FDIC

Statistics on Banking

A Statistical Profile of the United States Banking Industry

The Federal Deposit Insurance Corporation
Division of Insurance and Research

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INTRODUCTION

The *FDIC Statistics on Banking* is intended to be a reference and source document for those interested in detailed data on bank industry performance during a given time period. Its primary goal is to provide comprehensive industry data about FDIC-insured depository institutions. A similar publication, *FDIC Historical Statistics on Banking*, provides similar information from a historical perspective.

FDIC Statistics on Banking contains data of two types: 'structure' data (number of banks and branches) and financial data on **FDIC-insured depository institutions**, which include both **FDIC-insured commercial banks** as well as **FDIC-insured savings institutions**. Users are invited to submit, in writing, comments and content suggestions for future editions. Comments and questions should be addressed to:

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The publication consists of several distinct components:

- Charts and graphs
- Structure data (number of banks and branches)
- Financial data on FDIC-insured depository institutions
  - Financial data on FDIC-insured commercial banks
  - Financial data on FDIC-insured savings institutions

Data are provided at the aggregate national level and at the aggregate state level by asset size, charter type, and insurance fund membership.

FDIC-INSURED COMMERCIAL BANKS

The category of FDIC-insured commercial banks includes all commercial banks insured by the Federal Deposit Insurance Corporation (FDIC) either through the Bank Insurance Fund (BIF) or through the Savings Association Insurance Fund (SAIF). These institutions are regulated by and submit financial data to one of the three federal commercial bank regulators (the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation or the Office of the Comptroller of the Currency).

FDIC-insured commercial banks include the following categories of depository institutions insured by the FDIC:

- National banks
- State-chartered banks and depository trust companies, except savings banks
- Commercial banks, either national or state-chartered, insured either by the FDIC Bank Insurance Fund (BIF) or by the FDIC Savings Association Insurance Fund (SAIF)
- Other financial institutions which operate under general banking codes, or are specifically authorized by law to accept deposits and in practice do so, or the obligations of which are regarded as deposits for deposit insurance

FDIC-INSURED SAVINGS INSTITUTIONS

The category of FDIC-insured savings institutions includes all institutions insured by either the FDIC Bank Insurance Fund (BIF) or the FDIC Savings Association Insurance Fund (SAIF) operating under state or federal banking codes applicable to thrift institutions. These institutions are regulated by and submit financial data to the Office of Thrift Supervision or the FDIC.

EXCLUSIONS

Data on depository institutions not insured by the FDIC through either the BIF or SAIF are not included in this publication.

Institutions in the following categories are excluded:

- State-chartered and private banks not insured by the FDIC
- FDIC-Insured domestic branches of foreign banks (IBA offices)
- Nondeposit trust companies
- Other institutions not insured by the FDIC, including credit unions, building and loan associations, personal loan companies, industrial banks, loan and investment companies, and similar institutions, chartered under laws applicable to such institutions or under general incorporation laws regardless of whether such institutions are called 'banks'
- Institutions chartered under banking or trust company laws, but operating as investment or title insurance companies and not engaged in deposit taking
- Federal Reserve Banks and other banks, such as the Federal Home Loan Banks, which operate as rediscount banks and do not accept deposits except from financial institutions

BRANCHES

Branches include all offices of a bank other than its head office, at which deposits are received, checks paid, or money lent. Banking facilities separate from a banking house, banking facilities at government establishments, offices, agencies, paying or receiving stations, drive-in facilities, and other facilities operated for limited purposes are defined as branches under the Federal Deposit Insurance Act, section 3(o), regardless of the fact that in certain states, including those that prohibit the operation of branches, such limited

facilities are not considered branches within the meaning of State law. Branch data include all U.S. domestic and U.S. territory offices as well as foreign branches. A foreign branch is a branch or subsidiary located

in a foreign country, as well as an Edge or Agreement subsidiary, or an International Banking Facility (IBF) that is located in the U.S. Automated teller machines (ATMs) are not considered branches.

DATA SOURCES

The structure and financial data source used in the preparation of this publication is the FDIC's Financial Time Series (FTS) database. The primary sources of FTS financial data are the Federal Financial Institutions Examination Council (FFIEC) *Call Reports* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. The primary source data are updated continuously as a result of corrections and amendments. Thus, the data contained in this publication represents the industry as of date of publication.

METHODOLOGY

The format of this publication follows the type of institution (FDIC-insured banks and FDIC-insured savings institutions) and does not necessarily follow the primary source form (primarily *Call Reports* and *Thrift Financial Reports*). Appropriate footnotes are provided to explain reporting differences that limit the availability of information.

COMPARABILITY OF DATA

Reporting requirements and instructions change over time and between the primary source forms. Where possible, adjustments have been made to account for these changes to make all values adhere as closely as possible to current reporting requirements and instructions. The notes accompanying the tables are an integral part of this publication and provide information regarding the comparability of source data and on reporting differences over time.

SOURCE FORMS

♦ COMMERCIAL BANKS

Each FDIC-insured commercial bank files a quarterly *Call Report* using one of two sets of report forms:

- ♦ ***FFIEC 031*** is filed by banks that have foreign offices, including Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries or International Bank Facilities (IBFs) and are required to report data for these offices on a consolidated basis.

- ♦ ***FFIEC 041*** is filed by banks with domestic offices only on a consolidated basis.

♦ SAVINGS INSTITUTIONS

The data on FDIC-supervised state-chartered savings banks are obtained from the *Call Reports* that are filed quarterly with the FDIC. Beginning with the March 31, 1989 *Call Reports*, these savings banks use the same form as commercial banks.

The data on savings banks and savings and loan institutions supervised by the Office of Thrift Supervision (OTS) (formerly the Federal Home Loan Bank Board) are obtained from quarterly *Thrift Financial Reports* filed with the OTS. Certain adjustments are made to the *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports* filed by commercial banks and FDIC-supervised state-chartered savings banks.

LEVEL OF CONSOLIDATION

All financial data represent the consolidation of domestic and foreign operations, including operations in "other areas".

All significant majority-owned bank subsidiaries and other majority-owned subsidiaries are fully consolidated in accordance with GAAP if they meet any of the following “significant” criteria:

- Any subsidiary in which the parent bank's investment represents 5 percent or more of its equity capital accounts
- Any subsidiary whose gross operating revenues amount to 5 percent or more of the parent bank's gross operating revenues
- Any subsidiary whose 'Income (loss) before income taxes' amounts to 5 percent or more of the 'Income (loss) before income taxes' of the parent bank
- Any subsidiary, which is a parent of one or more other subsidiaries which, when consolidated, constitutes a significant subsidiary, as above.

Financial institutions can elect to consolidate nonsignificant majority-owned subsidiaries, but must do so on a consistent basis.

For other unconsolidated subsidiaries, associated companies, and corporate joint ventures over which the bank exercises significant influence, the equity method of accounting is required.

Additional reporting requirements for institutions filing the *Call Report* should be noted:

- Investments in subsidiaries not consolidated are reported on an equity (rather than cost) basis with the investment and undivided profits adjusted to include the parent's share of the subsidiaries' earnings or losses less dividends received.
- Assets and liabilities held in or administered by an insurance, real estate, foreign, or any other department of a bank, except a trust department, are consolidated with the respective assets and liabilities of the commercial department. 'Deposits of individuals, partnerships, and corporations' (IPC) include trust funds deposited by a trust department in a commercial or savings department if the beneficiary is an IPC. Other assets held in trust are not included in statements of assets and liabilities.
- Demand balances with, and demand deposits due to, commercial banks in the United States are reported net of reciprocal interbank demand deposits (reciprocal interbank deposits arise when two banks maintain deposit accounts with each other).
- Reserve balances passed through to the Federal Reserve by a correspondent bank on behalf of its respondent bank are reflected as assets and deposit liabilities of the correspondent bank.
- Income is reported on an accrual accounting basis. Where the results would not be significantly different, at the option of the bank, trust department income and certain other accounts may be reported on a cash basis. Income taxes must be computed on the amount of income and expense included in the Report of Income with certain adjustments.

Since March 1997, all thrifts are required to consolidate majority-owned subsidiaries in accordance with GAAP and 12 CTR 559.2. Any other unconsolidated subsidiaries must be reported by the equity method.

Other accounting differences exist between the FFIEC *Call Reports* and the OTS Thrift Financial Reports, such as asset sales with recourse; institutions filing a *Thrift Financial Report* in certain situations are allowed to remove assets sold with recourse from their balance sheets. The data necessary to account for these differences

is not reported.

OTHER DATA USES

The *Call Report* information is used by bank regulators in their offsite monitoring systems, by examiners in their pre-examination planning efforts, by the FFIEC in its preparation of the Uniform Bank Performance Report (UBPR) and for industry analyses in the FDIC's Quarterly Banking Profile (QBP) and Preliminary Bank Earnings Report (PBER). Most of the data included in these reports are also available to the public upon request.

VALIDATION

Every attempt has been made to assure the accuracy and integrity of the data contained in this publication. Any inconsistency brought to our attention will be investigated and corrected in future editions.

This publication is a product of the Statistics Branch, Division of Insurance and Research, Federal Deposit Insurance Corporation, Washington, D.C. 20429.

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CHARTS:

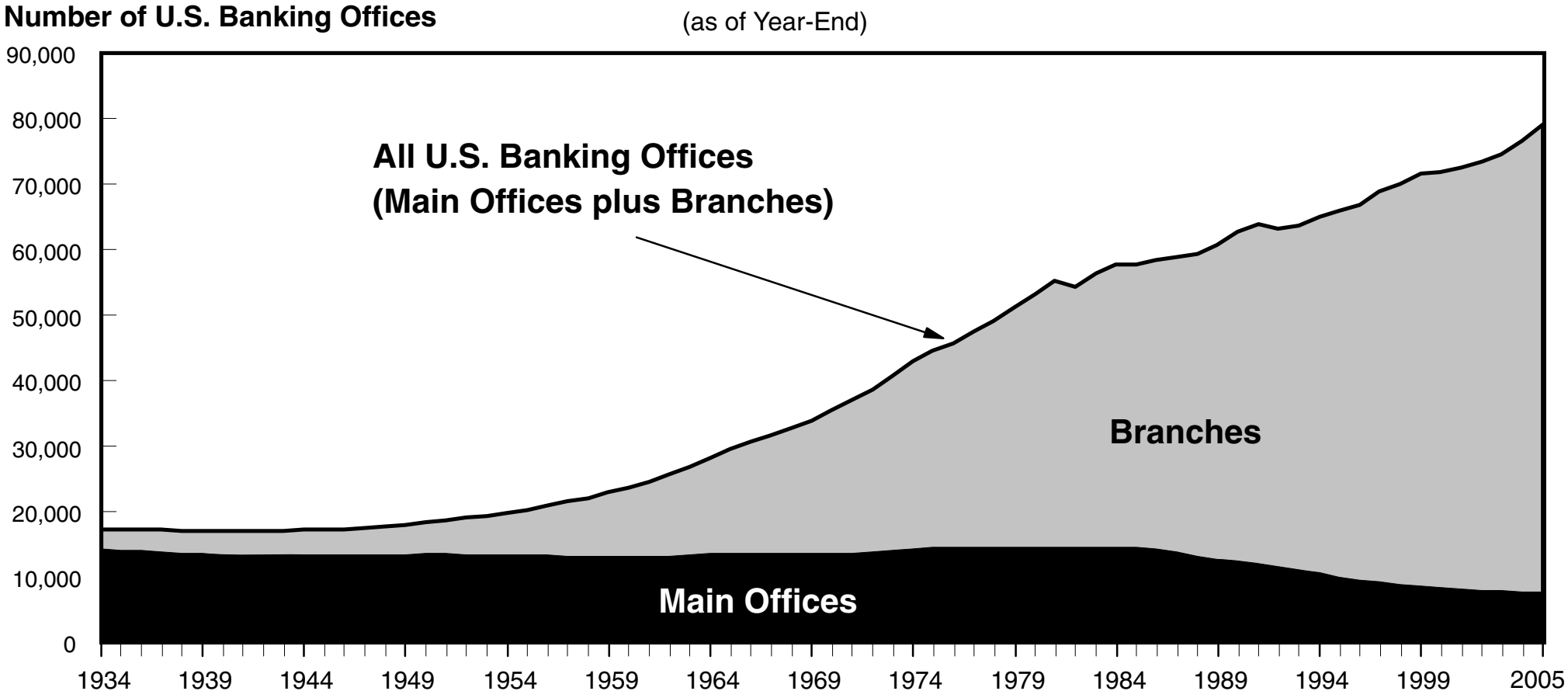
Number of FDIC-insured commercial banks, 1934 through 2005

Assets of FDIC-insured commercial banks, 1934 through 2005

Net income of FDIC-insured commercial banks, 1934 through 2005

Deposits of FDIC-insured commercial banks, by state

Number of Insured Commercial Banks
1934 - 2005

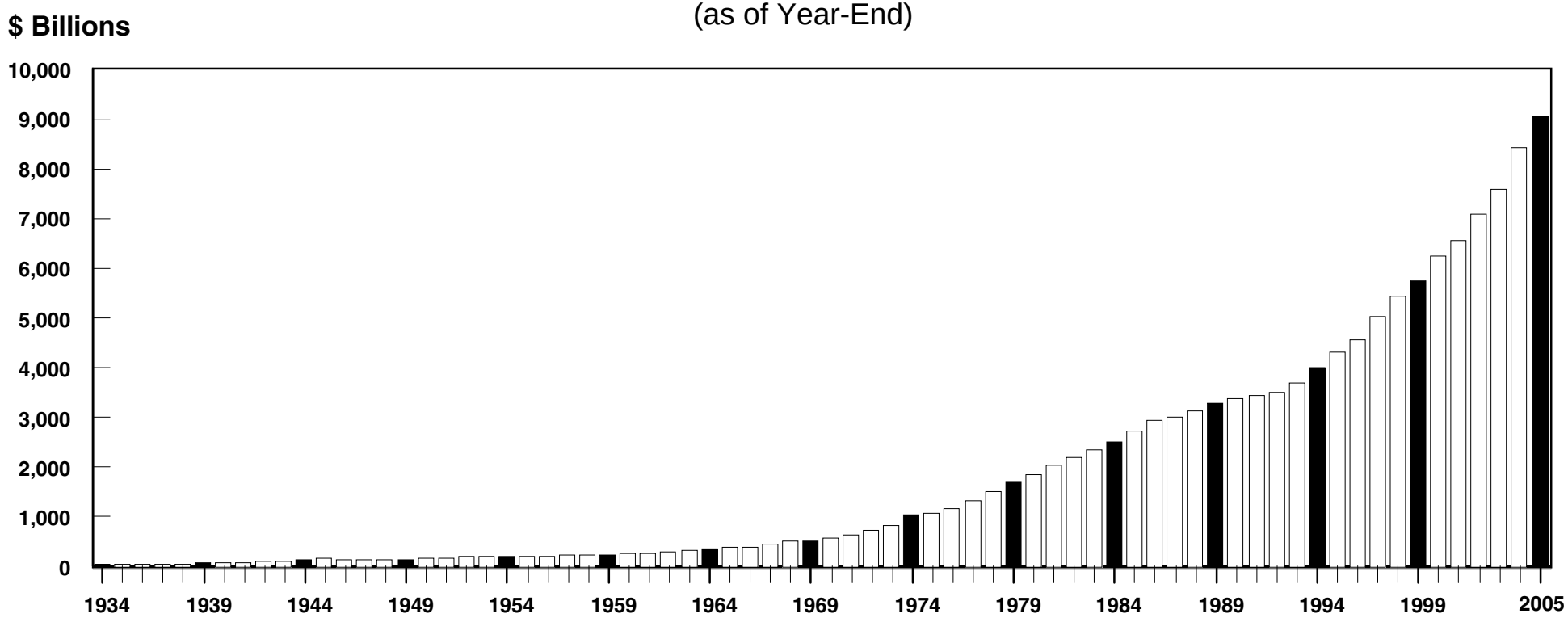


	1934	1939	1944	1949	1954	1959	1964	1969	1974	1979	1984	1989	1994	1999	2005
Main Offices	14,146	13,538	13,268	13,436	13,323	13,114	13,493	13,473	14,230	14,364	14,407	12,741	10,488	8,598	7,527
Branches	2,985	3,456	3,875	4,530	6,346	9,732	14,699	20,379	28,651	36,791	43,250	47,941	54,607	62,987	71,716
Total Offices	17,131	16,994	17,143	17,966	19,669	22,846	28,192	33,852	42,881	51,155	57,657	60,682	65,095	71,585	79,243

Beginning in 1982, remote service facilities (ATMs) were not included in the count of total branches.
(At the end of 1981, there were approximately 3,000 such facilities.)

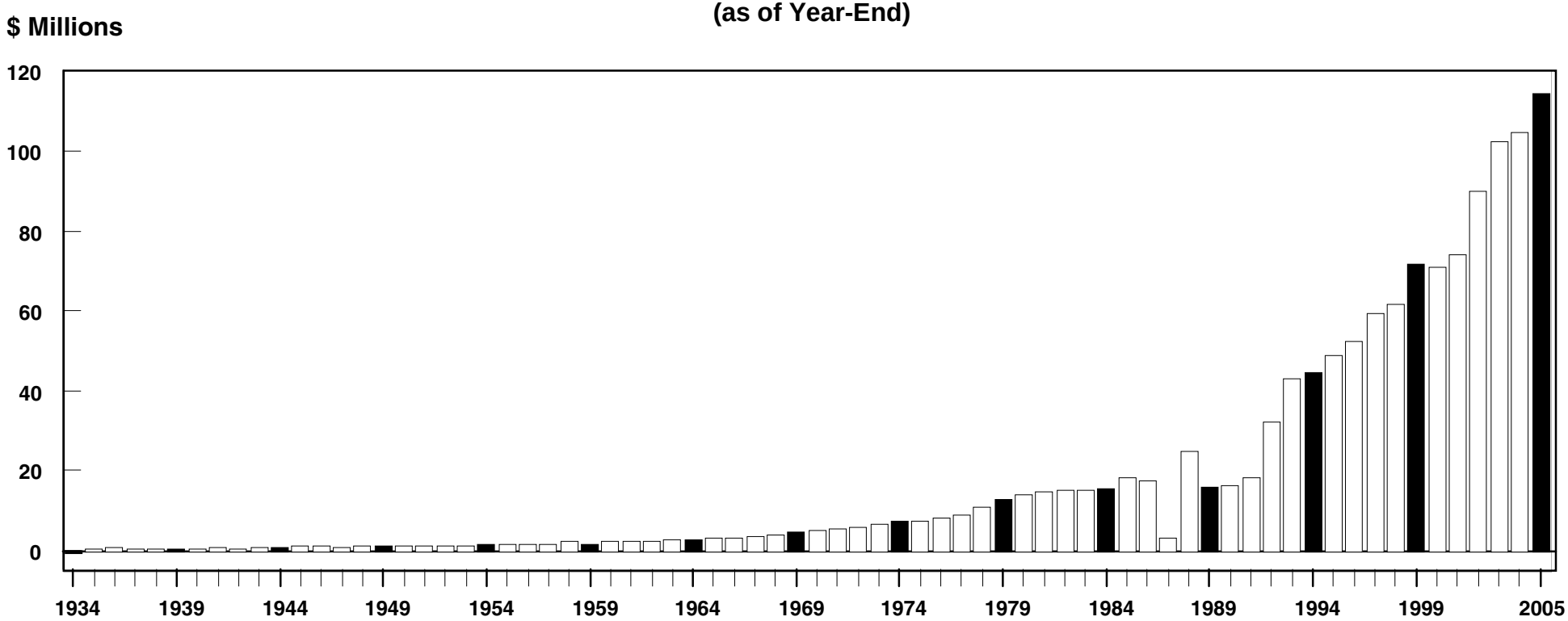
Includes U.S. Territories and Possessions.

Assets of FDIC-Insured Commercial Banks
1934 - 2005
(as of Year-End)



Total Assets (in $ Billions)	46	63	135	155	201	243	345	525	1,037	1,692	2,509	3,299	4,011	5,735	9,040

Net Income of FDIC-Insured Commercial Banks
1934 - 2005
(as of Year-End)



Net Income (in $ Millions)	-357	370	736	968	1,473	1,553	2,602	4,335	7,092	12,839	15,500	15,575	44,622	71,491	114,308

Deposits of FDIC-Insured Commercial Banks

as of December 31, 2005

($ Billions)

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TABLE 101 CHANGES IN NUMBER AND CLASSIFICATION OF FDIC-INSURED DEPOSITORY INSTITUTIONS

Institutions Grouped by Charter Class

December 31, 2005	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
December 31, 2004	**8,976**	**7,631**	**1,907**	**919**	**4,805**	**1,345**	**781**	**564**
December 31, 2005	**8,832**	**7,527**	**1,818**	**907**	**4,802**	**1,305**	**772**	**533**
Net change during the year	**(144)**	**(104)**	**(89)**	**(12)**	**(3)**	**(40)**	**(9)**	**(31)**
Institutions beginning operation	**179**	**166**	**21**	**7**	**138**	**13**	**7**	**6**
Institutions ceasing operation	**(325)**	**(278)**	**(91)**	**(32)**	**(155)**	**(47)**	**(25)**	**(22)**
Failed institutions	0	0	0	0	0	0	0	0
Other changes in classification	**(2)**	**(8)**	**19**	**(13)**	**(14)**	**6**	**(9)**	**15**
Memoranda as of December 31, 2005								
Insurance Fund Membership:								
BIF Members, Total	7,732	7,416	1,795	889	4,732	316	44	272
Part of deposit base is insured by SAIF	761	721	232	105	384	40	13	27
BIF coverage only	6,971	6,695	1,563	784	4,348	276	31	245
SAIF Members, Total	1,100	111	23	18	70	989	728	261
Part of deposit base is insured by BIF	148	34	6	5	23	114	87	27
SAIF coverage only	952	77	17	13	47	875	641	234
Primary Federal Regulator:								
Federal Deposit Insurance Corporation (BIF)	5,004	4,732	0	0	4,732	272	0	272
Federal Deposit Insurance Corporation (SAIF)	241	70	0	0	70	171	0	171
Office of the Comptroller of the Currency (BIF)	1,795	1,795	1,795	0	0	0	0	0
Office of the Comptroller of the Currency (SAIF)	23	23	23	0	0	0	0	0
Board of Governors of the Federal Reserve (BIF)	889	889	0	889	0	0	0	0
Board of Governors of the Federal Reserve (SAIF)	18	18	0	18	0	0	0	0
Office of Thrift Supervision (BIF)	44	0	0	0	0	44	44	0
Office of Thrift Supervision (SAIF)	818	0	0	0	0	818	728	90

TABLE 101A CHANGES IN NUMBER AND CLASSIFICATION OF OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS

Institutions Grouped by Charter Class

December 31, 2005	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
December 31, 2004	**91,983**	**78,278**	**38,930**	**13,395**	**25,953**	**13,705**	**8,866**	**4,839**
December 31, 2005	**93,542**	**80,302**	**39,016**	**14,348**	**26,938**	**13,240**	**8,909**	**4,331**
Net changes during the year	**1,559**	**2,024**	**86**	**953**	**985**	**(465)**	**43**	**(508)**
Memoranda as of December 31, 2005								
Insurance Fund Membership:								
BIF member, total	81,563	77,484	37,422	14,096	25,966	4,079	995	3,084
SAIF members, total	11,979	2,818	1,595	252	971	9,161	7,914	1,247

Note: In prior years, this table only reflected changes in branch offices and not main offices. Beginning in 2004, total offices are used for this table in order to encompass all offices in operation during the year.

TABLE 102 SUMMARY OF CHANGES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
DECEMBER 31, 2004 through DECEMBER 31, 2005

STATE	Institutions in Operation 12-31-04	Institutions Beginning Operation +	CEASING OPERATION		Institutions in Operation 12-31-05	NET CHANGE[1]
			Failed Institutions -	Mergers Absorptions & Consolidations -		
Alabama	**164**	**4**	**0**	**7**	**161**	**(3)**
BIF Members	150	4	0	6	148	(2)
SAIF Members	14	0	0	1	13	(1)
Alaska	**7**	**0**	**0**	**0**	**7**	**0**
BIF Members	6	0	0	0	6	0
SAIF Members	1	0	0	0	1	0
Arizona	**49**	**4**	**0**	**2**	**52**	**3**
BIF Members	46	4	0	2	49	3
SAIF Members	3	0	0	0	3	0
Arkansas	**168**	**2**	**0**	**9**	**161**	**(7)**
BIF Members	156	2	0	9	149	(7)
SAIF Members	12	0	0	0	12	0
California	**296**	**26**	**0**	**18**	**303**	**7**
BIF Members	259	26	0	16	269	10
SAIF Members	37	0	0	2	34	(3)
Colorado	**177**	**1**	**0**	**6**	**172**	**(5)**
BIF Members	166	1	0	6	161	(5)
SAIF Members	11	0	0	0	11	0
Connecticut	**57**	**1**	**0**	**0**	**58**	**1**
BIF Members	50	1	0	0	51	1
SAIF Members	7	0	0	0	7	0
Delaware	**34**	**1**	**0**	**1**	**35**	**1**
BIF Members	30	1	0	1	30	0
SAIF Members	4	0	0	0	5	1
District of Columbia	**6**	**1**	**0**	**0**	**7**	**1**
BIF Members	5	1	0	0	6	1
SAIF Members	1	0	0	0	1	0

Florida	**295**	**19**	**0**	**14**	**300**	**5**
BIF Members	251	18	0	10	259	8
SAIF Members	44	1	0	4	41	(3)
Georgia	**344**	**13**	**0**	**9**	**349**	**5**
BIF Members	318	13	0	8	325	7
SAIF Members	26	0	0	1	24	(2)
Hawaii	**8**	**0**	**0**	**1**	**7**	**(1)**
BIF Members	6	0	0	1	5	(1)
SAIF Members	2	0	0	0	2	0
Idaho	**17**	**1**	**0**	**0**	**18**	**1**
BIF Members	14	1	0	0	15	1
SAIF Members	3	0	0	0	3	0
Illinois	**746**	**10**	**0**	**49**	**707**	**(39)**
BIF Members	642	10	0	43	609	(33)
SAIF Members	104	0	0	6	98	(6)
Indiana	**197**	**1**	**0**	**13**	**186**	**(11)**
BIF Members	137	1	0	9	129	(8)
SAIF Members	60	0	0	4	57	(3)
Iowa	**414**	**3**	**0**	**6**	**411**	**(3)**
BIF Members	395	3	0	6	392	(3)
SAIF Members	19	0	0	0	19	0
Kansas	**372**	**2**	**0**	**3**	**371**	**(1)**
BIF Members	354	2	0	3	353	(1)
SAIF Members	18	0	0	0	18	0
Kentucky	**237**	**1**	**0**	**10**	**227**	**(10)**
BIF Members	211	1	0	9	203	(8)
SAIF Members	26	0	0	1	24	(2)
Louisiana	**166**	**1**	**0**	**3**	**163**	**(3)**
BIF Members	135	1	0	3	133	(2)
SAIF Members	31	0	0	0	30	(1)
Maine	**39**	**0**	**0**	**2**	**37**	**(2)**
BIF Members	32	0	0	2	30	(2)
SAIF Members	7	0	0	0	7	0

[1]Generally, the net change for each state represents institutions beginning operation minus failed institutions,mergers, absorptions, and consolidations.

Differences reflect other structure activities, i.e., interstate relocation or insurance fund migration.

TABLE 102 SUMMARY OF CHANGES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
DECEMBER 31, 2004 through DECEMBER 31, 2005 - CONTINUED

STATE	Institutions in Operation 12-31-04	Institutions Beginning Operation +	CEASING OPERATION		Institutions in Operation 12-31-05	NET CHANGE[1]
			Failed Institutions -	Mergers Absorptions & Consolidations -		
Maryland	**116**	**1**	**0**	**3**	**113**	**(3)**
BIF Members	59	1	0	2	58	(1)
SAIF Members	57	0	0	1	55	(2)
Massachusetts	**200**	**0**	**0**	**6**	**194**	**(6)**
BIF Members	183	0	0	5	178	(5)
SAIF Members	17	0	0	1	16	(1)
Michigan	**173**	**4**	**0**	**3**	**174**	**1**
BIF Members	153	4	0	3	154	1
SAIF Members	20	0	0	0	20	0
Minnesota	**478**	**6**	**0**	**18**	**466**	**(12)**
BIF Members	456	6	0	18	444	(12)
SAIF Members	22	0	0	0	22	0
Mississippi	**102**	**0**	**0**	**1**	**100**	**(2)**
BIF Members	94	0	0	1	92	(2)
SAIF Members	8	0	0	0	8	0
Missouri	**373**	**6**	**0**	**6**	**373**	**0**
BIF Members	337	6	0	6	337	0
SAIF Members	36	0	0	0	36	0
Montana	**80**	**2**	**0**	**1**	**81**	**1**
BIF Members	77	2	0	1	78	1
SAIF Members	3	0	0	0	3	0
Nebraska	**263**	**1**	**0**	**6**	**258**	**(5)**
BIF Members	251	1	0	5	247	(4)
SAIF Members	12	0	0	1	11	(1)
Nevada	**38**	**2**	**0**	**1**	**40**	**2**
BIF Members	36	2	0	1	37	1
SAIF Members	2	0	0	0	3	1

New Hampshire	**30**	**0**	**0**	**3**	**27**	**(3)**
BIF Members	25	0	0	3	22	(3)
SAIF Members	5	0	0	0	5	0
New Jersey	**139**	**5**	**0**	**8**	**136**	**(3)**
BIF Members	79	4	0	6	76	(3)
SAIF Members	60	1	0	2	60	0
New Mexico	**58**	**1**	**0**	**3**	**56**	**(2)**
BIF Members	49	0	0	1	48	(1)
SAIF Members	9	1	0	2	8	(1)
New York	**200**	**12**	**0**	**7**	**205**	**5**
BIF Members	162	10	0	7	165	3
SAIF Members	38	2	0	0	40	2
North Carolina	**108**	**3**	**0**	**2**	**108**	**0**
BIF Members	71	3	0	1	72	1
SAIF Members	37	0	0	1	36	(1)
North Dakota	**103**	**0**	**0**	**4**	**99**	**(4)**
BIF Members	99	0	0	4	95	(4)
SAIF Members	4	0	0	0	4	0
Ohio	**290**	**3**	**0**	**14**	**278**	**(12)**
BIF Members	183	3	0	10	175	(8)
SAIF Members	107	0	0	4	103	(4)
Oklahoma	**274**	**2**	**0**	**3**	**273**	**(1)**
BIF Members	267	1	0	3	265	(2)
SAIF Members	7	1	0	0	8	1
Oregon	**40**	**2**	**0**	**2**	**40**	**0**
BIF Members	37	2	0	2	37	0
SAIF Members	3	0	0	0	3	0
Pennsylvania	**262**	**5**	**0**	**13**	**254**	**(8)**
BIF Members	183	4	0	9	179	(4)
SAIF Members	79	1	0	4	75	(4)
Rhode Island	**15**	**1**	**0**	**3**	**13**	**(2)**
BIF Members	11	1	0	2	10	(1)
SAIF Members	4	0	0	1	3	(1)

[1]Generally, the net change for each state represents institutions beginning operation minus failed institutions,mergers, absorptions, and consolidations.

Differences reflect other structure activities, i.e., interstate relocation or insurance fund migration.

TABLE 102 SUMMARY OF CHANGES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
DECEMBER 31, 2004 through DECEMBER 31, 2005 - CONTINUED

STATE	Institutions in Operation 12-31-04	Institutions Beginning Operation +	CEASING OPERATION		Institutions in Operation 12-31-05	NET CHANGE[1]
			Failed Institutions -	Mergers Absorptions & Consolidations -		
South Carolina	**96**	**3**	**0**	**4**	**95**	**(1)**
BIF Members	74	3	0	4	73	(1)
SAIF Members	22	0	0	0	22	0
South Dakota	**91**	**1**	**0**	**1**	**92**	**1**
BIF Members	87	1	0	1	88	1
SAIF Members	4	0	0	0	4	0
Tennessee	**208**	**7**	**0**	**11**	**204**	**(4)**
BIF Members	183	7	0	10	181	(2)
SAIF Members	25	0	0	1	23	(2)
Texas	**681**	**6**	**0**	**26**	**661**	**(20)**
BIF Members	648	6	0	22	632	(16)
SAIF Members	33	0	0	4	29	(4)
Utah	**67**	**4**	**0**	**3**	**69**	**2**
BIF Members	63	4	0	3	65	2
SAIF Members	4	0	0	0	4	0
Vermont	**19**	**0**	**0**	**0**	**19**	**0**
BIF Members	17	0	0	0	17	0
SAIF Members	2	0	0	0	2	0
Virginia	**140**	**4**	**0**	**2**	**144**	**4**
BIF Members	123	4	0	2	125	2
SAIF Members	17	0	0	0	19	2
Washington	**98**	**3**	**0**	**5**	**96**	**(2)**
BIF Members	82	3	0	5	80	(2)
SAIF Members	16	0	0	0	16	0
West Virginia	**72**	**1**	**0**	**3**	**70**	**(2)**
BIF Members	67	1	0	3	65	(2)
SAIF Members	5	0	0	0	5	0

Wisconsin	**308**	**3**	**0**	**9**	**302**	**(6)**
BIF Members	271	3	0	8	266	(5)
SAIF Members	37	0	0	1	36	(1)
Wyoming	**44**	**0**	**0**	**1**	**43**	**(1)**
BIF Members	39	0	0	1	38	(1)
SAIF Members	5	0	0	0	5	0
American Samoa	**1**	**0**	**0**	**0**	**1**	**0**
BIF Members	1	0	0	0	1	0
SAIF Members	0	0	0	0	0	0
States of Micronesia	**1**	**0**	**0**	**0**	**1**	**0**
BIF Members	1	0	0	0	1	0
SAIF Members	0	0	0	0	0	0
Guam	**3**	**0**	**0**	**0**	**3**	**0**
BIF Members	2	0	0	0	2	0
SAIF Members	1	0	0	0	1	0
Puerto Rico	**10**	**0**	**0**	**0**	**10**	**0**
BIF Members	5	0	0	0	5	0
SAIF Members	5	0	0	0	5	0
Virgin Islands	**2**	**0**	**0**	**0**	**2**	**0**
BIF Members	2	0	0	0	2	0
SAIF Members	0	0	0	0	0	0
Total 50 States & D.C.	**8,959**	**179**	**0**	**325**	**8,815**	**(144)**
BIF Members	7,829	172	0	283	7,721	(108)
SAIF Members	1,130	7	0	42	1,094	(36)
Total Other Areas	**17**	**0**	**0**	**0**	**17**	**0**
BIF Members	11	0	0	0	11	0
SAIF Members	6	0	0	0	6	0
Total U.S. & Other Areas	**8,976**	**179**	**0**	**325**	**8,832**	**(144)**
BIF Members	7,840	172	0	283	7,732	(108)
SAIF Members	1,136	7	0	42	1,100	(36)

[1]Generally, the net change for each state represents institutions beginning operation minus failed institutions,mergers, absorptions, and consolidations.
Differences reflect other structure activities, i.e., interstate relocation or insurance fund migration.

TABLE 102A SUMMARY OF CHANGES IN OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
DECEMBER 31, 2004 through DECEMBER 31, 2005

STATE	Branches in Operation 12-31-2004	Branches in Operation 12-31-2005	NET CHANGE
Alabama	**1,312**	**1,322**	**10**
BIF Member	1,265	1,275	10
SAIF Member	47	47	0
Alaska	**126**	**127**	**1**
BIF Member	120	121	1
SAIF Member	6	6	0
Arizona	**1,067**	**1,133**	**66**
BIF Member	986	1,058	72
SAIF Member	81	75	(6)
Arkansas	**1,206**	**1,250**	**44**
BIF Member	1,136	1,178	42
SAIF Member	70	72	2
California	**6,272**	**6,429**	**157**
BIF Member	4,777	4,923	146
SAIF Member	1,495	1,506	11
Colorado	**1,291**	**1,314**	**23**
BIF Member	1,157	1,223	66
SAIF Member	134	91	(43)
Connecticut	**1,134**	**1,161**	**27**
BIF Member	1,065	1,091	26
SAIF Member	69	70	1
Delaware	**233**	**234**	**1**
BIF Member	230	231	1
SAIF Member	3	3	0
District of Columbia	**198**	**204**	**6**
BIF Member	159	164	5
SAIF Member	39	40	1

Florida	**4,771**	**4,813**	**42**
BIF Member	4,142	4,204	62
SAIF Member	629	609	(20)
Georgia	**2,344**	**2,341**	**(3)**
BIF Member	2,192	2,176	(16)
SAIF Member	152	165	13
Hawaii	**287**	**280**	**(7)**
BIF Member	198	191	(7)
SAIF Member	89	89	0
Idaho	**474**	**482**	**8**
BIF Member	395	381	(14)
SAIF Member	79	101	22
Illinois	**3,708**	**3,880**	**172**
BIF Member	2,967	3,135	168
SAIF Member	741	745	4
Indiana	**2,158**	**2,205**	**47**
BIF Member	1,775	1,817	42
SAIF Member	383	388	5
Iowa	**1,168**	**1,199**	**31**
BIF Member	1,039	1,118	79
SAIF Member	129	81	(48)
Kansas	**1,147**	**1,160**	**13**
BIF Member	1,022	1,075	53
SAIF Member	125	85	(40)
Kentucky	**1,518**	**1,537**	**19**
BIF Member	1,444	1,470	26
SAIF Member	74	67	(7)
Louisiana	**1,388**	**1,409**	**21**
BIF Member	1,273	1,288	15
SAIF Member	115	121	6
Maine	**468**	**475**	**7**
BIF Member	464	471	7
SAIF Member	4	4	0

TABLE 102A SUMMARY OF CHANGES IN OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
DECEMBER 31, 2004 through DECEMBER 31, 2005-CONTINUED

STATE	Branches in Operation 12-31-2004	Branches in Operation 12-31-2005	NET CHANGE
Maryland	**1,577**	**1,599**	**22**
BIF Member	1,271	1,304	33
SAIF Member	306	295	(11)
Massachusetts	**1,944**	**1,971**	**27**
BIF Member	1,688	1,727	39
SAIF Member	256	244	(12)
Michigan	**3,084**	**3,116**	**32**
BIF Member	2,419	2,429	10
SAIF Member	665	687	22
Minnesota	**1,265**	**1,313**	**48**
BIF Member	1,072	1,131	59
SAIF Member	193	182	(11)
Mississippi	**1,052**	**1,069**	**17**
BIF Member	1,039	1,057	18
SAIF Member	13	12	(1)
Missouri	**1,857**	**1,893**	**36**
BIF Member	1,688	1,736	48
SAIF Member	169	157	(12)
Montana	**293**	**297**	**4**
BIF Member	280	284	4
SAIF Member	13	13	0
Nebraska	**757**	**786**	**29**
BIF Member	627	701	74
SAIF Member	130	85	(45)
Nevada	**449**	**470**	**21**
BIF Member	400	421	21
SAIF Member	49	49	0

New Hampshire	**391**	**400**	**9**
BIF Member	352	359	7
SAIF Member	39	41	2
New Jersey	**3,068**	**3,117**	**49**
BIF Member	2,491	2,536	45
SAIF Member	577	581	4
New Mexico	**432**	**441**	**9**
BIF Member	395	403	8
SAIF Member	37	38	1
New York	**4,679**	**4,788**	**109**
BIF Member	4,054	4,375	321
SAIF Member	625	413	(212)
North Carolina	**2,438**	**2,461**	**23**
BIF Member	2,285	2,299	14
SAIF Member	153	162	9
North Dakota	**326**	**328**	**2**
BIF Member	293	295	2
SAIF Member	33	33	0
Ohio	**3,694**	**3,727**	**33**
BIF Member	3,113	3,119	6
SAIF Member	581	608	27
Oklahoma	**995**	**1,018**	**23**
BIF Member	967	1,011	44
SAIF Member	28	7	(21)
Oregon	**1,005**	**1,026**	**21**
BIF Member	887	788	(99)
SAIF Member	118	238	120
Pennsylvania	**4,485**	**4,524**	**39**
BIF Member	3,835	3,863	28
SAIF Member	650	661	11
Rhode Island	**235**	**242**	**7**
BIF Member	182	187	5
SAIF Member	53	55	2

TABLE 102A SUMMARY OF CHANGES IN OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
DECEMBER 31, 2004 through DECEMBER 31, 2005-CONTINUED

STATE	Branches in Operation 12-31-2004	Branches in Operation 12-31-2005	NET CHANGE
South Carolina	**1,211**	**1,223**	**12**
BIF Member	1,092	1,106	14
SAIF Member	119	117	(2)
South Dakota	**370**	**372**	**2**
BIF Member	320	323	3
SAIF Member	50	49	(1)
Tennessee	**1,951**	**1,982**	**31**
BIF Member	1,863	1,895	32
SAIF Member	88	87	(1)
Texas	**5,039**	**5,327**	**288**
BIF Member	4,536	4,857	321
SAIF Member	503	470	(33)
Utah	**537**	**540**	**3**
BIF Member	505	489	(16)
SAIF Member	32	51	19
Vermont	**256**	**257**	**1**
BIF Member	224	253	29
SAIF Member	32	4	(28)
Virginia	**2,281**	**2,299**	**18**
BIF Member	2,132	2,150	18
SAIF Member	149	149	0
Washington	**1,737**	**1,775**	**38**
BIF Member	1,479	1,308	(171)
SAIF Member	258	467	209
West Virginia	**567**	**576**	**9**
BIF Member	555	563	8
SAIF Member	12	13	1

Wisconsin	**1,978**	**2,022**	**44**
BIF Member	1,582	1,699	117
SAIF Member	396	323	(73)
Wyoming	**164**	**168**	**4**
BIF Member	155	159	4
SAIF Member	9	9	0
American Samoa	**4**	**4**	**0**
BIF Member	4	4	0
SAIF Member	0	0	0
States of Micronesia	**18**	**18**	**0**
BIF Member	17	17	0
SAIF Member	1	1	0
Guam	**31**	**31**	**0**
BIF Member	27	27	0
SAIF Member	4	4	0
Puerto Rico	**548**	**556**	**8**
BIF Member	356	358	2
SAIF Member	192	198	6
Virgin Islands	**19**	**19**	**0**
BIF Member	8	8	0
SAIF Member	11	11	0
50 States and D.C	**82,387**	**84,082**	**1,695**
BIF Member	71,587	73,417	1,830
SAIF Member	10,800	10,665	(135)
Total Other Areas	**620**	**628**	**8**
BIF Member	412	414	2
SAIF Member	208	214	6
Total U.S. and Other Areas	**83,007**	**84,710**	**1,703**
BIF Member	71,999	73,831	1,832
SAIF Member	11,008	10,879	(129)

TABLE 103 NUMBER OF OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS, DECEMBER 31, 2005

STATE AND TYPE OF INSTITUTION OR OFFICE	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
		Total	National Charter	State Charter: Fed Member	State Charter: Fed Nonmember	Total	Federal Charter	State Charter
Alabama - all offices	**1,483**	**1,413**	**362**	**557**	**494**	**70**	**70**	**0**
Institutions	161	150	23	21	106	11	11	0
Unit Institutions	42	41	8	8	25	1	1	0
Institutions operating branches	119	109	15	13	81	10	10	0
Branches	1,322	1,263	339	536	388	59	59	0
Alaska - all offices	**134**	**123**	**99**	**0**	**24**	**11**	**7**	**4**
Institutions	7	5	2	0	3	2	1	1
Unit Institutions	0	0	0	0	0	0	0	0
Institutions operating branches	7	5	2	0	3	2	1	1
Branches	127	118	97	0	21	9	6	3
Arizona - all offices	**1,185**	**1,089**	**840**	**118**	**131**	**96**	**96**	**0**
Institutions	52	48	15	0	33	4	4	0
Unit Institutions	24	23	6	0	17	1	1	0
Institutions operating branches	28	25	9	0	16	3	3	0
Branches	1,133	1,041	825	118	98	92	92	0
Arkansas - all offices	**1,411**	**1,357**	**401**	**362**	**594**	**54**	**53**	**1**
Institutions	161	154	38	23	93	7	6	1
Unit Institutions	30	28	3	1	24	2	1	1
Institutions operating branches	131	126	35	22	69	5	5	0
Branches	1,250	1,203	363	339	501	47	47	0
California - all offices	**6,732**	**5,209**	**3,111**	**614**	**1,484**	**1,523**	**1,519**	**4**
Institutions	303	274	72	31	171	29	29	0
Unit Institutions	70	67	14	1	52	3	3	0
Institutions operating branches	233	207	58	30	119	26	26	0
Branches	6,429	4,935	3,039	583	1,313	1,494	1,490	4
Colorado - all offices	**1,486**	**1,390**	**708**	**216**	**466**	**96**	**82**	**14**
Institutions	172	161	42	27	92	11	7	4
Unit Institutions	41	34	5	9	20	7	5	2
Institutions operating branches	131	127	37	18	72	4	2	2
Branches	1,314	1,229	666	189	374	85	75	10
Connecticut - all offices	**1,219**	**605**	**511**	**13**	**81**	**614**	**100**	**514**
Institutions	58	24	10	2	12	34	9	25
Unit Institutions	7	5	1	1	3	2	2	0
Institutions operating branches	51	19	9	1	9	32	7	25
Branches	1,161	581	501	11	69	580	91	489

Delaware - all offices	**269**	**230**	**77**	**1**	**152**	**39**	**28**	**11**
Institutions	35	27	8	0	19	8	7	1
Unit Institutions	15	11	2	0	9	4	4	0
Institutions operating branches	20	16	6	0	10	4	3	1
Branches	234	203	69	1	133	31	21	10
District of Columbia - all offices	**211**	**170**	**111**	**43**	**16**	**41**	**41**	**0**
Institutions	7	6	4	0	2	1	1	0
Unit Institutions	2	2	1	0	1	0	0	0
Institutions operating branches	5	4	3	0	1	1	1	0
Branches	204	164	107	43	14	40	40	0
Florida - all offices	**5,113**	**4,410**	**2,208**	**1,254**	**948**	**703**	**701**	**2**
Institutions	300	262	61	28	173	38	38	0
Unit Institutions	66	56	10	6	40	10	10	0
Institutions operating branches	234	206	51	22	133	28	28	0
Branches	4,813	4,148	2,147	1,226	775	665	663	2
Georgia - all offices	**2,690**	**2,555**	**763**	**584**	**1,208**	**135**	**135**	**0**
Institutions	349	332	50	15	267	17	17	0
Unit Institutions	96	91	16	5	70	5	5	0
Institutions operating branches	253	241	34	10	197	12	12	0
Branches	2,341	2,223	713	569	941	118	118	0
Hawaii - all offices	**287**	**196**	**17**	**75**	**104**	**91**	**89**	**2**
Institutions	7	5	1	1	3	2	2	0
Unit Institutions	0	0	0	0	0	0	0	0
Institutions operating branches	7	5	1	1	3	2	2	0
Branches	280	191	16	74	101	89	87	2
Idaho - all offices	**500**	**421**	**268**	**4**	**149**	**79**	**70**	**9**
Institutions	18	15	1	1	13	3	3	0
Unit Institutions	2	2	0	0	2	0	0	0
Institutions operating branches	16	13	1	1	11	3	3	0
Branches	482	406	267	3	136	76	67	9
Illinois - all offices	**4,587**	**4,165**	**2,097**	**656**	**1,412**	**422**	**310**	**112**
Institutions	707	611	145	71	395	96	52	44
Unit Institutions	217	184	29	14	141	33	15	18
Institutions operating branches	490	427	116	57	254	63	37	26
Branches	3,880	3,554	1,952	585	1,017	326	258	68
Indiana - all offices	**2,391**	**2,078**	**1,061**	**449**	**568**	**313**	**271**	**42**
Institutions	186	131	30	27	74	55	45	10
Unit Institutions	28	16	1	4	11	12	10	2
Institutions operating branches	158	115	29	23	63	43	35	8
Branches	2,205	1,947	1,031	422	494	258	226	32

TABLE 103 NUMBER OF OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS, DECEMBER 31, 2005

Grouped According to Class of Institution, State, and Type of Office - Continued

STATE AND TYPE OF INSTITUTION OR OFFICE	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
Iowa - all offices	**1,610**	**1,489**	**379**	**217**	**893**	**121**	**121**	**0**
Institutions	411	392	44	57	291	19	19	0
Unit Institutions	119	115	10	9	96	4	4	0
Institutions operating branches	292	277	34	48	195	15	15	0
Branches	1,199	1,097	335	160	602	102	102	0
Kansas - all offices	**1,531**	**1,420**	**627**	**118**	**675**	**111**	**111**	**0**
Institutions	371	354	93	41	220	17	17	0
Unit Institutions	137	131	29	16	86	6	6	0
Institutions operating branches	234	223	64	25	134	11	11	0
Branches	1,160	1,066	534	77	455	94	94	0
Kentucky - all offices	**1,764**	**1,701**	**622**	**278**	**801**	**63**	**61**	**2**
Institutions	227	205	38	10	157	22	22	0
Unit Institutions	33	25	4	1	20	8	8	0
Institutions operating branches	194	180	34	9	137	14	14	0
Branches	1,537	1,496	584	268	644	41	39	2
Louisiana - all offices	**1,572**	**1,474**	**542**	**206**	**726**	**98**	**68**	**30**
Institutions	163	136	14	3	119	27	18	9
Unit Institutions	31	22	2	1	19	9	4	5
Institutions operating branches	132	114	12	2	100	18	14	4
Branches	1,409	1,338	528	203	607	71	50	21
Maine - all offices	**512**	**307**	**204**	**44**	**59**	**205**	**28**	**177**
Institutions	37	15	3	4	8	22	5	17
Unit Institutions	5	0	0	0	0	5	2	3
Institutions operating branches	32	15	3	4	8	17	3	14
Branches	475	292	201	40	51	183	23	160
Maryland - all offices	**1,712**	**1,421**	**364**	**461**	**596**	**291**	**284**	**7**
Institutions	113	65	10	17	38	48	46	2
Unit Institutions	24	6	2	2	2	18	17	1
Institutions operating branches	89	59	8	15	36	30	29	1
Branches	1,599	1,356	354	444	558	243	238	5
Massachusetts - all offices	**2,165**	**1,085**	**572**	**9**	**504**	**1,080**	**300**	**780**
Institutions	194	36	11	4	21	158	20	138
Unit Institutions	34	6	0	1	5	28	2	26
Institutions operating branches	160	30	11	3	16	130	18	112
Branches	1,971	1,049	561	5	483	922	280	642

Michigan - all offices	**3,290**	**3,011**	**1,438**	**868**	**705**	**279**	**217**	**62**
Institutions	174	156	21	30	105	18	14	4
Unit Institutions	37	36	4	2	30	1	1	0
Institutions operating branches	137	120	17	28	75	17	13	4
Branches	3,116	2,855	1,417	838	600	261	203	58
Minnesota - all offices	**1,779**	**1,678**	**784**	**92**	**802**	**101**	**101**	**0**
Institutions	466	444	103	24	317	22	22	0
Unit Institutions	203	194	36	8	150	9	9	0
Institutions operating branches	263	250	67	16	167	13	13	0
Branches	1,313	1,234	681	68	485	79	79	0
Mississippi - all offices	**1,169**	**1,154**	**296**	**191**	**667**	**15**	**14**	**1**
Institutions	100	93	19	1	73	7	6	1
Unit Institutions	19	15	4	0	11	4	3	1
Institutions operating branches	81	78	15	1	62	3	3	0
Branches	1,069	1,061	277	190	594	8	8	0
Missouri - all offices	**2,266**	**2,163**	**832**	**300**	**1,031**	**103**	**87**	**16**
Institutions	373	342	45	42	255	31	25	6
Unit Institutions	101	86	9	6	71	15	11	4
Institutions operating branches	272	256	36	36	184	16	14	2
Branches	1,893	1,821	787	258	776	72	62	10
Montana - all offices	**378**	**370**	**106**	**143**	**121**	**8**	**8**	**0**
Institutions	81	78	14	31	33	3	3	0
Unit Institutions	34	34	4	13	17	0	0	0
Institutions operating branches	47	44	10	18	16	3	3	0
Branches	297	292	92	112	88	5	5	0
Nebraska - all offices	**1,044**	**948**	**354**	**68**	**526**	**96**	**96**	**0**
Institutions	258	248	63	22	163	10	10	0
Unit Institutions	125	121	24	8	89	4	4	0
Institutions operating branches	133	127	39	14	74	6	6	0
Branches	786	700	291	46	363	86	86	0
Nevada - all offices	**510**	**455**	**279**	**24**	**152**	**55**	**55**	**0**
Institutions	40	37	8	3	26	3	3	0
Unit Institutions	19	17	5	0	12	2	2	0
Institutions operating branches	21	20	3	3	14	1	1	0
Branches	470	418	271	21	126	52	52	0
New Hampshire - all offices	**427**	**219**	**170**	**2**	**47**	**208**	**54**	**154**
Institutions	27	10	2	1	7	17	5	12
Unit Institutions	3	1	0	0	1	2	0	2
Institutions operating branches	24	9	2	1	6	15	5	10
Branches	400	209	168	1	40	191	49	142

TABLE 103 NUMBER OF OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS, DECEMBER 31, 2005

Grouped According to Class of Institution, State, and Type of Office - Continued

STATE AND TYPE OF INSTITUTION OR OFFICE	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
				State Charter				
		Total	National Charter	Fed Member	Fed Nonmember	Total	Federal Charter	State Charter
New Jersey - all offices	**3,253**	**2,367**	**1,686**	**189**	**492**	**886**	**516**	**370**
Institutions	136	72	20	5	47	64	32	32
Unit Institutions	27	12	0	0	12	15	10	5
Institutions operating branches	109	60	20	5	35	49	22	27
Branches	3,117	2,295	1,666	184	445	822	484	338
New Mexico - all offices	**497**	**451**	**245**	**48**	**158**	**46**	**45**	**1**
Institutions	56	48	14	3	31	8	7	1
Unit Institutions	9	6	2	0	4	3	2	1
Institutions operating branches	47	42	12	3	27	5	5	0
Branches	441	403	231	45	127	38	38	0
New York - all offices	**4,993**	**3,909**	**2,581**	**729**	**599**	**1,084**	**607**	**477**
Institutions	205	134	54	23	57	71	40	31
Unit Institutions	49	32	6	4	22	17	14	3
Institutions operating branches	156	102	48	19	35	54	26	28
Branches	4,788	3,775	2,527	706	542	1,013	567	446
North Carolina - all offices	**2,569**	**2,413**	**663**	**520**	**1,230**	**156**	**87**	**69**
Institutions	108	74	4	8	62	34	15	19
Unit Institutions	23	11	0	0	11	12	5	7
Institutions operating branches	85	63	4	8	51	22	10	12
Branches	2,461	2,339	659	512	1,168	122	72	50
North Dakota - all offices	**427**	**397**	**142**	**19**	**236**	**30**	**30**	**0**
Institutions	99	96	13	3	80	3	3	0
Unit Institutions	29	29	3	0	26	0	0	0
Institutions operating branches	70	67	10	3	54	3	3	0
Branches	328	301	129	16	156	27	27	0
Ohio - all offices	**4,005**	**3,542**	**2,387**	**820**	**335**	**463**	**275**	**188**
Institutions	278	175	77	32	66	103	45	58
Unit Institutions	72	31	9	7	15	41	15	26
Institutions operating branches	206	144	68	25	51	62	30	32
Branches	3,727	3,367	2,310	788	269	360	230	130
Oklahoma - all offices	**1,291**	**1,240**	**480**	**246**	**514**	**51**	**51**	**0**
Institutions	273	267	81	53	133	6	6	0
Unit Institutions	94	92	21	16	55	2	2	0
Institutions operating branches	179	175	60	37	78	4	4	0
Branches	1,018	973	399	193	381	45	45	0

Oregon - all offices	**1,066**	**901**	**484**	**14**	**403**	**165**	**152**	**13**
Institutions	40	38	2	3	33	2	2	0
Unit Institutions	6	6	1	0	5	0	0	0
Institutions operating branches	34	32	1	3	28	2	2	0
Branches	1,026	863	482	11	370	163	150	13
Pennsylvania - all offices	**4,778**	**3,407**	**2,060**	**598**	**749**	**1,371**	**438**	**933**
Institutions	254	161	68	27	66	93	35	58
Unit Institutions	50	20	8	3	9	30	12	18
Institutions operating branches	204	141	60	24	57	63	23	40
Branches	4,524	3,246	1,992	571	683	1,278	403	875
Rhode Island - all offices	**255**	**176**	**63**	**0**	**113**	**79**	**59**	**20**
Institutions	13	7	3	0	4	6	4	2
Unit Institutions	5	3	2	0	1	2	2	0
Institutions operating branches	8	4	1	0	3	4	2	2
Branches	242	169	60	0	109	73	55	18
South Carolina - all offices	**1,318**	**1,188**	**468**	**128**	**592**	**130**	**126**	**4**
Institutions	95	74	23	3	48	21	18	3
Unit Institutions	16	10	2	1	7	6	4	2
Institutions operating branches	79	64	21	2	41	15	14	1
Branches	1,223	1,114	445	125	544	109	108	1
South Dakota - all offices	**464**	**411**	**167**	**56**	**188**	**53**	**53**	**0**
Institutions	92	88	18	11	59	4	4	0
Unit Institutions	34	33	7	3	23	1	1	0
Institutions operating branches	58	55	11	8	36	3	3	0
Branches	372	323	149	45	129	49	49	0
Tennessee - all offices	**2,186**	**2,105**	**564**	**730**	**811**	**81**	**75**	**6**
Institutions	204	186	26	21	139	18	17	1
Unit Institutions	33	29	0	4	25	4	4	0
Institutions operating branches	171	157	26	17	114	14	13	1
Branches	1,982	1,919	538	709	672	63	58	5
Texas - all offices	**5,988**	**5,520**	**3,615**	**548**	**1,357**	**468**	**378**	**90**
Institutions	661	623	299	39	285	38	18	20
Unit Institutions	212	201	106	9	86	11	8	3
Institutions operating branches	449	422	193	30	199	27	10	17
Branches	5,327	4,897	3,316	509	1,072	430	360	70
Utah - all offices	**609**	**554**	**392**	**36**	**126**	**55**	**55**	**0**
Institutions	69	63	5	5	53	6	6	0
Unit Institutions	41	39	2	0	37	2	2	0
Institutions operating branches	28	24	3	5	16	4	4	0
Branches	540	491	387	31	73	49	49	0

TABLE 103 NUMBER OF OFFICES OF FDIC-INSURED DEPOSITORY INSTITUTIONS, DECEMBER 31, 2005

Grouped According to Class of Institution, State, and Type of Office - Continued

STATE AND TYPE OF INSTITUTION OR OFFICE	Total FDIC Insured	COMMERCIAL BANKS				SAVINGS INSTITUTIONS		
		Total	National Charter	State Charter: Fed Member	State Charter: Fed Nonmember	Total	Federal Charter	State Charter
Vermont - all offices	**276**	**239**	**116**	**0**	**123**	**37**	**12**	**25**
Institutions	19	14	8	0	6	5	2	3
Unit Institutions	1	1	1	0	0	0	0	0
Institutions operating branches	18	13	7	0	6	5	2	3
Branches	257	225	108	0	117	32	10	22
Virginia - all offices	**2,443**	**2,283**	**812**	**801**	**670**	**160**	**160**	**0**
Institutions	144	128	39	73	16	16	16	0
Unit Institutions	23	17	8	8	1	6	6	0
Institutions operating branches	121	111	31	65	15	10	10	0
Branches	2,299	2,155	773	728	654	144	144	0
Washington - all offices	**1,871**	**1,485**	**798**	**36**	**651**	**386**	**282**	**104**
Institutions	96	78	11	4	63	18	7	11
Unit Institutions	22	20	3	1	16	2	0	2
Institutions operating branches	74	58	8	3	47	16	7	9
Branches	1,775	1,407	787	32	588	368	275	93
West Virginia - all offices	**646**	**624**	**209**	**178**	**237**	**22**	**20**	**2**
Institutions	70	64	14	13	37	6	6	0
Unit Institutions	8	7	1	1	5	1	1	0
Institutions operating branches	62	57	13	12	32	5	5	0
Branches	576	560	195	165	200	16	14	2
Wisconsin - all offices	**2,324**	**1,946**	**776**	**409**	**761**	**378**	**299**	**79**
Institutions	302	265	36	26	203	**37**	19	18
Unit Institutions	70	59	5	8	46	11	6	5
Institutions operating branches	232	206	31	18	157	26	13	13
Branches	2,022	1,681	740	383	558	341	280	61
Wyoming - all offices	**211**	**199**	**87**	**64**	**48**	**12**	**12**	**0**
Institutions	43	40	13	17	10	3	3	0
Unit Institutions	16	16	4	7	5	0	0	0
Institutions operating branches	27	24	9	10	5	3	3	0
Branches	168	159	74	47	38	9	9	0
American Samoa - all offices	**5**	**5**	**0**	**1**	**4**	**0**	**0**	**0**
Institutions	1	1	0	0	1	0	0	0
Unit Institutions	0	0	0	0	0	0	0	0
Institutions operating branches	1	1	0	0	1	0	0	0
Branches	4	4	0	1	3	0	0	0

States of Micronesia - all offices	**19**	**18**	**0**	**2**	**16**	**1**	**0**	**1**
Institutions	1	1	0	0	1	0	0	0
Unit Institutions	0	0	0	0	0	0	0	0
Institutions operating branches	1	1	0	0	1	0	0	0
Branches	18	17	0	2	15	1	0	1
Guam - all offices	**34**	**29**	**1**	**6**	**22**	**5**	**0**	**5**
Institutions	3	2	0	0	2	1	0	1
Unit Institutions	0	0	0	0	0	0	0	0
Institutions operating branches	3	2	0	0	2	1	0	1
Branches	31	27	1	6	20	4	0	4
Puerto Rico - all offices	**566**	**566**	**17**	**195**	**354**	**0**	**0**	**0**
Institutions	10	10	0	1	9	0	0	0
Unit Institutions	0	0	0	0	0	0	0	0
Institutions operating branches	10	10	0	1	9	0	0	0
Branches	556	556	17	194	345	0	0	0
Virgin Islands - all offices	**21**	**21**	**0**	**8**	**13**	**0**	**0**	**0**
Institutions	2	2	0	0	2	0	0	0
Unit Institutions	0	0	0	0	0	0	0	0
Institutions operating branches	2	2	0	0	2	0	0	0
Branches	19	19	0	8	11	0	0	0
50 states and D.C. - all offices	**92,897**	**79,663**	**38,998**	**14,136**	**26,529**	**13,234**	**8,909**	**4,325**
Institutions	8,815	7,511	1,818	906	4,787	1,304	772	532
Unit Institutions	2,404	2,043	420	188	1,435	361	224	137
Institutions operating branches	6,411	5,468	1,398	718	3,352	943	548	395
Branches	84,082	72,152	37,180	13,230	21,742	11,930	8,137	3,793
Other Areas - all offices	**645**	**639**	**18**	**212**	**409**	**6**	**0**	**6**
Institutions	17	16	0	1	16	1	0	1
Unit Institutions	0	0	0	0	0	0	0	0
Institutions operating branches	17	16	0	1	14	1	0	1
Branches	628	623	18	211	394	5	0	5
United States & Other Areas - all offices	**93,542**	**80,302**	**39,016**	**14,348**	**26,938**	**13,240**	**8,909**	**4,331**
Institutions	8,832	7,527	1,818	907	4,802	1,305	772	533
Unit Institutions	2,404	2,043	420	188	1,435	361	224	137
Institutions operating branches	6,428	5,484	1,398	719	3,367	944	548	396
Branches	84,710	72,775	37,198	13,441	22,136	11,935	8,137	3,798

TABLE 104 NUMBER AND TOTAL ASSETS OF FDIC - INSURED DEPOSITORY INSTITUTIONS

Institutions Grouped by Charter Class and Asset Size

(Amounts in Millions of Dollars)

December 31, 2005	TOTAL FDIC INSURED	COMMERCIAL BANKS				SAVINGS INSTITUTIONS(1)		
		TOTAL	National Charter	State Charter		TOTAL	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
Number of institutions:								
Less than $25 million	679	596	89	45	462	83	47	36
$25 to 50 million	1,216	1,100	200	100	800	116	67	49
$50 to 100 million	1,968	1,763	394	175	1,194	205	127	78
$100 to 300 million	2,902	2,465	667	324	1,474	437	269	168
$300 to 500 million	821	670	173	95	402	151	79	72
$500 to 1 billion	616	458	120	81	257	158	78	80
$1 to 3 billion	366	278	85	48	145	88	55	33
$3 to 10 billion	146	113	45	20	48	33	21	12
$10 billion or more	118	84	45	19	20	34	29	5
Total institutions	**8,832**	**7,527**	**1,818**	**907**	**4,802**	**1,305**	**772**	**533**
Amount of assets:								
Less than $25 million	11,398	10,132	1,466	770	7,896	1,266	671	595
$25 to 50 million	45,220	40,866	7,674	3,722	29,470	4,354	2,571	1,783
$50 to 100 million	144,105	129,120	29,024	13,010	87,086	14,985	9,299	5,686
$100 to 300 million	506,765	428,129	118,764	56,772	252,592	78,636	46,763	31,874
$300 to 500 million	317,294	259,871	66,862	37,901	155,109	57,422	29,621	27,802
$500 to 1 billion	423,521	312,883	84,037	54,646	174,200	110,638	55,435	55,203
$1 to 3 billion	597,230	454,068	136,930	84,112	233,026	143,162	91,246	51,916
$3 to 10 billion	795,732	620,579	241,576	108,221	270,782	175,153	110,823	64,330
$10 billion or more	8,035,809	6,784,025	5,316,834	958,752	508,439	1,251,784	1,150,908	100,876
Total assets	**10,877,075**	**9,039,674**	**6,003,169**	**1,317,907**	**1,718,599**	**1,837,401**	**1,497,336**	**340,065**

1 Includes SAIF - insured savings institutions regulated by the Office of Thrift Supervision.

TABLE 105A - NUMBER, ASSETS, AND DEPOSITS OF FDIC-INSURED COMMERCIAL BANKS
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	COMMERCIAL BANKS WITH CONSOLIDATED DOMESTIC AND FOREIGN ASSETS OF:								
		Less then $25 Million	$25 Million to $50 Million	$50 Million to $100 Million	$100 Million to $300 Million	$300 Million to $500 Million	$500 Million to $1 Billion	$1 Billion to $3 Billion	$3 Billion to $10 Billion	$10 Billion or more
Total United States and other										
Banks	7,527	596	1,100	1,763	2,465	670	458	278	113	84
Assets	9,039,674	10,132	40,866	129,120	428,129	259,871	312,883	454,068	77,572	6,784,025
Deposits	6,073,333	7,852	33,747	108,128	354,170	211,737	247,750	340,696	51,714	4,355,540
50 States and D.C.										
Banks	7,511	596	1,100	1,760	2,463	670	457	276	109	80
Assets	8,935,375	10,132	40,866	128,881	427,888	259,871	312,090	450,364	74,137	6,712,188
Deposits	6,017,242	7,852	33,747	107,914	353,963	211,737	247,041	337,998	49,998	4,317,005
STATES										
ALABAMA										
Banks	150	5	10	48	58	13	10	2	0	4
Assets	216,241	84	359	3,568	9,905	4,932	6,998	4,569	0	185,826
Deposits	158,393	49	292	2,959	7,941	3,959	5,600	3,313	0	134,279
ALASKA										
Banks	5	0	0	1	1	1	1	1	0	0
Assets	3,686	0	0	63	203	343	892	2,185	0	0
Deposits	2,759	0	0	52	183	309	791	1,425	0	0
ARIZONA										
Banks	48	2	4	14	16	2	4	4	1	1
Assets	80,451	29	145	1,051	2,434	632	2,781	6,188	526	62,983
Deposits	14,167	10	102	864	2,093	520	2,295	4,611	450	72
ARKANSAS										
Banks	154	5	17	29	72	19	6	5	1	0
Assets	42,327	78	639	2,080	12,262	7,513	4,177	7,420	1,020	0
Deposits	34,247	59	533	1,727	10,097	5,837	3,138	5,932	866	0
CALIFORNIA										
Banks	274	10	17	39	98	27	31	33	14	5
Assets	320,227	168	632	3,030	17,058	10,988	20,910	53,743	9,156	140,447
Deposits	243,042	57	423	2,475	13,914	8,898	16,200	40,829	6,846	105,477

COLORADO										
Banks	161	11	21	35	59	18	8	9	0	0
Assets	40,820	160	856	2,570	10,366	6,774	5,829	14,266	0	0
Deposits	34,089	128	739	2,206	8,849	5,782	4,968	11,416	0	0
CONNECTICUT										
Banks	24	0	2	7	7	5	1	0	1	1
Assets	26,136	0	74	562	1,242	2,076	711	0	485	17,590
Deposits	17,646	0	60	433	1,025	1,263	669	0	309	11,720
DELAWARE										
Banks	27	2	1	2	3	4	3	4	4	4
Assets	343,654	19	28	159	549	1,506	2,464	8,755	2,783	307,910
Deposits	183,847	1	24	122	391	1,178	1,116	7,064	1,144	164,799
DISTRICT OF COLUMBIA										
Banks	6	0	0	2	4	0	0	0	0	0
Assets	927	0	0	148	779	0	0	0	0	0
Deposits	754	0	0	118	635	0	0	0	0	0
FLORIDA										
Banks	262	5	11	55	111	44	21	10	5	0
Assets	97,539	61	393	4,066	20,974	16,177	15,066	16,687	3,014	0
Deposits	77,420	22	270	3,391	17,451	13,240	11,926	12,822	2,287	0
GEORGIA										
Banks	332	18	29	70	138	46	19	8	3	1
Assets	265,870	297	1,090	5,479	24,366	17,312	11,917	13,416	1,845	177,231
Deposits	189,054	182	889	4,668	20,302	14,164	9,792	9,438	749	123,625
HAWAII										
Banks	5	0	0	0	0	1	1	0	1	2
Assets	28,154	0	0	0	0	438	653	0	654	21,832
Deposits	21,039	0	0	0	0	402	484	0	459	16,484
IDAHO										
Banks	15	2	0	1	5	1	6	0	0	0
Assets	5,087	36	0	59	874	329	3,789	0	0	0
Deposits	4,153	27	0	50	716	279	3,080	0	0	0
ILLINOIS										
Banks	611	65	108	127	194	45	43	20	5	4
Assets	334,968	1,135	4,193	9,123	34,671	17,995	29,636	33,130	3,669	175,736
Deposits	250,210	931	3,544	7,718	29,064	15,190	24,911	27,153	2,909	118,427
INDIANA										

Banks.....	131	3	8	30	51	13	12	10	3	1
Assets.....	85,824	52	323	2,119	8,817	5,117	8,886	16,290	2,244	26,271
Deposits.....	55,658	33	265	1,735	7,134	3,905	6,859	12,202	1,585	10,845
IOWA										
Banks.....	392	30	84	137	118	9	10	4	0	0
Assets.....	48,263	574	3,091	10,076	18,858	3,569	6,471	5,624	0	0
Deposits.....	38,103	476	2,530	8,180	15,112	2,892	4,883	4,029	0	0
KANSAS										
Banks.....	354	82	80	92	65	17	11	5	2	0
Assets.....	48,236	1,219	2,872	6,494	10,464	6,737	7,118	6,093	905	0
Deposits.....	38,097	1,029	2,374	5,397	8,500	5,244	5,418	4,608	691	0
KENTUCKY										
Banks.....	205	6	19	58	93	15	8	5	1	0
Assets.....	50,068	117	723	4,381	15,286	5,505	5,283	9,254	1,190	0
Deposits.....	37,815	86	580	3,590	12,331	4,414	4,155	6,901	720	0
LOUISIANA										
Banks.....	136	6	15	41	50	10	10	2	0	2
Assets.....	67,433	90	566	3,213	8,631	3,876	6,243	5,009	0	39,803
Deposits.....	53,756	74	484	2,750	7,285	3,284	5,459	4,087	0	30,332
MAINE										
Banks.....	15	0	0	3	3	3	3	2	0	1
Assets.....	38,028	0	0	256	569	1,141	1,838	2,142	0	32,082
Deposits.....	24,806	0	0	200	448	914	1,186	1,536	0	20,522
MARYLAND										
Banks.....	65	1	3	4	29	12	7	7	2	0
Assets.....	41,086	20	121	343	5,116	4,458	5,181	12,595	1,656	0
Deposits.....	31,050	8	34	284	4,304	3,658	4,158	9,309	1,162	0
MASSACHUSETTS										
Banks.....	36	0	2	3	9	5	8	4	2	3
Assets.....	162,506	0	89	224	1,613	1,957	5,664	6,076	1,549	134,489
Deposits.....	111,590	0	43	194	1,171	1,177	4,435	4,245	1,324	89,729
MICHIGAN										
Banks.....	156	4	11	36	69	16	9	6	2	3
Assets.....	191,176	51	418	2,570	12,807	6,411	6,050	9,630	1,677	139,822
Deposits.....	139,972	16	323	2,169	10,399	5,138	4,994	7,381	1,047	101,174
MINNESOTA										
Banks.....	444	71	105	121	115	22	6	3	0	1
Assets.....	62,690	1,358	3,852	8,601	18,837	8,398	3,536	4,642	0	13,465

Deposits	49,714	1,131	3,271	7,294	15,661	6,767	2,720	3,632	0	9,238
MISSISSIPPI										
Banks	93	3	9	20	38	11	5	4	2	1
Assets	46,974	56	395	1,432	6,673	4,333	3,787	6,713	1,476	11,774
Deposits	37,649	47	334	1,222	5,475	3,584	2,985	5,149	1,151	9,647
MISSOURI										
Banks	342	33	58	99	95	30	15	8	3	1
Assets	92,068	589	2,161	7,391	16,363	11,800	9,738	12,139	2,426	12,480
Deposits	72,699	466	1,839	6,182	13,166	9,776	7,718	8,873	1,854	9,851
MONTANA										
Banks	78	5	23	26	13	6	3	1	1	0
Assets	15,631	94	830	1,913	2,643	2,464	2,002	1,146	567	0
Deposits	12,281	81	725	1,649	2,110	1,914	1,333	922	444	0
NEBRASKA										
Banks	248	62	70	55	46	8	2	4	1	0
Assets	32,443	1,023	2,472	4,002	8,366	3,302	1,041	5,661	822	0
Deposits	25,542	820	1,978	3,182	6,571	2,677	827	4,678	601	0
NEVADA										
Banks	37	1	2	5	11	6	2	5	4	1
Assets	59,419	22	72	363	1,831	2,355	1,674	9,614	3,367	16,548
Deposits	31,182	2	19	261	1,435	2,091	1,390	3,199	2,091	6,055
NEW HAMPSHIRE										
Banks	10	0	0	2	3	3	1	1	0	0
Assets	4,266	0	0	137	578	1,280	626	1,645	0	0
Deposits	3,424	0	0	121	491	1,103	465	1,245	0	0
NEW JERSEY										
Banks	72	3	1	6	26	10	11	8	4	3
Assets	86,867	47	35	429	4,930	3,966	6,675	14,991	2,805	33,352
Deposits	68,356	18	30	356	4,266	3,287	5,157	10,939	2,131	27,255
NEW MEXICO										
Banks	48	1	4	15	20	3	1	4	0	0
Assets	13,590	3	157	1,157	3,317	1,344	557	7,056	0	0
Deposits	10,673	1	135	1,019	2,819	1,133	389	5,177	0	0
NEW YORK										
Banks	134	7	8	17	33	24	15	13	10	7
Assets	1,067,441	108	288	1,317	5,659	9,299	11,105	22,017	6,481	965,796
Deposits	735,290	62	210	1,068	4,770	7,596	8,983	16,212	4,464	660,676

NORTH CAROLINA										
Banks	74	1	1	11	20	14	14	7	1	5
Assets	1,700,498	10	32	737	3,491	5,245	10,622	8,510	527	1,667,632
Deposits	1,123,341	0	24	615	2,791	4,349	8,411	7,035	358	1,097,252
NORTH DAKOTA										
Banks	96	13	35	24	15	3	3	2	1	0
Assets	15,630	250	1,336	1,625	2,668	1,187	2,065	2,600	488	0
Deposits	9,483	218	1,130	1,371	2,224	939	1,629	1,937	4	0
OHIO										
Banks	175	7	23	45	55	15	14	5	2	9
Assets	1,583,427	104	821	3,224	9,774	5,746	9,913	8,535	870	1,538,354
Deposits	911,701	66	654	2,672	8,109	4,501	6,923	5,930	402	879,626
OKLAHOMA										
Banks	267	34	61	69	77	16	5	3	1	1
Assets	51,553	555	2,194	4,981	12,689	6,233	4,005	4,765	393	12,989
Deposits	38,734	472	1,858	4,134	10,573	5,025	3,216	3,965	349	6,703
OREGON										
Banks	38	3	3	7	14	2	5	2	2	0
Assets	25,342	63	106	501	2,464	645	3,776	3,262	1,816	0
Deposits	13,191	26	71	415	2,001	536	3,125	2,721	537	0
PENNSYLVANIA										
Banks	161	3	5	21	61	26	25	9	7	4
Assets	241,453	61	163	1,575	11,198	10,189	16,886	14,034	3,779	157,111
Deposits	180,666	38	100	1,204	9,062	7,961	12,675	10,315	2,658	118,044
RHODE ISLAND										
Banks	7	1	1	1	0	0	0	2	1	1
Assets	27,141	10	47	64	0	0	0	3,843	1,220	13,416
Deposits	11,422	6	35	57	0	0	0	2,622	0	8,701
SOUTH CAROLINA										
Banks	74	4	9	7	32	13	3	2	4	0
Assets	41,073	76	360	452	5,929	4,806	1,904	2,682	3,108	0
Deposits	31,437	62	277	382	4,911	3,761	1,507	2,139	2,300	0
SOUTH DAKOTA										
Banks	88	10	29	17	15	5	6	3	1	2
Assets	469,820	156	1,026	1,253	2,571	2,043	4,024	4,752	841	447,269
Deposits	333,047	129	866	1,005	2,002	1,735	3,121	1,991	155	320,960
TENNESSEE										
Banks	186	7	19	45	69	26	13	6	0	1

Assets.....	77,466	114	688	3,394	10,851	10,218	8,285	7,624	0	36,293
Deposits.....	57,311	56	553	2,848	9,268	8,646	6,515	5,972	0	23,452
TEXAS										
Banks.....	623	47	114	178	195	33	26	19	10	1
Assets.....	173,155	860	4,264	12,754	33,497	12,618	18,924	28,020	6,300	11,816
Deposits.....	140,976	736	3,697	11,174	29,115	10,613	15,611	22,535	4,766	9,364
UTAH										
Banks.....	63	7	6	10	14	5	9	5	2	5
Assets.....	160,842	102	247	751	2,477	1,931	5,645	9,608	1,693	126,534
Deposits.....	115,351	41	175	576	1,928	1,540	4,379	6,446	1,212	90,575
VERMONT										
Banks.....	14	0	1	2	6	3	0	1	1	0
Assets.....	6,922	0	28	173	1,223	1,047	0	1,078	422	0
Deposits.....	5,939	0	24	142	1,021	879	0	856	377	0
VIRGINIA										
Banks.....	128	3	7	15	52	27	13	8	0	3
Assets.....	168,762	59	256	1,106	9,867	10,684	8,452	13,731	0	124,606
Deposits.....	108,314	14	203	941	8,245	8,845	6,816	10,279	0	72,971
WASHINGTON										
Banks.....	78	3	10	14	24	8	11	6	2	0
Assets.....	38,166	44	404	986	4,274	3,067	7,658	11,141	1,324	0
Deposits.....	29,374	32	341	829	3,601	2,548	5,961	8,878	898	0
WEST VIRGINIA										
Banks.....	64	0	8	17	32	2	2	1	2	0
Assets.....	20,121	0	309	1,344	5,565	848	1,260	2,494	1,038	0
Deposits.....	15,170	0	255	1,138	4,629	732	865	1,967	698	0
WISCONSIN										
Banks.....	265	7	39	67	113	20	14	3	0	2
Assets.....	108,137	119	1,472	4,842	19,466	7,951	8,567	4,989	0	60,732
Deposits.....	78,253	89	1,224	4,114	15,900	6,611	7,083	4,082	0	39,151
WYOMING										
Banks.....	40	3	7	10	16	3	1	0	0	0
Assets.....	5,771	58	236	742	2,844	1,084	806	0	0	0
Deposits.....	5,054	49	207	660	2,473	943	721	0	0	0
OTHER AREAS										

AMERICAN SAMOA										
Banks.....	1	0	0	0	1	0	0	0	0	0
Assets.....	102	0	0	0	102	0	0	0	0	0
Deposits.....	89	0	0	0	89	0	0	0	0	0
GUAM										
Banks.....	2	0	0	0	1	0	1	0	0	0
Assets.....	933	0	0	0	139	0	793	0	0	0
Deposits.....	827	0	0	0	118	0	708	0	0	0
PUERTO RICO										
Banks.....	10	0	0	0	0	0	0	2	4	4
Assets.....	103,025	0	0	0	0	0	0	3,705	3,435	71,837
Deposits.....	54,961	0	0	0	0	0	0	2,698	1,716	38,535
STATES OF MICRONESIA										
Banks.....	1	0	0	1	0	0	0	0	0	0
Assets.....	81	0	0	81	0	0	0	0	0	0
Deposits.....	68	0	0	68	0	0	0	0	0	0
VIRGIN ISLANDS										
Banks.....	2	0	0	2	0	0	0	0	0	0
Assets.....	158	0	0	158	0	0	0	0	0	0
Deposits.....	146	0	0	146	0	0	0	0	0	0

TABLE 105B NUMBER, ASSETS, AND DEPOSITS OF FDIC-INSURED SAVINGS INSTITUTIONS
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	SAVINGS INSTITUTIONS WITH ASSETS OF: Less than $25 Million	$25 Million to $50 Million	$50 Million to $100 Million	$100 Million to $300 Million	$300 Million to $500 Million	$500 Million to $1 Billion	$1 Billion to $3 Billion	$3 Billion to $10 Billion	$10 Billion or more
Total United States and other										
Banks	1,305	83	116	205	437	151	158	88	33	34
Assets	1,837,401	1,266	4,354	14,985	78,636	57,422	110,638	143,162	21,894	1,251,784
Deposits	1,067,845	896	3,387	11,547	59,857	43,601	81,629	101,416	14,732	647,657
50 States and D.C.										
Banks	1,304	83	116	204	437	151	158	88	33	34
Assets	1,837,319	1,266	4,354	14,903	78,636	57,422	110,638	143,162	21,894	1,251,784
Deposits	1,067,779	896	3,387	11,482	59,857	43,601	81,629	101,416	14,732	647,657
STATES										
ALABAMA										
Banks	11	1	1	3	4	0	0	2	0	0
Assets	3,931	19	39	207	575	0	0	3,091	0	0
Deposits	2,812	17	30	175	393	0	0	2,196	0	0
ALASKA										
Banks	2	0	0	0	2	0	0	0	0	0
Assets	416	0	0	0	416	0	0	0	0	0
Deposits	341	0	0	0	341	0	0	0	0	0
ARIZONA										
Banks	4	0	0	1	3	0	0	0	0	0
Assets	799	0	0	84	716	0	0	0	0	0
Deposits	450	0	0	68	382	0	0	0	0	0
ARKANSAS										
Banks	7	1	1	1	2	0	2	0	0	0
Assets	2,037	18	39	91	288	0	1,601	0	0	0
Deposits	1,451	13	20	53	211	0	1,154	0	0	0
CALIFORNIA										
Banks	29	0	0	0	5	2	8	6	2	6
Assets	336,058	0	0	0	996	842	5,642	9,612	1,171	309,596
Deposits	142,248	0	0	0	658	635	3,870	6,424	723	124,879

COLORADO										
Banks	11	0	1	6	3	0	0	1	0	0
Assets	3,095	0	32	458	579	0	0	2,026	0	0
Deposits	2,095	0	24	356	445	0	0	1,270	0	0
CONNECTICUT										
Banks	34	1	0	1	9	5	11	4	2	1
Assets	39,693	14	0	94	1,952	1,892	7,693	6,213	1,361	10,946
Deposits	30,085	1	0	55	1,489	1,472	6,049	4,586	918	9,094
DELAWARE										
Banks	8	1	0	0	0	0	1	2	1	3
Assets	127,222	3	0	0	0	0	564	4,880	1,208	112,109
Deposits	67,573	1	0	0	0	0	483	3,226	527	59,648
DISTRICT OF COLUMBIA										
Banks	1	0	0	0	1	0	0	0	0	0
Assets	167	0	0	0	167	0	0	0	0	0
Deposits	132	0	0	0	132	0	0	0	0	0
FLORIDA										
Banks	38	3	2	3	13	2	4	6	4	1
Assets	44,573	57	73	222	2,137	637	2,546	10,849	2,100	11,248
Deposits	29,289	19	61	166	1,754	506	1,861	7,711	1,520	5,056
GEORGIA										
Banks	17	1	0	3	9	1	2	0	1	0
Assets	8,597	23	0	215	1,591	310	1,704	0	594	0
Deposits	5,435	17	0	194	1,263	263	902	0	350	0
HAWAII										
Banks	2	0	0	0	0	0	0	1	1	0
Assets	8,085	0	0	0	0	0	0	1,244	855	0
Deposits	5,641	0	0	0	0	0	0	1,028	577	0
IDAHO										
Banks	3	0	0	0	0	2	1	0	0	0
Assets	1,389	0	0	0	0	707	683	0	0	0
Deposits	1,021	0	0	0	0	607	414	0	0	0
ILLINOIS										
Banks	96	6	20	13	38	9	4	4	0	2
Assets	42,186	73	723	946	6,704	3,274	2,753	5,076	0	22,637
Deposits	30,424	60	566	749	5,227	2,699	2,025	3,817	0	15,279
INDIANA										

Banks.....	55	3	3	11	24	7	5	1	1	0
Assets.....	15,914	14	121	813	4,215	2,702	3,478	1,241	416	0
Deposits.....	11,672	7	92	623	3,084	1,978	2,648	845	299	0
IOWA										
Banks.....	19	2	3	4	4	1	4	1	0	0
Assets.....	5,486	30	129	313	602	486	2,660	1,265	0	0
Deposits.....	4,333	27	103	250	456	337	2,039	1,121	0	0
KANSAS										
Banks.....	17	1	3	4	6	0	1	1	1	0
Assets.....	12,312	4	116	217	1,079	0	851	1,697	1,043	0
Deposits.....	6,416	1	82	163	702	0	532	839	512	0
KENTUCKY										
Banks.....	22	1	7	4	9	0	1	0	0	0
Assets.....	2,536	21	252	303	1,323	0	637	0	0	0
Deposits.....	1,828	16	194	221	914	0	483	0	0	0
LOUISIANA										
Banks.....	27	0	5	6	11	2	3	0	0	0
Assets.....	5,189	0	196	426	1,705	723	2,139	0	0	0
Deposits.....	3,963	0	155	303	1,164	615	1,726	0	0	0
MAINE										
Banks.....	22	0	1	5	3	3	9	1	0	0
Assets.....	9,668	0	28	350	588	1,154	5,671	1,876	0	0
Deposits.....	7,076	0	21	242	482	837	4,156	1,337	0	0
MARYLAND										
Banks.....	48	6	6	9	17	5	5	0	0	0
Assets.....	9,645	72	228	641	3,061	2,066	3,577	0	0	0
Deposits.....	7,615	63	190	540	2,380	1,689	2,752	0	0	0
MASSACHUSETTS										
Banks.....	158	3	4	21	56	37	26	9	2	0
Assets.....	68,626	53	160	1,567	10,601	14,084	18,332	14,317	1,189	0
Deposits.....	52,351	36	131	1,263	8,435	10,666	13,852	10,275	961	0
MICHIGAN										
Banks.....	18	2	0	1	8	2	3	1	0	1
Assets.....	21,011	29	0	65	1,618	621	1,960	1,665	0	15,054
Deposits.....	12,718	23	0	50	1,108	457	1,394	1,104	0	8,582
MINNESOTA										
Banks.....	22	3	3	4	10	0	2	0	0	0
Assets.....	3,767	59	111	308	1,427	0	1,862	0	0	0

Deposits	2,632	46	88	228	1,021	0	1,249	0	0	0
MISSISSIPPI										
Banks	7	1	1	2	2	1	0	0	0	0
Assets	967	24	27	124	403	389	0	0	0	0
Deposits	707	18	22	97	315	256	0	0	0	0
MISSOURI										
Banks	31	6	1	12	7	2	2	1	0	0
Assets	6,023	91	35	831	1,342	822	1,366	1,537	0	0
Deposits	4,211	60	22	609	1,029	642	994	855	0	0
MONTANA										
Banks	3	1	0	1	1	0	0	0	0	0
Assets	285	5	0	70	210	0	0	0	0	0
Deposits	231	1	0	57	173	0	0	0	0	0
NEBRASKA										
Banks	10	0	1	3	4	1	0	0	1	0
Assets	4,400	0	30	178	632	341	0	0	402	0
Deposits	2,894	0	19	134	461	212	0	0	259	0
NEVADA										
Banks	3	0	0	0	0	1	0	1	0	1
Assets	332,579	0	0	0	0	434	0	1,439	0	330,706
Deposits	196,693	0	0	0	0	331	0	1,016	0	195,345
NEW HAMPSHIRE										
Banks	17	0	0	2	9	1	4	0	1	0
Assets	15,130	0	0	156	2,092	390	2,769	0	1,215	0
Deposits	9,923	0	0	117	1,590	282	2,060	0	734	0
NEW JERSEY										
Banks	64	1	2	7	21	10	11	8	3	1
Assets	70,942	21	78	497	3,609	3,921	7,452	12,335	1,869	28,076
Deposits	42,612	1	45	332	2,801	3,110	5,398	8,949	1,212	12,277
NEW MEXICO										
Banks	8	0	1	1	1	3	1	1	0	0
Assets	3,141	0	28	76	157	1,252	548	1,079	0	0
Deposits	2,150	0	16	65	115	1,029	382	542	0	0
NEW YORK										
Banks	71	4	3	3	23	11	10	8	5	4
Assets	131,262	47	122	234	4,099	4,083	7,044	14,267	2,990	77,441
Deposits	83,882	28	100	201	3,217	3,157	5,813	11,029	2,201	42,730

NORTH CAROLINA										
Banks	34	3	7	7	11	1	5	0	0	0
Assets	7,335	44	264	559	2,174	337	3,956	0	0	0
Deposits	5,514	35	211	442	1,740	235	2,851	0	0	0
NORTH DAKOTA										
Banks	3	1	0	0	1	0	1	0	0	0
Assets	1,088	12	0	0	254	0	822	0	0	0
Deposits	924	1	0	0	220	0	703	0	0	0
OHIO										
Banks	103	9	15	25	35	6	3	8	1	1
Assets	50,499	172	554	1,871	5,932	2,191	1,951	13,046	1,068	16,241
Deposits	36,925	128	421	1,429	4,299	1,524	1,354	9,617	907	10,897
OKLAHOMA										
Banks	6	2	0	0	3	0	0	0	0	1
Assets	10,525	41	0	0	395	0	0	0	0	10,089
Deposits	3,995	29	0	0	262	0	0	0	0	3,704
OREGON										
Banks	2	0	0	0	2	0	0	0	0	0
Assets	585	0	0	0	585	0	0	0	0	0
Deposits	507	0	0	0	507	0	0	0	0	0
PENNSYLVANIA										
Banks	93	11	11	13	23	12	13	5	3	2
Assets	142,246	191	418	930	4,312	4,578	8,706	9,752	1,873	98,377
Deposits	95,621	156	327	675	3,234	3,327	5,858	6,600	1,485	63,565
RHODE ISLAND										
Banks	6	0	1	0	3	0	1	1	0	0
Assets	2,615	0	41	0	744	0	827	1,003	0	0
Deposits	1,862	0	36	0	538	0	592	695	0	0
SOUTH CAROLINA										
Banks	21	1	2	7	5	2	2	2	0	0
Assets	7,654	21	68	526	859	616	1,457	4,106	0	0
Deposits	5,418	17	54	396	662	470	1,049	2,770	0	0
SOUTH DAKOTA										
Banks	4	0	2	0	0	1	1	0	0	0
Assets	1,418	0	64	0	0	423	931	0	0	0
Deposits	1,146	0	48	0	0	360	738	0	0	0
TENNESSEE										
Banks	18	1	1	2	8	5	0	1	0	0

Assets	4,905	3	43	122	1,423	1,677	0	1,637	0	0
Deposits	3,806	1	33	92	1,120	1,235	0	1,326	0	0
TEXAS										
Banks	38	1	3	10	15	0	2	3	1	3
Assets	64,476	17	126	744	2,604	0	1,377	4,541	558	50,600
Deposits	35,874	15	106	603	2,036	0	1,144	2,885	267	26,948
UTAH										
Banks	6	0	0	0	2	1	0	0	0	3
Assets	63,692	0	0	0	364	465	0	0	0	62,864
Deposits	10,712	0	0	0	309	63	0	0	0	10,339
VERMONT										
Banks	5	0	0	0	3	1	1	0	0	0
Assets	1,373	0	0	0	452	406	516	0	0	0
Deposits	1,066	0	0	0	337	305	424	0	0	0
VIRGINIA										
Banks	16	1	1	1	3	3	1	2	0	4
Assets	100,644	9	49	68	418	1,074	877	2,349	0	95,801
Deposits	62,993	8	40	55	305	796	576	1,902	0	59,312
WASHINGTON										
Banks	18	0	0	1	3	3	7	3	1	0
Assets	19,663	0	0	53	579	1,249	5,095	4,379	1,038	0
Deposits	13,301	0	0	42	456	1,032	3,590	3,096	636	0
WEST VIRGINIA										
Banks	6	1	2	0	2	1	0	0	0	0
Assets	898	7	90	0	405	397	0	0	0	0
Deposits	749	5	72	0	342	329	0	0	0	0
WISCONSIN										
Banks	37	4	2	6	11	7	1	4	2	0
Assets	20,154	72	69	446	1,935	2,878	589	6,639	941	0
Deposits	14,150	51	59	359	1,509	2,145	512	4,357	645	0
WYOMING										
Banks	3	0	0	1	2	0	0	0	0	0
Assets	414	0	0	98	317	0	0	0	0	0
Deposits	314	0	0	77	237	0	0	0	0	0
OTHER AREAS										

GUAM										
Banks.....	1	0	0	1	0	0	0	0	0	0
Assets.....	82	0	0	82	0	0	0	0	0	0
Deposits.....	66	0	0	66	0	0	0	0	0	0

TABLE RC ASSETS AND LIABILITIES OF FDIC-INSURED DEPOSITORY INSTITUTIONS
Institutions Grouped by Charter Class
(Amounts in Millions of Dollars)

December 31, 2005	Total FDIC Insured	Commercial Banks				Savings Institutions		
				State Charter				
		Total	National Charter	Fed Member	Fed Nonmember	Total	Federal Charter	State Charter
Number of institutions	**8,832**	**7,527**	**1,818**	**907**	**4,802**	**1,305**	**772**	**533**
Total assets	**10,877,075**	**9,039,674**	**6,003,169**	**1,317,907**	**1,718,599**	**1,837,401**	**1,497,336**	**340,065**
Cash and due from depository institutions	434,705	399,613	261,965	76,253	61,396	35,092	26,549	8,543
Noninterest-bearing	301,178	276,307	187,781	41,295	47,230	24,871	19,206	5,665
Interest-bearing	133,527	123,307	74,184	34,958	14,166	10,221	7,343	2,878
Securities	1,893,096	1,572,274	924,206	287,566	360,502	320,822	228,741	92,081
Federal funds sold and securities purchased under agreements to resell	464,086	443,515	371,565	29,682	42,268	20,571	18,234	2,338
Loans and leases, net	6,638,721	5,311,672	3,382,828	800,437	1,128,408	1,327,048	1,113,607	213,441
Plus: allowance for losses	77,354	68,673	44,203	9,942	14,528	8,681	6,901	1,780
Loans and leases, total	6,716,075	5,380,346	3,427,030	810,379	1,142,936	1,335,729	1,120,508	215,221
Assets held in trading accounts	512,365	498,996	467,219	17,963	13,814	13,369	13,297	71
Bank premises and fixed assets	106,475	91,710	51,632	16,210	23,868	14,765	10,879	3,886
Other real estate owned	5,145	4,008	1,826	606	1,576	1,137	861	276
Goodwill and other intangible assets	344,644	302,975	238,714	32,915	31,346	41,669	33,251	8,418
All other assets	477,838	414,911	303,215	56,275	55,421	62,927	51,916	11,011
Total liabilities, limited-life preferred stock, and equity capital	**10,877,075**	**9,039,674**	**6,003,169**	**1,317,907**	**1,718,599**	**1,837,401**	**1,497,336**	**340,065**
Total liabilities	9,758,057	8,127,022	5,410,395	1,183,273	1,533,355	1,631,034	1,330,158	300,876
Deposits, total	7,141,178	6,073,333	3,850,051	936,299	1,286,983	1,067,845	826,174	241,671
Federal funds purchased and securities sold under agreements to repurchase	760,925	667,545	482,959	94,428	90,159	93,380	76,107	17,273
Trading liabilities(1)	251,532	251,531	243,860	7,555	117	0	NA	0
Other borrowed money	1,184,937	755,941	536,562	91,964	127,415	428,996	390,647	38,350
Subordinated notes and debentures	131,428	122,237	100,822	17,054	4,360	9,192	8,650	542
All other liabilities	288,057	256,435	196,141	35,973	24,321	31,622	28,581	3,041
Total equity capital	**1,119,019**	**912,652**	**592,774**	**134,634**	**185,244**	**206,367**	**167,178**	**39,189**
Perpetual preferred stock	5,739	5,287	1,378	1,838	2,071	452	444	8
Common stock	33,359	32,355	14,427	6,988	10,940	1,004	536	468
Surplus	657,380	529,608	367,728	65,055	96,825	127,772	109,804	17,968
Retained earnings	422,541	345,402	209,242	60,752	75,408	77,139	56,394	20,745

1 Not reported by institutions filing a Thrift Financial Report.

TABLE RI INCOME AND EXPENSE OF FDIC-INSURED DEPOSITORY INSTITUTIONS
Institutions Grouped by Charter Class
(Amounts in Millions of Dollars)

Calendar Year 2005	Total FDIC Insured	Commercial Banks				Savings Institutions		
		Total	National Charter	State Charter		Total	Federal Charter	State Charter
				Fed Member	Fed Nonmember			
Number of institutions	**8,832**	**7,527**	**1,818**	**907**	**4,802**	**1,305**	**772**	**533**
Total interest and fee income	**523,506**	**434,678**	**280,794**	**62,060**	**91,825**	**88,827**	**72,657**	**16,171**
Domestic office loans	375,534	302,304	185,319	44,631	72,353	73,230	61,265	11,965
Foreign office loans(1)	23,930	23,930	22,462	1,381	87	0	NA	0
Lease financing receivables(1)	7,409	7,376	5,295	1,288	793	33	0	33
Balances due from depository institutions(1)	5,220	5,165	3,360	1,316	488	56	0	55
Investment securities	81,872	67,244	41,392	11,085	14,767	14,628	10,781	3,847
Assets held in trading accounts	13,675	13,672	12,335	871	466	3	0	3
Federal funds sold and securities purchased under agreements to resell(1)	11,155	11,004	8,940	979	1,085	151	0	151
Other interest income	4,711	3,985	1,690	509	1,786	726	609	117
Total interest expense	**204,918**	**165,122**	**111,080**	**23,037**	**31,005**	**39,796**	**33,342**	**6,453**
Domestic office deposits	104,229	82,311	47,072	12,282	22,957	21,918	17,393	4,525
Foreign office deposits(1)	23,878	23,878	20,171	3,290	418	0	NA	0
Federal funds purchased and securities sold under agreements to repurchase(1)	20,952	20,376	14,581	2,827	2,968	576	1	575
Trading liabilities and other borrowed money	48,752	31,898	23,601	3,826	4,472	16,854	15,529	1,324
Subordinated notes and debentures	7,108	6,659	5,656	812	191	448	419	29
Net interest income	**318,588**	**269,556**	**169,714**	**39,023**	**60,820**	**49,032**	**39,314**	**9,718**
Provisions for credit losses and allocated transfer risk	**29,628**	**26,574**	**19,759**	**2,287**	**4,528**	**3,054**	**2,804**	**251**
Total noninterest income	**222,123**	**201,458**	**145,312**	**30,633**	**25,513**	**20,665**	**18,563**	**2,102**
Service charges on deposit accounts(1)	34,499	33,834	23,612	4,986	5,235	666	4	662
Total noninterest expense	**317,200**	**276,182**	**185,894**	**42,221**	**48,066**	**41,018**	**33,661**	**7,358**
Salaries and employee benefits	140,949	122,868	81,045	19,459	22,364	18,082	14,053	4,028
Premises and equipment	40,929	34,945	23,814	5,160	5,970	5,984	4,900	1,084
All other noninterest expense	135,322	118,369	81,035	17,603	19,732	16,952	14,707	2,245
Pre-tax net operating income	**193,882**	**168,258**	**109,373**	**25,148**	**33,738**	**25,624**	**21,413**	**4,211**
Gains (losses) on securities not held in trading accounts.	**4,835**	**-157**	**-197**	**-33**	**73**	**4,992**	**4,870**	**122**
Applicable income taxes	64,758	54,034	35,507	8,090	10,437	10,724	9,381	1,343
Income before extraordinary items	133,960	114,067	73,669	17,025	23,374	19,892	16,902	2,990
Extraordinary items, net	252	240	303	-105	42	11	-1	12
Net income	**134,211**	**114,308**	**73,972**	**16,920**	**23,416**	**19,904**	**16,902**	**3,002**

1 Not reported by institutions filing a Thrift Financial Report.

SECTION C: FDIC-INSURED COMMERCIAL BANKS

ASSETS AND LIABILITIES

RC - 1 Assets and liabilities of FDIC - insured commercial banks, current quarter

RC - 1A Assets and liabilities of FDIC - insured commercial banks, prior year-end

RC - 2 Cash and balances due from depository institutions of FDIC - unsured commercial banks

RC - 3 Securities of FDIC - insured commercial banks

RC - 4 Loans and lease financing receivables of FDIC - insured commercial banks

RC - 5 Deposit liabilities of FDIC - insured commercial banks

RC - 6 Commitments and contingencies of FDIC - insured commercial banks

RC - 7 Past due and nonaccrual loans, lease financing receivables and other assets of FDIC - insured commercial bank

RC - 8 Assets and liabilities of FDIC - insured commercial banks, historically

TABLE RC-1 ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**7,527**	**3,459**	**3,593**	**475**	**7,416**	**111**	**123**
Total assets	**9,039,674**	**180,118**	**1,000,883**	**7,858,673**	**8,828,058**	**211,616**	**1,053,392**
Cash and due from depository institutions	399,613	9,370	39,764	350,480	393,991	5,622	111,339
Noninterest-bearing	276,307	6,480	31,929	237,897	272,272	4,035	NA
Interest-bearing	123,307	2,889	7,834	112,583	121,720	1,587	NA
Securities	1,572,274	42,789	203,251	1,326,234	1,527,480	44,795	NA
Federal funds sold and securities purchased under agreements to resell	443,515	8,952	29,728	404,835	441,610	1,905	NA
Loans and leases, net	5,311,672	110,527	673,854	4,527,292	5,170,204	141,469	NA
Plus: allowance for losses	68,673	1,569	8,855	58,249	67,268	1,405	NA
Loans and leases, total	5,380,346	112,096	682,709	4,585,541	5,237,472	142,874	341,542
Assets held in trading accounts(1)	498,996	4	188	498,804	498,849	147	199,373
Bank premises and fixed assets	91,710	3,444	18,552	69,713	89,271	2,439	NA
Other real estate owned	4,008	223	1,042	2,743	3,831	177	NA
Goodwill and other intangible assets	302,975	628	8,031	294,316	295,061	7,914	NA
All other assets	414,911	4,182	26,473	384,256	407,762	7,149	NA
Total liabilities, limited-life preferred stock, and equity capital	**9,039,674**	**180,118**	**1,000,883**	**7,858,673**	**8,828,058**	**211,616**	**NA**
Total liabilities	8,127,022	158,652	900,552	7,067,818	7,937,510	189,512	1,307,735
Deposits, total	6,073,333	149,728	813,657	5,109,949	5,939,121	134,213	920,632
Noninterest-bearing	1,203,765	26,547	138,474	1,038,745	1,182,008	21,757	50,397
Interest-bearing	4,869,568	123,181	675,183	4,071,204	4,757,112	112,456	870,235
Federal funds purchased and securities sold under agreements to repurchase	667,545	1,783	24,815	640,947	640,904	26,641	NA
Trading liabilities	251,531	0	0	251,531	251,517	14	NA
Other borrowed money	755,941	5,914	52,835	697,192	731,765	24,176	77,480
Subordinated notes and debentures	122,237	5	713	121,519	121,281	956	NA
All other liabilities	256,435	1,223	8,533	246,679	252,921	3,513	NA
Total equity capital	**912,652**	**21,466**	**100,331**	**790,855**	**890,548**	**22,104**	**NA**
Perpetual preferred stock	5,287	26	205	5,056	4,784	503	NA
Common stock	32,355	3,486	8,831	20,038	31,025	1,330	NA
Surplus	529,608	8,988	42,177	478,443	515,602	14,006	NA
Retained earnings	345,402	8,966	49,118	287,318	339,137	6,265	NA

1 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or $2 billion or more in off-balance sheet contracts.
NA - Not available.

TABLE RC-1A ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

June 30, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**7,550**	**3,571**	**3,525**	**454**	**7,439**	**111**	**119**
Total assets	**8,724,979**	**185,701**	**968,396**	**7,570,883**	**8,529,417**	**195,562**	**1,023,138**
Cash and due from depository institutions	381,143	9,446	37,689	334,008	374,639	6,504	112,846
Noninterest-bearing	259,266	6,371	30,001	222,895	255,202	4,064	NA
Interest-bearing	121,877	3,075	7,689	111,113	119,437	2,440	NA
Securities	1,585,377	45,911	202,721	1,336,745	1,542,045	43,332	NA
Federal funds sold and securities purchased under agreements to resell	392,281	7,464	24,302	360,515	390,563	1,718	NA
Loans and leases, net	5,058,738	114,418	651,540	4,292,780	4,932,021	126,717	NA
Plus: allowance for losses	70,712	1,662	8,706	60,345	69,397	1,315	NA
Loans and leases, total	5,129,450	116,080	660,246	4,353,124	5,001,418	128,033	332,439
Assets held in trading accounts(1)	524,351	0	180	524,171	524,176	175	194,163
Bank premises and fixed assets	89,256	3,485	17,961	67,810	87,023	2,234	NA
Other real estate owned	3,742	259	1,088	2,395	3,594	148	NA
Goodwill and other intangible assets	286,391	625	7,807	277,958	278,746	7,644	NA
All other assets	403,700	4,092	25,106	374,502	396,611	7,089	NA
Total liabilities, limited-life preferred stock, and equity capital	**8,724,979**	**185,701**	**968,396**	**7,570,883**	**8,529,417**	**195,562**	**NA**
Total liabilities	7,832,669	163,663	870,251	6,798,755	7,657,972	174,697	1,237,584
Deposits, total	5,795,001	154,197	782,923	4,857,881	5,674,922	120,079	895,168
Noninterest-bearing	1,170,661	25,529	132,806	1,012,327	1,151,644	19,018	47,639
Interest-bearing	4,624,340	128,668	650,117	3,845,555	4,523,278	101,062	847,529
Federal funds purchased and securities sold under agreements to repurchase	641,798	1,984	23,814	616,000	615,236	26,563	NA
Trading liabilities	260,101	0	4	260,097	260,088	13	NA
Other borrowed money	761,497	6,334	55,243	699,921	737,874	23,623	79,476
Subordinated notes and debentures	114,847	6	660	114,181	113,835	1,012	NA
All other liabilities	259,424	1,143	7,606	250,675	256,018	3,406	NA
Total equity capital	**892,310**	**22,038**	**98,145**	**772,128**	**871,445**	**20,866**	**NA**
Perpetual preferred stock	7,099	26	178	6,896	6,705	393	NA
Common stock	31,425	3,266	8,324	19,835	30,099	1,326	NA
Surplus	513,500	9,164	40,401	463,935	500,263	13,237	NA
Retained earnings	340,286	9,582	49,242	281,462	334,377	5,909	NA

1 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or $2 billion or more in off-balance sheet contracts.
NA - Not available.

TABLE RC-2 CASH & BALANCES DUE FROM DEPOSITORY INSTITUTIONS OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Total Cash and Due	**399,613**	**9,370**	**39,764**	**350,480**	**393,991**	**5,622**	**111,339**
By balance type:(1)							
Cash items in process of collection and currency	189,065	136	9,250	179,679	186,212	2,854	3,707
Cash items in process of collection in domestic offices	141,063	39	5,380	135,644	139,232	1,830	NA
Currency and coin in domestic offices	44,296	98	3,866	40,332	43,277	1,019	NA
Balances due from depository institutions in the U.S.	55,416	394	9,410	45,612	53,342	2,074	6,648
U.S. branches of foreign banks	6,539	57	484	5,998	6,538	1	NA
Balances due from banks in foreign countries	110,565	31	399	110,135	110,543	22	100,925
Foreign branches of U.S. banks	8,843	4	356	8,483	8,842	1	NA
Balances due from Federal Reserve Banks	18,228	45	3,129	15,054	17,837	391	59
Memorandum:							
Total noninterest-bearing balances	276,307	6,480	31,929	237,897	272,272	4,035	199,074

1 Not reported by institutions with less than $300 million in total assets.
NA - Not available.

TABLE RC-3 SECURITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Securities (debt and equity)	**1,572,274**	**42,789**	**203,251**	**1,326,234**	**1,527,480**	**44,795**
Securities held-to-maturity (amortized cost)	130,151	7,120	28,062	94,969	113,799	16,351
Securities available-for-sale (fair value)	1,442,124	35,669	175,189	1,231,265	1,413,680	28,443
By security type:(1)						
U.S. Government securities	1,057,930	33,505	149,978	874,447	1,017,806	40,124
U.S. Treasury securities	53,250	1,847	6,594	44,809	50,379	2,871
U.S. Government obligations	1,004,680	31,658	143,384	829,638	967,427	37,253
U.S. Government issued non-mortgage backed	11,143	551	1,508	9,084	11,137	6
U.S. Government enterprise issued non-mortgage backed	263,610	22,930	81,430	159,251	249,052	14,558
Mortgage-backed pass throughs issued by FNMA and FHLMC	544,931	5,423	35,906	503,602	530,268	14,663
Mortgage-backed pass throughs issued by GNMA	31,443	1,111	5,921	24,411	28,026	3,417
Collateralized mortgage obligations (CMOS) and REMICS	153,553	1,643	18,619	133,290	148,944	4,609
Securities issued by states and political subdivisions	122,542	7,994	41,129	73,420	120,973	1,569
Asset backed securities	69,459	15	665	68,779	69,445	14
Credit card receivables	20,929	1	90	20,838	20,929	0
Home equity loans	16,741	1	266	16,473	16,741	0
Automobile loans	10,225	2	21	10,202	10,224	1
Other consumer loans	6,109	1	73	6,034	6,109	0
Commercial and industrial loans	2,926	3	11	2,912	2,926	0
Other	12,529	7	203	12,319	12,517	13
Other domestic debt securities(2)	217,346	973	9,465	206,908	214,408	2,938
Foreign debt securities(2)	91,546	5	107	91,433	91,543	3
Equity securities	13,451	298	1,907	11,247	13,304	147
Memoranda:(1)						
Pledged securities	866,198	16,989	95,756	753,452	828,212	37,985
Mortgage-backed securities	897,141	8,337	64,388	824,417	871,954	25,187
Certificates of participation in pools of residential mortgages	595,115	6,553	42,023	546,540	576,555	18,560
Issued or guaranteed by the U.S.	576,374	6,534	41,827	528,012	558,294	18,080
Privately issued	18,742	18	196	18,527	18,261	480
Maturity and repricing data for debt securities:(1,3)						
Total	1,558,726	42,490	201,339	1,314,898	1,514,079	44,647
Mortgage pass-throughs backed by closed-end with remaining maturity or repricing interval of:						
Three months or less	23,547	339	1,779	21,429	23,275	272
Over three months through twelve months	9,175	605	2,982	5,588	9,029	146
Over one year through three years	17,919	745	4,185	12,989	17,633	286
Over three years through five years	32,713	1,221	7,003	24,489	32,126	587

Over five years through fifteen years	139,275	2,723	18,172	118,380	132,545	6,730
Over fifteen years	364,188	854	7,668	355,666	353,759	10,430
CMOs, REMICs and stripped MBS (excluding mortgage pass-throughs)						
with an expected average life of:						
Three years or less	94,922	1,021	10,771	83,131	93,686	1,236
Over three years	207,087	763	11,591	194,732	201,696	5,391
Other debt securities:(4)						
Three months or less	114,187	2,328	11,320	100,539	112,240	1,947
Over three months through twelve months	85,366	5,698	20,444	59,224	84,288	1,078
Over one year through three years	165,849	11,771	41,563	112,514	162,243	3,605
Over three years through five years	100,285	6,190	22,583	71,512	94,022	6,263
Over five years through fifteen years	135,793	7,647	34,998	93,147	131,106	4,687
Over fifteen years	68,420	585	6,278	61,557	66,431	1,989
Fixed and floating rate debt securities (included above) with remaining maturity of one year or less	143,429	7,204	27,973	108,252	140,889	2,539
Structured notes						
Amortized cost	21,097	2,998	9,984	8,115	20,700	396
Fair value	20,777	2,945	9,815	8,017	20,389	389
Assets held in trading accounts(5)	498,996	4	188	498,804	498,849	147
Revaluation gains on off-balance sheet contracts(5)	144,311	0	2	144,309	144,281	30
Revaluation losses on off-balance sheet contracts(5)	134,665	0	0	134,665	134,652	14

1 Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
2 Institutions with less than $100 million in total assets include "foreign debt securities" in "other domestic debt securities."
3 Does not include securities in nonaccrual status and selected foreign office categories.
4 Includes securities issued by the U.S. Treasury, U.S. Government agencies, state and political subdivisions, other non-mortgage debt securities and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages.
5 The foreign office component of "assets held in trading accounts" and the revaluation gains/losses are only available for institutions with $1 billion or more in total assets or with $2 billion or more in off-balance sheet contracts

TABLE RC-4 LOANS AND LEASE FINANCING RECEIVABLES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Loans and leases, gross	**5,383,320**	**112,159**	**683,302**	**4,587,860**	**5,240,379**	**142,941**	**342,633**
Less - unearned income	2,974	63	593	2,318	2,907	67	1,092
Loans and leases, total	5,380,346	112,096	682,709	4,585,541	5,237,472	142,874	341,542
By loan and lease type:							
Loans secured by real estate, total	**2,988,207**	**70,900**	**502,479**	**2,414,828**	**2,879,784**	**108,423**	**52,479**
Real estate loans in domestic offices	2,935,729	70,900	502,451	2,362,378	2,827,478	108,250	NA
Construction and land development	391,606	8,808	99,378	283,420	375,543	16,063	NA
Secured by farmland	47,745	9,708	22,022	16,015	47,048	697	NA
Secured by 1-4 family residential properties	1,661,440	28,865	164,485	1,468,089	1,606,406	55,034	NA
Home equity loans	431,218	2,415	26,139	402,664	418,542	12,675	NA
Secured by multifamily residential properties	97,967	1,494	17,775	78,697	91,001	6,966	NA
Secured by nonfarm nonresidential properties	736,971	22,025	198,790	516,156	707,480	29,491	NA
Loans to depository institutions and acceptance of other banks	**159,074**	**46**	**928**	**158,100**	**158,839**	**236**	**18,122**
To commercial banks in the U.S.(1)	71,588	0	356	71,232	71,429	159	770
To U.S branches and agencies of foreign banks(1)	956	0	101	855	956	1	NA
To other depository institutions in the U.S.(1)	60,378	0	11	60,367	60,377	2	1
To banks in foreign countries(1)	26,879	0	377	26,502	26,804	75	17,351
To foreign branches of U.S. banks(1)	556	0	0	556	556	0	NA
Loans to finance agricultural production and other loans to farmers	**51,495**	**11,518**	**18,824**	**21,152**	**51,043**	**452**	**1,216**
Commercial and industrial loans	**1,019,833**	**17,781**	**103,692**	**898,360**	**1,003,147**	**16,685**	**133,062**
To non-U.S. addressees(1)	137,655	11	440	137,204	137,345	310	122,537
Loans to individuals	**836,885**	**10,528**	**45,580**	**780,777**	**827,409**	**9,476**	**85,958**
Credit cards	354,761	185	4,742	349,833	354,543	217	NA
Related plans	40,701	186	1,543	38,973	40,423	278	NA
Other Loans to individuals	441,423	10,157	39,295	391,971	432,442	8,981	NA
Loans to foreign governments and official institutions(1)	**3,271**	**4**	**10**	**3,257**	**3,266**	**5**	**2,735**
Obligations of states and political subdivisions in the U.S.	**32,032**	**634**	**4,304**	**27,094**	**31,648**	**385**	**9**
Other loans	**155,891**	**359**	**4,251**	**151,281**	**152,011**	**3,880**	**34,577**
Lease financing receivables	**136,631**	**388**	**3,234**	**133,010**	**133,232**	**3,399**	**14,475**
Of non-U.S. addressees(1)	32,851	0	5	32,846	32,848	3	NA
Memoranda:							
Loans and leases restructured and in compliance with modified terms, total(2)	915	79	446	390	907	8	NA

Loans secured by real estate to non-U.S. addressees(1)	44,227	0	570	43,657	44,008	219	NA
Maturity and repricing data for loans and leases:(3)							
Closed - end loans secured by first liens on 1-4 residentials:							
Three months or less	160,438	2,769	19,185	138,484	156,557	3,882	NA
Over three months through twelve months	79,695	4,412	19,611	55,672	77,576	2,118	NA
Over one year through three years	154,694	7,223	30,251	117,220	148,202	6,492	NA
Over three years through five years	166,915	4,617	21,064	141,234	162,110	4,806	NA
Over five years through fifteen years	198,964	3,953	22,236	172,775	191,295	7,669	NA
Over fifteen years	345,399	1,803	13,286	330,310	331,170	14,229	NA
All loans and leases other than closed-end loans secured by first liens on 1-4 residentials:							
Three months or less	2,373,625	33,470	257,044	2,083,111	2,322,201	51,425	NA
Over three months through twelve months	363,045	14,650	65,257	283,138	355,930	7,115	NA
Over one year through three years	577,118	17,145	98,146	461,827	563,566	13,552	NA
Over three years through five years	439,189	14,024	84,429	340,736	424,590	14,599	NA
Over five years through fifteen years	350,474	5,915	39,553	305,005	339,028	11,446	NA
Over fifteen years	149,397	1,481	9,883	138,033	144,636	4,760	NA

1 Not reported by institutions with less than $300 million in total assets.
2 Institutions with less than $300 million in total assets report these loan categories based on their own internal record classifications.
3 Does not include loans and leases in nonaccrual status.
NA - Not available.

TABLE RC-5 DEPOSIT LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Total deposit liabilities (transaction and nontransaction accounts, including foreign offices)	**6,073,333**	**149,728**	**813,657**	**5,109,949**	**5,939,121**	**134,213**	**920,632**
Individuals, partnerships, and corporations	5,536,741	134,397	740,472	4,661,872	5,411,309	125,431	731,869
U.S. Government	3,428	137	624	2,666	3,379	48	NA
States and political subdivisions in the U.S.	261,679	13,317	57,796	190,567	255,342	6,337	427
Commercial banks and other depository institutions in U.S	92,173	1,855	13,956	76,362	89,833	2,340	33,931
Banks in foreign countries, foreign governments, and official institutions	179,313	22	809	178,482	179,257	56	154,405
Banks in foreign countries(1)	125,948	9	792	125,147	125,893	56	103,547
Foreign governments and official institutions(1)	53,364	13	17	53,335	53,364	0	50,858
Total domestic deposits:							
Total transaction accounts	**749,038**	**47,623**	**184,866**	**516,548**	**730,176**	**18,862**	**NA**
By type of transaction account:							
Individuals, partnerships, and corporations	636,560	42,016	163,563	430,982	619,358	17,202	NA
U.S. Government	1,942	57	262	1,623	1,928	15	NA
States and political subdivisions in the U.S.	73,849	5,371	18,868	49,610	72,876	973	NA
Commercial banks and other depository institutions in U.S	29,913	168	2,057	27,688	29,245	669	NA
Banks in foreign countries, foreign governments, and official institutions	6,772	12	117	6,644	6,770	3	NA
Banks in foreign countries(1)	6,311	4	110	6,197	6,308	3	NA
Foreign governments and official institutions(1)	461	7	7	447	461	0	NA
Memoranda:							
Demand deposits	543,673	25,982	110,736	406,955	531,098	12,575	NA
Total nontransaction accounts	**4,403,664**	**102,090**	**627,249**	**3,674,325**	**4,290,703**	**112,961**	**NA**
By type of nontransaction account:							
Individuals, partnerships, and corporations	4,168,312	92,370	576,273	3,499,669	4,061,313	106,999	NA
U.S. Government	1,485	80	362	1,043	1,452	34	NA
States and political subdivisions in the U.S.	187,403	7,943	38,902	140,558	182,039	5,364	NA
Commercial banks and other depository institutions in U.S	28,329	1,687	11,613	15,029	27,817	512	NA
Banks in foreign countries, foreign governments, and official institutions	18,135	10	98	18,027	18,082	53	NA
Banks in foreign countries(1)	16,090	4	89	15,997	16,038	53	NA
Foreign governments and official institutions(1)	2,045	6	9	2,030	2,045	0	NA

Memoranda:							
Total time and savings deposits	4,609,028	123,732	701,379	3,783,917	4,489,781	119,247	NA
Savings deposits	2,959,858	54,972	343,637	2,561,249	2,906,073	53,785	NA
Money Market Deposit Accounts (MMDAs)	2,012,069	17,833	154,604	1,839,631	1,987,577	24,492	NA
Total time deposits	1,649,171	68,760	357,742	1,222,669	1,583,708	65,463	NA
Time CDs and open-account time deposits of $100,000 or more	892,715	24,555	158,492	709,668	852,566	40,149	NA
Selected components of total domestic deposits:							
IRAs and Keogh plan accounts	172,265	7,382	34,478	130,404	167,705	4,560	NA
Brokered deposits	389,847	3,165	38,544	348,139	367,877	21,970	NA
Estimated insured deposits	3,084,812	118,512	574,383	2,391,917	2,987,682	97,130	NA
Maturity and repricing data for time deposits:							
Total	1,649,171	68,760	357,742	1,222,669	1,583,708	65,463	NA
Certificates of deposit of $100,000 or more	892,715	24,555	158,492	709,668	852,566	40,149	NA
Three months or less	426,541	7,453	45,971	373,117	415,136	11,405	NA
Over three months through twelve months	278,605	11,289	68,805	198,511	262,418	16,187	NA
Over one year through three years	123,406	4,340	32,085	86,980	117,870	5,536	NA
Over three years	64,164	1,473	11,631	51,059	57,143	7,021	NA
Certificates of deposit of less than $100,000 and all open-account time deposits	756,456	44,205	199,250	513,001	731,142	25,314	NA
Three months or less	172,673	10,944	44,862	116,867	166,821	5,852	NA
Over three months through twelve months	349,793	20,524	91,308	237,961	337,974	11,819	NA
Over twelve months	233,989	12,736	63,080	158,173	226,346	7,643	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not available.

TABLE RC-6 COMMITMENTS AND CONTINGENCIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member
Total unused commitments	**6,179,157**	**46,414**	**337,854**	**5,794,889**	**6,140,495**	**38,663**
Revolving, open-end lines secured by 1-4 family residential properties	473,819	1,795	22,829	449,195	459,499	14,320
Credit card lines	3,524,563	28,177	162,122	3,334,264	3,523,817	746
Commercial real estate, construction, and land development	323,538	5,049	53,806	264,684	312,184	11,354
Commitments secured by real estate	281,478	4,917	53,083	223,478	271,402	10,076
Commitments not secured by real estate	42,060	132	723	41,205	40,782	1,278
Securities underwriting	2,281	0	0	2,281	2,281	0
Other unused commitments	1,854,956	11,393	99,098	1,744,465	1,842,714	12,242
Memoranda:						
Commitments with an original maturity exceeding one year	1,316,356	3,791	40,952	1,271,613	1,303,136	13,221
Securities lent	1,368,100	33	707	1,367,360	1,368,087	13
All other off-balance sheet liabilities	58,318	137	2,017	56,165	58,185	133
Letters of credit:						
Financial and performance standby letters of credit and foreign office guarantees	**461,268**	**504**	**7,377**	**453,387**	**459,134**	**2,134**
Amount conveyed to others	93,870	13	319	93,538	93,769	101
Financial standby letters of credit and foreign office guarantees	394,920	313	4,561	390,047	393,011	1,909
Amount conveyed to others	81,832	7	250	81,576	81,746	86
Performance standby letters of credit	66,348	191	2,817	63,340	66,123	226
Amount conveyed to others	12,038	6	70	11,962	12,023	15
Commercial and similar letters of credit	**28,239**	**91**	**718**	**27,430**	**27,999**	**240**
Participations in acceptances:						
Conveyed to others by the reporting bank(1)	508	0	125	384	507	1
Acquired by the reporting bank	215	6	7	202	214	1
Small business obligations transferred with recourse:						
Outstanding principal balance of obligations transferred	2,821	0	1	2,820	2,821	0
Amount of retained recourse exposure	273	0	0	273	273	0
Derivatives	**101,907,826**	**328**	**8,851**	**101,898,647**	**101,881,137**	**26,689**
Notional amount of credit derivatives	5,821,998	0	51	5,821,947	5,821,910	88
Bank is the guarantor	2,681,078	0	0	2,681,078	2,681,078	0
Bank is the beneficiary	3,140,920	0	51	3,140,869	3,140,832	88
Interest rate contracts	84,520,411	235	8,495	84,511,680	84,494,511	25,899
Notional value of interest rate swaps	62,300,419	36	3,617	62,296,766	62,277,990	22,429

Futures and forward contracts	7,059,599	22	1,710	7,057,866	7,059,099	500
Written option contracts	7,534,133	177	1,356	7,532,600	7,532,506	1,627
Purchased option contracts	7,626,259	0	1,812	7,624,447	7,624,917	1,343
Foreign exchange rate contracts	9,712,119	60	20	9,712,039	9,711,887	232
Notional value of exchange swaps	2,100,679	0	0	2,100,679	2,100,463	216
Commitments to purchase foreign currencies and U.S. dollar exchange	5,251,821	60	20	5,251,741	5,251,817	3
Spot foreign exchange rate contracts	430,038	0	9	430,028	430,037	1
Written options contracts	1,188,402	0	1	1,188,401	1,188,396	6
Purchased option contracts	1,171,217	0	0	1,171,217	1,171,211	6
Contracts on other commodities and equities	1,853,299	33	284	1,852,981	1,852,828	470
Notional value of other swaps	336,464	10	86	336,368	336,403	61
Futures and forward contracts	167,874	0	8	167,866	167,874	0
Written options contracts	727,957	14	113	727,830	727,829	128
Purchased option contracts	621,004	9	77	620,918	620,722	281

Institutions with foreign offices do not report their foreign office components separately.
1 Not reported by institutions with less than $300 million in total assets

TABLE RC-7 PAST DUE AND NONACCRUAL LOANS AND LEASE FINANCING RECEIVABLES AND OTHER ASSETS OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership

(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
ASSETS PAST DUE 30-89 DAYS	**47,610**	**1,444**	**5,694**	**40,473**	**46,287**	**1,323**
Loans secured by real estate, total	23,921	867	3,718	19,337	23,034	887
To non-U.S. addressees(1)	515	0	22	493	514	1
Real estate loans in domestic offices:						
Construction and land development	2,564	74	568	1,921	2,421	143
Secured by farmland	281	70	130	80	274	7
Secured by 1-4 family residential properties	16,275	508	1,865	13,902	15,733	542
Home equity loans	2,351	14	134	2,203	2,309	43
Secured by multifamily residential properties	502	10	65	427	470	32
Secured by nonfarm nonresidential properties	3,673	205	1,088	2,379	3,511	162
Real estate loans in foreign offices	*627*	*0*	*1*	*626*	*626*	*1*
Loans to depository institutions(1)	1	0	0	1	1	0
To foreign banks(1)	1	0	0	1	1	0
Loans to finance agricultural production and other loans to farmers(1)	98	0	0	98	98	0
Commercial and industrial loans(3)	7,071	229	915	5,927	6,908	163
To non-U.S. addressees(1)	202	0	7	195	201	0
Loans to individuals	14,416	266	883	13,267	14,187	229
Credit cards	7,084	4	166	6,914	7,079	4
Related plans	7,333	261	718	6,354	7,108	225
Loans to foreign governments and official institutions(1)	5	0	0	5	5	0
Other loans(3)	1,028	77	138	812	1,015	13
Lease financing receivables	1,045	4	35	1,006	1,014	32
Of non-U.S. addressees(1)	35	0	0	35	35	0
Debt securities and other assets	25	0	5	20	25	0
Memoranda:						
Loans to finance agricultural production and other loans to farmers(included above)(2)	160	46	82	31	157	2
Restructured loans and leases (included above)	21	2	11	8	21	0
ASSETS PAST DUE 90 OR MORE DAYS	**17,089**	**288**	**1,018**	**15,784**	**16,900**	**189**
Loans secured by real estate, total	7,708	154	598	6,956	7,575	133
To non-U.S. addressees(1)	7	0	0	7	7	0
Real estate loans in domestic offices:						
Construction and land development	275	13	89	173	265	10
Secured by farmland	56	18	28	10	53	2
Secured by 1-4 family residential properties	6,845	87	273	6,485	6,737	108
Home equity loans	254	2	15	237	244	9
Secured by multifamily residential properties	48	1	11	35	45	2
Secured by nonfarm nonresidential properties	469	36	197	236	457	11
Real estate loans in foreign offices	17	0	0	17	17	0
Loans to depository institutions(1)	2	0	0	2	2	0

To foreign banks(1)	2	0	0	2	2	0
Loans to finance agricultural production and other loans to farmers(1)	9	0	0	9	9	0
Commercial and industrial loans(3)	1,034	59	188	788	992	42
To non-U.S. addressees(1)	108	0	1	107	107	0
Loans to individuals	8,125	43	187	7,895	8,114	11
Credit cards	5,820	2	96	5,723	5,820	0
Related plans	2,304	42	92	2,171	2,294	10
Loans to foreign governments and official institutions(1)	0	0	0	0	0	0
Other loans(3)	137	31	33	73	135	2
Lease financing receivables	61	1	5	56	60	1
Of non-U.S. addressees(1)	4	0	0	4	4	0
Debt securities and other assets	12	0	7	6	12	0
Memoranda:						
Loans to finance agricultural production and other loans to farmers(included above)(2)	48	24	19	4	46	2
Restructured loans and leases (included above)	4	0	2	2	4	0
ASSETS IN NONACCRUAL STATUS	**23,440**	**700**	**3,363**	**19,377**	**22,592**	**848**
Loans secured by real estate, total	13,277	406	2,273	10,599	12,648	629
To non-U.S. addressees(1)	647	0	2	645	647	0
Real estate loans in domestic offices:						
Construction and land development	1,191	35	332	823	1,091	99
Secured by farmland	302	45	117	139	298	4
Secured by 1-4 family residential properties	6,851	163	738	5,949	6,555	296
Home equity loans	834	4	39	791	818	16
Secured by multifamily residential properties	281	7	58	216	262	19
Secured by nonfarm nonresidential properties	3,944	155	1,027	2,762	3,733	211
Real estate loans in foreign offices	*708*	*0*	*0*	*708*	*708*	*0*
Loans to depository institutions(1)	61	0	1	60	61	0
To foreign banks(1)	60	0	1	59	60	0
Loans to finance agricultural production and other loans to farmers(1)	84	0	0	84	84	0
Commercial and industrial loans(3)	6,615	172	795	5,648	6,493	122
To non-U.S. addressees(1)	1,220	0	6	1,213	1,219	0
Loans to individuals	1,945	52	162	1,732	1,895	51
Credit cards	566	0	11	554	563	3
Related plans	1,380	51	151	1,178	1,332	48
Loans to foreign governments and official institutions(1)	9	0	0	9	9	0
Other loans(3)	539	67	101	371	529	10
Lease financing receivables	673	1	24	648	637	36
Of non-U.S. addressees(1)	35	0	0	35	35	0
Debt securities and other assets	237	2	8	227	237	0
Memoranda:						
Loans to finance agricultural production and other loans to farmers(included above)(2)	140	47	58	35	135	5
Restructured loans and leases (included above)	453	11	61	381	449	4

Institutions with foreign offices do not report their foreign office components separately.
Institutions with less than $300 million in total assets report these loan categories based on their own internal record classifications.
1 Not reported by institutions with less than $300 million in total assets.
2 Reported by institutions with less than $300 million in total assets if agricultural loans exceed 5% of total loans.
3 Institutions with less than $300 million in total assets and filing a Call Report include "all other loans" in "commercial and industrial loans.

TABLE RC-8 ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
December 31, 2000 through December 31, 2005
(Amounts in Millions of Dollars)

	12/31/05	12/31/04	12/31/03	12/31/02	12/31/01	12/31/00
Number of institutions	**7,527**	**7,631**	**7,770**	**7,888**	**8,080**	**8,315**
Total assets	**9,039,674**	**8,413,851**	**7,601,236**	**7,076,726**	**6,552,336**	**6,245,560**
Cash and due from depository institutions	399,613	387,548	387,437	383,847	390,340	369,931
Noninterest-bearing	276,307	233,662	259,518	264,778	267,578	264,773
Interest-bearing	123,307	153,886	127,919	119,069	122,763	105,157
Securities	1,572,274	1,551,273	1,456,280	1,334,826	1,172,540	1,078,985
Federal funds sold and securities purchased under agreements to resell	443,515	385,239	331,868	312,063	317,635	280,155
Loans and leases, net	5,311,672	4,830,976	4,351,537	4,078,993	3,812,055	3,751,377
Plus: allowance for losses	68,673	73,504	77,133	76,986	72,273	64,120
Loans and leases, total	5,380,346	4,904,479	4,428,670	4,155,979	3,884,328	3,815,498
Plus: unearned income	2,974	3,208	2,870	3,401	3,123	2,912
Loans and leases, gross	5,383,320	4,907,687	4,431,539	4,159,380	3,887,451	3,818,410
By loan and lease type:						
Loans secured by real estate, total	2,988,207	2,625,475	2,272,837	2,068,149	1,800,224	1,673,324
Real estate loans in domestic offices:	2,935,729	2,572,409	2,233,279	2,033,868	1,763,530	1,641,291
Construction and land development	391,606	290,057	231,514	207,451	193,014	162,613
Secured by farmland	47,745	44,619	40,699	38,066	35,533	34,096
Secured by 1-4 family residential properties	1,661,440	1,482,122	1,278,662	1,160,428	964,970	917,723
Home equity loans	431,218	398,895	284,511	214,722	154,191	127,694
Secured by multifamily residential properties	97,967	87,920	79,678	71,934	64,131	60,406
Secured by nonfarm nonresidential properties	736,971	667,692	602,724	555,990	505,882	466,453
Loans to depository institutions and acceptances of other banks	159,074	141,228	142,524	133,541	117,436	118,056
Loans to finance agricultural production and other farm loans	51,495	48,602	46,321	46,832	47,907	48,099
Commercial and industrial loans	1,019,833	907,845	869,489	910,810	981,133	1,051,992
Loans to individuals	836,885	838,732	770,322	703,568	629,405	606,695
Credit cards	354,761	371,421	315,839	275,786	232,448	249,425
Related plans	40,701	39,158	37,556	38,209	34,202	NA
Other loans to individuals	441,423	428,152	416,927	389,573	362,755	357,269
Other loans(1)	191,195	204,303	180,934	137,909	145,850	157,617
Lease financing receivables	136,631	141,502	149,110	158,571	165,495	162,628
Assets held in trading accounts	498,996	504,340	448,569	397,135	302,899	303,947
Bank premises and fixed assets	91,710	86,780	83,377	79,236	76,644	75,794
Other real estate owned	4,008	3,853	4,531	4,431	3,830	3,210
Goodwill and other intangible assets	302,975	275,748	158,188	124,862	120,185	103,803
All other assets	414,911	388,095	379,448	361,333	356,208	278,358
Total liabilities, limited-life preferred stock, and equity capital	**9,039,674**	**8,413,851**	**7,601,236**	**7,076,726**	**6,552,336**	**6,245,560**
Total liabilities	8,127,022	7,563,515	6,909,295	6,429,354	5,958,715	5,715,204
Deposits, total	6,073,333	5,593,170	5,035,056	4,689,852	4,377,558	4,179,567
Noninterest-bearing	1,203,765	1,053,200	958,546	940,259	871,782	756,494

Foreign offices	50,397	42,886	35,513	33,612	31,658	30,594
Interest-bearing	4,869,568	4,539,970	4,076,510	3,749,593	3,505,776	3,423,073
Foreign offices	870,235	823,006	705,658	624,426	597,858	676,072
Deposits, domestic offices:						
Total	5,152,701	4,727,278	4,293,884	4,031,815	3,748,042	3,472,901
Demand deposits	543,673	548,005	529,307	531,636	576,025	531,469
Savings deposits	2,959,858	2,786,970	2,510,974	2,209,603	1,879,989	1,568,122
Time deposits	1,649,171	1,392,303	1,253,603	1,290,576	1,292,028	1,373,310
Memoranda:						
Time CDs of $100,000 or more	892,715	725,654	597,305	586,836	555,457	575,822
Estimated insured deposits	3,084,812	2,864,892	2,716,124	2,665,084	2,519,590	2,401,571
Federal funds purchased and securities sold under agreements to repurchase	667,545	577,571	527,881	571,662	503,063	475,364
Trading liabilities	251,531	280,466	274,304	244,094	183,300	211,680
Other borrowed money	755,941	736,575	732,658	599,376	568,452	571,909
Subordinated notes and debentures	122,237	110,138	100,759	94,744	95,313	87,043
All other liabilities	256,435	265,595	238,637	229,625	231,028	189,640
Total equity capital	**912,652**	**850,336**	**691,940**	**647,372**	**593,621**	**530,356**
Perpetual preferred stock	5,287	6,237	6,497	6,000	4,378	3,377
Common stock	32,355	29,810	30,259	30,005	30,258	31,245
Surplus	529,608	493,504	350,468	320,341	303,722	260,557
Retained earnings	345,402	320,785	304,717	291,026	255,264	236,496
Memoranda:						
Loans and leases past due 30-89 days	47,585	42,157	45,127	48,798	53,120	47,878
Loans and leases past due 90 or more days	17,077	15,022	15,863	14,270	13,219	10,869
Loans and leases in nonaccrual status	23,120	26,942	36,956	46,116	41,196	32,061
Income earned, not collected on loans	46,895	38,424	33,425	34,940	38,765	32,142
Total assets in foreign offices	1,053,392	945,399	824,074	751,936	749,180	759,974

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

RI-1 Income and expense of FDIC-insured commercial banks

RI-2 Changes in equity capital for FDIC-insured commercial banks

RI-3 Charge offs and recoveries of FDIC-insured commercial banks

RI-4 Income and expense of FDIC-insured commercial banks, historically

TABLE RI-1 INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**7,527**	**3,459**	**3,593**	**475**	**7,416**	**111**	**123**
Total interest and fee income	**434,678**	**9,630**	**54,571**	**370,478**	**423,930**	**10,748**	**NA**
Loans	326,234	7,645	45,244	273,345	317,934	8,300	NA
Lease financing receivables	7,376	23	216	7,138	7,158	219	NA
Balances due from depository institutions	5,165	94	243	4,827	5,099	66	NA
Investment securities	67,244	1,575	7,717	57,952	65,233	2,011	NA
Assets held in trading accounts	13,672	0	14	13,657	13,666	6	NA
Federal funds sold and securities purchased under agreements to resell	11,004	257	867	9,879	10,947	57	NA
Other interest income	3,985	35	270	3,680	3,894	91	NA
Total interest expense	**165,122**	**2,871**	**17,364**	**144,887**	**160,469**	**4,654**	**NA**
Deposits	106,189	2,593	14,675	88,921	103,439	2,750	NA
Federal funds purchased and securities sold under agreements to repurchase	20,376	47	607	19,722	19,435	941	NA
Trading liabilities and other borrowed money	31,898	230	2,045	29,623	30,998	901	NA
Subordinated notes and debentures	6,659	0	37	6,622	6,598	62	NA
Net interest income	**269,556**	**6,759**	**37,207**	**225,590**	**263,462**	**6,094**	**NA**
Provisions for loan and lease losses and allocated transfer risk	**26,574**	**323**	**2,074**	**24,177**	**26,196**	**378**	**NA**
Total noninterest income	**201,458**	**1,712**	**12,435**	**187,311**	**199,395**	**2,063**	**NA**
Fiduciary activities(1)	23,943	254	1,933	21,756	23,865	78	NA
Service charges on deposit accounts	33,834	689	3,807	29,338	32,886	948	NA
Trading account gains and fees(1)	14,386	0	13	14,374	14,392	-6	NA
Investment banking, fees and commissions	9,886	15	262	9,608	9,761	125	NA
Venture capital revenue	730	0	0	730	730	0	NA
Net servicing fees	15,101	102	422	14,577	15,047	54	NA
Net securitization income	21,641	0	553	21,087	21,646	-5	NA
Insurance commissions and fees	4,420	81	264	4,075	4,340	80	NA
Net gains (losses) on sales of loans	6,745	61	861	5,823	6,577	168	NA
Net gains (losses) on sales of other real estate owned	167	3	29	134	161	5	NA
Net gains (losses) on sales of other assets (excluding securities)	1,712	16	52	1,644	1,639	73	NA
Other noninterest income	68,893	492	4,237	64,164	68,351	542	NA
Total noninterest expense	**276,182**	**5,956**	**30,803**	**239,422**	**271,440**	**4,742**	**NA**

Salaries and employee benefits	122,868	3,221	15,781	103,866	120,724	2,144	NA
Premises and equipment	34,945	782	3,961	30,202	34,269	676	NA
All other noninterest expense	118,369	1,953	11,062	105,355	116,448	1,922	NA
Pre-tax net operating income	**168,258**	**2,192**	**16,765**	**149,302**	**165,220**	**3,038**	**NA**
Gains (losses) on securities not held in trading accounts	**-157**	**-10**	**-3**	**-145**	**-217**	**60**	**NA**
Applicable income taxes	54,034	438	4,327	49,270	53,184	850	NA
Income before extraordinary items	114,067	1,745	12,435	99,887	111,820	2,248	NA
Extraordinary items, net	240	1	30	209	240	0	NA
Net income	**114,308**	**1,746**	**12,465**	**100,097**	**112,060**	**2,248**	**NA**
Memoranda:							
Trading revenue (from cash instruments and off-balance-sheet derivative instruments)(1)							
Interest rate exposures	4,436	0	10	4,426	4,442	-6	NA
Foreign exchange exposures	6,201	0	0	6,201	6,201	0	NA
Equity security and index exposures	3,108	0	0	3,108	3,109	-0	NA
Commodity and other exposures	593	0	0	593	593	0	NA

1 Not reported by institutions with less than $100 million in total assets NA - Not available.

TABLE RI-2 CHANGES IN EQUITY CAPITAL OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership

(Amounts in Millions of Dollars)

CALENDAR YEAR 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Equity capital, balance at previous year-end	**758,222**	**19,030**	**89,557**	**649,635**	**734,915**	**23,308**
Restatements from amended reports of income, net	-18	-2	-3	-14	46	-64
Net income	**114,308**	**1,746**	**12,465**	**100,097**	**112,060**	**2,248**
Sale, conversion, retirement of capital stock, net(1)	6,304	2,015	1,699	2,590	6,023	281
Treasury stock transactions, net	6,351	2,015	1,720	2,616	6,070	281
Changes incidental to business combinations, net	99,621	165	2,376	97,079	102,397	-2,776
Less: Cash dividends declared on preferred stock(1)	334	1	8	324	295	39
Less: Cash dividends declared on common stock(1)	63,912	1,291	6,220	56,400	63,136	775
Other comprehensive income	-17,795	-423	-1,909	-15,463	-17,516	-279
Other transactions with parent holding company(1)	16,256	227	2,374	13,655	16,054	202
Total equity capital, balance at end of current period	**912,652**	**21,466**	**100,331**	**790,855**	**890,548**	**22,104**

Institutions with foreign offices do not report their foreign office components separately.

1 Not reported by institutions with less than $100 million in total assets.

NA - Not available.

TABLE RI-3 CHARGE-OFFS AND RECOVERIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

CALENDAR YEAR 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
TOTAL CHARGE-OFFS	**38,059**	**323**	**1,945**	**35,791**	**37,571**	**488**
Loans secured by real estate, total	2,509	62	326	2,122	2,402	107
To non-U.S. addressees(1)	94	0	0	94	94	0
Real estate loans in domestic offices:						
Construction and land development	156	5	36	115	145	11
Secured by farmland	35	3	8	23	34	0
Secured by 1-4 family residential properties	1,586	31	146	1,409	1,526	60
Home equity loans	536	1	17	517	514	21
Secured by multifamily residential properties	50	2	10	38	50	1
Secured by nonfarm nonresidential properties	587	21	126	441	552	35
Real estate loans in foreign offices	*95*	*0*	*0*	*95*	*95*	*0*
Loans to depository institutions(1)	20	0	3	17	20	0
To foreign banks(1)	20	0	3	17	20	0
Loans to finance agricultural production and other loans to farmers(1)	16	0	0	16	16	0
Commercial and industrial loans(3)	5,307	111	609	4,587	5,183	124
To non-U.S. addressees(1)	488	0	1	487	488	0
Loans to individuals	28,257	121	894	27,241	28,077	179
Credit cards and related plans	19,687	5	400	19,282	19,676	11
Foreign governments and official institutions(4)	0	0	0	0	0	0
Other loans(3)	778	26	82	669	733	45
Lease financing receivables	1,172	3	31	1,138	1,140	32
Of non-U.S. addressees(1)	36	0	0	36	36	0
Memorandum:						
Loans to finance agricultural production and other loans to farmers (included above)(2)	62	15	23	24	60	2
TOTAL RECOVERIES	**9,559**	**104**	**557**	**8,897**	**9,441**	**118**
Loans secured by real estate, total	750	21	87	641	727	23
To non-U.S. addressees(1)	41	0	0	41	41	0
Real estate loans in domestic offices:						
Construction and land development	66	1	9	57	63	3
Secured by farmland	17	4	4	9	17	0
Secured by 1-4 family residential properties	406	10	34	362	395	11
Home equity loans	110	0	3	107	108	1
Secured by multifamily residential properties	10	0	3	7	10	0
Secured by nonfarm nonresidential properties	208	6	37	164	200	8
Real estate loans in foreign offices	*43*	*0*	*0*	*43*	*43*	*0*
Loans to depository institutions(1)	23	0	3	19	23	0
To foreign banks(1)	22	0	3	19	22	0
Loans to finance agricultural production and other loans to farmers(1)	15	0	0	15	14	1
Commercial and industrial loans(3)	2,713	29	151	2,533	2,680	33

To non-U.S. addressees(1)	729	0	1	728	729	0
Loans to individuals	5,316	41	275	5,000	5,267	49
Credit cards and related plans	3,373	1	100	3,272	3,371	2
Foreign governments and official institutions(4)	98	0	0	98	98	0
Other loans(3)	282	12	35	236	275	8
Lease financing receivables	362	0	6	355	357	4
Of non-U.S. addressees(1)	39	0	0	39	39	0
Memorandum:						
Loans to finance agricultural production and other loans to farmers (included above)(2)	35	9	14	12	35	0
NET CHARGE-OFFS	**28,500**	**219**	**1,388**	**26,893**	**28,130**	**370**
Loans secured by real estate, total	1,759	40	239	1,480	1,675	85
To non-U.S. addressees(1)	54	0	0	54	54	0
Real estate loans in domestic offices:						
Construction and land development	89	4	27	58	81	8
Secured by farmland	17	-1	3	15	17	0
Secured by 1-4 family residential properties	1,180	21	112	1,047	1,131	49
Home equity loans	426	1	14	411	406	20
Secured by multifamily residential properties	40	2	7	32	40	0
Secured by nonfarm nonresidential properties	380	14	89	276	353	27
Real estate loans in foreign offices	*53*	*0*	*-0*	*53*	*53*	*0*
Loans to depository institutions(1)	-3	-0	-0	-2	-3	0
To foreign banks(1)	-3	0	-0	-2	-3	0
Loans to finance agricultural production and other loans to farmers(1)	1	0	0	1	3	-1
Commercial and industrial loans(3)	2,594	82	457	2,054	2,503	91
To non-U.S. addressees(1)	-241	0	-0	-241	-241	0
Loans to individuals	22,941	80	619	22,241	22,810	130
Credit cards and related plans	16,314	4	301	16,010	16,305	9
Foreign governments and official institutions(4)	-98	0	-0	-98	-98	0
Other loans(3)	495	14	47	434	458	38
Lease financing receivables	810	3	25	783	782	28
Of non-U.S. addressees(1)	-3	0	0	-3	-3	0
Memorandum:						
Loans to finance agricultural production and other loans to farmers (included above)(2)	27	6	9	12	25	2

Institutions with foreign offices do not report their foreign office components separately.
1 Not reported by institutions with less than $300 million in total assets.
2 Reported by institutions with less than $300 million in total assets if agricultural loans exceed 5% of total loans These charge-offs and recoveries are included in the other loan categories.
3 Institutions with less than $300 million in total assets include "all other loans" in "commercial and industrial loans."
4 Not reported by institutions with less than $100 million in total assets.

TABLE RI-4 INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
December 31, 2000 through December 31, 2005
(Amounts in Millions of Dollars)

	12/31/05	12/31/04	12/31/03	12/31/02	12/31/01	12/31/00
Number of institutions	**7,527**	**7,631**	**7,770**	**7,888**	**8,080**	**8,315**
Number of employees (full-time equivalent)	1,868	1,815	1,760	1,746	1,702	1,671
Total interest and fee income	**434,678**	**347,308**	**335,745**	**357,444**	**402,419**	**428,152**
Domestic office loans	302,304	240,395	234,304	244,463	275,631	295,209
Foreign office loans	23,930	21,333	20,078	21,895	23,649	24,533
Lease financing receivables	7,376	7,235	8,872	9,953	10,611	10,479
Balances due from depository institutions	5,165	3,382	2,722	3,566	5,320	6,443
Investment securities	67,244	56,935	54,147	60,229	62,993	68,532
Assets held in trading accounts	13,672	9,739	7,897	8,611	9,552	9,424
Federal funds sold and securities purchased under agreements to resell	11,004	5,057	5,099	6,192	12,552	13,531
Other interest income	3,985	3,232	2,626	2,536	2,110	NA
Total interest expense	**165,122**	**97,708**	**95,759**	**120,842**	**187,765**	**224,568**
Domestic office deposits	82,311	49,256	52,322	68,245	105,203	115,048
Foreign office deposits	23,878	13,338	10,759	14,101	25,397	36,736
Federal funds purchased and securities sold under agreements to repurchase	20,376	9,580	8,076	10,456	19,690	27,471
Trading liabilites and other borrowed money	31,898	20,817	20,371	23,579	32,099	39,390
Subordinated notes and debentures	6,659	4,716	4,231	4,461	5,375	5,922
Net interest income	**269,556**	**249,601**	**239,986**	**236,602**	**214,654**	**203,584**
Provisions for credit losses and allocated transfer risk	**26,574**	**26,098**	**34,814**	**48,175**	**43,337**	**30,026**
Total noninterest income	**201,458**	**183,909**	**186,509**	**172,343**	**158,034**	**154,247**
Fiduciary activities(1)	23,943	22,641	20,801	20,396	20,782	21,376
Service charges on deposit accounts	33,834	31,928	31,730	29,748	26,465	23,787
Trading account gains and fees(1)	14,386	9,664	11,474	10,810	12,505	12,232
Foreign exchange exposures	6,201	5,224	5,419	4,731	4,339	4,878
All other noninterest income	129,295	119,676	NA	NA	NA	96,852
Total noninterest expense	**276,182**	**257,525**	**245,997**	**233,559**	**223,223**	**216,831**
Salaries and employee benefits	122,868	110,822	107,802	100,379	92,608	88,573
Premises and equipment	34,945	32,194	31,322	29,430	27,569	26,782
All other noninterest expense	118,369	114,509	101,816	98,774	95,667	101,477
Pre-tax net operating income	**168,258**	**149,887**	**145,684**	**127,211**	**106,128**	**110,974**
Gains (losses) on securities not held in trading accounts	**-157**	**3,627**	**5,600**	**6,459**	**4,476**	**-2,283**
Applicable income taxes	54,034	49,412	49,254	43,928	36,627	37,864

Income before extraordinary items	114,067	104,102	102,030	89,743	73,978	70,827
Extraordinary items, net	240	70	428	-68	-248	-32
Net income	**114,308**	**104,172**	**102,458**	**89,674**	**73,730**	**70,795**
Net loan and lease charge-offs	28,500	29,108	37,914	44,515	36,474	24,771
Total loan and lease charge-offs	38,059	37,792	46,212	51,713	42,826	30,407
Total loan and lease recoveries	9,559	8,684	8,298	7,197	6,352	5,635
Cash dividends declared	64,245	55,685	77,838	67,536	54,228	53,854
Cash dividends declared on preferred stock	334	288	257	208	181	105
Cash dividends declared on common stock	63,912	55,397	77,582	67,328	54,048	53,749

1 Not reported by institutions with less than $100 million in total assets

SECTION D: FDIC-INSURED COMMERCIAL BANKS BY STATE

STATE TABLES:

Assets and liabilities and income and expense of of FDIC-insured commercial banks, by state

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**150**	**63**	**81**	**6**	**147**	**3**	**5**
Total assets	**216,241**	**4,011**	**21,835**	**190,395**	**215,857**	**384**	**6,736**
Cash and due from depository institutions	6,118	161	812	5,144	6,089	28	0
Securities	39,381	1,289	5,268	32,824	39,276	104	NA
Federal funds sold and securities purchased under agreements to resell	1,756	185	624	947	1,756	0	NA
Loans and leases, net	151,775	2,166	13,948	135,661	151,546	229	NA
Plus: allowance for losses	1,859	34	190	1,635	1,854	4	NA
Loans and leases, total	153,634	2,200	14,138	137,295	153,400	233	5,301
Plus: unearned income	39	2	12	25	39	0	3
Loans and leases, gross	153,673	2,202	14,150	137,320	153,439	233	5,304
By loan and lease type:							
Loans secured by real estate, total	110,083	1,411	10,201	98,472	109,908	176	4,994
Real estate loans in domestic offices:	105,089	1,411	10,201	93,478	104,913	176	NA
Construction and land development	26,033	177	2,270	23,586	26,005	28	NA
Secured by farmland	1,421	96	302	1,024	1,420	2	NA
Secured by 1-4 family residential properties	48,636	631	3,790	44,216	48,548	88	NA
Home equity loans	15,007	31	485	14,490	14,992	14	NA
Secured by multifamily residential properties	2,959	20	274	2,666	2,953	6	NA
Secured by nonfarm nonresidential properties	26,039	487	3,565	21,986	25,987	52	NA
Loans to depository institutions and acceptances	507	2	8	498	507	0	0
Loans to finance agricultural production and other loans to farmers	700	48	153	498	700	0	9
Commercial and industrial loans	22,437	379	2,268	19,790	22,403	34	284
Loans to individuals	13,105	327	1,181	11,596	13,082	23	7
Credit cards	556	3	12	541	555	0	NA
Other loans(1)	3,442	34	330	3,078	3,442	1	NA
Lease financing receivables	3,398	1	10	3,388	3,398	0	0
Assets held in trading accounts(2)	532	0	0	532	532	0	0
Bank premises and fixed assets	3,574	73	420	3,081	3,566	9	NA
Other real estate owned	182	11	54	117	181	1	NA
Goodwill and other intangible assets	6,250	5	102	6,143	6,249	0	NA
All other assets	6,674	120	607	5,947	6,662	12	NA
Total liabilities, limited-life preferred							

stock and equity capital	**216,241**	**4,011**	**21,835**	**190,395**	**215,857**	**384**	**NA**
Total liabilities	193,537	3,541	19,683	170,313	193,185	352	7,138
Deposits, total	158,393	3,300	17,501	137,592	158,051	342	7,138
Noninterest-bearing	25,772	559	2,473	22,741	25,741	31	6
Interest-bearing	132,620	2,741	15,028	114,851	132,310	310	7,131
Deposits, domestic offices:							
Total	151,255	3,300	17,501	130,455	150,913	342	NA
Demand deposits	14,376	555	2,183	11,638	14,345	31	NA
Savings deposits	83,442	1,107	6,977	75,359	83,348	94	NA
Time deposits	53,437	1,638	8,341	43,458	53,220	217	NA
Memoranda:							
Time CDs of $100,000 or more	24,410	744	3,844	19,823	24,325	86	NA
Estimated insured deposits	100,120	2,545	12,487	85,088	99,824	295	NA
Federal funds purchased and securities sold under agreements to repurchase	12,743	29	472	12,242	12,743	0	NA
Trading liabilities	500	0	0	500	500	0	NA
Other borrowed money	15,982	181	1,546	14,255	15,974	7	NA
Subordinated notes and debentures	2,507	0	0	2,507	2,507	0	0
All other liabilities	3,413	31	165	3,217	3,410	2	NA
Total equity capital	**22,704**	**471**	**2,152**	**20,082**	**22,672**	**33**	**NA**
Perpetual preferred stock	1	1	0	0	1	0	NA
Common stock	54	15	36	3	54	0	NA
Surplus	13,031	176	710	12,144	13,006	25	NA
Retained earnings	9,618	278	1,406	7,934	9,611	8	NA
Memoranda:							
Loans and leases past due 30-89 days	1,259	36	133	1,090	1,256	2	NA
Loans and leases past due 90 or more days	334	7	17	310	333	0	NA
Loans and leases in nonaccrual status	600	14	58	528	598	3	NA
Income earned, not collected on loans	1,099	29	144	926	1,097	2	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**150**	**63**	**81**	**6**	**147**	**3**	**5**
Number of employees (full-time equivalent)	55	1	7	47	55	0	NA
Total interest and fee income	**10,449**	**213**	**1,188**	**9,048**	**10,427**	**21**	**NA**
Loans	8,442	154	945	7,343	8,426	16	120
Lease financing receivables	158	0	1	157	158	0	NA
Balances due from depository institutions	6	0	4	2	6	0	NA
Investment securities	1,710	53	216	1,441	1,705	5	NA
Assets held in trading accounts	2	0	0	2	2	0	NA
Federal funds sold and securities purchased under agreements to resell	62	5	16	41	62	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**3,665**	**66**	**419**	**3,180**	**3,658**	**8**	**NA**
Deposits	2,497	58	342	2,097	2,490	7	216
Federal funds purchased and securities sold under agreements to repurchase	398	1	12	385	398	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	669	8	64	597	668	0	NA
Subordinated notes and debentures	102	0	0	102	102	0	NA
Net interest income	**6,783**	**147**	**768**	**5,868**	**6,770**	**14**	**NA**
Provisions for credit losses and allocated transfer risk	**472**	**9**	**48**	**415**	**473**	**-0**	**NA**
Total noninterest income	**2,995**	**28**	**159**	**2,807**	**2,991**	**4**	**NA**
Fiduciary activities(1)	235	0	2	233	235	0	NA
Service charges on deposit accounts	1,285	19	98	1,168	1,283	1	NA
Trading account gains and fees(1)	62	0	1	62	62	0	NA
Investment banking, fees and commissions	89	0	3	86	89	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	62	0	1	61	61	0	NA
Net securitization income	3	0	0	3	3	0	NA
Insurance commissions and fees	133	0	6	127	133	0	NA
Net gains (losses) on sales of loans	208	0	6	202	208	1	NA
Net gains (losses) on sales of other real estate owned	2	-0	-1	4	2	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	133	1	1	131	133	1	NA
Other noninterest income	783	8	43	731	782	1	NA
Total noninterest expense	**5,420**	**116**	**539**	**4,766**	**5,407**	**13**	**NA**
Salaries and employee benefits	2,902	62	301	2,539	2,896	7	NA
Premises and equipment	815	16	76	723	814	2	NA
All other noninterest expense	1,703	37	162	1,503	1,698	5	NA
Pre-tax net operating income	**3,885**	**51**	**340**	**3,494**	**3,881**	**4**	**NA**
Gains (losses) on securities not held in trading accounts	**-43**	**0**	**2**	**-45**	**-42**	**-0**	**NA**
Applicable income taxes	1,230	12	92	1,126	1,230	1	NA
Income before extraordinary items	2,612	39	250	2,323	2,609	3	NA
Extraordinary items, net	-0	-0	0	0	-0	0	NA
Net income	**2,612**	**39**	**250**	**2,323**	**2,609**	**3**	**NA**
Net loan and lease charge-offs	369	4	27	337	369	-0	NA
Total loan and lease charge-offs	523	8	42	473	522	1	NA
Total loan and lease recoveries	154	3	14	137	153	1	NA
Cash dividends declared	1,279	22	108	1,149	1,278	1	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	1,279	22	108	1,149	1,278	1	NA
Net additions to capital stock	98	31	67	0	98	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**5**	**1**	**3**	**1**	**5**	**NA**	**NA**
Total assets	**3,686**	**63**	**1,438**	**2,185**	**3,686**	**NA**	**NA**
Cash and due from depository institutions	181	3	105	73	181	NA	NA
Securities	1,179	33	278	868	1,179	NA	NA
Federal funds sold and securities purchased under agreements to resell	33	9	8	16	33	NA	NA
Loans and leases, net	2,110	15	958	1,137	2,110	NA	NA
Plus: allowance for losses	28	0	14	13	28	NA	NA
Loans and leases, total	2,137	15	972	1,150	2,137	NA	NA
Plus: unearned income	3	0	3	0	3	NA	NA
Loans and leases, gross	2,140	15	975	1,150	2,140	NA	NA
By loan and lease type:							
Loans secured by real estate, total	1,567	11	695	861	1,567	NA	NA
Real estate loans in domestic offices:	1,567	11	695	861	1,567	NA	NA
Construction and land development	457	1	185	272	457	NA	NA
Secured by farmland	2	0	2	0	2	NA	NA
Secured by 1-4 family residential properties	211	4	93	114	211	NA	NA
Home equity loans	44	0	13	31	44	NA	NA
Secured by multifamily residential properties	72	0	31	41	72	NA	NA
Secured by nonfarm nonresidential properties	824	7	384	433	824	NA	NA
Loans to depository institutions and acceptances	0	0	0	0	0	NA	NA
Loans to finance agricultural production and other loans to farmers	13	0	4	9	13	NA	NA
Commercial and industrial loans	491	2	250	239	491	NA	NA
Loans to individuals	46	2	19	26	46	NA	NA
Credit cards	7	0	0	7	7	NA	NA
Other loans(1)	23	0	7	16	23	NA	NA
Lease financing receivables	0	0	0	0	0	NA	NA
Assets held in trading accounts(2)	0	0	0	0	0	NA	NA
Bank premises and fixed assets	79	0	33	46	79	NA	NA
Other real estate owned	5	0	0	4	5	NA	NA
Goodwill and other intangible assets	16	1	8	6	16	NA	NA
All other assets	85	2	48	34	85	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**3,686**	**63**	**1,438**	**2,185**	**3,686**	**NA**	**NA**
Total liabilities	3,122	58	1,311	1,754	3,122	NA	NA
Deposits, total	2,759	52	1,283	1,425	2,759	NA	NA
Noninterest-bearing	936	19	326	591	936	NA	NA
Interest-bearing	1,823	33	957	833	1,823	NA	NA
Deposits, domestic offices:							
Total	2,759	52	1,283	1,425	2,759	NA	NA
Demand deposits	403	19	198	186	403	NA	NA
Savings deposits	1,935	25	810	1,101	1,935	NA	NA
Time deposits	422	8	276	138	422	NA	NA
Memoranda:							
Time CDs of $100,000 or more	224	4	153	68	224	NA	NA
Estimated insured deposits	1,602	37	563	1,001	1,602	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	334	6	10	318	334	NA	NA
Trading liabilities	0	0	0	0	0	NA	NA
Other borrowed money	16	0	12	5	16	NA	NA
Subordinated notes and debentures	0	0	0	0	0	NA	NA
All other liabilities	13	0	6	7	13	NA	NA
Total equity capital	**564**	**6**	**127**	**431**	**564**	**NA**	**NA**
Perpetual preferred stock	0	0	0	0	0	NA	NA
Common stock	46	0	12	34	46	NA	NA
Surplus	108	4	65	40	108	NA	NA
Retained earnings	409	2	51	356	409	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	31	0	10	21	31	NA	NA
Loans and leases past due 90 or more days	2	0	2	0	2	NA	NA
Loans and leases in nonaccrual status	17	0	5	12	17	NA	NA
Income earned, not collected on loans	21	0	7	14	21	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**5**	**1**	**3**	**1**	**5**	**NA**	**NA**
Number of employees (full-time equivalent)	1	0	1	1	1	NA	NA
Total interest and fee income	**216**	**3**	**87**	**125**	**216**	**NA**	**NA**
Loans	172	1	77	94	172	NA	NA
Lease financing receivables	0	0	0	0	0	NA	NA
Balances due from depository institutions	1	0	1	0	1	NA	NA
Investment securities	40	1	10	29	40	NA	NA
Assets held in trading accounts	0	0	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	3	0	0	2	3	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**41**	**1**	**20**	**20**	**41**	**NA**	**NA**
Deposits	31	0	20	11	31	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	9	0	0	9	9	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	1	0	0	0	1	NA	NA
Subordinated notes and debentures	0	0	0	0	0	NA	NA
Net interest income	**174**	**2**	**67**	**105**	**174**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**4**	**-0**	**2**	**3**	**4**	**NA**	**NA**
Total noninterest income	**47**	**2**	**11**	**34**	**47**	**NA**	**NA**
Fiduciary activities(1)	1	0	0	1	1	NA	NA
Service charges on deposit accounts	10	0	3	7	10	NA	NA
Trading account gains and fees(1)	0	0	0	0	0	NA	NA
Investment banking, fees and commissions	0	0	0	0	0	NA	NA
Venture capital revenue	0	0	0	0	0	NA	NA
Net servicing fees	2	0	1	1	2	NA	NA
Net securitization income	0	0	0	0	0	NA	NA
Insurance commissions and fees	2	1	1	0	2	NA	NA
Net gains (losses) on sales of loans	2	0	0	2	2	NA	NA
Net gains (losses) on sales of other real estate owned	0	0	0	0	0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	0	0	0	0	NA	NA
Other noninterest income	30	0	6	24	30	NA	NA
Total noninterest expense	**132**	**4**	**51**	**78**	**132**	**NA**	**NA**
Salaries and employee benefits	71	2	30	39	71	NA	NA
Premises and equipment	20	1	8	12	20	NA	NA
All other noninterest expense	42	1	13	27	42	NA	NA
Pre-tax net operating income	**85**	**1**	**26**	**58**	**85**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**-0**	**0**	**-0**	**-0**	**-0**	**NA**	**NA**
Applicable income taxes	31	0	8	23	31	NA	NA
Income before extraordinary items	53	1	17	35	53	NA	NA
Extraordinary items, net	0	0	0	0	0	NA	NA
Net income	**53**	**1**	**17**	**35**	**53**	**NA**	**NA**
Net loan and lease charge-offs	3	0	2	1	3	NA	NA
Total loan and lease charge-offs	4	0	2	2	4	NA	NA
Total loan and lease recoveries	2	0	1	1	2	NA	NA
Cash dividends declared	43	0	9	34	43	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	NA	NA
Cash dividends declared on common stock(1)	43	0	9	34	43	NA	NA
Net additions to capital stock	0	0	0	0	0	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**48**	**20**	**22**	**6**	**48**	**NA**	**1**
Total assets	**80,451**	**1,224**	**5,847**	**73,380**	**80,451**	**NA**	**0**
Cash and due from depository institutions	1,640	69	233	1,338	1,640	NA	0
Securities	1,567	70	636	860	1,567	NA	NA
Federal funds sold and securities purchased under agreements to resell	689	85	567	38	689	NA	NA
Loans and leases, net	72,679	948	4,119	67,612	72,679	NA	NA
Plus: allowance for losses	3,558	10	50	3,498	3,558	NA	NA
Loans and leases, total	76,237	958	4,169	71,110	76,237	NA	0
Plus: unearned income	28	2	6	20	28	NA	0
Loans and leases, gross	76,265	960	4,175	71,130	76,265	NA	0
By loan and lease type:							
Loans secured by real estate, total	11,530	793	3,399	7,339	11,530	NA	0
Real estate loans in domestic offices:	11,530	793	3,399	7,339	11,530	NA	NA
Construction and land development	4,071	254	1,121	2,696	4,071	NA	NA
Secured by farmland	43	3	14	27	43	NA	NA
Secured by 1-4 family residential properties	3,659	134	1,054	2,471	3,659	NA	NA
Home equity loans	630	57	247	326	630	NA	NA
Secured by multifamily residential properties	122	24	42	56	122	NA	NA
Secured by nonfarm nonresidential properties	3,635	378	1,168	2,089	3,635	NA	NA
Loans to depository institutions and acceptances	27	0	0	27	27	NA	0
Loans to finance agricultural production and other loans to farmers	54	1	21	32	54	NA	0
Commercial and industrial loans	4,836	136	628	4,072	4,836	NA	0
Loans to individuals	58,822	28	85	58,710	58,822	NA	0
Credit cards	58,564	8	1	58,555	58,564	NA	NA
Other loans(1)	973	2	28	944	973	NA	NA
Lease financing receivables	23	0	16	7	23	NA	0
Assets held in trading accounts(2)	0	0	0	0	0	NA	0
Bank premises and fixed assets	257	28	102	127	257	NA	NA
Other real estate owned	6	0	0	5	6	NA	NA
Goodwill and other intangible assets	1,884	8	71	1,806	1,884	NA	NA
All other assets	1,729	17	118	1,594	1,729	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**80,451**	**1,224**	**5,847**	**73,380**	**80,451**	**NA**	**NA**
Total liabilities	72,171	1,031	5,280	65,860	72,171	NA	0
Deposits, total	14,167	976	4,909	8,282	14,167	NA	0
Noninterest-bearing	3,431	238	1,090	2,102	3,431	NA	0
Interest-bearing	10,736	737	3,818	6,180	10,736	NA	0
Deposits, domestic offices:							
Total	14,167	976	4,909	8,282	14,167	NA	NA
Demand deposits	1,712	225	788	700	1,712	NA	NA
Savings deposits	8,796	459	3,051	5,286	8,796	NA	NA
Time deposits	3,659	292	1,070	2,297	3,659	NA	NA
Memoranda:							
Time CDs of $100,000 or more	2,159	149	546	1,465	2,159	NA	NA
Estimated insured deposits	7,996	580	2,343	5,073	7,996	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	6,623	16	116	6,491	6,623	NA	NA
Trading liabilities	0	0	0	0	0	NA	NA
Other borrowed money	48,234	34	210	47,990	48,234	NA	NA
Subordinated notes and debentures	1,036	0	4	1,032	1,036	NA	0
All other liabilities	2,112	7	41	2,064	2,112	NA	NA
Total equity capital	**8,280**	**193**	**567**	**7,520**	**8,280**	**NA**	**NA**
Perpetual preferred stock	0	0	0	0	0	NA	NA
Common stock	297	107	99	91	297	NA	NA
Surplus	4,675	83	353	4,239	4,675	NA	NA
Retained earnings	3,308	2	115	3,191	3,308	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	1,454	1	12	1,441	1,454	NA	NA
Loans and leases past due 90 or more days	1,244	0	1	1,243	1,244	NA	NA
Loans and leases in nonaccrual status	22	1	4	17	22	NA	NA
Income earned, not collected on loans	459	4	23	432	459	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**48**	**20**	**22**	**6**	**48**	**NA**	**1**
Number of employees (full-time equivalent)	13	0	2	11	13	NA	NA
Total interest and fee income	**8,534**	**69**	**321**	**8,144**	**8,534**	**NA**	**NA**
Loans	8,434	63	275	8,096	8,434	NA	0
Lease financing receivables	1	0	0	0	1	NA	NA
Balances due from depository institutions	8	1	1	6	8	NA	NA
Investment securities	57	2	24	31	57	NA	NA
Assets held in trading accounts	0	0	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	23	3	18	2	23	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1,829**	**17**	**89**	**1,724**	**1,829**	**NA**	**NA**
Deposits	220	16	77	127	220	NA	0
Federal funds purchased and securities sold under agreements to repurchase	168	0	3	165	168	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	1,396	1	8	1,386	1,396	NA	NA
Subordinated notes and debentures	46	0	0	46	46	NA	NA
Net interest income	**6,704**	**52**	**233**	**6,420**	**6,704**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**4,466**	**3**	**14**	**4,449**	**4,466**	**NA**	**NA**
Total noninterest income	**2,469**	**8**	**72**	**2,389**	**2,469**	**NA**	**NA**
Fiduciary activities(1)	58	0	18	39	58	NA	NA
Service charges on deposit accounts	39	1	6	31	39	NA	NA
Trading account gains and fees(1)	0	0	0	0	0	NA	NA
Investment banking, fees and commissions	2	0	2	1	2	NA	NA
Venture capital revenue	-0	0	0	-0	-0	NA	NA
Net servicing fees	99	0	2	97	99	NA	NA
Net securitization income	115	0	0	115	115	NA	NA
Insurance commissions and fees	32	0	19	14	32	NA	NA
Net gains (losses) on sales of loans	59	0	11	48	59	NA	NA
Net gains (losses) on sales of other real estate owned	0	0	0	0	0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	-0	-0	0	-0	-0	NA	NA
Other noninterest income	2,065	7	13	2,044	2,065	NA	NA
Total noninterest expense	**2,549**	**44**	**224**	**2,281**	**2,549**	**NA**	**NA**
Salaries and employee benefits	549	24	115	410	549	NA	NA
Premises and equipment	102	6	25	70	102	NA	NA
All other noninterest expense	1,898	14	83	1,801	1,898	NA	NA
Pre-tax net operating income	**2,158**	**14**	**66**	**2,078**	**2,158**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**0**	**-0**	**0**	**0**	**0**	**NA**	**NA**
Applicable income taxes	781	4	19	758	781	NA	NA
Income before extraordinary items	1,377	10	47	1,320	1,377	NA	NA
Extraordinary items, net	0	0	0	0	0	NA	NA
Net income	**1,377**	**10**	**47**	**1,320**	**1,377**	**NA**	**NA**
Net loan and lease charge-offs	3,764	0	2	3,761	3,764	NA	NA
Total loan and lease charge-offs	4,144	1	3	4,141	4,144	NA	NA
Total loan and lease recoveries	380	0	1	379	380	NA	NA
Cash dividends declared	1,962	5	13	1,944	1,962	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	NA	NA
Cash dividends declared on common stock(1)	1,962	5	13	1,944	1,962	NA	NA
Net additions to capital stock	78	52	26	0	78	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**154**	**51**	**97**	**6**	**149**	**5**	**NA**
Total assets	**42,327**	**2,797**	**23,951**	**15,579**	**41,025**	**1,302**	**NA**
Cash and due from depository institutions	1,595	143	885	568	1,567	29	NA
Securities	9,023	882	5,690	2,451	8,729	294	NA
Federal funds sold and securities purchased under agreements to resell	1,165	92	431	642	1,161	4	NA
Loans and leases, net	27,470	1,524	15,395	10,551	26,561	909	NA
Plus: allowance for losses	403	27	227	149	391	12	NA
Loans and leases, total	27,873	1,551	15,622	10,700	26,952	921	NA
Plus: unearned income	4	0	2	1	3	0	NA
Loans and leases, gross	27,877	1,552	15,624	10,701	26,955	921	NA
By loan and lease type:							
Loans secured by real estate, total	20,169	897	11,490	7,782	19,399	770	NA
Real estate loans in domestic offices:	20,169	897	11,490	7,782	19,399	770	NA
Construction and land development	4,523	84	2,661	1,778	4,344	179	NA
Secured by farmland	1,521	83	1,140	298	1,208	313	NA
Secured by 1-4 family residential properties	6,960	455	3,751	2,753	6,867	93	NA
Home equity loans	409	1	142	266	399	10	NA
Secured by multifamily residential properties	588	16	302	269	576	13	NA
Secured by nonfarm nonresidential properties	6,578	259	3,635	2,684	6,405	173	NA
Loans to depository institutions and acceptances	30	1	16	13	30	0	NA
Loans to finance agricultural production and other loans to farmers	808	118	552	138	804	4	NA
Commercial and industrial loans	3,866	298	2,193	1,375	3,753	113	NA
Loans to individuals	2,698	227	1,240	1,231	2,669	29	NA
Credit cards	296	0	75	220	295	0	NA
Other loans(1)	202	10	113	79	197	5	NA
Lease financing receivables	103	0	20	83	103	0	NA
Assets held in trading accounts(2)	6	0	0	6	6	0	NA
Bank premises and fixed assets	1,154	60	557	536	1,131	23	NA
Other real estate owned	59	9	40	10	56	3	NA
Goodwill and other intangible assets	805	13	299	493	801	4	NA
All other assets	1,051	74	654	323	1,015	36	NA
Total liabilities, limited-life preferred							

stock and equity capital	**42,327**	**2,797**	**23,951**	**15,579**	**41,025**	**1,302**	**NA**
Total liabilities	38,059	2,467	21,373	14,220	36,867	1,193	NA
Deposits, total	34,247	2,319	19,072	12,857	33,269	978	NA
Noninterest-bearing	5,347	336	2,695	2,316	5,238	109	NA
Interest-bearing	28,901	1,983	16,376	10,542	28,031	869	NA
Deposits, domestic offices:							
Total	34,247	2,319	19,072	12,857	33,269	978	NA
Demand deposits	3,957	333	2,346	1,278	3,896	61	NA
Savings deposits	14,066	719	6,557	6,790	13,753	313	NA
Time deposits	16,225	1,267	10,169	4,789	15,621	604	NA
Memoranda:							
Time CDs of $100,000 or more	7,804	561	5,152	2,091	7,463	341	NA
Estimated insured deposits	25,077	1,809	14,303	8,966	24,425	652	NA
Federal funds purchased and securities sold under agreements to repurchase	917	31	374	513	829	88	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	2,606	103	1,769	734	2,489	118	NA
Subordinated notes and debentures	6	0	6	0	6	0	NA
All other liabilities	282	14	152	116	274	8	NA
Total equity capital	**4,268**	**330**	**2,579**	**1,359**	**4,158**	**109**	**NA**
Perpetual preferred stock	2	0	0	2	2	0	NA
Common stock	56	20	36	1	53	2	NA
Surplus	2,251	145	1,212	894	2,180	72	NA
Retained earnings	1,958	165	1,331	462	1,923	35	NA
Memoranda:							
Loans and leases past due 30-89 days	251	28	161	62	241	10	NA
Loans and leases past due 90 or more days	20	3	15	2	20	1	NA
Loans and leases in nonaccrual status	219	21	121	77	213	6	NA
Income earned, not collected on loans	282	23	173	87	274	9	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**154**	**51**	**97**	**6**	**149**	**5**	**NA**
Number of employees (full-time equivalent)	16	1	8	7	16	0	NA
Total interest and fee income	**2,199**	**150**	**1,244**	**805**	**2,125**	**73**	**NA**
Loans	1,814	113	1,012	688	1,754	60	NA
Lease financing receivables	6	0	1	5	6	0	NA
Balances due from depository institutions	7	1	5	1	7	0	NA
Investment securities	336	33	207	96	323	13	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	28	3	13	12	28	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**731**	**49**	**426**	**255**	**701**	**30**	**NA**
Deposits	607	45	355	208	584	23	NA
Federal funds purchased and securities sold under agreements to repurchase	25	1	10	14	23	2	NA
Demand notes issued to the U.S. Treasury and other borrowed money	97	4	61	33	93	4	NA
Subordinated notes and debentures	1	0	1	0	1	0	NA
Net interest income	**1,468**	**101**	**818**	**550**	**1,425**	**44**	**NA**
Provisions for credit losses and allocated transfer risk	**88**	**5**	**59**	**24**	**85**	**3**	**NA**
Total noninterest income	**555**	**18**	**242**	**294**	**545**	**10**	**NA**
Fiduciary activities(1)	19	0	8	11	19	0	NA
Service charges on deposit accounts	250	12	111	127	245	5	NA
Trading account gains and fees(1)	0	0	0	0	0	0	NA
Investment banking, fees and commissions	26	0	6	21	26	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	45	0	3	42	43	2	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	12	1	7	4	12	0	NA
Net gains (losses) on sales of loans	32	-0	24	8	29	2	NA
Net gains (losses) on sales of other real estate owned	1	0	1	0	1	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	3	0	1	1	3	-1	NA
Other noninterest income	167	5	82	80	165	1	NA
Total noninterest expense	**1,307**	**82**	**664**	**562**	**1,272**	**35**	**NA**
Salaries and employee benefits	728	43	364	321	710	18	NA
Premises and equipment	189	12	97	80	184	5	NA
All other noninterest expense	390	26	203	160	377	12	NA
Pre-tax net operating income	**628**	**32**	**337**	**259**	**613**	**15**	**NA**
Gains (losses) on securities not held in trading accounts	**1**	**-0**	**1**	**1**	**2**	**-1**	**NA**
Applicable income taxes	169	7	73	89	168	1	NA
Income before extraordinary items	460	25	265	170	446	13	NA
Extraordinary items, net	-0	0	0	-0	-0	0	NA
Net income	**460**	**25**	**265**	**170**	**446**	**13**	**NA**
Net loan and lease charge-offs	70	6	43	21	68	2	NA
Total loan and lease charge-offs	94	8	55	31	91	2	NA
Total loan and lease recoveries	23	2	12	10	23	1	NA
Cash dividends declared	335	26	216	93	323	11	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	334	26	216	93	323	11	NA
Net additions to capital stock	138	20	118	-0	135	3	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**274**	**66**	**156**	**52**	**267**	**7**	**12**
Total assets	**320,227**	**3,830**	**48,956**	**267,442**	**300,216**	**20,012**	**2,527**
Cash and due from depository institutions	14,032	354	2,584	11,095	13,679	353	1,071
Securities	57,888	432	7,935	49,521	54,970	2,919	NA
Federal funds sold and securities purchased under agreements to resell	6,282	595	2,816	2,872	6,140	143	NA
Loans and leases, net	218,260	2,320	32,512	183,428	202,813	15,447	NA
Plus: allowance for losses	2,749	39	418	2,292	2,588	161	NA
Loans and leases, total	221,008	2,359	32,930	185,720	205,400	15,608	1,381
Plus: unearned income	251	8	88	155	240	12	1
Loans and leases, gross	221,260	2,367	33,018	185,874	205,640	15,620	1,382
By loan and lease type:							
Loans secured by real estate, total	155,667	1,682	25,857	128,128	142,094	13,572	106
Real estate loans in domestic offices:	155,561	1,682	25,847	128,032	142,054	13,507	NA
Construction and land development	25,835	402	6,150	19,283	24,195	1,640	NA
Secured by farmland	2,562	24	366	2,173	2,543	19	NA
Secured by 1-4 family residential properties	48,582	235	3,080	45,267	46,781	1,801	NA
Home equity loans	8,602	94	1,057	7,451	8,217	385	NA
Secured by multifamily residential properties	14,292	108	1,697	12,487	11,028	3,264	NA
Secured by nonfarm nonresidential properties	64,289	914	14,554	48,822	57,507	6,782	NA
Loans to depository institutions and acceptances	1,168	0	178	990	1,093	75	375
Loans to finance agricultural production and other loans to farmers	2,744	3	236	2,505	2,735	8	60
Commercial and industrial loans	39,767	515	5,349	33,903	37,876	1,892	828
Loans to individuals	15,692	157	1,103	14,432	15,658	34	1
Credit cards	275	0	13	262	273	2	NA
Other loans(1)	2,467	6	122	2,340	2,449	18	NA
Lease financing receivables	3,755	5	174	3,576	3,734	20	0
Assets held in trading accounts(2)	413	0	0	413	413	0	0
Bank premises and fixed assets	2,838	54	475	2,309	2,664	173	NA
Other real estate owned	238	0	24	214	223	15	NA
Goodwill and other intangible assets	9,111	5	1,224	7,882	8,686	424	NA
All other assets	11,165	70	1,387	9,708	10,627	538	NA
Total liabilities, limited-life preferred							

stock and equity capital	**320,227**	**3,830**	**48,956**	**267,442**	**300,216**	**20,012**	**NA**
Total liabilities	282,353	3,045	42,643	236,666	264,304	18,050	3,810
Deposits, total	243,042	2,955	39,012	201,075	227,806	15,236	3,698
Noninterest-bearing	63,678	714	10,047	52,916	61,215	2,462	370
Interest-bearing	179,365	2,241	28,965	148,158	166,591	12,774	3,327
Deposits, domestic offices:							
Total	239,344	2,955	38,966	197,423	224,664	14,680	NA
Demand deposits	29,248	710	6,867	21,670	28,348	900	NA
Savings deposits	133,406	1,144	19,049	113,213	127,059	6,346	NA
Time deposits	76,691	1,101	13,050	62,540	69,257	7,434	NA
Memoranda:							
Time CDs of $100,000 or more	48,580	638	8,029	39,913	43,675	4,905	NA
Estimated insured deposits	126,349	1,787	21,597	102,966	117,421	8,929	NA
Federal funds purchased and securities sold under agreements to repurchase	9,075	6	724	8,345	8,576	499	NA
Trading liabilities	237	0	0	237	237	0	NA
Other borrowed money	24,262	53	2,238	21,972	22,248	2,014	NA
Subordinated notes and debentures	1,457	0	45	1,413	1,382	75	42
All other liabilities	4,279	30	624	3,625	4,053	226	NA
Total equity capital	**37,874**	**786**	**6,313**	**30,776**	**35,912**	**1,962**	**NA**
Perpetual preferred stock	30	0	14	16	24	6	NA
Common stock	4,871	692	1,711	2,469	4,586	285	NA
Surplus	18,807	121	2,526	16,160	17,996	811	NA
Retained earnings	14,166	-28	2,063	12,131	13,306	859	NA
Memoranda:							
Loans and leases past due 30-89 days	1,143	11	109	1,022	1,060	83	NA
Loans and leases past due 90 or more days	118	2	16	99	107	11	NA
Loans and leases in nonaccrual status	793	8	93	692	740	53	NA
Income earned, not collected on loans	1,485	14	218	1,253	1,394	91	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**274**	**66**	**156**	**52**	**267**	**7**	**12**
Number of employees (full-time equivalent)	64	2	13	49	61	3	NA
Total interest and fee income	**16,238**	**189**	**2,629**	**13,420**	**15,217**	**1,021**	**NA**
Loans	13,285	156	2,230	10,900	12,395	890	32
Lease financing receivables	240	0	12	227	238	1	NA
Balances due from depository institutions	87	5	15	67	86	1	NA
Investment securities	2,324	11	276	2,037	2,206	118	NA
Assets held in trading accounts	6	0	0	6	6	0	NA
Federal funds sold and securities purchased under agreements to resell	211	16	86	109	206	5	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**4,130**	**42**	**618**	**3,470**	**3,791**	**340**	**NA**
Deposits	3,188	40	537	2,611	2,931	257	114
Federal funds purchased and securities sold under agreements to repurchase	205	0	14	191	197	8	NA
Demand notes issued to the U.S. Treasury and other borrowed money	675	1	65	608	603	72	NA
Subordinated notes and debentures	62	0	2	60	60	2	NA
Net interest income	**12,107**	**147**	**2,010**	**9,949**	**11,426**	**681**	**NA**
Provisions for credit losses and allocated transfer risk	**246**	**14**	**78**	**154**	**226**	**19**	**NA**
Total noninterest income	**3,760**	**36**	**867**	**2,857**	**3,688**	**72**	**NA**
Fiduciary activities(1)	528	0	244	284	528	0	NA
Service charges on deposit accounts	916	9	103	804	900	16	NA
Trading account gains and fees(1)	112	0	-0	112	112	0	NA
Investment banking, fees and commissions	210	1	4	205	207	3	NA
Venture capital revenue	-1	0	0	-1	-1	0	NA
Net servicing fees	89	1	12	76	87	3	NA
Net securitization income	19	0	0	19	19	0	NA
Insurance commissions and fees	112	0	1	110	111	1	NA
Net gains (losses) on sales of loans	520	6	108	406	503	16	NA
Net gains (losses) on sales of other real estate owned	29	0	8	21	29	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	19	-0	3	15	19	-0	NA
Other noninterest income	1,208	19	384	805	1,175	33	NA
Total noninterest expense	**8,455**	**176**	**1,785**	**6,494**	**8,149**	**307**	**NA**
Salaries and employee benefits	4,669	93	1,009	3,568	4,522	147	NA
Premises and equipment	1,122	24	210	887	1,077	44	NA
All other noninterest expense	2,664	59	566	2,040	2,549	115	NA
Pre-tax net operating income	**7,167**	**-7**	**1,015**	**6,158**	**6,739**	**428**	**NA**
Gains (losses) on securities not held in trading accounts	**-54**	**-0**	**-4**	**-50**	**-56**	**2**	**NA**
Applicable income taxes	2,619	6	344	2,269	2,467	152	NA
Income before extraordinary items	4,493	-13	667	3,838	4,216	277	NA
Extraordinary items, net	132	0	0	132	132	0	NA
Net income	**4,625**	**-13**	**667**	**3,971**	**4,348**	**277**	**NA**
Net loan and lease charge-offs	210	3	15	192	204	6	NA
Total loan and lease charge-offs	456	5	28	423	446	10	NA
Total loan and lease recoveries	246	2	12	231	242	4	NA
Cash dividends declared	1,447	3	132	1,311	1,392	54	NA
Cash dividends declared on preferred stock(1)	2	0	1	1	2	0	NA
Cash dividends declared on common stock(1)	1,445	3	131	1,310	1,390	54	NA
Net additions to capital stock	784	398	303	82	724	60	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**161**	**67**	**85**	**9**	**161**	**NA**	**NA**
Total assets	**40,820**	**3,586**	**22,969**	**14,266**	**40,820**	**NA**	**NA**
Cash and due from depository institutions	1,664	226	945	493	1,664	NA	NA
Securities	11,395	782	6,819	3,794	11,395	NA	NA
Federal funds sold and securities purchased under agreements to resell	1,836	236	1,218	382	1,836	NA	NA
Loans and leases, net	23,345	2,135	12,652	8,558	23,345	NA	NA
Plus: allowance for losses	277	30	148	99	277	NA	NA
Loans and leases, total	23,623	2,165	12,800	8,657	23,623	NA	NA
Plus: unearned income	46	2	31	13	46	NA	NA
Loans and leases, gross	23,669	2,167	12,832	8,670	23,669	NA	NA
By loan and lease type:							
Loans secured by real estate, total	18,080	1,473	9,940	6,666	18,080	NA	NA
Real estate loans in domestic offices:	18,080	1,473	9,940	6,666	18,080	NA	NA
Construction and land development	5,312	332	2,776	2,204	5,312	NA	NA
Secured by farmland	832	146	428	259	832	NA	NA
Secured by 1-4 family residential properties	4,938	401	2,946	1,592	4,938	NA	NA
Home equity loans	1,122	66	533	524	1,122	NA	NA
Secured by multifamily residential properties	376	20	222	135	376	NA	NA
Secured by nonfarm nonresidential properties	6,621	574	3,570	2,477	6,621	NA	NA
Loans to depository institutions and acceptances	66	0	65	1	66	NA	NA
Loans to finance agricultural production and other loans to farmers	854	184	468	203	854	NA	NA
Commercial and industrial loans	3,039	328	1,443	1,268	3,039	NA	NA
Loans to individuals	1,314	159	694	461	1,314	NA	NA
Credit cards	250	3	183	63	250	NA	NA
Other loans(1)	259	14	185	60	259	NA	NA
Lease financing receivables	57	9	37	10	57	NA	NA
Assets held in trading accounts(2)	66	0	50	16	66	NA	NA
Bank premises and fixed assets	931	106	586	239	931	NA	NA
Other real estate owned	49	7	38	5	49	NA	NA
Goodwill and other intangible assets	717	19	178	520	717	NA	NA
All other assets	816	75	483	258	816	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**40,820**	**3,586**	**22,969**	**14,266**	**40,820**	**NA**	**NA**
Total liabilities	36,765	3,213	20,886	12,666	36,765	NA	NA
Deposits, total	34,089	3,074	19,599	11,416	34,089	NA	NA
Noninterest-bearing	6,886	739	4,128	2,018	6,886	NA	NA
Interest-bearing	27,204	2,335	15,471	9,398	27,204	NA	NA
Deposits, domestic offices:							
Total	34,089	3,074	19,599	11,416	34,089	NA	NA
Demand deposits	4,913	707	2,753	1,452	4,913	NA	NA
Savings deposits	19,468	1,300	10,828	7,340	19,468	NA	NA
Time deposits	9,708	1,067	6,018	2,624	9,708	NA	NA
Memoranda:							
Time CDs of $100,000 or more	4,634	471	2,737	1,426	4,634	NA	NA
Estimated insured deposits	22,140	2,432	13,621	6,087	22,140	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	1,044	31	495	517	1,044	NA	NA
Trading liabilities	0	0	0	0	0	NA	NA
Other borrowed money	1,067	82	565	420	1,067	NA	NA
Subordinated notes and debentures	26	1	0	25	26	NA	NA
All other liabilities	539	25	227	288	539	NA	NA
Total equity capital	**4,055**	**373**	**2,083**	**1,599**	**4,055**	**NA**	**NA**
Perpetual preferred stock	0	0	0	0	0	NA	NA
Common stock	205	46	141	17	205	NA	NA
Surplus	2,143	164	901	1,078	2,143	NA	NA
Retained earnings	1,706	162	1,041	504	1,706	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	151	20	93	38	151	NA	NA
Loans and leases past due 90 or more days	33	5	22	6	33	NA	NA
Loans and leases in nonaccrual status	127	19	63	45	127	NA	NA
Income earned, not collected on loans	221	25	130	67	221	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**161**	**67**	**85**	**9**	**161**	**NA**	**NA**
Number of employees (full-time equivalent)	12	1	6	4	12	NA	NA
Total interest and fee income	**2,195**	**199**	**1,254**	**742**	**2,195**	**NA**	**NA**
Loans	1,618	159	887	571	1,618	NA	NA
Lease financing receivables	4	0	2	1	4	NA	NA
Balances due from depository institutions	10	3	2	4	10	NA	NA
Investment securities	499	28	322	149	499	NA	NA
Assets held in trading accounts	4	0	3	2	4	NA	NA
Federal funds sold and securities purchased under agreements to resell	52	6	33	13	52	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**604**	**50**	**364**	**190**	**604**	**NA**	**NA**
Deposits	530	45	324	160	530	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	31	1	16	15	31	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	41	4	23	14	41	NA	NA
Subordinated notes and debentures	2	0	0	2	2	NA	NA
Net interest income	**1,591**	**149**	**890**	**552**	**1,591**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**65**	**6**	**42**	**17**	**65**	**NA**	**NA**
Total noninterest income	**422**	**32**	**245**	**145**	**422**	**NA**	**NA**
Fiduciary activities(1)	82	1	22	59	82	NA	NA
Service charges on deposit accounts	160	14	112	33	160	NA	NA
Trading account gains and fees(1)	0	0	0	0	0	NA	NA
Investment banking, fees and commissions	6	1	2	3	6	NA	NA
Venture capital revenue	0	0	0	0	0	NA	NA
Net servicing fees	5	1	4	0	5	NA	NA
Net securitization income	-4	0	-2	-2	-4	NA	NA
Insurance commissions and fees	1	0	1	0	1	NA	NA
Net gains (losses) on sales of loans	29	2	7	20	29	NA	NA
Net gains (losses) on sales of other real estate owned	2	0	-1	2	2	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	1	1	1	-1	1	NA	NA
Other noninterest income	141	12	99	29	141	NA	NA
Total noninterest expense	**1,256**	**127**	**677**	**451**	**1,256**	**NA**	**NA**
Salaries and employee benefits	655	70	342	243	655	NA	NA
Premises and equipment	177	16	93	68	177	NA	NA
All other noninterest expense	424	41	242	141	424	NA	NA
Pre-tax net operating income	**691**	**47**	**416**	**229**	**691**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**2**	**0**	**2**	**0**	**2**	**NA**	**NA**
Applicable income taxes	182	9	99	74	182	NA	NA
Income before extraordinary items	511	38	319	154	511	NA	NA
Extraordinary items, net	0	0	0	0	0	NA	NA
Net income	**511**	**38**	**319**	**154**	**511**	**NA**	**NA**
Net loan and lease charge-offs	51	5	32	14	51	NA	NA
Total loan and lease charge-offs	63	7	38	18	63	NA	NA
Total loan and lease recoveries	12	2	7	4	12	NA	NA
Cash dividends declared	291	19	211	62	291	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	NA	NA
Cash dividends declared on common stock(1)	291	19	211	62	291	NA	NA
Net additions to capital stock	39	18	21	0	39	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**24**	**9**	**13**	**2**	**24**	**NA**	**1**
Total assets	**26,136**	**635**	**4,030**	**21,471**	**26,136**	**NA**	**0**
Cash and due from depository institutions	524	25	112	387	524	NA	0
Securities	5,806	189	872	4,744	5,806	NA	NA
Federal funds sold and securities purchased under agreements to resell	1,469	49	440	980	1,469	NA	NA
Loans and leases, net	15,702	347	2,073	13,282	15,702	NA	NA
Plus: allowance for losses	190	5	26	160	190	NA	NA
Loans and leases, total	15,892	352	2,098	13,442	15,892	NA	0
Plus: unearned income	3	0	2	1	3	NA	0
Loans and leases, gross	15,895	352	2,100	13,443	15,895	NA	0
By loan and lease type:							
Loans secured by real estate, total	12,114	251	1,873	9,990	12,114	NA	0
Real estate loans in domestic offices:	12,114	251	1,873	9,990	12,114	NA	NA
Construction and land development	1,291	26	371	894	1,291	NA	NA
Secured by farmland	3	0	3	0	3	NA	NA
Secured by 1-4 family residential properties	8,768	83	1,048	7,637	8,768	NA	NA
Home equity loans	1,815	25	197	1,594	1,815	NA	NA
Secured by multifamily residential properties	189	13	21	155	189	NA	NA
Secured by nonfarm nonresidential properties	1,864	128	431	1,304	1,864	NA	NA
Loans to depository institutions and acceptances	3	0	2	1	3	NA	0
Loans to finance agricultural production and other loans to farmers	0	0	0	0	0	NA	0
Commercial and industrial loans	2,963	81	166	2,716	2,963	NA	0
Loans to individuals	569	20	53	496	569	NA	0
Credit cards	3	0	3	0	3	NA	NA
Other loans(1)	181	0	5	175	181	NA	NA
Lease financing receivables	66	0	0	66	66	NA	0
Assets held in trading accounts(2)	2	0	0	2	2	NA	0
Bank premises and fixed assets	250	10	38	202	250	NA	NA
Other real estate owned	4	0	0	4	4	NA	NA
Goodwill and other intangible assets	1,512	0	365	1,146	1,512	NA	NA
All other assets	867	14	130	722	867	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**26,136**	**635**	**4,030**	**21,471**	**26,136**	**NA**	**NA**
Total liabilities	22,802	546	3,345	18,911	22,802	NA	45
Deposits, total	17,646	494	2,958	14,195	17,646	NA	45
Noninterest-bearing	2,327	142	468	1,717	2,327	NA	0
Interest-bearing	15,320	352	2,489	12,478	15,320	NA	45
Deposits, domestic offices:							
Total	17,602	494	2,958	14,150	17,602	NA	NA
Demand deposits	877	142	356	379	877	NA	NA
Savings deposits	10,672	173	1,599	8,900	10,672	NA	NA
Time deposits	6,052	179	1,002	4,871	6,052	NA	NA
Memoranda:							
Time CDs of $100,000 or more	2,516	66	383	2,067	2,516	NA	NA
Estimated insured deposits	13,433	326	2,165	10,942	13,433	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	1,672	9	87	1,576	1,672	NA	NA
Trading liabilities	0	0	0	0	0	NA	NA
Other borrowed money	2,976	40	243	2,693	2,976	NA	NA
Subordinated notes and debentures	200	0	0	200	200	NA	0
All other liabilities	307	3	57	247	307	NA	NA
Total equity capital	**3,334**	**89**	**685**	**2,560**	**3,334**	**NA**	**NA**
Perpetual preferred stock	5	0	0	5	5	NA	NA
Common stock	54	28	24	2	54	NA	NA
Surplus	2,495	69	538	1,888	2,495	NA	NA
Retained earnings	780	-8	123	665	780	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	149	1	14	134	149	NA	NA
Loans and leases past due 90 or more days	9	0	2	8	9	NA	NA
Loans and leases in nonaccrual status	72	1	10	61	72	NA	NA
Income earned, not collected on loans	111	3	17	91	111	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**24**	**9**	**13**	**2**	**24**	**NA**	**1**
Number of employees (full-time equivalent)	5	0	1	4	5	NA	NA
Total interest and fee income	**1,208**	**30**	**176**	**1,002**	**1,208**	**NA**	**NA**
Loans	909	21	130	757	909	NA	0
Lease financing receivables	2	0	0	2	2	NA	NA
Balances due from depository institutions	0	0	0	0	0	NA	NA
Investment securities	251	7	36	208	251	NA	NA
Assets held in trading accounts	0	0	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	33	1	7	24	33	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**437**	**9**	**57**	**372**	**437**	**NA**	**NA**
Deposits	278	7	46	225	278	NA	1
Federal funds purchased and securities sold under agreements to repurchase	48	0	2	45	48	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	101	2	9	91	101	NA	NA
Subordinated notes and debentures	10	0	0	10	10	NA	NA
Net interest income	**771**	**21**	**119**	**630**	**771**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**16**	**1**	**3**	**11**	**16**	**NA**	**NA**
Total noninterest income	**642**	**7**	**127**	**509**	**642**	**NA**	**NA**
Fiduciary activities(1)	352	0	3	349	352	NA	NA
Service charges on deposit accounts	63	2	5	56	63	NA	NA
Trading account gains and fees(1)	0	0	0	0	0	NA	NA
Investment banking, fees and commissions	0	0	0	0	0	NA	NA
Venture capital revenue	0	0	0	0	0	NA	NA
Net servicing fees	6	0	1	5	6	NA	NA
Net securitization income	0	0	0	0	0	NA	NA
Insurance commissions and fees	0	0	0	0	0	NA	NA
Net gains (losses) on sales of loans	24	0	12	12	24	NA	NA
Net gains (losses) on sales of other real estate owned	-0	0	0	-0	-0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	-0	-0	0	0	NA	NA
Other noninterest income	197	5	105	87	197	NA	NA
Total noninterest expense	**943**	**28**	**194**	**722**	**943**	**NA**	**NA**
Salaries and employee benefits	481	13	82	386	481	NA	NA
Premises and equipment	139	3	20	116	139	NA	NA
All other noninterest expense	323	11	92	219	323	NA	NA
Pre-tax net operating income	**454**	**-1**	**49**	**406**	**454**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**3**	**-0**	**1**	**2**	**3**	**NA**	**NA**
Applicable income taxes	154	-0	15	139	154	NA	NA
Income before extraordinary items	303	-1	35	269	303	NA	NA
Extraordinary items, net	0	0	0	0	0	NA	NA
Net income	**303**	**-1**	**35**	**269**	**303**	**NA**	**NA**
Net loan and lease charge-offs	6	0	1	5	6	NA	NA
Total loan and lease charge-offs	13	0	1	12	13	NA	NA
Total loan and lease recoveries	7	0	1	7	7	NA	NA
Cash dividends declared	205	0	11	194	205	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	NA	NA
Cash dividends declared on common stock(1)	205	0	11	194	205	NA	NA
Net additions to capital stock	32	15	16	0	32	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**27**	**5**	**10**	**12**	**27**	**NA**	**5**
Total assets	**343,654**	**206**	**4,519**	**338,928**	**343,654**	**NA**	**27,362**
Cash and due from depository institutions	16,203	8	160	16,035	16,203	NA	2,867
Securities	30,520	28	574	29,917	30,520	NA	NA
Federal funds sold and securities purchased under agreements to resell	8,816	40	544	8,231	8,816	NA	NA
Loans and leases, net	216,607	115	3,020	213,472	216,607	NA	NA
Plus: allowance for losses	5,049	2	132	4,915	5,049	NA	NA
Loans and leases, total	221,656	117	3,151	218,387	221,656	NA	16,077
Plus: unearned income	35	0	29	6	35	NA	0
Loans and leases, gross	221,691	118	3,180	218,393	221,691	NA	16,077
By loan and lease type:							
Loans secured by real estate, total	64,750	103	1,450	63,197	64,750	NA	105
Real estate loans in domestic offices:	64,645	103	1,450	63,092	64,645	NA	NA
Construction and land development	4,042	32	380	3,630	4,042	NA	NA
Secured by farmland	126	2	22	102	126	NA	NA
Secured by 1-4 family residential properties	50,618	35	471	50,113	50,618	NA	NA
Home equity loans	5,732	0	101	5,631	5,732	NA	NA
Secured by multifamily residential properties	2,306	2	24	2,280	2,306	NA	NA
Secured by nonfarm nonresidential properties	7,553	33	554	6,967	7,553	NA	NA
Loans to depository institutions and acceptances	3,254	0	0	3,254	3,254	NA	499
Loans to finance agricultural production and other loans to farmers	96	0	0	95	96	NA	1
Commercial and industrial loans	23,850	11	187	23,652	23,850	NA	3,334
Loans to individuals	124,855	4	916	123,935	124,855	NA	11,813
Credit cards	103,529	0	648	102,881	103,529	NA	NA
Other loans(1)	3,602	0	546	3,056	3,602	NA	NA
Lease financing receivables	1,284	0	81	1,203	1,284	NA	0
Assets held in trading accounts(2)	19,815	0	2	19,813	19,815	NA	1,679
Bank premises and fixed assets	2,704	3	31	2,671	2,704	NA	NA
Other real estate owned	33	0	0	33	33	NA	NA
Goodwill and other intangible assets	22,443	3	18	22,422	22,443	NA	NA
All other assets	26,513	8	171	26,334	26,513	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**343,654**	**206**	**4,519**	**338,928**	**343,654**	**NA**	**NA**
Total liabilities	287,150	162	3,395	283,593	287,150	NA	46,470
Deposits, total	183,847	148	2,685	181,014	183,847	NA	32,341
Noninterest-bearing	18,356	22	579	17,754	18,356	NA	744
Interest-bearing	165,492	126	2,106	163,260	165,492	NA	31,598
Deposits, domestic offices:							
Total	151,506	148	2,399	148,959	151,506	NA	NA
Demand deposits	14,466	21	553	13,891	14,466	NA	NA
Savings deposits	45,688	64	878	44,746	45,688	NA	NA
Time deposits	91,352	63	968	90,322	91,352	NA	NA
Memoranda:							
Time CDs of $100,000 or more	69,618	22	689	68,907	69,618	NA	NA
Estimated insured deposits	77,143	97	1,167	75,879	77,143	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	29,490	0	387	29,103	29,490	NA	NA
Trading liabilities	10,650	0	0	10,650	10,650	NA	NA
Other borrowed money	44,278	8	118	44,152	44,278	NA	NA
Subordinated notes and debentures	6,987	0	75	6,912	6,987	NA	9,934
All other liabilities	11,898	7	129	11,762	11,898	NA	NA
Total equity capital	**56,503**	**44**	**1,124**	**55,335**	**56,503**	**NA**	**NA**
Perpetual preferred stock	0	0	0	0	0	NA	NA
Common stock	1,127	4	84	1,040	1,127	NA	NA
Surplus	31,168	25	292	30,851	31,168	NA	NA
Retained earnings	24,209	15	749	23,445	24,209	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	3,105	1	85	3,019	3,105	NA	NA
Loans and leases past due 90 or more days	1,737	0	34	1,703	1,737	NA	NA
Loans and leases in nonaccrual status	701	0	1	699	701	NA	NA
Income earned, not collected on loans	2,215	1	24	2,190	2,215	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**27**	**5**	**10**	**12**	**27**	**NA**	**5**
Number of employees (full-time equivalent)	62	0	1	61	62	NA	NA
Total interest and fee income	**20,109**	**12**	**358**	**19,739**	**20,109**	**NA**	**NA**
Loans	17,423	10	309	17,104	17,423	NA	1,343
Lease financing receivables	68	0	8	61	68	NA	NA
Balances due from depository institutions	320	0	0	319	320	NA	NA
Investment securities	1,239	1	21	1,218	1,239	NA	NA
Assets held in trading accounts	275	0	0	275	275	NA	NA
Federal funds sold and securities purchased under agreements to resell	350	1	20	329	350	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**7,526**	**3**	**78**	**7,446**	**7,526**	**NA**	**NA**
Deposits	4,783	3	58	4,722	4,783	NA	1,040
Federal funds purchased and securities sold under agreements to repurchase	832	0	13	819	832	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	1,573	0	4	1,569	1,573	NA	NA
Subordinated notes and debentures	339	0	3	336	339	NA	NA
Net interest income	**12,583**	**10**	**280**	**12,293**	**12,583**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**5,120**	**2**	**26**	**5,091**	**5,120**	**NA**	**NA**
Total noninterest income	**19,115**	**11**	**368**	**18,736**	**19,115**	**NA**	**NA**
Fiduciary activities(1)	295	0	15	279	295	NA	NA
Service charges on deposit accounts	331	0	10	321	331	NA	NA
Trading account gains and fees(1)	366	0	0	366	366	NA	NA
Investment banking, fees and commissions	26	0	0	26	26	NA	NA
Venture capital revenue	-0	0	0	-0	-0	NA	NA
Net servicing fees	2,964	0	32	2,932	2,964	NA	NA
Net securitization income	6,892	0	0	6,892	6,892	NA	NA
Insurance commissions and fees	565	0	4	561	565	NA	NA
Net gains (losses) on sales of loans	-341	0	0	-341	-341	NA	NA
Net gains (losses) on sales of other real estate owned	3	0	0	3	3	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	71	0	0	71	71	NA	NA
Other noninterest income	7,943	10	306	7,627	7,943	NA	NA
Total noninterest expense	**18,591**	**11**	**359**	**18,220**	**18,591**	**NA**	**NA**
Salaries and employee benefits	5,179	6	61	5,112	5,179	NA	NA
Premises and equipment	1,357	1	12	1,344	1,357	NA	NA
All other noninterest expense	12,055	5	286	11,765	12,055	NA	NA
Pre-tax net operating income	**7,988**	**7**	**263**	**7,718**	**7,988**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**40**	**0**	**-0**	**40**	**40**	**NA**	**NA**
Applicable income taxes	2,864	3	41	2,820	2,864	NA	NA
Income before extraordinary items	5,164	4	221	4,938	5,164	NA	NA
Extraordinary items, net	9	0	0	9	9	NA	NA
Net income	**5,173**	**4**	**221**	**4,947**	**5,173**	**NA**	**NA**
Net loan and lease charge-offs	5,295	1	119	5,175	5,295	NA	NA
Total loan and lease charge-offs	6,305	2	197	6,106	6,305	NA	NA
Total loan and lease recoveries	1,009	0	79	930	1,009	NA	NA
Cash dividends declared	3,430	1	122	3,307	3,430	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	NA	NA
Cash dividends declared on common stock(1)	3,430	1	122	3,307	3,430	NA	NA
Net additions to capital stock	382	5	0	377	382	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**6**	**2**	**4**	**NA**	**6**	**NA**	**NA**
Total assets	**927**	**148**	**779**	**NA**	**927**	**NA**	**NA**
Cash and due from depository institutions	42	4	38	NA	42	NA	NA
Securities	192	63	129	NA	192	NA	NA
Federal funds sold and securities purchased under agreements to resell	92	17	75	NA	92	NA	NA
Loans and leases, net	575	59	516	NA	575	NA	NA
Plus: allowance for losses	8	1	7	NA	8	NA	NA
Loans and leases, total	583	60	523	NA	583	NA	NA
Plus: unearned income	1	0	1	NA	1	NA	NA
Loans and leases, gross	584	60	524	NA	584	NA	NA
By loan and lease type:							
Loans secured by real estate, total	473	52	421	NA	473	NA	NA
Real estate loans in domestic offices:	473	52	421	NA	473	NA	NA
Construction and land development	59	3	56	NA	59	NA	NA
Secured by farmland	0	0	0	NA	0	NA	NA
Secured by 1-4 family residential properties	161	23	137	NA	161	NA	NA
Home equity loans	24	3	22	NA	24	NA	NA
Secured by multifamily residential properties	64	6	58	NA	64	NA	NA
Secured by nonfarm nonresidential properties	189	20	170	NA	189	NA	NA
Loans to depository institutions and acceptances	0	0	0	NA	0	NA	NA
Loans to finance agricultural production and other loans to farmers	0	0	0	NA	0	NA	NA
Commercial and industrial loans	103	7	96	NA	103	NA	NA
Loans to individuals	7	0	7	NA	7	NA	NA
Credit cards	1	0	1	NA	1	NA	NA
Other loans(1)	0	0	0	NA	0	NA	NA
Lease financing receivables	0	0	0	NA	0	NA	NA
Assets held in trading accounts(2)	0	0	0	NA	0	NA	NA
Bank premises and fixed assets	13	2	11	NA	13	NA	NA
Other real estate owned	0	0	0	NA	0	NA	NA
Goodwill and other intangible assets	0	0	0	NA	0	NA	NA
All other assets	13	3	10	NA	13	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**927**	**148**	**779**	**NA**	**927**	**NA**	**NA**
Total liabilities	824	128	696	NA	824	NA	NA
Deposits, total	754	118	635	NA	754	NA	NA
Noninterest-bearing	181	23	158	NA	181	NA	NA
Interest-bearing	573	96	477	NA	573	NA	NA
Deposits, domestic offices:							
Total	754	118	635	NA	754	NA	NA
Demand deposits	181	23	158	NA	181	NA	NA
Savings deposits	391	61	330	NA	391	NA	NA
Time deposits	182	34	147	NA	182	NA	NA
Memoranda:							
Time CDs of $100,000 or more	95	19	76	NA	95	NA	NA
Estimated insured deposits	415	82	333	NA	415	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	56	6	50	NA	56	NA	NA
Trading liabilities	0	0	0	NA	0	NA	NA
Other borrowed money	9	2	6	NA	9	NA	NA
Subordinated notes and debentures	0	0	0	NA	0	NA	NA
All other liabilities	6	2	4	NA	6	NA	NA
Total equity capital	**103**	**19**	**84**	**NA**	**103**	**NA**	**NA**
Perpetual preferred stock	0	0	0	NA	0	NA	NA
Common stock	13	2	11	NA	13	NA	NA
Surplus	51	22	29	NA	51	NA	NA
Retained earnings	39	-5	44	NA	39	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	2	0	2	NA	2	NA	NA
Loans and leases past due 90 or more days	0	0	0	NA	0	NA	NA
Loans and leases in nonaccrual status	0	0	0	NA	0	NA	NA
Income earned, not collected on loans	3	1	3	NA	3	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**6**	**2**	**4**	**NA**	**6**	**NA**	**NA**
Number of employees (full-time equivalent)	0	0	0	NA	0	NA	NA
Total interest and fee income	**44**	**5**	**39**	**NA**	**44**	**NA**	**NA**
Loans	35	3	32	NA	35	NA	NA
Lease financing receivables	0	0	0	NA	0	NA	NA
Balances due from depository institutions	0	0	0	NA	0	NA	NA
Investment securities	6	2	5	NA	6	NA	NA
Assets held in trading accounts	0	0	0	NA	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	2	1	1	NA	2	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**10**	**1**	**8**	**NA**	**10**	**NA**	**NA**
Deposits	8	1	7	NA	8	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	1	0	1	NA	1	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	0	0	0	NA	0	NA	NA
Subordinated notes and debentures	0	0	0	NA	0	NA	NA
Net interest income	**34**	**4**	**31**	**NA**	**34**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**1**	**-0**	**1**	**NA**	**1**	**NA**	**NA**
Total noninterest income	**5**	**1**	**5**	**NA**	**5**	**NA**	**NA**
Fiduciary activities(1)	0	0	0	NA	0	NA	NA
Service charges on deposit accounts	1	0	1	NA	1	NA	NA
Trading account gains and fees(1)	0	0	0	NA	0	NA	NA
Investment banking, fees and commissions	0	0	0	NA	0	NA	NA
Venture capital revenue	0	0	0	NA	0	NA	NA
Net servicing fees	0	0	0	NA	0	NA	NA
Net securitization income	0	0	0	NA	0	NA	NA
Insurance commissions and fees	0	0	0	NA	0	NA	NA
Net gains (losses) on sales of loans	0	0	0	NA	0	NA	NA
Net gains (losses) on sales of other real estate owned	0	0	0	NA	0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	-0	0	-0	NA	-0	NA	NA
Other noninterest income	3	0	3	NA	3	NA	NA
Total noninterest expense	**29**	**8**	**22**	**NA**	**29**	**NA**	**NA**
Salaries and employee benefits	17	3	13	NA	17	NA	NA
Premises and equipment	4	1	2	NA	4	NA	NA
All other noninterest expense	9	3	6	NA	9	NA	NA
Pre-tax net operating income	**9**	**-3**	**12**	**NA**	**9**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**0**	**0**	**0**	**NA**	**0**	**NA**	**NA**
Applicable income taxes	5	0	5	NA	5	NA	NA
Income before extraordinary items	4	-3	7	NA	4	NA	NA
Extraordinary items, net	0	0	0	NA	0	NA	NA
Net income	**4**	**-3**	**7**	**NA**	**4**	**NA**	**NA**
Net loan and lease charge-offs	-0	-0	-0	NA	-0	NA	NA
Total loan and lease charge-offs	0	0	0	NA	0	NA	NA
Total loan and lease recoveries	0	0	0	NA	0	NA	NA
Cash dividends declared	4	0	4	NA	4	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	NA	0	NA	NA
Cash dividends declared on common stock(1)	4	0	4	NA	4	NA	NA
Net additions to capital stock	20	15	5	NA	20	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**262**	**71**	**176**	**15**	**259**	**3**	**16**
Total assets	**97,539**	**4,520**	**52,217**	**40,802**	**96,992**	**548**	**271**
Cash and due from depository institutions	4,033	270	2,602	1,161	4,007	26	28
Securities	17,412	810	9,084	7,518	17,372	40	NA
Federal funds sold and securities purchased under agreements to resell	4,101	432	1,848	1,820	4,096	5	NA
Loans and leases, net	67,092	2,797	36,370	27,924	66,635	457	NA
Plus: allowance for losses	780	32	437	310	775	4	NA
Loans and leases, total	67,871	2,829	36,808	28,234	67,410	461	165
Plus: unearned income	97	4	53	41	96	1	0
Loans and leases, gross	67,968	2,833	36,860	28,275	67,506	462	165
By loan and lease type:							
Loans secured by real estate, total	55,207	2,251	31,248	21,708	54,779	427	2
Real estate loans in domestic offices:	55,205	2,251	31,246	21,708	54,778	427	NA
Construction and land development	14,490	410	8,394	5,685	14,339	151	NA
Secured by farmland	510	50	358	102	510	0	NA
Secured by 1-4 family residential properties	16,000	807	8,434	6,758	15,826	175	NA
Home equity loans	3,693	137	1,906	1,650	3,687	6	NA
Secured by multifamily residential properties	3,582	66	1,582	1,934	3,562	20	NA
Secured by nonfarm nonresidential properties	20,624	918	12,477	7,229	20,542	82	NA
Loans to depository institutions and acceptances	480	0	250	229	480	0	71
Loans to finance agricultural production and other loans to farmers	129	10	101	18	129	0	0
Commercial and industrial loans	7,738	426	3,818	3,494	7,709	28	92
Loans to individuals	3,452	137	1,091	2,224	3,446	6	1
Credit cards	154	0	149	5	154	0	NA
Other loans(1)	917	9	330	578	916	0	NA
Lease financing receivables	46	0	22	24	46	0	0
Assets held in trading accounts(2)	68	0	5	63	68	0	0
Bank premises and fixed assets	1,573	105	974	494	1,562	11	NA
Other real estate owned	17	0	15	2	17	0	NA
Goodwill and other intangible assets	1,230	20	259	951	1,230	0	NA
All other assets	2,014	86	1,061	868	2,006	8	NA
Total liabilities, limited-life preferred							

stock and equity capital	**97,539**	**4,520**	**52,217**	**40,802**	**96,992**	**548**	**NA**
Total liabilities	87,886	3,828	47,511	36,546	87,397	490	615
Deposits, total	77,420	3,683	42,617	31,120	76,961	459	583
Noninterest-bearing	15,289	739	8,602	5,949	15,184	105	4
Interest-bearing	62,130	2,944	34,015	25,171	61,776	354	579
Deposits, domestic offices:							
Total	76,837	3,669	42,286	30,882	76,378	459	NA
Demand deposits	11,241	712	6,907	3,622	11,137	104	NA
Savings deposits	37,530	1,468	18,419	17,642	37,405	124	NA
Time deposits	28,066	1,489	16,960	9,617	27,835	230	NA
Memoranda:							
Time CDs of $100,000 or more	15,931	752	9,388	5,791	15,783	148	NA
Estimated insured deposits	44,979	2,438	26,348	16,193	44,709	269	NA
Federal funds purchased and securities sold under agreements to repurchase	4,935	46	1,773	3,117	4,935	0	NA
Trading liabilities	61	0	0	61	61	0	NA
Other borrowed money	4,516	55	2,695	1,766	4,493	23	NA
Subordinated notes and debentures	157	0	67	90	153	4	0
All other liabilities	797	44	360	393	793	4	NA
Total equity capital	**9,653**	**692**	**4,706**	**4,255**	**9,595**	**58**	**NA**
Perpetual preferred stock	20	0	20	0	20	0	NA
Common stock	1,277	276	816	185	1,276	0	NA
Surplus	4,528	328	2,165	2,035	4,492	37	NA
Retained earnings	3,828	87	1,705	2,036	3,807	21	NA
Memoranda:							
Loans and leases past due 30-89 days	557	16	191	349	553	4	NA
Loans and leases past due 90 or more days	30	5	17	9	30	0	NA
Loans and leases in nonaccrual status	162	5	93	65	162	0	NA
Income earned, not collected on loans	435	21	238	176	432	3	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**262**	**71**	**176**	**15**	**259**	**3**	**16**
Number of employees (full-time equivalent)	23	2	13	8	23	0	NA
Total interest and fee income	**4,893**	**205**	**2,704**	**1,983**	**4,862**	**31**	**NA**
Loans	4,071	160	2,277	1,634	4,042	28	10
Lease financing receivables	3	0	1	1	3	0	NA
Balances due from depository institutions	38	3	28	7	38	1	NA
Investment securities	638	28	328	282	637	2	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	125	13	59	53	125	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1,484**	**60**	**829**	**596**	**1,475**	**10**	**NA**
Deposits	1,199	56	706	437	1,190	9	14
Federal funds purchased and securities sold under agreements to repurchase	134	1	40	92	134	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	144	2	80	62	144	1	NA
Subordinated notes and debentures	8	0	3	5	8	0	NA
Net interest income	**3,408**	**145**	**1,875**	**1,387**	**3,387**	**21**	**NA**
Provisions for credit losses and allocated transfer risk	**162**	**12**	**99**	**51**	**161**	**1**	**NA**
Total noninterest income	**782**	**51**	**338**	**394**	**779**	**3**	**NA**
Fiduciary activities(1)	157	0	12	145	157	0	NA
Service charges on deposit accounts	265	11	145	109	265	1	NA
Trading account gains and fees(1)	-0	0	0	-0	-0	0	NA
Investment banking, fees and commissions	18	0	10	9	18	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	7	0	5	3	7	0	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	31	24	1	6	31	0	NA
Net gains (losses) on sales of loans	56	7	34	15	55	1	NA
Net gains (losses) on sales of other real estate owned	8	-0	5	3	8	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	11	-0	4	7	11	-0	NA
Other noninterest income	228	8	122	97	226	1	NA
Total noninterest expense	**2,441**	**162**	**1,349**	**931**	**2,429**	**13**	**NA**
Salaries and employee benefits	1,337	85	744	508	1,330	7	NA
Premises and equipment	356	21	210	125	354	2	NA
All other noninterest expense	748	55	395	298	744	4	NA
Pre-tax net operating income	**1,587**	**22**	**765**	**799**	**1,576**	**10**	**NA**
Gains (losses) on securities not held in trading accounts	**-10**	**-0**	**-2**	**-8**	**-10**	**-0**	**NA**
Applicable income taxes	478	7	207	265	477	1	NA
Income before extraordinary items	1,099	15	557	527	1,090	9	NA
Extraordinary items, net	5	1	0	4	5	0	NA
Net income	**1,104**	**16**	**557**	**531**	**1,094**	**9**	**NA**
Net loan and lease charge-offs	52	1	17	34	52	-0	NA
Total loan and lease charge-offs	84	3	30	52	84	0	NA
Total loan and lease recoveries	32	2	13	18	32	0	NA
Cash dividends declared	316	12	132	171	315	1	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	316	12	132	171	315	1	NA
Net additions to capital stock	623	245	183	196	623	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**332**	**117**	**203**	**12**	**324**	**8**	**2**
Total assets	**265,870**	**6,866**	**53,595**	**205,410**	**260,909**	**4,961**	**0**
Cash and due from depository institutions	7,913	310	1,811	5,792	7,801	112	0
Securities	35,538	1,233	7,422	26,884	35,021	517	NA
Federal funds sold and securities purchased under agreements to resell	6,903	558	1,871	4,475	6,876	28	NA
Loans and leases, net	192,684	4,431	39,792	148,461	188,545	4,139	NA
Plus: allowance for losses	1,863	70	559	1,234	1,810	53	NA
Loans and leases, total	194,547	4,501	40,351	149,695	190,355	4,192	0
Plus: unearned income	40	2	26	12	35	5	0
Loans and leases, gross	194,587	4,503	40,378	149,707	190,390	4,197	0
By loan and lease type:							
Loans secured by real estate, total	132,441	3,181	33,141	96,119	128,907	3,534	0
Real estate loans in domestic offices:	132,441	3,181	33,141	96,119	128,907	3,534	NA
Construction and land development	29,383	743	11,897	16,744	27,829	1,554	NA
Secured by farmland	1,537	240	933	365	1,511	27	NA
Secured by 1-4 family residential properties	70,739	1,060	8,186	61,493	70,086	653	NA
Home equity loans	15,461	67	1,170	14,224	15,253	208	NA
Secured by multifamily residential properties	1,984	58	671	1,255	1,905	79	NA
Secured by nonfarm nonresidential properties	28,797	1,080	11,455	16,263	27,576	1,221	NA
Loans to depository institutions and acceptances	151	0	2	149	151	0	0
Loans to finance agricultural production and other loans to farmers	438	89	215	134	434	4	0
Commercial and industrial loans	30,133	708	4,583	24,842	29,578	556	0
Loans to individuals	18,961	475	2,068	16,418	18,881	80	0
Credit cards	674	11	349	313	674	0	NA
Other loans(1)	8,359	49	359	7,951	8,342	17	NA
Lease financing receivables	4,104	1	10	4,093	4,098	6	0
Assets held in trading accounts(2)	1,668	0	7	1,661	1,668	0	0
Bank premises and fixed assets	3,491	161	1,020	2,310	3,425	66	NA
Other real estate owned	136	10	75	51	129	8	NA
Goodwill and other intangible assets	8,222	26	344	7,851	8,218	4	NA
All other assets	9,315	137	1,252	7,925	9,227	88	NA
Total liabilities, limited-life preferred							

stock and equity capital	**265,870**	**6,866**	**53,595**	**205,410**	**260,909**	**4,961**	**NA**
Total liabilities	238,120	5,959	48,623	183,539	233,614	4,506	10,225
Deposits, total	189,054	5,739	44,258	139,058	185,057	3,998	10,006
Noninterest-bearing	21,089	870	5,659	14,560	18,704	2,385	0
Interest-bearing	167,965	4,868	38,598	124,499	166,353	1,613	10,006
Deposits, domestic offices:							
Total	179,048	5,739	44,258	129,052	175,050	3,998	NA
Demand deposits	17,727	858	4,868	12,002	17,354	373	NA
Savings deposits	90,482	1,763	16,111	72,608	88,068	2,413	NA
Time deposits	70,839	3,118	23,279	44,442	69,628	1,211	NA
Memoranda:							
Time CDs of $100,000 or more	41,353	1,331	11,643	28,379	40,710	643	NA
Estimated insured deposits	135,311	4,436	30,725	100,150	133,200	2,111	NA
Federal funds purchased and securities sold under agreements to repurchase	17,644	10	1,245	16,389	17,441	203	NA
Trading liabilities	1,065	0	0	1,065	1,065	0	NA
Other borrowed money	21,186	163	2,658	18,365	20,922	264	NA
Subordinated notes and debentures	3,785	0	14	3,772	3,785	0	0
All other liabilities	5,387	47	449	4,890	5,345	42	NA
Total equity capital	**27,750**	**907**	**4,972**	**21,871**	**27,295**	**455**	**NA**
Perpetual preferred stock	21	2	3	16	19	2	NA
Common stock	805	227	494	84	798	7	NA
Surplus	16,312	498	2,711	13,102	16,058	254	NA
Retained earnings	10,612	180	1,763	8,669	10,420	192	NA
Memoranda:							
Loans and leases past due 30-89 days	1,479	71	347	1,061	1,466	13	NA
Loans and leases past due 90 or more days	447	11	51	385	444	3	NA
Loans and leases in nonaccrual status	574	28	197	349	561	13	NA
Income earned, not collected on loans	1,302	52	345	905	1,275	27	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**332**	**117**	**203**	**12**	**324**	**8**	**2**
Number of employees (full-time equivalent)	59	2	15	42	58	1	NA
Total interest and fee income	**12,799**	**386**	**3,123**	**9,291**	**12,500**	**300**	**NA**
Loans	10,768	324	2,771	7,673	10,491	277	0
Lease financing receivables	166	0	1	165	165	1	NA
Balances due from depository institutions	14	2	7	5	14	0	NA
Investment securities	1,508	46	284	1,178	1,488	19	NA
Assets held in trading accounts	35	0	1	34	35	0	NA
Federal funds sold and securities purchased under agreements to resell	236	13	49	173	235	1	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**4,870**	**119**	**1,067**	**3,683**	**4,760**	**110**	**NA**
Deposits	3,253	112	942	2,199	3,160	93	253
Federal funds purchased and securities sold under agreements to repurchase	587	1	28	557	581	5	NA
Demand notes issued to the U.S. Treasury and other borrowed money	878	6	96	776	866	12	NA
Subordinated notes and debentures	152	0	1	151	152	0	NA
Net interest income	**7,929**	**267**	**2,055**	**5,607**	**7,740**	**189**	**NA**
Provisions for credit losses and allocated transfer risk	**407**	**22**	**153**	**232**	**386**	**21**	**NA**
Total noninterest income	**5,034**	**55**	**518**	**4,461**	**5,008**	**27**	**NA**
Fiduciary activities(1)	555	0	50	505	555	0	NA
Service charges on deposit accounts	1,099	33	226	840	1,083	16	NA
Trading account gains and fees(1)	89	0	0	89	89	0	NA
Investment banking, fees and commissions	88	0	6	81	88	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	339	4	12	323	339	0	NA
Net securitization income	1	0	1	0	1	0	NA
Insurance commissions and fees	41	2	8	31	41	0	NA
Net gains (losses) on sales of loans	-161	3	45	-208	-166	5	NA
Net gains (losses) on sales of other real estate owned	-0	-0	-2	2	1	-1	NA
Net gains (losses) on sales of							

other assets (excluding securities)	-5	1	0	-6	-5	0	NA
Other noninterest income	2,989	12	172	2,805	2,983	6	NA
Total noninterest expense	**7,823**	**226**	**1,492**	**6,105**	**7,733**	**89**	**NA**
Salaries and employee benefits	3,702	120	769	2,813	3,649	52	NA
Premises and equipment	1,060	30	177	853	1,051	9	NA
All other noninterest expense	3,062	77	546	2,439	3,033	28	NA
Pre-tax net operating income	**4,733**	**73**	**929**	**3,732**	**4,628**	**105**	**NA**
Gains (losses) on securities not held in trading accounts	**-11**	**-0**	**-1**	**-9**	**-11**	**-0**	**NA**
Applicable income taxes	1,472	18	273	1,182	1,433	39	NA
Income before extraordinary items	3,250	55	655	2,540	3,184	66	NA
Extraordinary items, net	0	-1	1	0	0	0	NA
Net income	**3,250**	**54**	**656**	**2,540**	**3,184**	**66**	**NA**
Net loan and lease charge-offs	336	14	76	246	317	19	NA
Total loan and lease charge-offs	498	21	104	374	477	21	NA
Total loan and lease recoveries	162	6	27	128	160	2	NA
Cash dividends declared	1,936	30	254	1,652	1,924	12	NA
Cash dividends declared on preferred stock(1)	3	0	0	3	3	0	NA
Cash dividends declared on common stock(1)	1,933	29	254	1,650	1,921	12	NA
Net additions to capital stock	266	170	60	37	266	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**5**	**NA**	**2**	**3**	**5**	**NA**	**3**
Total assets	**28,154**	**NA**	**1,091**	**27,063**	**28,154**	**NA**	**1,249**
Cash and due from depository institutions	1,187	NA	31	1,156	1,187	NA	172
Securities	6,748	NA	301	6,446	6,748	NA	NA
Federal funds sold and securities purchased under agreements to resell	842	NA	53	789	842	NA	NA
Loans and leases, net	16,229	NA	662	15,566	16,229	NA	NA
Plus: allowance for losses	244	NA	12	232	244	NA	NA
Loans and leases, total	16,473	NA	674	15,799	16,473	NA	1,012
Plus: unearned income	29	NA	3	27	29	NA	3
Loans and leases, gross	16,502	NA	677	15,826	16,502	NA	1,015
By loan and lease type:							
Loans secured by real estate, total	10,617	NA	563	10,055	10,617	NA	576
Real estate loans in domestic offices:	10,041	NA	549	9,492	10,041	NA	NA
Construction and land development	1,375	NA	113	1,262	1,375	NA	NA
Secured by farmland	6	NA	0	6	6	NA	NA
Secured by 1-4 family residential properties	5,544	NA	161	5,383	5,544	NA	NA
Home equity loans	1,301	NA	69	1,231	1,301	NA	NA
Secured by multifamily residential properties	406	NA	62	344	406	NA	NA
Secured by nonfarm nonresidential properties	2,710	NA	214	2,496	2,710	NA	NA
Loans to depository institutions and acceptances	35	NA	0	35	35	NA	0
Loans to finance agricultural production and other loans to farmers	5	NA	0	5	5	NA	0
Commercial and industrial loans	2,741	NA	104	2,637	2,741	NA	143
Loans to individuals	1,974	NA	8	1,966	1,974	NA	291
Credit cards	255	NA	1	254	255	NA	NA
Other loans(1)	157	NA	1	156	157	NA	NA
Lease financing receivables	972	NA	0	972	972	NA	0
Assets held in trading accounts(2)	1	NA	0	1	1	NA	0
Bank premises and fixed assets	512	NA	6	506	512	NA	NA
Other real estate owned	2	NA	0	2	2	NA	NA
Goodwill and other intangible assets	1,406	NA	0	1,406	1,406	NA	NA
All other assets	1,227	NA	36	1,190	1,227	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**28,154**	**NA**	**1,091**	**27,063**	**28,154**	**NA**	**NA**
Total liabilities	24,516	NA	1,005	23,511	24,516	NA	1,361
Deposits, total	21,039	NA	887	20,153	21,039	NA	1,307
Noninterest-bearing	3,674	NA	47	3,627	3,674	NA	357
Interest-bearing	17,366	NA	840	16,526	17,366	NA	950
Deposits, domestic offices:							
Total	19,733	NA	887	18,846	19,733	NA	NA
Demand deposits	1,506	NA	47	1,459	1,506	NA	NA
Savings deposits	12,878	NA	377	12,501	12,878	NA	NA
Time deposits	5,349	NA	463	4,886	5,349	NA	NA
Memoranda:							
Time CDs of $100,000 or more	2,900	NA	143	2,756	2,900	NA	NA
Estimated insured deposits	12,253	NA	656	11,596	12,253	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	1,261	NA	0	1,261	1,261	NA	NA
Trading liabilities	1	NA	0	1	1	NA	NA
Other borrowed money	906	NA	112	794	906	NA	NA
Subordinated notes and debentures	200	NA	0	200	200	NA	0
All other liabilities	1,109	NA	6	1,103	1,109	NA	NA
Total equity capital	**3,638**	**NA**	**86**	**3,551**	**3,638**	**NA**	**NA**
Perpetual preferred stock	0	NA	0	0	0	NA	NA
Common stock	56	NA	7	49	56	NA	NA
Surplus	2,743	NA	8	2,734	2,743	NA	NA
Retained earnings	839	NA	71	768	839	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	88	NA	0	88	88	NA	NA
Loans and leases past due 90 or more days	16	NA	0	16	16	NA	NA
Loans and leases in nonaccrual status	21	NA	1	20	21	NA	NA
Income earned, not collected on loans	170	NA	5	165	170	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**5**	**NA**	**2**	**3**	**5**	**NA**	**3**
Number of employees (full-time equivalent)	6	NA	0	6	6	NA	NA
Total interest and fee income	**1,311**	**NA**	**58**	**1,253**	**1,311**	**NA**	**NA**
Loans	977	NA	44	933	977	NA	76
Lease financing receivables	29	NA	0	29	29	NA	NA
Balances due from depository institutions	11	NA	0	11	11	NA	NA
Investment securities	271	NA	12	259	271	NA	NA
Assets held in trading accounts	0	NA	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	21	NA	2	19	21	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**260**	**NA**	**17**	**244**	**260**	**NA**	**NA**
Deposits	185	NA	13	172	185	NA	12
Federal funds purchased and securities sold under agreements to repurchase	34	NA	0	34	34	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	28	NA	3	25	28	NA	NA
Subordinated notes and debentures	13	NA	0	13	13	NA	NA
Net interest income	**1,051**	**NA**	**41**	**1,010**	**1,051**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**26**	**NA**	**0**	**26**	**26**	**NA**	**NA**
Total noninterest income	**397**	**NA**	**7**	**390**	**397**	**NA**	**NA**
Fiduciary activities(1)	83	NA	0	83	83	NA	NA
Service charges on deposit accounts	87	NA	1	85	87	NA	NA
Trading account gains and fees(1)	0	NA	0	0	0	NA	NA
Investment banking, fees and commissions	27	NA	0	27	27	NA	NA
Venture capital revenue	0	NA	0	0	0	NA	NA
Net servicing fees	8	NA	2	6	8	NA	NA
Net securitization income	0	NA	0	0	0	NA	NA
Insurance commissions and fees	20	NA	0	20	20	NA	NA
Net gains (losses) on sales of loans	14	NA	0	14	14	NA	NA
Net gains (losses) on sales of other real estate owned	1	NA	0	1	1	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	3	NA	-0	3	3	NA	NA
Other noninterest income	154	NA	3	151	154	NA	NA
Total noninterest expense	**720**	**NA**	**37**	**683**	**720**	**NA**	**NA**
Salaries and employee benefits	382	NA	21	361	382	NA	NA
Premises and equipment	106	NA	7	99	106	NA	NA
All other noninterest expense	232	NA	9	223	232	NA	NA
Pre-tax net operating income	**702**	**NA**	**11**	**691**	**702**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**3**	**NA**	**1**	**1**	**3**	**NA**	**NA**
Applicable income taxes	257	NA	4	253	257	NA	NA
Income before extraordinary items	447	NA	8	439	447	NA	NA
Extraordinary items, net	0	NA	0	0	0	NA	NA
Net income	**447**	**NA**	**8**	**439**	**447**	**NA**	**NA**
Net loan and lease charge-offs	35	NA	-0	35	35	NA	NA
Total loan and lease charge-offs	58	NA	0	57	58	NA	NA
Total loan and lease recoveries	23	NA	0	23	23	NA	NA
Cash dividends declared	195	NA	0	195	195	NA	NA
Cash dividends declared on preferred stock(1)	0	NA	0	0	0	NA	NA
Cash dividends declared on common stock(1)	195	NA	0	195	195	NA	NA
Net additions to capital stock	0	NA	0	0	0	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**15**	**3**	**12**	**NA**	**14**	**1**	**NA**
Total assets	**5,087**	**95**	**4,992**	**NA**	**4,307**	**780**	**NA**
Cash and due from depository institutions	240	4	237	NA	206	35	NA
Securities	841	21	820	NA	693	148	NA
Federal funds sold and securities purchased under agreements to resell	77	14	63	NA	77	0	NA
Loans and leases, net	3,672	54	3,618	NA	3,127	545	NA
Plus: allowance for losses	51	1	50	NA	44	7	NA
Loans and leases, total	3,722	55	3,668	NA	3,171	551	NA
Plus: unearned income	4	0	4	NA	4	0	NA
Loans and leases, gross	3,726	55	3,672	NA	3,175	551	NA
By loan and lease type:							
Loans secured by real estate, total	2,367	37	2,330	NA	1,877	490	NA
Real estate loans in domestic offices:	2,367	37	2,330	NA	1,877	490	NA
Construction and land development	907	6	900	NA	693	214	NA
Secured by farmland	111	1	110	NA	110	0	NA
Secured by 1-4 family residential properties	459	8	451	NA	289	170	NA
Home equity loans	175	5	170	NA	129	46	NA
Secured by multifamily residential properties	23	1	22	NA	21	2	NA
Secured by nonfarm nonresidential properties	868	21	847	NA	764	104	NA
Loans to depository institutions and acceptances	0	0	0	NA	0	0	NA
Loans to finance agricultural production and other loans to farmers	362	1	361	NA	362	0	NA
Commercial and industrial loans	773	11	762	NA	725	48	NA
Loans to individuals	193	5	189	NA	184	9	NA
Credit cards	12	1	11	NA	12	0	NA
Other loans(1)	28	1	27	NA	24	4	NA
Lease financing receivables	4	0	4	NA	3	0	NA
Assets held in trading accounts(2)	1	0	1	NA	1	0	NA
Bank premises and fixed assets	105	1	104	NA	86	19	NA
Other real estate owned	1	0	1	NA	1	0	NA
Goodwill and other intangible assets	47	0	47	NA	23	24	NA
All other assets	102	2	100	NA	93	10	NA
Total liabilities, limited-life preferred							

stock and equity capital	**5,087**	**95**	**4,992**	**NA**	**4,307**	**780**	**NA**
Total liabilities	4,555	81	4,474	NA	3,856	700	NA
Deposits, total	4,153	77	4,075	NA	3,594	558	NA
Noninterest-bearing	1,043	13	1,031	NA	859	185	NA
Interest-bearing	3,109	65	3,045	NA	2,736	374	NA
Deposits, domestic offices:							
Total	4,153	77	4,075	NA	3,594	558	NA
Demand deposits	560	13	548	NA	505	55	NA
Savings deposits	2,324	26	2,298	NA	1,901	424	NA
Time deposits	1,268	39	1,229	NA	1,188	80	NA
Memoranda:							
Time CDs of $100,000 or more	640	19	621	NA	610	30	NA
Estimated insured deposits	2,809	55	2,754	NA	2,415	394	NA
Federal funds purchased and securities sold under agreements to repurchase	163	0	163	NA	149	13	NA
Trading liabilities	0	0	0	NA	0	0	NA
Other borrowed money	197	3	195	NA	76	121	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
All other liabilities	43	1	42	NA	35	7	NA
Total equity capital	**531**	**14**	**518**	**NA**	**451**	**80**	**NA**
Perpetual preferred stock	0	0	0	NA	0	0	NA
Common stock	49	8	40	NA	47	2	NA
Surplus	291	6	285	NA	242	48	NA
Retained earnings	192	0	192	NA	163	30	NA
Memoranda:							
Loans and leases past due 30-89 days	27	1	26	NA	24	3	NA
Loans and leases past due 90 or more days	3	0	3	NA	3	0	NA
Loans and leases in nonaccrual status	8	0	8	NA	8	0	NA
Income earned, not collected on loans	33	1	32	NA	29	4	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**15**	**3**	**12**	**NA**	**14**	**1**	**NA**
Number of employees (full-time equivalent)	2	0	2	NA	2	0	NA
Total interest and fee income	**296**	**5**	**291**	**NA**	**252**	**43**	**NA**
Loans	261	4	257	NA	225	36	NA
Lease financing receivables	0	0	0	NA	0	0	NA
Balances due from depository institutions	1	0	1	NA	1	0	NA
Investment securities	31	1	30	NA	23	7	NA
Assets held in trading accounts	0	0	0	NA	0	0	NA
Federal funds sold and securities purchased under agreements to resell	3	0	3	NA	3	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**69**	**2**	**68**	**NA**	**59**	**11**	**NA**
Deposits	59	2	57	NA	52	7	NA
Federal funds purchased and securities sold under agreements to repurchase	4	0	4	NA	4	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	6	0	6	NA	2	4	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
Net interest income	**226**	**3**	**223**	**NA**	**193**	**33**	**NA**
Provisions for credit losses and allocated transfer risk	**12**	**0**	**12**	**NA**	**10**	**2**	**NA**
Total noninterest income	**52**	**1**	**52**	**NA**	**40**	**13**	**NA**
Fiduciary activities(1)	1	0	1	NA	1	0	NA
Service charges on deposit accounts	20	0	20	NA	14	5	NA
Trading account gains and fees(1)	0	0	0	NA	0	0	NA
Investment banking, fees and commissions	0	0	0	NA	0	0	NA
Venture capital revenue	0	0	0	NA	0	0	NA
Net servicing fees	2	0	2	NA	0	2	NA
Net securitization income	0	0	0	NA	0	0	NA
Insurance commissions and fees	0	0	0	NA	0	0	NA
Net gains (losses) on sales of loans	13	0	13	NA	9	4	NA
Net gains (losses) on sales of other real estate owned	0	0	0	NA	0	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	-0	-0	-0	NA	0	-0	NA
Other noninterest income	15	0	15	NA	14	1	NA
Total noninterest expense	**164**	**4**	**161**	**NA**	**138**	**26**	**NA**
Salaries and employee benefits	98	2	96	NA	84	15	NA
Premises and equipment	20	0	20	NA	17	3	NA
All other noninterest expense	46	2	45	NA	38	9	NA
Pre-tax net operating income	**102**	**-1**	**103**	**NA**	**85**	**17**	**NA**
Gains (losses) on securities not held in trading accounts	**-0**	**0**	**-0**	**NA**	**-0**	**0**	**NA**
Applicable income taxes	35	0	35	NA	29	6	NA
Income before extraordinary items	66	-1	67	NA	55	11	NA
Extraordinary items, net	0	0	0	NA	0	0	NA
Net income	**66**	**-1**	**67**	**NA**	**55**	**11**	**NA**
Net loan and lease charge-offs	3	0	3	NA	2	0	NA
Total loan and lease charge-offs	4	0	4	NA	4	0	NA
Total loan and lease recoveries	1	0	1	NA	1	0	NA
Cash dividends declared	9	0	9	NA	9	1	NA
Cash dividends declared on preferred stock(1)	0	0	0	NA	0	0	NA
Cash dividends declared on common stock(1)	9	0	9	NA	9	1	NA
Net additions to capital stock	22	5	17	NA	22	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**611**	**300**	**282**	**29**	**605**	**6**	**5**
Total assets	**334,968**	**14,452**	**82,302**	**238,215**	**308,749**	**26,219**	**15,359**
Cash and due from depository institutions	23,943	698	2,480	20,765	22,955	989	13,120
Securities	78,761	4,257	18,156	56,348	77,006	1,756	NA
Federal funds sold and securities purchased under agreements to resell	10,301	494	1,956	7,852	10,156	145	NA
Loans and leases, net	200,664	8,332	55,083	137,250	179,150	21,515	NA
Plus: allowance for losses	2,316	107	639	1,571	2,147	168	NA
Loans and leases, total	202,980	8,438	55,721	138,821	181,297	21,683	2,938
Plus: unearned income	66	1	43	22	61	5	0
Loans and leases, gross	203,046	8,439	55,764	138,843	181,358	21,688	2,938
By loan and lease type:							
Loans secured by real estate, total	129,501	5,545	41,489	82,467	112,583	16,918	1,170
Real estate loans in domestic offices:	128,331	5,545	41,489	81,297	111,413	16,918	NA
Construction and land development	23,072	336	7,079	15,657	21,355	1,717	NA
Secured by farmland	3,396	1,000	1,983	413	3,323	73	NA
Secured by 1-4 family residential properties	51,007	2,562	12,982	35,463	40,024	10,982	NA
Home equity loans	17,267	173	3,172	13,922	13,119	4,148	NA
Secured by multifamily residential properties	12,334	180	2,826	9,328	11,560	774	NA
Secured by nonfarm nonresidential properties	38,523	1,467	16,619	20,437	35,151	3,372	NA
Loans to depository institutions and acceptances	549	0	4	545	548	2	58
Loans to finance agricultural production and other loans to farmers	2,882	852	1,521	510	2,837	45	0
Commercial and industrial loans	48,184	1,106	8,574	38,503	44,027	4,157	533
Loans to individuals	11,345	842	3,094	7,409	10,972	373	1
Credit cards	136	7	113	16	136	0	NA
Other loans(1)	6,249	78	486	5,685	6,057	191	NA
Lease financing receivables	4,336	17	595	3,724	4,334	2	0
Assets held in trading accounts(2)	1,377	0	2	1,375	1,350	27	0
Bank premises and fixed assets	4,194	253	1,647	2,294	3,834	359	NA
Other real estate owned	134	13	70	51	124	10	NA
Goodwill and other intangible assets	2,403	41	592	1,770	2,036	367	NA
All other assets	13,191	364	2,317	10,510	12,139	1,052	NA
Total liabilities, limited-life preferred							

stock and equity capital	**334,968**	**14,452**	**82,302**	**238,215**	**308,749**	**26,219**	**NA**
Total liabilities	306,105	12,809	74,569	218,728	282,476	23,629	35,782
Deposits, total	250,210	12,193	69,165	168,852	229,220	20,990	33,026
Noninterest-bearing	40,886	1,739	9,418	29,729	36,984	3,902	2,046
Interest-bearing	209,324	10,454	59,747	139,123	192,236	17,088	30,980
Deposits, domestic offices:							
Total	217,184	12,193	69,165	135,826	197,810	19,374	NA
Demand deposits	24,372	1,705	8,036	14,631	21,962	2,410	NA
Savings deposits	95,274	4,396	25,604	65,274	84,360	10,914	NA
Time deposits	97,538	6,092	35,525	55,921	91,488	6,050	NA
Memoranda:							
Time CDs of $100,000 or more	49,612	1,837	15,438	32,337	47,797	1,815	NA
Estimated insured deposits	142,393	10,105	51,877	80,411	127,330	15,063	NA
Federal funds purchased and securities sold under agreements to repurchase	21,369	189	1,923	19,257	20,516	853	NA
Trading liabilities	886	0	0	886	886	0	NA
Other borrowed money	25,209	333	2,840	22,036	23,730	1,479	NA
Subordinated notes and debentures	1,897	0	49	1,848	1,897	0	1,808
All other liabilities	6,534	93	591	5,849	6,227	307	NA
Total equity capital	**28,864**	**1,643**	**7,733**	**19,487**	**26,273**	**2,591**	**NA**
Perpetual preferred stock	525	2	0	523	525	0	NA
Common stock	1,042	154	380	508	837	205	NA
Surplus	11,731	563	3,429	7,738	10,308	1,422	NA
Retained earnings	15,566	924	3,924	10,718	14,603	963	NA
Memoranda:							
Loans and leases past due 30-89 days	2,129	118	407	1,604	1,755	374	NA
Loans and leases past due 90 or more days	348	27	85	236	261	87	NA
Loans and leases in nonaccrual status	1,016	60	327	629	909	107	NA
Income earned, not collected on loans	1,766	124	504	1,138	1,665	101	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**611**	**300**	**282**	**29**	**605**	**6**	**5**
Number of employees (full-time equivalent)	60	5	21	34	55	5	NA
Total interest and fee income	**16,017**	**734**	**4,361**	**10,922**	**14,741**	**1,275**	**NA**
Loans	12,034	544	3,526	7,964	10,850	1,184	94
Lease financing receivables	191	1	31	159	191	0	NA
Balances due from depository institutions	373	6	12	356	373	1	NA
Investment securities	3,074	162	692	2,220	2,995	79	NA
Assets held in trading accounts	28	0	0	28	27	1	NA
Federal funds sold and securities purchased under agreements to resell	206	17	58	131	201	6	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**6,685**	**241**	**1,574**	**4,870**	**6,240**	**445**	**NA**
Deposits	4,916	224	1,413	3,279	4,543	373	799
Federal funds purchased and securities sold under agreements to repurchase	761	5	53	703	733	28	NA
Demand notes issued to the U.S. Treasury and other borrowed money	911	12	105	795	867	45	NA
Subordinated notes and debentures	97	0	3	94	97	0	NA
Net interest income	**9,332**	**493**	**2,787**	**6,052**	**8,502**	**830**	**NA**
Provisions for credit losses and allocated transfer risk	**229**	**17**	**123**	**90**	**170**	**60**	**NA**
Total noninterest income	**4,318**	**74**	**624**	**3,620**	**3,877**	**442**	**NA**
Fiduciary activities(1)	1,583	3	76	1,504	1,549	34	NA
Service charges on deposit accounts	1,018	39	220	759	831	187	NA
Trading account gains and fees(1)	310	0	0	310	310	0	NA
Investment banking, fees and commissions	207	1	40	167	125	82	NA
Venture capital revenue	0	-0	0	0	0	0	NA
Net servicing fees	51	3	25	22	51	0	NA
Net securitization income	3	0	2	0	3	0	NA
Insurance commissions and fees	96	2	16	78	38	57	NA
Net gains (losses) on sales of loans	175	2	43	130	174	2	NA
Net gains (losses) on sales of other real estate owned	7	-1	5	3	5	2	NA
Net gains (losses) on sales of							

other assets (excluding securities)	89	-0	5	85	89	1	NA
Other noninterest income	778	25	192	561	702	76	NA
Total noninterest expense	**8,077**	**400**	**2,061**	**5,616**	**7,365**	**713**	**NA**
Salaries and employee benefits	4,149	223	1,147	2,779	3,838	311	NA
Premises and equipment	992	54	283	655	911	81	NA
All other noninterest expense	2,937	124	631	2,182	2,616	321	NA
Pre-tax net operating income	**5,343**	**150**	**1,228**	**3,966**	**4,844**	**499**	**NA**
Gains (losses) on securities not held in trading accounts	**79**	**-0**	**-0**	**80**	**81**	**-2**	**NA**
Applicable income taxes	1,564	25	256	1,284	1,421	143	NA
Income before extraordinary items	3,859	125	972	2,762	3,504	355	NA
Extraordinary items, net	-0	0	-0	0	-0	0	NA
Net income	**3,858**	**125**	**972**	**2,762**	**3,504**	**355**	**NA**
Net loan and lease charge-offs	294	16	80	198	238	55	NA
Total loan and lease charge-offs	448	22	114	313	364	85	NA
Total loan and lease recoveries	154	7	34	114	125	29	NA
Cash dividends declared	1,577	93	457	1,027	1,373	203	NA
Cash dividends declared on preferred stock(1)	17	0	0	16	17	0	NA
Cash dividends declared on common stock(1)	1,560	93	457	1,010	1,357	203	NA
Net additions to capital stock	124	83	28	13	124	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**131**	**41**	**76**	**14**	**126**	**5**	**7**
Total assets	**85,824**	**2,494**	**22,819**	**60,511**	**81,672**	**4,152**	**629**
Cash and due from depository institutions	3,473	153	1,242	2,078	3,329	145	1
Securities	12,015	530	4,307	7,178	11,484	531	NA
Federal funds sold and securities purchased under agreements to resell	1,031	80	483	469	1,016	15	NA
Loans and leases, net	60,682	1,600	15,508	43,573	57,512	3,170	NA
Plus: allowance for losses	642	23	187	432	583	59	NA
Loans and leases, total	61,324	1,623	15,696	44,005	58,095	3,229	276
Plus: unearned income	6	0	3	3	5	1	0
Loans and leases, gross	61,330	1,624	15,699	44,008	58,101	3,230	276
By loan and lease type:							
Loans secured by real estate, total	45,703	1,153	11,150	33,399	43,227	2,476	0
Real estate loans in domestic offices:	45,703	1,153	11,150	33,399	43,227	2,476	NA
Construction and land development	4,460	81	1,210	3,168	4,100	359	NA
Secured by farmland	1,408	132	734	542	1,392	17	NA
Secured by 1-4 family residential properties	29,554	651	5,195	23,709	28,147	1,408	NA
Home equity loans	2,963	64	825	2,075	2,643	320	NA
Secured by multifamily residential properties	976	21	340	615	935	41	NA
Secured by nonfarm nonresidential properties	9,304	269	3,671	5,364	8,653	651	NA
Loans to depository institutions and acceptances	14	0	6	7	13	1	0
Loans to finance agricultural production and other loans to farmers	901	84	471	346	896	6	0
Commercial and industrial loans	9,539	192	2,467	6,880	9,015	524	0
Loans to individuals	3,528	182	1,311	2,035	3,444	84	0
Credit cards	53	3	31	19	53	0	NA
Other loans(1)	463	10	127	326	432	31	NA
Lease financing receivables	1,183	2	166	1,015	1,074	108	276
Assets held in trading accounts(2)	56	0	3	53	53	3	0
Bank premises and fixed assets	1,120	43	344	732	1,056	63	NA
Other real estate owned	113	3	19	91	110	2	NA
Goodwill and other intangible assets	3,744	15	243	3,485	3,697	47	NA
All other assets	3,589	68	670	2,851	3,414	175	NA
Total liabilities, limited-life preferred							

stock and equity capital	**85,824**	**2,494**	**22,819**	**60,511**	**81,672**	**4,152**	**NA**
Total liabilities	77,218	2,183	20,545	54,489	73,484	3,734	2,955
Deposits, total	55,658	2,034	17,898	35,727	52,616	3,042	2,681
Noninterest-bearing	8,189	300	2,590	5,299	7,734	455	0
Interest-bearing	47,469	1,734	15,308	30,427	44,882	2,587	2,681
Deposits, domestic offices:							
Total	52,977	2,034	17,878	33,065	49,935	3,042	NA
Demand deposits	5,632	291	1,811	3,530	5,316	316	NA
Savings deposits	26,338	856	8,690	16,791	24,845	1,493	NA
Time deposits	21,007	887	7,376	12,745	19,774	1,233	NA
Memoranda:							
Time CDs of $100,000 or more	8,961	309	2,847	5,805	8,482	479	NA
Estimated insured deposits	33,910	1,546	12,266	20,098	31,803	2,107	NA
Federal funds purchased and securities sold under agreements to repurchase	4,341	33	886	3,422	4,062	279	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	14,538	99	1,609	12,831	14,183	355	NA
Subordinated notes and debentures	433	0	5	428	433	0	203
All other liabilities	2,247	18	147	2,082	2,190	57	NA
Total equity capital	**8,606**	**311**	**2,274**	**6,022**	**8,188**	**418**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	240	21	81	137	231	8	NA
Surplus	4,322	127	1,047	3,148	4,178	145	NA
Retained earnings	4,044	163	1,145	2,736	3,779	265	NA
Memoranda:							
Loans and leases past due 30-89 days	826	26	151	649	786	40	NA
Loans and leases past due 90 or more days	573	9	37	527	568	5	NA
Loans and leases in nonaccrual status	483	11	101	371	462	21	NA
Income earned, not collected on loans	463	18	133	312	443	20	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**131**	**41**	**76**	**14**	**126**	**5**	**7**
Number of employees (full-time equivalent)	31	1	7	23	29	1	NA
Total interest and fee income	**4,523**	**135**	**1,209**	**3,179**	**4,288**	**235**	**NA**
Loans	3,825	110	990	2,724	3,626	198	0
Lease financing receivables	107	0	17	90	94	12	NA
Balances due from depository institutions	32	1	15	15	31	1	NA
Investment securities	500	20	165	315	480	20	NA
Assets held in trading accounts	1	0	0	1	1	0	NA
Federal funds sold and securities purchased under agreements to resell	31	3	14	14	31	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1,817**	**43**	**444**	**1,330**	**1,727**	**90**	**NA**
Deposits	1,101	38	350	713	1,040	61	90
Federal funds purchased and securities sold under agreements to repurchase	149	1	18	131	143	7	NA
Demand notes issued to the U.S. Treasury and other borrowed money	543	4	76	463	521	22	NA
Subordinated notes and debentures	23	0	0	23	23	0	NA
Net interest income	**2,706**	**92**	**764**	**1,850**	**2,561**	**145**	**NA**
Provisions for credit losses and allocated transfer risk	**158**	**8**	**41**	**110**	**155**	**3**	**NA**
Total noninterest income	**2,304**	**18**	**180**	**2,106**	**2,251**	**53**	**NA**
Fiduciary activities(1)	78	0	17	61	74	4	NA
Service charges on deposit accounts	340	8	80	252	320	20	NA
Trading account gains and fees(1)	0	0	-0	0	0	-0	NA
Investment banking, fees and commissions	24	0	6	18	23	1	NA
Venture capital revenue	0	0	1	-0	0	0	NA
Net servicing fees	312	0	3	308	311	1	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	22	0	4	17	21	1	NA
Net gains (losses) on sales of loans	859	1	15	844	845	14	NA
Net gains (losses) on sales of other real estate owned	15	-0	-0	15	15	1	NA
Net gains (losses) on sales of							

other assets (excluding securities)	23	0	1	22	24	-1	NA
Other noninterest income	631	9	53	568	619	12	NA
Total noninterest expense	**3,252**	**82**	**591**	**2,579**	**3,124**	**128**	**NA**
Salaries and employee benefits	1,792	43	322	1,428	1,725	67	NA
Premises and equipment	379	11	78	290	362	17	NA
All other noninterest expense	1,082	28	191	862	1,038	44	NA
Pre-tax net operating income	**1,599**	**21**	**312**	**1,266**	**1,533**	**66**	**NA**
Gains (losses) on securities not held in trading accounts	**-3**	**0**	**3**	**-7**	**-2**	**-1**	**NA**
Applicable income taxes	497	6	97	395	475	23	NA
Income before extraordinary items	1,099	15	219	865	1,056	43	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**1,099**	**15**	**219**	**865**	**1,056**	**43**	**NA**
Net loan and lease charge-offs	163	7	32	124	146	18	NA
Total loan and lease charge-offs	260	10	46	204	238	22	NA
Total loan and lease recoveries	97	3	14	80	92	5	NA
Cash dividends declared	827	9	132	686	796	32	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	827	9	132	686	796	32	NA
Net additions to capital stock	11	12	-1	0	11	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**392**	**251**	**137**	**4**	**389**	**3**	**NA**
Total assets	**48,263**	**13,741**	**28,898**	**5,624**	**47,830**	**433**	**NA**
Cash and due from depository institutions	1,674	504	981	189	1,668	7	NA
Securities	10,827	3,541	6,211	1,075	10,759	69	NA
Federal funds sold and securities purchased under agreements to resell	834	331	488	15	820	14	NA
Loans and leases, net	32,584	8,739	19,756	4,089	32,269	314	NA
Plus: allowance for losses	394	111	241	42	390	4	NA
Loans and leases, total	32,978	8,850	19,996	4,131	32,659	318	NA
Plus: unearned income	4	0	3	1	4	0	NA
Loans and leases, gross	32,982	8,850	19,999	4,132	32,663	318	NA
By loan and lease type:							
Loans secured by real estate, total	20,223	5,182	12,083	2,958	19,974	249	NA
Real estate loans in domestic offices:	20,223	5,182	12,083	2,958	19,974	249	NA
Construction and land development	1,839	372	1,116	351	1,817	22	NA
Secured by farmland	3,972	1,482	2,415	75	3,949	24	NA
Secured by 1-4 family residential properties	7,351	2,142	4,156	1,053	7,230	121	NA
Home equity loans	532	92	349	91	525	7	NA
Secured by multifamily residential properties	740	107	363	270	734	6	NA
Secured by nonfarm nonresidential properties	6,320	1,079	4,033	1,208	6,245	75	NA
Loans to depository institutions and acceptances	8	1	7	0	8	0	NA
Loans to finance agricultural production and other loans to farmers	4,453	1,716	2,655	82	4,441	13	NA
Commercial and industrial loans	5,956	1,241	3,779	936	5,909	46	NA
Loans to individuals	1,701	588	1,051	62	1,691	10	NA
Credit cards	109	22	77	10	108	0	NA
Other loans(1)	500	96	314	90	500	0	NA
Lease financing receivables	140	26	109	5	140	0	NA
Assets held in trading accounts(2)	0	0	0	0	0	0	NA
Bank premises and fixed assets	777	205	497	75	770	7	NA
Other real estate owned	47	13	24	10	43	3	NA
Goodwill and other intangible assets	285	73	180	32	275	9	NA
All other assets	1,235	335	761	139	1,225	10	NA
Total liabilities, limited-life preferred							

stock and equity capital	**48,263**	**13,741**	**28,898**	**5,624**	**47,830**	**433**	**NA**
Total liabilities	43,632	12,264	26,185	5,183	43,241	391	NA
Deposits, total	38,103	11,186	22,888	4,029	37,781	322	NA
Noninterest-bearing	5,141	1,543	2,933	666	5,115	26	NA
Interest-bearing	32,962	9,643	19,955	3,363	32,666	296	NA
Deposits, domestic offices:							
Total	38,103	11,186	22,888	4,029	37,781	322	NA
Demand deposits	4,536	1,516	2,610	411	4,510	26	NA
Savings deposits	15,697	4,278	9,335	2,084	15,595	101	NA
Time deposits	17,870	5,392	10,943	1,535	17,676	195	NA
Memoranda:							
Time CDs of $100,000 or more	5,112	1,316	3,165	631	5,072	40	NA
Estimated insured deposits	28,230	9,010	16,983	2,238	27,943	288	NA
Federal funds purchased and securities sold under agreements to repurchase	1,442	175	869	397	1,440	2	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	3,749	820	2,238	691	3,685	64	NA
Subordinated notes and debentures	20	0	0	20	20	0	NA
All other liabilities	319	83	190	46	315	4	NA
Total equity capital	**4,632**	**1,477**	**2,713**	**441**	**4,589**	**42**	**NA**
Perpetual preferred stock	8	1	1	6	8	0	NA
Common stock	251	80	129	43	250	1	NA
Surplus	1,646	520	977	148	1,615	31	NA
Retained earnings	2,726	876	1,606	244	2,716	10	NA
Memoranda:							
Loans and leases past due 30-89 days	267	82	160	25	259	8	NA
Loans and leases past due 90 or more days	87	28	54	5	72	15	NA
Loans and leases in nonaccrual status	110	28	77	6	108	2	NA
Income earned, not collected on loans	426	142	253	31	424	2	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**392**	**251**	**137**	**4**	**389**	**3**	**NA**
Number of employees (full-time equivalent)	13	4	8	1	13	0	NA
Total interest and fee income	**2,522**	**722**	**1,515**	**284**	**2,496**	**26**	**NA**
Loans	2,053	568	1,244	241	2,030	23	NA
Lease financing receivables	7	1	5	0	7	0	NA
Balances due from depository institutions	7	4	3	0	7	0	NA
Investment securities	419	137	242	40	417	3	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	26	10	15	1	26	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**943**	**253**	**574**	**117**	**933**	**10**	**NA**
Deposits	742	212	459	71	736	7	NA
Federal funds purchased and securities sold under agreements to repurchase	38	6	23	10	38	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	161	35	92	34	158	3	NA
Subordinated notes and debentures	1	0	0	1	1	0	NA
Net interest income	**1,579**	**470**	**942**	**168**	**1,563**	**16**	**NA**
Provisions for credit losses and allocated transfer risk	**57**	**13**	**36**	**9**	**55**	**2**	**NA**
Total noninterest income	**366**	**80**	**237**	**49**	**363**	**2**	**NA**
Fiduciary activities(1)	54	2	38	15	54	0	NA
Service charges on deposit accounts	143	39	87	17	142	1	NA
Trading account gains and fees(1)	0	0	0	0	0	0	NA
Investment banking, fees and commissions	15	2	12	1	15	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	9	1	9	0	9	0	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	34	10	22	2	34	0	NA
Net gains (losses) on sales of loans	13	1	11	1	13	0	NA
Net gains (losses) on sales of other real estate owned	0	-0	0	0	0	-0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	3	3	-0	-0	3	-0	NA
Other noninterest income	94	22	58	14	94	1	NA
Total noninterest expense	**1,189**	**352**	**721**	**116**	**1,179**	**10**	**NA**
Salaries and employee benefits	684	207	414	64	680	5	NA
Premises and equipment	165	48	101	17	164	1	NA
All other noninterest expense	339	98	206	36	335	4	NA
Pre-tax net operating income	**698**	**185**	**422**	**92**	**692**	**6**	**NA**
Gains (losses) on securities not held in trading accounts	**-3**	**-1**	**-3**	**-0**	**-3**	**0**	**NA**
Applicable income taxes	137	29	79	29	135	2	NA
Income before extraordinary items	558	155	340	63	554	4	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**558**	**155**	**340**	**63**	**554**	**4**	**NA**
Net loan and lease charge-offs	40	10	26	5	39	1	NA
Total loan and lease charge-offs	58	14	37	6	56	2	NA
Total loan and lease recoveries	17	4	11	2	17	1	NA
Cash dividends declared	349	107	220	22	345	4	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	349	107	220	21	344	4	NA
Net additions to capital stock	31	8	23	0	31	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**354**	**254**	**93**	**7**	**353**	**1**	**NA**
Total assets	**48,236**	**10,585**	**24,319**	**13,332**	**48,141**	**94**	**NA**
Cash and due from depository institutions	1,639	425	841	373	1,636	3	NA
Securities	11,749	2,887	6,104	2,758	11,749	0	NA
Federal funds sold and securities purchased under agreements to resell	1,385	322	569	494	1,385	0	NA
Loans and leases, net	30,969	6,495	15,597	8,878	30,879	90	NA
Plus: allowance for losses	428	96	222	111	427	1	NA
Loans and leases, total	31,397	6,590	15,818	8,988	31,306	90	NA
Plus: unearned income	12	1	6	5	12	0	NA
Loans and leases, gross	31,408	6,591	15,825	8,993	31,318	90	NA
By loan and lease type:							
Loans secured by real estate, total	19,211	3,650	10,204	5,357	19,133	78	NA
Real estate loans in domestic offices:	19,211	3,650	10,204	5,357	19,133	78	NA
Construction and land development	4,512	403	2,225	1,883	4,488	24	NA
Secured by farmland	1,978	848	1,041	89	1,977	1	NA
Secured by 1-4 family residential properties	5,089	1,412	2,703	974	5,057	32	NA
Home equity loans	513	57	293	162	507	6	NA
Secured by multifamily residential properties	583	51	353	179	576	7	NA
Secured by nonfarm nonresidential properties	7,050	936	3,881	2,233	7,035	14	NA
Loans to depository institutions and acceptances	161	0	11	150	161	0	NA
Loans to finance agricultural production and other loans to farmers	2,764	1,202	1,268	293	2,763	0	NA
Commercial and industrial loans	6,257	1,099	2,887	2,270	6,247	10	NA
Loans to individuals	2,383	563	1,041	780	2,381	2	NA
Credit cards	317	5	31	282	317	0	NA
Other loans(1)	395	35	239	122	395	0	NA
Lease financing receivables	237	42	175	20	237	0	NA
Assets held in trading accounts(2)	142	0	20	122	142	0	NA
Bank premises and fixed assets	764	163	405	197	764	0	NA
Other real estate owned	60	14	36	10	60	0	NA
Goodwill and other intangible assets	281	37	145	99	281	0	NA
All other assets	1,247	244	603	401	1,246	1	NA
Total liabilities, limited-life preferred							

stock and equity capital	**48,236**	**10,585**	**24,319**	**13,332**	**48,141**	**94**	**NA**
Total liabilities	43,563	9,449	21,915	12,199	43,480	83	NA
Deposits, total	38,097	8,800	19,162	10,136	38,014	83	NA
Noninterest-bearing	5,637	1,454	2,848	1,335	5,621	16	NA
Interest-bearing	32,461	7,346	16,314	8,801	32,393	67	NA
Deposits, domestic offices:							
Total	38,097	8,800	19,162	10,136	38,014	83	NA
Demand deposits	4,707	1,407	2,324	976	4,691	16	NA
Savings deposits	15,965	3,183	8,044	4,738	15,934	31	NA
Time deposits	17,426	4,209	8,794	4,422	17,389	37	NA
Memoranda:							
Time CDs of $100,000 or more	6,664	1,424	3,534	1,705	6,641	22	NA
Estimated insured deposits	28,280	7,150	14,295	6,835	28,226	54	NA
Federal funds purchased and securities sold under agreements to repurchase	1,824	130	931	762	1,824	0	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	3,214	467	1,586	1,161	3,214	0	NA
Subordinated notes and debentures	41	0	16	25	41	0	NA
All other liabilities	387	52	221	115	387	0	NA
Total equity capital	**4,672**	**1,136**	**2,404**	**1,133**	**4,661**	**11**	**NA**
Perpetual preferred stock	3	1	2	0	3	0	NA
Common stock	315	95	179	41	314	2	NA
Surplus	1,521	314	730	477	1,519	2	NA
Retained earnings	2,833	726	1,493	615	2,825	8	NA
Memoranda:							
Loans and leases past due 30-89 days	231	68	133	30	231	0	NA
Loans and leases past due 90 or more days	39	16	17	6	39	0	NA
Loans and leases in nonaccrual status	178	46	84	49	177	1	NA
Income earned, not collected on loans	357	103	178	76	356	1	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**354**	**254**	**93**	**7**	**353**	**1**	**NA**
Number of employees (full-time equivalent)	15	4	8	3	15	0	NA
Total interest and fee income	**2,566**	**567**	**1,278**	**721**	**2,559**	**6**	**NA**
Loans	2,055	446	1,023	587	2,049	6	NA
Lease financing receivables	13	2	10	1	13	0	NA
Balances due from depository institutions	10	3	6	1	10	0	NA
Investment securities	424	103	214	107	424	0	NA
Assets held in trading accounts	14	0	1	13	14	0	NA
Federal funds sold and securities purchased under agreements to resell	36	11	18	8	36	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**888**	**174**	**431**	**283**	**886**	**2**	**NA**
Deposits	709	154	345	211	708	1	NA
Federal funds purchased and securities sold under agreements to repurchase	39	3	21	15	39	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	137	17	64	56	137	0	NA
Subordinated notes and debentures	3	0	1	2	3	0	NA
Net interest income	**1,678**	**393**	**847**	**438**	**1,673**	**5**	**NA**
Provisions for credit losses and allocated transfer risk	**77**	**12**	**35**	**30**	**77**	**0**	**NA**
Total noninterest income	**663**	**101**	**393**	**168**	**662**	**1**	**NA**
Fiduciary activities(1)	47	3	24	21	47	0	NA
Service charges on deposit accounts	260	46	158	55	259	0	NA
Trading account gains and fees(1)	5	0	5	0	5	0	NA
Investment banking, fees and commissions	12	1	7	4	12	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	4	1	3	0	4	0	NA
Net securitization income	-9	0	0	-9	-9	0	NA
Insurance commissions and fees	19	3	6	10	19	0	NA
Net gains (losses) on sales of loans	46	2	41	4	45	1	NA
Net gains (losses) on sales of other real estate owned	-2	-0	-2	0	-2	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	35	-0	2	34	35	0	NA
Other noninterest income	246	47	150	49	246	0	NA
Total noninterest expense	**1,420**	**350**	**740**	**329**	**1,417**	**3**	**NA**
Salaries and employee benefits	762	191	414	157	760	2	NA
Premises and equipment	183	43	98	43	183	0	NA
All other noninterest expense	475	117	229	129	474	1	NA
Pre-tax net operating income	**844**	**132**	**465**	**247**	**841**	**3**	**NA**
Gains (losses) on securities not held in trading accounts	**-4**	**-1**	**-2**	**-1**	**-4**	**0**	**NA**
Applicable income taxes	199	18	99	82	199	0	NA
Income before extraordinary items	641	112	364	164	638	3	NA
Extraordinary items, net	0	-0	0	0	0	0	NA
Net income	**641**	**112**	**365**	**164**	**638**	**3**	**NA**
Net loan and lease charge-offs	65	10	27	28	65	0	NA
Total loan and lease charge-offs	89	16	40	34	89	0	NA
Total loan and lease recoveries	24	5	13	6	24	0	NA
Cash dividends declared	369	78	191	100	367	2	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	369	78	191	100	367	2	NA
Net additions to capital stock	38	21	17	0	38	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**205**	**83**	**116**	**6**	**202**	**3**	**1**
Total assets	**50,068**	**5,221**	**26,074**	**18,773**	**48,921**	**1,147**	**0**
Cash and due from depository institutions	2,408	197	833	1,377	2,377	31	0
Securities	9,308	1,326	5,331	2,650	9,193	114	NA
Federal funds sold and securities purchased under agreements to resell	866	184	553	128	861	5	NA
Loans and leases, net	35,070	3,263	18,022	13,784	34,145	925	NA
Plus: allowance for losses	504	53	229	222	494	10	NA
Loans and leases, total	35,573	3,316	18,252	14,006	34,639	935	0
Plus: unearned income	20	5	12	3	19	1	0
Loans and leases, gross	35,593	3,321	18,264	14,009	34,658	936	0
By loan and lease type:							
Loans secured by real estate, total	25,211	2,446	14,520	8,245	24,408	803	0
Real estate loans in domestic offices:	25,211	2,446	14,520	8,245	24,408	803	NA
Construction and land development	2,824	193	1,768	863	2,655	169	NA
Secured by farmland	1,398	299	904	195	1,391	7	NA
Secured by 1-4 family residential properties	12,650	1,286	6,851	4,514	12,278	372	NA
Home equity loans	1,334	87	669	577	1,277	56	NA
Secured by multifamily residential properties	691	53	331	307	668	22	NA
Secured by nonfarm nonresidential properties	7,649	616	4,666	2,367	7,416	233	NA
Loans to depository institutions and acceptances	25	0	5	20	25	0	0
Loans to finance agricultural production and other loans to farmers	534	81	261	192	534	0	0
Commercial and industrial loans	4,634	409	1,923	2,302	4,561	73	0
Loans to individuals	2,543	346	1,344	854	2,485	58	0
Credit cards	36	4	21	11	35	1	NA
Other loans(1)	1,290	38	167	1,085	1,290	0	NA
Lease financing receivables	1,356	1	45	1,309	1,354	1	0
Assets held in trading accounts(2)	0	0	0	0	0	0	0
Bank premises and fixed assets	889	115	531	243	859	30	NA
Other real estate owned	71	5	50	16	69	2	NA
Goodwill and other intangible assets	329	11	182	136	321	8	NA
All other assets	1,127	119	570	439	1,096	32	NA
Total liabilities, limited-life preferred							

stock and equity capital	**50,068**	**5,221**	**26,074**	**18,773**	**48,921**	**1,147**	**NA**
Total liabilities	45,262	4,611	23,416	17,235	44,220	1,042	850
Deposits, total	37,815	4,257	20,900	12,658	36,921	894	850
Noninterest-bearing	6,316	706	3,014	2,596	6,282	34	0
Interest-bearing	31,499	3,550	17,886	10,062	30,639	860	850
Deposits, domestic offices:							
Total	36,965	4,257	20,900	11,808	36,071	894	NA
Demand deposits	5,150	701	2,682	1,766	5,121	30	NA
Savings deposits	14,626	1,457	7,645	5,524	14,296	330	NA
Time deposits	17,188	2,099	10,572	4,518	16,654	535	NA
Memoranda:							
Time CDs of $100,000 or more	6,155	638	3,811	1,706	5,967	188	NA
Estimated insured deposits	27,950	3,520	15,954	8,477	27,268	683	NA
Federal funds purchased and securities sold under agreements to repurchase	2,881	68	774	2,039	2,858	23	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	3,644	251	1,583	1,810	3,525	119	NA
Subordinated notes and debentures	235	0	0	235	235	0	0
All other liabilities	687	35	159	492	681	5	NA
Total equity capital	**4,806**	**610**	**2,658**	**1,538**	**4,700**	**106**	**NA**
Perpetual preferred stock	6	0	6	0	6	0	NA
Common stock	299	81	175	43	284	15	NA
Surplus	1,734	294	1,126	314	1,718	16	NA
Retained earnings	2,767	235	1,351	1,180	2,692	75	NA
Memoranda:							
Loans and leases past due 30-89 days	505	43	212	250	499	6	NA
Loans and leases past due 90 or more days	120	8	36	76	120	0	NA
Loans and leases in nonaccrual status	247	26	112	108	243	4	NA
Income earned, not collected on loans	302	39	166	97	297	5	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**205**	**83**	**116**	**6**	**202**	**3**	**1**
Number of employees (full-time equivalent)	15	2	9	4	14	0	NA
Total interest and fee income	**2,784**	**296**	**1,441**	**1,047**	**2,717**	**67**	**NA**
Loans	2,257	236	1,210	811	2,195	61	0
Lease financing receivables	67	0	3	63	67	0	NA
Balances due from depository institutions	25	1	2	22	25	0	NA
Investment securities	354	51	198	104	349	5	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	70	7	20	43	70	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1,013**	**94**	**507**	**411**	**987**	**26**	**NA**
Deposits	780	82	420	278	760	20	58
Federal funds purchased and securities sold under agreements to repurchase	86	2	20	64	86	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	138	11	67	60	132	6	NA
Subordinated notes and debentures	9	0	0	9	9	0	NA
Net interest income	**1,772**	**202**	**934**	**636**	**1,730**	**42**	**NA**
Provisions for credit losses and allocated transfer risk	**106**	**9**	**52**	**45**	**104**	**2**	**NA**
Total noninterest income	**501**	**45**	**217**	**239**	**491**	**10**	**NA**
Fiduciary activities(1)	54	0	14	40	54	0	NA
Service charges on deposit accounts	270	31	124	116	264	6	NA
Trading account gains and fees(1)	0	0	0	-0	0	0	NA
Investment banking, fees and commissions	7	0	3	4	7	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	4	0	3	1	4	0	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	12	1	7	4	12	0	NA
Net gains (losses) on sales of loans	26	1	13	11	25	1	NA
Net gains (losses) on sales of other real estate owned	0	0	-0	0	-0	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	2	0	-1	3	2	-0	NA
Other noninterest income	125	11	54	60	123	2	NA
Total noninterest expense	**1,336**	**173**	**726**	**437**	**1,305**	**32**	**NA**
Salaries and employee benefits	678	86	381	211	661	17	NA
Premises and equipment	197	23	103	72	193	4	NA
All other noninterest expense	461	64	242	155	450	11	NA
Pre-tax net operating income	**830**	**65**	**372**	**393**	**812**	**18**	**NA**
Gains (losses) on securities not held in trading accounts	**9**	**0**	**10**	**-1**	**9**	**-0**	**NA**
Applicable income taxes	225	13	84	128	219	6	NA
Income before extraordinary items	614	53	298	264	602	12	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**615**	**53**	**298**	**264**	**603**	**12**	**NA**
Net loan and lease charge-offs	100	9	46	45	100	1	NA
Total loan and lease charge-offs	156	13	60	84	155	1	NA
Total loan and lease recoveries	56	4	13	38	55	0	NA
Cash dividends declared	282	29	147	105	277	5	NA
Cash dividends declared on preferred stock(1)	1	0	1	0	1	0	NA
Cash dividends declared on common stock(1)	281	29	147	105	276	5	NA
Net additions to capital stock	40	21	18	1	40	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**136**	**62**	**70**	**4**	**133**	**3**	**2**
Total assets	**67,433**	**3,870**	**18,750**	**44,813**	**64,263**	**3,169**	**0**
Cash and due from depository institutions	4,275	226	1,112	2,938	4,127	149	0
Securities	13,279	1,002	4,247	8,030	12,679	601	NA
Federal funds sold and securities purchased under agreements to resell	3,696	306	1,051	2,340	3,682	15	NA
Loans and leases, net	39,489	2,162	11,379	25,948	37,366	2,123	NA
Plus: allowance for losses	598	34	195	369	555	43	NA
Loans and leases, total	40,087	2,196	11,574	26,316	37,922	2,165	0
Plus: unearned income	19	2	2	15	18	0	0
Loans and leases, gross	40,105	2,198	11,576	26,331	37,940	2,165	0
By loan and lease type:							
Loans secured by real estate, total	24,449	1,383	8,122	14,944	23,029	1,420	0
Real estate loans in domestic offices:	24,449	1,383	8,122	14,944	23,029	1,420	NA
Construction and land development	4,601	160	1,401	3,040	4,509	92	NA
Secured by farmland	359	79	201	78	354	4	NA
Secured by 1-4 family residential properties	11,277	699	2,729	7,849	10,490	787	NA
Home equity loans	1,389	10	117	1,261	1,301	88	NA
Secured by multifamily residential properties	514	13	239	262	483	31	NA
Secured by nonfarm nonresidential properties	7,698	432	3,551	3,715	7,193	506	NA
Loans to depository institutions and acceptances	11	0	0	11	11	0	0
Loans to finance agricultural production and other loans to farmers	331	92	177	62	330	1	0
Commercial and industrial loans	7,909	393	1,931	5,586	7,596	313	0
Loans to individuals	5,884	319	1,239	4,325	5,563	321	0
Credit cards	82	2	46	33	73	8	NA
Other loans(1)	1,357	11	91	1,256	1,247	110	NA
Lease financing receivables	164	0	16	148	164	0	0
Assets held in trading accounts(2)	2	0	1	0	2	0	0
Bank premises and fixed assets	1,182	78	451	653	1,115	67	NA
Other real estate owned	33	4	19	11	33	0	NA
Goodwill and other intangible assets	3,986	6	34	3,946	3,883	103	NA
All other assets	1,491	87	456	947	1,377	113	NA
Total liabilities, limited-life preferred							

stock and equity capital	**67,433**	**3,870**	**18,750**	**44,813**	**64,263**	**3,169**	**NA**
Total liabilities	58,590	3,458	17,142	37,990	55,735	2,855	1,420
Deposits, total	53,756	3,309	16,027	34,419	51,250	2,506	1,419
Noninterest-bearing	13,688	769	3,936	8,983	13,308	380	0
Interest-bearing	40,068	2,540	12,091	25,436	37,942	2,126	1,419
Deposits, domestic offices:							
Total	52,336	3,309	16,027	33,000	49,830	2,506	NA
Demand deposits	7,947	752	3,092	4,104	7,818	130	NA
Savings deposits	27,871	1,068	6,996	19,807	26,399	1,473	NA
Time deposits	16,518	1,489	5,940	9,088	15,614	904	NA
Memoranda:							
Time CDs of $100,000 or more	6,839	599	2,590	3,650	6,485	354	NA
Estimated insured deposits	34,910	2,615	11,475	20,820	33,379	1,531	NA
Federal funds purchased and securities sold under agreements to repurchase	1,551	12	325	1,214	1,483	68	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	2,566	115	651	1,800	2,327	239	NA
Subordinated notes and debentures	0	0	0	0	0	0	0
All other liabilities	718	23	139	556	675	42	NA
Total equity capital	**8,842**	**412**	**1,608**	**6,823**	**8,528**	**314**	**NA**
Perpetual preferred stock	41	0	40	0	41	0	NA
Common stock	147	30	89	27	146	2	NA
Surplus	7,224	187	642	6,395	6,976	248	NA
Retained earnings	1,431	194	837	400	1,366	65	NA
Memoranda:							
Loans and leases past due 30-89 days	394	41	138	215	384	9	NA
Loans and leases past due 90 or more days	74	8	27	39	72	2	NA
Loans and leases in nonaccrual status	360	19	162	179	352	8	NA
Income earned, not collected on loans	417	26	129	262	400	16	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**136**	**62**	**70**	**4**	**133**	**3**	**2**
Number of employees (full-time equivalent)	19	2	7	10	18	1	NA
Total interest and fee income	**2,124**	**214**	**1,017**	**892**	**1,970**	**154**	**NA**
Loans	1,737	169	846	723	1,610	127	0
Lease financing receivables	3	0	1	2	2	0	NA
Balances due from depository institutions	10	2	3	5	9	1	NA
Investment securities	330	36	143	151	305	25	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	37	7	21	9	37	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**569**	**56**	**281**	**232**	**514**	**55**	**NA**
Deposits	475	51	243	181	433	42	14
Federal funds purchased and securities sold under agreements to repurchase	32	0	9	23	31	1	NA
Demand notes issued to the U.S. Treasury and other borrowed money	62	4	30	28	50	12	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**1,555**	**159**	**736**	**660**	**1,455**	**100**	**NA**
Provisions for credit losses and allocated transfer risk	**171**	**7**	**84**	**80**	**153**	**18**	**NA**
Total noninterest income	**412**	**32**	**196**	**183**	**383**	**28**	**NA**
Fiduciary activities(1)	19	0	2	16	19	0	NA
Service charges on deposit accounts	212	22	108	82	198	14	NA
Trading account gains and fees(1)	2	0	0	2	2	0	NA
Investment banking, fees and commissions	17	0	11	6	15	2	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	1	0	1	0	1	-0	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	13	1	8	3	12	0	NA
Net gains (losses) on sales of loans	19	0	14	5	17	3	NA
Net gains (losses) on sales of other real estate owned	-0	0	-2	1	-1	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	2	-1	-0	3	1	1	NA
Other noninterest income	127	9	52	66	120	8	NA
Total noninterest expense	**1,272**	**130**	**624**	**517**	**1,198**	**74**	**NA**
Salaries and employee benefits	669	69	336	264	631	39	NA
Premises and equipment	186	19	102	65	176	10	NA
All other noninterest expense	417	42	187	188	391	26	NA
Pre-tax net operating income	**524**	**53**	**224**	**247**	**488**	**36**	**NA**
Gains (losses) on securities not held in trading accounts	**-3**	**-0**	**-3**	**0**	**-3**	**-0**	**NA**
Applicable income taxes	130	9	59	62	120	10	NA
Income before extraordinary items	391	45	162	184	365	26	NA
Extraordinary items, net	1	1	0	0	1	0	NA
Net income	**391**	**45**	**162**	**184**	**365**	**26**	**NA**
Net loan and lease charge-offs	73	6	41	26	69	5	NA
Total loan and lease charge-offs	96	8	49	38	89	7	NA
Total loan and lease recoveries	22	2	8	12	20	2	NA
Cash dividends declared	234	34	90	109	212	22	NA
Cash dividends declared on preferred stock(1)	1	0	1	0	1	0	NA
Cash dividends declared on common stock(1)	233	34	89	109	211	22	NA
Net additions to capital stock	14	6	8	0	14	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**15**	**3**	**9**	**3**	**15**	**NA**	**NA**
Total assets	**38,028**	**256**	**3,548**	**34,224**	**38,028**	**NA**	**NA**
Cash and due from depository institutions	916	6	102	807	916	NA	NA
Securities	5,601	57	640	4,904	5,601	NA	NA
Federal funds sold and securities purchased under agreements to resell	14	9	2	3	14	NA	NA
Loans and leases, net	24,339	172	2,601	21,565	24,339	NA	NA
Plus: allowance for losses	272	2	30	239	272	NA	NA
Loans and leases, total	24,610	175	2,632	21,804	24,610	NA	NA
Plus: unearned income	3	0	0	3	3	NA	NA
Loans and leases, gross	24,613	175	2,632	21,806	24,613	NA	NA
By loan and lease type:							
Loans secured by real estate, total	16,978	118	2,009	14,851	16,978	NA	NA
Real estate loans in domestic offices:	16,978	118	2,009	14,851	16,978	NA	NA
Construction and land development	1,408	3	117	1,288	1,408	NA	NA
Secured by farmland	48	0	6	41	48	NA	NA
Secured by 1-4 family residential properties	8,724	36	1,168	7,520	8,724	NA	NA
Home equity loans	3,054	15	217	2,822	3,054	NA	NA
Secured by multifamily residential properties	591	10	63	517	591	NA	NA
Secured by nonfarm nonresidential properties	6,208	67	655	5,485	6,208	NA	NA
Loans to depository institutions and acceptances	0	0	0	0	0	NA	NA
Loans to finance agricultural production and other loans to farmers	169	0	50	119	169	NA	NA
Commercial and industrial loans	3,828	46	329	3,453	3,828	NA	NA
Loans to individuals	2,758	12	215	2,531	2,758	NA	NA
Credit cards	3	0	3	0	3	NA	NA
Other loans(1)	784	0	28	756	784	NA	NA
Lease financing receivables	98	0	0	98	98	NA	NA
Assets held in trading accounts(2)	0	0	0	0	0	NA	NA
Bank premises and fixed assets	383	5	50	328	383	NA	NA
Other real estate owned	4	0	1	3	4	NA	NA
Goodwill and other intangible assets	5,269	0	31	5,238	5,269	NA	NA
All other assets	1,503	6	120	1,377	1,503	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**38,028**	**256**	**3,548**	**34,224**	**38,028**	**NA**	**NA**
Total liabilities	30,706	238	3,202	27,267	30,706	NA	NA
Deposits, total	24,806	200	2,548	22,058	24,806	NA	NA
Noninterest-bearing	5,170	31	327	4,812	5,170	NA	NA
Interest-bearing	19,636	169	2,221	17,246	19,636	NA	NA
Deposits, domestic offices:							
Total	24,806	200	2,548	22,058	24,806	NA	NA
Demand deposits	2,689	31	291	2,368	2,689	NA	NA
Savings deposits	15,069	57	1,214	13,799	15,069	NA	NA
Time deposits	7,048	113	1,044	5,892	7,048	NA	NA
Memoranda:							
Time CDs of $100,000 or more	2,448	38	330	2,080	2,448	NA	NA
Estimated insured deposits	16,698	162	2,107	14,430	16,698	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	3,511	6	90	3,415	3,511	NA	NA
Trading liabilities	0	0	0	0	0	NA	NA
Other borrowed money	1,537	30	531	976	1,537	NA	NA
Subordinated notes and debentures	457	0	0	457	457	NA	NA
All other liabilities	395	1	33	361	395	NA	NA
Total equity capital	**7,322**	**19**	**346**	**6,957**	**7,322**	**NA**	**NA**
Perpetual preferred stock	0	0	0	0	0	NA	NA
Common stock	25	1	17	7	25	NA	NA
Surplus	6,913	14	119	6,780	6,913	NA	NA
Retained earnings	384	4	210	170	384	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	129	1	20	107	129	NA	NA
Loans and leases past due 90 or more days	6	0	2	4	6	NA	NA
Loans and leases in nonaccrual status	84	0	12	72	84	NA	NA
Income earned, not collected on loans	132	1	15	116	132	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**15**	**3**	**9**	**3**	**15**	**NA**	**NA**
Number of employees (full-time equivalent)	9	0	1	8	9	NA	NA
Total interest and fee income	**1,520**	**12**	**193**	**1,315**	**1,520**	**NA**	**NA**
Loans	1,280	10	166	1,104	1,280	NA	NA
Lease financing receivables	5	0	0	5	5	NA	NA
Balances due from depository institutions	1	0	1	0	1	NA	NA
Investment securities	222	2	25	196	222	NA	NA
Assets held in trading accounts	0	0	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	1	0	0	0	1	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**431**	**5**	**63**	**363**	**431**	**NA**	**NA**
Deposits	274	4	41	229	274	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	70	0	2	69	70	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	74	1	20	53	74	NA	NA
Subordinated notes and debentures	12	0	0	12	12	NA	NA
Net interest income	**1,090**	**8**	**130**	**952**	**1,090**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**21**	**0**	**3**	**18**	**21**	**NA**	**NA**
Total noninterest income	**368**	**1**	**34**	**333**	**368**	**NA**	**NA**
Fiduciary activities(1)	45	0	8	37	45	NA	NA
Service charges on deposit accounts	106	0	9	97	106	NA	NA
Trading account gains and fees(1)	0	0	0	0	0	NA	NA
Investment banking, fees and commissions	19	0	2	16	19	NA	NA
Venture capital revenue	0	0	0	0	0	NA	NA
Net servicing fees	1	0	0	1	1	NA	NA
Net securitization income	0	0	0	0	0	NA	NA
Insurance commissions and fees	45	0	2	43	45	NA	NA
Net gains (losses) on sales of loans	10	0	2	8	10	NA	NA
Net gains (losses) on sales of other real estate owned	0	0	0	0	0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	1	-0	-0	1	1	NA	NA
Other noninterest income	141	1	10	130	141	NA	NA
Total noninterest expense	**850**	**9**	**108**	**733**	**850**	**NA**	**NA**
Salaries and employee benefits	401	5	60	336	401	NA	NA
Premises and equipment	115	1	15	98	115	NA	NA
All other noninterest expense	334	3	32	299	334	NA	NA
Pre-tax net operating income	**587**	**-0**	**53**	**535**	**587**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**-46**	**0**	**1**	**-47**	**-46**	**NA**	**NA**
Applicable income taxes	174	0	17	157	174	NA	NA
Income before extraordinary items	367	-1	36	331	367	NA	NA
Extraordinary items, net	0	0	0	0	0	NA	NA
Net income	**367**	**-1**	**36**	**331**	**367**	**NA**	**NA**
Net loan and lease charge-offs	26	0	2	24	26	NA	NA
Total loan and lease charge-offs	40	0	3	37	40	NA	NA
Total loan and lease recoveries	14	0	1	13	14	NA	NA
Cash dividends declared	259	0	12	247	259	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	NA	NA
Cash dividends declared on common stock(1)	259	0	12	247	259	NA	NA
Net additions to capital stock	0	0	0	0	0	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**65**	**8**	**48**	**9**	**57**	**8**	**NA**
Total assets	**41,086**	**484**	**14,755**	**25,846**	**37,928**	**3,158**	**NA**
Cash and due from depository institutions	1,386	19	549	818	1,264	122	NA
Securities	8,126	69	2,654	5,404	7,639	488	NA
Federal funds sold and securities purchased under agreements to resell	643	61	360	222	619	24	NA
Loans and leases, net	28,228	293	10,541	17,394	25,893	2,335	NA
Plus: allowance for losses	337	4	125	208	312	25	NA
Loans and leases, total	28,565	297	10,666	17,602	26,205	2,360	NA
Plus: unearned income	10	0	9	0	5	5	NA
Loans and leases, gross	28,575	298	10,675	17,602	26,210	2,365	NA
By loan and lease type:							
Loans secured by real estate, total	21,296	236	8,318	12,743	19,276	2,021	NA
Real estate loans in domestic offices:	21,296	236	8,318	12,743	19,276	2,021	NA
Construction and land development	5,179	61	1,559	3,559	4,441	739	NA
Secured by farmland	224	2	133	89	220	4	NA
Secured by 1-4 family residential properties	8,031	87	3,437	4,508	7,423	608	NA
Home equity loans	2,086	19	607	1,460	1,971	115	NA
Secured by multifamily residential properties	411	6	142	264	381	30	NA
Secured by nonfarm nonresidential properties	7,450	79	3,048	4,323	6,812	639	NA
Loans to depository institutions and acceptances	4	0	0	4	4	0	NA
Loans to finance agricultural production and other loans to farmers	49	1	35	12	48	1	NA
Commercial and industrial loans	4,328	52	1,643	2,632	4,046	282	NA
Loans to individuals	2,228	6	571	1,651	2,186	42	NA
Credit cards	4	0	4	0	4	0	NA
Other loans(1)	356	1	89	266	353	3	NA
Lease financing receivables	314	2	18	294	298	16	NA
Assets held in trading accounts(2)	0	0	0	0	0	0	NA
Bank premises and fixed assets	472	9	209	254	422	51	NA
Other real estate owned	30	0	1	28	28	2	NA
Goodwill and other intangible assets	785	20	97	668	758	26	NA
All other assets	1,416	13	344	1,058	1,306	110	NA
Total liabilities, limited-life preferred							

stock and equity capital	**41,086**	**484**	**14,755**	**25,846**	**37,928**	**3,158**	**NA**
Total liabilities	36,915	390	13,291	23,235	34,021	2,894	NA
Deposits, total	31,050	326	12,120	18,604	28,698	2,351	NA
Noninterest-bearing	6,498	52	2,659	3,787	6,168	330	NA
Interest-bearing	24,552	274	9,461	14,817	22,531	2,021	NA
Deposits, domestic offices:							
Total	31,050	326	12,120	18,604	28,698	2,351	NA
Demand deposits	3,628	52	1,832	1,745	3,298	330	NA
Savings deposits	15,591	117	5,613	9,861	14,885	705	NA
Time deposits	11,831	158	4,676	6,998	10,516	1,316	NA
Memoranda:							
Time CDs of $100,000 or more	4,739	46	1,703	2,990	4,335	404	NA
Estimated insured deposits	21,018	249	8,878	11,892	19,155	1,864	NA
Federal funds purchased and securities sold under agreements to repurchase	2,518	51	450	2,017	2,481	37	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	2,719	6	521	2,192	2,243	476	NA
Subordinated notes and debentures	316	0	113	203	309	8	NA
All other liabilities	313	6	88	219	290	22	NA
Total equity capital	**4,171**	**95**	**1,465**	**2,612**	**3,907**	**264**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	289	29	179	81	280	9	NA
Surplus	2,019	84	543	1,392	1,881	138	NA
Retained earnings	1,863	-19	743	1,138	1,747	116	NA
Memoranda:							
Loans and leases past due 30-89 days	196	4	75	117	162	34	NA
Loans and leases past due 90 or more days	25	1	12	12	24	1	NA
Loans and leases in nonaccrual status	87	1	35	51	69	19	NA
Income earned, not collected on loans	187	2	64	121	171	17	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**65**	**8**	**48**	**9**	**57**	**8**	**NA**
Number of employees (full-time equivalent)	11	0	4	7	10	1	NA
Total interest and fee income	**2,133**	**20**	**807**	**1,307**	**1,946**	**188**	**NA**
Loans	1,746	16	688	1,042	1,585	161	NA
Lease financing receivables	23	0	2	21	21	1	NA
Balances due from depository institutions	6	0	4	2	5	1	NA
Investment securities	329	2	99	228	307	22	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	21	2	12	7	20	1	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**638**	**7**	**216**	**415**	**566**	**72**	**NA**
Deposits	442	6	174	261	392	50	NA
Federal funds purchased and securities sold under agreements to repurchase	65	1	10	55	64	1	NA
Demand notes issued to the U.S. Treasury and other borrowed money	114	0	26	88	93	21	NA
Subordinated notes and debentures	17	0	6	11	16	0	NA
Net interest income	**1,496**	**12**	**591**	**892**	**1,380**	**116**	**NA**
Provisions for credit losses and allocated transfer risk	**35**	**1**	**15**	**19**	**29**	**6**	**NA**
Total noninterest income	**563**	**22**	**136**	**405**	**515**	**48**	**NA**
Fiduciary activities(1)	99	19	0	79	80	19	NA
Service charges on deposit accounts	180	1	44	135	169	11	NA
Trading account gains and fees(1)	0	0	0	0	0	0	NA
Investment banking, fees and commissions	28	0	2	26	28	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	18	0	1	17	17	0	NA
Net securitization income	3	0	0	3	3	0	NA
Insurance commissions and fees	26	0	1	26	26	0	NA
Net gains (losses) on sales of loans	57	0	43	14	49	8	NA
Net gains (losses) on sales of other real estate owned	0	0	0	0	0	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	5	0	1	4	5	0	NA
Other noninterest income	147	1	45	101	138	9	NA
Total noninterest expense	**1,227**	**38**	**418**	**771**	**1,108**	**119**	**NA**
Salaries and employee benefits	669	21	232	416	603	66	NA
Premises and equipment	173	6	56	112	155	18	NA
All other noninterest expense	385	11	130	244	350	35	NA
Pre-tax net operating income	**796**	**-5**	**295**	**506**	**757**	**39**	**NA**
Gains (losses) on securities not held in trading accounts	**3**	**-0**	**0**	**3**	**3**	**-0**	**NA**
Applicable income taxes	265	0	102	162	251	14	NA
Income before extraordinary items	534	-5	193	346	509	25	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**534**	**-5**	**193**	**346**	**509**	**25**	**NA**
Net loan and lease charge-offs	15	-0	6	9	13	2	NA
Total loan and lease charge-offs	33	0	12	21	29	4	NA
Total loan and lease recoveries	18	0	7	11	16	2	NA
Cash dividends declared	264	2	103	159	261	3	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	264	2	103	159	261	3	NA
Net additions to capital stock	60	19	41	1	59	2	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**36**	**5**	**22**	**9**	**36**	**NA**	**3**
Total assets	**162,506**	**313**	**9,234**	**152,960**	**162,506**	**NA**	**17,886**
Cash and due from depository institutions	15,322	28	245	15,049	15,322	NA	13,562
Securities	85,334	61	1,994	83,278	85,334	NA	NA
Federal funds sold and securities purchased under agreements to resell	5,917	14	200	5,702	5,917	NA	NA
Loans and leases, net	42,810	164	5,965	36,681	42,810	NA	NA
Plus: allowance for losses	364	2	69	292	364	NA	NA
Loans and leases, total	43,174	166	6,035	36,974	43,174	NA	1,849
Plus: unearned income	4	0	1	3	4	NA	0
Loans and leases, gross	43,178	166	6,036	36,976	43,178	NA	1,849
By loan and lease type:							
Loans secured by real estate, total	20,830	136	4,953	15,741	20,830	NA	0
Real estate loans in domestic offices:	20,830	136	4,953	15,741	20,830	NA	NA
Construction and land development	784	7	440	337	784	NA	NA
Secured by farmland	8	0	1	6	8	NA	NA
Secured by 1-4 family residential properties	13,605	92	2,118	11,395	13,605	NA	NA
Home equity loans	4,049	11	400	3,639	4,049	NA	NA
Secured by multifamily residential properties	904	3	483	418	904	NA	NA
Secured by nonfarm nonresidential properties	5,530	34	1,911	3,585	5,530	NA	NA
Loans to depository institutions and acceptances	0	0	0	0	0	NA	0
Loans to finance agricultural production and other loans to farmers	6	0	6	0	6	NA	0
Commercial and industrial loans	6,729	21	866	5,841	6,729	NA	28
Loans to individuals	7,679	8	104	7,567	7,679	NA	0
Credit cards	1,101	0	6	1,094	1,101	NA	NA
Other loans(1)	4,866	0	96	4,770	4,866	NA	NA
Lease financing receivables	3,068	0	11	3,056	3,068	NA	0
Assets held in trading accounts(2)	2,788	0	3	2,786	2,788	NA	725
Bank premises and fixed assets	1,017	4	115	898	1,017	NA	NA
Other real estate owned	46	0	2	44	46	NA	NA
Goodwill and other intangible assets	4,107	31	35	4,041	4,107	NA	NA
All other assets	5,165	11	674	4,480	5,165	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**162,506**	**313**	**9,234**	**152,960**	**162,506**	**NA**	**NA**
Total liabilities	149,347	248	8,390	140,709	149,347	NA	49,860
Deposits, total	111,590	238	6,783	104,570	111,590	NA	48,922
Noninterest-bearing	19,446	58	883	18,504	19,446	NA	122
Interest-bearing	92,144	180	5,899	86,065	92,144	NA	48,800
Deposits, domestic offices:							
Total	62,668	238	6,783	55,648	62,668	NA	NA
Demand deposits	6,086	58	617	5,411	6,086	NA	NA
Savings deposits	34,396	96	3,957	30,343	34,396	NA	NA
Time deposits	22,186	84	2,208	19,894	22,186	NA	NA
Memoranda:							
Time CDs of $100,000 or more	16,859	25	938	15,897	16,859	NA	NA
Estimated insured deposits	23,522	194	4,490	18,837	23,522	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	22,239	0	197	22,042	22,239	NA	NA
Trading liabilities	2,033	0	0	2,033	2,033	NA	NA
Other borrowed money	7,045	7	1,039	6,000	7,045	NA	NA
Subordinated notes and debentures	1,258	0	0	1,258	1,258	NA	125
All other liabilities	5,182	3	371	4,808	5,182	NA	NA
Total equity capital	**13,159**	**65**	**844**	**12,250**	**13,159**	**NA**	**NA**
Perpetual preferred stock	27	0	27	0	27	NA	NA
Common stock	116	2	42	72	116	NA	NA
Surplus	5,009	46	381	4,582	5,009	NA	NA
Retained earnings	8,006	17	393	7,596	8,006	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	174	2	26	146	174	NA	NA
Loans and leases past due 90 or more days	5	0	3	2	5	NA	NA
Loans and leases in nonaccrual status	105	1	16	89	105	NA	NA
Income earned, not collected on loans	688	1	41	646	688	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**36**	**5**	**22**	**9**	**36**	**NA**	**3**
Number of employees (full-time equivalent)	36	0	4	31	36	NA	NA
Total interest and fee income	**5,777**	**14**	**439**	**5,324**	**5,777**	**NA**	**NA**
Loans	2,022	10	345	1,667	2,022	NA	39
Lease financing receivables	105	0	1	104	105	NA	NA
Balances due from depository institutions	548	0	1	547	548	NA	NA
Investment securities	2,869	2	82	2,784	2,869	NA	NA
Assets held in trading accounts	16	0	0	16	16	NA	NA
Federal funds sold and securities purchased under agreements to resell	200	1	7	192	200	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**2,852**	**4**	**128**	**2,720**	**2,852**	**NA**	**NA**
Deposits	1,949	3	89	1,857	1,949	NA	1,085
Federal funds purchased and securities sold under agreements to repurchase	659	0	5	654	659	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	214	0	34	180	214	NA	NA
Subordinated notes and debentures	29	0	0	29	29	NA	NA
Net interest income	**2,925**	**10**	**311**	**2,604**	**2,925**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**46**	**0**	**10**	**36**	**46**	**NA**	**NA**
Total noninterest income	**6,776**	**21**	**898**	**5,857**	**6,776**	**NA**	**NA**
Fiduciary activities(1)	4,866	20	745	4,100	4,866	NA	NA
Service charges on deposit accounts	185	1	20	164	185	NA	NA
Trading account gains and fees(1)	464	0	0	464	464	NA	NA
Investment banking, fees and commissions	97	0	4	93	97	NA	NA
Venture capital revenue	0	0	0	0	0	NA	NA
Net servicing fees	7	0	0	7	7	NA	NA
Net securitization income	0	0	0	0	0	NA	NA
Insurance commissions and fees	34	0	1	33	34	NA	NA
Net gains (losses) on sales of loans	29	0	4	25	29	NA	NA
Net gains (losses) on sales of other real estate owned	13	0	2	11	13	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	30	0	-0	30	30	NA	NA
Other noninterest income	1,052	0	121	930	1,052	NA	NA
Total noninterest expense	**6,882**	**21**	**1,043**	**5,818**	**6,882**	**NA**	**NA**
Salaries and employee benefits	3,299	13	299	2,987	3,299	NA	NA
Premises and equipment	1,141	2	71	1,069	1,141	NA	NA
All other noninterest expense	2,441	6	673	1,762	2,441	NA	NA
Pre-tax net operating income	**2,773**	**10**	**156**	**2,607**	**2,773**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**35**	**-0**	**1**	**34**	**35**	**NA**	**NA**
Applicable income taxes	970	2	54	914	970	NA	NA
Income before extraordinary items	1,838	9	102	1,727	1,838	NA	NA
Extraordinary items, net	-108	0	0	-108	-108	NA	NA
Net income	**1,731**	**9**	**102**	**1,619**	**1,731**	**NA**	**NA**
Net loan and lease charge-offs	84	0	3	81	84	NA	NA
Total loan and lease charge-offs	110	0	5	105	110	NA	NA
Total loan and lease recoveries	26	0	2	24	26	NA	NA
Cash dividends declared	858	4	40	814	858	NA	NA
Cash dividends declared on preferred stock(1)	2	0	2	0	2	NA	NA
Cash dividends declared on common stock(1)	856	4	38	814	856	NA	NA
Net additions to capital stock	-23	0	0	-23	-23	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**156**	**51**	**94**	**11**	**154**	**2**	**2**
Total assets	**191,176**	**3,040**	**25,268**	**162,868**	**190,892**	**285**	**2,714**
Cash and due from depository institutions	5,658	129	810	4,719	5,646	13	46
Securities	24,343	507	3,524	20,312	24,324	19	NA
Federal funds sold and securities purchased under agreements to resell	1,500	102	357	1,041	1,500	0	NA
Loans and leases, net	140,959	2,160	19,232	119,566	140,720	239	NA
Plus: allowance for losses	1,715	27	252	1,437	1,712	4	NA
Loans and leases, total	142,674	2,187	19,485	121,003	142,432	242	1,379
Plus: unearned income	6	0	5	1	6	0	0
Loans and leases, gross	142,681	2,187	19,489	121,004	142,438	243	1,379
By loan and lease type:							
Loans secured by real estate, total	85,057	1,699	15,238	68,120	84,868	188	40
Real estate loans in domestic offices:	85,017	1,699	15,238	68,080	84,829	188	NA
Construction and land development	11,838	192	2,253	9,393	11,830	8	NA
Secured by farmland	602	57	248	297	602	0	NA
Secured by 1-4 family residential properties	42,067	880	6,408	34,780	41,995	73	NA
Home equity loans	13,201	105	1,120	11,976	13,173	28	NA
Secured by multifamily residential properties	1,430	23	339	1,069	1,429	1	NA
Secured by nonfarm nonresidential properties	29,079	548	5,991	22,541	28,974	106	NA
Loans to depository institutions and acceptances	199	24	1	174	199	0	0
Loans to finance agricultural production and other loans to farmers	700	27	220	453	700	0	0
Commercial and industrial loans	43,287	292	2,846	40,149	43,246	41	1,315
Loans to individuals	8,966	124	952	7,890	8,957	9	0
Credit cards	318	2	16	300	318	0	NA
Other loans(1)	2,743	20	196	2,526	2,738	5	NA
Lease financing receivables	1,730	0	37	1,693	1,730	0	0
Assets held in trading accounts(2)	439	0	0	439	439	0	0
Bank premises and fixed assets	2,531	62	484	1,985	2,526	4	NA
Other real estate owned	189	5	47	137	189	0	NA
Goodwill and other intangible assets	7,353	18	229	7,106	7,352	1	NA
All other assets	8,204	56	585	7,563	8,195	8	NA
Total liabilities, limited-life preferred							

stock and equity capital	**191,176**	**3,040**	**25,268**	**162,868**	**190,892**	**285**	**NA**
Total liabilities	168,414	2,642	22,777	142,995	168,154	261	4,361
Deposits, total	139,972	2,508	20,531	116,932	139,737	234	3,073
Noninterest-bearing	34,257	422	2,680	31,155	34,224	33	61
Interest-bearing	105,715	2,086	17,851	85,777	105,513	202	3,012
Deposits, domestic offices:							
Total	136,899	2,508	20,531	113,859	136,664	234	NA
Demand deposits	10,621	344	2,258	8,020	10,589	33	NA
Savings deposits	86,370	987	8,776	76,607	86,278	92	NA
Time deposits	39,907	1,178	9,497	29,232	39,797	110	NA
Memoranda:							
Time CDs of $100,000 or more	20,230	541	4,943	14,746	20,164	65	NA
Estimated insured deposits	76,991	1,807	14,280	60,904	76,830	161	NA
Federal funds purchased and securities sold under agreements to repurchase	6,392	34	501	5,858	6,387	5	NA
Trading liabilities	154	0	0	154	154	0	NA
Other borrowed money	14,202	71	1,562	12,569	14,183	19	NA
Subordinated notes and debentures	3,440	0	0	3,440	3,440	0	1,060
All other liabilities	4,254	29	182	4,043	4,252	2	NA
Total equity capital	**22,762**	**397**	**2,491**	**19,873**	**22,738**	**24**	**NA**
Perpetual preferred stock	327	1	0	325	327	0	NA
Common stock	484	74	175	236	482	3	NA
Surplus	12,752	197	1,266	11,289	12,740	11	NA
Retained earnings	9,199	126	1,051	8,023	9,190	10	NA
Memoranda:							
Loans and leases past due 30-89 days	1,050	34	246	770	1,049	1	NA
Loans and leases past due 90 or more days	378	6	49	323	378	0	NA
Loans and leases in nonaccrual status	872	13	156	703	870	3	NA
Income earned, not collected on loans	909	16	128	765	908	1	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**156**	**51**	**94**	**11**	**154**	**2**	**2**
Number of employees (full-time equivalent)	41	1	8	31	40	0	NA
Total interest and fee income	**9,840**	**166**	**1,449**	**8,225**	**9,822**	**18**	**NA**
Loans	8,437	144	1,298	6,995	8,420	18	101
Lease financing receivables	69	0	3	66	69	0	NA
Balances due from depository institutions	20	1	2	17	20	0	NA
Investment securities	1,205	17	128	1,060	1,204	1	NA
Assets held in trading accounts	1	0	0	1	1	0	NA
Federal funds sold and securities purchased under agreements to resell	52	4	12	37	52	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**3,324**	**50**	**482**	**2,792**	**3,318**	**6**	**NA**
Deposits	2,298	47	400	1,851	2,293	5	101
Federal funds purchased and securities sold under agreements to repurchase	240	1	14	224	239	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	660	3	67	590	659	1	NA
Subordinated notes and debentures	127	0	0	127	127	0	NA
Net interest income	**6,516**	**116**	**968**	**5,433**	**6,503**	**13**	**NA**
Provisions for credit losses and allocated transfer risk	**189**	**6**	**58**	**125**	**188**	**0**	**NA**
Total noninterest income	**2,586**	**39**	**214**	**2,334**	**2,583**	**3**	**NA**
Fiduciary activities(1)	294	12	19	263	293	1	NA
Service charges on deposit accounts	753	8	82	662	752	1	NA
Trading account gains and fees(1)	79	0	0	79	79	0	NA
Investment banking, fees and commissions	129	1	5	122	129	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	343	3	10	330	343	0	NA
Net securitization income	5	0	0	5	5	0	NA
Insurance commissions and fees	66	0	6	59	66	0	NA
Net gains (losses) on sales of loans	159	3	35	121	159	0	NA
Net gains (losses) on sales of other real estate owned	-8	-0	1	-8	-8	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	11	1	-0	10	11	0	NA
Other noninterest income	756	10	55	691	755	1	NA
Total noninterest expense	**5,525**	**108**	**751**	**4,667**	**5,515**	**10**	**NA**
Salaries and employee benefits	2,706	56	403	2,247	2,701	5	NA
Premises and equipment	608	13	105	490	607	1	NA
All other noninterest expense	2,210	38	242	1,930	2,206	4	NA
Pre-tax net operating income	**3,388**	**41**	**372**	**2,976**	**3,384**	**5**	**NA**
Gains (losses) on securities not held in trading accounts	**99**	**0**	**-1**	**99**	**99**	**0**	**NA**
Applicable income taxes	1,146	12	106	1,028	1,145	1	NA
Income before extraordinary items	2,341	29	266	2,046	2,337	4	NA
Extraordinary items, net	-0	-0	-0	0	-0	0	NA
Net income	**2,341**	**29**	**266**	**2,046**	**2,337**	**4**	**NA**
Net loan and lease charge-offs	338	3	45	289	337	1	NA
Total loan and lease charge-offs	497	4	57	435	496	1	NA
Total loan and lease recoveries	159	1	11	146	159	0	NA
Cash dividends declared	1,621	19	130	1,472	1,618	3	NA
Cash dividends declared on preferred stock(1)	25	0	0	25	25	0	NA
Cash dividends declared on common stock(1)	1,596	19	130	1,447	1,593	3	NA
Net additions to capital stock	72	36	1	34	72	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**444**	**297**	**143**	**4**	**439**	**5**	**NA**
Total assets	**62,690**	**13,811**	**30,771**	**18,108**	**48,298**	**14,391**	**NA**
Cash and due from depository institutions	2,455	672	1,240	543	2,027	427	NA
Securities	9,731	2,661	4,715	2,355	7,949	1,783	NA
Federal funds sold and securities purchased under agreements to resell	1,357	534	627	196	1,340	17	NA
Loans and leases, net	45,848	9,316	22,793	13,739	34,769	11,079	NA
Plus: allowance for losses	522	127	281	114	453	69	NA
Loans and leases, total	46,370	9,443	23,074	13,853	35,222	11,148	NA
Plus: unearned income	3	1	2	0	3	0	NA
Loans and leases, gross	46,373	9,444	23,076	13,853	35,225	11,148	NA
By loan and lease type:							
Loans secured by real estate, total	31,797	5,838	15,308	10,651	23,041	8,756	NA
Real estate loans in domestic offices:	31,797	5,838	15,308	10,651	23,041	8,756	NA
Construction and land development	4,385	706	2,613	1,066	3,959	427	NA
Secured by farmland	1,910	927	943	40	1,890	20	NA
Secured by 1-4 family residential properties	13,547	2,254	4,761	6,532	7,431	6,115	NA
Home equity loans	3,559	458	1,420	1,682	2,110	1,449	NA
Secured by multifamily residential properties	1,062	113	402	547	549	513	NA
Secured by nonfarm nonresidential properties	10,893	1,839	6,588	2,466	9,211	1,682	NA
Loans to depository institutions and acceptances	1	1	0	0	1	0	NA
Loans to finance agricultural production and other loans to farmers	2,216	1,033	1,142	41	2,210	6	NA
Commercial and industrial loans	8,014	1,734	4,818	1,462	7,072	942	NA
Loans to individuals	2,143	672	1,120	351	1,861	282	NA
Credit cards	41	6	27	8	36	5	NA
Other loans(1)	710	75	492	143	667	43	NA
Lease financing receivables	1,493	91	196	1,206	373	1,119	NA
Assets held in trading accounts(2)	1	0	1	0	1	0	NA
Bank premises and fixed assets	1,222	246	558	418	842	380	NA
Other real estate owned	63	17	28	19	46	18	NA
Goodwill and other intangible assets	488	64	157	266	294	193	NA
All other assets	1,525	301	653	572	1,031	494	NA
Total liabilities, limited-life preferred							

stock and equity capital	**62,690**	**13,811**	**30,771**	**18,108**	**48,298**	**14,391**	**NA**
Total liabilities	56,845	12,345	27,884	16,615	43,489	13,355	NA
Deposits, total	49,714	11,696	25,148	12,870	39,708	10,006	NA
Noninterest-bearing	9,853	2,047	4,683	3,124	7,121	2,733	NA
Interest-bearing	39,861	9,650	20,465	9,746	32,587	7,273	NA
Deposits, domestic offices:							
Total	49,714	11,696	25,148	12,870	39,708	10,006	NA
Demand deposits	8,767	1,996	3,928	2,843	6,100	2,667	NA
Savings deposits	21,725	4,523	10,570	6,632	16,678	5,048	NA
Time deposits	19,222	5,177	10,650	3,395	16,930	2,292	NA
Memoranda:							
Time CDs of $100,000 or more	6,817	1,556	3,957	1,304	6,280	536	NA
Estimated insured deposits	38,021	9,354	18,179	10,488	29,702	8,319	NA
Federal funds purchased and securities sold under agreements to repurchase	2,766	116	701	1,949	1,065	1,701	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	3,581	449	1,794	1,338	2,350	1,232	NA
Subordinated notes and debentures	149	0	24	125	24	125	NA
All other liabilities	635	84	218	333	343	292	NA
Total equity capital	**5,845**	**1,465**	**2,887**	**1,493**	**4,809**	**1,036**	**NA**
Perpetual preferred stock	1	1	0	0	1	0	NA
Common stock	420	68	105	247	172	248	NA
Surplus	3,160	867	1,595	697	2,662	498	NA
Retained earnings	2,265	529	1,187	548	1,974	290	NA
Memoranda:							
Loans and leases past due 30-89 days	358	114	180	64	313	45	NA
Loans and leases past due 90 or more days	80	25	41	14	68	12	NA
Loans and leases in nonaccrual status	194	60	87	47	163	31	NA
Income earned, not collected on loans	381	109	190	82	317	64	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**444**	**297**	**143**	**4**	**439**	**5**	**NA**
Number of employees (full-time equivalent)	21	4	8	8	13	8	NA
Total interest and fee income	**3,555**	**771**	**1,758**	**1,026**	**2,757**	**798**	**NA**
Loans	3,007	645	1,543	819	2,383	624	NA
Lease financing receivables	112	5	11	95	29	83	NA
Balances due from depository institutions	10	6	4	0	10	0	NA
Investment securities	382	99	178	104	294	87	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	33	14	16	3	32	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1,075**	**226**	**553**	**296**	**840**	**234**	**NA**
Deposits	828	203	460	164	713	115	NA
Federal funds purchased and securities sold under agreements to repurchase	79	4	19	57	29	50	NA
Demand notes issued to the U.S. Treasury and other borrowed money	161	19	73	69	97	63	NA
Subordinated notes and debentures	7	0	1	6	1	6	NA
Net interest income	**2,480**	**545**	**1,205**	**730**	**1,916**	**564**	**NA**
Provisions for credit losses and allocated transfer risk	**96**	**23**	**52**	**21**	**89**	**7**	**NA**
Total noninterest income	**818**	**87**	**225**	**506**	**352**	**466**	**NA**
Fiduciary activities(1)	11	4	7	0	11	0	NA
Service charges on deposit accounts	443	44	102	297	158	286	NA
Trading account gains and fees(1)	0	0	0	0	0	0	NA
Investment banking, fees and commissions	22	2	15	6	19	4	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	19	2	9	7	14	5	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	22	6	7	8	15	7	NA
Net gains (losses) on sales of loans	39	4	16	19	36	3	NA
Net gains (losses) on sales of other real estate owned	3	1	2	0	3	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	14	0	1	13	1	13	NA
Other noninterest income	245	24	66	154	96	149	NA
Total noninterest expense	**2,003**	**423**	**843**	**737**	**1,365**	**639**	**NA**
Salaries and employee benefits	1,109	244	483	382	773	336	NA
Premises and equipment	292	57	117	117	185	106	NA
All other noninterest expense	603	121	243	238	406	196	NA
Pre-tax net operating income	**1,200**	**187**	**534**	**478**	**815**	**384**	**NA**
Gains (losses) on securities not held in trading accounts	**8**	**-2**	**-1**	**11**	**-3**	**11**	**NA**
Applicable income taxes	222	17	71	133	105	116	NA
Income before extraordinary items	986	168	462	356	707	279	NA
Extraordinary items, net	-0	0	-0	0	-0	0	NA
Net income	**986**	**168**	**462**	**356**	**707**	**279**	**NA**
Net loan and lease charge-offs	83	16	30	36	57	25	NA
Total loan and lease charge-offs	109	24	42	44	78	31	NA
Total loan and lease recoveries	27	8	11	8	21	6	NA
Cash dividends declared	562	108	250	204	390	173	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	562	108	250	204	389	173	NA
Net additions to capital stock	60	37	23	0	59	1	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**93**	**32**	**54**	**7**	**92**	**1**	**NA**
Total assets	**46,974**	**1,883**	**14,793**	**30,297**	**46,918**	**57**	**NA**
Cash and due from depository institutions	2,149	105	693	1,351	2,139	10	NA
Securities	10,941	486	3,950	6,506	10,932	9	NA
Federal funds sold and securities purchased under agreements to resell	1,746	102	691	954	1,746	0	NA
Loans and leases, net	28,988	1,085	8,607	19,297	28,954	35	NA
Plus: allowance for losses	427	22	128	277	426	1	NA
Loans and leases, total	29,415	1,106	8,735	19,574	29,380	35	NA
Plus: unearned income	15	0	8	7	15	0	NA
Loans and leases, gross	29,430	1,107	8,743	19,581	29,395	35	NA
By loan and lease type:							
Loans secured by real estate, total	21,171	647	6,197	14,327	21,139	31	NA
Real estate loans in domestic offices:	21,171	647	6,197	14,327	21,139	31	NA
Construction and land development	3,016	74	789	2,153	3,011	5	NA
Secured by farmland	987	59	475	453	987	0	NA
Secured by 1-4 family residential properties	9,174	307	2,335	6,532	9,156	18	NA
Home equity loans	991	6	117	867	991	0	NA
Secured by multifamily residential properties	526	7	129	391	526	0	NA
Secured by nonfarm nonresidential properties	7,469	200	2,470	4,799	7,460	9	NA
Loans to depository institutions and acceptances	6	1	4	2	6	0	NA
Loans to finance agricultural production and other loans to farmers	481	105	190	187	481	0	NA
Commercial and industrial loans	4,006	161	1,277	2,568	4,005	1	NA
Loans to individuals	2,937	183	978	1,775	2,934	3	NA
Credit cards	145	0	15	130	145	0	NA
Other loans(1)	503	10	94	399	503	0	NA
Lease financing receivables	327	0	3	324	327	0	NA
Assets held in trading accounts(2)	0	0	0	0	0	0	NA
Bank premises and fixed assets	923	38	331	555	923	1	NA
Other real estate owned	63	4	25	34	63	0	NA
Goodwill and other intangible assets	644	1	41	602	644	1	NA
All other assets	1,519	63	456	999	1,518	1	NA
Total liabilities, limited-life preferred							

stock and equity capital	**46,974**	**1,883**	**14,793**	**30,297**	**46,918**	**57**	**NA**
Total liabilities	42,643	1,682	13,400	27,561	42,590	52	NA
Deposits, total	37,649	1,604	12,045	24,000	37,600	49	NA
Noninterest-bearing	7,584	351	2,272	4,962	7,583	2	NA
Interest-bearing	30,064	1,253	9,773	19,038	30,017	47	NA
Deposits, domestic offices:							
Total	37,649	1,604	12,045	24,000	37,600	49	NA
Demand deposits	5,337	308	1,752	3,277	5,335	2	NA
Savings deposits	16,627	501	4,854	11,272	16,591	36	NA
Time deposits	15,684	795	5,438	9,451	15,673	11	NA
Memoranda:							
Time CDs of $100,000 or more	6,678	318	2,280	4,080	6,672	6	NA
Estimated insured deposits	25,630	1,297	8,790	15,543	25,598	32	NA
Federal funds purchased and securities sold under agreements to repurchase	2,095	13	454	1,627	2,095	0	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	2,431	54	780	1,597	2,428	3	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
All other liabilities	469	11	120	337	468	0	NA
Total equity capital	**4,331**	**202**	**1,393**	**2,736**	**4,327**	**4**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	112	18	63	30	109	3	NA
Surplus	2,630	155	939	1,535	2,627	3	NA
Retained earnings	1,590	28	390	1,171	1,591	-1	NA
Memoranda:							
Loans and leases past due 30-89 days	331	24	120	186	329	2	NA
Loans and leases past due 90 or more days	80	6	17	57	80	0	NA
Loans and leases in nonaccrual status	101	11	40	50	100	1	NA
Income earned, not collected on loans	308	18	105	186	308	0	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**93**	**32**	**54**	**7**	**92**	**1**	**NA**
Number of employees (full-time equivalent)	16	1	5	10	16	0	NA
Total interest and fee income	**2,356**	**103**	**768**	**1,484**	**2,354**	**1**	**NA**
Loans	1,886	82	604	1,200	1,885	1	NA
Lease financing receivables	14	0	0	14	14	0	NA
Balances due from depository institutions	4	0	2	2	4	0	NA
Investment securities	408	18	144	246	408	0	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	33	3	14	16	33	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**766**	**30**	**243**	**494**	**766**	**1**	**NA**
Deposits	613	28	205	380	613	0	NA
Federal funds purchased and securities sold under agreements to repurchase	48	0	7	41	48	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	105	2	30	73	105	0	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**1,590**	**74**	**525**	**991**	**1,589**	**1**	**NA**
Provisions for credit losses and allocated transfer risk	**117**	**6**	**30**	**82**	**117**	**0**	**NA**
Total noninterest income	**645**	**14**	**130**	**501**	**645**	**0**	**NA**
Fiduciary activities(1)	38	0	4	35	38	0	NA
Service charges on deposit accounts	296	10	84	202	296	0	NA
Trading account gains and fees(1)	0	0	0	0	0	0	NA
Investment banking, fees and commissions	20	0	2	18	20	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	9	0	0	9	9	0	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	120	0	4	116	120	0	NA
Net gains (losses) on sales of loans	14	0	1	13	14	0	NA
Net gains (losses) on sales of other real estate owned	-1	0	1	-2	-1	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	11	0	1	10	11	0	NA
Other noninterest income	137	4	33	101	137	0	NA
Total noninterest expense	**1,397**	**66**	**406**	**925**	**1,396**	**1**	**NA**
Salaries and employee benefits	828	36	235	557	827	1	NA
Premises and equipment	192	10	59	124	192	0	NA
All other noninterest expense	377	20	112	245	376	1	NA
Pre-tax net operating income	**720**	**16**	**219**	**485**	**721**	**-1**	**NA**
Gains (losses) on securities not held in trading accounts	**-4**	**0**	**-0**	**-3**	**-4**	**0**	**NA**
Applicable income taxes	214	3	52	159	214	0	NA
Income before extraordinary items	503	13	167	323	503	-1	NA
Extraordinary items, net	1	0	1	0	1	0	NA
Net income	**503**	**13**	**167**	**323**	**504**	**-1**	**NA**
Net loan and lease charge-offs	62	6	19	37	62	0	NA
Total loan and lease charge-offs	97	10	28	59	97	0	NA
Total loan and lease recoveries	35	4	9	22	35	0	NA
Cash dividends declared	322	9	93	221	322	0	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	322	9	93	221	322	0	NA
Net additions to capital stock	25	1	22	3	25	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**342**	**190**	**140**	**12**	**336**	**6**	**NA**
Total assets	**92,068**	**10,141**	**37,901**	**44,025**	**89,030**	**3,038**	**NA**
Cash and due from depository institutions	3,463	412	1,107	1,944	3,309	154	NA
Securities	17,874	2,210	5,842	9,822	17,440	434	NA
Federal funds sold and securities purchased under agreements to resell	2,008	341	740	927	2,008	1	NA
Loans and leases, net	63,571	6,713	28,232	28,626	61,243	2,328	NA
Plus: allowance for losses	862	91	341	430	829	33	NA
Loans and leases, total	64,433	6,804	28,573	29,056	62,072	2,361	NA
Plus: unearned income	22	1	5	16	20	2	NA
Loans and leases, gross	64,455	6,805	28,578	29,072	62,092	2,363	NA
By loan and lease type:							
Loans secured by real estate, total	45,116	4,810	22,187	18,118	43,173	1,942	NA
Real estate loans in domestic offices:	45,116	4,810	22,187	18,118	43,173	1,942	NA
Construction and land development	9,014	503	4,299	4,211	8,411	602	NA
Secured by farmland	2,464	846	1,246	372	2,433	31	NA
Secured by 1-4 family residential properties	15,143	2,136	7,449	5,558	14,613	530	NA
Home equity loans	1,957	68	748	1,142	1,887	70	NA
Secured by multifamily residential properties	1,579	52	859	668	1,419	161	NA
Secured by nonfarm nonresidential properties	16,916	1,273	8,334	7,309	16,297	619	NA
Loans to depository institutions and acceptances	30	7	10	12	27	3	NA
Loans to finance agricultural production and other loans to farmers	1,348	537	579	232	1,332	16	NA
Commercial and industrial loans	11,412	851	4,015	6,546	11,210	202	NA
Loans to individuals	5,275	549	1,482	3,244	5,159	116	NA
Credit cards	741	3	19	718	741	0	NA
Other loans(1)	905	35	242	628	822	84	NA
Lease financing receivables	370	15	63	292	369	1	NA
Assets held in trading accounts(2)	89	0	0	89	89	0	NA
Bank premises and fixed assets	1,976	213	856	907	1,932	44	NA
Other real estate owned	88	20	60	8	87	0	NA
Goodwill and other intangible assets	944	32	246	666	939	5	NA
All other assets	2,056	200	819	1,036	1,983	73	NA
Total liabilities, limited-life preferred							

stock and equity capital	**92,068**	**10,141**	**37,901**	**44,025**	**89,030**	**3,038**	**NA**
Total liabilities	83,307	9,064	34,209	40,035	80,536	2,771	NA
Deposits, total	72,699	8,486	30,660	33,552	70,470	2,229	NA
Noninterest-bearing	11,774	1,270	4,600	5,904	11,287	487	NA
Interest-bearing	60,925	7,217	26,060	27,648	59,183	1,742	NA
Deposits, domestic offices:							
Total	72,699	8,486	30,660	33,552	70,470	2,229	NA
Demand deposits	8,779	1,259	3,508	4,011	8,396	382	NA
Savings deposits	33,333	3,080	12,160	18,093	32,820	514	NA
Time deposits	30,587	4,147	14,992	11,448	29,254	1,334	NA
Memoranda:							
Time CDs of $100,000 or more	10,933	1,215	5,414	4,304	10,066	867	NA
Estimated insured deposits	53,881	7,123	23,357	23,401	51,771	2,110	NA
Federal funds purchased and securities sold under agreements to repurchase	5,568	109	956	4,503	5,424	143	NA
Trading liabilities	1	0	0	1	1	0	NA
Other borrowed money	4,451	421	2,377	1,653	4,080	372	NA
Subordinated notes and debentures	27	0	27	0	27	0	NA
All other liabilities	561	47	188	326	535	27	NA
Total equity capital	**8,760**	**1,077**	**3,692**	**3,991**	**8,494**	**267**	**NA**
Perpetual preferred stock	1	0	1	0	1	0	NA
Common stock	439	98	150	190	429	10	NA
Surplus	3,990	289	1,386	2,315	3,915	75	NA
Retained earnings	4,330	690	2,155	1,485	4,149	182	NA
Memoranda:							
Loans and leases past due 30-89 days	491	100	221	170	469	22	NA
Loans and leases past due 90 or more days	79	16	35	28	77	1	NA
Loans and leases in nonaccrual status	319	37	107	175	302	17	NA
Income earned, not collected on loans	513	84	219	210	497	16	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**342**	**190**	**140**	**12**	**336**	**6**	**NA**
Number of employees (full-time equivalent)	28	4	11	13	27	1	NA
Total interest and fee income	**4,764**	**550**	**2,060**	**2,154**	**4,595**	**169**	**NA**
Loans	3,994	457	1,815	1,722	3,844	150	NA
Lease financing receivables	19	1	4	14	19	0	NA
Balances due from depository institutions	7	3	2	2	7	0	NA
Investment securities	672	78	211	383	654	18	NA
Assets held in trading accounts	3	0	0	3	3	0	NA
Federal funds sold and securities purchased under agreements to resell	55	10	23	22	55	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1,612**	**177**	**720**	**715**	**1,533**	**79**	**NA**
Deposits	1,272	157	606	509	1,214	58	NA
Federal funds purchased and securities sold under agreements to repurchase	161	3	23	134	156	5	NA
Demand notes issued to the U.S. Treasury and other borrowed money	178	17	89	71	162	16	NA
Subordinated notes and debentures	2	0	2	0	2	0	NA
Net interest income	**3,152**	**373**	**1,340**	**1,439**	**3,062**	**91**	**NA**
Provisions for credit losses and allocated transfer risk	**129**	**18**	**71**	**41**	**120**	**10**	**NA**
Total noninterest income	**1,182**	**68**	**288**	**826**	**1,155**	**26**	**NA**
Fiduciary activities(1)	156	3	5	148	156	0	NA
Service charges on deposit accounts	473	42	160	271	459	14	NA
Trading account gains and fees(1)	30	0	0	30	30	0	NA
Investment banking, fees and commissions	46	1	8	37	44	2	NA
Venture capital revenue	-0	-0	0	0	-0	0	NA
Net servicing fees	9	1	6	2	8	0	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	19	2	9	8	18	2	NA
Net gains (losses) on sales of loans	73	3	29	41	71	2	NA
Net gains (losses) on sales of other real estate owned	3	0	1	2	3	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	9	0	5	4	9	0	NA
Other noninterest income	364	15	66	284	358	6	NA
Total noninterest expense	**2,679**	**299**	**960**	**1,420**	**2,616**	**62**	**NA**
Salaries and employee benefits	1,388	168	541	679	1,353	35	NA
Premises and equipment	349	40	131	178	340	9	NA
All other noninterest expense	942	91	287	563	923	19	NA
Pre-tax net operating income	**1,526**	**124**	**597**	**805**	**1,481**	**45**	**NA**
Gains (losses) on securities not held in trading accounts	**-4**	**-1**	**-1**	**-2**	**-4**	**0**	**NA**
Applicable income taxes	431	24	150	257	417	13	NA
Income before extraordinary items	1,091	100	446	546	1,060	31	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**1,091**	**100**	**446**	**546**	**1,060**	**31**	**NA**
Net loan and lease charge-offs	116	10	38	68	108	8	NA
Total loan and lease charge-offs	179	14	52	113	168	10	NA
Total loan and lease recoveries	63	4	13	46	60	2	NA
Cash dividends declared	716	63	227	426	703	13	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	716	63	227	426	703	13	NA
Net additions to capital stock	87	47	41	0	87	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**78**	**54**	**22**	**2**	**78**	**NA**	**NA**
Total assets	**15,631**	**2,837**	**7,110**	**5,684**	**15,631**	**NA**	**NA**
Cash and due from depository institutions	779	203	312	265	779	NA	NA
Securities	3,064	554	1,272	1,238	3,064	NA	NA
Federal funds sold and securities purchased under agreements to resell	327	142	157	28	327	NA	NA
Loans and leases, net	10,553	1,821	4,932	3,800	10,553	NA	NA
Plus: allowance for losses	152	25	70	56	152	NA	NA
Loans and leases, total	10,705	1,847	5,003	3,856	10,705	NA	NA
Plus: unearned income	6	1	3	2	6	NA	NA
Loans and leases, gross	10,711	1,847	5,006	3,858	10,711	NA	NA
By loan and lease type:							
Loans secured by real estate, total	6,957	963	3,593	2,401	6,957	NA	NA
Real estate loans in domestic offices:	6,957	963	3,593	2,401	6,957	NA	NA
Construction and land development	1,492	153	873	466	1,492	NA	NA
Secured by farmland	761	195	237	329	761	NA	NA
Secured by 1-4 family residential properties	1,802	290	1,047	466	1,802	NA	NA
Home equity loans	329	23	202	105	329	NA	NA
Secured by multifamily residential properties	128	9	75	44	128	NA	NA
Secured by nonfarm nonresidential properties	2,773	317	1,360	1,096	2,773	NA	NA
Loans to depository institutions and acceptances	1	0	0	1	1	NA	NA
Loans to finance agricultural production and other loans to farmers	716	284	213	219	716	NA	NA
Commercial and industrial loans	1,827	402	867	558	1,827	NA	NA
Loans to individuals	1,093	178	299	616	1,093	NA	NA
Credit cards	59	6	2	52	59	NA	NA
Other loans(1)	104	12	32	60	104	NA	NA
Lease financing receivables	12	8	2	2	12	NA	NA
Assets held in trading accounts(2)	0	0	0	0	0	NA	NA
Bank premises and fixed assets	371	52	175	144	371	NA	NA
Other real estate owned	9	2	5	2	9	NA	NA
Goodwill and other intangible assets	142	2	68	73	142	NA	NA
All other assets	386	62	189	135	386	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**15,631**	**2,837**	**7,110**	**5,684**	**15,631**	**NA**	**NA**
Total liabilities	14,144	2,541	6,399	5,203	14,144	NA	NA
Deposits, total	12,281	2,456	5,356	4,470	12,281	NA	NA
Noninterest-bearing	2,661	520	1,117	1,024	2,661	NA	NA
Interest-bearing	9,621	1,935	4,240	3,446	9,621	NA	NA
Deposits, domestic offices:							
Total	12,281	2,456	5,356	4,470	12,281	NA	NA
Demand deposits	1,653	518	727	407	1,653	NA	NA
Savings deposits	6,366	940	2,744	2,682	6,366	NA	NA
Time deposits	4,262	997	1,885	1,380	4,262	NA	NA
Memoranda:							
Time CDs of $100,000 or more	1,733	393	827	513	1,733	NA	NA
Estimated insured deposits	8,670	1,960	4,053	2,658	8,670	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	958	15	345	599	958	NA	NA
Trading liabilities	0	0	0	0	0	NA	NA
Other borrowed money	783	52	632	99	783	NA	NA
Subordinated notes and debentures	15	0	15	0	15	NA	NA
All other liabilities	105	19	51	35	105	NA	NA
Total equity capital	**1,487**	**296**	**710**	**481**	**1,487**	**NA**	**NA**
Perpetual preferred stock	0	0	0	0	0	NA	NA
Common stock	143	45	42	57	143	NA	NA
Surplus	843	139	487	216	843	NA	NA
Retained earnings	502	112	181	209	502	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	102	26	40	36	102	NA	NA
Loans and leases past due 90 or more days	19	5	11	4	19	NA	NA
Loans and leases in nonaccrual status	63	12	26	24	63	NA	NA
Income earned, not collected on loans	113	27	47	39	113	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**78**	**54**	**22**	**2**	**78**	**NA**	**NA**
Number of employees (full-time equivalent)	5	1	2	2	5	NA	NA
Total interest and fee income	**855**	**163**	**395**	**298**	**855**	**NA**	**NA**
Loans	725	137	335	253	725	NA	NA
Lease financing receivables	1	0	0	0	1	NA	NA
Balances due from depository institutions	7	3	2	1	7	NA	NA
Investment securities	113	19	54	40	113	NA	NA
Assets held in trading accounts	0	0	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	8	3	2	3	8	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**227**	**41**	**108**	**79**	**227**	**NA**	**NA**
Deposits	171	38	72	61	171	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	21	1	6	15	21	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	35	2	29	4	35	NA	NA
Subordinated notes and debentures	1	0	1	0	1	NA	NA
Net interest income	**627**	**122**	**287**	**219**	**627**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**24**	**4**	**12**	**8**	**24**	**NA**	**NA**
Total noninterest income	**138**	**17**	**55**	**66**	**138**	**NA**	**NA**
Fiduciary activities(1)	6	0	0	6	6	NA	NA
Service charges on deposit accounts	61	9	28	24	61	NA	NA
Trading account gains and fees(1)	0	0	0	0	0	NA	NA
Investment banking, fees and commissions	4	0	1	3	4	NA	NA
Venture capital revenue	0	0	0	0	0	NA	NA
Net servicing fees	15	1	3	12	15	NA	NA
Net securitization income	0	0	0	0	0	NA	NA
Insurance commissions and fees	2	0	0	1	2	NA	NA
Net gains (losses) on sales of loans	17	1	10	7	17	NA	NA
Net gains (losses) on sales of other real estate owned	1	0	1	0	1	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	0	0	-0	0	NA	NA
Other noninterest income	31	5	13	13	31	NA	NA
Total noninterest expense	**426**	**86**	**182**	**159**	**426**	**NA**	**NA**
Salaries and employee benefits	227	49	100	79	227	NA	NA
Premises and equipment	58	10	24	24	58	NA	NA
All other noninterest expense	141	27	58	57	141	NA	NA
Pre-tax net operating income	**315**	**48**	**149**	**118**	**315**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**-3**	**0**	**0**	**-4**	**-3**	**NA**	**NA**
Applicable income taxes	78	11	37	31	78	NA	NA
Income before extraordinary items	234	38	112	84	234	NA	NA
Extraordinary items, net	0	0	0	0	0	NA	NA
Net income	**234**	**38**	**112**	**84**	**234**	**NA**	**NA**
Net loan and lease charge-offs	12	3	3	6	12	NA	NA
Total loan and lease charge-offs	18	5	6	8	18	NA	NA
Total loan and lease recoveries	6	1	2	2	6	NA	NA
Cash dividends declared	113	22	56	35	113	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	NA	NA
Cash dividends declared on common stock(1)	113	22	56	35	113	NA	NA
Net additions to capital stock	13	13	0	0	13	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**248**	**187**	**56**	**5**	**247**	**1**	**NA**
Total assets	**32,443**	**7,498**	**12,709**	**12,235**	**32,408**	**35**	**NA**
Cash and due from depository institutions	1,966	382	505	1,078	1,965	1	NA
Securities	5,644	1,787	2,356	1,501	5,635	9	NA
Federal funds sold and securities purchased under agreements to resell	623	190	215	218	623	0	NA
Loans and leases, net	21,893	4,788	8,784	8,321	21,869	25	NA
Plus: allowance for losses	318	82	126	111	318	0	NA
Loans and leases, total	22,212	4,870	8,910	8,432	22,187	25	NA
Plus: unearned income	18	0	0	18	18	0	NA
Loans and leases, gross	22,230	4,870	8,910	8,450	22,205	25	NA
By loan and lease type:							
Loans secured by real estate, total	11,000	2,165	4,625	4,211	10,987	13	NA
Real estate loans in domestic offices:	11,000	2,165	4,625	4,211	10,987	13	NA
Construction and land development	1,714	140	629	944	1,714	0	NA
Secured by farmland	2,214	887	903	424	2,209	5	NA
Secured by 1-4 family residential properties	3,050	662	1,187	1,201	3,048	2	NA
Home equity loans	410	23	87	300	410	0	NA
Secured by multifamily residential properties	362	41	171	150	362	0	NA
Secured by nonfarm nonresidential properties	3,661	435	1,735	1,491	3,655	7	NA
Loans to depository institutions and acceptances	2	1	1	0	2	0	NA
Loans to finance agricultural production and other loans to farmers	4,133	1,619	1,555	959	4,124	10	NA
Commercial and industrial loans	4,155	696	1,708	1,751	4,153	1	NA
Loans to individuals	2,408	319	869	1,221	2,407	1	NA
Credit cards	526	20	372	134	526	0	NA
Other loans(1)	443	50	123	270	443	0	NA
Lease financing receivables	88	19	30	39	88	0	NA
Assets held in trading accounts(2)	170	0	81	89	170	0	NA
Bank premises and fixed assets	639	96	270	273	639	0	NA
Other real estate owned	30	8	20	2	30	0	NA
Goodwill and other intangible assets	277	26	70	181	277	0	NA
All other assets	1,201	220	409	572	1,201	1	NA
Total liabilities, limited-life preferred							

stock and equity capital	**32,443**	**7,498**	**12,709**	**12,235**	**32,408**	**35**	**NA**
Total liabilities	29,343	6,625	11,489	11,230	29,311	33	NA
Deposits, total	25,542	5,980	10,074	9,488	25,514	28	NA
Noninterest-bearing	4,036	865	1,345	1,825	4,033	3	NA
Interest-bearing	21,507	5,115	8,729	7,663	21,482	25	NA
Deposits, domestic offices:							
Total	25,542	5,980	10,074	9,488	25,514	28	NA
Demand deposits	3,147	858	1,165	1,124	3,145	3	NA
Savings deposits	10,378	2,098	3,901	4,379	10,372	6	NA
Time deposits	12,017	3,023	5,008	3,985	11,997	19	NA
Memoranda:							
Time CDs of $100,000 or more	3,788	801	1,662	1,326	3,785	3	NA
Estimated insured deposits	18,915	5,042	7,877	5,995	18,888	26	NA
Federal funds purchased and securities sold under agreements to repurchase	1,117	170	361	586	1,117	0	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	2,017	427	904	686	2,013	4	NA
Subordinated notes and debentures	185	0	0	185	185	0	NA
All other liabilities	482	48	149	284	481	0	NA
Total equity capital	**3,100**	**874**	**1,220**	**1,006**	**3,097**	**3**	**NA**
Perpetual preferred stock	5	1	4	0	5	0	NA
Common stock	193	57	83	53	193	0	NA
Surplus	1,213	326	602	284	1,211	2	NA
Retained earnings	1,689	489	531	668	1,688	0	NA
Memoranda:							
Loans and leases past due 30-89 days	223	48	97	77	222	0	NA
Loans and leases past due 90 or more days	44	14	20	9	44	0	NA
Loans and leases in nonaccrual status	125	31	53	41	125	0	NA
Income earned, not collected on loans	322	110	135	78	322	0	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**248**	**187**	**56**	**5**	**247**	**1**	**NA**
Number of employees (full-time equivalent)	12	2	4	6	12	0	NA
Total interest and fee income	**1,780**	**413**	**738**	**629**	**1,778**	**2**	**NA**
Loans	1,499	332	628	539	1,497	2	NA
Lease financing receivables	6	1	2	3	6	0	NA
Balances due from depository institutions	18	4	2	12	18	0	NA
Investment securities	209	68	88	52	208	0	NA
Assets held in trading accounts	20	0	8	12	20	0	NA
Federal funds sold and securities purchased under agreements to resell	19	6	6	8	19	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**617**	**134**	**246**	**236**	**616**	**1**	**NA**
Deposits	491	113	200	178	490	1	NA
Federal funds purchased and securities sold under agreements to repurchase	32	4	10	18	32	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	85	17	37	31	85	0	NA
Subordinated notes and debentures	9	0	0	9	9	0	NA
Net interest income	**1,163**	**279**	**491**	**393**	**1,162**	**1**	**NA**
Provisions for credit losses and allocated transfer risk	**55**	**8**	**43**	**4**	**55**	**0**	**NA**
Total noninterest income	**811**	**50**	**257**	**504**	**811**	**0**	**NA**
Fiduciary activities(1)	61	1	8	52	61	0	NA
Service charges on deposit accounts	121	23	44	54	121	0	NA
Trading account gains and fees(1)	4	0	4	0	4	0	NA
Investment banking, fees and commissions	13	1	4	8	13	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	88	1	20	67	88	0	NA
Net securitization income	143	0	119	24	143	0	NA
Insurance commissions and fees	24	3	8	12	24	0	NA
Net gains (losses) on sales of loans	36	1	5	30	36	0	NA
Net gains (losses) on sales of other real estate owned	2	1	1	1	2	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	1	2	0	-2	1	0	NA
Other noninterest income	318	17	42	259	318	0	NA
Total noninterest expense	**1,423**	**214**	**459**	**750**	**1,422**	**1**	**NA**
Salaries and employee benefits	668	125	201	342	668	0	NA
Premises and equipment	166	25	53	88	166	0	NA
All other noninterest expense	589	64	205	320	589	0	NA
Pre-tax net operating income	**496**	**107**	**246**	**143**	**496**	**1**	**NA**
Gains (losses) on securities not held in trading accounts	**-1**	**-1**	**-0**	**0**	**-1**	**0**	**NA**
Applicable income taxes	123	21	56	46	123	0	NA
Income before extraordinary items	372	86	190	97	372	1	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**372**	**86**	**190**	**97**	**372**	**1**	**NA**
Net loan and lease charge-offs	31	7	43	-19	31	0	NA
Total loan and lease charge-offs	93	14	51	28	93	0	NA
Total loan and lease recoveries	62	7	8	47	62	0	NA
Cash dividends declared	247	57	122	67	247	0	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	246	57	122	67	246	0	NA
Net additions to capital stock	9	1	6	1	9	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**37**	**8**	**19**	**10**	**37**	**NA**	**NA**
Total assets	**59,419**	**457**	**5,861**	**53,101**	**59,419**	**NA**	**NA**
Cash and due from depository institutions	1,795	31	243	1,521	1,795	NA	NA
Securities	10,756	92	691	9,973	10,756	NA	NA
Federal funds sold and securities purchased under agreements to resell	1,616	52	331	1,233	1,616	NA	NA
Loans and leases, net	39,855	240	4,333	35,281	39,855	NA	NA
Plus: allowance for losses	809	3	54	752	809	NA	NA
Loans and leases, total	40,663	243	4,387	36,033	40,663	NA	NA
Plus: unearned income	21	0	16	4	21	NA	NA
Loans and leases, gross	40,684	243	4,403	36,037	40,684	NA	NA
By loan and lease type:							
Loans secured by real estate, total	16,566	162	3,445	12,958	16,566	NA	NA
Real estate loans in domestic offices:	16,566	162	3,445	12,958	16,566	NA	NA
Construction and land development	3,094	39	1,465	1,590	3,094	NA	NA
Secured by farmland	22	0	19	3	22	NA	NA
Secured by 1-4 family residential properties	7,614	39	236	7,339	7,614	NA	NA
Home equity loans	2,271	3	73	2,195	2,271	NA	NA
Secured by multifamily residential properties	896	4	105	787	896	NA	NA
Secured by nonfarm nonresidential properties	4,940	80	1,620	3,240	4,940	NA	NA
Loans to depository institutions and acceptances	1,501	0	0	1,501	1,501	NA	NA
Loans to finance agricultural production and other loans to farmers	38	1	37	1	38	NA	NA
Commercial and industrial loans	3,762	28	759	2,975	3,762	NA	NA
Loans to individuals	18,794	50	157	18,586	18,794	NA	NA
Credit cards	18,065	34	120	17,912	18,065	NA	NA
Other loans(1)	21	1	5	15	21	NA	NA
Lease financing receivables	2	0	1	1	2	NA	NA
Assets held in trading accounts(2)	0	0	0	0	0	NA	NA
Bank premises and fixed assets	313	5	104	204	313	NA	NA
Other real estate owned	1	1	1	0	1	NA	NA
Goodwill and other intangible assets	3,098	20	52	3,026	3,098	NA	NA
All other assets	1,986	16	106	1,863	1,986	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**59,419**	**457**	**5,861**	**53,101**	**59,419**	**NA**	**NA**
Total liabilities	48,281	326	5,290	42,665	48,281	NA	NA
Deposits, total	31,182	282	4,916	25,983	31,182	NA	NA
Noninterest-bearing	4,479	65	1,311	3,103	4,479	NA	NA
Interest-bearing	26,702	217	3,605	22,881	26,702	NA	NA
Deposits, domestic offices:							
Total	31,182	282	4,916	25,983	31,182	NA	NA
Demand deposits	1,796	65	760	971	1,796	NA	NA
Savings deposits	24,504	165	2,766	21,573	24,504	NA	NA
Time deposits	4,882	52	1,390	3,439	4,882	NA	NA
Memoranda:							
Time CDs of $100,000 or more	3,168	40	788	2,339	3,168	NA	NA
Estimated insured deposits	19,792	177	2,173	17,442	19,792	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	1,953	0	154	1,798	1,953	NA	NA
Trading liabilities	0	0	0	0	0	NA	NA
Other borrowed money	11,694	12	182	11,500	11,694	NA	NA
Subordinated notes and debentures	858	0	0	858	858	NA	NA
All other liabilities	2,595	32	37	2,526	2,595	NA	NA
Total equity capital	**11,138**	**130**	**571**	**10,437**	**11,138**	**NA**	**NA**
Perpetual preferred stock	115	0	0	115	115	NA	NA
Common stock	262	13	60	189	262	NA	NA
Surplus	5,911	101	336	5,473	5,911	NA	NA
Retained earnings	4,851	16	175	4,660	4,851	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	485	3	17	464	485	NA	NA
Loans and leases past due 90 or more days	332	0	2	330	332	NA	NA
Loans and leases in nonaccrual status	61	1	5	55	61	NA	NA
Income earned, not collected on loans	420	1	25	394	420	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**37**	**8**	**19**	**10**	**37**	**NA**	**NA**
Number of employees (full-time equivalent)	7	1	1	6	7	NA	NA
Total interest and fee income	**4,304**	**26**	**335**	**3,943**	**4,304**	**NA**	**NA**
Loans	3,810	19	298	3,493	3,810	NA	NA
Lease financing receivables	0	0	0	0	0	NA	NA
Balances due from depository institutions	12	0	1	10	12	NA	NA
Investment securities	396	4	25	367	396	NA	NA
Assets held in trading accounts	0	0	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	75	3	10	62	75	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1,033**	**4**	**87**	**941**	**1,033**	**NA**	**NA**
Deposits	545	4	80	461	545	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	41	0	1	40	41	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	425	0	6	419	425	NA	NA
Subordinated notes and debentures	22	0	0	22	22	NA	NA
Net interest income	**3,272**	**22**	**248**	**3,002**	**3,272**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**946**	**1**	**11**	**934**	**946**	**NA**	**NA**
Total noninterest income	**4,529**	**75**	**19**	**4,435**	**4,529**	**NA**	**NA**
Fiduciary activities(1)	4	0	0	4	4	NA	NA
Service charges on deposit accounts	30	1	6	23	30	NA	NA
Trading account gains and fees(1)	-27	0	0	-27	-27	NA	NA
Investment banking, fees and commissions	45	0	0	45	45	NA	NA
Venture capital revenue	-0	0	0	-0	-0	NA	NA
Net servicing fees	675	64	0	610	675	NA	NA
Net securitization income	1,082	0	0	1,082	1,082	NA	NA
Insurance commissions and fees	1	0	0	1	1	NA	NA
Net gains (losses) on sales of loans	1,869	0	4	1,866	1,869	NA	NA
Net gains (losses) on sales of other real estate owned	1	-0	0	1	1	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	-0	0	-0	0	NA	NA
Other noninterest income	849	10	8	830	849	NA	NA
Total noninterest expense	**3,746**	**85**	**143**	**3,518**	**3,746**	**NA**	**NA**
Salaries and employee benefits	511	34	80	397	511	NA	NA
Premises and equipment	115	5	21	88	115	NA	NA
All other noninterest expense	3,120	45	42	3,033	3,120	NA	NA
Pre-tax net operating income	**3,109**	**11**	**114**	**2,984**	**3,109**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**-1**	**0**	**-0**	**-1**	**-1**	**NA**	**NA**
Applicable income taxes	1,032	4	33	995	1,032	NA	NA
Income before extraordinary items	2,076	7	81	1,988	2,076	NA	NA
Extraordinary items, net	-0	0	0	-0	-0	NA	NA
Net income	**2,076**	**7**	**81**	**1,987**	**2,076**	**NA**	**NA**
Net loan and lease charge-offs	937	0	1	936	937	NA	NA
Total loan and lease charge-offs	1,129	0	3	1,126	1,129	NA	NA
Total loan and lease recoveries	192	0	2	190	192	NA	NA
Cash dividends declared	3,018	100	6	2,911	3,018	NA	NA
Cash dividends declared on preferred stock(1)	7	0	0	7	7	NA	NA
Cash dividends declared on common stock(1)	3,011	100	6	2,904	3,011	NA	NA
Net additions to capital stock	144	48	7	90	144	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**10**	**2**	**7**	**1**	**10**	**NA**	**NA**
Total assets	**4,266**	**137**	**2,484**	**1,645**	**4,266**	**NA**	**NA**
Cash and due from depository institutions	119	4	79	36	119	NA	NA
Securities	1,011	36	630	346	1,011	NA	NA
Federal funds sold and securities purchased under agreements to resell	93	4	89	0	93	NA	NA
Loans and leases, net	2,691	85	1,604	1,002	2,691	NA	NA
Plus: allowance for losses	34	1	20	14	34	NA	NA
Loans and leases, total	2,725	86	1,624	1,016	2,725	NA	NA
Plus: unearned income	3	0	3	0	3	NA	NA
Loans and leases, gross	2,729	86	1,627	1,016	2,729	NA	NA
By loan and lease type:							
Loans secured by real estate, total	2,307	71	1,354	883	2,307	NA	NA
Real estate loans in domestic offices:	2,307	71	1,354	883	2,307	NA	NA
Construction and land development	266	5	228	33	266	NA	NA
Secured by farmland	3	0	2	1	3	NA	NA
Secured by 1-4 family residential properties	747	49	437	262	747	NA	NA
Home equity loans	146	3	62	81	146	NA	NA
Secured by multifamily residential properties	146	0	64	81	146	NA	NA
Secured by nonfarm nonresidential properties	1,145	18	621	506	1,145	NA	NA
Loans to depository institutions and acceptances	0	0	0	0	0	NA	NA
Loans to finance agricultural production and other loans to farmers	0	0	0	0	0	NA	NA
Commercial and industrial loans	297	8	170	119	297	NA	NA
Loans to individuals	92	5	81	5	92	NA	NA
Credit cards	0	0	0	0	0	NA	NA
Other loans(1)	32	1	22	9	32	NA	NA
Lease financing receivables	0	0	0	0	0	NA	NA
Assets held in trading accounts(2)	0	0	0	0	0	NA	NA
Bank premises and fixed assets	58	4	26	28	58	NA	NA
Other real estate owned	2	0	0	1	2	NA	NA
Goodwill and other intangible assets	211	0	12	198	211	NA	NA
All other assets	81	4	44	33	81	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**4,266**	**137**	**2,484**	**1,645**	**4,266**	**NA**	**NA**
Total liabilities	3,718	126	2,263	1,329	3,718	NA	NA
Deposits, total	3,424	121	2,058	1,245	3,424	NA	NA
Noninterest-bearing	417	16	270	131	417	NA	NA
Interest-bearing	3,007	105	1,788	1,114	3,007	NA	NA
Deposits, domestic offices:							
Total	3,424	121	2,058	1,245	3,424	NA	NA
Demand deposits	336	16	189	131	336	NA	NA
Savings deposits	1,594	59	833	702	1,594	NA	NA
Time deposits	1,493	46	1,036	411	1,493	NA	NA
Memoranda:							
Time CDs of $100,000 or more	804	10	629	165	804	NA	NA
Estimated insured deposits	2,627	105	1,589	933	2,627	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	107	0	26	81	107	NA	NA
Trading liabilities	0	0	0	0	0	NA	NA
Other borrowed money	156	5	151	0	156	NA	NA
Subordinated notes and debentures	6	0	6	0	6	NA	NA
All other liabilities	26	1	22	3	26	NA	NA
Total equity capital	**548**	**12**	**221**	**316**	**548**	**NA**	**NA**
Perpetual preferred stock	23	0	23	0	23	NA	NA
Common stock	15	1	11	2	15	NA	NA
Surplus	381	3	71	307	381	NA	NA
Retained earnings	129	7	115	7	129	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	13	1	9	3	13	NA	NA
Loans and leases past due 90 or more days	1	0	0	0	1	NA	NA
Loans and leases in nonaccrual status	9	0	6	3	9	NA	NA
Income earned, not collected on loans	17	1	8	8	17	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**10**	**2**	**7**	**1**	**10**	**NA**	**NA**
Number of employees (full-time equivalent)	1	0	1	0	1	NA	NA
Total interest and fee income	**223**	**8**	**141**	**75**	**223**	**NA**	**NA**
Loans	173	6	107	60	173	NA	NA
Lease financing receivables	0	0	0	0	0	NA	NA
Balances due from depository institutions	0	0	0	0	0	NA	NA
Investment securities	45	1	29	14	45	NA	NA
Assets held in trading accounts	0	0	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	3	0	3	0	3	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**65**	**2**	**46**	**17**	**65**	**NA**	**NA**
Deposits	57	2	40	16	57	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	2	0	1	1	2	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	5	0	5	0	5	NA	NA
Subordinated notes and debentures	0	0	0	0	0	NA	NA
Net interest income	**158**	**6**	**95**	**58**	**158**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**1**	**0**	**1**	**0**	**1**	**NA**	**NA**
Total noninterest income	**18**	**1**	**9**	**9**	**18**	**NA**	**NA**
Fiduciary activities(1)	1	0	0	0	1	NA	NA
Service charges on deposit accounts	9	0	4	4	9	NA	NA
Trading account gains and fees(1)	0	0	0	0	0	NA	NA
Investment banking, fees and commissions	1	0	0	0	1	NA	NA
Venture capital revenue	0	0	0	0	0	NA	NA
Net servicing fees	0	0	0	-0	0	NA	NA
Net securitization income	0	0	0	0	0	NA	NA
Insurance commissions and fees	0	0	0	0	0	NA	NA
Net gains (losses) on sales of loans	1	0	0	1	1	NA	NA
Net gains (losses) on sales of other real estate owned	0	0	0	0	0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	-0	0	-0	0	-0	NA	NA
Other noninterest income	7	0	4	3	7	NA	NA
Total noninterest expense	**112**	**5**	**64**	**43**	**112**	**NA**	**NA**
Salaries and employee benefits	50	3	29	19	50	NA	NA
Premises and equipment	16	1	9	5	16	NA	NA
All other noninterest expense	47	1	26	19	47	NA	NA
Pre-tax net operating income	**63**	**1**	**39**	**23**	**63**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**-0**	**0**	**-0**	**0**	**-0**	**NA**	**NA**
Applicable income taxes	22	0	14	8	22	NA	NA
Income before extraordinary items	41	1	24	15	41	NA	NA
Extraordinary items, net	0	0	0	0	0	NA	NA
Net income	**41**	**1**	**24**	**15**	**41**	**NA**	**NA**
Net loan and lease charge-offs	1	-0	0	0	1	NA	NA
Total loan and lease charge-offs	2	0	1	1	2	NA	NA
Total loan and lease recoveries	1	0	0	0	1	NA	NA
Cash dividends declared	19	0	11	7	19	NA	NA
Cash dividends declared on preferred stock(1)	2	0	2	0	2	NA	NA
Cash dividends declared on common stock(1)	17	0	9	7	17	NA	NA
Net additions to capital stock	3	0	3	0	3	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**72**	**10**	**47**	**15**	**71**	**1**	**1**
Total assets	**86,867**	**511**	**15,571**	**70,785**	**86,254**	**613**	**0**
Cash and due from depository institutions	1,694	17	496	1,181	1,682	12	0
Securities	35,178	106	3,406	31,667	35,074	104	NA
Federal funds sold and securities purchased under agreements to resell	1,399	99	837	464	1,373	27	NA
Loans and leases, net	43,321	273	10,042	33,006	42,879	442	NA
Plus: allowance for losses	424	3	101	320	417	7	NA
Loans and leases, total	43,745	276	10,143	33,326	43,296	449	0
Plus: unearned income	22	0	7	15	22	0	0
Loans and leases, gross	43,767	276	10,149	33,341	43,318	449	0
By loan and lease type:							
Loans secured by real estate, total	33,106	235	7,896	24,974	32,723	383	0
Real estate loans in domestic offices:	33,106	235	7,896	24,974	32,723	383	NA
Construction and land development	4,493	34	1,234	3,225	4,473	21	NA
Secured by farmland	161	0	28	132	161	0	NA
Secured by 1-4 family residential properties	14,667	64	2,378	12,225	14,561	107	NA
Home equity loans	2,223	21	588	1,614	2,197	27	NA
Secured by multifamily residential properties	1,120	9	263	849	1,120	0	NA
Secured by nonfarm nonresidential properties	12,664	128	3,993	8,543	12,409	255	NA
Loans to depository institutions and acceptances	64	3	61	0	64	0	0
Loans to finance agricultural production and other loans to farmers	5	0	5	0	5	0	0
Commercial and industrial loans	6,442	37	1,225	5,181	6,379	63	0
Loans to individuals	3,054	1	418	2,635	3,051	2	0
Credit cards	443	0	19	424	443	0	NA
Other loans(1)	643	0	449	194	642	0	NA
Lease financing receivables	454	0	96	357	453	0	0
Assets held in trading accounts(2)	919	0	0	919	919	0	0
Bank premises and fixed assets	815	12	232	571	804	11	NA
Other real estate owned	12	0	1	11	12	0	NA
Goodwill and other intangible assets	1,081	0	226	855	1,077	4	NA
All other assets	2,450	6	332	2,111	2,435	14	NA
Total liabilities, limited-life preferred							

stock and equity capital	**86,867**	**511**	**15,571**	**70,785**	**86,254**	**613**	**NA**
Total liabilities	79,501	425	13,817	65,258	78,931	570	350
Deposits, total	68,356	404	12,710	55,242	67,834	523	349
Noninterest-bearing	6,172	59	1,917	4,196	6,092	80	0
Interest-bearing	62,185	346	10,793	51,046	61,742	442	349
Deposits, domestic offices:							
Total	68,007	404	12,360	55,242	67,484	523	NA
Demand deposits	4,118	59	1,544	2,515	4,092	25	NA
Savings deposits	48,725	215	6,058	42,452	48,389	336	NA
Time deposits	15,165	130	4,759	10,275	15,003	161	NA
Memoranda:							
Time CDs of $100,000 or more	6,412	51	2,001	4,360	6,359	53	NA
Estimated insured deposits	46,860	274	8,306	38,279	46,532	328	NA
Federal funds purchased and securities sold under agreements to repurchase	4,087	10	538	3,539	4,067	20	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	5,260	9	409	4,843	5,240	20	NA
Subordinated notes and debentures	357	0	25	332	351	6	0
All other liabilities	1,440	2	136	1,302	1,438	2	NA
Total equity capital	**7,366**	**86**	**1,754**	**5,526**	**7,324**	**43**	**NA**
Perpetual preferred stock	184	0	0	184	184	0	NA
Common stock	640	59	361	220	635	5	NA
Surplus	4,541	45	888	3,607	4,521	20	NA
Retained earnings	2,002	-19	505	1,516	1,984	18	NA
Memoranda:							
Loans and leases past due 30-89 days	248	1	73	173	245	3	NA
Loans and leases past due 90 or more days	55	0	23	32	55	0	NA
Loans and leases in nonaccrual status	166	1	50	115	162	4	NA
Income earned, not collected on loans	371	2	76	293	367	3	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**72**	**10**	**47**	**15**	**71**	**1**	**1**
Number of employees (full-time equivalent)	13	0	4	9	13	0	NA
Total interest and fee income	**4,000**	**21**	**760**	**3,218**	**3,966**	**34**	**NA**
Loans	2,496	15	600	1,881	2,467	29	0
Lease financing receivables	33	0	7	26	33	0	NA
Balances due from depository institutions	11	0	5	6	11	0	NA
Investment securities	1,338	4	119	1,215	1,334	5	NA
Assets held in trading accounts	49	0	0	49	49	0	NA
Federal funds sold and securities purchased under agreements to resell	53	2	28	24	53	1	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1,505**	**8**	**247**	**1,250**	**1,494**	**11**	**NA**
Deposits	1,156	8	220	928	1,147	10	10
Federal funds purchased and securities sold under agreements to repurchase	150	0	13	137	149	1	NA
Demand notes issued to the U.S. Treasury and other borrowed money	180	0	12	168	179	1	NA
Subordinated notes and debentures	19	0	1	18	18	0	NA
Net interest income	**2,495**	**13**	**514**	**1,968**	**2,472**	**22**	**NA**
Provisions for credit losses and allocated transfer risk	**100**	**1**	**18**	**80**	**98**	**2**	**NA**
Total noninterest income	**1,085**	**1**	**231**	**853**	**1,077**	**8**	**NA**
Fiduciary activities(1)	265	0	136	129	265	0	NA
Service charges on deposit accounts	131	0	28	102	129	2	NA
Trading account gains and fees(1)	3	0	0	3	3	0	NA
Investment banking, fees and commissions	22	0	11	11	22	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	12	0	4	8	11	1	NA
Net securitization income	2	0	0	2	2	0	NA
Insurance commissions and fees	91	0	2	89	91	0	NA
Net gains (losses) on sales of loans	24	0	14	9	20	3	NA
Net gains (losses) on sales of other real estate owned	0	0	0	0	0	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	1	0	0	1	1	-0	NA
Other noninterest income	534	0	36	498	532	2	NA
Total noninterest expense	**1,811**	**16**	**486**	**1,309**	**1,793**	**19**	**NA**
Salaries and employee benefits	760	8	227	525	751	10	NA
Premises and equipment	253	3	65	185	249	4	NA
All other noninterest expense	798	6	193	599	792	5	NA
Pre-tax net operating income	**1,669**	**-4**	**241**	**1,432**	**1,659**	**10**	**NA**
Gains (losses) on securities not held in trading accounts	**12**	**0**	**-0**	**12**	**12**	**0**	**NA**
Applicable income taxes	517	0	85	432	513	4	NA
Income before extraordinary items	1,164	-4	156	1,012	1,158	6	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**1,164**	**-4**	**156**	**1,012**	**1,158**	**6**	**NA**
Net loan and lease charge-offs	77	-0	7	70	76	1	NA
Total loan and lease charge-offs	96	0	10	87	95	1	NA
Total loan and lease recoveries	19	0	2	17	19	0	NA
Cash dividends declared	879	1	52	826	879	0	NA
Cash dividends declared on preferred stock(1)	1	0	0	1	1	0	NA
Cash dividends declared on common stock(1)	878	1	52	825	878	0	NA
Net additions to capital stock	99	33	45	21	99	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**48**	**20**	**24**	**4**	**48**	**NA**	**NA**
Total assets	**13,590**	**1,317**	**5,218**	**7,056**	**13,590**	**NA**	**NA**
Cash and due from depository institutions	782	102	405	275	782	NA	NA
Securities	2,828	340	1,510	978	2,828	NA	NA
Federal funds sold and securities purchased under agreements to resell	1,049	62	122	865	1,049	NA	NA
Loans and leases, net	8,078	755	2,914	4,408	8,078	NA	NA
Plus: allowance for losses	103	12	38	53	103	NA	NA
Loans and leases, total	8,181	767	2,953	4,461	8,181	NA	NA
Plus: unearned income	12	0	2	10	12	NA	NA
Loans and leases, gross	8,193	768	2,954	4,471	8,193	NA	NA
By loan and lease type:							
Loans secured by real estate, total	6,119	522	2,023	3,573	6,119	NA	NA
Real estate loans in domestic offices:	6,119	522	2,023	3,573	6,119	NA	NA
Construction and land development	1,243	126	329	788	1,243	NA	NA
Secured by farmland	175	23	135	16	175	NA	NA
Secured by 1-4 family residential properties	1,804	146	569	1,089	1,804	NA	NA
Home equity loans	422	4	87	331	422	NA	NA
Secured by multifamily residential properties	181	11	33	136	181	NA	NA
Secured by nonfarm nonresidential properties	2,716	216	956	1,544	2,716	NA	NA
Loans to depository institutions and acceptances	0	0	0	0	0	NA	NA
Loans to finance agricultural production and other loans to farmers	174	41	119	15	174	NA	NA
Commercial and industrial loans	1,455	141	597	717	1,455	NA	NA
Loans to individuals	365	62	188	115	365	NA	NA
Credit cards	20	2	5	13	20	NA	NA
Other loans(1)	60	2	8	50	60	NA	NA
Lease financing receivables	20	0	19	0	20	NA	NA
Assets held in trading accounts(2)	0	0	0	0	0	NA	NA
Bank premises and fixed assets	251	25	116	110	251	NA	NA
Other real estate owned	18	6	7	5	18	NA	NA
Goodwill and other intangible assets	245	3	18	225	245	NA	NA
All other assets	339	23	127	189	339	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**13,590**	**1,317**	**5,218**	**7,056**	**13,590**	**NA**	**NA**
Total liabilities	12,292	1,188	4,757	6,346	12,292	NA	NA
Deposits, total	10,673	1,155	4,341	5,177	10,673	NA	NA
Noninterest-bearing	2,494	243	1,111	1,140	2,494	NA	NA
Interest-bearing	8,179	912	3,230	4,037	8,179	NA	NA
Deposits, domestic offices:							
Total	10,673	1,155	4,341	5,177	10,673	NA	NA
Demand deposits	1,703	243	1,001	458	1,703	NA	NA
Savings deposits	5,534	486	2,093	2,955	5,534	NA	NA
Time deposits	3,436	426	1,247	1,764	3,436	NA	NA
Memoranda:							
Time CDs of $100,000 or more	1,721	195	613	912	1,721	NA	NA
Estimated insured deposits	6,973	870	3,036	3,067	6,973	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	591	5	183	403	591	NA	NA
Trading liabilities	0	0	0	0	0	NA	NA
Other borrowed money	865	22	201	642	865	NA	NA
Subordinated notes and debentures	66	0	0	66	66	NA	NA
All other liabilities	97	7	32	58	97	NA	NA
Total equity capital	**1,299**	**129**	**461**	**709**	**1,299**	**NA**	**NA**
Perpetual preferred stock	0	0	0	0	0	NA	NA
Common stock	72	27	30	15	72	NA	NA
Surplus	767	54	160	554	767	NA	NA
Retained earnings	460	48	271	140	460	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	50	8	25	17	50	NA	NA
Loans and leases past due 90 or more days	6	3	2	1	6	NA	NA
Loans and leases in nonaccrual status	39	4	12	22	39	NA	NA
Income earned, not collected on loans	74	9	33	32	74	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**48**	**20**	**24**	**4**	**48**	**NA**	**NA**
Number of employees (full-time equivalent)	4	1	2	2	4	NA	NA
Total interest and fee income	**739**	**77**	**287**	**375**	**739**	**NA**	**NA**
Loans	574	60	217	296	574	NA	NA
Lease financing receivables	1	0	1	0	1	NA	NA
Balances due from depository institutions	7	1	5	1	7	NA	NA
Investment securities	111	14	60	37	111	NA	NA
Assets held in trading accounts	0	0	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	43	2	4	38	43	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**205**	**18**	**66**	**121**	**205**	**NA**	**NA**
Deposits	153	17	53	82	153	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	11	0	4	7	11	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	38	1	9	28	38	NA	NA
Subordinated notes and debentures	4	0	0	4	4	NA	NA
Net interest income	**534**	**59**	**221**	**254**	**534**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**16**	**3**	**5**	**8**	**16**	**NA**	**NA**
Total noninterest income	**126**	**9**	**49**	**67**	**126**	**NA**	**NA**
Fiduciary activities(1)	7	0	4	3	7	NA	NA
Service charges on deposit accounts	59	5	26	28	59	NA	NA
Trading account gains and fees(1)	0	0	0	0	0	NA	NA
Investment banking, fees and commissions	1	0	1	0	1	NA	NA
Venture capital revenue	-0	0	0	-0	-0	NA	NA
Net servicing fees	2	0	0	2	2	NA	NA
Net securitization income	0	0	0	0	0	NA	NA
Insurance commissions and fees	0	0	0	0	0	NA	NA
Net gains (losses) on sales of loans	17	1	2	13	17	NA	NA
Net gains (losses) on sales of other real estate owned	0	0	1	-1	0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	3	-0	2	1	3	NA	NA
Other noninterest income	37	3	13	21	37	NA	NA
Total noninterest expense	**415**	**47**	**163**	**206**	**415**	**NA**	**NA**
Salaries and employee benefits	209	23	86	100	209	NA	NA
Premises and equipment	63	6	25	32	63	NA	NA
All other noninterest expense	143	17	52	74	143	NA	NA
Pre-tax net operating income	**229**	**18**	**103**	**108**	**229**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**-1**	**-0**	**-0**	**-0**	**-1**	**NA**	**NA**
Applicable income taxes	57	4	13	40	57	NA	NA
Income before extraordinary items	172	14	90	68	172	NA	NA
Extraordinary items, net	0	0	0	0	0	NA	NA
Net income	**172**	**14**	**90**	**68**	**172**	**NA**	**NA**
Net loan and lease charge-offs	12	3	3	6	12	NA	NA
Total loan and lease charge-offs	20	4	7	10	20	NA	NA
Total loan and lease recoveries	8	1	3	4	8	NA	NA
Cash dividends declared	121	6	55	59	121	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	NA	NA
Cash dividends declared on common stock(1)	121	6	55	59	121	NA	NA
Net additions to capital stock	5	3	1	1	5	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**134**	**32**	**72**	**30**	**133**	**1**	**26**
Total assets	**1,067,441**	**1,713**	**26,064**	**1,039,664**	**1,067,032**	**409**	**426,183**
Cash and due from depository institutions	61,904	107	1,258	60,539	61,889	14	43,292
Securities	207,446	496	8,896	198,054	207,322	124	NA
Federal funds sold and securities purchased under agreements to resell	29,027	189	898	27,940	29,027	0	NA
Loans and leases, net	568,055	825	13,601	553,630	567,808	247	NA
Plus: allowance for losses	8,468	11	164	8,293	8,466	2	NA
Loans and leases, total	576,523	836	13,765	561,922	576,274	249	219,054
Plus: unearned income	1,363	2	41	1,320	1,363	0	1,075
Loans and leases, gross	577,886	838	13,806	563,243	577,637	249	220,128
By loan and lease type:							
Loans secured by real estate, total	164,295	644	10,063	153,589	164,142	153	39,126
Real estate loans in domestic offices:	125,169	644	10,063	114,463	125,016	153	NA
Construction and land development	6,725	21	728	5,975	6,723	1	NA
Secured by farmland	247	3	40	205	247	0	NA
Secured by 1-4 family residential properties	73,335	279	3,767	69,289	73,230	105	NA
Home equity loans	18,548	49	699	17,799	18,534	14	NA
Secured by multifamily residential properties	11,082	57	475	10,551	11,079	3	NA
Secured by nonfarm nonresidential properties	33,780	284	5,052	28,443	33,736	44	NA
Loans to depository institutions and acceptances	74,126	0	143	73,982	74,126	0	9,867
Loans to finance agricultural production and other loans to farmers	863	4	78	782	863	0	610
Commercial and industrial loans	142,095	139	2,164	139,792	142,015	80	84,501
Loans to individuals	137,667	45	1,144	136,478	137,651	17	65,975
Credit cards	49,675	1	14	49,660	49,675	0	NA
Other loans(1)	42,027	4	76	41,948	42,027	0	NA
Lease financing receivables	16,813	2	138	16,672	16,813	0	2,371
Assets held in trading accounts(2)	98,645	0	2	98,643	98,645	0	23,553
Bank premises and fixed assets	6,848	32	339	6,477	6,841	6	NA
Other real estate owned	101	0	6	95	101	0	NA
Goodwill and other intangible assets	36,746	5	316	36,426	36,743	4	NA
All other assets	58,669	60	749	57,860	58,655	14	NA
Total liabilities, limited-life preferred							

stock and equity capital	**1,067,441**	**1,713**	**26,064**	**1,039,664**	**1,067,032**	**409**	**NA**
Total liabilities	962,981	1,414	23,023	938,545	962,602	379	469,592
Deposits, total	735,290	1,340	21,349	712,601	734,933	357	392,880
Noninterest-bearing	107,750	291	3,954	103,505	107,681	69	31,459
Interest-bearing	627,540	1,049	17,394	609,096	627,252	288	361,421
Deposits, domestic offices:							
Total	342,410	1,340	20,952	320,118	342,053	357	NA
Demand deposits	40,080	290	2,901	36,890	40,059	21	NA
Savings deposits	199,661	623	9,806	189,231	199,464	197	NA
Time deposits	102,669	427	8,245	93,997	102,530	139	NA
Memoranda:							
Time CDs of $100,000 or more	72,799	153	3,966	68,680	72,740	59	NA
Estimated insured deposits	174,592	944	14,076	159,571	174,333	259	NA
Federal funds purchased and securities sold under agreements to repurchase	51,762	12	428	51,321	51,758	4	NA
Trading liabilities	49,869	0	0	49,869	49,869	0	NA
Other borrowed money	61,147	35	971	60,141	61,130	17	NA
Subordinated notes and debentures	18,709	0	8	18,701	18,709	0	22,026
All other liabilities	46,204	26	267	45,911	46,203	1	NA
Total equity capital	**104,459**	**300**	**3,041**	**101,119**	**104,430**	**30**	**NA**
Perpetual preferred stock	1,529	5	10	1,515	1,529	0	NA
Common stock	5,153	129	274	4,749	5,149	4	NA
Surplus	52,452	122	1,279	51,051	52,432	19	NA
Retained earnings	45,326	44	1,479	43,803	45,319	6	NA
Memoranda:							
Loans and leases past due 30-89 days	6,419	10	98	6,311	6,417	2	NA
Loans and leases past due 90 or more days	2,153	3	13	2,137	2,152	1	NA
Loans and leases in nonaccrual status	3,050	4	74	2,973	3,050	0	NA
Income earned, not collected on loans	7,160	7	129	7,024	7,158	2	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**134**	**32**	**72**	**30**	**133**	**1**	**26**
Number of employees (full-time equivalent)	248	1	7	240	248	0	NA
Total interest and fee income	**52,330**	**77**	**1,257**	**50,996**	**52,311**	**19**	**NA**
Loans	37,690	52	861	36,777	37,676	14	17,738
Lease financing receivables	1,001	0	8	993	1,001	0	NA
Balances due from depository institutions	1,823	0	20	1,803	1,823	0	NA
Investment securities	7,747	18	333	7,396	7,742	5	NA
Assets held in trading accounts	2,858	0	0	2,858	2,858	0	NA
Federal funds sold and securities purchased under agreements to resell	1,010	6	30	973	1,010	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**21,469**	**20**	**413**	**21,036**	**21,462**	**6**	**NA**
Deposits	15,386	19	361	15,007	15,380	6	9,532
Federal funds purchased and securities sold under agreements to repurchase	1,661	0	17	1,644	1,661	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	3,279	1	35	3,242	3,278	0	NA
Subordinated notes and debentures	1,143	0	0	1,143	1,143	0	NA
Net interest income	**30,861**	**57**	**844**	**29,960**	**30,848**	**13**	**NA**
Provisions for credit losses and allocated transfer risk	**4,613**	**2**	**31**	**4,579**	**4,612**	**0**	**NA**
Total noninterest income	**28,872**	**38**	**417**	**28,417**	**28,869**	**3**	**NA**
Fiduciary activities(1)	4,727	29	225	4,472	4,727	0	NA
Service charges on deposit accounts	1,409	4	69	1,337	1,408	1	NA
Trading account gains and fees(1)	3,659	0	2	3,657	3,659	0	NA
Investment banking, fees and commissions	634	0	12	621	634	0	NA
Venture capital revenue	121	0	0	121	121	0	NA
Net servicing fees	1,884	0	2	1,881	1,883	0	NA
Net securitization income	3,738	0	0	3,738	3,738	0	NA
Insurance commissions and fees	1,040	0	9	1,031	1,040	0	NA
Net gains (losses) on sales of loans	792	0	7	785	792	0	NA
Net gains (losses) on sales of other real estate owned	21	-0	1	20	21	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	726	-0	5	721	726	0	NA
Other noninterest income	10,121	4	86	10,031	10,120	1	NA
Total noninterest expense	**36,395**	**80**	**866**	**35,449**	**36,381**	**14**	**NA**
Salaries and employee benefits	16,541	40	466	16,035	16,534	7	NA
Premises and equipment	4,374	14	132	4,227	4,371	2	NA
All other noninterest expense	15,480	25	268	15,186	15,476	4	NA
Pre-tax net operating income	**18,726**	**13**	**363**	**18,350**	**18,724**	**1**	**NA**
Gains (losses) on securities not held in trading accounts	**409**	**-0**	**-1**	**411**	**409**	**0**	**NA**
Applicable income taxes	5,979	7	122	5,850	5,979	0	NA
Income before extraordinary items	13,156	6	240	12,910	13,155	2	NA
Extraordinary items, net	-36	0	0	-36	-36	0	NA
Net income	**13,120**	**6**	**240**	**12,874**	**13,119**	**2**	**NA**
Net loan and lease charge-offs	5,651	1	24	5,626	5,651	0	NA
Total loan and lease charge-offs	7,689	1	35	7,652	7,688	0	NA
Total loan and lease recoveries	2,038	1	11	2,026	2,037	0	NA
Cash dividends declared	6,603	7	92	6,505	6,602	1	NA
Cash dividends declared on preferred stock(1)	129	0	0	129	129	0	NA
Cash dividends declared on common stock(1)	6,474	7	92	6,376	6,473	1	NA
Net additions to capital stock	-1,739	91	47	-1,877	-1,739	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**74**	**13**	**48**	**13**	**70**	**4**	**4**
Total assets	**1,700,498**	**780**	**19,357**	**1,680,361**	**1,698,492**	**2,006**	**119,567**
Cash and due from depository institutions	64,587	40	698	63,850	64,513	75	8,711
Securities	354,109	72	3,071	350,965	353,880	229	NA
Federal funds sold and securities purchased under agreements to resell	70,038	55	200	69,782	70,037	1	NA
Loans and leases, net	907,789	567	14,321	892,901	906,173	1,616	NA
Plus: allowance for losses	8,379	8	192	8,178	8,358	21	NA
Loans and leases, total	916,168	575	14,513	901,079	914,531	1,637	41,953
Plus: unearned income	280	0	10	270	278	2	10
Loans and leases, gross	916,448	576	14,523	901,349	914,809	1,639	41,963
By loan and lease type:							
Loans secured by real estate, total	549,466	409	11,657	537,400	548,014	1,452	5,367
Real estate loans in domestic offices:	544,099	409	11,657	532,033	542,647	1,452	NA
Construction and land development	54,577	97	3,250	51,229	54,040	537	NA
Secured by farmland	1,894	3	97	1,794	1,893	2	NA
Secured by 1-4 family residential properties	372,681	174	3,939	368,568	372,153	527	NA
Home equity loans	95,256	53	1,195	94,008	95,181	75	NA
Secured by multifamily residential properties	10,988	15	275	10,698	10,954	34	NA
Secured by nonfarm nonresidential properties	103,959	119	4,095	99,744	103,607	352	NA
Loans to depository institutions and acceptances	53,380	0	0	53,380	53,380	0	2,338
Loans to finance agricultural production and other loans to farmers	2,893	2	55	2,835	2,891	1	491
Commercial and industrial loans	179,779	129	2,111	177,538	179,645	134	21,129
Loans to individuals	67,911	32	536	67,343	67,871	40	1,369
Credit cards	1,654	1	19	1,634	1,653	1	NA
Other loans(1)	26,924	4	130	26,790	26,924	0	NA
Lease financing receivables	36,096	0	33	36,062	36,083	12	8,248
Assets held in trading accounts(2)	123,194	0	0	123,194	123,194	0	16,048
Bank premises and fixed assets	12,903	23	378	12,502	12,875	28	NA
Other real estate owned	535	1	19	516	535	0	NA
Goodwill and other intangible assets	72,581	4	125	72,452	72,573	8	NA
All other assets	94,762	17	546	94,200	94,712	49	NA
Total liabilities, limited-life preferred							

stock and equity capital	**1,700,498**	**780**	**19,357**	**1,680,361**	**1,698,492**	**2,006**	**NA**
Total liabilities	1,535,065	661	17,372	1,517,032	1,533,265	1,800	202,595
Deposits, total	1,123,341	639	15,552	1,107,150	1,121,711	1,630	155,930
Noninterest-bearing	272,520	77	2,110	270,332	272,328	191	7,431
Interest-bearing	850,822	562	13,441	836,818	849,383	1,439	148,499
Deposits, domestic offices:							
Total	967,412	639	15,552	951,221	965,782	1,630	NA
Demand deposits	86,565	77	1,679	84,809	86,449	117	NA
Savings deposits	665,218	162	5,369	659,687	664,783	435	NA
Time deposits	215,628	400	8,503	206,725	214,550	1,078	NA
Memoranda:							
Time CDs of $100,000 or more	91,717	195	4,176	87,346	91,286	431	NA
Estimated insured deposits	599,004	487	10,452	588,065	597,878	1,125	NA
Federal funds purchased and securities sold under agreements to repurchase	191,072	10	228	190,833	191,066	6	NA
Trading liabilities	52,448	0	0	52,448	52,448	0	NA
Other borrowed money	93,767	7	1,438	92,321	93,616	151	NA
Subordinated notes and debentures	26,695	0	19	26,675	26,695	0	5,550
All other liabilities	47,742	3	135	47,604	47,730	13	NA
Total equity capital	**165,433**	**119**	**1,985**	**163,330**	**165,227**	**206**	**NA**
Perpetual preferred stock	2	0	0	2	2	0	NA
Common stock	3,911	56	374	3,482	3,898	13	NA
Surplus	124,786	71	845	123,870	124,723	63	NA
Retained earnings	36,734	-8	766	35,976	36,603	130	NA
Memoranda:							
Loans and leases past due 30-89 days	5,731	5	93	5,633	5,717	14	NA
Loans and leases past due 90 or more days	864	0	12	851	864	0	NA
Loans and leases in nonaccrual status	2,511	1	73	2,437	2,506	5	NA
Income earned, not collected on loans	8,130	3	97	8,030	8,119	11	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**74**	**13**	**48**	**13**	**70**	**4**	**4**
Number of employees (full-time equivalent)	278	0	5	272	277	1	NA
Total interest and fee income	**73,943**	**38**	**1,056**	**72,849**	**73,827**	**116**	**NA**
Loans	48,402	34	921	47,447	48,298	104	2,125
Lease financing receivables	1,860	0	3	1,857	1,859	1	NA
Balances due from depository institutions	483	1	6	476	482	1	NA
Investment securities	17,332	2	113	17,218	17,323	9	NA
Assets held in trading accounts	3,769	0	0	3,769	3,769	0	NA
Federal funds sold and securities purchased under agreements to resell	1,641	1	9	1,631	1,641	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**29,774**	**13**	**372**	**29,389**	**29,735**	**38**	**NA**
Deposits	18,123	13	309	17,802	18,090	33	4,301
Federal funds purchased and securities sold under agreements to repurchase	6,277	0	5	6,271	6,276	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	4,141	0	57	4,084	4,136	5	NA
Subordinated notes and debentures	1,232	0	1	1,232	1,232	0	NA
Net interest income	**44,169**	**25**	**684**	**43,460**	**44,092**	**78**	**NA**
Provisions for credit losses and allocated transfer risk	**73**	**4**	**51**	**18**	**68**	**5**	**NA**
Total noninterest income	**28,763**	**4**	**152**	**28,607**	**28,747**	**16**	**NA**
Fiduciary activities(1)	2,118	0	5	2,113	2,118	0	NA
Service charges on deposit accounts	10,573	2	72	10,499	10,566	6	NA
Trading account gains and fees(1)	2,518	0	0	2,518	2,518	0	NA
Investment banking, fees and commissions	2,992	0	7	2,985	2,992	0	NA
Venture capital revenue	404	0	0	404	404	0	NA
Net servicing fees	1,897	0	2	1,895	1,897	0	NA
Net securitization income	127	0	0	127	127	0	NA
Insurance commissions and fees	979	1	6	973	979	0	NA
Net gains (losses) on sales of loans	819	0	9	809	816	3	NA
Net gains (losses) on sales of other real estate owned	-10	0	-0	-10	-11	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	135	-0	1	134	134	0	NA
Other noninterest income	6,211	2	50	6,160	6,206	5	NA
Total noninterest expense	**40,106**	**26**	**522**	**39,558**	**40,058**	**48**	**NA**
Salaries and employee benefits	19,938	13	283	19,642	19,909	30	NA
Premises and equipment	5,906	3	72	5,831	5,899	7	NA
All other noninterest expense	14,262	10	167	14,085	14,250	12	NA
Pre-tax net operating income	**32,754**	**-0**	**264**	**32,491**	**32,714**	**40**	**NA**
Gains (losses) on securities not held in trading accounts	**1,033**	**-0**	**-1**	**1,034**	**1,033**	**0**	**NA**
Applicable income taxes	11,072	1	90	10,982	11,057	15	NA
Income before extraordinary items	22,714	-1	173	22,543	22,690	25	NA
Extraordinary items, net	214	0	0	214	214	0	NA
Net income	**22,928**	**-1**	**173**	**22,757**	**22,904**	**25**	**NA**
Net loan and lease charge-offs	1,273	1	28	1,245	1,272	1	NA
Total loan and lease charge-offs	2,435	1	35	2,399	2,434	2	NA
Total loan and lease recoveries	1,162	0	7	1,154	1,162	0	NA
Cash dividends declared	10,782	0	46	10,735	10,772	10	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	10,782	0	46	10,735	10,772	10	NA
Net additions to capital stock	539	12	124	403	538	1	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**96**	**72**	**21**	**3**	**95**	**1**	**NA**
Total assets	**15,630**	**3,211**	**5,920**	**6,500**	**15,166**	**465**	**NA**
Cash and due from depository institutions	812	179	188	444	800	12	NA
Securities	2,194	757	1,119	318	2,071	123	NA
Federal funds sold and securities purchased under agreements to resell	227	100	125	2	227	0	NA
Loans and leases, net	11,590	2,028	4,181	5,382	11,275	316	NA
Plus: allowance for losses	262	34	59	169	256	6	NA
Loans and leases, total	11,852	2,062	4,239	5,551	11,531	321	NA
Plus: unearned income	1	0	0	1	1	0	NA
Loans and leases, gross	11,853	2,062	4,239	5,552	11,532	321	NA
By loan and lease type:							
Loans secured by real estate, total	5,034	743	1,992	2,299	4,831	203	NA
Real estate loans in domestic offices:	5,034	743	1,992	2,299	4,831	203	NA
Construction and land development	444	40	255	149	425	19	NA
Secured by farmland	802	344	380	78	778	24	NA
Secured by 1-4 family residential properties	2,077	166	467	1,444	2,015	61	NA
Home equity loans	558	3	53	502	552	6	NA
Secured by multifamily residential properties	233	11	95	128	212	22	NA
Secured by nonfarm nonresidential properties	1,478	183	796	499	1,401	77	NA
Loans to depository institutions and acceptances	0	0	0	0	0	0	NA
Loans to finance agricultural production and other loans to farmers	1,634	728	740	166	1,602	32	NA
Commercial and industrial loans	3,219	337	922	1,959	3,181	38	NA
Loans to individuals	1,602	194	362	1,046	1,580	22	NA
Credit cards	367	4	16	347	367	0	NA
Other loans(1)	154	34	81	38	141	13	NA
Lease financing receivables	210	25	142	44	197	13	NA
Assets held in trading accounts(2)	0	0	0	0	0	0	NA
Bank premises and fixed assets	191	49	109	33	186	6	NA
Other real estate owned	4	1	1	3	4	0	NA
Goodwill and other intangible assets	74	8	36	30	73	1	NA
All other assets	537	89	160	288	530	8	NA
Total liabilities, limited-life preferred							

stock and equity capital	**15,630**	**3,211**	**5,920**	**6,500**	**15,166**	**465**	**NA**
Total liabilities	14,100	2,873	5,416	5,812	13,674	426	NA
Deposits, total	9,483	2,718	4,793	1,972	9,126	357	NA
Noninterest-bearing	1,537	430	870	236	1,483	54	NA
Interest-bearing	7,947	2,288	3,923	1,736	7,644	303	NA
Deposits, domestic offices:							
Total	9,483	2,718	4,793	1,972	9,126	357	NA
Demand deposits	1,096	428	511	157	1,070	27	NA
Savings deposits	3,835	960	2,033	842	3,662	173	NA
Time deposits	4,552	1,330	2,250	972	4,394	158	NA
Memoranda:							
Time CDs of $100,000 or more	1,667	347	841	479	1,603	64	NA
Estimated insured deposits	7,440	2,221	3,592	1,627	7,129	312	NA
Federal funds purchased and securities sold under agreements to repurchase	3,294	41	145	3,108	3,284	10	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	880	87	419	374	824	56	NA
Subordinated notes and debentures	103	0	3	100	103	0	NA
All other liabilities	340	27	55	258	337	3	NA
Total equity capital	**1,530**	**338**	**504**	**689**	**1,491**	**39**	**NA**
Perpetual preferred stock	1	1	0	0	1	0	NA
Common stock	72	25	35	13	72	0	NA
Surplus	565	155	231	179	551	15	NA
Retained earnings	892	157	239	497	868	24	NA
Memoranda:							
Loans and leases past due 30-89 days	122	25	31	67	119	3	NA
Loans and leases past due 90 or more days	29	6	6	17	28	1	NA
Loans and leases in nonaccrual status	36	13	15	8	35	0	NA
Income earned, not collected on loans	155	48	61	47	151	4	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**96**	**72**	**21**	**3**	**95**	**1**	**NA**
Number of employees (full-time equivalent)	5	1	2	1	4	0	NA
Total interest and fee income	**838**	**175**	**334**	**329**	**813**	**25**	**NA**
Loans	727	139	274	314	708	20	NA
Lease financing receivables	19	2	15	2	18	1	NA
Balances due from depository institutions	1	1	0	0	1	0	NA
Investment securities	83	30	41	11	78	5	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	6	3	3	0	6	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**331**	**52**	**114**	**164**	**323**	**8**	**NA**
Deposits	183	48	94	41	176	7	NA
Federal funds purchased and securities sold under agreements to repurchase	106	2	4	101	106	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	35	3	17	15	33	1	NA
Subordinated notes and debentures	7	0	0	7	7	0	NA
Net interest income	**508**	**123**	**220**	**165**	**491**	**17**	**NA**
Provisions for credit losses and allocated transfer risk	**48**	**5**	**5**	**38**	**47**	**0**	**NA**
Total noninterest income	**446**	**15**	**64**	**367**	**443**	**3**	**NA**
Fiduciary activities(1)	30	0	24	6	30	0	NA
Service charges on deposit accounts	28	8	14	6	27	1	NA
Trading account gains and fees(1)	0	0	0	0	0	0	NA
Investment banking, fees and commissions	5	0	4	1	5	0	NA
Venture capital revenue	-0	0	-0	0	-0	0	NA
Net servicing fees	1	0	1	0	1	0	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	12	2	10	0	11	1	NA
Net gains (losses) on sales of loans	8	0	4	4	8	0	NA
Net gains (losses) on sales of other real estate owned	0	0	0	0	0	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	-0	0	0	0	0	NA
Other noninterest income	362	4	8	349	361	1	NA
Total noninterest expense	**541**	**88**	**174**	**278**	**531**	**10**	**NA**
Salaries and employee benefits	226	54	106	67	220	6	NA
Premises and equipment	42	12	21	9	40	1	NA
All other noninterest expense	273	23	47	202	270	2	NA
Pre-tax net operating income	**365**	**45**	**104**	**216**	**356**	**10**	**NA**
Gains (losses) on securities not held in trading accounts	**-0**	**-0**	**-0**	**0**	**-0**	**-0**	**NA**
Applicable income taxes	106	6	25	74	105	1	NA
Income before extraordinary items	259	39	79	141	250	9	NA
Extraordinary items, net	-0	-0	0	0	-0	0	NA
Net income	**259**	**39**	**79**	**141**	**250**	**9**	**NA**
Net loan and lease charge-offs	49	4	3	42	48	0	NA
Total loan and lease charge-offs	64	6	7	52	64	0	NA
Total loan and lease recoveries	16	2	4	10	16	0	NA
Cash dividends declared	128	27	43	58	122	5	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	128	27	43	58	122	5	NA
Net additions to capital stock	0	0	0	0	0	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**175**	**75**	**84**	**16**	**170**	**5**	**7**
Total assets	**1,583,427**	**4,149**	**25,433**	**1,553,845**	**1,538,966**	**44,460**	**419,436**
Cash and due from depository institutions	78,824	198	803	77,823	78,107	716	25,685
Securities	122,751	918	5,734	116,098	117,620	5,130	NA
Federal funds sold and securities purchased under agreements to resell	226,126	173	406	225,546	226,121	4	NA
Loans and leases, net	783,473	2,666	16,856	763,952	753,484	29,990	NA
Plus: allowance for losses	9,776	32	228	9,516	9,526	250	NA
Loans and leases, total	793,249	2,698	17,084	773,468	763,010	30,239	41,640
Plus: unearned income	42	2	6	35	42	1	0
Loans and leases, gross	793,292	2,699	17,089	773,503	763,052	30,240	41,640
By loan and lease type:							
Loans secured by real estate, total	379,045	2,112	12,019	364,914	356,585	22,460	342
Real estate loans in domestic offices:	378,703	2,112	12,019	364,572	356,243	22,460	NA
Construction and land development	32,090	100	821	31,169	31,115	976	NA
Secured by farmland	2,406	131	672	1,603	2,392	14	NA
Secured by 1-4 family residential properties	275,565	1,274	6,227	268,064	257,197	18,368	NA
Home equity loans	106,684	115	899	105,669	101,509	5,174	NA
Secured by multifamily residential properties	6,525	49	351	6,125	5,579	947	NA
Secured by nonfarm nonresidential properties	62,117	558	3,948	57,611	59,961	2,155	NA
Loans to depository institutions and acceptances	8,463	1	3	8,460	8,463	0	4,530
Loans to finance agricultural production and other loans to farmers	2,865	42	326	2,496	2,855	10	45
Commercial and industrial loans	175,116	256	2,422	172,438	174,020	1,097	20,518
Loans to individuals	136,836	270	2,161	134,405	131,792	5,044	1,639
Credit cards	42,150	7	413	41,730	42,146	5	NA
Other loans(1)	49,881	18	141	49,721	49,833	47	NA
Lease financing receivables	41,086	0	17	41,069	39,503	1,583	1,362
Assets held in trading accounts(2)	224,188	0	0	224,188	224,188	0	157,030
Bank premises and fixed assets	13,470	85	389	12,996	13,040	430	NA
Other real estate owned	421	6	17	398	340	81	NA
Goodwill and other intangible assets	57,784	10	197	57,577	52,079	5,705	NA
All other assets	76,391	94	1,031	75,266	73,987	2,403	NA
Total liabilities, limited-life preferred							

stock and equity capital	**1,583,427**	**4,149**	**25,433**	**1,553,845**	**1,538,966**	**44,460**	**NA**
Total liabilities	1,442,248	3,641	22,811	1,415,796	1,405,557	36,692	420,965
Deposits, total	911,701	3,392	19,533	888,776	889,216	22,485	179,634
Noninterest-bearing	222,181	531	2,670	218,980	218,786	3,394	7,552
Interest-bearing	689,521	2,862	16,863	669,796	670,430	19,091	172,082
Deposits, domestic offices:							
Total	732,068	3,392	19,533	709,142	709,584	22,484	NA
Demand deposits	86,729	515	2,317	83,897	85,323	1,406	NA
Savings deposits	465,910	1,429	7,871	456,610	454,950	10,960	NA
Time deposits	179,428	1,448	9,345	168,635	169,310	10,118	NA
Memoranda:							
Time CDs of $100,000 or more	102,970	411	3,236	99,323	99,133	3,837	NA
Estimated insured deposits	340,740	2,854	15,339	322,547	324,852	15,888	NA
Federal funds purchased and securities sold under agreements to repurchase	142,408	45	1,090	141,274	142,093	315	NA
Trading liabilities	125,630	0	0	125,630	125,630	0	NA
Other borrowed money	164,452	171	1,675	162,606	152,385	12,068	NA
Subordinated notes and debentures	33,617	2	105	33,510	32,984	633	36,684
All other liabilities	64,440	31	409	64,000	63,249	1,190	NA
Total equity capital	**141,178**	**508**	**2,621**	**138,048**	**133,410**	**7,769**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	2,215	60	166	1,988	2,212	3	NA
Surplus	89,307	122	661	88,525	82,062	7,245	NA
Retained earnings	49,656	326	1,795	47,535	49,136	520	NA
Memoranda:							
Loans and leases past due 30-89 days	6,249	39	164	6,046	6,044	205	NA
Loans and leases past due 90 or more days	1,930	9	31	1,890	1,922	8	NA
Loans and leases in nonaccrual status	5,036	24	119	4,893	4,904	132	NA
Income earned, not collected on loans	6,763	23	127	6,612	6,586	177	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**175**	**75**	**84**	**16**	**170**	**5**	**7**
Number of employees (full-time equivalent)	258	2	8	248	251	7	NA
Total interest and fee income	**63,836**	**226**	**1,398**	**62,213**	**61,764**	**2,072**	**NA**
Loans	42,854	182	1,132	41,540	41,173	1,682	1,632
Lease financing receivables	2,323	0	1	2,322	2,245	78	NA
Balances due from depository institutions	730	1	2	727	728	2	NA
Investment securities	6,704	35	239	6,430	6,444	260	NA
Assets held in trading accounts	5,884	0	0	5,884	5,884	0	NA
Federal funds sold and securities purchased under agreements to resell	4,988	5	15	4,967	4,987	1	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**30,428**	**65**	**468**	**29,895**	**29,491**	**937**	**NA**
Deposits	15,575	58	364	15,152	15,072	502	4,664
Federal funds purchased and securities sold under agreements to repurchase	3,842	1	23	3,819	3,827	16	NA
Demand notes issued to the U.S. Treasury and other borrowed money	8,550	6	74	8,470	8,173	376	NA
Subordinated notes and debentures	2,461	0	7	2,454	2,419	43	NA
Net interest income	**33,408**	**160**	**930**	**32,318**	**32,273**	**1,135**	**NA**
Provisions for credit losses and allocated transfer risk	**2,638**	**6**	**58**	**2,574**	**2,561**	**77**	**NA**
Total noninterest income	**38,058**	**77**	**724**	**37,257**	**37,456**	**602**	**NA**
Fiduciary activities(1)	4,380	22	13	4,344	4,379	1	NA
Service charges on deposit accounts	5,218	15	83	5,121	4,974	244	NA
Trading account gains and fees(1)	5,692	0	0	5,692	5,692	0	NA
Investment banking, fees and commissions	4,147	0	5	4,142	4,124	23	NA
Venture capital revenue	174	0	0	174	174	0	NA
Net servicing fees	1,284	1	65	1,218	1,242	42	NA
Net securitization income	1,611	0	373	1,239	1,611	0	NA
Insurance commissions and fees	256	7	8	241	252	4	NA
Net gains (losses) on sales of loans	700	1	6	693	701	-1	NA
Net gains (losses) on sales of other real estate owned	9	-0	-0	10	8	1	NA
Net gains (losses) on sales of							

other assets (excluding securities)	232	1	-0	231	176	56	NA
Other noninterest income	14,355	30	171	14,153	14,122	233	NA
Total noninterest expense	**46,974**	**164**	**981**	**45,829**	**45,720**	**1,254**	**NA**
Salaries and employee benefits	20,818	85	364	20,370	20,378	441	NA
Premises and equipment	7,186	19	84	7,084	7,032	155	NA
All other noninterest expense	18,969	61	534	18,375	18,310	659	NA
Pre-tax net operating income	**21,855**	**67**	**615**	**21,173**	**21,448**	**406**	**NA**
Gains (losses) on securities not held in trading accounts	**-1,553**	**-0**	**1**	**-1,553**	**-1,572**	**19**	**NA**
Applicable income taxes	6,641	19	189	6,433	6,515	126	NA
Income before extraordinary items	13,661	48	427	13,187	13,361	300	NA
Extraordinary items, net	-0	0	-0	0	-0	0	NA
Net income	**13,661**	**48**	**427**	**13,187**	**13,361**	**300**	**NA**
Net loan and lease charge-offs	3,406	6	58	3,342	3,291	115	NA
Total loan and lease charge-offs	4,762	9	81	4,672	4,610	152	NA
Total loan and lease recoveries	1,356	2	24	1,330	1,319	38	NA
Cash dividends declared	6,100	36	312	5,752	6,060	40	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	6,100	36	312	5,752	6,060	40	NA
Net additions to capital stock	63	21	0	42	63	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**267**	**164**	**98**	**5**	**264**	**3**	**1**
Total assets	**51,553**	**7,730**	**22,927**	**20,896**	**51,282**	**271**	**234**
Cash and due from depository institutions	2,222	382	1,002	837	2,206	16	0
Securities	13,343	2,158	5,274	5,911	13,326	17	NA
Federal funds sold and securities purchased under agreements to resell	938	267	571	100	926	12	NA
Loans and leases, net	31,805	4,518	14,812	12,475	31,590	215	NA
Plus: allowance for losses	372	64	162	146	370	2	NA
Loans and leases, total	32,177	4,582	14,974	12,621	31,960	217	0
Plus: unearned income	14	1	2	10	14	0	0
Loans and leases, gross	32,191	4,583	14,976	12,631	31,974	217	0
By loan and lease type:							
Loans secured by real estate, total	18,351	2,442	9,543	6,365	18,204	146	0
Real estate loans in domestic offices:	18,351	2,442	9,543	6,365	18,204	146	NA
Construction and land development	3,520	240	1,870	1,410	3,487	33	NA
Secured by farmland	1,143	442	599	102	1,138	4	NA
Secured by 1-4 family residential properties	5,713	980	3,013	1,720	5,638	75	NA
Home equity loans	287	12	121	154	286	1	NA
Secured by multifamily residential properties	447	30	233	184	446	1	NA
Secured by nonfarm nonresidential properties	7,528	752	3,827	2,950	7,496	32	NA
Loans to depository institutions and acceptances	56	1	17	38	56	0	0
Loans to finance agricultural production and other loans to farmers	1,889	628	885	376	1,886	3	0
Commercial and industrial loans	7,906	798	2,818	4,290	7,880	26	0
Loans to individuals	3,322	649	1,431	1,242	3,281	41	0
Credit cards	34	2	32	0	34	0	NA
Other loans(1)	413	43	160	210	413	0	NA
Lease financing receivables	254	23	123	109	253	1	0
Assets held in trading accounts(2)	448	0	0	448	448	0	0
Bank premises and fixed assets	919	172	512	235	913	7	NA
Other real estate owned	72	11	44	17	72	0	NA
Goodwill and other intangible assets	240	15	95	129	240	0	NA
All other assets	1,565	206	617	743	1,561	5	NA
Total liabilities, limited-life preferred							

stock and equity capital	**51,553**	**7,730**	**22,927**	**20,896**	**51,282**	**271**	**NA**
Total liabilities	46,999	6,907	20,772	19,321	46,753	246	234
Deposits, total	38,734	6,463	18,814	13,457	38,509	225	234
Noninterest-bearing	7,367	1,219	3,499	2,648	7,345	22	0
Interest-bearing	31,367	5,244	15,315	10,809	31,164	203	234
Deposits, domestic offices:							
Total	38,500	6,463	18,814	13,223	38,275	225	NA
Demand deposits	6,134	1,195	3,131	1,807	6,112	22	NA
Savings deposits	16,495	2,279	7,889	6,327	16,412	84	NA
Time deposits	15,871	2,989	7,793	5,089	15,751	120	NA
Memoranda:							
Time CDs of $100,000 or more	7,462	1,189	3,366	2,907	7,404	58	NA
Estimated insured deposits	25,633	5,207	13,860	6,566	25,454	179	NA
Federal funds purchased and securities sold under agreements to repurchase	4,522	69	589	3,864	4,522	0	NA
Trading liabilities	435	0	0	435	435	0	NA
Other borrowed money	2,585	324	1,232	1,029	2,565	20	NA
Subordinated notes and debentures	315	1	18	296	315	0	0
All other liabilities	409	49	119	241	408	1	NA
Total equity capital	**4,554**	**823**	**2,155**	**1,575**	**4,528**	**25**	**NA**
Perpetual preferred stock	23	1	2	20	21	2	NA
Common stock	280	70	113	97	276	4	NA
Surplus	1,299	222	692	386	1,291	8	NA
Retained earnings	2,951	530	1,348	1,072	2,940	11	NA
Memoranda:							
Loans and leases past due 30-89 days	307	79	122	106	305	2	NA
Loans and leases past due 90 or more days	58	17	32	10	58	0	NA
Loans and leases in nonaccrual status	190	36	86	68	189	1	NA
Income earned, not collected on loans	329	69	156	104	327	2	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**267**	**164**	**98**	**5**	**264**	**3**	**1**
Number of employees (full-time equivalent)	17	3	9	5	17	0	NA
Total interest and fee income	**2,740**	**436**	**1,249**	**1,055**	**2,723**	**17**	**NA**
Loans	2,140	340	1,004	797	2,125	16	0
Lease financing receivables	13	1	5	7	13	0	NA
Balances due from depository institutions	10	4	6	0	10	0	NA
Investment securities	538	81	213	244	538	1	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	27	9	14	4	27	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**958**	**119**	**385**	**453**	**952**	**5**	**NA**
Deposits	674	107	318	249	670	4	4
Federal funds purchased and securities sold under agreements to repurchase	176	2	17	158	176	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	92	11	50	32	92	1	NA
Subordinated notes and debentures	15	0	1	14	15	0	NA
Net interest income	**1,782**	**317**	**863**	**602**	**1,770**	**12**	**NA**
Provisions for credit losses and allocated transfer risk	**103**	**16**	**48**	**39**	**102**	**1**	**NA**
Total noninterest income	**683**	**70**	**265**	**349**	**681**	**2**	**NA**
Fiduciary activities(1)	57	0	7	50	57	0	NA
Service charges on deposit accounts	327	47	162	118	326	2	NA
Trading account gains and fees(1)	21	0	0	21	21	0	NA
Investment banking, fees and commissions	13	0	4	9	13	0	NA
Venture capital revenue	-0	0	-1	1	-0	0	NA
Net servicing fees	9	0	1	8	9	0	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	10	1	6	3	10	0	NA
Net gains (losses) on sales of loans	36	1	10	25	36	0	NA
Net gains (losses) on sales of other real estate owned	2	1	1	0	3	-0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	3	0	3	0	3	-0	NA
Other noninterest income	204	18	72	114	203	1	NA
Total noninterest expense	**1,495**	**260**	**714**	**521**	**1,486**	**10**	**NA**
Salaries and employee benefits	835	146	398	290	830	5	NA
Premises and equipment	195	35	96	64	194	1	NA
All other noninterest expense	465	79	220	167	462	3	NA
Pre-tax net operating income	**867**	**110**	**366**	**391**	**863**	**3**	**NA**
Gains (losses) on securities not held in trading accounts	**-7**	**-1**	**0**	**-7**	**-7**	**0**	**NA**
Applicable income taxes	194	13	54	127	194	-0	NA
Income before extraordinary items	665	96	312	257	661	4	NA
Extraordinary items, net	1	0	1	0	1	0	NA
Net income	**666**	**96**	**313**	**257**	**663**	**4**	**NA**
Net loan and lease charge-offs	71	12	31	28	70	1	NA
Total loan and lease charge-offs	101	18	44	39	100	1	NA
Total loan and lease recoveries	29	6	13	10	29	0	NA
Cash dividends declared	467	77	188	202	466	1	NA
Cash dividends declared on preferred stock(1)	2	0	0	2	2	0	NA
Cash dividends declared on common stock(1)	465	77	188	200	464	1	NA
Net additions to capital stock	40	8	32	-0	40	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**38**	**13**	**21**	**4**	**37**	**1**	**NA**
Total assets	**25,342**	**670**	**6,885**	**17,787**	**24,620**	**722**	**NA**
Cash and due from depository institutions	581	25	276	280	569	12	NA
Securities	1,787	57	712	1,017	1,758	29	NA
Federal funds sold and securities purchased under agreements to resell	3,067	40	106	2,922	3,067	0	NA
Loans and leases, net	18,425	524	5,406	12,494	17,768	657	NA
Plus: allowance for losses	152	7	64	81	144	8	NA
Loans and leases, total	18,577	531	5,471	12,575	17,911	665	NA
Plus: unearned income	27	1	14	11	23	4	NA
Loans and leases, gross	18,603	532	5,485	12,586	17,934	669	NA
By loan and lease type:							
Loans secured by real estate, total	15,579	374	4,144	11,061	15,079	500	NA
Real estate loans in domestic offices:	15,579	374	4,144	11,061	15,079	500	NA
Construction and land development	2,337	107	1,134	1,096	2,170	167	NA
Secured by farmland	258	4	152	101	257	1	NA
Secured by 1-4 family residential properties	7,024	68	452	6,504	7,012	12	NA
Home equity loans	454	18	98	338	446	8	NA
Secured by multifamily residential properties	646	22	380	244	463	183	NA
Secured by nonfarm nonresidential properties	5,314	173	2,025	3,116	5,177	137	NA
Loans to depository institutions and acceptances	3	0	0	3	3	0	NA
Loans to finance agricultural production and other loans to farmers	366	6	207	153	366	0	NA
Commercial and industrial loans	2,205	138	877	1,189	2,127	78	NA
Loans to individuals	253	11	124	118	245	8	NA
Credit cards	13	0	8	4	13	0	NA
Other loans(1)	96	2	49	45	96	0	NA
Lease financing receivables	102	0	84	17	19	83	NA
Assets held in trading accounts(2)	1	0	0	1	1	0	NA
Bank premises and fixed assets	290	13	142	135	278	12	NA
Other real estate owned	6	1	2	4	6	0	NA
Goodwill and other intangible assets	521	1	93	428	521	0	NA
All other assets	664	9	148	507	653	11	NA
Total liabilities, limited-life preferred							

stock and equity capital	**25,342**	**670**	**6,885**	**17,787**	**24,620**	**722**	**NA**
Total liabilities	22,365	535	6,141	15,690	21,701	664	NA
Deposits, total	13,191	511	5,662	7,018	12,608	583	NA
Noninterest-bearing	2,829	89	1,094	1,647	2,770	59	NA
Interest-bearing	10,362	423	4,568	5,371	9,838	523	NA
Deposits, domestic offices:							
Total	13,191	511	5,662	7,018	12,608	583	NA
Demand deposits	1,701	87	773	841	1,675	26	NA
Savings deposits	7,976	185	3,171	4,620	7,697	279	NA
Time deposits	3,514	240	1,717	1,557	3,236	278	NA
Memoranda:							
Time CDs of $100,000 or more	1,759	110	845	804	1,579	181	NA
Estimated insured deposits	8,385	356	3,957	4,073	7,856	529	NA
Federal funds purchased and securities sold under agreements to repurchase	2,336	13	92	2,231	2,327	9	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	6,557	7	335	6,216	6,494	63	NA
Subordinated notes and debentures	5	0	5	0	0	5	NA
All other liabilities	276	4	47	225	272	4	NA
Total equity capital	**2,977**	**135**	**744**	**2,098**	**2,919**	**58**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	443	92	100	251	442	1	NA
Surplus	1,671	49	295	1,327	1,666	5	NA
Retained earnings	863	-6	349	520	811	52	NA
Memoranda:							
Loans and leases past due 30-89 days	71	2	24	45	70	0	NA
Loans and leases past due 90 or more days	4	0	3	0	4	0	NA
Loans and leases in nonaccrual status	35	1	15	19	34	1	NA
Income earned, not collected on loans	110	3	35	72	107	3	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**38**	**13**	**21**	**4**	**37**	**1**	**NA**
Number of employees (full-time equivalent)	5	0	2	2	5	0	NA
Total interest and fee income	**1,305**	**36**	**416**	**853**	**1,254**	**51**	**NA**
Loans	1,145	32	376	737	1,104	41	NA
Lease financing receivables	9	0	9	0	0	8	NA
Balances due from depository institutions	4	0	2	2	4	0	NA
Investment securities	70	2	27	41	69	1	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	75	2	3	71	75	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**456**	**10**	**101**	**346**	**440**	**16**	**NA**
Deposits	186	9	86	90	174	12	NA
Federal funds purchased and securities sold under agreements to repurchase	88	0	3	85	87	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	182	0	11	171	179	3	NA
Subordinated notes and debentures	1	0	1	0	0	1	NA
Net interest income	**849**	**26**	**315**	**508**	**814**	**35**	**NA**
Provisions for credit losses and allocated transfer risk	**22**	**3**	**13**	**6**	**19**	**3**	**NA**
Total noninterest income	**134**	**4**	**59**	**71**	**130**	**4**	**NA**
Fiduciary activities(1)	7	0	6	0	7	0	NA
Service charges on deposit accounts	52	1	20	31	50	1	NA
Trading account gains and fees(1)	0	0	0	0	0	0	NA
Investment banking, fees and commissions	12	0	3	9	11	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	2	0	2	-0	2	0	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	0	0	0	0	0	0	NA
Net gains (losses) on sales of loans	18	2	3	13	18	0	NA
Net gains (losses) on sales of other real estate owned	0	0	-0	0	0	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	-0	1	-0	0	0	NA
Other noninterest income	43	1	25	17	42	2	NA
Total noninterest expense	**493**	**25**	**213**	**255**	**472**	**21**	**NA**
Salaries and employee benefits	274	15	125	134	263	11	NA
Premises and equipment	69	3	28	38	66	3	NA
All other noninterest expense	150	7	60	83	143	6	NA
Pre-tax net operating income	**468**	**2**	**149**	**317**	**453**	**15**	**NA**
Gains (losses) on securities not held in trading accounts	**-1**	**0**	**0**	**-1**	**-1**	**0**	**NA**
Applicable income taxes	162	1	49	112	156	6	NA
Income before extraordinary items	306	1	100	205	297	9	NA
Extraordinary items, net	1	0	1	0	1	0	NA
Net income	**306**	**1**	**101**	**205**	**297**	**9**	**NA**
Net loan and lease charge-offs	9	0	4	5	8	2	NA
Total loan and lease charge-offs	19	0	8	11	17	2	NA
Total loan and lease recoveries	10	0	3	7	10	0	NA
Cash dividends declared	243	0	50	193	243	0	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	243	0	50	193	243	0	NA
Net additions to capital stock	55	50	6	0	55	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**161**	**29**	**112**	**20**	**161**	**NA**	**3**
Total assets	**241,453**	**1,799**	**38,274**	**201,380**	**241,453**	**NA**	**3,829**
Cash and due from depository institutions	11,111	62	1,196	9,852	11,111	NA	1,359
Securities	72,878	617	10,077	62,185	72,878	NA	NA
Federal funds sold and securities purchased under agreements to resell	4,385	34	514	3,838	4,385	NA	NA
Loans and leases, net	130,212	1,021	24,475	104,717	130,212	NA	NA
Plus: allowance for losses	1,474	12	283	1,178	1,474	NA	NA
Loans and leases, total	131,686	1,033	24,759	105,895	131,686	NA	1,541
Plus: unearned income	73	1	26	47	73	NA	0
Loans and leases, gross	131,759	1,034	24,784	105,941	131,759	NA	1,541
By loan and lease type:							
Loans secured by real estate, total	85,120	822	19,248	65,050	85,120	NA	0
Real estate loans in domestic offices:	85,120	822	19,248	65,050	85,120	NA	NA
Construction and land development	6,366	57	1,476	4,833	6,366	NA	NA
Secured by farmland	1,085	26	415	644	1,085	NA	NA
Secured by 1-4 family residential properties	51,749	474	9,785	41,490	51,749	NA	NA
Home equity loans	9,714	54	958	8,702	9,714	NA	NA
Secured by multifamily residential properties	1,799	19	496	1,285	1,799	NA	NA
Secured by nonfarm nonresidential properties	24,122	247	7,077	16,798	24,122	NA	NA
Loans to depository institutions and acceptances	187	0	16	171	187	NA	17
Loans to finance agricultural production and other loans to farmers	251	6	106	140	251	NA	0
Commercial and industrial loans	27,793	133	3,212	24,448	27,793	NA	207
Loans to individuals	8,944	52	1,462	7,430	8,944	NA	0
Credit cards	155	0	30	125	155	NA	NA
Other loans(1)	5,752	19	636	5,097	5,752	NA	NA
Lease financing receivables	3,712	2	104	3,606	3,712	NA	1,317
Assets held in trading accounts(2)	2,391	0	0	2,391	2,391	NA	0
Bank premises and fixed assets	4,072	28	537	3,508	4,072	NA	NA
Other real estate owned	180	0	31	150	180	NA	NA
Goodwill and other intangible assets	4,173	2	242	3,929	4,173	NA	NA
All other assets	12,050	36	1,203	10,811	12,050	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**241,453**	**1,799**	**38,274**	**201,380**	**241,453**	**NA**	**NA**
Total liabilities	222,118	1,522	34,622	185,973	222,118	NA	11,180
Deposits, total	180,666	1,341	29,698	149,627	180,666	NA	10,032
Noninterest-bearing	38,571	171	4,098	34,301	38,571	NA	68
Interest-bearing	142,095	1,170	25,600	115,325	142,095	NA	9,964
Deposits, domestic offices:							
Total	170,634	1,341	29,698	139,595	170,634	NA	NA
Demand deposits	21,679	169	3,466	18,043	21,679	NA	NA
Savings deposits	101,029	516	13,429	87,085	101,029	NA	NA
Time deposits	47,926	656	12,803	34,467	47,926	NA	NA
Memoranda:							
Time CDs of $100,000 or more	15,753	208	3,713	11,832	15,753	NA	NA
Estimated insured deposits	108,518	1,103	22,955	84,460	108,518	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	16,251	58	1,417	14,776	16,251	NA	NA
Trading liabilities	1,337	0	0	1,337	1,337	NA	NA
Other borrowed money	14,022	110	3,202	10,710	14,022	NA	NA
Subordinated notes and debentures	3,330	0	25	3,305	3,330	NA	1
All other liabilities	6,511	13	280	6,218	6,511	NA	NA
Total equity capital	**19,335**	**277**	**3,652**	**15,406**	**19,335**	**NA**	**NA**
Perpetual preferred stock	504	3	0	501	504	NA	NA
Common stock	985	22	185	778	985	NA	NA
Surplus	5,603	169	1,118	4,315	5,603	NA	NA
Retained earnings	12,244	84	2,348	9,812	12,244	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	1,083	15	194	874	1,083	NA	NA
Loans and leases past due 90 or more days	291	2	29	259	291	NA	NA
Loans and leases in nonaccrual status	526	4	131	390	526	NA	NA
Income earned, not collected on loans	1,180	8	175	997	1,180	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**161**	**29**	**112**	**20**	**161**	**NA**	**3**
Number of employees (full-time equivalent)	57	1	11	46	57	NA	NA
Total interest and fee income	**10,878**	**82**	**1,974**	**8,822**	**10,878**	**NA**	**NA**
Loans	7,350	60	1,520	5,770	7,350	NA	11
Lease financing receivables	190	0	8	183	190	NA	NA
Balances due from depository institutions	107	1	8	98	107	NA	NA
Investment securities	3,017	18	413	2,586	3,017	NA	NA
Assets held in trading accounts	56	0	0	56	56	NA	NA
Federal funds sold and securities purchased under agreements to resell	105	2	18	85	105	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**4,325**	**30**	**726**	**3,569**	**4,325**	**NA**	**NA**
Deposits	3,095	26	552	2,516	3,095	NA	349
Federal funds purchased and securities sold under agreements to repurchase	424	0	29	395	424	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	645	4	143	498	645	NA	NA
Subordinated notes and debentures	161	0	1	159	161	NA	NA
Net interest income	**6,553**	**51**	**1,249**	**5,253**	**6,553**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**103**	**4**	**40**	**59**	**103**	**NA**	**NA**
Total noninterest income	**4,778**	**15**	**341**	**4,422**	**4,778**	**NA**	**NA**
Fiduciary activities(1)	1,086	7	66	1,013	1,086	NA	NA
Service charges on deposit accounts	1,213	3	104	1,105	1,213	NA	NA
Trading account gains and fees(1)	282	0	0	282	282	NA	NA
Investment banking, fees and commissions	133	0	13	120	133	NA	NA
Venture capital revenue	36	0	-0	36	36	NA	NA
Net servicing fees	88	0	6	82	88	NA	NA
Net securitization income	15	0	0	15	15	NA	NA
Insurance commissions and fees	74	0	8	66	74	NA	NA
Net gains (losses) on sales of loans	154	0	22	132	154	NA	NA
Net gains (losses) on sales of other real estate owned	23	-0	1	22	23	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	4	-0	0	4	4	NA	NA
Other noninterest income	1,670	3	121	1,546	1,670	NA	NA
Total noninterest expense	**7,342**	**60**	**1,056**	**6,226**	**7,342**	**NA**	**NA**
Salaries and employee benefits	3,391	29	533	2,828	3,391	NA	NA
Premises and equipment	1,139	7	147	985	1,139	NA	NA
All other noninterest expense	2,813	23	376	2,413	2,813	NA	NA
Pre-tax net operating income	**3,886**	**2**	**494**	**3,390**	**3,886**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**-59**	**0**	**2**	**-61**	**-59**	**NA**	**NA**
Applicable income taxes	1,058	3	115	940	1,058	NA	NA
Income before extraordinary items	2,769	-0	381	2,388	2,769	NA	NA
Extraordinary items, net	-7	0	-0	-7	-7	NA	NA
Net income	**2,762**	**-0**	**381**	**2,381**	**2,762**	**NA**	**NA**
Net loan and lease charge-offs	156	1	23	133	156	NA	NA
Total loan and lease charge-offs	288	2	34	252	288	NA	NA
Total loan and lease recoveries	131	1	11	120	131	NA	NA
Cash dividends declared	1,912	4	211	1,697	1,912	NA	NA
Cash dividends declared on preferred stock(1)	29	0	0	29	29	NA	NA
Cash dividends declared on common stock(1)	1,883	4	211	1,668	1,883	NA	NA
Net additions to capital stock	88	51	35	2	88	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**7**	**3**	**NA**	**4**	**7**	**NA**	**NA**
Total assets	**27,141**	**121**	**NA**	**27,020**	**27,141**	**NA**	**NA**
Cash and due from depository institutions	1,732	2	NA	1,730	1,732	NA	NA
Securities	3,575	26	NA	3,548	3,575	NA	NA
Federal funds sold and securities purchased under agreements to resell	8,084	12	NA	8,073	8,084	NA	NA
Loans and leases, net	12,026	72	NA	11,955	12,026	NA	NA
Plus: allowance for losses	91	1	NA	90	91	NA	NA
Loans and leases, total	12,117	73	NA	12,045	12,117	NA	NA
Plus: unearned income	1	1	NA	0	1	NA	NA
Loans and leases, gross	12,118	73	NA	12,045	12,118	NA	NA
By loan and lease type:							
Loans secured by real estate, total	7,029	40	NA	6,990	7,029	NA	NA
Real estate loans in domestic offices:	7,029	40	NA	6,990	7,029	NA	NA
Construction and land development	238	3	NA	235	238	NA	NA
Secured by farmland	0	0	NA	0	0	NA	NA
Secured by 1-4 family residential properties	5,414	19	NA	5,395	5,414	NA	NA
Home equity loans	1,241	6	NA	1,235	1,241	NA	NA
Secured by multifamily residential properties	119	0	NA	119	119	NA	NA
Secured by nonfarm nonresidential properties	1,258	17	NA	1,241	1,258	NA	NA
Loans to depository institutions and acceptances	308	0	NA	308	308	NA	NA
Loans to finance agricultural production and other loans to farmers	0	0	NA	0	0	NA	NA
Commercial and industrial loans	843	33	NA	810	843	NA	NA
Loans to individuals	3,808	0	NA	3,807	3,808	NA	NA
Credit cards	216	0	NA	216	216	NA	NA
Other loans(1)	83	0	NA	83	83	NA	NA
Lease financing receivables	48	0	NA	48	48	NA	NA
Assets held in trading accounts(2)	6	0	NA	6	6	NA	NA
Bank premises and fixed assets	387	3	NA	384	387	NA	NA
Other real estate owned	3	0	NA	3	3	NA	NA
Goodwill and other intangible assets	138	1	NA	138	138	NA	NA
All other assets	1,189	6	NA	1,183	1,189	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**27,141**	**121**	**NA**	**27,020**	**27,141**	**NA**	**NA**
Total liabilities	25,274	105	NA	25,168	25,274	NA	NA
Deposits, total	11,422	98	NA	11,324	11,422	NA	NA
Noninterest-bearing	2,366	9	NA	2,358	2,366	NA	NA
Interest-bearing	9,056	90	NA	8,966	9,056	NA	NA
Deposits, domestic offices:							
Total	11,422	98	NA	11,324	11,422	NA	NA
Demand deposits	1,386	9	NA	1,377	1,386	NA	NA
Savings deposits	6,304	49	NA	6,256	6,304	NA	NA
Time deposits	3,732	41	NA	3,691	3,732	NA	NA
Memoranda:							
Time CDs of $100,000 or more	1,298	14	NA	1,284	1,298	NA	NA
Estimated insured deposits	8,074	77	NA	7,997	8,074	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	2,186	0	NA	2,186	2,186	NA	NA
Trading liabilities	0	0	NA	0	0	NA	NA
Other borrowed money	11,420	6	NA	11,414	11,420	NA	NA
Subordinated notes and debentures	0	0	NA	0	0	NA	NA
All other liabilities	245	1	NA	244	245	NA	NA
Total equity capital	**1,867**	**16**	**NA**	**1,852**	**1,867**	**NA**	**NA**
Perpetual preferred stock	0	0	NA	0	0	NA	NA
Common stock	323	6	NA	317	323	NA	NA
Surplus	1,234	9	NA	1,225	1,234	NA	NA
Retained earnings	311	0	NA	310	311	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	67	3	NA	64	67	NA	NA
Loans and leases past due 90 or more days	4	0	NA	4	4	NA	NA
Loans and leases in nonaccrual status	17	0	NA	16	17	NA	NA
Income earned, not collected on loans	138	1	NA	137	138	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**7**	**3**	**NA**	**4**	**7**	**NA**	**NA**
Number of employees (full-time equivalent)	6	0	NA	6	6	NA	NA
Total interest and fee income	**923**	**6**	**NA**	**916**	**923**	**NA**	**NA**
Loans	638	5	NA	633	638	NA	NA
Lease financing receivables	0	0	NA	0	0	NA	NA
Balances due from depository institutions	6	0	NA	6	6	NA	NA
Investment securities	161	1	NA	160	161	NA	NA
Assets held in trading accounts	0	0	NA	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	106	0	NA	106	106	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**422**	**2**	**NA**	**420**	**422**	**NA**	**NA**
Deposits	185	2	NA	183	185	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	62	0	NA	62	62	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	176	0	NA	176	176	NA	NA
Subordinated notes and debentures	0	0	NA	0	0	NA	NA
Net interest income	**500**	**4**	**NA**	**497**	**500**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**40**	**0**	**NA**	**40**	**40**	**NA**	**NA**
Total noninterest income	**244**	**10**	**NA**	**234**	**244**	**NA**	**NA**
Fiduciary activities(1)	22	0	NA	22	22	NA	NA
Service charges on deposit accounts	62	0	NA	62	62	NA	NA
Trading account gains and fees(1)	1	0	NA	1	1	NA	NA
Investment banking, fees and commissions	51	0	NA	51	51	NA	NA
Venture capital revenue	-0	0	NA	-0	-0	NA	NA
Net servicing fees	12	0	NA	12	12	NA	NA
Net securitization income	0	0	NA	0	0	NA	NA
Insurance commissions and fees	6	0	NA	6	6	NA	NA
Net gains (losses) on sales of loans	-1	2	NA	-3	-1	NA	NA
Net gains (losses) on sales of other real estate owned	-0	0	NA	-0	-0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	0	NA	0	0	NA	NA
Other noninterest income	90	7	NA	83	90	NA	NA
Total noninterest expense	**386**	**11**	**NA**	**375**	**386**	**NA**	**NA**
Salaries and employee benefits	179	4	NA	175	179	NA	NA
Premises and equipment	42	1	NA	41	42	NA	NA
All other noninterest expense	165	7	NA	159	165	NA	NA
Pre-tax net operating income	**318**	**2**	**NA**	**316**	**318**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**12**	**-0**	**NA**	**12**	**12**	**NA**	**NA**
Applicable income taxes	111	1	NA	110	111	NA	NA
Income before extraordinary items	219	1	NA	218	219	NA	NA
Extraordinary items, net	0	0	NA	0	0	NA	NA
Net income	**219**	**1**	**NA**	**218**	**219**	**NA**	**NA**
Net loan and lease charge-offs	45	0	NA	44	45	NA	NA
Total loan and lease charge-offs	54	0	NA	54	54	NA	NA
Total loan and lease recoveries	10	0	NA	10	10	NA	NA
Cash dividends declared	310	1	NA	309	310	NA	NA
Cash dividends declared on preferred stock(1)	0	0	NA	0	0	NA	NA
Cash dividends declared on common stock(1)	310	1	NA	309	310	NA	NA
Net additions to capital stock	615	0	NA	615	615	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**74**	**20**	**48**	**6**	**73**	**1**	**1**
Total assets	**41,073**	**887**	**12,639**	**27,546**	**40,701**	**371**	**0**
Cash and due from depository institutions	1,243	31	423	790	1,234	9	0
Securities	6,010	220	2,104	3,686	5,864	146	NA
Federal funds sold and securities purchased under agreements to resell	2,828	27	550	2,251	2,828	0	NA
Loans and leases, net	28,604	566	8,899	19,139	28,411	193	NA
Plus: allowance for losses	384	8	119	258	382	2	NA
Loans and leases, total	28,988	573	9,018	19,396	28,793	195	0
Plus: unearned income	7	1	4	2	7	0	0
Loans and leases, gross	28,994	574	9,022	19,398	28,799	195	0
By loan and lease type:							
Loans secured by real estate, total	21,468	400	6,922	14,147	21,302	166	0
Real estate loans in domestic offices:	21,468	400	6,922	14,147	21,302	166	NA
Construction and land development	4,795	79	1,568	3,148	4,741	54	NA
Secured by farmland	154	13	79	61	153	0	NA
Secured by 1-4 family residential properties	7,816	163	2,654	4,999	7,745	71	NA
Home equity loans	2,250	34	532	1,685	2,233	16	NA
Secured by multifamily residential properties	355	8	106	242	354	1	NA
Secured by nonfarm nonresidential properties	8,348	136	2,515	5,696	8,309	39	NA
Loans to depository institutions and acceptances	91	0	1	90	91	0	0
Loans to finance agricultural production and other loans to farmers	60	5	34	22	60	0	0
Commercial and industrial loans	4,615	94	1,444	3,078	4,594	21	0
Loans to individuals	2,317	70	538	1,709	2,310	6	0
Credit cards	64	0	13	52	64	0	NA
Other loans(1)	303	5	83	215	302	1	NA
Lease financing receivables	140	0	1	138	140	0	0
Assets held in trading accounts(2)	1	0	0	1	1	0	0
Bank premises and fixed assets	785	25	266	493	779	5	NA
Other real estate owned	34	1	12	21	34	0	NA
Goodwill and other intangible assets	520	1	76	443	516	4	NA
All other assets	1,048	18	309	722	1,034	15	NA
Total liabilities, limited-life preferred							

stock and equity capital	**41,073**	**887**	**12,639**	**27,546**	**40,701**	**371**	**NA**
Total liabilities	37,295	769	11,393	25,133	36,956	339	42
Deposits, total	31,437	721	10,179	20,537	31,201	236	20
Noninterest-bearing	4,474	130	1,414	2,929	4,459	15	0
Interest-bearing	26,963	590	8,766	17,608	26,742	222	20
Deposits, domestic offices:							
Total	31,417	721	10,179	20,517	31,181	236	NA
Demand deposits	2,951	128	1,291	1,532	2,937	15	NA
Savings deposits	15,463	240	4,001	11,221	15,379	84	NA
Time deposits	13,003	353	4,887	7,763	12,865	138	NA
Memoranda:							
Time CDs of $100,000 or more	5,785	143	2,355	3,286	5,729	55	NA
Estimated insured deposits	20,923	581	7,587	12,756	20,744	179	NA
Federal funds purchased and securities sold under agreements to repurchase	2,502	15	278	2,209	2,499	3	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	2,753	28	856	1,869	2,656	97	NA
Subordinated notes and debentures	128	0	5	123	128	0	0
All other liabilities	475	6	74	395	473	2	NA
Total equity capital	**3,778**	**118**	**1,246**	**2,414**	**3,745**	**32**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	275	29	213	32	275	0	NA
Surplus	2,091	70	519	1,502	2,073	18	NA
Retained earnings	1,412	19	513	880	1,398	14	NA
Memoranda:							
Loans and leases past due 30-89 days	208	8	89	111	206	2	NA
Loans and leases past due 90 or more days	29	1	9	19	29	0	NA
Loans and leases in nonaccrual status	124	4	39	80	122	1	NA
Income earned, not collected on loans	213	5	69	139	210	2	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**74**	**20**	**48**	**6**	**73**	**1**	**1**
Number of employees (full-time equivalent)	10	0	4	6	10	0	NA
Total interest and fee income	**2,168**	**47**	**669**	**1,451**	**2,149**	**19**	**NA**
Loans	1,798	39	572	1,188	1,786	13	0
Lease financing receivables	2	0	0	2	2	0	NA
Balances due from depository institutions	3	0	2	1	2	0	NA
Investment securities	270	7	79	185	264	6	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	74	1	14	58	74	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**763**	**14**	**218**	**531**	**754**	**8**	**NA**
Deposits	554	12	183	359	548	5	1
Federal funds purchased and securities sold under agreements to repurchase	97	0	6	90	97	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	110	1	29	80	107	3	NA
Subordinated notes and debentures	3	0	0	2	3	0	NA
Net interest income	**1,406**	**34**	**451**	**920**	**1,395**	**11**	**NA**
Provisions for credit losses and allocated transfer risk	**105**	**3**	**38**	**65**	**105**	**1**	**NA**
Total noninterest income	**399**	**10**	**100**	**289**	**396**	**2**	**NA**
Fiduciary activities(1)	18	0	2	15	18	0	NA
Service charges on deposit accounts	204	5	56	143	202	2	NA
Trading account gains and fees(1)	0	0	0	0	0	0	NA
Investment banking, fees and commissions	12	0	3	9	12	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	2	0	1	2	2	0	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	10	0	2	8	10	0	NA
Net gains (losses) on sales of loans	16	3	5	8	16	0	NA
Net gains (losses) on sales of other real estate owned	-0	0	-0	0	0	-0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	-0	1	-0	0	-0	NA
Other noninterest income	137	1	31	105	136	1	NA
Total noninterest expense	**993**	**35**	**322**	**636**	**985**	**8**	**NA**
Salaries and employee benefits	474	18	181	276	470	4	NA
Premises and equipment	144	5	45	94	142	2	NA
All other noninterest expense	375	12	97	266	372	2	NA
Pre-tax net operating income	**706**	**6**	**191**	**509**	**702**	**4**	**NA**
Gains (losses) on securities not held in trading accounts	**-45**	**-0**	**0**	**-45**	**-45**	**-0**	**NA**
Applicable income taxes	221	2	61	159	220	1	NA
Income before extraordinary items	439	4	130	305	436	3	NA
Extraordinary items, net	-1	0	-1	0	-1	0	NA
Net income	**438**	**4**	**129**	**305**	**435**	**3**	**NA**
Net loan and lease charge-offs	70	2	12	56	69	1	NA
Total loan and lease charge-offs	87	2	17	68	86	1	NA
Total loan and lease recoveries	17	0	4	12	17	0	NA
Cash dividends declared	191	2	44	145	187	4	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	191	2	44	145	187	4	NA
Net additions to capital stock	66	28	37	1	66	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**88**	**56**	**26**	**6**	**88**	**NA**	**1**
Total assets	**469,820**	**2,435**	**8,638**	**458,746**	**469,820**	**NA**	**662**
Cash and due from depository institutions	18,931	128	500	18,303	18,931	NA	571
Securities	45,978	521	1,594	43,864	45,978	NA	NA
Federal funds sold and securities purchased under agreements to resell	4,368	84	288	3,997	4,368	NA	NA
Loans and leases, net	335,368	1,586	5,656	328,126	335,368	NA	NA
Plus: allowance for losses	4,171	25	110	4,036	4,171	NA	NA
Loans and leases, total	339,539	1,611	5,766	332,162	339,539	NA	41
Plus: unearned income	1	0	0	1	1	NA	0
Loans and leases, gross	339,540	1,611	5,766	332,163	339,540	NA	41
By loan and lease type:							
Loans secured by real estate, total	200,478	627	2,822	197,030	200,478	NA	0
Real estate loans in domestic offices:	200,478	627	2,822	197,030	200,478	NA	NA
Construction and land development	13,930	55	391	13,484	13,930	NA	NA
Secured by farmland	2,362	215	502	1,645	2,362	NA	NA
Secured by 1-4 family residential properties	155,652	168	688	154,796	155,652	NA	NA
Home equity loans	50,040	17	120	49,903	50,040	NA	NA
Secured by multifamily residential properties	2,886	7	80	2,800	2,886	NA	NA
Secured by nonfarm nonresidential properties	25,648	182	1,162	24,305	25,648	NA	NA
Loans to depository institutions and acceptances	12,754	1	4	12,749	12,754	NA	19
Loans to finance agricultural production and other loans to farmers	6,291	582	823	4,886	6,291	NA	0
Commercial and industrial loans	45,981	249	927	44,805	45,981	NA	21
Loans to individuals	64,119	116	1,064	62,939	64,119	NA	1
Credit cards	38,537	4	394	38,139	38,537	NA	NA
Other loans(1)	6,230	25	85	6,120	6,230	NA	NA
Lease financing receivables	3,686	11	41	3,634	3,686	NA	0
Assets held in trading accounts(2)	6,383	0	8	6,375	6,383	NA	0
Bank premises and fixed assets	4,149	34	186	3,929	4,149	NA	NA
Other real estate owned	180	3	2	174	180	NA	NA
Goodwill and other intangible assets	28,370	2	58	28,310	28,370	NA	NA
All other assets	26,093	78	346	25,668	26,093	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**469,820**	**2,435**	**8,638**	**458,746**	**469,820**	**NA**	**NA**
Total liabilities	417,720	2,157	7,633	407,930	417,720	NA	24,149
Deposits, total	333,047	2,000	6,859	324,188	333,047	NA	24,081
Noninterest-bearing	85,028	317	1,277	83,434	85,028	NA	5
Interest-bearing	248,019	1,683	5,581	240,754	248,019	NA	24,076
Deposits, domestic offices:							
Total	308,966	2,000	6,859	300,107	308,966	NA	NA
Demand deposits	22,481	313	780	21,388	22,481	NA	NA
Savings deposits	205,377	719	2,890	201,767	205,377	NA	NA
Time deposits	81,108	968	3,188	76,952	81,108	NA	NA
Memoranda:							
Time CDs of $100,000 or more	59,898	296	1,225	58,377	59,898	NA	NA
Estimated insured deposits	164,953	1,588	4,640	158,725	164,953	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	20,345	27	151	20,166	20,345	NA	NA
Trading liabilities	5,276	0	0	5,276	5,276	NA	NA
Other borrowed money	34,105	107	405	33,592	34,105	NA	NA
Subordinated notes and debentures	8,157	0	2	8,155	8,157	NA	0
All other liabilities	16,791	23	215	16,553	16,791	NA	NA
Total equity capital	**52,099**	**278**	**1,005**	**50,816**	**52,099**	**NA**	**NA**
Perpetual preferred stock	10	0	10	0	10	NA	NA
Common stock	691	11	33	647	691	NA	NA
Surplus	30,404	111	446	29,847	30,404	NA	NA
Retained earnings	20,995	156	517	20,322	20,995	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	3,592	16	50	3,526	3,592	NA	NA
Loans and leases past due 90 or more days	4,107	4	15	4,088	4,107	NA	NA
Loans and leases in nonaccrual status	865	10	30	825	865	NA	NA
Income earned, not collected on loans	2,333	37	75	2,220	2,333	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**88**	**56**	**26**	**6**	**88**	**NA**	**1**
Number of employees (full-time equivalent)	130	1	3	126	130	NA	NA
Total interest and fee income	**25,481**	**142**	**593**	**24,747**	**25,481**	**NA**	**NA**
Loans	22,975	118	483	22,374	22,975	NA	2
Lease financing receivables	173	0	2	171	173	NA	NA
Balances due from depository institutions	89	1	5	83	89	NA	NA
Investment securities	1,947	20	65	1,862	1,947	NA	NA
Assets held in trading accounts	66	0	1	65	66	NA	NA
Federal funds sold and securities purchased under agreements to resell	141	2	6	133	141	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**6,781**	**42**	**154**	**6,585**	**6,781**	**NA**	**NA**
Deposits	4,638	37	133	4,469	4,638	NA	837
Federal funds purchased and securities sold under agreements to repurchase	439	1	5	434	439	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	1,439	4	16	1,419	1,439	NA	NA
Subordinated notes and debentures	264	0	0	264	264	NA	NA
Net interest income	**18,700**	**100**	**438**	**18,162**	**18,700**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**2,286**	**3**	**81**	**2,202**	**2,286**	**NA**	**NA**
Total noninterest income	**18,206**	**29**	**554**	**17,624**	**18,206**	**NA**	**NA**
Fiduciary activities(1)	914	1	12	901	914	NA	NA
Service charges on deposit accounts	2,555	8	26	2,521	2,555	NA	NA
Trading account gains and fees(1)	453	0	0	453	453	NA	NA
Investment banking, fees and commissions	338	0	3	335	338	NA	NA
Venture capital revenue	0	0	0	0	0	NA	NA
Net servicing fees	3,237	10	120	3,107	3,237	NA	NA
Net securitization income	4,614	0	31	4,583	4,614	NA	NA
Insurance commissions and fees	130	2	6	122	130	NA	NA
Net gains (losses) on sales of loans	-842	3	6	-852	-842	NA	NA
Net gains (losses) on sales of other real estate owned	18	0	0	17	18	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	47	-0	2	45	47	NA	NA
Other noninterest income	6,744	5	347	6,393	6,744	NA	NA
Total noninterest expense	**21,876**	**80**	**695**	**21,100**	**21,876**	**NA**	**NA**
Salaries and employee benefits	8,456	43	166	8,247	8,456	NA	NA
Premises and equipment	2,367	8	41	2,318	2,367	NA	NA
All other noninterest expense	11,053	30	488	10,535	11,053	NA	NA
Pre-tax net operating income	**12,744**	**45**	**217**	**12,483**	**12,744**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**-119**	**-1**	**-0**	**-118**	**-119**	**NA**	**NA**
Applicable income taxes	4,362	10	46	4,307	4,362	NA	NA
Income before extraordinary items	8,263	34	171	8,058	8,263	NA	NA
Extraordinary items, net	0	0	0	0	0	NA	NA
Net income	**8,263**	**35**	**171**	**8,058**	**8,263**	**NA**	**NA**
Net loan and lease charge-offs	2,736	3	78	2,655	2,736	NA	NA
Total loan and lease charge-offs	3,652	5	104	3,543	3,652	NA	NA
Total loan and lease recoveries	916	2	27	888	916	NA	NA
Cash dividends declared	5,991	19	311	5,661	5,991	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	NA	NA
Cash dividends declared on common stock(1)	5,991	19	311	5,661	5,991	NA	NA
Net additions to capital stock	-0	-0	0	0	-0	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**186**	**71**	**108**	**7**	**180**	**6**	**NA**
Total assets	**77,466**	**4,195**	**29,354**	**43,917**	**75,659**	**1,808**	**NA**
Cash and due from depository institutions	2,350	193	1,020	1,137	2,255	94	NA
Securities	10,243	1,003	5,543	3,696	9,912	331	NA
Federal funds sold and securities purchased under agreements to resell	2,437	215	653	1,569	2,416	21	NA
Loans and leases, net	53,458	2,572	20,336	30,551	52,195	1,263	NA
Plus: allowance for losses	558	40	259	259	544	14	NA
Loans and leases, total	54,016	2,612	20,595	30,809	52,740	1,277	NA
Plus: unearned income	16	2	11	2	16	1	NA
Loans and leases, gross	54,032	2,614	20,607	30,812	52,755	1,277	NA
By loan and lease type:							
Loans secured by real estate, total	40,383	1,772	15,565	23,046	39,428	955	NA
Real estate loans in domestic offices:	40,383	1,772	15,565	23,046	39,428	955	NA
Construction and land development	8,649	235	3,206	5,208	8,288	361	NA
Secured by farmland	710	104	501	105	700	10	NA
Secured by 1-4 family residential properties	21,068	899	6,195	13,974	20,747	321	NA
Home equity loans	7,179	92	1,097	5,990	7,115	64	NA
Secured by multifamily residential properties	669	25	306	337	660	8	NA
Secured by nonfarm nonresidential properties	9,287	509	5,357	3,421	9,033	254	NA
Loans to depository institutions and acceptances	23	0	1	21	22	1	NA
Loans to finance agricultural production and other loans to farmers	228	44	144	40	225	4	NA
Commercial and industrial loans	9,254	398	2,897	5,959	9,012	242	NA
Loans to individuals	3,166	373	1,749	1,044	3,096	70	NA
Credit cards	261	2	19	241	261	0	NA
Other loans(1)	879	24	230	624	873	5	NA
Lease financing receivables	100	3	20	77	100	0	NA
Assets held in trading accounts(2)	2,148	0	0	2,148	2,148	0	NA
Bank premises and fixed assets	1,406	97	709	599	1,364	42	NA
Other real estate owned	107	8	63	36	106	1	NA
Goodwill and other intangible assets	2,310	7	250	2,054	2,303	7	NA
All other assets	3,007	100	780	2,127	2,959	48	NA
Total liabilities, limited-life preferred							

stock and equity capital	**77,466**	**4,195**	**29,354**	**43,917**	**75,659**	**1,808**	**NA**
Total liabilities	70,105	3,676	26,380	40,049	68,448	1,657	NA
Deposits, total	57,311	3,458	24,429	29,424	55,789	1,522	NA
Noninterest-bearing	10,072	492	3,396	6,183	9,857	214	NA
Interest-bearing	47,239	2,966	21,033	23,241	45,932	1,308	NA
Deposits, domestic offices:							
Total	57,311	3,458	24,429	29,424	55,789	1,522	NA
Demand deposits	6,631	490	2,989	3,151	6,492	139	NA
Savings deposits	19,725	1,119	8,534	10,071	19,068	657	NA
Time deposits	30,956	1,848	12,905	16,202	30,230	726	NA
Memoranda:							
Time CDs of $100,000 or more	19,021	722	5,797	12,502	18,636	384	NA
Estimated insured deposits	30,307	2,873	17,958	9,476	29,173	1,134	NA
Federal funds purchased and securities sold under agreements to repurchase	4,794	48	549	4,197	4,741	53	NA
Trading liabilities	804	0	0	804	804	0	NA
Other borrowed money	4,508	143	1,187	3,178	4,439	68	NA
Subordinated notes and debentures	917	0	0	917	917	0	NA
All other liabilities	1,770	26	215	1,529	1,756	14	NA
Total equity capital	**7,361**	**520**	**2,974**	**3,868**	**7,211**	**150**	**NA**
Perpetual preferred stock	295	0	0	295	295	0	NA
Common stock	430	55	228	146	396	34	NA
Surplus	2,426	246	1,108	1,072	2,380	47	NA
Retained earnings	4,210	218	1,637	2,355	4,140	70	NA
Memoranda:							
Loans and leases past due 30-89 days	490	45	233	212	479	11	NA
Loans and leases past due 90 or more days	256	5	26	225	256	0	NA
Loans and leases in nonaccrual status	178	15	84	79	171	7	NA
Income earned, not collected on loans	382	28	169	186	374	9	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**186**	**71**	**108**	**7**	**180**	**6**	**NA**
Number of employees (full-time equivalent)	27	2	10	15	26	1	NA
Total interest and fee income	**4,067**	**230**	**1,610**	**2,227**	**3,971**	**96**	**NA**
Loans	3,407	184	1,371	1,852	3,328	79	NA
Lease financing receivables	10	0	2	9	10	0	NA
Balances due from depository institutions	6	2	4	0	5	2	NA
Investment securities	393	37	205	150	379	14	NA
Assets held in trading accounts	139	0	0	139	139	0	NA
Federal funds sold and securities purchased under agreements to resell	95	6	20	69	95	1	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1,588**	**75**	**541**	**972**	**1,552**	**36**	**NA**
Deposits	1,172	68	484	621	1,141	31	NA
Federal funds purchased and securities sold under agreements to repurchase	158	1	13	144	156	2	NA
Demand notes issued to the U.S. Treasury and other borrowed money	217	6	45	166	214	3	NA
Subordinated notes and debentures	41	0	0	41	41	0	NA
Net interest income	**2,479**	**155**	**1,069**	**1,255**	**2,418**	**60**	**NA**
Provisions for credit losses and allocated transfer risk	**155**	**9**	**59**	**87**	**153**	**2**	**NA**
Total noninterest income	**1,748**	**32**	**281**	**1,436**	**1,727**	**21**	**NA**
Fiduciary activities(1)	42	1	6	35	41	1	NA
Service charges on deposit accounts	342	19	138	186	332	10	NA
Trading account gains and fees(1)	207	0	0	207	207	0	NA
Investment banking, fees and commissions	176	0	9	166	175	0	NA
Venture capital revenue	0	0	0	0	0	0	NA
Net servicing fees	68	0	5	62	67	0	NA
Net securitization income	161	0	0	161	161	0	NA
Insurance commissions and fees	81	2	15	64	78	2	NA
Net gains (losses) on sales of loans	312	0	34	278	311	1	NA
Net gains (losses) on sales of other real estate owned	-0	-0	-0	0	-0	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	1	0	1	-0	1	0	NA
Other noninterest income	358	10	73	275	353	5	NA
Total noninterest expense	**2,808**	**144**	**858**	**1,806**	**2,749**	**59**	**NA**
Salaries and employee benefits	1,650	76	477	1,097	1,620	30	NA
Premises and equipment	354	20	123	211	346	8	NA
All other noninterest expense	803	47	258	498	783	20	NA
Pre-tax net operating income	**1,264**	**34**	**433**	**797**	**1,244**	**20**	**NA**
Gains (losses) on securities not held in trading accounts	**1**	**-0**	**1**	**-0**	**1**	**0**	**NA**
Applicable income taxes	378	9	109	261	371	7	NA
Income before extraordinary items	887	25	326	536	874	13	NA
Extraordinary items, net	-1	0	0	-1	-1	0	NA
Net income	**886**	**25**	**326**	**535**	**873**	**13**	**NA**
Net loan and lease charge-offs	94	7	37	50	93	1	NA
Total loan and lease charge-offs	132	10	53	69	130	2	NA
Total loan and lease recoveries	38	3	16	19	37	1	NA
Cash dividends declared	430	19	165	246	428	1	NA
Cash dividends declared on preferred stock(1)	11	0	0	11	11	0	NA
Cash dividends declared on common stock(1)	419	19	165	235	418	1	NA
Net additions to capital stock	490	79	56	355	484	6	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**623**	**339**	**254**	**30**	**621**	**2**	**4**
Total assets	**173,155**	**17,878**	**65,039**	**90,238**	**168,519**	**4,637**	**23**
Cash and due from depository institutions	9,042	1,438	3,590	4,014	8,867	174	0
Securities	44,043	5,102	17,772	21,169	43,548	495	NA
Federal funds sold and securities purchased under agreements to resell	8,092	1,312	2,436	4,344	8,029	63	NA
Loans and leases, net	98,593	9,235	37,850	51,508	95,724	2,870	NA
Plus: allowance for losses	1,204	130	458	616	1,178	26	NA
Loans and leases, total	99,797	9,365	38,308	52,124	96,902	2,895	0
Plus: unearned income	66	13	35	18	66	0	0
Loans and leases, gross	99,863	9,377	38,344	52,142	96,968	2,895	0
By loan and lease type:							
Loans secured by real estate, total	63,409	5,196	25,268	32,946	61,353	2,057	0
Real estate loans in domestic offices:	63,409	5,196	25,268	32,946	61,353	2,057	NA
Construction and land development	16,263	818	5,377	10,068	15,730	533	NA
Secured by farmland	2,460	518	1,296	646	2,440	20	NA
Secured by 1-4 family residential properties	16,068	1,866	6,557	7,645	15,391	677	NA
Home equity loans	249	6	48	195	249	0	NA
Secured by multifamily residential properties	1,631	78	656	897	1,587	44	NA
Secured by nonfarm nonresidential properties	26,988	1,915	11,383	13,689	26,205	783	NA
Loans to depository institutions and acceptances	48	1	9	38	48	0	0
Loans to finance agricultural production and other loans to farmers	3,179	977	1,499	703	3,170	9	0
Commercial and industrial loans	23,247	1,682	7,046	14,520	22,478	769	0
Loans to individuals	7,714	1,384	3,806	2,524	7,665	49	0
Credit cards	238	6	139	92	238	0	NA
Other loans(1)	1,737	107	584	1,046	1,726	11	NA
Lease financing receivables	528	30	132	366	528	0	0
Assets held in trading accounts(2)	173	4	0	168	173	0	0
Bank premises and fixed assets	3,714	368	1,391	1,955	3,634	80	NA
Other real estate owned	161	23	79	59	158	3	NA
Goodwill and other intangible assets	4,806	39	450	4,317	4,139	666	NA
All other assets	4,532	358	1,471	2,703	4,246	286	NA
Total liabilities, limited-life preferred							

stock and equity capital	**173,155**	**17,878**	**65,039**	**90,238**	**168,519**	**4,637**	**NA**
Total liabilities	154,520	15,925	58,930	79,665	150,869	3,652	2,059
Deposits, total	140,976	15,607	55,339	70,031	137,663	3,313	2,035
Noninterest-bearing	35,345	3,973	13,203	18,169	34,646	699	0
Interest-bearing	105,631	11,633	42,136	51,861	103,016	2,614	2,035
Deposits, domestic offices:							
Total	138,941	15,607	55,339	67,995	135,627	3,313	NA
Demand deposits	23,806	3,923	10,880	9,003	23,469	337	NA
Savings deposits	66,589	5,588	23,512	37,489	64,442	2,147	NA
Time deposits	48,546	6,095	20,947	21,504	47,717	829	NA
Memoranda:							
Time CDs of $100,000 or more	26,616	2,799	10,758	13,059	26,337	279	NA
Estimated insured deposits	88,166	12,049	38,183	37,934	86,025	2,141	NA
Federal funds purchased and securities sold under agreements to repurchase	4,758	50	650	4,058	4,755	3	NA
Trading liabilities	3	0	0	3	3	0	NA
Other borrowed money	6,790	181	2,545	4,064	6,786	4	NA
Subordinated notes and debentures	298	1	0	296	198	100	0
All other liabilities	1,695	87	396	1,212	1,465	231	NA
Total equity capital	**18,635**	**1,953**	**6,109**	**10,573**	**17,650**	**985**	**NA**
Perpetual preferred stock	4	4	0	0	3	1	NA
Common stock	1,023	303	458	263	1,021	2	NA
Surplus	10,847	830	2,811	7,206	9,871	976	NA
Retained earnings	6,761	817	2,841	3,104	6,755	6	NA
Memoranda:							
Loans and leases past due 30-89 days	959	140	359	460	876	83	NA
Loans and leases past due 90 or more days	134	25	59	51	134	0	NA
Loans and leases in nonaccrual status	548	63	170	315	487	61	NA
Income earned, not collected on loans	959	129	405	425	941	18	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**623**	**339**	**254**	**30**	**621**	**2**	**4**
Number of employees (full-time equivalent)	57	7	24	26	56	1	NA
Total interest and fee income	**8,603**	**920**	**3,356**	**4,327**	**8,444**	**159**	**NA**
Loans	6,585	674	2,603	3,308	6,448	137	0
Lease financing receivables	33	2	9	22	33	0	NA
Balances due from depository institutions	52	21	24	7	52	0	NA
Investment securities	1,687	184	646	858	1,669	18	NA
Assets held in trading accounts	5	0	0	5	5	0	NA
Federal funds sold and securities purchased under agreements to resell	206	37	62	107	203	3	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**2,508**	**228**	**960**	**1,321**	**2,458**	**50**	**NA**
Deposits	2,077	218	844	1,014	2,032	45	43
Federal funds purchased and securities sold under agreements to repurchase	154	2	17	135	152	1	NA
Demand notes issued to the U.S. Treasury and other borrowed money	263	8	98	158	263	0	NA
Subordinated notes and debentures	15	0	0	14	11	3	NA
Net interest income	**6,095**	**692**	**2,396**	**3,006**	**5,986**	**109**	**NA**
Provisions for credit losses and allocated transfer risk	**282**	**30**	**117**	**135**	**277**	**5**	**NA**
Total noninterest income	**2,331**	**160**	**908**	**1,262**	**2,310**	**21**	**NA**
Fiduciary activities(1)	163	0	38	124	162	1	NA
Service charges on deposit accounts	1,149	109	517	523	1,137	13	NA
Trading account gains and fees(1)	7	-0	0	7	7	0	NA
Investment banking, fees and commissions	43	0	5	38	43	0	NA
Venture capital revenue	4	0	0	4	4	0	NA
Net servicing fees	11	0	3	8	11	0	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	72	3	22	47	72	0	NA
Net gains (losses) on sales of loans	167	3	33	131	163	4	NA
Net gains (losses) on sales of other real estate owned	7	0	3	4	7	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	38	5	9	25	38	0	NA
Other noninterest income	669	39	278	352	666	3	NA
Total noninterest expense	**5,426**	**610**	**2,191**	**2,626**	**5,323**	**104**	**NA**
Salaries and employee benefits	2,897	325	1,153	1,419	2,841	57	NA
Premises and equipment	795	86	316	392	779	16	NA
All other noninterest expense	1,734	198	722	815	1,703	31	NA
Pre-tax net operating income	**2,717**	**213**	**997**	**1,507**	**2,696**	**21**	**NA**
Gains (losses) on securities not held in trading accounts	**-32**	**-2**	**-2**	**-28**	**-32**	**0**	**NA**
Applicable income taxes	646	29	193	424	638	8	NA
Income before extraordinary items	2,039	183	802	1,055	2,026	13	NA
Extraordinary items, net	-0	-0	0	0	-0	0	NA
Net income	**2,039**	**182**	**802**	**1,055**	**2,026**	**13**	**NA**
Net loan and lease charge-offs	221	26	81	114	218	4	NA
Total loan and lease charge-offs	298	36	112	150	293	4	NA
Total loan and lease recoveries	77	10	31	36	76	1	NA
Cash dividends declared	1,089	127	420	542	1,089	0	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	1,089	127	420	542	1,089	0	NA
Net additions to capital stock	117	76	25	15	116	1	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**63**	**23**	**28**	**12**	**63**	**NA**	**3**
Total assets	**160,842**	**1,100**	**10,053**	**149,689**	**160,842**	**NA**	**10**
Cash and due from depository institutions	1,798	56	410	1,332	1,798	NA	0
Securities	14,740	153	1,185	13,402	14,740	NA	NA
Federal funds sold and securities purchased under agreements to resell	7,726	153	322	7,251	7,726	NA	NA
Loans and leases, net	114,370	680	7,474	106,216	114,370	NA	NA
Plus: allowance for losses	1,384	12	279	1,094	1,384	NA	NA
Loans and leases, total	115,754	691	7,753	107,310	115,754	NA	200
Plus: unearned income	88	1	8	79	88	NA	0
Loans and leases, gross	115,842	692	7,761	107,389	115,842	NA	200
By loan and lease type:							
Loans secured by real estate, total	33,911	390	2,914	30,607	33,911	NA	0
Real estate loans in domestic offices:	33,911	390	2,914	30,607	33,911	NA	NA
Construction and land development	3,495	208	1,269	2,018	3,495	NA	NA
Secured by farmland	149	6	59	85	149	NA	NA
Secured by 1-4 family residential properties	16,609	58	485	16,066	16,609	NA	NA
Home equity loans	2,950	13	280	2,658	2,950	NA	NA
Secured by multifamily residential properties	1,760	5	43	1,712	1,760	NA	NA
Secured by nonfarm nonresidential properties	11,897	112	1,059	10,727	11,897	NA	NA
Loans to depository institutions and acceptances	815	0	83	732	815	NA	200
Loans to finance agricultural production and other loans to farmers	236	15	69	152	236	NA	0
Commercial and industrial loans	35,813	136	2,351	33,326	35,813	NA	0
Loans to individuals	37,213	112	1,992	35,109	37,213	NA	0
Credit cards	16,017	1	882	15,135	16,017	NA	NA
Other loans(1)	6,010	5	24	5,981	6,010	NA	NA
Lease financing receivables	1,844	35	327	1,482	1,844	NA	0
Assets held in trading accounts(2)	12,372	0	0	12,372	12,372	NA	0
Bank premises and fixed assets	270	16	108	146	270	NA	NA
Other real estate owned	159	3	23	133	159	NA	NA
Goodwill and other intangible assets	76	0	49	27	76	NA	NA
All other assets	9,331	40	481	8,810	9,331	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**160,842**	**1,100**	**10,053**	**149,689**	**160,842**	**NA**	**NA**
Total liabilities	142,838	855	8,622	133,361	142,838	NA	3,977
Deposits, total	115,351	791	7,846	106,713	115,351	NA	3,971
Noninterest-bearing	9,796	136	1,165	8,495	9,796	NA	0
Interest-bearing	105,555	656	6,681	98,218	105,555	NA	3,971
Deposits, domestic offices:							
Total	111,380	791	7,846	102,742	111,380	NA	NA
Demand deposits	1,912	130	534	1,248	1,912	NA	NA
Savings deposits	88,801	277	3,427	85,098	88,801	NA	NA
Time deposits	20,667	384	3,886	16,397	20,667	NA	NA
Memoranda:							
Time CDs of $100,000 or more	11,697	155	2,608	8,935	11,697	NA	NA
Estimated insured deposits	82,960	630	5,945	76,385	82,960	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	3,279	7	344	2,928	3,279	NA	NA
Trading liabilities	97	0	0	97	97	NA	NA
Other borrowed money	18,924	12	131	18,781	18,924	NA	NA
Subordinated notes and debentures	1,220	0	0	1,219	1,220	NA	0
All other liabilities	3,968	45	300	3,623	3,968	NA	NA
Total equity capital	**18,004**	**245**	**1,430**	**16,328**	**18,004**	**NA**	**NA**
Perpetual preferred stock	1,018	0	18	1,000	1,018	NA	NA
Common stock	140	16	43	81	140	NA	NA
Surplus	9,680	180	581	8,919	9,680	NA	NA
Retained earnings	7,166	50	788	6,328	7,166	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	1,233	6	139	1,088	1,233	NA	NA
Loans and leases past due 90 or more days	327	2	49	276	327	NA	NA
Loans and leases in nonaccrual status	464	3	53	408	464	NA	NA
Income earned, not collected on loans	746	7	49	690	746	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**63**	**23**	**28**	**12**	**63**	**NA**	**3**
Number of employees (full-time equivalent)	8	0	2	5	8	NA	NA
Total interest and fee income	**10,420**	**65**	**1,003**	**9,352**	**10,420**	**NA**	**NA**
Loans	7,514	53	926	6,534	7,514	NA	0
Lease financing receivables	102	3	24	75	102	NA	NA
Balances due from depository institutions	33	2	4	27	33	NA	NA
Investment securities	857	4	38	815	857	NA	NA
Assets held in trading accounts	416	0	0	416	416	NA	NA
Federal funds sold and securities purchased under agreements to resell	134	4	10	120	134	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**3,270**	**15**	**157**	**3,099**	**3,270**	**NA**	**NA**
Deposits	2,212	14	139	2,059	2,212	NA	114
Federal funds purchased and securities sold under agreements to repurchase	218	0	6	212	218	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	790	0	11	778	790	NA	NA
Subordinated notes and debentures	50	0	0	50	50	NA	NA
Net interest income	**7,150**	**50**	**847**	**6,253**	**7,150**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**1,118**	**5**	**148**	**965**	**1,118**	**NA**	**NA**
Total noninterest income	**3,781**	**157**	**308**	**3,316**	**3,781**	**NA**	**NA**
Fiduciary activities(1)	177	116	2	59	177	NA	NA
Service charges on deposit accounts	90	6	22	63	90	NA	NA
Trading account gains and fees(1)	7	0	0	7	7	NA	NA
Investment banking, fees and commissions	25	0	0	25	25	NA	NA
Venture capital revenue	-1	0	0	-1	-1	NA	NA
Net servicing fees	500	2	11	487	500	NA	NA
Net securitization income	318	0	29	289	318	NA	NA
Insurance commissions and fees	21	0	3	18	21	NA	NA
Net gains (losses) on sales of loans	24	3	3	18	24	NA	NA
Net gains (losses) on sales of other real estate owned	1	0	0	0	1	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	-1	-0	0	-1	-1	NA	NA
Other noninterest income	2,620	31	237	2,352	2,620	NA	NA
Total noninterest expense	**3,988**	**81**	**480**	**3,428**	**3,988**	**NA**	**NA**
Salaries and employee benefits	751	33	123	595	751	NA	NA
Premises and equipment	83	5	25	53	83	NA	NA
All other noninterest expense	3,154	43	331	2,779	3,154	NA	NA
Pre-tax net operating income	**5,825**	**122**	**527**	**5,176**	**5,825**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**44**	**-0**	**-1**	**45**	**44**	**NA**	**NA**
Applicable income taxes	2,103	48	178	1,878	2,103	NA	NA
Income before extraordinary items	3,765	75	348	3,342	3,765	NA	NA
Extraordinary items, net	0	0	0	0	0	NA	NA
Net income	**3,765**	**75**	**348**	**3,342**	**3,765**	**NA**	**NA**
Net loan and lease charge-offs	913	4	132	777	913	NA	NA
Total loan and lease charge-offs	1,131	6	170	955	1,131	NA	NA
Total loan and lease recoveries	219	2	39	178	219	NA	NA
Cash dividends declared	3,103	62	226	2,815	3,103	NA	NA
Cash dividends declared on preferred stock(1)	61	0	1	60	61	NA	NA
Cash dividends declared on common stock(1)	3,042	62	225	2,755	3,042	NA	NA
Net additions to capital stock	510	54	112	344	510	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**14**	**3**	**9**	**2**	**14**	**NA**	**1**
Total assets	**6,922**	**202**	**2,270**	**4,451**	**6,922**	**NA**	**3**
Cash and due from depository institutions	268	8	124	136	268	NA	0
Securities	1,600	27	399	1,175	1,600	NA	NA
Federal funds sold and securities purchased under agreements to resell	91	6	28	57	91	NA	NA
Loans and leases, net	4,639	150	1,604	2,885	4,639	NA	NA
Plus: allowance for losses	57	2	18	37	57	NA	NA
Loans and leases, total	4,696	152	1,623	2,922	4,696	NA	3
Plus: unearned income	1	0	1	0	1	NA	0
Loans and leases, gross	4,697	152	1,624	2,922	4,697	NA	3
By loan and lease type:							
Loans secured by real estate, total	3,419	114	1,285	2,019	3,419	NA	0
Real estate loans in domestic offices:	3,419	114	1,285	2,019	3,419	NA	NA
Construction and land development	234	11	83	140	234	NA	NA
Secured by farmland	50	6	25	20	50	NA	NA
Secured by 1-4 family residential properties	1,654	67	718	869	1,654	NA	NA
Home equity loans	282	8	78	195	282	NA	NA
Secured by multifamily residential properties	125	5	32	87	125	NA	NA
Secured by nonfarm nonresidential properties	1,356	26	427	903	1,356	NA	NA
Loans to depository institutions and acceptances	3	0	3	0	3	NA	0
Loans to finance agricultural production and other loans to farmers	16	1	9	7	16	NA	0
Commercial and industrial loans	683	24	223	436	683	NA	3
Loans to individuals	324	8	73	243	324	NA	0
Credit cards	5	0	5	0	5	NA	NA
Other loans(1)	252	4	31	216	252	NA	NA
Lease financing receivables	1	0	0	1	1	NA	0
Assets held in trading accounts(2)	0	0	0	0	0	NA	0
Bank premises and fixed assets	93	4	53	36	93	NA	NA
Other real estate owned	26	0	4	22	26	NA	NA
Goodwill and other intangible assets	30	0	4	26	30	NA	NA
All other assets	174	6	54	114	174	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**6,922**	**202**	**2,270**	**4,451**	**6,922**	**NA**	**NA**
Total liabilities	6,349	181	2,059	4,109	6,349	NA	3
Deposits, total	5,939	166	1,900	3,873	5,939	NA	0
Noninterest-bearing	821	24	328	468	821	NA	0
Interest-bearing	5,118	141	1,571	3,405	5,118	NA	0
Deposits, domestic offices:							
Total	5,939	166	1,900	3,873	5,939	NA	NA
Demand deposits	783	24	291	468	783	NA	NA
Savings deposits	3,568	74	1,044	2,451	3,568	NA	NA
Time deposits	1,587	68	565	955	1,587	NA	NA
Memoranda:							
Time CDs of $100,000 or more	519	13	144	362	519	NA	NA
Estimated insured deposits	4,091	143	1,476	2,473	4,091	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	114	5	62	47	114	NA	NA
Trading liabilities	0	0	0	0	0	NA	NA
Other borrowed money	246	9	83	154	246	NA	NA
Subordinated notes and debentures	0	0	0	0	0	NA	3
All other liabilities	51	1	14	36	51	NA	NA
Total equity capital	**573**	**20**	**211**	**342**	**573**	**NA**	**NA**
Perpetual preferred stock	0	0	0	0	0	NA	NA
Common stock	56	2	5	49	56	NA	NA
Surplus	208	8	35	165	208	NA	NA
Retained earnings	309	11	171	127	309	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	28	1	19	8	28	NA	NA
Loans and leases past due 90 or more days	7	0	4	2	7	NA	NA
Loans and leases in nonaccrual status	21	1	8	12	21	NA	NA
Income earned, not collected on loans	32	1	9	22	32	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**14**	**3**	**9**	**2**	**14**	**NA**	**1**
Number of employees (full-time equivalent)	2	0	1	1	2	NA	NA
Total interest and fee income	**354**	**11**	**122**	**221**	**354**	**NA**	**NA**
Loans	282	10	103	169	282	NA	0
Lease financing receivables	0	0	0	0	0	NA	NA
Balances due from depository institutions	2	0	2	0	2	NA	NA
Investment securities	65	1	16	49	65	NA	NA
Assets held in trading accounts	0	0	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	3	0	1	2	3	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**80**	**2**	**27**	**51**	**80**	**NA**	**NA**
Deposits	67	2	23	42	67	NA	0
Federal funds purchased and securities sold under agreements to repurchase	4	0	1	3	4	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	10	0	3	6	10	NA	NA
Subordinated notes and debentures	0	0	0	0	0	NA	NA
Net interest income	**273**	**9**	**95**	**170**	**273**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**6**	**0**	**3**	**3**	**6**	**NA**	**NA**
Total noninterest income	**84**	**1**	**23**	**60**	**84**	**NA**	**NA**
Fiduciary activities(1)	20	0	5	15	20	NA	NA
Service charges on deposit accounts	20	1	7	13	20	NA	NA
Trading account gains and fees(1)	0	0	0	0	0	NA	NA
Investment banking, fees and commissions	1	0	0	1	1	NA	NA
Venture capital revenue	0	0	0	0	0	NA	NA
Net servicing fees	3	0	1	2	3	NA	NA
Net securitization income	0	0	0	0	0	NA	NA
Insurance commissions and fees	7	0	0	6	7	NA	NA
Net gains (losses) on sales of loans	10	0	2	8	10	NA	NA
Net gains (losses) on sales of other real estate owned	0	0	0	0	0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	0	0	-0	0	NA	NA
Other noninterest income	23	1	7	15	23	NA	NA
Total noninterest expense	**212**	**7**	**79**	**126**	**212**	**NA**	**NA**
Salaries and employee benefits	119	4	43	72	119	NA	NA
Premises and equipment	32	1	13	18	32	NA	NA
All other noninterest expense	61	2	23	36	61	NA	NA
Pre-tax net operating income	**139**	**2**	**36**	**101**	**139**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**-0**	**-0**	**0**	**-0**	**-0**	**NA**	**NA**
Applicable income taxes	43	1	10	32	43	NA	NA
Income before extraordinary items	97	2	26	69	97	NA	NA
Extraordinary items, net	0	0	0	0	0	NA	NA
Net income	**97**	**2**	**26**	**69**	**97**	**NA**	**NA**
Net loan and lease charge-offs	4	0	2	2	4	NA	NA
Total loan and lease charge-offs	7	0	2	5	7	NA	NA
Total loan and lease recoveries	4	0	0	3	4	NA	NA
Cash dividends declared	54	1	14	40	54	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	NA	NA
Cash dividends declared on common stock(1)	54	1	14	40	54	NA	NA
Net additions to capital stock	1	0	0	1	1	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**128**	**25**	**92**	**11**	**125**	**3**	**1**
Total assets	**168,762**	**1,422**	**29,003**	**138,337**	**168,338**	**424**	**5,211**
Cash and due from depository institutions	4,646	58	1,185	3,404	4,636	10	846
Securities	28,899	324	5,128	23,447	28,851	48	NA
Federal funds sold and securities purchased under agreements to resell	1,073	97	512	464	1,072	0	NA
Loans and leases, net	123,350	873	20,688	101,789	123,022	327	NA
Plus: allowance for losses	1,381	12	257	1,112	1,379	3	NA
Loans and leases, total	124,731	885	20,945	102,901	124,401	330	4,096
Plus: unearned income	47	1	21	25	47	0	0
Loans and leases, gross	124,778	886	20,966	102,926	124,447	330	4,096
By loan and lease type:							
Loans secured by real estate, total	98,167	626	16,638	80,902	97,883	283	0
Real estate loans in domestic offices:	98,167	626	16,638	80,902	97,883	283	NA
Construction and land development	6,916	99	2,688	4,129	6,870	45	NA
Secured by farmland	374	18	286	70	373	1	NA
Secured by 1-4 family residential properties	77,577	334	6,369	70,874	77,381	196	NA
Home equity loans	15,613	53	1,008	14,552	15,586	27	NA
Secured by multifamily residential properties	884	11	448	425	876	7	NA
Secured by nonfarm nonresidential properties	12,416	164	6,848	5,405	12,383	34	NA
Loans to depository institutions and acceptances	153	0	4	149	153	0	148
Loans to finance agricultural production and other loans to farmers	101	5	84	12	101	0	0
Commercial and industrial loans	4,764	146	2,185	2,433	4,748	17	0
Loans to individuals	20,952	105	1,704	19,143	20,922	30	3,905
Credit cards	16,941	1	249	16,692	16,941	0	NA
Other loans(1)	635	2	348	284	635	0	NA
Lease financing receivables	6	1	3	2	6	0	0
Assets held in trading accounts(2)	0	0	0	0	0	0	0
Bank premises and fixed assets	1,667	43	579	1,045	1,661	7	NA
Other real estate owned	104	1	21	82	104	0	NA
Goodwill and other intangible assets	2,630	0	149	2,481	2,606	24	NA
All other assets	6,393	26	742	5,625	6,385	8	NA
Total liabilities, limited-life preferred							

stock and equity capital	**168,762**	**1,422**	**29,003**	**138,337**	**168,338**	**424**	**NA**
Total liabilities	152,142	1,187	26,200	124,754	151,785	357	2,766
Deposits, total	108,314	1,158	23,906	83,250	108,014	300	2,413
Noninterest-bearing	11,483	183	3,988	7,312	11,449	34	27
Interest-bearing	96,831	975	19,919	75,938	96,565	266	2,387
Deposits, domestic offices:							
Total	105,901	1,158	23,906	80,837	105,601	300	NA
Demand deposits	5,802	183	3,634	1,985	5,768	34	NA
Savings deposits	44,613	377	8,864	35,372	44,526	86	NA
Time deposits	55,486	598	11,408	43,480	55,306	179	NA
Memoranda:							
Time CDs of $100,000 or more	29,815	198	3,985	25,631	29,763	52	NA
Estimated insured deposits	72,222	924	17,808	53,489	71,982	240	NA
Federal funds purchased and securities sold under agreements to repurchase	4,922	2	595	4,325	4,911	11	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	33,666	20	1,524	32,122	33,623	44	NA
Subordinated notes and debentures	722	0	18	704	722	0	45
All other liabilities	4,518	8	157	4,353	4,516	3	NA
Total equity capital	**16,620**	**235**	**2,803**	**13,583**	**16,553**	**67**	**NA**
Perpetual preferred stock	16	0	16	0	16	0	NA
Common stock	628	94	360	174	627	1	NA
Surplus	10,374	121	851	9,402	10,333	40	NA
Retained earnings	5,602	20	1,575	4,007	5,577	26	NA
Memoranda:							
Loans and leases past due 30-89 days	1,269	20	147	1,101	1,267	2	NA
Loans and leases past due 90 or more days	286	1	29	257	286	0	NA
Loans and leases in nonaccrual status	282	5	81	196	279	3	NA
Income earned, not collected on loans	823	7	140	676	822	2	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**128**	**25**	**92**	**11**	**125**	**3**	**1**
Number of employees (full-time equivalent)	31	1	9	22	31	0	NA
Total interest and fee income	**9,283**	**70**	**1,578**	**7,636**	**9,261**	**22**	**NA**
Loans	7,655	58	1,337	6,259	7,634	20	464
Lease financing receivables	0	0	0	0	0	0	NA
Balances due from depository institutions	116	1	11	105	116	0	NA
Investment securities	1,159	9	201	949	1,157	2	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	120	2	21	97	120	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**4,045**	**21**	**513**	**3,510**	**4,037**	**8**	**NA**
Deposits	2,592	21	440	2,131	2,586	6	130
Federal funds purchased and securities sold under agreements to repurchase	187	0	14	172	187	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	1,220	1	58	1,162	1,219	2	NA
Subordinated notes and debentures	46	0	1	45	46	0	NA
Net interest income	**5,238**	**49**	**1,064**	**4,125**	**5,224**	**14**	**NA**
Provisions for credit losses and allocated transfer risk	**839**	**4**	**53**	**782**	**839**	**0**	**NA**
Total noninterest income	**6,476**	**18**	**339**	**6,119**	**6,465**	**11**	**NA**
Fiduciary activities(1)	42	8	10	23	34	8	NA
Service charges on deposit accounts	270	3	93	173	269	1	NA
Trading account gains and fees(1)	0	0	0	0	0	0	NA
Investment banking, fees and commissions	9	0	6	3	9	0	NA
Venture capital revenue	-8	0	0	-8	-8	0	NA
Net servicing fees	824	0	1	823	824	0	NA
Net securitization income	2,807	0	0	2,807	2,807	0	NA
Insurance commissions and fees	40	0	4	35	40	0	NA
Net gains (losses) on sales of loans	379	0	86	293	379	0	NA
Net gains (losses) on sales of other real estate owned	5	0	1	3	5	-0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	3	0	1	2	3	1	NA
Other noninterest income	2,105	6	136	1,963	2,104	0	NA
Total noninterest expense	**6,434**	**58**	**877**	**5,499**	**6,418**	**16**	**NA**
Salaries and employee benefits	1,150	28	450	673	1,146	4	NA
Premises and equipment	327	7	105	215	326	1	NA
All other noninterest expense	4,957	23	322	4,612	4,946	11	NA
Pre-tax net operating income	**4,441**	**5**	**473**	**3,963**	**4,432**	**9**	**NA**
Gains (losses) on securities not held in trading accounts	**4**	**-0**	**1**	**4**	**4**	**0**	**NA**
Applicable income taxes	1,575	2	143	1,431	1,572	3	NA
Income before extraordinary items	2,870	3	331	2,536	2,864	6	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**2,870**	**3**	**331**	**2,536**	**2,864**	**6**	**NA**
Net loan and lease charge-offs	691	2	27	662	690	0	NA
Total loan and lease charge-offs	990	2	39	949	990	0	NA
Total loan and lease recoveries	299	1	12	287	299	0	NA
Cash dividends declared	1,464	2	98	1,364	1,461	3	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	0	NA
Cash dividends declared on common stock(1)	1,464	2	98	1,364	1,461	3	NA
Net additions to capital stock	1,811	89	73	1,649	1,811	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**78**	**27**	**43**	**8**	**74**	**4**	**NA**
Total assets	**38,166**	**1,434**	**14,999**	**21,733**	**25,723**	**12,443**	**NA**
Cash and due from depository institutions	1,304	105	587	613	1,044	260	NA
Securities	5,929	122	2,120	3,687	3,321	2,608	NA
Federal funds sold and securities purchased under agreements to resell	567	108	396	62	523	44	NA
Loans and leases, net	28,387	1,055	11,183	16,149	19,655	8,732	NA
Plus: allowance for losses	386	15	152	219	282	104	NA
Loans and leases, total	28,773	1,070	11,335	16,368	19,937	8,836	NA
Plus: unearned income	59	1	11	47	40	19	NA
Loans and leases, gross	28,832	1,071	11,346	16,415	19,977	8,855	NA
By loan and lease type:							
Loans secured by real estate, total	21,513	699	8,504	12,311	14,630	6,883	NA
Real estate loans in domestic offices:	21,513	699	8,504	12,311	14,630	6,883	NA
Construction and land development	6,602	165	2,559	3,878	4,604	1,998	NA
Secured by farmland	446	29	237	180	372	74	NA
Secured by 1-4 family residential properties	4,282	118	1,474	2,690	2,422	1,860	NA
Home equity loans	773	10	294	469	524	249	NA
Secured by multifamily residential properties	1,380	34	336	1,010	654	725	NA
Secured by nonfarm nonresidential properties	8,804	354	3,898	4,552	6,577	2,226	NA
Loans to depository institutions and acceptances	0	0	0	0	0	0	NA
Loans to finance agricultural production and other loans to farmers	747	32	342	374	565	182	NA
Commercial and industrial loans	5,194	294	1,901	2,999	3,746	1,448	NA
Loans to individuals	1,049	43	498	509	747	302	NA
Credit cards	64	1	40	24	60	4	NA
Other loans(1)	291	4	80	208	251	40	NA
Lease financing receivables	37	0	22	14	37	0	NA
Assets held in trading accounts(2)	0	0	0	0	0	0	NA
Bank premises and fixed assets	559	18	266	274	403	156	NA
Other real estate owned	31	1	10	20	30	1	NA
Goodwill and other intangible assets	290	0	71	218	82	207	NA
All other assets	1,099	25	366	708	664	435	NA
Total liabilities, limited-life preferred							

stock and equity capital	**38,166**	**1,434**	**14,999**	**21,733**	**25,723**	**12,443**	**NA**
Total liabilities	34,462	1,244	13,433	19,785	23,077	11,385	NA
Deposits, total	29,374	1,202	12,110	16,061	20,854	8,520	NA
Noninterest-bearing	5,197	225	2,178	2,794	4,067	1,130	NA
Interest-bearing	24,177	977	9,932	13,268	16,787	7,390	NA
Deposits, domestic offices:							
Total	29,374	1,202	12,110	16,061	20,854	8,520	NA
Demand deposits	3,437	222	1,708	1,507	2,943	494	NA
Savings deposits	13,779	433	5,865	7,481	10,055	3,724	NA
Time deposits	12,158	548	4,537	7,073	7,856	4,302	NA
Memoranda:							
Time CDs of $100,000 or more	6,831	299	2,303	4,228	4,187	2,644	NA
Estimated insured deposits	18,299	775	7,585	9,939	12,798	5,501	NA
Federal funds purchased and securities sold under agreements to repurchase	1,309	5	398	906	549	761	NA
Trading liabilities	0	0	0	0	0	0	NA
Other borrowed money	3,410	27	744	2,638	1,405	2,005	NA
Subordinated notes and debentures	15	0	15	0	15	0	NA
All other liabilities	354	9	166	179	254	100	NA
Total equity capital	**3,703**	**189**	**1,566**	**1,948**	**2,645**	**1,058**	**NA**
Perpetual preferred stock	110	0	0	110	0	110	NA
Common stock	256	56	176	24	242	13	NA
Surplus	1,390	118	500	773	839	551	NA
Retained earnings	1,947	16	891	1,040	1,564	384	NA
Memoranda:							
Loans and leases past due 30-89 days	112	12	50	50	96	16	NA
Loans and leases past due 90 or more days	14	1	8	5	14	0	NA
Loans and leases in nonaccrual status	107	5	48	54	86	21	NA
Income earned, not collected on loans	192	7	76	109	130	62	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**78**	**27**	**43**	**8**	**74**	**4**	**NA**
Number of employees (full-time equivalent)	11	0	5	5	7	3	NA
Total interest and fee income	**2,225**	**82**	**888**	**1,255**	**1,531**	**693**	**NA**
Loans	1,949	73	794	1,083	1,384	565	NA
Lease financing receivables	2	0	2	0	2	0	NA
Balances due from depository institutions	6	1	4	1	6	0	NA
Investment securities	251	4	78	169	124	127	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	15	3	10	1	14	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**694**	**23**	**235**	**436**	**415**	**279**	**NA**
Deposits	525	22	200	304	353	172	NA
Federal funds purchased and securities sold under agreements to repurchase	35	0	8	27	11	24	NA
Demand notes issued to the U.S. Treasury and other borrowed money	133	1	27	105	50	83	NA
Subordinated notes and debentures	1	0	1	0	1	0	NA
Net interest income	**1,530**	**59**	**653**	**819**	**1,116**	**414**	**NA**
Provisions for credit losses and allocated transfer risk	**74**	**6**	**30**	**38**	**52**	**22**	**NA**
Total noninterest income	**296**	**5**	**141**	**151**	**216**	**80**	**NA**
Fiduciary activities(1)	16	0	8	8	16	0	NA
Service charges on deposit accounts	100	2	40	59	64	36	NA
Trading account gains and fees(1)	0	0	0	0	0	0	NA
Investment banking, fees and commissions	12	0	4	8	8	4	NA
Venture capital revenue	-0	0	-0	0	-0	0	NA
Net servicing fees	5	0	1	4	3	2	NA
Net securitization income	0	0	0	0	0	0	NA
Insurance commissions and fees	2	0	2	0	2	-0	NA
Net gains (losses) on sales of loans	56	1	37	19	40	17	NA
Net gains (losses) on sales of other real estate owned	2	0	1	1	1	1	NA
Net gains (losses) on sales of							

other assets (excluding securities)	3	-0	0	3	1	1	NA
Other noninterest income	100	2	48	50	81	19	NA
Total noninterest expense	**1,101**	**53**	**488**	**560**	**796**	**305**	**NA**
Salaries and employee benefits	621	29	285	307	461	160	NA
Premises and equipment	151	6	64	81	104	46	NA
All other noninterest expense	330	18	140	172	231	99	NA
Pre-tax net operating income	**651**	**5**	**275**	**371**	**484**	**167**	**NA**
Gains (losses) on securities not held in trading accounts	**-9**	**-0**	**-2**	**-7**	**-2**	**-7**	**NA**
Applicable income taxes	192	2	75	115	141	52	NA
Income before extraordinary items	450	3	198	249	341	109	NA
Extraordinary items, net	28	0	28	0	28	0	NA
Net income	**478**	**3**	**227**	**249**	**369**	**109**	**NA**
Net loan and lease charge-offs	39	2	14	24	26	13	NA
Total loan and lease charge-offs	53	2	19	32	38	16	NA
Total loan and lease recoveries	14	1	6	8	12	2	NA
Cash dividends declared	187	2	112	73	154	33	NA
Cash dividends declared on preferred stock(1)	12	0	0	12	0	12	NA
Cash dividends declared on common stock(1)	176	2	112	62	154	21	NA
Net additions to capital stock	67	54	12	0	67	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**64**	**25**	**36**	**3**	**64**	**NA**	**NA**
Total assets	**20,121**	**1,653**	**7,672**	**10,795**	**20,121**	**NA**	**NA**
Cash and due from depository institutions	656	66	259	331	656	NA	NA
Securities	4,314	408	1,655	2,251	4,314	NA	NA
Federal funds sold and securities purchased under agreements to resell	348	34	197	118	348	NA	NA
Loans and leases, net	13,562	1,058	5,202	7,302	13,562	NA	NA
Plus: allowance for losses	152	14	63	76	152	NA	NA
Loans and leases, total	13,714	1,072	5,265	7,377	13,714	NA	NA
Plus: unearned income	3	0	3	0	3	NA	NA
Loans and leases, gross	13,718	1,072	5,268	7,378	13,718	NA	NA
By loan and lease type:							
Loans secured by real estate, total	10,107	751	4,042	5,315	10,107	NA	NA
Real estate loans in domestic offices:	10,107	751	4,042	5,315	10,107	NA	NA
Construction and land development	721	36	331	355	721	NA	NA
Secured by farmland	66	9	51	7	66	NA	NA
Secured by 1-4 family residential properties	5,929	479	2,186	3,264	5,929	NA	NA
Home equity loans	906	27	168	711	906	NA	NA
Secured by multifamily residential properties	391	12	84	296	391	NA	NA
Secured by nonfarm nonresidential properties	2,999	216	1,390	1,393	2,999	NA	NA
Loans to depository institutions and acceptances	2	0	0	2	2	NA	NA
Loans to finance agricultural production and other loans to farmers	14	2	11	1	14	NA	NA
Commercial and industrial loans	1,827	139	625	1,064	1,827	NA	NA
Loans to individuals	1,395	169	531	694	1,395	NA	NA
Credit cards	35	0	7	28	35	NA	NA
Other loans(1)	369	10	56	302	369	NA	NA
Lease financing receivables	4	1	4	0	4	NA	NA
Assets held in trading accounts(2)	0	0	0	0	0	NA	NA
Bank premises and fixed assets	327	44	151	131	327	NA	NA
Other real estate owned	14	3	7	4	14	NA	NA
Goodwill and other intangible assets	251	8	25	218	251	NA	NA
All other assets	648	32	176	440	648	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**20,121**	**1,653**	**7,672**	**10,795**	**20,121**	**NA**	**NA**
Total liabilities	18,157	1,463	6,941	9,753	18,157	NA	NA
Deposits, total	15,170	1,393	6,225	7,551	15,170	NA	NA
Noninterest-bearing	2,524	256	998	1,270	2,524	NA	NA
Interest-bearing	12,646	1,137	5,227	6,281	12,646	NA	NA
Deposits, domestic offices:							
Total	15,170	1,393	6,225	7,551	15,170	NA	NA
Demand deposits	1,847	253	908	686	1,847	NA	NA
Savings deposits	6,486	521	2,459	3,506	6,486	NA	NA
Time deposits	6,836	619	2,858	3,359	6,836	NA	NA
Memoranda:							
Time CDs of $100,000 or more	2,253	211	1,074	969	2,253	NA	NA
Estimated insured deposits	12,288	1,193	4,942	6,153	12,288	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	832	15	167	650	832	NA	NA
Trading liabilities	0	0	0	0	0	NA	NA
Other borrowed money	1,981	46	501	1,434	1,981	NA	NA
Subordinated notes and debentures	0	0	0	0	0	NA	NA
All other liabilities	174	9	48	118	174	NA	NA
Total equity capital	**1,964**	**191**	**731**	**1,043**	**1,964**	**NA**	**NA**
Perpetual preferred stock	0	0	0	0	0	NA	NA
Common stock	83	16	48	19	83	NA	NA
Surplus	592	53	194	345	592	NA	NA
Retained earnings	1,288	122	488	678	1,288	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	162	17	76	70	162	NA	NA
Loans and leases past due 90 or more days	35	1	17	17	35	NA	NA
Loans and leases in nonaccrual status	46	7	19	20	46	NA	NA
Income earned, not collected on loans	97	8	36	52	97	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**64**	**25**	**36**	**3**	**64**	**NA**	**NA**
Number of employees (full-time equivalent)	6	1	3	3	6	NA	NA
Total interest and fee income	**1,071**	**91**	**416**	**565**	**1,071**	**NA**	**NA**
Loans	868	72	346	450	868	NA	NA
Lease financing receivables	0	0	0	0	0	NA	NA
Balances due from depository institutions	2	0	2	1	2	NA	NA
Investment securities	187	16	60	110	187	NA	NA
Assets held in trading accounts	0	0	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	8	1	7	0	8	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**362**	**25**	**132**	**205**	**362**	**NA**	**NA**
Deposits	259	23	110	126	259	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	24	0	4	19	24	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	79	2	17	59	79	NA	NA
Subordinated notes and debentures	0	0	0	0	0	NA	NA
Net interest income	**709**	**66**	**284**	**360**	**709**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**31**	**3**	**15**	**14**	**31**	**NA**	**NA**
Total noninterest income	**182**	**9**	**47**	**125**	**182**	**NA**	**NA**
Fiduciary activities(1)	22	0	3	19	22	NA	NA
Service charges on deposit accounts	90	6	25	59	90	NA	NA
Trading account gains and fees(1)	0	0	0	0	0	NA	NA
Investment banking, fees and commissions	7	0	1	7	7	NA	NA
Venture capital revenue	0	0	0	0	0	NA	NA
Net servicing fees	1	0	1	0	1	NA	NA
Net securitization income	0	0	0	0	0	NA	NA
Insurance commissions and fees	6	0	1	4	6	NA	NA
Net gains (losses) on sales of loans	5	0	2	3	5	NA	NA
Net gains (losses) on sales of other real estate owned	-0	0	-0	-0	-0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	-0	-0	0	-0	-0	NA	NA
Other noninterest income	50	3	14	33	50	NA	NA
Total noninterest expense	**504**	**53**	**201**	**249**	**504**	**NA**	**NA**
Salaries and employee benefits	250	27	102	121	250	NA	NA
Premises and equipment	72	7	30	35	72	NA	NA
All other noninterest expense	182	19	70	93	182	NA	NA
Pre-tax net operating income	**356**	**19**	**115**	**223**	**356**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**-1**	**0**	**-3**	**1**	**-1**	**NA**	**NA**
Applicable income taxes	110	5	37	68	110	NA	NA
Income before extraordinary items	245	14	75	155	245	NA	NA
Extraordinary items, net	-0	-0	0	0	-0	NA	NA
Net income	**245**	**14**	**75**	**155**	**245**	**NA**	**NA**
Net loan and lease charge-offs	31	2	12	17	31	NA	NA
Total loan and lease charge-offs	40	3	14	23	40	NA	NA
Total loan and lease recoveries	9	1	2	6	9	NA	NA
Cash dividends declared	189	8	41	140	189	NA	NA
Cash dividends declared on preferred stock(1)	0	0	0	0	0	NA	NA
Cash dividends declared on common stock(1)	189	8	41	140	189	NA	NA
Net additions to capital stock	14	1	12	1	14	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**265**	**113**	**147**	**5**	**264**	**1**	**2**
Total assets	**108,137**	**6,433**	**35,984**	**65,721**	**107,915**	**222**	**0**
Cash and due from depository institutions	3,176	294	1,208	1,674	3,172	5	0
Securities	17,645	1,154	6,012	10,478	17,545	100	NA
Federal funds sold and securities purchased under agreements to resell	1,275	226	786	264	1,268	8	NA
Loans and leases, net	79,746	4,457	26,270	49,019	79,647	99	NA
Plus: allowance for losses	948	56	324	568	944	3	NA
Loans and leases, total	80,694	4,514	26,594	49,586	80,591	103	0
Plus: unearned income	3	0	2	1	3	0	0
Loans and leases, gross	80,697	4,514	26,596	49,588	80,594	103	0
By loan and lease type:							
Loans secured by real estate, total	57,570	3,199	20,215	34,155	57,483	87	0
Real estate loans in domestic offices:	57,570	3,199	20,215	34,155	57,483	87	NA
Construction and land development	11,303	305	3,004	7,994	11,279	24	NA
Secured by farmland	1,992	324	1,110	558	1,992	0	NA
Secured by 1-4 family residential properties	22,120	1,461	7,004	13,655	22,113	8	NA
Home equity loans	5,367	107	1,162	4,098	5,364	3	NA
Secured by multifamily residential properties	3,730	48	744	2,938	3,729	1	NA
Secured by nonfarm nonresidential properties	18,425	1,061	8,353	9,011	18,370	54	NA
Loans to depository institutions and acceptances	26	0	13	13	26	0	0
Loans to finance agricultural production and other loans to farmers	1,181	246	607	329	1,181	0	0
Commercial and industrial loans	16,178	707	4,391	11,080	16,163	15	0
Loans to individuals	3,178	267	935	1,975	3,177	1	0
Credit cards	104	12	64	28	104	0	NA
Other loans(1)	1,815	84	385	1,345	1,815	0	NA
Lease financing receivables	749	9	49	690	749	0	0
Assets held in trading accounts(2)	30	0	2	29	30	0	0
Bank premises and fixed assets	1,254	121	576	557	1,252	1	NA
Other real estate owned	64	6	31	27	63	1	NA
Goodwill and other intangible assets	1,765	22	190	1,553	1,764	1	NA
All other assets	3,182	153	909	2,120	3,175	8	NA
Total liabilities, limited-life preferred							

stock and equity capital	**108,137**	**6,433**	**35,984**	**65,721**	**107,915**	**222**	**NA**
Total liabilities	97,979	5,711	32,388	59,881	97,783	196	3,397
Deposits, total	78,253	5,427	29,593	43,233	78,070	183	3,397
Noninterest-bearing	12,986	806	4,078	8,103	12,971	16	0
Interest-bearing	65,267	4,621	25,515	35,130	65,099	168	3,397
Deposits, domestic offices:							
Total	74,856	5,427	29,593	39,836	74,673	183	NA
Demand deposits	8,154	785	3,542	3,827	8,138	16	NA
Savings deposits	35,935	2,068	11,814	22,052	35,882	53	NA
Time deposits	30,767	2,573	14,237	13,957	30,653	115	NA
Memoranda:							
Time CDs of $100,000 or more	13,964	798	6,213	6,953	13,934	30	NA
Estimated insured deposits	47,483	4,477	21,968	21,038	47,322	161	NA
Federal funds purchased and securities sold under agreements to repurchase	5,777	31	982	4,764	5,769	7	NA
Trading liabilities	26	0	0	26	26	0	NA
Other borrowed money	11,491	210	1,538	9,743	11,486	5	NA
Subordinated notes and debentures	1,386	0	0	1,386	1,386	0	0
All other liabilities	1,047	44	274	729	1,046	1	NA
Total equity capital	**10,158**	**722**	**3,596**	**5,840**	**10,132**	**26**	**NA**
Perpetual preferred stock	8	0	8	0	8	0	NA
Common stock	226	47	140	40	225	1	NA
Surplus	5,498	305	1,332	3,861	5,472	26	NA
Retained earnings	4,425	371	2,116	1,939	4,426	-1	NA
Memoranda:							
Loans and leases past due 30-89 days	607	63	243	301	607	0	NA
Loans and leases past due 90 or more days	38	2	18	18	36	2	NA
Loans and leases in nonaccrual status	421	37	167	217	418	3	NA
Income earned, not collected on loans	520	35	181	303	519	1	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**265**	**113**	**147**	**5**	**264**	**1**	**2**
Number of employees (full-time equivalent)	22	2	10	10	22	0	NA
Total interest and fee income	**5,609**	**349**	**1,930**	**3,329**	**5,597**	**12**	**NA**
Loans	4,752	293	1,657	2,802	4,744	8	0
Lease financing receivables	39	1	3	35	39	0	NA
Balances due from depository institutions	8	3	4	1	8	0	NA
Investment securities	736	45	230	460	732	3	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell	38	5	23	10	38	1	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**2,161**	**112**	**696**	**1,354**	**2,155**	**6**	**NA**
Deposits	1,507	104	608	796	1,501	6	91
Federal funds purchased and securities sold under agreements to repurchase	179	1	31	146	179	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	407	7	57	344	407	0	NA
Subordinated notes and debentures	68	0	0	68	68	0	NA
Net interest income	**3,448**	**237**	**1,235**	**1,975**	**3,442**	**6**	**NA**
Provisions for credit losses and allocated transfer risk	**103**	**9**	**42**	**53**	**107**	**-4**	**NA**
Total noninterest income	**885**	**41**	**267**	**578**	**885**	**0**	**NA**
Fiduciary activities(1)	21	0	12	9	21	0	NA
Service charges on deposit accounts	299	17	91	190	298	0	NA
Trading account gains and fees(1)	23	0	1	22	23	0	NA
Investment banking, fees and commissions	44	1	14	28	44	0	NA
Venture capital revenue	0	-0	0	0	0	0	NA
Net servicing fees	64	4	24	36	64	0	NA
Net securitization income	-0	0	0	-0	-0	0	NA
Insurance commissions and fees	69	2	8	59	69	0	NA
Net gains (losses) on sales of loans	67	2	28	36	67	-0	NA
Net gains (losses) on sales of other real estate owned	3	0	1	2	3	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	11	0	2	9	11	-0	NA
Other noninterest income	285	14	85	186	285	0	NA
Total noninterest expense	**2,327**	**186**	**891**	**1,250**	**2,320**	**7**	**NA**
Salaries and employee benefits	1,146	105	509	532	1,144	2	NA
Premises and equipment	264	26	120	118	263	1	NA
All other noninterest expense	918	55	262	600	914	4	NA
Pre-tax net operating income	**1,902**	**84**	**569**	**1,250**	**1,900**	**3**	**NA**
Gains (losses) on securities not held in trading accounts	**9**	**1**	**1**	**8**	**9**	**0**	**NA**
Applicable income taxes	555	17	141	396	555	0	NA
Income before extraordinary items	1,357	67	428	862	1,354	3	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**1,357**	**67**	**428**	**862**	**1,354**	**3**	**NA**
Net loan and lease charge-offs	76	5	28	43	76	0	NA
Total loan and lease charge-offs	120	7	40	73	118	2	NA
Total loan and lease recoveries	44	2	12	29	42	2	NA
Cash dividends declared	467	32	184	251	467	0	NA
Cash dividends declared on preferred stock(1)	1	0	1	0	1	0	NA
Cash dividends declared on common stock(1)	467	32	183	251	467	0	NA
Net additions to capital stock	39	38	1	0	39	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**40**	**20**	**20**	**NA**	**38**	**2**	**NA**
Total assets	**5,771**	**1,036**	**4,734**	**NA**	**5,675**	**96**	**NA**
Cash and due from depository institutions	247	86	160	NA	237	10	NA
Securities	1,369	199	1,170	NA	1,363	6	NA
Federal funds sold and securities purchased under agreements to resell	389	77	312	NA	379	10	NA
Loans and leases, net	3,525	620	2,905	NA	3,460	65	NA
Plus: allowance for losses	42	8	34	NA	41	1	NA
Loans and leases, total	3,567	628	2,939	NA	3,501	66	NA
Plus: unearned income	4	0	4	NA	4	0	NA
Loans and leases, gross	3,571	628	2,943	NA	3,506	66	NA
By loan and lease type:							
Loans secured by real estate, total	2,351	375	1,976	NA	2,304	47	NA
Real estate loans in domestic offices:	2,351	375	1,976	NA	2,304	47	NA
Construction and land development	515	71	444	NA	509	7	NA
Secured by farmland	224	34	189	NA	221	3	NA
Secured by 1-4 family residential properties	716	110	605	NA	703	13	NA
Home equity loans	74	9	65	NA	73	2	NA
Secured by multifamily residential properties	39	12	28	NA	39	1	NA
Secured by nonfarm nonresidential properties	857	148	710	NA	833	24	NA
Loans to depository institutions and acceptances	0	0	0	NA	0	0	NA
Loans to finance agricultural production and other loans to farmers	255	63	193	NA	250	6	NA
Commercial and industrial loans	649	121	529	NA	640	10	NA
Loans to individuals	252	62	190	NA	249	3	NA
Credit cards	10	0	10	NA	10	0	NA
Other loans(1)	24	2	22	NA	24	0	NA
Lease financing receivables	39	5	35	NA	39	0	NA
Assets held in trading accounts(2)	0	0	0	NA	0	0	NA
Bank premises and fixed assets	110	32	78	NA	106	4	NA
Other real estate owned	5	1	3	NA	5	0	NA
Goodwill and other intangible assets	35	3	32	NA	35	0	NA
All other assets	92	18	74	NA	90	2	NA
Total liabilities, limited-life preferred							

stock and equity capital	**5,771**	**1,036**	**4,734**	**NA**	**5,675**	**96**	**NA**
Total liabilities	5,251	938	4,313	NA	5,164	87	NA
Deposits, total	5,054	917	4,137	NA	4,975	80	NA
Noninterest-bearing	882	182	700	NA	870	12	NA
Interest-bearing	4,173	735	3,438	NA	4,105	68	NA
Deposits, domestic offices:							
Total	5,054	917	4,137	NA	4,975	80	NA
Demand deposits	682	181	501	NA	670	12	NA
Savings deposits	2,594	390	2,205	NA	2,562	32	NA
Time deposits	1,778	347	1,431	NA	1,742	36	NA
Memoranda:							
Time CDs of $100,000 or more	926	146	781	NA	912	14	NA
Estimated insured deposits	3,277	709	2,569	NA	3,224	54	NA
Federal funds purchased and securities sold under agreements to repurchase	87	4	82	NA	87	0	NA
Trading liabilities	0	0	0	NA	0	0	NA
Other borrowed money	91	13	78	NA	84	7	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
All other liabilities	19	4	15	NA	19	0	NA
Total equity capital	**520**	**98**	**421**	**NA**	**511**	**9**	**NA**
Perpetual preferred stock	0	0	0	NA	0	0	NA
Common stock	25	10	16	NA	25	1	NA
Surplus	183	46	138	NA	177	6	NA
Retained earnings	311	43	268	NA	309	2	NA
Memoranda:							
Loans and leases past due 30-89 days	24	9	15	NA	23	0	NA
Loans and leases past due 90 or more days	2	1	1	NA	2	0	NA
Loans and leases in nonaccrual status	15	4	11	NA	15	0	NA
Income earned, not collected on loans	37	7	30	NA	37	1	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA: Foreign Offices
Number of institutions	**40**	**20**	**20**	**NA**	**38**	**2**	**NA**
Number of employees (full-time equivalent)	2	0	1	NA	2	0	NA
Total interest and fee income	**298**	**55**	**243**	**NA**	**293**	**5**	**NA**
Loans	235	44	191	NA	231	4	NA
Lease financing receivables	2	0	2	NA	2	0	NA
Balances due from depository institutions	2	2	0	NA	2	0	NA
Investment securities	48	7	41	NA	48	0	NA
Assets held in trading accounts	0	0	0	NA	0	0	NA
Federal funds sold and securities purchased under agreements to resell	10	1	8	NA	10	0	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**82**	**15**	**68**	**NA**	**81**	**2**	**NA**
Deposits	77	14	63	NA	76	1	NA
Federal funds purchased and securities sold under agreements to repurchase	2	0	2	NA	2	0	NA
Demand notes issued to the U.S. Treasury and other borrowed money	3	1	3	NA	3	0	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
Net interest income	**216**	**40**	**176**	**NA**	**213**	**3**	**NA**
Provisions for credit losses and allocated transfer risk	**7**	**1**	**6**	**NA**	**7**	**0**	**NA**
Total noninterest income	**43**	**13**	**31**	**NA**	**43**	**1**	**NA**
Fiduciary activities(1)	3	0	3	NA	3	0	NA
Service charges on deposit accounts	13	3	11	NA	13	0	NA
Trading account gains and fees(1)	0	0	0	NA	0	0	NA
Investment banking, fees and commissions	2	0	2	NA	2	0	NA
Venture capital revenue	0	0	0	NA	0	0	NA
Net servicing fees	1	0	0	NA	1	0	NA
Net securitization income	0	0	0	NA	0	0	NA
Insurance commissions and fees	0	0	0	NA	0	0	NA
Net gains (losses) on sales of loans	4	0	4	NA	4	0	NA
Net gains (losses) on sales of other real estate owned	0	-0	0	NA	-0	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	0	0	NA	0	0	NA
Other noninterest income	20	9	11	NA	20	0	NA
Total noninterest expense	**145**	**36**	**110**	**NA**	**142**	**3**	**NA**
Salaries and employee benefits	79	16	62	NA	77	2	NA
Premises and equipment	19	5	14	NA	19	0	NA
All other noninterest expense	47	14	33	NA	47	1	NA
Pre-tax net operating income	**107**	**16**	**91**	**NA**	**106**	**1**	**NA**
Gains (losses) on securities not held in trading accounts	**-1**	**-0**	**-1**	**NA**	**-1**	**0**	**NA**
Applicable income taxes	11	3	9	NA	11	0	NA
Income before extraordinary items	95	13	82	NA	94	1	NA
Extraordinary items, net	-0	-0	0	NA	-0	0	NA
Net income	**95**	**13**	**82**	**NA**	**94**	**1**	**NA**
Net loan and lease charge-offs	2	1	2	NA	2	0	NA
Total loan and lease charge-offs	4	1	3	NA	4	0	NA
Total loan and lease recoveries	2	0	1	NA	2	0	NA
Cash dividends declared	58	7	51	NA	57	1	NA
Cash dividends declared on preferred stock(1)	0	0	0	NA	0	0	NA
Cash dividends declared on common stock(1)	58	7	51	NA	57	1	NA
Net additions to capital stock	28	0	28	NA	28	0	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**1**	**NA**	**1**	**NA**	**1**	**NA**	**NA**
Total assets	**102**	**NA**	**102**	**NA**	**102**	**NA**	**NA**
Cash and due from depository institutions	4	NA	4	NA	4	NA	NA
Securities	0	NA	0	NA	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	12	NA	12	NA	12	NA	NA
Loans and leases, net	81	NA	81	NA	81	NA	NA
Plus: allowance for losses	1	NA	1	NA	1	NA	NA
Loans and leases, total	82	NA	82	NA	82	NA	NA
Plus: unearned income	0	NA	0	NA	0	NA	NA
Loans and leases, gross	83	NA	83	NA	83	NA	NA
By loan and lease type:							
Loans secured by real estate, total	49	NA	49	NA	49	NA	NA
Real estate loans in domestic offices:	49	NA	49	NA	49	NA	NA
Construction and land development	1	NA	1	NA	1	NA	NA
Secured by farmland	0	NA	0	NA	0	NA	NA
Secured by 1-4 family residential properties	38	NA	38	NA	38	NA	NA
Home equity loans	0	NA	0	NA	0	NA	NA
Secured by multifamily residential properties	2	NA	2	NA	2	NA	NA
Secured by nonfarm nonresidential properties	8	NA	8	NA	8	NA	NA
Loans to depository institutions and acceptances	0	NA	0	NA	0	NA	NA
Loans to finance agricultural production and other loans to farmers	0	NA	0	NA	0	NA	NA
Commercial and industrial loans	4	NA	4	NA	4	NA	NA
Loans to individuals	29	NA	29	NA	29	NA	NA
Credit cards	0	NA	0	NA	0	NA	NA
Other loans(1)	0	NA	0	NA	0	NA	NA
Lease financing receivables	0	NA	0	NA	0	NA	NA
Assets held in trading accounts(2)	0	NA	0	NA	0	NA	NA
Bank premises and fixed assets	3	NA	3	NA	3	NA	NA
Other real estate owned	0	NA	0	NA	0	NA	NA
Goodwill and other intangible assets	0	NA	0	NA	0	NA	NA
All other assets	2	NA	2	NA	2	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**102**	**NA**	**102**	**NA**	**102**	**NA**	**NA**
Total liabilities	89	NA	89	NA	89	NA	NA
Deposits, total	89	NA	89	NA	89	NA	NA
Noninterest-bearing	18	NA	18	NA	18	NA	NA
Interest-bearing	71	NA	71	NA	71	NA	NA
Deposits, domestic offices:							
Total	89	NA	89	NA	89	NA	NA
Demand deposits	18	NA	18	NA	18	NA	NA
Savings deposits	27	NA	27	NA	27	NA	NA
Time deposits	44	NA	44	NA	44	NA	NA
Memoranda:							
Time CDs of $100,000 or more	21	NA	21	NA	21	NA	NA
Estimated insured deposits	52	NA	52	NA	52	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	0	NA	0	NA	0	NA	NA
Trading liabilities	0	NA	0	NA	0	NA	NA
Other borrowed money	0	NA	0	NA	0	NA	NA
Subordinated notes and debentures	0	NA	0	NA	0	NA	NA
All other liabilities	1	NA	1	NA	1	NA	NA
Total equity capital	**12**	**NA**	**12**	**NA**	**12**	**NA**	**NA**
Perpetual preferred stock	0	NA	0	NA	0	NA	NA
Common stock	0	NA	0	NA	0	NA	NA
Surplus	3	NA	3	NA	3	NA	NA
Retained earnings	10	NA	10	NA	10	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	1	NA	1	NA	1	NA	NA
Loans and leases past due 90 or more days	1	NA	1	NA	1	NA	NA
Loans and leases in nonaccrual status	0	NA	0	NA	0	NA	NA
Income earned, not collected on loans	0	NA	0	NA	0	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**1**	**NA**	**1**	**NA**	**1**	**NA**	**NA**
Number of employees (full-time equivalent)	0	NA	0	NA	0	NA	NA
Total interest and fee income	**9**	**NA**	**9**	**NA**	**9**	**NA**	**NA**
Loans	9	NA	9	NA	9	NA	NA
Lease financing receivables	0	NA	0	NA	0	NA	NA
Balances due from depository institutions	0	NA	0	NA	0	NA	NA
Investment securities	0	NA	0	NA	0	NA	NA
Assets held in trading accounts	0	NA	0	NA	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	0	NA	0	NA	0	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1**	**NA**	**1**	**NA**	**1**	**NA**	**NA**
Deposits	1	NA	1	NA	1	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	0	NA	0	NA	0	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	0	NA	0	NA	0	NA	NA
Subordinated notes and debentures	0	NA	0	NA	0	NA	NA
Net interest income	**8**	**NA**	**8**	**NA**	**8**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**0**	**NA**	**0**	**NA**	**0**	**NA**	**NA**
Total noninterest income	**2**	**NA**	**2**	**NA**	**2**	**NA**	**NA**
Fiduciary activities(1)	0	NA	0	NA	0	NA	NA
Service charges on deposit accounts	1	NA	1	NA	1	NA	NA
Trading account gains and fees(1)	0	NA	0	NA	0	NA	NA
Investment banking, fees and commissions	0	NA	0	NA	0	NA	NA
Venture capital revenue	0	NA	0	NA	0	NA	NA
Net servicing fees	0	NA	0	NA	0	NA	NA
Net securitization income	0	NA	0	NA	0	NA	NA
Insurance commissions and fees	0	NA	0	NA	0	NA	NA
Net gains (losses) on sales of loans	0	NA	0	NA	0	NA	NA
Net gains (losses) on sales of other real estate owned	0	NA	0	NA	0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	NA	0	NA	0	NA	NA
Other noninterest income	1	NA	1	NA	1	NA	NA
Total noninterest expense	**6**	**NA**	**6**	**NA**	**6**	**NA**	**NA**
Salaries and employee benefits	3	NA	3	NA	3	NA	NA
Premises and equipment	1	NA	1	NA	1	NA	NA
All other noninterest expense	2	NA	2	NA	2	NA	NA
Pre-tax net operating income	**3**	**NA**	**3**	**NA**	**3**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**0**	**NA**	**0**	**NA**	**0**	**NA**	**NA**
Applicable income taxes	1	NA	1	NA	1	NA	NA
Income before extraordinary items	2	NA	2	NA	2	NA	NA
Extraordinary items, net	0	NA	0	NA	0	NA	NA
Net income	**2**	**NA**	**2**	**NA**	**2**	**NA**	**NA**
Net loan and lease charge-offs	0	NA	0	NA	0	NA	NA
Total loan and lease charge-offs	0	NA	0	NA	0	NA	NA
Total loan and lease recoveries	0	NA	0	NA	0	NA	NA
Cash dividends declared	0	NA	0	NA	0	NA	NA
Cash dividends declared on preferred stock(1)	0	NA	0	NA	0	NA	NA
Cash dividends declared on common stock(1)	0	NA	0	NA	0	NA	NA
Net additions to capital stock	0	NA	0	NA	0	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**1**	**1**	**NA**	**NA**	**1**	**NA**	**NA**
Total assets	**81**	**81**	**NA**	**NA**	**81**	**NA**	**NA**
Cash and due from depository institutions	8	8	NA	NA	8	NA	NA
Securities	42	42	NA	NA	42	NA	NA
Federal funds sold and securities purchased under agreements to resell	6	6	NA	NA	6	NA	NA
Loans and leases, net	22	22	NA	NA	22	NA	NA
Plus: allowance for losses	1	1	NA	NA	1	NA	NA
Loans and leases, total	23	23	NA	NA	23	NA	NA
Plus: unearned income	0	0	NA	NA	0	NA	NA
Loans and leases, gross	23	23	NA	NA	23	NA	NA
By loan and lease type:							
Loans secured by real estate, total	3	3	NA	NA	3	NA	NA
Real estate loans in domestic offices:	3	3	NA	NA	3	NA	NA
Construction and land development	0	0	NA	NA	0	NA	NA
Secured by farmland	0	0	NA	NA	0	NA	NA
Secured by 1-4 family residential properties	0	0	NA	NA	0	NA	NA
Home equity loans	0	0	NA	NA	0	NA	NA
Secured by multifamily residential properties	2	2	NA	NA	2	NA	NA
Secured by nonfarm nonresidential properties	1	1	NA	NA	1	NA	NA
Loans to depository institutions and acceptances	0	0	NA	NA	0	NA	NA
Loans to finance agricultural production and other loans to farmers	0	0	NA	NA	0	NA	NA
Commercial and industrial loans	7	7	NA	NA	7	NA	NA
Loans to individuals	13	13	NA	NA	13	NA	NA
Credit cards	0	0	NA	NA	0	NA	NA
Other loans(1)	1	1	NA	NA	1	NA	NA
Lease financing receivables	0	0	NA	NA	0	NA	NA
Assets held in trading accounts(2)	0	0	NA	NA	0	NA	NA
Bank premises and fixed assets	3	3	NA	NA	3	NA	NA
Other real estate owned	0	0	NA	NA	0	NA	NA
Goodwill and other intangible assets	0	0	NA	NA	0	NA	NA
All other assets	1	1	NA	NA	1	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**81**	**81**	**NA**	**NA**	**81**	**NA**	**NA**
Total liabilities	69	69	NA	NA	69	NA	NA
Deposits, total	68	68	NA	NA	68	NA	NA
Noninterest-bearing	21	21	NA	NA	21	NA	NA
Interest-bearing	47	47	NA	NA	47	NA	NA
Deposits, domestic offices:							
Total	68	68	NA	NA	68	NA	NA
Demand deposits	21	21	NA	NA	21	NA	NA
Savings deposits	31	31	NA	NA	31	NA	NA
Time deposits	16	16	NA	NA	16	NA	NA
Memoranda:							
Time CDs of $100,000 or more	13	13	NA	NA	13	NA	NA
Estimated insured deposits	34	34	NA	NA	34	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	NA	NA	0	NA	NA
Trading liabilities	0	0	NA	NA	0	NA	NA
Other borrowed money	0	0	NA	NA	0	NA	NA
Subordinated notes and debentures	0	0	NA	NA	0	NA	NA
All other liabilities	1	1	NA	NA	1	NA	NA
Total equity capital	**12**	**12**	**NA**	**NA**	**12**	**NA**	**NA**
Perpetual preferred stock	0	0	NA	NA	0	NA	NA
Common stock	5	5	NA	NA	5	NA	NA
Surplus	5	5	NA	NA	5	NA	NA
Retained earnings	3	3	NA	NA	3	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	0	0	NA	NA	0	NA	NA
Loans and leases past due 90 or more days	0	0	NA	NA	0	NA	NA
Loans and leases in nonaccrual status	0	0	NA	NA	0	NA	NA
Income earned, not collected on loans	1	1	NA	NA	1	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**1**	**1**	**NA**	**NA**	**1**	**NA**	**NA**
Number of employees (full-time equivalent)	0	0	NA	NA	0	NA	NA
Total interest and fee income	**4**	**4**	**NA**	**NA**	**4**	**NA**	**NA**
Loans	2	2	NA	NA	2	NA	NA
Lease financing receivables	0	0	NA	NA	0	NA	NA
Balances due from depository institutions	0	0	NA	NA	0	NA	NA
Investment securities	1	1	NA	NA	1	NA	NA
Assets held in trading accounts	0	0	NA	NA	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	0	0	NA	NA	0	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1**	**1**	**NA**	**NA**	**1**	**NA**	**NA**
Deposits	1	1	NA	NA	1	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	NA	NA	0	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	0	0	NA	NA	0	NA	NA
Subordinated notes and debentures	0	0	NA	NA	0	NA	NA
Net interest income	**3**	**3**	**NA**	**NA**	**3**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**0**	**0**	**NA**	**NA**	**0**	**NA**	**NA**
Total noninterest income	**1**	**1**	**NA**	**NA**	**1**	**NA**	**NA**
Fiduciary activities(1)	0	0	NA	NA	0	NA	NA
Service charges on deposit accounts	0	0	NA	NA	0	NA	NA
Trading account gains and fees(1)	0	0	NA	NA	0	NA	NA
Investment banking, fees and commissions	0	0	NA	NA	0	NA	NA
Venture capital revenue	0	0	NA	NA	0	NA	NA
Net servicing fees	0	0	NA	NA	0	NA	NA
Net securitization income	0	0	NA	NA	0	NA	NA
Insurance commissions and fees	0	0	NA	NA	0	NA	NA
Net gains (losses) on sales of loans	0	0	NA	NA	0	NA	NA
Net gains (losses) on sales of other real estate owned	0	0	NA	NA	0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	0	NA	NA	0	NA	NA
Other noninterest income	0	0	NA	NA	0	NA	NA
Total noninterest expense	**3**	**3**	**NA**	**NA**	**3**	**NA**	**NA**
Salaries and employee benefits	1	1	NA	NA	1	NA	NA
Premises and equipment	0	0	NA	NA	0	NA	NA
All other noninterest expense	1	1	NA	NA	1	NA	NA
Pre-tax net operating income	**1**	**1**	**NA**	**NA**	**1**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**0**	**0**	**NA**	**NA**	**0**	**NA**	**NA**
Applicable income taxes	0	0	NA	NA	0	NA	NA
Income before extraordinary items	1	1	NA	NA	1	NA	NA
Extraordinary items, net	0	0	NA	NA	0	NA	NA
Net income	**1**	**1**	**NA**	**NA**	**1**	**NA**	**NA**
Net loan and lease charge-offs	-0	-0	NA	NA	-0	NA	NA
Total loan and lease charge-offs	0	0	NA	NA	0	NA	NA
Total loan and lease recoveries	0	0	NA	NA	0	NA	NA
Cash dividends declared	0	0	NA	NA	0	NA	NA
Cash dividends declared on preferred stock(1)	0	0	NA	NA	0	NA	NA
Cash dividends declared on common stock(1)	0	0	NA	NA	0	NA	NA
Net additions to capital stock	0	0	NA	NA	0	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**2**	**NA**	**2**	**NA**	**2**	**NA**	**1**
Total assets	**933**	**NA**	**933**	**NA**	**933**	**NA**	**24**
Cash and due from depository institutions	45	NA	45	NA	45	NA	4
Securities	318	NA	318	NA	318	NA	NA
Federal funds sold and securities purchased under agreements to resell	31	NA	31	NA	31	NA	NA
Loans and leases, net	490	NA	490	NA	490	NA	NA
Plus: allowance for losses	10	NA	10	NA	10	NA	NA
Loans and leases, total	500	NA	500	NA	500	NA	18
Plus: unearned income	2	NA	2	NA	2	NA	0
Loans and leases, gross	502	NA	502	NA	502	NA	18
By loan and lease type:							
Loans secured by real estate, total	293	NA	293	NA	293	NA	3
Real estate loans in domestic offices:	290	NA	290	NA	290	NA	NA
Construction and land development	20	NA	20	NA	20	NA	NA
Secured by farmland	0	NA	0	NA	0	NA	NA
Secured by 1-4 family residential properties	116	NA	116	NA	116	NA	NA
Home equity loans	1	NA	1	NA	1	NA	NA
Secured by multifamily residential properties	20	NA	20	NA	20	NA	NA
Secured by nonfarm nonresidential properties	134	NA	134	NA	134	NA	NA
Loans to depository institutions and acceptances	0	NA	0	NA	0	NA	0
Loans to finance agricultural production and other loans to farmers	0	NA	0	NA	0	NA	0
Commercial and industrial loans	117	NA	117	NA	117	NA	8
Loans to individuals	83	NA	83	NA	83	NA	6
Credit cards	14	NA	14	NA	14	NA	NA
Other loans(1)	9	NA	9	NA	9	NA	NA
Lease financing receivables	0	NA	0	NA	0	NA	0
Assets held in trading accounts(2)	0	NA	0	NA	0	NA	0
Bank premises and fixed assets	26	NA	26	NA	26	NA	NA
Other real estate owned	5	NA	5	NA	5	NA	NA
Goodwill and other intangible assets	0	NA	0	NA	0	NA	NA
All other assets	18	NA	18	NA	18	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**933**	**NA**	**933**	**NA**	**933**	**NA**	**NA**
Total liabilities	850	NA	850	NA	850	NA	113
Deposits, total	827	NA	827	NA	827	NA	112
Noninterest-bearing	219	NA	219	NA	219	NA	37
Interest-bearing	608	NA	608	NA	608	NA	76
Deposits, domestic offices:							
Total	715	NA	715	NA	715	NA	NA
Demand deposits	182	NA	182	NA	182	NA	NA
Savings deposits	290	NA	290	NA	290	NA	NA
Time deposits	243	NA	243	NA	243	NA	NA
Memoranda:							
Time CDs of $100,000 or more	212	NA	212	NA	212	NA	NA
Estimated insured deposits	413	NA	413	NA	413	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	6	NA	6	NA	6	NA	NA
Trading liabilities	0	NA	0	NA	0	NA	NA
Other borrowed money	10	NA	10	NA	10	NA	NA
Subordinated notes and debentures	0	NA	0	NA	0	NA	0
All other liabilities	8	NA	8	NA	8	NA	NA
Total equity capital	**83**	**NA**	**83**	**NA**	**83**	**NA**	**NA**
Perpetual preferred stock	0	NA	0	NA	0	NA	NA
Common stock	6	NA	6	NA	6	NA	NA
Surplus	19	NA	19	NA	19	NA	NA
Retained earnings	58	NA	58	NA	58	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	7	NA	7	NA	7	NA	NA
Loans and leases past due 90 or more days	1	NA	1	NA	1	NA	NA
Loans and leases in nonaccrual status	10	NA	10	NA	10	NA	NA
Income earned, not collected on loans	3	NA	3	NA	3	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**2**	**NA**	**2**	**NA**	**2**	**NA**	**1**
Number of employees (full-time equivalent)	0	NA	0	NA	0	NA	NA
Total interest and fee income	**50**	**NA**	**50**	**NA**	**50**	**NA**	**NA**
Loans	38	NA	38	NA	38	NA	2
Lease financing receivables	0	NA	0	NA	0	NA	NA
Balances due from depository institutions	0	NA	0	NA	0	NA	NA
Investment securities	11	NA	11	NA	11	NA	NA
Assets held in trading accounts	0	NA	0	NA	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	1	NA	1	NA	1	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**7**	**NA**	**7**	**NA**	**7**	**NA**	**NA**
Deposits	7	NA	7	NA	7	NA	1
Federal funds purchased and securities sold under agreements to repurchase	0	NA	0	NA	0	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	0	NA	0	NA	0	NA	NA
Subordinated notes and debentures	0	NA	0	NA	0	NA	NA
Net interest income	**42**	**NA**	**42**	**NA**	**42**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**2**	**NA**	**2**	**NA**	**2**	**NA**	**NA**
Total noninterest income	**13**	**NA**	**13**	**NA**	**13**	**NA**	**NA**
Fiduciary activities(1)	1	NA	1	NA	1	NA	NA
Service charges on deposit accounts	2	NA	2	NA	2	NA	NA
Trading account gains and fees(1)	0	NA	0	NA	0	NA	NA
Investment banking, fees and commissions	0	NA	0	NA	0	NA	NA
Venture capital revenue	0	NA	0	NA	0	NA	NA
Net servicing fees	0	NA	0	NA	0	NA	NA
Net securitization income	0	NA	0	NA	0	NA	NA
Insurance commissions and fees	0	NA	0	NA	0	NA	NA
Net gains (losses) on sales of loans	0	NA	0	NA	0	NA	NA
Net gains (losses) on sales of other real estate owned	0	NA	0	NA	0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	NA	0	NA	0	NA	NA
Other noninterest income	10	NA	10	NA	10	NA	NA
Total noninterest expense	**41**	**NA**	**41**	**NA**	**41**	**NA**	**NA**
Salaries and employee benefits	17	NA	17	NA	17	NA	NA
Premises and equipment	12	NA	12	NA	12	NA	NA
All other noninterest expense	13	NA	13	NA	13	NA	NA
Pre-tax net operating income	**12**	**NA**	**12**	**NA**	**12**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**1**	**NA**	**1**	**NA**	**1**	**NA**	**NA**
Applicable income taxes	4	NA	4	NA	4	NA	NA
Income before extraordinary items	9	NA	9	NA	9	NA	NA
Extraordinary items, net	0	NA	0	NA	0	NA	NA
Net income	**9**	**NA**	**9**	**NA**	**9**	**NA**	**NA**
Net loan and lease charge-offs	2	NA	2	NA	2	NA	NA
Total loan and lease charge-offs	3	NA	3	NA	3	NA	NA
Total loan and lease recoveries	1	NA	1	NA	1	NA	NA
Cash dividends declared	4	NA	4	NA	4	NA	NA
Cash dividends declared on preferred stock(1)	0	NA	0	NA	0	NA	NA
Cash dividends declared on common stock(1)	4	NA	4	NA	4	NA	NA
Net additions to capital stock	0	NA	0	NA	0	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**10**	**NA**	**NA**	**10**	**5**	**5**	**2**
Total assets	**103,025**	**NA**	**NA**	**103,025**	**44,521**	**58,504**	**3,475**
Cash and due from depository institutions	2,841	NA	NA	2,841	1,271	1,571	6
Securities	39,131	NA	NA	39,131	13,659	25,472	NA
Federal funds sold and securities purchased under agreements to resell	1,913	NA	NA	1,913	613	1,299	NA
Loans and leases, net	55,243	NA	NA	55,243	26,706	28,537	NA
Plus: allowance for losses	741	NA	NA	741	443	297	NA
Loans and leases, total	55,984	NA	NA	55,984	27,150	28,834	2,618
Plus: unearned income	22	NA	NA	22	15	8	0
Loans and leases, gross	56,006	NA	NA	56,006	27,164	28,842	2,618
By loan and lease type:							
Loans secured by real estate, total	33,445	NA	NA	33,445	14,662	18,783	648
Real estate loans in domestic offices:	32,797	NA	NA	32,797	14,121	18,676	NA
Construction and land development	4,852	NA	NA	4,852	1,496	3,356	NA
Secured by farmland	160	NA	NA	160	160	0	NA
Secured by 1-4 family residential properties	16,020	NA	NA	16,020	7,416	8,604	NA
Home equity loans	78	NA	NA	78	25	53	NA
Secured by multifamily residential properties	116	NA	NA	116	99	17	NA
Secured by nonfarm nonresidential properties	11,649	NA	NA	11,649	4,950	6,699	NA
Loans to depository institutions and acceptances	340	NA	NA	340	185	155	0
Loans to finance agricultural production and other loans to farmers	319	NA	NA	319	227	92	0
Commercial and industrial loans	7,779	NA	NA	7,779	4,395	3,384	119
Loans to individuals	7,872	NA	NA	7,872	5,515	2,357	949
Credit cards	1,430	NA	NA	1,430	1,239	191	NA
Other loans(1)	4,276	NA	NA	4,276	638	3,639	NA
Lease financing receivables	1,975	NA	NA	1,975	1,543	431	902
Assets held in trading accounts(2)	461	NA	NA	461	343	117	337
Bank premises and fixed assets	884	NA	NA	884	546	339	NA
Other real estate owned	51	NA	NA	51	27	23	NA
Goodwill and other intangible assets	321	NA	NA	321	256	65	NA
All other assets	2,180	NA	NA	2,180	1,099	1,081	NA
Total liabilities, limited-life preferred							

stock and equity capital	**103,025**	**NA**	**NA**	**103,025**	**44,521**	**58,504**	**NA**
Total liabilities	96,210	NA	NA	96,210	41,537	54,673	1,424
Deposits, total	54,961	NA	NA	54,961	25,367	29,594	454
Noninterest-bearing	7,013	NA	NA	7,013	4,922	2,091	109
Interest-bearing	47,949	NA	NA	47,949	20,445	27,504	346
Deposits, domestic offices:							
Total	54,507	NA	NA	54,507	25,130	29,377	NA
Demand deposits	7,361	NA	NA	7,361	5,343	2,018	NA
Savings deposits	13,028	NA	NA	13,028	8,946	4,082	NA
Time deposits	34,118	NA	NA	34,118	10,841	23,277	NA
Memoranda:							
Time CDs of $100,000 or more	29,173	NA	NA	29,173	8,097	21,076	NA
Estimated insured deposits	41,955	NA	NA	41,955	17,741	24,214	NA
Federal funds purchased and securities sold under agreements to repurchase	31,728	NA	NA	31,728	10,203	21,524	NA
Trading liabilities	18	NA	NA	18	5	14	NA
Other borrowed money	7,238	NA	NA	7,238	4,596	2,642	NA
Subordinated notes and debentures	500	NA	NA	500	500	0	0
All other liabilities	1,765	NA	NA	1,765	866	899	NA
Total equity capital	**6,815**	**NA**	**NA**	**6,815**	**2,984**	**3,831**	**NA**
Perpetual preferred stock	421	NA	NA	421	38	383	NA
Common stock	713	NA	NA	713	269	445	NA
Surplus	2,053	NA	NA	2,053	926	1,128	NA
Retained earnings	3,626	NA	NA	3,626	1,752	1,875	NA
Memoranda:							
Loans and leases past due 30-89 days	950	NA	NA	950	626	324	NA
Loans and leases past due 90 or more days	165	NA	NA	165	126	39	NA
Loans and leases in nonaccrual status	701	NA	NA	701	382	320	NA
Income earned, not collected on loans	592	NA	NA	592	265	327	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**10**	**NA**	**NA**	**10**	**5**	**5**	**2**
Number of employees (full-time equivalent)	17	NA	NA	17	10	6	NA
Total interest and fee income	**5,364**	**NA**	**NA**	**5,364**	**2,387**	**2,977**	**NA**
Loans	3,394	NA	NA	3,394	1,688	1,706	141
Lease financing receivables	146	NA	NA	146	115	31	NA
Balances due from depository institutions	67	NA	NA	67	15	53	NA
Investment securities	1,667	NA	NA	1,667	536	1,131	NA
Assets held in trading accounts	23	NA	NA	23	19	4	NA
Federal funds sold and securities purchased under agreements to resell	48	NA	NA	48	12	37	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**2,692**	**NA**	**NA**	**2,692**	**977**	**1,715**	**NA**
Deposits	1,280	NA	NA	1,280	498	782	6
Federal funds purchased and securities sold under agreements to repurchase	1,084	NA	NA	1,084	296	788	NA
Demand notes issued to the U.S. Treasury and other borrowed money	290	NA	NA	290	152	138	NA
Subordinated notes and debentures	38	NA	NA	38	31	6	NA
Net interest income	**2,672**	**NA**	**NA**	**2,672**	**1,410**	**1,262**	**NA**
Provisions for credit losses and allocated transfer risk	**266**	**NA**	**NA**	**266**	**158**	**108**	**NA**
Total noninterest income	**549**	**NA**	**NA**	**549**	**467**	**82**	**NA**
Fiduciary activities(1)	27	NA	NA	27	18	9	NA
Service charges on deposit accounts	200	NA	NA	200	156	44	NA
Trading account gains and fees(1)	17	NA	NA	17	23	-6	NA
Investment banking, fees and commissions	10	NA	NA	10	8	2	NA
Venture capital revenue	0	NA	NA	0	0	0	NA
Net servicing fees	-1	NA	NA	-1	5	-6	NA
Net securitization income	-5	NA	NA	-5	0	-5	NA
Insurance commissions and fees	8	NA	NA	8	5	3	NA
Net gains (losses) on sales of loans	84	NA	NA	84	6	78	NA
Net gains (losses) on sales of other real estate owned	3	NA	NA	3	3	0	NA
Net gains (losses) on sales of							

other assets (excluding securities)	33	NA	NA	33	33	1	NA
Other noninterest income	173	NA	NA	173	211	-38	NA
Total noninterest expense	**1,705**	**NA**	**NA**	**1,705**	**1,115**	**590**	**NA**
Salaries and employee benefits	718	NA	NA	718	470	248	NA
Premises and equipment	261	NA	NA	261	148	113	NA
All other noninterest expense	726	NA	NA	726	497	229	NA
Pre-tax net operating income	**1,249**	**NA**	**NA**	**1,249**	**604**	**645**	**NA**
Gains (losses) on securities not held in trading accounts	**57**	**NA**	**NA**	**57**	**19**	**38**	**NA**
Applicable income taxes	231	NA	NA	231	130	101	NA
Income before extraordinary items	1,075	NA	NA	1,075	492	583	NA
Extraordinary items, net	2	NA	NA	2	2	0	NA
Net income	**1,077**	**NA**	**NA**	**1,077**	**494**	**583**	**NA**
Net loan and lease charge-offs	238	NA	NA	238	150	88	NA
Total loan and lease charge-offs	353	NA	NA	353	246	107	NA
Total loan and lease recoveries	115	NA	NA	115	96	18	NA
Cash dividends declared	386	NA	NA	386	213	173	NA
Cash dividends declared on preferred stock(1)	29	NA	NA	29	2	27	NA
Cash dividends declared on common stock(1)	357	NA	NA	357	212	145	NA
Net additions to capital stock	205	NA	NA	205	0	205	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**2**	**2**	**NA**	**NA**	**2**	**NA**	**NA**
Total assets	**158**	**158**	**NA**	**NA**	**158**	**NA**	**NA**
Cash and due from depository institutions	13	13	NA	NA	13	NA	NA
Securities	70	70	NA	NA	70	NA	NA
Federal funds sold and securities purchased under agreements to resell	0	0	NA	NA	0	NA	NA
Loans and leases, net	69	69	NA	NA	69	NA	NA
Plus: allowance for losses	1	1	NA	NA	1	NA	NA
Loans and leases, total	70	70	NA	NA	70	NA	NA
Plus: unearned income	0	0	NA	NA	0	NA	NA
Loans and leases, gross	70	70	NA	NA	70	NA	NA
By loan and lease type:							
Loans secured by real estate, total	61	61	NA	NA	61	NA	NA
Real estate loans in domestic offices:	61	61	NA	NA	61	NA	NA
Construction and land development	2	2	NA	NA	2	NA	NA
Secured by farmland	0	0	NA	NA	0	NA	NA
Secured by 1-4 family residential properties	40	40	NA	NA	40	NA	NA
Home equity loans	0	0	NA	NA	0	NA	NA
Secured by multifamily residential properties	0	0	NA	NA	0	NA	NA
Secured by nonfarm nonresidential properties	19	19	NA	NA	19	NA	NA
Loans to depository institutions and acceptances	0	0	NA	NA	0	NA	NA
Loans to finance agricultural production and other loans to farmers	0	0	NA	NA	0	NA	NA
Commercial and industrial loans	8	8	NA	NA	8	NA	NA
Loans to individuals	2	2	NA	NA	2	NA	NA
Credit cards	0	0	NA	NA	0	NA	NA
Other loans(1)	0	0	NA	NA	0	NA	NA
Lease financing receivables	0	0	NA	NA	0	NA	NA
Assets held in trading accounts(2)	0	0	NA	NA	0	NA	NA
Bank premises and fixed assets	3	3	NA	NA	3	NA	NA
Other real estate owned	0	0	NA	NA	0	NA	NA
Goodwill and other intangible assets	0	0	NA	NA	0	NA	NA
All other assets	3	3	NA	NA	3	NA	NA
Total liabilities, limited-life preferred							

stock and equity capital	**158**	**158**	**NA**	**NA**	**158**	**NA**	**NA**
Total liabilities	146	146	NA	NA	146	NA	NA
Deposits, total	146	146	NA	NA	146	NA	NA
Noninterest-bearing	62	62	NA	NA	62	NA	NA
Interest-bearing	84	84	NA	NA	84	NA	NA
Deposits, domestic offices:							
Total	146	146	NA	NA	146	NA	NA
Demand deposits	61	61	NA	NA	61	NA	NA
Savings deposits	64	64	NA	NA	64	NA	NA
Time deposits	21	21	NA	NA	21	NA	NA
Memoranda:							
Time CDs of $100,000 or more	10	10	NA	NA	10	NA	NA
Estimated insured deposits	104	104	NA	NA	104	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	NA	NA	0	NA	NA
Trading liabilities	0	0	NA	NA	0	NA	NA
Other borrowed money	0	0	NA	NA	0	NA	NA
Subordinated notes and debentures	0	0	NA	NA	0	NA	NA
All other liabilities	0	0	NA	NA	0	NA	NA
Total equity capital	**12**	**12**	**NA**	**NA**	**12**	**NA**	**NA**
Perpetual preferred stock	0	0	NA	NA	0	NA	NA
Common stock	3	3	NA	NA	3	NA	NA
Surplus	8	8	NA	NA	8	NA	NA
Retained earnings	1	1	NA	NA	1	NA	NA
Memoranda:							
Loans and leases past due 30-89 days	1	1	NA	NA	1	NA	NA
Loans and leases past due 90 or more days	1	1	NA	NA	1	NA	NA
Loans and leases in nonaccrual status	2	2	NA	NA	2	NA	NA
Income earned, not collected on loans	1	1	NA	NA	1	NA	NA

1 "Other Loans" include: loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
2 The foreign office component of "assets held in trading accounts" is only available for institutions with $1 billion or more in total assets or more than $2 billion in off-balance sheet contracts.

INCOME AND EXPENSE OF FDIC-INSURED COMMERCIAL BANKS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Commercial Banks	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA: Foreign Offices
					BIF Member	SAIF Member	
Number of institutions	**2**	**2**	**NA**	**NA**	**2**	**NA**	**NA**
Number of employees (full-time equivalent)	0	0	NA	NA	0	NA	NA
Total interest and fee income	**9**	**9**	**NA**	**NA**	**9**	**NA**	**NA**
Loans	5	5	NA	NA	5	NA	NA
Lease financing receivables	0	0	NA	NA	0	NA	NA
Balances due from depository institutions	0	0	NA	NA	0	NA	NA
Investment securities	3	3	NA	NA	3	NA	NA
Assets held in trading accounts	0	0	NA	NA	0	NA	NA
Federal funds sold and securities purchased under agreements to resell	0	0	NA	NA	0	NA	NA
Other interest income	NA	NA	NA	NA	NA	NA	NA
Total interest expense	**1**	**1**	**NA**	**NA**	**1**	**NA**	**NA**
Deposits	1	1	NA	NA	1	NA	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	NA	NA	0	NA	NA
Demand notes issued to the U.S. Treasury and other borrowed money	0	0	NA	NA	0	NA	NA
Subordinated notes and debentures	0	0	NA	NA	0	NA	NA
Net interest income	**7**	**7**	**NA**	**NA**	**7**	**NA**	**NA**
Provisions for credit losses and allocated transfer risk	**0**	**0**	**NA**	**NA**	**0**	**NA**	**NA**
Total noninterest income	**1**	**1**	**NA**	**NA**	**1**	**NA**	**NA**
Fiduciary activities(1)	0	0	NA	NA	0	NA	NA
Service charges on deposit accounts	0	0	NA	NA	0	NA	NA
Trading account gains and fees(1)	0	0	NA	NA	0	NA	NA
Investment banking, fees and commissions	0	0	NA	NA	0	NA	NA
Venture capital revenue	0	0	NA	NA	0	NA	NA
Net servicing fees	0	0	NA	NA	0	NA	NA
Net securitization income	0	0	NA	NA	0	NA	NA
Insurance commissions and fees	0	0	NA	NA	0	NA	NA
Net gains (losses) on sales of loans	0	0	NA	NA	0	NA	NA
Net gains (losses) on sales of other real estate owned	0	0	NA	NA	0	NA	NA
Net gains (losses) on sales of							

other assets (excluding securities)	0	0	NA	NA	0	NA	NA
Other noninterest income	0	0	NA	NA	0	NA	NA
Total noninterest expense	**6**	**6**	**NA**	**NA**	**6**	**NA**	**NA**
Salaries and employee benefits	3	3	NA	NA	3	NA	NA
Premises and equipment	1	1	NA	NA	1	NA	NA
All other noninterest expense	2	2	NA	NA	2	NA	NA
Pre-tax net operating income	**2**	**2**	**NA**	**NA**	**2**	**NA**	**NA**
Gains (losses) on securities not held in trading accounts	**-0**	**-0**	**NA**	**NA**	**-0**	**NA**	**NA**
Applicable income taxes	0	0	NA	NA	0	NA	NA
Income before extraordinary items	2	2	NA	NA	2	NA	NA
Extraordinary items, net	0	0	NA	NA	0	NA	NA
Net income	**2**	**2**	**NA**	**NA**	**2**	**NA**	**NA**
Net loan and lease charge-offs	-0	-0	NA	NA	-0	NA	NA
Total loan and lease charge-offs	0	0	NA	NA	0	NA	NA
Total loan and lease recoveries	0	0	NA	NA	0	NA	NA
Cash dividends declared	1	1	NA	NA	1	NA	NA
Cash dividends declared on preferred stock(1)	0	0	NA	NA	0	NA	NA
Cash dividends declared on common stock(1)	1	1	NA	NA	1	NA	NA
Net additions to capital stock	0	0	NA	NA	0	NA	NA

1 Not reported by institutions with less than $100 million in total assets.
NA - Not Available.

SECTION E: FDIC - INSURED SAVINGS INSTITUTIONS

ASSETS AND LIABILITIES

RC - 11	Assets and liabilities of FDIC - insured savings institutions, current quarter
RC - 11A	Assets and liabilities of FDIC - insured savings institutions, prior year-end
RC - 12	Cash and balances due from depository institutions of FDIC - insured savings institutions
RC - 13	Securities of FDIC - insured savings institutions
RC - 14	Loans and lease financing receivables of FDIC - insured savings institutions
RC - 15	Deposits liabilities of FDIC - insured savings institutions
RC - 16A	Commitments and contingencies of FDIC - insured savings institutions, Filing a Call Report
RC - 16B	Commitments and contingencies of FDIC - insured savings institutions, Filing a Thrift Financial Report
RC - 17	Past due and nonaccrual loans and lease financing receivables of FDIC - insured savings institutions
RC - 18	Assets and liabilities of FDIC - insured savings institutions, historically

TABLE RC-11 ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Number of institutions	**1,305**	**404**	**746**	**155**	**316**	**989**
Total assets	**1,837,401**	**20,605**	**246,697**	**1,570,099**	**525,449**	**1,311,952**
Cash and due from depository institutions	35,092	1,517	8,992	24,583	8,143	26,949
Noninterest-bearing	24,871	379	4,442	20,050	6,728	18,144
Interest-bearing	10,221	1,138	4,550	4,533	1,416	8,805
Securities	320,822	4,164	56,376	260,282	95,918	224,904
Federal funds sold and securities purchased under agreements to resell	20,571	335	2,298	17,939	14,797	5,774
Loans and leases, net	1,327,048	13,550	165,844	1,147,654	376,476	950,572
Plus: allowance for losses	8,681	103	1,403	7,175	2,631	6,050
Loans and leases, total	1,335,729	13,653	167,247	1,154,829	379,107	956,622
Assets held in trading accounts	13,369	0	38	13,330	82	13,287
Bank premises and fixed assets	14,765	362	4,042	10,362	3,746	11,019
Other real estate owned	1,137	38	242	857	199	938
Goodwill and other intangible assets	41,669	39	1,269	40,361	10,091	31,578
All other assets	62,927	600	7,597	54,730	15,996	46,931
Total liabilities, limited-life preferred stock, and equity capital	**1,837,401**	**20,605**	**246,697**	**1,570,099**	**525,449**	**1,311,952**
Total liabilities	1,631,034	17,645	219,651	1,393,738	470,074	1,160,961
Deposits, total	1,067,845	15,830	185,087	866,927	292,270	775,575
Federal funds purchased and securities sold under agreements to repurchase	93,380	24	2,381	90,975	30,202	63,178
Trading liabilities(1)	0	0	0	0	0	0
Other borrowed money	428,996	1,541	29,818	397,637	138,234	290,763
Subordinated notes and debentures	9,192	3	33	9,156	737	8,455
All other liabilities	31,622	247	2,331	29,044	8,632	22,990
Total equity capital	**206,367**	**2,960**	**27,046**	**176,361**	**55,375**	**150,992**
Perpetual preferred stock	452	2	59	391	12	440
Common stock	1,004	134	416	454	404	600
Surplus	127,772	890	8,220	118,661	28,458	99,314
Retained earnings	77,139	1,933	18,351	56,854	26,501	50,638

1 Not reported by institutions filing a Thrift Financial Report.
NA - Not available.

TABLE RC-11A ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

June 30, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Number of institutions	**1,318**	**425**	**741**	**152**	**314**	**1,004**
Total assets	**1,749,316**	**21,794**	**241,330**	**1,486,192**	**498,162**	**1,251,154**
Cash and due from depository institutions	36,793	1,644	8,843	26,306	8,140	28,653
Noninterest-bearing	27,180	396	4,360	22,423	7,028	20,151
Interest-bearing	9,614	1,248	4,482	3,883	1,112	8,501
Securities	304,036	4,703	56,853	242,480	93,086	210,950
Federal funds sold and securities purchased under agreements to resell	21,140	279	2,839	18,022	16,912	4,228
Loans and leases, net	1,267,293	13,983	160,361	1,092,948	351,254	916,039
Plus: allowance for losses	8,354	109	1,374	6,871	2,589	5,765
Loans and leases, total	1,275,647	14,092	161,735	1,099,820	353,843	921,804
Assets held in trading accounts	9,971	0	63	9,907	220	9,751
Bank premises and fixed assets	14,310	383	3,855	10,071	3,578	10,731
Other real estate owned	1,263	42	239	982	207	1,055
Goodwill and other intangible assets	35,972	111	1,027	34,834	9,772	26,199
All other assets	58,540	649	7,250	50,641	14,992	43,548
Total liabilities, limited-life preferred stock, and equity capital	**1,749,316**	**21,794**	**241,330**	**1,486,192**	**498,162**	**1,251,154**
Total liabilities	1,554,765	18,600	214,976	1,321,189	444,621	1,110,144
Deposits, total	1,025,975	16,710	181,634	827,631	282,152	743,823
Federal funds purchased and securities sold under agreements to repurchase	85,219	28	2,390	82,801	27,884	57,335
Trading liabilities(1)	491	0	0	491	491	0
Other borrowed money	406,281	1,528	28,762	375,990	124,469	281,812
Subordinated notes and debentures	8,244	3	30	8,211	750	7,494
All other liabilities	28,555	331	2,160	26,064	8,875	19,679
Total equity capital	**194,551**	**3,194**	**26,354**	**165,003**	**53,541**	**141,010**
Perpetual preferred stock	534	8	25	501	12	523
Common stock	935	143	381	411	321	614
Surplus	117,709	1,038	7,934	108,738	27,355	90,355
Retained earnings	75,372	2,006	18,014	55,352	25,854	49,518

1 Not reported by institutions filing a Thrift Financial Report.
NA - Not available.

TABLE RC-12 CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership

(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Total cash and due from depository institutions	**35,092**	**1,517**	**8,992**	**24,583**	**8,143**	**26,949**

TABLE RC-13 SECURITIES OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Securities (debt and equity)	**320,822**	**4,164**	**56,376**	**260,282**	**95,918**	**224,904**
Assets held in trading accounts of Thrift Financial reporters	13,369	0	38	13,330	82	13,287
Security contra accounts for Thrift Financial reporters	0	0	0	0	0	0
Total securities and trading accounts(included below)	334,191	4,164	56,414	273,612	95,999	238,191
By Type:(1)						
U.S Treasury securities and U.S. Government agency and corporation obligations	229,983	3,197	43,197	183,589	75,828	154,156
U.S. Treasury securities	41,144	1,154	10,275	29,715	13,514	27,630
U.S. Government agency and corporation obligations	224,204	3,170	41,706	179,328	70,164	154,040
Securities issued by states and political subdivisions	8,866	220	2,837	5,808	2,419	6,447
Other domestic debt securities(2)	85,820	291	6,410	79,119	13,673	72,147
Foreign debt securities(2)	15	0	6	9	14	1
Equity securities	9,435	455	3,950	5,030	3,996	5,439
Memoranda:(1)						
Pledged securities(3)	30,221	103	5,181	24,937	25,592	4,629
Mortgage-backed securities	242,636	1,783	25,890	214,963	54,431	188,205
Certificates of participation in pools of residential mortgages	142,696	1,447	20,860	120,390	31,822	110,875
Issued or guaranteed by the U.S.	132,173	1,443	20,681	110,048	30,107	102,066
Privately issued	10,524	3	179	10,341	1,715	8,809
Collateralized mortgage obligations (CMOs)	99,939	336	5,030	94,574	22,609	77,330
Assets held in trading accounts of Thrift Financial reporters	13,369	0	38	13,330	82	13,287

1 Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
2 Institutions with less than $100 million in total assets and filing a Call Report include "foreign debt securities" in "other domestic debt securities."
3 Not reported by institutions filing a Thrift Financial Report.
NA - Not available.

TABLE RC-14 LOANS AND LEASE FINANCING RECEIVABLES OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Loans and leases, gross	**1,335,910**	**13,657**	**167,294**	**1,154,959**	**379,252**	**956,658**
Less: unearned income(1)	181	4	47	130	145	36
Loans and leases, total	1,335,729	13,653	167,247	1,154,829	379,107	956,622
By loan and lease type:						
Loans secured by real estate, total	**1,153,629**	**12,350**	**150,644**	**990,635**	**330,289**	**823,340**
Construction and land development	57,058	915	17,048	39,096	11,898	45,161
Secured by farmland(2)	254	37	197	21	83	171
Secured by 1-4 family residential properties	919,101	9,506	97,109	812,486	254,209	664,892
Home equity loans	103,047	541	9,301	93,204	15,188	87,858
Secured by multifamily residential properties	90,152	362	8,946	80,845	30,434	59,718
Secured by nonfarm nonresidential properties	87,063	1,531	27,344	58,188	33,665	53,398
Loans to depository institutions(2)	**767**	**0**	**22**	**745**	**121**	**646**
Loans to finance agricultural production and other loans to farmers(2)	**208**	**24**	**170**	**14**	**63**	**144**
Commercial and industrial loans	**65,983**	**566**	**8,454**	**56,963**	**16,248**	**49,735**
Loans to individuals	**110,997**	**674**	**7,550**	**102,773**	**29,756**	**81,241**
Credit cards and related plans	40,436	5	488	39,943	13,397	27,039
Other loans(3)	**2,433**	**9**	**159**	**2,264**	**2,091**	**342**
Lease financing receivables	**1,893**	**34**	**295**	**1,565**	**684**	**1,210**

1 Institutions filing a Thrift Financial Report report loans net of unearned income as do many institutions filing Call Reports.
2 Excludes savings institutions filing a Thrift Financial Report.
3 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.

TABLE RC-15 DEPOSIT LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Total deposit liabilities (transaction and nontransaction accounts)	**1,067,845**	**15,830**	**185,087**	**866,927**	**292,270**	**775,575**
Memoranda:						
Demand deposits	54,515	857	12,712	40,946	14,831	39,684
Time CDs of $100,000 or more	364,126	3,653	45,907	314,566	67,437	296,689
Selected components of total domestic deposits:						
IRAs and Keogh plan accounts	53,764	1,309	15,160	37,295	15,790	37,974
Brokered deposits	92,208	172	5,632	86,404	8,670	83,538
Estimated insured deposits	806,696	13,774	152,095	640,827	225,191	581,505

TABLE RC-16A COMMITMENTS AND CONTINGENCIES OF FDIC-INSURED SAVINGS INSTITUTIONS FILING A CALL REPORT(1)
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Number of institutions	**443**	**109**	**286**	**48**	**272**	**171**
Total assets	**325,195**	**5,597**	**105,675**	**213,923**	**265,087**	**60,108**
Total unused commitments	**46,974**	**365**	**12,022**	**34,587**	**40,688**	**6,286**
Revolving, open-end lines secured by 1-4 family residential properties	12,610	156	4,261	8,192	10,803	1,807
Credit card lines	3,435	8	159	3,269	3,376	59
Commercial real estate, construction, and land development	11,613	113	4,318	7,181	8,552	3,060
Commitments secured by real estate	10,852	112	4,275	6,465	7,929	2,923
Commitments not secured by real estate	761	1	43	716	623	138
Securities underwriting	0	0	0	0	0	0
Other unused commitments	19,316	88	3,283	15,945	17,957	1,359
Memorandum:						
Commitments with an original maturity exceeding one year	15,898	76	3,099	12,722	13,927	1,971
All other off-balance sheet liabilities	214	3	56	156	153	61
Letters of credit:						
Financial and performance standby letters of credit and foreign office guarantees	1,903	2	183	1,718	1,733	170
Amount conveyed to others	177	0	3	175	175	2
Financial standby letters of credit and foreign office guarantees	1,520	1	50	1,469	1,474	46
Amount conveyed to others	175	0	1	175	175	1
Performance standby letters of credit	383	1	133	249	259	124
Amount conveyed to others	2	0	2	0	0	2
Commercial and similar letters of credit	50	0	22	29	45	6
Participation in acceptances:						
Acquired by the reporting bank	0	0	0	0	0	0
Small business obligations transferred with recourse:						
Outstanding principal balance of obligations transferred	0	0	0	0	0	0
Amount of retained recourse exposure	0	0	0	0	0	0
Off-balance sheet derivatives	**11,541**	**19**	**435**	**11,087**	**11,107**	**434**
Notional amount of credit derivatives	**6**	**0**	**5**	**1**	**1**	**5**
Bank is the guarantor	1	0	0	1	1	0
Bank is the beneficiary	5	0	5	0	0	5

Interest rate contracts	**10,785**	**19**	**392**	**10,374**	**10,356**	**429**
Notional value of interest rate swaps	8,734	0	63	8,671	8,727	7
Futures and forward contracts	475	11	73	392	369	106
Written option contracts	638	8	101	529	514	124
Purchased option contracts	938	0	156	782	746	192
Foreign exchange rate contracts	**668**	**0**	**0**	**668**	**668**	**0**
Notional value of exchange swaps	0	0	0	0	0	0
Commitments to purchase foreign currencies and U.S. dollar exchange	644	0	0	644	644	0
Spot foreign exchange rate contracts	70	0	0	70	70	0
Written option contracts	12	0	0	12	12	0
Purchased option contracts	12	0	0	12	12	0
Contracts on other commodities and equities	**81**	**0**	**37**	**44**	**81**	**0**

1 For data on savings institutions filing a Thrift Financial Report, see Table RC-16B.

TABLE RC-16B COMMITMENTS AND CONTINGENCIES OF FDIC-INSURED SAVINGS INSTITUTIONS FILING A THRIFT FINANCIAL REPORT(1)

Institutions Grouped by Asset Size and Insurance Fund Membership

(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Number of institutions	**862**	**295**	**460**	**107**	**44**	**818**
Total assets	**1,512,206**	**15,008**	**141,022**	**1,356,176**	**260,361**	**1,251,844**
Total unused commitments	**941,681**	**1,053**	**34,336**	**906,292**	**409,715**	**531,967**
Total loan commitments	871,474	1,045	34,317	836,112	409,242	462,232
Mortgages secured by 1-4 dwelling units	56,777	190	1,715	54,872	2,524	54,253
Mortgages secured by 5 or more dwelling units	2,117	4	239	1,874	215	1,902
Mortgages secured by all other real estate	4,830	42	1,051	3,736	393	4,437
Nonmortgage loans	3,665	14	335	3,316	138	3,528
Unused open-end consumer lines of credit	676,754	315	23,219	653,220	401,062	275,692
Unused commercial lines of credit	68,323	126	2,331	65,865	2,236	66,087
Commitments to purchase loans	27,554	22	236	27,296	806	26,748
Commitments to purchase mortgage pool securities	69,650	1	0	69,649	472	69,178
Commitments to purchase investment securities	557	7	20	531	1	556
Memoranda (other unused commitments not reflected above):						
Mortgage loans in process	28,758	312	4,857	23,590	1,599	27,159
Nonmortgage loans in process	2,696	19	334	2,343	269	2,427
Commitments to sell:						
Loans	42,461	148	883	41,430	363	42,098
Mortgage pool securities	55,373	0	42	55,331	36	55,338
Investment securities	117	0	3	114	0	117
Letters of credit:						
Commercial and similar letters of credit	809	6	88	715	131	678
All other standby letters of credit	6,310	13	255	6,043	159	6,151
Off-balance sheet assets covered by recourse or direct credit substitutes	**119,781**	**180**	**2,754**	**116,848**	**3,005**	**116,777**
Other contingent liabilities	**8,438**	**0**	**16**	**8,421**	**2,408**	**6,030**
Contingent assets	**356**	**0**	**0**	**356**	**2**	**354**

1 For data on savings institutions filing a Call Report, see Table RC-16A.

TABLE RC-17 PAST DUE AND NONACCRUAL LOANS AND LEASE FINANCING RECEIVABLES OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Loans and leases past due 30-89 days	**1,376**	**73**	**540**	**762**	**915**	**460**
Loans secured by real estate	1,077	66	470	541	672	406
Construction and land development	95	6	44	46	65	31
Secured by 1-4 family residential properties	789	49	339	401	493	296
Home equity loans	51	2	26	23	42	9
All other loans secured by real estate	192	11	87	94	113	79
Commercial and industrial loans	91	2	34	54	67	23
Loans to individuals	189	5	32	151	161	28
Credit cards and related plans	10	0	1	10	10	0
All other loans	19	0	3	15	16	3
Loans and leases past due 90 or more days	**142**	**13**	**59**	**69**	**91**	**51**
Loans secured by real estate	117	11	53	52	72	45
Construction and land development	21	0	9	12	20	1
Secured by 1-4 family residential properties	73	10	35	28	34	39
Home equity loans	3	0	2	0	1	2
All other loans secured by real estate	23	1	9	13	18	5
Commercial and industrial loans	10	0	3	6	7	3
Loans to individuals	15	1	3	11	12	3
Credit cards and related plans	0	0	0	0	0	0
All other loans	0	0	0	0	0	0
Loans and leases in nonaccrual status	**803**	**22**	**202**	**578**	**503**	**300**
Loans secured by real estate	653	20	171	461	382	270
Construction and land development	55	0	21	34	33	22
Secured by 1-4 family residential properties	409	15	101	293	247	162
Home equity loans	14	1	4	9	10	4
All other loans secured by real estate	189	5	50	134	103	86
Commercial and industrial loans	96	1	23	72	76	20
Loans to individuals	41	1	6	34	34	7
Credit cards and related plans	8	0	0	8	8	0
All other loans	13	0	2	11	11	2

Institutions with less than $300 million in total assets filing a Call Report report these loan categories based on their own internal record classifications.

TABLE RC-18 ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS
December 31, 2000 through December 31, 2005
(Amounts in Millions of Dollars)

	12/31/05	12/31/04	12/31/03	12/31/02	12/31/01	12/31/00
Number of institutions	**1,305**	**1,345**	**1,411**	**1,466**	**1,534**	**1,589**
Total assets	**1,837,401**	**1,691,764**	**1,474,108**	**1,358,946**	**1,316,773**	**1,217,338**
Cash and due from depository institutions	35,092	34,140	38,832	40,611	35,735	27,761
Noninterest-bearing	24,871	23,600	26,452	24,740	20,881	19,120
Interest-bearing	10,221	10,540	12,380	15,871	14,853	8,641
Securities	320,822	308,681	314,499	298,607	292,783	281,972
Federal funds sold and securities purchased under agreements to resell	20,571	20,920	20,962	27,099	27,483	14,877
Loans and leases, net	1,327,048	1,205,799	997,191	888,672	869,866	820,535
Plus: allowance for losses	8,681	8,541	8,423	8,236	7,758	7,292
Loans and leases, total	1,335,910	1,214,487	1,005,749	897,057	877,789	828,013
Plus: unearned income(1)	181	147	134	149	166	186
Loans and leases, gross	1,335,910	1,214,487	1,005,749	897,057	877,789	828,013
By loan and lease type:						
Loans secured by real estate, total	1,153,629	1,058,412	870,884	781,378	760,632	722,859
Construction and land development	57,058	46,887	40,695	37,437	38,451	34,370
Secured by farmland(1)	254	256	320	282	265	274
Secured by 1-4 family residential properties	919,101	845,363	678,486	608,993	599,216	573,044
Home equity loans	103,047	91,781	61,569	41,729	30,164	23,062
Secured by multifamily residential properties	90,152	81,041	71,991	63,065	59,049	56,574
Secured by nonfarm nonresidential properties	87,063	84,866	79,391	71,602	63,650	58,597
Loans to depository institutions(1)	767	1,063	199	128	225	120
Loans to finance agricultural production and other loans to farmers(1)	208	202	460	496	502	482
Commercial and industrial loans	65,983	59,833	51,627	41,733	38,789	33,966
Loans to individuals	110,997	91,279	77,850	68,704	71,152	65,193
Credit cards	40,436	27,555	23,427	15,784	17,418	16,559
Related plans	315	350	420	476	523	NA
Other loans to individuals	70,246	63,374	54,003	52,445	53,211	48,633
Other loans(2)	2,433	2,025	2,010	2,172	2,001	1,126
Lease financing receivables	1,893	1,674	2,719	2,446	4,488	4,268
Assets held in trading accounts	13,369	8,881	1,390	1,653	1,862	805
Bank premises and fixed assets	14,765	14,434	14,088	13,262	12,484	12,077
Other real estate owned	1,137	1,285	1,500	1,516	1,475	1,612
Goodwill and other intangible assets	41,669	40,266	31,305	28,265	23,586	16,988
All other assets	62,927	57,357	54,342	59,262	51,499	40,710
Total liabilities, limited-life preferred stock, and equity capital	**1,837,401**	**1,691,764**	**1,474,108**	**1,358,946**	**1,316,773**	**1,217,338**

Total liabilities	1,631,034	1,502,706	1,335,376	1,230,337	1,203,473	1,114,418
Deposits, total	1,067,845	991,387	925,294	878,654	811,870	735,193
Memoranda:						
Demand deposits	54,515	60,776	54,592	55,839	51,503	43,693
Time CDs of $100,000 or more	364,126	325,186	245,487	213,088	169,786	142,042
Estimated insured deposits	806,696	756,221	735,522	717,300	694,817	652,101
Federal funds purchased and securities sold under agreements to repurchase	93,380	98,022	91,393	70,664	85,447	77,913
Trading liabilities(1)	0	11	5	1	0	0
Other borrowed money	428,996	376,221	290,653	249,511	279,966	280,259
Subordinated notes and debentures	9,192	8,397	6,482	4,835	5,202	4,455
All other liabilities	31,622	28,668	21,549	26,671	20,988	16,598
Total equity capital	**206,367**	**189,058**	**138,732**	**128,609**	**113,300**	**102,921**
Perpetual preferred stock	452	540	703	713	1,354	1,294
Common stock	1,004	896	962	932	870	908
Surplus	127,772	115,958	72,830	66,669	54,990	49,298
Retained earnings	77,139	71,663	64,237	60,295	56,086	51,422
Memoranda:						
Loans and leases past due 30-89 days	11,178	8,723	9,574	9,388	9,620	8,583
Loans and leases past due 90 or more days	3,986	1,017	1,500	1,420	902	913
Loans and leases in nonaccrual status	5,628	5,714	6,524	6,911	6,660	4,950
Income earned, not collected on loans	8,172	6,491	5,495	5,872	6,316	5,141

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include; loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS:

RI-1 Income and expense of FDIC-insured savings institutions

RI-2 Changes in equity capital for FDIC-insured savings institutions

RI-3 Charge offs and recoveries of FDIC-insured savings institutions

RI-4 Income and expense of FDIC-insured savings institutions, historically

TABLE RI-11 INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Number of institutions	**1,305**	**404**	**746**	**155**	**316**	**989**
Total interest and fee income	**88,827**	**1,066**	**12,431**	**75,330**	**25,625**	**63,202**
Loan and lease financing receivables	73,263	845	9,920	62,498	20,860	52,404
Balances due from depository institutions(1)	56	8	28	20	24	32
Investment securities	14,628	200	2,354	12,075	4,384	10,244
Assets held in trading accounts	3	0	1	3	3	0
Federal funds sold and securities purchased under agreements to resell(1)	151	3	39	109	139	12
Other interest income	726	10	90	626	216	510
Total interest expense	**39,796**	**407**	**4,994**	**34,395**	**11,159**	**28,637**
Deposits	21,918	346	3,780	17,792	5,771	16,147
Federal funds purchased and securities sold under agreements to repurchase(1)	576	0	35	541	508	68
Other borrowed money (includes demand notes issued)	16,854	61	1,177	15,616	4,844	12,010
Subordinated notes and debentures	448	0	2	446	36	412
Net interest income	**49,032**	**659**	**7,438**	**40,935**	**14,466**	**34,566**
Provisions for credit losses and allocated transfer risk	**3,054**	**18**	**266**	**2,770**	**917**	**2,137**
Total noninterest income	**20,665**	**538**	**2,653**	**17,474**	**4,500**	**16,165**
Total noninterest expense	**41,018**	**925**	**6,864**	**33,229**	**10,219**	**30,799**
Salaries and employee benefits	18,082	478	3,763	13,840	5,016	13,066
Premises and equipment	5,984	163	1,076	4,745	1,305	4,679
All other noninterest expense	16,952	284	2,025	14,644	3,899	13,054
Pre-tax net operating income	**25,624**	**253**	**2,960**	**22,411**	**7,830**	**17,795**
Gains (losses) on securities not held in trading accounts	**4,992**	**53**	**294**	**4,644**	**1,423**	**3,569**
Applicable income taxes	10,724	112	1,019	9,593	3,180	7,544
Income before extraordinary items	19,892	194	2,236	17,462	6,073	13,820
Extraordinary items, net	11	0	0	11	12	-1
Net income	**19,904**	**194**	**2,236**	**17,473**	**6,085**	**13,819**

1 Excludes savings institutions filing a Thrift Financial Report.
NA - Not available.

TABLE RI-12 CHANGES IN EQUITY CAPITAL OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Equity capital, balance at previous year-end	**177,750**	**2,781**	**24,921**	**150,047**	**47,174**	**130,576**
Restatements from amended reports of income, net	-97	1	0	-98	-1	-96
Net income	**19,904**	**194**	**2,236**	**17,473**	**6,085**	**13,819**
Sale, conversion, retirement of capital stock, net	2,158	86	355	1,717	405	1,753
Treasury stock transactions, net	664	24	169	472	359	305
Changes incidental to business combinations, net	596	0	64	532	397	199
Less: Cash dividends declared on preferred stock	33	1	2	31	1	32
Less: Cash dividends declared on common stocks	8,873	102	573	8,198	2,295	6,578
Other comprehensive income	-2,013	-33	-433	-1,547	-718	-1,295
Other transactions with parent holding company(1)	17,506	32	386	17,088	3,974	13,532
Total equity capital, balance at end of current period	**206,367**	**2,960**	**27,046**	**176,361**	**55,375**	**150,992**

1 Excludes savings institutions filing a Thrift Financial Report.
NA - Not available.

TABLE RI-13 CHARGE-OFFS AND RECOVERIES OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND	
					BIF Member	SAIF Member
Total charge-offs	**3,989**	**15**	**189**	**3,784**	**957**	**3,032**
Loans secured by real estate	450	7	56	387	90	359
Secured by 1-4 family residential properties	393	4	30	359	78	315
All other loans secured by real estate	56	2	26	28	12	44
Commercial and industrial loans(1)	828	2	54	772	63	765
Loans to individuals	2,683	6	77	2,600	776	1,907
Credit cards and related plans	1,677	0	21	1,656	629	1,048
All other loans and leases	28	0	2	26	28	0
Total recoveries	**910**	**4**	**46**	**860**	**256**	**654**
Loans secured by real estate	95	1	12	81	20	75
Secured by 1-4 family residential properties	60	1	4	55	11	49
All other loans secured by real estate	35	1	8	26	9	26
Commercial and industrial loans(1)	178	1	10	168	42	137
Loans to individuals	627	2	20	606	189	438
Credit cards and related plans	359	0	4	355	154	204
All other loans and leases	10	0	4	5	6	4
Net charge-offs	**3,078**	**11**	**143**	**2,925**	**700**	**2,378**
Loans secured by real estate	355	5	44	306	71	284
Secured by 1-4 family residential properties	333	4	26	304	67	266
All other loans secured by real estate	22	2	18	2	3	19
Commercial and industrial loans(1)	650	1	45	604	21	629
Loans to individuals	2,055	4	57	1,994	587	1,469
Credit cards and related plans	1,319	0	18	1,301	475	844
All other loans and leases	18	0	-2	21	22	-3

1 Call Reporters with less than $300 million in total assets include "all other loans" in "commercial and industrial loans."

TABLE RI-14 INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS
December 31, 2000 through December 31, 2005
(Amounts in Millions of Dollars)

	12/31/05	12/31/04	12/31/03	12/31/02	12/31/01	12/31/00
Number of institutions	**1,305**	**1,345**	**1,411**	**1,466**	**1,534**	**1,589**
Number of employees (full-time equivalent)	282	282	286	272	266	244
Total interest and fee income	**88,827**	**71,403**	**68,811**	**72,015**	**83,948**	**83,780**
Loans and lease financing receivables	73,263	58,070	55,722	56,042	64,867	63,380
Balances due from depository institutions(1)	56	32	43	55	98	86
Investment securities	14,628	12,677	12,845	15,657	18,576	19,917
Assets held in trading accounts	3	5	3	2	7	2
Federal funds sold and securities purchased under agreements to resell(1)	151	66	59	95	197	394
Other interest income	726	553	139	164	203	NA
Total interest expense	**39,796**	**26,267**	**26,872**	**32,055**	**47,314**	**52,018**
Deposits	21,918	14,701	15,947	20,171	29,254	30,717
Federal funds purchased and securities sold under agreements to repurchase(1)	576	460	478	601	909	1,150
Other borrowed money (including demand notes issued)	16,854	10,774	10,155	11,047	16,902	19,960
Subordinated notes and debentures	448	331	292	236	249	191
Net interest income	**49,032**	**45,136**	**41,939**	**39,960**	**36,634**	**31,763**
Provisions for credit losses and allocated transfer risk	**3,054**	**2,849**	**2,513**	**3,301**	**2,864**	**2,033**
Total noninterest income	**20,665**	**18,943**	**16,156**	**11,079**	**11,742**	**11,381**
Total noninterest expense	**41,018**	**37,979**	**33,681**	**30,113**	**28,801**	**25,479**
Salaries and employee benefits	18,082	17,018	16,621	14,402	13,095	11,661
Premises and equipment	5,984	5,693	5,807	5,049	5,002	4,613
All other noninterest expense	16,952	15,268	10,865	10,211	9,880	9,205
Pre-tax net operating income	**25,624**	**23,250**	**21,901**	**17,624**	**16,711**	**15,632**
Gains (losses) on securities not held in trading accounts	**4,992**	**3,978**	**5,780**	**5,577**	**4,256**	**799**
Applicable income taxes	10,724	9,214	9,628	7,977	7,285	5,723
Income before extraordinary items	19,892	18,014	18,053	15,224	13,682	10,708
Extraordinary items, net	11	224	-2	19	-401	-3
Net income	**19,904**	**18,238**	**18,050**	**15,244**	**13,281**	**10,705**
Net loan and lease charge-offs	3,078	2,911	2,874	2,468	2,317	1,550

Total loan and lease charge-offs	3,989	3,742	3,525	2,917	2,692	1,845
Total loan and lease recoveries	910	831	651	449	375	295
Cash dividends declared	8,906	9,204	12,885	7,935	6,485	5,861
Cash dividends declared on preferred stock	33	46	262	263	202	137
Cash dividends declared on common stock	8,873	9,157	12,623	7,673	6,282	5,724
Net additions to capital stock	2,158	539	1,520	908	4,111	468

1 Excludes savings institutions filing a Thrift Financial Report.

SECTION F: FDIC-INSURED SAVINGS INSTITUTIONS BY STATE

STATE TABLES:

Assets and liabilities and income and expense of of FDIC-insured savings institutions, by state

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA Foreign Offices
Number of institutions	**11**	**5**	**4**	**2**	**1**	**10**	**NA**
Total assets	**3,931**	**265**	**575**	**3,091**	**1,399**	**2,532**	**NA**
Cash and due from depository institutions	131	42	19	70	45	86	NA
Securities	708	62	121	525	243	466	NA
Federal funds sold and securities purchased under agreements to resell	6	5	1	0	0	6	NA
Loans and leases, net	2,832	145	393	2,294	973	1,859	NA
Plus: allowance for losses	28	2	1	25	11	18	NA
Loans and leases, total	2,860	147	394	2,319	983	1,877	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	2,860	147	394	2,319	983	1,877	NA
By loan and lease type:							
Loans secured by real estate, total	2,316	114	371	1,831	830	1,487	NA
Construction and land development	710	7	64	639	321	389	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	1,095	88	254	753	264	831	NA
Home equity loans	74	6	30	37	33	41	NA
Secured by multifamily residential properties	119	1	4	114	20	99	NA
Secured by nonfarm nonresidential properties	393	19	49	325	225	168	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	233	23	5	205	132	101	NA
Loans to individuals	306	9	17	280	22	285	NA
Credit cards	1	0	0	1	0	1	NA
Other loans(2)	4	0	0	4	0	4	NA
Lease financing receivables	0	0	0	0	0	0	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Bank premises and fixed assets	74	4	16	54	48	26	NA
Other real estate owned	10	1	1	8	2	8	NA
Goodwill and other intangible assets	20	1	2	17	12	8	NA
All other assets	151	4	23	123	77	74	NA
Total liabilities, limited-life preferred							

stock and equity capital	**3,931**	**265**	**575**	**3,091**	**1,399**	**2,532**	**NA**
Total liabilities	3,586	233	514	2,839	1,273	2,313	NA
Deposits, total	2,812	223	393	2,196	1,047	1,765	NA
Memoranda:							
Demand deposits	201	13	16	173	92	109	NA
Time CDs and open-account time deposits of $100,000 or more	1,504	73	145	1,286	589	915	NA
Estimated insured deposits	2,208	168	290	1,749	687	1,521	NA
Federal funds purchased and securities sold under agreements to repurchase	225	0	0	225	33	191	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	509	8	118	382	181	327	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
All other liabilities	41	2	3	37	12	29	NA
Total equity capital	**345**	**32**	**61**	**252**	**126**	**219**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	0	0	0	0	0	0	NA
Surplus	152	12	20	120	81	71	NA
Retained earnings	192	20	41	132	45	148	NA
Memoranda:							
Loans and leases past due 30-89 days	54	3	5	45	3	51	NA
Loans and leases past due 90 or more days	1	0	0	0	0	1	NA
Loans and leases in nonaccrual status	44	1	2	41	5	40	NA
Income earned, not collected on loans	21	1	3	17	7	14	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA Foreign Offices
Number of institutions	**11**	**5**	**4**	**2**	**1**	**10**	**NA**
Number of employees (full-time equivalent)	1	0	0	1	0	1	NA
Total interest and fee income	**225**	**14**	**30**	**181**	**77**	**148**	**NA**
Loans and lease financing reveivables	187	10	23	154	64	124	NA
Balances due from depository institutions	0	NA	NA	0	0	NA	NA
Investment Securities	36	4	7	25	12	23	NA
Assets held in trading accounts	0	NA	NA	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	NA	NA	0	0	NA	NA
Other interest income	1	0	0	1	0	1	NA
Total interest expense	**102**	**5**	**14**	**83**	**35**	**67**	**NA**
Deposits	75	4	10	60	28	47	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	1	NA	NA	1	1	NA	NA
Other borrowed money (includes demand notes issued)	26	0	4	22	6	20	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**123**	**9**	**16**	**98**	**42**	**81**	**NA**
Provisions for credit losses and allocated transfer risk	**12**	**0**	**0**	**12**	**4**	**9**	**NA**
Total noninterest income	**43**	**3**	**7**	**34**	**14**	**29**	**NA**
Total noninterest expense	**135**	**8**	**22**	**104**	**46**	**89**	**NA**
Salaries and employee benefits	74	5	12	56	26	47	NA
Premises and equipment	24	2	4	18	8	16	NA
All other noninterest expense	37	2	5	30	12	25	NA
Pre-tax net operating income	**19**	**3**	**1**	**15**	**6**	**13**	**NA**
Gains (losses) on securities not held in trading accounts	**12**	**-0**	**3**	**9**	**-0**	**12**	**NA**
Applicable income taxes	4	1	1	2	2	2	NA

Income before extraordinary items	27	2	3	22	4	22	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**27**	**2**	**3**	**22**	**4**	**22**	**NA**
Net loan and lease charge-offs	11	0	0	10	4	7	NA
Total loan and lease charge-offs	15	1	0	15	6	10	NA
Total loan and lease recoveries	5	0	0	4	2	3	NA
Cash dividends declared	15	1	1	12	3	12	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	15	1	1	12	3	12	NA
Net additions to capital stock	0	0	0	0	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**2**	**NA**	**2**	**NA**	**1**	**1**	**NA**
Total assets	**416**	**NA**	**416**	**NA**	**240**	**175**	**NA**
Cash and due from depository institutions	20	NA	20	NA	12	8	NA
Securities	82	NA	82	NA	75	7	NA
Federal funds sold and securities purchased under agreements to resell	0	NA	0	NA	0	0	NA
Loans and leases, net	295	NA	295	NA	141	154	NA
Plus: allowance for losses	2	NA	2	NA	1	1	NA
Loans and leases, total	298	NA	298	NA	142	155	NA
Plus: unearned income(1)	0	NA	0	NA	0	NA	NA
Loans and leases, gross	298	NA	298	NA	142	155	NA
By loan and lease type:							
Loans secured by real estate, total	242	NA	242	NA	111	130	NA
Construction and land development	40	NA	40	NA	23	18	NA
Secured by farmland(1)	0	NA	0	NA	0	NA	NA
Secured by 1-4 family residential properties	101	NA	101	NA	38	64	NA
Home equity loans	12	NA	12	NA	9	3	NA
Secured by multifamily residential properties	2	NA	2	NA	0	1	NA
Secured by nonfarm nonresidential properties	98	NA	98	NA	51	48	NA
Loans to depository institutions(1)	0	NA	0	NA	0	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	0	NA	0	NA	0	NA	NA
Commercial and industrial loans	48	NA	48	NA	29	19	NA
Loans to individuals	8	NA	8	NA	2	6	NA
Credit cards	0	NA	0	NA	0	0	NA
Other loans(2)	0	NA	0	NA	0	0	NA
Lease financing receivables	0	NA	0	NA	0	0	NA
Assets held in trading accounts	0	NA	0	NA	0	0	NA
Bank premises and fixed assets	11	NA	11	NA	9	2	NA
Other real estate owned	0	NA	0	NA	0	0	NA
Goodwill and other intangible assets	1	NA	1	NA	0	1	NA
All other assets	7	NA	7	NA	3	3	NA
Total liabilities, limited-life preferred							

stock and equity capital	**416**	**NA**	**416**	**NA**	**240**	**175**	**NA**
Total liabilities	360	NA	360	NA	201	159	NA
Deposits, total	341	NA	341	NA	195	146	NA
Memoranda:							
Demand deposits	48	NA	48	NA	24	24	NA
Time CDs and open-account time deposits of $100,000 or more	66	NA	66	NA	24	42	NA
Estimated insured deposits	274	NA	274	NA	150	124	NA
Federal funds purchased and securities sold under agreements to repurchase	0	NA	0	NA	0	0	NA
Trading liabilities(1)	0	NA	0	NA	0	NA	NA
Other borrowed money	16	NA	16	NA	4	12	NA
Subordinated notes and debentures	0	NA	0	NA	0	0	NA
All other liabilities	4	NA	4	NA	3	1	NA
Total equity capital	**55**	**NA**	**55**	**NA**	**39**	**16**	**NA**
Perpetual preferred stock	0	NA	0	NA	0	0	NA
Common stock	0	NA	0	NA	0	0	NA
Surplus	10	NA	10	NA	5	5	NA
Retained earnings	45	NA	45	NA	34	11	NA
Memoranda:							
Loans and leases past due 30-89 days	1	NA	1	NA	1	0	NA
Loans and leases past due 90 or more days	0	NA	0	NA	0	0	NA
Loans and leases in nonaccrual status	1	NA	1	NA	0	1	NA
Income earned, not collected on loans	2	NA	2	NA	2	1	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**2**	**NA**	**2**	**NA**	**1**	**1**	**NA**
Number of employees (full-time equivalent)	0	NA	0	NA	0	0	NA
Total interest and fee income	**23**	**NA**	**23**	**NA**	**13**	**10**	**NA**
Loans and lease financing reveivables	20	NA	20	NA	10	10	NA
Balances due from depository institutions	0	NA	0	NA	0	NA	NA
Investment Securities	3	NA	3	NA	3	0	NA
Assets held in trading accounts	0	NA	0	NA	0	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	NA	0	NA	0	NA	NA
Other interest income	0	NA	0	NA	0	0	NA
Total interest expense	**5**	**NA**	**5**	**NA**	**3**	**2**	**NA**
Deposits	4	NA	4	NA	2	2	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	NA	0	NA	0	NA	NA
Other borrowed money (includes demand notes issued)	1	NA	1	NA	0	1	NA
Subordinated notes and debentures	0	NA	0	NA	0	0	NA
Net interest income	**19**	**NA**	**19**	**NA**	**11**	**8**	**NA**
Provisions for credit losses and allocated transfer risk	**0**	**NA**	**0**	**NA**	**0**	**0**	**NA**
Total noninterest income	**3**	**NA**	**3**	**NA**	**2**	**1**	**NA**
Total noninterest expense	**16**	**NA**	**16**	**NA**	**8**	**8**	**NA**
Salaries and employee benefits	10	NA	10	NA	5	5	NA
Premises and equipment	3	NA	3	NA	1	2	NA
All other noninterest expense	3	NA	3	NA	2	2	NA
Pre-tax net operating income	**6**	**NA**	**6**	**NA**	**5**	**1**	**NA**
Gains (losses) on securities not held in trading accounts	**0**	**NA**	**0**	**NA**	**0**	**0**	**NA**
Applicable income taxes	2	NA	2	NA	1	0	NA

Income before extraordinary items	4	NA	4	NA	3	1	NA
Extraordinary items, net	0	NA	0	NA	0	0	NA
Net income	**4**	**NA**	**4**	**NA**	**3**	**1**	**NA**
Net loan and lease charge-offs	0	NA	0	NA	0	0	NA
Total loan and lease charge-offs	0	NA	0	NA	0	0	NA
Total loan and lease recoveries	0	NA	0	NA	0	0	NA
Cash dividends declared	0	NA	0	NA	0	0	NA
Cash dividends declared on preferred stock	0	NA	0	NA	0	0	NA
Cash dividends declared on common stock	0	NA	0	NA	0	0	NA
Net additions to capital stock	0	NA	0	NA	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**4**	**1**	**3**	**NA**	**1**	**3**	**NA**
Total assets	**799**	**84**	**716**	**NA**	**265**	**534**	**NA**
Cash and due from depository institutions	39	2	37	NA	26	13	NA
Securities	142	18	124	NA	33	109	NA
Federal funds sold and securities purchased under agreements to resell	21	21	0	NA	0	21	NA
Loans and leases, net	535	41	494	NA	167	368	NA
Plus: allowance for losses	7	1	6	NA	5	3	NA
Loans and leases, total	542	42	501	NA	171	371	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	542	42	501	NA	171	371	NA
By loan and lease type:							
Loans secured by real estate, total	366	41	325	NA	0	366	NA
Construction and land development	139	4	136	NA	0	139	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	109	6	103	NA	0	109	NA
Home equity loans	1	1	0	NA	0	1	NA
Secured by multifamily residential properties	40	2	38	NA	0	40	NA
Secured by nonfarm nonresidential properties	78	29	49	NA	0	78	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	3	1	3	NA	0	3	NA
Loans to individuals	173	0	172	NA	171	2	NA
Credit cards	171	0	171	NA	171	0	NA
Other loans(2)	0	0	0	NA	0	0	NA
Lease financing receivables	0	0	0	NA	0	0	NA
Assets held in trading accounts	0	0	0	NA	0	0	NA
Bank premises and fixed assets	12	1	12	NA	2	10	NA
Other real estate owned	0	0	0	NA	0	0	NA
Goodwill and other intangible assets	5	0	5	NA	0	5	NA
All other assets	45	1	44	NA	37	7	NA
Total liabilities, limited-life preferred							

stock and equity capital	**799**	**84**	**716**	**NA**	**265**	**534**	**NA**
Total liabilities	613	75	538	NA	123	489	NA
Deposits, total	450	68	382	NA	25	425	NA
Memoranda:							
Demand deposits	51	12	38	NA	16	35	NA
Time CDs and open-account time deposits of $100,000 or more	197	37	161	NA	22	176	NA
Estimated insured deposits	322	45	277	NA	3	319	NA
Federal funds purchased and securities sold under agreements to repurchase	7	7	0	NA	0	7	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	122	0	122	NA	70	53	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
All other liabilities	33	1	33	NA	29	5	NA
Total equity capital	**187**	**9**	**178**	**NA**	**141**	**45**	**NA**
Perpetual preferred stock	0	0	0	NA	0	0	NA
Common stock	9	2	7	NA	2	8	NA
Surplus	33	8	25	NA	2	32	NA
Retained earnings	144	-1	146	NA	138	6	NA
Memoranda:							
Loans and leases past due 30-89 days	2	0	2	NA	1	1	NA
Loans and leases past due 90 or more days	1	0	1	NA	1	0	NA
Loans and leases in nonaccrual status	2	1	0	NA	0	1	NA
Income earned, not collected on loans	2	0	2	NA	0	2	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**4**	**1**	**3**	**NA**	**1**	**3**	**NA**
Number of employees (full-time equivalent)	1	0	1	NA	0	0	NA
Total interest and fee income	**57**	**4**	**53**	**NA**	**31**	**26**	**NA**
Loans and lease financing reveivables	47	3	44	NA	26	21	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	10	1	9	NA	5	5	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	0	0	NA	0	0	NA
Total interest expense	**22**	**2**	**20**	**NA**	**9**	**12**	**NA**
Deposits	11	2	9	NA	0	11	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	11	0	11	NA	9	2	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
Net interest income	**36**	**2**	**33**	**NA**	**22**	**14**	**NA**
Provisions for credit losses and allocated transfer risk	**5**	**-0**	**5**	**NA**	**5**	**0**	**NA**
Total noninterest income	**130**	**0**	**130**	**NA**	**129**	**2**	**NA**
Total noninterest expense	**96**	**3**	**93**	**NA**	**84**	**12**	**NA**
Salaries and employee benefits	31	1	30	NA	25	6	NA
Premises and equipment	23	1	22	NA	20	3	NA
All other noninterest expense	42	1	41	NA	40	3	NA
Pre-tax net operating income	**65**	**-0**	**65**	**NA**	**62**	**3**	**NA**
Gains (losses) on securities not held in trading accounts	**0**	**0**	**0**	**NA**	**0**	**0**	**NA**
Applicable income taxes	25	0	25	NA	24	1	NA

Income before extraordinary items	40	-0	40	NA	38	2	NA
Extraordinary items, net	0	0	0	NA	0	0	NA
Net income	**40**	**-0**	**40**	**NA**	**38**	**2**	**NA**
Net loan and lease charge-offs	4	0	4	NA	4	0	NA
Total loan and lease charge-offs	5	0	5	NA	5	0	NA
Total loan and lease recoveries	1	0	1	NA	1	0	NA
Cash dividends declared	0	0	0	NA	0	0	NA
Cash dividends declared on preferred stock	0	0	0	NA	0	0	NA
Cash dividends declared on common stock	0	0	0	NA	0	0	NA
Net additions to capital stock	1	0	1	NA	0	1	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**7**	**3**	**4**	**NA**	**NA**	**7**	**NA**
Total assets	**2,037**	**148**	**1,889**	**NA**	**NA**	**2,037**	**NA**
Cash and due from depository institutions	68	14	54	NA	NA	68	NA
Securities	323	13	310	NA	NA	323	NA
Federal funds sold and securities purchased under agreements to resell	0	0	0	NA	NA	0	NA
Loans and leases, net	1,500	102	1,399	NA	NA	1,500	NA
Plus: allowance for losses	10	2	8	NA	NA	10	NA
Loans and leases, total	1,510	104	1,407	NA	NA	1,510	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	1,510	104	1,407	NA	NA	1,510	NA
By loan and lease type:							
Loans secured by real estate, total	1,313	85	1,228	NA	NA	1,313	NA
Construction and land development	313	17	296	NA	NA	313	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	642	53	589	NA	NA	642	NA
Home equity loans	27	0	27	NA	NA	27	NA
Secured by multifamily residential properties	33	1	32	NA	NA	33	NA
Secured by nonfarm nonresidential properties	325	14	311	NA	NA	325	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	130	11	119	NA	NA	130	NA
Loans to individuals	67	7	60	NA	NA	67	NA
Credit cards	0	0	0	NA	NA	0	NA
Other loans(2)	0	0	0	NA	NA	0	NA
Lease financing receivables	0	0	0	NA	NA	0	NA
Assets held in trading accounts	0	0	0	NA	NA	0	NA
Bank premises and fixed assets	52	8	44	NA	NA	52	NA
Other real estate owned	3	0	3	NA	NA	3	NA
Goodwill and other intangible assets	18	4	14	NA	NA	18	NA
All other assets	72	6	66	NA	NA	72	NA
Total liabilities, limited-life preferred							

stock and equity capital	**2,037**	**148**	**1,889**	**NA**	**NA**	**2,037**	**NA**
Total liabilities	1,853	130	1,723	NA	NA	1,853	NA
Deposits, total	1,451	86	1,364	NA	NA	1,451	NA
Memoranda:							
Demand deposits	121	10	111	NA	NA	121	NA
Time CDs and open-account time deposits of $100,000 or more	469	20	449	NA	NA	469	NA
Estimated insured deposits	1,228	77	1,151	NA	NA	1,228	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	0	NA	NA	0	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	393	43	350	NA	NA	393	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
All other liabilities	9	1	8	NA	NA	9	NA
Total equity capital	**184**	**18**	**167**	**NA**	**NA**	**184**	**NA**
Perpetual preferred stock	0	0	0	NA	NA	0	NA
Common stock	1	1	0	NA	NA	1	NA
Surplus	96	12	84	NA	NA	96	NA
Retained earnings	87	4	83	NA	NA	87	NA
Memoranda:							
Loans and leases past due 30-89 days	22	1	22	NA	NA	22	NA
Loans and leases past due 90 or more days	3	0	3	NA	NA	3	NA
Loans and leases in nonaccrual status	12	2	10	NA	NA	12	NA
Income earned, not collected on loans	14	1	13	NA	NA	14	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**7**	**3**	**4**	**NA**	**NA**	**7**	**NA**
Number of employees (full-time equivalent)	1	0	1	NA	NA	1	NA
Total interest and fee income	**109**	**9**	**100**	**NA**	**NA**	**109**	**NA**
Loans and lease financing reveivables	93	8	85	NA	NA	93	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	15	1	14	NA	NA	15	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	1	0	1	NA	NA	1	NA
Total interest expense	**47**	**4**	**43**	**NA**	**NA**	**47**	**NA**
Deposits	34	2	32	NA	NA	34	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	13	2	12	NA	NA	13	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
Net interest income	**62**	**5**	**56**	**NA**	**NA**	**62**	**NA**
Provisions for credit losses and allocated transfer risk	**2**	**0**	**1**	**NA**	**NA**	**2**	**NA**
Total noninterest income	**18**	**5**	**14**	**NA**	**NA**	**18**	**NA**
Total noninterest expense	**60**	**7**	**54**	**NA**	**NA**	**60**	**NA**
Salaries and employee benefits	35	3	32	NA	NA	35	NA
Premises and equipment	11	1	9	NA	NA	11	NA
All other noninterest expense	15	2	13	NA	NA	15	NA
Pre-tax net operating income	**18**	**3**	**15**	**NA**	**NA**	**18**	**NA**
Gains (losses) on securities not held in trading accounts	**6**	**0**	**6**	**NA**	**NA**	**6**	**NA**
Applicable income taxes	6	0	5	NA	NA	6	NA

Income before extraordinary items	18	3	15	NA	NA	18	NA
Extraordinary items, net	0	0	0	NA	NA	0	NA
Net income	**18**	**3**	**15**	**NA**	**NA**	**18**	**NA**
Net loan and lease charge-offs	2	-0	2	NA	NA	2	NA
Total loan and lease charge-offs	2	0	2	NA	NA	2	NA
Total loan and lease recoveries	0	0	0	NA	NA	0	NA
Cash dividends declared	12	2	11	NA	NA	12	NA
Cash dividends declared on preferred stock	0	0	0	NA	NA	0	NA
Cash dividends declared on common stock	12	2	11	NA	NA	12	NA
Net additions to capital stock	0	0	0	NA	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**29**	**NA**	**15**	**14**	**2**	**27**	**NA**
Total assets	**336,058**	**NA**	**7,480**	**328,579**	**125,047**	**211,012**	**NA**
Cash and due from depository institutions	3,303	NA	148	3,155	517	2,786	NA
Securities	14,822	NA	1,438	13,383	2,611	12,211	NA
Federal funds sold and securities purchased under agreements to resell	1,552	NA	89	1,463	1,097	455	NA
Loans and leases, net	299,201	NA	5,542	293,659	117,140	182,061	NA
Plus: allowance for losses	1,024	NA	31	993	295	729	NA
Loans and leases, total	300,225	NA	5,573	294,651	117,435	182,790	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	300,225	NA	5,573	294,651	117,435	182,790	NA
By loan and lease type:							
Loans secured by real estate, total	276,793	NA	5,438	271,355	117,344	159,449	NA
Construction and land development	5,387	NA	186	5,202	0	5,387	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	243,881	NA	1,927	241,955	112,494	131,387	NA
Home equity loans	10,413	NA	112	10,301	2,876	7,538	NA
Secured by multifamily residential properties	21,379	NA	2,509	18,870	4,840	16,539	NA
Secured by nonfarm nonresidential properties	6,145	NA	816	5,329	10	6,135	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	2,905	NA	75	2,830	0	2,905	NA
Loans to individuals	20,423	NA	59	20,364	11	20,413	NA
Credit cards	3	NA	1	2	0	3	NA
Other loans(2)	88	NA	0	87	81	7	NA
Lease financing receivables	16	NA	0	16	0	16	NA
Assets held in trading accounts	343	NA	0	343	0	343	NA
Bank premises and fixed assets	1,316	NA	45	1,272	388	929	NA
Other real estate owned	74	NA	1	73	17	58	NA
Goodwill and other intangible assets	6,377	NA	9	6,368	58	6,320	NA
All other assets	9,069	NA	207	8,862	3,220	5,849	NA
Total liabilities, limited-life preferred							

stock and equity capital	**336,058**	**NA**	**7,480**	**328,579**	**125,047**	**211,012**	**NA**
Total liabilities	306,995	NA	6,767	300,229	116,398	190,598	NA
Deposits, total	142,248	NA	5,163	137,085	61,096	81,152	NA
Memoranda:							
Demand deposits	6,874	NA	390	6,484	147	6,727	NA
Time CDs and open-account time deposits of $100,000 or more	63,708	NA	2,573	61,135	23,961	39,747	NA
Estimated insured deposits	110,991	NA	3,641	107,350	53,834	57,157	NA
Federal funds purchased and securities sold under agreements to repurchase	11,638	NA	1	11,637	5,000	6,638	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	146,014	NA	1,510	144,504	49,265	96,749	NA
Subordinated notes and debentures	1,098	NA	0	1,098	0	1,098	NA
All other liabilities	5,997	NA	92	5,904	1,036	4,960	NA
Total equity capital	**29,063**	**NA**	**713**	**28,350**	**8,649**	**20,414**	**NA**
Perpetual preferred stock	0	NA	0	0	0	0	NA
Common stock	130	NA	38	92	1	129	NA
Surplus	16,598	NA	256	16,343	2,160	14,438	NA
Retained earnings	12,335	NA	420	11,915	6,488	5,847	NA
Memoranda:							
Loans and leases past due 30-89 days	2,881	NA	13	2,868	1,041	1,840	NA
Loans and leases past due 90 or more days	816	NA	1	815	0	816	NA
Loans and leases in nonaccrual status	756	NA	8	748	374	382	NA
Income earned, not collected on loans	1,233	NA	33	1,200	371	861	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**29**	**NA**	**15**	**14**	**2**	**27**	**NA**
Number of employees (full-time equivalent)	38	NA	2	37	11	28	NA
Total interest and fee income	**16,260**	**NA**	**356**	**15,904**	**6,209**	**10,050**	**NA**
Loans and lease financing reveivables	15,318	NA	301	15,017	5,961	9,356	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	773	NA	51	722	177	596	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	169	NA	3	166	71	98	NA
Total interest expense	**8,246**	**NA**	**150**	**8,096**	**3,238**	**5,007**	**NA**
Deposits	3,155	NA	106	3,050	1,555	1,600	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	5,049	NA	44	5,005	1,683	3,366	NA
Subordinated notes and debentures	41	NA	0	41	0	41	NA
Net interest income	**8,014**	**NA**	**206**	**7,808**	**2,971**	**5,043**	**NA**
Provisions for credit losses and allocated transfer risk	**369**	**NA**	**4**	**365**	**7**	**361**	**NA**
Total noninterest income	**1,905**	**NA**	**134**	**1,772**	**421**	**1,484**	**NA**
Total noninterest expense	**4,229**	**NA**	**220**	**4,009**	**944**	**3,285**	**NA**
Salaries and employee benefits	2,420	NA	113	2,307	646	1,775	NA
Premises and equipment	594	NA	32	562	159	435	NA
All other noninterest expense	1,215	NA	74	1,140	139	1,075	NA
Pre-tax net operating income	**5,322**	**NA**	**116**	**5,206**	**2,441**	**2,881**	**NA**
Gains (losses) on securities not held in trading accounts	**759**	**NA**	**12**	**747**	**11**	**748**	**NA**
Applicable income taxes	2,339	NA	50	2,289	951	1,388	NA

Income before extraordinary items	3,741	NA	78	3,664	1,500	2,241	NA
Extraordinary items, net	0	NA	0	0	0	0	NA
Net income	**3,741**	**NA**	**78**	**3,664**	**1,500**	**2,241**	**NA**
Net loan and lease charge-offs	323	NA	-0	324	1	322	NA
Total loan and lease charge-offs	428	NA	1	427	3	425	NA
Total loan and lease recoveries	105	NA	1	104	2	103	NA
Cash dividends declared	739	NA	13	726	250	489	NA
Cash dividends declared on preferred stock	0	NA	0	0	0	0	NA
Cash dividends declared on common stock	739	NA	13	726	250	489	NA
Net additions to capital stock	3	NA	3	0	0	3	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**11**	**7**	**3**	**1**	**NA**	**11**	**NA**
Total assets	**3,095**	**490**	**579**	**2,026**	**NA**	**3,095**	**NA**
Cash and due from depository institutions	51	22	14	15	NA	51	NA
Securities	562	77	50	436	NA	562	NA
Federal funds sold and securities purchased under agreements to resell	31	10	7	14	NA	31	NA
Loans and leases, net	2,163	355	475	1,333	NA	2,163	NA
Plus: allowance for losses	11	2	2	7	NA	11	NA
Loans and leases, total	2,173	357	477	1,340	NA	2,173	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	2,173	357	477	1,340	NA	2,173	NA
By loan and lease type:							
Loans secured by real estate, total	2,082	342	441	1,299	NA	2,082	NA
Construction and land development	105	34	27	44	NA	105	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	1,514	264	365	886	NA	1,514	NA
Home equity loans	22	6	16	0	NA	22	NA
Secured by multifamily residential properties	75	3	3	70	NA	75	NA
Secured by nonfarm nonresidential properties	388	42	47	299	NA	388	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	65	5	20	39	NA	65	NA
Loans to individuals	20	9	11	0	NA	20	NA
Credit cards	0	0	0	0	NA	0	NA
Other loans(2)	2	0	0	2	NA	2	NA
Lease financing receivables	4	0	4	0	NA	4	NA
Assets held in trading accounts	105	0	0	105	NA	105	NA
Bank premises and fixed assets	41	9	16	15	NA	41	NA
Other real estate owned	9	1	3	5	NA	9	NA
Goodwill and other intangible assets	22	0	1	21	NA	22	NA
All other assets	113	15	14	84	NA	113	NA
Total liabilities, limited-life preferred							

stock and equity capital	**3,095**	**490**	**579**	**2,026**	**NA**	**3,095**	**NA**
Total liabilities	2,856	440	519	1,898	NA	2,856	NA
Deposits, total	2,095	380	445	1,270	NA	2,095	NA
Memoranda:							
Demand deposits	95	24	28	43	NA	95	NA
Time CDs and open-account time deposits of $100,000 or more	1,022	111	110	801	NA	1,022	NA
Estimated insured deposits	1,649	308	373	968	NA	1,649	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	NA	0	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	743	55	71	617	NA	743	NA
Subordinated notes and debentures	0	0	0	0	NA	0	NA
All other liabilities	17	4	3	11	NA	17	NA
Total equity capital	**239**	**50**	**61**	**129**	**NA**	**239**	**NA**
Perpetual preferred stock	0	0	0	0	NA	0	NA
Common stock	5	1	4	0	NA	5	NA
Surplus	78	14	3	61	NA	78	NA
Retained earnings	156	34	54	68	NA	156	NA
Memoranda:							
Loans and leases past due 30-89 days	26	4	2	19	NA	26	NA
Loans and leases past due 90 or more days	11	0	0	11	NA	11	NA
Loans and leases in nonaccrual status	20	2	1	17	NA	20	NA
Income earned, not collected on loans	15	2	3	10	NA	15	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA Foreign Offices
Number of institutions	**11**	**7**	**3**	**1**	**NA**	**11**	**NA**
Number of employees (full-time equivalent)	1	0	0	0	NA	1	NA
Total interest and fee income	**143**	**26**	**31**	**85**	**NA**	**143**	**NA**
Loans and lease financing reveivables	114	22	29	63	NA	114	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	26	4	2	20	NA	26	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	2	0	0	2	NA	2	NA
Total interest expense	**61**	**11**	**14**	**36**	**NA**	**61**	**NA**
Deposits	34	8	10	16	NA	34	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	27	2	4	20	NA	27	NA
Subordinated notes and debentures	0	0	0	0	NA	0	NA
Net interest income	**82**	**15**	**17**	**49**	**NA**	**82**	**NA**
Provisions for credit losses and allocated transfer risk	**2**	**0**	**0**	**1**	**NA**	**2**	**NA**
Total noninterest income	**12**	**2**	**3**	**8**	**NA**	**12**	**NA**
Total noninterest expense	**87**	**30**	**16**	**41**	**NA**	**87**	**NA**
Salaries and employee benefits	38	20	9	8	NA	38	NA
Premises and equipment	12	4	4	4	NA	12	NA
All other noninterest expense	37	5	3	28	NA	37	NA
Pre-tax net operating income	**5**	**-13**	**4**	**14**	**NA**	**5**	**NA**
Gains (losses) on securities not held in trading accounts	**20**	**18**	**0**	**2**	**NA**	**20**	**NA**
Applicable income taxes	8	2	1	5	NA	8	NA

Income before extraordinary items	17	3	3	11	NA	17	NA
Extraordinary items, net	0	0	0	0	NA	0	NA
Net income	**17**	**3**	**3**	**11**	**NA**	**17**	**NA**
Net loan and lease charge-offs	2	0	-0	2	NA	2	NA
Total loan and lease charge-offs	3	0	0	2	NA	3	NA
Total loan and lease recoveries	1	0	0	0	NA	1	NA
Cash dividends declared	1	1	1	0	NA	1	NA
Cash dividends declared on preferred stock	0	0	0	0	NA	0	NA
Cash dividends declared on common stock	1	1	1	0	NA	1	NA
Net additions to capital stock	0	0	0	0	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**34**	**2**	**25**	**7**	**27**	**7**	**NA**
Total assets	**39,693**	**108**	**11,536**	**28,049**	**38,003**	**1,690**	**NA**
Cash and due from depository institutions	1,004	5	301	698	946	57	NA
Securities	9,057	44	3,104	5,909	8,317	740	NA
Federal funds sold and securities purchased under agreements to resell	147	0	131	17	102	45	NA
Loans and leases, net	26,993	56	7,413	19,524	26,221	772	NA
Plus: allowance for losses	256	1	74	182	249	7	NA
Loans and leases, total	27,249	57	7,487	19,706	26,471	779	NA
Plus: unearned income(1)	63	NA	4	58	63	NA	NA
Loans and leases, gross	27,312	57	7,491	19,764	26,533	779	NA
By loan and lease type:							
Loans secured by real estate, total	22,633	39	6,949	15,645	21,905	729	NA
Construction and land development	1,849	8	543	1,298	1,774	75	NA
Secured by farmland(1)	2	NA	2	0	2	NA	NA
Secured by 1-4 family residential properties	15,622	12	5,059	10,551	15,102	520	NA
Home equity loans	2,535	4	513	2,018	2,478	57	NA
Secured by multifamily residential properties	583	3	103	477	571	12	NA
Secured by nonfarm nonresidential properties	4,577	16	1,243	3,318	4,456	121	NA
Loans to depository institutions(1)	25	NA	0	25	25	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	2	NA	0	2	2	NA	NA
Commercial and industrial loans	3,468	17	429	3,022	3,423	45	NA
Loans to individuals	798	0	101	696	793	5	NA
Credit cards	2	0	2	0	2	0	NA
Other loans(2)	243	0	3	239	243	0	NA
Lease financing receivables	143	0	8	136	143	0	NA
Assets held in trading accounts	27	0	0	27	27	0	NA
Bank premises and fixed assets	451	0	167	284	433	18	NA
Other real estate owned	17	0	5	12	16	1	NA
Goodwill and other intangible assets	717	0	36	681	712	5	NA
All other assets	1,280	3	379	898	1,227	52	NA
Total liabilities, limited-life preferred							

stock and equity capital	**39,693**	**108**	**11,536**	**28,049**	**38,003**	**1,690**	**NA**
Total liabilities	34,972	81	10,260	24,632	33,467	1,505	NA
Deposits, total	30,085	55	9,010	21,020	28,731	1,354	NA
Memoranda:							
Demand deposits	2,763	18	646	2,100	2,645	119	NA
Time CDs and open-account time deposits of $100,000 or more	3,604	34	1,306	2,264	3,187	417	NA
Estimated insured deposits	24,250	33	7,490	16,726	23,138	1,112	NA
Federal funds purchased and securities sold under agreements to repurchase	947	0	83	864	932	14	NA
Trading liabilities(1)	0	NA	0	0	0	NA	NA
Other borrowed money	3,428	24	1,059	2,345	3,303	125	NA
Subordinated notes and debentures	109	0	0	109	109	0	NA
All other liabilities	404	2	107	295	392	11	NA
Total equity capital	**4,721**	**27**	**1,276**	**3,417**	**4,536**	**185**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	158	11	5	142	146	11	NA
Surplus	1,360	25	188	1,148	1,257	104	NA
Retained earnings	3,203	-8	1,084	2,127	3,133	70	NA
Memoranda:							
Loans and leases past due 30-89 days	125	0	38	87	121	3	NA
Loans and leases past due 90 or more days	7	0	2	5	7	0	NA
Loans and leases in nonaccrual status	70	0	19	50	67	3	NA
Income earned, not collected on loans	159	0	47	111	152	6	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**34**	**2**	**25**	**7**	**27**	**7**	**NA**
Number of employees (full-time equivalent)	8	0	3	5	8	0	NA
Total interest and fee income	**1,870**	**5**	**549**	**1,315**	**1,799**	**71**	**NA**
Loans and lease financing reveivables	1,475	4	423	1,048	1,432	43	NA
Balances due from depository institutions	1	NA	0	0	1	NA	NA
Investment Securities	375	2	119	255	347	28	NA
Assets held in trading accounts	1	NA	0	1	1	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	8	NA	4	4	8	NA	NA
Other interest income	10	0	3	7	10	0	NA
Total interest expense	**611**	**2**	**181**	**428**	**590**	**21**	**NA**
Deposits	462	1	142	319	445	17	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	19	NA	1	18	19	NA	NA
Other borrowed money (includes demand notes issued)	118	1	38	79	114	4	NA
Subordinated notes and debentures	11	0	0	11	11	0	NA
Net interest income	**1,259**	**4**	**368**	**888**	**1,209**	**50**	**NA**
Provisions for credit losses and allocated transfer risk	**19**	**0**	**3**	**16**	**19**	**1**	**NA**
Total noninterest income	**345**	**3**	**68**	**274**	**334**	**11**	**NA**
Total noninterest expense	**1,000**	**5**	**303**	**692**	**961**	**39**	**NA**
Salaries and employee benefits	561	4	173	383	537	24	NA
Premises and equipment	159	1	47	112	152	8	NA
All other noninterest expense	280	1	83	197	272	8	NA
Pre-tax net operating income	**584**	**1**	**129**	**454**	**564**	**20**	**NA**
Gains (losses) on securities not held in trading accounts	**14**	**0**	**4**	**10**	**14**	**-0**	**NA**
Applicable income taxes	200	0	41	159	193	7	NA

Income before extraordinary items	398	1	92	305	385	14	NA
Extraordinary items, net	11	0	-1	11	11	-1	NA
Net income	**409**	**1**	**92**	**316**	**396**	**13**	**NA**
Net loan and lease charge-offs	14	0	2	11	14	0	NA
Total loan and lease charge-offs	24	0	4	20	24	0	NA
Total loan and lease recoveries	11	0	2	9	11	0	NA
Cash dividends declared	127	0	27	100	127	0	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	127	0	27	100	127	0	NA
Net additions to capital stock	15	0	0	15	15	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**8**	**1**	**1**	**6**	**3**	**5**	**NA**
Total assets	**127,222**	**3**	**564**	**126,655**	**39,906**	**87,316**	**NA**
Cash and due from depository institutions	783	0	12	771	373	410	NA
Securities	40,370	2	86	40,282	752	39,617	NA
Federal funds sold and securities purchased under agreements to resell	364	0	13	351	13	351	NA
Loans and leases, net	82,527	0	425	82,102	37,531	44,996	NA
Plus: allowance for losses	216	0	5	211	183	34	NA
Loans and leases, total	82,744	0	431	82,313	37,714	45,030	NA
Plus: unearned income(1)	0	NA	0	NA	0	NA	NA
Loans and leases, gross	82,744	0	431	82,313	37,714	45,030	NA
By loan and lease type:							
Loans secured by real estate, total	78,084	0	397	77,687	33,484	44,600	NA
Construction and land development	409	0	105	304	300	109	NA
Secured by farmland(1)	9	NA	9	NA	9	NA	NA
Secured by 1-4 family residential properties	74,619	0	95	74,524	32,518	42,101	NA
Home equity loans	1,228	0	19	1,209	137	1,091	NA
Secured by multifamily residential properties	32	0	10	21	32	0	NA
Secured by nonfarm nonresidential properties	3,016	0	178	2,838	626	2,390	NA
Loans to depository institutions(1)	0	NA	0	NA	0	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	0	NA	0	NA	0	NA	NA
Commercial and industrial loans	752	0	31	721	385	367	NA
Loans to individuals	3,866	0	2	3,864	3,803	63	NA
Credit cards	3,764	0	0	3,764	3,764	0	NA
Other loans(2)	42	0	0	42	42	0	NA
Lease financing receivables	0	0	0	0	0	0	NA
Assets held in trading accounts	12	0	0	12	12	0	NA
Bank premises and fixed assets	168	0	16	152	48	120	NA
Other real estate owned	47	0	0	47	44	3	NA
Goodwill and other intangible assets	247	0	0	247	196	51	NA
All other assets	2,704	1	12	2,691	937	1,767	NA
Total liabilities, limited-life preferred							

stock and equity capital	**127,222**	**3**	**564**	**126,655**	**39,906**	**87,316**	**NA**
Total liabilities	117,210	1	514	116,694	36,901	80,309	NA
Deposits, total	67,573	1	483	67,089	3,688	63,885	NA
Memoranda:							
Demand deposits	604	0	65	539	513	91	NA
Time CDs and open-account time deposits of $100,000 or more	21,323	1	55	21,267	1,247	20,076	NA
Estimated insured deposits	49,133	1	434	48,699	2,603	46,530	NA
Federal funds purchased and securities sold under agreements to repurchase	6,301	0	0	6,301	119	6,181	NA
Trading liabilities(1)	0	NA	0	NA	0	NA	NA
Other borrowed money	41,198	0	23	41,175	32,338	8,860	NA
Subordinated notes and debentures	197	0	0	197	197	0	NA
All other liabilities	1,941	1	8	1,932	559	1,382	NA
Total equity capital	**10,012**	**2**	**50**	**9,961**	**3,005**	**7,007**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	8	0	0	8	8	0	NA
Surplus	6,265	3	7	6,254	995	5,270	NA
Retained earnings	3,740	-1	43	3,699	2,002	1,738	NA
Memoranda:							
Loans and leases past due 30-89 days	568	0	1	567	358	210	NA
Loans and leases past due 90 or more days	19	0	1	18	1	18	NA
Loans and leases in nonaccrual status	418	0	0	418	168	249	NA
Income earned, not collected on loans	559	0	2	557	207	352	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**8**	**1**	**1**	**6**	**3**	**5**	**NA**
Number of employees (full-time equivalent)	10	0	0	10	4	6	NA
Total interest and fee income	**6,276**	**0**	**32**	**6,244**	**2,478**	**3,798**	**NA**
Loans and lease financing reveivables	4,783	0	28	4,756	2,437	2,347	NA
Balances due from depository institutions	0	NA	0	NA	0	NA	NA
Investment Securities	1,463	0	3	1,460	32	1,431	NA
Assets held in trading accounts	0	NA	0	NA	0	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	1	NA	1	NA	1	NA	NA
Other interest income	29	0	0	29	8	20	NA
Total interest expense	**3,315**	**0**	**11**	**3,304**	**1,072**	**2,243**	**NA**
Deposits	1,652	0	9	1,643	60	1,592	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	NA	0	NA	0	NA	NA
Other borrowed money (includes demand notes issued)	1,656	0	2	1,655	1,005	651	NA
Subordinated notes and debentures	7	0	0	7	7	0	NA
Net interest income	**2,961**	**0**	**21**	**2,940**	**1,406**	**1,555**	**NA**
Provisions for credit losses and allocated transfer risk	**222**	**0**	**1**	**222**	**202**	**20**	**NA**
Total noninterest income	**1,217**	**1**	**2**	**1,214**	**352**	**865**	**NA**
Total noninterest expense	**2,031**	**2**	**16**	**2,014**	**546**	**1,485**	**NA**
Salaries and employee benefits	870	1	9	860	240	629	NA
Premises and equipment	138	0	2	136	37	100	NA
All other noninterest expense	1,024	1	5	1,018	268	756	NA
Pre-tax net operating income	**1,925**	**-0**	**6**	**1,919**	**1,010**	**914**	**NA**
Gains (losses) on securities not held in trading accounts	**700**	**-0**	**0**	**700**	**-0**	**701**	**NA**
Applicable income taxes	978	-0	2	976	381	597	NA

Income before extraordinary items	1,647	-0	4	1,643	628	1,019	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**1,647**	**-0**	**4**	**1,643**	**628**	**1,019**	**NA**
Net loan and lease charge-offs	203	0	1	201	186	16	NA
Total loan and lease charge-offs	229	0	1	227	212	17	NA
Total loan and lease recoveries	26	0	0	26	26	1	NA
Cash dividends declared	662	0	0	662	389	273	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	662	0	0	662	389	273	NA
Net additions to capital stock	0	0	0	0	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**1**	**NA**	**1**	**NA**	**NA**	**1**	**NA**
Total assets	**167**	**NA**	**167**	**NA**	**NA**	**167**	**NA**
Cash and due from depository institutions	3	NA	3	NA	NA	3	NA
Securities	55	NA	55	NA	NA	55	NA
Federal funds sold and securities purchased under agreements to resell	2	NA	2	NA	NA	2	NA
Loans and leases, net	103	NA	103	NA	NA	103	NA
Plus: allowance for losses	0	NA	0	NA	NA	0	NA
Loans and leases, total	103	NA	103	NA	NA	103	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	103	NA	103	NA	NA	103	NA
By loan and lease type:							
Loans secured by real estate, total	70	NA	70	NA	NA	70	NA
Construction and land development	1	NA	1	NA	NA	1	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	60	NA	60	NA	NA	60	NA
Home equity loans	1	NA	1	NA	NA	1	NA
Secured by multifamily residential properties	0	NA	0	NA	NA	0	NA
Secured by nonfarm nonresidential properties	10	NA	10	NA	NA	10	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	1	NA	1	NA	NA	1	NA
Loans to individuals	33	NA	33	NA	NA	33	NA
Credit cards	0	NA	0	NA	NA	0	NA
Other loans(2)	0	NA	0	NA	NA	0	NA
Lease financing receivables	0	NA	0	NA	NA	0	NA
Assets held in trading accounts	0	NA	0	NA	NA	0	NA
Bank premises and fixed assets	1	NA	1	NA	NA	1	NA
Other real estate owned	0	NA	0	NA	NA	0	NA
Goodwill and other intangible assets	0	NA	0	NA	NA	0	NA
All other assets	4	NA	4	NA	NA	4	NA
Total liabilities, limited-life preferred							

stock and equity capital	**167**	**NA**	**167**	**NA**	**NA**	**167**	**NA**
Total liabilities	152	NA	152	NA	NA	152	NA
Deposits, total	132	NA	132	NA	NA	132	NA
Memoranda:							
Demand deposits	11	NA	11	NA	NA	11	NA
Time CDs and open-account time deposits of $100,000 or more	35	NA	35	NA	NA	35	NA
Estimated insured deposits	105	NA	105	NA	NA	105	NA
Federal funds purchased and securities sold under agreements to repurchase	0	NA	0	NA	NA	0	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	18	NA	18	NA	NA	18	NA
Subordinated notes and debentures	0	NA	0	NA	NA	0	NA
All other liabilities	3	NA	3	NA	NA	3	NA
Total equity capital	**15**	**NA**	**15**	**NA**	**NA**	**15**	**NA**
Perpetual preferred stock	0	NA	0	NA	NA	0	NA
Common stock	0	NA	0	NA	NA	0	NA
Surplus	7	NA	7	NA	NA	7	NA
Retained earnings	8	NA	8	NA	NA	8	NA
Memoranda:							
Loans and leases past due 30-89 days	1	NA	1	NA	NA	1	NA
Loans and leases past due 90 or more days	0	NA	0	NA	NA	0	NA
Loans and leases in nonaccrual status	1	NA	1	NA	NA	1	NA
Income earned, not collected on loans	1	NA	1	NA	NA	1	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**1**	**NA**	**1**	**NA**	**NA**	**1**	**NA**
Number of employees (full-time equivalent)	0	NA	0	NA	NA	0	NA
Total interest and fee income	**9**	**NA**	**9**	**NA**	**NA**	**9**	**NA**
Loans and lease financing reveivables	6	NA	6	NA	NA	6	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	3	NA	3	NA	NA	3	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	NA	0	NA	NA	0	NA
Total interest expense	**3**	**NA**	**3**	**NA**	**NA**	**3**	**NA**
Deposits	3	NA	3	NA	NA	3	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	0	NA	0	NA	NA	0	NA
Subordinated notes and debentures	0	NA	0	NA	NA	0	NA
Net interest income	**5**	**NA**	**5**	**NA**	**NA**	**5**	**NA**
Provisions for credit losses and allocated transfer risk	**-0**	**NA**	**-0**	**NA**	**NA**	**-0**	**NA**
Total noninterest income	**1**	**NA**	**1**	**NA**	**NA**	**1**	**NA**
Total noninterest expense	**9**	**NA**	**9**	**NA**	**NA**	**9**	**NA**
Salaries and employee benefits	3	NA	3	NA	NA	3	NA
Premises and equipment	2	NA	2	NA	NA	2	NA
All other noninterest expense	4	NA	4	NA	NA	4	NA
Pre-tax net operating income	**-2**	**NA**	**-2**	**NA**	**NA**	**-2**	**NA**
Gains (losses) on securities not held in trading accounts	**2**	**NA**	**2**	**NA**	**NA**	**2**	**NA**
Applicable income taxes	0	NA	0	NA	NA	0	NA

Income before extraordinary items	-1	NA	-1	NA	NA	-1	NA
Extraordinary items, net	0	NA	0	NA	NA	0	NA
Net income	**-1**	**NA**	**-1**	**NA**	**NA**	**-1**	**NA**
Net loan and lease charge-offs	-0	NA	-0	NA	NA	-0	NA
Total loan and lease charge-offs	0	NA	0	NA	NA	0	NA
Total loan and lease recoveries	0	NA	0	NA	NA	0	NA
Cash dividends declared	0	NA	0	NA	NA	0	NA
Cash dividends declared on preferred stock	0	NA	0	NA	NA	0	NA
Cash dividends declared on common stock	0	NA	0	NA	NA	0	NA
Net additions to capital stock	0	NA	0	NA	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**38**	**8**	**19**	**11**	**NA**	**38**	**NA**
Total assets	**44,573**	**353**	**5,320**	**38,900**	**NA**	**44,573**	**NA**
Cash and due from depository institutions	1,291	35	262	994	NA	1,291	NA
Securities	4,903	66	316	4,520	NA	4,903	NA
Federal funds sold and securities purchased under agreements to resell	118	9	45	64	NA	118	NA
Loans and leases, net	35,603	227	4,439	30,937	NA	35,603	NA
Plus: allowance for losses	220	3	35	182	NA	220	NA
Loans and leases, total	35,823	231	4,474	31,119	NA	35,823	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	35,823	231	4,474	31,119	NA	35,823	NA
By loan and lease type:							
Loans secured by real estate, total	34,018	214	4,184	29,620	NA	34,018	NA
Construction and land development	5,919	40	774	5,105	NA	5,919	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	22,863	146	2,311	20,406	NA	22,863	NA
Home equity loans	2,572	15	341	2,216	NA	2,572	NA
Secured by multifamily residential properties	727	2	247	478	NA	727	NA
Secured by nonfarm nonresidential properties	4,509	26	851	3,631	NA	4,509	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	1,285	11	188	1,086	NA	1,285	NA
Loans to individuals	436	5	101	330	NA	436	NA
Credit cards	24	0	2	22	NA	24	NA
Other loans(2)	48	0	2	45	NA	48	NA
Lease financing receivables	37	0	0	37	NA	37	NA
Assets held in trading accounts	4	0	0	4	NA	4	NA
Bank premises and fixed assets	637	8	90	540	NA	637	NA
Other real estate owned	40	1	2	37	NA	40	NA
Goodwill and other intangible assets	827	1	49	777	NA	827	NA
All other assets	1,150	6	118	1,026	NA	1,150	NA
Total liabilities, limited-life preferred							

stock and equity capital	**44,573**	**353**	**5,320**	**38,900**	**NA**	**44,573**	**NA**
Total liabilities	40,533	268	4,852	35,413	NA	40,533	NA
Deposits, total	29,289	245	4,121	24,923	NA	29,289	NA
Memoranda:							
Demand deposits	3,484	19	421	3,045	NA	3,484	NA
Time CDs and open-account time deposits of $100,000 or more	13,446	116	1,764	11,567	NA	13,446	NA
Estimated insured deposits	21,510	178	3,325	18,006	NA	21,510	NA
Federal funds purchased and securities sold under agreements to repurchase	1,826	2	36	1,788	NA	1,826	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	8,912	20	651	8,241	NA	8,912	NA
Subordinated notes and debentures	31	0	9	22	NA	31	NA
All other liabilities	475	1	36	438	NA	475	NA
Total equity capital	**4,040**	**85**	**468**	**3,487**	**NA**	**4,040**	**NA**
Perpetual preferred stock	20	0	4	16	NA	20	NA
Common stock	45	12	6	26	NA	45	NA
Surplus	2,580	66	170	2,344	NA	2,580	NA
Retained earnings	1,395	6	287	1,101	NA	1,395	NA
Memoranda:							
Loans and leases past due 30-89 days	226	1	68	157	NA	226	NA
Loans and leases past due 90 or more days	183	0	4	179	NA	183	NA
Loans and leases in nonaccrual status	68	4	14	50	NA	68	NA
Income earned, not collected on loans	203	2	26	175	NA	203	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA Foreign Offices
Number of institutions	**38**	**8**	**19**	**11**	**NA**	**38**	**NA**
Number of employees (full-time equivalent)	9	0	1	8	NA	9	NA
Total interest and fee income	**2,116**	**17**	**288**	**1,810**	**NA**	**2,116**	**NA**
Loans and lease financing reveivables	1,869	14	268	1,588	NA	1,869	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	231	4	19	208	NA	231	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	16	0	1	15	NA	16	NA
Total interest expense	**940**	**6**	**111**	**823**	**NA**	**940**	**NA**
Deposits	574	6	89	478	NA	574	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	364	1	21	343	NA	364	NA
Subordinated notes and debentures	2	0	0	2	NA	2	NA
Net interest income	**1,176**	**11**	**178**	**988**	**NA**	**1,176**	**NA**
Provisions for credit losses and allocated transfer risk	**35**	**1**	**8**	**26**	**NA**	**35**	**NA**
Total noninterest income	**358**	**2**	**30**	**325**	**NA**	**358**	**NA**
Total noninterest expense	**1,086**	**13**	**120**	**954**	**NA**	**1,086**	**NA**
Salaries and employee benefits	556	6	68	482	NA	556	NA
Premises and equipment	204	2	25	177	NA	204	NA
All other noninterest expense	326	5	27	295	NA	326	NA
Pre-tax net operating income	**413**	**-0**	**80**	**333**	**NA**	**413**	**NA**
Gains (losses) on securities not held in trading accounts	**61**	**-0**	**6**	**55**	**NA**	**61**	**NA**
Applicable income taxes	167	0	25	142	NA	167	NA

Income before extraordinary items	307	-0	61	246	NA	307	NA
Extraordinary items, net	0	0	0	0	NA	0	NA
Net income	**307**	**-0**	**61**	**246**	**NA**	**307**	**NA**
Net loan and lease charge-offs	4	0	0	3	NA	4	NA
Total loan and lease charge-offs	13	1	1	12	NA	13	NA
Total loan and lease recoveries	9	0	1	8	NA	9	NA
Cash dividends declared	76	0	14	62	NA	76	NA
Cash dividends declared on preferred stock	1	0	0	0	NA	1	NA
Cash dividends declared on common stock	75	0	14	61	NA	75	NA
Net additions to capital stock	235	13	0	222	NA	235	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**17**	**4**	**12**	**1**	**1**	**16**	**NA**
Total assets	**8,597**	**238**	**3,606**	**4,753**	**71**	**8,526**	**NA**
Cash and due from depository institutions	311	24	177	110	1	310	NA
Securities	1,509	22	861	626	4	1,505	NA
Federal funds sold and securities purchased under agreements to resell	59	12	23	24	11	48	NA
Loans and leases, net	6,020	167	2,380	3,473	53	5,966	NA
Plus: allowance for losses	51	2	21	28	1	50	NA
Loans and leases, total	6,070	169	2,401	3,501	54	6,016	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	6,070	169	2,401	3,501	54	6,016	NA
By loan and lease type:							
Loans secured by real estate, total	4,724	136	2,162	2,427	41	4,683	NA
Construction and land development	516	15	404	97	7	509	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	3,713	88	1,297	2,328	21	3,692	NA
Home equity loans	397	6	130	260	5	392	NA
Secured by multifamily residential properties	59	1	56	2	0	59	NA
Secured by nonfarm nonresidential properties	435	32	404	0	13	423	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	279	9	84	185	6	273	NA
Loans to individuals	825	23	154	647	7	818	NA
Credit cards	0	0	0	0	0	0	NA
Other loans(2)	20	0	0	20	0	20	NA
Lease financing receivables	223	0	1	222	0	223	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Bank premises and fixed assets	100	7	62	30	1	99	NA
Other real estate owned	12	0	4	8	0	12	NA
Goodwill and other intangible assets	318	0	9	309	0	318	NA
All other assets	268	4	90	174	1	267	NA
Total liabilities, limited-life preferred							

stock and equity capital	**8,597**	**238**	**3,606**	**4,753**	**71**	**8,526**	**NA**
Total liabilities	7,696	213	3,129	4,354	64	7,631	NA
Deposits, total	5,435	211	2,428	2,796	64	5,370	NA
Memoranda:							
Demand deposits	444	19	153	273	9	436	NA
Time CDs and open-account time deposits of $100,000 or more	1,756	77	993	686	43	1,713	NA
Estimated insured deposits	4,317	165	1,825	2,327	31	4,286	NA
Federal funds purchased and securities sold under agreements to repurchase	125	0	62	63	0	125	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	1,856	0	554	1,302	0	1,856	NA
Subordinated notes and debentures	1	0	1	0	0	1	NA
All other liabilities	279	2	83	193	0	278	NA
Total equity capital	**901**	**25**	**477**	**400**	**6**	**895**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	16	2	10	3	1	15	NA
Surplus	465	9	90	366	8	457	NA
Retained earnings	421	13	377	30	-2	423	NA
Memoranda:							
Loans and leases past due 30-89 days	63	1	32	30	0	63	NA
Loans and leases past due 90 or more days	2	0	2	0	0	2	NA
Loans and leases in nonaccrual status	100	1	17	82	0	100	NA
Income earned, not collected on loans	34	1	16	17	0	33	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**17**	**4**	**12**	**1**	**1**	**16**	**NA**
Number of employees (full-time equivalent)	4	0	1	3	0	3	NA
Total interest and fee income	**449**	**13**	**184**	**253**	**4**	**445**	**NA**
Loans and lease financing reveivables	370	11	144	216	4	367	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	75	2	39	35	0	75	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	3	0	1	2	0	3	NA
Total interest expense	**221**	**4**	**84**	**132**	**1**	**219**	**NA**
Deposits	133	4	58	70	1	131	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	88	0	26	62	0	88	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**228**	**8**	**99**	**121**	**3**	**226**	**NA**
Provisions for credit losses and allocated transfer risk	**17**	**0**	**5**	**11**	**0**	**17**	**NA**
Total noninterest income	**74**	**3**	**23**	**48**	**1**	**73**	**NA**
Total noninterest expense	**353**	**9**	**79**	**265**	**3**	**350**	**NA**
Salaries and employee benefits	171	6	44	122	2	170	NA
Premises and equipment	63	1	16	46	0	63	NA
All other noninterest expense	119	2	20	97	1	118	NA
Pre-tax net operating income	**-67**	**2**	**38**	**-107**	**0**	**-68**	**NA**
Gains (losses) on securities not held in trading accounts	**115**	**0**	**2**	**113**	**0**	**115**	**NA**
Applicable income taxes	14	0	10	3	0	14	NA

Income before extraordinary items	34	1	29	4	0	34	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**34**	**1**	**29**	**4**	**0**	**34**	**NA**
Net loan and lease charge-offs	10	0	2	8	0	10	NA
Total loan and lease charge-offs	15	0	3	12	0	15	NA
Total loan and lease recoveries	5	0	1	4	0	5	NA
Cash dividends declared	12	0	12	0	0	12	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	12	0	12	0	0	12	NA
Net additions to capital stock	7	0	7	0	0	7	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**2**	**NA**	**NA**	**2**	**NA**	**2**	**NA**
Total assets	**8,085**	**NA**	**NA**	**8,085**	**NA**	**8,085**	**NA**
Cash and due from depository institutions	166	NA	NA	166	NA	166	NA
Securities	3,299	NA	NA	3,299	NA	3,299	NA
Federal funds sold and securities purchased under agreements to resell	57	NA	NA	57	NA	57	NA
Loans and leases, net	4,083	NA	NA	4,083	NA	4,083	NA
Plus: allowance for losses	31	NA	NA	31	NA	31	NA
Loans and leases, total	4,114	NA	NA	4,114	NA	4,114	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	4,114	NA	NA	4,114	NA	4,114	NA
By loan and lease type:							
Loans secured by real estate, total	3,606	NA	NA	3,606	NA	3,606	NA
Construction and land development	270	NA	NA	270	NA	270	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	3,122	NA	NA	3,122	NA	3,122	NA
Home equity loans	174	NA	NA	174	NA	174	NA
Secured by multifamily residential properties	29	NA	NA	29	NA	29	NA
Secured by nonfarm nonresidential properties	185	NA	NA	185	NA	185	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	417	NA	NA	417	NA	417	NA
Loans to individuals	91	NA	NA	91	NA	91	NA
Credit cards	28	NA	NA	28	NA	28	NA
Other loans(2)	0	NA	NA	0	NA	0	NA
Lease financing receivables	0	NA	NA	0	NA	0	NA
Assets held in trading accounts	0	NA	NA	0	NA	0	NA
Bank premises and fixed assets	71	NA	NA	71	NA	71	NA
Other real estate owned	0	NA	NA	0	NA	0	NA
Goodwill and other intangible assets	89	NA	NA	89	NA	89	NA
All other assets	318	NA	NA	318	NA	318	NA
Total liabilities, limited-life preferred							

stock and equity capital	**8,085**	**NA**	**NA**	**8,085**	**NA**	**8,085**	**NA**
Total liabilities	7,426	NA	NA	7,426	NA	7,426	NA
Deposits, total	5,641	NA	NA	5,641	NA	5,641	NA
Memoranda:							
Demand deposits	701	NA	NA	701	NA	701	NA
Time CDs and open-account time deposits of $100,000 or more	1,673	NA	NA	1,673	NA	1,673	NA
Estimated insured deposits	4,706	NA	NA	4,706	NA	4,706	NA
Federal funds purchased and securities sold under agreements to repurchase	683	NA	NA	683	NA	683	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	1,037	NA	NA	1,037	NA	1,037	NA
Subordinated notes and debentures	0	NA	NA	0	NA	0	NA
All other liabilities	65	NA	NA	65	NA	65	NA
Total equity capital	**659**	**NA**	**NA**	**659**	**NA**	**659**	**NA**
Perpetual preferred stock	0	NA	NA	0	NA	0	NA
Common stock	0	NA	NA	0	NA	0	NA
Surplus	344	NA	NA	344	NA	344	NA
Retained earnings	316	NA	NA	316	NA	316	NA
Memoranda:							
Loans and leases past due 30-89 days	5	NA	NA	5	NA	5	NA
Loans and leases past due 90 or more days	0	NA	NA	0	NA	0	NA
Loans and leases in nonaccrual status	2	NA	NA	2	NA	2	NA
Income earned, not collected on loans	30	NA	NA	30	NA	30	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**2**	**NA**	**NA**	**2**	**NA**	**2**	**NA**
Number of employees (full-time equivalent)	2	NA	NA	2	NA	2	NA
Total interest and fee income	**395**	**NA**	**NA**	**395**	**NA**	**395**	**NA**
Loans and lease financing reveivables	236	NA	NA	236	NA	236	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	159	NA	NA	159	NA	159	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	NA	NA	0	NA	0	NA
Total interest expense	**141**	**NA**	**NA**	**141**	**NA**	**141**	**NA**
Deposits	69	NA	NA	69	NA	69	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	73	NA	NA	73	NA	73	NA
Subordinated notes and debentures	0	NA	NA	0	NA	0	NA
Net interest income	**254**	**NA**	**NA**	**254**	**NA**	**254**	**NA**
Provisions for credit losses and allocated transfer risk	**-3**	**NA**	**NA**	**-3**	**NA**	**-3**	**NA**
Total noninterest income	**57**	**NA**	**NA**	**57**	**NA**	**57**	**NA**
Total noninterest expense	**187**	**NA**	**NA**	**187**	**NA**	**187**	**NA**
Salaries and employee benefits	92	NA	NA	92	NA	92	NA
Premises and equipment	47	NA	NA	47	NA	47	NA
All other noninterest expense	49	NA	NA	49	NA	49	NA
Pre-tax net operating income	**127**	**NA**	**NA**	**127**	**NA**	**127**	**NA**
Gains (losses) on securities not held in trading accounts	**1**	**NA**	**NA**	**1**	**NA**	**1**	**NA**
Applicable income taxes	49	NA	NA	49	NA	49	NA

Income before extraordinary items	79	NA	NA	79	NA	79	NA
Extraordinary items, net	0	NA	NA	0	NA	0	NA
Net income	**79**	**NA**	**NA**	**79**	**NA**	**79**	**NA**
Net loan and lease charge-offs	0	NA	NA	0	NA	0	NA
Total loan and lease charge-offs	2	NA	NA	2	NA	2	NA
Total loan and lease recoveries	2	NA	NA	2	NA	2	NA
Cash dividends declared	37	NA	NA	37	NA	37	NA
Cash dividends declared on preferred stock	0	NA	NA	0	NA	0	NA
Cash dividends declared on common stock	37	NA	NA	37	NA	37	NA
Net additions to capital stock	0	NA	NA	0	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**3**	**NA**	**3**	**NA**	**1**	**2**	**NA**
Total assets	**1,389**	**NA**	**1,389**	**NA**	**335**	**1,055**	**NA**
Cash and due from depository institutions	63	NA	63	NA	29	34	NA
Securities	203	NA	203	NA	3	200	NA
Federal funds sold and securities purchased under agreements to resell	0	NA	0	NA	0	0	NA
Loans and leases, net	1,051	NA	1,051	NA	293	757	NA
Plus: allowance for losses	8	NA	8	NA	4	4	NA
Loans and leases, total	1,059	NA	1,059	NA	297	761	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	1,059	NA	1,059	NA	297	761	NA
By loan and lease type:							
Loans secured by real estate, total	979	NA	979	NA	260	719	NA
Construction and land development	145	NA	145	NA	101	44	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	609	NA	609	NA	87	522	NA
Home equity loans	74	NA	74	NA	32	42	NA
Secured by multifamily residential properties	8	NA	8	NA	0	8	NA
Secured by nonfarm nonresidential properties	217	NA	217	NA	72	145	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	50	NA	50	NA	25	25	NA
Loans to individuals	29	NA	29	NA	12	18	NA
Credit cards	1	NA	1	NA	0	1	NA
Other loans(2)	0	NA	0	NA	0	0	NA
Lease financing receivables	0	NA	0	NA	0	0	NA
Assets held in trading accounts	0	NA	0	NA	0	0	NA
Bank premises and fixed assets	28	NA	28	NA	4	24	NA
Other real estate owned	0	NA	0	NA	0	0	NA
Goodwill and other intangible assets	4	NA	4	NA	0	4	NA
All other assets	40	NA	40	NA	5	35	NA
Total liabilities, limited-life preferred							

stock and equity capital	**1,389**	**NA**	**1,389**	**NA**	**335**	**1,055**	**NA**
Total liabilities	1,242	NA	1,242	NA	304	939	NA
Deposits, total	1,021	NA	1,021	NA	292	729	NA
Memoranda:							
Demand deposits	174	NA	174	NA	80	94	NA
Time CDs and open-account time deposits of $100,000 or more	359	NA	359	NA	163	195	NA
Estimated insured deposits	725	NA	725	NA	97	629	NA
Federal funds purchased and securities sold under agreements to repurchase	0	NA	0	NA	0	0	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	200	NA	200	NA	9	191	NA
Subordinated notes and debentures	0	NA	0	NA	0	0	NA
All other liabilities	21	NA	21	NA	3	18	NA
Total equity capital	**147**	**NA**	**147**	**NA**	**31**	**116**	**NA**
Perpetual preferred stock	0	NA	0	NA	0	0	NA
Common stock	0	NA	0	NA	0	0	NA
Surplus	50	NA	50	NA	20	30	NA
Retained earnings	97	NA	97	NA	11	86	NA
Memoranda:							
Loans and leases past due 30-89 days	9	NA	9	NA	0	9	NA
Loans and leases past due 90 or more days	0	NA	0	NA	0	0	NA
Loans and leases in nonaccrual status	0	NA	0	NA	0	0	NA
Income earned, not collected on loans	5	NA	5	NA	1	4	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**3**	**NA**	**3**	**NA**	**1**	**2**	**NA**
Number of employees (full-time equivalent)	0	NA	0	NA	0	0	NA
Total interest and fee income	**75**	**NA**	**75**	**NA**	**21**	**54**	**NA**
Loans and lease financing reveivables	65	NA	65	NA	20	45	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	9	NA	9	NA	1	9	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	NA	0	NA	0	0	NA
Total interest expense	**25**	**NA**	**25**	**NA**	**5**	**19**	**NA**
Deposits	17	NA	17	NA	5	12	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	8	NA	8	NA	1	7	NA
Subordinated notes and debentures	0	NA	0	NA	0	0	NA
Net interest income	**50**	**NA**	**50**	**NA**	**16**	**35**	**NA**
Provisions for credit losses and allocated transfer risk	**1**	**NA**	**1**	**NA**	**1**	**1**	**NA**
Total noninterest income	**15**	**NA**	**15**	**NA**	**1**	**14**	**NA**
Total noninterest expense	**45**	**NA**	**45**	**NA**	**11**	**34**	**NA**
Salaries and employee benefits	27	NA	27	NA	6	21	NA
Premises and equipment	7	NA	7	NA	3	4	NA
All other noninterest expense	11	NA	11	NA	2	9	NA
Pre-tax net operating income	**20**	**NA**	**20**	**NA**	**6**	**14**	**NA**
Gains (losses) on securities not held in trading accounts	**3**	**NA**	**3**	**NA**	**1**	**1**	**NA**
Applicable income taxes	8	NA	8	NA	3	6	NA

Income before extraordinary items	14	NA	14	NA	4	10	NA
Extraordinary items, net	0	NA	0	NA	0	0	NA
Net income	**14**	**NA**	**14**	**NA**	**4**	**10**	**NA**
Net loan and lease charge-offs	0	NA	0	NA	0	0	NA
Total loan and lease charge-offs	0	NA	0	NA	0	0	NA
Total loan and lease recoveries	0	NA	0	NA	0	0	NA
Cash dividends declared	0	NA	0	NA	0	0	NA
Cash dividends declared on preferred stock	0	NA	0	NA	0	0	NA
Cash dividends declared on common stock	0	NA	0	NA	0	0	NA
Net additions to capital stock	0	NA	0	NA	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**96**	**39**	**51**	**6**	**4**	**92**	**NA**
Total assets	**42,186**	**1,742**	**12,731**	**27,713**	**1,048**	**41,138**	**NA**
Cash and due from depository institutions	979	98	495	386	46	933	NA
Securities	12,089	505	3,568	8,016	328	11,761	NA
Federal funds sold and securities purchased under agreements to resell	125	10	91	24	7	118	NA
Loans and leases, net	26,613	1,013	7,792	17,808	621	25,991	NA
Plus: allowance for losses	204	7	49	148	5	199	NA
Loans and leases, total	26,817	1,020	7,841	17,956	626	26,190	NA
Plus: unearned income(1)	3	0	3	0	0	3	NA
Loans and leases, gross	26,820	1,020	7,844	17,956	626	26,193	NA
By loan and lease type:							
Loans secured by real estate, total	21,749	932	7,062	13,755	392	21,357	NA
Construction and land development	1,125	51	624	450	34	1,090	NA
Secured by farmland(1)	78	5	73	0	14	65	NA
Secured by 1-4 family residential properties	15,977	773	5,085	10,120	236	15,742	NA
Home equity loans	2,938	18	397	2,523	52	2,887	NA
Secured by multifamily residential properties	2,157	38	548	1,570	15	2,141	NA
Secured by nonfarm nonresidential properties	2,412	65	731	1,615	93	2,319	NA
Loans to depository institutions(1)	0	0	0	0	0	0	NA
Loans to finance agricultural production and other loans to farmers(1)	61	6	55	0	12	49	NA
Commercial and industrial loans	613	21	318	274	81	532	NA
Loans to individuals	4,251	59	390	3,802	140	4,111	NA
Credit cards	990	0	2	988	0	990	NA
Other loans(2)	8	1	5	2	1	6	NA
Lease financing receivables	139	2	14	123	0	139	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Bank premises and fixed assets	495	26	255	215	10	485	NA
Other real estate owned	69	5	11	53	1	68	NA
Goodwill and other intangible assets	469	2	93	373	2	467	NA
All other assets	1,349	84	426	838	33	1,316	NA
Total liabilities, limited-life preferred							

stock and equity capital	**42,186**	**1,742**	**12,731**	**27,713**	**1,048**	**41,138**	**NA**
Total liabilities	37,983	1,503	11,229	25,251	967	37,016	NA
Deposits, total	30,424	1,375	9,952	19,096	795	29,629	NA
Memoranda:							
Demand deposits	1,549	56	501	992	74	1,475	NA
Time CDs and open-account time deposits of $100,000 or more	8,407	242	1,959	6,206	272	8,135	NA
Estimated insured deposits	26,103	1,258	8,843	16,002	540	25,563	NA
Federal funds purchased and securities sold under agreements to repurchase	1,337	0	117	1,219	95	1,242	NA
Trading liabilities(1)	0	0	0	0	0	0	NA
Other borrowed money	5,804	108	1,050	4,646	64	5,740	NA
Subordinated notes and debentures	6	3	3	0	3	3	NA
All other liabilities	412	16	107	289	10	402	NA
Total equity capital	**4,203**	**239**	**1,502**	**2,462**	**81**	**4,122**	**NA**
Perpetual preferred stock	3	2	1	0	0	3	NA
Common stock	26	11	13	1	10	15	NA
Surplus	2,366	55	337	1,975	17	2,349	NA
Retained earnings	1,808	171	1,151	486	53	1,755	NA
Memoranda:							
Loans and leases past due 30-89 days	248	20	94	135	4	245	NA
Loans and leases past due 90 or more days	37	6	12	19	1	36	NA
Loans and leases in nonaccrual status	118	12	43	62	2	116	NA
Income earned, not collected on loans	183	8	58	118	6	178	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA Foreign Offices
Number of institutions	**96**	**39**	**51**	**6**	**4**	**92**	**NA**
Number of employees (full-time equivalent)	8	1	3	4	0	7	NA
Total interest and fee income	**2,011**	**87**	**626**	**1,299**	**50**	**1,961**	**NA**
Loans and lease financing reveivables	1,475	60	457	958	35	1,440	NA
Balances due from depository institutions	4	1	2	0	0	4	NA
Investment Securities	491	22	152	317	15	476	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	3	0	3	0	0	3	NA
Other interest income	39	3	11	24	1	38	NA
Total interest expense	**943**	**35**	**266**	**643**	**23**	**920**	**NA**
Deposits	701	31	223	447	19	683	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	0	0	0	0	0	NA
Other borrowed money (includes demand notes issued)	241	4	42	195	4	237	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**1,068**	**52**	**360**	**656**	**27**	**1,041**	**NA**
Provisions for credit losses and allocated transfer risk	**77**	**2**	**7**	**68**	**1**	**76**	**NA**
Total noninterest income	**269**	**23**	**55**	**191**	**9**	**261**	**NA**
Total noninterest expense	**918**	**62**	**323**	**533**	**29**	**889**	**NA**
Salaries and employee benefits	415	34	185	196	16	399	NA
Premises and equipment	127	11	56	60	5	123	NA
All other noninterest expense	375	17	82	277	8	367	NA
Pre-tax net operating income	**343**	**11**	**85**	**247**	**6**	**337**	**NA**
Gains (losses) on securities not held in trading accounts	**30**	**1**	**14**	**15**	**0**	**30**	**NA**
Applicable income taxes	130	6	31	93	2	128	NA

Income before extraordinary items	243	6	68	168	5	238	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**243**	**6**	**68**	**168**	**5**	**238**	**NA**
Net loan and lease charge-offs	57	2	5	50	1	57	NA
Total loan and lease charge-offs	74	3	7	64	1	73	NA
Total loan and lease recoveries	17	1	2	14	0	16	NA
Cash dividends declared	155	4	12	139	4	151	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	155	4	12	139	4	151	NA
Net additions to capital stock	20	2	17	0	1	19	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**55**	**17**	**36**	**2**	**3**	**52**	**NA**
Total assets	**15,914**	**948**	**10,396**	**4,570**	**828**	**15,086**	**NA**
Cash and due from depository institutions	699	111	441	146	21	678	NA
Securities	2,438	145	1,529	764	154	2,285	NA
Federal funds sold and securities purchased under agreements to resell	85	4	76	5	10	76	NA
Loans and leases, net	11,379	644	7,651	3,084	589	10,791	NA
Plus: allowance for losses	109	4	58	47	5	104	NA
Loans and leases, total	11,488	648	7,710	3,131	594	10,894	NA
Plus: unearned income(1)	1	0	0	NA	0	0	NA
Loans and leases, gross	11,489	648	7,710	3,131	594	10,894	NA
By loan and lease type:							
Loans secured by real estate, total	9,969	594	6,555	2,819	531	9,438	NA
Construction and land development	914	45	522	346	40	873	NA
Secured by farmland(1)	3	0	3	NA	1	2	NA
Secured by 1-4 family residential properties	7,012	492	4,529	1,991	316	6,696	NA
Home equity loans	813	18	529	266	33	780	NA
Secured by multifamily residential properties	340	8	283	48	41	298	NA
Secured by nonfarm nonresidential properties	1,700	49	1,218	434	133	1,568	NA
Loans to depository institutions(1)	0	0	0	NA	0	0	NA
Loans to finance agricultural production and other loans to farmers(1)	0	0	0	NA	0	0	NA
Commercial and industrial loans	801	14	509	277	32	769	NA
Loans to individuals	665	39	607	19	31	635	NA
Credit cards	7	0	7	0	0	7	NA
Other loans(2)	21	0	21	0	1	20	NA
Lease financing receivables	32	0	17	15	0	32	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Bank premises and fixed assets	243	12	187	43	20	223	NA
Other real estate owned	29	2	17	10	3	26	NA
Goodwill and other intangible assets	231	2	78	152	2	229	NA
All other assets	810	27	415	368	31	779	NA
Total liabilities, limited-life preferred							

stock and equity capital	**15,914**	**948**	**10,396**	**4,570**	**828**	**15,086**	**NA**
Total liabilities	14,430	818	9,406	4,205	750	13,680	NA
Deposits, total	11,672	722	7,709	3,241	609	11,063	NA
Memoranda:							
Demand deposits	1,293	18	540	736	52	1,241	NA
Time CDs and open-account time deposits of $100,000 or more	4,565	210	2,594	1,761	186	4,379	NA
Estimated insured deposits	8,532	611	5,939	1,982	509	8,022	NA
Federal funds purchased and securities sold under agreements to repurchase	71	0	71	1	0	71	NA
Trading liabilities(1)	0	0	0	NA	0	0	NA
Other borrowed money	2,565	88	1,549	927	137	2,428	NA
Subordinated notes and debentures	4	0	4	0	0	4	NA
All other liabilities	117	7	73	37	4	113	NA
Total equity capital	**1,484**	**130**	**989**	**365**	**78**	**1,406**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	16	1	15	0	0	16	NA
Surplus	654	32	438	185	23	631	NA
Retained earnings	814	98	536	180	55	759	NA
Memoranda:							
Loans and leases past due 30-89 days	171	10	88	73	4	166	NA
Loans and leases past due 90 or more days	67	3	14	50	0	66	NA
Loans and leases in nonaccrual status	123	4	61	59	9	114	NA
Income earned, not collected on loans	71	4	48	20	4	67	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA Foreign Offices
Number of institutions	**55**	**17**	**36**	**2**	**3**	**52**	**NA**
Number of employees (full-time equivalent)	5	0	3	2	0	5	NA
Total interest and fee income	**814**	**48**	**533**	**233**	**43**	**771**	**NA**
Loans and lease financing reveivables	692	40	456	197	36	656	NA
Balances due from depository institutions	1	0	1	NA	0	1	NA
Investment Securities	112	8	71	32	6	105	NA
Assets held in trading accounts	0	0	0	NA	0	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	0	0	NA	0	0	NA
Other interest income	9	0	5	4	0	8	NA
Total interest expense	**374**	**21**	**239**	**114**	**20**	**354**	**NA**
Deposits	253	18	170	65	13	240	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	0	0	NA	0	0	NA
Other borrowed money (includes demand notes issued)	120	3	68	49	6	114	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**440**	**28**	**294**	**118**	**23**	**417**	**NA**
Provisions for credit losses and allocated transfer risk	**25**	**1**	**18**	**6**	**2**	**23**	**NA**
Total noninterest income	**158**	**5**	**69**	**83**	**5**	**152**	**NA**
Total noninterest expense	**544**	**26**	**270**	**248**	**21**	**523**	**NA**
Salaries and employee benefits	315	16	151	149	11	304	NA
Premises and equipment	90	5	54	31	4	86	NA
All other noninterest expense	139	6	65	68	5	134	NA
Pre-tax net operating income	**29**	**6**	**76**	**-53**	**7**	**23**	**NA**
Gains (losses) on securities not held in trading accounts	**59**	**1**	**13**	**45**	**0**	**59**	**NA**
Applicable income taxes	31	3	27	1	2	29	NA

Income before extraordinary items	57	3	63	-9	5	52	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**57**	**3**	**63**	**-9**	**5**	**52**	**NA**
Net loan and lease charge-offs	24	1	15	9	1	24	NA
Total loan and lease charge-offs	36	1	21	14	1	35	NA
Total loan and lease recoveries	11	0	6	5	0	11	NA
Cash dividends declared	47	1	43	3	2	45	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	47	1	43	3	2	45	NA
Net additions to capital stock	0	0	-0	0	0	-0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**19**	**9**	**9**	**1**	**3**	**16**	**NA**
Total assets	**5,486**	**472**	**3,749**	**1,265**	**1,033**	**4,453**	**NA**
Cash and due from depository institutions	176	35	109	32	35	141	NA
Securities	581	70	468	43	56	524	NA
Federal funds sold and securities purchased under agreements to resell	47	8	39	0	8	40	NA
Loans and leases, net	4,420	340	2,903	1,177	873	3,547	NA
Plus: allowance for losses	38	3	31	4	9	30	NA
Loans and leases, total	4,458	343	2,934	1,181	882	3,576	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	4,458	343	2,934	1,181	882	3,576	NA
By loan and lease type:							
Loans secured by real estate, total	3,738	289	2,295	1,154	676	3,061	NA
Construction and land development	465	35	427	3	232	233	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	2,203	183	935	1,086	199	2,005	NA
Home equity loans	286	6	97	184	41	245	NA
Secured by multifamily residential properties	241	9	232	0	31	210	NA
Secured by nonfarm nonresidential properties	828	61	702	65	215	614	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	521	29	493	0	185	336	NA
Loans to individuals	198	26	146	27	20	179	NA
Credit cards	4	0	2	2	2	2	NA
Other loans(2)	0	0	0	0	0	0	NA
Lease financing receivables	1	0	1	0	1	0	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Bank premises and fixed assets	91	10	79	2	22	70	NA
Other real estate owned	9	1	8	0	1	8	NA
Goodwill and other intangible assets	43	0	43	0	16	27	NA
All other assets	118	8	100	11	22	96	NA
Total liabilities, limited-life preferred							

stock and equity capital	**5,486**	**472**	**3,749**	**1,265**	**1,033**	**4,453**	**NA**
Total liabilities	4,967	417	3,425	1,126	931	4,037	NA
Deposits, total	4,333	380	2,832	1,121	790	3,543	NA
Memoranda:							
Demand deposits	388	35	349	4	109	279	NA
Time CDs and open-account time deposits of $100,000 or more	1,501	93	1,002	407	336	1,166	NA
Estimated insured deposits	3,381	338	2,152	891	554	2,827	NA
Federal funds purchased and securities sold under agreements to repurchase	32	1	31	0	10	22	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	569	33	537	0	120	449	NA
Subordinated notes and debentures	1	0	1	0	1	0	NA
All other liabilities	32	3	24	5	10	22	NA
Total equity capital	**519**	**55**	**324**	**139**	**103**	**416**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	29	12	14	3	5	25	NA
Surplus	302	15	178	110	60	242	NA
Retained earnings	187	29	133	26	38	149	NA
Memoranda:							
Loans and leases past due 30-89 days	44	4	35	5	8	36	NA
Loans and leases past due 90 or more days	6	2	3	0	0	6	NA
Loans and leases in nonaccrual status	21	1	17	3	4	16	NA
Income earned, not collected on loans	28	2	20	5	6	22	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**19**	**9**	**9**	**1**	**3**	**16**	**NA**
Number of employees (full-time equivalent)	1	0	1	0	0	1	NA
Total interest and fee income	**282**	**25**	**202**	**55**	**57**	**225**	**NA**
Loans and lease financing reveivables	256	21	183	52	55	202	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	25	4	19	2	2	23	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	1	0	1	0	0	1	NA
Total interest expense	**132**	**10**	**87**	**35**	**22**	**111**	**NA**
Deposits	104	9	61	35	16	88	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	28	1	27	0	5	23	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**150**	**15**	**115**	**20**	**35**	**115**	**NA**
Provisions for credit losses and allocated transfer risk	**14**	**0**	**12**	**1**	**1**	**13**	**NA**
Total noninterest income	**44**	**3**	**37**	**5**	**11**	**33**	**NA**
Total noninterest expense	**139**	**12**	**106**	**20**	**32**	**107**	**NA**
Salaries and employee benefits	78	7	62	10	18	60	NA
Premises and equipment	28	3	20	5	6	22	NA
All other noninterest expense	33	2	24	6	8	25	NA
Pre-tax net operating income	**41**	**5**	**33**	**4**	**13**	**28**	**NA**
Gains (losses) on securities not held in trading accounts	**2**	**0**	**2**	**0**	**1**	**2**	**NA**
Applicable income taxes	9	1	7	1	2	7	NA

Income before extraordinary items	34	4	28	2	12	23	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**34**	**4**	**28**	**2**	**12**	**23**	**NA**
Net loan and lease charge-offs	8	0	7	1	1	7	NA
Total loan and lease charge-offs	9	0	8	1	1	8	NA
Total loan and lease recoveries	1	0	1	0	0	1	NA
Cash dividends declared	20	2	18	1	3	17	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	20	2	18	1	3	17	NA
Net additions to capital stock	0	0	0	0	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**17**	**8**	**7**	**2**	**NA**	**17**	**NA**
Total assets	**12,312**	**338**	**1,930**	**10,044**	**NA**	**12,312**	**NA**
Cash and due from depository institutions	158	23	43	91	NA	158	NA
Securities	3,830	81	615	3,133	NA	3,830	NA
Federal funds sold and securities purchased under agreements to resell	3	3	0	1	NA	3	NA
Loans and leases, net	7,790	216	1,194	6,381	NA	7,790	NA
Plus: allowance for losses	21	1	10	10	NA	21	NA
Loans and leases, total	7,811	217	1,203	6,391	NA	7,811	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	7,811	217	1,203	6,391	NA	7,811	NA
By loan and lease type:							
Loans secured by real estate, total	7,556	179	1,093	6,284	NA	7,556	NA
Construction and land development	423	15	185	223	NA	423	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	6,574	136	616	5,822	NA	6,574	NA
Home equity loans	248	5	21	222	NA	248	NA
Secured by multifamily residential properties	152	4	58	90	NA	152	NA
Secured by nonfarm nonresidential properties	407	23	234	150	NA	407	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	141	15	83	43	NA	141	NA
Loans to individuals	104	23	19	62	NA	104	NA
Credit cards	0	0	0	0	NA	0	NA
Other loans(2)	2	0	0	2	NA	2	NA
Lease financing receivables	8	1	8	0	NA	8	NA
Assets held in trading accounts	0	0	0	0	NA	0	NA
Bank premises and fixed assets	72	5	17	50	NA	72	NA
Other real estate owned	10	1	2	7	NA	10	NA
Goodwill and other intangible assets	23	1	1	22	NA	23	NA
All other assets	425	8	59	358	NA	425	NA
Total liabilities, limited-life preferred							

stock and equity capital	**12,312**	**338**	**1,930**	**10,044**	**NA**	**12,312**	**NA**
Total liabilities	11,152	284	1,716	9,151	NA	11,152	NA
Deposits, total	6,416	245	1,235	4,936	NA	6,416	NA
Memoranda:							
Demand deposits	249	14	60	176	NA	249	NA
Time CDs and open-account time deposits of $100,000 or more	1,621	55	353	1,213	NA	1,621	NA
Estimated insured deposits	5,500	214	1,014	4,272	NA	5,500	NA
Federal funds purchased and securities sold under agreements to repurchase	55	0	12	43	NA	55	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	4,575	31	453	4,090	NA	4,575	NA
Subordinated notes and debentures	1	0	1	0	NA	1	NA
All other liabilities	104	7	16	81	NA	104	NA
Total equity capital	**1,161**	**54**	**214**	**893**	**NA**	**1,161**	**NA**
Perpetual preferred stock	0	0	0	0	NA	0	NA
Common stock	15	13	2	1	NA	15	NA
Surplus	474	6	27	442	NA	474	NA
Retained earnings	671	36	185	450	NA	671	NA
Memoranda:							
Loans and leases past due 30-89 days	63	2	22	39	NA	63	NA
Loans and leases past due 90 or more days	12	0	1	10	NA	12	NA
Loans and leases in nonaccrual status	25	0	12	13	NA	25	NA
Income earned, not collected on loans	51	2	9	40	NA	51	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**17**	**8**	**7**	**2**	**NA**	**17**	**NA**
Number of employees (full-time equivalent)	2	0	0	1	NA	2	NA
Total interest and fee income	**605**	**17**	**99**	**489**	**NA**	**605**	**NA**
Loans and lease financing reveivables	424	13	73	337	NA	424	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	170	4	24	142	NA	170	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	12	0	1	10	NA	12	NA
Total interest expense	**362**	**6**	**51**	**304**	**NA**	**362**	**NA**
Deposits	160	5	31	124	NA	160	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	201	1	20	180	NA	201	NA
Subordinated notes and debentures	0	0	0	0	NA	0	NA
Net interest income	**243**	**11**	**48**	**185**	**NA**	**243**	**NA**
Provisions for credit losses and allocated transfer risk	**4**	**0**	**3**	**1**	**NA**	**4**	**NA**
Total noninterest income	**51**	**5**	**9**	**37**	**NA**	**51**	**NA**
Total noninterest expense	**161**	**13**	**42**	**106**	**NA**	**161**	**NA**
Salaries and employee benefits	92	7	26	59	NA	92	NA
Premises and equipment	25	2	7	16	NA	25	NA
All other noninterest expense	45	4	9	32	NA	45	NA
Pre-tax net operating income	**129**	**3**	**11**	**115**	**NA**	**129**	**NA**
Gains (losses) on securities not held in trading accounts	**6**	**0**	**4**	**1**	**NA**	**6**	**NA**
Applicable income taxes	48	1	3	44	NA	48	NA

Income before extraordinary items	86	2	13	72	NA	86	NA
Extraordinary items, net	0	0	0	0	NA	0	NA
Net income	**86**	**2**	**13**	**72**	**NA**	**86**	**NA**
Net loan and lease charge-offs	4	0	3	1	NA	4	NA
Total loan and lease charge-offs	4	0	3	1	NA	4	NA
Total loan and lease recoveries	0	0	0	0	NA	0	NA
Cash dividends declared	75	4	5	66	NA	75	NA
Cash dividends declared on preferred stock	0	0	0	0	NA	0	NA
Cash dividends declared on common stock	74	4	4	66	NA	74	NA
Net additions to capital stock	0	0	0	0	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**22**	**12**	**10**	**NA**	**1**	**21**	**NA**
Total assets	**2,536**	**576**	**1,959**	**NA**	**46**	**2,489**	**NA**
Cash and due from depository institutions	93	30	63	NA	2	90	NA
Securities	559	67	492	NA	19	539	NA
Federal funds sold and securities purchased under agreements to resell	22	22	0	NA	5	18	NA
Loans and leases, net	1,728	432	1,297	NA	18	1,710	NA
Plus: allowance for losses	14	3	11	NA	0	14	NA
Loans and leases, total	1,742	435	1,307	NA	19	1,724	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	1,742	435	1,307	NA	19	1,724	NA
By loan and lease type:							
Loans secured by real estate, total	1,561	389	1,171	NA	15	1,545	NA
Construction and land development	131	27	104	NA	1	130	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	1,136	308	828	NA	14	1,122	NA
Home equity loans	73	30	43	NA	0	73	NA
Secured by multifamily residential properties	51	12	38	NA	0	51	NA
Secured by nonfarm nonresidential properties	243	42	202	NA	1	243	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	106	26	79	NA	2	104	NA
Loans to individuals	76	20	56	NA	2	74	NA
Credit cards	0	0	0	NA	0	0	NA
Other loans(2)	0	0	0	NA	0	0	NA
Lease financing receivables	0	0	0	NA	0	0	NA
Assets held in trading accounts	0	0	0	NA	0	0	NA
Bank premises and fixed assets	42	10	32	NA	1	41	NA
Other real estate owned	2	0	1	NA	0	1	NA
Goodwill and other intangible assets	25	4	22	NA	0	25	NA
All other assets	65	12	53	NA	1	64	NA
Total liabilities, limited-life preferred							

stock and equity capital	**2,536**	**576**	**1,959**	**NA**	**46**	**2,489**	**NA**
Total liabilities	2,231	499	1,732	NA	41	2,189	NA
Deposits, total	1,828	431	1,397	NA	41	1,787	NA
Memoranda:							
Demand deposits	143	50	94	NA	7	136	NA
Time CDs and open-account time deposits of $100,000 or more	625	126	499	NA	16	609	NA
Estimated insured deposits	1,419	357	1,062	NA	28	1,390	NA
Federal funds purchased and securities sold under agreements to repurchase	28	1	27	NA	0	28	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	358	63	295	NA	0	358	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
All other liabilities	16	4	12	NA	0	16	NA
Total equity capital	**305**	**78**	**228**	**NA**	**5**	**300**	**NA**
Perpetual preferred stock	0	0	0	NA	0	0	NA
Common stock	5	2	3	NA	0	5	NA
Surplus	111	22	89	NA	1	110	NA
Retained earnings	189	54	135	NA	4	185	NA
Memoranda:							
Loans and leases past due 30-89 days	21	8	14	NA	1	20	NA
Loans and leases past due 90 or more days	4	2	3	NA	0	4	NA
Loans and leases in nonaccrual status	6	2	5	NA	0	6	NA
Income earned, not collected on loans	13	3	11	NA	0	13	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**22**	**12**	**10**	**NA**	**1**	**21**	**NA**
Number of employees (full-time equivalent)	1	0	0	NA	0	1	NA
Total interest and fee income	**128**	**30**	**98**	**NA**	**2**	**126**	**NA**
Loans and lease financing reveivables	103	26	77	NA	1	102	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	24	4	20	NA	1	23	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	1	0	1	NA	0	1	NA
Total interest expense	**57**	**12**	**45**	**NA**	**1**	**56**	**NA**
Deposits	44	10	34	NA	1	43	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	13	2	11	NA	0	13	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
Net interest income	**71**	**19**	**53**	**NA**	**2**	**70**	**NA**
Provisions for credit losses and allocated transfer risk	**3**	**1**	**3**	**NA**	**0**	**3**	**NA**
Total noninterest income	**14**	**4**	**10**	**NA**	**0**	**13**	**NA**
Total noninterest expense	**56**	**17**	**38**	**NA**	**2**	**54**	**NA**
Salaries and employee benefits	31	9	21	NA	1	30	NA
Premises and equipment	11	4	8	NA	0	11	NA
All other noninterest expense	14	4	9	NA	0	13	NA
Pre-tax net operating income	**26**	**4**	**22**	**NA**	**0**	**25**	**NA**
Gains (losses) on securities not held in trading accounts	**3**	**2**	**1**	**NA**	**0**	**3**	**NA**
Applicable income taxes	8	2	6	NA	0	7	NA

Income before extraordinary items	21	4	17	NA	0	21	NA
Extraordinary items, net	1	0	1	NA	0	1	NA
Net income	**22**	**4**	**17**	**NA**	**0**	**21**	**NA**
Net loan and lease charge-offs	2	1	1	NA	0	2	NA
Total loan and lease charge-offs	3	1	2	NA	0	2	NA
Total loan and lease recoveries	0	0	0	NA	0	0	NA
Cash dividends declared	10	0	10	NA	0	10	NA
Cash dividends declared on preferred stock	0	0	0	NA	0	0	NA
Cash dividends declared on common stock	10	0	10	NA	0	10	NA
Net additions to capital stock	0	0	0	NA	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**27**	**11**	**16**	**NA**	**NA**	**27**	**NA**
Total assets	**5,189**	**623**	**4,567**	**NA**	**NA**	**5,189**	**NA**
Cash and due from depository institutions	417	52	366	NA	NA	417	NA
Securities	1,516	152	1,364	NA	NA	1,516	NA
Federal funds sold and securities purchased under agreements to resell	29	5	24	NA	NA	29	NA
Loans and leases, net	2,994	383	2,610	NA	NA	2,994	NA
Plus: allowance for losses	35	3	32	NA	NA	35	NA
Loans and leases, total	3,028	386	2,642	NA	NA	3,028	NA
Plus: unearned income(1)	0	0	0	NA	NA	0	NA
Loans and leases, gross	3,028	386	2,642	NA	NA	3,028	NA
By loan and lease type:							
Loans secured by real estate, total	2,776	338	2,438	NA	NA	2,776	NA
Construction and land development	207	29	178	NA	NA	207	NA
Secured by farmland(1)	3	0	3	NA	NA	3	NA
Secured by 1-4 family residential properties	2,143	255	1,887	NA	NA	2,143	NA
Home equity loans	44	2	42	NA	NA	44	NA
Secured by multifamily residential properties	61	2	59	NA	NA	61	NA
Secured by nonfarm nonresidential properties	363	52	311	NA	NA	363	NA
Loans to depository institutions(1)	0	0	0	NA	NA	0	NA
Loans to finance agricultural production and other loans to farmers(1)	1	0	1	NA	NA	1	NA
Commercial and industrial loans	88	14	74	NA	NA	88	NA
Loans to individuals	161	34	127	NA	NA	161	NA
Credit cards	3	0	3	NA	NA	3	NA
Other loans(2)	1	0	1	NA	NA	1	NA
Lease financing receivables	2	0	2	NA	NA	2	NA
Assets held in trading accounts	4	0	4	NA	NA	4	NA
Bank premises and fixed assets	99	14	85	NA	NA	99	NA
Other real estate owned	6	1	5	NA	NA	6	NA
Goodwill and other intangible assets	9	1	9	NA	NA	9	NA
All other assets	115	15	100	NA	NA	115	NA
Total liabilities, limited-life preferred							

stock and equity capital	**5,189**	**623**	**4,567**	**NA**	**NA**	**5,189**	**NA**
Total liabilities	4,567	519	4,048	NA	NA	4,567	NA
Deposits, total	3,963	458	3,505	NA	NA	3,963	NA
Memoranda:							
Demand deposits	254	17	237	NA	NA	254	NA
Time CDs and open-account time deposits of $100,000 or more	872	110	762	NA	NA	872	NA
Estimated insured deposits	3,586	401	3,185	NA	NA	3,586	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	0	NA	NA	0	NA
Trading liabilities(1)	0	0	0	NA	NA	0	NA
Other borrowed money	570	56	514	NA	NA	570	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
All other liabilities	34	6	28	NA	NA	34	NA
Total equity capital	**622**	**103**	**519**	**NA**	**NA**	**622**	**NA**
Perpetual preferred stock	2	0	2	NA	NA	2	NA
Common stock	7	2	5	NA	NA	7	NA
Surplus	83	9	74	NA	NA	83	NA
Retained earnings	531	92	438	NA	NA	531	NA
Memoranda:							
Loans and leases past due 30-89 days	80	8	72	NA	NA	80	NA
Loans and leases past due 90 or more days	13	3	10	NA	NA	13	NA
Loans and leases in nonaccrual status	17	2	16	NA	NA	17	NA
Income earned, not collected on loans	26	3	23	NA	NA	26	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**27**	**11**	**16**	**NA**	**NA**	**27**	**NA**
Number of employees (full-time equivalent)	1	0	1	NA	NA	1	NA
Total interest and fee income	**252**	**33**	**219**	**NA**	**NA**	**252**	**NA**
Loans and lease financing reveivables	191	26	165	NA	NA	191	NA
Balances due from depository institutions	1	0	1	NA	NA	1	NA
Investment Securities	59	7	52	NA	NA	59	NA
Assets held in trading accounts	0	0	0	NA	NA	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	0	0	NA	NA	0	NA
Other interest income	1	0	1	NA	NA	1	NA
Total interest expense	**105**	**12**	**93**	**NA**	**NA**	**105**	**NA**
Deposits	79	10	70	NA	NA	79	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	0	0	NA	NA	0	NA
Other borrowed money (includes demand notes issued)	26	2	23	NA	NA	26	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
Net interest income	**147**	**21**	**126**	**NA**	**NA**	**147**	**NA**
Provisions for credit losses and allocated transfer risk	**21**	**0**	**21**	**NA**	**NA**	**21**	**NA**
Total noninterest income	**30**	**4**	**26**	**NA**	**NA**	**30**	**NA**
Total noninterest expense	**126**	**17**	**110**	**NA**	**NA**	**126**	**NA**
Salaries and employee benefits	72	10	62	NA	NA	72	NA
Premises and equipment	25	3	22	NA	NA	25	NA
All other noninterest expense	30	4	26	NA	NA	30	NA
Pre-tax net operating income	**29**	**9**	**21**	**NA**	**NA**	**29**	**NA**
Gains (losses) on securities not held in trading accounts	**0**	**0**	**-0**	**NA**	**NA**	**0**	**NA**
Applicable income taxes	10	2	7	NA	NA	10	NA

Income before extraordinary items	19	7	13	NA	NA	19	NA
Extraordinary items, net	0	0	0	NA	NA	0	NA
Net income	**19**	**7**	**13**	**NA**	**NA**	**19**	**NA**
Net loan and lease charge-offs	7	0	7	NA	NA	7	NA
Total loan and lease charge-offs	8	1	7	NA	NA	8	NA
Total loan and lease recoveries	1	0	1	NA	NA	1	NA
Cash dividends declared	9	1	7	NA	NA	9	NA
Cash dividends declared on preferred stock	0	0	0	NA	NA	0	NA
Cash dividends declared on common stock	9	1	7	NA	NA	9	NA
Net additions to capital stock	7	0	7	NA	NA	7	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**22**	**6**	**15**	**1**	**15**	**7**	**NA**
Total assets	**9,668**	**378**	**7,414**	**1,876**	**9,189**	**479**	**NA**
Cash and due from depository institutions	250	14	185	51	223	27	NA
Securities	1,452	16	1,107	330	1,434	18	NA
Federal funds sold and securities purchased under agreements to resell	44	0	43	0	43	0	NA
Loans and leases, net	7,398	334	5,703	1,361	6,981	417	NA
Plus: allowance for losses	85	2	65	17	82	2	NA
Loans and leases, total	7,482	336	5,768	1,378	7,063	419	NA
Plus: unearned income(1)	3	NA	3	0	3	NA	NA
Loans and leases, gross	7,485	336	5,771	1,378	7,066	419	NA
By loan and lease type:							
Loans secured by real estate, total	6,207	308	5,114	785	5,818	389	NA
Construction and land development	369	14	318	37	350	18	NA
Secured by farmland(1)	4	NA	4	0	4	NA	NA
Secured by 1-4 family residential properties	4,010	275	3,314	421	3,670	339	NA
Home equity loans	738	25	540	173	708	30	NA
Secured by multifamily residential properties	158	2	115	40	155	3	NA
Secured by nonfarm nonresidential properties	1,667	18	1,362	287	1,639	28	NA
Loans to depository institutions(1)	0	NA	0	0	0	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	23	NA	15	8	23	NA	NA
Commercial and industrial loans	508	9	409	89	497	11	NA
Loans to individuals	705	18	198	488	685	19	NA
Credit cards	8	0	3	5	8	0	NA
Other loans(2)	25	0	18	7	25	0	NA
Lease financing receivables	18	0	17	1	18	0	NA
Assets held in trading accounts	1	0	0	1	1	0	NA
Bank premises and fixed assets	171	7	136	28	163	9	NA
Other real estate owned	7	0	7	0	6	0	NA
Goodwill and other intangible assets	54	0	27	27	54	0	NA
All other assets	291	7	205	79	283	8	NA
Total liabilities, limited-life preferred							

stock and equity capital	**9,668**	**378**	**7,414**	**1,876**	**9,189**	**479**	**NA**
Total liabilities	8,679	337	6,639	1,703	8,256	423	NA
Deposits, total	7,076	263	5,476	1,337	6,729	347	NA
Memoranda:							
Demand deposits	452	10	376	66	439	13	NA
Time CDs and open-account time deposits of $100,000 or more	1,175	76	900	198	1,084	90	NA
Estimated insured deposits	5,750	234	4,449	1,067	5,437	313	NA
Federal funds purchased and securities sold under agreements to repurchase	302	0	108	194	302	0	NA
Trading liabilities(1)	0	NA	0	0	0	NA	NA
Other borrowed money	1,223	71	995	156	1,151	71	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
All other liabilities	78	3	60	15	73	5	NA
Total equity capital	**989**	**40**	**775**	**173**	**932**	**56**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	1	0	1	0	1	0	NA
Surplus	127	0	127	0	127	0	NA
Retained earnings	861	40	647	173	804	56	NA
Memoranda:							
Loans and leases past due 30-89 days	65	7	49	9	56	9	NA
Loans and leases past due 90 or more days	3	1	2	0	2	1	NA
Loans and leases in nonaccrual status	24	1	21	2	23	2	NA
Income earned, not collected on loans	40	1	32	7	38	2	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**22**	**6**	**15**	**1**	**15**	**7**	**NA**
Number of employees (full-time equivalent)	3	0	2	1	2	0	NA
Total interest and fee income	**516**	**21**	**399**	**95**	**489**	**27**	**NA**
Loans and lease financing reveivables	450	20	349	80	424	25	NA
Balances due from depository institutions	0	NA	0	0	0	NA	NA
Investment Securities	61	1	46	14	59	2	NA
Assets held in trading accounts	0	NA	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	1	NA	1	0	1	NA	NA
Other interest income	4	0	3	1	3	0	NA
Total interest expense	**200**	**9**	**154**	**37**	**190**	**10**	**NA**
Deposits	139	6	109	24	132	8	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	5	NA	1	4	5	NA	NA
Other borrowed money (includes demand notes issued)	56	3	44	9	53	3	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**316**	**12**	**246**	**58**	**299**	**17**	**NA**
Provisions for credit losses and allocated transfer risk	**10**	**0**	**7**	**2**	**10**	**1**	**NA**
Total noninterest income	**64**	**1**	**43**	**20**	**63**	**2**	**NA**
Total noninterest expense	**262**	**9**	**199**	**54**	**249**	**14**	**NA**
Salaries and employee benefits	147	5	112	29	139	8	NA
Premises and equipment	38	2	29	8	36	3	NA
All other noninterest expense	77	2	58	17	74	3	NA
Pre-tax net operating income	**108**	**3**	**82**	**22**	**103**	**4**	**NA**
Gains (losses) on securities not held in trading accounts	**8**	**0**	**9**	**-2**	**7**	**1**	**NA**
Applicable income taxes	36	1	29	6	35	2	NA

Income before extraordinary items	79	2	63	14	76	3	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**79**	**2**	**63**	**14**	**76**	**3**	**NA**
Net loan and lease charge-offs	5	0	3	2	5	0	NA
Total loan and lease charge-offs	8	0	5	3	8	0	NA
Total loan and lease recoveries	3	0	1	1	3	0	NA
Cash dividends declared	4	0	4	0	4	0	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	4	0	4	0	4	0	NA
Net additions to capital stock	0	0	0	0	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**48**	**21**	**27**	**NA**	**1**	**47**	**NA**
Total assets	**9,645**	**940**	**8,704**	**NA**	**60**	**9,585**	**NA**
Cash and due from depository institutions	451	76	375	NA	5	446	NA
Securities	1,600	160	1,440	NA	11	1,589	NA
Federal funds sold and securities purchased under agreements to resell	171	25	146	NA	4	167	NA
Loans and leases, net	7,081	646	6,435	NA	39	7,041	NA
Plus: allowance for losses	49	3	45	NA	0	48	NA
Loans and leases, total	7,129	649	6,480	NA	40	7,089	NA
Plus: unearned income(1)	0	0	0	NA	0	0	NA
Loans and leases, gross	7,129	649	6,480	NA	40	7,089	NA
By loan and lease type:							
Loans secured by real estate, total	6,621	617	6,004	NA	40	6,582	NA
Construction and land development	1,311	48	1,263	NA	0	1,310	NA
Secured by farmland(1)	0	0	0	NA	0	0	NA
Secured by 1-4 family residential properties	4,316	507	3,809	NA	37	4,279	NA
Home equity loans	271	26	246	NA	0	271	NA
Secured by multifamily residential properties	141	11	130	NA	0	141	NA
Secured by nonfarm nonresidential properties	854	51	802	NA	3	851	NA
Loans to depository institutions(1)	0	0	0	NA	0	0	NA
Loans to finance agricultural production and other loans to farmers(1)	0	0	0	NA	0	0	NA
Commercial and industrial loans	223	16	207	NA	0	223	NA
Loans to individuals	252	15	237	NA	0	252	NA
Credit cards	0	0	0	NA	0	0	NA
Other loans(2)	4	0	4	NA	0	4	NA
Lease financing receivables	28	1	28	NA	0	28	NA
Assets held in trading accounts	0	0	0	NA	0	0	NA
Bank premises and fixed assets	120	13	107	NA	0	120	NA
Other real estate owned	28	1	27	NA	0	28	NA
Goodwill and other intangible assets	8	0	8	NA	0	8	NA
All other assets	187	19	167	NA	1	186	NA
Total liabilities, limited-life preferred							

stock and equity capital	**9,645**	**940**	**8,704**	**NA**	**60**	**9,585**	**NA**
Total liabilities	8,598	836	7,762	NA	54	8,543	NA
Deposits, total	7,615	793	6,821	NA	54	7,561	NA
Memoranda:							
Demand deposits	251	20	232	NA	0	251	NA
Time CDs and open-account time deposits of $100,000 or more	2,161	225	1,936	NA	0	2,161	NA
Estimated insured deposits	6,680	678	6,002	NA	48	6,632	NA
Federal funds purchased and securities sold under agreements to repurchase	147	0	147	NA	0	147	NA
Trading liabilities(1)	0	0	0	NA	0	0	NA
Other borrowed money	770	36	735	NA	0	770	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
All other liabilities	66	6	59	NA	1	65	NA
Total equity capital	**1,047**	**105**	**942**	**NA**	**6**	**1,041**	**NA**
Perpetual preferred stock	0	0	0	NA	0	0	NA
Common stock	13	0	13	NA	0	13	NA
Surplus	168	21	147	NA	0	168	NA
Retained earnings	866	83	782	NA	6	860	NA
Memoranda:							
Loans and leases past due 30-89 days	113	9	103	NA	0	113	NA
Loans and leases past due 90 or more days	5	1	4	NA	0	5	NA
Loans and leases in nonaccrual status	147	2	145	NA	0	147	NA
Income earned, not collected on loans	45	4	41	NA	0	45	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**48**	**21**	**27**	**NA**	**1**	**47**	**NA**
Number of employees (full-time equivalent)	2	0	2	NA	0	2	NA
Total interest and fee income	**576**	**50**	**526**	**NA**	**3**	**574**	**NA**
Loans and lease financing reveivables	494	40	454	NA	2	492	NA
Balances due from depository institutions	0	0	0	NA	0	0	NA
Investment Securities	79	10	69	NA	0	79	NA
Assets held in trading accounts	0	0	0	NA	0	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	1	0	1	NA	0	1	NA
Other interest income	2	0	2	NA	0	2	NA
Total interest expense	**236**	**23**	**214**	**NA**	**2**	**234**	**NA**
Deposits	202	20	182	NA	2	200	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	0	0	NA	0	0	NA
Other borrowed money (includes demand notes issued)	34	3	31	NA	0	34	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
Net interest income	**340**	**28**	**312**	**NA**	**1**	**339**	**NA**
Provisions for credit losses and allocated transfer risk	**10**	**0**	**9**	**NA**	**0**	**10**	**NA**
Total noninterest income	**80**	**4**	**76**	**NA**	**0**	**80**	**NA**
Total noninterest expense	**281**	**40**	**241**	**NA**	**0**	**280**	**NA**
Salaries and employee benefits	170	23	148	NA	0	170	NA
Premises and equipment	49	7	42	NA	0	49	NA
All other noninterest expense	61	10	51	NA	0	61	NA
Pre-tax net operating income	**130**	**-9**	**139**	**NA**	**0**	**130**	**NA**
Gains (losses) on securities not held in trading accounts	**36**	**15**	**21**	**NA**	**0**	**36**	**NA**
Applicable income taxes	37	2	35	NA	0	37	NA

Income before extraordinary items	129	4	125	NA	0	128	NA
Extraordinary items, net	0	0	0	NA	0	0	NA
Net income	**129**	**4**	**125**	**NA**	**0**	**128**	**NA**
Net loan and lease charge-offs	5	0	5	NA	0	5	NA
Total loan and lease charge-offs	7	0	7	NA	0	7	NA
Total loan and lease recoveries	2	0	2	NA	0	2	NA
Cash dividends declared	54	1	53	NA	0	54	NA
Cash dividends declared on preferred stock	0	0	0	NA	0	0	NA
Cash dividends declared on common stock	54	1	53	NA	0	54	NA
Net additions to capital stock	3	0	3	NA	0	3	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**158**	**28**	**119**	**11**	**142**	**16**	**NA**
Total assets	**68,626**	**1,780**	**43,018**	**23,828**	**65,575**	**3,050**	**NA**
Cash and due from depository institutions	1,496	76	993	426	1,395	100	NA
Securities	18,253	438	11,417	6,398	17,520	733	NA
Federal funds sold and securities purchased under agreements to resell	918	51	689	178	876	42	NA
Loans and leases, net	44,393	1,124	27,723	15,547	42,355	2,039	NA
Plus: allowance for losses	442	9	256	177	423	20	NA
Loans and leases, total	44,836	1,133	27,979	15,724	42,777	2,059	NA
Plus: unearned income(1)	16	1	9	6	16	NA	NA
Loans and leases, gross	44,852	1,133	27,988	15,730	42,793	2,059	NA
By loan and lease type:							
Loans secured by real estate, total	39,455	1,078	26,063	12,314	37,431	2,024	NA
Construction and land development	3,541	70	2,626	845	3,320	222	NA
Secured by farmland(1)	11	0	9	2	11	NA	NA
Secured by 1-4 family residential properties	25,487	904	17,343	7,240	24,098	1,389	NA
Home equity loans	2,859	78	1,794	988	2,747	112	NA
Secured by multifamily residential properties	1,947	24	1,099	825	1,760	187	NA
Secured by nonfarm nonresidential properties	8,469	81	4,985	3,403	8,243	226	NA
Loans to depository institutions(1)	15	0	15	0	15	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	4	0	3	1	4	NA	NA
Commercial and industrial loans	2,750	23	1,312	1,415	2,731	19	NA
Loans to individuals	2,411	31	578	1,802	2,396	15	NA
Credit cards	3	0	1	1	3	0	NA
Other loans(2)	123	1	17	105	122	0	NA
Lease financing receivables	94	0	1	93	94	0	NA
Assets held in trading accounts	36	0	9	27	36	0	NA
Bank premises and fixed assets	938	32	655	251	901	37	NA
Other real estate owned	17	3	9	4	16	0	NA
Goodwill and other intangible assets	334	5	86	243	324	10	NA
All other assets	2,241	51	1,436	754	2,153	88	NA
Total liabilities, limited-life preferred							

stock and equity capital	**68,626**	**1,780**	**43,018**	**23,828**	**65,575**	**3,050**	**NA**
Total liabilities	61,276	1,560	38,375	21,341	58,548	2,728	NA
Deposits, total	52,351	1,431	32,953	17,966	49,960	2,391	NA
Memoranda:							
Demand deposits	3,161	76	2,149	936	3,047	113	NA
Time CDs and open-account time deposits of $100,000 or more	9,501	228	5,930	3,344	8,756	745	NA
Estimated insured deposits	39,804	1,199	25,908	12,698	37,783	2,022	NA
Federal funds purchased and securities sold under agreements to repurchase	982	0	206	776	982	0	NA
Trading liabilities(1)	0	0	0	0	0	NA	NA
Other borrowed money	7,353	115	4,868	2,370	7,031	321	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
All other liabilities	591	14	348	229	575	16	NA
Total equity capital	**7,349**	**220**	**4,643**	**2,486**	**7,027**	**323**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	54	0	29	25	53	0	NA
Surplus	4,078	138	2,486	1,454	4,029	49	NA
Retained earnings	3,217	82	2,127	1,008	2,945	273	NA
Memoranda:							
Loans and leases past due 30-89 days	263	16	185	63	248	15	NA
Loans and leases past due 90 or more days	12	1	11	1	11	1	NA
Loans and leases in nonaccrual status	86	4	59	23	80	5	NA
Income earned, not collected on loans	295	7	190	97	283	12	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**158**	**28**	**119**	**11**	**142**	**16**	**NA**
Number of employees (full-time equivalent)	14	1	9	4	14	1	NA
Total interest and fee income	**3,273**	**84**	**2,061**	**1,128**	**3,123**	**150**	**NA**
Loans and lease financing reveivables	2,490	64	1,566	860	2,372	118	NA
Balances due from depository institutions	6	1	3	2	6	NA	NA
Investment Securities	724	17	456	251	694	31	NA
Assets held in trading accounts	1	0	1	1	1	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	26	2	20	4	26	NA	NA
Other interest income	25	1	15	9	24	1	NA
Total interest expense	**1,225**	**28**	**755**	**442**	**1,166**	**59**	**NA**
Deposits	947	24	585	339	901	46	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	22	0	3	19	22	NA	NA
Other borrowed money (includes demand notes issued)	256	4	167	85	244	13	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**2,048**	**56**	**1,306**	**685**	**1,957**	**91**	**NA**
Provisions for credit losses and allocated transfer risk	**35**	**0**	**26**	**9**	**34**	**2**	**NA**
Total noninterest income	**363**	**19**	**187**	**157**	**339**	**24**	**NA**
Total noninterest expense	**1,730**	**66**	**1,061**	**604**	**1,641**	**89**	**NA**
Salaries and employee benefits	999	38	615	346	944	56	NA
Premises and equipment	236	8	144	85	220	16	NA
All other noninterest expense	495	20	302	173	477	17	NA
Pre-tax net operating income	**645**	**9**	**406**	**230**	**621**	**23**	**NA**
Gains (losses) on securities not held in trading accounts	**42**	**4**	**31**	**8**	**37**	**5**	**NA**
Applicable income taxes	234	4	148	82	224	10	NA

Income before extraordinary items	452	8	289	155	434	18	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**452**	**8**	**289**	**155**	**434**	**18**	**NA**
Net loan and lease charge-offs	15	0	5	10	15	0	NA
Total loan and lease charge-offs	27	0	12	15	26	0	NA
Total loan and lease recoveries	12	0	7	5	12	0	NA
Cash dividends declared	84	0	21	63	83	1	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	84	0	21	63	83	1	NA
Net additions to capital stock	95	0	80	16	95	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**18**	**3**	**13**	**2**	**NA**	**18**	**NA**
Total assets	**21,011**	**93**	**4,199**	**16,719**	**NA**	**21,011**	**NA**
Cash and due from depository institutions	433	9	177	247	NA	433	NA
Securities	1,688	24	156	1,508	NA	1,688	NA
Federal funds sold and securities purchased under agreements to resell	67	0	64	2	NA	67	NA
Loans and leases, net	17,312	54	3,519	13,739	NA	17,312	NA
Plus: allowance for losses	81	0	29	51	NA	81	NA
Loans and leases, total	17,393	54	3,549	13,790	NA	17,393	NA
Plus: unearned income(1)	0	0	0	0	NA	0	NA
Loans and leases, gross	17,393	54	3,549	13,790	NA	17,393	NA
By loan and lease type:							
Loans secured by real estate, total	16,268	53	3,143	13,072	NA	16,268	NA
Construction and land development	848	5	373	470	NA	848	NA
Secured by farmland(1)	4	0	1	4	NA	4	NA
Secured by 1-4 family residential properties	13,627	42	1,971	11,614	NA	13,627	NA
Home equity loans	848	2	294	552	NA	848	NA
Secured by multifamily residential properties	195	1	106	88	NA	195	NA
Secured by nonfarm nonresidential properties	1,593	5	693	895	NA	1,593	NA
Loans to depository institutions(1)	0	0	0	0	NA	0	NA
Loans to finance agricultural production and other loans to farmers(1)	0	0	0	0	NA	0	NA
Commercial and industrial loans	717	1	198	518	NA	717	NA
Loans to individuals	392	1	201	190	NA	392	NA
Credit cards	0	0	0	0	NA	0	NA
Other loans(2)	16	0	5	11	NA	16	NA
Lease financing receivables	0	0	0	0	NA	0	NA
Assets held in trading accounts	0	0	0	0	NA	0	NA
Bank premises and fixed assets	325	4	84	237	NA	325	NA
Other real estate owned	63	1	13	49	NA	63	NA
Goodwill and other intangible assets	386	0	53	333	NA	386	NA
All other assets	737	2	131	605	NA	737	NA
Total liabilities, limited-life preferred							

stock and equity capital	**21,011**	**93**	**4,199**	**16,719**	**NA**	**21,011**	**NA**
Total liabilities	19,400	82	3,688	15,630	NA	19,400	NA
Deposits, total	12,718	72	2,959	9,686	NA	12,718	NA
Memoranda:							
Demand deposits	959	5	281	674	NA	959	NA
Time CDs and open-account time deposits of $100,000 or more	4,866	17	1,093	3,756	NA	4,866	NA
Estimated insured deposits	9,486	54	2,139	7,293	NA	9,486	NA
Federal funds purchased and securities sold under agreements to repurchase	1,126	0	13	1,112	NA	1,126	NA
Trading liabilities(1)	0	0	0	0	NA	0	NA
Other borrowed money	5,257	9	675	4,573	NA	5,257	NA
Subordinated notes and debentures	0	0	0	0	NA	0	NA
All other liabilities	301	1	41	259	NA	301	NA
Total equity capital	**1,611**	**11**	**511**	**1,089**	**NA**	**1,611**	**NA**
Perpetual preferred stock	0	0	0	0	NA	0	NA
Common stock	18	2	13	4	NA	18	NA
Surplus	614	5	215	394	NA	614	NA
Retained earnings	979	4	283	691	NA	979	NA
Memoranda:							
Loans and leases past due 30-89 days	139	1	39	99	NA	139	NA
Loans and leases past due 90 or more days	9	1	7	2	NA	9	NA
Loans and leases in nonaccrual status	103	0	18	85	NA	103	NA
Income earned, not collected on loans	74	0	18	56	NA	74	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**18**	**3**	**13**	**2**	**NA**	**18**	**NA**
Number of employees (full-time equivalent)	5	0	1	3	NA	5	NA
Total interest and fee income	**1,032**	**5**	**222**	**805**	**NA**	**1,032**	**NA**
Loans and lease financing reveivables	983	4	209	771	NA	983	NA
Balances due from depository institutions	1	0	1	0	NA	1	NA
Investment Securities	34	1	10	23	NA	34	NA
Assets held in trading accounts	0	0	0	0	NA	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	0	0	0	NA	0	NA
Other interest income	13	0	2	11	NA	13	NA
Total interest expense	**587**	**2**	**96**	**489**	**NA**	**587**	**NA**
Deposits	338	1	60	276	NA	338	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	2	0	1	2	NA	2	NA
Other borrowed money (includes demand notes issued)	246	0	35	211	NA	246	NA
Subordinated notes and debentures	0	0	0	0	NA	0	NA
Net interest income	**445**	**3**	**126**	**316**	**NA**	**445**	**NA**
Provisions for credit losses and allocated transfer risk	**24**	**0**	**2**	**21**	**NA**	**24**	**NA**
Total noninterest income	**178**	**1**	**71**	**106**	**NA**	**178**	**NA**
Total noninterest expense	**473**	**4**	**158**	**310**	**NA**	**473**	**NA**
Salaries and employee benefits	243	2	93	148	NA	243	NA
Premises and equipment	104	1	26	77	NA	104	NA
All other noninterest expense	125	1	39	85	NA	125	NA
Pre-tax net operating income	**127**	**-0**	**37**	**91**	**NA**	**127**	**NA**
Gains (losses) on securities not held in trading accounts	**59**	**0**	**0**	**59**	**NA**	**59**	**NA**
Applicable income taxes	68	0	12	56	NA	68	NA

Income before extraordinary items	118	-0	24	94	NA	118	NA
Extraordinary items, net	0	0	0	0	NA	0	NA
Net income	**118**	**-0**	**24**	**94**	**NA**	**118**	**NA**
Net loan and lease charge-offs	15	0	5	9	NA	15	NA
Total loan and lease charge-offs	18	0	6	12	NA	18	NA
Total loan and lease recoveries	3	0	1	3	NA	3	NA
Cash dividends declared	38	0	11	27	NA	38	NA
Cash dividends declared on preferred stock	0	0	0	0	NA	0	NA
Cash dividends declared on common stock	38	0	11	27	NA	38	NA
Net additions to capital stock	1	1	0	0	NA	1	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**22**	**10**	**12**	**NA**	**5**	**17**	**NA**
Total assets	**3,767**	**478**	**3,289**	**NA**	**365**	**3,402**	**NA**
Cash and due from depository institutions	161	24	137	NA	28	133	NA
Securities	526	75	450	NA	42	484	NA
Federal funds sold and securities purchased under agreements to resell	27	16	11	NA	11	16	NA
Loans and leases, net	2,866	337	2,528	NA	253	2,612	NA
Plus: allowance for losses	24	3	21	NA	3	21	NA
Loans and leases, total	2,890	340	2,549	NA	256	2,634	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	2,890	340	2,549	NA	256	2,634	NA
By loan and lease type:							
Loans secured by real estate, total	2,398	267	2,131	NA	204	2,195	NA
Construction and land development	281	5	276	NA	18	263	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	1,487	192	1,295	NA	131	1,356	NA
Home equity loans	344	15	329	NA	47	297	NA
Secured by multifamily residential properties	127	2	125	NA	1	126	NA
Secured by nonfarm nonresidential properties	503	68	435	NA	54	450	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	320	43	278	NA	32	288	NA
Loans to individuals	153	26	128	NA	15	138	NA
Credit cards	1	0	1	NA	0	1	NA
Other loans(2)	0	0	0	NA	0	0	NA
Lease financing receivables	18	5	13	NA	5	13	NA
Assets held in trading accounts	0	0	0	NA	0	0	NA
Bank premises and fixed assets	57	11	46	NA	10	47	NA
Other real estate owned	6	0	6	NA	0	6	NA
Goodwill and other intangible assets	42	2	40	NA	11	30	NA
All other assets	83	12	71	NA	9	74	NA
Total liabilities, limited-life preferred							

stock and equity capital	**3,767**	**478**	**3,289**	**NA**	**365**	**3,402**	**NA**
Total liabilities	3,417	424	2,993	NA	325	3,093	NA
Deposits, total	2,632	362	2,270	NA	287	2,346	NA
Memoranda:							
Demand deposits	196	30	166	NA	43	153	NA
Time CDs and open-account time deposits of $100,000 or more	901	70	831	NA	74	827	NA
Estimated insured deposits	2,000	326	1,674	NA	254	1,746	NA
Federal funds purchased and securities sold under agreements to repurchase	81	3	78	NA	3	78	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	680	54	626	NA	34	647	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
All other liabilities	24	5	19	NA	1	23	NA
Total equity capital	**350**	**54**	**296**	**NA**	**40**	**310**	**NA**
Perpetual preferred stock	24	0	24	NA	0	24	NA
Common stock	3	1	3	NA	1	2	NA
Surplus	117	17	100	NA	10	107	NA
Retained earnings	206	37	169	NA	29	177	NA
Memoranda:							
Loans and leases past due 30-89 days	31	3	28	NA	4	27	NA
Loans and leases past due 90 or more days	3	0	2	NA	2	1	NA
Loans and leases in nonaccrual status	18	1	17	NA	1	17	NA
Income earned, not collected on loans	20	3	17	NA	2	18	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**22**	**10**	**12**	**NA**	**5**	**17**	**NA**
Number of employees (full-time equivalent)	1	0	1	NA	0	1	NA
Total interest and fee income	**200**	**26**	**175**	**NA**	**19**	**181**	**NA**
Loans and lease financing reveivables	180	22	157	NA	17	163	NA
Balances due from depository institutions	0	0	NA	NA	0	NA	NA
Investment Securities	20	4	16	NA	3	17	NA
Assets held in trading accounts	0	0	NA	NA	0	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	0	NA	NA	0	NA	NA
Other interest income	1	0	1	NA	0	1	NA
Total interest expense	**85**	**10**	**75**	**NA**	**6**	**78**	**NA**
Deposits	58	7	50	NA	5	53	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	0	NA	NA	0	NA	NA
Other borrowed money (includes demand notes issued)	27	3	24	NA	1	25	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
Net interest income	**116**	**16**	**100**	**NA**	**13**	**103**	**NA**
Provisions for credit losses and allocated transfer risk	**5**	**0**	**5**	**NA**	**0**	**5**	**NA**
Total noninterest income	**24**	**5**	**18**	**NA**	**8**	**16**	**NA**
Total noninterest expense	**81**	**16**	**65**	**NA**	**13**	**68**	**NA**
Salaries and employee benefits	46	9	36	NA	7	38	NA
Premises and equipment	17	3	14	NA	2	15	NA
All other noninterest expense	18	4	15	NA	4	14	NA
Pre-tax net operating income	**53**	**5**	**48**	**NA**	**7**	**45**	**NA**
Gains (losses) on securities not held in trading accounts	**5**	**-0**	**5**	**NA**	**2**	**3**	**NA**
Applicable income taxes	11	1	10	NA	0	11	NA

Income before extraordinary items	47	4	43	NA	9	38	NA
Extraordinary items, net	-0	-0	0	NA	0	-0	NA
Net income	**47**	**3**	**43**	**NA**	**9**	**37**	**NA**
Net loan and lease charge-offs	3	-0	3	NA	0	3	NA
Total loan and lease charge-offs	4	0	4	NA	0	4	NA
Total loan and lease recoveries	1	0	0	NA	0	1	NA
Cash dividends declared	25	2	23	NA	3	22	NA
Cash dividends declared on preferred stock	0	0	0	NA	0	0	NA
Cash dividends declared on common stock	25	2	23	NA	3	22	NA
Net additions to capital stock	1	0	1	NA	0	1	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**7**	**4**	**3**	**NA**	**NA**	**7**	**NA**
Total assets	**967**	**175**	**792**	**NA**	**NA**	**967**	**NA**
Cash and due from depository institutions	85	14	72	NA	NA	85	NA
Securities	214	13	201	NA	NA	214	NA
Federal funds sold and securities purchased under agreements to resell	2	0	2	NA	NA	2	NA
Loans and leases, net	594	141	453	NA	NA	594	NA
Plus: allowance for losses	5	1	4	NA	NA	5	NA
Loans and leases, total	599	143	456	NA	NA	599	NA
Plus: unearned income(1)	0	0	NA	NA	NA	0	NA
Loans and leases, gross	599	143	456	NA	NA	599	NA
By loan and lease type:							
Loans secured by real estate, total	548	135	413	NA	NA	548	NA
Construction and land development	113	12	101	NA	NA	113	NA
Secured by farmland(1)	0	0	NA	NA	NA	0	NA
Secured by 1-4 family residential properties	373	121	252	NA	NA	373	NA
Home equity loans	7	0	7	NA	NA	7	NA
Secured by multifamily residential properties	3	1	3	NA	NA	3	NA
Secured by nonfarm nonresidential properties	59	2	58	NA	NA	59	NA
Loans to depository institutions(1)	0	0	NA	NA	NA	0	NA
Loans to finance agricultural production and other loans to farmers(1)	0	0	NA	NA	NA	0	NA
Commercial and industrial loans	23	4	20	NA	NA	23	NA
Loans to individuals	27	4	23	NA	NA	27	NA
Credit cards	0	0	0	NA	NA	0	NA
Other loans(2)	1	0	0	NA	NA	1	NA
Lease financing receivables	0	0	0	NA	NA	0	NA
Assets held in trading accounts	0	0	0	NA	NA	0	NA
Bank premises and fixed assets	24	2	22	NA	NA	24	NA
Other real estate owned	2	1	1	NA	NA	2	NA
Goodwill and other intangible assets	0	0	0	NA	NA	0	NA
All other assets	46	4	41	NA	NA	46	NA
Total liabilities, limited-life preferred							

stock and equity capital	**967**	**175**	**792**	**NA**	**NA**	**967**	**NA**
Total liabilities	881	152	729	NA	NA	881	NA
Deposits, total	707	136	571	NA	NA	707	NA
Memoranda:							
Demand deposits	59	6	54	NA	NA	59	NA
Time CDs and open-account time deposits of $100,000 or more	248	43	206	NA	NA	248	NA
Estimated insured deposits	596	116	479	NA	NA	596	NA
Federal funds purchased and securities sold under agreements to repurchase	7	0	7	NA	NA	7	NA
Trading liabilities(1)	0	0	NA	NA	NA	0	NA
Other borrowed money	158	14	144	NA	NA	158	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
All other liabilities	8	1	7	NA	NA	8	NA
Total equity capital	**86**	**23**	**63**	**NA**	**NA**	**86**	**NA**
Perpetual preferred stock	0	0	0	NA	NA	0	NA
Common stock	1	0	0	NA	NA	1	NA
Surplus	16	3	13	NA	NA	16	NA
Retained earnings	69	20	49	NA	NA	69	NA
Memoranda:							
Loans and leases past due 30-89 days	15	3	12	NA	NA	15	NA
Loans and leases past due 90 or more days	2	2	1	NA	NA	2	NA
Loans and leases in nonaccrual status	6	1	5	NA	NA	6	NA
Income earned, not collected on loans	5	1	4	NA	NA	5	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**7**	**4**	**3**	**NA**	**NA**	**7**	**NA**
Number of employees (full-time equivalent)	1	0	0	NA	NA	1	NA
Total interest and fee income	**51**	**10**	**41**	**NA**	**NA**	**51**	**NA**
Loans and lease financing reveivables	42	9	33	NA	NA	42	NA
Balances due from depository institutions	0	0	NA	NA	NA	0	NA
Investment Securities	9	1	8	NA	NA	9	NA
Assets held in trading accounts	0	0	NA	NA	NA	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	0	NA	NA	NA	0	NA
Other interest income	0	0	0	NA	NA	0	NA
Total interest expense	**23**	**4**	**19**	**NA**	**NA**	**23**	**NA**
Deposits	15	3	12	NA	NA	15	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	0	NA	NA	NA	0	NA
Other borrowed money (includes demand notes issued)	8	0	8	NA	NA	8	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
Net interest income	**28**	**6**	**22**	**NA**	**NA**	**28**	**NA**
Provisions for credit losses and allocated transfer risk	**1**	**0**	**1**	**NA**	**NA**	**1**	**NA**
Total noninterest income	**29**	**4**	**25**	**NA**	**NA**	**29**	**NA**
Total noninterest expense	**63**	**7**	**55**	**NA**	**NA**	**63**	**NA**
Salaries and employee benefits	32	4	28	NA	NA	32	NA
Premises and equipment	7	1	6	NA	NA	7	NA
All other noninterest expense	23	2	21	NA	NA	23	NA
Pre-tax net operating income	**-6**	**3**	**-9**	**NA**	**NA**	**-6**	**NA**
Gains (losses) on securities not held in trading accounts	**16**	**0**	**16**	**NA**	**NA**	**16**	**NA**
Applicable income taxes	1	1	1	NA	NA	1	NA

Income before extraordinary items	8	2	6	NA	NA	8	NA
Extraordinary items, net	0	0	0	NA	NA	0	NA
Net income	**8**	**2**	**6**	**NA**	**NA**	**8**	**NA**
Net loan and lease charge-offs	1	0	1	NA	NA	1	NA
Total loan and lease charge-offs	1	0	1	NA	NA	1	NA
Total loan and lease recoveries	0	0	0	NA	NA	0	NA
Cash dividends declared	0	0	0	NA	NA	0	NA
Cash dividends declared on preferred stock	0	0	0	NA	NA	0	NA
Cash dividends declared on common stock	0	0	0	NA	NA	0	NA
Net additions to capital stock	0	0	0	NA	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**31**	**19**	**11**	**1**	**1**	**30**	**NA**
Total assets	**6,023**	**956**	**3,530**	**1,537**	**195**	**5,828**	**NA**
Cash and due from depository institutions	249	45	166	38	32	218	NA
Securities	679	266	293	120	59	620	NA
Federal funds sold and securities purchased under agreements to resell	24	9	15	0	0	24	NA
Loans and leases, net	4,757	596	2,844	1,317	98	4,659	NA
Plus: allowance for losses	37	3	27	7	1	36	NA
Loans and leases, total	4,794	599	2,871	1,324	99	4,695	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	4,794	599	2,871	1,324	99	4,695	NA
By loan and lease type:							
Loans secured by real estate, total	4,291	553	2,473	1,265	80	4,210	NA
Construction and land development	807	31	404	372	3	804	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	2,483	440	1,584	458	62	2,420	NA
Home equity loans	345	19	320	6	3	342	NA
Secured by multifamily residential properties	223	20	105	98	1	222	NA
Secured by nonfarm nonresidential properties	778	62	379	337	14	764	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	333	16	262	56	18	315	NA
Loans to individuals	124	23	98	3	1	123	NA
Credit cards	1	0	1	0	0	1	NA
Other loans(2)	1	0	1	0	0	1	NA
Lease financing receivables	45	7	38	0	0	45	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Bank premises and fixed assets	97	18	68	11	3	94	NA
Other real estate owned	20	1	11	8	1	19	NA
Goodwill and other intangible assets	31	1	25	4	0	30	NA
All other assets	167	20	110	37	3	164	NA
Total liabilities, limited-life preferred							

stock and equity capital	**6,023**	**956**	**3,530**	**1,537**	**195**	**5,828**	**NA**
Total liabilities	5,367	779	3,182	1,406	180	5,187	NA
Deposits, total	4,211	691	2,665	855	177	4,034	NA
Memoranda:							
Demand deposits	299	32	237	30	17	282	NA
Time CDs and open-account time deposits of $100,000 or more	1,377	172	951	254	60	1,317	NA
Estimated insured deposits	3,324	586	2,053	684	141	3,183	NA
Federal funds purchased and securities sold under agreements to repurchase	62	0	9	53	0	62	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	1,040	78	473	489	1	1,039	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
All other liabilities	54	10	34	10	2	52	NA
Total equity capital	**657**	**177**	**348**	**131**	**16**	**641**	**NA**
Perpetual preferred stock	10	0	10	0	0	10	NA
Common stock	31	13	15	2	1	30	NA
Surplus	258	101	131	27	6	252	NA
Retained earnings	358	64	192	102	9	350	NA
Memoranda:							
Loans and leases past due 30-89 days	58	12	35	11	0	58	NA
Loans and leases past due 90 or more days	8	1	7	0	0	8	NA
Loans and leases in nonaccrual status	21	3	16	3	2	20	NA
Income earned, not collected on loans	29	5	16	7	1	28	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**31**	**19**	**11**	**1**	**1**	**30**	**NA**
Number of employees (full-time equivalent)	2	1	1	0	0	2	NA
Total interest and fee income	**320**	**46**	**186**	**88**	**11**	**310**	**NA**
Loans and lease financing reveivables	289	35	172	82	9	281	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	30	11	13	6	2	28	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	1	0	1	0	0	1	NA
Total interest expense	**131**	**18**	**75**	**38**	**4**	**127**	**NA**
Deposits	93	16	57	20	4	89	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	38	3	18	18	0	38	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**190**	**28**	**112**	**50**	**7**	**183**	**NA**
Provisions for credit losses and allocated transfer risk	**11**	**0**	**11**	**0**	**0**	**11**	**NA**
Total noninterest income	**92**	**51**	**32**	**9**	**2**	**89**	**NA**
Total noninterest expense	**207**	**60**	**107**	**41**	**11**	**196**	**NA**
Salaries and employee benefits	119	32	60	27	7	112	NA
Premises and equipment	33	8	19	5	2	31	NA
All other noninterest expense	56	19	27	9	2	54	NA
Pre-tax net operating income	**63**	**19**	**26**	**18**	**-2**	**65**	**NA**
Gains (losses) on securities not held in trading accounts	**32**	**0**	**13**	**19**	**4**	**28**	**NA**
Applicable income taxes	33	6	13	13	0	33	NA

Income before extraordinary items	61	12	25	24	1	60	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**61**	**12**	**25**	**24**	**1**	**60**	**NA**
Net loan and lease charge-offs	5	0	5	-0	0	5	NA
Total loan and lease charge-offs	7	0	6	1	0	7	NA
Total loan and lease recoveries	2	0	1	1	0	2	NA
Cash dividends declared	26	1	9	16	2	24	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	26	1	9	16	2	24	NA
Net additions to capital stock	10	0	10	0	0	10	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**3**	**2**	**1**	**NA**	**NA**	**3**	**NA**
Total assets	**285**	**75**	**210**	**NA**	**NA**	**285**	**NA**
Cash and due from depository institutions	8	3	5	NA	NA	8	NA
Securities	81	14	67	NA	NA	81	NA
Federal funds sold and securities purchased under agreements to resell	0	0	0	NA	NA	0	NA
Loans and leases, net	178	55	123	NA	NA	178	NA
Plus: allowance for losses	1	0	0	NA	NA	1	NA
Loans and leases, total	178	55	123	NA	NA	178	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	178	55	123	NA	NA	178	NA
By loan and lease type:							
Loans secured by real estate, total	158	51	107	NA	NA	158	NA
Construction and land development	9	0	8	NA	NA	9	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	133	47	86	NA	NA	133	NA
Home equity loans	9	0	9	NA	NA	9	NA
Secured by multifamily residential properties	0	0	0	NA	NA	0	NA
Secured by nonfarm nonresidential properties	16	4	12	NA	NA	16	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	6	0	6	NA	NA	6	NA
Loans to individuals	15	4	11	NA	NA	15	NA
Credit cards	1	0	1	NA	NA	1	NA
Other loans(2)	0	0	0	NA	NA	0	NA
Lease financing receivables	0	0	0	NA	NA	0	NA
Assets held in trading accounts	0	0	0	NA	NA	0	NA
Bank premises and fixed assets	7	1	6	NA	NA	7	NA
Other real estate owned	0	0	0	NA	NA	0	NA
Goodwill and other intangible assets	2	0	2	NA	NA	2	NA
All other assets	10	2	8	NA	NA	10	NA
Total liabilities, limited-life preferred							

stock and equity capital	**285**	**75**	**210**	**NA**	**NA**	**285**	**NA**
Total liabilities	246	60	186	NA	NA	246	NA
Deposits, total	231	58	173	NA	NA	231	NA
Memoranda:							
Demand deposits	12	1	11	NA	NA	12	NA
Time CDs and open-account time deposits of $100,000 or more	47	11	37	NA	NA	47	NA
Estimated insured deposits	213	53	160	NA	NA	213	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	0	NA	NA	0	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	13	1	12	NA	NA	13	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
All other liabilities	3	1	1	NA	NA	3	NA
Total equity capital	**39**	**14**	**24**	**NA**	**NA**	**39**	**NA**
Perpetual preferred stock	0	0	0	NA	NA	0	NA
Common stock	0	0	0	NA	NA	0	NA
Surplus	4	2	2	NA	NA	4	NA
Retained earnings	35	13	22	NA	NA	35	NA
Memoranda:							
Loans and leases past due 30-89 days	1	0	1	NA	NA	1	NA
Loans and leases past due 90 or more days	0	0	0	NA	NA	0	NA
Loans and leases in nonaccrual status	0	0	0	NA	NA	0	NA
Income earned, not collected on loans	1	0	1	NA	NA	1	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**3**	**2**	**1**	**NA**	**NA**	**3**	**NA**
Number of employees (full-time equivalent)	0	0	0	NA	NA	0	NA
Total interest and fee income	**13**	**4**	**10**	**NA**	**NA**	**13**	**NA**
Loans and lease financing reveivables	10	3	7	NA	NA	10	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	3	1	3	NA	NA	3	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	0	0	NA	NA	0	NA
Total interest expense	**4**	**1**	**3**	**NA**	**NA**	**4**	**NA**
Deposits	4	1	3	NA	NA	4	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	0	0	0	NA	NA	0	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
Net interest income	**9**	**3**	**7**	**NA**	**NA**	**9**	**NA**
Provisions for credit losses and allocated transfer risk	**-0**	**-0**	**0**	**NA**	**NA**	**-0**	**NA**
Total noninterest income	**7**	**6**	**1**	**NA**	**NA**	**7**	**NA**
Total noninterest expense	**13**	**7**	**6**	**NA**	**NA**	**13**	**NA**
Salaries and employee benefits	6	3	4	NA	NA	6	NA
Premises and equipment	2	1	1	NA	NA	2	NA
All other noninterest expense	5	4	1	NA	NA	5	NA
Pre-tax net operating income	**3**	**1**	**2**	**NA**	**NA**	**3**	**NA**
Gains (losses) on securities not held in trading accounts	**1**	**0**	**1**	**NA**	**NA**	**1**	**NA**
Applicable income taxes	1	0	1	NA	NA	1	NA

Income before extraordinary items	3	1	2	NA	NA	3	NA
Extraordinary items, net	0	0	0	NA	NA	0	NA
Net income	**3**	**1**	**2**	**NA**	**NA**	**3**	**NA**
Net loan and lease charge-offs	0	-0	0	NA	NA	0	NA
Total loan and lease charge-offs	0	-0	0	NA	NA	0	NA
Total loan and lease recoveries	0	0	0	NA	NA	0	NA
Cash dividends declared	1	0	1	NA	NA	1	NA
Cash dividends declared on preferred stock	0	0	0	NA	NA	0	NA
Cash dividends declared on common stock	1	0	1	NA	NA	1	NA
Net additions to capital stock	0	0	0	NA	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**10**	**4**	**5**	**1**	**NA**	**10**	**NA**
Total assets	**4,400**	**208**	**973**	**3,218**	**NA**	**4,400**	**NA**
Cash and due from depository institutions	130	7	39	84	NA	130	NA
Securities	265	60	83	121	NA	265	NA
Federal funds sold and securities purchased under agreements to resell	5	0	0	5	NA	5	NA
Loans and leases, net	3,717	132	771	2,814	NA	3,717	NA
Plus: allowance for losses	42	1	9	31	NA	42	NA
Loans and leases, total	3,759	134	781	2,845	NA	3,759	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	3,759	134	781	2,845	NA	3,759	NA
By loan and lease type:							
Loans secured by real estate, total	3,247	92	703	2,452	NA	3,247	NA
Construction and land development	985	2	72	911	NA	985	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	1,355	61	381	912	NA	1,355	NA
Home equity loans	170	0	28	142	NA	170	NA
Secured by multifamily residential properties	237	3	67	167	NA	237	NA
Secured by nonfarm nonresidential properties	670	26	182	462	NA	670	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	330	31	56	244	NA	330	NA
Loans to individuals	174	11	22	141	NA	174	NA
Credit cards	0	0	0	0	NA	0	NA
Other loans(2)	0	0	0	0	NA	0	NA
Lease financing receivables	7	0	0	7	NA	7	NA
Assets held in trading accounts	0	0	0	0	NA	0	NA
Bank premises and fixed assets	58	2	17	40	NA	58	NA
Other real estate owned	29	0	26	3	NA	29	NA
Goodwill and other intangible assets	73	1	8	64	NA	73	NA
All other assets	123	6	28	89	NA	123	NA
Total liabilities, limited-life preferred							

stock and equity capital	**4,400**	**208**	**973**	**3,218**	**NA**	**4,400**	**NA**
Total liabilities	3,961	184	880	2,898	NA	3,961	NA
Deposits, total	2,894	152	674	2,068	NA	2,894	NA
Memoranda:							
Demand deposits	193	4	29	160	NA	193	NA
Time CDs and open-account time deposits of $100,000 or more	723	22	161	540	NA	723	NA
Estimated insured deposits	2,666	139	578	1,948	NA	2,666	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	NA	0	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	1,022	30	193	799	NA	1,022	NA
Subordinated notes and debentures	0	0	0	0	NA	0	NA
All other liabilities	45	2	13	30	NA	45	NA
Total equity capital	**438**	**24**	**94**	**321**	**NA**	**438**	**NA**
Perpetual preferred stock	0	0	0	0	NA	0	NA
Common stock	0	0	0	0	NA	0	NA
Surplus	249	2	9	238	NA	249	NA
Retained earnings	189	23	84	83	NA	189	NA
Memoranda:							
Loans and leases past due 30-89 days	34	3	10	22	NA	34	NA
Loans and leases past due 90 or more days	2	1	0	0	NA	2	NA
Loans and leases in nonaccrual status	17	0	3	13	NA	17	NA
Income earned, not collected on loans	27	2	6	19	NA	27	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**10**	**4**	**5**	**1**	**NA**	**10**	**NA**
Number of employees (full-time equivalent)	1	0	0	1	NA	1	NA
Total interest and fee income	**240**	**11**	**51**	**177**	**NA**	**240**	**NA**
Loans and lease financing reveivables	225	9	47	169	NA	225	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	12	3	4	5	NA	12	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	3	0	1	3	NA	3	NA
Total interest expense	**100**	**5**	**24**	**71**	**NA**	**100**	**NA**
Deposits	61	4	16	42	NA	61	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	38	1	8	29	NA	38	NA
Subordinated notes and debentures	0	0	0	0	NA	0	NA
Net interest income	**140**	**7**	**27**	**106**	**NA**	**140**	**NA**
Provisions for credit losses and allocated transfer risk	**9**	**0**	**3**	**6**	**NA**	**9**	**NA**
Total noninterest income	**35**	**2**	**9**	**25**	**NA**	**35**	**NA**
Total noninterest expense	**106**	**6**	**27**	**73**	**NA**	**106**	**NA**
Salaries and employee benefits	63	4	16	43	NA	63	NA
Premises and equipment	16	1	5	10	NA	16	NA
All other noninterest expense	27	1	6	20	NA	27	NA
Pre-tax net operating income	**61**	**2**	**6**	**53**	**NA**	**61**	**NA**
Gains (losses) on securities not held in trading accounts	**6**	**0**	**4**	**2**	**NA**	**6**	**NA**
Applicable income taxes	24	0	3	21	NA	24	NA

Income before extraordinary items	43	1	7	34	NA	43	NA
Extraordinary items, net	0	0	0	0	NA	0	NA
Net income	**43**	**1**	**7**	**34**	**NA**	**43**	**NA**
Net loan and lease charge-offs	4	0	2	2	NA	4	NA
Total loan and lease charge-offs	5	0	2	3	NA	5	NA
Total loan and lease recoveries	1	0	0	1	NA	1	NA
Cash dividends declared	14	0	14	0	NA	14	NA
Cash dividends declared on preferred stock	0	0	0	0	NA	0	NA
Cash dividends declared on common stock	14	0	14	0	NA	14	NA
Net additions to capital stock	0	0	0	0	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**3**	**NA**	**1**	**2**	**NA**	**3**	**NA**
Total assets	**332,579**	**NA**	**434**	**332,145**	**NA**	**332,579**	**NA**
Cash and due from depository institutions	5,458	NA	3	5,454	NA	5,458	NA
Securities	24,425	NA	72	24,353	NA	24,425	NA
Federal funds sold and securities purchased under agreements to resell	2,174	NA	0	2,174	NA	2,174	NA
Loans and leases, net	253,059	NA	334	252,725	NA	253,059	NA
Plus: allowance for losses	1,598	NA	5	1,593	NA	1,598	NA
Loans and leases, total	254,656	NA	338	254,318	NA	254,656	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	254,656	NA	338	254,318	NA	254,656	NA
By loan and lease type:							
Loans secured by real estate, total	241,883	NA	16	241,867	NA	241,883	NA
Construction and land development	2,946	NA	0	2,946	NA	2,946	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	208,803	NA	12	208,790	NA	208,803	NA
Home equity loans	37,533	NA	0	37,533	NA	37,533	NA
Secured by multifamily residential properties	25,587	NA	0	25,587	NA	25,587	NA
Secured by nonfarm nonresidential properties	4,548	NA	3	4,545	NA	4,548	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	2,769	NA	47	2,722	NA	2,769	NA
Loans to individuals	9,894	NA	275	9,619	NA	9,894	NA
Credit cards	8,889	NA	101	8,788	NA	8,889	NA
Other loans(2)	102	NA	0	102	NA	102	NA
Lease financing receivables	9	NA	0	9	NA	9	NA
Assets held in trading accounts	10,743	NA	0	10,743	NA	10,743	NA
Bank premises and fixed assets	3,246	NA	5	3,241	NA	3,246	NA
Other real estate owned	242	NA	0	242	NA	242	NA
Goodwill and other intangible assets	16,563	NA	4	16,559	NA	16,563	NA
All other assets	16,669	NA	15	16,654	NA	16,669	NA
Total liabilities, limited-life preferred							

stock and equity capital	**332,579**	**NA**	**434**	**332,145**	**NA**	**332,579**	**NA**
Total liabilities	302,355	NA	394	301,961	NA	302,355	NA
Deposits, total	196,693	NA	331	196,362	NA	196,693	NA
Memoranda:							
Demand deposits	4,461	NA	6	4,455	NA	4,461	NA
Time CDs and open-account time deposits of $100,000 or more	94,487	NA	78	94,409	NA	94,487	NA
Estimated insured deposits	129,393	NA	281	129,111	NA	129,393	NA
Federal funds purchased and securities sold under agreements to repurchase	18,225	NA	0	18,225	NA	18,225	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	75,103	NA	57	75,046	NA	75,103	NA
Subordinated notes and debentures	5,456	NA	0	5,456	NA	5,456	NA
All other liabilities	6,878	NA	5	6,873	NA	6,878	NA
Total equity capital	**30,225**	**NA**	**40**	**30,184**	**NA**	**30,225**	**NA**
Perpetual preferred stock	179	NA	0	179	NA	179	NA
Common stock	0	NA	0	0	NA	0	NA
Surplus	21,804	NA	46	21,758	NA	21,804	NA
Retained earnings	8,241	NA	-6	8,247	NA	8,241	NA
Memoranda:							
Loans and leases past due 30-89 days	1,808	NA	3	1,804	NA	1,808	NA
Loans and leases past due 90 or more days	1,287	NA	2	1,286	NA	1,287	NA
Loans and leases in nonaccrual status	1,606	NA	1	1,605	NA	1,606	NA
Income earned, not collected on loans	1,725	NA	2	1,723	NA	1,725	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA Foreign Offices
Number of institutions	**3**	**NA**	**1**	**2**	**NA**	**3**	**NA**
Number of employees (full-time equivalent)	51	NA	0	51	NA	51	NA
Total interest and fee income	**14,883**	**NA**	**27**	**14,856**	**NA**	**14,883**	**NA**
Loans and lease financing reveivables	13,276	NA	24	13,253	NA	13,276	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	1,459	NA	3	1,456	NA	1,459	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	147	NA	0	147	NA	147	NA
Total interest expense	**7,050**	**NA**	**11**	**7,039**	**NA**	**7,050**	**NA**
Deposits	3,771	NA	9	3,762	NA	3,771	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	2,977	NA	2	2,975	NA	2,977	NA
Subordinated notes and debentures	302	NA	0	302	NA	302	NA
Net interest income	**7,832**	**NA**	**16**	**7,817**	**NA**	**7,832**	**NA**
Provisions for credit losses and allocated transfer risk	**133**	**NA**	**6**	**127**	**NA**	**133**	**NA**
Total noninterest income	**5,351**	**NA**	**8**	**5,343**	**NA**	**5,351**	**NA**
Total noninterest expense	**8,616**	**NA**	**16**	**8,600**	**NA**	**8,616**	**NA**
Salaries and employee benefits	3,579	NA	5	3,574	NA	3,579	NA
Premises and equipment	1,520	NA	3	1,517	NA	1,520	NA
All other noninterest expense	3,517	NA	8	3,509	NA	3,517	NA
Pre-tax net operating income	**4,435**	**NA**	**2**	**4,432**	**NA**	**4,435**	**NA**
Gains (losses) on securities not held in trading accounts	**1,169**	**NA**	**-0**	**1,169**	**NA**	**1,169**	**NA**
Applicable income taxes	2,063	NA	1	2,062	NA	2,063	NA

Income before extraordinary items	3,540	NA	1	3,539	NA	3,540	NA
Extraordinary items, net	0	NA	0	0	NA	0	NA
Net income	**3,540**	**NA**	**1**	**3,539**	**NA**	**3,540**	**NA**
Net loan and lease charge-offs	423	NA	7	416	NA	423	NA
Total loan and lease charge-offs	518	NA	8	510	NA	518	NA
Total loan and lease recoveries	95	NA	1	94	NA	95	NA
Cash dividends declared	2,792	NA	0	2,792	NA	2,792	NA
Cash dividends declared on preferred stock	17	NA	0	17	NA	17	NA
Cash dividends declared on common stock	2,775	NA	0	2,775	NA	2,775	NA
Net additions to capital stock	864	NA	0	864	NA	864	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**17**	**2**	**14**	**1**	**12**	**5**	**NA**
Total assets	**15,130**	**156**	**5,250**	**9,724**	**13,767**	**1,363**	**NA**
Cash and due from depository institutions	285	3	158	124	248	37	NA
Securities	3,974	30	956	2,988	3,689	285	NA
Federal funds sold and securities purchased under agreements to resell	172	1	51	120	162	10	NA
Loans and leases, net	9,823	114	3,747	5,962	8,877	946	NA
Plus: allowance for losses	80	1	40	39	72	8	NA
Loans and leases, total	9,903	115	3,787	6,001	8,949	954	NA
Plus: unearned income(1)	0	0	0	0	0	NA	NA
Loans and leases, gross	9,903	115	3,787	6,001	8,949	954	NA
By loan and lease type:							
Loans secured by real estate, total	7,239	88	3,304	3,847	6,343	896	NA
Construction and land development	235	1	185	49	180	54	NA
Secured by farmland(1)	2	0	2	0	2	NA	NA
Secured by 1-4 family residential properties	5,628	61	2,369	3,198	4,961	667	NA
Home equity loans	1,251	10	257	984	1,171	80	NA
Secured by multifamily residential properties	103	6	72	25	81	22	NA
Secured by nonfarm nonresidential properties	1,272	20	677	575	1,119	153	NA
Loans to depository institutions(1)	0	0	0	0	0	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	1	0	1	0	1	NA	NA
Commercial and industrial loans	1,218	5	176	1,036	1,183	35	NA
Loans to individuals	1,382	22	267	1,093	1,361	21	NA
Credit cards	1	0	1	0	1	0	NA
Other loans(2)	62	0	38	24	62	0	NA
Lease financing receivables	1	0	1	0	0	1	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Bank premises and fixed assets	152	2	115	35	129	23	NA
Other real estate owned	15	0	2	13	13	2	NA
Goodwill and other intangible assets	211	0	43	168	197	15	NA
All other assets	497	5	178	314	452	46	NA
Total liabilities, limited-life preferred							

stock and equity capital	**15,130**	**156**	**5,250**	**9,724**	**13,767**	**1,363**	**NA**
Total liabilities	13,806	144	4,675	8,987	12,595	1,212	NA
Deposits, total	9,923	117	3,932	5,875	8,958	965	NA
Memoranda:							
Demand deposits	853	10	407	436	752	101	NA
Time CDs and open-account time deposits of $100,000 or more	1,405	18	716	671	1,080	326	NA
Estimated insured deposits	7,463	104	3,253	4,107	6,674	789	NA
Federal funds purchased and securities sold under agreements to repurchase	1,940	0	205	1,735	1,928	12	NA
Trading liabilities(1)	0	0	0	0	0	NA	NA
Other borrowed money	1,861	27	496	1,338	1,637	224	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
All other liabilities	82	1	43	39	72	10	NA
Total equity capital	**1,323**	**12**	**575**	**737**	**1,172**	**151**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	3	2	1	1	3	0	NA
Surplus	601	4	151	447	565	36	NA
Retained earnings	719	7	423	289	604	116	NA
Memoranda:							
Loans and leases past due 30-89 days	54	0	32	21	47	6	NA
Loans and leases past due 90 or more days	3	0	2	0	3	0	NA
Loans and leases in nonaccrual status	12	0	6	6	11	1	NA
Income earned, not collected on loans	63	1	21	42	58	5	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**17**	**2**	**14**	**1**	**12**	**5**	**NA**
Number of employees (full-time equivalent)	3	0	2	1	2	0	NA
Total interest and fee income	**698**	**8**	**257**	**432**	**633**	**64**	**NA**
Loans and lease financing reveivables	507	7	214	286	455	52	NA
Balances due from depository institutions	1	0	1	0	1	NA	NA
Investment Securities	184	1	40	143	172	12	NA
Assets held in trading accounts	0	0	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	3	0	1	1	3	NA	NA
Other interest income	3	0	1	2	3	0	NA
Total interest expense	**246**	**3**	**80**	**163**	**225**	**21**	**NA**
Deposits	159	2	58	99	146	13	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	43	0	2	41	43	NA	NA
Other borrowed money (includes demand notes issued)	44	1	19	24	36	8	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**452**	**5**	**177**	**269**	**408**	**44**	**NA**
Provisions for credit losses and allocated transfer risk	**7**	**0**	**3**	**4**	**7**	**0**	**NA**
Total noninterest income	**119**	**1**	**32**	**87**	**113**	**6**	**NA**
Total noninterest expense	**297**	**5**	**154**	**138**	**264**	**33**	**NA**
Salaries and employee benefits	166	3	89	74	147	19	NA
Premises and equipment	52	1	24	27	46	6	NA
All other noninterest expense	80	2	41	37	72	8	NA
Pre-tax net operating income	**267**	**1**	**52**	**214**	**250**	**17**	**NA**
Gains (losses) on securities not held in trading accounts	**12**	**0**	**1**	**10**	**11**	**0**	**NA**
Applicable income taxes	94	0	16	78	88	6	NA

Income before extraordinary items	185	1	37	147	174	11	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**185**	**1**	**37**	**147**	**174**	**11**	**NA**
Net loan and lease charge-offs	7	-0	1	7	7	0	NA
Total loan and lease charge-offs	12	0	2	11	12	0	NA
Total loan and lease recoveries	5	0	1	4	5	0	NA
Cash dividends declared	31	0	21	10	28	3	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	31	0	21	10	28	3	NA
Net additions to capital stock	0	0	0	0	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**64**	**10**	**42**	**12**	**5**	**59**	**NA**
Total assets	**70,942**	**596**	**14,982**	**55,364**	**36,302**	**34,641**	**NA**
Cash and due from depository institutions	1,114	42	504	568	249	865	NA
Securities	27,792	230	5,479	22,083	15,712	12,080	NA
Federal funds sold and securities purchased under agreements to resell	128	19	60	48	18	109	NA
Loans and leases, net	38,889	262	8,208	30,419	19,014	19,875	NA
Plus: allowance for losses	189	2	54	133	61	128	NA
Loans and leases, total	39,079	264	8,262	30,553	19,075	20,003	NA
Plus: unearned income(1)	4	0	1	2	1	3	NA
Loans and leases, gross	39,082	264	8,264	30,555	19,076	20,006	NA
By loan and lease type:							
Loans secured by real estate, total	37,942	243	7,818	29,881	18,670	19,272	NA
Construction and land development	1,052	3	310	739	284	768	NA
Secured by farmland(1)	0	0	0	0	0	0	NA
Secured by 1-4 family residential properties	32,564	209	6,182	26,173	17,439	15,126	NA
Home equity loans	838	18	337	483	132	705	NA
Secured by multifamily residential properties	839	7	235	597	83	757	NA
Secured by nonfarm nonresidential properties	3,486	23	1,090	2,373	864	2,622	NA
Loans to depository institutions(1)	0	0	0	0	0	0	NA
Loans to finance agricultural production and other loans to farmers(1)	9	0	9	0	0	9	NA
Commercial and industrial loans	589	8	130	451	201	388	NA
Loans to individuals	529	13	304	212	197	332	NA
Credit cards	1	0	0	1	0	1	NA
Other loans(2)	11	0	3	9	8	3	NA
Lease financing receivables	2	0	0	2	0	2	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Bank premises and fixed assets	620	14	255	351	123	497	NA
Other real estate owned	10	0	1	8	1	9	NA
Goodwill and other intangible assets	564	3	19	542	434	130	NA
All other assets	1,826	26	455	1,345	750	1,076	NA
Total liabilities, limited-life preferred							

stock and equity capital	**70,942**	**596**	**14,982**	**55,364**	**36,302**	**34,641**	**NA**
Total liabilities	61,556	440	13,278	47,839	31,010	30,547	NA
Deposits, total	42,612	378	11,309	30,925	17,664	24,947	NA
Memoranda:							
Demand deposits	1,630	59	623	948	394	1,235	NA
Time CDs and open-account time deposits of $100,000 or more	10,997	97	2,501	8,400	5,134	5,864	NA
Estimated insured deposits	35,063	323	9,909	24,830	13,073	21,989	NA
Federal funds purchased and securities sold under agreements to repurchase	10,710	0	594	10,116	8,760	1,950	NA
Trading liabilities(1)	0	0	0	0	0	0	NA
Other borrowed money	7,617	30	1,142	6,445	4,348	3,269	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
All other liabilities	618	32	234	352	237	381	NA
Total equity capital	**9,386**	**156**	**1,704**	**7,526**	**5,292**	**4,094**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	16	3	8	5	4	12	NA
Surplus	5,603	87	430	5,085	4,453	1,150	NA
Retained earnings	3,768	66	1,266	2,436	836	2,932	NA
Memoranda:							
Loans and leases past due 30-89 days	132	5	50	77	37	95	NA
Loans and leases past due 90 or more days	31	2	16	13	12	18	NA
Loans and leases in nonaccrual status	47	0	16	30	11	37	NA
Income earned, not collected on loans	327	2	66	260	181	147	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**64**	**10**	**42**	**12**	**5**	**59**	**NA**
Number of employees (full-time equivalent)	9	1	3	5	2	7	NA
Total interest and fee income	**3,180**	**26**	**691**	**2,462**	**1,547**	**1,633**	**NA**
Loans and lease financing reveivables	1,968	16	445	1,507	921	1,046	NA
Balances due from depository institutions	6	0	3	3	0	6	NA
Investment Securities	1,177	11	237	929	612	565	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	5	0	1	4	3	2	NA
Other interest income	25	0	5	20	12	13	NA
Total interest expense	**1,496**	**7**	**288**	**1,201**	**783**	**713**	**NA**
Deposits	905	6	228	671	401	504	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	76	0	17	59	28	48	NA
Other borrowed money (includes demand notes issued)	514	1	42	471	354	160	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**1,684**	**19**	**404**	**1,261**	**764**	**920**	**NA**
Provisions for credit losses and allocated transfer risk	**10**	**0**	**5**	**4**	**1**	**9**	**NA**
Total noninterest income	**472**	**193**	**194**	**85**	**35**	**438**	**NA**
Total noninterest expense	**1,181**	**107**	**434**	**640**	**267**	**914**	**NA**
Salaries and employee benefits	650	46	243	360	158	492	NA
Premises and equipment	183	18	61	103	41	141	NA
All other noninterest expense	348	42	129	177	68	280	NA
Pre-tax net operating income	**966**	**105**	**158**	**703**	**531**	**435**	**NA**
Gains (losses) on securities not held in trading accounts	**16**	**0**	**1**	**15**	**4**	**12**	**NA**
Applicable income taxes	350	43	56	251	195	155	NA

Income before extraordinary items	632	62	104	466	340	292	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**632**	**62**	**104**	**466**	**340**	**292**	**NA**
Net loan and lease charge-offs	4	0	1	3	2	2	NA
Total loan and lease charge-offs	7	0	2	5	4	3	NA
Total loan and lease recoveries	3	0	1	2	2	2	NA
Cash dividends declared	440	60	17	363	312	129	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	440	60	17	363	312	129	NA
Net additions to capital stock	498	30	54	413	0	498	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**8**	**2**	**5**	**1**	**NA**	**8**	**NA**
Total assets	**3,141**	**104**	**1,957**	**1,079**	**NA**	**3,141**	**NA**
Cash and due from depository institutions	159	5	140	13	NA	159	NA
Securities	774	34	424	316	NA	774	NA
Federal funds sold and securities purchased under agreements to resell	3	0	3	0	NA	3	NA
Loans and leases, net	2,025	58	1,286	681	NA	2,025	NA
Plus: allowance for losses	14	1	10	3	NA	14	NA
Loans and leases, total	2,040	59	1,296	685	NA	2,040	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	2,040	59	1,296	685	NA	2,040	NA
By loan and lease type:							
Loans secured by real estate, total	1,848	57	1,132	660	NA	1,848	NA
Construction and land development	396	10	216	169	NA	396	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	1,090	22	650	417	NA	1,090	NA
Home equity loans	71	0	49	21	NA	71	NA
Secured by multifamily residential properties	26	5	16	5	NA	26	NA
Secured by nonfarm nonresidential properties	337	19	250	68	NA	337	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	127	1	103	23	NA	127	NA
Loans to individuals	64	1	61	2	NA	64	NA
Credit cards	2	0	2	0	NA	2	NA
Other loans(2)	0	0	0	0	NA	0	NA
Lease financing receivables	0	0	0	0	NA	0	NA
Assets held in trading accounts	0	0	0	0	NA	0	NA
Bank premises and fixed assets	64	1	55	7	NA	64	NA
Other real estate owned	1	0	1	0	NA	1	NA
Goodwill and other intangible assets	52	0	20	32	NA	52	NA
All other assets	64	5	28	30	NA	64	NA
Total liabilities, limited-life preferred							

stock and equity capital	**3,141**	**104**	**1,957**	**1,079**	**NA**	**3,141**	**NA**
Total liabilities	2,887	97	1,775	1,015	NA	2,887	NA
Deposits, total	2,150	81	1,526	542	NA	2,150	NA
Memoranda:							
Demand deposits	333	8	244	81	NA	333	NA
Time CDs and open-account time deposits of $100,000 or more	943	43	585	315	NA	943	NA
Estimated insured deposits	1,449	60	1,169	220	NA	1,449	NA
Federal funds purchased and securities sold under agreements to repurchase	3	0	0	3	NA	3	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	710	16	236	459	NA	710	NA
Subordinated notes and debentures	0	0	0	0	NA	0	NA
All other liabilities	24	0	13	11	NA	24	NA
Total equity capital	**254**	**7**	**182**	**64**	**NA**	**254**	**NA**
Perpetual preferred stock	0	0	0	0	NA	0	NA
Common stock	1	0	1	0	NA	1	NA
Surplus	64	2	61	1	NA	64	NA
Retained earnings	188	5	120	63	NA	188	NA
Memoranda:							
Loans and leases past due 30-89 days	27	0	9	18	NA	27	NA
Loans and leases past due 90 or more days	11	0	0	11	NA	11	NA
Loans and leases in nonaccrual status	7	0	5	1	NA	7	NA
Income earned, not collected on loans	14	0	8	5	NA	14	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**8**	**2**	**5**	**1**	**NA**	**8**	**NA**
Number of employees (full-time equivalent)	1	0	1	0	NA	1	NA
Total interest and fee income	**161**	**5**	**100**	**56**	**NA**	**161**	**NA**
Loans and lease financing reveivables	126	4	82	40	NA	126	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	34	1	18	15	NA	34	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	1	0	1	1	NA	1	NA
Total interest expense	**65**	**2**	**33**	**30**	**NA**	**65**	**NA**
Deposits	37	2	24	12	NA	37	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	28	0	9	18	NA	28	NA
Subordinated notes and debentures	0	0	0	0	NA	0	NA
Net interest income	**96**	**3**	**67**	**26**	**NA**	**96**	**NA**
Provisions for credit losses and allocated transfer risk	**1**	**0**	**1**	**-0**	**NA**	**1**	**NA**
Total noninterest income	**25**	**0**	**14**	**10**	**NA**	**25**	**NA**
Total noninterest expense	**87**	**4**	**58**	**25**	**NA**	**87**	**NA**
Salaries and employee benefits	50	1	34	15	NA	50	NA
Premises and equipment	16	1	13	3	NA	16	NA
All other noninterest expense	21	2	11	7	NA	21	NA
Pre-tax net operating income	**33**	**-1**	**22**	**11**	**NA**	**33**	**NA**
Gains (losses) on securities not held in trading accounts	**7**	**-0**	**4**	**3**	**NA**	**7**	**NA**
Applicable income taxes	7	-0	7	0	NA	7	NA

Income before extraordinary items	33	-1	20	14	NA	33	NA
Extraordinary items, net	0	0	0	0	NA	0	NA
Net income	**33**	**-1**	**20**	**14**	**NA**	**33**	**NA**
Net loan and lease charge-offs	-1	0	1	-1	NA	-1	NA
Total loan and lease charge-offs	1	0	1	-0	NA	1	NA
Total loan and lease recoveries	2	0	0	1	NA	2	NA
Cash dividends declared	19	0	15	4	NA	19	NA
Cash dividends declared on preferred stock	0	0	0	0	NA	0	NA
Cash dividends declared on common stock	19	0	15	4	NA	19	NA
Net additions to capital stock	-0	-0	0	0	NA	-0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**71**	**10**	**44**	**17**	**32**	**39**	**NA**
Total assets	**131,262**	**404**	**15,226**	**115,631**	**92,750**	**38,512**	**NA**
Cash and due from depository institutions	2,793	46	698	2,049	1,921	872	NA
Securities	38,658	108	4,700	33,850	27,441	11,217	NA
Federal funds sold and securities purchased under agreements to resell	569	19	121	429	256	313	NA
Loans and leases, net	78,638	216	9,010	69,412	54,524	24,114	NA
Plus: allowance for losses	577	2	66	510	382	195	NA
Loans and leases, total	79,215	217	9,076	69,922	54,907	24,309	NA
Plus: unearned income(1)	29	NA	1	28	29	0	NA
Loans and leases, gross	79,245	217	9,077	69,950	54,936	24,309	NA
By loan and lease type:							
Loans secured by real estate, total	74,170	202	8,144	65,824	50,461	23,708	NA
Construction and land development	2,411	24	584	1,803	1,542	869	NA
Secured by farmland(1)	3	NA	3	0	3	0	NA
Secured by 1-4 family residential properties	32,456	133	4,881	27,442	16,550	15,906	NA
Home equity loans	1,850	10	407	1,433	833	1,017	NA
Secured by multifamily residential properties	25,740	7	810	24,923	22,052	3,687	NA
Secured by nonfarm nonresidential properties	13,560	38	1,866	11,657	10,314	3,246	NA
Loans to depository institutions(1)	81	NA	6	75	81	0	NA
Loans to finance agricultural production and other loans to farmers(1)	2	NA	2	0	2	0	NA
Commercial and industrial loans	2,505	10	472	2,023	2,092	413	NA
Loans to individuals	1,222	5	446	770	1,043	179	NA
Credit cards	3	0	3	0	1	2	NA
Other loans(2)	984	0	7	977	976	8	NA
Lease financing receivables	281	0	0	280	281	0	NA
Assets held in trading accounts	7	0	4	3	5	2	NA
Bank premises and fixed assets	1,050	8	247	795	708	342	NA
Other real estate owned	26	0	3	23	23	3	NA
Goodwill and other intangible assets	4,870	1	41	4,828	4,447	422	NA
All other assets	4,651	6	401	4,244	3,425	1,227	NA
Total liabilities, limited-life preferred							

stock and equity capital	**131,262**	**404**	**15,226**	**115,631**	**92,750**	**38,512**	**NA**
Total liabilities	116,351	340	13,702	102,309	81,404	34,947	NA
Deposits, total	83,882	329	12,187	71,366	58,353	25,529	NA
Memoranda:							
Demand deposits	3,898	36	864	2,998	2,832	1,066	NA
Time CDs and open-account time deposits of $100,000 or more	15,741	74	2,269	13,398	8,866	6,876	NA
Estimated insured deposits	64,744	286	10,247	54,210	42,513	22,231	NA
Federal funds purchased and securities sold under agreements to repurchase	16,074	0	121	15,953	9,842	6,232	NA
Trading liabilities(1)	0	NA	0	0	0	0	NA
Other borrowed money	14,792	4	1,284	13,504	11,859	2,933	NA
Subordinated notes and debentures	402	0	5	397	402	0	NA
All other liabilities	1,201	7	105	1,088	948	253	NA
Total equity capital	**14,911**	**64**	**1,525**	**13,323**	**11,346**	**3,565**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	123	1	41	81	88	35	NA
Surplus	7,385	29	398	6,959	5,987	1,399	NA
Retained earnings	7,403	34	1,086	6,283	5,272	2,131	NA
Memoranda:							
Loans and leases past due 30-89 days	277	3	91	183	201	76	NA
Loans and leases past due 90 or more days	50	0	18	31	37	13	NA
Loans and leases in nonaccrual status	295	1	32	262	201	94	NA
Income earned, not collected on loans	510	2	63	445	361	149	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**71**	**10**	**44**	**17**	**32**	**39**	**NA**
Number of employees (full-time equivalent)	17	0	4	13	12	5	NA
Total interest and fee income	**6,088**	**19**	**720**	**5,349**	**4,196**	**1,892**	**NA**
Loans and lease financing reveivables	4,309	14	544	3,752	2,999	1,310	NA
Balances due from depository institutions	6	NA	2	4	6	0	NA
Investment Securities	1,645	6	168	1,472	1,075	570	NA
Assets held in trading accounts	1	NA	0	1	1	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	78	NA	3	75	78	0	NA
Other interest income	49	0	4	45	38	11	NA
Total interest expense	**2,622**	**6**	**258**	**2,358**	**1,772**	**850**	**NA**
Deposits	1,487	5	209	1,273	986	501	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	351	NA	3	348	343	8	NA
Other borrowed money (includes demand notes issued)	768	0	46	722	428	340	NA
Subordinated notes and debentures	16	0	0	16	16	0	NA
Net interest income	**3,466**	**14**	**461**	**2,991**	**2,424**	**1,042**	**NA**
Provisions for credit losses and allocated transfer risk	**7**	**0**	**9**	**-2**	**6**	**1**	**NA**
Total noninterest income	**663**	**7**	**101**	**555**	**462**	**201**	**NA**
Total noninterest expense	**2,027**	**20**	**393**	**1,614**	**1,439**	**588**	**NA**
Salaries and employee benefits	1,109	9	220	880	799	309	NA
Premises and equipment	369	4	73	292	232	137	NA
All other noninterest expense	550	7	100	442	408	142	NA
Pre-tax net operating income	**2,095**	**1**	**160**	**1,934**	**1,441**	**654**	**NA**
Gains (losses) on securities not held in trading accounts	**33**	**0**	**0**	**33**	**26**	**7**	**NA**
Applicable income taxes	714	1	53	660	482	232	NA

Income before extraordinary items	1,414	-0	107	1,307	985	429	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**1,414**	**-0**	**108**	**1,307**	**985**	**429**	**NA**
Net loan and lease charge-offs	9	0	4	5	7	2	NA
Total loan and lease charge-offs	42	0	6	36	34	8	NA
Total loan and lease recoveries	33	0	3	30	27	6	NA
Cash dividends declared	962	0	15	948	713	249	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	962	0	15	948	713	249	NA
Net additions to capital stock	304	14	109	181	268	36	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**34**	**17**	**17**	**NA**	**2**	**32**	**NA**
Total assets	**7,335**	**867**	**6,468**	**NA**	**1,093**	**6,242**	**NA**
Cash and due from depository institutions	462	98	363	NA	30	432	NA
Securities	1,018	142	875	NA	123	895	NA
Federal funds sold and securities purchased under agreements to resell	137	2	136	NA	8	129	NA
Loans and leases, net	5,313	578	4,735	NA	877	4,436	NA
Plus: allowance for losses	49	4	45	NA	9	40	NA
Loans and leases, total	5,362	582	4,780	NA	886	4,476	NA
Plus: unearned income(1)	5	1	4	NA	3	2	NA
Loans and leases, gross	5,367	583	4,784	NA	890	4,477	NA
By loan and lease type:							
Loans secured by real estate, total	4,836	553	4,283	NA	837	3,999	NA
Construction and land development	922	82	840	NA	279	643	NA
Secured by farmland(1)	10	1	9	NA	5	5	NA
Secured by 1-4 family residential properties	2,940	364	2,576	NA	344	2,596	NA
Home equity loans	453	37	416	NA	100	354	NA
Secured by multifamily residential properties	100	8	92	NA	9	90	NA
Secured by nonfarm nonresidential properties	864	99	766	NA	199	665	NA
Loans to depository institutions(1)	0	0	0	NA	0	0	NA
Loans to finance agricultural production and other loans to farmers(1)	3	0	3	NA	2	1	NA
Commercial and industrial loans	234	18	216	NA	34	199	NA
Loans to individuals	196	13	184	NA	16	180	NA
Credit cards	2	2	0	NA	0	2	NA
Other loans(2)	1	0	1	NA	1	0	NA
Lease financing receivables	97	0	97	NA	0	97	NA
Assets held in trading accounts	0	0	0	NA	0	0	NA
Bank premises and fixed assets	131	13	119	NA	16	115	NA
Other real estate owned	7	2	5	NA	1	6	NA
Goodwill and other intangible assets	38	1	37	NA	3	35	NA
All other assets	229	31	198	NA	35	194	NA
Total liabilities, limited-life preferred							

stock and equity capital	**7,335**	**867**	**6,468**	**NA**	**1,093**	**6,242**	**NA**
Total liabilities	6,362	730	5,633	NA	1,003	5,359	NA
Deposits, total	5,514	688	4,826	NA	790	4,724	NA
Memoranda:							
Demand deposits	218	23	195	NA	40	178	NA
Time CDs and open-account time deposits of $100,000 or more	1,625	177	1,448	NA	283	1,342	NA
Estimated insured deposits	4,767	603	4,164	NA	703	4,064	NA
Federal funds purchased and securities sold under agreements to repurchase	58	0	58	NA	15	43	NA
Trading liabilities(1)	0	0	0	NA	0	0	NA
Other borrowed money	675	31	643	NA	186	489	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
All other liabilities	116	10	106	NA	11	104	NA
Total equity capital	**972**	**137**	**835**	**NA**	**90**	**882**	**NA**
Perpetual preferred stock	0	0	0	NA	0	0	NA
Common stock	24	5	19	NA	18	6	NA
Surplus	154	11	143	NA	34	120	NA
Retained earnings	794	121	674	NA	38	756	NA
Memoranda:							
Loans and leases past due 30-89 days	68	13	55	NA	9	59	NA
Loans and leases past due 90 or more days	6	2	4	NA	1	5	NA
Loans and leases in nonaccrual status	24	2	22	NA	2	22	NA
Income earned, not collected on loans	33	4	30	NA	5	28	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**34**	**17**	**17**	**NA**	**2**	**32**	**NA**
Number of employees (full-time equivalent)	2	0	1	NA	0	1	NA
Total interest and fee income	**384**	**47**	**337**	**NA**	**60**	**324**	**NA**
Loans and lease financing reveivables	329	39	290	NA	55	274	NA
Balances due from depository institutions	4	1	3	NA	1	3	NA
Investment Securities	49	7	42	NA	4	45	NA
Assets held in trading accounts	0	0	0	NA	0	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	0	0	NA	0	0	NA
Other interest income	2	0	2	NA	0	1	NA
Total interest expense	**151**	**18**	**133**	**NA**	**24**	**127**	**NA**
Deposits	125	17	108	NA	16	109	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	1	0	1	NA	1	0	NA
Other borrowed money (includes demand notes issued)	26	1	25	NA	8	18	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
Net interest income	**233**	**29**	**204**	**NA**	**36**	**197**	**NA**
Provisions for credit losses and allocated transfer risk	**9**	**0**	**9**	**NA**	**2**	**7**	**NA**
Total noninterest income	**40**	**3**	**37**	**NA**	**7**	**33**	**NA**
Total noninterest expense	**176**	**25**	**151**	**NA**	**23**	**153**	**NA**
Salaries and employee benefits	106	14	92	NA	14	92	NA
Premises and equipment	25	3	21	NA	3	22	NA
All other noninterest expense	45	7	38	NA	7	38	NA
Pre-tax net operating income	**88**	**7**	**81**	**NA**	**18**	**70**	**NA**
Gains (losses) on securities not held in trading accounts	**2**	**0**	**2**	**NA**	**0**	**2**	**NA**
Applicable income taxes	27	2	24	NA	7	20	NA

Income before extraordinary items	63	5	58	NA	11	52	NA
Extraordinary items, net	0	0	0	NA	0	0	NA
Net income	**63**	**5**	**58**	**NA**	**11**	**52**	**NA**
Net loan and lease charge-offs	3	0	3	NA	0	3	NA
Total loan and lease charge-offs	4	0	3	NA	0	3	NA
Total loan and lease recoveries	1	0	1	NA	0	1	NA
Cash dividends declared	16	1	16	NA	1	16	NA
Cash dividends declared on preferred stock	0	0	0	NA	0	0	NA
Cash dividends declared on common stock	16	1	16	NA	1	16	NA
Net additions to capital stock	3	0	3	NA	-0	3	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**3**	**1**	**2**	**NA**	**NA**	**3**	**NA**
Total assets	**1,088**	**12**	**1,077**	**NA**	**NA**	**1,088**	**NA**
Cash and due from depository institutions	40	4	36	NA	NA	40	NA
Securities	32	7	25	NA	NA	32	NA
Federal funds sold and securities purchased under agreements to resell	2	0	2	NA	NA	2	NA
Loans and leases, net	968	0	968	NA	NA	968	NA
Plus: allowance for losses	12	0	12	NA	NA	12	NA
Loans and leases, total	981	0	981	NA	NA	981	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	981	0	981	NA	NA	981	NA
By loan and lease type:							
Loans secured by real estate, total	691	0	691	NA	NA	691	NA
Construction and land development	23	0	23	NA	NA	23	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	579	0	579	NA	NA	579	NA
Home equity loans	24	0	24	NA	NA	24	NA
Secured by multifamily residential properties	34	0	34	NA	NA	34	NA
Secured by nonfarm nonresidential properties	55	0	55	NA	NA	55	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	80	0	80	NA	NA	80	NA
Loans to individuals	209	0	209	NA	NA	209	NA
Credit cards	0	0	0	NA	NA	0	NA
Other loans(2)	0	0	0	NA	NA	0	NA
Lease financing receivables	1	0	1	NA	NA	1	NA
Assets held in trading accounts	0	0	0	NA	NA	0	NA
Bank premises and fixed assets	28	0	28	NA	NA	28	NA
Other real estate owned	2	0	2	NA	NA	2	NA
Goodwill and other intangible assets	4	0	4	NA	NA	4	NA
All other assets	12	1	12	NA	NA	12	NA
Total liabilities, limited-life preferred							

stock and equity capital	**1,088**	**12**	**1,077**	**NA**	**NA**	**1,088**	**NA**
Total liabilities	960	3	958	NA	NA	960	NA
Deposits, total	924	1	923	NA	NA	924	NA
Memoranda:							
Demand deposits	47	0	47	NA	NA	47	NA
Time CDs and open-account time deposits of $100,000 or more	136	1	135	NA	NA	136	NA
Estimated insured deposits	856	1	856	NA	NA	856	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	0	NA	NA	0	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	23	0	23	NA	NA	23	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
All other liabilities	14	2	12	NA	NA	14	NA
Total equity capital	**128**	**9**	**119**	**NA**	**NA**	**128**	**NA**
Perpetual preferred stock	0	0	0	NA	NA	0	NA
Common stock	0	0	0	NA	NA	0	NA
Surplus	12	5	7	NA	NA	12	NA
Retained earnings	116	4	112	NA	NA	116	NA
Memoranda:							
Loans and leases past due 30-89 days	4	0	4	NA	NA	4	NA
Loans and leases past due 90 or more days	0	0	0	NA	NA	0	NA
Loans and leases in nonaccrual status	2	0	2	NA	NA	2	NA
Income earned, not collected on loans	6	0	5	NA	NA	6	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**3**	**1**	**2**	**NA**	**NA**	**3**	**NA**
Number of employees (full-time equivalent)	0	0	0	NA	NA	0	NA
Total interest and fee income	**57**	**1**	**56**	**NA**	**NA**	**57**	**NA**
Loans and lease financing reveivables	55	0	55	NA	NA	55	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	2	1	1	NA	NA	2	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	0	0	NA	NA	0	NA
Total interest expense	**21**	**0**	**21**	**NA**	**NA**	**21**	**NA**
Deposits	20	0	20	NA	NA	20	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	1	0	1	NA	NA	1	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
Net interest income	**36**	**1**	**35**	**NA**	**NA**	**36**	**NA**
Provisions for credit losses and allocated transfer risk	**1**	**0**	**1**	**NA**	**NA**	**1**	**NA**
Total noninterest income	**19**	**7**	**12**	**NA**	**NA**	**19**	**NA**
Total noninterest expense	**39**	**5**	**34**	**NA**	**NA**	**39**	**NA**
Salaries and employee benefits	22	3	19	NA	NA	22	NA
Premises and equipment	8	1	7	NA	NA	8	NA
All other noninterest expense	9	2	7	NA	NA	9	NA
Pre-tax net operating income	**15**	**3**	**12**	**NA**	**NA**	**15**	**NA**
Gains (losses) on securities not held in trading accounts	**1**	**-0**	**1**	**NA**	**NA**	**1**	**NA**
Applicable income taxes	6	1	5	NA	NA	6	NA

Income before extraordinary items	11	2	9	NA	NA	11	NA
Extraordinary items, net	0	0	0	NA	NA	0	NA
Net income	**11**	**2**	**9**	**NA**	**NA**	**11**	**NA**
Net loan and lease charge-offs	1	0	1	NA	NA	1	NA
Total loan and lease charge-offs	1	0	1	NA	NA	1	NA
Total loan and lease recoveries	0	0	0	NA	NA	0	NA
Cash dividends declared	13	11	2	NA	NA	13	NA
Cash dividends declared on preferred stock	0	0	0	NA	NA	0	NA
Cash dividends declared on common stock	13	11	2	NA	NA	13	NA
Net additions to capital stock	0	0	0	NA	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**103**	**49**	**44**	**10**	**5**	**98**	**NA**
Total assets	**50,499**	**2,597**	**10,074**	**37,828**	**668**	**49,831**	**NA**
Cash and due from depository institutions	1,432	187	453	792	6	1,426	NA
Securities	3,527	366	1,476	1,685	78	3,449	NA
Federal funds sold and securities purchased under agreements to resell	192	37	94	61	51	142	NA
Loans and leases, net	42,793	1,881	7,286	33,626	259	42,534	NA
Plus: allowance for losses	276	12	46	217	2	273	NA
Loans and leases, total	43,069	1,894	7,333	33,842	261	42,808	NA
Plus: unearned income(1)	2	1	1	0	1	1	NA
Loans and leases, gross	43,070	1,894	7,334	33,842	262	42,809	NA
By loan and lease type:							
Loans secured by real estate, total	40,933	1,745	6,747	32,441	213	40,720	NA
Construction and land development	5,543	78	551	4,914	27	5,516	NA
Secured by farmland(1)	16	6	9	1	0	15	NA
Secured by 1-4 family residential properties	31,033	1,360	4,709	24,965	150	30,883	NA
Home equity loans	3,716	114	447	3,155	27	3,689	NA
Secured by multifamily residential properties	1,366	85	455	826	14	1,352	NA
Secured by nonfarm nonresidential properties	2,975	216	1,024	1,735	22	2,953	NA
Loans to depository institutions(1)	0	0	0	0	0	0	NA
Loans to finance agricultural production and other loans to farmers(1)	0	0	0	0	0	0	NA
Commercial and industrial loans	1,098	49	302	746	6	1,091	NA
Loans to individuals	1,017	98	280	638	43	974	NA
Credit cards	51	2	46	3	42	10	NA
Other loans(2)	19	2	1	16	0	19	NA
Lease financing receivables	4	0	3	1	0	4	NA
Assets held in trading accounts	1	0	0	1	0	1	NA
Bank premises and fixed assets	442	51	118	273	2	440	NA
Other real estate owned	62	2	11	49	0	62	NA
Goodwill and other intangible assets	631	5	288	338	218	413	NA
All other assets	1,419	69	348	1,002	54	1,364	NA
Total liabilities, limited-life preferred							

stock and equity capital	**50,499**	**2,597**	**10,074**	**37,828**	**668**	**49,831**	**NA**
Total liabilities	45,405	2,225	8,643	34,537	331	45,074	NA
Deposits, total	36,925	1,977	7,177	27,771	274	36,651	NA
Memoranda:							
Demand deposits	1,379	70	345	965	85	1,294	NA
Time CDs and open-account time deposits of $100,000 or more	9,906	354	1,690	7,862	130	9,776	NA
Estimated insured deposits	31,056	1,823	6,280	22,953	152	30,904	NA
Federal funds purchased and securities sold under agreements to repurchase	121	0	10	111	0	121	NA
Trading liabilities(1)	0	0	0	0	0	0	NA
Other borrowed money	7,811	221	1,298	6,292	22	7,790	NA
Subordinated notes and debentures	6	0	6	0	0	6	NA
All other liabilities	542	26	153	363	35	506	NA
Total equity capital	**5,094**	**372**	**1,431**	**3,291**	**337**	**4,757**	**NA**
Perpetual preferred stock	4	0	4	0	0	4	NA
Common stock	51	6	32	12	7	44	NA
Surplus	1,252	51	502	699	277	975	NA
Retained earnings	3,787	315	892	2,580	53	3,734	NA
Memoranda:							
Loans and leases past due 30-89 days	417	29	86	301	5	411	NA
Loans and leases past due 90 or more days	35	6	13	16	0	35	NA
Loans and leases in nonaccrual status	335	14	70	251	2	333	NA
Income earned, not collected on loans	217	12	46	159	1	215	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**103**	**49**	**44**	**10**	**5**	**98**	**NA**
Number of employees (full-time equivalent)	10	1	2	7	0	9	NA
Total interest and fee income	**2,639**	**137**	**507**	**1,995**	**16**	**2,623**	**NA**
Loans and lease financing reveivables	2,406	116	431	1,860	14	2,393	NA
Balances due from depository institutions	2	1	1	0	0	2	NA
Investment Securities	201	19	69	114	1	200	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	2	0	1	0	1	1	NA
Other interest income	27	1	5	20	0	27	NA
Total interest expense	**1,226**	**54**	**213**	**959**	**5**	**1,221**	**NA**
Deposits	922	44	165	713	5	918	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	1	0	0	1	0	1	NA
Other borrowed money (includes demand notes issued)	303	9	48	246	1	303	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**1,412**	**84**	**293**	**1,035**	**11**	**1,401**	**NA**
Provisions for credit losses and allocated transfer risk	**70**	**4**	**13**	**54**	**1**	**69**	**NA**
Total noninterest income	**992**	**11**	**784**	**197**	**580**	**412**	**NA**
Total noninterest expense	**1,259**	**71**	**507**	**681**	**160**	**1,099**	**NA**
Salaries and employee benefits	575	37	157	380	4	571	NA
Premises and equipment	152	13	39	101	1	151	NA
All other noninterest expense	532	21	311	200	155	377	NA
Pre-tax net operating income	**1,075**	**21**	**557**	**497**	**431**	**644**	**NA**
Gains (losses) on securities not held in trading accounts	**45**	**5**	**12**	**28**	**0**	**45**	**NA**
Applicable income taxes	379	8	199	173	152	227	NA

Income before extraordinary items	741	18	370	353	278	463	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**741**	**18**	**370**	**353**	**279**	**463**	**NA**
Net loan and lease charge-offs	46	2	6	37	1	45	NA
Total loan and lease charge-offs	54	3	8	43	1	53	NA
Total loan and lease recoveries	8	0	2	6	0	8	NA
Cash dividends declared	138	3	69	66	30	108	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	137	3	69	66	30	108	NA
Net additions to capital stock	23	13	6	3	13	9	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**6**	**2**	**3**	**1**	**1**	**5**	**NA**
Total assets	**10,525**	**41**	**395**	**10,089**	**10,089**	**436**	**NA**
Cash and due from depository institutions	128	4	9	115	115	13	NA
Securities	3,070	4	89	2,977	2,977	93	NA
Federal funds sold and securities purchased under agreements to resell	3	3	0	0	0	3	NA
Loans and leases, net	6,610	28	276	6,307	6,307	303	NA
Plus: allowance for losses	116	0	3	114	114	3	NA
Loans and leases, total	6,727	28	278	6,421	6,421	306	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	6,727	28	278	6,421	6,421	306	NA
By loan and lease type:							
Loans secured by real estate, total	5,958	26	243	5,689	5,689	269	NA
Construction and land development	817	1	57	759	759	59	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	3,794	19	121	3,654	3,654	140	NA
Home equity loans	33	0	1	32	32	1	NA
Secured by multifamily residential properties	58	0	2	56	56	3	NA
Secured by nonfarm nonresidential properties	1,288	5	63	1,220	1,220	68	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	688	1	19	669	669	20	NA
Loans to individuals	50	1	16	33	33	17	NA
Credit cards	0	0	0	0	0	0	NA
Other loans(2)	30	0	0	30	30	0	NA
Lease financing receivables	0	0	0	0	0	0	NA
Assets held in trading accounts	1	0	0	1	1	0	NA
Bank premises and fixed assets	87	2	7	77	77	10	NA
Other real estate owned	5	0	0	5	5	0	NA
Goodwill and other intangible assets	112	0	1	111	111	1	NA
All other assets	510	1	12	497	497	13	NA
Total liabilities, limited-life preferred							

stock and equity capital	**10,525**	**41**	**395**	**10,089**	**10,089**	**436**	**NA**
Total liabilities	9,742	33	357	9,352	9,352	390	NA
Deposits, total	3,995	29	262	3,704	3,704	291	NA
Memoranda:							
Demand deposits	827	4	38	785	785	42	NA
Time CDs and open-account time deposits of $100,000 or more	1,229	7	82	1,140	1,140	89	NA
Estimated insured deposits	3,281	27	196	3,058	3,058	223	NA
Federal funds purchased and securities sold under agreements to repurchase	149	0	4	145	145	4	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	5,446	4	89	5,353	5,353	93	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
All other liabilities	152	0	2	150	150	2	NA
Total equity capital	**784**	**8**	**38**	**737**	**737**	**46**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	4	3	0	1	1	3	NA
Surplus	74	2	5	67	67	7	NA
Retained earnings	706	3	33	670	670	36	NA
Memoranda:							
Loans and leases past due 30-89 days	650	0	2	649	649	2	NA
Loans and leases past due 90 or more days	944	0	0	944	944	0	NA
Loans and leases in nonaccrual status	7	0	1	7	7	1	NA
Income earned, not collected on loans	136	0	2	134	134	2	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**6**	**2**	**3**	**1**	**1**	**5**	**NA**
Number of employees (full-time equivalent)	1	0	0	1	1	0	NA
Total interest and fee income	**613**	**2**	**22**	**590**	**590**	**23**	**NA**
Loans and lease financing reveivables	445	1	18	426	426	19	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	156	0	4	152	152	4	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	13	0	0	13	13	0	NA
Total interest expense	**293**	**1**	**9**	**284**	**284**	**10**	**NA**
Deposits	84	0	5	79	79	6	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	209	0	4	205	205	4	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**320**	**1**	**12**	**307**	**307**	**13**	**NA**
Provisions for credit losses and allocated transfer risk	**6**	**0**	**1**	**5**	**5**	**1**	**NA**
Total noninterest income	**147**	**0**	**4**	**143**	**143**	**4**	**NA**
Total noninterest expense	**163**	**1**	**11**	**151**	**151**	**12**	**NA**
Salaries and employee benefits	66	1	6	59	59	7	NA
Premises and equipment	26	0	3	23	23	3	NA
All other noninterest expense	71	0	2	69	69	2	NA
Pre-tax net operating income	**298**	**-0**	**5**	**294**	**294**	**5**	**NA**
Gains (losses) on securities not held in trading accounts	**19**	**0**	**-0**	**19**	**19**	**-0**	**NA**
Applicable income taxes	2	0	1	0	0	2	NA

Income before extraordinary items	315	-0	3	312	312	3	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**315**	**-0**	**3**	**312**	**312**	**3**	**NA**
Net loan and lease charge-offs	1	-0	0	1	1	0	NA
Total loan and lease charge-offs	2	-0	0	2	2	0	NA
Total loan and lease recoveries	1	0	0	0	0	0	NA
Cash dividends declared	270	0	2	268	268	2	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	270	0	2	268	268	2	NA
Net additions to capital stock	3	3	0	0	0	3	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**2**	**NA**	**2**	**NA**	**NA**	**2**	**NA**
Total assets	**585**	**NA**	**585**	**NA**	**NA**	**585**	**NA**
Cash and due from depository institutions	38	NA	38	NA	NA	38	NA
Securities	113	NA	113	NA	NA	113	NA
Federal funds sold and securities purchased under agreements to resell	0	NA	0	NA	NA	0	NA
Loans and leases, net	407	NA	407	NA	NA	407	NA
Plus: allowance for losses	2	NA	2	NA	NA	2	NA
Loans and leases, total	409	NA	409	NA	NA	409	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	409	NA	409	NA	NA	409	NA
By loan and lease type:							
Loans secured by real estate, total	379	NA	379	NA	NA	379	NA
Construction and land development	38	NA	38	NA	NA	38	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	267	NA	267	NA	NA	267	NA
Home equity loans	24	NA	24	NA	NA	24	NA
Secured by multifamily residential properties	14	NA	14	NA	NA	14	NA
Secured by nonfarm nonresidential properties	60	NA	60	NA	NA	60	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	26	NA	26	NA	NA	26	NA
Loans to individuals	5	NA	5	NA	NA	5	NA
Credit cards	0	NA	0	NA	NA	0	NA
Other loans(2)	0	NA	0	NA	NA	0	NA
Lease financing receivables	0	NA	0	NA	NA	0	NA
Assets held in trading accounts	0	NA	0	NA	NA	0	NA
Bank premises and fixed assets	14	NA	14	NA	NA	14	NA
Other real estate owned	0	NA	0	NA	NA	0	NA
Goodwill and other intangible assets	0	NA	0	NA	NA	0	NA
All other assets	12	NA	12	NA	NA	12	NA
Total liabilities, limited-life preferred							

stock and equity capital	**585**	**NA**	**585**	**NA**	**NA**	**585**	**NA**
Total liabilities	514	NA	514	NA	NA	514	NA
Deposits, total	507	NA	507	NA	NA	507	NA
Memoranda:							
Demand deposits	14	NA	14	NA	NA	14	NA
Time CDs and open-account time deposits of $100,000 or more	132	NA	132	NA	NA	132	NA
Estimated insured deposits	432	NA	432	NA	NA	432	NA
Federal funds purchased and securities sold under agreements to repurchase	0	NA	0	NA	NA	0	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	2	NA	2	NA	NA	2	NA
Subordinated notes and debentures	0	NA	0	NA	NA	0	NA
All other liabilities	4	NA	4	NA	NA	4	NA
Total equity capital	**71**	**NA**	**71**	**NA**	**NA**	**71**	**NA**
Perpetual preferred stock	0	NA	0	NA	NA	0	NA
Common stock	0	NA	0	NA	NA	0	NA
Surplus	0	NA	0	NA	NA	0	NA
Retained earnings	71	NA	71	NA	NA	71	NA
Memoranda:							
Loans and leases past due 30-89 days	1	NA	1	NA	NA	1	NA
Loans and leases past due 90 or more days	0	NA	0	NA	NA	0	NA
Loans and leases in nonaccrual status	1	NA	1	NA	NA	1	NA
Income earned, not collected on loans	2	NA	2	NA	NA	2	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**2**	**NA**	**2**	**NA**	**NA**	**2**	**NA**
Number of employees (full-time equivalent)	0	NA	0	NA	NA	0	NA
Total interest and fee income	**32**	**NA**	**32**	**NA**	**NA**	**32**	**NA**
Loans and lease financing reveivables	26	NA	26	NA	NA	26	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	6	NA	6	NA	NA	6	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	NA	0	NA	NA	0	NA
Total interest expense	**9**	**NA**	**9**	**NA**	**NA**	**9**	**NA**
Deposits	9	NA	9	NA	NA	9	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	0	NA	0	NA	NA	0	NA
Subordinated notes and debentures	0	NA	0	NA	NA	0	NA
Net interest income	**23**	**NA**	**23**	**NA**	**NA**	**23**	**NA**
Provisions for credit losses and allocated transfer risk	**0**	**NA**	**0**	**NA**	**NA**	**0**	**NA**
Total noninterest income	**2**	**NA**	**2**	**NA**	**NA**	**2**	**NA**
Total noninterest expense	**17**	**NA**	**17**	**NA**	**NA**	**17**	**NA**
Salaries and employee benefits	11	NA	11	NA	NA	11	NA
Premises and equipment	3	NA	3	NA	NA	3	NA
All other noninterest expense	3	NA	3	NA	NA	3	NA
Pre-tax net operating income	**8**	**NA**	**8**	**NA**	**NA**	**8**	**NA**
Gains (losses) on securities not held in trading accounts	**0**	**NA**	**0**	**NA**	**NA**	**0**	**NA**
Applicable income taxes	3	NA	3	NA	NA	3	NA

Income before extraordinary items	5	NA	5	NA	NA	5	NA
Extraordinary items, net	0	NA	0	NA	NA	0	NA
Net income	**5**	**NA**	**5**	**NA**	**NA**	**5**	**NA**
Net loan and lease charge-offs	0	NA	0	NA	NA	0	NA
Total loan and lease charge-offs	0	NA	0	NA	NA	0	NA
Total loan and lease recoveries	0	NA	0	NA	NA	0	NA
Cash dividends declared	0	NA	0	NA	NA	0	NA
Cash dividends declared on preferred stock	0	NA	0	NA	NA	0	NA
Cash dividends declared on common stock	0	NA	0	NA	NA	0	NA
Net additions to capital stock	0	NA	0	NA	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**93**	**35**	**48**	**10**	**18**	**75**	**NA**
Total assets	**142,246**	**1,539**	**17,596**	**123,111**	**47,278**	**94,968**	**NA**
Cash and due from depository institutions	3,117	112	578	2,427	990	2,128	NA
Securities	33,644	414	5,929	27,302	12,254	21,390	NA
Federal funds sold and securities purchased under agreements to resell	838	4	28	806	411	427	NA
Loans and leases, net	91,454	942	10,172	80,340	29,405	62,049	NA
Plus: allowance for losses	853	8	77	768	283	570	NA
Loans and leases, total	92,307	950	10,249	81,109	29,689	62,619	NA
Plus: unearned income(1)	31	1	8	22	24	7	NA
Loans and leases, gross	92,339	951	10,257	81,131	29,713	62,626	NA
By loan and lease type:							
Loans secured by real estate, total	64,349	871	9,717	53,761	18,234	46,114	NA
Construction and land development	3,433	26	594	2,813	621	2,812	NA
Secured by farmland(1)	9	4	2	2	4	5	NA
Secured by 1-4 family residential properties	50,307	720	7,653	41,934	14,477	35,831	NA
Home equity loans	5,119	20	353	4,745	2,761	2,358	NA
Secured by multifamily residential properties	1,028	37	184	807	167	861	NA
Secured by nonfarm nonresidential properties	9,571	84	1,283	8,204	2,966	6,605	NA
Loans to depository institutions(1)	1	0	1	0	0	1	NA
Loans to finance agricultural production and other loans to farmers(1)	40	0	40	0	0	40	NA
Commercial and industrial loans	13,846	30	275	13,541	3,857	9,989	NA
Loans to individuals	13,119	34	208	12,877	7,168	5,950	NA
Credit cards	1,197	0	3	1,194	1,183	14	NA
Other loans(2)	364	2	15	347	313	51	NA
Lease financing receivables	620	13	1	606	140	481	NA
Assets held in trading accounts	54	0	0	54	0	54	NA
Bank premises and fixed assets	1,121	15	219	887	341	780	NA
Other real estate owned	81	3	10	67	31	49	NA
Goodwill and other intangible assets	6,047	1	27	6,018	2,703	3,344	NA
All other assets	5,890	47	633	5,210	1,142	4,748	NA
Total liabilities, limited-life preferred							

stock and equity capital	**142,246**	**1,539**	**17,596**	**123,111**	**47,278**	**94,968**	**NA**
Total liabilities	126,404	1,309	15,728	109,367	41,504	84,900	NA
Deposits, total	95,621	1,158	12,420	82,043	35,682	59,940	NA
Memoranda:							
Demand deposits	8,440	36	641	7,762	1,681	6,758	NA
Time CDs and open-account time deposits of $100,000 or more	26,600	202	2,365	24,033	6,391	20,209	NA
Estimated insured deposits	70,044	1,081	10,887	58,076	24,478	45,566	NA
Federal funds purchased and securities sold under agreements to repurchase	4,587	9	211	4,366	2,014	2,574	NA
Trading liabilities(1)	0	0	0	0	0	0	NA
Other borrowed money	23,646	101	2,993	20,552	3,399	20,247	NA
Subordinated notes and debentures	797	0	0	797	25	772	NA
All other liabilities	1,753	41	104	1,608	385	1,368	NA
Total equity capital	**15,842**	**230**	**1,868**	**13,744**	**5,774**	**10,068**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	15	2	3	10	12	3	NA
Surplus	10,510	56	313	10,142	4,275	6,235	NA
Retained earnings	5,316	173	1,552	3,592	1,487	3,829	NA
Memoranda:							
Loans and leases past due 30-89 days	752	19	61	672	212	540	NA
Loans and leases past due 90 or more days	91	7	11	73	16	75	NA
Loans and leases in nonaccrual status	364	8	37	320	115	249	NA
Income earned, not collected on loans	605	6	77	522	190	415	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**93**	**35**	**48**	**10**	**18**	**75**	**NA**
Number of employees (full-time equivalent)	24	1	3	20	8	16	NA
Total interest and fee income	**6,517**	**79**	**849**	**5,589**	**2,158**	**4,359**	**NA**
Loans and lease financing reveivables	4,937	58	580	4,299	1,598	3,339	NA
Balances due from depository institutions	15	1	7	6	5	10	NA
Investment Securities	1,514	19	256	1,239	534	980	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	18	0	0	18	16	3	NA
Other interest income	33	0	6	27	6	28	NA
Total interest expense	**2,792**	**34**	**423**	**2,334**	**858**	**1,934**	**NA**
Deposits	1,783	30	291	1,462	695	1,088	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	52	0	4	48	45	7	NA
Other borrowed money (includes demand notes issued)	919	4	129	785	117	802	NA
Subordinated notes and debentures	39	0	0	39	2	37	NA
Net interest income	**3,725**	**44**	**426**	**3,255**	**1,300**	**2,425**	**NA**
Provisions for credit losses and allocated transfer risk	**186**	**2**	**2**	**182**	**86**	**100**	**NA**
Total noninterest income	**1,218**	**121**	**58**	**1,039**	**391**	**827**	**NA**
Total noninterest expense	**2,961**	**138**	**342**	**2,482**	**1,074**	**1,887**	**NA**
Salaries and employee benefits	1,427	51	194	1,182	515	912	NA
Premises and equipment	629	36	57	537	177	452	NA
All other noninterest expense	905	51	91	763	382	523	NA
Pre-tax net operating income	**1,796**	**26**	**140**	**1,631**	**531**	**1,266**	**NA**
Gains (losses) on securities not held in trading accounts	**78**	**1**	**-1**	**79**	**17**	**61**	**NA**
Applicable income taxes	558	10	38	509	172	385	NA

Income before extraordinary items	1,317	16	101	1,200	376	941	NA
Extraordinary items, net	-0	0	-0	0	-0	0	NA
Net income	**1,317**	**16**	**101**	**1,200**	**375**	**941**	**NA**
Net loan and lease charge-offs	186	0	4	182	89	97	NA
Total loan and lease charge-offs	268	0	4	263	112	155	NA
Total loan and lease recoveries	82	0	1	81	24	58	NA
Cash dividends declared	861	0	22	839	37	824	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	861	0	22	839	37	824	NA
Net additions to capital stock	45	0	43	2	2	43	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**6**	**1**	**4**	**1**	**3**	**3**	**NA**
Total assets	**2,615**	**41**	**1,571**	**1,003**	**2,071**	**544**	**NA**
Cash and due from depository institutions	81	14	51	16	58	23	NA
Securities	936	5	581	350	888	48	NA
Federal funds sold and securities purchased under agreements to resell	78	0	78	0	6	71	NA
Loans and leases, net	1,350	21	745	584	1,026	324	NA
Plus: allowance for losses	15	0	10	5	9	6	NA
Loans and leases, total	1,365	21	755	589	1,035	330	NA
Plus: unearned income(1)	0	NA	0	0	0	NA	NA
Loans and leases, gross	1,365	21	755	589	1,035	330	NA
By loan and lease type:							
Loans secured by real estate, total	1,224	21	651	551	917	307	NA
Construction and land development	40	0	34	7	38	2	NA
Secured by farmland(1)	0	NA	0	0	0	NA	NA
Secured by 1-4 family residential properties	975	21	514	440	726	249	NA
Home equity loans	83	0	32	51	68	15	NA
Secured by multifamily residential properties	24	0	11	13	17	7	NA
Secured by nonfarm nonresidential properties	184	0	92	92	136	49	NA
Loans to depository institutions(1)	0	NA	0	0	0	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	0	NA	0	0	0	NA	NA
Commercial and industrial loans	65	0	30	35	44	21	NA
Loans to individuals	75	0	73	3	74	1	NA
Credit cards	0	0	0	0	0	0	NA
Other loans(2)	1	0	1	0	1	1	NA
Lease financing receivables	0	0	0	0	0	0	NA
Assets held in trading accounts	20	0	20	0	0	20	NA
Bank premises and fixed assets	36	0	28	8	27	10	NA
Other real estate owned	1	0	1	0	0	1	NA
Goodwill and other intangible assets	10	0	1	9	9	1	NA
All other assets	103	1	66	37	57	46	NA
Total liabilities, limited-life preferred							

stock and equity capital	**2,615**	**41**	**1,571**	**1,003**	**2,071**	**544**	**NA**
Total liabilities	2,202	36	1,255	911	1,746	456	NA
Deposits, total	1,862	36	1,131	695	1,460	402	NA
Memoranda:							
Demand deposits	198	0	112	86	165	33	NA
Time CDs and open-account time deposits of $100,000 or more	247	6	183	59	154	94	NA
Estimated insured deposits	1,505	35	895	575	1,139	366	NA
Federal funds purchased and securities sold under agreements to repurchase	2	0	0	2	2	0	NA
Trading liabilities(1)	0	NA	0	0	0	NA	NA
Other borrowed money	287	0	80	207	237	50	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
All other liabilities	51	0	44	7	47	4	NA
Total equity capital	**413**	**5**	**317**	**92**	**326**	**87**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	7	4	0	3	3	4	NA
Surplus	251	1	163	87	247	4	NA
Retained earnings	155	-0	153	2	75	79	NA
Memoranda:							
Loans and leases past due 30-89 days	7	0	5	1	4	3	NA
Loans and leases past due 90 or more days	3	0	3	0	0	3	NA
Loans and leases in nonaccrual status	3	0	2	0	1	1	NA
Income earned, not collected on loans	13	0	7	5	11	2	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**6**	**1**	**4**	**1**	**3**	**3**	**NA**
Number of employees (full-time equivalent)	1	0	1	0	1	0	NA
Total interest and fee income	**129**	**2**	**80**	**47**	**96**	**33**	**NA**
Loans and lease financing reveivables	89	1	56	31	59	29	NA
Balances due from depository institutions	0	NA	0	0	0	NA	NA
Investment Securities	40	0	23	16	36	4	NA
Assets held in trading accounts	0	NA	0	0	0	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	NA	0	0	0	NA	NA
Other interest income	0	0	0	0	0	0	NA
Total interest expense	**48**	**1**	**30**	**17**	**35**	**14**	**NA**
Deposits	37	1	25	10	26	10	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	1	NA	0	1	1	NA	NA
Other borrowed money (includes demand notes issued)	10	0	5	5	7	4	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**81**	**1**	**50**	**30**	**61**	**20**	**NA**
Provisions for credit losses and allocated transfer risk	**1**	**-0**	**1**	**0**	**1**	**0**	**NA**
Total noninterest income	**25**	**0**	**13**	**12**	**20**	**5**	**NA**
Total noninterest expense	**103**	**3**	**69**	**31**	**62**	**40**	**NA**
Salaries and employee benefits	52	2	32	18	35	17	NA
Premises and equipment	13	0	8	4	8	4	NA
All other noninterest expense	38	1	29	9	19	19	NA
Pre-tax net operating income	**2**	**-1**	**-7**	**11**	**18**	**-16**	**NA**
Gains (losses) on securities not held in trading accounts	**34**	**1**	**34**	**-1**	**9**	**25**	**NA**
Applicable income taxes	9	0	6	3	8	1	NA

Income before extraordinary items	28	-0	20	8	20	8	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**28**	**-0**	**20**	**8**	**20**	**8**	**NA**
Net loan and lease charge-offs	1	0	1	0	0	0	NA
Total loan and lease charge-offs	1	0	1	0	1	0	NA
Total loan and lease recoveries	0	0	0	0	0	0	NA
Cash dividends declared	11	0	9	2	3	8	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	11	0	9	2	3	8	NA
Net additions to capital stock	0	0	0	0	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**21**	**10**	**9**	**2**	**NA**	**21**	**NA**
Total assets	**7,654**	**616**	**2,932**	**4,106**	**NA**	**7,654**	**NA**
Cash and due from depository institutions	373	61	143	168	NA	373	NA
Securities	1,483	78	570	835	NA	1,483	NA
Federal funds sold and securities purchased under agreements to resell	3	3	0	0	NA	3	NA
Loans and leases, net	5,457	441	2,107	2,909	NA	5,457	NA
Plus: allowance for losses	58	5	26	26	NA	58	NA
Loans and leases, total	5,515	446	2,134	2,936	NA	5,515	NA
Plus: unearned income(1)	0	0	NA	NA	NA	0	NA
Loans and leases, gross	5,515	446	2,134	2,936	NA	5,515	NA
By loan and lease type:							
Loans secured by real estate, total	4,802	404	1,875	2,523	NA	4,802	NA
Construction and land development	991	44	387	560	NA	991	NA
Secured by farmland(1)	0	0	NA	NA	NA	0	NA
Secured by 1-4 family residential properties	2,932	296	1,098	1,538	NA	2,932	NA
Home equity loans	411	29	112	270	NA	411	NA
Secured by multifamily residential properties	67	8	22	37	NA	67	NA
Secured by nonfarm nonresidential properties	812	56	368	388	NA	812	NA
Loans to depository institutions(1)	0	0	NA	NA	NA	0	NA
Loans to finance agricultural production and other loans to farmers(1)	0	0	NA	NA	NA	0	NA
Commercial and industrial loans	304	16	176	113	NA	304	NA
Loans to individuals	409	26	83	299	NA	409	NA
Credit cards	20	0	3	17	NA	20	NA
Other loans(2)	0	0	0	0	NA	0	NA
Lease financing receivables	0	0	0	0	NA	0	NA
Assets held in trading accounts	0	0	0	0	NA	0	NA
Bank premises and fixed assets	128	9	46	73	NA	128	NA
Other real estate owned	11	2	3	5	NA	11	NA
Goodwill and other intangible assets	22	0	4	18	NA	22	NA
All other assets	177	21	59	97	NA	177	NA
Total liabilities, limited-life preferred							

stock and equity capital	**7,654**	**616**	**2,932**	**4,106**	**NA**	**7,654**	**NA**
Total liabilities	6,961	513	2,633	3,815	NA	6,961	NA
Deposits, total	5,418	467	2,181	2,770	NA	5,418	NA
Memoranda:							
Demand deposits	631	13	180	437	NA	631	NA
Time CDs and open-account time deposits of $100,000 or more	1,948	132	873	943	NA	1,948	NA
Estimated insured deposits	4,262	408	1,628	2,226	NA	4,262	NA
Federal funds purchased and securities sold under agreements to repurchase	188	0	9	179	NA	188	NA
Trading liabilities(1)	0	0	NA	NA	NA	0	NA
Other borrowed money	1,281	40	423	818	NA	1,281	NA
Subordinated notes and debentures	0	0	0	0	NA	0	NA
All other liabilities	73	6	20	48	NA	73	NA
Total equity capital	**694**	**103**	**300**	**291**	**NA**	**694**	**NA**
Perpetual preferred stock	0	0	0	0	NA	0	NA
Common stock	5	2	2	1	NA	5	NA
Surplus	106	3	38	65	NA	106	NA
Retained earnings	582	97	260	225	NA	582	NA
Memoranda:							
Loans and leases past due 30-89 days	68	10	34	24	NA	68	NA
Loans and leases past due 90 or more days	2	1	2	0	NA	2	NA
Loans and leases in nonaccrual status	27	8	9	10	NA	27	NA
Income earned, not collected on loans	33	3	13	17	NA	33	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**21**	**10**	**9**	**2**	**NA**	**21**	**NA**
Number of employees (full-time equivalent)	2	0	1	1	NA	2	NA
Total interest and fee income	**402**	**35**	**148**	**220**	**NA**	**402**	**NA**
Loans and lease financing reveivables	334	30	123	181	NA	334	NA
Balances due from depository institutions	0	0	NA	NA	NA	0	NA
Investment Securities	66	5	24	37	NA	66	NA
Assets held in trading accounts	0	0	NA	NA	NA	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	0	NA	NA	NA	0	NA
Other interest income	3	0	1	2	NA	3	NA
Total interest expense	**162**	**13**	**62**	**86**	**NA**	**162**	**NA**
Deposits	106	12	47	47	NA	106	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	0	NA	NA	NA	0	NA
Other borrowed money (includes demand notes issued)	56	2	16	39	NA	56	NA
Subordinated notes and debentures	0	0	0	0	NA	0	NA
Net interest income	**241**	**21**	**85**	**134**	**NA**	**241**	**NA**
Provisions for credit losses and allocated transfer risk	**10**	**1**	**3**	**6**	**NA**	**10**	**NA**
Total noninterest income	**54**	**3**	**11**	**40**	**NA**	**54**	**NA**
Total noninterest expense	**174**	**17**	**56**	**102**	**NA**	**174**	**NA**
Salaries and employee benefits	104	10	34	60	NA	104	NA
Premises and equipment	31	3	11	16	NA	31	NA
All other noninterest expense	39	3	11	25	NA	39	NA
Pre-tax net operating income	**110**	**7**	**37**	**66**	**NA**	**110**	**NA**
Gains (losses) on securities not held in trading accounts	**9**	**0**	**6**	**3**	**NA**	**9**	**NA**
Applicable income taxes	42	2	16	24	NA	42	NA

Income before extraordinary items	77	5	27	44	NA	77	NA
Extraordinary items, net	-0	-0	0	0	NA	-0	NA
Net income	**77**	**5**	**27**	**44**	**NA**	**77**	**NA**
Net loan and lease charge-offs	7	1	1	6	NA	7	NA
Total loan and lease charge-offs	9	1	1	7	NA	9	NA
Total loan and lease recoveries	1	0	0	1	NA	1	NA
Cash dividends declared	24	0	0	24	NA	24	NA
Cash dividends declared on preferred stock	0	0	0	0	NA	0	NA
Cash dividends declared on common stock	24	0	0	24	NA	24	NA
Net additions to capital stock	0	0	0	0	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**4**	**2**	**2**	**NA**	**NA**	**4**	**NA**
Total assets	**1,418**	**64**	**1,354**	**NA**	**NA**	**1,418**	**NA**
Cash and due from depository institutions	45	5	40	NA	NA	45	NA
Securities	190	8	182	NA	NA	190	NA
Federal funds sold and securities purchased under agreements to resell	9	0	9	NA	NA	9	NA
Loans and leases, net	1,092	48	1,044	NA	NA	1,092	NA
Plus: allowance for losses	11	0	11	NA	NA	11	NA
Loans and leases, total	1,104	49	1,055	NA	NA	1,104	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	1,104	49	1,055	NA	NA	1,104	NA
By loan and lease type:							
Loans secured by real estate, total	756	39	717	NA	NA	756	NA
Construction and land development	95	6	89	NA	NA	95	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	230	15	215	NA	NA	230	NA
Home equity loans	58	2	56	NA	NA	58	NA
Secured by multifamily residential properties	81	5	76	NA	NA	81	NA
Secured by nonfarm nonresidential properties	350	14	337	NA	NA	350	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	161	4	157	NA	NA	161	NA
Loans to individuals	149	5	144	NA	NA	149	NA
Credit cards	12	0	12	NA	NA	12	NA
Other loans(2)	0	0	0	NA	NA	0	NA
Lease financing receivables	38	0	38	NA	NA	38	NA
Assets held in trading accounts	0	0	0	NA	NA	0	NA
Bank premises and fixed assets	26	1	25	NA	NA	26	NA
Other real estate owned	1	0	1	NA	NA	1	NA
Goodwill and other intangible assets	11	0	11	NA	NA	11	NA
All other assets	43	2	42	NA	NA	43	NA
Total liabilities, limited-life preferred							

stock and equity capital	**1,418**	**64**	**1,354**	**NA**	**NA**	**1,418**	**NA**
Total liabilities	1,292	55	1,237	NA	NA	1,292	NA
Deposits, total	1,146	48	1,098	NA	NA	1,146	NA
Memoranda:							
Demand deposits	160	5	154	NA	NA	160	NA
Time CDs and open-account time deposits of $100,000 or more	500	14	487	NA	NA	500	NA
Estimated insured deposits	808	41	767	NA	NA	808	NA
Federal funds purchased and securities sold under agreements to repurchase	1	0	1	NA	NA	1	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	130	7	124	NA	NA	130	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
All other liabilities	14	0	14	NA	NA	14	NA
Total equity capital	**126**	**9**	**117**	**NA**	**NA**	**126**	**NA**
Perpetual preferred stock	0	0	0	NA	NA	0	NA
Common stock	5	1	5	NA	NA	5	NA
Surplus	44	0	44	NA	NA	44	NA
Retained earnings	76	8	68	NA	NA	76	NA
Memoranda:							
Loans and leases past due 30-89 days	12	0	12	NA	NA	12	NA
Loans and leases past due 90 or more days	5	0	5	NA	NA	5	NA
Loans and leases in nonaccrual status	8	0	7	NA	NA	8	NA
Income earned, not collected on loans	9	1	9	NA	NA	9	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**4**	**2**	**2**	**NA**	**NA**	**4**	**NA**
Number of employees (full-time equivalent)	1	0	0	NA	NA	1	NA
Total interest and fee income	**79**	**4**	**75**	**NA**	**NA**	**79**	**NA**
Loans and lease financing reveivables	71	4	67	NA	NA	71	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	7	0	7	NA	NA	7	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	0	0	NA	NA	0	NA
Total interest expense	**28**	**1**	**27**	**NA**	**NA**	**28**	**NA**
Deposits	22	1	21	NA	NA	22	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	6	0	6	NA	NA	6	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
Net interest income	**51**	**3**	**47**	**NA**	**NA**	**51**	**NA**
Provisions for credit losses and allocated transfer risk	**12**	**0**	**12**	**NA**	**NA**	**12**	**NA**
Total noninterest income	**20**	**0**	**19**	**NA**	**NA**	**20**	**NA**
Total noninterest expense	**45**	**2**	**42**	**NA**	**NA**	**45**	**NA**
Salaries and employee benefits	25	1	24	NA	NA	25	NA
Premises and equipment	8	1	8	NA	NA	8	NA
All other noninterest expense	11	1	10	NA	NA	11	NA
Pre-tax net operating income	**14**	**1**	**13**	**NA**	**NA**	**14**	**NA**
Gains (losses) on securities not held in trading accounts	**1**	**0**	**1**	**NA**	**NA**	**1**	**NA**
Applicable income taxes	5	0	5	NA	NA	5	NA

Income before extraordinary items	10	1	9	NA	NA	10	NA
Extraordinary items, net	0	0	0	NA	NA	0	NA
Net income	**10**	**1**	**9**	**NA**	**NA**	**10**	**NA**
Net loan and lease charge-offs	8	0	8	NA	NA	8	NA
Total loan and lease charge-offs	9	0	9	NA	NA	9	NA
Total loan and lease recoveries	1	0	1	NA	NA	1	NA
Cash dividends declared	7	1	6	NA	NA	7	NA
Cash dividends declared on preferred stock	0	0	0	NA	NA	0	NA
Cash dividends declared on common stock	6	1	6	NA	NA	6	NA
Net additions to capital stock	5	0	5	NA	NA	5	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**18**	**4**	**13**	**1**	**1**	**17**	**NA**
Total assets	**4,905**	**169**	**3,100**	**1,637**	**316**	**4,589**	**NA**
Cash and due from depository institutions	193	14	146	32	9	184	NA
Securities	1,398	11	511	877	92	1,307	NA
Federal funds sold and securities purchased under agreements to resell	27	0	27	0	18	9	NA
Loans and leases, net	3,033	133	2,231	669	182	2,851	NA
Plus: allowance for losses	38	1	26	11	2	36	NA
Loans and leases, total	3,070	134	2,257	680	184	2,887	NA
Plus: unearned income(1)	0	NA	0	NA	0	NA	NA
Loans and leases, gross	3,070	134	2,257	680	184	2,887	NA
By loan and lease type:							
Loans secured by real estate, total	2,697	125	1,974	597	150	2,547	NA
Construction and land development	505	9	389	107	33	472	NA
Secured by farmland(1)	0	NA	0	NA	0	NA	NA
Secured by 1-4 family residential properties	1,519	108	1,103	308	80	1,440	NA
Home equity loans	164	2	148	15	13	152	NA
Secured by multifamily residential properties	84	4	70	11	5	79	NA
Secured by nonfarm nonresidential properties	589	4	413	172	32	556	NA
Loans to depository institutions(1)	0	NA	0	NA	0	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	0	NA	0	NA	0	NA	NA
Commercial and industrial loans	207	5	156	47	30	177	NA
Loans to individuals	164	4	124	36	4	160	NA
Credit cards	8	0	0	8	0	8	NA
Other loans(2)	2	0	2	0	0	2	NA
Lease financing receivables	1	0	1	0	0	1	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Bank premises and fixed assets	113	4	76	33	8	104	NA
Other real estate owned	5	0	4	0	1	4	NA
Goodwill and other intangible assets	16	0	16	0	0	16	NA
All other assets	121	6	90	25	7	114	NA
Total liabilities, limited-life preferred							

stock and equity capital	**4,905**	**169**	**3,100**	**1,637**	**316**	**4,589**	**NA**
Total liabilities	4,221	134	2,696	1,391	291	3,930	NA
Deposits, total	3,806	125	2,355	1,326	243	3,563	NA
Memoranda:							
Demand deposits	273	2	184	87	22	251	NA
Time CDs and open-account time deposits of $100,000 or more	1,092	21	646	426	34	1,058	NA
Estimated insured deposits	3,195	112	1,952	1,132	203	2,993	NA
Federal funds purchased and securities sold under agreements to repurchase	39	0	16	23	1	38	NA
Trading liabilities(1)	0	NA	0	NA	0	NA	NA
Other borrowed money	326	7	288	31	46	280	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
All other liabilities	51	2	37	12	1	49	NA
Total equity capital	**684**	**35**	**404**	**245**	**25**	**660**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	10	0	10	0	1	9	NA
Surplus	116	6	110	0	12	104	NA
Retained earnings	558	29	284	245	12	546	NA
Memoranda:							
Loans and leases past due 30-89 days	54	2	46	6	1	53	NA
Loans and leases past due 90 or more days	20	0	18	2	0	20	NA
Loans and leases in nonaccrual status	10	0	7	3	1	10	NA
Income earned, not collected on loans	25	1	16	9	2	23	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA Foreign Offices
Number of institutions	**18**	**4**	**13**	**1**	**1**	**17**	**NA**
Number of employees (full-time equivalent)	1	0	1	0	0	1	NA
Total interest and fee income	**250**	**9**	**167**	**73**	**17**	**233**	**NA**
Loans and lease financing reveivables	194	9	143	42	12	182	NA
Balances due from depository institutions	0	NA	0	NA	0	NA	NA
Investment Securities	54	1	22	31	4	49	NA
Assets held in trading accounts	0	NA	0	NA	0	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	NA	0	NA	0	NA	NA
Other interest income	2	0	1	1	0	2	NA
Total interest expense	**95**	**3**	**65**	**27**	**7**	**87**	**NA**
Deposits	81	3	52	26	5	76	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	NA	0	NA	0	NA	NA
Other borrowed money (includes demand notes issued)	14	0	12	2	2	12	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**156**	**7**	**103**	**46**	**10**	**146**	**NA**
Provisions for credit losses and allocated transfer risk	**7**	**0**	**7**	**1**	**0**	**7**	**NA**
Total noninterest income	**48**	**3**	**34**	**12**	**1**	**47**	**NA**
Total noninterest expense	**135**	**6**	**91**	**38**	**7**	**128**	**NA**
Salaries and employee benefits	78	4	53	22	3	75	NA
Premises and equipment	24	1	16	7	1	23	NA
All other noninterest expense	33	1	22	9	3	30	NA
Pre-tax net operating income	**62**	**3**	**39**	**20**	**4**	**58**	**NA**
Gains (losses) on securities not held in trading accounts	**19**	**0**	**19**	**0**	**3**	**16**	**NA**
Applicable income taxes	23	1	15	7	2	21	NA

Income before extraordinary items	57	2	42	13	5	53	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**57**	**2**	**42**	**13**	**5**	**53**	**NA**
Net loan and lease charge-offs	2	0	2	0	0	2	NA
Total loan and lease charge-offs	4	0	3	1	0	4	NA
Total loan and lease recoveries	2	0	1	0	0	2	NA
Cash dividends declared	27	2	25	0	4	23	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	27	2	25	0	4	23	NA
Net additions to capital stock	3	0	3	0	0	3	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**38**	**14**	**17**	**7**	**11**	**27**	**NA**
Total assets	**64,476**	**888**	**3,981**	**59,608**	**18,703**	**45,774**	**NA**
Cash and due from depository institutions	2,154	89	292	1,772	172	1,981	NA
Securities	8,328	133	747	7,448	330	7,998	NA
Federal funds sold and securities purchased under agreements to resell	11,781	30	45	11,706	11,617	165	NA
Loans and leases, net	39,086	598	2,717	35,771	5,605	33,481	NA
Plus: allowance for losses	263	5	24	234	22	241	NA
Loans and leases, total	39,349	603	2,741	36,005	5,627	33,722	NA
Plus: unearned income(1)	1	0	1	0	1	1	NA
Loans and leases, gross	39,350	604	2,742	36,005	5,627	33,723	NA
By loan and lease type:							
Loans secured by real estate, total	24,866	502	1,992	22,371	5,226	19,639	NA
Construction and land development	4,539	83	562	3,894	835	3,704	NA
Secured by farmland(1)	77	20	46	12	28	49	NA
Secured by 1-4 family residential properties	18,135	306	925	16,904	3,928	14,207	NA
Home equity loans	4,332	1	1	4,329	2	4,330	NA
Secured by multifamily residential properties	878	12	34	831	98	780	NA
Secured by nonfarm nonresidential properties	1,236	81	425	730	337	899	NA
Loans to depository institutions(1)	645	0	0	645	0	645	NA
Loans to finance agricultural production and other loans to farmers(1)	37	17	15	4	19	18	NA
Commercial and industrial loans	2,642	40	234	2,368	119	2,523	NA
Loans to individuals	10,953	39	496	10,417	85	10,867	NA
Credit cards	6,906	1	28	6,877	1	6,905	NA
Other loans(2)	187	1	3	183	178	9	NA
Lease financing receivables	21	3	0	17	0	21	NA
Assets held in trading accounts	151	0	0	151	0	151	NA
Bank premises and fixed assets	364	14	66	285	43	321	NA
Other real estate owned	91	2	10	80	9	82	NA
Goodwill and other intangible assets	538	2	16	520	165	373	NA
All other assets	1,983	18	89	1,876	762	1,221	NA
Total liabilities, limited-life preferred							

stock and equity capital	**64,476**	**888**	**3,981**	**59,608**	**18,703**	**45,774**	**NA**
Total liabilities	58,895	796	3,605	54,494	17,435	41,461	NA
Deposits, total	35,874	724	3,179	31,971	4,136	31,738	NA
Memoranda:							
Demand deposits	1,365	69	288	1,008	255	1,110	NA
Time CDs and open-account time deposits of $100,000 or more	12,390	170	739	11,482	1,139	11,251	NA
Estimated insured deposits	29,432	607	2,680	26,145	3,563	25,869	NA
Federal funds purchased and securities sold under agreements to repurchase	50	0	0	50	0	50	NA
Trading liabilities(1)	0	0	0	0	0	0	NA
Other borrowed money	21,800	67	399	21,334	13,142	8,658	NA
Subordinated notes and debentures	305	0	0	305	0	305	NA
All other liabilities	866	5	26	835	157	709	NA
Total equity capital	**5,581**	**92**	**376**	**5,113**	**1,268**	**4,313**	**NA**
Perpetual preferred stock	78	0	3	75	2	77	NA
Common stock	59	16	21	22	28	31	NA
Surplus	3,045	22	79	2,944	1,016	2,030	NA
Retained earnings	2,398	54	273	2,072	222	2,176	NA
Memoranda:							
Loans and leases past due 30-89 days	293	15	49	229	70	223	NA
Loans and leases past due 90 or more days	53	0	8	44	13	40	NA
Loans and leases in nonaccrual status	213	4	12	197	43	170	NA
Income earned, not collected on loans	304	5	20	279	83	221	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**38**	**14**	**17**	**7**	**11**	**27**	**NA**
Number of employees (full-time equivalent)	9	0	1	8	1	8	NA
Total interest and fee income	**3,221**	**49**	**234**	**2,938**	**727**	**2,494**	**NA**
Loans and lease financing reveivables	2,459	41	199	2,219	293	2,166	NA
Balances due from depository institutions	5	1	1	3	3	2	NA
Investment Securities	718	6	31	681	407	311	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	2	1	1	0	2	0	NA
Other interest income	36	0	1	35	22	14	NA
Total interest expense	**1,544**	**17**	**77**	**1,450**	**536**	**1,007**	**NA**
Deposits	768	14	60	694	98	669	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	0	0	0	0	0	NA
Other borrowed money (includes demand notes issued)	759	3	17	739	438	322	NA
Subordinated notes and debentures	17	0	0	17	0	17	NA
Net interest income	**1,677**	**32**	**156**	**1,488**	**190**	**1,487**	**NA**
Provisions for credit losses and allocated transfer risk	**152**	**1**	**17**	**134**	**8**	**144**	**NA**
Total noninterest income	**1,047**	**23**	**39**	**985**	**43**	**1,004**	**NA**
Total noninterest expense	**1,623**	**44**	**124**	**1,455**	**112**	**1,511**	**NA**
Salaries and employee benefits	649	25	66	558	60	590	NA
Premises and equipment	278	6	18	254	15	263	NA
All other noninterest expense	696	13	40	643	38	659	NA
Pre-tax net operating income	**949**	**11**	**54**	**885**	**113**	**836**	**NA**
Gains (losses) on securities not held in trading accounts	**-0**	**-0**	**2**	**-3**	**1**	**-1**	**NA**
Applicable income taxes	273	2	13	258	42	232	NA

Income before extraordinary items	676	9	43	624	72	603	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**676**	**9**	**43**	**624**	**72**	**603**	**NA**
Net loan and lease charge-offs	173	1	13	159	1	172	NA
Total loan and lease charge-offs	208	1	15	191	2	205	NA
Total loan and lease recoveries	35	0	2	33	1	34	NA
Cash dividends declared	77	4	3	71	0	77	NA
Cash dividends declared on preferred stock	4	0	0	4	0	4	NA
Cash dividends declared on common stock	73	4	2	67	0	73	NA
Net additions to capital stock	9	9	0	0	9	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**6**	**NA**	**3**	**3**	**2**	**4**	**NA**
Total assets	**63,692**	**NA**	**829**	**62,864**	**12,481**	**51,211**	**NA**
Cash and due from depository institutions	1,093	NA	35	1,058	416	678	NA
Securities	24,496	NA	466	24,030	64	24,432	NA
Federal funds sold and securities purchased under agreements to resell	13	NA	13	0	13	0	NA
Loans and leases, net	33,751	NA	276	33,476	11,037	22,714	NA
Plus: allowance for losses	704	NA	4	701	354	351	NA
Loans and leases, total	34,455	NA	279	34,176	11,391	23,065	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	34,455	NA	279	34,176	11,391	23,065	NA
By loan and lease type:							
Loans secured by real estate, total	1,365	NA	225	1,140	85	1,280	NA
Construction and land development	76	NA	68	8	0	76	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	1,231	NA	100	1,131	79	1,152	NA
Home equity loans	837	NA	35	802	29	808	NA
Secured by multifamily residential properties	9	NA	9	0	0	9	NA
Secured by nonfarm nonresidential properties	49	NA	48	1	6	43	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	16,362	NA	5	16,356	247	16,114	NA
Loans to individuals	16,729	NA	49	16,679	11,058	5,670	NA
Credit cards	13,715	NA	24	13,691	8,194	5,521	NA
Other loans(2)	0	NA	0	0	0	0	NA
Lease financing receivables	0	NA	0	0	0	0	NA
Assets held in trading accounts	1,471	NA	0	1,471	0	1,471	NA
Bank premises and fixed assets	89	NA	3	86	72	17	NA
Other real estate owned	-1	NA	0	-1	-2	1	NA
Goodwill and other intangible assets	508	NA	0	507	378	130	NA
All other assets	2,272	NA	35	2,237	503	1,769	NA
Total liabilities, limited-life preferred							

stock and equity capital	**63,692**	**NA**	**829**	**62,864**	**12,481**	**51,211**	**NA**
Total liabilities	28,297	NA	692	27,605	8,881	19,416	NA
Deposits, total	10,712	NA	373	10,339	1,825	8,887	NA
Memoranda:							
Demand deposits	187	NA	90	97	36	151	NA
Time CDs and open-account time deposits of $100,000 or more	6,331	NA	212	6,118	1,736	4,595	NA
Estimated insured deposits	5,365	NA	211	5,155	104	5,261	NA
Federal funds purchased and securities sold under agreements to repurchase	893	NA	48	845	0	893	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	11,958	NA	262	11,696	3,308	8,651	NA
Subordinated notes and debentures	0	NA	0	0	0	0	NA
All other liabilities	4,734	NA	10	4,725	3,748	986	NA
Total equity capital	**35,395**	**NA**	**137**	**35,259**	**3,600**	**31,796**	**NA**
Perpetual preferred stock	10	NA	10	0	10	0	NA
Common stock	6	NA	5	1	6	0	NA
Surplus	32,766	NA	52	32,715	2,557	30,210	NA
Retained earnings	2,613	NA	70	2,543	1,028	1,585	NA
Memoranda:							
Loans and leases past due 30-89 days	433	NA	1	432	240	193	NA
Loans and leases past due 90 or more days	99	NA	0	99	0	99	NA
Loans and leases in nonaccrual status	178	NA	0	178	130	48	NA
Income earned, not collected on loans	311	NA	4	306	57	254	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**6**	**NA**	**3**	**3**	**2**	**4**	**NA**
Number of employees (full-time equivalent)	6	NA	0	6	6	1	NA
Total interest and fee income	**3,739**	**NA**	**39**	**3,699**	**794**	**2,945**	**NA**
Loans and lease financing reveivables	2,610	NA	20	2,591	792	1,819	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	1,128	NA	20	1,108	2	1,126	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	NA	0	0	0	0	NA
Total interest expense	**585**	**NA**	**20**	**565**	**116**	**468**	**NA**
Deposits	251	NA	7	244	27	224	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	334	NA	12	321	89	245	NA
Subordinated notes and debentures	0	NA	0	0	0	0	NA
Net interest income	**3,154**	**NA**	**20**	**3,134**	**678**	**2,476**	**NA**
Provisions for credit losses and allocated transfer risk	**947**	**NA**	**2**	**944**	**505**	**442**	**NA**
Total noninterest income	**3,080**	**NA**	**9**	**3,071**	**836**	**2,244**	**NA**
Total noninterest expense	**4,141**	**NA**	**18**	**4,123**	**1,669**	**2,472**	**NA**
Salaries and employee benefits	395	NA	9	387	359	36	NA
Premises and equipment	90	NA	3	88	55	35	NA
All other noninterest expense	3,655	NA	7	3,649	1,255	2,401	NA
Pre-tax net operating income	**1,146**	**NA**	**8**	**1,138**	**-661**	**1,807**	**NA**
Gains (losses) on securities not held in trading accounts	**1,123**	**NA**	**6**	**1,117**	**1,195**	**-72**	**NA**
Applicable income taxes	809	NA	-1	810	189	620	NA

Income before extraordinary items	1,461	NA	15	1,445	345	1,116	NA
Extraordinary items, net	0	NA	0	0	0	0	NA
Net income	**1,461**	**NA**	**15**	**1,445**	**345**	**1,116**	**NA**
Net loan and lease charge-offs	815	NA	2	813	354	460	NA
Total loan and lease charge-offs	1,030	NA	2	1,028	493	538	NA
Total loan and lease recoveries	216	NA	0	215	138	78	NA
Cash dividends declared	137	NA	7	130	0	137	NA
Cash dividends declared on preferred stock	0	NA	0	0	0	0	NA
Cash dividends declared on common stock	137	NA	7	130	0	137	NA
Net additions to capital stock	0	NA	0	0	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**5**	**NA**	**5**	**NA**	**3**	**2**	**NA**
Total assets	**1,373**	**NA**	**1,373**	**NA**	**1,031**	**342**	**NA**
Cash and due from depository institutions	35	NA	35	NA	20	15	NA
Securities	201	NA	201	NA	199	2	NA
Federal funds sold and securities purchased under agreements to resell	1	NA	1	NA	1	0	NA
Loans and leases, net	1,045	NA	1,045	NA	744	301	NA
Plus: allowance for losses	15	NA	15	NA	12	3	NA
Loans and leases, total	1,060	NA	1,060	NA	755	304	NA
Plus: unearned income(1)	0	NA	0	NA	0	NA	NA
Loans and leases, gross	1,060	NA	1,060	NA	755	304	NA
By loan and lease type:							
Loans secured by real estate, total	910	NA	910	NA	620	290	NA
Construction and land development	22	NA	22	NA	9	13	NA
Secured by farmland(1)	1	NA	1	NA	1	NA	NA
Secured by 1-4 family residential properties	642	NA	642	NA	433	209	NA
Home equity loans	98	NA	98	NA	58	40	NA
Secured by multifamily residential properties	29	NA	29	NA	24	6	NA
Secured by nonfarm nonresidential properties	216	NA	216	NA	154	62	NA
Loans to depository institutions(1)	0	NA	0	NA	0	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	0	NA	0	NA	0	NA	NA
Commercial and industrial loans	78	NA	78	NA	69	9	NA
Loans to individuals	65	NA	65	NA	59	5	NA
Credit cards	0	NA	0	NA	0	0	NA
Other loans(2)	7	NA	7	NA	7	0	NA
Lease financing receivables	0	NA	0	NA	0	0	NA
Assets held in trading accounts	0	NA	0	NA	0	0	NA
Bank premises and fixed assets	30	NA	30	NA	21	9	NA
Other real estate owned	6	NA	6	NA	5	0	NA
Goodwill and other intangible assets	2	NA	2	NA	1	1	NA
All other assets	54	NA	54	NA	40	14	NA
Total liabilities, limited-life preferred							

stock and equity capital	**1,373**	**NA**	**1,373**	**NA**	**1,031**	**342**	**NA**
Total liabilities	1,223	NA	1,223	NA	909	314	NA
Deposits, total	1,066	NA	1,066	NA	823	244	NA
Memoranda:							
Demand deposits	71	NA	71	NA	52	20	NA
Time CDs and open-account time deposits of $100,000 or more	167	NA	167	NA	108	59	NA
Estimated insured deposits	883	NA	883	NA	664	219	NA
Federal funds purchased and securities sold under agreements to repurchase	15	NA	15	NA	15	0	NA
Trading liabilities(1)	0	NA	0	NA	0	NA	NA
Other borrowed money	131	NA	131	NA	64	67	NA
Subordinated notes and debentures	0	NA	0	NA	0	0	NA
All other liabilities	11	NA	11	NA	8	3	NA
Total equity capital	**150**	**NA**	**150**	**NA**	**121**	**29**	**NA**
Perpetual preferred stock	0	NA	0	NA	0	0	NA
Common stock	0	NA	0	NA	0	0	NA
Surplus	8	NA	8	NA	8	0	NA
Retained earnings	142	NA	142	NA	113	29	NA
Memoranda:							
Loans and leases past due 30-89 days	13	NA	13	NA	6	7	NA
Loans and leases past due 90 or more days	0	NA	0	NA	0	0	NA
Loans and leases in nonaccrual status	5	NA	5	NA	3	2	NA
Income earned, not collected on loans	6	NA	6	NA	4	1	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**5**	**NA**	**5**	**NA**	**3**	**2**	**NA**
Number of employees (full-time equivalent)	0	NA	0	NA	0	0	NA
Total interest and fee income	**73**	**NA**	**73**	**NA**	**53**	**19**	**NA**
Loans and lease financing reveivables	63	NA	63	NA	44	19	NA
Balances due from depository institutions	0	NA	0	NA	0	NA	NA
Investment Securities	9	NA	9	NA	9	0	NA
Assets held in trading accounts	0	NA	0	NA	0	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	0	NA	0	NA	0	NA	NA
Other interest income	0	NA	0	NA	0	0	NA
Total interest expense	**23**	**NA**	**23**	**NA**	**17**	**7**	**NA**
Deposits	18	NA	18	NA	14	4	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	0	NA	0	NA	0	NA	NA
Other borrowed money (includes demand notes issued)	5	NA	5	NA	2	3	NA
Subordinated notes and debentures	0	NA	0	NA	0	0	NA
Net interest income	**49**	**NA**	**49**	**NA**	**37**	**12**	**NA**
Provisions for credit losses and allocated transfer risk	**1**	**NA**	**1**	**NA**	**1**	**0**	**NA**
Total noninterest income	**8**	**NA**	**8**	**NA**	**6**	**2**	**NA**
Total noninterest expense	**44**	**NA**	**44**	**NA**	**33**	**12**	**NA**
Salaries and employee benefits	25	NA	25	NA	18	6	NA
Premises and equipment	7	NA	7	NA	4	3	NA
All other noninterest expense	13	NA	13	NA	10	3	NA
Pre-tax net operating income	**12**	**NA**	**12**	**NA**	**9**	**2**	**NA**
Gains (losses) on securities not held in trading accounts	**1**	**NA**	**1**	**NA**	**1**	**1**	**NA**
Applicable income taxes	3	NA	3	NA	2	1	NA

Income before extraordinary items	10	NA	10	NA	8	2	NA
Extraordinary items, net	0	NA	0	NA	0	0	NA
Net income	**10**	**NA**	**10**	**NA**	**8**	**2**	**NA**
Net loan and lease charge-offs	0	NA	0	NA	0	0	NA
Total loan and lease charge-offs	1	NA	1	NA	0	0	NA
Total loan and lease recoveries	0	NA	0	NA	0	0	NA
Cash dividends declared	0	NA	0	NA	0	0	NA
Cash dividends declared on preferred stock	0	NA	0	NA	0	0	NA
Cash dividends declared on common stock	0	NA	0	NA	0	0	NA
Net additions to capital stock	0	NA	0	NA	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**16**	**3**	**7**	**6**	**NA**	**16**	**NA**
Total assets	**100,644**	**125**	**2,369**	**98,149**	**NA**	**100,644**	**NA**
Cash and due from depository institutions	2,038	12	47	1,979	NA	2,038	NA
Securities	18,281	32	759	17,490	NA	18,281	NA
Federal funds sold and securities purchased under agreements to resell	77	3	22	53	NA	77	NA
Loans and leases, net	75,202	73	1,420	73,708	NA	75,202	NA
Plus: allowance for losses	562	1	12	549	NA	562	NA
Loans and leases, total	75,763	74	1,433	74,257	NA	75,763	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	75,763	74	1,433	74,257	NA	75,763	NA
By loan and lease type:							
Loans secured by real estate, total	55,493	72	1,250	54,171	NA	55,493	NA
Construction and land development	1,181	1	246	934	NA	1,181	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	50,806	70	685	50,051	NA	50,806	NA
Home equity loans	17,014	1	116	16,897	NA	17,014	NA
Secured by multifamily residential properties	2,157	1	95	2,061	NA	2,157	NA
Secured by nonfarm nonresidential properties	1,349	1	224	1,125	NA	1,349	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	5,074	0	95	4,979	NA	5,074	NA
Loans to individuals	15,189	1	87	15,101	NA	15,189	NA
Credit cards	3,273	0	1	3,272	NA	3,273	NA
Other loans(2)	7	0	0	7	NA	7	NA
Lease financing receivables	0	0	0	0	NA	0	NA
Assets held in trading accounts	389	0	0	389	NA	389	NA
Bank premises and fixed assets	664	3	29	631	NA	664	NA
Other real estate owned	25	1	0	24	NA	25	NA
Goodwill and other intangible assets	760	0	3	757	NA	760	NA
All other assets	3,208	2	88	3,118	NA	3,208	NA
Total liabilities, limited-life preferred							

stock and equity capital	**100,644**	**125**	**2,369**	**98,149**	**NA**	**100,644**	**NA**
Total liabilities	92,657	109	2,158	90,390	NA	92,657	NA
Deposits, total	62,993	103	1,677	61,214	NA	62,993	NA
Memoranda:							
Demand deposits	2,952	1	87	2,864	NA	2,952	NA
Time CDs and open-account time deposits of $100,000 or more	22,155	22	438	21,694	NA	22,155	NA
Estimated insured deposits	49,134	90	1,505	47,539	NA	49,134	NA
Federal funds purchased and securities sold under agreements to repurchase	13,509	0	51	13,459	NA	13,509	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	12,637	5	412	12,219	NA	12,637	NA
Subordinated notes and debentures	775	0	0	775	NA	775	NA
All other liabilities	2,743	1	19	2,723	NA	2,743	NA
Total equity capital	**7,987**	**16**	**211**	**7,759**	**NA**	**7,987**	**NA**
Perpetual preferred stock	121	0	0	121	NA	121	NA
Common stock	18	0	14	4	NA	18	NA
Surplus	4,897	9	48	4,840	NA	4,897	NA
Retained earnings	2,951	7	149	2,795	NA	2,951	NA
Memoranda:							
Loans and leases past due 30-89 days	514	2	6	506	NA	514	NA
Loans and leases past due 90 or more days	102	0	0	102	NA	102	NA
Loans and leases in nonaccrual status	135	1	4	130	NA	135	NA
Income earned, not collected on loans	477	0	13	463	NA	477	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA Foreign Offices
Number of institutions	**16**	**3**	**7**	**6**	**NA**	**16**	**NA**
Number of employees (full-time equivalent)	12	0	1	11	NA	12	NA
Total interest and fee income	**5,001**	**7**	**121**	**4,872**	**NA**	**5,001**	**NA**
Loans and lease financing reveivables	4,163	5	88	4,070	NA	4,163	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	816	2	33	782	NA	816	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	21	0	1	20	NA	21	NA
Total interest expense	**2,087**	**4**	**60**	**2,023**	**NA**	**2,087**	**NA**
Deposits	1,228	3	41	1,183	NA	1,228	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	847	1	18	828	NA	847	NA
Subordinated notes and debentures	13	0	0	13	NA	13	NA
Net interest income	**2,914**	**3**	**62**	**2,849**	**NA**	**2,914**	**NA**
Provisions for credit losses and allocated transfer risk	**518**	**0**	**2**	**516**	**NA**	**518**	**NA**
Total noninterest income	**1,372**	**1**	**12**	**1,359**	**NA**	**1,372**	**NA**
Total noninterest expense	**2,314**	**7**	**59**	**2,248**	**NA**	**2,314**	**NA**
Salaries and employee benefits	642	4	32	607	NA	642	NA
Premises and equipment	277	1	12	264	NA	277	NA
All other noninterest expense	1,394	3	14	1,377	NA	1,394	NA
Pre-tax net operating income	**1,454**	**-4**	**14**	**1,444**	**NA**	**1,454**	**NA**
Gains (losses) on securities not held in trading accounts	**334**	**4**	**6**	**324**	**NA**	**334**	**NA**
Applicable income taxes	642	0	7	636	NA	642	NA

Income before extraordinary items	1,145	-0	13	1,132	NA	1,145	NA
Extraordinary items, net	-0	0	0	-0	NA	-0	NA
Net income	**1,145**	**-0**	**13**	**1,132**	**NA**	**1,145**	**NA**
Net loan and lease charge-offs	615	0	2	614	NA	615	NA
Total loan and lease charge-offs	811	0	2	808	NA	811	NA
Total loan and lease recoveries	195	0	0	195	NA	195	NA
Cash dividends declared	654	0	2	652	NA	654	NA
Cash dividends declared on preferred stock	10	0	0	10	NA	10	NA
Cash dividends declared on common stock	644	0	2	642	NA	644	NA
Net additions to capital stock	-0	0	-0	0	NA	-0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**18**	**1**	**13**	**4**	**6**	**12**	**NA**
Total assets	**19,663**	**53**	**6,923**	**12,687**	**3,175**	**16,488**	**NA**
Cash and due from depository institutions	431	1	228	202	66	365	NA
Securities	3,185	8	1,018	2,159	391	2,794	NA
Federal funds sold and securities purchased under agreements to resell	386	0	55	331	36	350	NA
Loans and leases, net	14,666	42	5,158	9,466	2,492	12,173	NA
Plus: allowance for losses	103	0	46	57	27	76	NA
Loans and leases, total	14,769	42	5,204	9,523	2,519	12,249	NA
Plus: unearned income(1)	18	NA	11	8	3	15	NA
Loans and leases, gross	14,787	42	5,214	9,531	2,523	12,264	NA
By loan and lease type:							
Loans secured by real estate, total	13,999	40	4,684	9,274	2,133	11,866	NA
Construction and land development	3,267	2	1,328	1,936	696	2,570	NA
Secured by farmland(1)	20	NA	20	0	0	20	NA
Secured by 1-4 family residential properties	8,122	37	1,936	6,149	678	7,444	NA
Home equity loans	341	1	159	181	143	197	NA
Secured by multifamily residential properties	1,122	0	411	711	351	771	NA
Secured by nonfarm nonresidential properties	1,468	1	989	478	407	1,061	NA
Loans to depository institutions(1)	0	NA	0	0	0	0	NA
Loans to finance agricultural production and other loans to farmers(1)	25	NA	25	0	0	25	NA
Commercial and industrial loans	303	0	179	124	83	221	NA
Loans to individuals	456	2	323	131	307	148	NA
Credit cards	44	0	44	0	25	19	NA
Other loans(2)	4	0	3	2	0	4	NA
Lease financing receivables	0	0	0	0	0	0	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Bank premises and fixed assets	262	1	143	118	77	185	NA
Other real estate owned	8	0	3	5	0	8	NA
Goodwill and other intangible assets	179	0	81	98	24	156	NA
All other assets	547	1	238	308	90	457	NA
Total liabilities, limited-life preferred							

stock and equity capital	**19,663**	**53**	**6,923**	**12,687**	**3,175**	**16,488**	**NA**
Total liabilities	17,236	48	6,190	10,998	2,889	14,347	NA
Deposits, total	13,301	42	5,078	8,181	2,219	11,083	NA
Memoranda:							
Demand deposits	553	0	446	107	154	399	NA
Time CDs and open-account time deposits of $100,000 or more	4,354	13	1,789	2,552	802	3,552	NA
Estimated insured deposits	10,450	34	3,863	6,553	1,566	8,884	NA
Federal funds purchased and securities sold under agreements to repurchase	640	0	6	634	4	636	NA
Trading liabilities(1)	0	NA	0	0	0	0	NA
Other borrowed money	3,081	5	1,047	2,029	637	2,444	NA
Subordinated notes and debentures	3	0	3	0	0	3	NA
All other liabilities	211	1	56	154	29	182	NA
Total equity capital	**2,428**	**5**	**734**	**1,689**	**286**	**2,141**	**NA**
Perpetual preferred stock	0	0	0	0	0	0	NA
Common stock	53	0	48	5	5	48	NA
Surplus	751	0	222	530	128	623	NA
Retained earnings	1,624	5	464	1,155	153	1,470	NA
Memoranda:							
Loans and leases past due 30-89 days	51	0	19	32	8	43	NA
Loans and leases past due 90 or more days	4	0	2	3	1	3	NA
Loans and leases in nonaccrual status	20	0	6	14	1	19	NA
Income earned, not collected on loans	88	0	32	55	15	73	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**18**	**1**	**13**	**4**	**6**	**12**	**NA**
Number of employees (full-time equivalent)	4	0	2	2	1	3	NA
Total interest and fee income	**1,126**	**3**	**388**	**736**	**188**	**938**	**NA**
Loans and lease financing reveivables	948	3	341	604	173	775	NA
Balances due from depository institutions	1	NA	1	0	0	1	NA
Investment Securities	175	0	45	130	15	161	NA
Assets held in trading accounts	0	NA	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	1	NA	1	0	0	1	NA
Other interest income	1	0	0	1	0	1	NA
Total interest expense	**464**	**1**	**151**	**312**	**69**	**394**	**NA**
Deposits	313	1	110	202	48	265	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	1	NA	0	0	0	0	NA
Other borrowed money (includes demand notes issued)	150	0	41	109	21	129	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**663**	**2**	**237**	**424**	**119**	**544**	**NA**
Provisions for credit losses and allocated transfer risk	**14**	**0**	**10**	**4**	**6**	**8**	**NA**
Total noninterest income	**158**	**0**	**122**	**36**	**96**	**62**	**NA**
Total noninterest expense	**410**	**2**	**250**	**159**	**159**	**251**	**NA**
Salaries and employee benefits	254	1	156	97	106	148	NA
Premises and equipment	61	0	32	29	16	45	NA
All other noninterest expense	96	0	62	33	37	58	NA
Pre-tax net operating income	**396**	**0**	**99**	**297**	**49**	**347**	**NA**
Gains (losses) on securities not held in trading accounts	**-4**	**0**	**-0**	**-4**	**-0**	**-4**	**NA**
Applicable income taxes	131	0	31	99	16	115	NA

Income before extraordinary items	262	0	67	194	33	228	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**262**	**0**	**67**	**194**	**33**	**228**	**NA**
Net loan and lease charge-offs	6	0	5	1	4	2	NA
Total loan and lease charge-offs	8	0	7	1	6	3	NA
Total loan and lease recoveries	2	0	2	0	2	0	NA
Cash dividends declared	105	0	33	72	21	84	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	105	0	33	72	21	84	NA
Net additions to capital stock	3	0	3	0	1	1	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**6**	**3**	**3**	**NA**	**1**	**5**	**NA**
Total assets	**898**	**97**	**802**	**NA**	**136**	**762**	**NA**
Cash and due from depository institutions	45	8	37	NA	12	34	NA
Securities	291	34	257	NA	2	290	NA
Federal funds sold and securities purchased under agreements to resell	16	0	16	NA	15	1	NA
Loans and leases, net	517	48	469	NA	102	416	NA
Plus: allowance for losses	5	0	4	NA	2	3	NA
Loans and leases, total	522	48	474	NA	103	419	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	522	48	474	NA	103	419	NA
By loan and lease type:							
Loans secured by real estate, total	483	46	437	NA	76	407	NA
Construction and land development	18	1	16	NA	7	10	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	395	44	352	NA	46	349	NA
Home equity loans	4	0	4	NA	3	1	NA
Secured by multifamily residential properties	24	0	24	NA	4	20	NA
Secured by nonfarm nonresidential properties	46	1	45	NA	19	27	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	16	1	15	NA	13	3	NA
Loans to individuals	21	2	20	NA	12	9	NA
Credit cards	0	0	0	NA	0	0	NA
Other loans(2)	0	0	0	NA	0	0	NA
Lease financing receivables	2	0	2	NA	2	0	NA
Assets held in trading accounts	0	0	0	NA	0	0	NA
Bank premises and fixed assets	15	4	11	NA	3	12	NA
Other real estate owned	1	1	1	NA	0	1	NA
Goodwill and other intangible assets	1	0	1	NA	1	0	NA
All other assets	10	1	9	NA	2	8	NA
Total liabilities, limited-life preferred							

stock and equity capital	**898**	**97**	**802**	**NA**	**136**	**762**	**NA**
Total liabilities	771	81	689	NA	120	650	NA
Deposits, total	749	78	671	NA	119	629	NA
Memoranda:							
Demand deposits	45	1	44	NA	32	14	NA
Time CDs and open-account time deposits of $100,000 or more	168	13	155	NA	35	132	NA
Estimated insured deposits	685	74	612	NA	104	582	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	0	NA	0	0	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	18	3	15	NA	0	18	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
All other liabilities	4	0	3	NA	1	3	NA
Total equity capital	**127**	**15**	**112**	**NA**	**16**	**112**	**NA**
Perpetual preferred stock	0	0	0	NA	0	0	NA
Common stock	1	0	1	NA	1	0	NA
Surplus	13	3	10	NA	10	3	NA
Retained earnings	113	12	101	NA	5	109	NA
Memoranda:							
Loans and leases past due 30-89 days	8	1	7	NA	2	6	NA
Loans and leases past due 90 or more days	2	0	2	NA	0	1	NA
Loans and leases in nonaccrual status	2	0	2	NA	1	1	NA
Income earned, not collected on loans	4	0	3	NA	1	3	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**6**	**3**	**3**	**NA**	**1**	**5**	**NA**
Number of employees (full-time equivalent)	0	0	0	NA	0	0	NA
Total interest and fee income	**47**	**5**	**42**	**NA**	**8**	**38**	**NA**
Loans and lease financing reveivables	32	3	29	NA	8	24	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	15	2	13	NA	1	14	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	0	0	NA	0	0	NA
Total interest expense	**16**	**1**	**15**	**NA**	**1**	**15**	**NA**
Deposits	15	1	14	NA	1	14	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	1	0	1	NA	0	1	NA
Subordinated notes and debentures	0	0	0	NA	0	0	NA
Net interest income	**30**	**3**	**27**	**NA**	**7**	**23**	**NA**
Provisions for credit losses and allocated transfer risk	**0**	**0**	**0**	**NA**	**0**	**0**	**NA**
Total noninterest income	**3**	**0**	**3**	**NA**	**2**	**2**	**NA**
Total noninterest expense	**22**	**3**	**20**	**NA**	**6**	**17**	**NA**
Salaries and employee benefits	13	1	11	NA	3	10	NA
Premises and equipment	5	1	4	NA	1	4	NA
All other noninterest expense	5	0	5	NA	2	3	NA
Pre-tax net operating income	**11**	**1**	**10**	**NA**	**3**	**8**	**NA**
Gains (losses) on securities not held in trading accounts	**0**	**0**	**0**	**NA**	**0**	**0**	**NA**
Applicable income taxes	4	0	3	NA	1	3	NA

Income before extraordinary items	7	1	6	NA	2	5	NA
Extraordinary items, net	0	0	0	NA	0	0	NA
Net income	**7**	**1**	**6**	**NA**	**2**	**5**	**NA**
Net loan and lease charge-offs	0	-0	0	NA	0	0	NA
Total loan and lease charge-offs	0	0	0	NA	0	0	NA
Total loan and lease recoveries	0	0	0	NA	0	0	NA
Cash dividends declared	0	0	0	NA	0	0	NA
Cash dividends declared on preferred stock	0	0	0	NA	0	0	NA
Cash dividends declared on common stock	0	0	0	NA	0	0	NA
Net additions to capital stock	0	0	0	NA	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**37**	**12**	**19**	**6**	**2**	**35**	**NA**
Total assets	**20,154**	**588**	**5,401**	**14,165**	**1,985**	**18,169**	**NA**
Cash and due from depository institutions	507	36	137	333	95	412	NA
Securities	3,065	115	824	2,125	18	3,047	NA
Federal funds sold and securities purchased under agreements to resell	34	2	26	6	2	32	NA
Loans and leases, net	15,472	386	4,117	10,968	1,677	13,795	NA
Plus: allowance for losses	86	2	20	63	4	82	NA
Loans and leases, total	15,557	389	4,137	11,032	1,681	13,876	NA
Plus: unearned income(1)	5	0	1	4	0	5	NA
Loans and leases, gross	15,562	389	4,138	11,036	1,681	13,881	NA
By loan and lease type:							
Loans secured by real estate, total	12,818	362	3,788	8,668	1,472	11,346	NA
Construction and land development	1,168	20	304	843	62	1,105	NA
Secured by farmland(1)	2	0	1	0	0	2	NA
Secured by 1-4 family residential properties	8,232	264	2,767	5,201	1,379	6,853	NA
Home equity loans	1,260	11	250	999	616	644	NA
Secured by multifamily residential properties	1,661	25	267	1,369	6	1,655	NA
Secured by nonfarm nonresidential properties	1,756	52	449	1,254	24	1,731	NA
Loans to depository institutions(1)	0	0	0	0	0	0	NA
Loans to finance agricultural production and other loans to farmers(1)	0	0	0	0	0	0	NA
Commercial and industrial loans	442	12	120	310	23	419	NA
Loans to individuals	2,298	12	229	2,057	187	2,112	NA
Credit cards	1,299	0	20	1,279	0	1,299	NA
Other loans(2)	2	1	1	0	0	2	NA
Lease financing receivables	2	1	0	0	0	2	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Bank premises and fixed assets	265	11	87	168	37	228	NA
Other real estate owned	30	1	16	14	3	27	NA
Goodwill and other intangible assets	153	1	22	130	13	140	NA
All other assets	628	36	172	421	140	488	NA
Total liabilities, limited-life preferred							

stock and equity capital	**20,154**	**588**	**5,401**	**14,165**	**1,985**	**18,169**	**NA**
Total liabilities	17,854	499	4,785	12,571	1,822	16,033	NA
Deposits, total	14,150	468	4,166	9,515	1,441	12,709	NA
Memoranda:							
Demand deposits	929	20	211	698	233	696	NA
Time CDs and open-account time deposits of $100,000 or more	3,709	74	929	2,706	388	3,321	NA
Estimated insured deposits	11,667	413	3,685	7,569	1,359	10,307	NA
Federal funds purchased and securities sold under agreements to repurchase	188	1	16	171	1	187	NA
Trading liabilities(1)	0	0	0	0	0	0	NA
Other borrowed money	3,218	20	538	2,660	289	2,929	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
All other liabilities	299	9	65	225	91	208	NA
Total equity capital	**2,299**	**89**	**617**	**1,594**	**163**	**2,136**	**NA**
Perpetual preferred stock	2	0	2	0	0	2	NA
Common stock	11	0	9	2	0	11	NA
Surplus	647	18	108	521	21	626	NA
Retained earnings	1,639	71	498	1,070	142	1,498	NA
Memoranda:							
Loans and leases past due 30-89 days	197	8	51	138	10	187	NA
Loans and leases past due 90 or more days	14	1	7	6	0	14	NA
Loans and leases in nonaccrual status	97	1	26	69	13	84	NA
Income earned, not collected on loans	74	2	19	52	8	65	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND BIF Member	INSURANCE FUND SAIF Member	MEMORANDA Foreign Offices
Number of institutions	**37**	**12**	**19**	**6**	**2**	**35**	**NA**
Number of employees (full-time equivalent)	6	0	2	4	2	4	NA
Total interest and fee income	**1,164**	**31**	**276**	**857**	**111**	**1,052**	**NA**
Loans and lease financing reveivables	1,013	23	236	754	108	905	NA
Balances due from depository institutions	0	0	0	0	0	0	NA
Investment Securities	134	5	35	93	1	133	NA
Assets held in trading accounts	0	0	0	0	0	0	NA
Federal funds sold and securities purchased under agreements to resell(1)	1	0	0	1	0	1	NA
Other interest income	16	2	4	9	2	13	NA
Total interest expense	**464**	**12**	**123**	**329**	**39**	**425**	**NA**
Deposits	351	10	103	237	34	317	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	1	0	0	0	0	0	NA
Other borrowed money (includes demand notes issued)	113	1	20	91	6	107	NA
Subordinated notes and debentures	0	0	0	0	0	0	NA
Net interest income	**700**	**19**	**152**	**528**	**72**	**627**	**NA**
Provisions for credit losses and allocated transfer risk	**29**	**0**	**4**	**25**	**3**	**27**	**NA**
Total noninterest income	**178**	**7**	**39**	**133**	**75**	**103**	**NA**
Total noninterest expense	**674**	**20**	**166**	**489**	**195**	**480**	**NA**
Salaries and employee benefits	359	11	97	251	106	252	NA
Premises and equipment	113	3	27	83	29	84	NA
All other noninterest expense	203	6	42	154	60	143	NA
Pre-tax net operating income	**174**	**6**	**21**	**147**	**-50**	**224**	**NA**
Gains (losses) on securities not held in trading accounts	**96**	**0**	**28**	**68**	**60**	**36**	**NA**
Applicable income taxes	97	2	15	80	3	94	NA

Income before extraordinary items	174	4	34	135	7	166	NA
Extraordinary items, net	0	0	0	0	0	0	NA
Net income	**174**	**4**	**34**	**135**	**7**	**166**	**NA**
Net loan and lease charge-offs	42	0	4	38	2	40	NA
Total loan and lease charge-offs	53	0	4	48	2	51	NA
Total loan and lease recoveries	11	0	1	10	1	10	NA
Cash dividends declared	79	0	3	75	9	70	NA
Cash dividends declared on preferred stock	0	0	0	0	0	0	NA
Cash dividends declared on common stock	79	0	3	75	9	70	NA
Net additions to capital stock	0	0	0	0	0	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**3**	**1**	**2**	**NA**	**NA**	**3**	**NA**
Total assets	**414**	**98**	**317**	**NA**	**NA**	**414**	**NA**
Cash and due from depository institutions	47	4	43	NA	NA	47	NA
Securities	134	10	123	NA	NA	134	NA
Federal funds sold and securities purchased under agreements to resell	1	1	0	NA	NA	1	NA
Loans and leases, net	208	76	131	NA	NA	208	NA
Plus: allowance for losses	2	1	1	NA	NA	2	NA
Loans and leases, total	210	77	133	NA	NA	210	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	210	77	133	NA	NA	210	NA
By loan and lease type:							
Loans secured by real estate, total	176	63	114	NA	NA	176	NA
Construction and land development	11	7	4	NA	NA	11	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	113	24	89	NA	NA	113	NA
Home equity loans	7	2	5	NA	NA	7	NA
Secured by multifamily residential properties	1	0	1	NA	NA	1	NA
Secured by nonfarm nonresidential properties	52	31	20	NA	NA	52	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	15	9	6	NA	NA	15	NA
Loans to individuals	18	5	13	NA	NA	18	NA
Credit cards	0	0	0	NA	NA	0	NA
Other loans(2)	0	0	0	NA	NA	0	NA
Lease financing receivables	0	0	0	NA	NA	0	NA
Assets held in trading accounts	0	0	0	NA	NA	0	NA
Bank premises and fixed assets	13	4	9	NA	NA	13	NA
Other real estate owned	0	0	0	NA	NA	0	NA
Goodwill and other intangible assets	0	0	0	NA	NA	0	NA
All other assets	12	2	10	NA	NA	12	NA
Total liabilities, limited-life preferred							

stock and equity capital	**414**	**98**	**317**	**NA**	**NA**	**414**	**NA**
Total liabilities	361	89	272	NA	NA	361	NA
Deposits, total	314	77	237	NA	NA	314	NA
Memoranda:							
Demand deposits	13	5	8	NA	NA	13	NA
Time CDs and open-account time deposits of $100,000 or more	82	22	60	NA	NA	82	NA
Estimated insured deposits	259	67	193	NA	NA	259	NA
Federal funds purchased and securities sold under agreements to repurchase	6	0	6	NA	NA	6	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	35	11	25	NA	NA	35	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
All other liabilities	5	1	3	NA	NA	5	NA
Total equity capital	**54**	**9**	**45**	**NA**	**NA**	**54**	**NA**
Perpetual preferred stock	0	0	0	NA	NA	0	NA
Common stock	0	0	0	NA	NA	0	NA
Surplus	5	5	0	NA	NA	5	NA
Retained earnings	48	3	45	NA	NA	48	NA
Memoranda:							
Loans and leases past due 30-89 days	5	1	4	NA	NA	5	NA
Loans and leases past due 90 or more days	0	0	0	NA	NA	0	NA
Loans and leases in nonaccrual status	2	0	2	NA	NA	2	NA
Income earned, not collected on loans	2	0	2	NA	NA	2	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**3**	**1**	**2**	**NA**	**NA**	**3**	**NA**
Number of employees (full-time equivalent)	0	0	0	NA	NA	0	NA
Total interest and fee income	**19**	**5**	**14**	**NA**	**NA**	**19**	**NA**
Loans and lease financing reveivables	13	5	8	NA	NA	13	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	7	0	6	NA	NA	7	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	0	0	NA	NA	0	NA
Total interest expense	**7**	**2**	**5**	**NA**	**NA**	**7**	**NA**
Deposits	6	2	4	NA	NA	6	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	2	1	1	NA	NA	2	NA
Subordinated notes and debentures	0	0	0	NA	NA	0	NA
Net interest income	**12**	**3**	**9**	**NA**	**NA**	**12**	**NA**
Provisions for credit losses and allocated transfer risk	**0**	**0**	**0**	**NA**	**NA**	**0**	**NA**
Total noninterest income	**2**	**0**	**2**	**NA**	**NA**	**2**	**NA**
Total noninterest expense	**10**	**3**	**8**	**NA**	**NA**	**10**	**NA**
Salaries and employee benefits	6	2	5	NA	NA	6	NA
Premises and equipment	2	1	1	NA	NA	2	NA
All other noninterest expense	2	1	2	NA	NA	2	NA
Pre-tax net operating income	**4**	**1**	**3**	**NA**	**NA**	**4**	**NA**
Gains (losses) on securities not held in trading accounts	**0**	**0**	**0**	**NA**	**NA**	**0**	**NA**
Applicable income taxes	1	0	1	NA	NA	1	NA

Income before extraordinary items	3	0	2	NA	NA	3	NA
Extraordinary items, net	0	0	0	NA	NA	0	NA
Net income	**3**	**0**	**2**	**NA**	**NA**	**3**	**NA**
Net loan and lease charge-offs	0	0	0	NA	NA	0	NA
Total loan and lease charge-offs	0	0	0	NA	NA	0	NA
Total loan and lease recoveries	0	0	0	NA	NA	0	NA
Cash dividends declared	0	0	0	NA	NA	0	NA
Cash dividends declared on preferred stock	0	0	0	NA	NA	0	NA
Cash dividends declared on common stock	0	0	0	NA	NA	0	NA
Net additions to capital stock	0	0	0	NA	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.

ASSETS AND LIABILITIES OF FDIC-INSURED SAVINGS INSTITUTIONS
Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

December 31, 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**1**	**1**	**NA**	**NA**	**NA**	**1**	**NA**
Total assets	**82**	**82**	**NA**	**NA**	**NA**	**82**	**NA**
Cash and due from depository institutions	8	8	NA	NA	NA	8	NA
Securities	2	2	NA	NA	NA	2	NA
Federal funds sold and securities purchased under agreements to resell	0	0	NA	NA	NA	0	NA
Loans and leases, net	65	65	NA	NA	NA	65	NA
Plus: allowance for losses	1	1	NA	NA	NA	1	NA
Loans and leases, total	66	66	NA	NA	NA	66	NA
Plus: unearned income(1)	NA	NA	NA	NA	NA	NA	NA
Loans and leases, gross	66	66	NA	NA	NA	66	NA
By loan and lease type:							
Loans secured by real estate, total	46	46	NA	NA	NA	46	NA
Construction and land development	1	1	NA	NA	NA	1	NA
Secured by farmland(1)	NA	NA	NA	NA	NA	NA	NA
Secured by 1-4 family residential properties	44	44	NA	NA	NA	44	NA
Home equity loans	0	0	NA	NA	NA	0	NA
Secured by multifamily residential properties	0	0	NA	NA	NA	0	NA
Secured by nonfarm nonresidential properties	1	1	NA	NA	NA	1	NA
Loans to depository institutions(1)	NA	NA	NA	NA	NA	NA	NA
Loans to finance agricultural production and other loans to farmers(1)	NA	NA	NA	NA	NA	NA	NA
Commercial and industrial loans	16	16	NA	NA	NA	16	NA
Loans to individuals	3	3	NA	NA	NA	3	NA
Credit cards	0	0	NA	NA	NA	0	NA
Other loans(2)	0	0	NA	NA	NA	0	NA
Lease financing receivables	0	0	NA	NA	NA	0	NA
Assets held in trading accounts	0	0	NA	NA	NA	0	NA
Bank premises and fixed assets	1	1	NA	NA	NA	1	NA
Other real estate owned	3	3	NA	NA	NA	3	NA
Goodwill and other intangible assets	1	1	NA	NA	NA	1	NA
All other assets	3	3	NA	NA	NA	3	NA
Total liabilities, limited-life preferred							

stock and equity capital	**82**	**82**	**NA**	**NA**	**NA**	**82**	**NA**
Total liabilities	72	72	NA	NA	NA	72	NA
Deposits, total	66	66	NA	NA	NA	66	NA
Memoranda:							
Demand deposits	10	10	NA	NA	NA	10	NA
Time CDs and open-account time deposits of $100,000 or more	29	29	NA	NA	NA	29	NA
Estimated insured deposits	46	46	NA	NA	NA	46	NA
Federal funds purchased and securities sold under agreements to repurchase	0	0	NA	NA	NA	0	NA
Trading liabilities(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money	5	5	NA	NA	NA	5	NA
Subordinated notes and debentures	0	0	NA	NA	NA	0	NA
All other liabilities	1	1	NA	NA	NA	1	NA
Total equity capital	**10**	**10**	**NA**	**NA**	**NA**	**10**	**NA**
Perpetual preferred stock	0	0	NA	NA	NA	0	NA
Common stock	1	1	NA	NA	NA	1	NA
Surplus	1	1	NA	NA	NA	1	NA
Retained earnings	9	9	NA	NA	NA	9	NA
Memoranda:							
Loans and leases past due 30-89 days	4	4	NA	NA	NA	4	NA
Loans and leases past due 90 or more days	0	0	NA	NA	NA	0	NA
Loans and leases in nonaccrual status	1	1	NA	NA	NA	1	NA
Income earned, not collected on loans	0	0	NA	NA	NA	0	NA

1 Not reported by institutions filing a Thrift Financial Report.
2 "Other Loans" include: acceptances of other banks, loans to foreign governments and official institutions, obligations of states and political subdivisions in the U.S., and other loans.
NA - Not Available.

INCOME AND EXPENSE OF FDIC-INSURED SAVINGS INSTITUTIONS

Institutions Grouped by Asset Size and Insurance Fund Membership
(Amounts in Millions of Dollars)

Calendar Year 2005	Total Savings Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion or more	INSURANCE FUND		MEMORANDA
					BIF Member	SAIF Member	Foreign Offices
Number of institutions	**1**	**1**	**NA**	**NA**	**NA**	**1**	**NA**
Number of employees (full-time equivalent)	0	0	NA	NA	NA	0	NA
Total interest and fee income	**6**	**6**	**NA**	**NA**	**NA**	**6**	**NA**
Loans and lease financing reveivables	6	6	NA	NA	NA	6	NA
Balances due from depository institutions	NA	NA	NA	NA	NA	NA	NA
Investment Securities	0	0	NA	NA	NA	0	NA
Assets held in trading accounts	NA	NA	NA	NA	NA	NA	NA
Federal funds sold and securities purchased under agreements to resell(1)	NA	NA	NA	NA	NA	NA	NA
Other interest income	0	0	NA	NA	NA	0	NA
Total interest expense	**0**	**0**	**NA**	**NA**	**NA**	**0**	**NA**
Deposits	0	0	NA	NA	NA	0	NA
Federal funds purchased and securities sold under agreements to repurchase(1)	NA	NA	NA	NA	NA	NA	NA
Other borrowed money (includes demand notes issued)	0	0	NA	NA	NA	0	NA
Subordinated notes and debentures	0	0	NA	NA	NA	0	NA
Net interest income	**6**	**6**	**NA**	**NA**	**NA**	**6**	**NA**
Provisions for credit losses and allocated transfer risk	**0**	**0**	**NA**	**NA**	**NA**	**0**	**NA**
Total noninterest income	**1**	**1**	**NA**	**NA**	**NA**	**1**	**NA**
Total noninterest expense	**6**	**6**	**NA**	**NA**	**NA**	**6**	**NA**
Salaries and employee benefits	3	3	NA	NA	NA	3	NA
Premises and equipment	1	1	NA	NA	NA	1	NA
All other noninterest expense	1	1	NA	NA	NA	1	NA
Pre-tax net operating income	**1**	**1**	**NA**	**NA**	**NA**	**1**	**NA**
Gains (losses) on securities not held in trading accounts	**0**	**0**	**NA**	**NA**	**NA**	**0**	**NA**
Applicable income taxes	0	0	NA	NA	NA	0	NA

Income before extraordinary items	1	1	NA	NA	NA	1	NA
Extraordinary items, net	0	0	NA	NA	NA	0	NA
Net income	**1**	**1**	**NA**	**NA**	**NA**	**1**	**NA**
Net loan and lease charge-offs	-0	-0	NA	NA	NA	-0	NA
Total loan and lease charge-offs	-0	-0	NA	NA	NA	-0	NA
Total loan and lease recoveries	0	0	NA	NA	NA	0	NA
Cash dividends declared	0	0	NA	NA	NA	0	NA
Cash dividends declared on preferred stock	0	0	NA	NA	NA	0	NA
Cash dividends declared on common stock	0	0	NA	NA	NA	0	NA
Net additions to capital stock	0	0	NA	NA	NA	0	NA

1 Not reported by institutions filing a thrift Financial Report.
NA - Not Available.