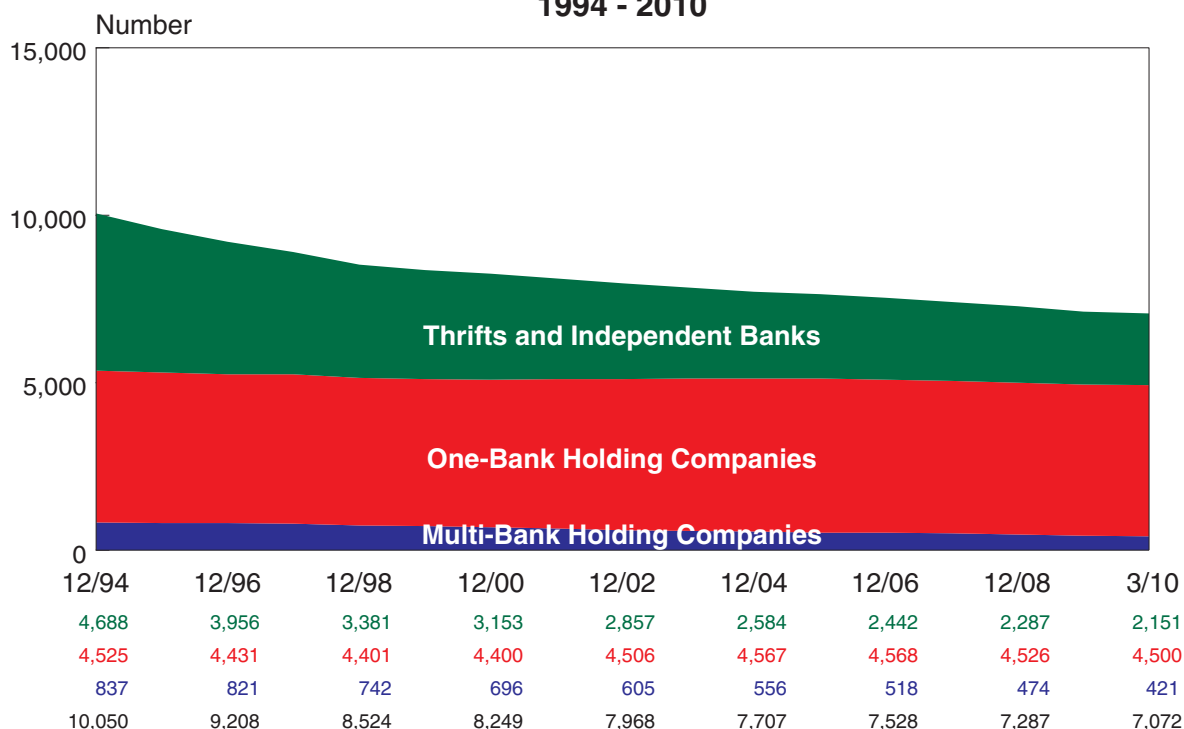


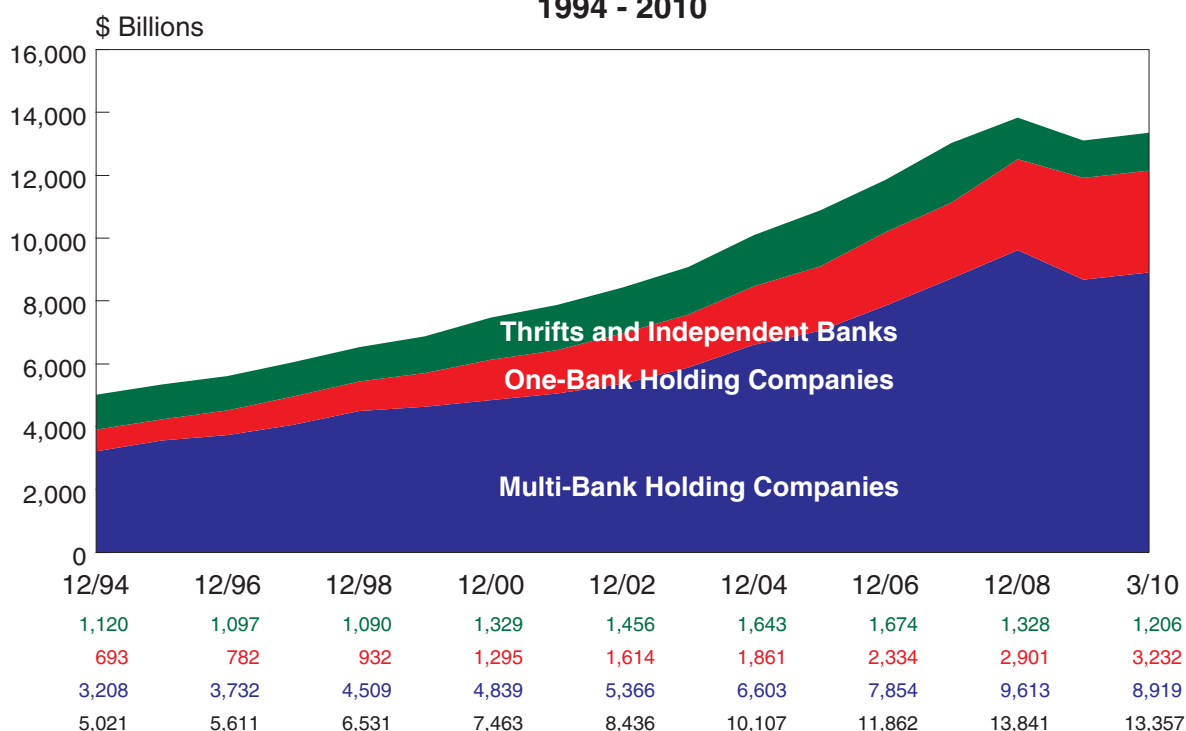
Number of FDIC-Insured Banking Organizations

1994 - 2010



Assets of FDIC-Insured Banking Organizations

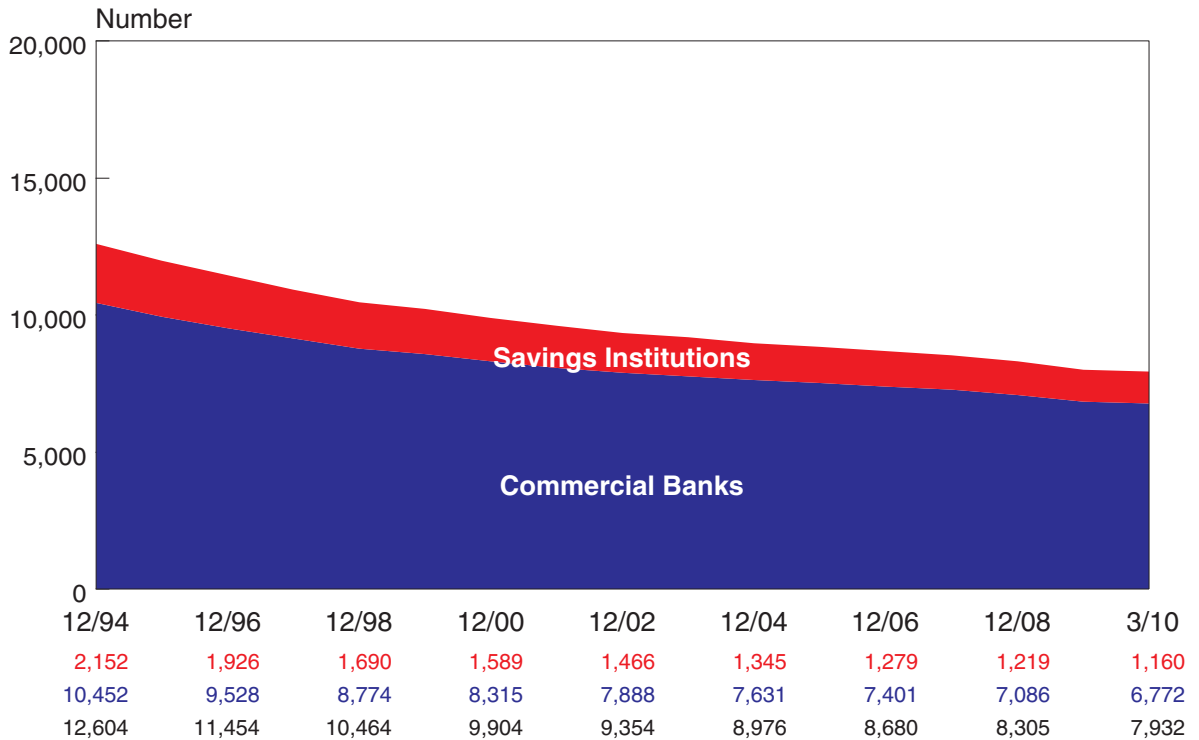
1994 - 2010



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

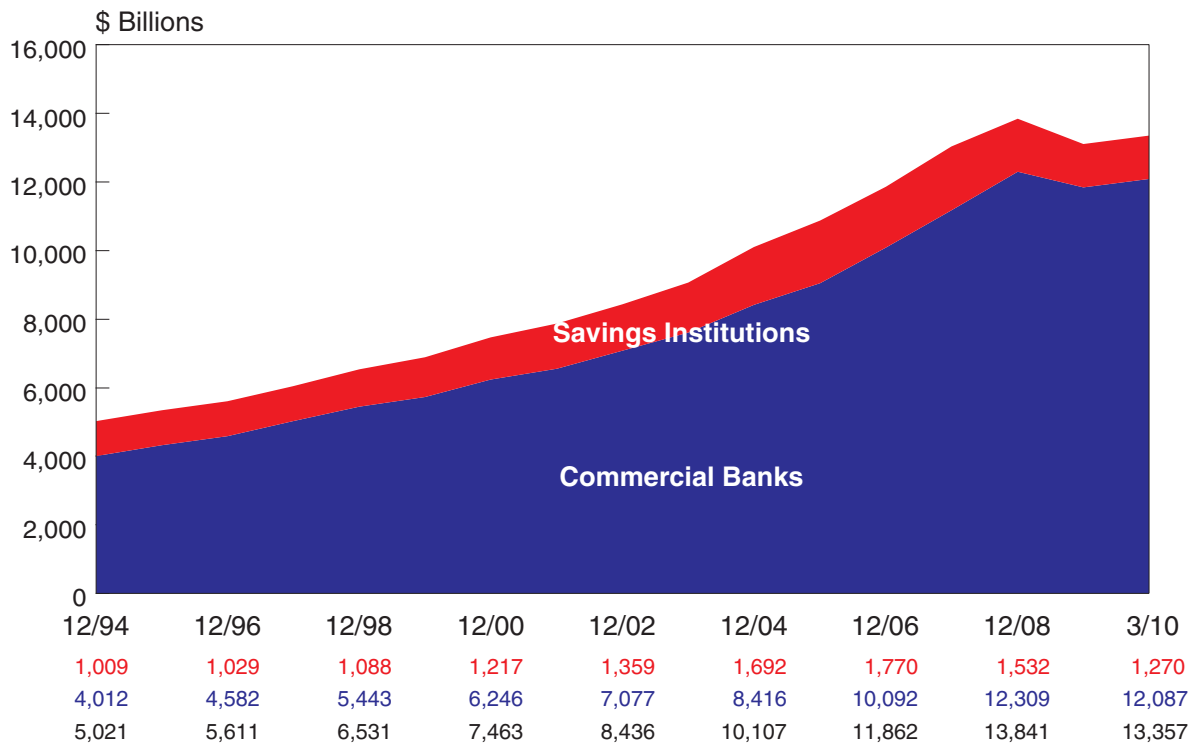
Number of FDIC-Insured Institutions

1994 - 2010



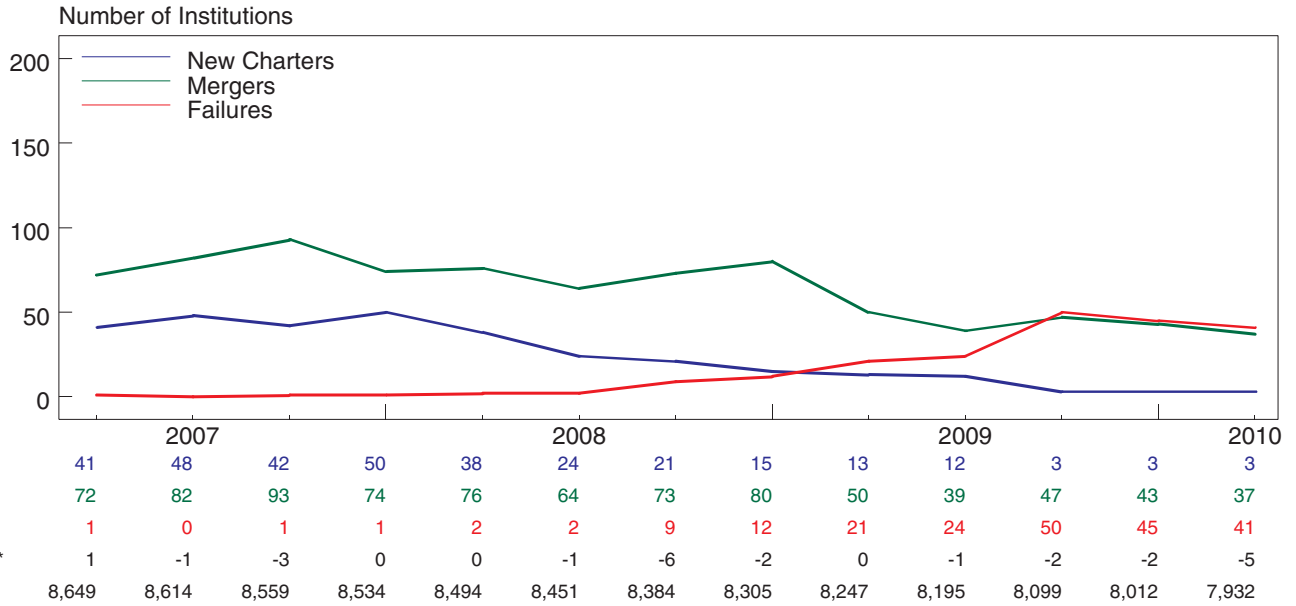
Assets of FDIC-Insured Institutions

1994 - 2010



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2007 - 2010



New Charters

Mergers

Failures

Other Changes, Net*

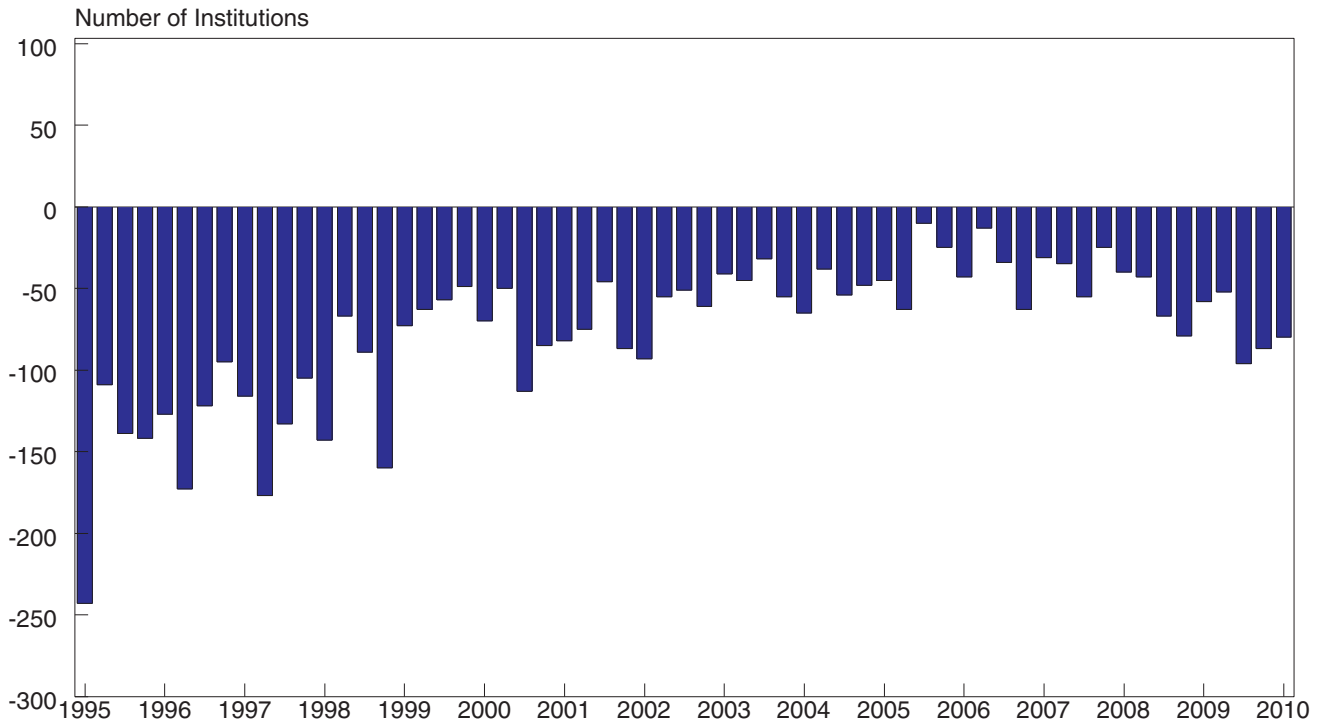
No. of Institutions at

end of quarter

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

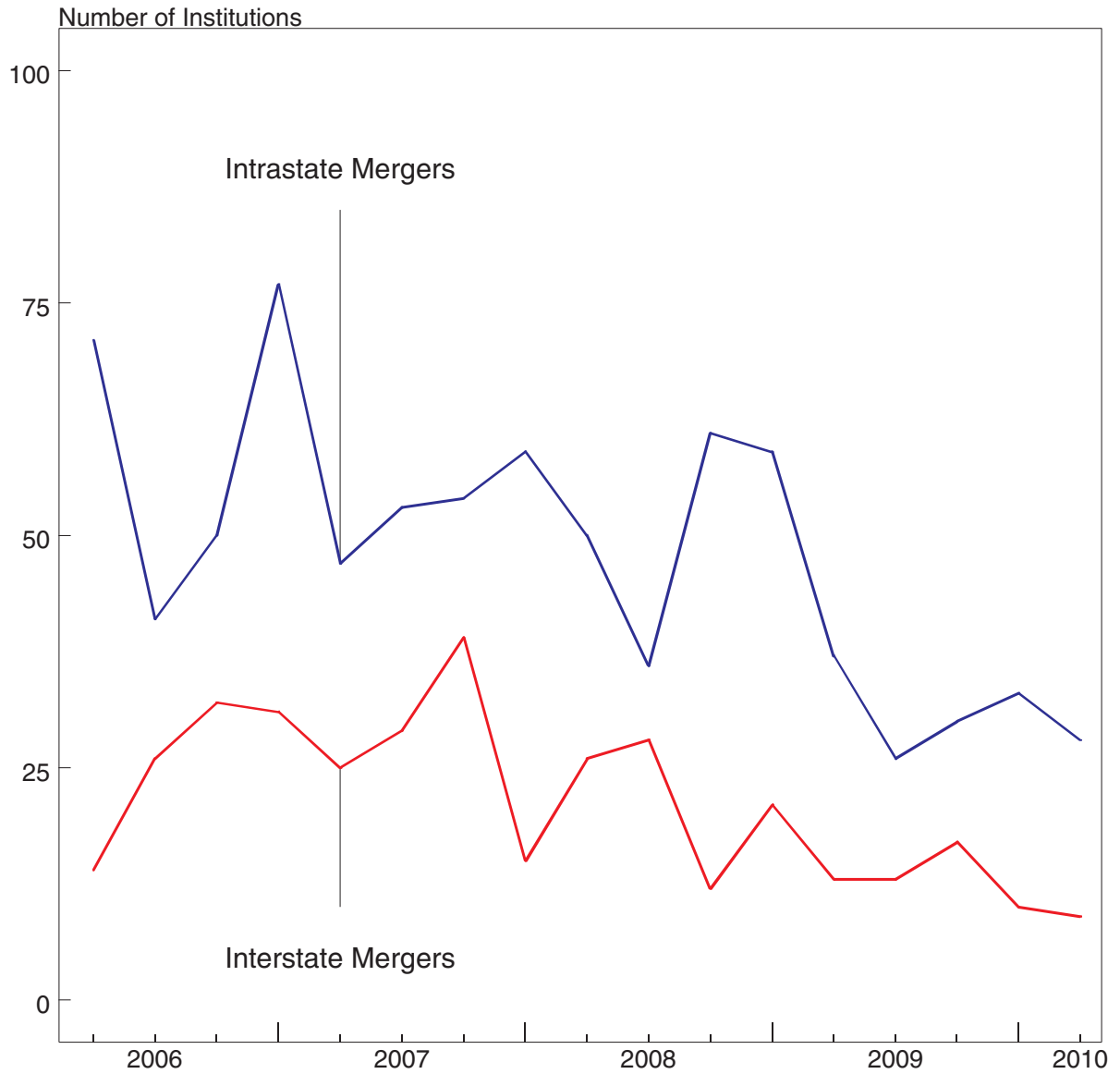
Quarterly Change in the Number of FDIC-Insured Institutions

1995-2010



Institution Mergers: Interstate vs. Intrastate

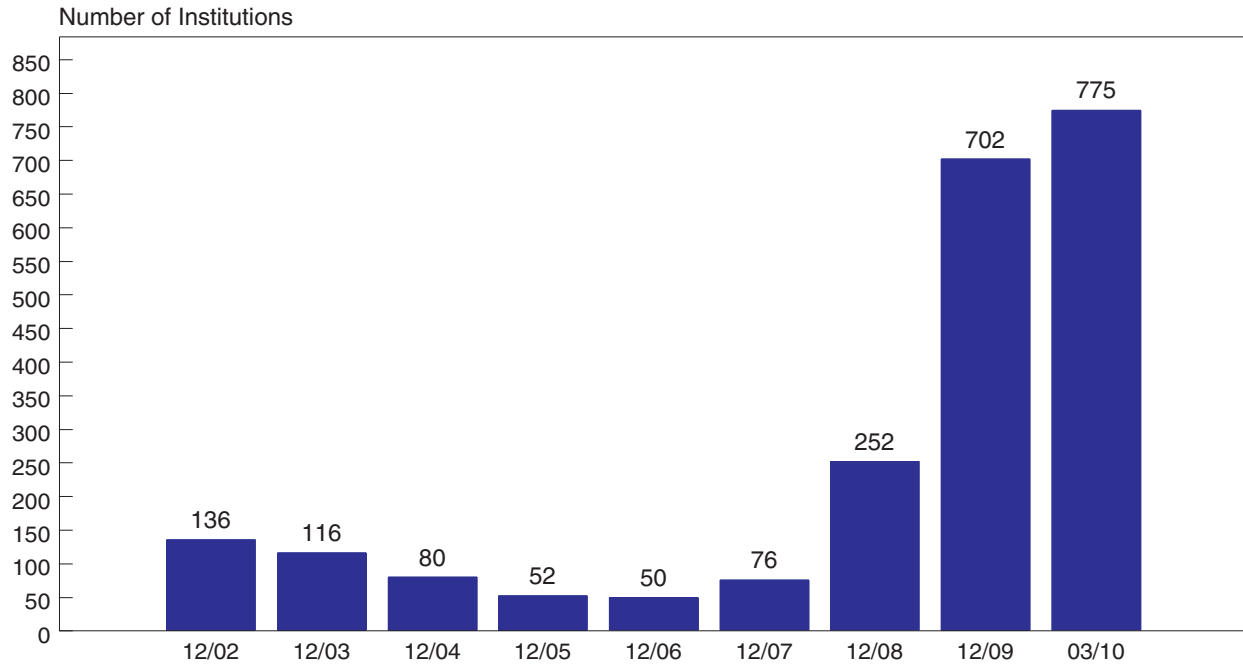
Quarterly, 2006 - 2010



Intrastate Mergers	71	41	50	77	47	53	54	59	50	36	61	59	37	26	30	33	28
Interstate Mergers	14	26	32	31	25	29	39	15	26	28	12	21	13	13	17	10	9

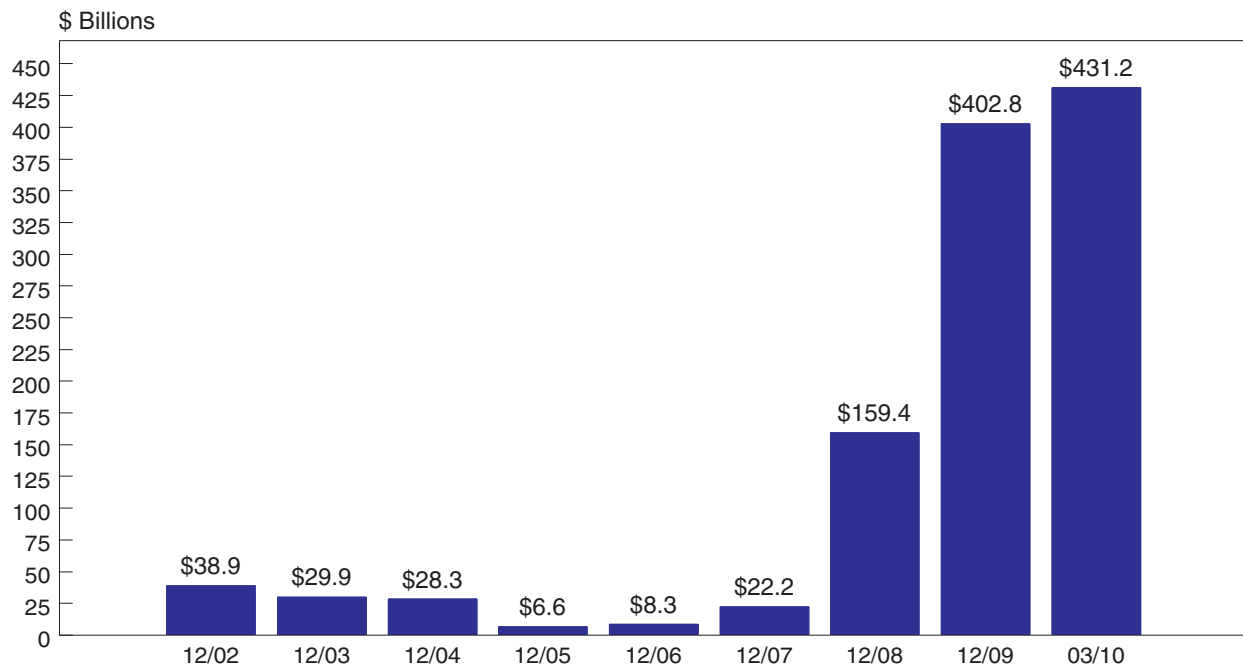
Number of FDIC-Insured "Problem" Institutions

2002-2010



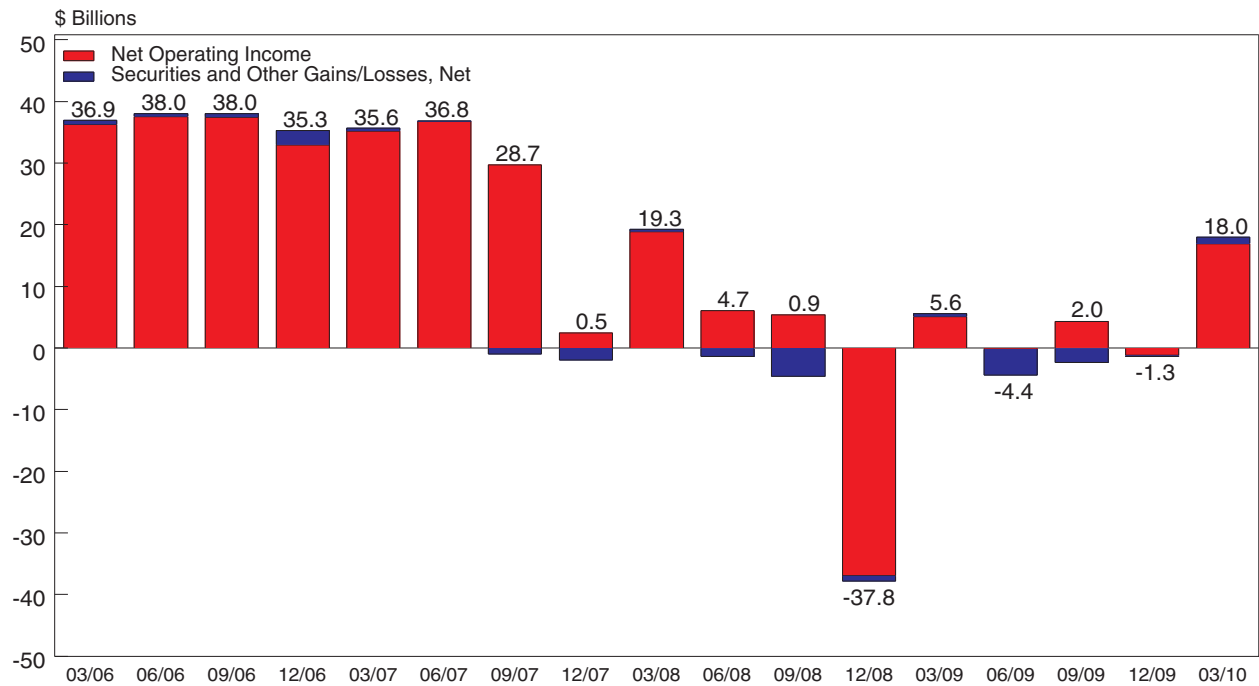
Assets of FDIC-Insured "Problem" Institutions

2002-2010



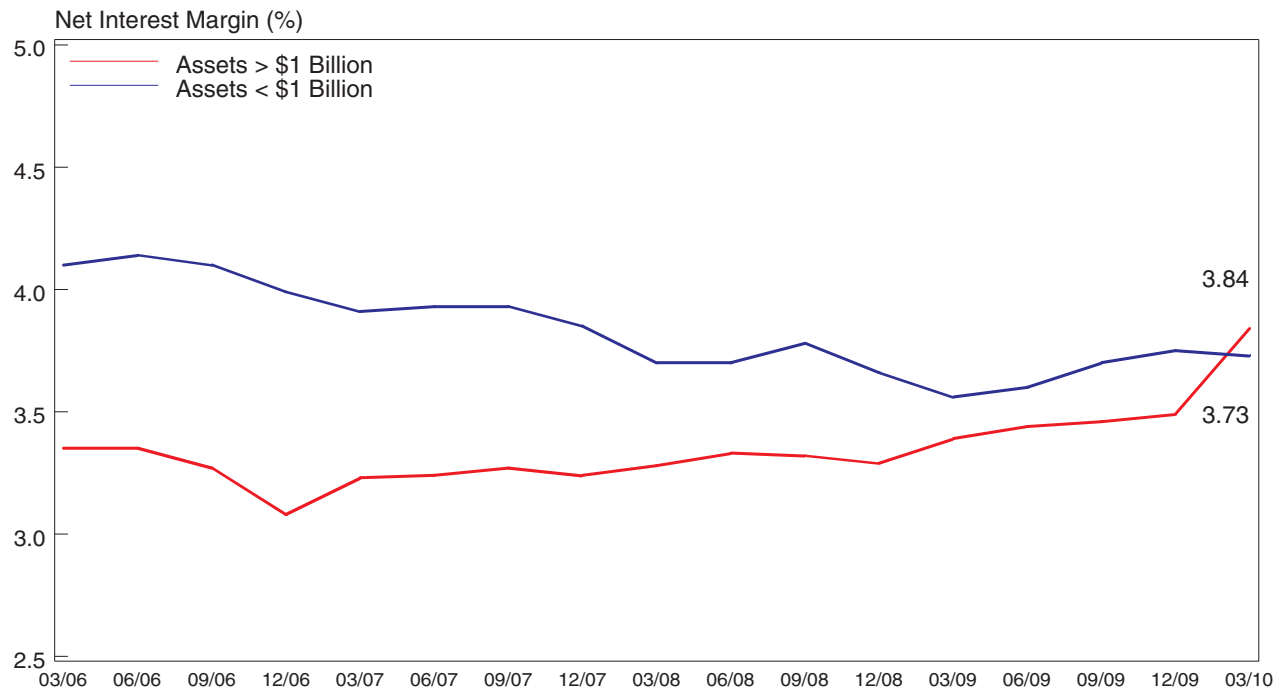
Quarterly Net Income

2006-2010



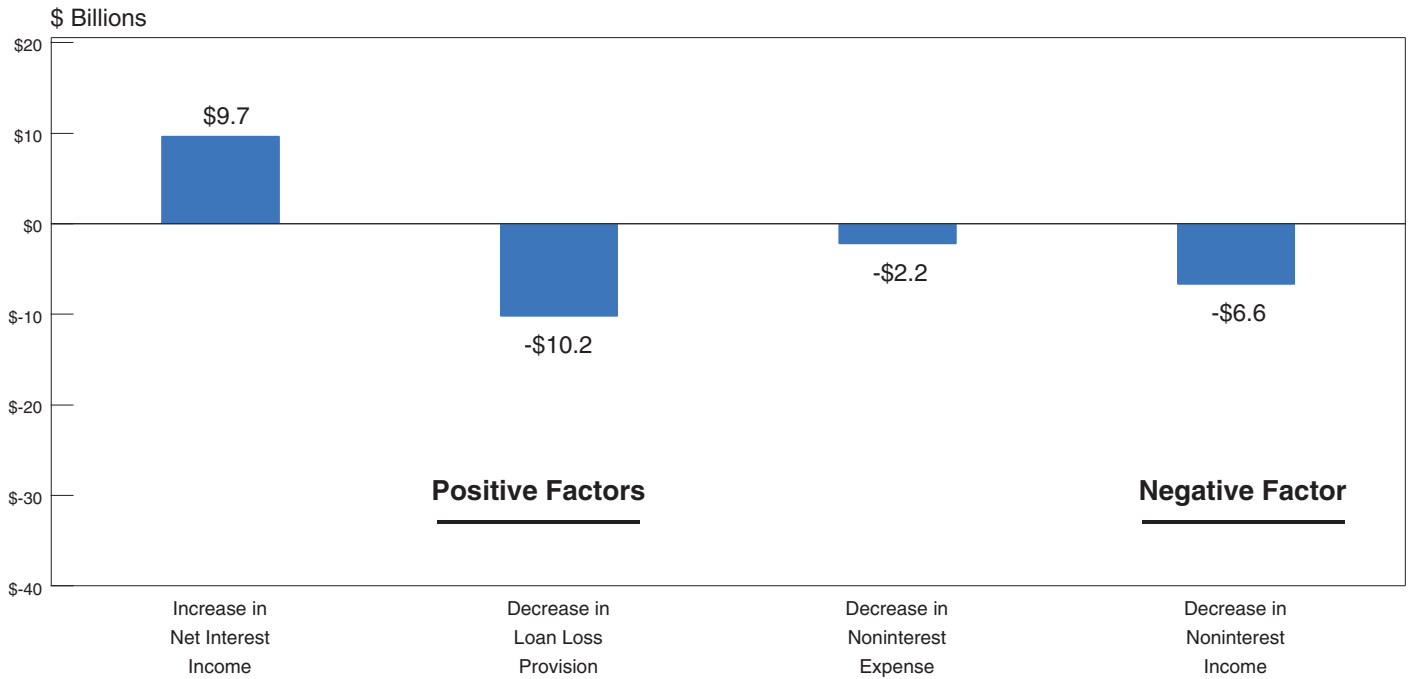
Quarterly Net Interest Margins, Annualized

2006 - 2010



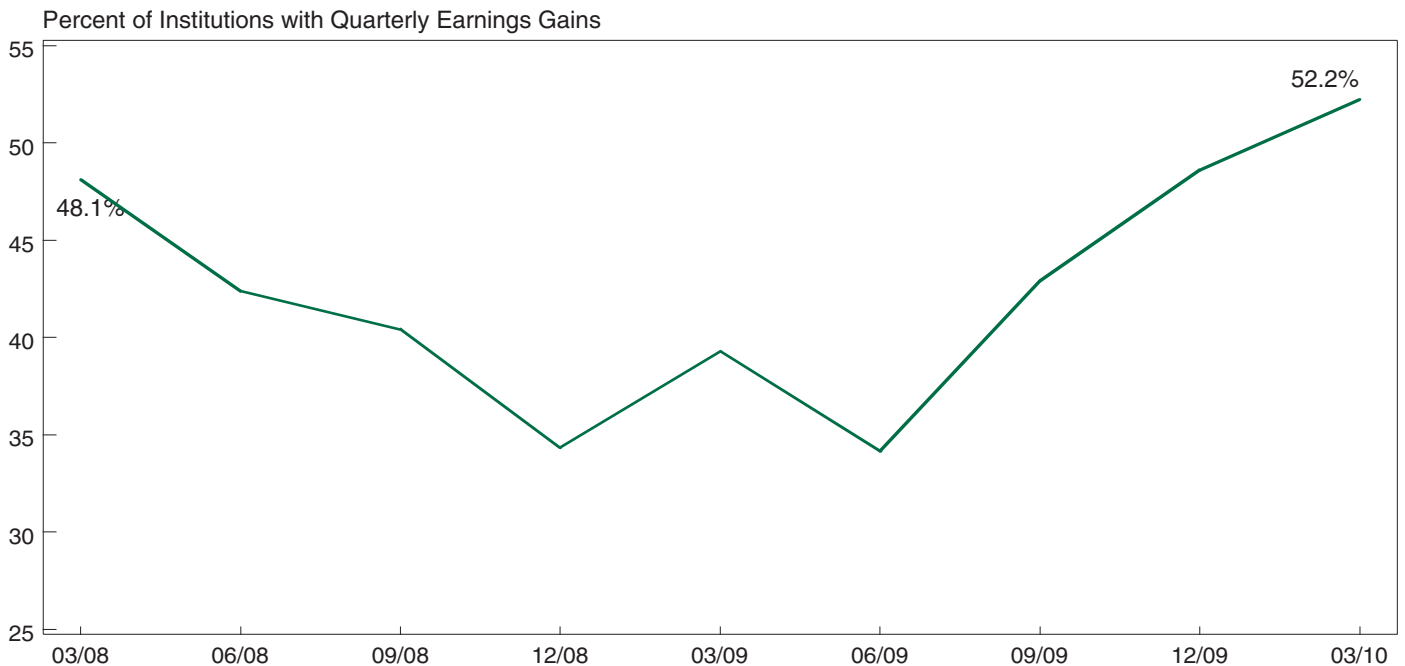
Major Factors Affecting Earnings

1st Quarter 2010 vs. 1st Quarter 2009

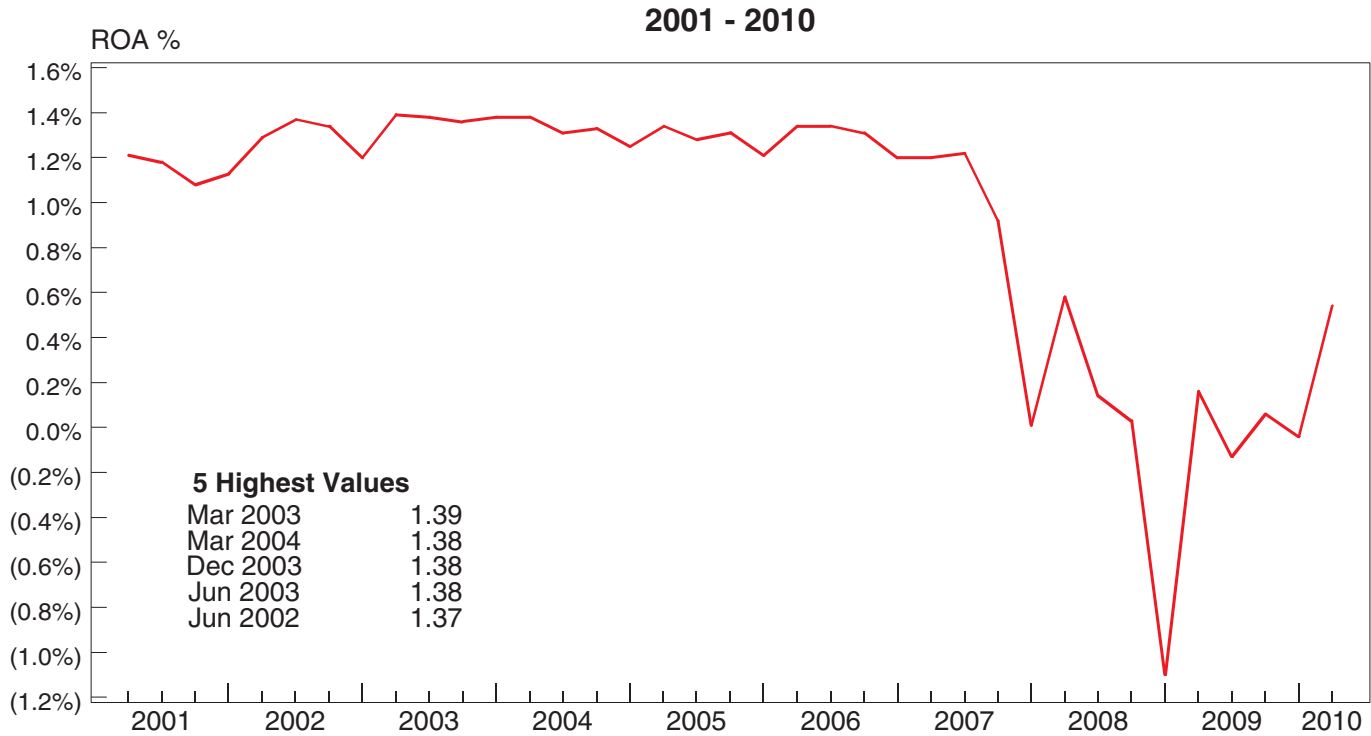


Percentage of Insured Institutions With Earnings Gains

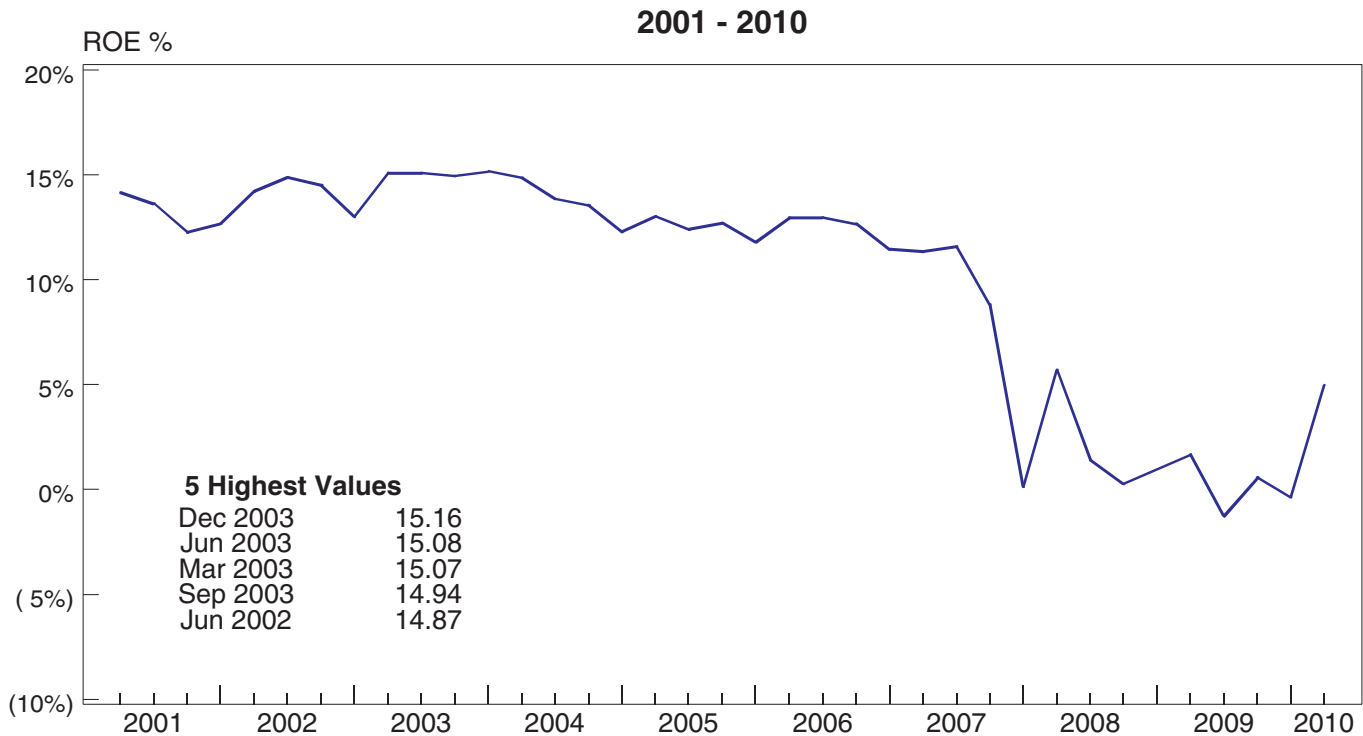
Compared to Year-Earlier Quarter, 2008-2010



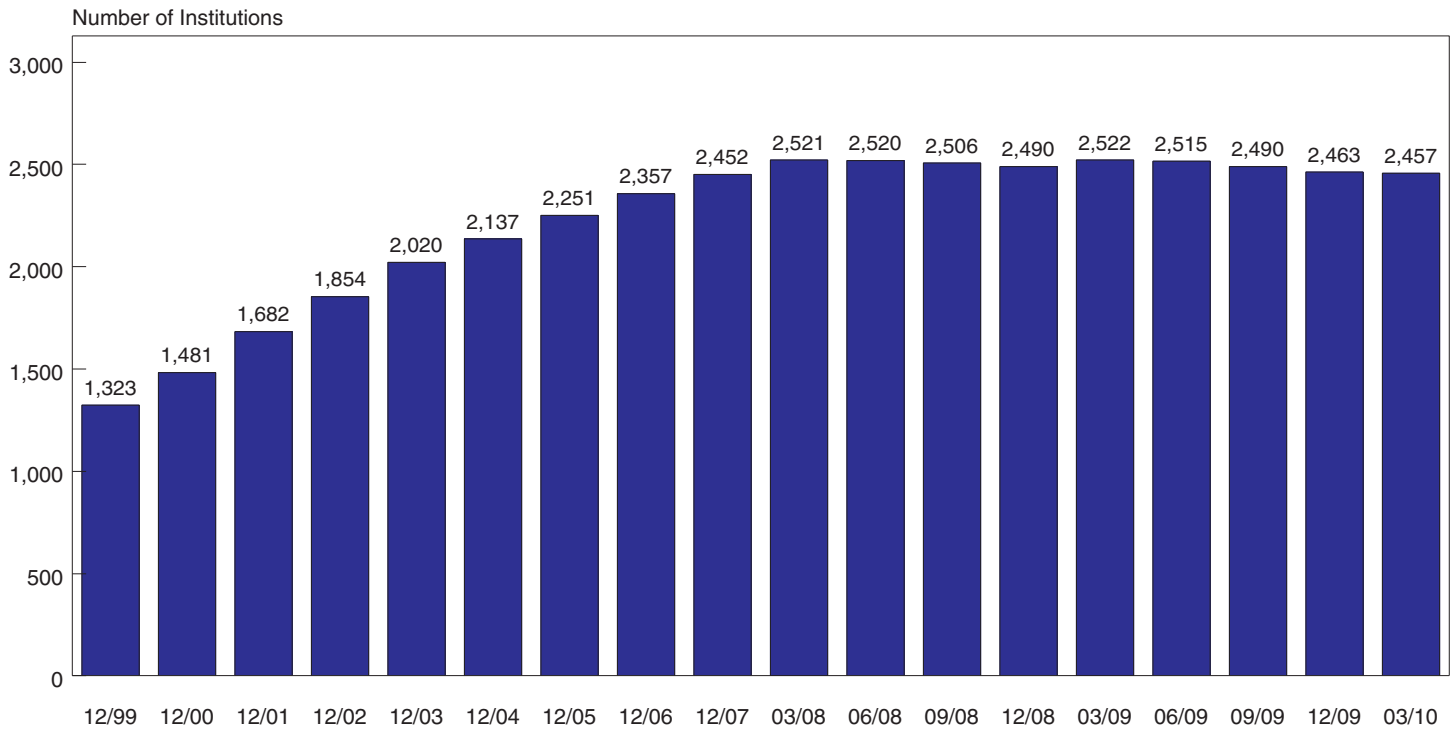
Quarterly Return on Assets (ROA), Annualized



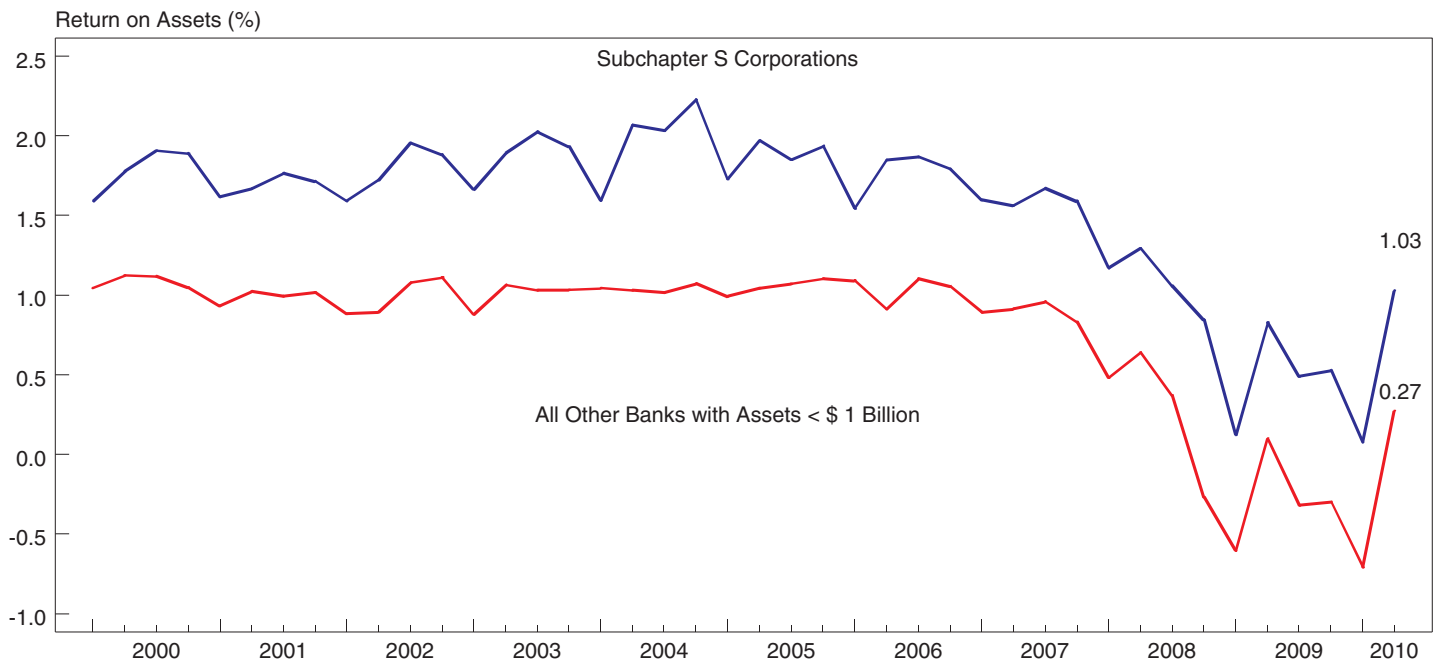
Quarterly Return on Equity (ROE), Annualized



Number of Subchapter S Corporations 1999-2010

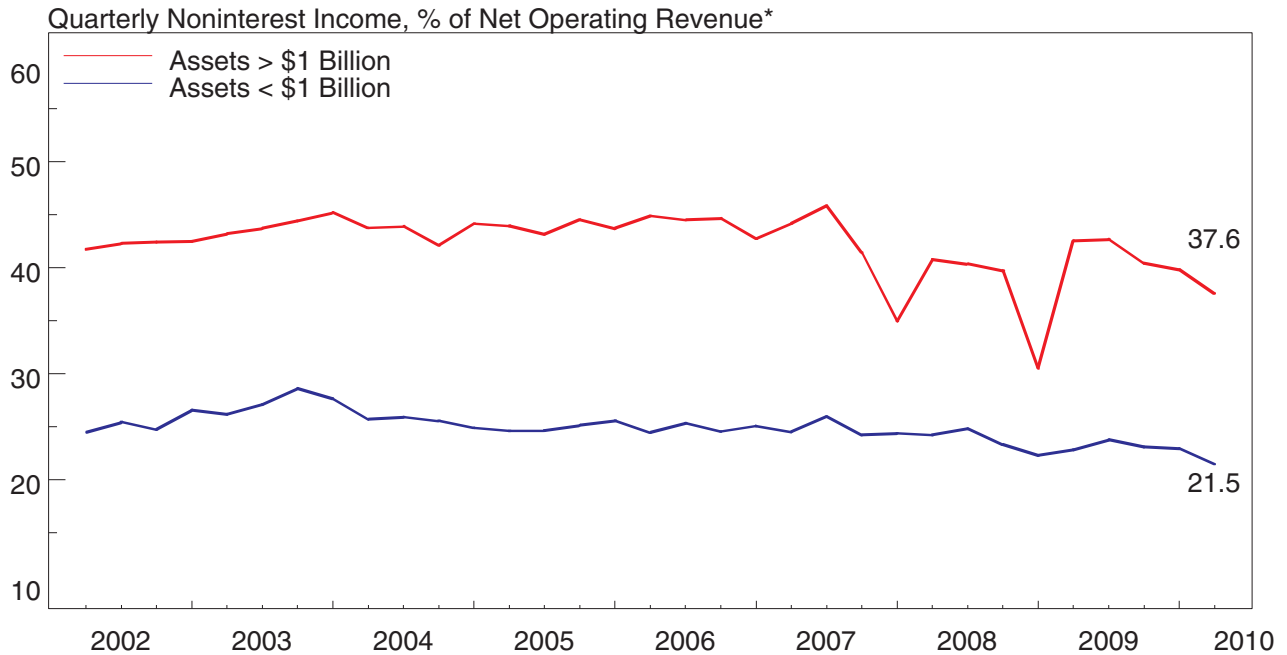


Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1999-2010



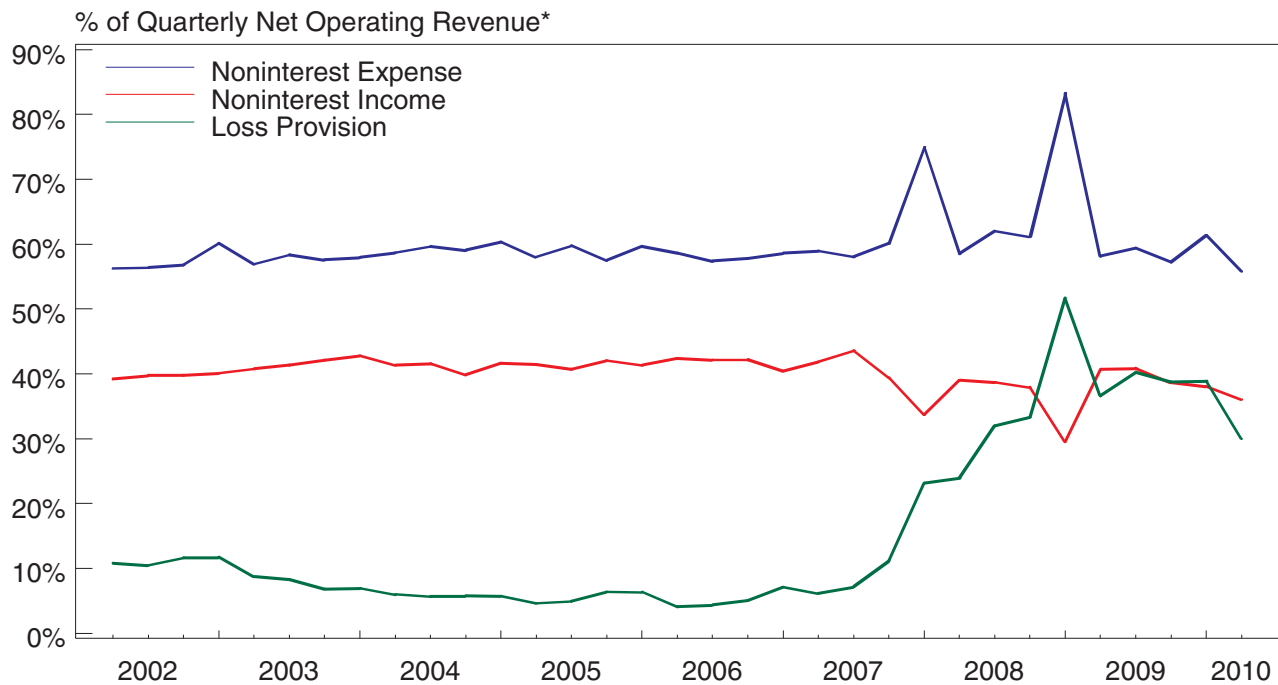
Noninterest Income as a Percentage of Net Operating Revenue*

2002 - 2010



Trends in FDIC-Insured Institutions' Income & Expenses

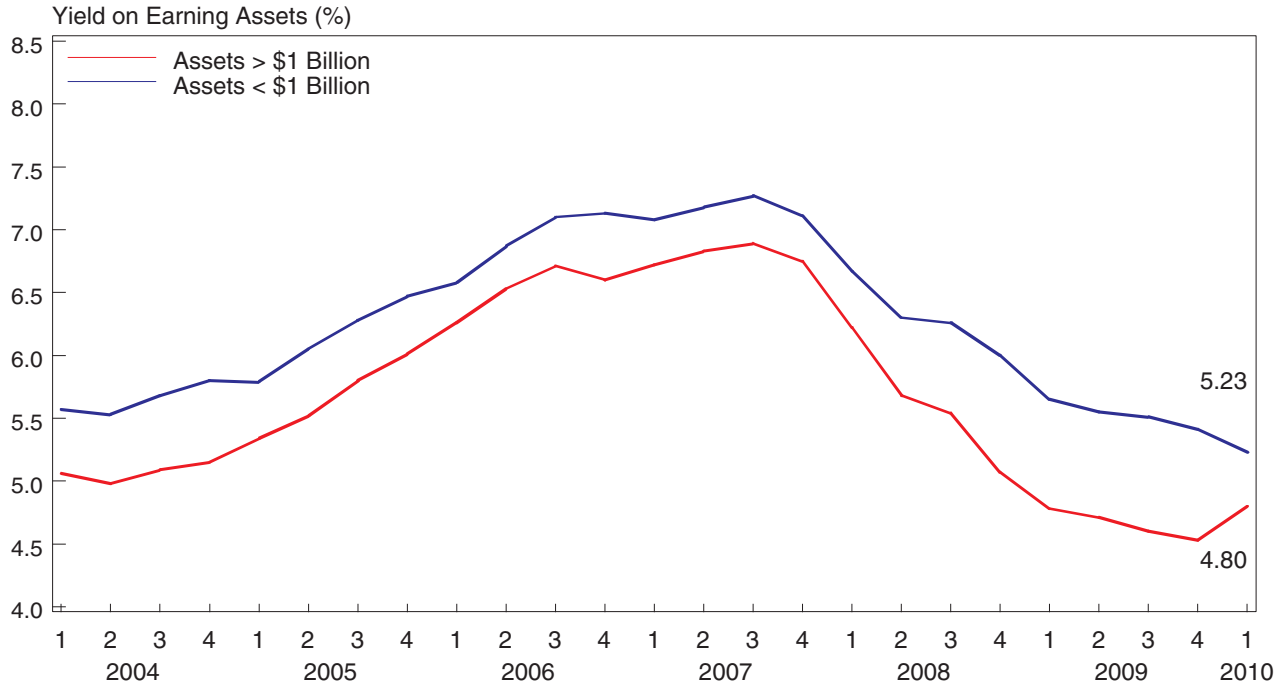
2002 - 2010



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

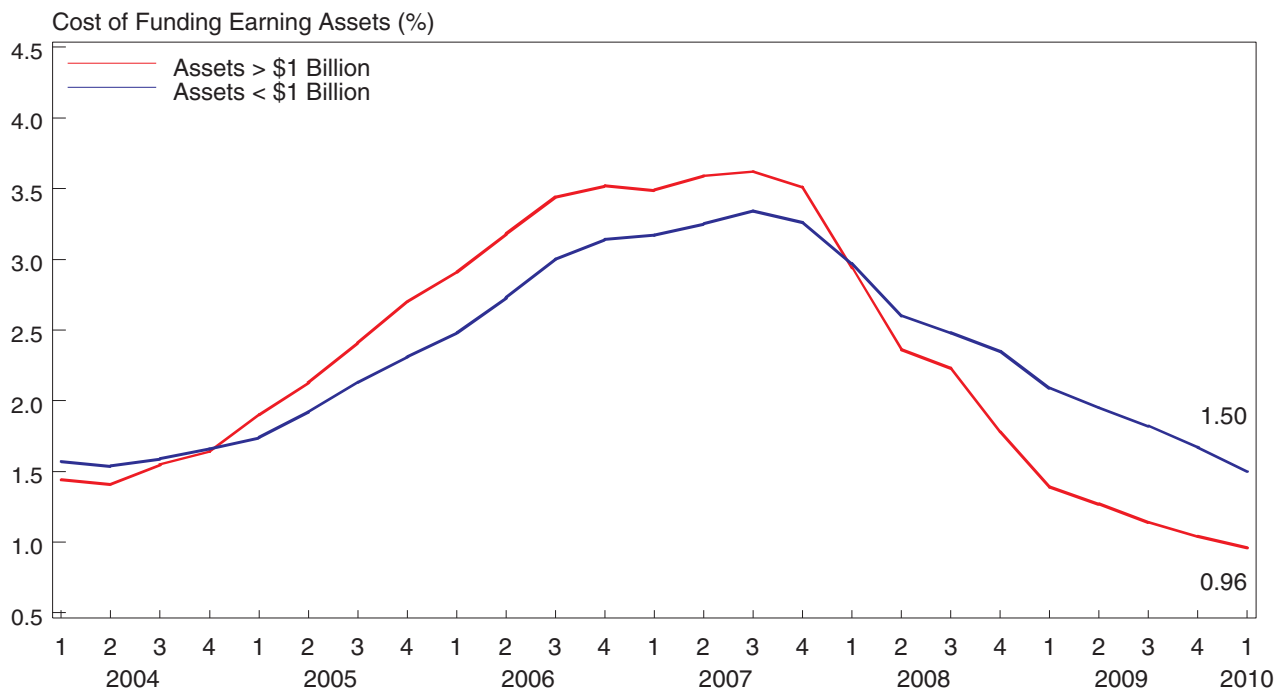
Quarterly Yield on Earning Assets

2004 - 2010



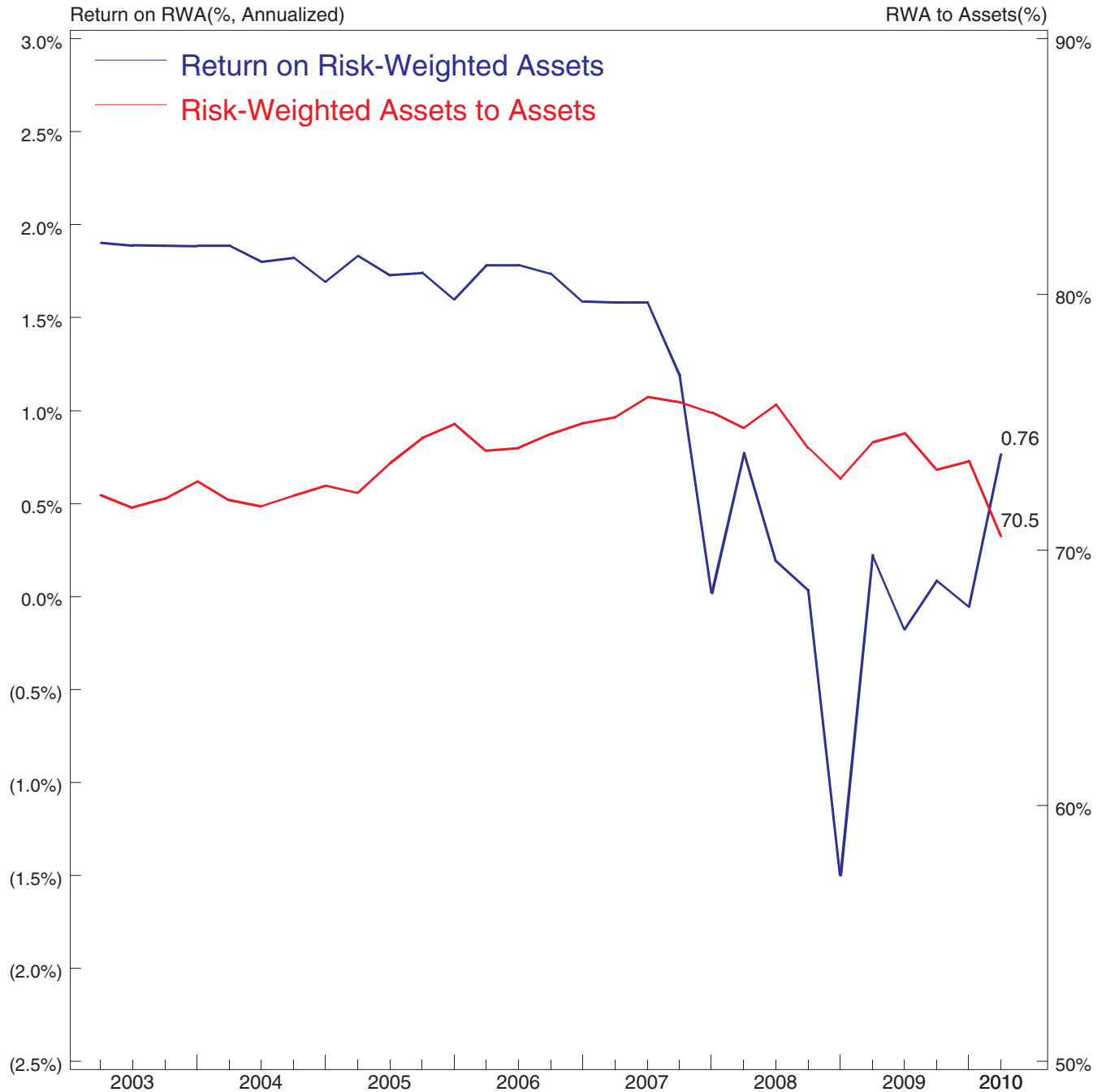
Quarterly Cost of Funding Earning Assets

2004 - 2010



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

2003 - 2010



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

Quarterly Efficiency Ratios*

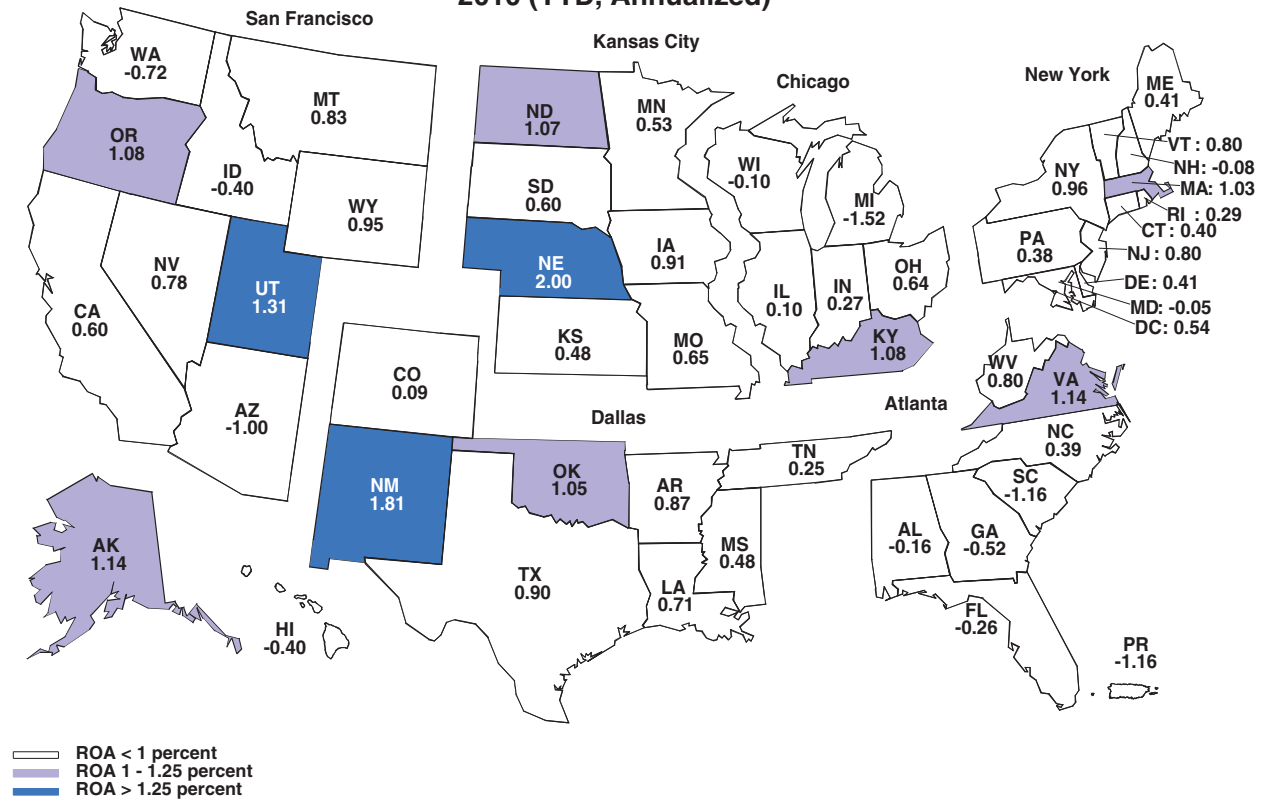
2007 - 2010



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

Return on Assets (ROA)

2010 (YTD, Annualized)



ROA Rankings by State

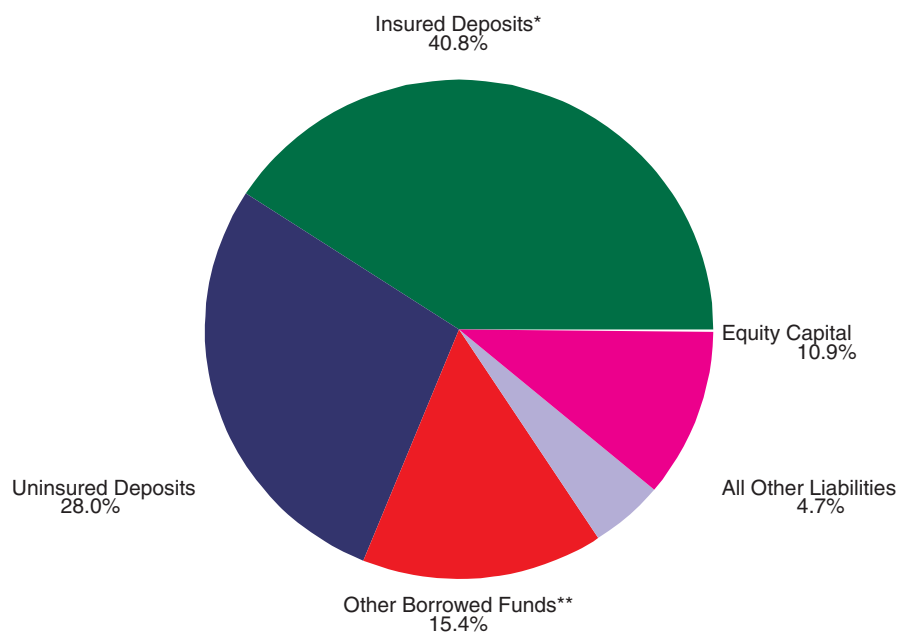
	No. of Inst. as of 03/31/10	YTD 2010	YTD 2009	Change*		No. of Inst. as of 03/31/10	YTD 2010	YTD 2009	Change*
1 Nebraska	233	2.00	0.43	157	28 Kansas	338	0.48	0.57	(9)
2 New Mexico	54	1.81	0.24	157	29 Mississippi	92	0.48	0.10	38
3 Utah	60	1.31	0.46	85	30 Delaware	30	0.41	(1.37)	178
4 Alaska	6	1.14	0.86	28	31 Maine	29	0.41	0.73	(32)
5 Virginia	118	1.14	(0.31)	145	32 Connecticut	55	0.40	0.37	3
6 Kentucky	199	1.08	0.89	19	33 North Carolina	102	0.39	0.64	(25)
7 Oregon	36	1.08	(0.08)	116	34 Pennsylvania	222	0.38	(0.56)	94
8 North Dakota	92	1.07	1.48	(41)	35 Rhode Island	14	0.29	0.12	17
9 Oklahoma	251	1.05	1.17	(12)	36 Indiana	147	0.27	(0.10)	37
10 Massachusetts	167	1.03	0.89	14	37 Tennessee	194	0.25	(0.16)	41
11 New York	191	0.96	0.99	(3)	38 Illinois	625	0.10	(0.14)	24
12 Wyoming	37	0.95	0.81	14	39 Colorado	145	0.09	1.42	(133)
13 Iowa	367	0.91	0.81	10	40 Maryland	89	(0.05)	(1.00)	95
14 Texas	628	0.90	(2.00)	290	41 New Hampshire	24	(0.08)	(0.36)	28
15 Arkansas	134	0.87	0.71	16	42 Wisconsin	280	(0.10)	0.14	(24)
16 Montana	73	0.83	1.23	(40)	43 Alabama	152	(0.16)	0.03	(19)
17 New Jersey	123	0.80	0.33	47	44 Florida	278	(0.26)	(1.80)	154
18 Vermont	14	0.80	0.74	6	45 Hawaii	9	(0.40)	1.38	(178)
19 West Virginia	65	0.80	1.02	(22)	46 Idaho	18	(0.40)	(0.10)	(30)
20 Nevada	33	0.78	0.56	22	47 Georgia	299	(0.52)	(1.64)	112
21 Louisiana	156	0.71	0.64	7	48 Washington	88	(0.72)	(0.91)	19
22 Missouri	344	0.65	0.07	58	49 Arizona	43	(1.00)	(1.34)	34
23 Ohio	242	0.64	0.19	45	50 South Carolina	89	(1.16)	(0.41)	(75)
24 California	287	0.60	(0.08)	68	51 Puerto Rico	10	(1.16)	0.86	(202)
25 South Dakota	83	0.60	0.62	(2)	52 Michigan	143	(1.52)	(0.82)	(70)
26 District of Col.	6	0.54	0.30	24					
27 Minnesota	411	0.53	0.50	3	U.S. and Terr.	7,932	0.54	0.16	38

*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, 2010



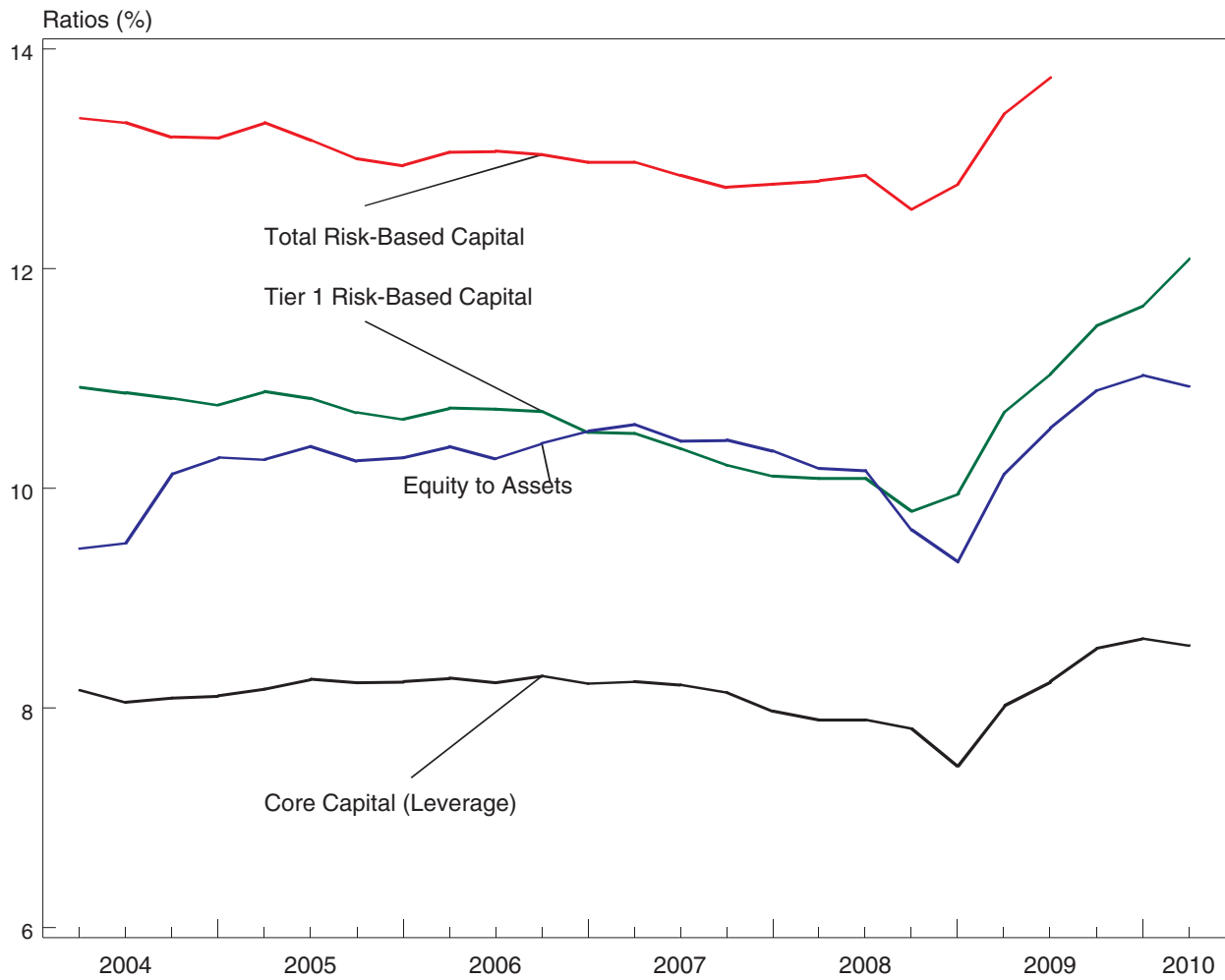
(\$ Billions)	3/31/09	3/31/10	% Change
Insured Deposits (estimated)*	4,825	5,453	13.0
Uninsured Deposits	4,129	3,745	-9.3
In Foreign Offices	1,415	1,506	6.4
Other Borrowed Funds**	2,417	2,052	-15.1
All Other Liabilities	778	627	-19.4
Subordinated Debt	171	151	-11.7
Equity Capital	1,372	1,460	6.4
Total Liabilities and Equity Capital	13,538	13,357	-1.3

* 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

2004 - 2010

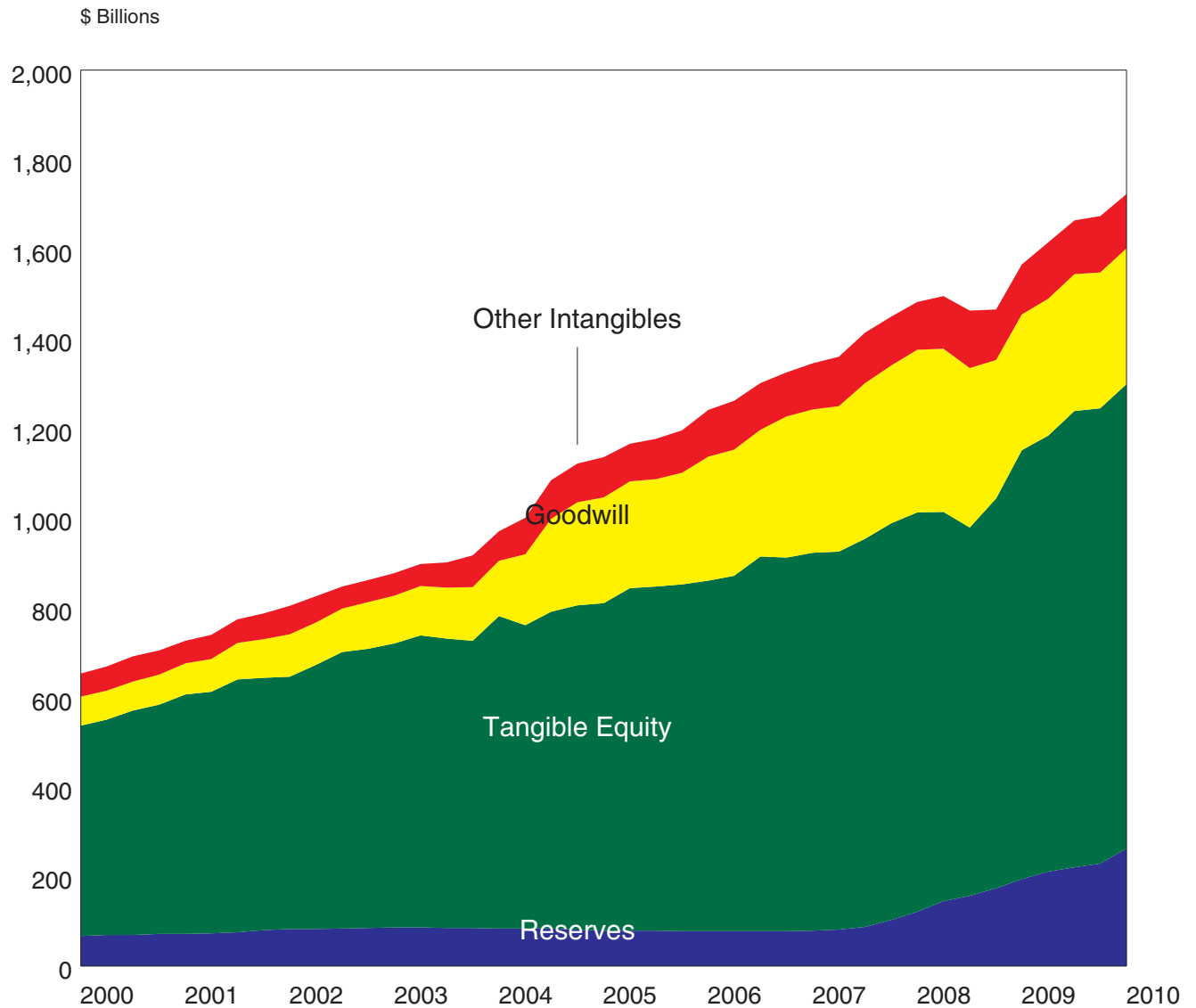


	12/04	12/05	12/06	12/07	12/08	12/09	3/10
Total Risk-Based Capital	13.19	12.94	12.97	12.77	12.77	14.31	14.74
Tier 1 Risk-Based Capital	10.76	10.63	10.51	10.11	9.95	11.66	12.09
Equity to Assets	10.28	10.28	10.52	10.34	9.33	11.03	10.93
Core Capital (Leverage)	8.11	8.24	8.22	7.97	7.47	8.63	8.57

Equity Capital and Reserves

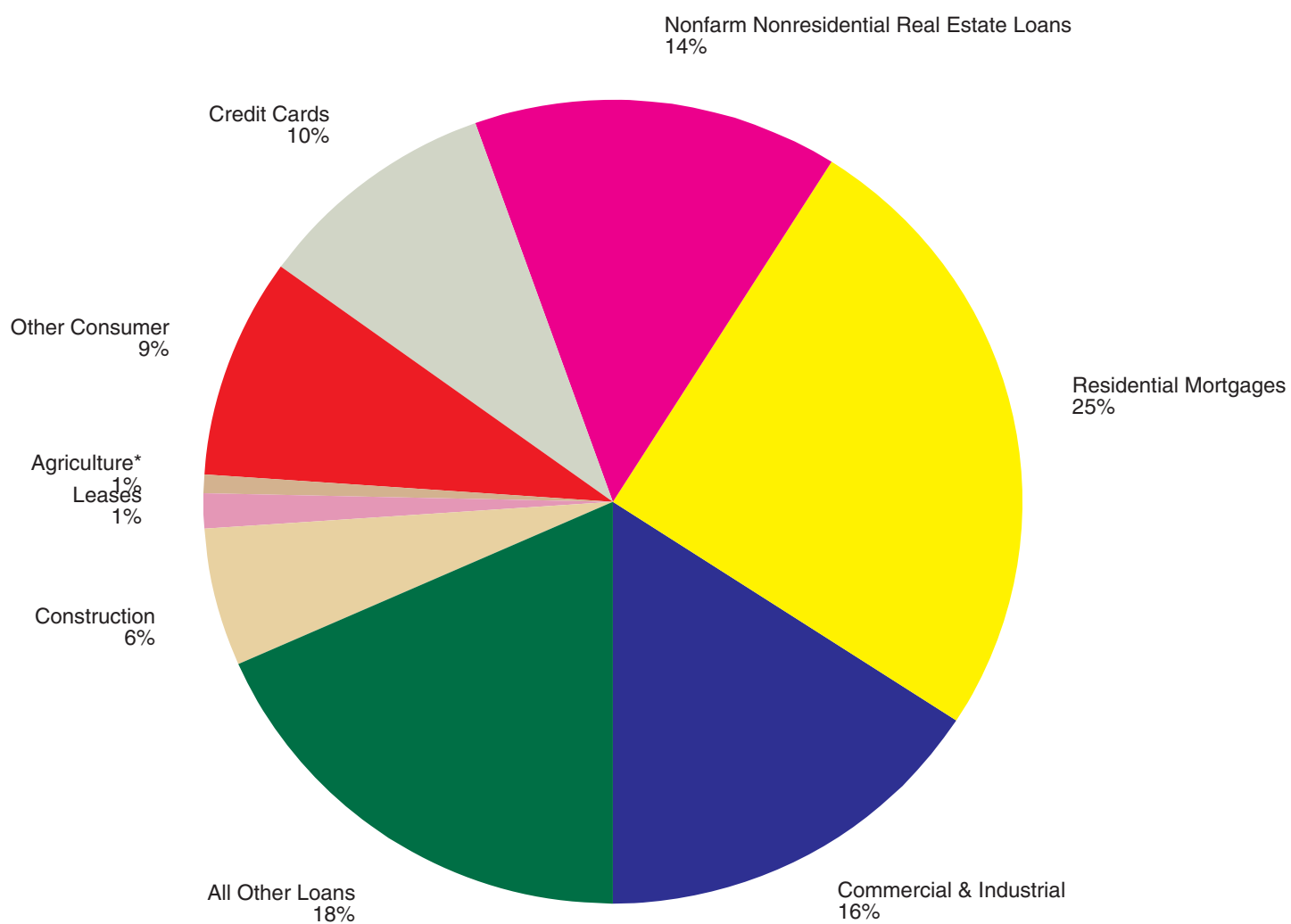
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2010



Loan Portfolio Composition

March 31, 2010



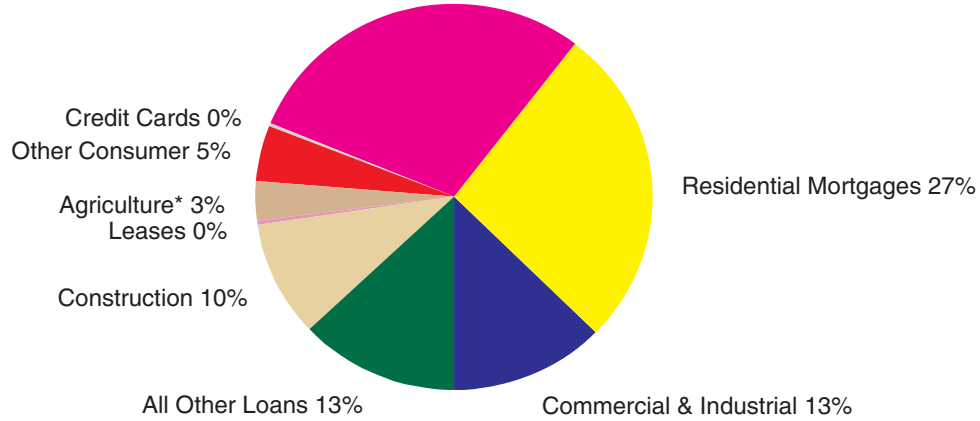
* OTS - Supervised Savings Associations do not identify agricultural loans.

Loan Portfolio Composition by Asset Size

March 31, 2010

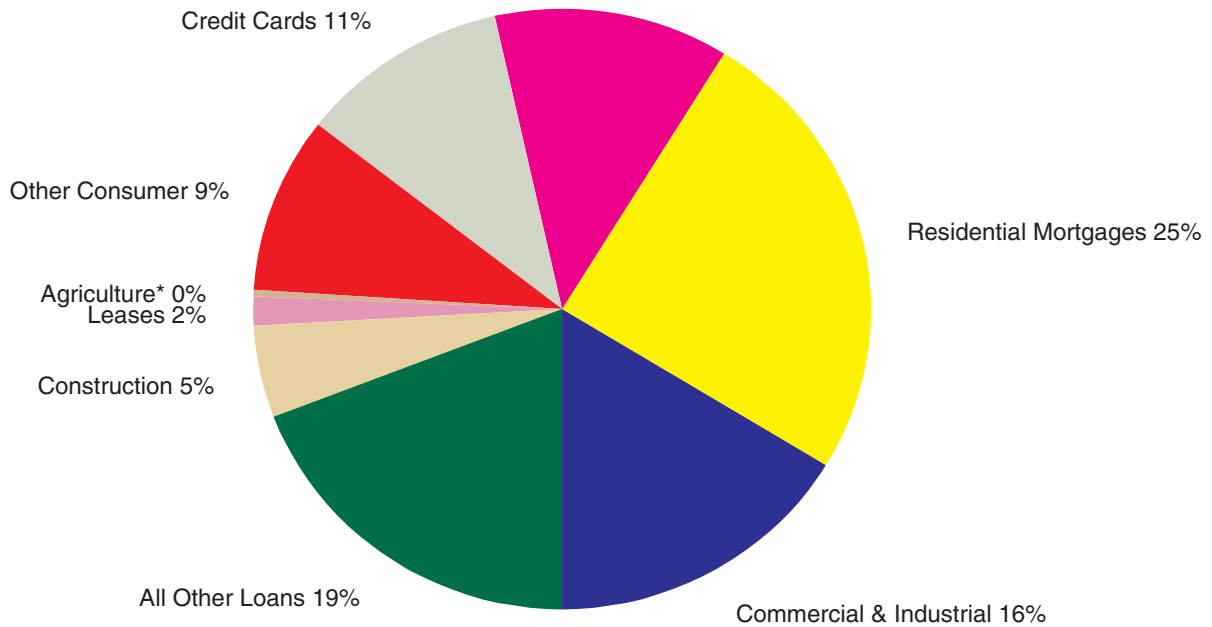
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 29%



Assets > \$1 Billion

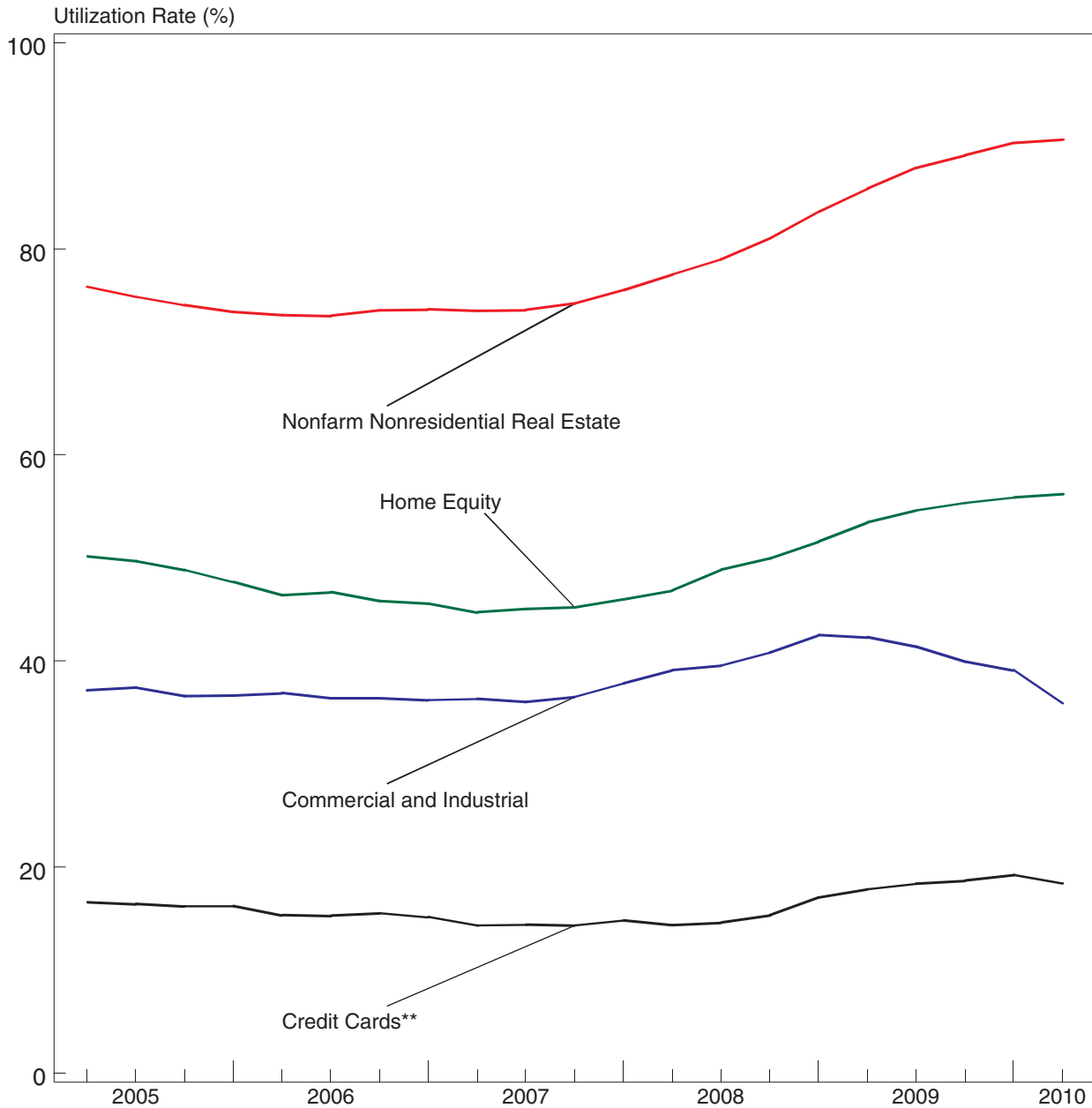
Nonfarm Nonresidential Real Estate Loans 12%



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

Utilization Rates of Loan Commitments*

2005-2010

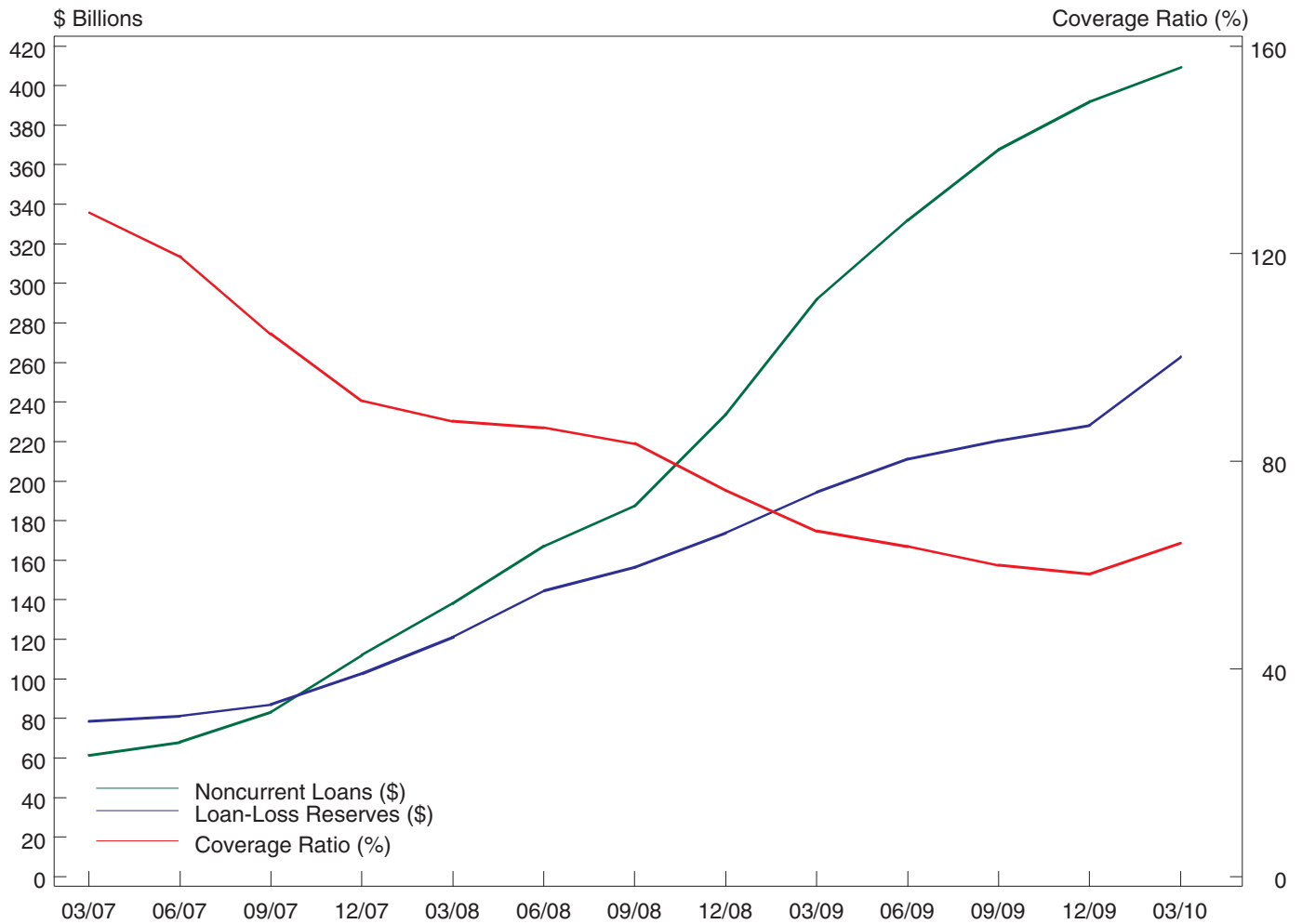


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2007-2010



Noncurrent Loans (\$ Billions)

61.4 68.0 83.3 112.1 138.1 167.1 187.5 233.7 291.9 331.9 367.6 391.9 409.3

Loan-Loss Reserves (\$ Billions)

78.5 81.2 87.1 102.7 121.2 144.5 156.5 173.9 194.3 211.1 220.5 228.3 262.9

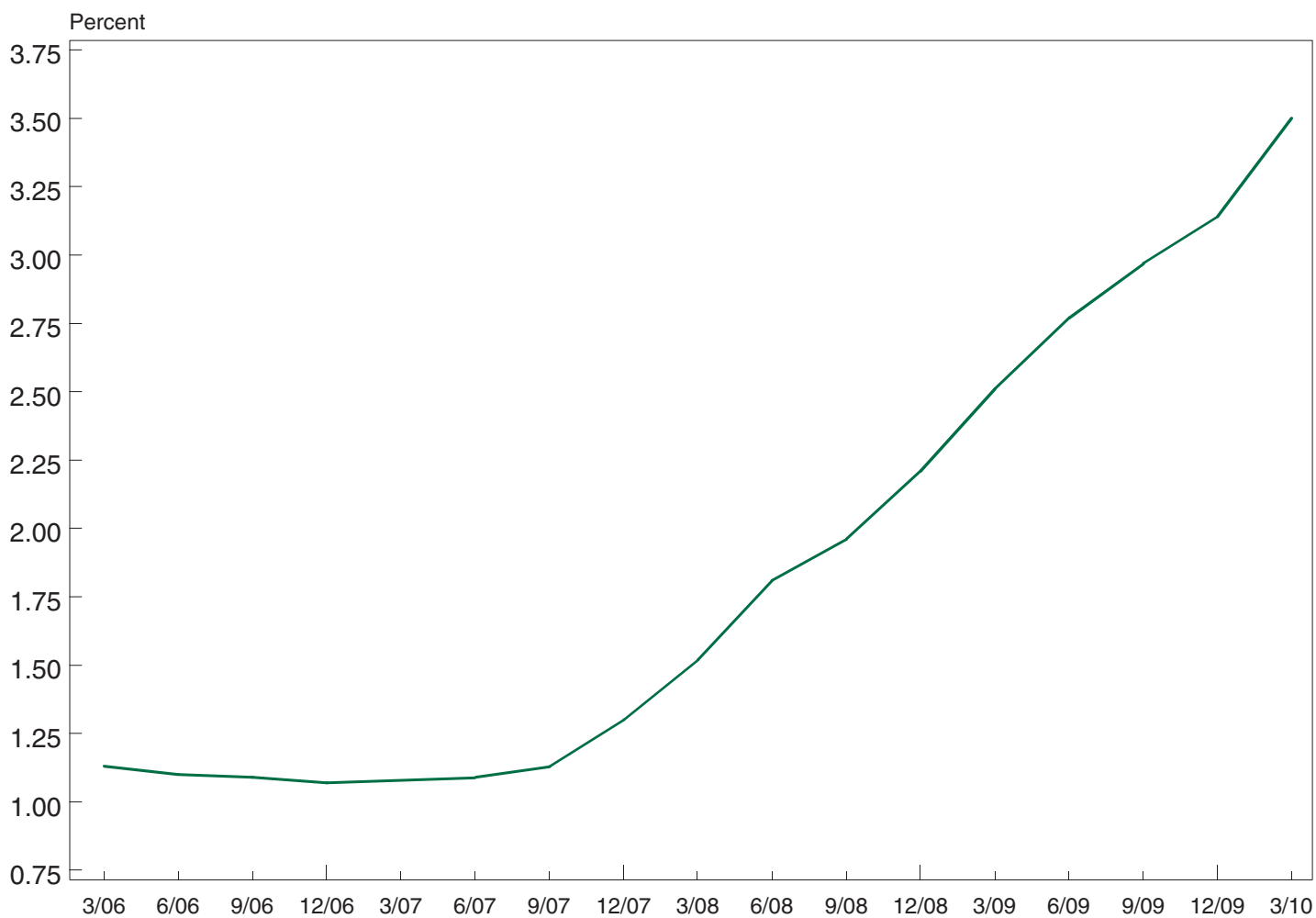
Coverage Ratio (%)

128 119 105 92 88 87 83 74 67 64 60 58 64

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2006 - 2010

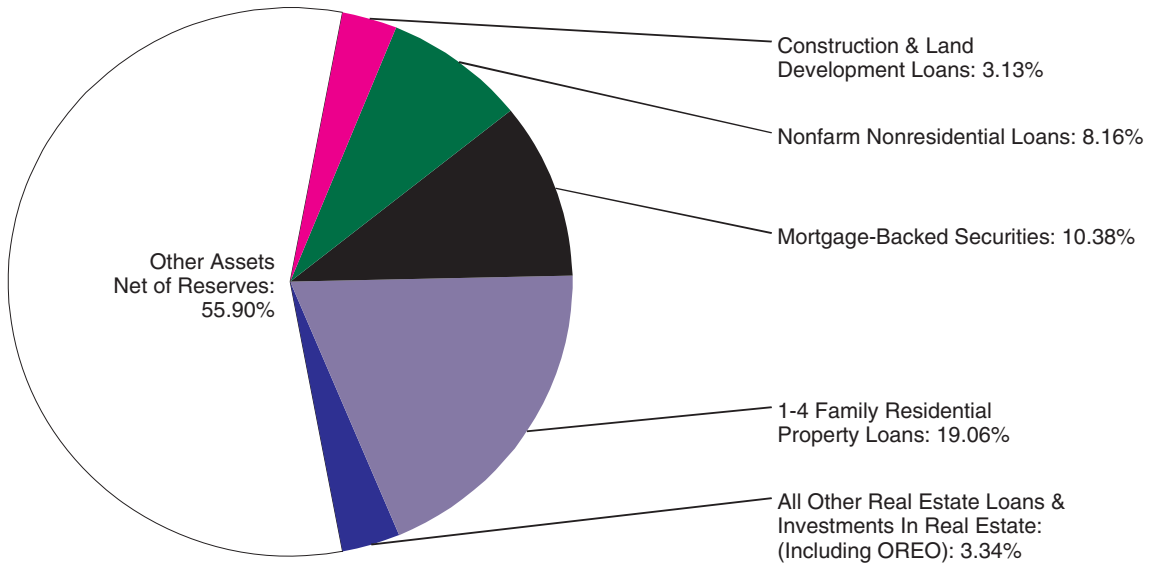


Loss Allowance to Loans and Leases

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 3.14 3.50

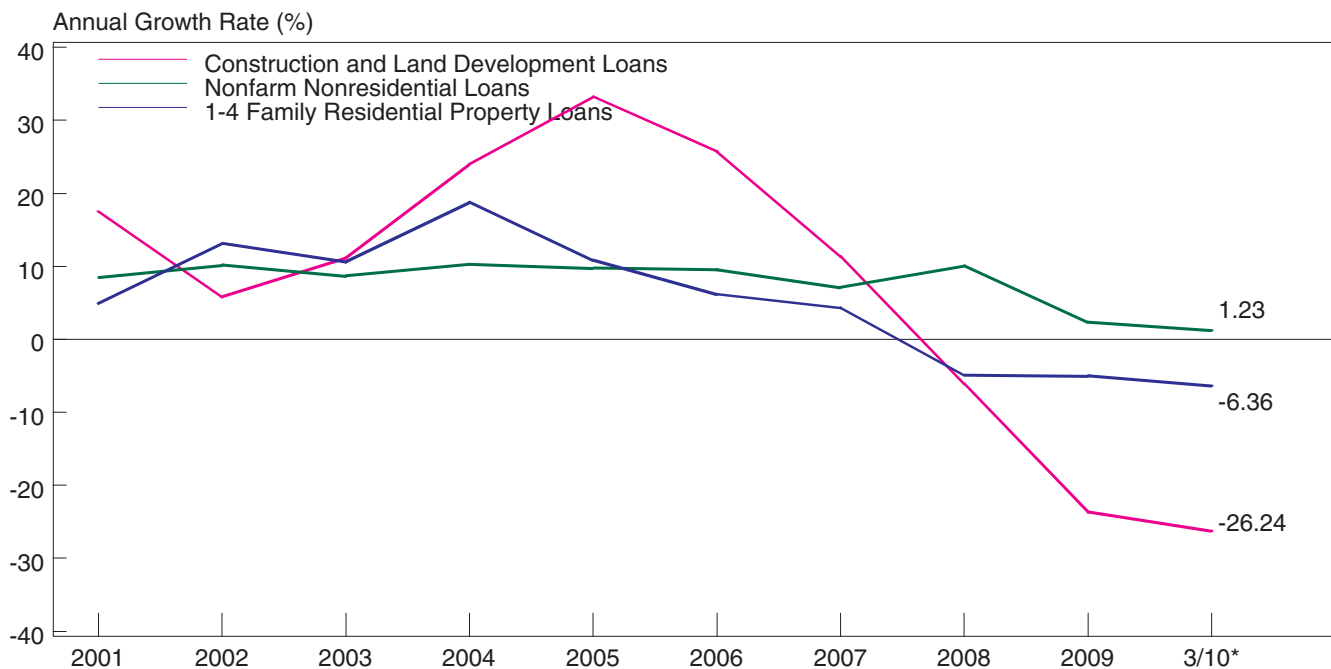
Real Estate Assets as a Percent of Total Assets

March 31, 2010



Real Estate Loan Growth Rates*

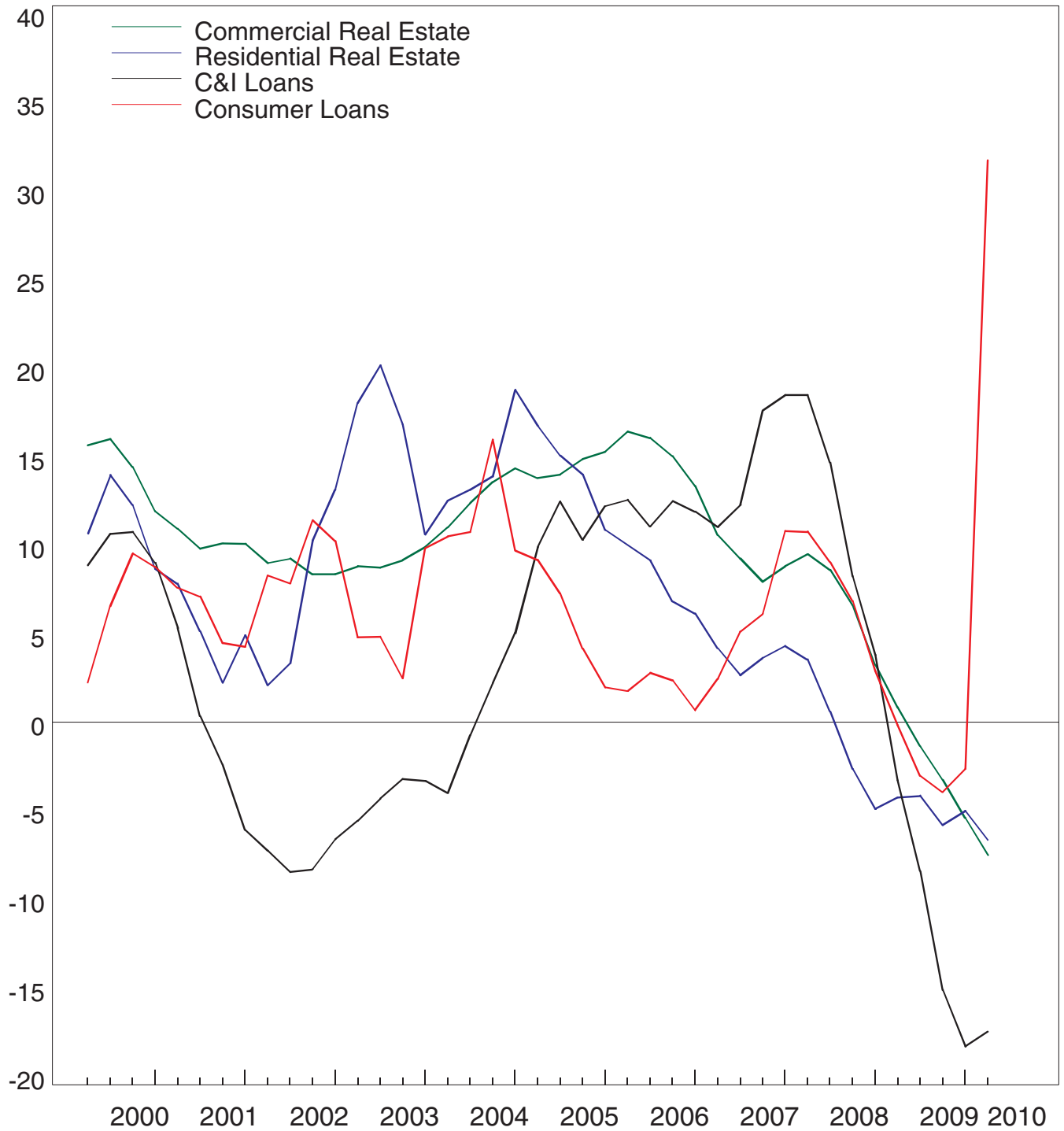
2001-2010



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

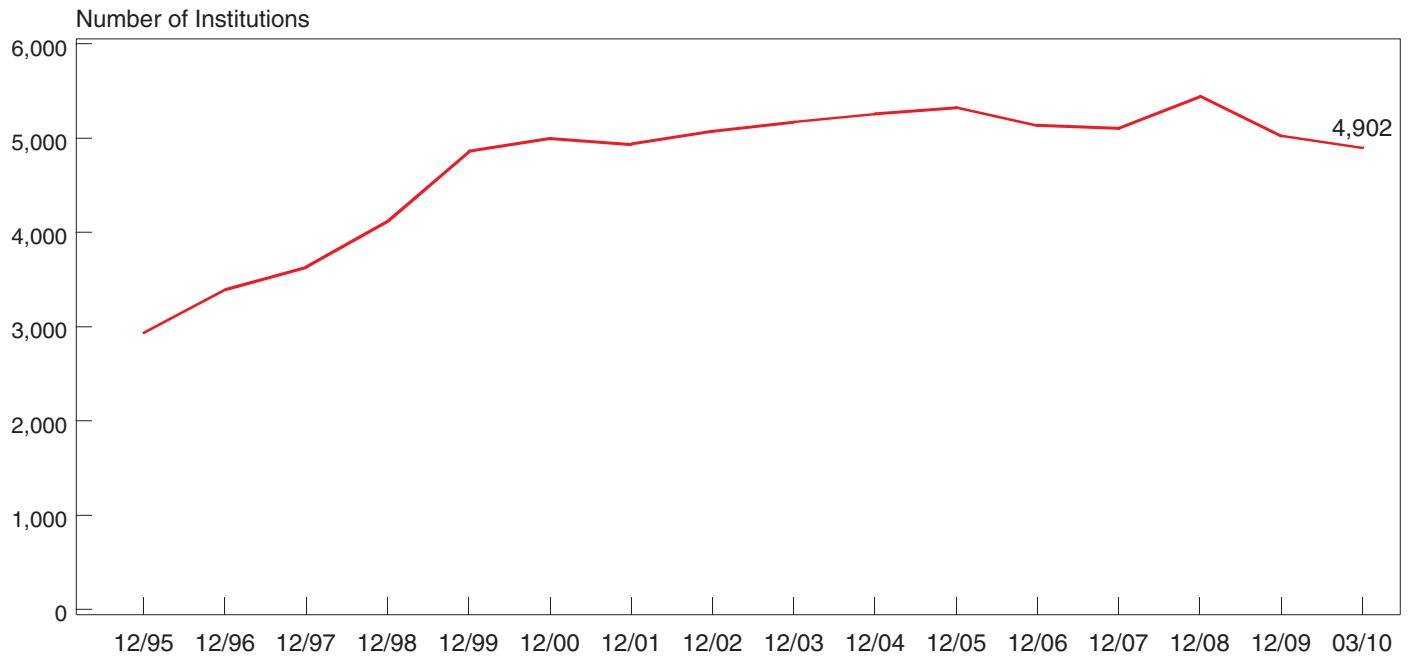
Twelve-Month Loan Growth Rates

2000 - 2010



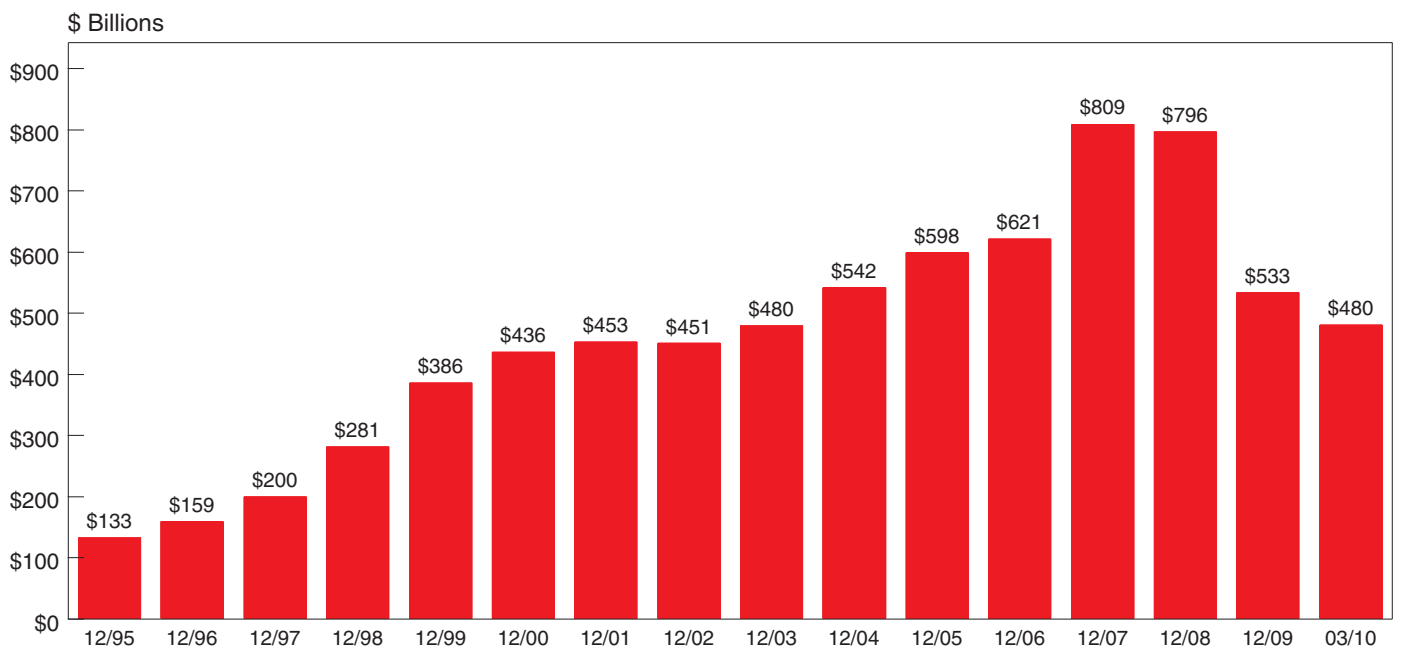
Number of Institutions with FHLB Advances

1995 - 2010

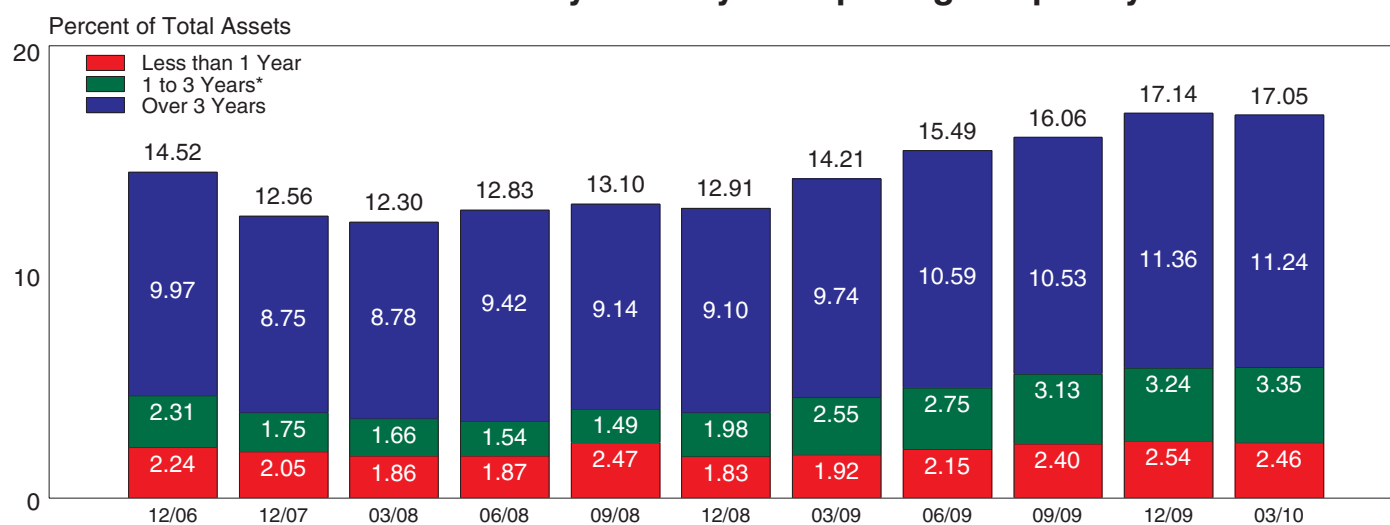


Amount of FHLB Advances Outstanding

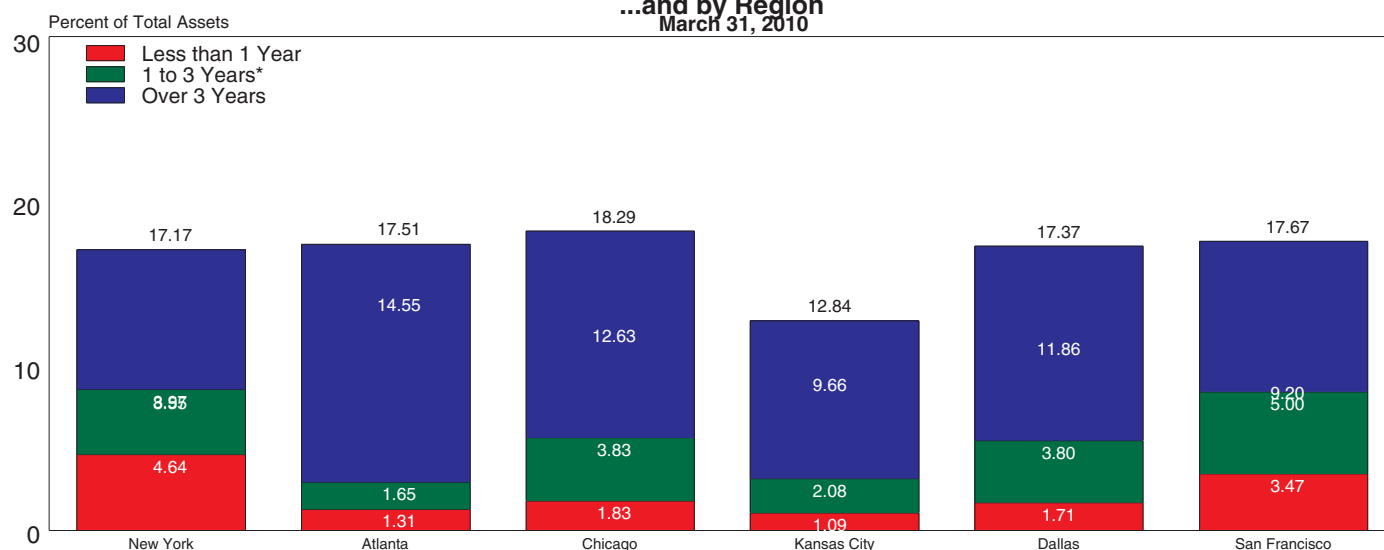
1995 - 2010



Debt Securities by Maturity or Repricing Frequency...



...and by Region March 31, 2010



Total Securities (Debt and Equity)

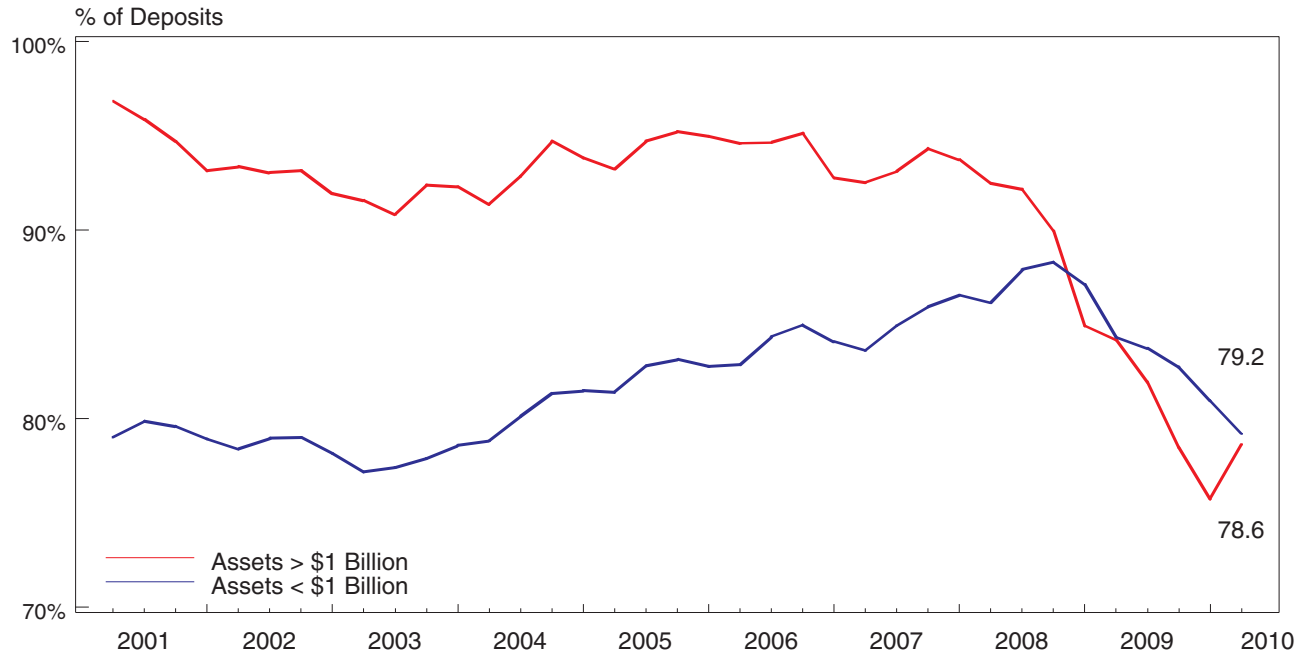
(\$ Billions)

	3/08	6/08	9/08	12/08	3/09	6/09	9/09	12/09	3/10
U.S. Government Obligations:									
U.S. Treasury	24	24	36	33	38	58	87	103	157
U.S. Agencies	6	6	6	9	10	10	10	10	11
Government Sponsored Enterprises	184	179	161	174	188	197	216	236	237
Mortgage Pass-through Securities	753	796	776	833	851	877	833	862	828
Collateralized Mortgage Obligations	529	526	486	467	462	440	467	484	507
State, County, Municipal Obligations	152	150	145	152	154	164	166	163	166
Asset Backed Securities	93	110	209	130	142	144	152	155	129
Other Debt Securities	183	200	185	210	316	404	436	462	478
Equity Securities	30	27	22	27	45	43	30	26	19
Total Securities	\$1,953	\$2,017	\$2,025	\$2,035	\$2,206	\$2,337	\$2,397	\$2,500	\$2,532

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

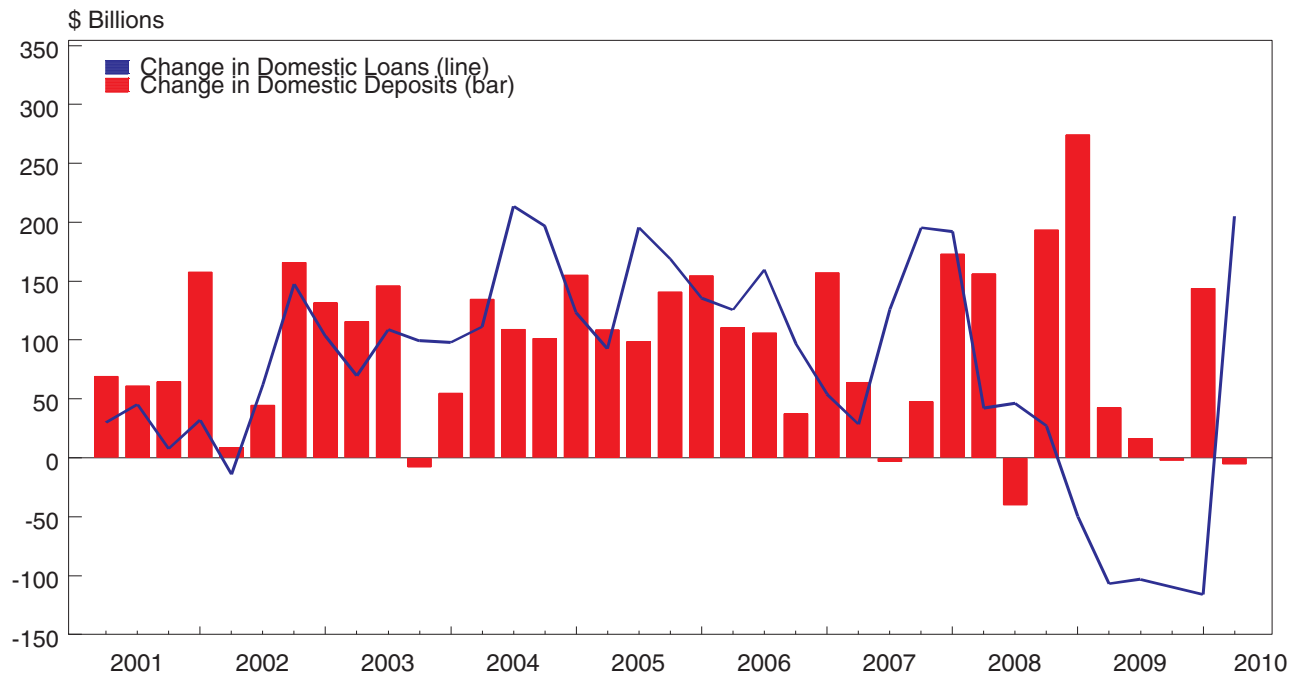
Net Loans and Leases to Deposits (Domestic and Foreign)

2001 - 2010



Quarterly Change in Domestic Loans vs Domestic Deposits

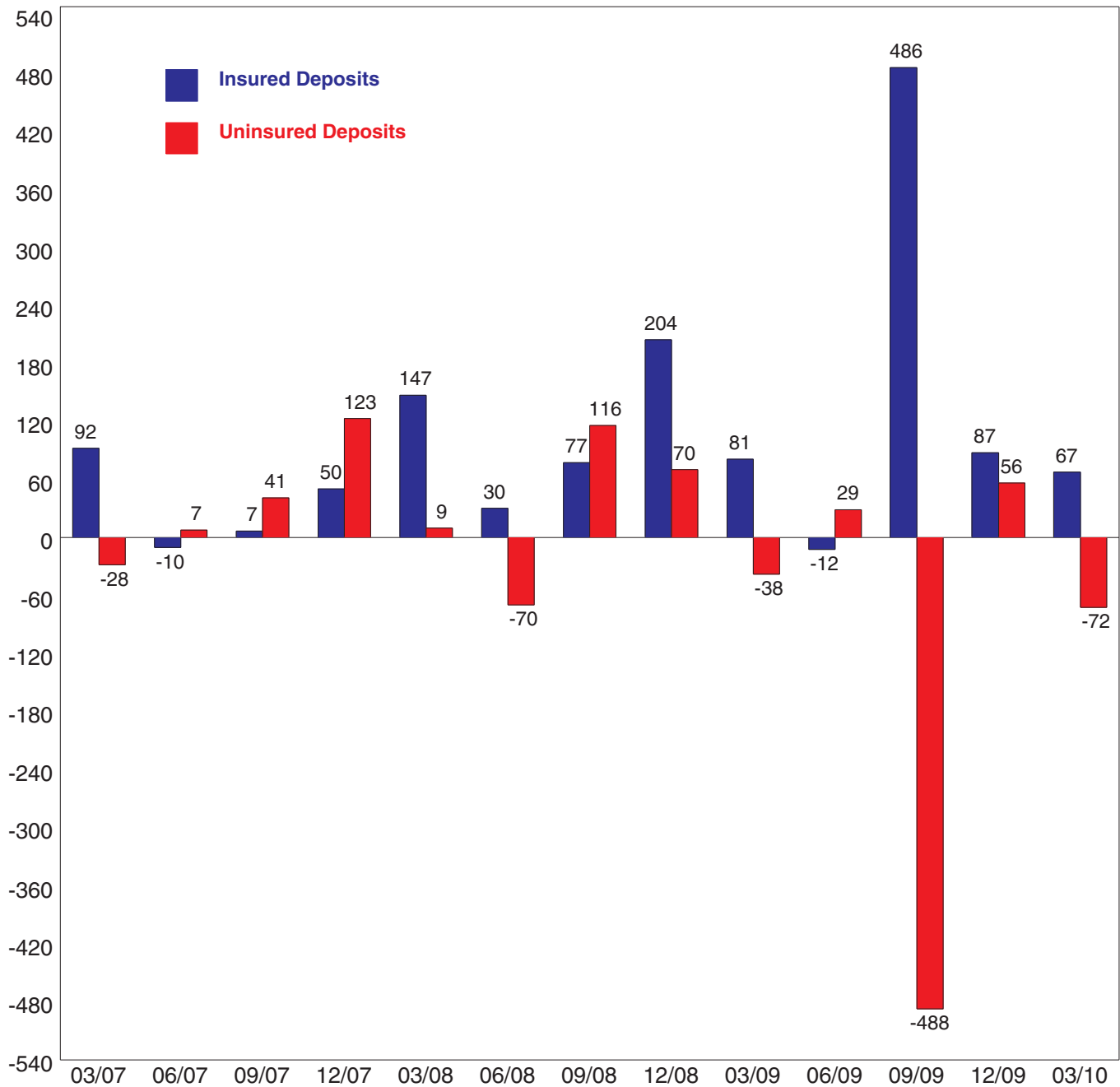
2001 - 2010



Quarterly Change In Domestic Deposits

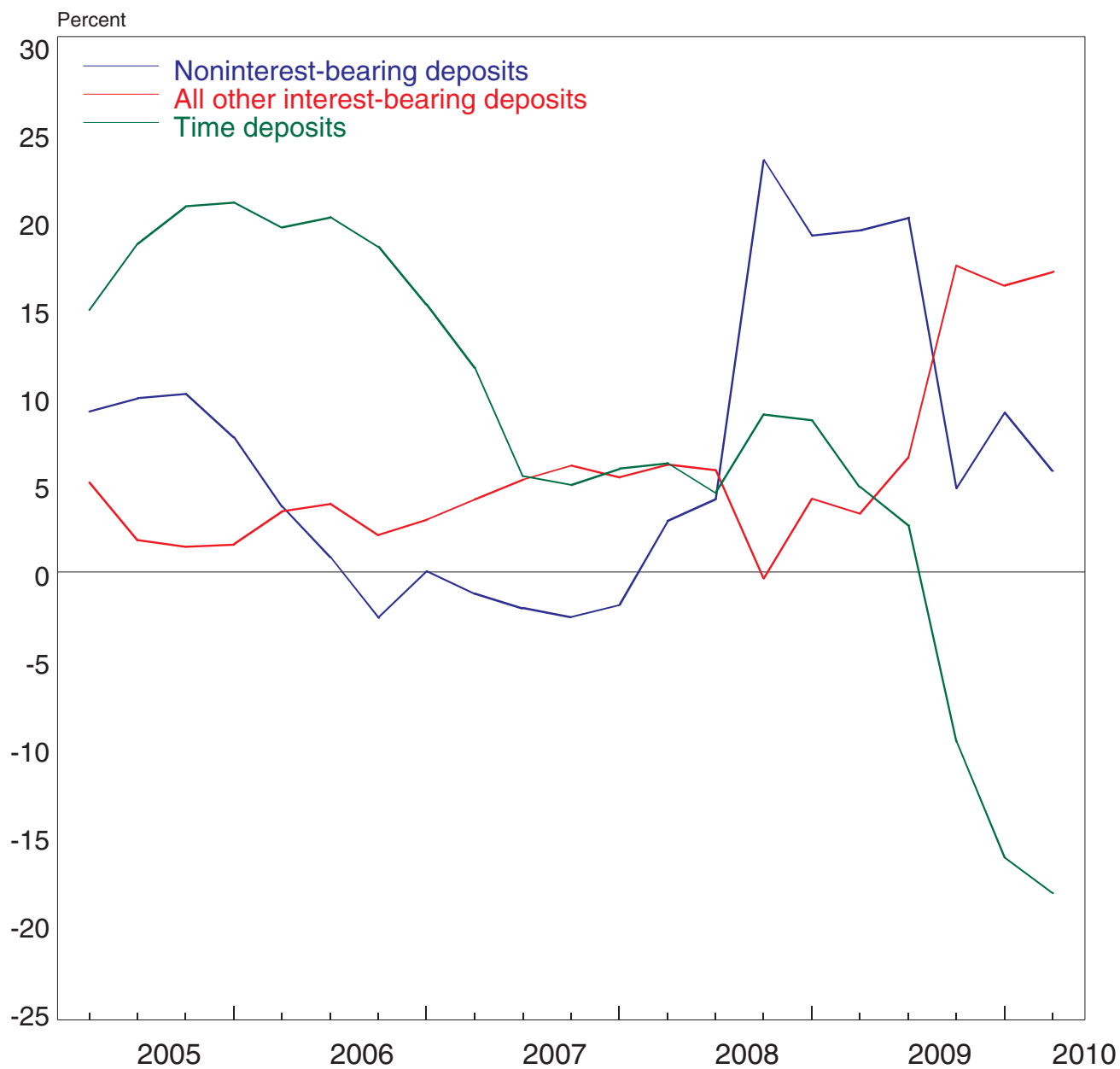
2007 - 2010

\$ Billions



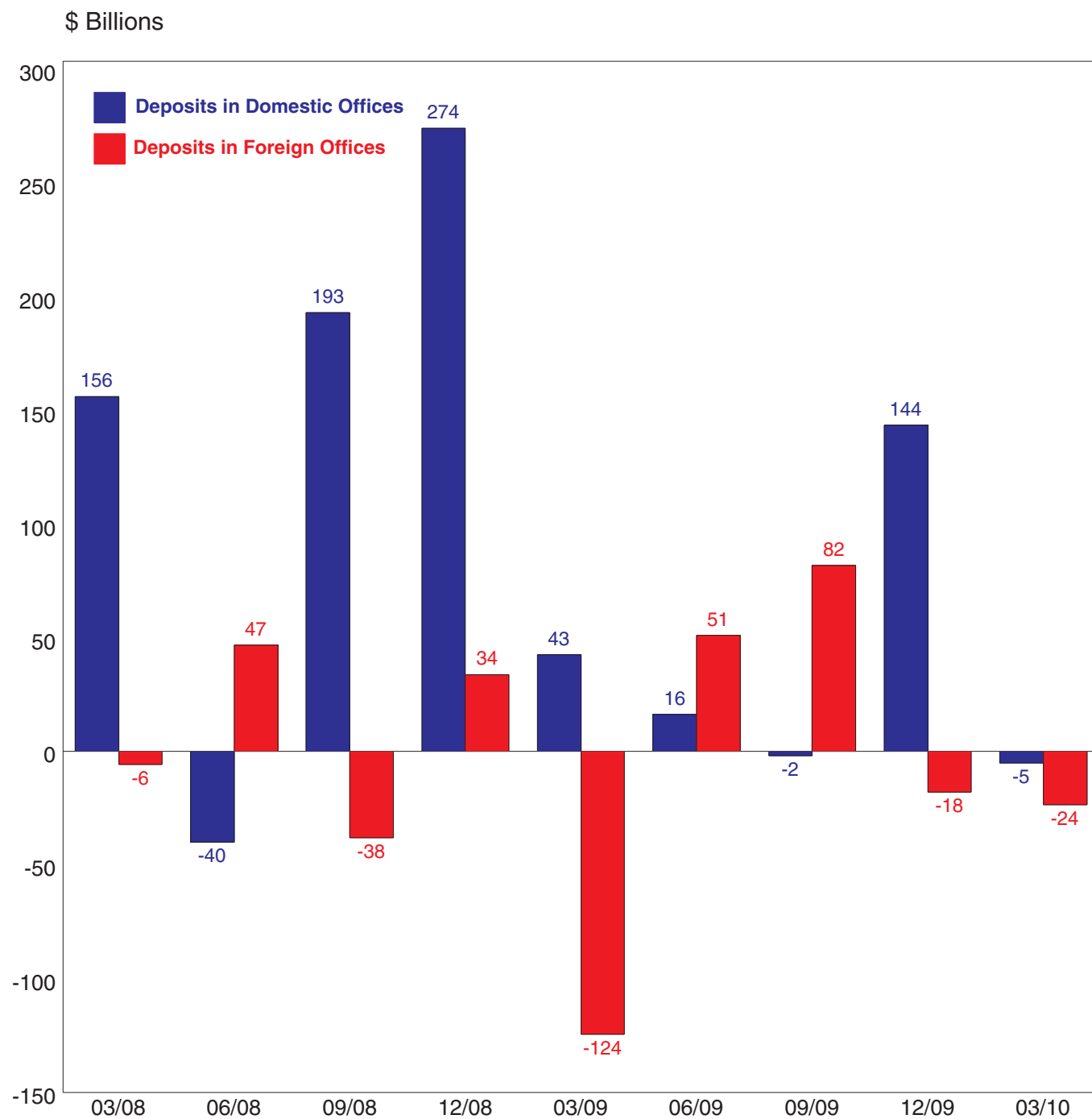
Twelve-Month Growth Rates of Domestic Deposits

2005 - 2010



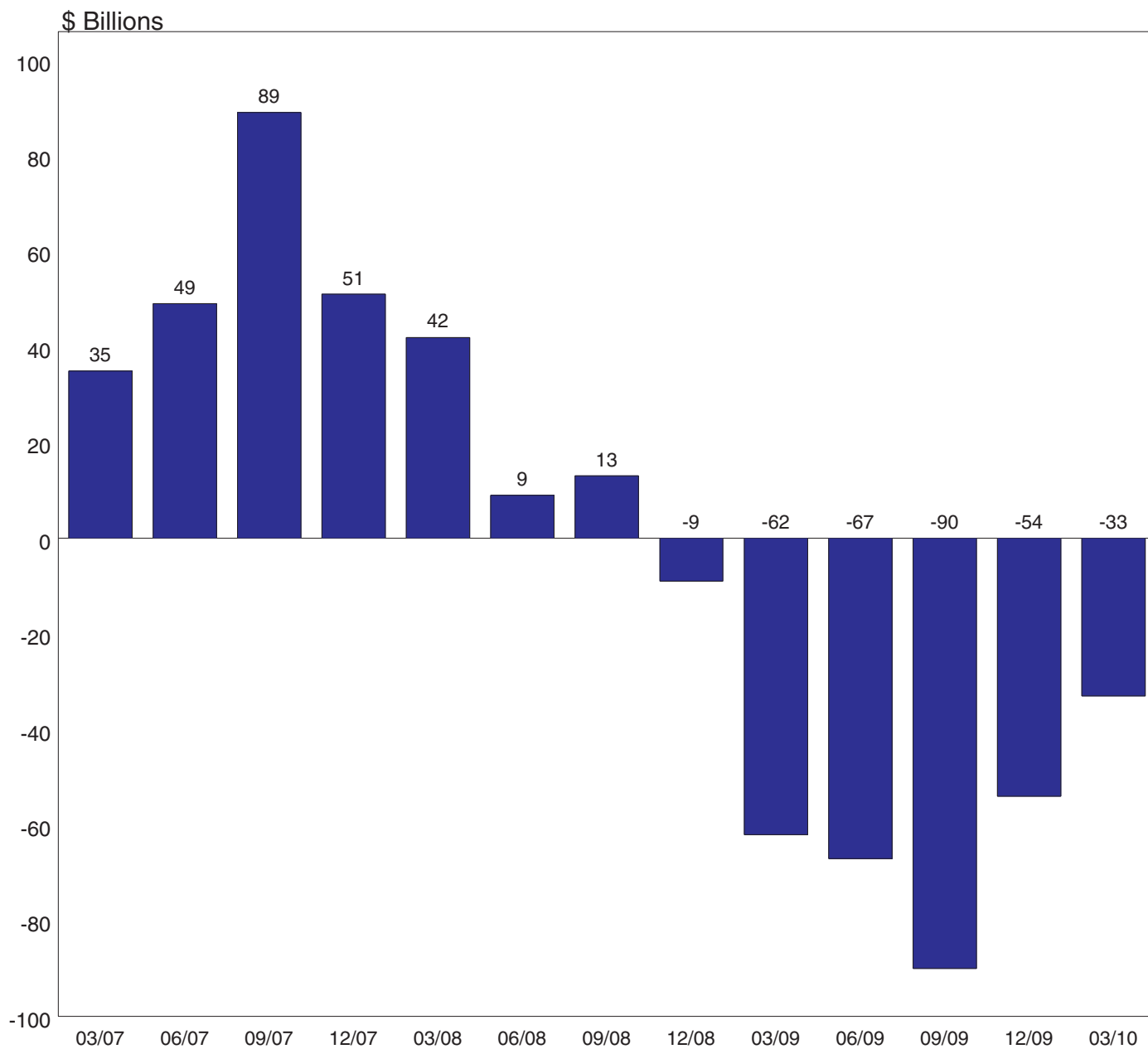
Quarterly Change In Domestic and Foreign Deposits

2008 - 2010

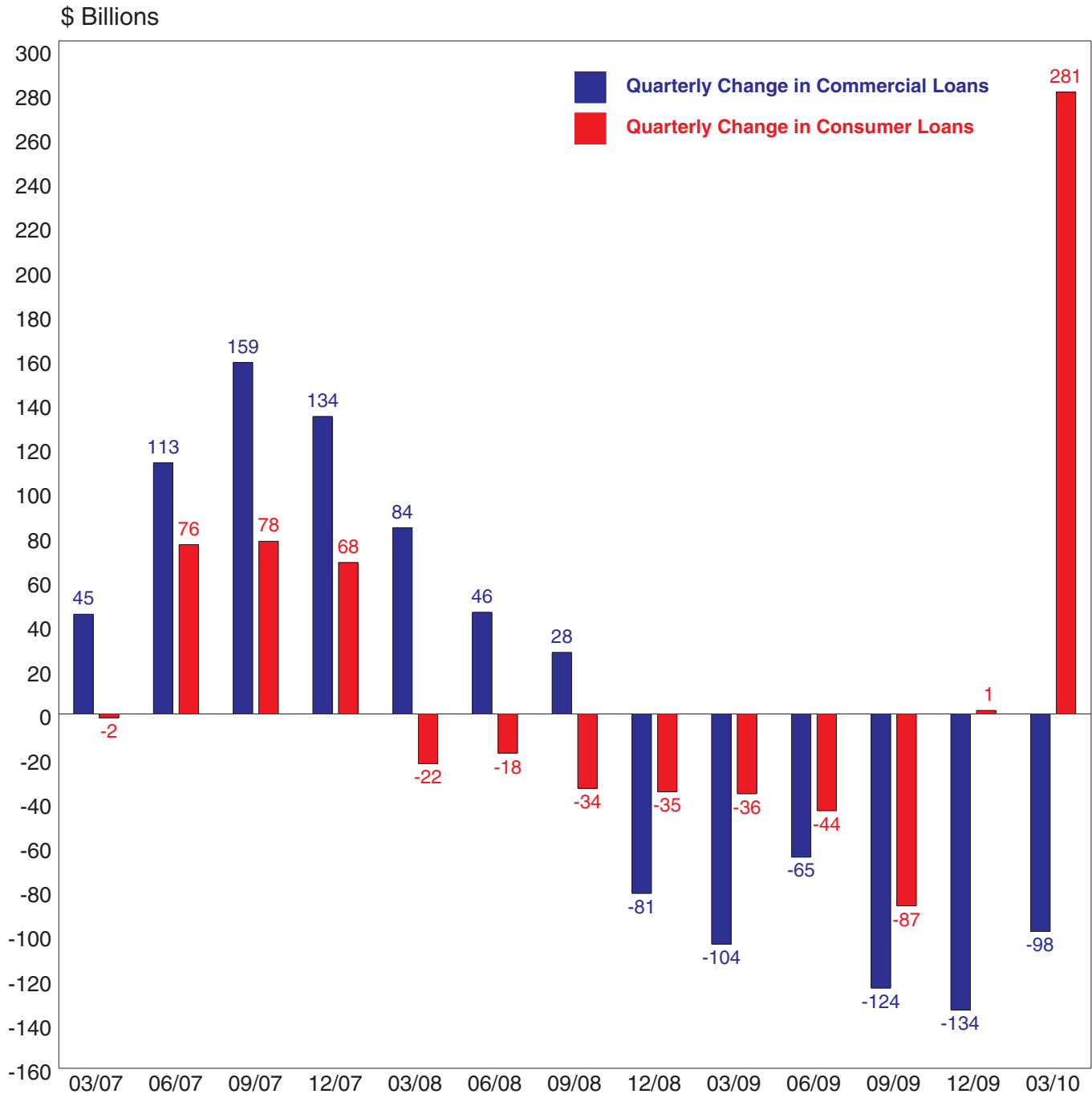


Quarterly Change in C&I Loans

2007-2010



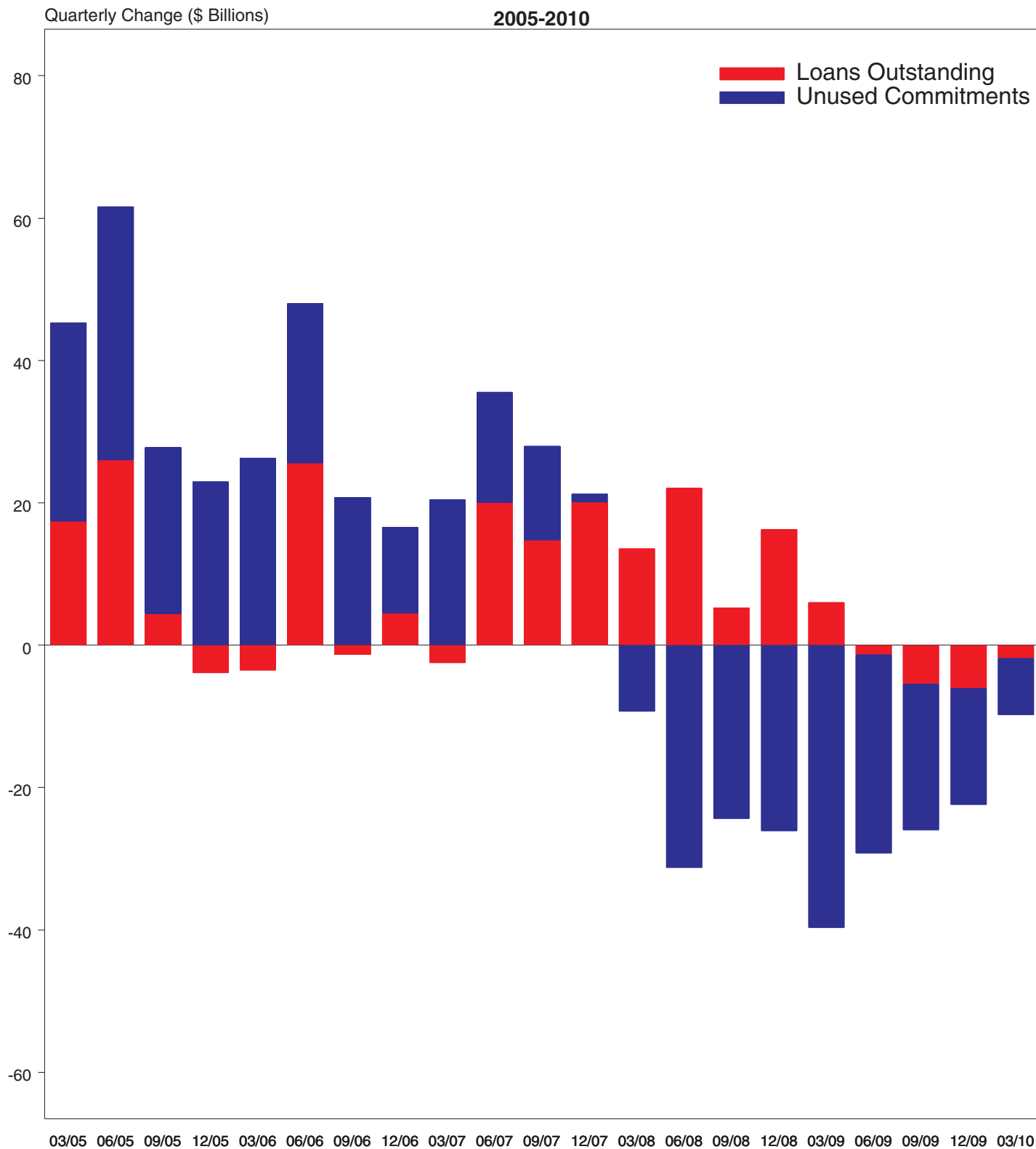
Quarterly Change in Commercial and Consumer Loans 2007 - 2010



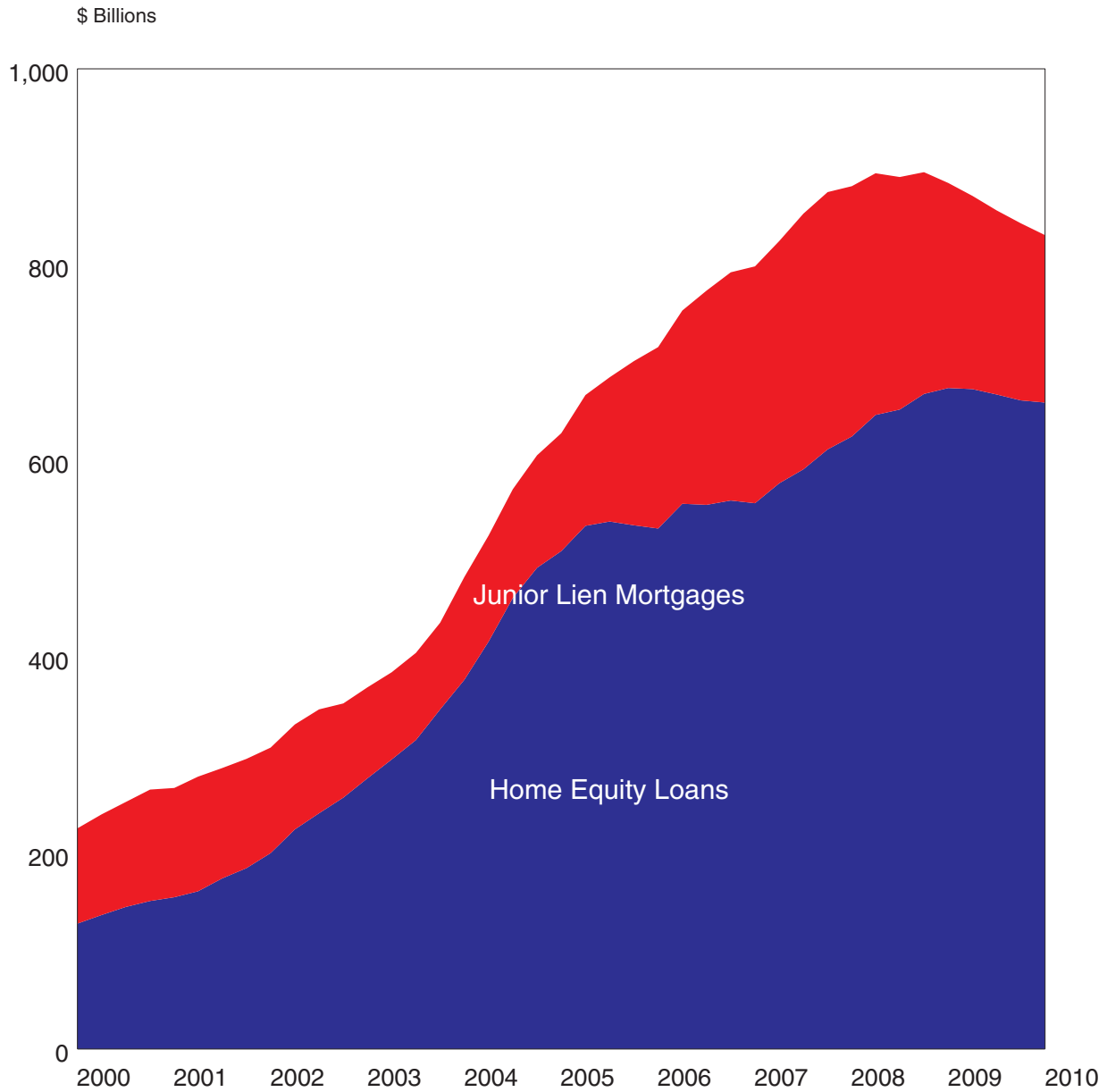
Loans to Commercial Borrowers (Credit Risk Concentrated) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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



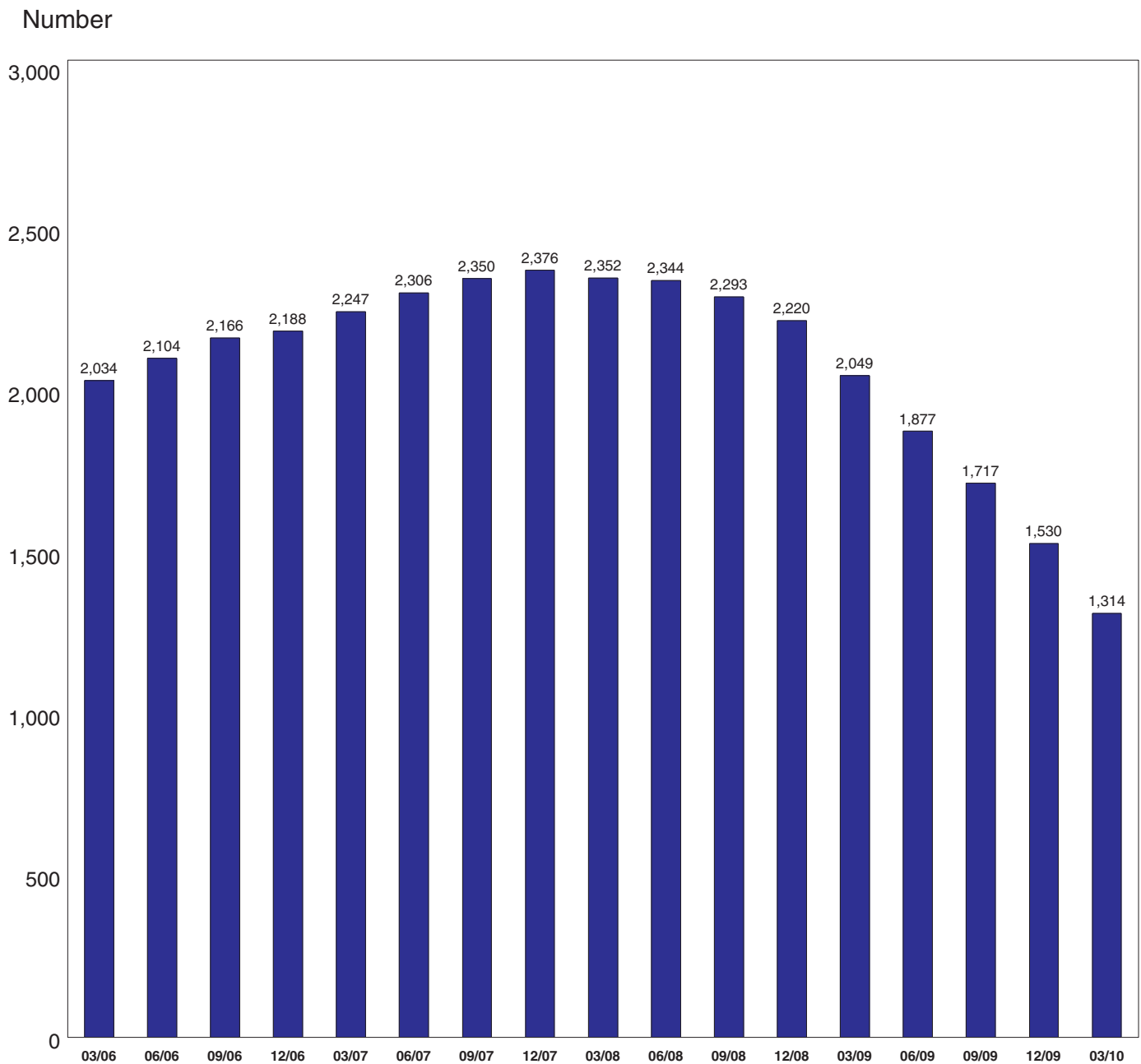
Home Equity and Junior Lien Loans 2000 - 2010



Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

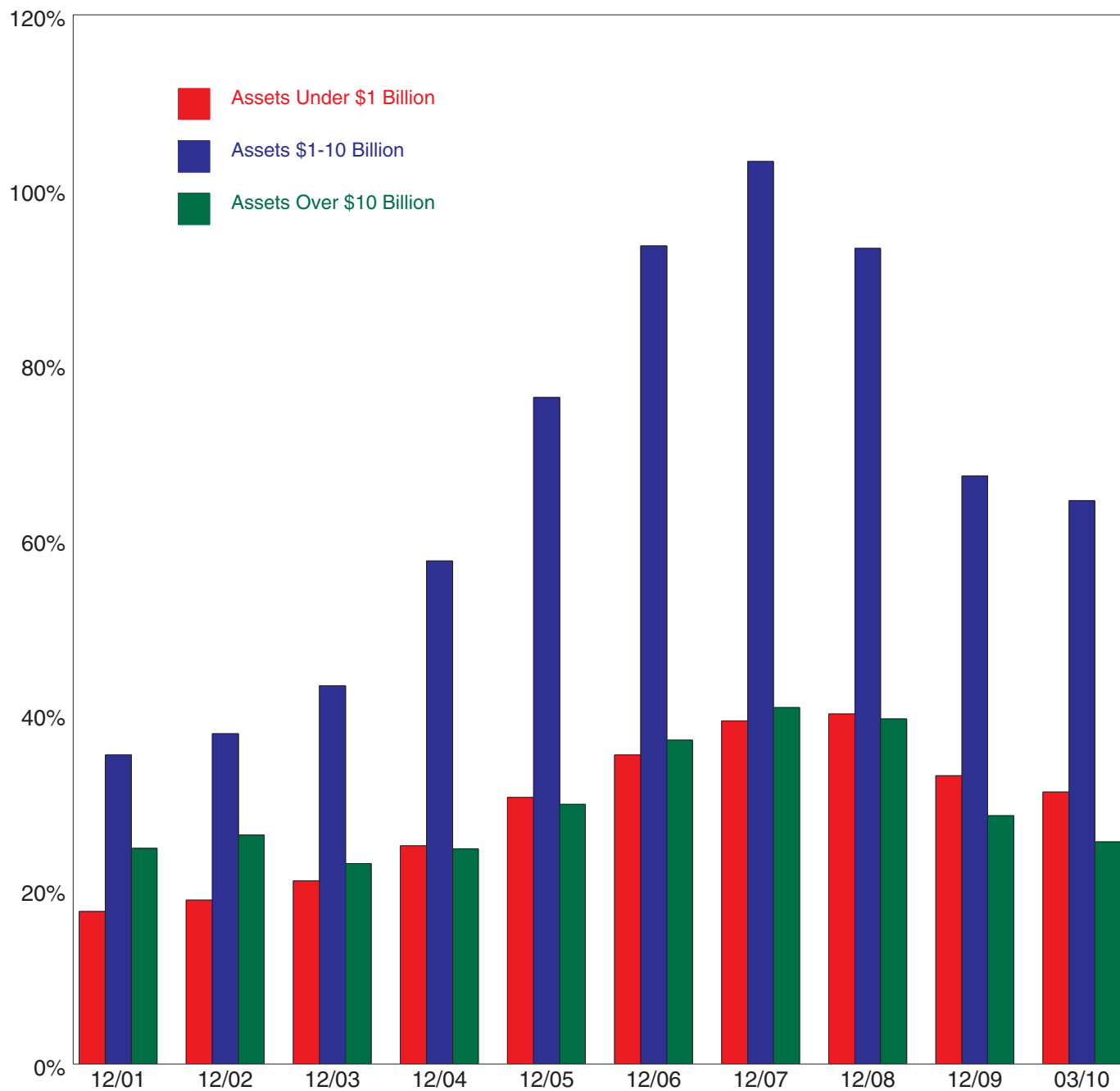
2006-2010



Median Construction and Development Loan Concentrations

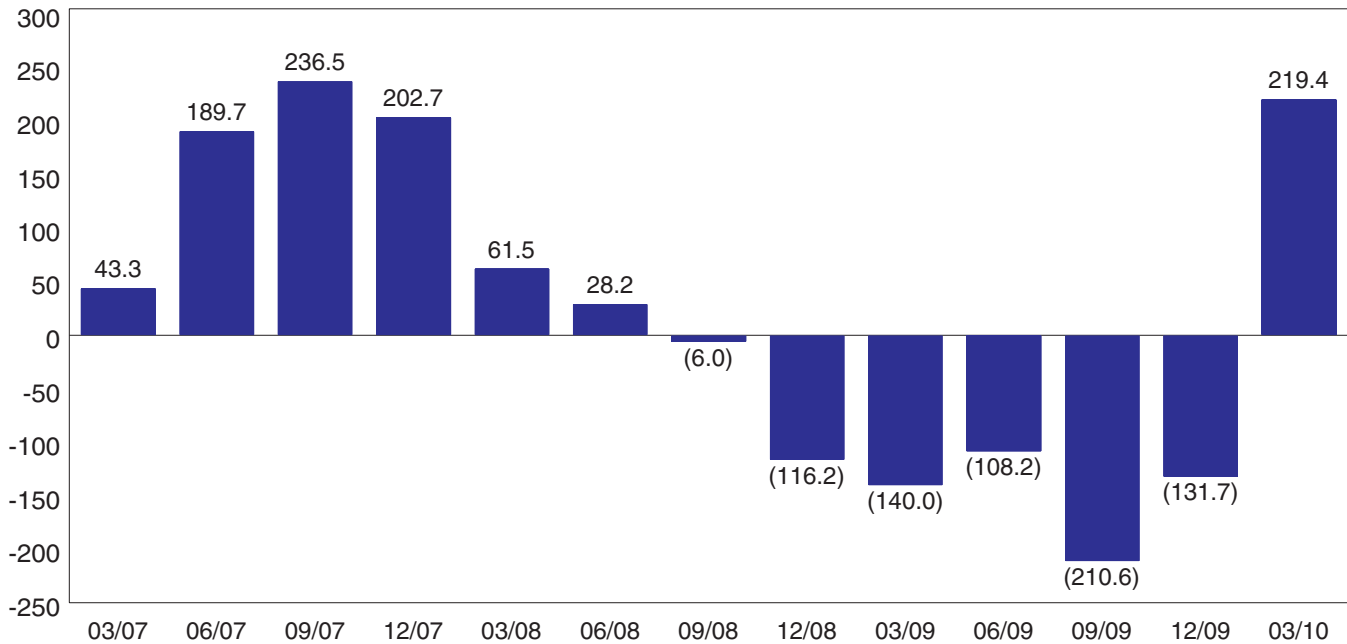
2001 - 2010

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



Quarterly Change in Reported Loans Outstanding

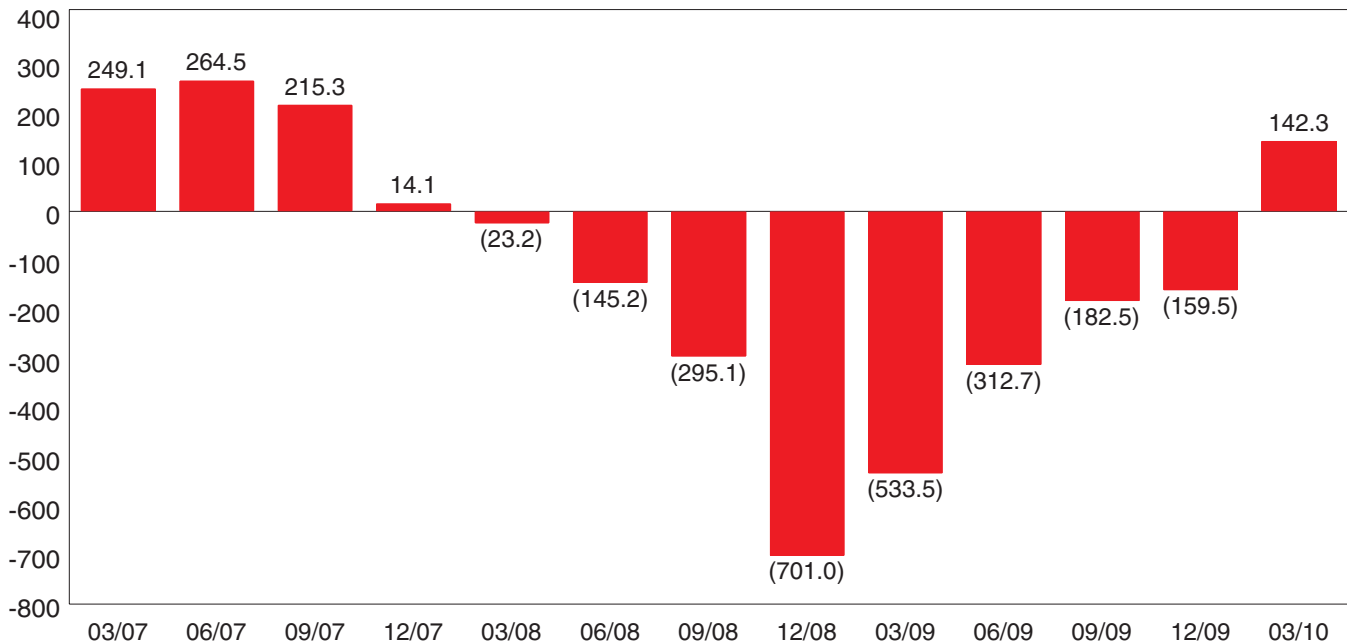
(\$ Billions)



In the first quarter of 2010, real estate loans decreased by \$62 billion, commercial and industrial loans decreased by \$33 billion, and consumer loans increased by \$320 billion.

Quarterly Change in Unused Loan Commitments

(\$ Billions)

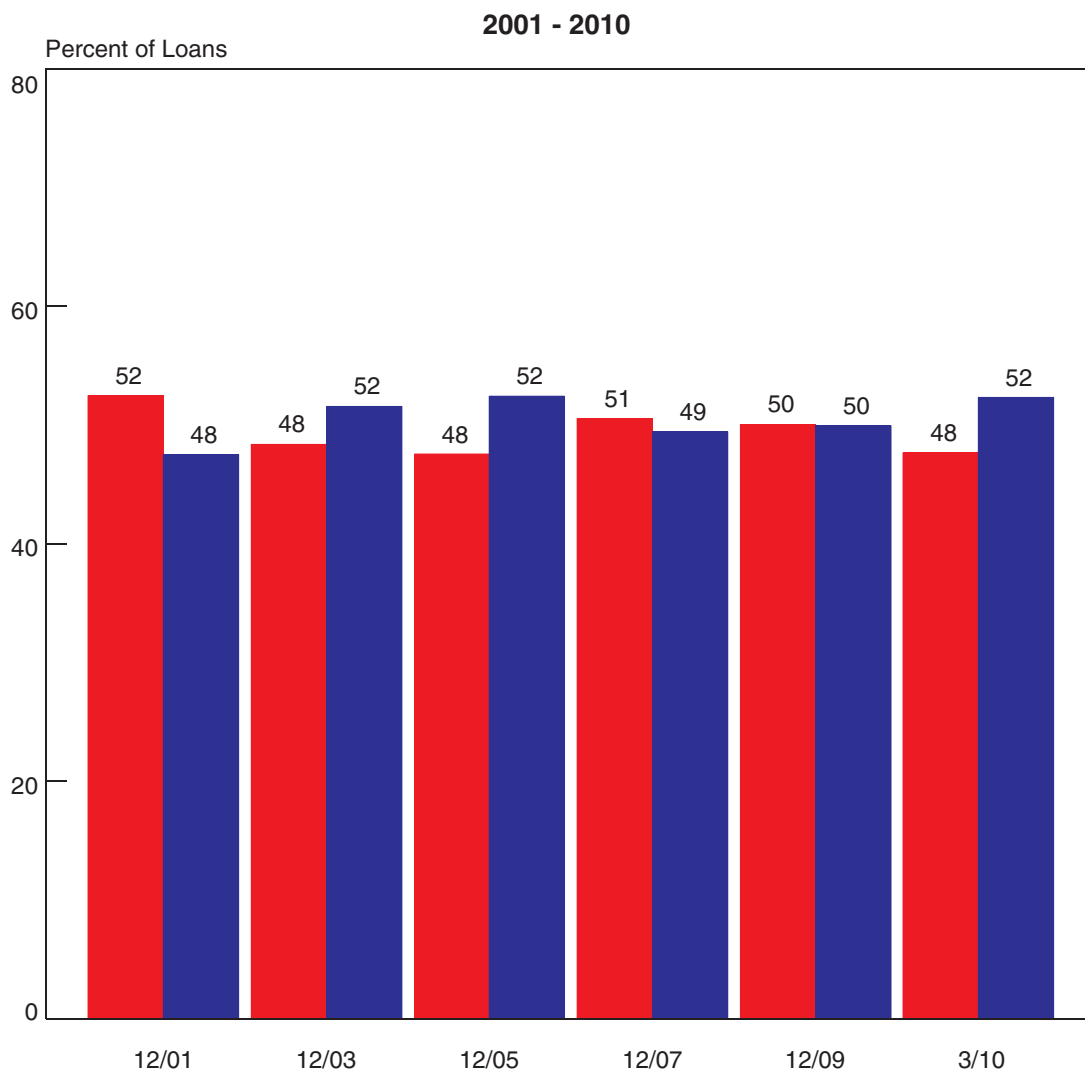


In the first quarter of 2010, unused 1-4 residential loan commitments increased by \$1 billion, unused home equity line commitments decreased by \$8 billion, unused credit card commitments decreased by \$57 billion, unused commercial real estate commitments decreased by \$6 billion, and other unused commitments increased by \$219 billion.

Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers

(as a Percent of Total Loans)



Loans (\$ Billions):

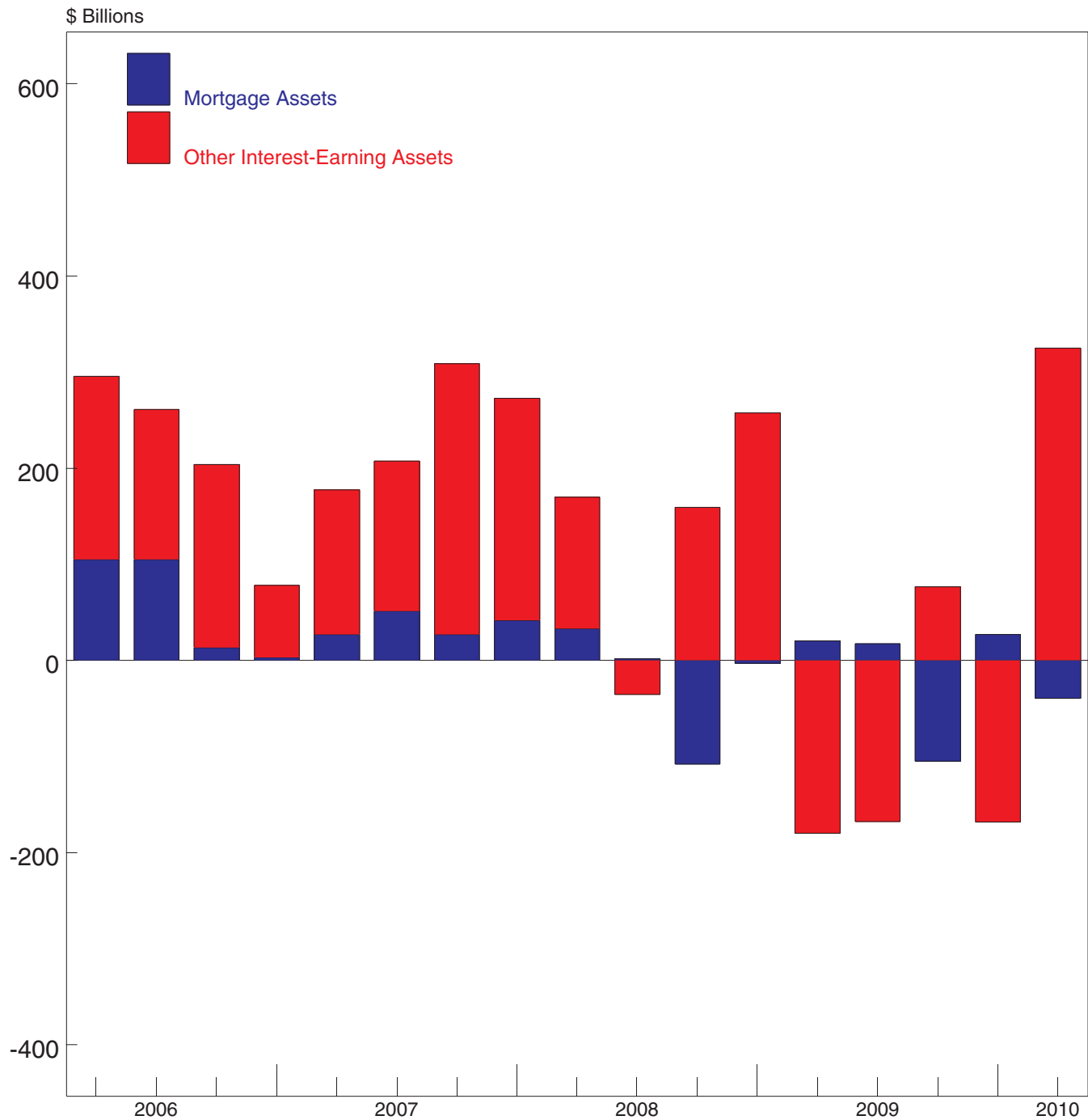
Commercial Borrowers	\$2,500	\$2,632	\$3,197	\$3,997	\$3,648	\$3,578
Consumer Loans	2,265	2,805	3,525	3,911	3,638	3,928

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

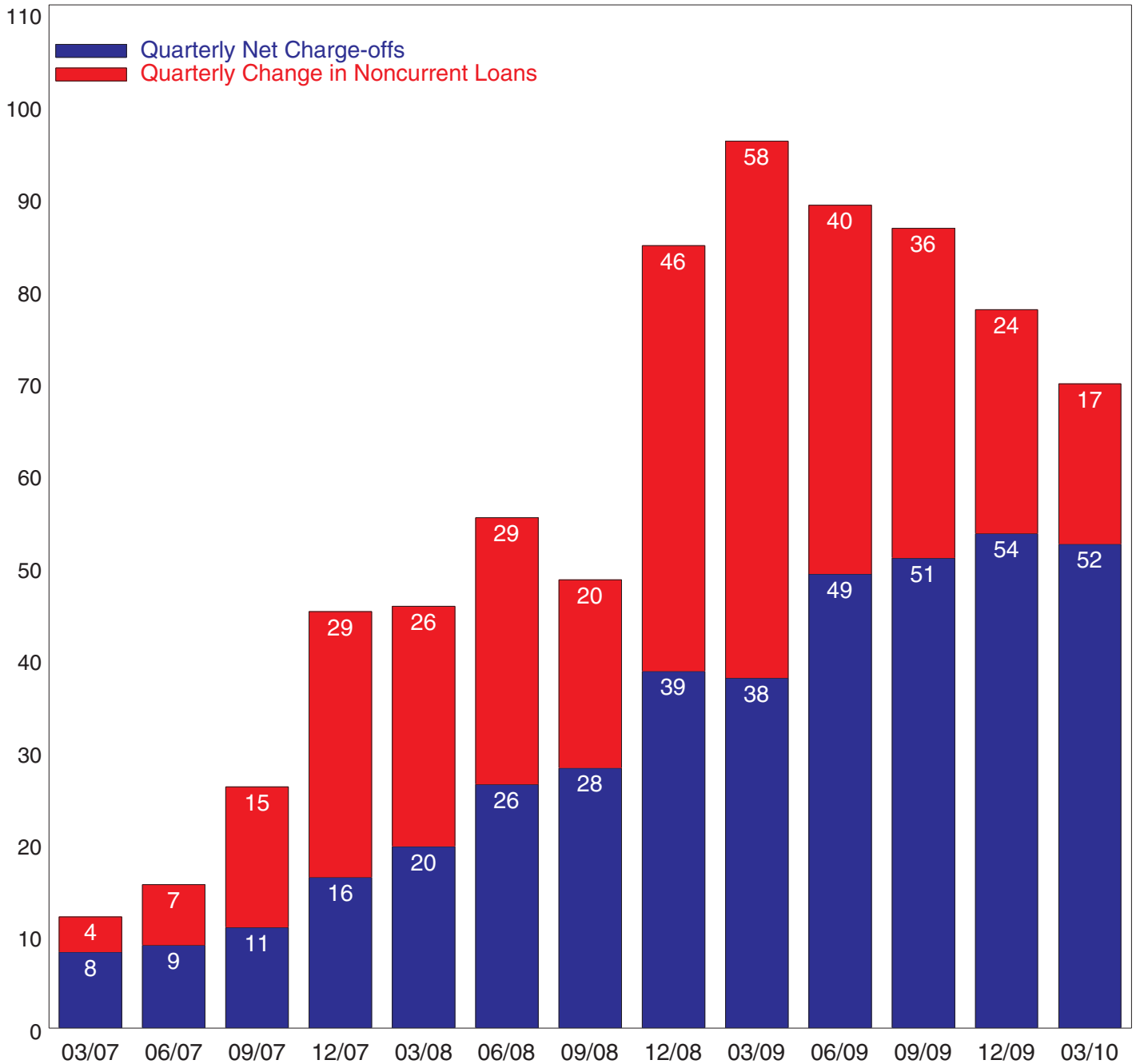
2006 - 2010



Quarterly Net Charge Offs and Change in Noncurrent Loans

2007 - 2010

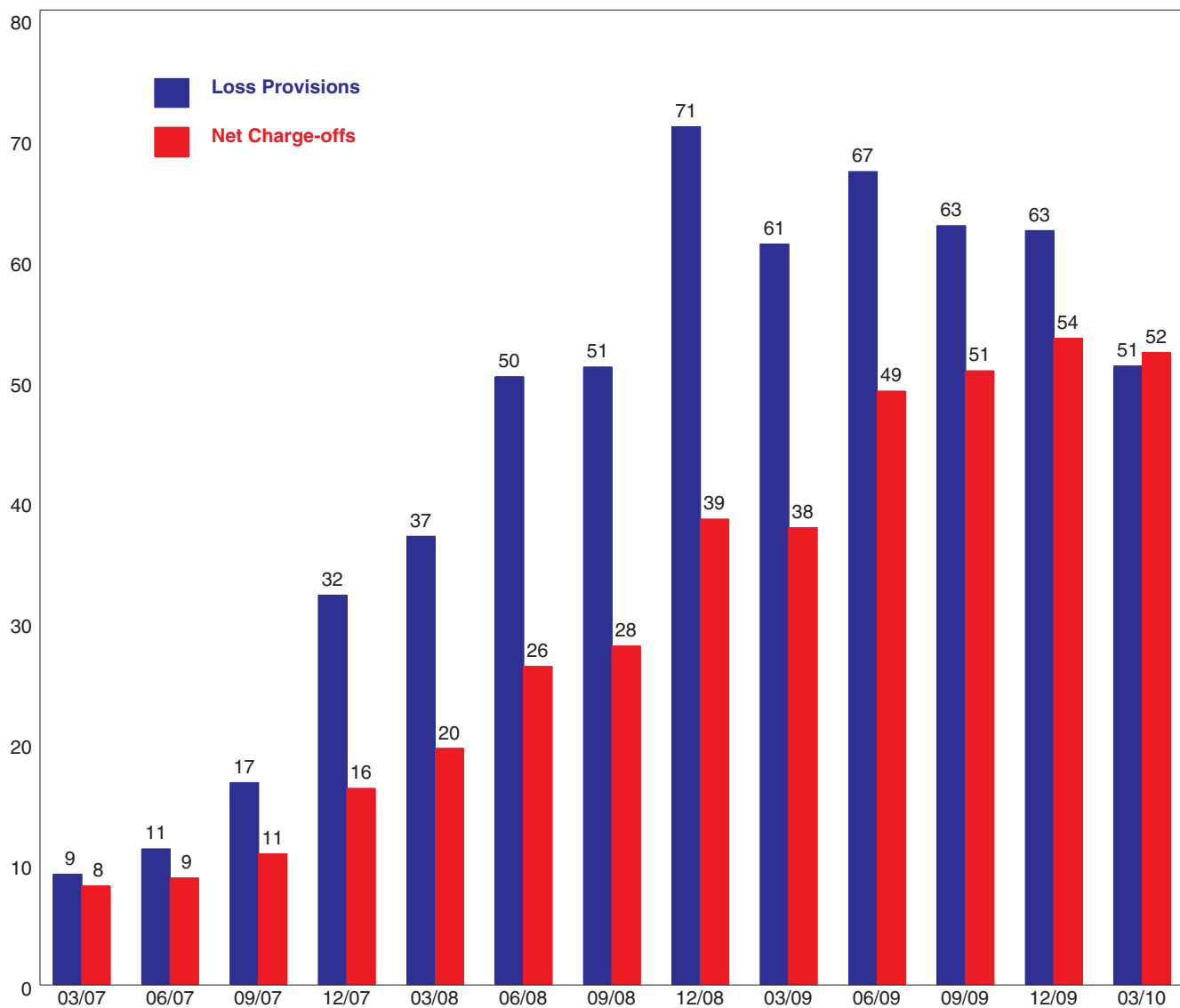
\$ Billions



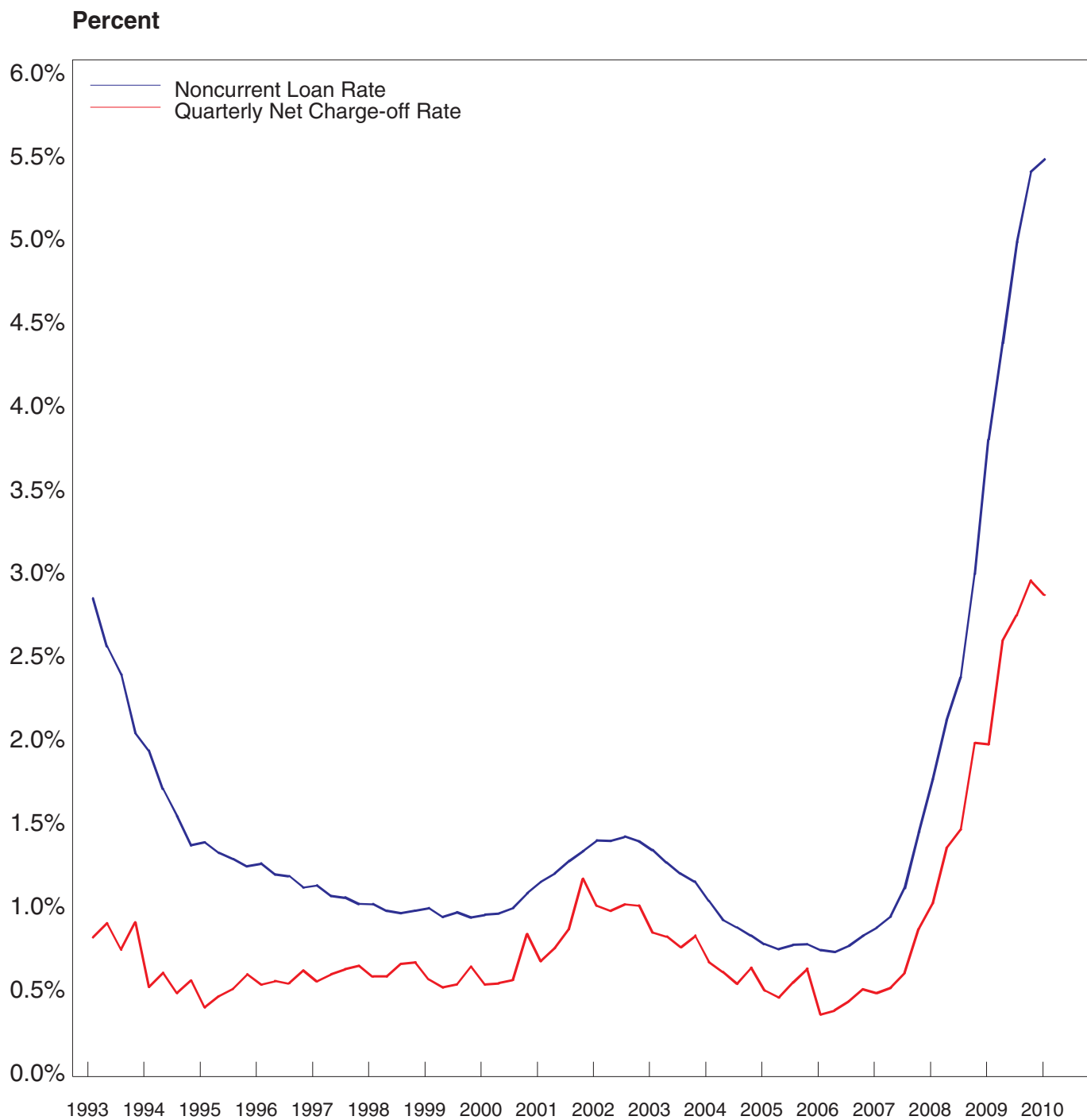
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2007 - 2010

\$ Billions

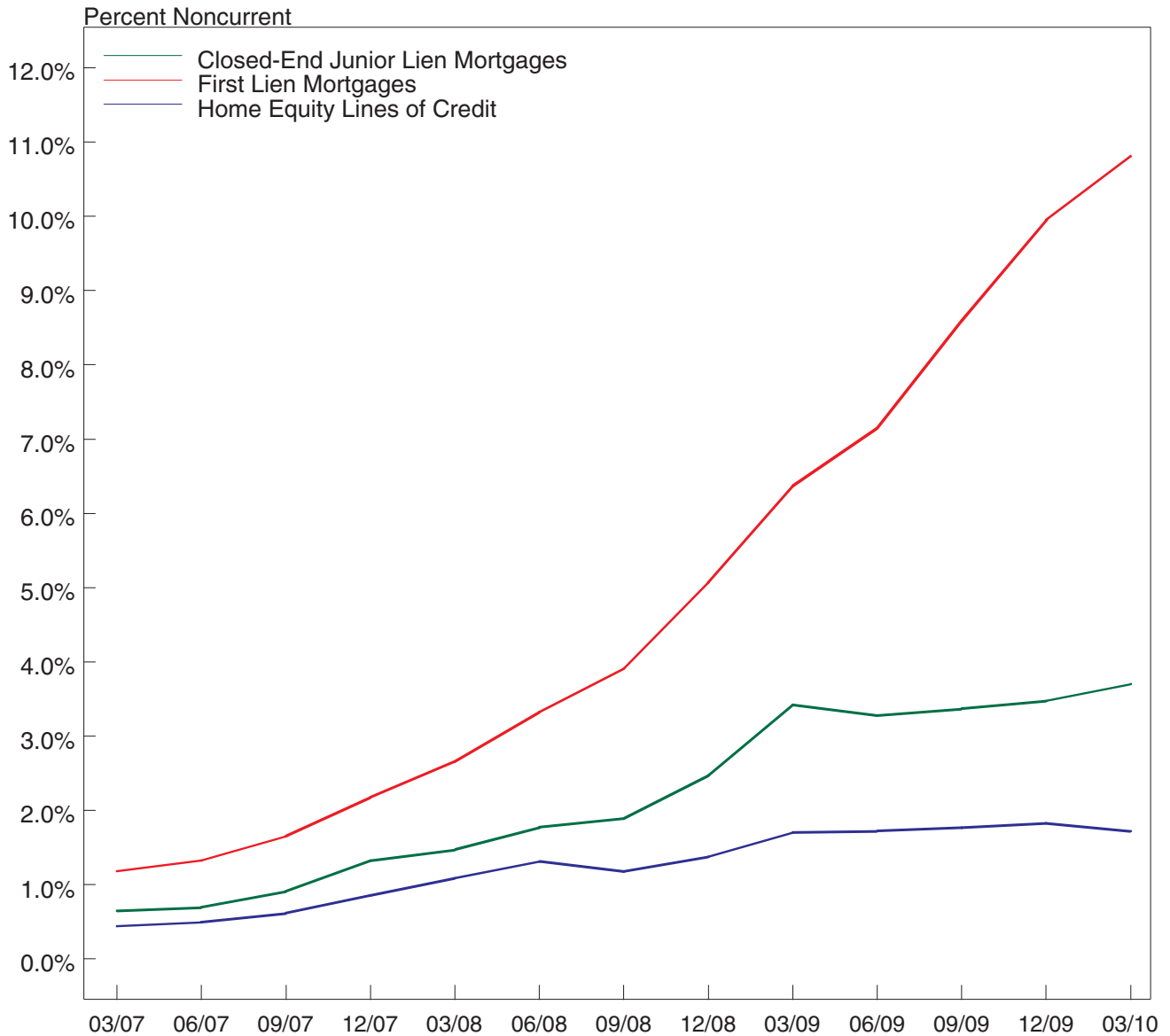


Noncurrent Loan and Quarterly Net Charge Off Rates 1993-2010



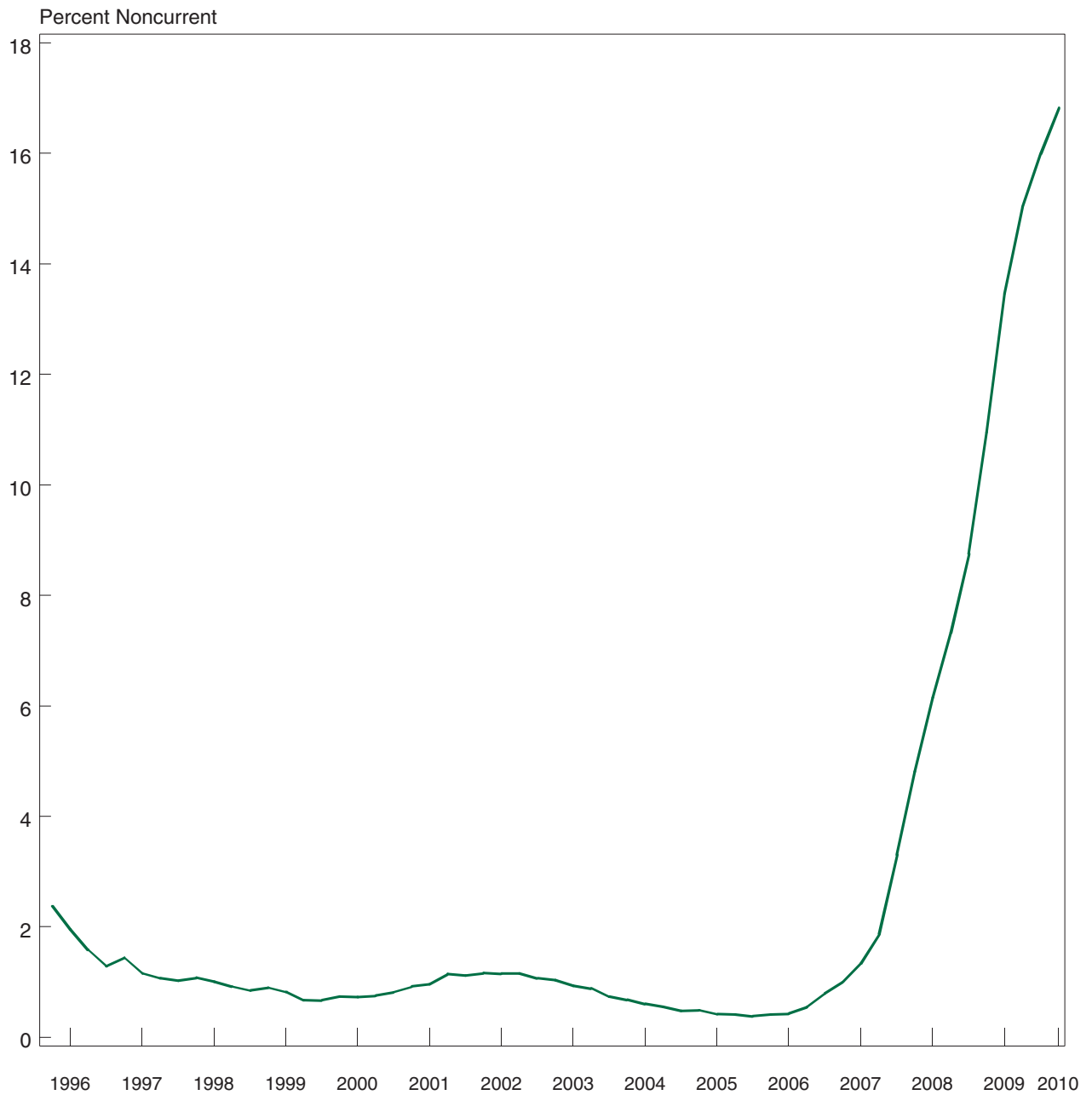
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2007 to 2010



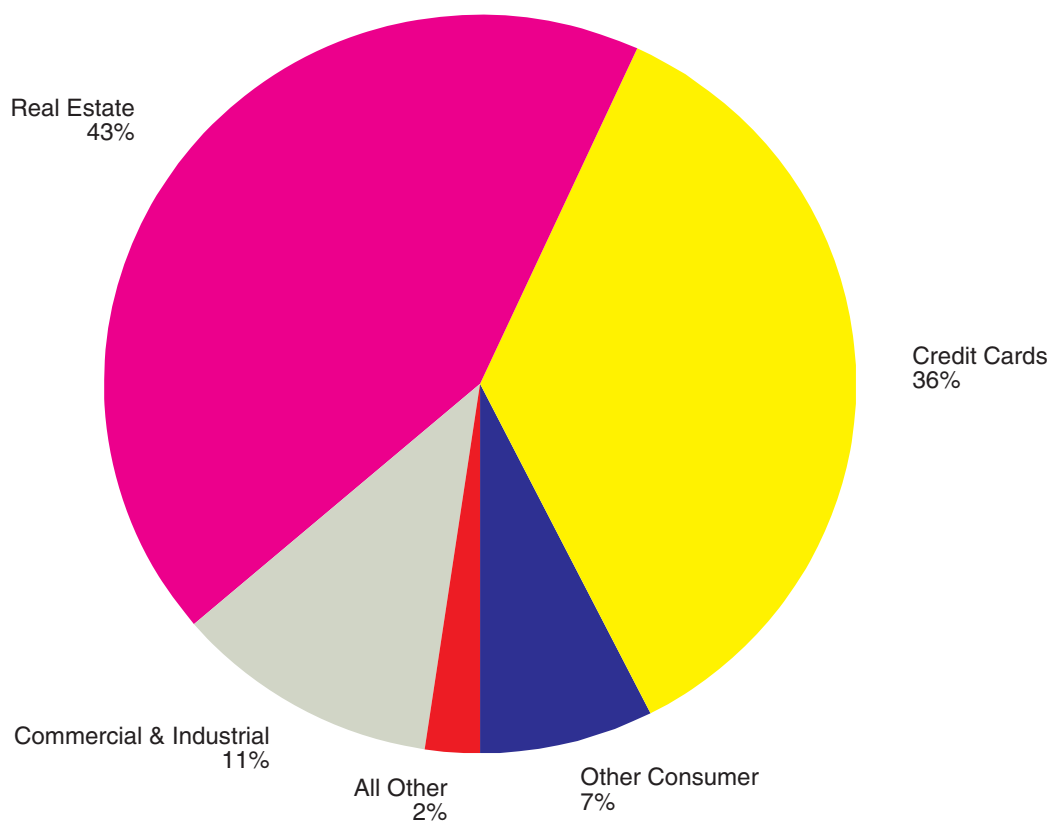
Noncurrent Rate on Real Estate Construction and Development Loans

1996-2010



Composition of FDIC-Insured Institutions' Loan Charge-offs

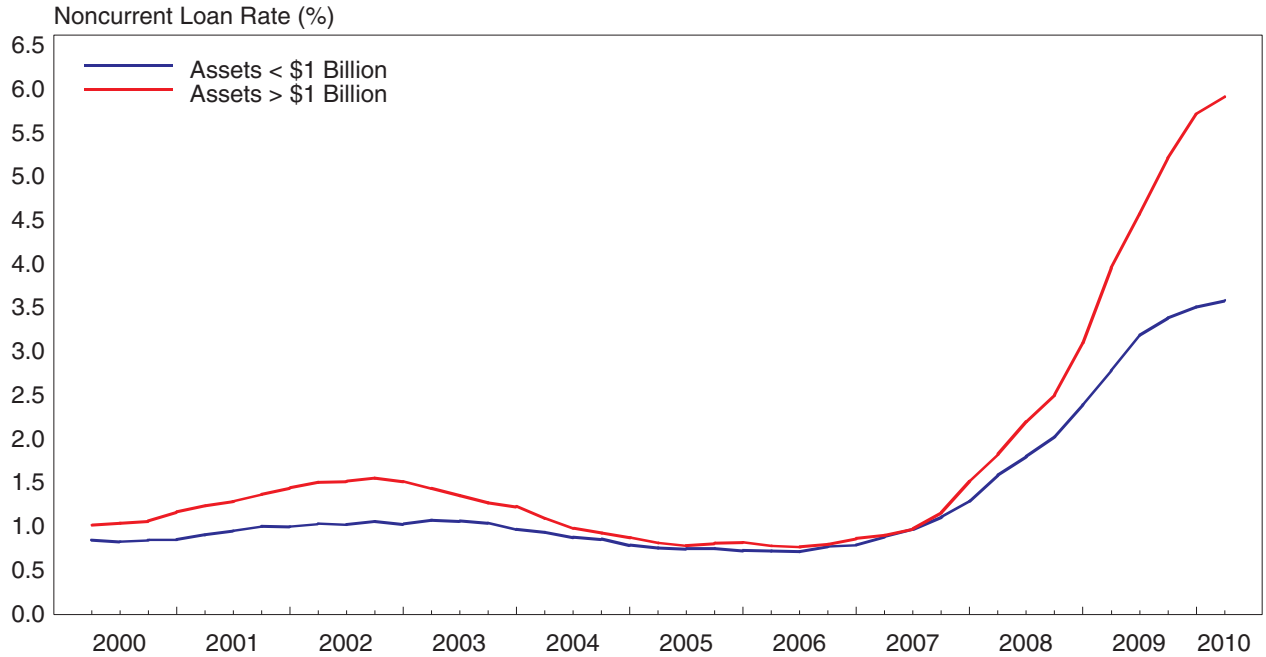
First Quarter, 2010



Noncurrent Loan Rates

By Asset Size

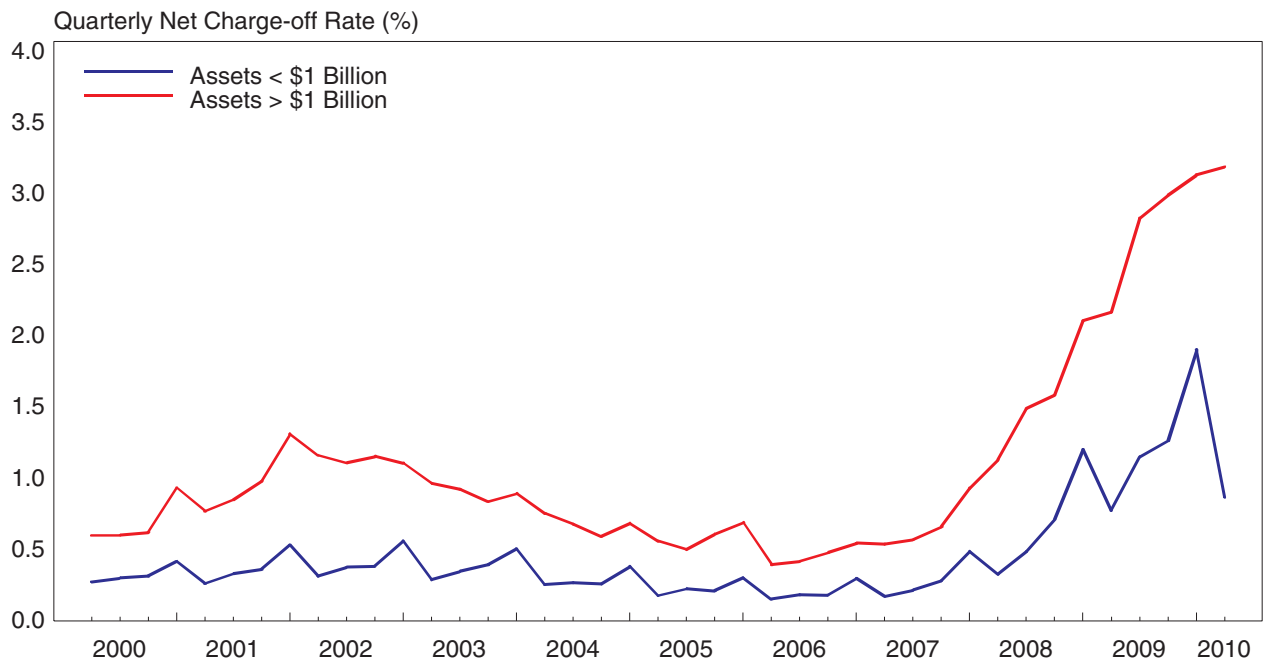
2000 - 2010



Quarterly Net Charge-off Rates

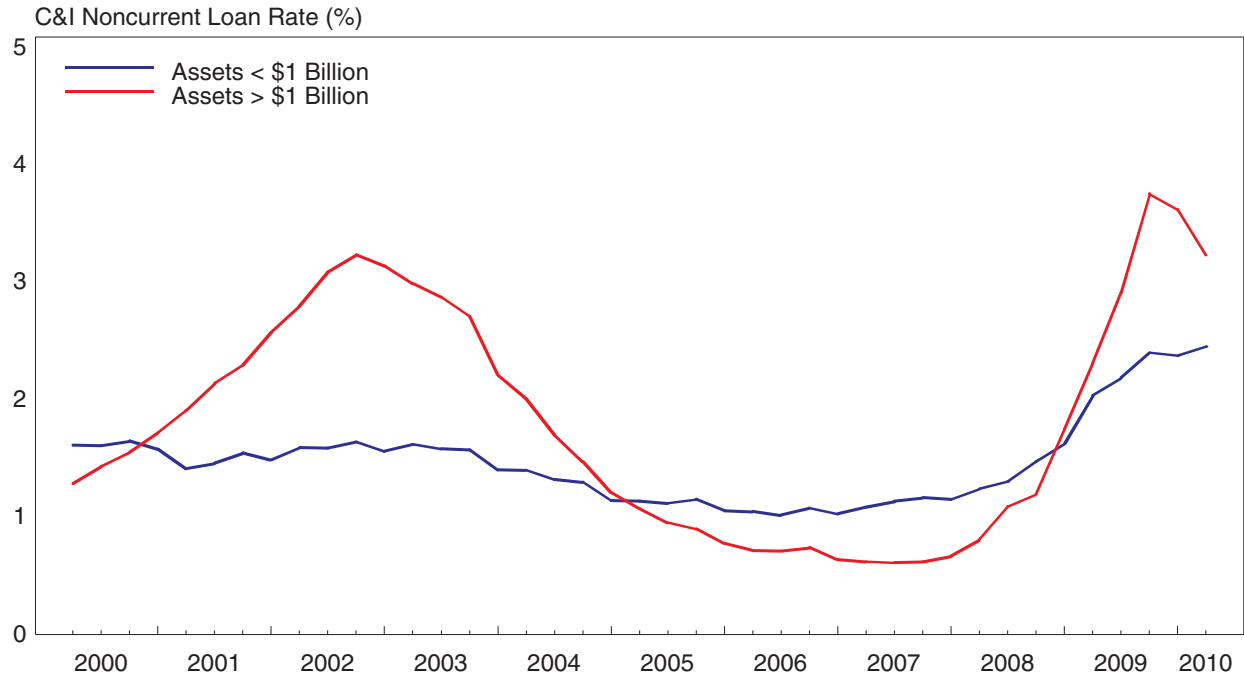
By Asset Size, Annualized

2000 - 2010



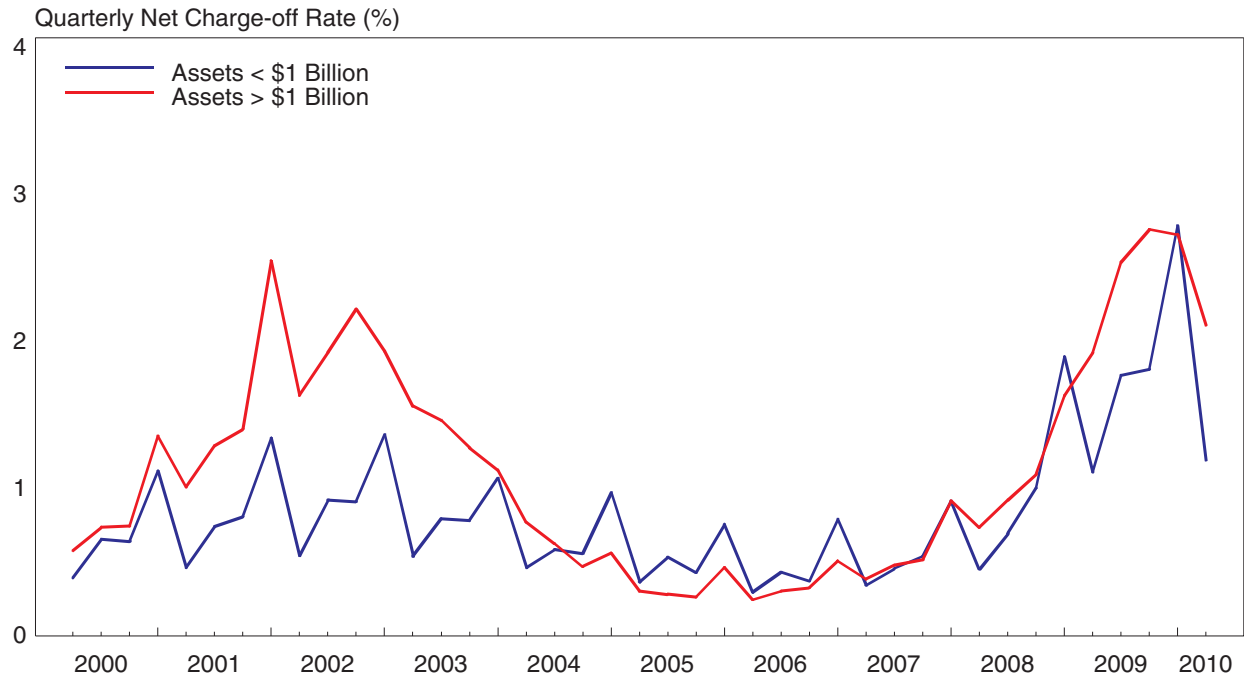
Noncurrent C & I Loan Rates By Asset Size

2000 - 2010



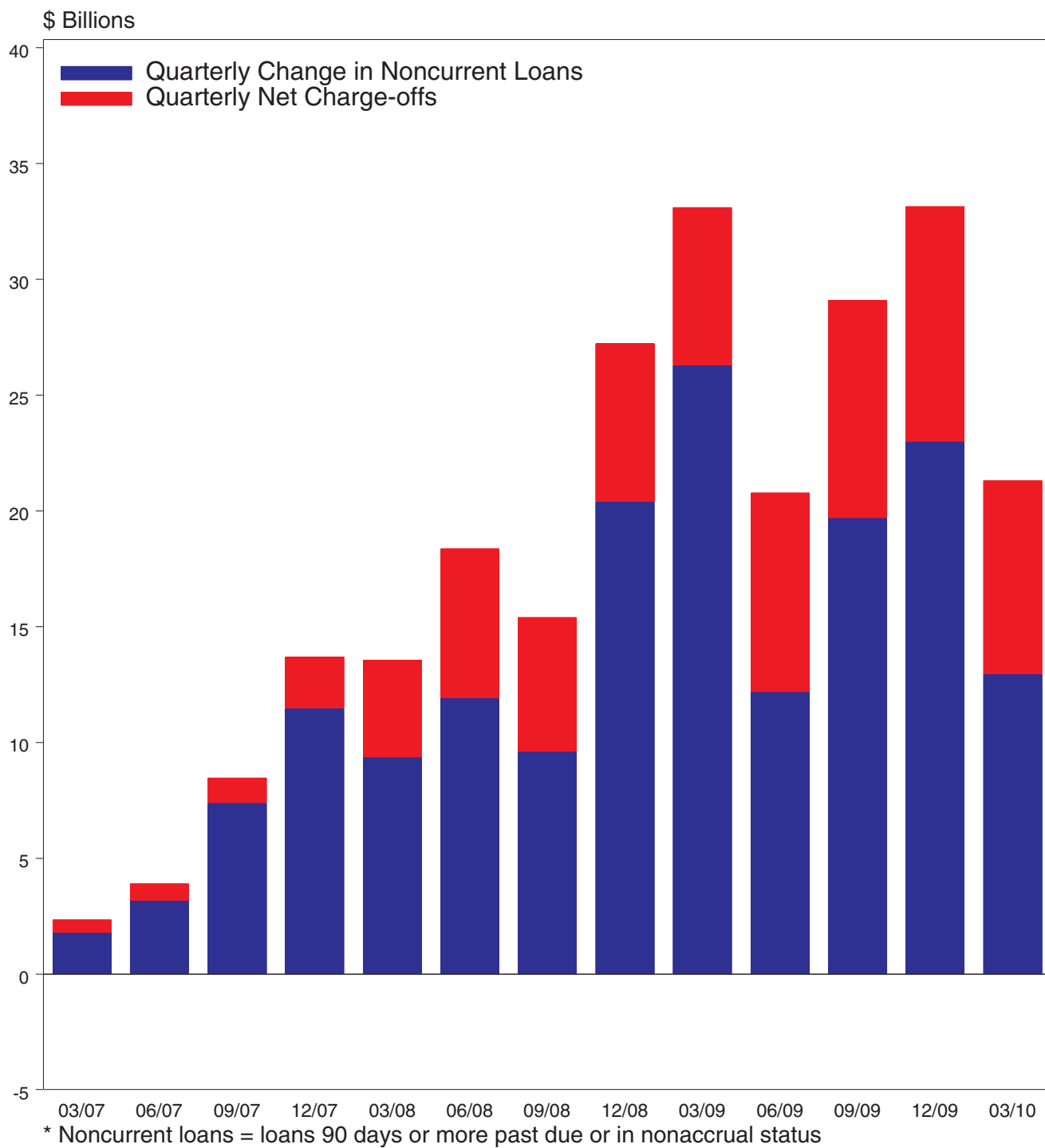
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2000 - 2010



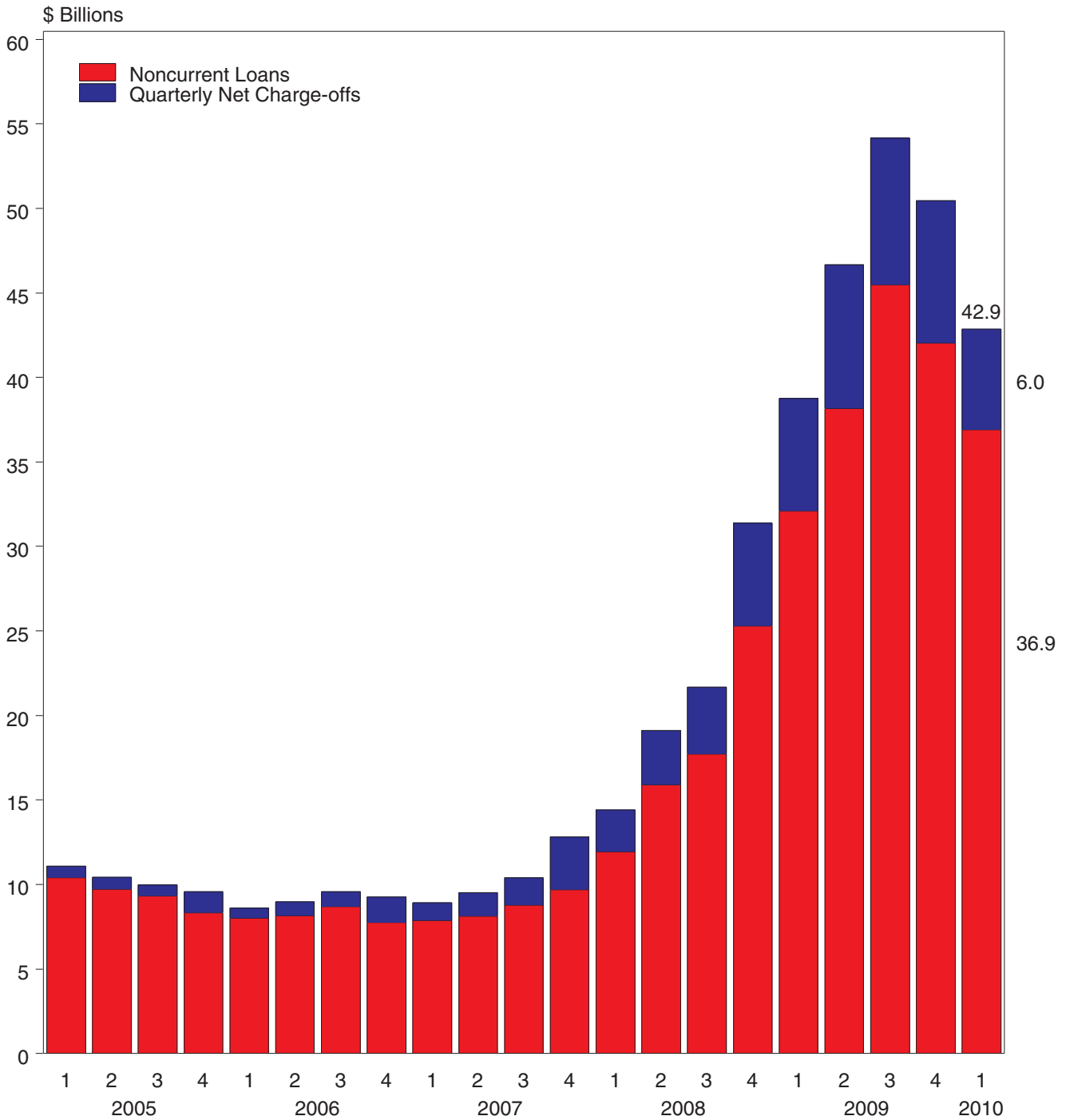
Credit Quality of Residential Mortgage Loans*

2007 to 2010



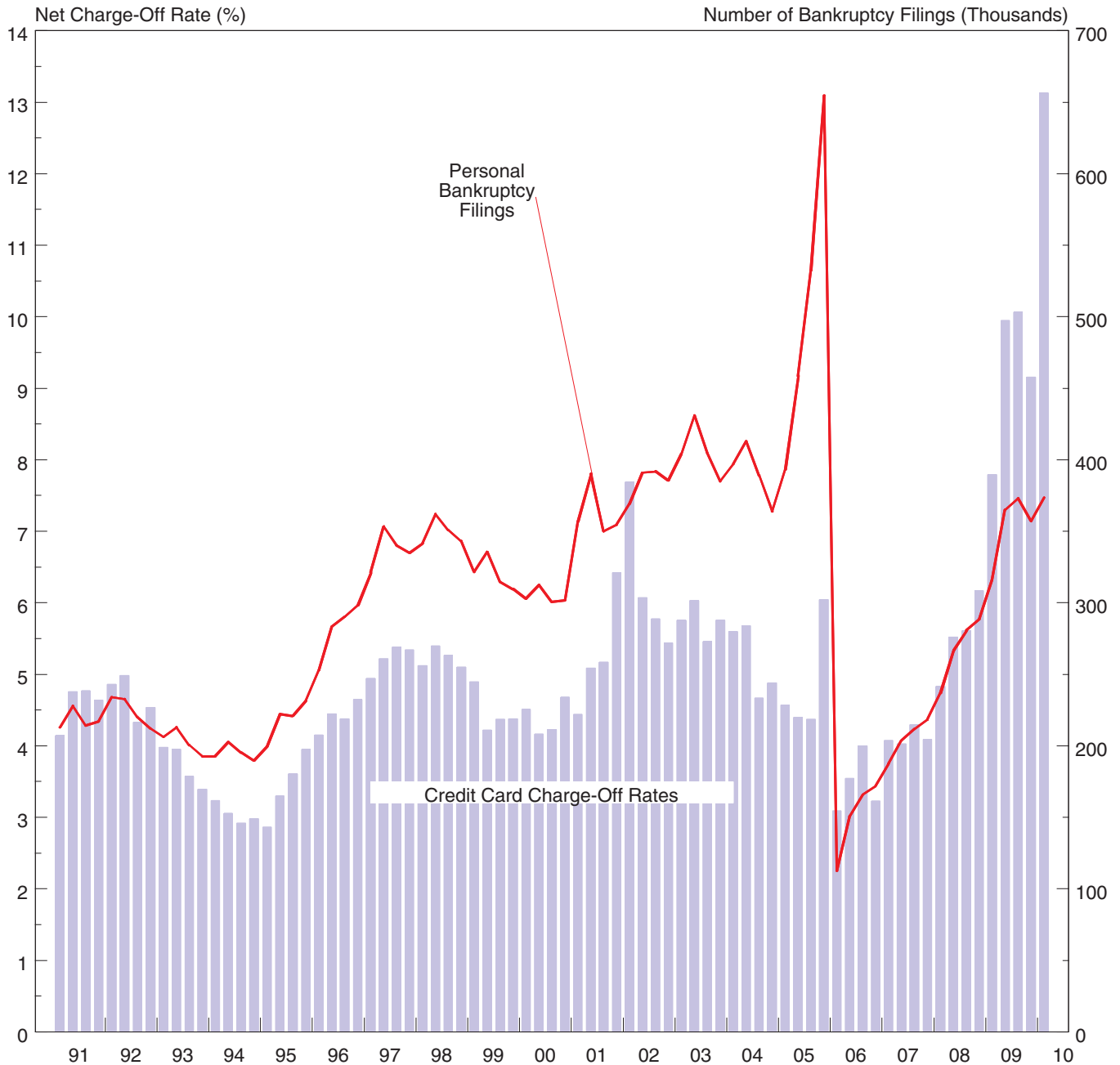
Credit Quality of C & I Loans

2005-2010



Credit Card Loss Rates and Personal Bankruptcy Filings

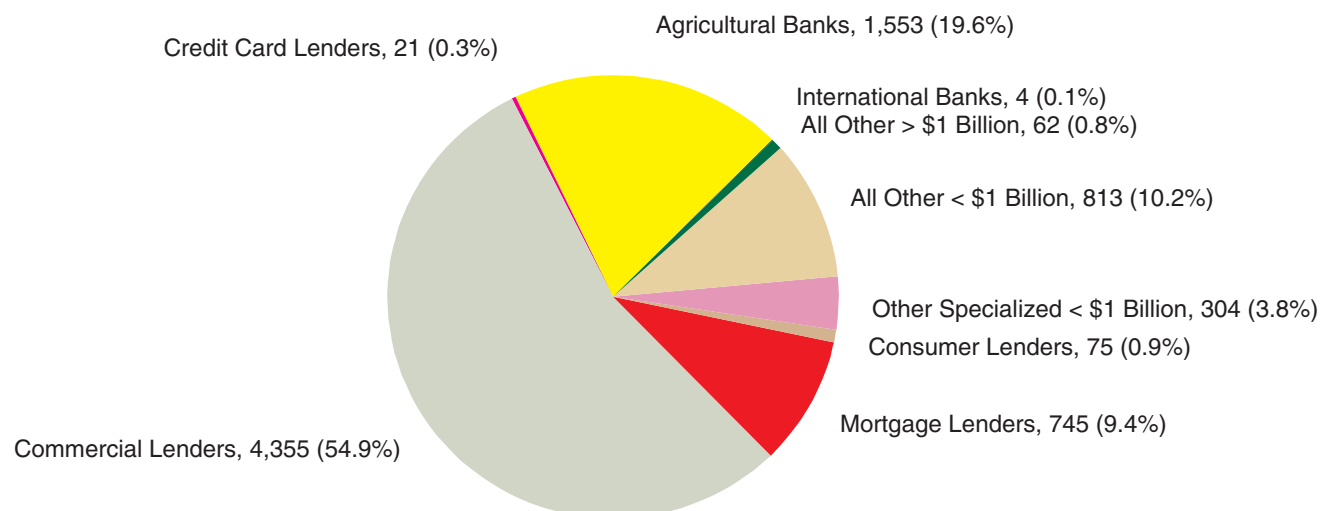
1991-2010



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

Number of Institutions By Asset Concentration Group

March 31, 2010

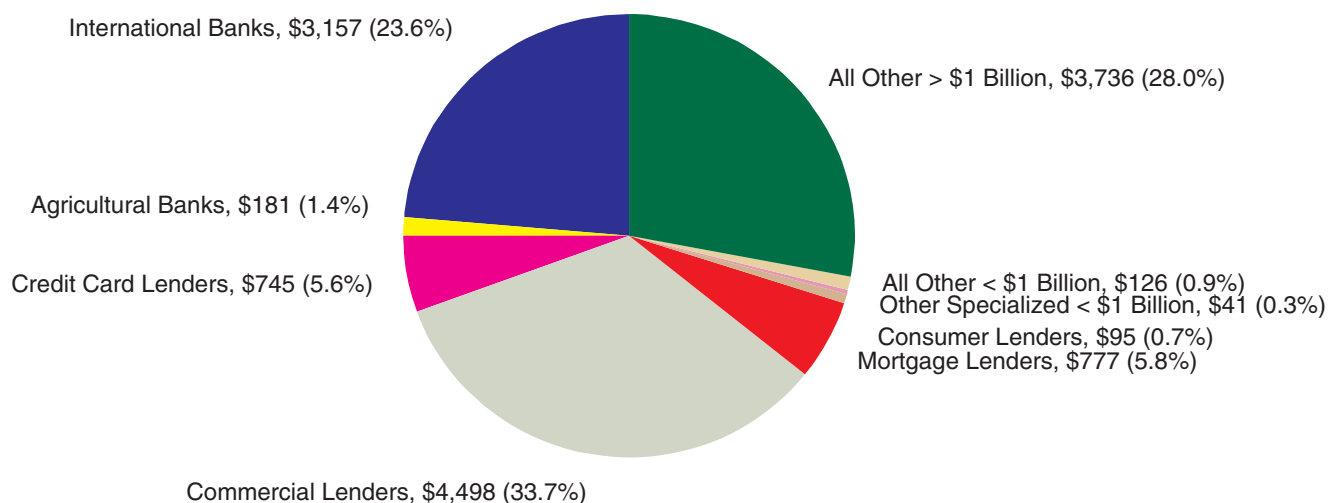


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/10	4	1,553	21	4,355	745	75	304	813	62
12/09	4	1,568	22	4,452	767	82	289	772	56
12/08	5	1,559	26	4,753	839	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	886	125	425	995	63
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

Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2010

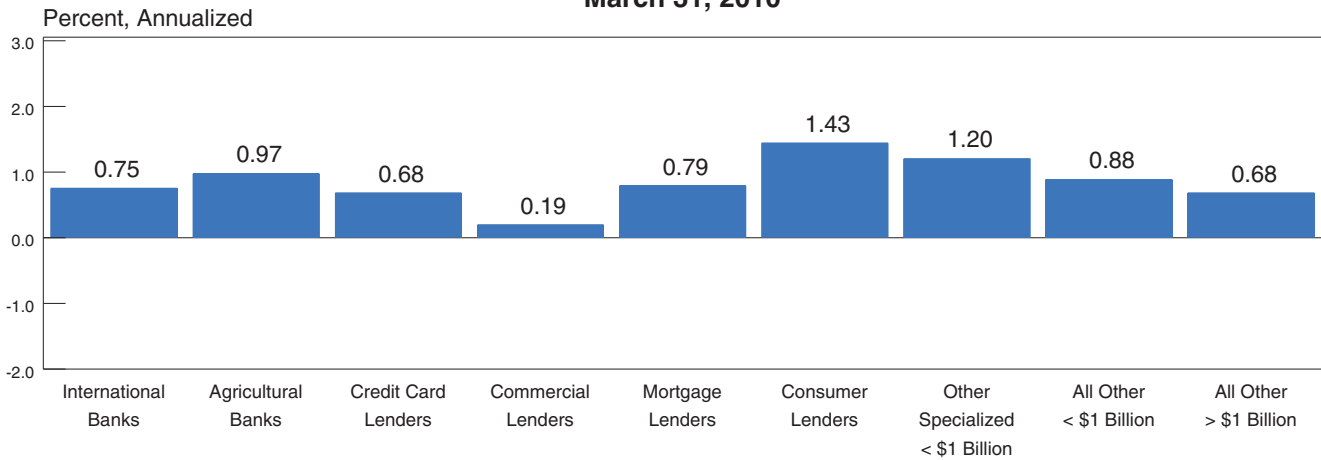


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/10	3,157	181	745	4,498	777	95	41	126	3,736
12/09	3,107	182	522	4,547	810	96	38	116	3,689
12/08	3,410	169	513	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	1,647	117	48	129	2,328
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

Performance Ratios By Asset Concentration Group

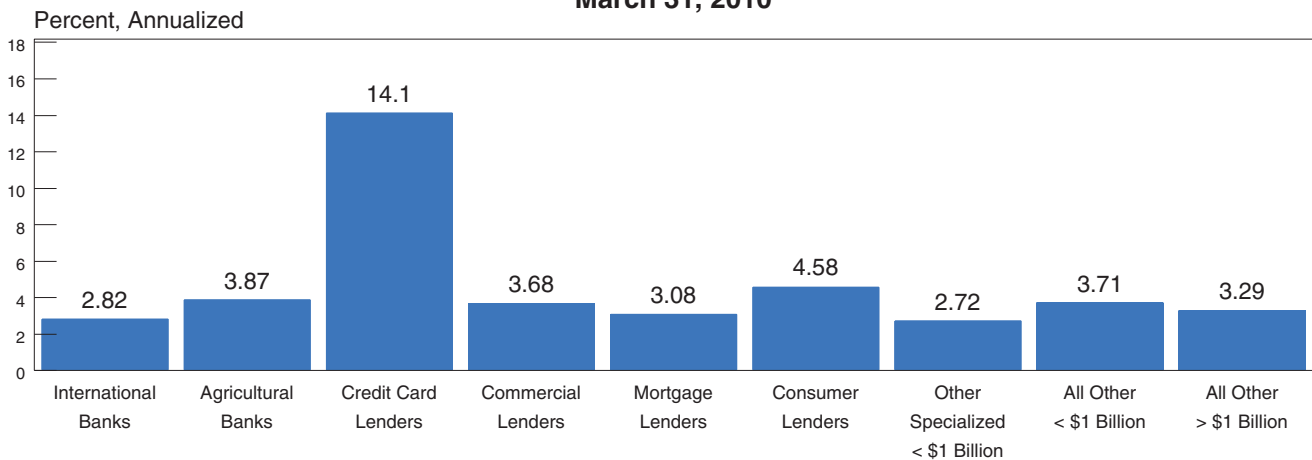
Return on Assets (YTD)

March 31, 2010



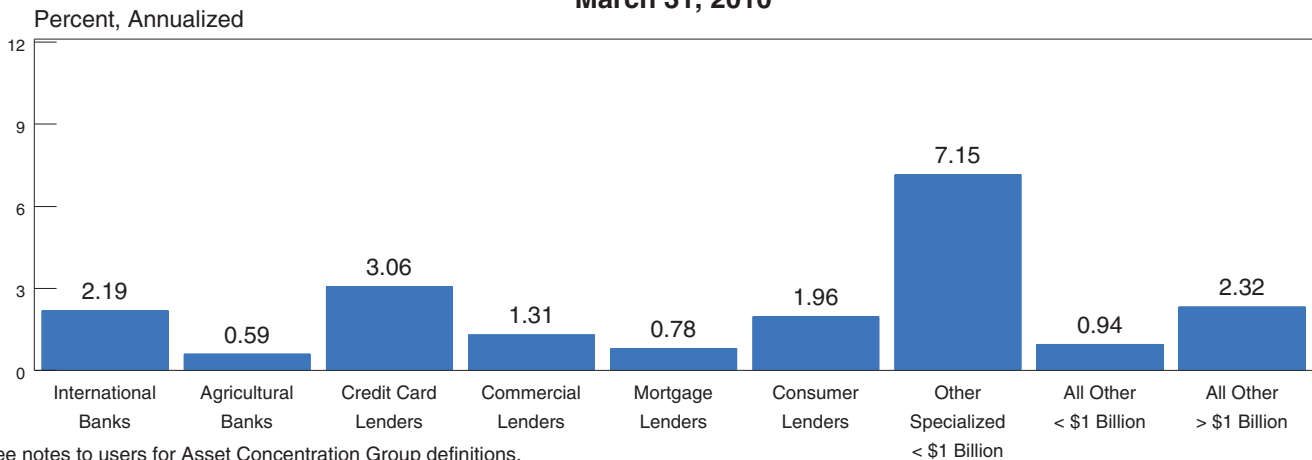
Net Interest Margin (YTD)

March 31, 2010



Noninterest Income to Assets (YTD)

March 31, 2010

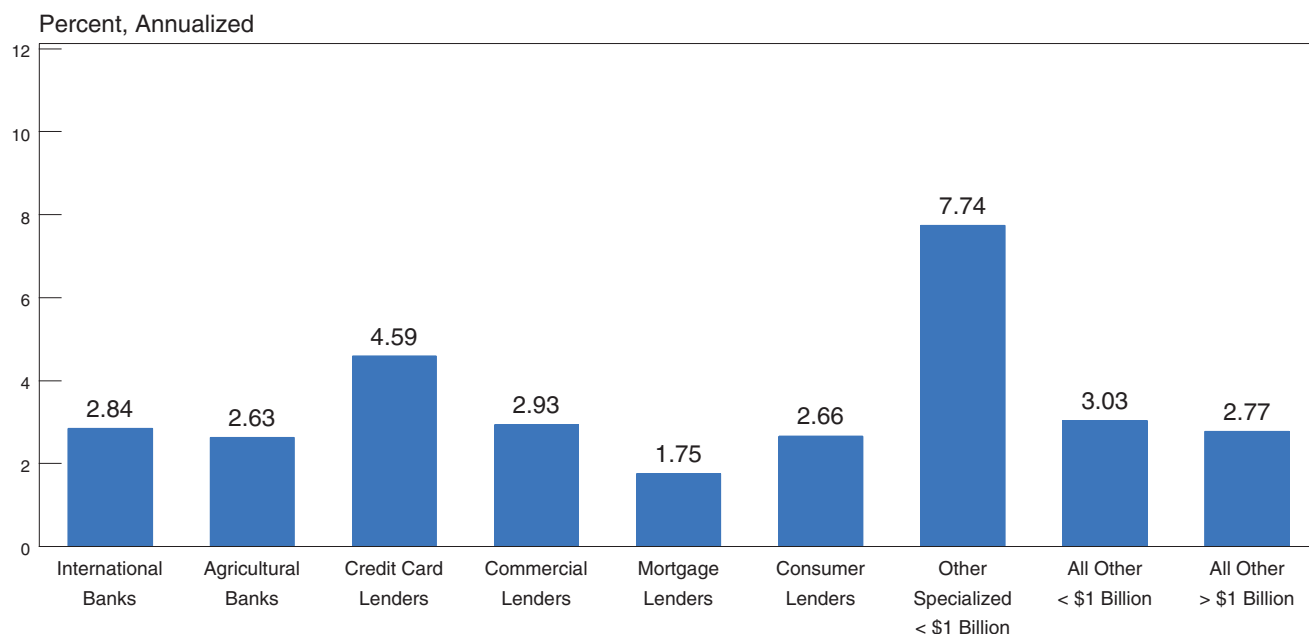


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

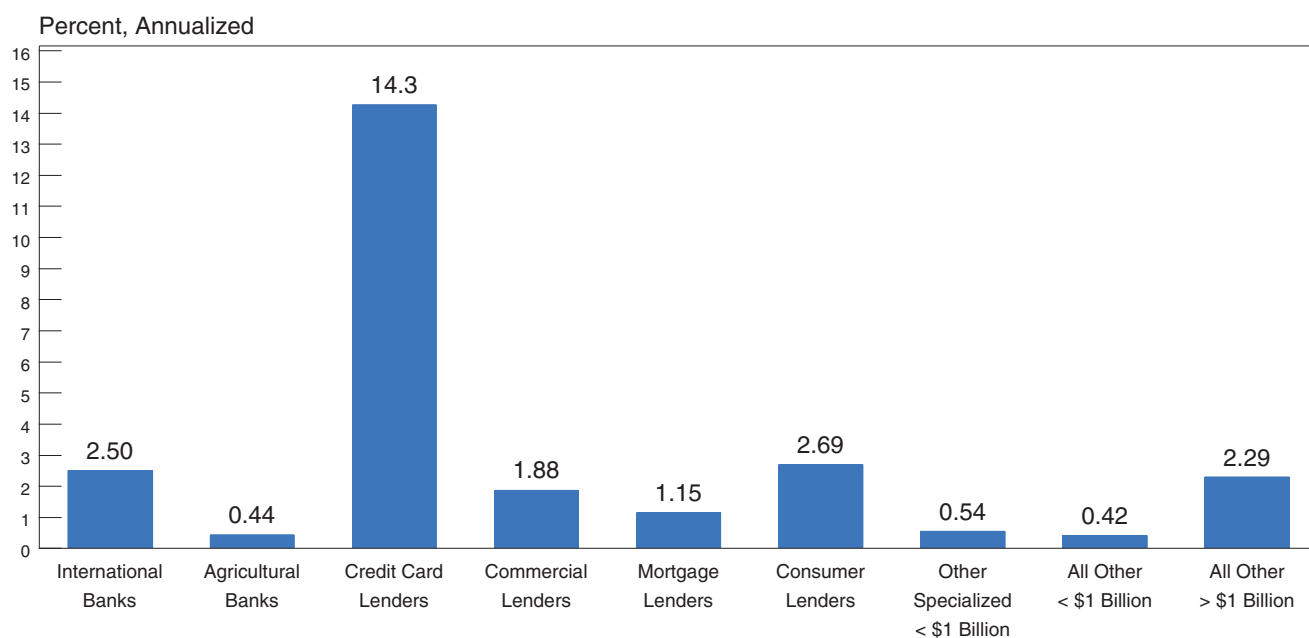
Noninterest Expense to Assets (YTD)

March 31, 2010



Net Charge-offs to Loans and Leases (YTD)

March 31, 2010

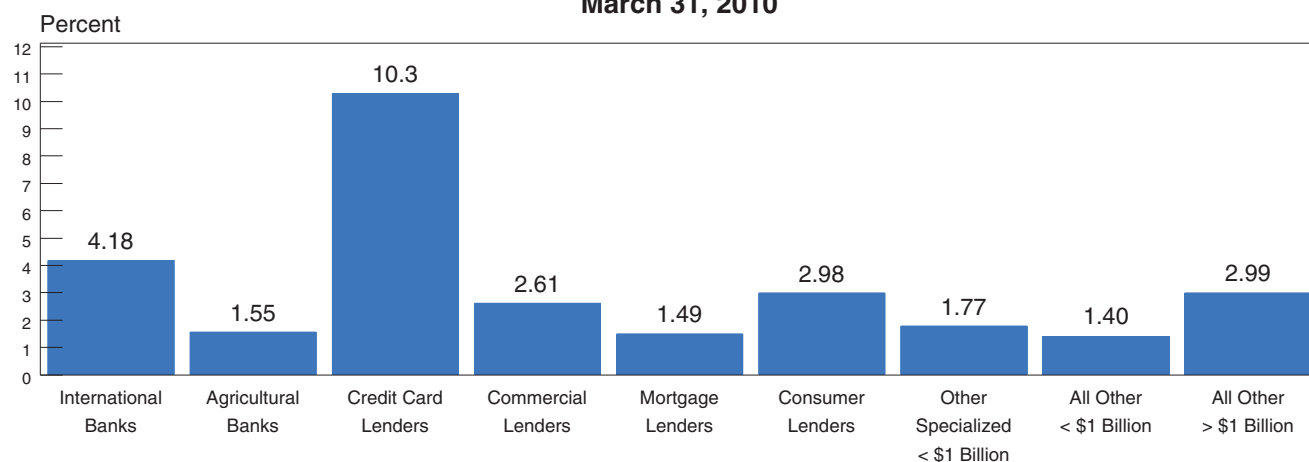


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

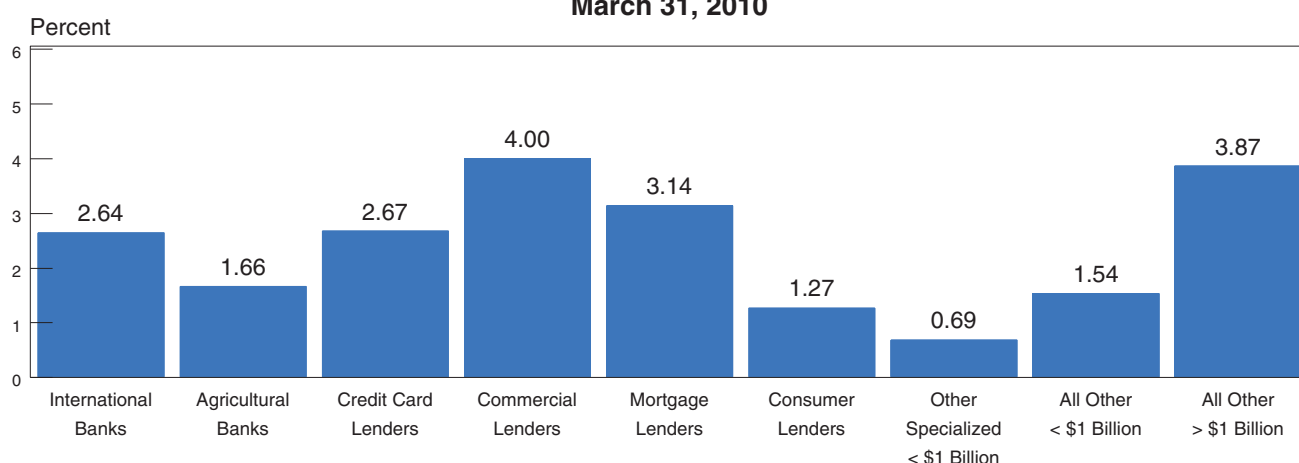
Loss Allowance To Loans and Leases

March 31, 2010



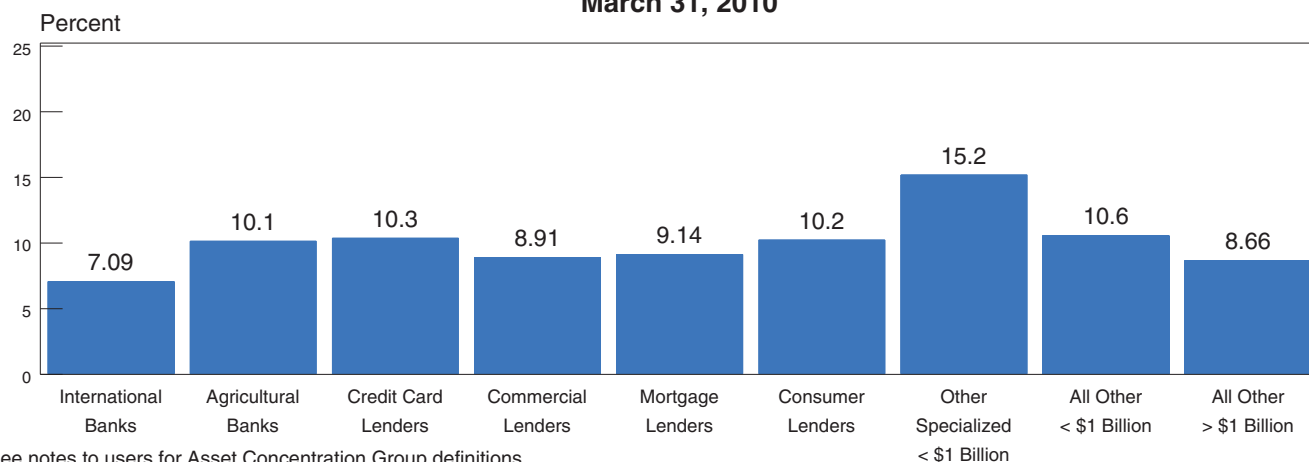
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2010



Core Capital (Leverage) Ratio

March 31, 2010



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

Return On Average Assets By Asset Concentration Group

1992 - 2010, 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
03/10	0.75	0.97	0.68	0.19	0.79	1.43	1.20	0.88	0.68
03/09	0.61	0.73	-1.36	-0.18	0.54	0.08	0.30	0.92	0.48
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	1.14	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

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

Net Interest Margin By Asset Concentration Group

1992 - 2010, 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
03/10	2.82	3.87	14.12	3.68	3.08	4.58	2.72	3.71	3.29
03/09	3.00	3.81	10.44	3.53	3.12	4.51	2.89	3.78	2.32
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	3.71	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

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

1992 - 2010, 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
03/10	2.50	0.44	14.26	1.88	1.15	2.69	0.54	0.42	2.29
03/09	2.42	0.52	8.57	1.45	1.05	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

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

Percent of Loans Noncurrent By Asset Concentration Group

1992 - 2010

	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
03/10	7.02	1.98	3.12	4.85	4.60	1.54	2.04	2.04	6.98
12/09	7.40	1.84	3.36	4.70	4.62	1.75	1.91	1.78	6.39
12/08	3.74	1.43	2.78	2.89	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

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

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

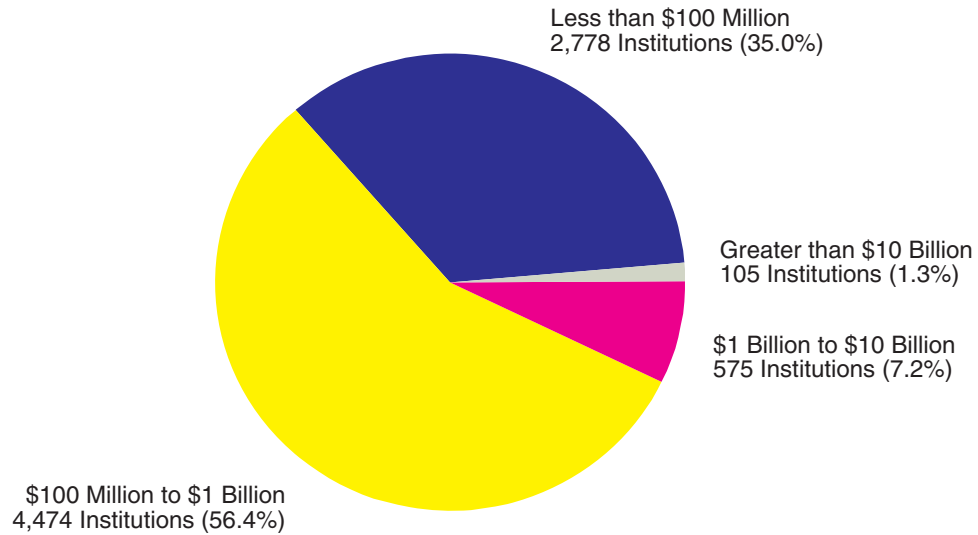
1992 - 2010

	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
03/10	7.09	10.12	10.35	8.91	9.14	10.22	15.18	10.57	8.66
12/09	6.98	9.95	19.60	8.70	8.92	10.46	15.62	10.65	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	7.18
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

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

Number of Institutions By Asset Size

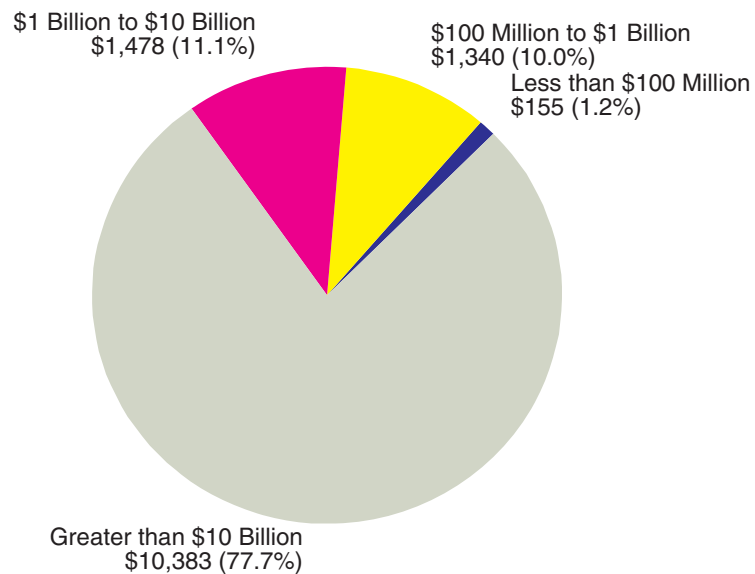
March 31, 2010



Industry Assets By Asset Size

March 31, 2010

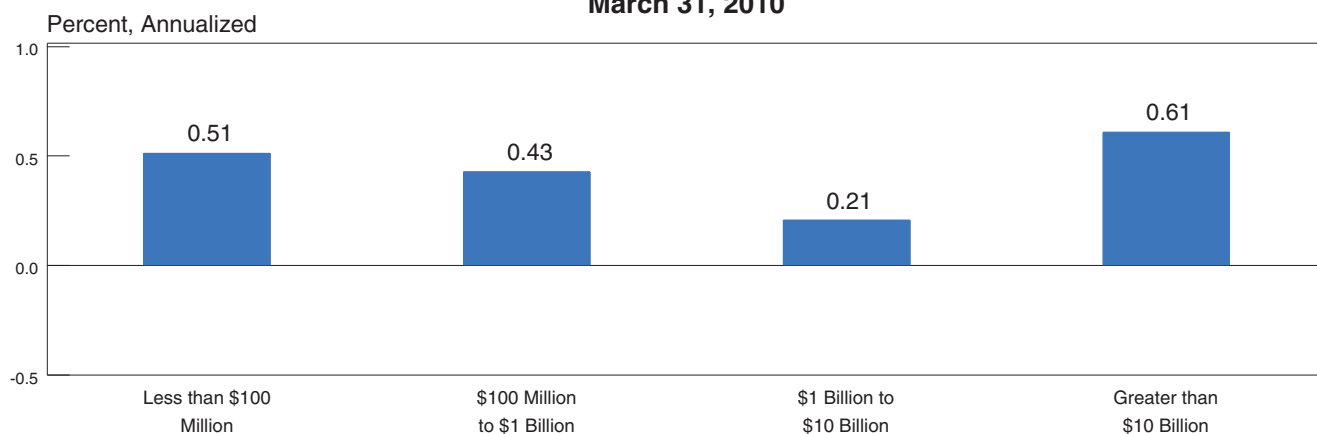
(\$ Billions)



Performance Ratios By Asset Size

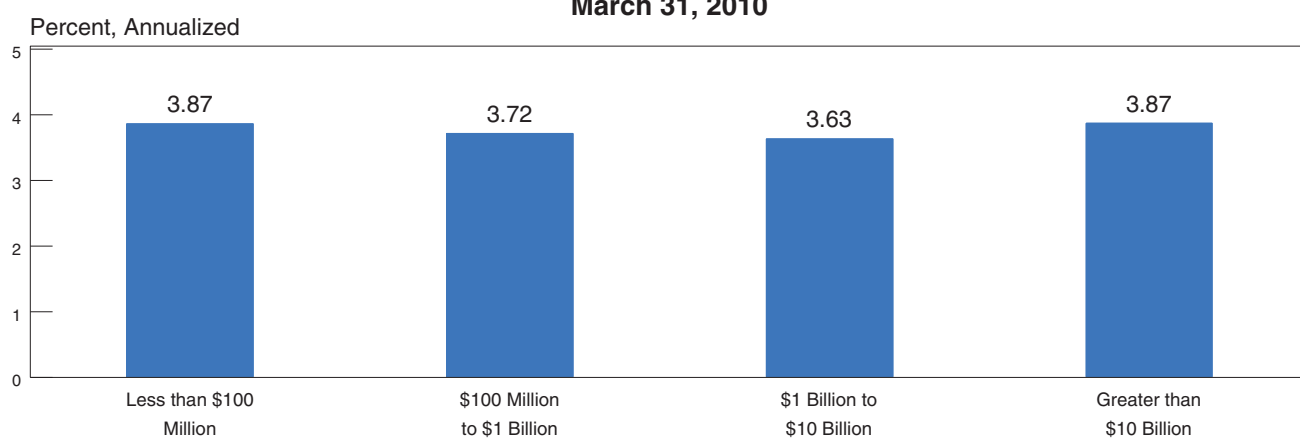
Return on Assets (YTD)

March 31, 2010



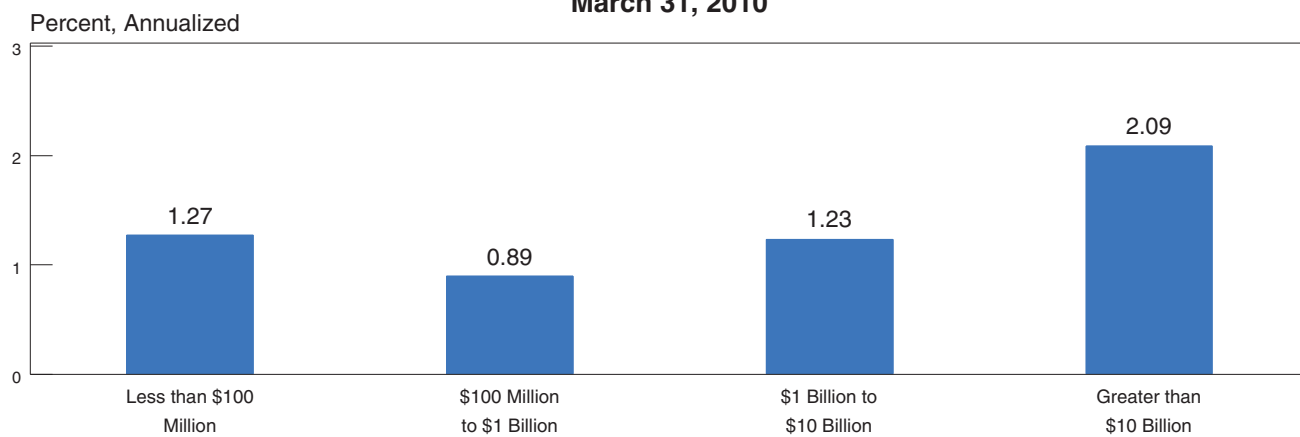
Net Interest Margin (YTD)

March 31, 2010



Noninterest Income to Assets (YTD)

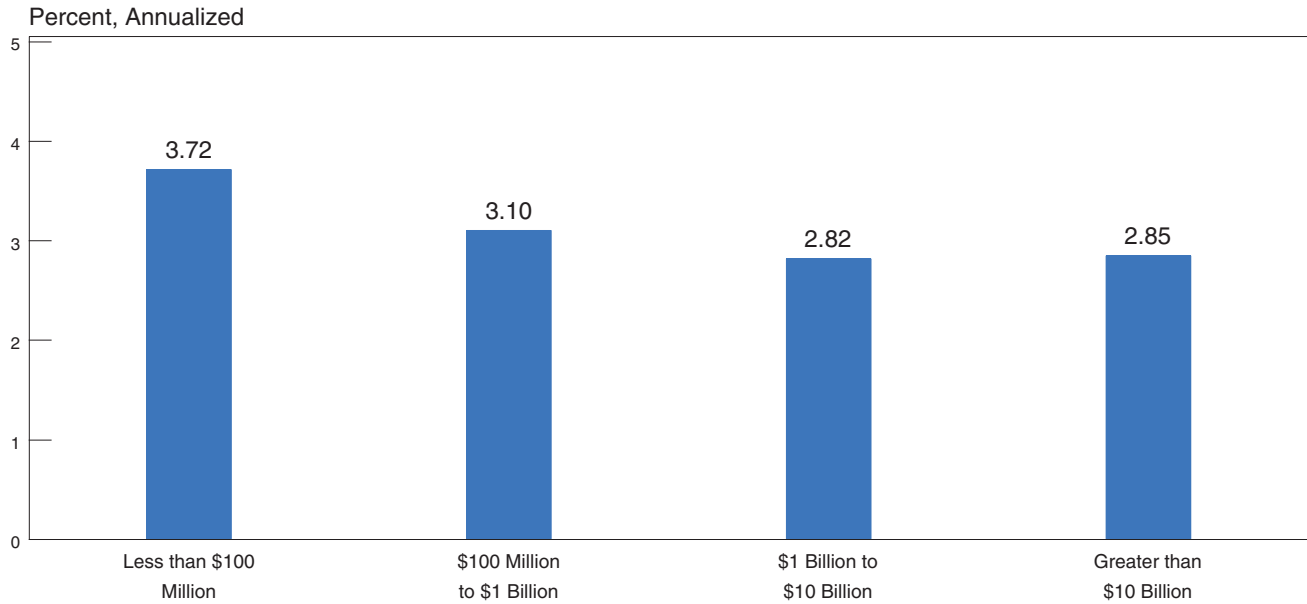
March 31, 2010



Performance Ratios By Asset Size

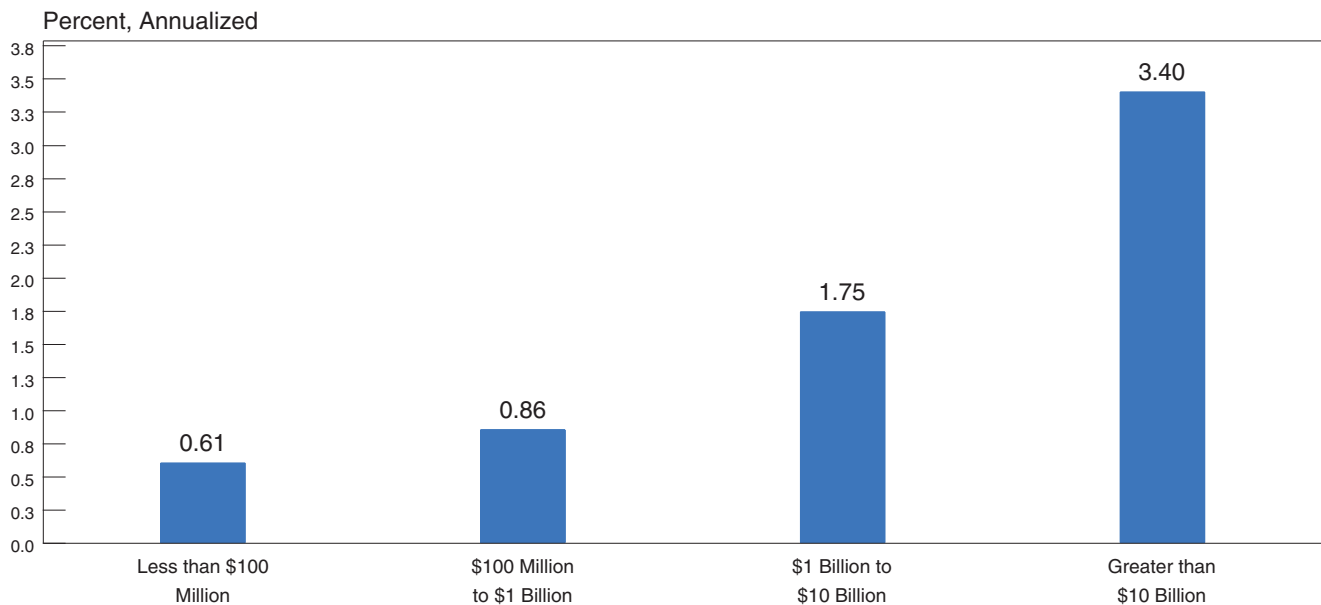
Noninterest Expense to Assets (YTD)

March 31, 2010



Net Charge-offs to Loans and Leases (YTD)

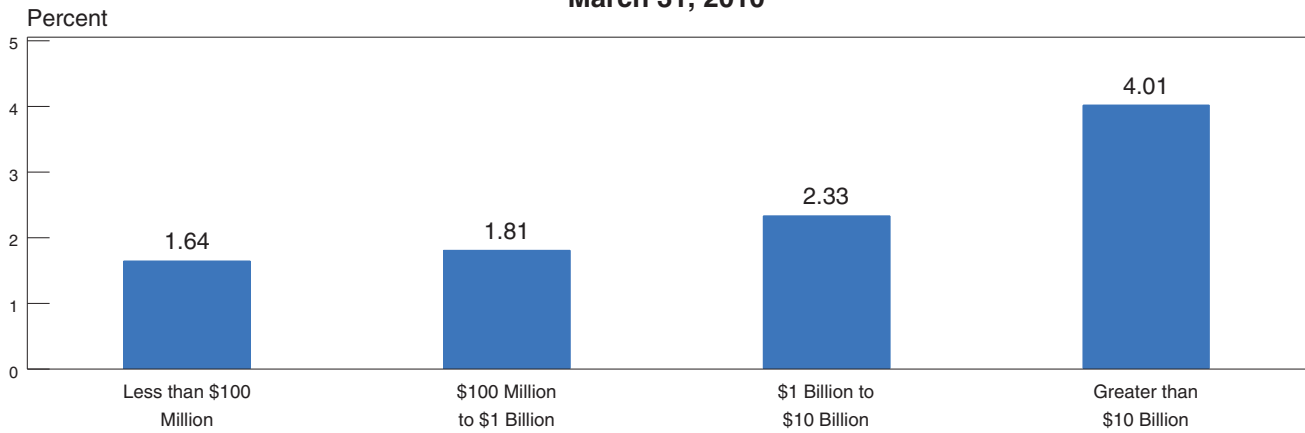
March 31, 2010



Condition Ratios By Asset Size

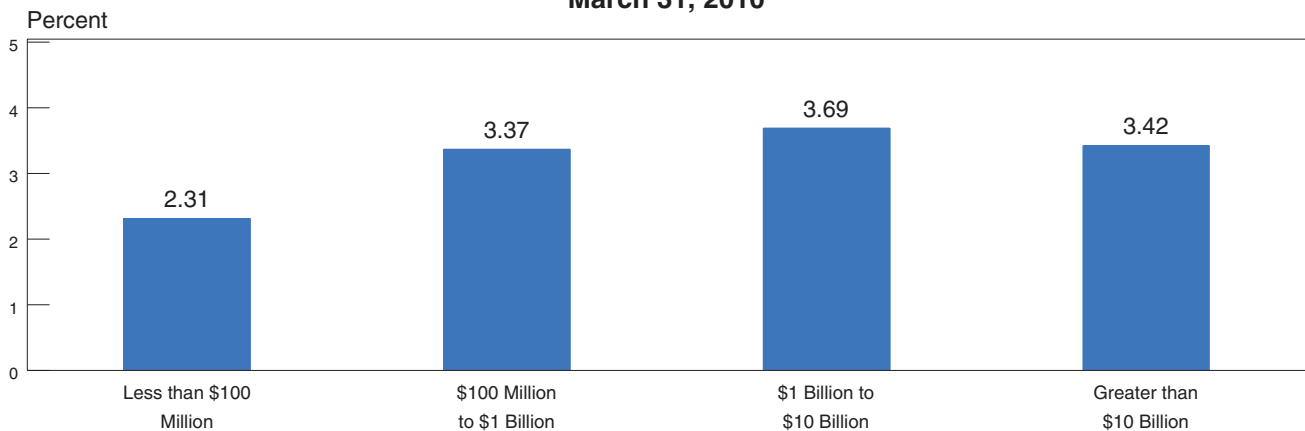
Loss Allowance To Loans and Leases

March 31, 2010



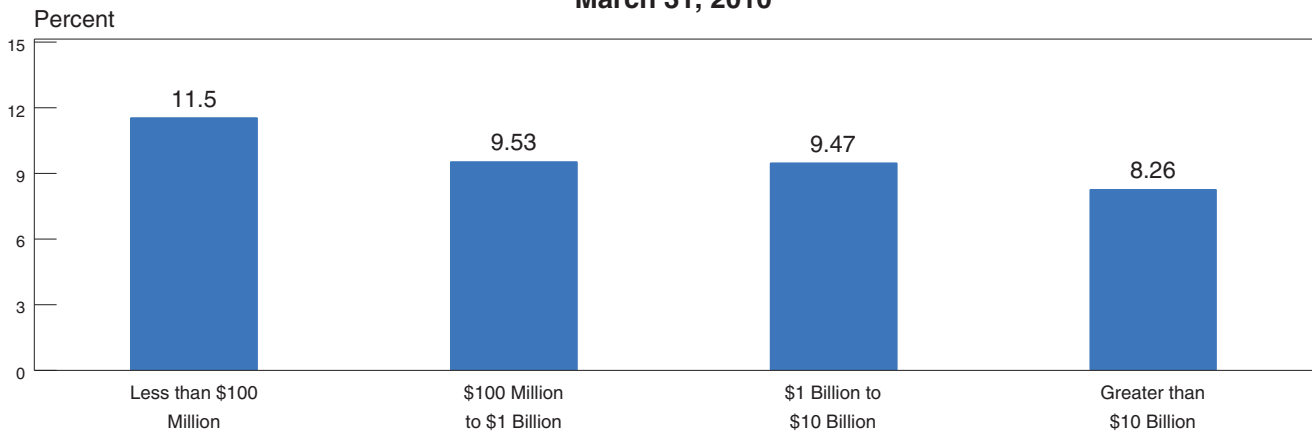
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2010



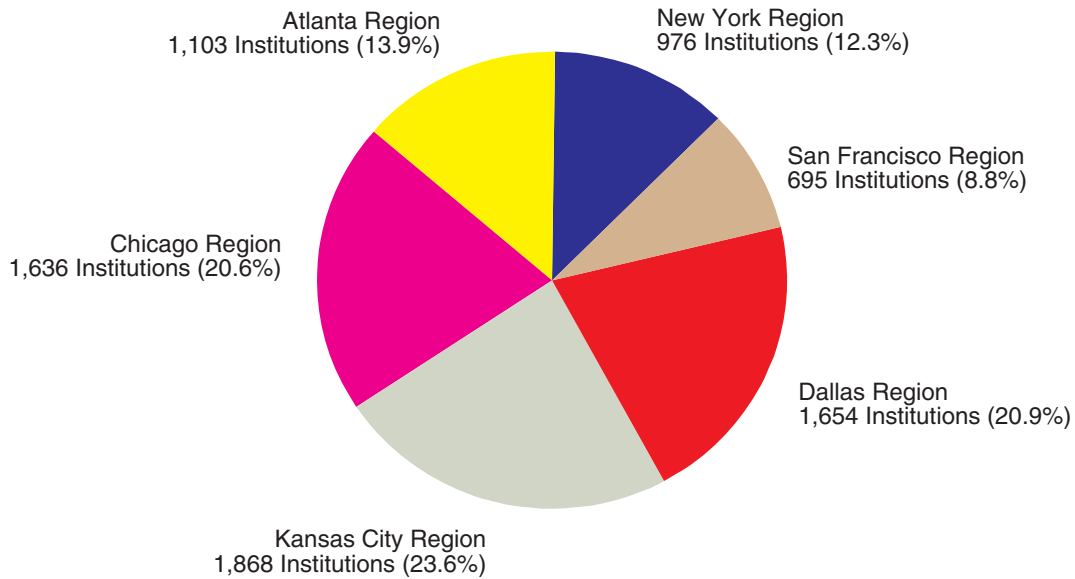
Core Capital (Leverage) Ratio

March 31, 2010



Geographic Distribution of FDIC-Insured Institutions

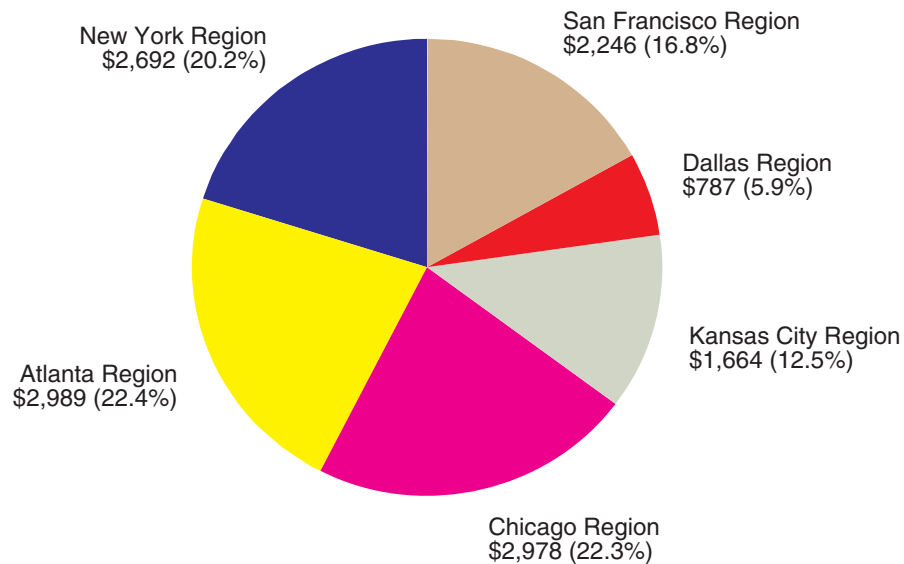
March 31, 2010



Geographic Distribution of Industry Assets

March 31, 2010

(\$ Billions)

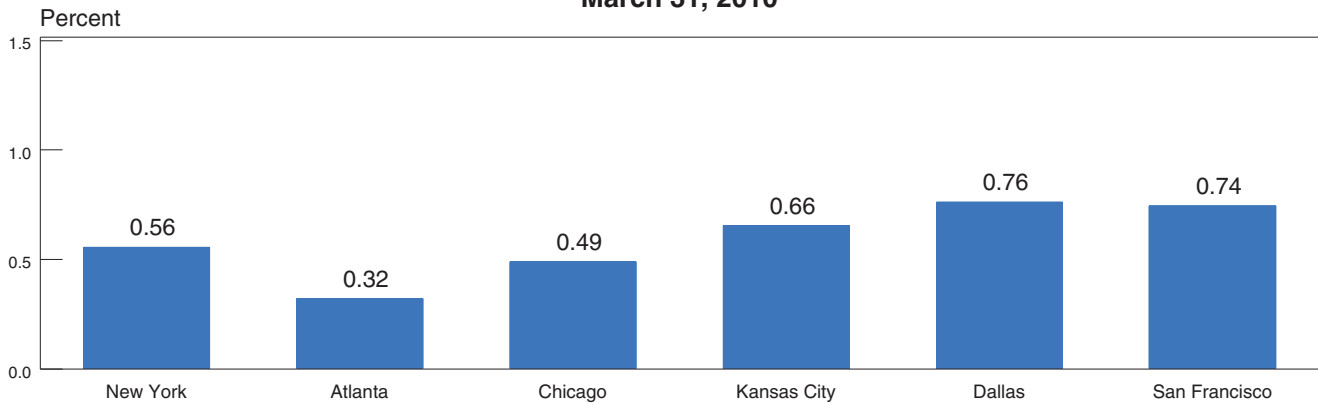


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

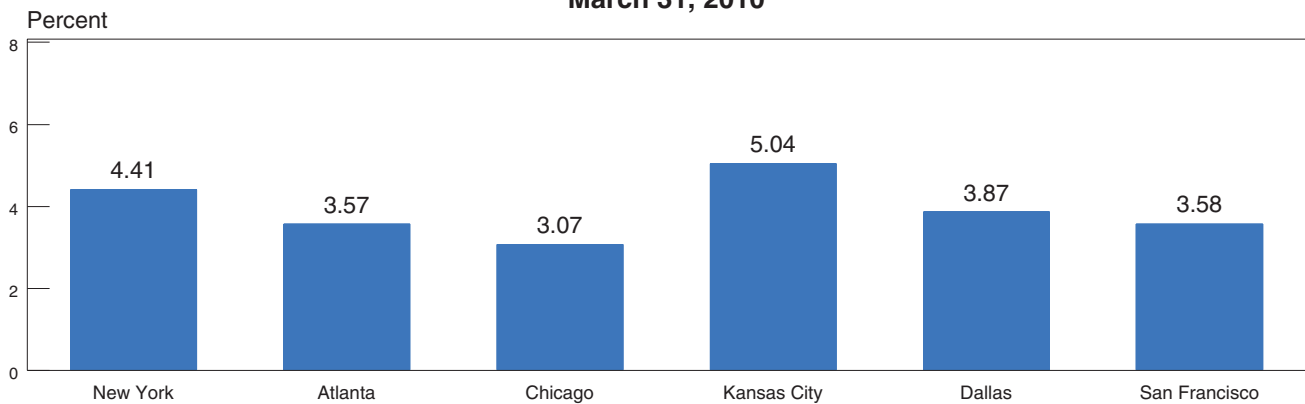
Return on Assets (YTD, Annualized)

March 31, 2010



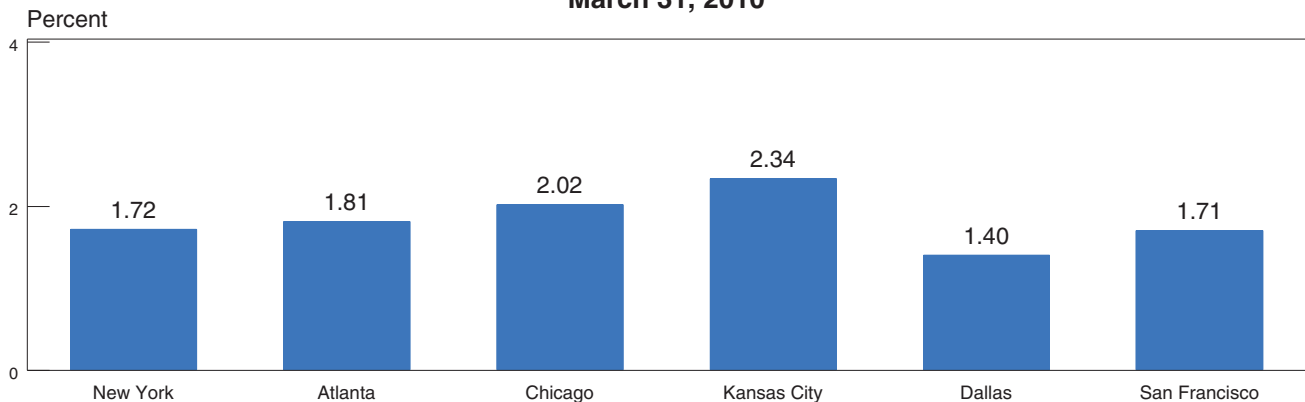
Net Interest Margins (YTD, Annualized)

March 31, 2010



Noninterest Income to Assets (YTD, Annualized)

March 31, 2010

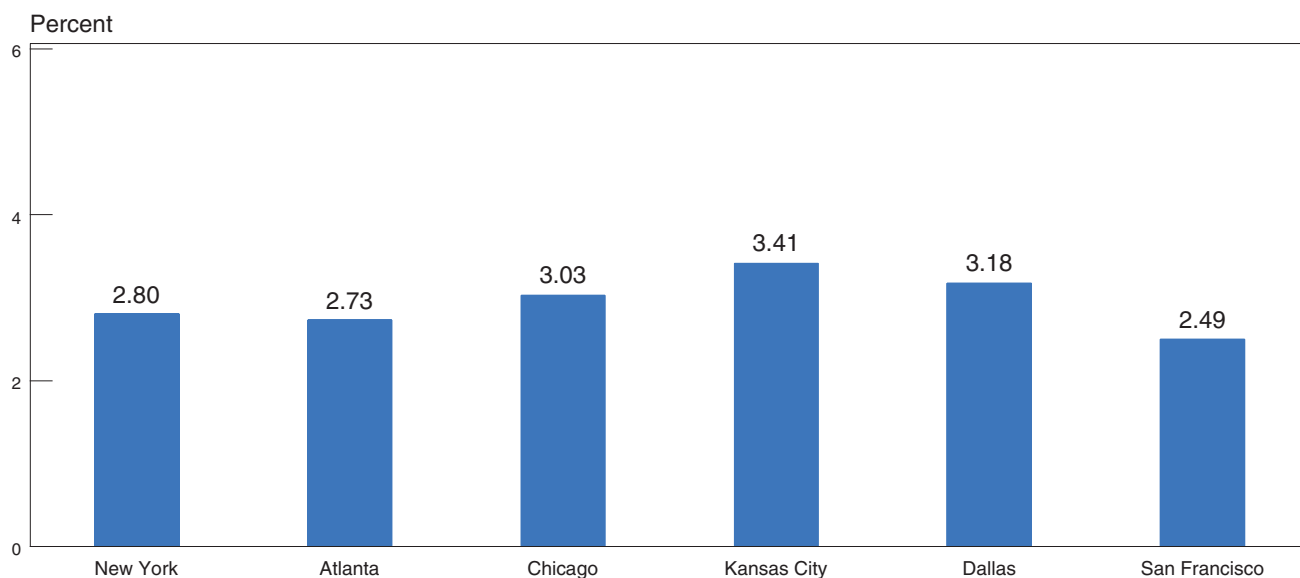


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

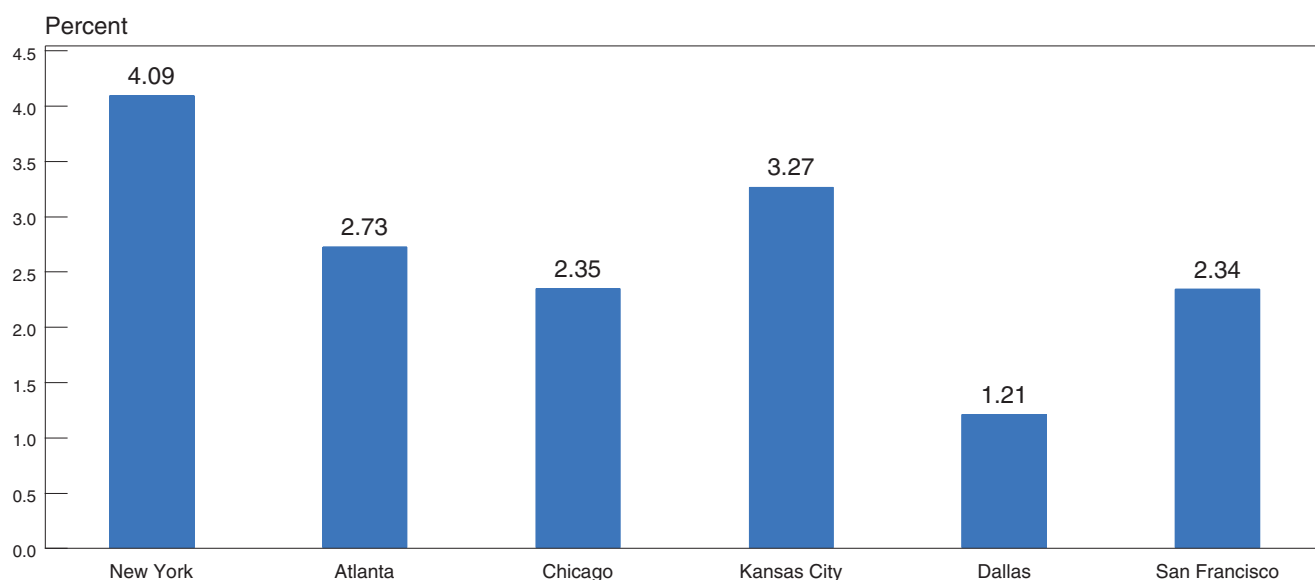
Noninterest Expense to Assets (YTD, Annualized)

March 31, 2010



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

March 31, 2010



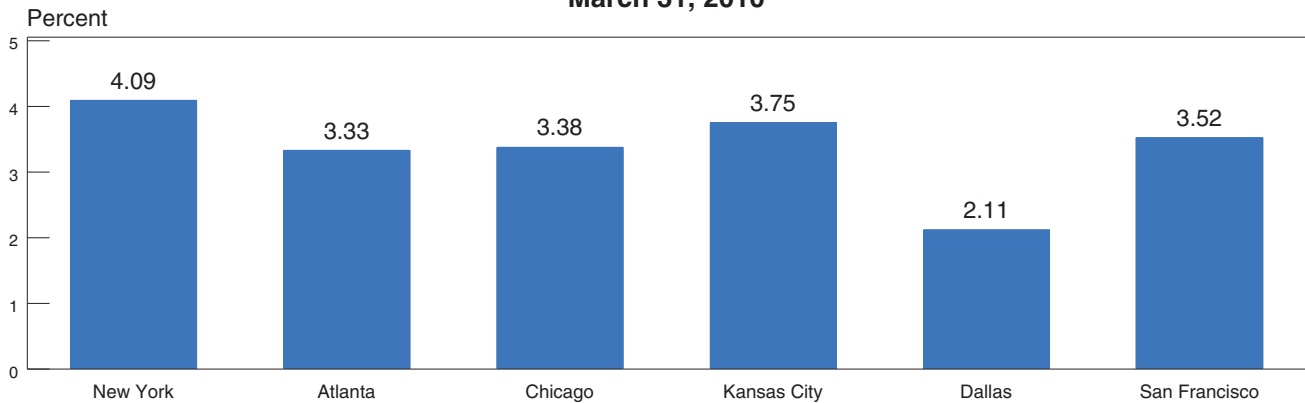
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

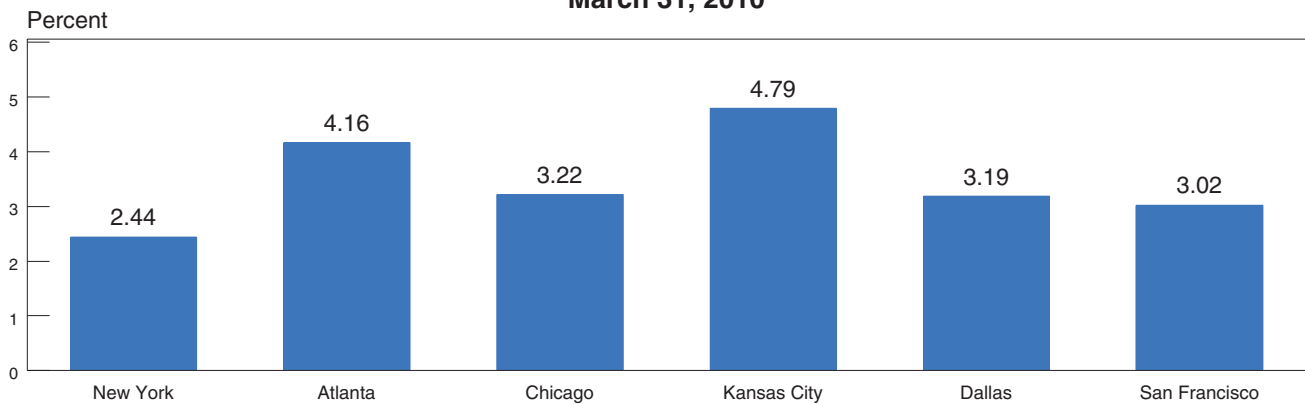
Loss Allowance To Loans and Leases

March 31, 2010



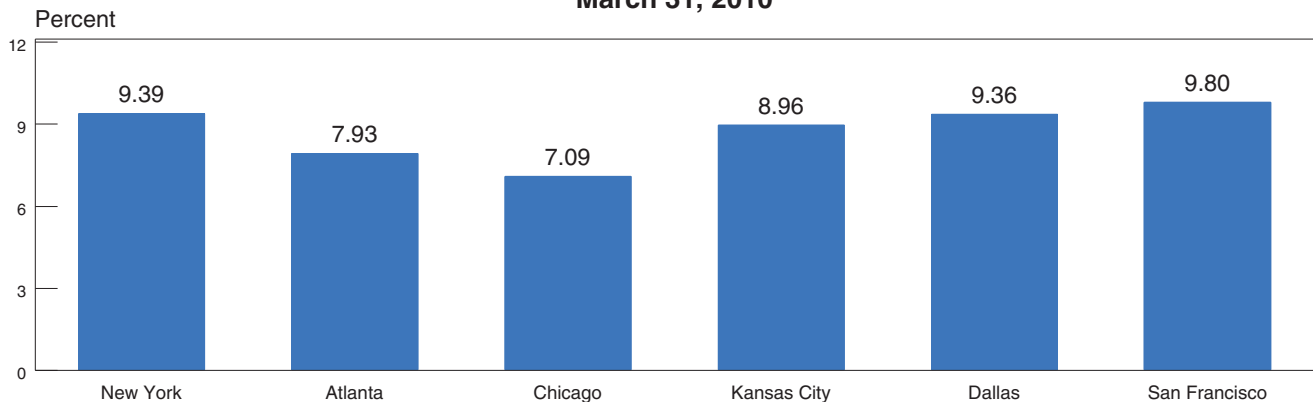
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2010



Core Capital (Leverage) Ratio

March 31, 2010

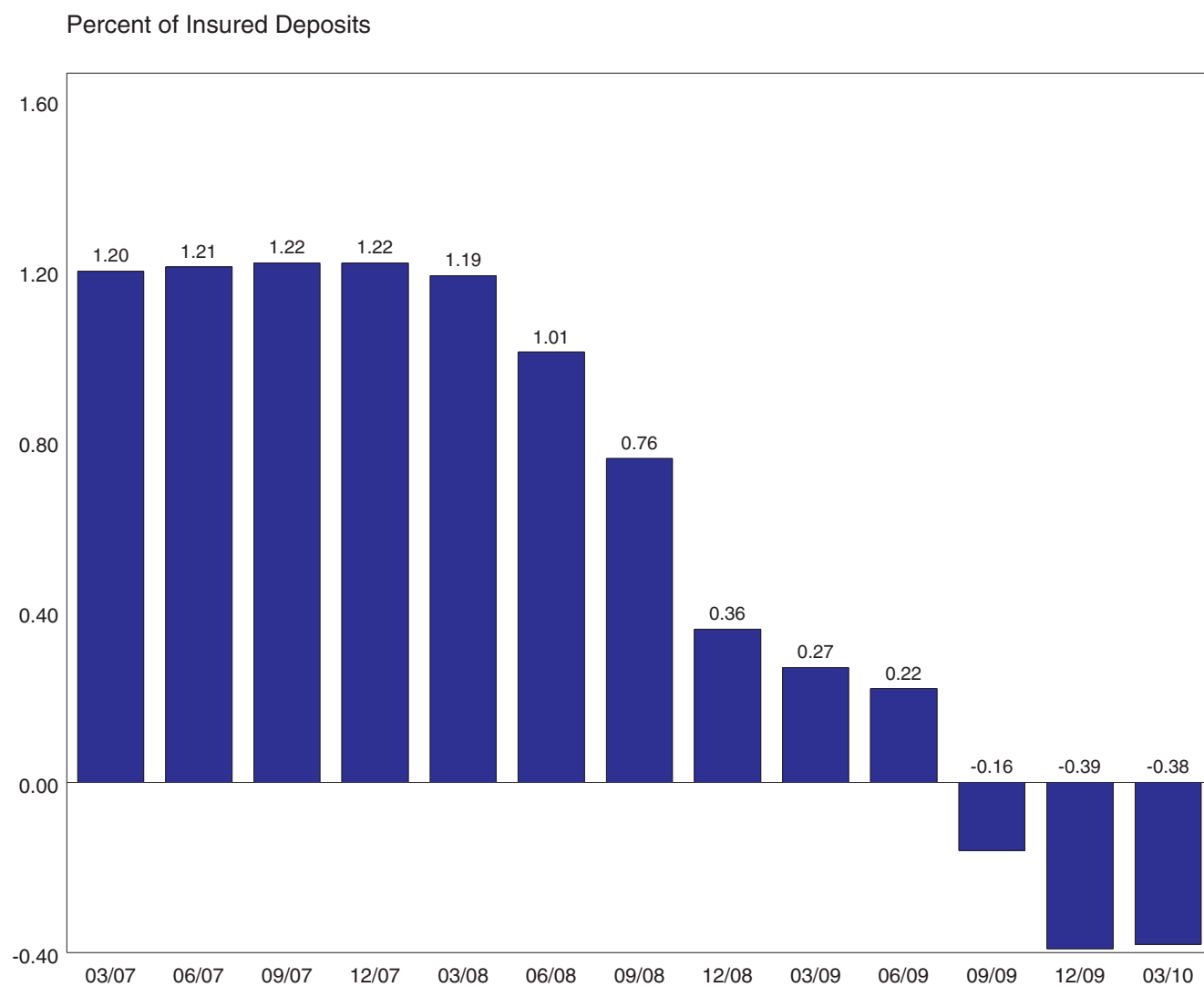


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

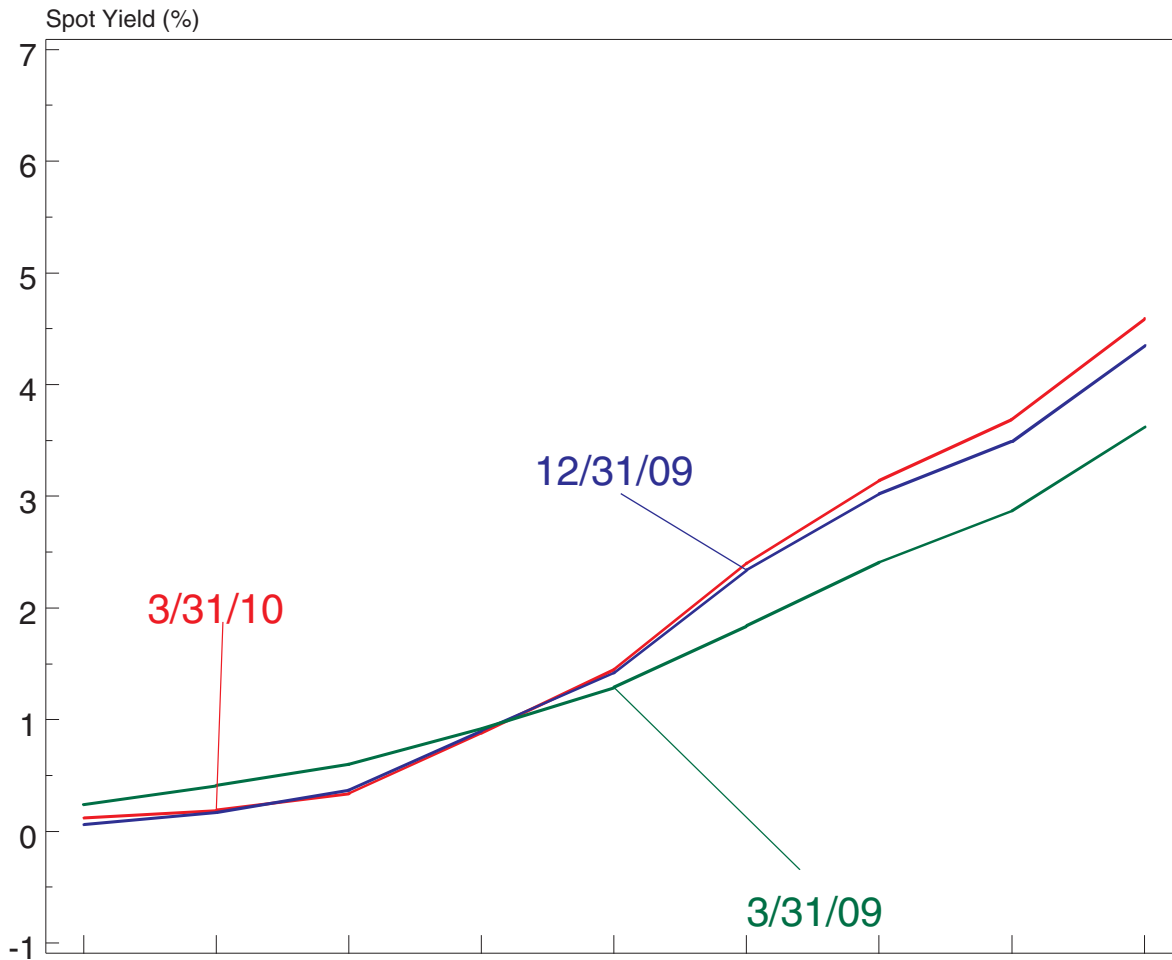
March 31, 2007 - March 31, 2010



Note: Includes insured branches of foreign banks. 2010 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

March 31, 2009 - March 31, 2010



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/10	0.12	0.19	0.34	0.88	1.45	2.40	3.14	3.69	4.59
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

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, 2010

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,573	95.5%	\$13,168.5	98.6%
Adequately Capitalized	164	2.1%	\$70.7	0.5%
Undercapitalized	87	1.1%	\$52.5	0.4%
Significantly Undercapitalized	62	0.8%	\$42.9	0.3%
Critically Undercapitalized	46	0.6%	\$21.8	0.2%

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

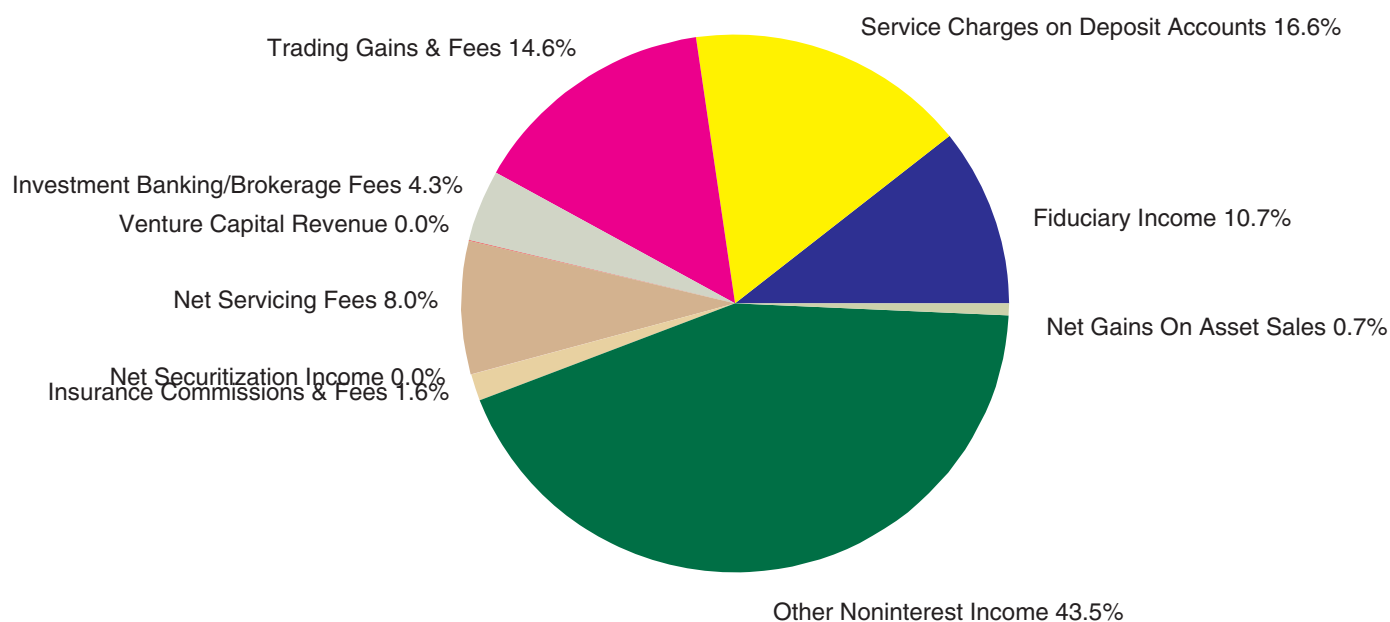
Capital Category Definitions

	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

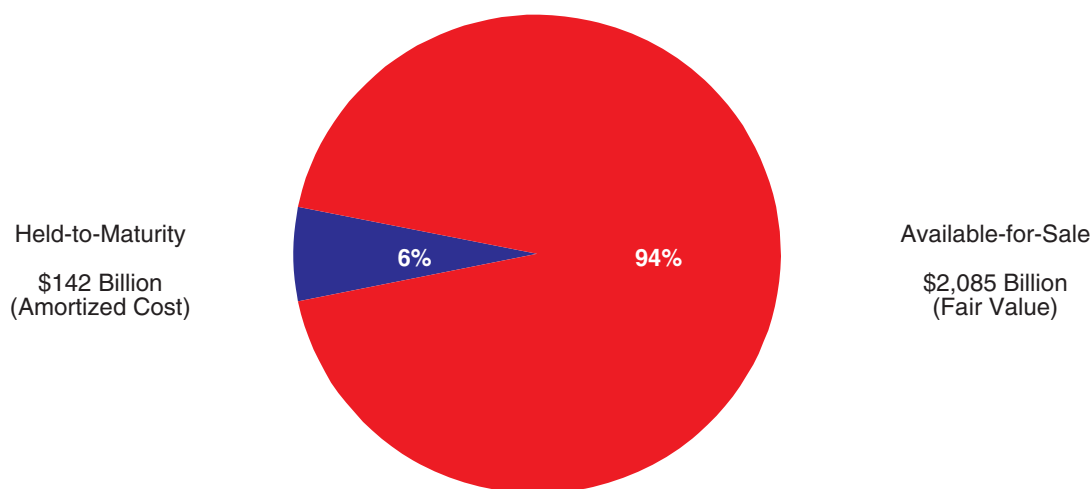
March 31, 2010



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$6,075	1,199	17.5%
Service Charges on Deposit Accounts	\$9,415	6,641	97.1%
Trading Gains & Fees	\$8,296	165	2.4%
Investment Banking/Brokerage Fees	\$2,440	1,646	24.1%
Venture Capital Revenue	\$11	45	0.7%
Net Servicing Fees	\$4,546	1,629	23.8%
Net Securitization Income	\$13	22	0.3%
Insurance Commissions & Fees	\$901	2,450	35.8%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$1,317	1,886	27.6%
Net Gains/Losses On OREO Sales	-\$823	2,462	36.0%
Net Gains/Losses On Sales Of Other Assets	-\$100	1,305	19.1%
Other Noninterest Income	\$24,658	6,672	97.5%
Total Noninterest Income	\$56,751	6,752	98.7%

Commercial Bank Total Securities*

March 31, 2010



Commercial Bank Total Securities*

March 31, 2010

	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	\$2,035	101.1	\$152,517	99.9	\$154,552	99.9
U.S. Government Agencies	341	101.4	9,936	102.2	10,277	102.1
Government Sponsored Enterprises	12,062	102.0	212,180	100.4	224,241	100.5
Mortgage Pass-through Securities	18,420	104.3	708,795	102.2	727,215	102.3
Collateralized Mortgage Obligations	39,318	101.9	381,393	99.0	420,712	99.2
State, County, Municipal Obligations	21,844	101.6	134,279	100.4	156,123	100.6
Asset Backed Securities	18,673	102.8	110,145	98.8	128,818	99.4
Other Debt Securities	28,909	103.2	360,225	102.4	389,134	105.2
Equity Securities	**	**	15,864	119.2	15,864	119.2
Total Securities	\$141,603	102.5	\$2,085,333	100.8	\$2,226,936	100.9
Memoranda***						
Structured Notes	34,897		34,690			99.4

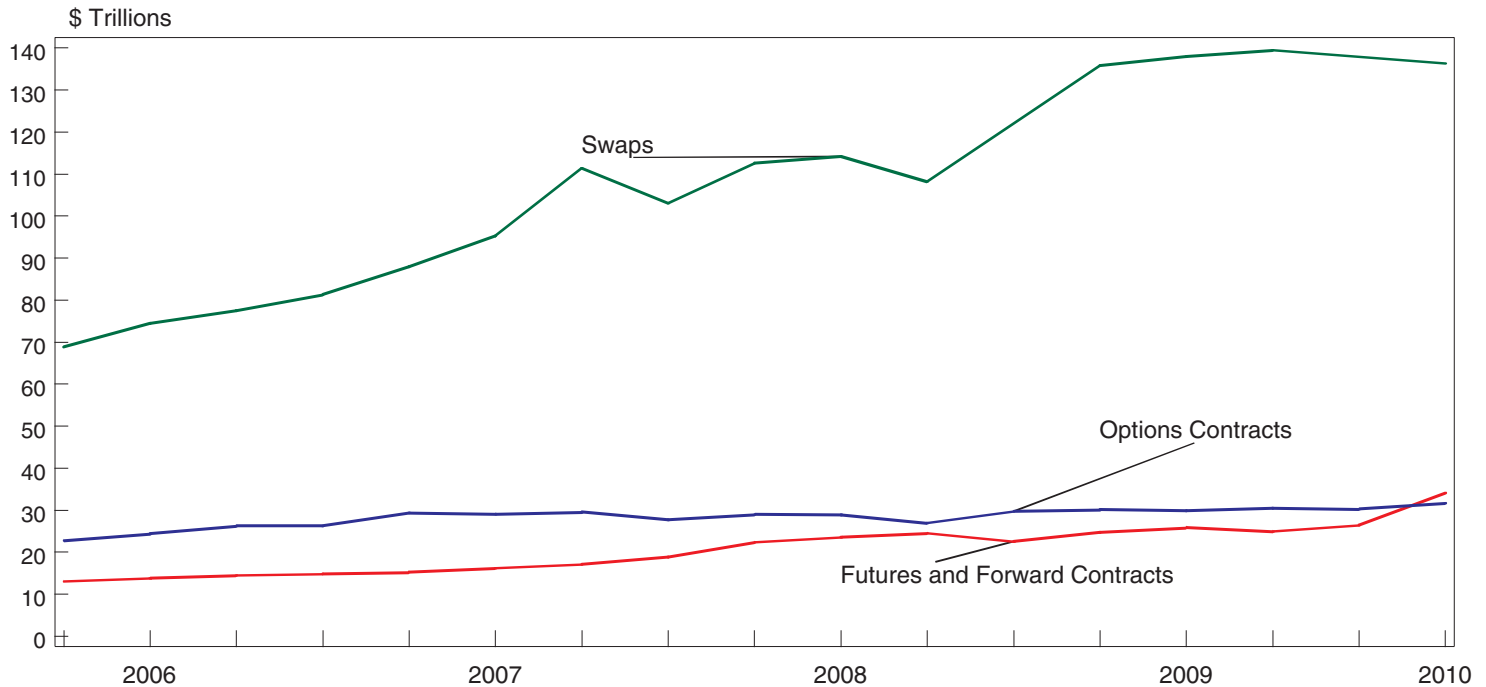
* Excludes trading account assets.

** 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

2006 - 2010 (Notional Amounts)



	12/06	12/07	12/08	12/09	3/10
Total Derivatives (Notional Amounts, in billions of dollars)	\$122,485	\$149,682	\$195,371	\$198,767	\$202,088
Futures and Forward Contracts	14,881	18,866	22,527	26,494	34,094
Interest rate contracts	8,539	9,117	13,762	17,840	24,546
Foreign exchange rate contracts	6,143	9,498	8,528	8,468	9,360
Other futures and forwards*	199	251	238	186	189
Option Contracts	26,275	27,725	29,745	30,262	31,664
Interest rate options	20,515	20,984	23,687	25,548	27,029
Foreign currency options	3,273	4,025	3,563	2,713	2,790
Other option contracts*	2,487	2,716	2,495	2,002	1,844
Swaps	81,328	103,091	143,100	142,011	136,331
Interest rate swaps	78,366	99,376	138,431	136,162	130,406
Foreign exchange rate swaps	2,484	3,092	4,133	5,373	5,447
Other swaps*	478	623	535	476	478
Memoranda					
Spot Foreign Exchange Contracts	664	560	699	745	1,605
Credit Derivatives	9,020	15,863	16,029	14,036	14,364
Number of banks reporting derivatives	922	956	1,010	1,032	1,045
Replacement cost of interest rate and foreign exchange rate contracts **	1,020	1,570	5,765	3,475	3,494

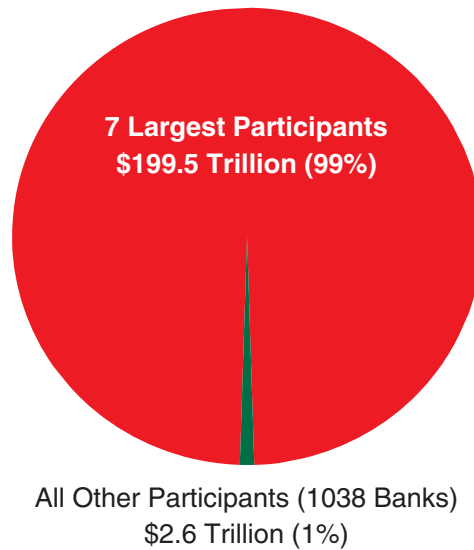
* Not reported by banks with less than \$300 million in assets.

** 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

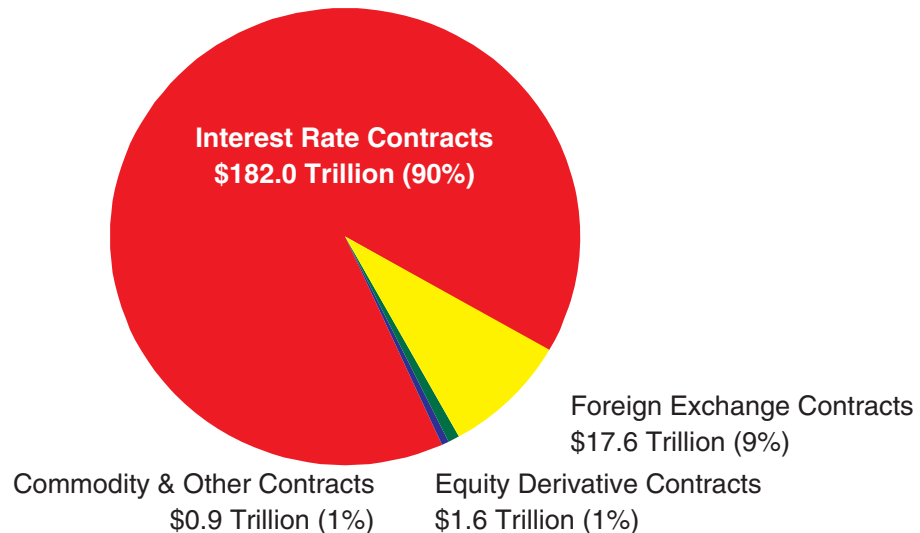
March 31, 2010



Composition of Commercial Bank Derivatives*

Notional Amounts

March 31, 2010



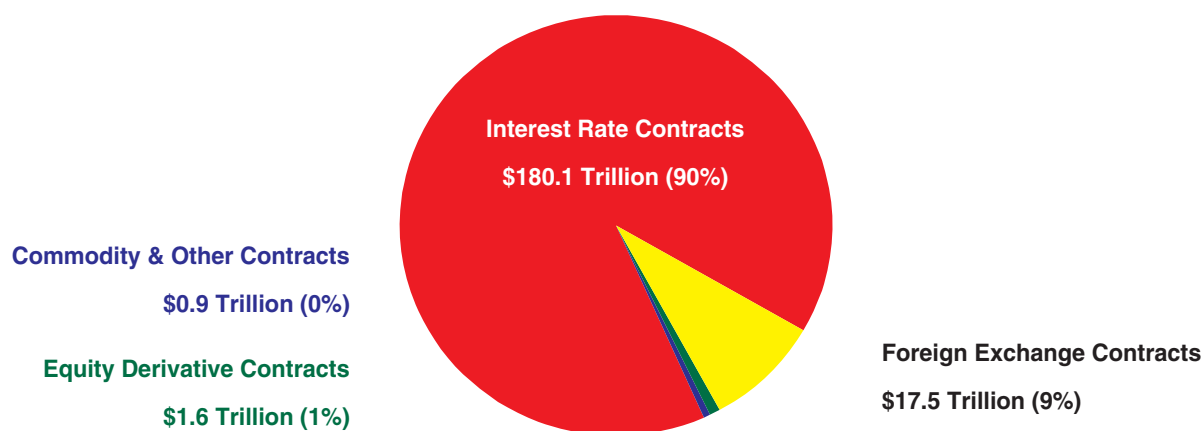
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,545 billion for the seven largest participants and \$60 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

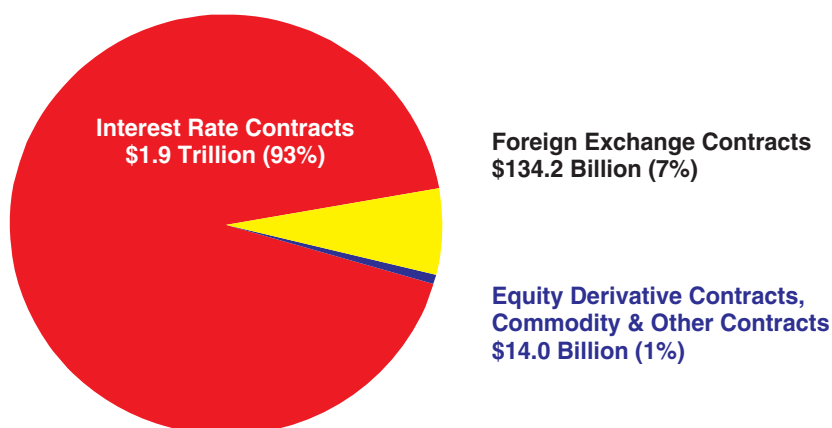
March 31, 2010



Not Held for Trading

Notional Amounts

March 31, 2010



* 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 \$1,605 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

March 31, 2010

(\$ Millions)

Held for Trading

183 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	3,106,169	324,095	76,438	40,072	3,546,775	91,158
Gross negative fair value	3,016,575	324,293	76,644	38,105	3,455,617	
All other participants						
Gross positive fair value	16,988	10,954	609	1,116	29,667	1,156
Gross negative fair value	16,694	9,902	786	1,128	28,510	
Total						
Gross positive fair value	3,123,157	335,049	77,047	41,188	3,576,442	92,315
Gross negative fair value	3,033,269	334,195	77,429	39,234	3,484,127	

Held for Purposes Other than Trading

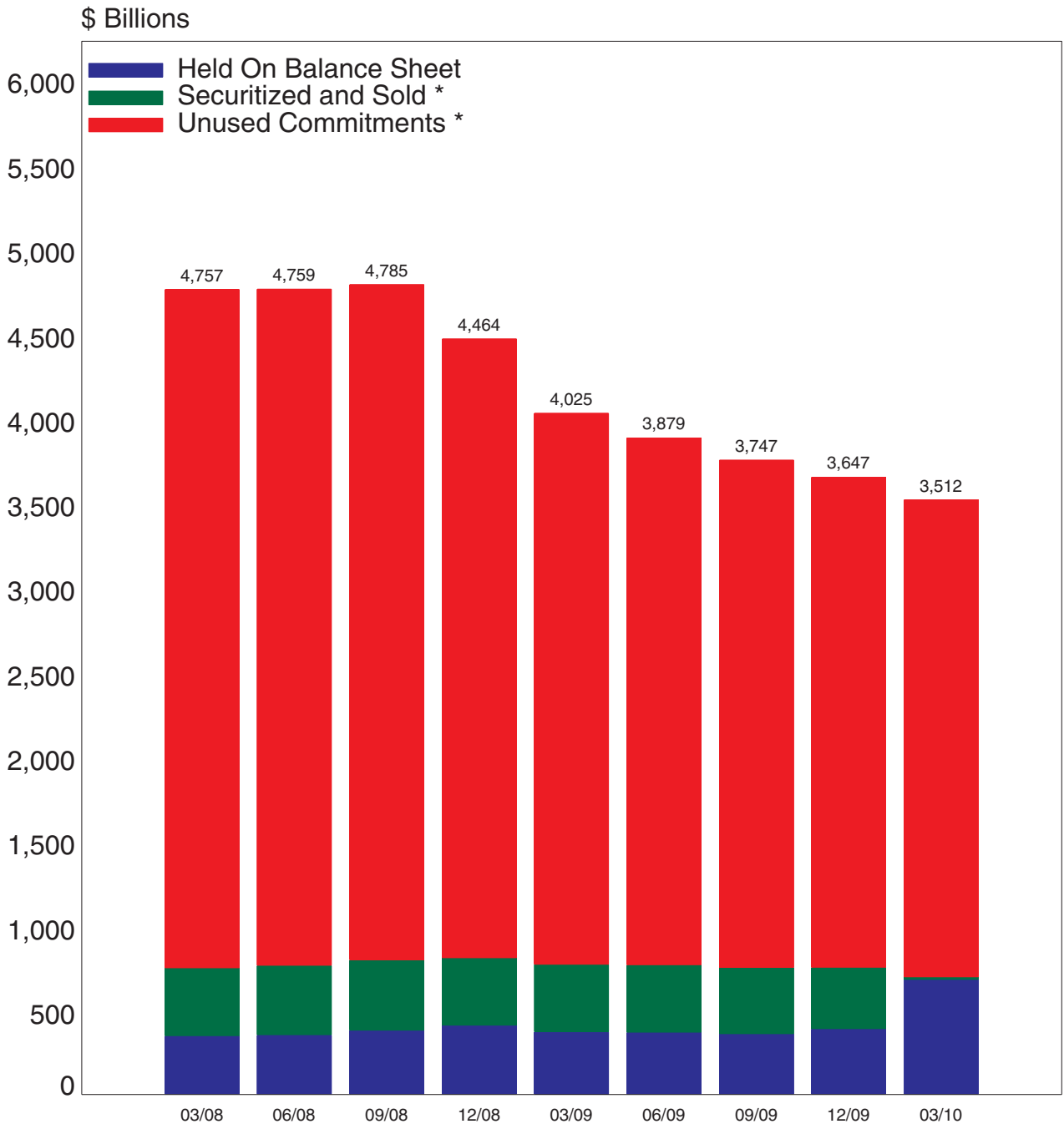
948 Banks Held Derivative Contracts for Purposes Other than Trading

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

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	16,438	1,172	0	35	17,645	240
Gross negative fair value	14,167	2,248	0	990	17,405	
All other participants						
Gross positive fair value	7,736	10,565	229	38	18,569	3,888
Gross negative fair value	5,006	8,912	701	62	14,681	
Total						
Gross positive fair value	24,174	11,737	229	73	36,214	4,127
Gross negative fair value	19,173	11,160	701	1,052	32,086	

Expansion of Commercial Bank Credit Card Lines

2008-2010



Loans Outstanding (\$ Billions)

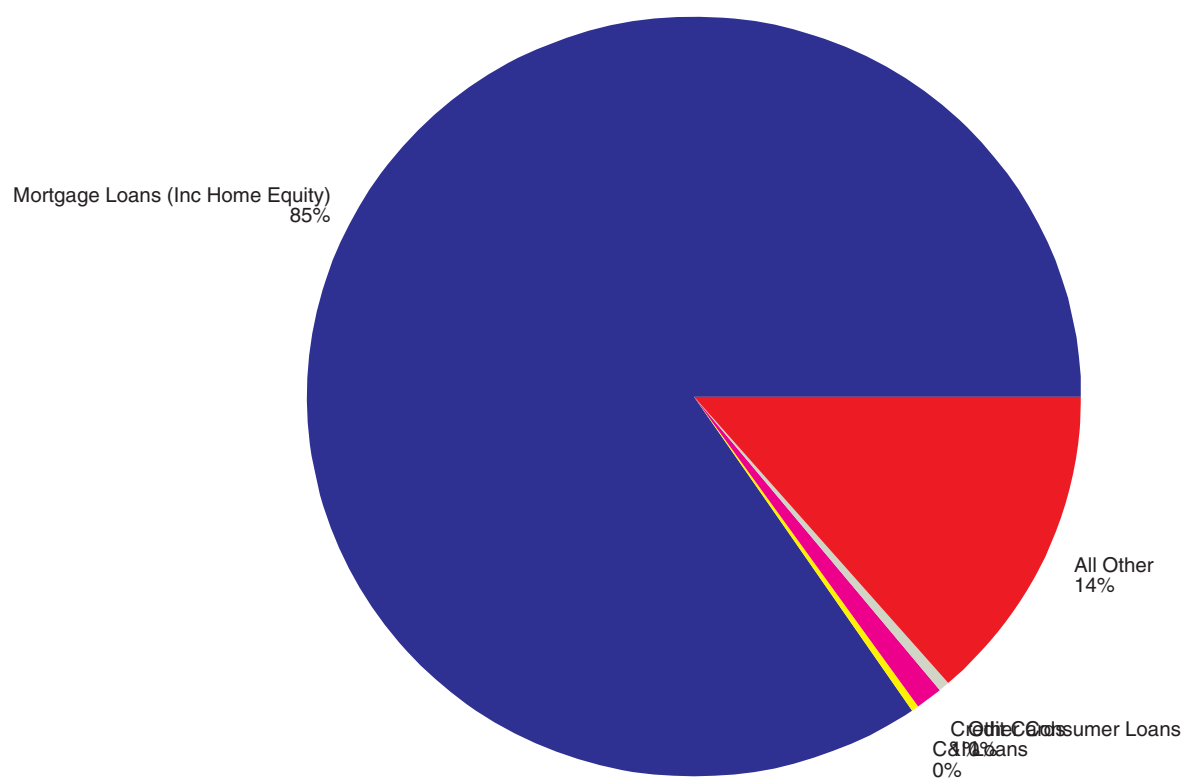
Held On Balance Sheet	344.3	350.4	375.8	405.4	367.4	364.6	356.9	384.3	676.3
Securitized and Sold *	402.2	409.9	417.8	398.3	399.1	397.9	391.4	363.5	16.1
Unused Commitments *	4,010.5	3,999.1	3,991.2	3,660.0	3,258.6	3,116.5	2,999.2	2,898.9	2,819.7
Total	4,757.0	4,759.4	4,784.9	4,463.7	4,025.1	3,879.0	3,747.5	3,646.7	3,512.2

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

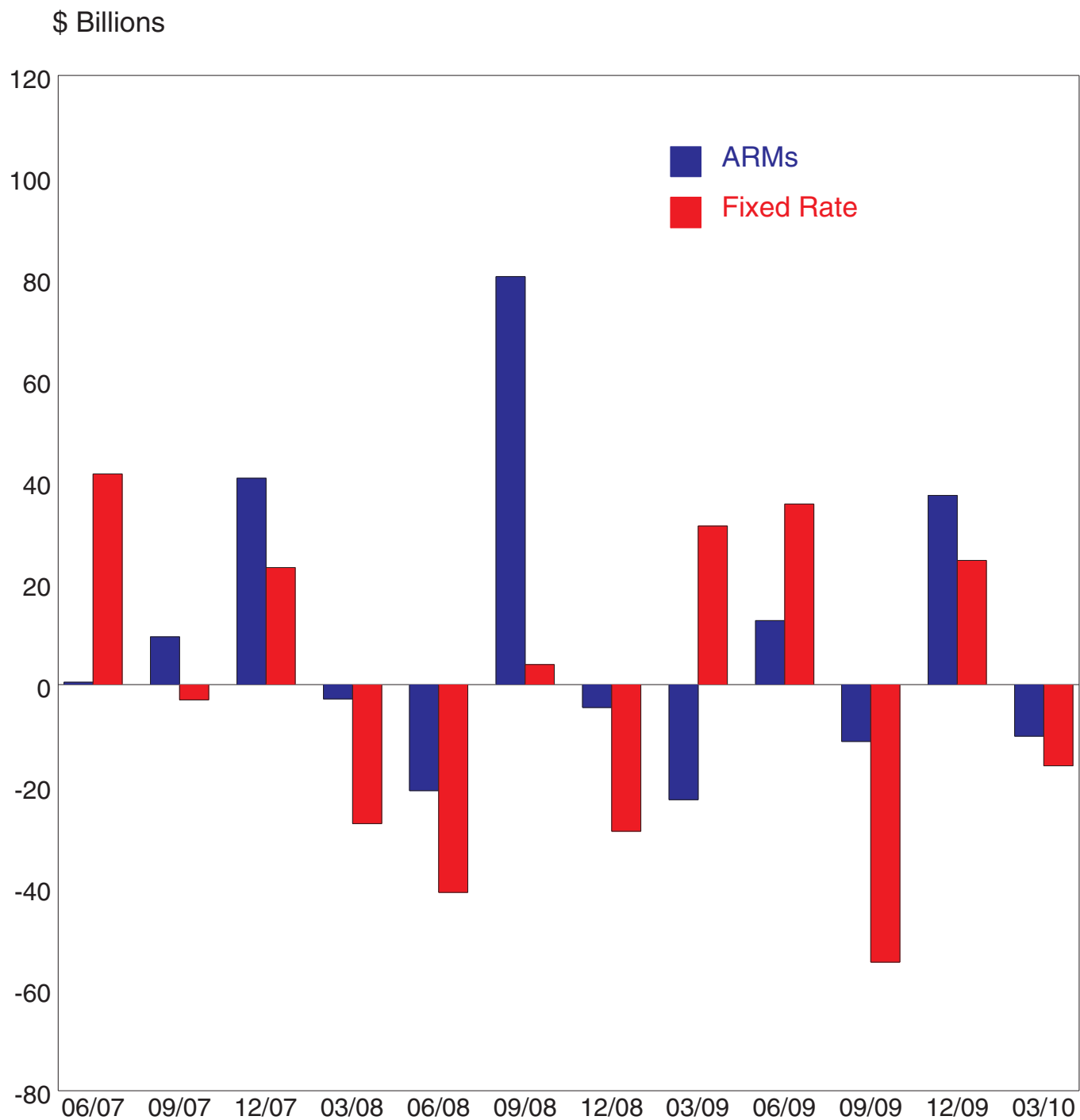
March 31, 2010



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

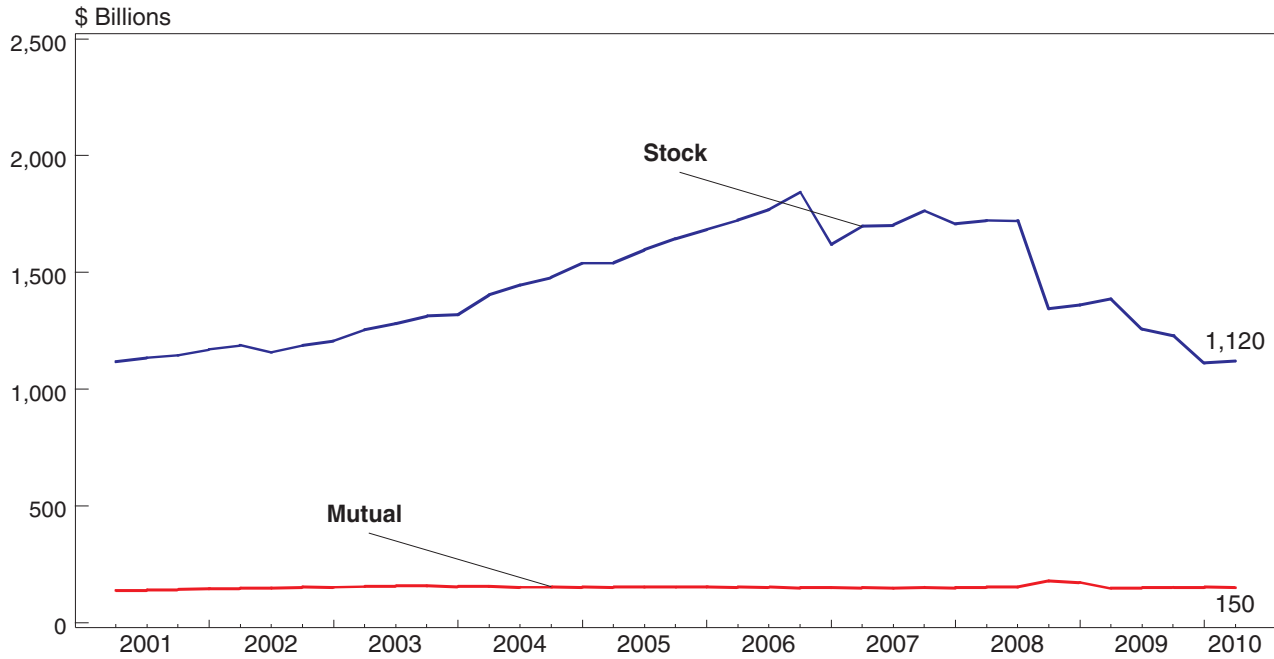
Growth Rates of ARMs and Fixed-Rate Mortgages

2007 - 2010



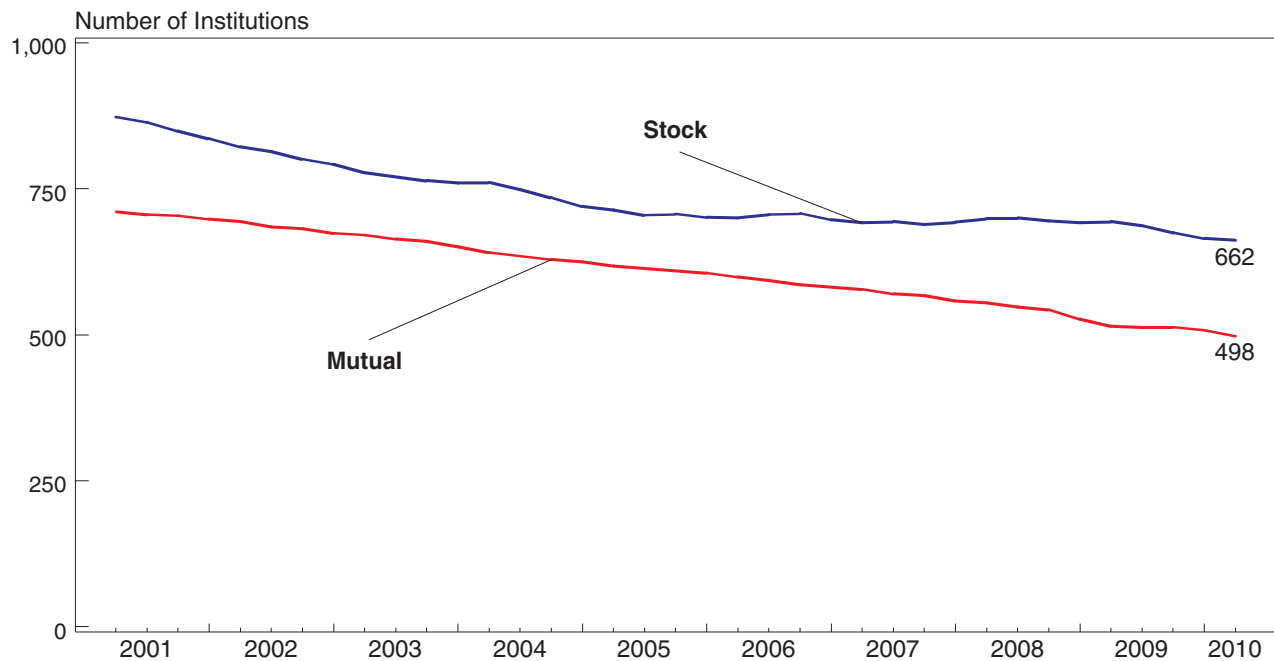
Assets of Mutual and Stock Savings Institutions

2001 - 2010



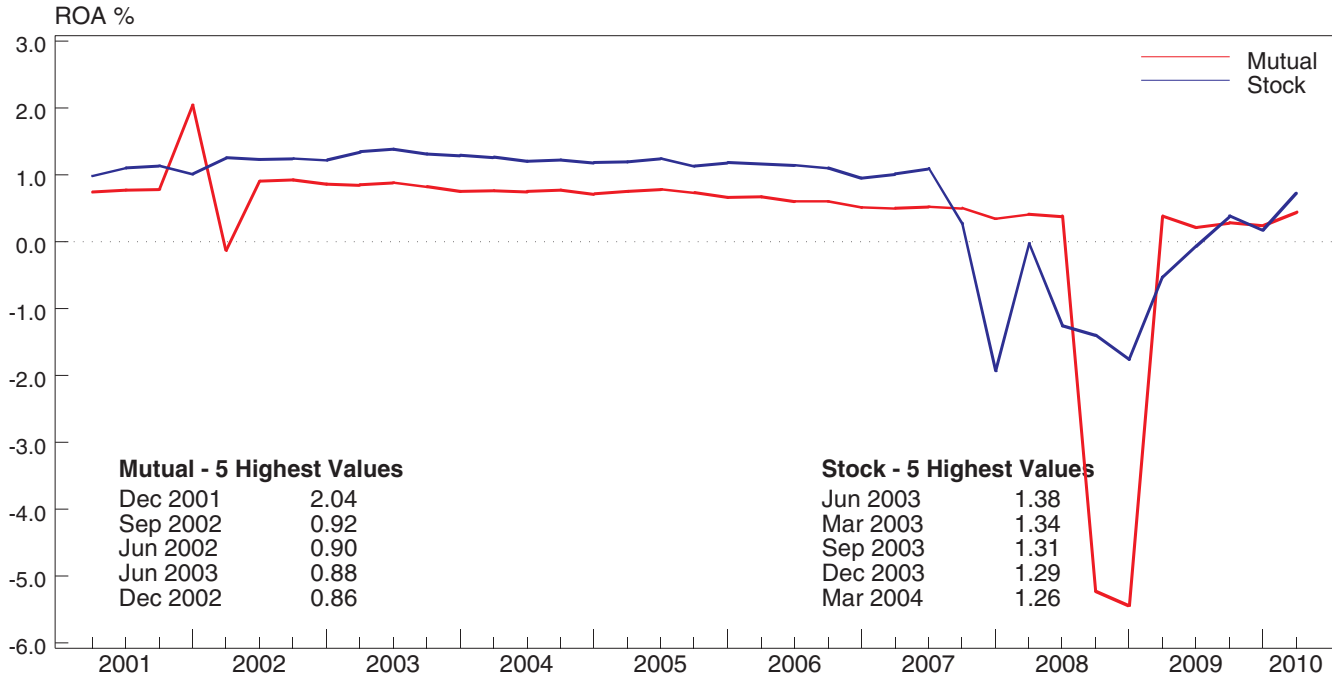
Number of Mutual and Stock Savings Institutions

2001 - 2010



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

2001-2010



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

2001-2010

