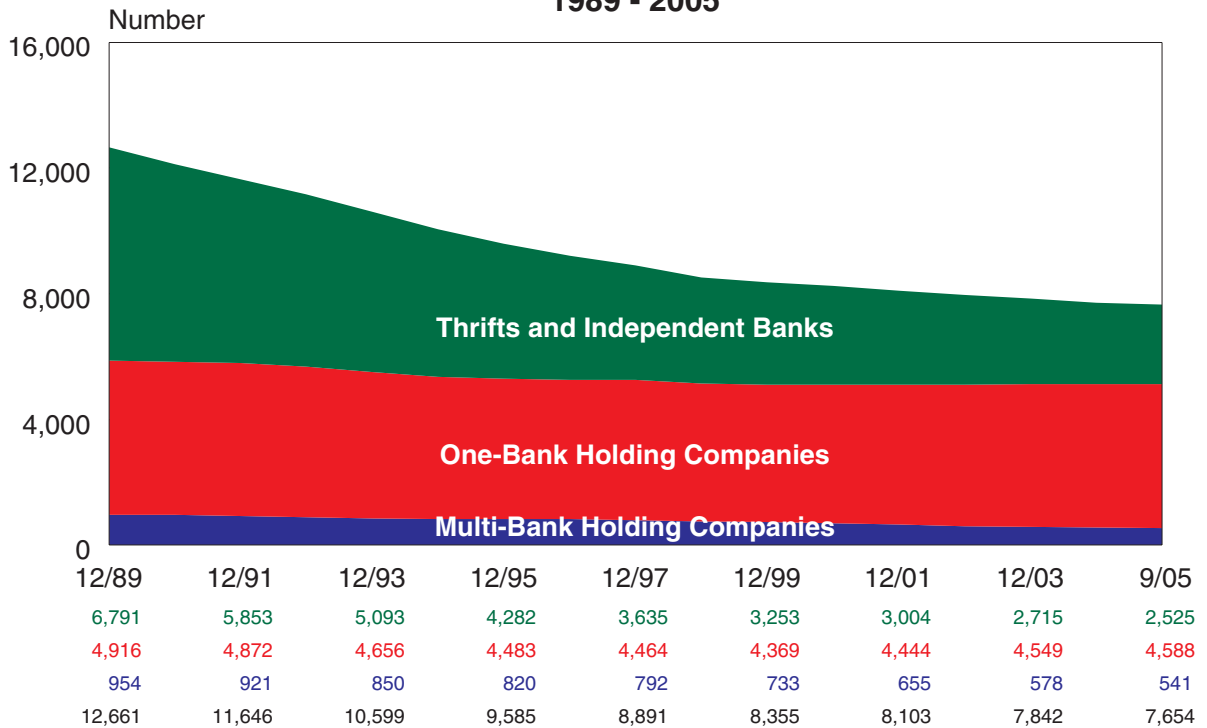


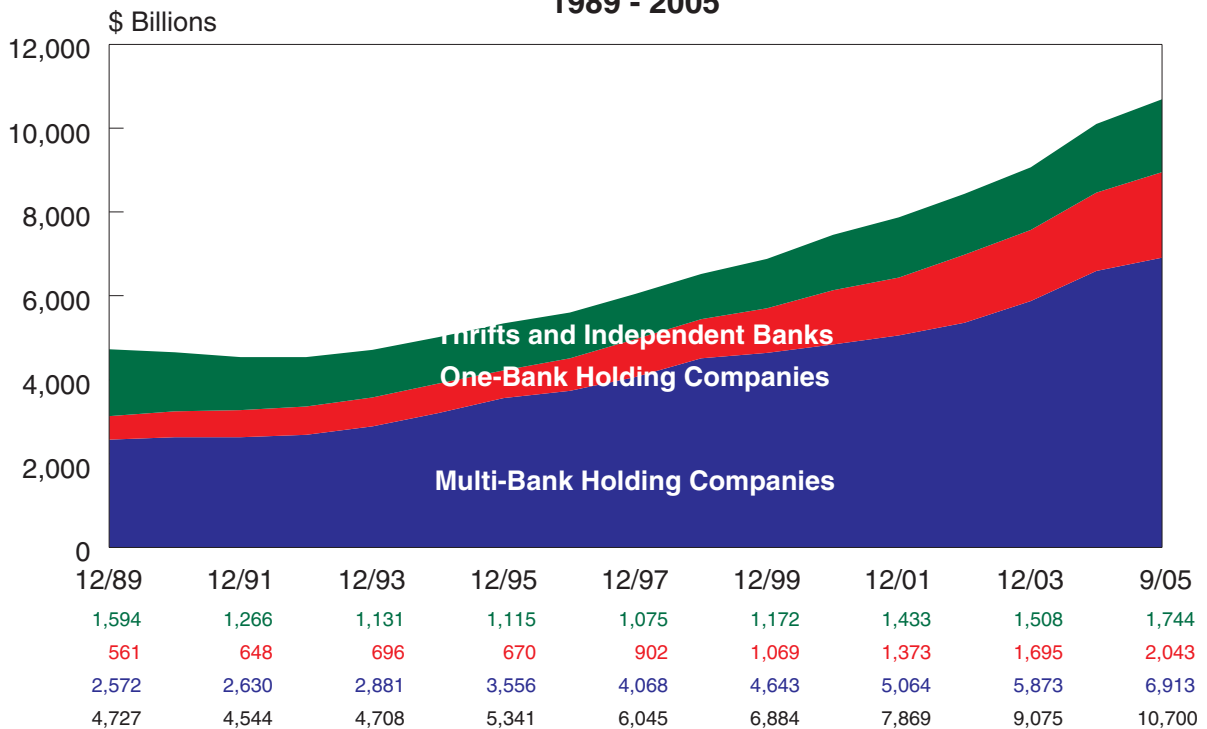
# Number of FDIC-Insured Banking Organizations

1989 - 2005



# Assets of FDIC-Insured Banking Organizations

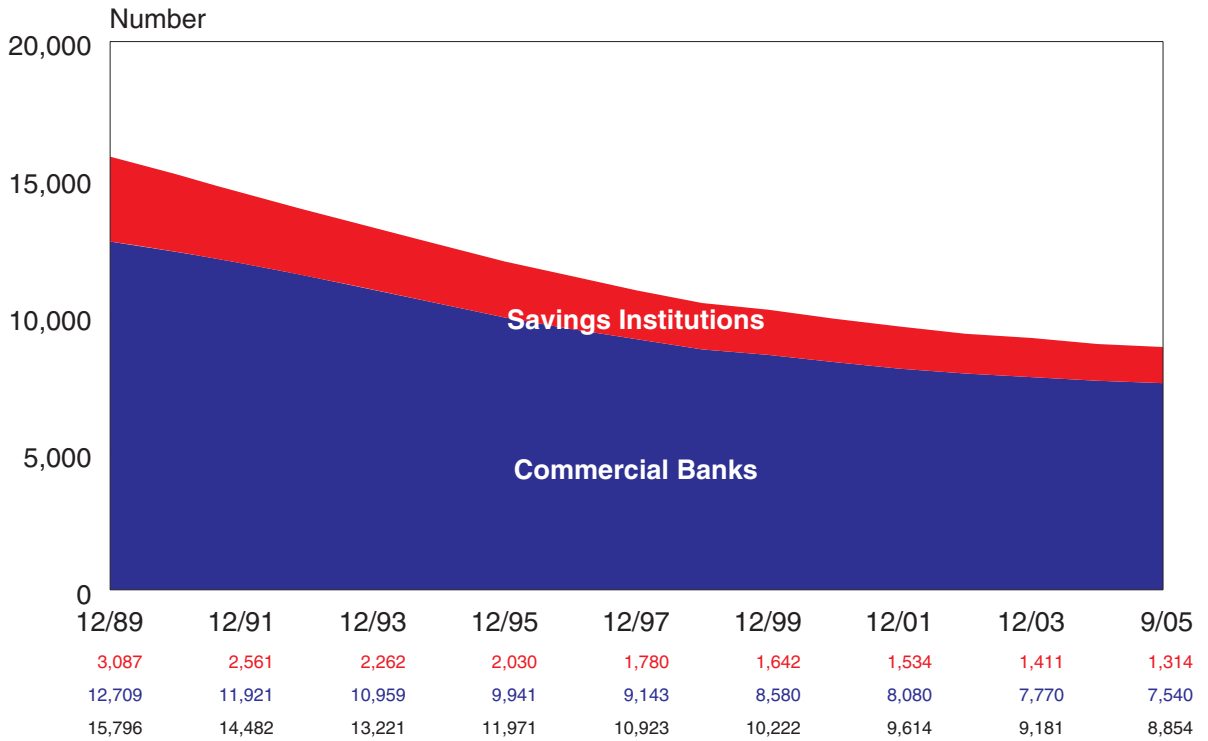
1989 - 2005



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

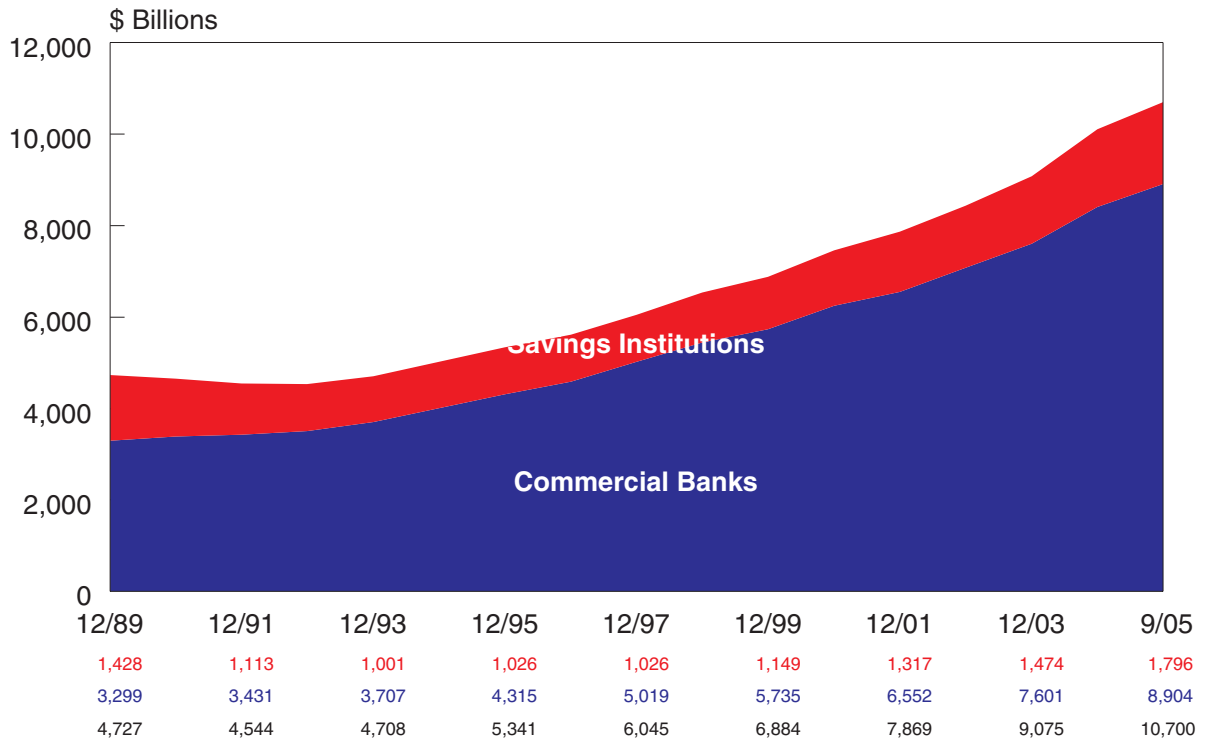
# Number of FDIC-Insured Institutions

1989 - 2005



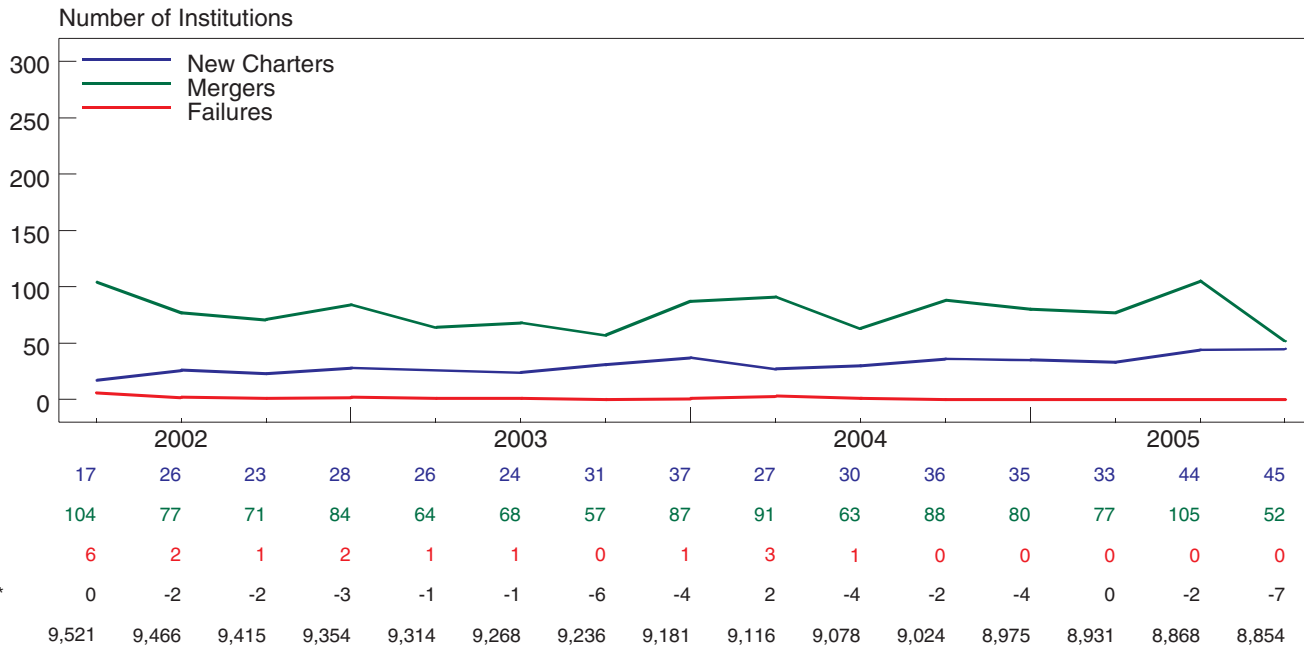
# Assets of FDIC-Insured Institutions

1989 - 2005



# Changes in the Number of FDIC-Insured Institutions

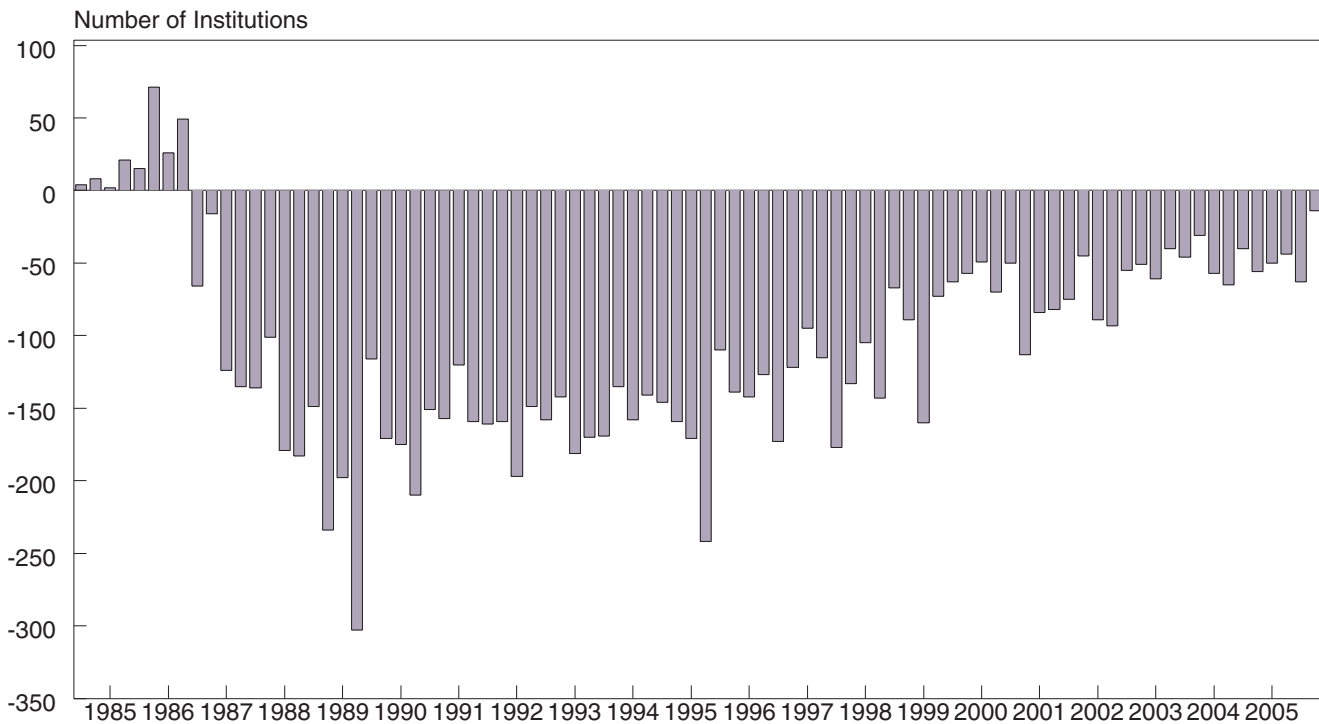
Quarterly, 2002 - 2005



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

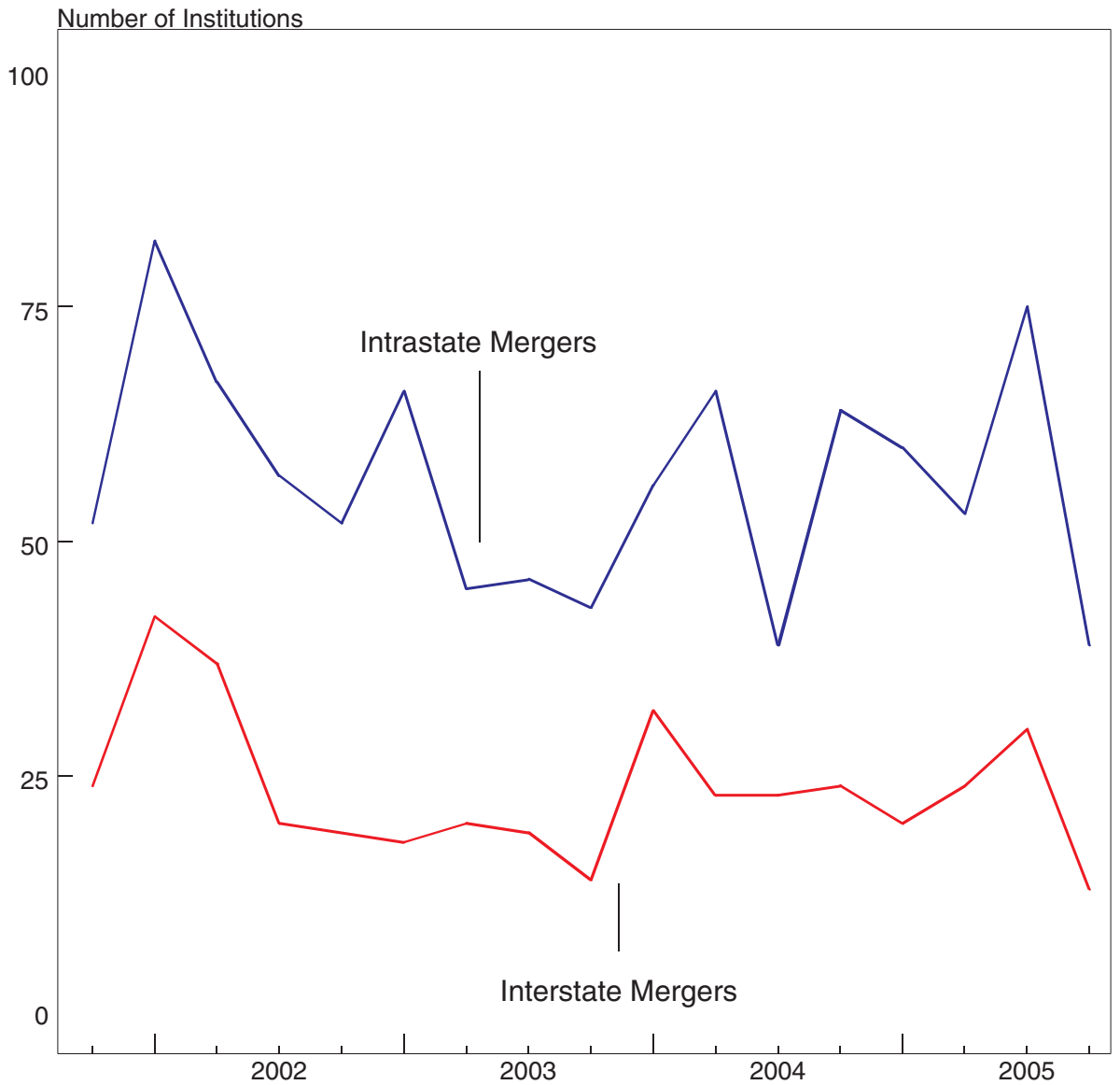
# Quarterly Change in the Number of FDIC-Insured Institutions

1984-2005



# Institution Mergers: Interstate vs. Intrastate

Quarterly, 2001 - 2005

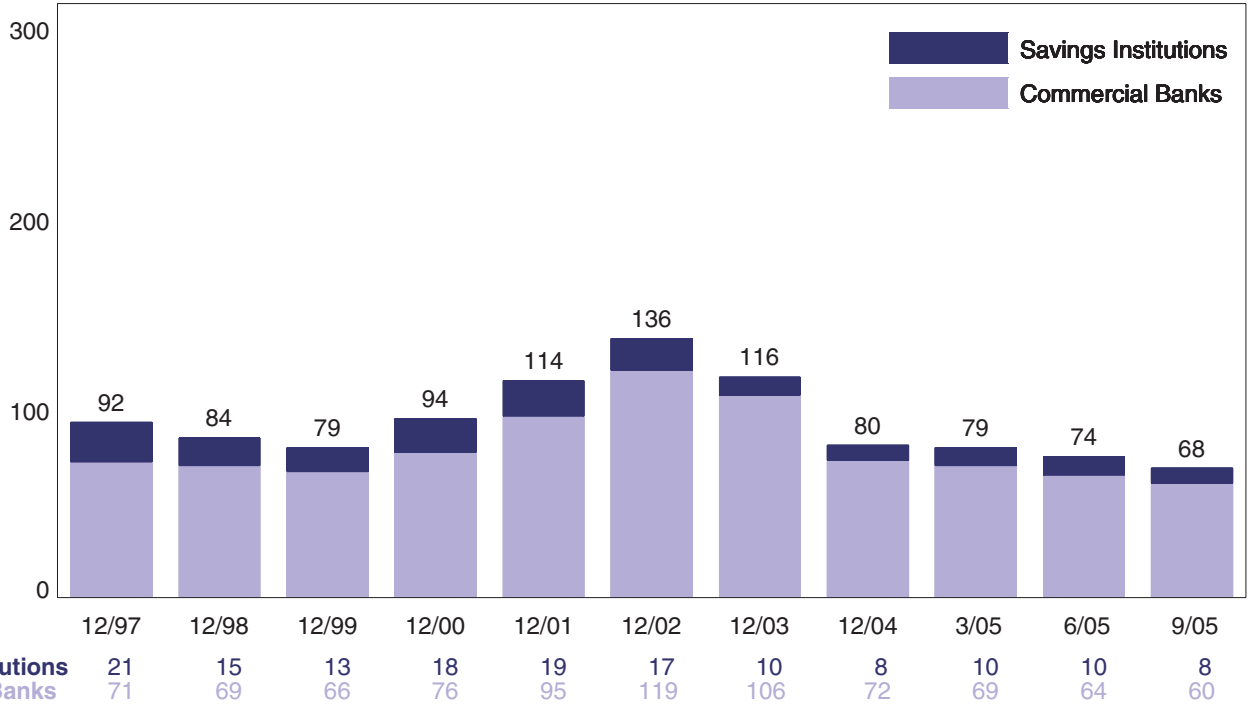


<b>Intrastate Mergers</b>	52	82	67	57	52	66	45	46	43	56	66	39	64	60	53	75	39
<b>Interstate Mergers</b>	24	42	37	20	19	18	20	19	14	32	23	23	24	20	24	30	13

## Number of FDIC-Insured "Problem" Institutions

1997-2005

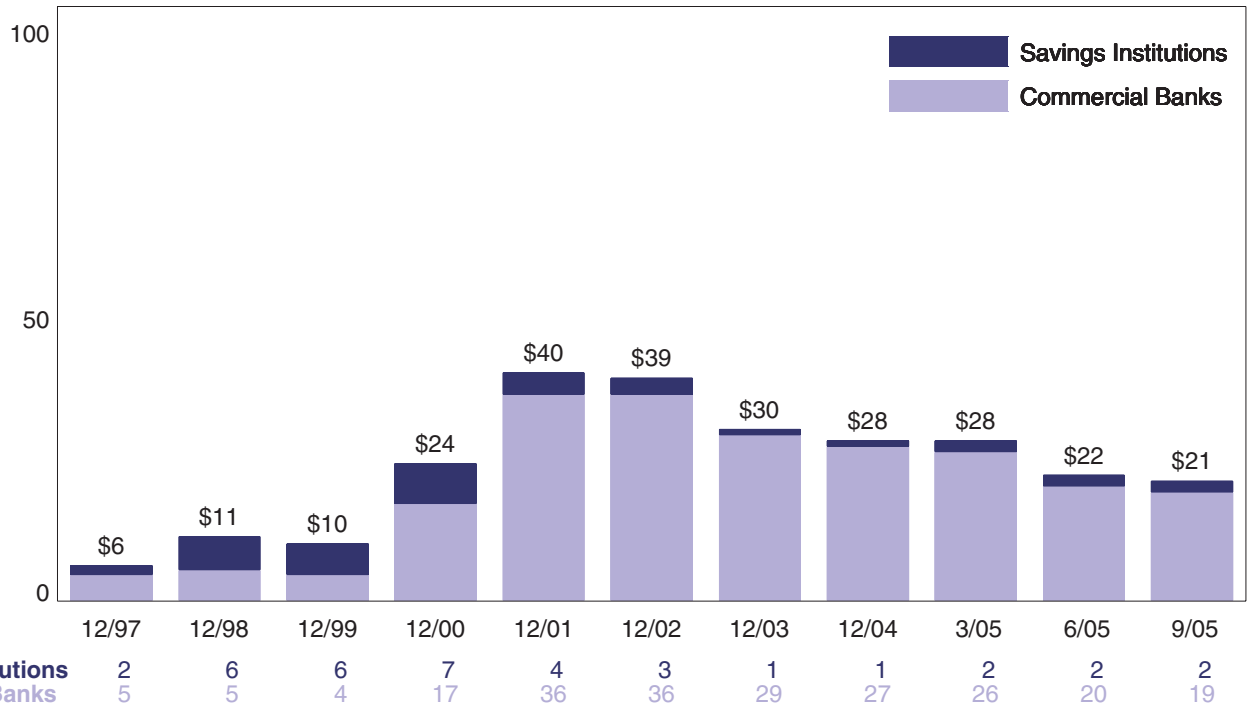
Number of Institutions



## Assets of FDIC-Insured "Problem" Institutions

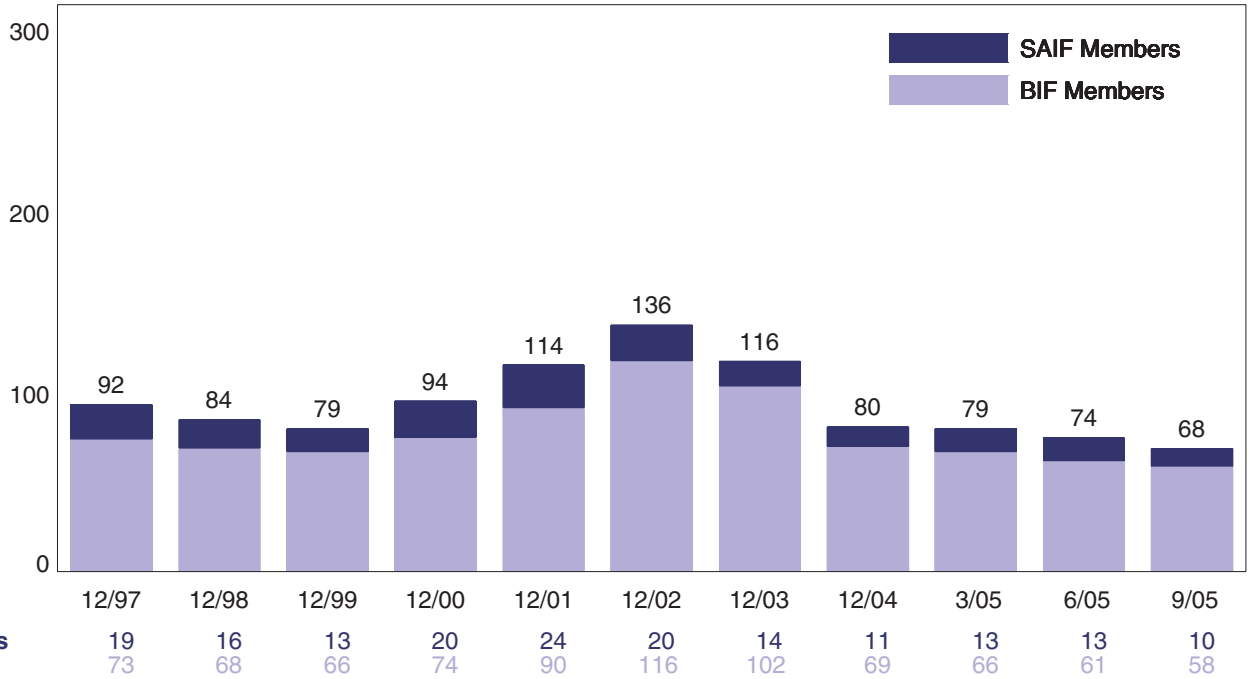
1997-2005

\$ Billions



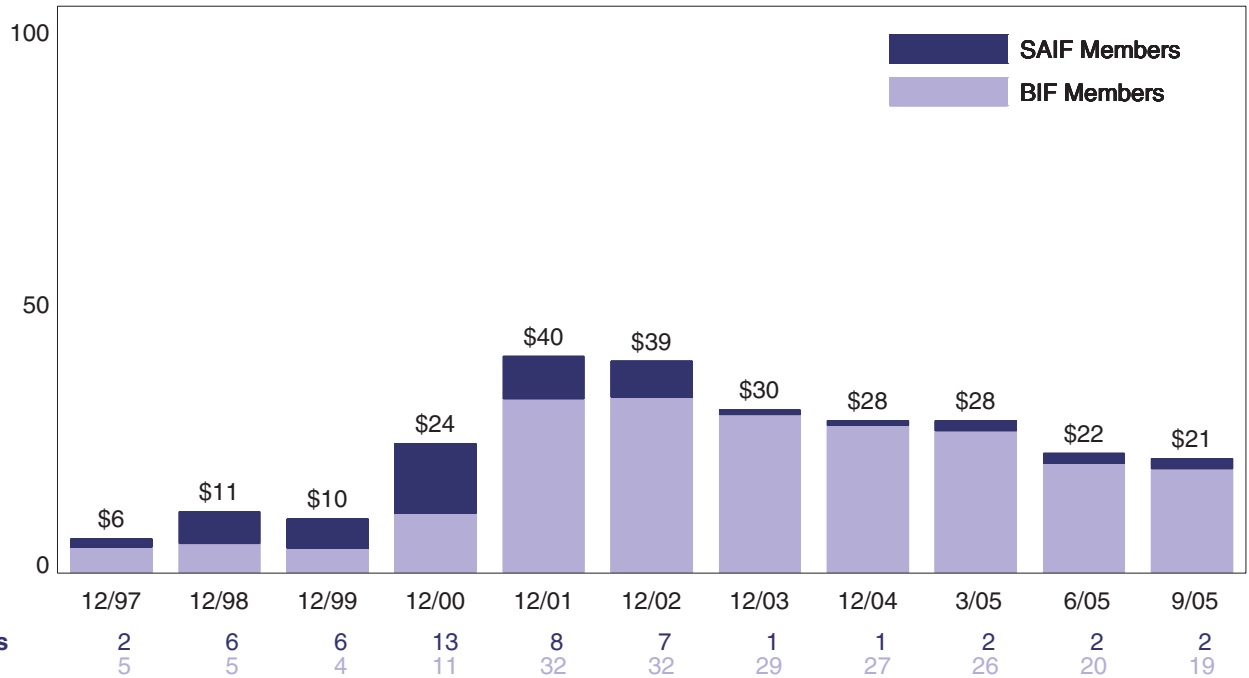
## Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1997-2005



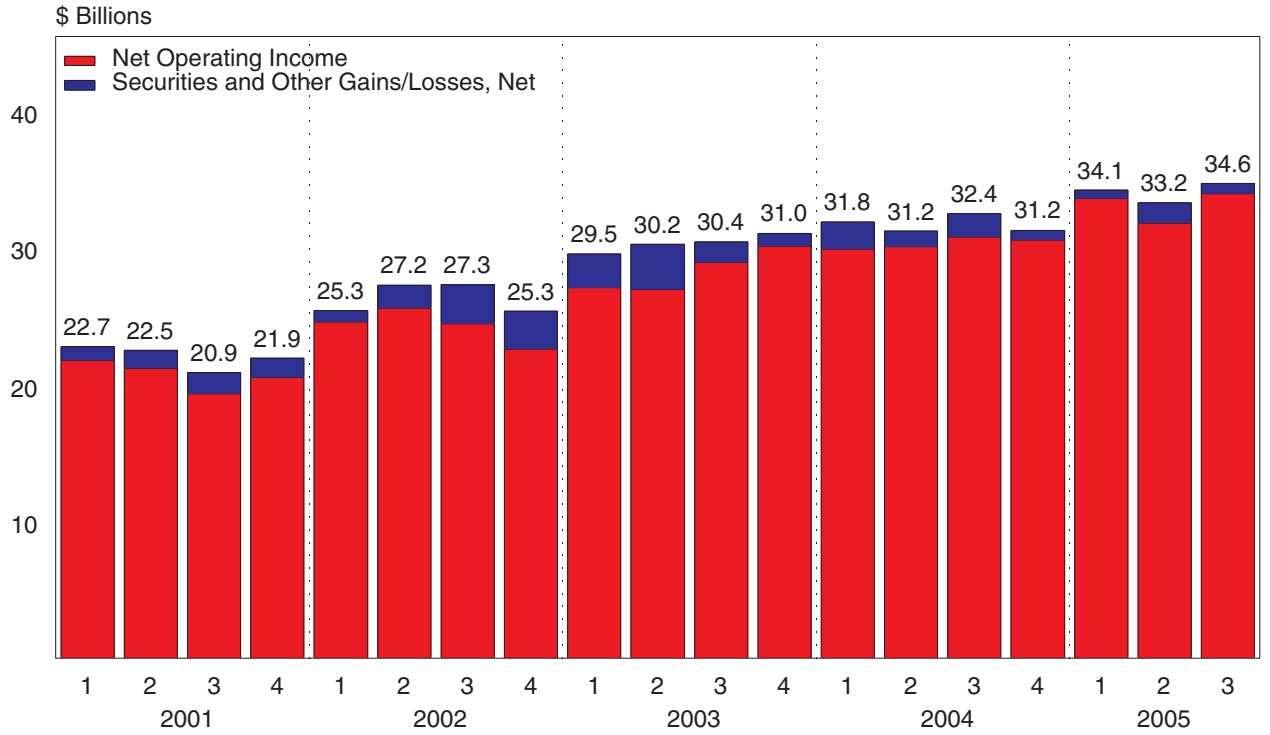
## Assets of FDIC-Insured "Problem" Institutions By Insurance Fund

\$ Billions 1997-2005



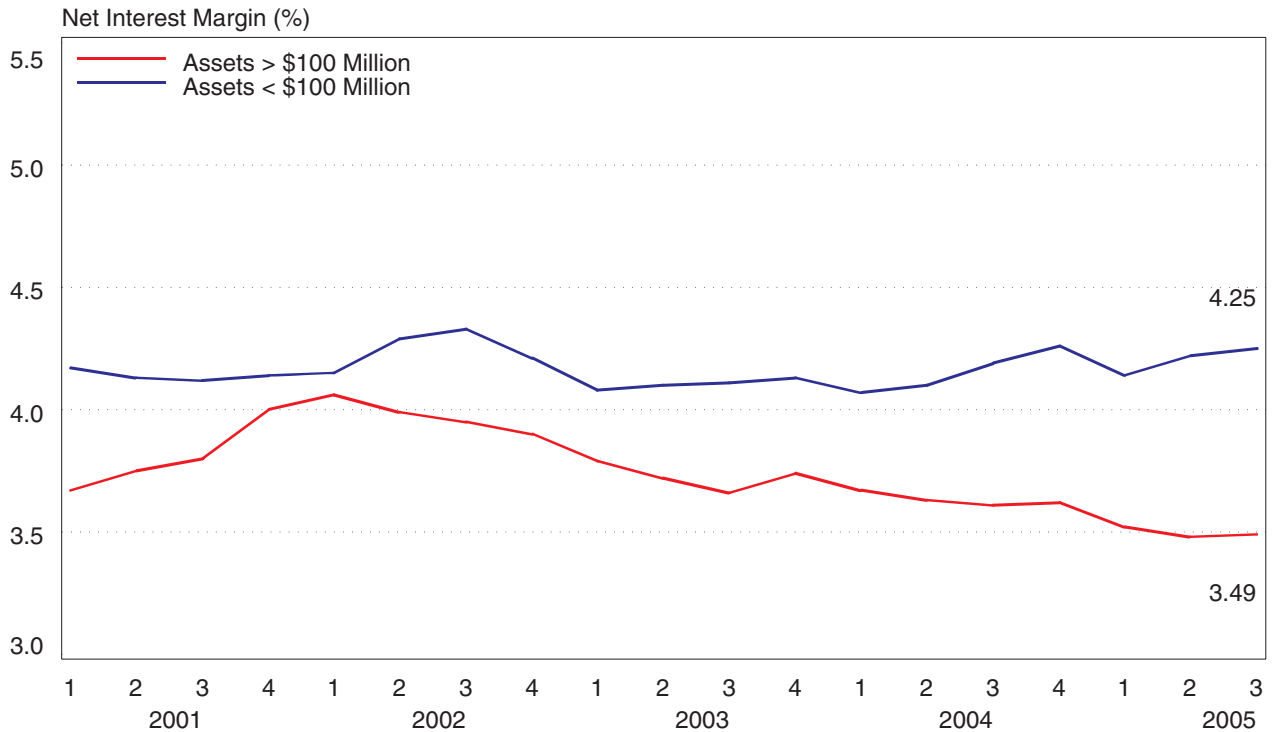
# Quarterly Net Income

2001 - 2005



# Quarterly Net Interest Margins, Annualized

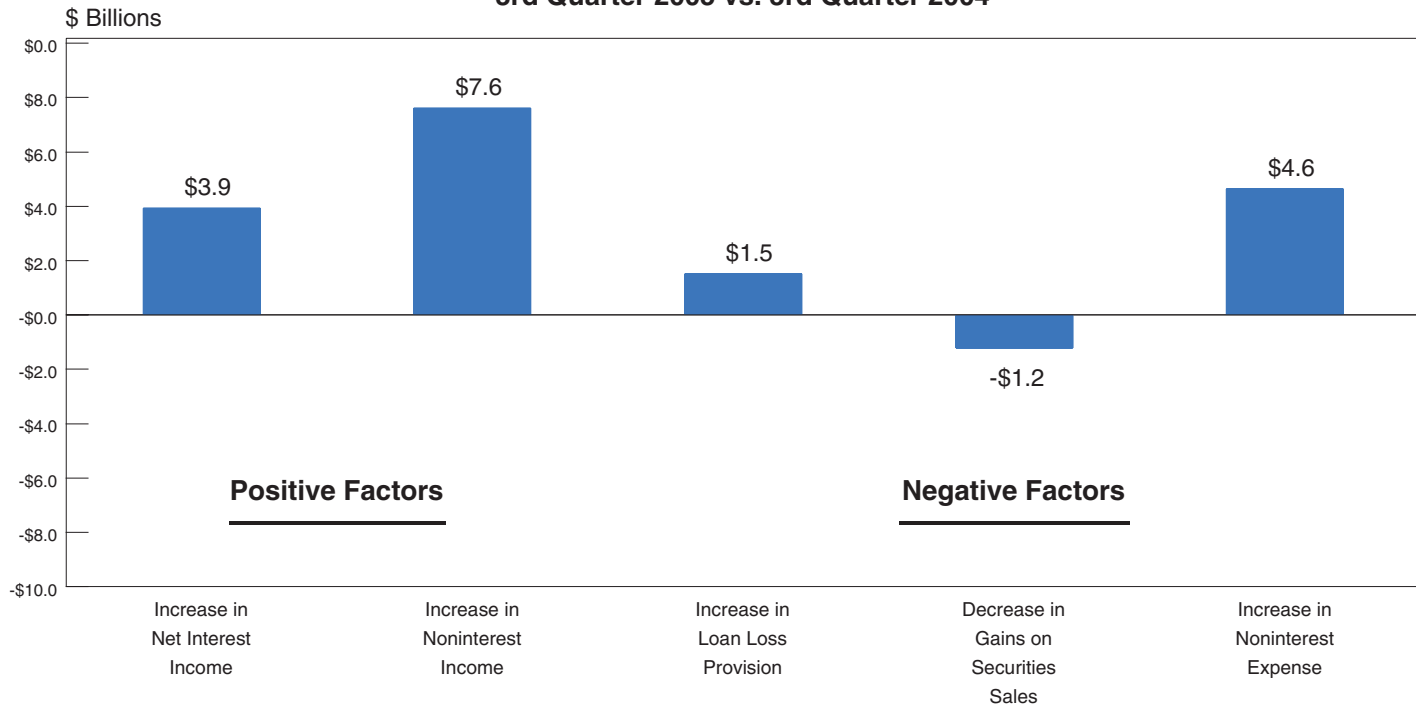
2001 - 2005



# Sources of Earnings Growth

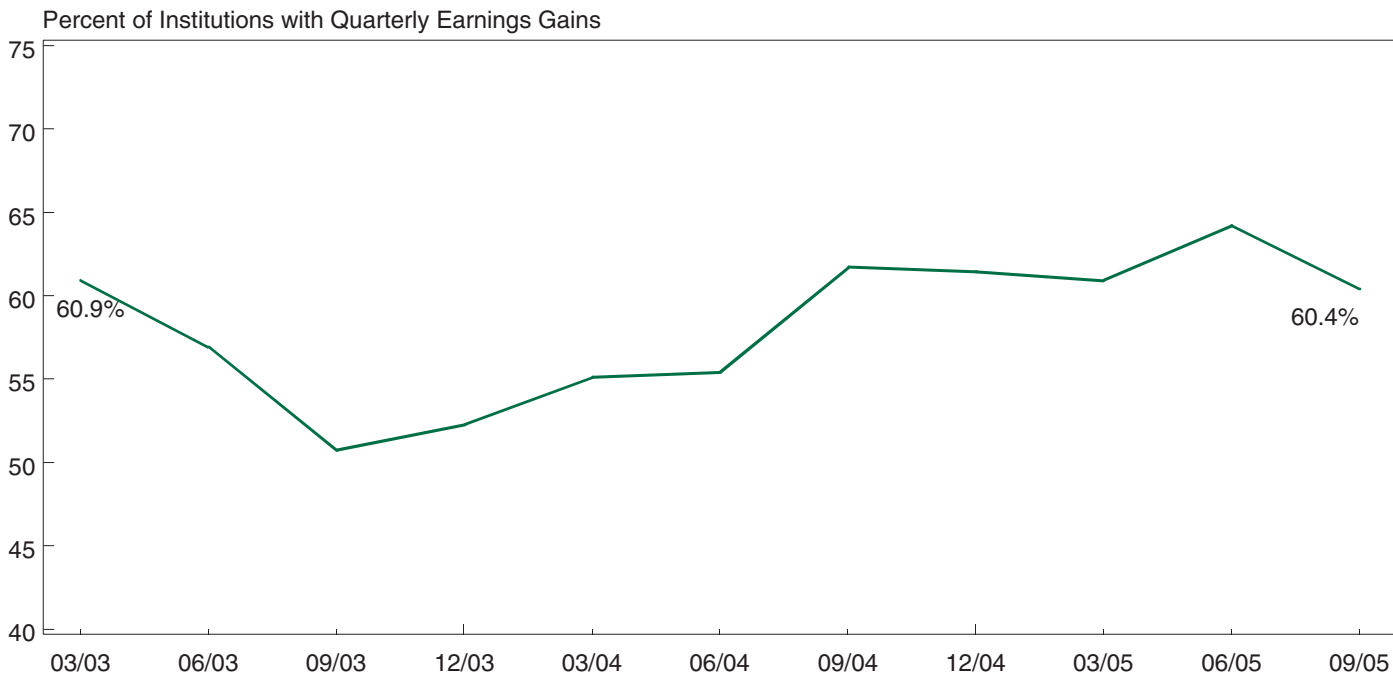
## Contributions to Pre-Tax Earnings Growth

3rd Quarter 2005 vs. 3rd Quarter 2004



## Percentage of Insured Institutions With Earnings Gains

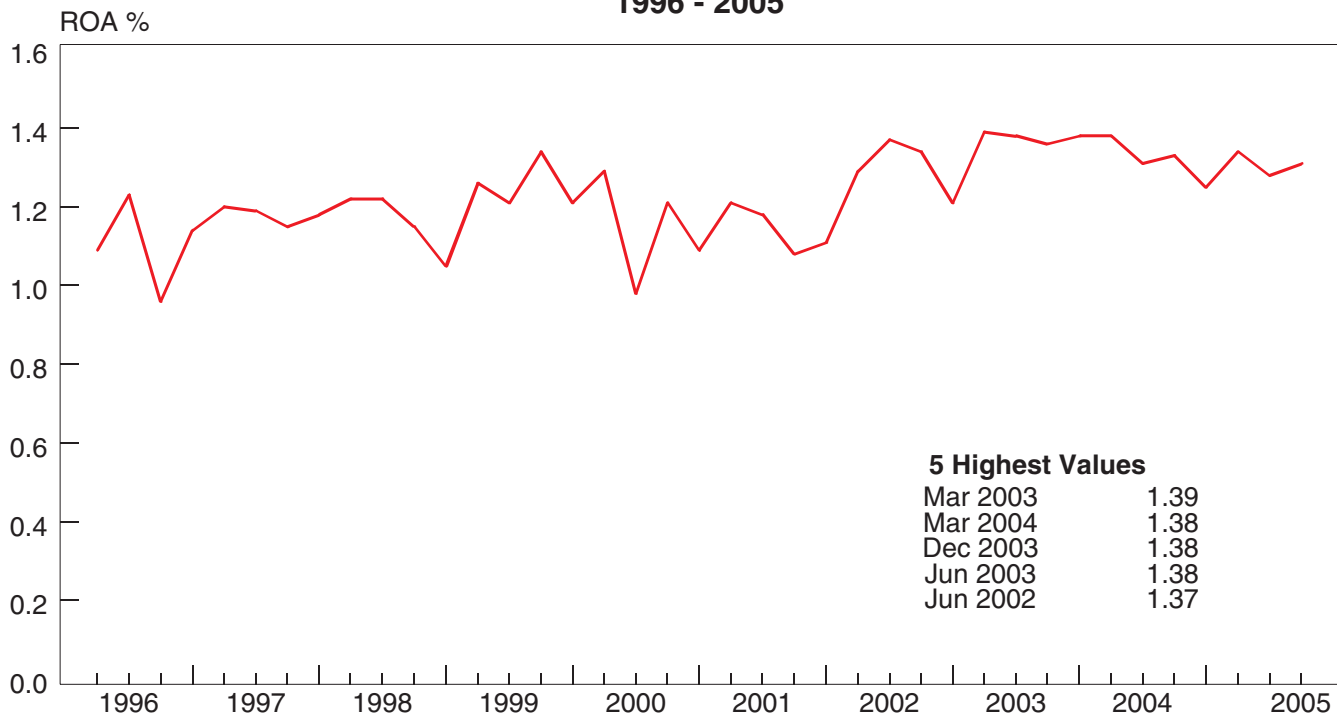
Compared to Year-Earlier Quarter, 2003-2005





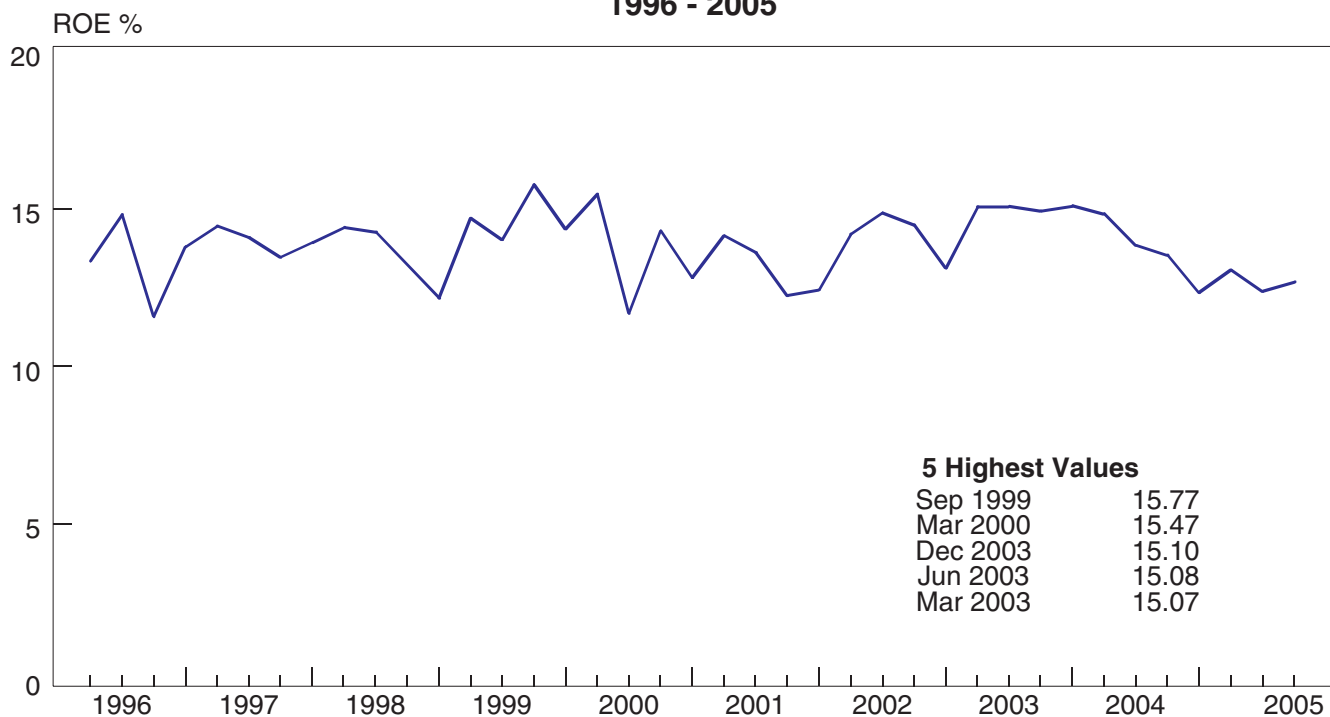
## Quarterly Return on Assets (ROA), Annualized

1996 - 2005



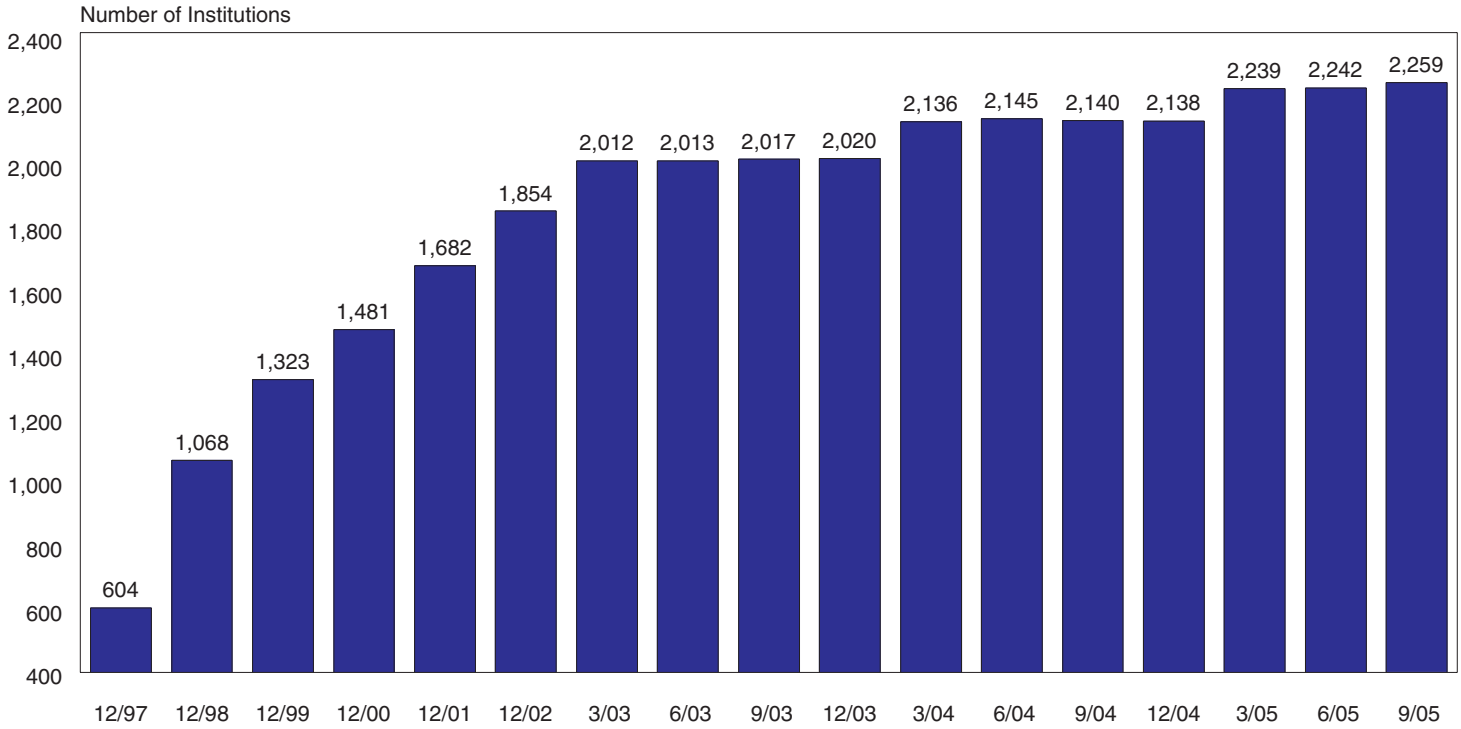
## Quarterly Return on Equity (ROE), Annualized

1996 - 2005



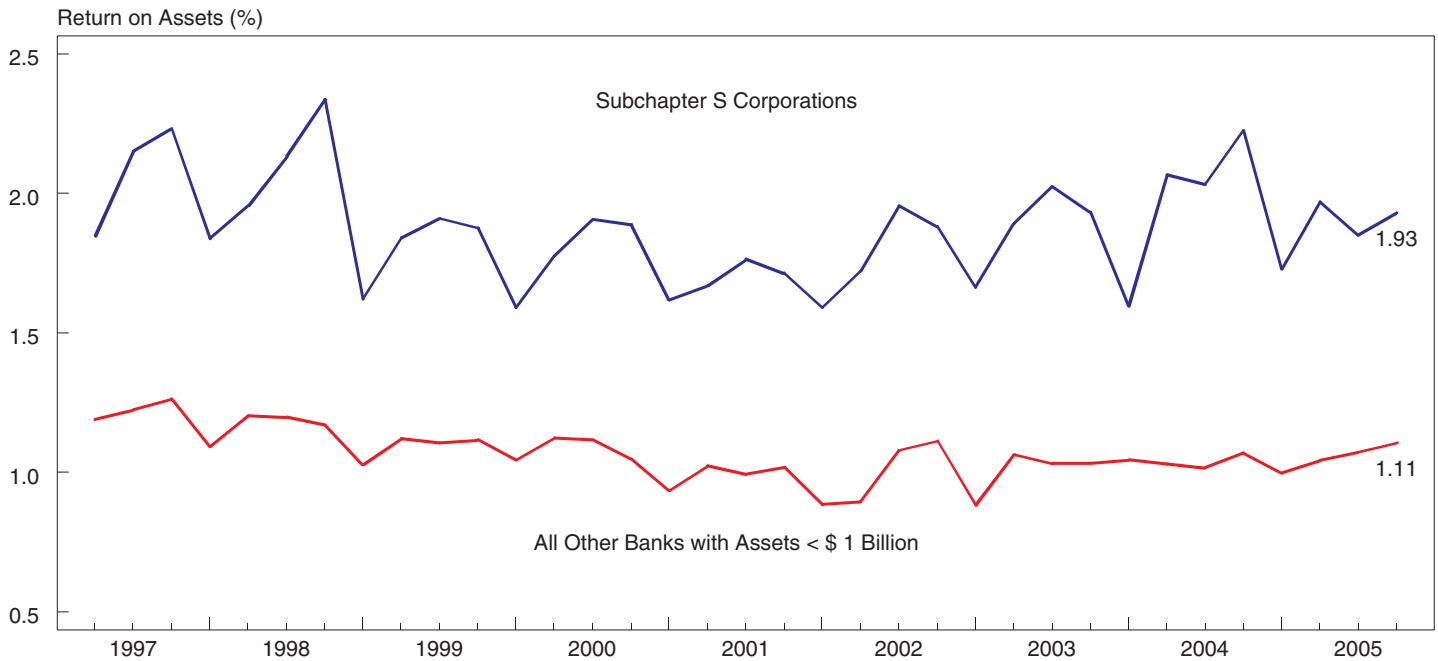
## Number of Subchapter S Corporations

1997-2005



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

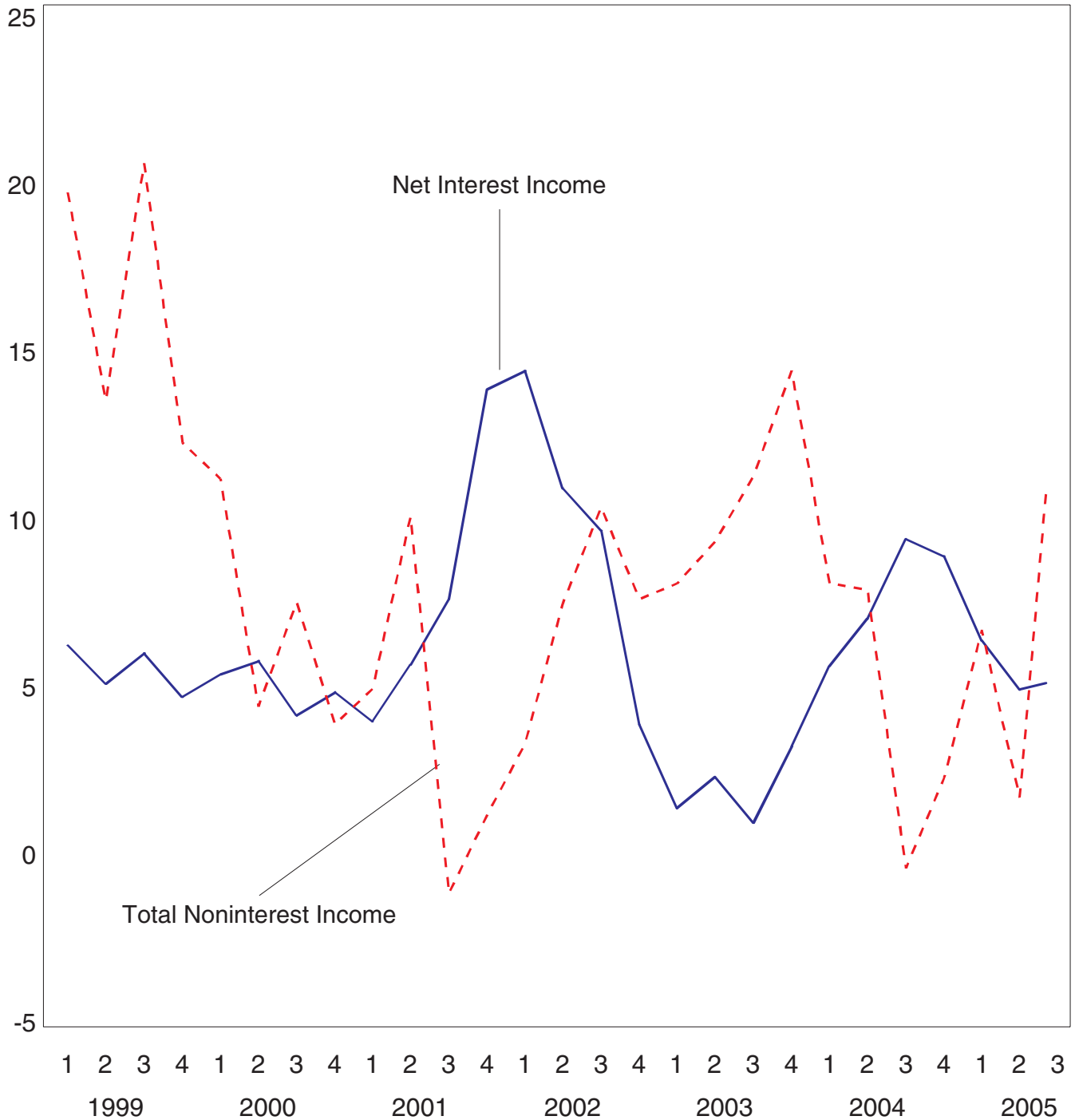
1997-2005



# Growth In Quarterly Net Operating Revenue

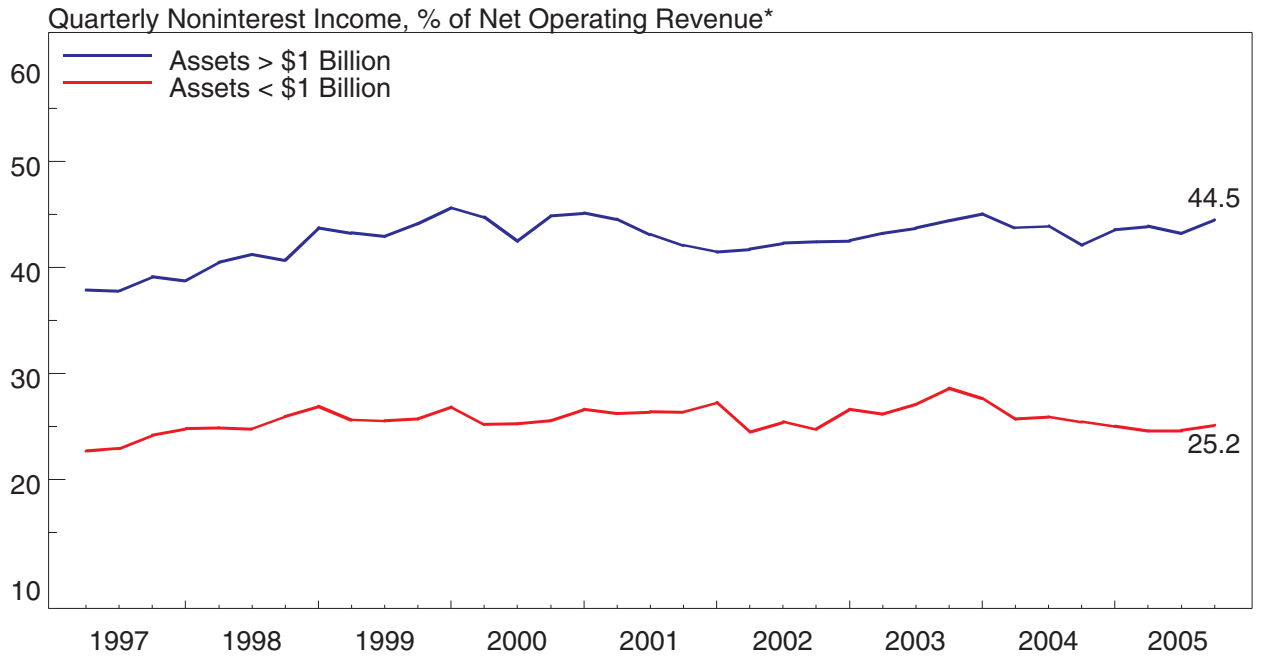
1999-2005

12 - Month Growth Rate (%)



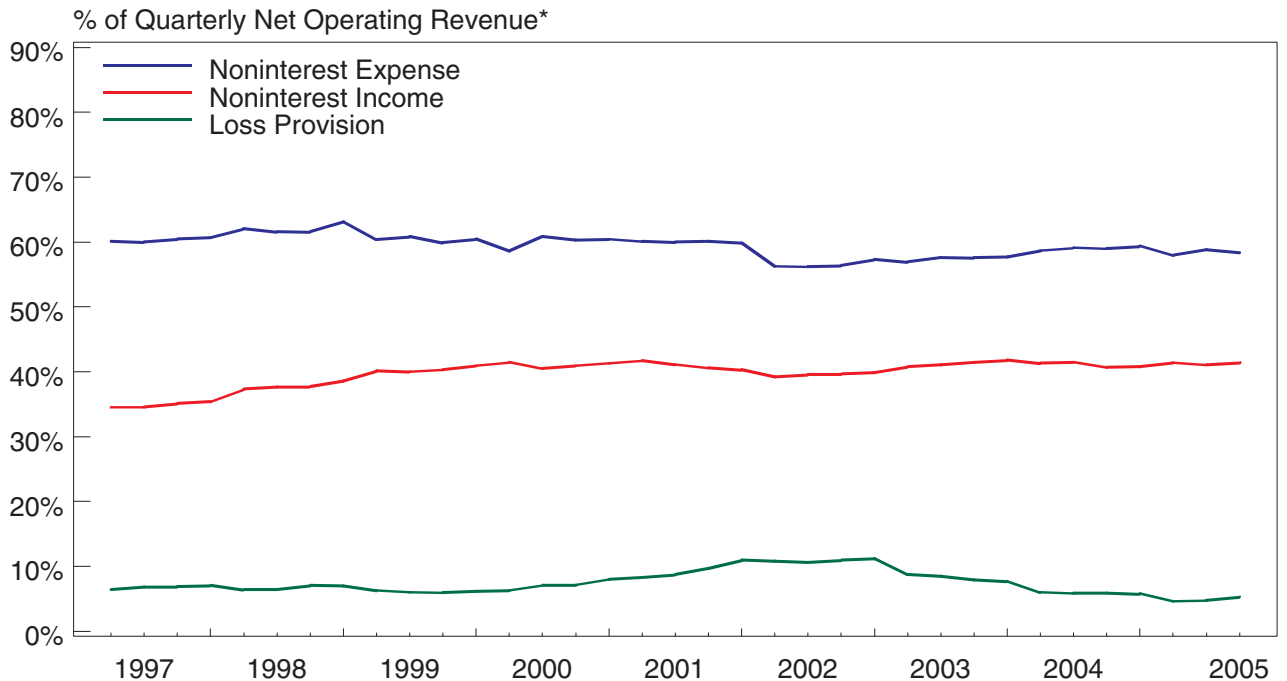
# Noninterest Income as a Percentage of Net Operating Revenue\*

1997 - 2005



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

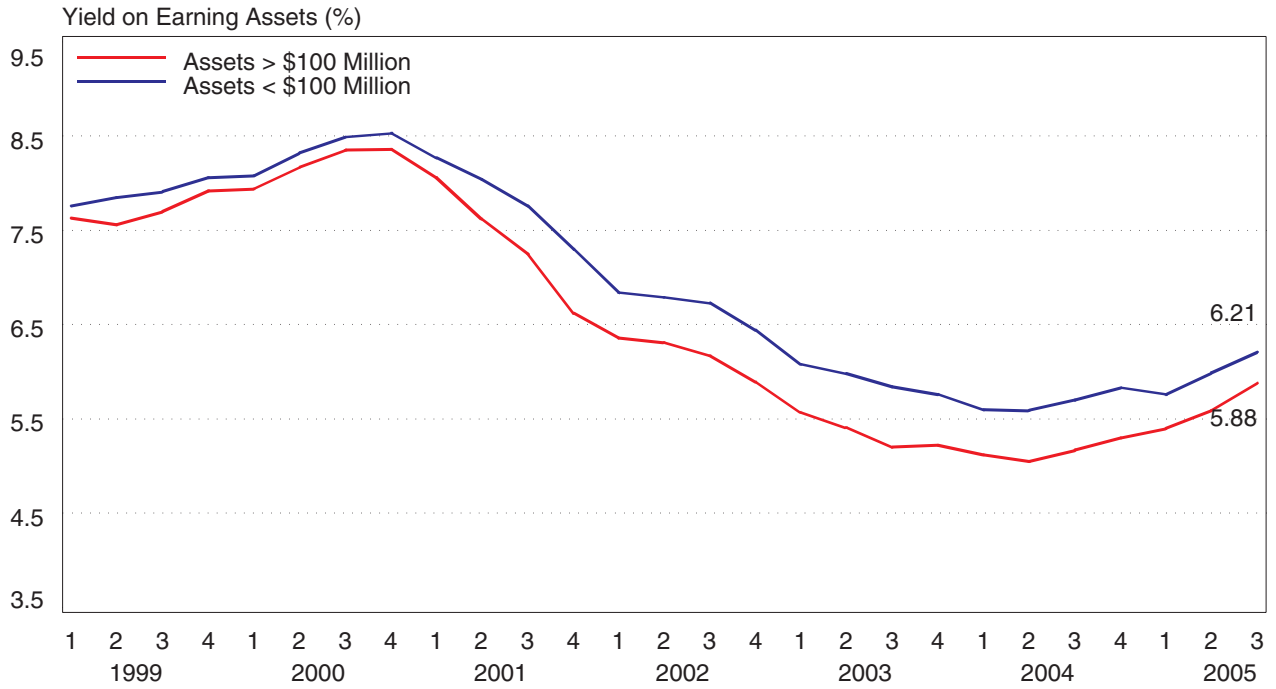
1997 - 2005



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

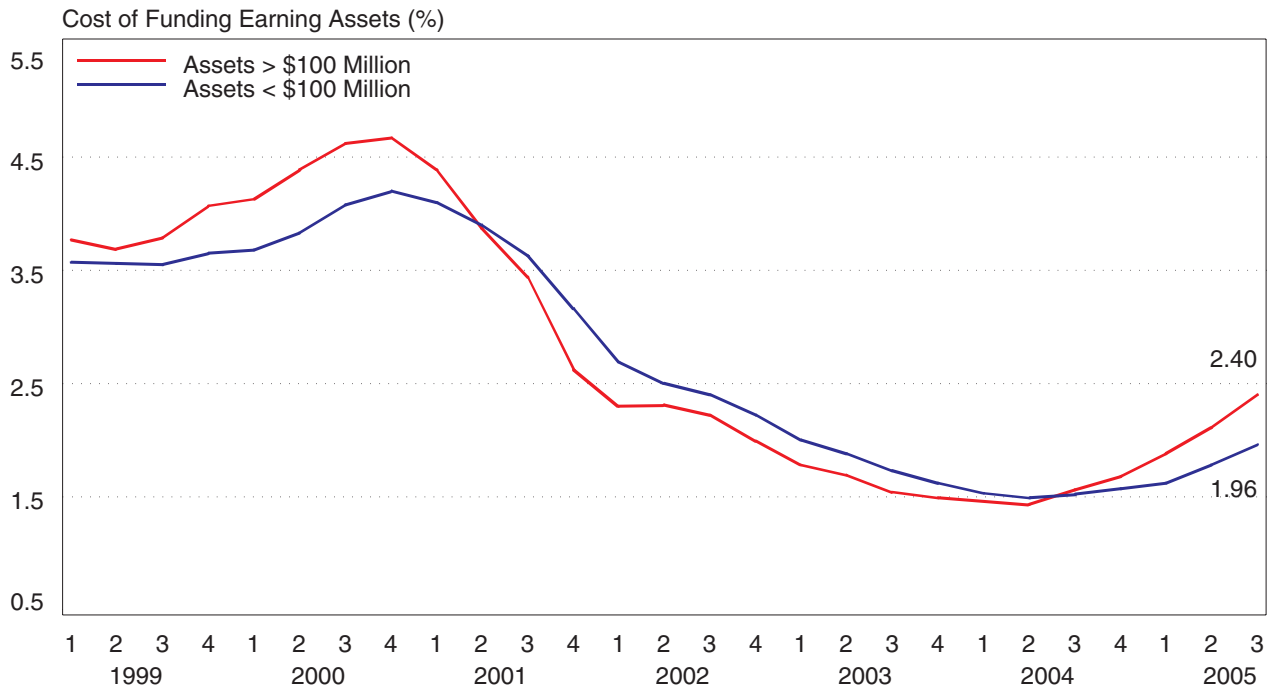
## Quarterly Yield on Earning Assets

1999 - 2005



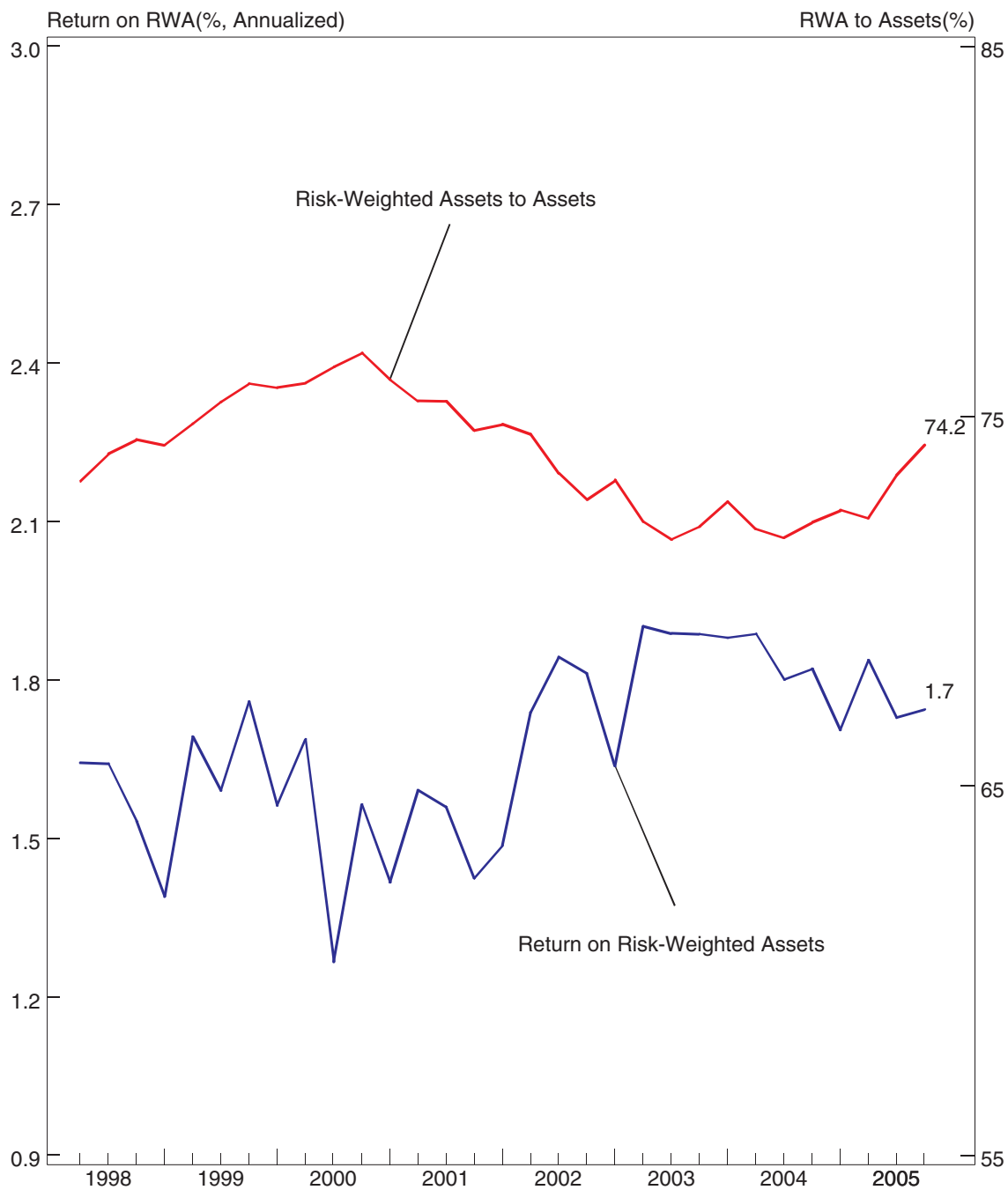
## Quarterly Cost of Funding Earning Assets

1999 - 2005



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

1998 - 2005

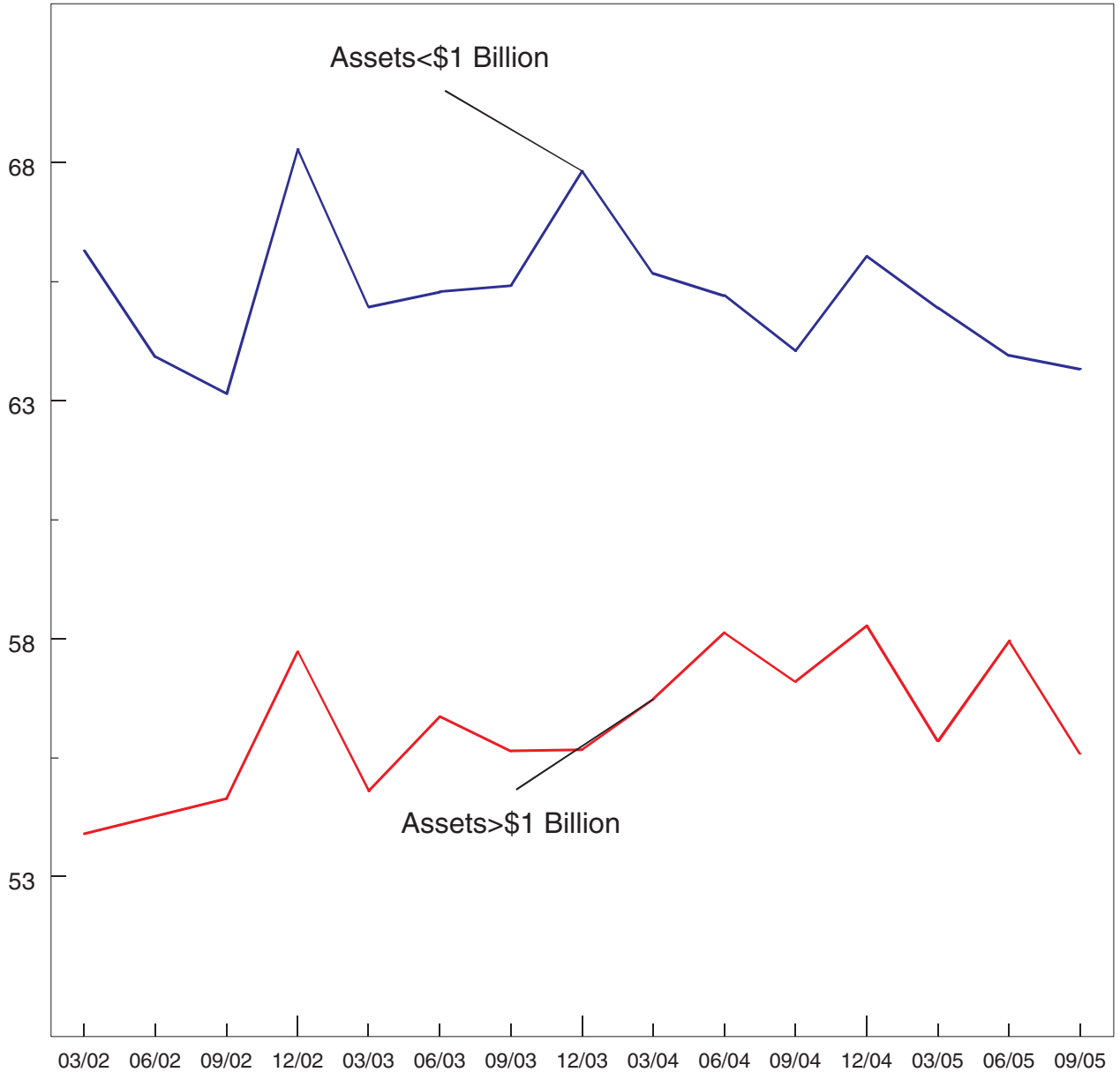


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2002 - 2005

Efficiency Ratio (%)

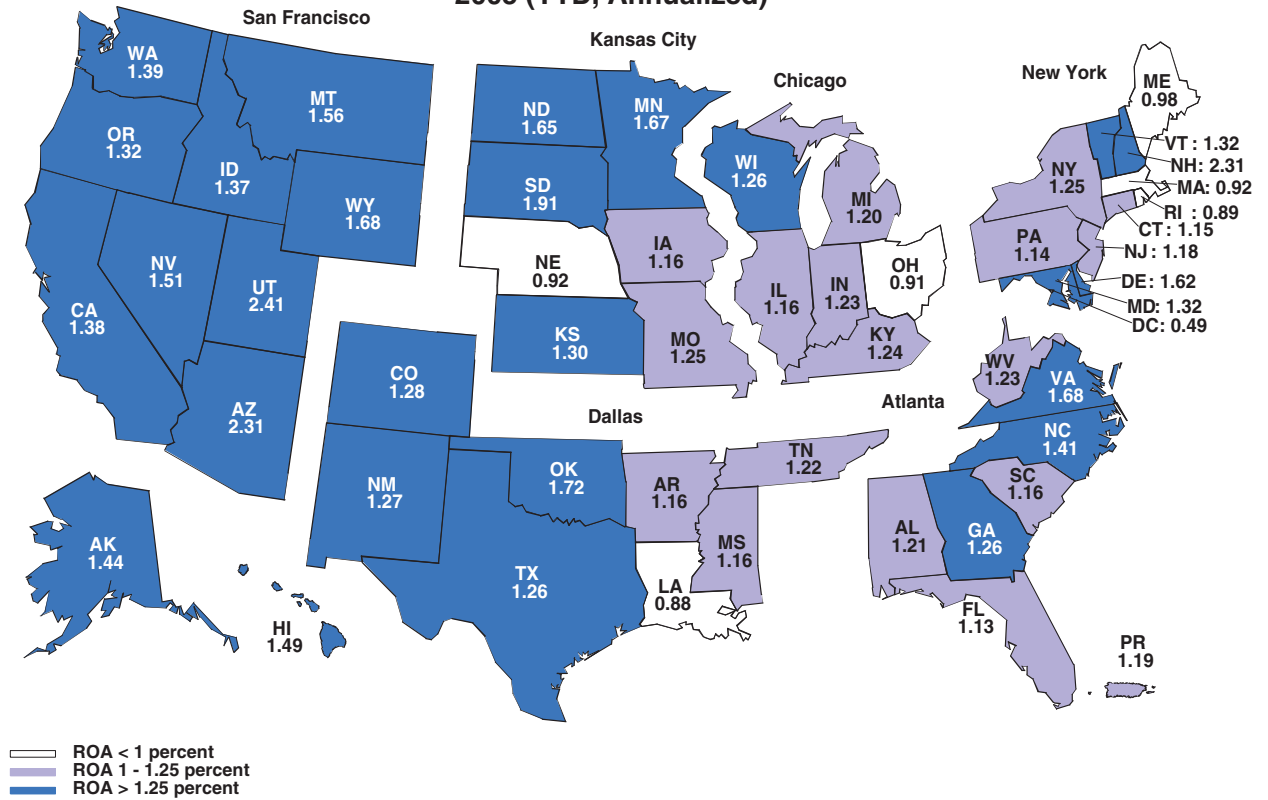


	03/02	06/02	09/02	12/02	03/03	06/03	09/03	12/03	03/04	06/04	09/04	12/04	03/05	06/05	09/05
Assets <\$1 Billion	65.66	63.43	62.66	67.79	64.48	64.80	64.93	67.33	65.18	64.72	63.56	65.54	64.46	63.46	63.18
Assets >\$1 Billion	53.41	53.78	54.15	57.23	54.31	55.87	55.15	55.18	56.24	57.63	56.61	57.78	55.36	57.46	55.10
Total	55.20	55.24	55.43	58.81	55.78	57.14	56.57	56.86	57.45	58.57	57.55	58.80	56.54	58.25	56.15

\*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

	No. of Inst. as of 9/30/05	YTD 2005	YTD 2004	Change*		No. of Inst. as of 9/30/05	YTD 2005	YTD 2004	Change*
1 Utah	69	2.41	2.31	10	28 Missouri	372	1.25	1.23	2
2 Arizona	52	2.31	3.17	(86)	29 New York	204	1.25	0.95	30
3 New Hampshire	30	2.31	1.84	47	30 Kentucky	226	1.24	1.15	9
4 South Dakota	91	1.91	1.73	18	31 Indiana	191	1.23	1.67	(44)
5 Oklahoma	274	1.72	1.81	(9)	32 West Virginia	72	1.23	1.18	5
6 Virginia	140	1.68	1.60	8	33 Tennessee	202	1.22	1.08	14
7 Wyoming	43	1.68	1.48	20	34 Alabama	159	1.21	1.30	(9)
8 Minnesota	469	1.67	1.62	5	35 Michigan	175	1.20	1.06	14
9 North Dakota	99	1.65	1.64	1	36 Puerto Rico	10	1.19	1.45	(26)
10 Delaware	35	1.62	2.21	(59)	37 New Jersey	135	1.18	1.20	(2)
11 Montana	82	1.56	1.46	10	38 Arkansas	163	1.16	1.20	(4)
12 Nevada	39	1.51	3.87	(236)	39 Illinois	712	1.16	0.64	52
13 Hawaii	7	1.49	1.28	21	40 Iowa	411	1.16	1.19	(3)
14 Alaska	7	1.44	1.50	(6)	41 Mississippi	100	1.16	1.23	(7)
15 North Carolina	108	1.41	1.40	1	42 South Carolina	95	1.16	1.13	3
16 Washington	99	1.39	1.15	24	43 Connecticut	58	1.15	1.23	(8)
17 California	296	1.38	1.23	15	44 Pennsylvania	253	1.14	1.08	6
18 Idaho	17	1.37	1.19	18	45 Florida	298	1.13	1.11	2
19 Maryland	114	1.32	1.21	11	46 Maine	37	0.98	1.29	(31)
20 Oregon	40	1.32	1.76	(44)	47 Massachusetts	195	0.92	0.99	(7)
21 Vermont	19	1.32	1.19	13	48 Nebraska	261	0.92	1.05	(13)
22 Kansas	371	1.30	0.71	59	49 Ohio	281	0.91	1.46	(55)
23 Colorado	175	1.28	1.22	6	50 Rhode Island	14	0.89	0.86	3
24 New Mexico	56	1.27	1.08	19	51 Louisiana	162	0.88	1.28	(40)
25 Georgia	347	1.26	1.51	(25)	52 District of Col.	7	0.49	0.26	23
26 Texas	672	1.26	1.50	(24)					
27 Wisconsin	303	1.26	1.24	2	U.S. and Terr.	8,854	1.31	1.29	2

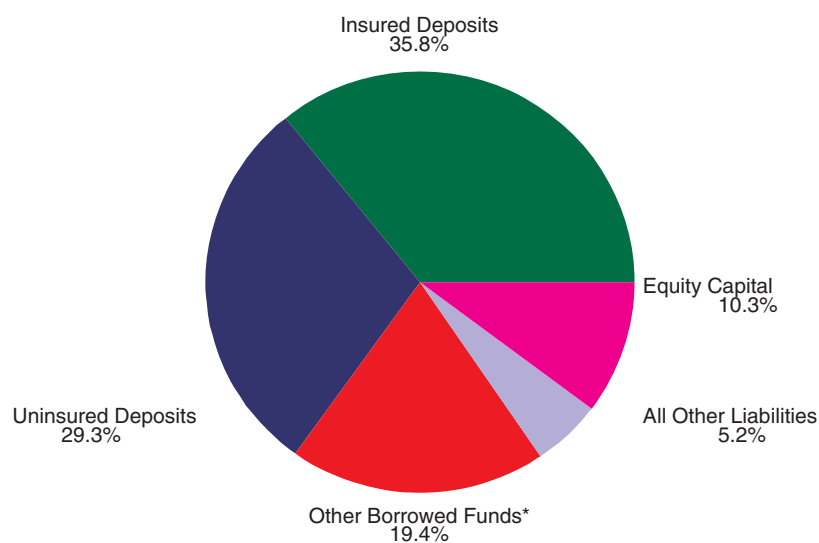
\*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

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

September 30, 2005

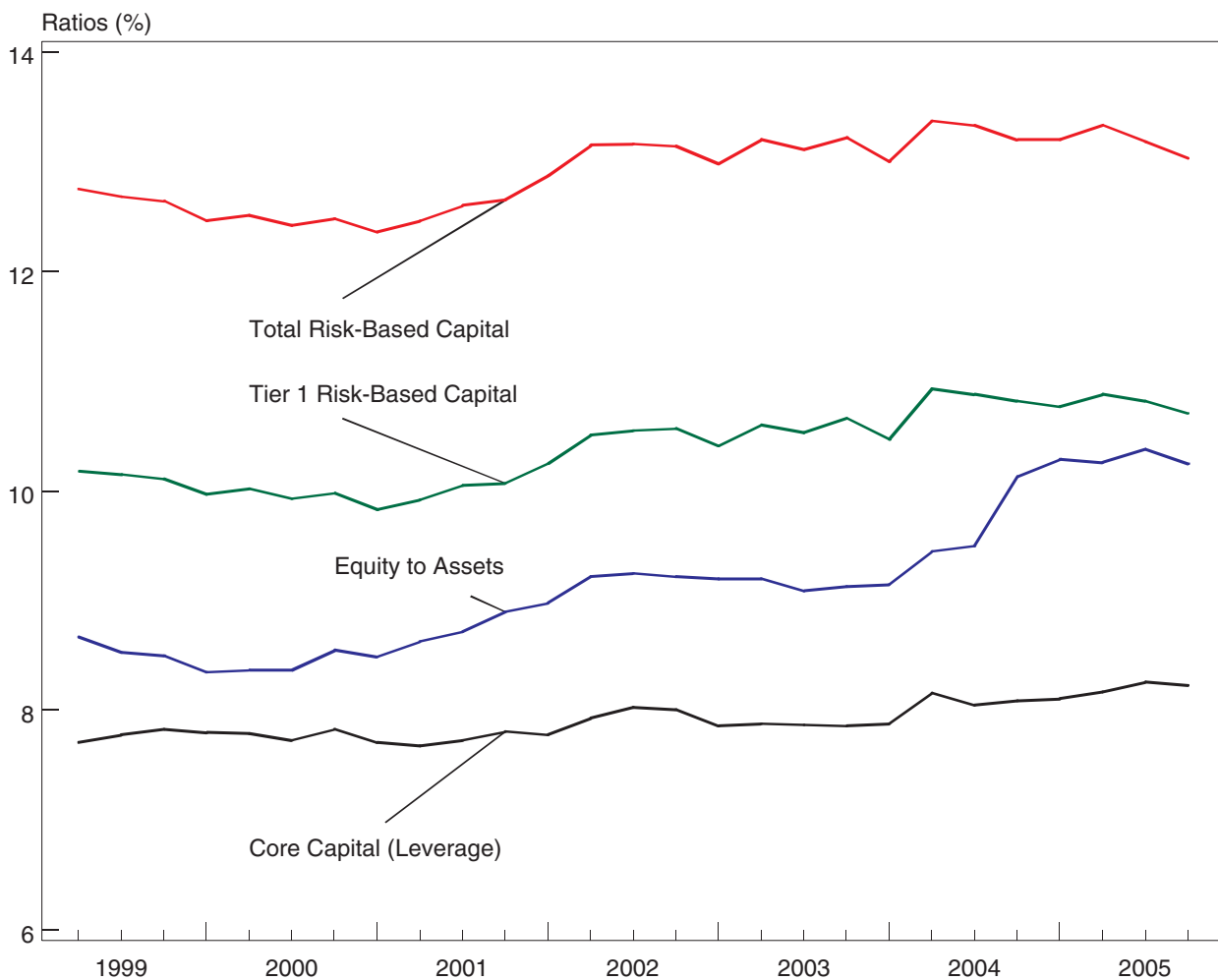


(\$ Billions)	9/30/04	9/30/05	% Change
<b>Insured Deposits (estimated)</b>	<b>3,559</b>	<b>3,830</b>	<b>7.6</b>
BIF - Insured	2,612	2,825	8.2
SAIF - Insured	944	1,006	6.6
<b>Uninsured Deposits</b>	<b>2,825</b>	<b>3,139</b>	<b>11.1</b>
In Foreign Offices	820	903	10.1
<b>Other Borrowed Funds*</b>	<b>1,964</b>	<b>2,074</b>	<b>5.6</b>
<b>All Other Liabilities</b>	<b>529</b>	<b>561</b>	<b>6.0</b>
Subordinated Debt	111	125	12.6
<b>Equity Capital</b>	<b>1,001</b>	<b>1,097</b>	<b>9.6</b>
<b>Total Liabilities and Equity Capital</b>	<b>9,877</b>	<b>10,700</b>	<b>8.3</b>

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

# Capital Ratios

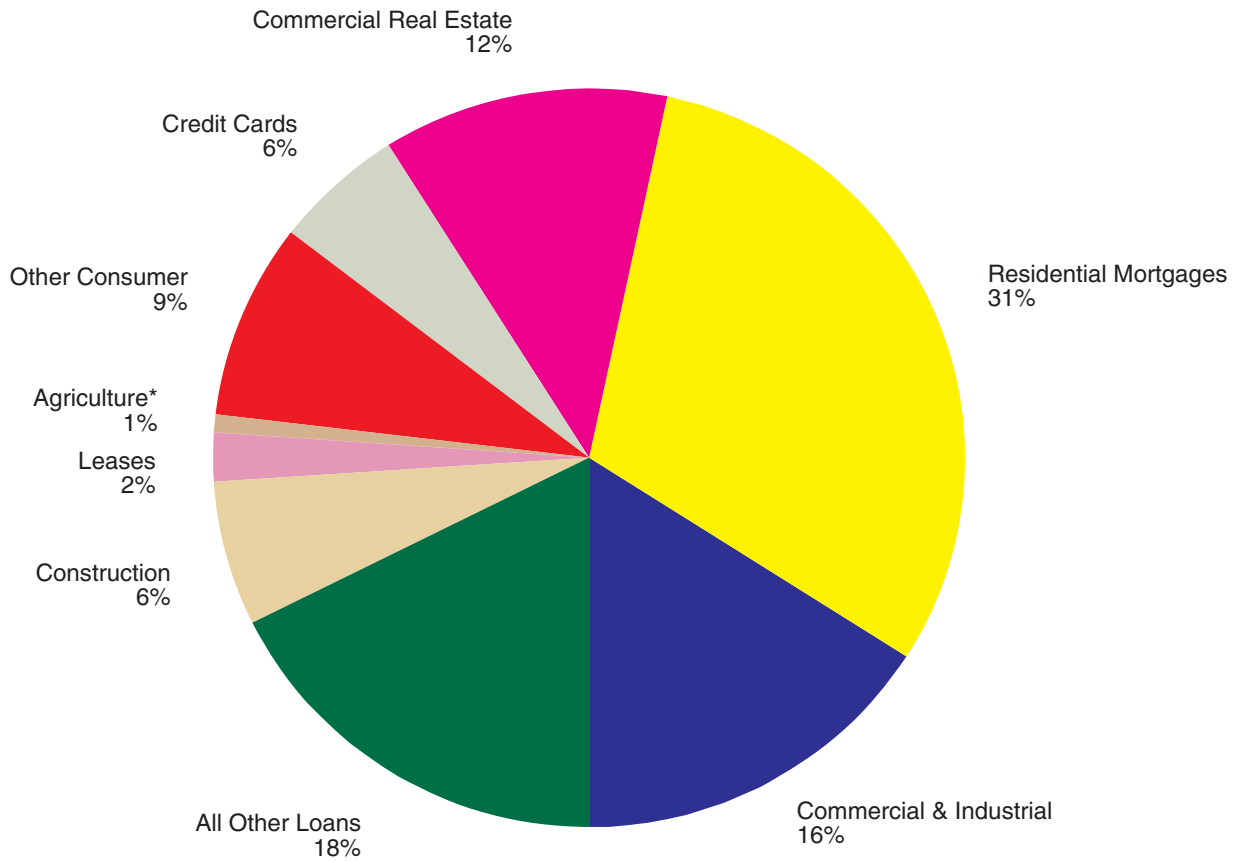
1999 - 2005



	12/99	12/00	12/01	12/02	12/03	12/04	9/05
<b>Total Risk-Based Capital</b>	<b>12.46</b>	<b>12.36</b>	<b>12.87</b>	<b>12.98</b>	<b>13.00</b>	<b>13.20</b>	<b>13.03</b>
<b>Tier 1 Risk-Based Capital</b>	<b>9.97</b>	<b>9.83</b>	<b>10.25</b>	<b>10.41</b>	<b>10.47</b>	<b>10.77</b>	<b>10.71</b>
<b>Equity to Assets</b>	<b>8.35</b>	<b>8.49</b>	<b>8.98</b>	<b>9.20</b>	<b>9.15</b>	<b>10.29</b>	<b>10.25</b>
<b>Core Capital (Leverage)</b>	<b>7.80</b>	<b>7.71</b>	<b>7.78</b>	<b>7.86</b>	<b>7.88</b>	<b>8.11</b>	<b>8.23</b>

# Loan Portfolio Composition

September 30, 2005

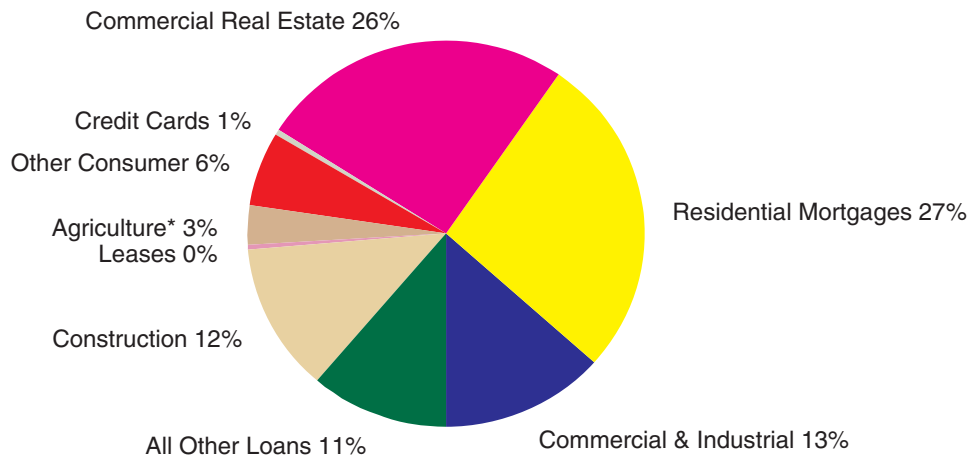


\* OTS - Supervised Savings Associations do not identify agricultural loans.

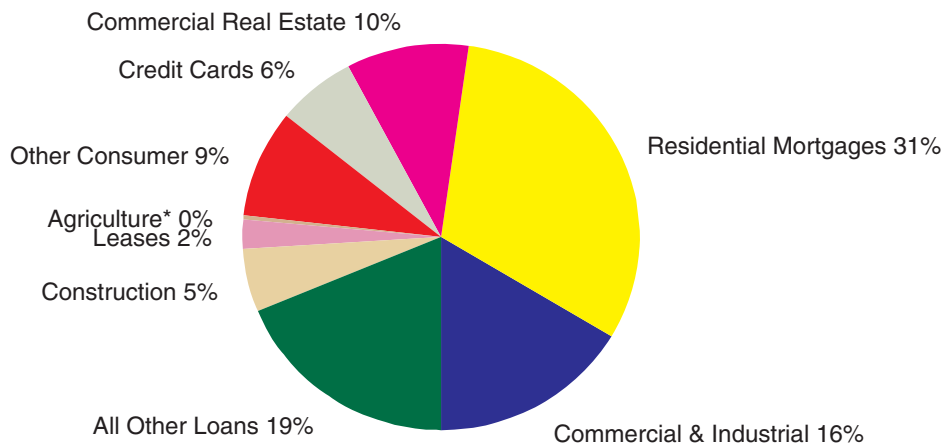
# Loan Portfolio Composition by Asset Size

September 30, 2005

## Assets < \$1 Billion



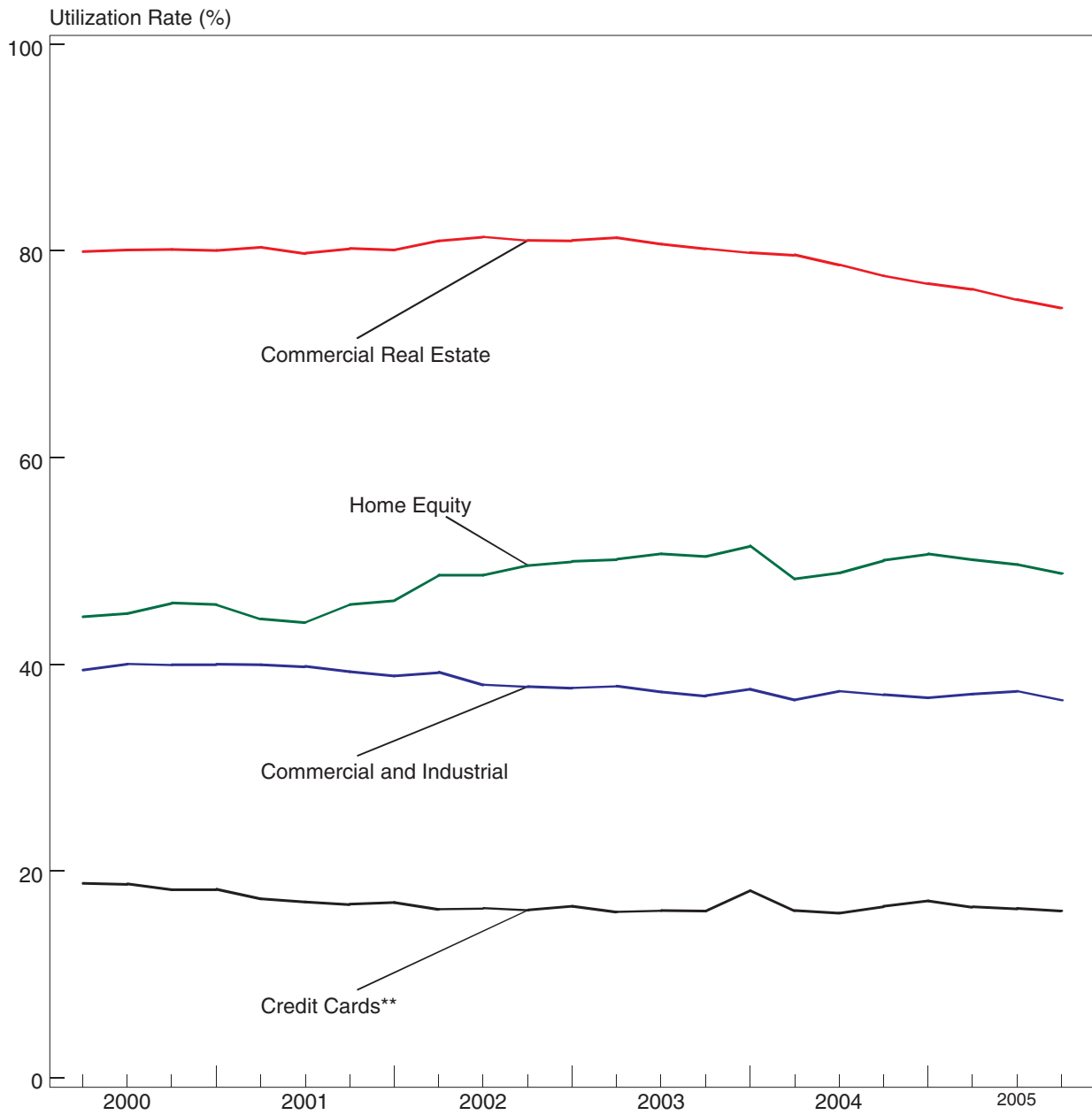
## Assets > \$1 Billion



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

# Utilization Rates of Loan Commitments\*

2000-2005

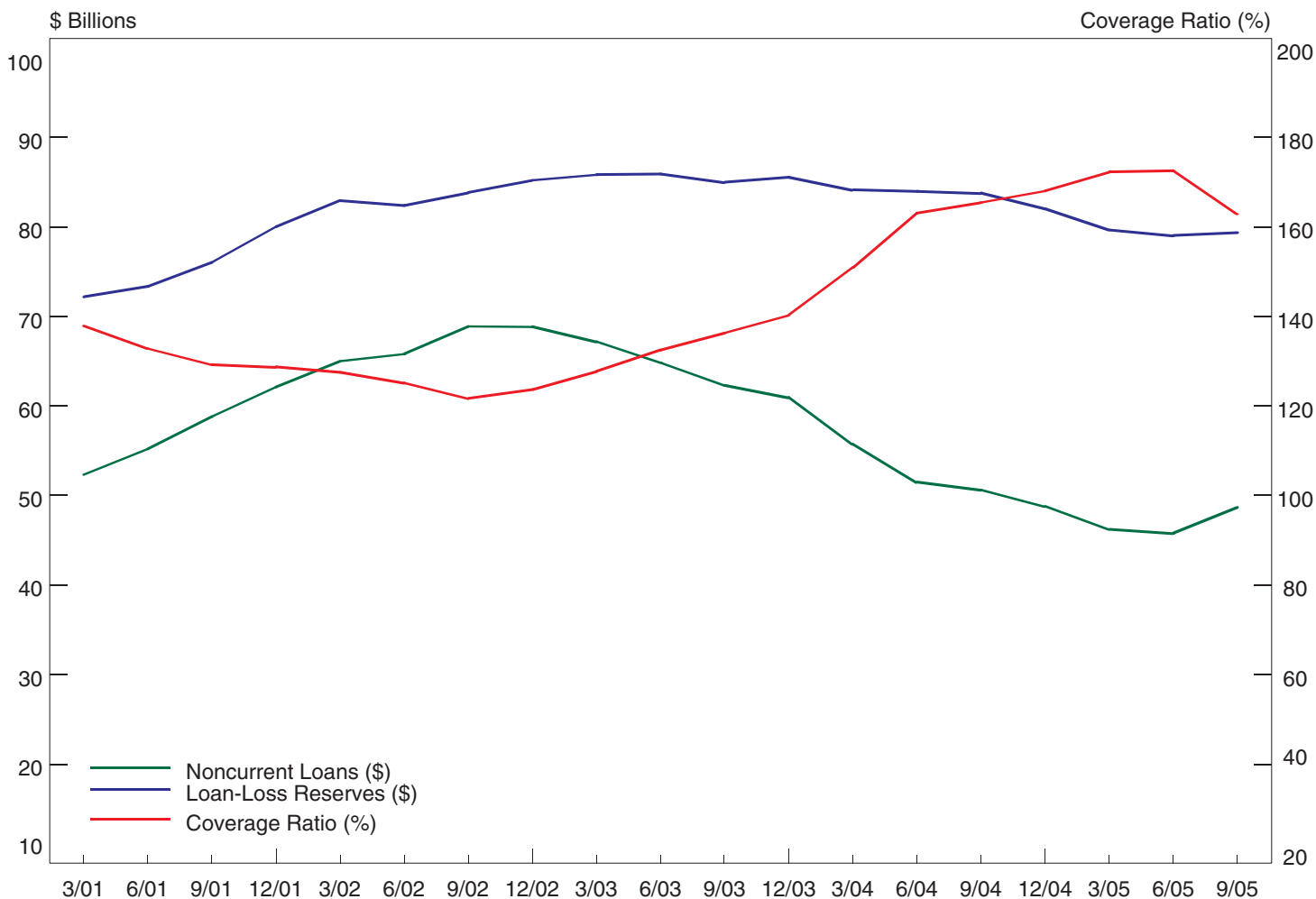


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

\*\* 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 48.7

## 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 82.0 79.7 79.1 79.4

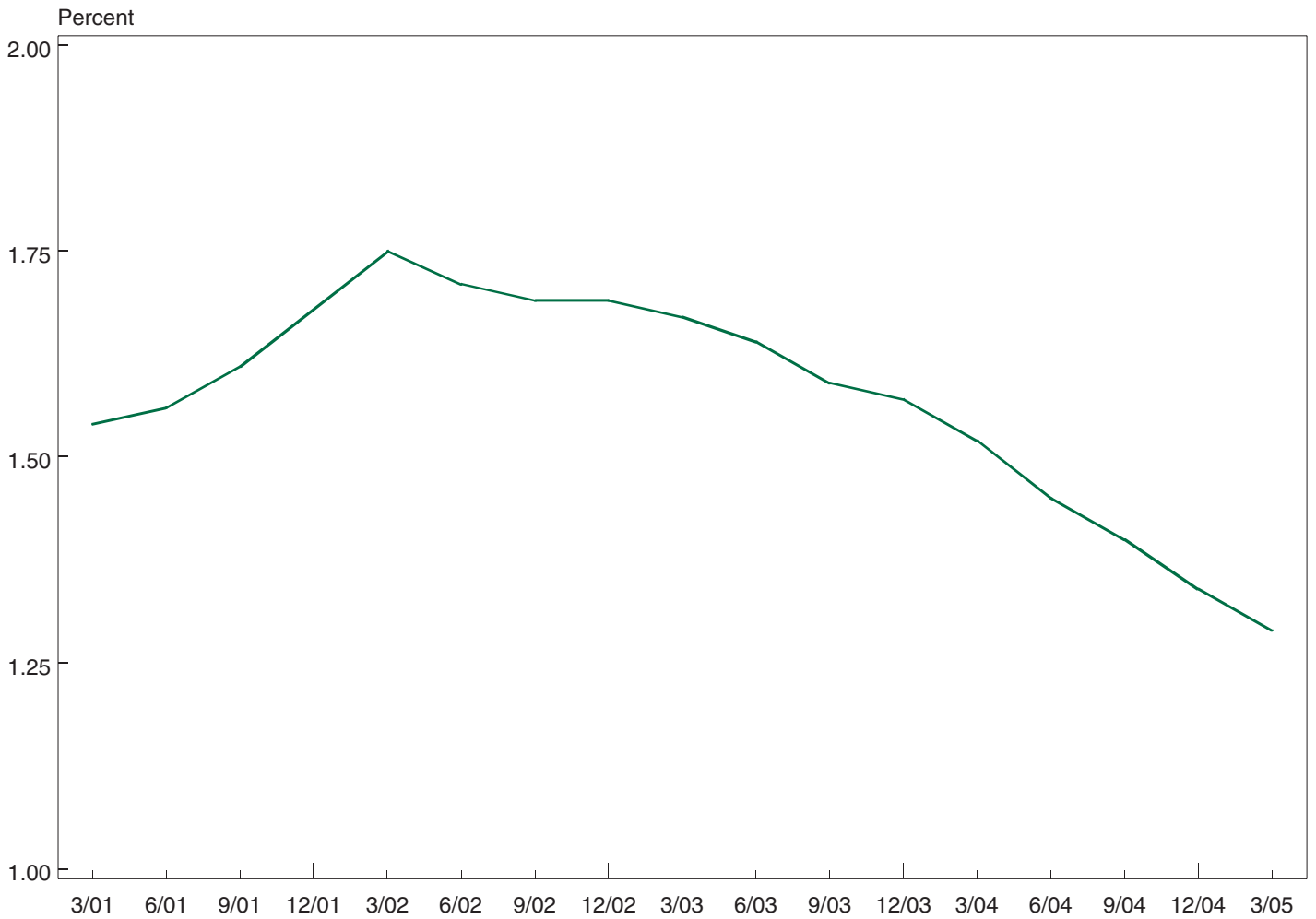
## Coverage Ratio (%)

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

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2001-2005

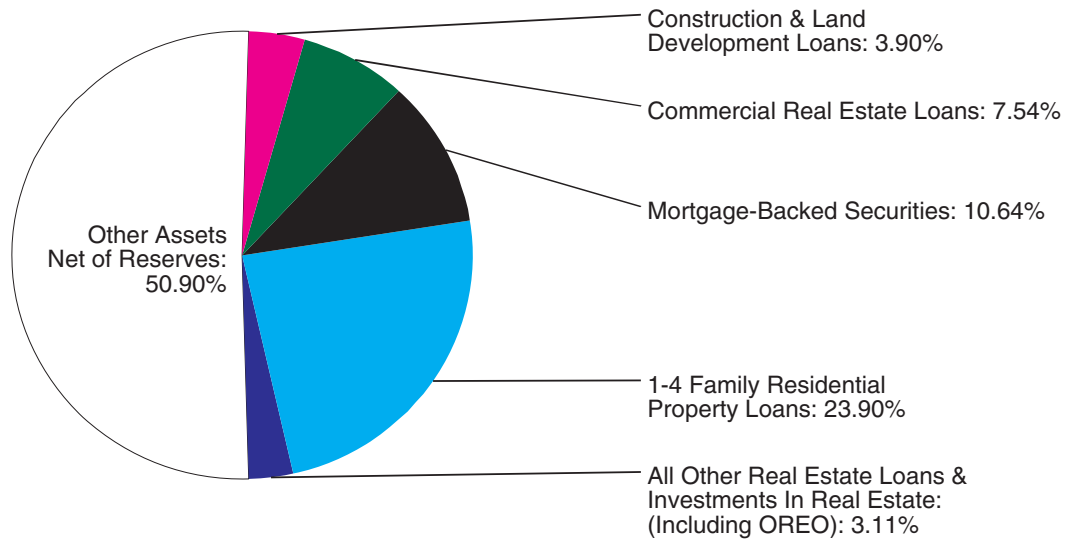


## Loss Allowance to Loans and Leases

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 1.40 1.34 1.29

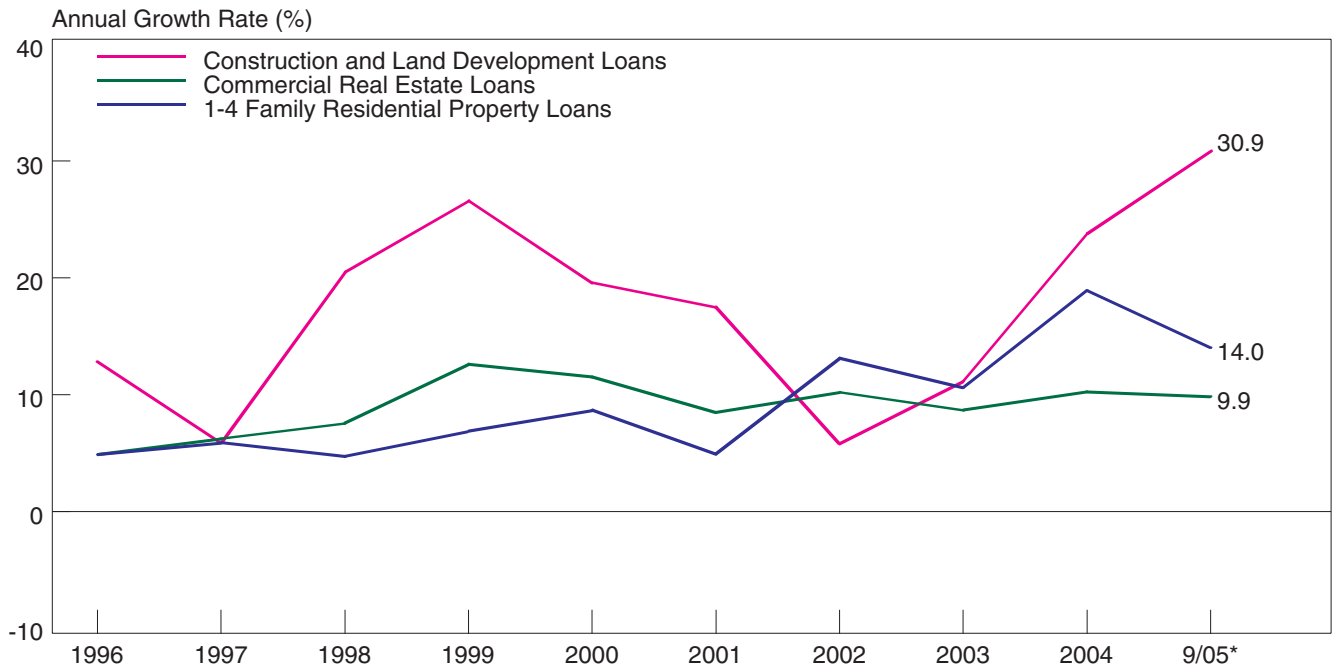
# Real Estate Assets as a Percent of Total Assets

September 30, 2005



## Real Estate Loan Growth Rates\*

1996-2005

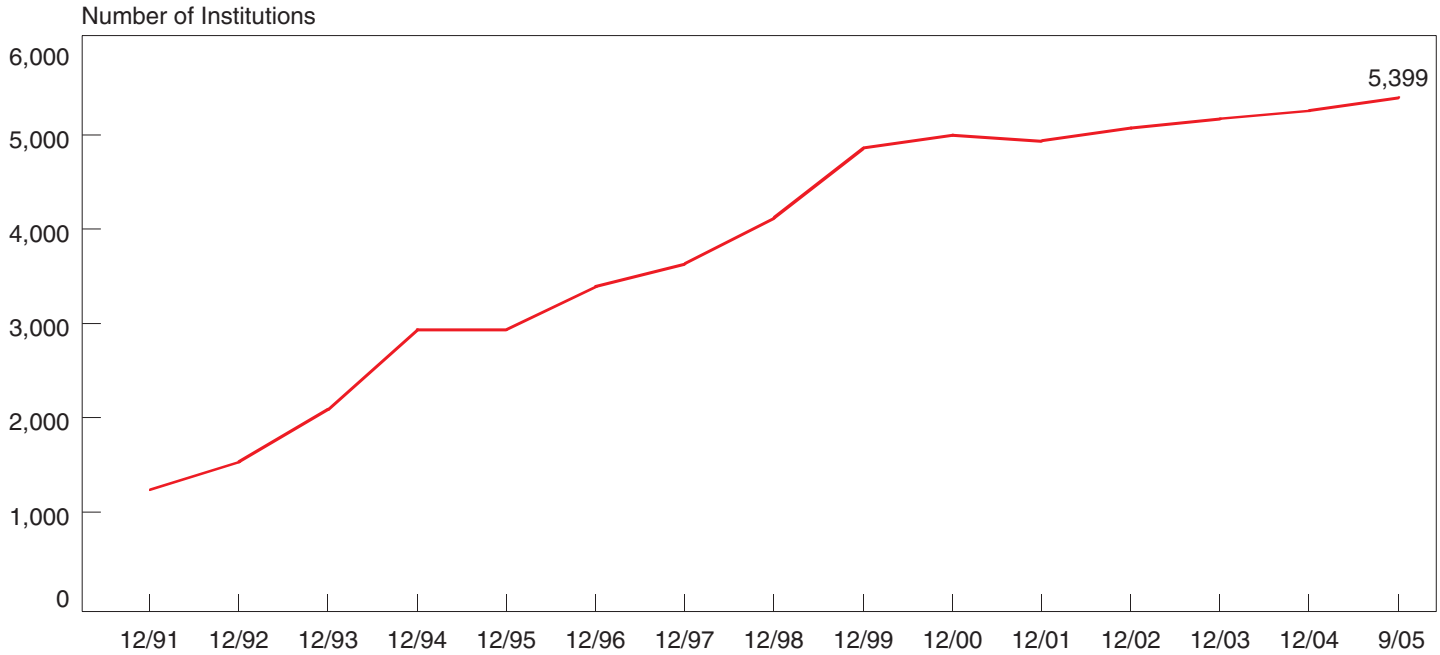


\* Growth Rate for the most recent twelve-month period.



## Number of Institutions with FHLB Advances

1991 - 2005



## Amount of FHLB Advances Outstanding

1991 - 2005

