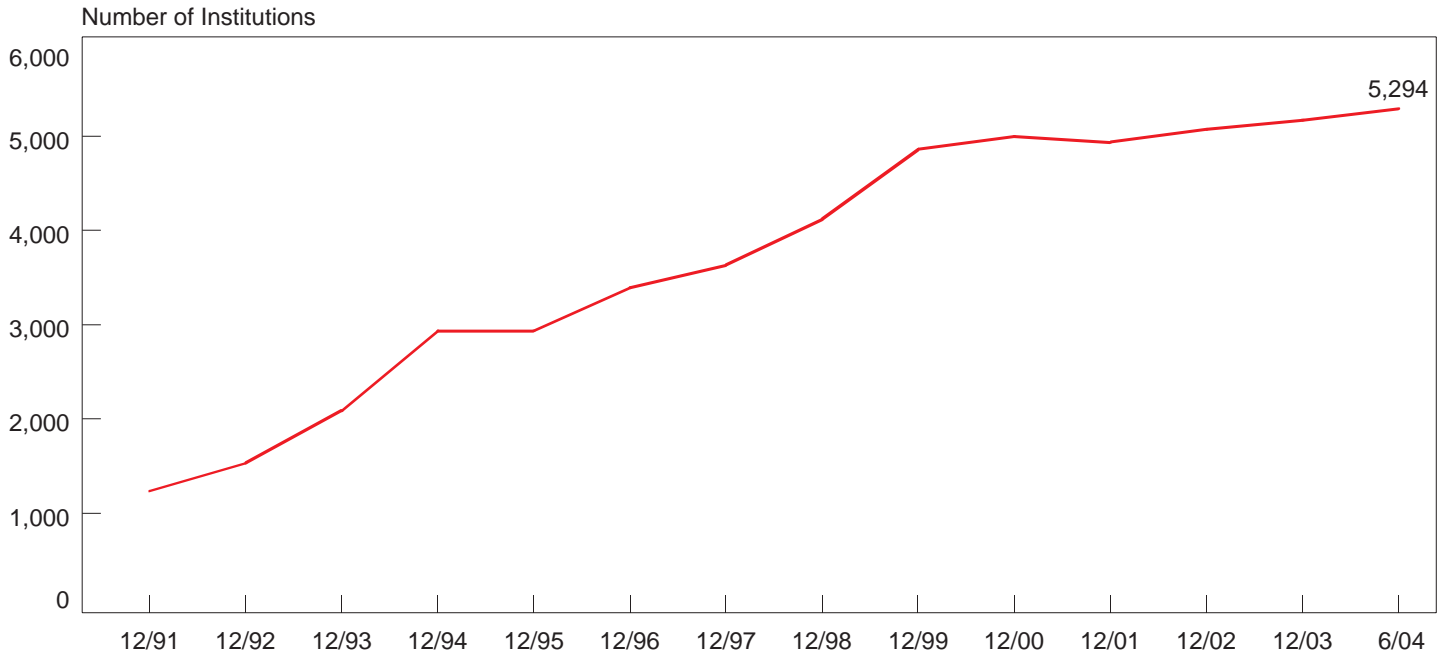


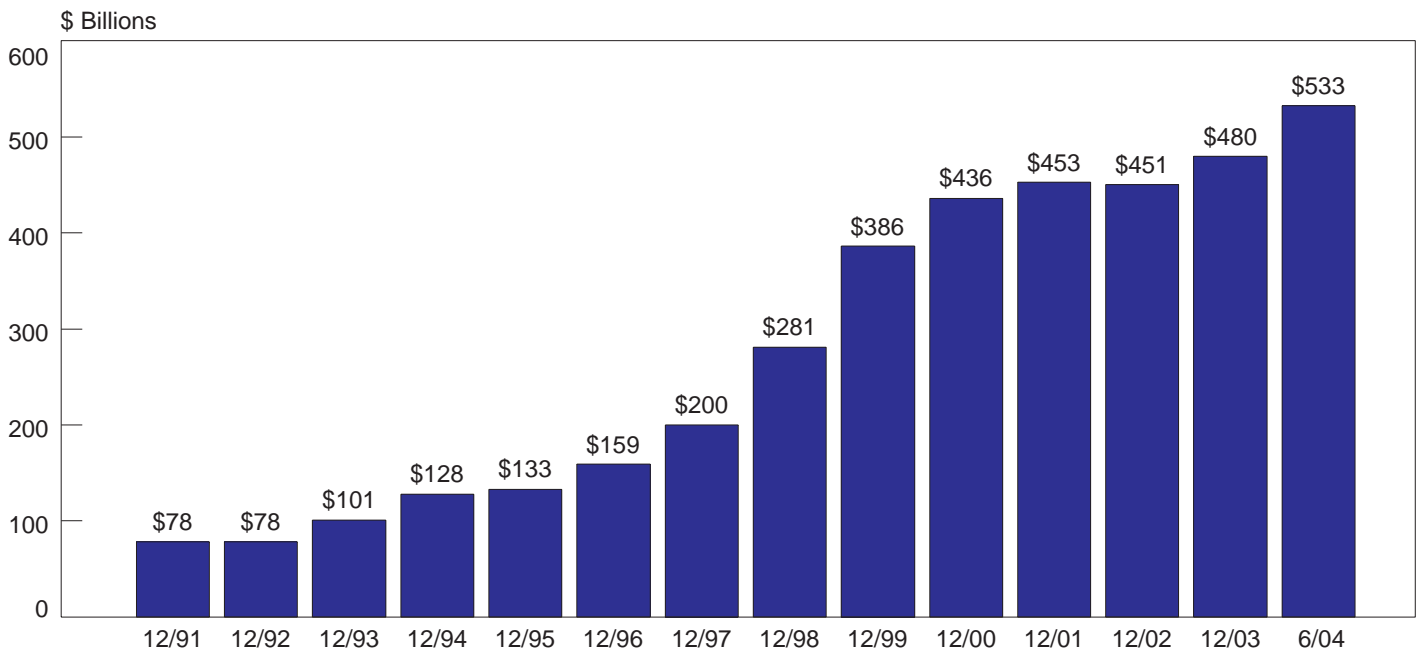
Number of Institutions with FHLB Advances

1991 - 2004



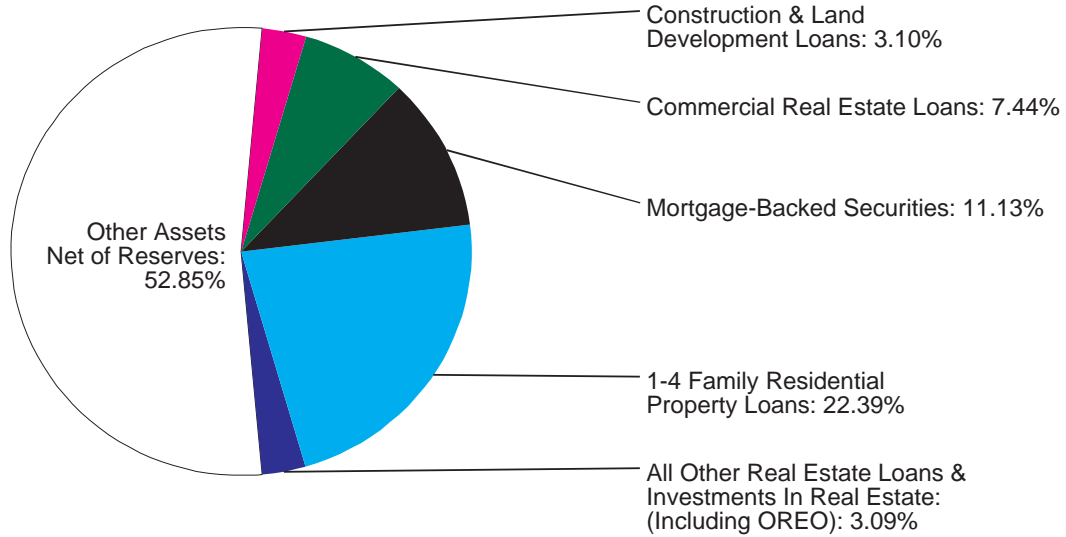
Amount of FHLB Advances Outstanding

1991 - 2004



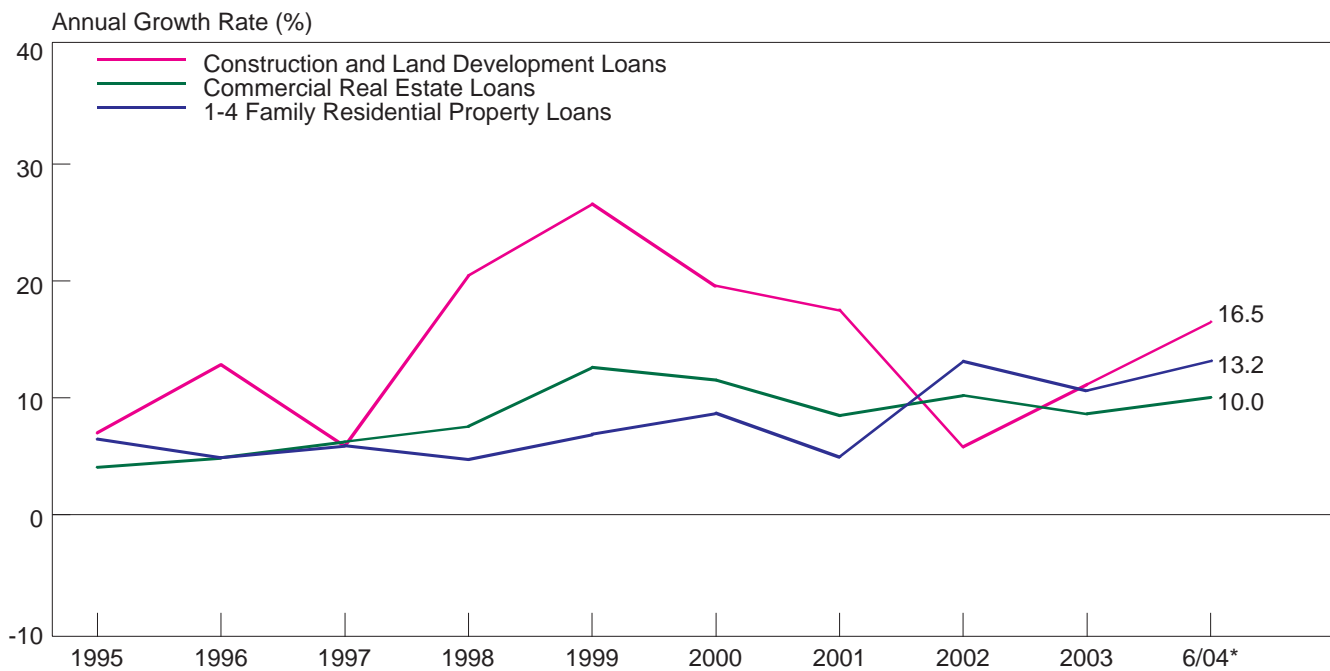
Real Estate Assets as a Percent of Total Assets

June 30, 2004



Real Estate Loan Growth Rates*

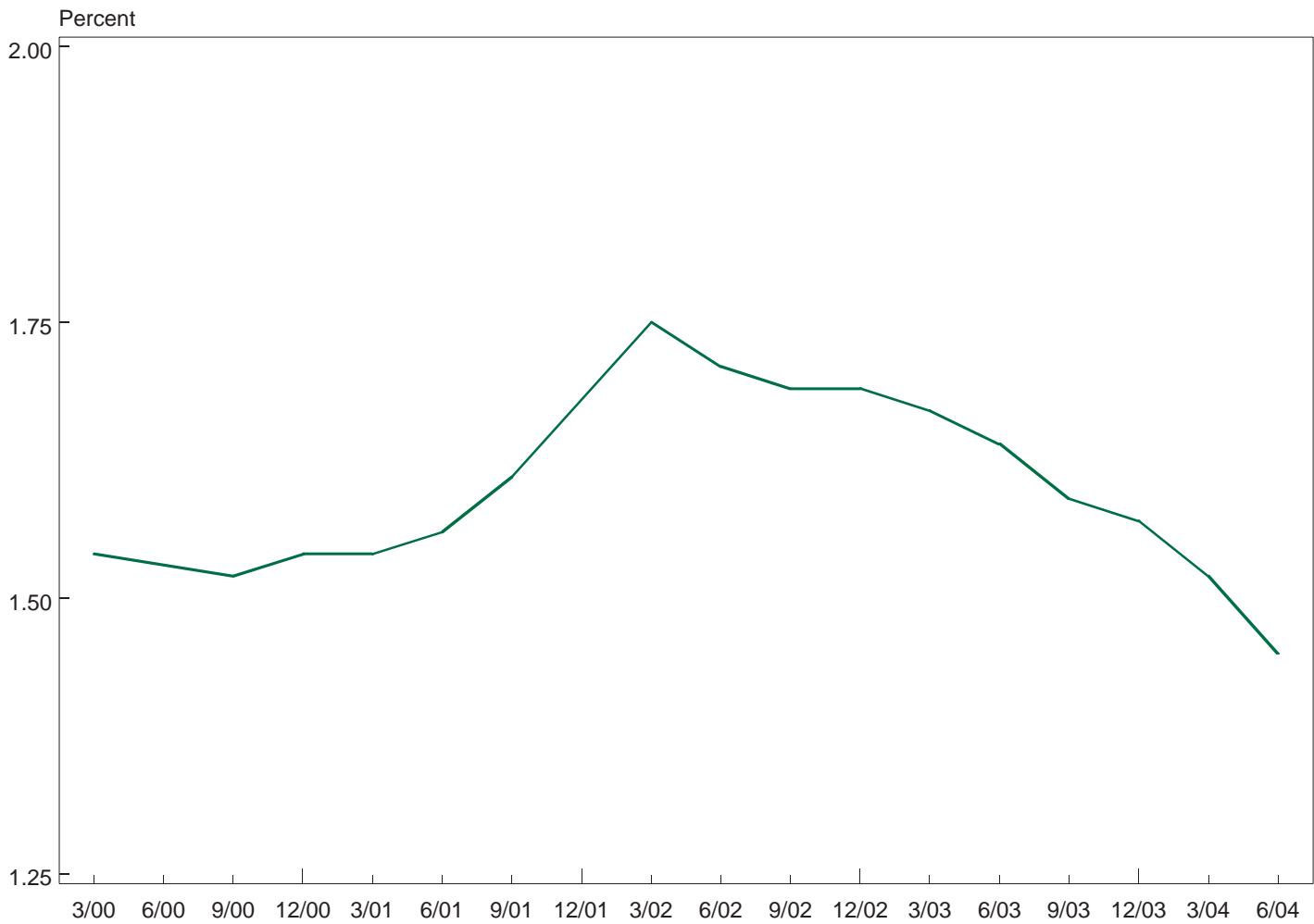
1995-2004



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

Loss Allowance To Loans and Leases

2000-2004

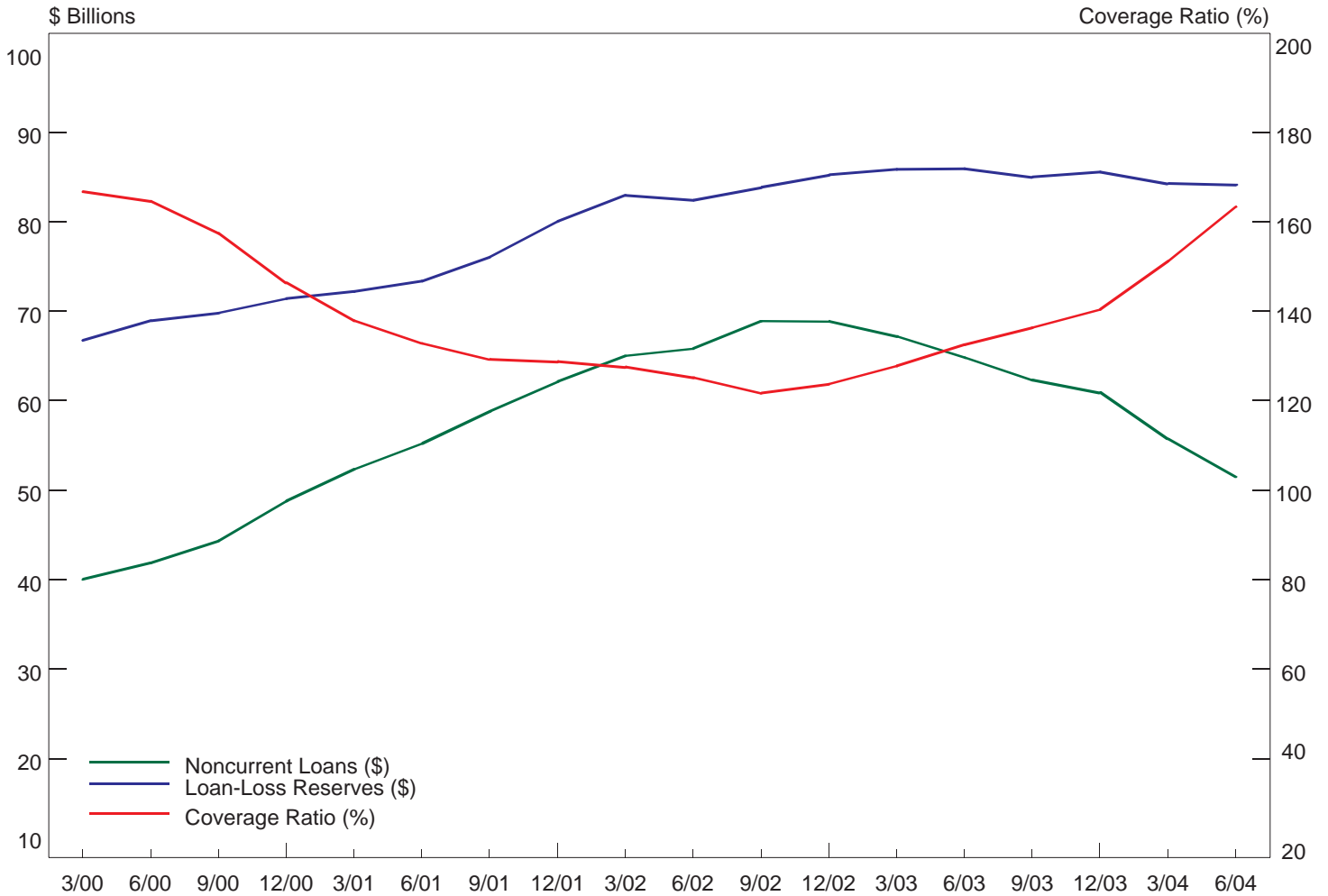


Loss Allowance To Loans and Leases

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

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 60.9 55.7 51.5

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 84.1

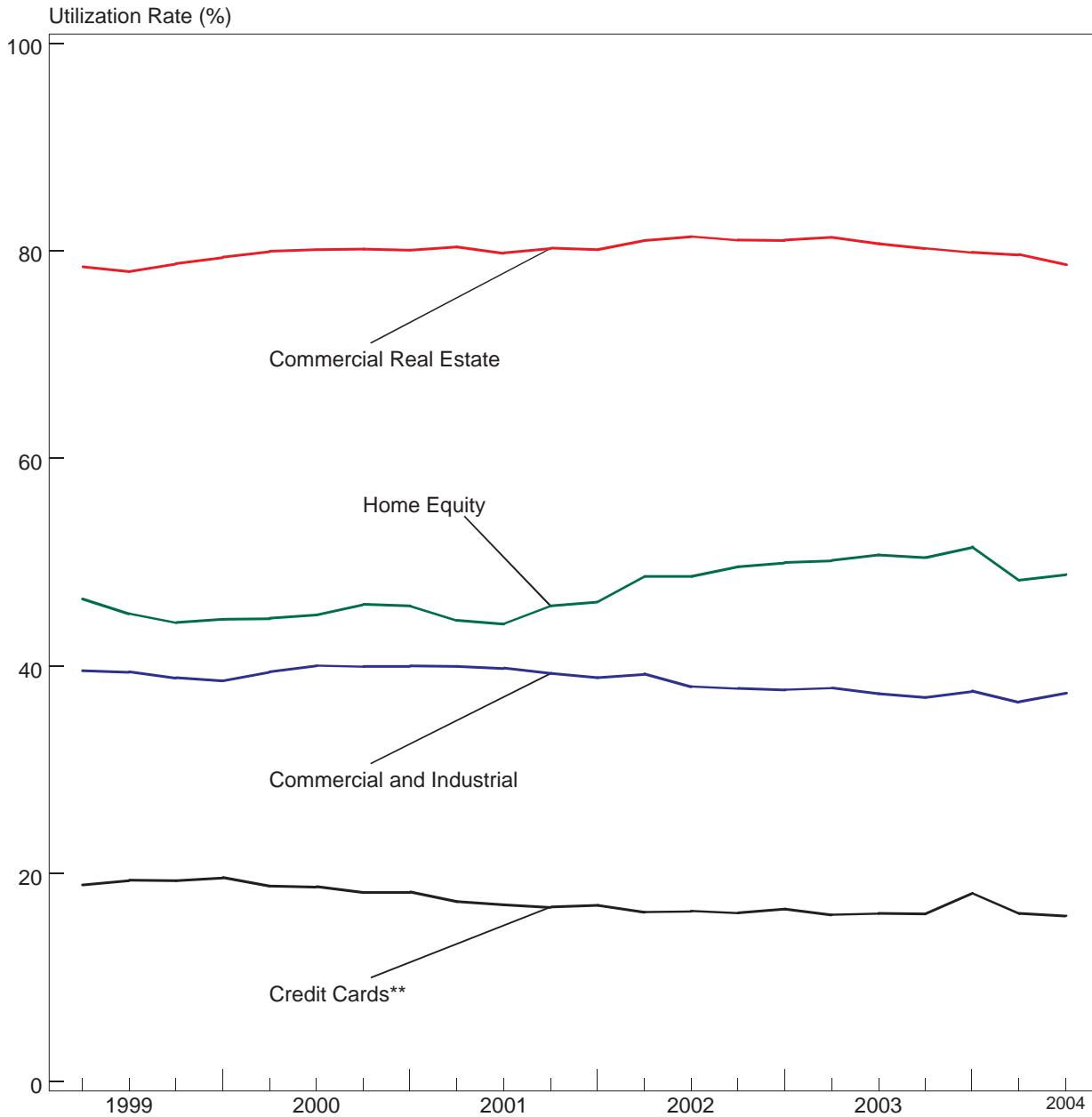
Coverage Ratio (%)

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

* Loan-loss reserves to noncurrent loans.

Utilization Rates of Loan Commitments*

1999-2004



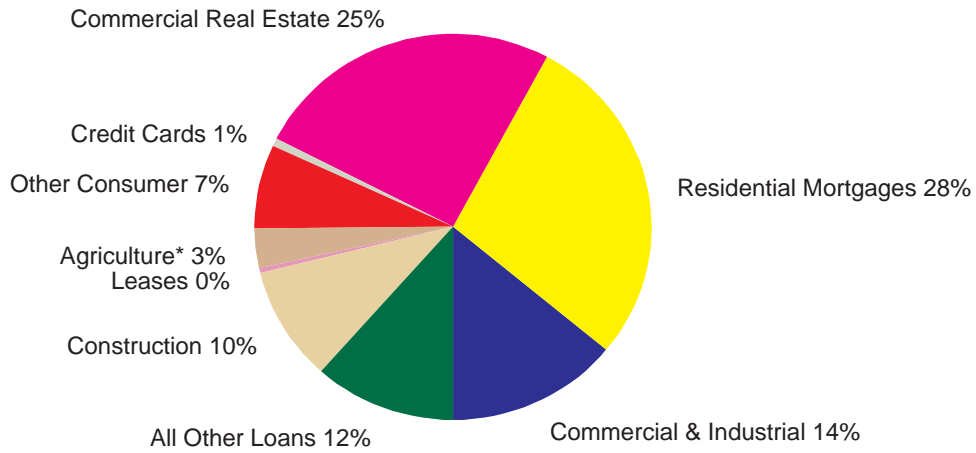
* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

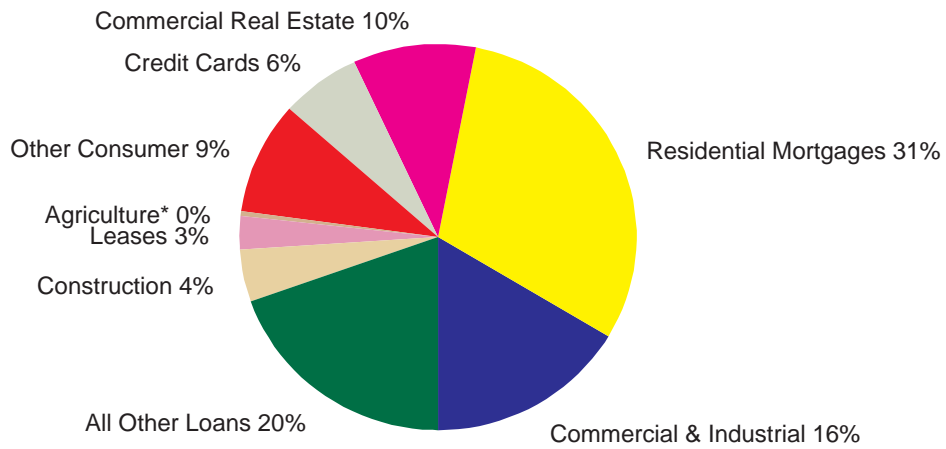
Loan Portfolio Composition by Asset Size

June 30, 2004

Assets < \$1 Billion



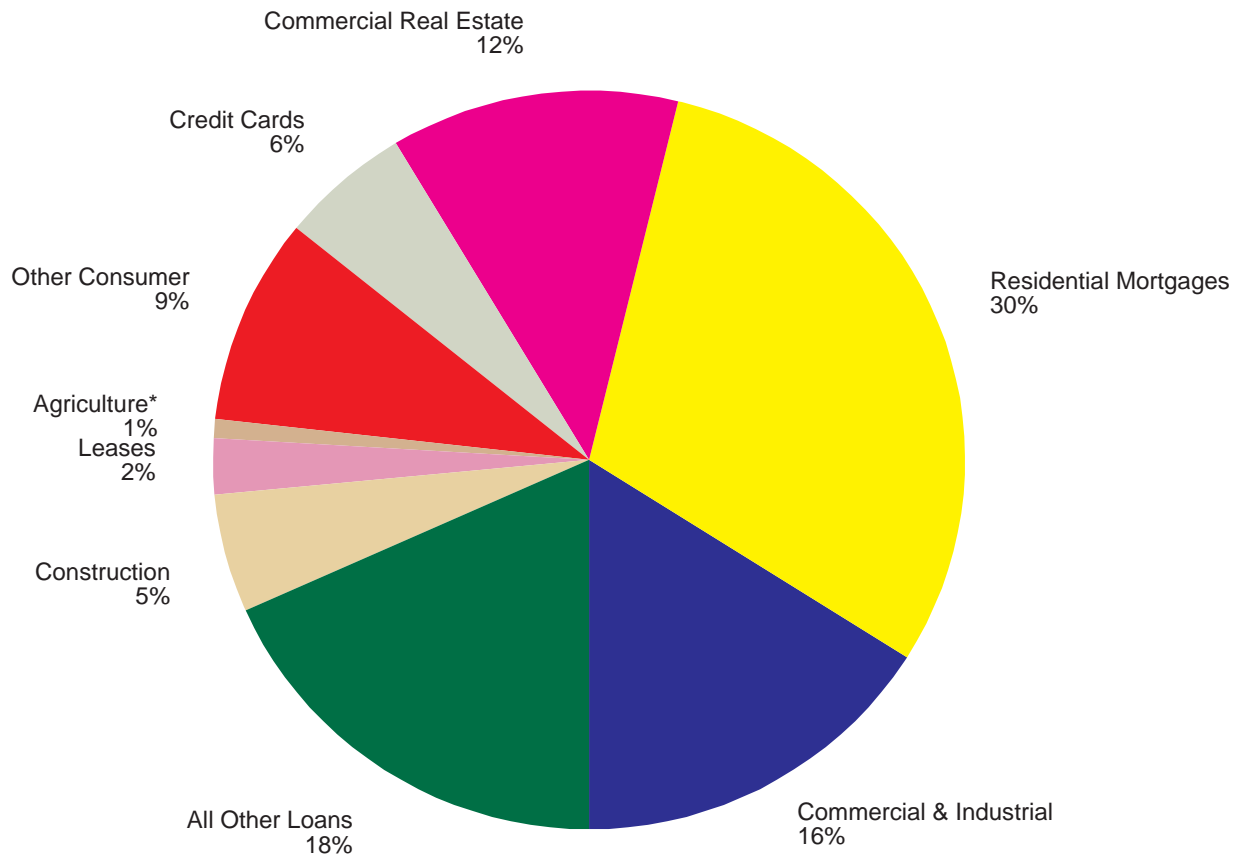
Assets > \$1 Billion



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

Loan Portfolio Composition

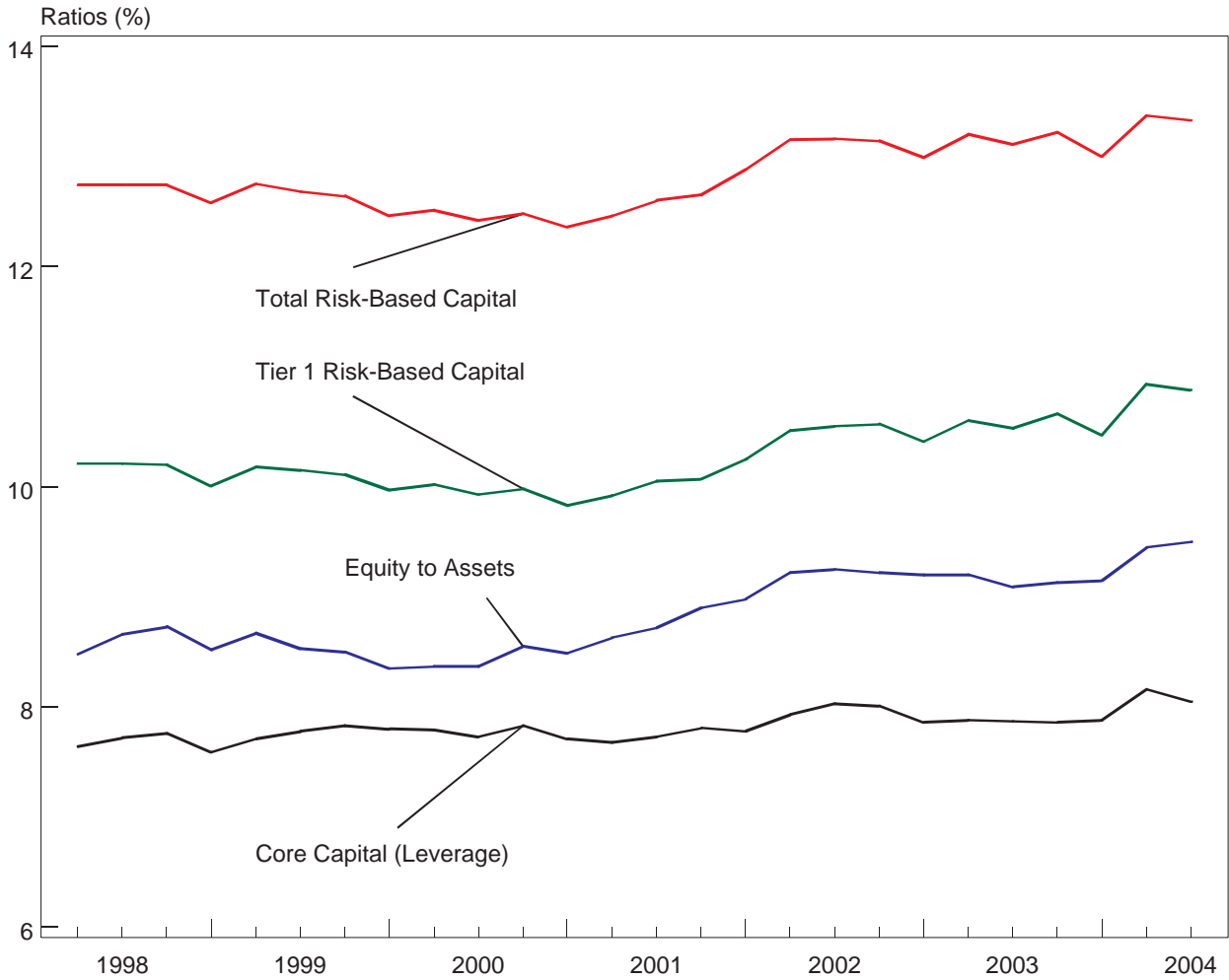
June 30, 2004



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

Capital Ratios

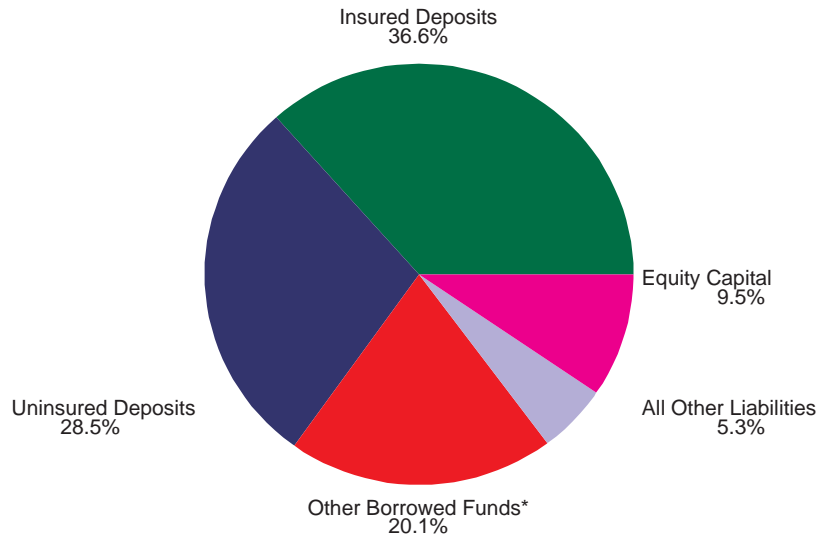
1998 - 2004



	12/98	12/99	12/00	12/01	12/02	12/03	6/04
Total Risk-Based Capital	12.58	12.46	12.36	12.88	12.99	13.00	13.33
Tier 1 Risk-Based Capital	10.01	9.97	9.83	10.25	10.41	10.47	10.88
Equity to Assets	8.52	8.35	8.49	8.98	9.20	9.15	9.50
Core Capital (Leverage)	7.59	7.80	7.71	7.78	7.86	7.88	8.05

Total Liabilities and Equity Capital

June 30, 2004

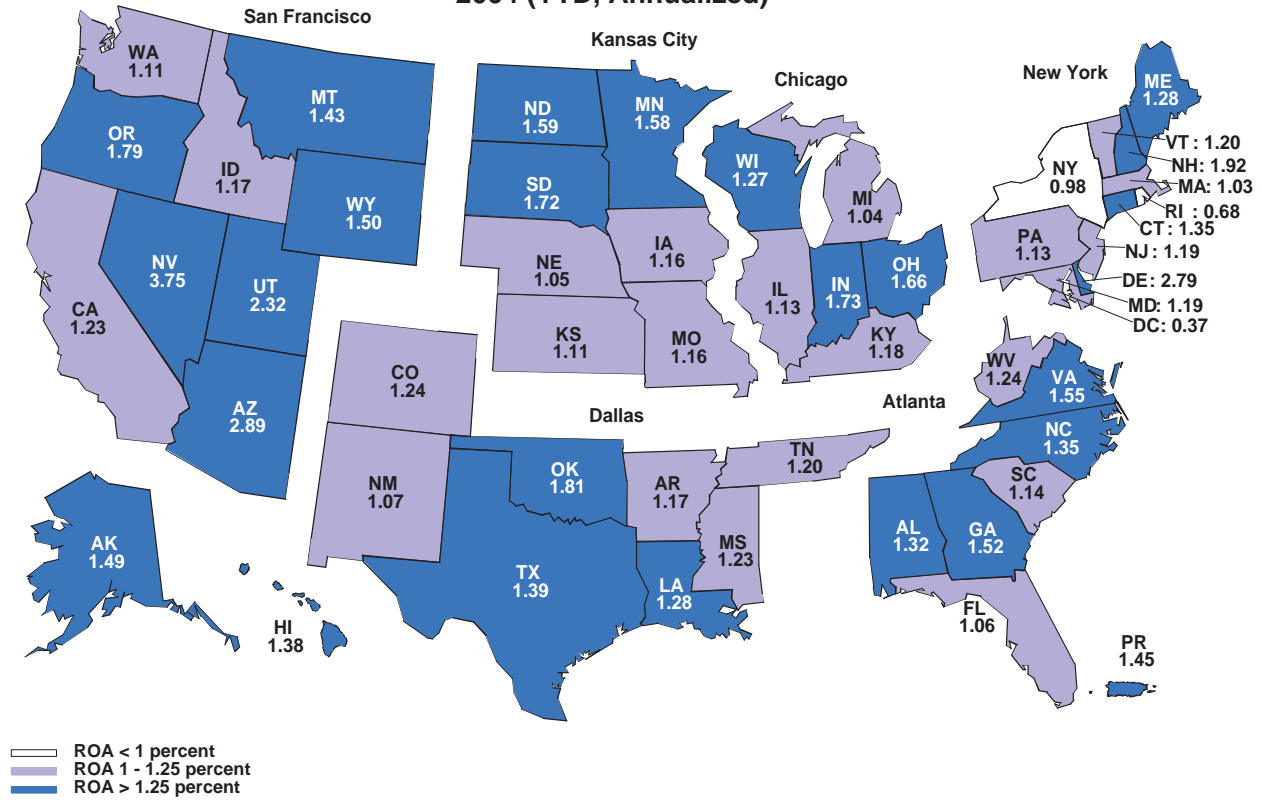


(\$ Billions)	6/30/03	6/30/04	% Change
Insured Deposits (estimated)	3,437	3,533	2.8
BIF - Insured	2,562	2,607	1.8
SAIF - Insured	876	926	5.7
Uninsured Deposits	2,408	2,751	14.2
In Foreign Offices	678	827	22.0
Other Borrowed Funds*	1,671	1,937	15.9
All Other Liabilities	595	510	-14.3
Subordinated Debt	103	111	7.8
Equity Capital	812	917	12.9
Total Liabilities and Equity Capital	8,923	9,649	8.1

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

Return on Assets (ROA)

2004 (YTD, Annualized)



ROA Rankings by State

Rank	State	No. of Inst. as of 6/30/04	YTD 2004	YTD 2003	Change*
1	Nevada	36	3.75	3.84	(9)
2	Arizona	49	2.89	2.58	31
3	Delaware	34	2.79	2.83	(4)
4	Utah	63	2.32	2.05	27
5	New Hampshire	30	1.92	0.98	94
6	Oklahoma	273	1.81	1.71	10
7	Oregon	38	1.79	0.97	82
8	Indiana	203	1.73	2.06	(33)
9	South Dakota	93	1.72	2.85	(113)
10	Ohio	301	1.66	1.53	13
11	North Dakota	103	1.59	1.60	(1)
12	Minnesota	485	1.58	1.63	(5)
13	Virginia	141	1.55	1.64	(9)
14	Georgia	347	1.52	1.55	(3)
15	Wyoming	44	1.50	1.66	(16)
16	Alaska	7	1.49	1.04	45
17	Puerto Rico	10	1.45	1.23	22
18	Montana	80	1.43	1.33	10
19	Texas	688	1.39	1.37	2
20	Hawaii	8	1.38	1.33	5
21	Connecticut	60	1.35	0.98	37
22	North Carolina	106	1.35	1.36	(1)
23	Alabama	163	1.32	1.32	0
24	Louisiana	168	1.28	1.25	3
25	Maine	40	1.28	1.28	0
26	Wisconsin	310	1.27	1.32	(5)
27	Colorado	177	1.24	1.40	(16)
28	West Virginia	74	1.24	1.05	19
29	California	300	1.23	1.49	(26)
30	Mississippi	102	1.23	1.32	(9)
31	Tennessee	211	1.20	1.54	(34)
32	Vermont	19	1.20	1.40	(20)
33	Maryland	121	1.19	1.13	6
34	New Jersey	142	1.19	1.18	1
35	Kentucky	240	1.18	0.95	23
36	Arkansas	168	1.17	1.19	(2)
37	Idaho	18	1.17	1.25	(8)
38	Iowa	417	1.16	1.17	(1)
39	Missouri	376	1.16	1.16	0
40	South Carolina	96	1.14	1.20	(6)
41	Illinois	760	1.13	0.93	20
42	Pennsylvania	263	1.13	1.21	(8)
43	Kansas	377	1.11	1.10	1
44	Washington	98	1.11	1.49	(38)
45	New Mexico	59	1.07	1.15	(8)
46	Florida	302	1.06	1.01	5
47	Nebraska	269	1.05	1.08	(3)
48	Michigan	176	1.04	1.64	(60)
49	Massachusetts	203	1.03	0.68	35
50	New York	203	0.98	1.16	(18)
51	Rhode Island	15	0.68	1.29	(61)
52	District of Col.	6	0.37	0.62	(25)
	U.S. and Terr.	9,079	1.33	1.38	(5)

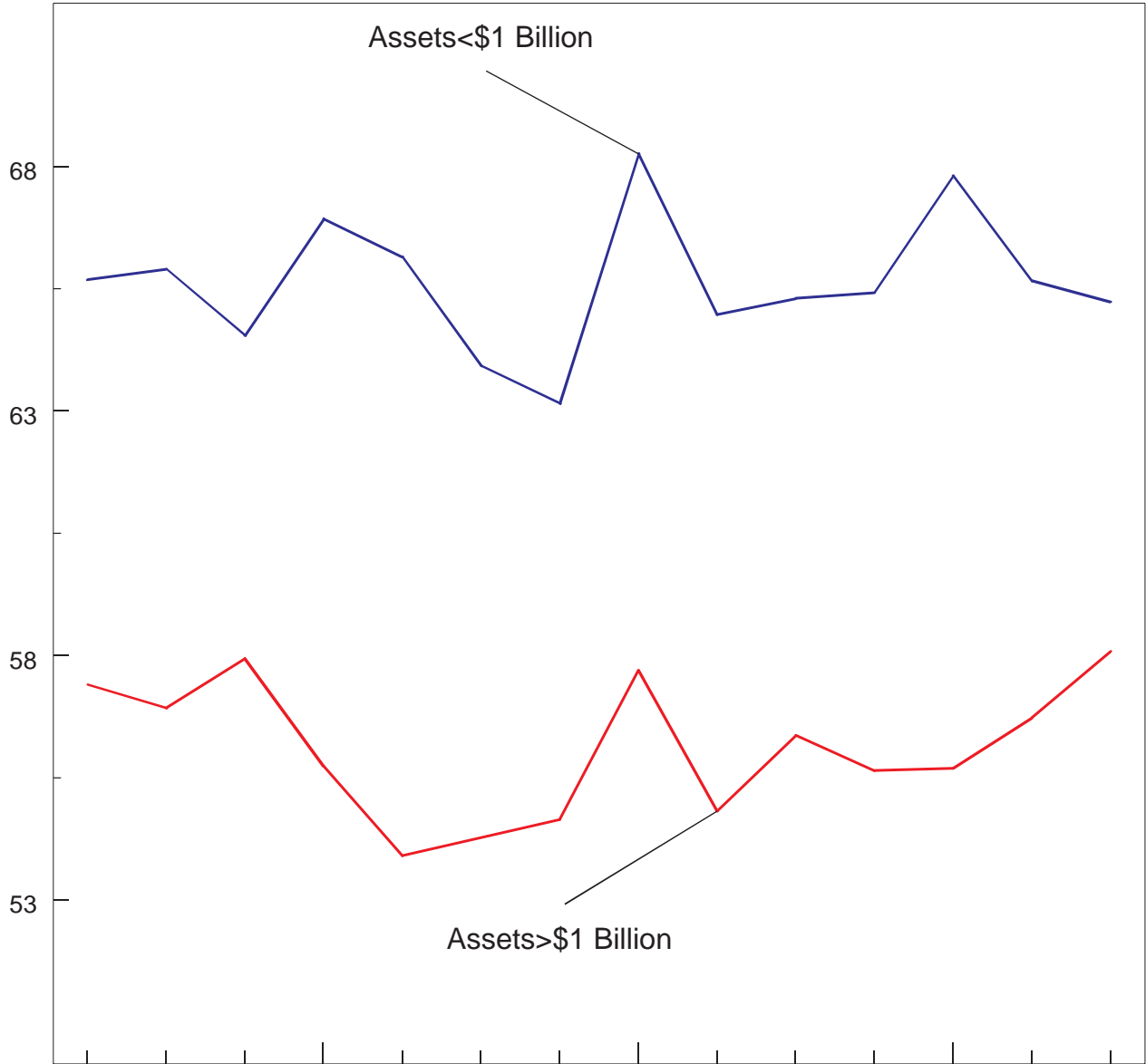
*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

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.

Quarterly Efficiency Ratios*

2001 - 2004

Efficiency Ratio (%)

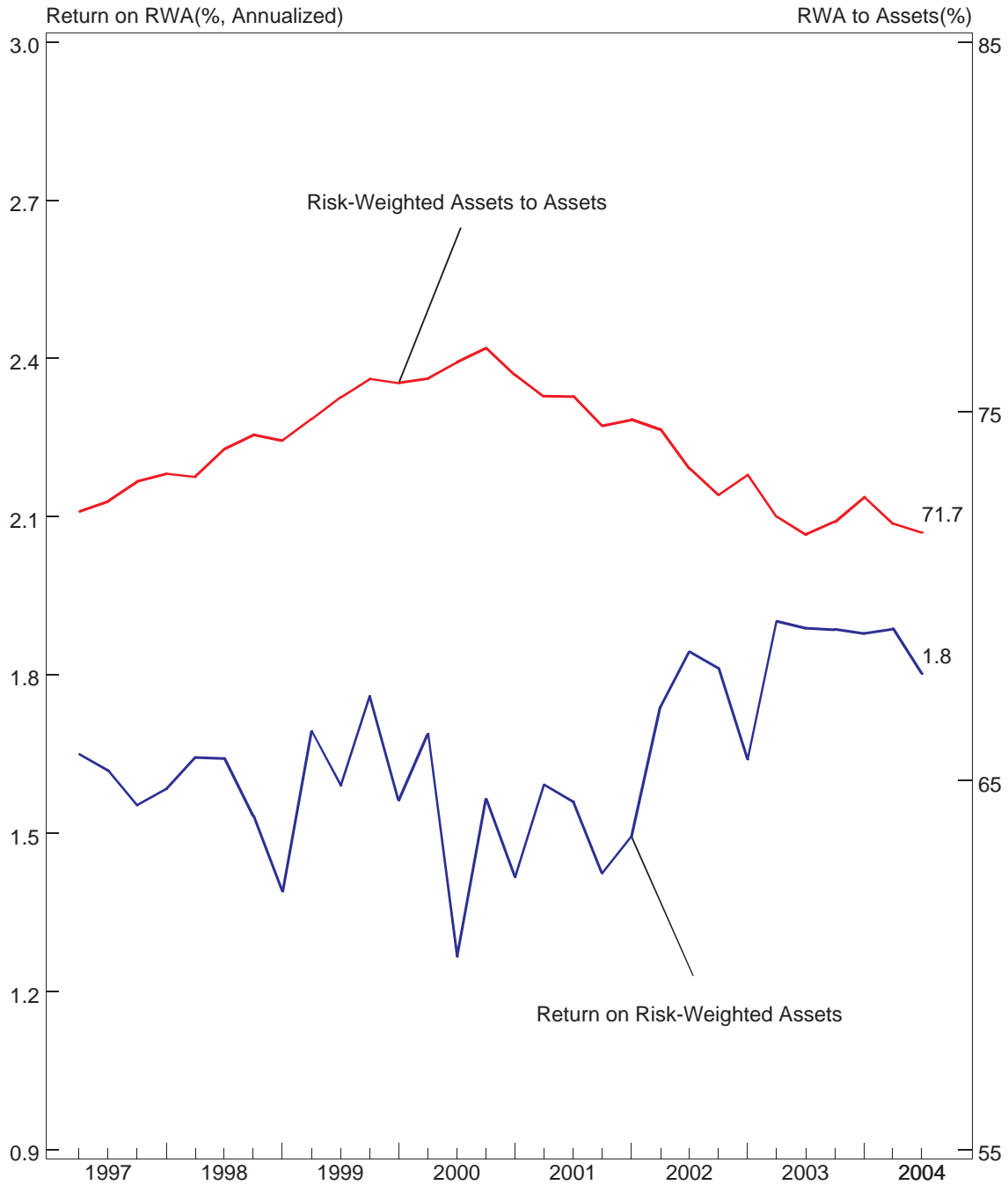


	2001				2002				2003				2004	
Assets <\$1 Billion	65.19	65.41	64.05	66.44	65.66	63.43	62.66	67.77	64.48	64.81	64.93	67.32	65.17	64.74
Assets >\$1 Billion	56.91	56.43	57.44	55.24	53.41	53.78	54.15	57.20	54.32	55.87	55.15	55.20	56.23	57.59
Total	58.21	57.84	58.49	56.96	55.20	55.24	55.43	58.78	55.78	57.15	56.57	56.88	57.44	58.54

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

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

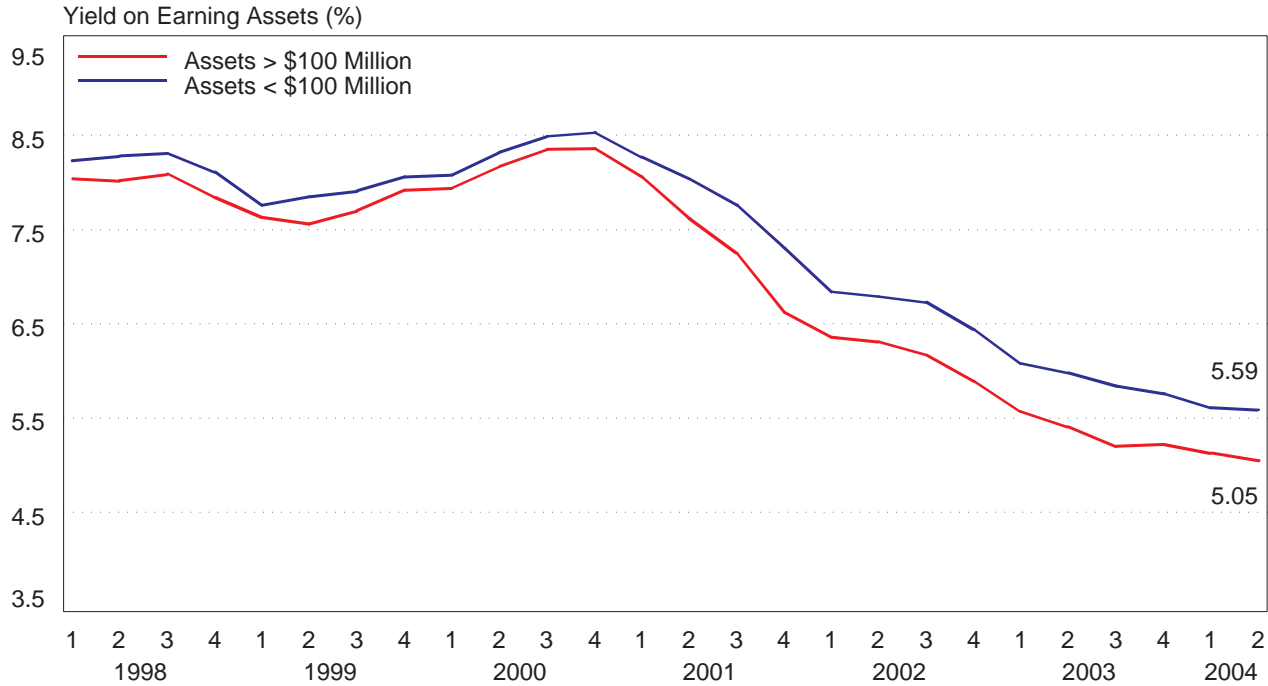
1997 - 2004



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

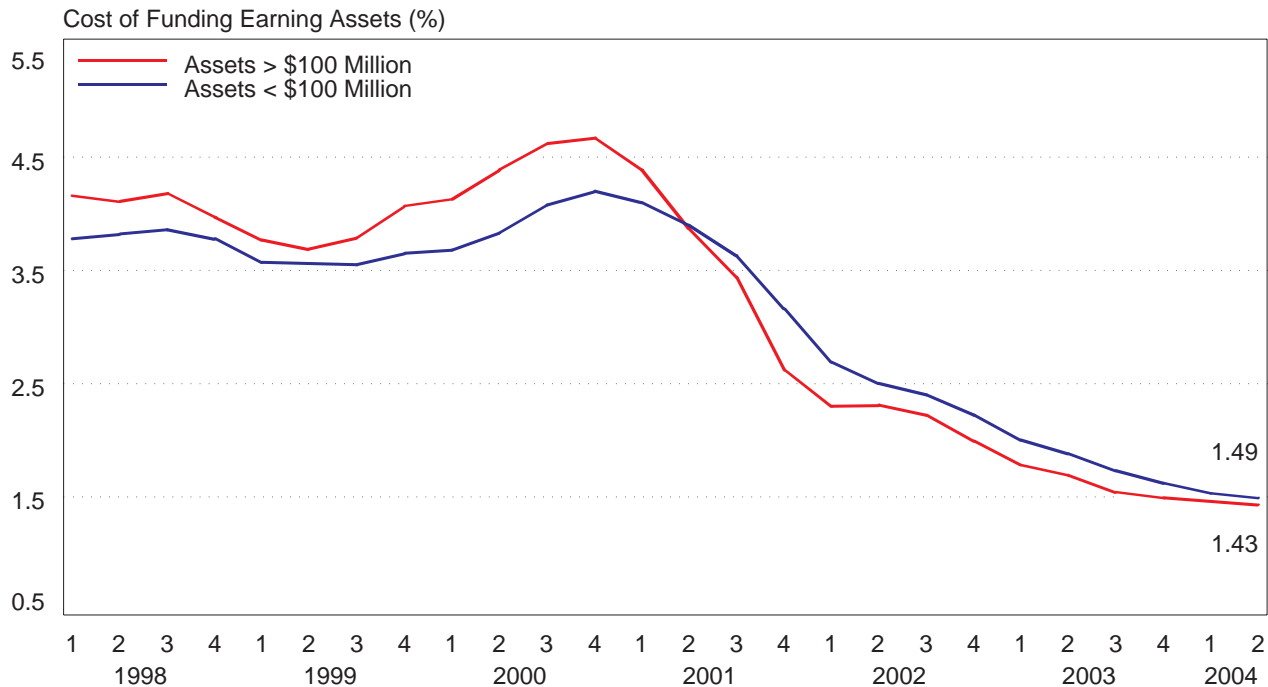
Quarterly Yield on Earning Assets

1998 - 2004



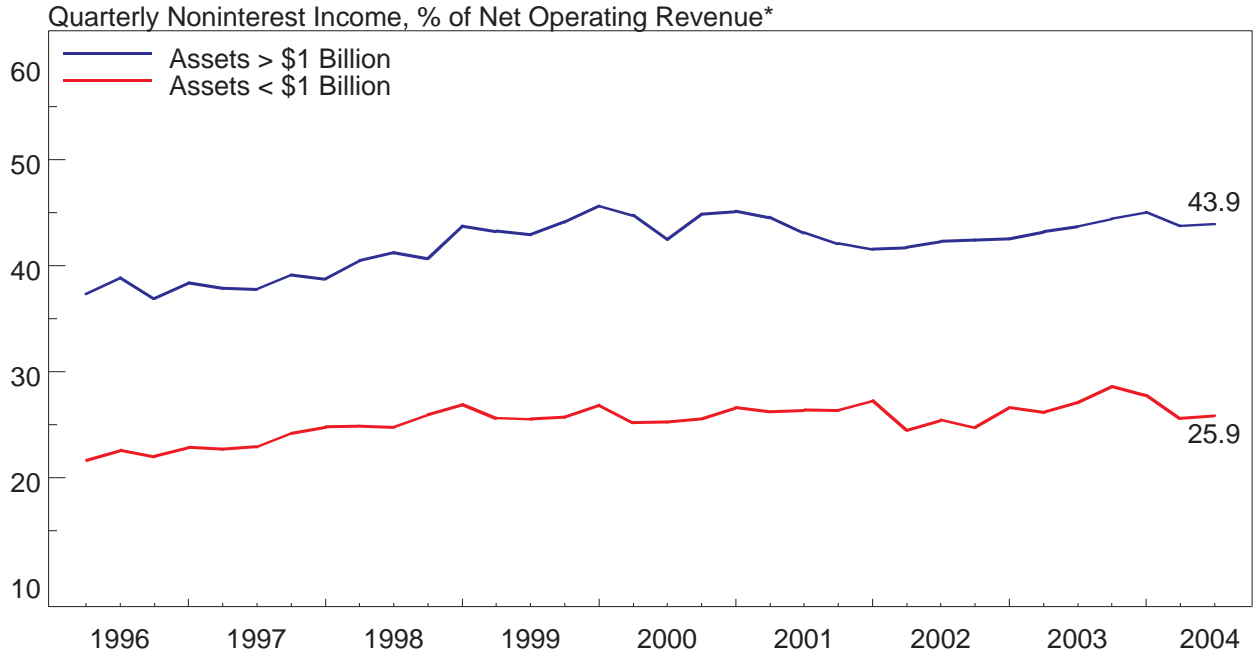
Quarterly Cost of Funding Earning Assets

1998 - 2004



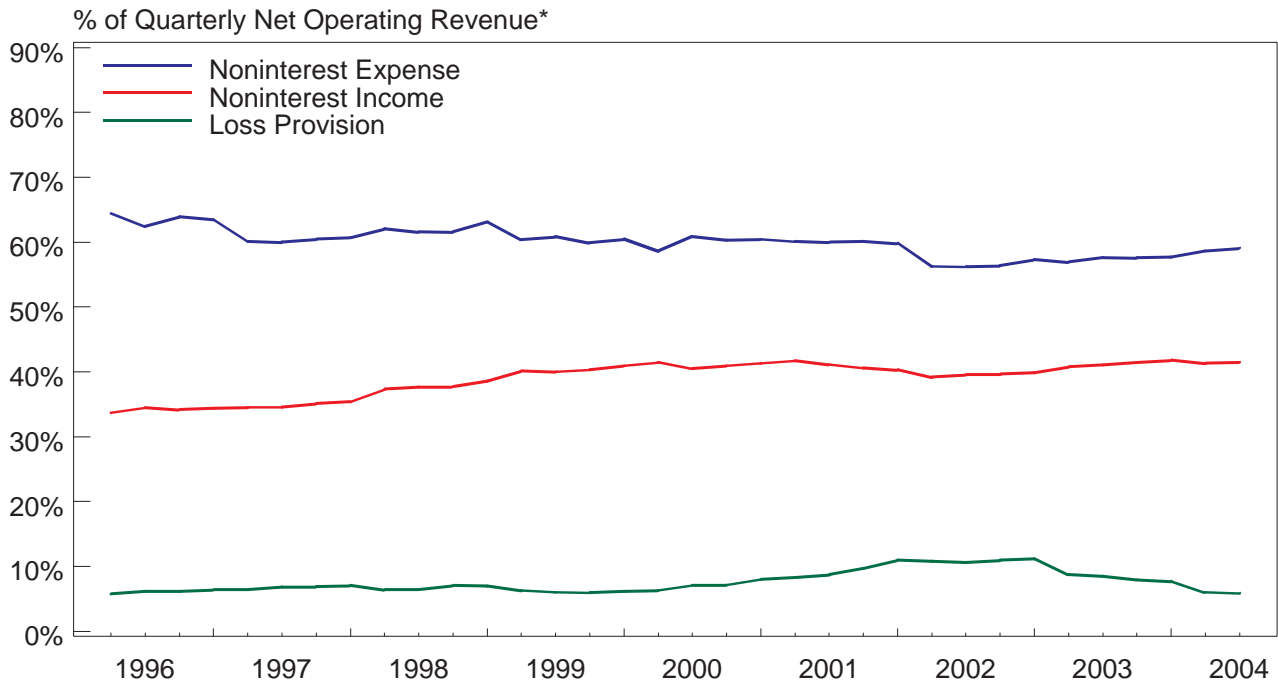
Noninterest Income as a Percentage of Net Operating Revenue*

1996 - 2004



Trends in FDIC-Insured Institutions' Income & Expenses

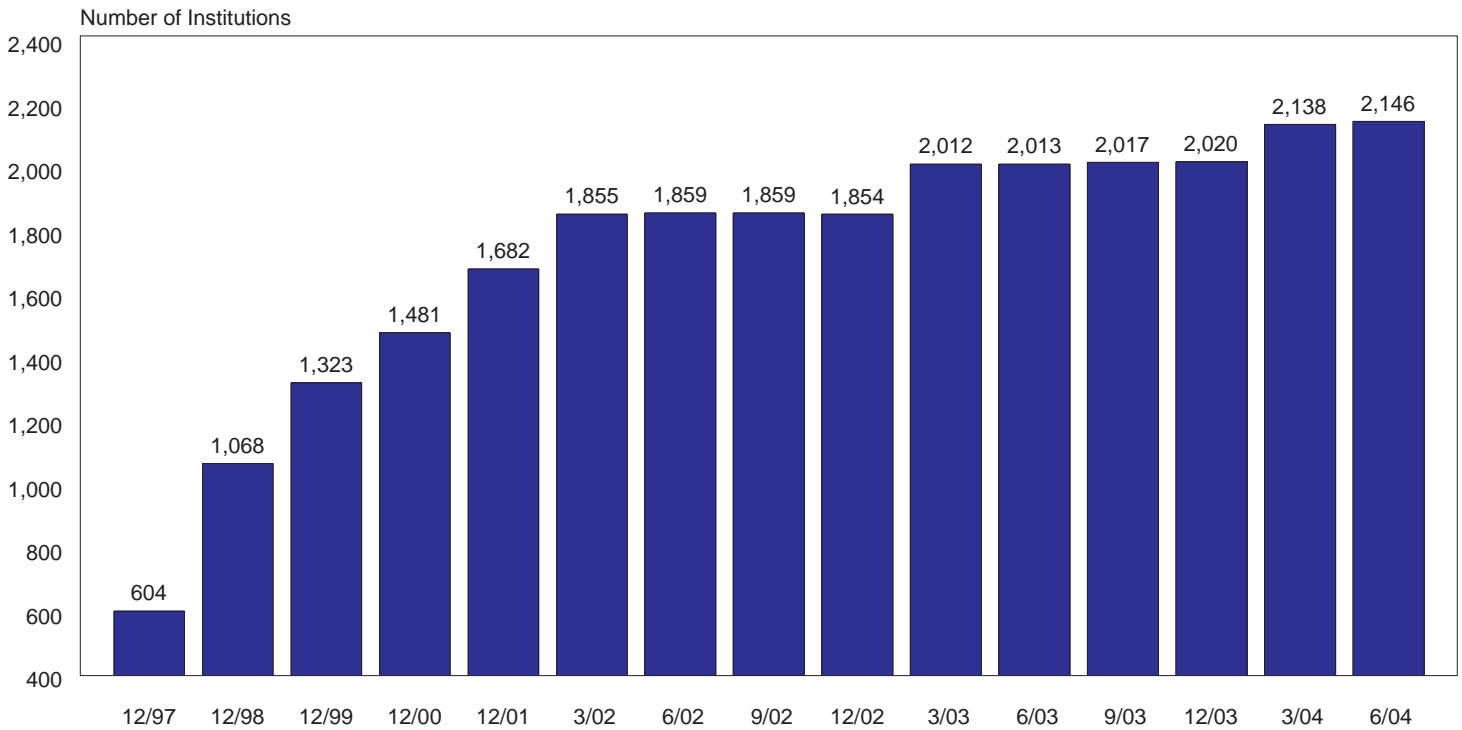
1996 - 2004



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

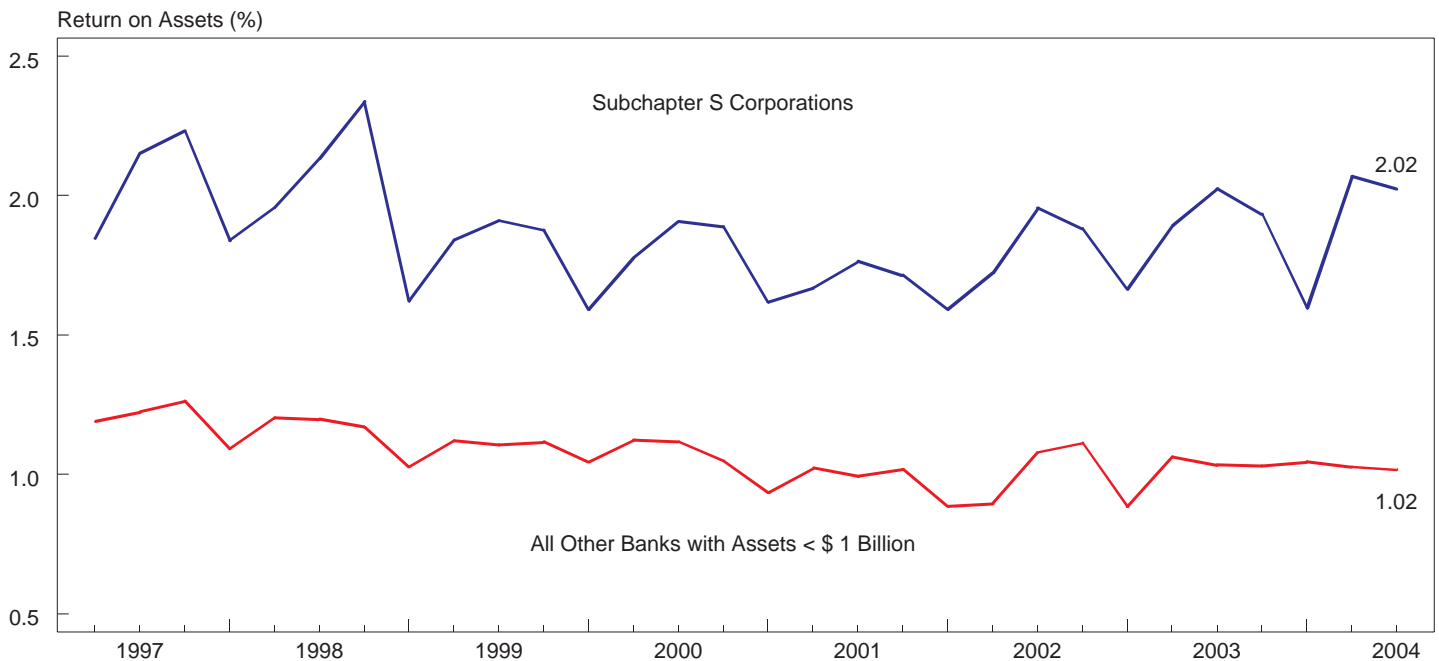
Number of Subchapter S Corporations

1997-2004



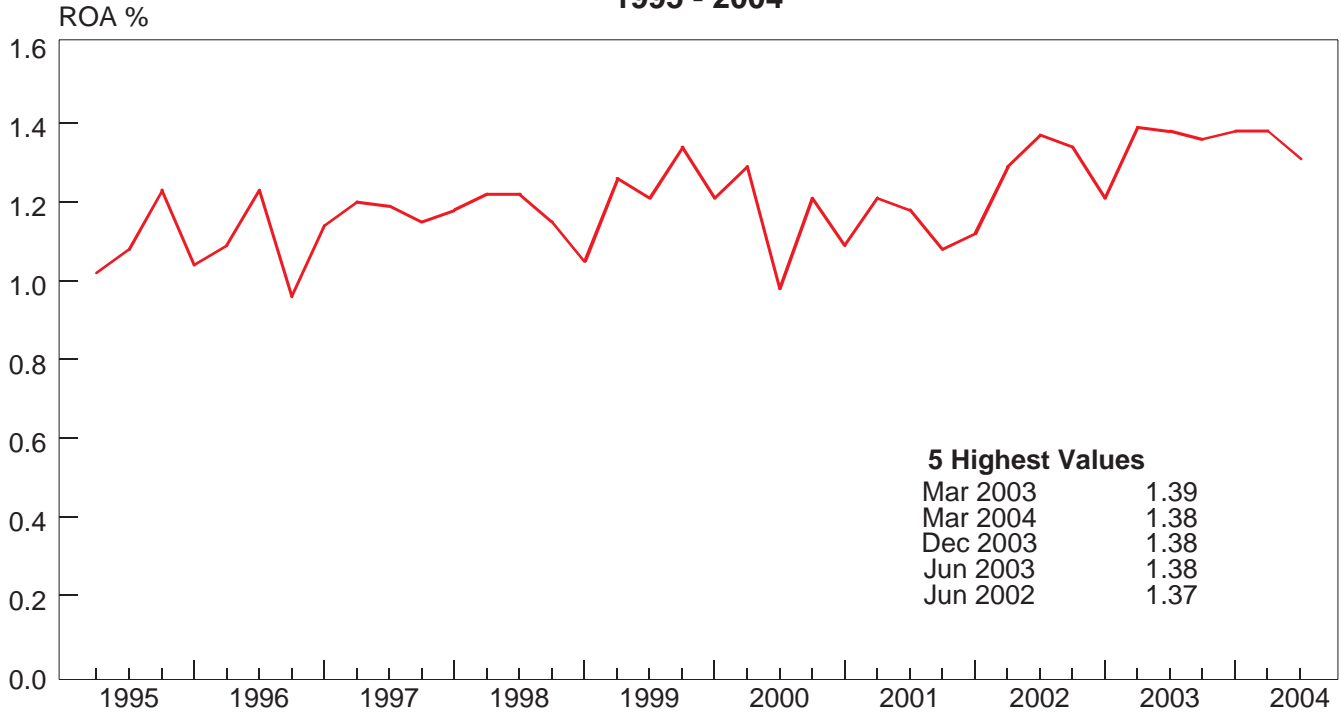
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2004



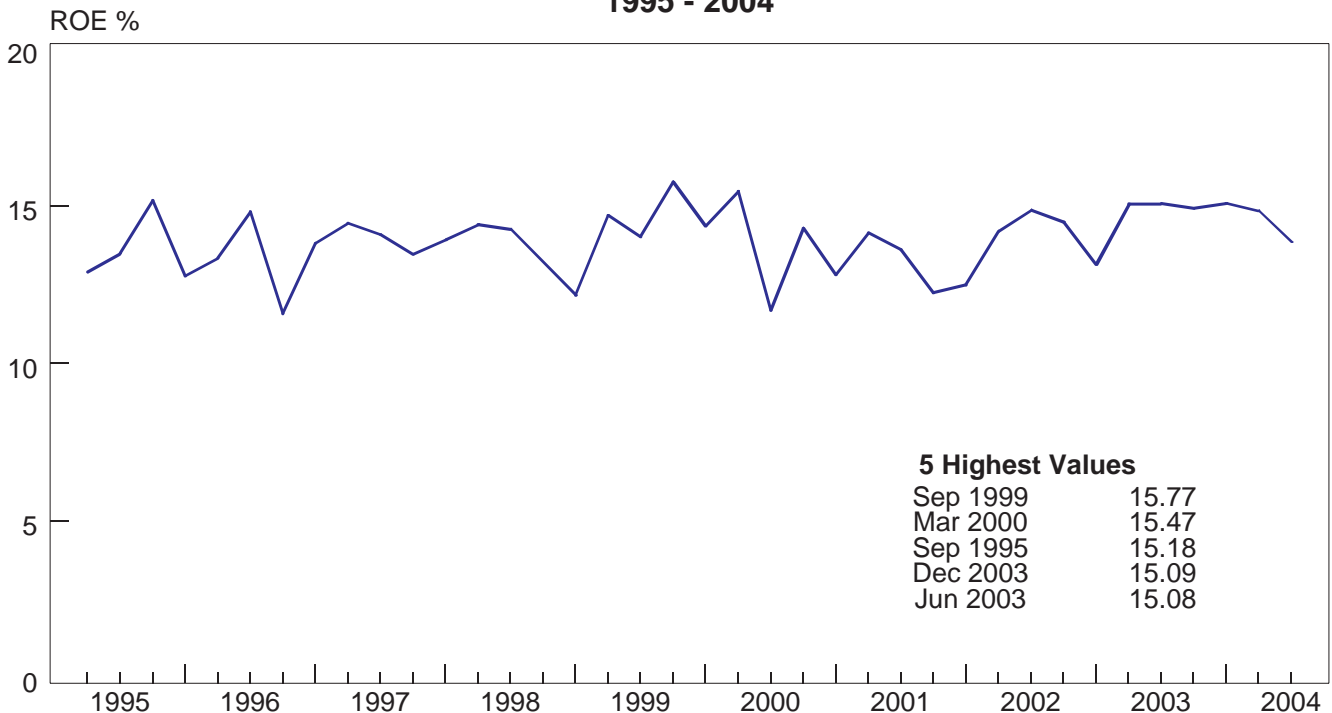
Quarterly Return on Assets (ROA), Annualized

1995 - 2004



Quarterly Return on Equity (ROE), Annualized

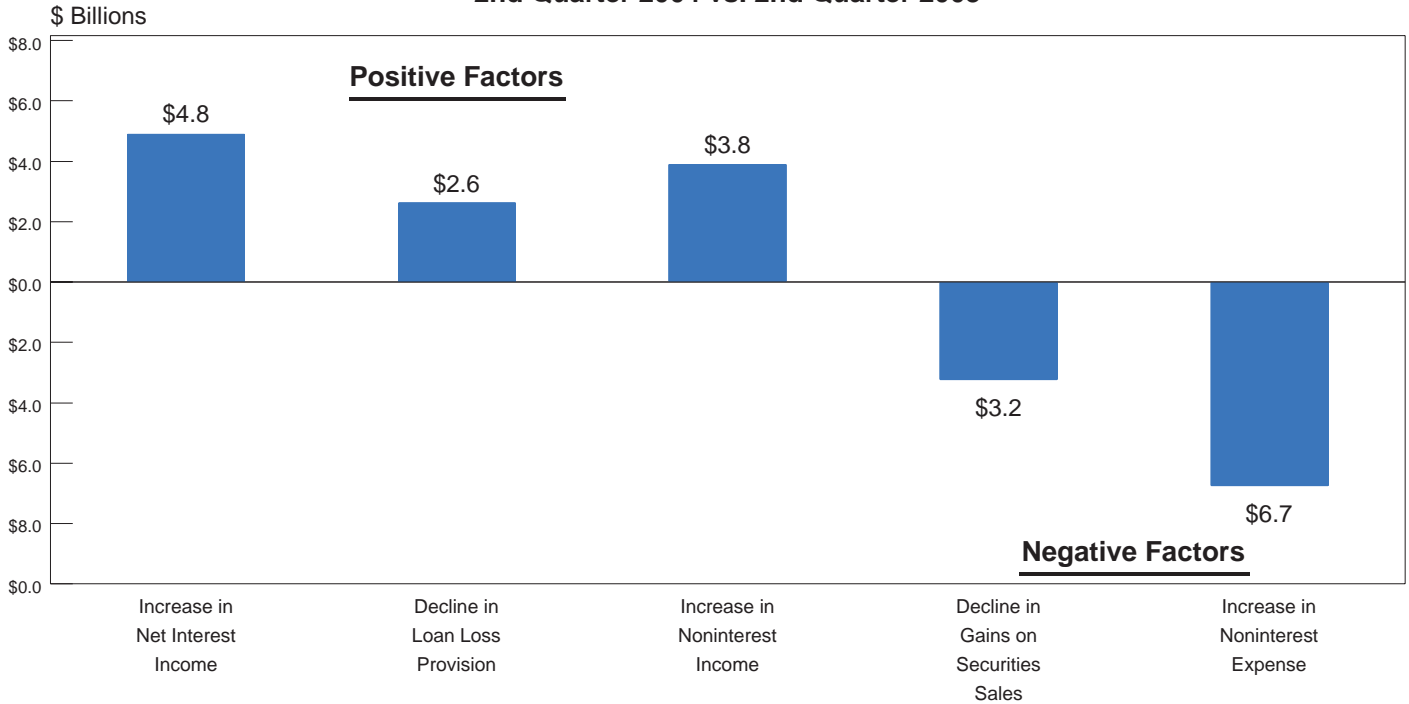
1995 - 2004



Sources of Earnings Growth

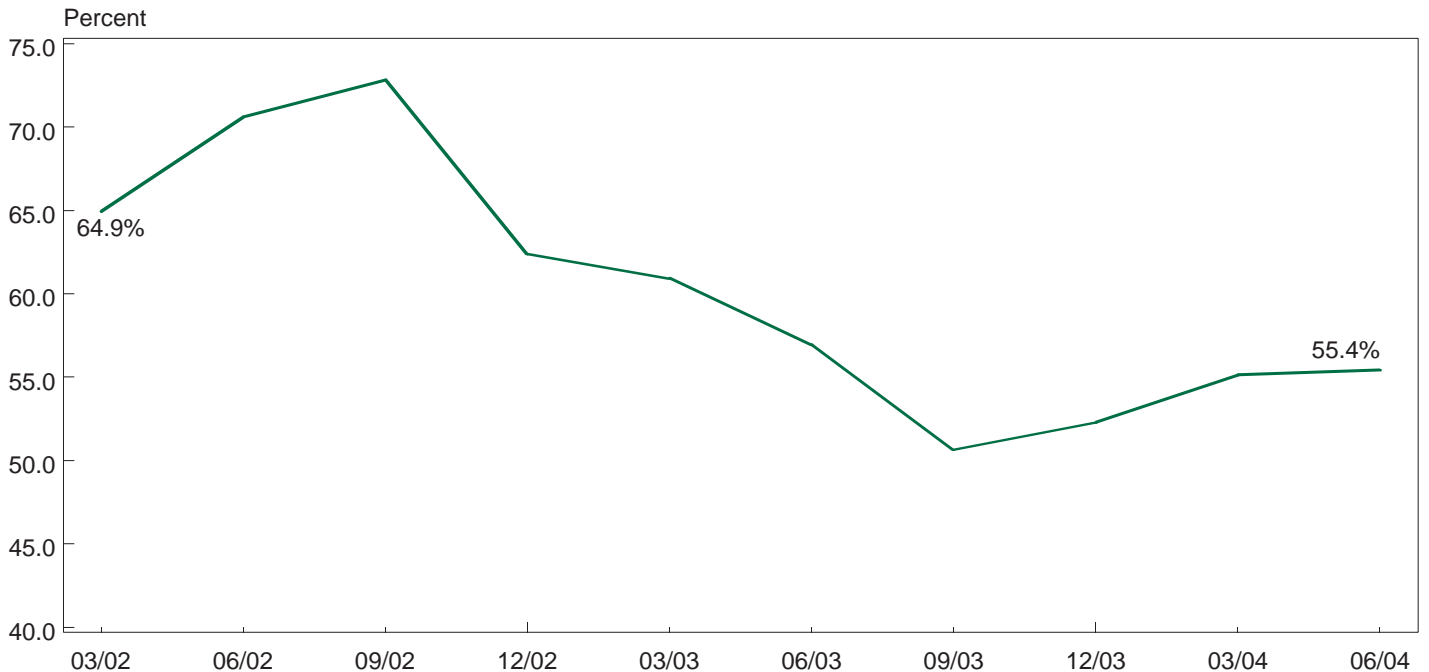
Contributions to Pre-Tax Earnings Growth

2nd Quarter 2004 vs. 2nd Quarter 2003



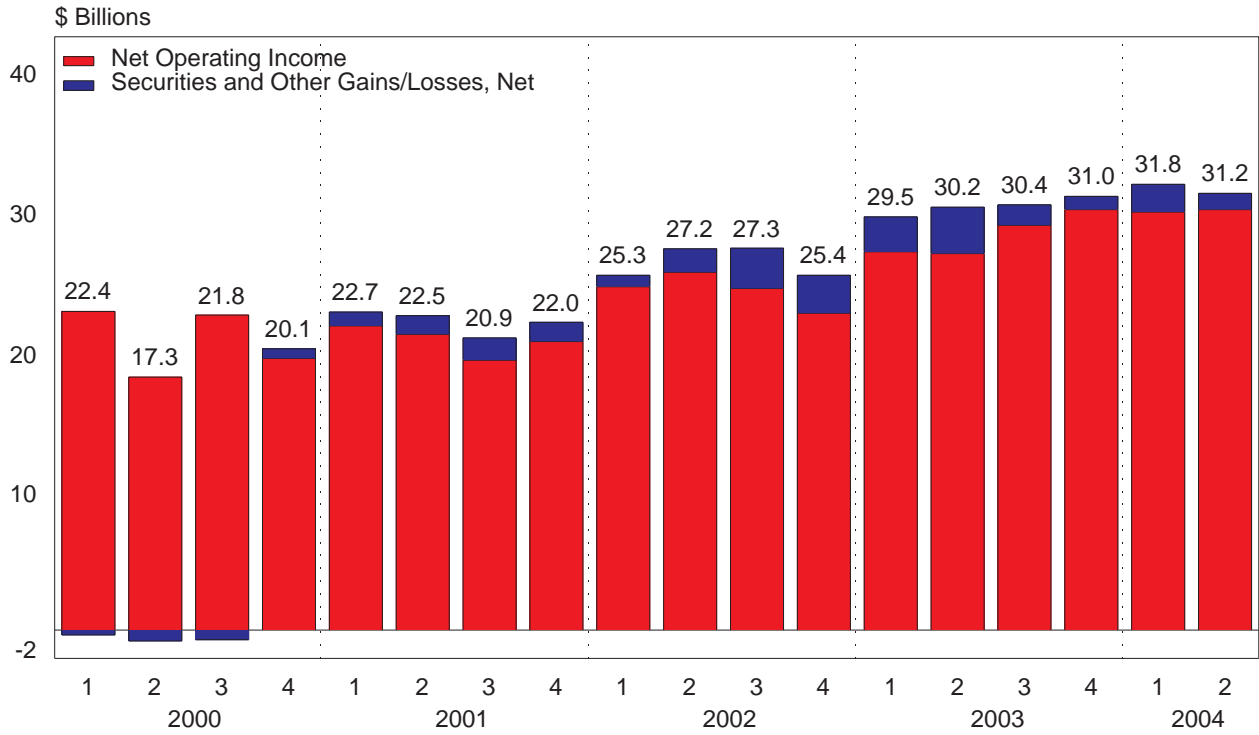
Percentage of Insured Institutions With Earning Gains

Compared to Year-Earlier Quarter, 2002-2004



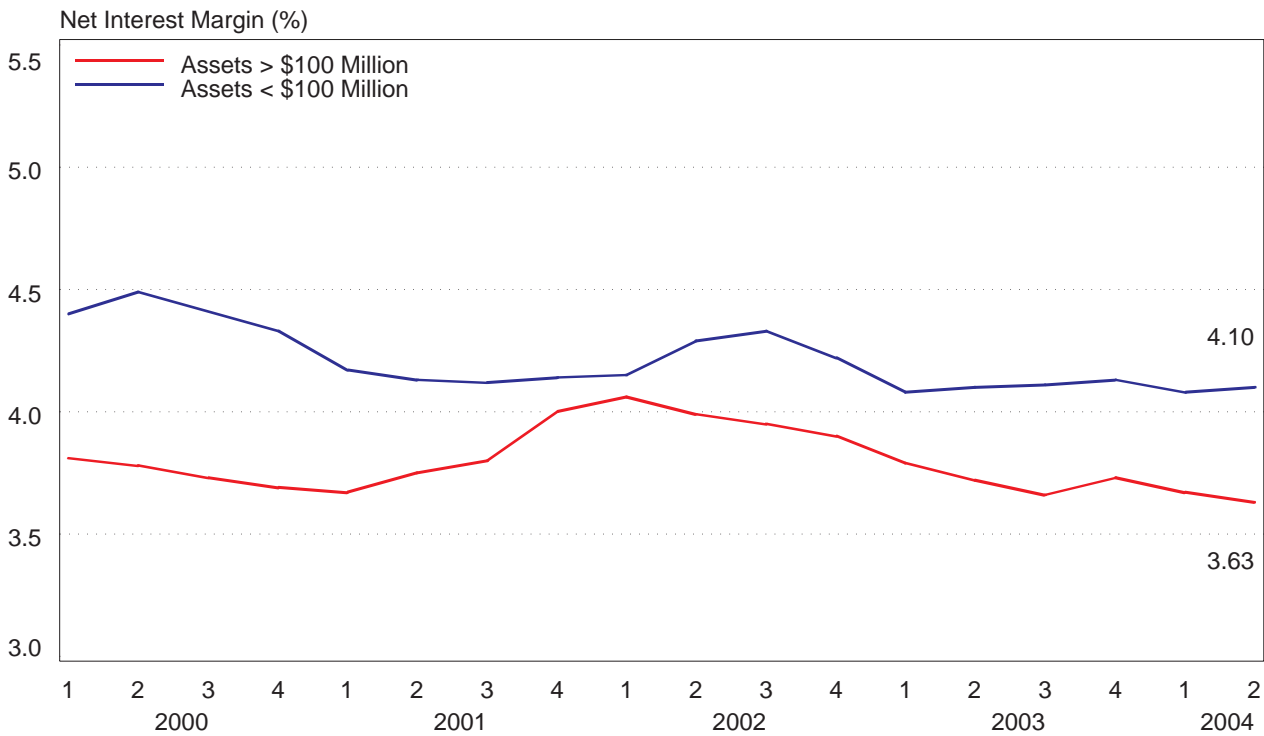
Quarterly Net Income

2000 - 2004



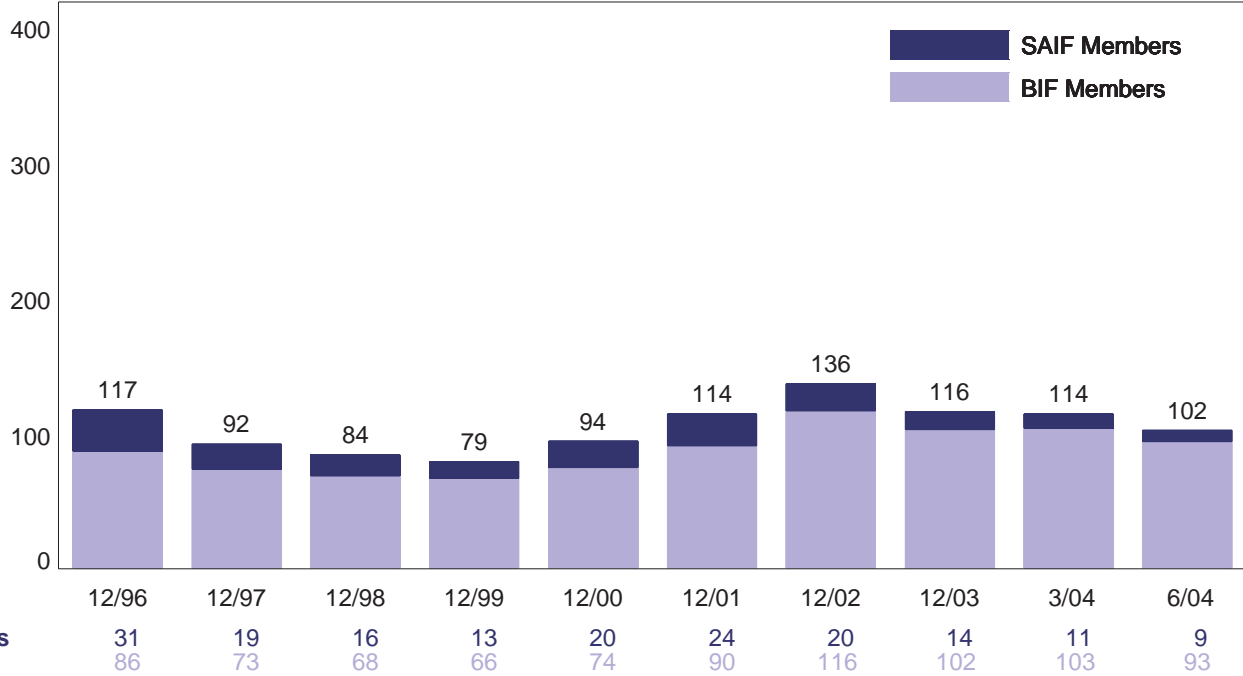
Quarterly Net Interest Margins, Annualized

2000 - 2004



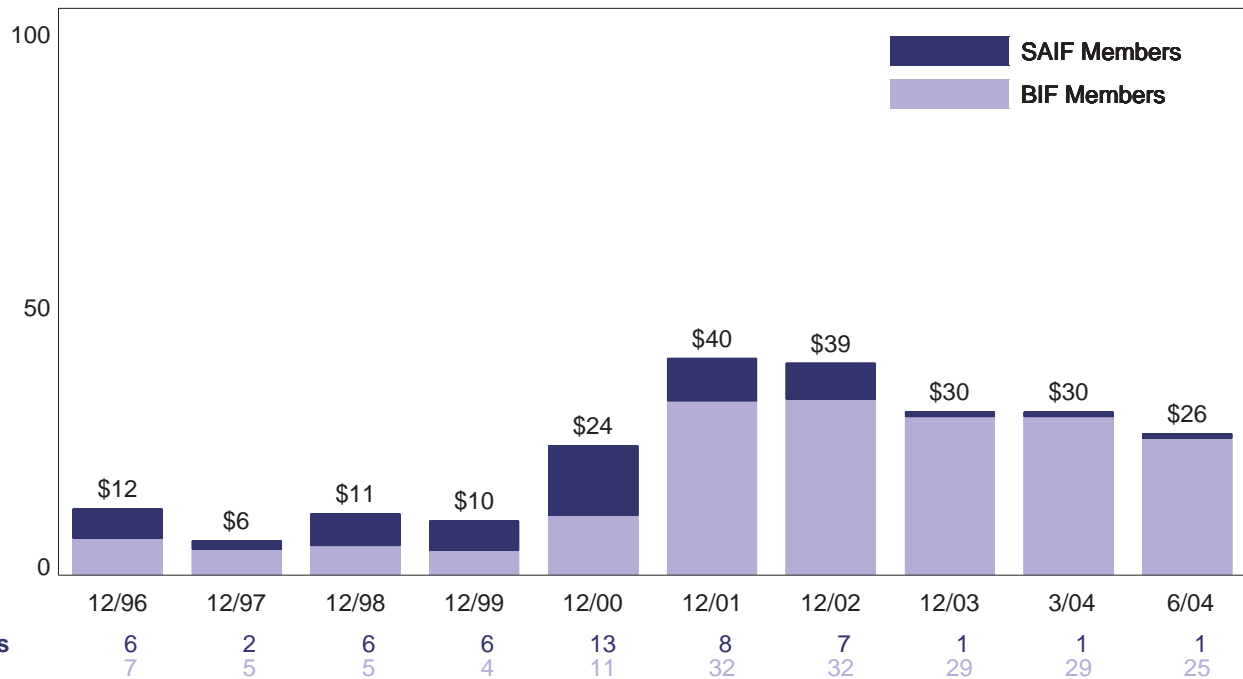
Number of FDIC-Insured "Problem" Institutions By Insurance Fund

Number of Institutions 1996-2004



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

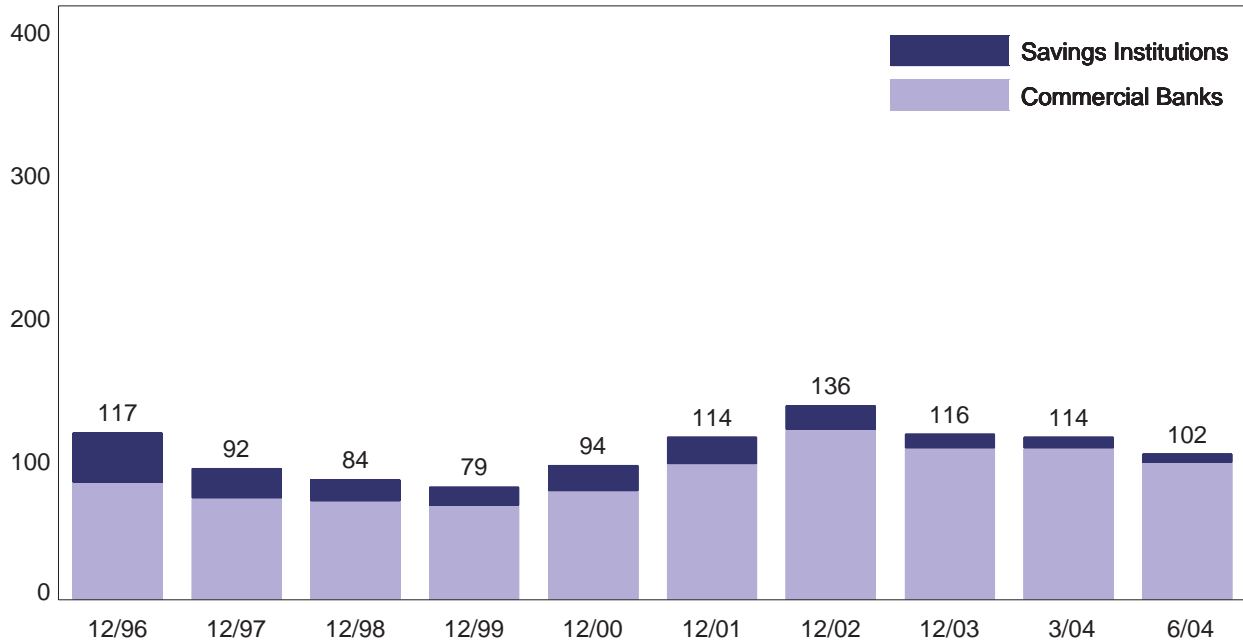
\$ Billions 1996-2004



Number of FDIC-Insured "Problem" Institutions

1996-2004

Number of Institutions

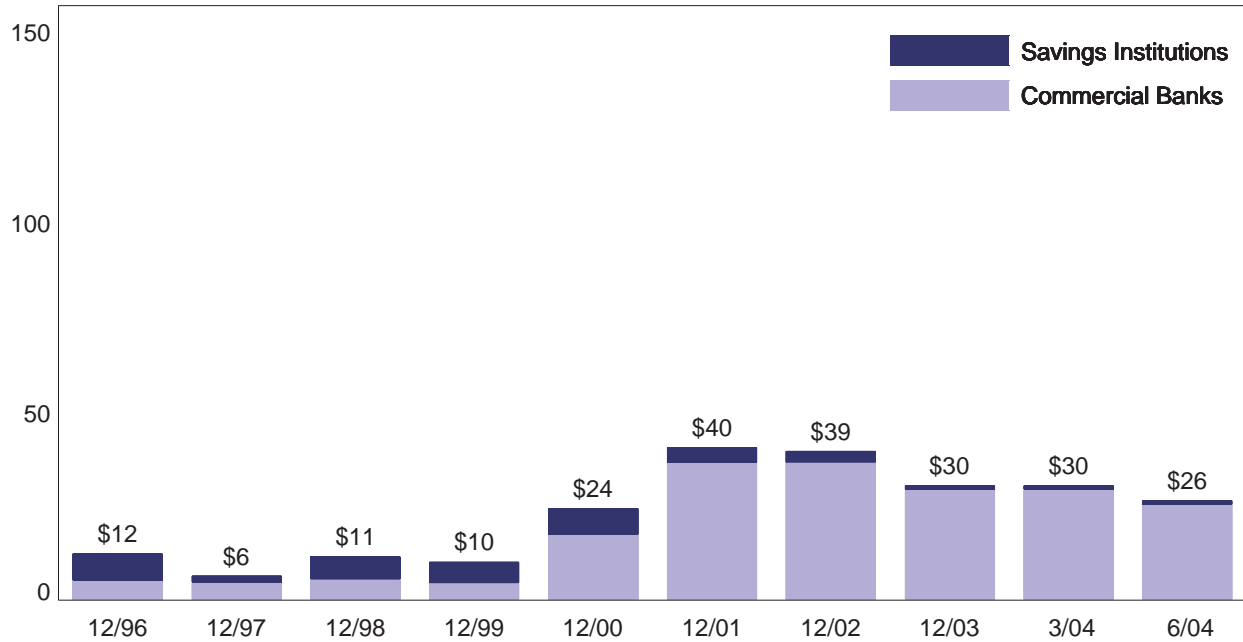


Savings Institutions
Commercial Banks

Assets of FDIC-Insured "Problem" Institutions

1996-2004

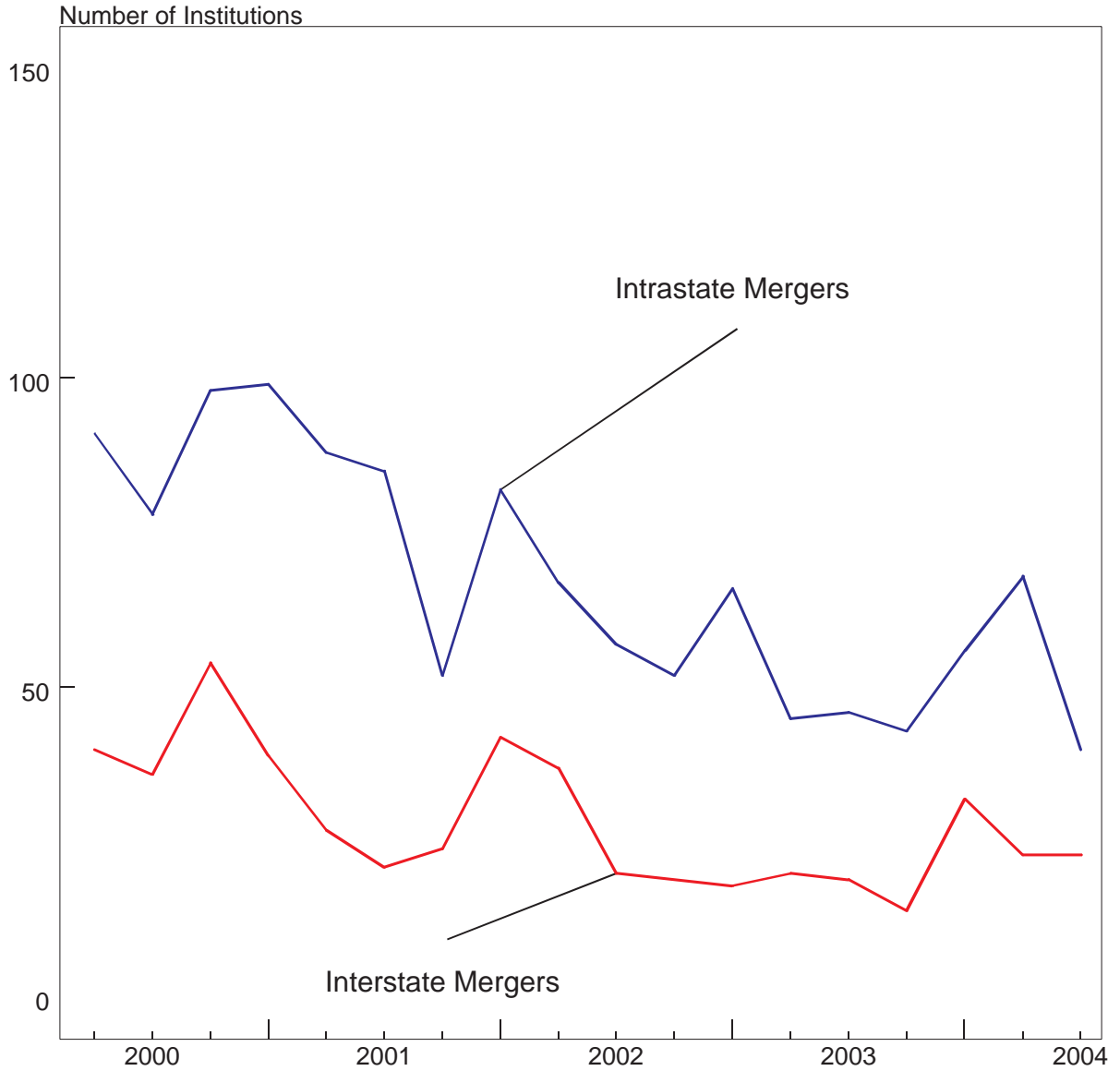
\$ Billions



Savings Institutions
Commercial Banks

Institution Mergers: Interstate vs. Intrastate

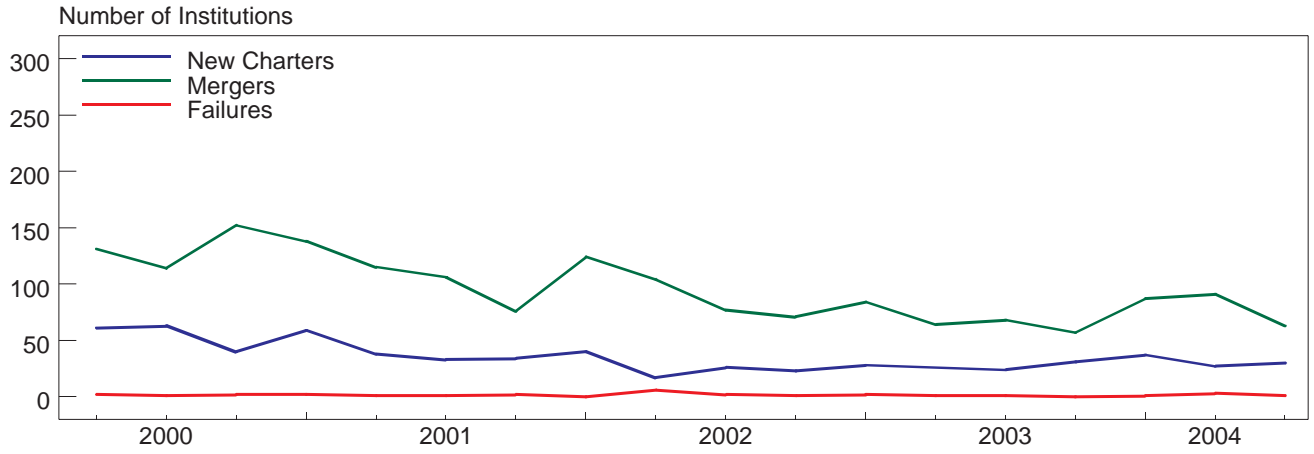
Quarterly, 2000 - 2004



Intrastate Mergers	91	78	98	99	88	85	52	82	67	57	52	66	45	46	43	56	68	40
Interstate Mergers	40	36	54	39	27	21	24	42	37	20	19	18	20	19	14	32	23	23

Changes in the Number of FDIC-Insured Institutions

Quarterly, 2000 - 2004

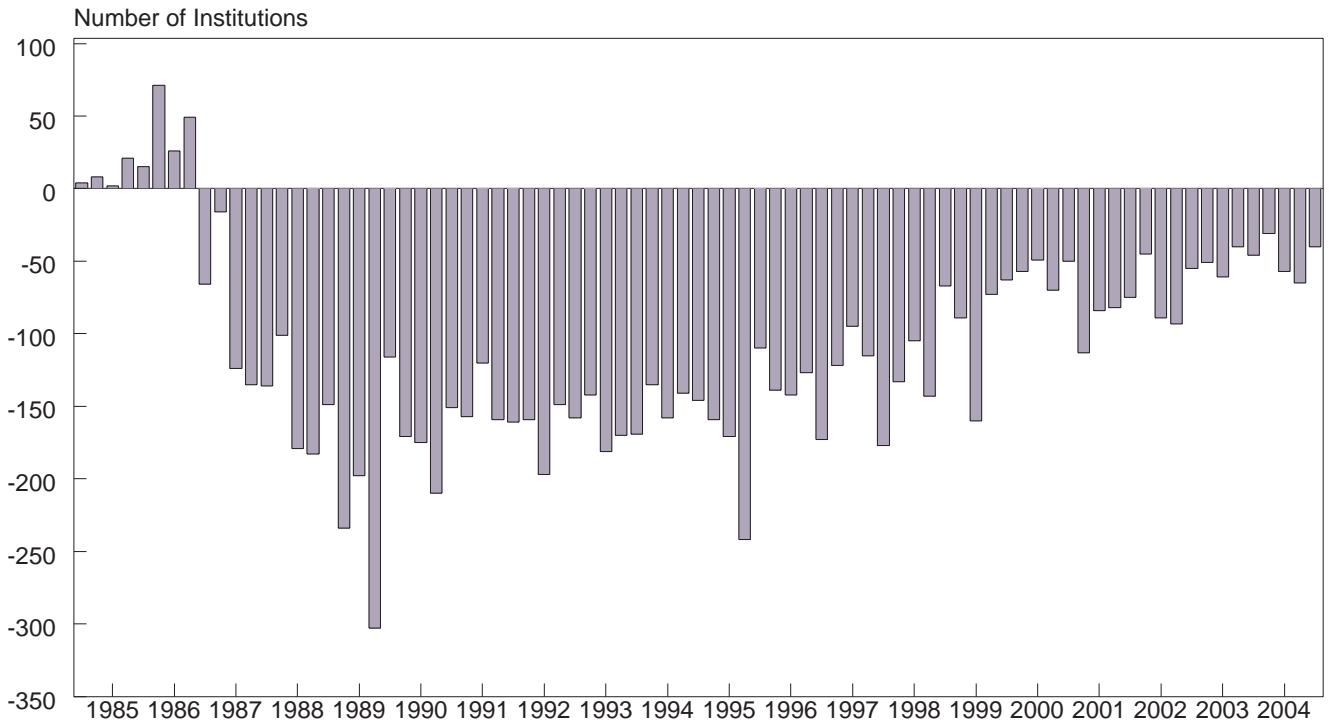


	2000				2001				2002				2003				2004	
New Charters	61	63	40	59	38	33	34	40	17	26	23	28	26	24	31	37	27	30
Mergers	131	114	152	138	115	106	76	124	104	77	71	84	64	68	57	87	91	63
Failures	2	1	2	2	1	1	2	0	6	2	1	2	1	1	0	1	3	1
Other Changes, Net*	2	2	1	0	-5	-1	-2	-5	0	-2	-1	-3	-1	-1	-5	-5	2	-3
No. of Institutions at end of quarter	10,151	10,101	9,988	9,904	9,822	9,747	9,702	9,613	9,520	9,465	9,415	9,354	9,314	9,268	9,237	9,181	9,116	9,079

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

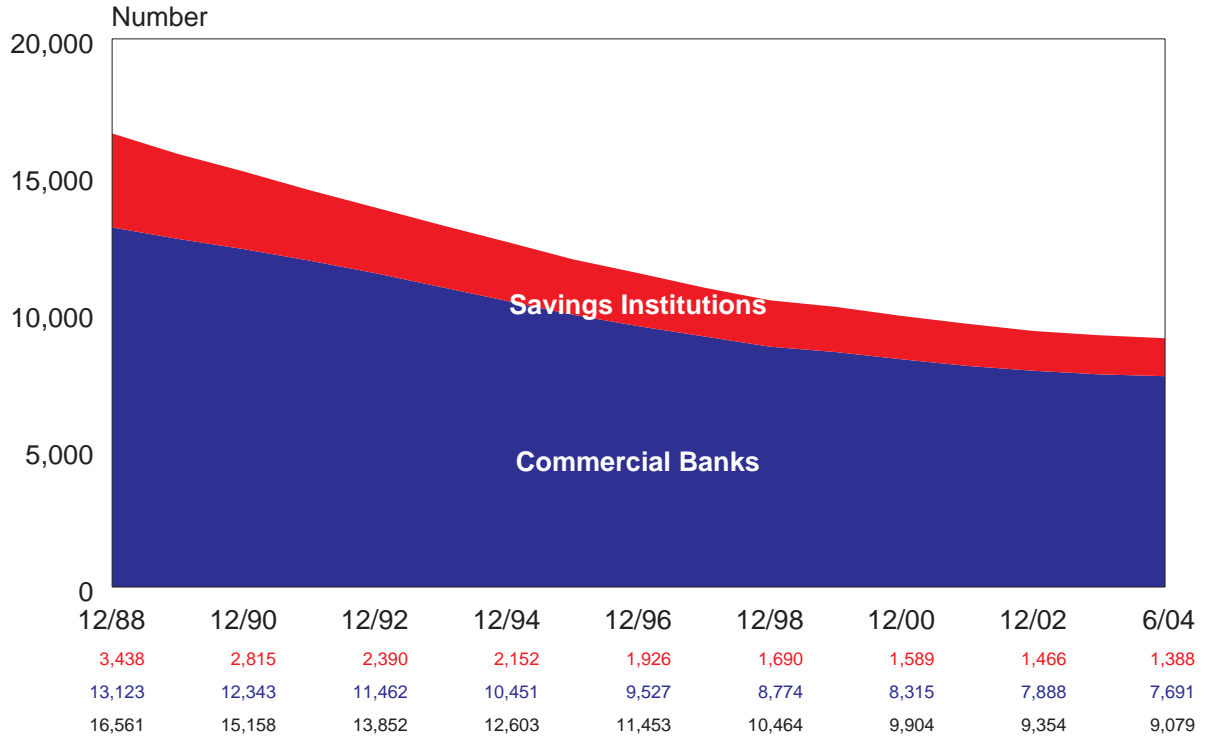
Quarterly Change in the Number of FDIC-Insured Institutions

1984-2004



Number of FDIC-Insured Institutions

1988 - 2004



Assets of FDIC-Insured Institutions

1988 - 2004

