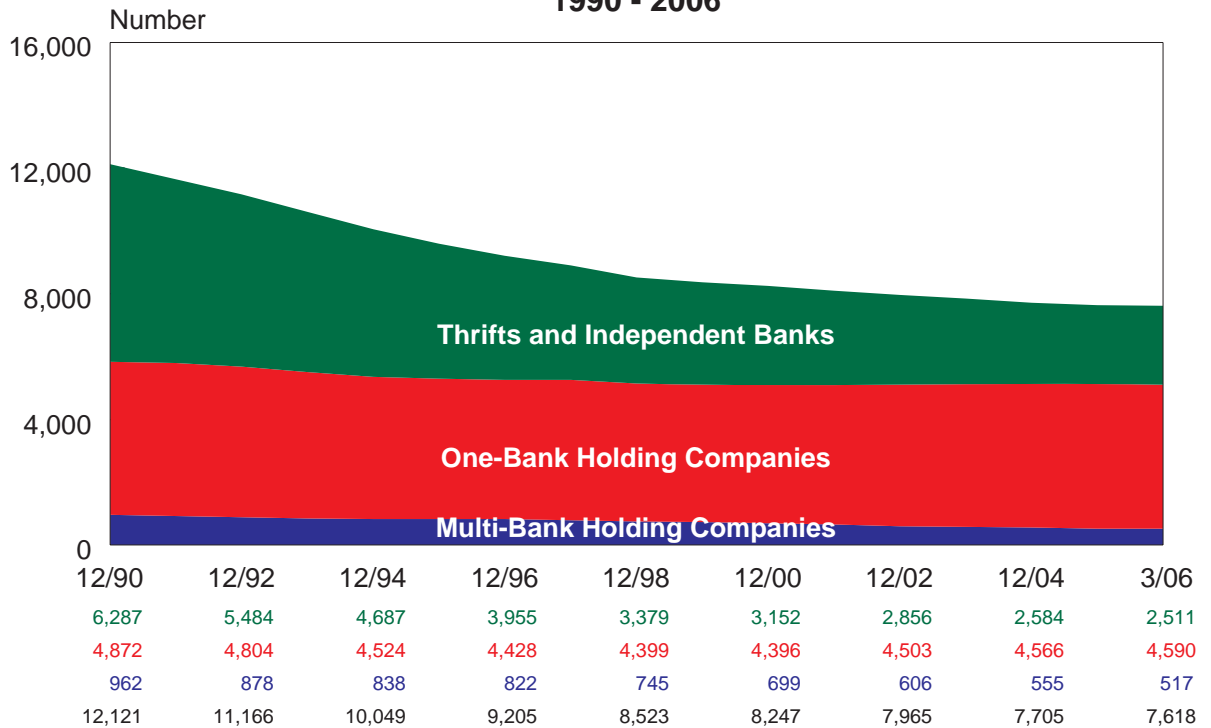


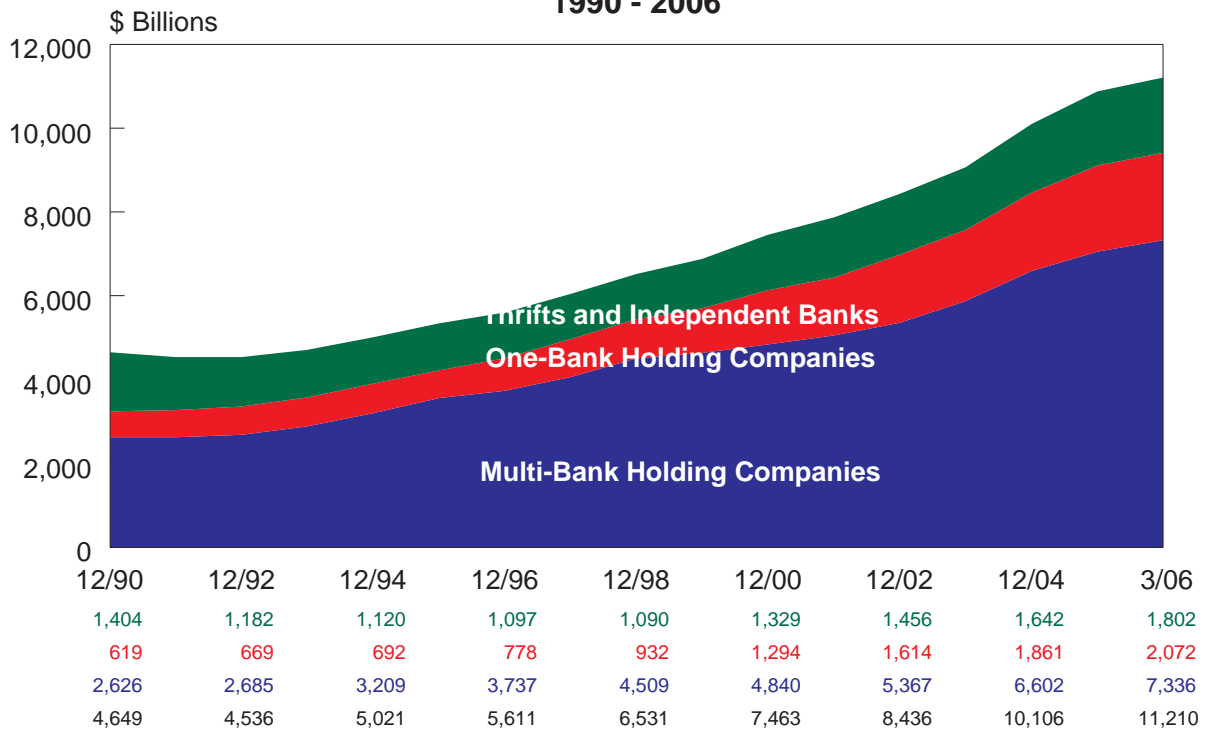
Number of FDIC-Insured Banking Organizations

1990 - 2006



Assets of FDIC-Insured Banking Organizations

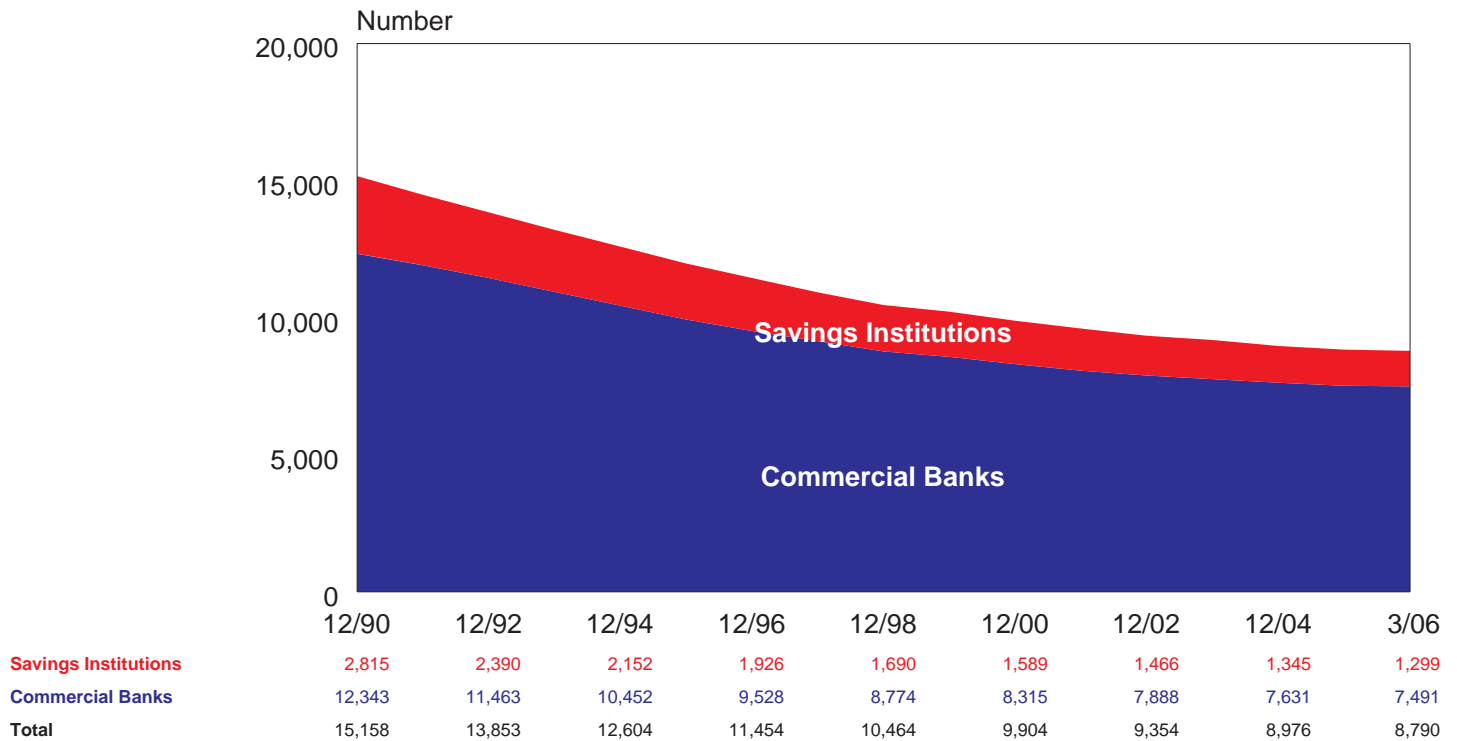
1990 - 2006



* Includes thrifts owned by unitary thrift holding companies or multi-thrift holding companies.

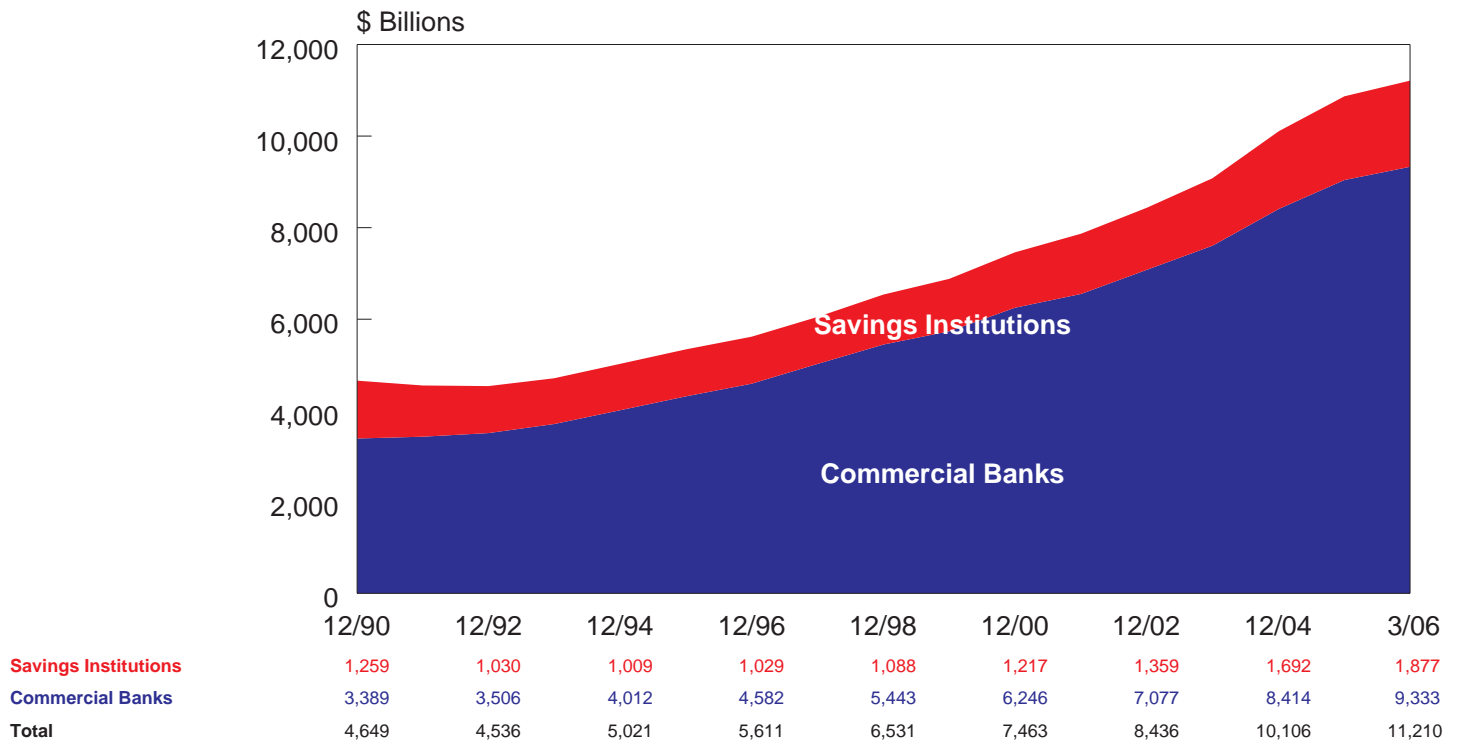
Number of FDIC-Insured Institutions

1990 - 2006



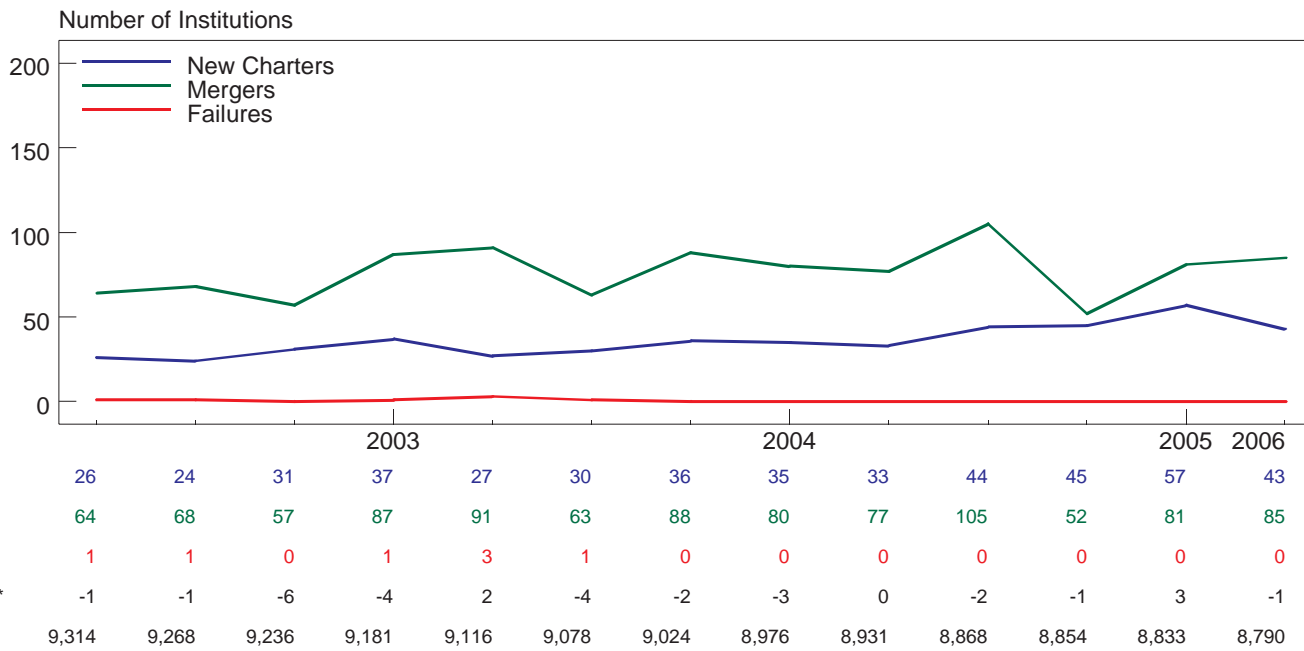
Assets of FDIC-Insured Institutions

1990 - 2006



Changes in the Number of FDIC-Insured Institutions

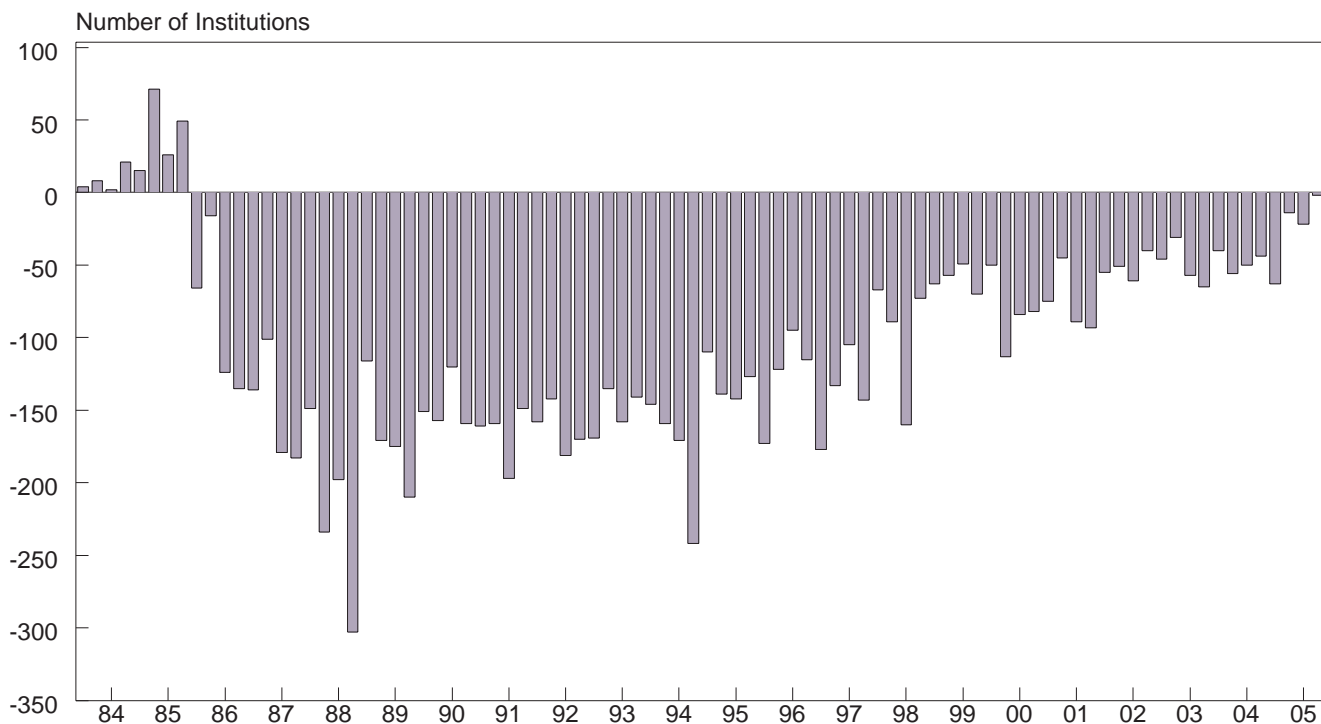
Quarterly, 2003 - 2006



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

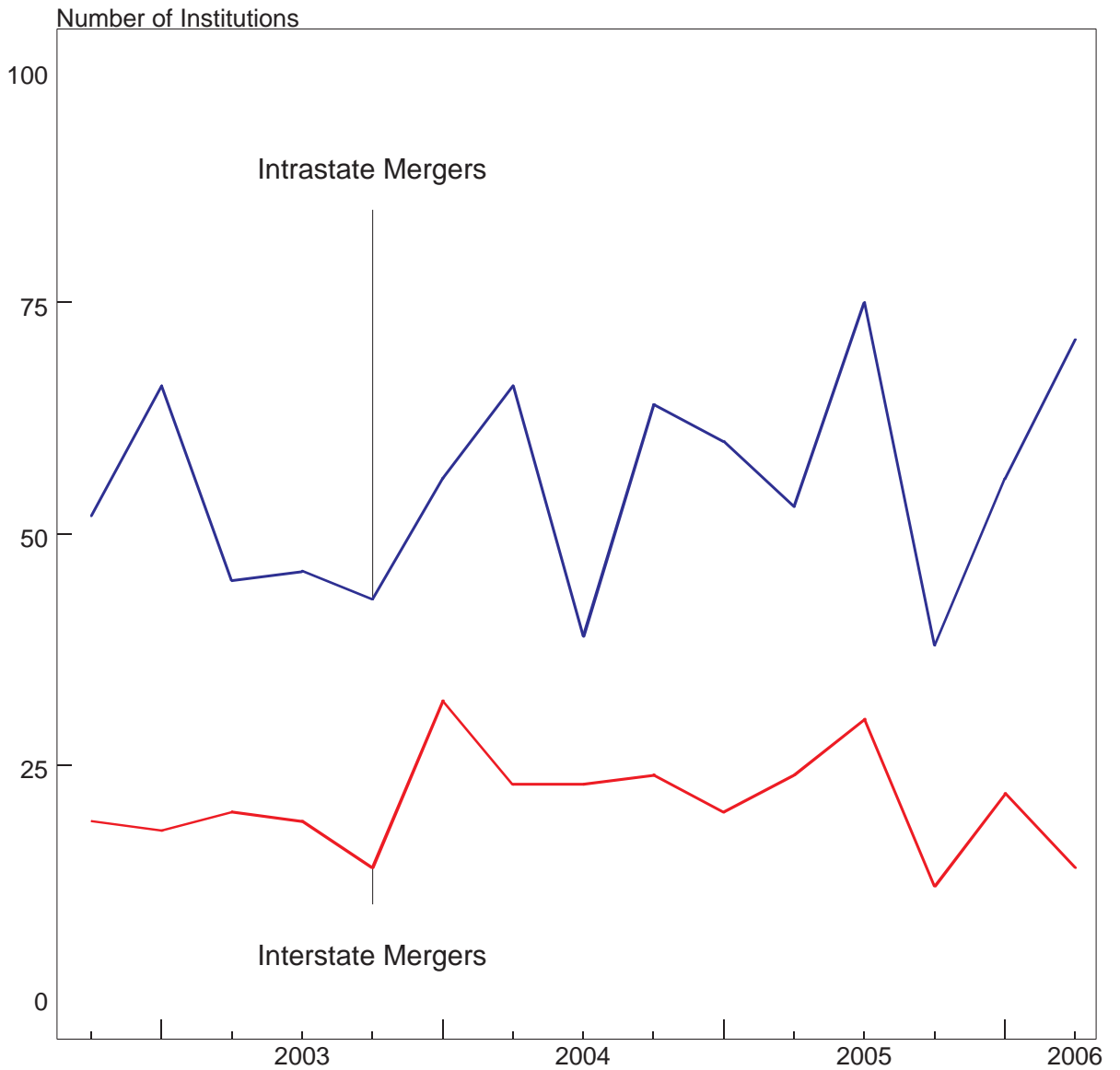
Quarterly Change in the Number of FDIC-Insured Institutions

1984-2006



Institution Mergers: Interstate vs. Intrastate

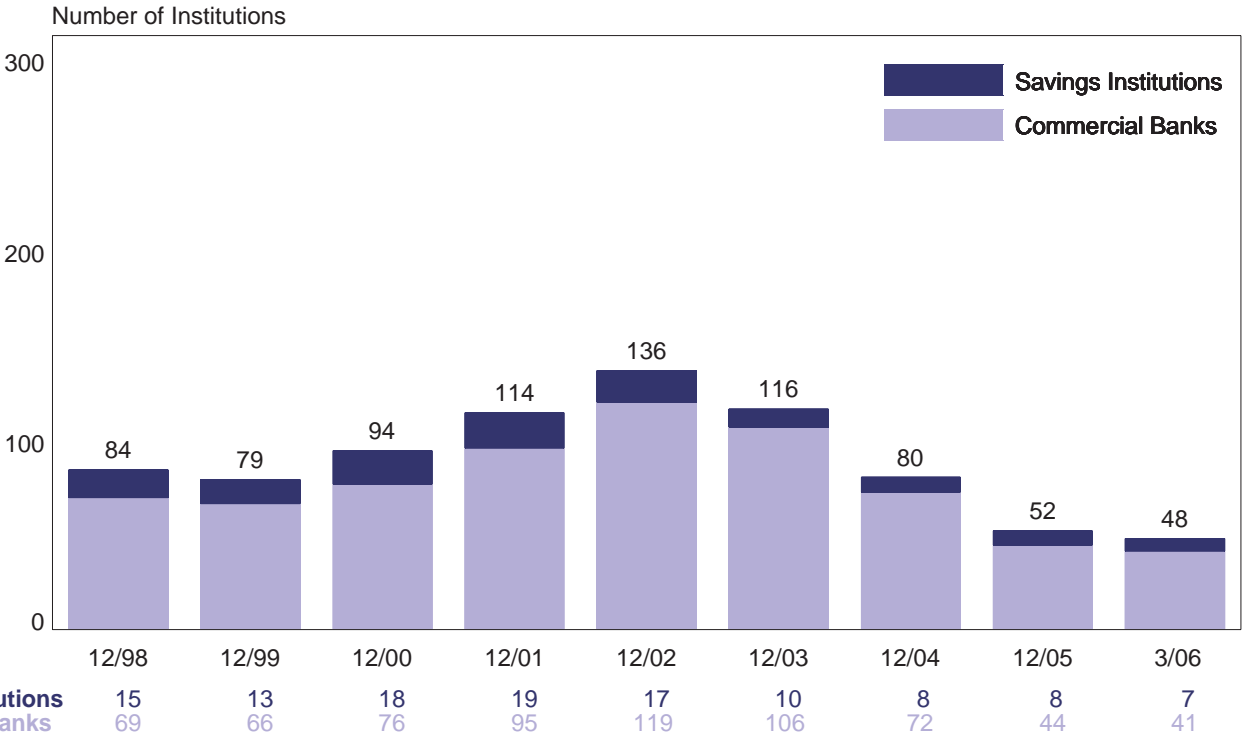
Quarterly, 2002 - 2006



Intrastate Mergers	52	66	45	46	43	56	66	39	64	60	53	75	38	56	71
Interstate Mergers	19	18	20	19	14	32	23	23	24	20	24	30	12	22	14

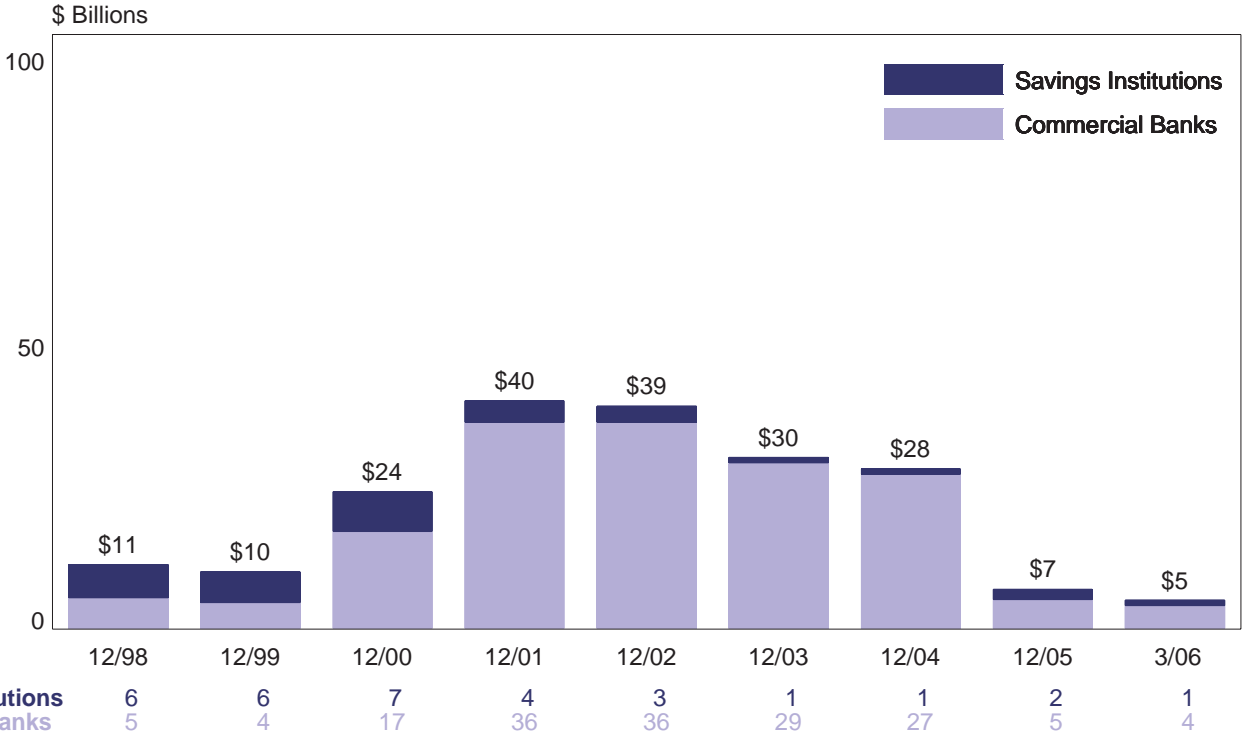
Number of FDIC-Insured "Problem" Institutions

1998-2006



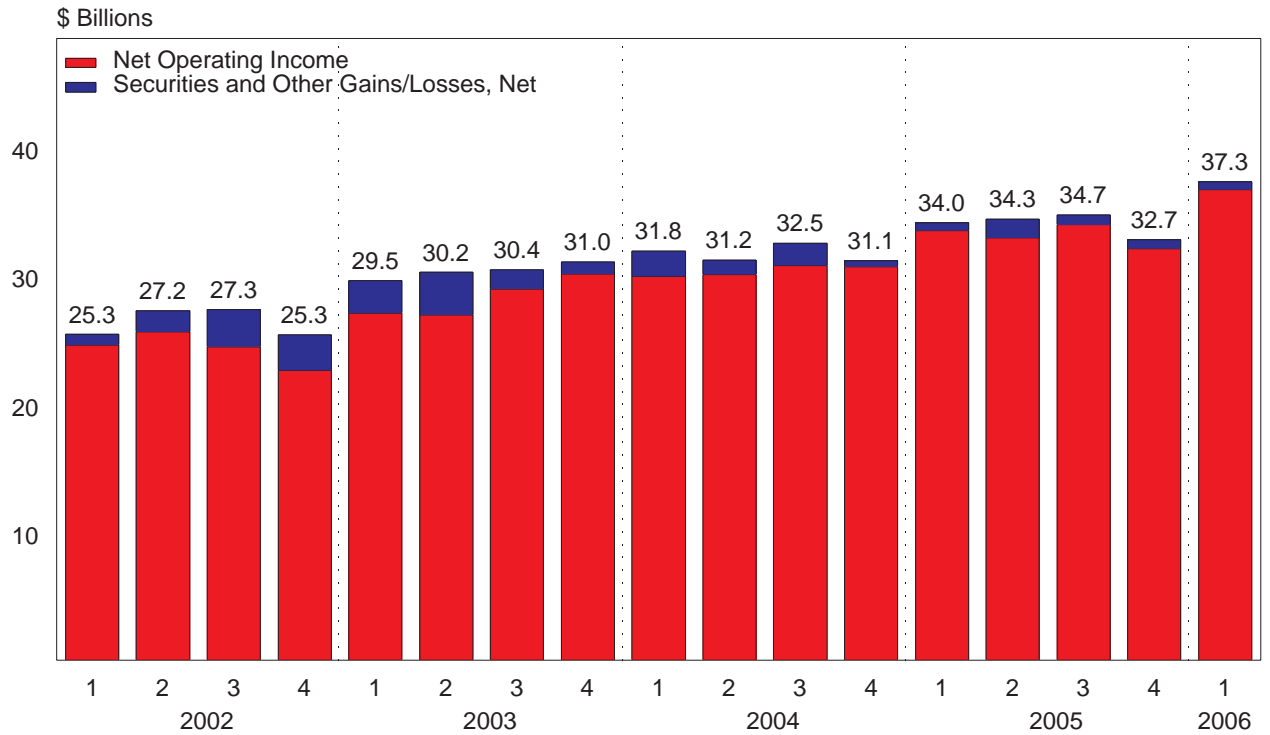
Assets of FDIC-Insured "Problem" Institutions

1998-2006



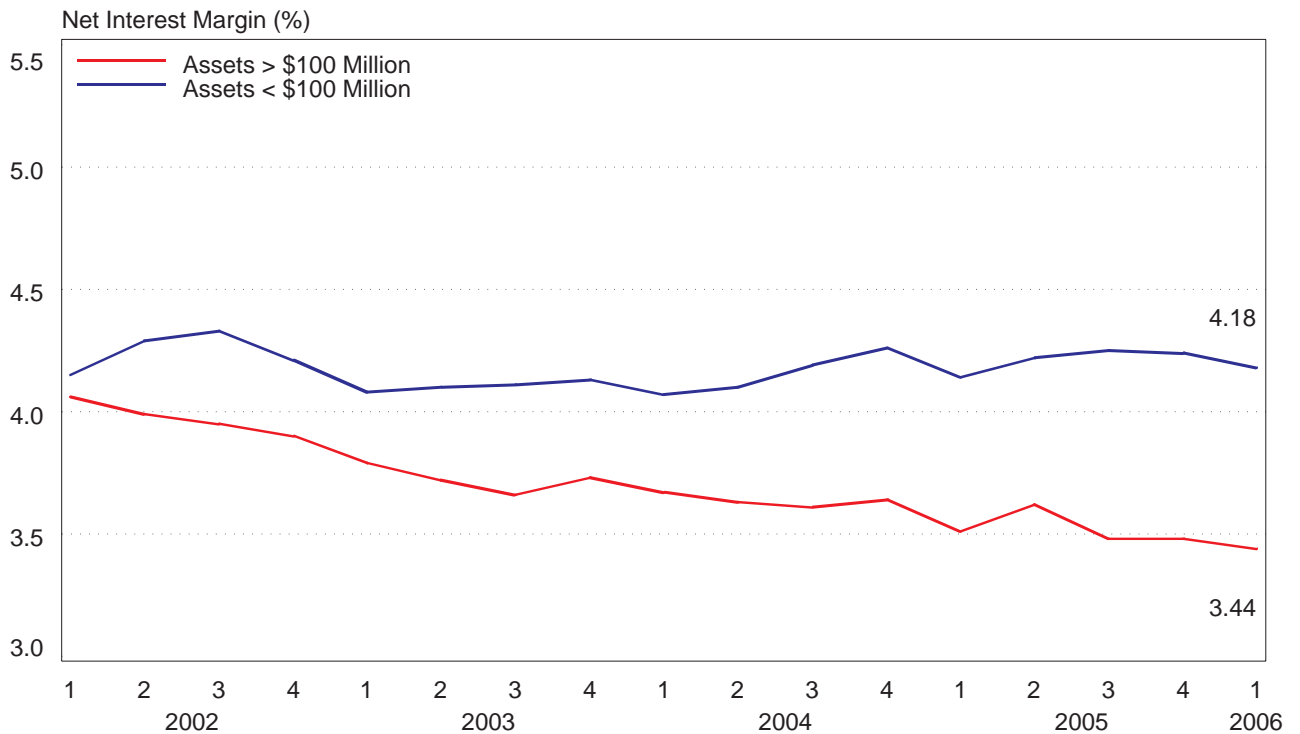
Quarterly Net Income

2002 - 2006



Quarterly Net Interest Margins, Annualized

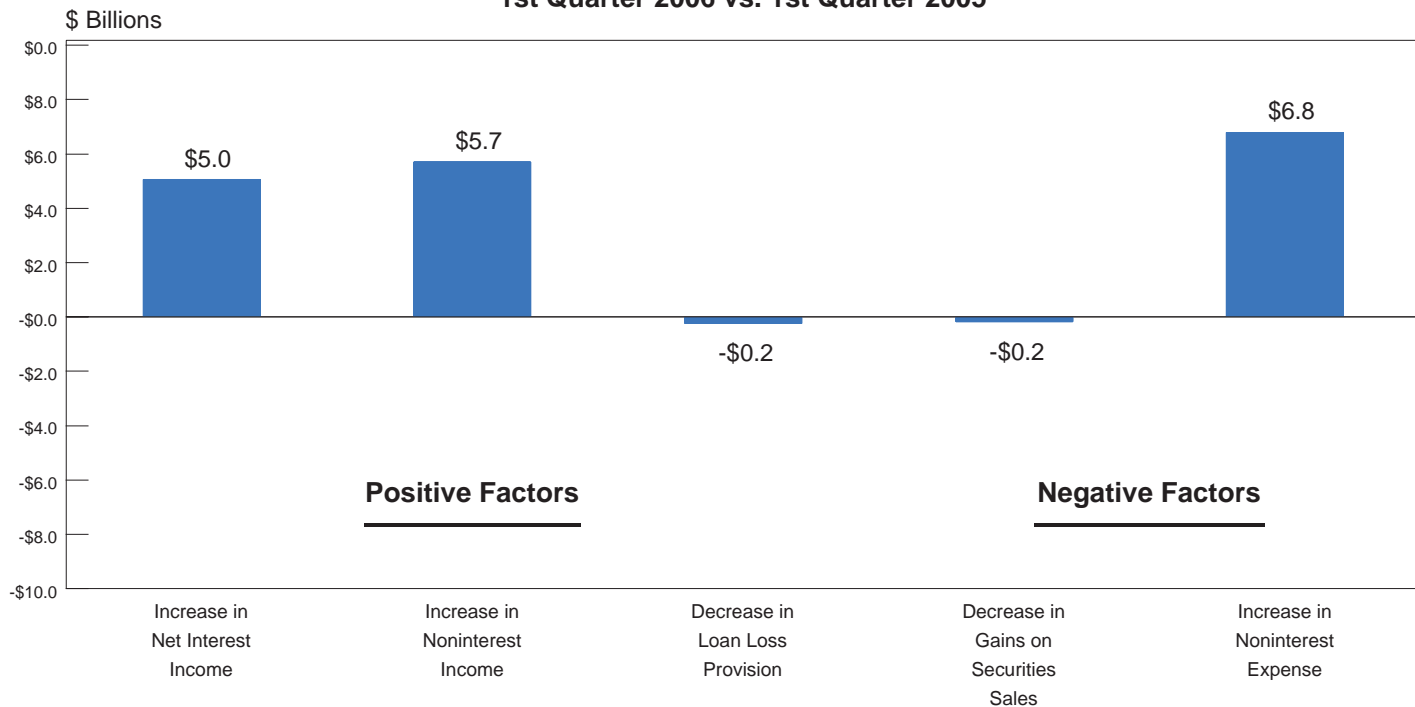
2002 - 2006



Sources of Earnings Growth

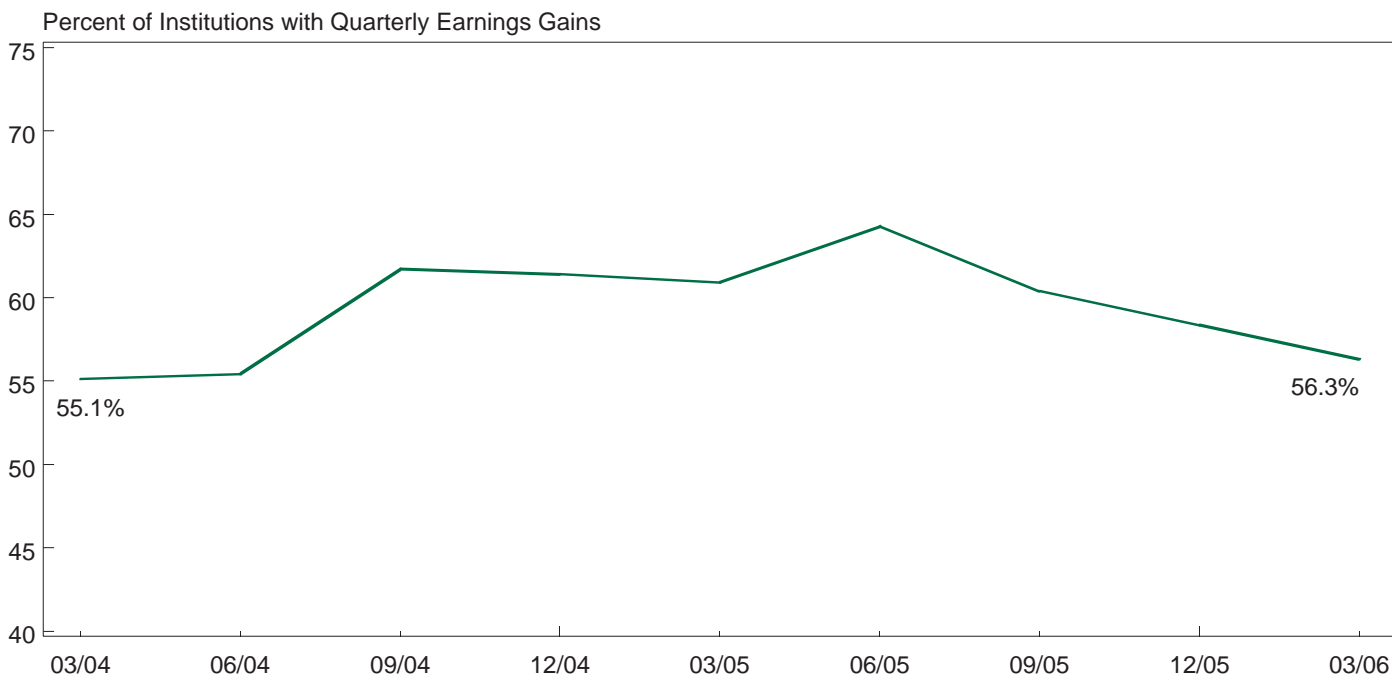
Contributions to Pre-Tax Earnings Growth

1st Quarter 2006 vs. 1st Quarter 2005



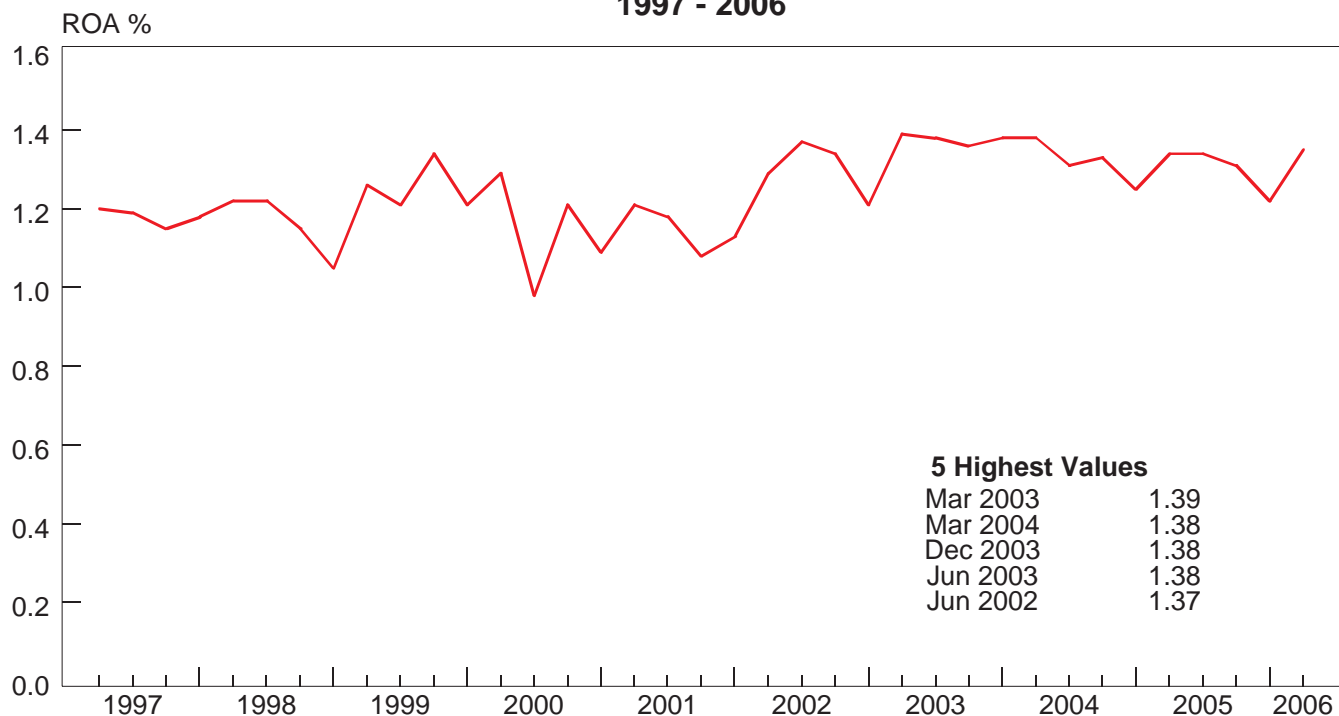
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2004-2006



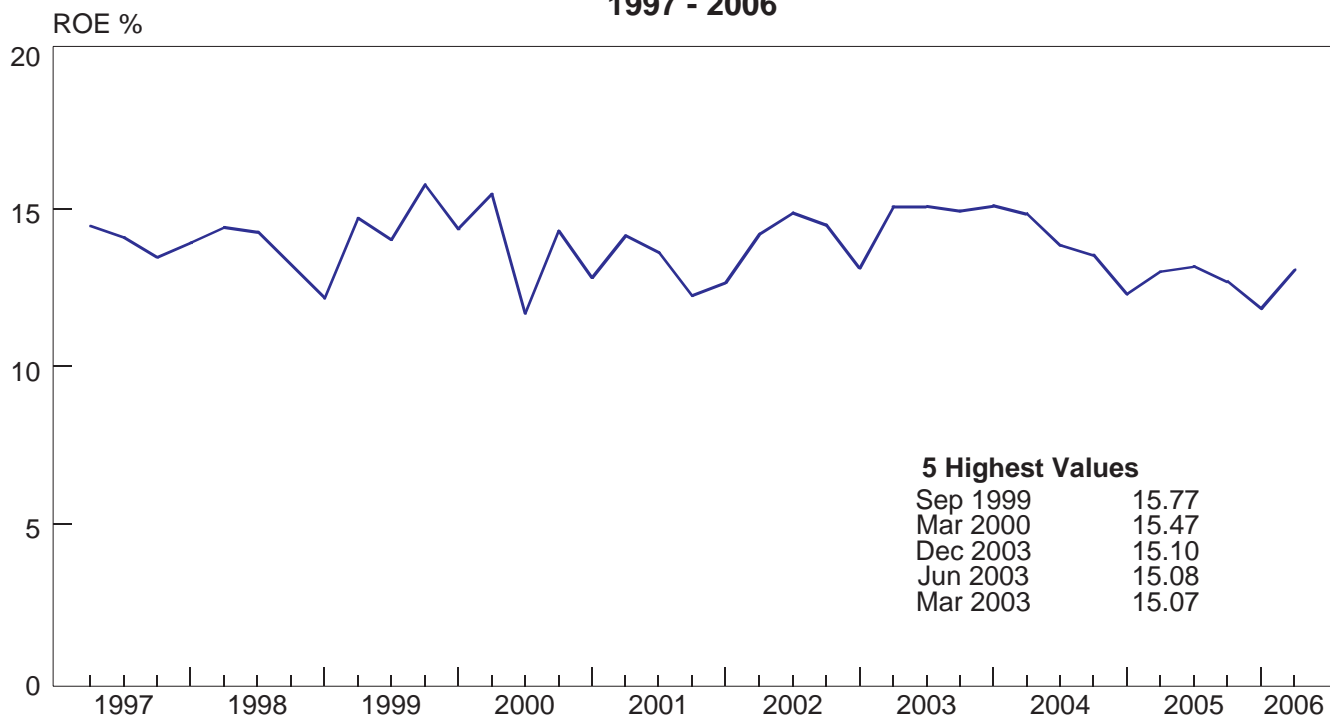
Quarterly Return on Assets (ROA), Annualized

1997 - 2006



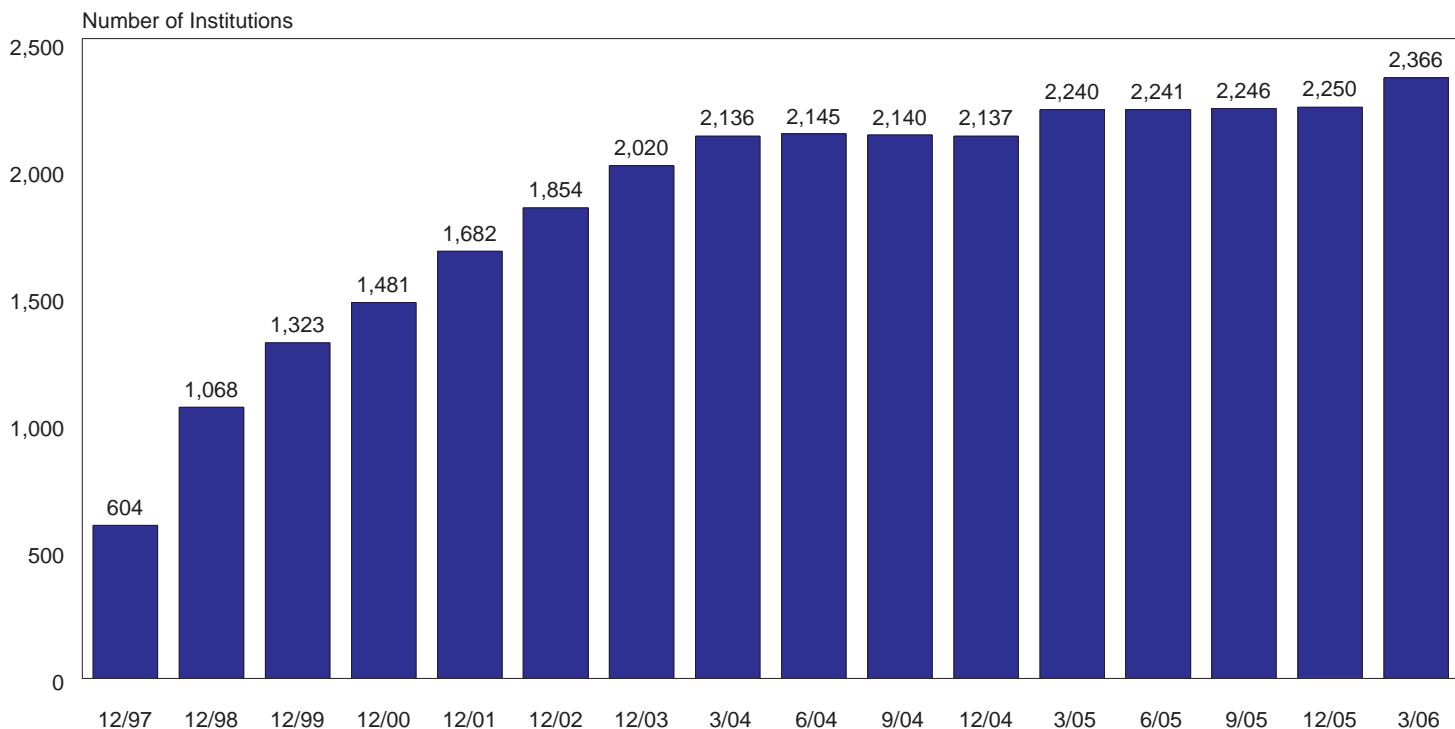
Quarterly Return on Equity (ROE), Annualized

1997 - 2006



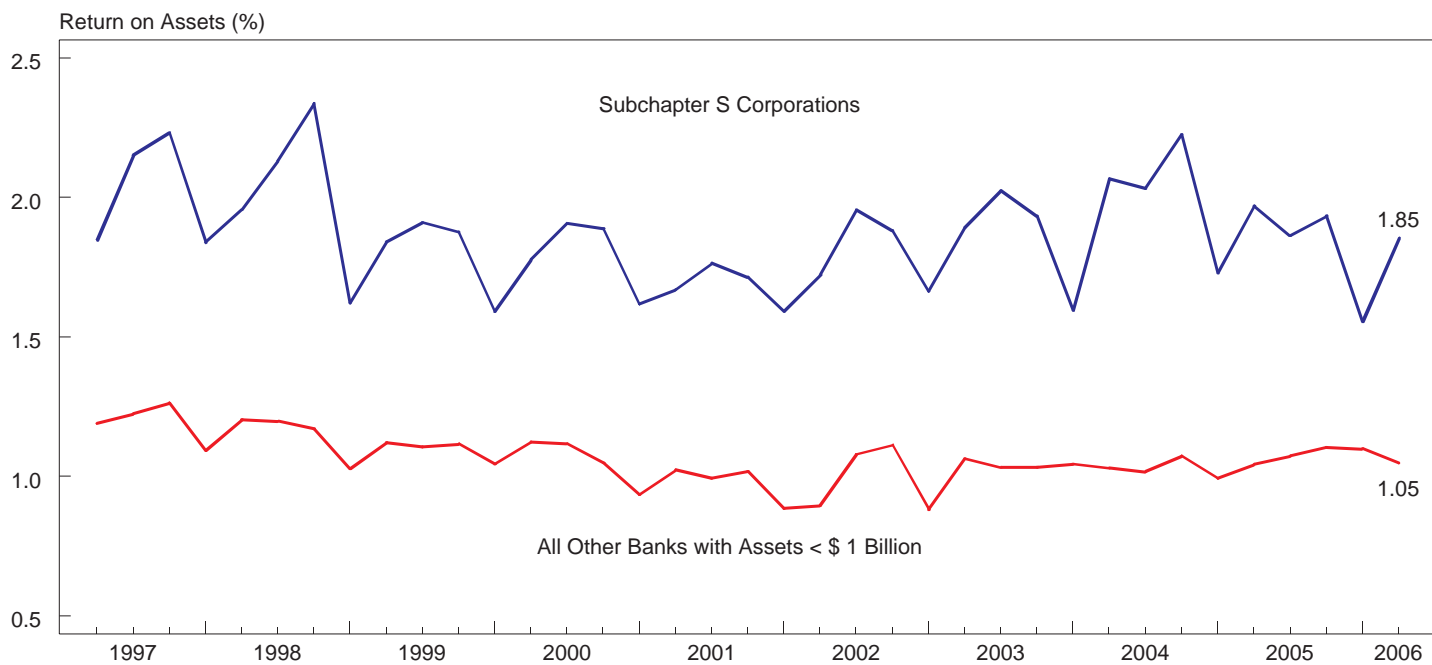
Number of Subchapter S Corporations

1997-2006



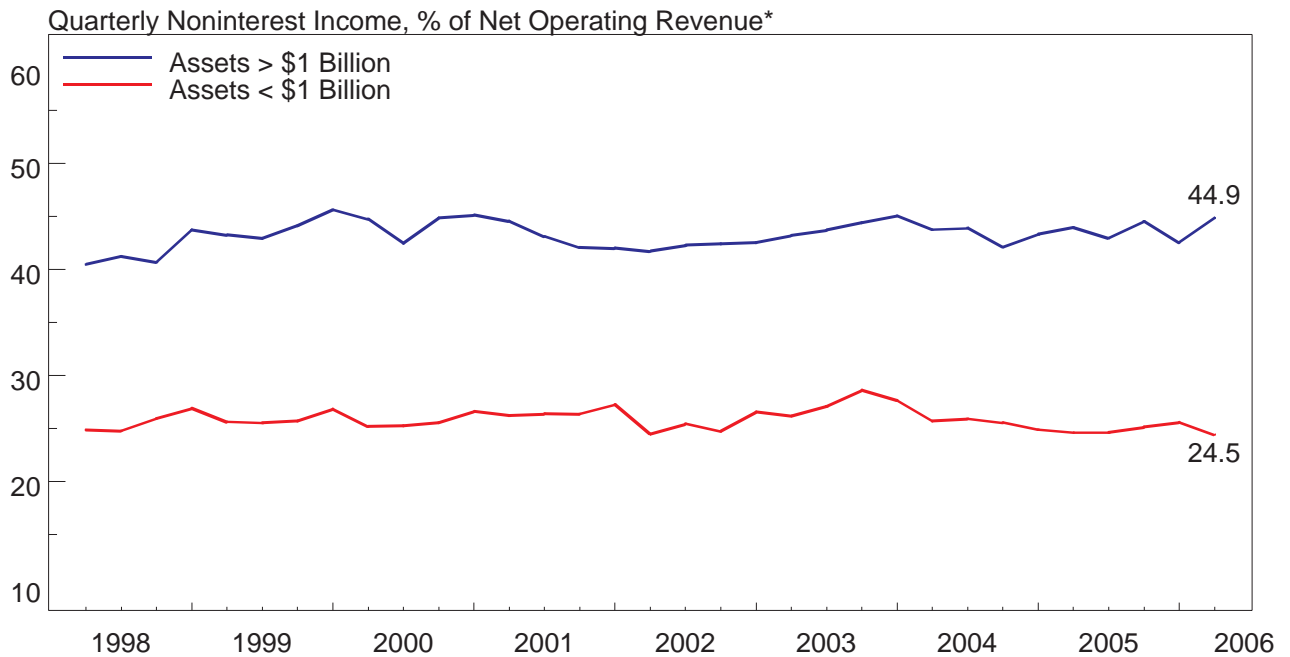
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2006



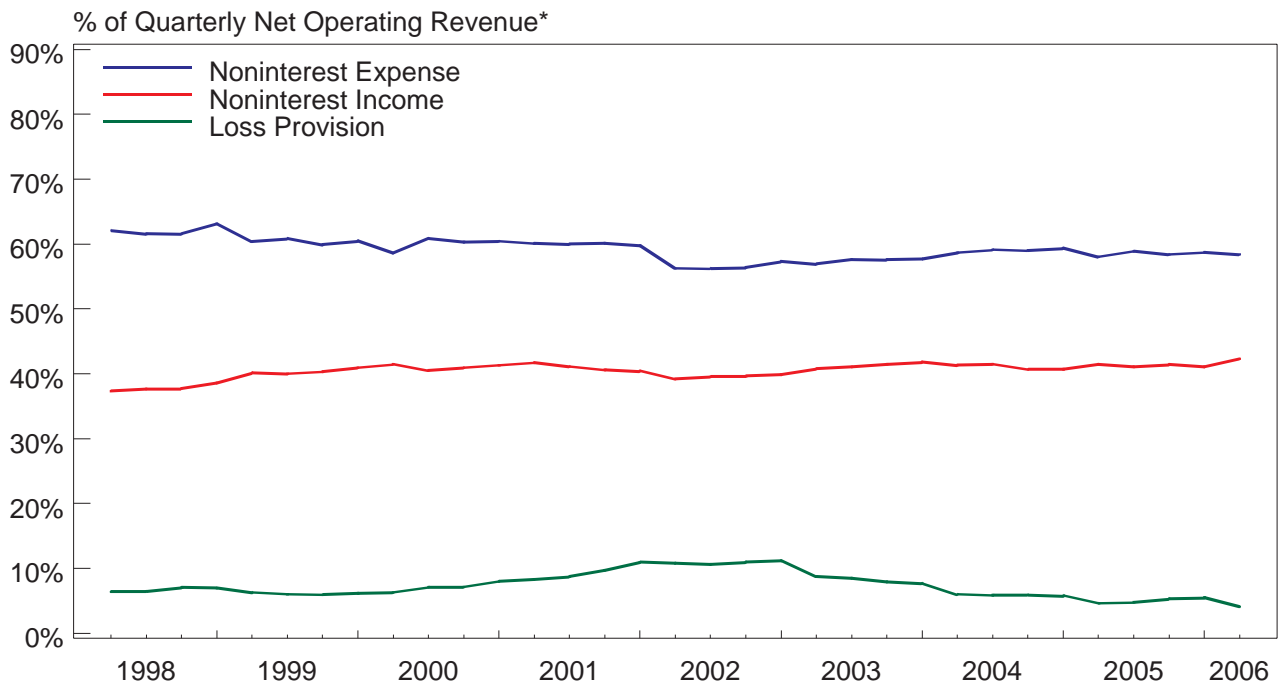
Noninterest Income as a Percentage of Net Operating Revenue*

1998 - 2006



Trends in FDIC-Insured Institutions' Income & Expenses

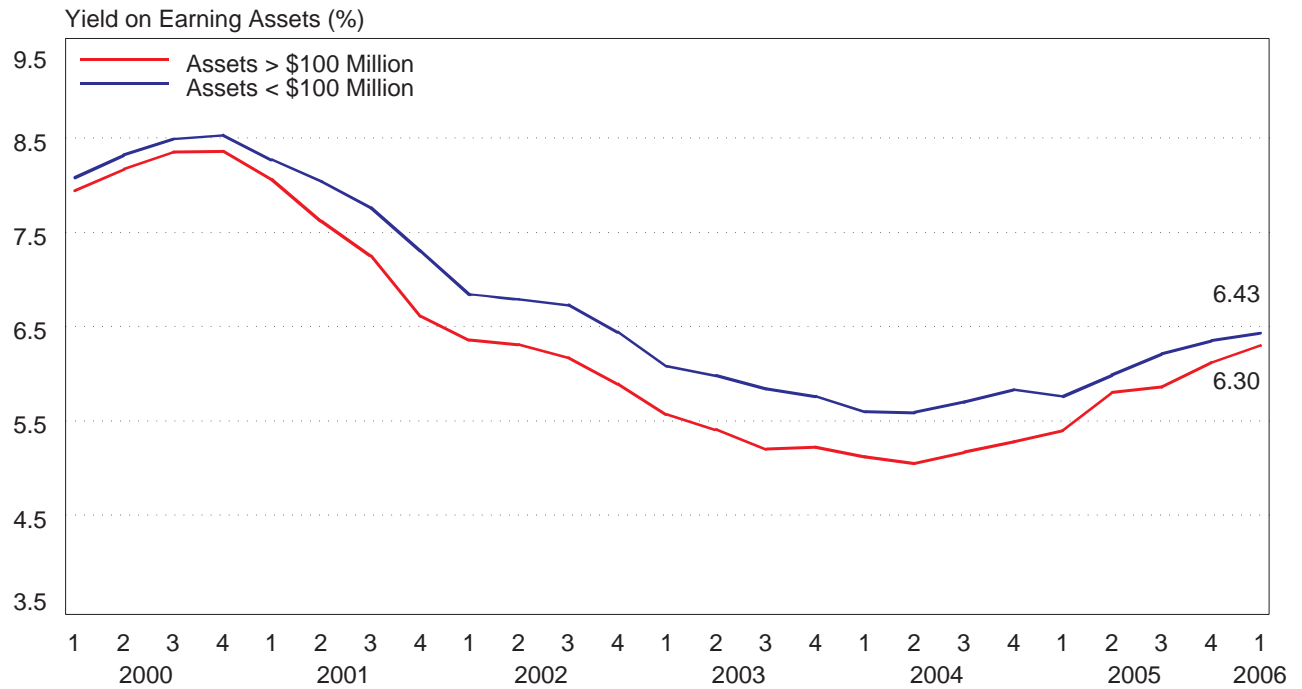
1998 - 2006



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

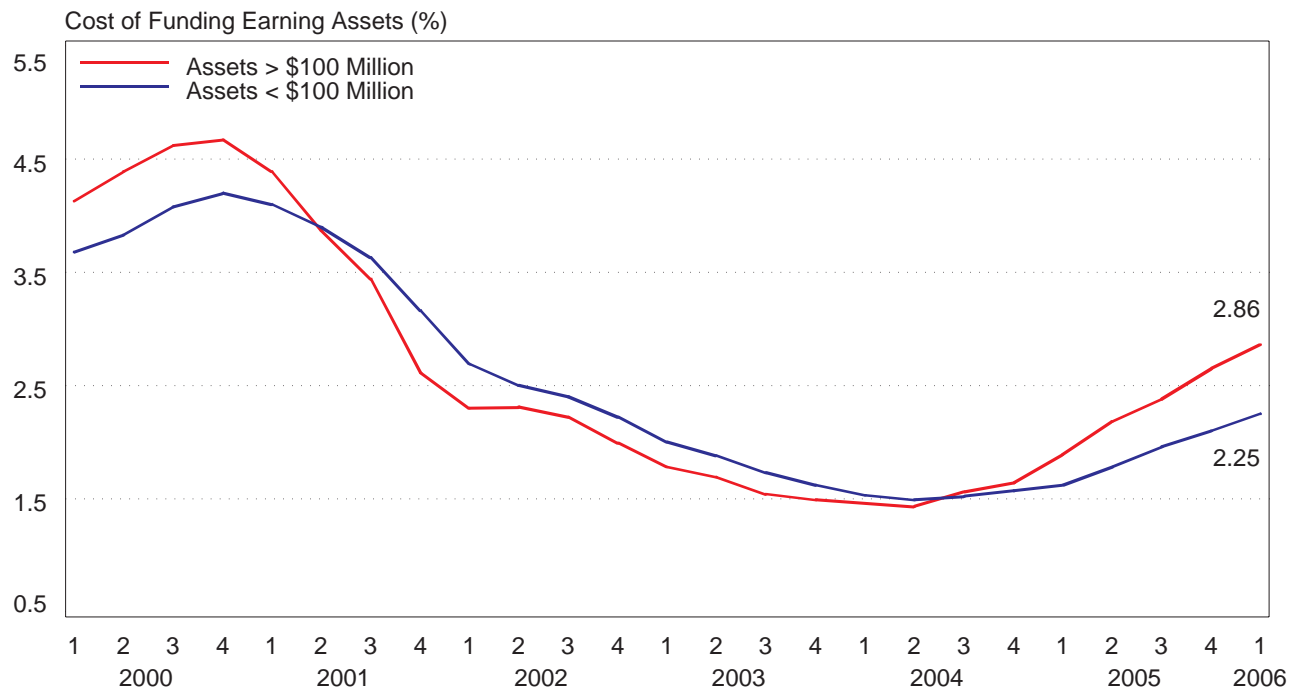
Quarterly Yield on Earning Assets

2000 - 2006



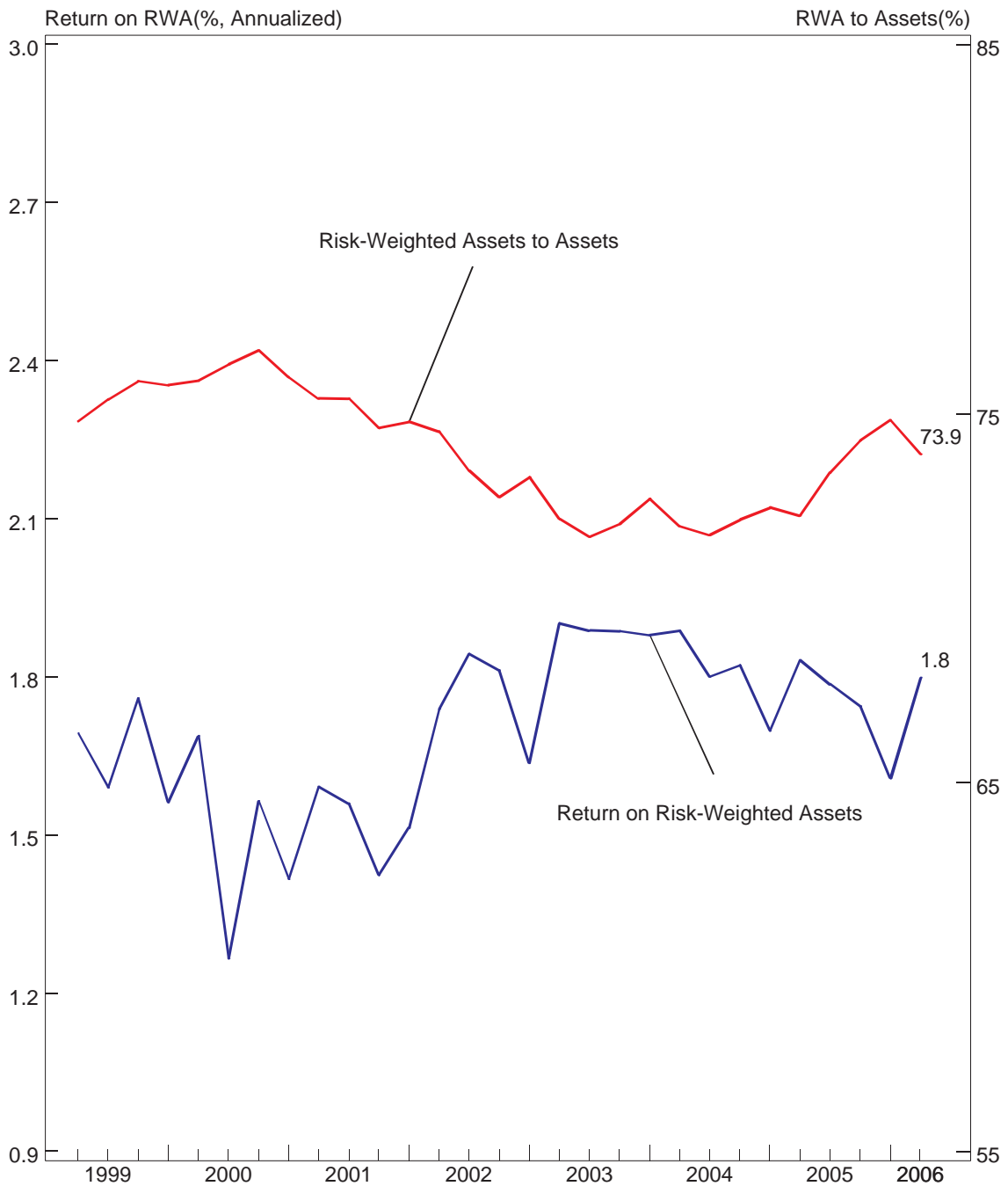
Quarterly Cost of Funding Earning Assets

2000 - 2006



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

1999 - 2006

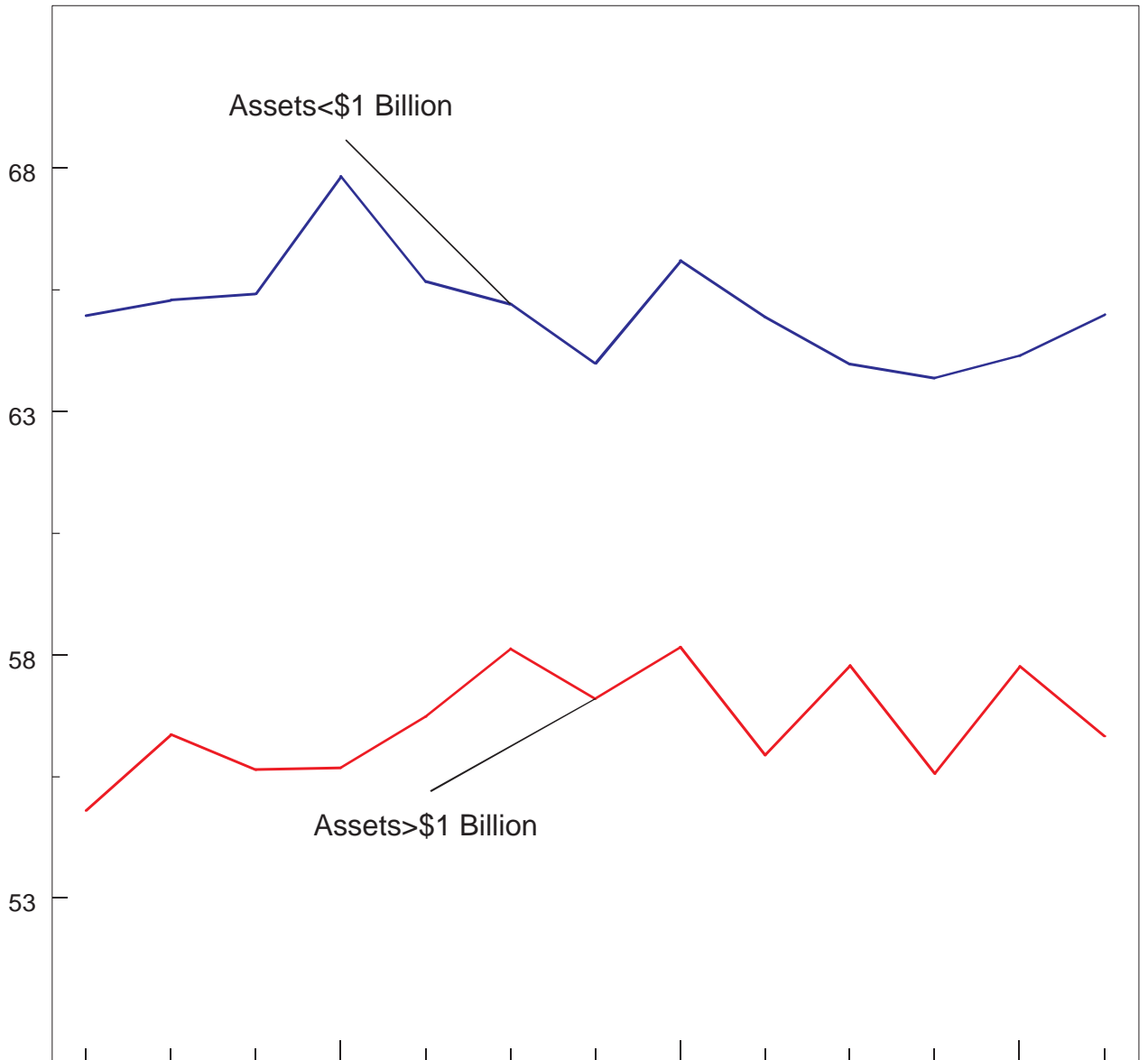


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2003 - 2006

Efficiency Ratio (%)



Assets < \$1 Billion

Assets > \$1 Billion

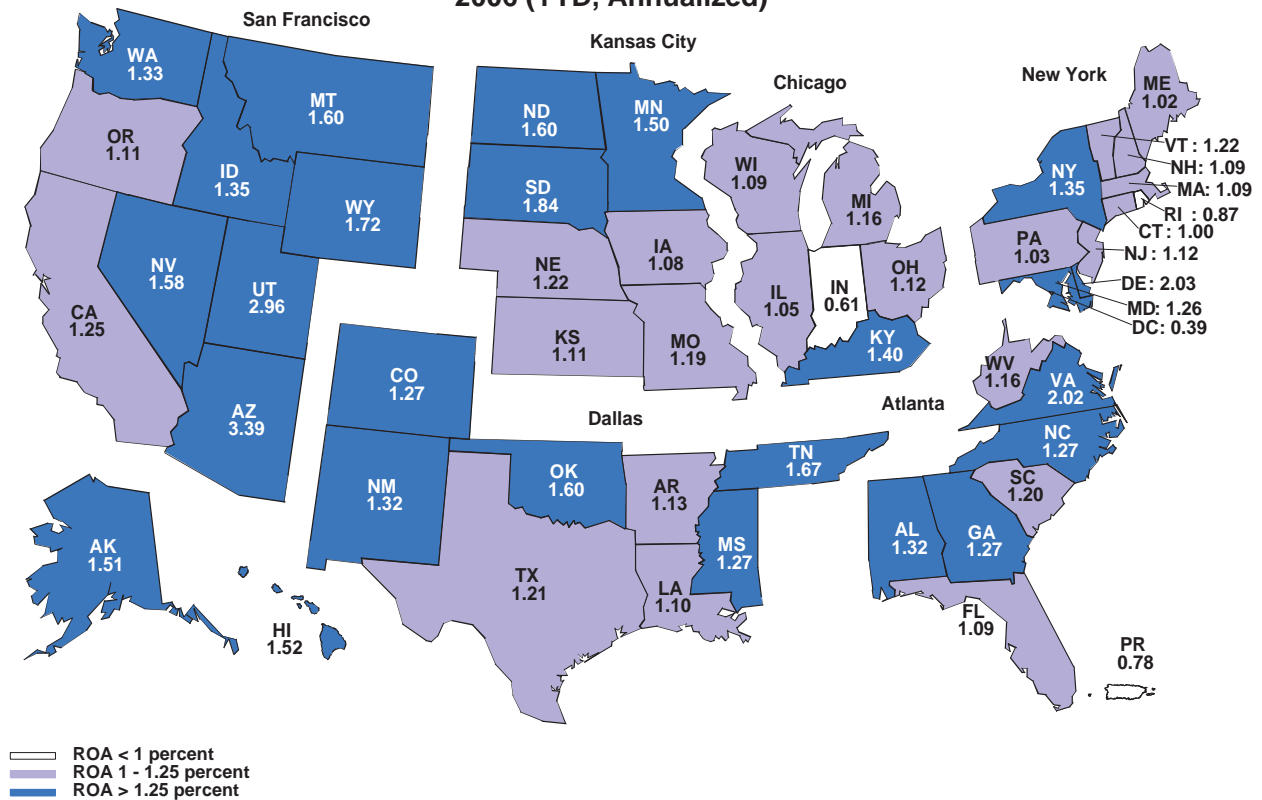
Total

03/03	06/03	09/03	12/03	03/04	06/04	09/04	12/04	03/05	06/05	09/05	12/05	03/06
64.48	64.80	64.93	67.34	65.18	64.72	63.50	65.61	64.45	63.48	63.20	63.66	64.50
54.31	55.87	55.15	55.19	56.24	57.63	56.61	57.67	55.45	57.29	55.07	57.27	55.84
55.78	57.14	56.57	56.87	57.45	58.57	57.55	58.71	56.62	58.09	56.12	58.13	56.92

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

Return on Assets (ROA)

2006 (YTD, Annualized)



ROA Rankings by State

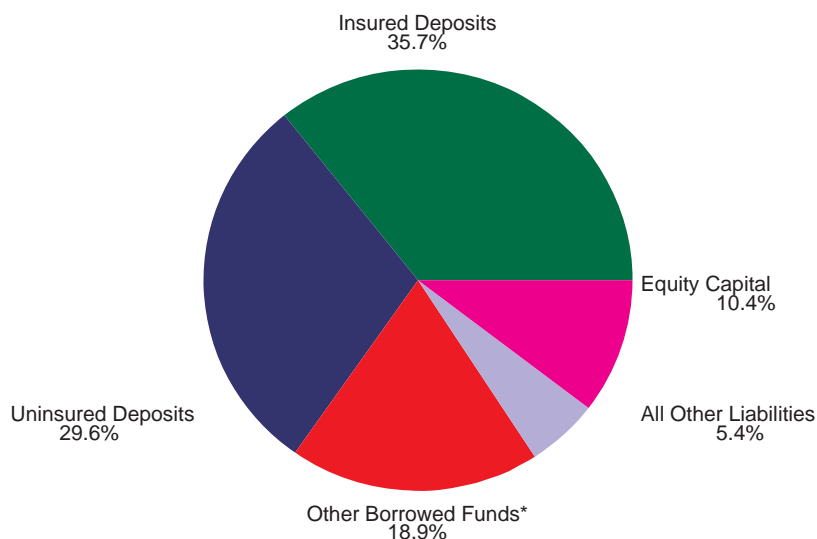
	No. of Inst. as of 3/31/06	YTD 2006	YTD 2005	Change*		No. of Inst. as of 3/31/06	YTD 2006	YTD 2005	Change*
1 Arizona	51	3.39	2.88	51	28 Vermont	19	1.22	1.28	(6)
2 Utah	70	2.96	2.12	84	29 Texas	657	1.21	1.24	(3)
3 Delaware	34	2.03	1.57	46	30 South Carolina	99	1.20	1.13	7
4 Virginia	143	2.02	1.75	27	31 Missouri	373	1.19	1.19	0
5 South Dakota	91	1.84	2.00	(16)	32 Michigan	172	1.16	1.19	(3)
6 Wyoming	43	1.72	1.46	26	33 West Virginia	70	1.16	1.20	(4)
7 Tennessee	205	1.67	1.17	50	34 Arkansas	159	1.13	1.19	(6)
8 Montana	81	1.60	1.49	11	35 New Jersey	135	1.12	1.10	2
9 North Dakota	98	1.60	1.71	(11)	36 Ohio	277	1.12	0.93	19
10 Oklahoma	271	1.60	1.86	(26)	37 Kansas	368	1.11	1.48	(37)
11 Nevada	40	1.58	3.73	(215)	38 Oregon	40	1.11	1.33	(22)
12 Hawaii	8	1.52	1.49	3	39 Louisiana	165	1.10	1.29	(19)
13 Alaska	7	1.51	1.30	21	40 Florida	303	1.09	1.13	(4)
14 Minnesota	462	1.50	1.62	(12)	41 Massachusetts	193	1.09	0.93	16
15 Kentucky	225	1.40	1.03	37	42 New Hampshire	26	1.09	2.42	(133)
16 Idaho	18	1.35	1.28	7	43 Wisconsin	302	1.09	1.28	(19)
17 New York	205	1.35	1.28	7	44 Iowa	405	1.08	1.16	(8)
18 Washington	94	1.33	1.31	2	45 Illinois	703	1.05	1.14	(9)
19 Alabama	159	1.32	1.24	8	46 Pennsylvania	255	1.03	1.28	(25)
20 New Mexico	54	1.32	1.15	17	47 Maine	37	1.02	0.54	48
21 Colorado	171	1.27	1.19	8	48 Connecticut	56	1.00	1.12	(12)
22 Georgia	342	1.27	1.28	(1)	49 Rhode Island	13	0.87	1.55	(68)
23 Mississippi	101	1.27	1.23	4	50 Puerto Rico	10	0.78	1.36	(58)
24 North Carolina	109	1.27	1.48	(21)	51 Indiana	184	0.61	1.12	(51)
25 Maryland	114	1.26	1.25	1	52 District of Col.	7	0.39	0.60	(21)
26 California	301	1.25	1.34	(9)					
27 Nebraska	258	1.22	0.41	81	U.S. and Terr.	8,790	1.35	1.34	1

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

Results for four of the states with the highest ROAs (SD, NV, DE, & NH) were significantly influenced by the presence of large credit card operators.

Total Liabilities and Equity Capital

March 31, 2006

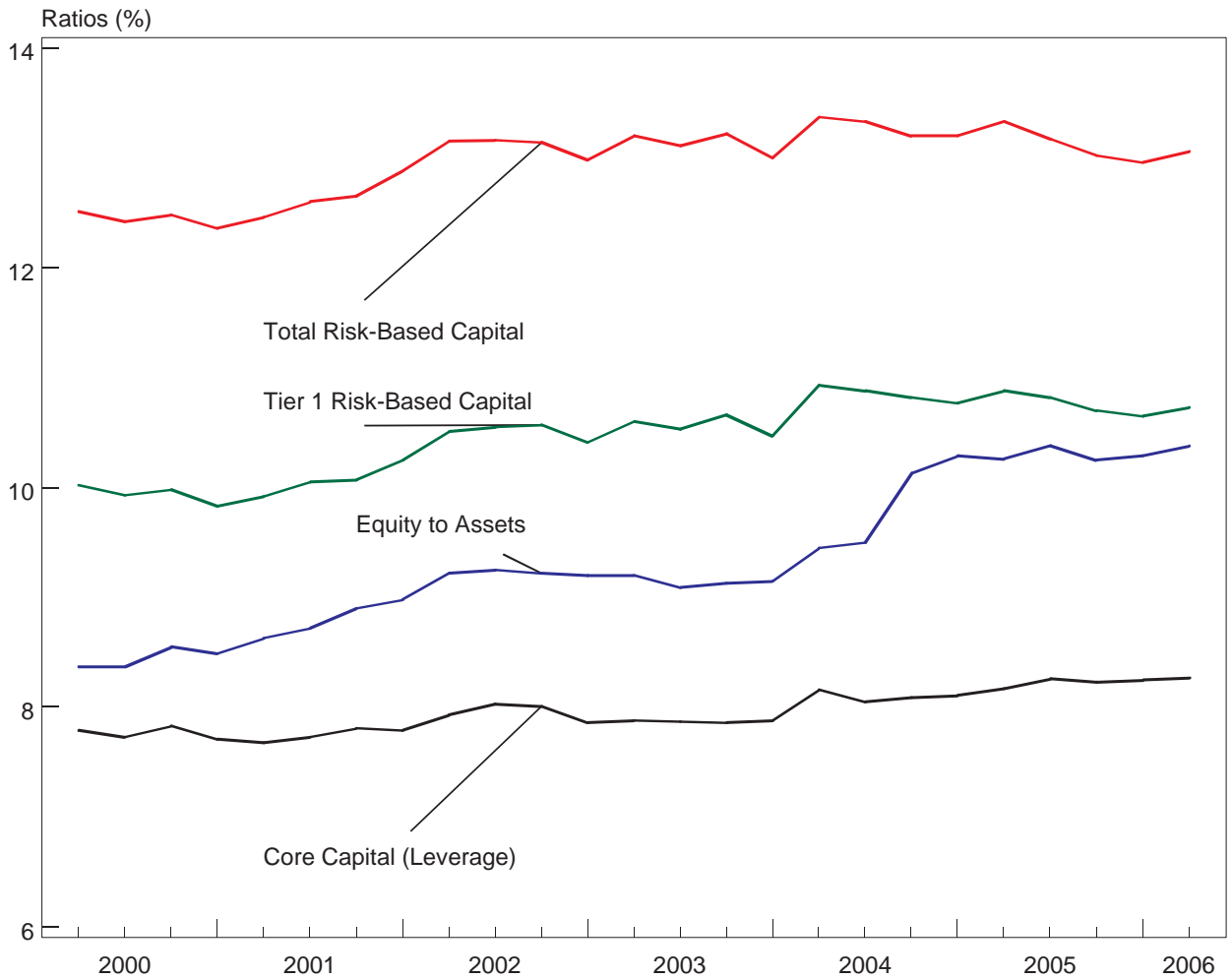


(\$ Billions)	3/31/05	3/31/06	% Change
Insured Deposits (estimated)	3,687	4,001	8.5
Uninsured Deposits	3,021	3,318	9.8
In Foreign Offices	882	988	12.0
Other Borrowed Funds*	1,957	2,118	8.2
All Other Liabilities	565	610	8.0
Subordinated Debt	123	135	9.8
Equity Capital	1,056	1,164	10.2
Total Liabilities and Equity Capital	10,286	11,210	9.0

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

Capital Ratios

2000 - 2006

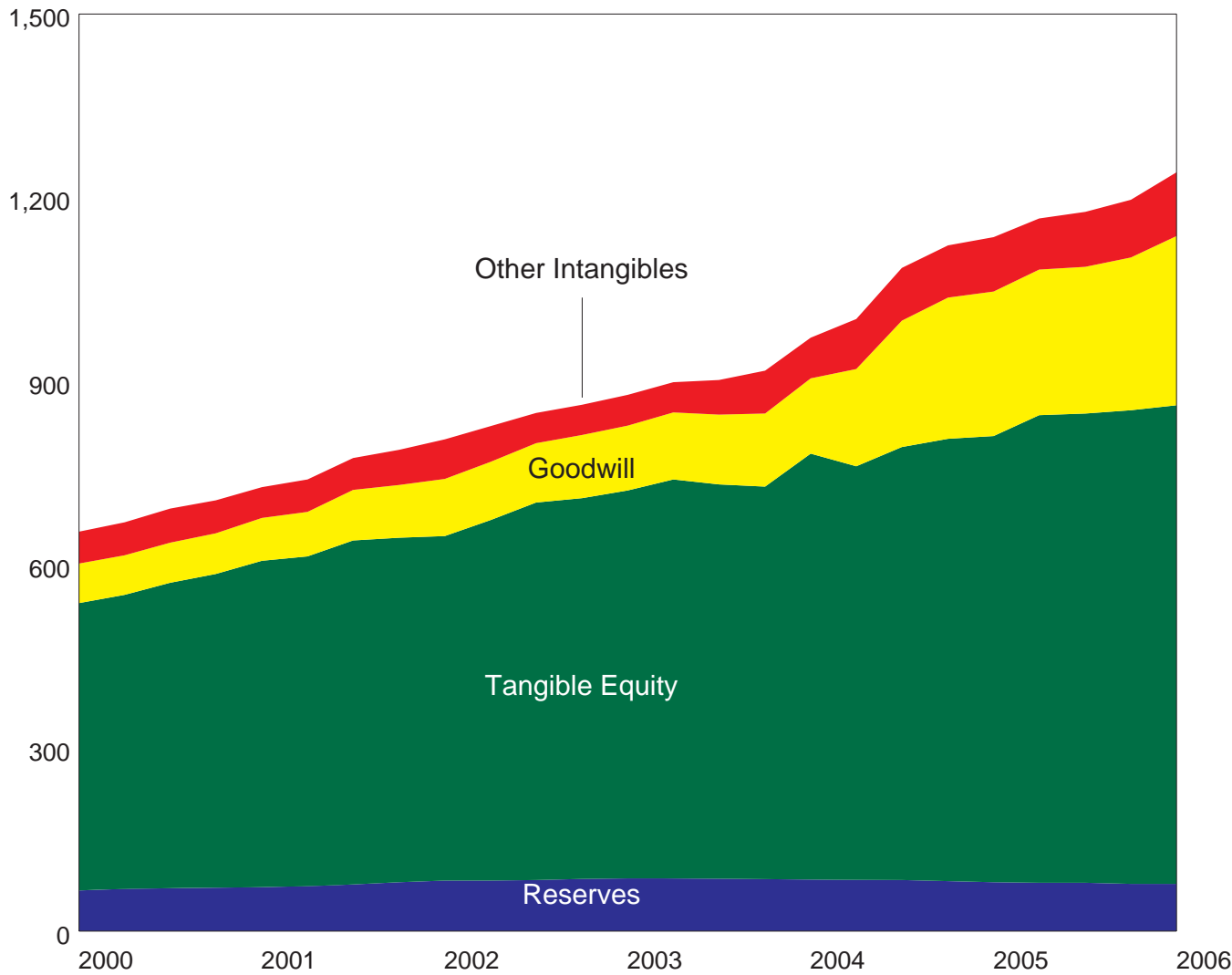


	12/00	12/01	12/02	12/03	12/04	12/05	3/06
Total Risk-Based Capital	12.36	12.88	12.98	13.00	13.20	12.96	13.06
Tier 1 Risk-Based Capital	9.83	10.25	10.41	10.47	10.77	10.65	10.73
Equity to Assets	8.49	8.98	9.20	9.15	10.29	10.29	10.38
Core Capital (Leverage)	7.71	7.79	7.86	7.88	8.11	8.25	8.27

Equity Capital and Reserves

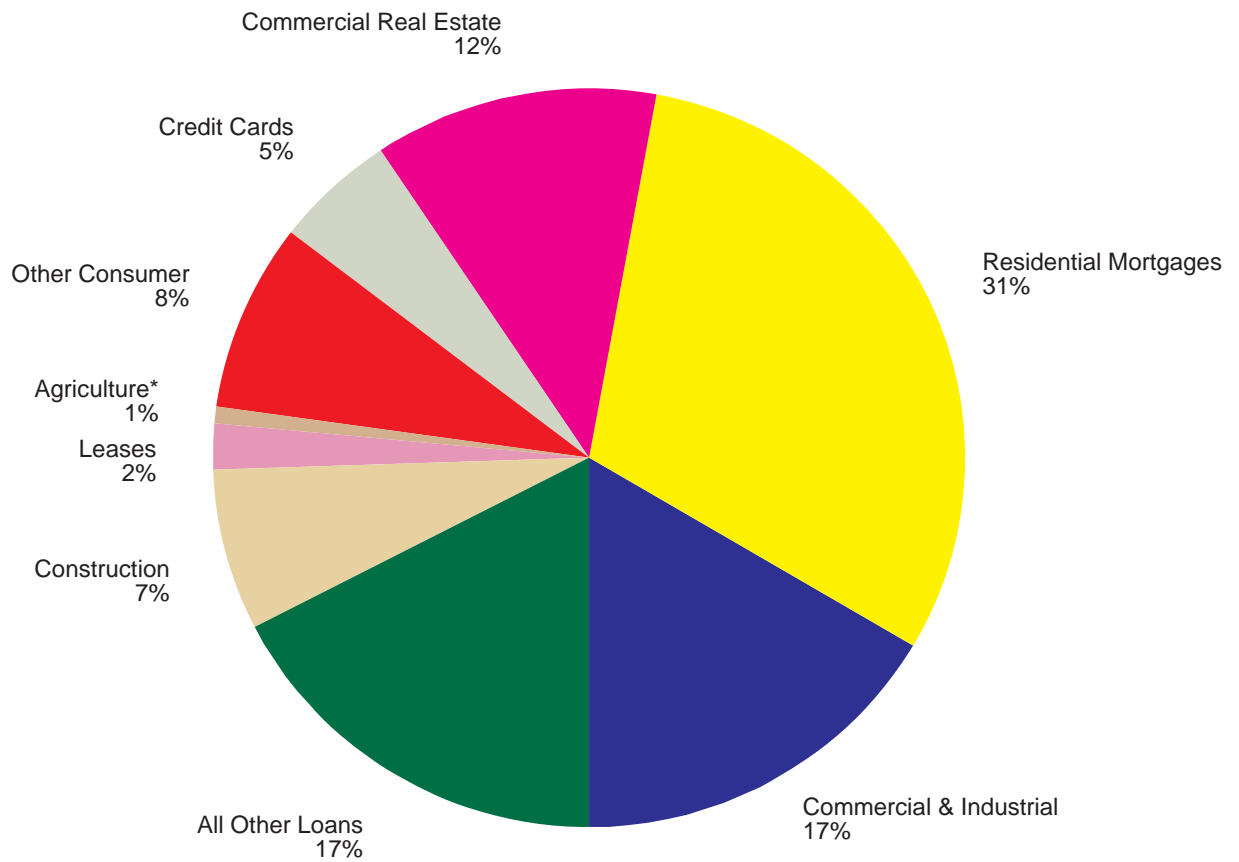
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2006



Loan Portfolio Composition

March 31, 2006

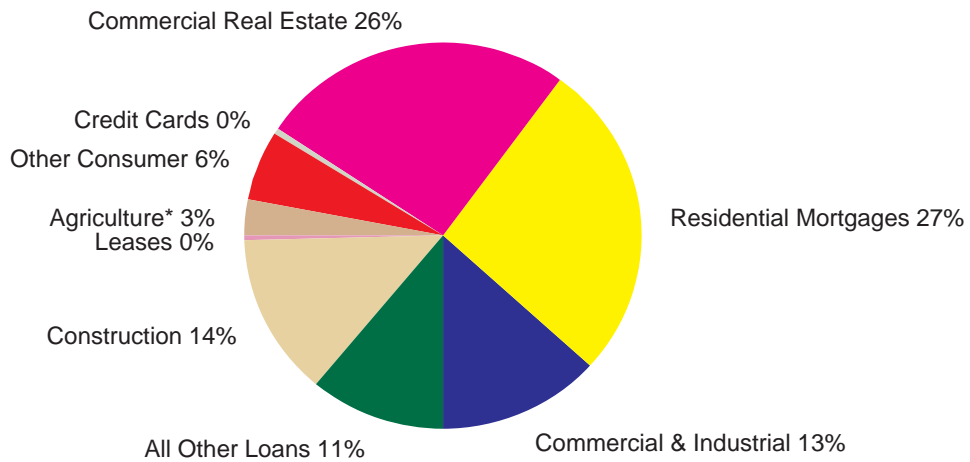


* OTS - Supervised Savings Associations do not identify agricultural loans.

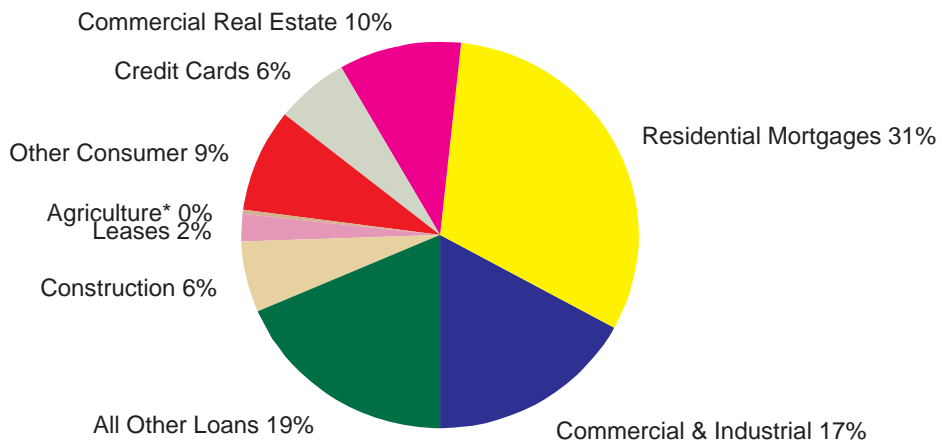
Loan Portfolio Composition by Asset Size

March 31, 2006

Assets < \$1 Billion



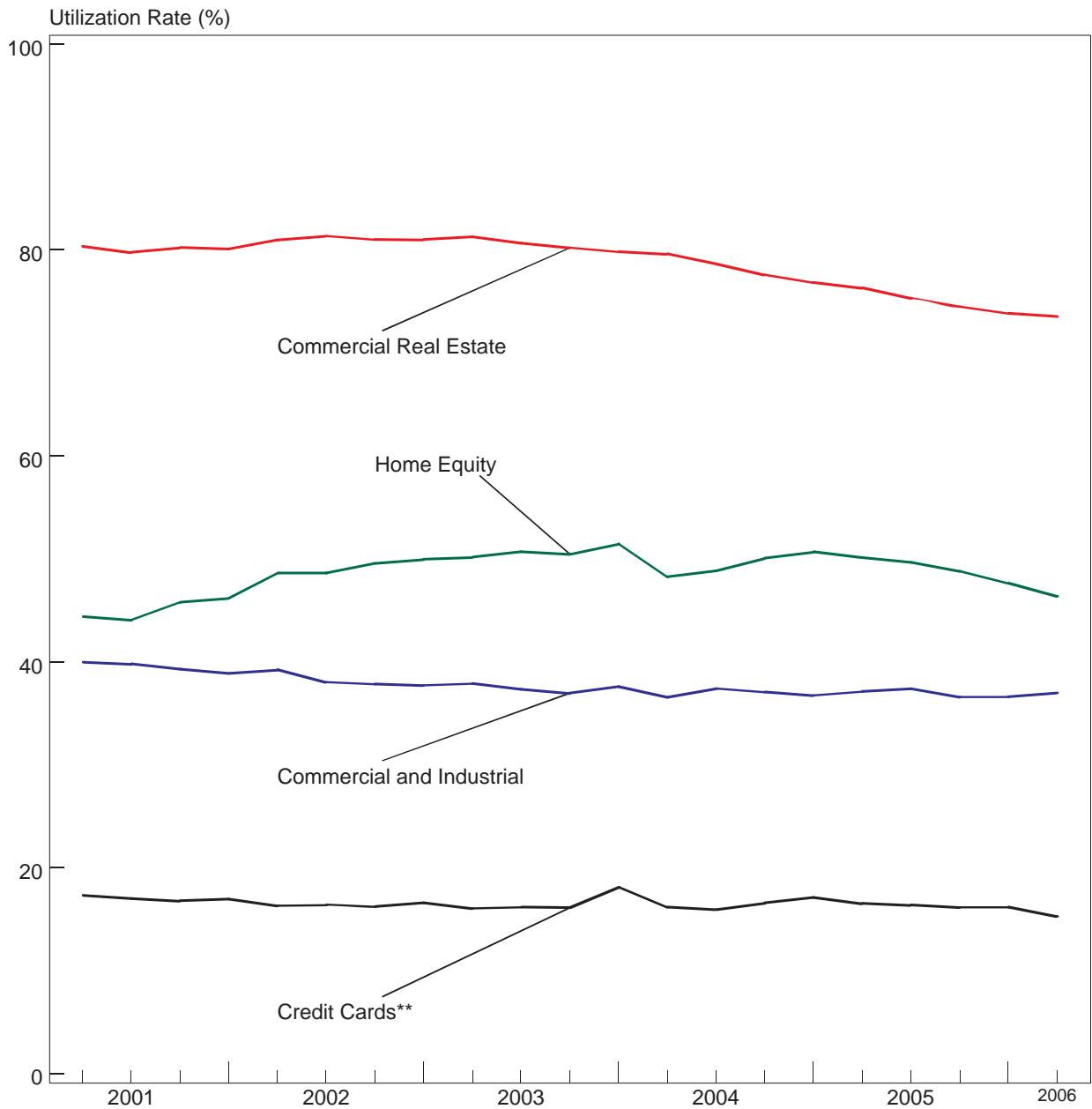
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

2001-2006

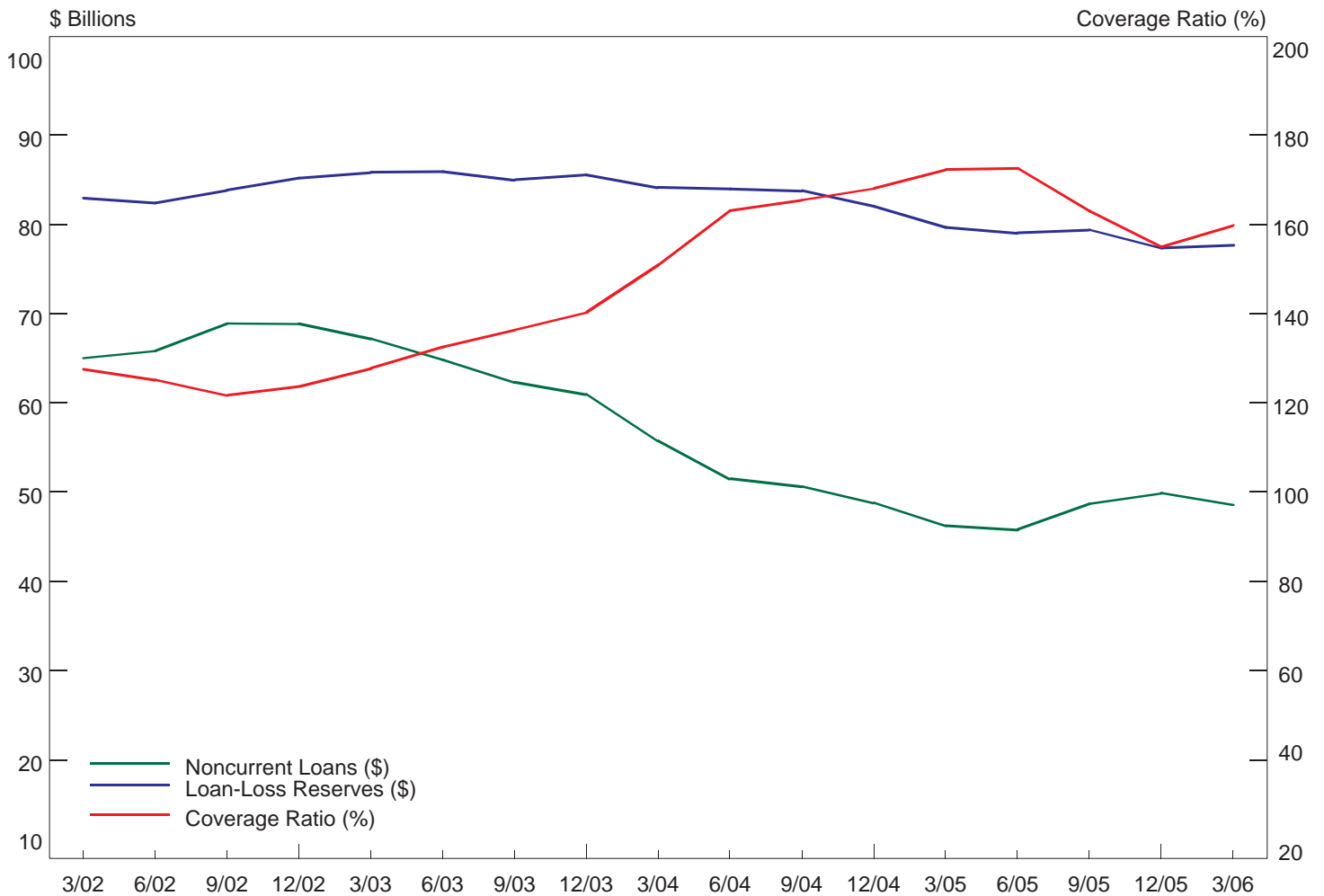


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2002-2006



Noncurrent Loans (\$ Billions)

65.0 65.8 68.9 68.9 67.2 64.8 62.3 61.0 55.8 51.5 50.6 48.8 46.3 45.8 48.7 49.9 48.6

Loan-Loss Reserves (\$ Billions)

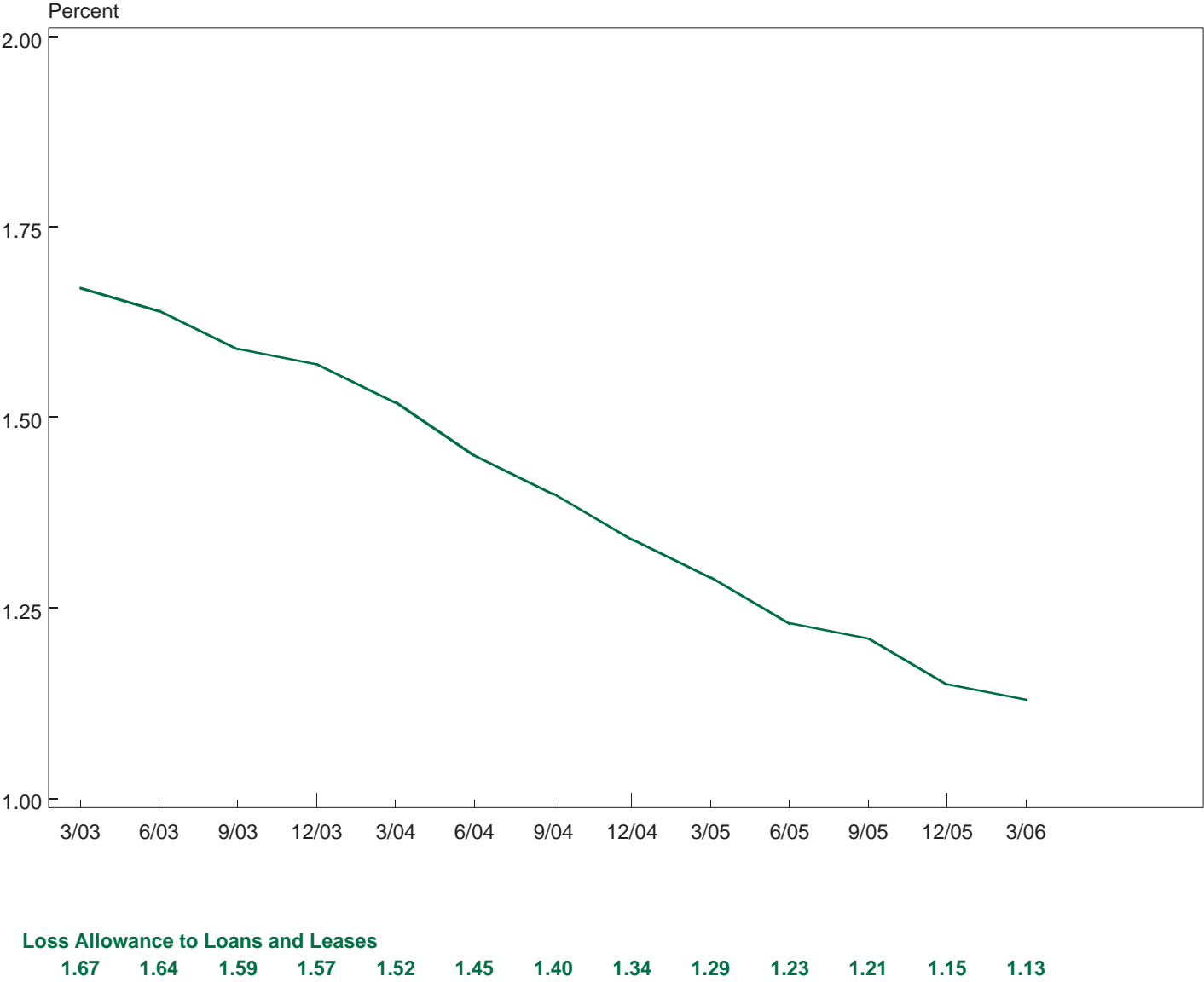
83.0 82.4 83.9 85.2 85.9 85.9 85.0 85.6 84.2 84.0 83.8 82.0 79.7 79.1 79.4 77.4 77.7

Coverage Ratio (%)

128 125 122 124 128 133 136 140 151 163 165 168 172 173 163 155 160

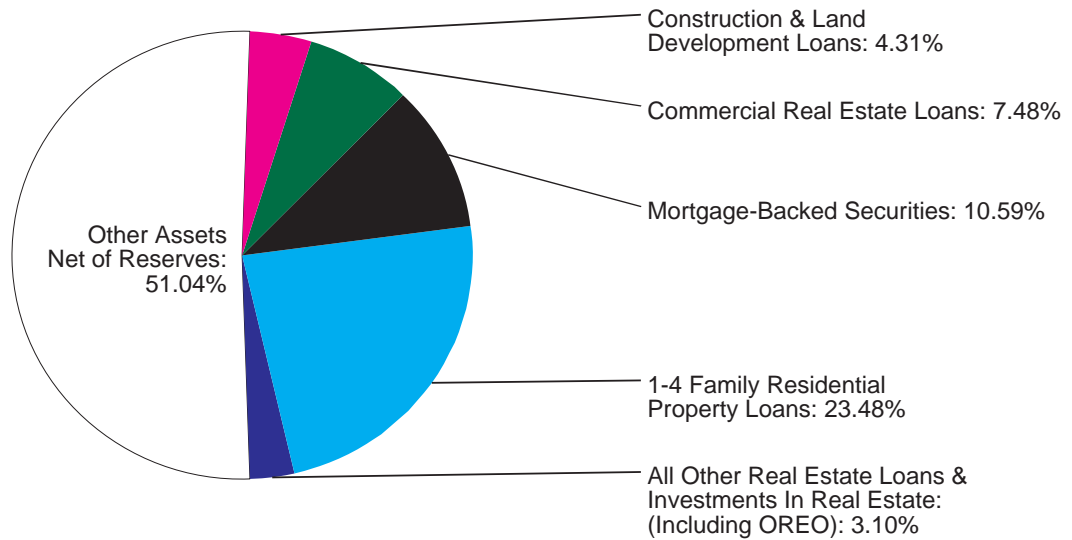
* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases
2003-2006



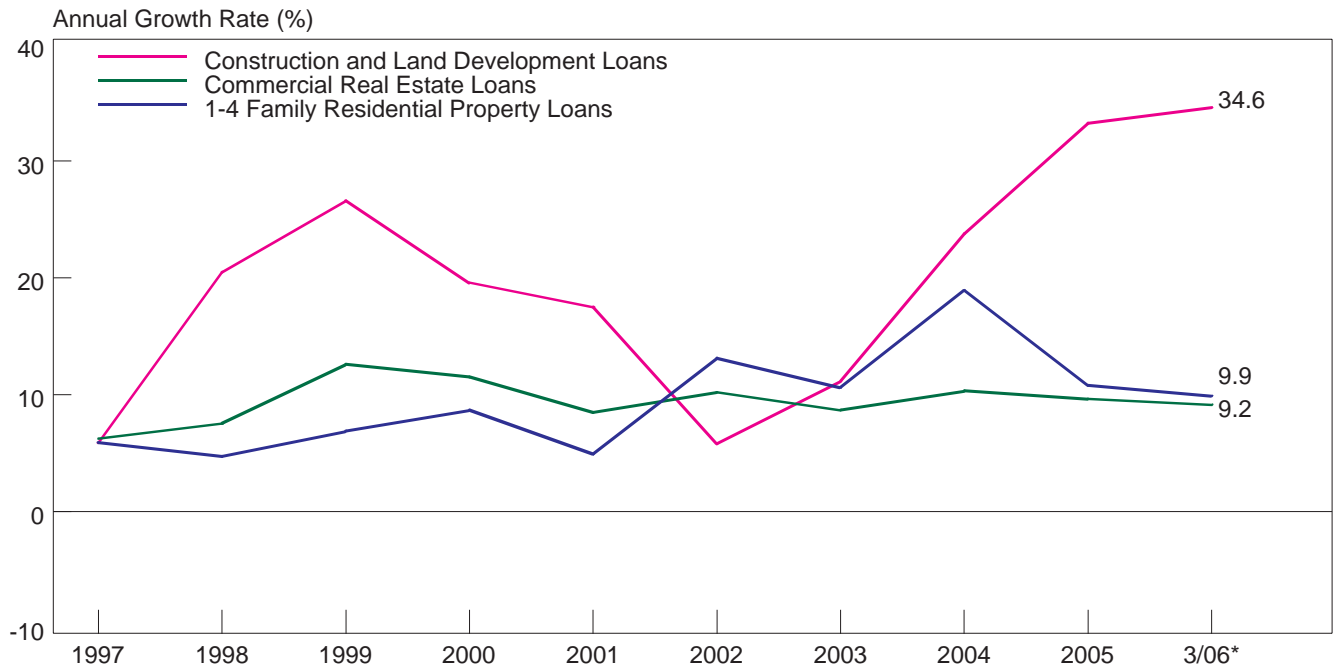
Real Estate Assets as a Percent of Total Assets

March 31, 2006



Real Estate Loan Growth Rates*

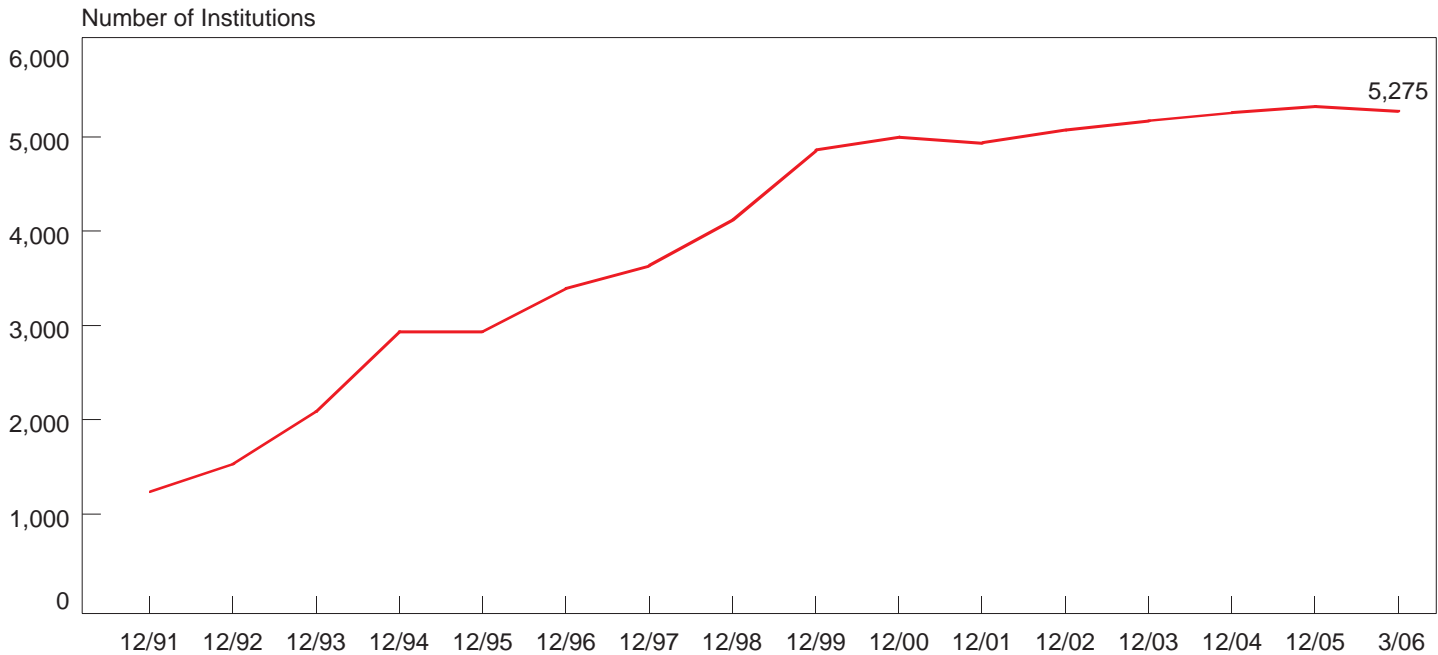
1997-2006



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

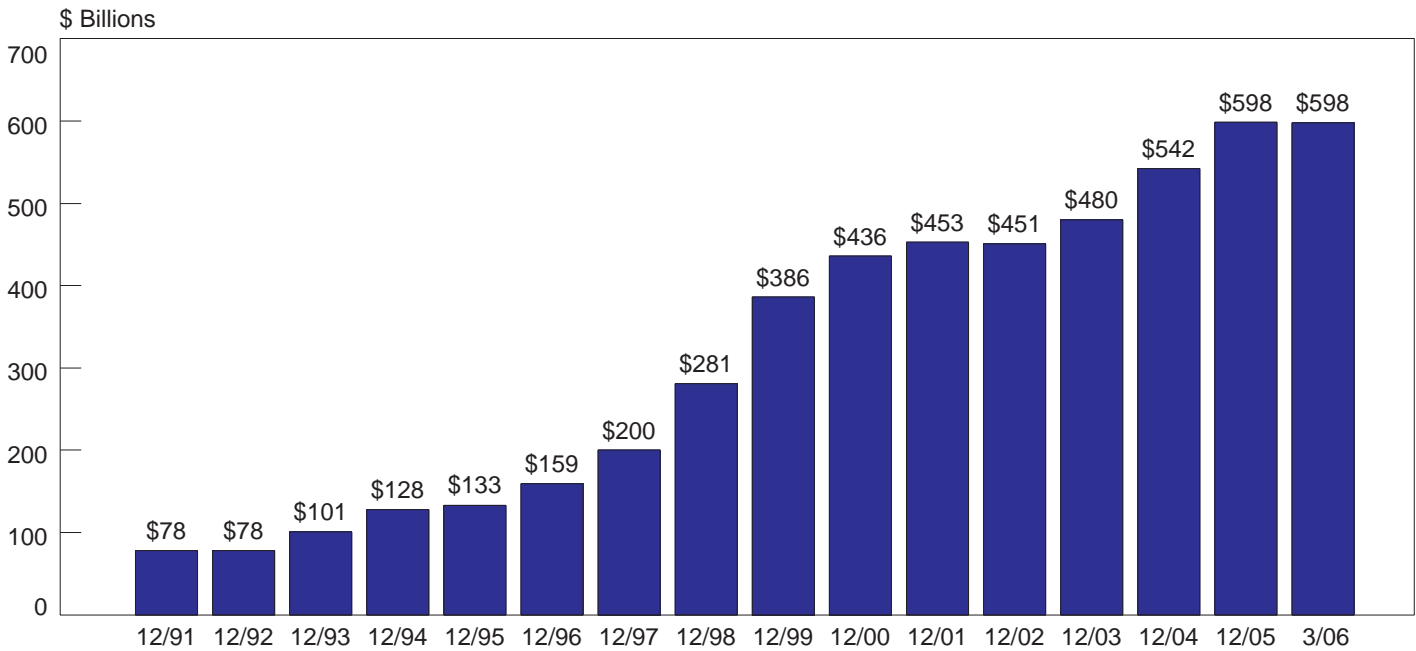
Number of Institutions with FHLB Advances

1991 - 2006

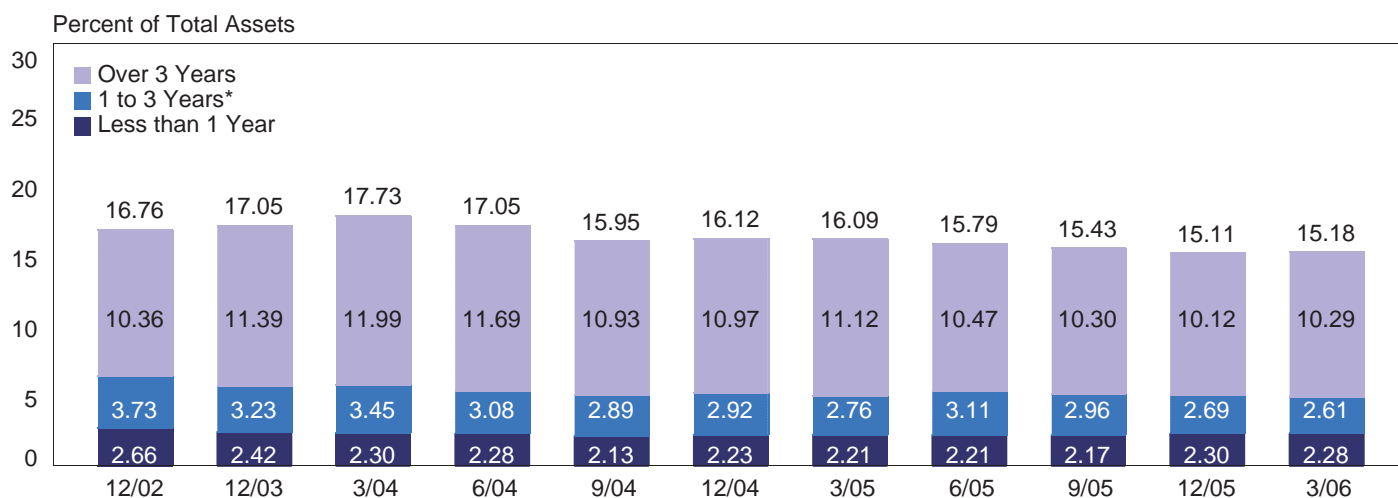


Amount of FHLB Advances Outstanding

1991 - 2006

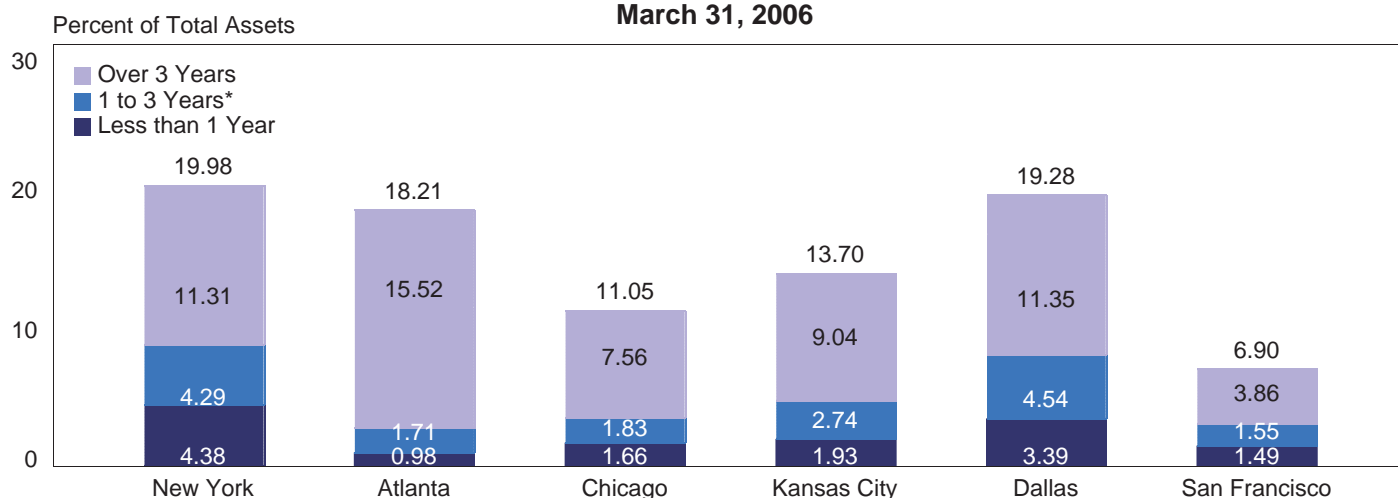


Debt Securities by Maturity or Repricing Frequency...



...and by Region

March 31, 2006



Total Securities (Debt and Equity)

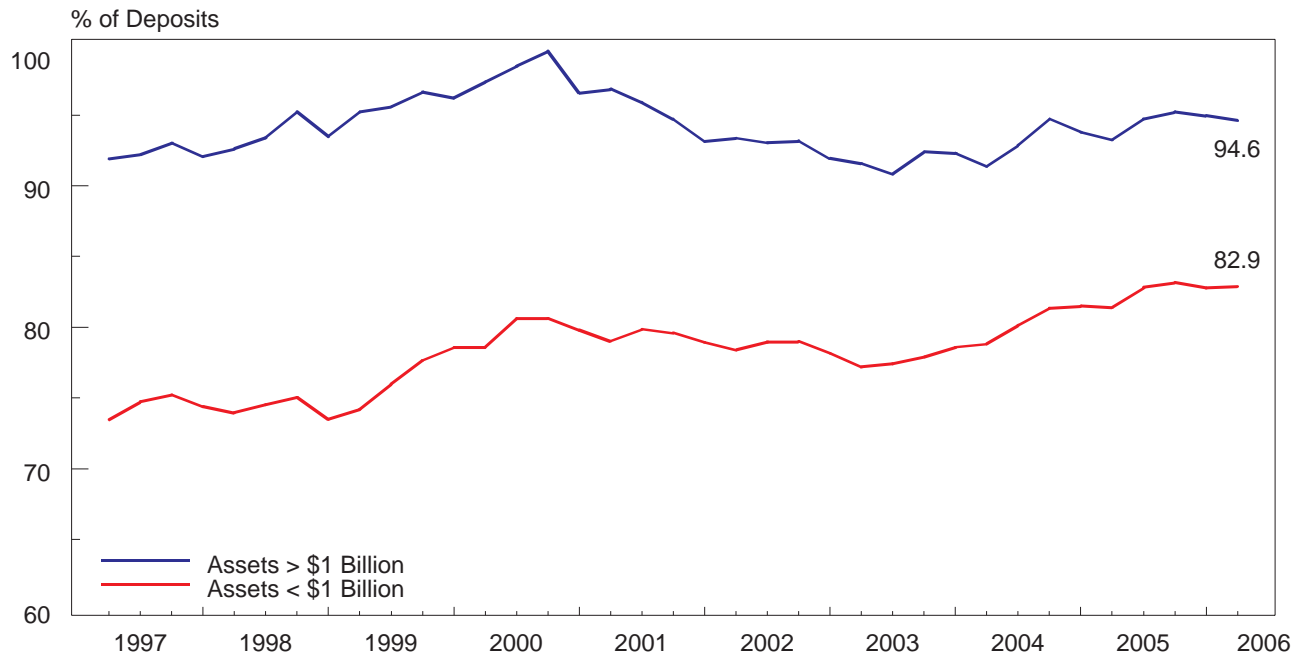
(\$ Billions)

	3/04	6/04	9/04	12/04	3/05	6/05	9/05	12/05	3/06
U.S. Government Obligations:									
U.S. Treasury	132	123	102	98	90	91	94	94	92
U.S. Agencies	10	11	11	11	11	11	12	11	12
Government Sponsored Enterprises	281	288	280	279	281	279	279	283	283
Mortgage Pass-through Securities	738	731	697	745	759	746	739	738	775
Collateralized Mortgage Obligations	365	342	351	369	384	395	399	402	412
State, County, Municipal Obligations	118	117	120	119	121	125	128	131	134
Asset Backed Securities	104	103	75	70	76	79	77	70	82
Other Debt Securities	134	133	136	143	144	140	139	141	144
Equity Securities	27	26	25	26	24	23	22	23	21
Total Securities	\$1,908	\$1,875	\$1,796	\$1,860	\$1,888	\$1,889	\$1,890	\$1,893	\$1,956

* Includes other mortgage-backed securities with expected average life of 3 years or less.

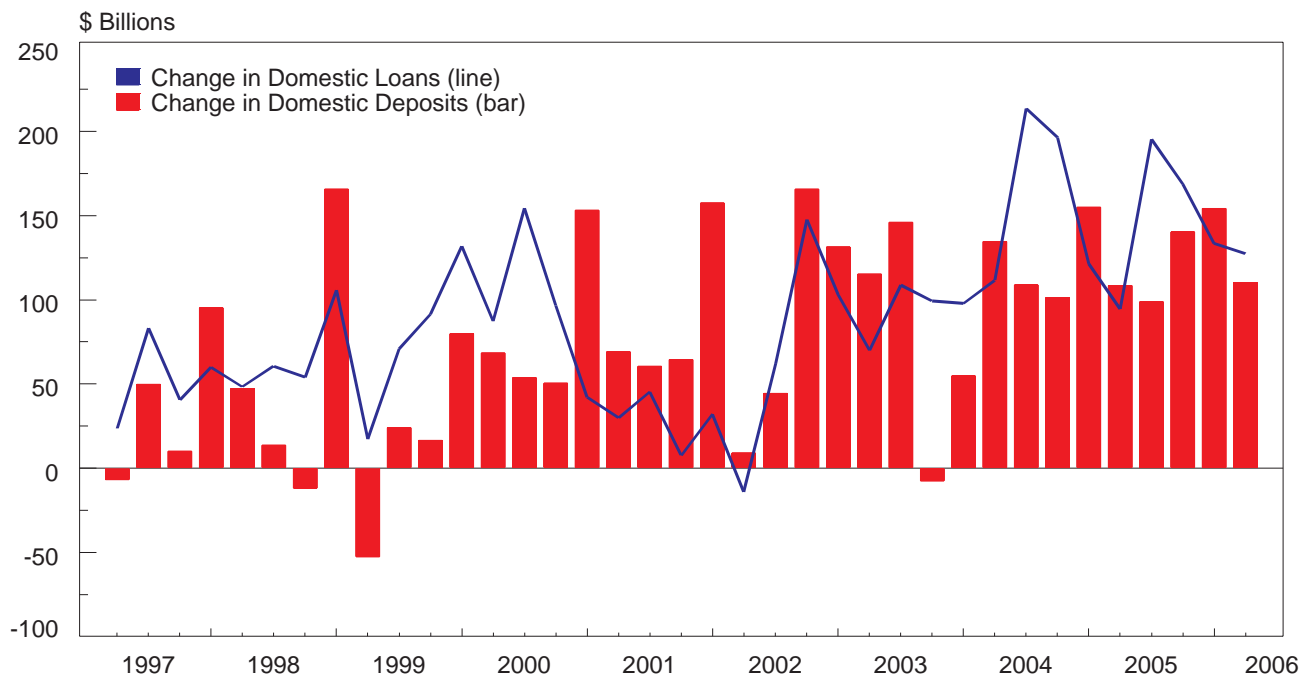
Net Loans and Leases to Deposits (Domestic and Foreign)

1997 - 2006



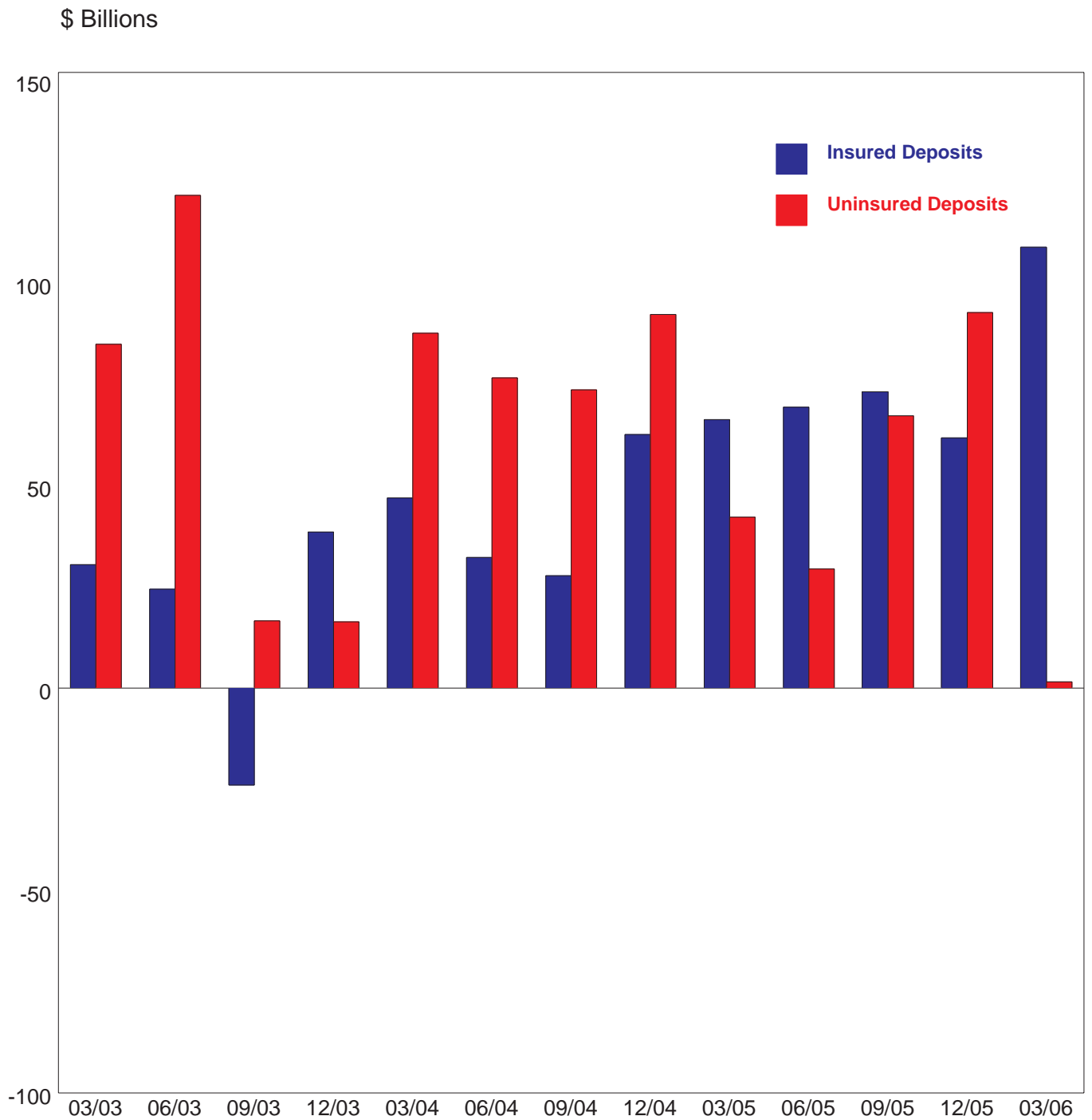
Quarterly Change in Domestic Loans vs Domestic Deposits

1997 - 2006



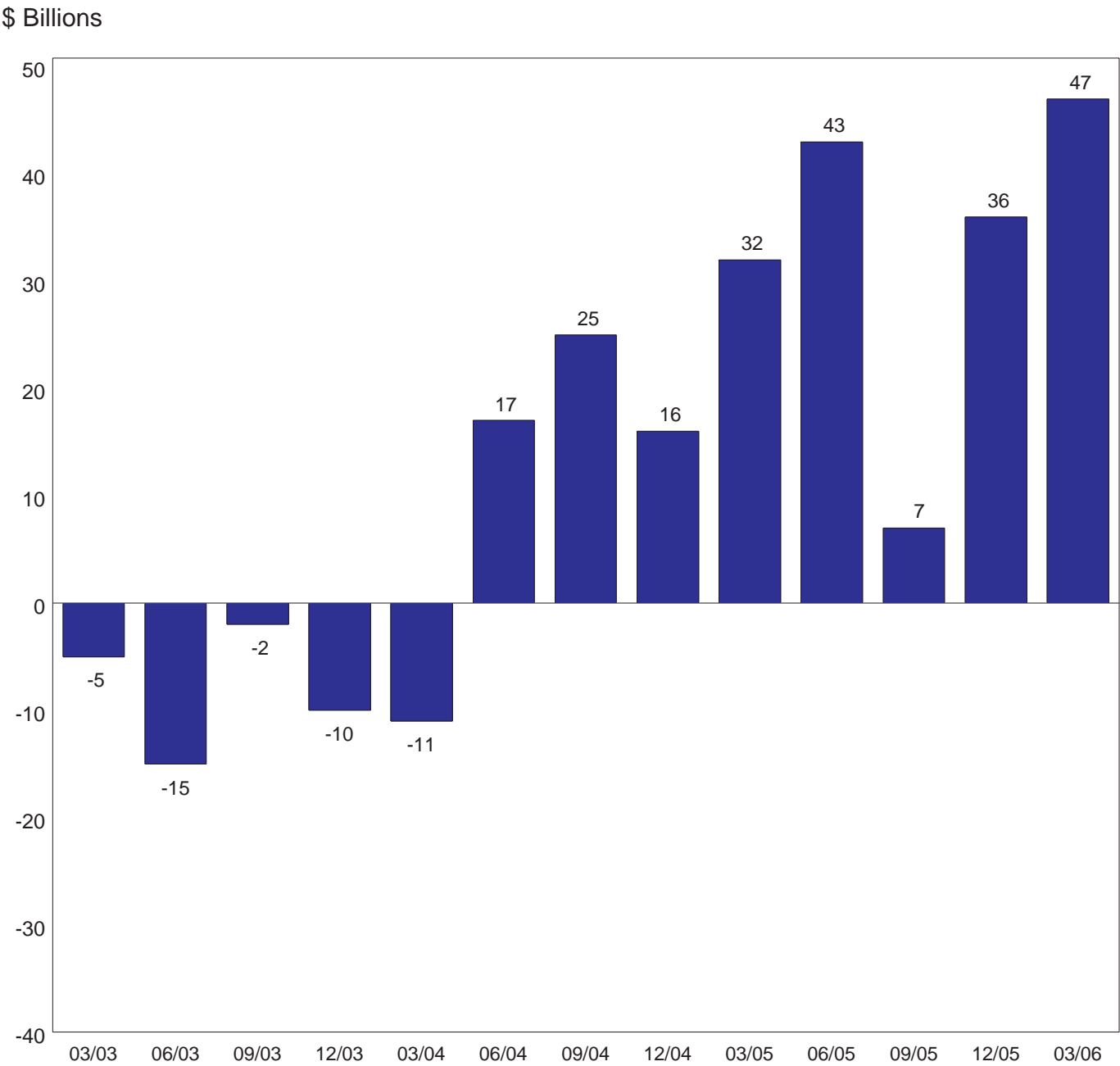
Quarterly Change In Domestic Deposits

2003 - 2006



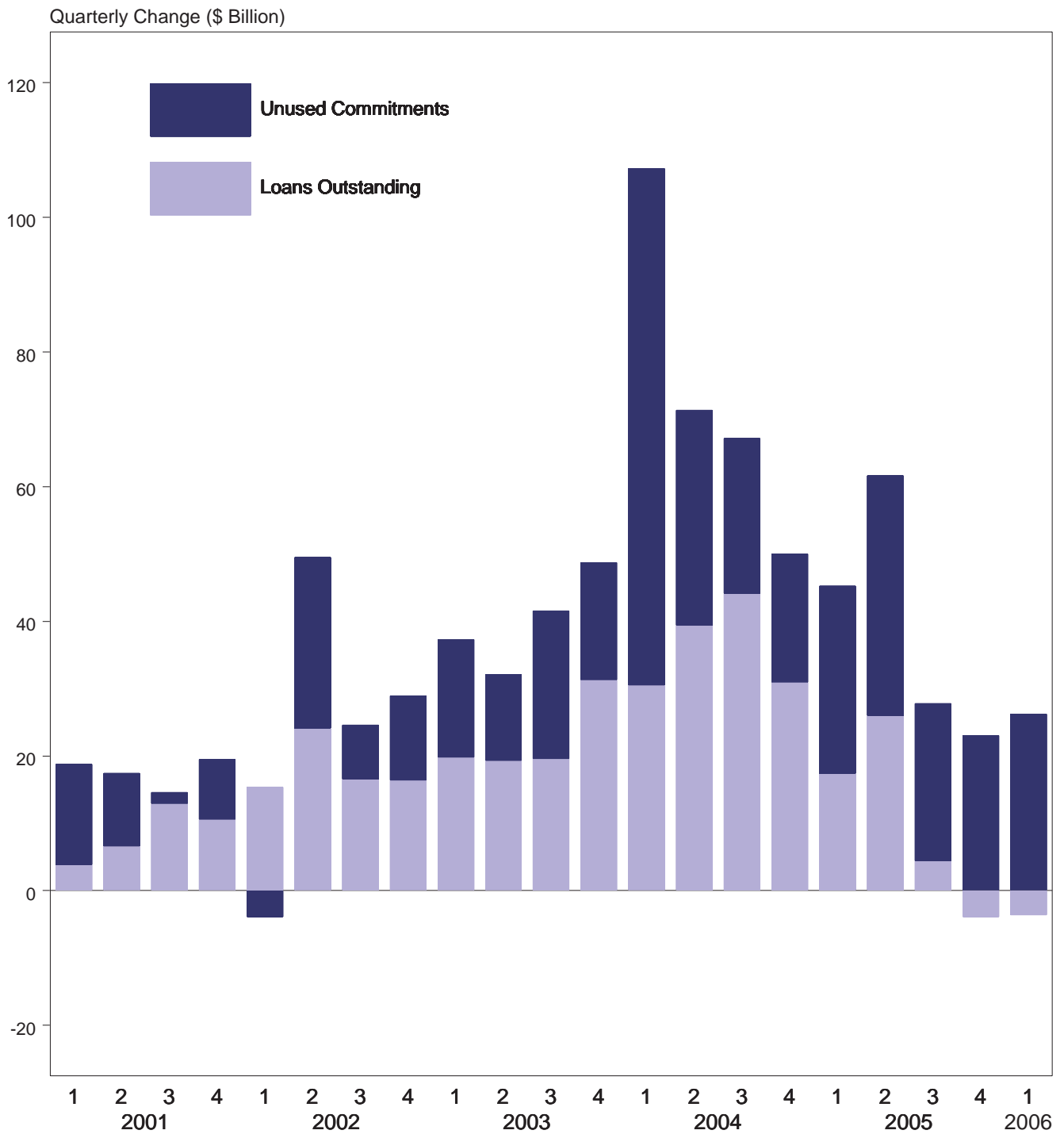
Quarterly Change in C&I Loans

2003-2006



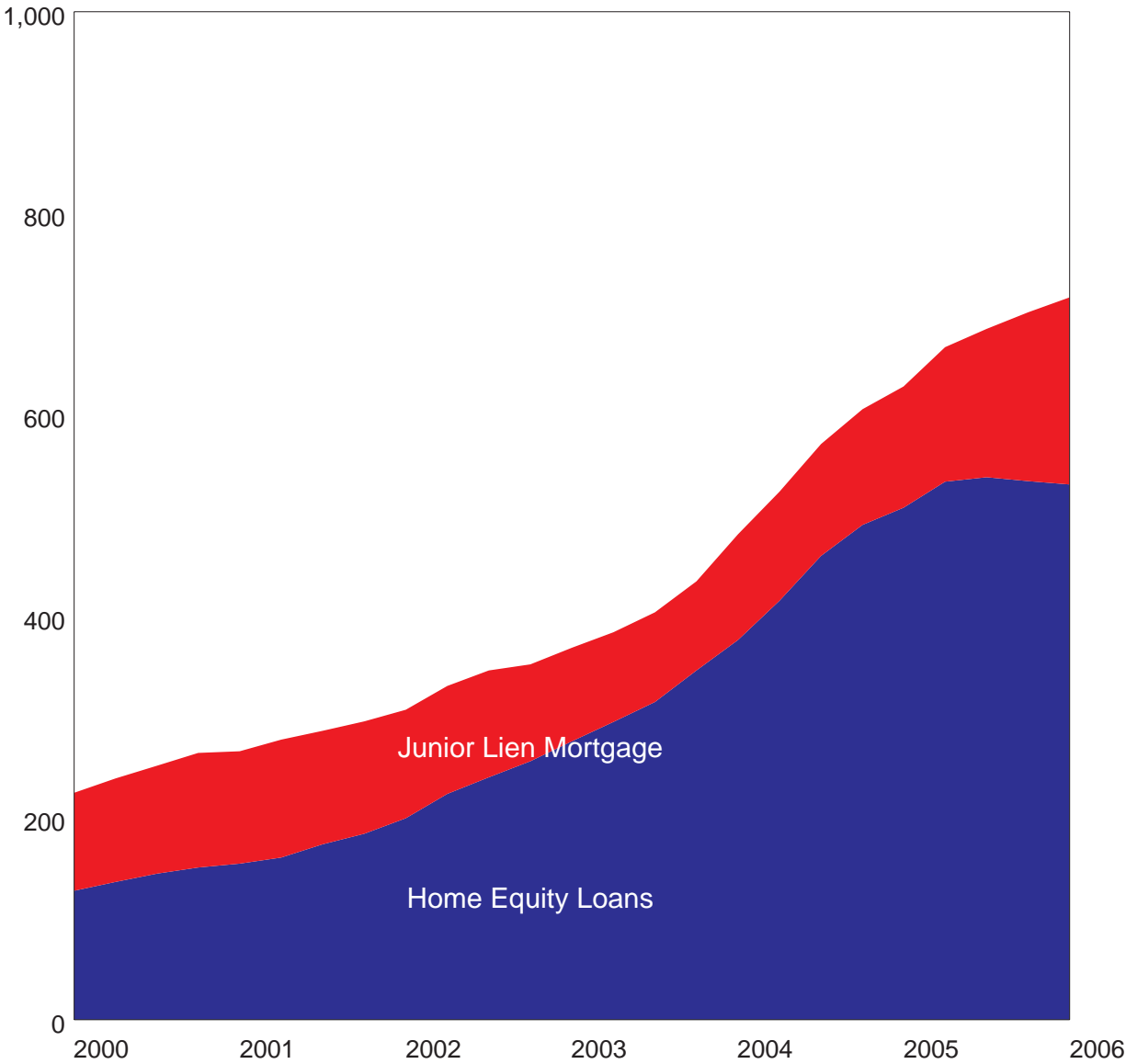
Quarterly Change in Home Equity Loans

2001-2006



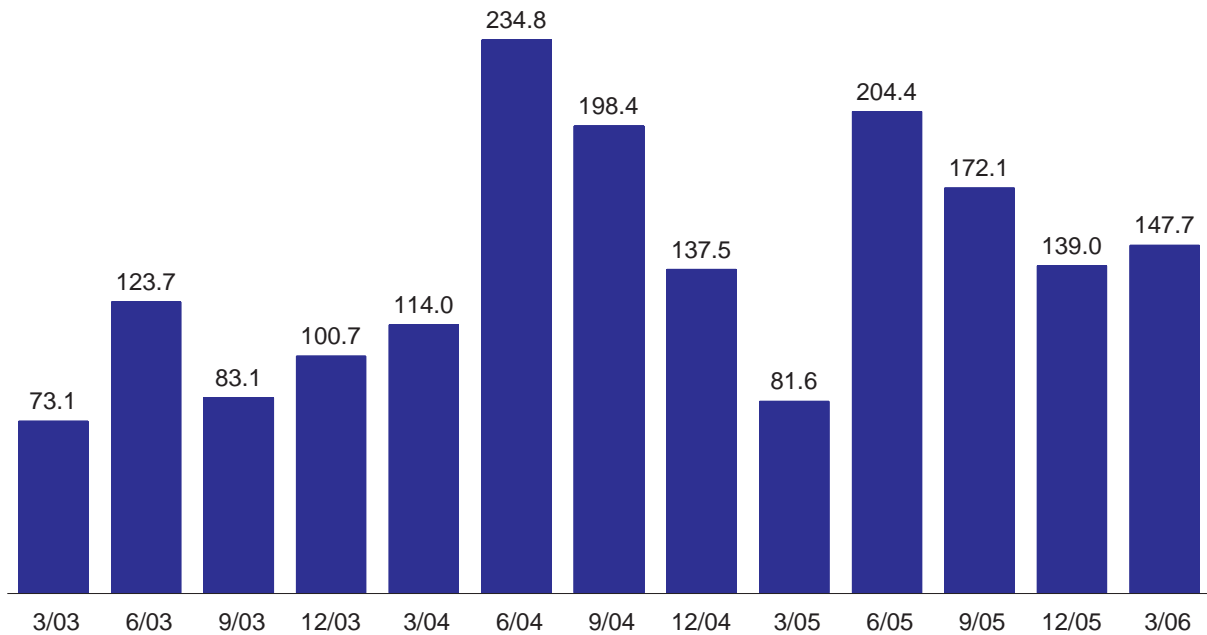
Home Equity and Junior Lien Loans

2000 - 2006, \$ Billions



Quarterly Change in Reported Loans Outstanding

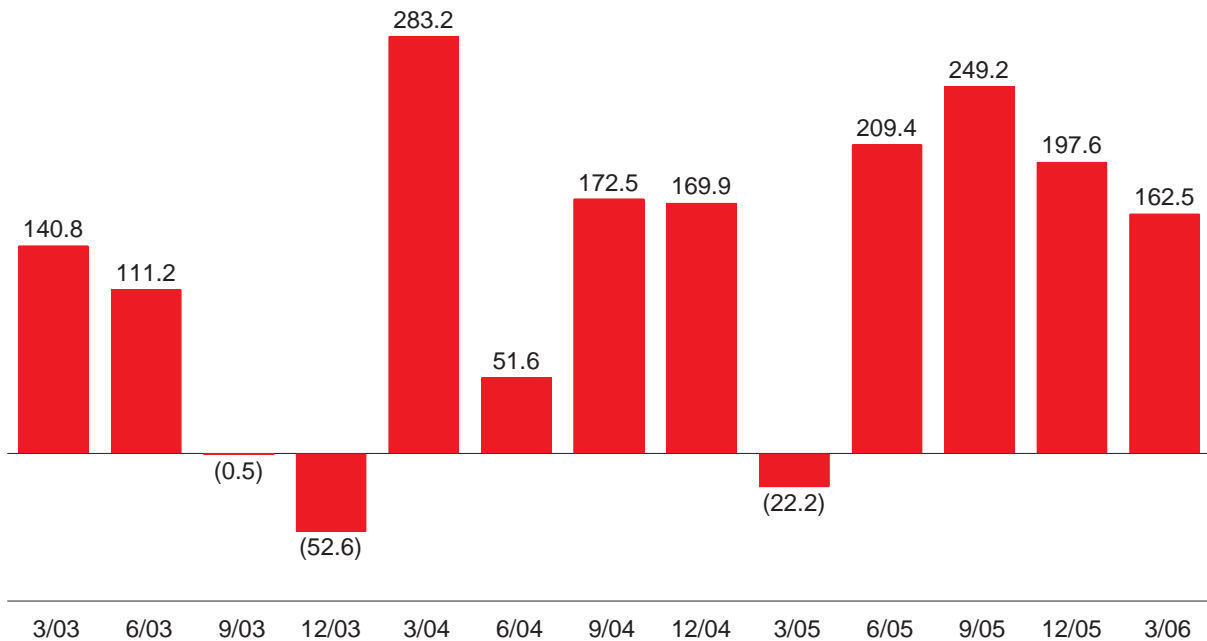
(\$ Billions)



In the first quarter of 2006, 1-4 family loans increased by \$53.6 billion, commercial and industrial loans increased by \$47.5 billion and consumer loans decreased by \$24 billion.

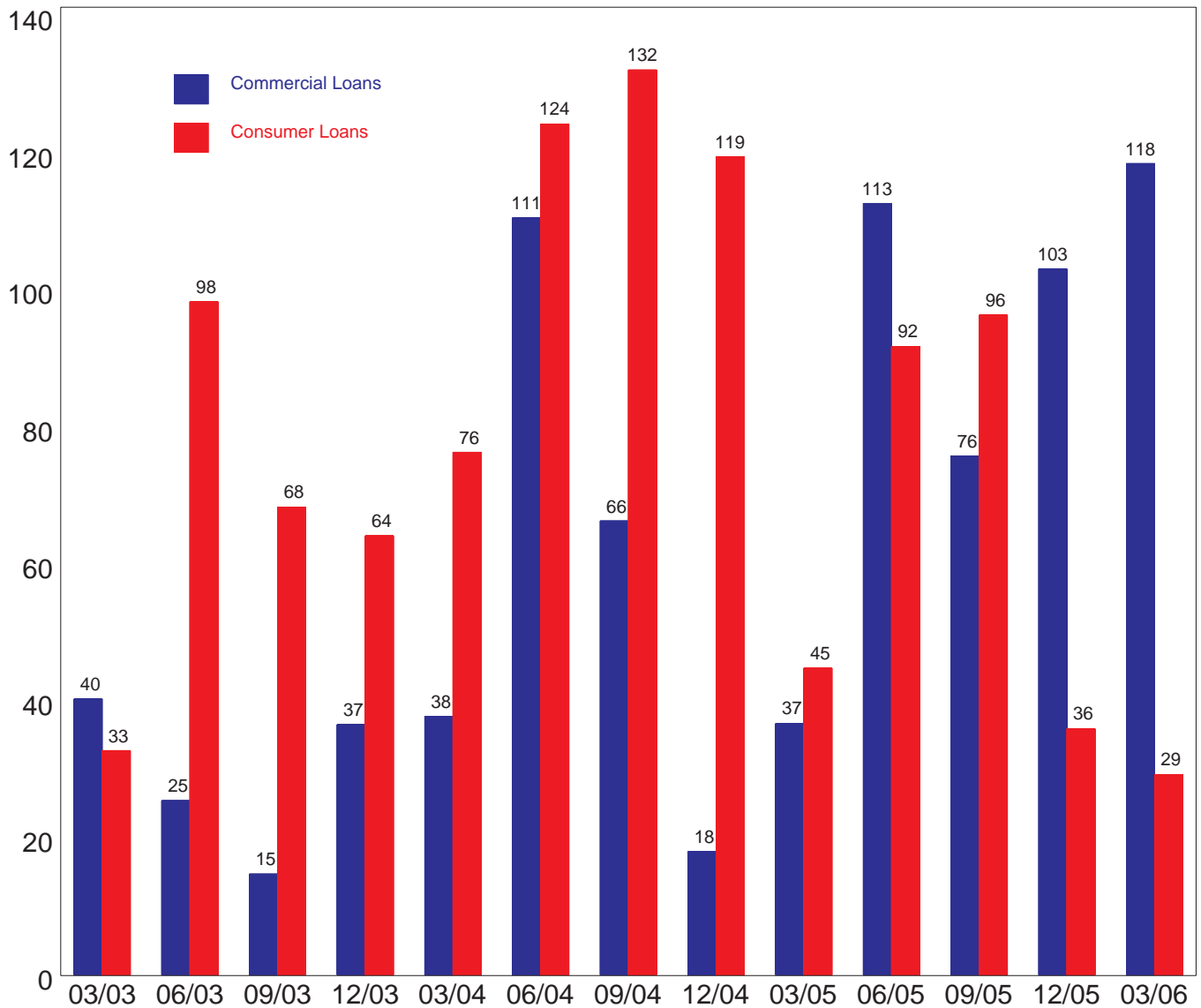
Quarterly Change in Unused Loan Commitments

(\$ Billions)



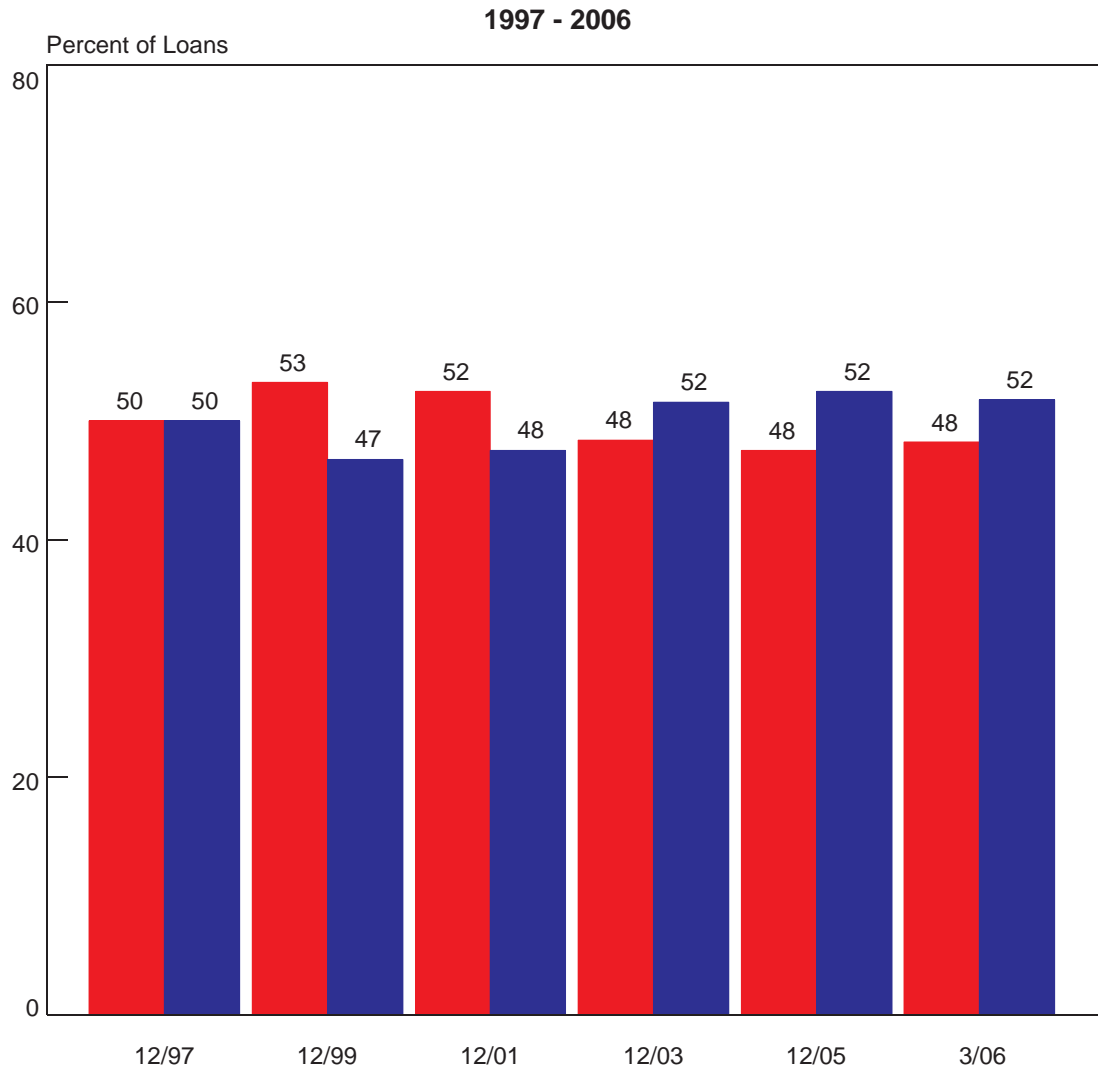
In the first quarter of 2006, unused credit card commitments increased by \$76 billion and unused commitments for loans increased by \$51 billion.

Commercial and Consumer Loan Growth 2003-2006



Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers (as a Percent of Total Loans)



Loans (\$ Billions):

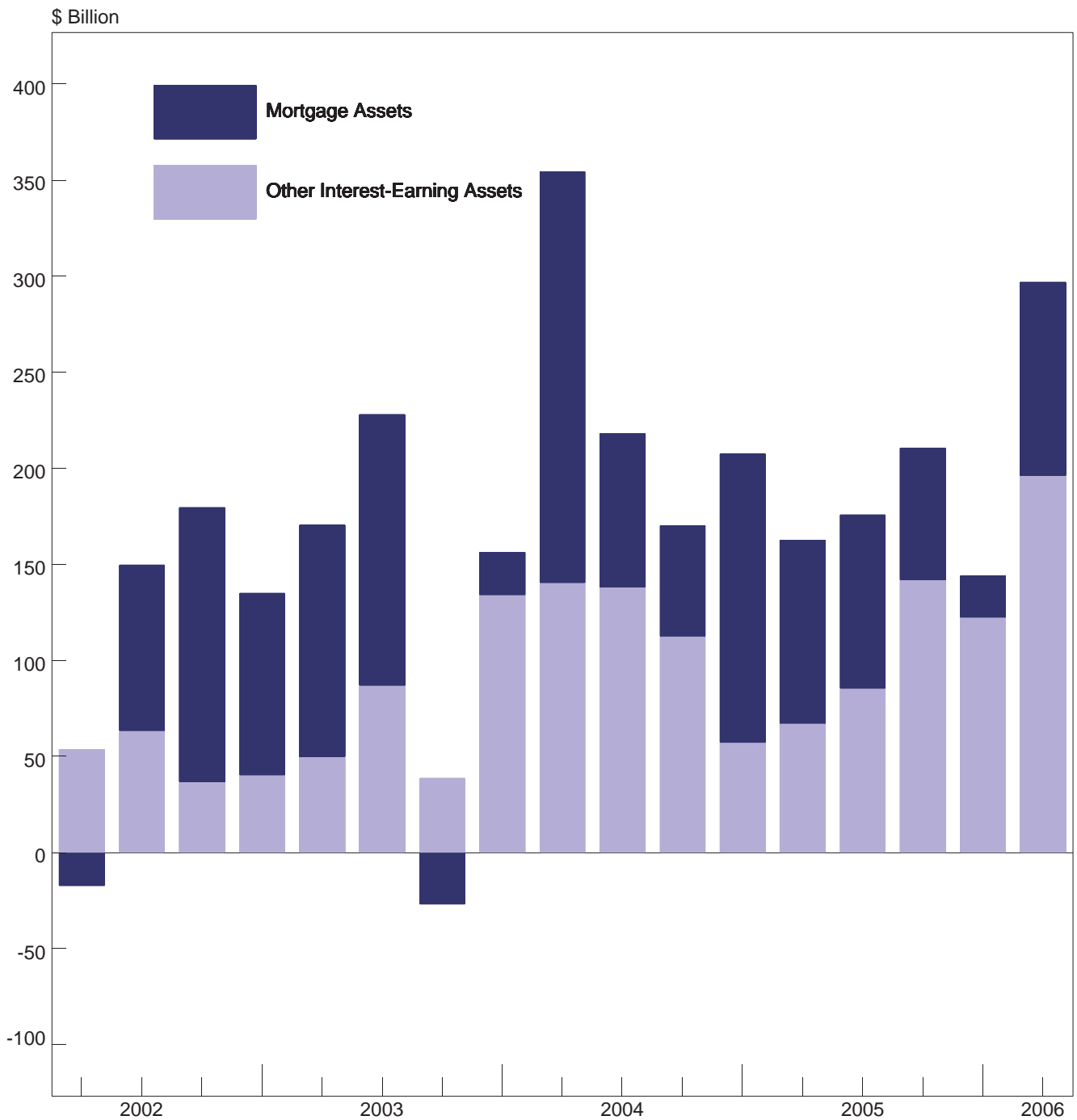
Commercial Borrowers	\$1,839	\$2,265	\$2,500	\$2,632	\$3,193	\$3,311
Consumer Loans	1,838	1,990	2,265	2,805	3,527	3,556

Loans to Commercial Borrowers (Credit Risk Concentrated) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, commercial real estate, construction loans, and agricultural loans.

Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

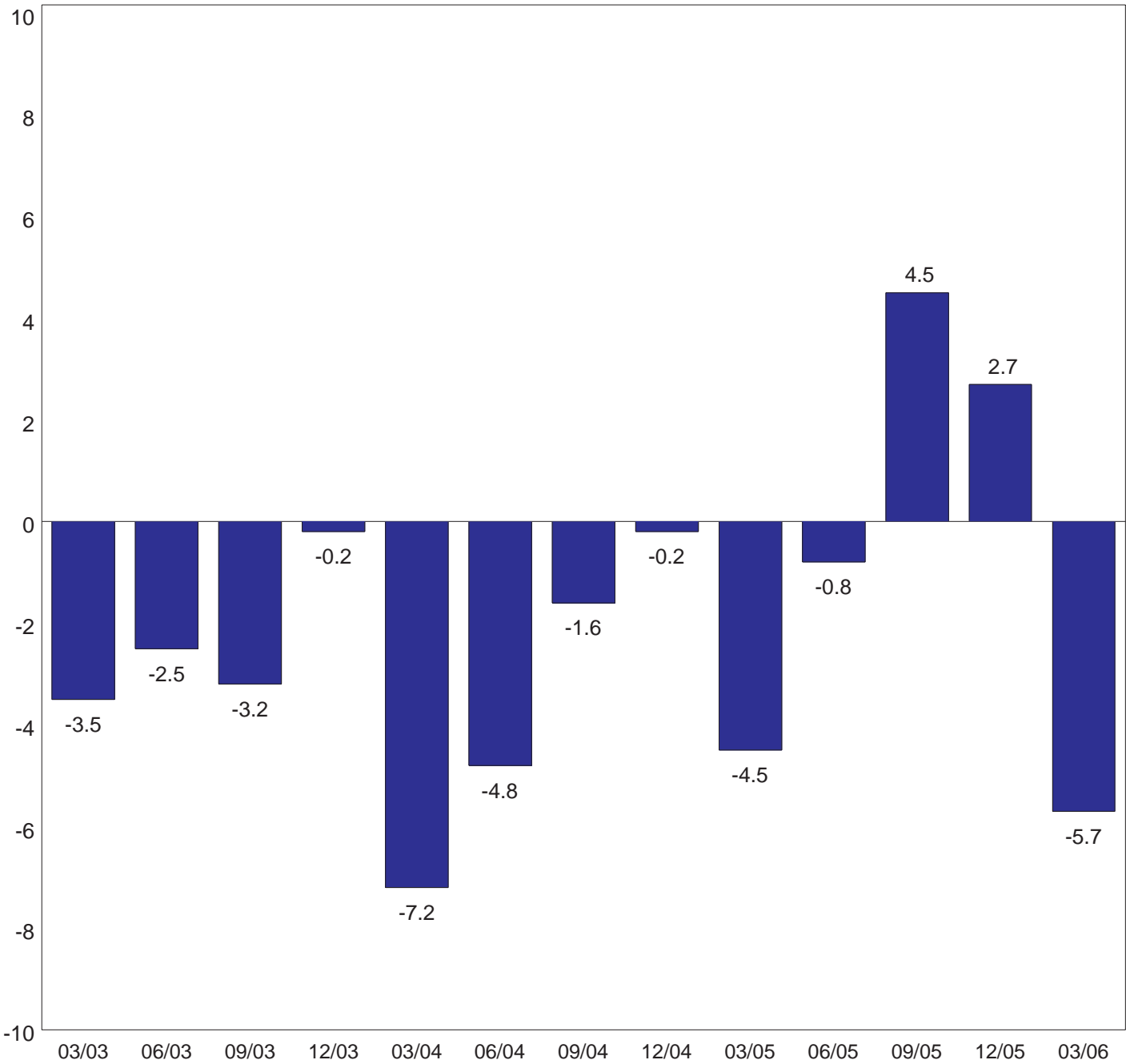
2002-2006



Quarterly Change in Noncurrent Loans & Net Charge-Offs

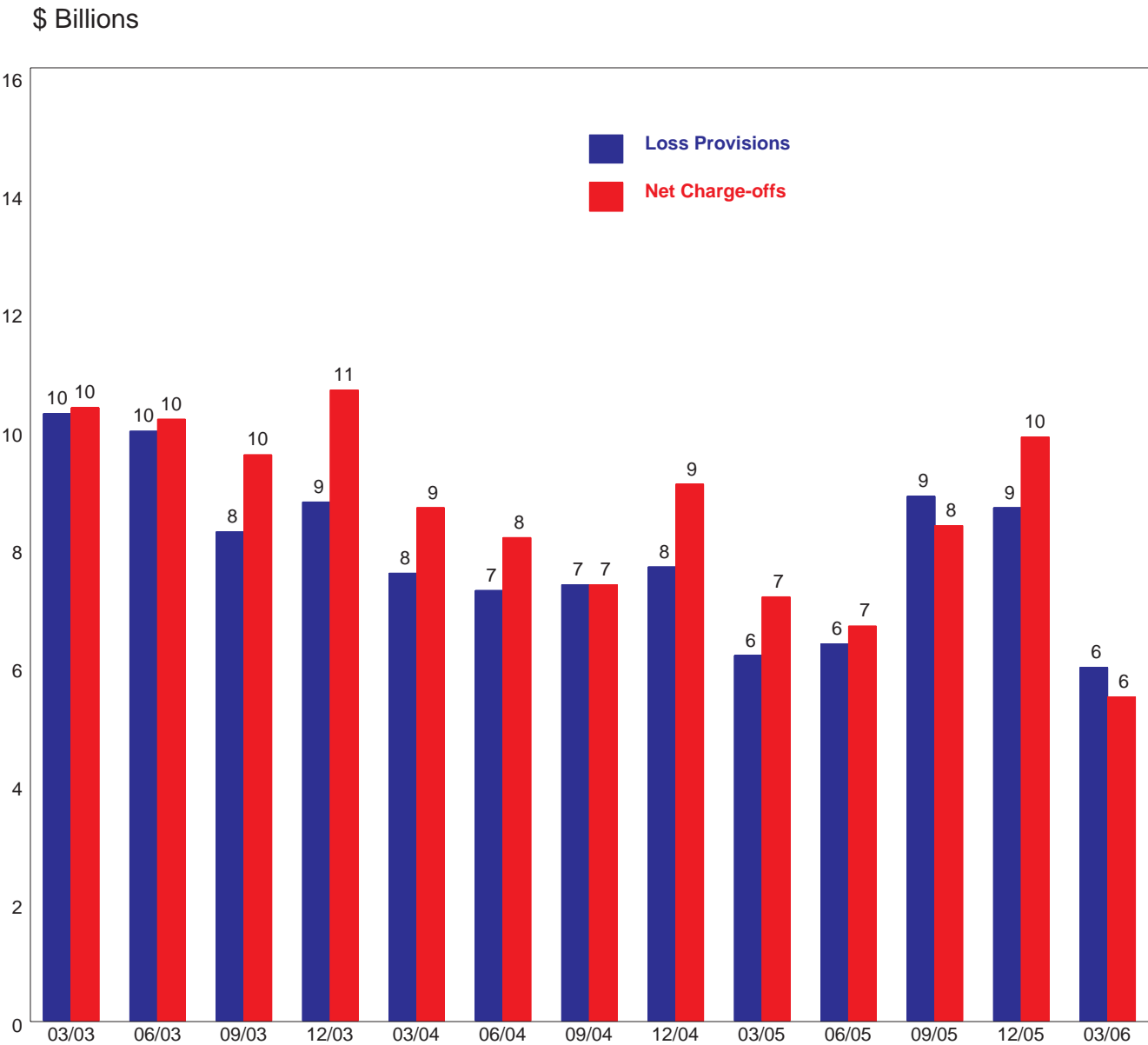
2003-2006

\$ Billions

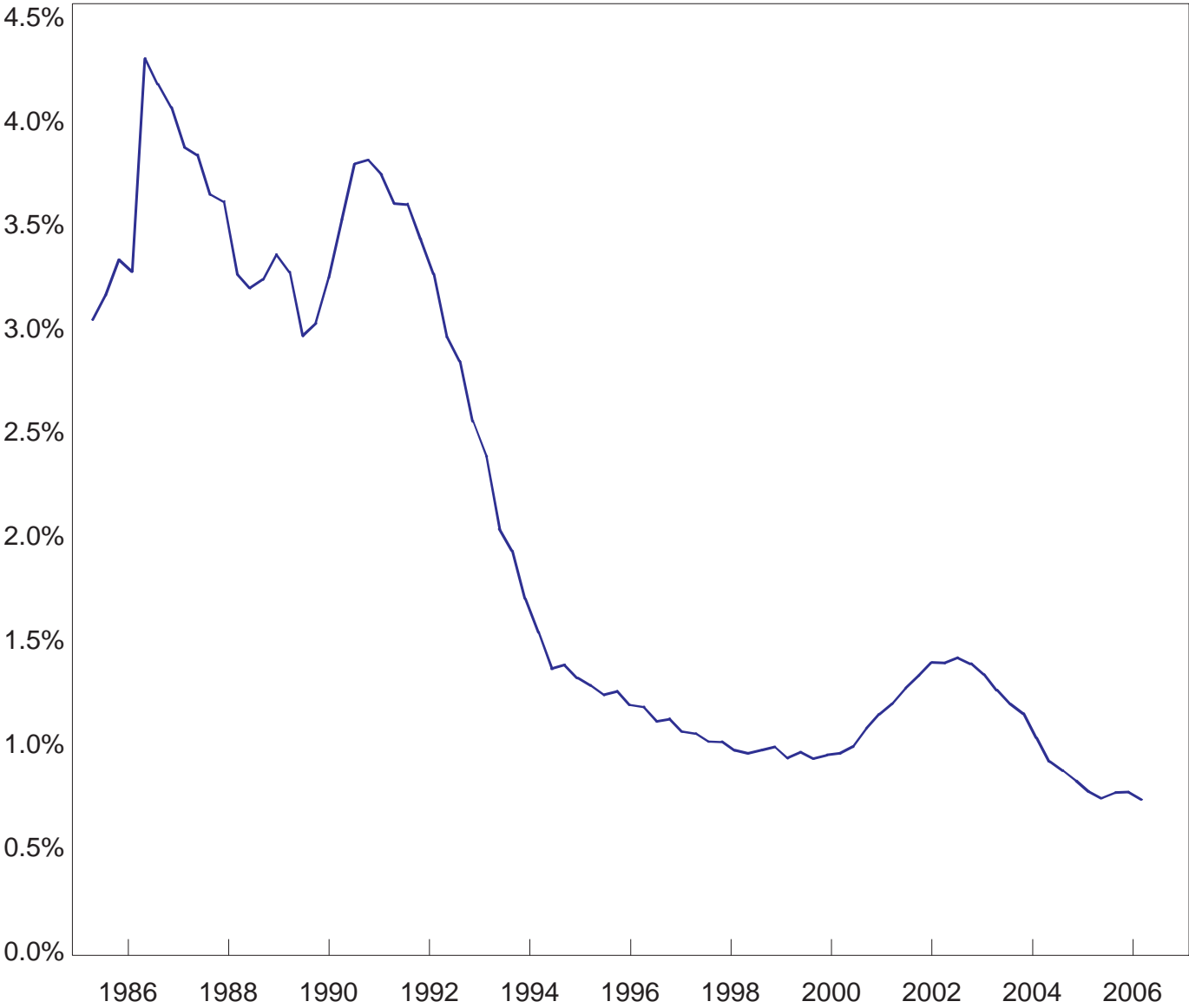


Quarterly Net Charge-Offs vs. Loan Loss Provisions

2003 - 2006

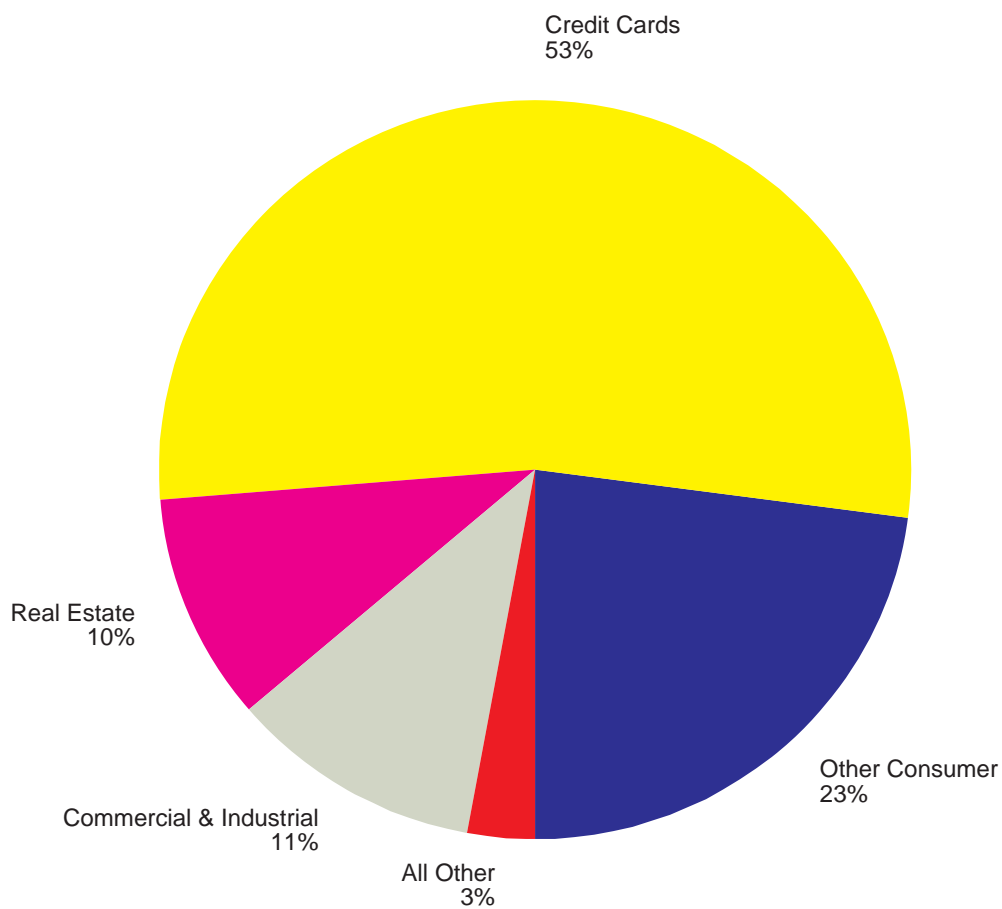


**Noncurrent Loan Rate,
Total Loans & Leases**
1986-2006



Composition of FDIC-Insured Institutions' Loan Charge-offs

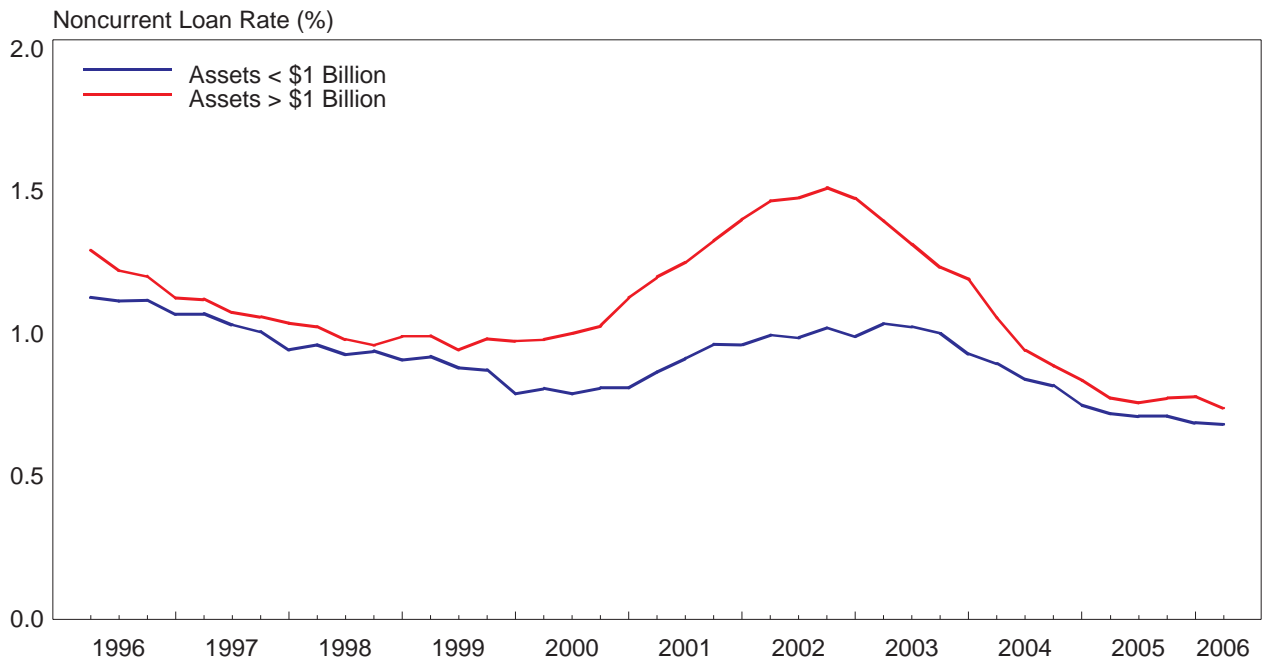
First Quarter, 2006



Noncurrent Loan Rates

By Asset Size

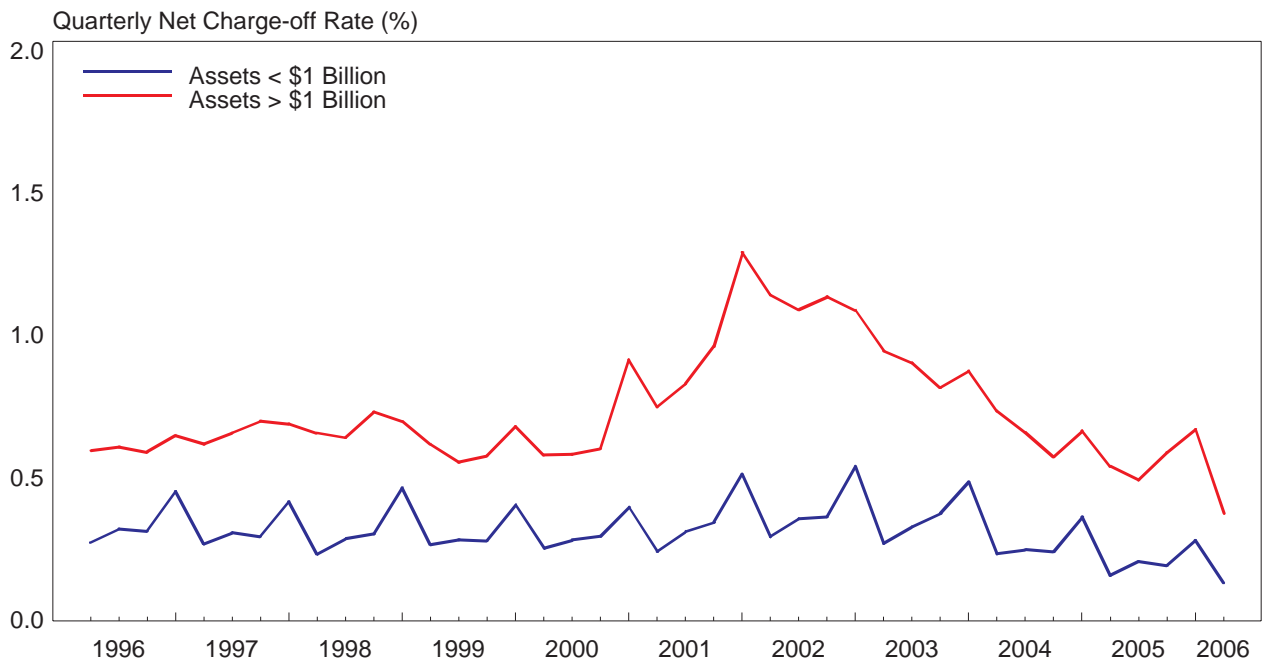
1996 - 2006



Quarterly Net Charge-off Rates

By Asset Size, Annualized

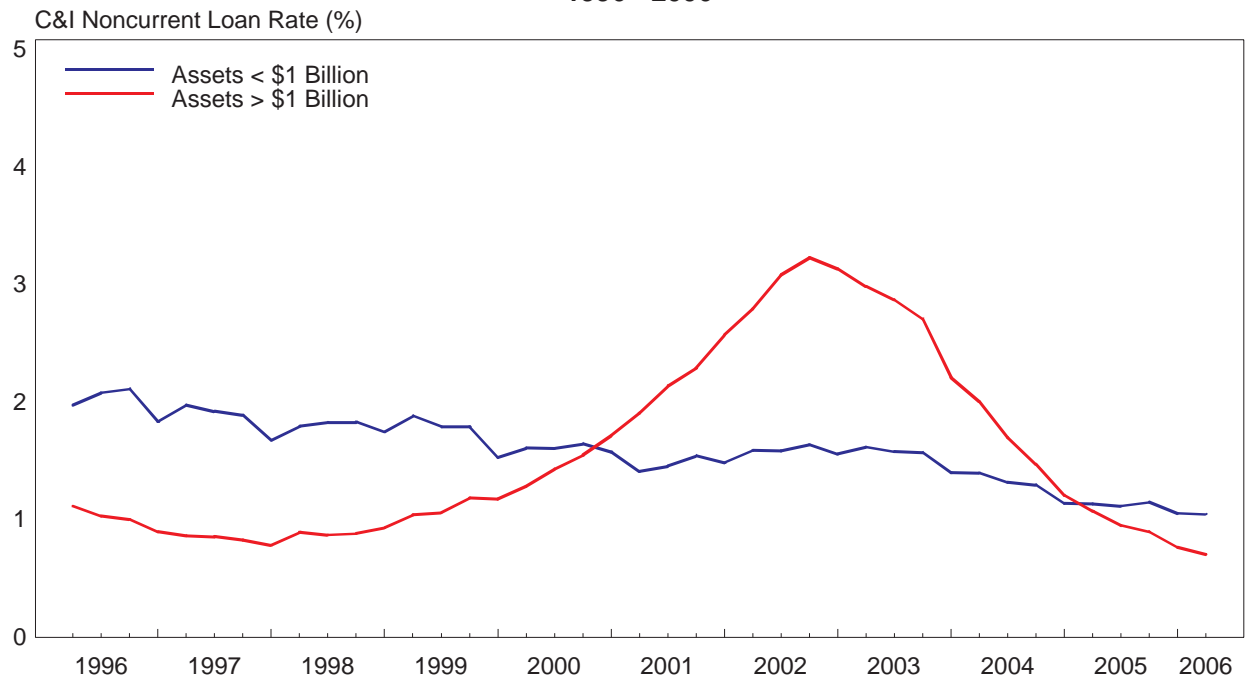
1996 - 2006



Noncurrent C & I Loan Rates

By Asset Size

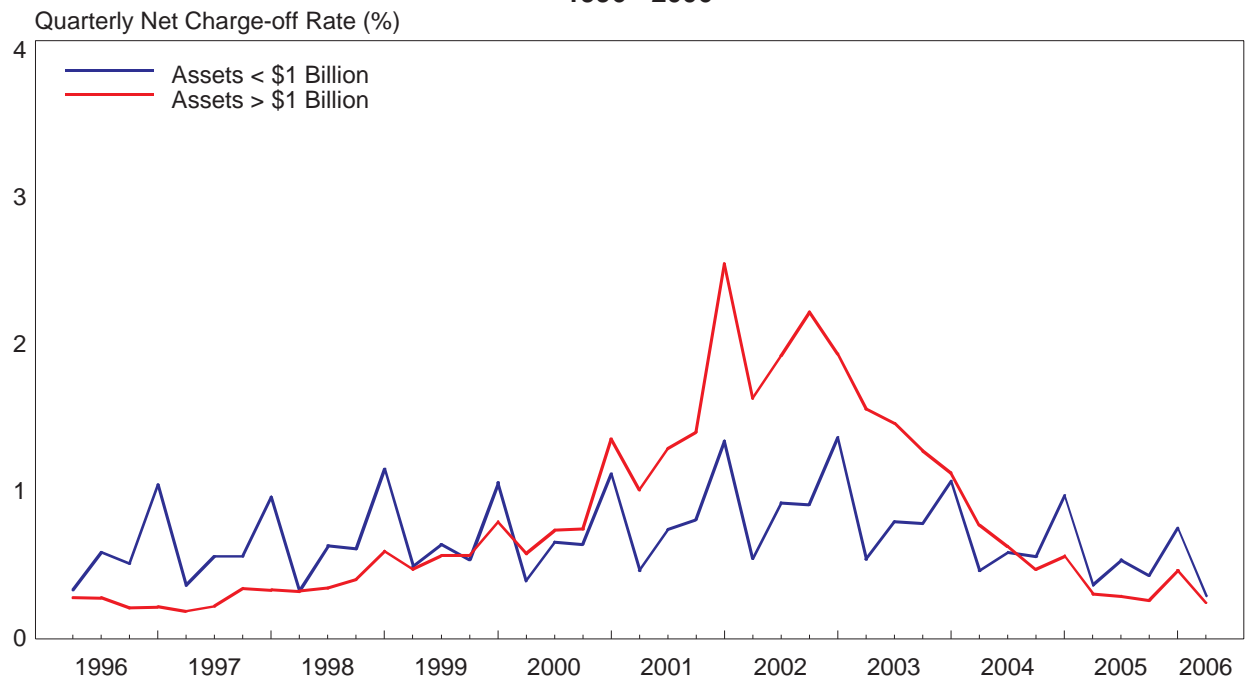
1996 - 2006



Quarterly Net Charge-off Rates on C & I Loans

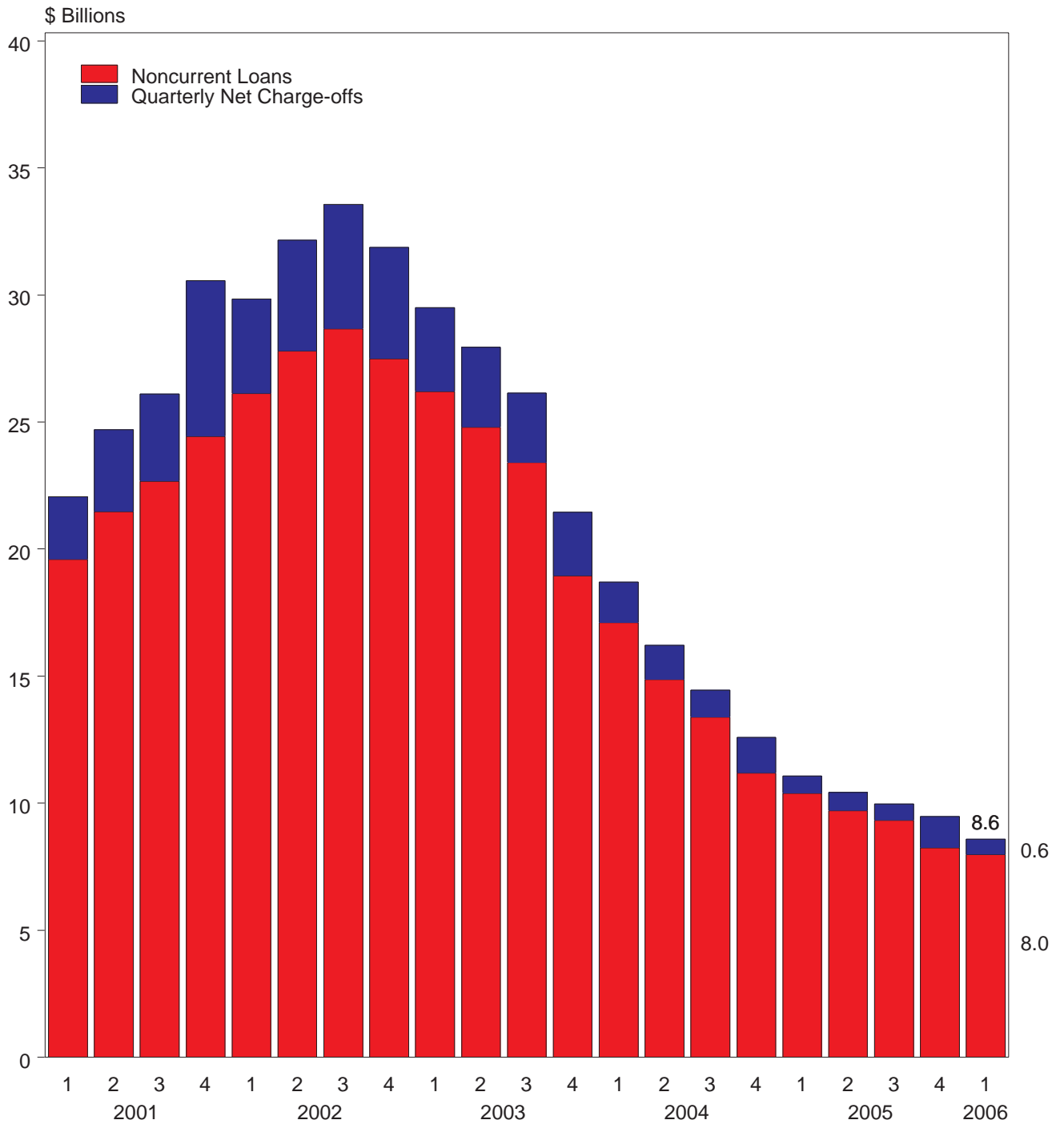
By Asset Size

1996 - 2006



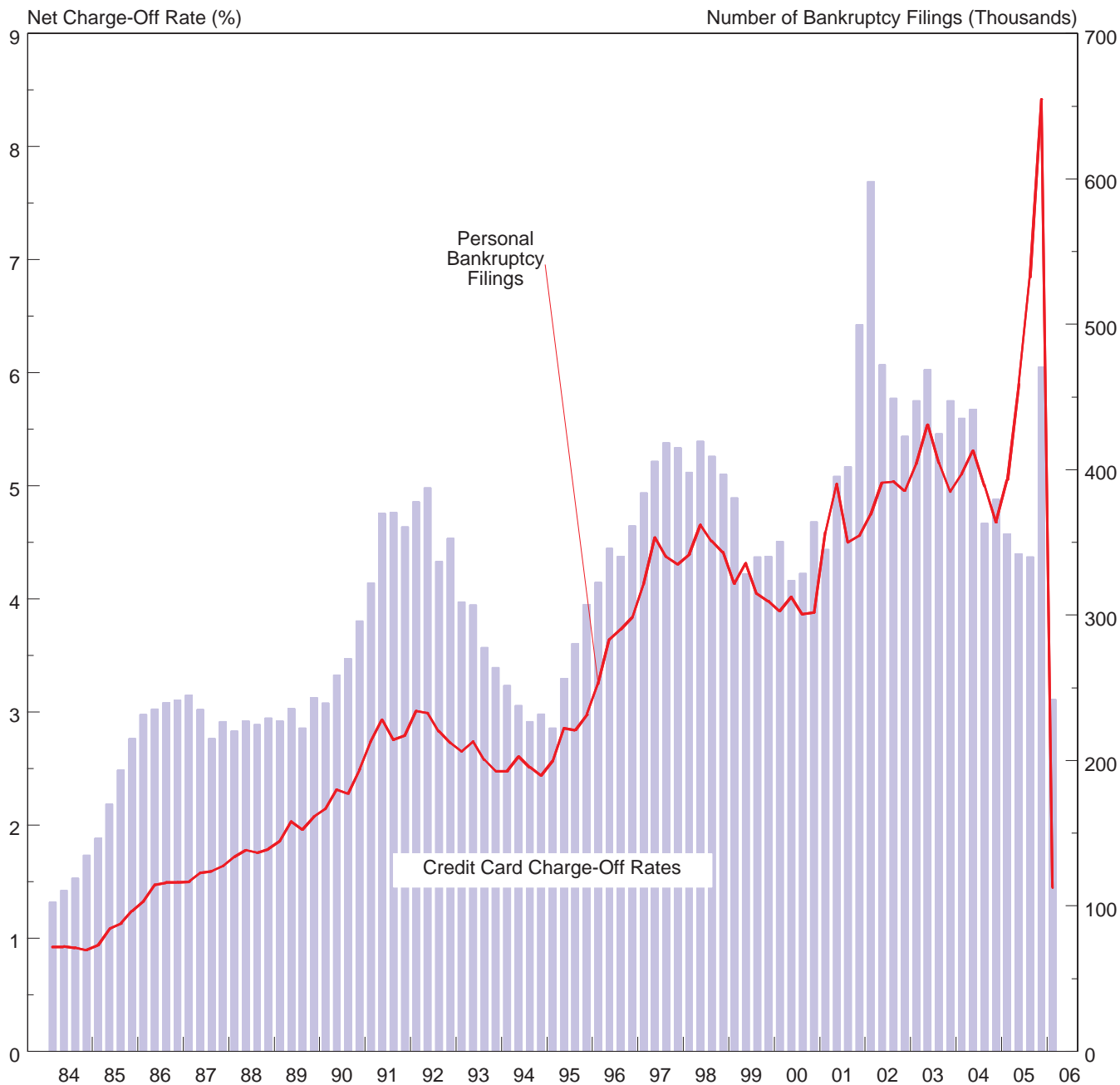
Credit Quality of C & I Loans

2001 - 2006



Credit Card Loss Rates and Personal Bankruptcy Filings

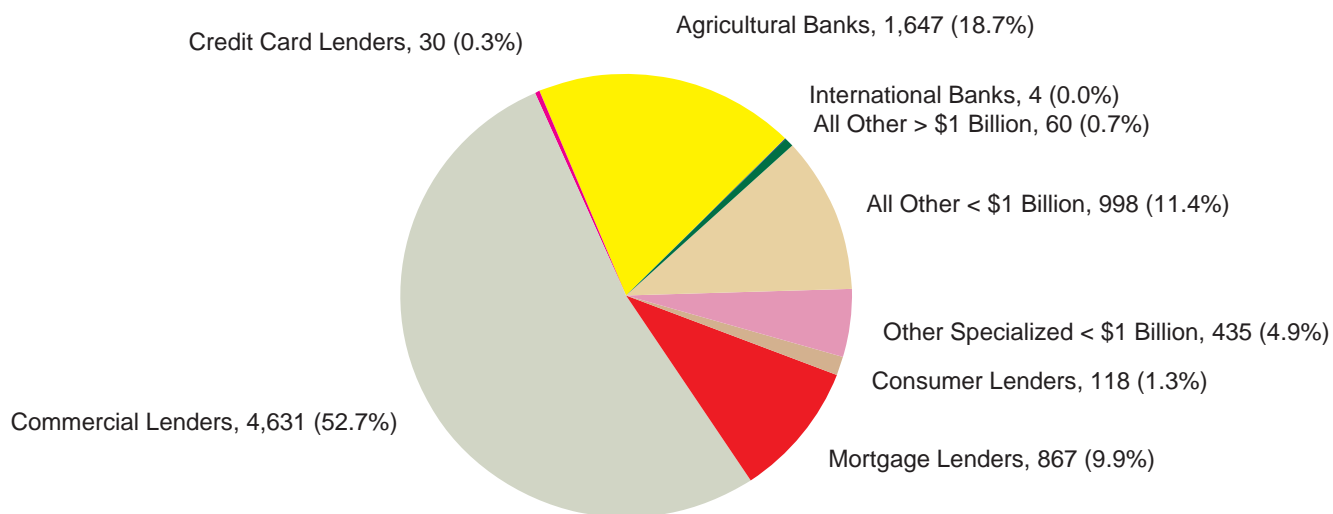
1984-2006



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

Number of Institutions By Asset Concentration Group

March 31, 2006

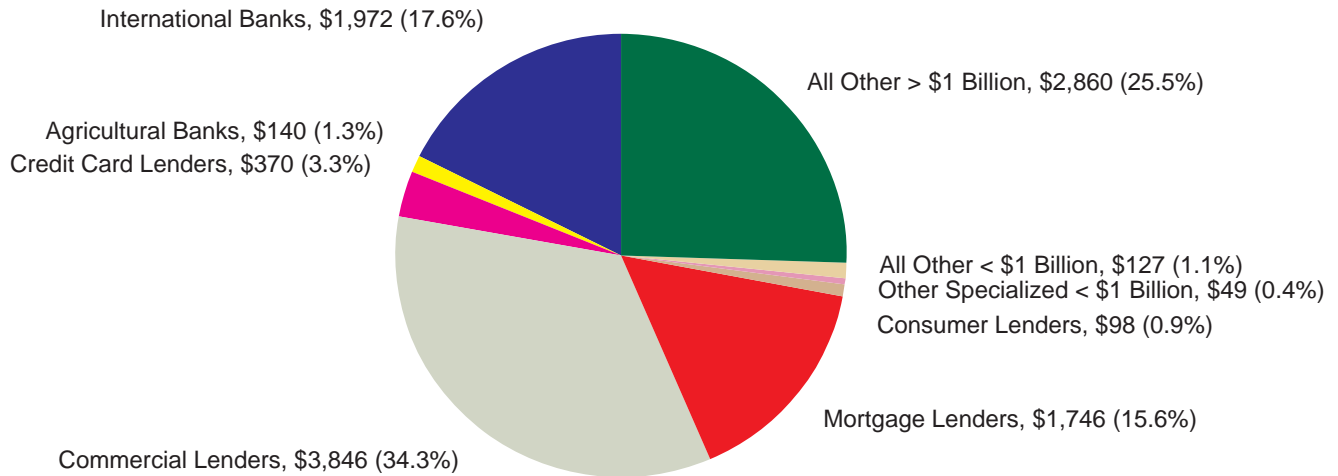


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/06	4	1,647	30	4,631	867	118	435	998	60
12/05	4	1,685	33	4,617	887	125	425	995	62
12/04	5	1,731	34	4,424	990	132	466	1,119	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132
12/93	11	2,951	63	3,305	2,153	323	1,224	3,109	145
12/92	11	3,021	68	3,342	2,327	319	1,388	3,315	143
12/91	10	3,120	73	3,668	2,395	379	1,371	3,426	131
12/90	10	3,114	73	4,147	2,338	463	1,396	3,678	117
12/89	12	3,184	68	4,590	2,367	519	1,429	3,810	95
12/88	13	3,259	53	4,768	2,364	550	1,523	3,940	91

Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2006

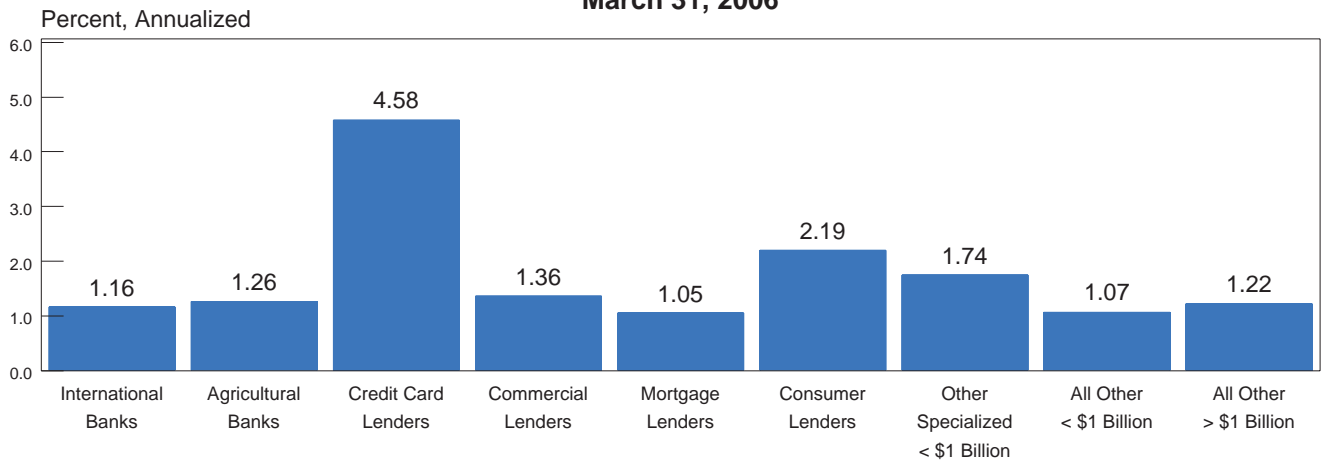


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/06	1,972	140	370	3,846	1,746	98	49	127	2,860
12/05	1,851	142	358	4,257	1,655	117	48	129	2,320
12/04	1,881	139	383	3,302	1,504	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	223	2,166	932	134	70	291	480
12/95	1,046	118	169	1,922	935	114	82	315	641
12/94	960	119	134	1,675	926	92	92	306	719
12/93	831	120	102	1,561	920	85	119	329	663
12/92	754	117	93	1,666	861	60	131	342	551
12/91	637	114	94	1,989	798	65	112	333	446
12/90	625	108	87	2,206	828	61	102	329	381
12/89	712	102	82	2,264	854	82	100	317	305
12/88	699	99	67	2,224	858	75	102	315	298

Performance Ratios By Asset Concentration Group

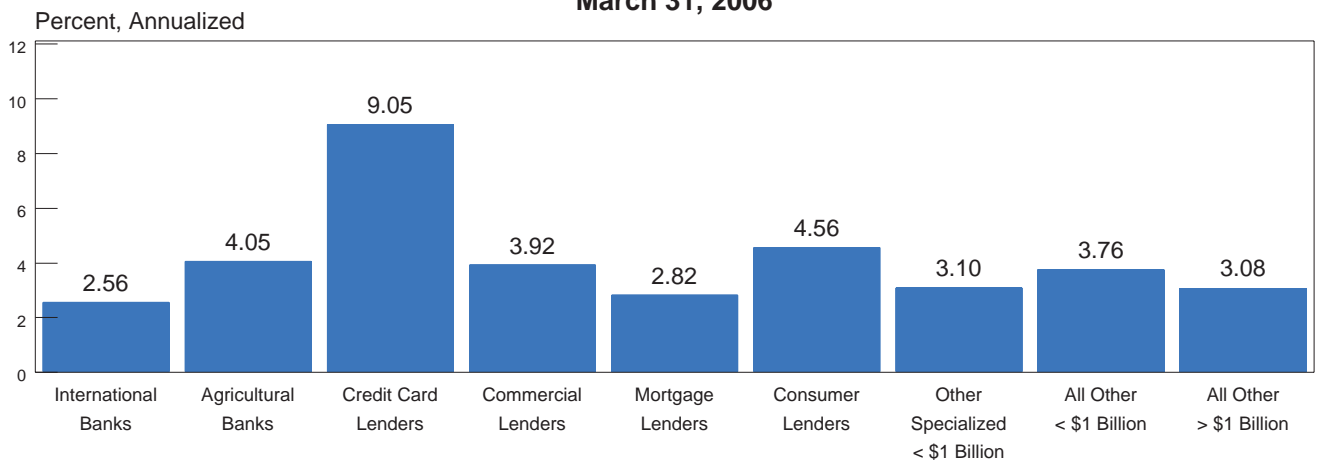
Return on Assets (YTD)

March 31, 2006



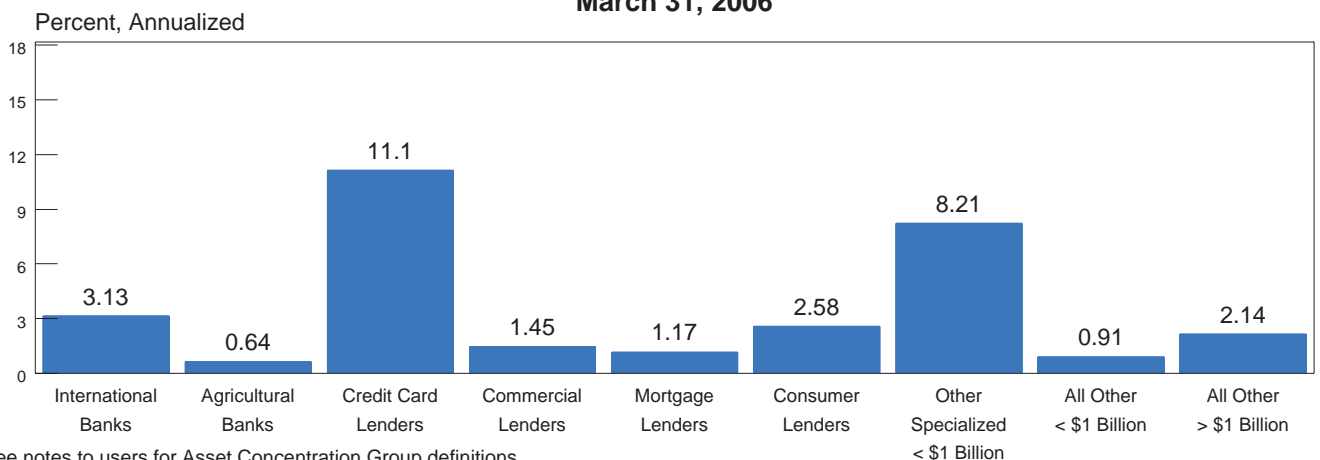
Net Interest Margin (YTD)

March 31, 2006



Noninterest Income to Assets (YTD)

March 31, 2006

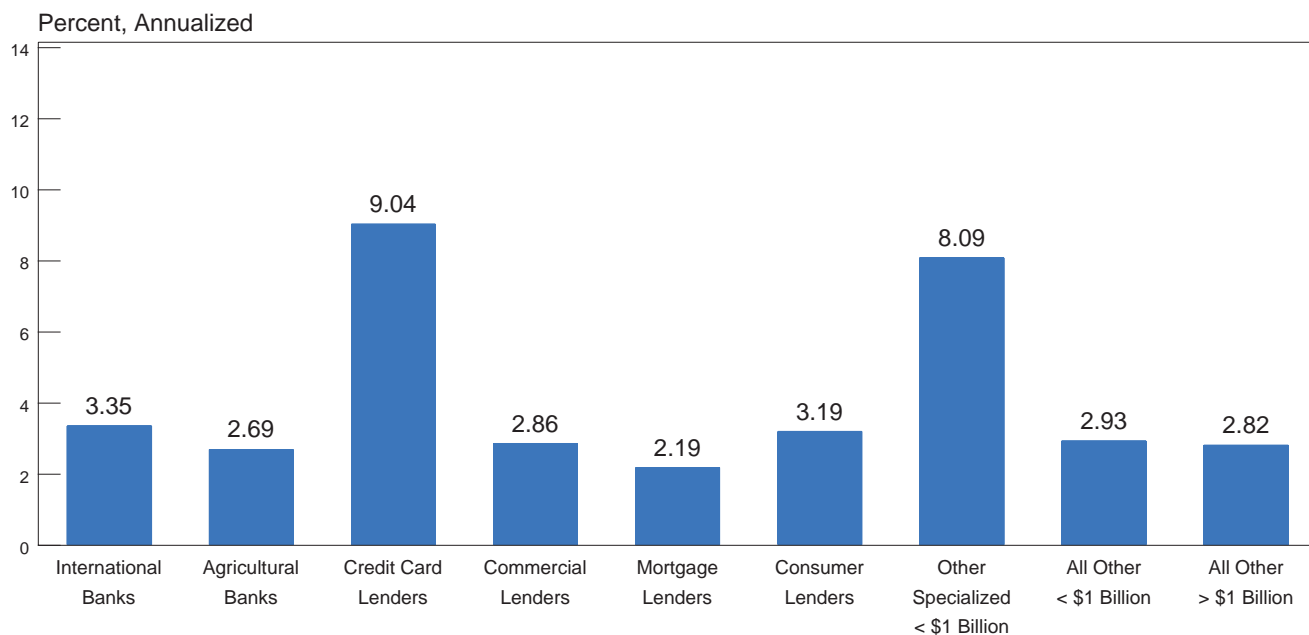


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

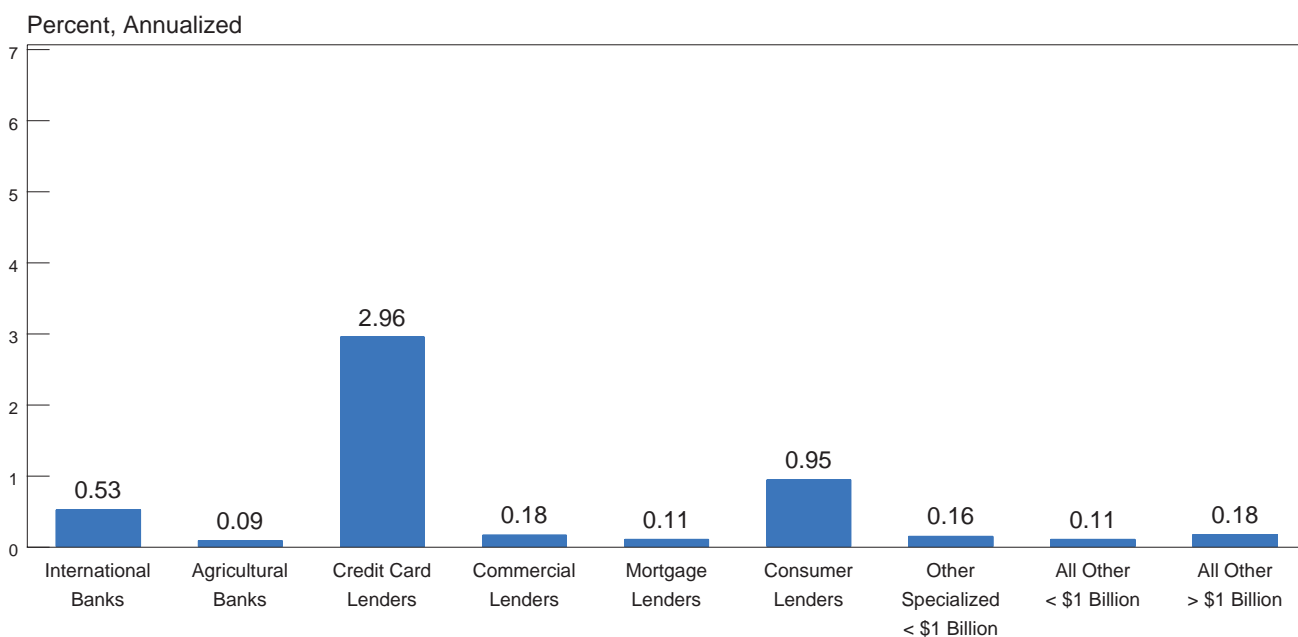
Noninterest Expense to Assets (YTD)

March 31, 2006



Net Charge-offs to Loans and Leases (YTD)

March 31, 2006

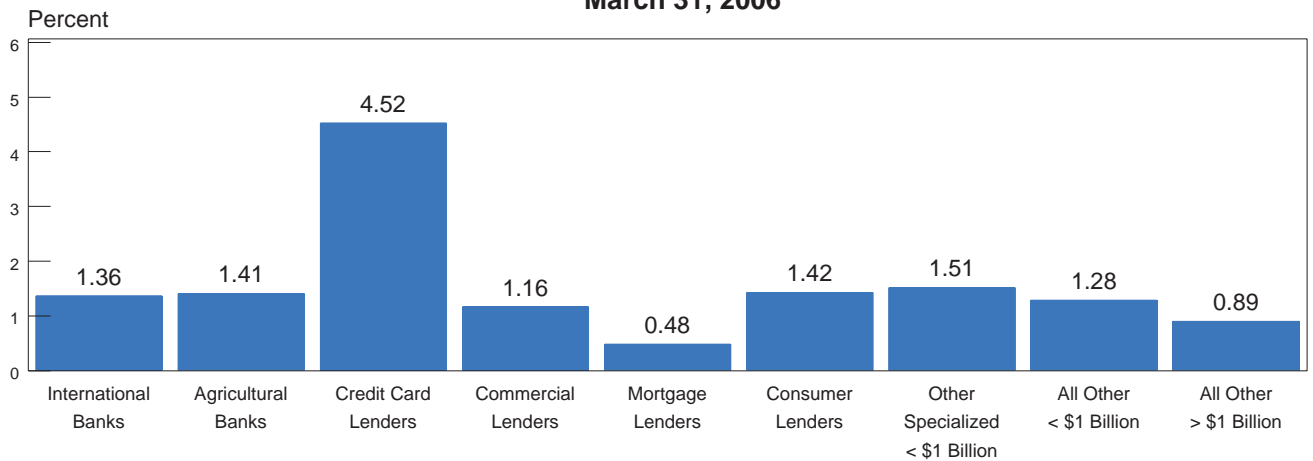


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

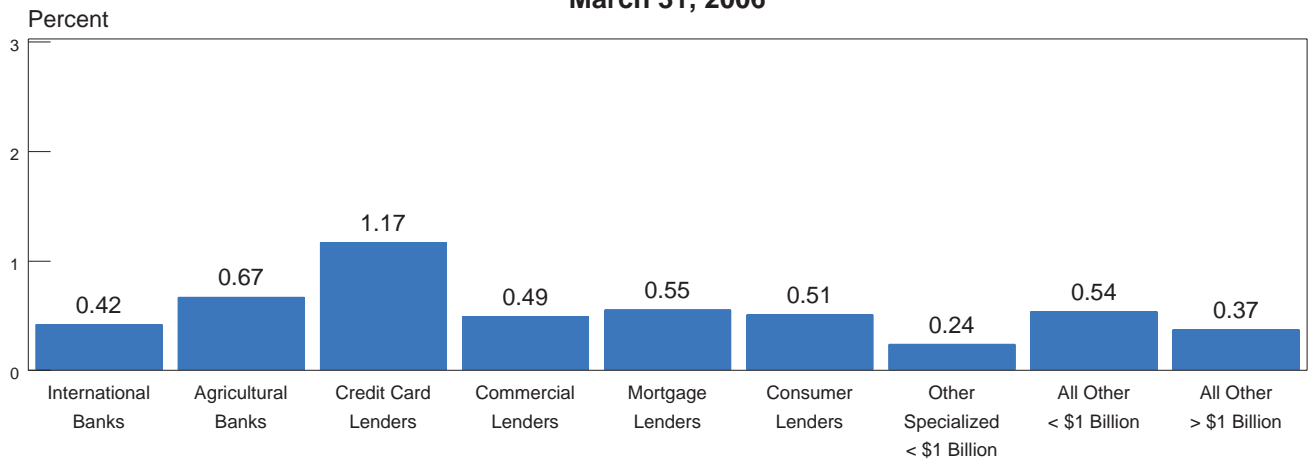
Loss Allowance To Loans and Leases

March 31, 2006



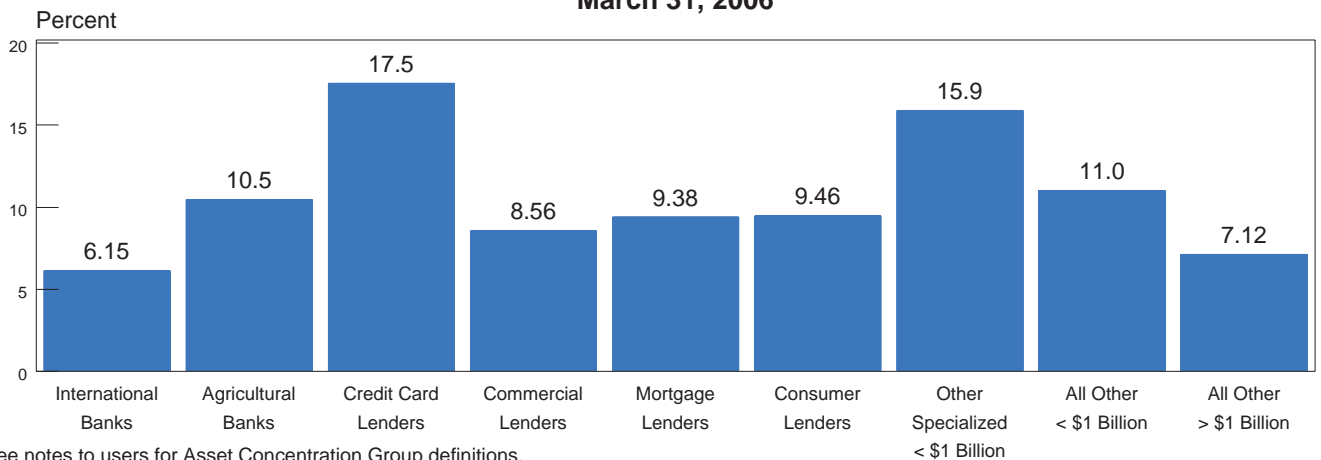
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2006



Core Capital (Leverage) Ratio

March 31, 2006



Note: See notes to users for Asset Concentration Group definitions.

Return On Average Assets By Asset Concentration Group

1989 - 2006, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/06	1.16	1.26	4.58	1.36	1.05	2.19	1.74	1.07	1.22
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54
03/98	0.83	1.28	2.54	1.33	1.06	1.31	1.68	1.23	1.34
03/97	1.00	1.27	2.03	1.32	0.96	1.41	1.65	1.23	1.18
03/96	0.66	1.26	1.98	1.29	0.88	1.26	1.27	1.27	1.10
03/95	0.67	1.21	2.95	1.16	0.68	1.14	1.09	1.18	1.07
03/94	0.83	1.23	3.78	0.99	0.62	1.35	1.03	1.16	1.22
03/93	1.07	1.37	2.93	1.03	0.96	1.49	1.25	1.31	1.12
03/92	0.56	1.26	3.00	0.59	0.86	1.01	1.18	1.10	0.69
03/91	0.53	1.09	2.46	0.17	0.38	0.38	0.41	0.63	0.66
03/90	0.67	1.03	2.73	0.05	-0.19	0.01	0.20	0.66	0.27
03/89	0.84	1.15	2.26	0.10	0.14	0.76	0.61	0.78	0.50

Note: See notes to users for Asset Concentration Group definitions.

Net Interest Margin By Asset Concentration Group

1989 - 2006, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/06	2.56	4.05	9.05	3.92	2.82	4.56	3.10	3.76	3.08
03/05	2.64	4.05	8.16	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73
03/98	2.95	4.23	7.84	4.45	3.16	4.34	3.77	4.28	3.76
03/97	3.08	4.25	7.90	4.50	3.28	5.21	3.83	4.36	3.94
03/96	3.32	4.24	8.02	4.32	3.19	5.11	3.72	4.40	4.10
03/95	3.41	4.38	8.22	4.43	3.12	4.74	3.90	4.50	4.01
03/94	3.31	4.22	9.31	4.29	3.38	5.07	3.67	4.38	4.23
03/93	3.70	4.35	9.46	4.39	3.66	5.71	3.81	4.63	4.30
03/92	3.22	4.32	9.68	4.19	3.32	5.04	3.85	4.52	4.04
03/91	3.03	4.04	9.31	3.73	2.66	4.06	3.17	4.05	3.02
03/90	2.93	4.04	8.77	3.51	2.19	3.76	3.24	4.03	2.51
03/89	3.17	4.15	8.10	3.61	2.02	4.33	3.47	4.13	2.12

Note: See notes to users for Asset Concentration Group definitions.

Net Charge-offs as a Percent of Average Loans and Leases
By Asset Concentration Group
1989 - 2006, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/06	0.53	0.09	2.96	0.18	0.11	0.95	0.16	0.11	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44
03/98	0.48	0.10	4.78	0.34	0.18	0.42	0.39	0.19	0.43
03/97	0.19	0.16	4.53	0.31	0.19	0.99	0.27	0.23	0.51
03/96	0.47	0.13	3.89	0.31	0.25	0.79	0.14	0.18	0.42
03/95	0.25	0.07	2.74	0.30	0.24	0.39	0.19	0.15	0.33
03/94	0.62	0.06	3.13	0.39	0.44	0.51	0.15	0.13	0.35
03/93	1.26	0.12	4.07	0.83	0.45	0.78	0.83	0.28	0.57
03/92	1.76	0.24	5.00	1.05	0.43	0.86	0.37	0.41	1.24
03/91	1.47	0.22	4.63	1.13	0.39	0.84	0.48	0.54	0.94
03/90	1.97	0.29	3.83	1.02	0.36	0.73	0.64	0.59	0.75
03/89	0.54	0.34	3.74	0.56	0.02	0.32	0.53	0.36	0.38

Note: See notes to users for Asset Concentration Group definitions.

Percent of Loans Noncurrent By Asset Concentration Group

1988 - 2006

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/06	0.90	0.89	1.73	0.61	0.68	0.62	0.75	0.78	0.62
12/05	0.99	0.82	1.75	0.61	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
12/93	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
12/92	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36
12/91	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
12/90	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
12/89	5.47	2.00	1.96	3.43	2.68	2.22	3.81	2.10	6.24
12/88	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43

Note: See notes to users for Asset Concentration Group definitions.

Core Capital as a Percent of Total Assets By Asset Concentration Group

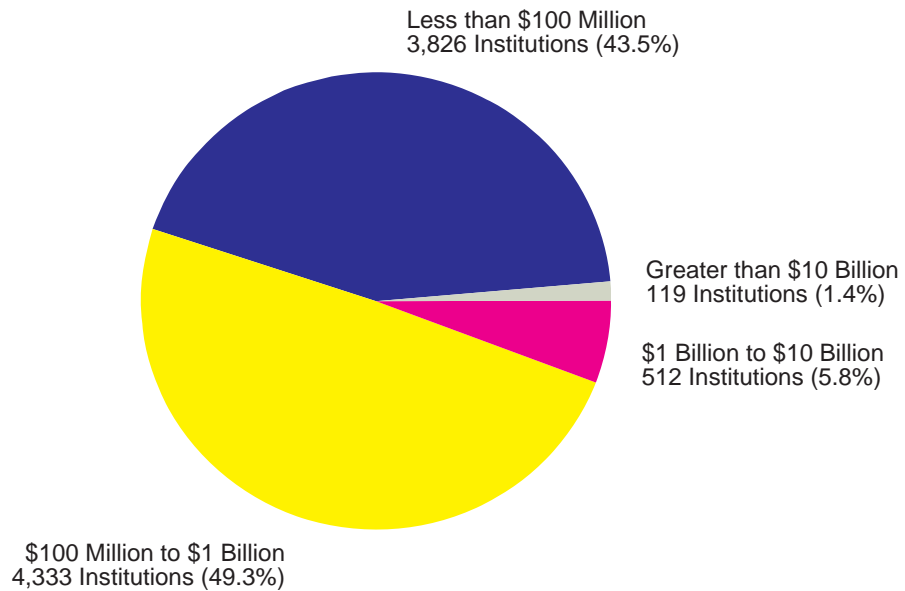
1988 - 2006

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/06	6.15	10.46	17.54	8.56	9.38	9.46	15.90	11.00	7.12
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.84	10.74	7.18
12/04	6.05	10.36	16.59	8.28	9.10	8.81	15.31	10.39	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.47
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.16
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
12/91	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
12/90	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
12/89	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
12/88	4.93	9.43	5.96	6.03	6.88	7.55	9.46	8.00	6.10

Note: See notes to users for Asset Concentration Group definitions.

Number of Institutions By Asset Size

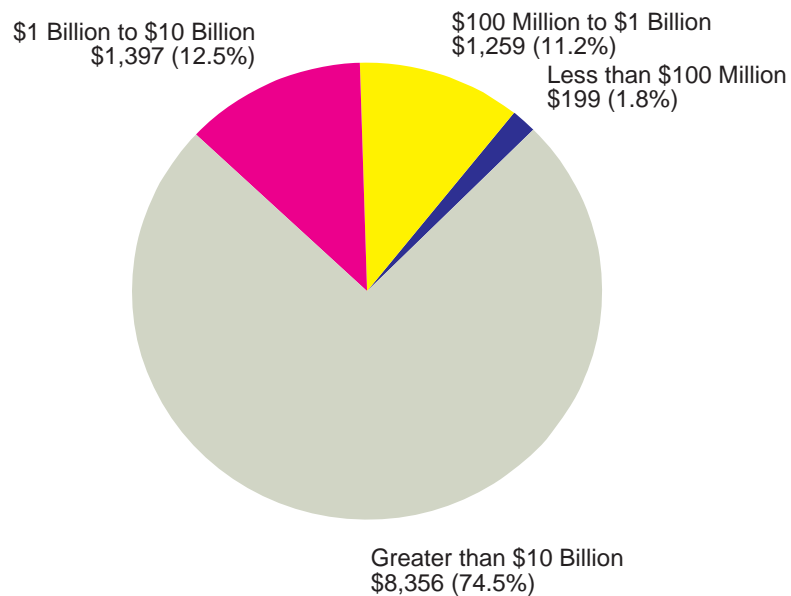
March 31, 2006



Industry Assets By Asset Size

March 31, 2006

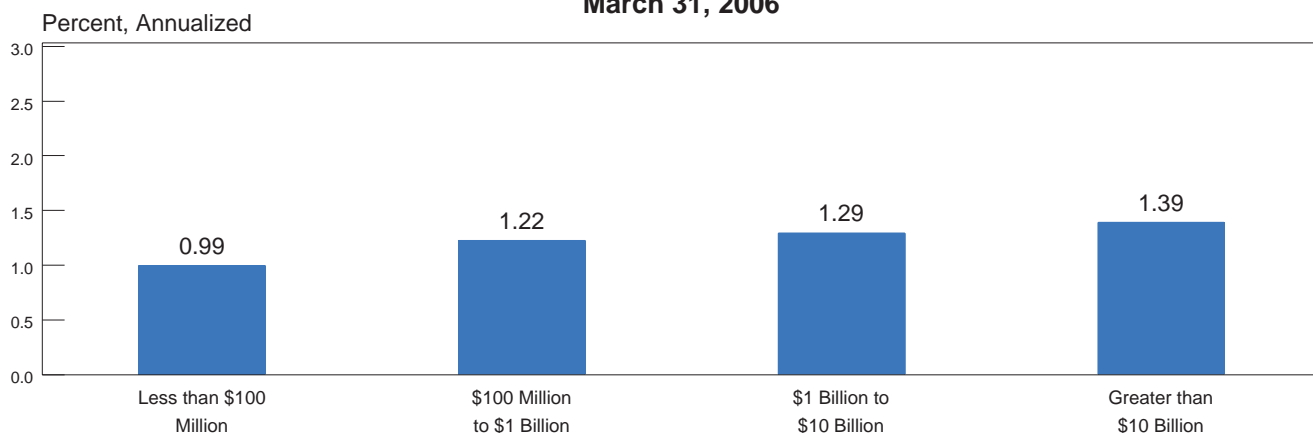
(\$ Billions)



Performance Ratios By Asset Size

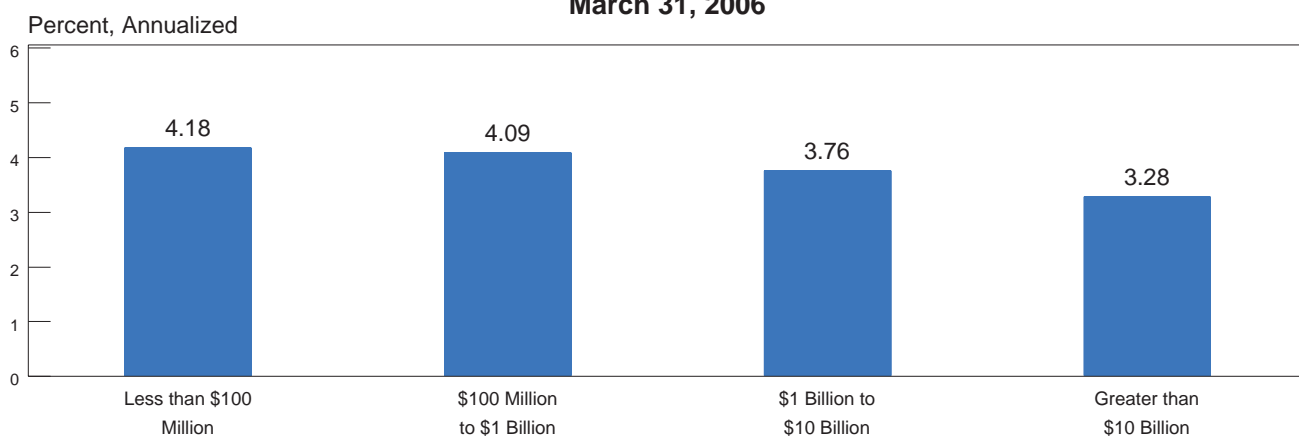
Return on Assets (YTD)

March 31, 2006



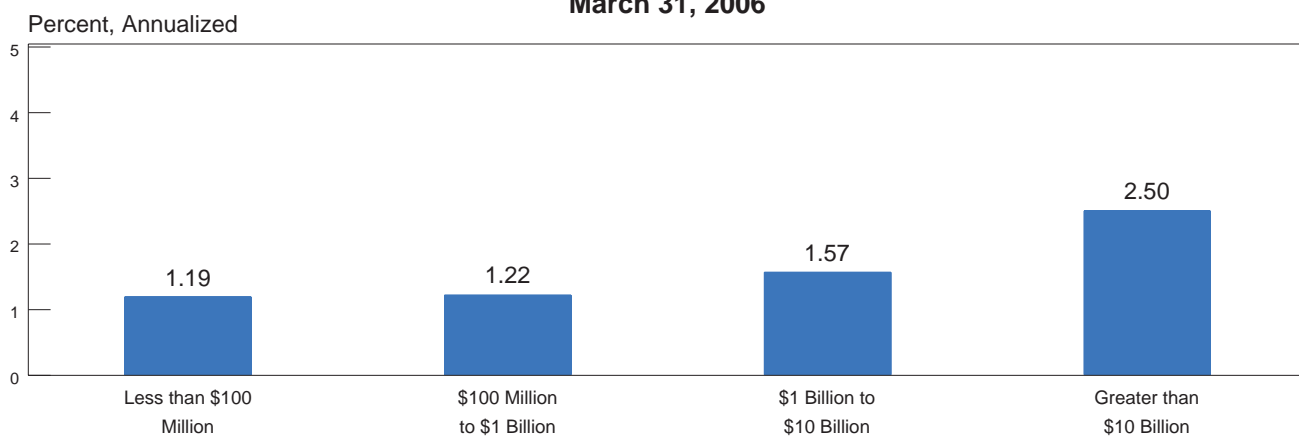
Net Interest Margin (YTD)

March 31, 2006



Noninterest Income to Assets (YTD)

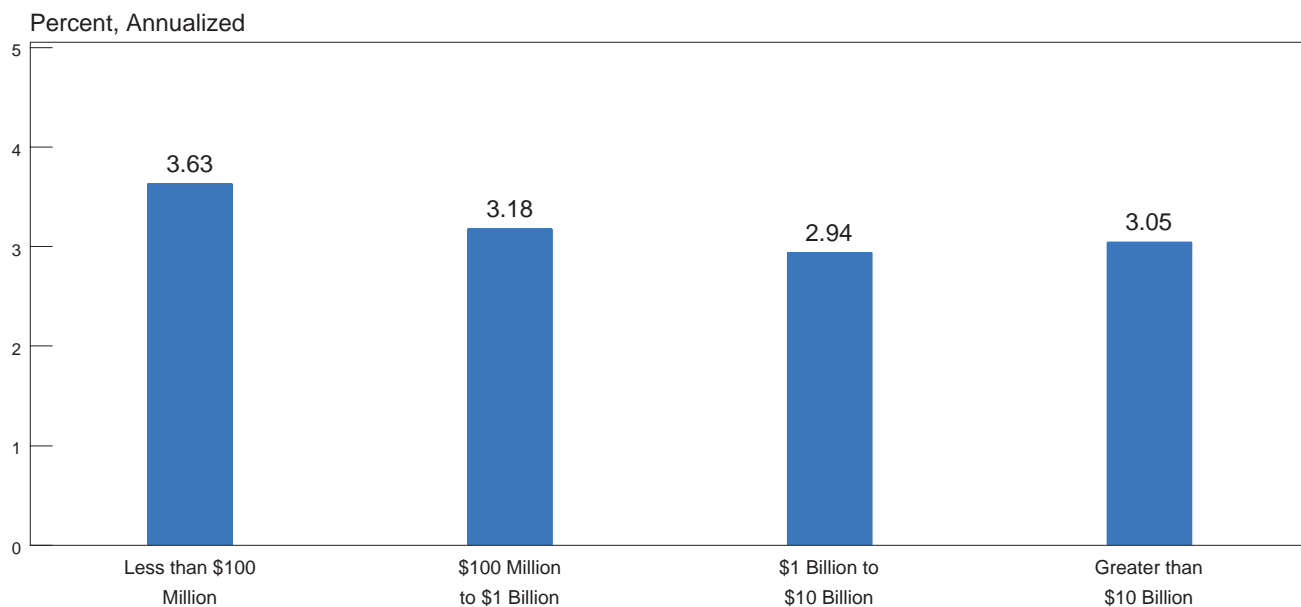
March 31, 2006



Performance Ratios By Asset Size

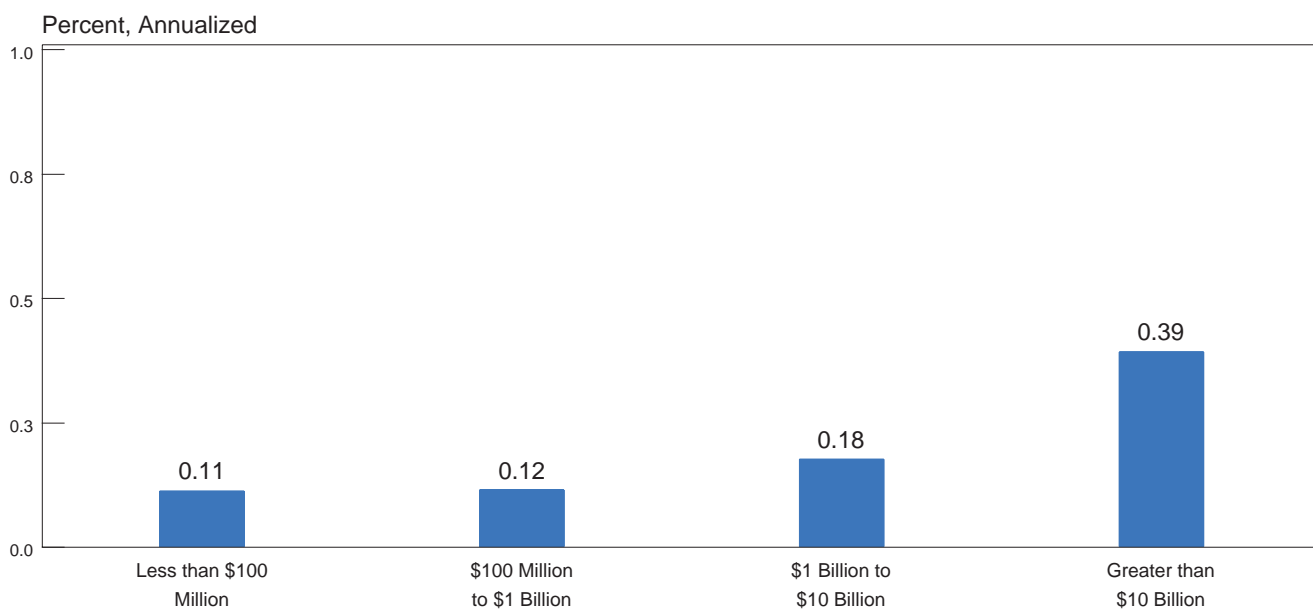
Noninterest Expense to Assets (YTD)

March 31, 2006



Net Charge-offs to Loans and Leases (YTD)

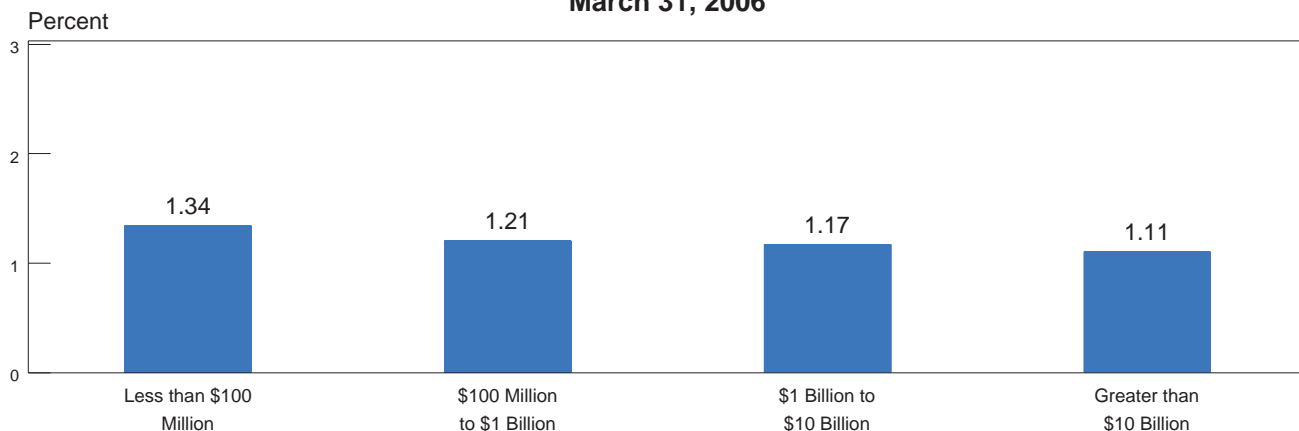
March 31, 2006



Condition Ratios By Asset Size

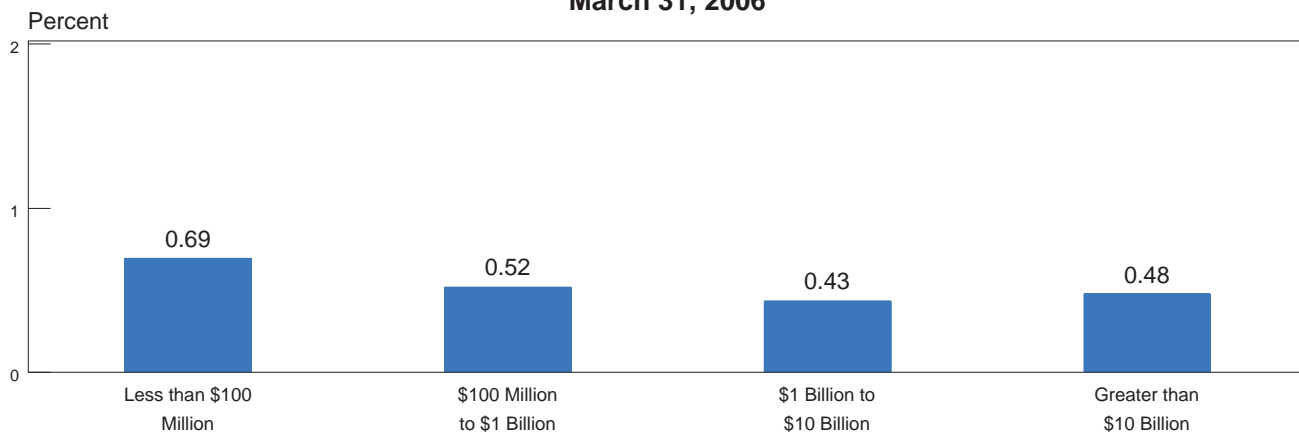
Loss Allowance To Loans and Leases

March 31, 2006



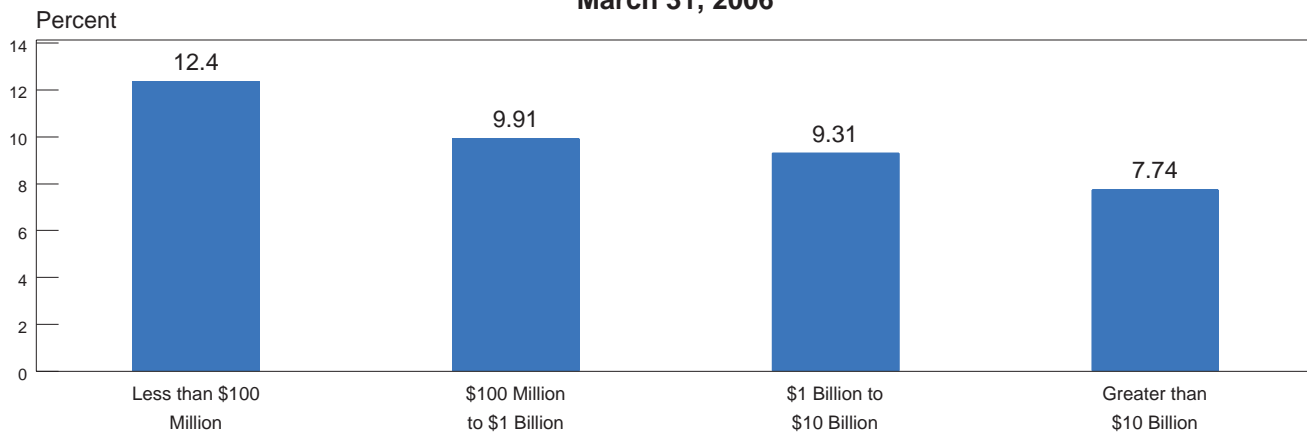
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2006



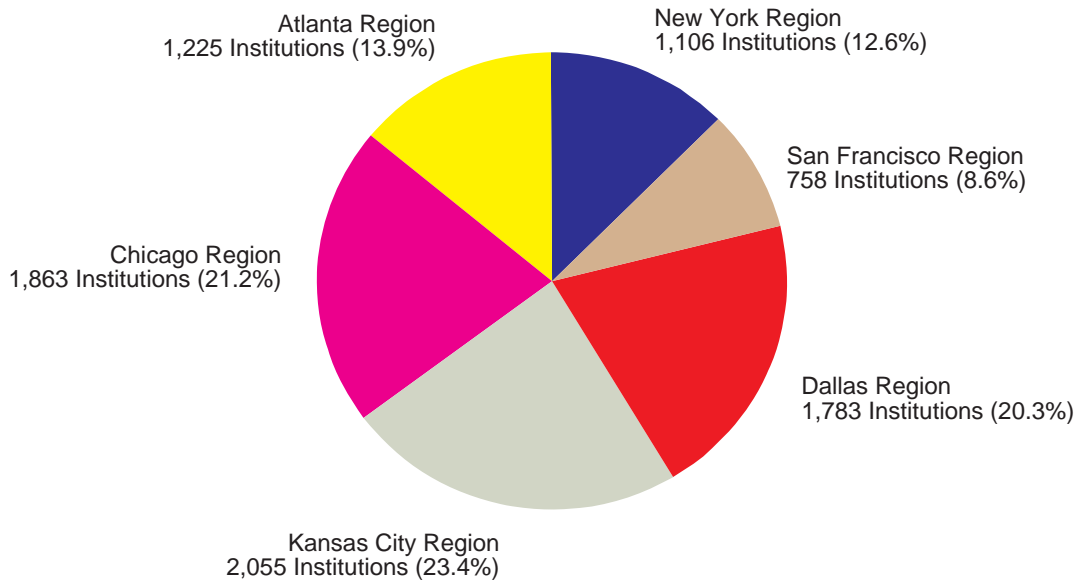
Core Capital (Leverage) Ratio

March 31, 2006



Geographic Distribution of FDIC-Insured Institutions

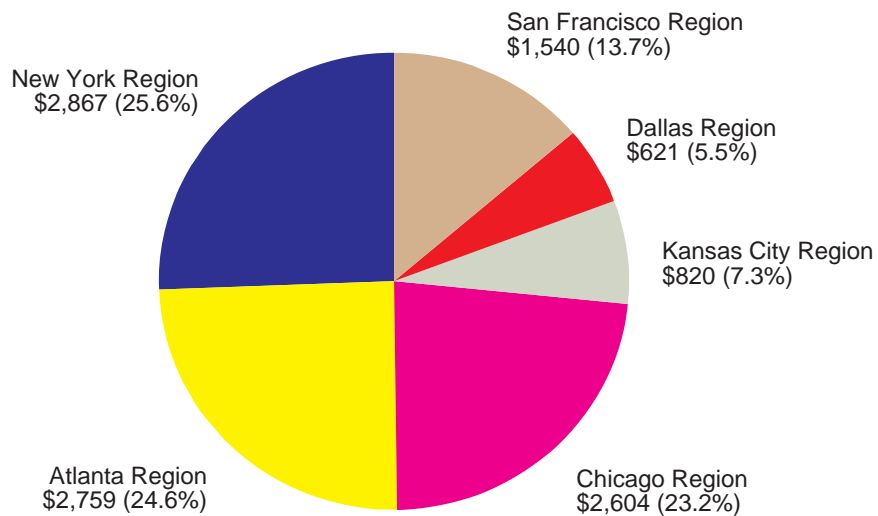
March 31, 2006



Geographic Distribution of Industry Assets

March 31, 2006

(\$ Billions)

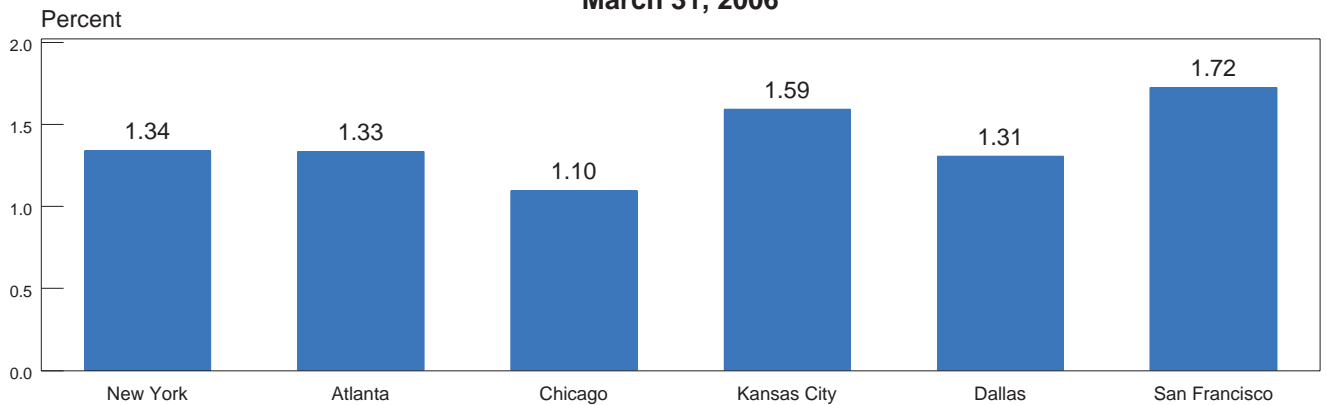


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

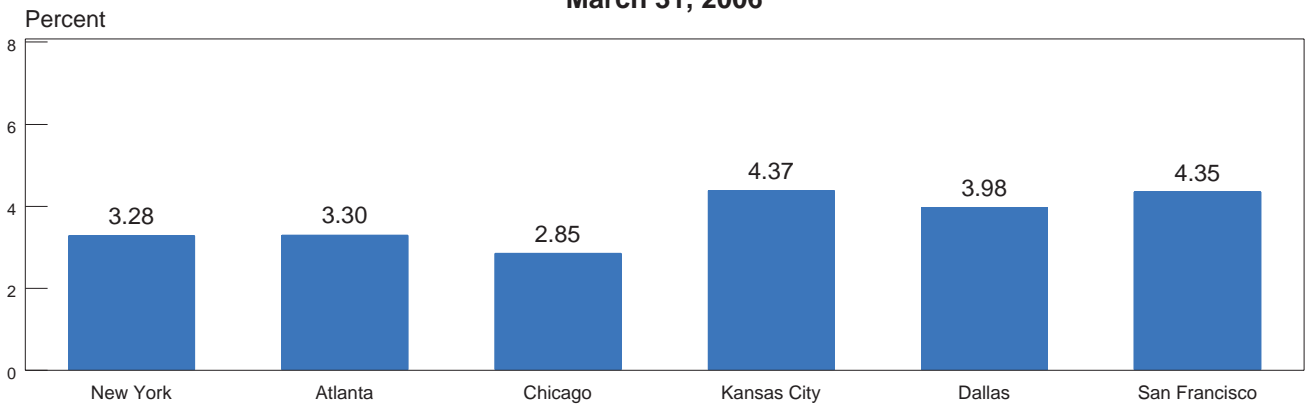
Return on Assets (YTD, Annualized)

March 31, 2006



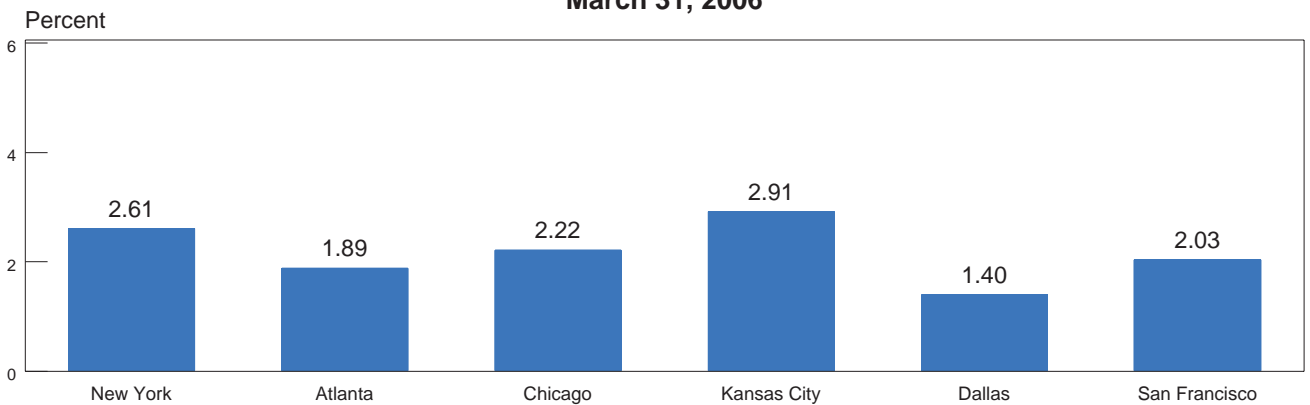
Net Interest Margins (YTD, Annualized)

March 31, 2006



Noninterest Income to Assets (YTD, Annualized)

March 31, 2006



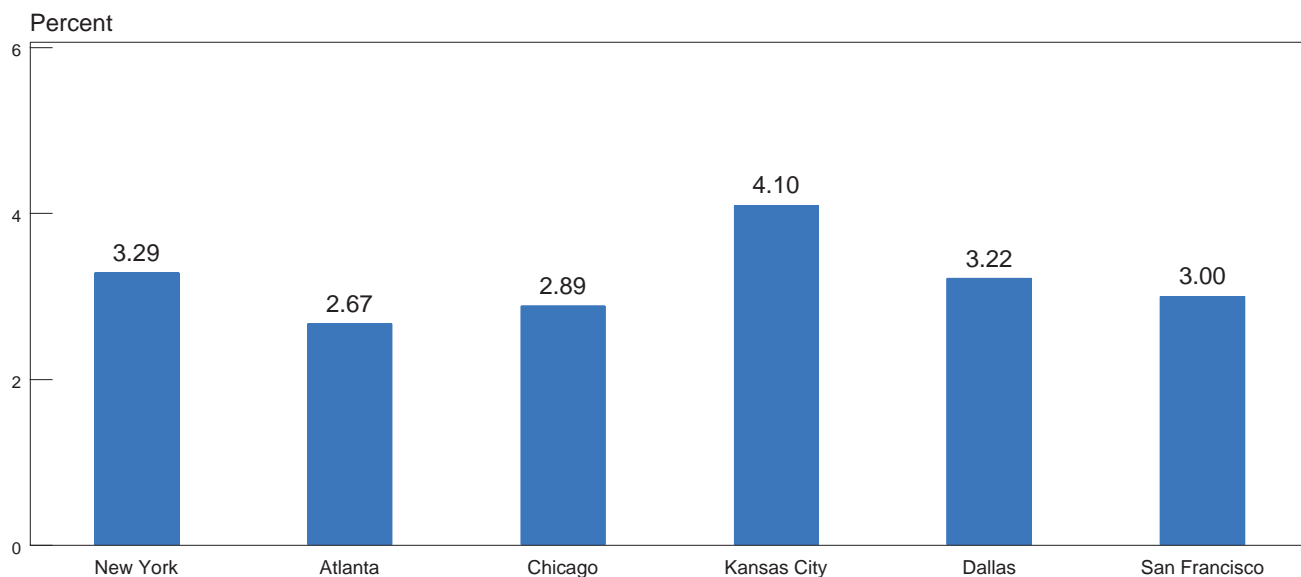
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

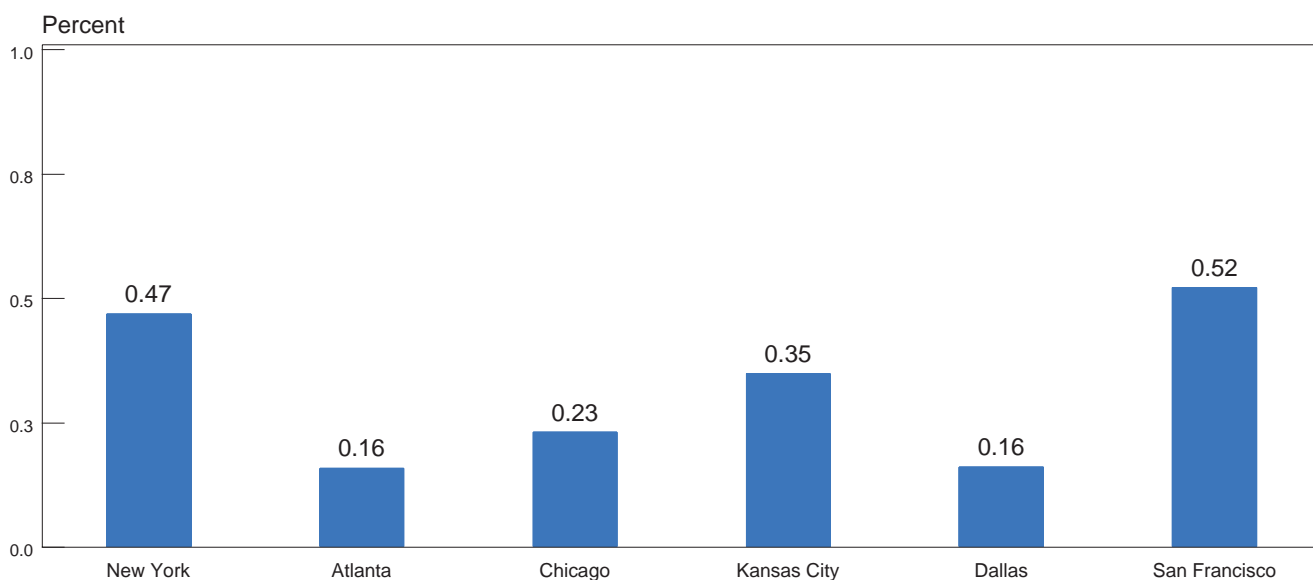
Noninterest Expense to Assets (YTD, Annualized)

March 31, 2006



Net Charge-offs to Loans and Leases (YTD, Annualized)

March 31, 2006



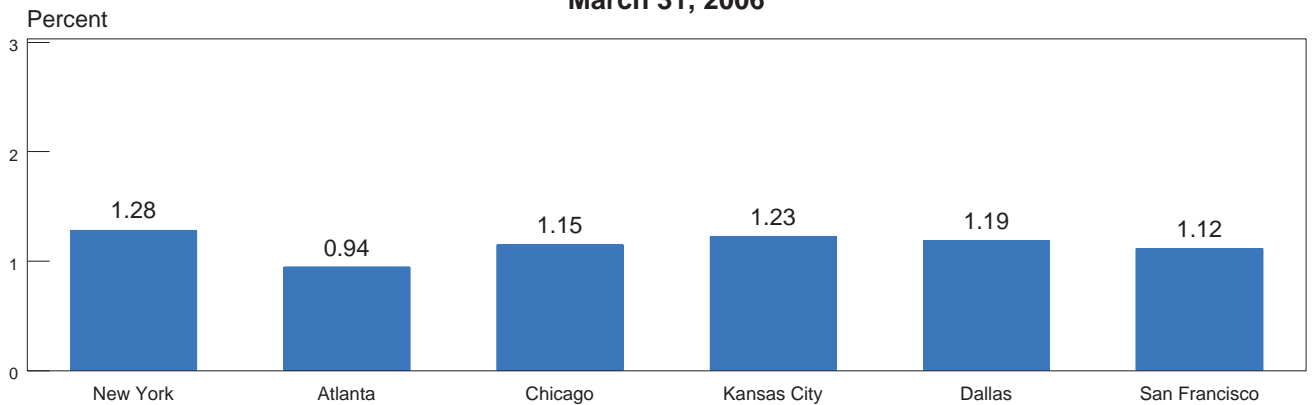
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

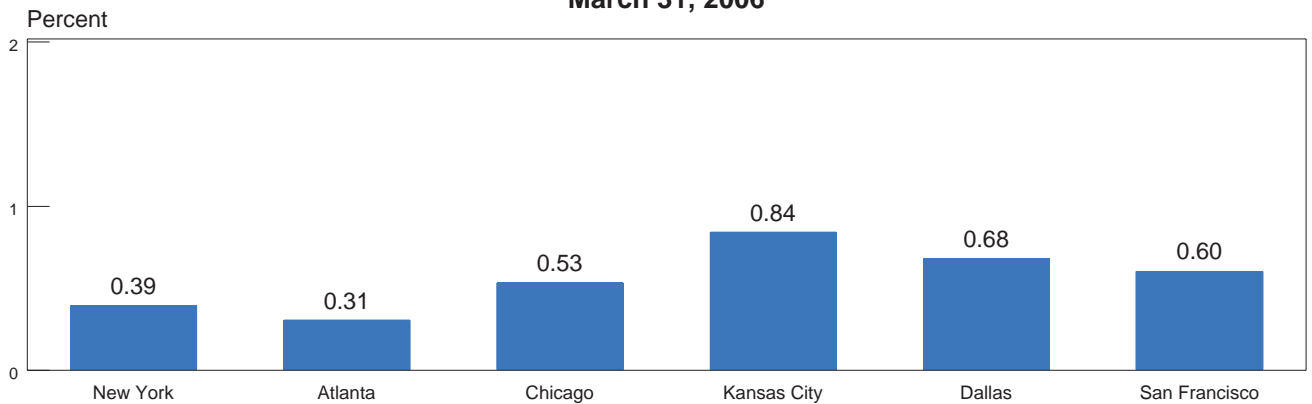
Loss Allowance To Loans and Leases

March 31, 2006



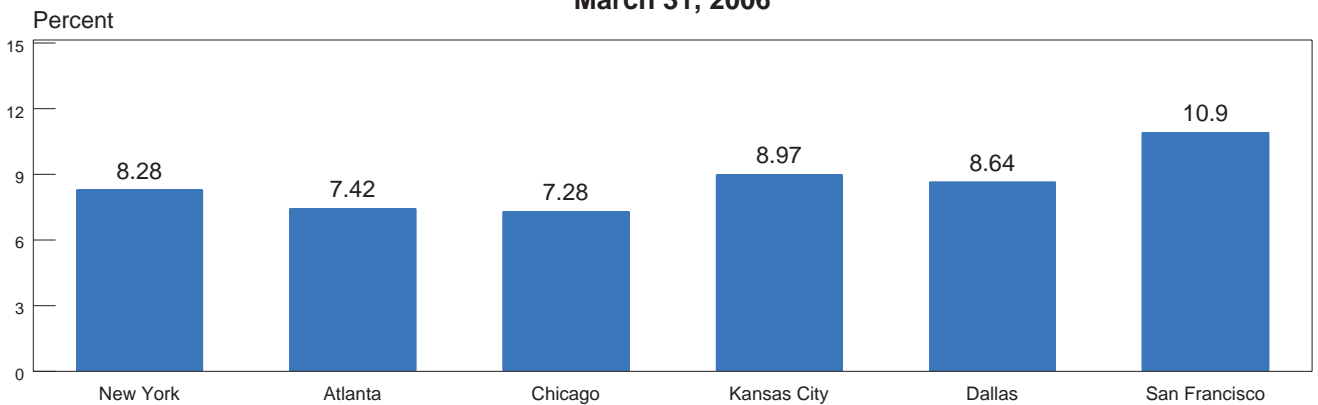
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2006



Core Capital (Leverage) Ratio

March 31, 2006



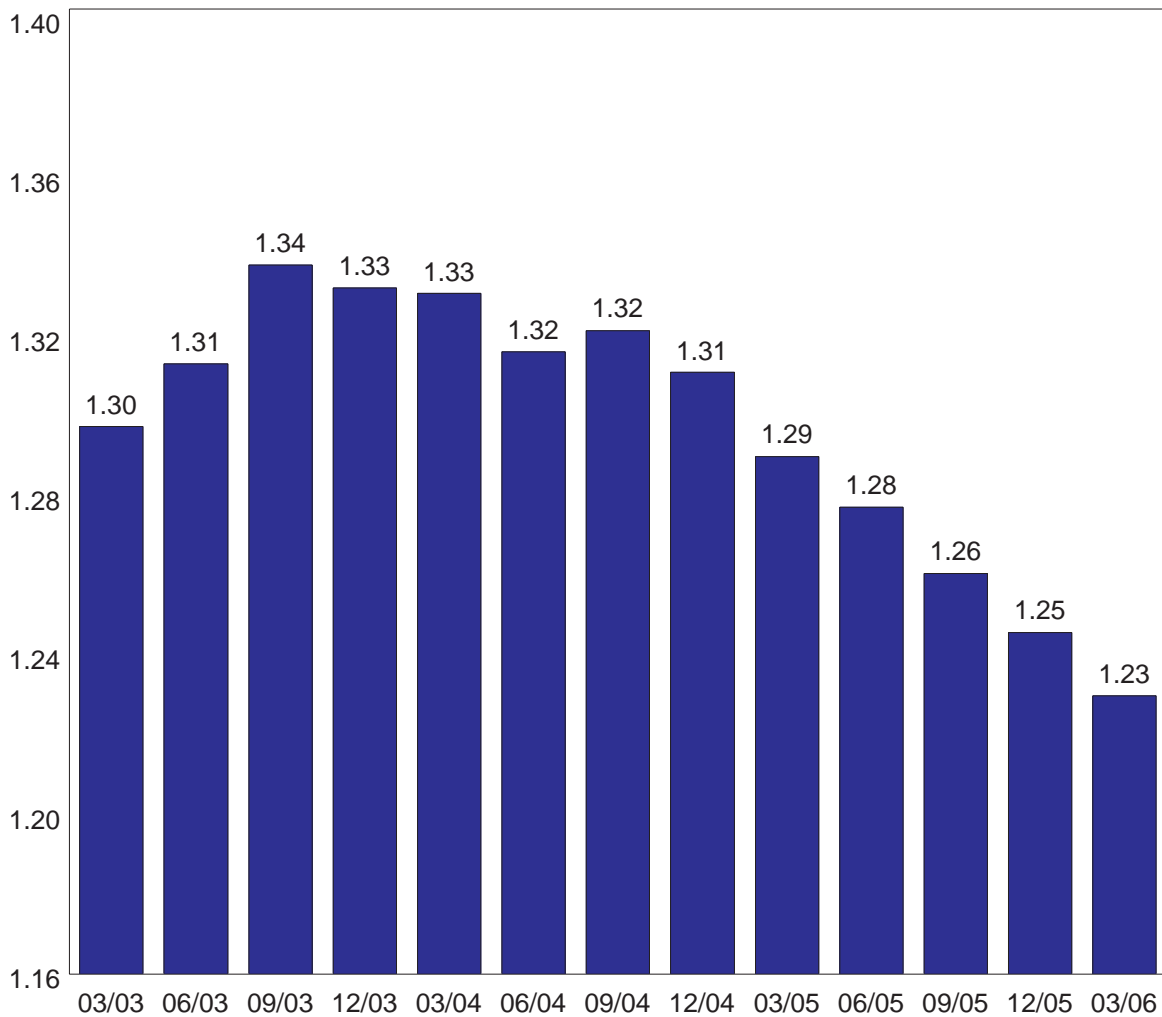
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2003 - March 31, 2006

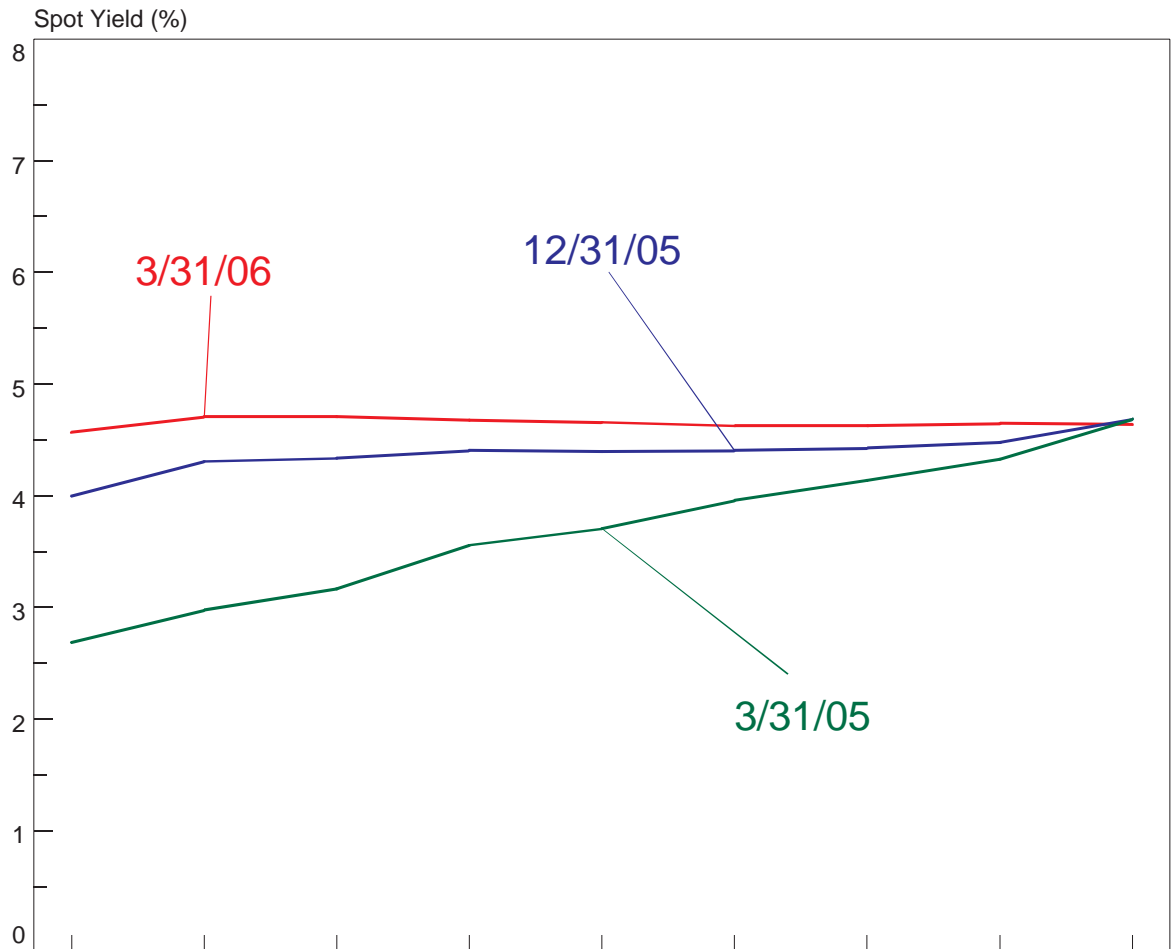
Funds per \$100 Est. Insured Deposits



Note: Includes insured branches of foreign banks. 2006 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

March 31, 2005 - March 31, 2006



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/06	4.57	4.71	4.71	4.68	4.66	4.63	4.63	4.65	4.64*
12/31/05	4.00	4.31	4.34	4.41	4.40	4.41	4.43	4.48	4.69
9/30/05	3.50	3.79	3.86	4.01	4.02	4.06	4.12	4.21	4.44
6/30/05	3.01	3.23	3.37	3.64	3.68	3.79	3.90	4.05	4.47
3/31/05	2.69	2.98	3.17	3.56	3.71	3.96	4.14	4.33	4.69

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

* Source: 3 month average daily closes of CBOE 30 year T-Bond index (from Yahoo, Commodity Systems, Inc.).

Capital Category Distribution

March 31, 2006

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,729	99.3%	\$11,191.6	99.8%
Adequately Capitalized	55	0.6%	\$17.4	0.2%
Undercapitalized	3	0.0%	\$0.6	0.0%
Significantly Undercapitalized	2	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

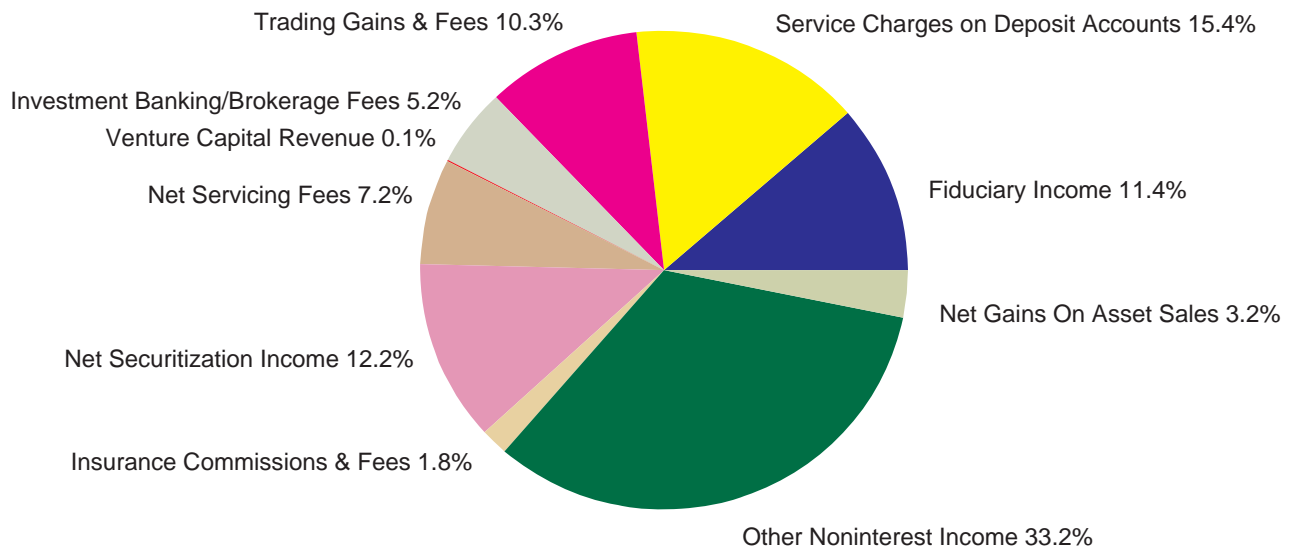
Note: Excludes U.S. branches of foreign banks.

Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage		Tangible Equity
Well Capitalized	>=10%	and	>=6%	and	>=5%		--
Adequately Capitalized	>=8%	and	>=4%	and	>=4%		--
Undercapitalized	>=6%	and	>=3%	and	>=3%		--
Significantly Undercapitalized	<6%	or	<3%	or	<3%	and	>2%
Critically Undercapitalized	--		--		--		<=2%

Composition of Commercial Banks' Noninterest Income

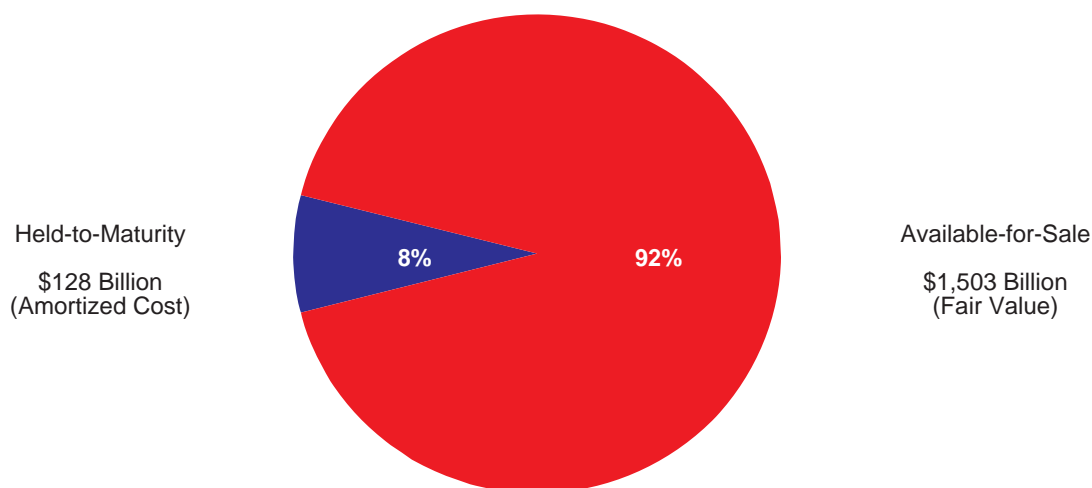
March 31, 2006



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$6,293	1,331	17.6%
Service Charges on Deposit Accounts	\$8,475	7,268	96.0%
Trading Gains & Fees	\$5,690	119	1.6%
Investment Banking/Brokerage Fees	\$2,882	1,895	25.0%
Venture Capital Revenue	\$49	52	0.7%
Net Servicing Fees	\$3,942	1,718	22.7%
Net Securitization Income	\$6,735	70	0.9%
Insurance Commissions & Fees	\$1,014	3,035	40.1%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$1,420	1,928	25.5%
Net Gains/Losses On OREO Sales	\$39	1,154	15.2%
Net Gains/Losses On Sales Of Other Assets	\$284	1,273	16.8%
Other Noninterest Income	\$18,282	7,343	97.0%
Total Noninterest Income	\$55,110	7,435	98.2%

Commercial Bank Total Securities*

March 31, 2006



Commercial Bank Total Securities*

March 31, 2006

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$6,310	98.7	\$46,349	98.2	\$52,658	98.3
U.S. Government Agencies	3,681	98.5	7,963	98.6	11,644	98.6
Government Sponsored Enterprises	37,609	98.1	226,132	98.0	263,741	98.0
Mortgage Pass-through Securities	19,663	97.6	614,394	97.1	634,058	97.1
Collateralized Mortgage Obligations	32,943	97.4	273,037	97.9	305,980	97.9
State, County, Municipal Obligations	23,637	100.6	100,885	101.3	124,522	101.2
Asset Backed Securities	118	97.6	81,983	100.5	82,101	100.5
Other Debt Securities	4,327	101.5	139,990	101.7	144,318	108.2
Equity Securities	**	**	12,479	113.6	12,479	113.6
Total Securities	\$128,287	98.5	\$1,503,213	98.2	\$1,631,500	98.2
Memoranda***						
Structured Notes	21,018		20,617			98.1

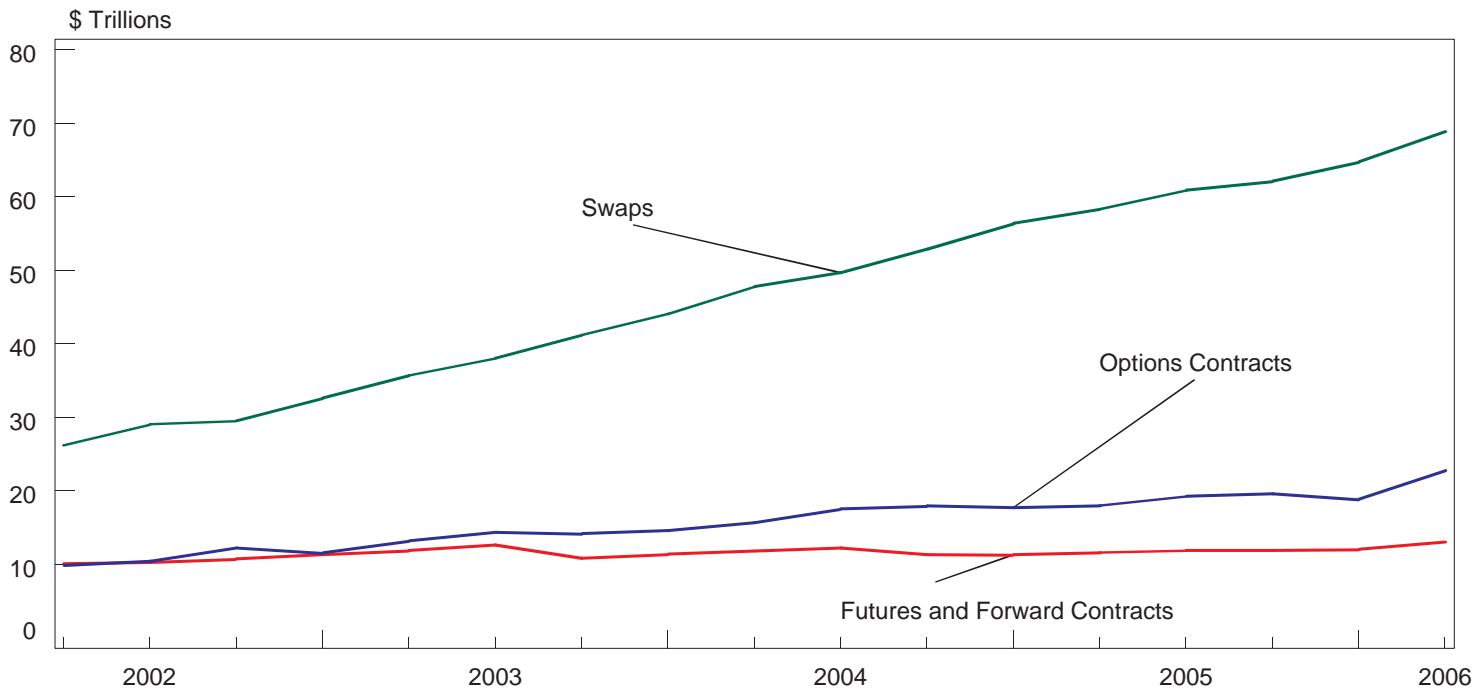
* Excludes trading account assets.

** Equity Securities are classified as 'Available-for-Sale'.

*** Structured notes are included in the 'Held-to-Maturity' or 'Available-for-Sale' accounts.

Commercial Bank Derivatives

2002 - 2006 (Notional Amounts)



	12/02	12/03	12/04	12/05	3/06
Total Derivatives (Notional Amounts, in billions of dollars)	\$55,567	\$70,098	\$85,526	\$95,661	\$104,711
Futures and Forward Contracts	11,376	11,400	11,365	12,056	13,044
Interest rate contracts	7,380	7,213	6,520	7,060	7,659
Foreign exchange rate contracts	3,866	4,079	4,717	4,828	5,200
Other futures and forwards*	130	109	128	168	184
Option Contracts	11,574	14,613	17,750	18,869	22,790
Interest rate options	9,898	12,542	14,950	15,160	18,273
Foreign currency options	911	1,300	1,734	2,360	2,949
Other option contracts*	766	771	1,065	1,349	1,568
Swaps	32,617	44,085	56,412	64,737	68,877
Interest rate swaps	31,195	42,107	54,048	62,299	66,347
Foreign exchange rate swaps	1,304	1,805	2,155	2,101	2,161
Other swaps*	118	172	208	336	370
Memoranda					
Spot Foreign Exchange Contracts	196	273	419	431	938
Credit Derivatives	642	1,001	2,347	5,822	5,472
Number of banks reporting derivatives	447	580	684	838	882
Replacement cost of interest rate and foreign exchange rate contracts **	1,118	1,118	1,268	1,129	1,104

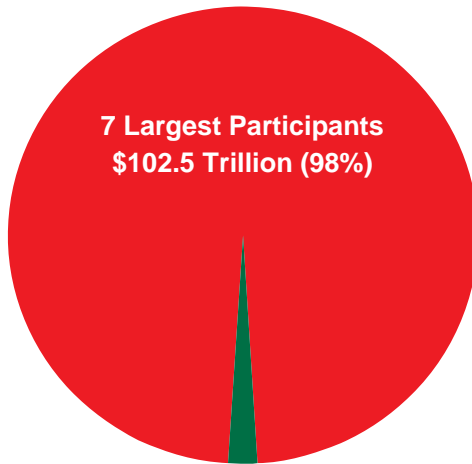
* Not reported by banks with less than \$300 million in assets.

** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

Concentration of Commercial Bank Derivatives*

Notional Amounts

March 31, 2006

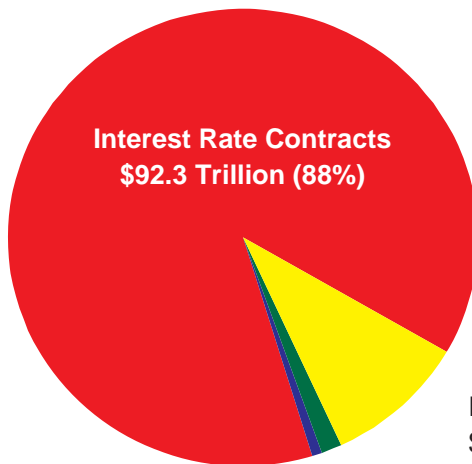


All Other Participants (875 Banks)
\$2.2 Trillion (2%)

Composition of Commercial Bank Derivatives*

Notional Amounts

March 31, 2006



Foreign Exchange Contracts
\$10.3 Trillion (10%)

Commodity & Other Contracts
\$0.7 Trillion (1%)

Equity Derivative Contracts
\$1.4 Trillion (1%)

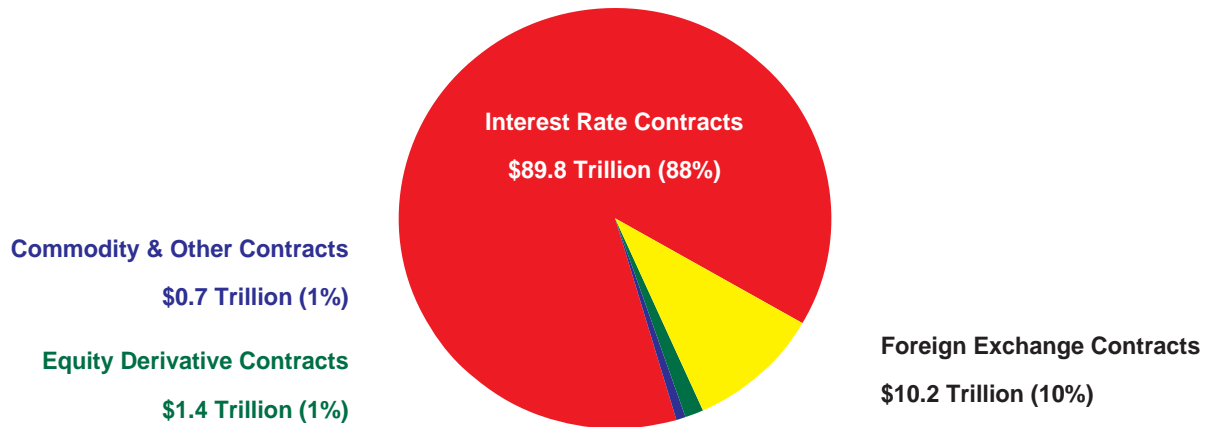
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$883 billion for the seven largest participants and \$55 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

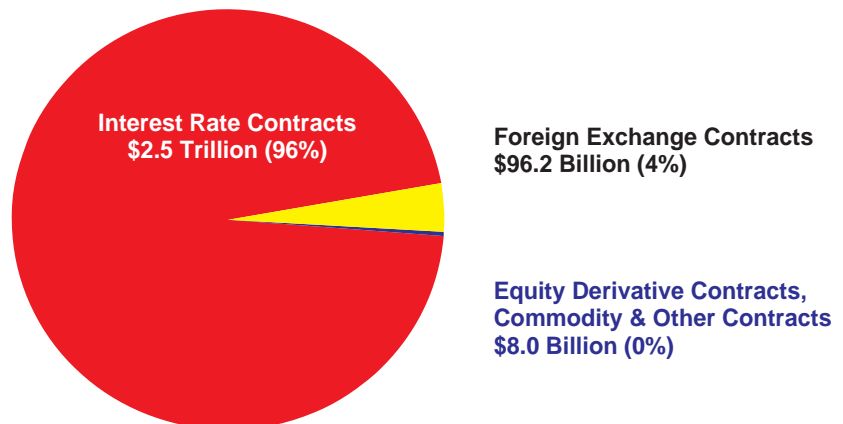
March 31, 2006



Not Held for Trading

Notional Amounts

March 31, 2006



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$938 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

March 31, 2006

(\$ Millions)

Held for Trading

135 Banks Held Derivative Contracts for Trading

7 Largest Participants Held 99% of Total (Notional Amount)

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	941,682	137,970	55,964	42,649	1,178,265	15,619
Gross negative fair value	922,237	133,835	66,713	39,862	1,162,646	
All other participants						
Gross positive fair value	7,271	2,245	1,607	2,249	13,373	850
Gross negative fair value	6,643	2,043	1,571	2,265	12,523	
Total						
Gross positive fair value	948,953	140,215	57,572	44,898	1,191,638	16,469
Gross negative fair value	928,880	135,878	68,284	42,127	1,175,169	

Held for Purposes Other than Trading

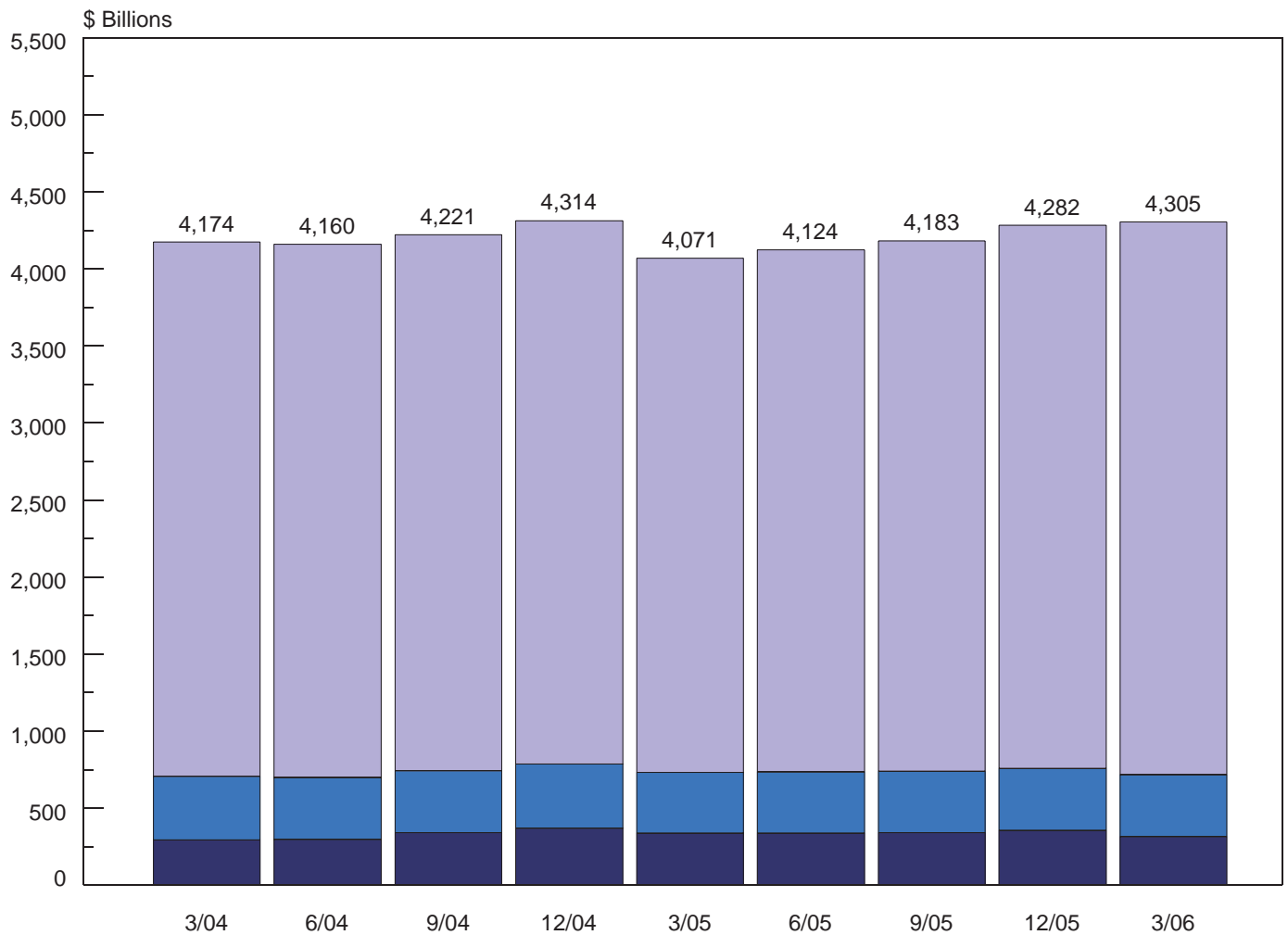
828 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 75% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	9,277	486	0	0	9,763	854
Gross negative fair value	8,428	481	0	0	8,909	
All other participants						
Gross positive fair value	5,063	273	197	17	5,550	(999)
Gross negative fair value	5,812	605	114	19	6,549	
Total						
Gross positive fair value	14,340	759	197	17	15,314	(145)
Gross negative fair value	14,240	1,085	114	19	15,458	

Expansion of Commercial Bank Credit Card Lines

2004 - 2006



Loans outstanding (\$Billions)

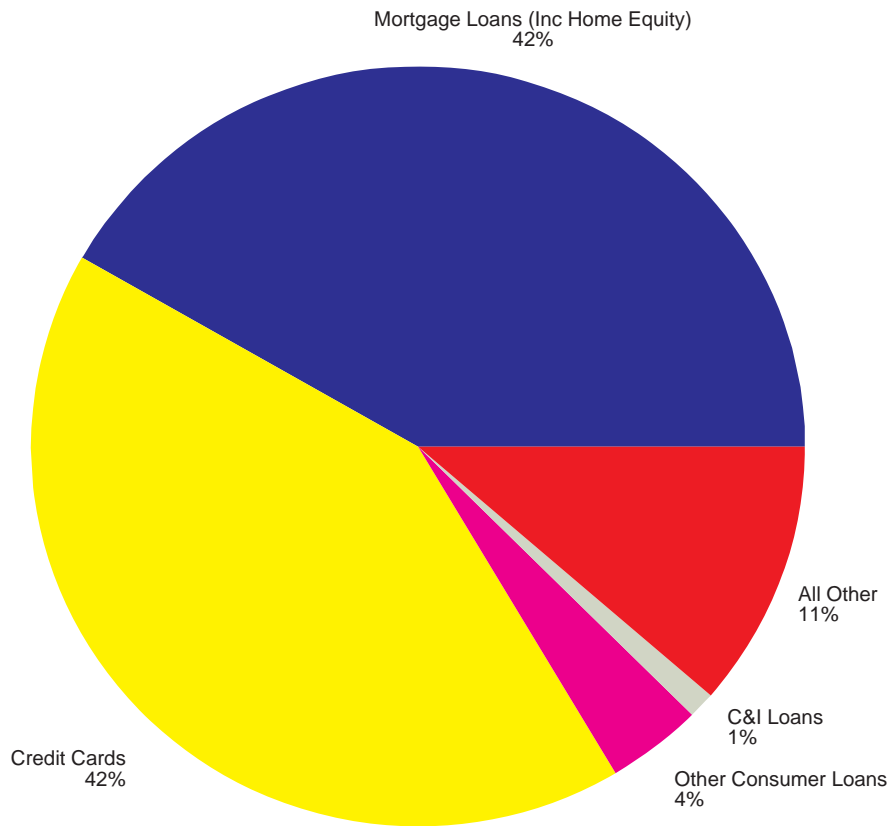
■ Held on-balance-sheet	292.4	298.1	340.0	371.4	336.9	338.5	338.9	354.8	317.0
■ Securitized & sold *	412.9	402.7	401.8	416.7	395.3	397.8	401.8	402.9	402.2
■ Unused Commitments *	3,468.9	3,459.0	3,479.0	3,526.2	3,339.2	3,387.6	3,442.4	3,524.6	3,585.5
Total	4,174.1	4,159.8	4,220.8	4,314.3	4,071.3	4,123.9	4,183.1	4,282.3	4,304.8

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

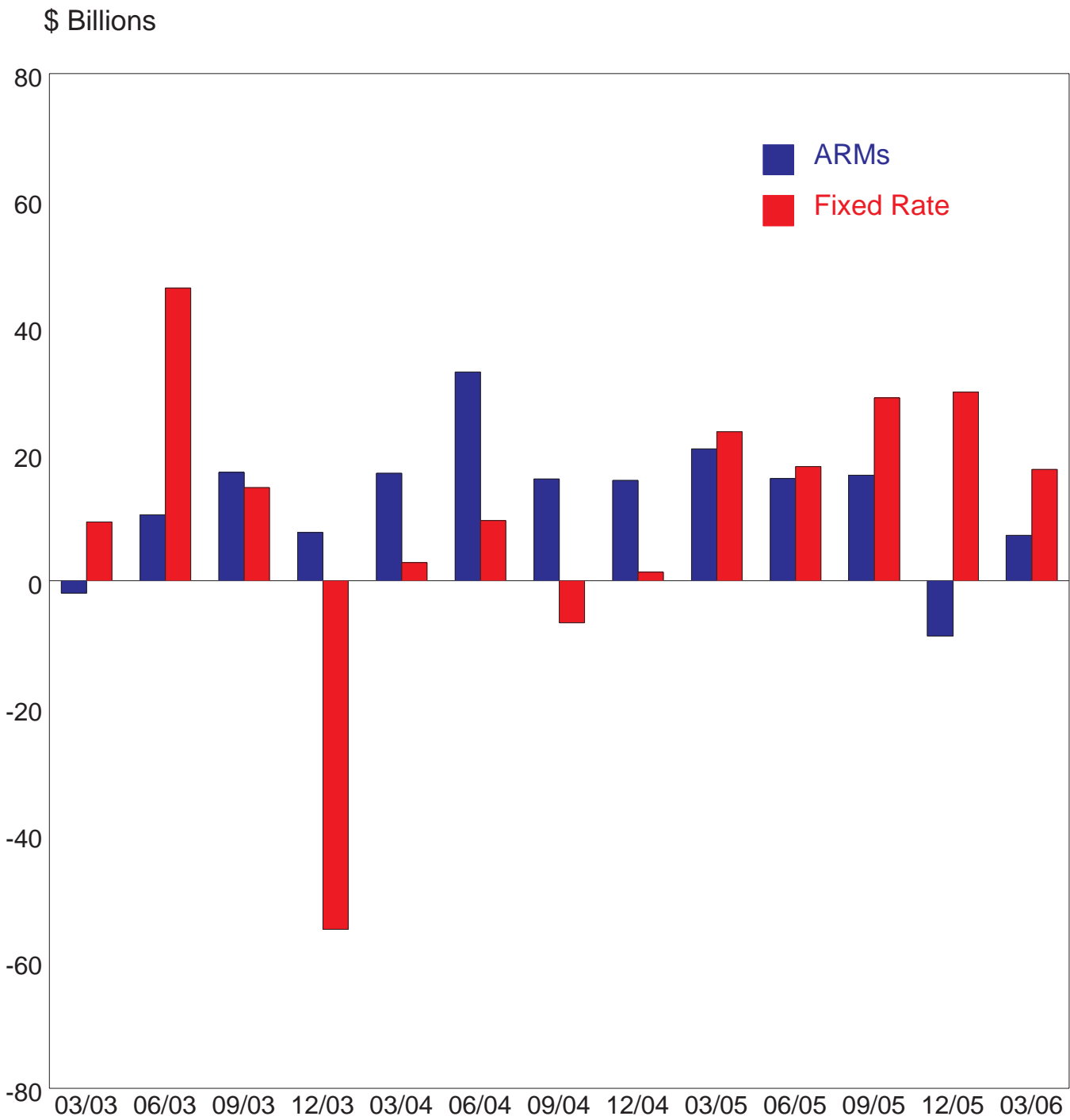
March 31, 2006



* Assets securitized and sold with servicing retained or with recourse or other seller-provided credit.

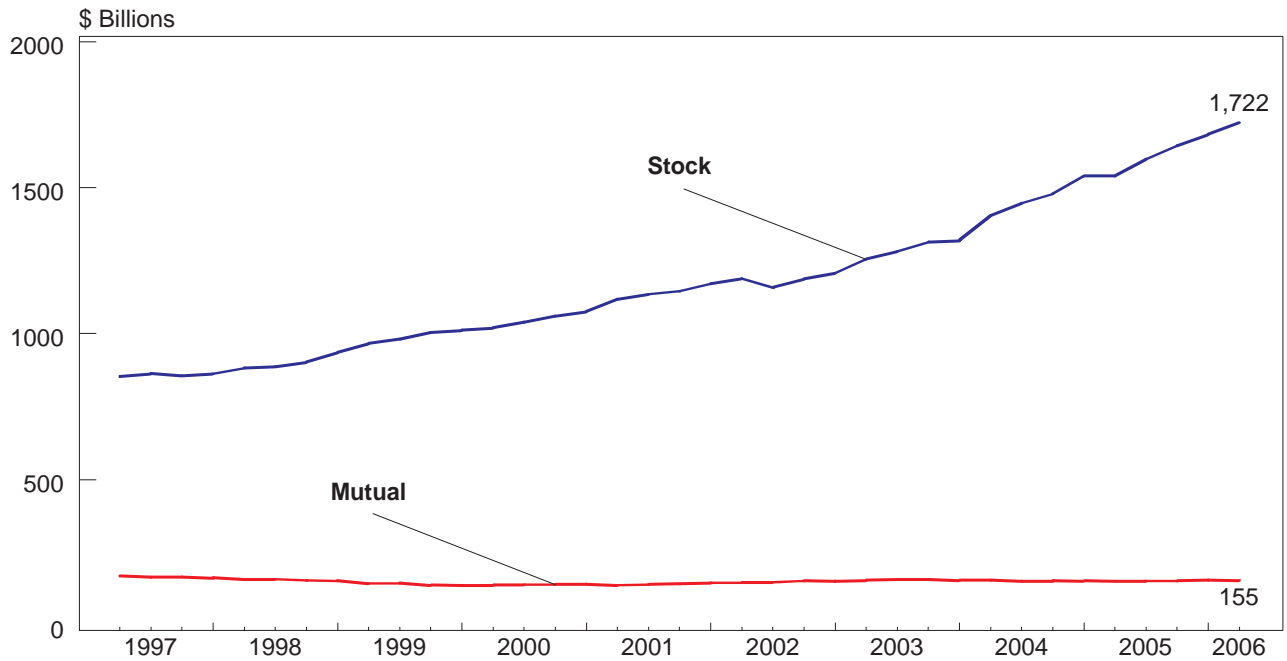
Growth Rates of ARMs and Fixed-Rate Mortgages

2003 - 2006



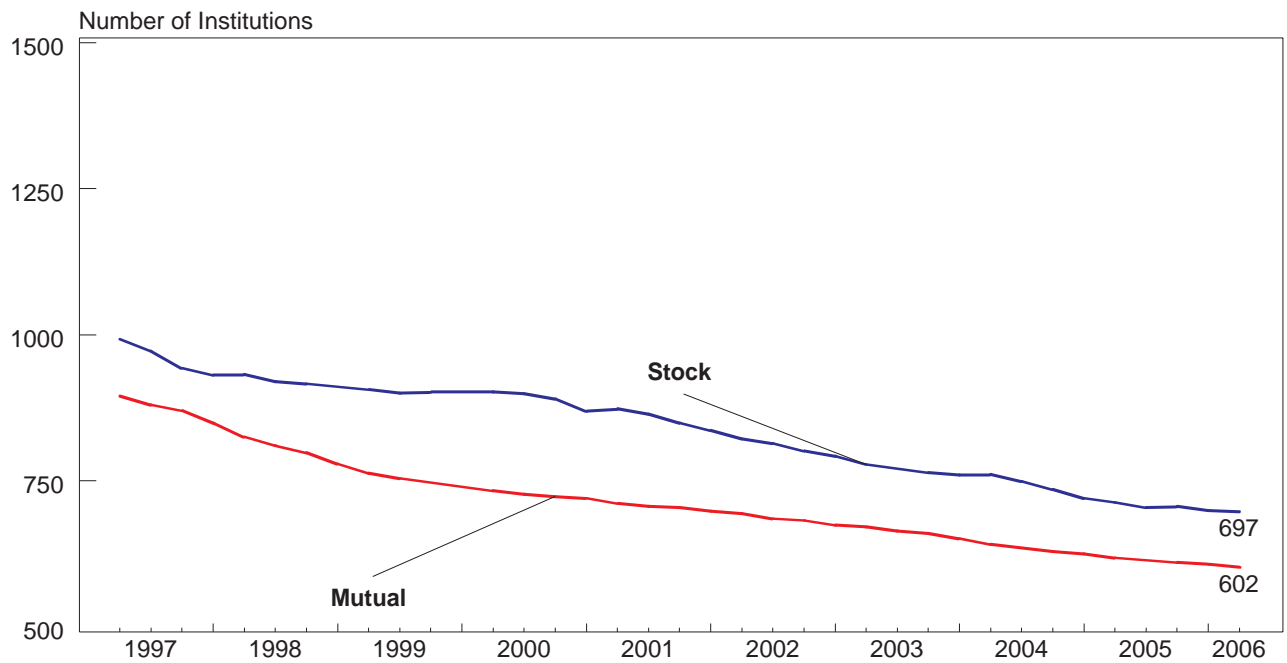
Assets of Mutual and Stock Savings Institutions

1997 - 2006



Number of Mutual and Stock Savings Institutions

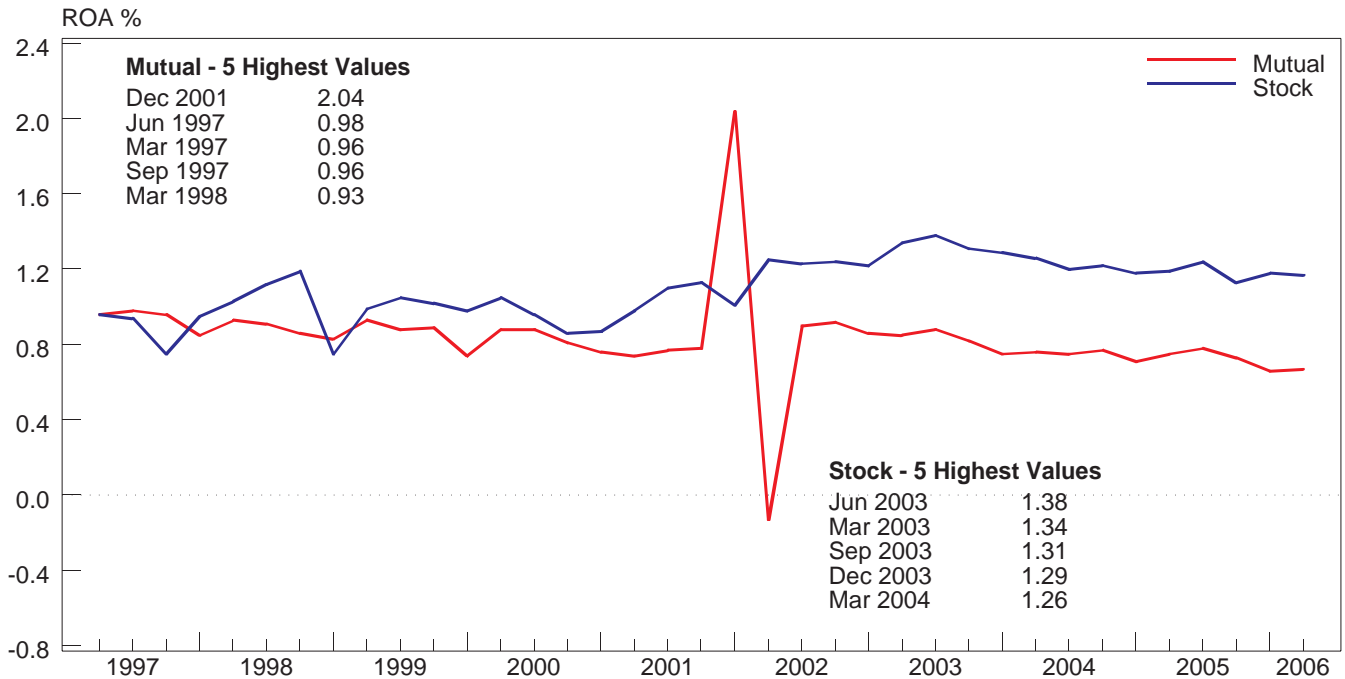
1997 - 2006



Quarterly Return on Assets (ROA), Annualized

Mutual and Stock Savings Institutions

1997-2006



Quarterly Return on Equity (ROE), Annualized

Mutual and Stock Savings Institutions

1997-2006

