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Problem Loans to Assets (%)

| Asset Group | Quarter Ending | | | | | | | | | | | | | | | | | | | |
|------------------|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 12/04 | 09/04 | 06/04 | 03/04 | 12/03 | 09/03 | 06/03 | 03/03 | 12/02 | 09/02 | 06/02 | 03/02 | 12/01 | 09/01 | 06/01 | 03/01 | 12/00 | 09/00 | 06/00 | 03/00 |
| >= \$100B | 0.42 | 0.46 | 0.52 | 0.59 | 0.73 | 0.79 | 0.86 | 0.96 | 1.03 | 1.08 | 1.06 | 1.03 | 0.92 | 0.81 | 0.81 | 0.76 | 0.75 | 0.71 | 0.66 | 0.63 |
| \$50B to \$100B | 0.51 | 0.50 | 0.54 | 0.59 | 0.69 | 0.66 | 0.66 | 0.62 | 0.66 | 0.69 | 0.67 | 0.60 | 0.67 | 0.57 | 0.62 | 0.62 | 0.59 | 0.53 | 0.52 | 0.49 |
| \$10B to \$50B | 0.50 | 0.55 | 0.54 | 0.62 | 0.66 | 0.71 | 0.73 | 0.81 | 0.86 | 0.90 | 0.93 | 1.06 | 1.01 | 0.93 | 0.87 | 0.84 | 0.78 | 0.75 | 0.68 | 0.63 |
| \$1B to \$10B | 0.46 | 0.47 | 0.50 | 0.55 | 0.59 | 0.61 | 0.63 | 0.65 | 0.67 | 0.68 | 0.65 | 0.70 | 0.66 | 0.69 | 0.65 | 0.63 | 0.58 | 0.55 | 0.51 | 0.53 |
| \$500M to \$1B | 0.51 | 0.55 | 0.50 | 0.53 | 0.54 | 0.62 | 0.61 | 0.64 | 0.62 | 0.67 | 0.59 | 0.62 | 0.61 | 0.61 | 0.55 | 0.53 | 0.49 | 0.50 | 0.45 | 0.44 |
| \$100M to \$500M | 0.48 | 0.53 | 0.53 | 0.57 | 0.59 | 0.63 | 0.62 | 0.63 | 0.63 | 0.67 | 0.62 | 0.64 | 0.60 | 0.62 | 0.58 | 0.55 | 0.53 | 0.53 | 0.52 | 0.52 |
| < \$100M | 0.60 | 0.67 | 0.69 | 0.68 | 0.67 | 0.75 | 0.76 | 0.76 | 0.71 | 0.74 | 0.71 | 0.70 | 0.67 | 0.69 | 0.67 | 0.62 | 0.57 | 0.59 | 0.59 | 0.60 |

† Problem Loans include all loans and contracts that are 90 days or more past due, nonaccrual, and renegotiated and restructured.