



Old National Bancorp

Financial Trends

Third Quarter 2004

October 28, 2004

Please direct inquiries to:

John Poelker, Executive Vice President & Chief Financial Officer (812) 461-9099
or **Candice Jenkins**, Vice President & Corporate Controller (812) 461-9769

Note: -Disclosures based on operating earnings, which exclude gains on branch divestitures and restructuring charges, are included to provide comparable data between years.

-Certain prior year amounts may have been restated to conform with the 2004 presentation. Such reclassifications had no effect on net income.

-All share and per share data have been adjusted for stock dividends and stock splits.

Old National Bancorp

Financial Summary

Third Quarter 2004

2000	2001	2002	2003		2003				2004						
					1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr			
					<u>Profitability (in millions)</u>										
61.7	93.0	117.9	70.4	NET INCOME from Continuing Operations	26.3	27.1	11.8	5.3	19.5	11.3	18.2				
(25.7)	(5.9)	8.3	-	NON-OPERATING Income (Expense)	-	-	-	-	-	-	-				
87.4	99.0	109.6	70.4	OPERATING EARNINGS (2)	26.3	27.1	11.8	5.3	19.5	11.3	18.2				
91.5	105.1	110.7	72.5	OPERATING CASH EARNINGS (1)	26.7	27.5	12.4	5.9	20.1	11.9	18.8				
					<u>Diluted EPS</u>										
0.90	1.36	1.75	1.05	Net Income from Continuing Operations	0.39	0.41	0.17	0.08	0.29	0.17	0.27				
(0.35)	(0.09)	0.12	-	Non-Operating	-	-	-	-	-	-	-				
1.25	1.44	1.63	1.05	Operating (2)	0.39	0.41	0.17	0.08	0.29	0.17	0.27				
1.32	1.53	1.64	1.08	Operating Cash (1)	0.40	0.41	0.18	0.09	0.30	0.18	0.28				
					<u>Net Income Ratios</u>										
10.55%	14.45%	17.05%	9.48%	Return on Common Equity	14.03%	14.28%	6.37%	2.92%	10.68%	6.34%	10.58%				
0.73%	1.05%	1.27%	0.74%	Return on Assets	1.11%	1.12%	0.49%	0.22%	0.84%	0.49%	0.81%				
					<u>Operating Ratios</u>										
1.03%	1.12%	1.18%	0.74%	Return on Assets (2)	1.11%	1.12%	0.49%	0.22%	0.84%	0.49%	0.81%				
58.3%	57.6%	56.5%	61.3%	Efficiency Ratio (2)	58.9%	53.7%	63.2%	70.9%	68.9%	80.7%	69.1%				
3.65%	3.77%	3.65%	3.37%	Net Interest Margin	3.46%	3.35%	3.32%	3.37%	3.37%	3.38%	3.30%				
0.39%	0.45%	0.34%	1.21%	Net Charge-offs / Average Loans (3)	0.89%	0.60%	1.85%	1.48%	0.25%	0.89%	0.48%				
					<u>Capital Ratios:</u>										
					Risk-Based Capital Ratios (end of period):										
9.2%	9.3%	11.1%	11.0%	Tier 1	11.3%	11.4%	11.1%	11.0%	11.1%	11.3%	11.5%				
10.4%	12.8%	14.8%	14.7%	Total	15.0%	15.1%	14.7%	14.7%	14.8%	15.1%	15.3%				
6.7%	6.6%	7.5%	7.3%	Leverage Ratio (to average assets)	7.6%	7.5%	7.3%	7.3%	7.5%	7.5%	7.7%				
6.92%	7.27%	7.47%	7.78%	Total equity to assets (averages)	7.88%	7.85%	7.69%	7.69%	7.89%	7.69%	7.66%				
					<u>Stock Price/ Dividend Ratios:</u>										
0.56	0.59	0.66	0.72	Per Share Dividend	0.18	0.18	0.18	0.18	0.19	0.19	0.19				
44%	41%	41%	69%	Dividend Payout Ratio	46%	44%	100%	226%	66%	112%	70%				
24.63	21.81	22.04	21.76	Stock Price at EOP	20.38	21.90	21.29	21.76	22.60	24.83	24.84				
8.98	9.48	11.05	10.75	Book Value Per Share	11.13	11.48	10.80	10.75	11.15	10.16	10.80				
					<p>(1) Excludes after-tax impact of amortization of intangible assets.</p> <p>(2) Operating earnings exclude gains on branch divestitures and restructuring charges.</p> <p>(3) Net charge-offs include \$1.2 million, \$12.5 million and \$2.2 million of write-downs on loans transferred to held for sale for the second quarter of 2004 and the third quarter and second quarter of 2003, respectively.</p>										

Old National Bancorp
INCOME STATEMENT
(\$ In Millions except EPS information)

Nine Months		Change			Third Quarter		Change	
2004	2003	\$	%		2004	2003	\$	%
\$ 333.1	\$ 377.5	\$ (44.4)	-12%	Interest Income - FTE	\$ 107.4	\$ 120.9	\$ (13.5)	-11%
123.8	152.8	(29.1)	-19%	Less: Interest Expense	40.5	47.3	(6.8)	-14%
209.4	224.6	(15.3)	-7%	Net Interest Income - FTE	67.0	73.6	(6.7)	-9%
23.3	22.7	0.6	3%	Trust and asset management fees	7.7	7.6	0.1	2%
35.8	33.8	1.9	6%	Service charges on deposit accounts	12.6	11.5	1.2	10%
40.5	27.4	13.2	48%	Insurance premiums and commissions	11.7	10.1	1.6	16%
9.5	8.0	1.5	19%	Investment product fees	2.5	2.6	(0.1)	-3%
7.1	17.3	(10.2)	-59%	Mortgage banking revenue	0.2	8.0	(7.8)	-97%
20.4	18.9	1.5	8%	Other income	7.0	5.9	1.1	19%
136.5	128.1	8.5	7%	Total Fees and Service Charges	41.8	45.7	(3.9)	-8%
2.3	23.6	(21.2)	-90%	Gains (Losses) Sales of Securities	0.3	0.1	0.2	N/M
138.8	151.6	(12.8)	-8%	Total Noninterest Income	42.1	45.8	(3.6)	-8%
348.2	376.2	(28.1)	-7%	Total Revenues (FTE)	109.1	119.4	(10.3)	-9%
146.1	129.2	16.9	13%	Salaries and employee benefits	43.3	43.4	(0.1)	0%
108.5	90.4	18.1	20%	Other expense	32.1	32.1	0.1	0%
254.6	219.6	35.0	16%	Total Noninterest Expense	75.4	75.5	(0.0)	0%
22.4	59.0	(36.6)	-62%	Provision for loan losses	7.4	27.5	(20.1)	-73%
71.2	97.7	(26.4)	-27%	Pre-Tax Income (FTE)	26.3	16.4	9.8	60%
4.2	13.6	(9.5)	-69%	Income Taxes	2.1	(1.5)	3.7	N/M
18.1	18.9	(0.8)	-4%	FTE Adjustment	6.0	6.2	(0.2)	-3%
22.2	32.5	(10.3)	-32%	Total Taxes (FTE)	8.1	4.6	3.4	74%
49.0	65.1	(16.2)	-25%	Operating Earnings (1)	18.2	11.8	6.4	54%
-	-	-	-	Non-Operating Income (Expense)	-	-	-	-
\$ 49.0	\$ 65.1	\$ (16.2)	-25%	Net Income from Cont. Ops	\$ 18.2	\$ 11.8	\$ 6.4	54%
0.73	0.97	(0.24)	-25%	EPS - Diluted Net Income from Cont. Ops.	0.27	0.17	0.10	59%
-	-	-	-	EPS - Non-Operating	-	-	-	-
0.73	0.97	(0.24)	-25%	EPS - Diluted Operating (1)	0.27	0.17	0.10	59%
0.76	0.99	(0.23)	-23%	EPS - Diluted Operating Cash (2)	0.28	0.18	0.10	56%
65,960	66,811	(851)	-1%	EOP Shares Outstanding (000s)	65,960	66,811	(851)	-1%
66,247	66,813	(566)	-1%	Average Basic Shares (000s)	66,051	66,904	(853)	-1%
66,692	66,880	(188)	0%	Average Diluted Shares (000s)	66,731	67,071	(341)	-1%

FTE - Fully taxable equivalent basis

(1) Operating earnings exclude gains on branch divestitures and restructuring charges.

(2) Excludes after-tax impact of amortization of intangible assets.

Old National Bancorp
NET INCOME TRENDS

Third Quarter 2004

(\$ In Millions except EPS information)

2000	2001	2002	2003		2003				2004			
					1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
657.9	651.0	572.6	494.9	Interest Income - FTE	130.0	126.6	120.9	117.4	114.2	111.5	107.4	
368.4	338.4	258.0	197.7	Less: Interest Expense	53.8	51.8	47.3	44.9	43.0	40.3	40.5	
289.5	312.6	314.6	297.1	Net Interest Income - FTE	76.2	74.8	73.6	72.5	71.2	71.2	67.0	
22.6	20.7	24.4	30.5	Trust and asset management fees	7.4	7.7	7.6	7.8	7.5	8.0	7.7	
34.3	40.5	42.0	44.9	Service charges on deposit accounts	10.8	11.6	11.5	11.0	10.8	12.4	12.6	
11.5	13.3	16.7	39.2	Insurance premiums and commissions	8.2	9.1	10.1	11.9	14.5	14.4	11.7	
7.1	6.8	9.0	10.6	Investment product fees	2.7	2.7	2.6	2.6	3.2	3.8	2.5	
2.6	9.7	14.5	19.1	Mortgage banking revenue	4.4	4.9	8.0	1.8	(0.3)	7.1	0.2	
23.7	17.2	23.0	24.3	Other income	6.7	6.2	5.9	5.5	8.0	5.3	7.0	
101.8	108.2	129.6	168.6	Total Fees and Service Charges	40.2	42.2	45.7	40.5	43.6	51.1	41.8	
(0.1)	4.8	12.4	23.6	Gains (Losses) Sales of Securities	2.7	20.8	0.1	-	2.0	-	0.3	
101.7	113.0	142.0	192.1	Total Noninterest Income	42.9	62.9	45.8	40.5	45.6	51.1	42.1	
391.2	425.6	456.6	489.3	Total Revenues (FTE)	119.1	137.7	119.4	113.0	116.8	122.3	109.1	
130.2	138.2	148.4	169.0	Salaries and employee benefits	41.7	44.1	43.4	39.8	49.3	53.5	43.3	
97.8	106.9	109.4	130.7	Other expense	28.5	29.8	32.1	40.3	31.2	45.2	32.1	
228.0	245.1	257.8	299.7	Total Noninterest Expense	70.2	74.0	75.5	80.1	80.5	98.7	75.4	
26.0	28.7	33.5	85.0	Provision for loan losses	9.0	22.5	27.5	26.0	7.5	7.5	7.4	
137.2	151.8	165.3	104.6	Pre-Tax Income (FTE)	39.9	41.3	16.4	6.9	28.9	16.1	26.3	
30.1	31.5	30.5	9.0	Income Taxes	7.3	7.9	(1.5)	(4.6)	3.3	(1.2)	2.1	
19.6	21.3	25.2	25.1	FTE Adjustment	6.4	6.4	6.2	6.2	6.1	6.0	6.0	
49.8	52.8	55.6	34.1	Total Taxes (FTE)	13.7	14.2	4.6	1.6	9.4	4.8	8.1	
87.4	99.0	109.6	70.4	Operating Earnings (1)	26.3	27.1	11.8	5.3	19.5	11.3	18.2	
(25.7)	(5.9)	8.3	-	Non-Operating Income (Expense)	-	-	-	-	-	-	-	
61.7	93.0	117.9	70.4	Net Income from Cont. Ops.	26.3	27.1	11.8	5.3	19.5	11.3	18.2	
0.90	1.36	1.75	1.05	EPS - Diluted Net Income from Cont. Ops.	0.39	0.41	0.17	0.08	0.29	0.17	0.27	
(0.35)	(0.09)	0.12	-	EPS - Non-Operating	-	-	-	-	-	-	-	
1.25	1.44	1.63	1.05	EPS - Diluted Operating (1)	0.39	0.41	0.17	0.08	0.29	0.17	0.27	
1.32	1.53	1.64	1.08	EPS - Diluted Operating Cash (2)	0.40	0.41	0.18	0.09	0.30	0.18	0.28	
69,689	68,608	67,308	66,832	Average Diluted Shares (000s)	66,945	66,699	67,071	66,728	66,460	66,819	66,731	

FTE - Fully taxable equivalent basis

(1) Operating earnings exclude gains on branch divestitures and restructuring charges.

(2) Excludes after-tax impact of amortization of intangible assets.

Old National Bancorp

Balance Sheet (EOP)

Third Quarter 2004

(\$ in Millions)

	9/30/2004	6/30/2004	9/30/2003	Change from Prior Year	
				\$	%
Assets					
Securities					
Government and Agencies	\$ 700.9	\$ 623.0	\$ 615.9	\$ 85.0	14%
Municipals	631.9	639.0	653.5	(21.6)	-3%
Mortgage Backed	1,377.1	1,362.5	1,644.5	(267.4)	-16%
Other (1)	309.1	416.7	213.2	95.9	45%
Total Investments (1)	<u>3,019.1</u>	<u>3,041.1</u>	<u>3,127.0</u>	<u>(108.0)</u>	<u>-3%</u>
Residential Loans Held for Sale	22.1	26.8	16.9	5.1	30%
Loans					
Commercial	1,586.6	1,618.7	1,684.8	(98.2)	-6%
Commercial and Agriculture Real Estate	1,713.8	1,758.7	1,832.5	(118.7)	-6%
Consumer	1,227.2	1,195.1	1,134.8	92.4	8%
Subtotal	4,527.6	4,572.5	4,652.1	(124.5)	-3%
Residential Real Estate	554.1	534.7	934.2	(380.1)	-41%
Total Loans	<u>5,081.7</u>	<u>5,107.2</u>	<u>5,586.3</u>	<u>(504.6)</u>	<u>-9%</u>
Total Earning Assets	<u>8,122.8</u>	<u>8,175.2</u>	<u>8,730.2</u>	<u>(607.4)</u>	<u>-7%</u>
Allowance for loan losses	(96.3)	(95.1)	(92.6)	(3.7)	4%
Nonearning assets					
Goodwill and Intangible assets	169.4	169.6	172.2	(2.8)	-2%
Other assets	785.8	791.7	714.8	71.0	10%
Total Nonearning assets	<u>955.2</u>	<u>961.3</u>	<u>887.0</u>	<u>68.3</u>	<u>8%</u>
Total Assets	<u>\$ 8,981.7</u>	<u>\$ 9,041.5</u>	<u>\$ 9,524.5</u>	<u>\$ (542.8)</u>	<u>-6%</u>
Liabilities and Equity					
Noninterest-bearing demand deposits	\$ 825.7	\$ 784.5	\$ 756.4	\$ 69.4	9%
NOW and Savings accounts	2,294.3	2,205.2	1,937.6	356.7	18%
Money market accounts	581.8	579.5	644.8	(63.0)	-10%
Other time	2,333.0	2,404.0	2,667.0	(334.0)	-13%
Total Core Deposits	<u>6,034.9</u>	<u>5,973.2</u>	<u>6,005.8</u>	<u>29.1</u>	<u>0%</u>
Borrowed Funds (includes Brokered CD's)	2,117.3	2,256.0	2,679.4	(562.1)	-21%
Accrued expenses and other liabilities	117.2	139.0	117.6	(0.4)	0%
Total Liabilities	<u>8,269.4</u>	<u>8,368.2</u>	<u>8,802.7</u>	<u>(533.4)</u>	<u>-6%</u>
Shareholders' equity	712.3	673.3	721.8	(9.4)	-1%
Total Liabilities and Shareholders Equity	<u>\$ 8,981.7</u>	<u>\$ 9,041.5</u>	<u>\$ 9,524.5</u>	<u>\$ (542.8)</u>	<u>-6%</u>

(1) Includes money market investments.

Old National Bancorp

Balance Sheet Trends

PERIOD AVERAGES

(\$ in Millions)

	2000	2001	2002	2003	2003				2004				
					1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	
Assets													
Securities													
\$	513	\$ 482	\$ 593	\$ 629	\$	708	\$ 614	\$ 589	\$ 605	\$	587	\$ 602	\$ 659
	542	582	656	667		689	676	654	650		652	641	635
	666	773	1,342	1,710		1,573	1,886	1,814	1,567		1,484	1,430	1,348
	122	181	146	149		128	132	168	167		176	178	343
	1,842	2,018	2,737	3,155		3,098	3,308	3,225	2,989		2,898	2,852	2,985
Loans													
	1,476	1,692	1,690	1,687		1,677	1,706	1,698	1,665		1,601	1,636	1,604
	1,538	1,855	1,844	1,866		1,876	1,872	1,869	1,847		1,838	1,804	1,749
	986	1,052	1,057	1,096		1,054	1,069	1,110	1,149		1,168	1,183	1,211
	4,000	4,599	4,592	4,648		4,607	4,647	4,678	4,661		4,608	4,623	4,564
	2,088	1,682	1,287	1,003		1,091	984	977	960		955	960	568
	6,088	6,281	5,878	5,651		5,698	5,631	5,655	5,621		5,563	5,583	5,132
	7,930	8,299	8,615	8,807		8,796	8,940	8,880	8,611		8,461	8,435	8,117
	(71)	(74)	(81)	(89)		(89)	(87)	(91)	(90)		(98)	(101)	(96)
	592	640	730	839		794	811	858	891		898	920	956
	\$ 8,451	\$ 8,864	\$ 9,264	\$ 9,556		\$ 9,501	\$ 9,665	\$ 9,646	\$ 9,412		\$ 9,261	\$ 9,254	\$ 8,977
Liabilities and Equity													
\$	637	\$ 664	\$ 712	\$ 753	\$	730	\$ 744	\$ 761	\$ 776	\$	771	\$ 798	\$ 814
	1,299	1,339	1,678	1,984		1,871	2,058	1,996	2,011		2,054	2,166	2,248
	712	778	644	612		590	587	629	642		603	586	582
	2,713	3,065	3,146	2,767		2,900	2,813	2,694	2,659		2,602	2,500	2,394
	5,361	5,847	6,181	6,115		6,091	6,202	6,080	6,089		6,031	6,050	6,039
	2,417	2,287	2,294	2,573		2,541	2,594	2,683	2,474		2,387	2,380	2,133
	89	86	97	124		121	110	141	125		112	111	118
	7,866	8,220	8,572	8,813		8,753	8,906	8,904	8,688		8,531	8,542	8,289
	585	644	692	743		749	758	742	724		731	712	688
	\$ 8,451	\$ 8,864	\$ 9,264	\$ 9,556		\$ 9,501	\$ 9,665	\$ 9,646	\$ 9,412		\$ 9,261	\$ 9,254	\$ 8,977

(1) Includes money market investments.

(2) Includes residential loans held for sale.

Old National Bancorp
Interest Rate Trends (FTE basis)
 PERIOD AVERAGES

2000	2001	2002	2003		2003				2004					
					1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr		
				Earning Assets										
				Securities										
6.80%	6.17%	4.55%	3.83%	Government and Agencies	3.99%	3.92%	3.77%	3.59%	3.39%	3.20%	3.16%			
7.49%	7.07%	7.13%	7.02%	Municipals	7.08%	7.03%	6.97%	6.99%	6.87%	6.97%	6.98%			
6.84%	6.46%	5.45%	4.12%	Mortgage Backed	4.50%	4.02%	3.81%	4.21%	4.19%	4.13%	4.24%			
7.52%	6.05%	5.14%	4.21%	Other (1)	4.83%	4.91%	3.64%	3.77%	3.37%	3.34%	2.58%			
7.07%	6.53%	5.64%	4.68%	Total Investments (1)	4.97%	4.65%	4.43%	4.66%	4.58%	4.52%	4.39%			
				Loans										
9.28%	8.18%	6.58%	5.61%	Commercial	5.95%	5.66%	5.50%	5.35%	5.44%	5.26%	5.37%			
8.63%	8.22%	6.93%	5.87%	Commercial and Agriculture Real Estate	6.25%	6.05%	5.62%	5.55%	5.67%	5.59%	5.79%			
9.38%	9.28%	8.04%	7.22%	Consumer	7.55%	7.43%	7.10%	6.85%	6.72%	6.57%	6.51%			
9.05%	8.45%	7.06%	6.10%	Subtotal	6.44%	6.22%	5.93%	5.80%	5.85%	5.72%	5.83%			
7.93%	7.77%	7.32%	6.37%	Residential Real Estate (2)	6.72%	6.50%	6.23%	6.00%	5.84%	5.61%	5.42%			
8.67%	8.27%	7.11%	6.14%	Total Loans (2)	6.49%	6.27%	5.98%	5.83%	5.85%	5.70%	5.79%			
8.30%	7.84%	6.65%	5.62%	<i>Total Earning Assets</i>	5.95%	5.67%	5.42%	5.43%	5.42%	5.30%	5.28%			
				Interest-bearing Liabilities										
1.94%	1.68%	1.22%	0.86%	NOW and Savings accounts	0.99%	1.04%	0.73%	0.68%	0.68%	0.75%	0.89%			
4.88%	3.32%	1.55%	0.94%	Money market accounts	1.11%	1.00%	0.82%	0.83%	0.83%	0.86%	1.17%			
5.64%	5.52%	4.58%	3.96%	Other time	4.24%	4.03%	3.86%	3.72%	3.58%	3.25%	3.07%			
4.51%	4.20%	3.19%	2.47%	<i>Total Interest-Bearing Deposits</i>	2.77%	2.57%	2.33%	2.22%	2.13%	1.95%	1.92%			
6.43%	5.29%	3.63%	2.54%	Borrowed Funds (includes Brokered CD's)	2.75%	2.59%	2.38%	2.43%	2.55%	2.49%	2.85%			
5.16%	4.53%	3.32%	2.49%	<i>Total Interest-Bearing Liabilities</i>	2.76%	2.58%	2.34%	2.29%	2.26%	2.12%	2.19%			
3.14%	3.31%	3.32%	3.13%	Net Interest Rate Spread	3.19%	3.09%	3.08%	3.14%	3.15%	3.18%	3.09%			
3.65%	3.77%	3.65%	3.37%	Net Interest Margin	3.46%	3.35%	3.32%	3.37%	3.37%	3.38%	3.30%			

(1) Includes money market investments.
 (2) Includes residential loans held for sale.

Old National Bancorp

Asset Quality

End of Period
(\$ in Millions)

2000	2001	2002	2003		2003				2004			
					1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
65.7	73.8	74.2	87.7	Beginning allowance for loan losses	87.7	84.0	98.0	99.4	104.6	108.6	103.6	
26.0	28.7	33.5	85.0	Provision for loan losses	9.0	22.5	27.5	26.0	7.5	7.5	7.4	
6.0	-	-	-	Acquired from acquisition	-	-	-	-	-	-	-	
-	-	-	(9.3)	Transfer to Allow. Unfunded Commitments	-	-	(6.8)	(9.3)	(8.0)	(8.6)	(8.6)	
(29.3)	(36.2)	(27.6)	(61.6)	Gross charge-offs	(14.3)	(8.0)	(17.1)	(22.2)	(5.7)	(12.7)	(11.0)	
-	-	-	(14.7)	Write-downs from loans sold	-	(2.2)	(12.5)	-	-	(1.2)	-	
5.5	7.9	7.6	8.2	Gross recoveries	1.6	1.7	3.5	1.4	2.2	1.4	4.9	
<u>(23.9)</u>	<u>(28.3)</u>	<u>(20.0)</u>	<u>(68.1)</u>	Net Charge-offs	<u>(12.7)</u>	<u>(8.5)</u>	<u>(26.1)</u>	<u>(20.8)</u>	<u>(3.5)</u>	<u>(12.5)</u>	<u>(6.1)</u>	
<u>73.8</u>	<u>74.2</u>	<u>87.7</u>	<u>95.2</u>	Ending allowance for loan losses	<u>84.0</u>	<u>98.0</u>	<u>92.7</u>	<u>95.2</u>	<u>100.6</u>	<u>95.1</u>	<u>96.3</u>	
0.39%	0.45%	0.34%	1.21%	Net Charge-offs / Average Loans (1)	0.89%	0.60%	1.85%	1.48%	0.25%	0.89%	0.48%	
6,087.9	6,281.0	5,878.3	5,651.4	Average Loans Outstanding (1)	5,698.0	5,631.5	5,655.0	5,621.2	5,563.0	5,583.2	5,132.3	
6,348.3	6,132.9	5,769.6	5,586.5	EOP Loans Outstanding (1)	5,639.9	5,627.6	5,603.2	5,586.5	5,577.5	5,134.0	5,103.7	
1.16%	1.21%	1.52%	1.70%	Allowance for Loan Loss / EOP Loans(1)	1.49%	1.74%	1.65%	1.70%	1.80%	1.85%	1.89%	
				Underperforming Assets								
6.6	12.6	9.5	5.1	Loans 90 days and over (still accruing)	14.1	5.6	11.4	5.1	2.3	1.4	6.7	
				Non-performing loans:								
22.7	37.9	100.3	104.6	Nonaccrual loans	116.5	146.4	110.2	104.6	107.1	97.6	106.0	
0.2	25.9	-	-	Renegotiated loans	-	-	-	-	-	-	-	
<u>23.0</u>	<u>63.8</u>	<u>100.3</u>	<u>104.6</u>	Total non-performing loans	<u>116.5</u>	<u>146.4</u>	<u>110.2</u>	<u>104.6</u>	<u>107.1</u>	<u>97.6</u>	<u>106.0</u>	
3.6	9.2	7.9	8.8	Foreclosed properties	9.0	8.9	9.8	8.8	5.3	3.9	3.8	
0.36%	1.04%	1.74%	1.87%	Non-performing loans / Loans (1)	2.07%	2.60%	1.97%	1.87%	1.92%	1.90%	2.08%	
321%	116%	87%	91%	Allowance to Non-performing	72%	67%	84%	91%	94%	97%	91%	

(1) Includes residential loans held for sale.