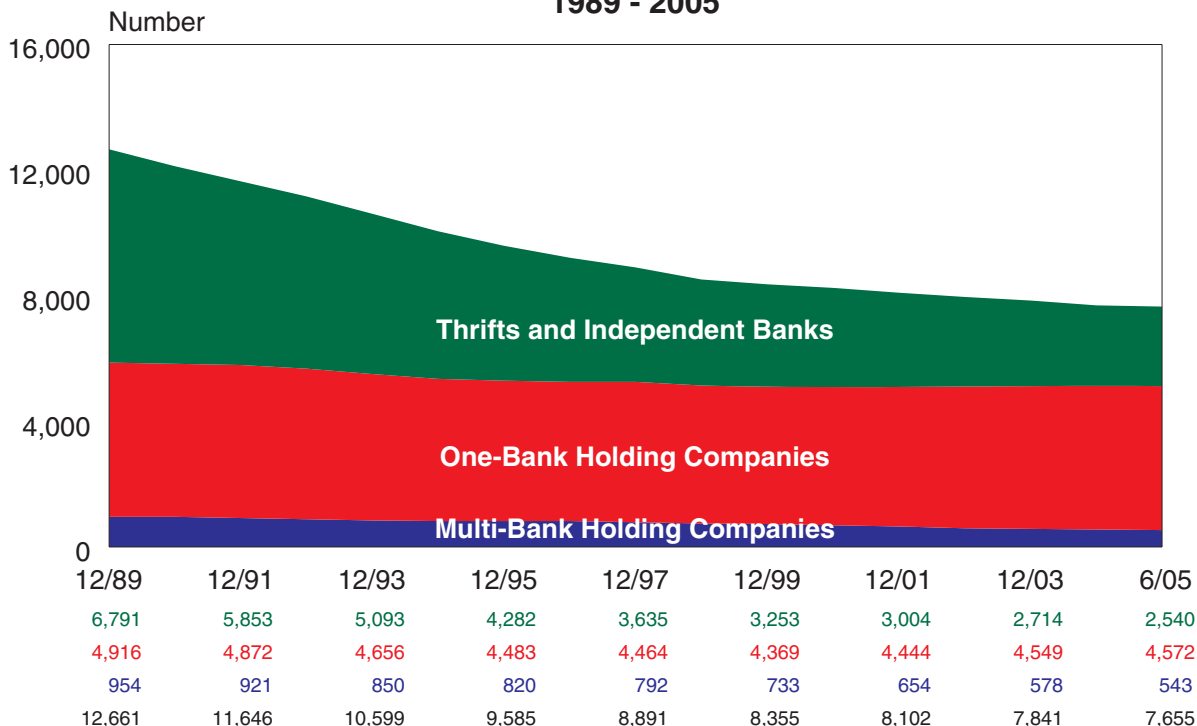


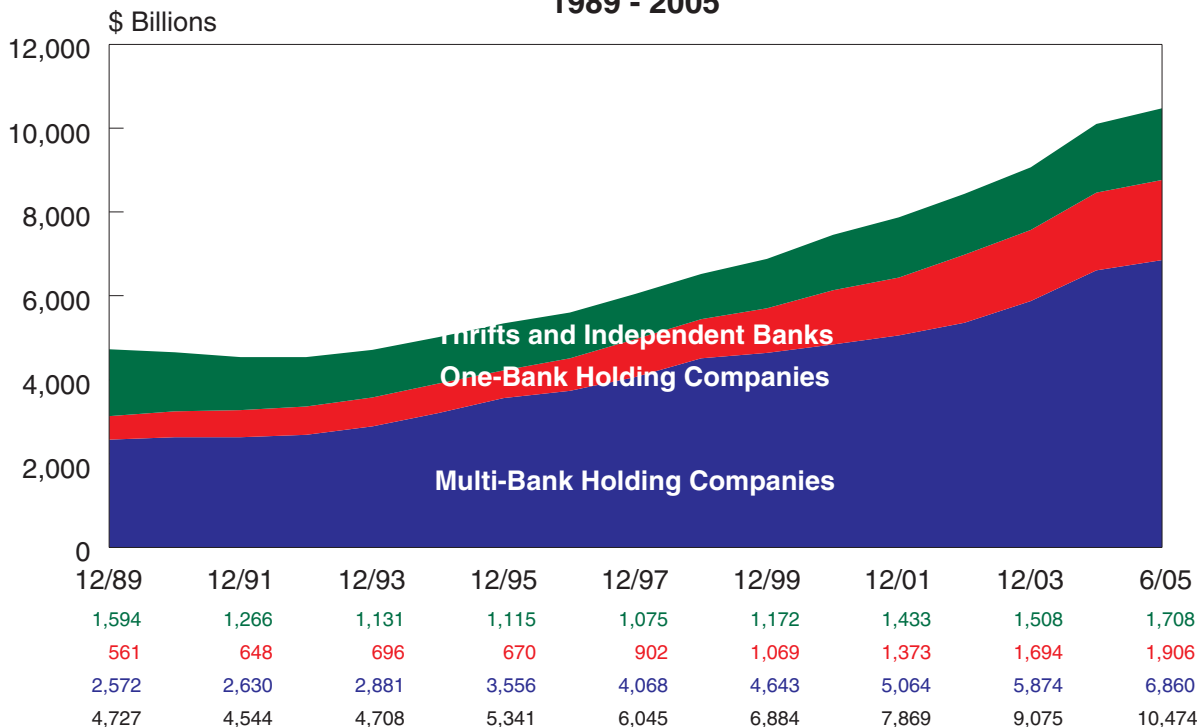
Number of FDIC-Insured Banking Organizations

1989 - 2005



Assets of FDIC-Insured Banking Organizations

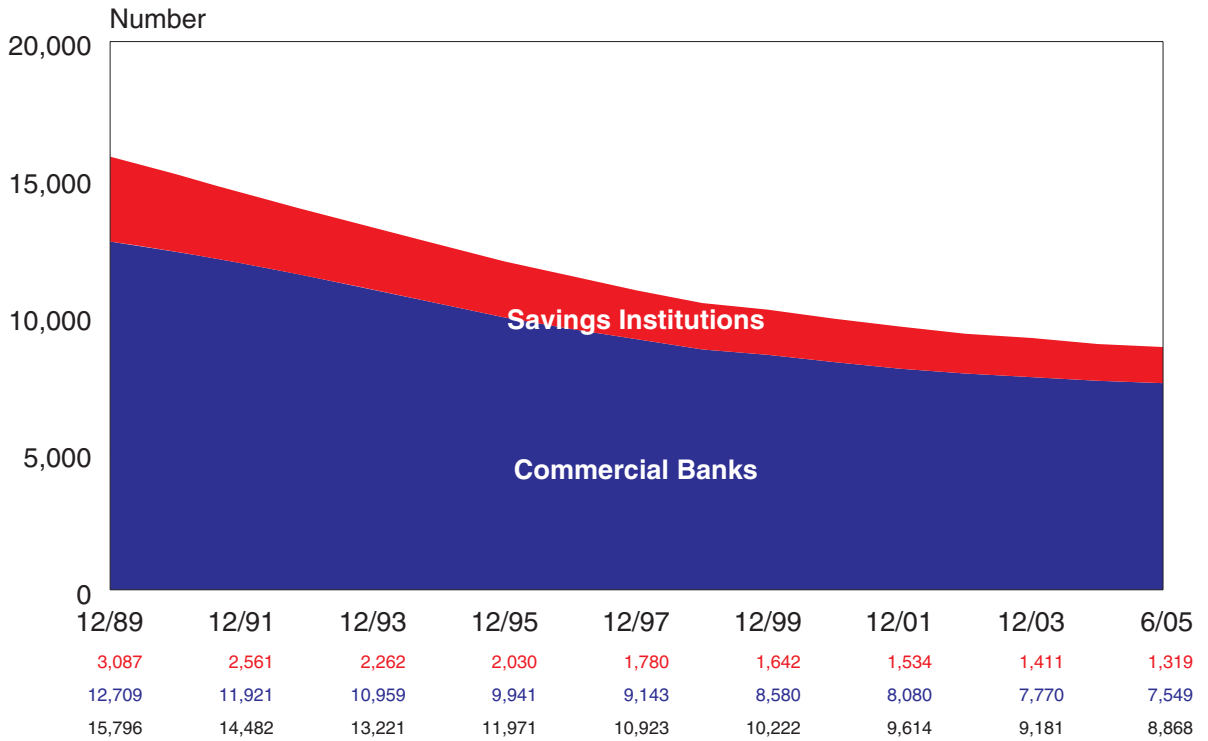
1989 - 2005



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

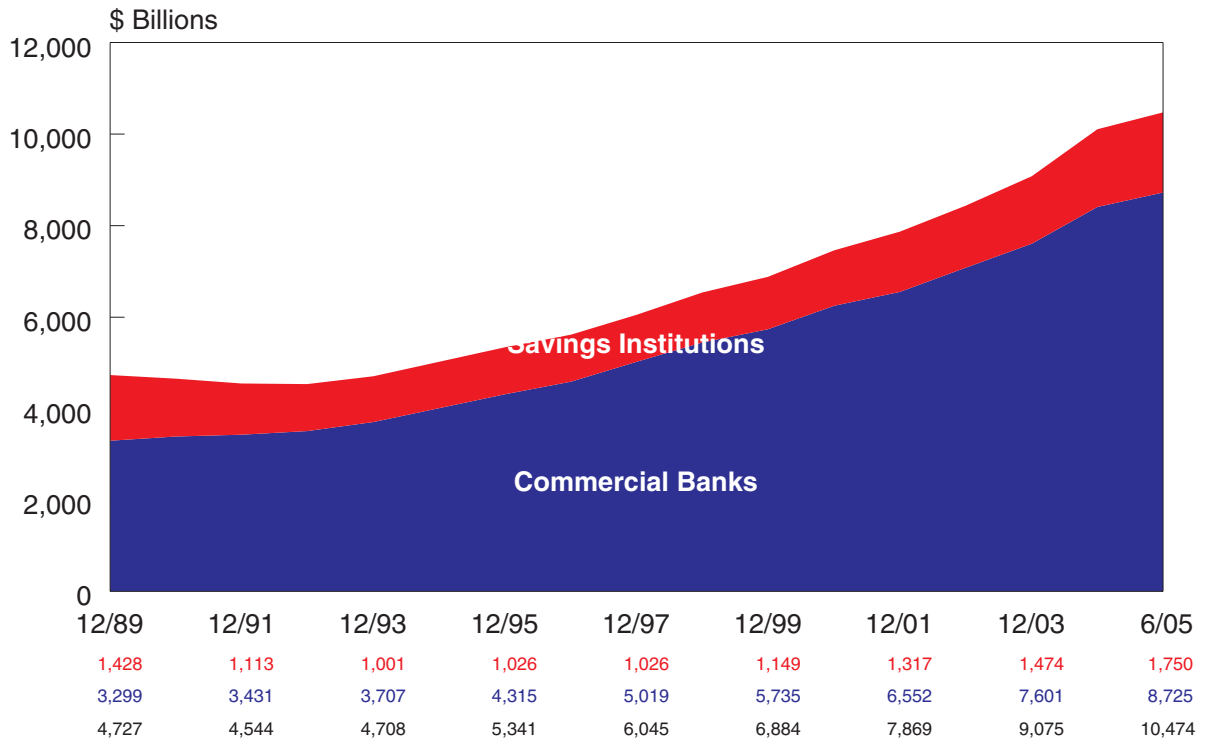
Number of FDIC-Insured Institutions

1989 - 2005



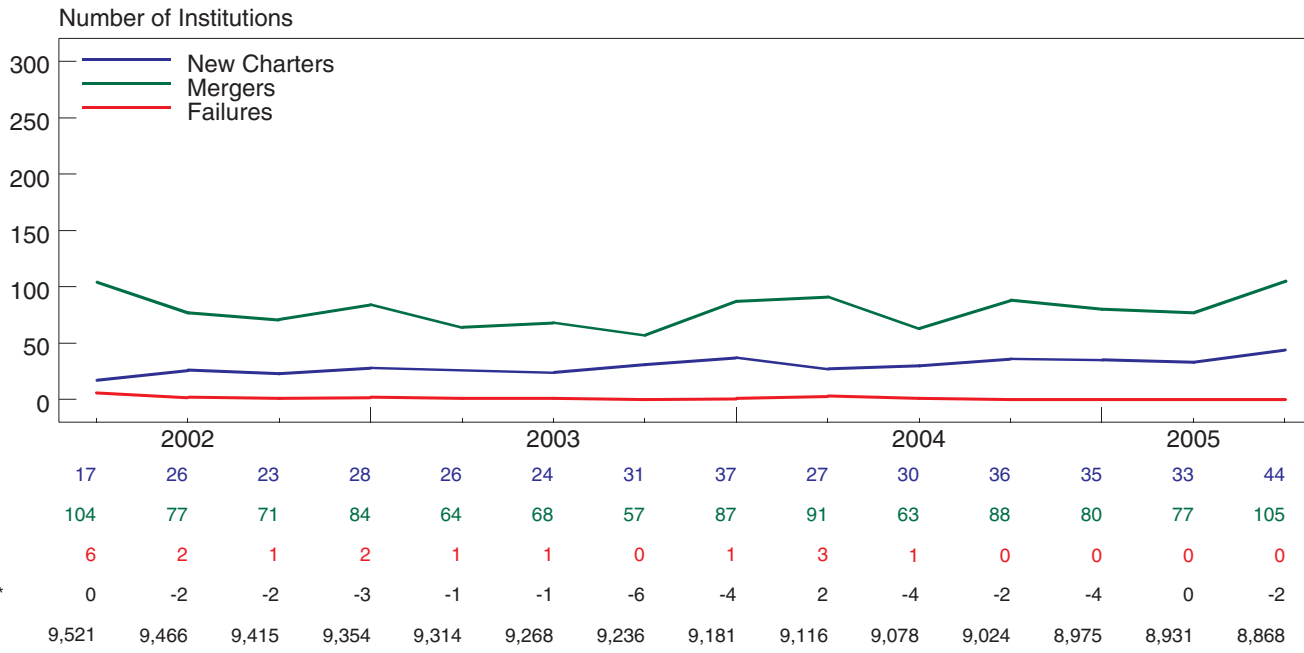
Assets of FDIC-Insured Institutions

1989 - 2005



Changes in the Number of FDIC-Insured Institutions

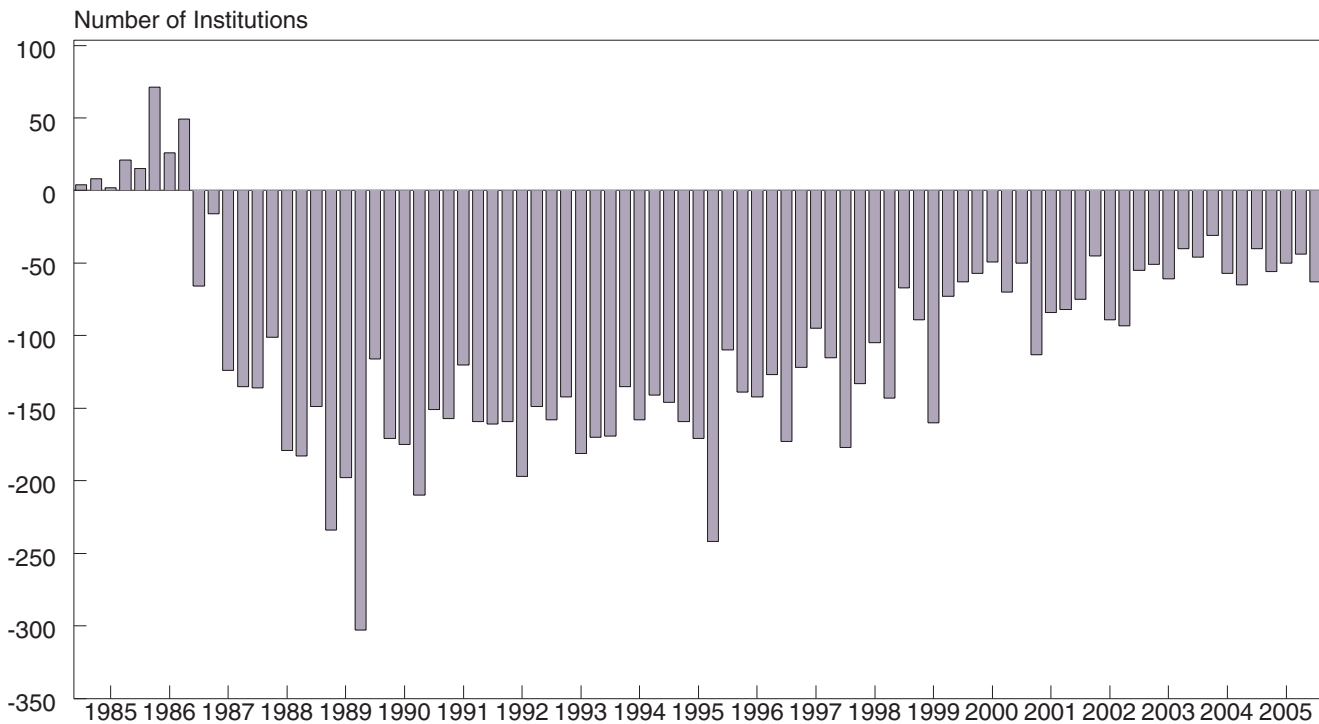
Quarterly, 2002 - 2005



* Includes charter conversions, voluntary liquidations, adjustments for open-bank assistance transactions and other changes.

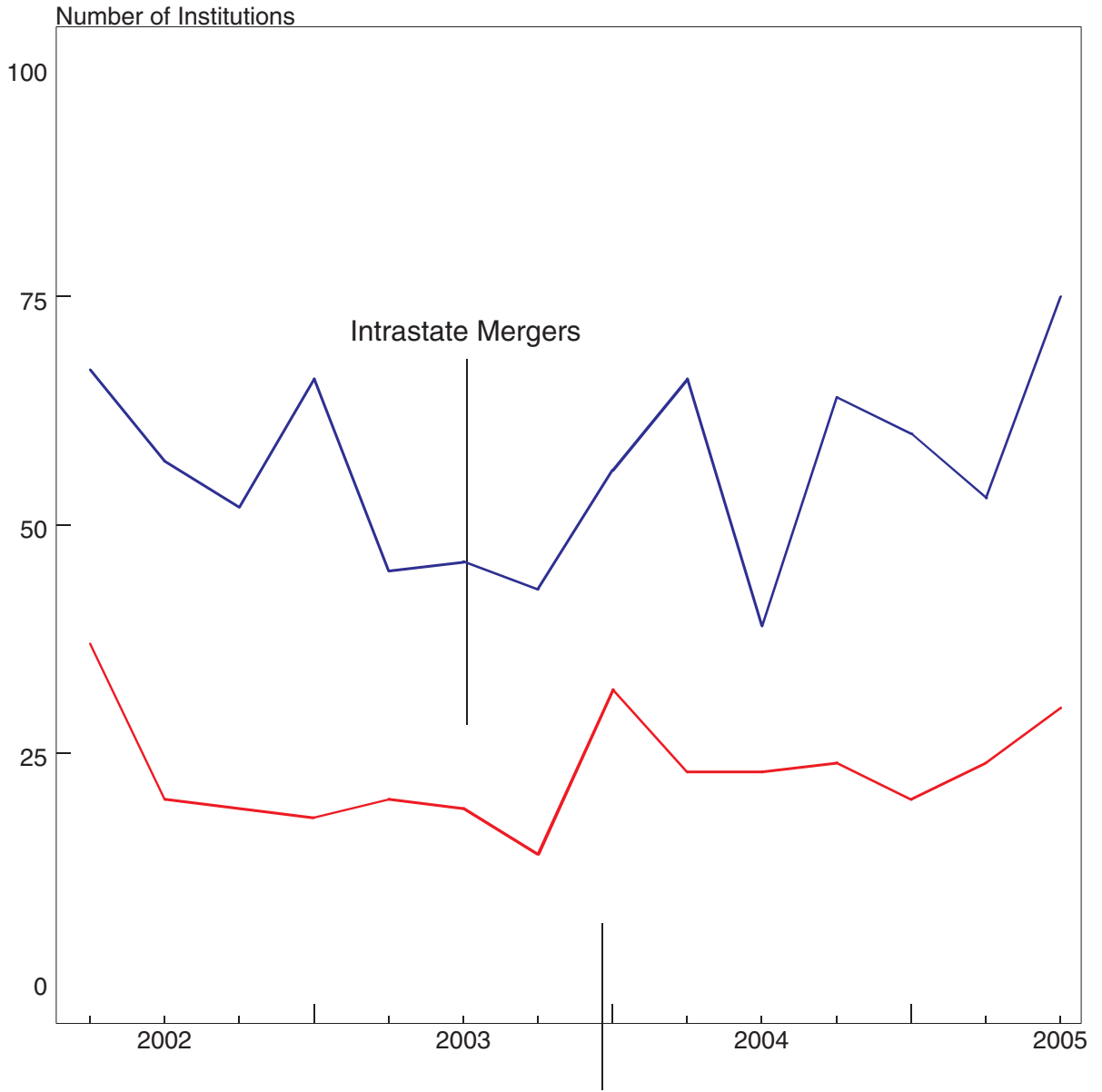
Quarterly Change in the Number of FDIC-Insured Institutions

1984-2005



Institution Mergers: Interstate vs. Intrastate

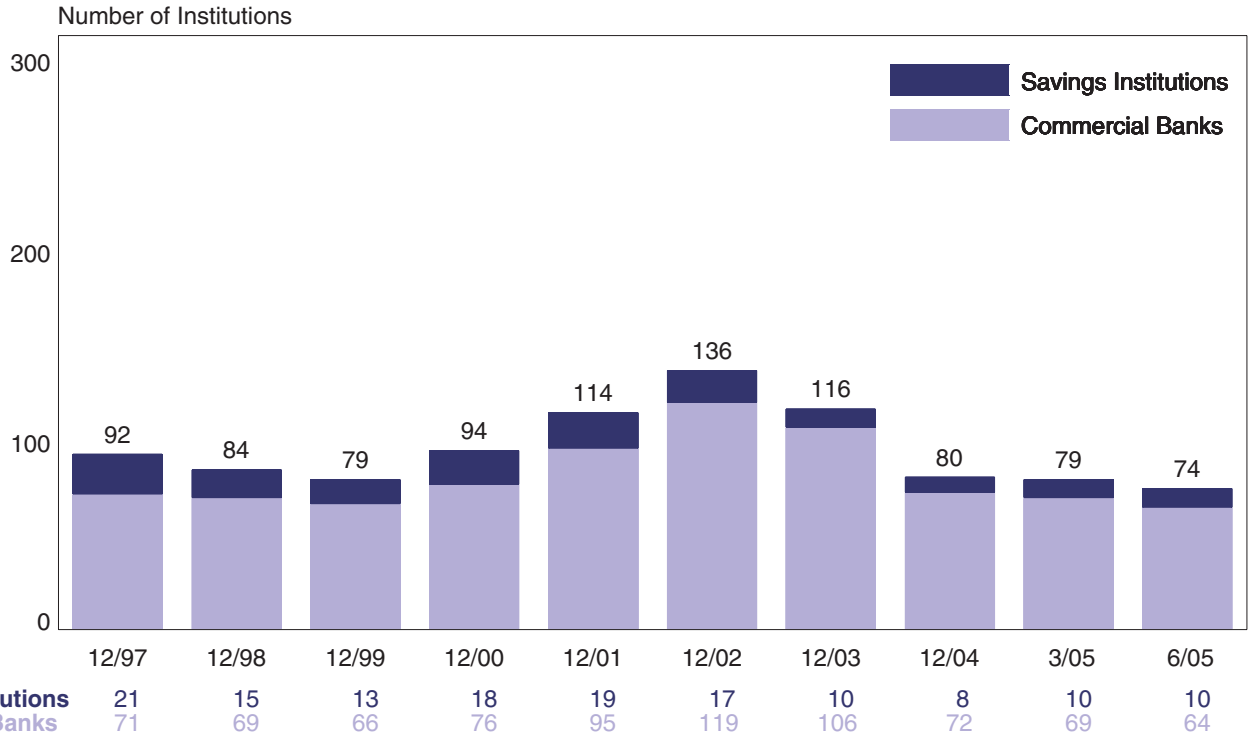
Quarterly, 2002 - 2005



Intrastate Mergers	67	57	52	66	45	46	48	56	66	39	64	60	53	75
Interstate Mergers	37	20	19	18	20	19	14	32	23	23	24	20	24	30

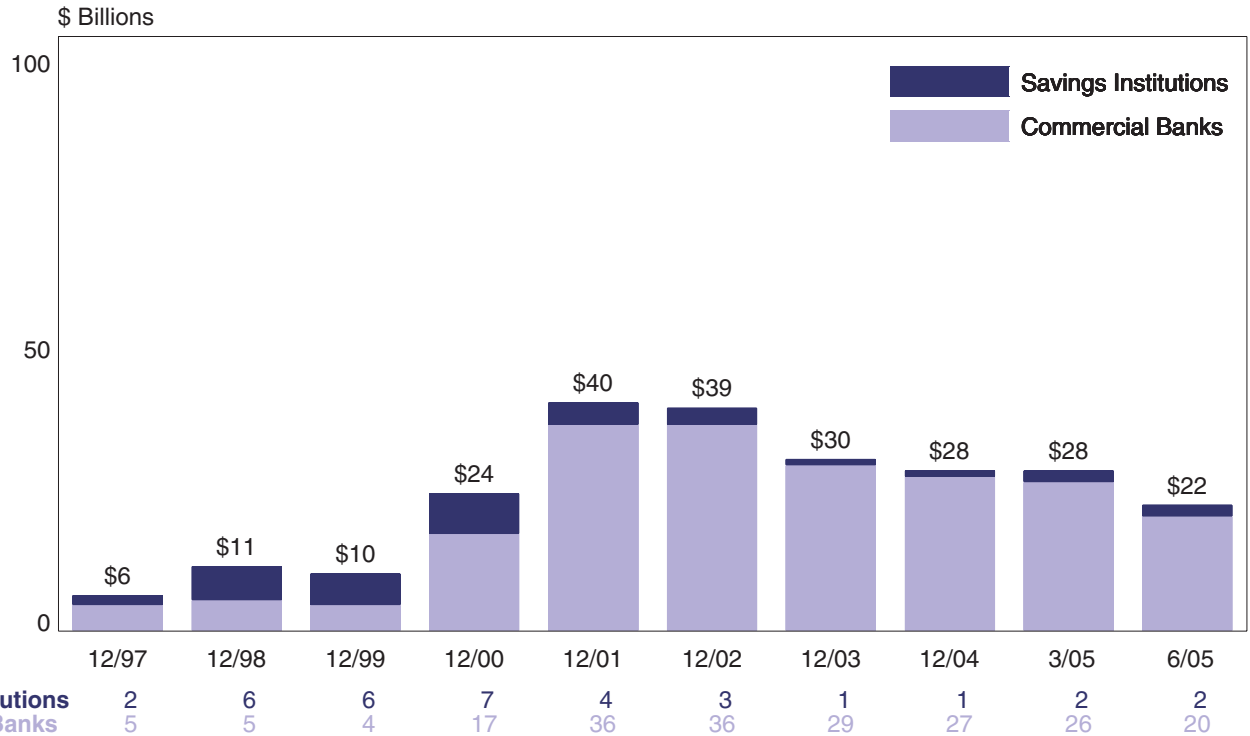
Number of FDIC-Insured "Problem" Institutions

1997-2005



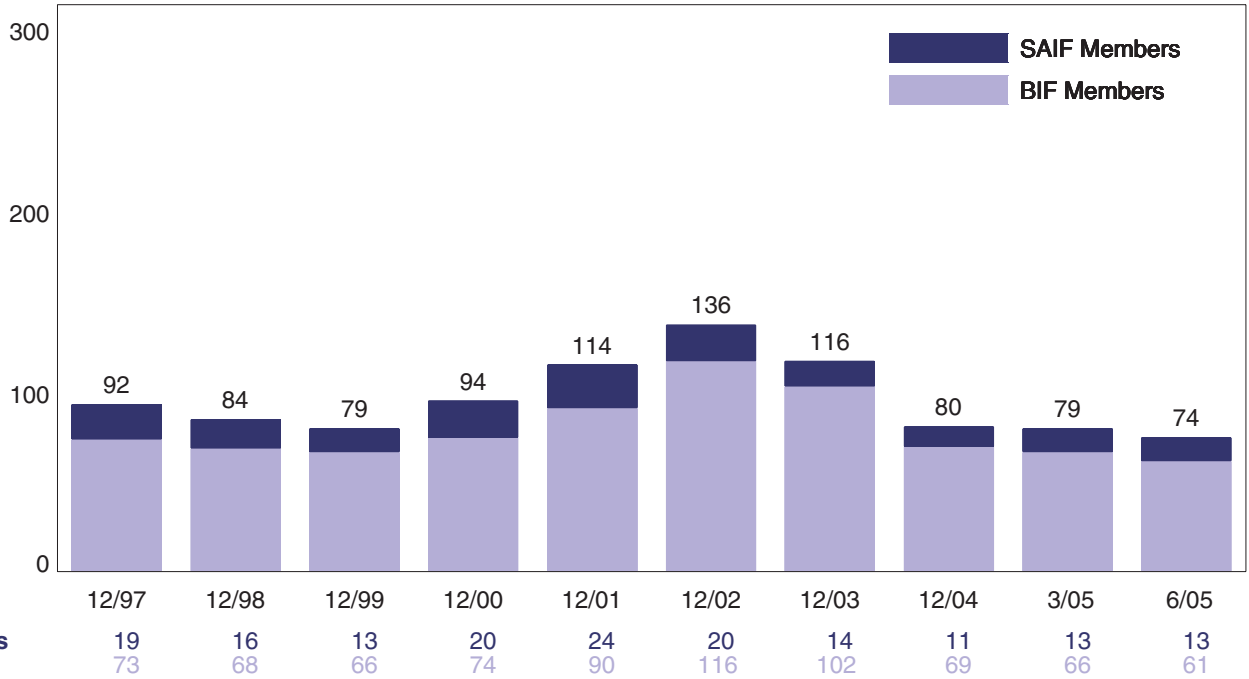
Assets of FDIC-Insured "Problem" Institutions

1997-2005



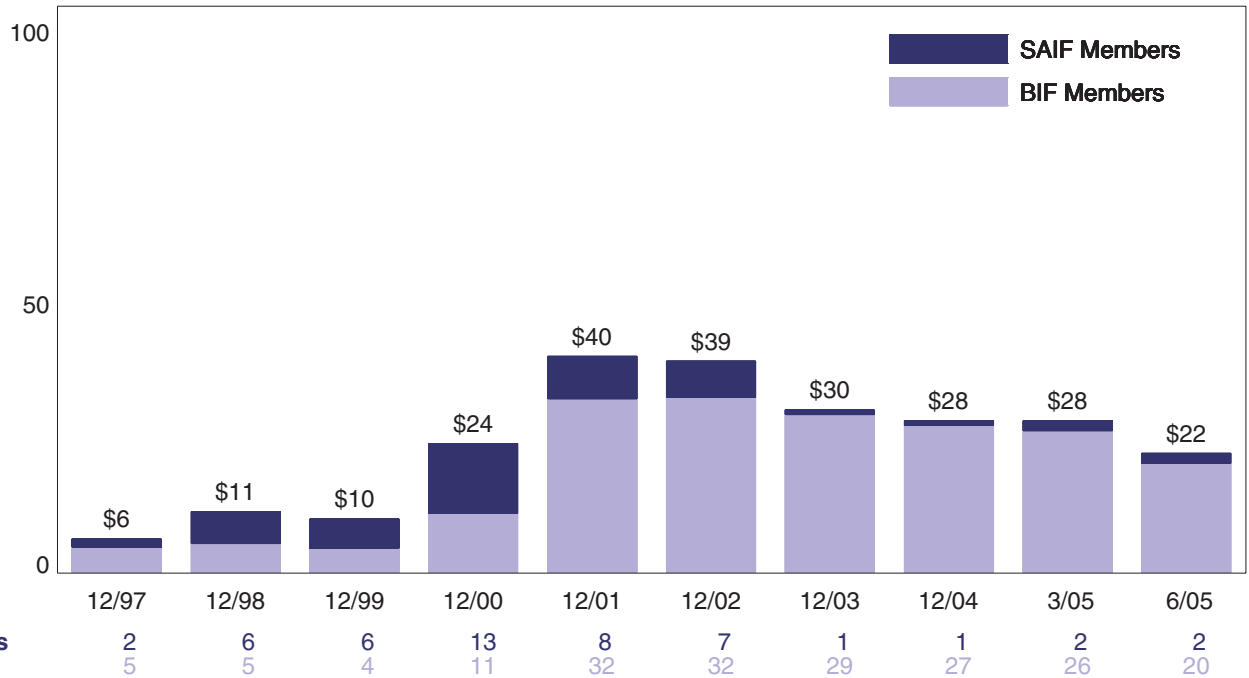
Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1997-2005



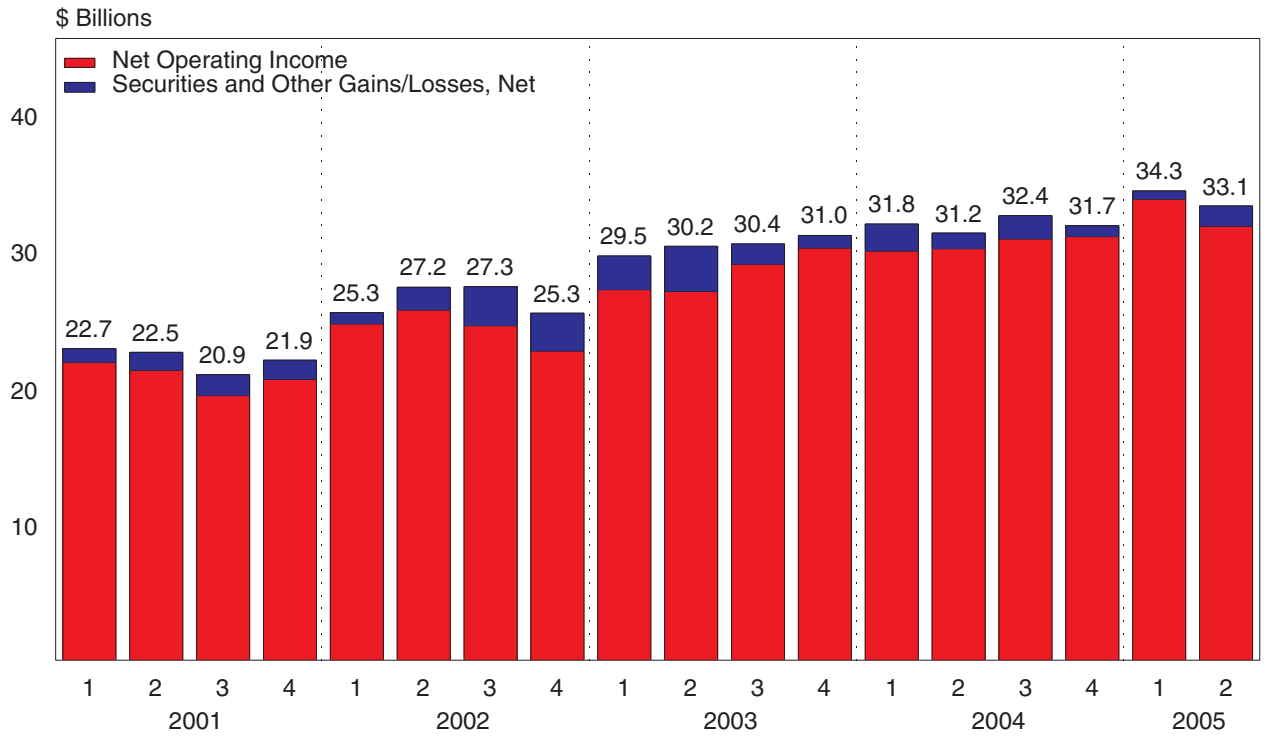
Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1997-2005



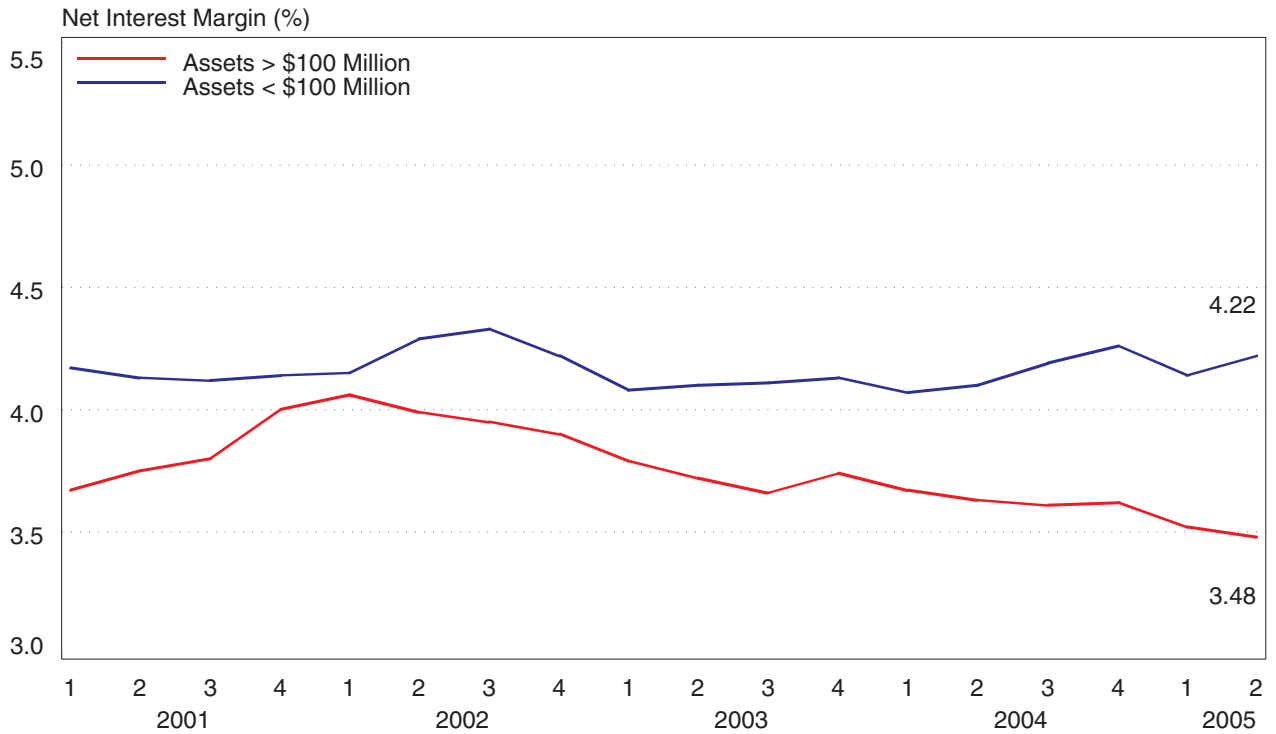
Quarterly Net Income

2001 - 2005



Quarterly Net Interest Margins, Annualized

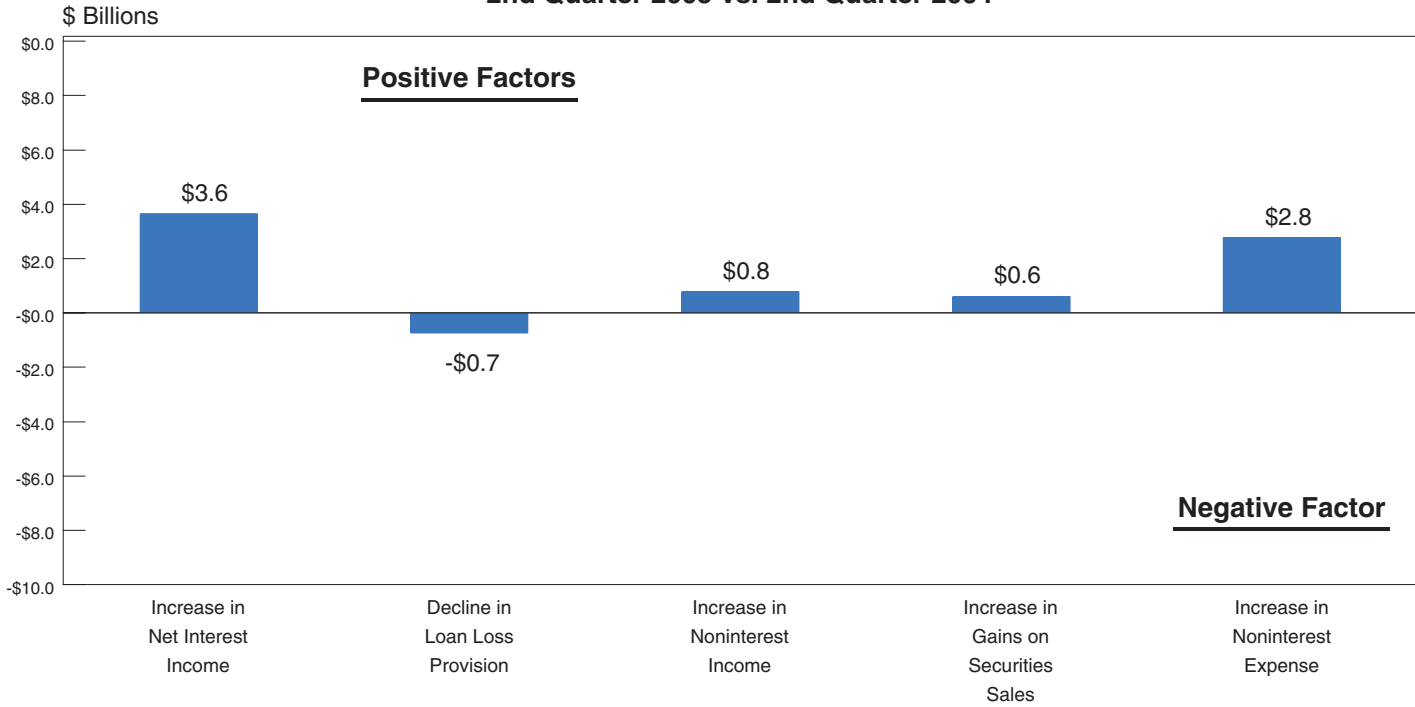
2001 - 2005



Sources of Earnings Growth

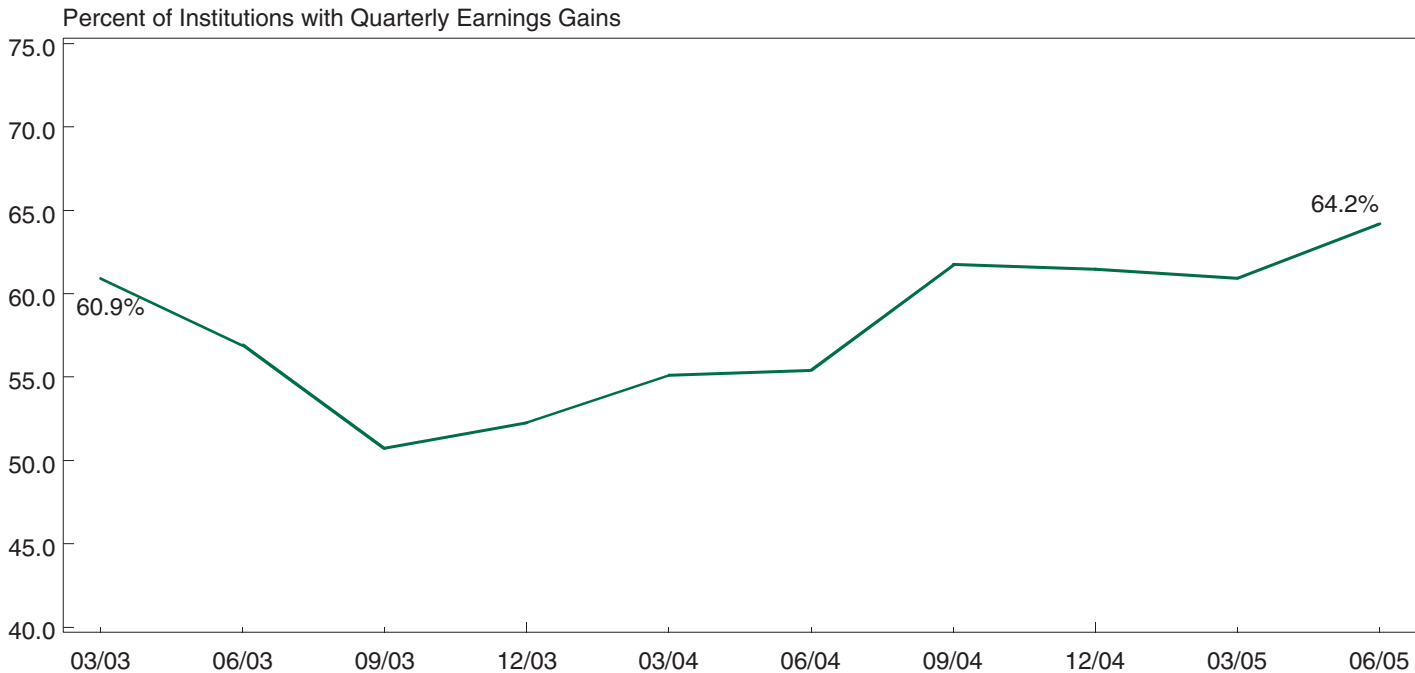
Contributions to Pre-Tax Earnings Growth

2nd Quarter 2005 vs. 2nd Quarter 2004



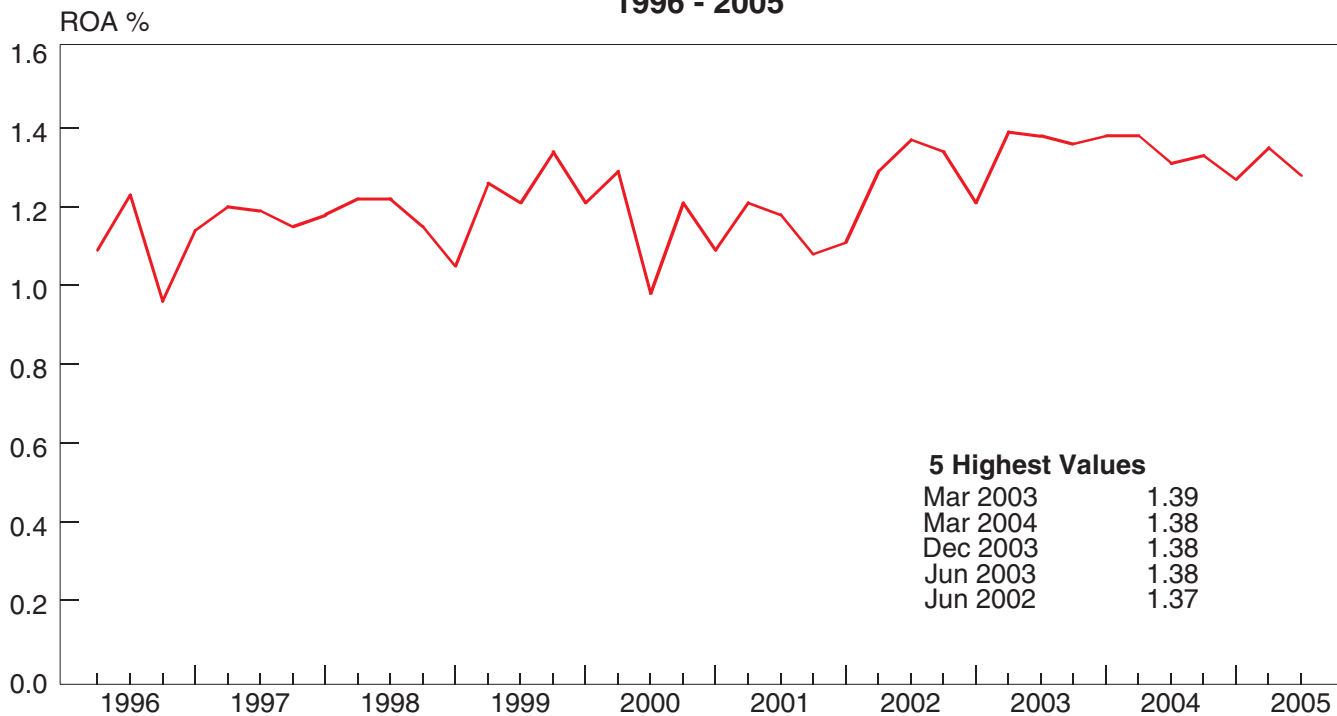
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2003-2005



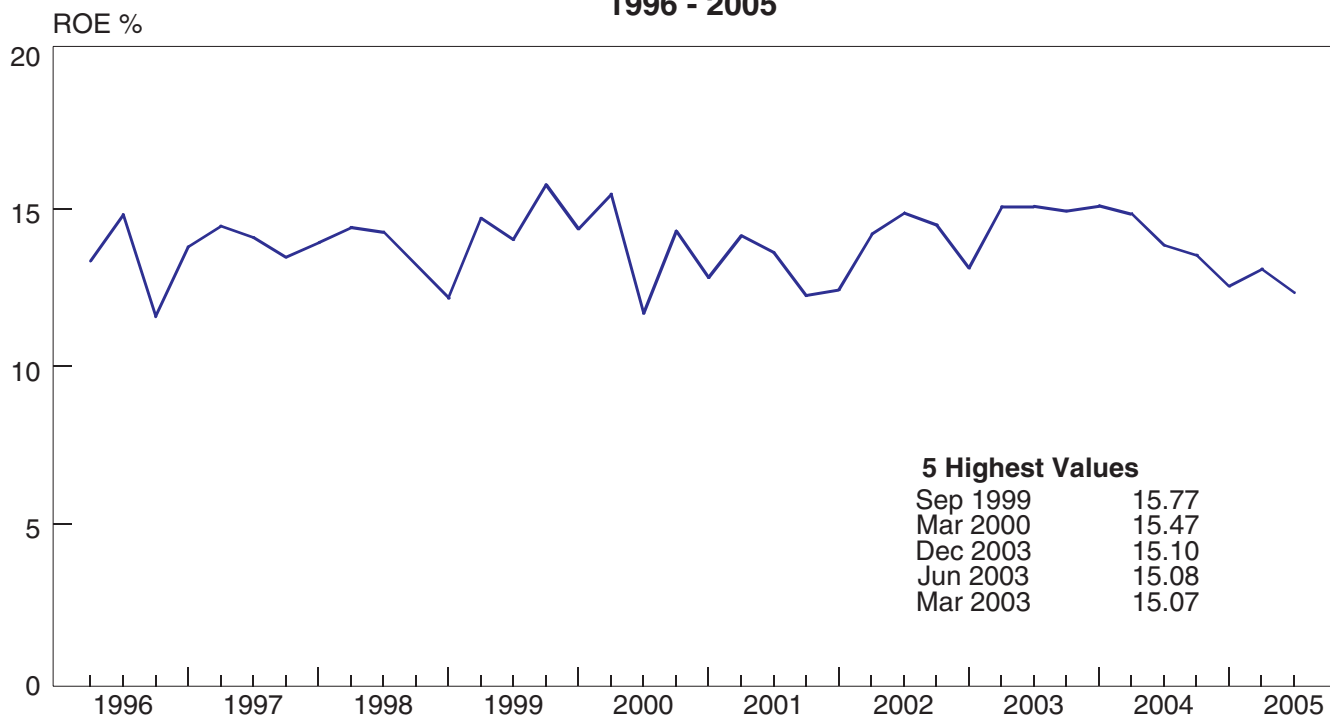
Quarterly Return on Assets (ROA), Annualized

1996 - 2005



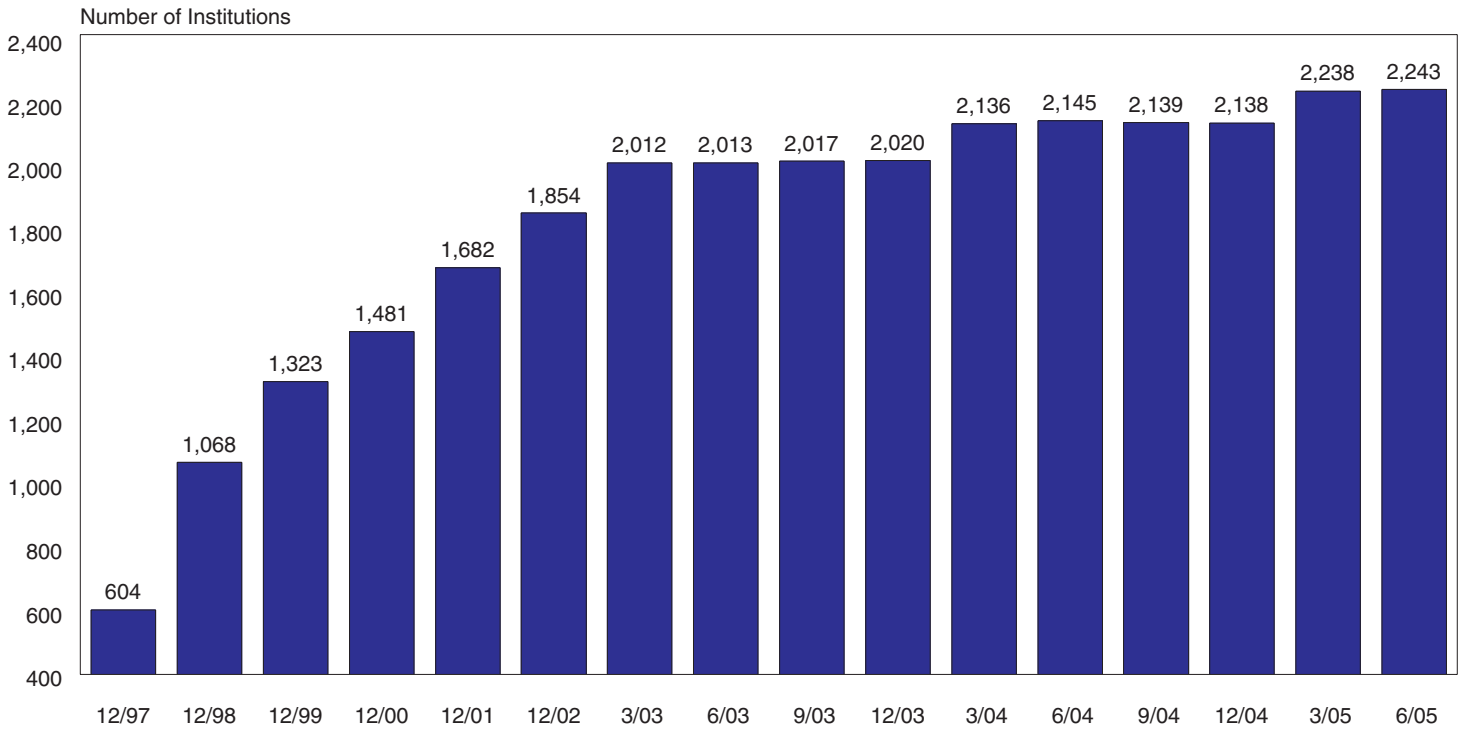
Quarterly Return on Equity (ROE), Annualized

1996 - 2005



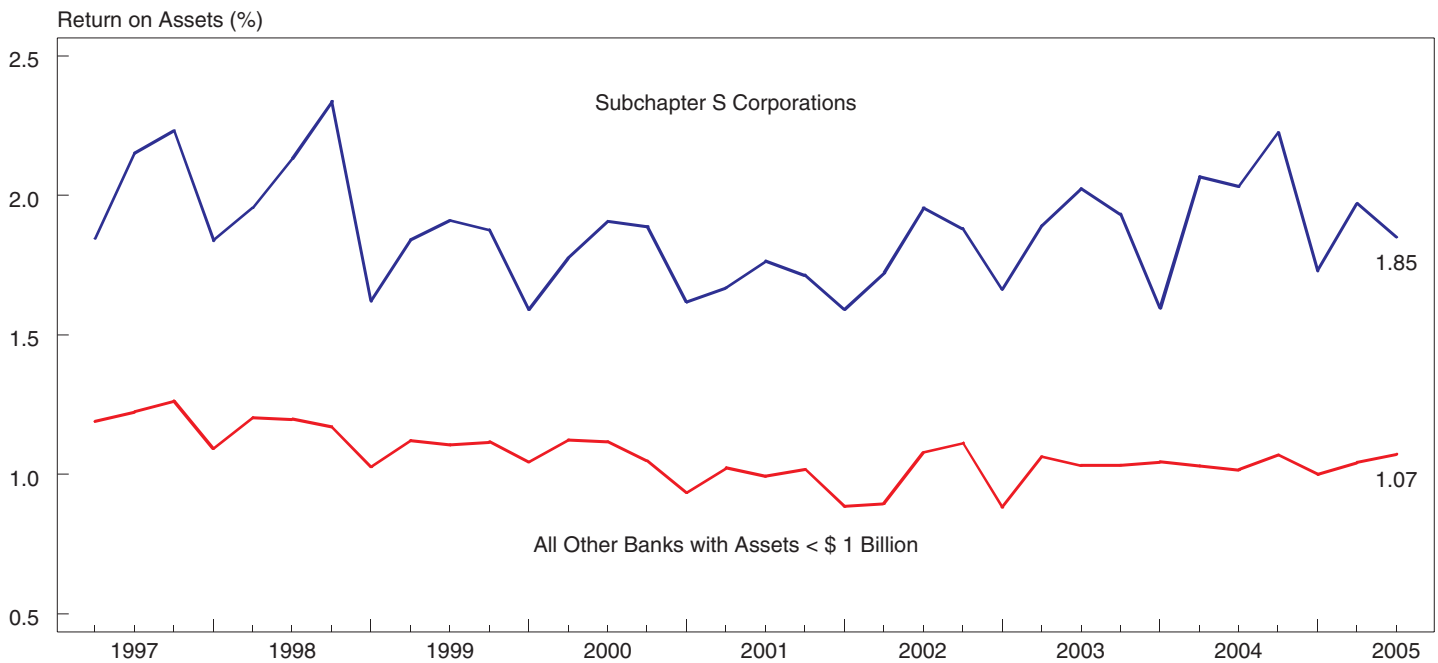
Number of Subchapter S Corporations

1997-2005



Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

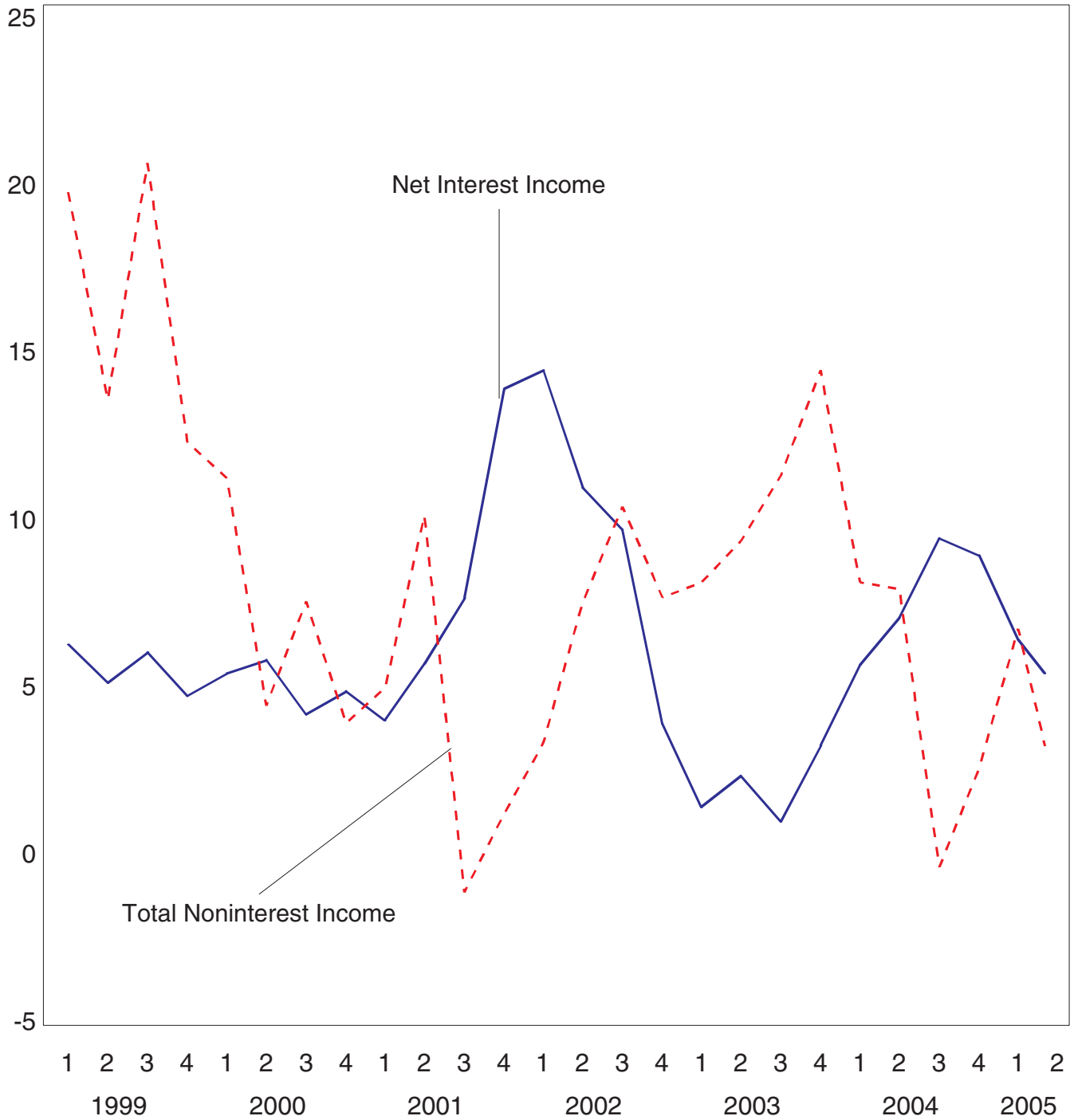
1997-2005



Growth In Quarterly Net Operating Revenue

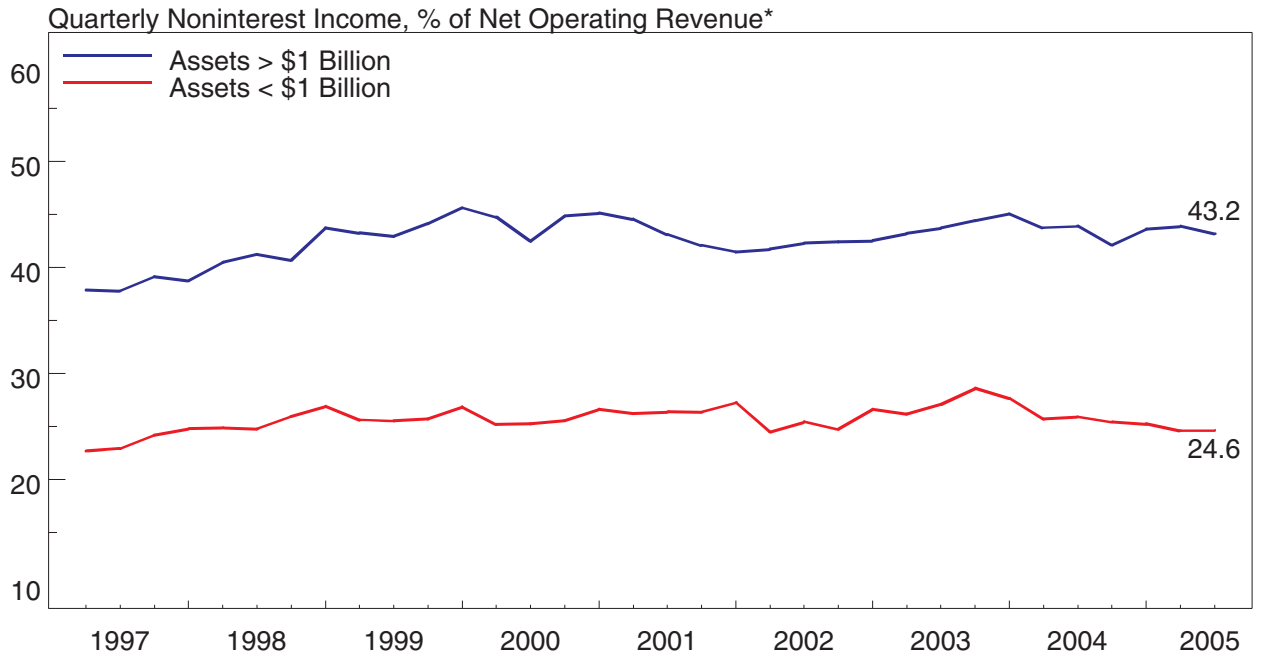
1999-2005

12 - Month Growth Rate (%)



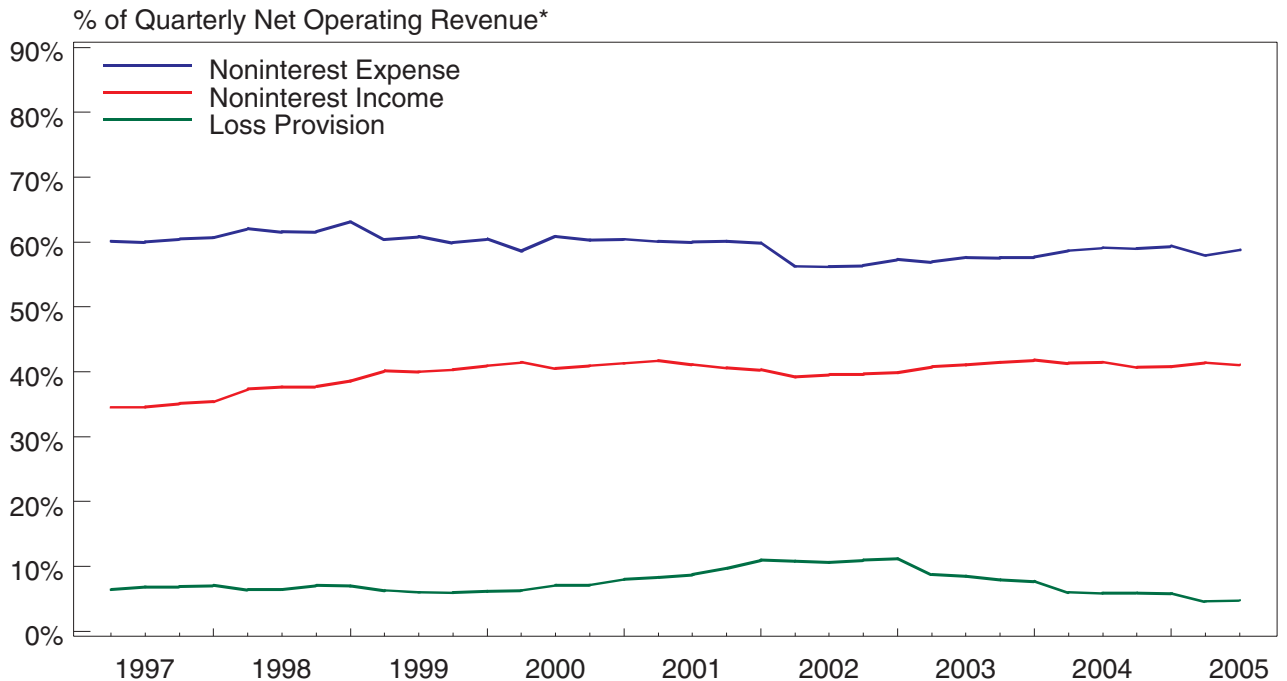
Noninterest Income as a Percentage of Net Operating Revenue*

1997 - 2005



Trends in FDIC-Insured Institutions' Income & Expenses

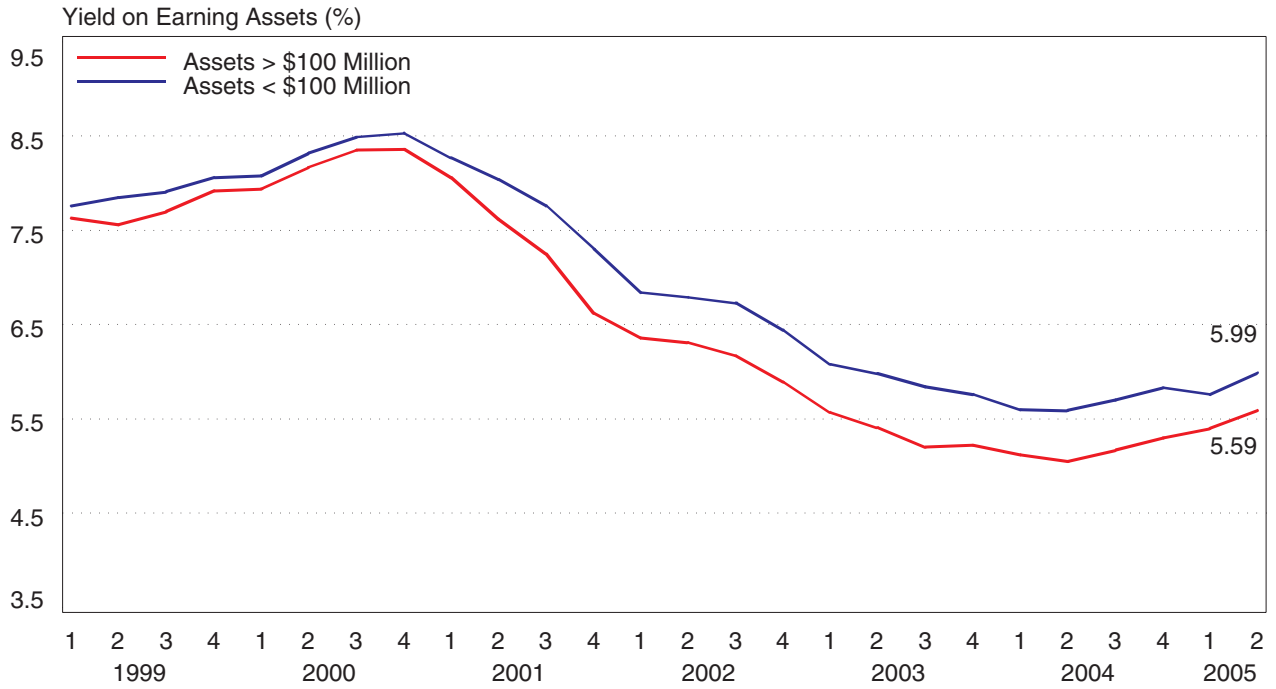
1997 - 2005



*Net operating revenue equals net interest income plus total noninterest income.

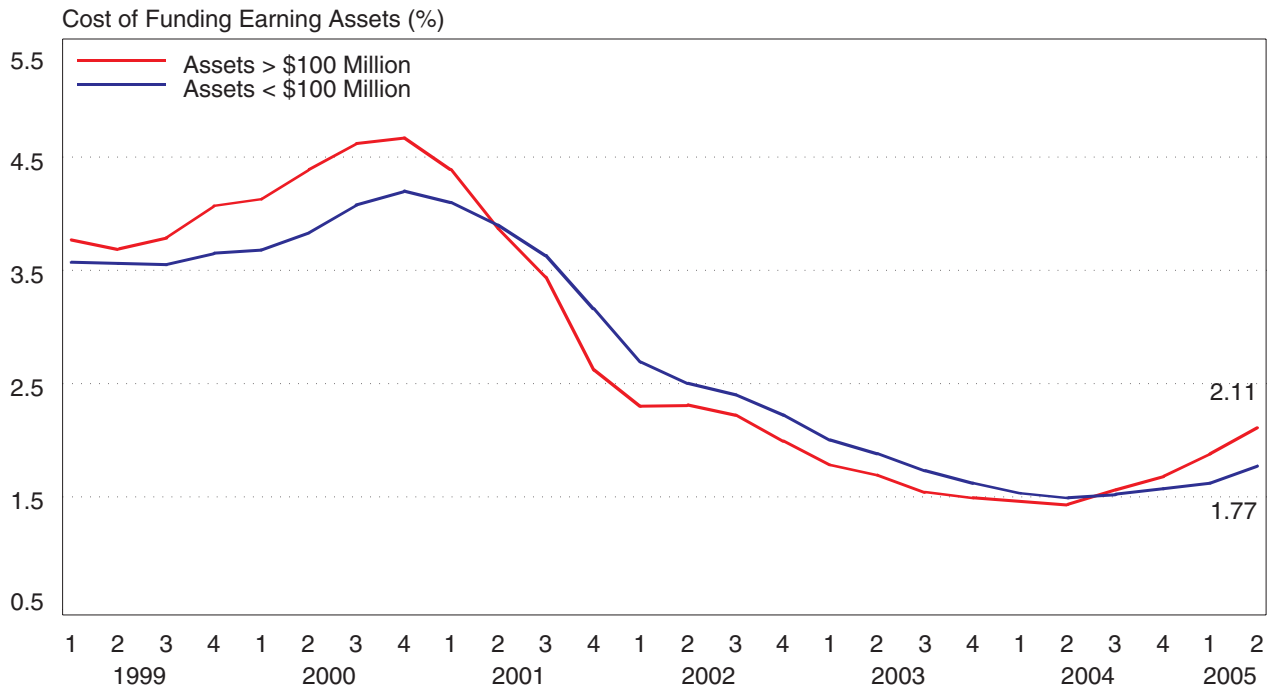
Quarterly Yield on Earning Assets

1999 - 2005



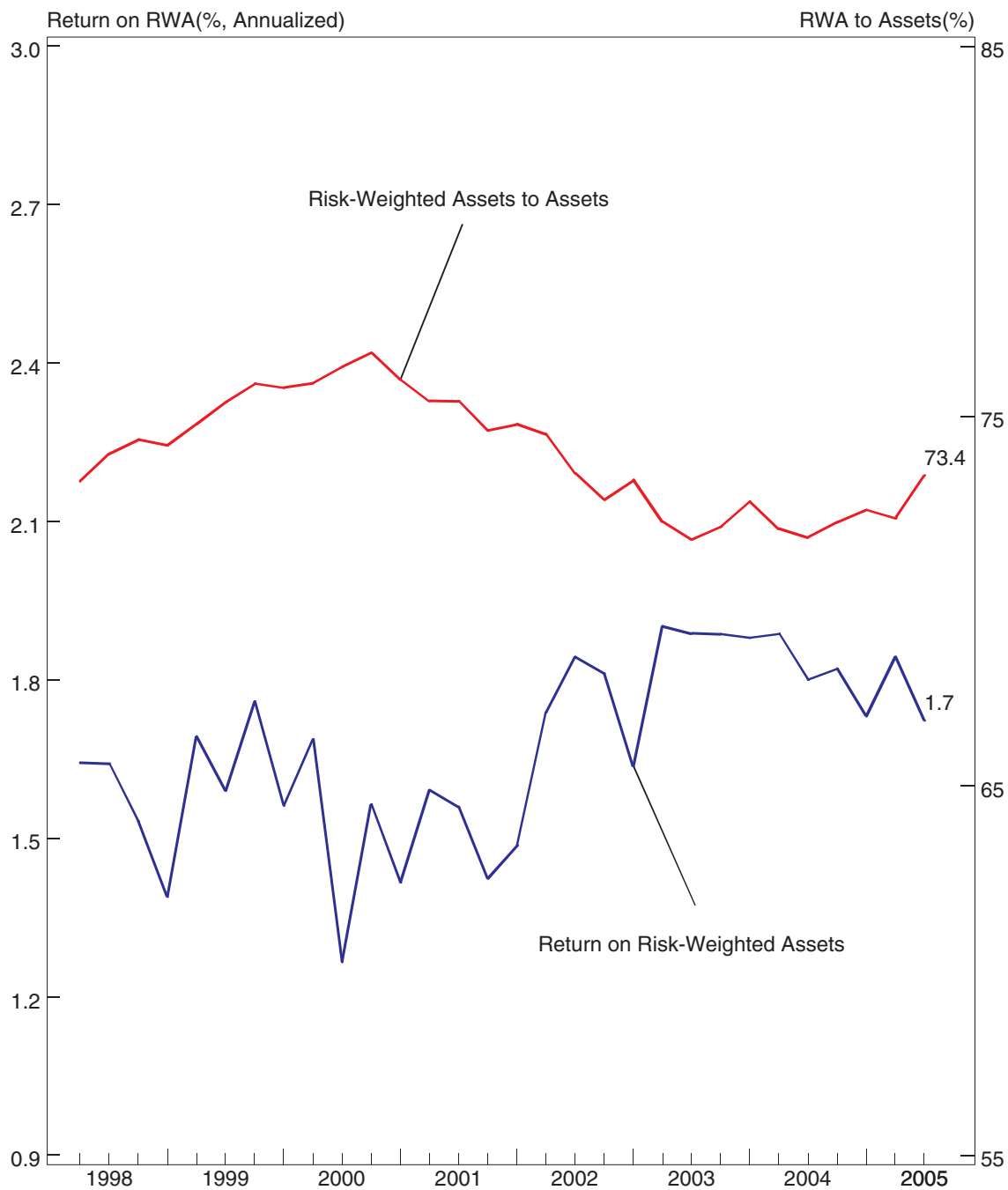
Quarterly Cost of Funding Earning Assets

1999 - 2005



Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets

1998 - 2005

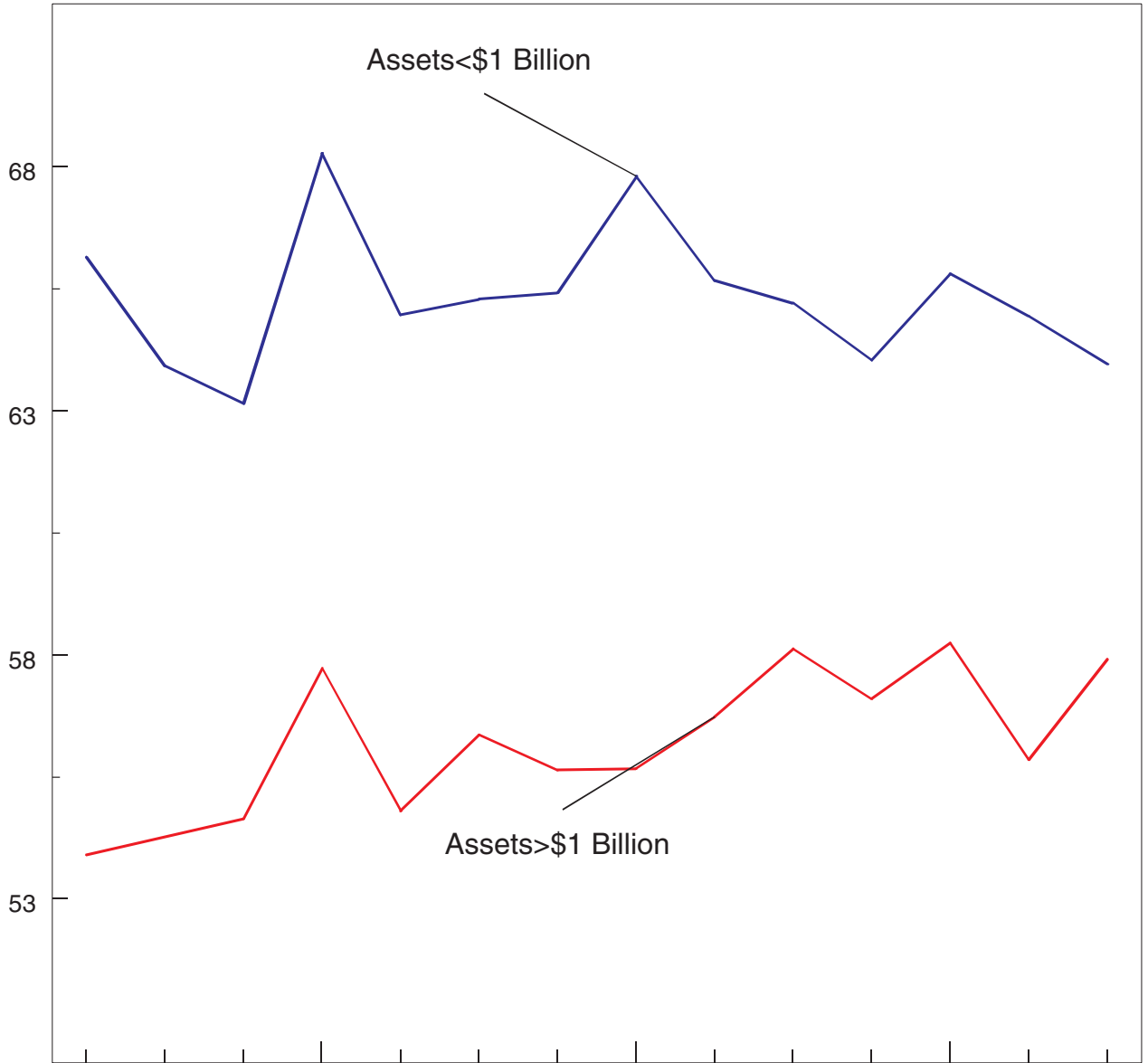


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2002 - 2005

Efficiency Ratio (%)

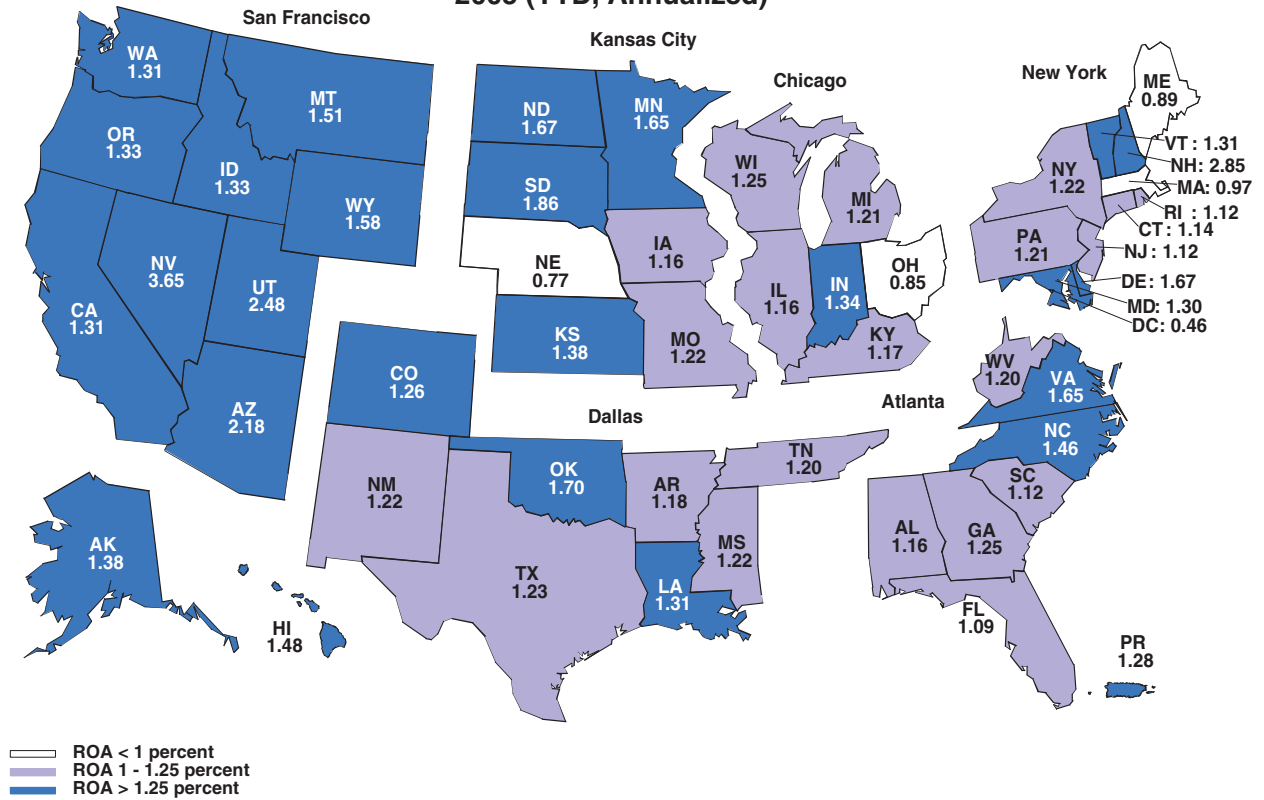


	03/02	06/02	09/02	12/02	03/03	06/03	09/03	12/03	03/04	06/04	09/04	12/04	03/05	06/05
Assets<\$1 Billion	65.66	63.43	62.66	67.79	64.48	64.80	64.93	67.32	65.18	64.72	63.55	65.32	64.45	63.47
Assets>\$1 Billion	53.41	53.78	54.15	57.23	54.31	55.87	55.15	55.18	56.24	57.63	56.61	57.75	55.36	57.42
Total	55.20	55.24	55.43	58.80	55.78	57.14	56.57	56.86	57.45	58.57	57.55	58.75	56.54	58.22

*Noninterest expenses less amortization of intangible assets as a percent of net interest income plus noninterest income.

Return on Assets (ROA)

2005 (YTD, Annualized)



ROA Rankings by State

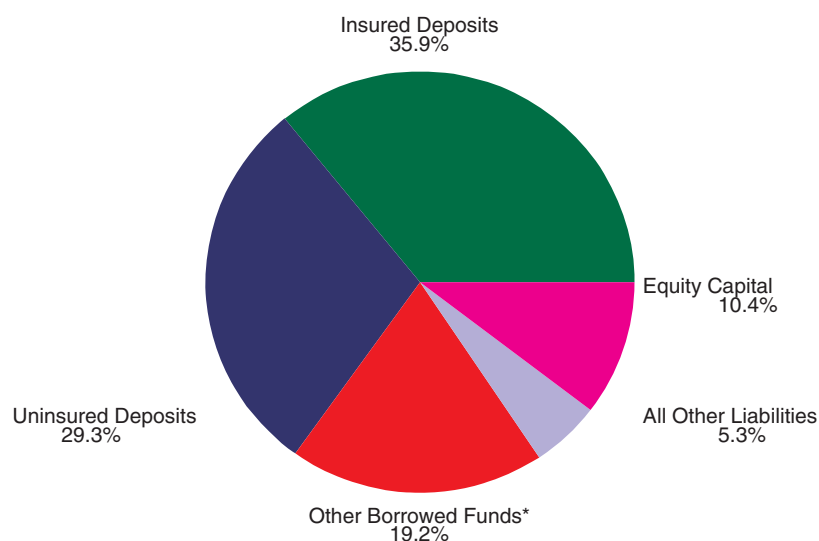
Rank	State	No. of Inst. as of 6/30/05	YTD 2005	YTD 2004	Change*
1	Nevada	38	3.65	3.75	(10)
2	New Hampshire	30	2.85	1.72	113
3	Utah	68	2.48	2.32	16
4	Arizona	51	2.18	2.89	(71)
5	South Dakota	91	1.86	1.72	14
6	Oklahoma	274	1.70	1.81	(11)
7	Delaware	35	1.67	2.79	(112)
8	North Dakota	100	1.67	1.59	8
9	Minnesota	470	1.65	1.58	7
10	Virginia	140	1.65	1.55	10
11	Wyoming	44	1.58	1.50	8
12	Montana	82	1.51	1.43	8
13	Hawaii	7	1.48	1.38	10
14	North Carolina	108	1.46	1.35	11
15	Alaska	7	1.38	1.49	(11)
16	Kansas	371	1.38	1.07	31
17	Indiana	193	1.34	1.73	(39)
18	Idaho	17	1.33	1.17	16
19	Oregon	39	1.33	1.79	(46)
20	California	299	1.31	1.23	8
21	Louisiana	164	1.31	1.27	4
22	Vermont	19	1.31	1.20	11
23	Washington	100	1.31	1.11	20
24	Maryland	113	1.30	1.18	12
25	Puerto Rico	10	1.28	1.45	(17)
26	Colorado	175	1.26	1.23	3
27	Georgia	346	1.25	1.54	(29)
28	Wisconsin	303	1.25	1.26	(1)
29	Texas	677	1.23	1.38	(15)
30	Mississippi	100	1.22	1.23	(1)
31	Missouri	372	1.22	1.16	6
32	New Mexico	57	1.22	1.07	15
33	New York	199	1.22	0.98	24
34	Michigan	173	1.21	1.04	17
35	Pennsylvania	254	1.21	1.13	8
36	Tennessee	202	1.20	1.20	0
37	West Virginia	71	1.20	1.24	(4)
38	Arkansas	163	1.18	1.17	1
39	Kentucky	230	1.17	1.18	(1)
40	Alabama	160	1.16	1.32	(16)
41	Illinois	717	1.16	1.12	4
42	Iowa	413	1.16	1.17	(1)
43	Connecticut	58	1.14	1.36	(22)
44	New Jersey	136	1.12	1.19	(7)
45	Rhode Island	14	1.12	0.68	44
46	South Carolina	96	1.12	1.14	(2)
47	Florida	293	1.09	1.07	2
48	Massachusetts	195	0.97	1.03	(6)
49	Maine	37	0.89	1.28	(39)
50	Ohio	281	0.85	1.66	(81)
51	Nebraska	262	0.77	1.05	(28)
52	District of Col.	7	0.46	0.37	9
	U.S. and Terr.	8,868	1.31	1.33	(2)

*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

Results for four of the states with the highest ROAs (SD, NV, DE, & NH) were significantly influenced by the presence of large credit card operators.

Total Liabilities and Equity Capital

June 30, 2005

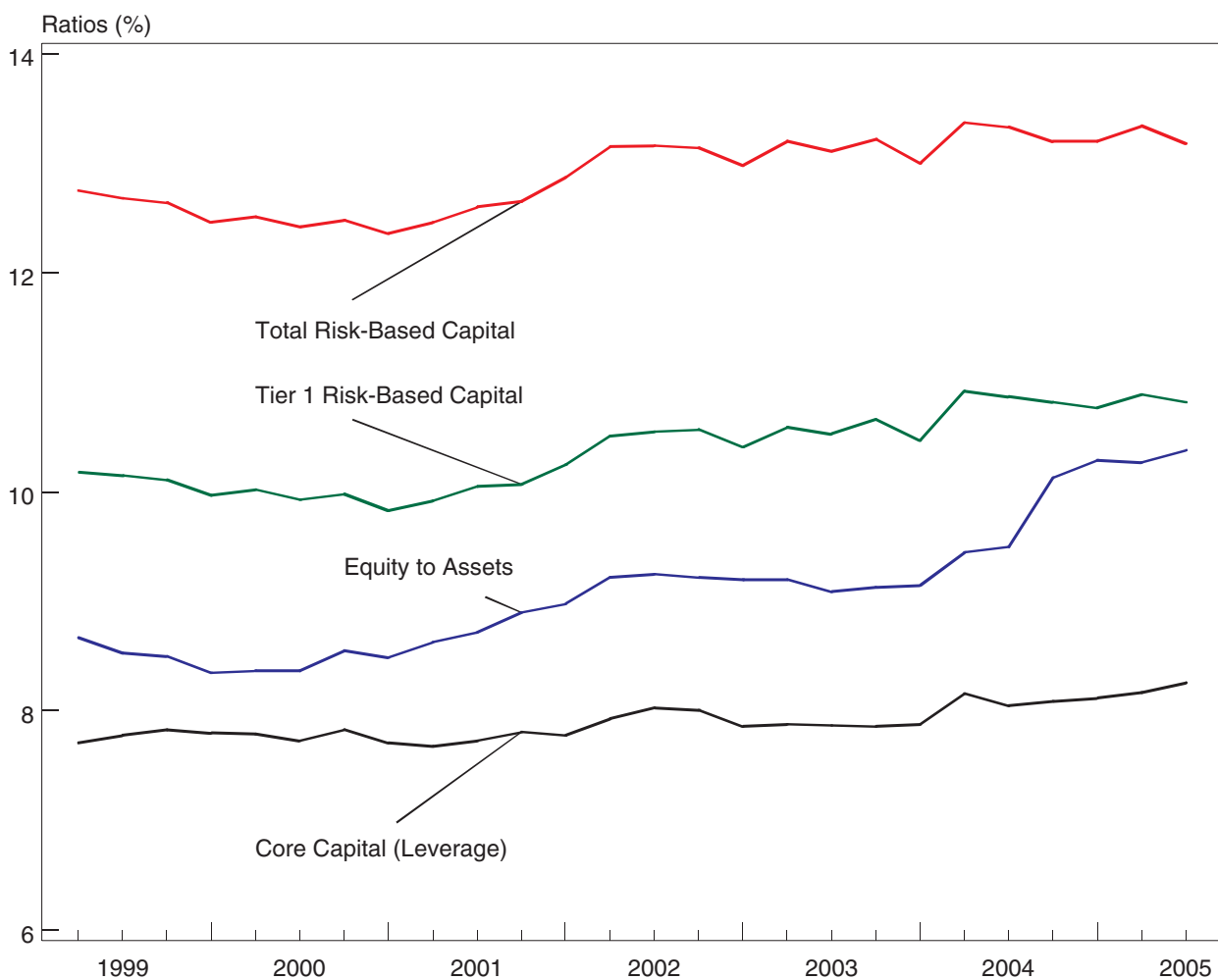


(\$ Billions)	6/30/04	6/30/05	% Change
Insured Deposits (estimated)	3,531	3,756	6.4
BIF - Insured	2,606	2,777	6.6
SAIF - Insured	927	980	5.7
Uninsured Deposits	2,759	3,065	11.1
In Foreign Offices	828	895	8.1
Other Borrowed Funds*	1,932	2,016	4.3
All Other Liabilities	510	550	7.8
Subordinated Debt	111	123	10.8
Equity Capital	917	1,087	18.5
Total Liabilities and Equity Capital	9,649	10,474	8.6

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

Capital Ratios

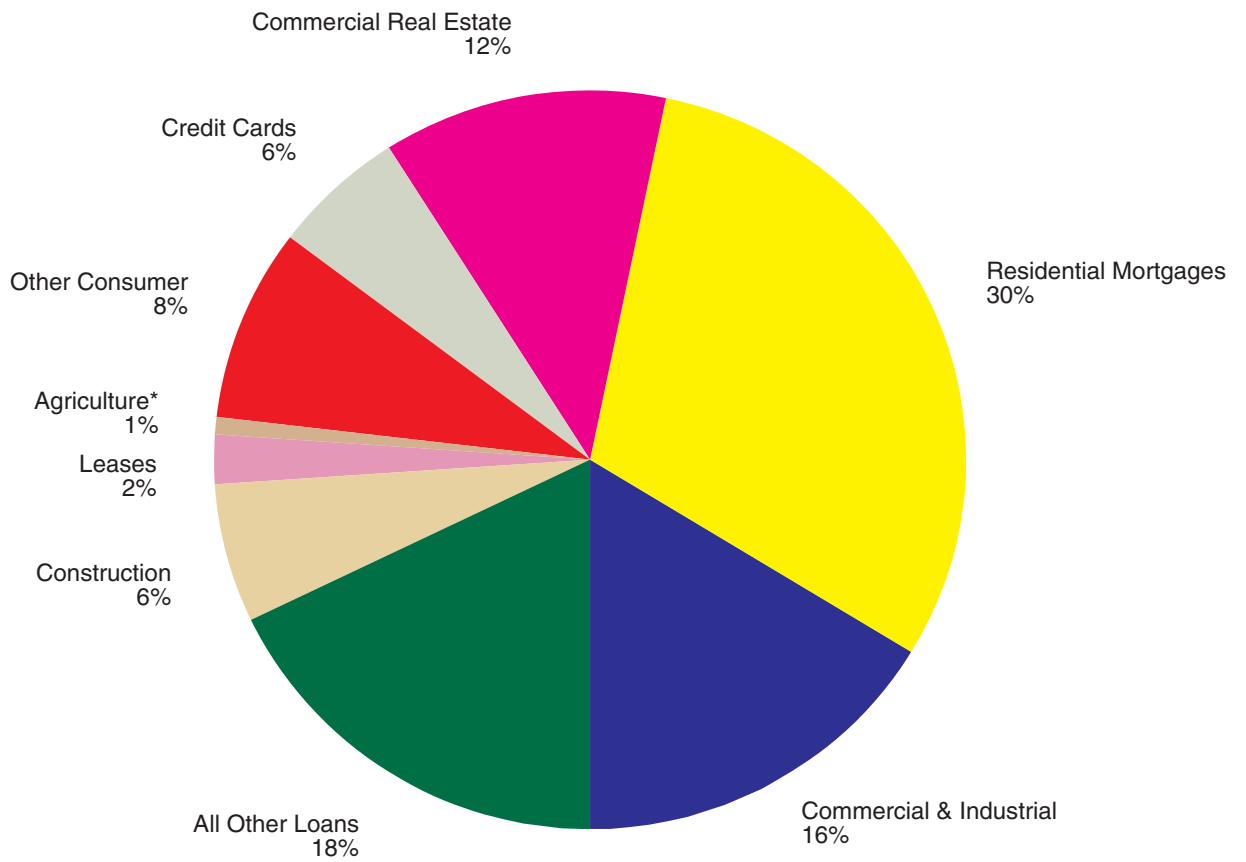
1999 - 2005



	12/99	12/00	12/01	12/02	12/03	12/04	6/05
Total Risk-Based Capital	12.46	12.36	12.87	12.98	13.00	13.20	13.18
Tier 1 Risk-Based Capital	9.97	9.83	10.25	10.41	10.47	10.77	10.82
Equity to Assets	8.35	8.49	8.98	9.20	9.15	10.29	10.38
Core Capital (Leverage)	7.80	7.71	7.78	7.86	7.88	8.12	8.26

Loan Portfolio Composition

June 30, 2005

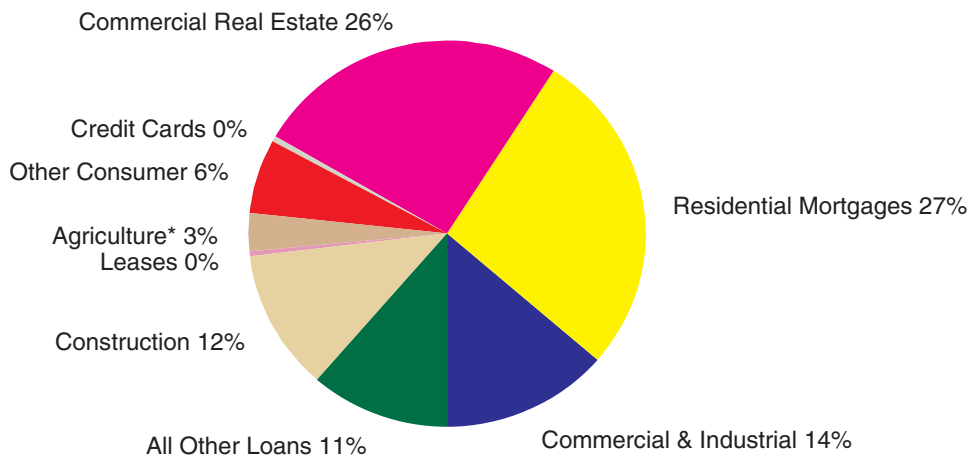


* OTS - Supervised Savings Associations do not identify agricultural loans.

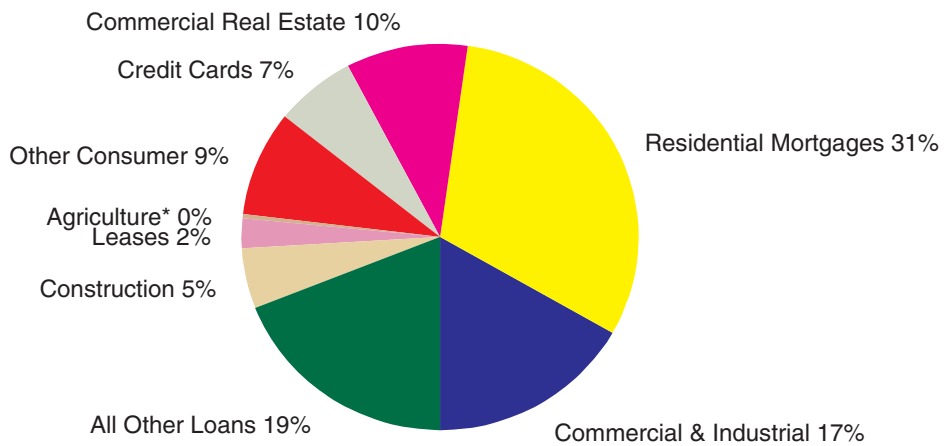
Loan Portfolio Composition by Asset Size

June 30, 2005

Assets < \$1 Billion



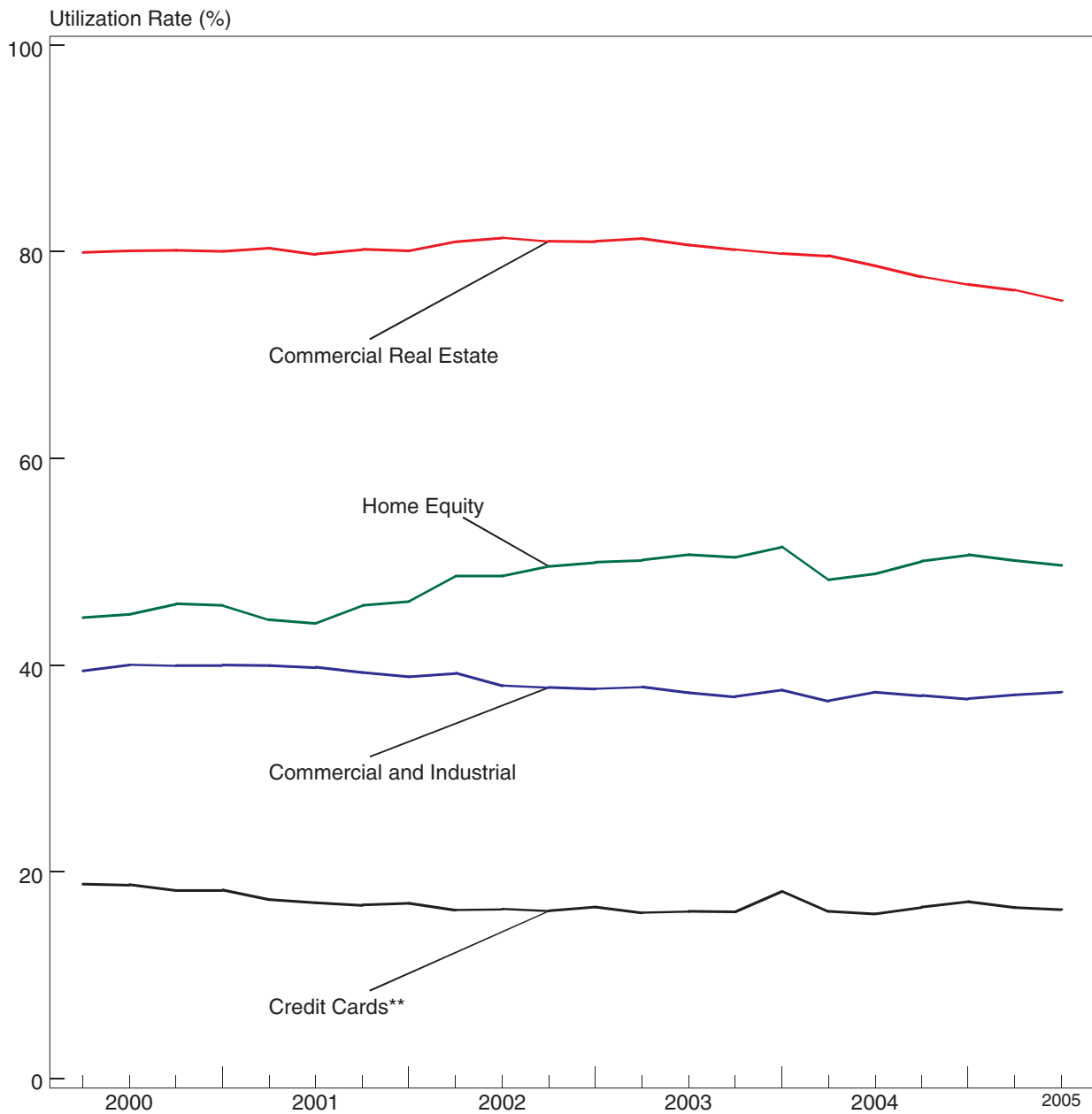
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

2000-2005

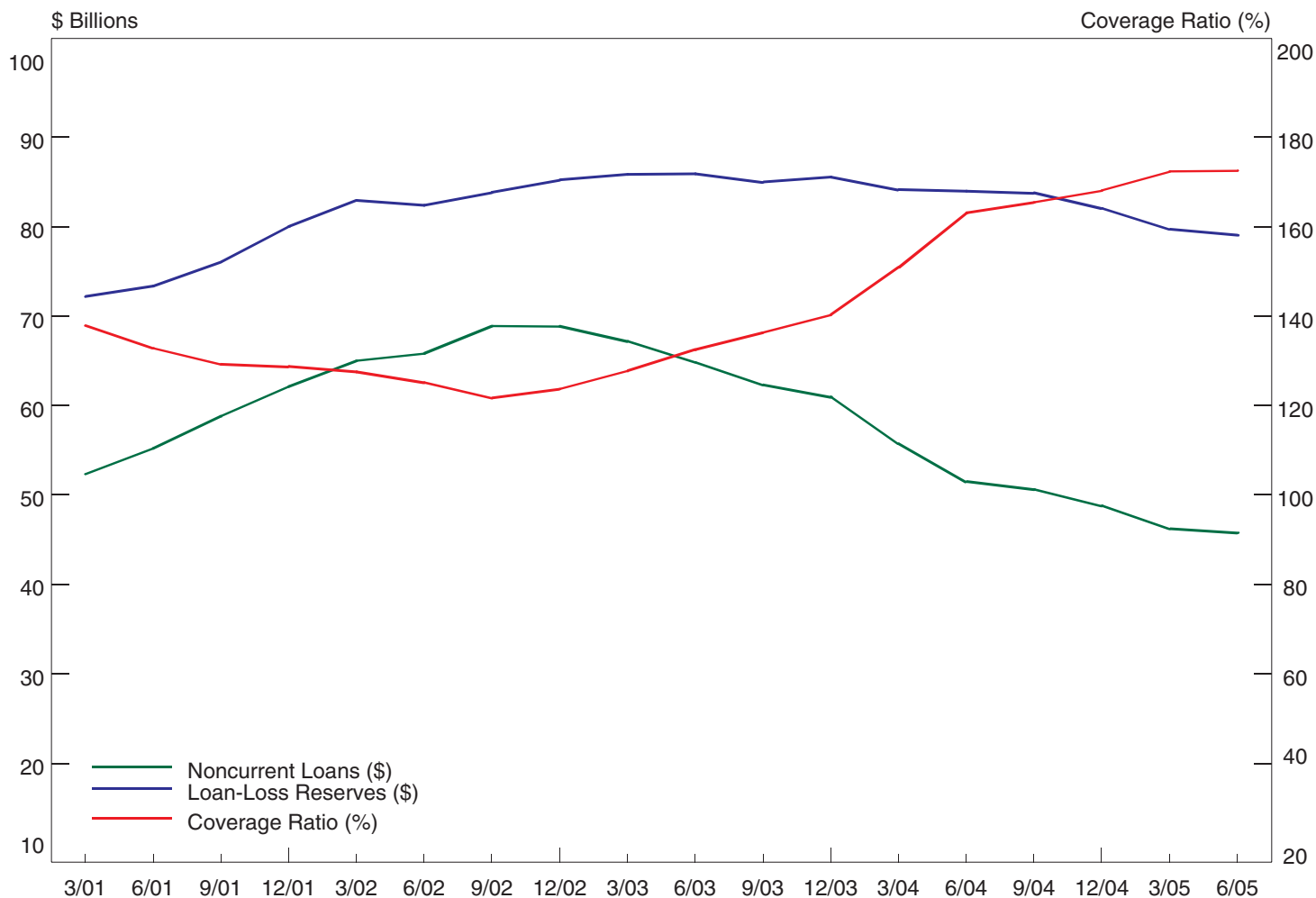


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2001-2005



Noncurrent Loans (\$ Billions)

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 48.8 46.2 45.8

Loan-Loss Reserves (\$ Billions)

72.2 73.4 76.1 80.0 83.0 82.4 83.9 85.2 85.9 85.9 85.0 85.6 84.2 84.0 83.8 82.1 79.7 79.1

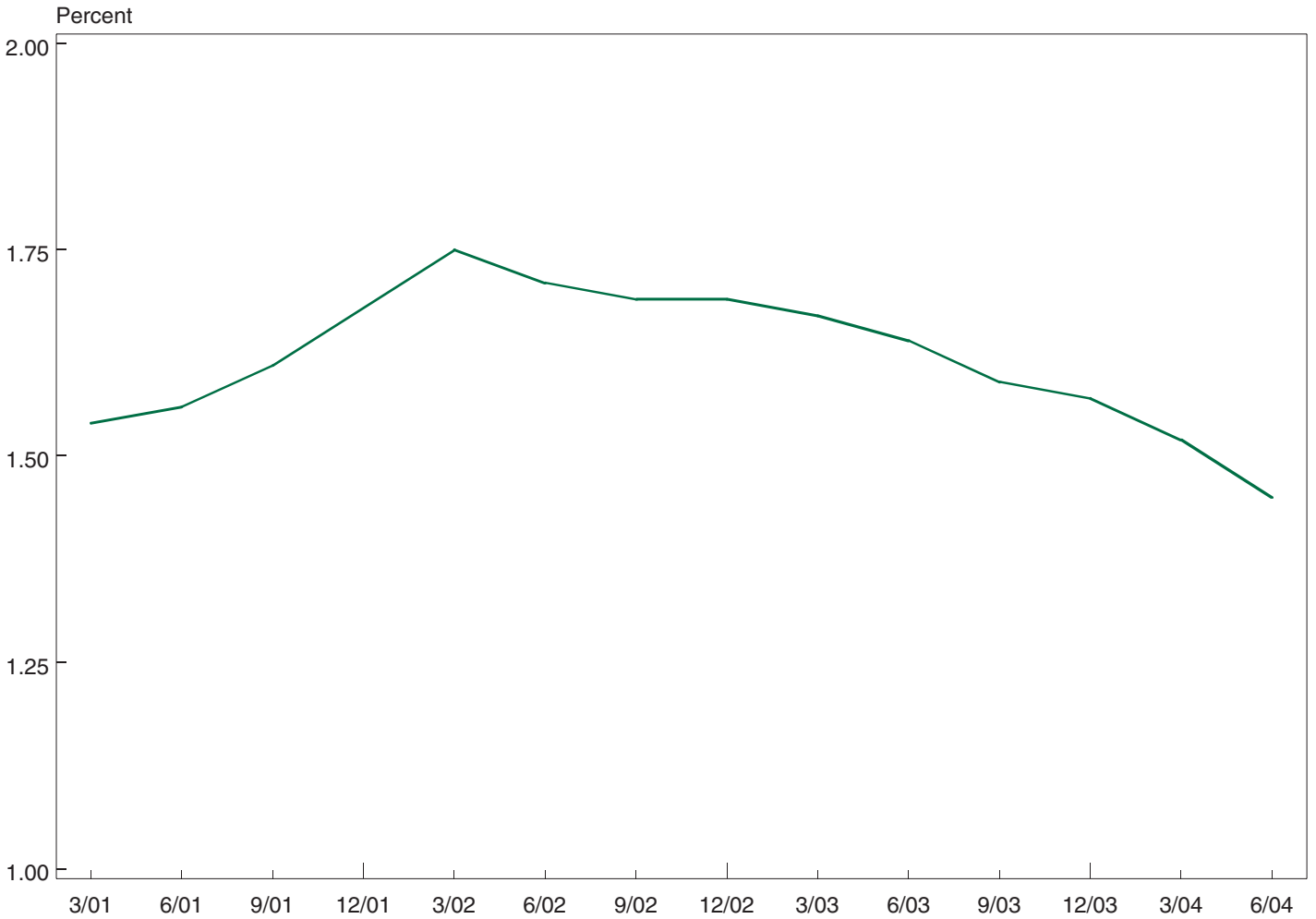
Coverage Ratio (%)

138 133 129 129 128 125 122 124 128 133 136 140 151 163 165 168 172 173

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2001-2005

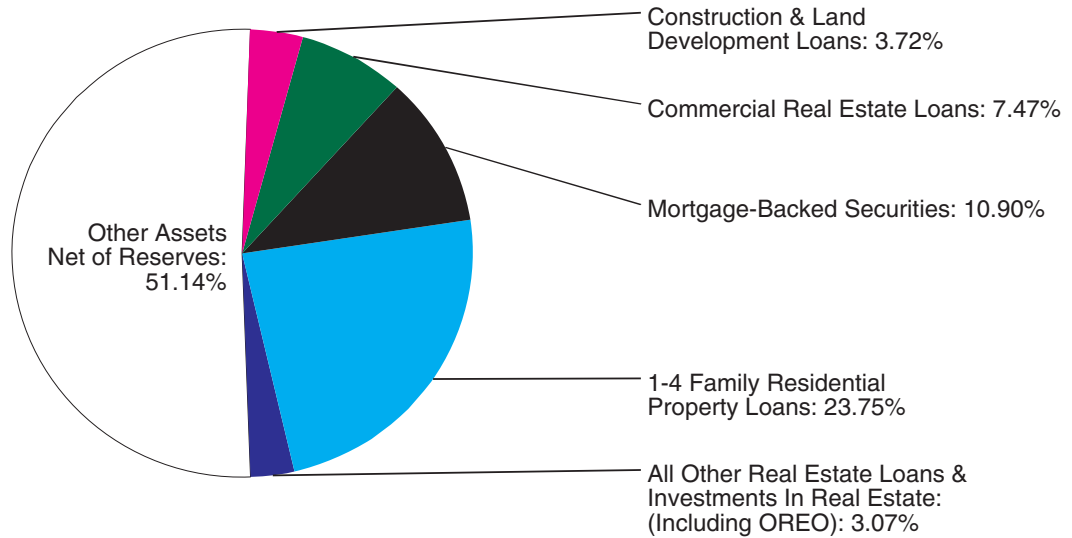


Loss Allowance to Loans and Leases

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

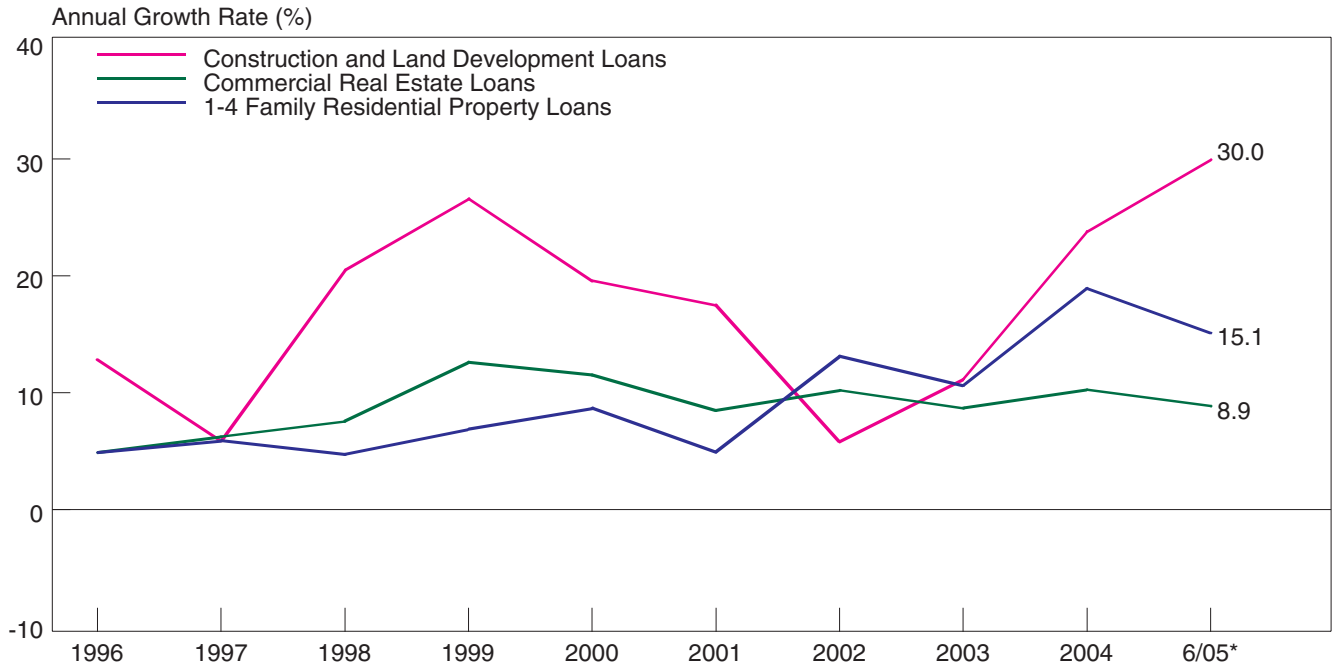
Real Estate Assets as a Percent of Total Assets

June 30, 2005



Real Estate Loan Growth Rates*

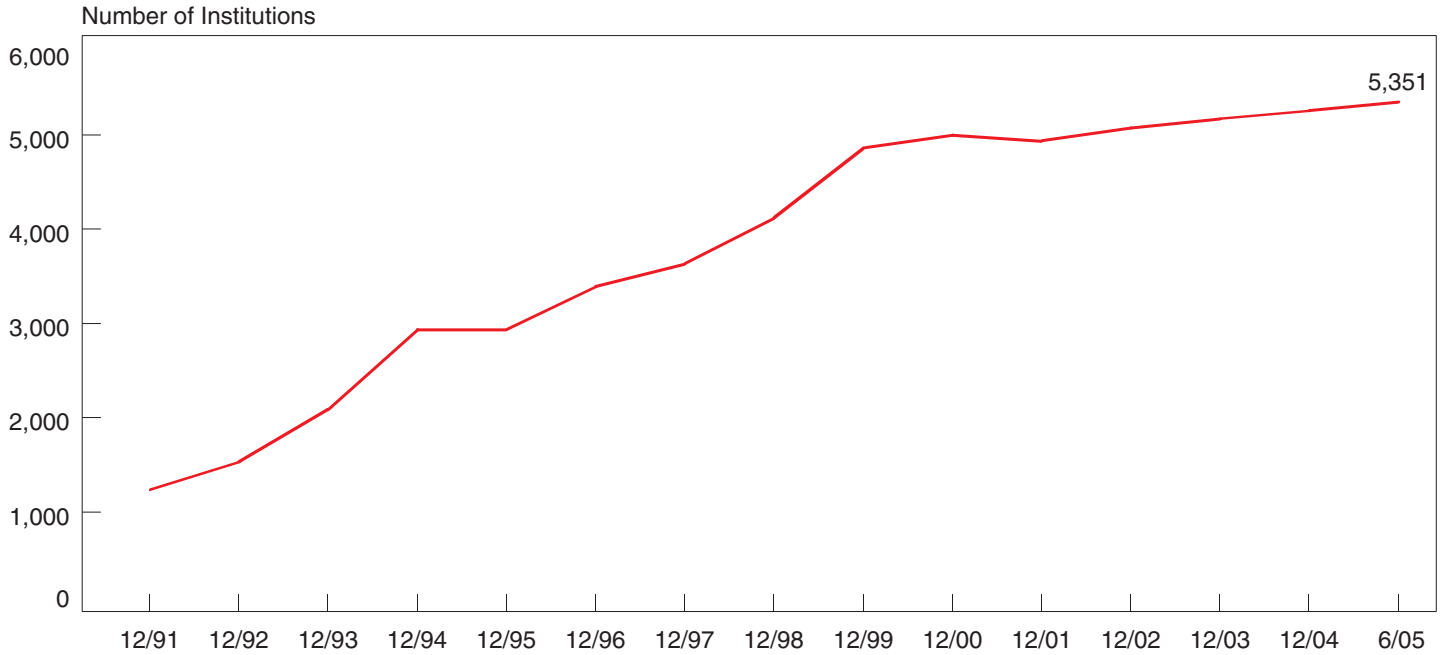
1996-2005



* Growth Rate for the most recent twelve-month period.

Number of Institutions with FHLB Advances

1991 - 2005



Amount of FHLB Advances Outstanding

1991 - 2005

