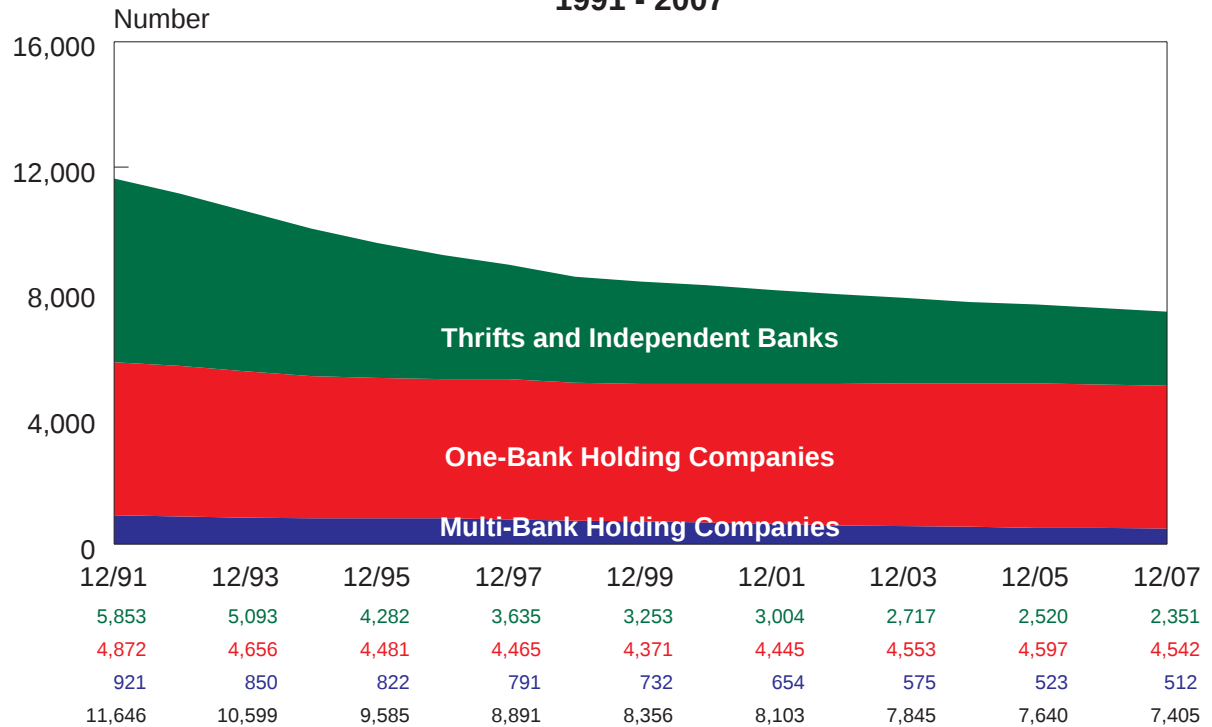


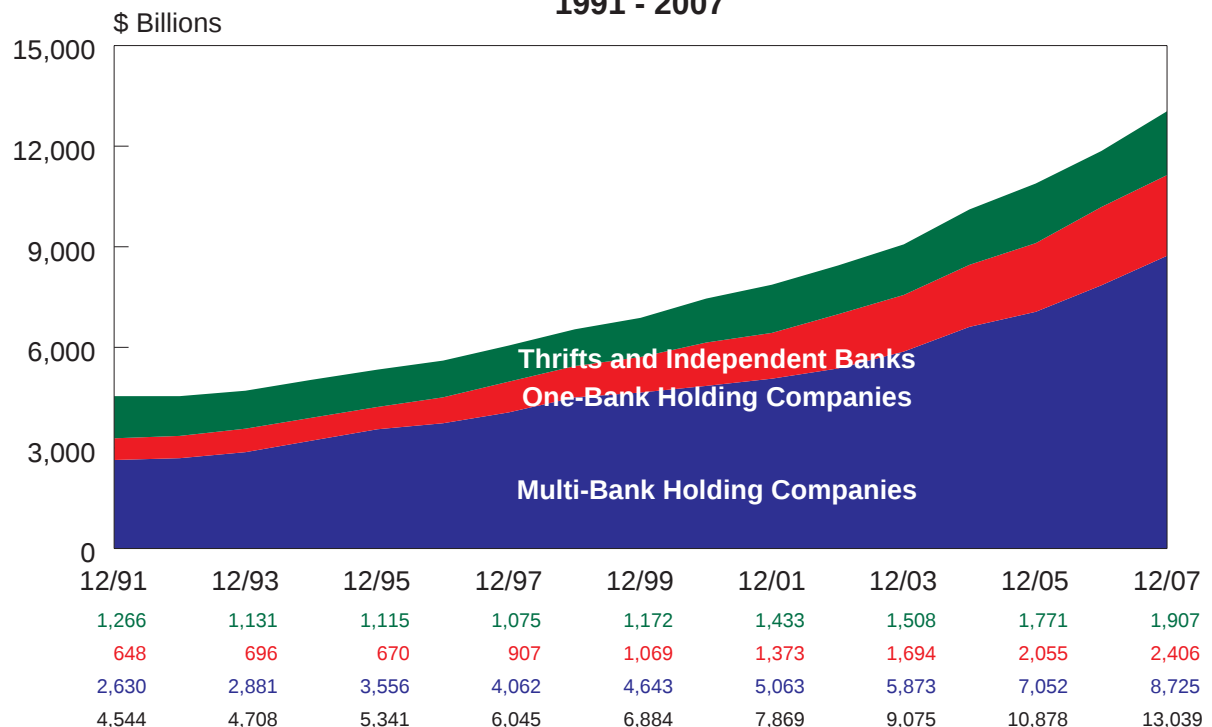
Number of FDIC-Insured Banking Organizations

1991 - 2007



Assets of FDIC-Insured Banking Organizations

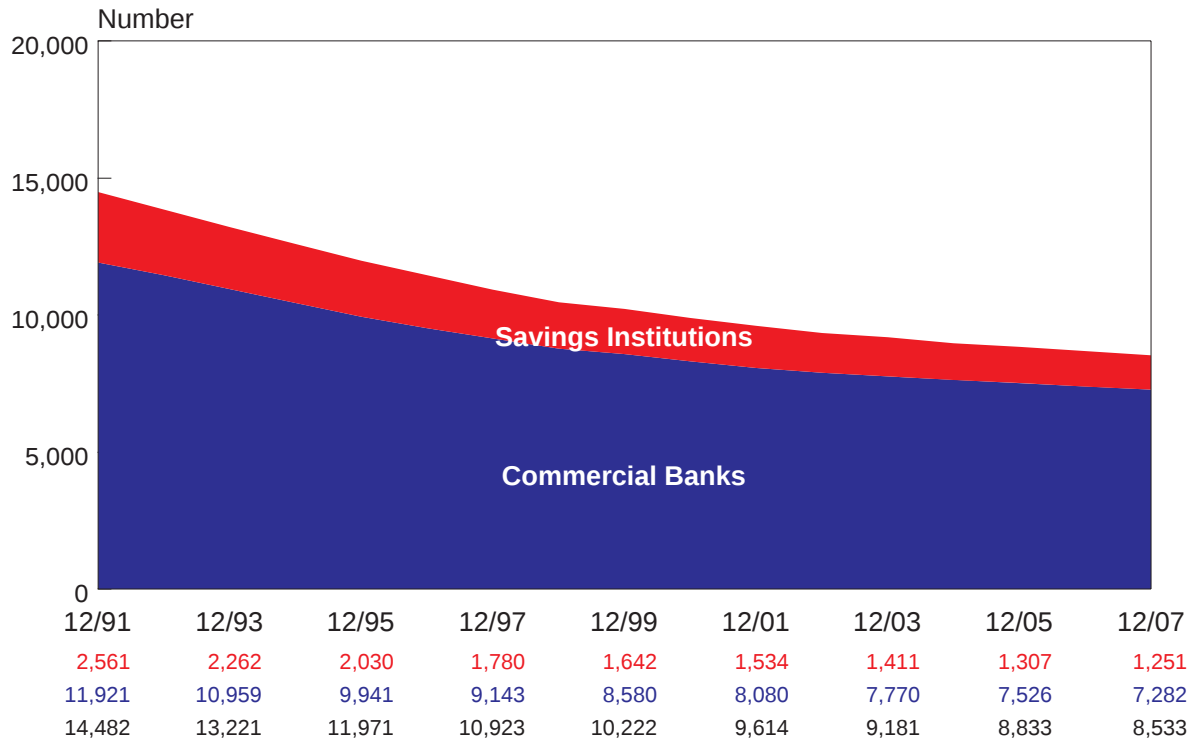
1991 - 2007



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

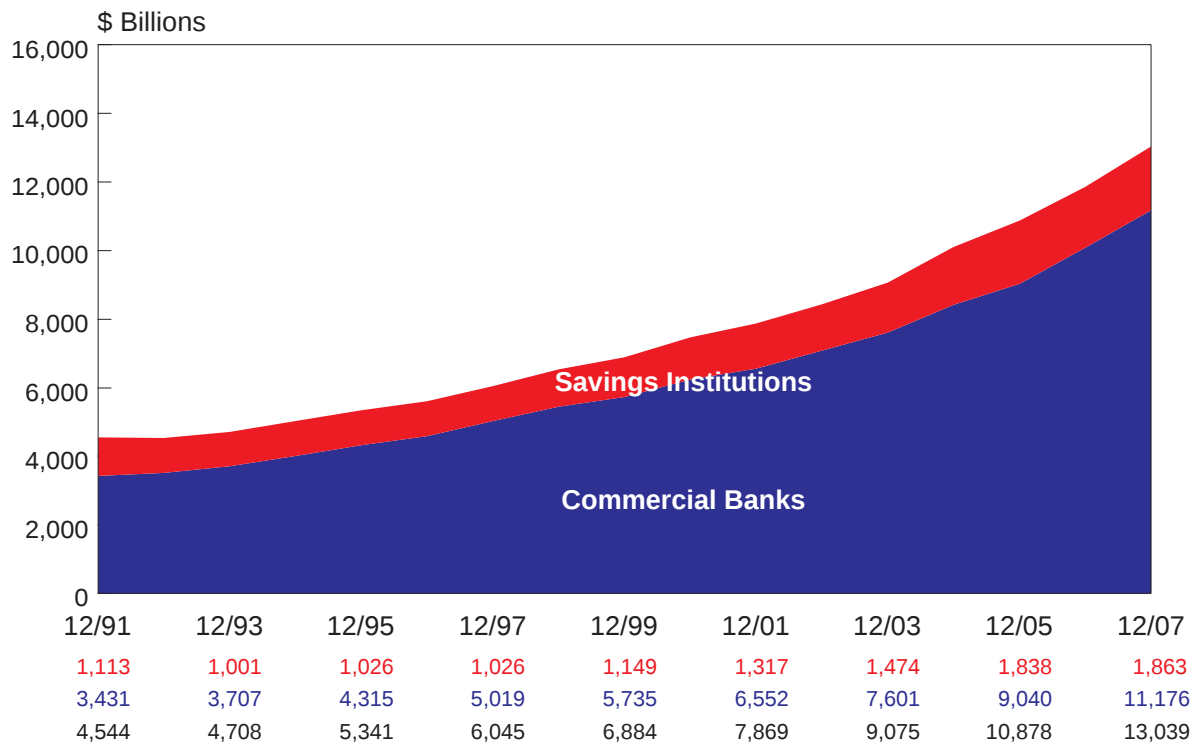
Number of FDIC-Insured Institutions

1991 - 2007



Assets of FDIC-Insured Institutions

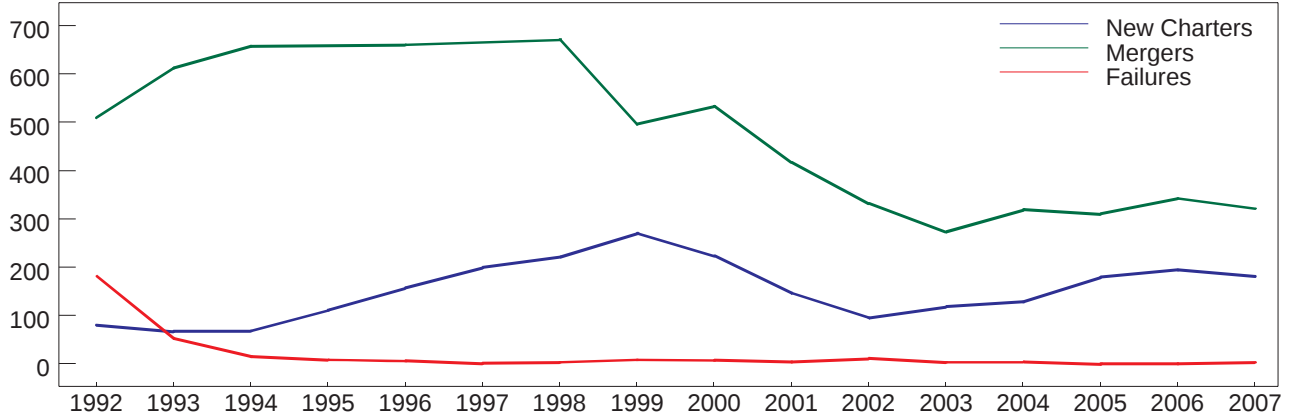
1991 - 2007



Changes in the Number of FDIC-Insured Institutions

1992 - 2007

Number of Institutions



New Charters

Mergers

Failures

Other Changes, Net*

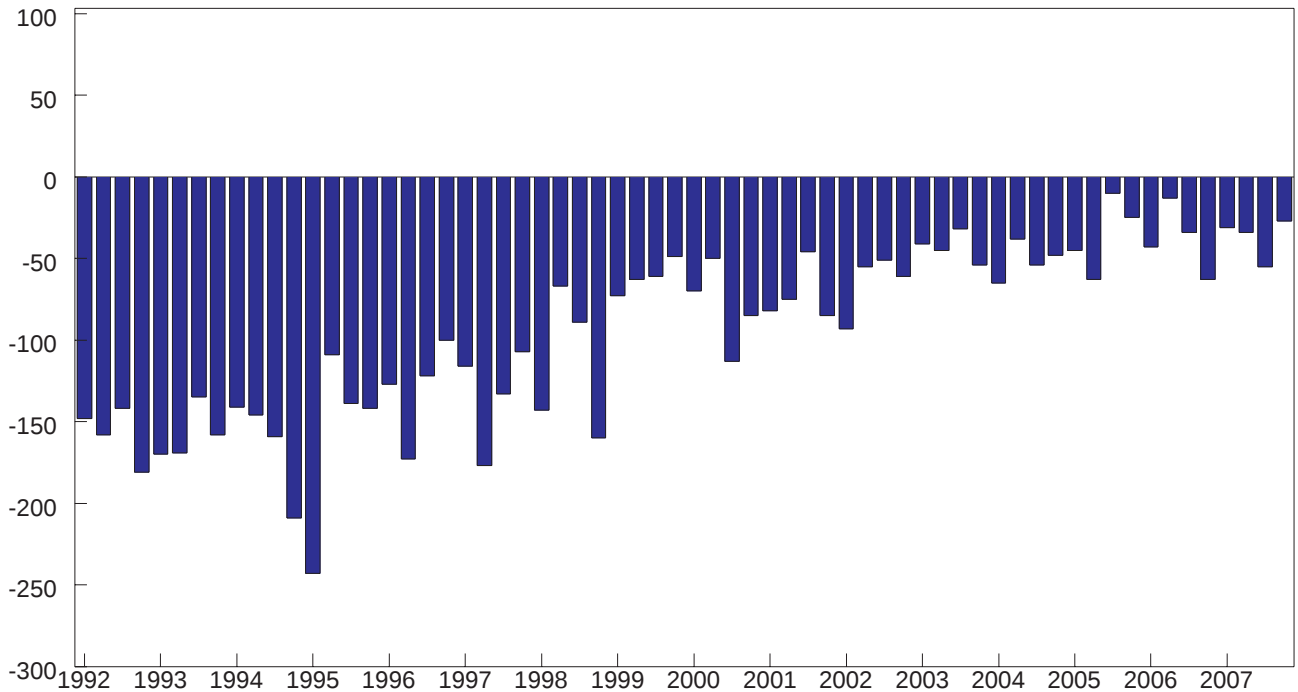
No. of Institutions at
end of year

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

Quarterly Change in the Number of FDIC-Insured Institutions

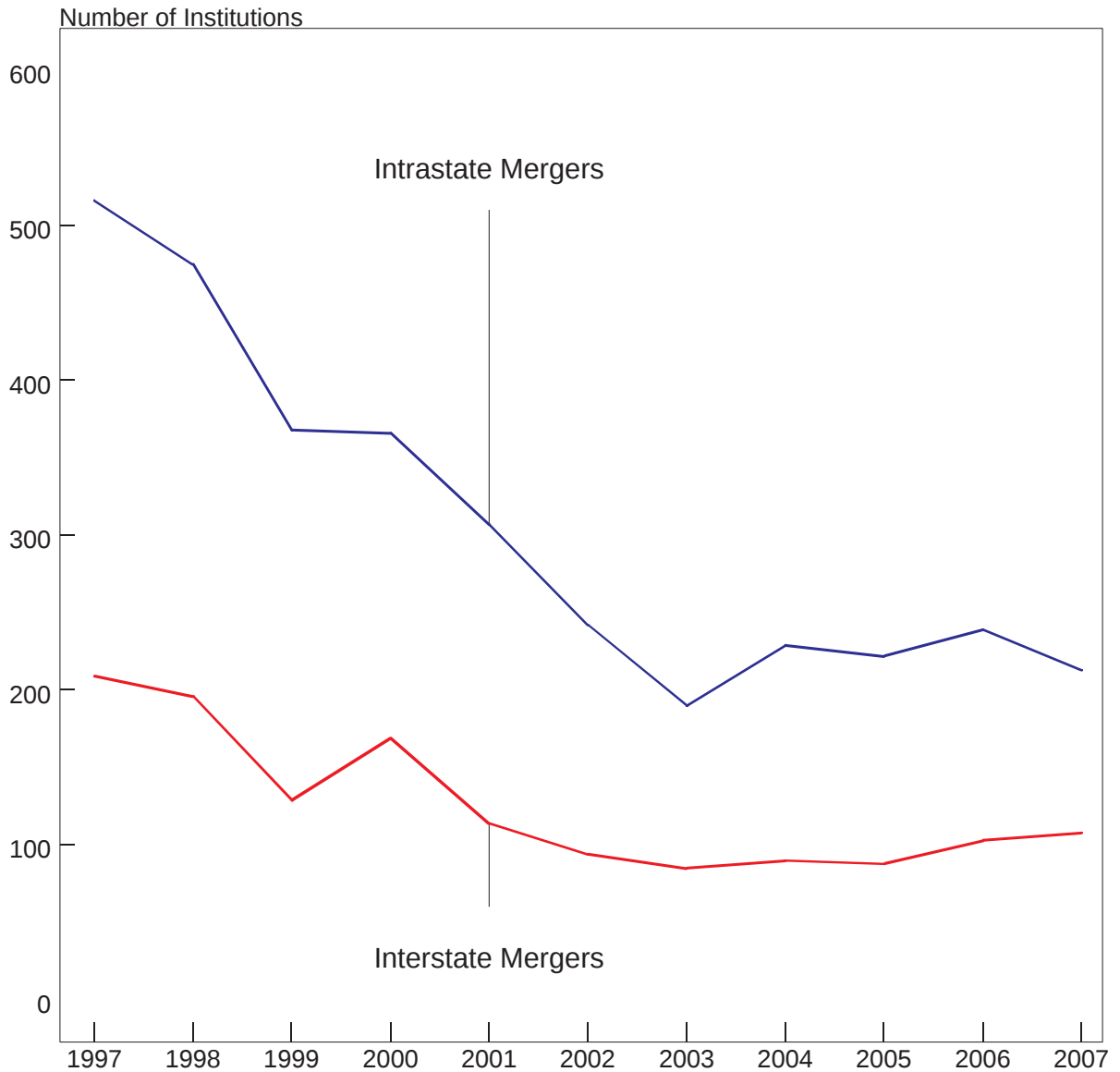
1992-2007

Number of Institutions



Institution Mergers: Interstate vs. Intrastate

1997 - 2007

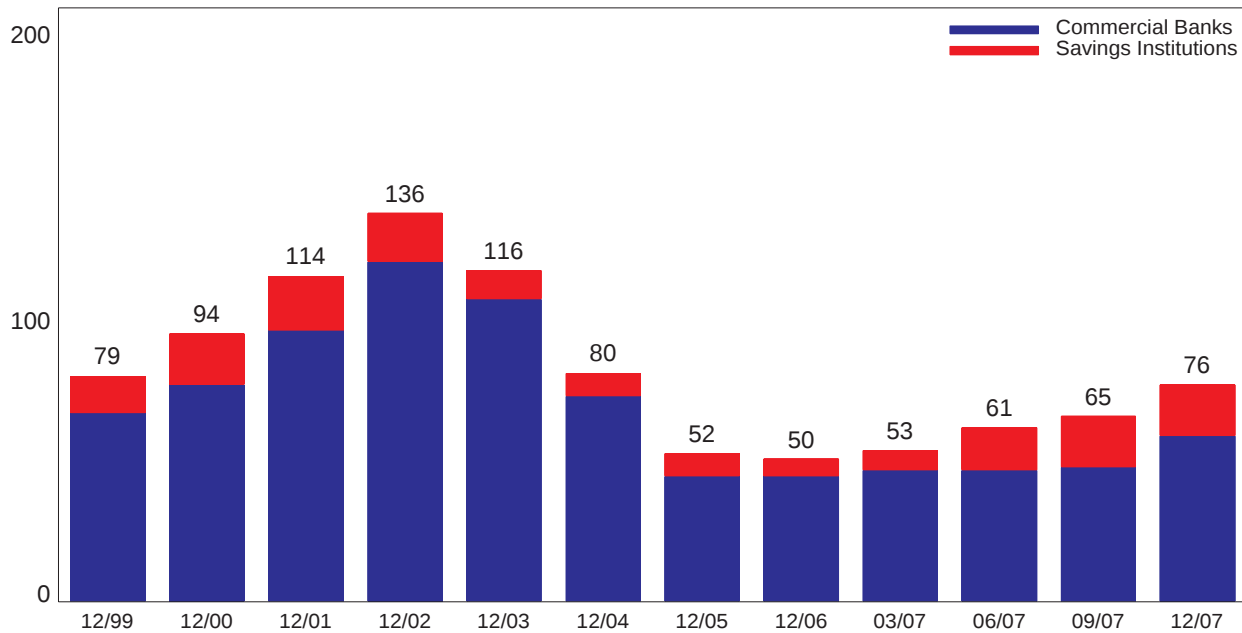


Intrastate Mergers	516	475	368	366	307	242	190	229	222	239	213
Interstate Mergers	209	196	129	169	114	94	85	90	88	103	108

Number of FDIC-Insured "Problem" Institutions

1999-2007

Number of Institutions

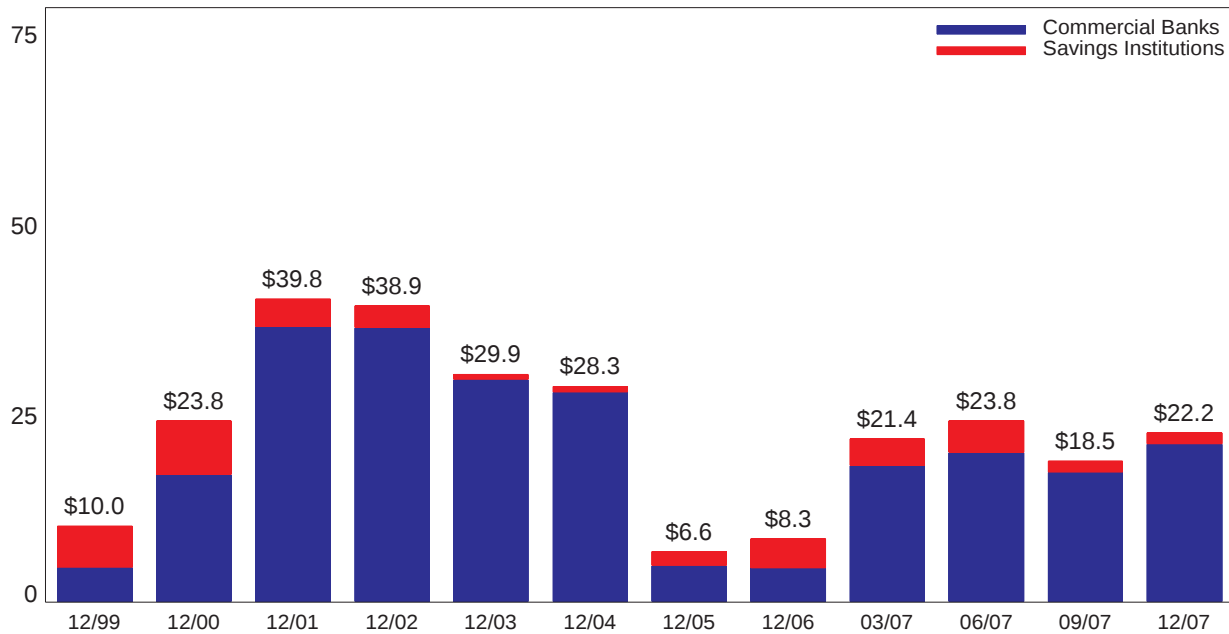


Savings Institutions	13	18	19	17	10	8	8	6	7	15	18	18
Commercial Banks	66	76	95	119	106	72	44	44	46	46	47	58

Assets of FDIC-Insured "Problem" Institutions

1999-2007

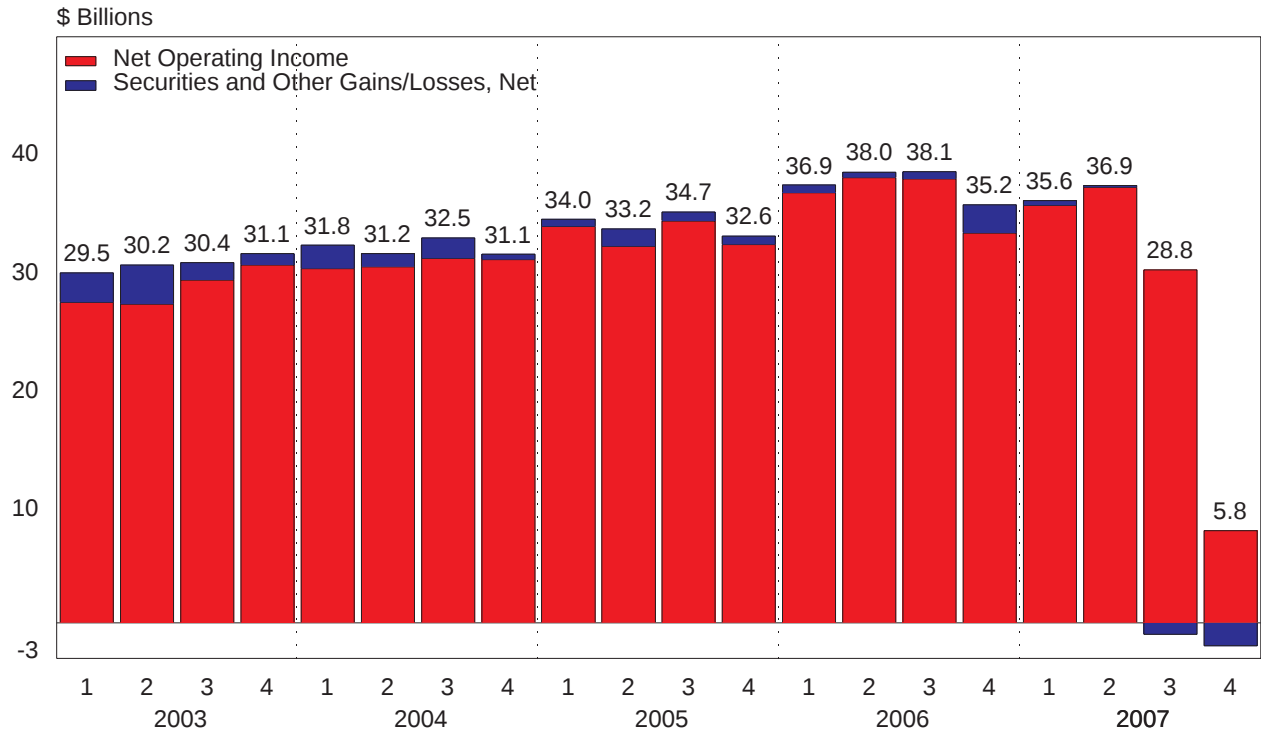
\$ Billions



Savings Institutions	5.5	7.1	3.7	2.9	0.7	0.8	1.9	3.9	3.5	4.2	1.5	1.5
Commercial Banks	4.5	16.7	36.1	36.0	29.2	27.5	4.7	4.4	17.9	19.6	17.0	20.7

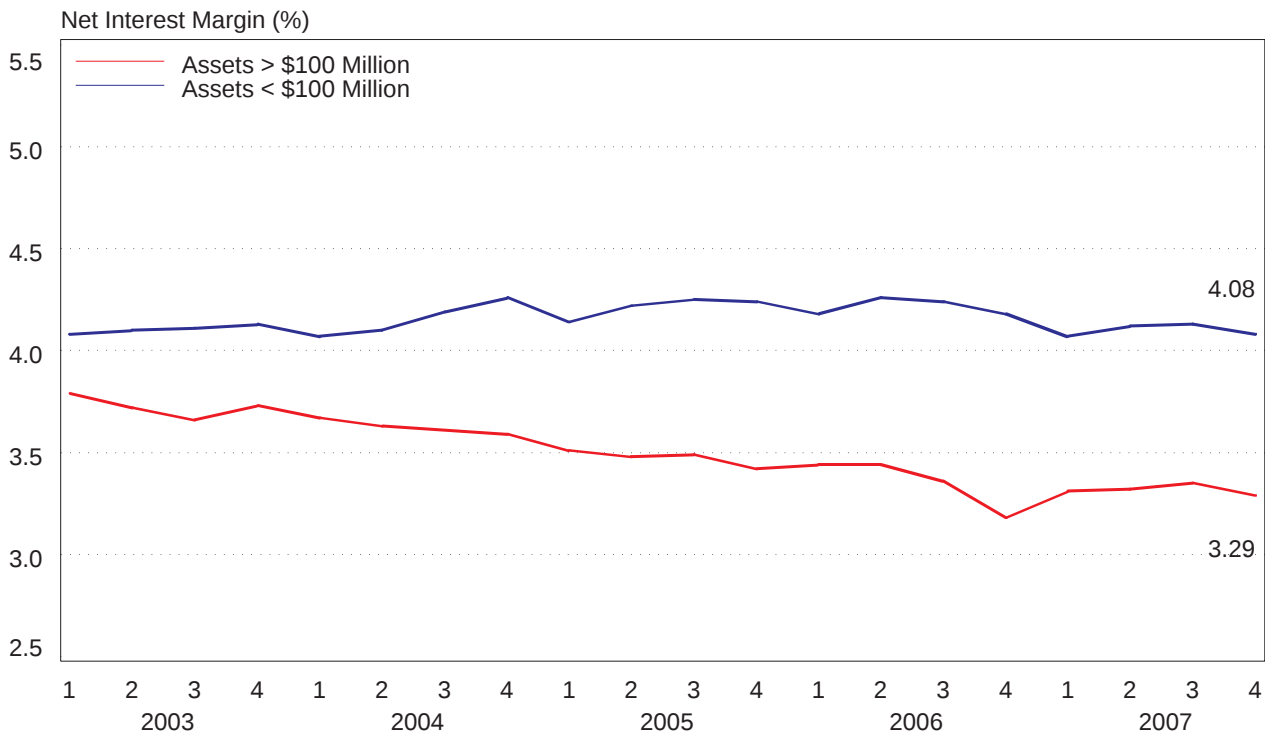
Quarterly Net Income

2003 - 2007



Quarterly Net Interest Margins, Annualized

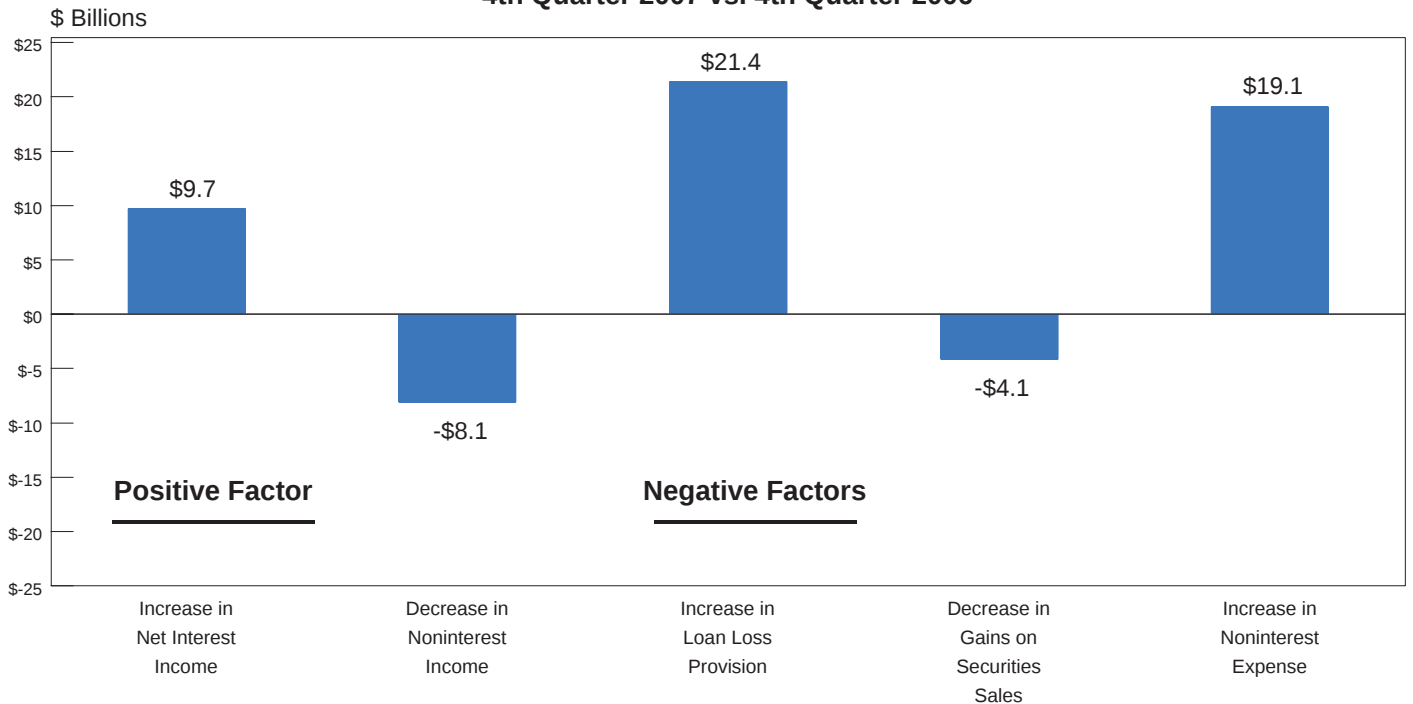
2003 - 2007



Major Factors Affecting Earnings

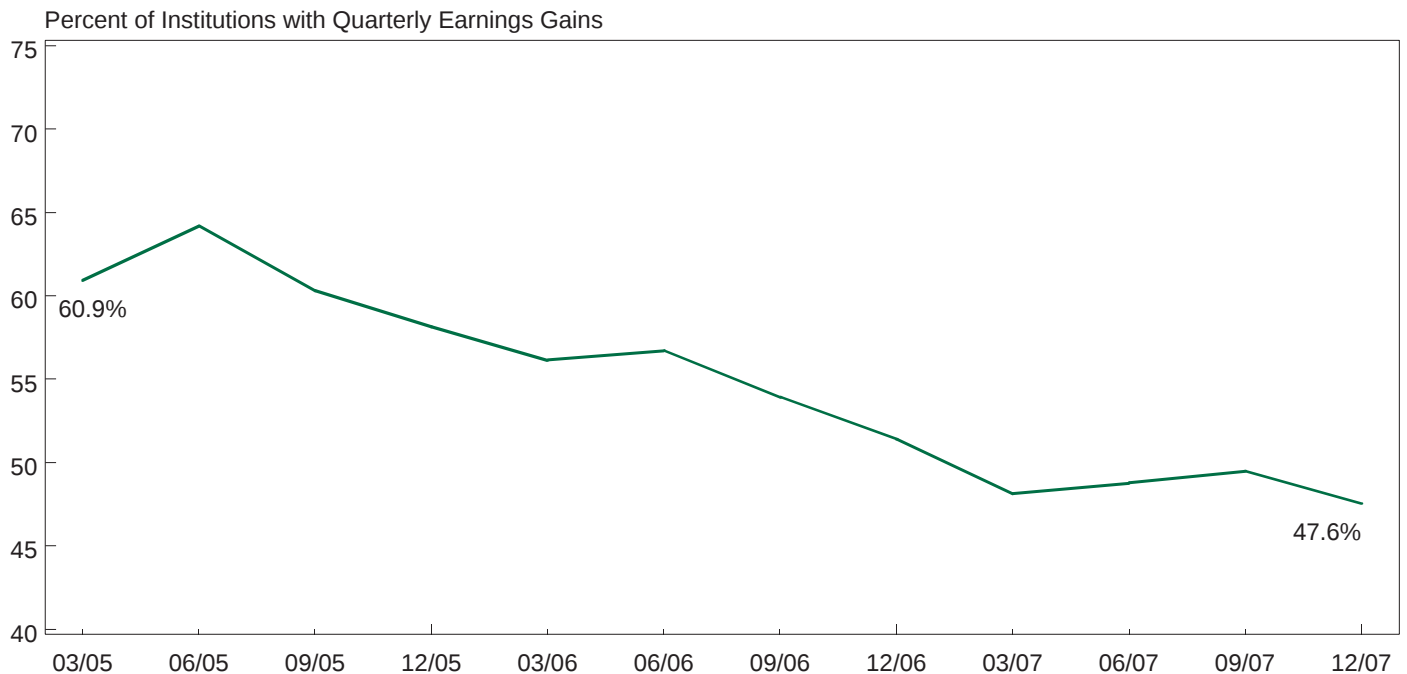
Contributions to Pre-Tax Earnings Growth

4th Quarter 2007 vs. 4th Quarter 2006



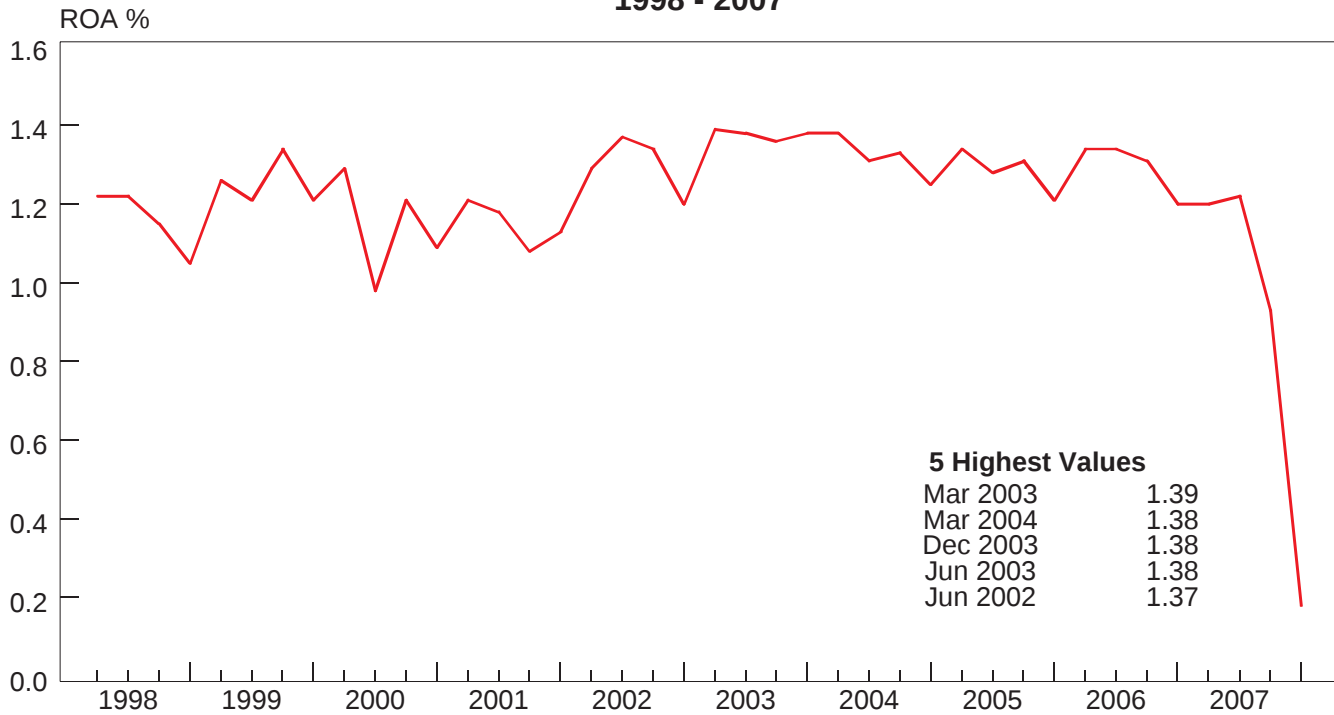
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2005-2007



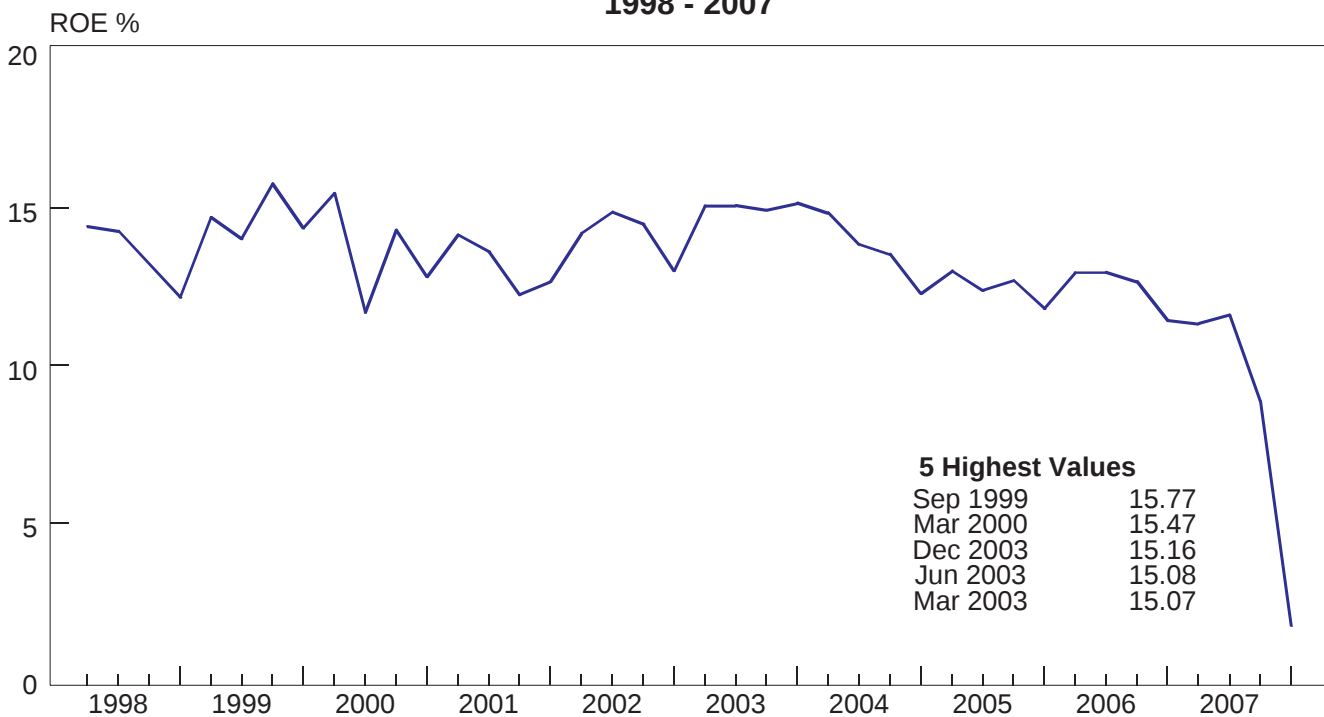
Quarterly Return on Assets (ROA), Annualized

1998 - 2007



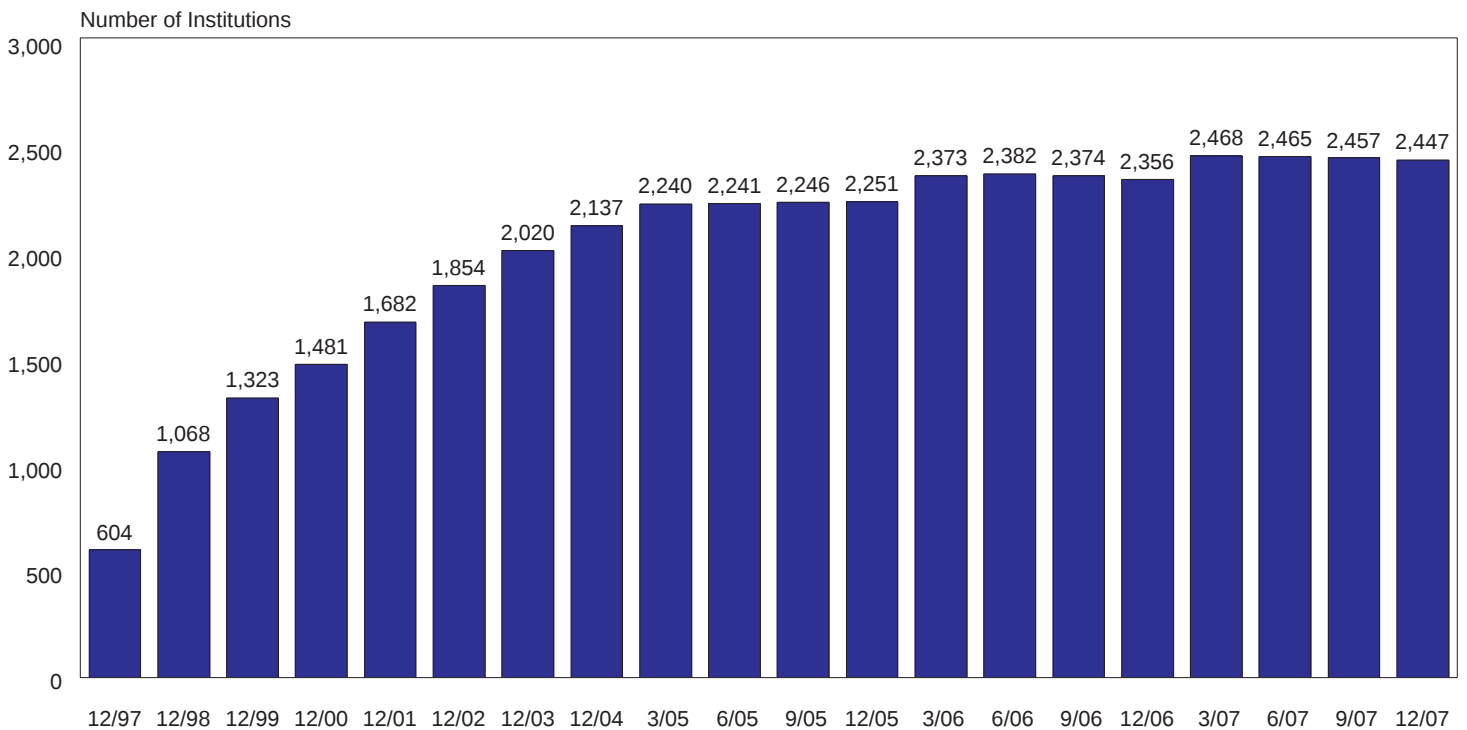
Quarterly Return on Equity (ROE), Annualized

1998 - 2007



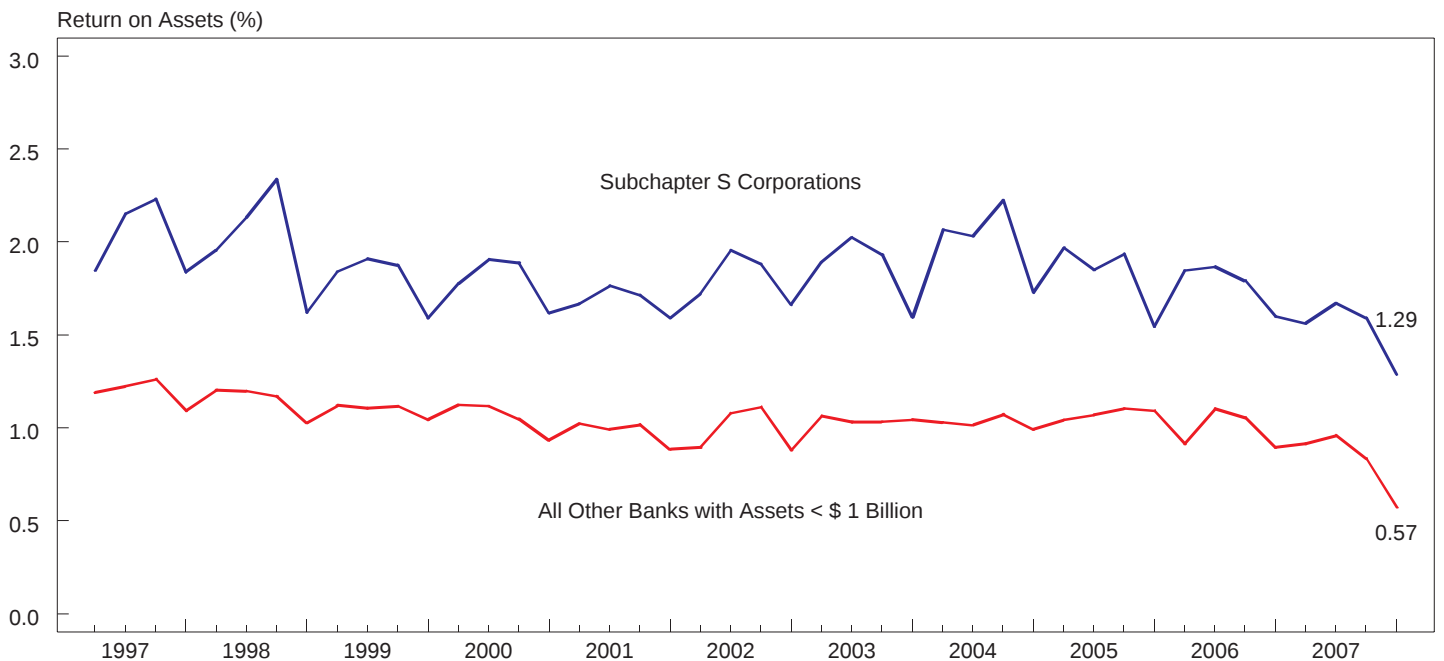
Number of Subchapter S Corporations

1997-2007



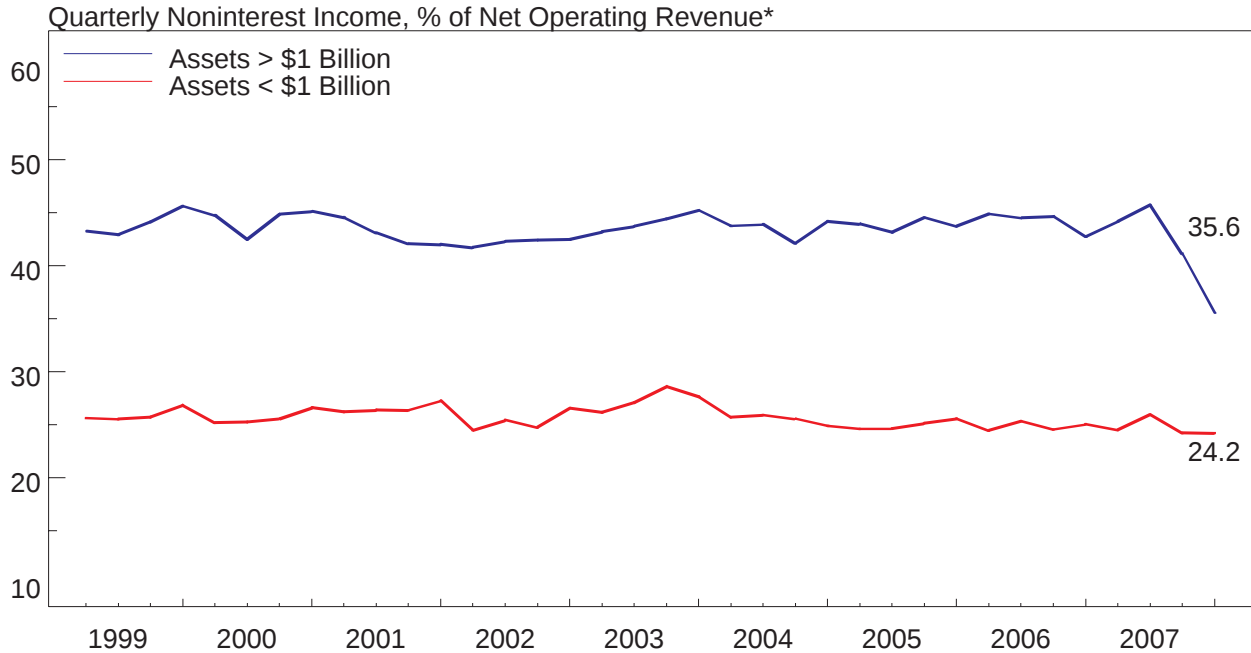
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2007



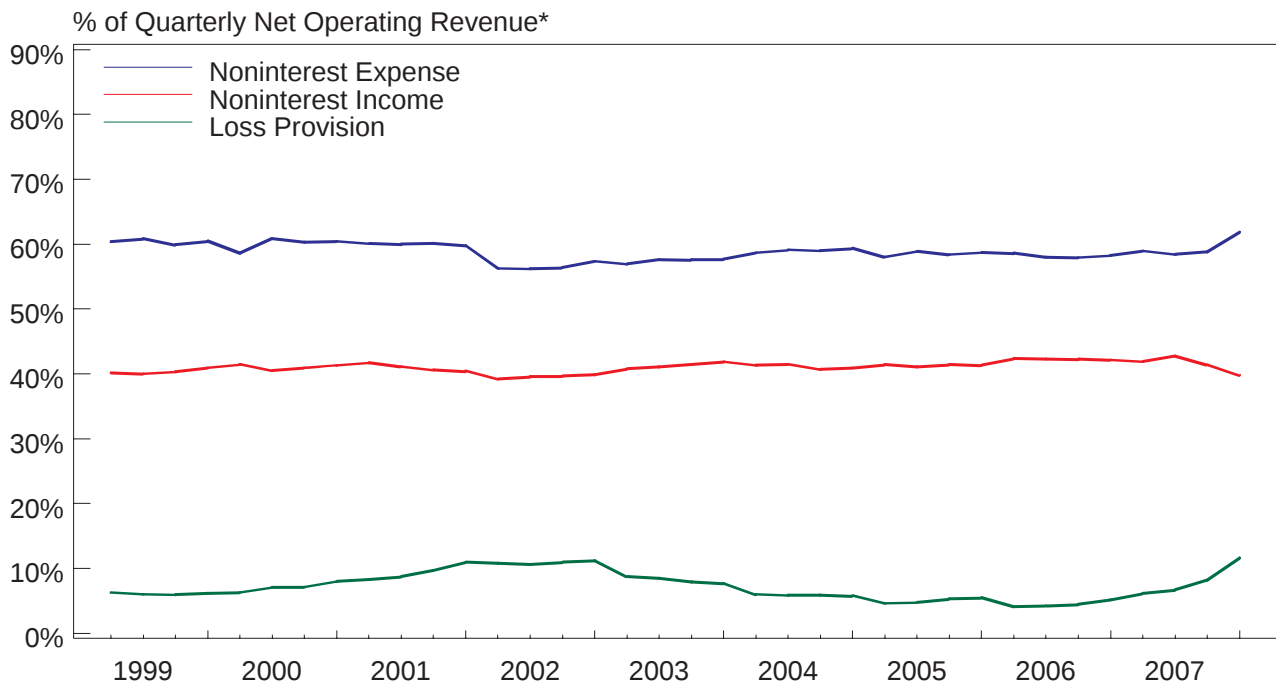
Noninterest Income as a Percentage of Net Operating Revenue*

1999 - 2007



Trends in FDIC-Insured Institutions' Income & Expenses

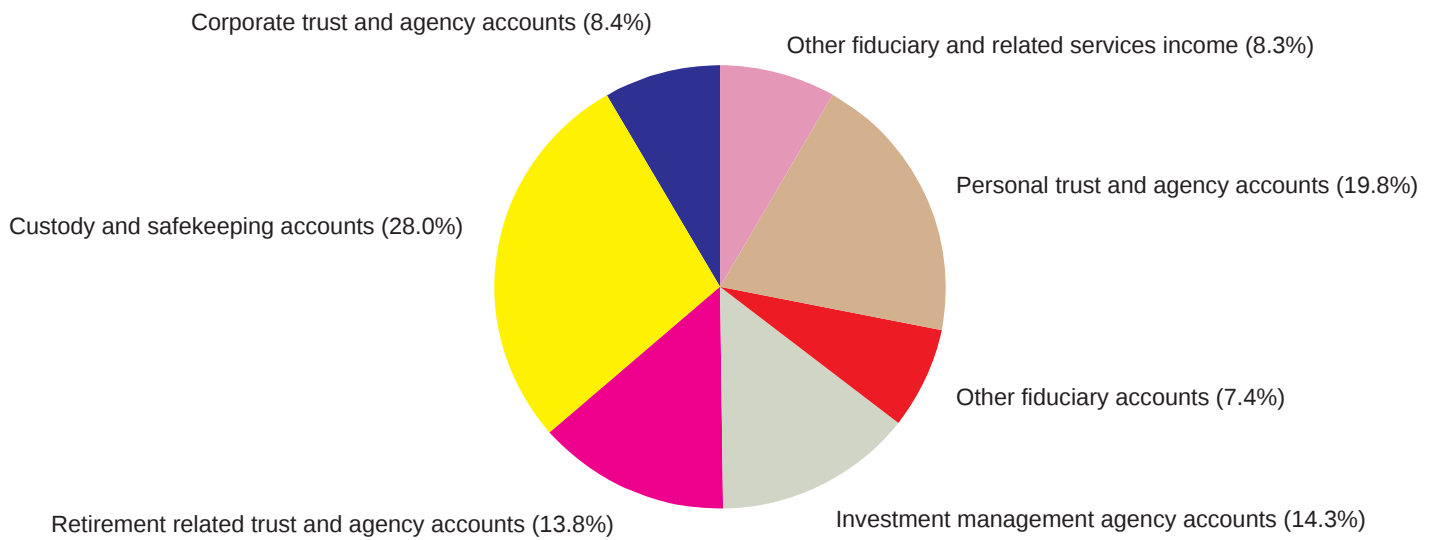
1999 - 2007



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

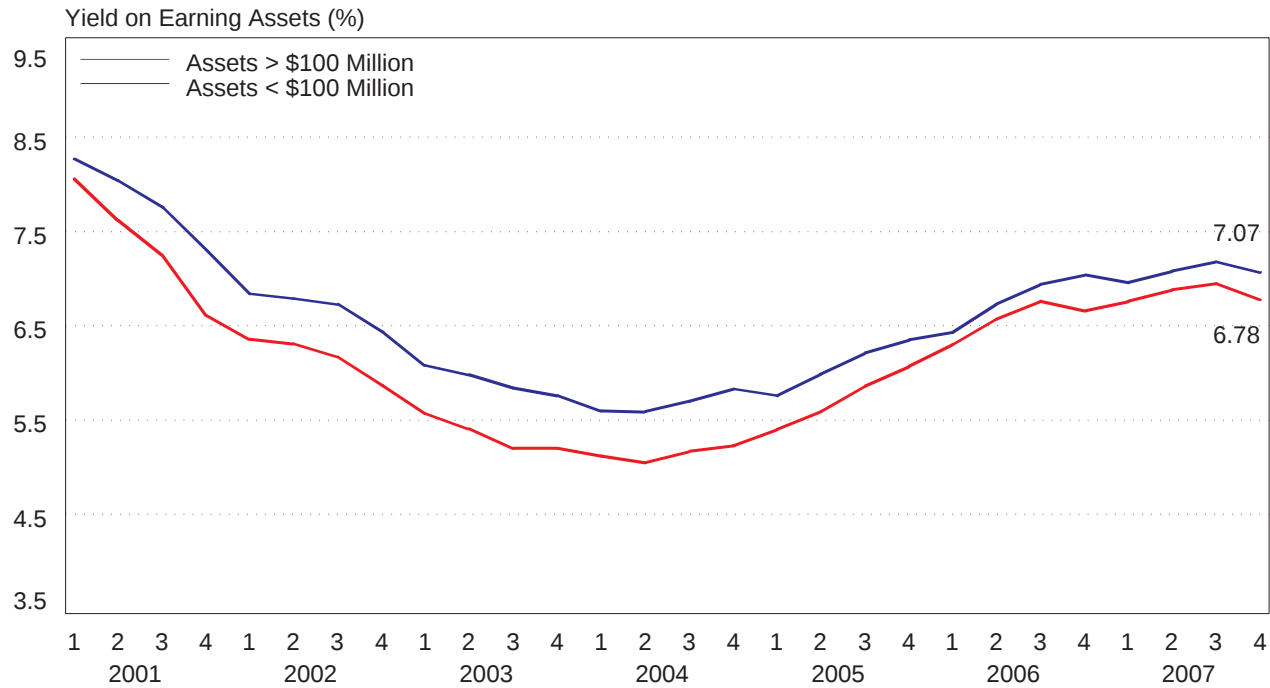
Composition of Fiduciary and Related Services Income

Full Year 2007



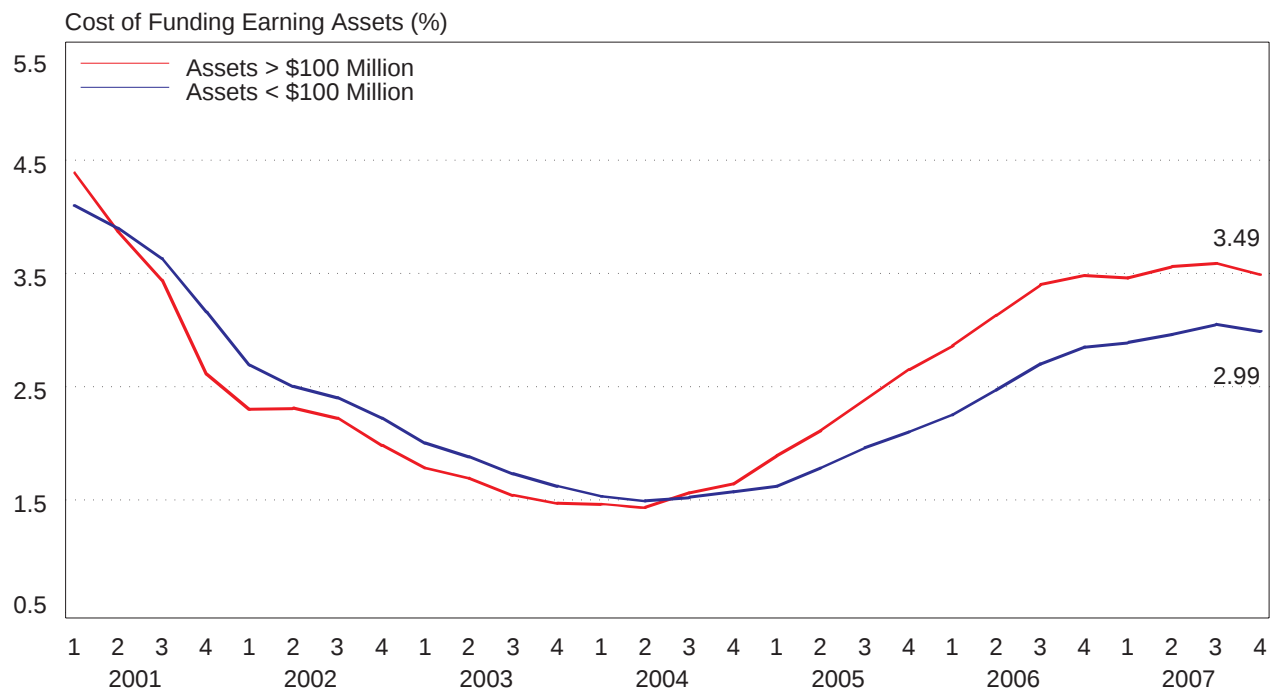
Quarterly Yield on Earning Assets

2001 - 2007



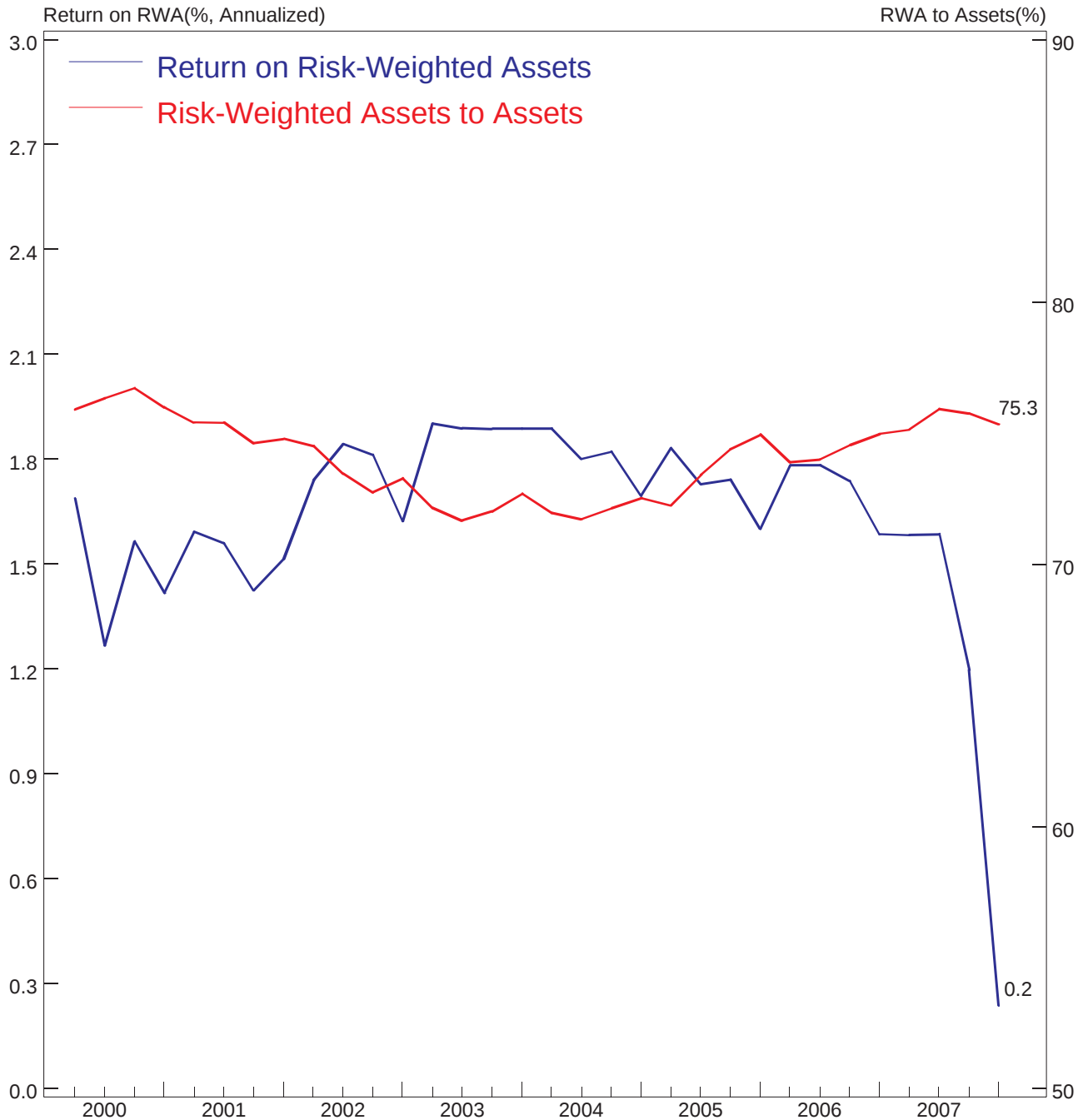
Quarterly Cost of Funding Earning Assets

2001 - 2007



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

2000 - 2007

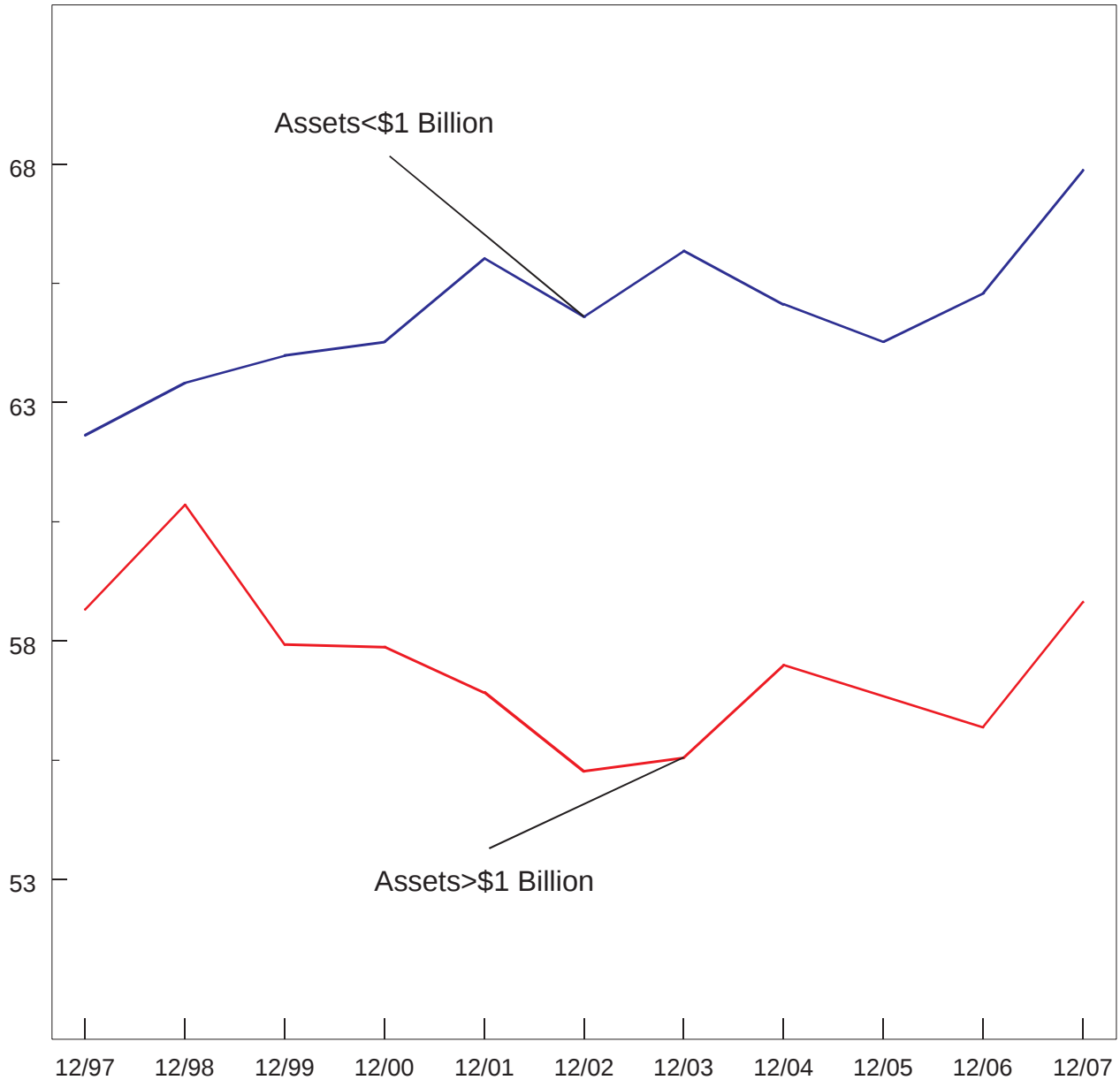


* Assets weighted according to risk categories used in regulatory capital computations.

Annual Efficiency Ratios*

1997 - 2007

Efficiency Ratio (%)

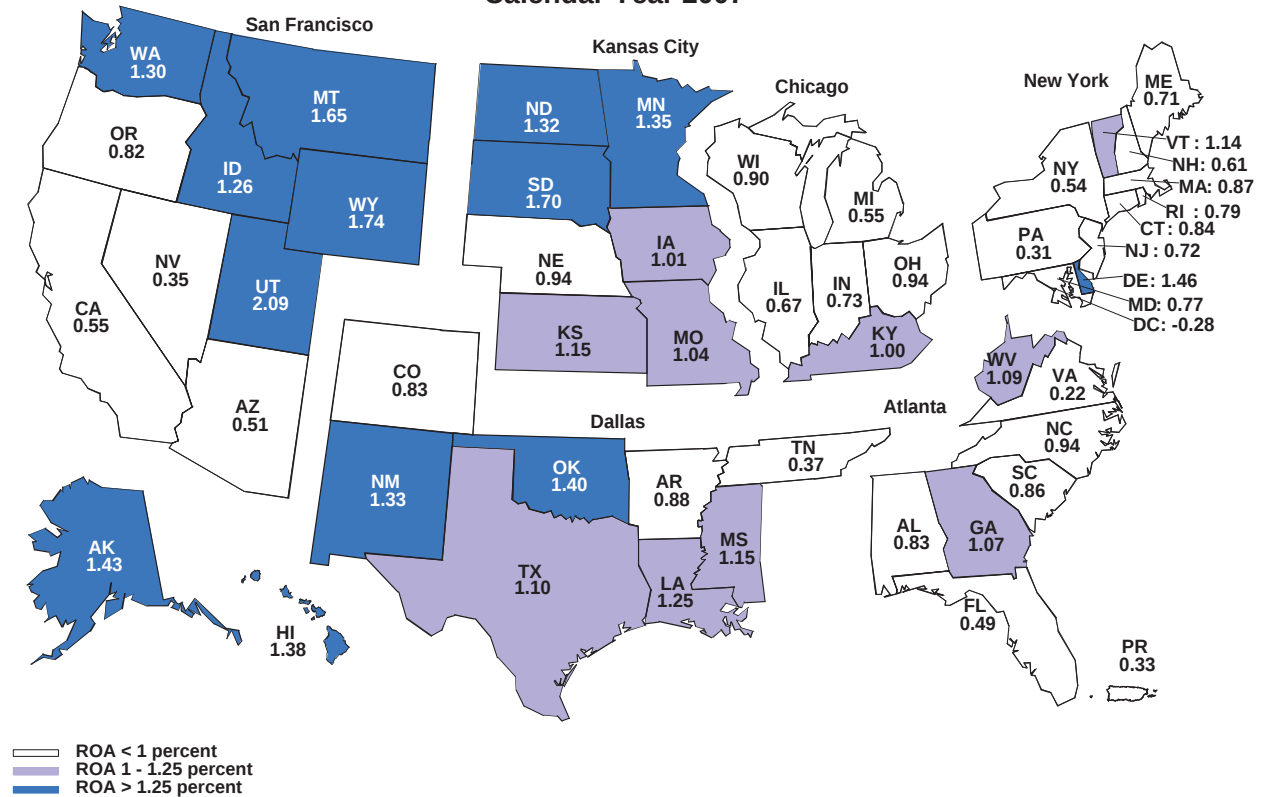


Assets<\$1 Billion	61.82	62.92	63.50	63.78	65.53	64.31	65.69	64.57	63.78	64.80	67.38
Assets>\$1 Billion	58.17	60.36	57.43	57.38	56.43	54.77	55.06	57.00	56.35	55.70	58.32
Total	58.93	60.84	58.48	58.40	57.82	56.19	56.57	58.02	57.30	56.83	59.37

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

Return on Assets (ROA)

Calendar Year 2007



ROA Rankings by State

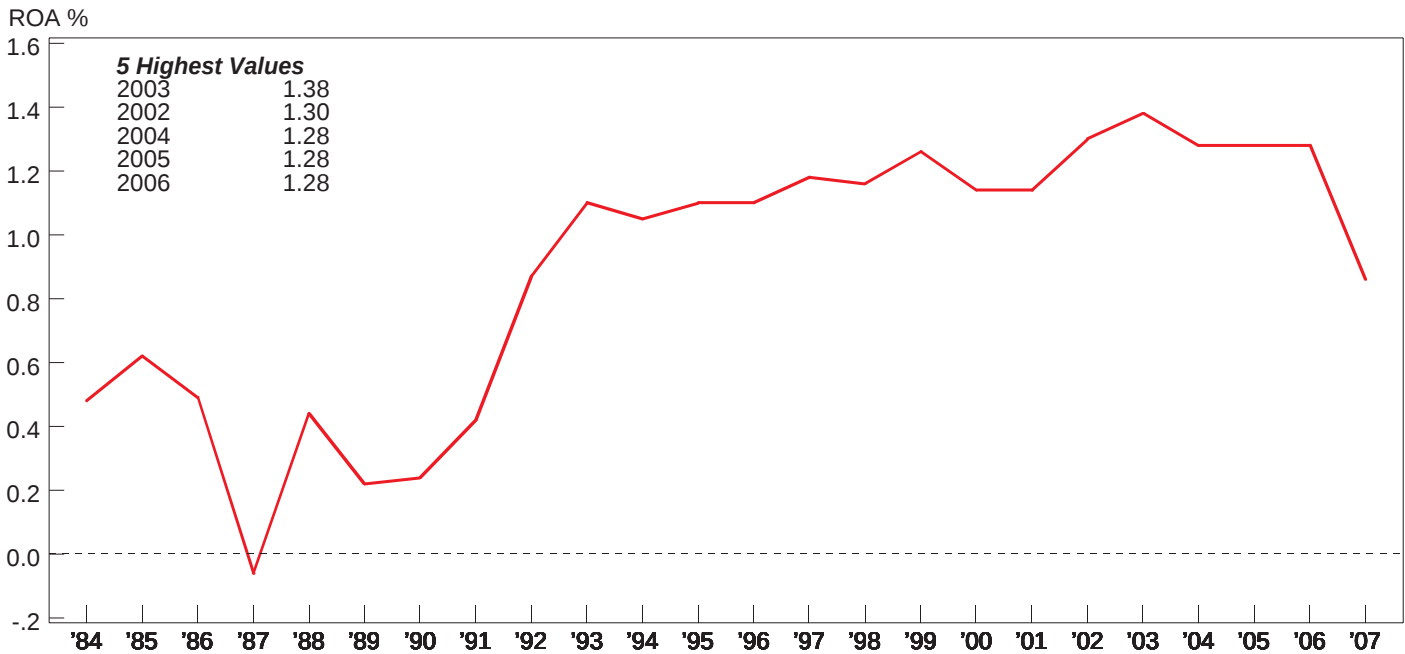
	No. of Inst. as of 12/31/07	2007	2006	Change*		No. of Inst. as of 12/31/07	2007	2006	Change*
1 Utah	67	2.09	3.03	(94)	28 Arkansas	150	0.88	1.15	(27)
2 Wyoming	43	1.74	1.71	3	29 Massachusetts	181	0.87	1.04	(17)
3 South Dakota	89	1.70	2.12	(42)	30 South Carolina	93	0.86	1.10	(24)
4 Montana	79	1.65	1.63	2	31 Connecticut	56	0.84	0.88	(4)
5 Delaware	33	1.46	2.09	(63)	32 Alabama	160	0.83	1.37	(54)
6 Alaska	6	1.43	1.61	(18)	33 Colorado	160	0.83	1.26	(43)
7 Oklahoma	259	1.40	1.51	(11)	34 Oregon	40	0.82	1.06	(24)
8 Hawaii	9	1.38	1.48	(10)	35 Rhode Island	13	0.79	0.82	(3)
9 Minnesota	444	1.35	1.47	(12)	36 Maryland	98	0.77	1.23	(46)
10 New Mexico	53	1.33	1.36	(3)	37 Indiana	162	0.73	0.84	(11)
11 North Dakota	97	1.32	1.49	(17)	38 New Jersey	127	0.72	0.88	(16)
12 Washington	97	1.30	1.30	0	39 Maine	33	0.71	0.98	(27)
13 Idaho	19	1.26	1.37	(11)	40 Illinois	670	0.67	1.09	(42)
14 Louisiana	162	1.25	1.11	14	41 New Hampshire	24	0.61	1.14	(53)
15 Kansas	357	1.15	1.20	(5)	42 California	312	0.55	1.06	(51)
16 Mississippi	97	1.15	1.27	(12)	43 Michigan	164	0.55	1.04	(49)
17 Vermont	16	1.14	1.27	(13)	44 New York	195	0.54	1.20	(66)
18 Texas	659	1.10	1.20	(10)	45 Arizona	57	0.51	1.47	(96)
19 West Virginia	68	1.09	1.20	(11)	46 Florida	317	0.49	1.04	(55)
20 Georgia	352	1.07	1.19	(12)	47 Tennessee	203	0.37	1.18	(81)
21 Missouri	361	1.04	1.20	(16)	48 Nevada	44	0.35	1.05	(70)
22 Iowa	391	1.01	1.06	(5)	49 Puerto Rico	10	0.33	0.64	(31)
23 Kentucky	206	1.00	1.10	(10)	50 Pennsylvania	246	0.31	0.82	(51)
24 Nebraska	248	0.94	1.19	(25)	51 Virginia	119	0.22	1.74	(152)
25 North Carolina	111	0.94	1.30	(36)	52 District of Col.	7	(0.28)	0.12	(40)
26 Ohio	265	0.94	1.12	(18)					
27 Wisconsin	296	0.90	1.11	(21)	U.S. and Terr.	8,533	0.86	1.28	(42)

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

Results for two of the states with the highest ROAs (SD and DE) were significantly influenced by the presence of large credit card operators.

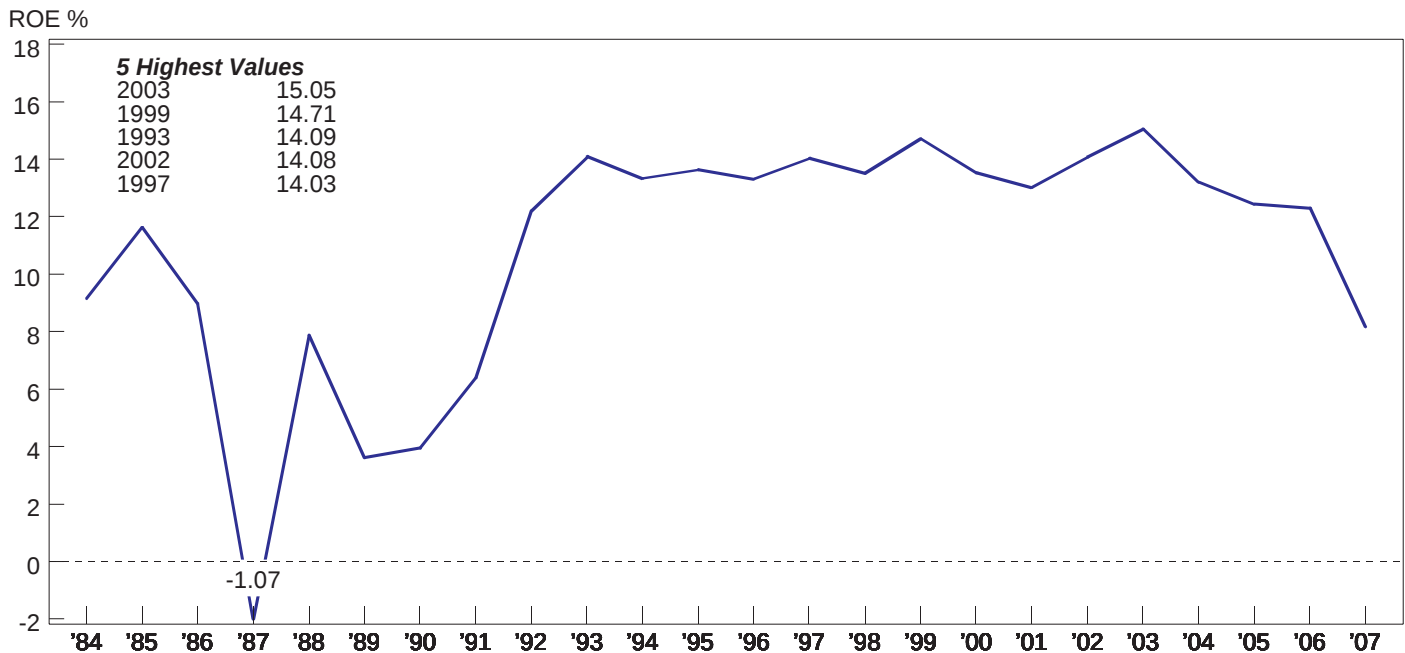
Annual Return on Assets (ROA)

1984 - 2007



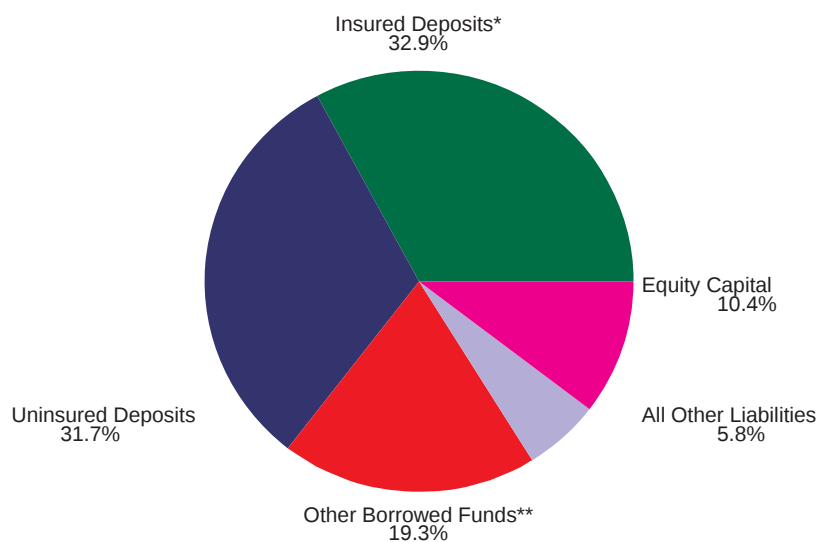
Annual Return on Equity (ROE)

1984-2007



Total Liabilities and Equity Capital

December 31, 2007



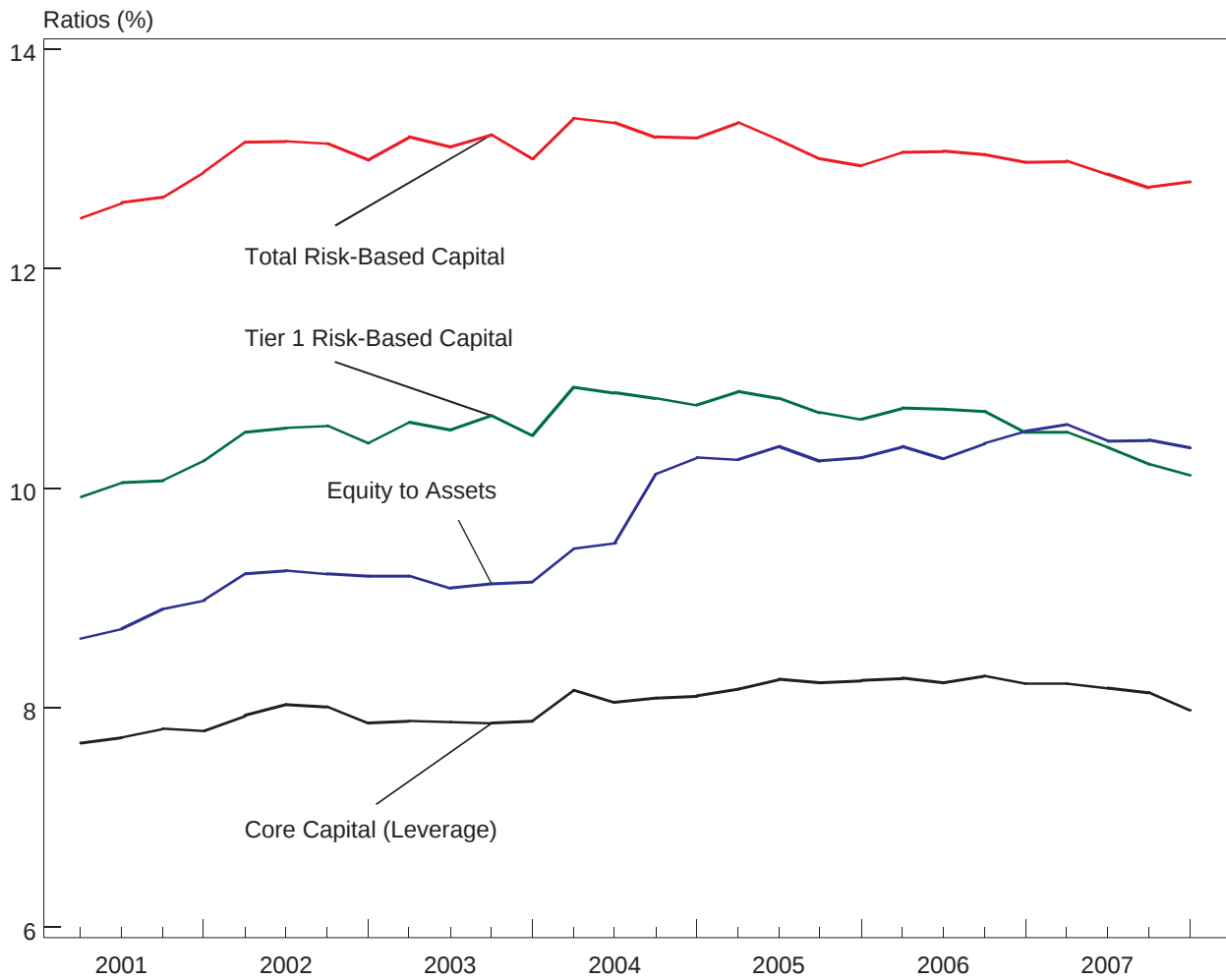
(\$ Billions)	12/31/06	12/31/07	% Change
Insured Deposits (estimated)*	4,153	4,293	3.4
Uninsured Deposits	3,678	4,127	12.2
In Foreign Offices	1,194	1,503	25.9
Other Borrowed Funds**	2,121	2,517	18.7
All Other Liabilities	666	755	13.4
Subordinated Debt	161	185	14.9
Equity Capital	1,248	1,352	8.3
Total Liabilities and Equity Capital	11,860	13,039	9.9

* Excludes insured deposits in U.S. branches of foreign banks

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

Capital Ratios

2001 - 2007

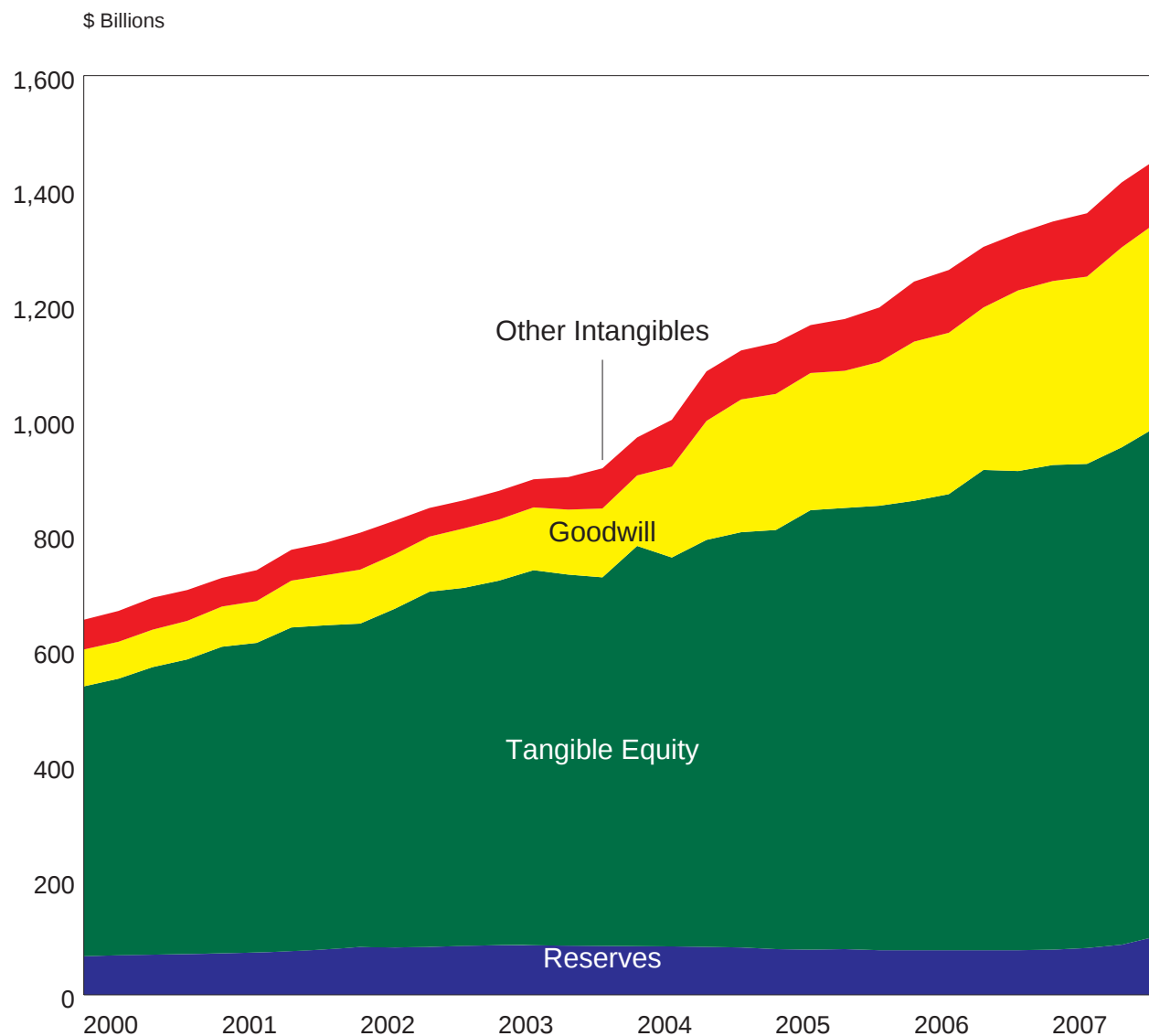


	12/01	12/02	12/03	12/04	12/05	12/06	12/07
Total Risk-Based Capital	12.88	12.99	13.00	13.19	12.94	12.97	12.79
Tier 1 Risk-Based Capital	10.25	10.41	10.48	10.76	10.63	10.51	10.12
Equity to Assets	8.98	9.20	9.15	10.28	10.28	10.52	10.37
Core Capital (Leverage)	7.79	7.86	7.88	8.11	8.25	8.22	7.98

Equity Capital and Reserves

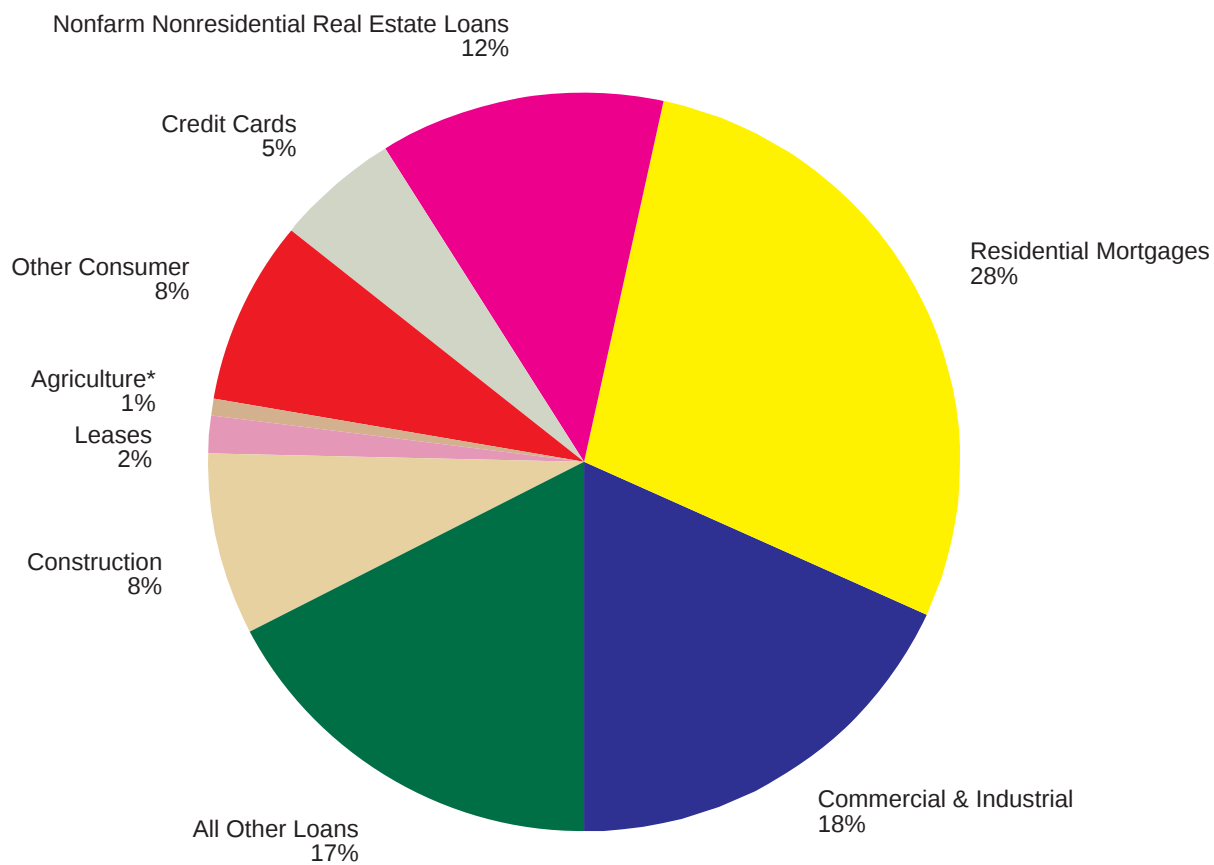
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2007



Loan Portfolio Composition

December 31, 2007



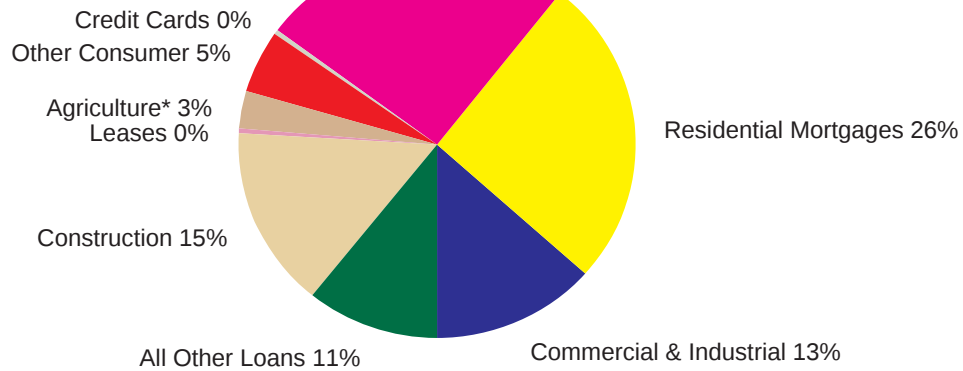
* OTS - Supervised Savings Associations do not identify agricultural loans.

Loan Portfolio Composition by Asset Size

December 31, 2007

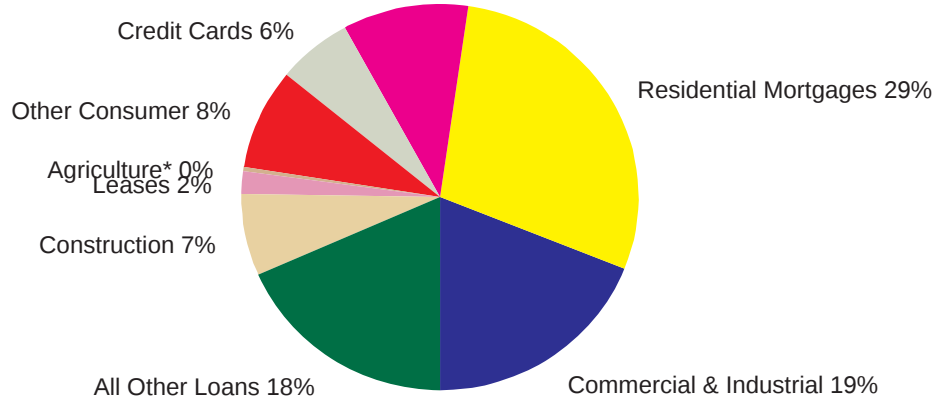
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 26%



Assets > \$1 Billion

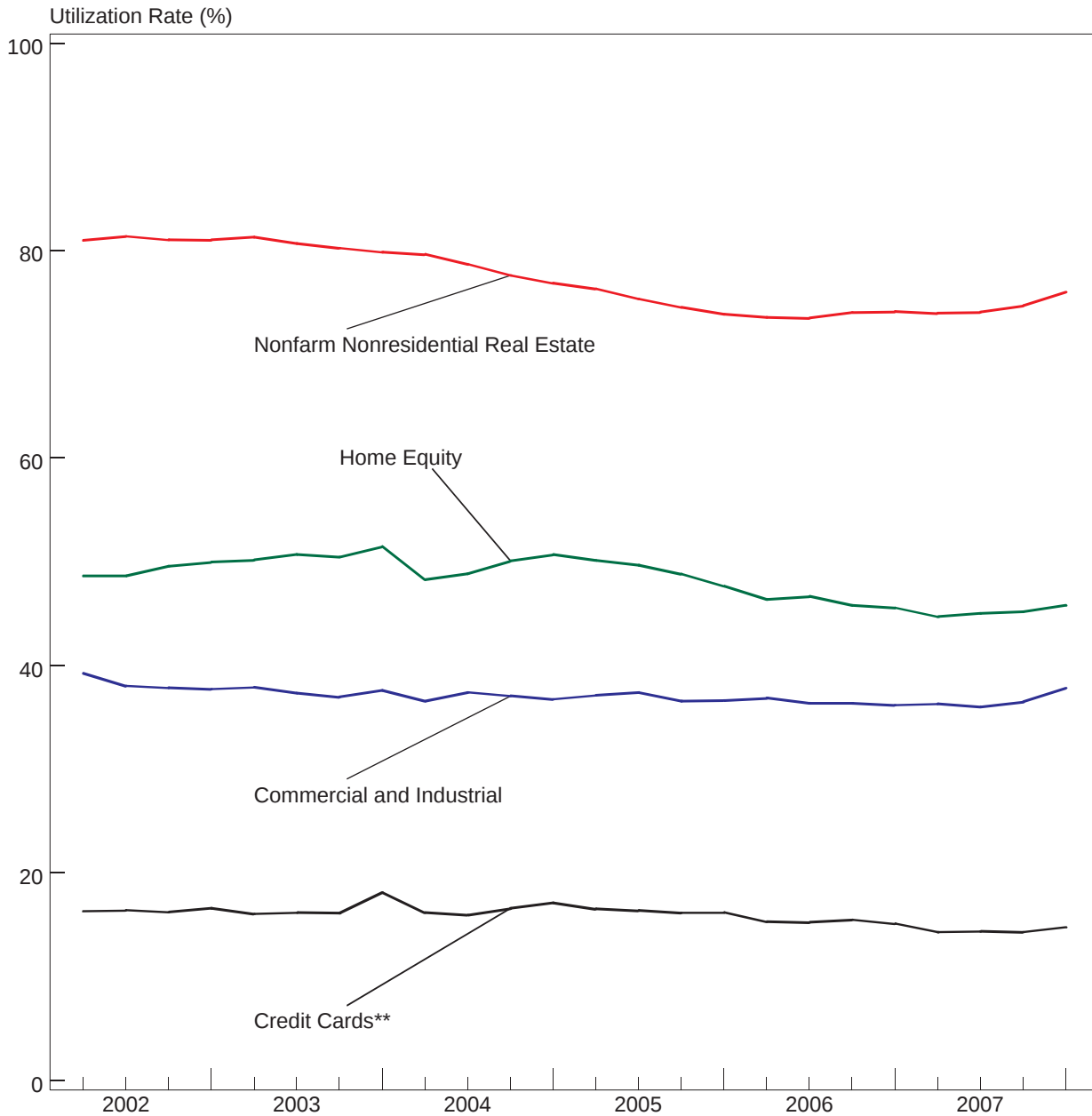
Nonfarm Nonresidential Real Estate Loans 10%



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

Utilization Rates of Loan Commitments*

2002-2007

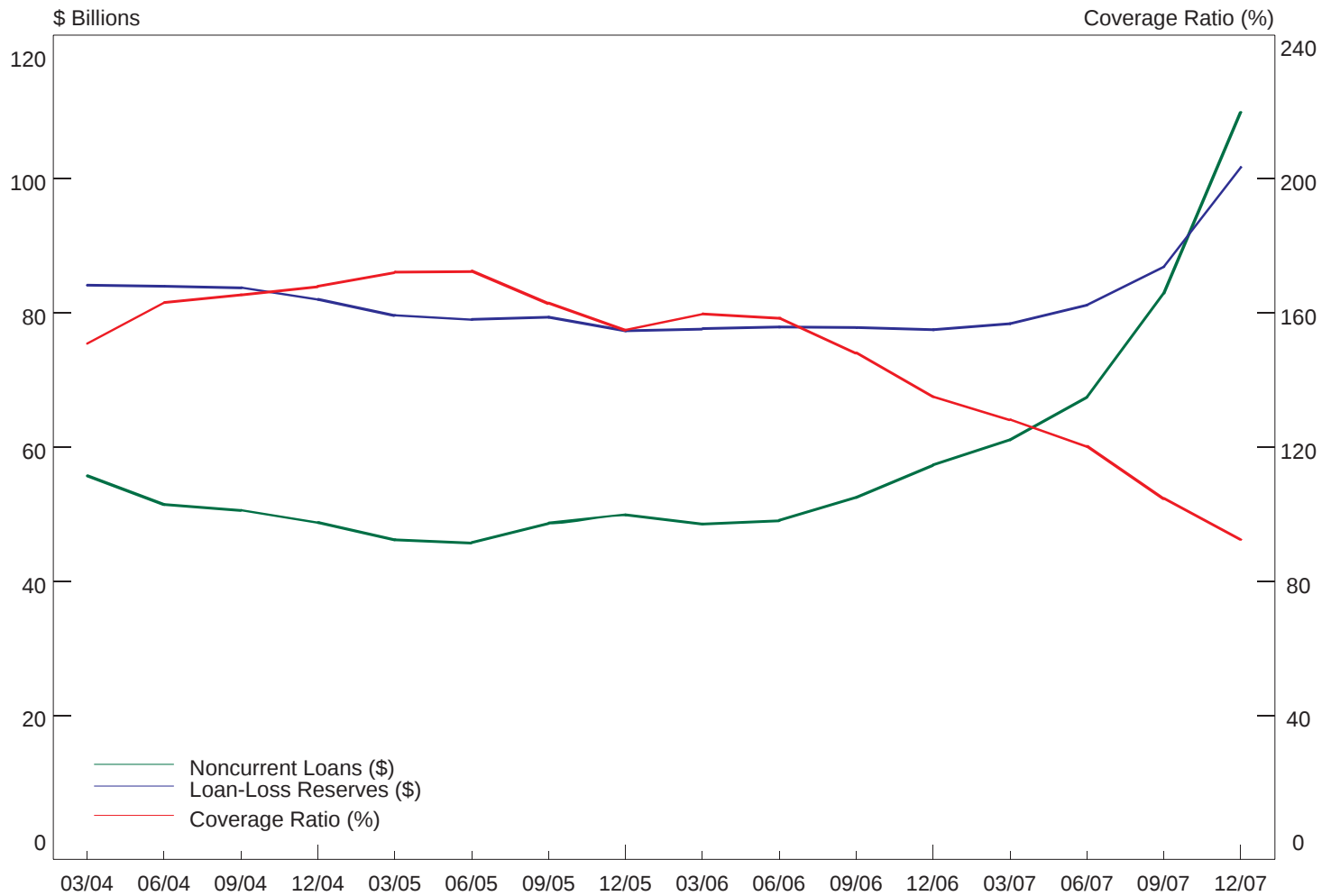


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2004-2007



Noncurrent Loans (\$ Billions)

55.8 51.5 50.6 48.8 46.3 45.8 48.7 49.9 48.6 49.1 52.6 57.4 61.1 67.5 83.0 109.9

Loan-Loss Reserves (\$ Billions)

84.2 84.0 83.8 82.0 79.7 79.1 79.4 77.4 77.7 77.9 77.8 77.5 78.4 81.2 86.9 101.7

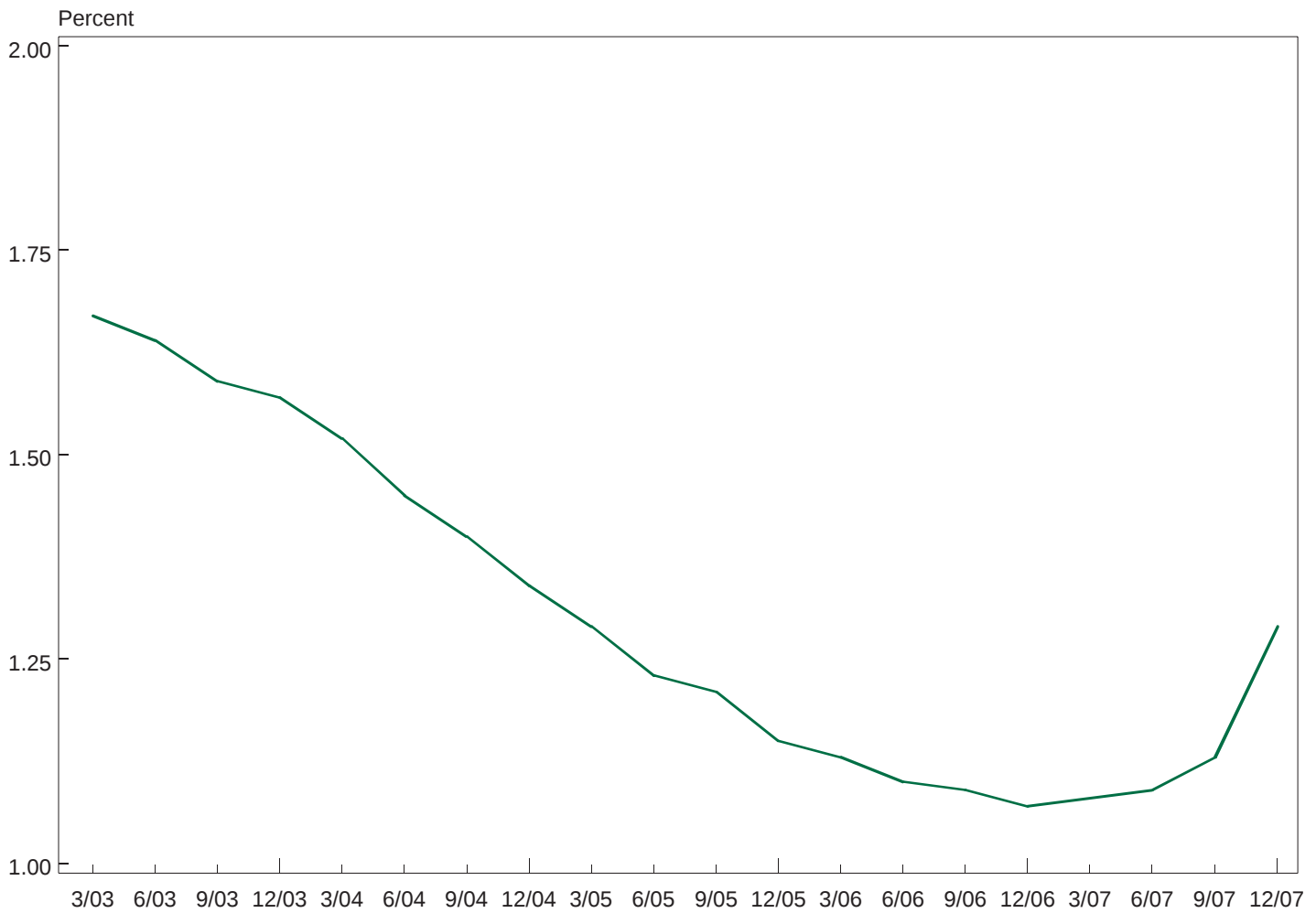
Coverage Ratio (%)

151 163 165 168 172 173 163 155 160 159 148 135 128 120 105 93

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2003-2007

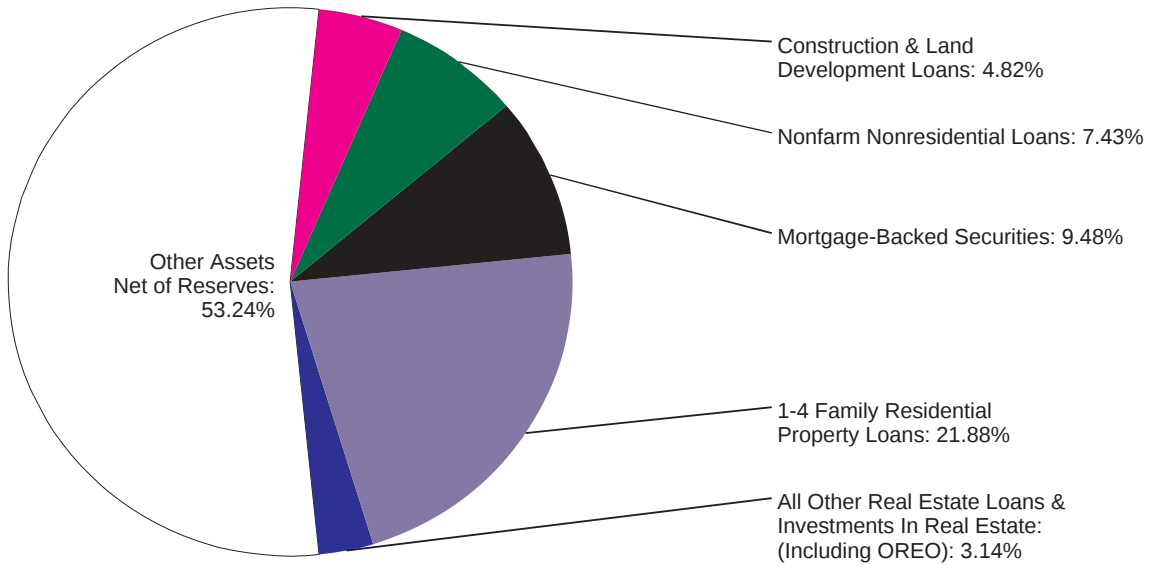


Loss Allowance to Loans and Leases

1.67 1.64 1.59 1.57 1.52 1.45 1.40 1.34 1.29 1.23 1.21 1.15 1.13 1.10 1.09 1.07 1.08 1.09 1.13 1.29

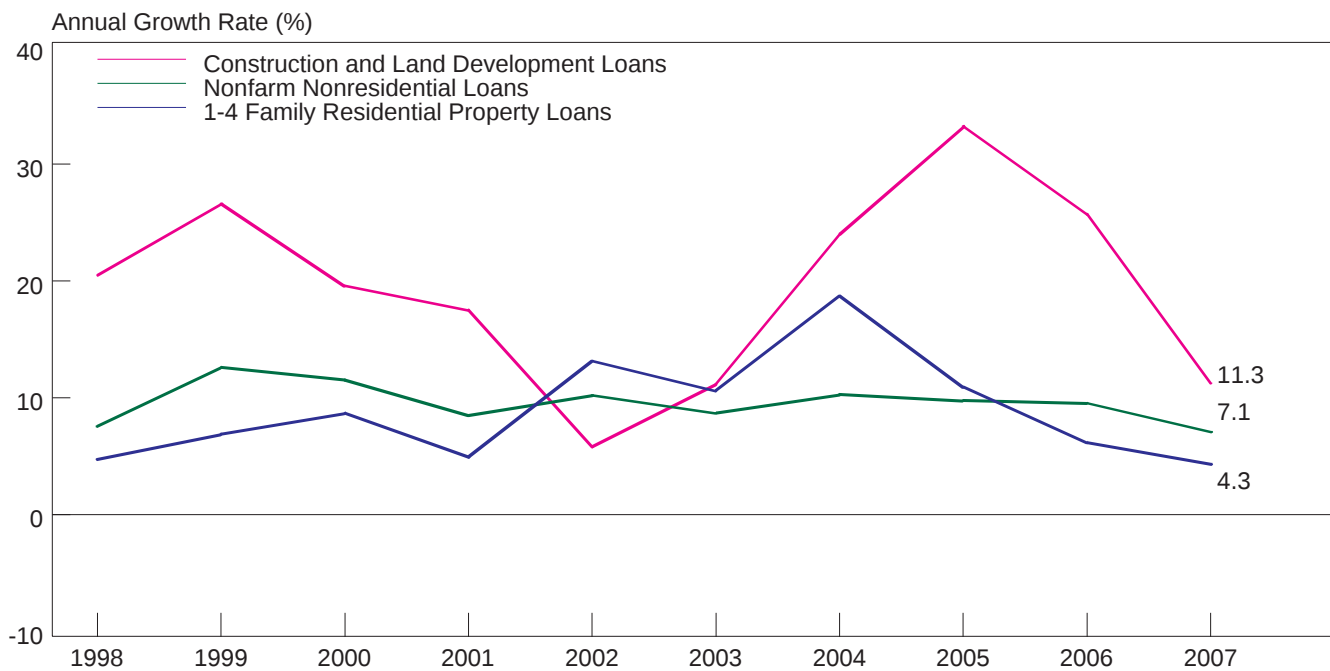
Real Estate Assets as a Percent of Total Assets

December 31, 2007



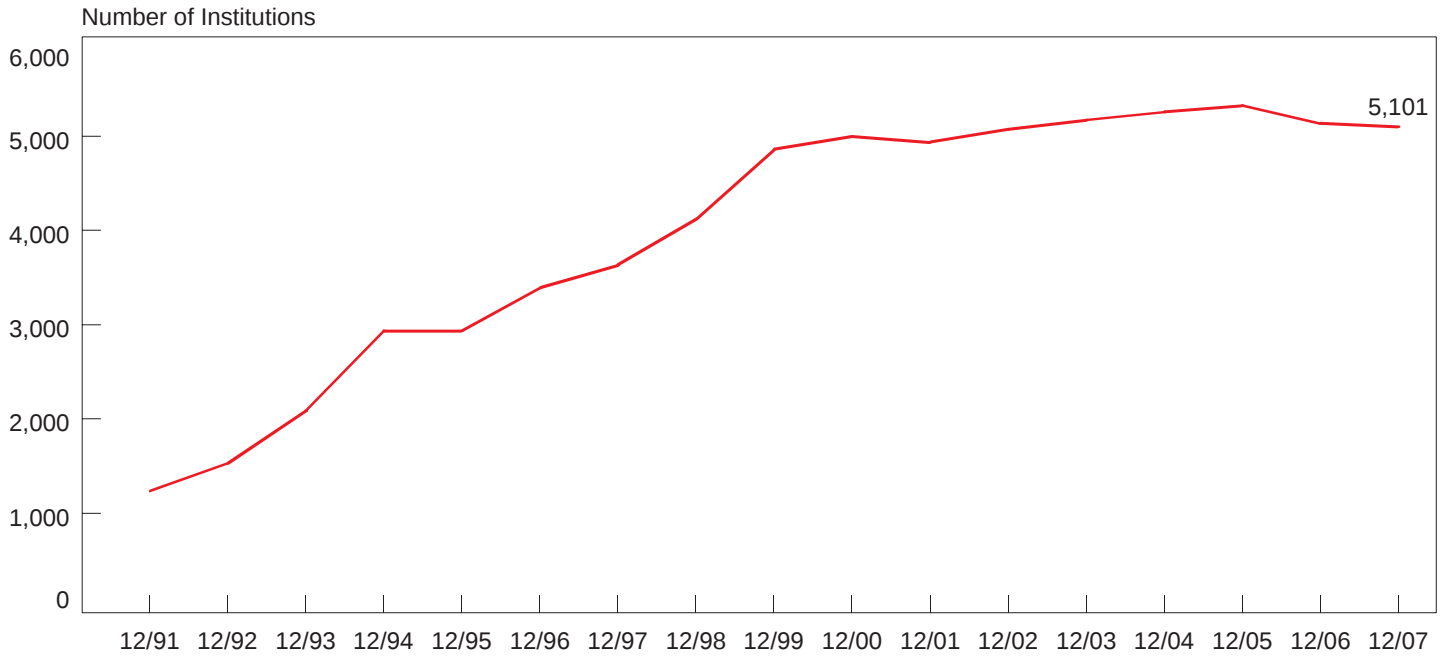
Real Estate Loan Growth Rates

1998-2007



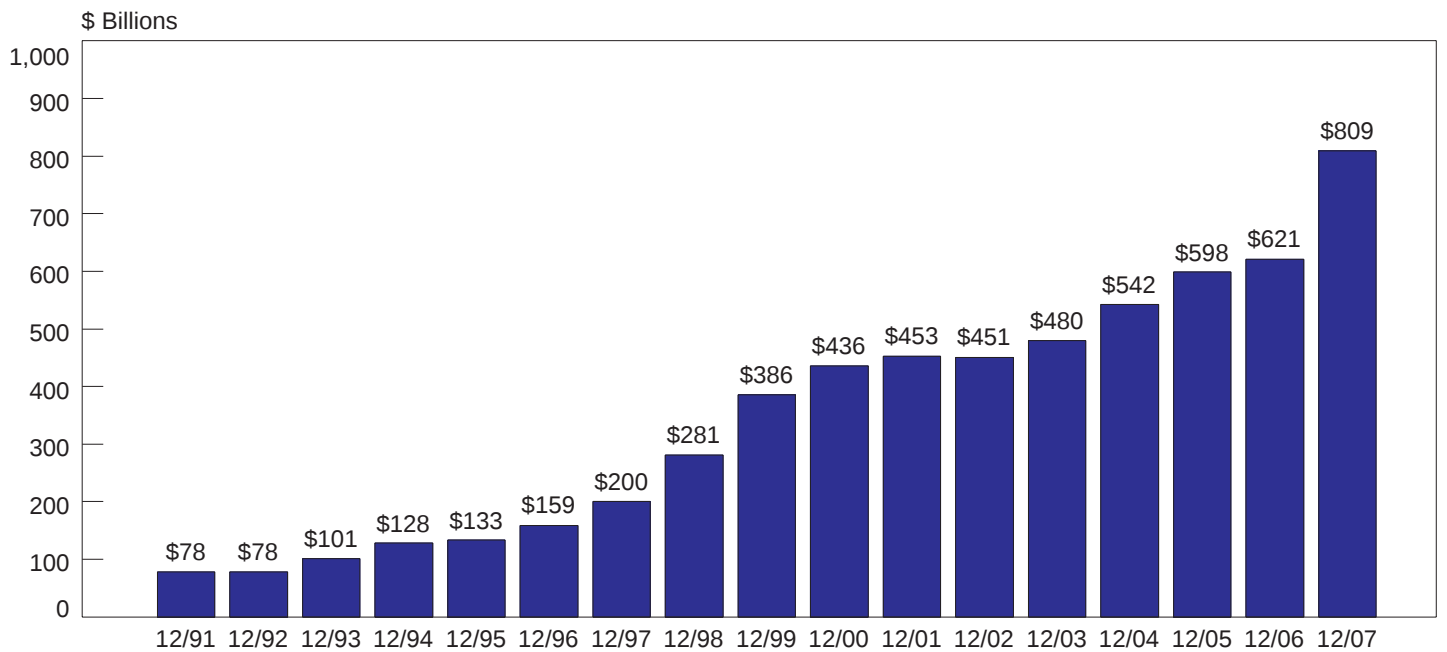
Number of Institutions with FHLB Advances

1991 - 2007

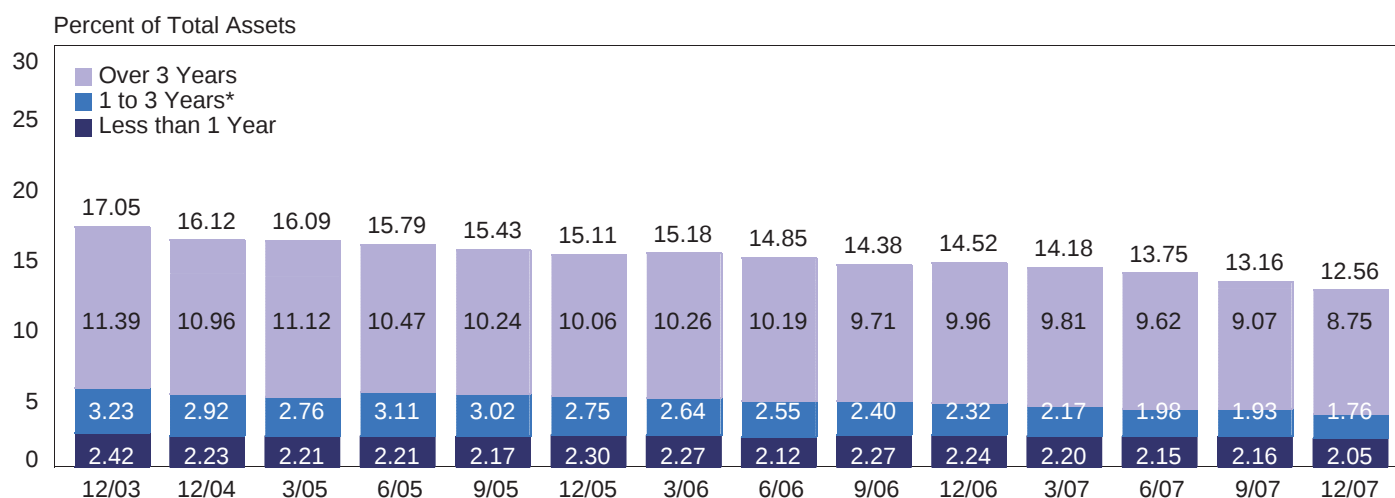


Amount of FHLB Advances Outstanding

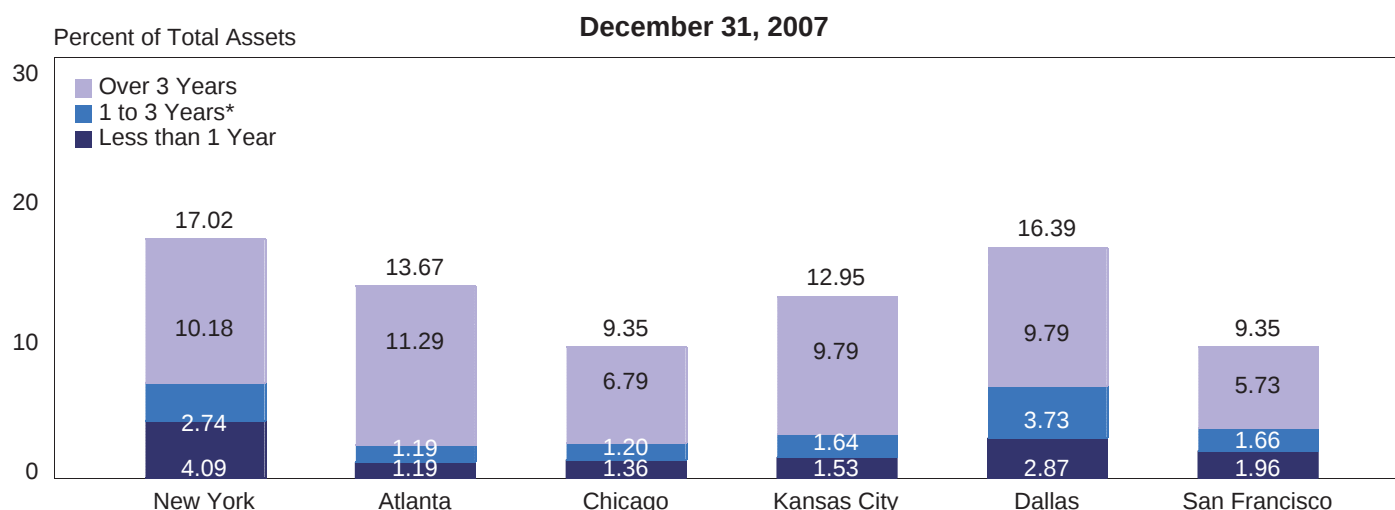
1991 - 2007



Debt Securities by Maturity or Repricing Frequency...



...and by Region



Total Securities (Debt and Equity)

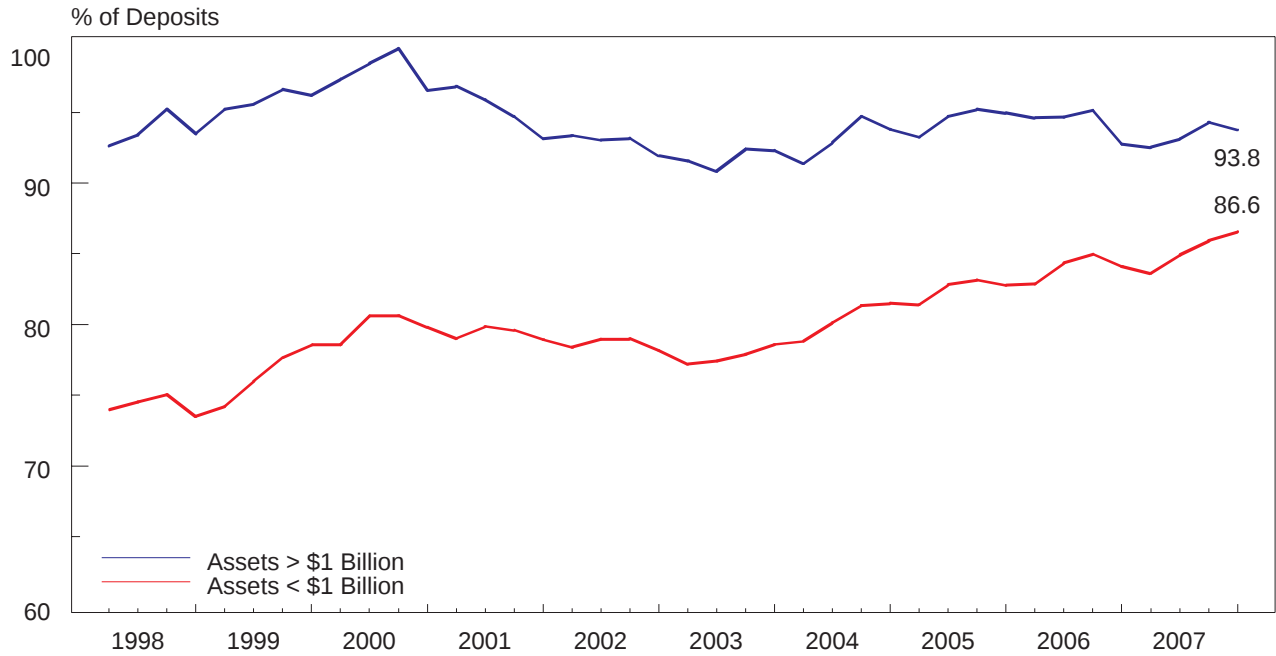
(\$ Billions)

	12/05	3/06	6/06	9/06	12/06	3/07	6/07	9/07	12/07
U.S. Government Obligations:									
U.S. Treasury	59	56	46	45	48	40	34	35	31
U.S. Agencies	11	11	11	12	11	12	12	11	6
Government Sponsored Enterprises	283	284	272	276	268	260	255	245	219
Mortgage Pass-through Securities	738	775	795	778	785	778	767	732	706
Collateralized Mortgage Obligations	402	413	419	430	422	429	452	467	530
State, County, Municipal Obligations	131	134	135	140	147	150	153	157	153
Asset Backed Securities	80	81	88	93	91	92	92	95	84
Other Debt Securities	165	180	182	193	181	187	188	218	195
Equity Securities	23	21	23	24	27	24	25	28	29
Total Securities	\$1,893	\$1,956	\$1,971	\$1,992	\$1,980	\$1,972	\$1,977	\$1,989	\$1,954

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

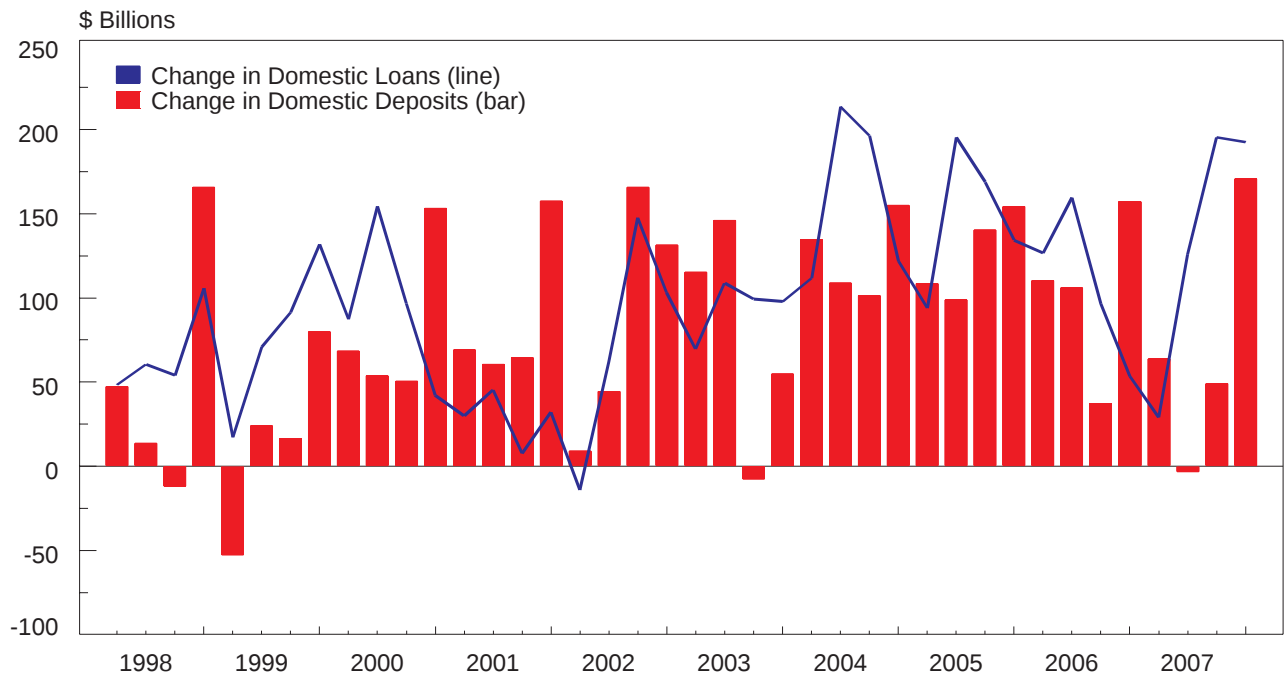
Net Loans and Leases to Deposits (Domestic and Foreign)

1998 - 2007



Quarterly Change in Domestic Loans vs Domestic Deposits

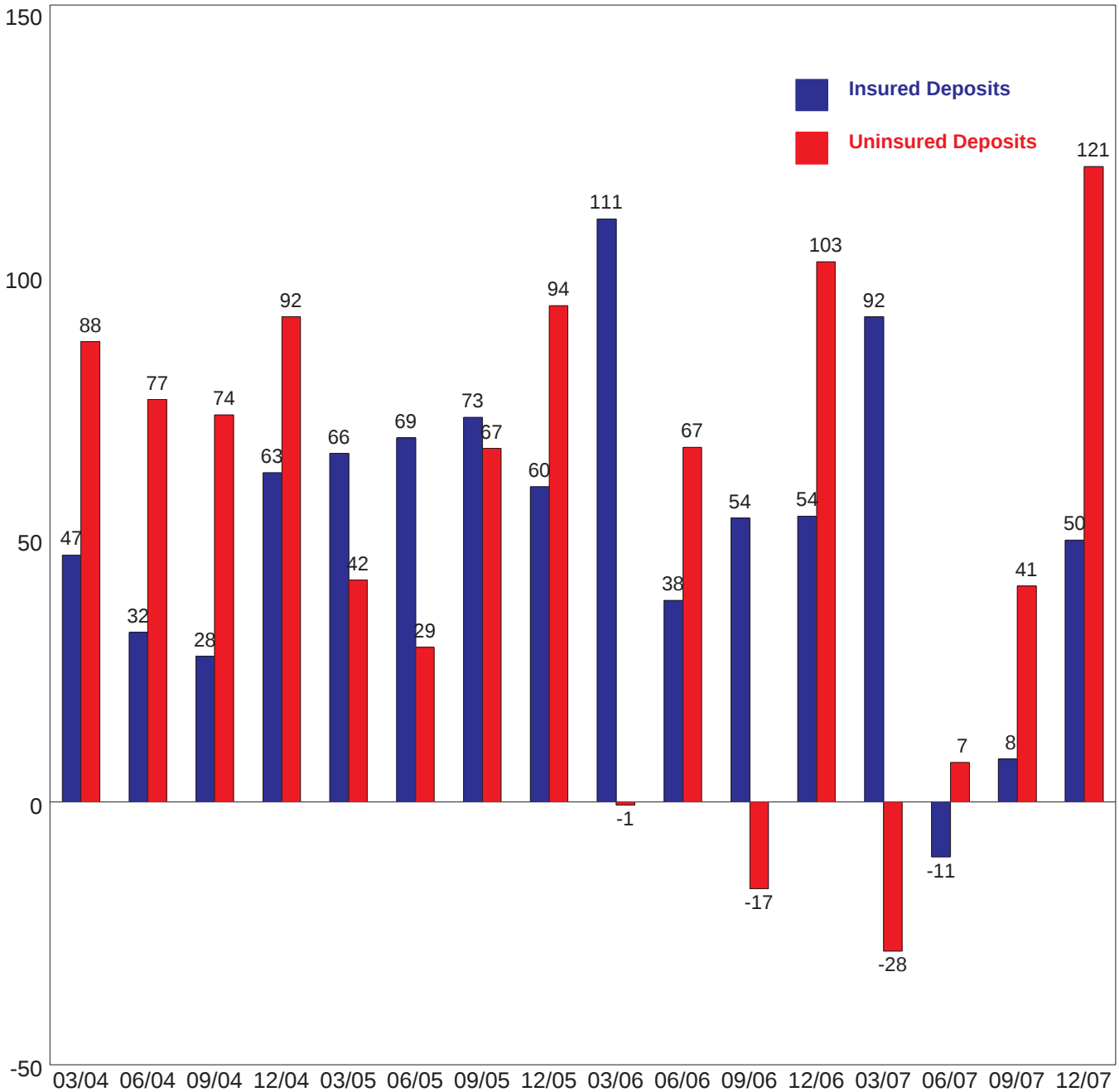
1998 - 2007



Quarterly Change In Domestic Deposits

2004 - 2007

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

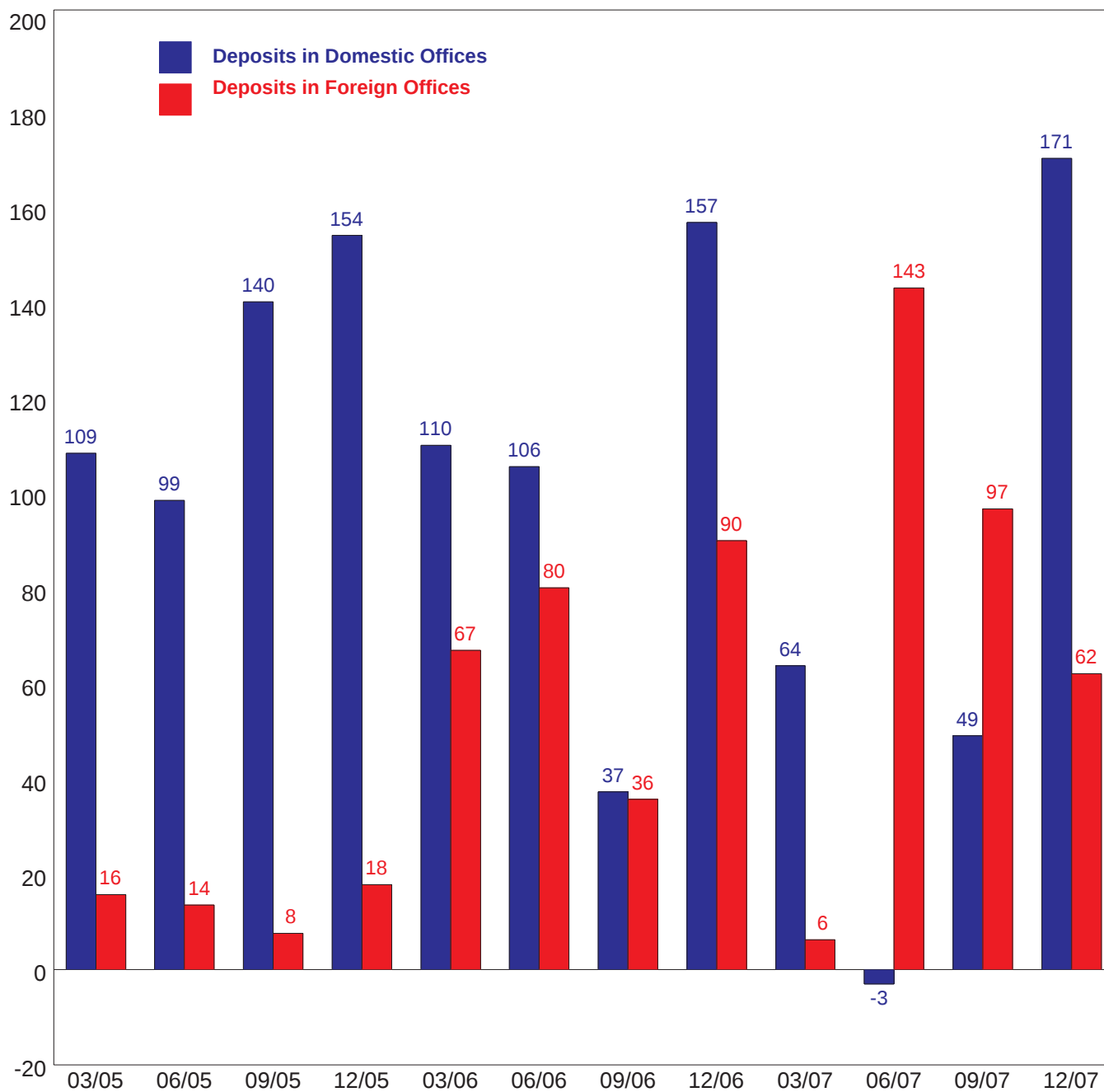
2002 - 2007



Quarterly Change In Domestic and Foreign Deposits

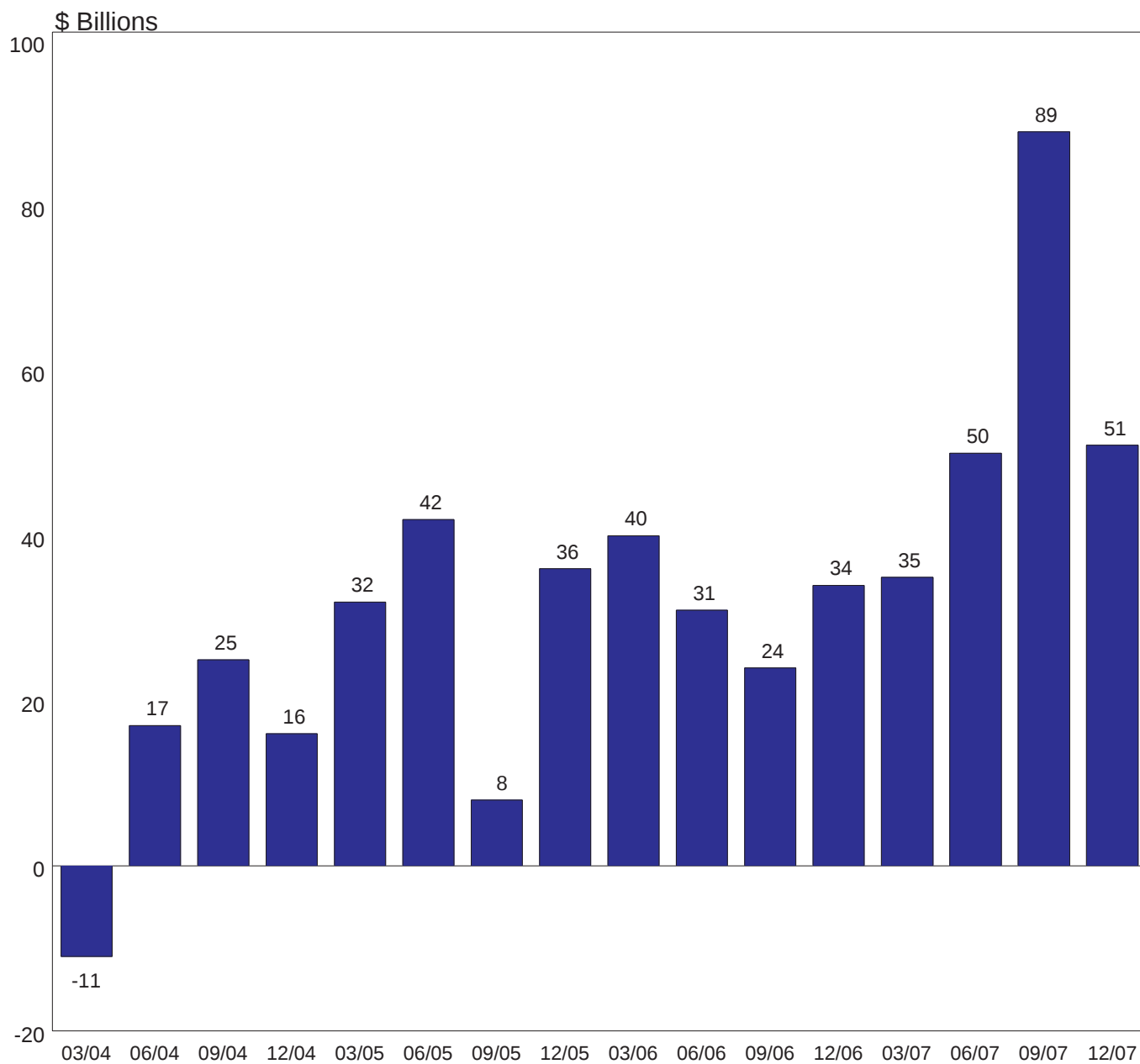
2005 - 2007

\$ Billions



Quarterly Change in C&I Loans

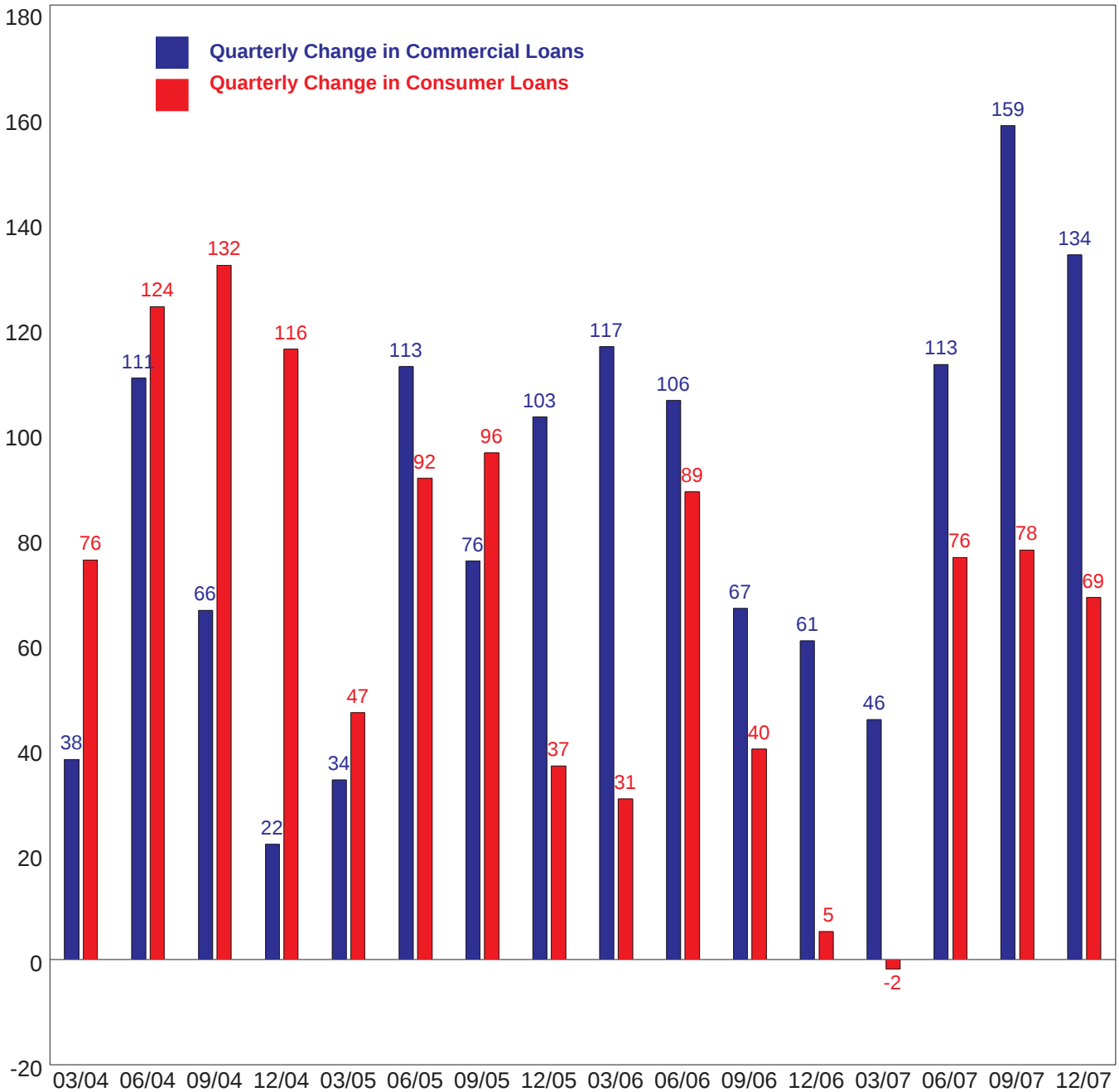
2004-2007



Quarterly Change in Commercial and Consumer Loans

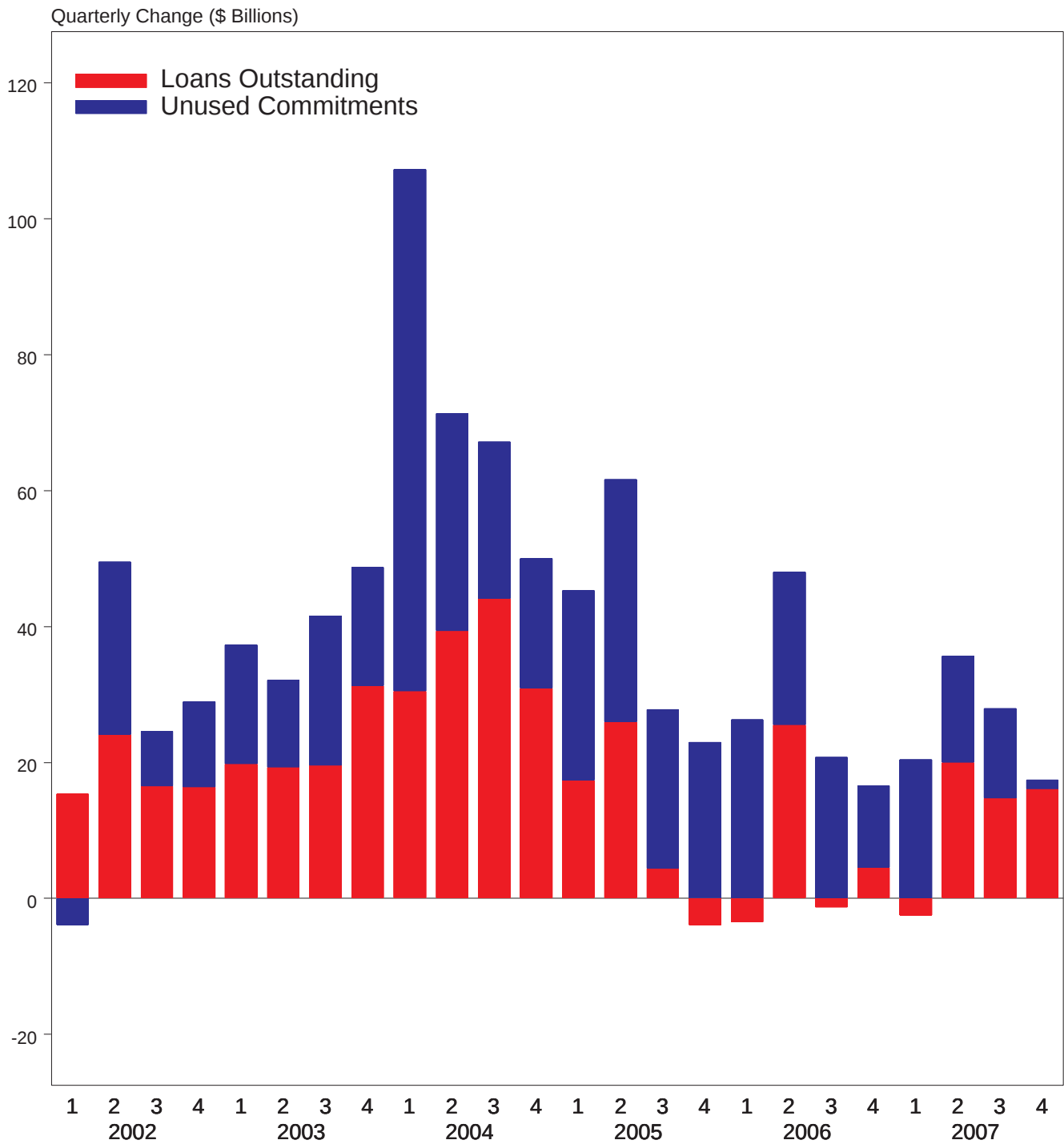
2004 - 2007

\$ Billions



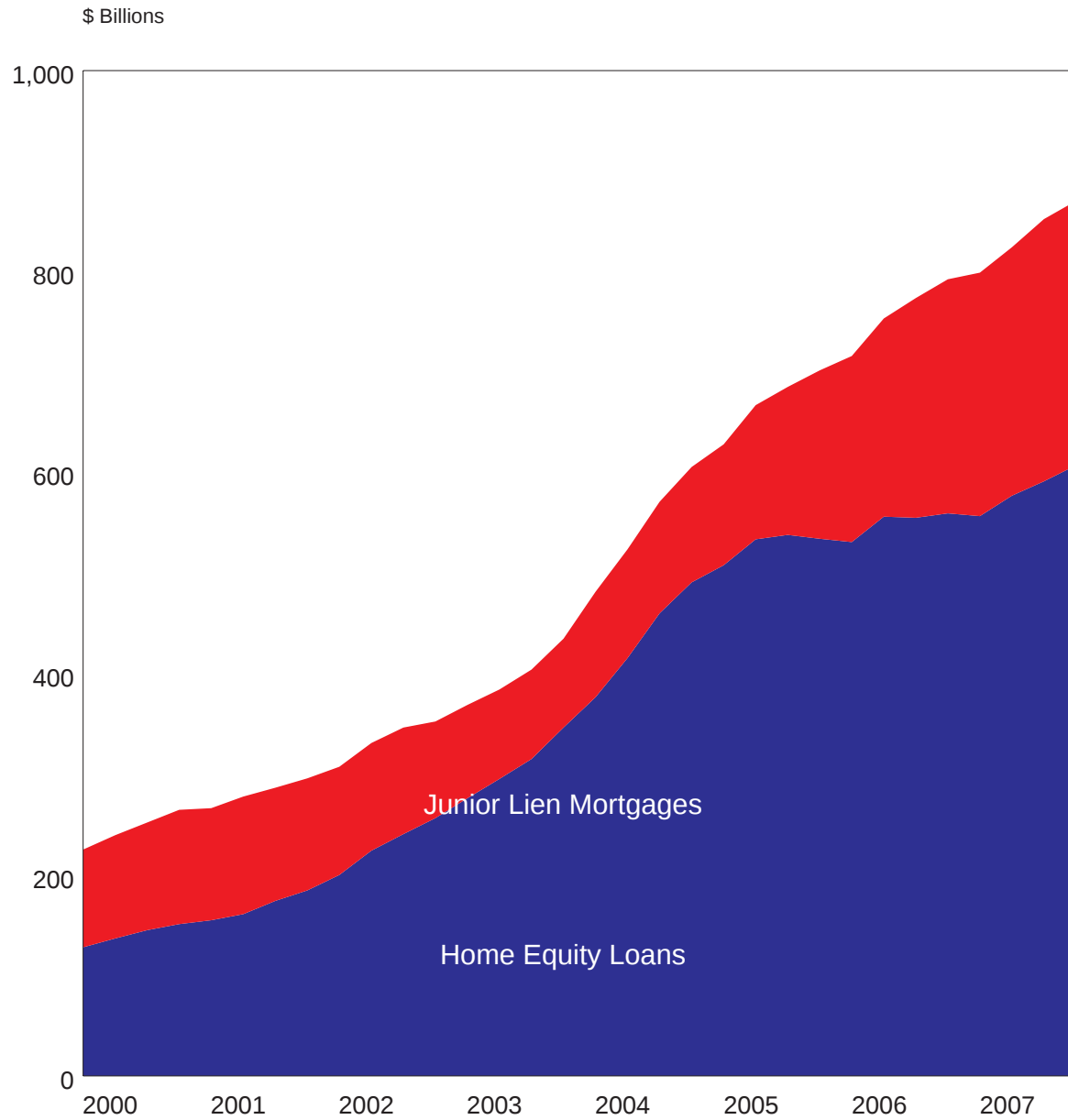
Quarterly Change in Home Equity Loans

2002-2007

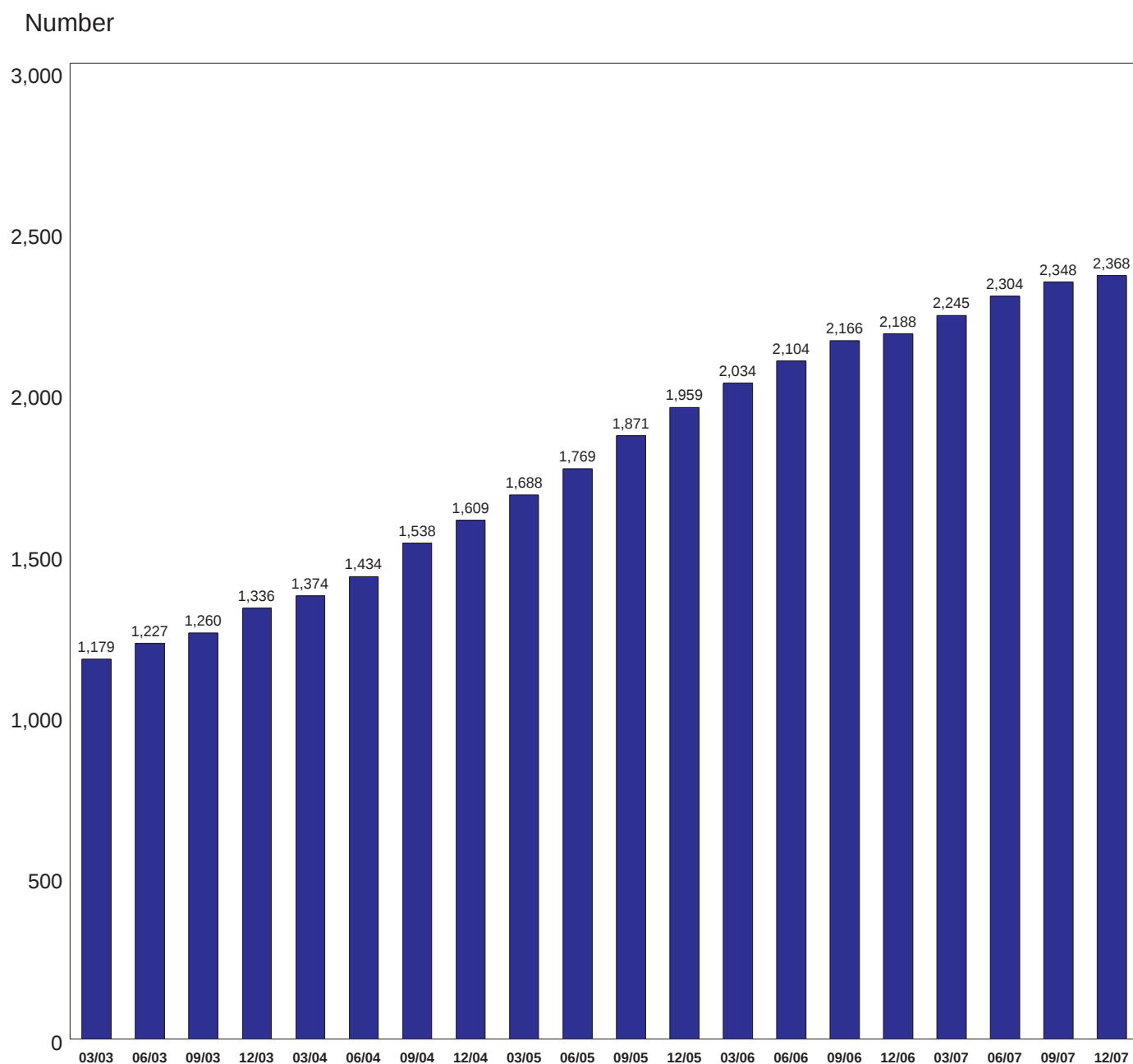


Home Equity and Junior Lien Loans

2000 - 2007



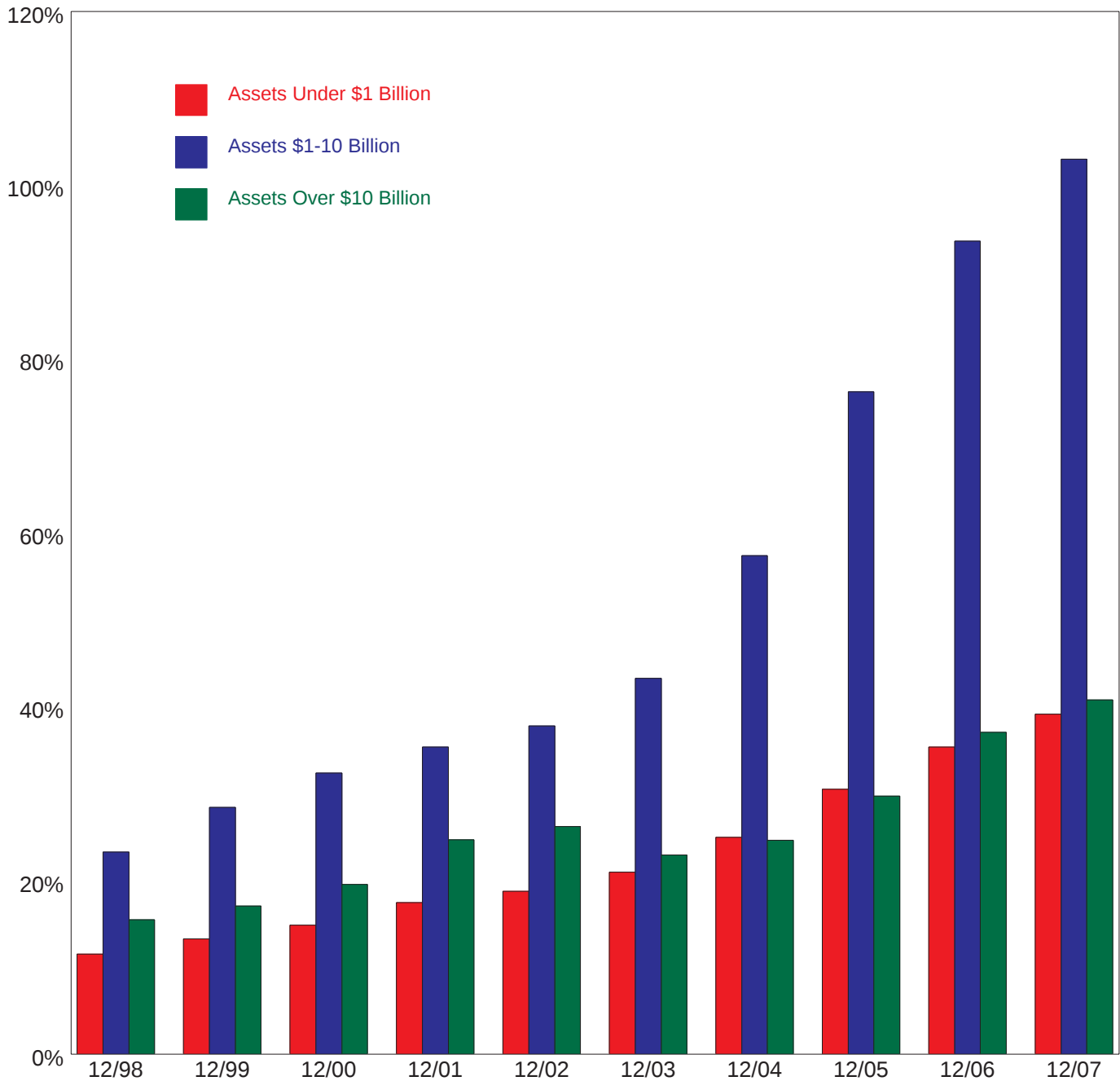
Number of Institutions with Construction Loan Concentrations 2003-2007



Median Construction and Development Loan Concentrations

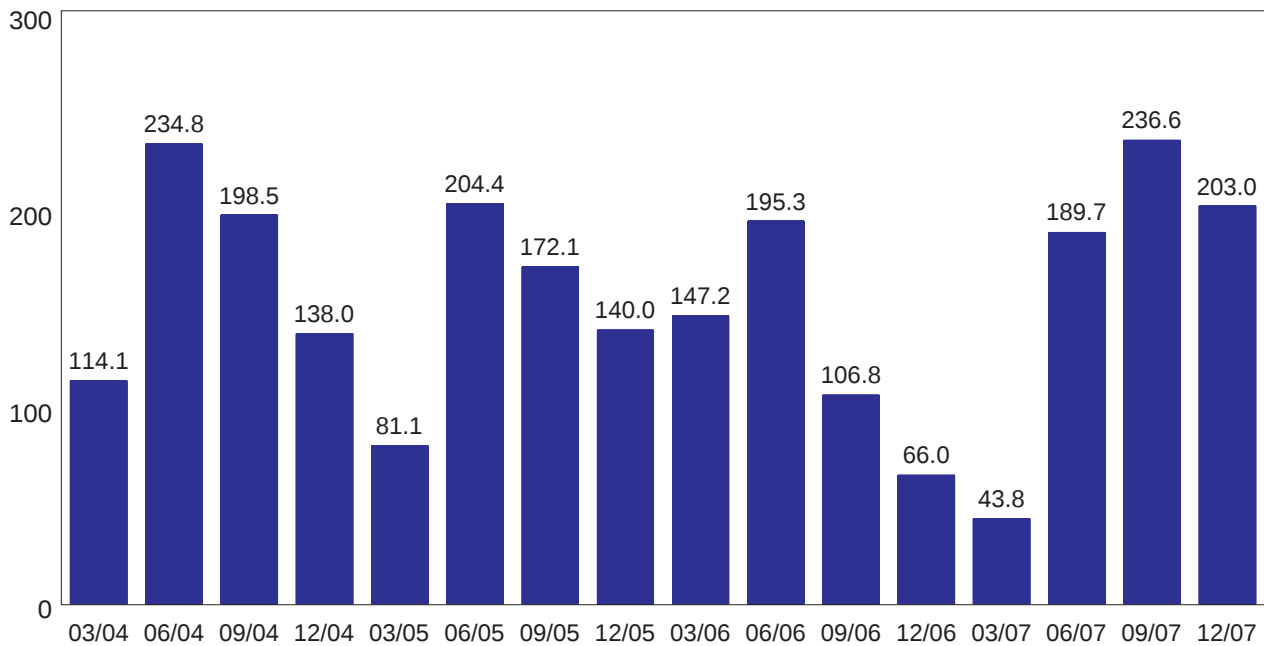
1998 - 2007

Percent of Total Risk-Based Capital, by Lender Asset Size



Quarterly Change in Reported Loans Outstanding

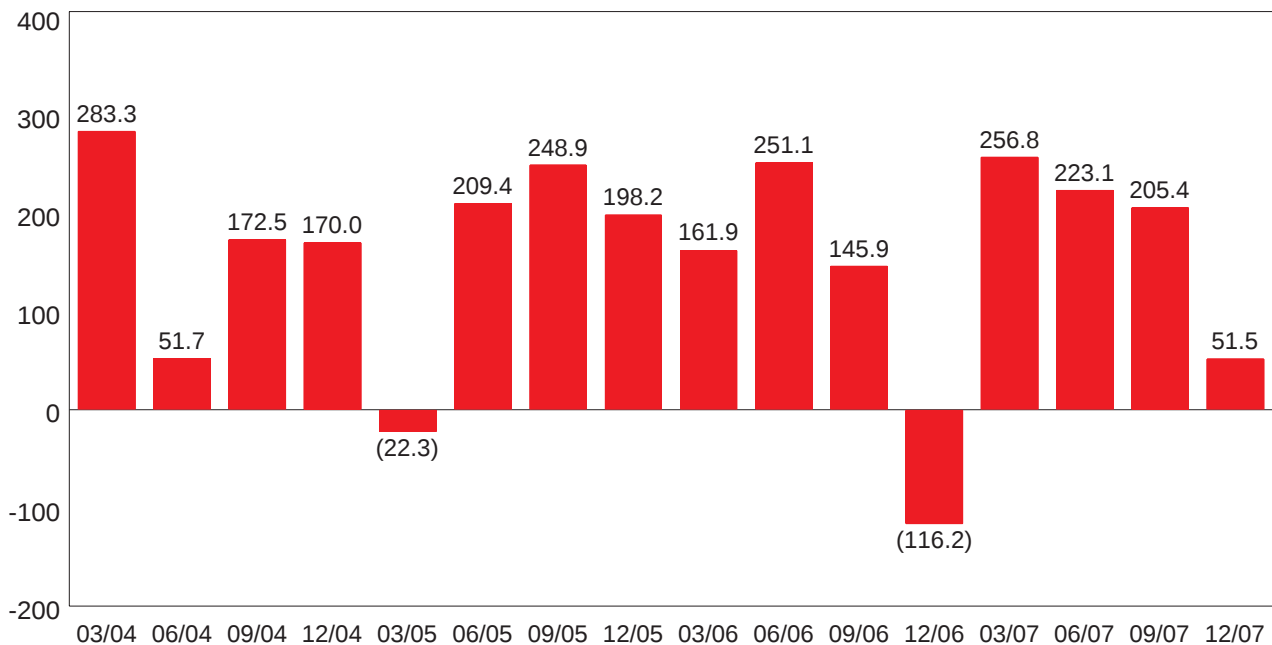
(\$ Billions)



In the fourth quarter of 2007, real estate loans increased by \$80 billion and commercial and industrial loans increased by \$52 billion, while consumer loans increased by \$46 billion.

Quarterly Change in Unused Loan Commitments

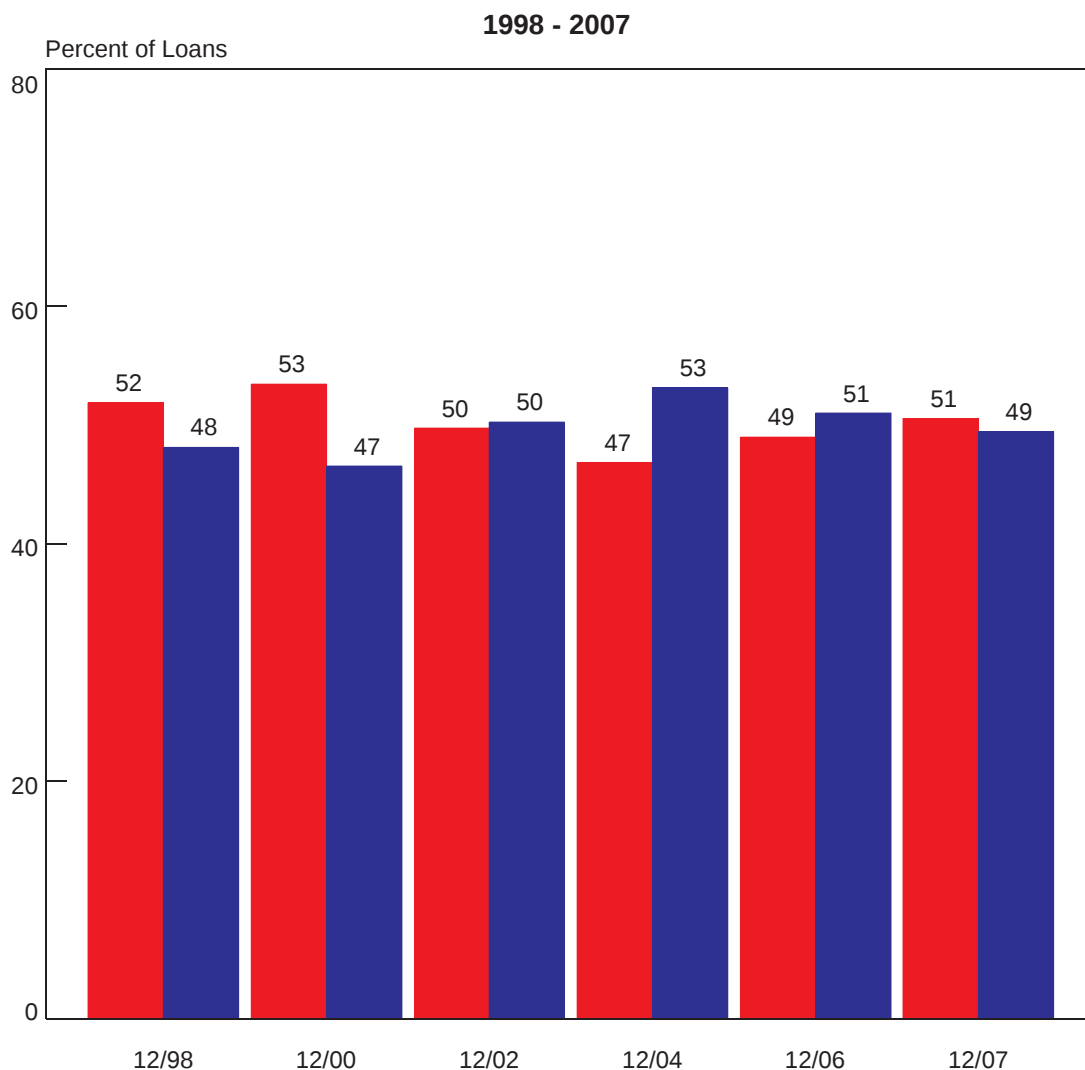
(\$ Billions)



In the fourth quarter of 2007, unused credit card commitments increased by \$104 billion and other unused commitments decreased by \$48 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

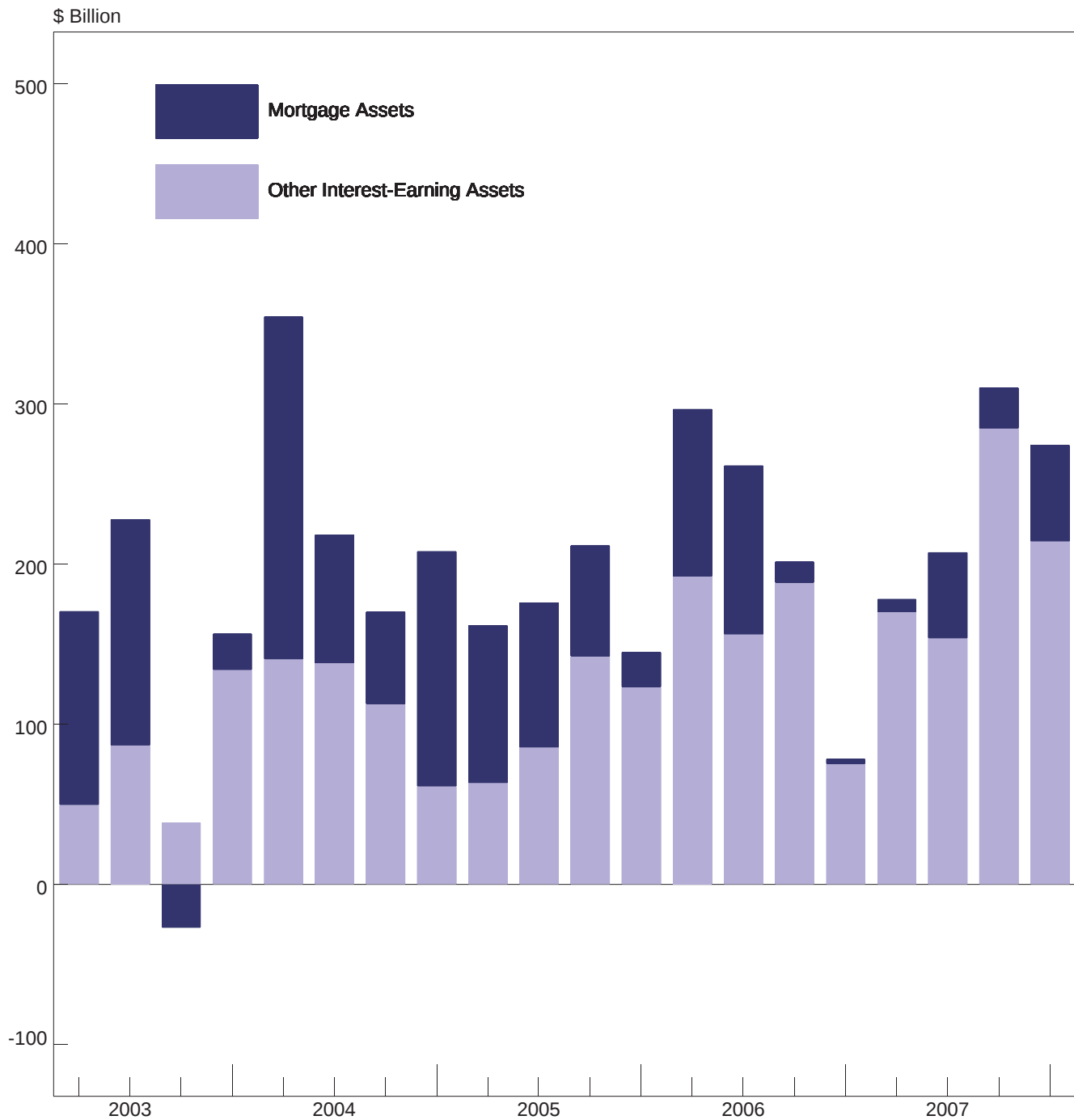
Commercial Borrowers	\$2,055	\$2,484	\$2,515	\$2,869	\$3,545	\$3,997
Consumer Loans	1,907	2,163	2,542	3,254	3,690	3,912

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, nonfarm nonresidential loans, 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

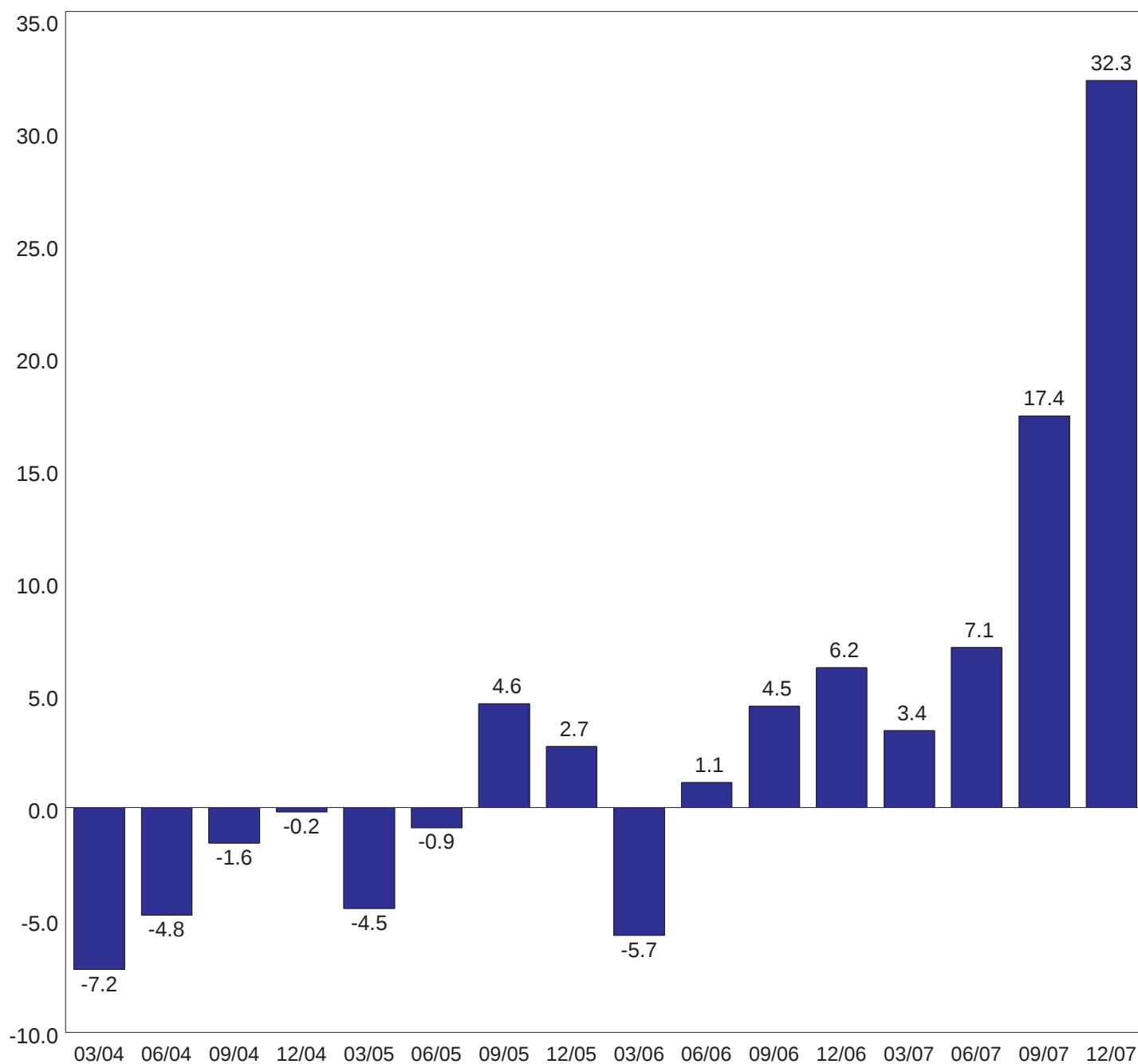
2003 - 2007



Quarterly Change in Noncurrent Loans & Net Charge-Offs

2004-2007

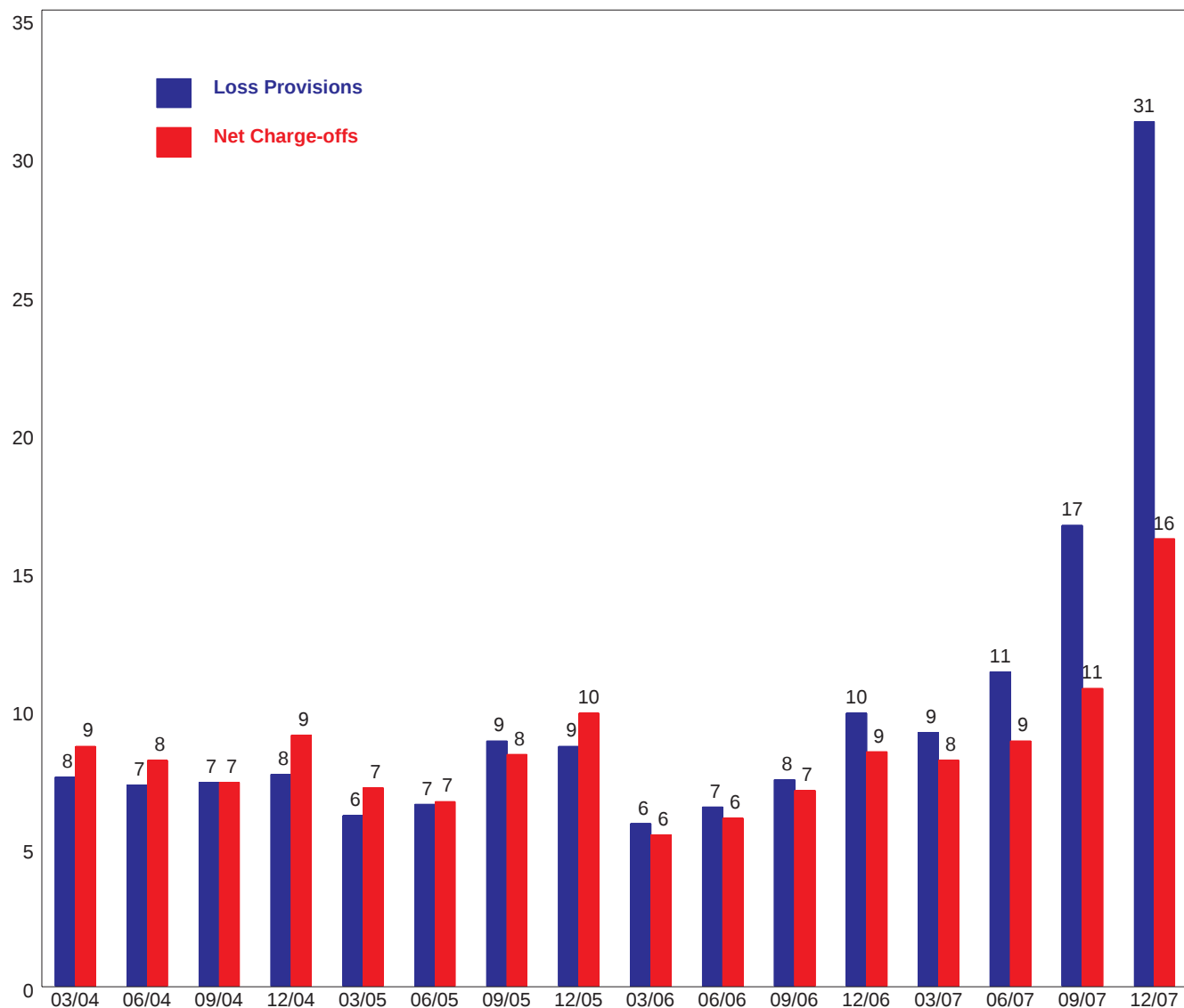
\$ Billions



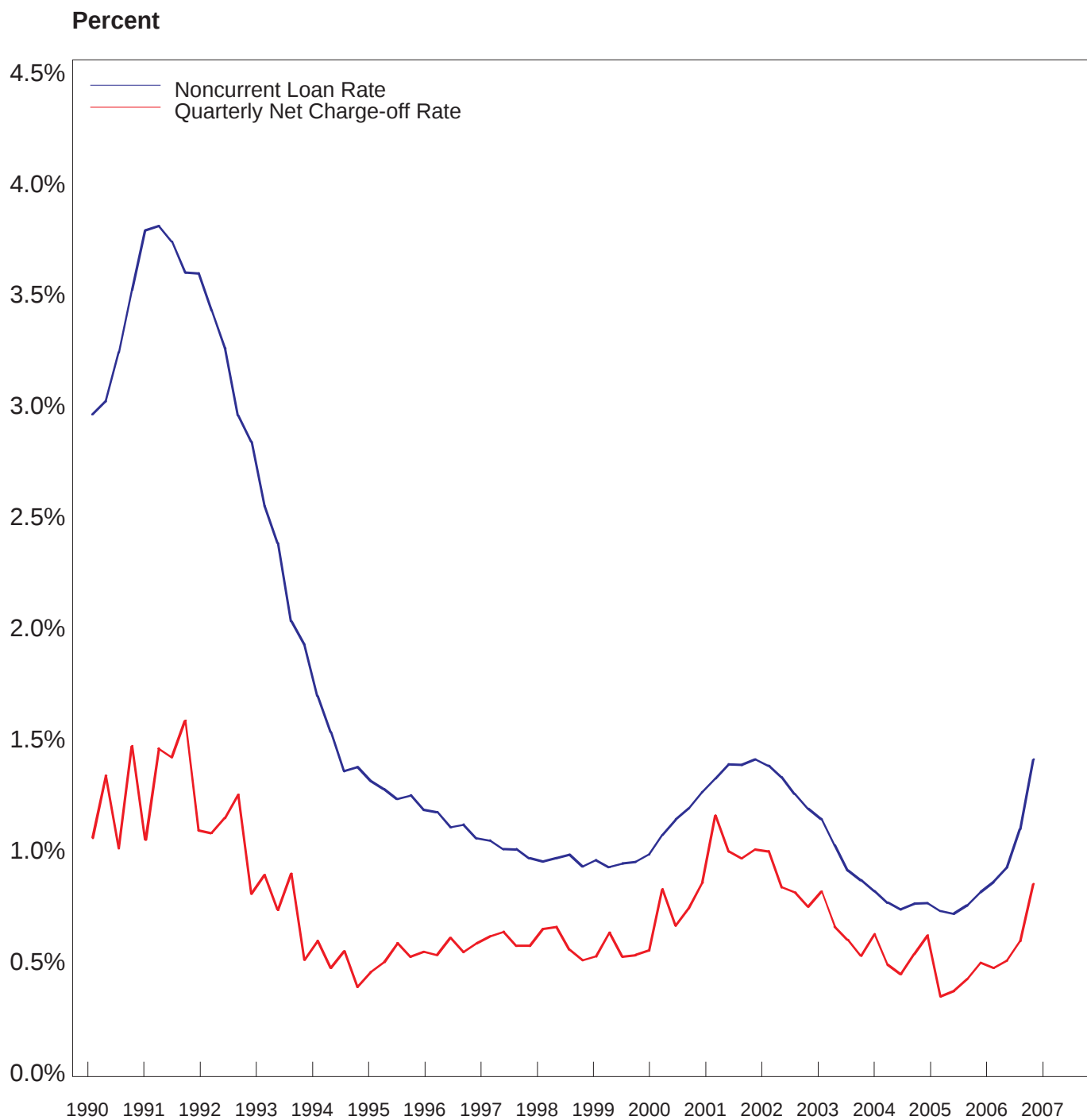
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2004 - 2007

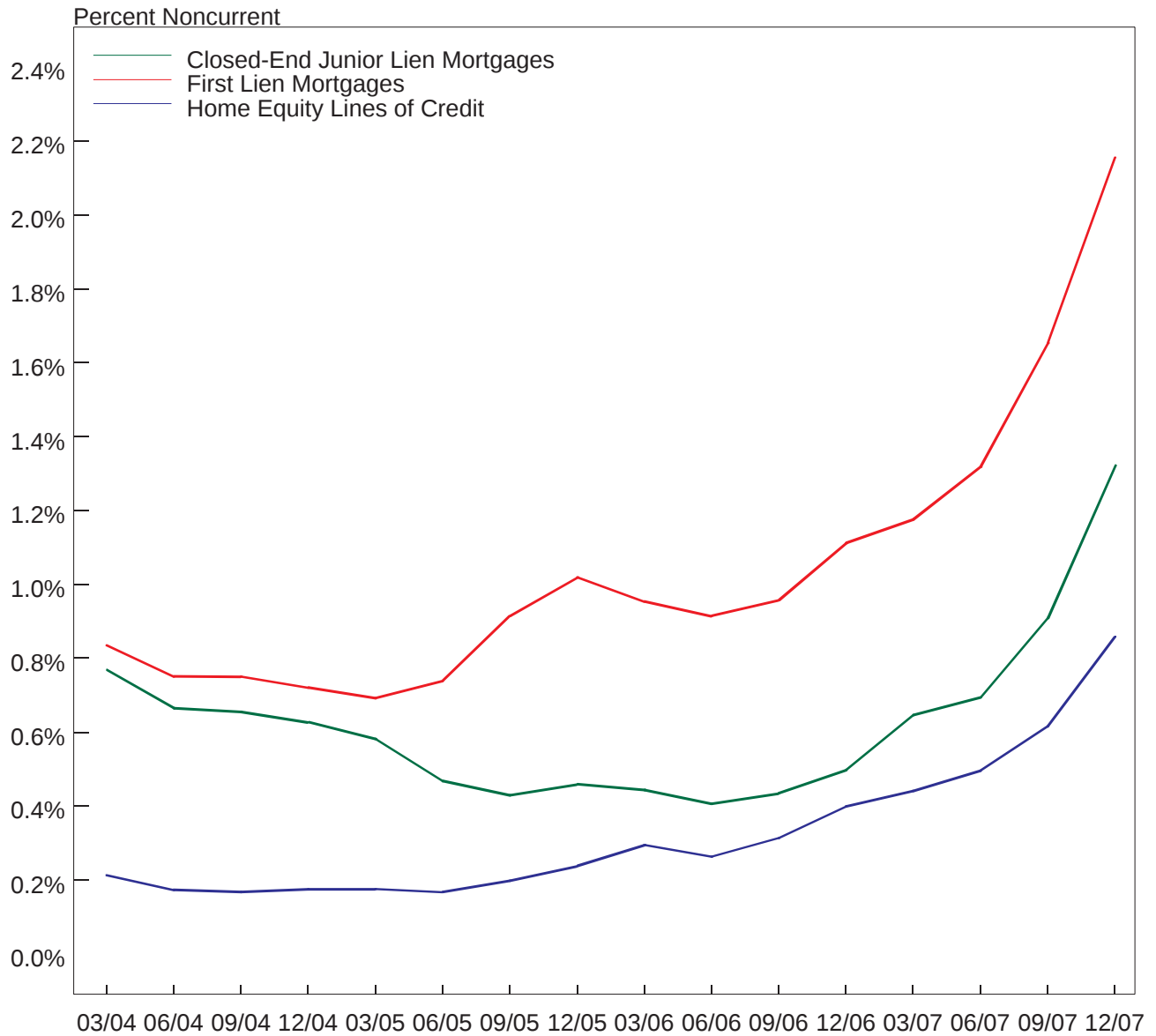
\$ Billions



Noncurrent Loan and Quarterly Net Charge Off Rates 1990-2007

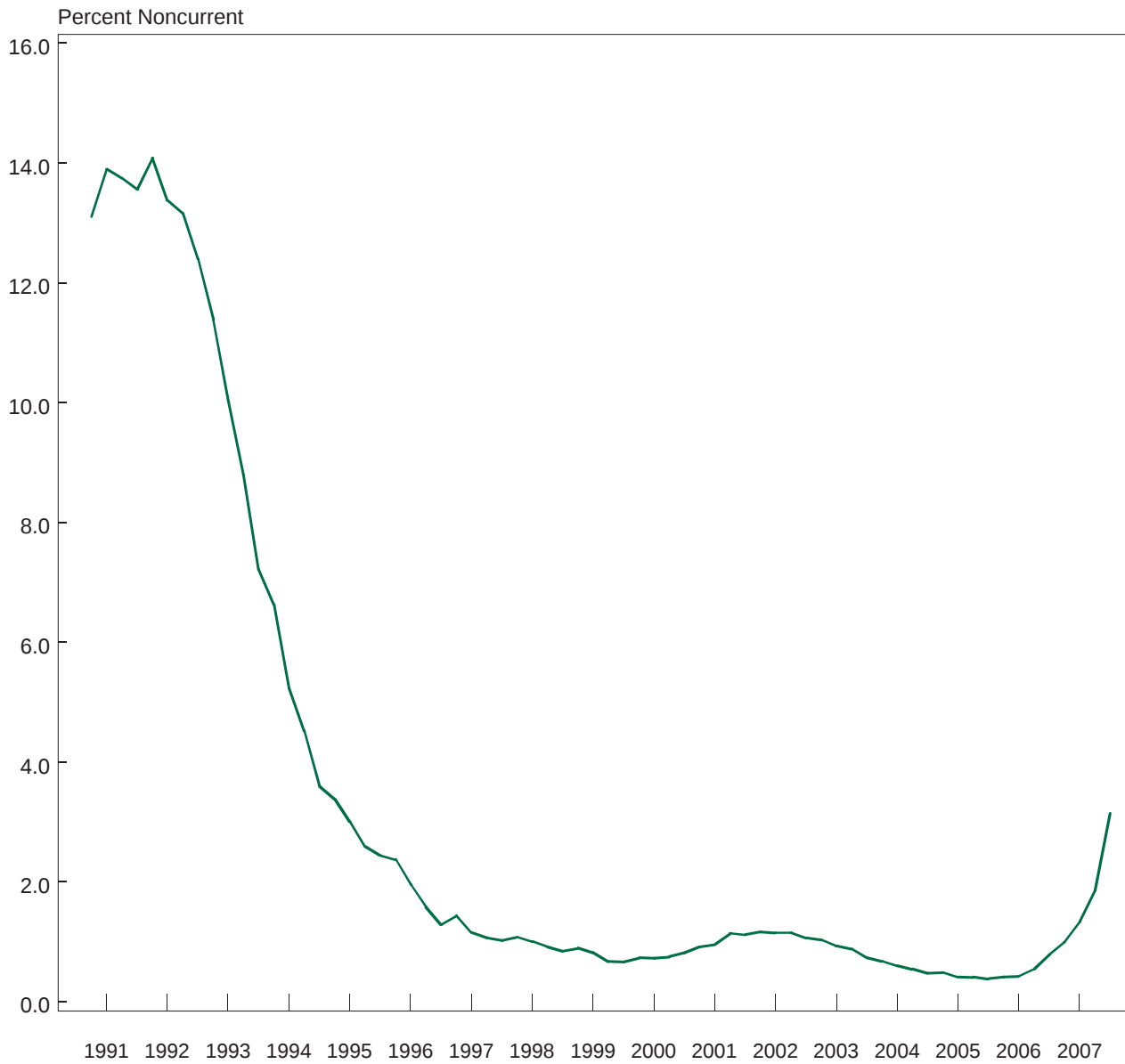


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2004 to 2007



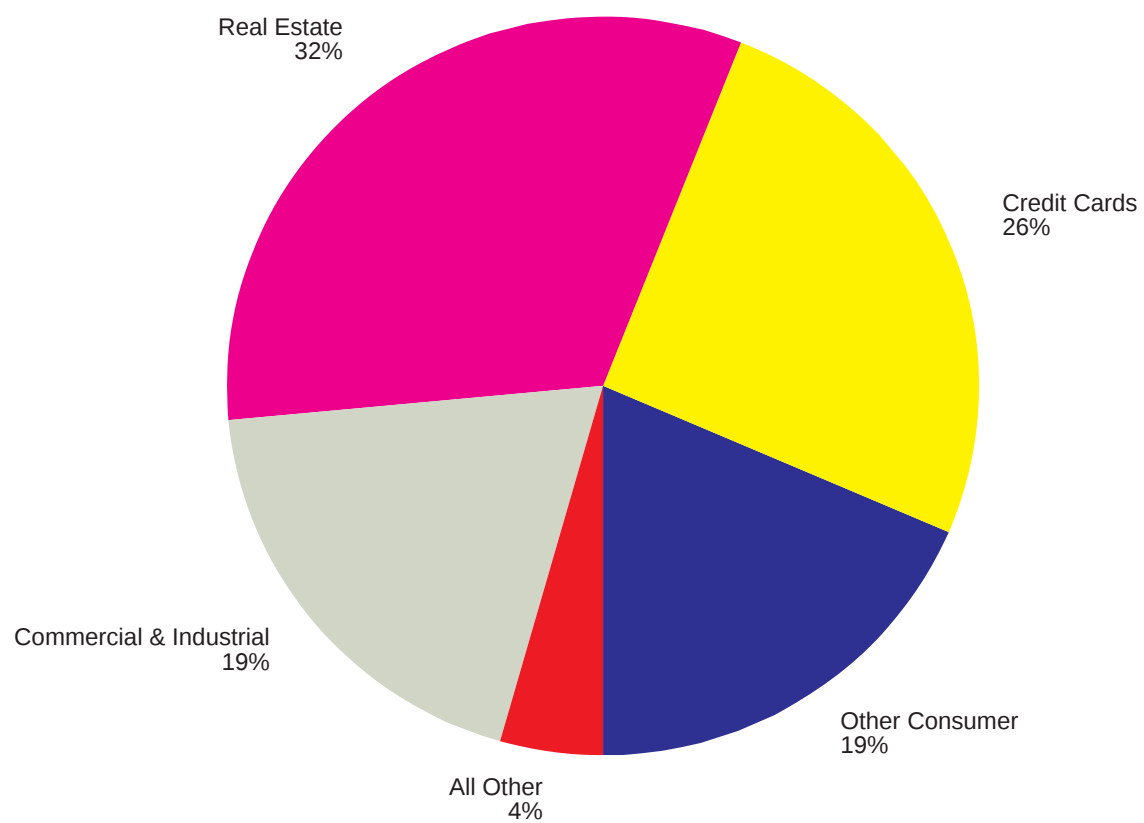
Noncurrent Rate on Real Estate Construction and Development Loans

1991-2007



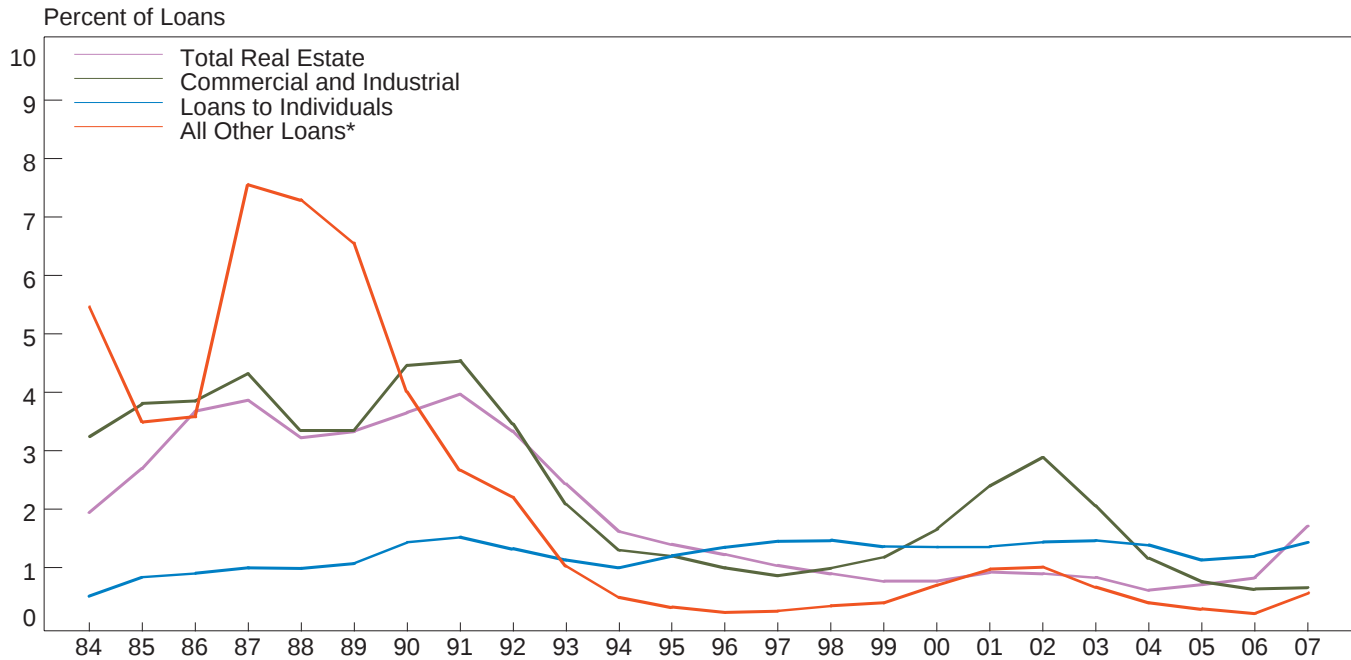
Composition of FDIC-Insured Institutions' Loan Charge-offs

Fourth Quarter, 2007



Noncurrent Loan Rates at Year-end

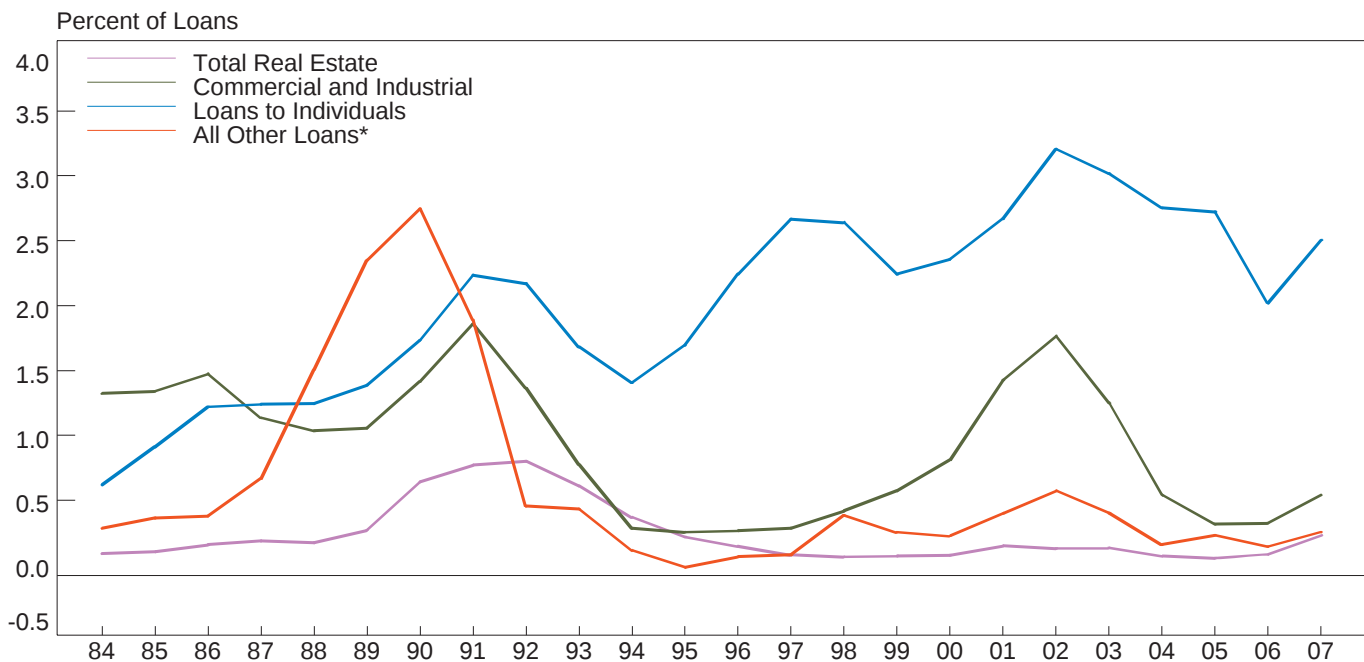
1984-2007



Note: Noncurrent loan rates represent the percentage of loans that are past due 90 days or more or in nonaccrual status.

Annual Net Charge-off Rates on Loans

1984-2007

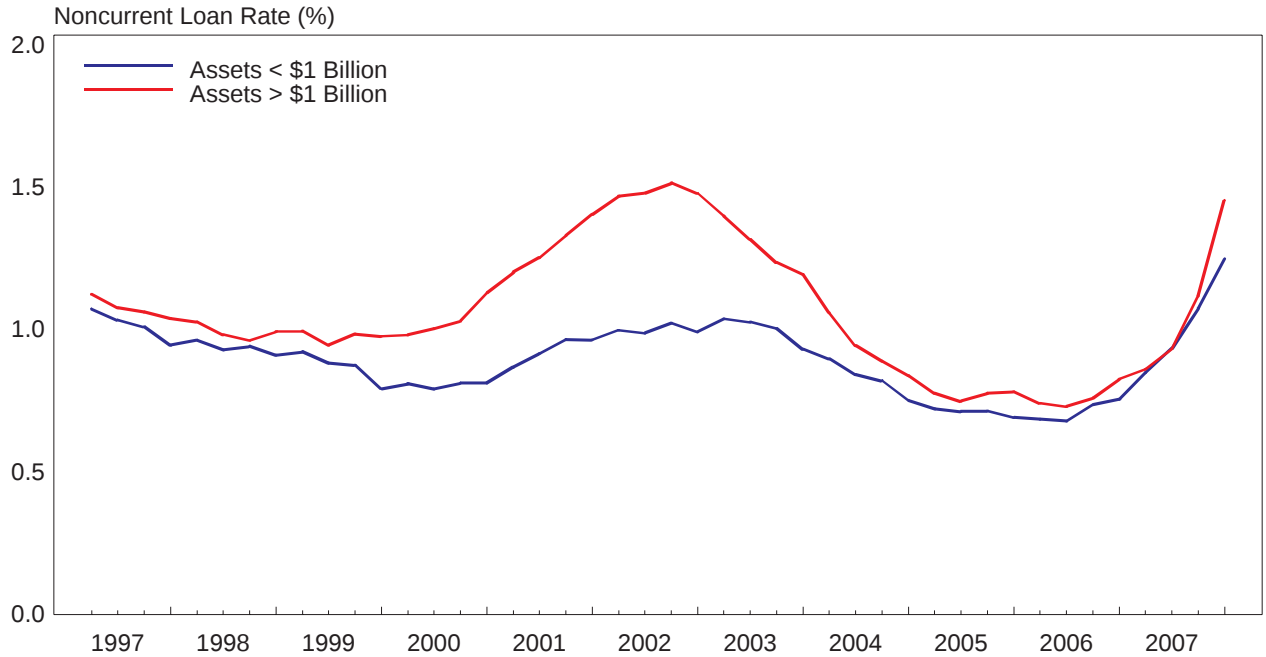


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

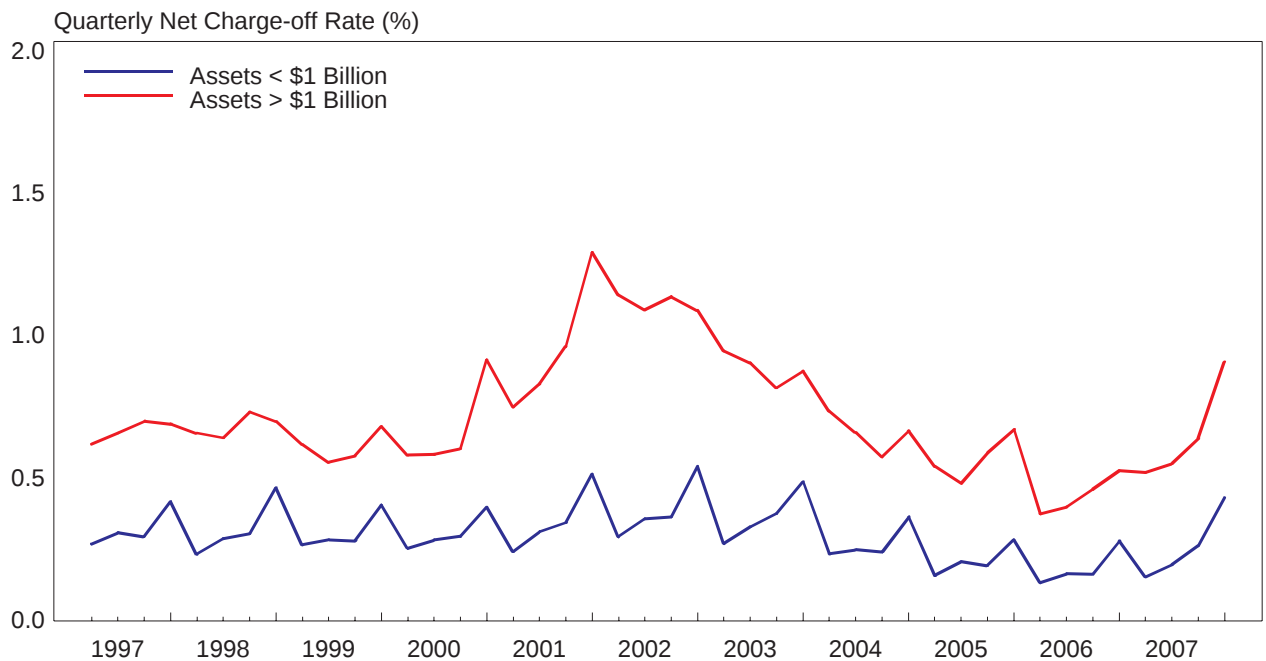
1997 - 2007



Quarterly Net Charge-off Rates

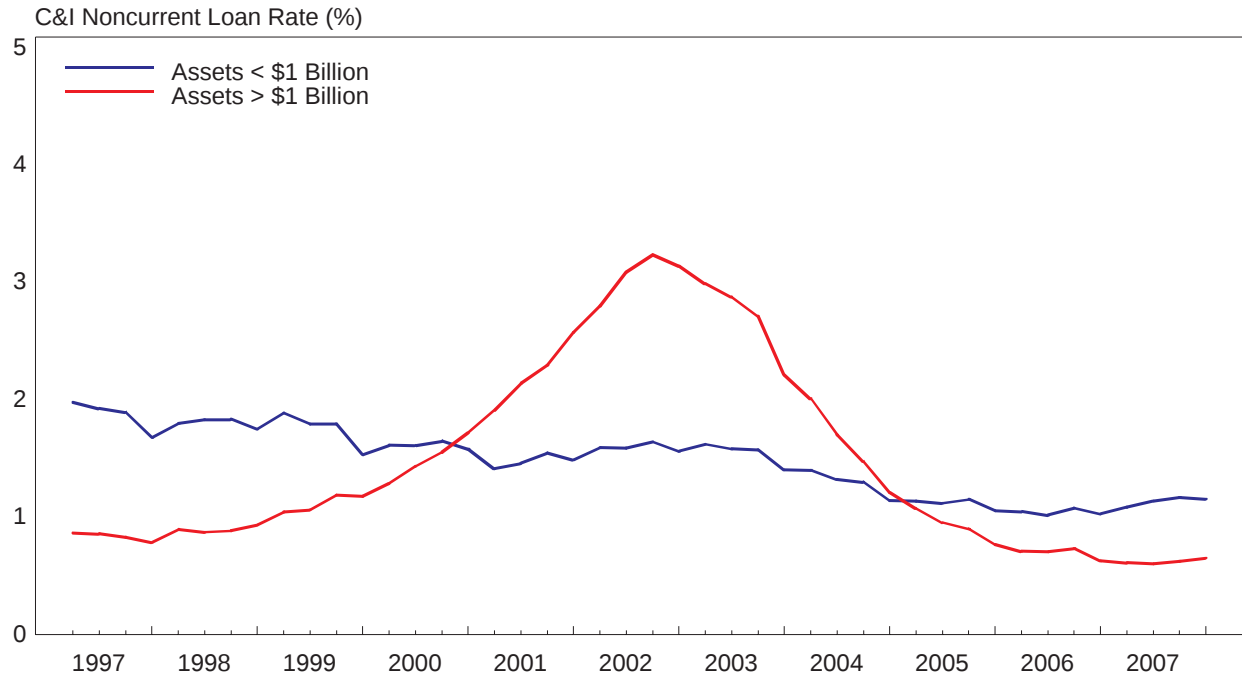
By Asset Size, Annualized

1997 - 2007



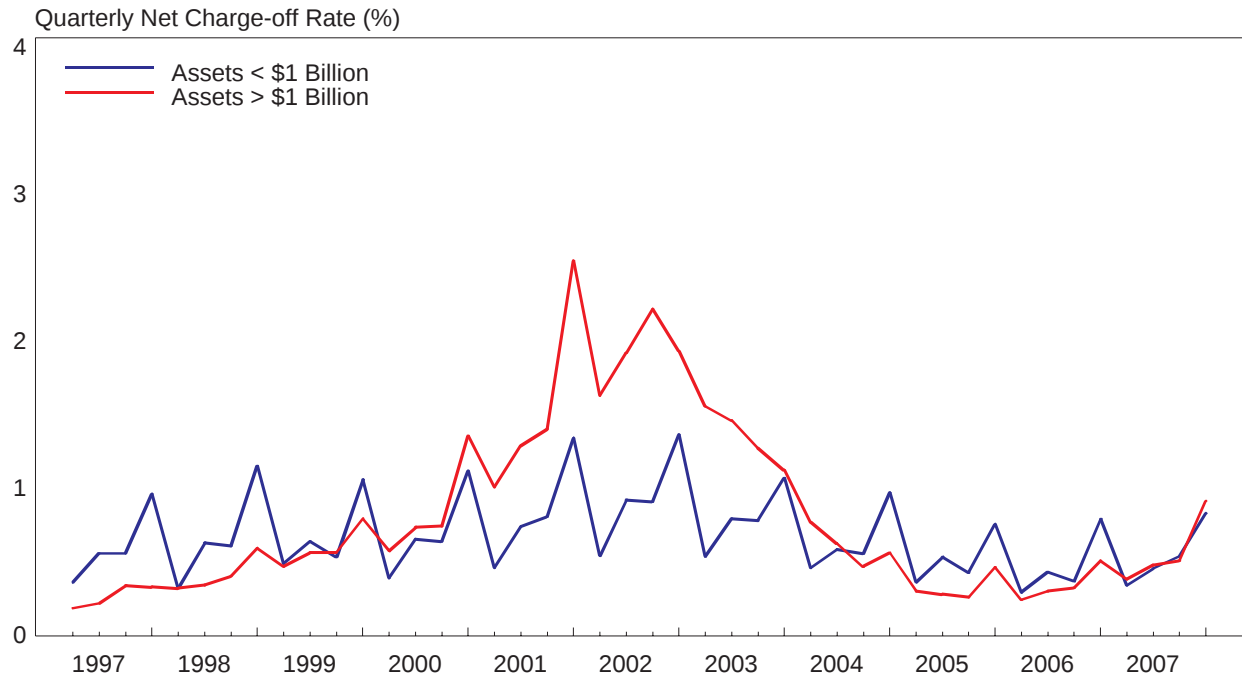
Noncurrent C & I Loan Rates By Asset Size

1997 - 2007



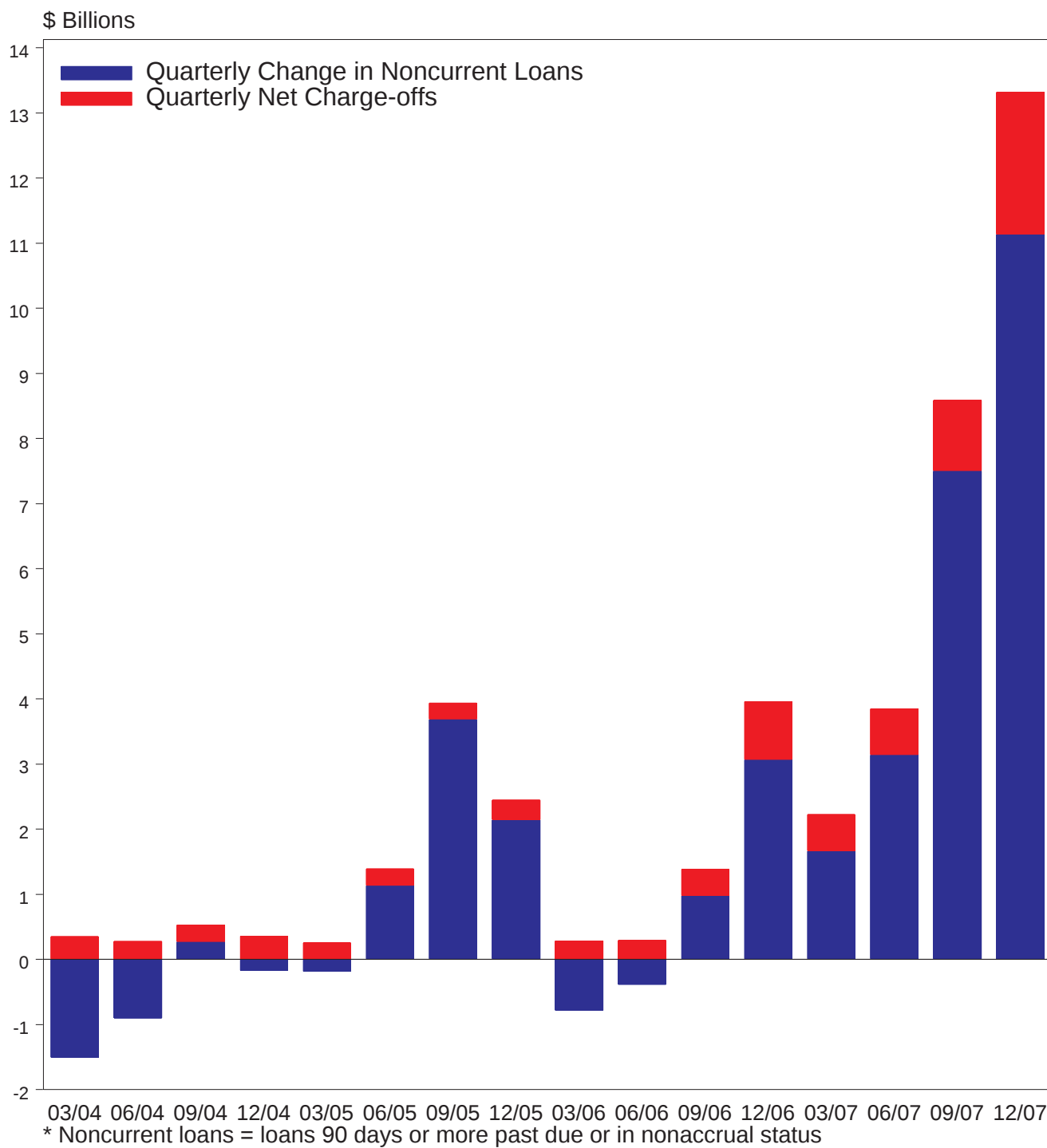
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1997 - 2007



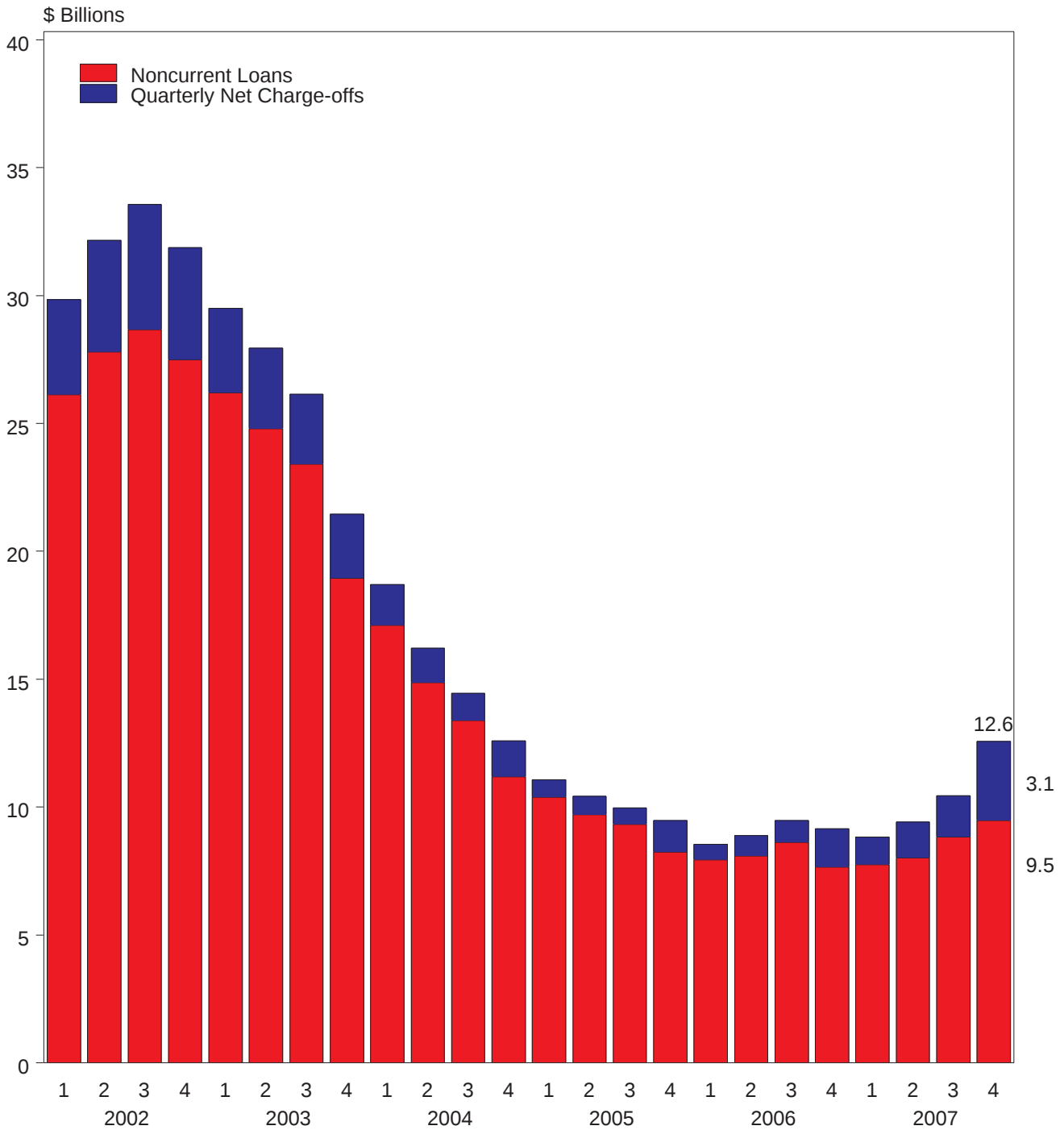
Credit Quality of Residential Mortgage Loans*

2004 to 2007



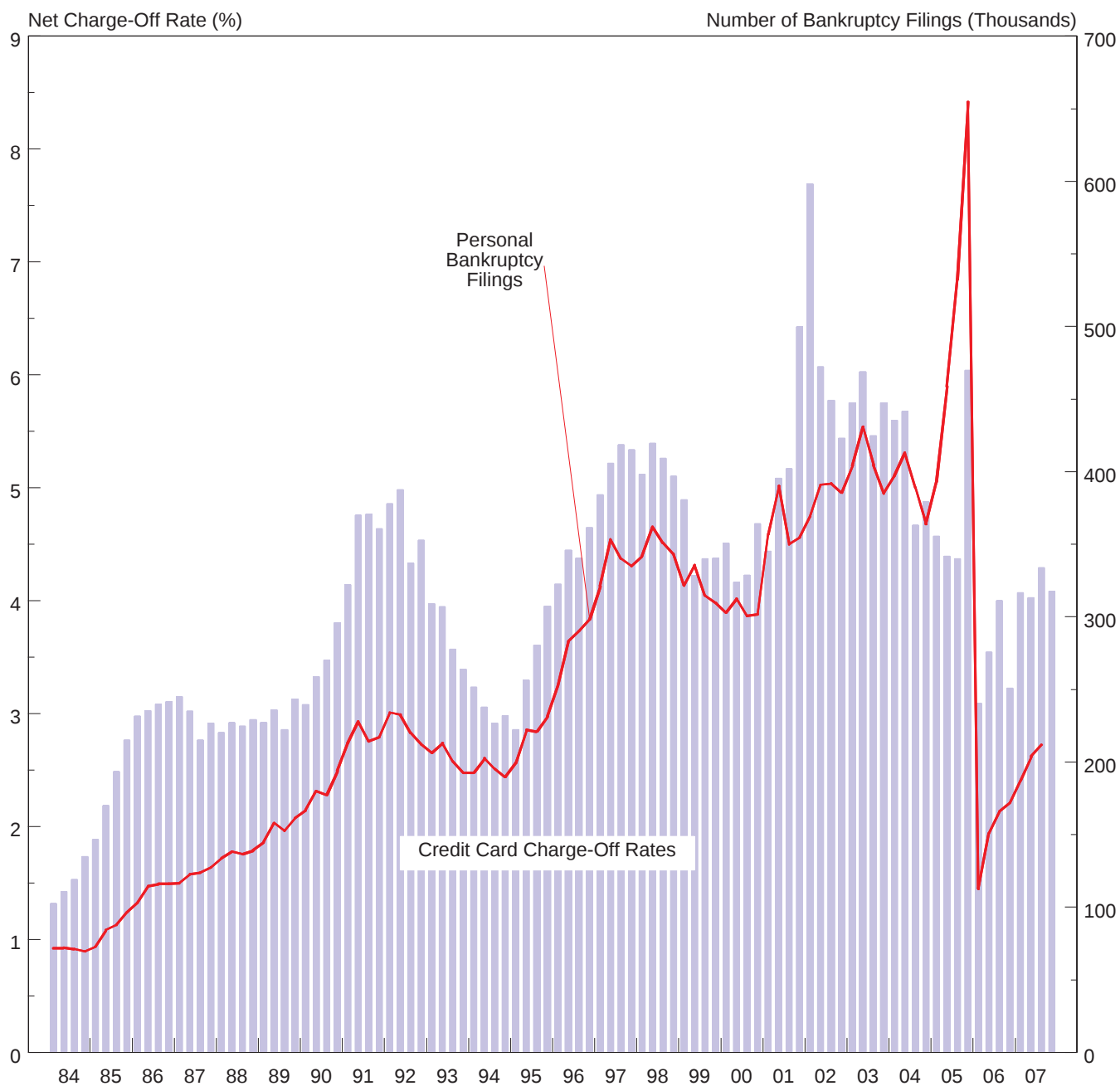
Credit Quality of C & I Loans

2002-2007



Credit Card Loss Rates and Personal Bankruptcy Filings

1984-2007

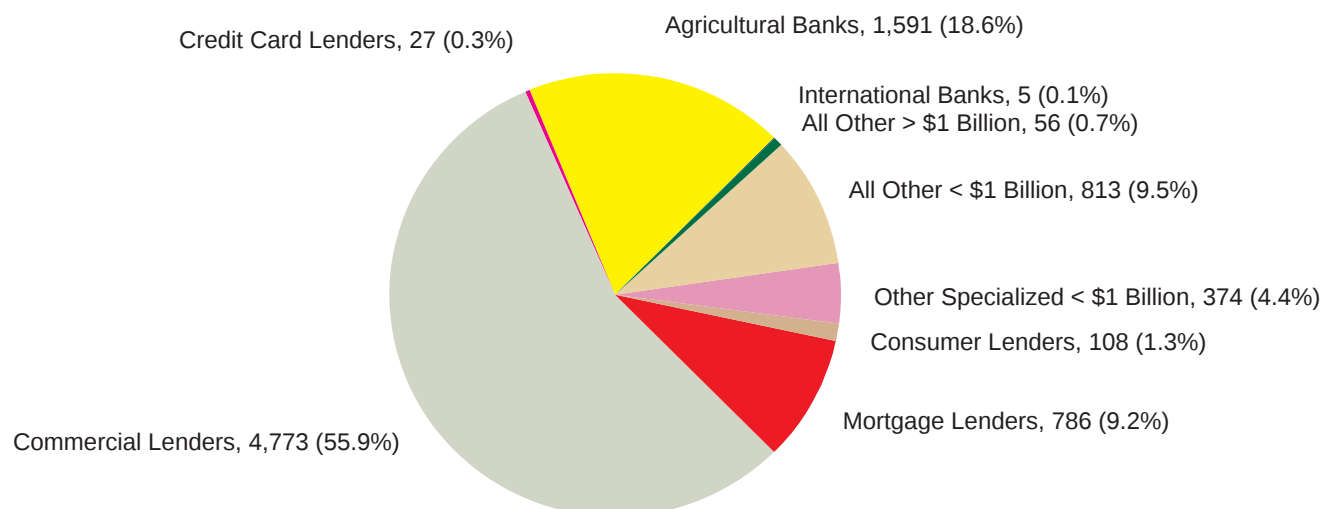


Sources: Bankruptcies - Administrative Offices of the United States Courts
Charge-off rates - Call reports and Thrift Financial Reports

Note: Personal Bankruptcy Filings for December 2007 are not available at this time

Number of Institutions By Asset Concentration Group

December 31, 2007

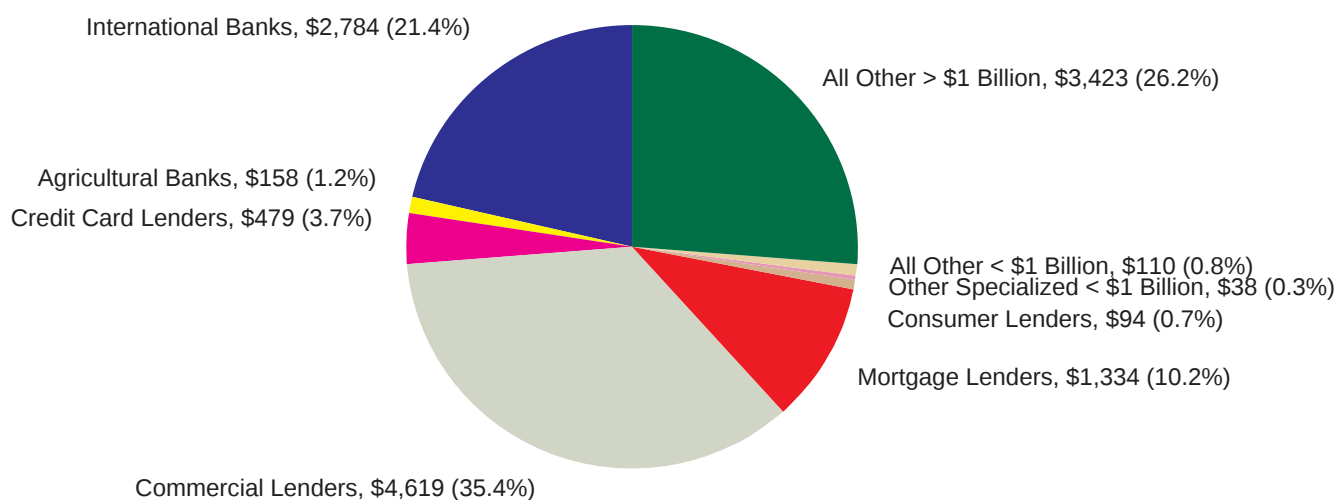


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/07	5	1,591	27	4,773	786	108	374	813	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	887	125	425	995	62
12/04	5	1,731	34	4,423	990	132	466	1,120	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

Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2007

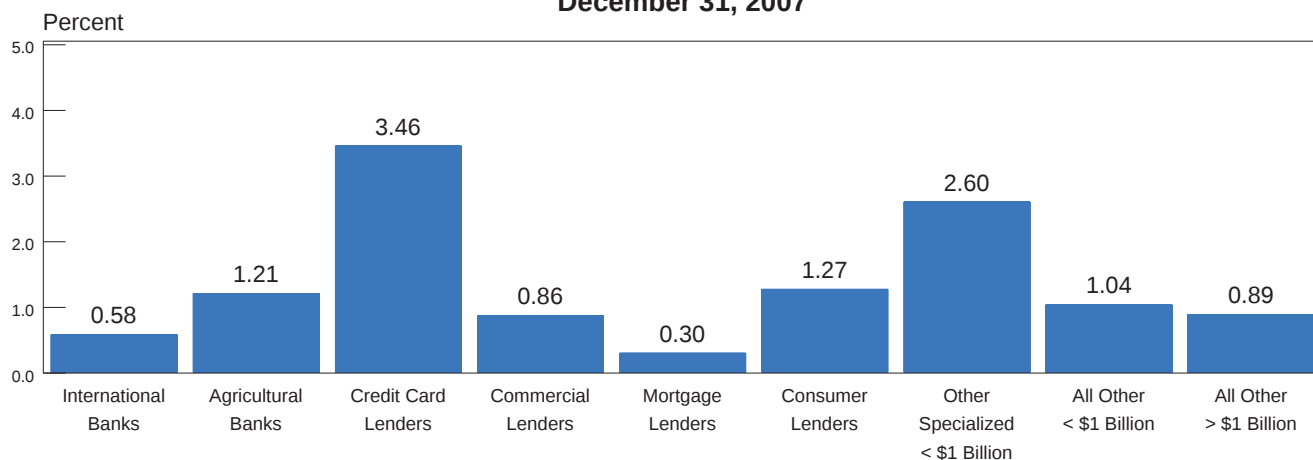


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/07	2,784	158	479	4,619	1,334	94	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,344
12/05	1,851	142	359	4,257	1,655	117	48	129	2,320
12/04	1,881	139	383	3,301	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

Performance Ratios By Asset Concentration Group

Return on Assets (YTD)

December 31, 2007



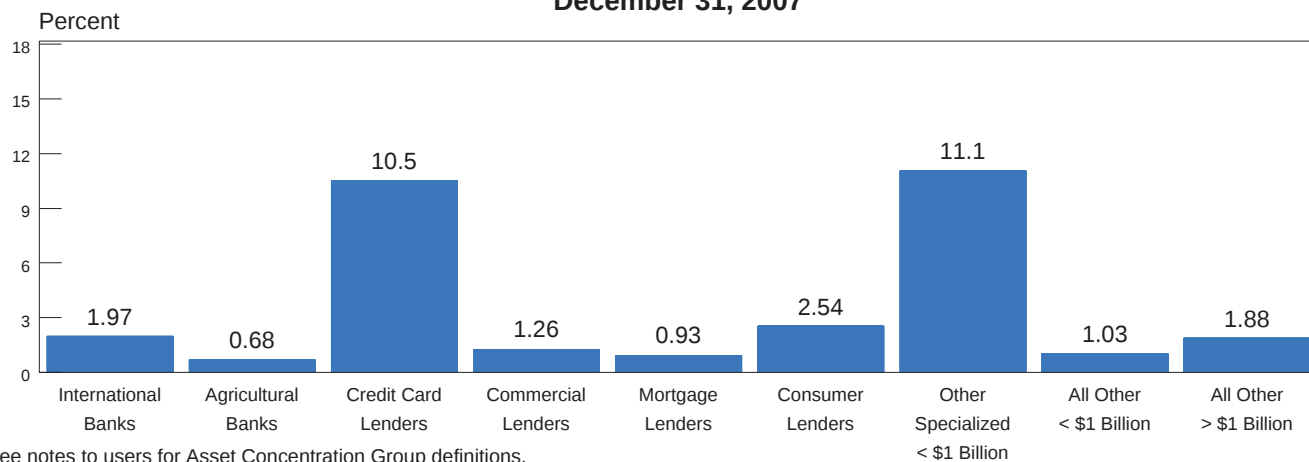
Net Interest Margin (YTD)

December 31, 2007



Noninterest Income to Assets (YTD)

December 31, 2007

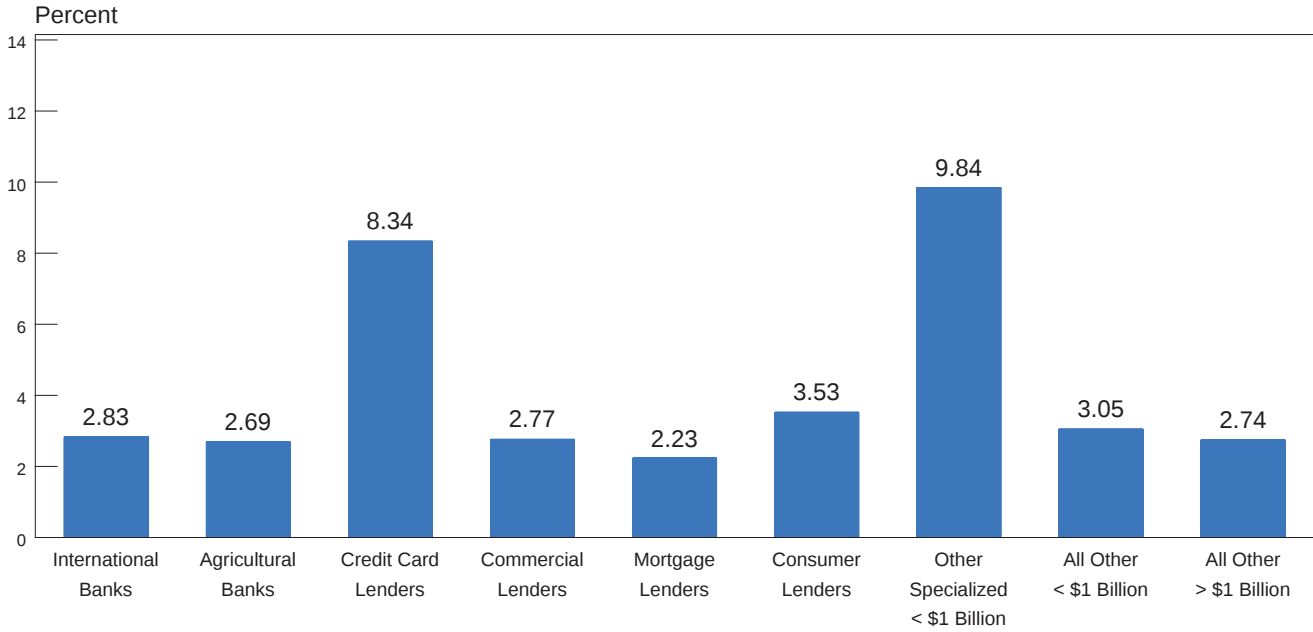


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

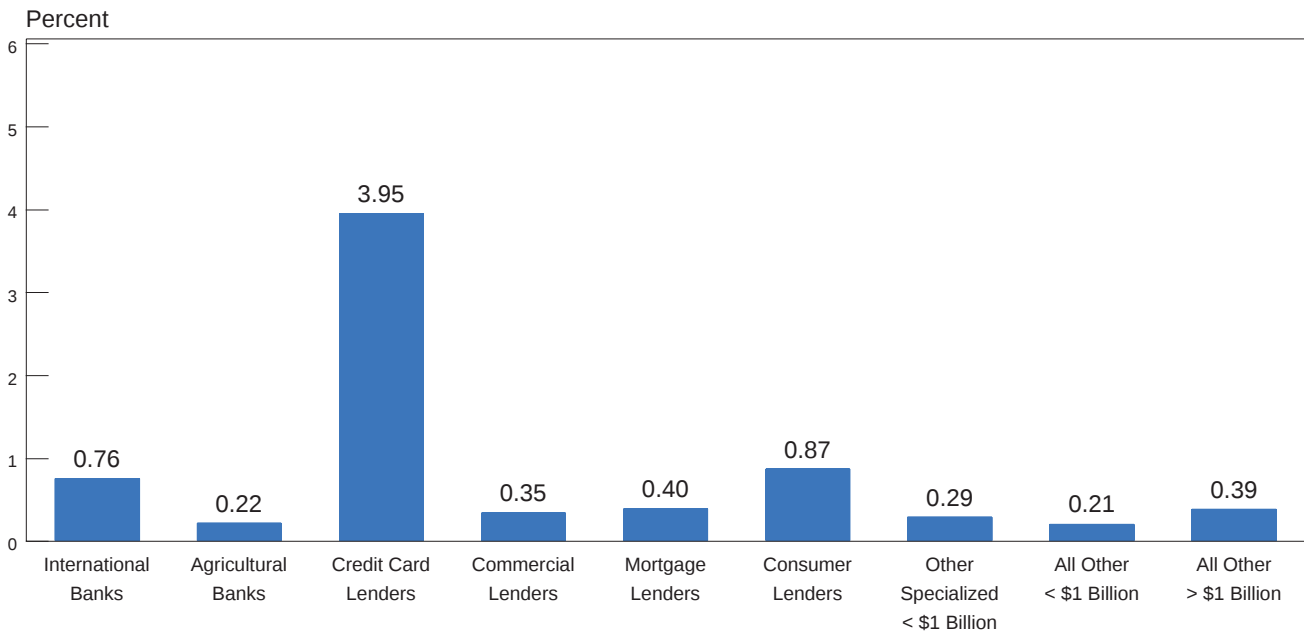
Noninterest Expense to Assets (YTD)

December 31, 2007



Net Charge-offs to Loans and Leases (YTD)

December 31, 2007

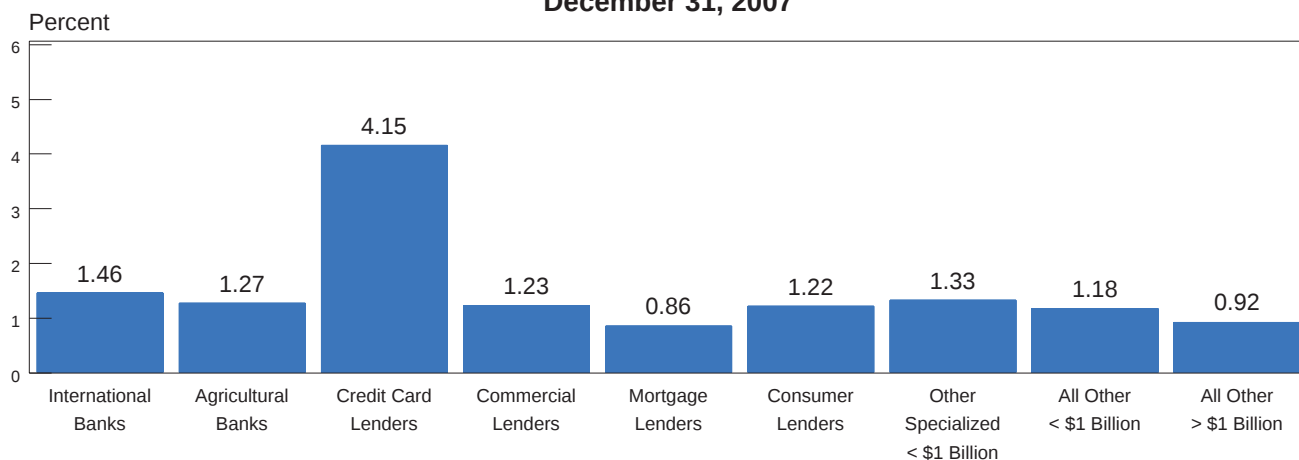


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

Loss Allowance To Loans and Leases

December 31, 2007



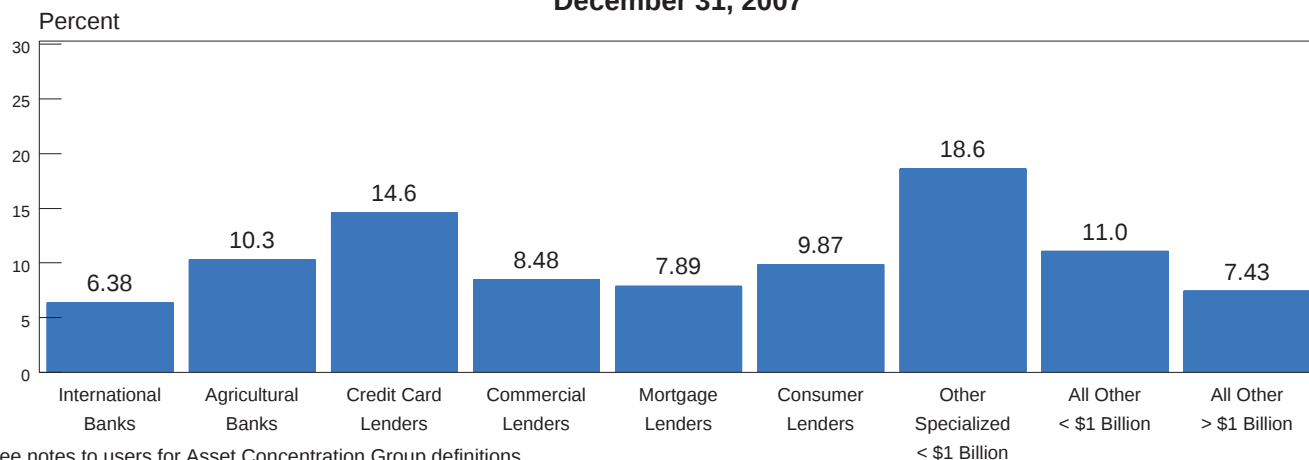
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2007



Core Capital (Leverage) Ratio

December 31, 2007



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

Return On Average Assets By Asset Concentration Group

1989 - 2007, 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
12/07	0.58	1.21	3.46	0.86	0.30	1.27	2.60	1.04	0.89
12/06	1.01	1.23	4.19	1.28	0.94	1.75	1.54	1.04	1.26
12/05	0.86	1.27	2.90	1.36	1.07	1.55	2.18	1.09	1.35
12/04	0.76	1.22	4.03	1.29	1.18	1.66	1.68	1.10	1.32
12/03	1.10	1.20	4.08	1.28	1.38	1.31	1.85	1.06	1.34
12/02	0.74	1.24	3.60	1.30	1.31	1.35	1.08	1.14	1.32
12/01	0.84	1.12	2.89	1.12	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
12/98	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40
12/97	0.93	1.25	2.06	1.31	0.96	1.27	1.66	1.23	1.23
12/96	0.91	1.20	1.92	1.25	0.68	1.27	1.39	1.22	1.17
12/95	0.82	1.18	2.59	1.21	0.81	1.27	1.22	1.20	1.14
12/94	0.86	1.18	3.62	1.10	0.64	1.31	0.81	1.18	1.19
12/93	1.03	1.25	3.74	0.97	0.72	1.45	0.98	1.21	1.09
12/92	0.67	1.23	2.85	0.62	0.76	1.05	1.06	1.07	0.93
12/91	0.38	1.06	2.17	0.10	0.41	0.64	0.85	0.86	0.56
12/90	0.38	1.02	2.26	-0.17	-0.09	0.50	0.33	0.72	0.33
12/89	-0.36	1.03	1.88	0.04	-0.31	-0.86	0.56	0.65	0.24

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

Net Interest Margin By Asset Concentration Group

1989 - 2007, 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
12/07	2.59	3.97	8.56	3.59	2.63	4.26	3.04	3.70	2.94
12/06	2.26	4.04	8.82	3.73	2.51	5.52	3.18	3.72	2.99
12/05	2.61	4.11	8.18	3.87	2.79	4.58	2.80	3.80	3.08
12/04	2.50	4.07	8.67	3.85	3.05	4.71	3.20	3.86	3.29
12/03	3.03	4.03	8.29	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.17	8.74	4.19	3.39	4.69	3.40	4.11	3.63
12/01	2.82	4.03	7.85	4.07	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68
12/98	3.01	4.23	7.93	4.24	3.10	4.63	3.86	4.29	3.86
12/97	3.03	4.32	7.88	4.55	3.20	5.18	3.80	4.43	4.01
12/96	3.20	4.31	7.75	4.39	3.21	4.93	3.82	4.42	4.09
12/95	3.41	4.34	8.23	4.35	3.11	4.95	3.83	4.47	4.07
12/94	3.49	4.36	8.92	4.45	3.30	5.16	3.77	4.51	4.23
12/93	3.53	4.38	9.59	4.38	3.48	5.57	3.81	4.58	4.35
12/92	3.51	4.41	9.59	4.29	3.49	5.02	3.86	4.62	4.24
12/91	3.14	4.19	9.26	3.85	2.89	4.54	3.62	4.30	3.75
12/90	2.92	4.09	8.73	3.62	2.39	4.51	3.45	4.15	2.69
12/89	3.13	4.14	8.23	3.57	1.92	3.73	3.36	4.07	2.15

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 - 2007, 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
12/07	0.76	0.22	3.95	0.35	0.40	0.87	0.29	0.21	0.39
12/06	0.48	0.17	3.48	0.22	0.15	1.40	0.42	0.20	0.22
12/05	0.87	0.18	4.64	0.23	0.12	1.44	0.26	0.23	0.24
12/04	0.91	0.22	4.66	0.30	0.12	1.57	0.59	0.29	0.25
12/03	1.40	0.28	5.22	0.46	0.18	2.09	1.22	0.38	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
12/98	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60
12/97	0.25	0.23	4.72	0.38	0.18	0.97	0.30	0.29	0.56
12/96	0.29	0.26	3.94	0.34	0.29	0.77	0.47	0.30	0.50
12/95	0.35	0.20	3.31	0.35	0.28	0.58	0.31	0.23	0.41
12/94	0.61	0.15	2.87	0.40	0.44	0.61	0.21	0.19	0.37
12/93	1.20	0.23	3.65	0.75	0.57	0.72	0.52	0.34	0.64
12/92	1.84	0.36	4.68	1.04	0.48	0.77	0.72	0.51	1.08
12/91	2.47	0.41	4.73	1.33	0.50	0.93	0.51	0.65	1.17
12/90	2.16	0.44	3.85	1.22	0.42	0.59	1.21	0.61	1.03
12/89	1.76	0.58	3.55	0.77	0.05	0.39	0.96	0.62	0.55

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

Percent of Loans Noncurrent By Asset Concentration Group

1989 - 2007

	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
12/07	1.42	1.05	2.00	1.31	1.87	1.98	0.77	0.95	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.80
12/05	0.99	0.82	1.75	0.62	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

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

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

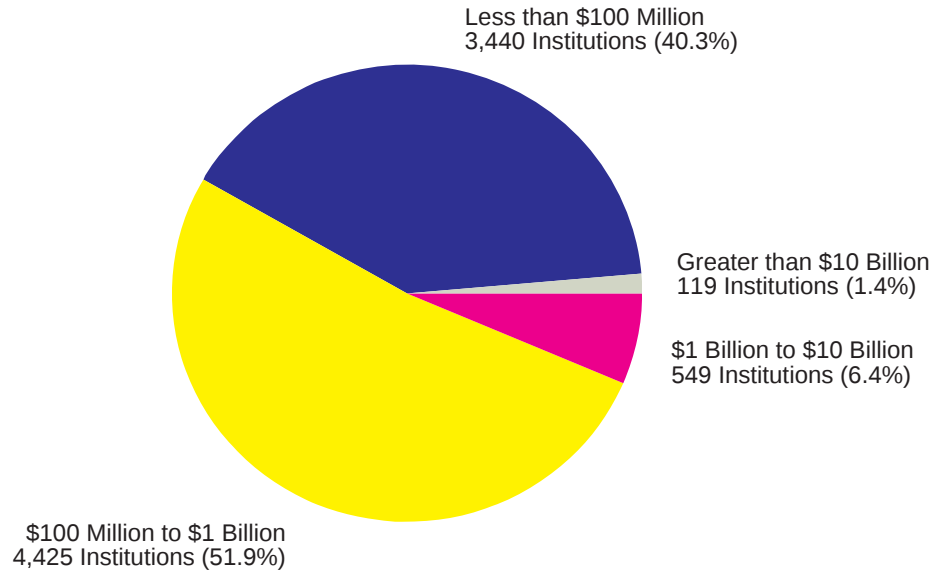
1989 - 2007

	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
12/07	6.38	10.32	14.57	8.48	7.89	9.87	18.59	11.05	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.39	17.25	8.91	7.68	9.35	16.90	10.74	7.19
12/04	6.05	10.35	16.59	8.28	9.10	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
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

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

Number of Institutions By Asset Size

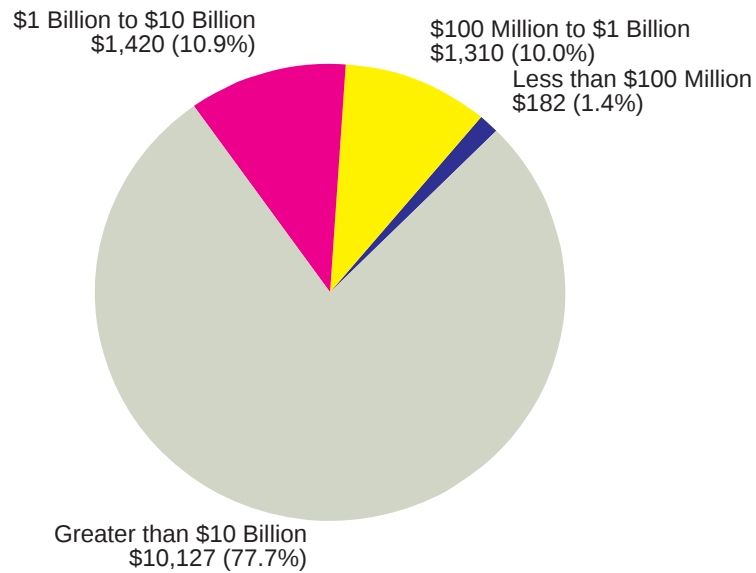
December 31, 2007



Industry Assets By Asset Size

December 31, 2007

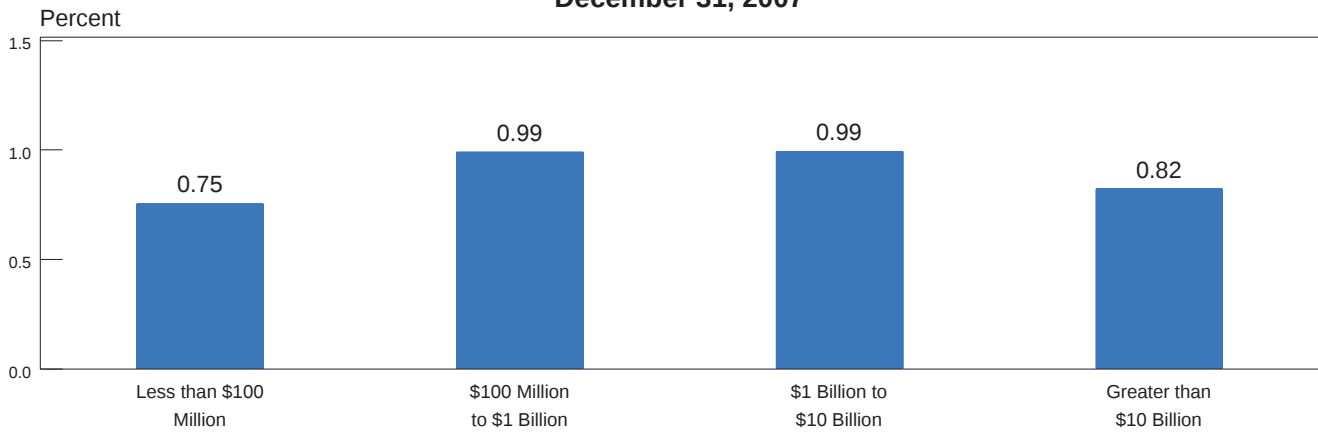
(\$ Billions)



Performance Ratios By Asset Size

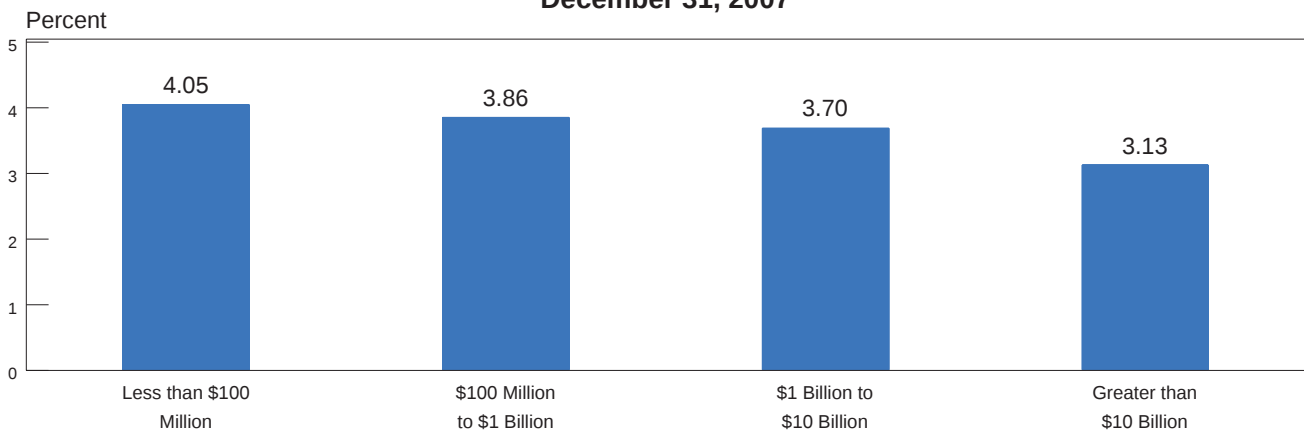
Return on Assets (YTD)

December 31, 2007



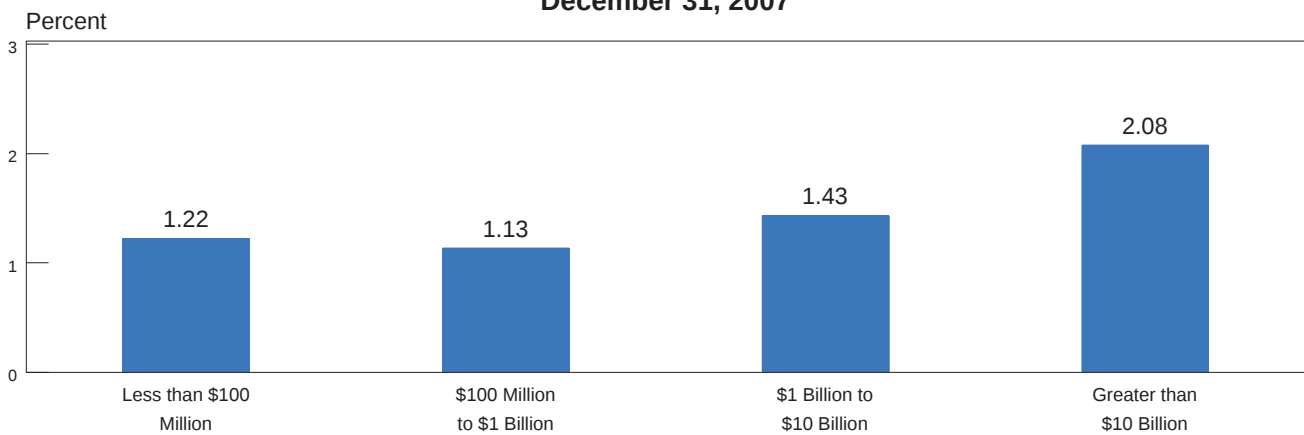
Net Interest Margin (YTD)

December 31, 2007



Noninterest Income to Assets (YTD)

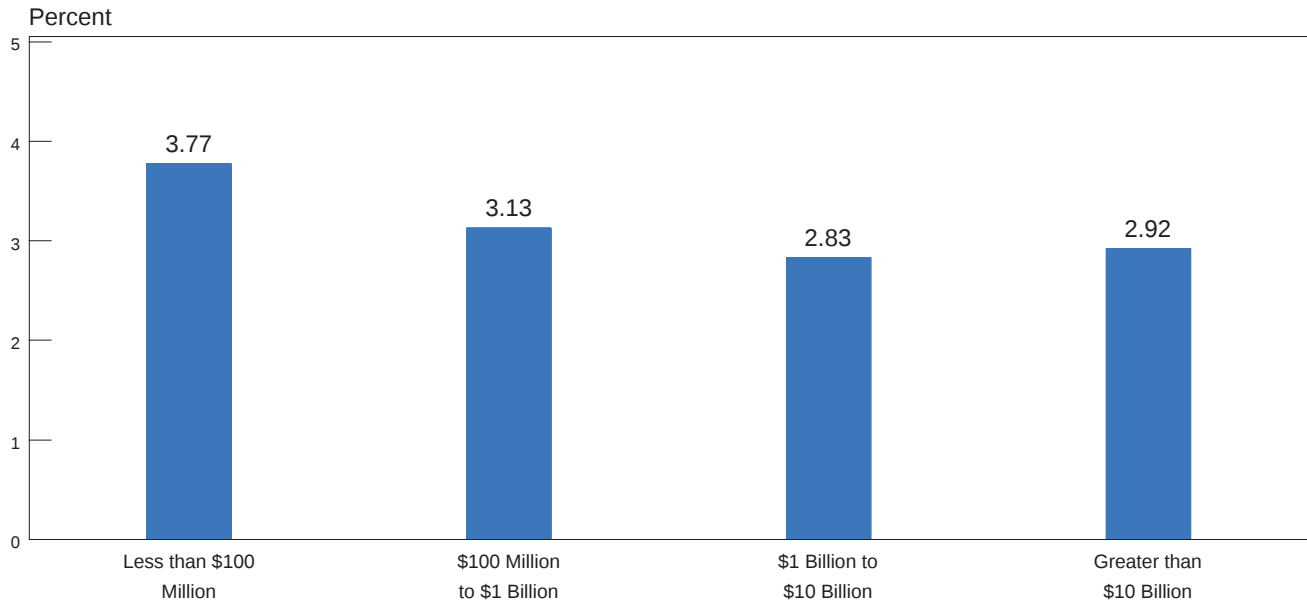
December 31, 2007



Performance Ratios By Asset Size

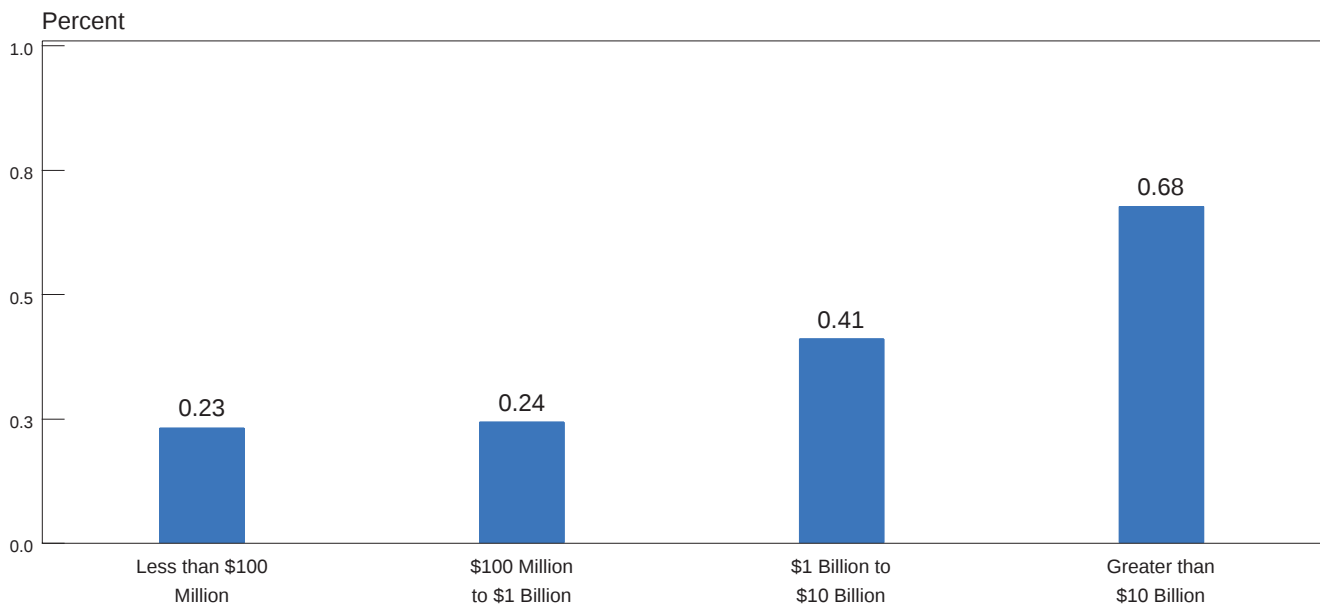
Noninterest Expense to Assets (YTD)

December 31, 2007



Net Charge-offs to Loans and Leases (YTD)

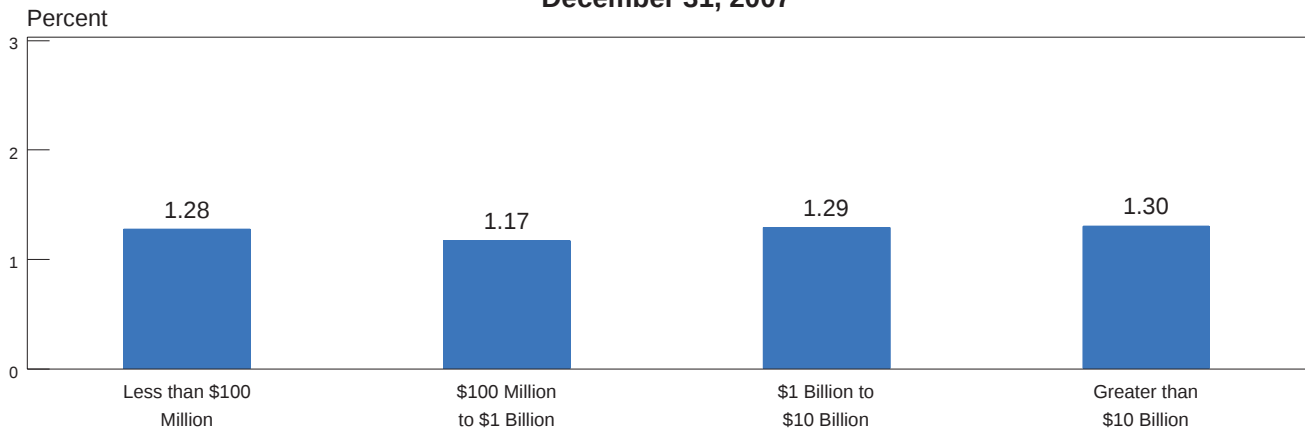
December 31, 2007



Condition Ratios By Asset Size

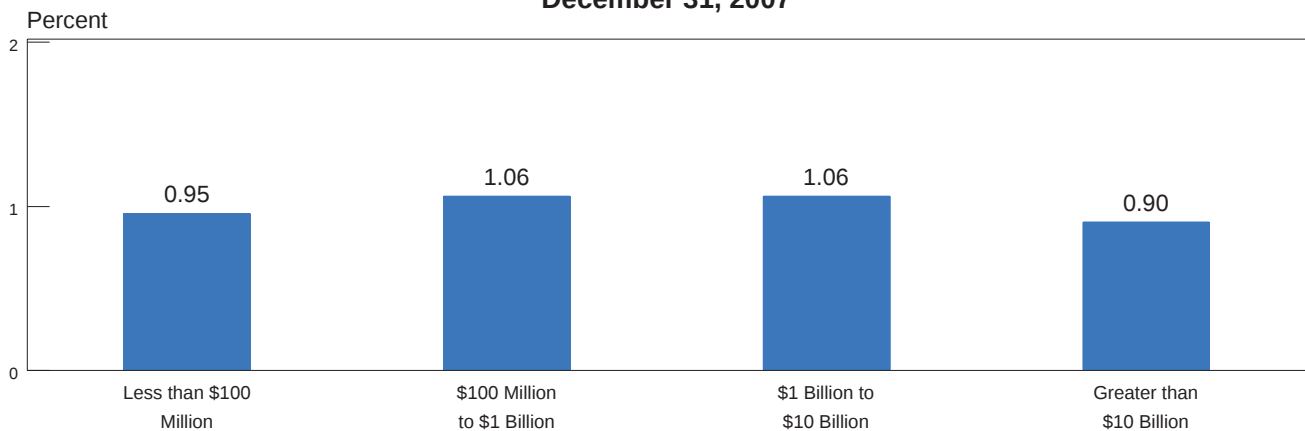
Loss Allowance To Loans and Leases

December 31, 2007



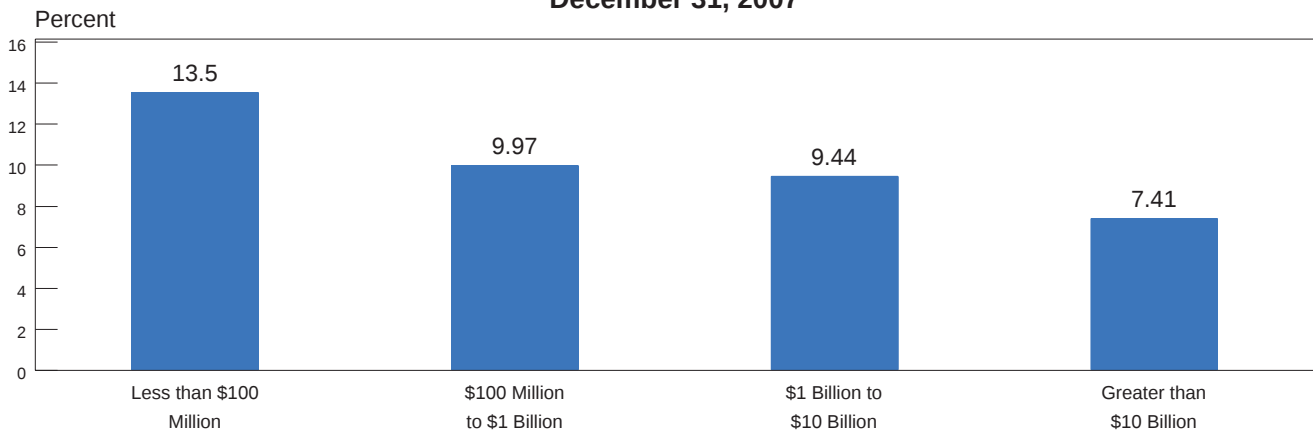
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2007



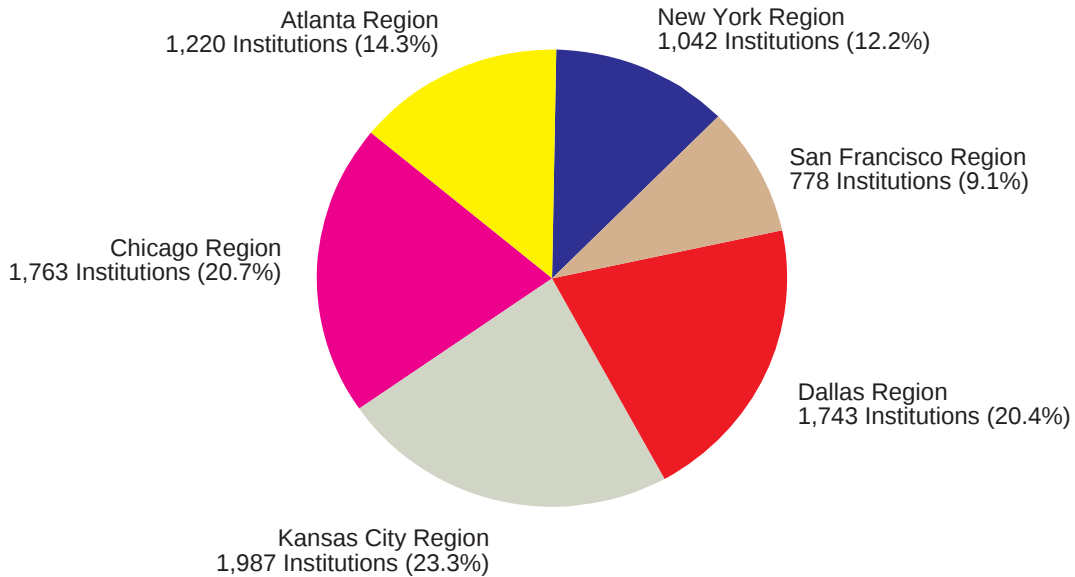
Core Capital (Leverage) Ratio

December 31, 2007



Geographic Distribution of FDIC-Insured Institutions

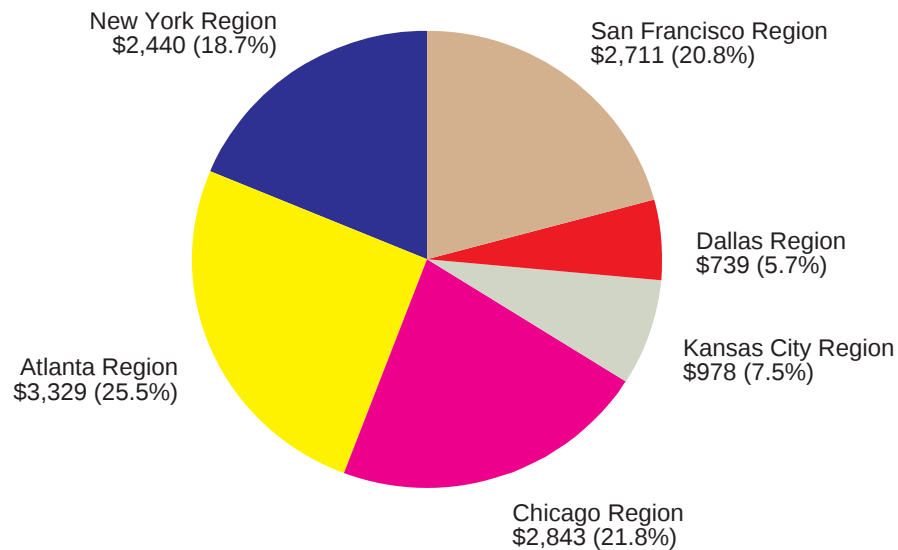
December 31, 2007



Geographic Distribution of Industry Assets

December 31, 2007

(\$ Billions)

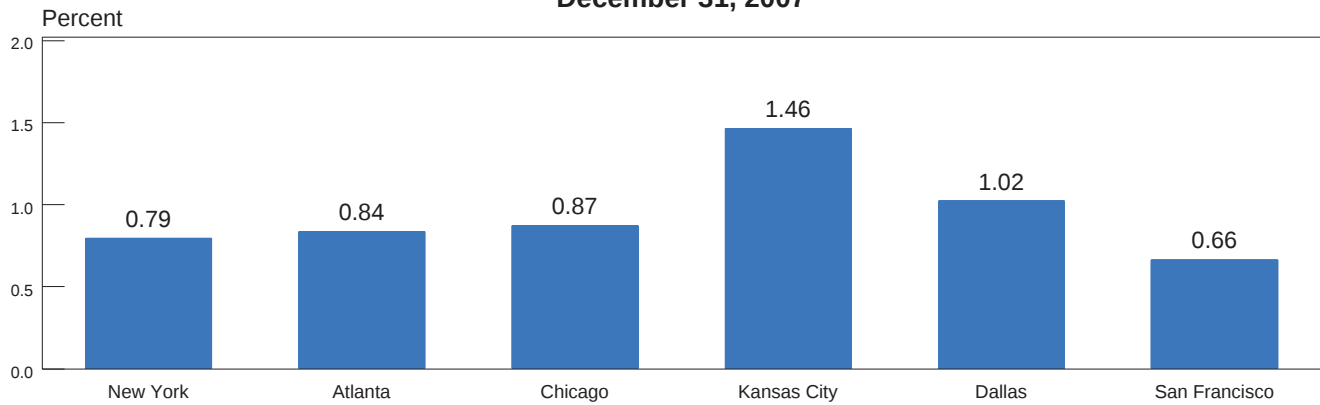


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

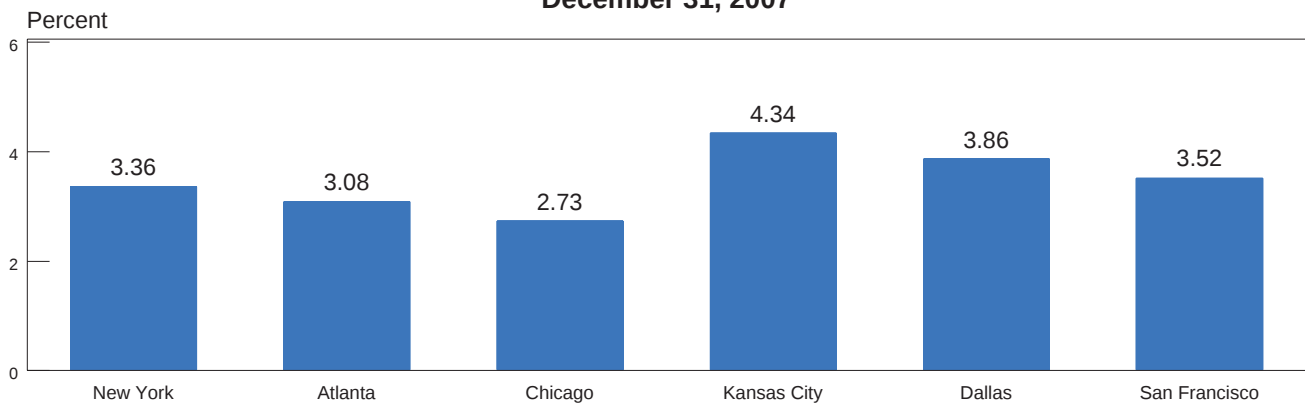
Return on Assets (YTD)

December 31, 2007



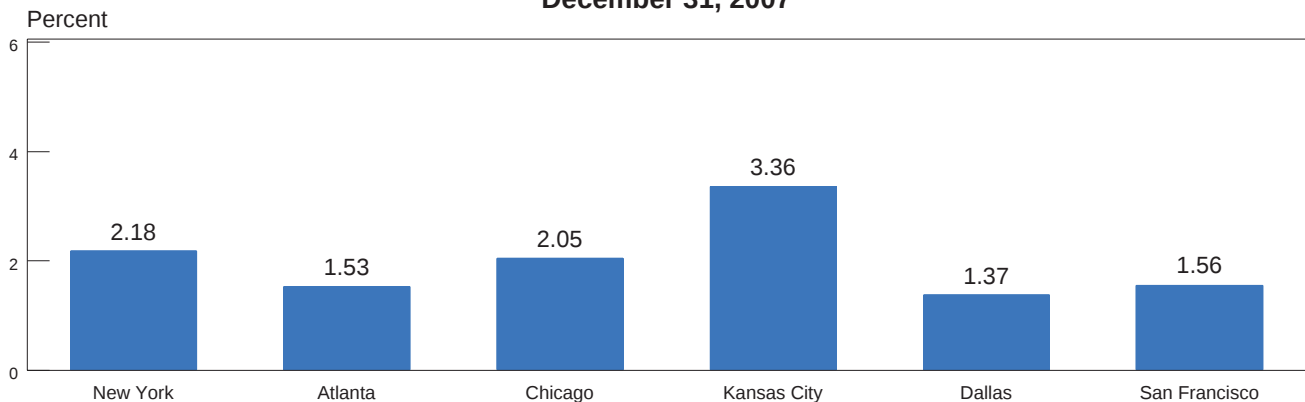
Net Interest Margins (YTD)

December 31, 2007



Noninterest Income to Assets (YTD)

December 31, 2007



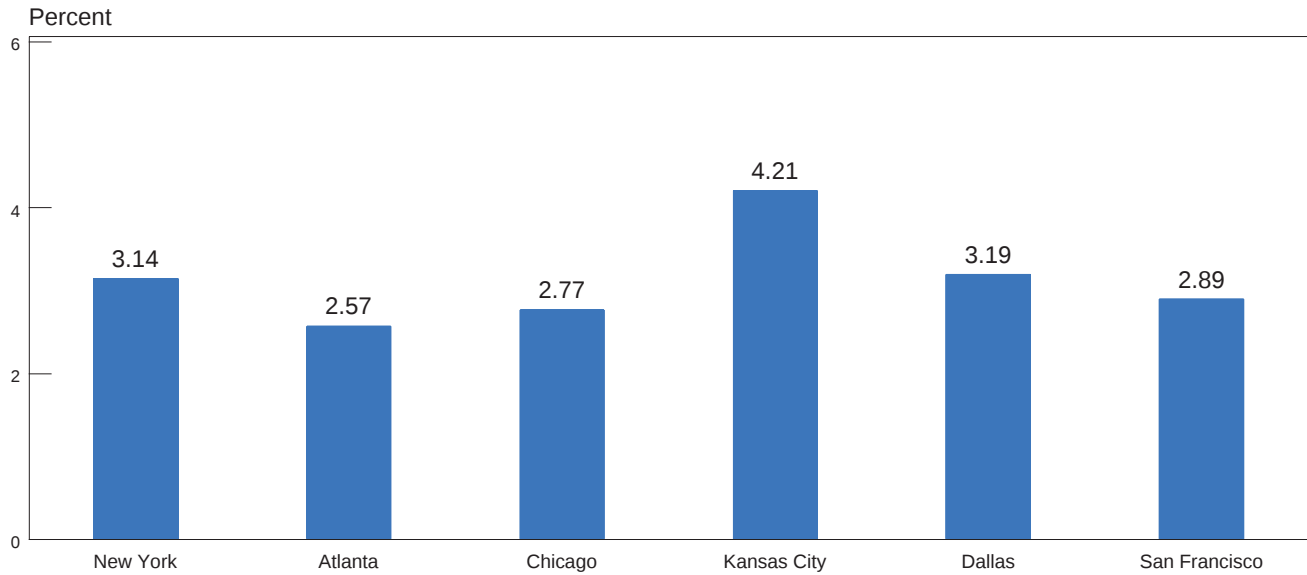
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

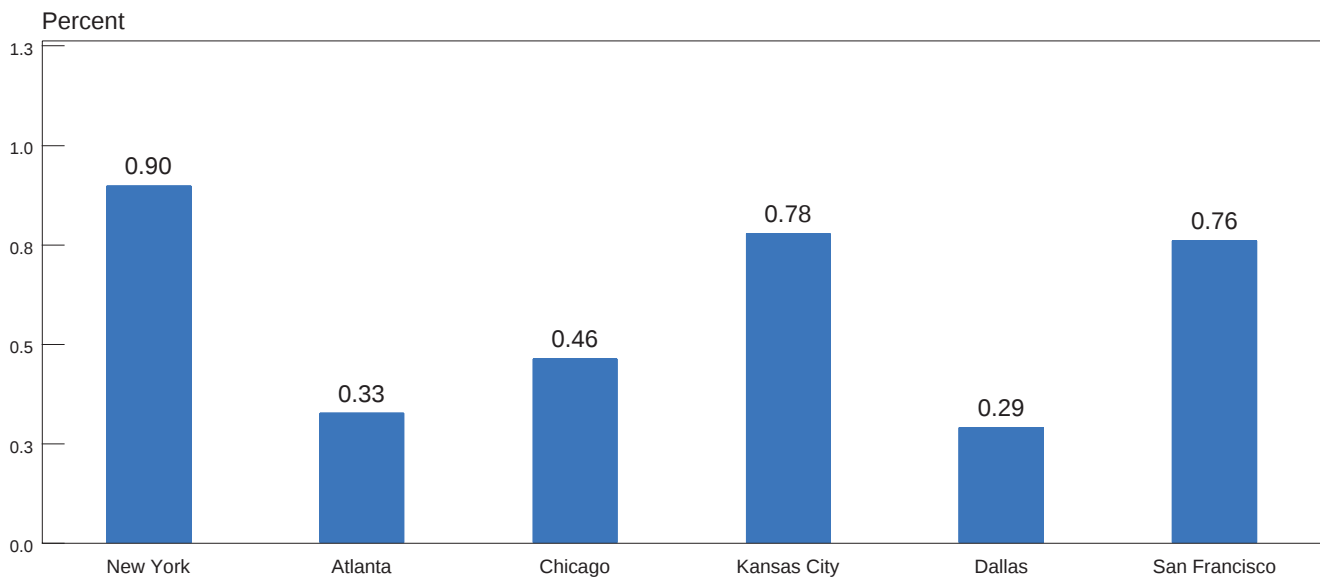
Noninterest Expense to Assets (YTD)

December 31, 2007



Net Charge-offs to Loans and Leases (YTD)

December 31, 2007

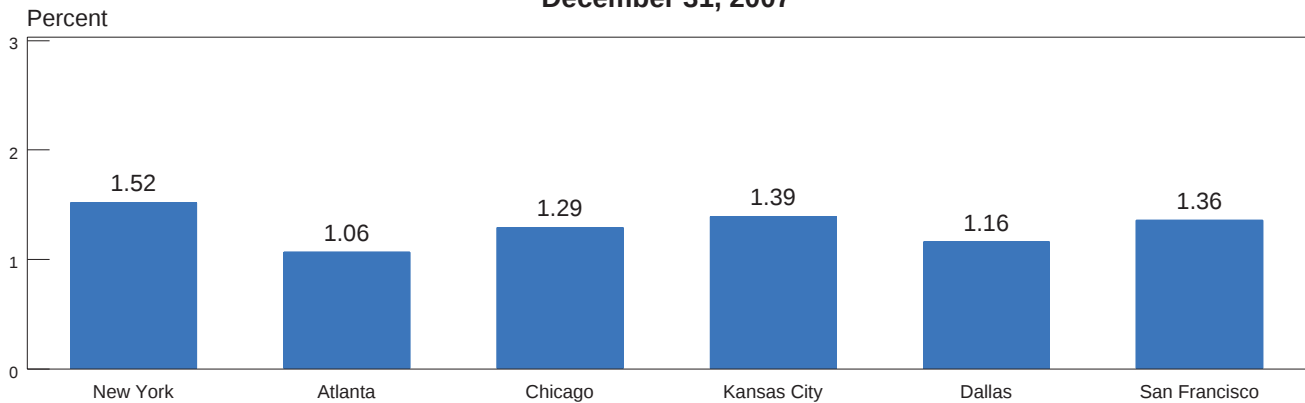


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

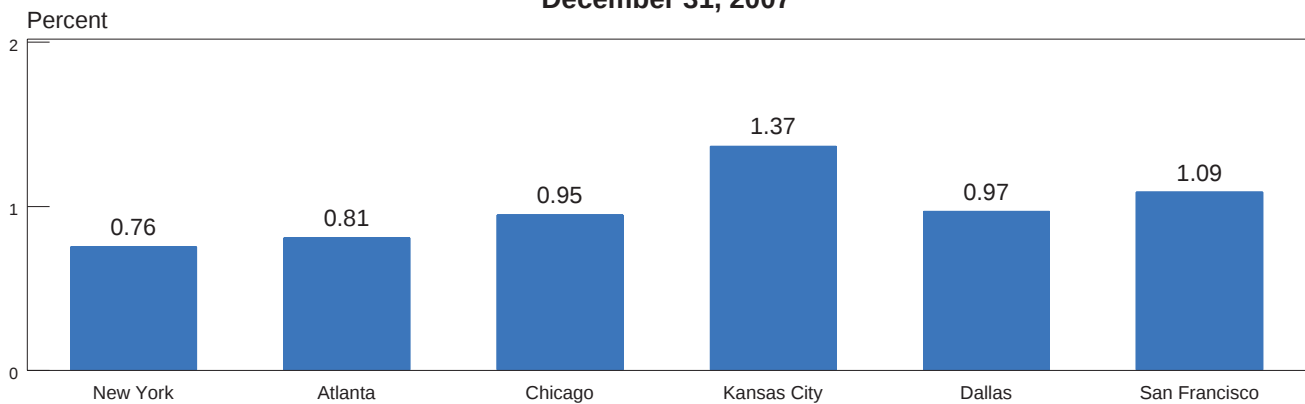
Loss Allowance To Loans and Leases

December 31, 2007



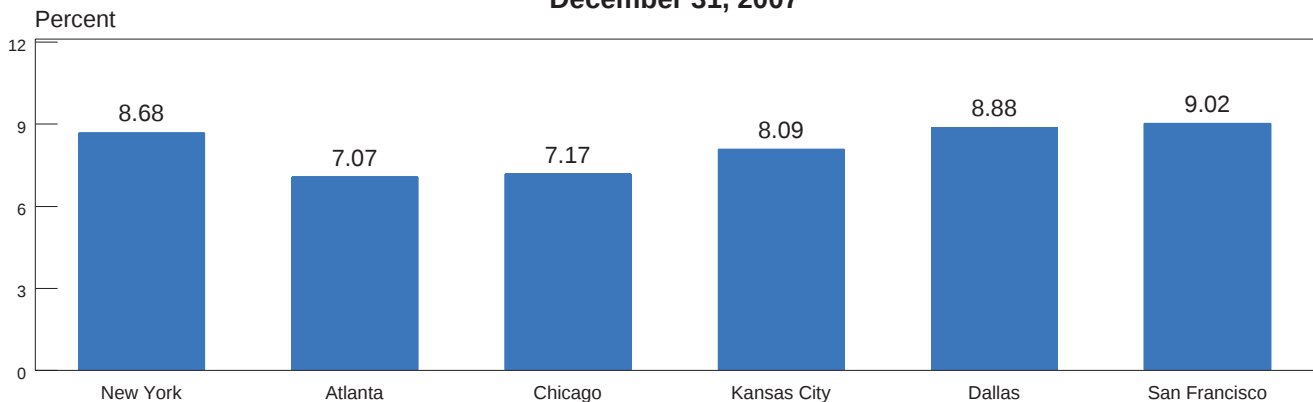
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2007



Core Capital (Leverage) Ratio

December 31, 2007



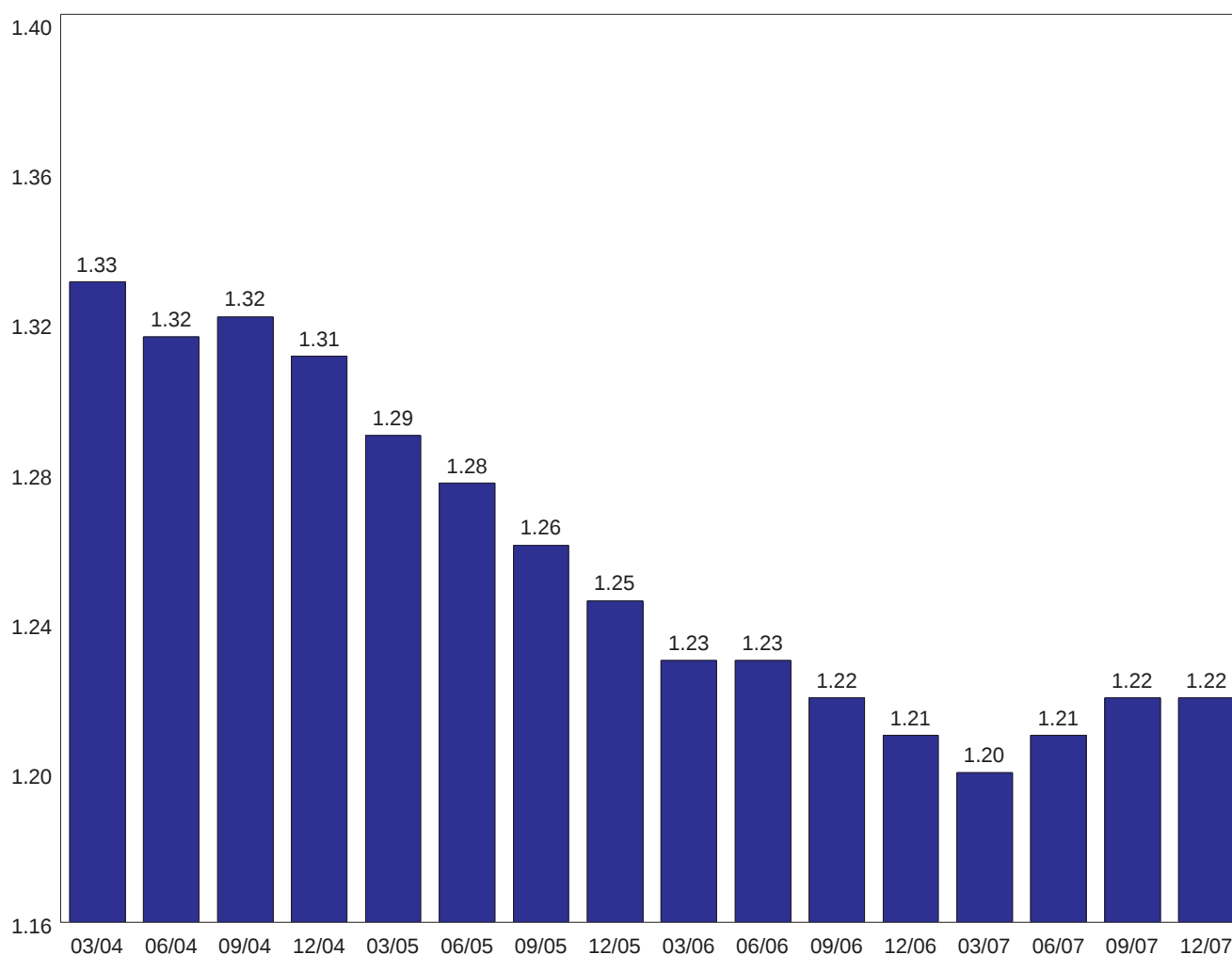
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2004 - December 31, 2007

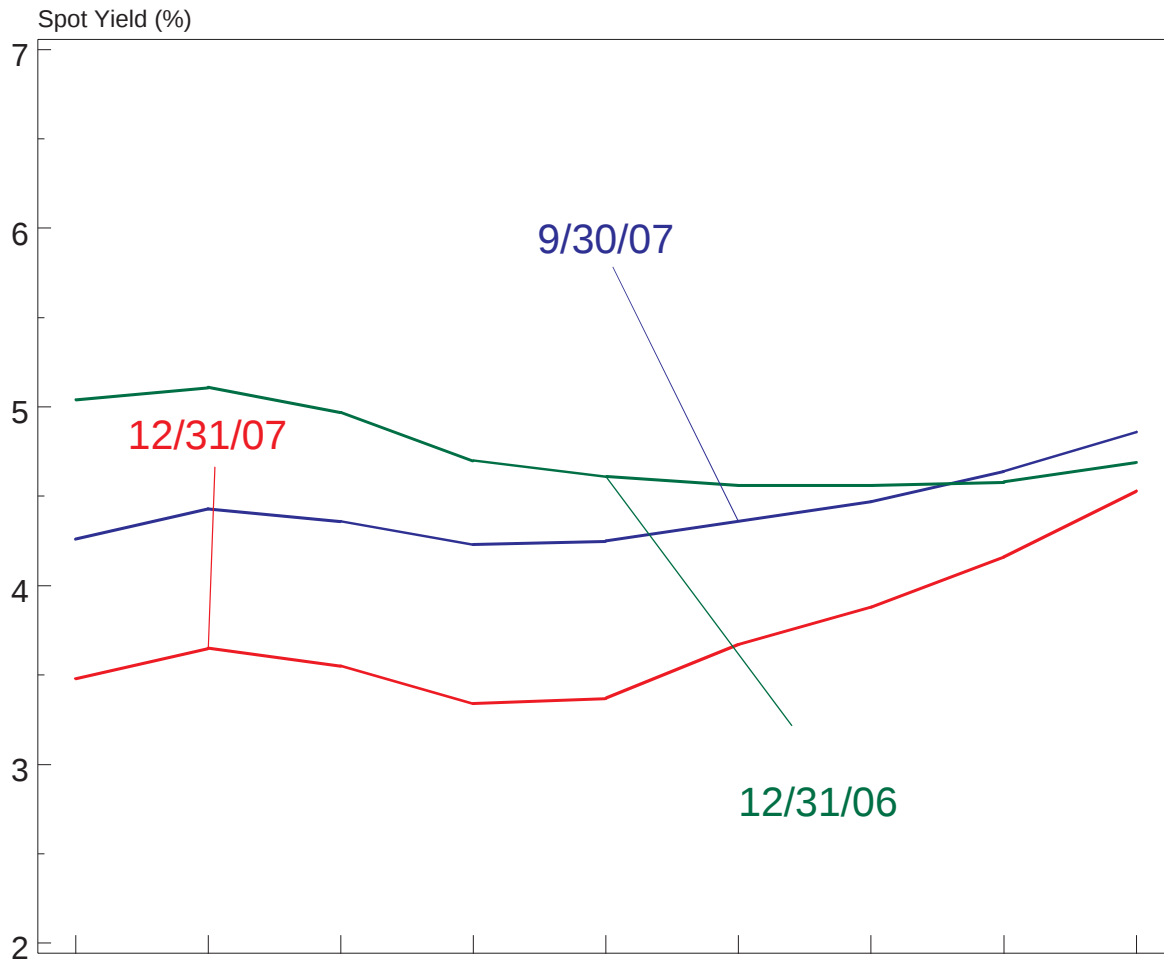
Funds per \$100 Est. Insured Deposits



Note: Includes insured branches of foreign banks. 2007 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

December 31, 2006 - December 31, 2007



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/07	3.48	3.65	3.55	3.34	3.37	3.67	3.88	4.16	4.53
9/30/07	4.26	4.43	4.36	4.23	4.25	4.36	4.47	4.64	4.86
6/30/07	4.82	4.97	4.92	4.80	4.77	4.76	4.79	4.85	4.98
3/31/07	5.11	5.11	4.98	4.72	4.65	4.63	4.64	4.68	4.82
12/31/06	5.04	5.11	4.97	4.70	4.61	4.56	4.56	4.58	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.

Capital Category Distribution

December 31, 2007

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,444	99.0%	\$13,004.6	99.7%
Adequately Capitalized	79	0.9%	\$28.1	0.2%
Undercapitalized	6	0.1%	\$5.6	0.0%
Significantly Undercapitalized	2	0.0%	\$0.1	0.0%
Critically Undercapitalized	2	0.0%	\$0.1	0.0%

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

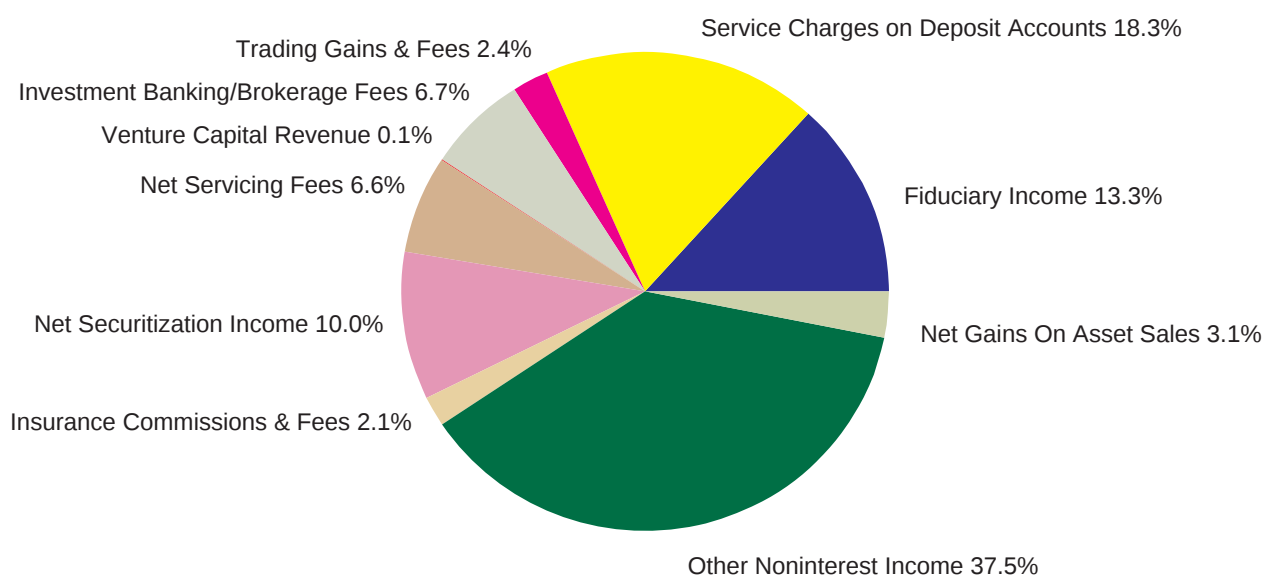
Capital Category Definitions

	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%

*As a percentage of risk-weighted assets

Composition of Commercial Banks' Noninterest Income

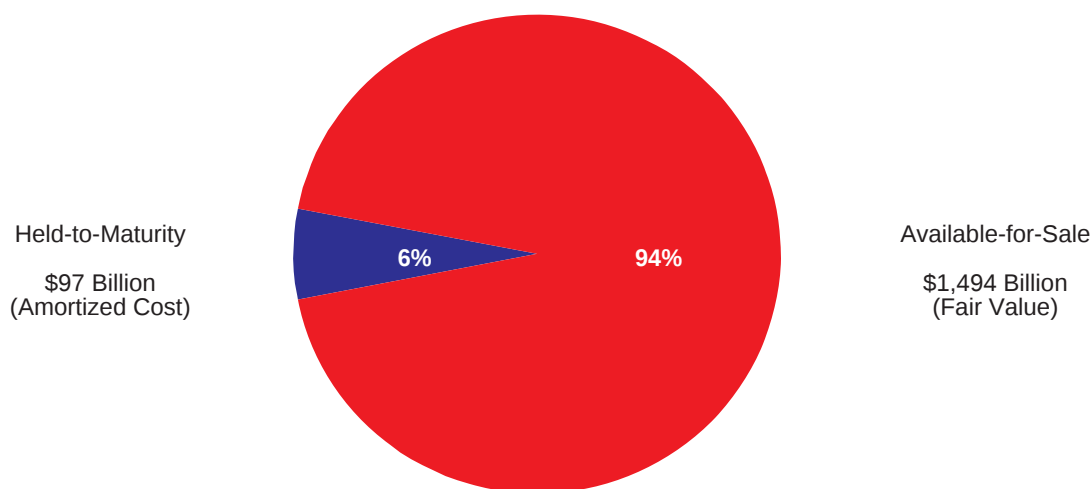
December 31, 2007



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$28,153	1,442	19.6%
Service Charges on Deposit Accounts	\$38,632	7,095	96.4%
Trading Gains & Fees	\$5,080	196	2.7%
Investment Banking/Brokerage Fees	\$14,104	2,054	27.9%
Venture Capital Revenue	\$122	58	0.8%
Net Servicing Fees	\$13,915	1,776	24.1%
Net Securitization Income	\$21,117	68	0.9%
Insurance Commissions & Fees	\$4,338	3,463	47.0%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$2,337	2,150	29.2%
Net Gains/Losses On OREO Sales	-\$178	2,364	32.1%
Net Gains/Losses On Sales Of Other Assets	\$4,346	2,443	33.2%
Other Noninterest Income	\$79,345	7,173	97.4%
Total Noninterest Income	\$211,316	7,236	98.3%

Commercial Bank Total Securities*

December 31, 2007



Commercial Bank Total Securities*

December 31, 2007

	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	\$3,389	100.7	\$27,110	100.8	\$30,499	100.8
U.S. Government Agencies	252	100.6	5,704	99.9	5,957	99.9
Government Sponsored Enterprises	28,119	100.4	173,809	100.6	201,928	100.6
Mortgage Pass-through Securities	15,119	99.6	575,218	99.4	590,338	99.4
Collateralized Mortgage Obligations	24,205	96.8	356,871	98.7	381,077	98.6
State, County, Municipal Obligations	21,221	101.0	119,927	100.4	141,149	100.5
Asset Backed Securities	642	99.6	83,485	97.2	84,128	97.2
Other Debt Securities	3,649	99.8	130,995	101.5	134,644	114.9
Equity Securities	**	**	20,973	106.8	20,973	106.8
Total Securities	\$96,598	99.5	\$1,494,094	99.5	\$1,590,692	99.5
Memoranda***						
Structured Notes	13,205		13,202			100.0

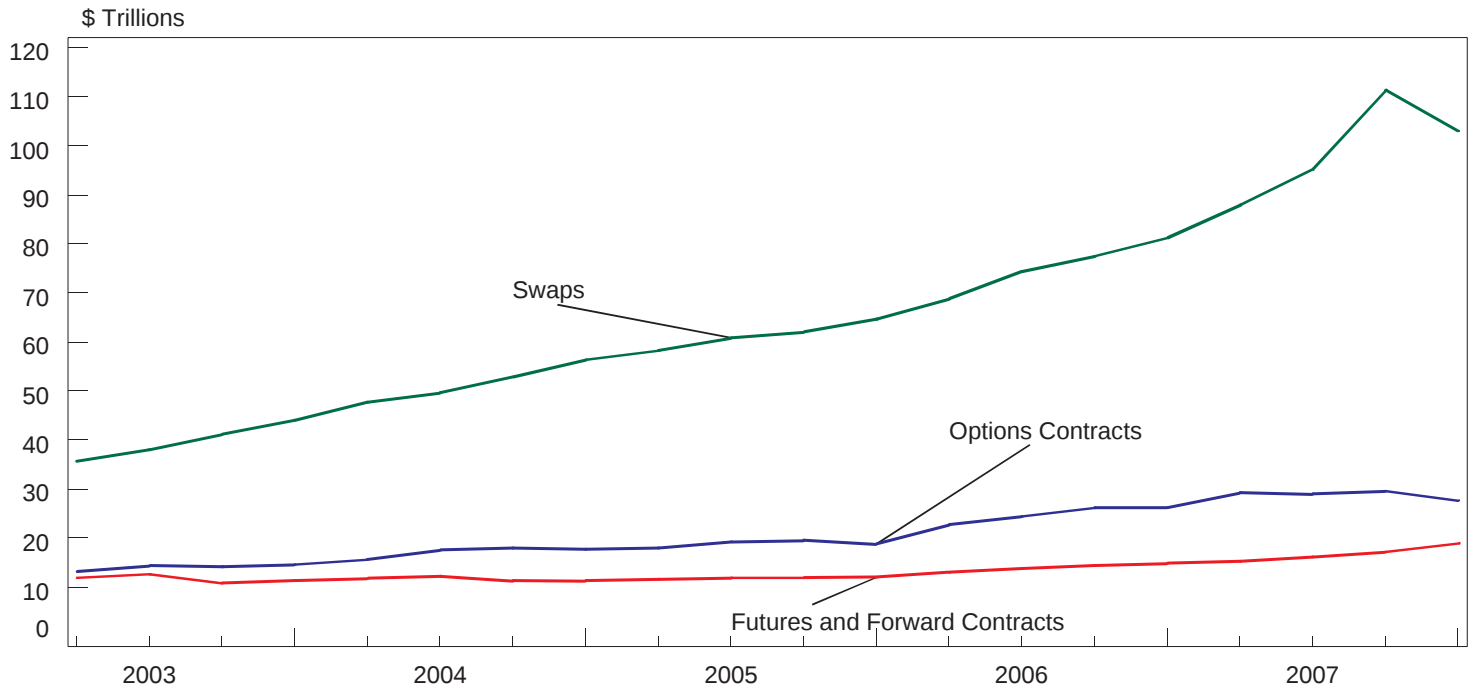
* Excludes trading account assets.

** 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

2003 - 2007 (Notional Amounts)



	12/03	12/04	12/05	12/06	3/07	6/07	9/07	12/07
Total Derivatives (Notional Amounts, in billions of dollars)	\$70,098	\$85,521	\$95,615	\$122,485	\$132,638	\$140,576	\$158,196	\$149,795
Futures and Forward Contracts	11,400	11,365	12,056	14,881	15,307	16,198	17,202	18,967
Interest rate contracts	7,213	6,520	7,060	8,539	8,438	8,669	8,317	9,215
Foreign exchange rate contracts	4,079	4,717	4,828	6,143	6,640	7,303	8,619	9,498
Other futures and forwards*	109	128	168	199	228	226	266	253
Option Contracts	14,613	17,750	18,856	26,275	29,337	29,070	29,594	27,739
Interest rate options	12,542	14,950	15,160	20,515	23,421	22,594	22,569	20,985
Foreign currency options	1,300	1,734	2,360	3,273	3,630	3,785	4,052	4,025
Other option contracts*	771	1,065	1,336	2,487	2,285	2,690	2,973	2,729
Swaps	44,085	56,407	64,704	81,328	87,995	95,308	111,400	103,090
Interest rate swaps	42,107	54,048	62,299	78,366	84,877	92,063	107,891	99,374
Foreign exchange rate swaps	1,805	2,155	2,101	2,484	2,618	2,720	2,939	3,092
Other swaps*	172	203	303	478	501	526	570	624
Memoranda								
Spot Foreign Exchange Contracts	273	419	431	664	1,279	1,310	1,086	560
Credit Derivatives	1,001	2,347	5,822	9,020	10,166	11,777	13,989	14,412
Number of banks reporting derivatives	580	684	838	921	953	966	936	952
Replacement cost of interest rate and foreign exchange rate contracts **	1,118	1,268	1,129	1,020	1,068	1,213	1,230	1,454

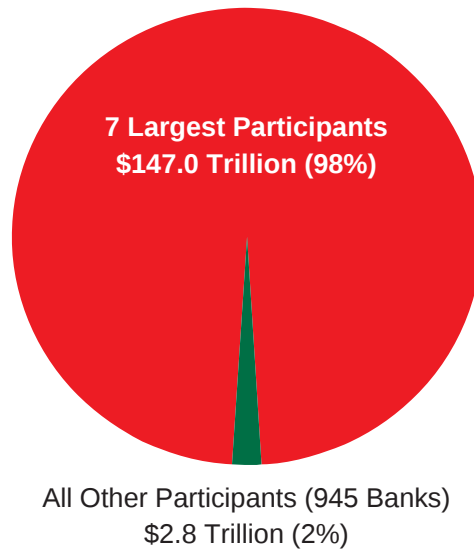
* Not reported by banks with less than \$300 million in assets.

** 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

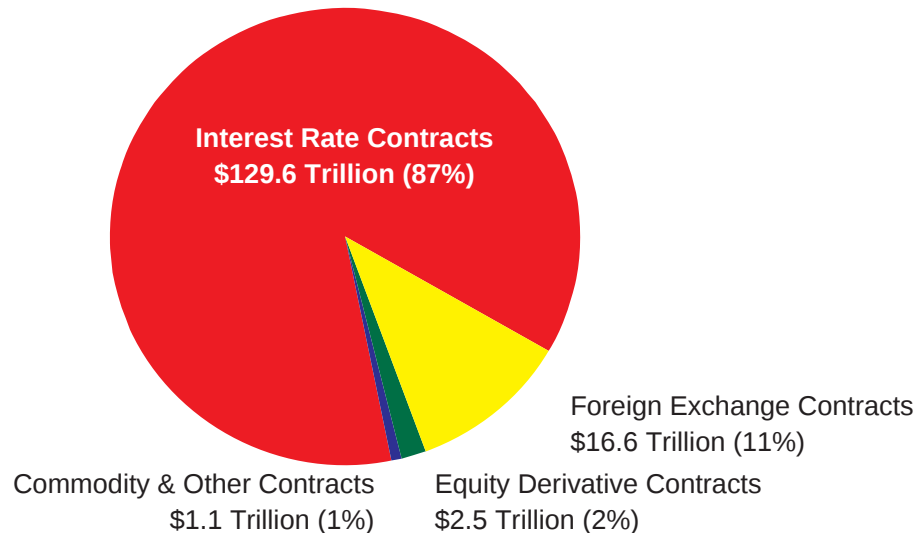
December 31, 2007



Composition of Commercial Bank Derivatives*

Notional Amounts

December 31, 2007



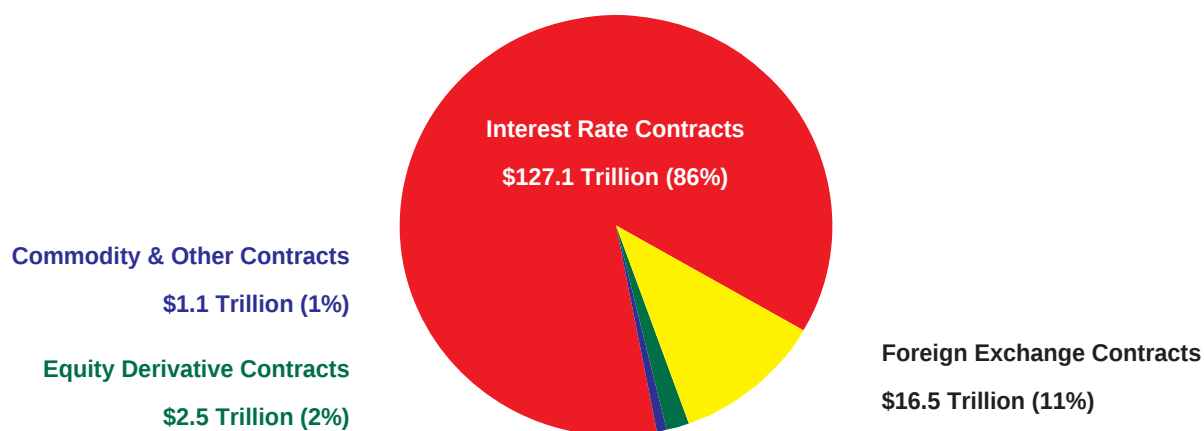
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$495 billion for the seven largest participants and \$65 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

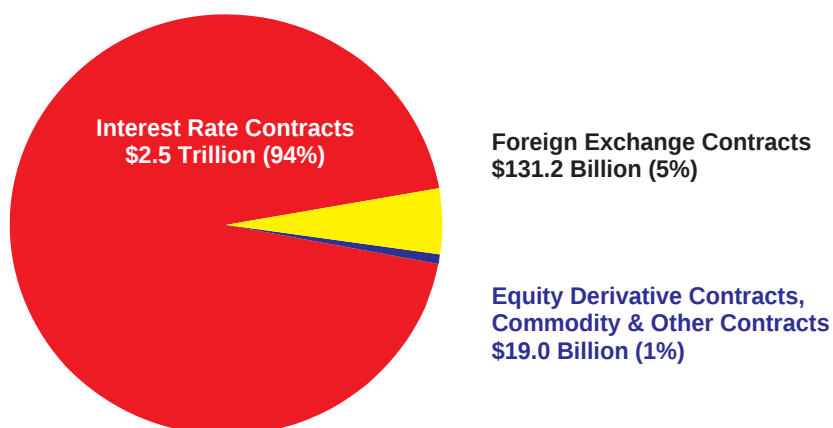
December 31, 2007



Not Held for Trading

Notional Amounts

December 31, 2007



* 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 \$560 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

December 31, 2007
(\$ Millions)

Held for Trading

160 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	1,164,507	251,318	97,612	47,519	1,560,956	18,727
Gross negative fair value	1,134,034	245,811	116,288	46,097	1,542,229	
All other participants						
Gross positive fair value	14,416	5,788	2,045	2,392	24,640	1,858
Gross negative fair value	13,158	5,191	2,081	2,352	22,782	
Total						
Gross positive fair value	1,178,923	257,106	99,656	49,911	1,585,596	20,585
Gross negative fair value	1,147,191	251,001	118,369	48,450	1,565,011	

Held for Purposes Other than Trading

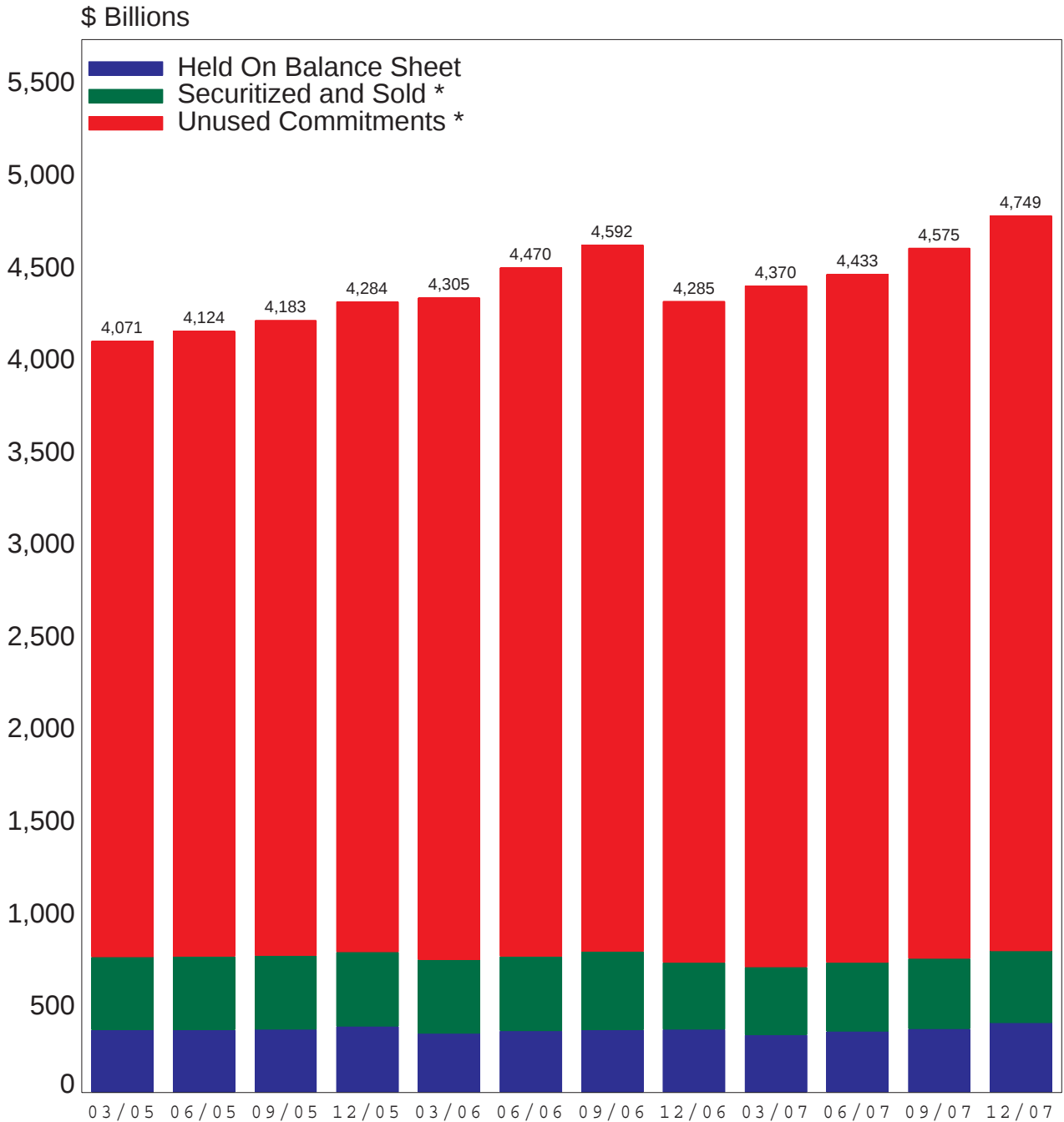
885 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 80% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	10,350	2,230	0	0	12,580	2,889
Gross negative fair value	8,426	1,170	65	31	9,691	
All other participants						
Gross positive fair value	4,709	806	297	21	5,833	(436)
Gross negative fair value	4,360	1,402	477	29	6,269	
Total						
Gross positive fair value	15,059	3,036	297	21	18,414	2,453
Gross negative fair value	12,786	2,572	542	60	15,961	

Expansion of Commercial Bank Credit Card Lines

2005-2007



Loans Outstanding (\$ Billions)

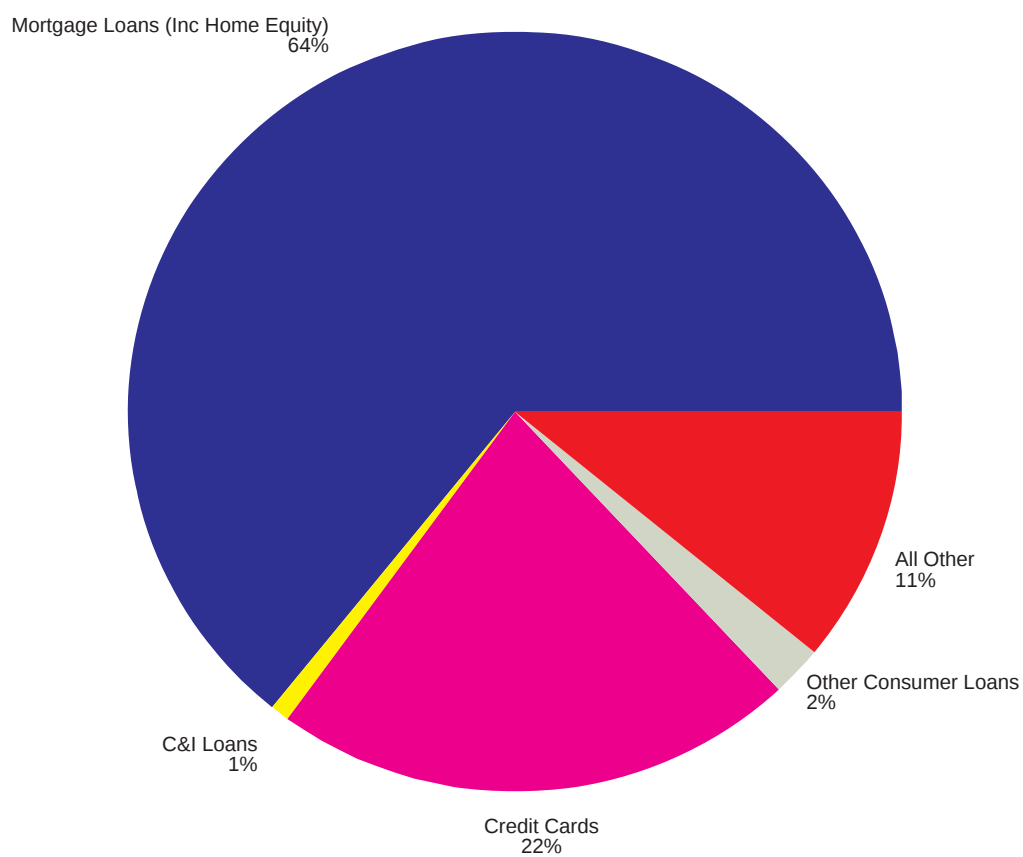
Held On Balance Sheet	336.9	338.5	338.9	355.6	317.0	331.1	338.2	341.0	311.0	330.0	343.4	376.2
Securitized and Sold *	395.3	397.8	401.8	402.9	402.2	403.4	423.0	362.5	367.8	372.5	379.7	389.5
Unused Commitments *	3,339.2	3,387.6	3,442.4	3,525.1	3,585.9	3,735.0	3,830.6	3,581.4	3,691.1	3,730.7	3,851.9	3,983.0
Total	4,071.3	4,123.9	4,183.1	4,283.6	4,305.2	4,469.6	4,591.8	4,284.8	4,369.9	4,433.2	4,575.0	4,748.7

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

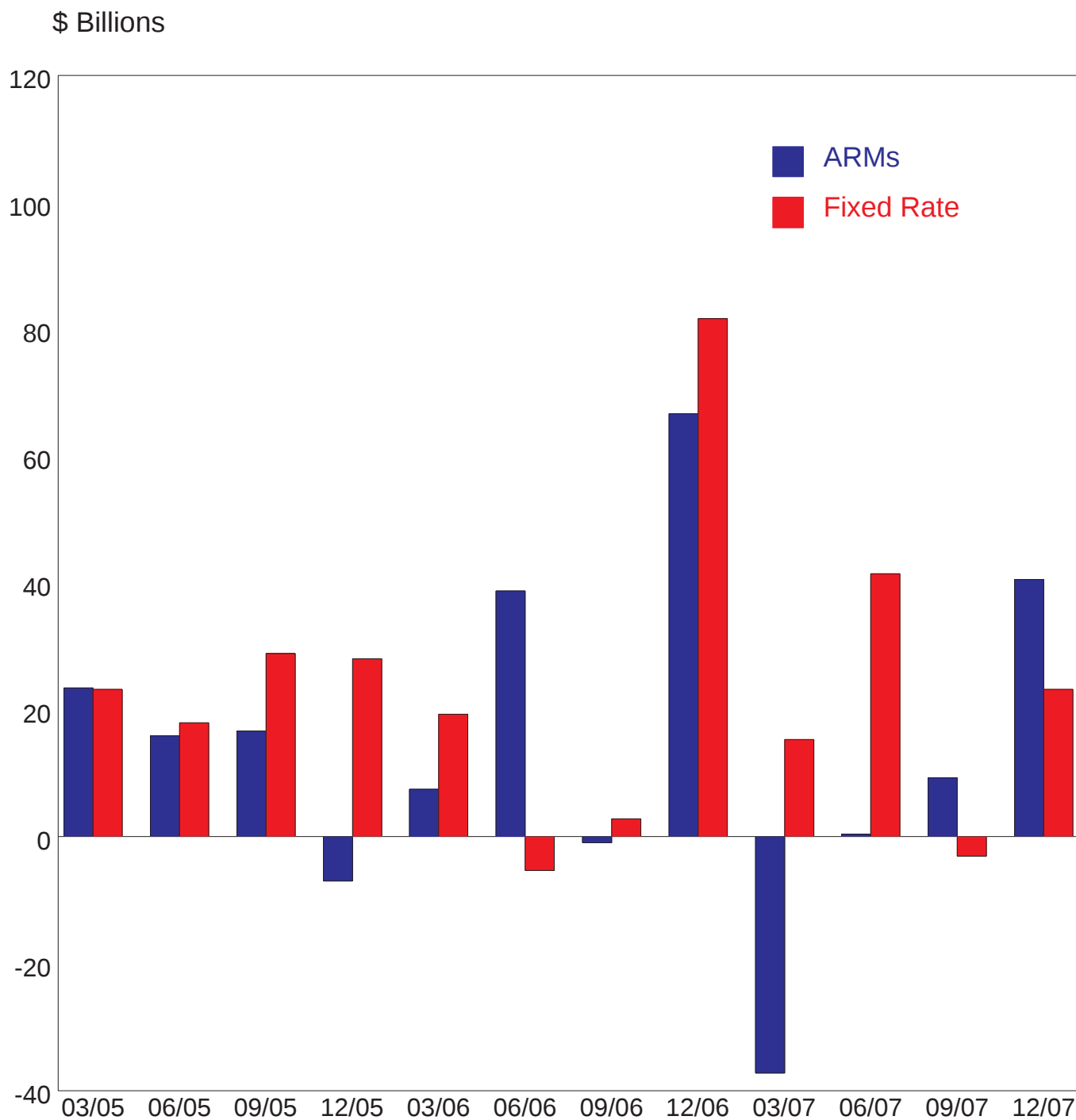
December 31, 2007



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

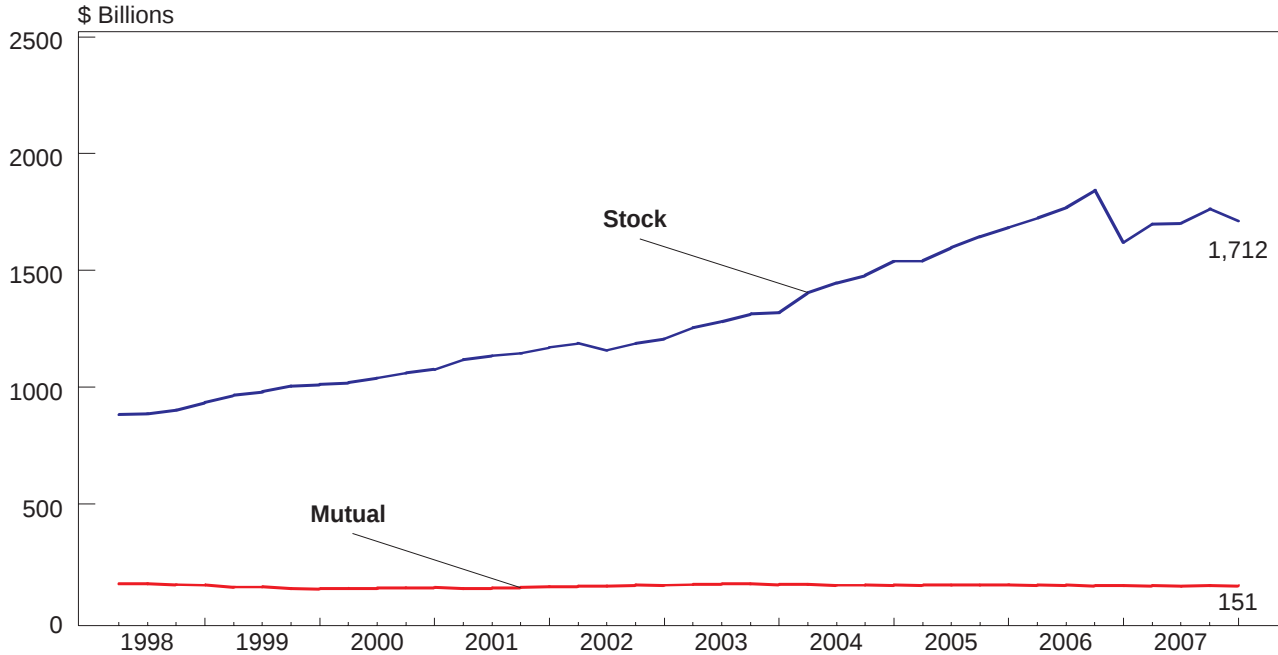
Growth Rates of ARMs and Fixed-Rate Mortgages

2005 - 2007



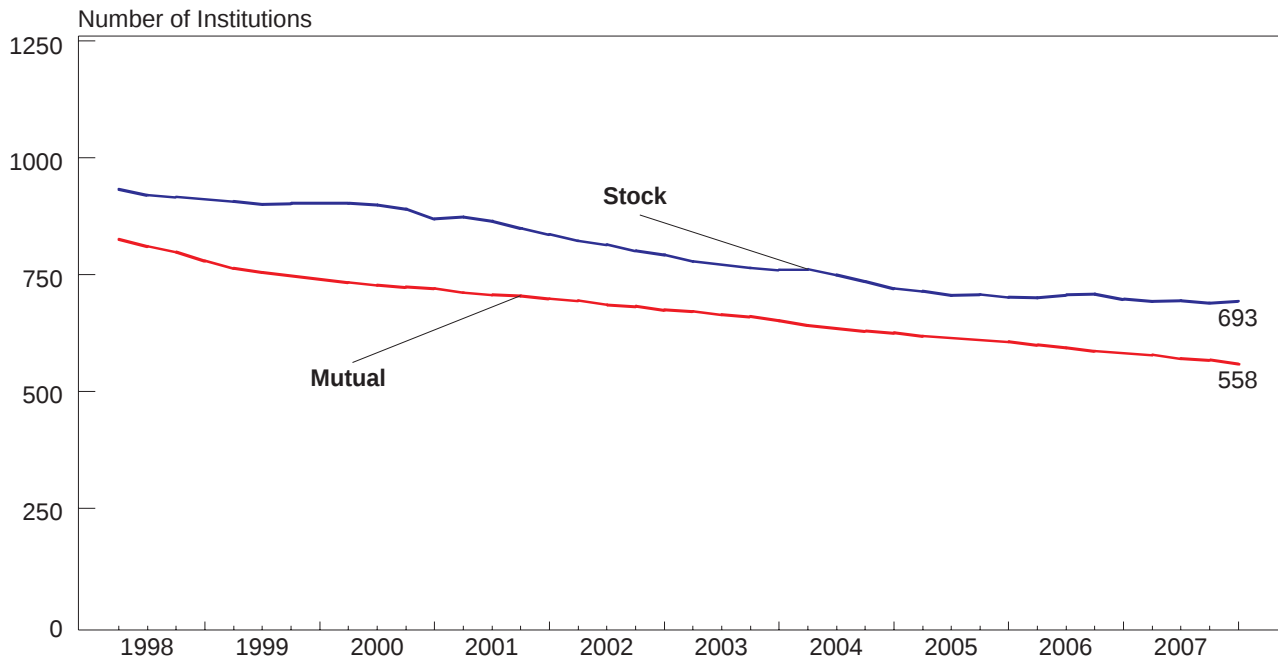
Assets of Mutual and Stock Savings Institutions

1998 - 2007



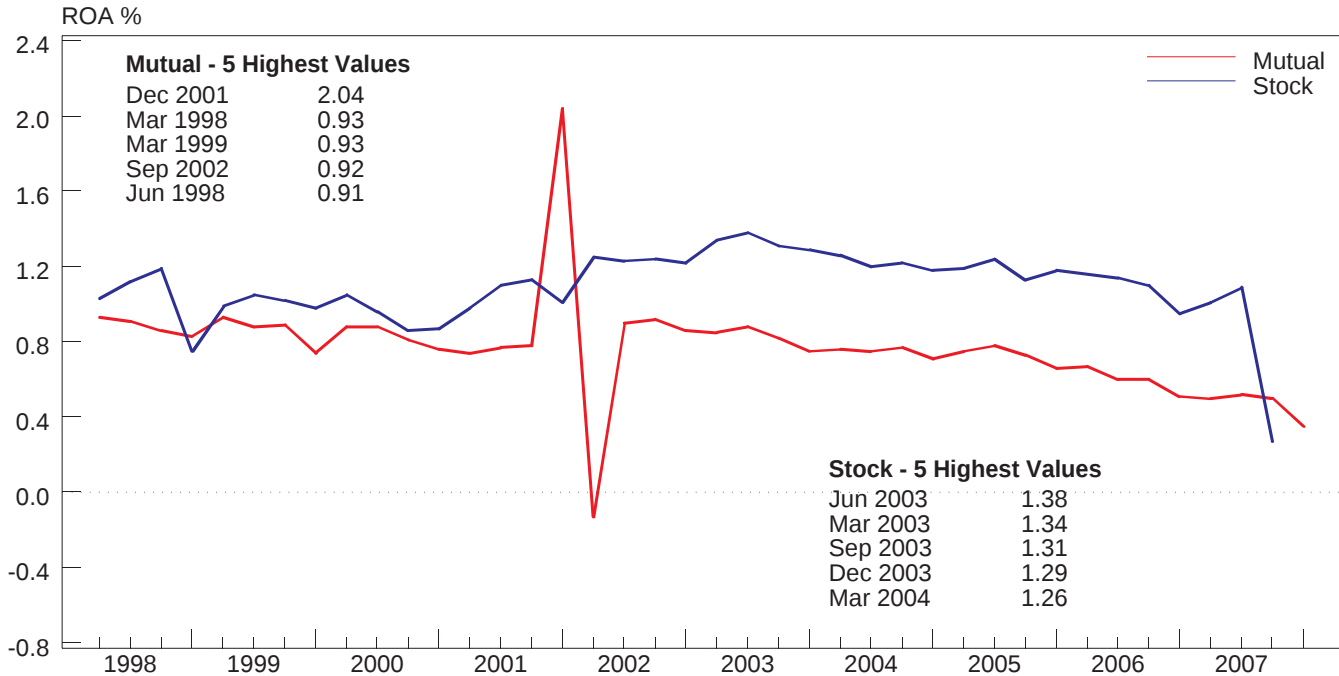
Number of Mutual and Stock Savings Institutions

1998 - 2007



Quarterly Return on Assets (ROA), Annualized Mutual and Stock Savings Institutions

1998-2007



Quarterly Return on Equity (ROE), Annualized Mutual and Stock Savings Institutions

1998-2007

