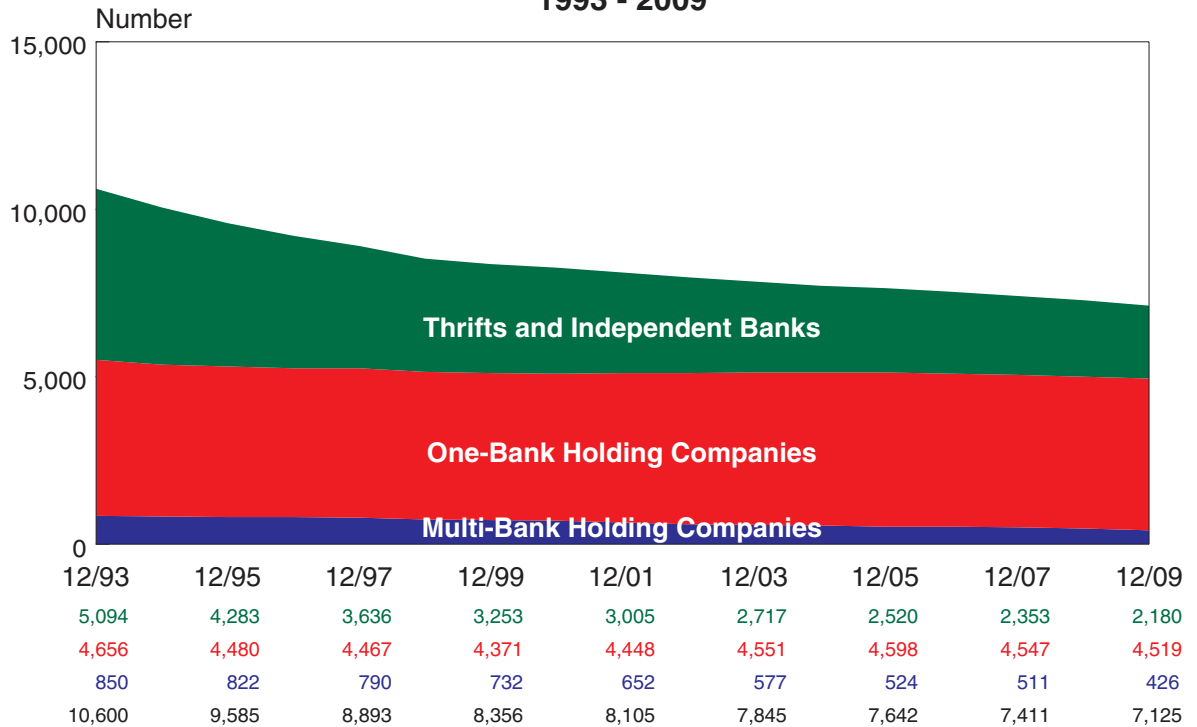


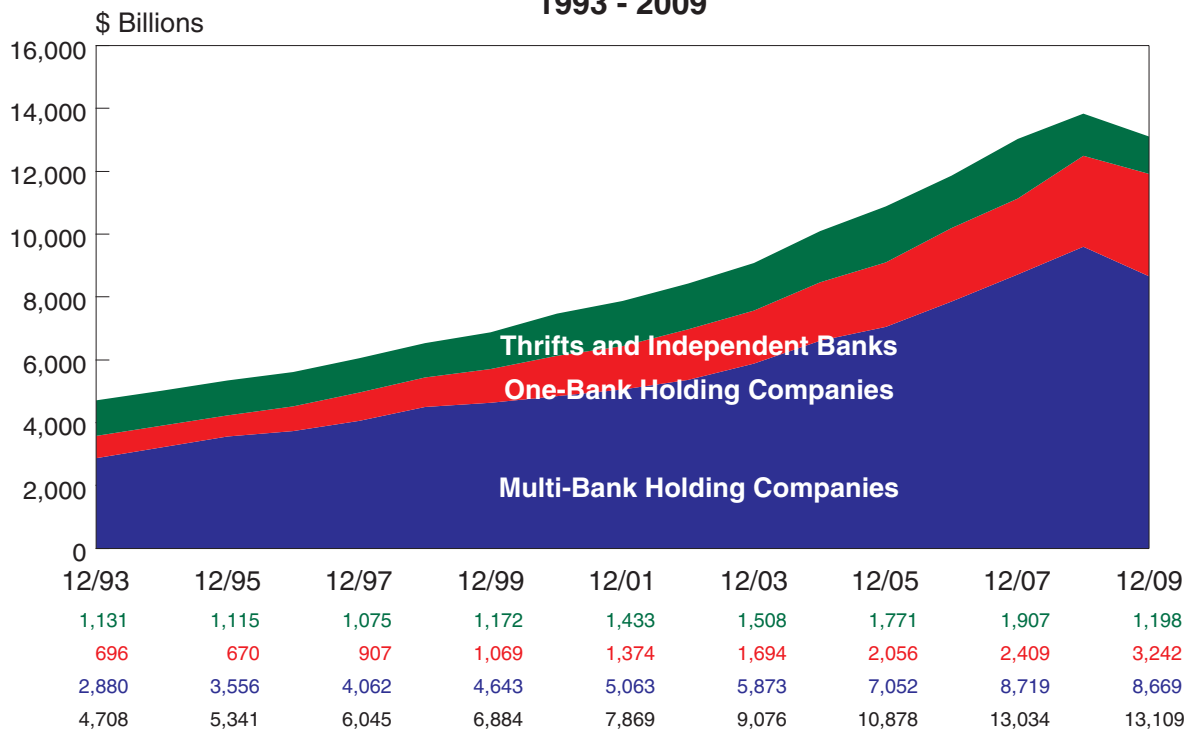
Number of FDIC-Insured Banking Organizations

1993 - 2009



Assets of FDIC-Insured Banking Organizations

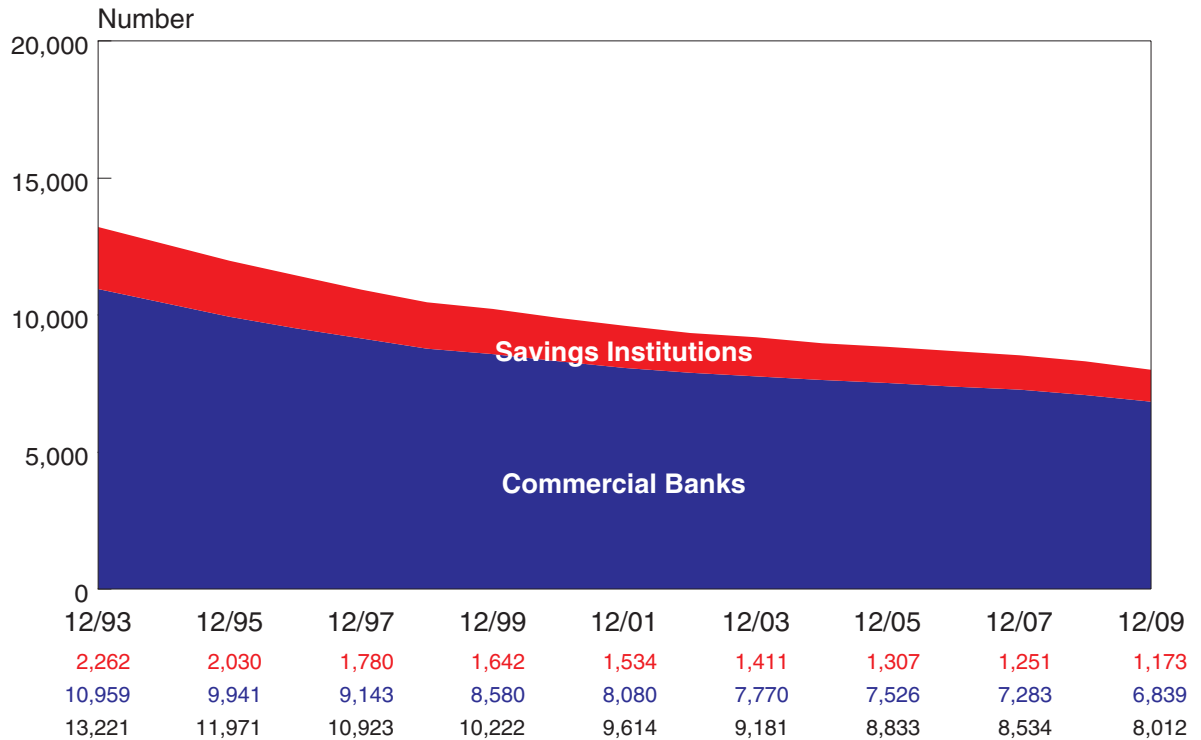
1993 - 2009



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

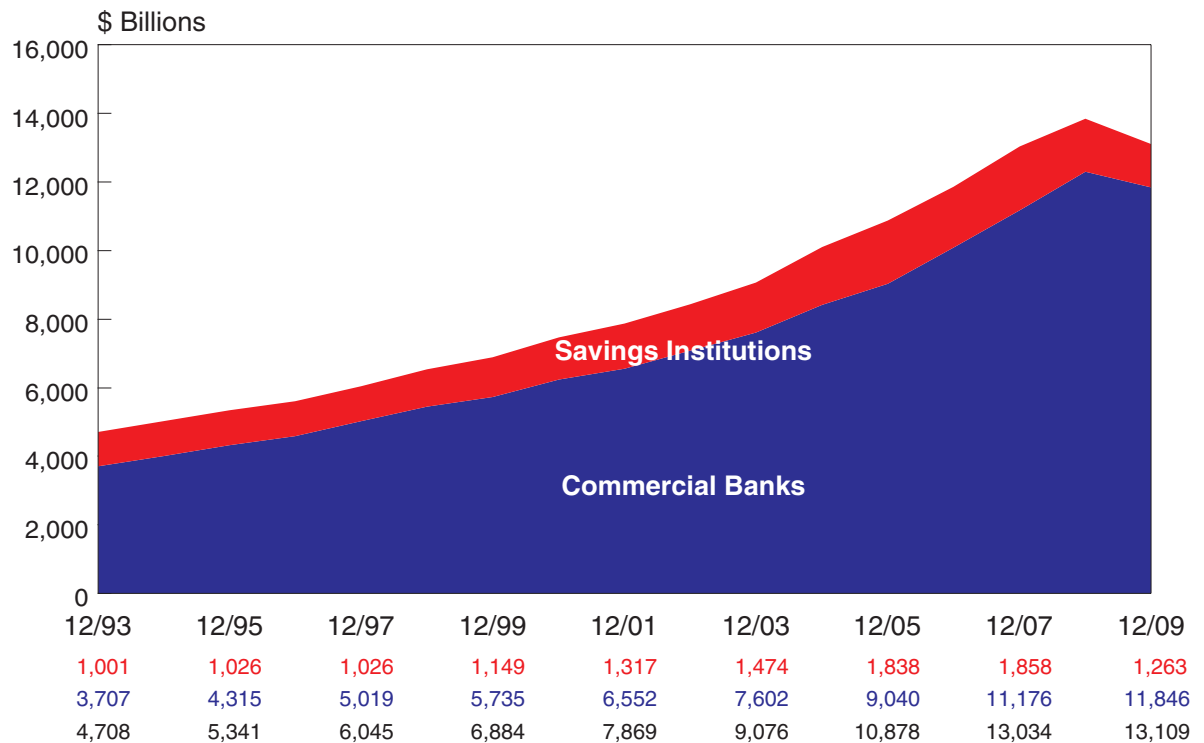
Number of FDIC-Insured Institutions

1993 - 2009



Assets of FDIC-Insured Institutions

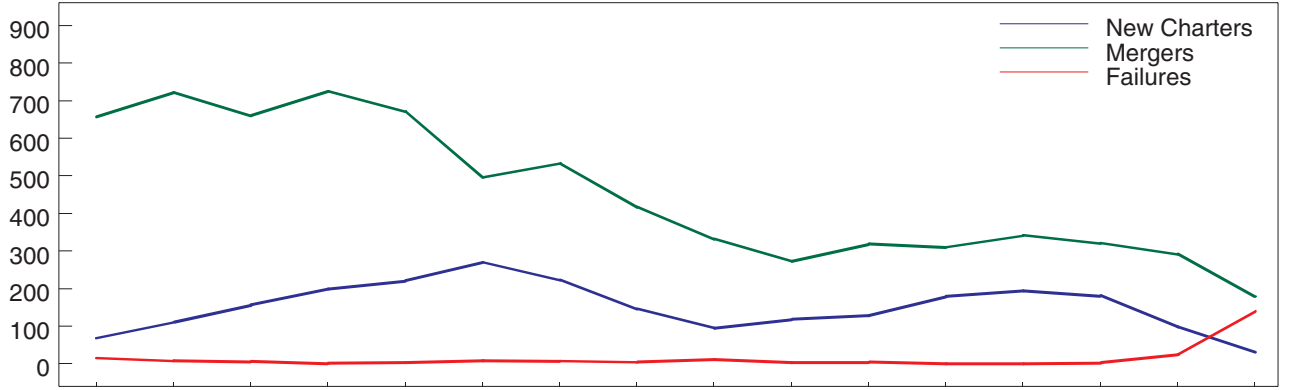
1993 - 2009



Changes in the Number of FDIC-Insured Institutions

1994 - 2009

Number of Institutions



New Charters

Mergers

Failures

Other Changes, Net*

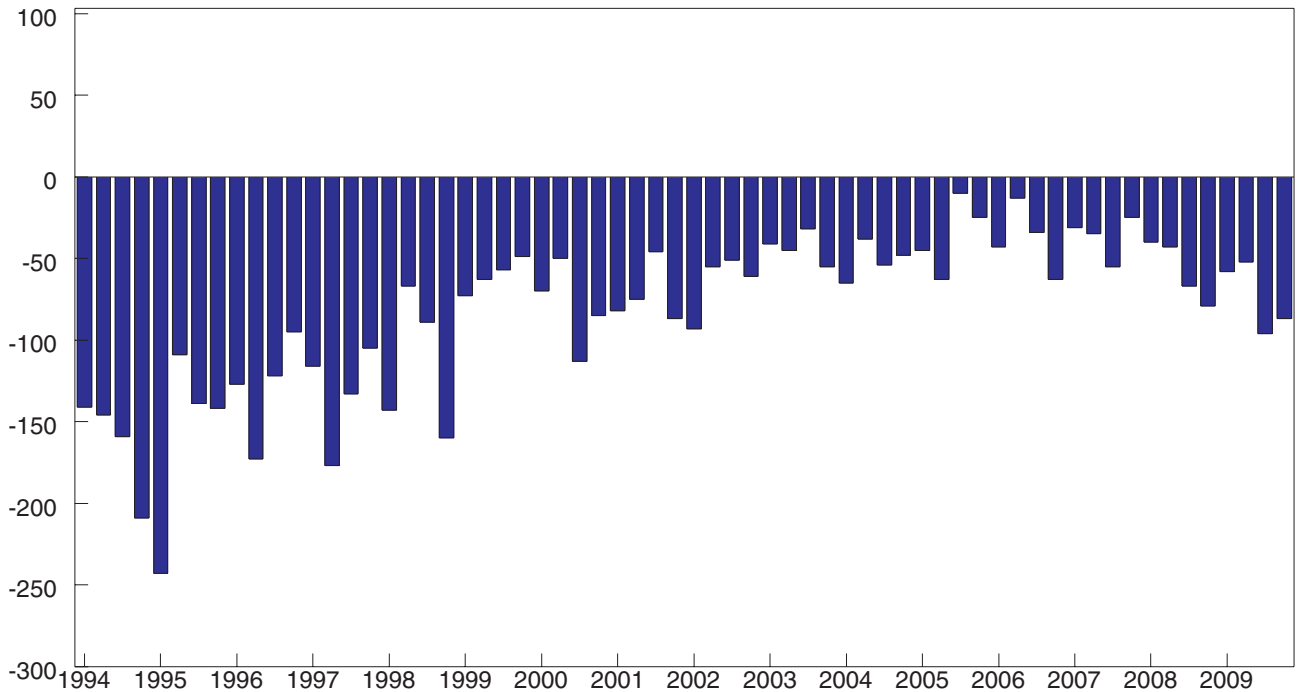
No. of Institutions at end of year

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

Quarterly Change in the Number of FDIC-Insured Institutions

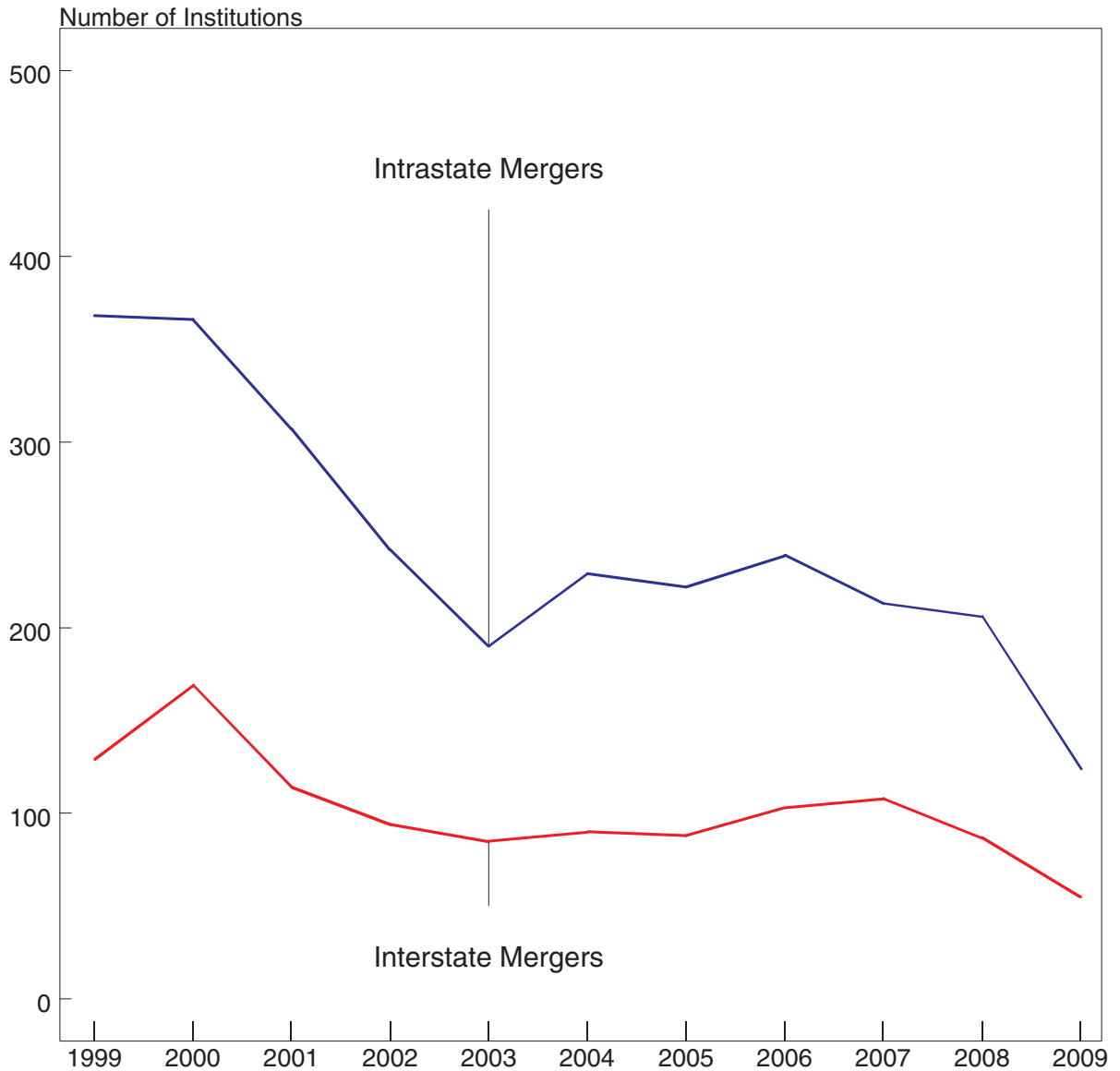
1994-2009

Number of Institutions



Institution Mergers: Interstate vs. Intrastate

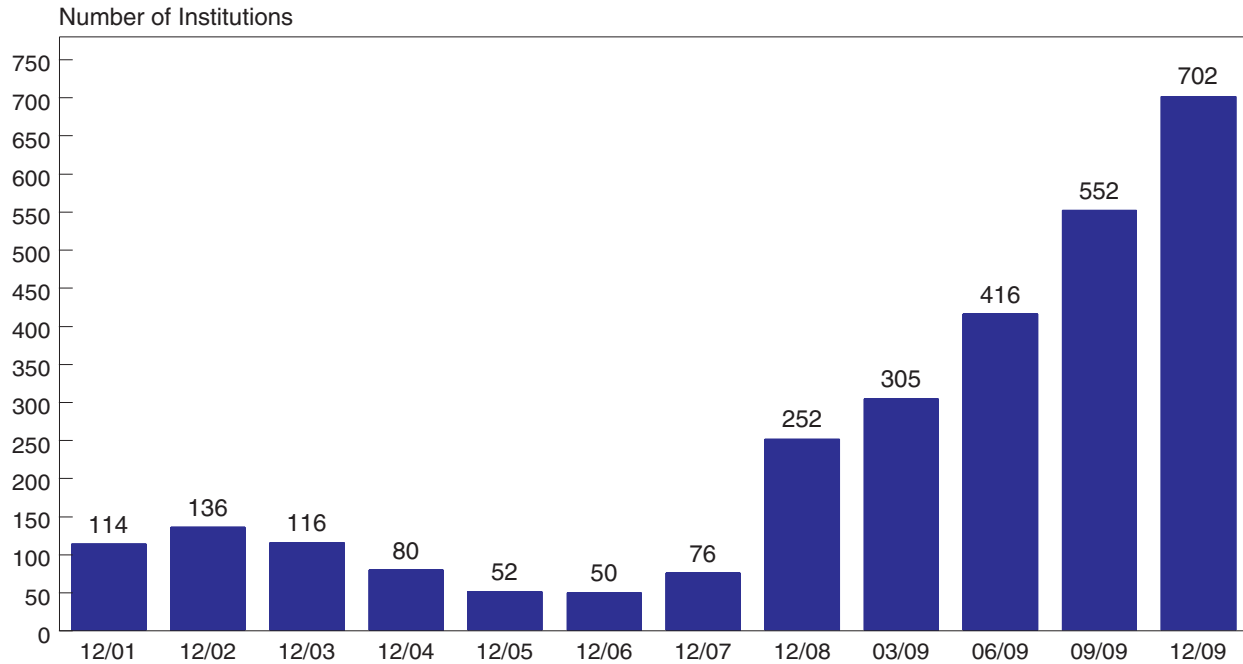
1999 - 2009



Intrastate Mergers	368	366	307	242	190	229	222	239	213	206	124
Interstate Mergers	129	169	114	94	85	90	88	103	108	87	55

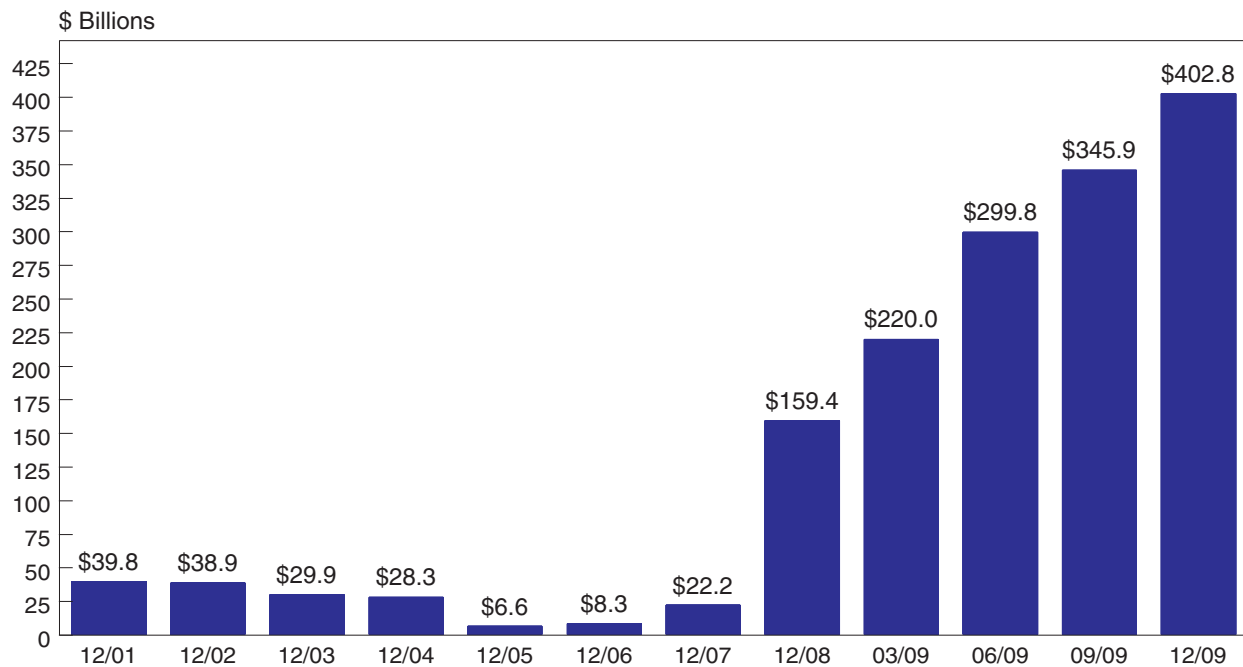
Number of FDIC-Insured "Problem" Institutions

2001-2009



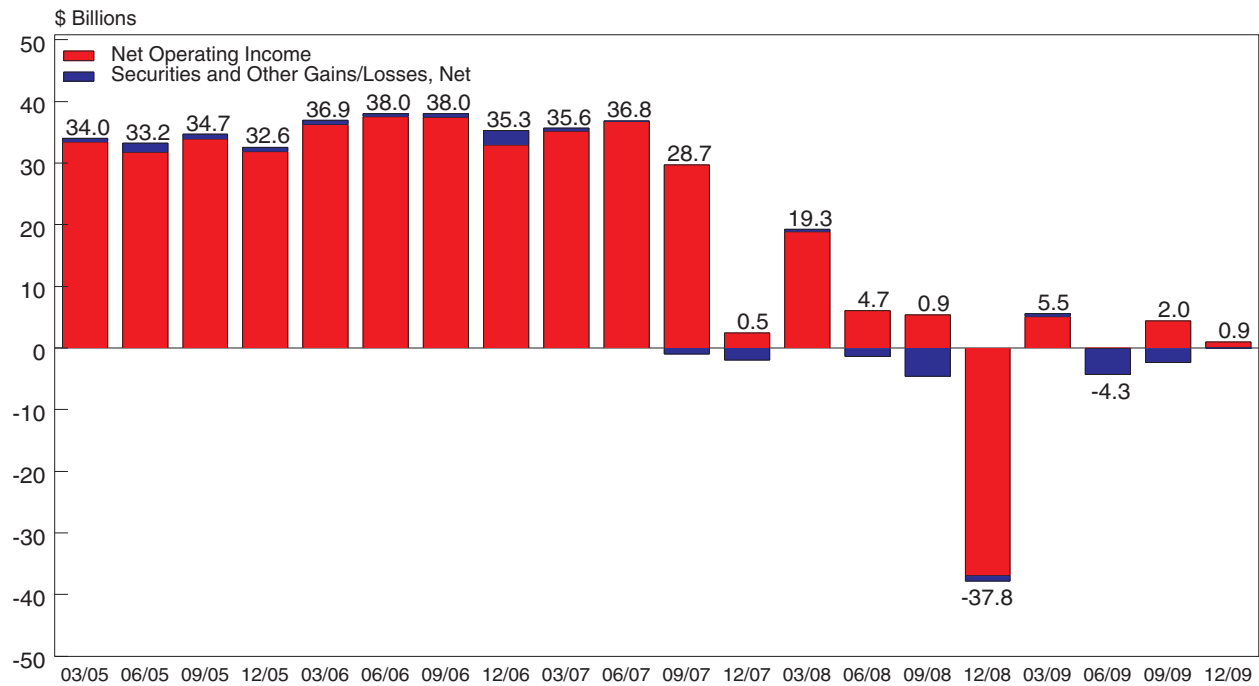
Assets of FDIC-Insured "Problem" Institutions

2001-2009



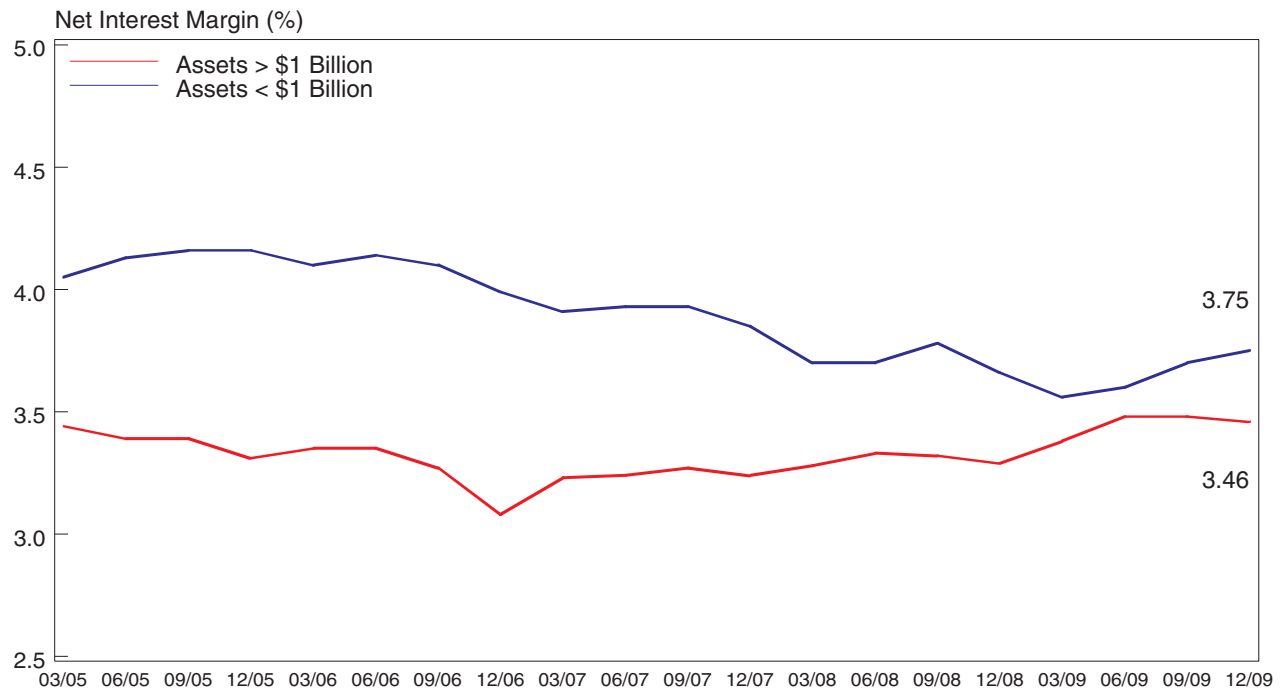
Quarterly Net Income

2005-2009



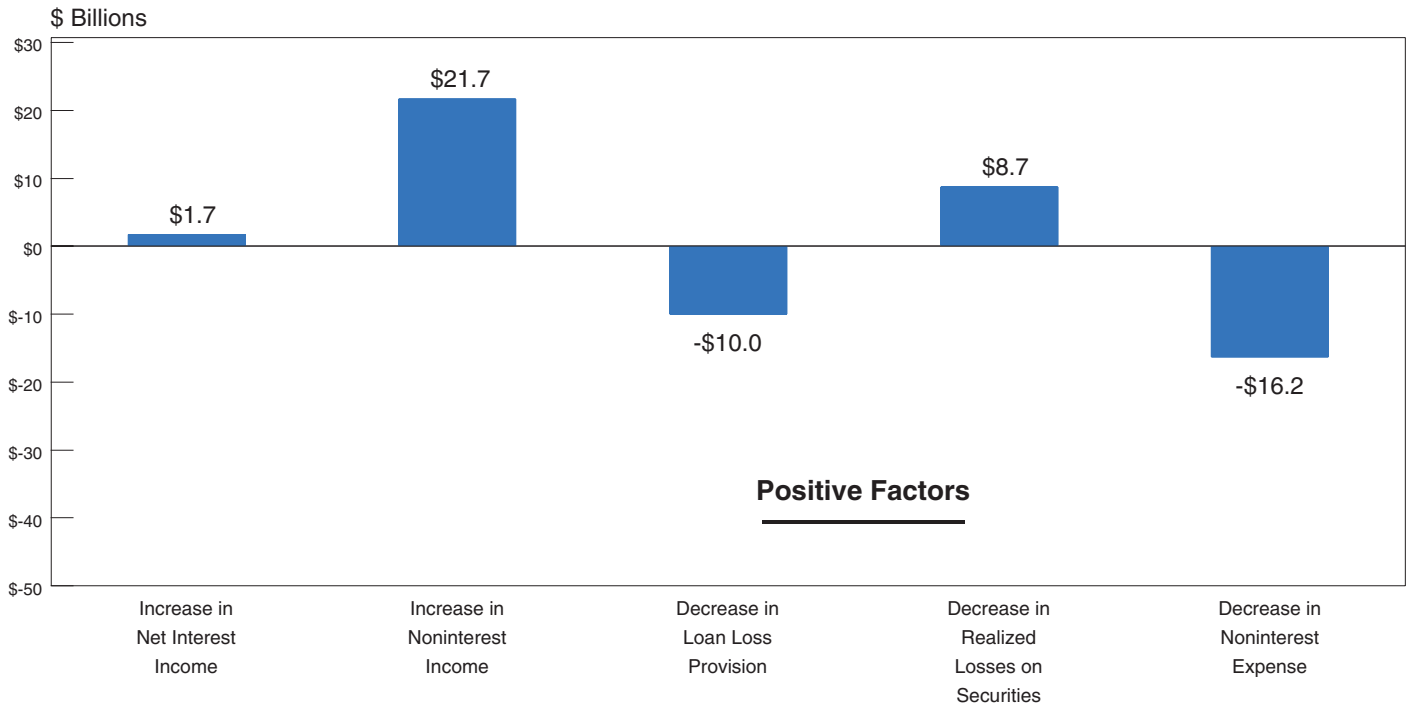
Quarterly Net Interest Margins, Annualized

2005 - 2009



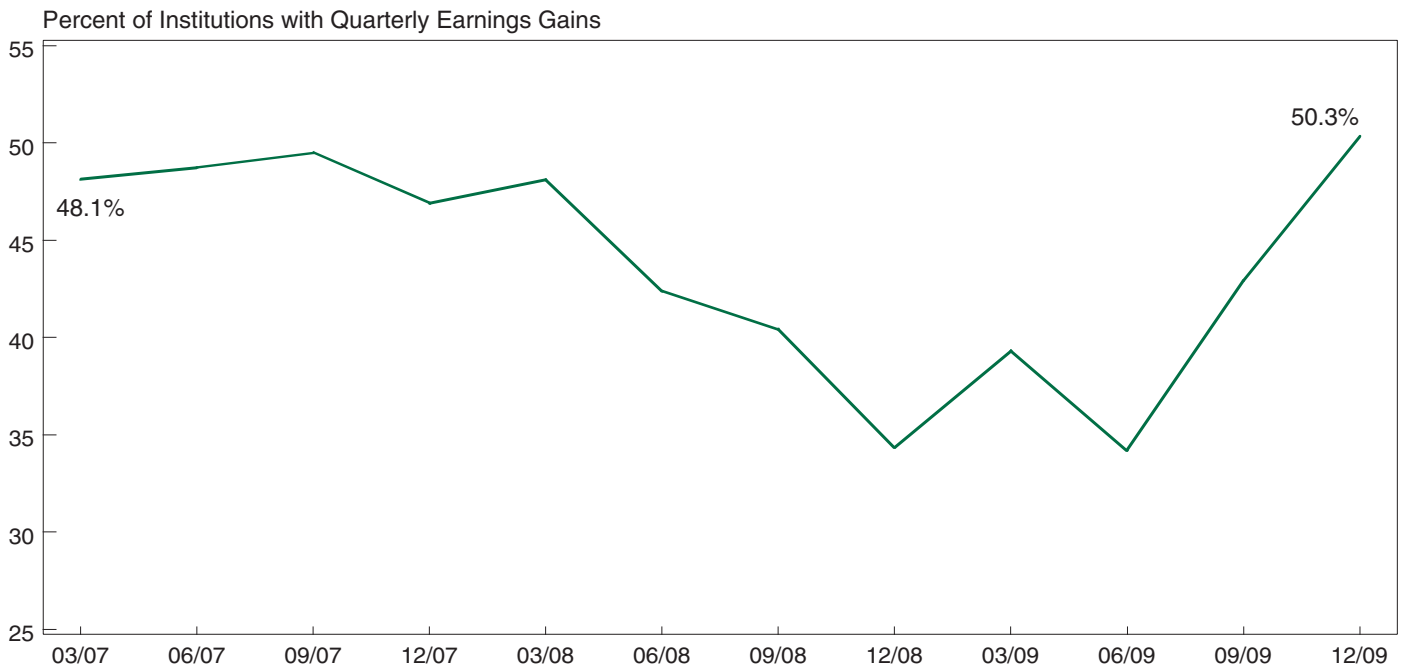
Major Factors Affecting Earnings

4th Quarter 2009 vs. 4th Quarter 2008



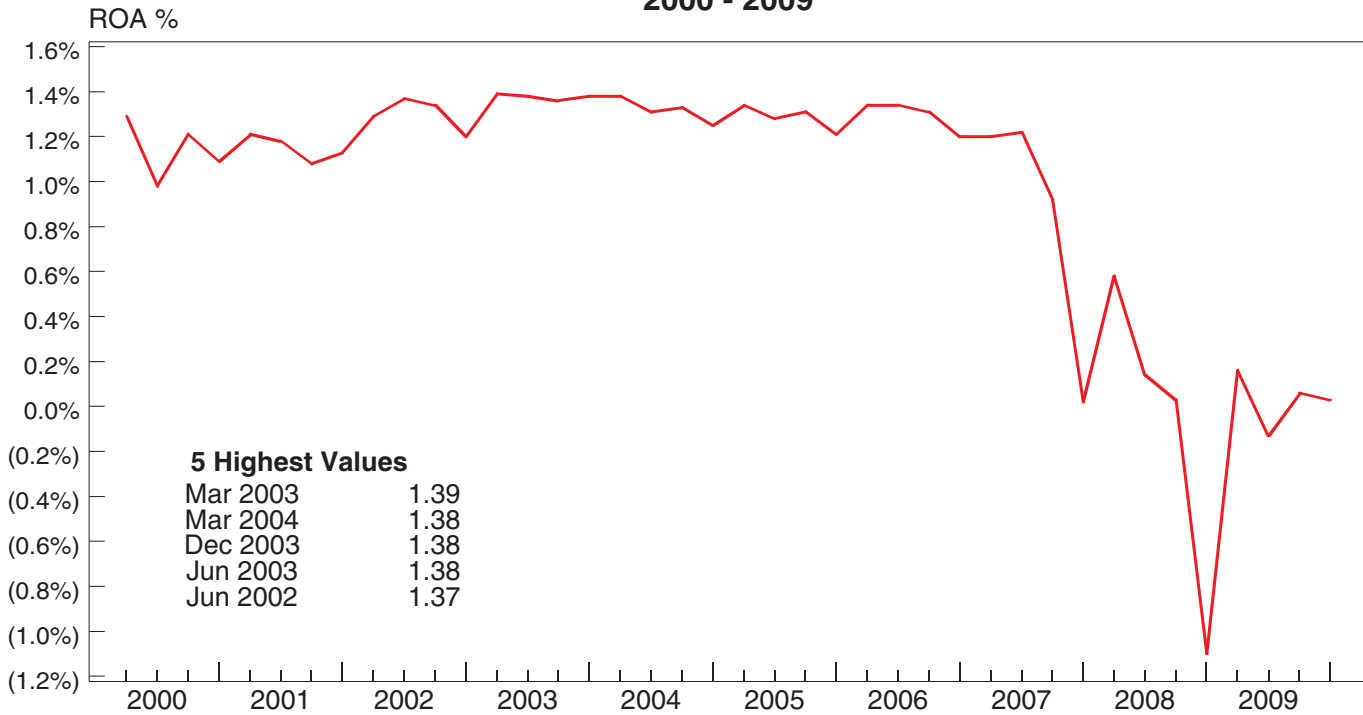
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2007-2009



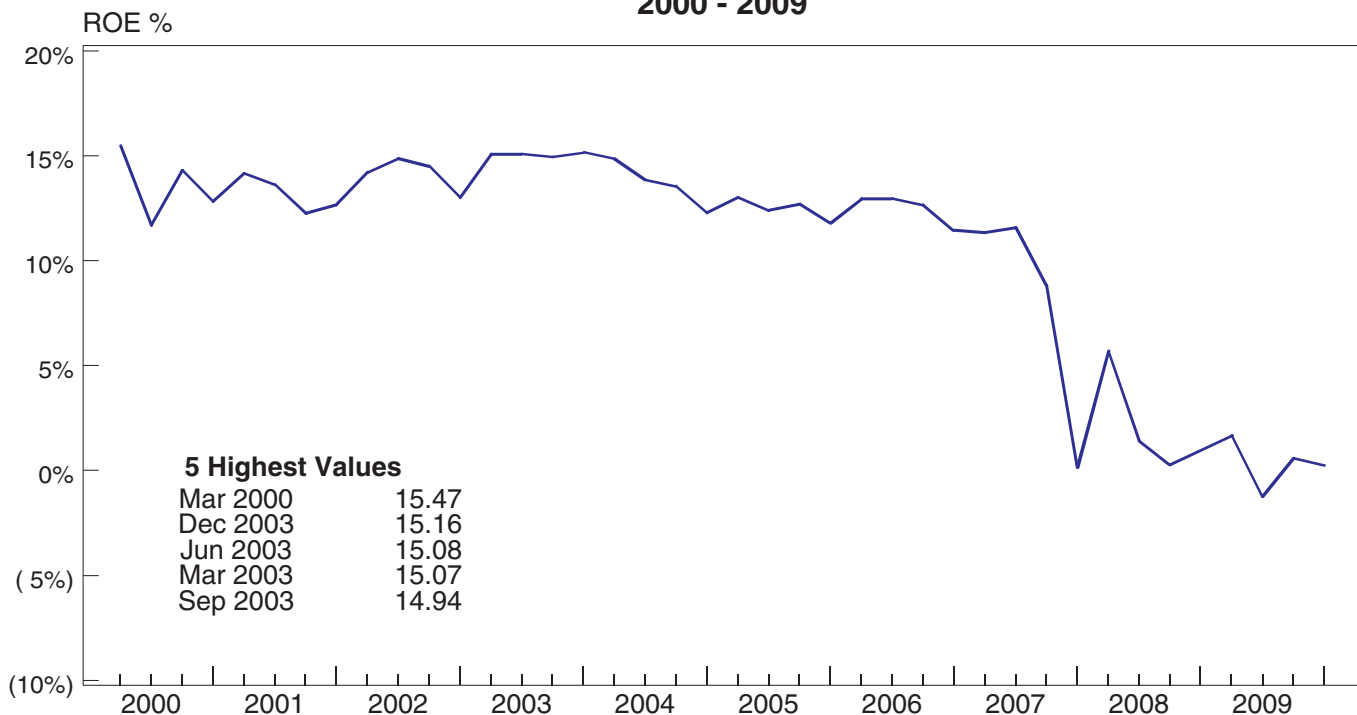
Quarterly Return on Assets (ROA), Annualized

2000 - 2009

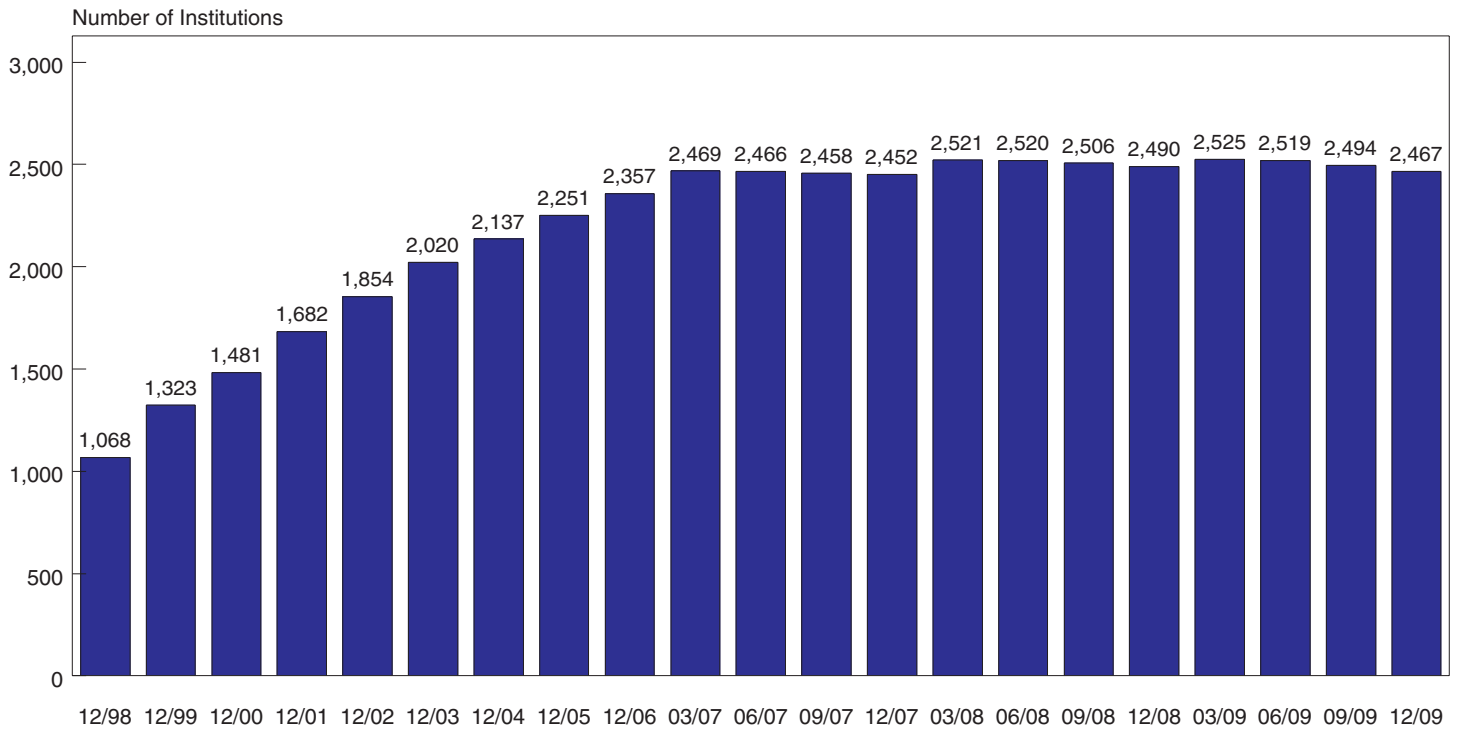


Quarterly Return on Equity (ROE), Annualized

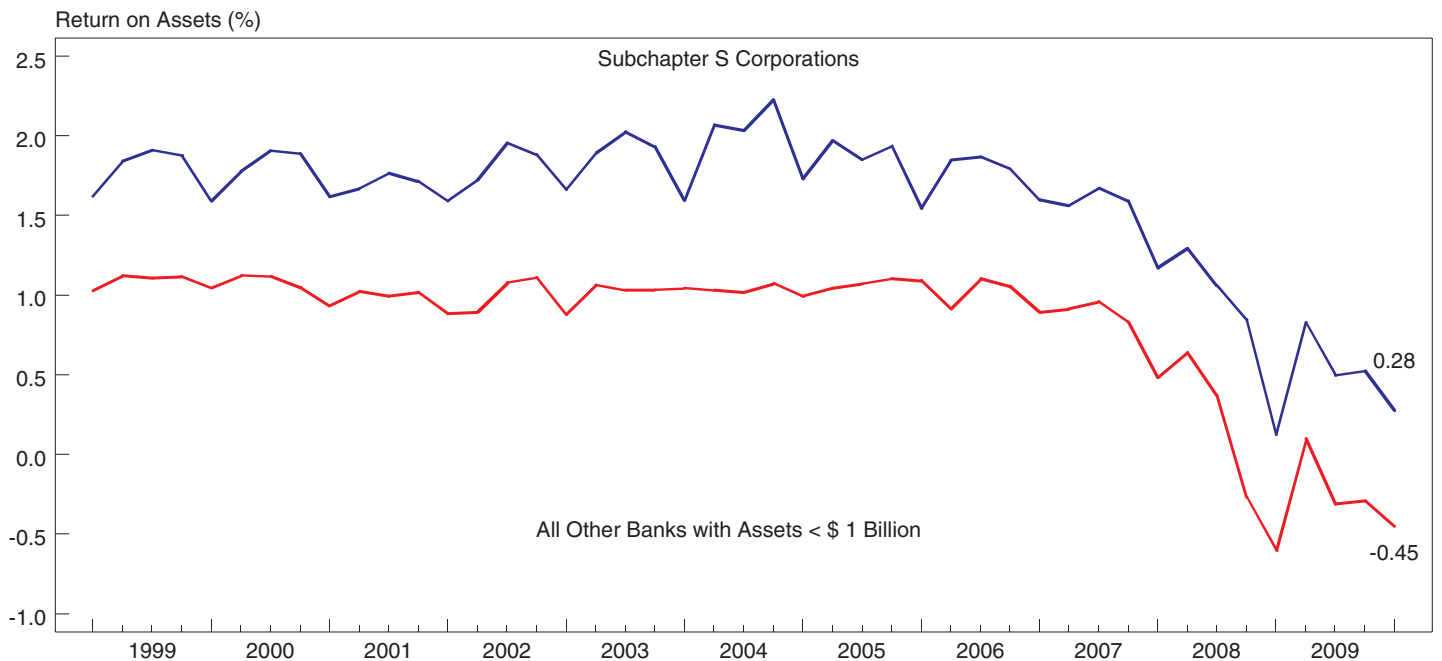
2000 - 2009



Number of Subchapter S Corporations 1998-2009

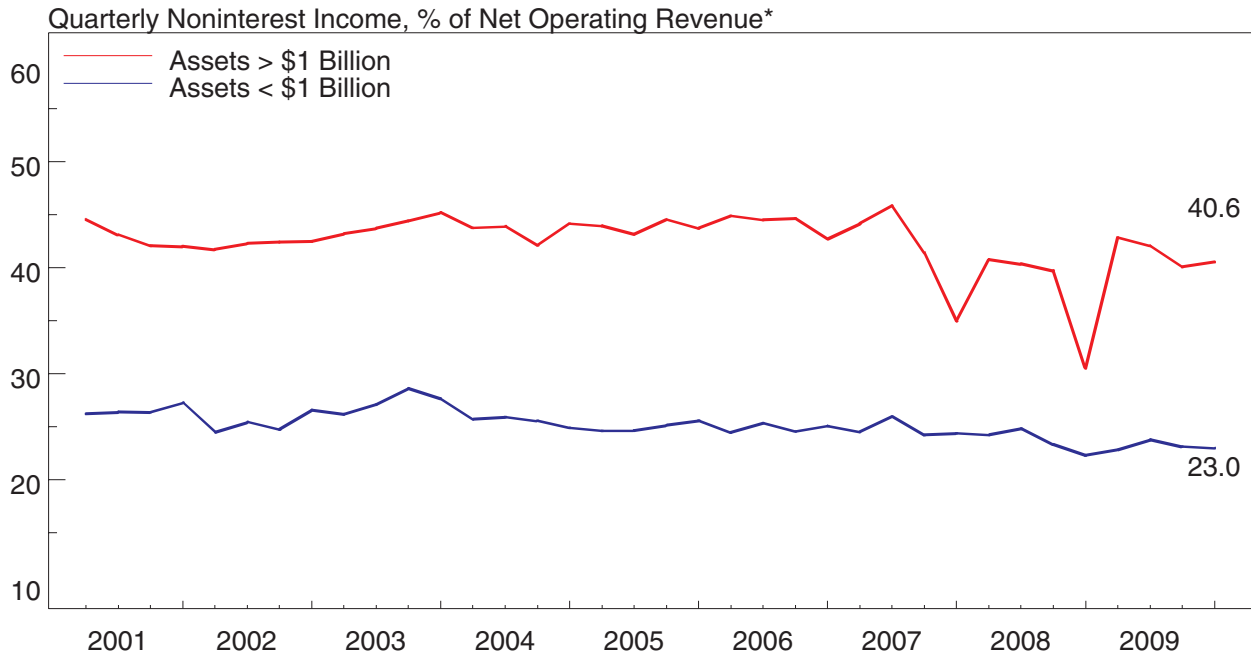


Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1998-2009



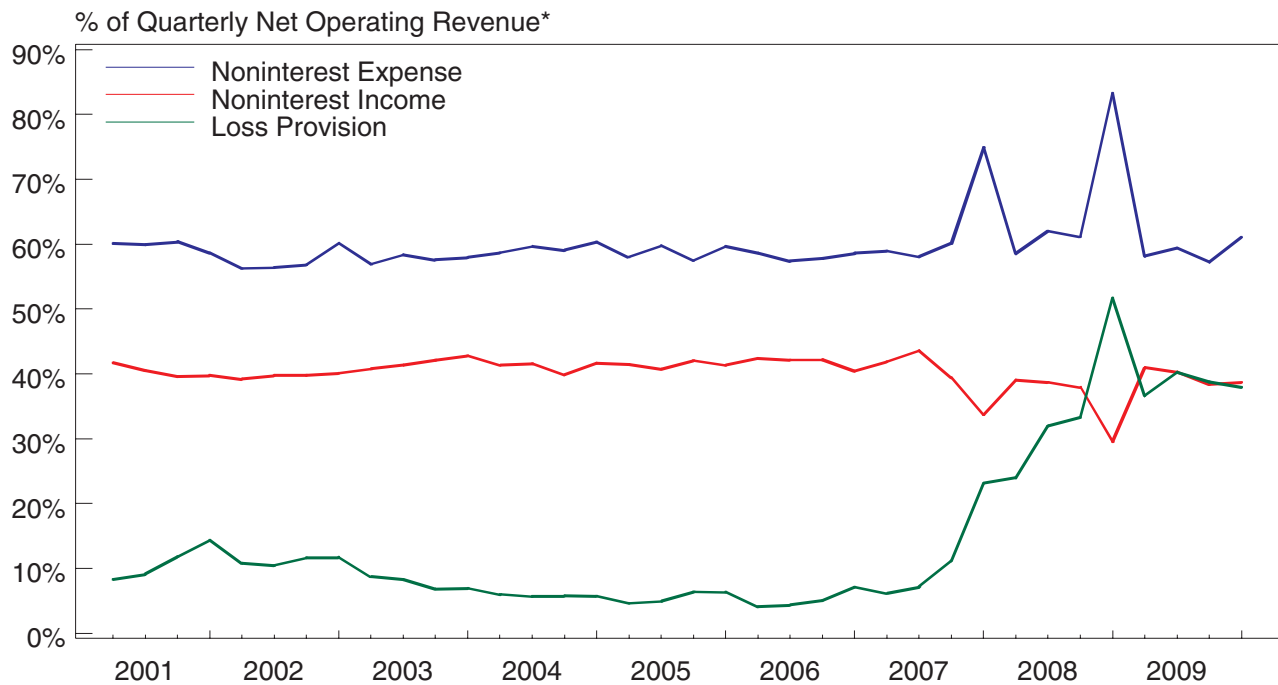
Noninterest Income as a Percentage of Net Operating Revenue*

2001 - 2009



Trends in FDIC-Insured Institutions' Income & Expenses

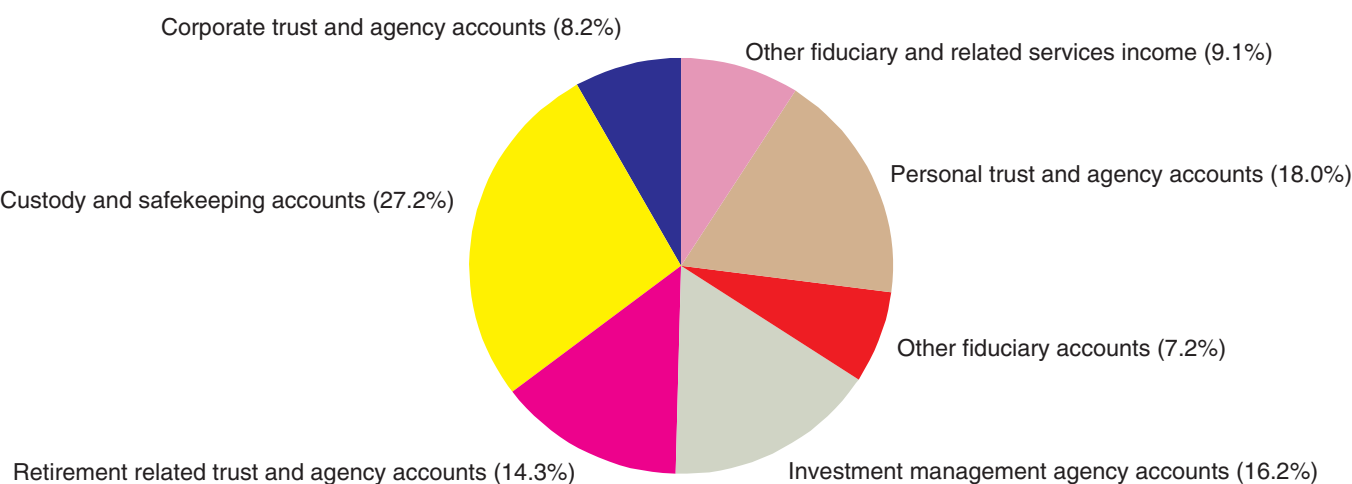
2001 - 2009



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

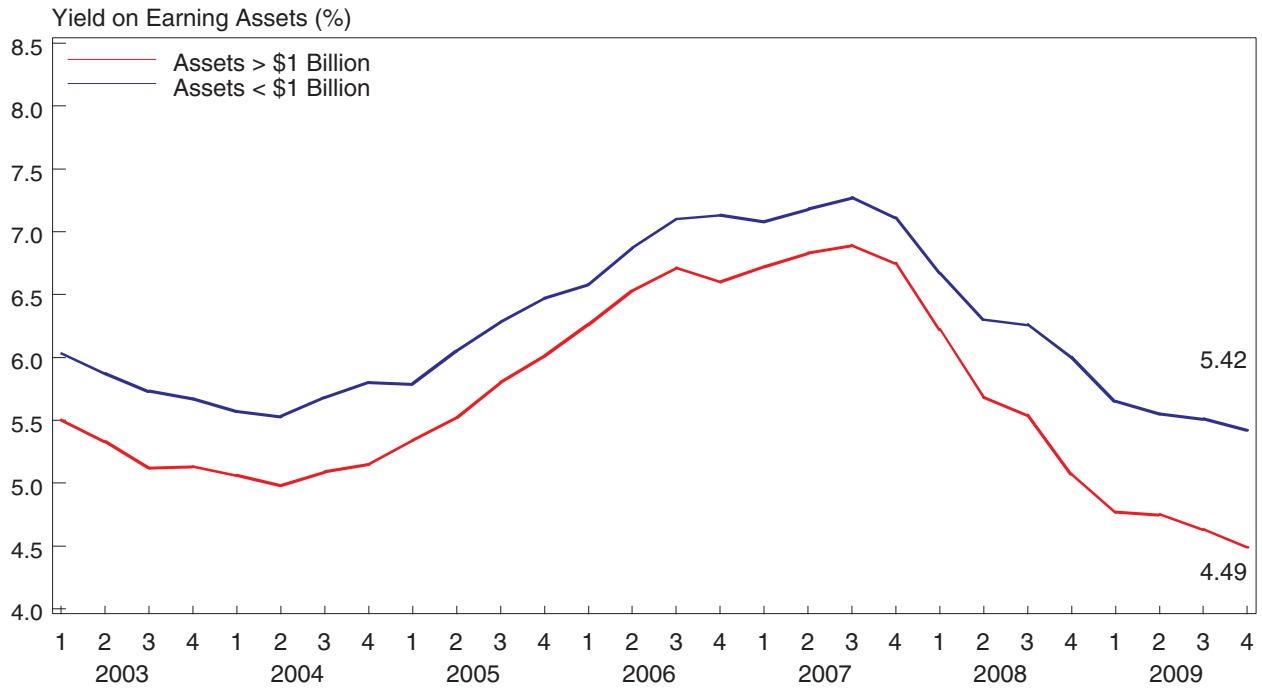
Composition of Fiduciary and Related Services Income

Full Year 2009



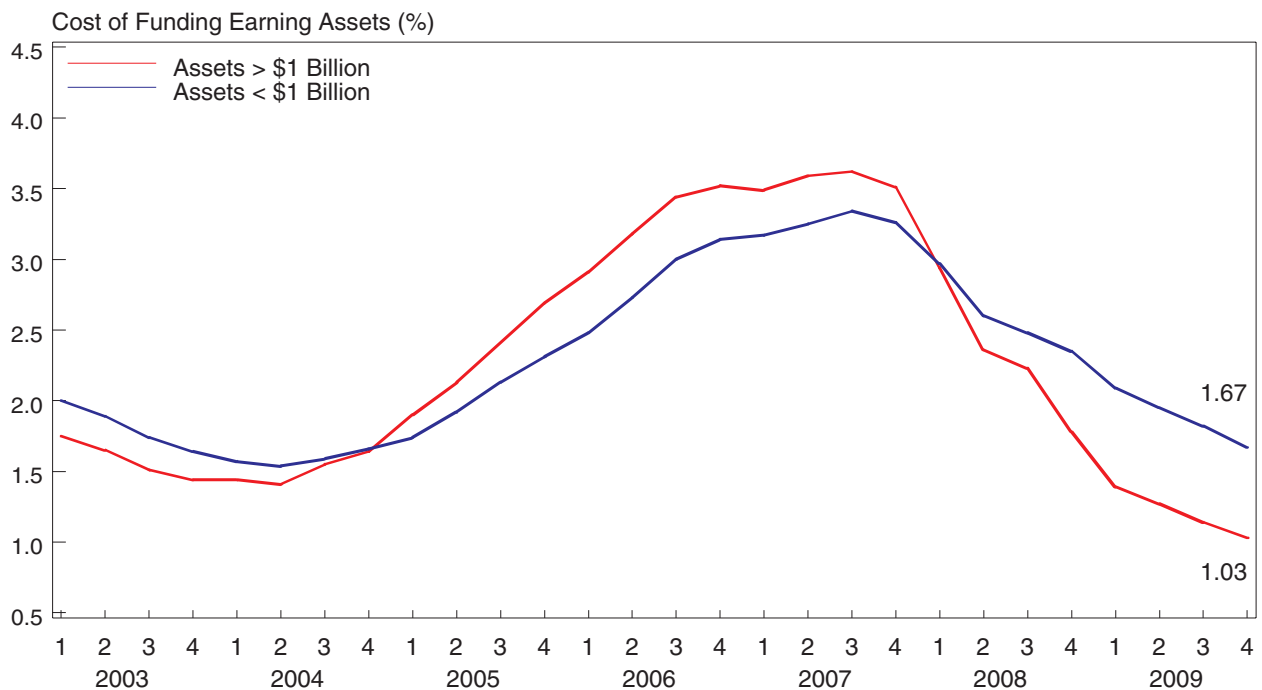
Quarterly Yield on Earning Assets

2003 - 2009



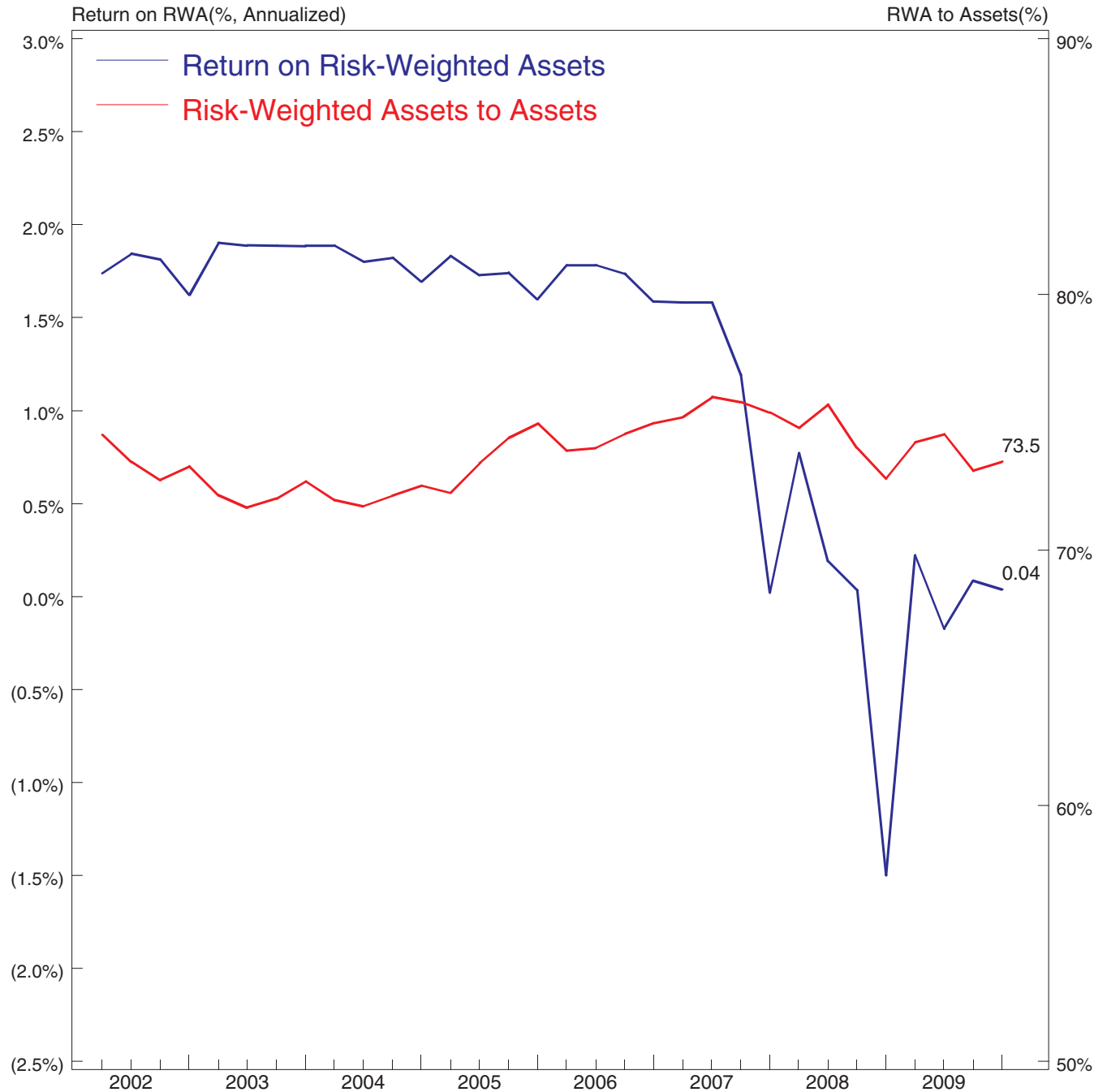
Quarterly Cost of Funding Earning Assets

2003 - 2009



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

2002 - 2009

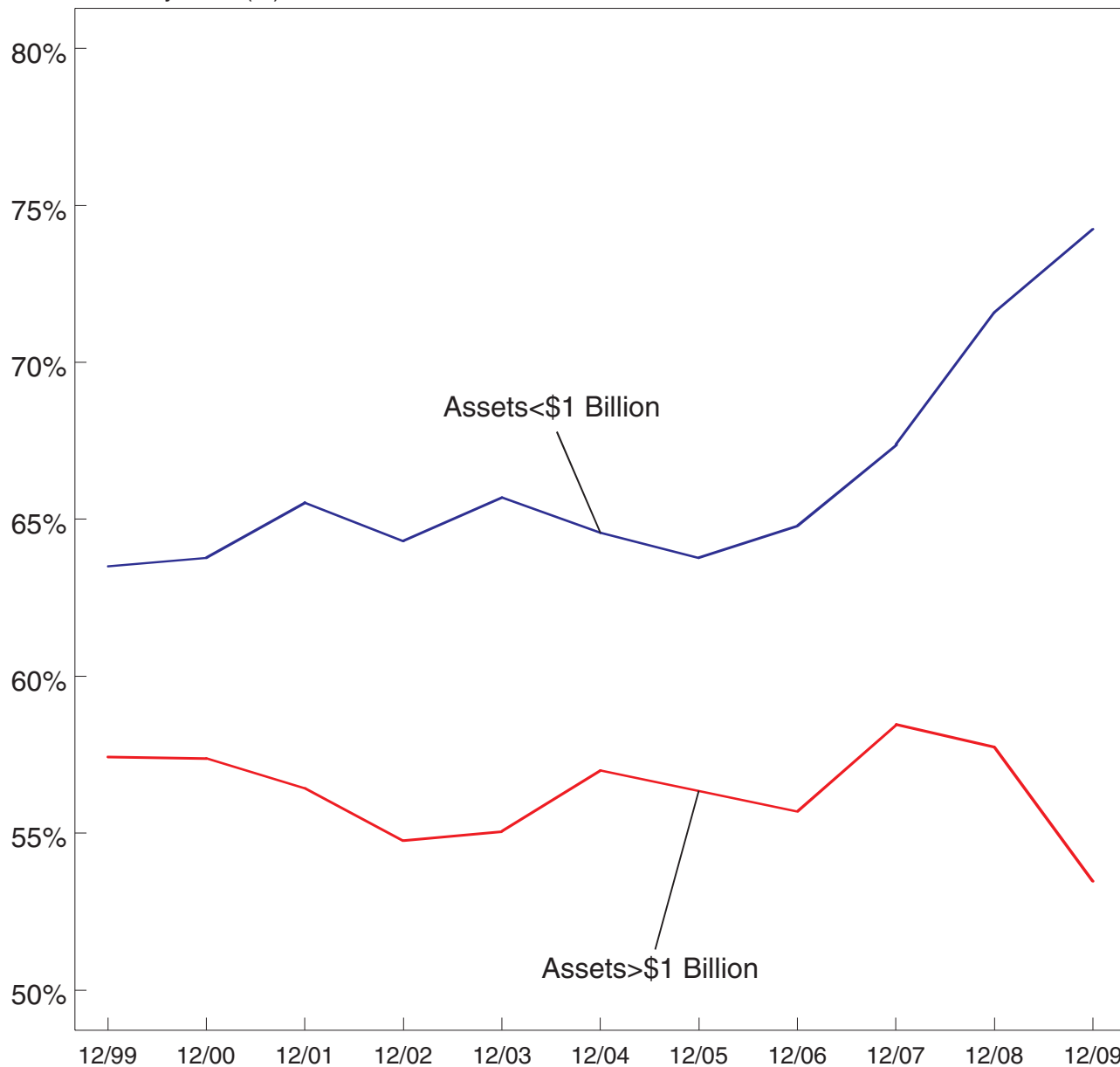


* Assets weighted according to risk categories used in regulatory capital computations.

Annual Efficiency Ratios*

1999 - 2009

Efficiency Ratio (%)

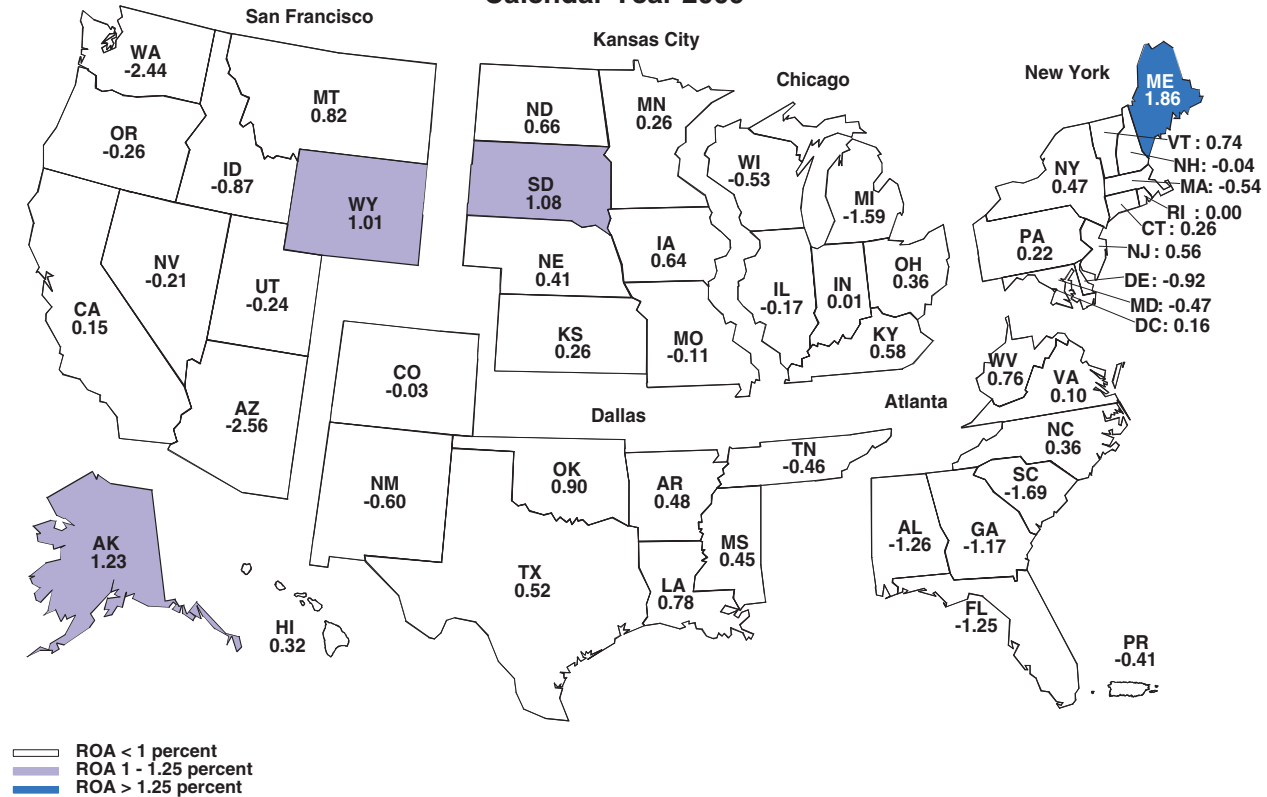


	12/99	12/00	12/01	12/02	12/03	12/04	12/05	12/06	12/07	12/08	12/09
Assets<\$1 Billion	63.50	63.78	65.53	64.31	65.69	64.57	63.78	64.80	67.38	71.59	74.24
Assets>\$1 Billion	57.43	57.38	56.43	54.77	55.07	57.00	56.35	55.70	58.46	57.74	53.47
Total	58.48	58.40	57.82	56.19	56.57	58.03	57.30	56.83	59.49	59.35	55.53

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

Return on Assets (ROA)

Calendar Year 2009



ROA Rankings by State

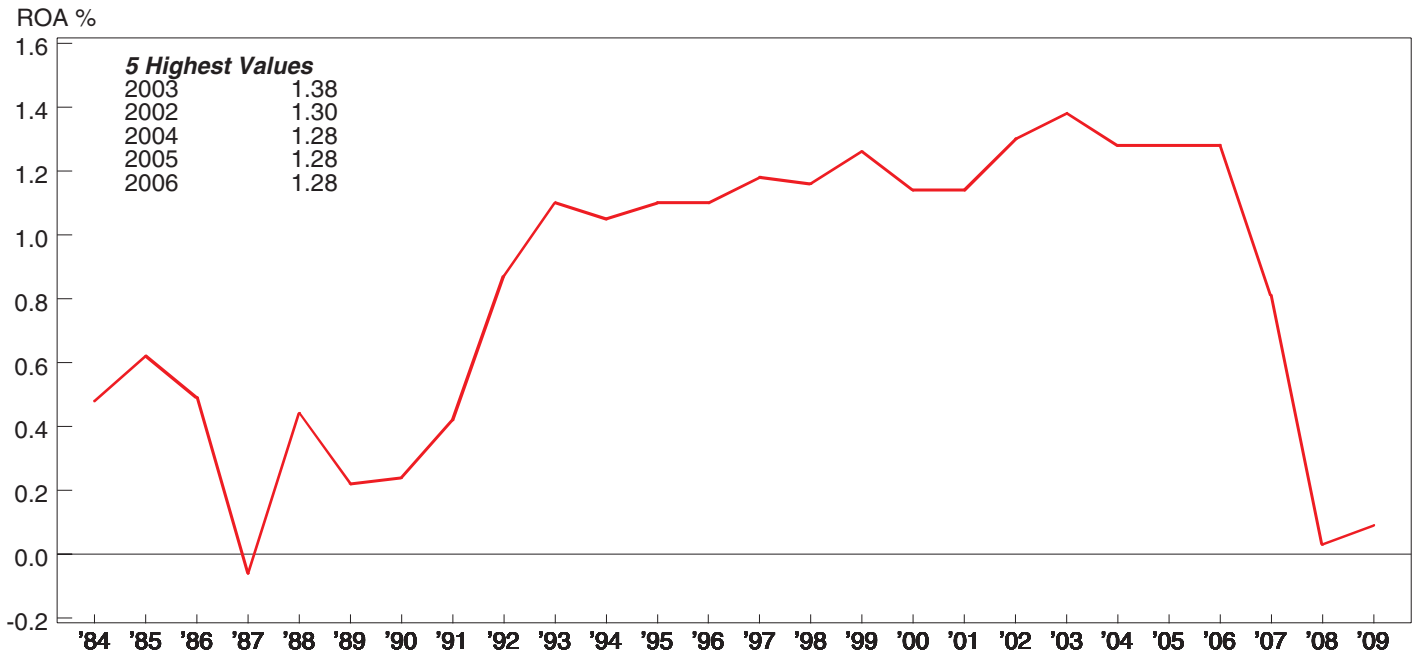
	No. of Inst. as of 12/31/09	2009	2008	Change*		No. of Inst. as of 12/31/09	2009	2008	Change*
1 Maine	29	1.86	0.31	155	28 Virginia	119	0.10	(0.21)	31
2 Alaska	6	1.23	1.96	(73)	29 Indiana	148	0.01	(0.10)	11
3 South Dakota	83	1.08	0.59	49	30 Rhode Island	14	0.00	(0.10)	10
4 Wyoming	37	1.01	0.96	5	31 Colorado	145	(0.03)	0.08	(11)
5 Oklahoma	252	0.90	1.20	(30)	32 New Hampshire	24	(0.04)	0.22	(26)
6 Montana	74	0.82	1.27	(45)	33 Missouri	345	(0.11)	0.21	(32)
7 Louisiana	158	0.78	0.88	(10)	34 Illinois	630	(0.17)	(0.03)	(14)
8 West Virginia	65	0.76	0.88	(12)	35 Nevada	37	(0.21)	(0.45)	24
9 Vermont	14	0.74	0.88	(14)	36 Utah	64	(0.24)	(0.93)	69
10 North Dakota	94	0.66	1.07	(41)	37 Oregon	37	(0.26)	0.04	(30)
11 Iowa	367	0.64	0.71	(7)	38 Puerto Rico	10	(0.41)	0.07	(48)
12 Kentucky	199	0.58	0.76	(18)	39 Tennessee	194	(0.46)	(0.26)	(20)
13 New Jersey	123	0.56	0.33	23	40 Maryland	90	(0.47)	(0.28)	(19)
14 Texas	629	0.52	0.56	(4)	41 Wisconsin	281	(0.53)	(1.07)	54
15 Arkansas	134	0.48	0.80	(32)	42 Massachusetts	171	(0.54)	0.73	(127)
16 New York	194	0.47	0.16	31	43 New Mexico	54	(0.60)	(0.70)	10
17 Mississippi	94	0.45	0.85	(40)	44 Idaho	18	(0.87)	0.33	(120)
18 Nebraska	236	0.41	0.61	(20)	45 Delaware	30	(0.92)	0.64	(156)
19 North Carolina	105	0.36	0.24	12	46 Georgia	305	(1.17)	0.04	(121)
20 Ohio	243	0.36	0.56	(20)	47 Florida	286	(1.25)	(1.70)	45
21 Hawaii	9	0.32	0.82	(50)	48 Alabama	152	(1.26)	(2.54)	128
22 Connecticut	55	0.26	0.03	23	49 Michigan	146	(1.59)	(1.90)	31
23 Kansas	339	0.26	0.71	(45)	50 South Carolina	89	(1.69)	(0.79)	(90)
24 Minnesota	415	0.26	0.60	(34)	51 Washington	95	(2.44)	(1.11)	(133)
25 Pennsylvania	224	0.22	(0.13)	35	52 Arizona	44	(2.56)	(2.91)	35
26 District of Col.	6	0.16	0.04	12					
27 California	293	0.15	(1.30)	145	U.S. and Terr.	8,012	0.09	0.03	6

*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.

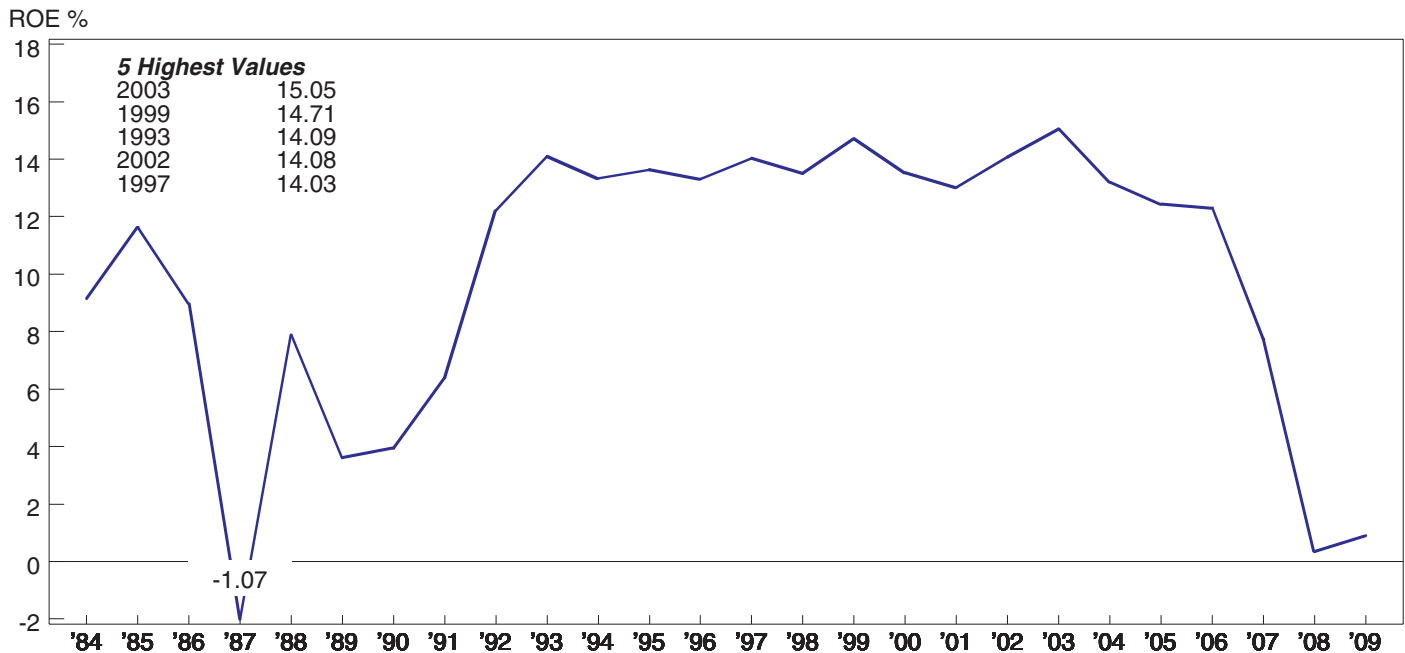
Annual Return on Assets (ROA)

1984 - 2009



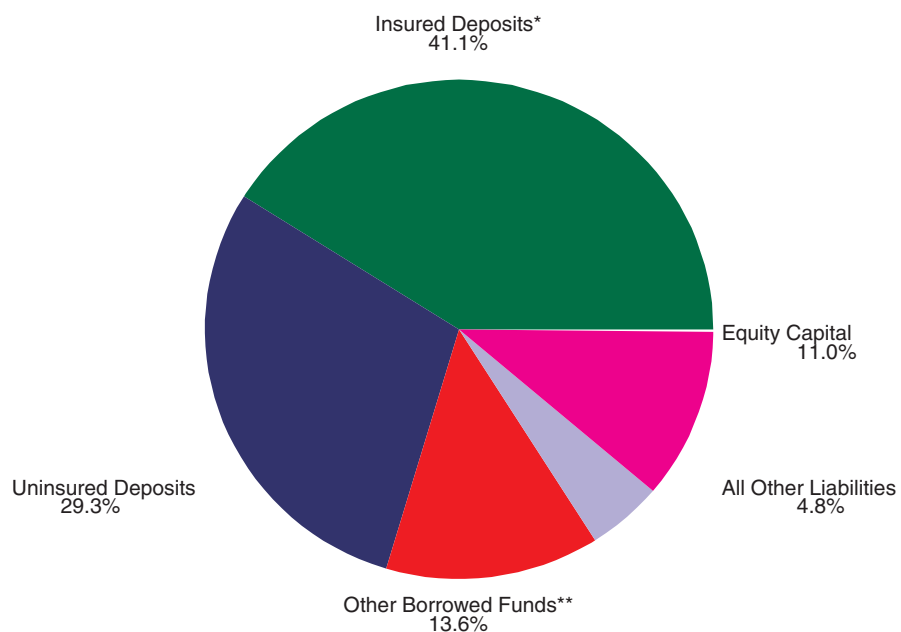
Annual Return on Equity (ROE)

1984 - 2009



Total Liabilities and Equity Capital

December 31, 2009



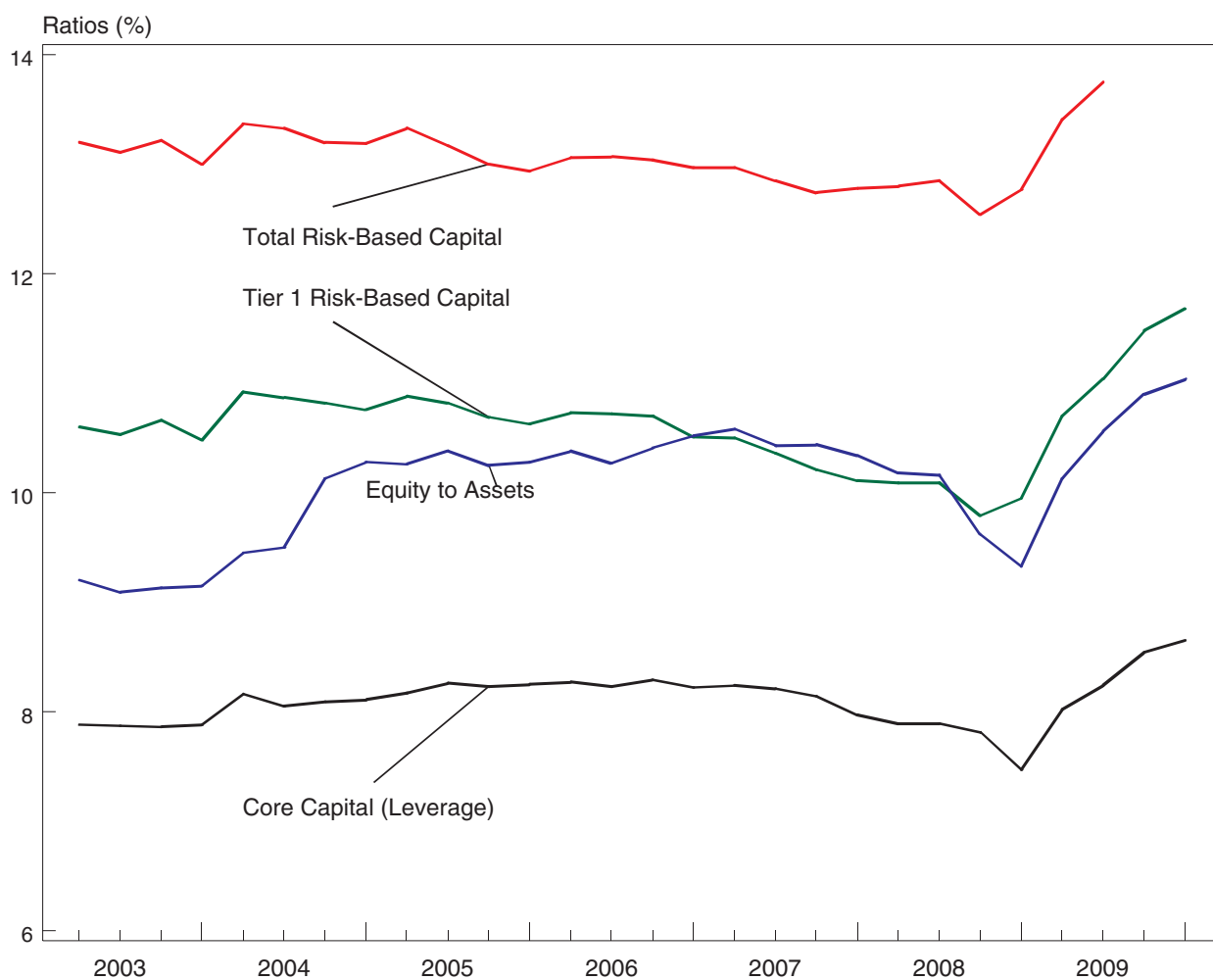
(\$ Billions)	12/31/08	12/31/09	% Change
Insured Deposits (estimated)*	4,751	5,385	13.3
Uninsured Deposits	4,291	3,842	-10.5
In Foreign Offices	1,539	1,530	-0.6
Other Borrowed Funds**	2,570	1,782	-30.7
All Other Liabilities	944	633	-32.9
Subordinated Debt	185	157	-15.1
Equity Capital	1,291	1,447	12.1
Total Liabilities and Equity Capital	13,841	13,109	-5.3

* Excludes insured deposits in U.S. branches of foreign banks. Beginning 09/30/09, these estimates include the temporary insurance coverage increase to \$250,000.

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

Capital Ratios

2003 - 2009

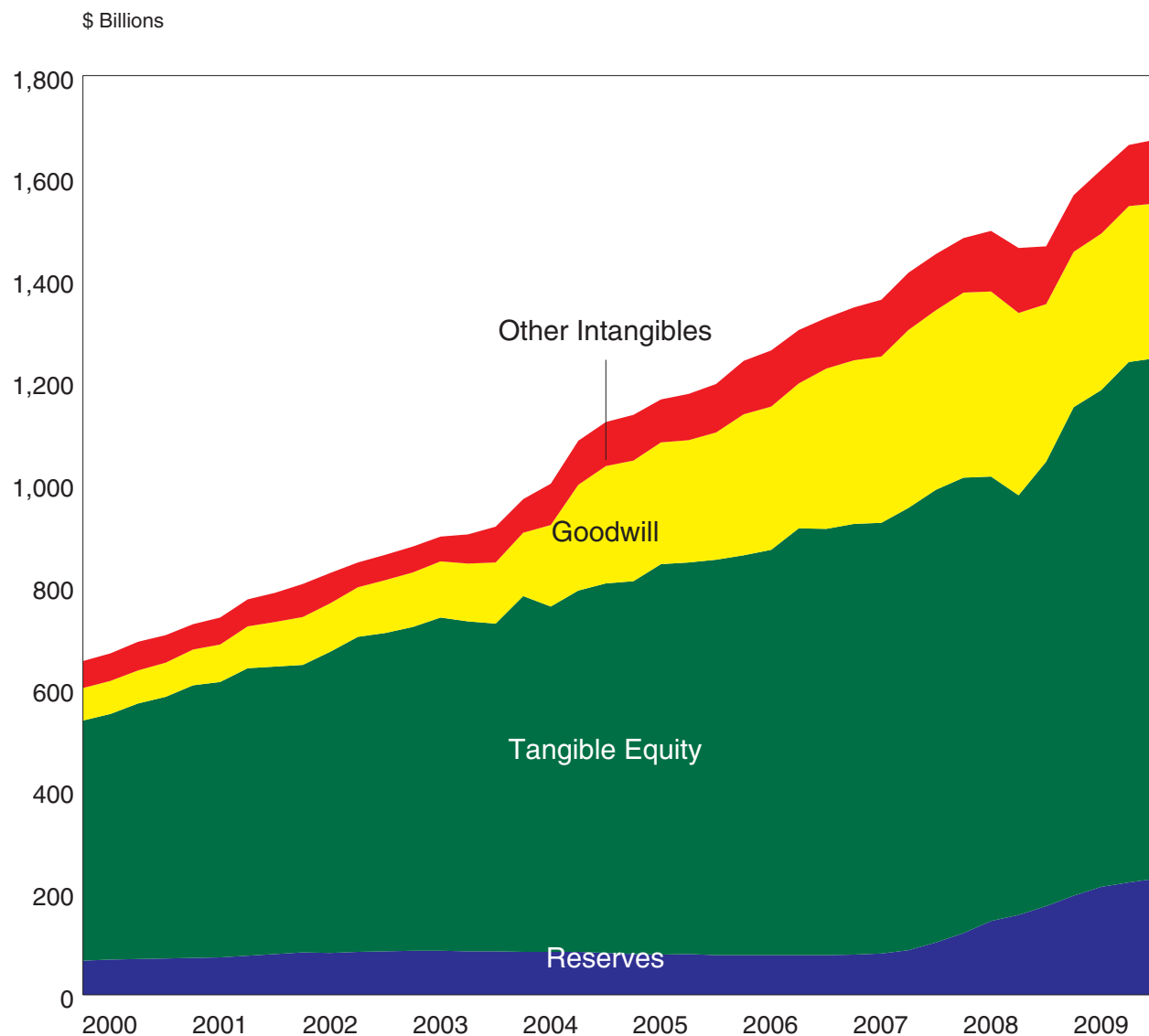


	12/03	12/04	12/05	12/06	12/07	12/08	12/09
Total Risk-Based Capital	13.00	13.19	12.94	12.97	12.78	12.77	14.34
Tier 1 Risk-Based Capital	10.48	10.76	10.63	10.51	10.11	9.95	11.68
Equity to Assets	9.15	10.28	10.28	10.52	10.34	9.33	11.04
Core Capital (Leverage)	7.88	8.11	8.25	8.22	7.97	7.47	8.65

Equity Capital and Reserves

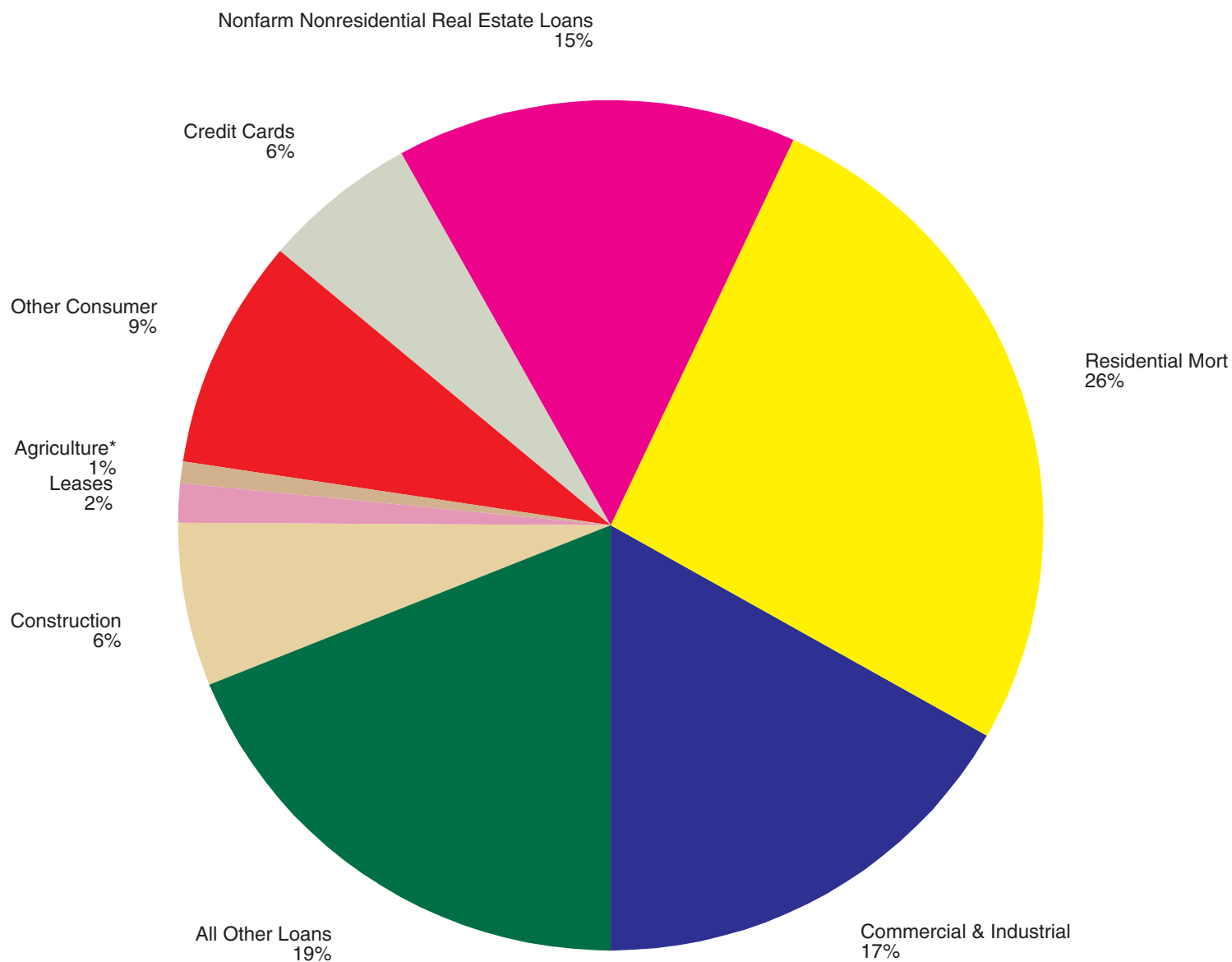
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2009



Loan Portfolio Composition

December 31, 2009



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

Loan Portfolio Composition by Asset Size

December 31, 2009

Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 29%

Credit Cards 0%

Other Consumer 5%

Agriculture* 3%

Leases 0%

Construction 10%

All Other Loans 13%

Commercial & Industrial 13%

Residential Mortgages 27%

Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 13%

Credit Cards 7%

Other Consumer 9%

Agriculture* 0%

Leases 2%

Construction 6%

All Other Loans 20%

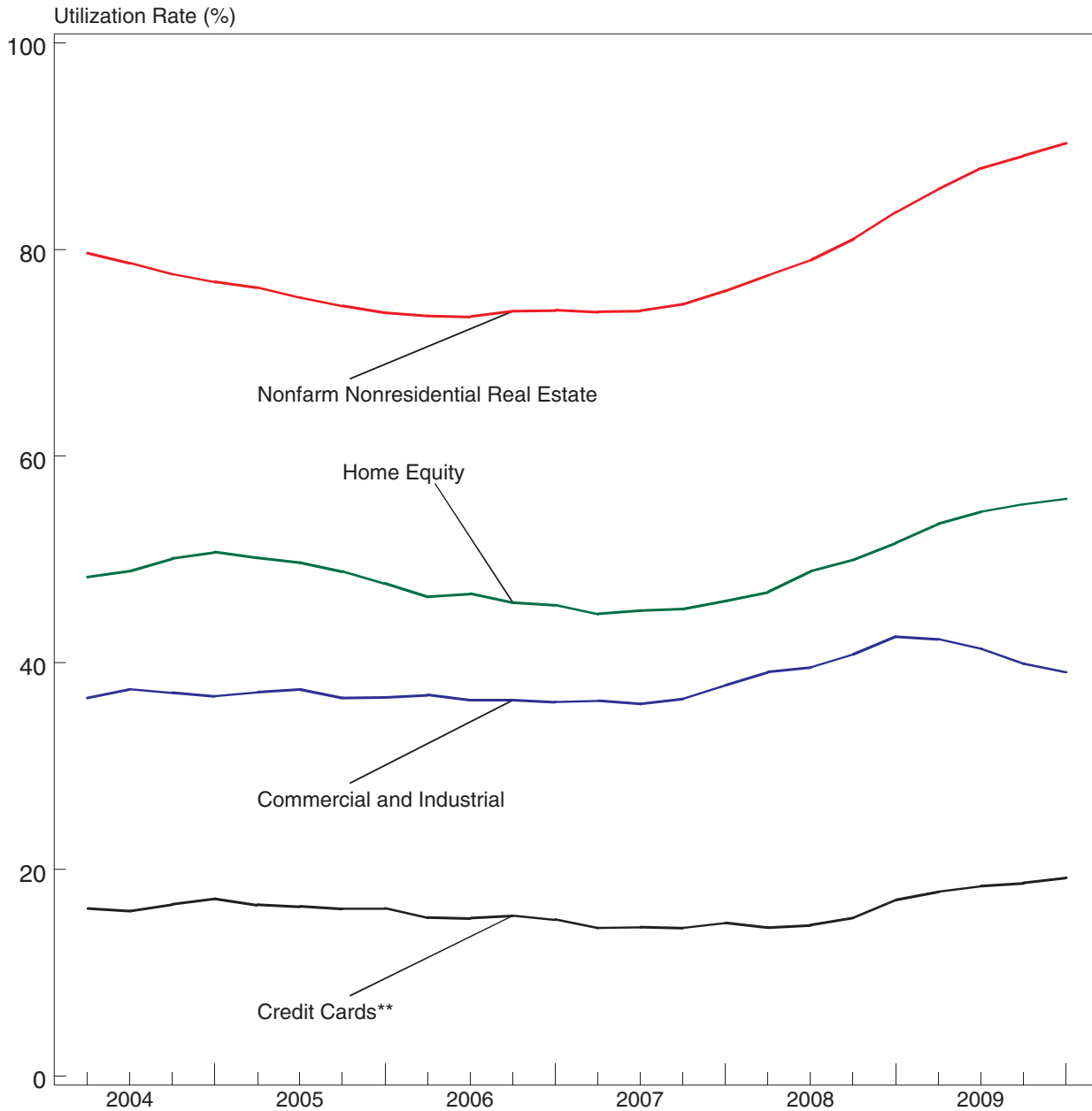
Commercial & Industrial 17%

Residential Mortgages 26%

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

Utilization Rates of Loan Commitments*

2004-2009

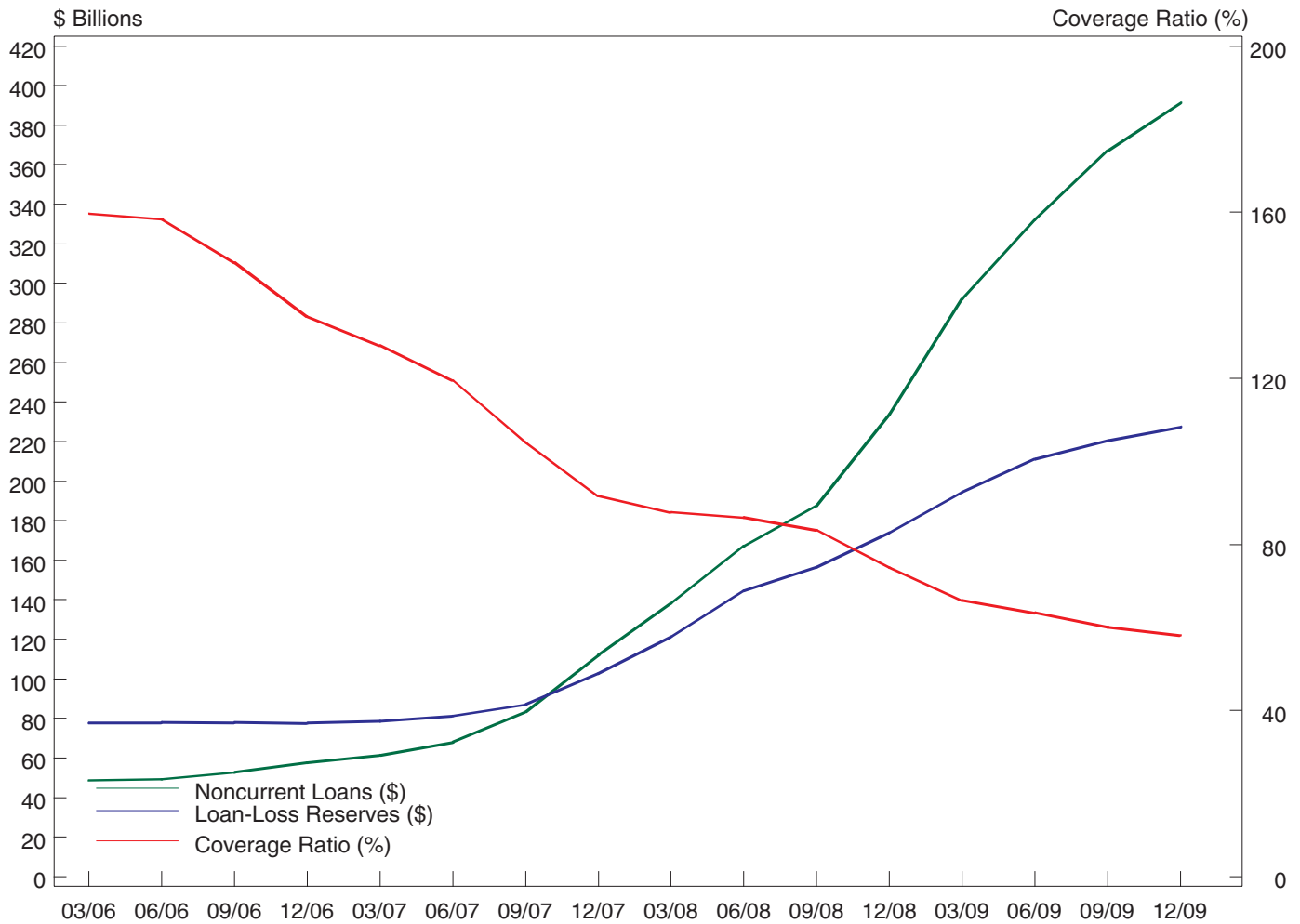


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2006-2009



Noncurrent Loans (\$ Billions)

48.7 49.3 52.7 57.6 61.4 68.0 83.3 112.0 138.1 167.1 187.5 233.6 292.0 332.1 367.0 391.3

Loan-Loss Reserves (\$ Billions)

77.7 78.0 77.9 77.6 78.5 81.2 87.1 102.7 121.2 144.5 156.5 173.9 194.3 211.1 220.5 227.5

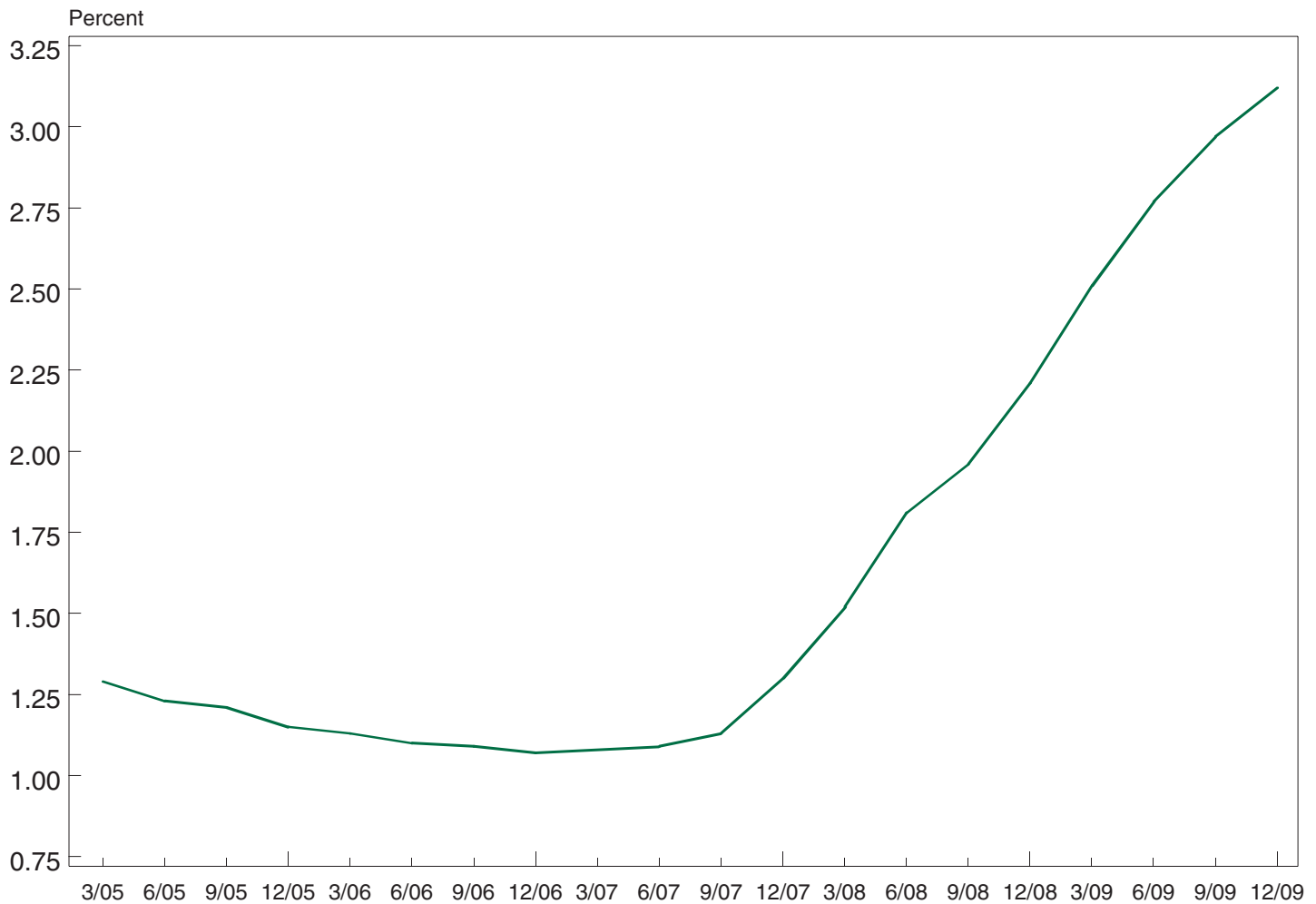
Coverage Ratio (%)

160 158 148 135 128 119 105 92 88 87 83 74 67 64 60 58

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2005 - 2009

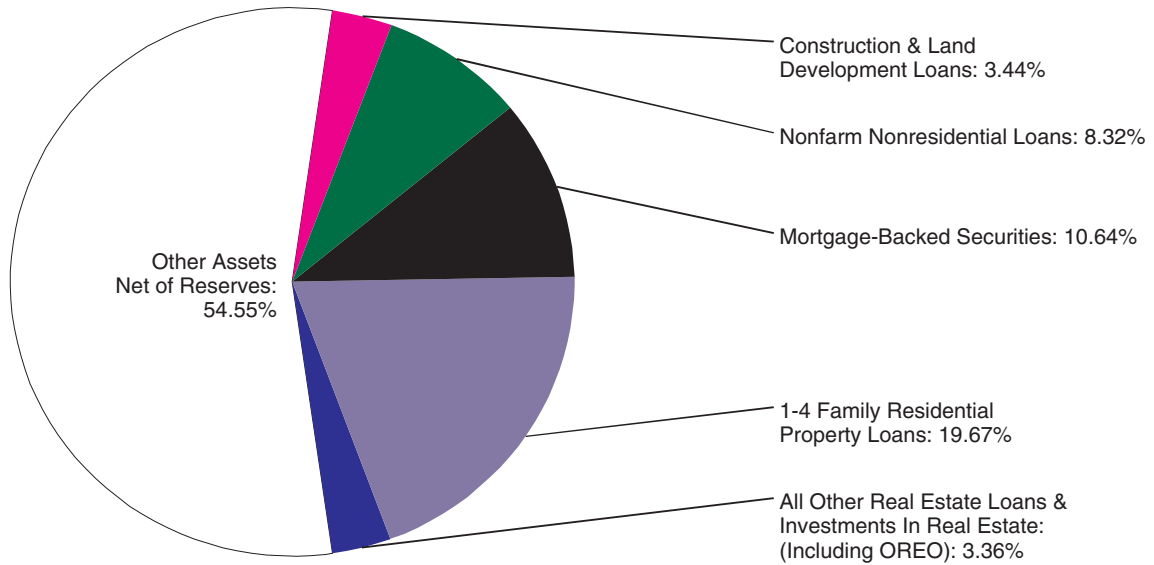


Loss Allowance to Loans and Leases

1.29 1.23 1.21 1.15 1.13 1.10 1.09 1.07 1.08 1.09 1.13 1.30 1.52 1.81 1.96 2.21 2.51 2.77 2.97 3.12

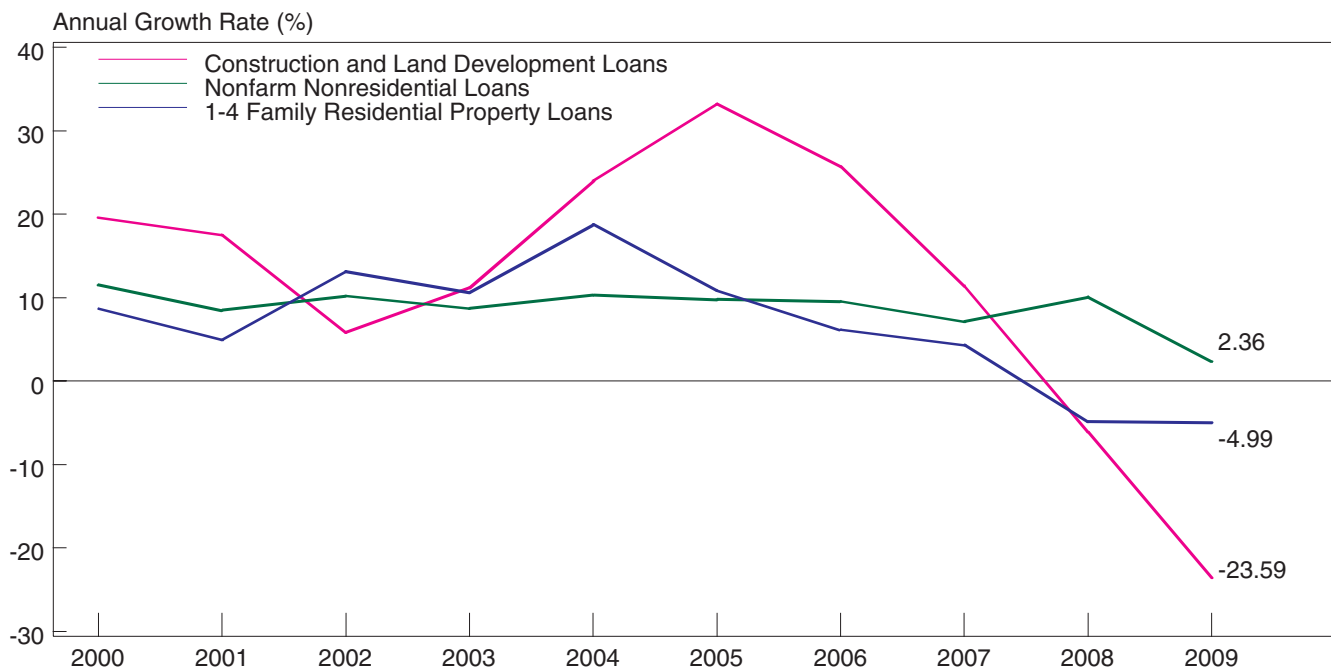
Real Estate Assets as a Percent of Total Assets

December 31, 2009

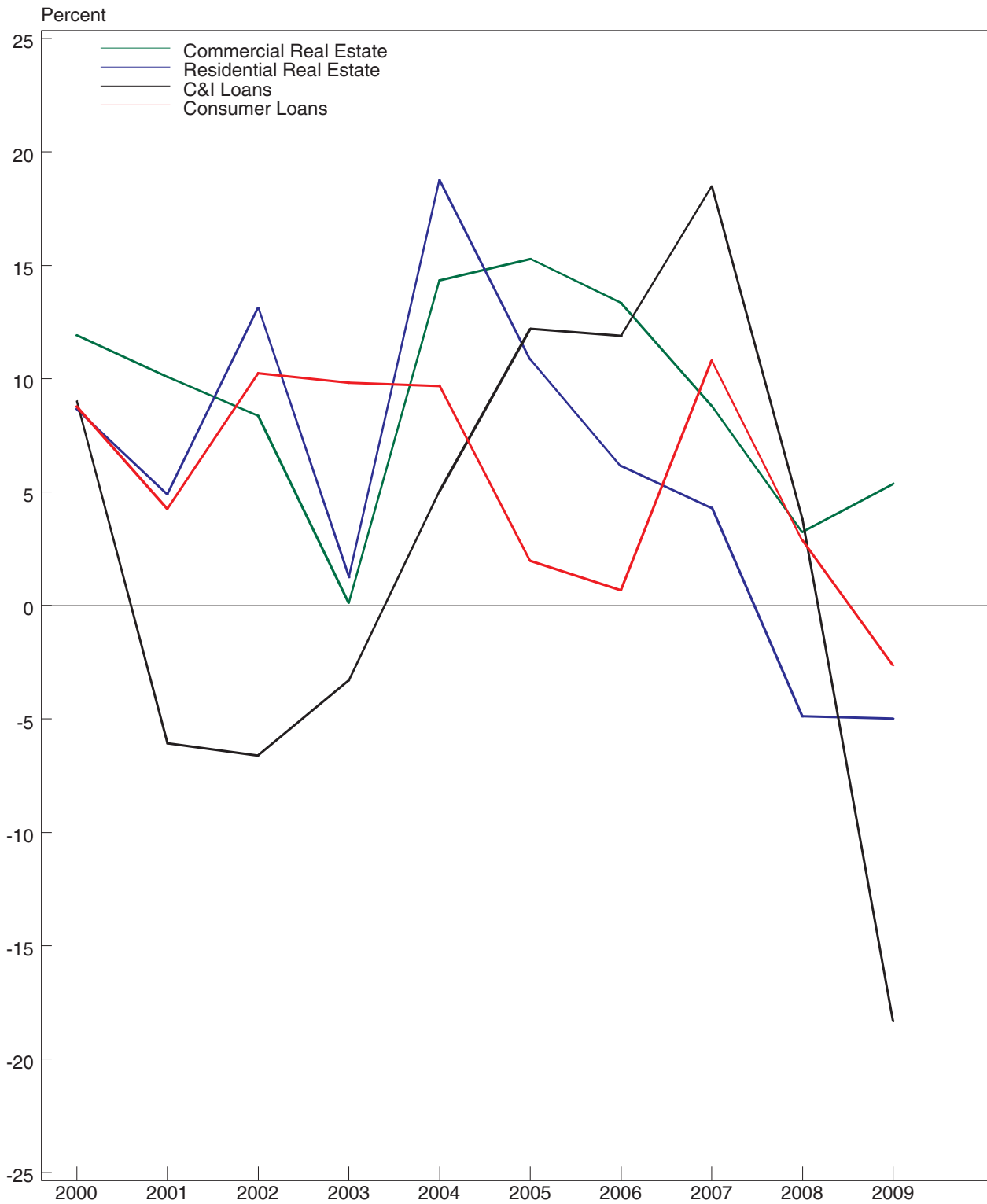


Real Estate Loan Growth Rates

2000-2009

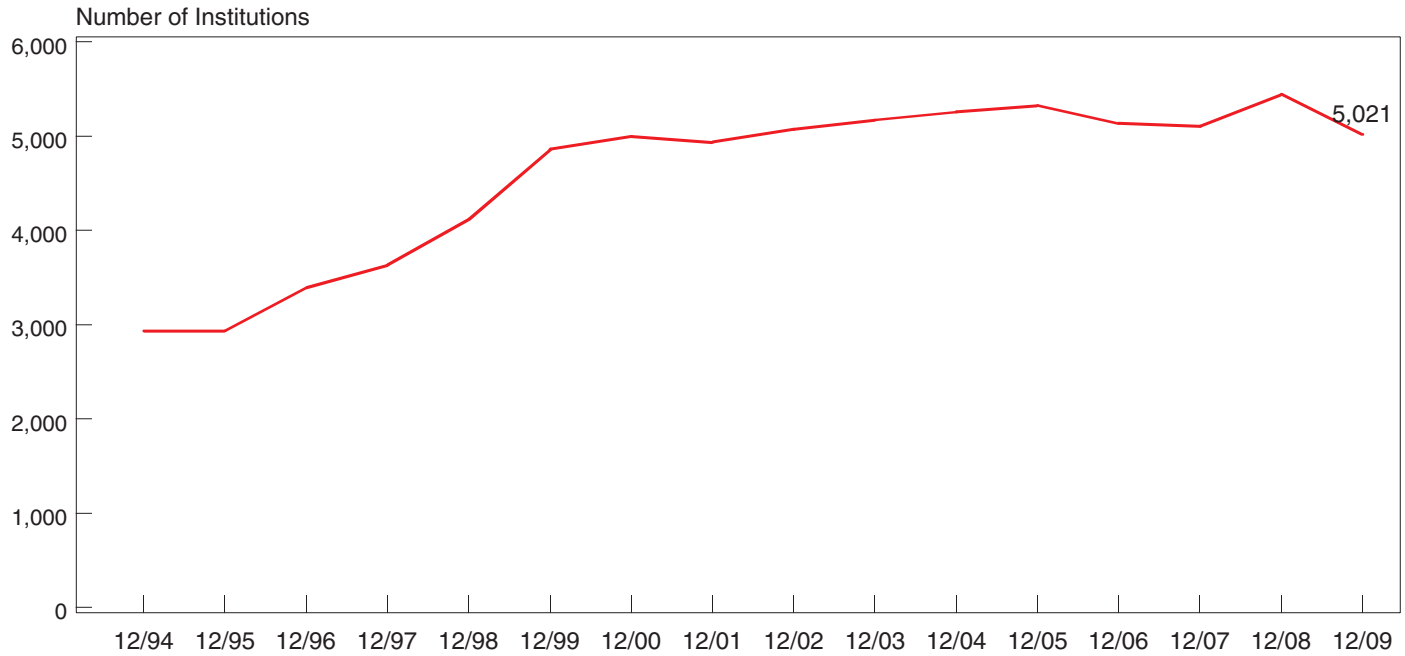


Twelve-Month Loan Growth Rates 2000-2009



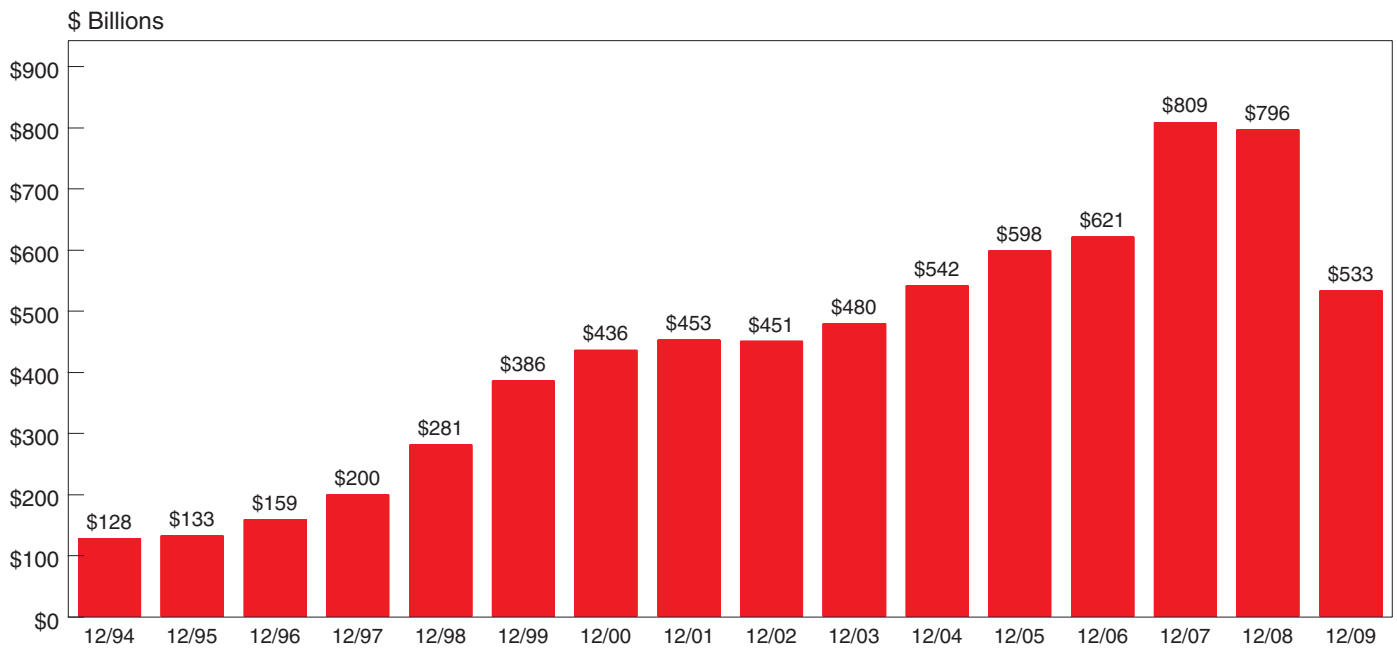
Number of Institutions with FHLB Advances

1994 - 2009

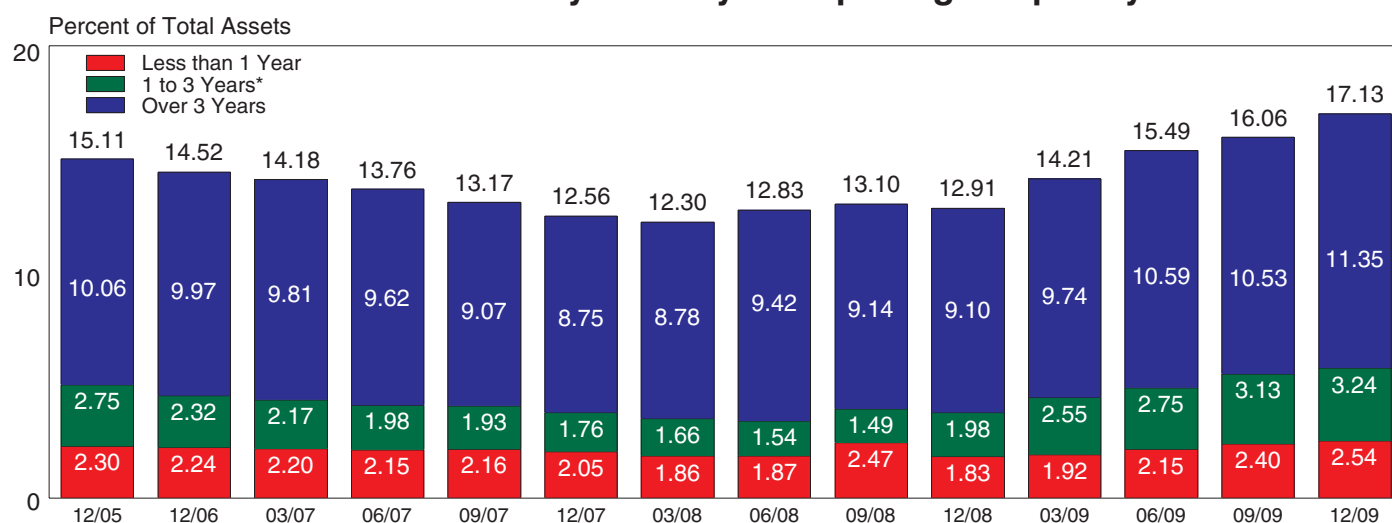


Amount of FHLB Advances Outstanding

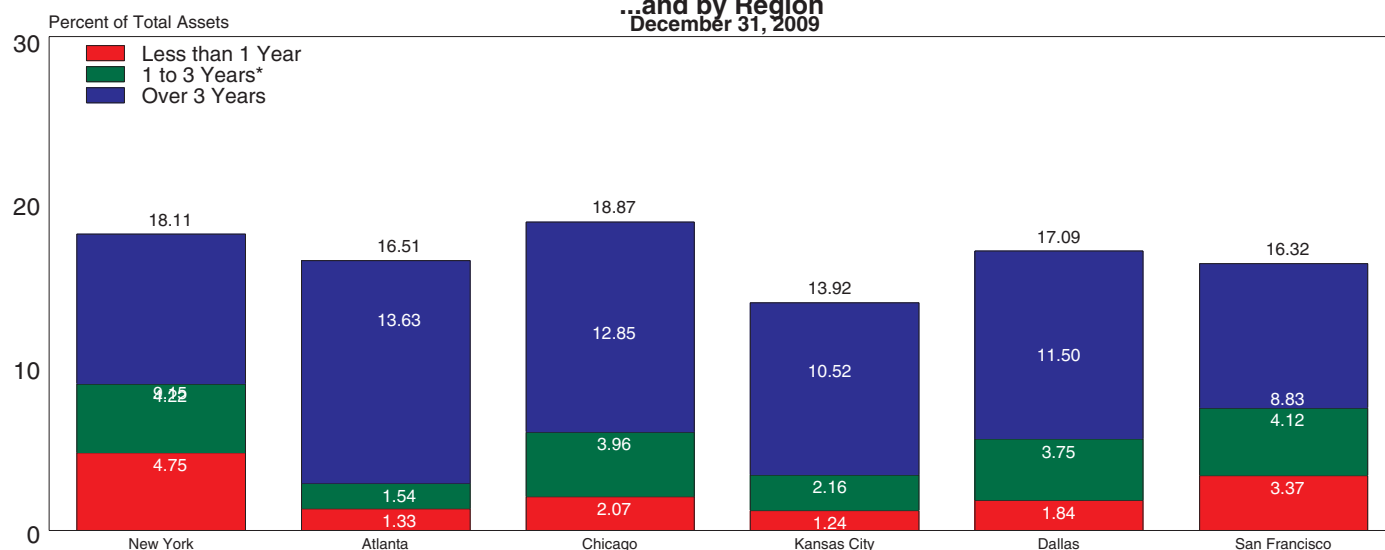
1994 - 2009



Debt Securities by Maturity or Repricing Frequency...



...and by Region December 31, 2009



Total Securities (Debt and Equity)

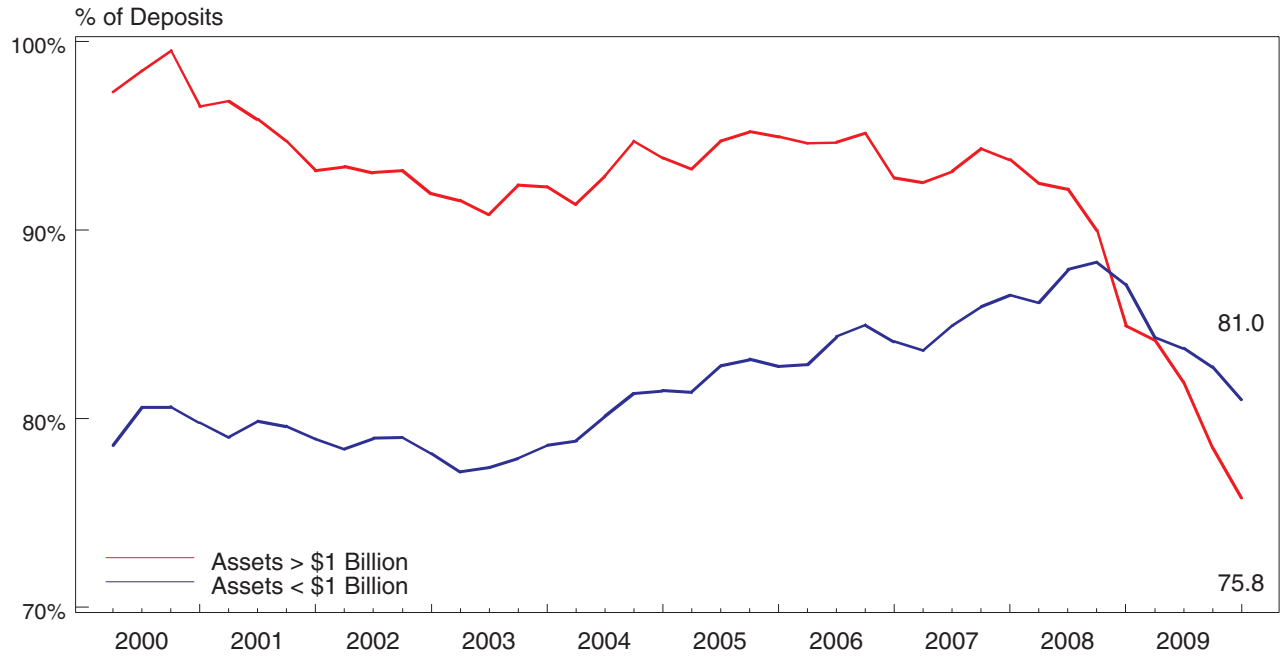
(\$ Billions)

	12/07	3/08	6/08	9/08	12/08	3/09	6/09	9/09	12/09
U.S. Government Obligations:									
U.S. Treasury	31	24	24	36	33	38	58	87	102
U.S. Agencies	6	6	6	6	9	10	10	10	10
Government Sponsored Enterprises	219	184	179	161	174	188	197	216	236
Mortgage Pass-through Securities	704	753	796	776	833	851	877	832	862
Collateralized Mortgage Obligations	532	529	526	486	467	462	440	468	484
State, County, Municipal Obligations	153	152	150	145	152	154	162	165	163
Asset Backed Securities	84	93	110	209	130	142	144	152	155
Other Debt Securities	195	183	200	185	210	316	406	438	462
Equity Securities	29	30	27	22	27	45	43	30	26
Total Securities	\$1,954	\$1,953	\$2,017	\$2,025	\$2,035	\$2,206	\$2,337	\$2,397	\$2,500

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

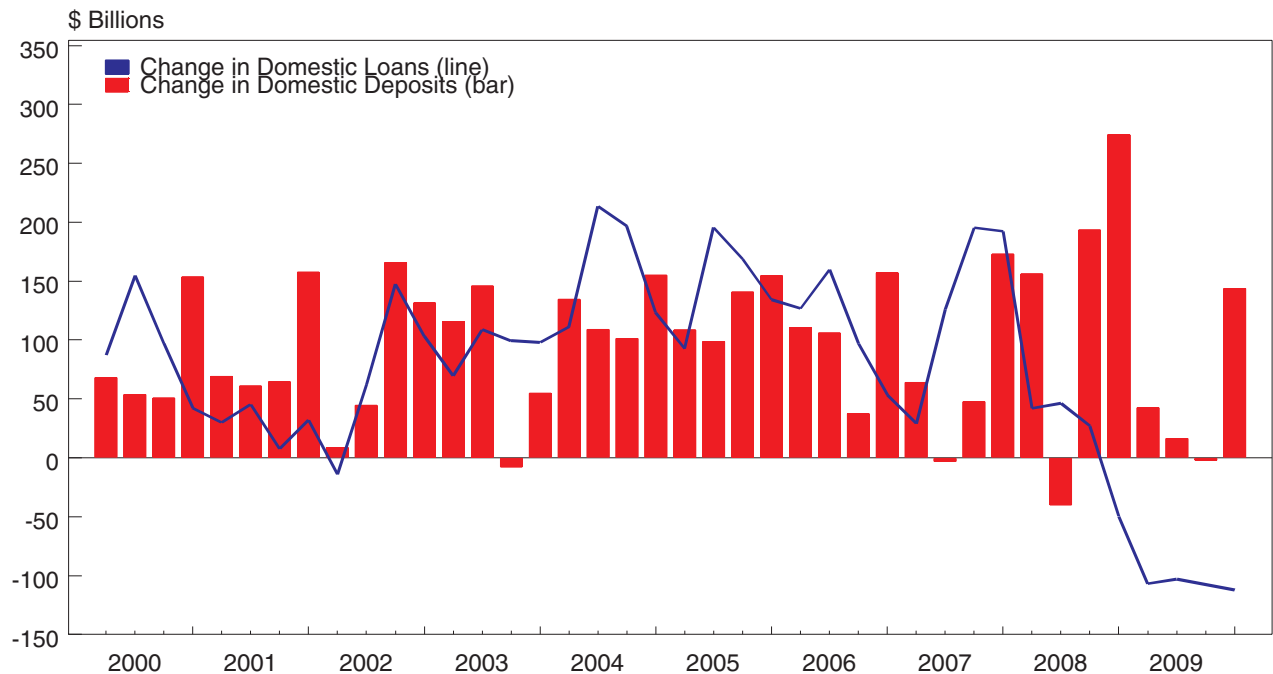
Net Loans and Leases to Deposits (Domestic and Foreign)

2000 - 2009



Quarterly Change in Domestic Loans vs Domestic Deposits

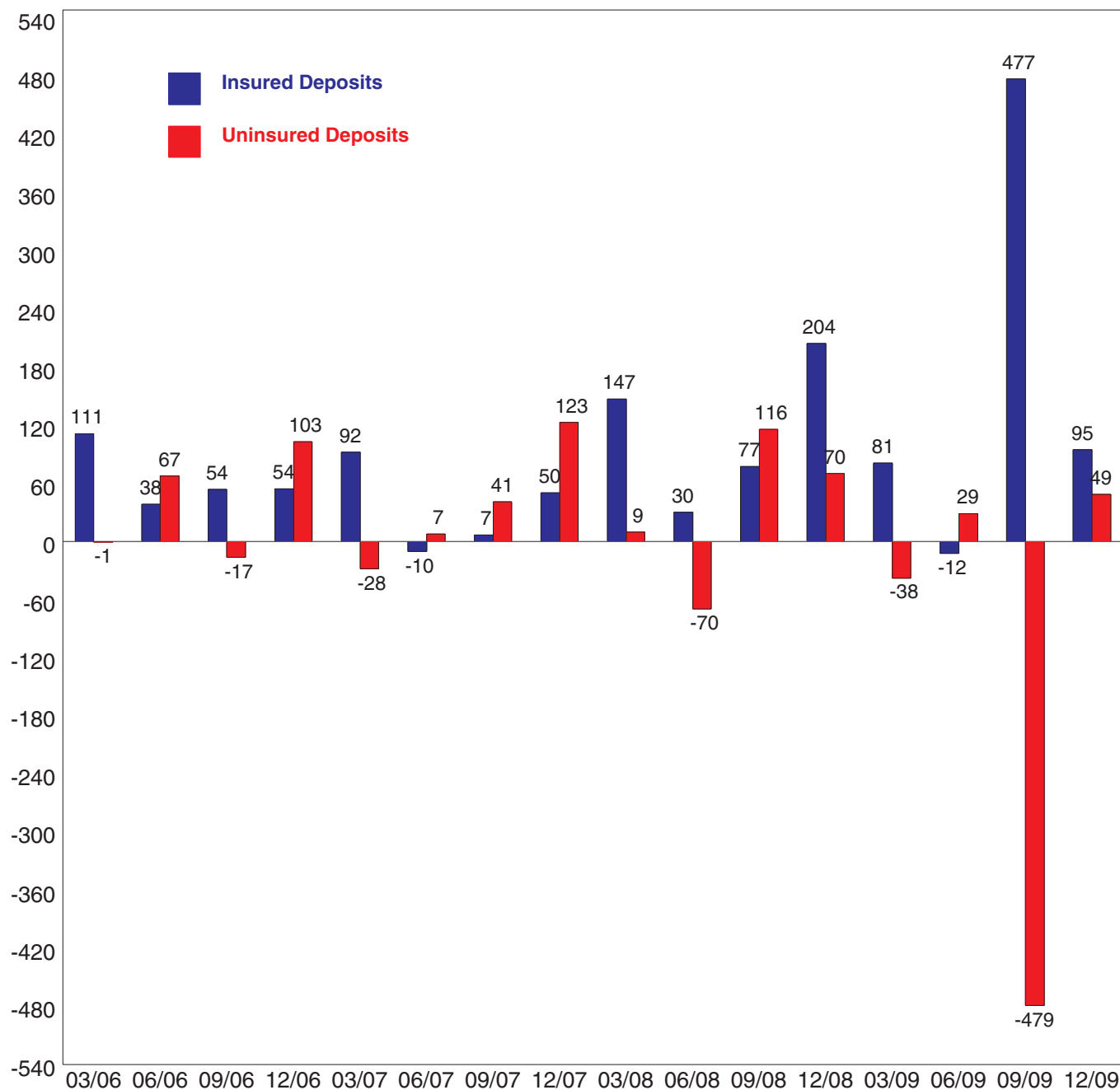
2000 - 2009



Quarterly Change In Domestic Deposits

2006 - 2009

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

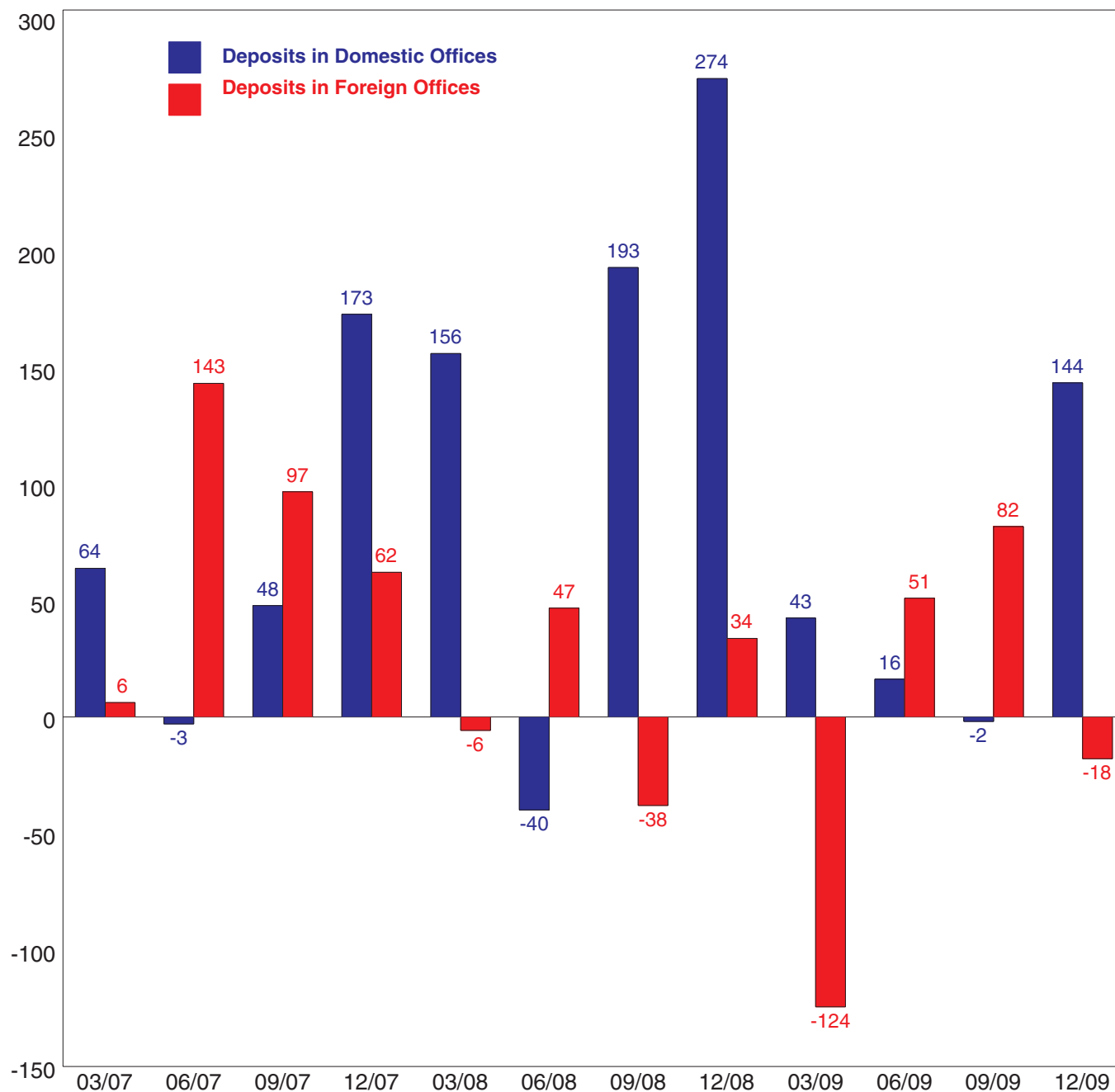
2004 - 2009



Quarterly Change In Domestic and Foreign Deposits

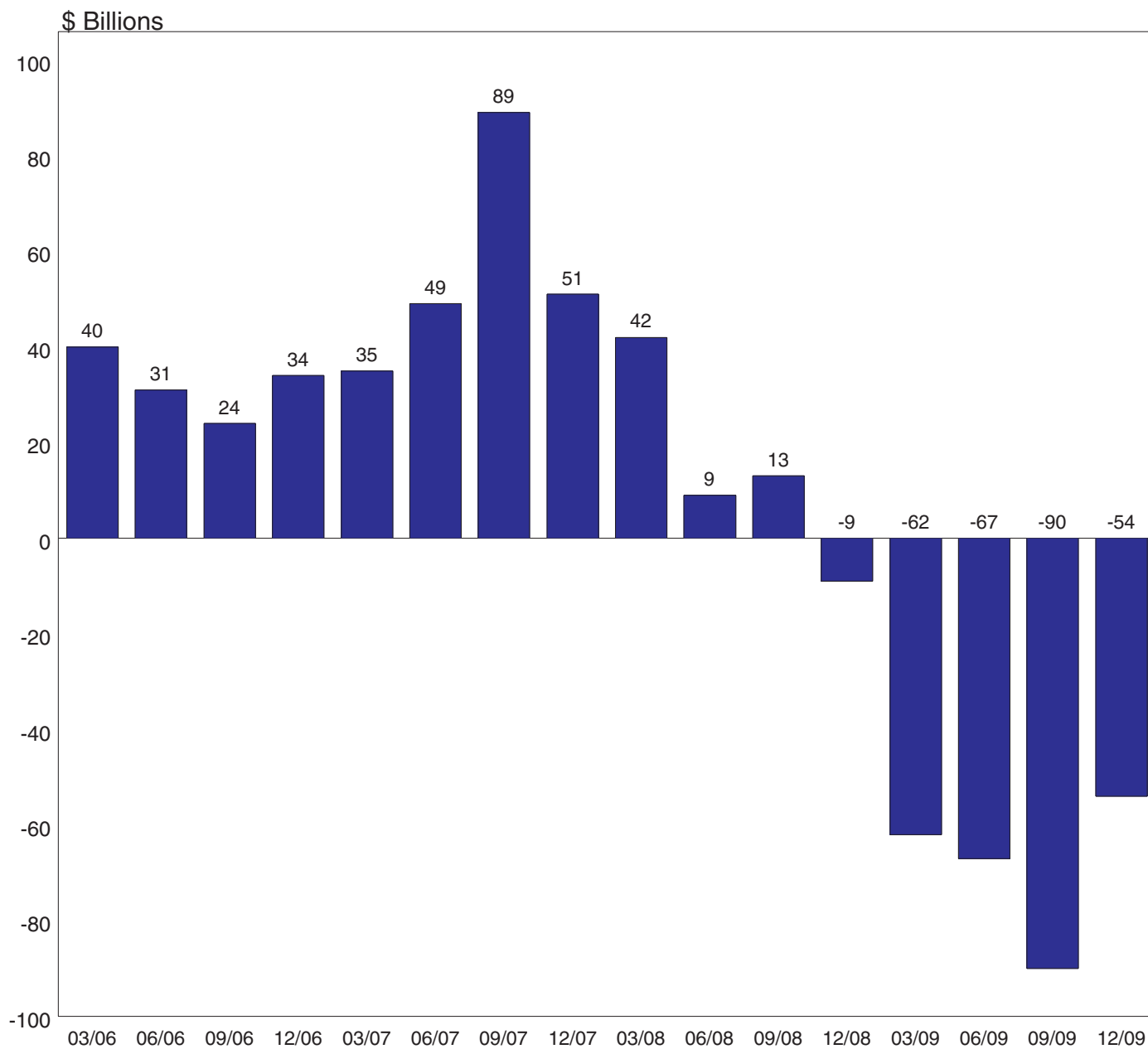
2007 - 2009

\$ Billions



Quarterly Change in C&I Loans

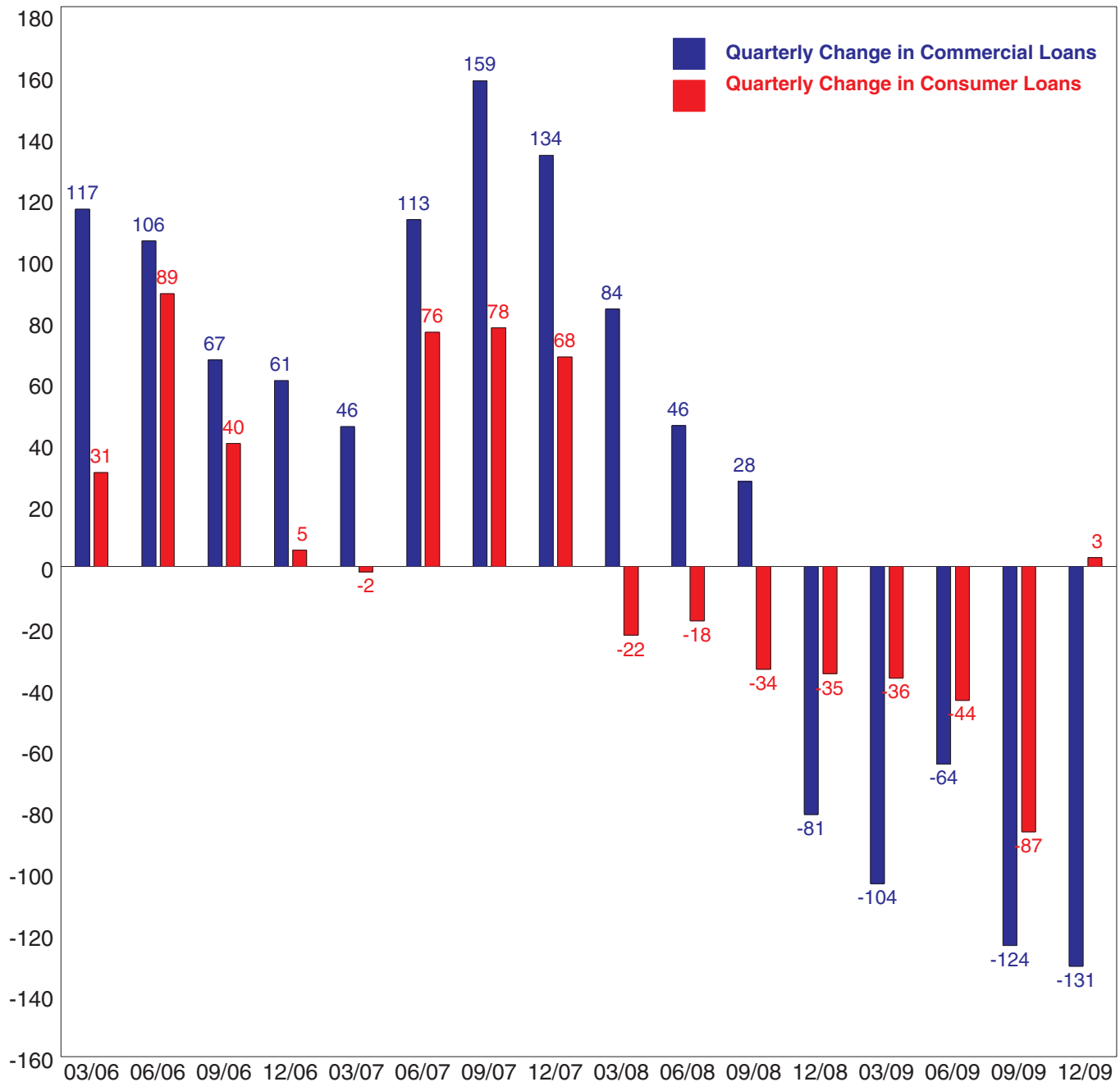
2006-2009



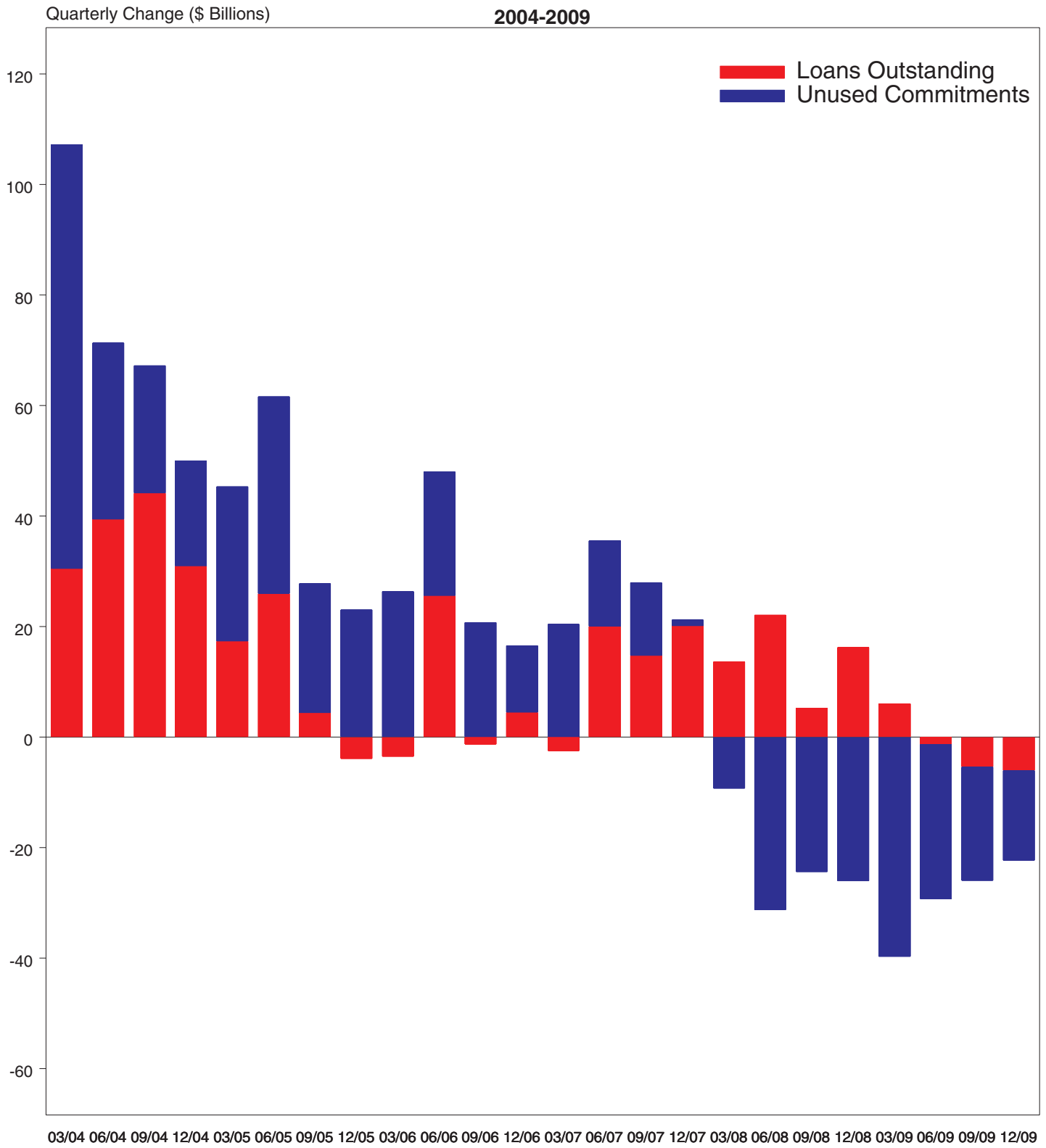
Quarterly Change in Commercial and Consumer Loans

2006 - 2009

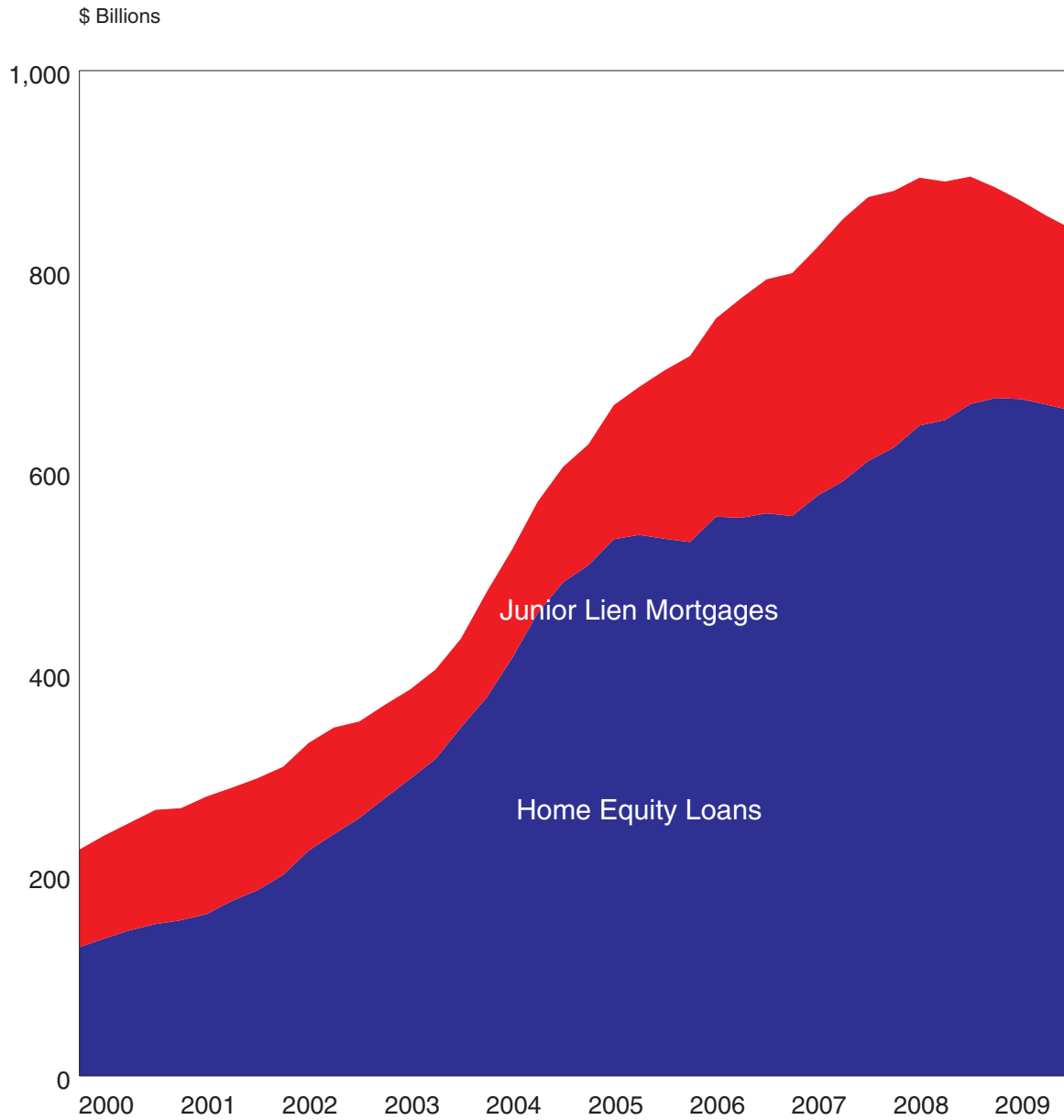
\$ Billions



Quarterly Change in Home Equity Loans



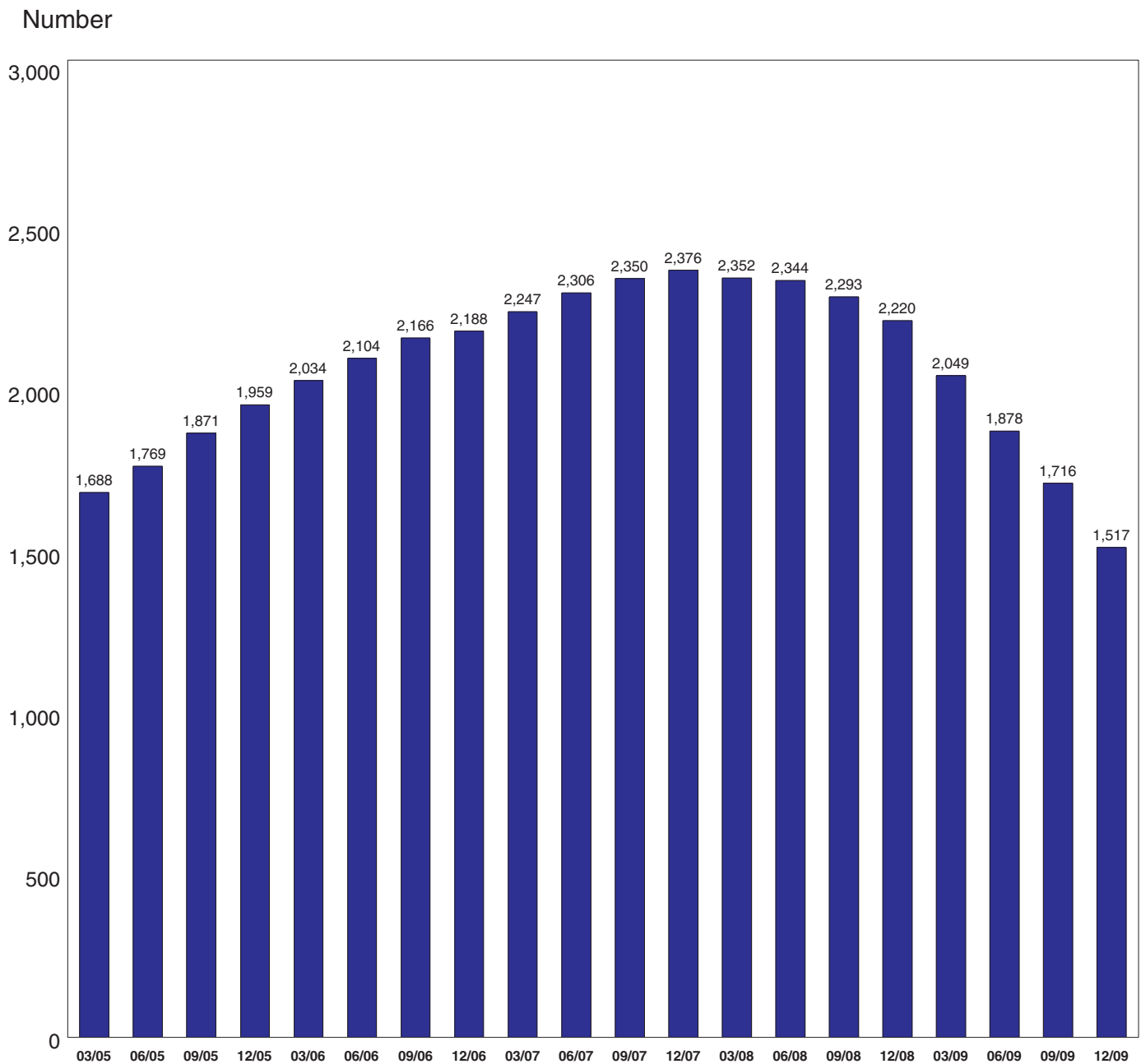
Home Equity and Junior Lien Loans 2000 - 2009



Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

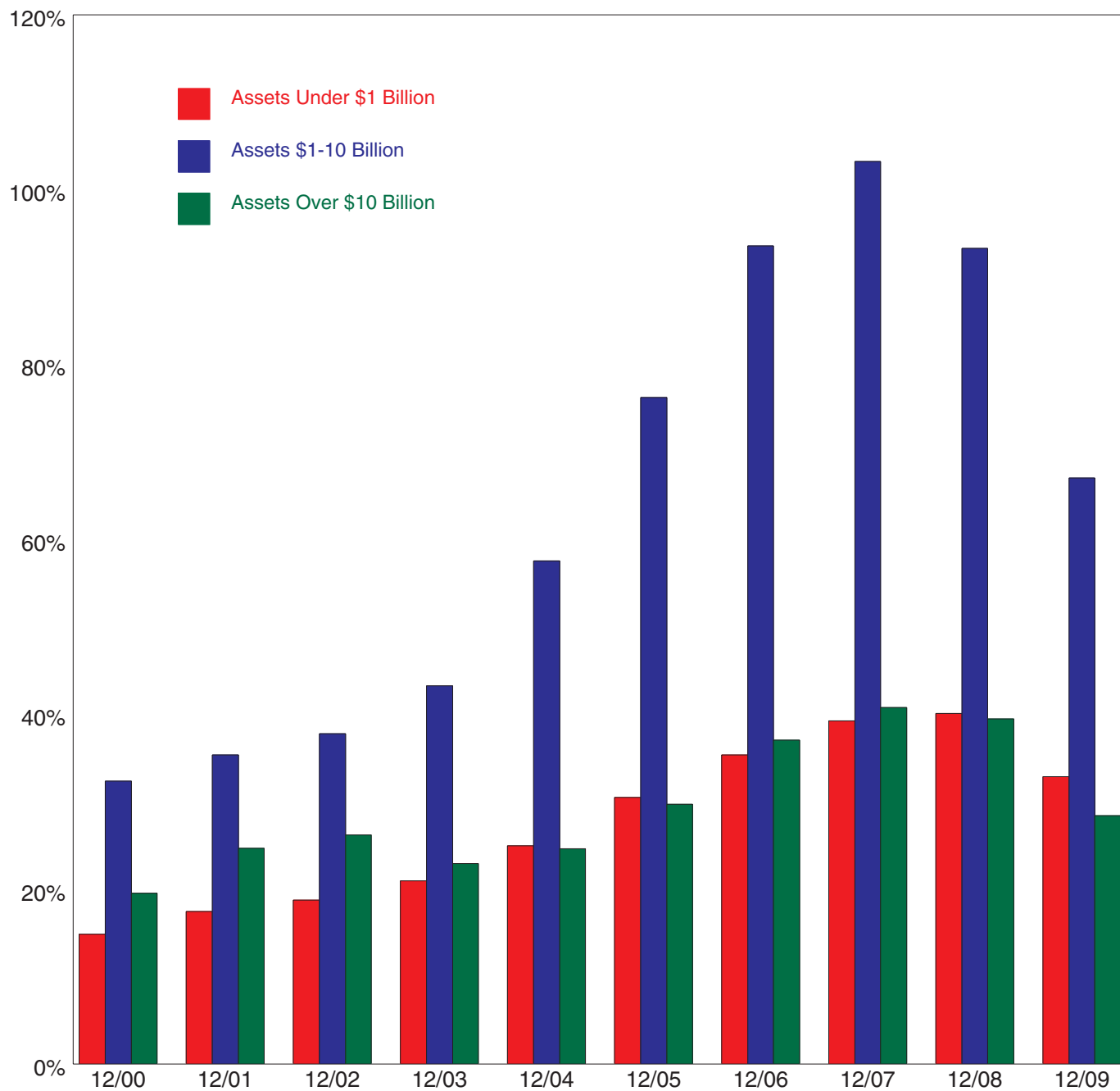
2005-2009



Median Construction and Development Loan Concentrations

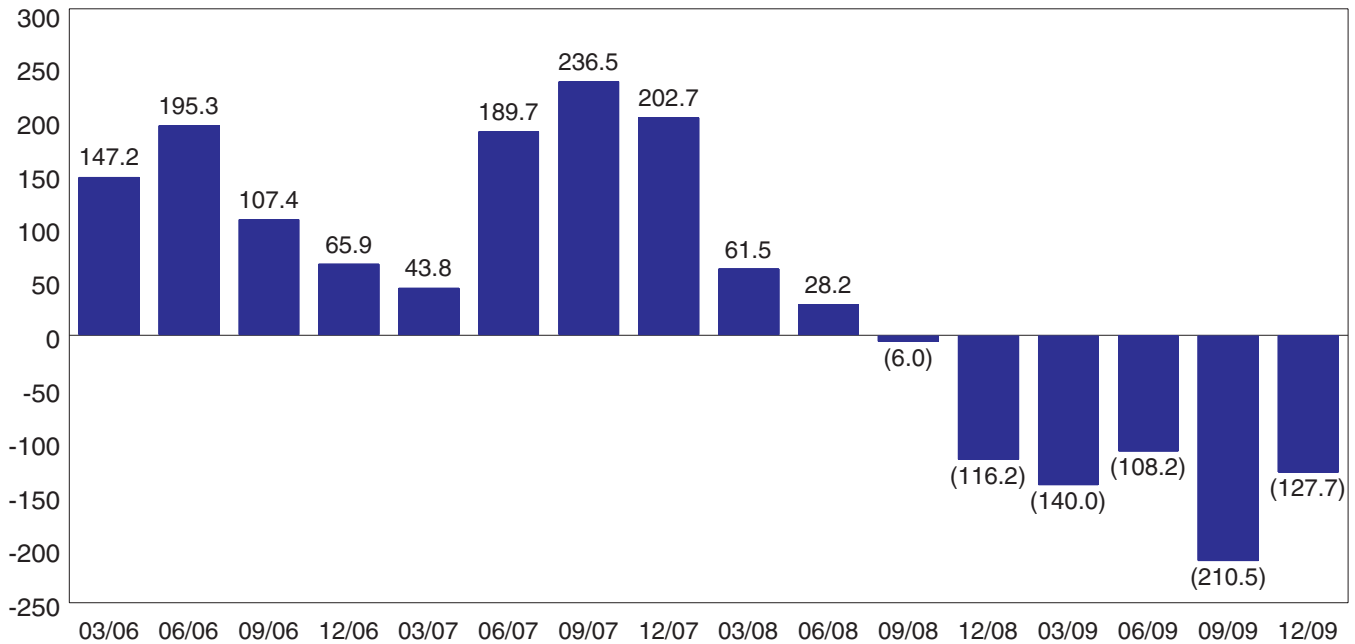
2000 - 2009

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



Quarterly Change in Reported Loans Outstanding

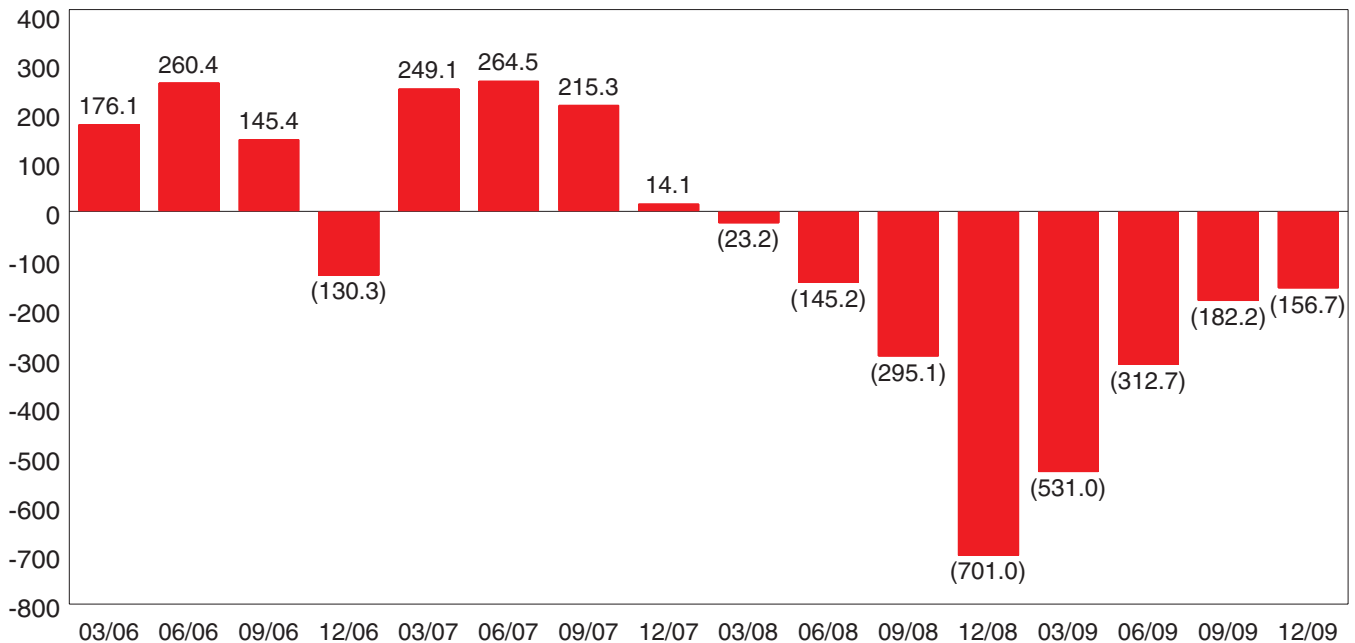
(\$ Billions)



In the fourth quarter of 2009, real estate loans decreased by \$64 billion, commercial and industrial loans decreased by \$55 billion, and consumer loans increased by \$20 billion.

Quarterly Change in Unused Loan Commitments

(\$ Billions)

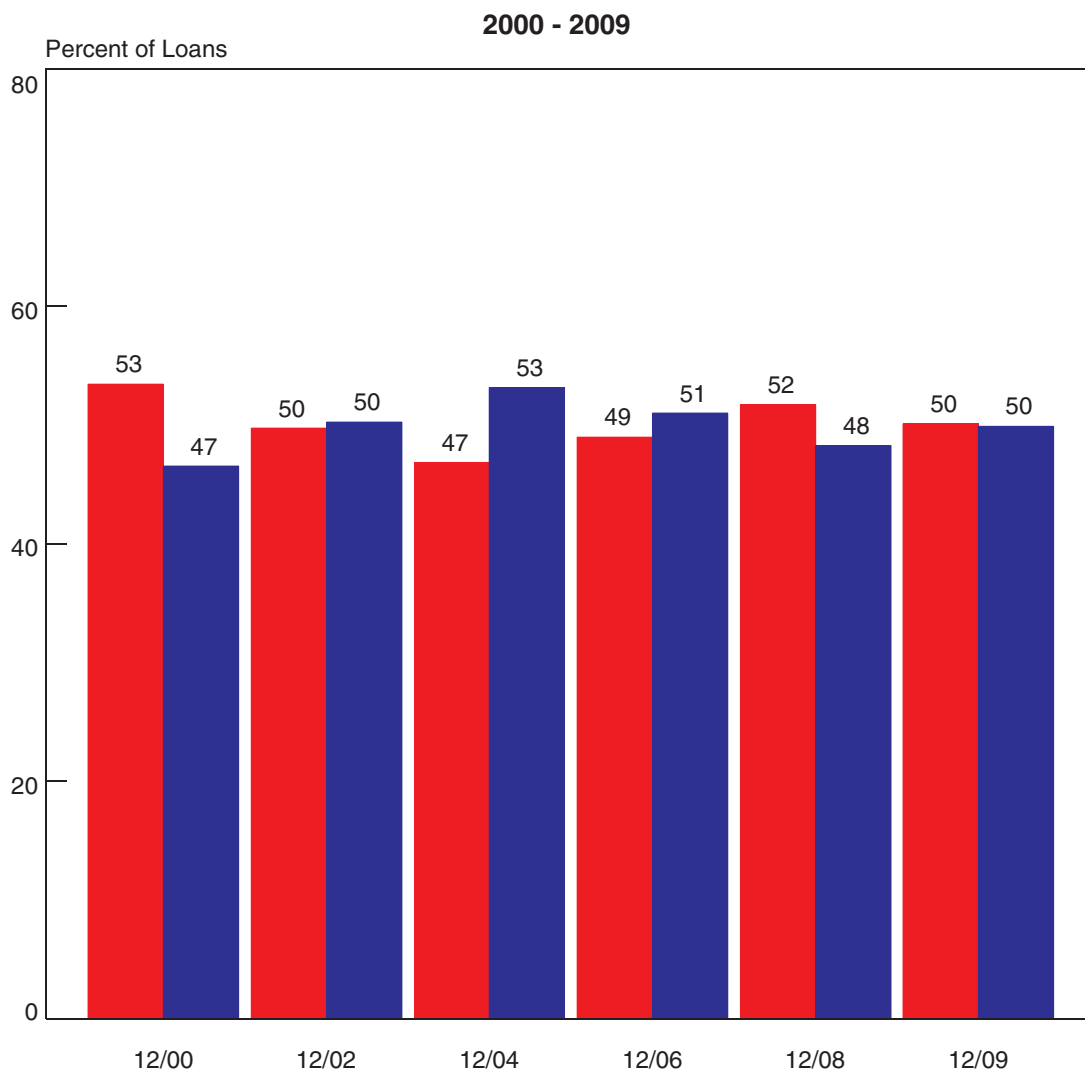


In the fourth quarter of 2009, unused 1-4 residential loan commitments decreased by \$2 billion, unused home equity line commitments decreased by \$16 billion, unused credit card commitments decreased by \$106 billion, unused commercial real estate commitments decreased by \$18 billion, and other unused commitments decreased by \$18 billion.

Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers

(as a Percent of Total Loans)



Loans (\$ Billions):

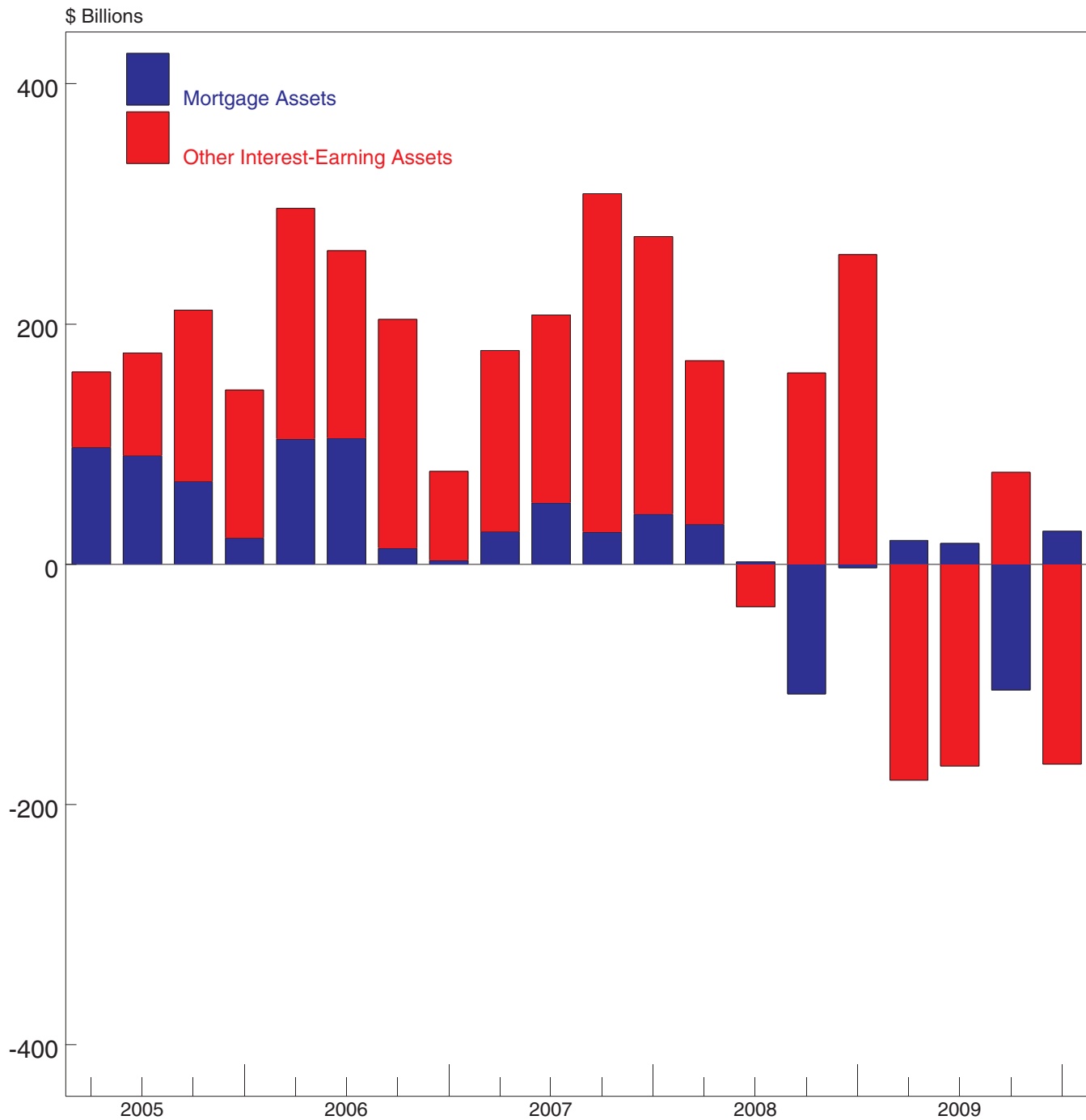
Commercial Borrowers	\$2,484	\$2,515	\$2,869	\$3,546	\$4,074	\$3,651
Consumer Loans	2,163	2,542	3,255	3,690	3,802	3,638

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

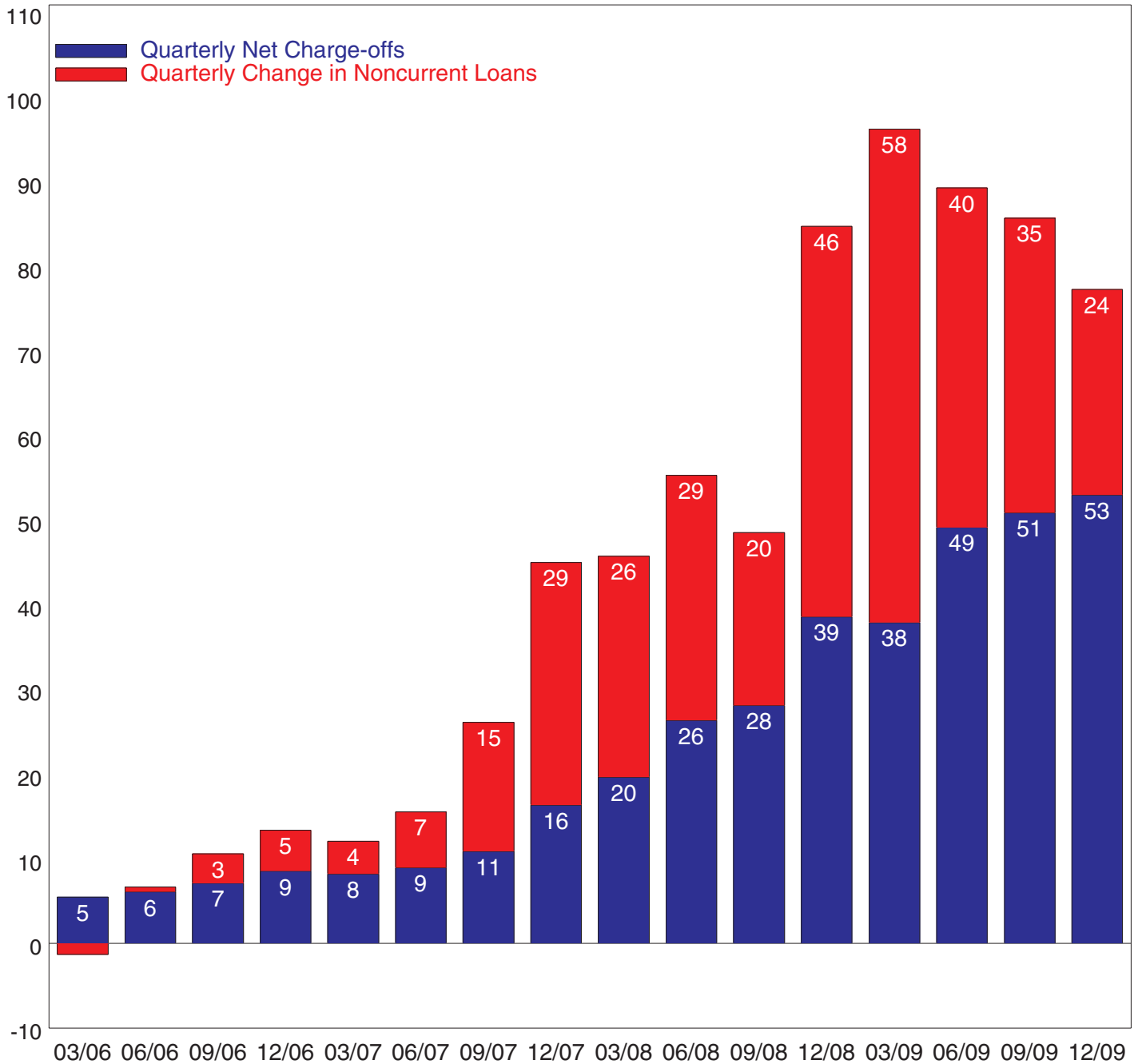
2005 - 2009



Quarterly Net Charge Offs and Change in Noncurrent Loans

2006 - 2009

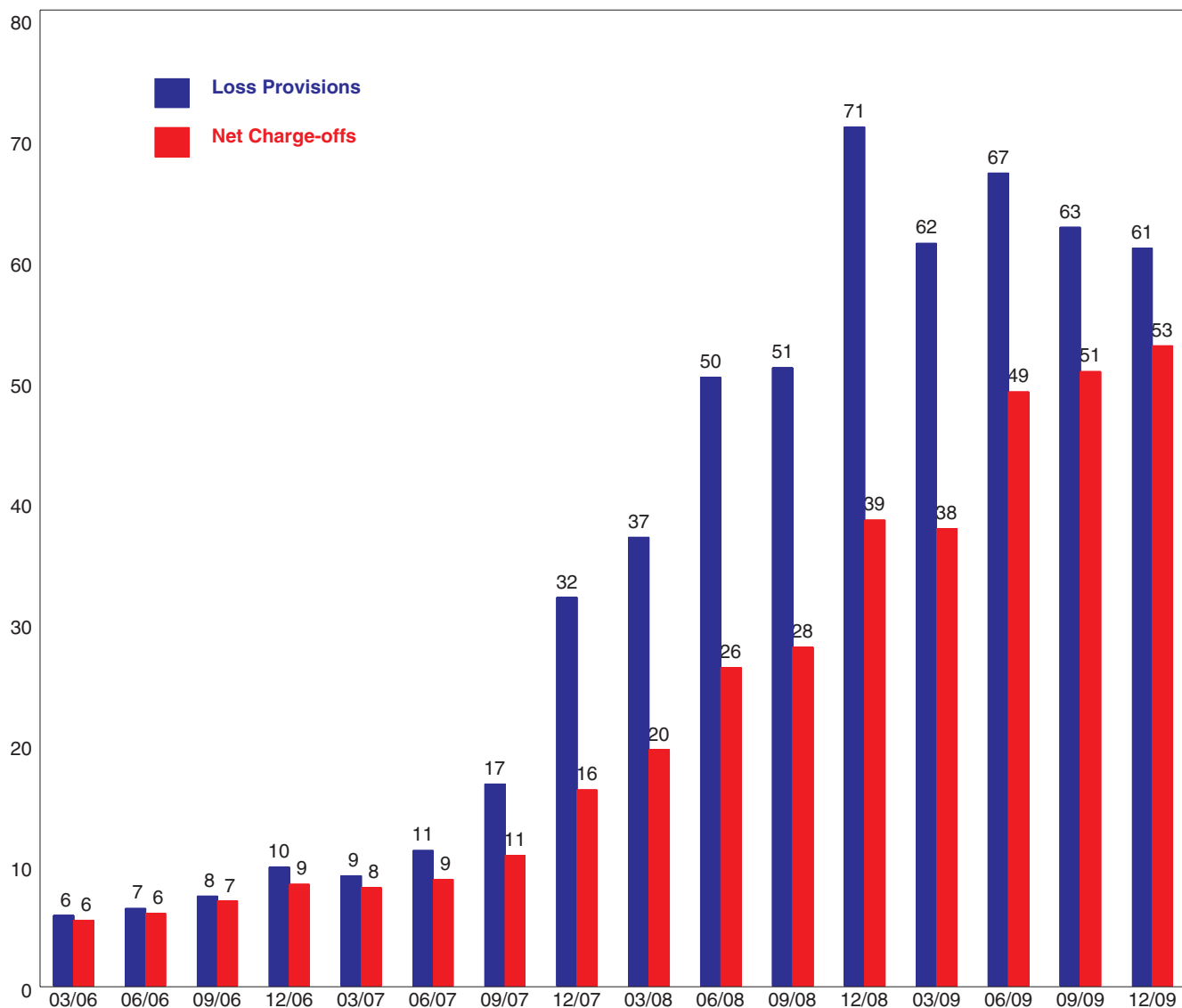
\$ Billions



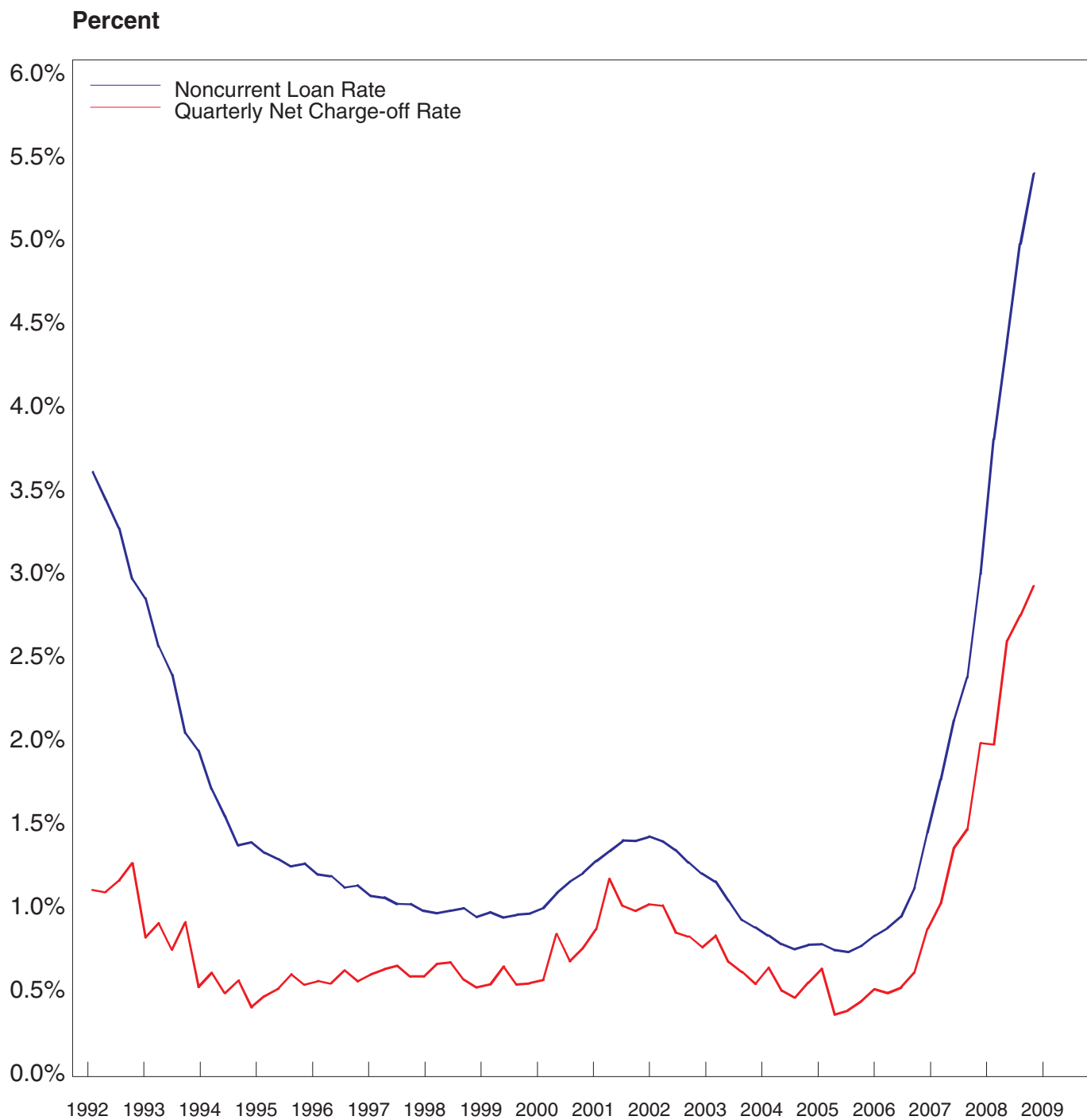
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2006 - 2009

\$ Billions

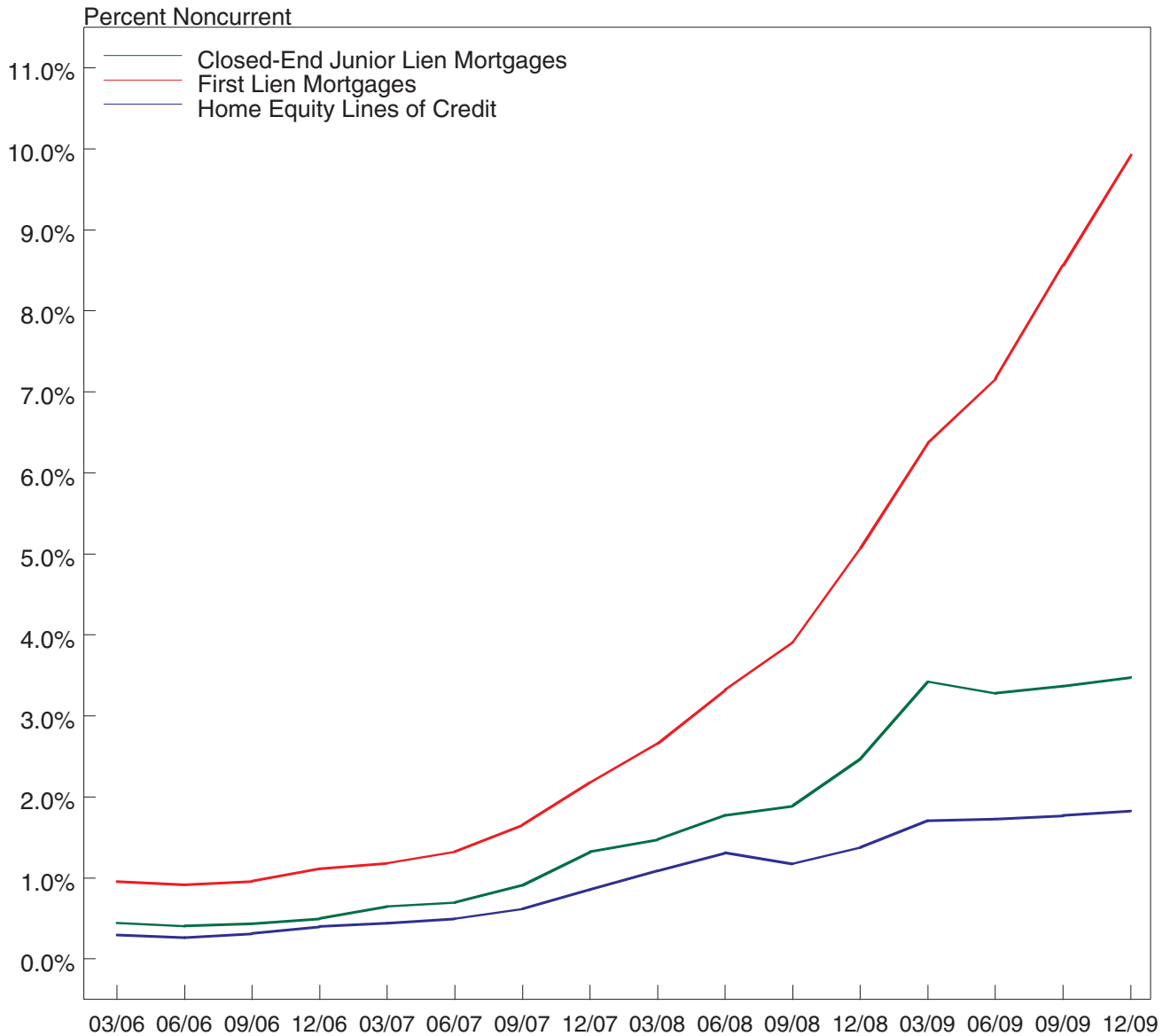


Noncurrent Loan and Quarterly Net Charge Off Rates 1992-2009



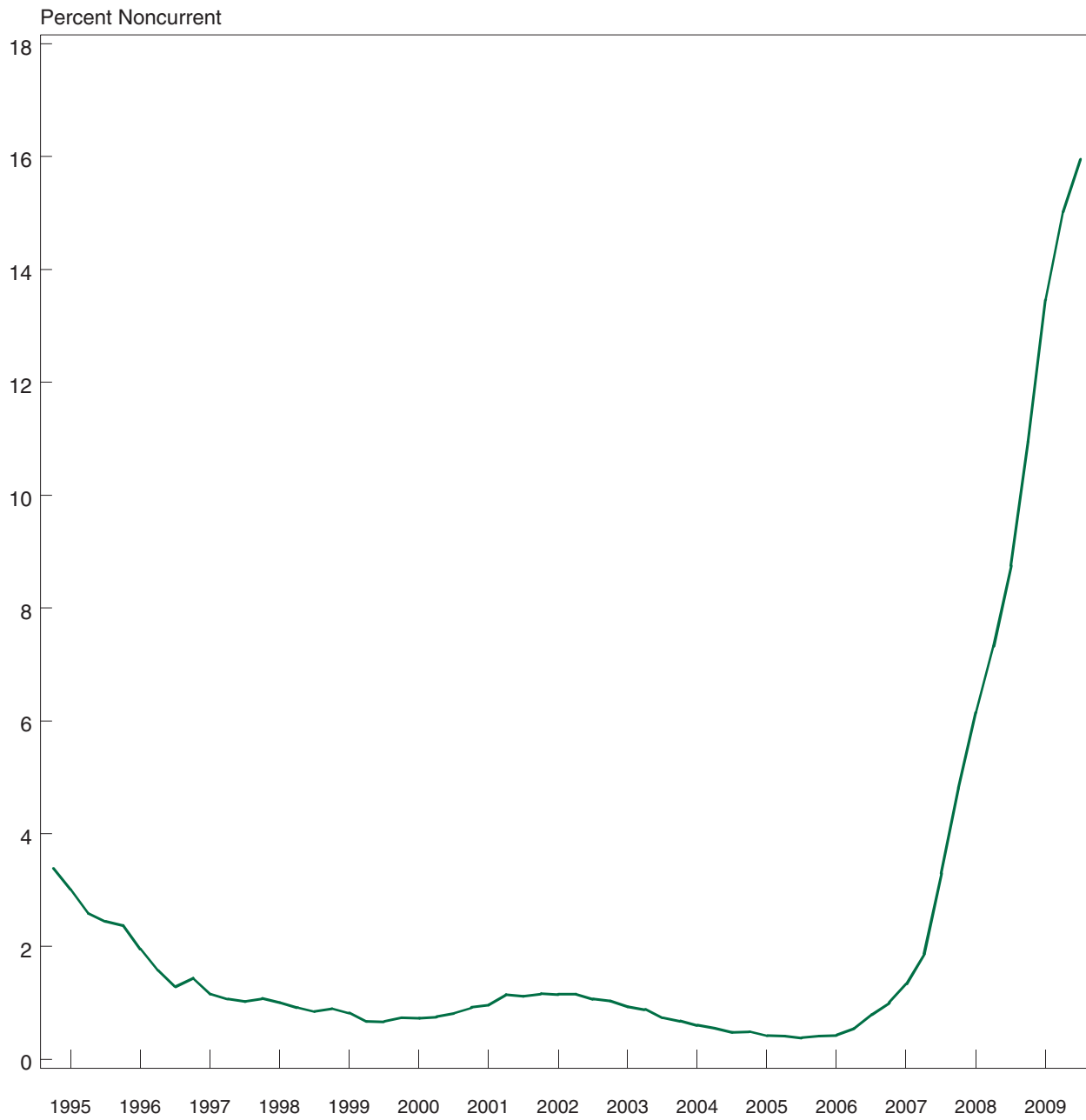
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2006 to 2009



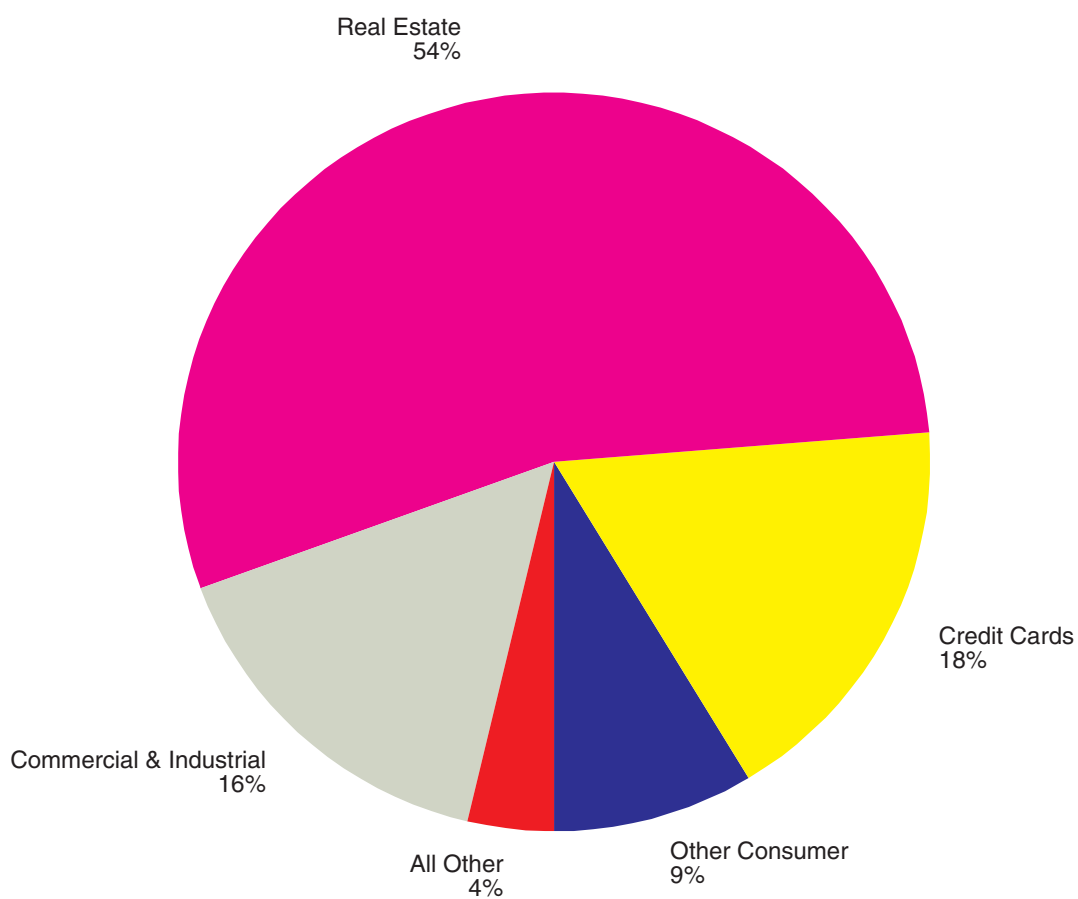
Noncurrent Rate on Real Estate Construction and Development Loans

1995-2009



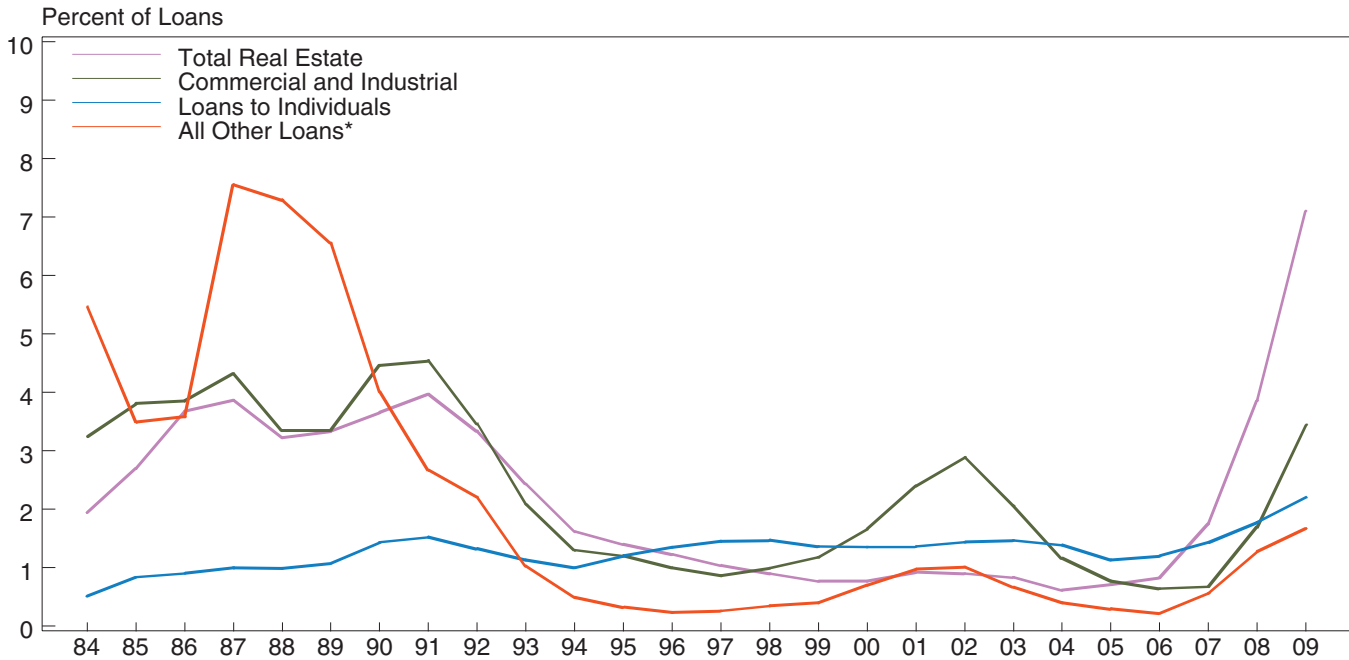
Composition of FDIC-Insured Institutions' Loan Charge-offs

Fourth Quarter, 2009



Noncurrent Loan Rates at Year-end

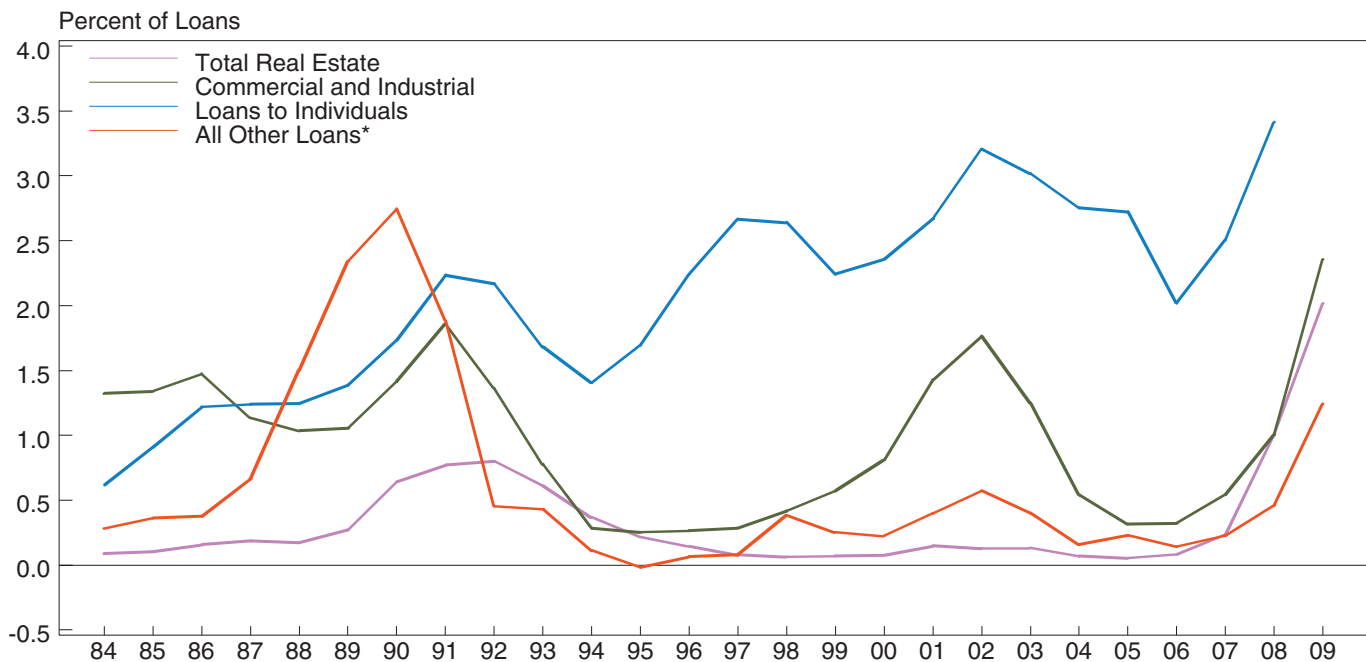
1984-2009



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

1984-2009

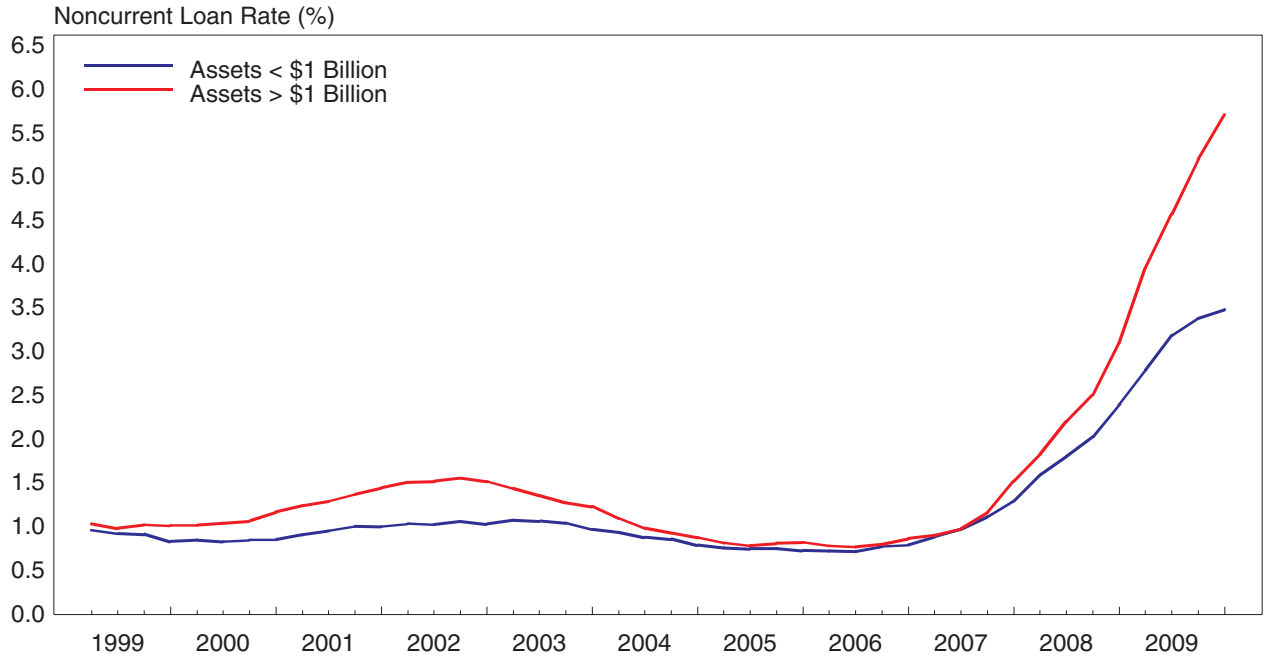


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

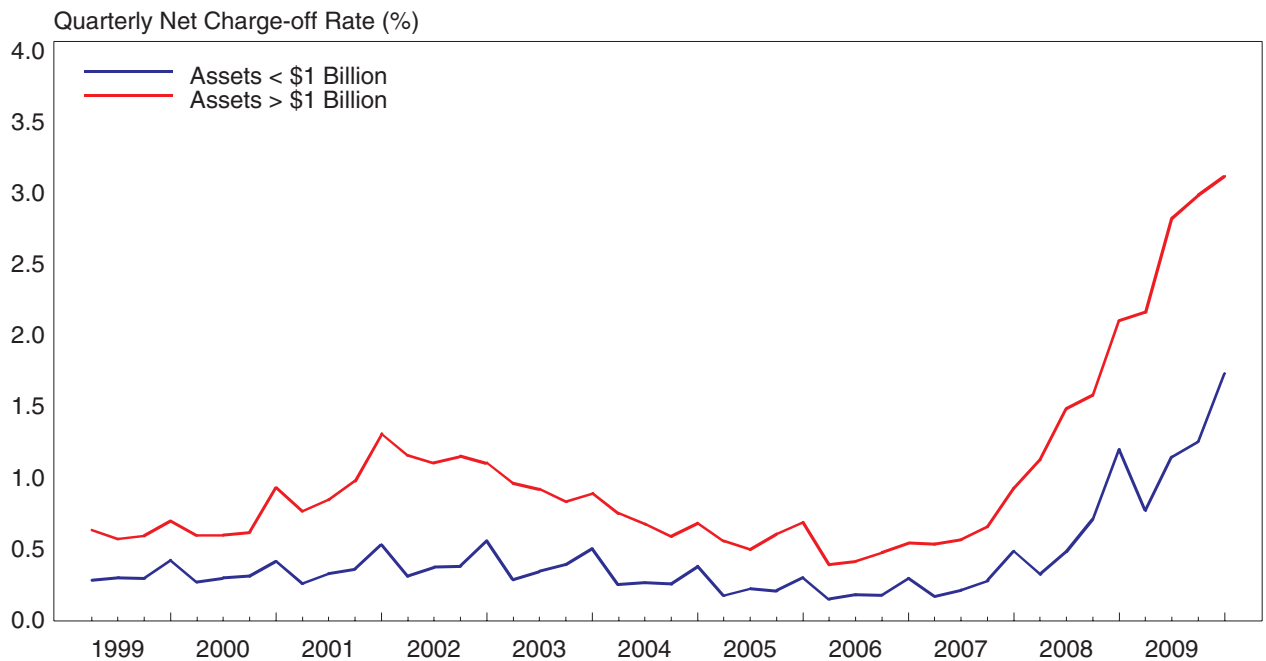
1999 - 2009



Quarterly Net Charge-off Rates

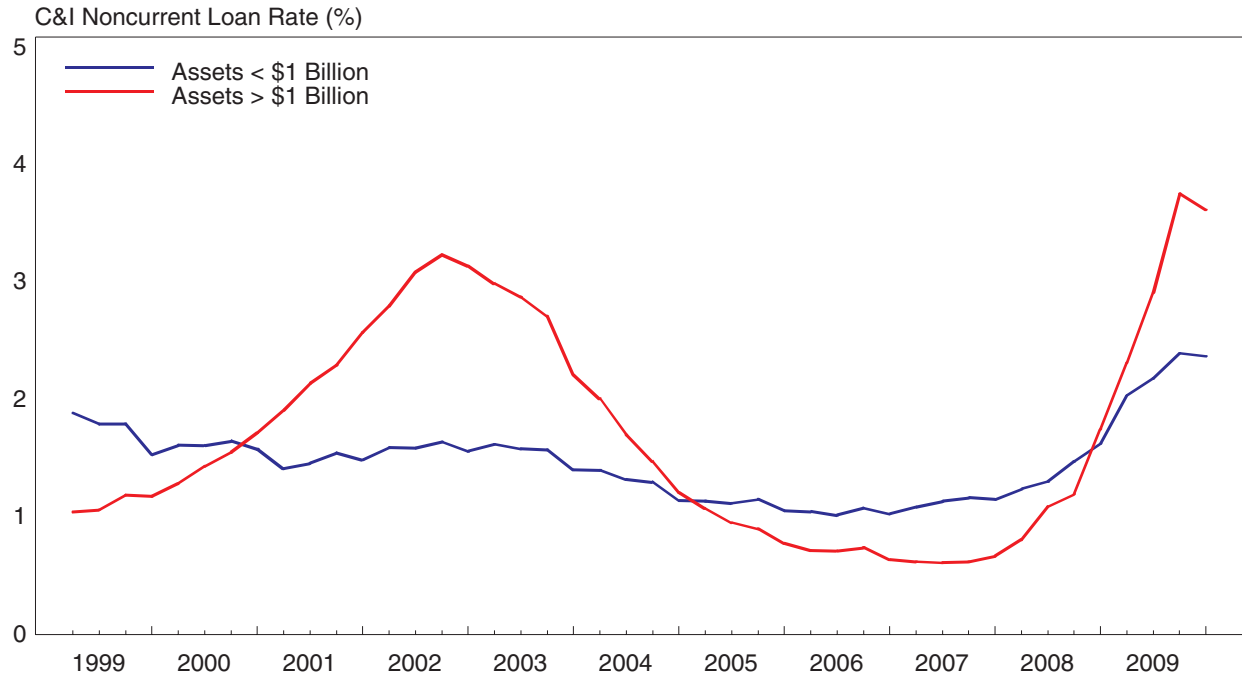
By Asset Size, Annualized

1999 - 2009



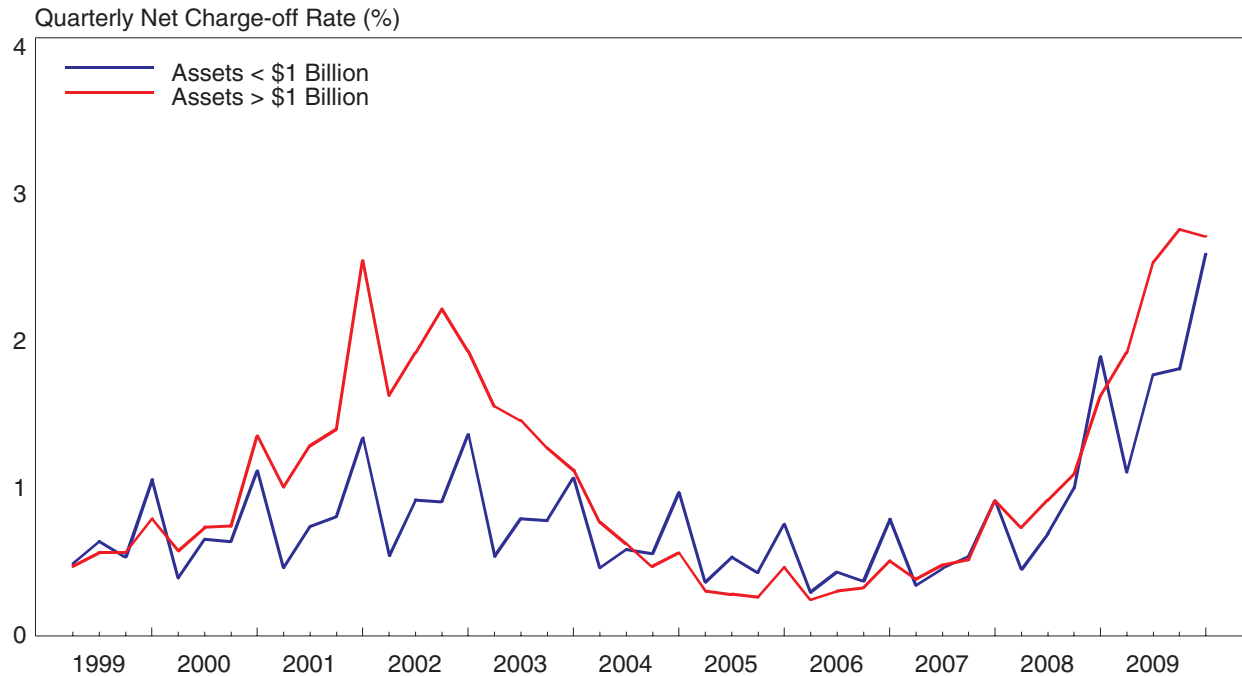
Noncurrent C & I Loan Rates By Asset Size

1999 - 2009



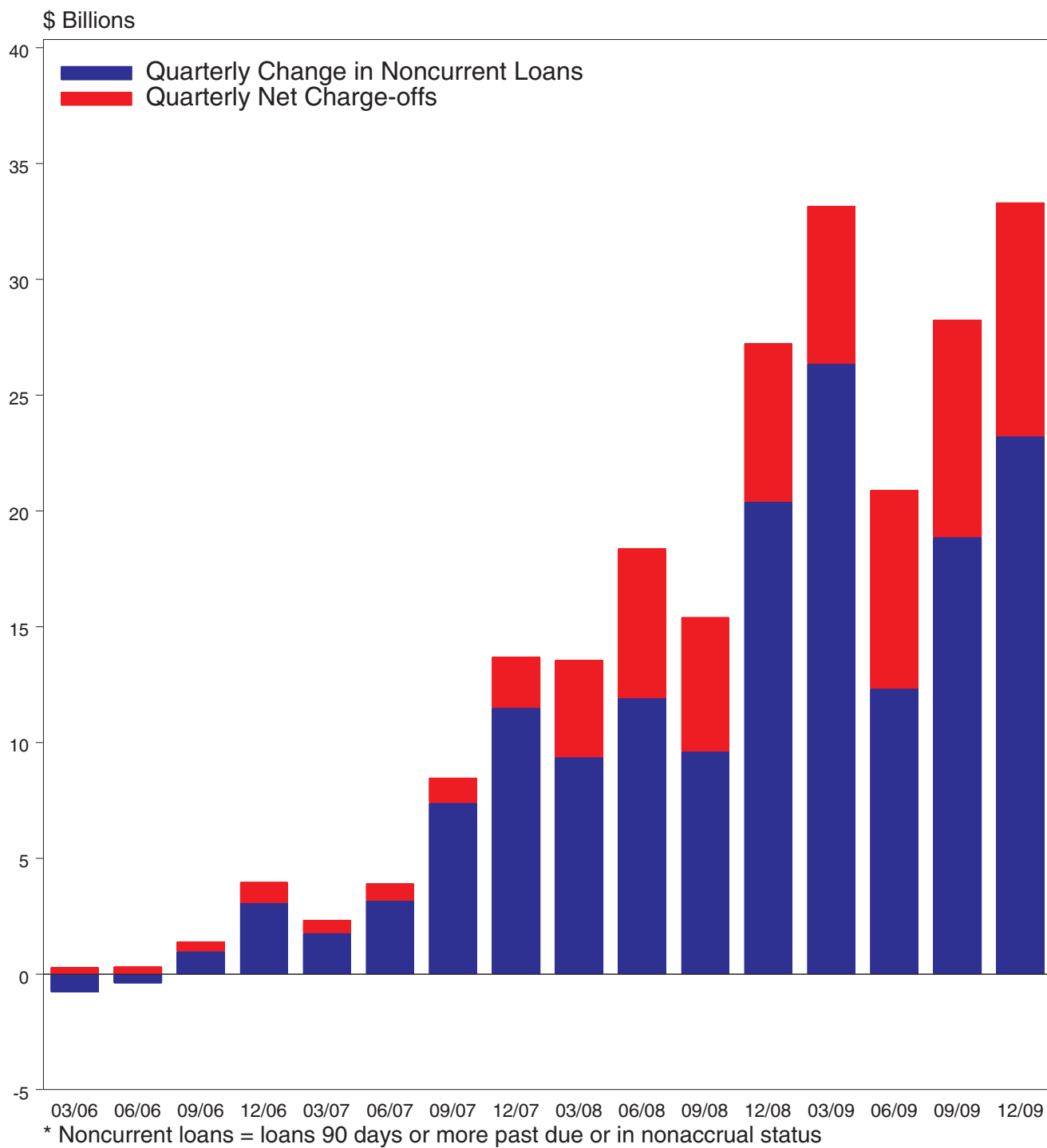
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1999 - 2009



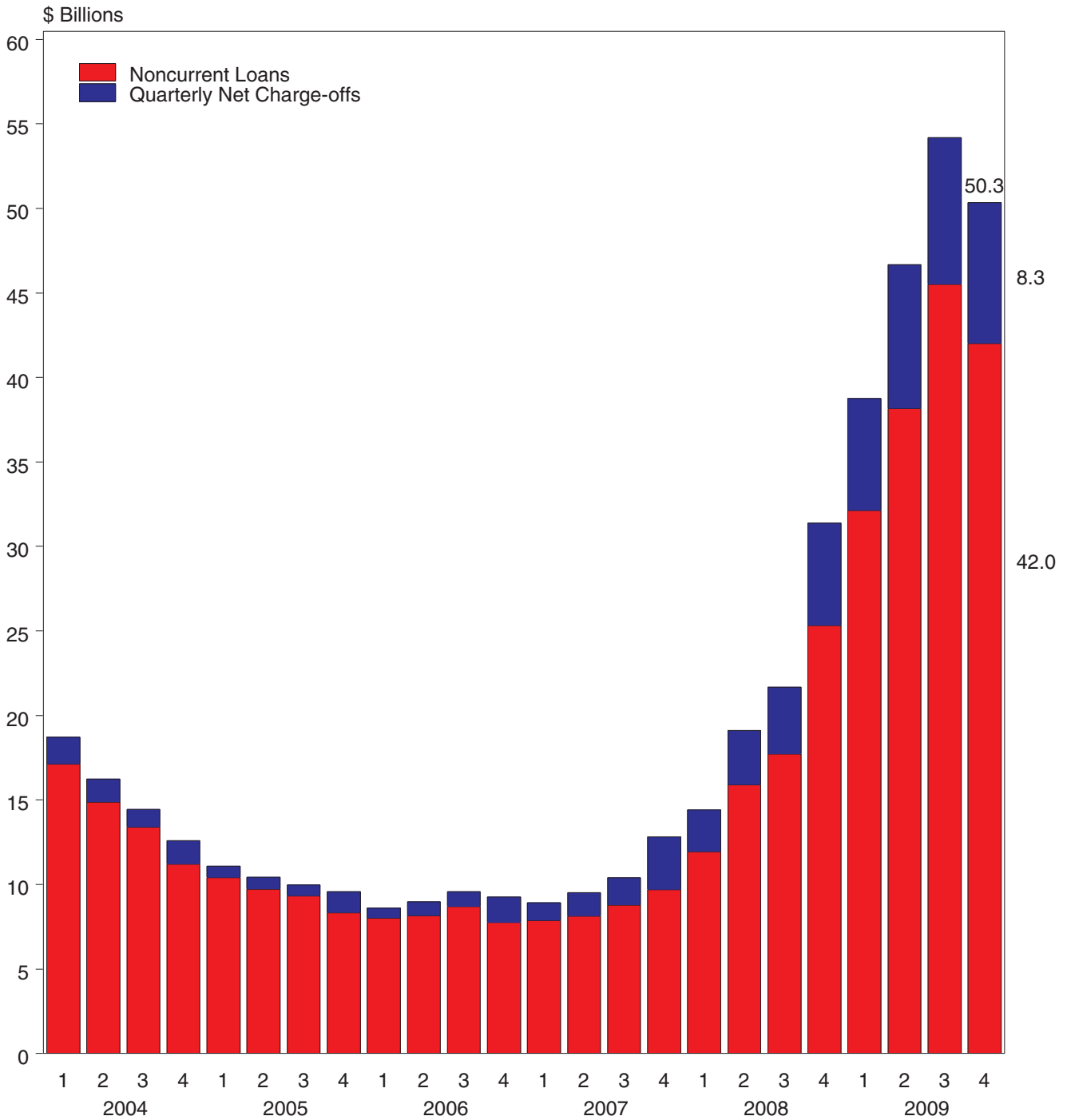
Credit Quality of Residential Mortgage Loans*

2006 to 2009



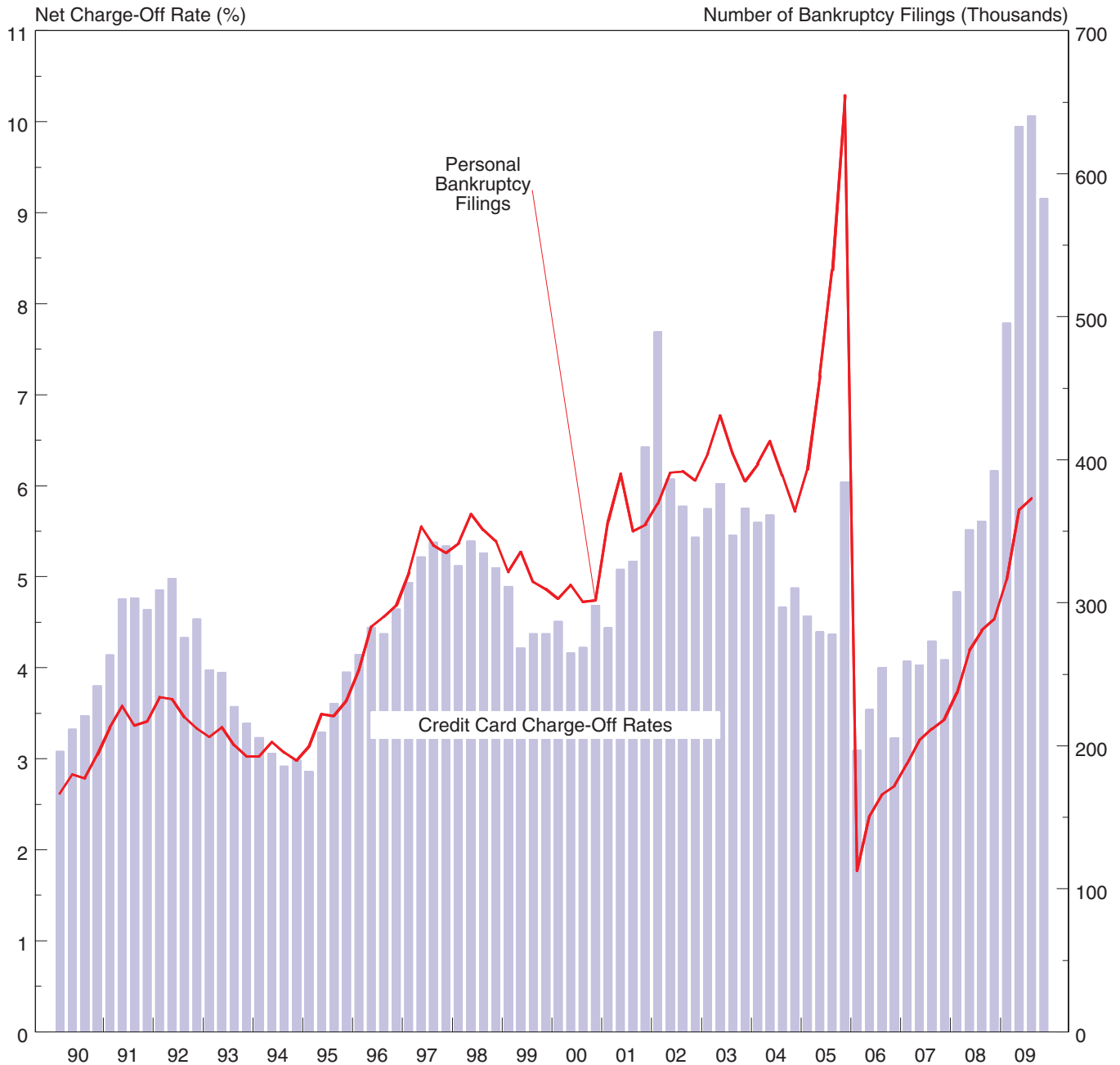
Credit Quality of C & I Loans

2004-2009



Credit Card Loss Rates and Personal Bankruptcy Filings

1990-2009

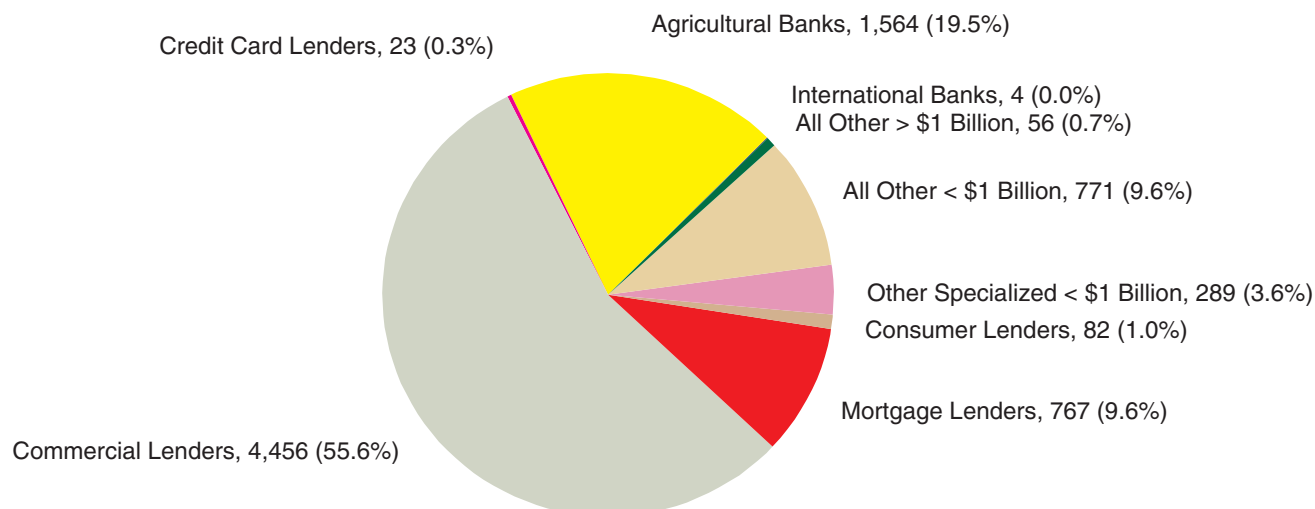


Sources: Bankruptcies - Administrative Offices of the United States Courts
 Charge-off rates - Call reports and Thrift Financial Reports

Note: Personal Bankruptcy Filings for December 2009 are not available at this time

Number of Institutions By Asset Concentration Group

December 31, 2009

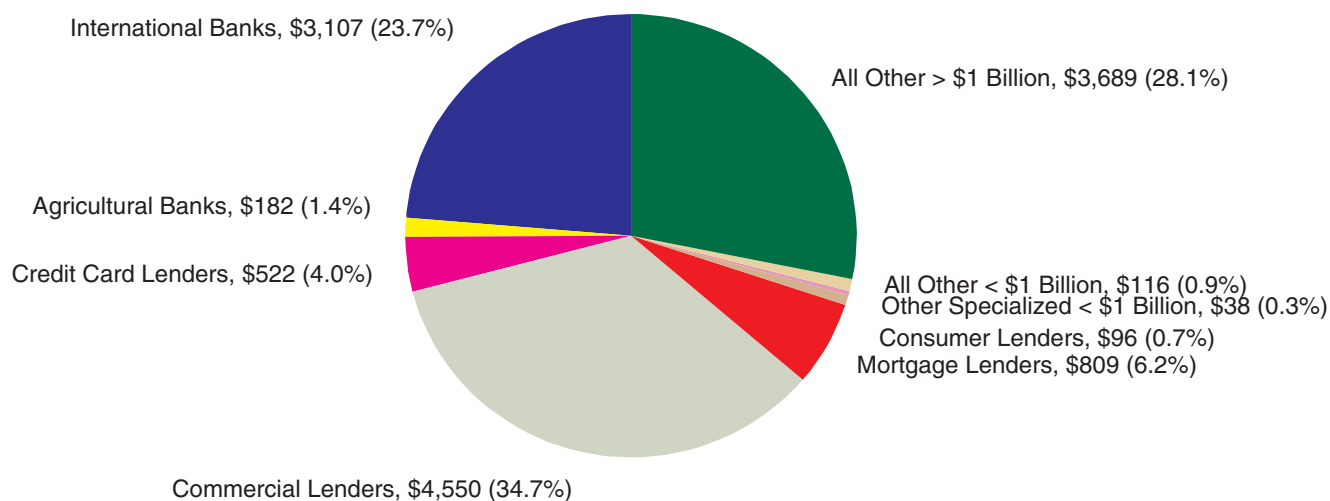


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/09	4	1,564	23	4,456	767	82	289	771	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	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

Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2009

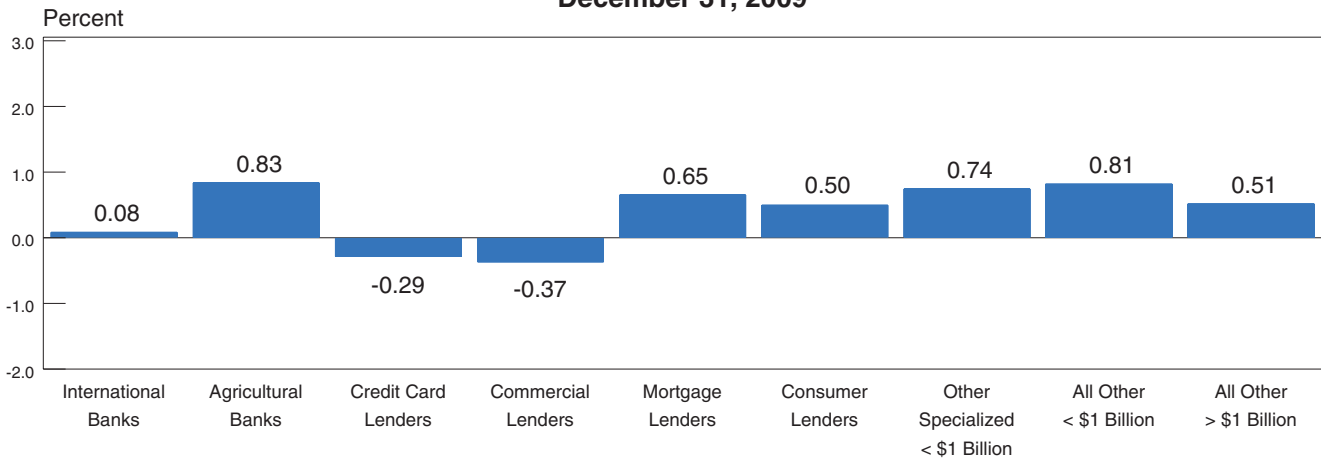


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/09	3,107	182	522	4,550	809	96	38	116	3,689
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,655	117	48	129	2,320
12/04	1,881	139	383	3,301	1,505	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

Performance Ratios By Asset Concentration Group

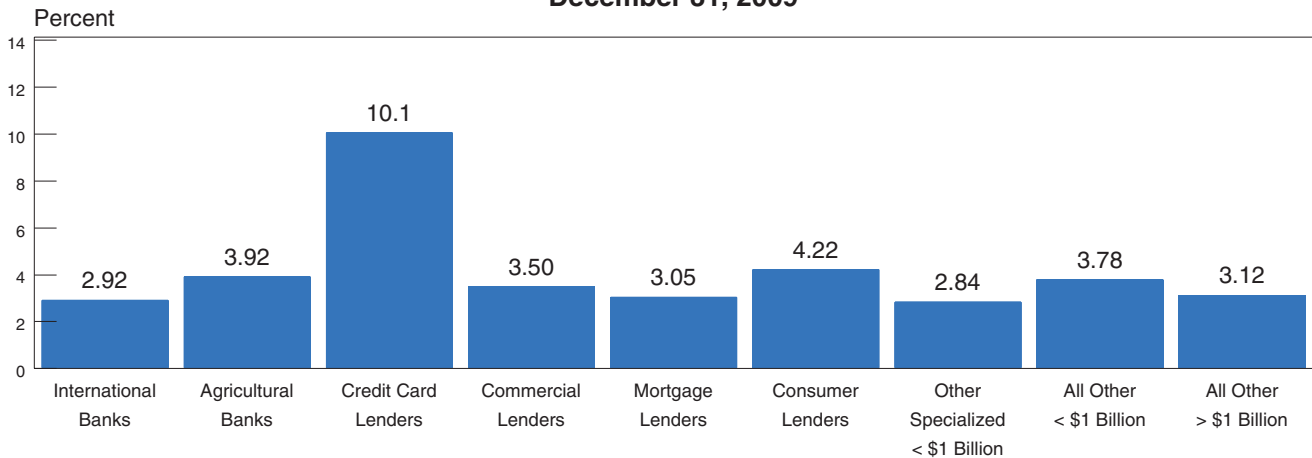
Return on Assets (YTD)

December 31, 2009



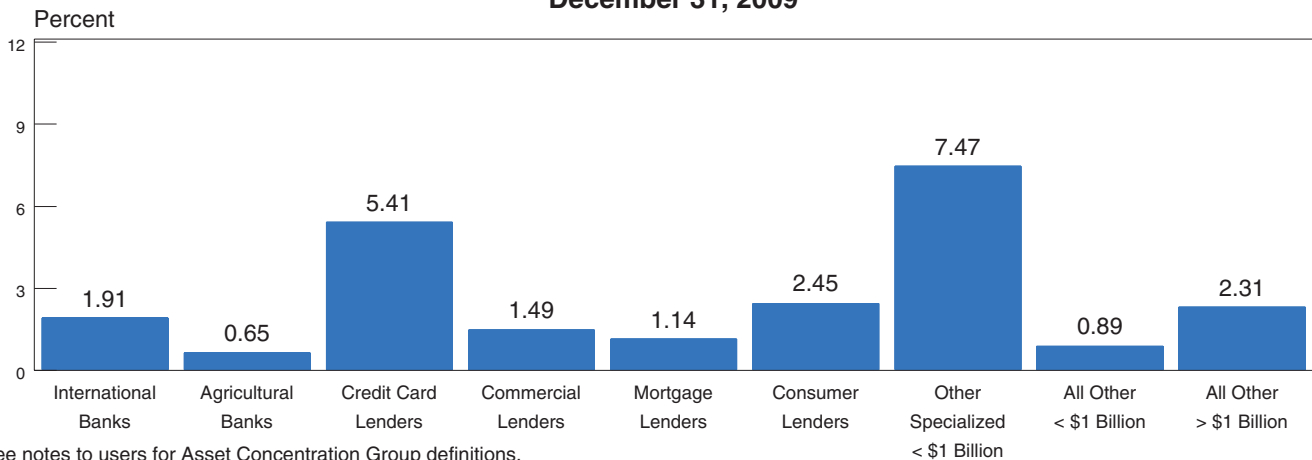
Net Interest Margin (YTD)

December 31, 2009



Noninterest Income to Assets (YTD)

December 31, 2009

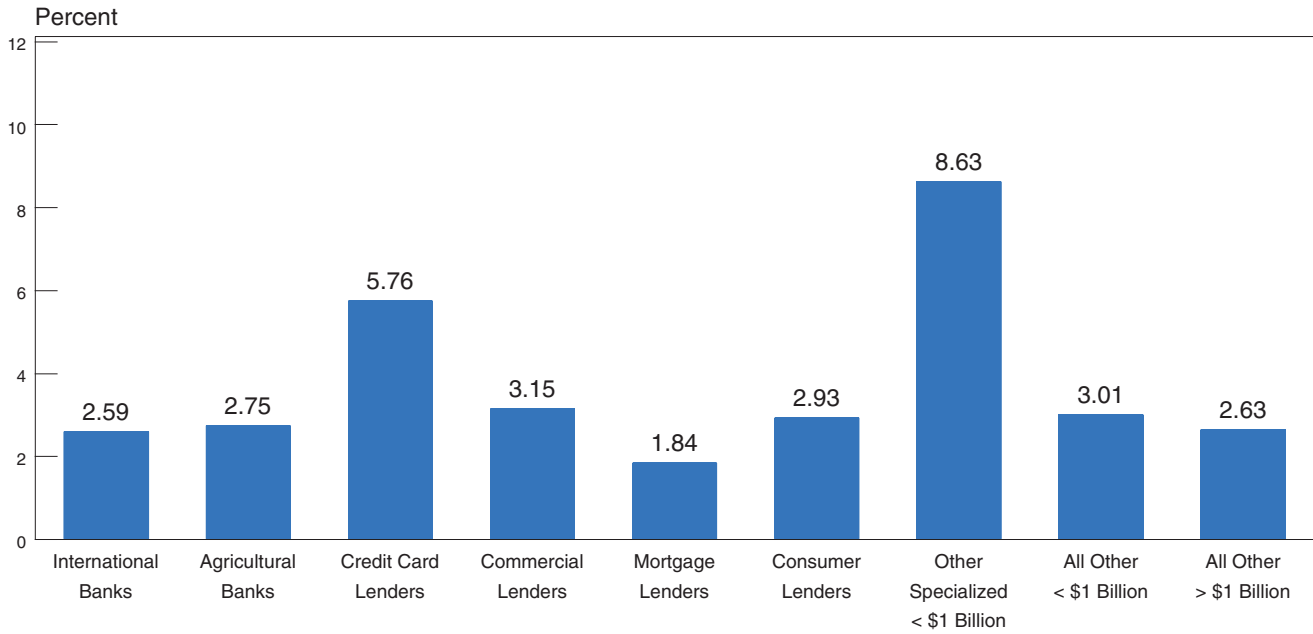


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

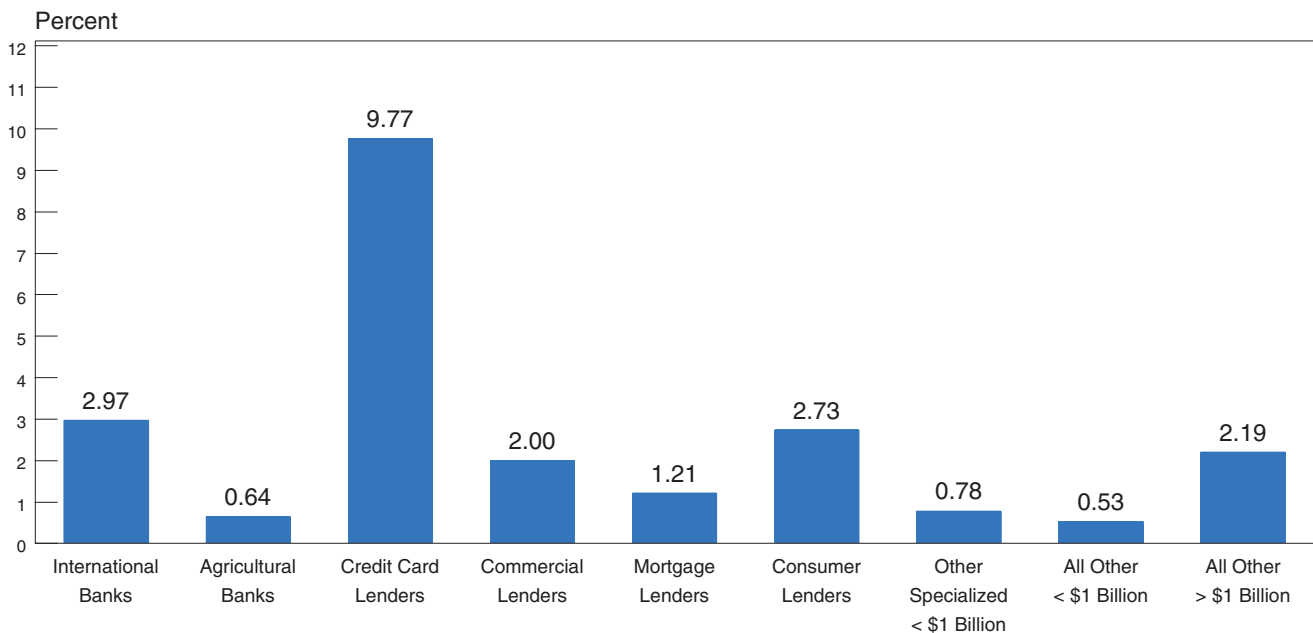
Noninterest Expense to Assets (YTD)

December 31, 2009



Net Charge-offs to Loans and Leases (YTD)

December 31, 2009

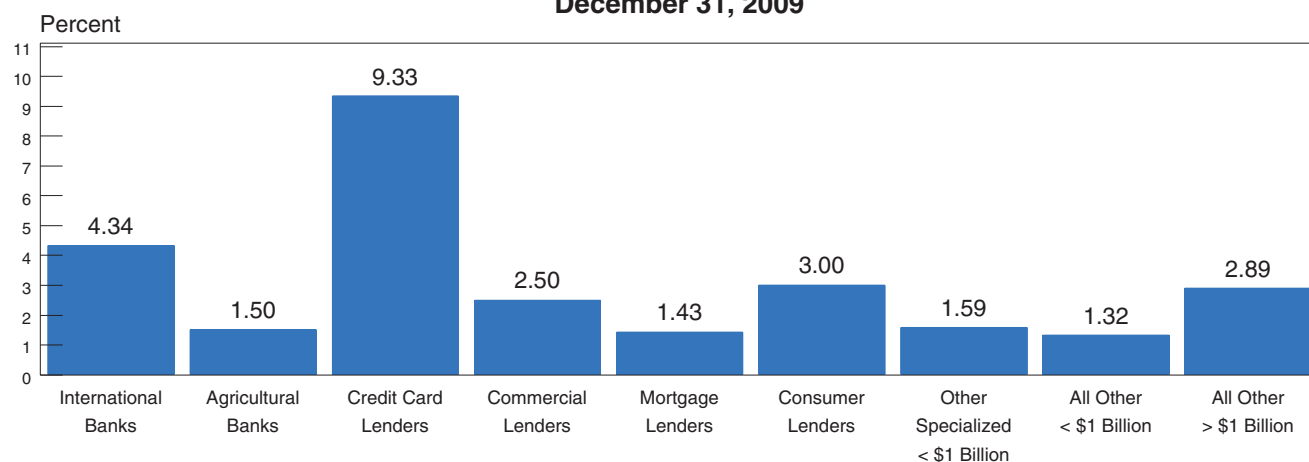


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

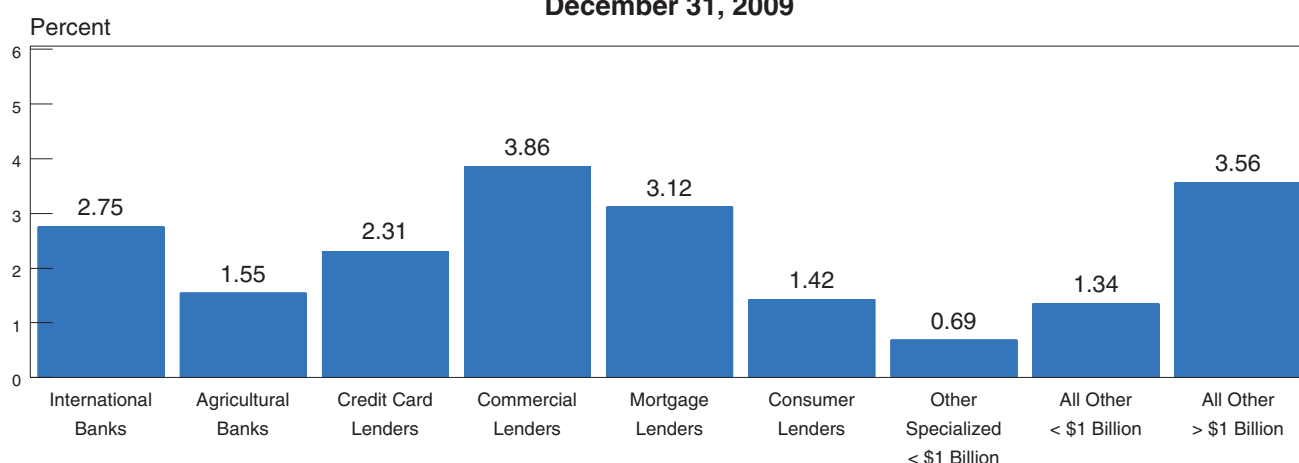
Loss Allowance To Loans and Leases

December 31, 2009



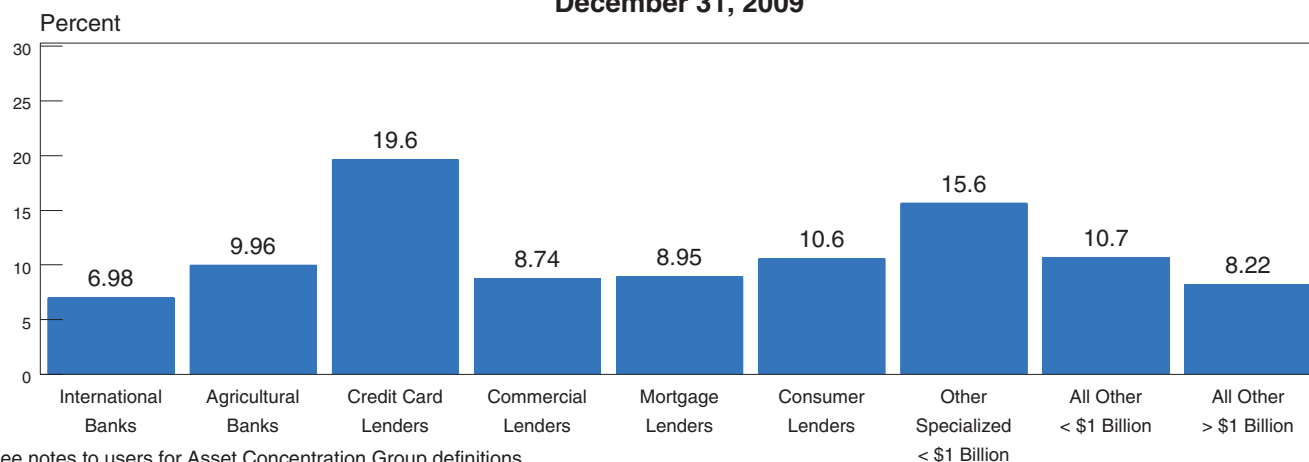
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2009



Core Capital (Leverage) Ratio

December 31, 2009



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

Return On Average Assets By Asset Concentration Group

1991 - 2009, 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
12/09	0.08	0.83	-0.29	-0.37	0.65	0.50	0.74	0.81	0.51
12/08	0.25	1.00	1.70	-0.13	-0.48	-0.01	1.43	0.82	-0.09
12/07	0.58	1.20	3.35	0.83	0.03	1.26	2.56	1.03	0.88
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	1.17	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

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

Net Interest Margin By Asset Concentration Group

1991 - 2009, 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
12/09	2.92	3.92	10.06	3.50	3.05	4.22	2.84	3.78	3.12
12/08	2.86	3.90	9.41	3.60	2.43	3.73	2.84	3.81	1.90
12/07	2.59	3.96	8.56	3.59	2.62	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	2.78	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	3.50	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

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

1991 - 2009, 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
12/09	2.97	0.64	9.77	2.00	1.21	2.73	0.78	0.53	2.19
12/08	1.43	0.41	5.94	1.14	0.86	1.74	0.35	0.35	0.74
12/07	0.76	0.22	3.95	0.35	0.40	0.87	0.29	0.22	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

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

Percent of Loans Noncurrent By Asset Concentration Group

1991 - 2009

	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
12/09	7.40	1.83	3.36	4.69	4.54	1.73	1.91	1.77	6.40
12/08	3.74	1.43	2.78	2.88	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
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	0.96	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

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

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

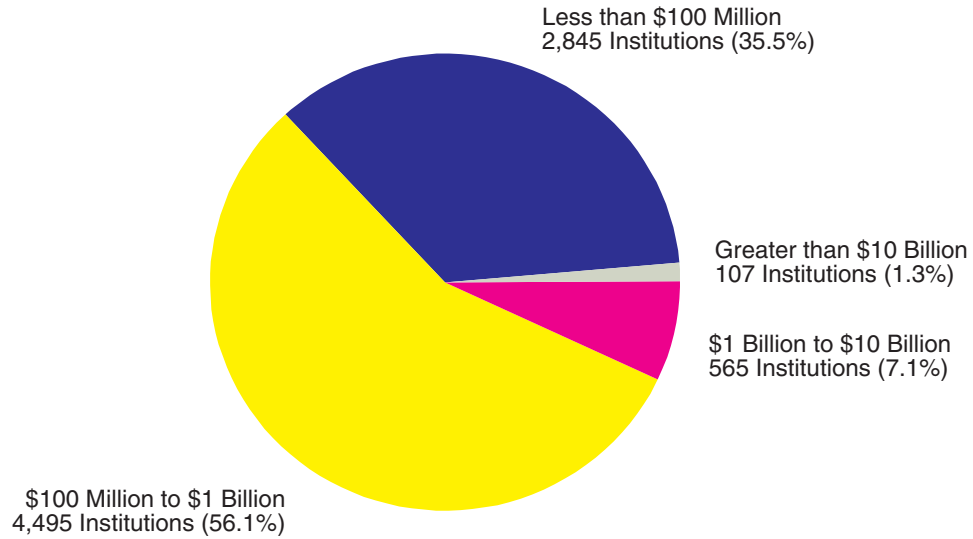
1991 - 2009

	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
12/09	6.98	9.96	19.62	8.74	8.95	10.56	15.64	10.68	8.22
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	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	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.19
12/04	6.05	10.35	16.59	8.28	9.09	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

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

Number of Institutions By Asset Size

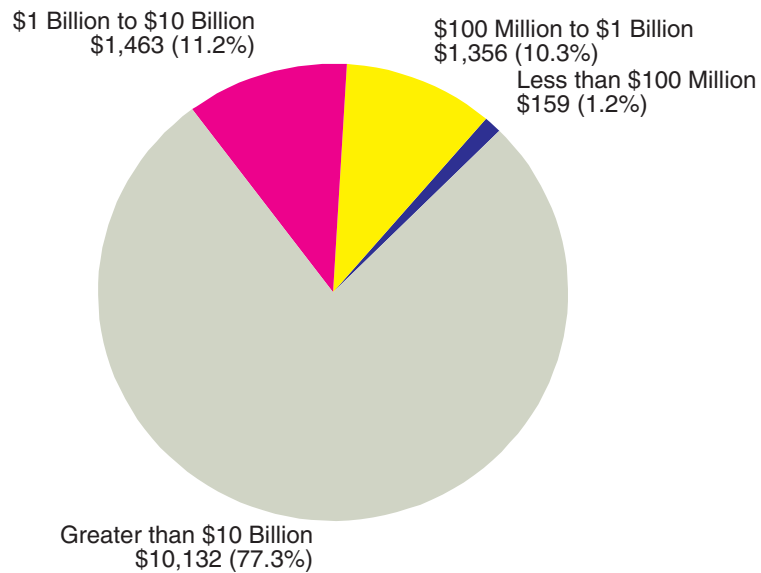
December 31, 2009



Industry Assets By Asset Size

December 31, 2009

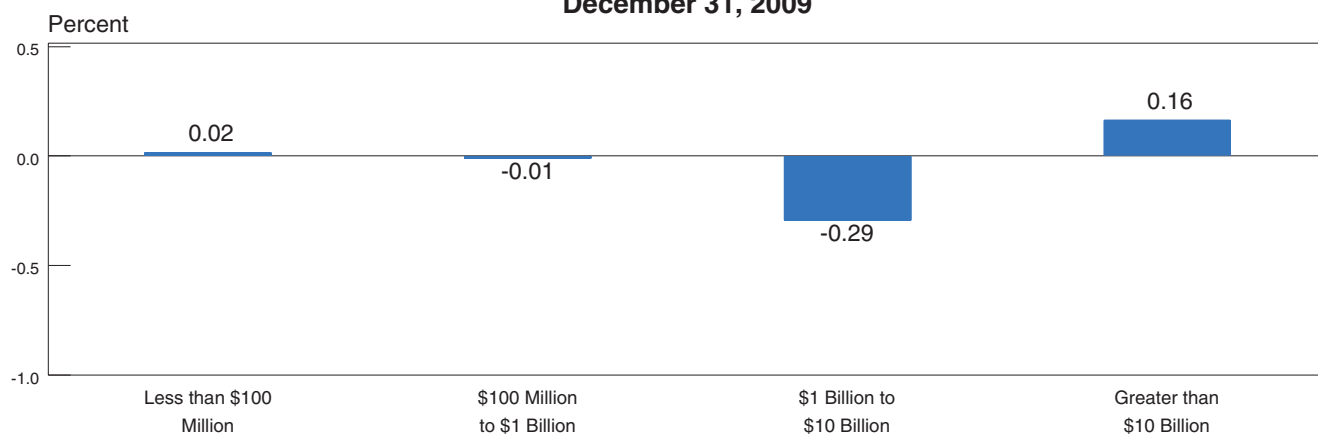
(\$ Billions)



Performance Ratios By Asset Size

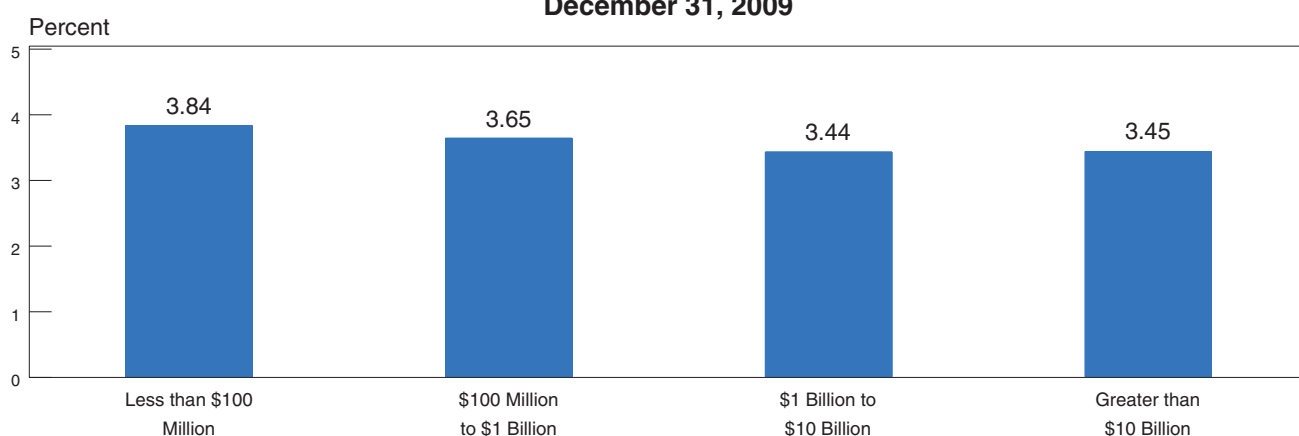
Return on Assets (YTD)

December 31, 2009



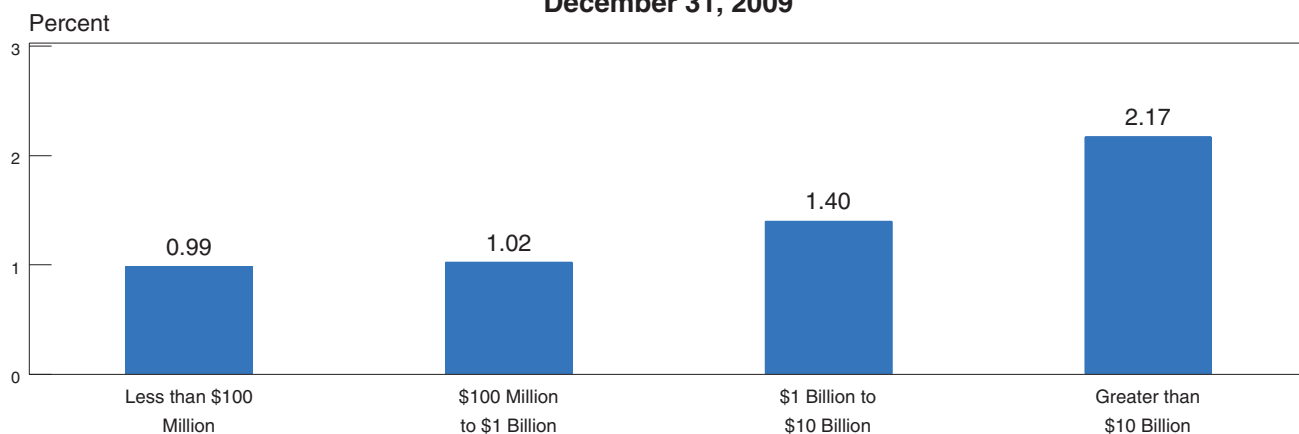
Net Interest Margin (YTD)

December 31, 2009



Noninterest Income to Assets (YTD)

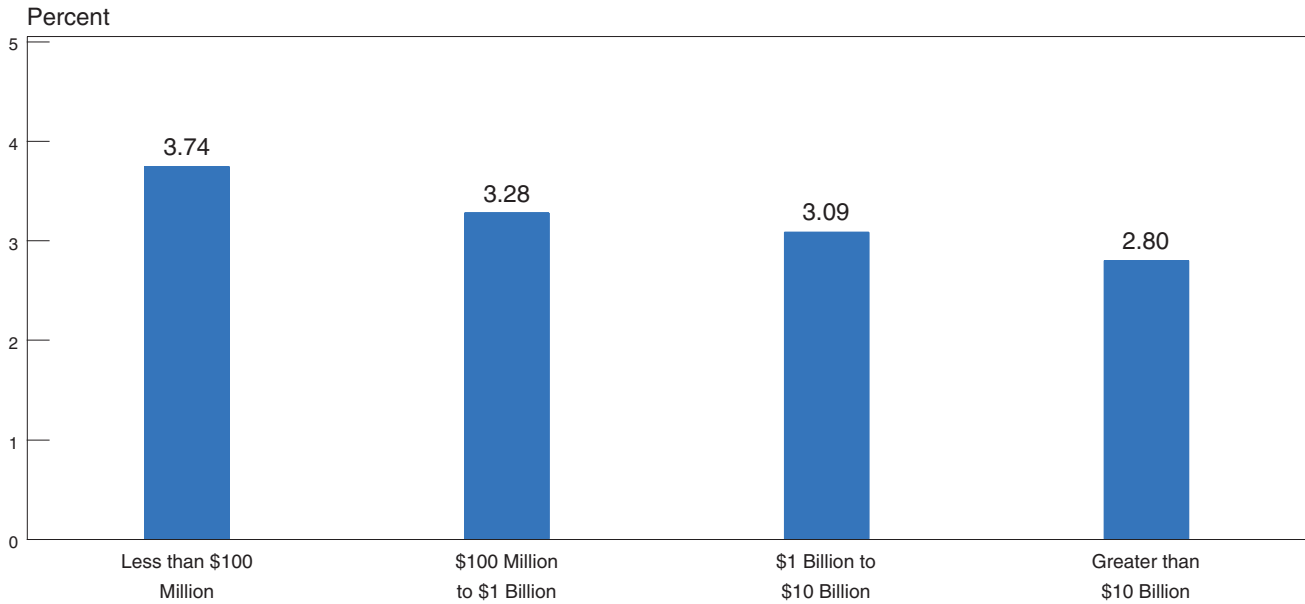
December 31, 2009



Performance Ratios By Asset Size

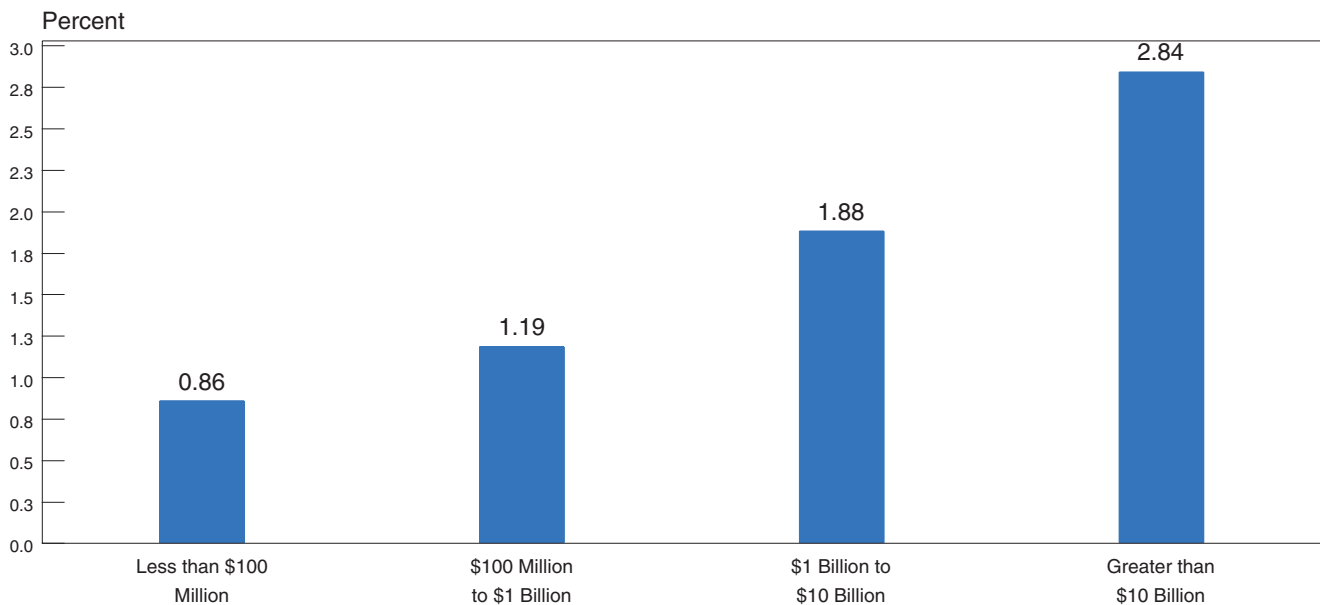
Noninterest Expense to Assets (YTD)

December 31, 2009



Net Charge-offs to Loans and Leases (YTD)

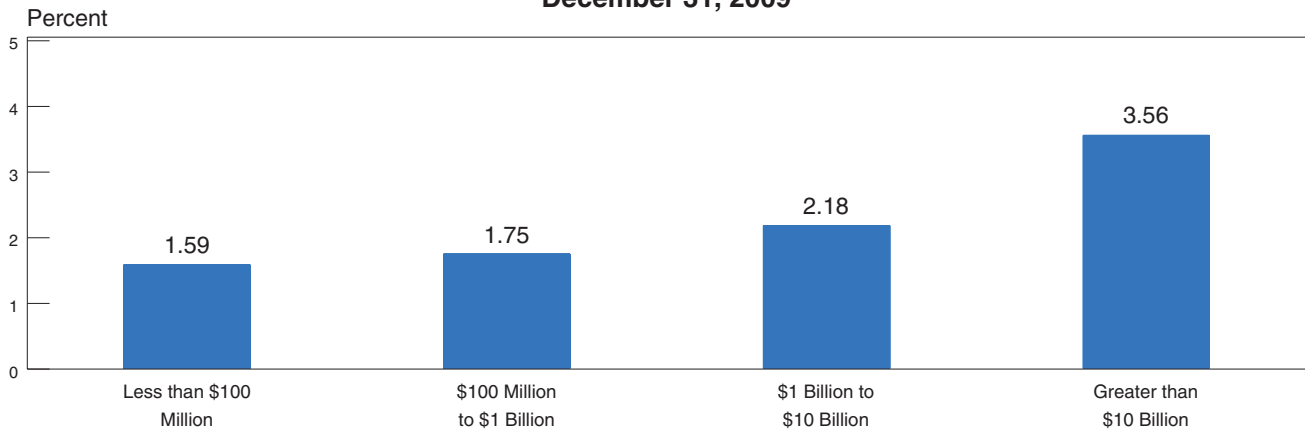
December 31, 2009



Condition Ratios By Asset Size

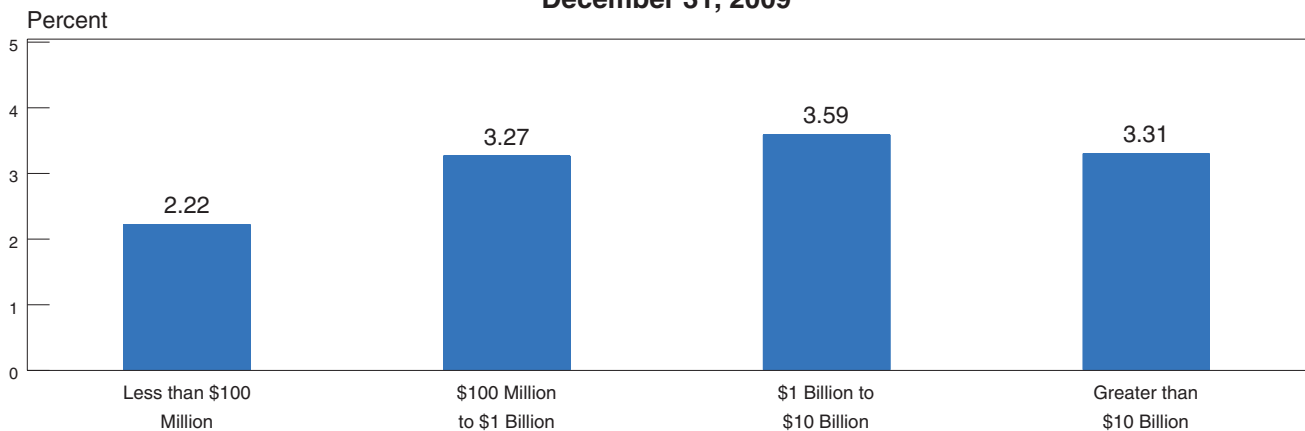
Loss Allowance To Loans and Leases

December 31, 2009



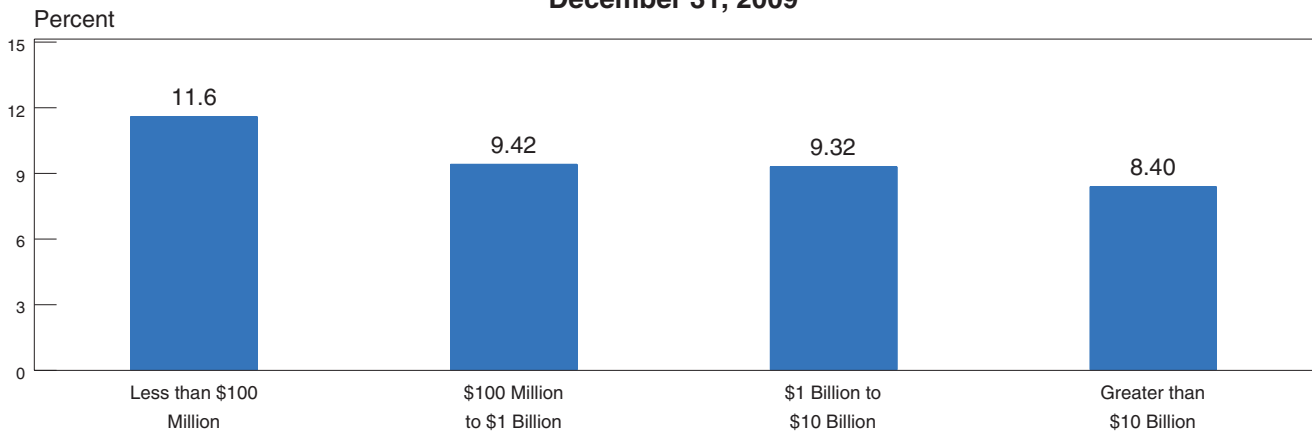
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2009



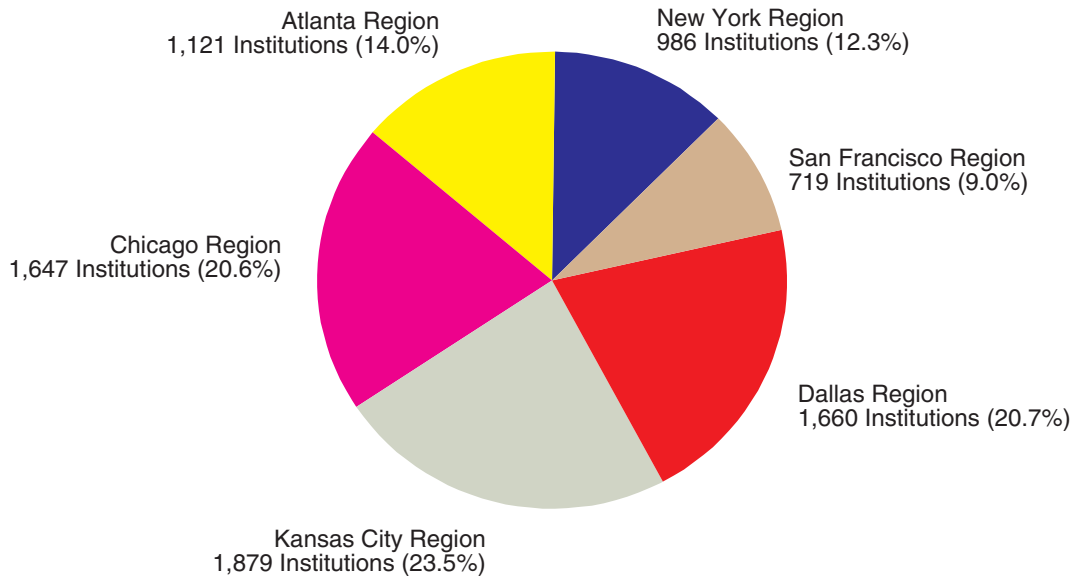
Core Capital (Leverage) Ratio

December 31, 2009



Geographic Distribution of FDIC-Insured Institutions

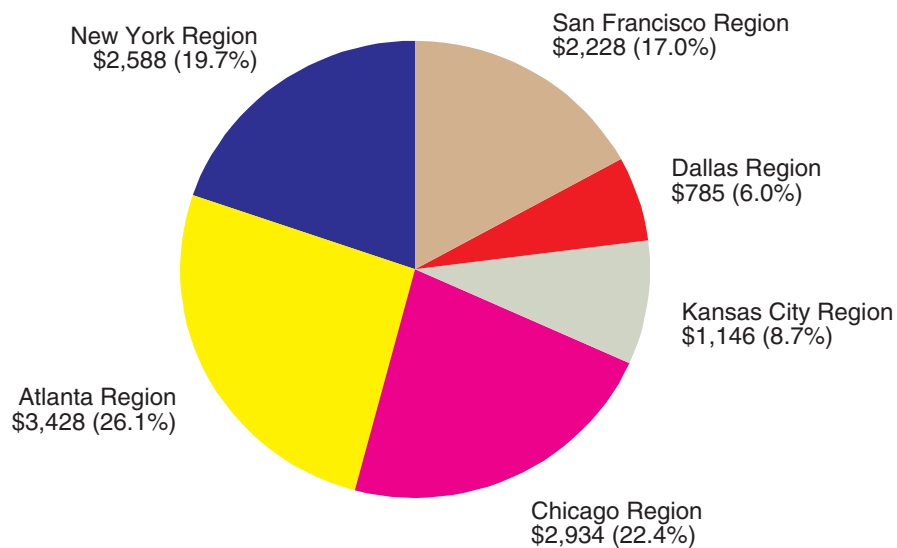
December 31, 2009



Geographic Distribution of Industry Assets

December 31, 2009

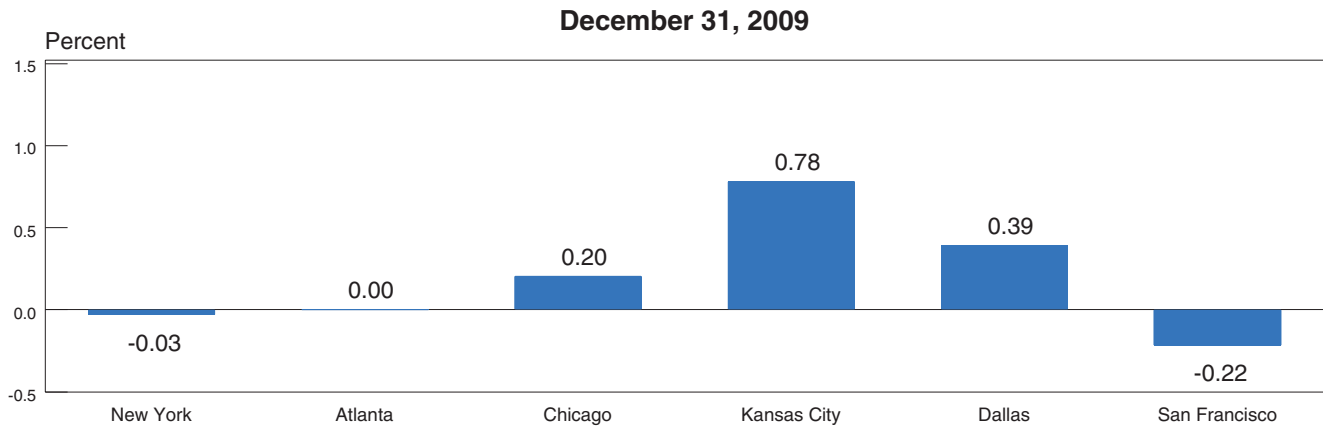
(\$ Billions)



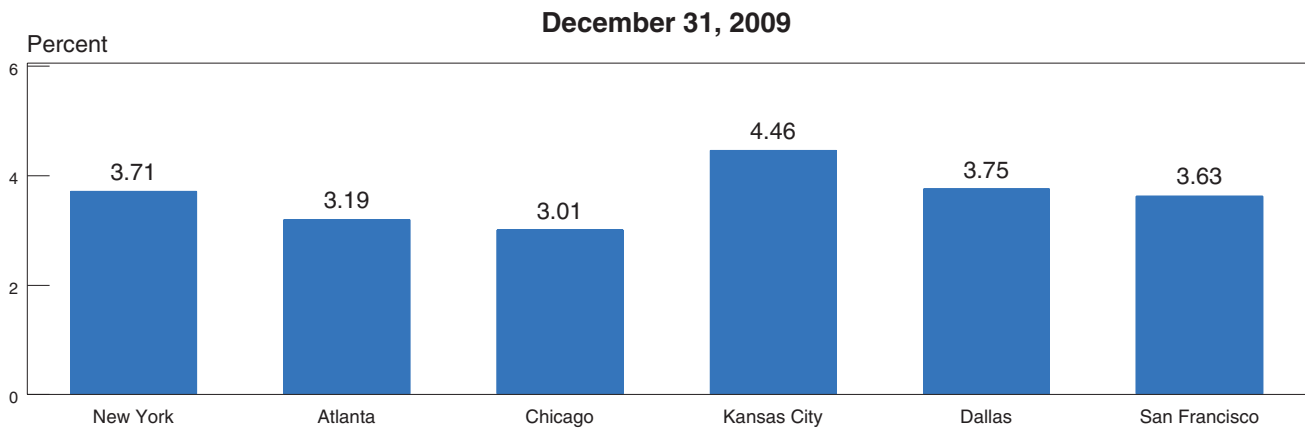
Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

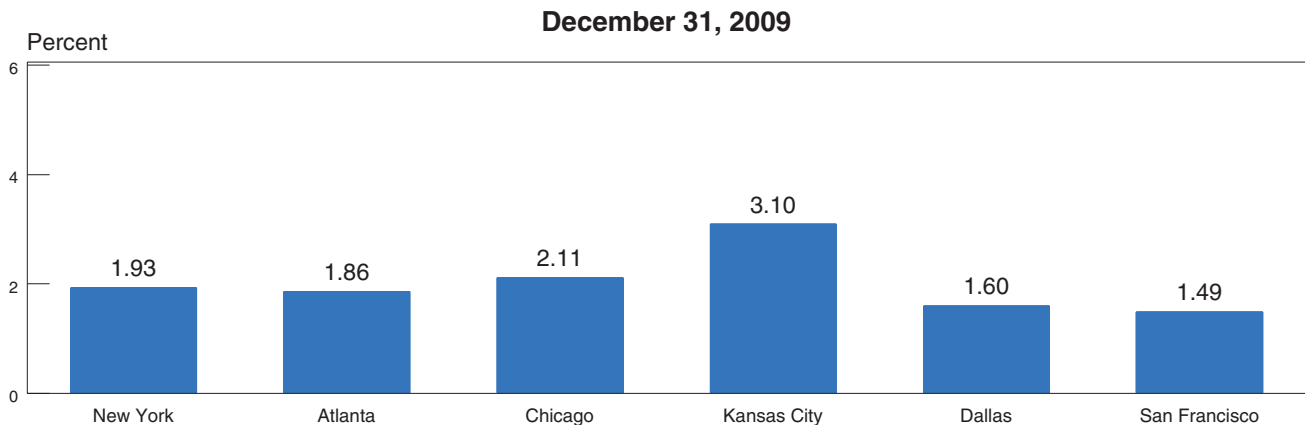
Return on Assets (YTD)



Net Interest Margins (YTD)



Noninterest Income to Assets (YTD)

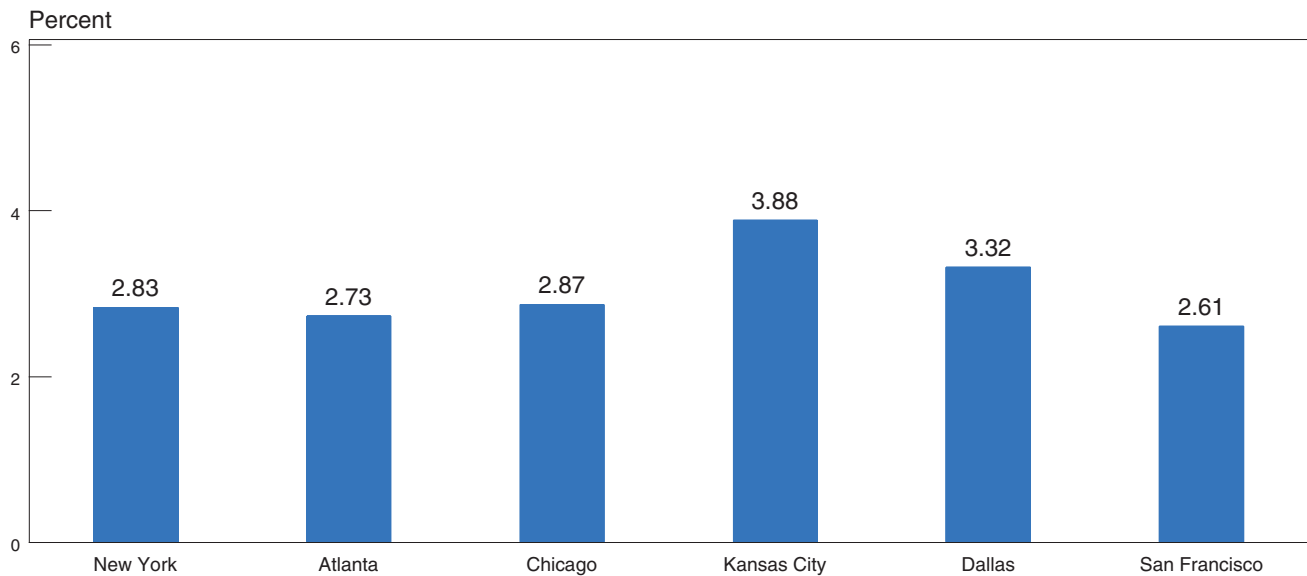


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

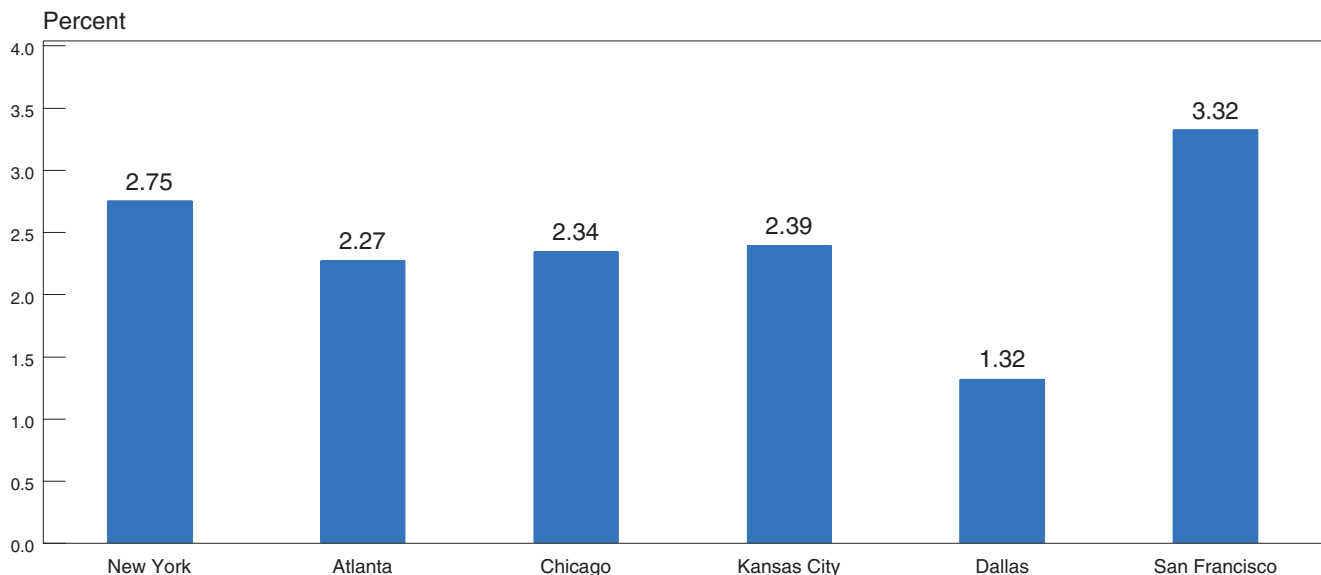
Noninterest Expense to Assets (YTD)

December 31, 2009



Net Charge-offs to Loans and Leases (YTD)

December 31, 2009



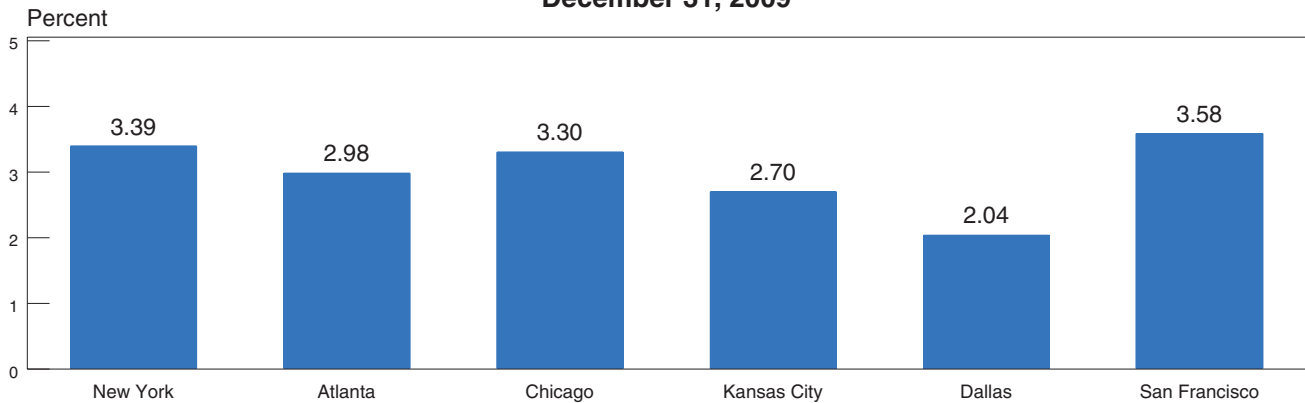
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

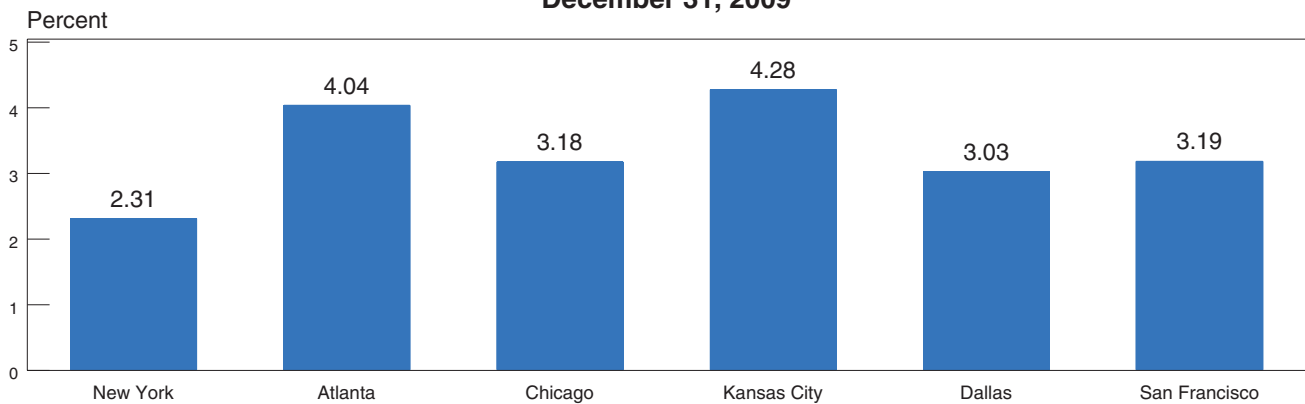
Loss Allowance To Loans and Leases

December 31, 2009



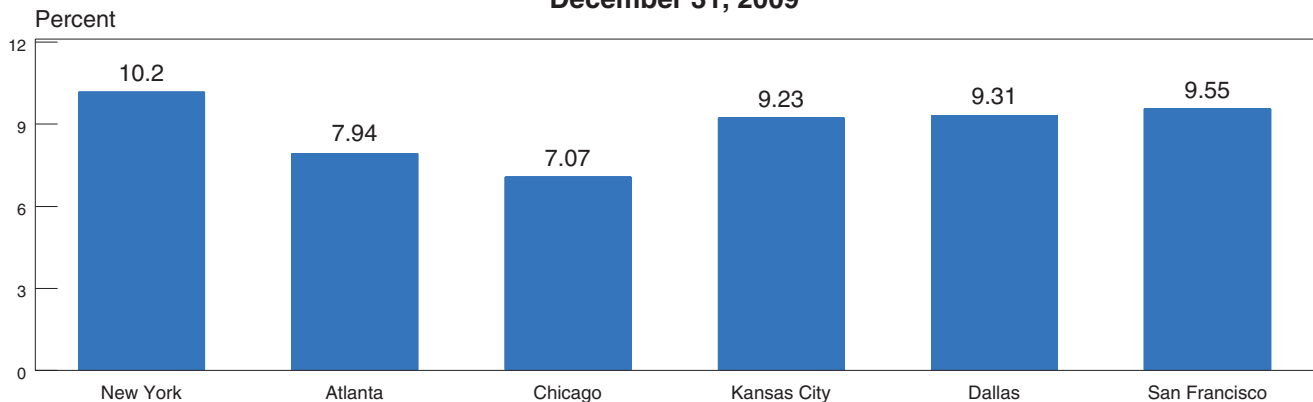
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2009



Core Capital (Leverage) Ratio

December 31, 2009



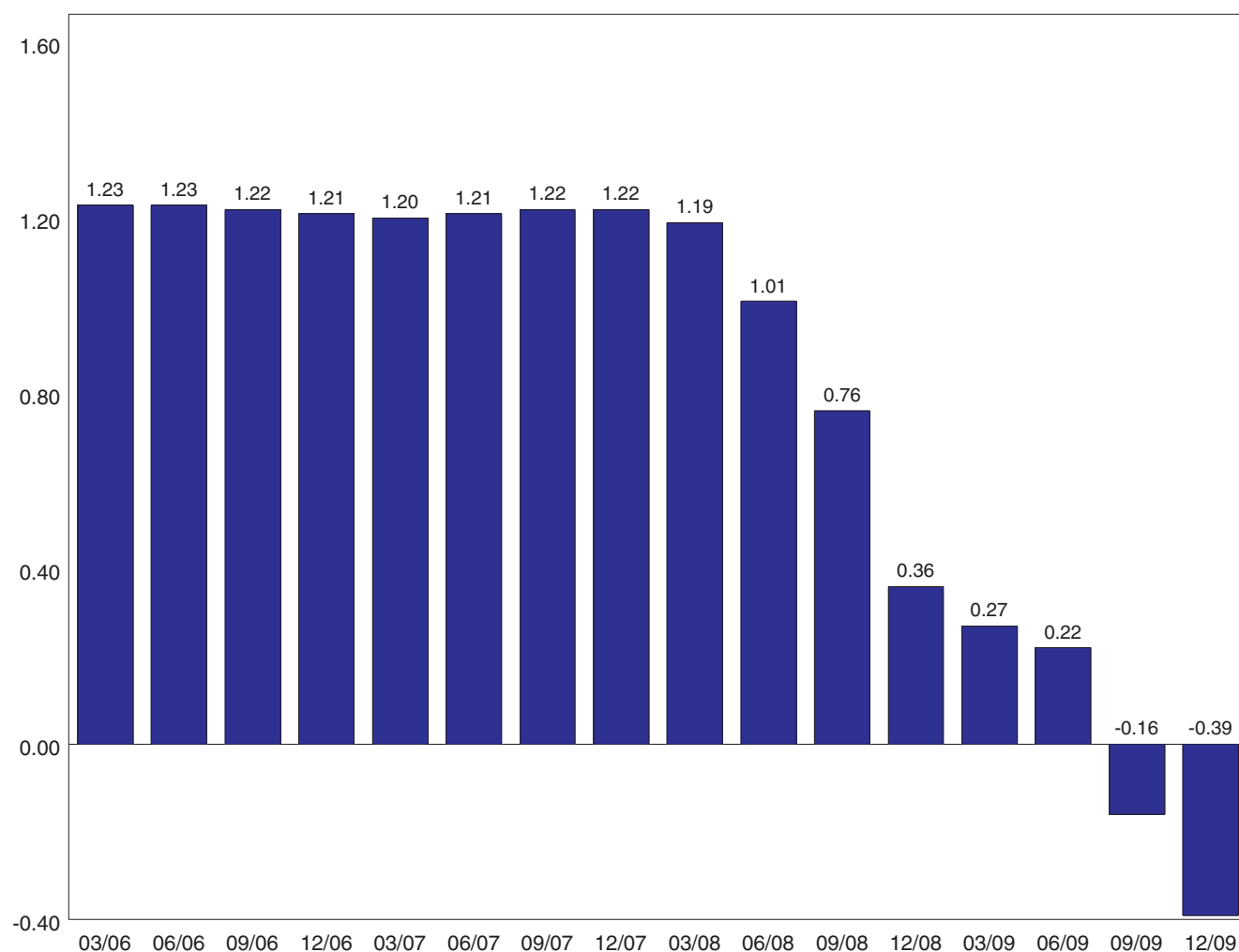
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2006 - December 31, 2009

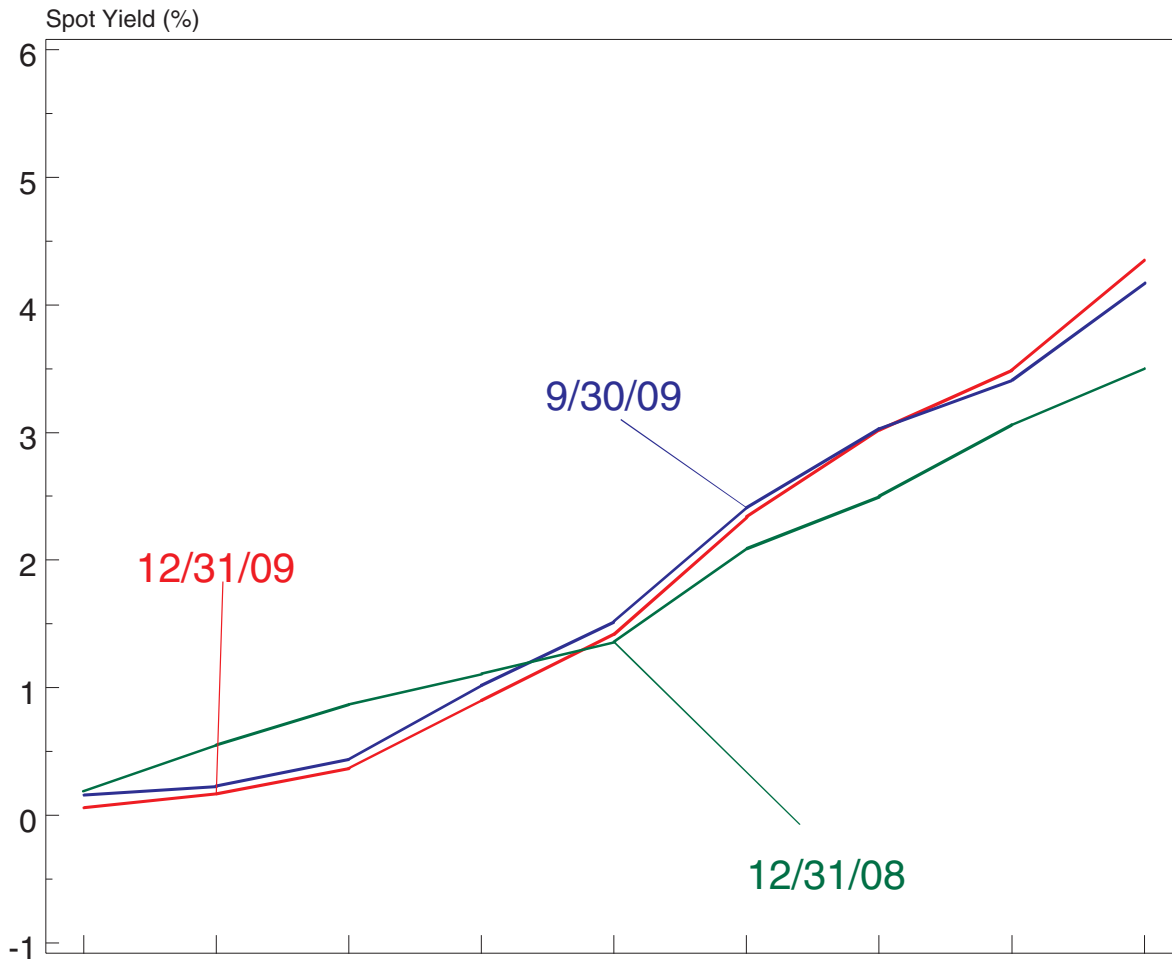
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2009 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

December 31, 2008 - December 31, 2009



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/09	0.06	0.17	0.37	0.90	1.42	2.34	3.02	3.49	4.35
9/30/09	0.16	0.23	0.44	1.02	1.52	2.41	3.03	3.41	4.17
6/30/09	0.16	0.31	0.51	0.98	1.48	2.30	2.98	3.39	4.24
3/31/09	0.24	0.41	0.60	0.92	1.29	1.84	2.41	2.87	3.62
12/31/08	0.19	0.55	0.87	1.11	1.36	2.09	2.50	3.06	3.50

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, 2009

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,652	95.5%	\$12,929.7	98.6%
Adequately Capitalized	172	2.1%	\$75.8	0.6%
Undercapitalized	91	1.1%	\$51.8	0.4%
Significantly Undercapitalized	50	0.6%	\$31.4	0.2%
Critically Undercapitalized	47	0.6%	\$20.6	0.2%

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

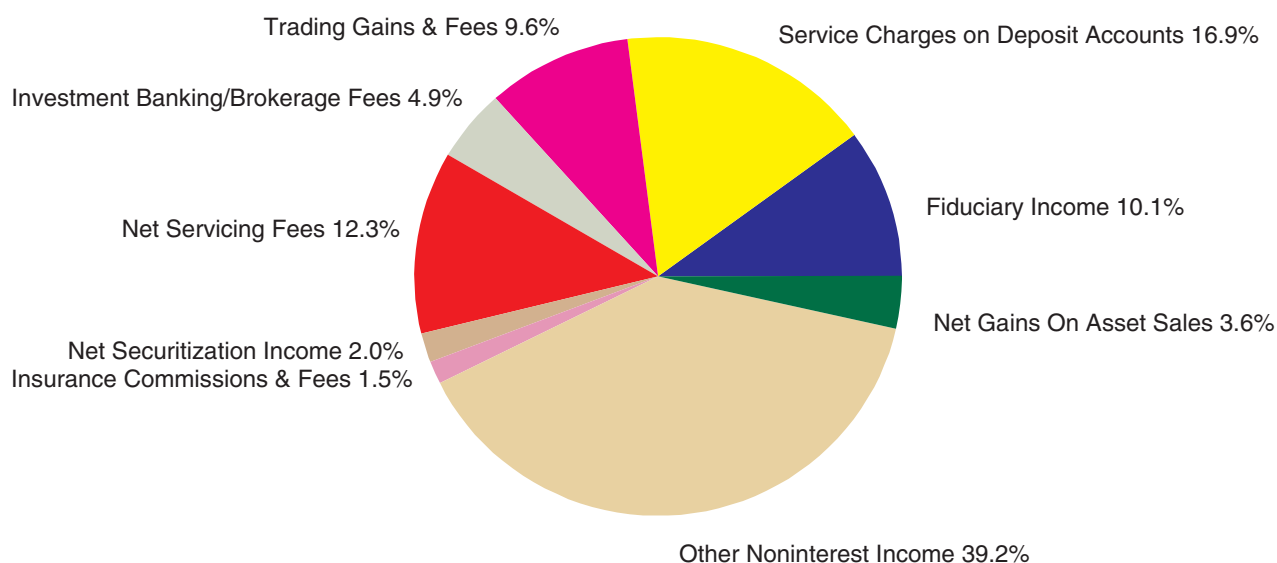
Capital Category Definitions

	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

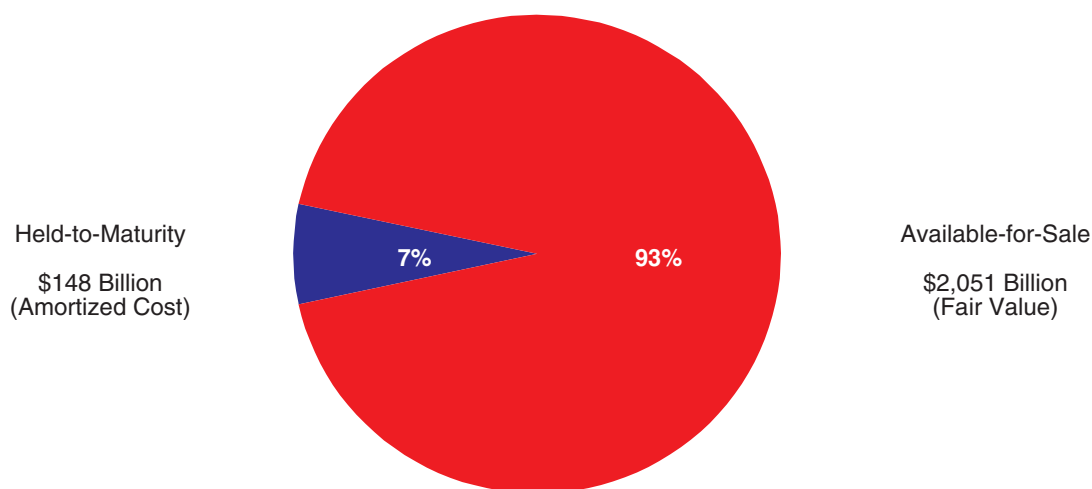
December 31, 2009



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$24,478	1,335	19.3%
Service Charges on Deposit Accounts	\$41,076	6,724	97.2%
Trading Gains & Fees	\$23,286	186	2.7%
Investment Banking/Brokerage Fees	\$11,910	1,874	27.1%
Venture Capital Revenue	-\$113	54	0.8%
Net Servicing Fees	\$29,889	1,734	25.1%
Net Securitization Income	\$4,759	49	0.7%
Insurance Commissions & Fees	\$3,745	3,179	46.0%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$7,758	2,170	31.4%
Net Gains/Losses On OREO Sales	-\$3,710	3,421	49.5%
Net Gains/Losses On Sales Of Other Assets	\$4,575	2,549	36.8%
Other Noninterest Income	\$95,044	6,781	98.0%
Total Noninterest Income	\$242,699	6,827	98.7%

Commercial Bank Total Securities*

December 31, 2009



Commercial Bank Total Securities*

December 31, 2009

	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	\$1,367	101.8	\$98,966	99.8	\$100,332	99.9
U.S. Government Agencies	241	101.3	9,562	101.9	9,803	101.9
Government Sponsored Enterprises	11,569	101.0	213,009	100.2	224,579	100.2
Mortgage Pass-through Securities	17,520	103.7	745,754	101.8	763,274	101.8
Collateralized Mortgage Obligations	40,252	101.8	358,160	97.8	398,411	98.2
State, County, Municipal Obligations	21,928	101.4	132,092	100.9	154,021	101.0
Asset Backed Securities	28,904	101.7	125,659	98.6	154,563	99.2
Other Debt Securities	26,717	100.8	347,018	101.4	373,735	105.6
Equity Securities	**	**	20,863	113.3	20,863	113.3
Total Securities	\$148,498	101.7	\$2,051,083	100.3	\$2,199,581	100.4
Memoranda***						
Structured Notes	27,803		27,539			99.0

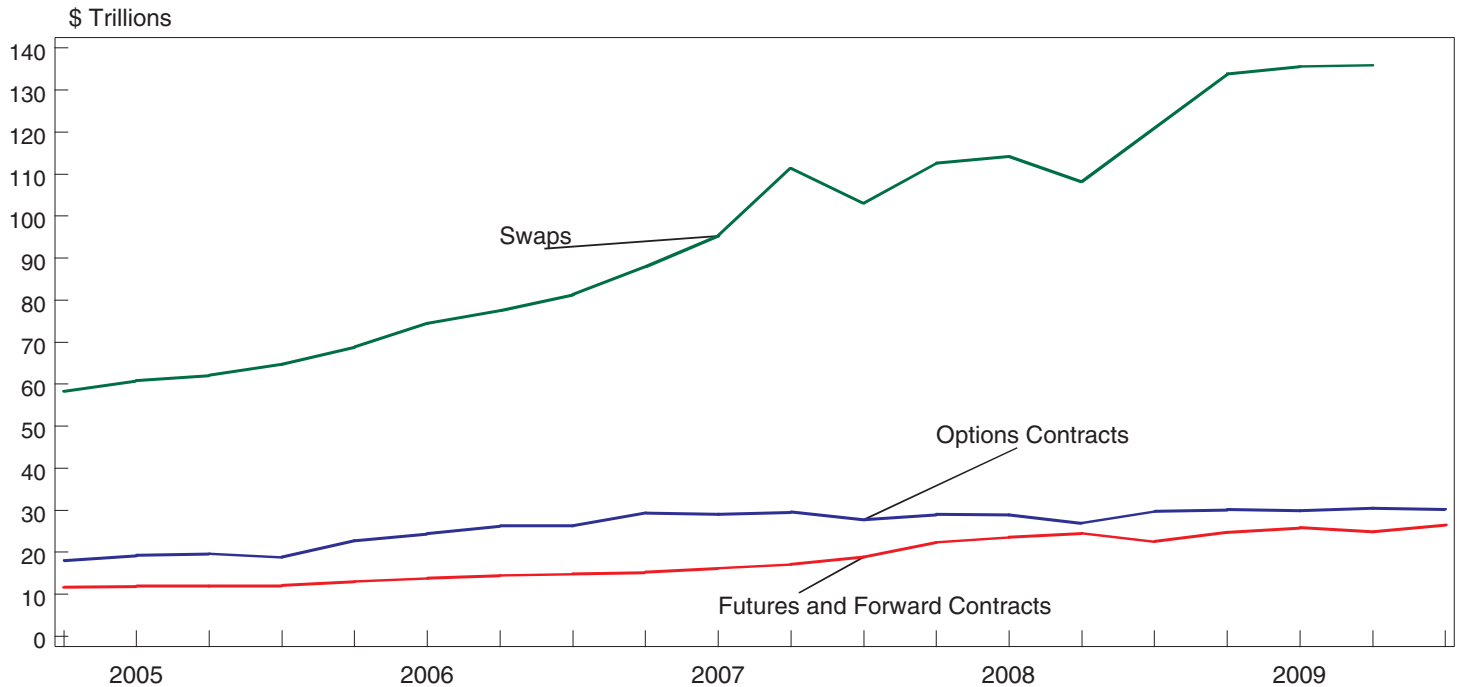
* Excludes trading account assets.

** 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

2005 - 2009 (Notional Amounts)



	12/05	12/06	12/07	12/08	3/09	6/09	9/09	12/09
Total Derivatives	\$95,615	\$122,485	\$149,682	\$195,371	\$188,747	\$191,344	\$191,280	\$198,772
(Notional Amounts, in billions of dollars)	0	0	0	0	0	0	0	0
Futures and Forward Contracts	12,056	14,881	18,866	22,527	24,713	25,847	24,878	26,493
Interest rate contracts	7,060	8,539	9,117	13,762	17,162	18,077	16,913	17,840
Foreign exchange rate contracts	4,828	6,143	9,498	8,528	7,356	7,587	7,774	8,468
Other futures and forwards*	168	199	251	238	194	184	192	186
Option Contracts	18,856	26,275	27,725	29,745	30,157	29,878	30,492	30,267
Interest rate options	15,160	20,515	20,984	23,687	24,362	24,620	25,333	25,553
Foreign currency options	2,360	3,273	4,025	3,563	3,344	2,957	2,733	2,713
Other option contracts*	1,336	2,487	2,716	2,495	2,450	2,301	2,427	2,002
Swaps	64,704	81,328	103,091	143,100	133,878	135,619	135,910	142,011
Interest rate swaps	62,299	78,366	99,376	138,431	129,239	130,530	130,317	136,162
Foreign exchange rate swaps	2,101	2,484	3,092	4,133	4,171	4,622	5,103	5,373
Other swaps*	303	478	623	535	468	466	490	476
Memoranda	0	0	0	0	0	0	0	0
Spot Foreign Exchange Contracts	431	664	560	699	1,401	1,481	2,112	745
Credit Derivatives	5,822	9,020	15,863	16,029	14,601	13,416	12,986	14,036
Number of banks reporting derivatives	838	922	956	1,010	1,067	1,108	1,070	1,026
Replacement cost of interest rate and foreign exchange rate contracts **	0	0	0	0	0	0	0	0
	1,129	1,020	1,570	5,765	5,030	3,842	4,076	3,475

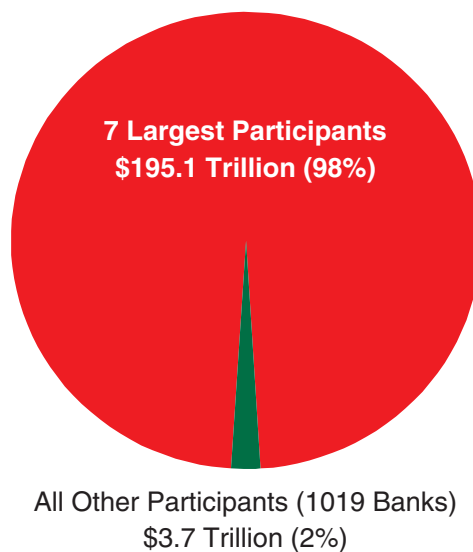
* Not reported by banks with less than \$300 million in assets.

** 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

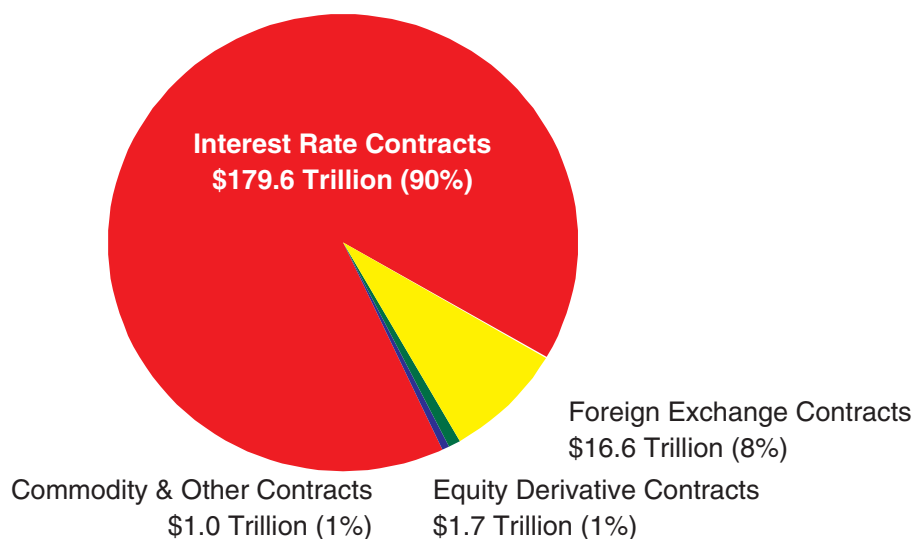
December 31, 2009



Composition of Commercial Bank Derivatives*

Notional Amounts

December 31, 2009



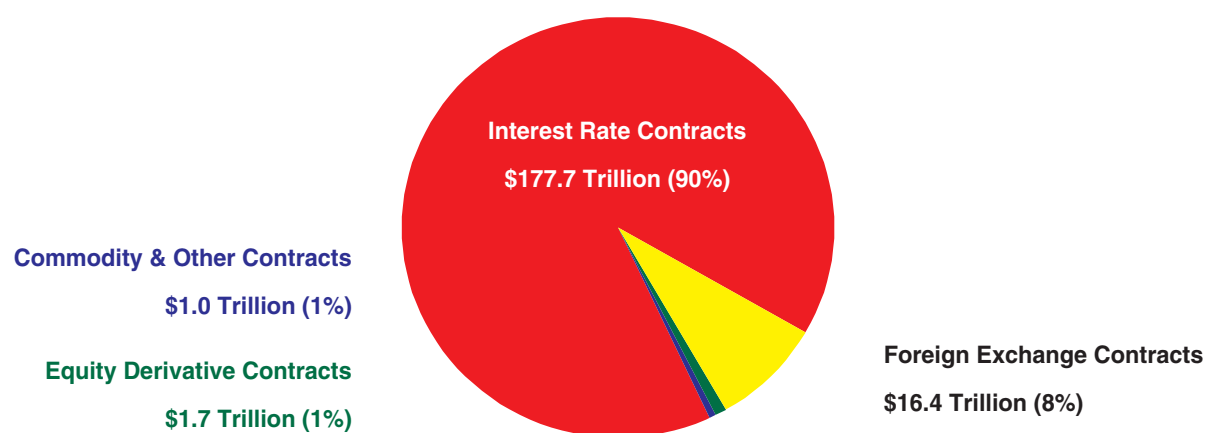
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$686 billion for the seven largest participants and \$59 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

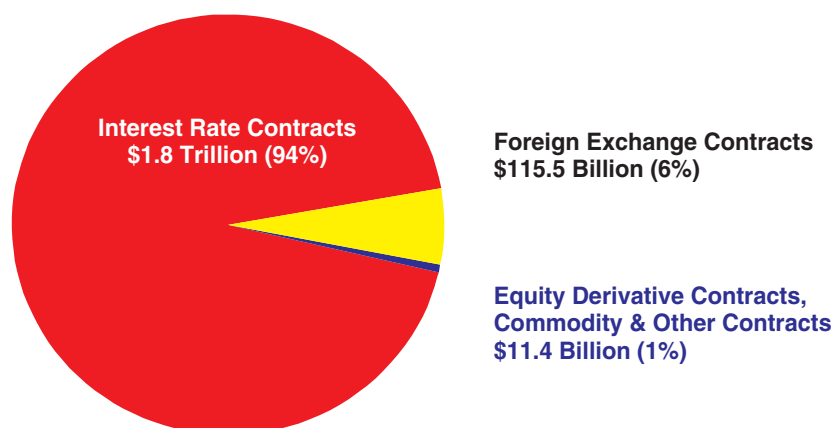
December 31, 2009



Not Held for Trading

Notional Amounts

December 31, 2009



* 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 \$745 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

December 31, 2009

(\$ Millions)

Held for Trading

184 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	3,067,779	340,356	89,928	47,680	3,545,743	105,969
Gross negative fair value	2,975,951	329,917	88,029	45,877	3,439,775	
All other participants						
Gross positive fair value	27,485	11,891	1,159	2,536	43,072	1,720
Gross negative fair value	25,966	11,440	1,385	2,561	41,352	
Total						
Gross positive fair value	3,095,264	352,247	91,087	50,217	3,588,815	107,688
Gross negative fair value	3,001,918	341,357	89,415	48,438	3,481,126	

Held for Purposes Other than Trading

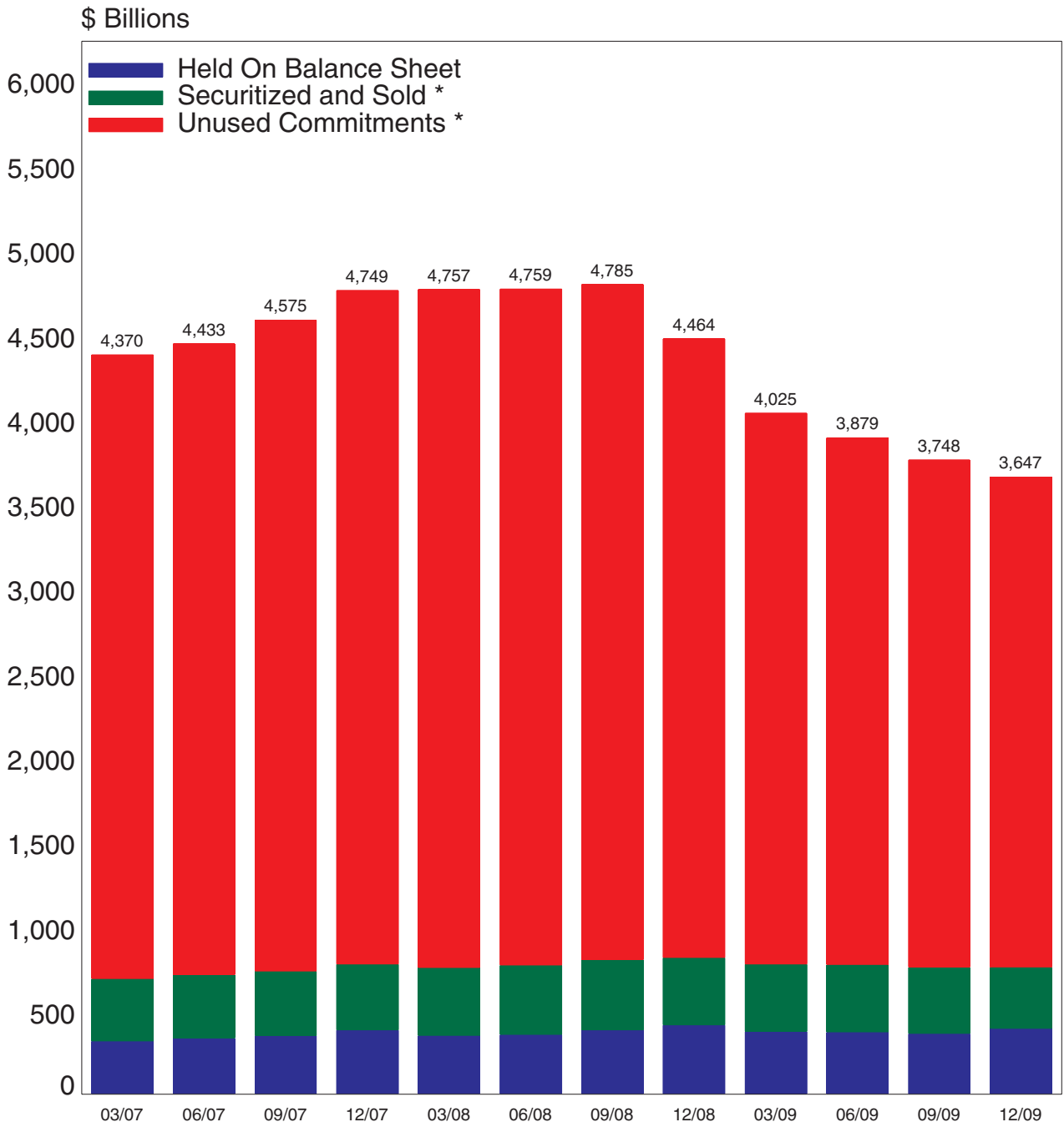
927 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 73% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	17,141	1,257	0	39	18,437	230
Gross negative fair value	15,872	2,140	0	195	18,207	
All other participants						
Gross positive fair value	8,307	599	217	73	9,196	2,405
Gross negative fair value	5,129	935	652	73	6,790	
Total						
Gross positive fair value	25,448	1,856	217	112	27,632	2,635
Gross negative fair value	21,001	3,075	652	268	24,997	

Expansion of Commercial Bank Credit Card Lines

2007-2009



Loans Outstanding (\$ Billions)

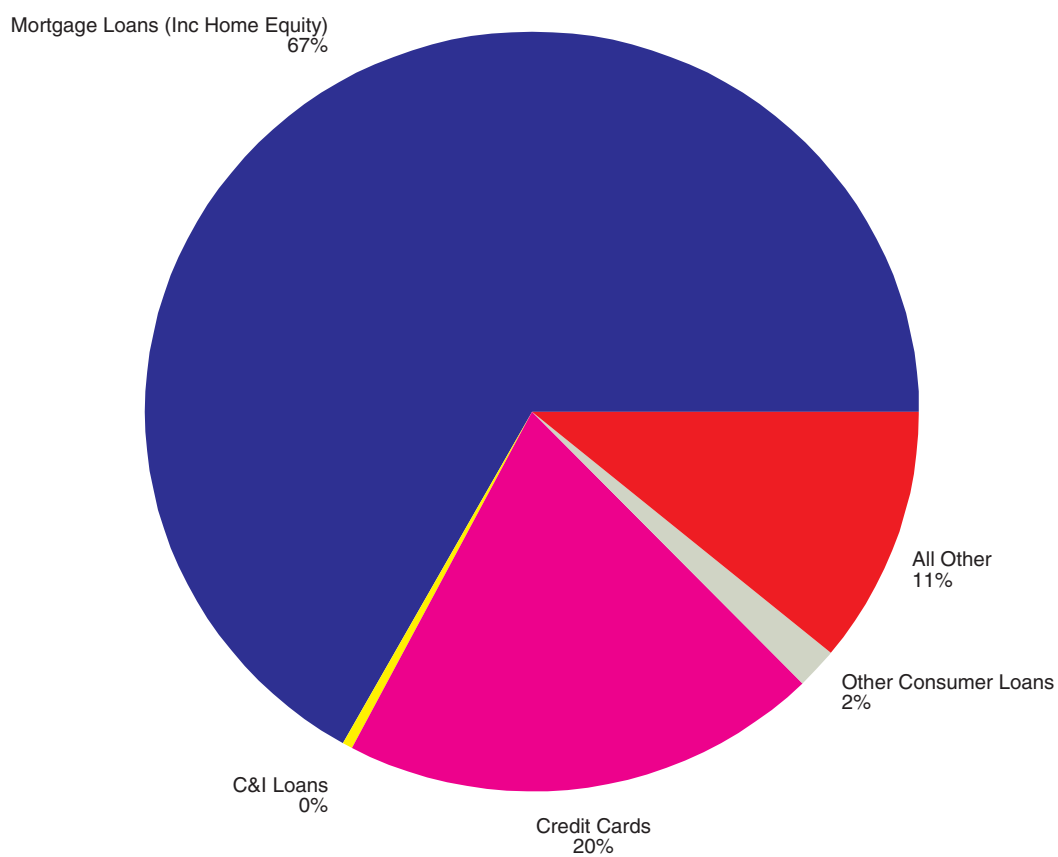
Held On Balance Sheet	311.0	330.0	343.4	375.7	344.3	350.4	375.8	405.4	367.4	364.6	356.9	384.3
Securitized and Sold *	367.8	372.5	379.7	390.0	402.2	409.9	417.8	398.3	399.1	397.9	391.4	363.5
Unused Commitments *	3,691.0	3,730.6	3,851.9	3,983.0	4,010.5	3,999.1	3,991.2	3,660.0	3,258.6	3,116.5	2,999.2	2,899.0
Total	4,369.9	4,433.2	4,575.0	4,748.7	4,757.0	4,759.4	4,784.9	4,463.7	4,025.2	3,879.1	3,747.5	3,646.7

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

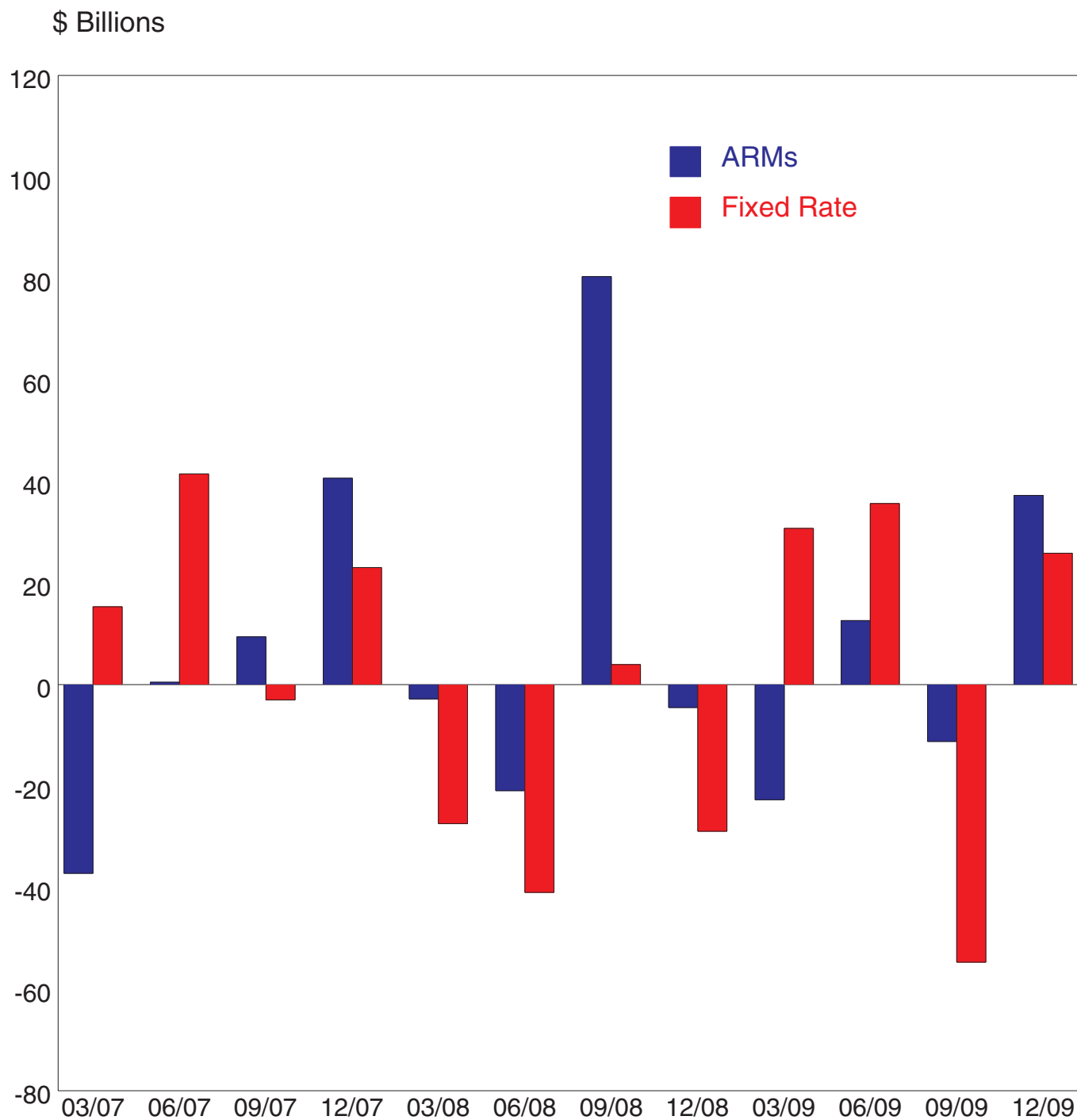
December 31, 2009



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

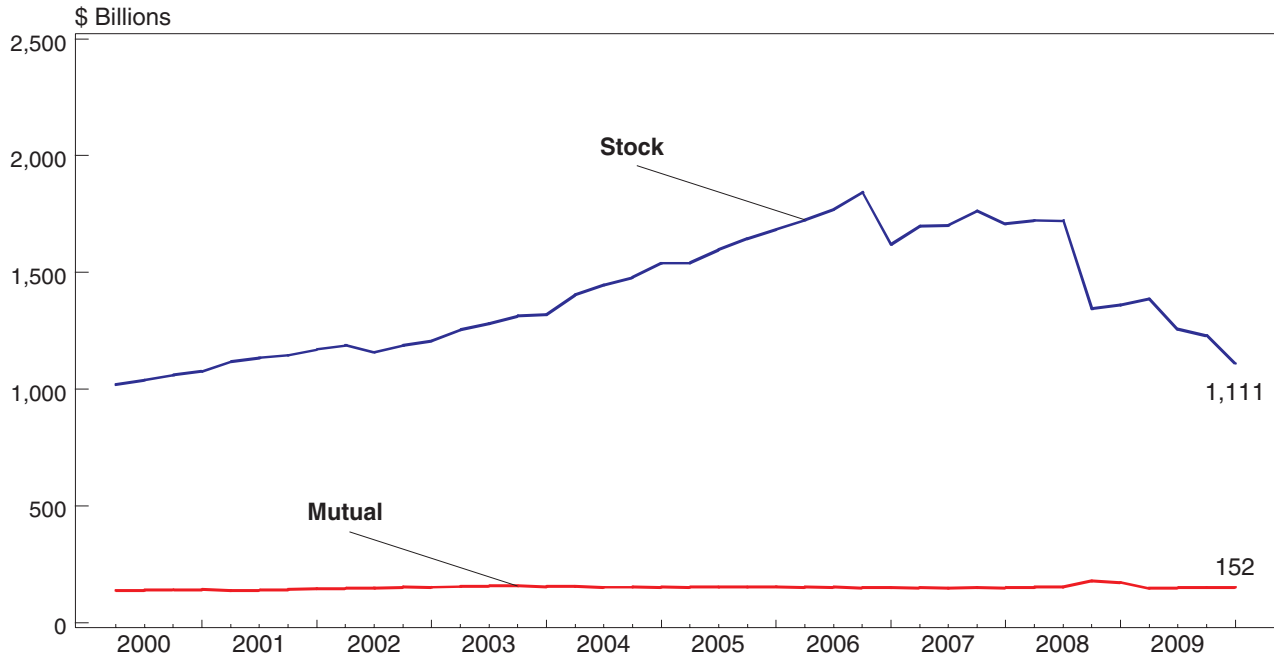
Growth Rates of ARMs and Fixed-Rate Mortgages

2007 - 2009



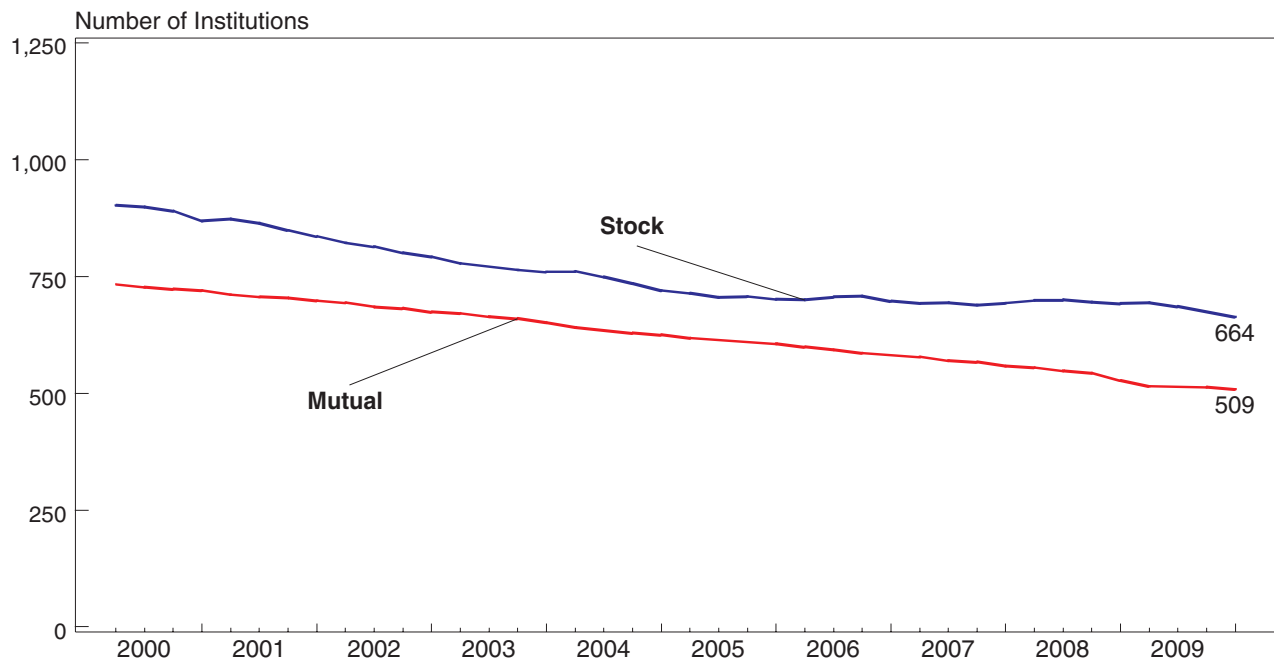
Assets of Mutual and Stock Savings Institutions

2000 - 2009



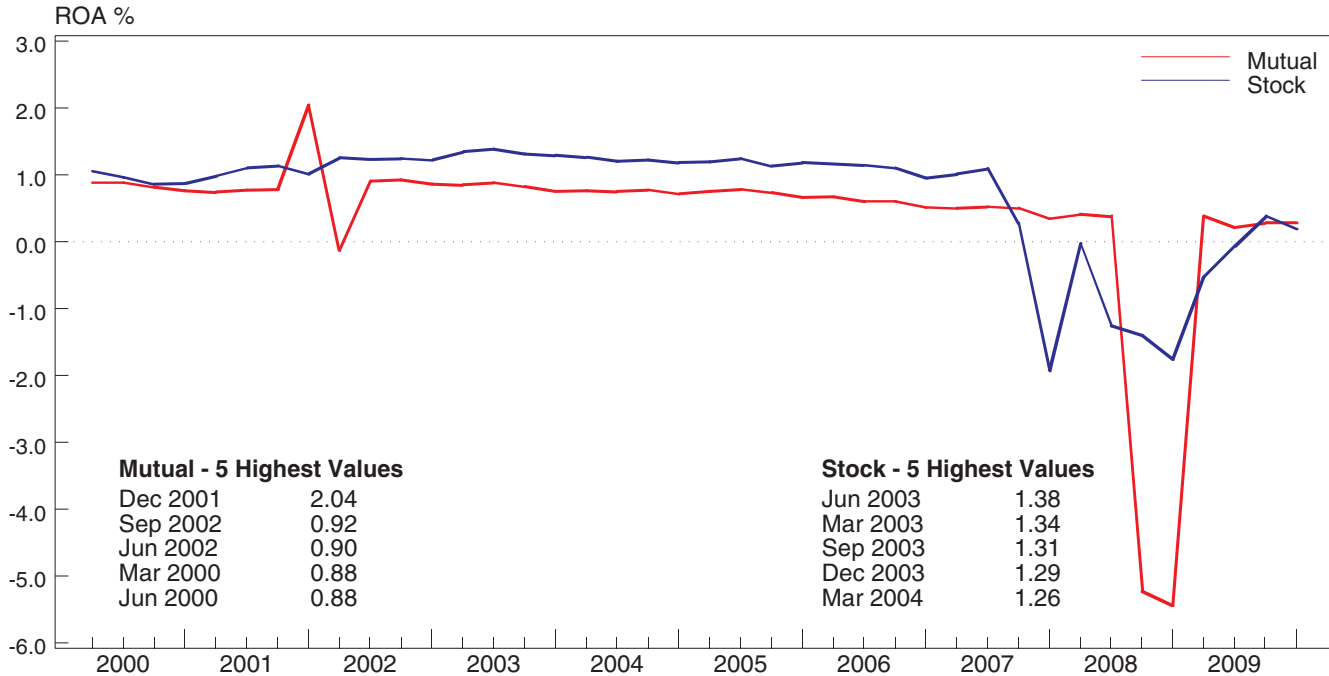
Number of Mutual and Stock Savings Institutions

2000 - 2009



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

2000-2009



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

2000-2009

