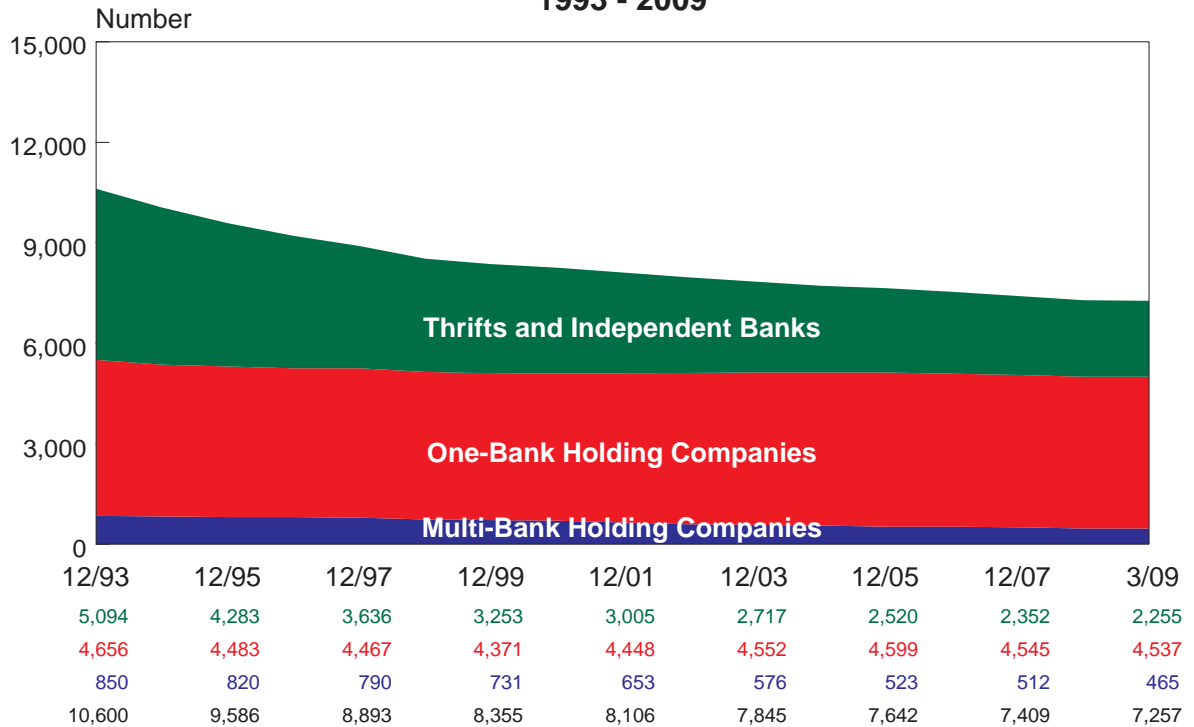


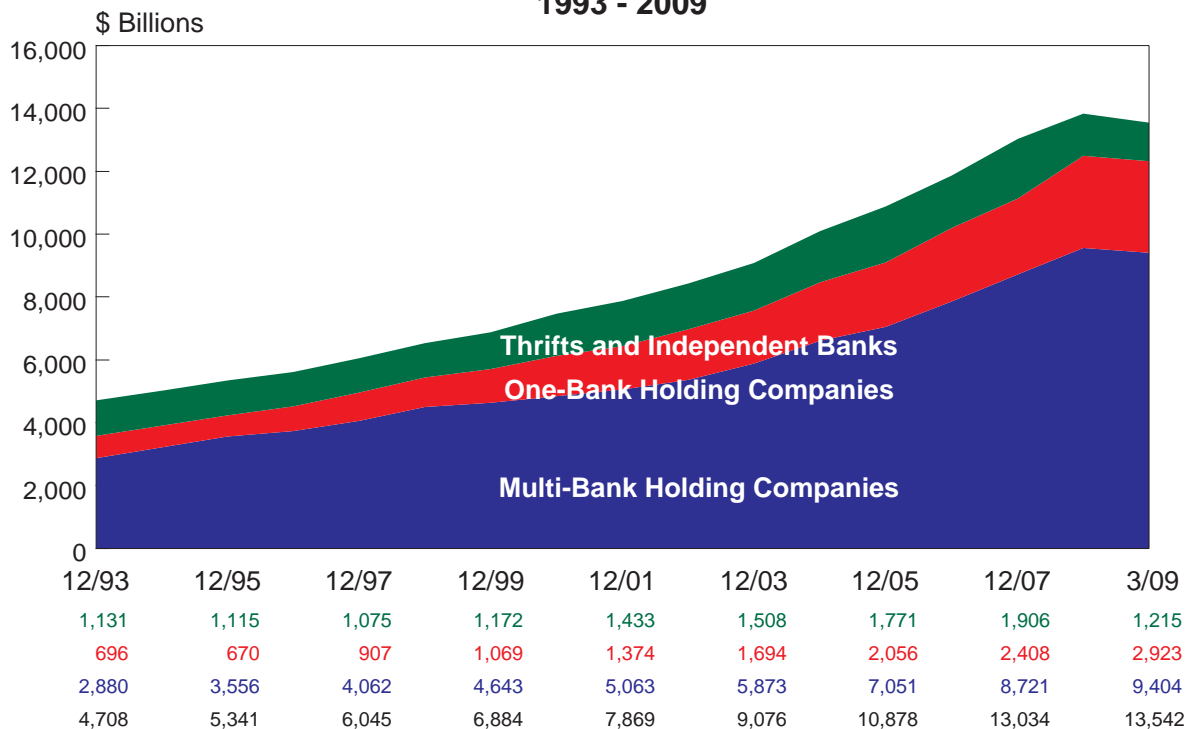
Number of FDIC-Insured Banking Organizations

1993 - 2009



Assets of FDIC-Insured Banking Organizations

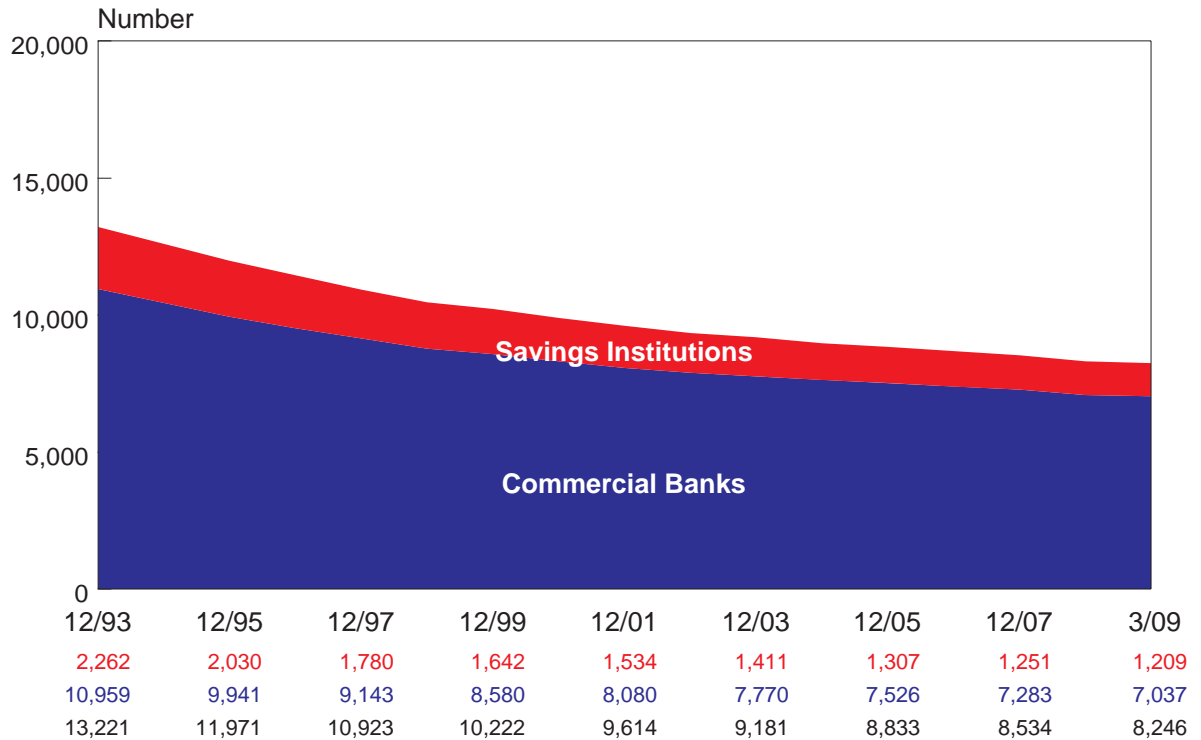
1993 - 2009



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

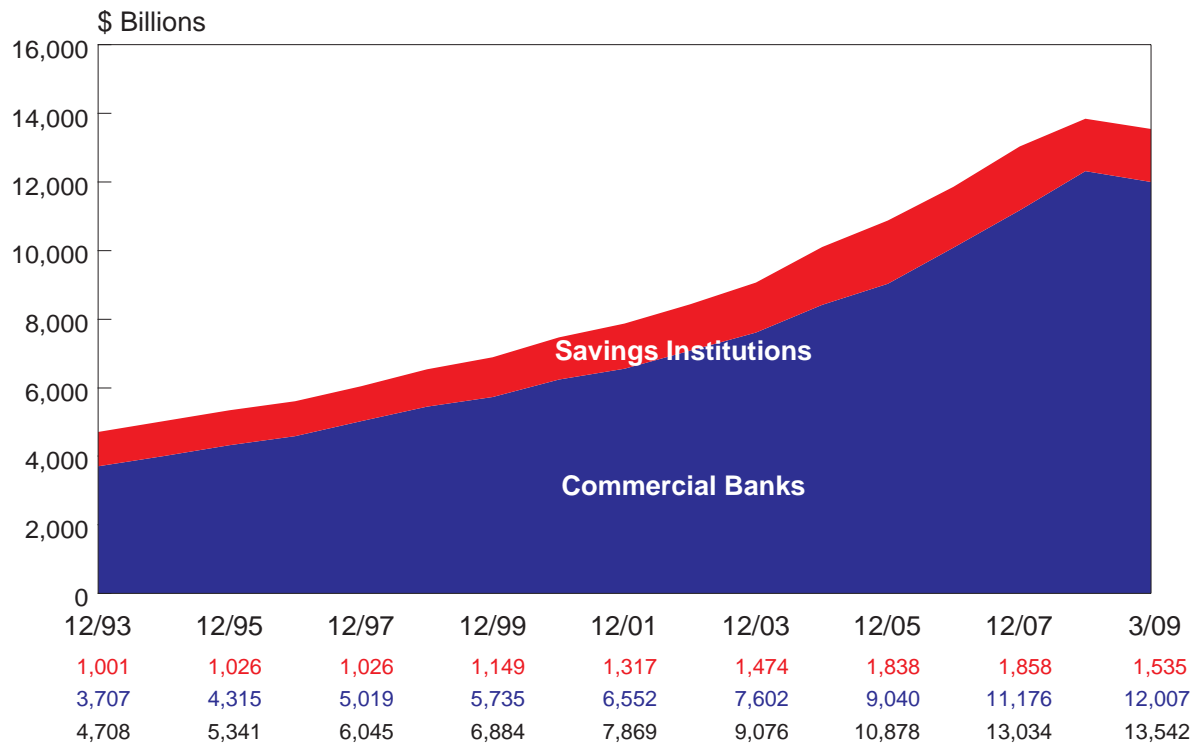
Number of FDIC-Insured Institutions

1993 - 2009



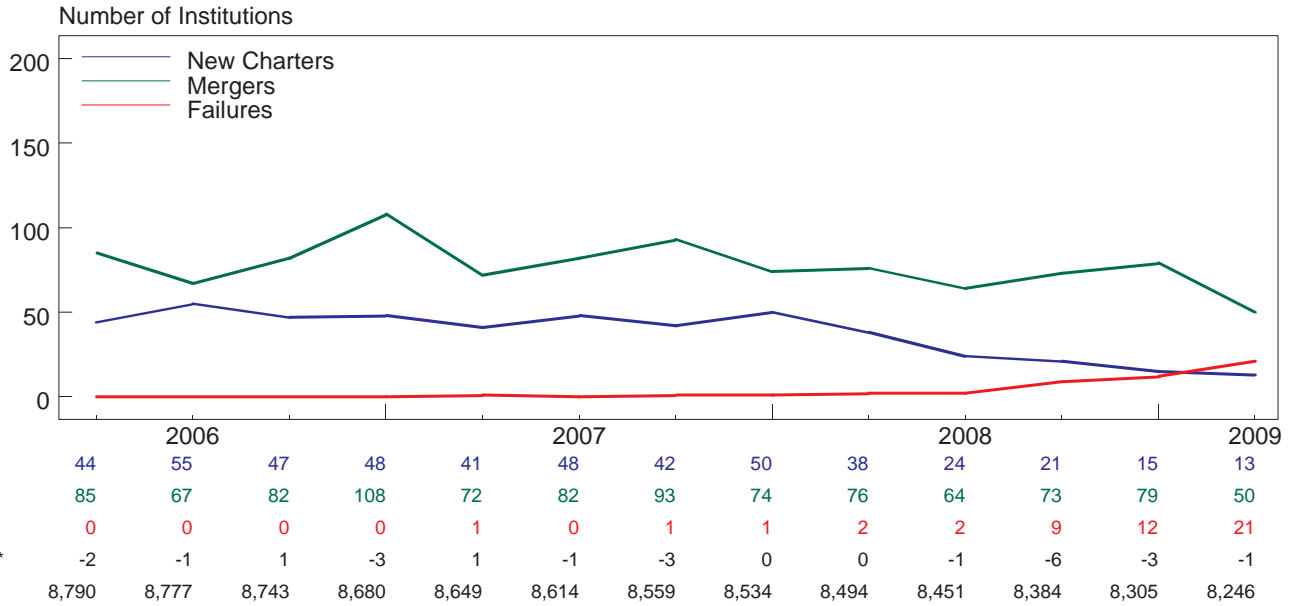
Assets of FDIC-Insured Institutions

1993 - 2009



Changes in the Number of FDIC-Insured Institutions

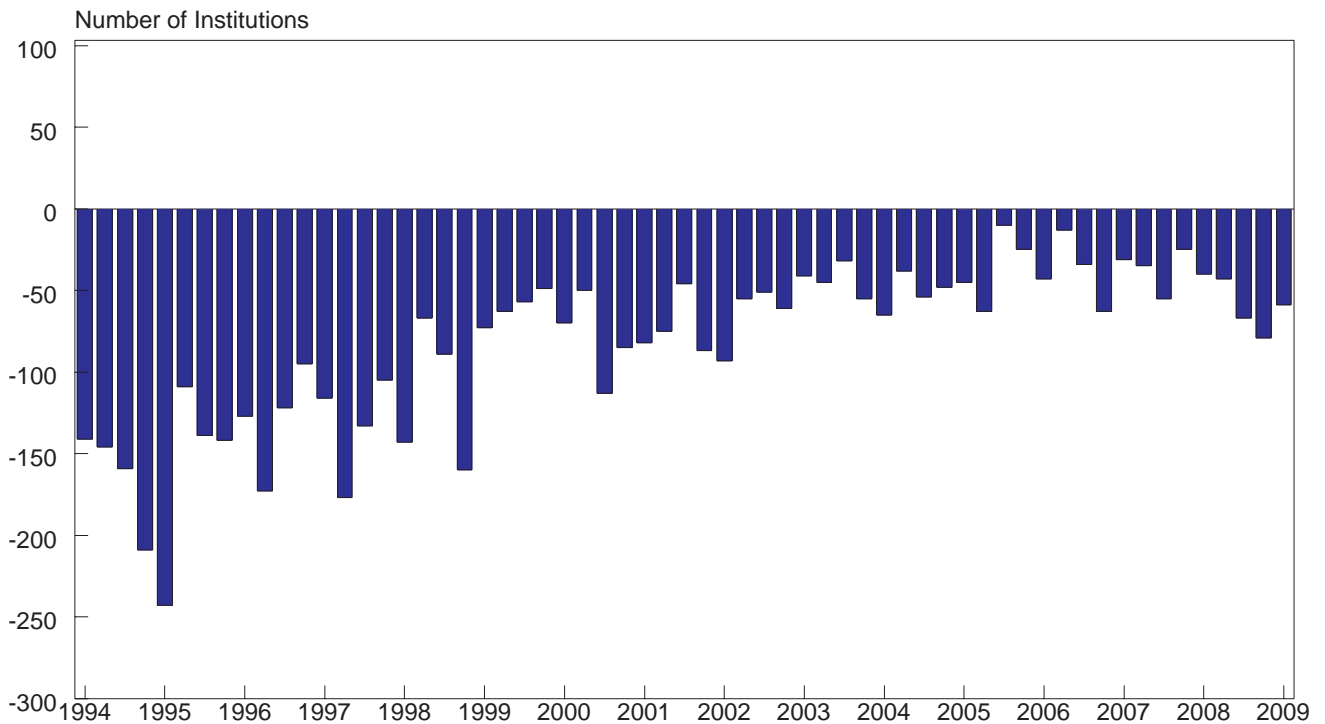
Quarterly, 2006 - 2009



* 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



Institution Mergers: Interstate vs. Intrastate

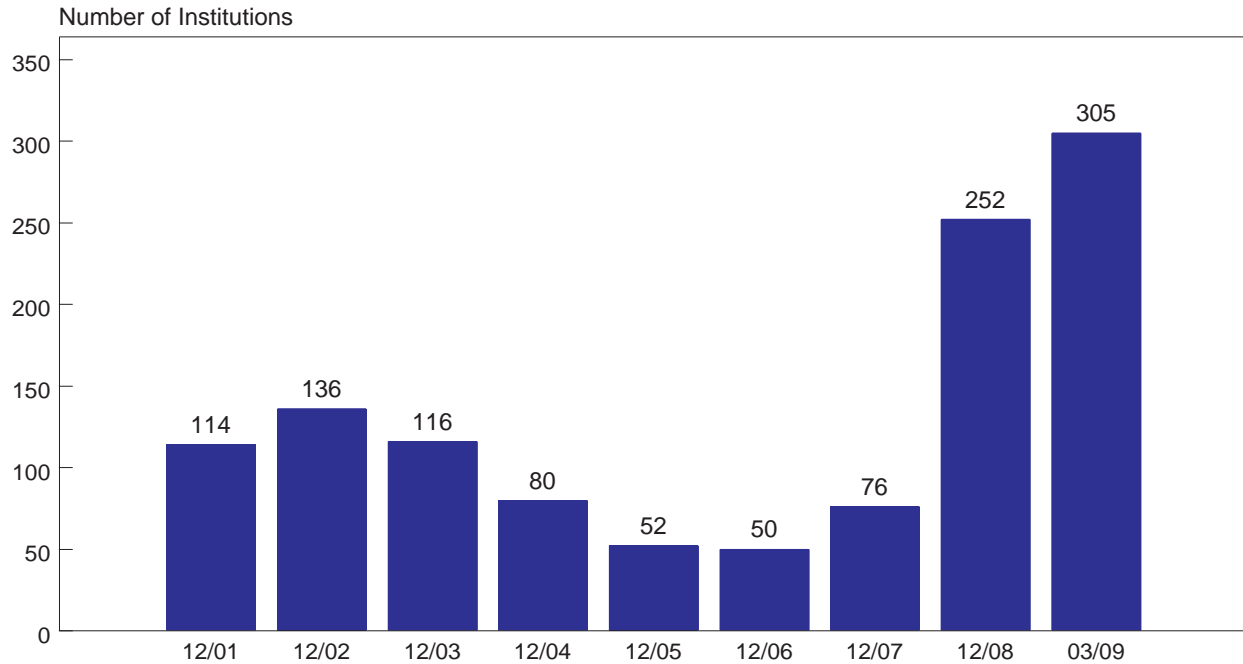
Quarterly, 2005 - 2009



Intrastate Mergers	53	75	38	56	71	41	50	77	47	53	54	59	50	36	61	59	37
Interstate Mergers	24	30	12	22	14	26	32	31	25	29	39	15	26	28	12	20	13

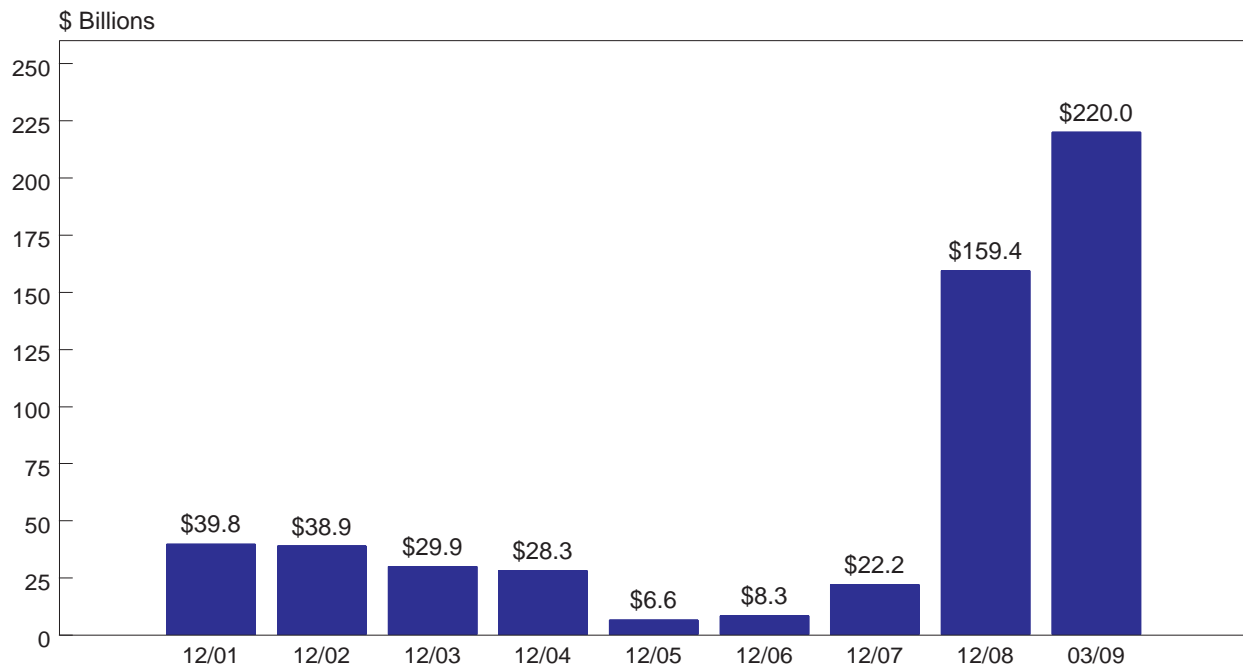
Number of FDIC-Insured "Problem" Institutions

2001-2009



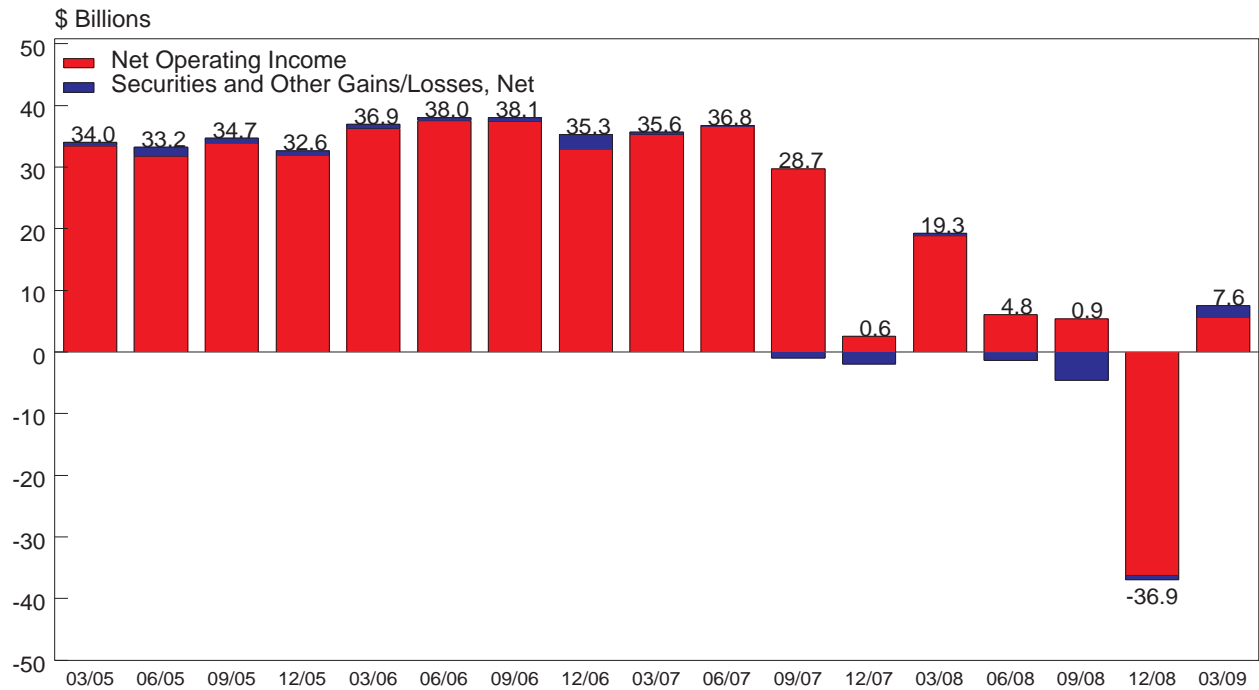
Assets of FDIC-Insured "Problem" Institutions

2001-2009



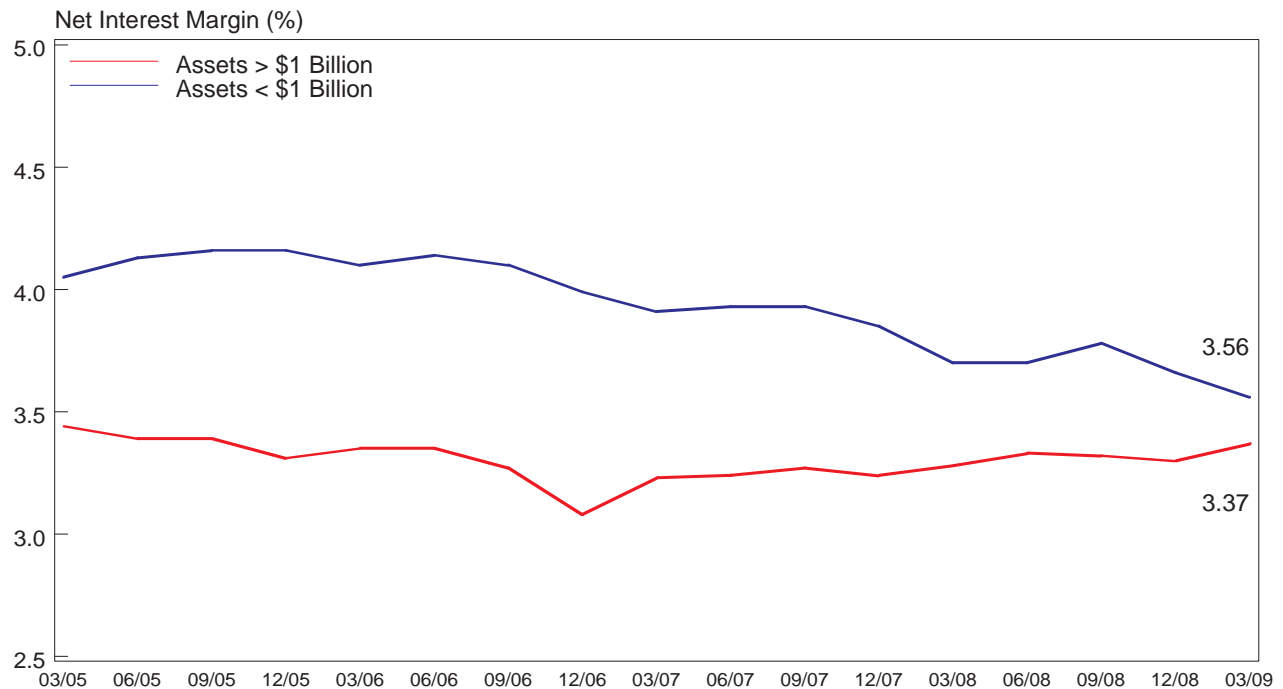
Quarterly Net Income

2005-2009



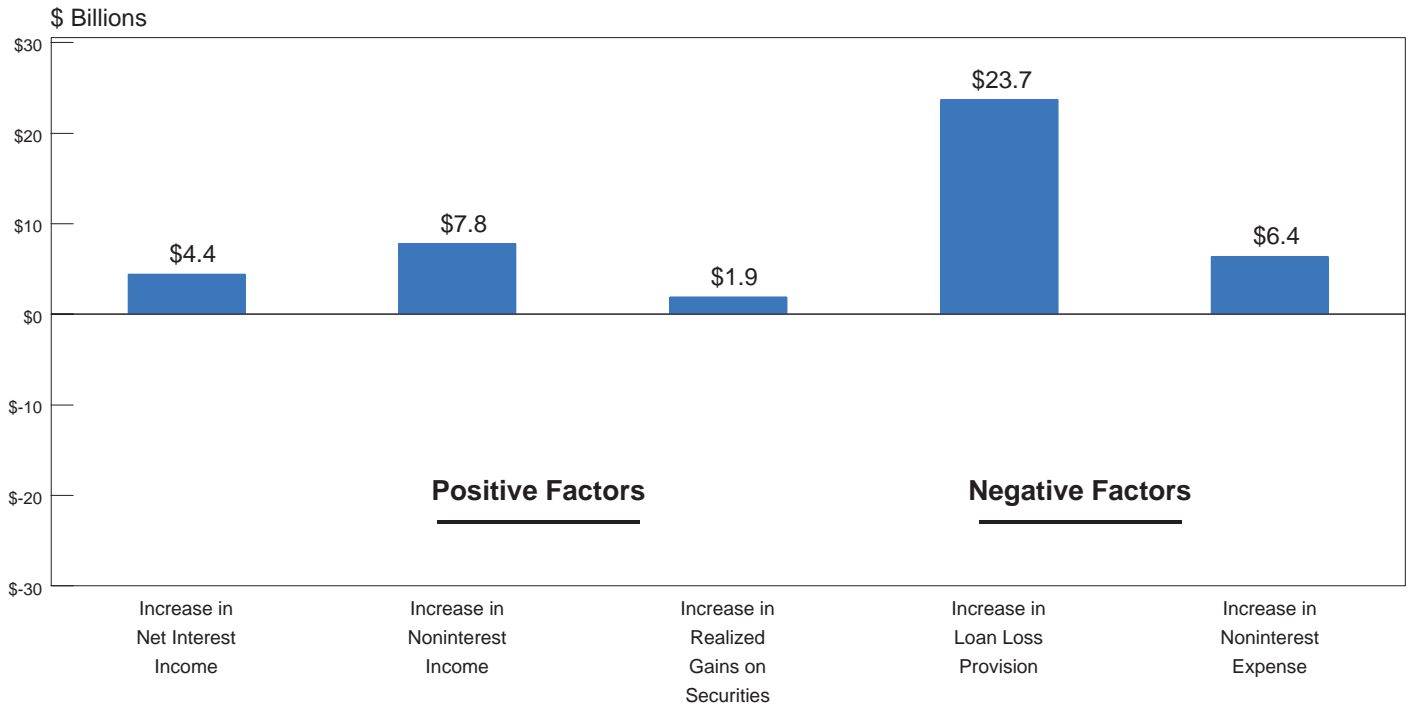
Quarterly Net Interest Margins, Annualized

2005 - 2009



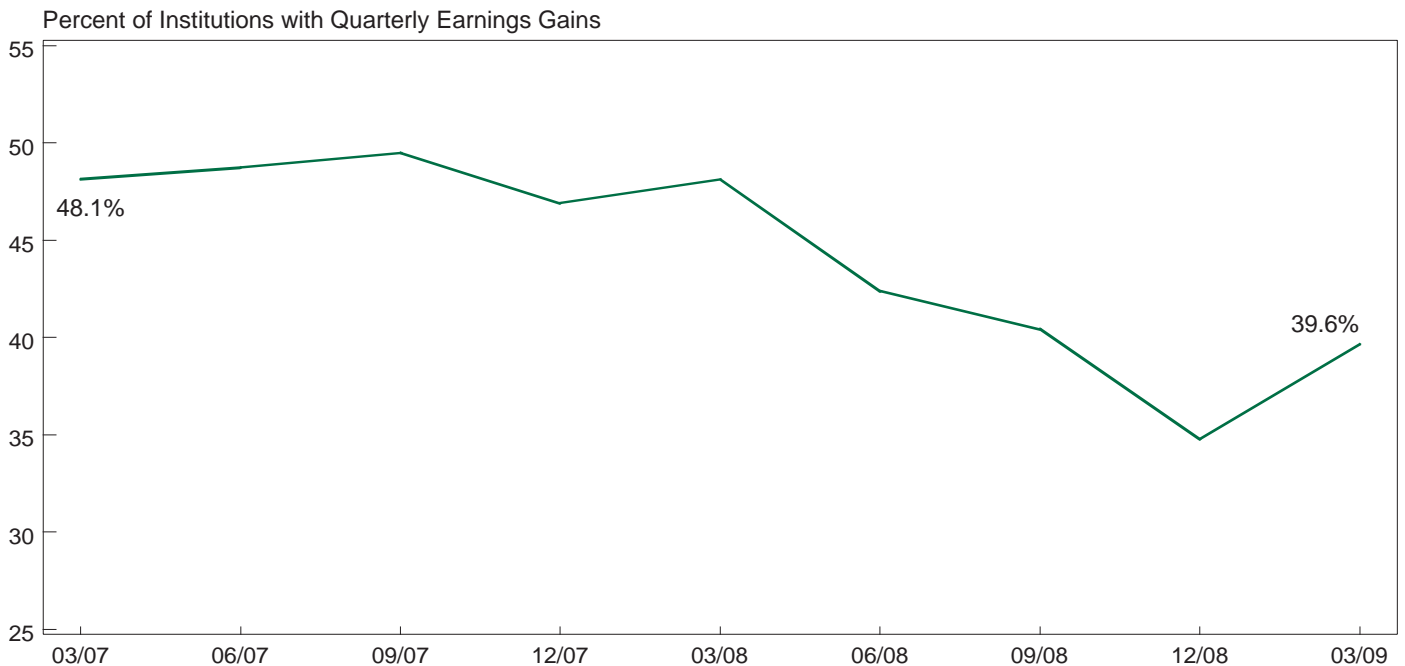
Major Factors Affecting Earnings

1st Quarter 2009 vs. 1st Quarter 2008



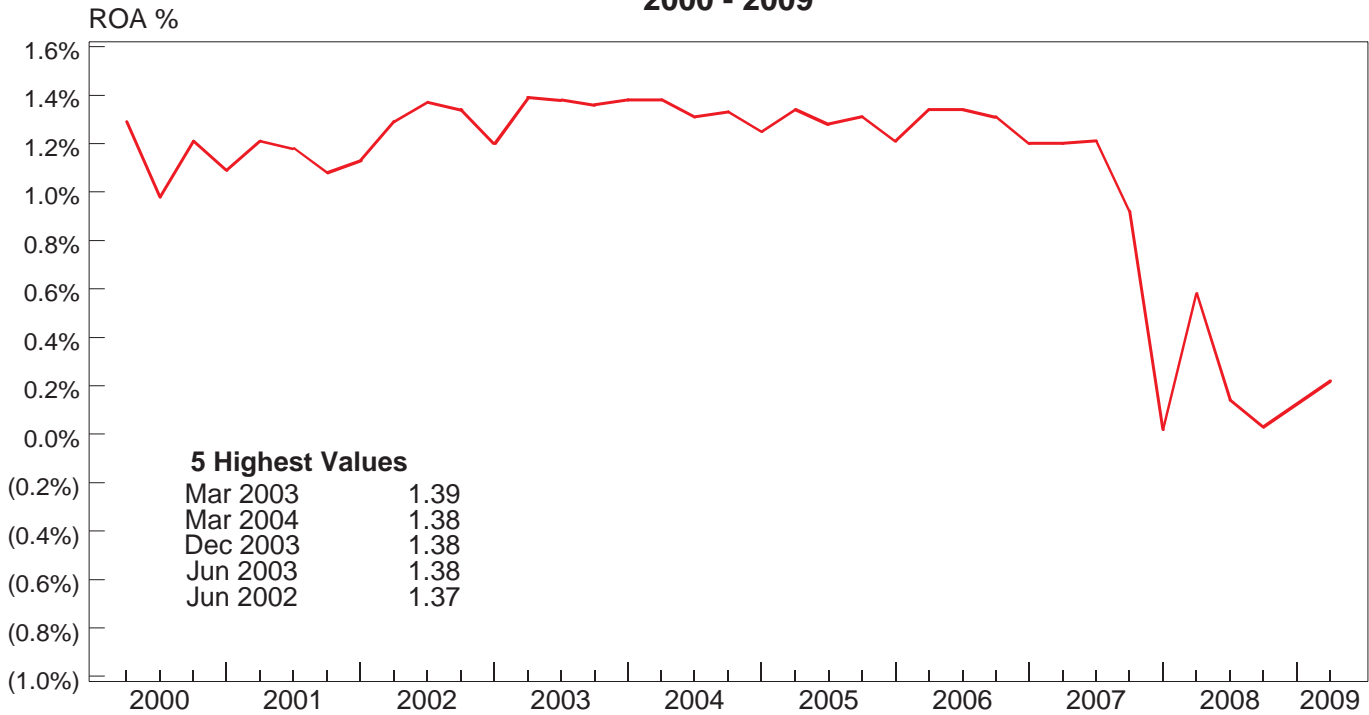
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2007-2009



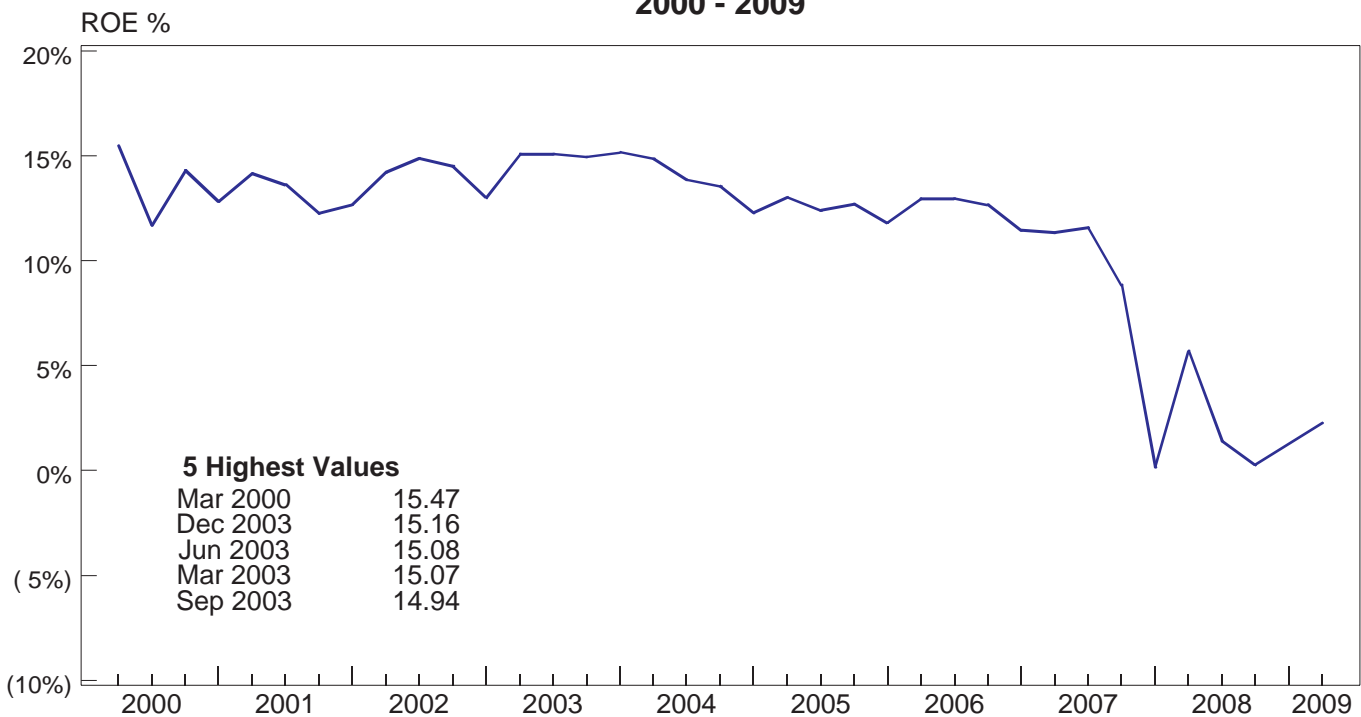
Quarterly Return on Assets (ROA), Annualized

2000 - 2009

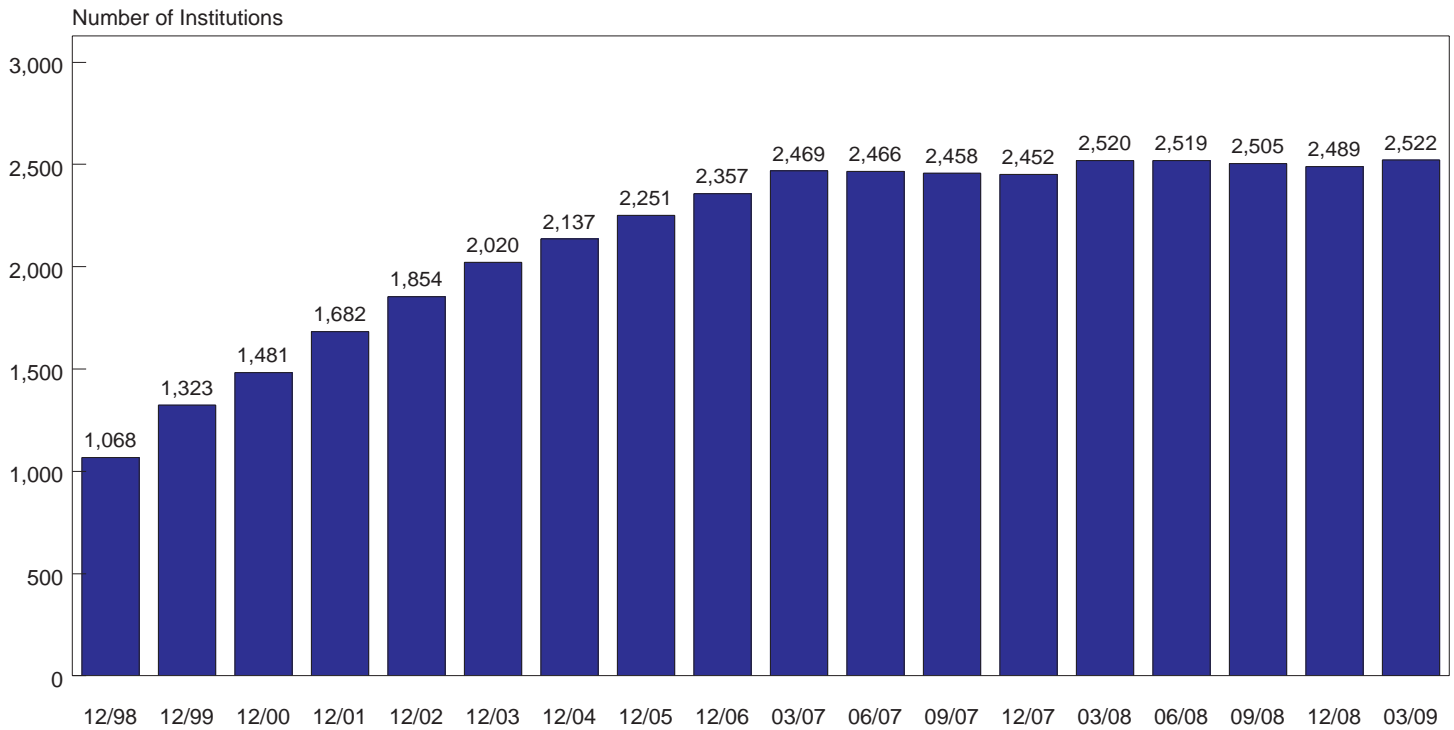


Quarterly Return on Equity (ROE), Annualized

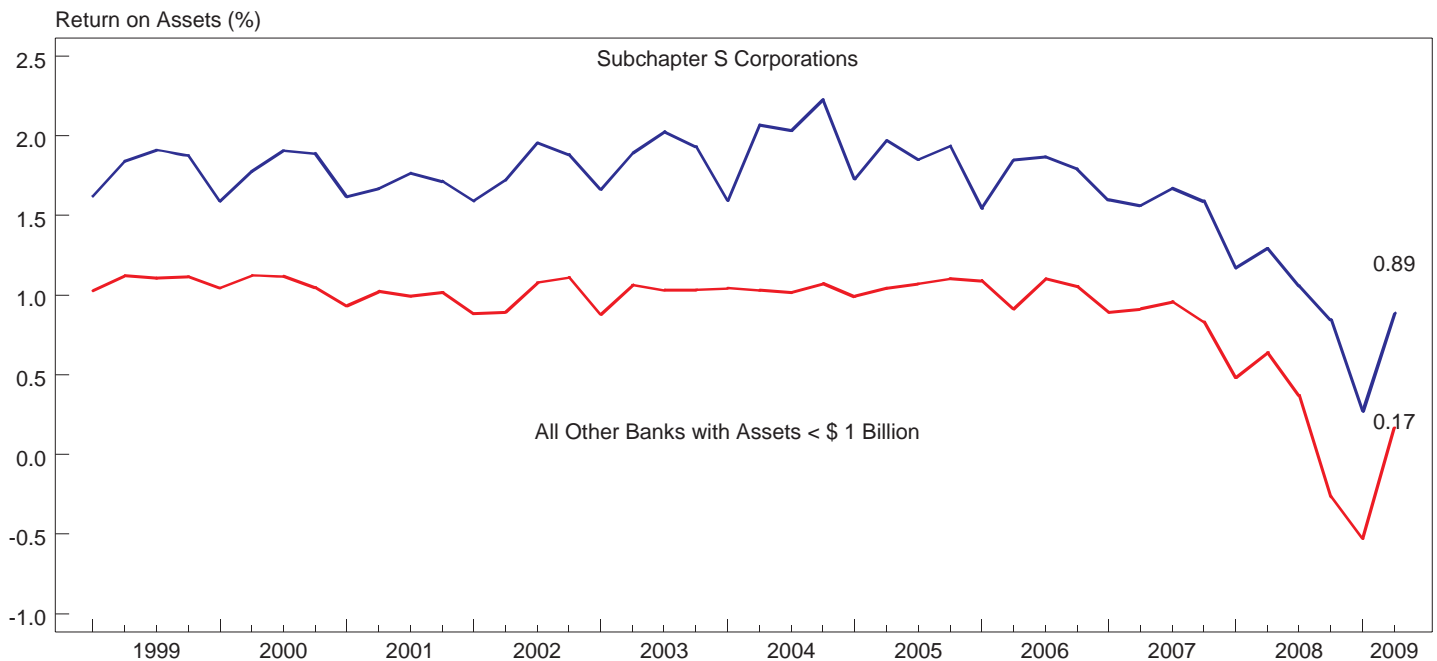
2000 - 2009



Number of Subchapter S Corporations 1998-2009

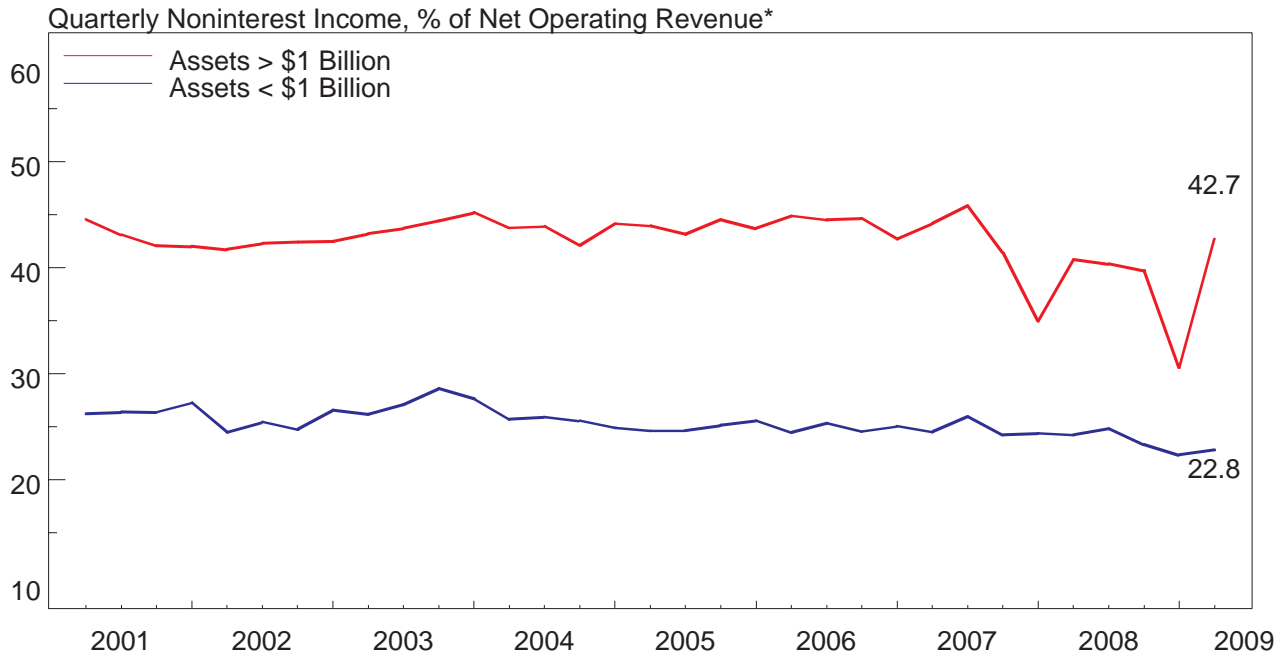


Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1998-2009



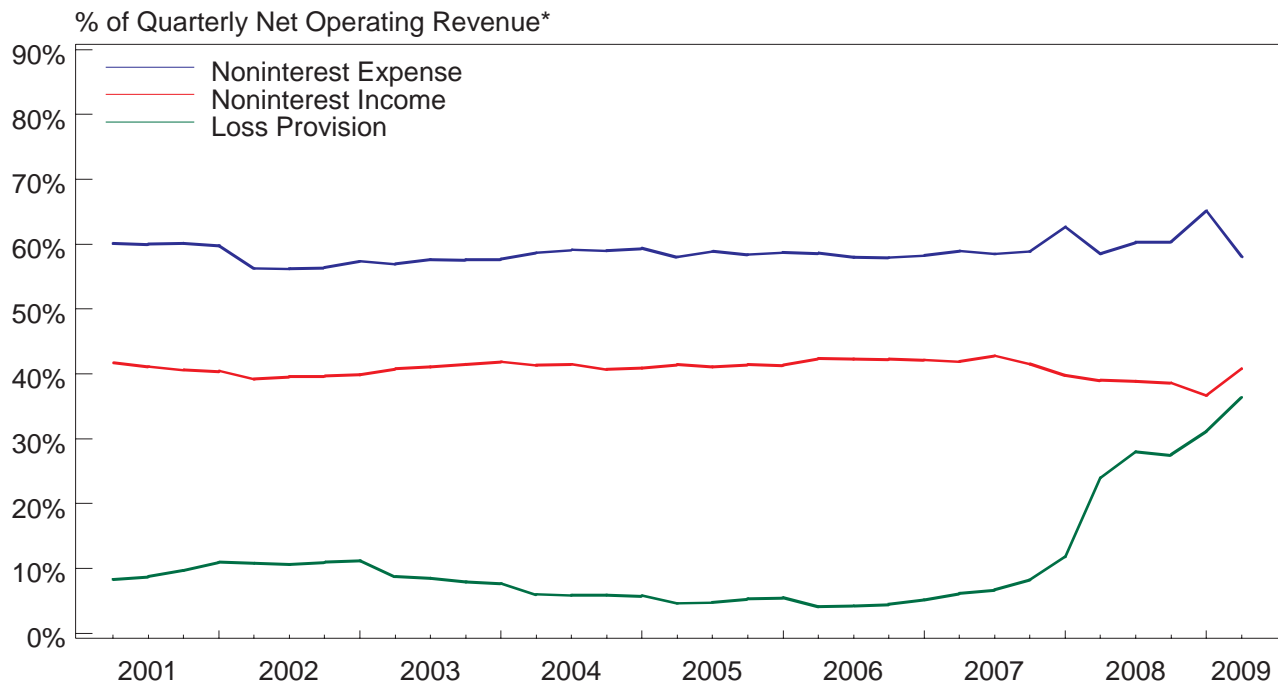
Noninterest Income as a Percentage of Net Operating Revenue*

2001 - 2009



Trends in FDIC-Insured Institutions' Income & Expenses

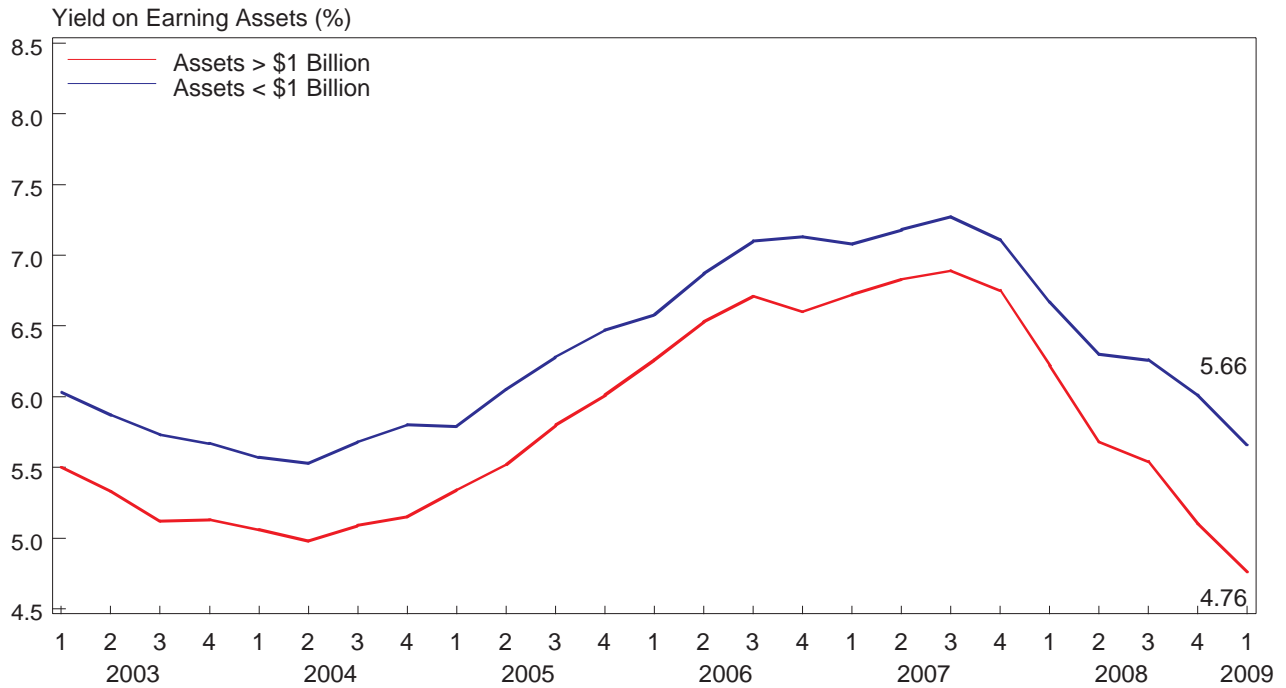
2001 - 2009



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

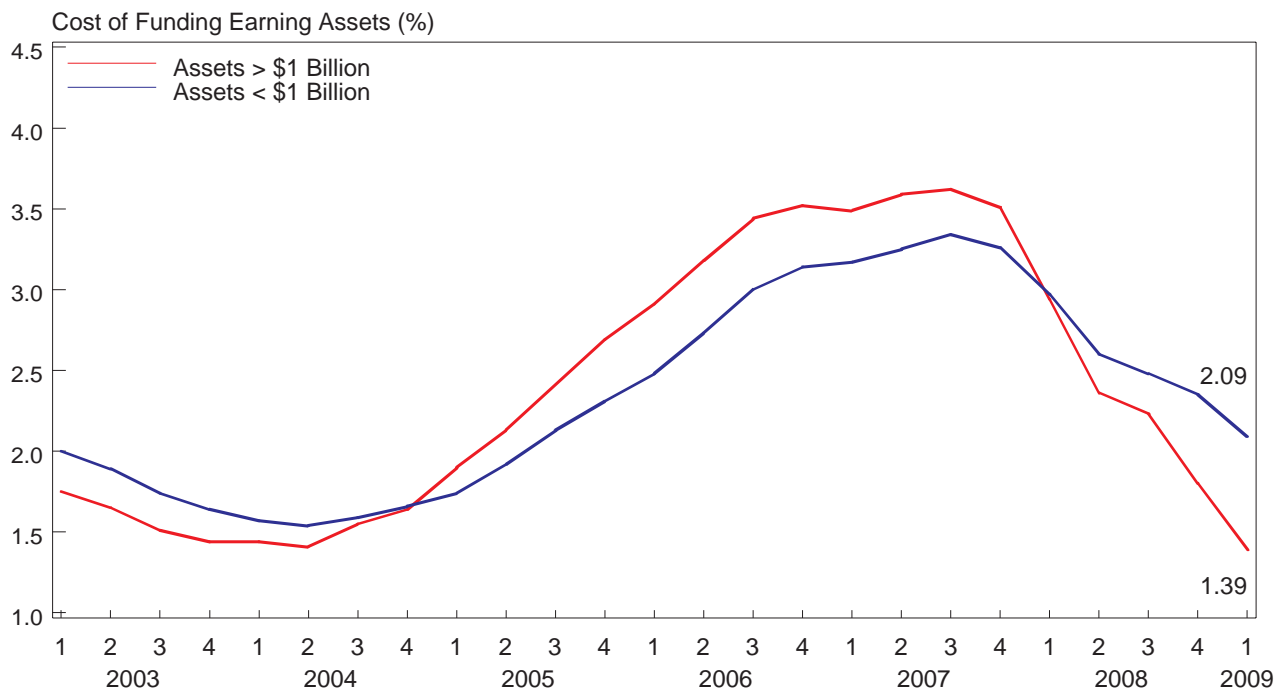
Quarterly Yield on Earning Assets

2003 - 2009



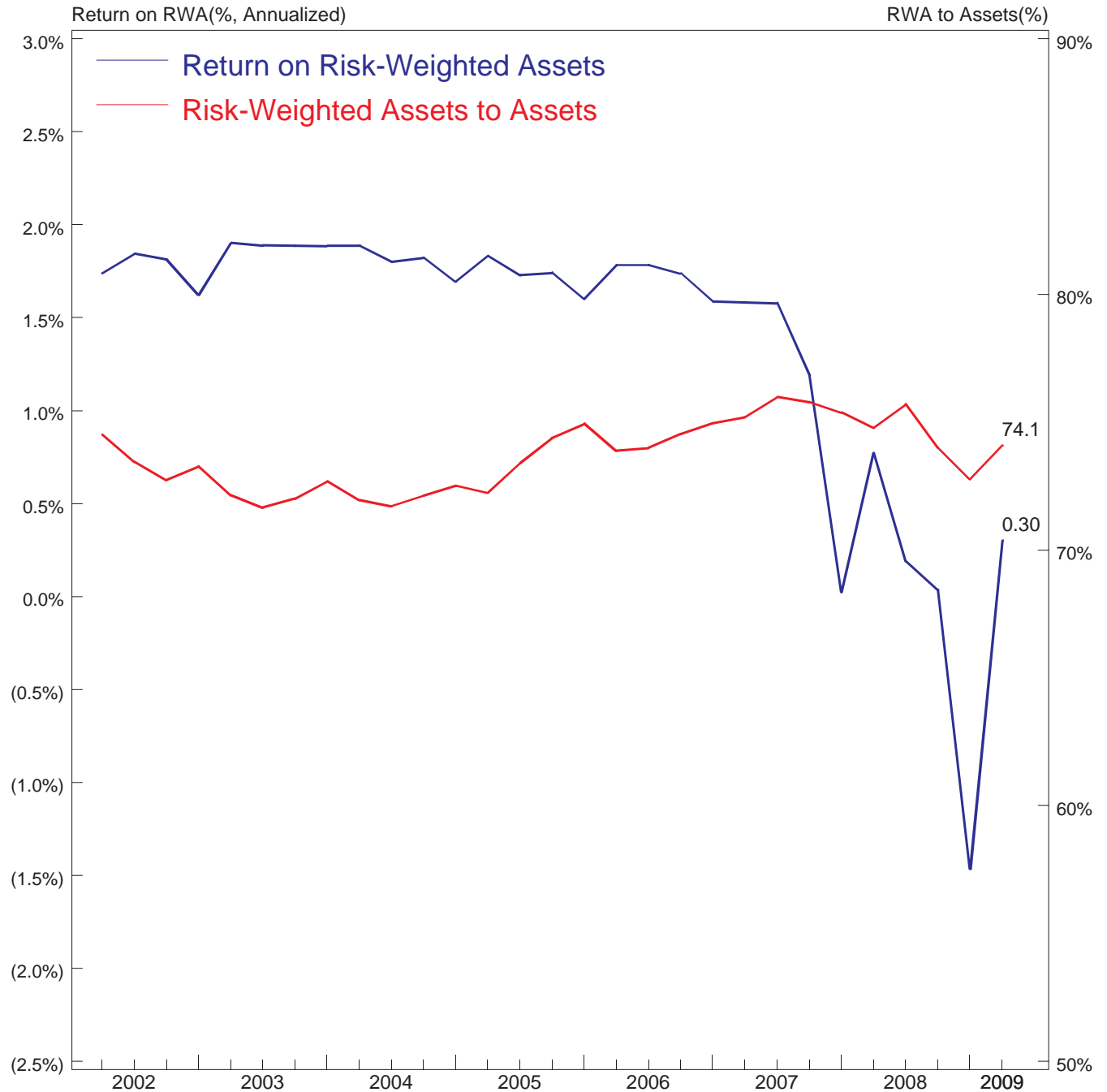
Quarterly Cost of Funding Earning Assets

2003 - 2009



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

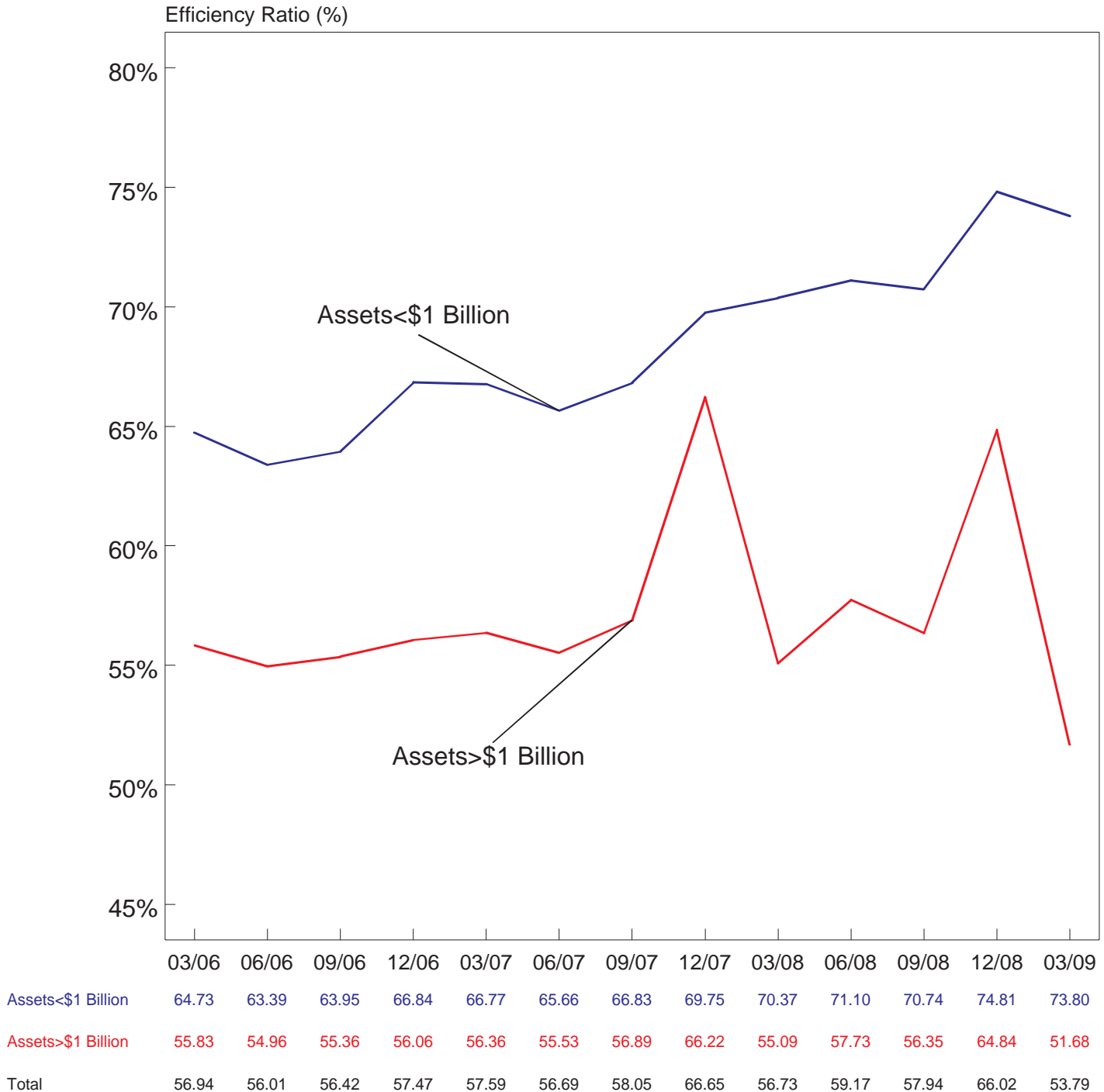
2002 - 2009



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

Quarterly Efficiency Ratios*

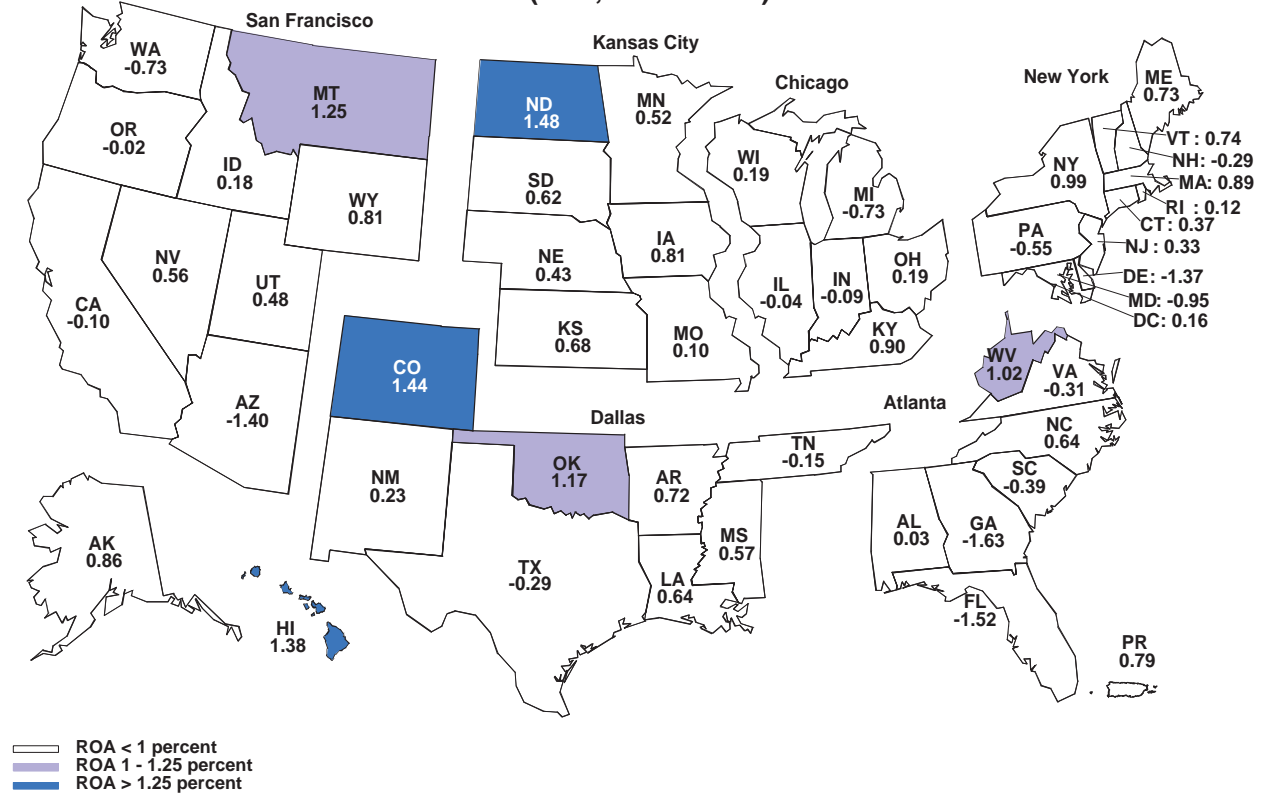
2006 - 2009



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

Return on Assets (ROA)

2009 (YTD, Annualized)



ROA Rankings by State

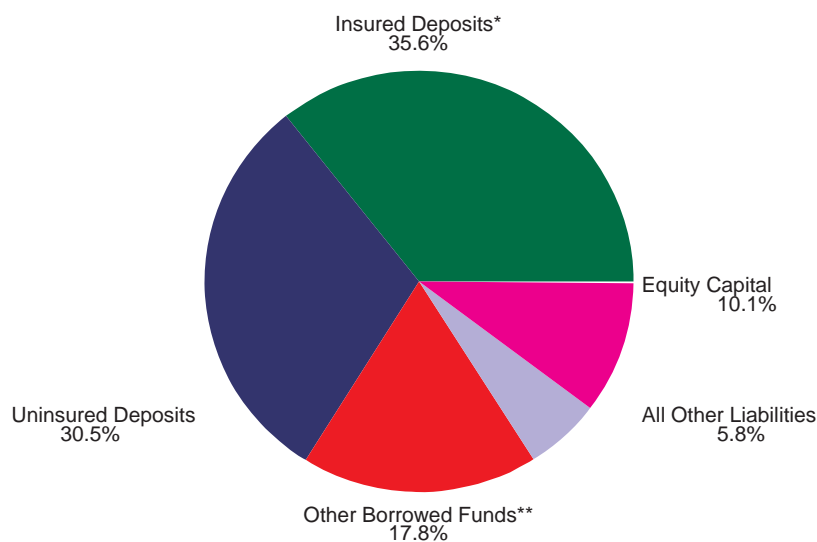
	No. of Inst. as of 03/31/09	YTD 2009	YTD 2008	Change*		No. of Inst. as of 03/31/09	YTD 2009	YTD 2008	Change*
1 North Dakota	95	1.48	1.43	5	29 New Mexico	54	0.23	1.15	(92)
2 Colorado	151	1.44	0.86	58	30 Wisconsin	283	0.19	0.82	(63)
3 Hawaii	9	1.38	1.33	5	31 Idaho	19	0.18	0.92	(74)
4 Montana	77	1.25	1.53	(28)	32 District of Col.	6	0.16	0.20	(4)
5 Oklahoma	253	1.17	1.44	(27)	33 Rhode Island	13	0.12	0.62	(50)
6 West Virginia	66	1.02	1.15	(13)	34 Missouri	351	0.10	0.92	(82)
7 New York	196	0.99	0.76	23	35 Alabama	156	0.03	0.93	(90)
8 Kentucky	199	0.90	1.12	(22)	36 Oregon	38	(0.02)	0.49	(51)
9 Massachusetts	173	0.89	1.09	(20)	37 Illinois	651	(0.04)	0.59	(63)
10 Alaska	7	0.86	1.55	(69)	38 Indiana	157	(0.09)	0.68	(77)
11 Iowa	376	0.81	1.03	(22)	39 California	310	(0.10)	(0.29)	19
12 Wyoming	39	0.81	1.82	(101)	40 Tennessee	197	(0.15)	0.53	(68)
13 Puerto Rico	10	0.79	0.72	7	41 New Hampshire	24	(0.29)	0.47	(76)
14 Vermont	14	0.74	0.94	(20)	42 Texas	640	(0.29)	0.87	(116)
15 Maine	29	0.73	0.66	7	43 Virginia	119	(0.31)	0.30	(61)
16 Arkansas	141	0.72	1.00	(28)	44 South Carolina	88	(0.39)	(0.88)	49
17 Kansas	345	0.68	1.18	(50)	45 Pennsylvania	229	(0.55)	0.59	(114)
18 Louisiana	159	0.64	1.20	(56)	46 Michigan	151	(0.73)	0.00	(73)
19 North Carolina	110	0.64	0.24	40	47 Washington	96	(0.73)	0.68	(141)
20 South Dakota	86	0.62	1.61	(99)	48 Maryland	94	(0.95)	0.25	(120)
21 Mississippi	95	0.57	1.07	(50)	49 Delaware	31	(1.37)	2.04	(341)
22 Nevada	40	0.56	(0.39)	95	50 Arizona	57	(1.40)	(2.62)	122
23 Minnesota	430	0.52	1.12	(60)	51 Florida	305	(1.52)	0.01	(153)
24 Utah	67	0.48	1.41	(93)	52 Georgia	328	(1.63)	0.65	(228)
25 Nebraska	240	0.43	1.18	(75)					
26 Connecticut	58	0.37	0.65	(28)					
27 New Jersey	126	0.33	0.65	(32)					
					U.S. and Terr.	8,246	0.22	0.58	(36)

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

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

Total Liabilities and Equity Capital

March 31, 2009



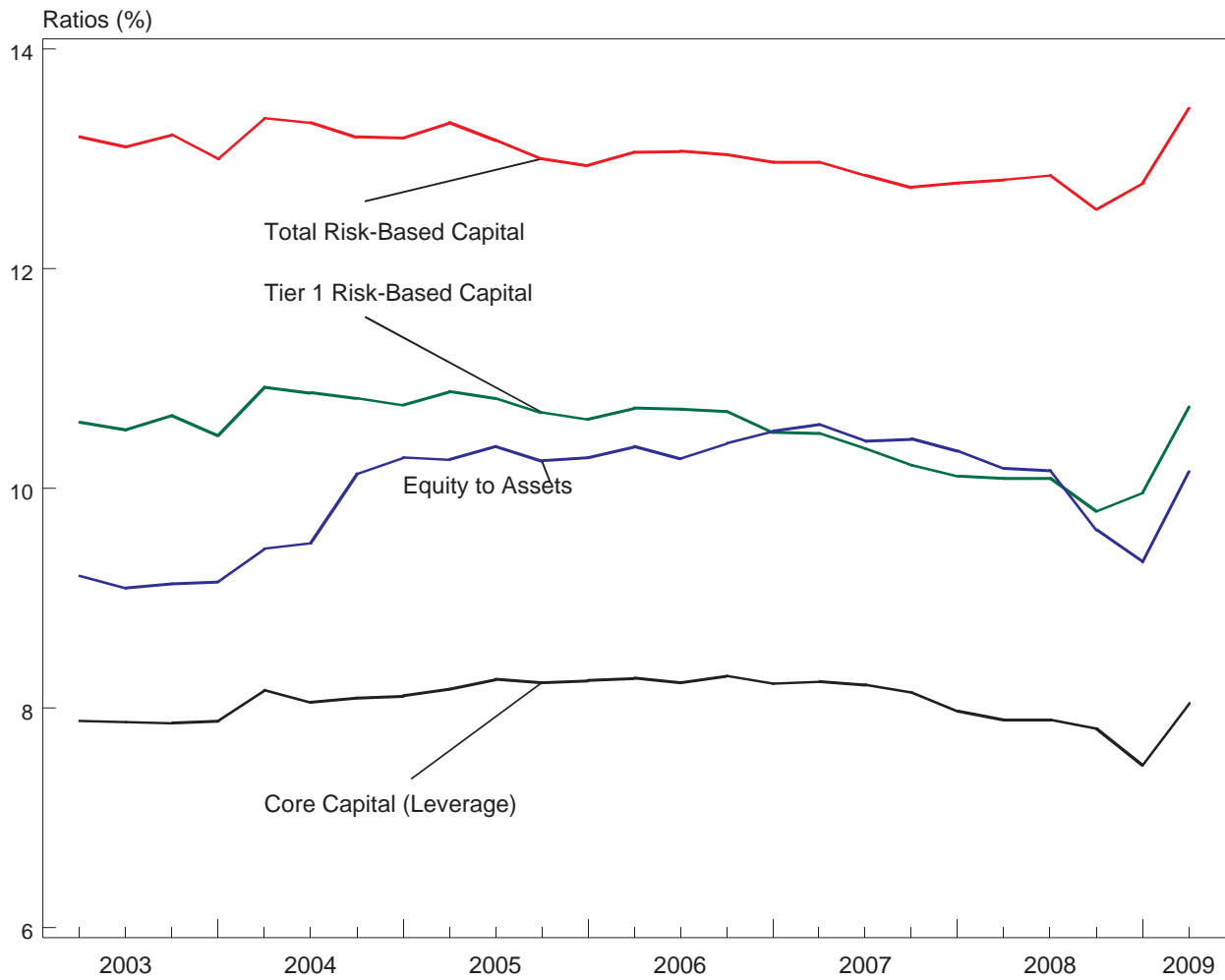
(\$ Billions)	3/31/08	3/31/09	% Change
Insured Deposits (estimated)*	4,432	4,827	8.9
Uninsured Deposits	4,133	4,128	-0.1
In Foreign Offices	1,497	1,416	-5.4
Other Borrowed Funds**	2,587	2,417	-6.6
All Other Liabilities	856	779	-9.0
Subordinated Debt	186	171	-8.1
Equity Capital	1,361	1,374	1.0
Total Liabilities and Equity Capital	13,369	13,542	1.3

* Excludes insured deposits in U.S. branches of foreign banks. These estimates do not consider 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

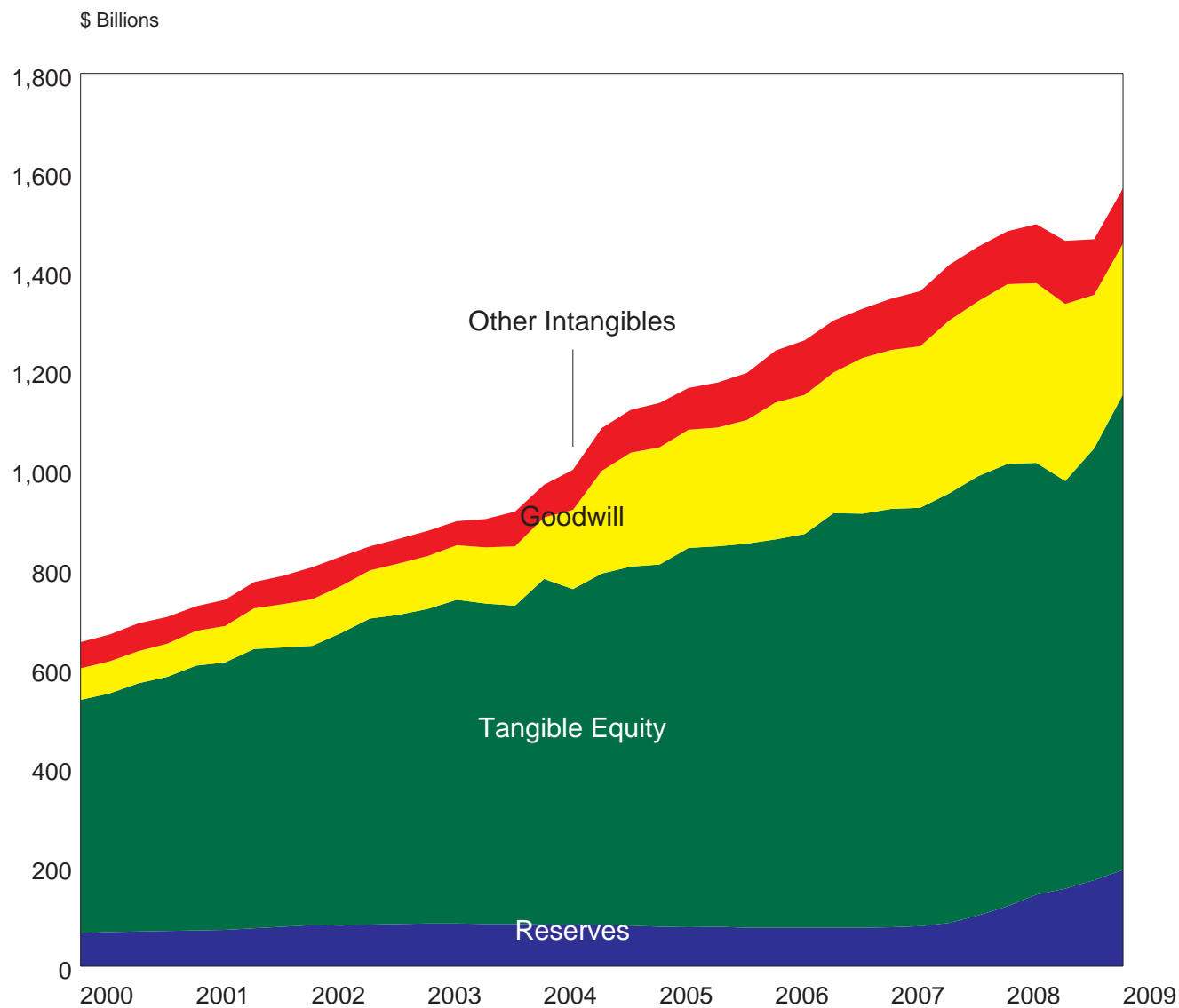


	12/03	12/04	12/05	12/06	12/07	12/08	3/09
Total Risk-Based Capital	13.00	13.19	12.94	12.97	12.78	12.78	13.46
Tier 1 Risk-Based Capital	10.48	10.76	10.63	10.51	10.11	9.96	10.74
Equity to Assets	9.15	10.28	10.28	10.52	10.34	9.33	10.15
Core Capital (Leverage)	7.88	8.11	8.25	8.22	7.97	7.48	8.04

Equity Capital and Reserves

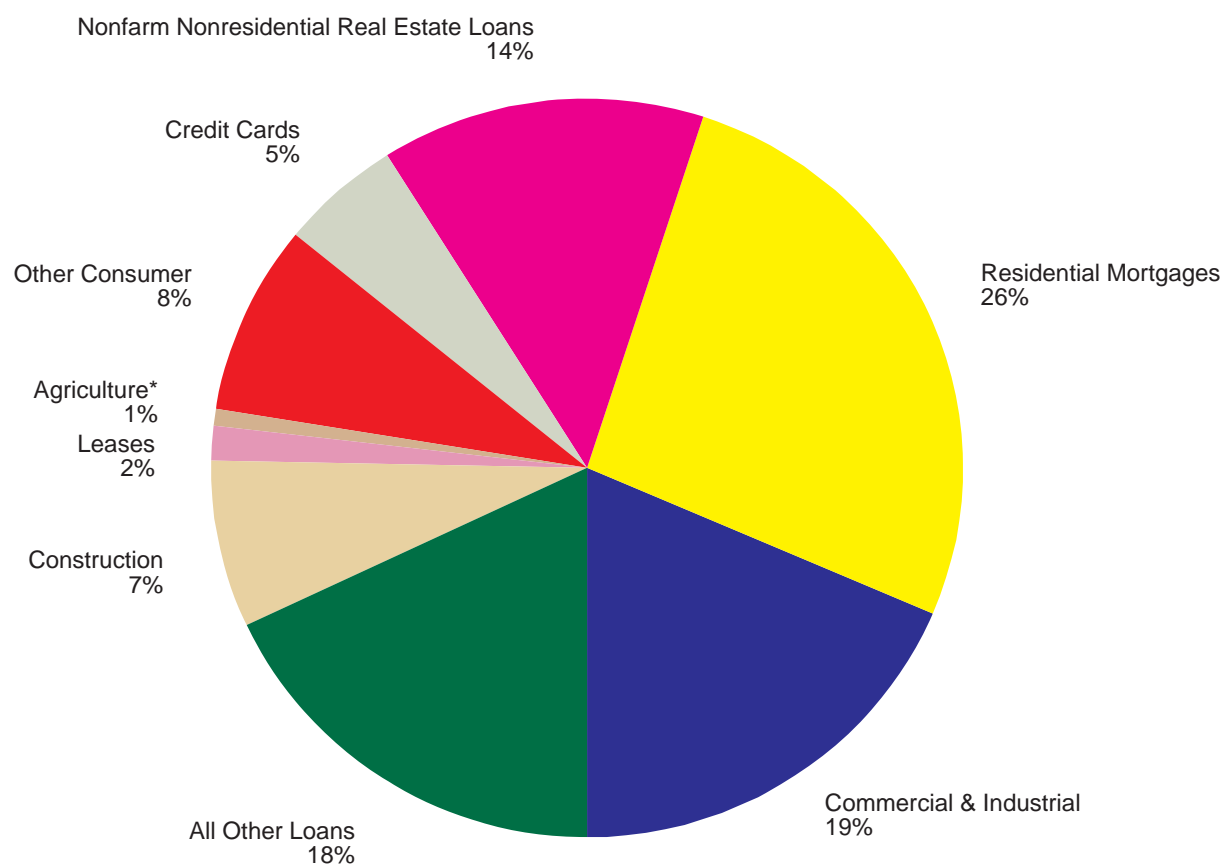
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2009



Loan Portfolio Composition

March 31, 2009



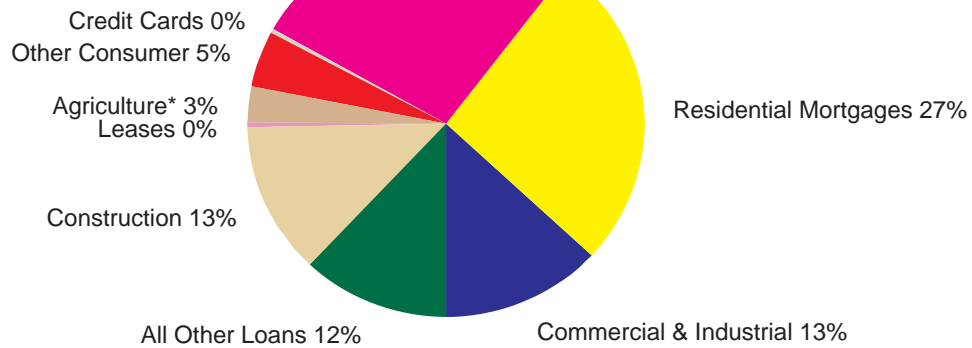
* OTS - Supervised Savings Associations do not identify agricultural loans.

Loan Portfolio Composition by Asset Size

March 31, 2009

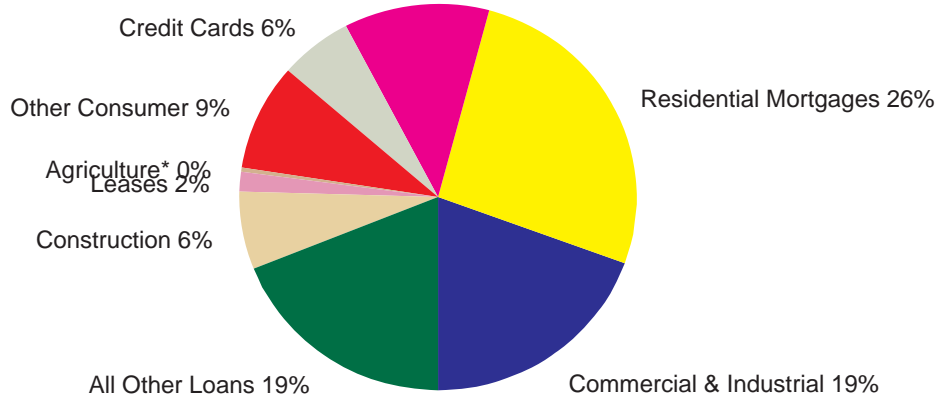
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 27%



Assets > \$1 Billion

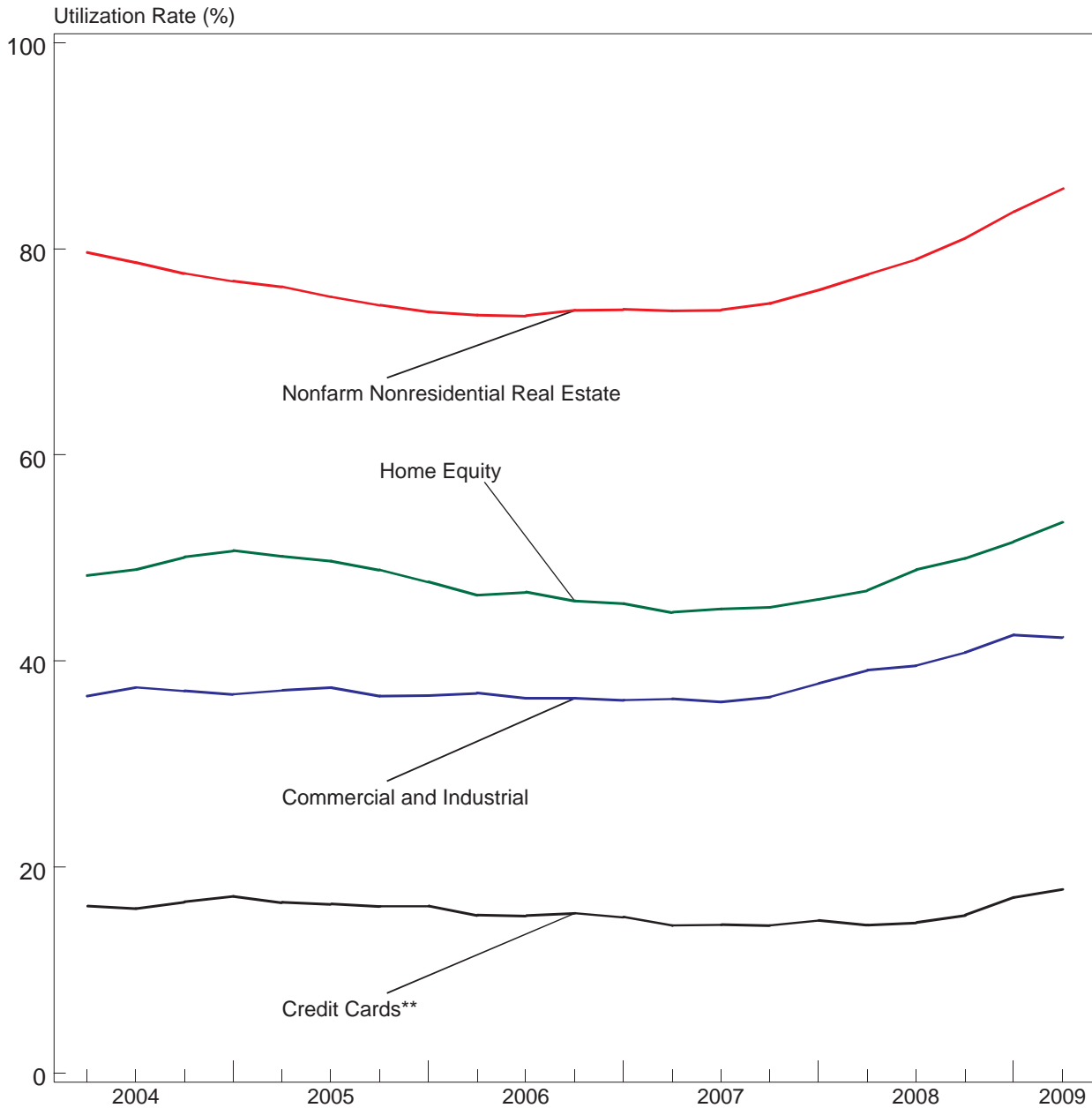
Nonfarm Nonresidential Real Estate Loans 12%



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

Utilization Rates of Loan Commitments*

2004-2009

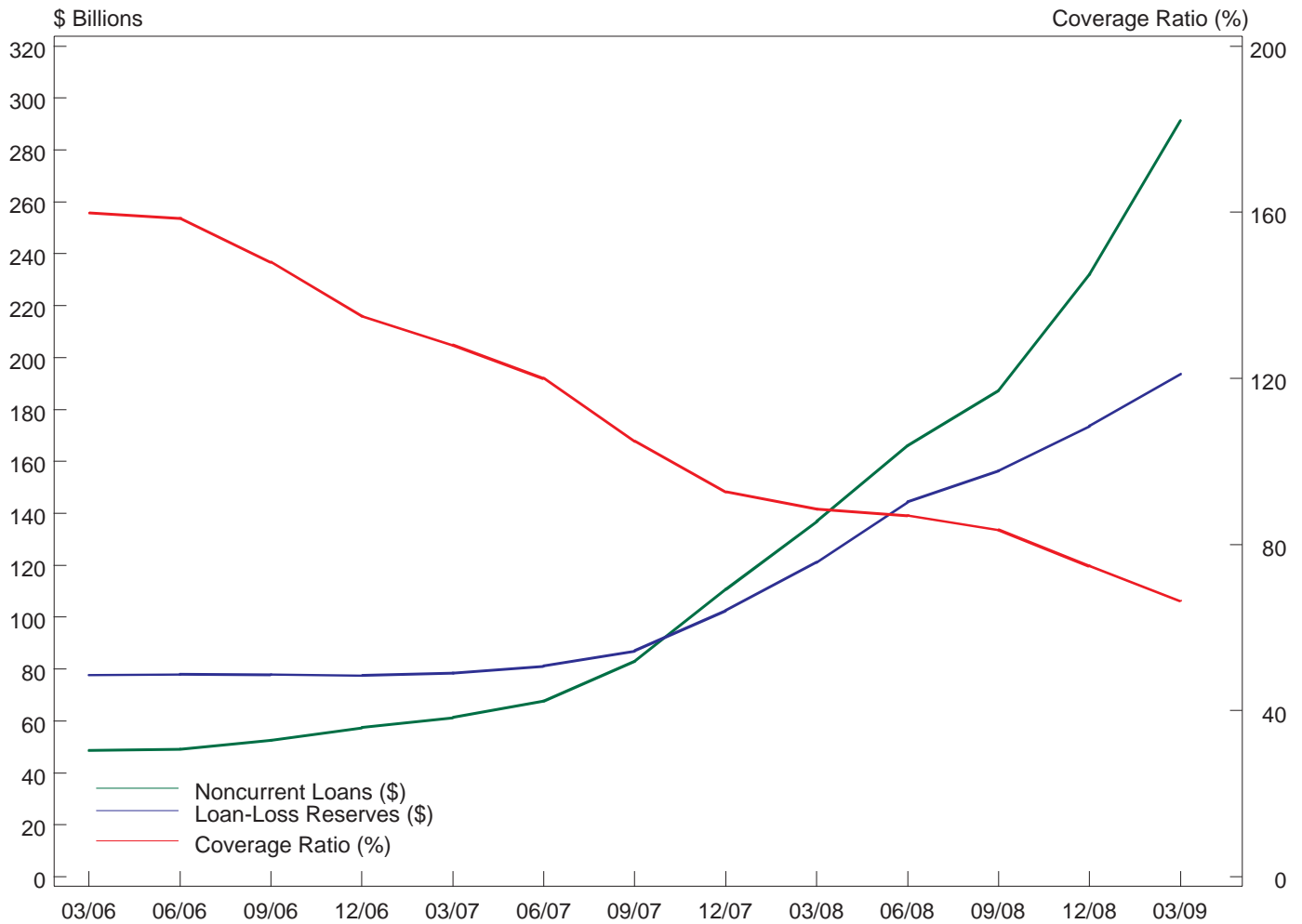


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2006-2009



Noncurrent Loans (\$ Billions)

48.6 49.1 52.6 57.4 61.3 67.7 83.0 110.7 136.9 166.0 187.3 232.0 291.2

Loan-Loss Reserves (\$ Billions)

77.7 77.9 77.8 77.5 78.4 81.2 87.0 102.6 121.1 144.4 156.4 173.7 193.6

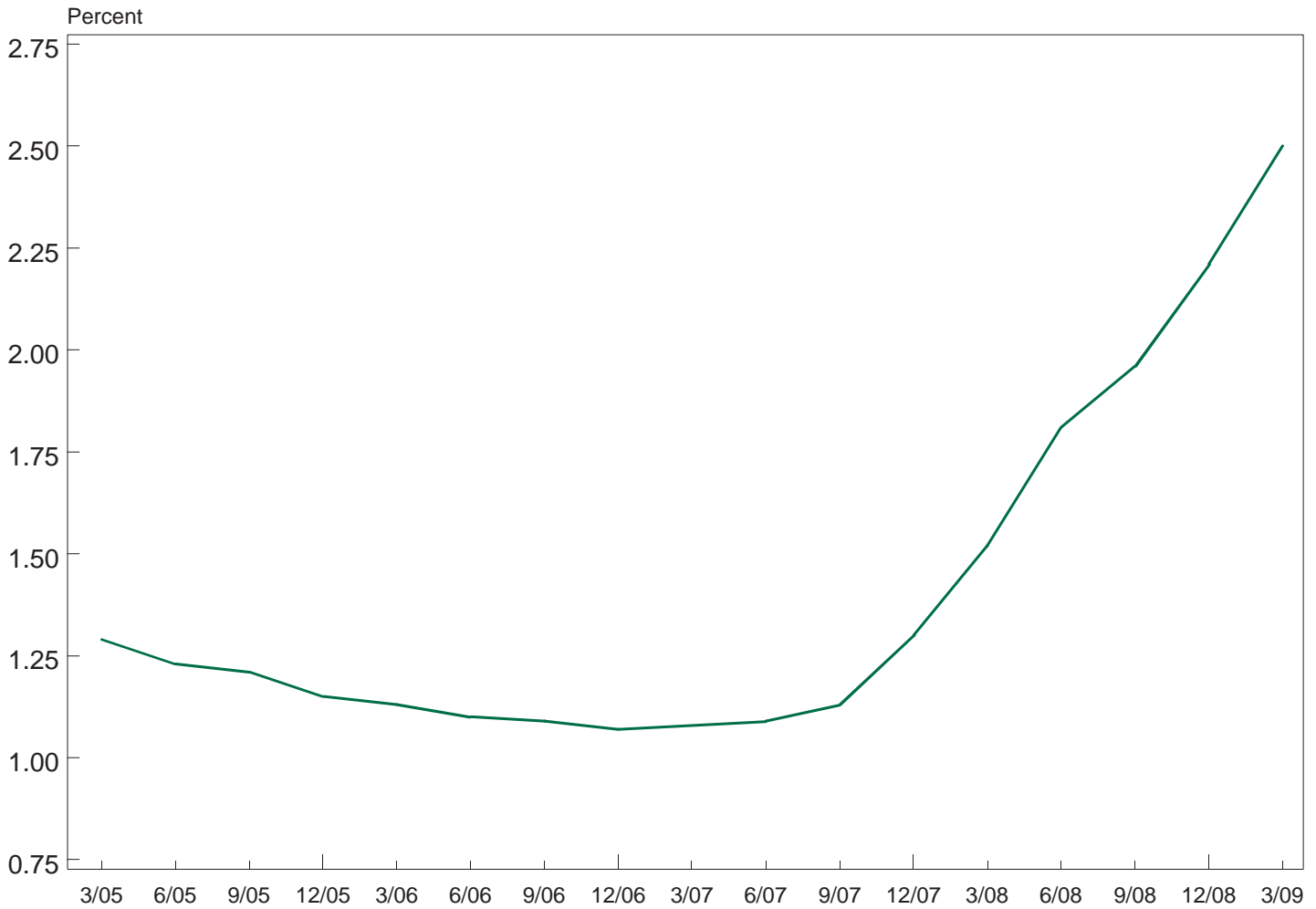
Coverage Ratio (%)

160 159 148 135 128 120 105 93 88 87 84 75 66

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2005 - 2009

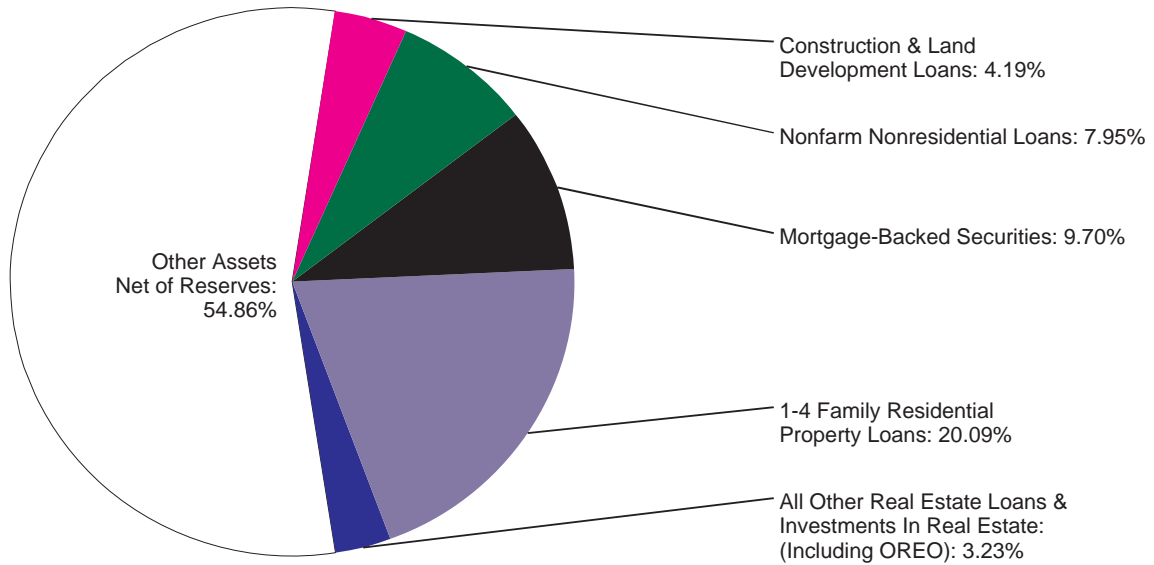


Loss Allowance to Loans and Leases

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 2.50

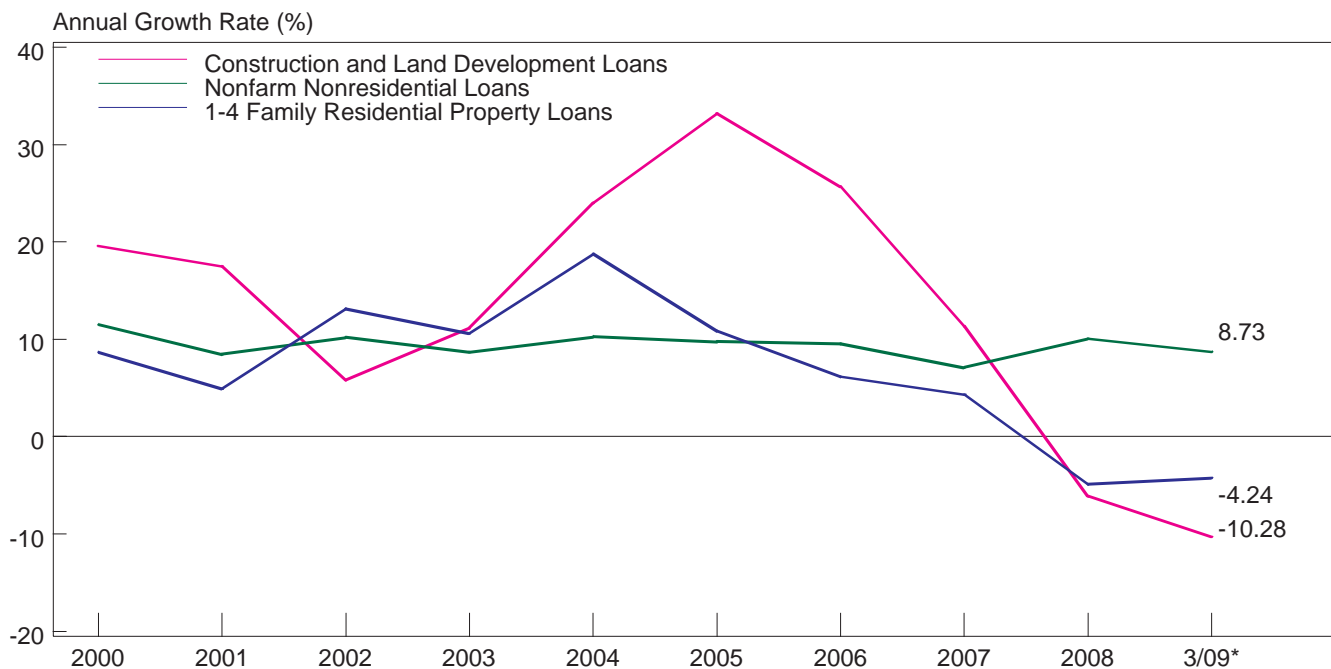
Real Estate Assets as a Percent of Total Assets

March 31, 2009



Real Estate Loan Growth Rates*

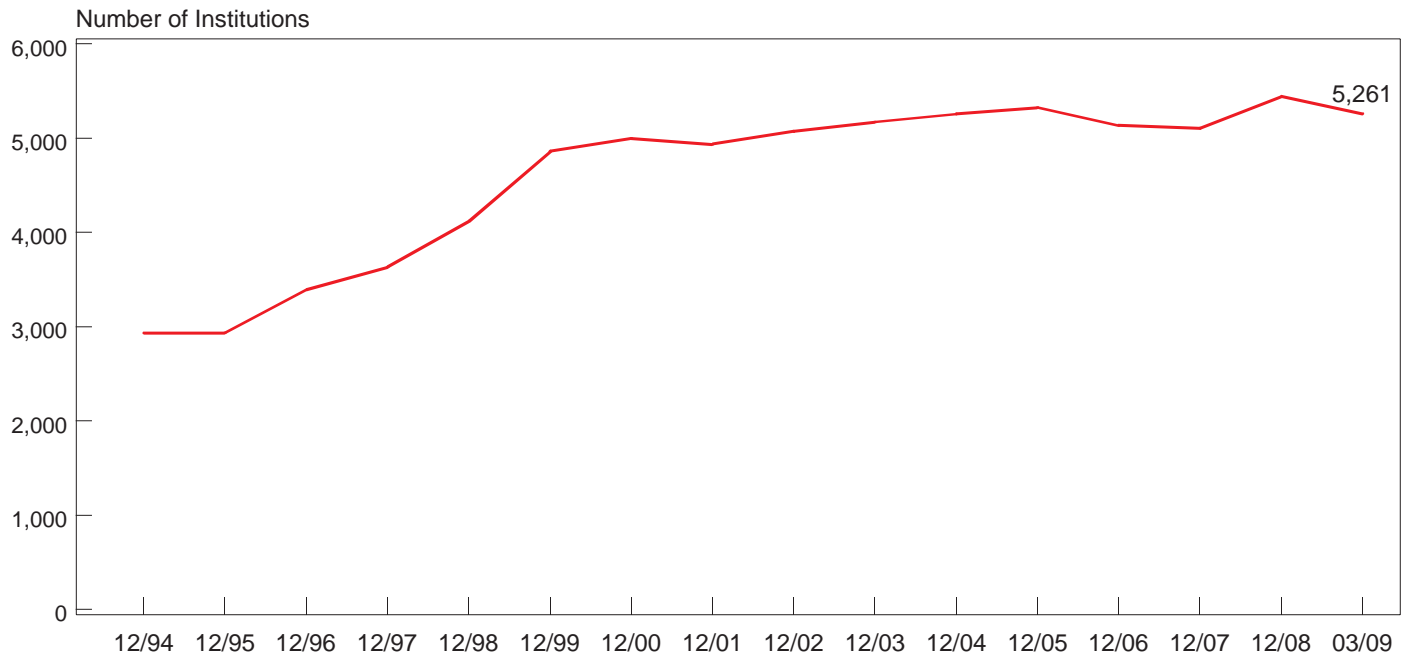
2000-2009



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

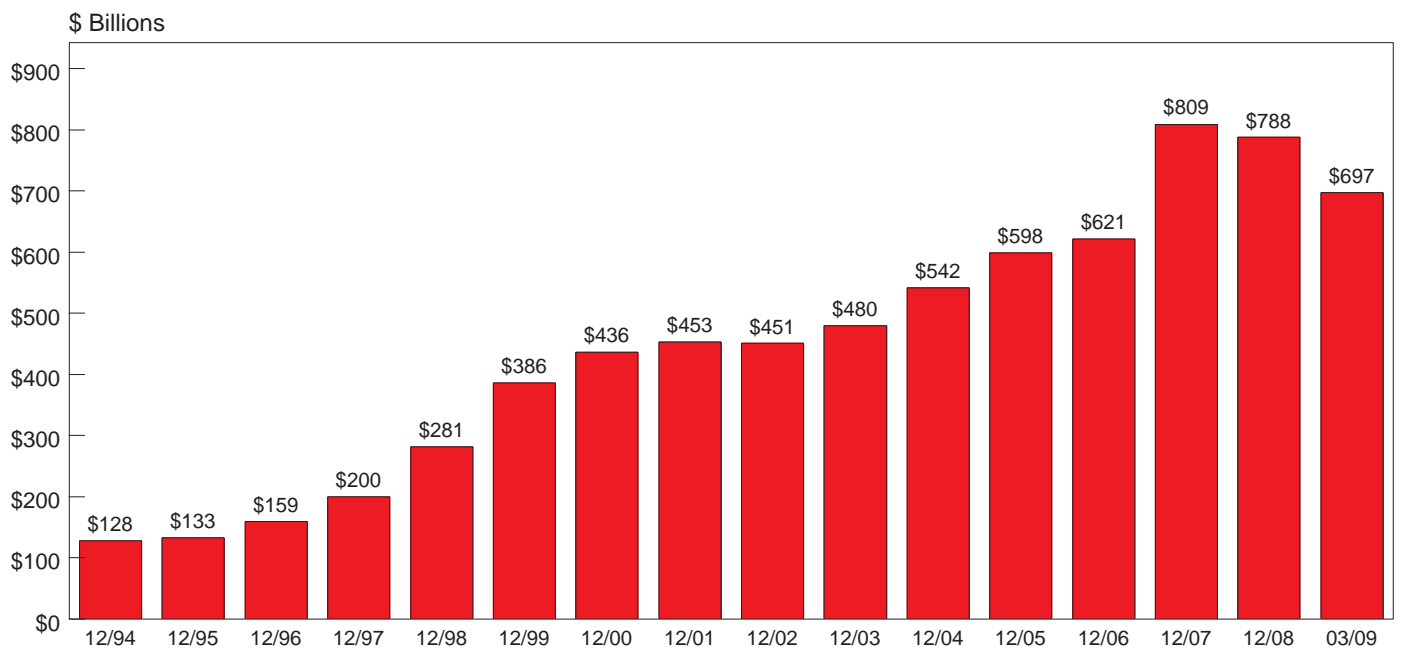
Number of Institutions with FHLB Advances

1994 - 2009

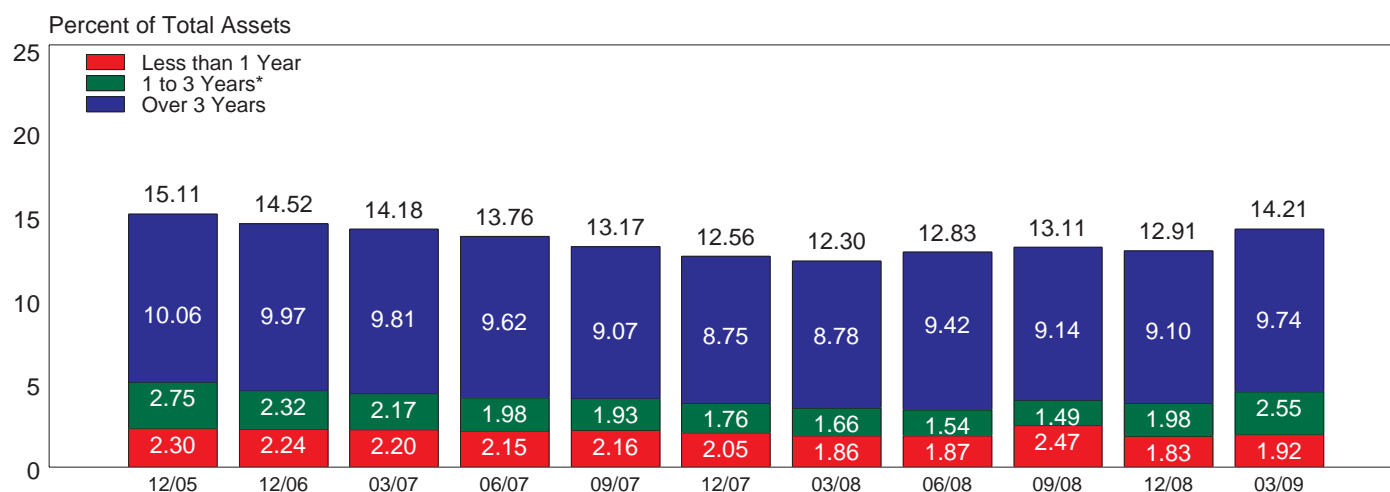


Amount of FHLB Advances Outstanding

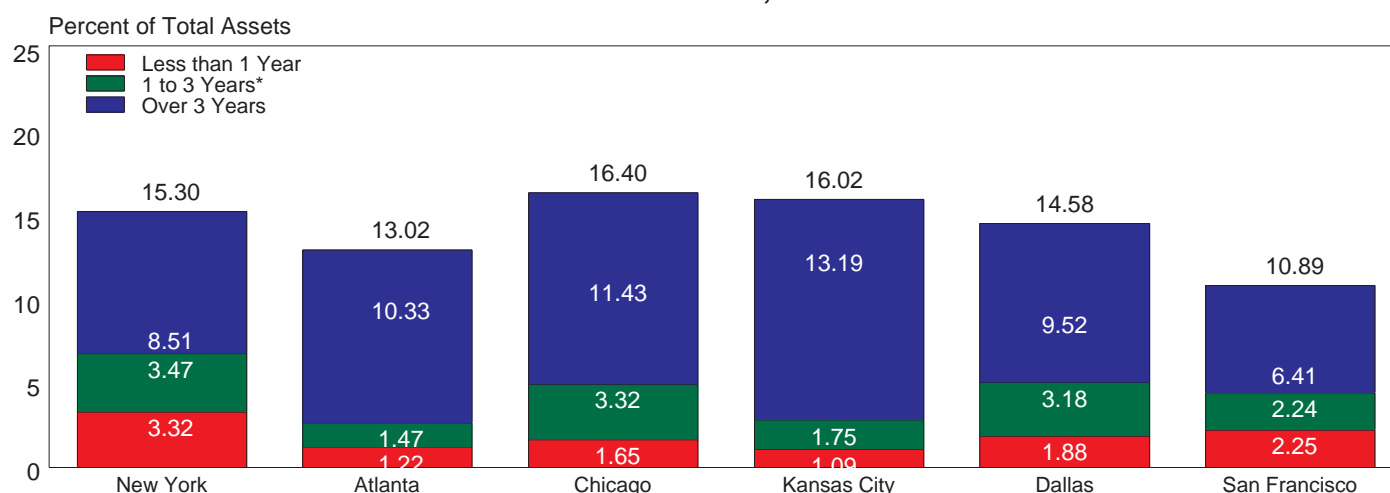
1994 - 2009



Debt Securities by Maturity or Repricing Frequency...



...and by Region March 31, 2009



Total Securities (Debt and Equity)

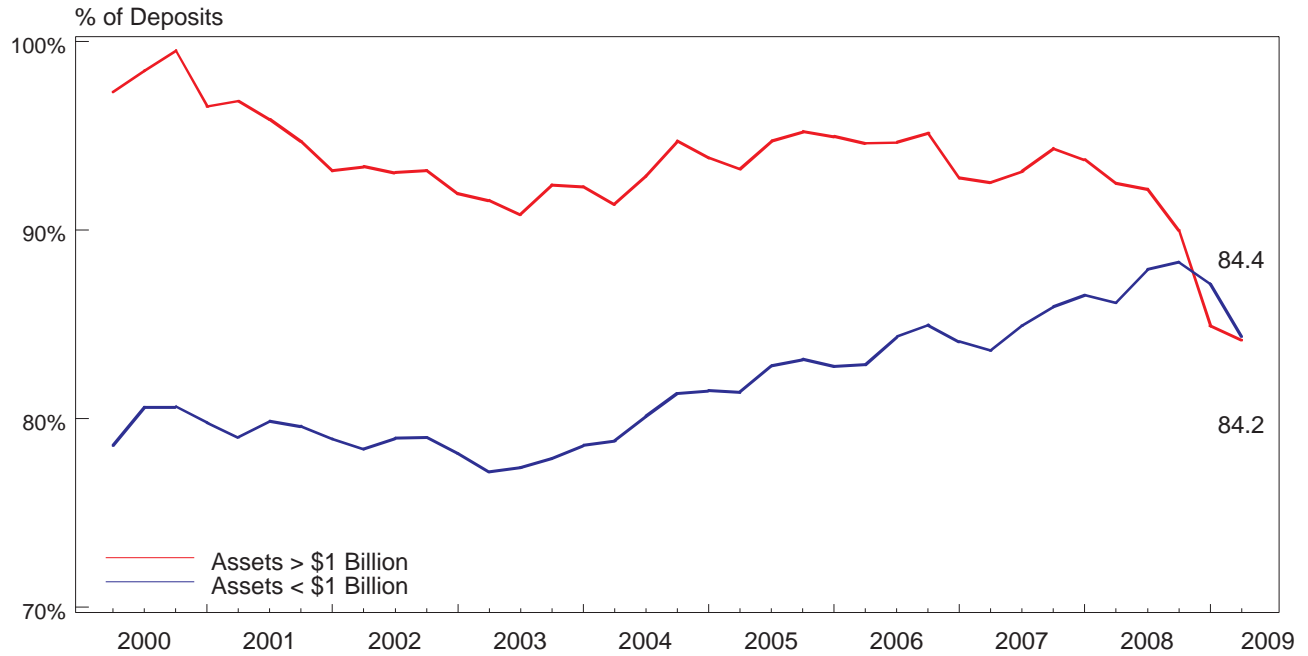
(\$ Billions)

	3/07	6/07	9/07	12/07	3/08	6/08	9/08	12/08	3/09
U.S. Government Obligations:									
U.S. Treasury	40	34	35	31	24	24	36	33	38
U.S. Agencies	12	12	11	6	6	6	6	9	10
Government Sponsored Enterprises	260	255	245	219	184	179	161	174	188
Mortgage Pass-through Securities	778	767	728	704	753	796	776	835	856
Collateralized Mortgage Obligations	449	469	490	532	529	526	486	465	457
State, County, Municipal Obligations	150	153	157	153	152	150	145	152	154
Asset Backed Securities	73	74	77	84	93	111	211	132	140
Other Debt Securities	187	189	218	195	183	199	183	209	319
Equity Securities	24	25	28	29	30	27	22	27	45
Total Securities	\$1,972	\$1,977	\$1,989	\$1,954	\$1,953	\$2,017	\$2,025	\$2,035	\$2,207

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

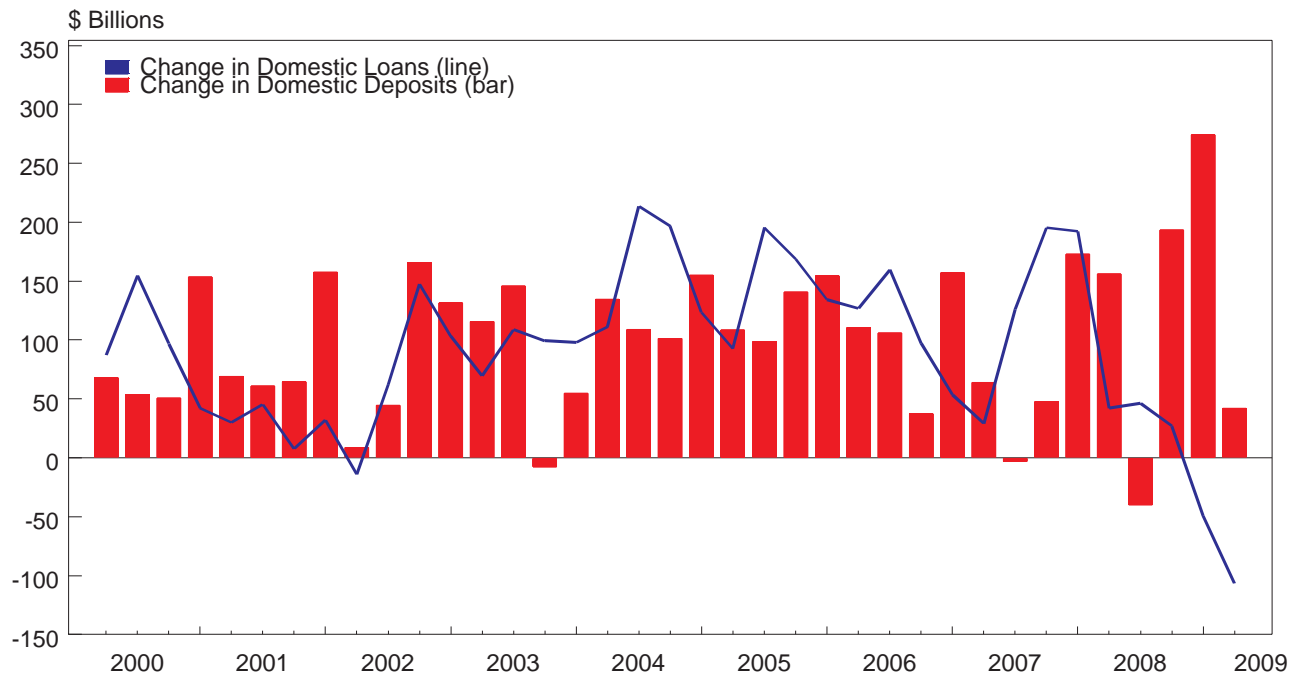
Net Loans and Leases to Deposits (Domestic and Foreign)

2000 - 2009



Quarterly Change in Domestic Loans vs Domestic Deposits

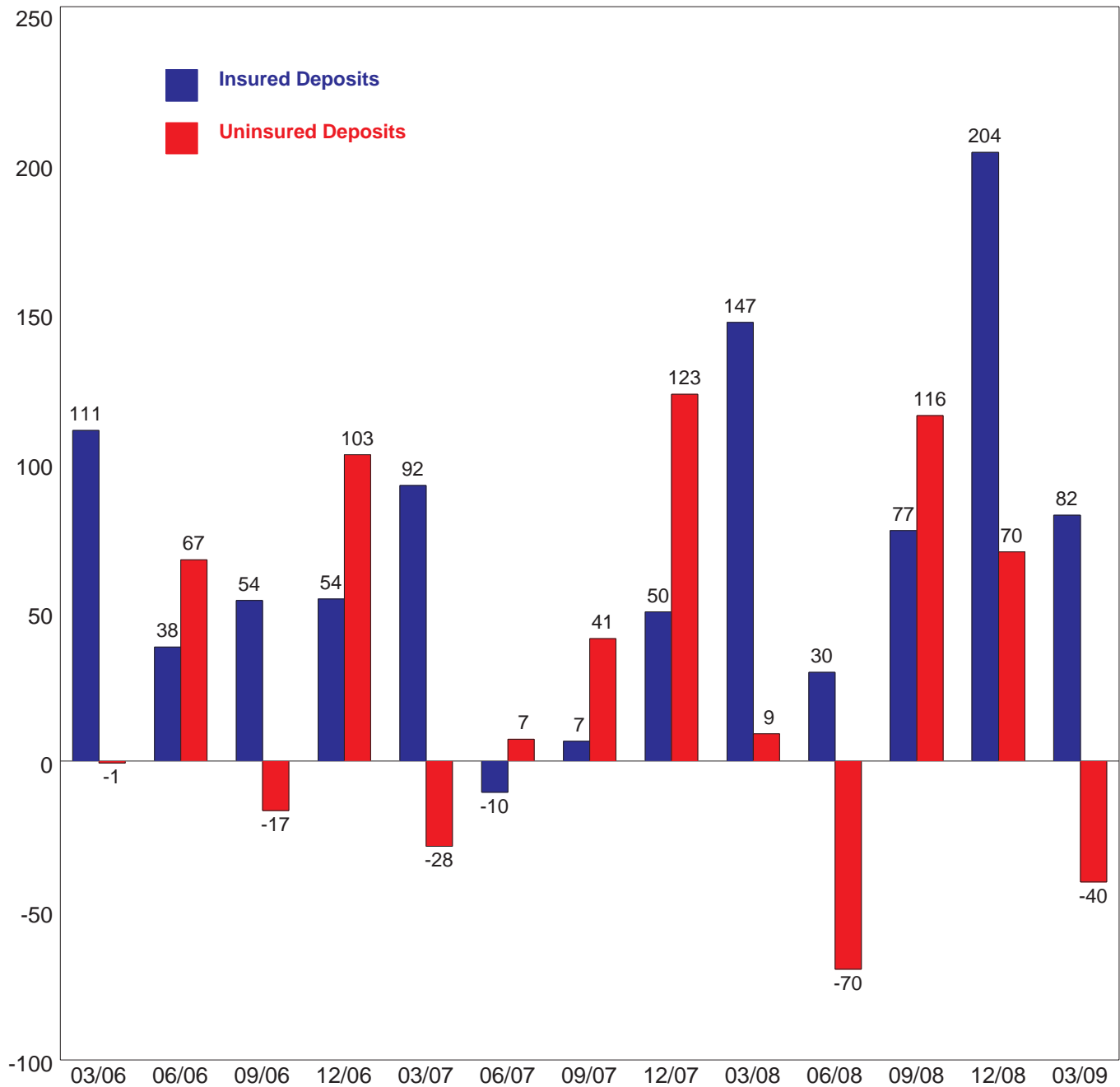
2000 - 2009



Quarterly Change In Domestic Deposits

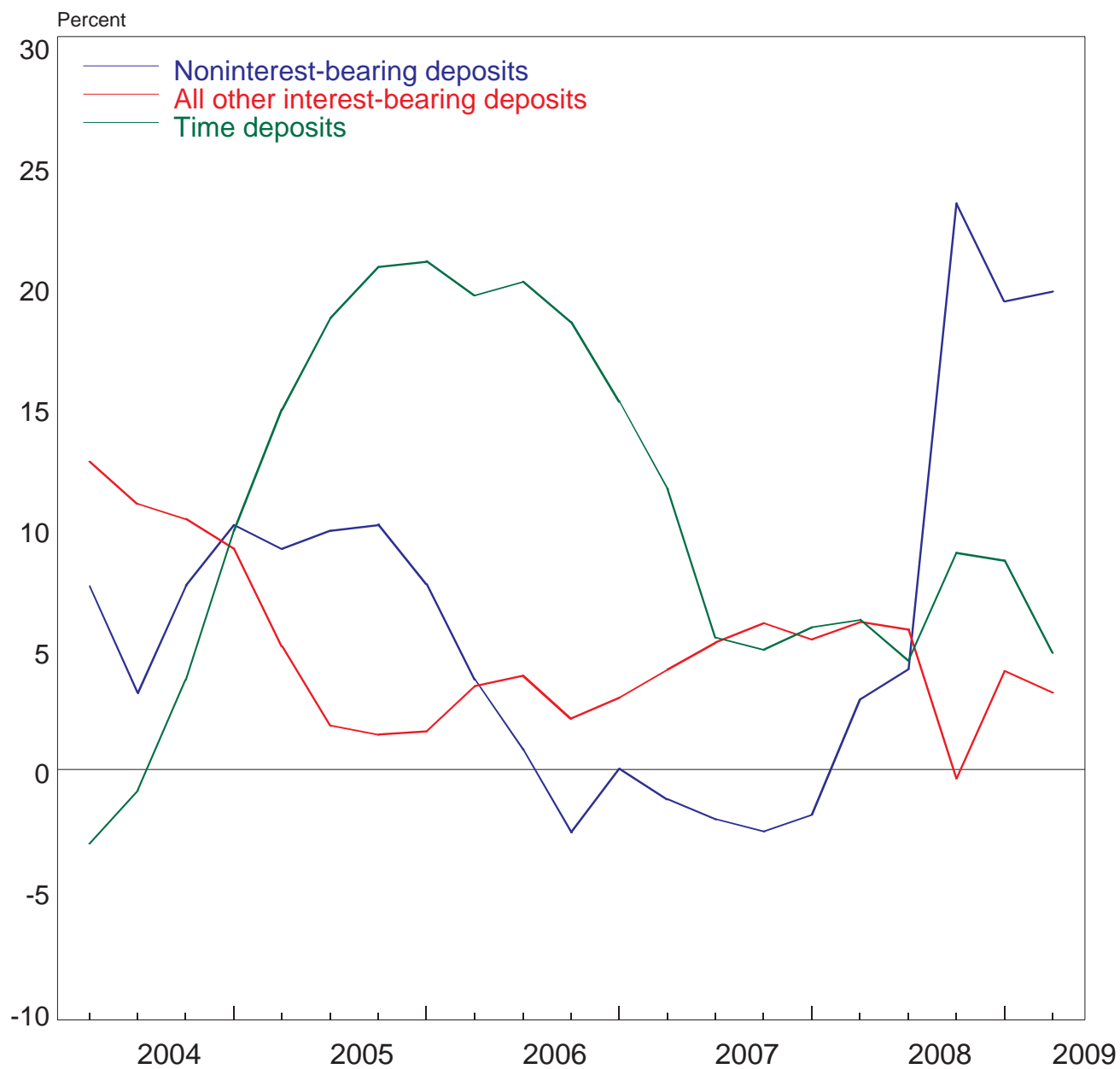
2006 - 2009

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

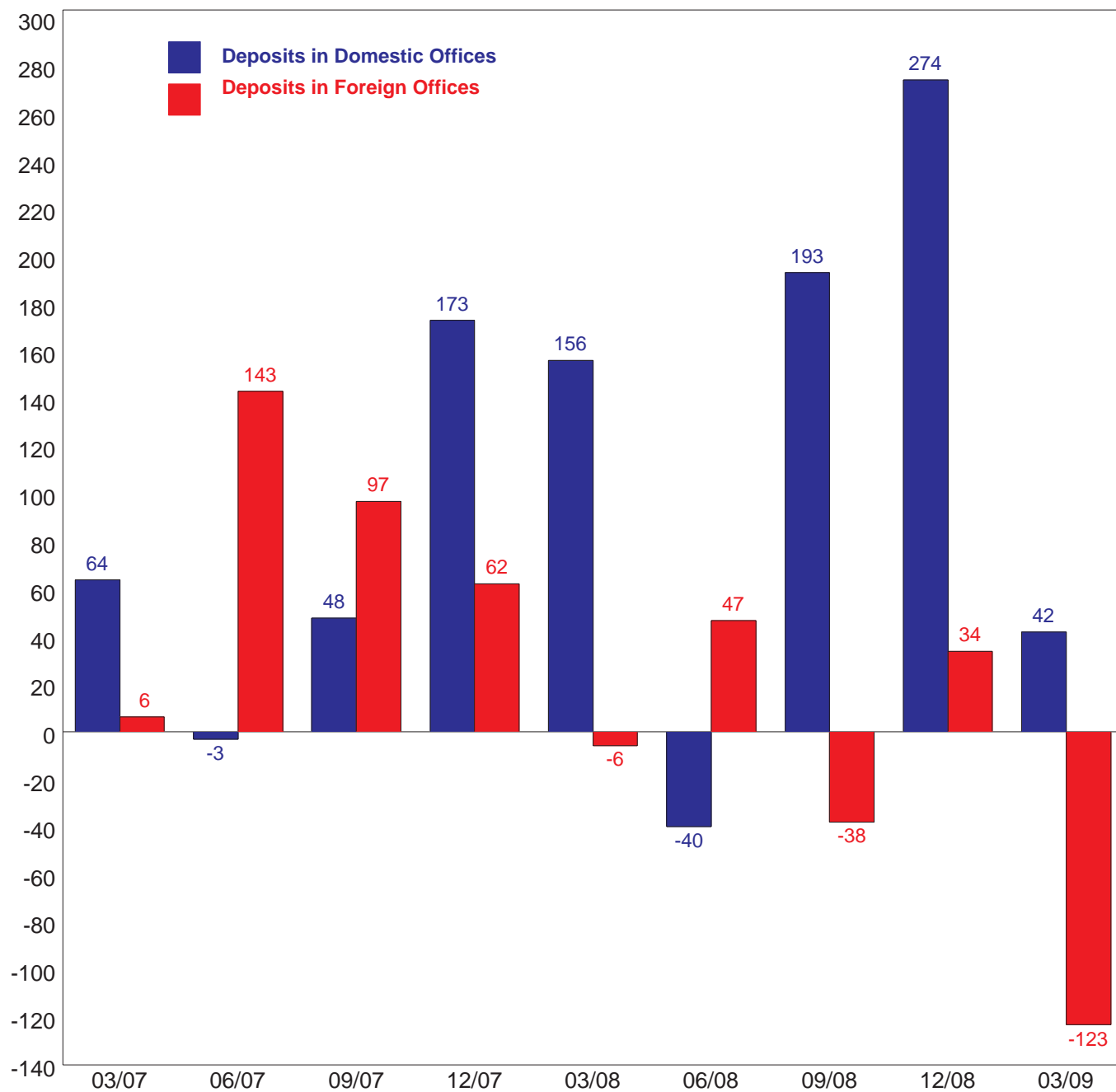
2004 - 2009



Quarterly Change In Domestic and Foreign Deposits

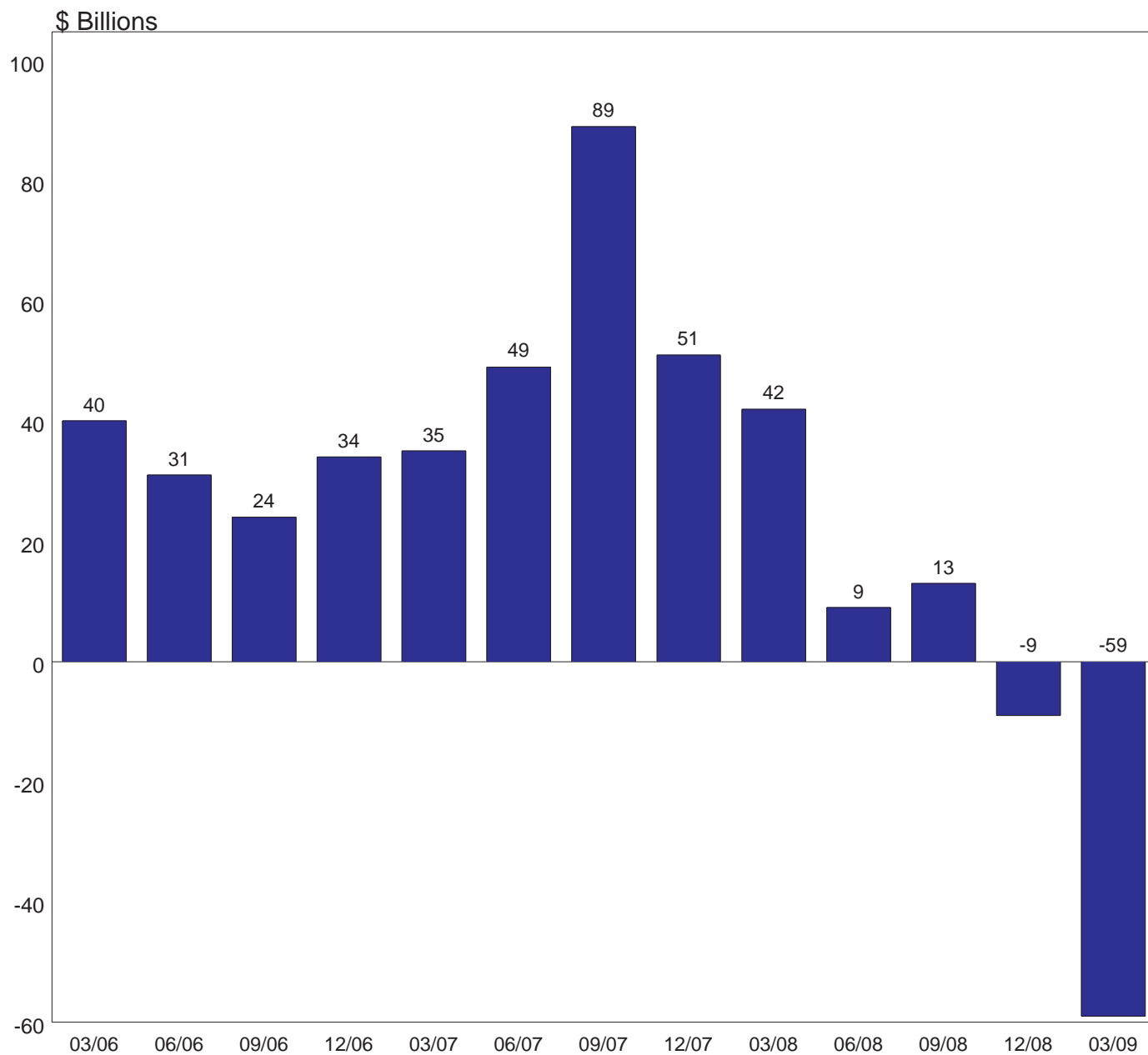
2007 - 2009

\$ Billions



Quarterly Change in C&I Loans

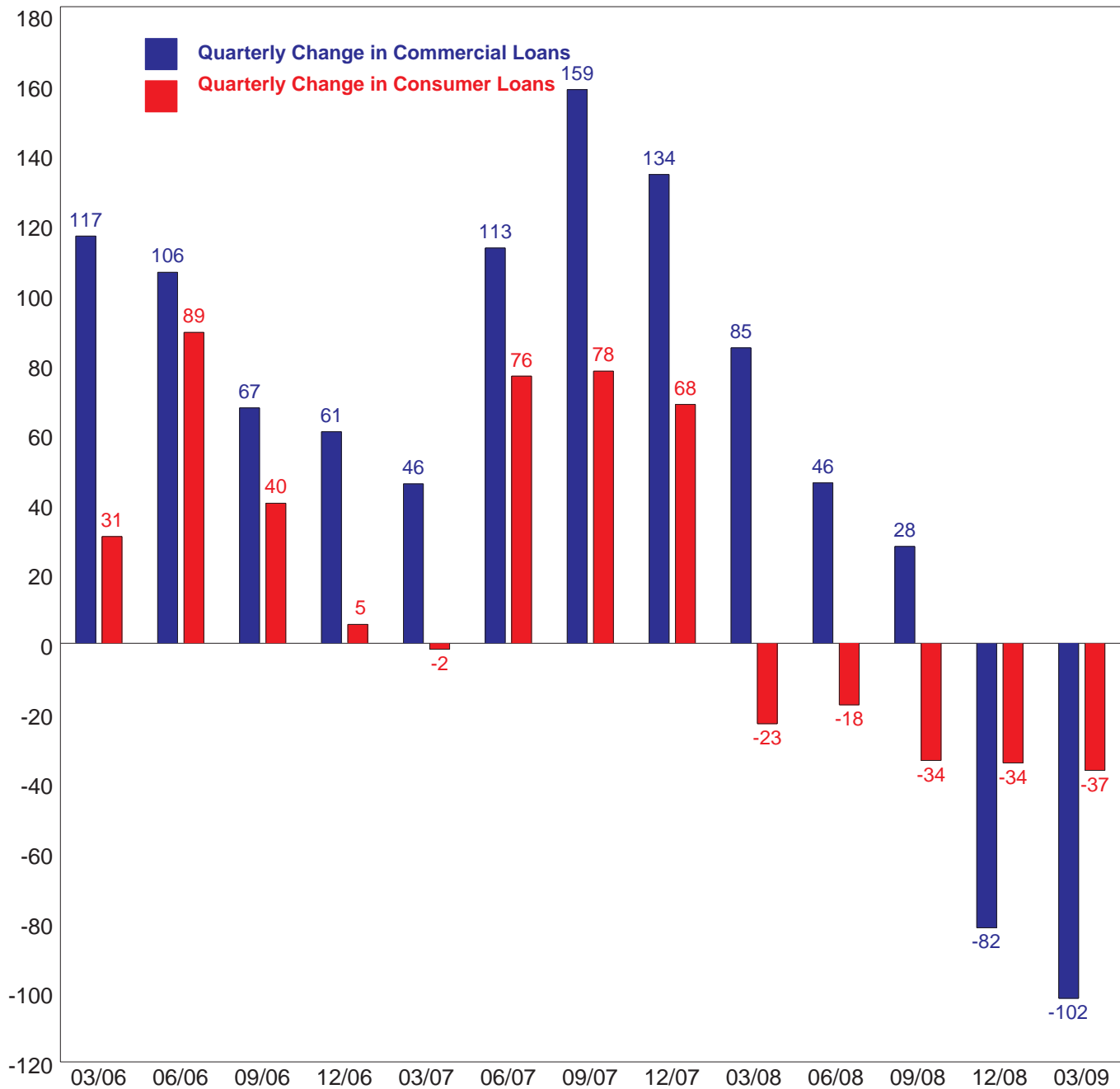
2006-2009



Quarterly Change in Commercial and Consumer Loans

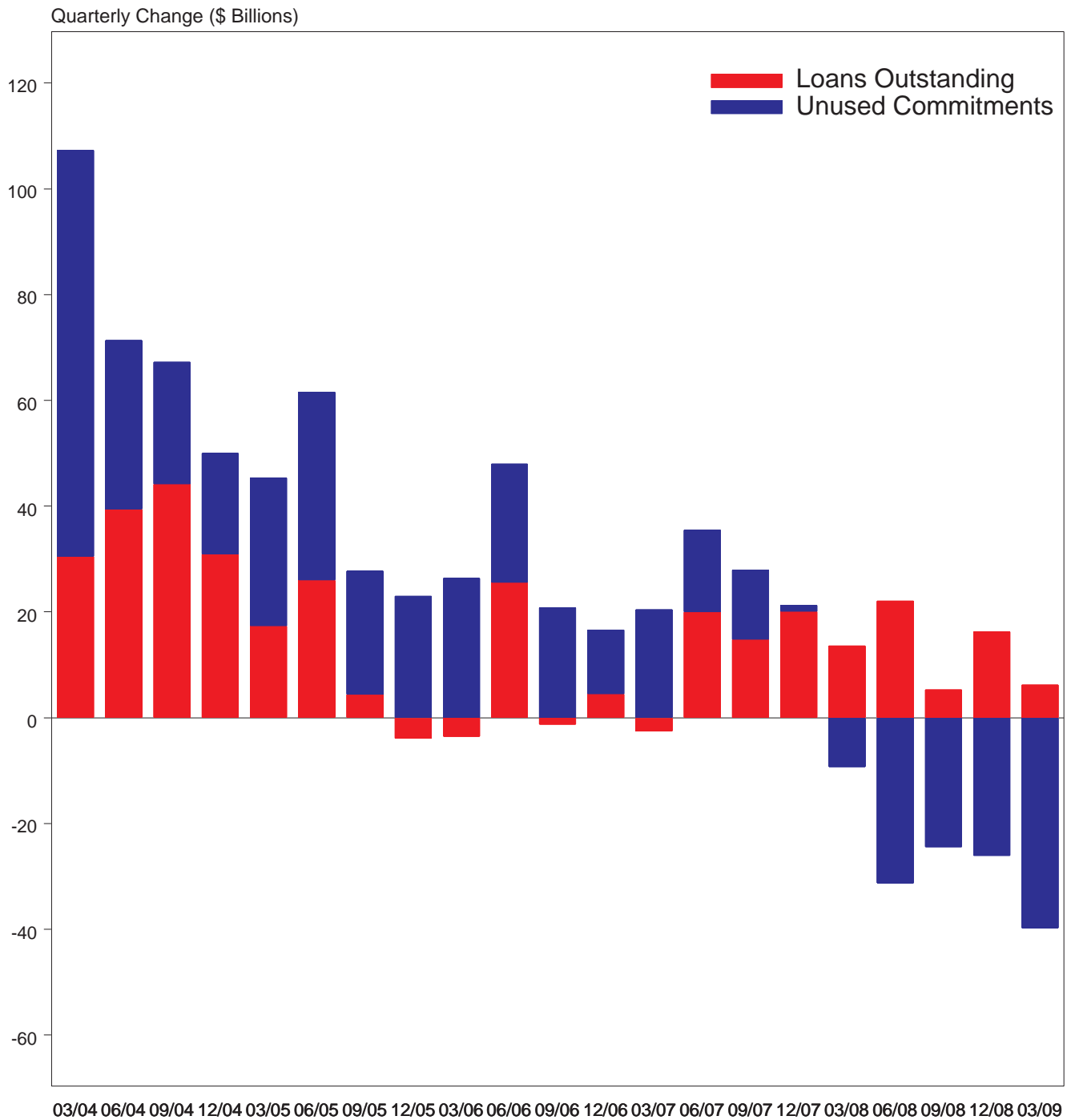
2006 - 2009

\$ Billions

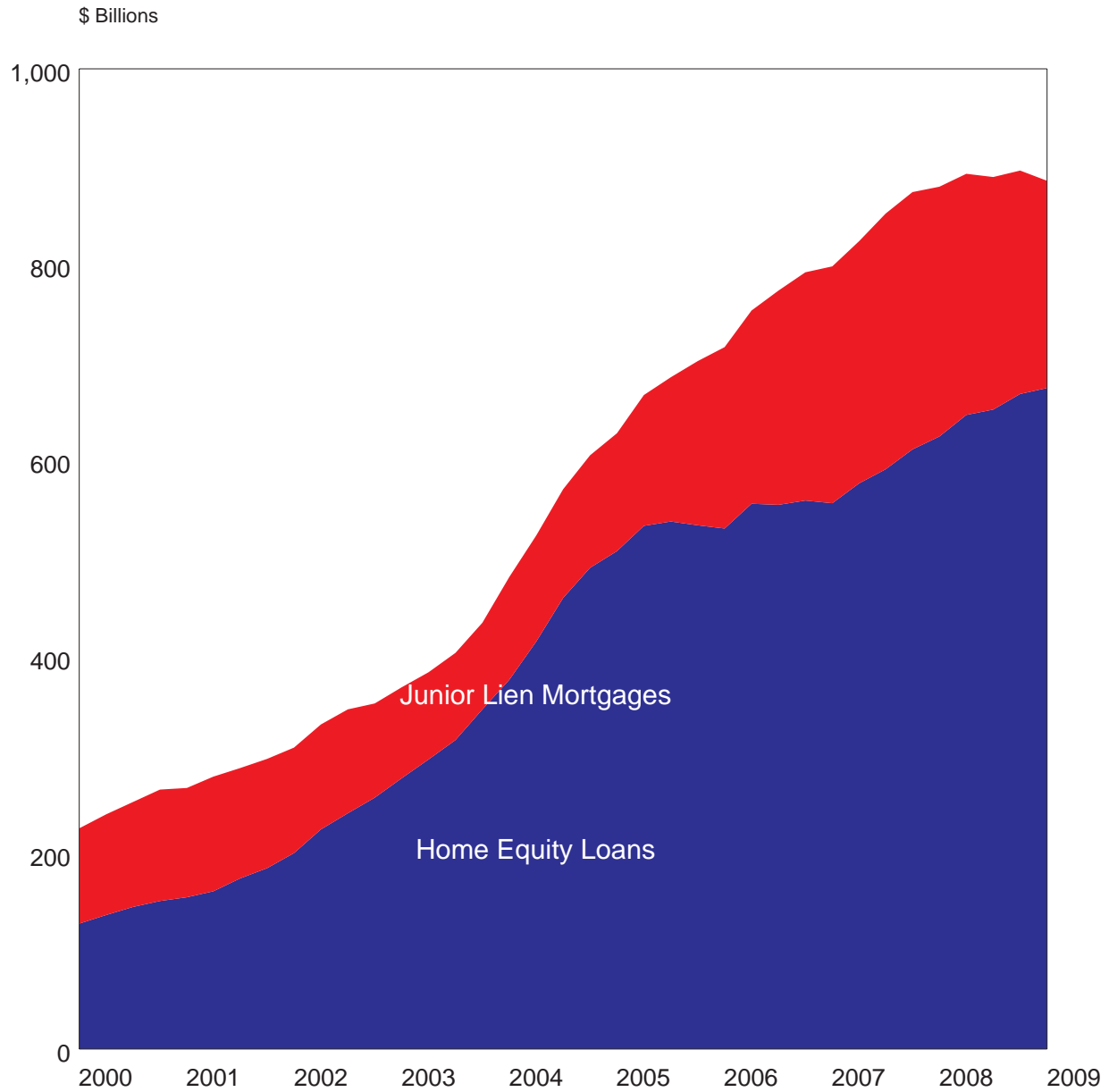


Quarterly Change in Home Equity Loans

2004-2009



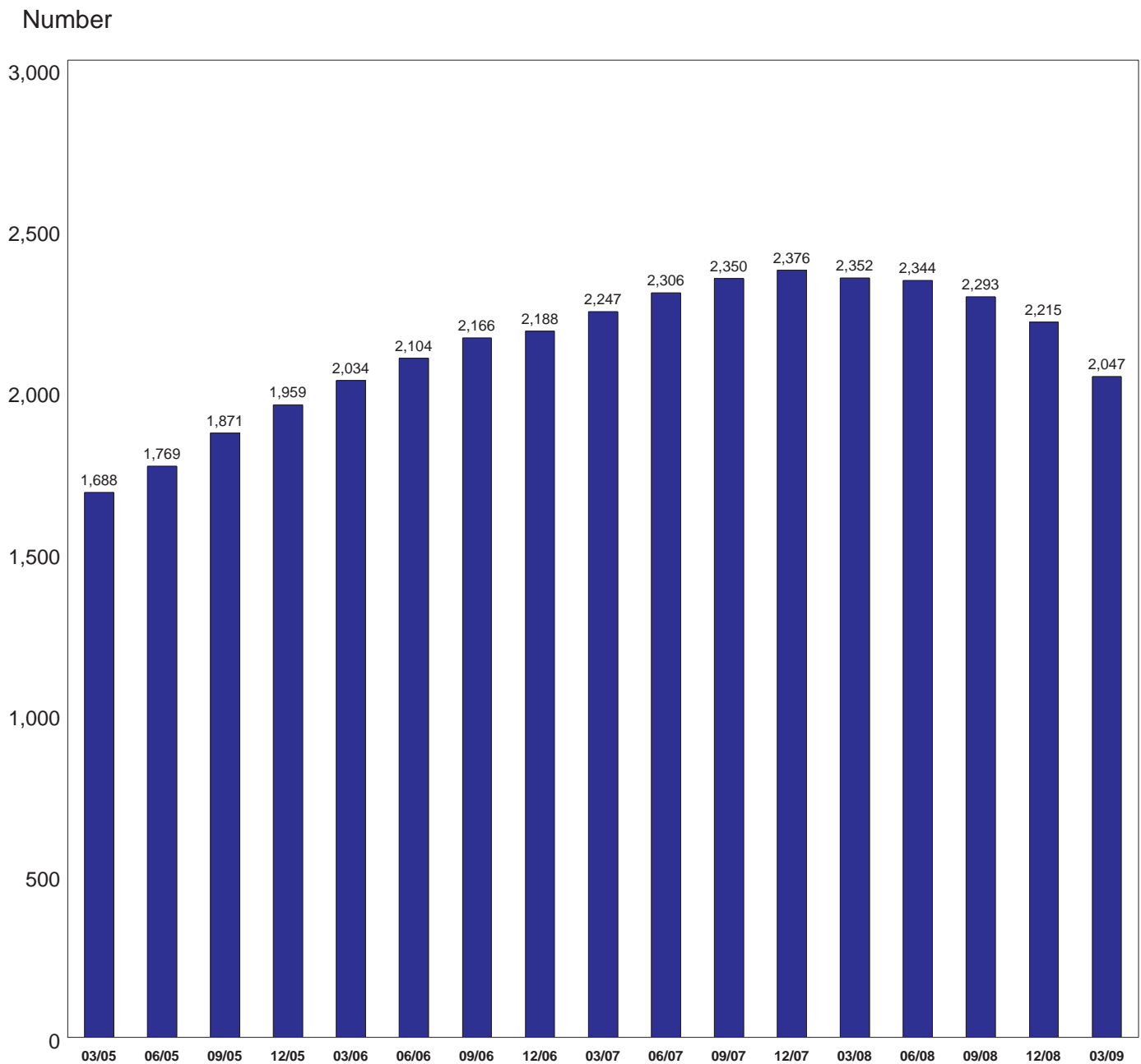
Home Equity and Junior Lien Loans 2000 - 2009



Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

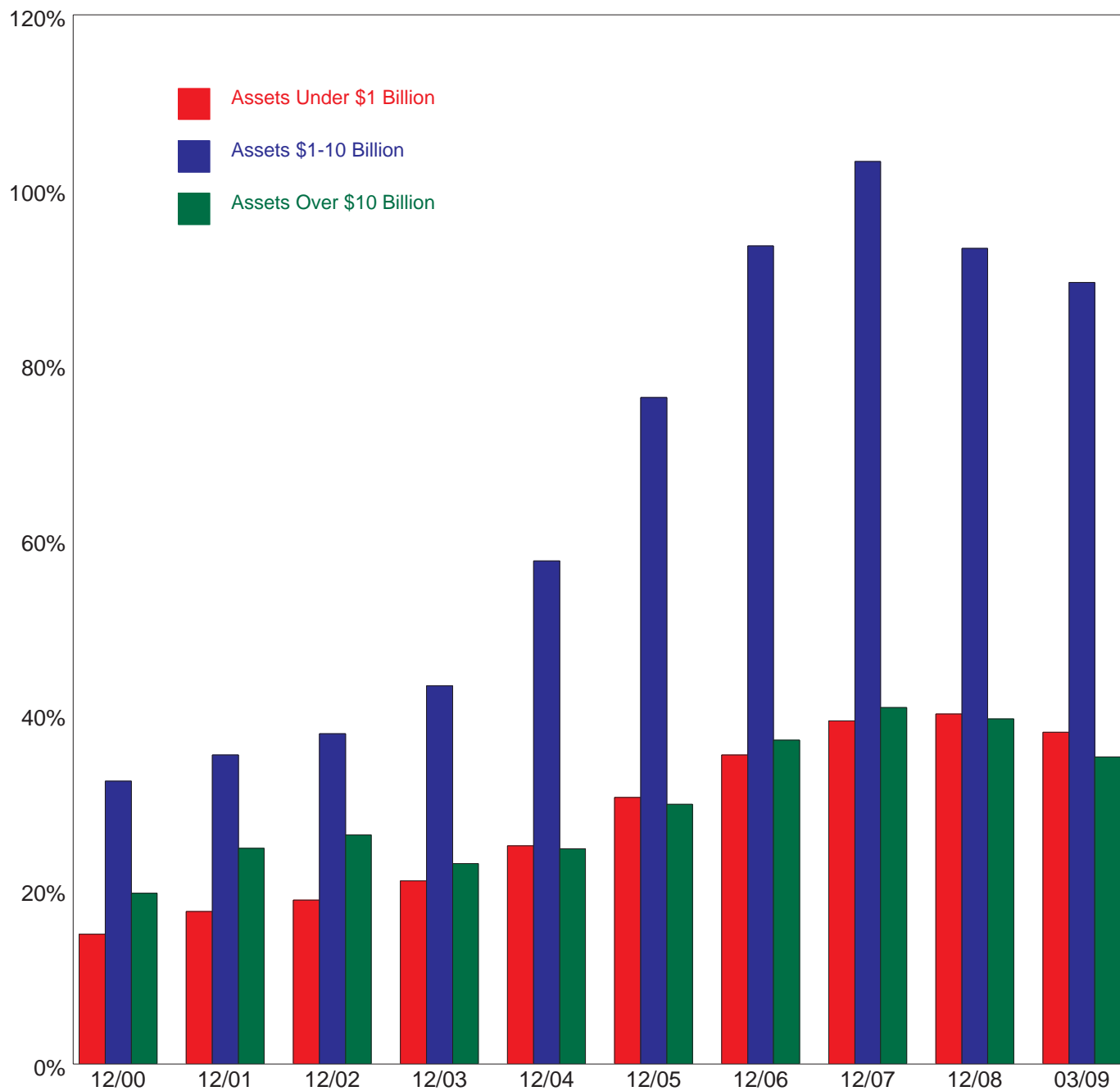
2005-2009



Median Construction and Development Loan Concentrations

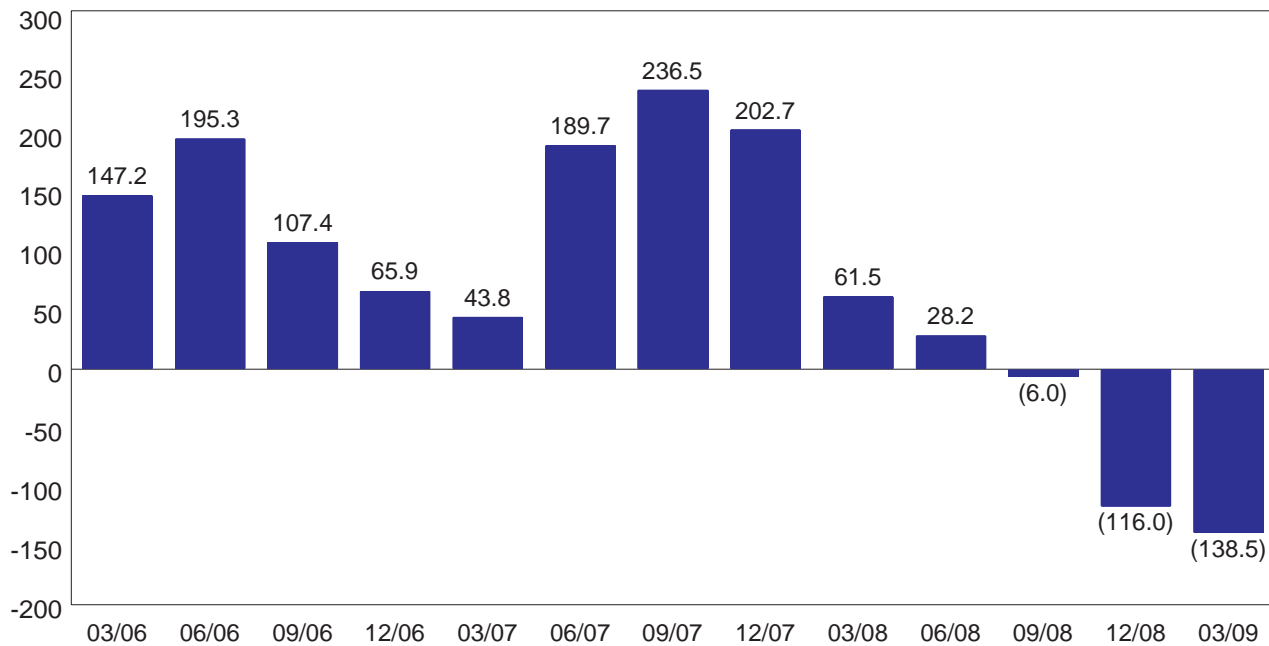
2000 - 2009

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



Quarterly Change in Reported Loans Outstanding

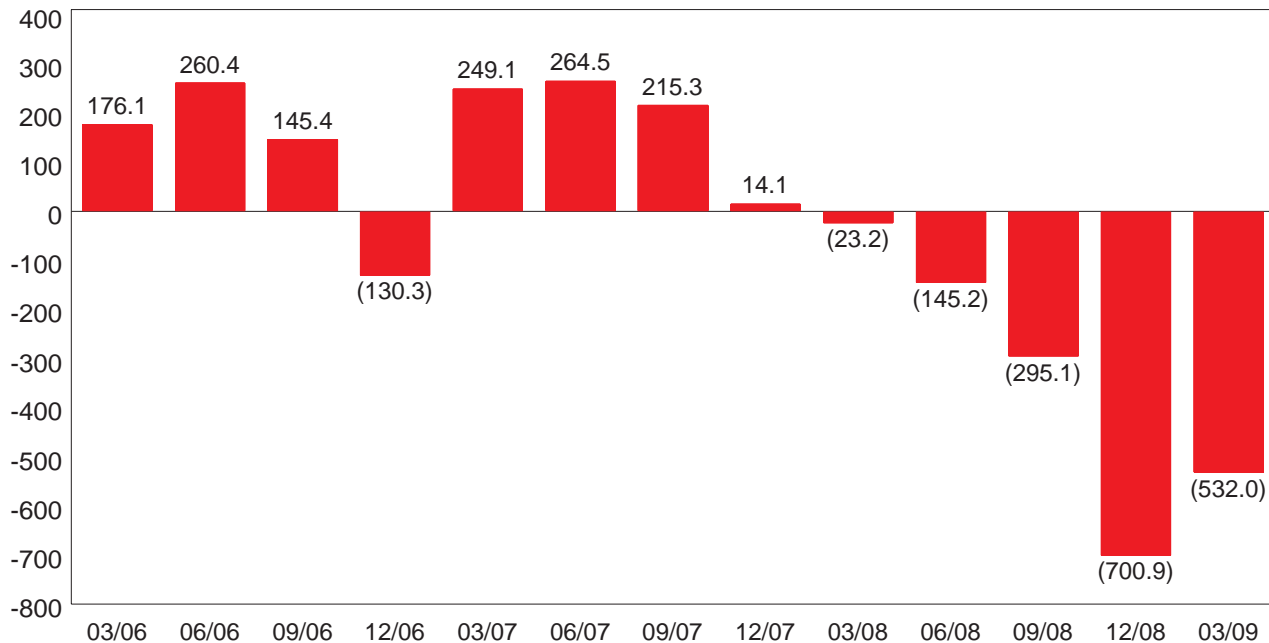
(\$ Billions)



In the first quarter of 2009, real estate loans decreased by \$5 billion, commercial and industrial loans decreased by \$60 billion, and consumer loans decreased by \$43 billion.

Quarterly Change in Unused Loan Commitments

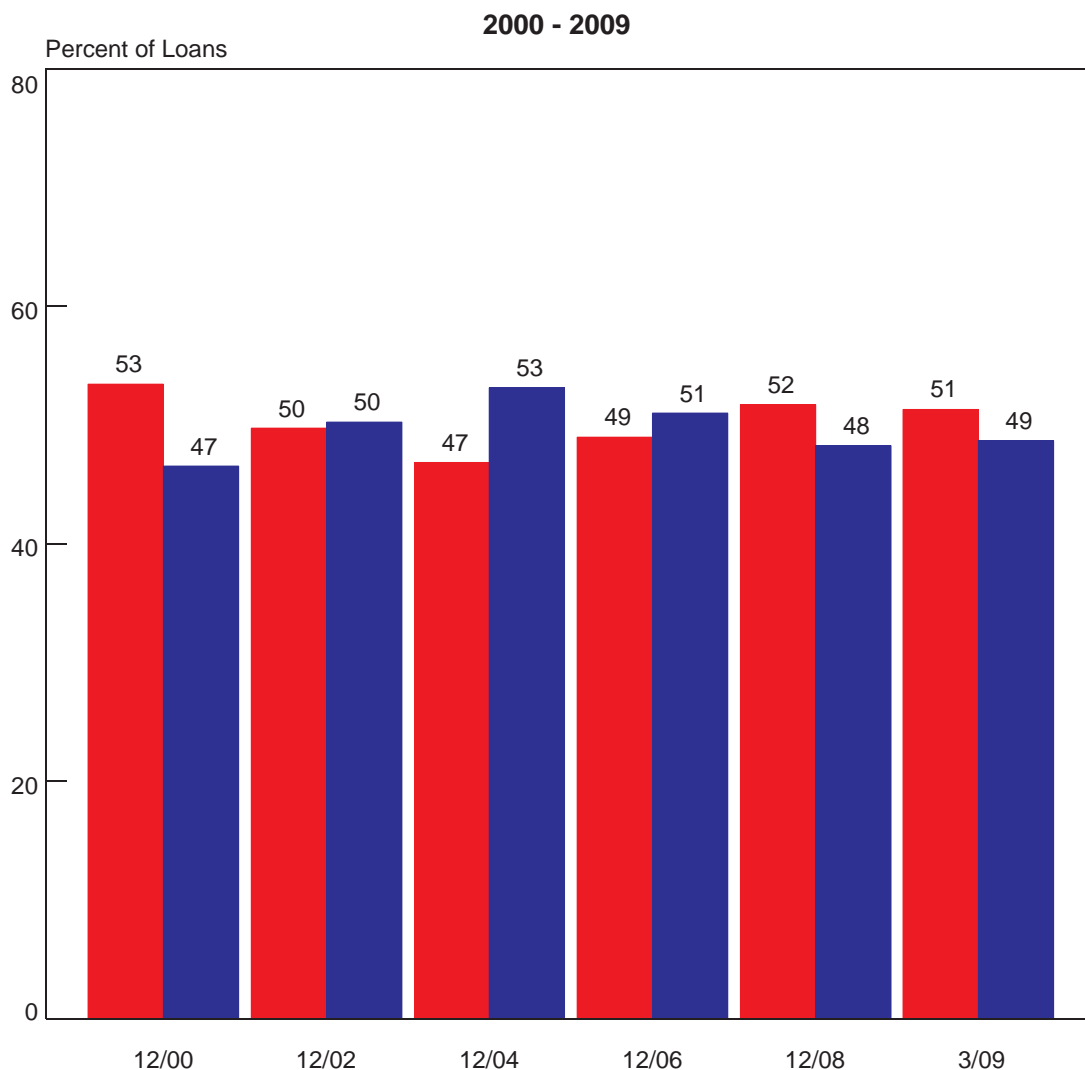
(\$ Billions)



In the first quarter of 2009, unused 1-4 residential loan commitments increased by \$18 billion, unused home equity line commitments decreased by \$40 billion, unused credit card commitments decreased by \$407 billion, unused commercial real estate commitments decreased by \$34 billion, and other unused commitments decreased by \$64 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

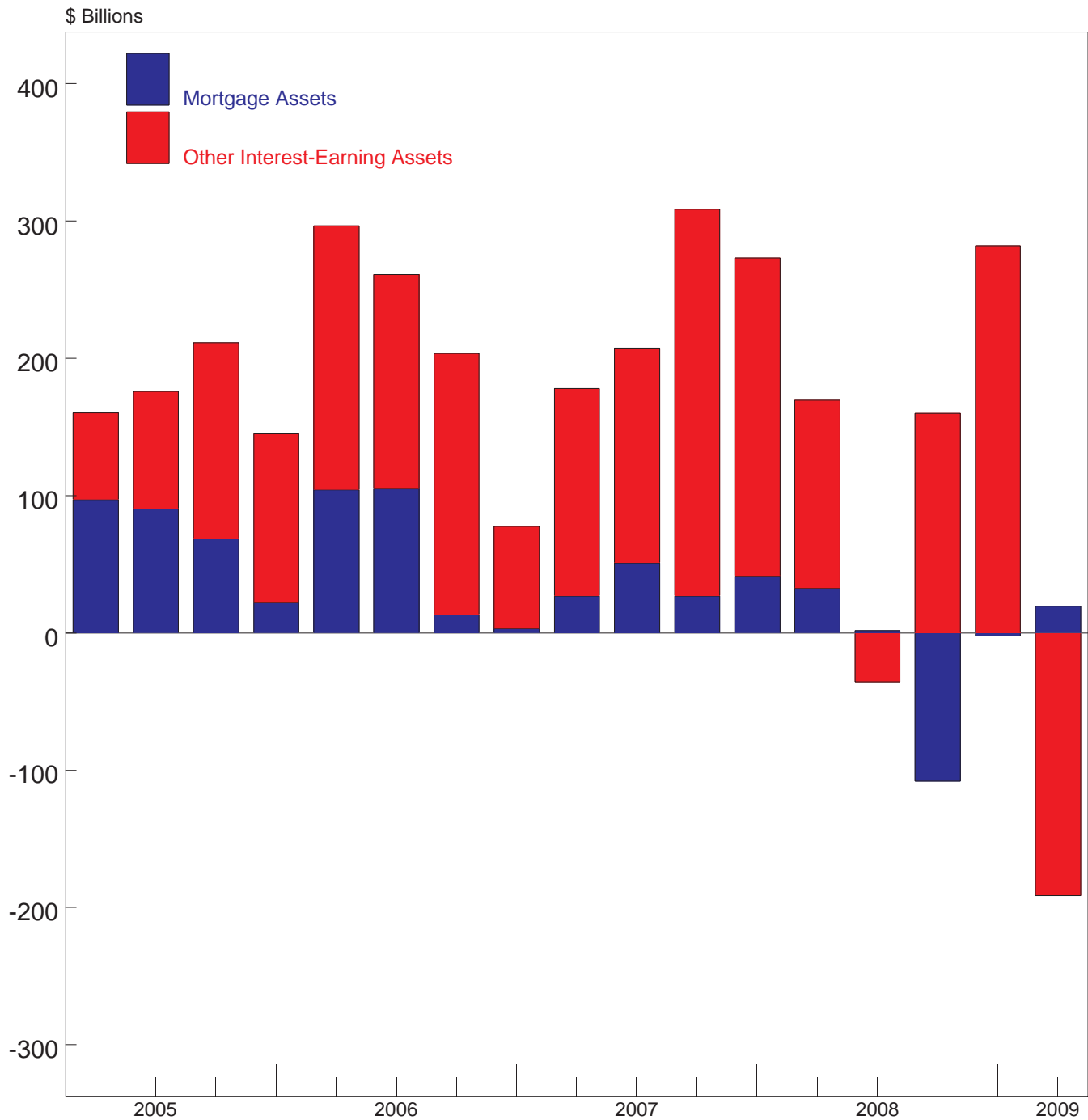
Commercial Borrowers	\$2,484	\$2,515	\$2,869	\$3,546	\$4,074	\$3,972
Consumer Loans	2,163	2,542	3,255	3,690	3,802	3,766

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.

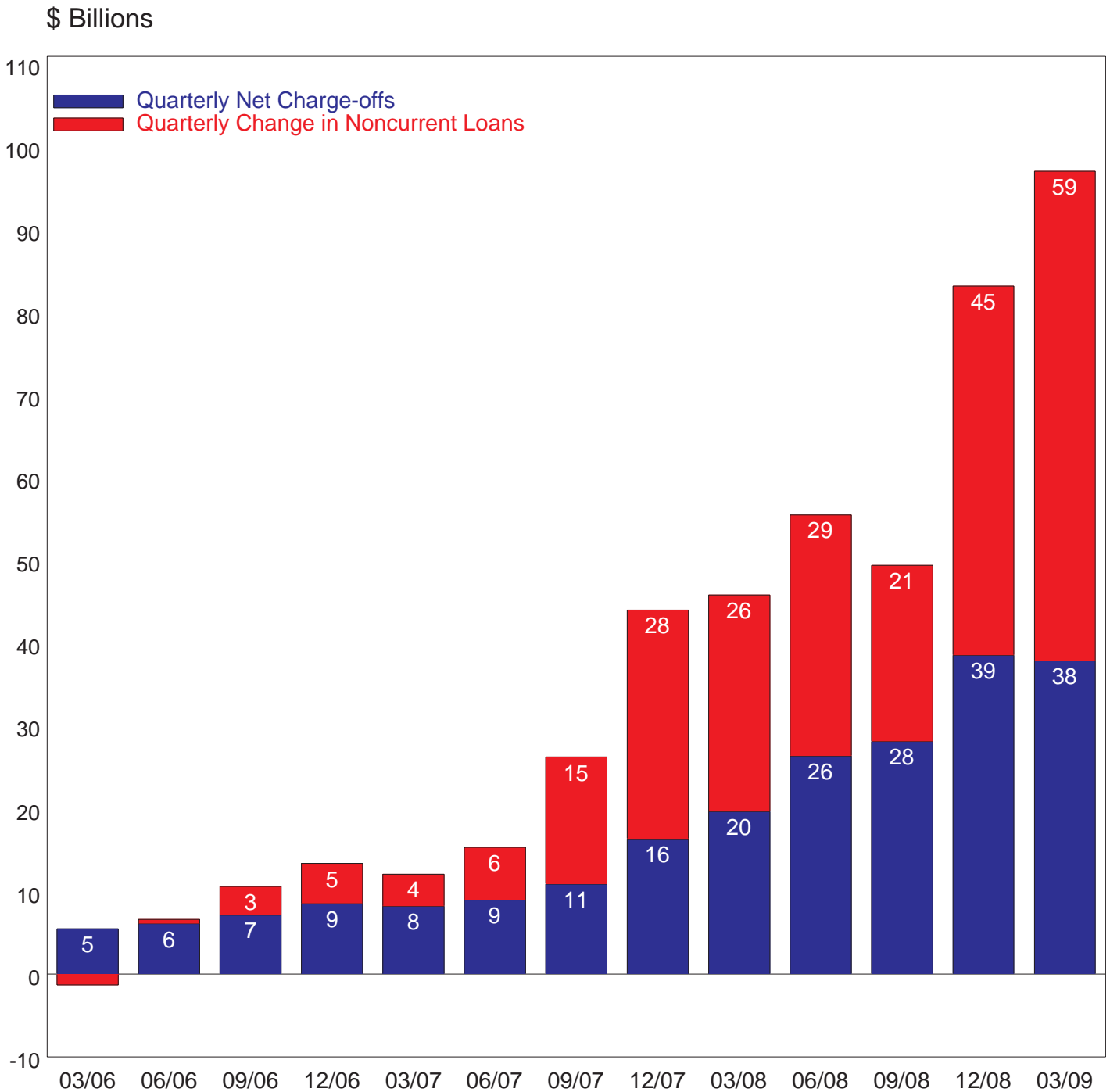
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2005 - 2009



Quarterly Net Charge Offs and Change in Noncurrent Loans

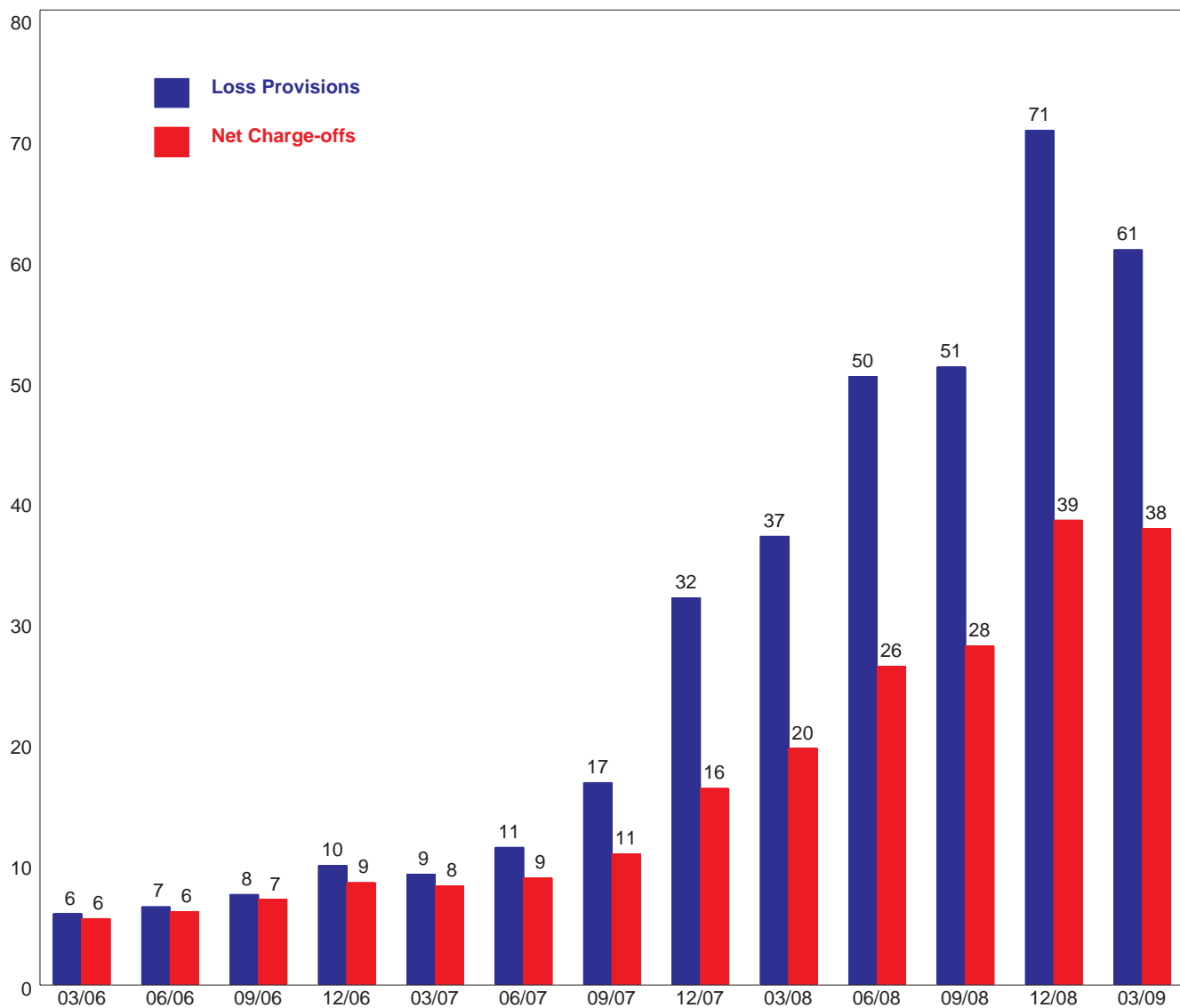
2006 - 2009



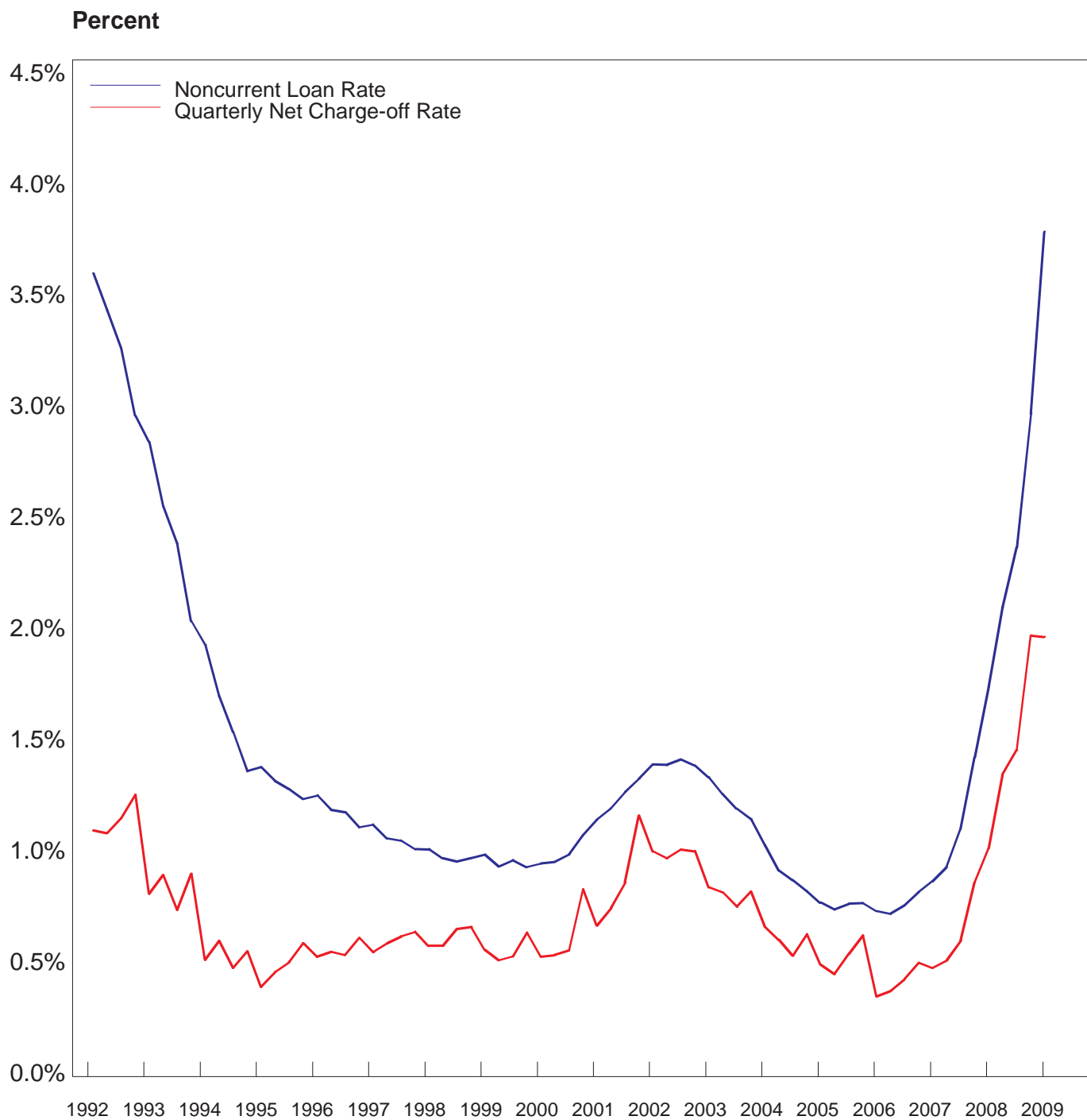
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2006 - 2009

\$ Billions

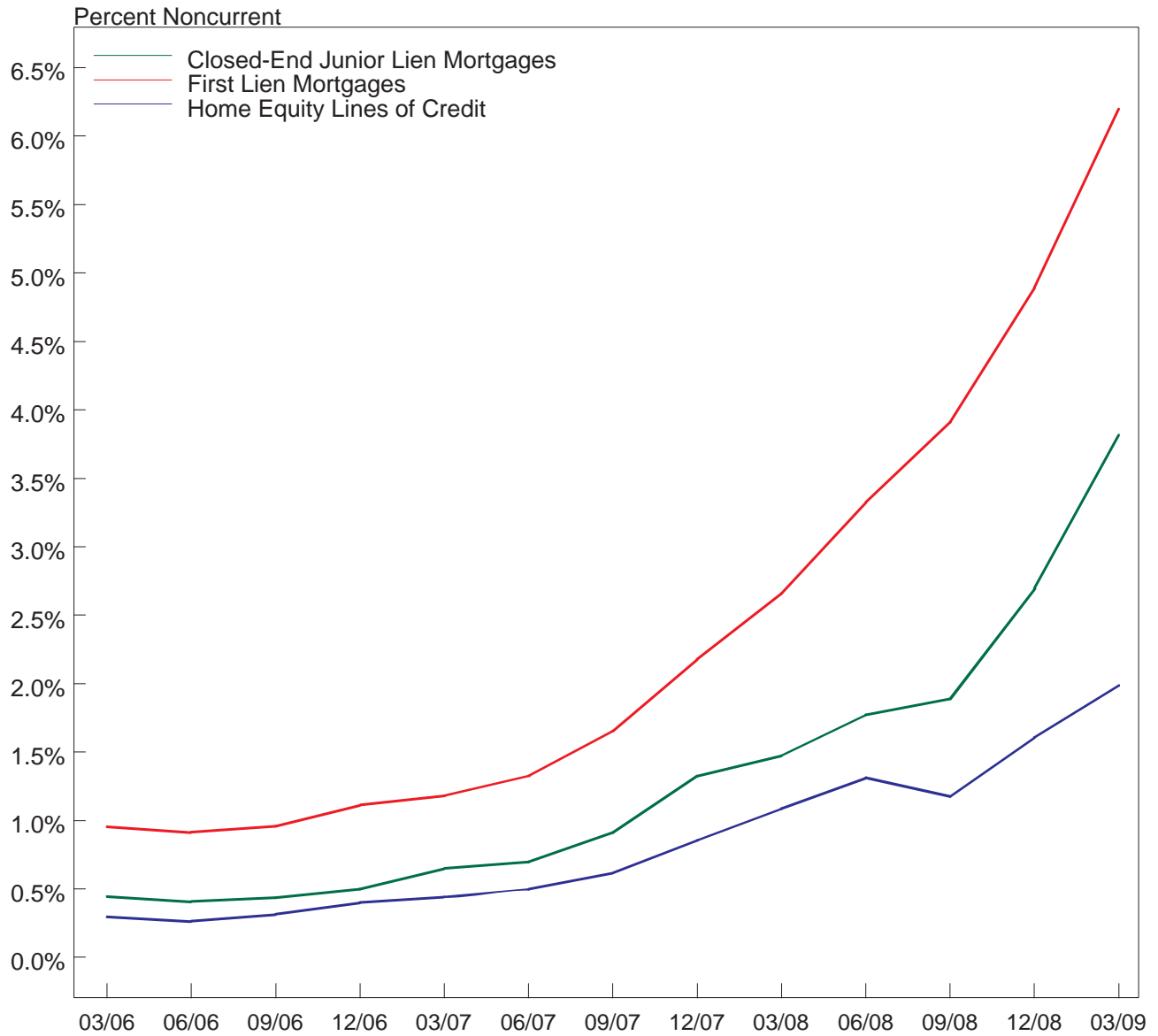


Noncurrent Loan and Quarterly Net Charge Off Rates 1992-2009



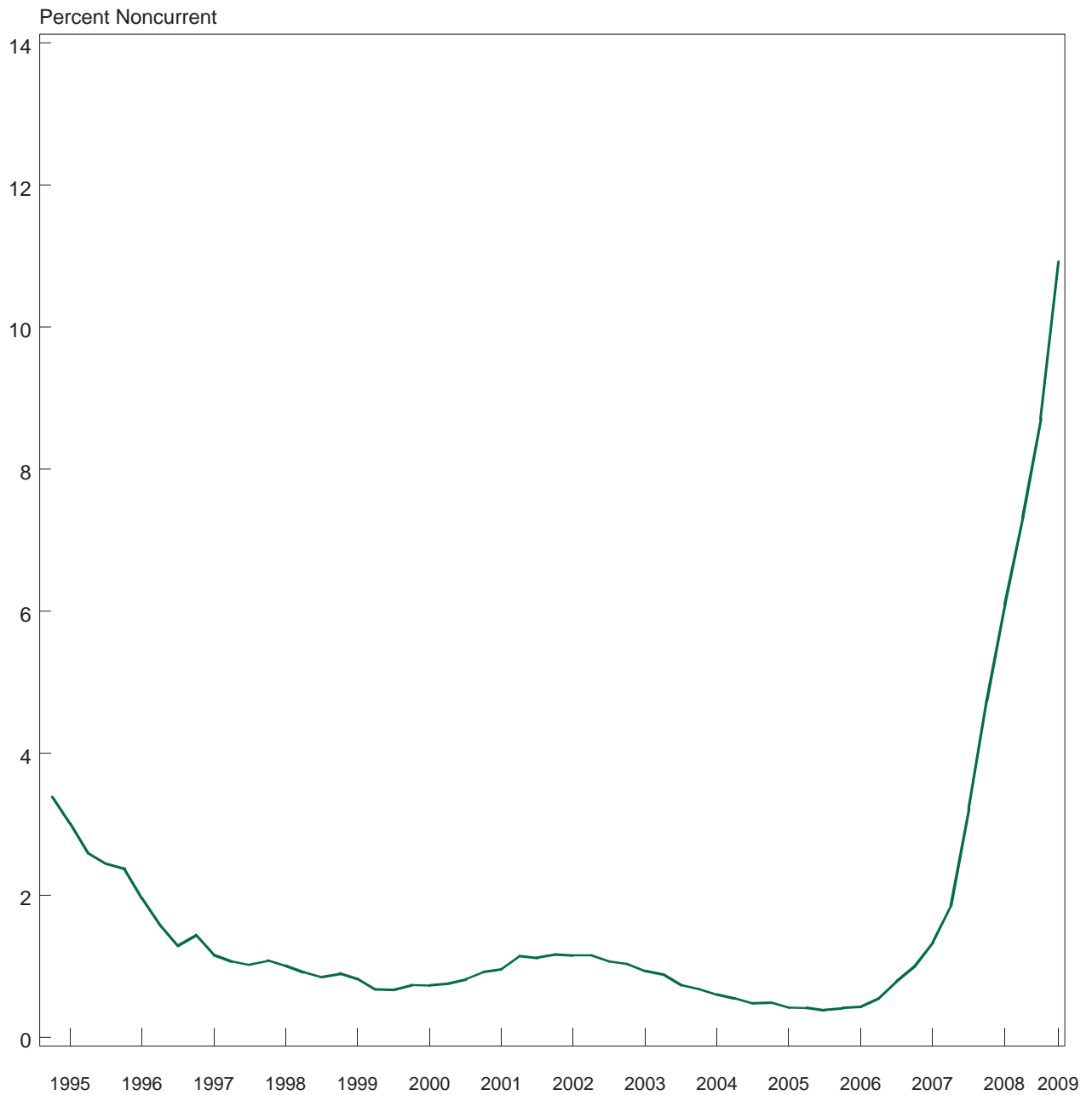
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2006 to 2009



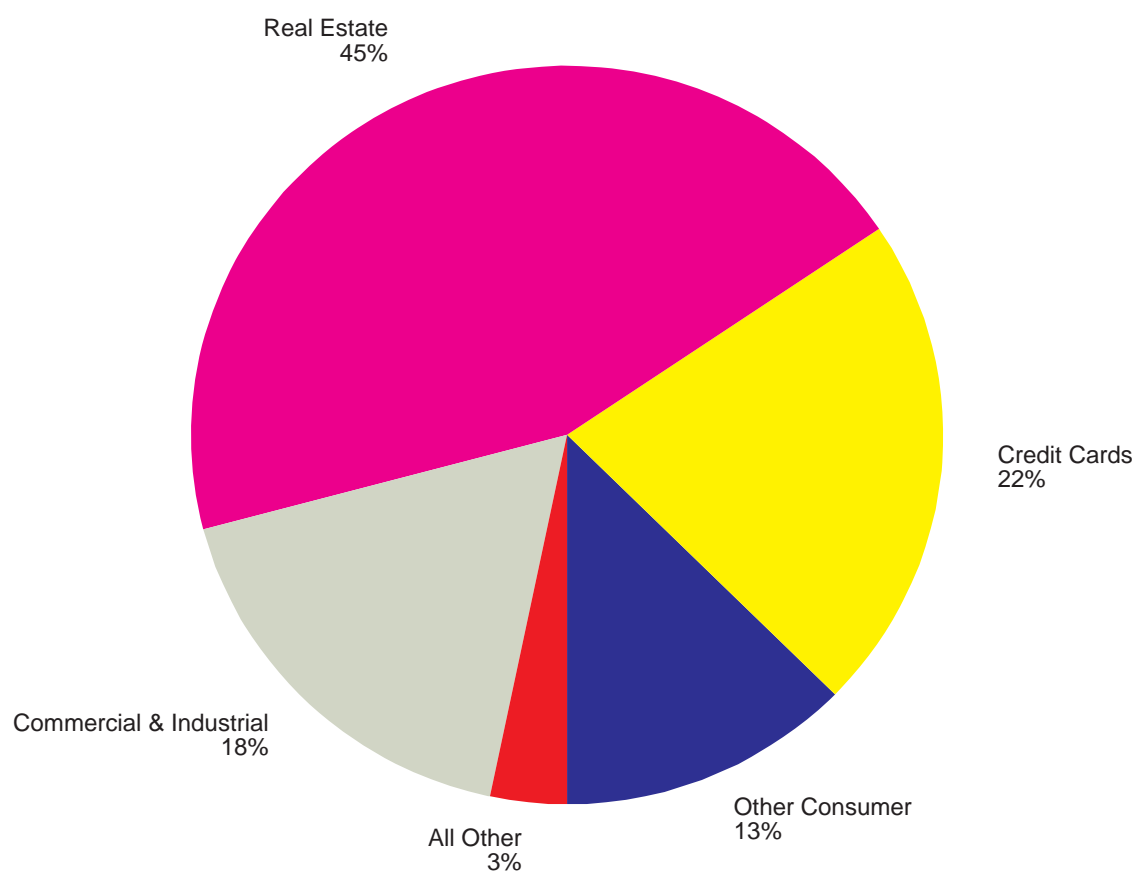
Noncurrent Rate on Real Estate Construction and Development Loans

1995-2009



Composition of FDIC-Insured Institutions' Loan Charge-offs

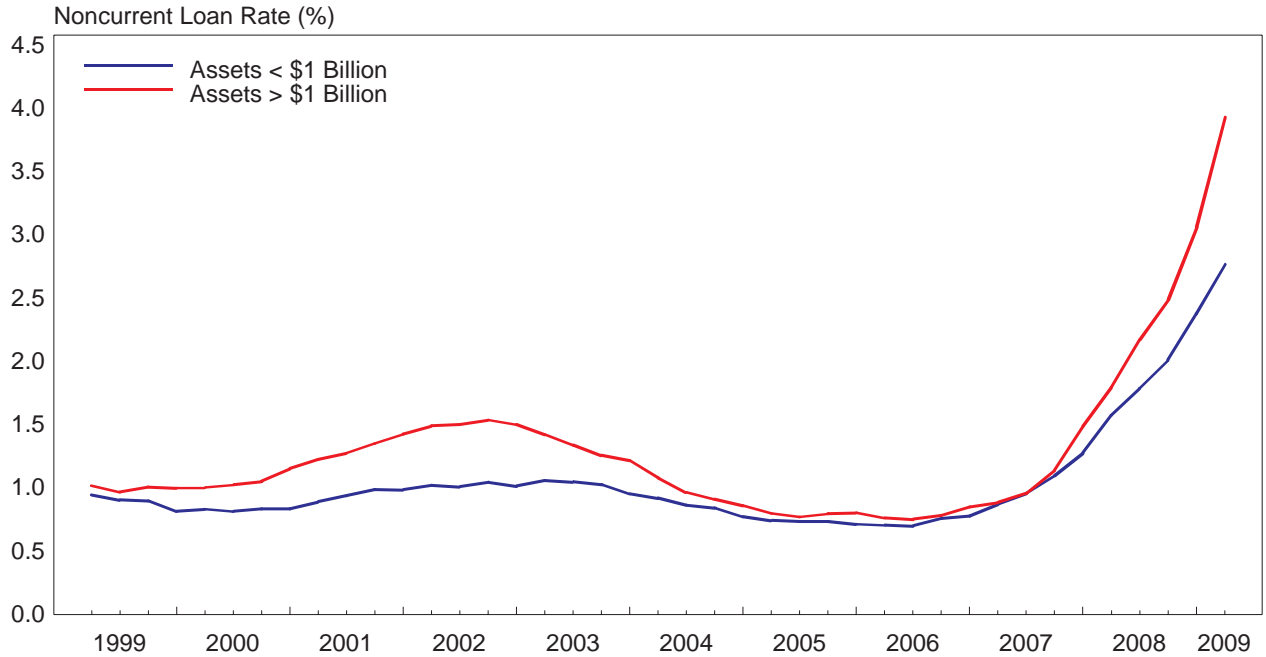
First Quarter, 2009



Noncurrent Loan Rates

By Asset Size

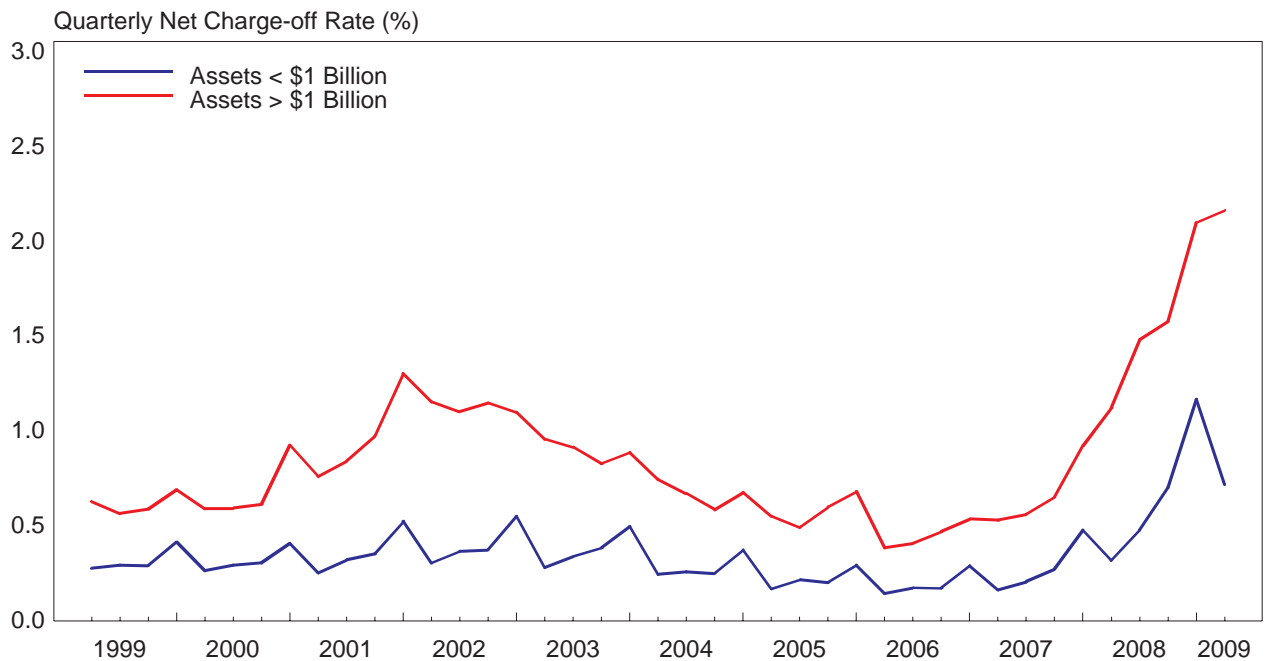
1999 - 2009



Quarterly Net Charge-off Rates

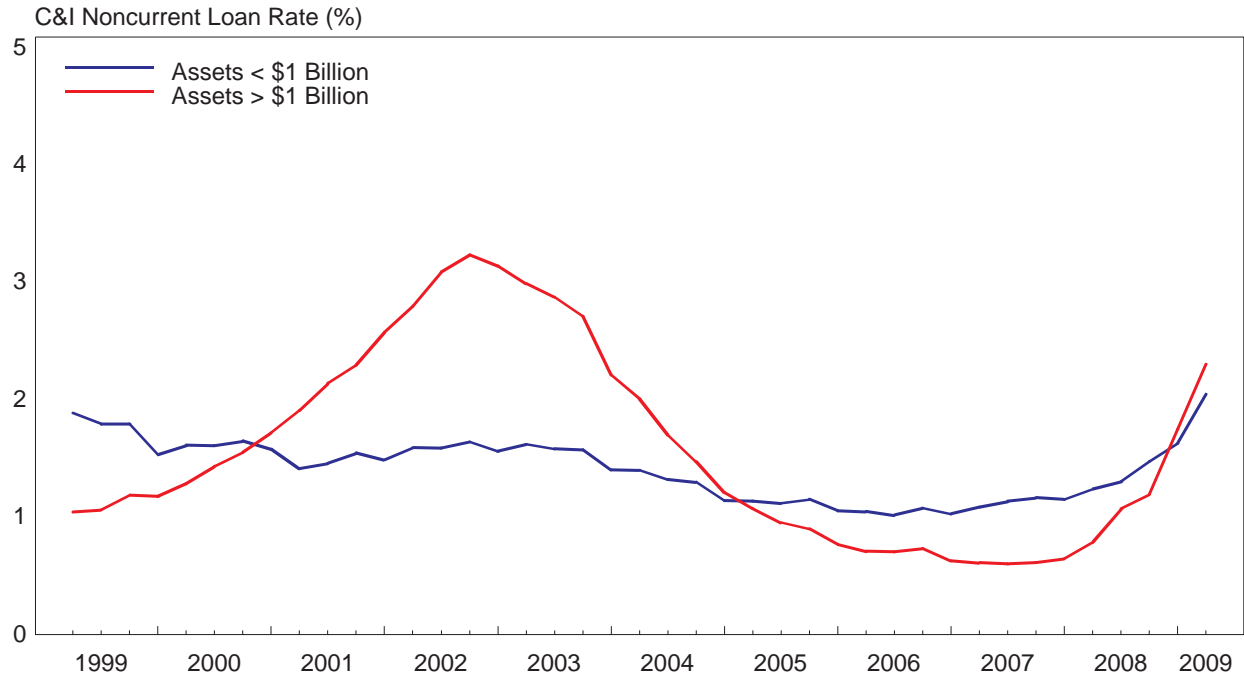
By Asset Size, Annualized

1999 - 2009



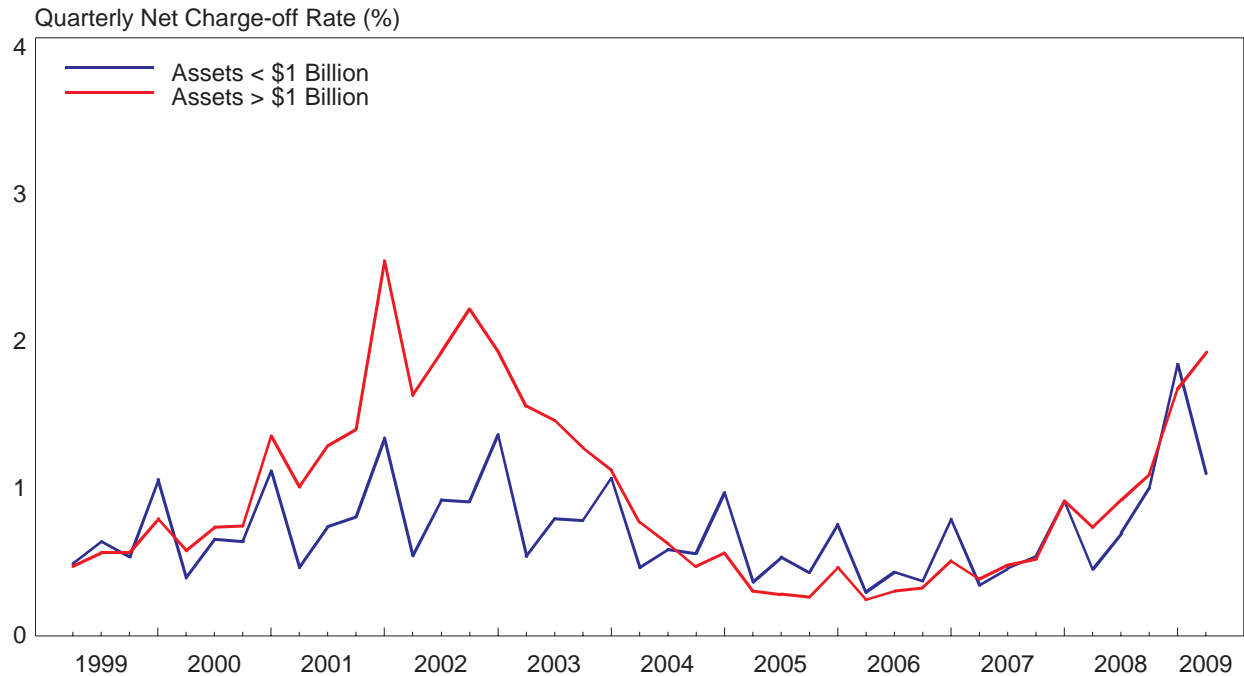
Noncurrent C & I Loan Rates By Asset Size

1999 - 2009



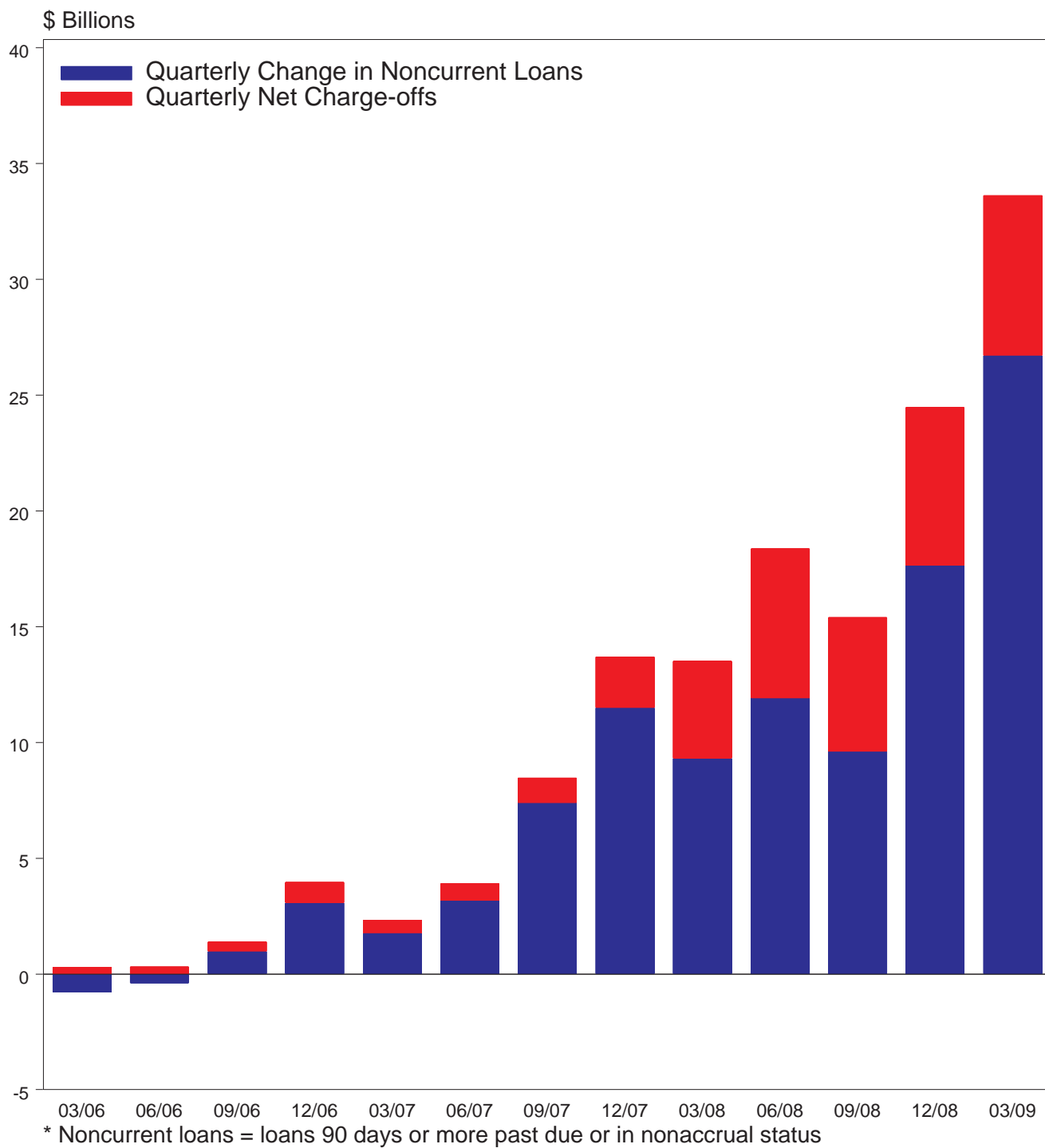
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1999 - 2009



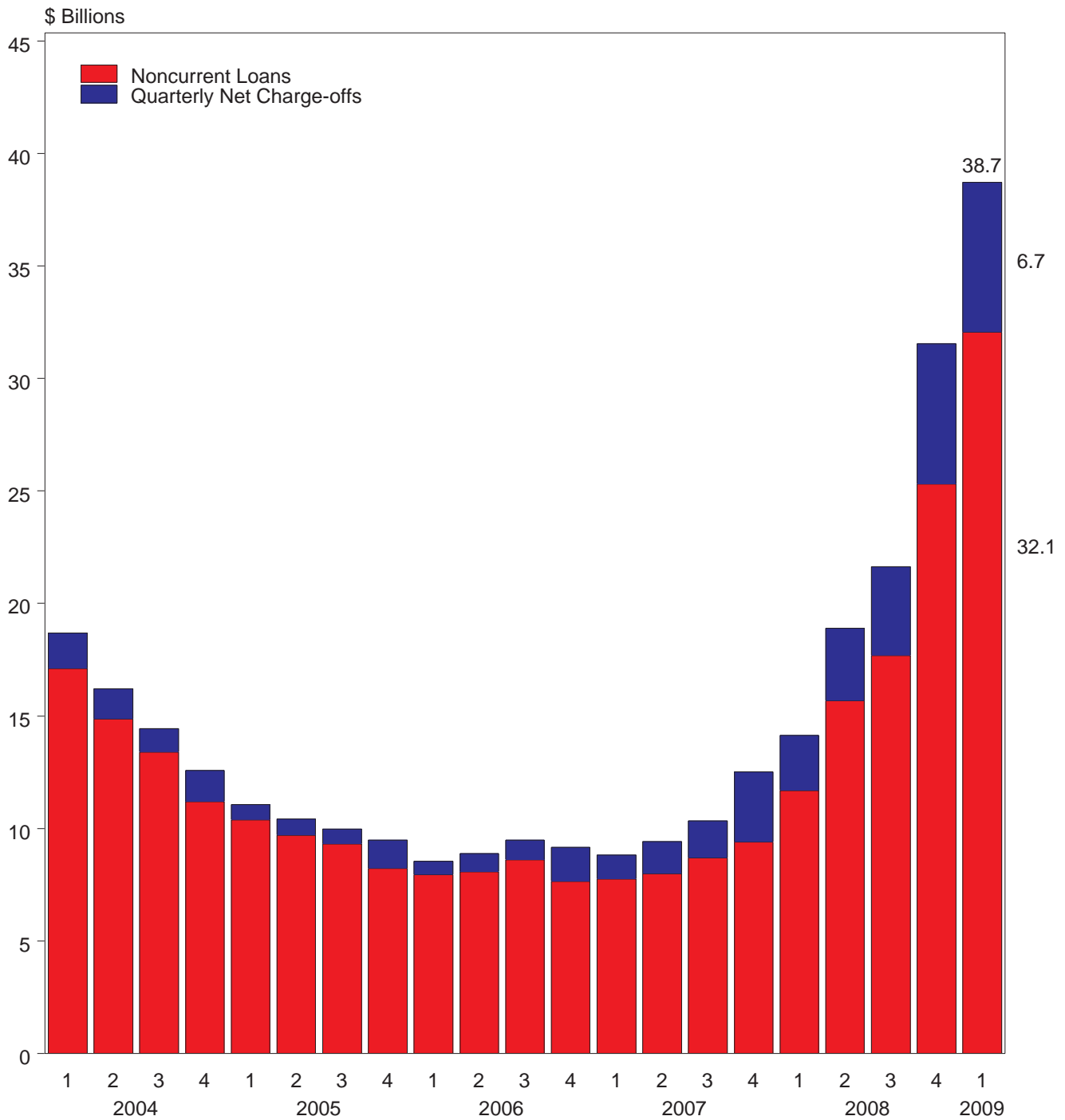
Credit Quality of Residential Mortgage Loans*

2006 to 2009



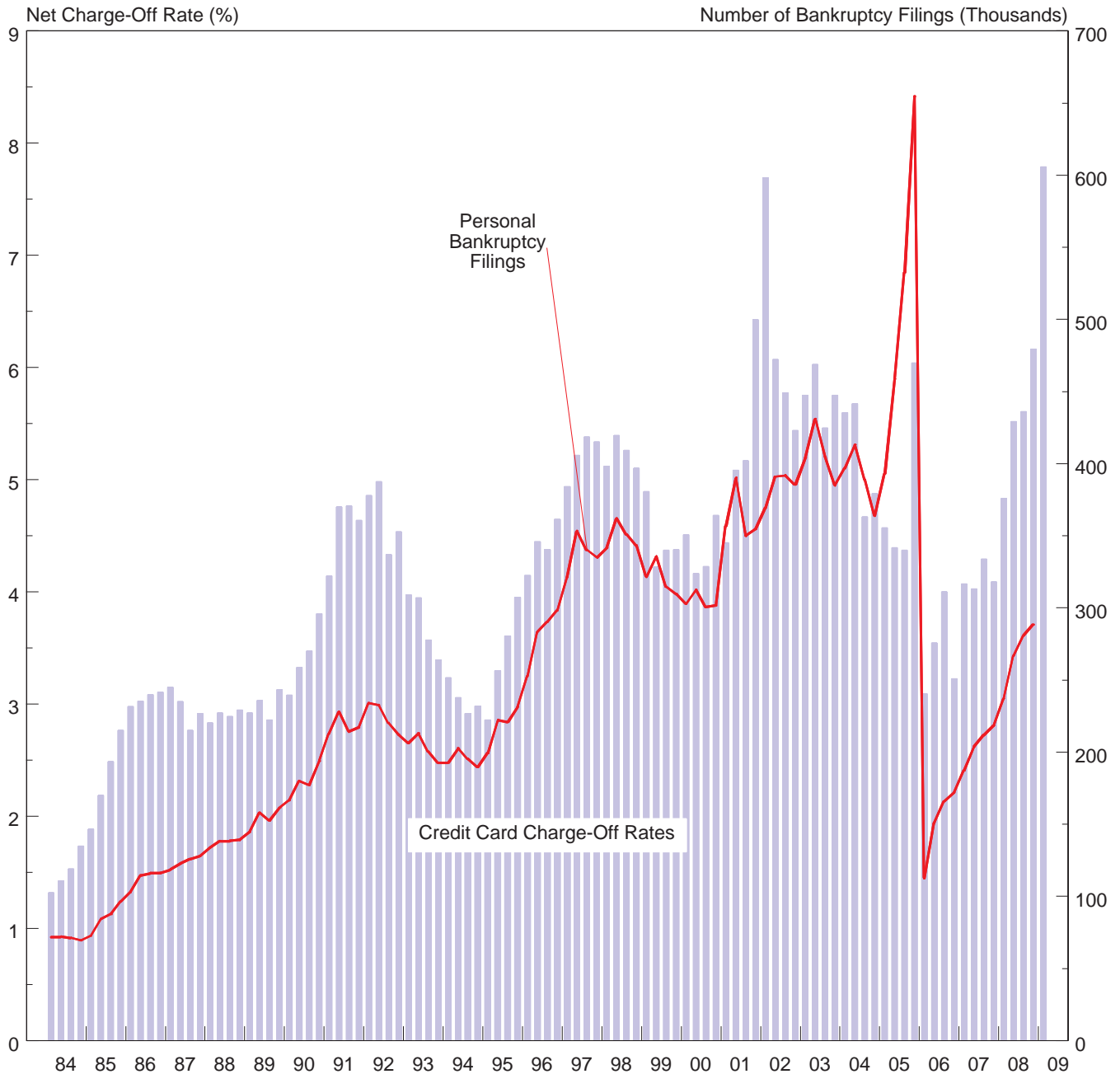
Credit Quality of C & I Loans

2004-2009



Credit Card Loss Rates and Personal Bankruptcy Filings

1984-2009

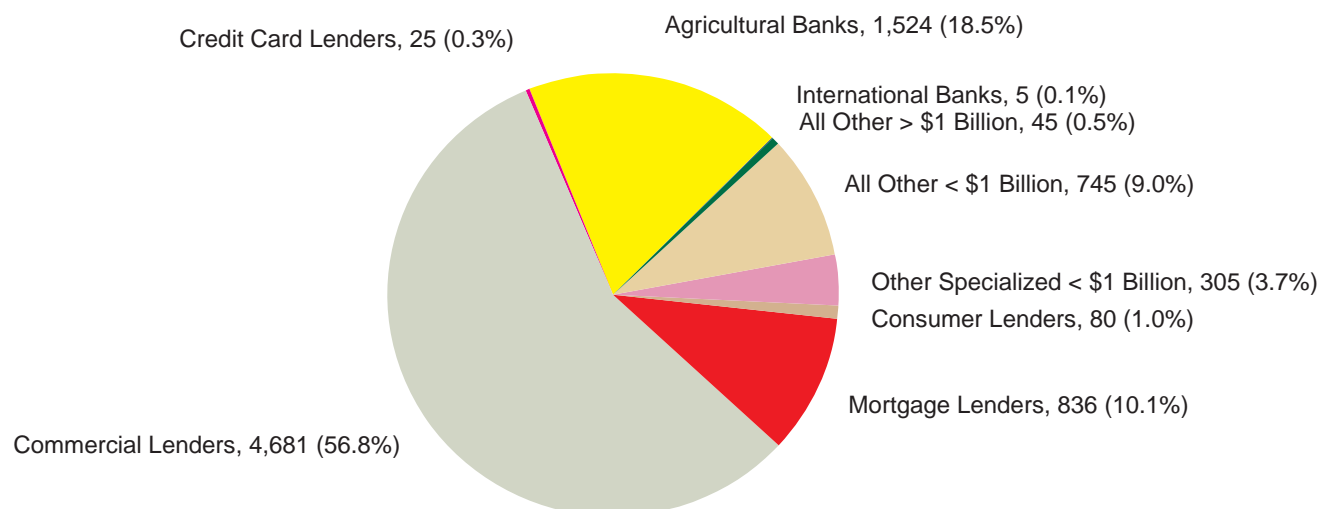


Sources: Bankruptcies - Administrative Offices of the United States Courts
 Charge-off rates - Call reports and Thrift Financial Reports

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

Number of Institutions By Asset Concentration Group

March 31, 2009

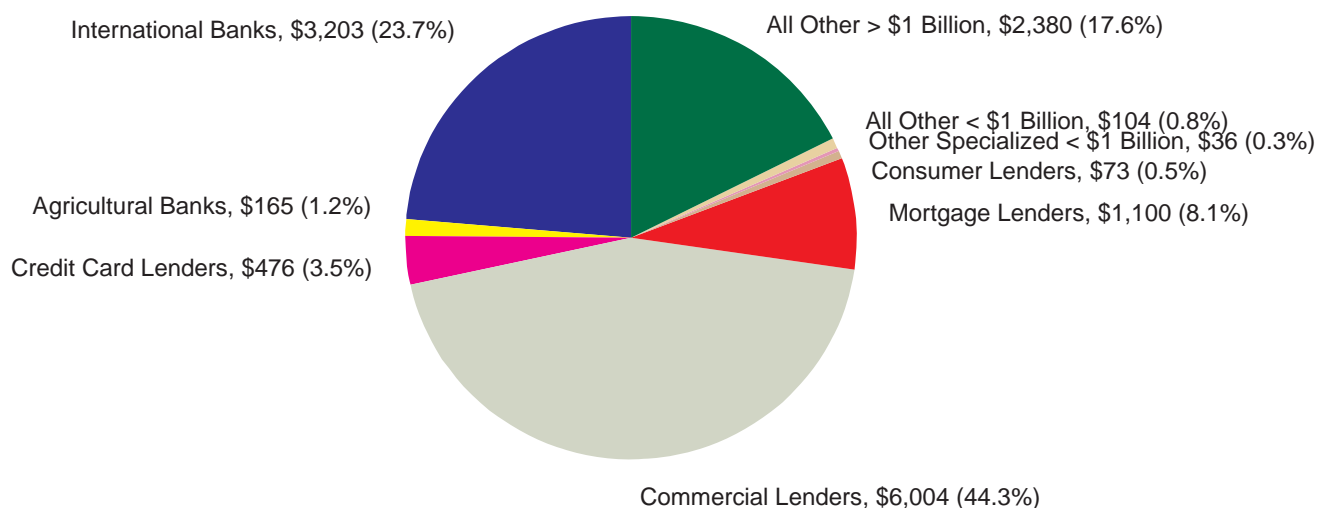


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/09	5	1,524	25	4,681	836	80	305	745	45
12/08	5	1,559	26	4,753	838	91	281	708	44
12/07	5	1,592	27	4,773	784	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

March 31, 2009

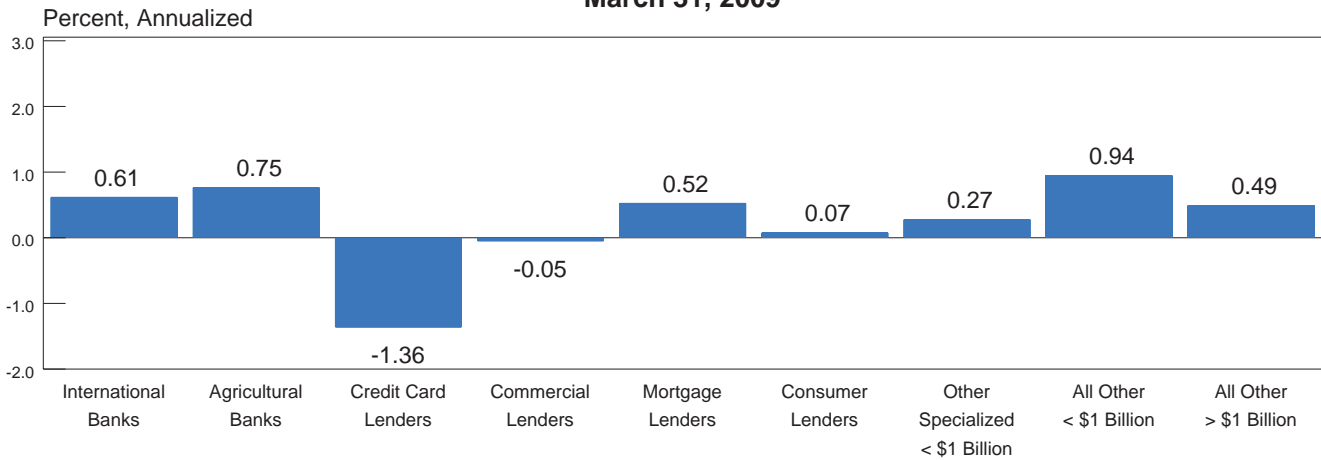


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/09	3,203	165	476	6,004	1,100	73	36	104	2,380
12/08	3,410	169	513	5,462	997	122	35	95	3,041
12/07	2,784	158	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

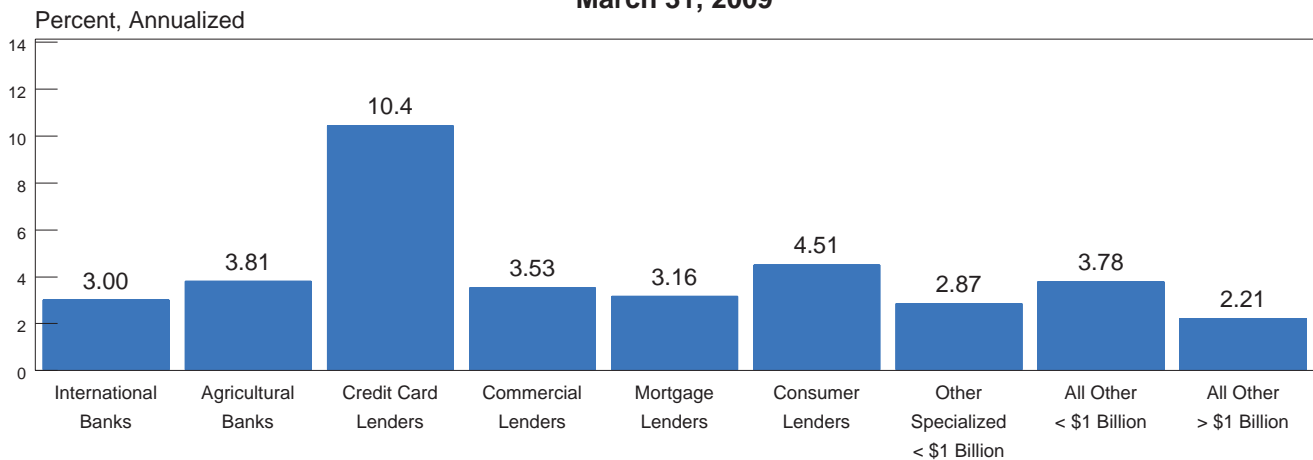
Return on Assets (YTD)

March 31, 2009



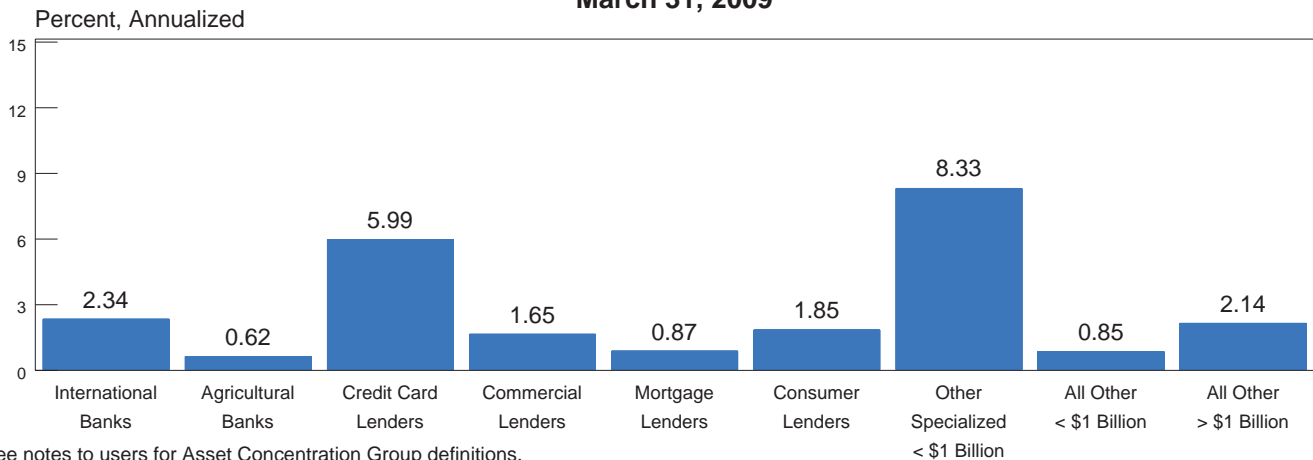
Net Interest Margin (YTD)

March 31, 2009



Noninterest Income to Assets (YTD)

March 31, 2009

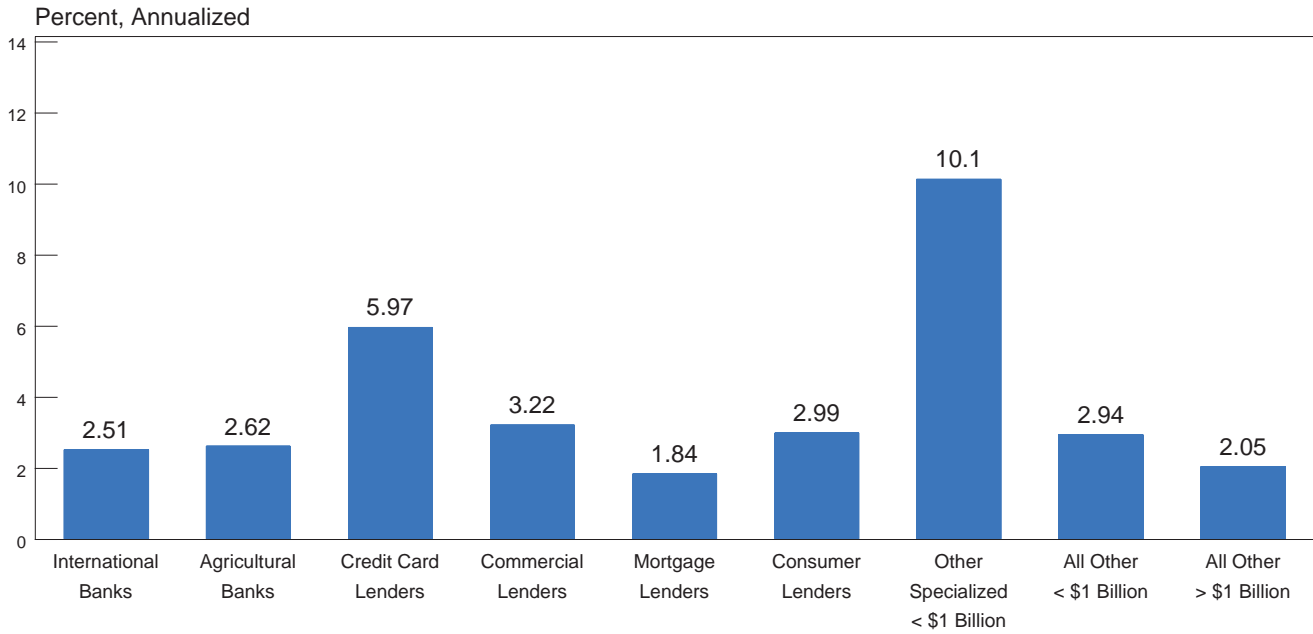


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

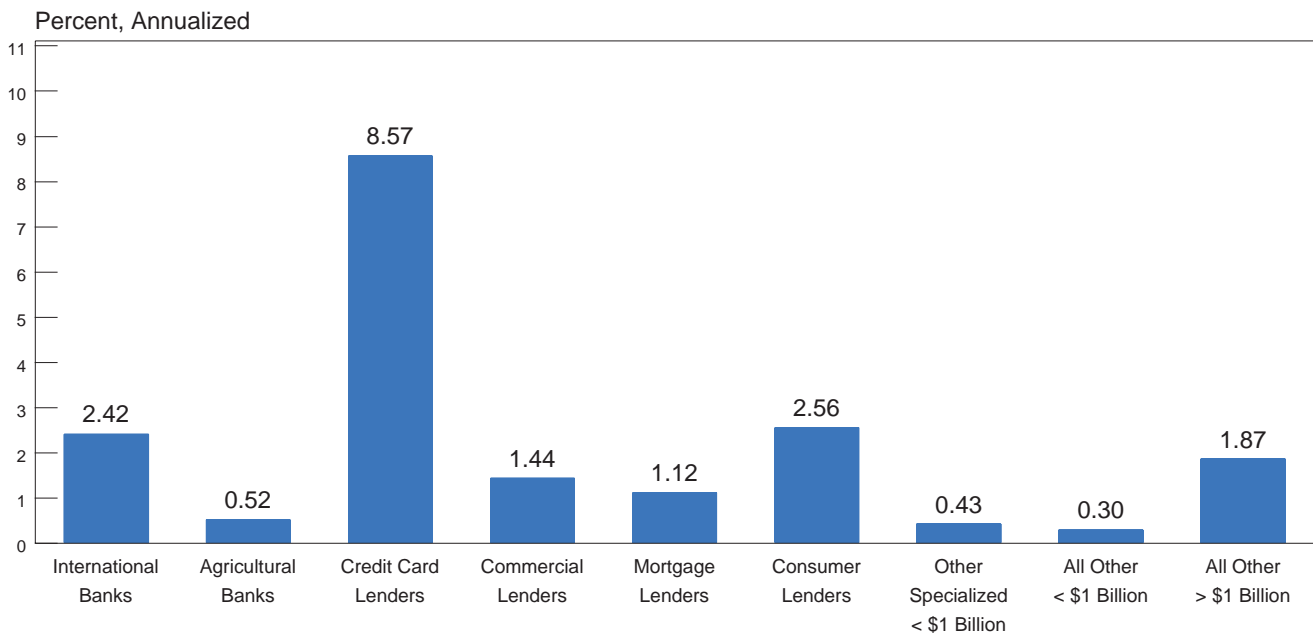
Noninterest Expense to Assets (YTD)

March 31, 2009



Net Charge-offs to Loans and Leases (YTD)

March 31, 2009

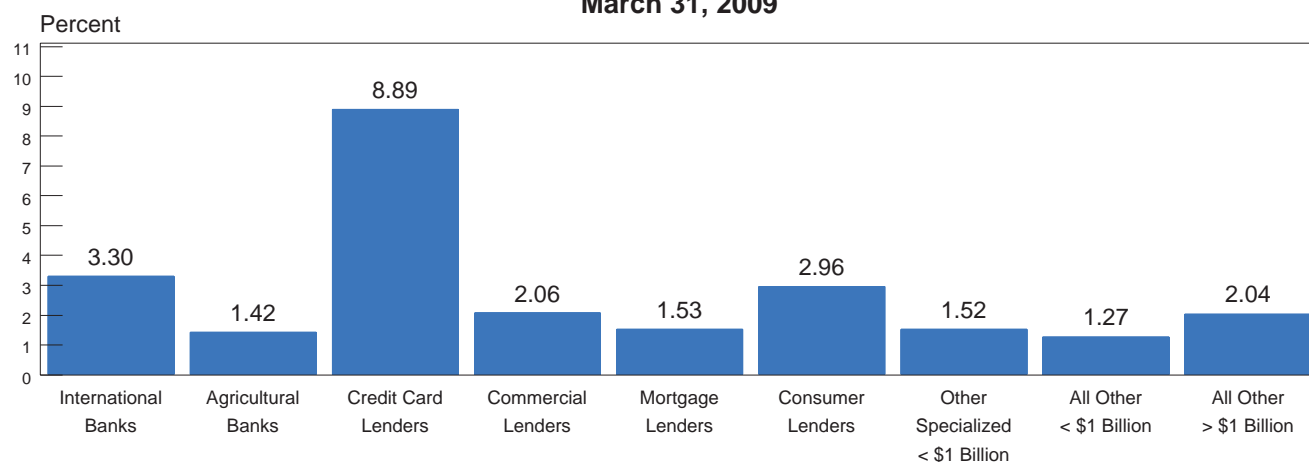


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

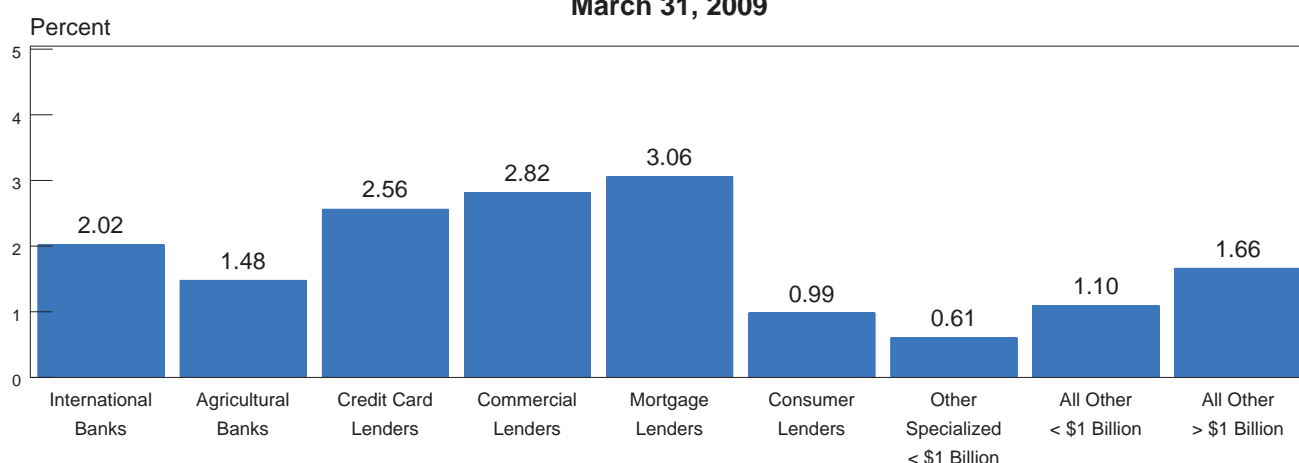
Loss Allowance To Loans and Leases

March 31, 2009



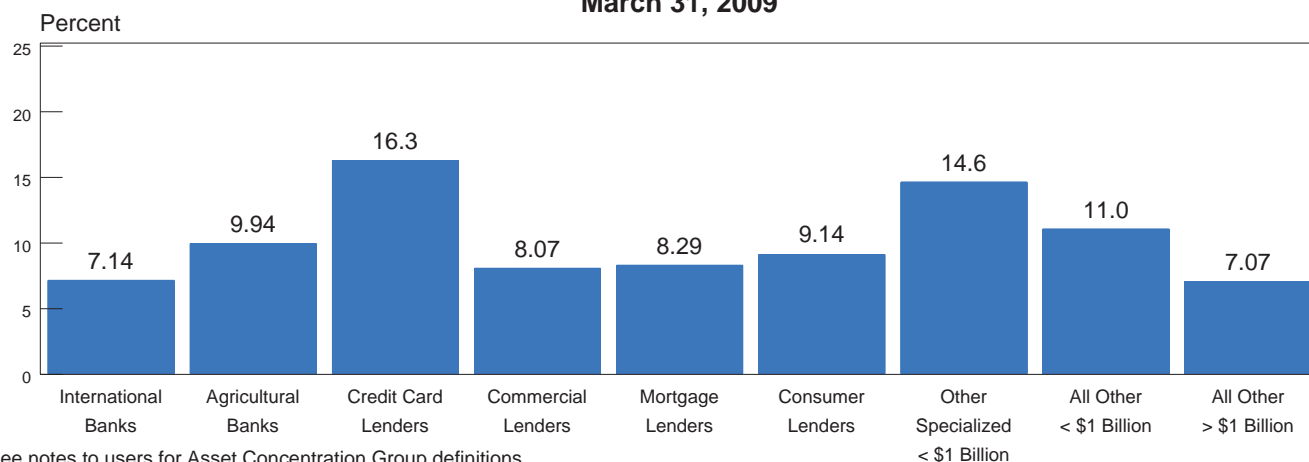
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2009



Core Capital (Leverage) Ratio

March 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
03/09	0.61	0.75	-1.36	-0.05	0.52	0.07	0.27	0.94	0.49
03/08	0.35	1.19	4.59	0.78	-0.21	1.30	2.20	1.01	0.13
03/07	0.93	1.19	3.84	1.15	0.91	1.77	2.03	0.99	1.25
03/06	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54
03/98	0.83	1.28	2.54	1.33	1.06	1.31	1.68	1.23	1.34
03/97	1.00	1.27	2.03	1.32	0.96	1.41	1.65	1.23	1.18
03/96	0.66	1.26	1.98	1.29	0.88	1.26	1.27	1.27	1.10
03/95	0.67	1.21	2.95	1.16	0.68	1.14	1.09	1.18	1.07
03/94	0.83	1.23	3.78	0.99	0.62	1.35	1.03	1.16	1.22
03/93	1.07	1.37	2.93	1.03	0.96	1.49	1.25	1.31	1.12
03/92	0.56	1.26	3.00	0.59	0.86	1.01	1.18	1.10	0.69
03/91	0.53	1.09	2.46	0.17	0.38	0.38	0.41	0.63	0.66

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
03/09	3.00	3.81	10.44	3.53	3.16	4.51	2.87	3.78	2.21
03/08	2.84	3.84	8.64	3.67	2.73	4.90	3.05	3.61	2.61
03/07	2.46	3.91	8.18	3.72	2.71	5.03	3.15	3.63	2.89
03/06	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.06
03/05	2.64	4.05	8.15	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73
03/98	2.95	4.23	7.84	4.45	3.16	4.34	3.77	4.28	3.76
03/97	3.08	4.25	7.90	4.50	3.28	5.21	3.83	4.36	3.94
03/96	3.32	4.24	8.02	4.32	3.19	5.11	3.72	4.40	4.10
03/95	3.41	4.38	8.22	4.43	3.12	4.74	3.90	4.50	4.01
03/94	3.31	4.22	9.31	4.29	3.38	5.07	3.67	4.38	4.23
03/93	3.70	4.35	9.46	4.39	3.66	5.71	3.81	4.63	4.30
03/92	3.22	4.32	9.68	4.19	3.32	5.04	3.85	4.52	4.04
03/91	3.03	4.04	9.31	3.73	2.66	4.06	3.17	4.05	3.02

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
03/09	2.42	0.52	8.57	1.44	1.12	2.56	0.43	0.30	1.87
03/08	1.13	0.17	4.97	0.71	1.14	1.78	0.21	0.17	0.64
03/07	0.57	0.14	3.86	0.23	0.21	1.43	0.18	0.17	0.31
03/06	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44
03/98	0.48	0.10	4.78	0.34	0.18	0.42	0.39	0.19	0.43
03/97	0.19	0.16	4.53	0.31	0.19	0.99	0.27	0.23	0.51
03/96	0.47	0.13	3.89	0.31	0.25	0.79	0.14	0.18	0.42
03/95	0.25	0.07	2.74	0.30	0.24	0.39	0.19	0.15	0.33
03/94	0.62	0.06	3.13	0.39	0.44	0.51	0.15	0.13	0.35
03/93	1.26	0.12	4.07	0.83	0.45	0.78	0.83	0.28	0.57
03/92	1.76	0.24	5.00	1.05	0.43	0.86	0.37	0.41	1.24
03/91	1.47	0.22	4.63	1.13	0.39	0.84	0.48	0.54	0.94

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
03/09	4.86	1.84	3.53	3.54	4.16	1.17	1.73	1.50	3.66
12/08	3.84	1.43	2.78	2.87	3.39	1.48	1.03	1.42	2.47
12/07	1.44	1.05	2.01	1.33	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

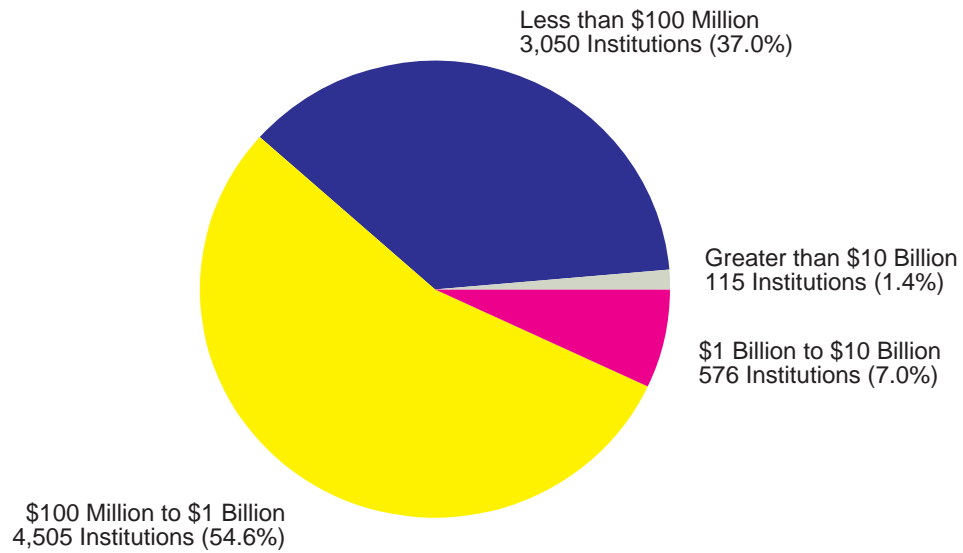
1991 - 2009

	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
03/09	7.14	9.94	16.28	8.07	8.29	9.14	14.64	11.05	7.07
12/08	5.95	9.99	14.59	8.14	7.17	9.86	16.31	10.90	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.50	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

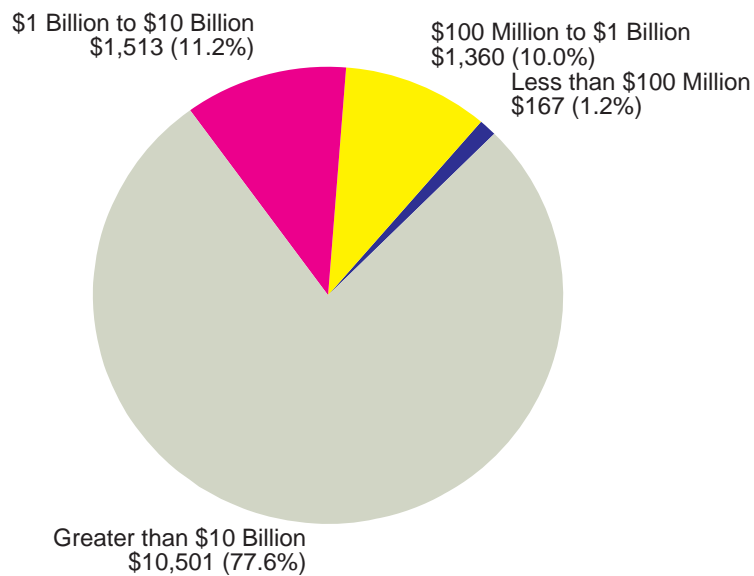
March 31, 2009



Industry Assets By Asset Size

March 31, 2009

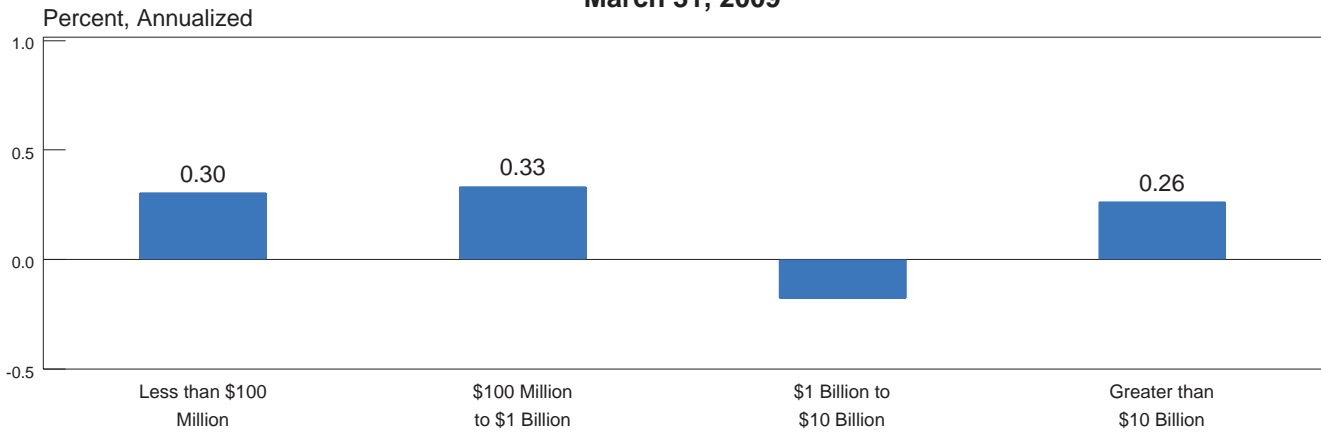
(\$ Billions)



Performance Ratios By Asset Size

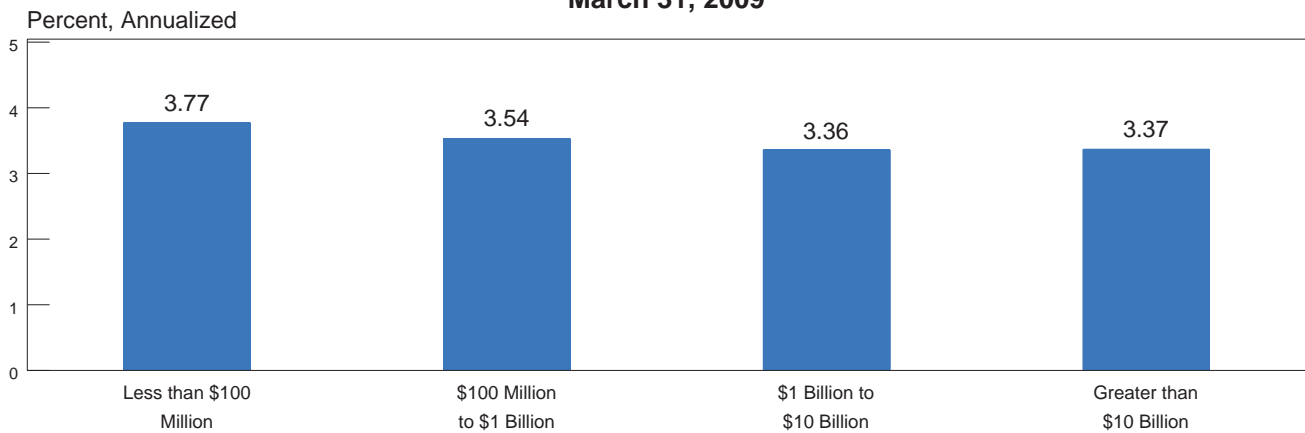
Return on Assets (YTD)

March 31, 2009



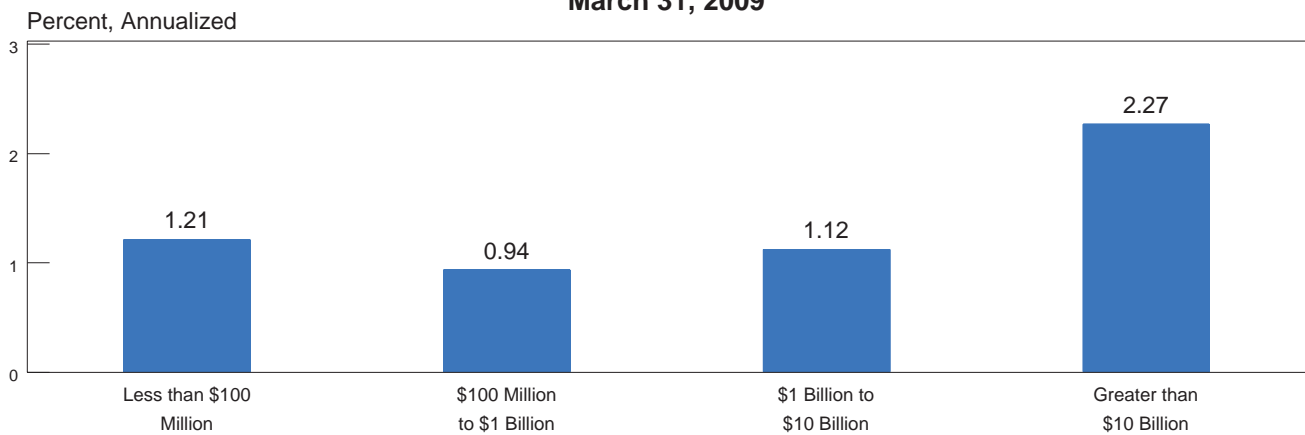
Net Interest Margin (YTD)

March 31, 2009



Noninterest Income to Assets (YTD)

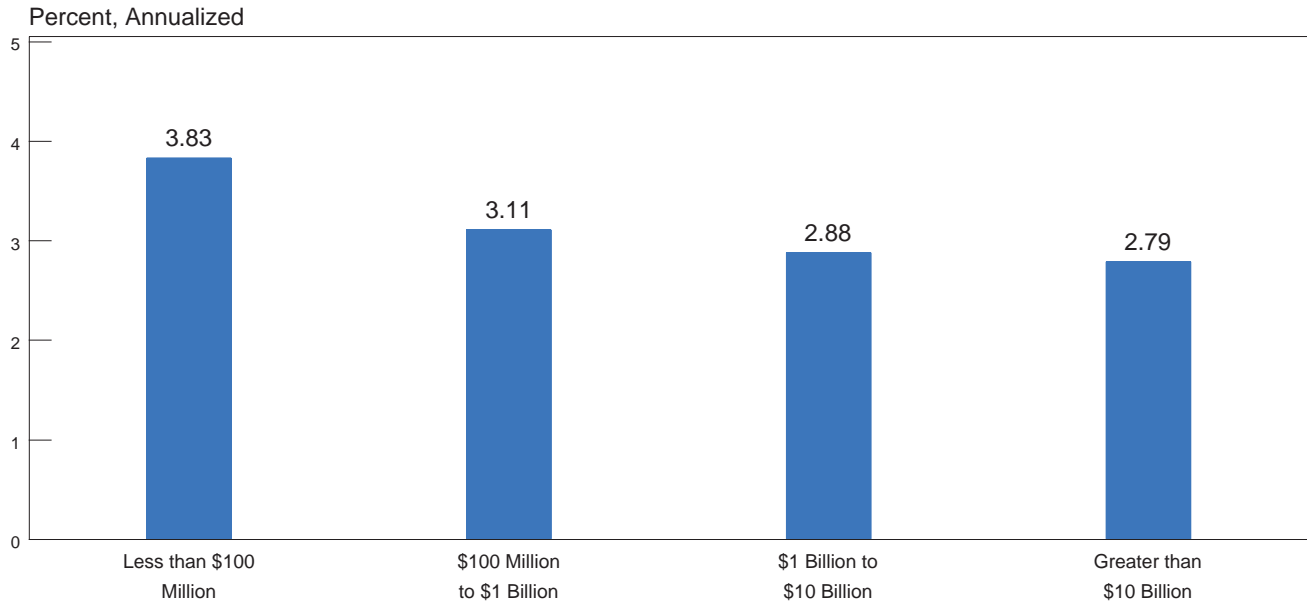
March 31, 2009



Performance Ratios By Asset Size

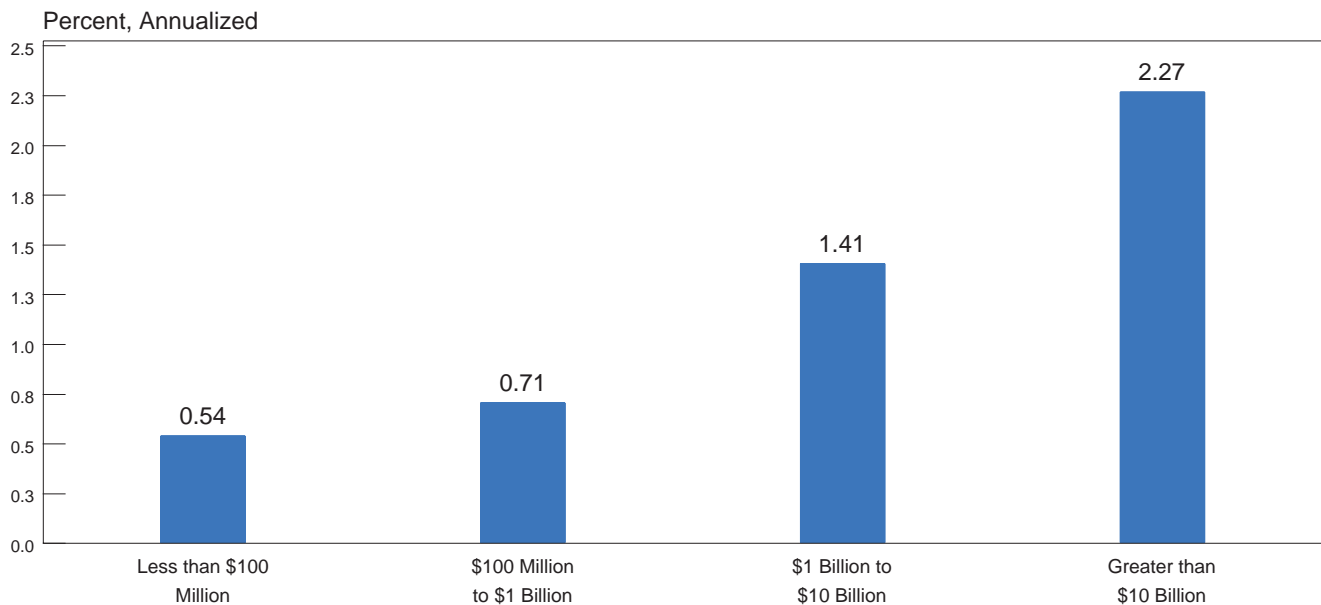
Noninterest Expense to Assets (YTD)

March 31, 2009



Net Charge-offs to Loans and Leases (YTD)

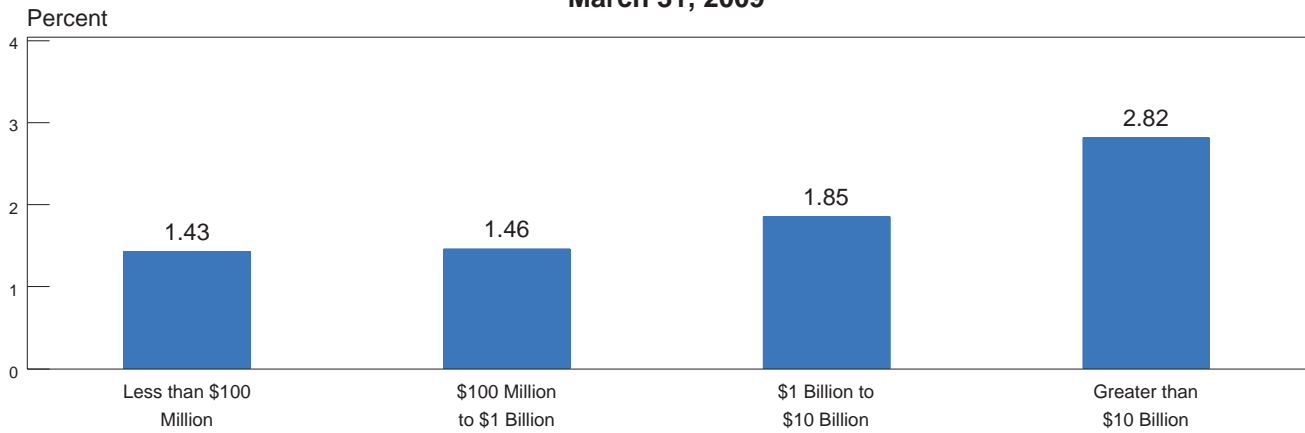
March 31, 2009



Condition Ratios By Asset Size

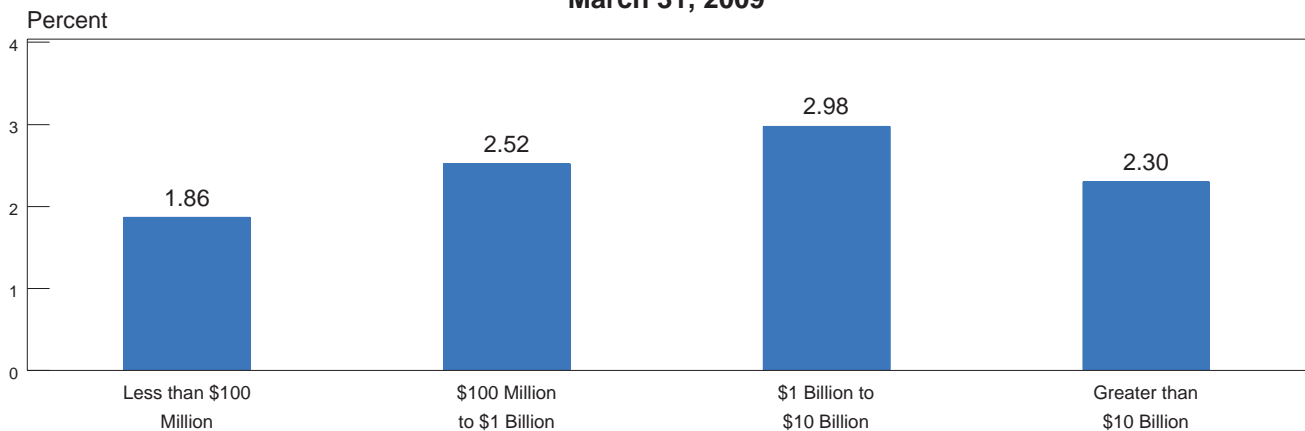
Loss Allowance To Loans and Leases

March 31, 2009



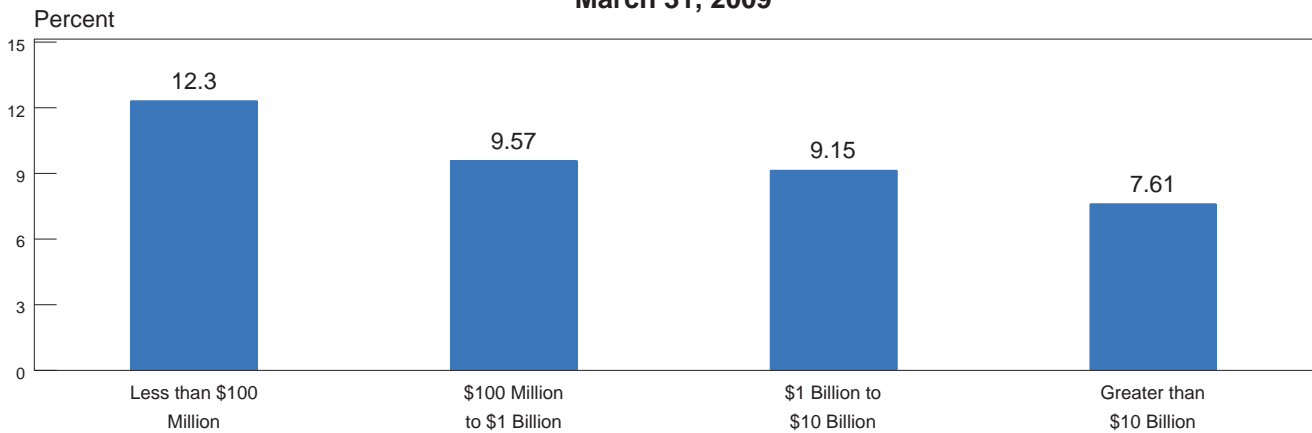
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2009



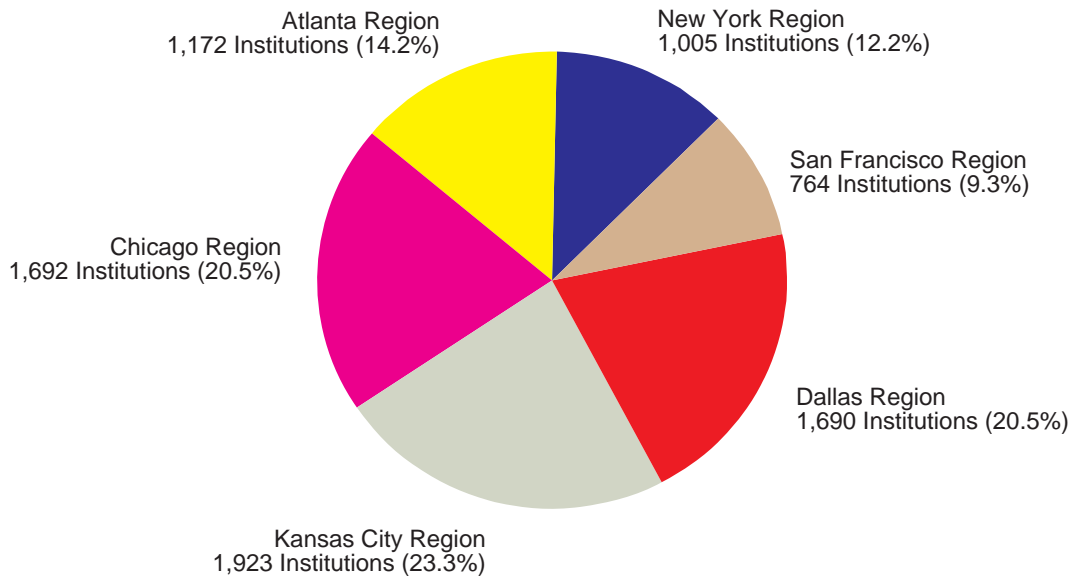
Core Capital (Leverage) Ratio

March 31, 2009



Geographic Distribution of FDIC-Insured Institutions

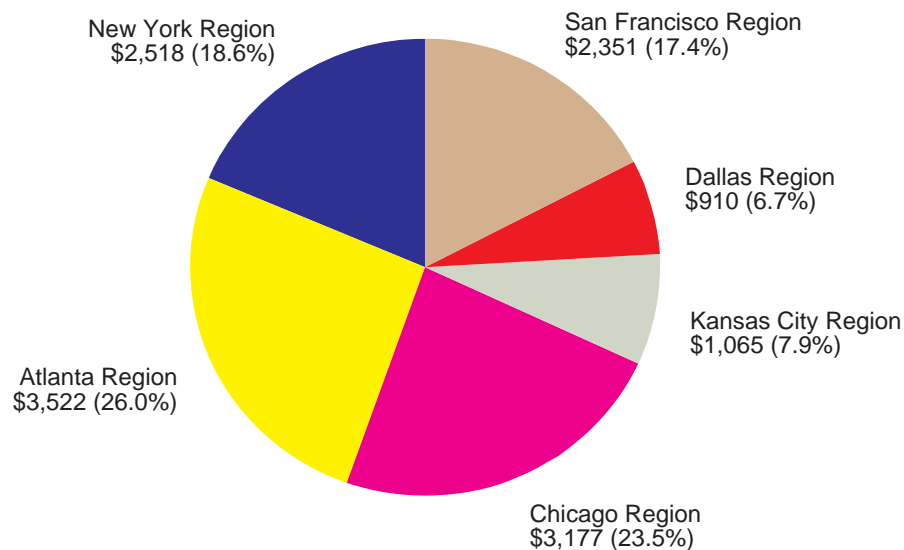
March 31, 2009



Geographic Distribution of Industry Assets

March 31, 2009

(\$ Billions)

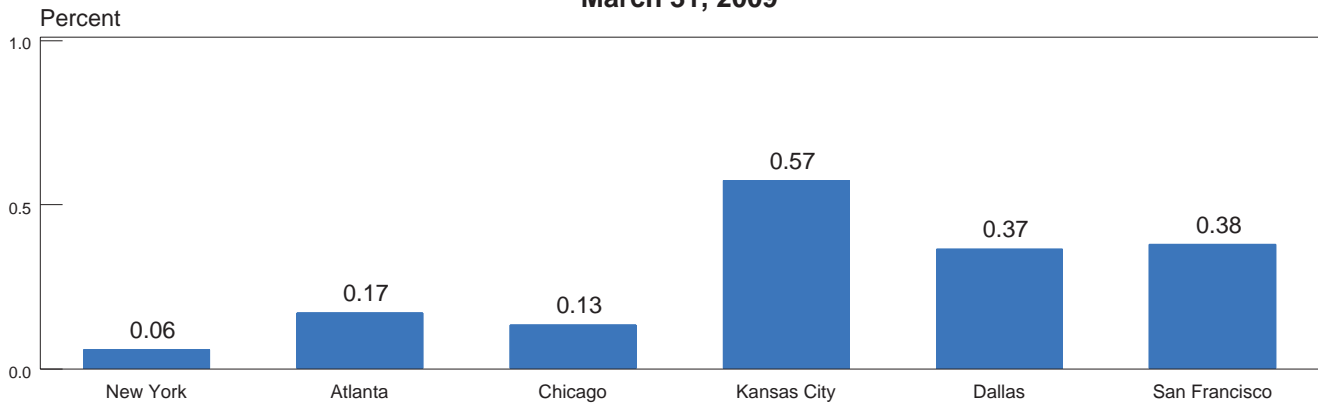


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

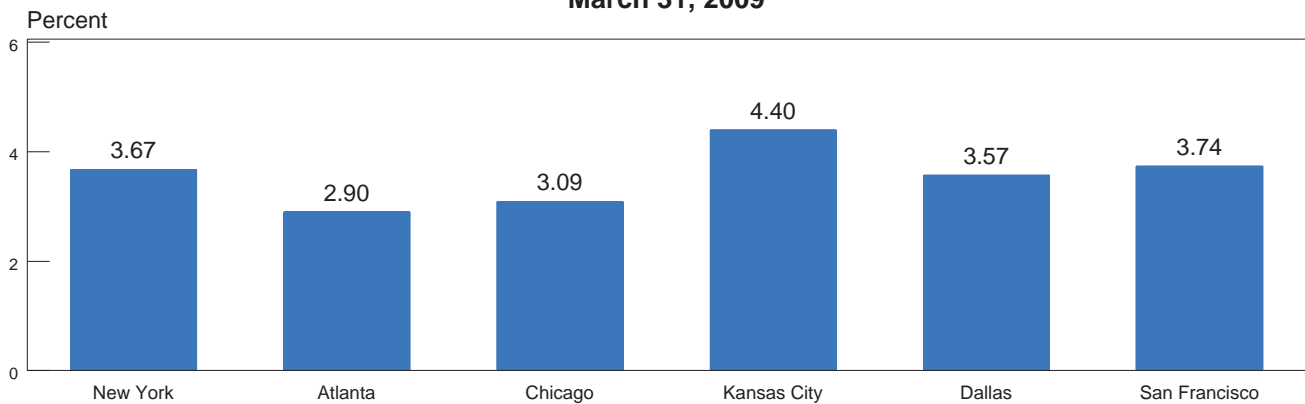
Return on Assets (YTD, Annualized)

March 31, 2009



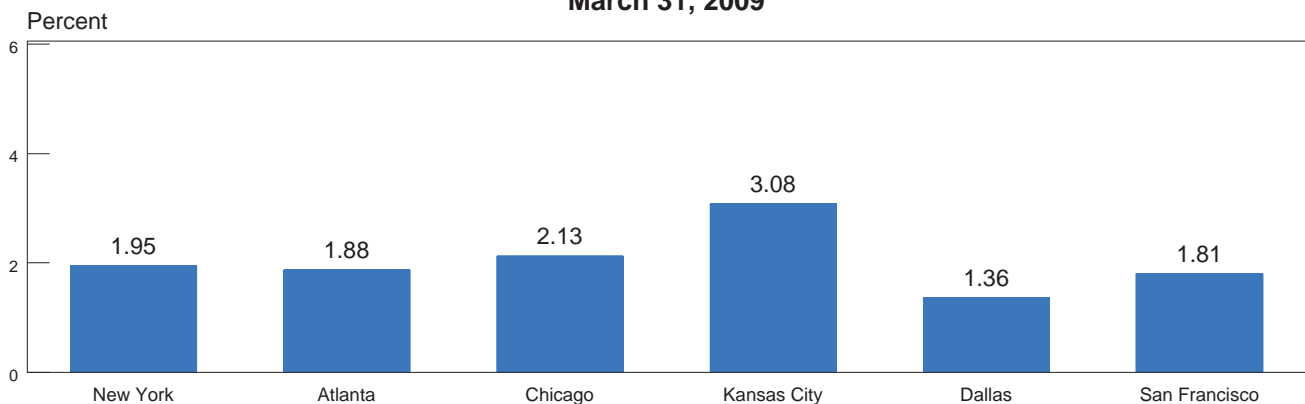
Net Interest Margins (YTD, Annualized)

March 31, 2009



Noninterest Income to Assets (YTD, Annualized)

March 31, 2009

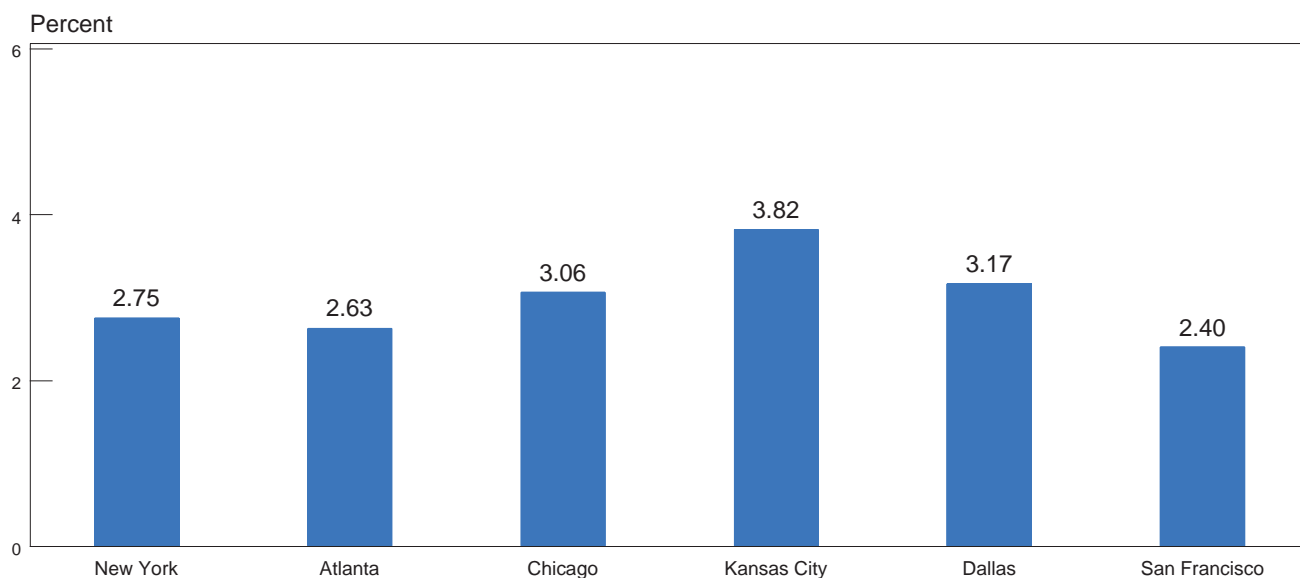


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

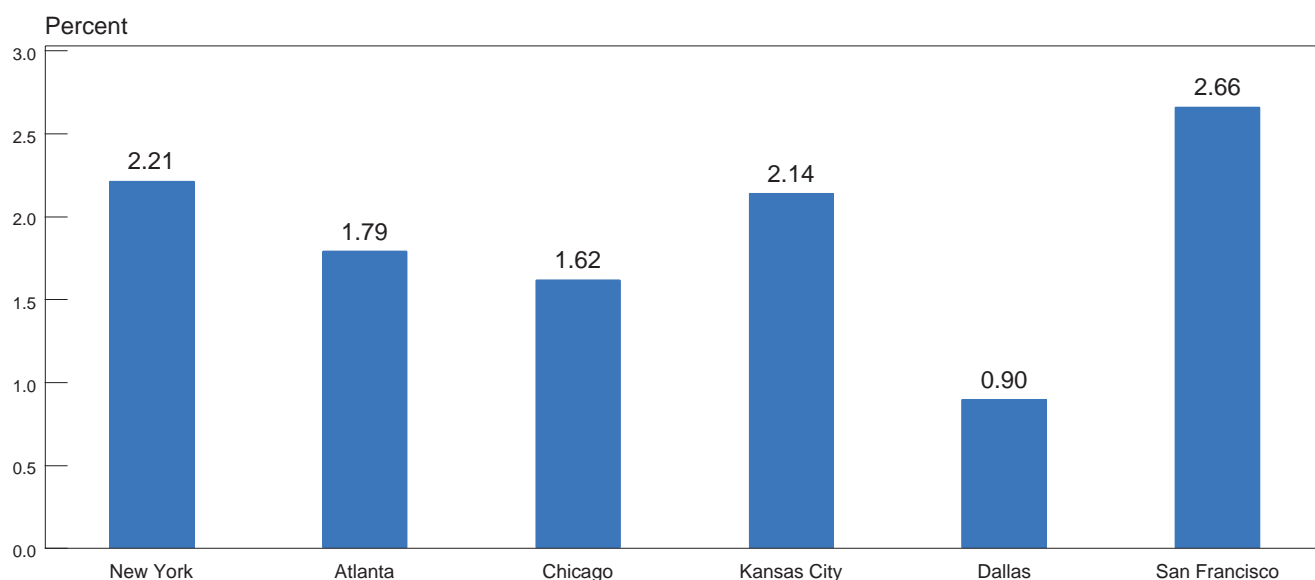
Noninterest Expense to Assets (YTD, Annualized)

March 31, 2009



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

March 31, 2009



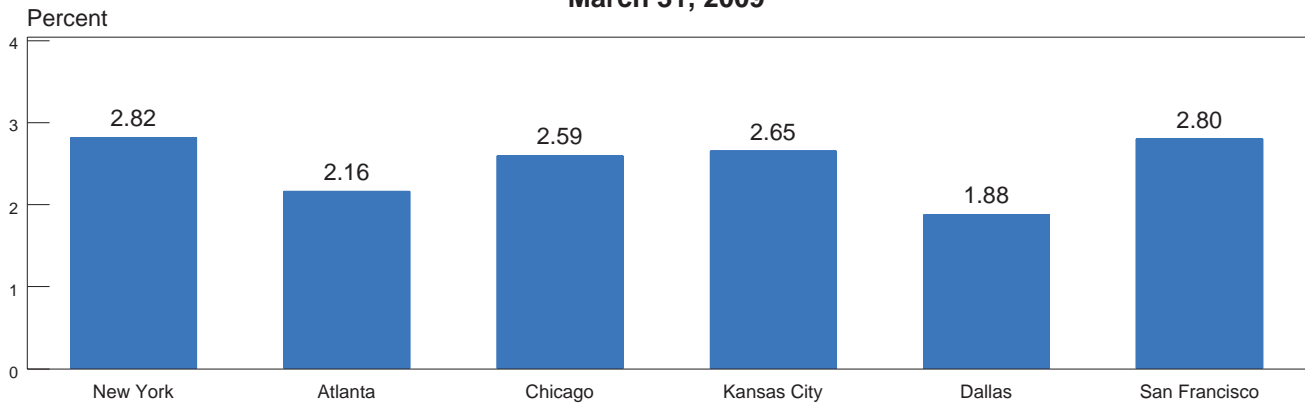
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

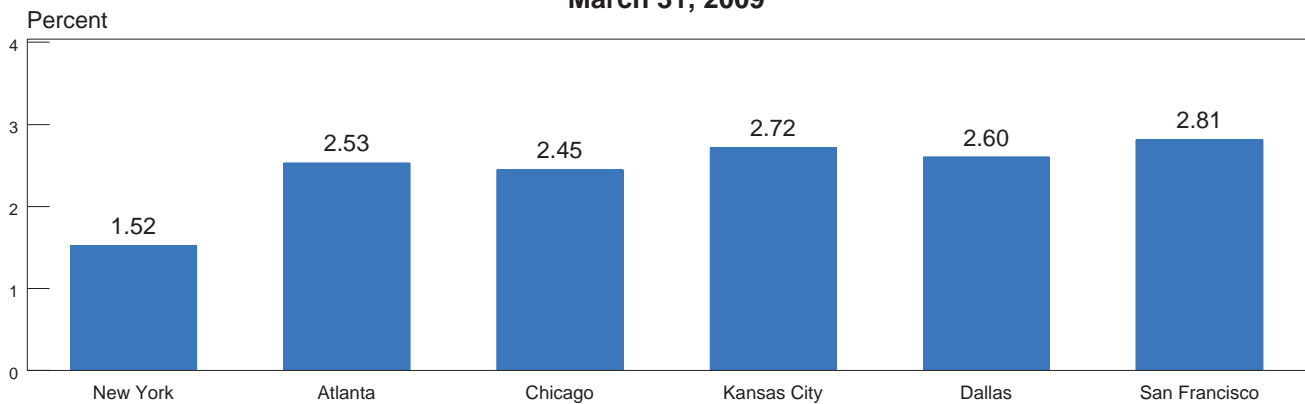
Loss Allowance To Loans and Leases

March 31, 2009



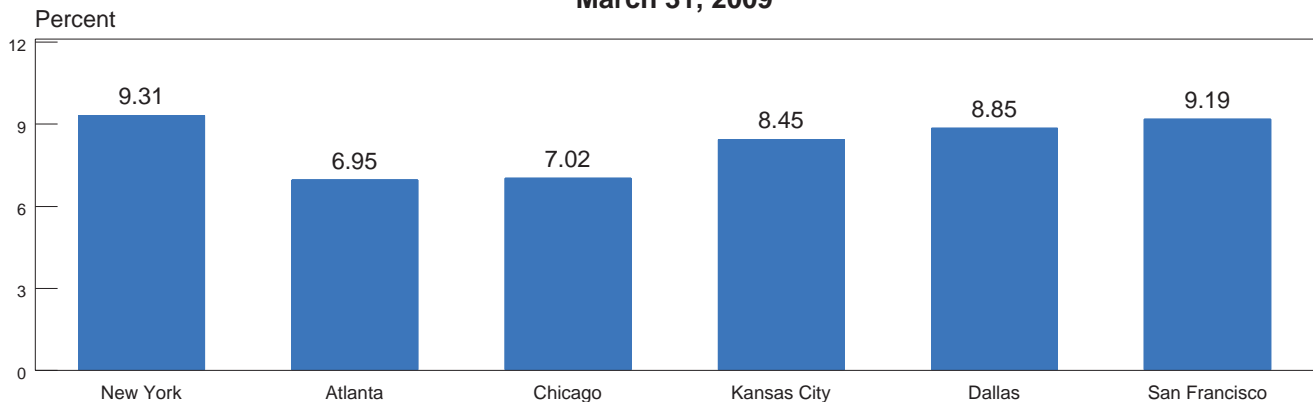
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2009



Core Capital (Leverage) Ratio

March 31, 2009



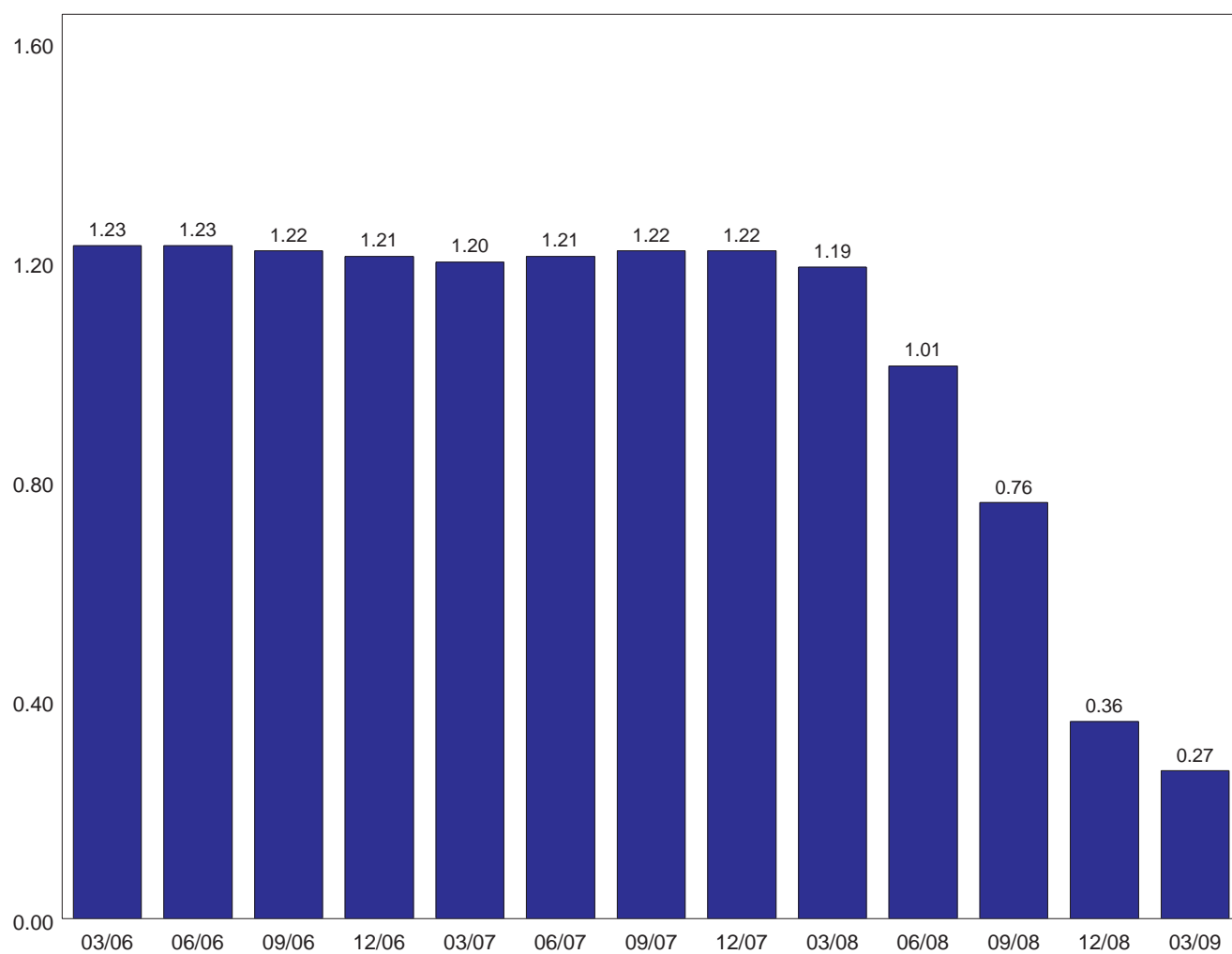
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2006 - March 31, 2009

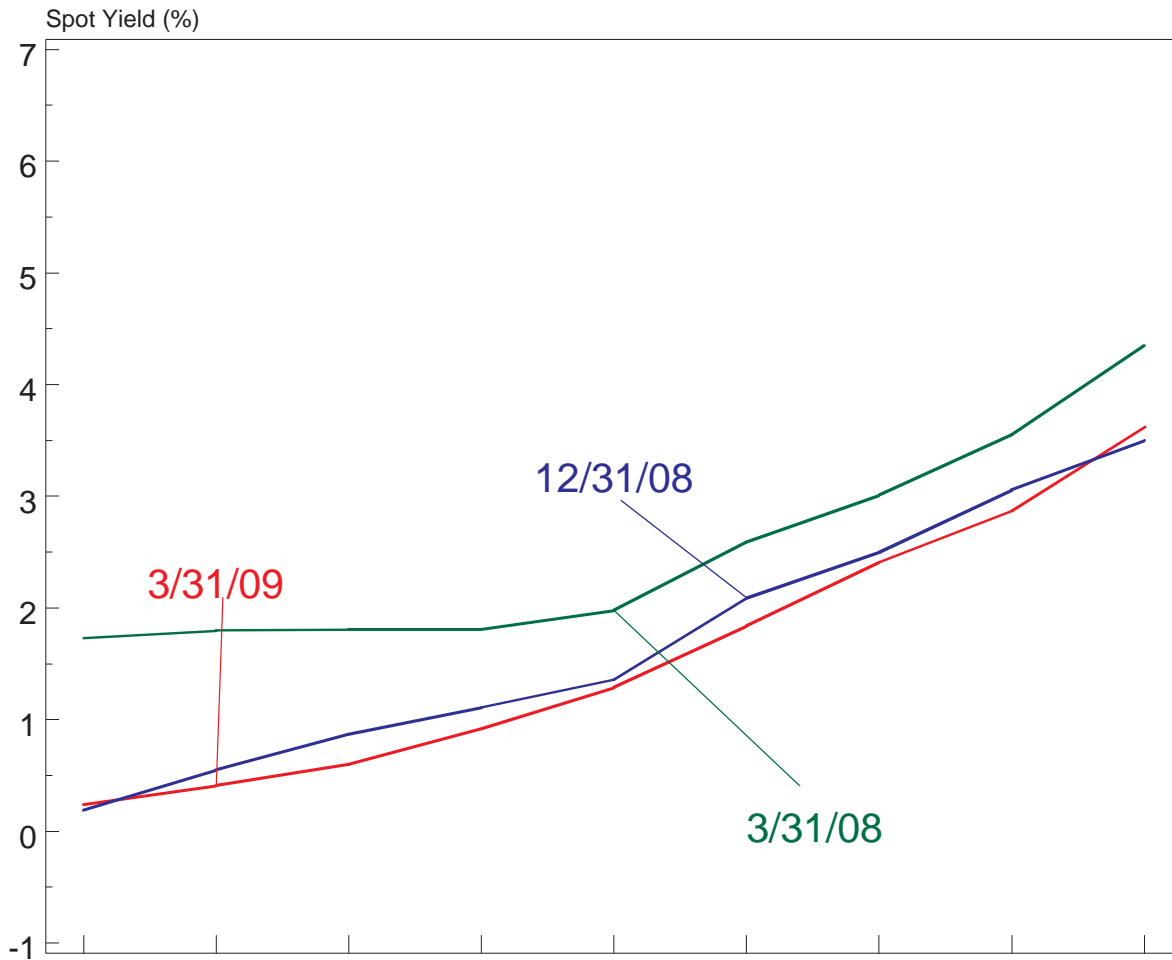
Percent of Insured Deposits



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

March 31, 2008 - March 31, 2009



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
9/30/08	1.44	1.82	2.07	2.29	2.56	3.11	3.46	3.89	4.44
6/30/08	1.74	1.94	2.14	2.53	2.78	3.26	3.54	3.94	4.58
3/31/08	1.73	1.80	1.81	1.81	1.98	2.59	3.01	3.55	4.35

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

March 31, 2009

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,998	97.0%	\$13,348.0	98.6%
Adequately Capitalized	145	1.8%	\$118.2	0.9%
Undercapitalized	53	0.6%	\$35.6	0.3%
Significantly Undercapitalized	30	0.4%	\$19.5	0.1%
Critically Undercapitalized	20	0.2%	\$20.1	0.1%

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

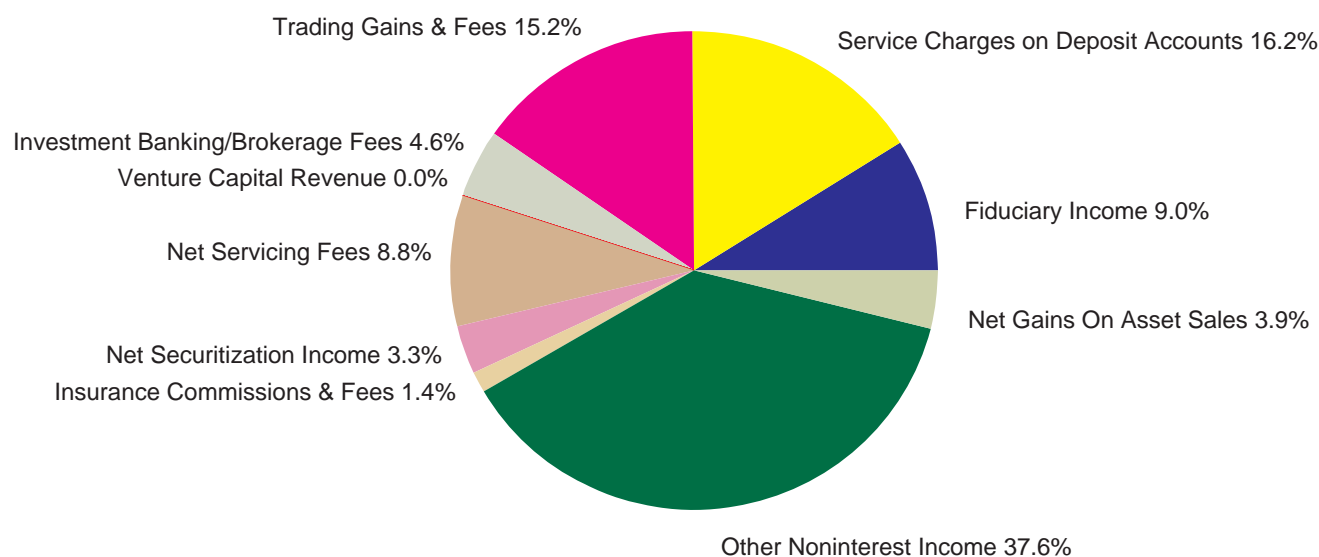
Capital Category Definitions

	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

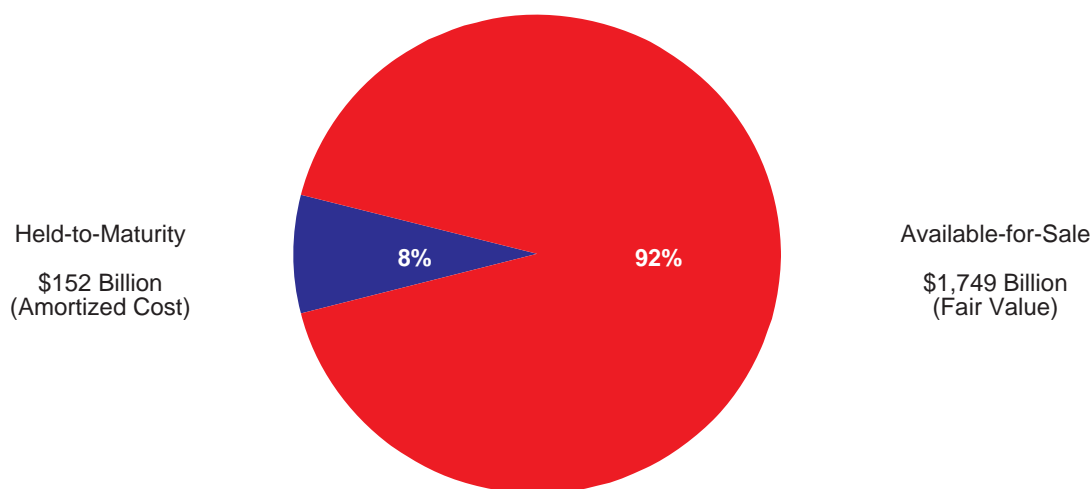
March 31, 2009



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$5,775	1,241	17.5%
Service Charges on Deposit Accounts	\$10,437	6,863	96.7%
Trading Gains & Fees	\$9,788	169	2.4%
Investment Banking/Brokerage Fees	\$2,986	1,771	25.0%
Venture Capital Revenue		46	0.6%
Net Servicing Fees	\$5,690	1,679	23.7%
Net Securitization Income	\$2,124	45	0.6%
Insurance Commissions & Fees	\$897	2,598	36.6%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$2,428	1,830	25.8%
Net Gains/Losses On OREO Sales	-\$680	1,842	26.0%
Net Gains/Losses On Sales Of Other Assets	\$774	1,319	18.6%
Other Noninterest Income	\$24,287	6,915	97.4%
Total Noninterest Income	\$64,510	7,007	98.7%

Commercial Bank Total Securities*

March 31, 2009



Commercial Bank Total Securities*

March 31, 2009

	Held-to-Maturity		Available-for-Sale			
	Amortized	Fair Value	Fair	Fair Value	Total	Fair Value
	Cost	to Amortized	Value	to Amortized	Securities	to Amortized
		Cost (%)		Cost (%)		Cost (%)
U.S. Government Obligations						
U.S. Treasury	\$1,456	103.0	\$35,715	101.3	\$37,172	101.4
U.S. Government Agencies	295	100.5	9,673	102.4	9,968	102.3
Government Sponsored Enterprises	13,206	101.8	164,765	101.1	177,970	101.2
Mortgage Pass-through Securities	16,203	103.1	727,323	102.2	743,525	102.2
Collateralized Mortgage Obligations	56,822	93.5	317,839	90.1	374,660	90.5
State, County, Municipal Obligations	21,338	100.2	124,771	96.2	146,109	96.8
Asset Backed Securities	25,398	88.8	114,542	90.6	139,941	90.3
Other Debt Securities	16,851	84.8	215,754	97.5	232,605	112.2
Equity Securities	**	**	38,646	101.8	38,646	101.8
Total Securities	\$151,568	94.5	\$1,749,028	97.8	\$1,900,596	97.5
Memoranda***						
Structured Notes	15,016		14,820			98.7

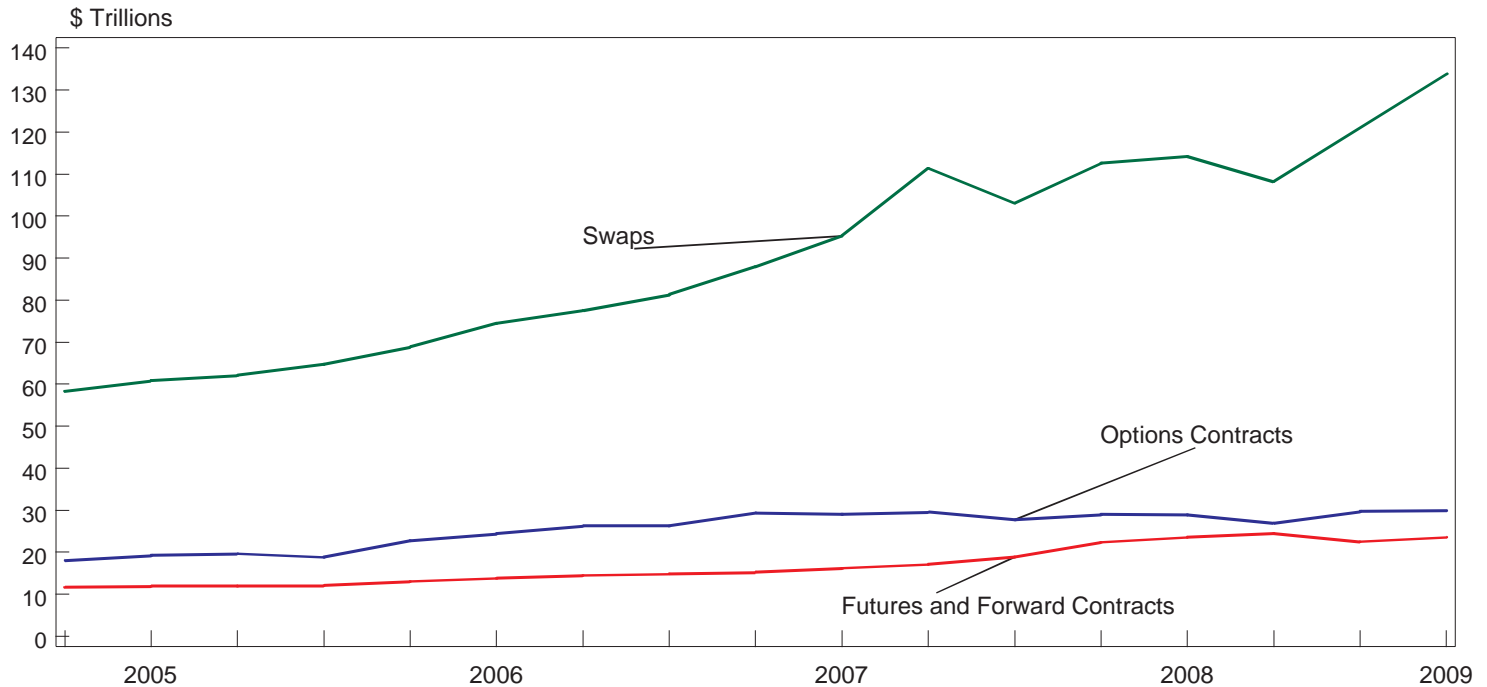
* Excludes trading account assets.

** 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
Total Derivatives	\$95,615	\$122,485	\$149,682	\$195,352	\$187,357
(Notional Amounts, in billions of dollars)					
Futures and Forward Contracts	12,056	14,881	18,866	22,512	23,579
Interest rate contracts	7,060	8,539	9,117	13,754	16,028
Foreign exchange rate contracts	4,828	6,143	9,498	8,528	7,357
Other futures and forwards*	168	199	251	231	194
Option Contracts	18,856	26,275	27,725	29,739	29,916
Interest rate options	15,160	20,515	20,984	23,687	24,121
Foreign currency options	2,360	3,273	4,025	3,563	3,344
Other option contracts*	1,336	2,487	2,716	2,489	2,450
Swaps	64,704	81,328	103,091	143,101	133,862
Interest rate swaps	62,299	78,366	99,376	138,431	129,224
Foreign exchange rate swaps	2,101	2,484	3,092	4,133	4,171
Other swaps*	303	478	623	536	468
Memoranda					
Spot Foreign Exchange Contracts	431	664	560	699	1,401
Credit Derivatives	5,822	9,020	15,863	16,037	14,607
Number of banks reporting derivatives	838	922	956	1,008	1,057
Replacement cost of interest rate and foreign exchange rate contracts **	1,129	1,020	1,570	5,765	5,022

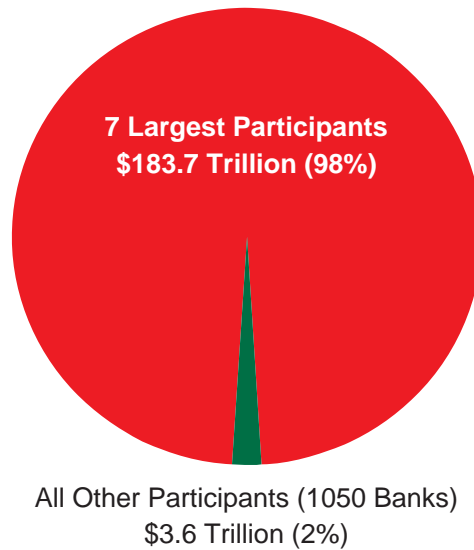
* Not reported by banks with less than \$300 million in assets.

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

Concentration of Commercial Bank Derivatives*

Notional Amounts

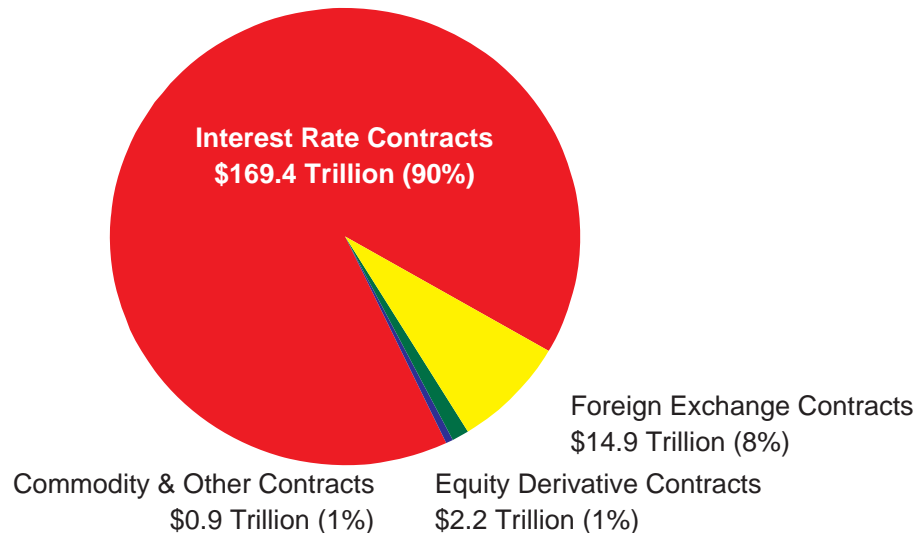
March 31, 2009



Composition of Commercial Bank Derivatives*

Notional Amounts

March 31, 2009



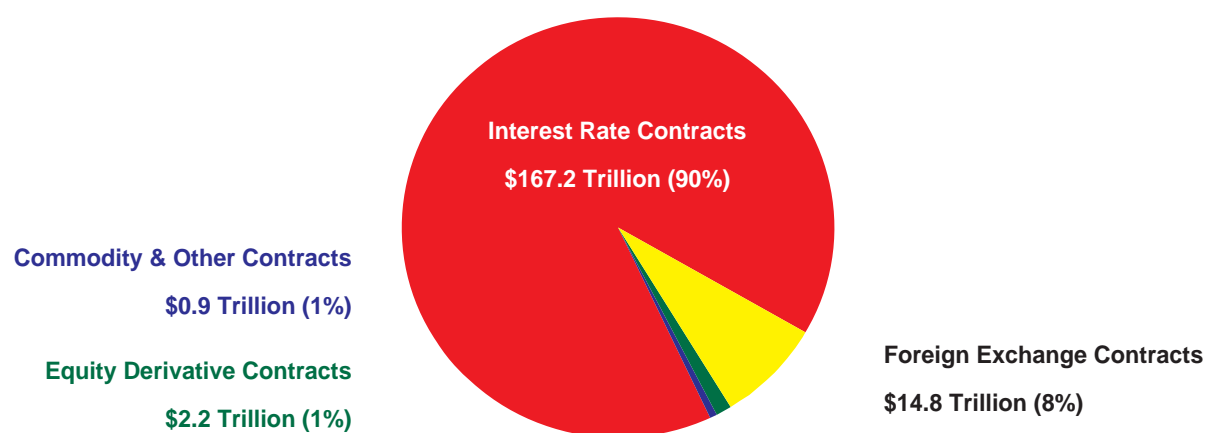
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,320 billion for the seven largest participants and \$81 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

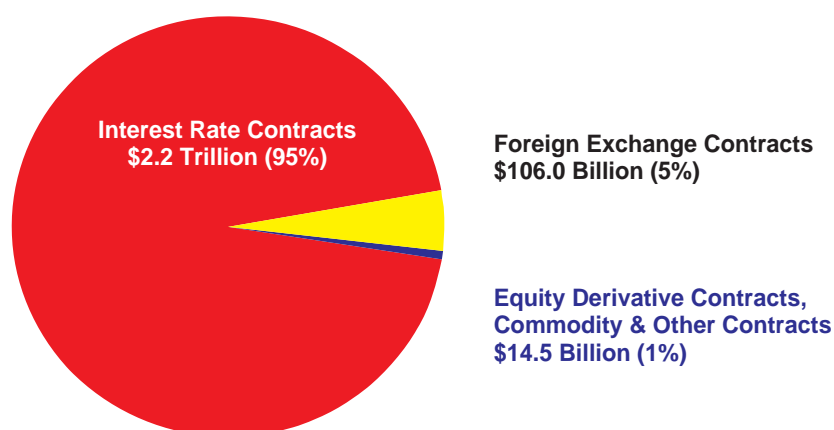
March 31, 2009



Not Held for Trading

Notional Amounts

March 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 \$1,401 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

March 31, 2009

(\$ Millions)

Held for Trading

186 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	4,493,407	422,614	121,697	76,725	5,114,444	117,060
Gross negative fair value	4,371,928	434,405	118,471	72,580	4,997,383	
All other participants						
Gross positive fair value	41,934	16,434	925	3,825	63,118	1,598
Gross negative fair value	40,882	15,941	869	3,828	61,520	
Total						
Gross positive fair value	4,535,341	439,049	122,622	80,550	5,177,562	118,658
Gross negative fair value	4,412,809	450,346	119,340	76,408	5,058,904	

Held for Purposes Other than Trading

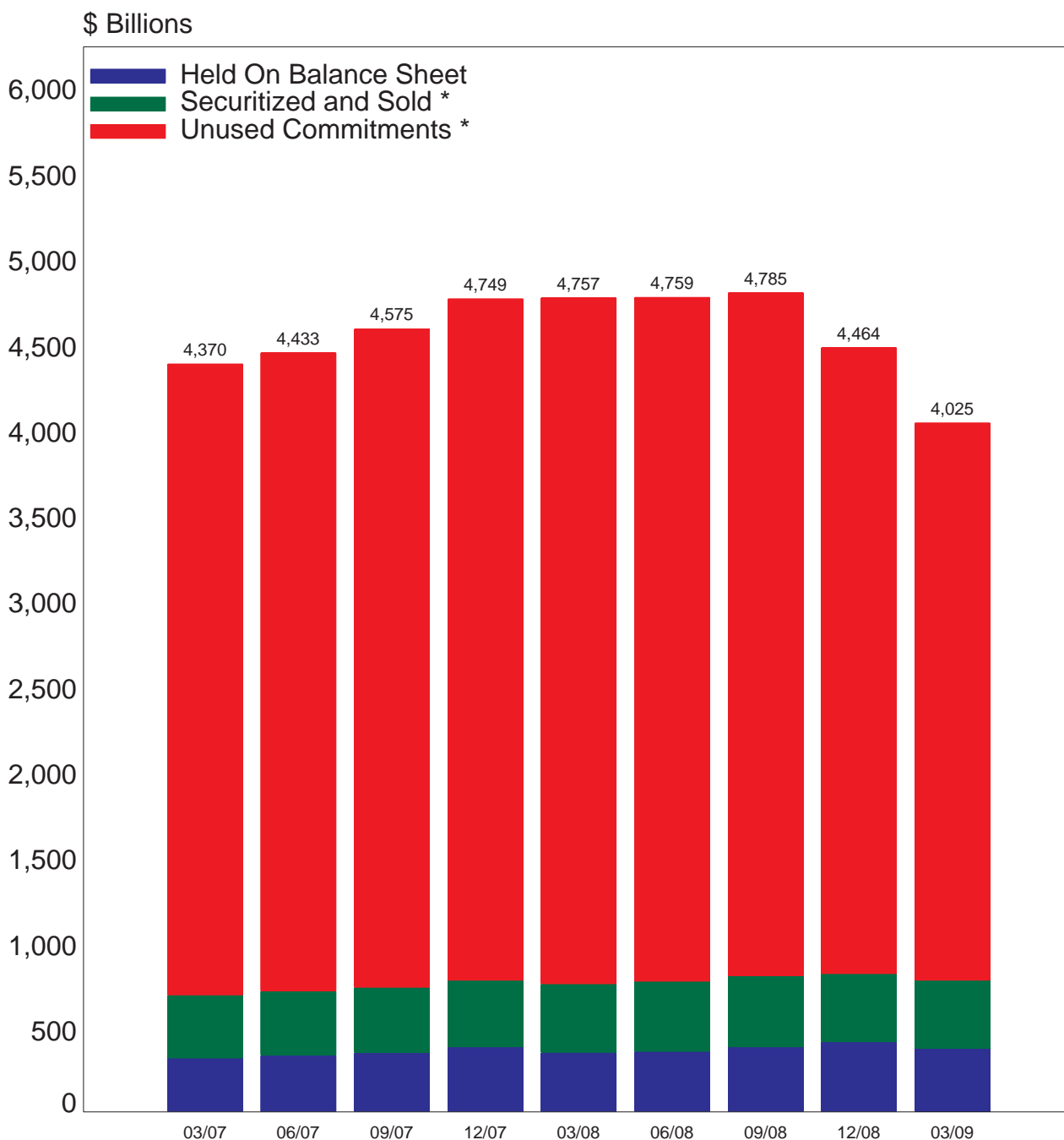
957 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 76% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	30,252	2,659	60	0	32,971	11,517
Gross negative fair value	18,719	2,612	90	33	21,454	
All other participants						
Gross positive fair value	13,445	1,627	151	100	15,323	4,297
Gross negative fair value	9,852	837	286	51	11,026	
Total						
Gross positive fair value	43,697	4,286	211	100	48,294	15,814
Gross negative fair value	28,571	3,449	376	84	32,480	

Expansion of Commercial Bank Credit Card Lines

2007-2009



Loans Outstanding (\$ Billions)

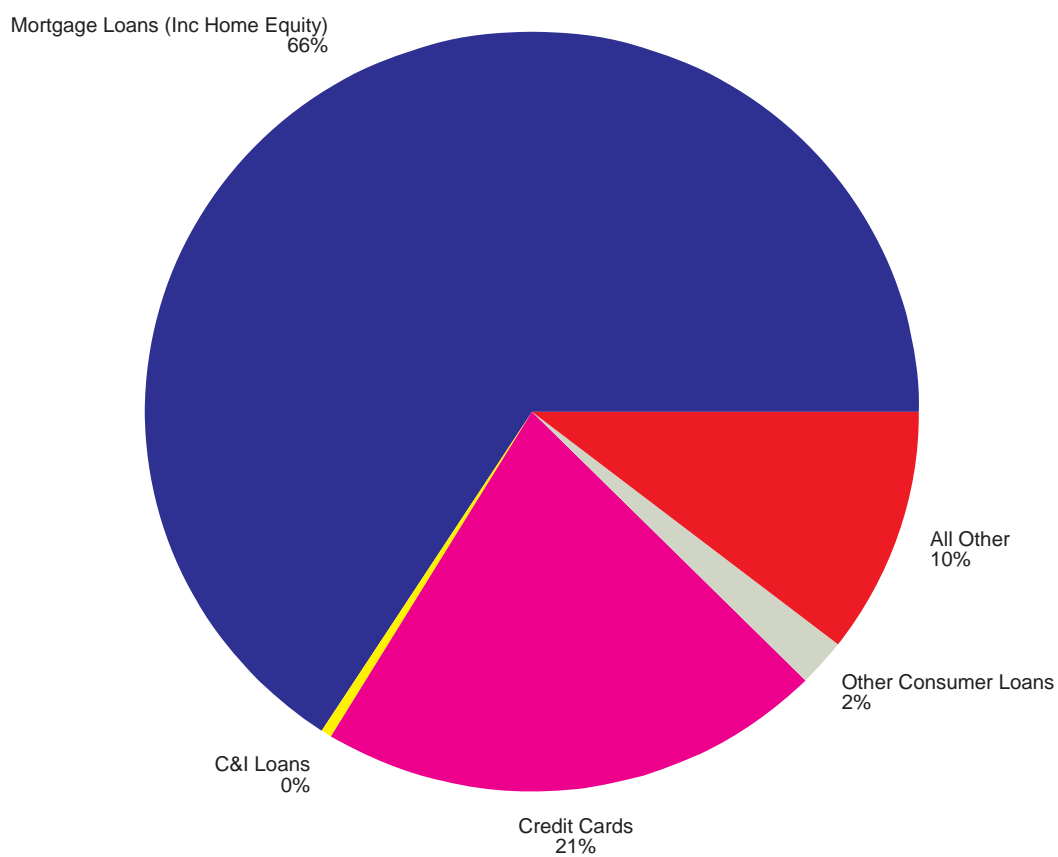
Held On Balance Sheet	311.0	330.0	343.4	375.7	344.3	350.4	375.8	405.4	367.4
Securitized and Sold *	367.8	372.5	379.7	390.0	402.2	409.9	417.8	398.3	399.1
Unused Commitments *	3,691.0	3,730.6	3,851.9	3,983.0	4,010.5	3,999.1	3,991.2	3,660.1	3,258.6
Total	4,369.9	4,433.2	4,575.0	4,748.7	4,757.0	4,759.4	4,784.9	4,463.8	4,025.2

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

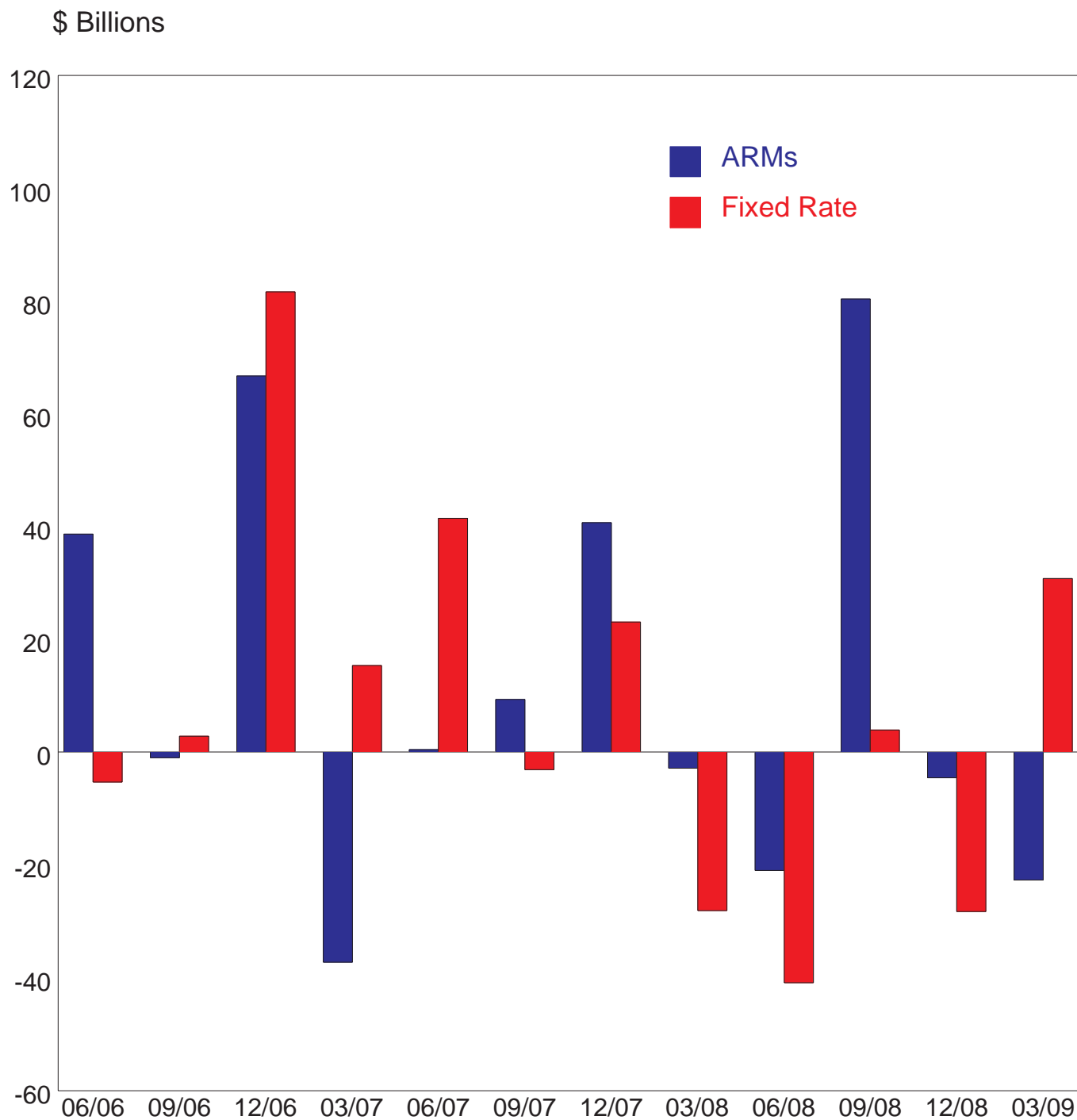
March 31, 2009



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

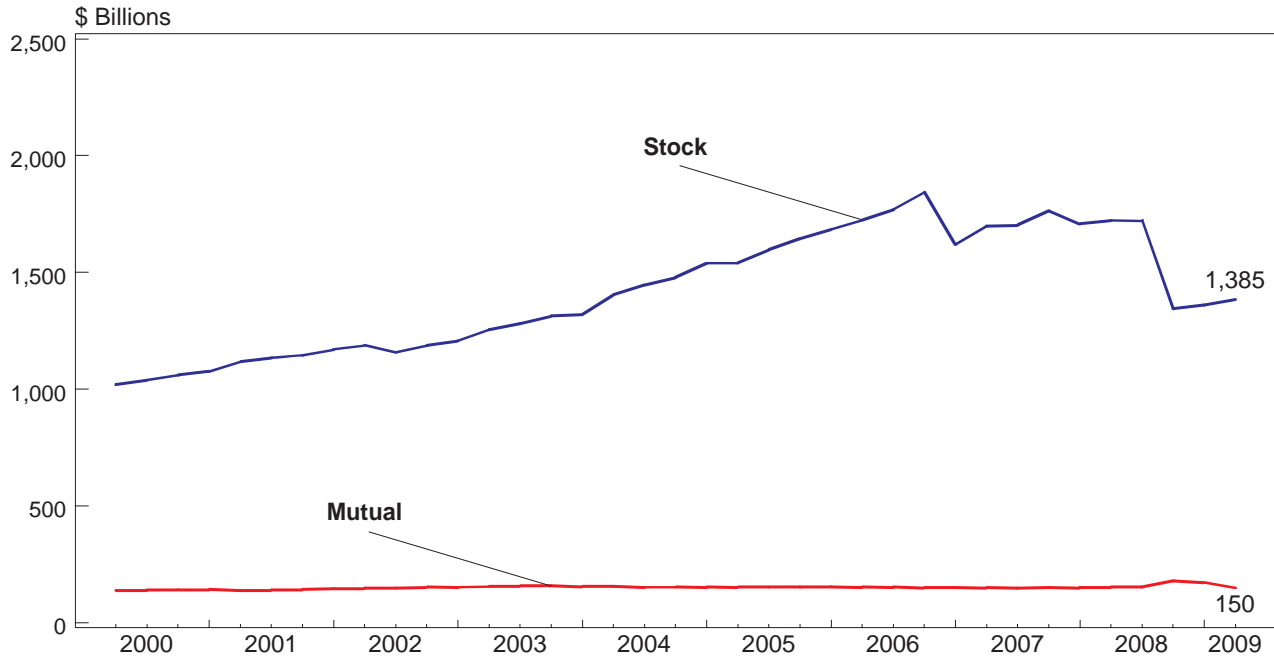
Growth Rates of ARMs and Fixed-Rate Mortgages

2006 - 2009



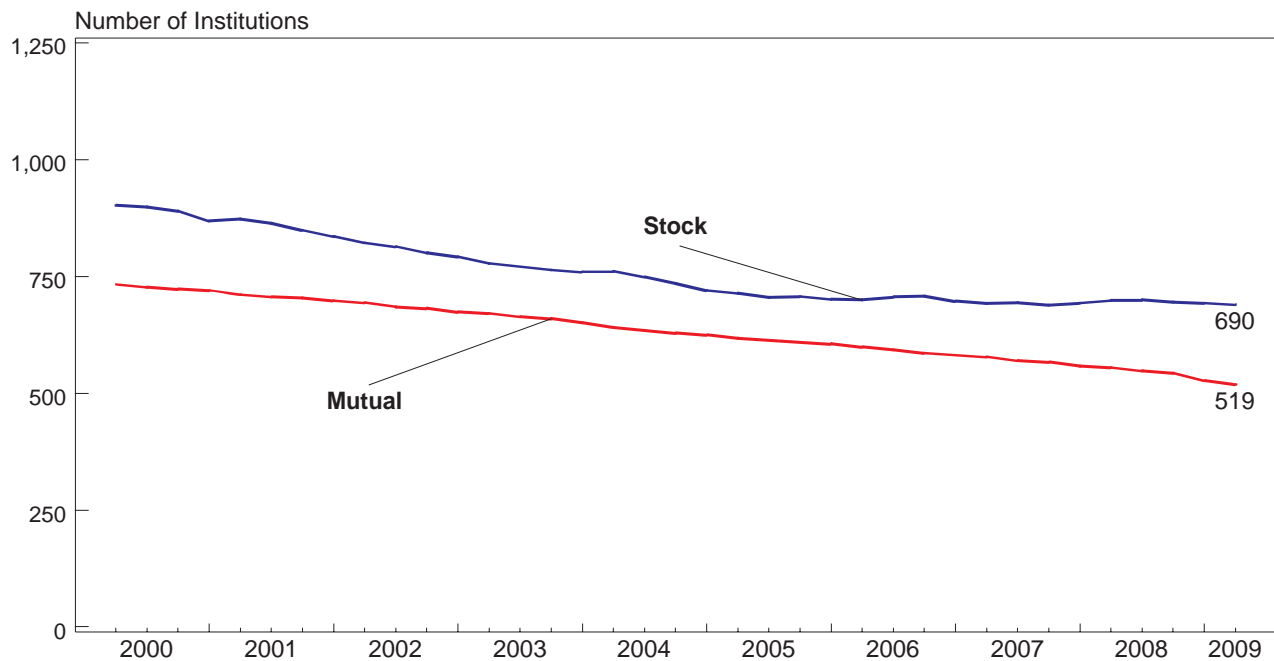
Assets of Mutual and Stock Savings Institutions

2000 - 2009



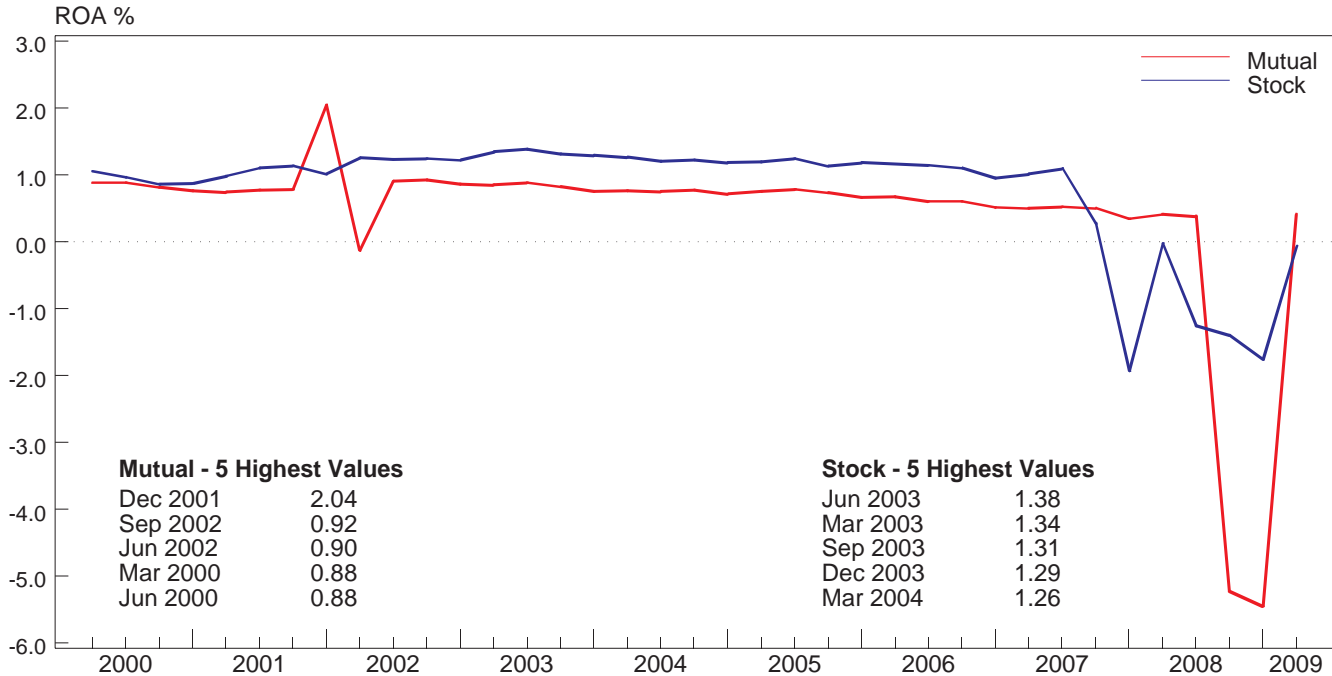
Number of Mutual and Stock Savings Institutions

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

