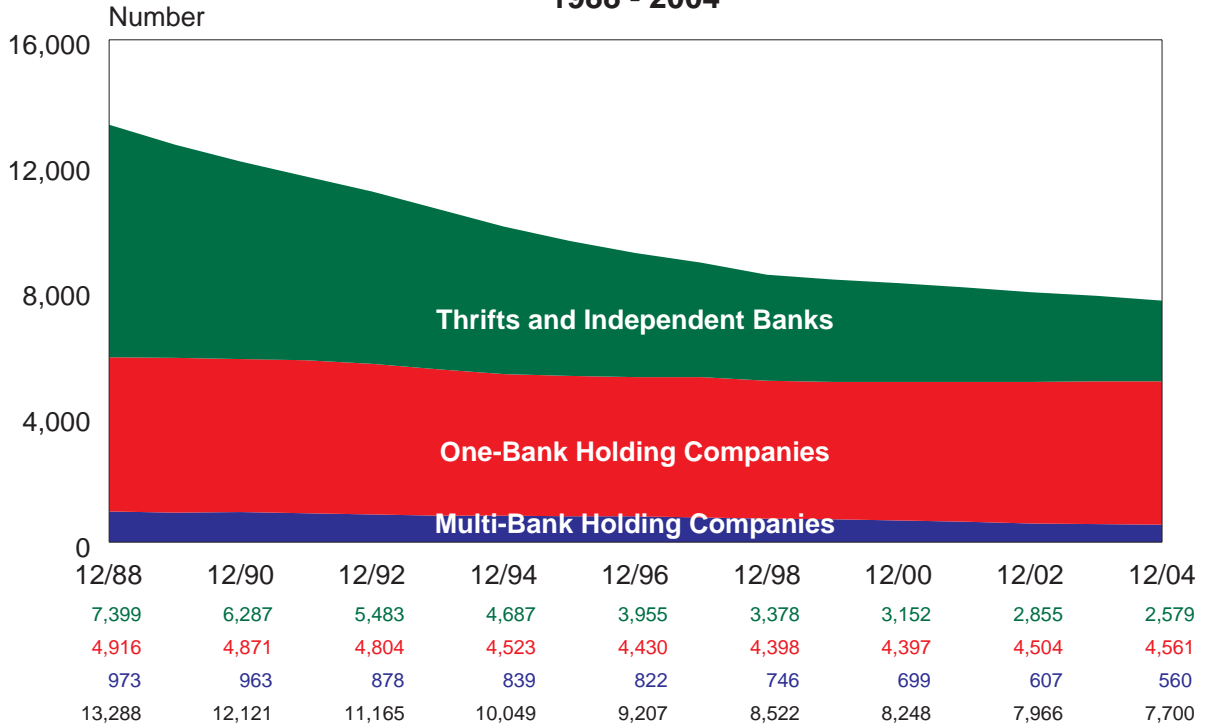


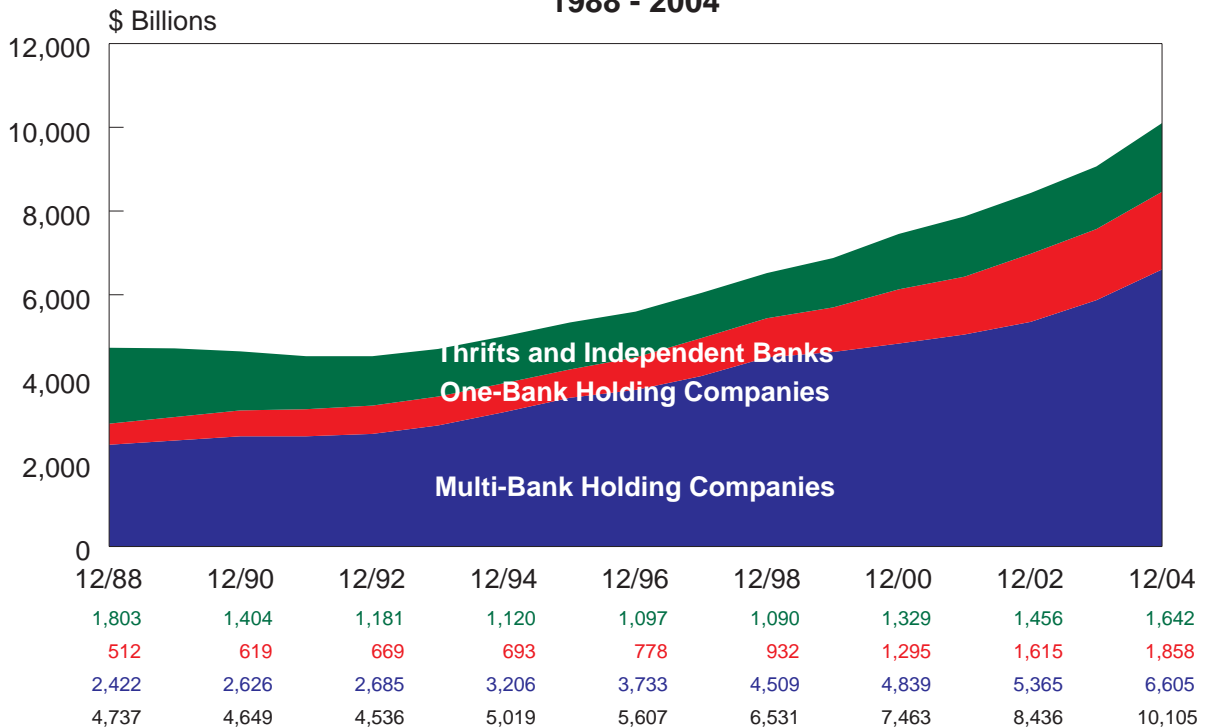
Number of FDIC-Insured Banking Organizations

1988 - 2004



Assets of FDIC-Insured Banking Organizations

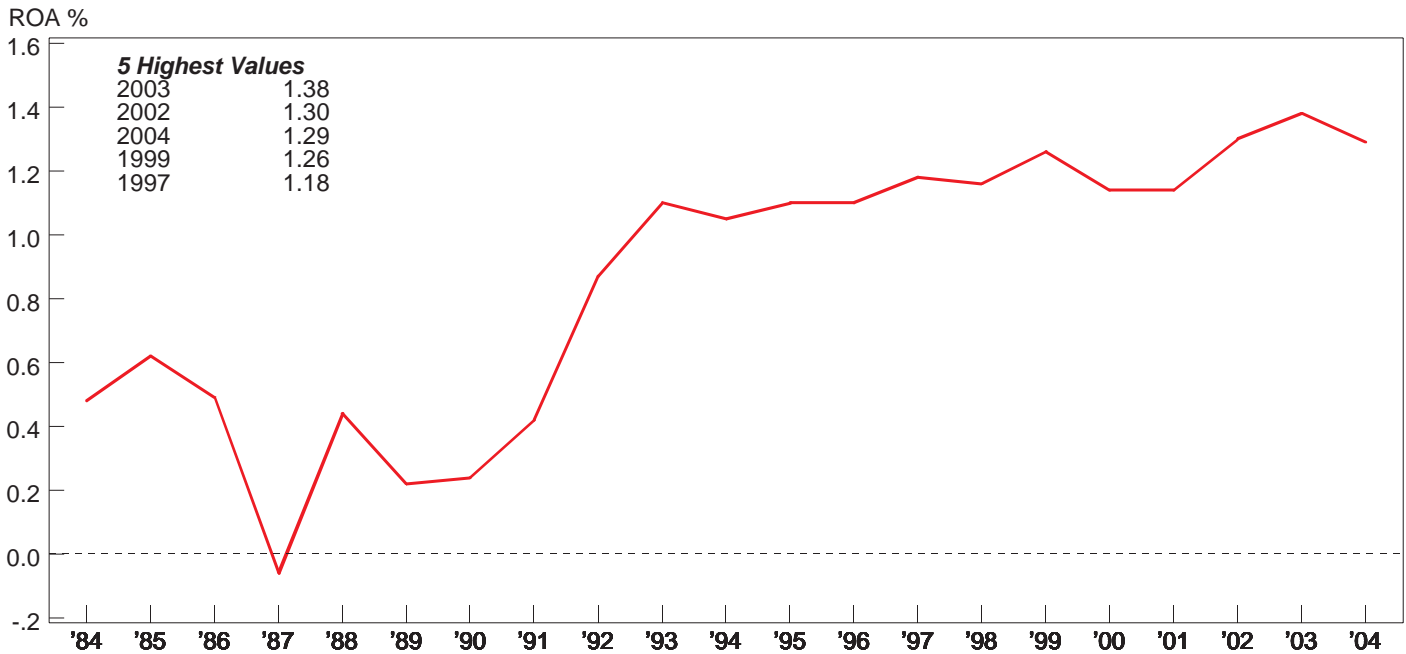
1988 - 2004



* Includes thrifts owned by unitary thrift holding companies or multi-thrift holding companies.

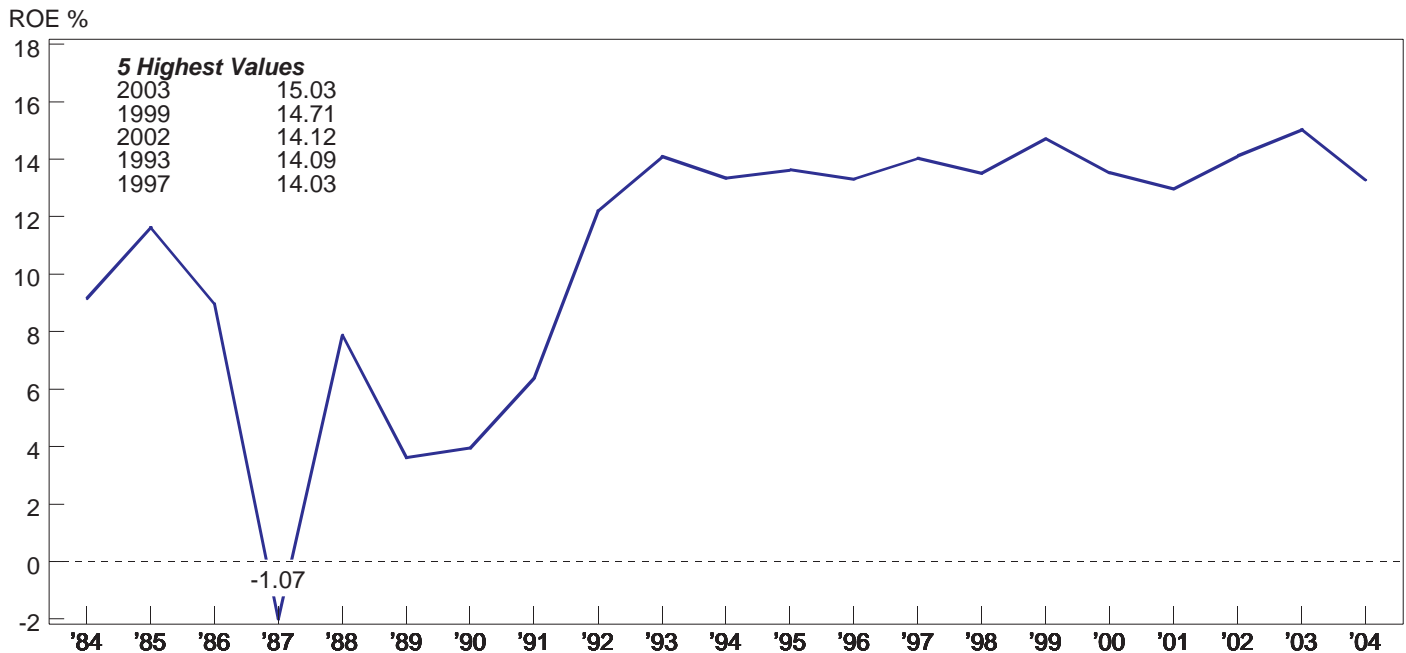
Annual Return on Assets (ROA)

1984-2004



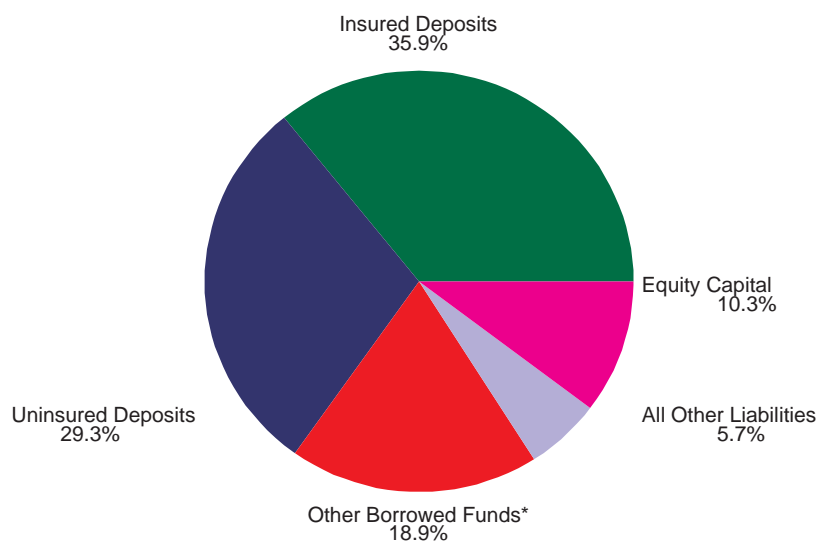
Annual Return on Equity (ROE)

1984-2004



Total Liabilities and Equity Capital

December 31, 2004

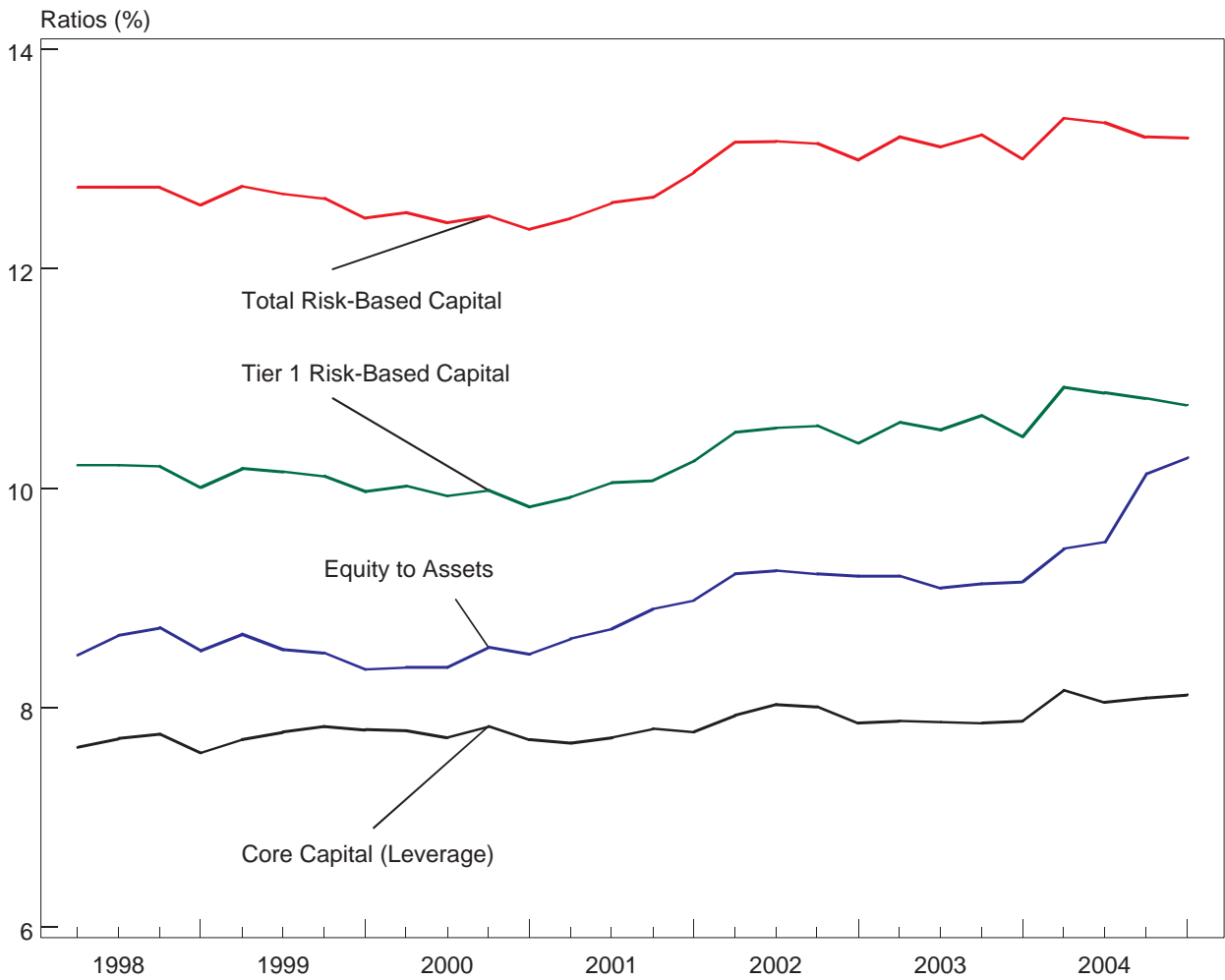


(\$ Billions)	12/31/03	12/31/04	% Change
Insured Deposits (estimated)	3,452	3,623	5.0
BIF - Insured	2,556	2,672	4.5
SAIF - Insured	896	951	6.1
Uninsured Deposits	2,503	2,961	18.3
In Foreign Offices	741	866	16.9
Other Borrowed Funds*	1,735	1,905	9.8
All Other Liabilities	556	576	3.6
Subordinated Debt	107	119	11.2
Equity Capital	831	1,039	25.0
Total Liabilities and Equity Capital	9,075	10,105	11.3

* Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and indebtedness.

Capital Ratios

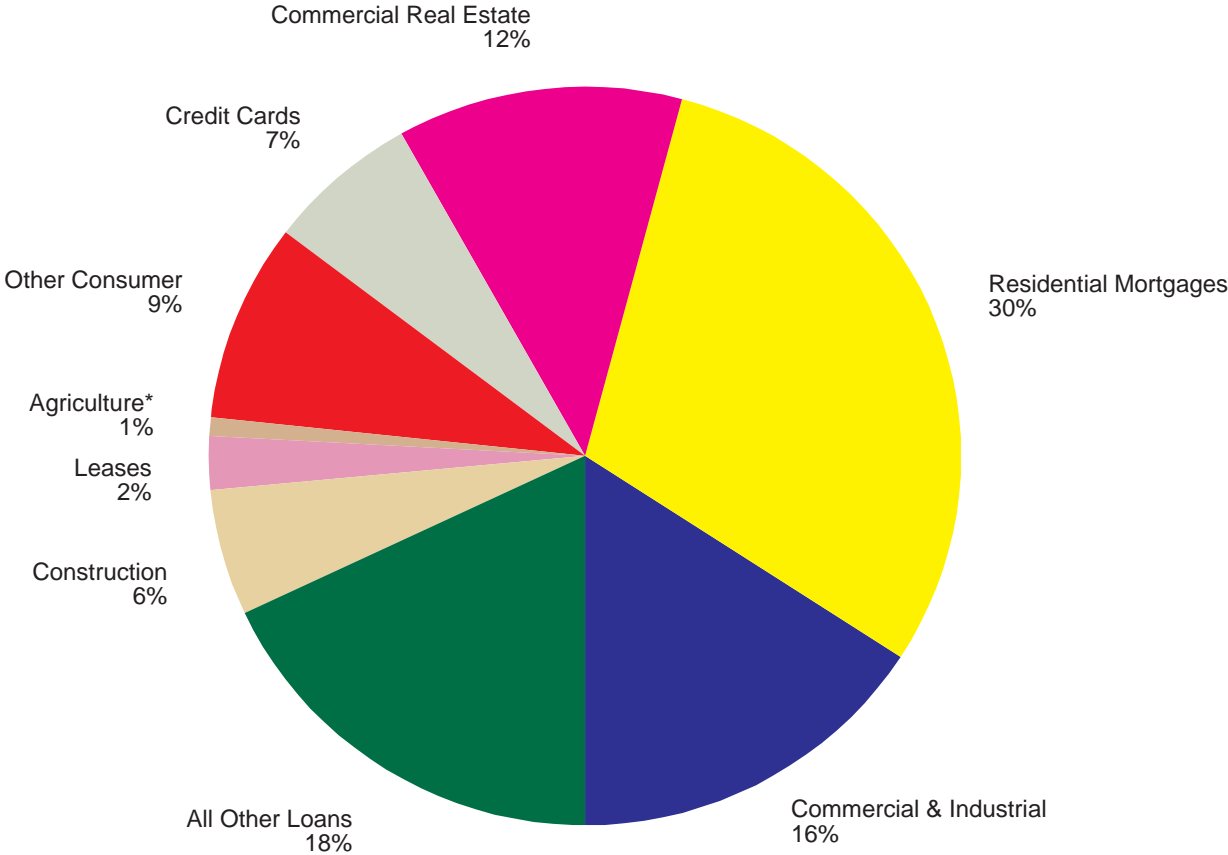
1998 - 2004



	12/98	12/99	12/00	12/01	12/02	12/03	12/04
Total Risk-Based Capital	12.58	12.46	12.36	12.88	12.99	13.00	13.19
Tier 1 Risk-Based Capital	10.01	9.97	9.83	10.25	10.41	10.47	10.76
Equity to Assets	8.52	8.35	8.49	8.98	9.20	9.15	10.28
Core Capital (Leverage)	7.59	7.80	7.71	7.78	7.86	7.88	8.12

Loan Portfolio Composition

December 31, 2004

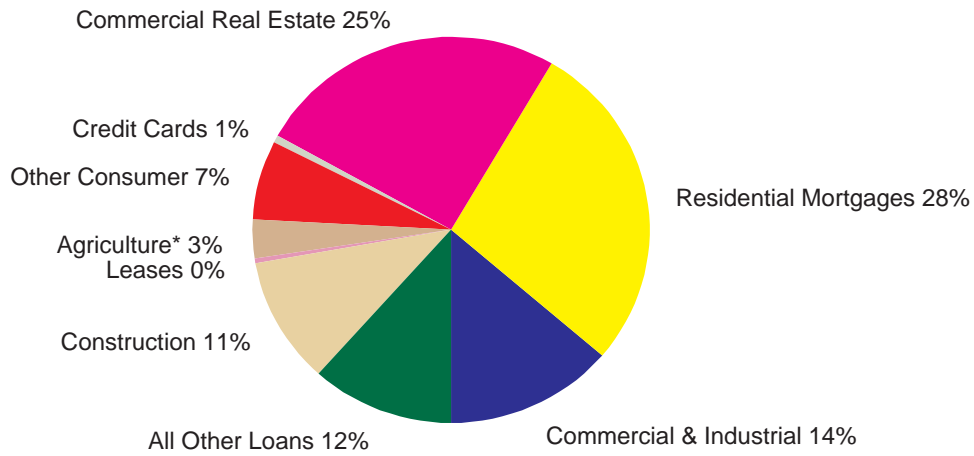


* OTS - Supervised Savings Associations do not identify agricultural loans.

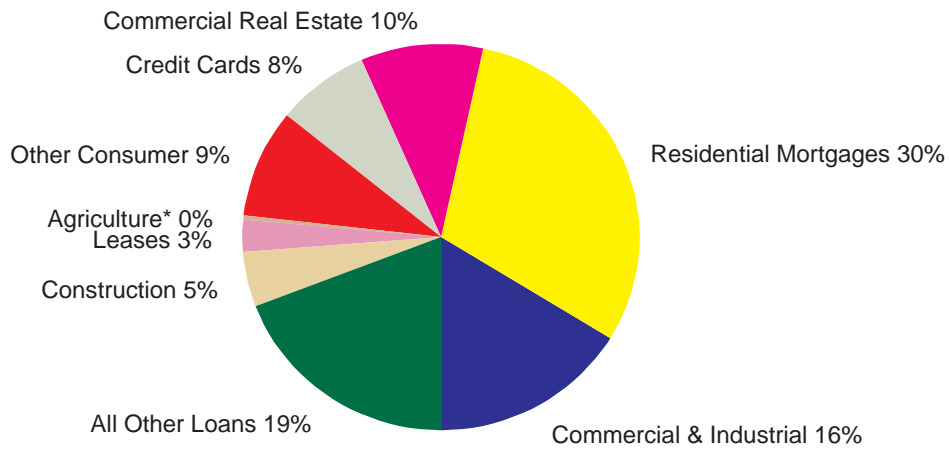
Loan Portfolio Composition by Asset Size

December 31, 2004

Assets < \$1 Billion



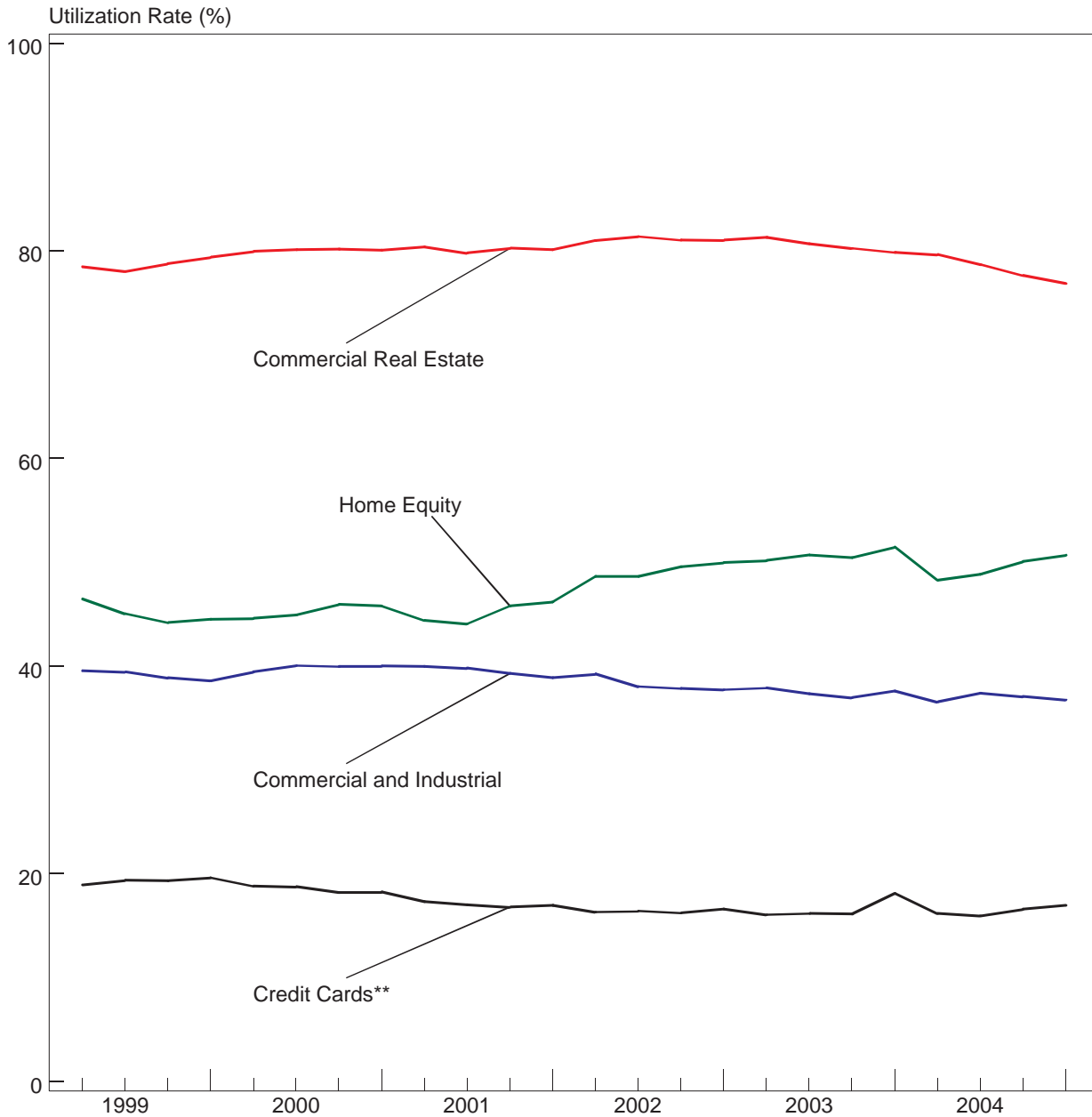
Assets > \$1 Billion



* OTS - Supervised Savings Associations do not identify agricultural loans.

Utilization Rates of Loan Commitments*

1999-2004

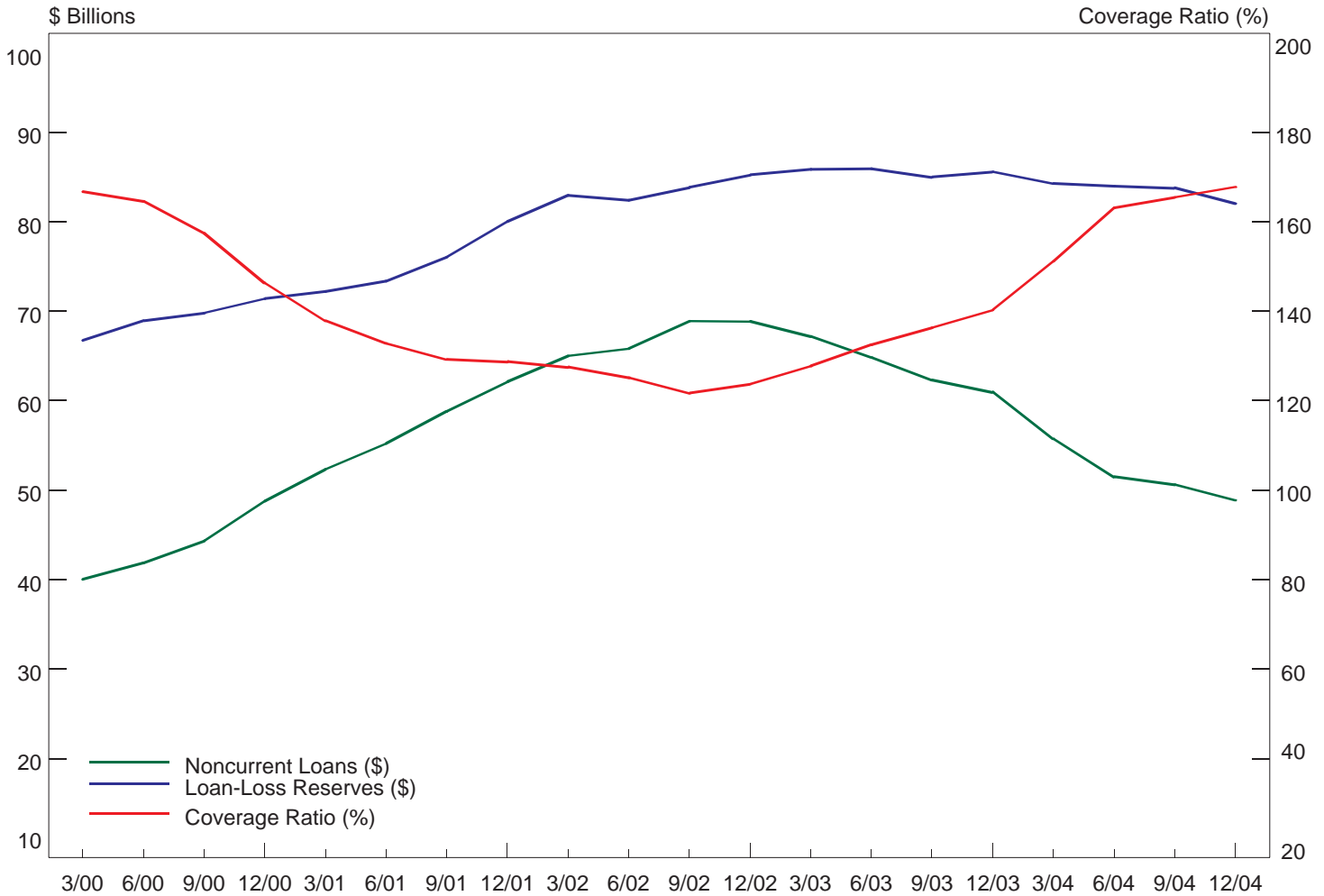


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** Includes on-balance-sheet loans and off-balance-sheet securitized receivables.

Reserve Coverage Ratio*

2000-2004



Noncurrent Loans (\$ Billions)

40.0 41.9 44.3 48.8 52.4 55.2 58.8 62.1 65.0 65.8 68.9 68.9 67.2 64.8 62.3 61.0 55.8 51.5 50.6 48.9

Loan-Loss Reserves (\$ Billions)

66.8 69.0 69.8 71.4 72.2 73.4 76.1 80.0 83.0 82.4 83.9 85.2 85.9 85.9 85.0 85.6 84.3 84.0 83.8 82.0

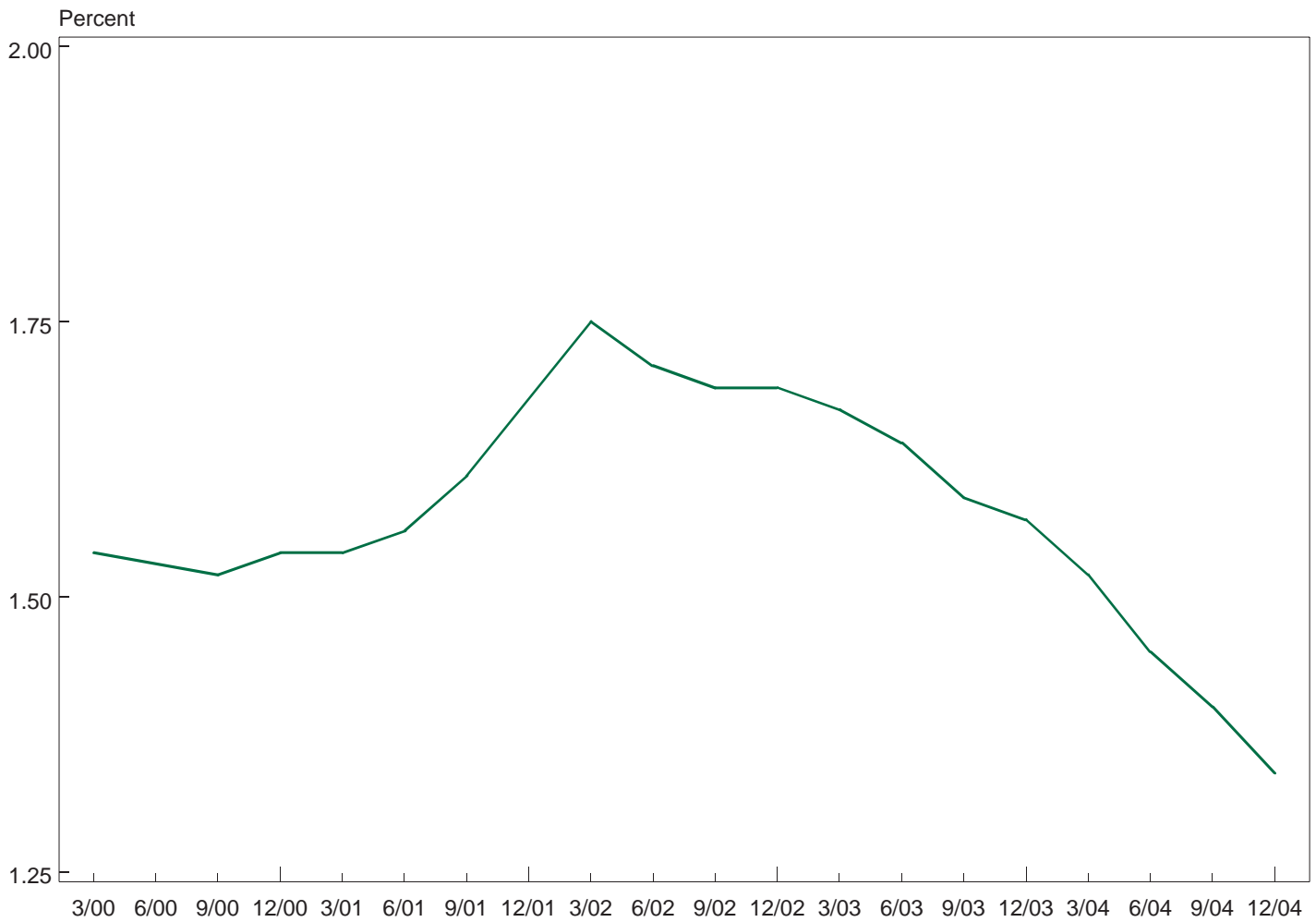
Coverage Ratio (%)

167 165 157 146 138 133 129 129 128 125 122 124 128 133 136 140 151 163 165 168

* Loan-loss reserves to noncurrent loans.

Loss Allowance To Loans and Leases

2000-2004

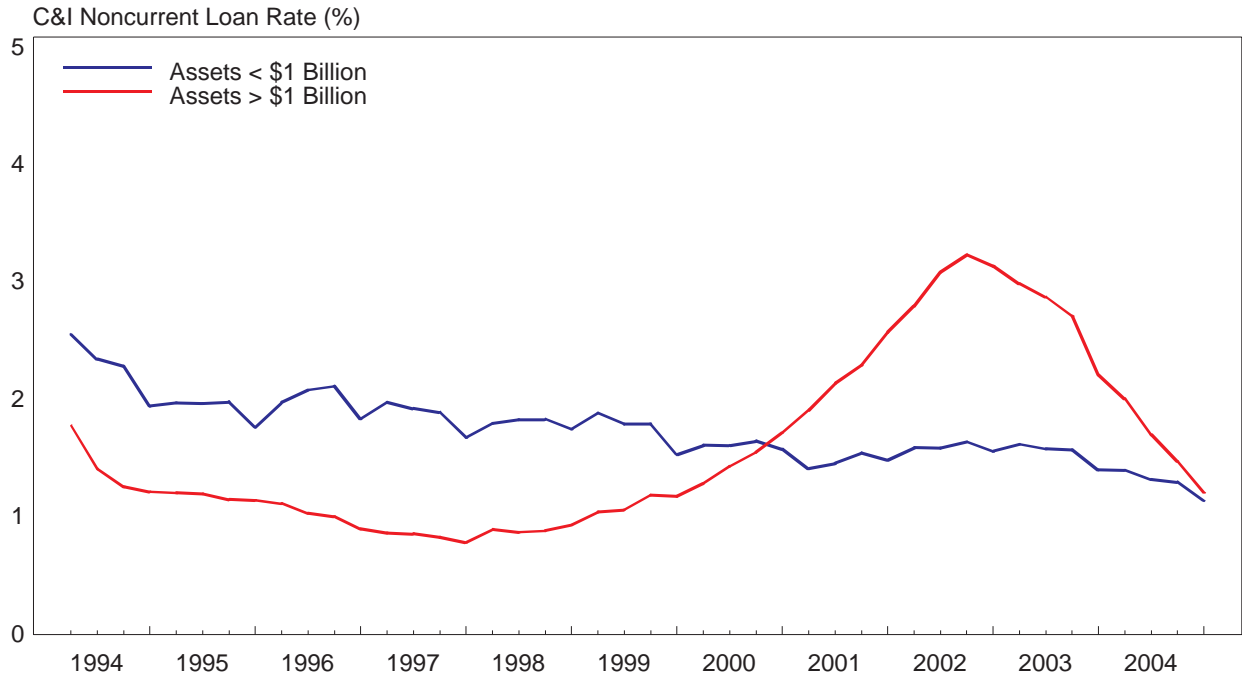


Loss Allowance To Loans and Leases

1.54 1.53 1.52 1.54 1.54 1.56 1.61 1.68 1.75 1.71 1.69 1.69 1.67 1.64 1.59 1.57 1.52 1.45 1.40 1.34

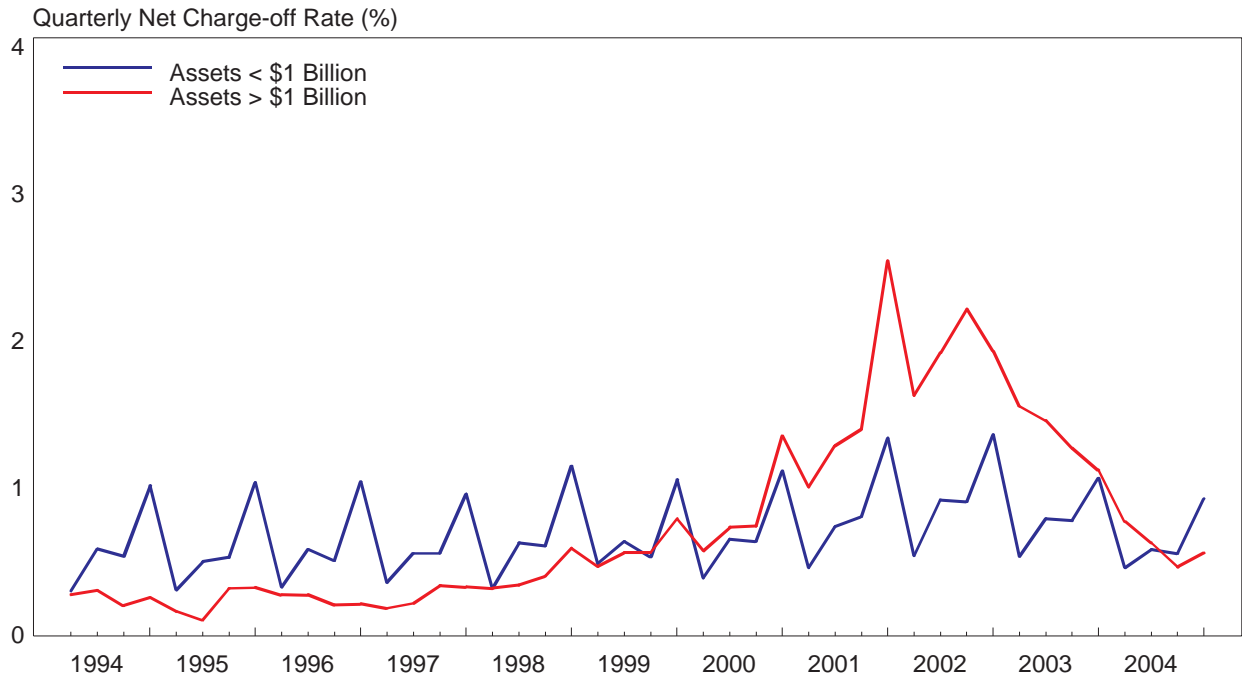
Noncurrent C & I Loan Rates By Asset Size

1994 - 2004



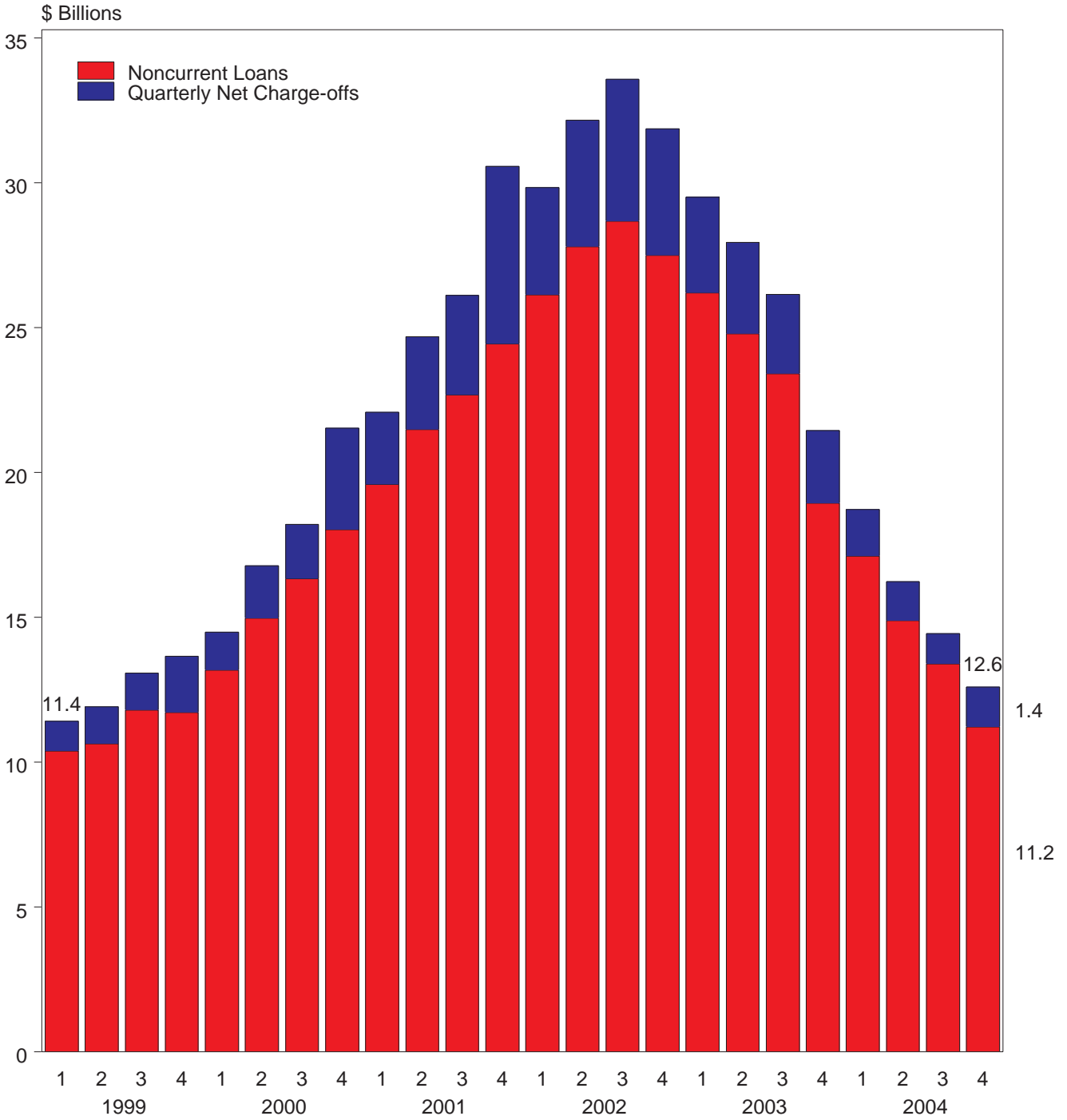
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1994 - 2004



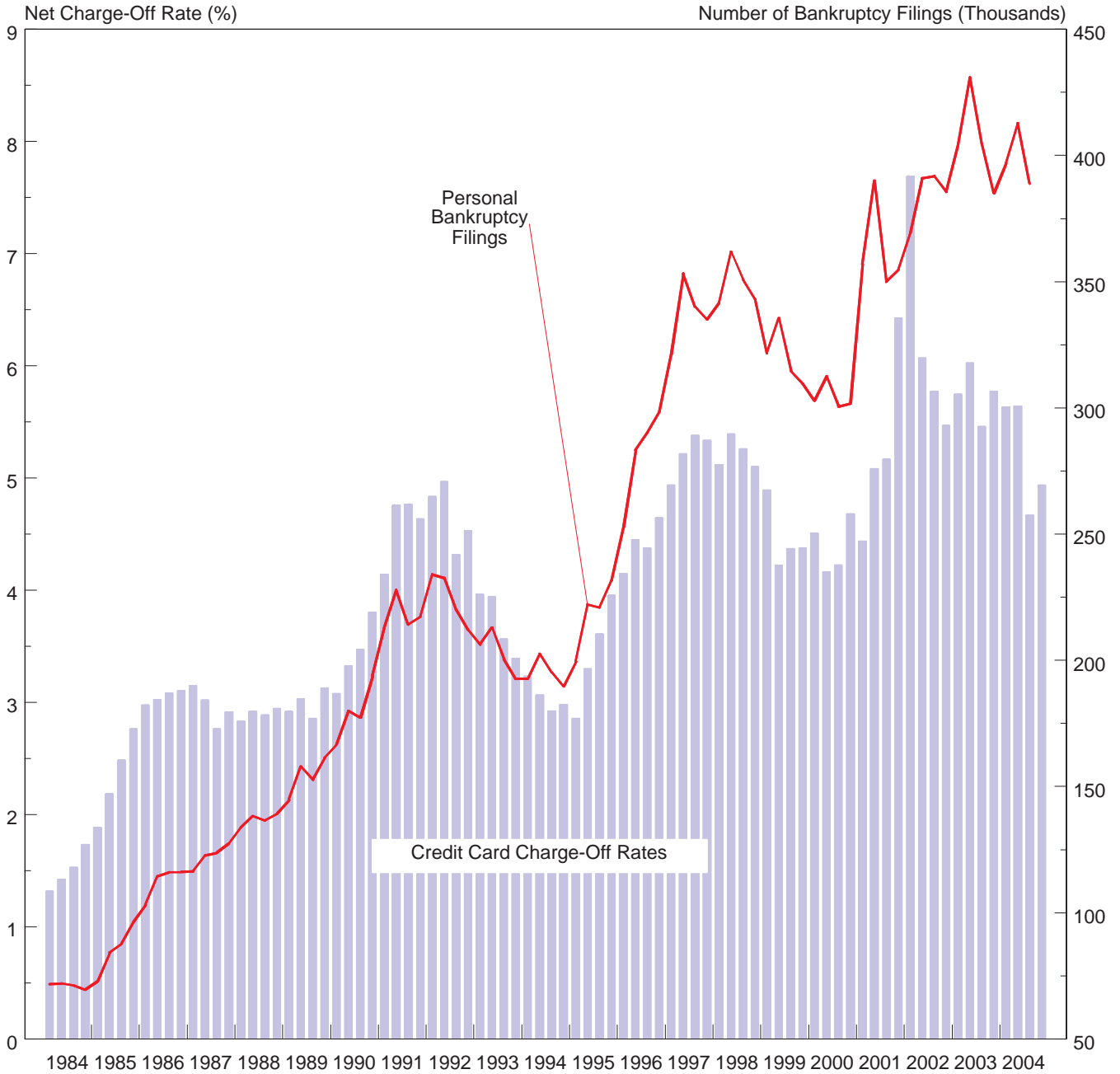
Credit Quality of C & I Loans

1999 - 2004



Credit Card Loss Rates and Personal Bankruptcy Filings

1984-2004

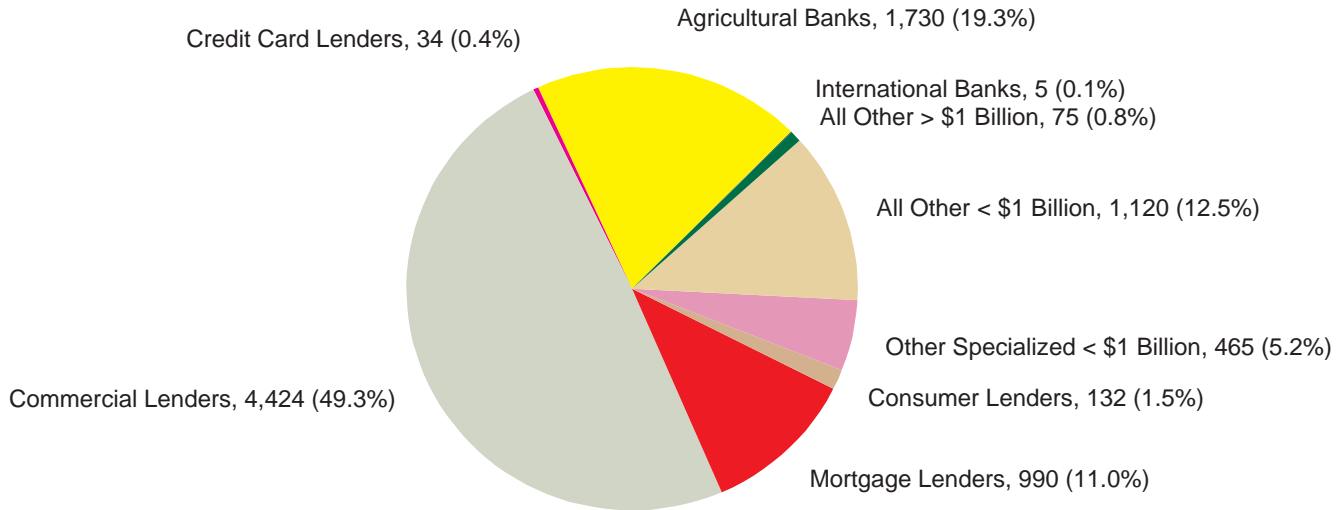


Sources: Bankruptcies - Administrative Offices of the United States Courts

Note: Personal Bankruptcy filings as of September 2004

Number of Institutions By Asset Concentration Group

December 31, 2004

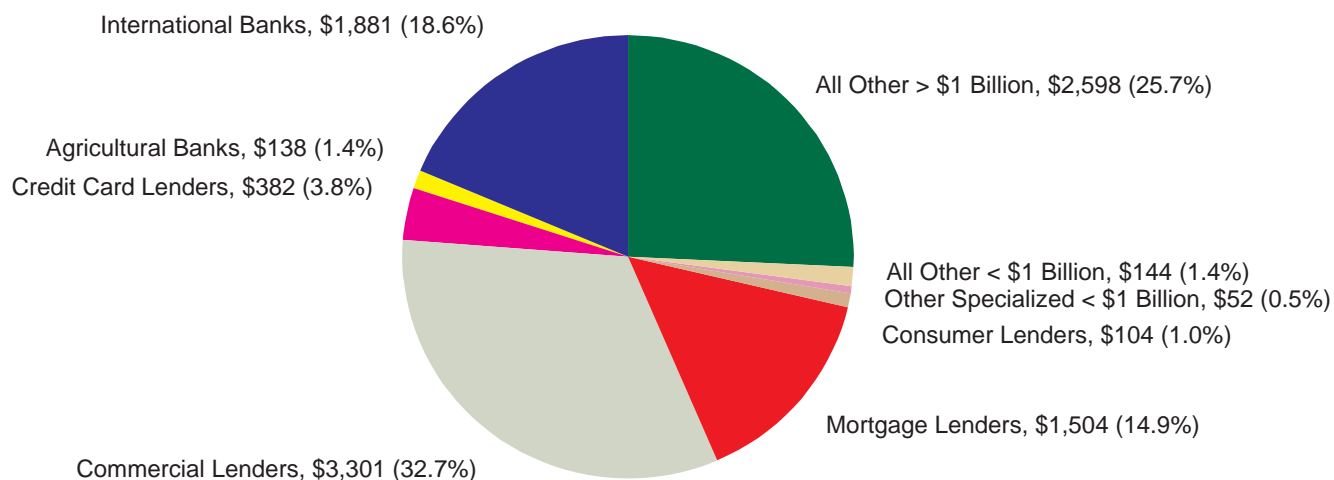


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/04	5	1,730	34	4,424	990	132	465	1,120	75
12/03	6	1,766	36	4,253	1,033	157	529	1,310	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	80	3,484	1,732	354	688	2,529	99
12/95	11	2,646	71	3,322	1,825	370	797	2,805	123
12/94	11	2,838	70	3,394	2,029	379	916	2,836	132
12/93	11	2,952	61	3,305	2,153	323	1,224	3,109	145
12/92	11	3,022	66	3,342	2,327	319	1,388	3,315	143
12/91	10	3,120	73	3,668	2,395	379	1,371	3,426	131
12/90	10	3,114	73	4,147	2,338	463	1,396	3,678	117
12/89	12	3,186	66	4,590	2,367	519	1,429	3,810	95
12/88	13	3,261	51	4,768	2,364	550	1,523	3,940	91
12/87	13	3,364	58	5,157	2,315	505	1,719	4,096	98
12/86	13	3,548	50	5,236	2,168	459	1,810	4,474	118

Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2004

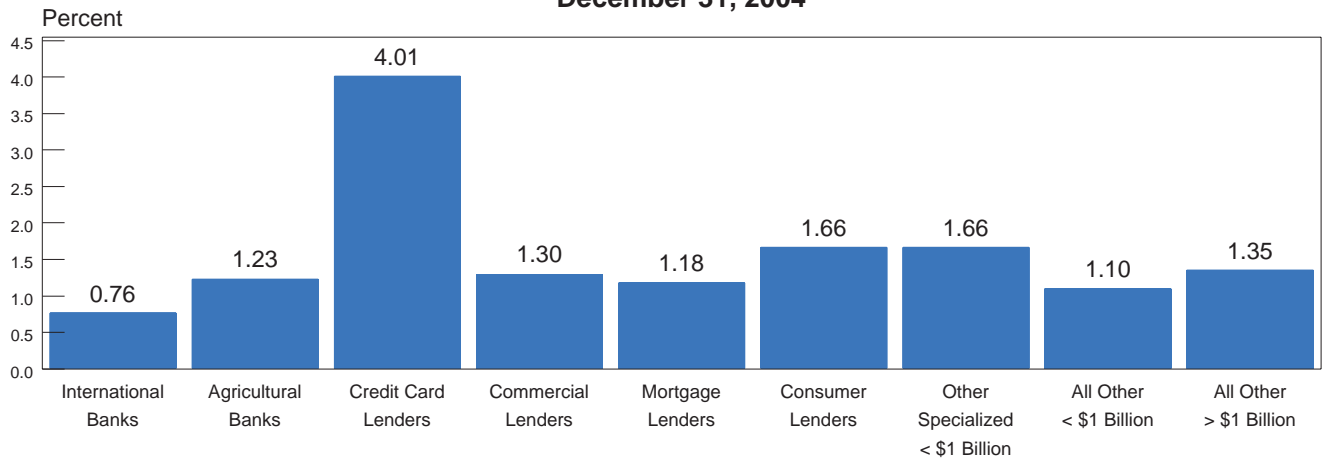


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/04	1,881	138	382	3,301	1,504	104	52	144	2,598
12/03	1,448	129	348	2,924	1,658	147	61	172	2,189
12/02	1,273	124	299	2,960	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	219	2,166	932	134	70	291	480
12/95	1,046	118	166	1,922	935	114	82	315	641
12/94	960	119	132	1,675	926	92	92	306	719
12/93	831	120	101	1,561	920	85	119	329	663
12/92	754	117	93	1,666	861	60	131	342	551
12/91	637	114	94	1,989	798	65	112	333	446
12/90	625	108	87	2,206	828	61	102	329	381
12/89	712	102	82	2,264	854	82	100	317	305
12/88	699	99	67	2,224	858	75	102	315	298
12/87	711	100	50	2,010	847	62	119	325	278
12/86	720	103	35	1,888	726	65	120	365	305

Performance Ratios By Asset Concentration Group

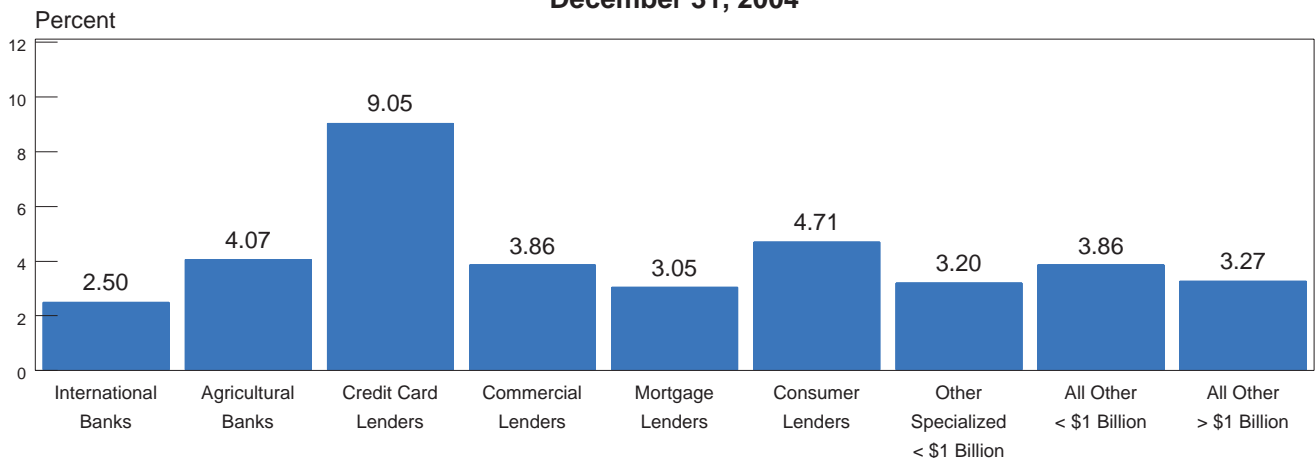
Return on Assets (YTD)

December 31, 2004



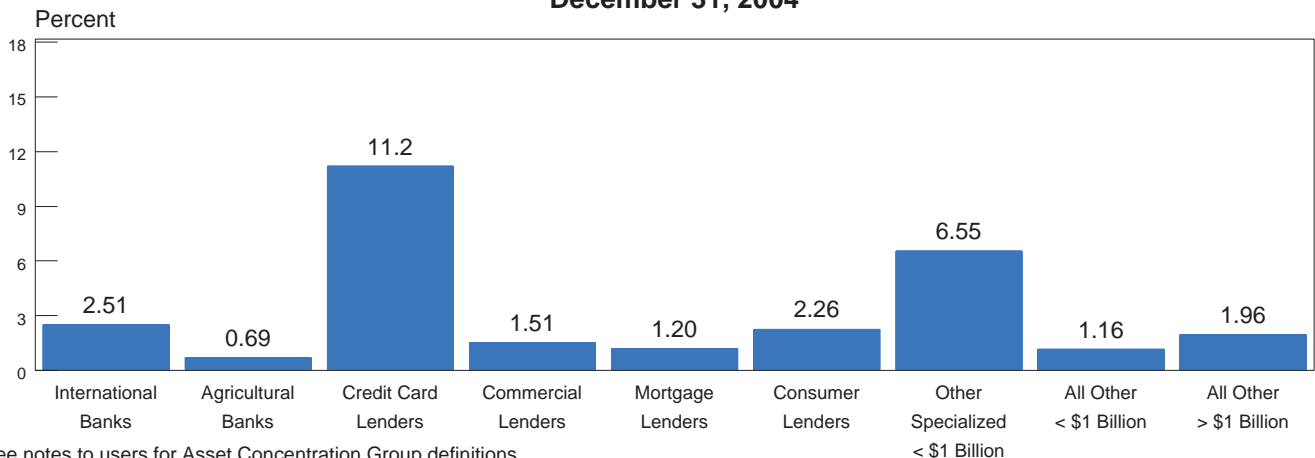
Net Interest Margin (YTD)

December 31, 2004



Noninterest Income to Assets (YTD)

December 31, 2004

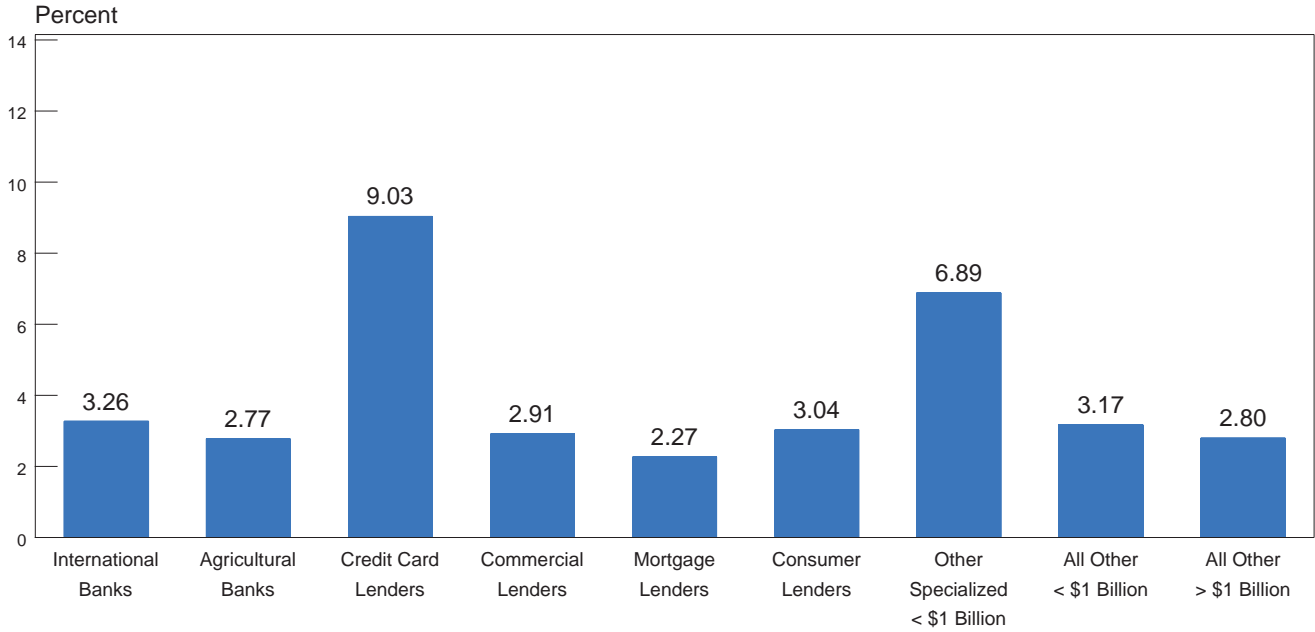


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

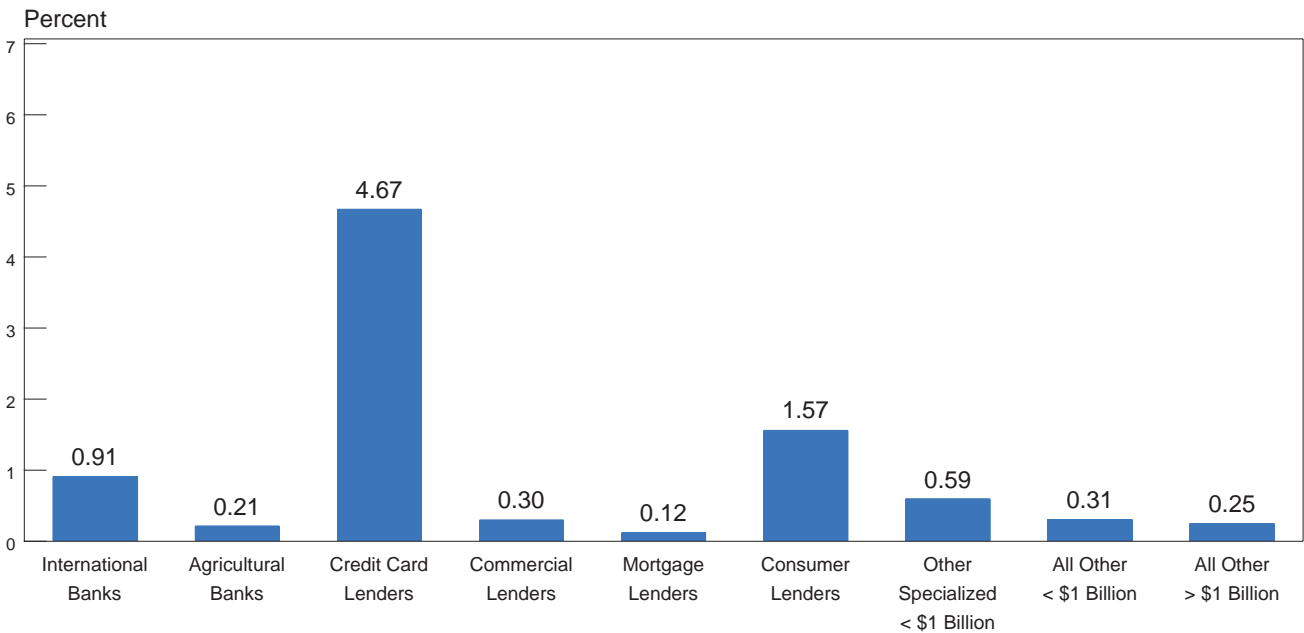
Noninterest Expense to Assets (YTD)

December 31, 2004



Net Charge-offs to Loans and Leases (YTD)

December 31, 2004

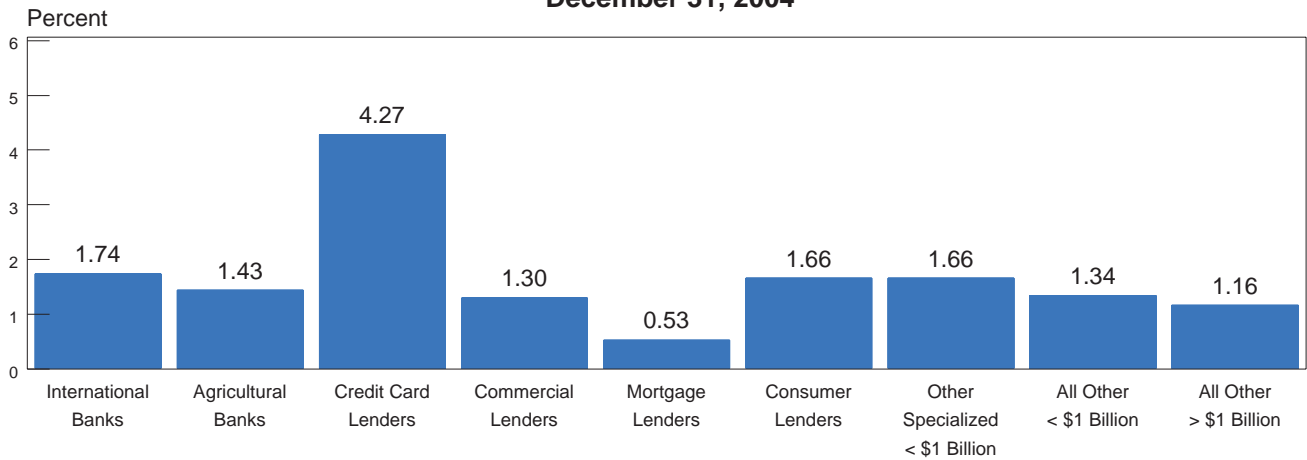


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

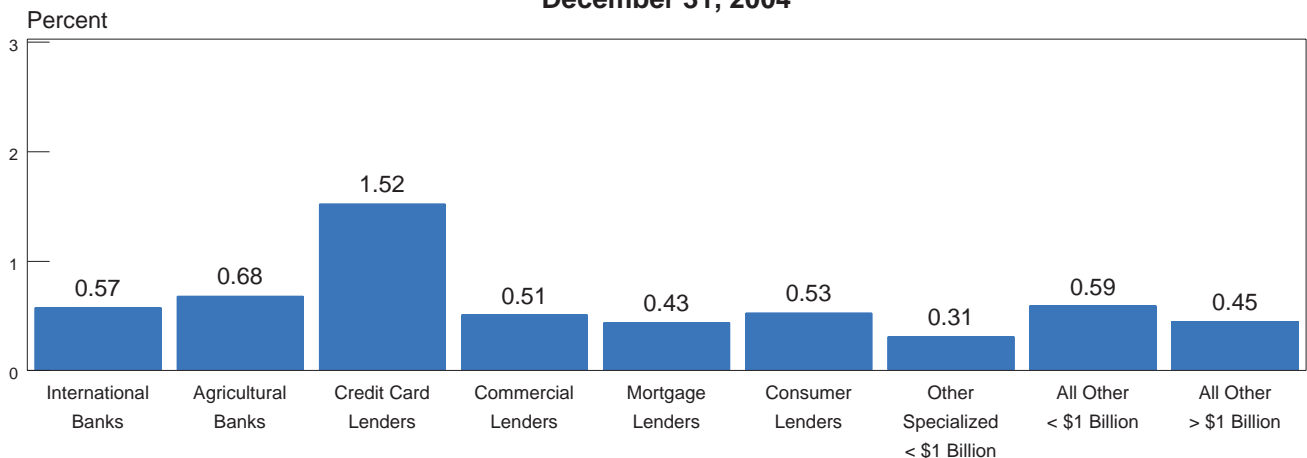
Loss Allowance To Loans and Leases

December 31, 2004



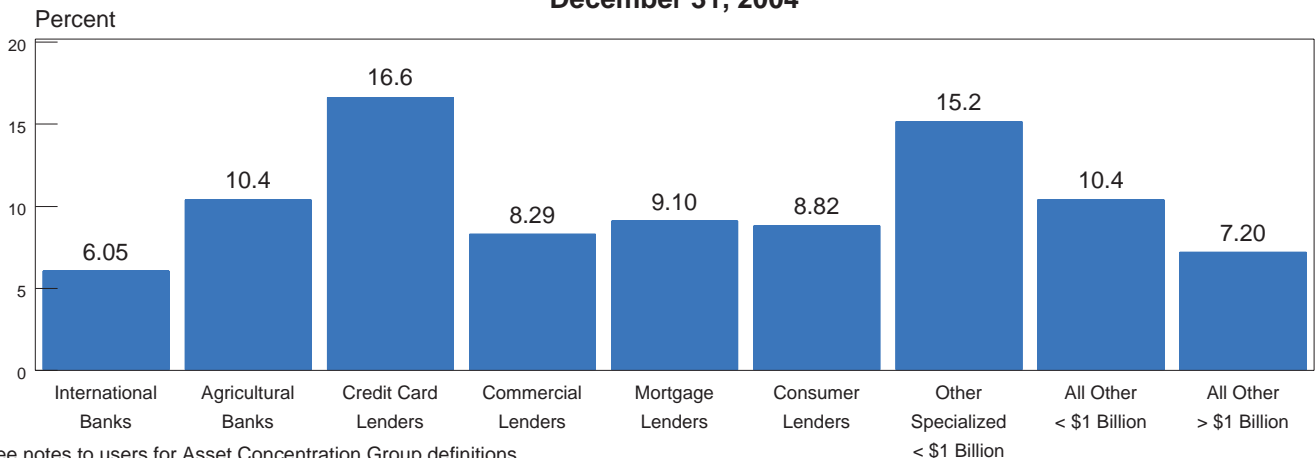
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2004



Core Capital (Leverage) Ratio

December 31, 2004



Note: See notes to users for Asset Concentration Group definitions.

Return On Average Assets By Asset Concentration Group

1986 - 2004

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/04	0.76	1.23	4.01	1.30	1.18	1.66	1.66	1.10	1.35
12/03	1.10	1.20	4.08	1.28	1.38	1.32	1.85	1.06	1.33
12/02	0.74	1.24	3.62	1.30	1.31	1.35	1.08	1.14	1.33
12/01	0.84	1.12	2.92	1.11	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
12/98	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40
12/97	0.93	1.25	2.06	1.31	0.96	1.27	1.66	1.23	1.23
12/96	0.91	1.20	1.95	1.25	0.68	1.27	1.39	1.22	1.17
12/95	0.82	1.18	2.60	1.21	0.81	1.27	1.22	1.20	1.14
12/94	0.86	1.18	3.66	1.10	0.64	1.31	0.81	1.18	1.19
12/93	1.03	1.25	3.76	0.97	0.72	1.45	0.98	1.21	1.09
12/92	0.67	1.23	2.86	0.62	0.76	1.05	1.06	1.07	0.93
12/91	0.38	1.06	2.17	0.10	0.41	0.64	0.85	0.86	0.56
12/90	0.38	1.02	2.26	-0.17	-0.09	0.50	0.33	0.72	0.33
12/89	-0.36	1.03	1.88	0.04	-0.31	-0.86	0.56	0.65	0.24
12/88	1.03	0.92	1.66	0.27	0.22	0.63	0.21	0.57	0.34
12/87	-0.88	0.66	1.68	-0.17	0.26	0.35	0.10	0.64	0.47
12/86	0.47	0.39	1.36	0.24	0.75	0.63	0.79	0.80	0.94

Note: See notes to users for Asset Concentration Group definitions.

Net Interest Margin By Asset Concentration Group

1986 - 2004

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/04	2.50	4.07	9.05	3.86	3.05	4.71	3.20	3.86	3.27
12/03	3.03	4.02	8.28	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.17	8.74	4.19	3.39	4.69	3.40	4.11	3.64
12/01	2.82	4.03	7.84	4.08	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68
12/98	3.01	4.23	7.93	4.24	3.10	4.63	3.86	4.29	3.86
12/97	3.03	4.32	7.88	4.55	3.20	5.18	3.80	4.43	4.01
12/96	3.21	4.31	7.71	4.39	3.21	4.93	3.82	4.42	4.09
12/95	3.41	4.35	8.16	4.35	3.11	4.95	3.83	4.47	4.07
12/94	3.49	4.37	8.89	4.45	3.30	5.16	3.77	4.51	4.23
12/93	3.53	4.39	9.55	4.38	3.48	5.57	3.81	4.58	4.35
12/92	3.51	4.42	9.53	4.29	3.49	5.02	3.86	4.62	4.24
12/91	3.14	4.19	9.26	3.85	2.89	4.54	3.62	4.30	3.75
12/90	2.92	4.09	8.73	3.62	2.39	4.51	3.45	4.15	2.69
12/89	3.13	4.15	8.23	3.57	1.92	3.73	3.36	4.07	2.15
12/88	3.31	4.10	8.53	3.55	2.13	4.18	3.36	4.00	2.28
12/87	2.96	4.03	9.35	3.54	2.26	4.19	3.23	4.01	3.03
12/86	3.10	4.07	9.97	3.46	2.15	3.78	3.57	4.08	3.13

Note: See notes to users for Asset Concentration Group definitions.

Net Charge-offs as a Percent of Average Loans and Leases By Asset Concentration Group

1986 - 2004

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/04	0.91	0.21	4.67	0.30	0.12	1.57	0.59	0.31	0.25
12/03	1.40	0.27	5.22	0.46	0.18	2.10	1.22	0.39	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
12/98	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60
12/97	0.25	0.23	4.72	0.38	0.18	0.97	0.30	0.29	0.56
12/96	0.29	0.26	3.94	0.34	0.29	0.77	0.47	0.30	0.50
12/95	0.35	0.20	3.32	0.35	0.28	0.58	0.31	0.23	0.41
12/94	0.61	0.16	2.88	0.40	0.44	0.61	0.21	0.19	0.37
12/93	1.20	0.23	3.65	0.75	0.57	0.72	0.52	0.34	0.64
12/92	1.84	0.36	4.66	1.04	0.48	0.77	0.72	0.51	1.08
12/91	2.47	0.41	4.73	1.33	0.50	0.93	0.51	0.65	1.17
12/90	2.16	0.44	3.85	1.22	0.42	0.59	1.21	0.61	1.03
12/89	1.76	0.59	3.55	0.77	0.05	0.39	0.96	0.62	0.55
12/88	0.83	0.77	3.61	0.78	0.02	0.42	0.88	0.62	0.40
12/87	0.81	1.38	3.93	0.68	0.02	0.42	0.95	0.66	0.46
12/86	0.88	2.48	4.17	0.68	0.02	0.35	1.13	0.80	0.41

Note: See notes to users for Asset Concentration Group definitions.

Percent of Loans Noncurrent By Asset Concentration Group

1986 - 2004

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/04	1.29	0.92	1.98	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.97	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.38	1.32	1.32	1.09	1.36	0.88	0.98
12/93	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
12/92	5.48	1.40	1.90	3.14	2.24	1.91	2.35	1.43	2.36
12/91	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
12/90	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
12/89	5.47	2.00	1.95	3.43	2.68	2.22	3.81	2.10	6.24
12/88	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43
12/87	5.85	3.16	1.88	4.20	2.70	2.28	4.05	2.29	2.35
12/86	3.62	4.33	2.18	3.75	2.79	1.99	2.63	2.24	1.66

Note: See notes to users for Asset Concentration Group definitions.

Core Capital as a Percent of Total Assets By Asset Concentration Group

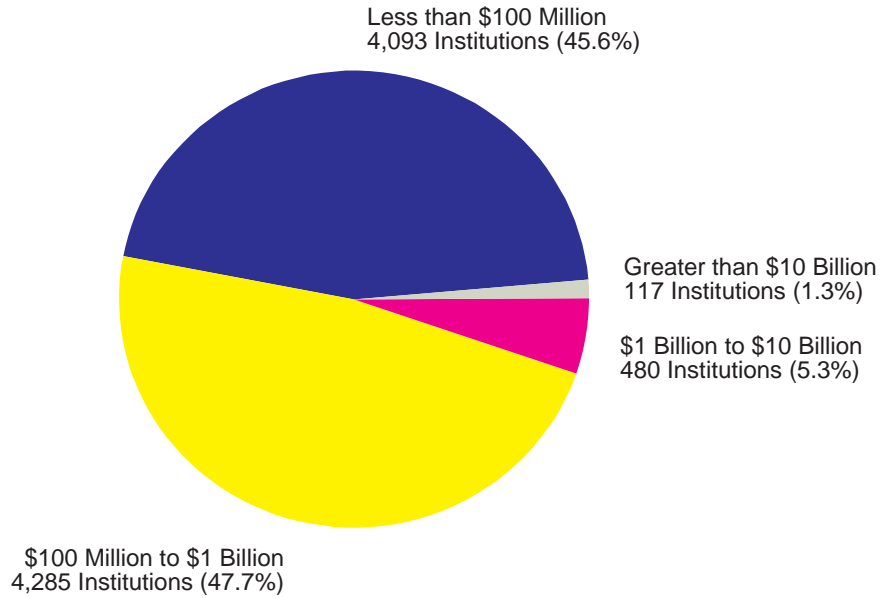
1986 - 2004

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/04	6.05	10.37	16.64	8.29	9.10	8.82	15.17	10.38	7.20
12/03	6.33	10.10	14.63	8.13	7.36	7.60	14.46	9.94	7.47
12/02	6.33	10.10	15.02	8.09	7.53	7.41	15.08	9.82	7.16
12/01	6.44	10.03	12.41	7.92	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.91	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.50	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.30	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.00	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.96	6.80	6.84	7.27	8.67	8.22	6.68
12/91	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
12/90	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
12/89	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
12/88	4.93	9.43	5.97	6.03	6.88	7.55	9.46	8.00	6.10
12/87	4.15	9.11	8.38	5.84	7.16	7.64	9.15	8.05	5.83
12/86	5.21	8.91	8.21	6.10	6.51	8.12	9.07	7.98	5.99

Note: See notes to users for Asset Concentration Group definitions.

Number of Institutions By Asset Size

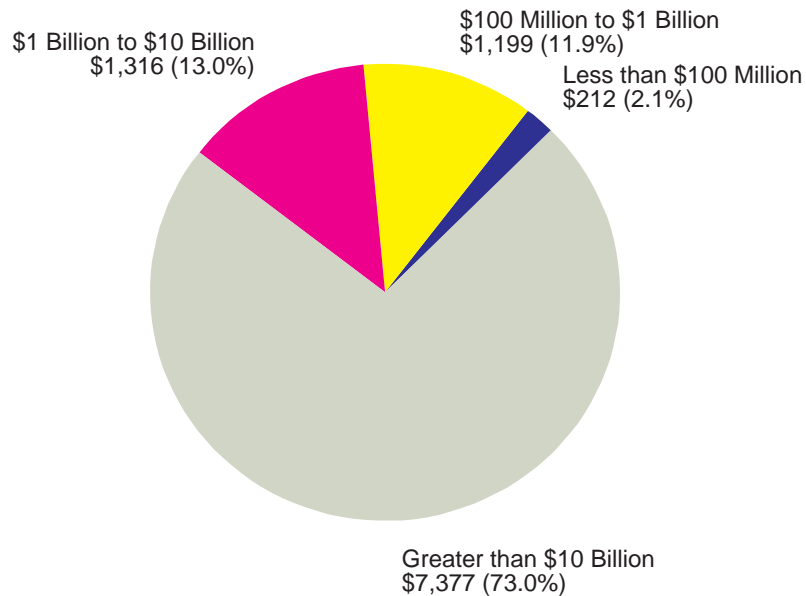
December 31, 2004



Industry Assets By Asset Size

December 31, 2004

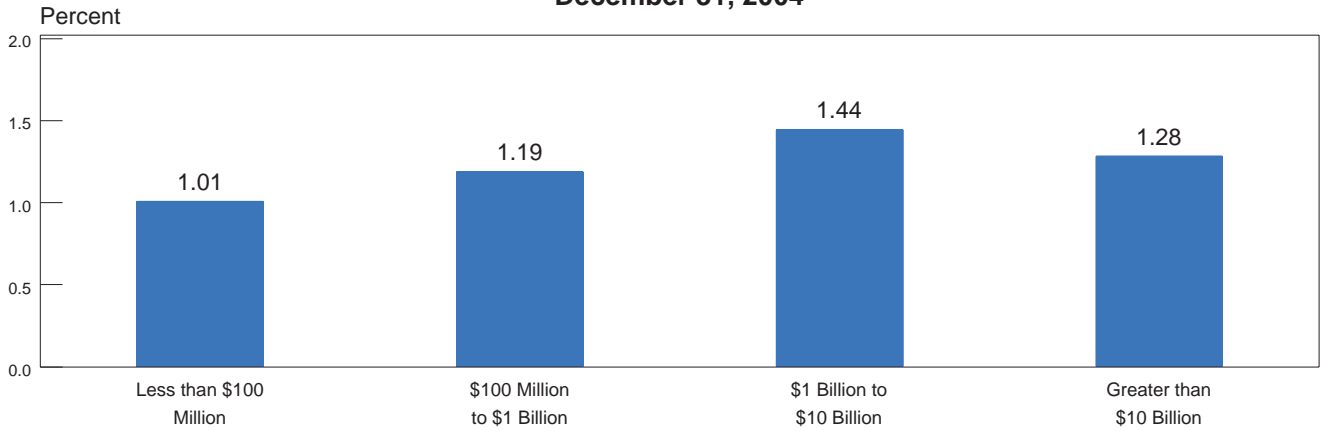
(\$ Billions)



Performance Ratios By Asset Size

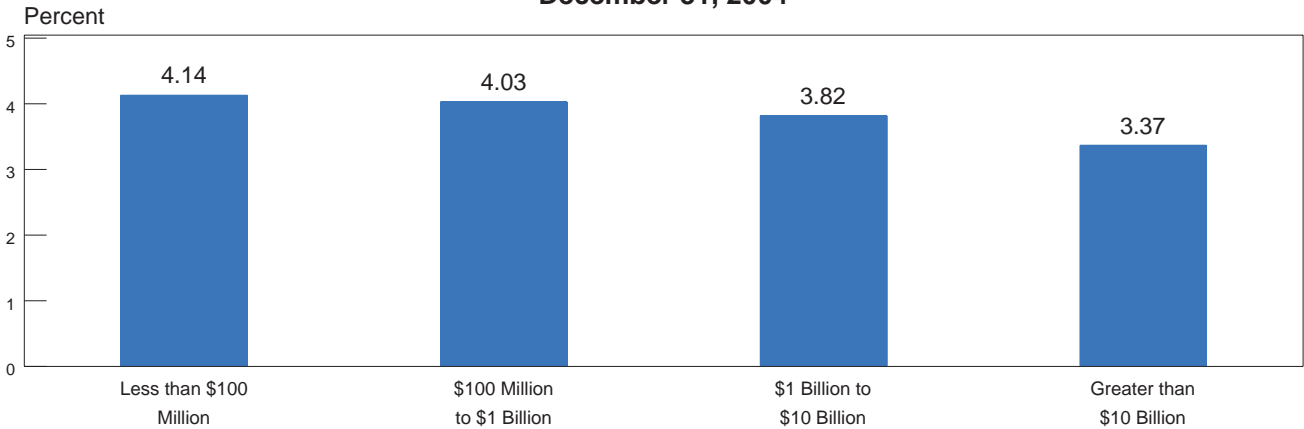
Return on Assets (YTD)

December 31, 2004



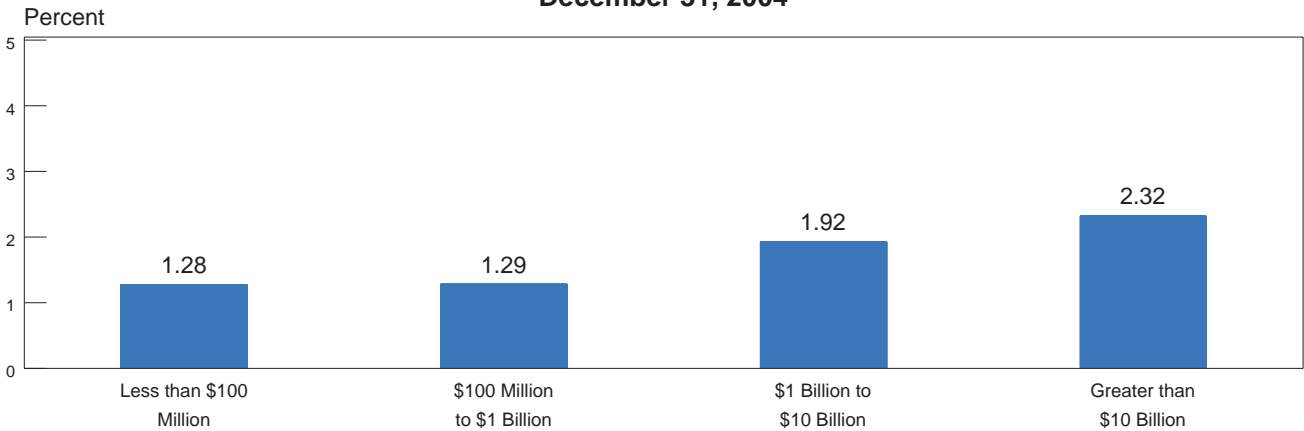
Net Interest Margin (YTD)

December 31, 2004



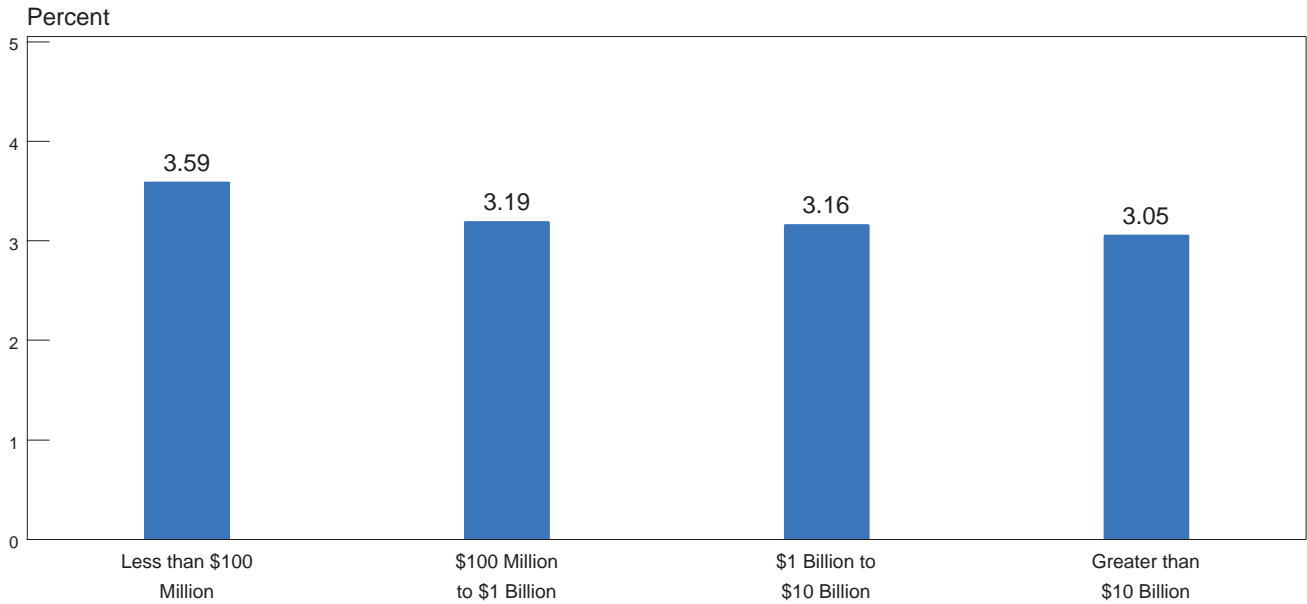
Noninterest Income to Assets (YTD)

December 31, 2004



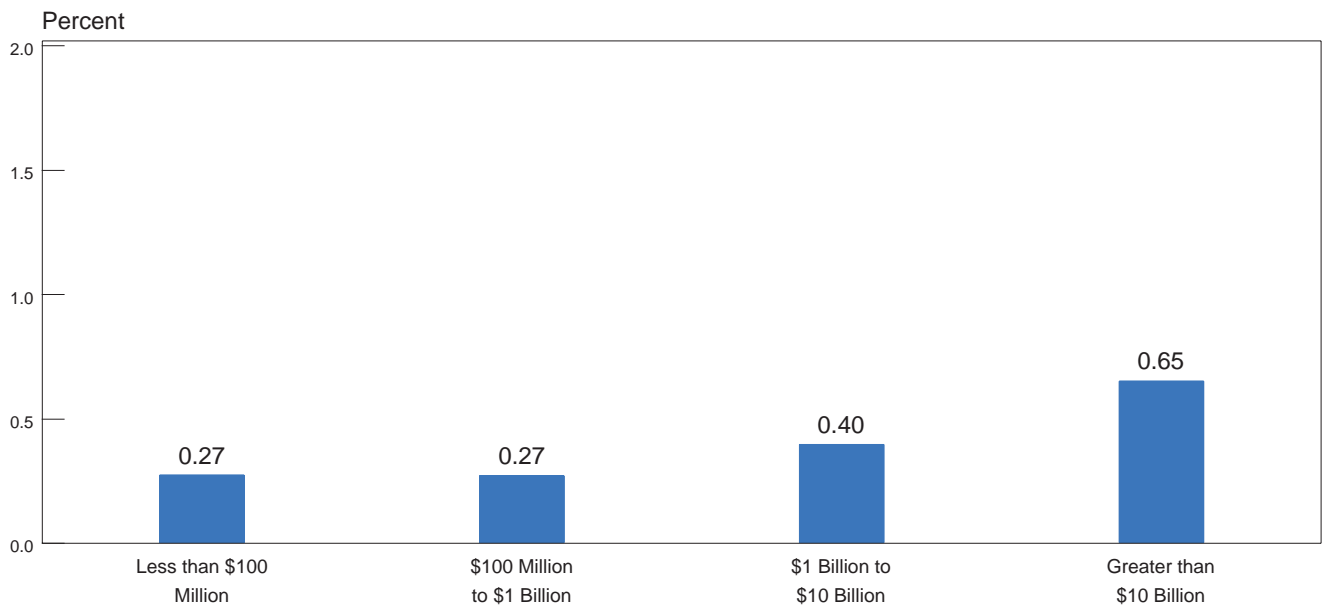
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2004



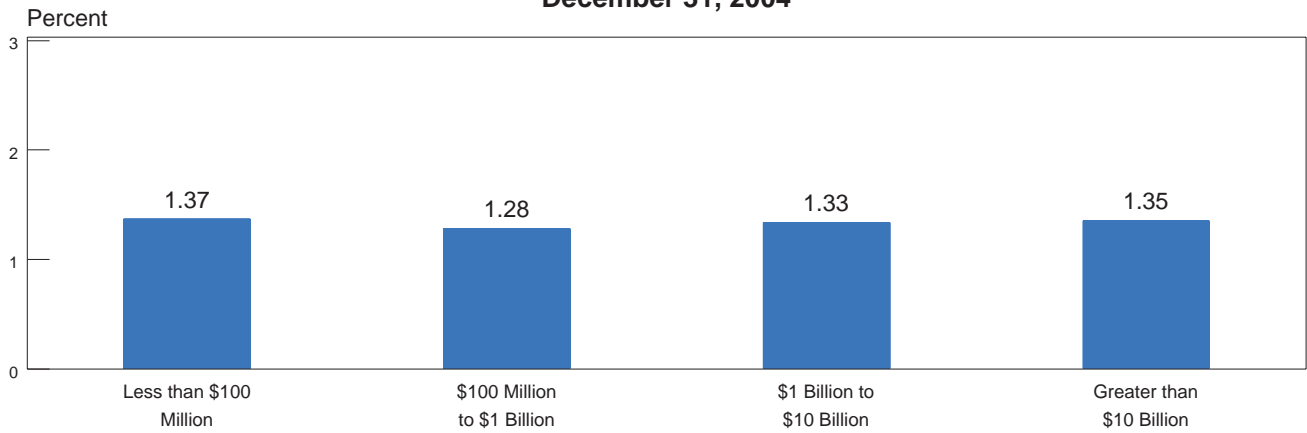
Net Charge-offs to Loans and Leases (YTD)

December 31, 2004



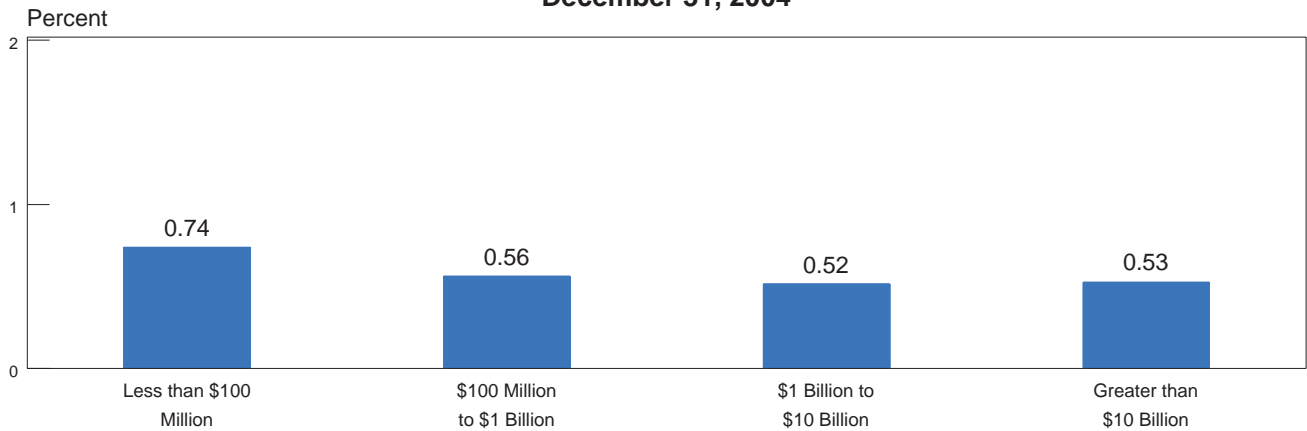
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

December 31, 2004



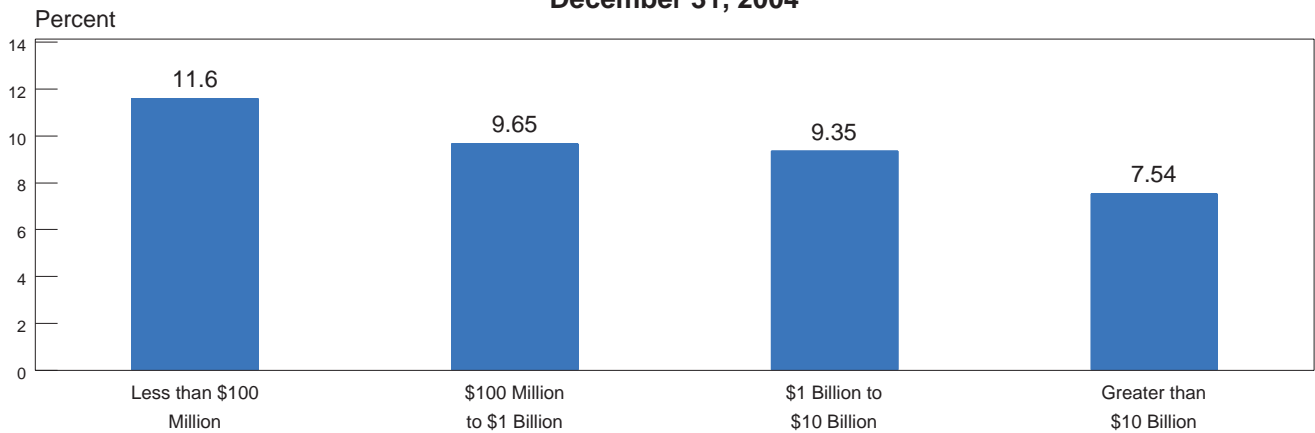
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2004



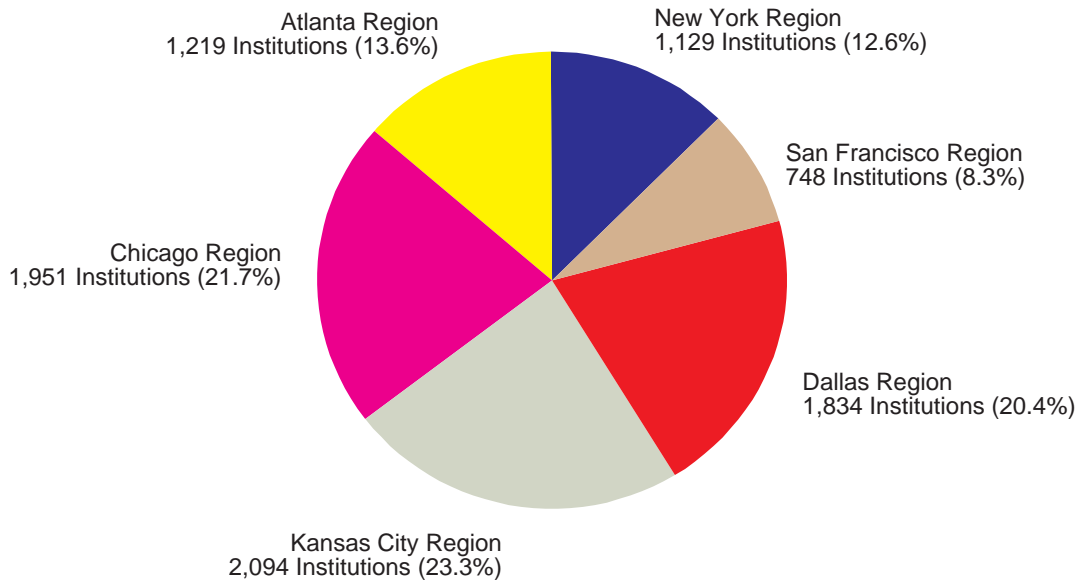
Core Capital (Leverage) Ratio

December 31, 2004



Geographic Distribution of FDIC-Insured Institutions

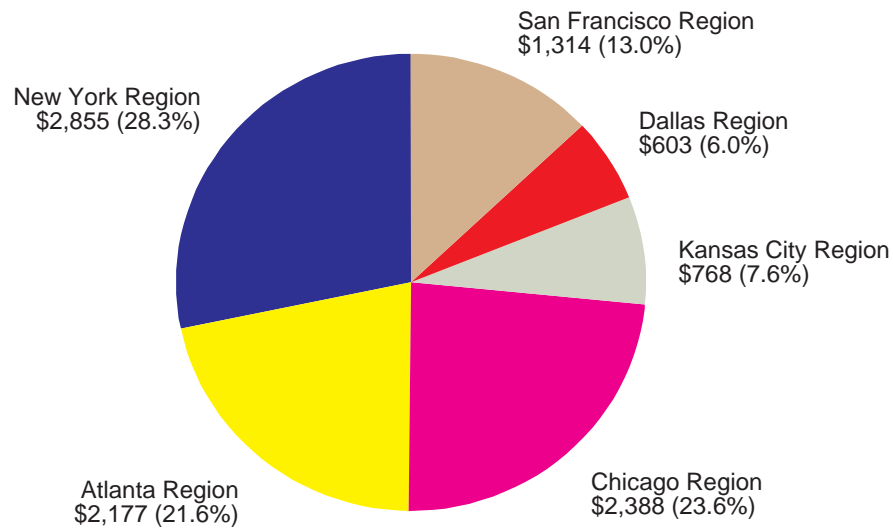
December 31, 2004



Geographic Distribution of Industry Assets

December 31, 2004

(\$ Billions)

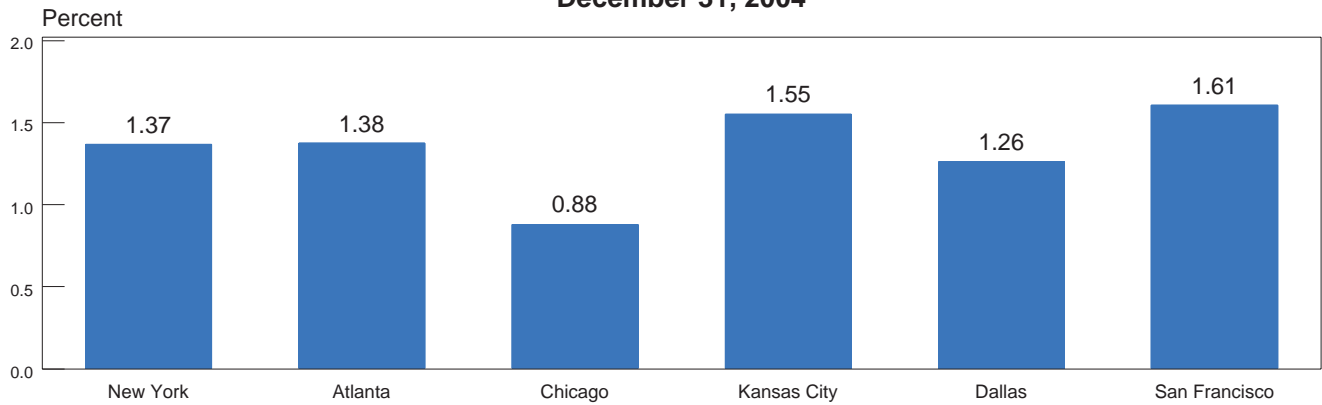


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

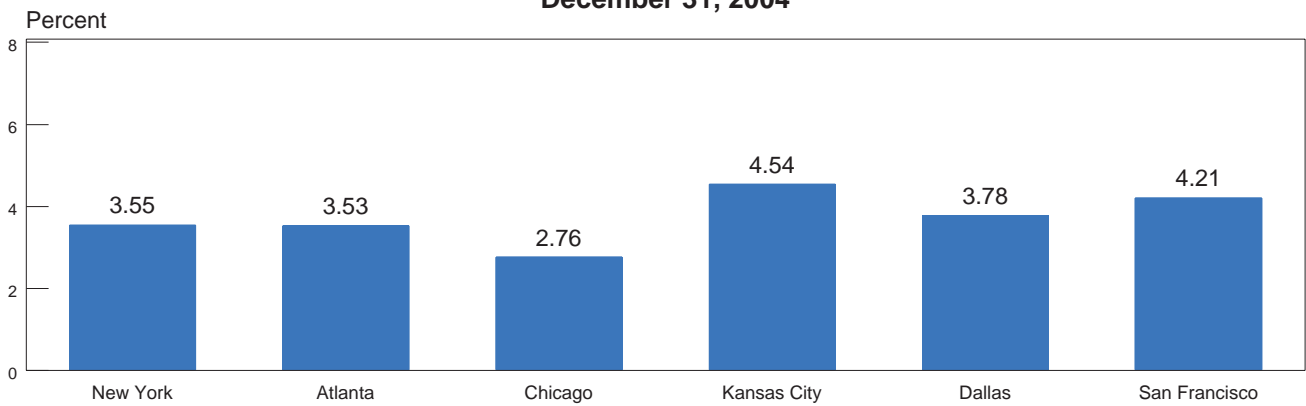
Return on Assets, YTD.

December 31, 2004



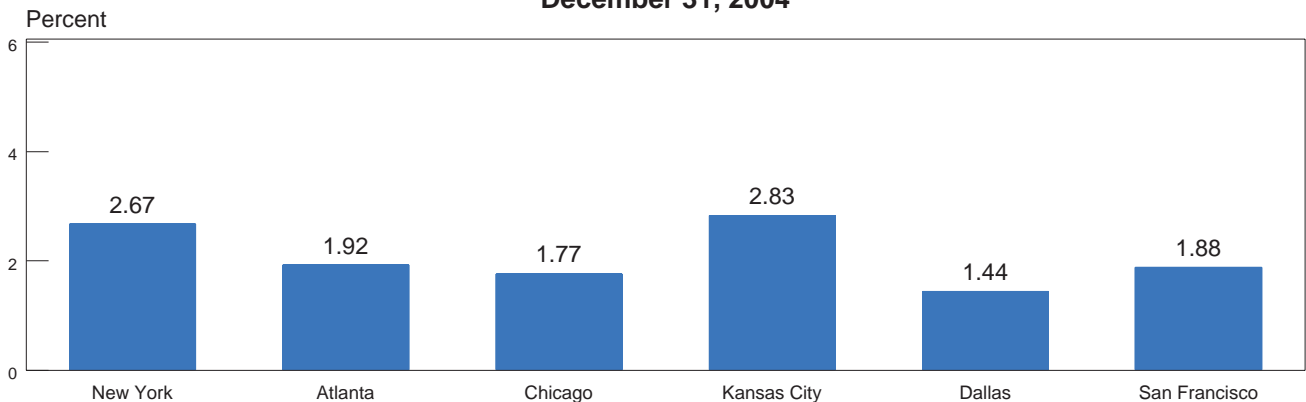
Net Interest Margins, YTD.

December 31, 2004



Noninterest Income to Assets, YTD.

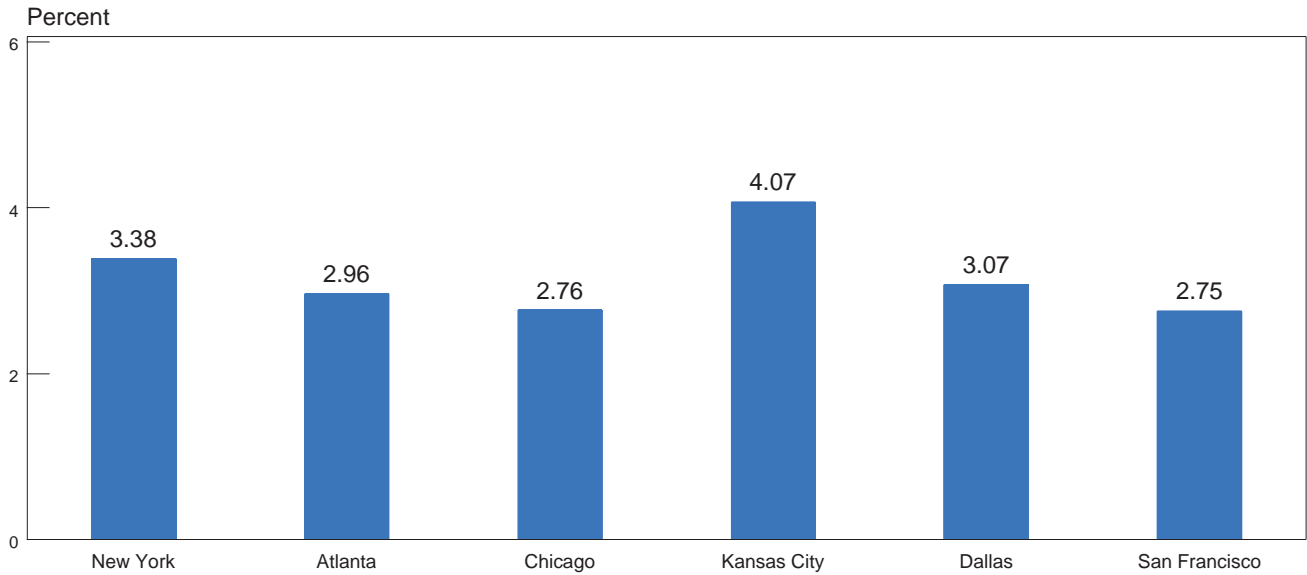
December 31, 2004



Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

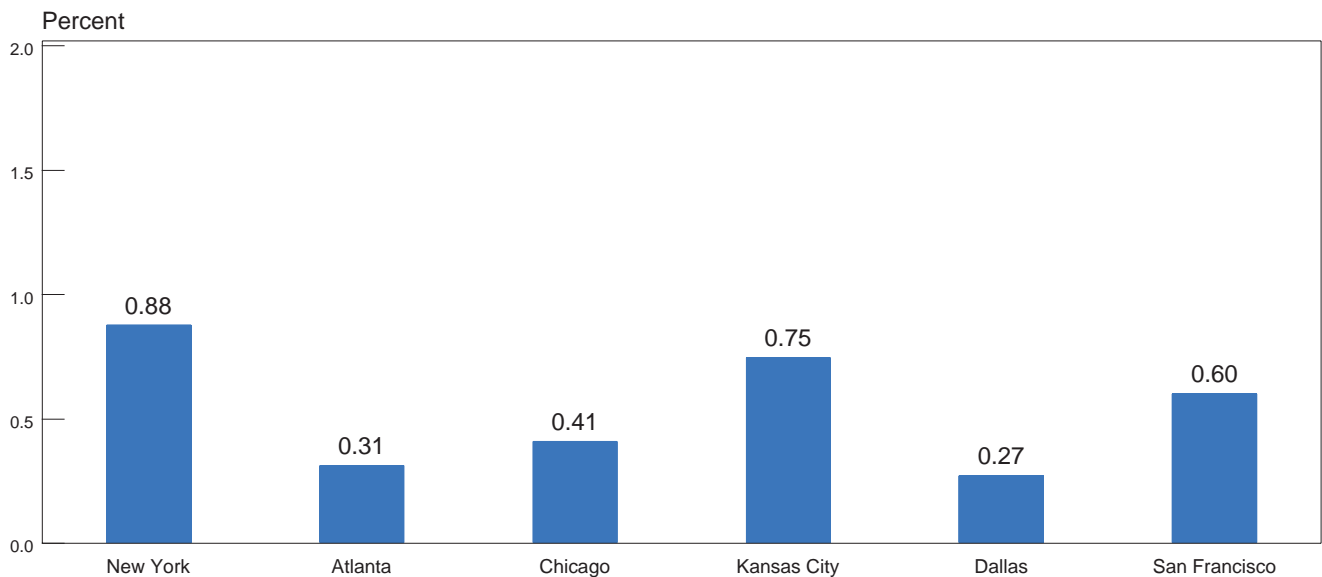
Performance Ratios By Geographic Region Noninterest Expense to Assets, YTD.

December 31, 2004



Net Charge-offs to Loans and Leases, YTD.

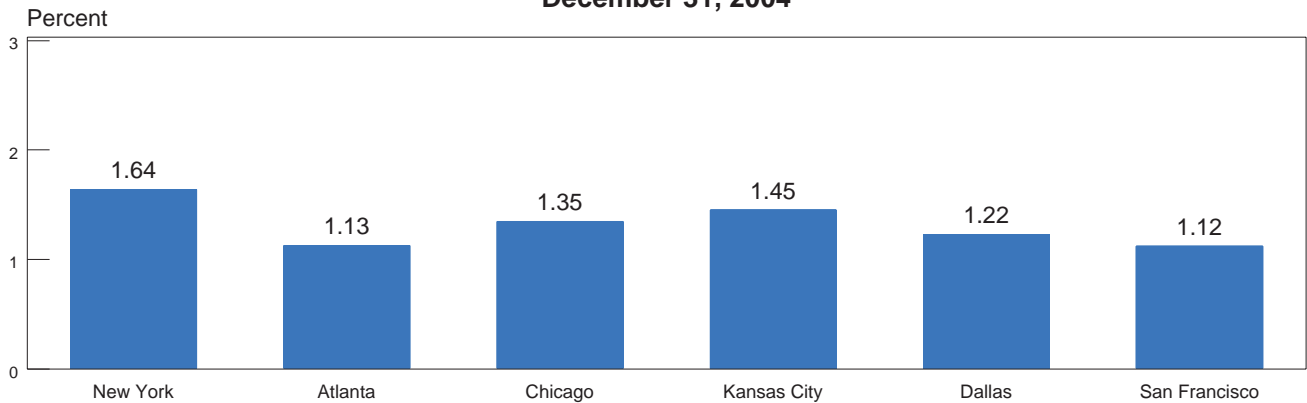
December 31, 2004



Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

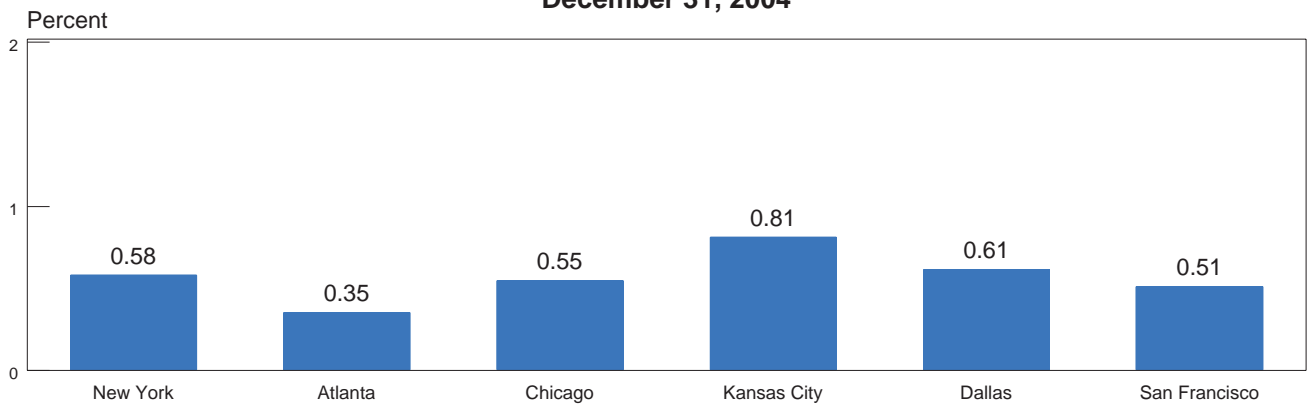
Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

December 31, 2004



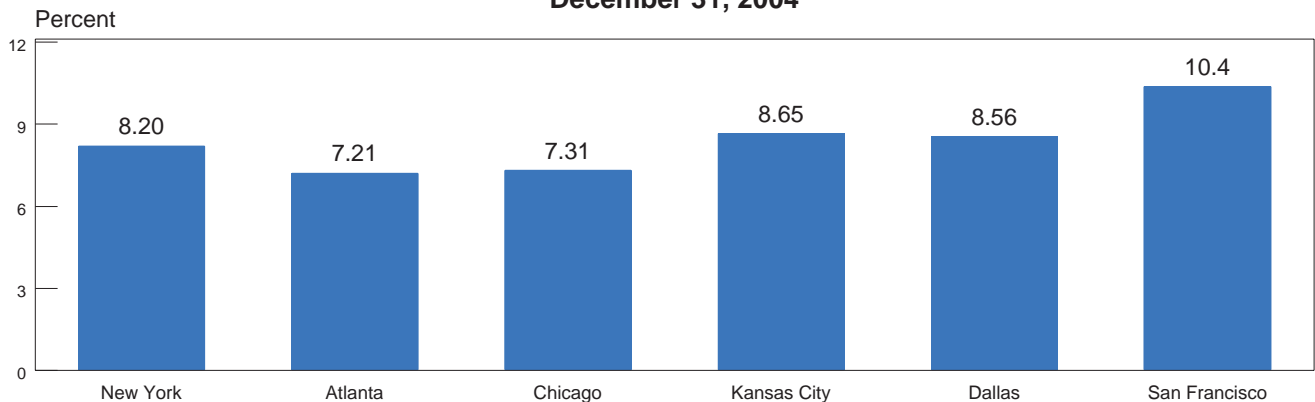
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2004



Core Capital (Leverage) Ratio

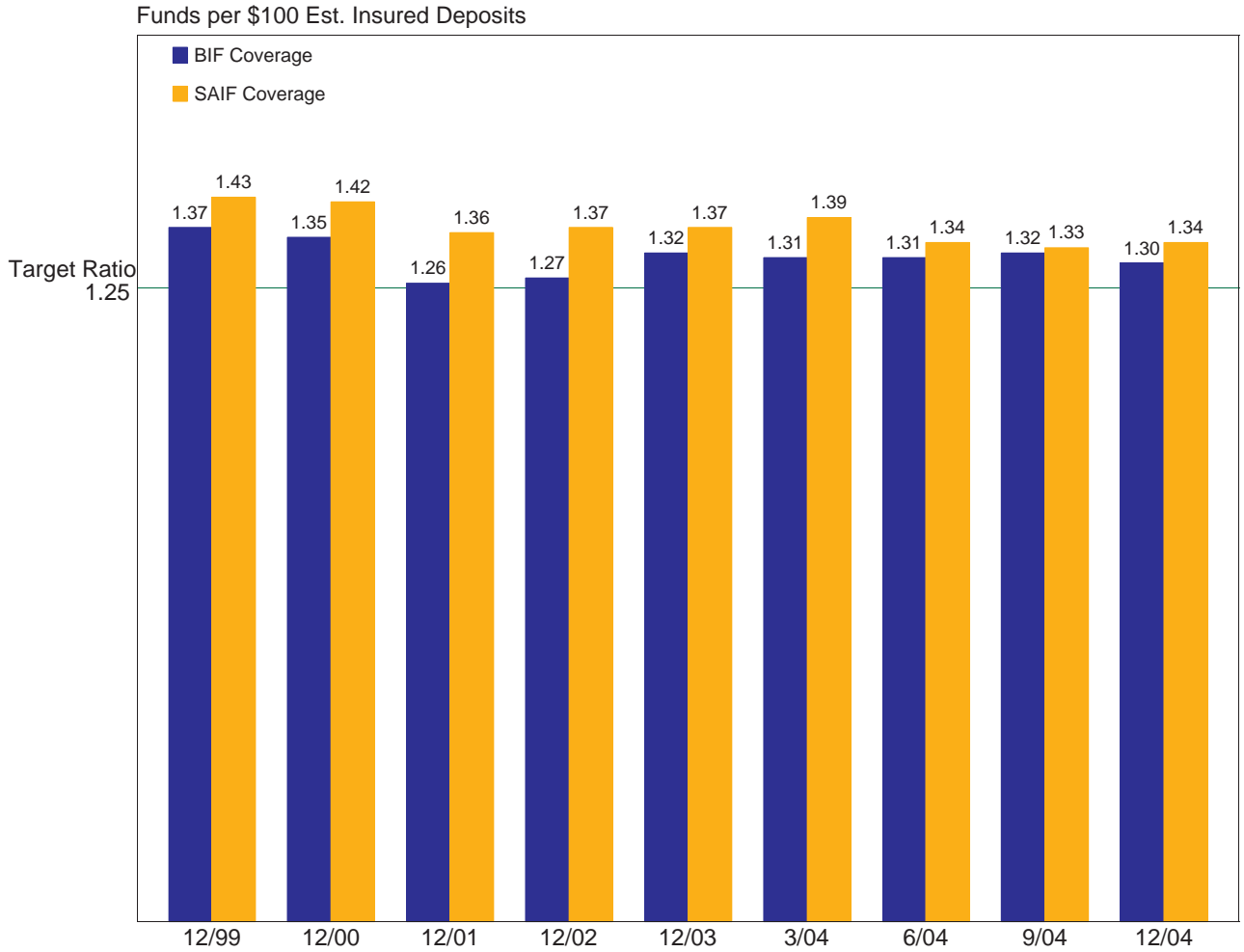
December 31, 2004



Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Insurance Fund Reserve Ratios

December 31, 1999 - December 31, 2004



(\$ Billions)

BIF

Fund Balance	29.4	31.0	30.4	32.1	33.8	34.2	34.1	34.5	34.8
Est. Insured Deposits	2,151.5	2,299.9	2,408.3	2,524.5	2,556.3	2,586.5	2,605.7	2,612.7	2,672.4

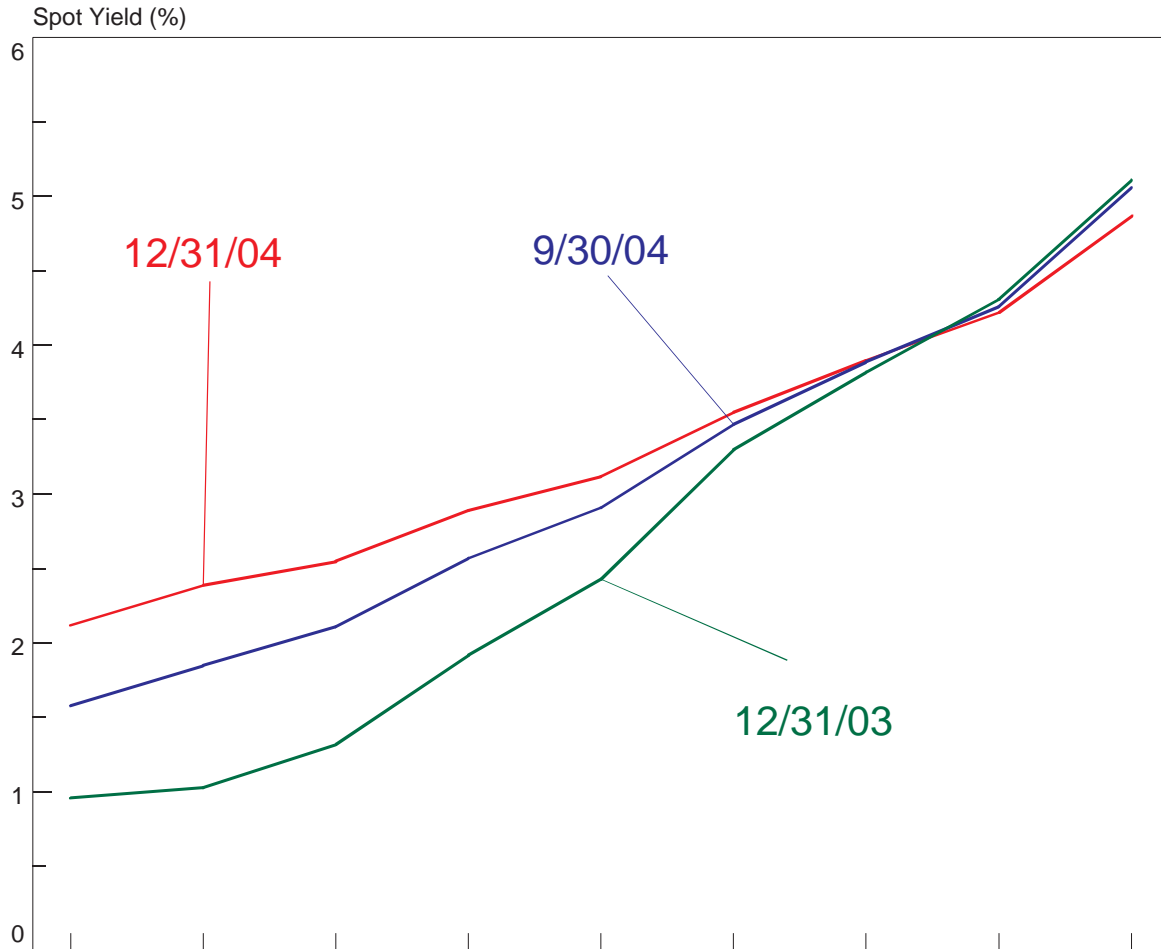
SAIF

Fund Balance	10.3	10.8	10.9	11.7	12.2	12.4	12.4	12.5	12.7
Est. Insured Deposits	717.6	755.2	802.4	859.2	896.1	914.5	926.6	943.9	951.3

Note: Includes insured branches of foreign banks. 2004 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

December 31, 2003 - December 31, 2004



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/04	2.12	2.39	2.55	2.89	3.12	3.55	3.90	4.22	4.87*
9/30/04	1.58	1.85	2.11	2.57	2.91	3.47	3.89	4.26	5.06
6/30/04	1.13	1.41	1.82	2.52	3.04	3.75	4.20	4.60	5.17
3/31/04	0.94	1.01	1.23	1.70	2.16	2.99	3.50	4.00	4.88
12/31/03	0.96	1.03	1.32	1.92	2.43	3.30	3.82	4.31	5.11

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

* Source: 3 month average daily closes of CBOE 30 year T-Bond index (from Yahoo, Commodity Systems, Inc.).

Capital Category Distribution

December 31, 2004

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,752	98.9%	\$8,726.1	99.8%
Adequately Capitalized	82	1.0%	\$15.5	0.2%
Undercapitalized	2	0.0%	\$0.0	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	3	0.0%	\$2.0	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,129	99.4%	\$1,356.0	99.6%
Adequately Capitalized	6	0.5%	\$4.7	0.4%
Undercapitalized	0	0.0%	\$0.0	0.0%
Significantly Undercapitalized	1	0.1%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

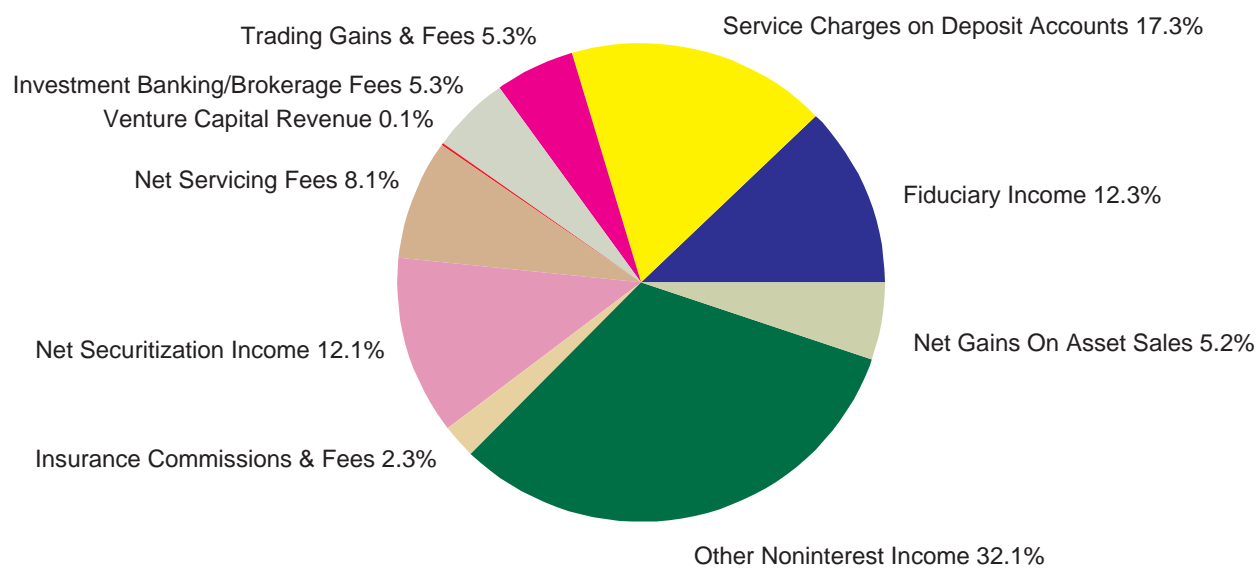
* Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and indebtedness.
 Note: Excludes U.S. branches of foreign banks.

Capital Category Definitions

	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%

Composition of Commercial Banks' Noninterest Income

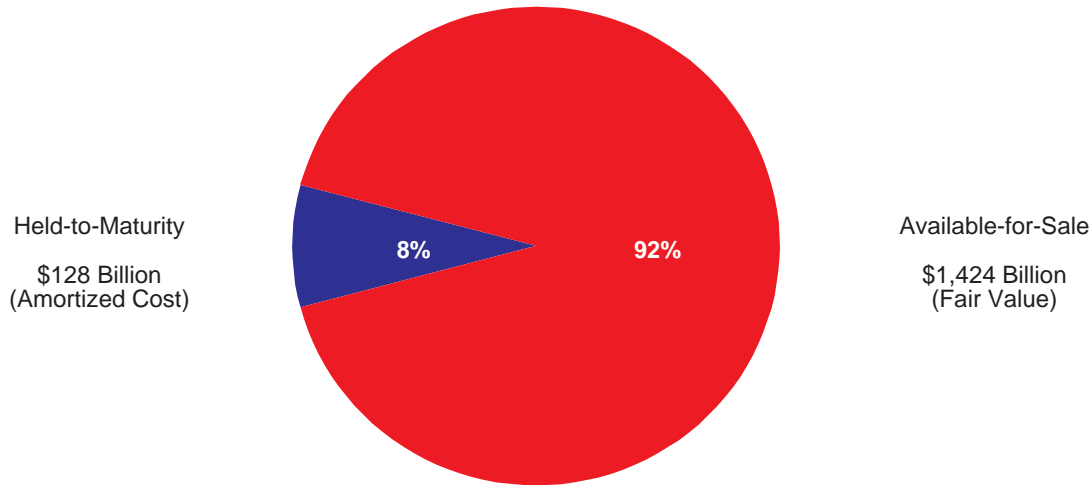
December 31, 2004



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$22,562	1,518	19.7%
Service Charges on Deposit Accounts	\$31,930	7,464	97.0%
Trading Gains & Fees	\$9,665	132	1.7%
Investment Banking/Brokerage Fees	\$9,697	2,149	27.9%
Venture Capital Revenue	\$273	55	0.7%
Net Servicing Fees	\$14,886	1,782	23.2%
Net Securitization Income	\$22,227	74	1.0%
Insurance Commissions & Fees	\$4,173	3,846	50.0%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$7,558	2,122	27.6%
Net Gains/Losses On OREO Sales	\$115	2,469	32.1%
Net Gains/Losses On Sales Of Other Assets	\$1,926	2,580	33.5%
Other Noninterest Income	\$59,063	7,537	97.9%
Total Noninterest Income	184,082	7,597	98.7%

Commercial Bank Total Securities*

December 31, 2004



Commercial Bank Total Securities*

December 31, 2004

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$5,985	99.4	\$57,853	99.1	\$63,838	99.1
U.S. Government Agencies	2,943	99.7	7,972	100.3	10,915	100.1
Government Sponsored Enterprises	36,731	99.6	222,264	99.5	258,995	99.5
Mortgage Pass-through Securities	24,977	100.5	579,489	100.2	604,465	100.2
Collateralized Mortgage Obligations	27,550	99.7	244,374	100.0	271,924	100.0
State, County, Municipal Obligations	23,699	102.7	88,190	103.5	111,889	103.3
Asset Backed Securities	593	99.9	68,754	100.7	69,347	100.7
Other Debt Securities	5,221	102.0	139,201	103.4	144,422	111.9
Equity Securities	**	**	15,466	111.1	15,466	111.1
Total Securities	\$127,698	100.4	\$1,423,563	100.4	\$1,551,261	100.4
Memoranda***						
Structured Notes	20,858		20,723			99.4

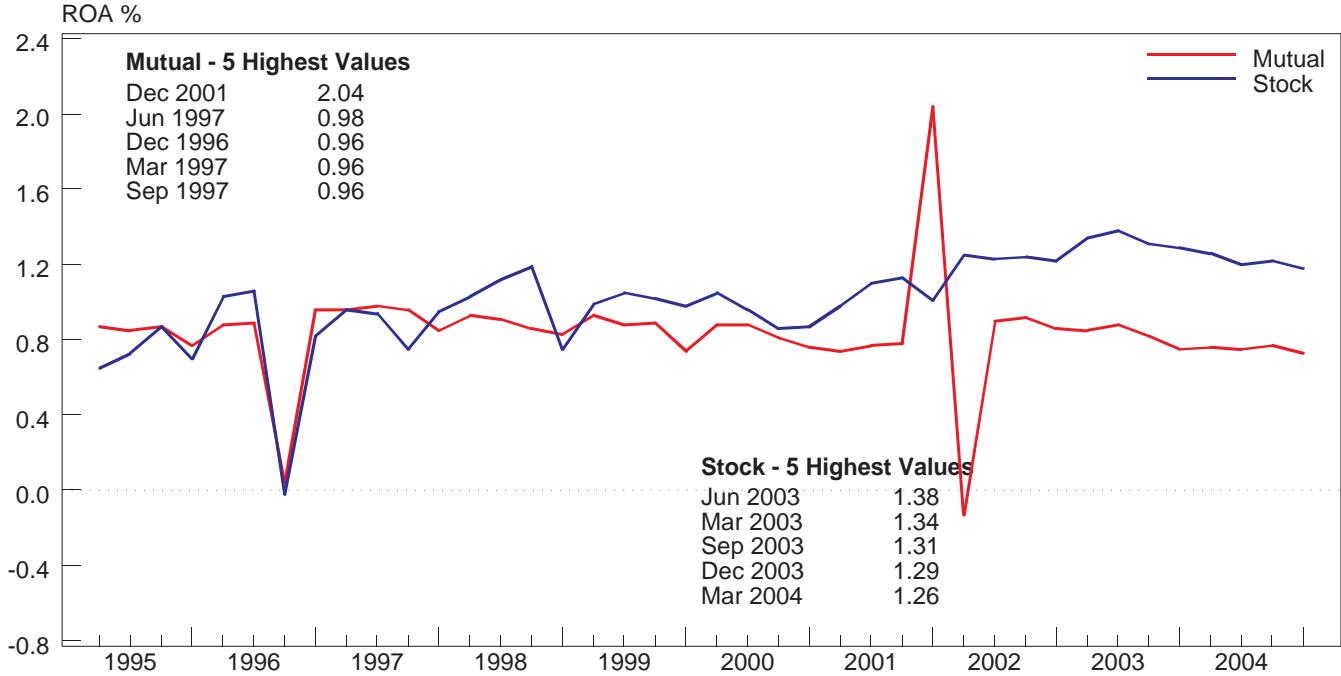
* Excludes trading account assets.

** Equity Securities are classified as 'Available-for-Sale'.

*** Structured notes are included in the 'Held-to-Maturity' or 'Available-for-Sale' accounts.

Quarterly Return on Assets (ROA), Annualized Mutual and Stock Savings Institutions

1995-2004



Quarterly Return on Equity (ROE), Annualized Mutual and Stock Savings Institutions

1995-2004

