

FDIC Quarterly Banking Profile

FOURTH QUARTER 2005

- **Full-Year Earnings Set New Record For Fifth Year In A Row**
- **Fourth-Quarter Net Income Of \$32.9 Billion Is Fourth-Highest Ever, But Quarterly ROA Falls To A Three-Year Low**
- **Surge In Bankruptcy Filings Produces Spike In Credit-Card Charge-Offs**
- **Reduction In Loss Reserves Resumes At Large Banks**
- **2005 Is First Year With No Insured Institution Failures**

Earnings Continue to Improve Over Year-Earlier Levels

Challenged by a flattening yield curve and softening loan demand, FDIC-insured institutions managed to post their fourth-best earnings quarter ever in the fourth quarter of 2005. Net income of the 8,832 insured banks and thrifts was \$1.7 billion (5.4 percent) higher than in the fourth quarter of 2004, thanks primarily to a \$3.2-billion (4.0-percent) increase in net interest income. Noninterest income made a modest \$373 million (0.7 percent) pretax contribution to the improvement in earnings. Against these positive factors, expenses for loan-loss provisions were \$893 million (11.6 percent) higher, and gains on sales of securities and other assets were \$624 million (56.4 percent) lower. Noninterest expenses registered a small increase, rising by \$824 million (1.0 percent) from a year earlier. The average return on assets (ROA) in the fourth quarter was 1.22 percent, the lowest quarterly level since the fourth quarter of 2002. The average ROA in the fourth quarter of 2004 was 1.25 percent. Almost half of all insured institutions (49.7 percent) reported a fourth-quarter ROA of one percent or better, slightly above the 48.0 percent of institutions that achieved that benchmark in the fourth quarter of 2004. At the other end of the performance spectrum, the share of unprofitable institutions declined slightly to 9.4 percent, from 9.5 percent a year earlier. More than half of all institutions reported higher quarterly earnings (58.6 percent), and higher quarterly ROAs (51.2 percent) than a year ago.

Loan Growth Offsets Narrower Margins

The average net interest margin in the fourth quarter was 3.49 percent, down slightly from 3.50 percent in the third quarter, and matching the fourteen-year low level reached in the second quarter. The average margin in the fourth quarter of 2004 was 3.63 percent. A combination of rising short-term interest rates and relatively stable longer-term rates has caused the spread between these rates to diminish considerably throughout 2005. For insured banks and thrifts, which have traditionally lent "long" and borrowed "short," the narrowing of this spread has put downward pressure on the relative profitability of their lending and deposit-taking. The effect has been less pronounced at smaller institutions during 2005. They obtain most of their funding from smaller denomination "core" deposits, which tend to reprice upward more slowly when short-term interest rates rise. Large institutions fund a larger share of their assets with short-term nondeposit liabilities, which reprice more quickly when rates rise. A majority of institutions (54.9 percent) reported higher net interest margins for the full year in 2005 than they reported for 2004, but most of the improvements occurred prior to the fourth quarter, and they were concentrated among smaller institutions. The 4.0-percent increase in net interest income between the fourth quarter of 2004 and the fourth quarter of 2005 was made possible by 7.9-percent growth in interest-earning assets during that period which outweighed the negative effect of the narrower average margin.

Annual Profits Rise, But Profitability Declines

For the full year, the industry's net income totaled a record \$134.2 billion, an increase of \$11.8 billion (9.6 percent) over the total earned in 2004. A comparison of the annual earnings reported at these year-ends exaggerates the underlying improvement in earnings, because of the effect of merger accounting on earnings reported for 2004. If adjustments are made for the impact of purchase accounting applied to mergers in 2004 and 2005, the year-to-year earnings improvement is closer to \$8.4 billion (6.6 percent). Similarly, the ROA for 2004, based on full-year earnings reported at year-end, was 1.28 percent, the same as for 2005; adjusted for the effect of merger accounting, the 2004 ROA would have been approximately 1.33 percent, and the adjusted ROA for 2005 would have been 1.29 percent, the lowest annual average since 2001. Even with these adjustments, however, earnings were still higher in 2005, with almost two out of every three institutions (64.5 percent) registering increased net income. More than half of all institutions (53.4 percent) reported higher ROAs in 2005. The number of institutions reporting negative net income for the year -- 535 -- was the same as in 2004.

Approach of New Bankruptcy Rules Leads to Increase in Loan Losses

Both net charge-offs and noncurrent loans increased in the fourth quarter, but the causes of these increases suggest that this may not be the beginning of a trend. Total net charge-offs increased to \$9.9 billion, the highest quarterly level in two years, and \$802 million (8.8 percent) above the level of a year earlier. The increase was caused by a \$1.1-billion (24.6-percent) increase in net charge-offs on credit card loans. During the fourth quarter, personal bankruptcy filings soared to record levels, as borrowers sought Chapter 7 protection from their debts before a new, more stringent bankruptcy law took effect in mid-October. The jump in bankruptcies was directly reflected in higher loan losses in credit card portfolios. No other loan categories showed a significant year-over-year increase in quarterly charge-offs; absent the increase in losses on credit cards, total charge-offs in the fourth quarter were \$324 million (3.6 percent) lower than a year earlier.

New Accounting Rules Continue to Drive Increase in Reported Noncurrent Mortgages

Noncurrent loans (loans 90 days or more past due or in nonaccrual status) increased for the second consecutive quarter, after declining in each of the previous eleven quarters. The \$1.2-billion (2.4-percent) increase in the fourth quarter, like the \$2.9-billion increase in the third quarter, was mainly the result of rebooking of delinquent GNMA mortgage loans under new accounting guidelines. Insured institutions added \$1.8 billion to their rebooked noncurrent GNMA mortgages in the fourth quarter, after a \$2.8-billion increase in the third quarter. No other loan category registered a sizable increase in noncurrent levels in the fourth quarter. Noncurrent commercial and industrial (C&I) loans declined by \$1.1 billion (11.7 percent) during the quarter.

Reserves Decline to Four-Year Low

The industry added \$1.3 billion less in loan-loss provisions to its reserves than it charged-off during the fourth quarter, and this difference contributed to a \$2.0-billion (2.6-percent) decline in reserves. This is the seventh time in the past eight quarters that reserves have declined, with most of the reductions occurring at a few large institutions. At the end of 2005, insured institutions held \$1.15 in reserves for every \$100 of loans and leases on their balance sheets, the lowest level in more than 20 years. The industry's "coverage ratio" declined from \$1.63 in reserves for every \$1.00 in noncurrent loans to \$1.55 during the fourth quarter. This is the second consecutive quarter that the coverage ratio has declined, after eleven consecutive quarters of improvement, and the ratio ended the year at its lowest level since the first quarter of 2004. Yearend reserves totaled \$77.4 billion, the lowest level since the end of the third quarter of 2001.

Merger-Related Goodwill Continues to Grow

Equity capital increased by \$22.0 billion (2.0 percent) during the fourth quarter. Retained earnings contributed \$14.2 billion, and merger-related goodwill added \$10.2 billion. These additions to equity were partially offset by declines in market values on institutions' securities held for sale. The lower market values, caused by rising interest rates, were reflected in adjustments to equity capital. Goodwill has grown substantially in recent years, as accounting changes that took effect after 2001 eliminated the use of pooling-of-interest accounting for mergers and eliminated the amortization of goodwill. A few

large mergers since that time have caused the total amount of goodwill on the industry's balance sheet to almost triple, from \$86.8 billion at the end of 2001 to \$249.8 billion at the end of 2005. Five large institutions account for more than 42 percent of the industry's total goodwill. While goodwill has been the most rapid-growing component of equity capital, other components have increased as well. The industry's regulatory capital, which does not include goodwill or adjustments for securities values, increased by \$20.8 billion (2.0 percent) during the fourth quarter, and by \$89.3 billion (9.3 percent) during the 12 months ended December 31. More than 99 percent of all insured institutions, representing more than 99 percent of total industry assets, were in the highest regulatory capital category at the end of 2005.

Growth in Residential Mortgage Assets Slows

Loans grew at a faster rate than assets in the fourth quarter (2.2 percent vs. 1.7 percent). This is the sixth time in the last seven quarters that the growth rate of loans has outstripped that of total assets, but the rate of loan growth also slowed for a fourth consecutive quarter. Residential mortgage assets (residential mortgage loans, home equity loans and mortgage-backed securities) registered their smallest increase in two years in the fourth quarter, rising by \$24.0 billion (0.6 percent). They accounted for only 13.6 percent of the increase in total industry assets during the quarter. The slack was taken up by growth in C&I loans (up \$35.5 billion, or 3.4 percent), real estate construction and development loans (up \$31.1 billion, or 7.5 percent), and credit-card loans (up \$26.7 billion, or 7.2 percent). Loans secured by commercial real estate properties increased by \$16.9 billion (2.1 percent). Altogether, loans to commercial borrowers increased by \$101.0 billion (3.3 percent), accounting for 57.3 percent of total asset growth. Home equity loans registered their first quarterly decline in five and a half years, falling by \$3.9 billion (0.7 percent). This decline was caused by borrowers converting from variable-rate home equity loans to fixed-rate junior lien mortgages, in response to rising short-term interest rates. Deposit growth was strong, with total deposits increasing by \$172.2 billion (2.5 percent). Interest-bearing deposits rose by \$129.3 billion (2.7 percent), as insured institutions grew their brokered deposits by \$51.2 billion (11.9 percent). Increased deposits funded 97.5 percent of total asset growth in the fourth quarter. Nondeposit liabilities declined by \$17.6 billion (0.7 percent).

2005 is First Year With No Failures, "Problem List" Shrinks to Historic Low at Yearend

The number of FDIC-insured institutions filing quarterly financial reports declined from 8,858 in the third quarter to 8,832 in the fourth. There were 57 new charters added during the fourth quarter. Eighty-one institutions were merged into other institutions during the quarter, and one institution had not yet filed a yearend report when this issue of the QBP went to press. No insured institution failed during the fourth quarter, marking the sixth consecutive quarter without a failure of an FDIC-insured commercial bank or savings institution. This is the most quarters without a failure since the inception of Federal deposit insurance. 2005 was the first calendar year without a failure of a federally insured bank or thrift. The number of institutions on the FDIC's "Problem List" declined from 68 to 52 institutions during the fourth quarter. This is the smallest number of "problem" institutions in the 36 years for which data are available. Total assets of "problem" institutions declined from \$20.9 billion to \$6.6 billion. Two mutually-owned savings institutions, with \$2 billion in assets, converted to stock ownership during the fourth quarter. For all of 2005, there were 179 new charters added, the largest annual total since 2000. Mergers absorbed 315 institutions during the year. The net reduction in the number of insured financial institutions for all of 2005 was 144, the smallest reduction since 1985.

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

		Asset Concentration Groups*									
FULL YEAR (The way it is...)	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)	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

		Asset Size Distribution				Geographic Regions*						
FULL YEAR (The way it is...)	All Insured Institutions	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...)	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)	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	0.53

* 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

		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
December 31, 2005										
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 contacts	21,607	22,432	20,913	28,403	26,867	-19.6	8	-31	-183	21,814	
Foreign exchange contacts	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.

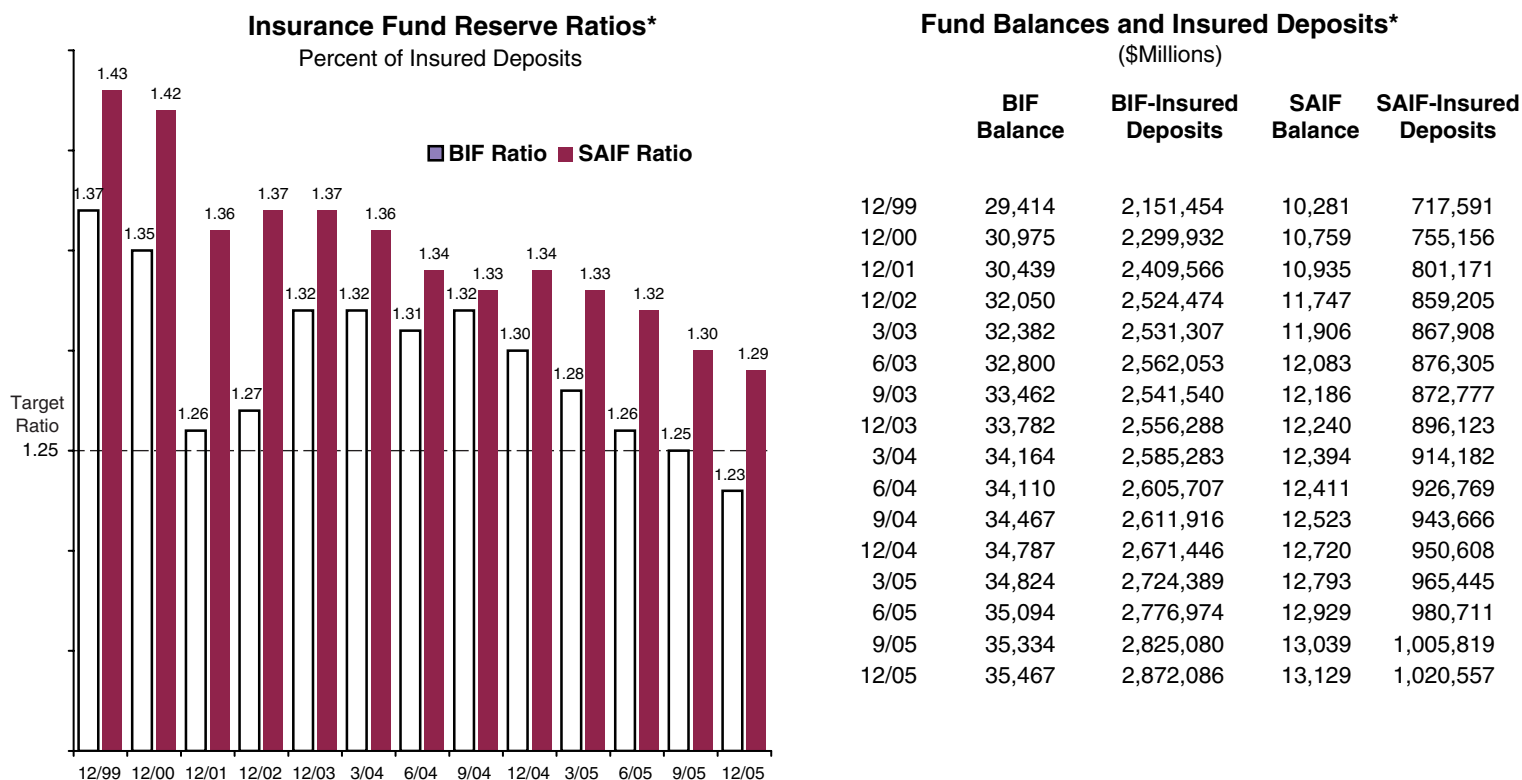
*** The reporting of credit losses on derivatives is applicable to all banks filing the FFIEC 031 report form and to those banks filing the FFIEC 041 report form that have \$300 million or more in total assets.

FDIC Quarterly Banking Profile

Changes in Insurance Fund Balances														
(dollar figures in millions)	Bank Insurance Fund							Savings Association Insurance Fund						
	4th Qtr.	3rd Qtr.	2nd Qtr.	1st Qtr.	4th Qtr.	3rd Qtr.	2nd Qtr.	4th Qtr.	3rd Qtr.	2nd Qtr.	1st Qtr.	4th Qtr.	3rd Qtr.	2nd Qtr.
	2005	2005	2005	2005	2004	2004	2004	2005	2005	2005	2005	2004	2004	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



* 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

(dollar figures in millions) 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						
BIF-member	8,832	10,877,075	6,220,530	2,870,950	1,020,557	3,891,508
SAIF-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.

Quarterly Banking Profile

FOURTH QUARTER 2005

Chart 1

2005 Was Another Record-Setting Year For Industry Earnings

\$ Billions

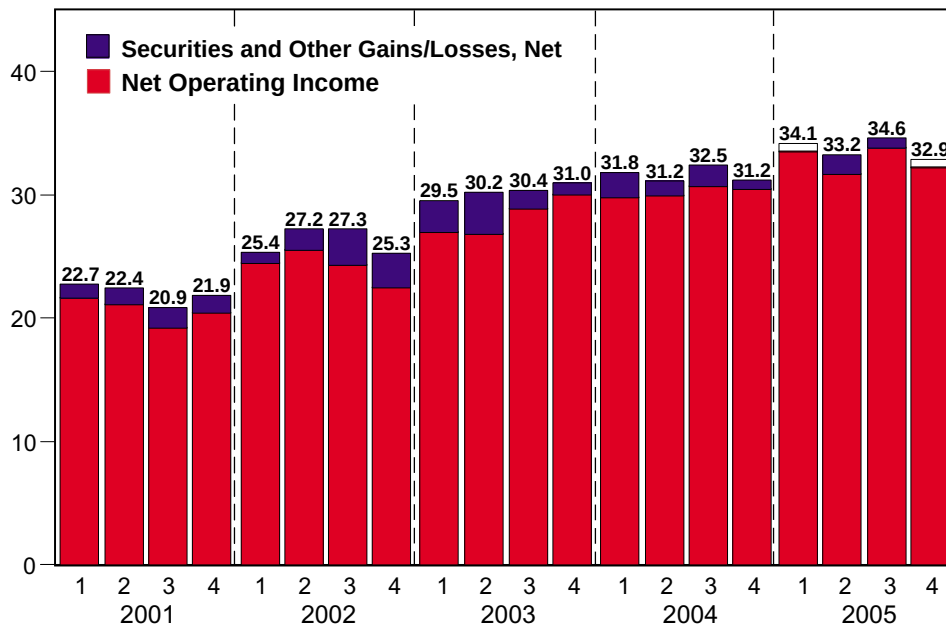
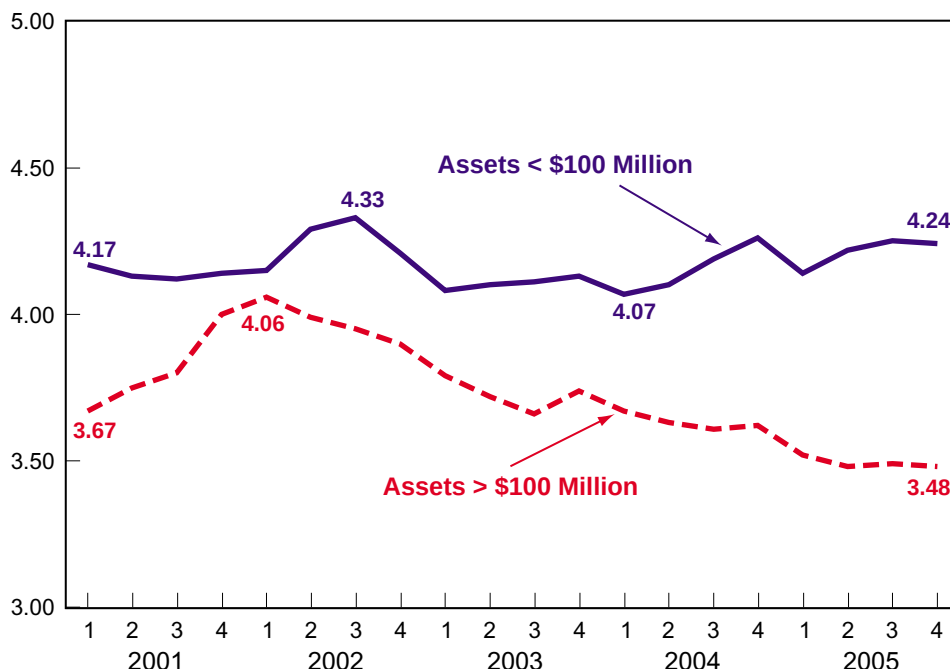


Chart 2

Institutions Maintained Their Margins in the Fourth Quarter

Net Interest Margin (%)



FDIC Quarterly Banking Profile

FOURTH QUARTER 2005

Chart 3

Profitability Has Declined From Historic High Levels

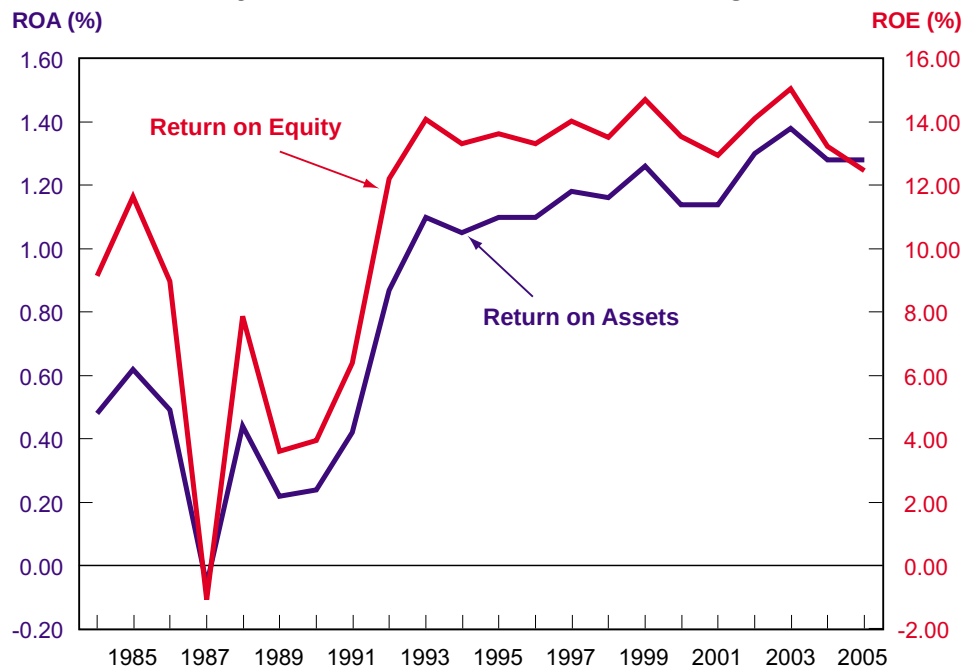
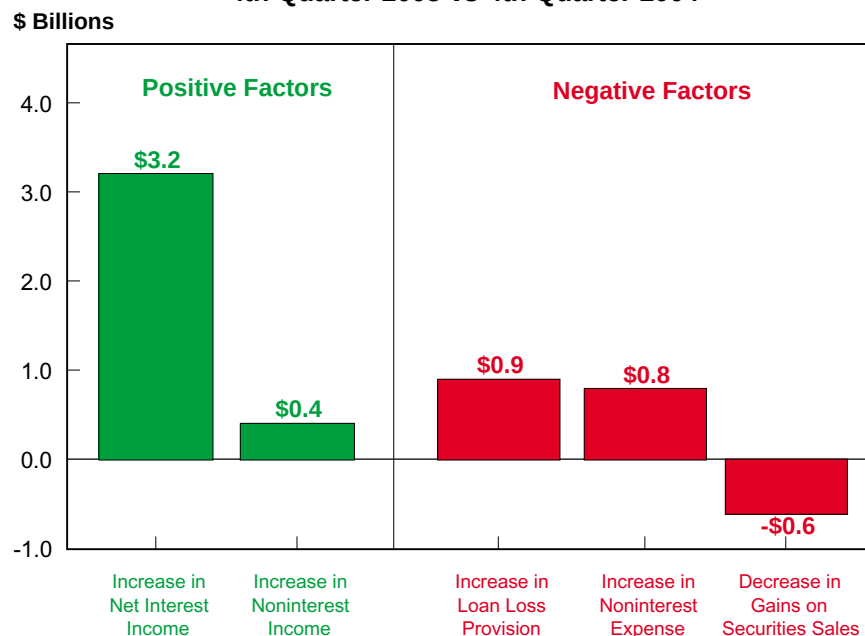


Chart 4

Net Interest Income Was the Main Source of Earnings Improvement

4th Quarter 2005 vs 4th Quarter 2004

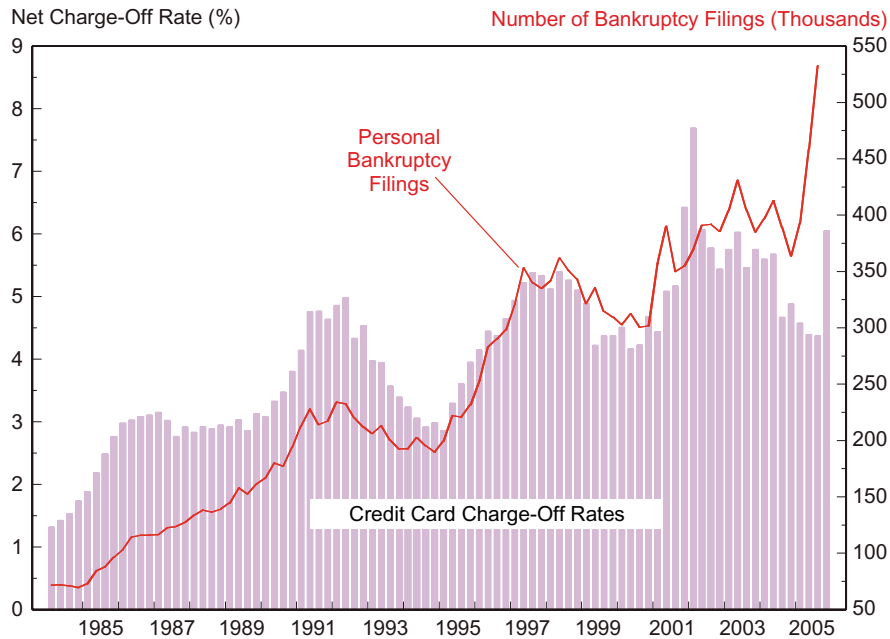


FDIC Quarterly Banking Profile

FOURTH QUARTER 2005

Chart 5

Credit Card Losses Surged in Fourth Quarter

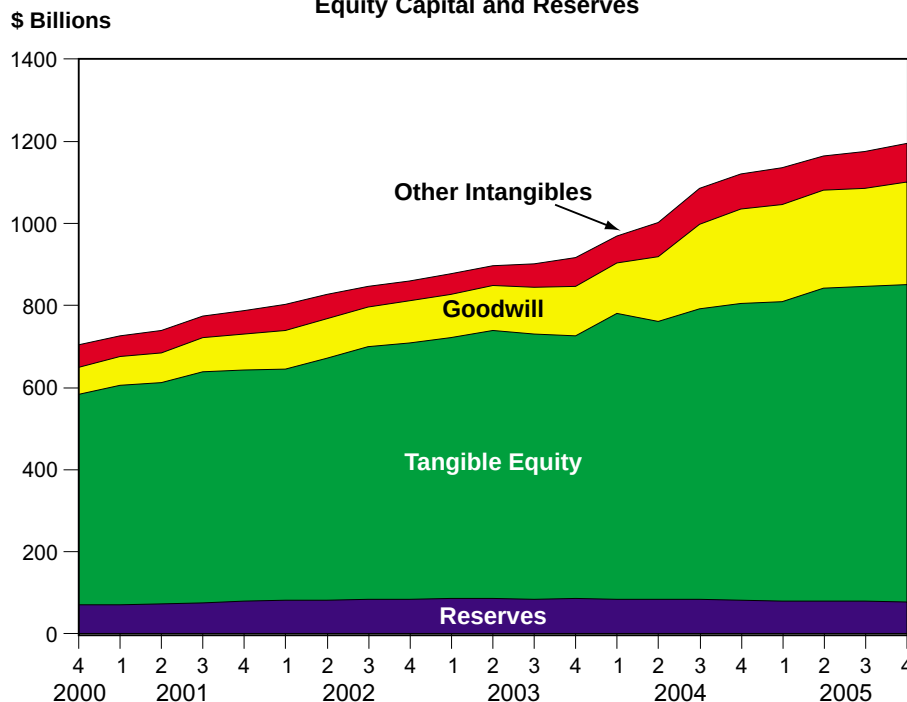


Sources: Bankruptcies - Administrative Offices of the United States Courts
Charge-Off Rates - Commercial Bank Call Reports

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

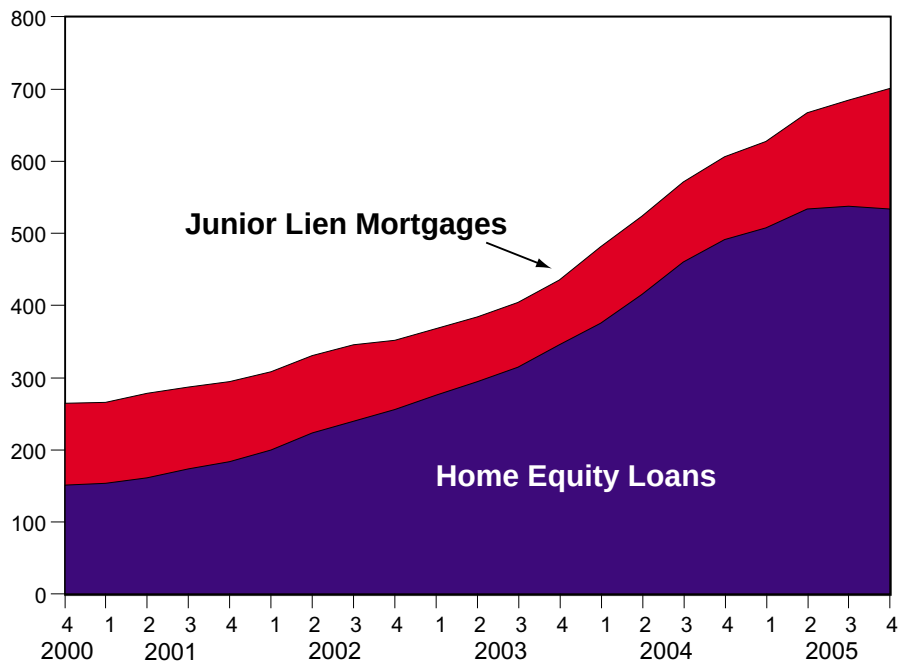


Chart 8

Commercial Lending Has Strengthened in Recent Quarters

Quarterly Change, \$ Billions

