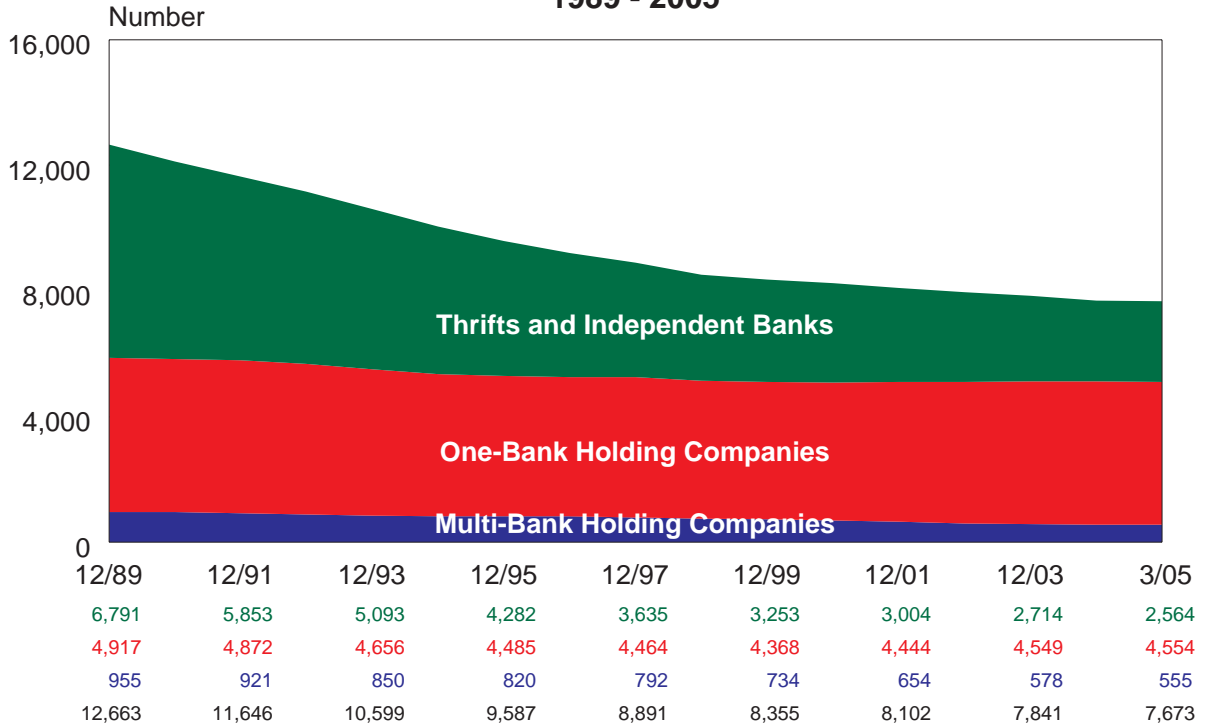


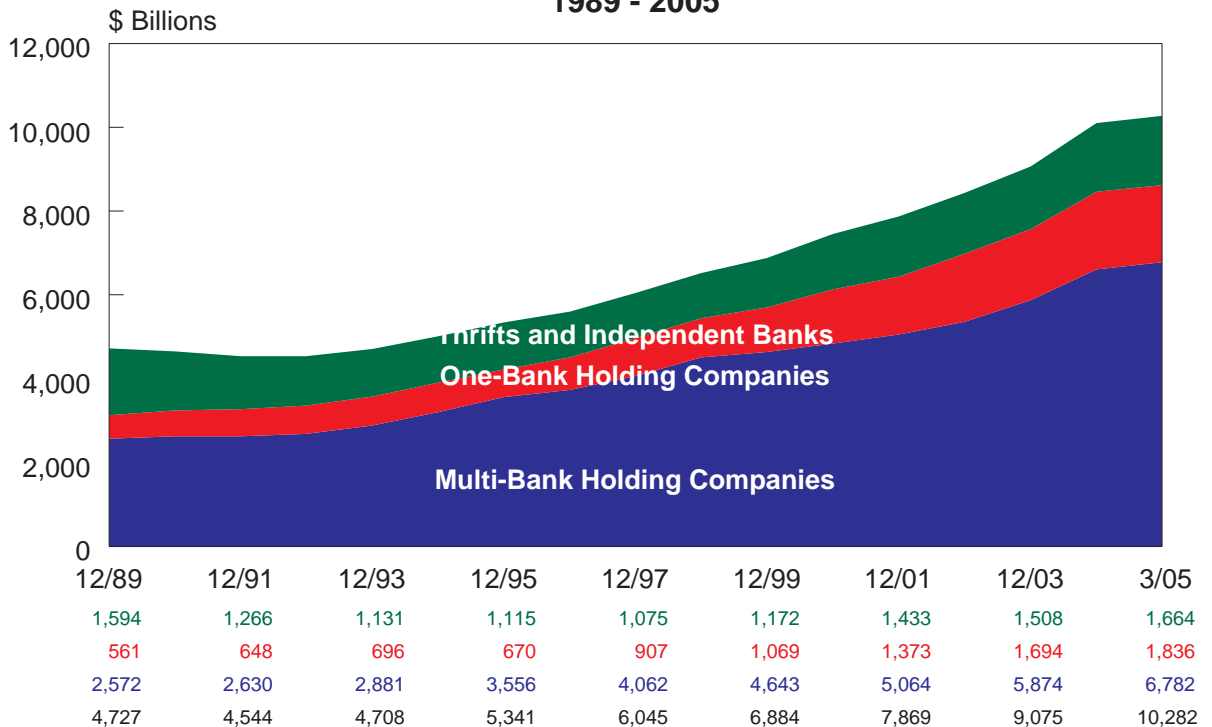
## Number of FDIC-Insured Banking Organizations

1989 - 2005



## Assets of FDIC-Insured Banking Organizations

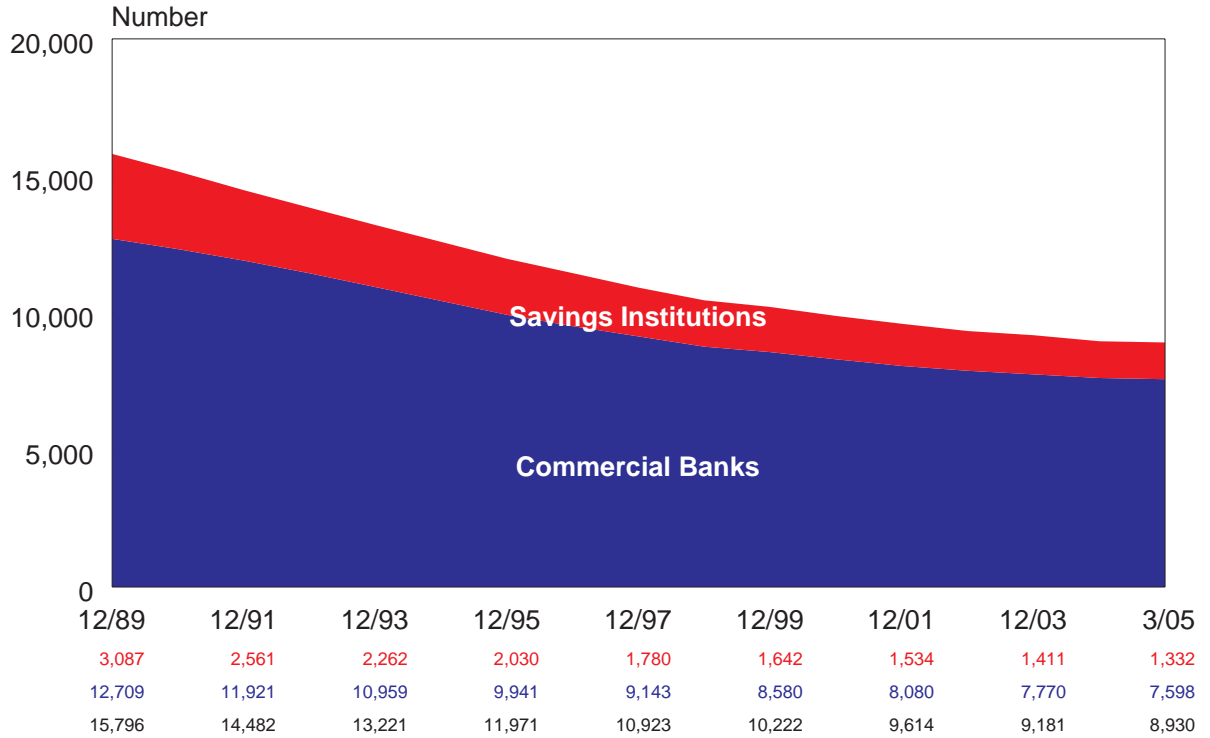
1989 - 2005



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

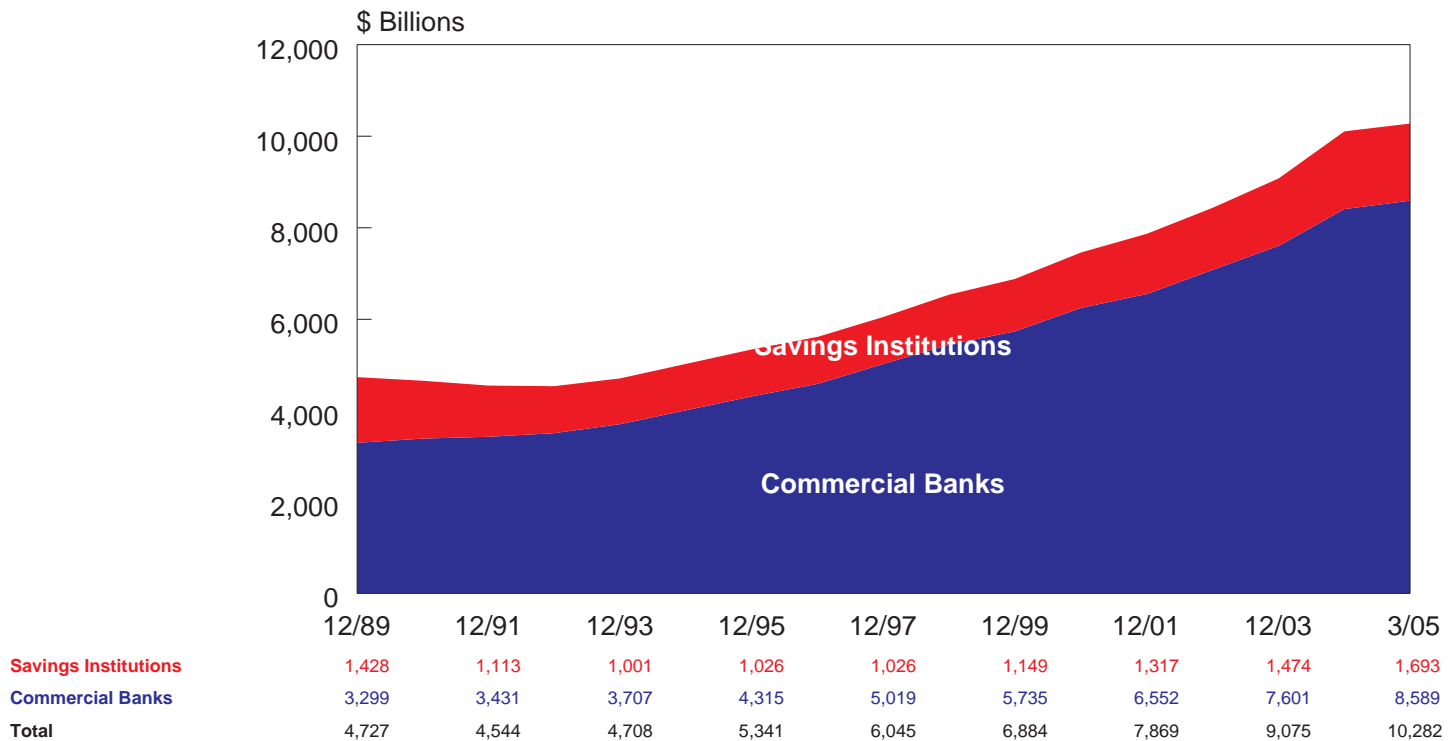
## Number of FDIC-Insured Institutions

1989 - 2005



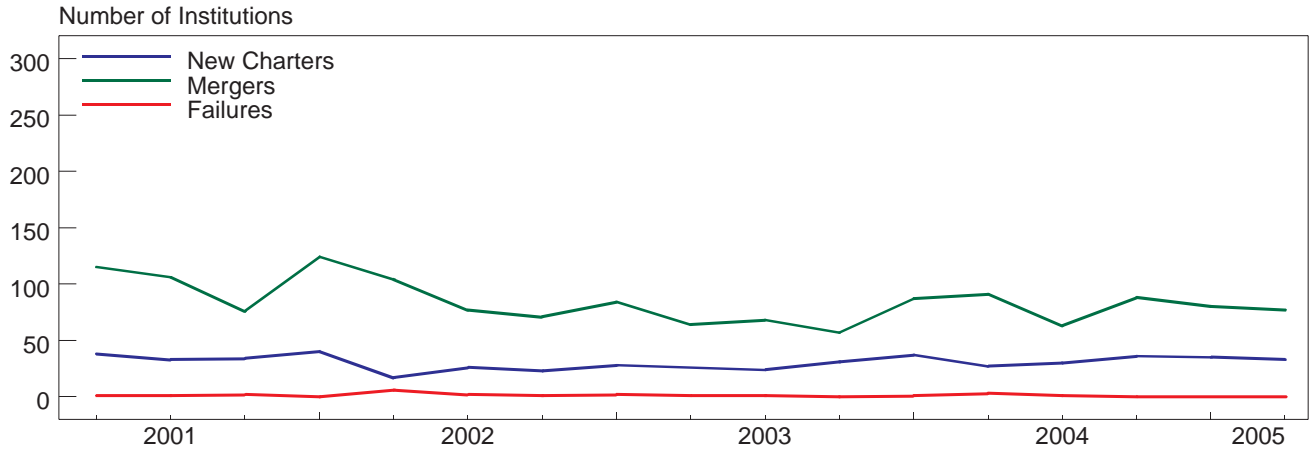
## Assets of FDIC-Insured Institutions

1989 - 2005



## Changes in the Number of FDIC-Insured Institutions

### Quarterly, 2001 - 2005

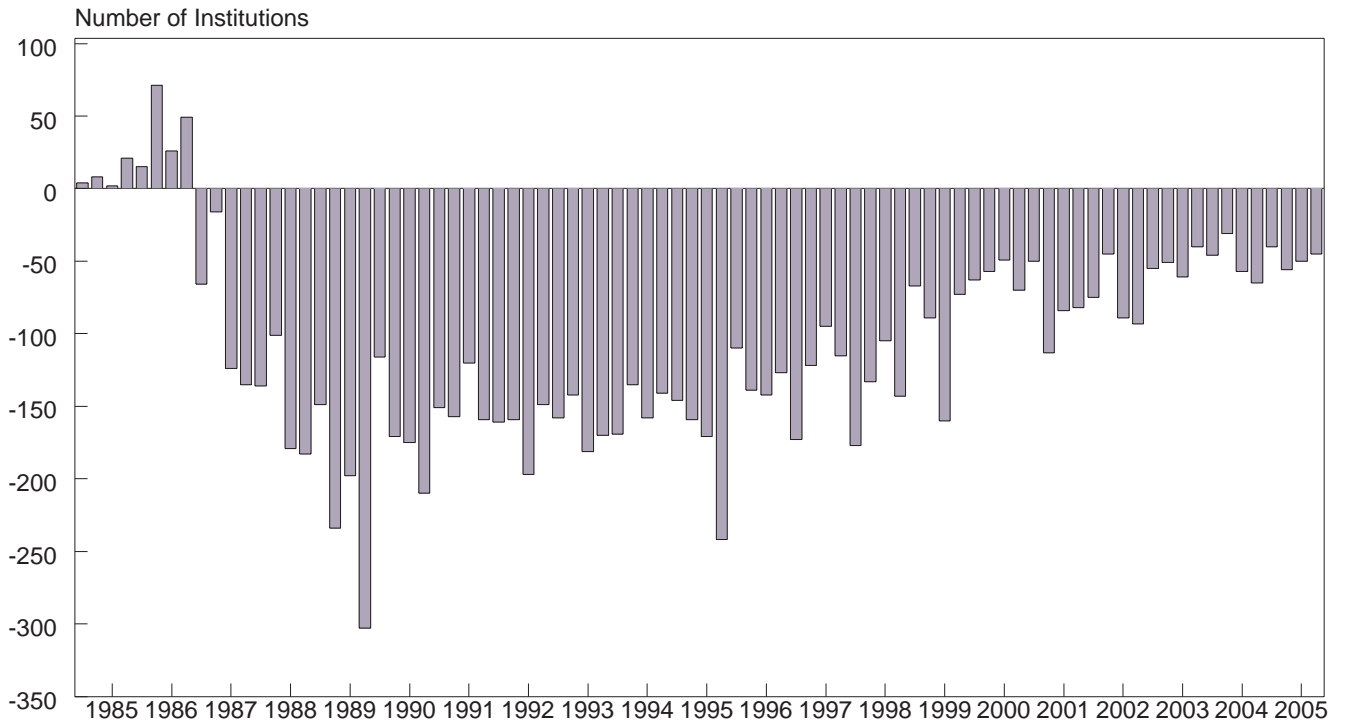


	2001				2002				2003				2004				2005
<b>New Charters</b>	38	33	34	40	17	26	23	28	26	24	31	37	27	30	36	35	33
<b>Mergers</b>	115	106	76	124	104	77	71	84	64	68	57	87	91	63	88	80	77
<b>Failures</b>	1	1	2	0	6	2	1	2	1	1	0	1	3	1	0	0	0
<b>Other Changes, Net*</b>	-5	-1	-2	-5	0	-2	-1	-3	-1	-1	-5	-5	2	-3	-2	-4	-1
<b>No. of Institutions at end of quarter</b>	9,822	9,747	9,702	9,613	9,520	9,465	9,414	9,354	9,314	9,268	9,237	9,180	9,116	9,076	9,023	8,975	8,930

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

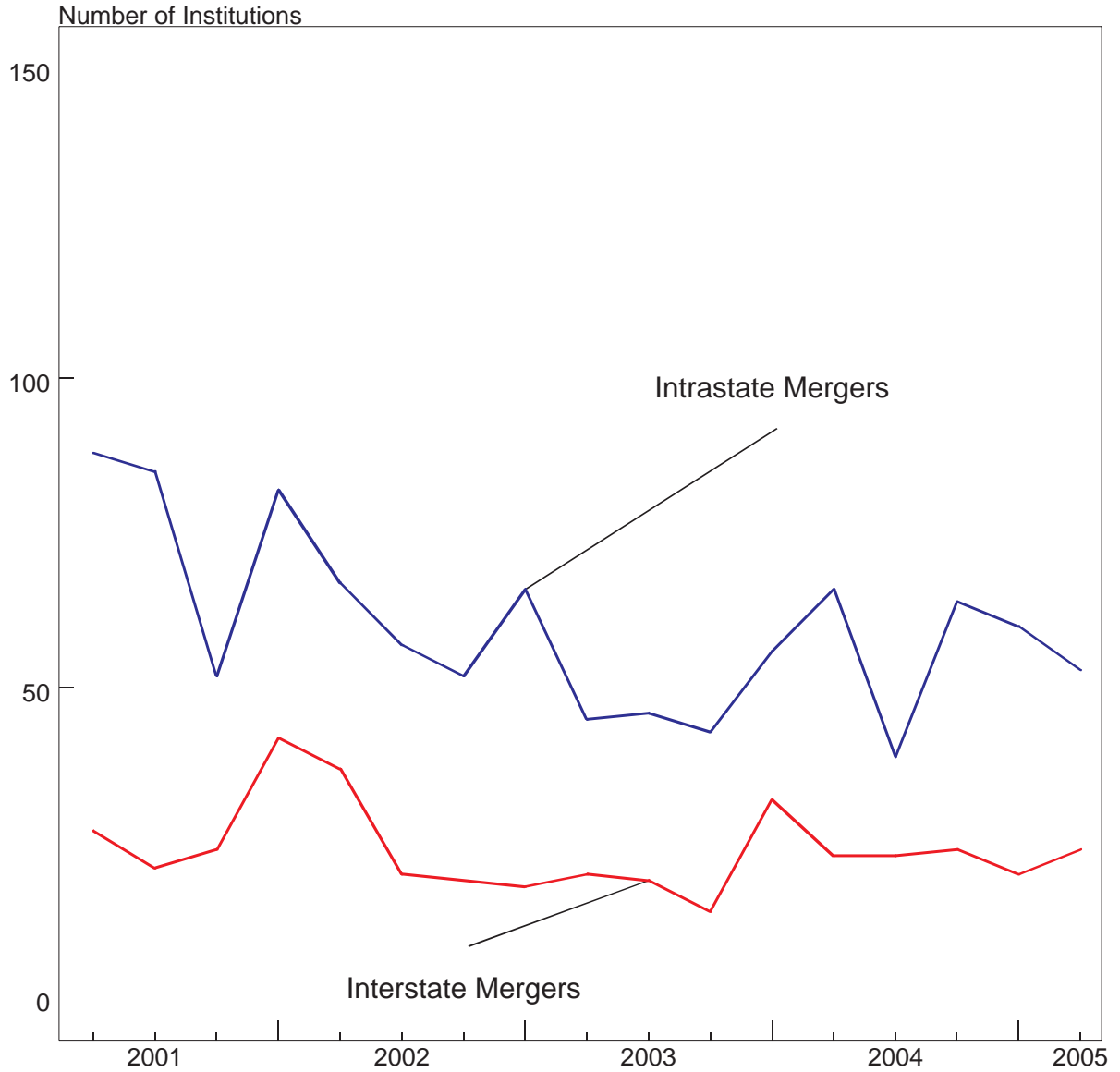
## Quarterly Change in the Number of FDIC-Insured Institutions

### 1984-2005



## Institution Mergers: Interstate vs. Intrastate

### Quarterly, 2001 - 2005

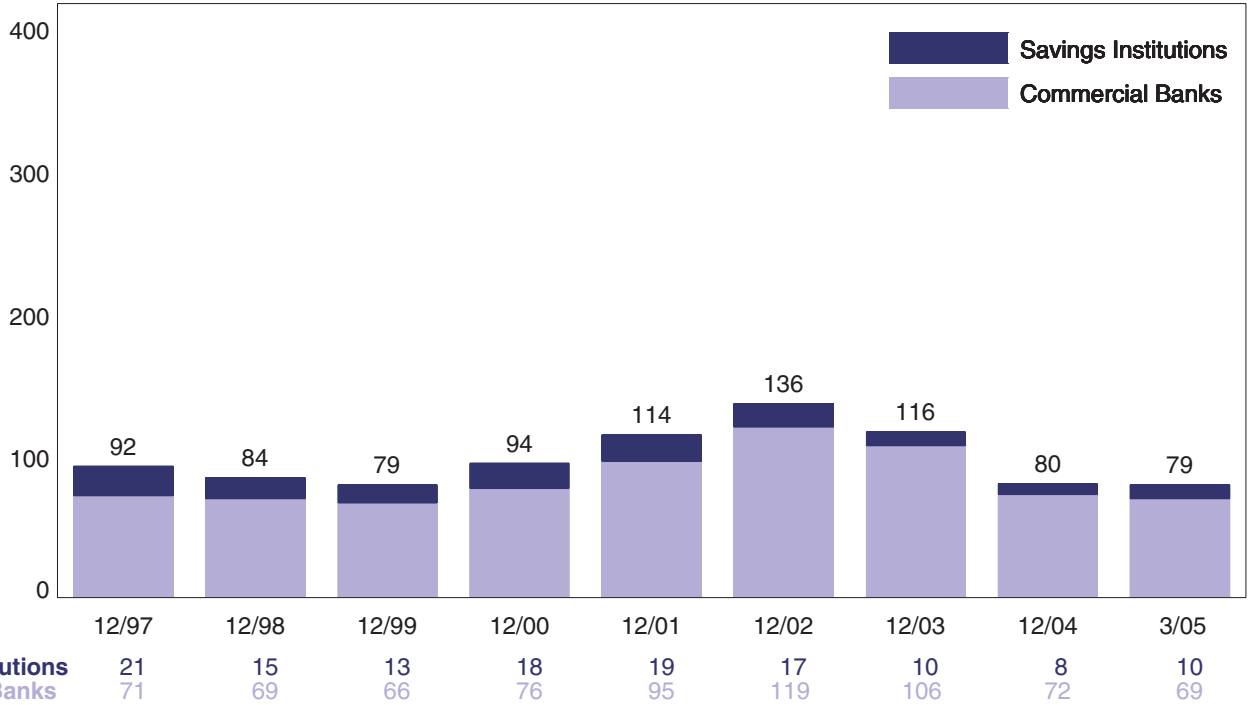


<b>Intrastate Mergers</b>	<b>88</b>	<b>85</b>	<b>52</b>	<b>82</b>	<b>67</b>	<b>57</b>	<b>52</b>	<b>66</b>	<b>45</b>	<b>46</b>	<b>43</b>	<b>56</b>	<b>66</b>	<b>39</b>	<b>64</b>	<b>60</b>	<b>53</b>
<b>Interstate Mergers</b>	<b>27</b>	<b>21</b>	<b>24</b>	<b>42</b>	<b>37</b>	<b>20</b>	<b>19</b>	<b>18</b>	<b>20</b>	<b>19</b>	<b>14</b>	<b>32</b>	<b>23</b>	<b>23</b>	<b>24</b>	<b>20</b>	<b>24</b>

## Number of FDIC-Insured "Problem" Institutions

1997-2005

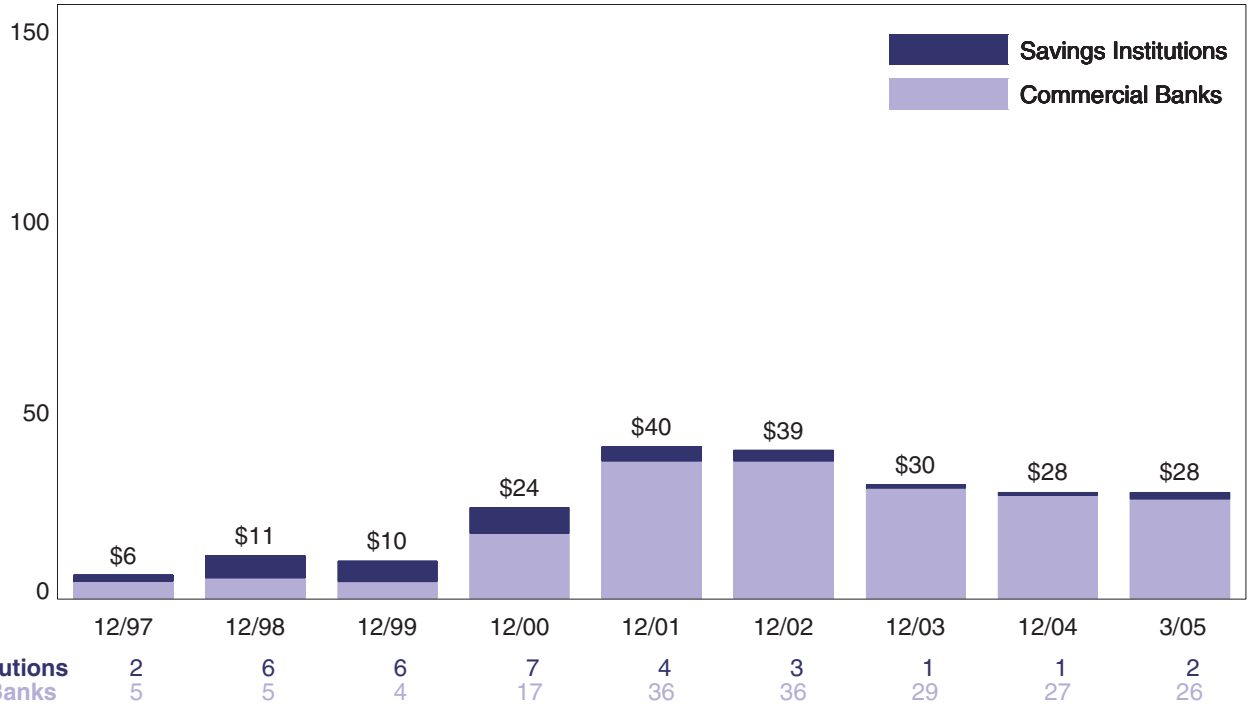
Number of Institutions



## Assets of FDIC-Insured "Problem" Institutions

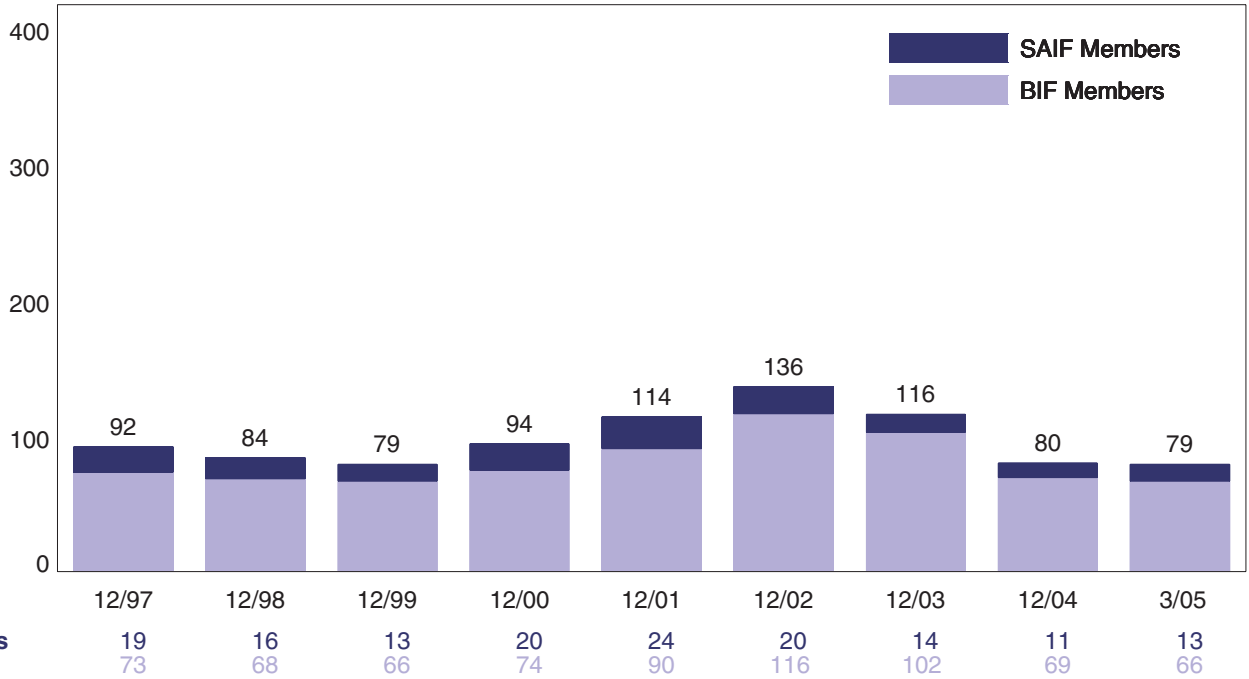
1997-2005

\$ Billions



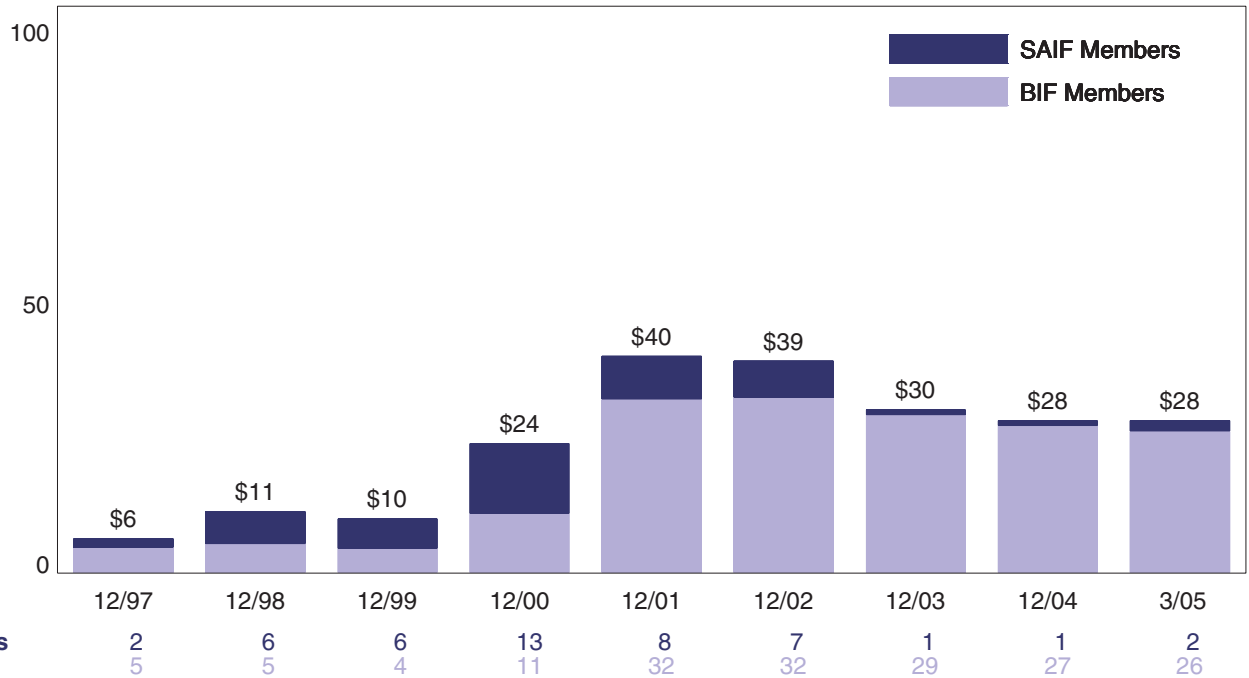
## Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1997-2005



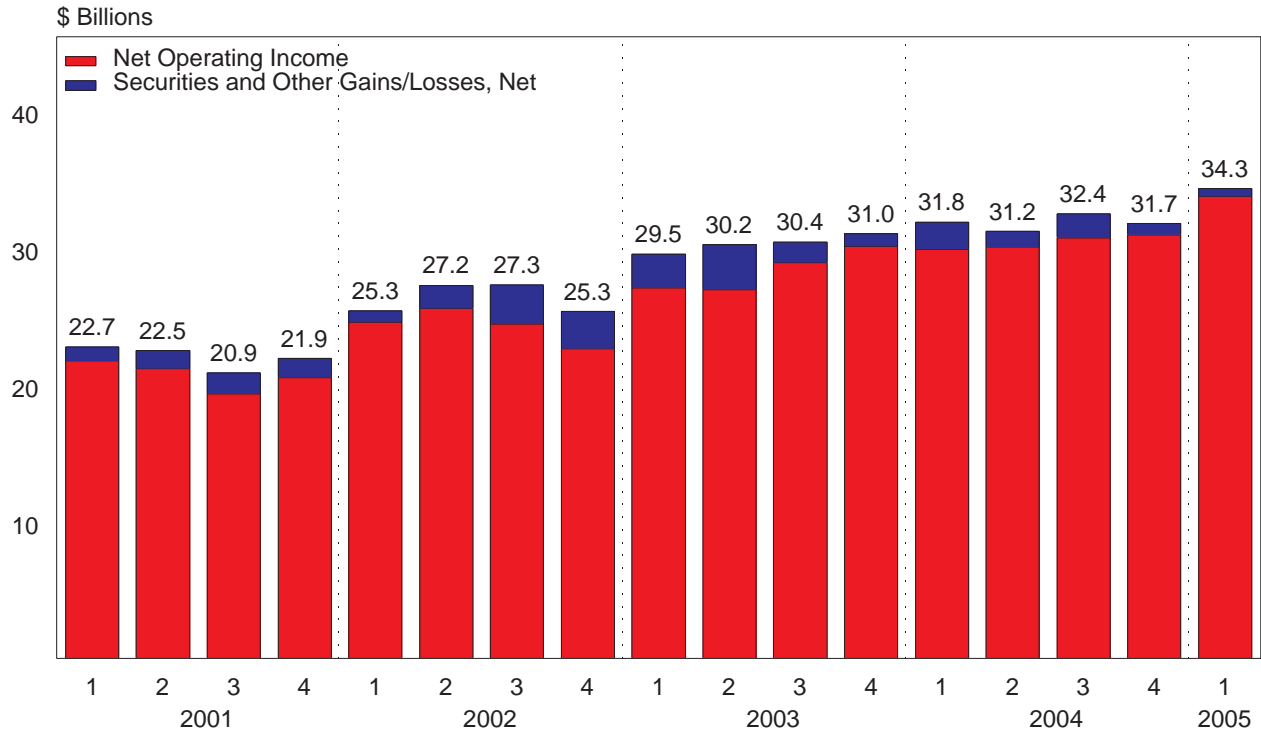
## Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1997-2005



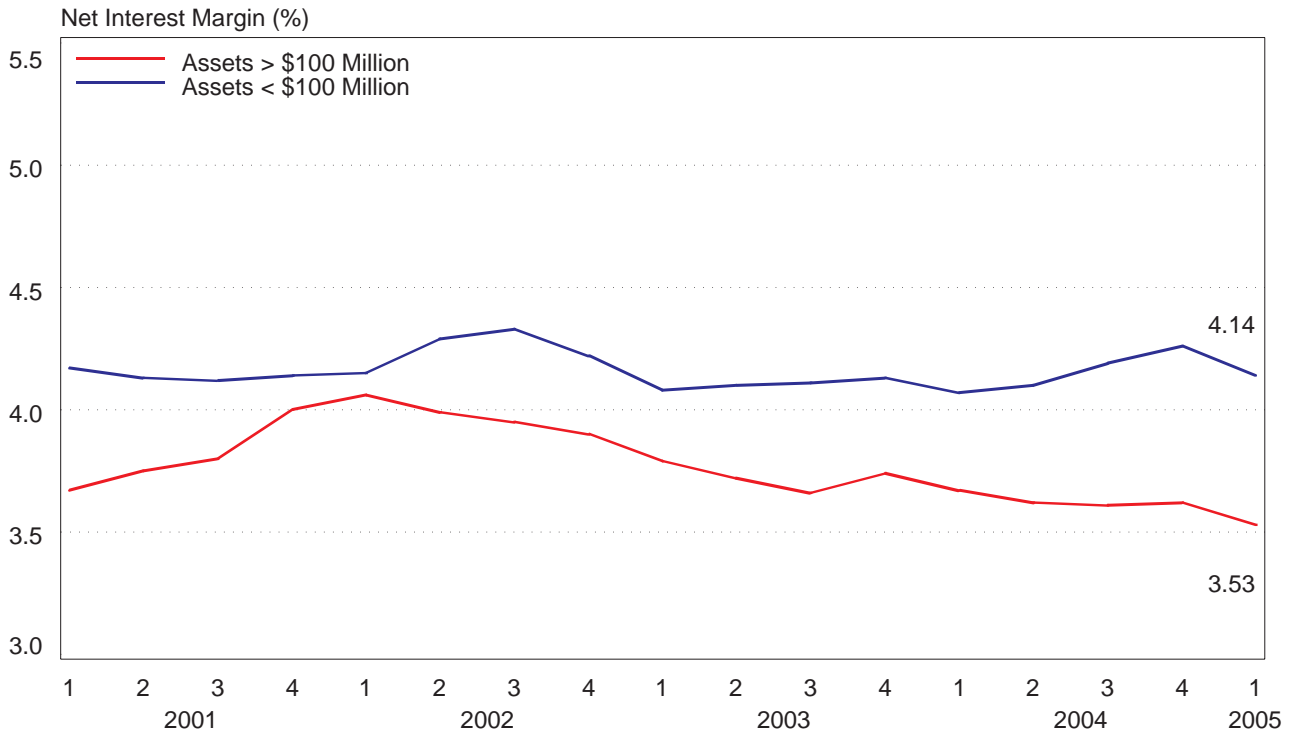
## Quarterly Net Income

2001 - 2005



## Quarterly Net Interest Margins, Annualized

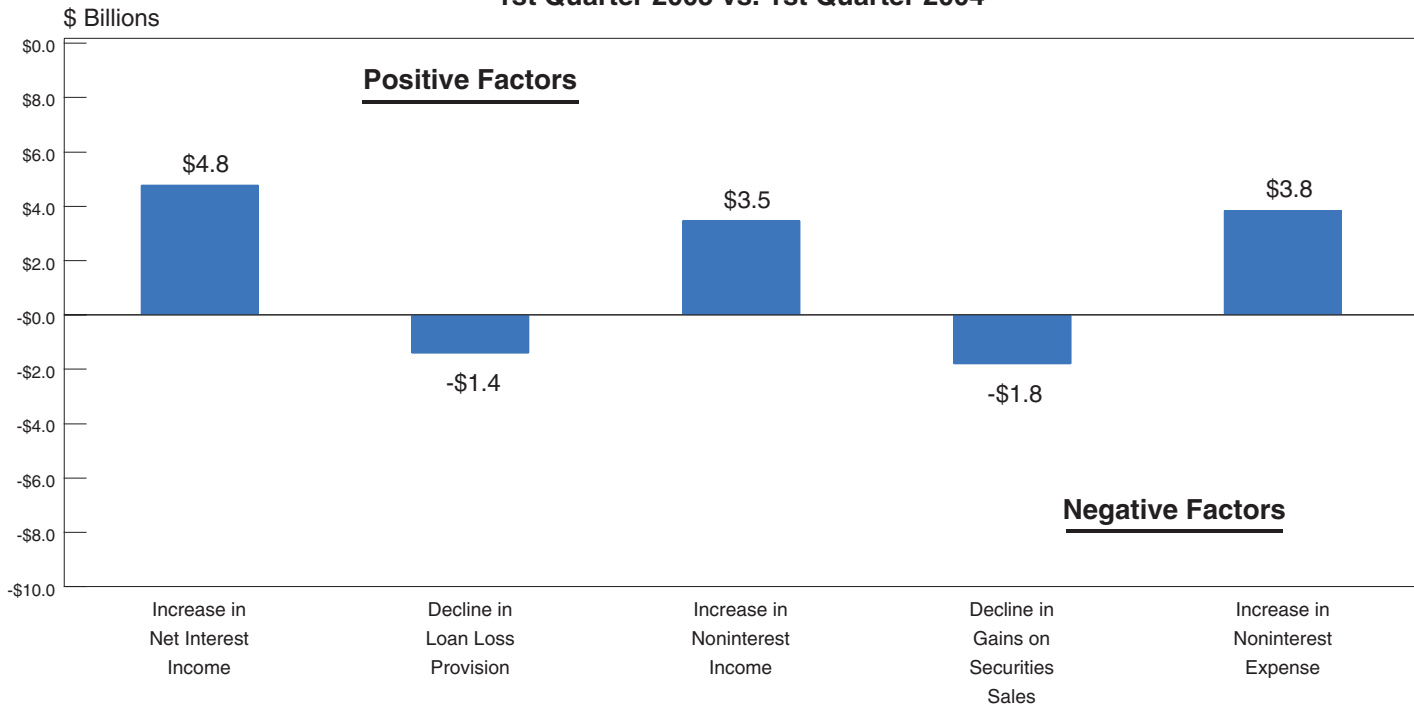
2001 - 2005



# Sources of Earnings Growth

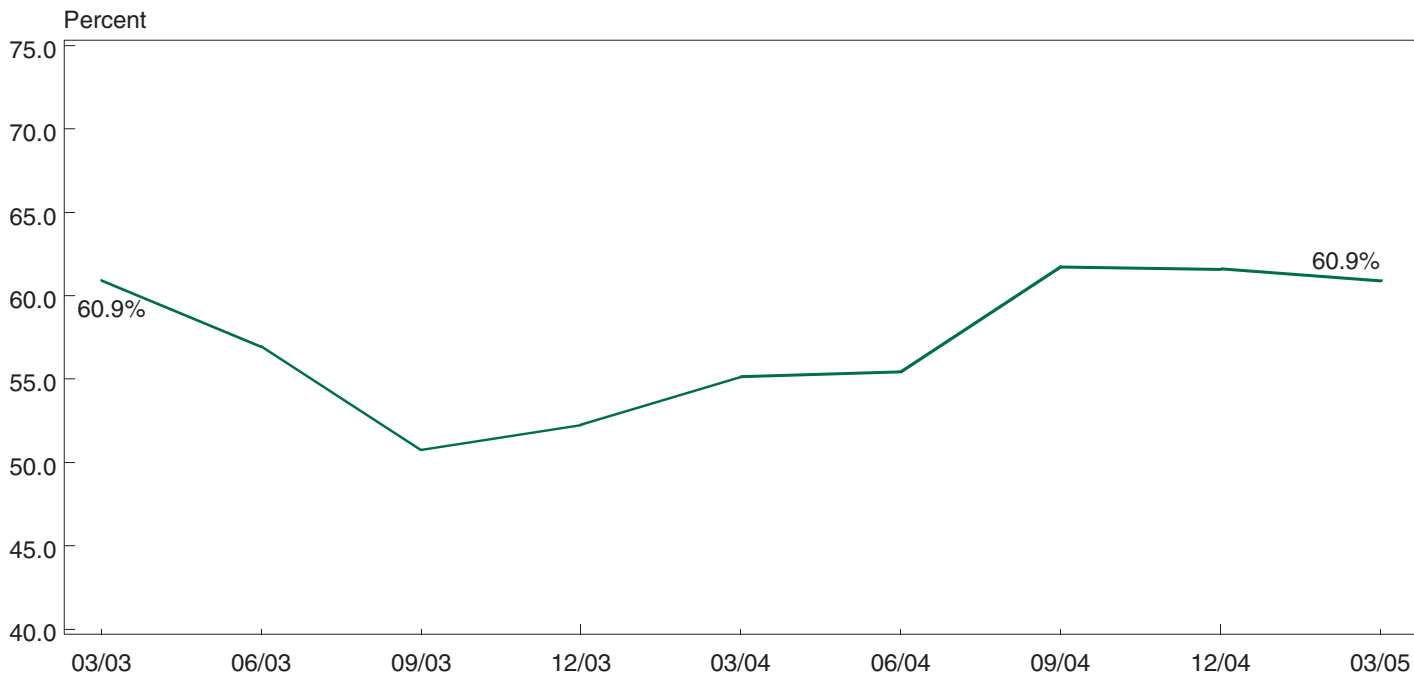
## Contributions to Pre-Tax Earnings Growth

1st Quarter 2005 vs. 1st Quarter 2004



## Percentage of Insured Institutions With Earning Gains

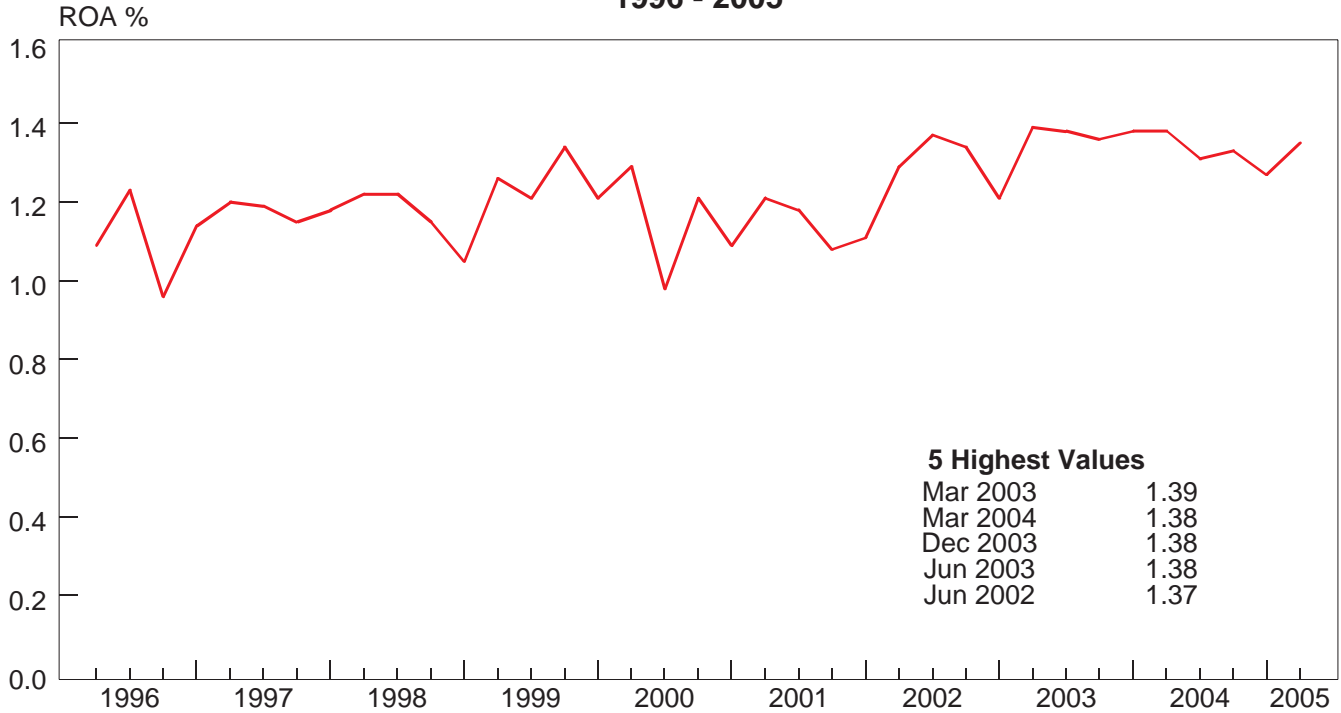
### Compared to Year-Earlier Quarter, 2003-2005





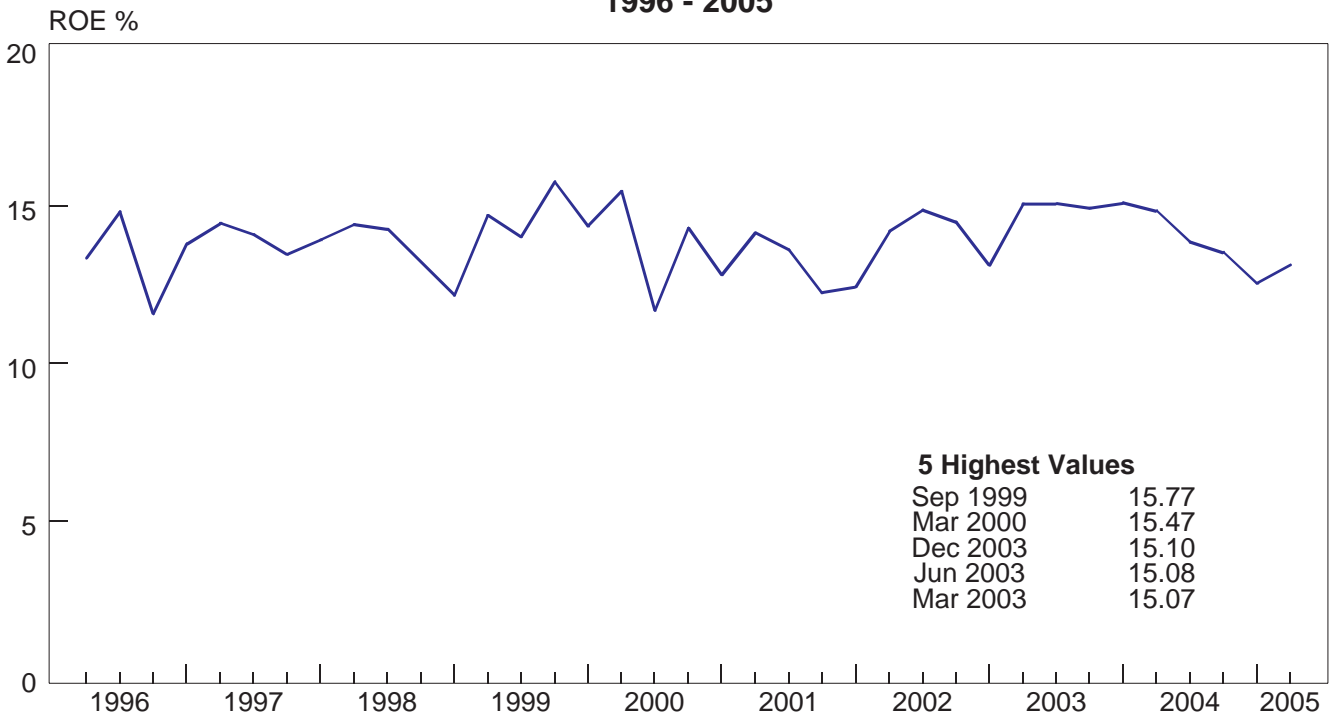
## Quarterly Return on Assets (ROA), Annualized

1996 - 2005



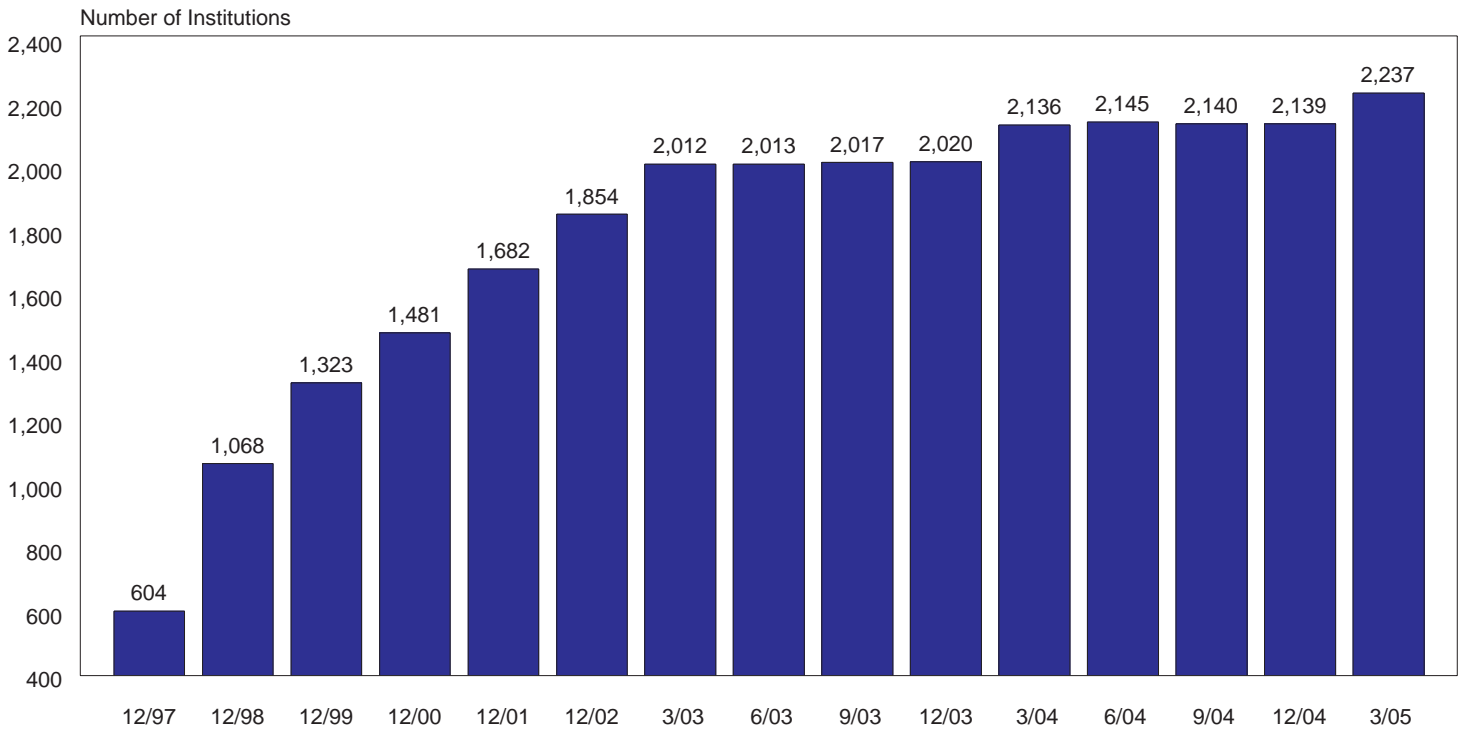
## Quarterly Return on Equity (ROE), Annualized

1996 - 2005



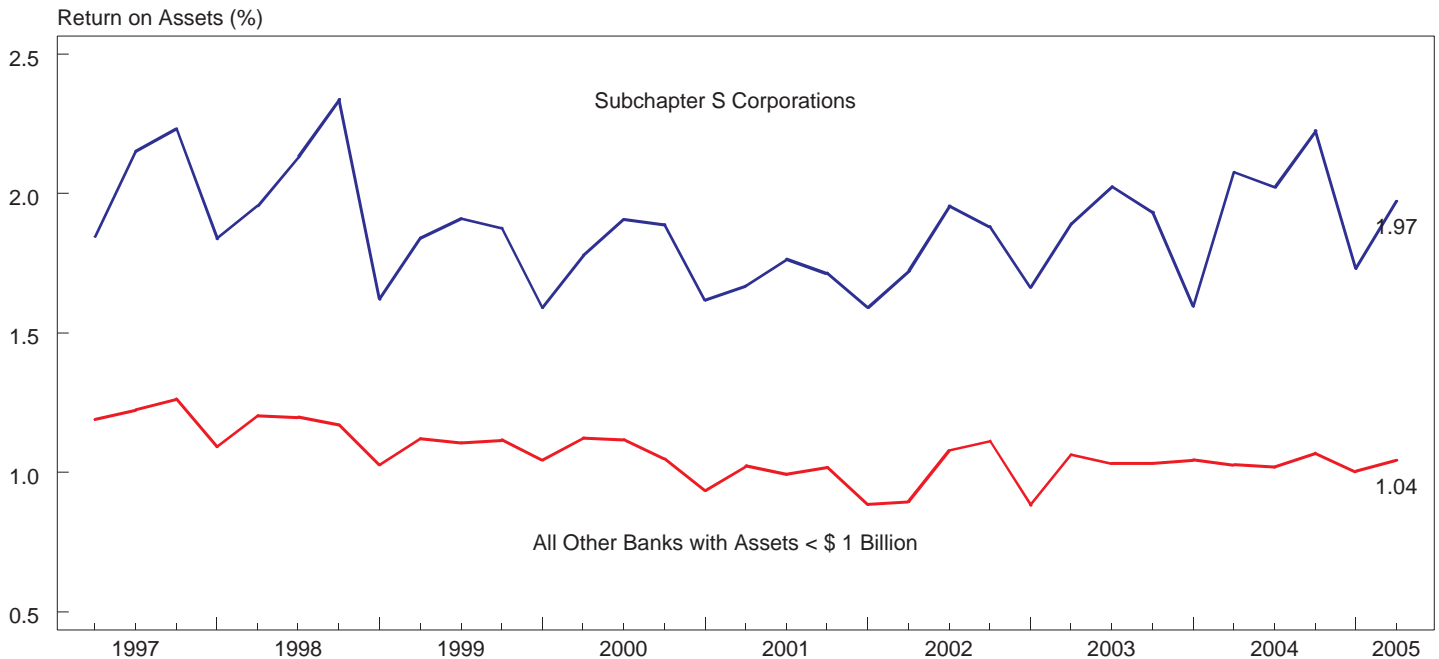
## Number of Subchapter S Corporations

1997-2005



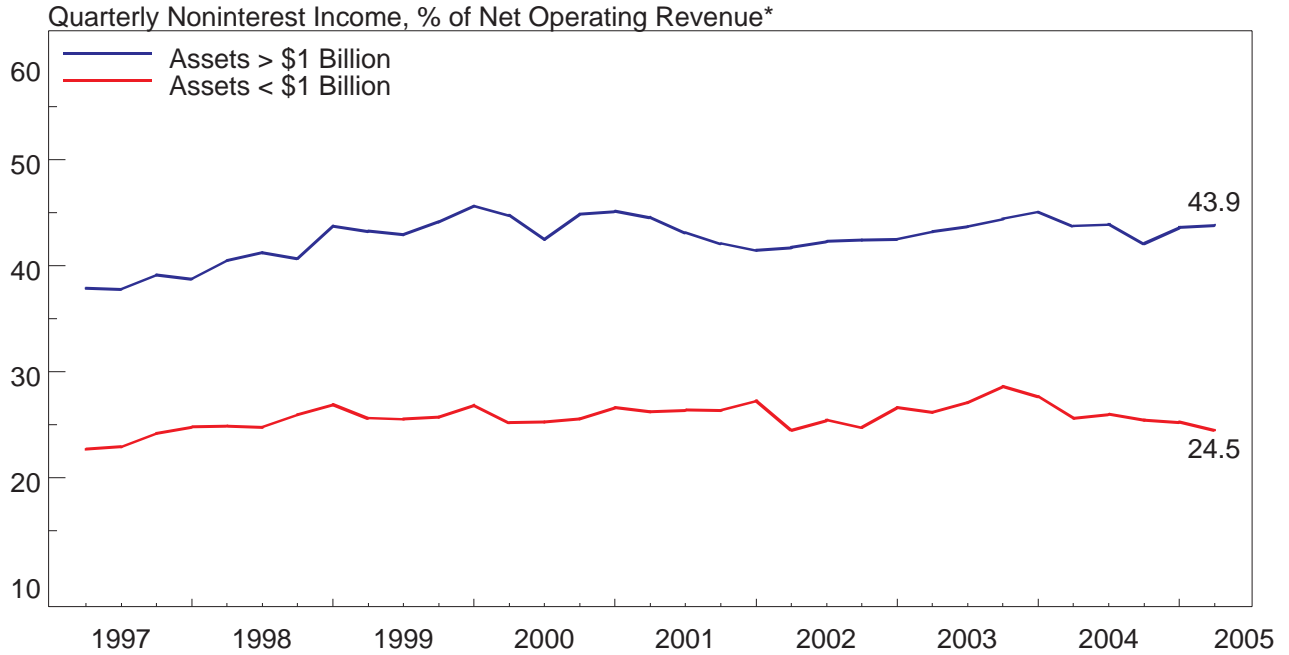
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2005



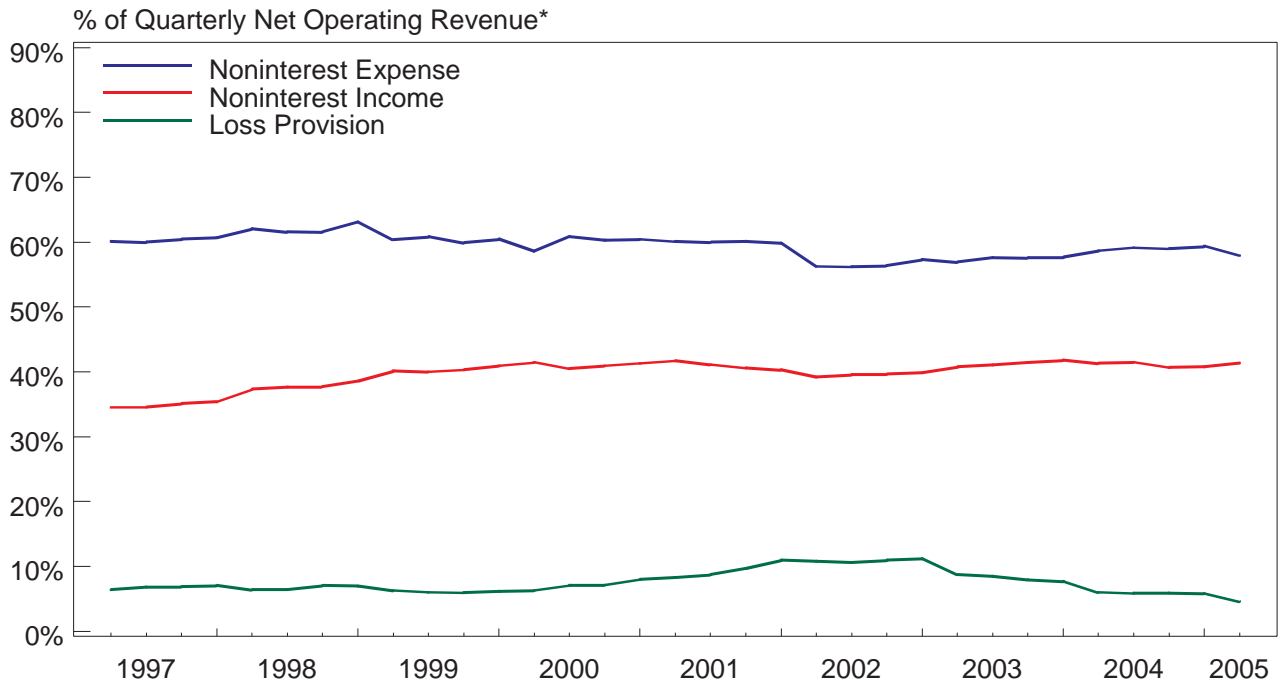
## Noninterest Income as a Percentage of Net Operating Revenue\*

1997 - 2005



## Trends in FDIC-Insured Institutions' Income & Expenses

1997 - 2005



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

































































































































