

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

	2005	2004	2003	2002	2001	2000	1999
Return on assets (%)	1.28	1.28	1.38	1.30	1.14	1.14	1.26
Return on equity (%)	12.46	13.22	15.04	14.11	12.96	13.53	14.71
Core capital (leverage) ratio (%)	8.25	8.11	7.88	7.86	7.78	7.71	7.80
Noncurrent assets plus							
other real estate owned to assets (%)	0.50	0.53	0.75	0.90	0.87	0.71	0.63
Net charge-offs to loans (%)	0.49	0.56	0.78	0.97	0.83	0.59	0.53
Asset growth rate (%)	7.63	11.35	7.58	7.20	5.44	8.41	5.40
Net interest margin (%)	3.49	3.53	3.73	3.96	3.78	3.77	3.89
Net operating income growth (%)	11.85	4.03	15.98	18.45	-0.98	1.71	19.73
Number of institutions reporting	8,832	8,976	9,181	9,354	9,614	9,904	10,222
Commercial banks	7,527	7,631	7,770	7,888	8,080	8,315	8,580
Savings institutions	1,305	1,345	1,411	1,466	1,534	1,589	1,642
Percentage of unprofitable institutions (%)	6.06	5.96	5.98	6.67	8.24	7.53	7.64
Number of problem institutions	52	80	116	136	114	94	79
Assets of problem institutions (in billions)	\$7	\$28	\$30	\$39	\$40	\$24	\$10
Number of failed/assisted institutions	0	4	3	11	4	7	8

* Excludes insured branches of foreign banks (IBAs)

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

(dollar figures in millions)	4th Quarter 2005	3rd Quarter 2005	4th Quarter 2004	%Change 04:4-05:4		
Number of institutions reporting	8,832	8,858	8,976	-1.6		
Total employees (full-time equivalent)	2,150,774	2,138,179	2,097,165	2.6		
CONDITION DATA						
Total assets	\$10,877,075	\$10,700,452	\$10,105,615	7.6		
Loans secured by real estate	4,141,837	4,063,943	3,683,887	12.4		
1-4 Family residential mortgages	2,046,277	2,019,329	1,836,808	11.4		
Commercial real estate	824,035	807,127	752,558	9.5		
Construction and development	448,664	417,533	336,943	33.2		
Home equity lines	534,264	538,168	490,676	8.9		
Commercial & industrial loans	1,085,816	1,050,357	967,678	12.2		
Loans to individuals	947,881	932,787	930,011	1.9		
Credit cards	395,196	368,485	398,976	-0.9		
Farm loans	51,702	50,724	48,804	5.9		
Other loans & leases	491,994	482,301	491,794	0.0		
Less: Unearned income	3,155	3,188	3,355	-6.0		
Total loans & leases	6,716,075	6,576,924	6,118,819	9.8		
Less: Reserve for losses	77,354	79,393	82,044	-5.7		
Net loans and leases	6,638,721	6,497,531	6,036,774	10.0		
Securities	1,893,096	1,891,128	1,859,954	1.8		
Other real estate owned	4,081	4,138	4,286	-4.8		
Goodwill and other intangibles	344,644	329,458	316,014	9.1		
All other assets	1,996,534	1,978,197	1,888,587	5.7		
Total liabilities and capital	10,877,075	10,700,452	10,105,615	7.6		
Deposits	7,141,178	6,968,989	6,584,557	8.5		
Domestic office deposits	6,220,530	6,066,238	5,718,665	8.8		
Foreign office deposits	920,648	902,751	865,892	6.3		
Other borrowed funds	2,062,728	2,073,754	1,904,627	8.3		
Subordinated debt	131,428	125,014	118,536	10.9		
All other liabilities	422,722	435,753	458,501	-7.8		
Equity capital	1,119,019	1,096,942	1,039,394	7.7		
Loans and leases 30-89 days past due	58,763	53,403	50,880	15.5		
Noncurrent loans and leases	49,894	48,709	48,813	2.2		
Restructured loans and leases	3,389	2,966	2,529	34.0		
Direct and indirect investments in real estate	1,064	926	853	24.8		
Mortgage-backed securities	1,139,777	1,138,888	1,114,064	2.3		
Earning assets	9,497,484	9,354,497	8,804,634	7.9		
FHLB advances	598,338	591,635	541,857	10.4		
Unused loan commitments	7,095,324	6,898,658	6,507,785	9.0		
Trust assets	16,536,502	16,095,041	14,899,952	11.0		
Assets securitized and sold**	1,114,423	1,023,256	928,100	20.1		
Notional amount of derivatives**	101,919,367	99,595,515	88,305,599	15.4		
INCOME DATA						
	Full Year 2005	Full Year 2004	%Change	4th Quarter 2005	4th Quarter 2004	%Change 04:4-05:4
Total interest income	\$523,506	\$418,711	25.0	\$144,266	\$115,517	24.9
Total interest expense	204,918	123,975	65.3	62,030	36,465	70.1
Net interest income	318,588	294,737	8.1	82,236	79,052	4.0
Provision for loan and lease losses	29,628	28,947	2.4	8,603	7,710	11.6
Total noninterest income	222,123	202,852	9.5	55,600	55,228	0.7
Total noninterest expense	317,200	295,504	7.3	81,925	81,101	1.0
Securities gains (losses)	4,835	7,605	-36.4	481	1,105	-56.4
Applicable income taxes	64,758	58,626	10.5	15,235	15,430	-1.3
Extraordinary gains, net	252	294	-14.3	332	69	381.8
Net income	134,211	122,410	9.6	32,886	31,212	5.4
From international operations	11,293	8,561	31.9	3,667	-53	N/M
Net charge-offs	31,579	32,019	-1.4	9,905	9,102	8.8
Cash dividends	73,151	64,888	12.7	18,682	18,397	1.6
Retained earnings	61,060	57,522	6.2	14,204	12,815	10.8
Net operating income	130,715	116,864	11.9	32,235	30,488	5.7

** Call Report filers only.

N/M - Not Meaningful

TABLE III-A. Full Year 2005, All FDIC-Insured Institutions

FULL YEAR (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	8,832	33	4	1,685	4,617	886	125	425	995	62
Commercial banks	7,527	30	4	1,680	4,186	202	96	376	907	46
Savings institutions	1,305	3	0	5	431	684	29	49	88	16
Total assets (in billions)	\$10,877.1	\$358.2	\$1,851.2	\$142.3	\$4,257.1	\$1,655.1	\$117.3	\$47.7	\$128.6	\$2,319.5
Commercial banks	9,039.7	344.4	1,851.2	141.9	3,827.1	402.1	59.5	37.0	110.7	2,265.8
Savings institutions	1,837.4	13.9	0.0	0.4	430.1	1,252.9	57.7	10.7	18.0	53.8
Total deposits (in billions)	7,141.2	102.8	1,135.4	116.1	3,070.9	966.3	70.5	34.5	105.1	1,539.5
Commercial banks	6,073.3	100.4	1,135.4	115.7	2,812.2	247.9	35.4	27.1	90.9	1,508.3
Savings institutions	1,067.8	2.3	0.0	0.4	258.7	718.4	35.1	7.4	14.2	31.3
Net income (in millions)	134,211	10,385	15,563	1,747	55,559	16,761	1,760	1,012	1,368	30,057
Commercial banks	114,308	9,963	15,563	1,742	50,470	4,407	870	552	1,245	29,497
Savings institutions	19,904	422	0	5	5,089	12,353	889	461	123	561
Performance Ratios (%)										
Yield on earning assets	5.73	11.74	5.10	6.10	5.93	5.34	7.30	4.36	5.64	5.14
Cost of funding earning assets	2.24	3.08	2.50	1.99	2.06	2.56	2.72	1.56	1.83	2.05
Net interest margin	3.49	8.66	2.60	4.11	3.87	2.79	4.58	2.80	3.80	3.09
Noninterest income to assets	2.12	10.00	2.80	0.70	1.47	1.12	2.80	8.09	1.02	2.21
Noninterest expense to assets	3.03	9.23	3.32	2.76	2.79	2.15	3.44	7.26	3.03	2.79
Loan and lease loss provision to assets	0.28	3.65	0.31	0.15	0.17	0.08	1.11	0.07	0.13	0.05
Net operating income to assets	1.25	2.70	0.90	1.28	1.35	0.92	1.53	2.12	1.07	1.33
Pretax return on assets	1.90	4.52	1.26	1.57	1.97	1.68	2.42	3.31	1.37	2.03
Return on assets	1.28	2.92	0.86	1.27	1.36	1.07	1.56	2.19	1.09	1.35
Return on equity	12.46	13.59	10.43	11.82	12.56	11.52	14.75	11.37	9.93	14.03
Net charge-offs to loans and leases	0.49	4.64	0.87	0.18	0.23	0.12	1.44	0.26	0.23	0.24
Loan and lease loss provision to net charge-offs	93.82	103.82	79.99	128.40	111.63	88.68	98.18	107.52	105.79	42.67
Efficiency ratio	57.24	50.79	65.41	61.28	55.46	57.78	49.37	67.37	66.80	56.48
% of unprofitable institutions	6.06	9.09	0.00	1.42	7.32	5.19	2.40	18.12	4.32	1.61
% of institutions with earnings gains	64.46	45.45	75.00	60.06	74.07	47.86	56.80	46.35	52.46	46.77
Condition Ratios(%)										
Earning assets to total assets	87.32	80.80	83.33	91.70	88.91	91.56	90.78	87.50	91.71	84.86
Loss allowance to:										
Loans and leases	1.15	4.23	1.40	1.38	1.15	0.49	1.56	1.43	1.26	0.89
Noncurrent loans and leases	155.04	241.15	141.53	169.46	187.78	68.79	253.82	184.63	159.85	128.66
Noncurrent assets plus										
other real estate owned to assets	0.50	1.33	0.46	0.61	0.48	0.56	0.51	0.24	0.54	0.39
Equity capital ratio	10.29	21.58	8.30	10.56	10.84	9.39	10.11	19.51	10.83	9.53
Core capital (leverage) ratio	8.25	17.27	6.29	10.40	8.92	7.68	9.35	16.86	10.75	7.18
Tier 1 risk-based capital ratio	10.66	15.34	8.27	14.35	10.67	12.61	11.55	38.69	17.94	9.50
Total risk-based capital ratio	12.98	18.04	11.76	15.45	12.79	14.15	12.90	39.86	19.15	11.84
Net loans and leases to deposits	92.96	253.07	72.04	78.45	93.79	123.14	130.21	31.01	67.11	79.65
Net loans to total assets	61.03	72.60	44.18	64.00	67.66	71.89	78.32	22.42	54.85	52.87
Domestic deposits to total assets	57.19	26.13	31.81	81.58	69.55	58.03	59.28	70.30	81.74	55.72
Structural Changes										
New Charters	179	1	0	2	45	10	0	117	4	0
Institutions absorbed by mergers	315	2	0	20	216	18	1	7	9	42
Failed Institutions	0	0	0	0	0	0	0	0	0	0
PRIOR FULL YEARS (The way it was...)										
Number of institutions										
..... 2004	8,976	34	5	1,731	4,424	990	132	466	1,119	75
..... 2002	9,354	40	5	1,823	4,070	1,107	196	488	1,525	100
..... 2000	9,904	56	7	1,977	3,954	1,266	288	512	1,755	89
Total assets (in billions)										
..... 2004	\$10,105.6	\$382.7	\$1,881.3	\$138.7	\$3,301.6	\$1,503.6	\$104.1	\$52.0	\$143.2	\$2,598.4
..... 2002	8,435.7	299.3	1,273.1	123.8	2,960.6	1,342.0	166.5	60.2	197.4	2,013.0
..... 2000	7,462.9	295.1	1,229.5	120.4	3,823.3	1,000.2	87.8	50.8	205.4	650.5
Return on assets (%)										
..... 2004	1.28	4.03	0.76	1.22	1.29	1.18	1.66	1.68	1.10	1.33
..... 2002	1.30	3.60	0.74	1.24	1.30	1.31	1.35	1.08	1.14	1.33
..... 2000	1.14	3.00	1.06	1.22	1.12	0.96	1.09	1.42	1.13	0.91
Net charge-offs to loans & leases (%)										
..... 2004	0.56	4.66	0.91	0.22	0.30	0.12	1.57	0.59	0.29	0.25
..... 2002	0.97	6.12	1.77	0.29	0.65	0.20	1.07	1.36	0.35	0.81
..... 2000	0.59	3.72	0.51	0.23	0.50	0.11	0.49	1.62	0.28	0.62
Noncurrent assets plus										
OREO to assets (%)										
..... 2004	0.53	1.50	0.57	0.68	0.51	0.43	0.53	0.31	0.59	0.45
..... 2002	0.90	1.68	1.19	0.85	0.87	0.71	1.28	0.59	0.70	0.75
..... 2000	0.71	1.56	0.66	0.69	0.76	0.48	1.11	0.22	0.57	0.58
Equity capital ratio (%)										
..... 2004	10.29	20.56	8.05	10.78	10.10	10.55	11.36	17.47	10.79	10.23
..... 2002	9.20	15.48	7.14	10.76	9.36	9.07	7.35	17.18	10.62	9.10
..... 2000	8.49	12.25	6.73	10.43	8.66	8.28	7.94	16.15	10.30	7.90

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

TABLE III-A. Full Year 2005, All FDIC-Insured Institutions

FULL YEAR (The way it is...)	All Insured Institutions	Asset Size Distribution				Geographic Regions*						
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco	
Number of institutions reporting	8,832	3,863	4,339	512	118	1,110	1,227	1,874	2,070	1,790	761	
Commercial banks	7,527	3,459	3,593	391	84	583	1,084	1,543	1,964	1,668	685	
Savings institutions	1,305	404	746	121	34	527	143	331	106	122	76	
Total assets (in billions)	\$10,877.1	\$200.7	\$1,247.6	\$1,393.0	\$8,035.8	\$2,768.2	\$2,683.7	\$2,505.9	\$803.6	\$607.7	\$1,507.9	
Commercial banks	9,039.7	180.1	1,000.9	1,074.6	6,784.0	2,149.6	2,510.1	2,353.6	769.1	513.3	743.9	
Savings institutions	1,837.4	20.6	246.7	318.3	1,251.8	618.6	173.6	152.3	34.5	94.3	764.0	
Total deposits (in billions)	7,141.2	165.6	998.7	973.7	5,003.2	1,829.7	1,815.3	1,581.3	589.2	461.5	864.1	
Commercial banks	6,073.3	149.7	813.7	754.4	4,355.5	1,429.9	1,703.1	1,473.6	566.7	407.4	492.6	
Savings institutions	1,067.8	15.8	185.1	219.3	647.7	399.8	112.2	107.7	22.6	54.0	371.5	
Net income (in millions)	134,211	1,940	14,701	16,983	100,587	32,895	35,107	24,287	12,463	6,774	22,685	
Commercial banks	114,308	1,746	12,465	13,892	86,205	26,594	33,448	22,932	12,171	5,629	13,534	
Savings institutions	19,904	194	2,236	3,091	14,382	6,301	1,660	1,355	292	1,145	9,151	
Performance Ratios(%)												
Yield on earning assets	5.73	6.01	6.15	5.87	5.63	5.73	5.54	5.25	6.45	5.82	6.44	
Cost of funding earning assets	2.24	1.84	2.05	2.16	2.30	2.36	2.19	2.34	1.95	1.98	2.23	
Net interest margin	3.49	4.17	4.10	3.71	3.33	3.37	3.35	2.92	4.49	3.84	4.21	
Noninterest income to assets	2.12	1.16	1.27	1.62	2.36	2.51	1.81	2.06	2.97	1.45	1.87	
Noninterest expense to assets	3.03	3.56	3.18	2.97	3.01	3.28	2.64	2.92	4.16	3.11	2.82	
Loan and lease loss provision to assets	0.28	0.18	0.20	0.19	0.32	0.40	0.10	0.15	0.37	0.21	0.60	
Net operating income to assets	1.25	0.98	1.22	1.24	1.26	1.19	1.32	1.02	1.63	1.18	1.46	
Pretax return on assets	1.90	1.29	1.69	1.91	1.95	1.80	2.03	1.46	2.37	1.59	2.51	
Return on assets	1.28	1.00	1.24	1.28	1.30	1.22	1.36	0.99	1.62	1.19	1.61	
Return on equity	12.46	8.09	12.09	12.03	12.73	11.59	13.71	10.74	15.25	12.28	13.02	
Net charge-offs to loans and leases	0.49	0.19	0.19	0.24	0.60	0.80	0.23	0.33	0.56	0.24	0.70	
Loan and lease loss provision to net charge-offs	93.82	148.49	152.83	117.14	88.35	90.31	77.52	79.98	88.94	140.95	112.20	
Efficiency ratio	57.24	70.95	62.59	58.14	55.98	58.52	54.87	62.39	58.71	62.76	48.43	
% of unprofitable institutions	6.06	10.79	2.49	1.95	0.00	7.30	9.13	4.27	3.53	5.64	11.56	
% of institutions with earnings gains	64.46	58.22	68.77	73.83	69.49	58.29	76.53	59.61	59.42	65.59	77.00	
Condition Ratios(%)												
Earning assets to total assets	87.32	91.84	91.69	90.72	85.93	86.86	86.49	86.34	86.52	89.22	90.90	
Loss Allowance to:												
Loans and leases	1.15	1.33	1.21	1.15	1.14	1.31	0.97	1.16	1.24	1.19	1.14	
Noncurrent loans and leases	155.04	149.99	191.53	195.84	144.20	173.47	223.97	134.00	110.56	117.43	153.88	
Noncurrent assets plus other real estate owned to assets	0.50	0.68	0.52	0.44	0.50	0.44	0.30	0.54	0.86	0.73	0.60	
Equity capital ratio	10.29	12.17	10.21	10.68	10.18	10.54	9.80	9.23	10.45	10.17	12.41	
Core capital (leverage) ratio	8.25	12.21	9.85	9.24	7.72	8.31	7.32	7.33	8.83	8.64	10.86	
Tier 1 risk-based capital ratio	10.66	18.20	13.50	12.35	9.80	11.54	9.24	9.03	10.68	12.10	14.10	
Total risk-based capital ratio	12.98	19.28	14.65	13.69	12.48	14.19	11.40	11.75	12.89	13.39	15.90	
Net loans and leases to deposits	92.96	74.94	84.08	93.65	95.20	83.85	89.01	89.54	96.30	80.01	131.48	
Net loans to total assets	61.03	61.81	67.31	65.46	59.27	55.42	60.21	56.50	70.61	60.76	75.34	
Domestic deposits to total assets	57.19	82.47	79.93	69.18	50.95	48.58	61.08	54.22	70.32	75.34	56.70	
Structural Changes												
New Charters	179	164	10	4	1	27	47	22	19	20	44	
Institutions absorbed by mergers	315	118	164	23	10	46	38	89	54	56	32	
Failed Institutions	0	0	0	0	0	0	0	0	0	0	0	
PRIOR FULL YEARS (The way it was...)												
Number of institutions	2004	8,976	4,093	4,286	480	117	1,129	1,219	1,951	2,094	1,834	749
.....	2002	9,354	4,680	4,118	450	106	1,212	1,237	2,055	2,167	1,901	782
.....	2000	9,904	5,464	3,898	437	105	1,292	1,307	2,197	2,268	2,014	826
Total assets (in billions)	2004	\$10,105.6	\$211.7	\$1,199.6	\$1,317.0	\$7,377.3	\$2,855.0	\$2,177.1	\$2,387.6	\$768.2	\$603.1	\$1,314.7
.....	2002	8,435.7	237.8	1,124.9	1,279.1	5,793.9	2,892.6	1,711.1	1,572.0	440.1	581.5	1,238.3
.....	2000	7,462.9	262.1	1,018.5	1,199.1	4,983.2	2,580.7	1,570.8	1,255.4	461.9	561.2	1,032.9
Return on assets (%)	2004	1.28	1.00	1.19	1.45	1.28	1.37	1.35	0.88	1.55	1.26	1.61
.....	2002	1.30	0.99	1.16	1.44	1.31	1.11	1.34	1.28	1.58	1.41	1.58
.....	2000	1.14	0.95	1.15	1.20	1.14	1.23	1.02	1.02	1.33	1.04	1.23
Net charge-offs to loans & leases (%)	2004	0.56	0.28	0.27	0.39	0.65	0.88	0.31	0.41	0.74	0.27	0.60
.....	2002	0.97	0.32	0.41	0.69	1.18	1.45	0.71	0.77	1.19	0.44	0.81
.....	2000	0.59	0.37	0.27	0.59	0.67	0.67	0.61	0.39	0.76	0.37	0.67
Noncurrent assets plus OREO to assets (%)	2004	0.53	0.74	0.56	0.51	0.53	0.58	0.35	0.55	0.81	0.61	0.51
.....	2002	0.90	0.85	0.74	0.69	0.98	1.01	0.78	1.00	0.82	0.81	0.74
.....	2000	0.71	0.66	0.59	0.67	0.75	0.71	0.82	0.74	0.62	0.66	0.62
Equity capital ratio (%)	2004	10.29	11.82	10.19	10.89	10.15	11.21	8.74	9.36	10.62	10.78	12.10
.....	2002	9.20	11.28	10.06	10.06	8.76	8.85	9.37	8.57	10.34	9.60	9.98
.....	2000	8.49	11.33	9.82	8.94	7.96	8.31	8.61	7.98	9.48	8.78	8.75

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

TABLE IV-A. Fourth Quarter 2005, All FDIC-Insured Institutions

FOURTH QUARTER (The way it is...)	Asset Concentration Groups*										
	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	8,832	33	4	1,685	4,617	886	125	425	995	62	
Commercial banks	7,527	30	4	1,680	4,186	202	96	376	907	46	
Savings institutions	1,305	3	0	5	431	684	29	49	88	16	
Total assets (in billions)	\$10,877.1	\$358.2	\$1,851.2	\$142.3	\$4,257.1	\$1,655.1	\$117.3	\$47.7	\$128.6	\$2,319.5	
Commercial banks	9,039.7	344.4	1,851.2	141.9	3,827.1	402.1	59.5	37.0	110.7	2,265.8	
Savings institutions	1,837.4	13.9	0.0	0.4	430.1	1,252.9	57.7	10.7	18.0	53.8	
Total deposits (in billions)	7,141.2	102.8	1,135.4	116.1	3,070.9	966.3	70.5	34.5	105.1	1,539.5	
Commercial banks	6,073.3	100.4	1,135.4	115.7	2,812.2	247.9	35.4	27.1	90.9	1,508.3	
Savings institutions	1,067.8	2.3	0.0	0.4	258.7	718.4	35.1	7.4	14.2	31.3	
Net income (in millions)	32,886	1,963	3,664	395	13,962	4,199	396	442	307	7,557	
Commercial banks	27,709	1,781	3,664	394	12,752	1,066	208	129	283	7,432	
Savings institutions	5,177	182	0	1	1,210	3,133	188	314	24	125	
Performance Ratios(annualized, %)											
Yield on earning assets	6.13	12.40	5.47	6.41	6.34	5.74	7.47	4.78	5.87	5.59	
Cost of funding earning assets	2.64	3.52	2.89	2.27	2.42	2.99	2.98	1.86	2.07	2.50	
Net interest margin	3.49	8.88	2.58	4.14	3.91	2.74	4.49	2.92	3.80	3.09	
Noninterest income to assets	2.06	9.61	2.60	0.71	1.44	1.12	2.74	10.98	0.98	2.21	
Noninterest expense to assets	3.04	9.47	3.15	2.94	2.85	2.18	3.49	7.69	3.11	2.82	
Loan and lease loss provision to assets	0.32	4.47	0.30	0.17	0.19	0.10	1.22	0.11	0.17	0.07	
Net operating income to assets	1.20	1.93	0.87	1.14	1.32	0.86	1.37	3.63	0.96	1.33	
Pretax return on assets	1.79	3.28	1.17	1.39	1.89	1.62	2.09	5.89	1.20	1.94	
Return on assets	1.22	2.23	0.79	1.13	1.32	1.03	1.36	3.78	0.96	1.32	
Return on equity	11.90	10.24	9.61	10.53	12.22	11.06	13.43	19.36	8.82	13.88	
Net charge-offs to loans and leases	0.60	6.17	0.86	0.25	0.29	0.19	1.67	0.36	0.30	0.30	
Loan and lease loss provision to net charge-offs	86.86	96.43	79.73	103.56	97.23	69.32	93.41	124.24	101.73	40.97	
Efficiency ratio	58.02	52.99	64.84	64.63	56.63	59.03	51.03	55.58	69.17	57.08	
% of unprofitable institutions	9.42	9.09	0.00	8.55	8.21	10.84	12.80	24.24	8.84	4.84	
% of institutions with earnings gains	58.53	39.39	75.00	55.49	66.30	40.86	56.80	42.59	51.46	50.00	
Structural Changes											
New Charters	57	1	0	1	12	1	0	39	3	0	
Institutions absorbed by mergers	81	0	0	5	58	4	1	2	3	8	
Failed Institutions	0	0	0	0	0	0	0	0	0	0	
PRIOR FOURTH QUARTERS (The way it was...)											
Return on assets (%)	2004	1.25	3.72	0.77	1.06	1.25	1.22	1.50	1.74	0.99	1.27
.....	2002	1.21	3.74	0.43	1.02	1.28	1.36	1.41	-0.80	1.02	1.22
.....	2000	1.09	3.21	0.93	0.96	1.09	0.86	1.01	1.22	0.99	0.85
Net charge-offs to loans & leases (%)	2004	0.60	4.65	1.10	0.31	0.35	0.15	1.44	0.54	0.36	0.24
.....	2002	0.98	5.36	1.73	0.45	0.65	0.29	1.15	2.33	0.49	0.90
.....	2000	0.81	3.93	0.68	0.39	0.78	0.13	0.92	0.50	0.37	0.69

***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 the 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. Fourth Quarter 2005, All FDIC-Insured Institutions

FOURTH QUARTER (The way it is...)	All Insured Institutions	Asset Size Distribution				Geographic Regions*					
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	8,832	3,863	4,339	512	118	1,110	1,227	1,874	2,070	1,790	761
Commercial banks	7,527	3,459	3,593	391	84	583	1,084	1,543	1,964	1,668	685
Savings institutions	1,305	404	746	121	34	527	143	331	106	122	76
Total assets (in billions)	\$10,877.1	\$200.7	\$1,247.6	\$1,393.0	\$8,035.8	\$2,768.2	\$2,683.7	\$2,505.9	\$803.6	\$607.7	\$1,507.9
Commercial banks	9,039.7	180.1	1,000.9	1,074.6	6,784.0	2,149.6	2,510.1	2,353.6	769.1	513.3	743.9
Savings institutions	1,837.4	20.6	246.7	318.3	1,251.8	618.6	173.6	152.3	34.5	94.3	764.0
Total deposits (in billions)	7,141.2	165.6	998.7	973.7	5,003.2	1,829.7	1,815.3	1,581.3	589.2	461.5	864.1
Commercial banks	6,073.3	149.7	813.7	754.4	4,355.5	1,429.9	1,703.1	1,473.6	566.7	407.4	492.6
Savings institutions	1,067.8	15.8	185.1	219.3	647.7	399.8	112.2	107.7	22.6	54.0	371.5
Net income (in millions)	32,886	414	3,877	4,090	24,505	7,689	8,710	5,993	2,955	1,651	5,889
Commercial banks	27,709	374	3,157	3,360	20,818	6,209	8,285	5,500	2,884	1,415	3,416
Savings institutions	5,177	40	721	730	3,686	1,481	424	492	71	235	2,473
Performance Ratios(annualized, %)											
Yield on earning assets	6.13	6.35	6.50	6.24	6.04	6.06	5.95	5.59	6.89	6.28	6.97
Cost of funding earning assets	2.64	2.11	2.35	2.53	2.72	2.74	2.58	2.72	2.35	2.34	2.67
Net interest margin	3.49	4.24	4.16	3.71	3.33	3.32	3.38	2.87	4.54	3.94	4.30
Noninterest income to assets	2.06	1.22	1.34	1.55	2.29	2.45	1.79	2.00	2.75	1.44	1.83
Noninterest expense to assets	3.04	3.83	3.21	2.97	3.01	3.31	2.70	2.77	4.24	3.21	2.91
Loan and lease loss provision to assets	0.32	0.22	0.23	0.22	0.35	0.42	0.13	0.20	0.31	0.24	0.72
Net operating income to assets	1.20	0.83	1.25	1.19	1.20	1.11	1.28	1.02	1.54	1.13	1.36
Pretax return on assets	1.79	1.07	1.72	1.73	1.82	1.62	1.91	1.41	2.09	1.48	2.47
Return on assets	1.22	0.83	1.26	1.19	1.23	1.12	1.31	0.96	1.50	1.11	1.60
Return on equity	11.90	6.77	12.30	11.17	12.12	10.58	13.32	10.42	14.17	11.23	13.00
Net charge-offs to loans and leases	0.60	0.29	0.26	0.28	0.73	0.89	0.26	0.44	0.61	0.33	0.95
Loan and lease loss provision to net charge-offs	86.86	118.95	130.93	118.53	81.42	83.68	83.33	78.89	69.60	116.72	99.19
Efficiency ratio	58.02	74.67	61.88	58.99	56.85	60.22	56.15	60.50	61.49	63.82	49.54
% of unprofitable institutions	9.42	16.15	4.24	4.30	1.69	9.82	9.62	8.27	9.03	10.11	10.78
% of institutions with earnings gains	58.53	53.43	62.06	65.23	66.10	50.45	72.05	52.99	53.77	61.06	69.12
Structural Changes											
New Charters	57	54	3	0	0	10	15	4	9	5	14
Institutions absorbed by mergers	81	35	43	1	2	13	6	17	15	20	10
Failed Institutions	0	0	0	0	0	0	0	0	0	0	0
PRIOR FOURTH QUARTERS (The way it was...)											
Return on assets (%)	2004	1.25	0.89	1.14	1.37	1.26	1.38	1.21	0.85	1.66	1.18
.....	2002	1.21	0.84	0.99	1.47	1.21	0.94	1.27	1.14	1.57	1.36
.....	2000	1.09	0.74	1.05	1.02	1.14	1.22	1.03	0.93	1.26	0.89
Net charge-offs to loans & leases (%)	2004	0.60	0.39	0.34	0.45	0.69	0.88	0.33	0.59	0.70	0.34
.....	2002	0.98	0.47	0.53	0.66	1.17	1.36	0.81	0.79	1.18	0.55
.....	2000	0.81	0.41	0.37	0.75	0.94	0.79	1.16	0.53	0.85	0.77

*** 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

December 31, 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	0.80	4.68	1.01	1.08	0.70	0.82	1.31	1.10	1.33	0.86
Construction and development	0.66	0.00	1.43	0.90	0.61	0.96	0.49	0.42	0.90	0.78
Commercial real estate	0.50	0.00	0.86	1.06	0.48	0.38	0.39	0.74	0.99	0.43
Multifamily residential real estate	0.35	0.00	0.84	0.48	0.40	0.15	0.12	0.63	0.60	0.54
Home equity loans	0.53	3.88	0.62	0.71	0.45	0.50	0.37	0.77	0.64	0.62
Other 1-4 family residential	1.06	5.38	1.13	1.75	1.13	0.93	1.87	1.42	1.67	1.09
Commercial and industrial loans	0.70	2.28	0.86	1.24	0.69	0.71	0.96	1.03	1.37	0.45
Loans to individuals	1.68	1.98	1.75	2.25	1.58	1.12	1.54	1.97	2.19	1.38
Credit card loans	1.96	2.03	2.01	2.28	1.91	1.49	1.20	2.50	1.85	1.89
Other loans to individuals	1.47	1.43	1.58	2.24	1.54	0.99	1.64	1.91	2.20	1.27
All other loans and leases (including farm)	0.40	0.50	0.33	0.57	0.52	0.72	0.50	0.55	0.66	0.32
Total loans and leases	0.87	1.99	1.00	1.06	0.75	0.83	1.40	1.21	1.41	0.78
Percent of Loans Noncurrent**										
All real estate loans	0.71	1.54	1.13	0.78	0.61	0.72	0.41	0.83	0.77	0.83
Construction and development	0.38	0.00	1.12	0.56	0.35	0.56	0.24	1.10	0.61	0.37
Commercial real estate	0.59	0.00	1.07	1.11	0.56	0.56	0.49	0.81	1.00	0.60
Multifamily residential real estate	0.25	0.00	0.48	0.69	0.25	0.13	0.00	0.25	0.69	0.58
Home equity loans	0.24	1.38	0.27	0.20	0.22	0.24	0.06	0.13	0.24	0.26
Other 1-4 family residential	0.97	1.68	1.50	0.80	0.98	0.83	0.54	0.88	0.73	1.16
Commercial and industrial loans	0.76	1.23	1.03	1.32	0.66	0.88	0.69	0.88	1.20	0.67
Loans to individuals	1.13	1.80	1.47	0.81	0.72	0.49	0.72	0.66	0.68	0.55
Credit card loans	1.73	1.84	1.79	2.15	1.41	1.09	1.03	0.68	1.49	1.47
Other loans to individuals	0.71	1.37	1.25	0.72	0.64	0.27	0.64	0.66	0.65	0.36
All other loans and leases (including farm)	0.29	0.08	0.24	0.61	0.39	0.63	0.32	0.38	0.54	0.19
Total loans and leases	0.74	1.75	0.99	0.82	0.61	0.71	0.62	0.78	0.79	0.69
Percent of Loans Charged-off (net, YTD)										
All real estate loans	0.05	0.20	0.09	0.04	0.07	0.03	0.08	0.05	0.05	0.04
Construction and development	0.03	0.00	0.04	0.03	0.03	0.02	-0.05	0.09	0.02	0.00
Commercial real estate	0.05	9.18	0.10	0.06	0.06	0.02	0.10	0.05	0.07	0.02
Multifamily residential real estate	0.02	0.00	0.31	0.07	0.03	-0.01	-0.21	0.44	0.11	0.00
Home equity loans	0.09	0.23	0.10	0.04	0.11	0.05	0.05	0.07	0.05	0.08
Other 1-4 family residential	0.05	0.01	0.07	0.07	0.09	0.04	0.11	0.04	0.06	0.03
Commercial and industrial loans	0.32	2.76	0.04	0.51	0.40	0.23	2.72	0.40	0.47	0.14
Loans to individuals	2.72	5.03	3.32	0.88	1.03	1.72	1.97	0.69	0.91	1.25
Credit card loans	4.74	5.16	4.07	5.44	3.96	6.04	4.38	0.44	5.57	3.58
Other loans to individuals	1.35	3.46	2.81	0.57	0.73	0.92	1.24	0.72	0.70	0.76
All other loans and leases (including farm)	0.23	0.02	-0.03	0.00	0.40	1.28	0.24	0.82	0.00	0.36
Total loans and leases	0.50	4.60	0.90	0.20	0.20	0.10	1.40	0.30	0.20	0.20
Loans Outstanding (in billions)										
All real estate loans	\$4,141.8	\$2.2	\$238.7	\$50.7	\$1,957.0	\$1,096.3	\$28.5	\$6.9	\$50.2	\$711.4
Construction and development	448.7	0.0	6.9	4.1	355.2	27.7	0.9	0.6	3.2	50.2
Commercial real estate	824.0	0.0	18.9	13.1	623.8	48.8	2.5	1.8	12.2	102.9
Multifamily residential real estate	188.1	0.0	2.2	0.9	117.6	51.3	0.3	0.2	0.8	14.8
Home equity loans	534.3	1.0	65.1	0.9	209.2	113.7	6.8	0.2	2.1	135.4
Other 1-4 family residential	2,046.3	1.2	106.0	14.4	622.1	853.9	18.0	3.9	28.5	398.3
Commercial and industrial loans	1,085.8	9.0	205.1	12.9	586.6	34.3	8.0	1.3	7.6	221.0
Loans to individuals	947.9	256.1	205.0	6.6	209.6	57.8	55.0	1.9	9.4	146.5
Credit card loans	395.2	236.9	82.6	0.4	21.8	15.2	12.2	0.2	0.3	25.6
Other loans to individuals	552.7	19.2	122.3	6.2	187.8	42.6	42.8	1.7	9.1	120.9
All other loans and leases (including farm)	543.7	4.4	182.1	22.2	162.3	7.4	1.8	0.7	4.4	158.4
Total loans and leases	6,719.2	271.6	830.8	92.4	2,915.5	1,195.8	93.4	10.9	71.5	1,237.4
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	4,080.7	-1.7	187.1	114.8	2,442.2	764.4	27.5	23.5	127.6	395.2
Construction and development	391.4	0.0	0.0	4.8	312.5	45.3	0.5	2.3	10.2	15.9
Commercial real estate	1,460.1	0.1	9.0	48.8	1,188.3	65.8	5.9	11.8	50.5	79.9
Multifamily residential real estate	94.2	0.0	0.0	4.5	55.6	5.3	0.0	2.4	10.2	16.2
1-4 family residential	2,012.7	0.2	126.1	35.4	859.3	647.0	20.6	6.2	52.6	265.2
Farmland	61.1	0.0	0.0	21.3	28.6	1.1	0.7	0.8	4.1	4.6

* 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

December 31, 2005	All Insured Institutions	Asset Size Distribution				Geographic Regions*					
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	0.80	1.28	0.78	0.63	0.83	0.77	0.69	0.93	0.89	1.12	0.70
Construction and development	0.66	0.87	0.64	0.70	0.65	0.77	0.52	0.77	0.89	0.65	0.63
Commercial real estate	0.50	0.96	0.58	0.45	0.44	0.50	0.39	0.63	0.49	0.68	0.36
Multifamily residential real estate	0.35	0.71	0.46	0.32	0.33	0.31	0.18	0.95	0.47	0.62	0.12
Home equity loans	0.53	0.77	0.57	0.49	0.53	0.46	0.48	0.56	0.82	0.53	0.41
Other 1-4 family residential	1.06	1.84	1.16	0.84	1.06	0.92	0.97	1.29	1.16	1.99	0.90
Commercial and industrial loans	0.70	1.30	0.91	0.80	0.64	0.90	0.53	0.63	0.67	0.84	0.74
Loans to individuals	1.68	2.53	1.88	1.53	1.66	1.81	1.60	1.29	2.01	1.48	1.77
Credit card loans	1.96	2.43	3.29	1.40	1.97	1.93	2.07	1.56	2.51	0.73	2.03
Other loans to individuals	1.47	2.53	1.72	1.56	1.40	1.68	1.51	1.20	1.50	1.68	1.31
All other loans and leases (including farm)	0.40	0.63	0.55	0.53	0.38	0.33	0.31	0.59	0.32	0.75	0.46
Total loans and leases	0.87	1.33	0.86	0.73	0.89	0.96	0.71	0.88	0.96	1.10	0.87
Percent of Loans Noncurrent**											
All real estate loans	0.71	0.81	0.57	0.55	0.78	0.55	0.40	0.98	1.26	1.11	0.63
Construction and development	0.38	0.60	0.45	0.35	0.35	0.51	0.24	0.53	0.40	0.51	0.28
Commercial real estate	0.59	0.88	0.62	0.60	0.56	0.55	0.44	0.85	0.68	0.73	0.41
Multifamily residential real estate	0.25	0.54	0.37	0.27	0.21	0.18	0.39	0.50	0.36	0.78	0.07
Home equity loans	0.24	0.27	0.21	0.25	0.24	0.14	0.20	0.32	0.36	0.19	0.16
Other 1-4 family residential	0.97	0.94	0.66	0.70	1.06	0.57	0.49	1.51	2.20	2.03	0.87
Commercial and industrial loans	0.76	1.29	0.96	0.83	0.71	0.83	0.47	0.90	0.71	0.96	0.79
Loans to individuals	1.13	0.90	0.73	0.53	1.22	1.47	0.83	0.62	1.45	0.54	1.24
Credit card loans	1.73	1.08	2.12	1.01	1.75	1.79	1.45	1.30	2.33	0.56	1.72
Other loans to individuals	0.71	0.90	0.58	0.38	0.76	1.16	0.72	0.38	0.56	0.54	0.42
All other loans and leases (including farm)	0.29	0.77	0.52	0.55	0.24	0.21	0.19	0.43	0.36	0.73	0.32
Total loans and leases	0.74	0.89	0.63	0.59	0.79	0.75	0.43	0.87	1.12	1.01	0.74
Percent of Loans Charged-off (net, YTD)											
All real estate loans	0.05	0.06	0.05	0.06	0.05	0.04	0.04	0.11	0.06	0.07	0.03
Construction and development	0.03	0.06	0.03	0.03	0.01	0.02	0.03	0.04	0.02	0.04	0.00
Commercial real estate	0.05	0.07	0.05	0.08	0.04	0.03	0.03	0.11	0.05	0.06	0.02
Multifamily residential real estate	0.02	0.10	0.04	0.03	0.01	0.01	0.05	0.04	0.04	0.10	0.00
Home equity loans	0.09	0.05	0.05	0.08	0.09	0.02	0.07	0.15	0.13	0.09	0.02
Other 1-4 family residential	0.05	0.07	0.05	0.05	0.05	0.04	0.04	0.12	0.04	0.09	0.04
Commercial and industrial loans	0.32	0.48	0.47	0.49	0.26	0.17	0.24	0.22	0.47	0.43	0.88
Loans to individuals	2.72	0.76	1.30	1.32	2.98	3.52	1.35	1.55	3.00	0.98	3.89
Credit card loans	4.74	1.72	6.32	3.00	4.80	4.45	4.52	4.04	5.01	2.00	5.65
Other loans to individuals	1.35	0.74	0.76	0.82	1.50	2.63	0.73	0.78	0.80	0.70	1.06
All other loans and leases (including farm)	0.23	0.13	0.23	0.33	0.23	0.07	0.40	0.30	0.12	0.33	0.16
Total loans and leases	0.50	0.20	0.20	0.20	0.60	0.80	0.20	0.30	0.60	0.20	0.70
Loans Outstanding (in billions)											
All real estate loans	\$4,141.8	\$83.3	\$653.1	\$669.3	\$2,736.2	\$804.1	\$1,083.6	\$825.4	\$355.5	\$254.2	\$819.0
Construction and development	448.7	9.7	116.4	113.9	208.6	50.6	147.2	95.3	38.9	54.1	62.5
Commercial real estate	824.0	23.6	226.1	204.4	370.0	161.7	211.6	175.8	75.6	79.5	120.0
Multifamily residential real estate	188.1	1.9	26.7	44.8	114.8	49.6	24.4	31.5	8.5	6.1	68.0
Home equity loans	534.3	3.0	35.4	49.0	446.9	65.9	169.1	156.5	59.0	16.7	67.0
Other 1-4 family residential	2,046.3	35.4	226.2	247.9	1,536.8	434.4	515.0	353.5	157.8	89.5	496.2
Commercial and industrial loans	1,085.8	18.3	112.1	139.8	815.5	253.7	258.7	300.7	86.9	64.7	121.1
Loans to individuals	947.9	11.2	53.1	76.1	807.4	324.3	145.5	175.1	80.7	38.9	183.4
Credit card loans	395.2	0.2	5.2	17.8	372.0	161.5	23.4	45.1	40.7	8.2	116.2
Other loans to individuals	552.7	11.0	47.9	58.3	435.4	162.8	122.1	129.9	40.1	30.7	67.1
All other loans and leases (including farm)	543.7	13.0	32.2	37.9	460.6	174.0	144.3	131.5	51.5	16.1	26.3
Total loans and leases	6,719.2	125.8	850.6	923.1	4,819.7	1,556.2	1,632.1	1,432.7	574.6	373.9	1,149.7
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	4,080.7	246.0	1,138.6	610.3	2,085.8	430.0	1,008.1	1,097.5	426.4	640.2	478.5
Construction and development	391.4	25.1	170.2	91.6	104.4	17.1	113.1	73.1	41.8	109.7	36.5
Commercial real estate	1,460.1	100.4	524.6	263.8	571.2	119.1	486.9	307.9	154.3	278.4	113.5
Multifamily residential real estate	94.2	6.5	53.3	18.7	15.7	2.6	17.3	24.0	11.7	31.0	7.5
1-4 family residential	2,012.7	98.3	358.4	229.8	1,326.2	232.0	381.8	687.2	200.8	198.5	312.3
Farmland	61.1	15.9	32.4	6.9	6.0	1.1	4.3	5.6	18.3	22.7	9.1

* 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)	4th Quarter 2005	3rd Quarter 2005	2nd Quarter 2005	1st Quarter 2005	4th Quarter 2004	%Change 04:4-05:4	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	920	900	858	781	764	20.4	73	535	228	84	
Total assets of institutions reporting derivatives	\$7,710,829	\$7,599,459	\$7,431,799	\$7,270,002	\$7,109,151	8.5	\$4,970	\$221,094	\$743,422	\$6,741,343	
Total deposits of institutions reporting derivatives	5,090,585	4,955,880	4,831,249	4,713,734	4,609,011	10.4	4,006	173,926	538,831	4,373,822	
Total derivatives	101,919,367	99,595,515	96,943,654	91,861,153	88,305,599	15.4	347	9,286	101,973	101,807,761	
Derivative Contracts by Underlying Risk Exposure											
Interest rate	84,531,195	82,895,357	81,860,958	77,989,806	75,531,881	11.9	254	8,888	87,322	84,434,731	
Foreign exchange*	9,712,788	9,725,003	9,383,991	9,251,143	9,026,107	7.6	60	20	4,773	9,707,934	
Equity	1,255,255	1,343,257	1,194,866	1,174,583	1,112,283	12.9	33	317	1,600	1,253,305	
Commodity & other (excluding credit derivatives)	598,125	538,213	398,589	321,361	288,606	107.2	0	4	4,214	593,906	
Credit	5,822,004	5,093,684	4,105,250	3,124,260	2,346,722	148.1	0	56	4,064	5,817,884	
Total	101,919,367	99,595,515	96,943,654	91,861,153	88,305,599	15.4	347	9,286	101,973	101,807,761	
Derivative Contracts by Transaction Type											
Swaps	64,746,300	62,135,043	60,921,671	58,335,659	56,416,576	14.8	46	3,769	60,512	64,681,972	
Futures & forwards	12,050,348	11,928,478	11,919,720	11,634,985	11,370,492	6.0	93	1,802	24,927	12,023,526	
Purchased options	9,419,432	9,796,462	9,428,221	8,785,659	8,873,344	6.2	9	2,046	6,048	9,411,329	
Written options	9,451,176	9,841,334	9,837,801	9,242,869	8,879,583	6.4	199	1,602	6,165	9,443,209	
Total	95,667,256	93,701,316	92,107,413	87,999,172	85,539,995	11.8	347	9,220	97,652	95,560,036	
Fair Value of Derivative Contracts											
Interest rate contracts	21,607	22,432	20,913	28,403	26,867	-19.6	8	-31	-183	21,814	
Foreign exchange contracts	2,635	73	828	1,415	-1,379	-291.1	0	0	11	2,625	
Equity contracts	-10,451	-5,130	-2,268	-1,521	-1,308	N/M	1	2	7	-10,461	
Commodity & other (excluding credit derivatives)	2,097	3,856	1,257	3,551	1,941	8.0	0	0	6	2,091	
Credit derivatives as guarantor	-1,997	-368	-847	6,821	15,680	N/M	0	0	0	-1,998	
Credit derivatives as beneficiary	1,973	1,876	2,514	-5,937	-15,124	N/M	0	-1	-9	1,983	
Derivative Contracts by Maturity**											
Interest rate contracts	< 1 year	18,483,380	16,642,441	17,138,062	15,560,325	15,919,803	16.1	30	2,455	15,120	18,465,775
.....	1-5 years	27,683,385	27,693,826	26,722,873	26,568,782	25,893,298	6.9	29	4,061	28,534	27,650,761
.....	> 5 years	19,826,222	18,865,701	18,113,546	17,381,274	16,491,764	20.2	7	768	24,347	19,801,100
Foreign exchange contracts	< 1 year	5,681,626	5,437,648	5,318,532	5,192,310	5,348,729	6.2	60	10	3,264	5,678,292
.....	1-5 years	1,354,036	1,355,674	1,313,066	1,314,144	1,286,372	5.3	0	0	159	1,353,877
.....	> 5 years	687,179	687,274	684,755	691,433	760,131	-9.6	0	0	0	687,179
Equity contracts	< 1 year	321,031	342,345	342,334	275,704	272,658	17.7	3	42	182	320,804
.....	1-5 years	1,427,663	1,097,572	952,801	892,602	735,736	94.0	16	121	511	1,427,015
.....	> 5 years	383,115	268,326	166,107	173,442	139,858	173.9	0	3	36	383,076
Commodity & other contracts	< 1 year	215,143	182,218	154,314	128,653	107,032	101.0	0	1	16	215,126
.....	1-5 years	742,276	647,773	480,423	299,126	237,581	212.4	0	3	15	742,258
.....	> 5 years	176,858	163,351	81,626	55,119	42,450	316.6	0	0	0	176,858
Risk-Based Capital: Credit Equivalent Amount											
Total current exposure to tier 1 capital (%)	34.2	38.7	37.6	38.5	44.0		0.3	0.2	0.6	40.0	
Total potential future exposure to tier 1 capital (%)	81.2	73.6	76.5	80.5	76.3		0.4	1.0	1.0	95.1	
Total exposure (credit equivalent amount) to tier 1 capital (%)	115.4	112.3	114.1	119.0	120.4		0.8	1.2	1.5	135.1	
Credit losses on derivatives***											
.....	8.0	23.0	14.0	1.0	5.0	60.0	0.0	0.0	0.0	8.0	
HELD FOR TRADING											
Number of institutions reporting derivatives	134	128	120	121	117	14.5	7	34	40	53	
Total assets of institutions reporting derivatives	6,193,403	6,095,314	5,911,924	5,874,460	5,687,915	8.9	371	14,368	169,144	6,009,520	
Total deposits of institutions reporting derivatives	4,048,984	3,924,223	3,795,345	3,765,359	3,689,919	9.7	301	11,102	119,516	3,918,065	
Derivative Contracts by Underlying Risk Exposure											
Interest rate	82,007,467	80,439,162	79,451,914	75,576,677	73,012,099	12.3	3	109	22,892	81,984,463	
Foreign exchange	9,185,868	8,822,150	8,554,016	8,412,594	8,506,865	8.0	0	10	3,832	9,182,025	
Equity	1,251,184	1,339,268	1,192,086	1,170,944	1,109,519	12.8	0	32	167	1,250,985	
Commodity & other	593,933	534,963	398,536	321,329	288,574	105.8	0	0	27	593,906	
Total	93,038,452	91,135,543	89,596,552	85,481,544	82,917,057	12.2	3	151	26,918	93,011,379	
Trading Revenues: Cash & Derivative Instruments											
Interest rate	809	1,642	315	1,634	880	-8.1	0	0	-3	811	
Foreign exchange	1,765	1,454	1,283	1,700	1,274	38.5	0	0	2	1,762	
Equity	844	1,243	130	887	348	142.5	0	0	1	843	
Commodity & other (including credit derivatives)	-292	507	166	212	-307	-4.9	0	0	0	-292	
Total trading revenues	3,125	4,846	1,895	4,433	2,194	42.4	0	0	0	3,125	
Share of Revenue											
Trading revenues to gross revenues (%)	2.8	4.4	1.9	4.5	2.4		0.0	0.0	0.0	2.9	
Trading revenues to net operating revenues (%)	16.6	25.5	11.4	22.6	14.0		0.0	0.1	0.0	17.1	
HELD FOR PURPOSES OTHER THAN TRADING											
Number of institutions reporting derivatives	856	840	799	724	713	20.1	66	501	210	79	
Total assets of institutions reporting derivatives	7,538,090	7,427,974	7,306,336	7,083,907	6,998,707	7.7	4,571	207,257	692,952	6,633,310	
Total deposits of institutions reporting derivatives	4,963,262	4,829,804	4,731,111	4,582,275	4,519,742	9.8	3,683	162,828	500,182	4,296,570	
Derivative Contracts by Underlying Risk Exposure											
Interest rate	2,523,728	2,456,196	2,409,044	2,413,129	2,519,782	0.2	251	8,778	64,431	2,450,268	
Foreign exchange	96,813	102,338	98,984	100,828	100,360	-3.5	60	1	683	96,069	
Equity	4,071	3,989	2,780	3,639	2,764	47.3	33	286	1,433	2,320	
Commodity & other	4,192	3,250	53	32	32	N/M	0	4	4,187	0	
Total notional amount	2,628,804	2,565,773	2,510,861	2,517,627	2,622,938	0.2	343	9,069	70,735	2,548,657	

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.

FDIC Quarterly Banking Profile

Changes in Insurance Fund Balances														
<i>(dollar figures in millions)</i>	Bank Insurance Fund							Savings Association Insurance Fund						
	4th Qtr. 2005	3rd Qtr. 2005	2nd Qtr. 2005	1st Qtr. 2005	4th Qtr. 2004	3rd Qtr. 2004	2nd Qtr. 2004	4th Qtr. 2005	3rd Qtr. 2005	2nd Qtr. 2005	1st Qtr. 2005	4th Qtr. 2004	3rd Qtr. 2004	2nd Qtr. 2004
Beginning 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
Unrealized Gain (Loss) on														
Available-For-Sale Securities	-176	-36	-53	-127	-32	77	-332	-60	-11	-18	-41	-10	24	-109
Provision for Insurance Losses	-21	-65	-46	-6	-136	-64	-32	2	0	-10	-14	-95	24	-2
All Other Income, Net of Expenses	288	211	277	158	216	216	246	152	121	144	100	112	112	124
Total Fund Balance Change	133	240	270	37	320	357	-54	90	110	136	73	197	112	17
Ending Fund Balance	\$35,467	\$35,334	\$35,094	\$34,824	\$34,787	\$34,467	\$34,110	\$13,129	\$13,039	\$12,929	\$12,793	\$12,720	\$12,523	\$12,411

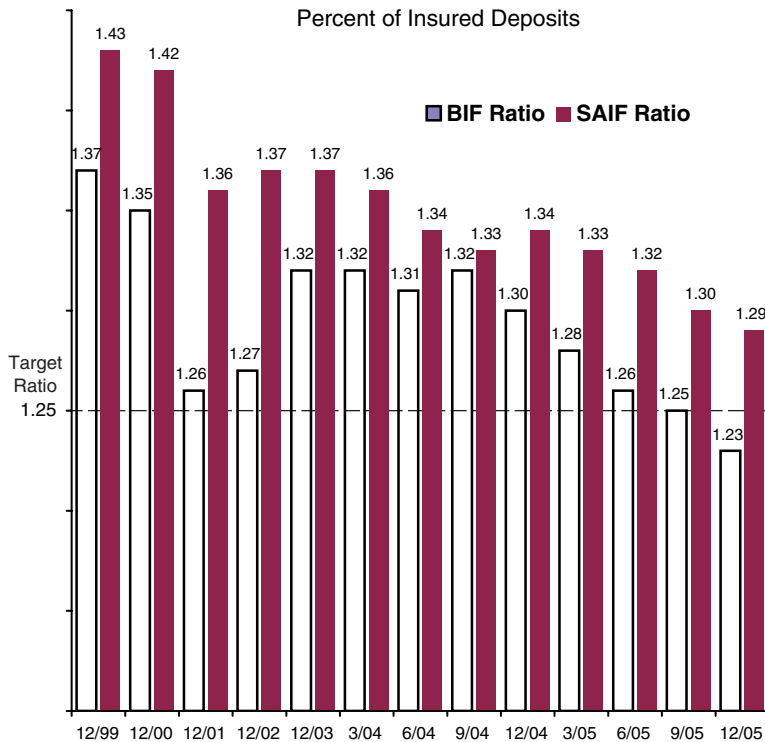
TABLE I-B. Selected Insurance Fund Indicators*

(dollar figures in millions)

	Preliminary 4th Quarter 2005	3rd Quarter 2005	4th Quarter 2004	%Change 04:4-05:4
Bank Insurance Fund				
Reserve ratio (%).....	1.23	1.25	1.30	-5.2
Fund Balance	\$35,467	\$35,334	\$34,787	2.0
Estimated insured deposits	2,872,086	2,825,080	2,671,446	7.5
SAIF-member Oakars.....	121,185	111,953	104,708	15.7
BIF-members	2,750,901	2,713,128	2,566,738	7.2
Assessment base	4,904,544	4,784,131	4,517,823	8.6
SAIF-member Oakars.....	147,198	138,014	114,254	28.8
BIF-members	4,757,347	4,646,117	4,403,569	8.0
Savings Association Insurance Fund				
Reserve ratio (%)	1.29	1.30	1.34	-3.9
Fund Balance	\$13,129	\$13,039	\$12,720	3.2
Estimated insured deposits	1,020,557	1,005,819	950,608	7.4
BIF-member Oakars	463,108	452,101	444,448	4.2
SAIF-member Sassadors	93,260	92,150	92,538	0.8
Other SAIF members	464,189	461,568	413,622	12.2
Assessment base	1,270,214	1,254,531	1,155,737	9.9
BIF-member Oakars	499,680	484,571	460,559	8.5
SAIF-member Sassadors	125,053	124,038	120,438	3.8
Other SAIF members	645,481	645,922	574,740	12.3

Insurance Fund Reserve Ratios*

Percent of Insured Deposits



Fund Balances and Insured Deposits*

(\$Millions)

	BIF Balance	BIF-Insured Deposits	SAIF Balance	SAIF-Insured Deposits
12/99	29,414	2,151,454	10,281	717,591
12/00	30,975	2,299,932	10,759	755,156
12/01	30,439	2,409,566	10,935	801,171
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	2,671,446	12,720	950,608
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	2,825,080	13,039	1,005,819
12/05	35,467	2,872,086	13,129	1,020,557

* 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	2003	2002	2001	2000	1999
BIF Members							
Number of institutions	0	3	3	10	3	6	7
Total assets	\$0	\$151	\$1,097	\$2,508	\$54	\$378	\$1,490
SAIF Members							
Number of institutions	0	1	0	1	1	1	1
Total assets	\$0	\$15	\$0	\$50	\$2,200	\$30	\$71

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

<i>(dollar figures in millions)</i>	2005	2004	2003	2002	2001	2000	1999
BIF Members							
Number of institutions reporting	7,732	7,839	7,995	8,125	8,327	8,572	8,835
BIF-member Oakars	761	773	766	801	766	743	744
Other BIF-members	6,971	7,066	7,229	7,324	7,561	7,829	8,091
Total assets	\$9,353,507	\$8,744,800	\$7,897,886	\$7,335,707	\$6,857,373	\$6,510,744	\$5,980,127
Total deposits	6,231,390	5,773,937	5,216,328	4,854,908	4,567,603	4,337,661	3,987,336
Net income	118,145	108,670	106,199	92,456	76,388	73,430	73,952
Return on assets (%)	1.31	1.31	1.40	1.32	1.14	1.18	1.29
Return on equity (%)	12.92	13.74	15.21	14.31	12.89	13.86	15.11
Noncurrent assets plus OREO to assets (%)	0.48	0.54	0.76	0.91	0.89	0.72	0.62
Number of problem institutions	44	69	102	116	90	74	66
Assets of problem institutions	\$4,736	\$27,161	\$28,812	\$32,176	\$31,881	\$10,787	\$4,450
Number of failed/assisted institutions	0	3	3	10	3	6	7
Assets of failed/assisted institutions	\$0	\$151	\$1,097	\$2,508	\$54	\$378	\$1,490
SAIF Members							
Number of institutions reporting	1,100	1,136	1,186	1,229	1,287	1,332	1,387
SAIF-member Oakars	148	149	146	133	130	122	123
Other SAIF-members	952	987	1,040	1,096	1,157	1,210	1,264
Total assets	\$1,523,569	\$1,360,815	\$1,177,458	\$1,099,965	\$1,011,736	\$952,154	\$903,532
Total deposits	909,788	810,621	744,022	713,599	621,824	577,100	550,703
Net income	16,067	13,740	14,309	12,462	10,623	8,071	8,450
Return on assets (%)	1.12	1.09	1.25	1.17	1.11	0.89	0.99
Return on equity (%)	9.89	10.14	13.85	12.79	13.46	11.12	11.97
Noncurrent assets plus OREO to assets (%)	0.60	0.50	0.69	0.79	0.75	0.65	0.64
Number of problem institutions	8	11	14	20	24	20	13
Assets of problem institutions	\$1,872	\$1,089	\$1,105	\$6,751	\$7,923	\$13,053	\$5,524
Number of failed/assisted institutions	0	1	0	1	1	1	1
Assets of failed/assisted institutions	\$0	\$15	\$0	\$50	\$2,200	\$30	\$71

*Excludes insured branches of foreign banks (IBAs)

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

<i>(dollar figures in millions)</i> 12/31/2005	Number of Institutions	Total Assets	Domestic Deposits*	Estimated Insured Deposits		
				BIF	SAIF	Total
Commercial Banks and Savings Institutions						
FDIC-Insured Commercial Banks	7,527	9,039,674	5,152,701	2,592,820	491,991	3,084,812
BIF-member	7,416	8,828,058	5,020,879	2,554,066	433,615	2,987,682
SAIF-member	111	211,616	131,822	38,754	58,376	97,130
FDIC-Supervised	4,802	1,718,599	1,270,552	740,320	116,630	856,950
OCC-Supervised	1,818	6,003,169	3,085,590	1,450,913	283,449	1,734,362
Federal Reserve-Supervised	907	1,317,907	796,560	401,587	91,912	493,499
FDIC-Insured Savings Institutions	1,305	1,837,401	1,067,829	278,130	528,566	806,696
OTS-Supervised Savings Institutions	862	1,512,206	837,571	154,622	476,708	631,330
BIF-member	44	260,361	105,064	74,158	12,519	86,677
SAIF-member	818	1,251,844	732,507	80,464	464,189	544,653
FDIC-Supervised State Savings Banks	443	325,195	230,258	123,508	51,858	175,366
BIF-member	272	265,087	187,190	121,541	16,973	138,514
SAIF-member	171	60,108	43,068	1,967	34,884	36,851
Total Commercial Banks and Savings Institutions	8,832	10,877,075	6,220,530	2,870,950	1,020,557	3,891,508
BIF-member	7,732	9,353,507	5,313,133	2,749,765	463,108	3,212,873
SAIF-member	1,100	1,523,569	907,397	121,185	557,450	678,635
Other FDIC-Insured Institutions						
U.S. Branches of Foreign Banks	13	11,115	6,654	1,136	0	1,136
Total FDIC-Insured Institutions	8,845	10,888,191	6,227,185	2,872,086	1,020,557	3,892,643

* Excludes \$921 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 December 31, 2005

Supervisory and Capital Ratings for First Semiannual Assessment Period, 2006

Capital Group	Supervisory Risk Subgroup					
	A		B		C	
1. Well-capitalized						
Number of institutions	7,325	94.6%	320	4.1%	42	0.5%
Assessable deposit base	\$4,839	98.7%	\$54	1.1%	\$3	0.1%
2. Adequately capitalized						
Number of institutions	49	0.6%	6	0.1%	1	0.0%
Assessable deposit base	\$8	0.2%	\$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 December 31, 2005

Supervisory and Capital Ratings for First Semiannual Assessment Period, 2006

Capital Group	Supervisory Risk Subgroup					
	A		B		C	
1. Well-capitalized						
Number of institutions	1,033	93.9%	53	4.8%	8	0.7%
Assessable deposit base	\$1,252	98.6%	\$15	1.2%	\$2	0.1%
2. Adequately capitalized						
Number of institutions	5	0.5%	1	0.1%	0	0.0%
Assessable deposit base	\$1	0.1%	\$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

Capital Group	Supervisory Risk Subgroup		
	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.

FDIC Quarterly Banking Profile

FOURTH QUARTER 2005

Chart 1

2005 Was Another Record-Setting Year For Industry Earnings

\$ Billions

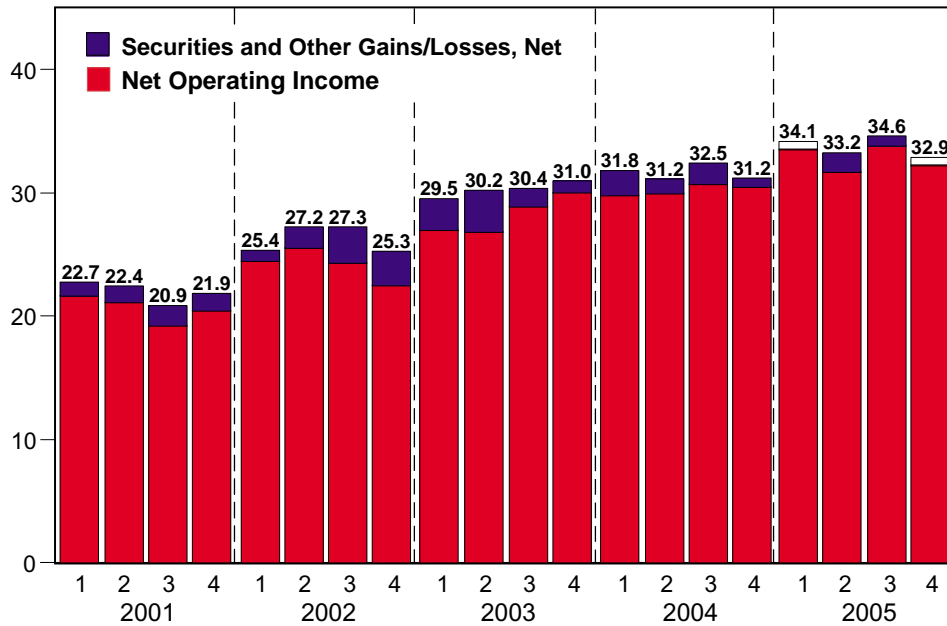


Chart 2

Institutions Maintained Their Margins in the Fourth Quarter

Net Interest Margin (%)

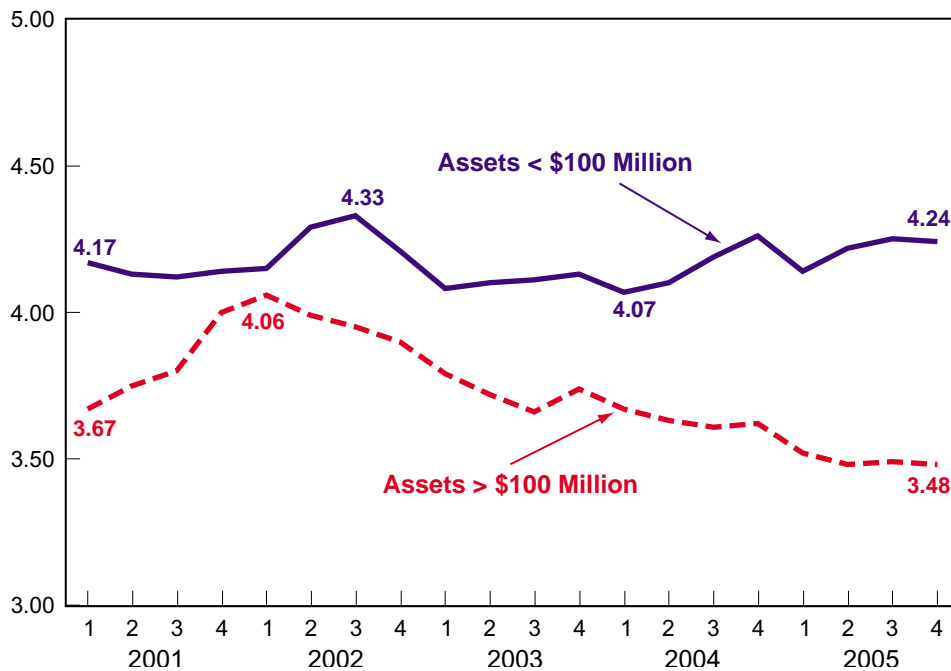


Chart 3

Profitability Has Declined From Historic High Levels

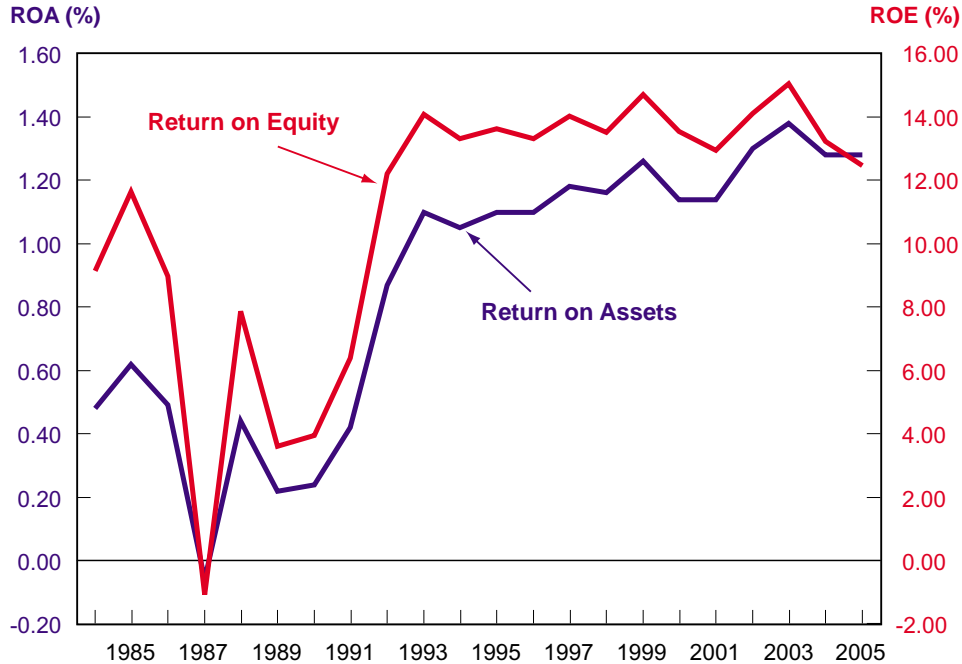


Chart 4

Net Interest Income Was the Main Source of Earnings Improvement

4th Quarter 2005 vs 4th Quarter 2004

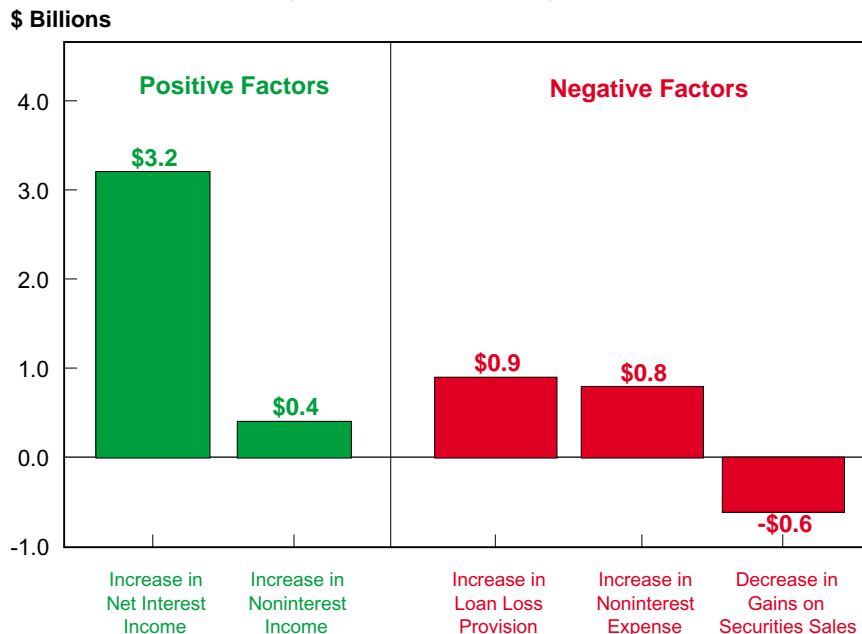
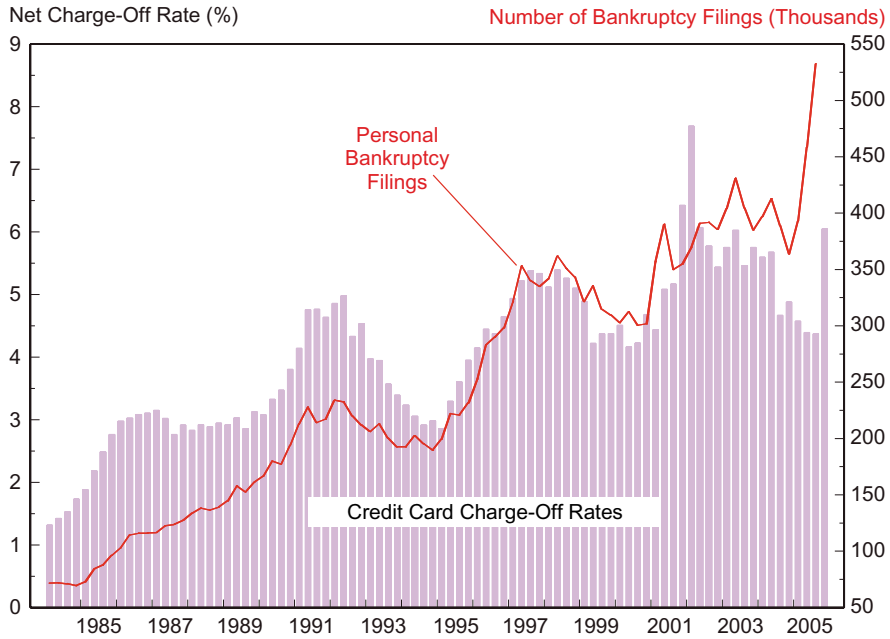


Chart 5

Credit Card Losses Surged in Fourth Quarter

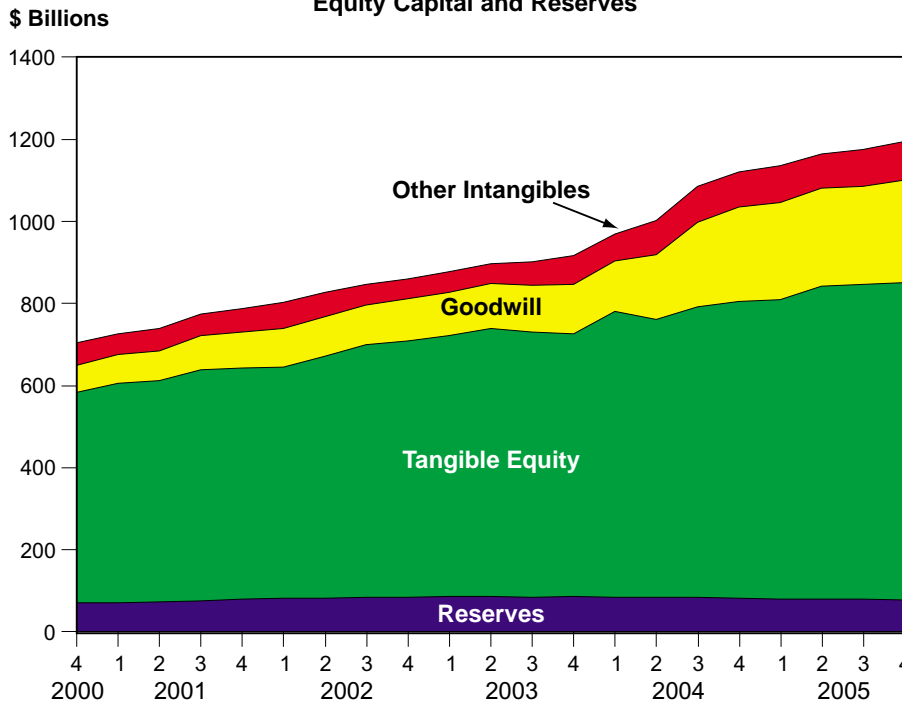


Sources: Bankruptcies - Administrative Offices of the United States Courts
 Charge-Off Rates - Commercial Bank Call Reports

NOTE: Personal Bankruptcy Filings for December 2005 not available at time of release.

Chart 6

Goodwill Has Been the Fastest-Growing Component of Equity Capital



FDIC Quarterly Banking Profile

FOURTH QUARTER 2005

Chart 7

Borrowers Are Converting From Variable-Rate Home Equity Loans to Fixed-Rate Junior Lien Mortgages

Total Outstanding, \$ Billions

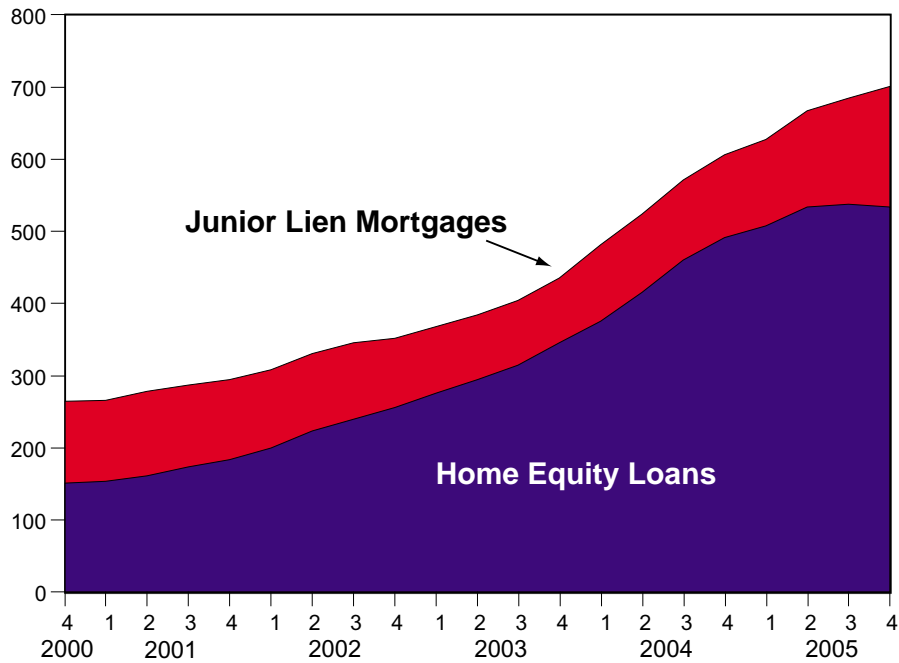


Chart 8

Commercial Lending Has Strengthened in Recent Quarters

Quarterly Change, \$ Billions

