estate	0.51	0.20	0.99	0.98	0.51	0.37	0.48	0.67	0.98	0.41
Multifamily residential real estate	0.27	0.00	0.80	0.62	0.31	0.13	0.52	0.42	0.45	0.30
Home equity loans	0.43	3.47	0.54	0.50	0.36	0.46	0.26	0.60	0.56	0.44
Other 1-4 family residential	0.93	3.82	0.88	1.65	0.96	0.88	3.03	1.56	1.44	0.87
Commercial and industrial loans	0.65	2.07	0.54	1.38	0.75	0.53	1.16	1.73	1.26	0.43
Loans to individuals	1.70	2.18	1.87	2.18	1.35	0.91	1.51	2.44	1.98	1.41
Credit card loans	2.19	2.24	2.29	2.26	2.10	1.33	1.45	3.03	2.08	2.02
Other loans to individuals	1.37	1.56	1.61	2.18	1.27	0.85	1.53	2.38	1.98	1.31
All other loans and leases (including farm)	0.35	0.13	0.27	0.54	0.61	0.52	0.06	0.56	0.54	0.23
Total loans and leases	0.81	2.13	0.90	1.03	0.71	0.77	1.59	1.42	1.27	0.65
Percent of Loans Noncurrent**										
All real estate loans	0.67	1.00	1.07	0.85	0.56	0.75	0.51	0.77	0.81	0.66
Construction and development	0.41	0.00	1.52	0.60	0.37	0.72	0.28	1.28	0.64	0.37
Commercial real estate	0.62	1.59	1.32	1.15	0.58	0.54	0.70	0.90	1.15	0.58
Multifamily residential real estate	0.25	0.00	0.46	0.58	0.26	0.09	0.00	0.11	0.92	0.53
Home equity loans	0.20	1.10	0.24	0.22	0.19	0.17	0.05	0.16	0.19	0.21
Other 1-4 family residential	0.88	0.93	1.26	0.81	0.82	0.88	0.68	0.68	0.73	0.89
Commercial and industrial loans	0.89	1.15	1.27	1.48	0.82	0.84	0.80	0.96	1.30	0.68
Loans to individuals	1.14	1.92	1.49	0.80	0.51	0.37	0.72	0.76	0.65	0.69
Credit card loans	1.81	1.96	1.76	1.98	1.31	1.04	1.16	0.50	1.24	1.48
Other loans to individuals	0.70	1.48	1.32	0.73	0.42	0.27	0.60	0.79	0.63	0.56
All other loans and leases (including farm)	0.31	0.03	0.15	0.63	0.54	0.24	0.42	0.51	0.52	0.26
Total loans and leases	0.74	1.83	1.02	0.88	0.61	0.73	0.67	0.78	0.82	0.62
Percent of Loans Charged-off (net, YTD)										
All real estate loans	0.05	0.15	0.09	0.04	0.07	0.04	0.09	0.06	0.11	0.03
Construction and development	0.03	0.00	0.02	0.02	0.03	0.04	0.01	0.09	0.07	0.02
Commercial real estate	0.05	1.75	0.08	0.04	0.06	0.00	0.12	0.04	0.24	-0.01
Multifamily residential real estate	0.02	0.00	0.35	0.12	0.03	-0.02	-0.30	0.60	0.12	-0.01
Home equity loans	0.09	0.16	0.11	0.05	0.11	0.05	0.04	0.03	0.05	0.08
Other 1-4 family residential	0.05	0.04	0.08	0.07	0.09	0.04	0.12	0.04	0.04	0.03
Commercial and industrial loans	0.27	2.63	-0.01	0.42	0.39	0.19	2.71	0.36	0.44	0.09
Loans to individuals	2.59	4.66	3.40	0.80	1.01	1.20	1.94	1.16	0.86	1.08
Credit card loans	4.41	4.80	3.88	5.43	3.75	3.39	4.36	4.08	6.21	3.37
Other loans to individuals	1.35	3.07	3.07	0.49	0.71	0.89	1.15	0.76	0.62	0.65
All other loans and leases (including farm)	0.19	0.00	-0.06	0.00	0.35	1.20	0.29	0.49	0.46	0.33
Total loans and leases	0.50	4.30	0.90	0.20	0.20	0.10	1.50	0.30	0.30	0.20
Loans Outstanding (in billions)										
All real estate loans	$4,063.5	$2.4	$236.6	$51.3	$1,743.2	$1,100.1	$23.1	$7.8	$50.1	$848.9
Construction and development	417.5	0.0	6.5	3.9	313.2	27.9	0.6	0.8	3.1	61.5
Commercial real estate	807.0	0.0	18.6	13.2	572.4	48.8	2.0	2.2	12.1	137.7
Multifamily residential real estate	185.6	0.0	2.2	0.9	110.9	51.5	0.2	0.2	0.9	18.8
Home equity loans	538.1	1.0	63.5	1.0	187.4	114.5	5.8	0.3	2.1	162.5
Other 1-4 family residential	2,019.2	1.4	106.3	15.0	533.5	856.5	14.3	4.1	28.5	459.6
Commercial and industrial loans	1,050.4	8.6	199.8	13.2	503.1	40.7	7.5	1.5	7.5	268.5
Loans to individuals	932.8	248.5	198.3	6.9	200.4	49.6	52.7	1.7	9.7	164.9
Credit card loans	368.5	229.1	77.2	0.4	19.6	6.3	11.3	0.1	0.3	24.1
Other loans to individuals	564.3	19.4	121.1	6.5	180.8	43.3	41.5	1.6	9.4	140.8
All other loans and leases (including farm)	533.0	7.9	182.3	23.0	125.8	7.3	1.5	0.7	4.4	180.2
Total loans and leases	6,579.9	267.4	817.0	94.4	2,572.6	1,197.7	84.8	11.7	71.9	1,462.4
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	4,138.2	0.1	195.0	137.5	2,092.4	758.4	26.0	19.2	129.6	780.1
Construction and development	407.9	0.0	2.0	9.3	322.7	39.1	1.4	2.5	14.3	16.6
Commercial real estate	1,468.2	0.0	9.0	60.8	912.5	59.4	6.3	10.0	45.2	365.0
Multifamily residential real estate	108.0	0.0	0.0	5.2	56.2	8.4	0.4	0.1	9.0	28.7
1-4 family residential	2,021.5	1.8	131.0	37.9	766.7	650.4	17.8	6.1	55.7	354.1
Farmland	69.9	0.0	0.0	24.3	34.9	1.1	0.1	0.5	5.4	3.5

* See Table IV-A (page 8) for explanations.

** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

September 30, 2005	All Insured Institutions	Asset Size Distribution: Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion	Geographic Regions*: New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	0.71	1.24	0.74	0.59	0.72	0.64	0.60	0.84	0.76	1.20	0.63
Construction and development	0.58	0.89	0.67	0.50	0.55	0.58	0.36	0.77	0.72	0.85	0.44
Commercial real estate	0.51	1.02	0.58	0.44	0.46	0.46	0.40	0.67	0.53	0.80	0.32
Multifamily residential real estate	0.27	0.62	0.50	0.22	0.23	0.13	0.36	0.54	0.43	1.02	0.11
Home equity loans	0.43	0.58	0.46	0.40	0.43	0.35	0.43	0.47	0.54	0.48	0.34
Other 1-4 family residential	0.93	1.74	1.01	0.87	0.91	0.75	0.82	1.14	1.03	1.95	0.84
Commercial and industrial loans	0.65	1.38	1.02	1.03	0.51	0.67	0.49	0.53	0.80	1.27	0.74
Loans to individuals	1.70	2.38	1.79	1.40	1.71	1.88	1.47	1.23	2.13	1.74	1.80
Credit card loans	2.19	1.74	3.63	1.55	2.20	2.15	2.29	1.73	2.95	0.84	2.22
Other loans to individuals	1.37	2.39	1.61	1.36	1.33	1.61	1.35	1.07	1.37	1.94	1.17
All other loans and leases (including farm)	0.35	0.60	0.51	0.43	0.33	0.25	0.17	0.60	0.35	0.90	0.28
Total loans and leases	0.81	1.30	0.83	0.72	0.81	0.87	0.63	0.80	0.92	1.25	0.81
Percent of Loans Noncurrent**											
All real estate loans	0.67	0.82	0.58	0.66	0.69	0.56	0.38	0.91	1.08	1.06	0.60
Construction and development	0.41	0.53	0.47	0.38	0.39	0.62	0.26	0.58	0.39	0.47	0.32
Commercial real estate	0.62	0.86	0.64	0.60	0.59	0.59	0.46	0.90	0.67	0.74	0.38
Multifamily residential real estate	0.25	0.66	0.35	0.27	0.21	0.15	0.42	0.50	0.59	0.72	0.04
Home equity loans	0.20	0.26	0.21	0.23	0.20	0.14	0.15	0.27	0.30	0.15	0.12
Other 1-4 family residential	0.88	0.92	0.64	0.98	0.90	0.54	0.44	1.34	1.85	1.87	0.81
Commercial and industrial loans	0.89	1.47	1.05	0.95	0.84	0.95	0.60	1.06	0.78	1.06	0.89
Loans to individuals	1.14	0.90	0.69	0.53	1.23	1.56	0.78	0.59	1.30	0.50	1.25
Credit card loans	1.81	1.10	2.05	1.05	1.84	1.93	1.59	1.33	2.17	0.60	1.81
Other loans to individuals	0.70	0.89	0.56	0.38	0.75	1.19	0.66	0.37	0.50	0.48	0.41
All other loans and leases (including farm)	0.31	0.78	0.55	0.50	0.26	0.18	0.23	0.42	0.42	0.72	0.37
Total loans and leases	0.74	0.92	0.65	0.69	0.76	0.80	0.44	0.86	1.01	0.98	0.72
Percent of Loans Charged-off (net, YTD)											
All real estate loans	0.05	0.05	0.05	0.05	0.06	0.04	0.04	0.11	0.05	0.06	0.03
Construction and development	0.03	0.04	0.03	0.04	0.02	0.02	0.02	0.04	0.04	0.04	0.00
Commercial real estate	0.05	0.05	0.05	0.07	0.04	0.03	0.04	0.11	0.03	0.05	0.02
Multifamily residential real estate	0.02	0.12	0.04	0.02	0.01	0.01	0.06	0.03	0.06	0.06	-0.01
Home equity loans	0.09	0.04	0.05	0.08	0.09	0.02	0.07	0.14	0.13	0.09	0.03
Other 1-4 family residential	0.05	0.06	0.05	0.04	0.06	0.04	0.04	0.11	0.04	0.08	0.04
Commercial and industrial loans	0.27	0.38	0.40	0.45	0.21	0.11	0.19	0.20	0.40	0.39	0.82
Loans to individuals	2.59	0.66	1.20	1.23	2.84	3.54	1.28	1.39	2.92	0.94	3.39
Credit card loans	4.41	1.95	6.34	2.73	4.47	4.33	4.33	3.58	4.93	1.86	4.91
Other loans to individuals	1.35	0.63	0.67	0.78	1.51	2.75	0.69	0.72	0.71	0.69	1.01
All other loans and leases (including farm)	0.19	0.09	0.24	0.29	0.18	0.02	0.42	0.18	0.14	0.32	0.18
Total loans and leases	0.50	0.20	0.20	0.20	0.60	0.80	0.20	0.30	0.50	0.20	0.60
Loans Outstanding (in billions)											
All real estate loans	$4,063.5	$85.5	$641.3	$661.2	$2,675.4	$789.6	$1,047.6	$819.4	$356.9	$249.8	$800.2
Construction and development	417.5	9.6	110.4	104.5	193.0	47.2	137.0	89.2	37.6	50.8	55.7
Commercial real estate	807.0	24.1	222.4	198.9	361.6	156.2	208.9	172.3	76.2	77.8	115.7
Multifamily residential real estate	185.6	2.0	26.4	45.1	112.1	48.3	24.1	31.8	8.8	6.1	66.4
Home equity loans	538.1	3.1	35.7	49.0	450.3	65.6	164.1	159.5	65.5	17.3	66.2
Other 1-4 family residential	2,019.2	36.8	224.5	255.1	1,502.8	430.9	500.4	353.9	153.3	89.6	491.1
Commercial and industrial loans	1,050.4	18.9	110.5	135.2	785.9	250.7	245.4	292.6	86.6	62.4	112.7
Loans to individuals	932.8	11.8	53.0	74.1	793.9	327.1	149.2	172.3	79.9	39.3	165.0
Credit card loans	368.5	0.2	4.6	16.4	347.2	162.5	19.7	40.8	38.6	7.3	99.5
Other loans to individuals	564.3	11.5	48.4	57.7	446.7	164.6	129.4	131.5	41.3	32.0	65.5
All other loans and leases (including farm)	533.0	13.8	32.1	34.0	453.1	165.1	136.0	136.7	53.1	16.2	25.9
Total loans and leases	6,579.9	130.0	837.0	904.5	4,708.4	1,532.6	1,578.2	1,421.0	576.4	367.9	1,103.9
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	4,138.2	269.7	1,143.9	630.4	2,094.2	414.9	1,055.6	1,101.4	443.1	661.9	461.4
Construction and development	407.9	28.9	189.9	75.0	114.2	16.9	112.1	84.5	50.1	115.1	29.1
Commercial real estate	1,468.2	104.2	520.6	264.7	578.7	101.3	510.5	302.9	154.2	279.6	119.8
Multifamily residential real estate	108.0	6.1	47.8	37.7	16.3	9.5	27.3	22.2	11.9	29.4	7.8
1-4 family residential	2,021.5	111.8	351.0	242.3	1,316.4	224.5	397.1	685.8	209.0	208.6	296.5
Farmland	69.9	18.9	34.7	11.2	5.0	2.6	4.0	6.2	18.4	29.3	9.4

* See Table IV-A (page 9) for explanations.

** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

TABLE VI-A. Derivatives, All FDIC-Insured Commercial Banks and State-Chartered Savings Banks

(dollar figures in millions; notional amounts unless otherwise indicated)	3rd Quarter 2005	2nd Quarter 2005	1st Quarter 2005	4th Quarter 2004	3rd Quarter 2004	%Change 04:3-05:3	Asset Size Distribution: Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion
ALL DERIVATIVE HOLDERS										
Number of institutions reporting derivatives	899	858	781	764	760	18.3	67	526	222	84
Total assets of institutions reporting derivatives	$7,593,163	$7,431,802	$7,270,002	$7,109,151	$6,977,653	8.8	$4,463	$214,630	$725,173	$6,648,897
Total deposits of institutions reporting derivatives	4,950,722	4,831,248	4,713,732	4,609,010	4,476,601	10.6	3,533	168,204	520,191	4,258,795
Total derivatives	99,595,468	96,943,476	91,861,153	88,305,599	84,866,147	17.4	164	9,957	77,938	99,507,408
Derivative Contracts by Underlying Risk Exposure										
Interest rate	82,895,333	81,860,886	77,989,806	75,531,881	73,022,222	13.5	122	9,562	64,906	82,820,742
Foreign exchange*	9,724,990	9,383,991	9,251,143	9,026,107	8,573,528	13.4	9	21	4,545	9,720,415
Equity	1,343,257	1,194,866	1,174,583	1,112,283	1,043,460	28.7	32	325	1,618	1,341,281
Commodity & other (excluding credit derivatives)	538,213	398,589	321,361	288,606	289,200	86.1	0	5	3,250	534,958
Credit	5,093,675	4,105,143	3,124,260	2,346,722	1,937,738	162.9	0	44	3,619	5,090,012
Total	99,595,468	96,943,476	91,861,153	88,305,599	84,866,147	17.4	164	9,957	77,938	99,507,408
Derivative Contracts by Transaction Type										
Swaps	62,135,068	60,921,599	58,335,659	56,416,576	52,914,550	17.4	30	3,735	45,370	62,085,933
Futures & forwards	11,928,467	11,919,720	11,634,985	11,370,492	11,375,932	4.9	39	2,138	13,576	11,912,713
Purchased options	9,796,462	9,428,221	8,785,659	8,873,344	9,065,040	8.1	14	1,930	5,631	9,788,887
Written options	9,841,295	9,837,801	9,242,869	8,879,583	8,927,268	10.2	81	2,099	9,473	9,829,642
Total	93,701,292	92,107,341	87,999,172	85,539,995	82,282,789	13.9	164	9,903	74,050	93,617,175
Fair Value of Derivative Contracts										
Interest rate contacts	22,432	20,909	28,403	26,867	24,184	-7.2	1	-24	-190	22,645
Foreign exchange contacts	73	828	1,415	-1,379	-628	-111.6	0	0	11	62
Equity contracts	-5,130	-2,268	-1,521	-1,308	4,029	N/M	1	0	9	-5,139
Commodity & other (excluding credit derivatives)	3,856	1,257	3,551	1,941	1,458	164.5	0	0	21	3,835
Credit derivatives as guarantor	-368	-847	6,821	15,680	9,856	N/M	0	0	0	-369
Credit derivatives as beneficiary	1,876	2,510	-5,937	-15,124	-8,895	N/M	0	-8	-12	1,896
Derivative Contracts by Maturity**										
Interest rate contracts < 1 year	16,642,430	17,138,062	15,560,325	15,919,803	16,212,436	2.7	30	2,770	15,401	16,624,229
1-5 years	27,693,826	26,722,873	26,568,782	25,893,298	24,310,740	13.9	15	3,760	23,145	27,666,906
> 5 years	18,865,697	18,113,546	17,381,274	16,491,764	15,364,195	22.8	5	922	15,550	18,849,220
Foreign exchange contracts < 1 year	5,437,648	5,318,532	5,192,310	5,348,729	4,862,841	11.8	9	10	3,303	5,434,327
1-5 years	1,355,674	1,313,066	1,314,144	1,286,372	1,250,835	8.4	0	0	241	1,355,433
> 5 years	687,274	684,755	691,433	760,131	644,084	6.7	0	0	0	687,274
Equity contracts < 1 year	342,343	342,334	275,704	272,658	237,624	44.1	1	33	251	342,058
1-5 years	1,097,573	952,801	892,602	735,736	646,479	69.8	18	136	440	1,096,979
> 5 years	268,326	166,107	173,442	139,858	86,222	211.2	0	0	31	268,294
Commodity & other contracts < 1 year	182,218	154,314	128,653	107,032	101,318	79.8	0	0	5	182,214
1-5 years	647,773	480,423	299,126	237,581	212,627	204.7	0	4	14	647,754
> 5 years	163,351	81,626	55,119	42,450	32,281	406.0	0	0	0	163,351
Risk-Based Capital: Credit Equivalent Amount										
Total current exposure to tier 1 capital (%)	38.7	37.6	38.5	44.0	37.5		0.5	0.2	0.6	45.3
Total potential future exposure to tier 1 capital (%)	73.6	76.5	80.5	76.3	73.5		0.3	0.2	0.7	86.2
Total exposure (credit equivalent amount) to tier 1 capital (%)	112.4	114.1	119.0	120.4	111.0		0.7	0.5	1.3	131.5
Credit losses on derivatives***	23.0	14.0	1.0	5.0	92.0	-75.0	0.0	0.0	0.0	23.0
HELD FOR TRADING										
Number of institutions reporting derivatives	128	120	121	117	124	3.2	6	31	39	52
Total assets of institutions reporting derivatives	6,095,314	5,911,924	5,874,460	5,687,915	5,564,219	9.5	326	14,286	167,859	5,912,843
Total deposits of institutions reporting derivatives	3,924,223	3,795,345	3,765,359	3,689,919	3,577,651	9.7	255	10,842	115,433	3,797,692
Derivative Contracts by Underlying Risk Exposure										
Interest rate	80,439,127	79,451,914	75,576,677	73,012,099	70,526,446	14.1	2	175	10,736	80,428,214
Foreign exchange	8,822,150	8,554,016	8,412,594	8,506,865	7,833,447	12.6	0	10	3,432	8,818,709
Equity	1,339,268	1,192,086	1,170,944	1,109,519	1,040,859	28.7	0	35	169	1,339,063
Commodity & other	534,963	398,536	321,329	288,574	289,138	85.0	0	0	5	534,958
Total	91,135,508	89,596,552	85,481,544	82,917,057	79,689,890	14.4	3	220	14,342	91,120,943
Trading Revenues: Cash & Derivative Instruments										
Interest rate	1,642	315	1,634	880	-449	-465.7	0	0	7	1,635
Foreign exchange	1,454	1,283	1,700	1,274	1,162	25.1	0	0	-2	1,456
Equity	1,243	130	887	348	485	156.3	0	0	1	1,242
Commodity & other (including credit derivatives)	507	166	212	-307	24	N/M	0	0	0	507
Total trading revenues	4,846	1,895	4,433	2,194	1,222	296.6	0	0	6	4,840
Share of Revenue										
Trading revenues to gross revenues (%)	4.4	1.9	4.5	2.4	1.5		0.0	0.1	0.2	4.5
Trading revenues to net operating revenues (%)	25.5	11.4	22.6	14.0	7.9		0.0	0.5	1.2	26.1
HELD FOR PURPOSES OTHER THAN TRADING										
Number of institutions reporting derivatives	840	799	724	713	702	19.7	61	494	205	80
Total assets of institutions reporting derivatives	7,427,974	7,306,339	7,083,907	6,998,707	6,798,200	9.3	4,111	200,876	667,913	6,555,073
Total deposits of institutions reporting derivatives	4,829,801	4,731,111	4,582,273	4,519,742	4,371,932	10.5	3,260	157,284	476,558	4,192,699
Derivative Contracts by Underlying Risk Exposure										
Interest rate	2,456,206	2,408,972	2,413,129	2,519,782	2,495,775	-1.6	120	9,387	54,170	2,392,529
Foreign exchange	102,338	98,984	100,828	100,360	94,461	8.3	9	1	844	101,485
Equity	3,989	2,780	3,639	2,764	2,600	53.4	32	290	1,449	2,218
Commodity & other	3,250	53	32	32	62	N/M	0	4	3,245	0
Total notional amount	2,565,784	2,510,789	2,517,627	2,622,938	2,592,899	-1.0	161	9,683	59,708	2,496,232

All line items are reported on a quarterly basis.

*Includes spot foreign exchange contracts. All other references to foreign exchange contracts in which notional values or fair values are reported exclude spot foreign exchange contracts.

** Derivative contracts subject to the risk-based capital requirements for derivatives.

*** The reporting of credit losses on derivatives is applicable to all banks filing the FFIEC 031 report form and to those banks filing the FFIEC 041 report form that have $300 million or more in total assets.

Insurance Fund Indicators

- ***BIF Reserve Ratio Dips One Basis Point to 1.25 Percent, the Lowest Level in Three Years***
- ***SAIF Reserve Ratio Declines to 1.30 Percent***
- ***No Insured Institutions Fail, Marking the Fifth Consecutive Quarter***

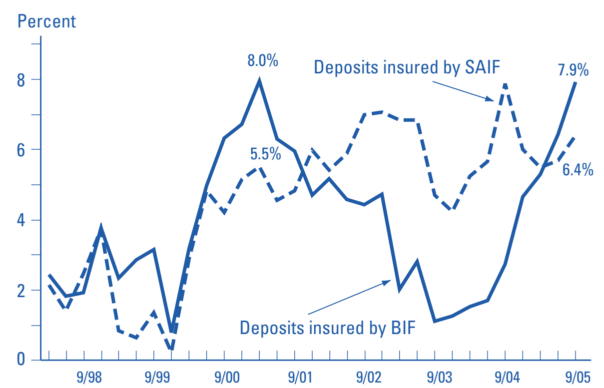
During the third quarter of 2005, total assets of the nation's 8,854 FDIC-insured institutions increased by $225.7 billion to $10.7 trillion. Deposits increased by $147.7 billion during the period, funding 65 percent of the growth in assets. Domestic office deposits grew by $140.1 billion (2.4 percent) while deposits in foreign offices grew by $7.6 billion (0.8 percent). Deposits in domestic accounts greater than $100 thousand increased by $83.4 billion and deposits in accounts less than $100 thousand rose by $57.1 billion.

Deposits insured by the FDIC increased by 1.9 percent during the quarter and by 7.7 percent during the previous 12 months. During the third quarter, insured deposits increased at 5,106 institutions, remained unchanged at 51 institutions, and declined at 3,651 institutions. For the three months ending on September 30, deposits insured by the Bank Insurance Fund (BIF) grew by 1.7 percent and for the first time surpassed the $2.8 trillion mark. Deposits insured by the Savings Association Insurance Fund (SAIF) increased by 2.5 percent to $1.0 trillion. The cumulative four quarter growth of BIF-insured deposits was 7.9 percent as compared to SAIF-insured deposits which increased by 6.4 percent.

The BIF grew by 0.7 percent ($240 million) during the third quarter, ending the quarter with a balance of $35.3 billion (unaudited). Most of the increase was attributable to investment income and from a $65 million reduction in reserves previously set aside for estimated failure costs. The growth of the BIF was not strong enough to offset the growth of BIF-insured deposits. As a result, the BIF reserve ratio declined 1 basis point to 1.25 percent. The BIF reserve ratio has declined during each of the last four quarters mainly as a result of rapid deposit growth. The SAIF increased by 0.9 percent during the third quarter, rising for the first time above $13.0 billion. The growth of the SAIF did not keep pace with the quarterly increase in SAIF-insured deposits causing the SAIF reserve ratio to decline from 1.32 on June 30 to 1.30 on September 30. Robust growth of SAIF-insured deposits has caused the SAIF reserve ratio to decline during each of the last three quarters.

No insured institutions failed during the third quarter of 2005, making this the fifth consecutive quarter without a failure. The most recent bank failure occurred in June 2004.

Annual* Estimated Insured Deposit Growth



*Cumulative previous 4 quarters

Changes in Insurance Fund Balances

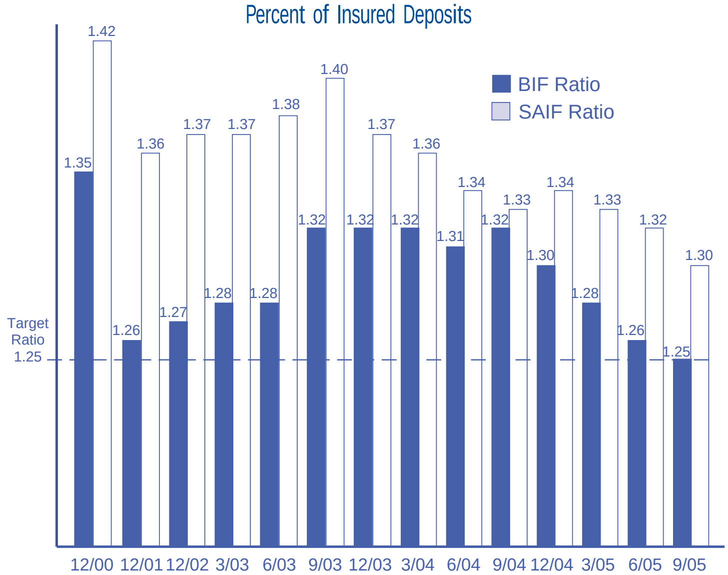
(dollar figures in millions)	Bank Insurance Fund							Savings Association Insurance Fund						
	3rd Qtr. 2005	2nd Qtr. 2005	1st Qtr. 2005	4th Qtr. 2004	3rd Qtr. 2004	2nd Qtr. 2004	1st Qtr. 2004	3rd Qtr. 2005	2nd Qtr. 2005	1st Qtr. 2005	4th Qtr. 2004	3rd Qtr. 2004	2nd Qtr. 2004	1st Qtr. 2004
Beginning Fund Balance	**$35,094**	**$34,824**	**$34,787**	**$34,467**	**$34,110**	**$34,164**	**$33,782**	**$12,929**	**$12,793**	**$12,720**	**$12,523**	**$12,411**	**$12,394**	**$12,240**
Unrealized Gain (Loss) on Available-For-Sale Securities	–36	–53	–127	–32	77	–332	175	–11	–18	–41	–10	24	–109	59
Provision for Insurance Losses	–65	–46	–6	–136	–64	–32	–37	0	–10	–14	–95	24	–2	1
All Other Income, Net of Expenses	211	277	158	216	216	246	170	121	144	100	112	112	124	96
Total Fund Balance Change	240	270	37	320	357	–54	382	110	136	73	197	112	17	154
Ending Fund Balance	**$35,334**	**$35,094**	**$34,824**	**$34,787**	**$34,467**	**$34,110**	**$34,164**	**$13,039**	**$12,929**	**$12,793**	**$12,720**	**$12,523**	**$12,411**	**$12,394**

TABLE I-B. Selected Insurance Fund Indicators*

(dollar figures in millions)	Preliminary 3rd Quarter 2005	2nd Quarter 2005	3rd Quarter 2004	%Change 04:3-05:3
Bank Insurance Fund				
Reserve ratio (%)……	1.25	1.26	1.32	-5.2
Fund Balance ……	$35,334	$35,094	$34,467	2.5
Estimated insured deposits ……	2,825,366	2,776,974	2,611,916	8.2
SAIF-member Oakars……	112,027	109,644	105,554	6.1
BIF-members ……	2,713,339	2,667,330	2,506,362	8.3
Assessment base ……	4,782,354	4,665,351	4,387,985	9.0
SAIF-member Oakars……	138,391	132,635	111,307	24.3
BIF-members ……	4,643,963	4,532,716	4,276,678	8.6
Savings Association Insurance Fund				
Reserve ratio (%) ……	1.30	1.32	1.33	-2.3
Fund Balance ……	$13,039	$12,929	$12,523	4.1
Estimated insured deposits ……	1,005,554	980,711	943,666	6.6
BIF-member Oakars ……	451,958	446,952	441,935	2.3
SAIF-member Sassers ……	92,146	87,927	92,183	0.0
Other SAIF members ……	461,451	445,831	409,548	12.7
Assessment base ……	1,254,070	1,213,522	1,128,078	11.2
BIF-member Oakars ……	484,578	473,247	447,269	8.3
SAIF-member Sassers ……	124,082	117,061	119,590	3.8
Other SAIF members ……	645,411	623,215	561,218	15.0

Insurance Fund Reserve Ratios*

Percent of Insured Deposits



Fund Balances and Insured Deposits*

($Millions)

	BIF Balance	BIF-Insured Deposits	SAIF Balance	SAIF-Insured Deposits
12/00	30,975	2,299,932	10,759	755,156
12/01	30,439	2,409,566	10,935	801,171
3/02	30,697	2,495,498	11,049	810,902
6/02	31,187	2,490,954	11,323	818,806
9/02	31,383	2,513,160	11,586	833,029
12/02	32,050	2,524,474	11,747	859,205
3/03	32,382	2,531,307	11,906	867,908
6/03	32,800	2,562,053	12,083	876,305
9/03	33,462	2,541,540	12,186	872,777
12/03	33,782	2,556,288	12,240	896,123
3/04	34,164	2,585,283	12,394	914,182
6/04	34,110	2,605,707	12,411	926,769
9/04	34,467	2,611,916	12,523	943,666
12/04	34,787	2,677,355	12,720	951,217
3/05	34,824	2,724,389	12,793	965,445
6/05	35,094	2,776,974	12,929	980,711
9/05	35,334	2,825,366	13,039	1,005,554

* Estimated insured deposits are based on preliminary data. A reserve ratio is the fund balance as a percentage of estimated insured deposits. As with other Call Report items, prior periods may reflect adjustments. As a result, prior period reserve ratios may differ from previously reported values. Only year-end fund balances are audited by GAO. Fund balances for the most recent period are unaudited. BIF-insured deposit totals include U.S. branches of foreign banks.

TABLE II-B. Closed/Assisted Institutions

(dollar figures in millions)	2005**	2004**	2004	2003	2002	2001	2000
BIF Members							
Number of institutions ……	0	3	3	3	10	3	6
Total assets ……	$0	$151	$151	$1,097	$2,508	$54	$378
SAIF Members							
Number of institutions ……	0	1	1	0	1	1	1
Total assets ……	$0	$15	$15	$0	$50	$2,200	$30

**Through September 30.

TABLE III-B. Selected Indicators, By Fund Membership*

(dollar figures in millions)	2005**	2004**	2004	2003	2002	2001	2000
BIF Members							
Number of institutions reporting	7,748	7,875	7,839	7,995	8,125	8,327	8,572
BIF-member Oakars	758	763	773	766	801	766	743
Other BIF-members	6,990	7,112	7,066	7,229	7,324	7,561	7,829
Total assets	$9,206,648	$8,565,430	$8,744,799	$7,897,823	$7,335,658	$6,857,373	$6,510,744
Total deposits	6,072,380	5,589,951	5,773,936	5,216,328	4,854,908	4,567,603	4,337,661
Net income	89,849	81,621	108,672	106,205	92,452	76,388	73,430
Return on assets (%)	1.34	1.32	1.31	1.40	1.32	1.14	1.18
Return on equity (%)	13.16	14.04	13.75	15.21	14.31	12.89	13.86
Noncurrent assets plus OREO to assets (%)	0.49	0.57	0.54	0.76	0.91	0.89	0.72
Number of problem institutions	58	86	69	102	116	90	74
Assets of problem institutions	$18,714	$24,446	$27,161	$28,812	$32,176	$31,881	$10,787
Number of failed/assisted institutions	0	3	3	3	10	3	6
Assets of failed/assisted institutions	$0	$151	$151	$1,097	$2,508	$54	$378
SAIF Members							
Number of institutions reporting	1,106	1,150	1,136	1,186	1,229	1,287	1,332
SAIF-member Oakars	146	147	149	146	133	130	122
Other SAIF-members	960	1,003	987	1,040	1,096	1,157	1,210
Total assets	$1,493,376	$1,311,785	$1,360,815	$1,177,455	$1,099,965	$1,011,736	$952,154
Total deposits	896,294	793,762	810,621	744,022	713,599	621,824	577,100
Net income	12,103	10,117	13,740	14,307	12,462	10,623	8,071
Return on assets (%)	1.13	1.09	1.09	1.25	1.17	1.11	0.89
Return on equity (%)	10.04	10.29	10.14	13.84	12.79	13.46	11.12
Noncurrent assets plus OREO to assets (%)	0.58	0.52	0.50	0.69	0.79	0.75	0.65
Number of problem institutions	10	9	11	14	20	24	20
Assets of problem institutions	$2,151	$625	$1,089	$1,105	$6,751	$7,923	$13,053
Number of failed/assisted institutions	0	1	1	0	1	1	1
Assets of failed/assisted institutions	$0	$15	$15	$0	$50	$2,200	$30

*Excludes insured branches of foreign banks (IBAs)

**Through September 30, ratios annualized where appropriate.

TABLE IV-B. Estimated FDIC-Insured Deposits by Fund Membership and Type of Institution

(dollar figures in millions)	Number of	Total	Domestic	Estimated Insured Deposits		
September 30, 2005	Institutions	Assets	Depostis***	BIF	SAIF	Total
Commercial Banks and Savings Institutions						
FDIC-Insured Commercial Banks	7,540	8,903,600	5,014,270	2,565,640	480,745	3,046,386
BIF-member	7,430	8,696,073	4,885,964	2,527,408	423,475	2,950,883
SAIF-member	110	207,526	128,306	38,232	57,271	95,503
FDIC-Supervised	4,795	1,663,222	1,229,135	721,974	110,740	832,714
OCC-Supervised	1,846	5,946,140	3,012,881	1,452,175	281,026	1,733,201
Federal Reserve-Supervised	899	1,294,238	772,254	391,491	88,980	480,471
FDIC-Insured Savings Institutions	1,314	1,796,424	1,051,652	258,790	524,809	783,599
OTS-Supervised Savings Institutions	864	1,475,455	823,806	138,392	473,307	611,699
BIF-member	43	250,492	101,861	66,444	11,856	78,300
SAIF-member	821	1,224,963	721,945	71,948	461,451	533,399
FDIC-Supervised State Savings Banks	450	320,969	227,846	120,398	51,502	171,900
BIF-member	275	260,082	183,747	118,551	16,627	135,178
SAIF-member	175	60,887	44,098	1,847	34,875	36,722
Total Commercial Banks and Savings Institutions	8,854	10,700,024	6,065,922	2,824,430	1,005,554	3,829,984
BIF-member	7,748	9,206,648	5,171,573	2,712,403	451,958	3,164,360
SAIF-member	1,106	1,493,376	894,349	112,027	553,597	665,624
Other FDIC-Insured Institutions						
U.S. Branches of Foreign Banks	13	10,632	6,123	936	0	936
Total FDIC-Insured Institutions	8,867	10,710,656	6,072,045	2,825,366	1,005,554	3,830,920

***Excludes $903 billion in foreign office deposits, which are uninsured.

TABLE V-B. Assessment Base Distribution and Rate Schedules

BIF Assessment Base Distribution
Assessable Deposits in Billions as of September 30, 2005
Supervisory and Capital Ratings for First Semiannual Assessment Period, 2006

	Supervisory Risk Subgroup					
Capital Group	A		B		C	
1. Well-capitalized						
Number of institutions	7,307	94.2%	344	4.4%	47	0.6%
Assessable deposit base	$4,690	98.1%	$72	1.5%	$13	0.3%
2. Adequately capitalized						
Number of institutions	49	0.6%	5	0.1%	7	0.1%
Assessable deposit base	$7	0.1%	$1	0.0%	$0	0.0%
3. Undercapitalized						
Number of institutions	0	0.0%	0	0.0%	2	0.0%
Assessable deposit base	$0	0.0%	$0	0.0%	$0	0.0%

NOTE: "Number" reflects the number of BIF members; "Base" reflects the BIF-assessable deposits held by both SAIF and BIF members. Institutions are categorized based on capitalization and a supervisory subgroup rating, which is generally determined by on-site examinations.

SAIF Assessment Base Distribution
Assessable Deposits in Billions as of September 30, 2005
Supervisory and Capital Ratings for First Semiannual Assessment Period, 2006

	Supervisory Risk Subgroup					
Capital Group	A		B		C	
1. Well-capitalized						
Number of institutions	1,034	93.5%	58	5.2%	11	1.0%
Assessable deposit base	$1,231	98.1%	$21	1.7%	$2	0.2%
2. Adequately capitalized						
Number of institutions	3	0.3%	0	0.0%	0	0.0%
Assessable deposit base	$0	0.0%	$0	0.0%	$0	0.0%
3. Undercapitalized						
Number of institutions	0	0.0%	0	0.0%	0	0.0%
Assessable deposit base	$0	0.0%	$0	0.0%	$0	0.0%

NOTE: "Number" reflects the number of SAIF members; "Base" reflects the SAIF-assessable deposits held by both BIF and SAIF members. Institutions are categorized based on capitalization and a supervisory subgroup rating, which is generally determined by on-site examinations.

Assessment Rate Schedule
First Semiannual 2006 Assessment Period
Cents per $100 of Assessable Deposits

	Supervisory Risk Subgroup		
Capital Group	A	B	C
1. Well-capitalized	0	3	17
2. Adequately capitalized	3	10	24
3. Undercapitalized	10	24	27

Note: Rates for the BIF and the SAIF are set separately by the FDIC. Currently, the rate schedules are identical.

Notes To Users

This publication contains financial data and other information for depository institutions insured by the Federal Deposit Insurance Corporation (FDIC). These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Tables I-A through VI-A.

The information presented in Tables I-A through V-A of the *FDIC Quarterly Banking Profile* is aggregated for all FDIC-insured Institutions, both commercial banks and savings institutions. Table VI-A is aggregated for all insured commercial banks and state-chartered savings banks that file quarterly Call Reports. Some tables are arrayed by groups of FDIC-insured institutions based on predominant types of asset concentration, while other tables aggregate institutions by asset size and geographic region. Quarterly and full-year data are provided for selected indicators, including aggregate condition and income data, performance ratios, condition ratios and structural changes, as well as past due, noncurrent and charge-off information for loans outstanding and other assets.

Tables I-B through V-B.

A separate set of tables(Tables I-B through V-B) provides quarterly and annual data related to the bank (BIF) and savings association (SAIF) insurance funds, closed/assisted institutions, and assessments.

Summary balance-sheet and earnings data are provided for commercial banks and savings institutions according to insurance fund membership. BIF-member institutions may acquire SAIF-insured deposits, resulting in institutions with some deposits covered by both insurance funds. Also, SAIF members may acquire BIF-insured deposits. Therefore, the BIF-member and the SAIF-member tables each include deposits from both insurance funds. Prior to the fourth quarter of 2004, all SAIF deposits held by BIF-member institutions and all BIF deposits held by SAIF members (Adjusted Attributable Deposit Amounts, or AADAs) were treated as fully insured. Beginning in the fourth quarter of 2004, the insured portions of newly acquired AADAs are based on the estimated insured share of deposits at the acquired institution. Effective with this change, the insured portion of the AADA is assumed to grow at the same rate as each institution’s total estimated insured deposits. Depository institutions that are not insured by the FDIC through either the BIF or SAIF are not included in the FDIC *Quarterly Banking Profile*. U.S. branches of institutions headquartered in foreign countries and non-deposit trust companies are not included unless otherwise indicated. Efforts are made to obtain financial reports for all active institutions. However, in some cases, final financial reports are not available for institutions that have closed or converted their charter.

DATA SOURCES

The financial information appearing in this publication is obtained primarily from the Federal Financial Institutions Examination Council (FFIEC) *Call Reports* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. This information is stored on and retrieved from the FDIC’s Research Information System (RIS) data base.

COMPUTATION METHODOLOGY

Certain adjustments are made to the OTS *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports*. Parent institutions are required to file consolidated reports, while their subsidiary financial institutions are still required to file separate reports. Data from subsidiary institution reports are included in the *Quarterly Banking Profile* tables, which can lead to double-counting. No adjustments are made for any double-counting of subsidiary data.

All asset and liability figures used in calculating performance ratios represent average amounts for the period (beginning-of-period amount plus end-of-period amount plus any interim periods, divided by the total number of periods). For “pooling-of-interest” mergers, the assets of the acquired institution(s) are included in average assets since the year-to-date income includes the results of all merged institutions. No adjustments are made for “purchase accounting” mergers. Growth rates represent the percentage change over a 12-month period in totals for institutions in the base period to totals for institutions in the current period.

All data are collected and presented based on the location of each reporting institution’s main office. Reported data may include assets and liabilities located outside of the reporting institution’s home state.

ACCOUNTING CHANGES

Purchased Impaired Loans and Debt Securities — Statement of Position 03-3, *Accounting for Certain Loans or Debt Securities Acquired in a Transfer*. The SOP applies to loans and debt securities acquired in fiscal years beginning after December 15, 2004. In general, this Statement of Position applies to "purchased impaired loans and debt securities," i.e., loans and debt securities that a bank has purchased, including those acquired in a purchase business combination, when it is probable, at the purchase date, that the bank will be unable to collect all contractually required payments receivable. Banks must follow Statement of Position 03-3 for Call Report purposes. The SOP does not apply to the loans that a bank has originated, prohibits "carrying over" or creation of valuation allowances in the initial accounting and any subsequent valuation allowances reflect only those losses incurred by the investor after acquisition.

GNMA Buy-back Option — If an issuer of GNMA securities has the option to buy back the loans that collateralize the GNMA securities, when certain delinquency criteria are met, FASB Statement No. 140 requires that loans with this buy-back option must be brought back on the issuer's books as assets. The rebooking of GNMA loans is required regardless of whether the issuer intends to exercise the buy-back option. The banking agencies clarified in May 2005, that all GNMA loans that are rebooked because of delinquency should be reported as past due according to their contractual terms

FASB Interpretation No. 45 — In November 2002, the FASB issued Interpretation No. 45, *Guarantor’s Accounting and Disclosure Requirements for Guarantees, Including Indirect Guarantees of Indebtedness of Others*. This interpretation clarifies that a guarantor is required to recognize, at the inception of a guarantee (financial standby letters of credit, performance standby letters of credit), a liability for the fair value of the obligation undertaken in issuing the guarantee. Banks apply the initial recognition and measurement provisions of Interpretation No. 45 on a prospective basis to guarantees issued or modified after December 31, 2002, irrespective of the bank’s fiscal year end. A bank’s previous accounting for guarantees issued prior to January 1, 2003, is not revised.

FASB Interpretation No. 46 — The FASB issued Interpretation No. 46, *Consolidation of Variable Interest Entities*, in January 2003 and revised it in December 2003. Generally, banks with variable interests in variable interest entities created after December 31, 2003, must consolidate them. The timing of consolidation varies with certain situations with application as late as 2005. The assets and liabilities of a consolidated variable interest entity are reported on a line-by-line basis according to the asset and liability categories shown on the bank’s balance sheet, as well as related income items. Most small banks are unlikely to have any “variable interests” in variable interest entities.

Goodwill and intangible assets — FAS 141 terminates the use of pooling-of-interest accounting for business combinations after 2001 and requires purchase accounting. Under FAS 142 amortization of goodwill is eliminated. Only intangible assets other than goodwill are amortized each quarter. In addition companies are required to test for impairment of both goodwill and other intangibles once each fiscal year. The year 2002, the first fiscal year affected by this accounting change, has been designated a transitional year and the amount of initial impairments are to be recorded as extraordinary losses on a “net of tax” basis (and not as noninterest expense). Subsequent annual review of intangibles and goodwill impairment may require additional noninterest expense recognition. FASB Statement No. 147 clarifies that acquisitions of financial institutions (except transactions between two or more mutual enterprises), including branch acquisitions that meet the definition of a business combination, should be accounted for by the purchase method under FASB Statement No. 141. This accounting standard includes transition provisions that apply to unidentifiable intangible assets previously accounted for in accordance with FASB Statement No. 72. If the transaction (such as a branch acquisition) in which an unidentifiable intangible asset arose does not meet the definition of a business combination, this intangible asset is not be reported as "Goodwill" on the Call Report balance sheet. Rather, this unidentifiable intangible asset is reported as "Other intangible assets," and must continue to be amortized and the amortization expense should be reported in the Call Report income statement.

FASB Statement No. 133 *Accounting for Derivative Instruments and Hedging Activities* — All banks must recognize derivatives as either assets or liabilities on the balance sheet, measured at fair value. A derivative may be specifically designated as a "fair value hedge," a "cash flow hedge," or a hedge of a foreign currency exposure. The accounting for changes in the value of a derivative (gains and losses) depends on the intended use of the derivative, its resulting designation, and the effectiveness of the hedge. Derivatives held for purposes other than trading are reported as "other assets" (positive fair values) or "other liabilities" (negative fair values). For a fair value hedge, the gain or loss is recognized in earnings and "effectively" offsets loss or gain on the hedged item attributable to the risk being hedged. Any ineffectiveness of the hedge could result in a net gain or loss on the income statement. Accumulated net gains (losses) on cash flow hedges are recorded on the balance sheet as "accumulated other comprehensive income" and the periodic change in the accumulated net gains (losses) for cash flow hedges is reflected directly in equity as the value of the derivative changes. FASB Statement No. 149, Amendment of Statement 133 on Derivative Instruments and Hedging Activities provides guidance on the circumstances in which a loan commitment must be accounted for as derivative. Under Statement No. 149, loan commitments that relate to the origination of mortgage loans that will be held for sale, commonly referred to as interest rate lock commitments, must be accounted for as derivatives on the balance sheet by the issuer of the commitment.

DEFINITIONS (in alphabetical order)

All other assets — total cash, balances due from depository institutions, premises, fixed assets, direct investments in real estate, investment in unconsolidated subsidiaries, customers' liability on acceptances outstanding, assets held in trading accounts, federal funds sold, securities purchased with agreements to resell, fair market value of derivatives, and other assets.

All other liabilities — bank's liability on acceptances, limited-life preferred stock, allowance for estimated off-balance sheet credit losses, fair market value of derivatives, and other liabilities.

Assessment base distribution — assessable deposits consist of BIF and SAIF deposits in banks' domestic offices with certain adjustments. Each institution's assessment depends on its assigned risk-based capital category and supervisory risk subgroup:

(Percent)	Total Risk-Based Capital *		Tier 1 Risk-Based Capital *		Tier 1 Leverage		Tangible Equity
Well-capitalized	≥10	*and*	≥6	*and*	≥5		–
Adequately capitalized	≥8	*and*	≥4	*and*	≥4		–
Undercapitalized	≥6	*and*	≥3	*and*	≥3		–
Significantly undercapitalized	<6	*or*	<3	*or*	<3	*and*	>2
Critically undercapitalized	–		–		–		≤2

*As a percentage of risk-weighted assets.

For purpose of BIF and SAIF assessments, risk-based assessment rules combine the three lowest capital rating categories into a single "undercapitalized" group. Supervisory risk subgroup assignments are based on supervisory ratings. Generally, the strongest institutions (those rated 1 or 2) are in subgroup A, those rated 3 are in subgroup B, and those rated 4 or 5 are in subgroup C.

Assets securitized and sold — total outstanding principal balance of assets sold and securitized with servicing retained or other seller-provided credit enhancements.

BIF-insured deposits (estimated) — the portion of estimated insured deposits that is insured by the BIF. For SAIF-member "Oakar" institutions, it is based on the adjusted attributable amount acquired from BIF members.

Construction and development loans — includes loans for all property types under construction, as well as loans for land acquisition and development.

Core capital — common equity capital plus noncumulative perpetual preferred stock plus minority interest in consolidated subsidiaries, less goodwill and other ineligible intangible assets. The amount of eligible intangibles (including servicing rights) included in core capital is limited in accordance with supervisory capital regulations.

Cost of funding earning assets — total interest expense paid on deposits and other borrowed money as a percentage of average earning assets.

Derivatives notional amount — The notional or contractual amounts of derivatives represent the level of involvement in the types of derivatives transactions and are not a quantification of market risk or credit risk. Notional amounts represent the amounts used to calculate contractual cash flows to be exchanged.

Derivatives credit equivalent amount — the fair value of the derivative plus an additional amount for potential future credit exposure based on the notional amount, the remaining maturity and type of the contract.

Derivatives transaction types:

Futures and forward contracts — a contract in which the buyer agrees to purchase and the seller agrees to sell, at a specified future date, a specific quantity of an underlying variable or index at a specified price or yield. These contracts exist for a variety of variables or indices, (traditional agricultural or physical commodities, as well as currencies and interest rates). Futures contracts are standardized and are traded on organized exchanges which set limits on counterparty credit exposure. Forward contracts do not have standardized terms and are traded over the counter.

Option contracts — a contract in which the buyer acquires the right to buy from or sell to another party some specified amount of an underlying variable or index at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the variable or index at the discretion of the buyer of the contract.

Swaps — an obligation between two parties to exchange a series of cash flows at periodic intervals (settlement dates), for a specified period. The cash flows of a swap are either fixed, or determined for each settlement date by multiplying the quantity (notional principal) of the underlying variable or index by specified reference rates or prices. Except for currency swaps, the notional principal is used to calculate each payment but is not exchanged.

Derivatives underlying risk exposure — the potential exposure characterized by the level of banks' concentration in particular underlying instruments, in general. Exposure can result from market risk, credit risk and operational risk, as well as, interest rate risk.

Domestic deposits to total assets — total domestic office deposits as a percent of total assets on a consolidated basis.

Earning assets — all loans and other investments that earn interest or dividend income.

Efficiency Ratio — Noninterest expense less amortization of intangible assets as a percent of net interest income plus noninterest income. This ratio measures the proportion of net operating revenues that are absorbed by overhead expenses, so that a lower value indicates greater efficiency.

Estimated insured deposits — in general, insured deposits are total domestic deposits minus estimated uninsured deposits. While the uninsured estimate is calculated as the sum of the excess amounts in accounts over $100,000, beginning June 30, 2000 the amount of estimated uninsured deposits was adjusted to consider a financial institution's better estimate. Since March 31, 2002, all institutions provide a reasonable estimate of uninsured deposits from their systems and records.

Failed/assisted institutions — an institution fails when regulators take control of the institution, placing the assets and liabilities into a bridge bank, conservatorship, receivership, or another healthy institution. This action may require the FDIC to provide funds to cover losses. An institution is defined as "assisted" when the institution remains open and receives some insurance funds in order to continue operating.

FHLB advances — all borrowings by FDIC insured institutions from the Federal Home Loan Bank System (FHLB), as reported by Call Report filers and by TFR filers.

Goodwill and other intangibles — intangible assets include servicing rights, purchased credit card relationships and other identifiable intangible assets.

Loans secured by real estate — includes home equity loans, junior liens secured by 1-4 family residential properties and all other loans secured by real estate.

Loans to individuals — includes outstanding credit card balances and other secured and unsecured consumer loans.

Long-term assets (5+ years) — loans and debt securities with remaining maturities or repricing intervals of over five years.

Mortgage-backed securities — certificates of participation in pools of residential mortgages and collateralized mortgage obligations issued or guaranteed by government-sponsored or private enterprises. Also, see "Securities", below.

Net charge-offs — total loans and leases charged off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged off.

Net interest margin — the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors, expressed as a percentage of average earning assets. No adjustments are made for interest income that is tax exempt.

Net loans to total assets — loans and lease financing receivables, net of unearned income, allowance and reserves, as a percent of total assets on a consolidated basis.

Net operating income — income excluding discretionary transactions such as gains (or losses) on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (or losses).

Noncurrent assets — the sum of loans, leases, debt securities and other assets that are 90 days or more past due, or in nonaccrual status.

Noncurrent loans & leases — the sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status.

Number of institutions reporting — the number of institutions that actually filed a financial report.

Other borrowed funds — federal funds purchased, securities sold with agreements to repurchase, demand notes issued to the U.S. Treasury, FHLB advances, other borrowed money, mortgage indebtedness, obligations under capitalized leases and trading liabilities, less revaluation losses on assets held in trading accounts.

Other real estate owned — primarily foreclosed property. Direct and indirect investments in real estate ventures are excluded. The amount is reflected net of valuation allowances. For institutions that file a Thrift Financial Report (TFR), the valuation allowance subtracted also includes allowances for other repossessed assets. Also, for TFR filers the components of other real estate owned are reported gross of valuation allowances.

Percent of institutions with earnings gains — the percent of institutions that increased their net income (or decreased their losses) compared to the same period a year earlier.

"Problem" institutions — federal regulators assign a composite rating to each financial institution, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. "Problem" institutions are those institutions with financial, operational, or managerial weaknesses that threaten their continued financial viability. Depending upon the degree of risk and supervisory concern, they are rated either a "4" or "5". For all BIF-member institutions, and for all SAIF-member institutions for which the FDIC is the primary federal regulator, FDIC composite ratings are used. For all SAIF-member institutions whose primary federal regulator is the OTS, the OTS composite rating is used.

Reserves for losses — the allowance for loan and lease losses on a consolidated basis. Between March 31, 2001 and March 31, 2003 reserves for losses did not include the allocated transfer risk reserve, which was netted from loans and leases.

Restructured loans and leases — loan and lease financing receivables with terms restructured from the original contract. Excludes restructured loans and leases that are not in compliance with the modified terms.

Retained earnings — net income less cash dividends on common and preferred stock for the reporting period.

Return on assets — net income (including gains or losses on securities and extraordinary items) as a percentage of average total assets. The basic yardstick of bank profitability.

Return on equity — net income (including gains or losses on securities and extraordinary items) as a percentage of average total equity capital.

Risk-weighted assets — assets adjusted for risk-based capital definitions which include on-balance-sheet as well as off-balance-sheet items multiplied by risk-weights that range from zero to 100 percent. A conversion factor is used to assign a balance sheet equivalent amount for selected off-balance-sheet accounts.

SAIF-insured deposits *(estimated)* — the portion of estimated insured deposits that is insured by the SAIF. For BIF-member "Oakar" institutions, it is based on the adjusted attributable amount acquired from SAIF members.

Securities — excludes securities held in trading accounts. Banks' securities portfolios consist of securities designated as "held-to-maturity", which are reported at amortized cost (book value), and securities designated as "available-for-sale", reported at fair (market) value.

Securities gains (losses) — realized gains (losses) on held-to-maturity and available-for-sale securities, before adjustments for income taxes. Thrift Financial Report (TFR) filers also include gains (losses) on the sales of assets held for sale.

Subchapter S Corporation — A Subchapter S corporation is treated as a pass-through entity, similar to a partnership, for federal income tax purposes. It is generally not subject to any federal income taxes at the corporate level. This can have the effect of reducing institutions' reported taxes and increasing their after-tax earnings.

Troubled real estate asset rate — noncurrent real estate loans plus other real estate owned as a percent of total real estate loans and other real estate owned.

Trust assets — market value, or other reasonably available value of fiduciary and related assets, to include marketable securities, and other financial and physical assets. Common physical assets held in fiduciary accounts include real estate, equipment, collectibles, and household goods. Such fiduciary assets are not included in the assets of the financial institution.

Unearned income & contra accounts — unearned income for Call Report filers only.

Unused loan commitments — includes credit card lines, home equity lines, commitments to make loans for construction, loans secured by commercial real estate, and unused commitments to originate or purchase loans. (Excluded are commitments after June 2003 for originated mortgage loans held for sale, which are accounted for as derivatives on the balance sheet.)

Volatile liabilities — the sum of large-denomination time deposits, foreign-office deposits, federal funds purchased, securities sold under agreements to repurchase, and other borrowings.

Yield on earning assets — total interest, dividend and fee income earned on loans and investments as a percentage of average earning assets.

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