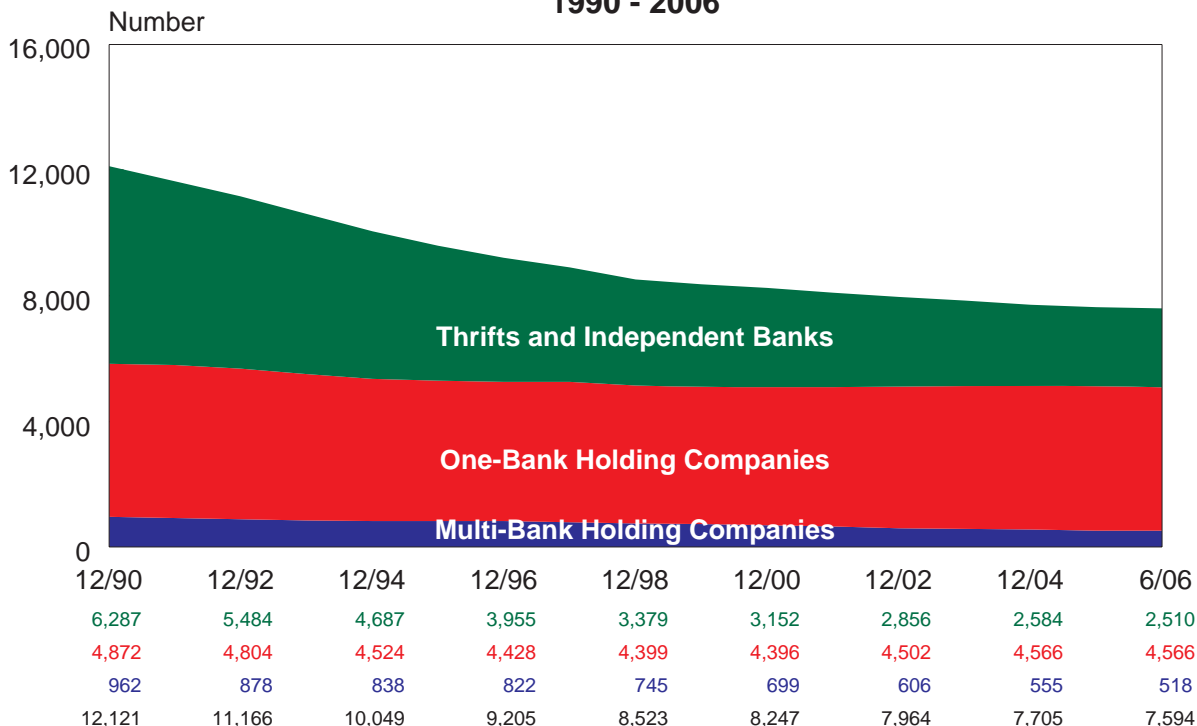


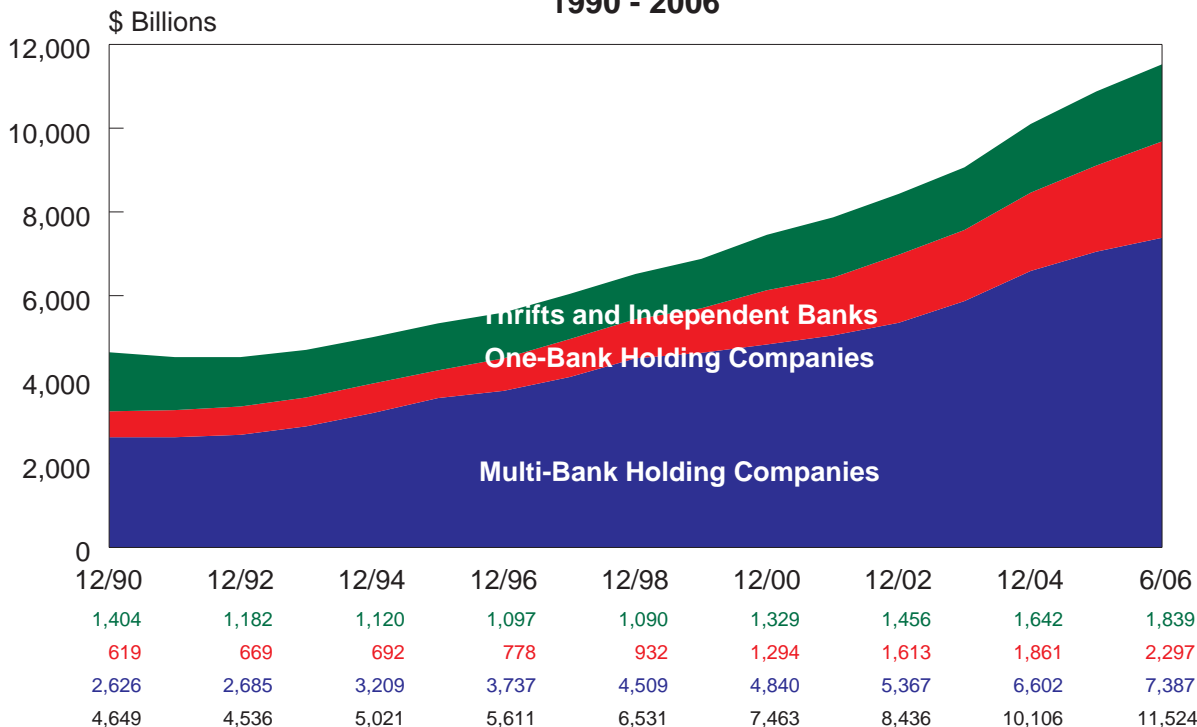
Number of FDIC-Insured Banking Organizations

1990 - 2006



Assets of FDIC-Insured Banking Organizations

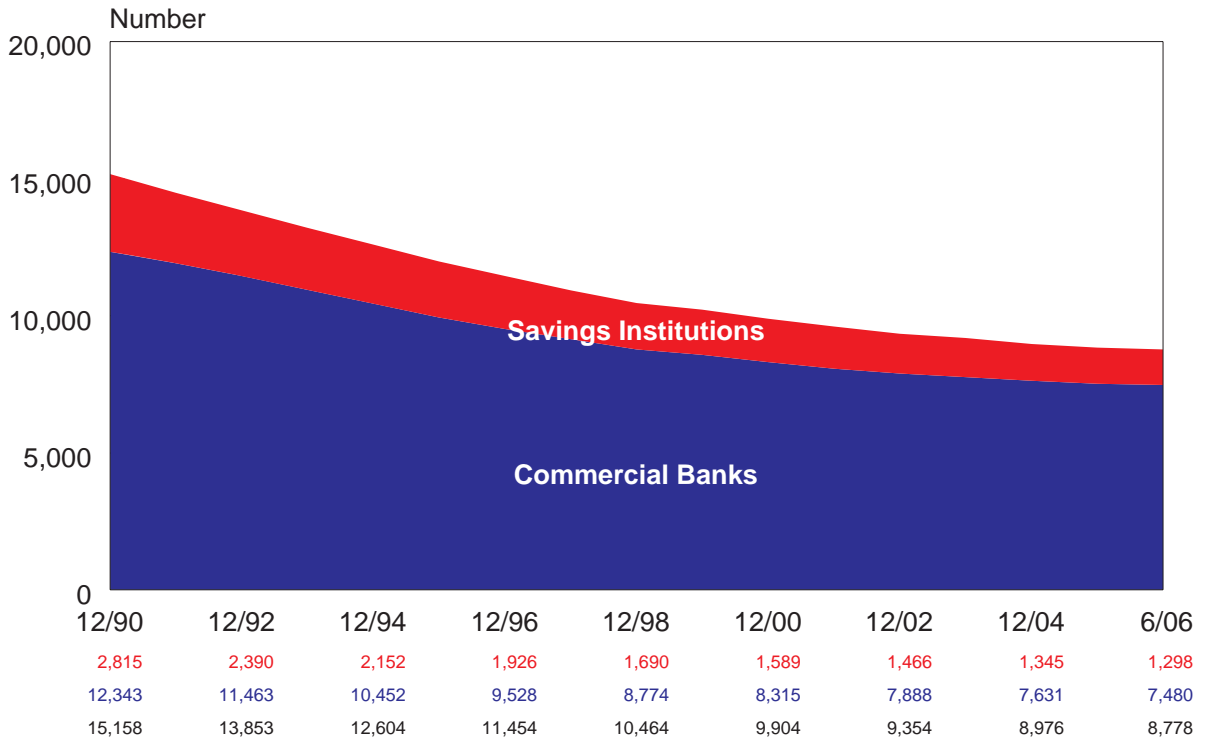
1990 - 2006



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

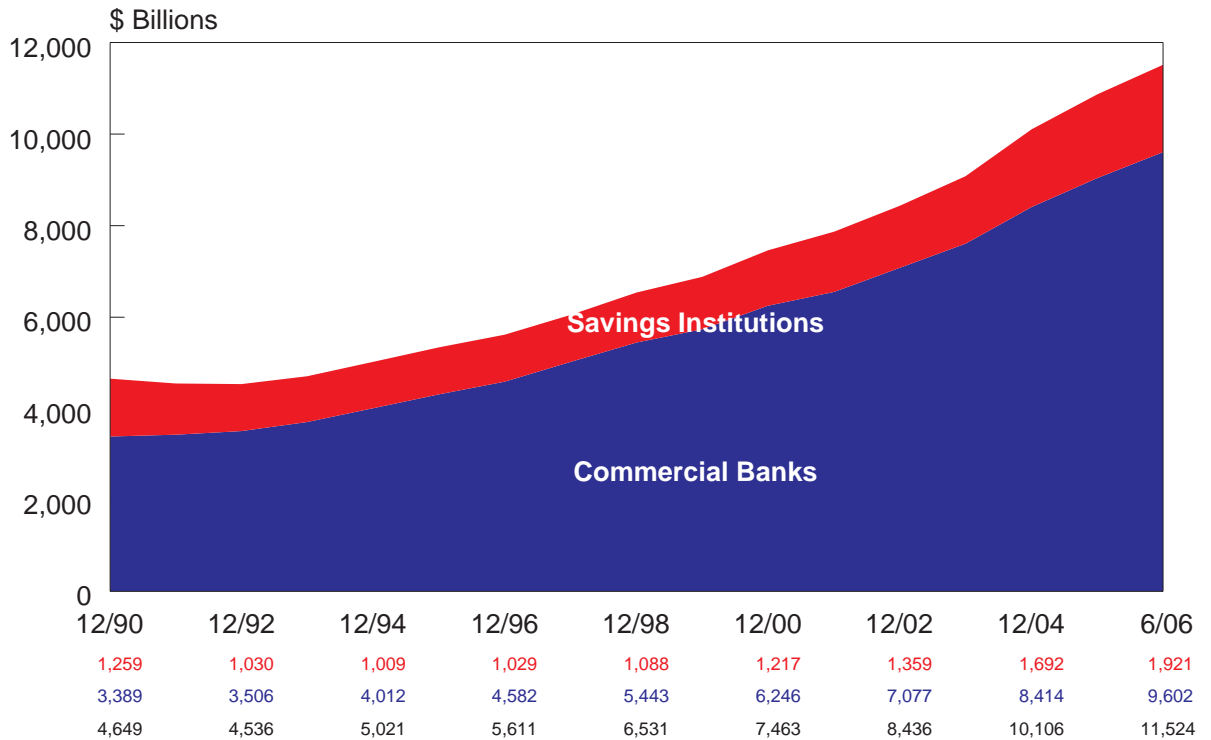
Number of FDIC-Insured Institutions

1990 - 2006



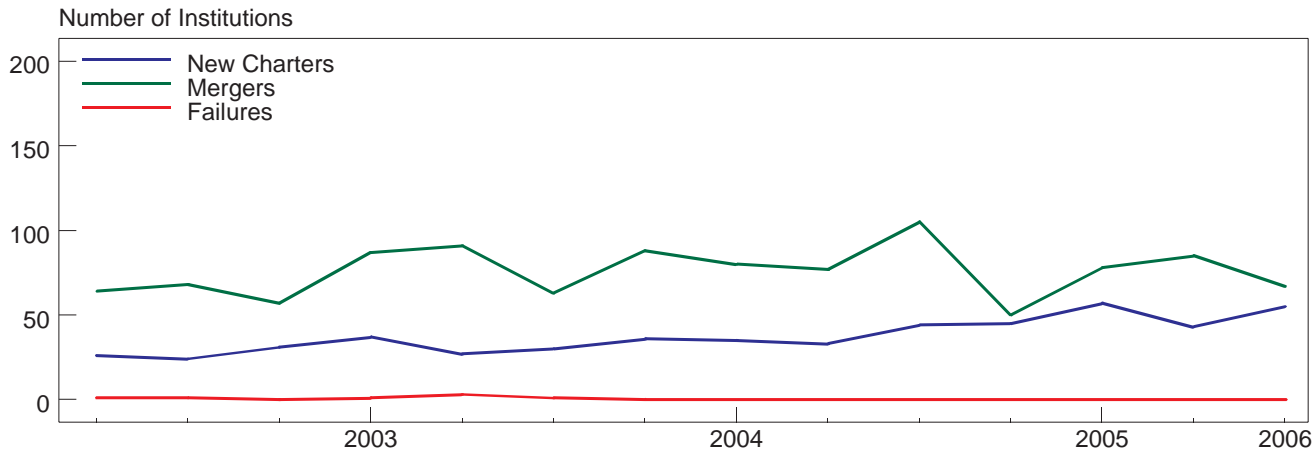
Assets of FDIC-Insured Institutions

1990 - 2006



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2003 - 2006

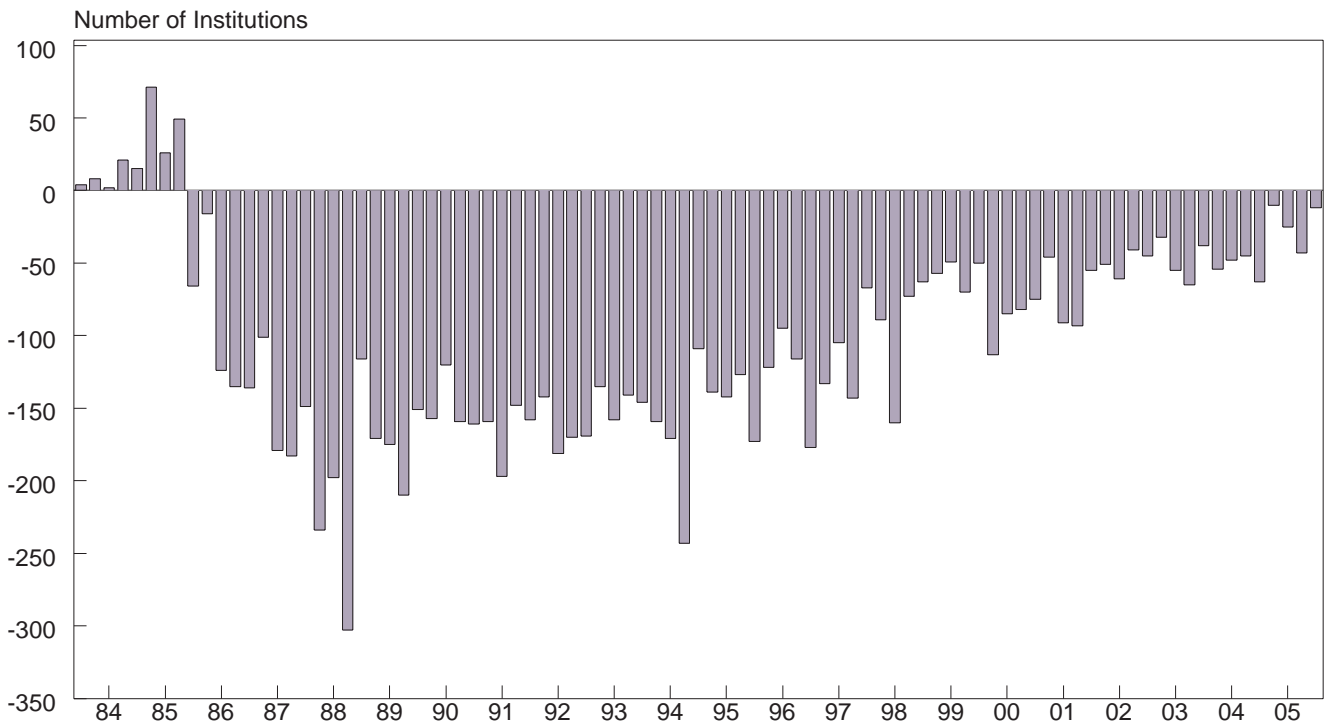


	2003	2004	2005	2006
New Charters	26	36	57	55
Mergers	64	88	78	67
Failures	1	0	0	0
Other Changes, Net*	-1	-2	-4	0
No. of Institutions at end of quarter	9,314	9,024	8,833	8,778

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

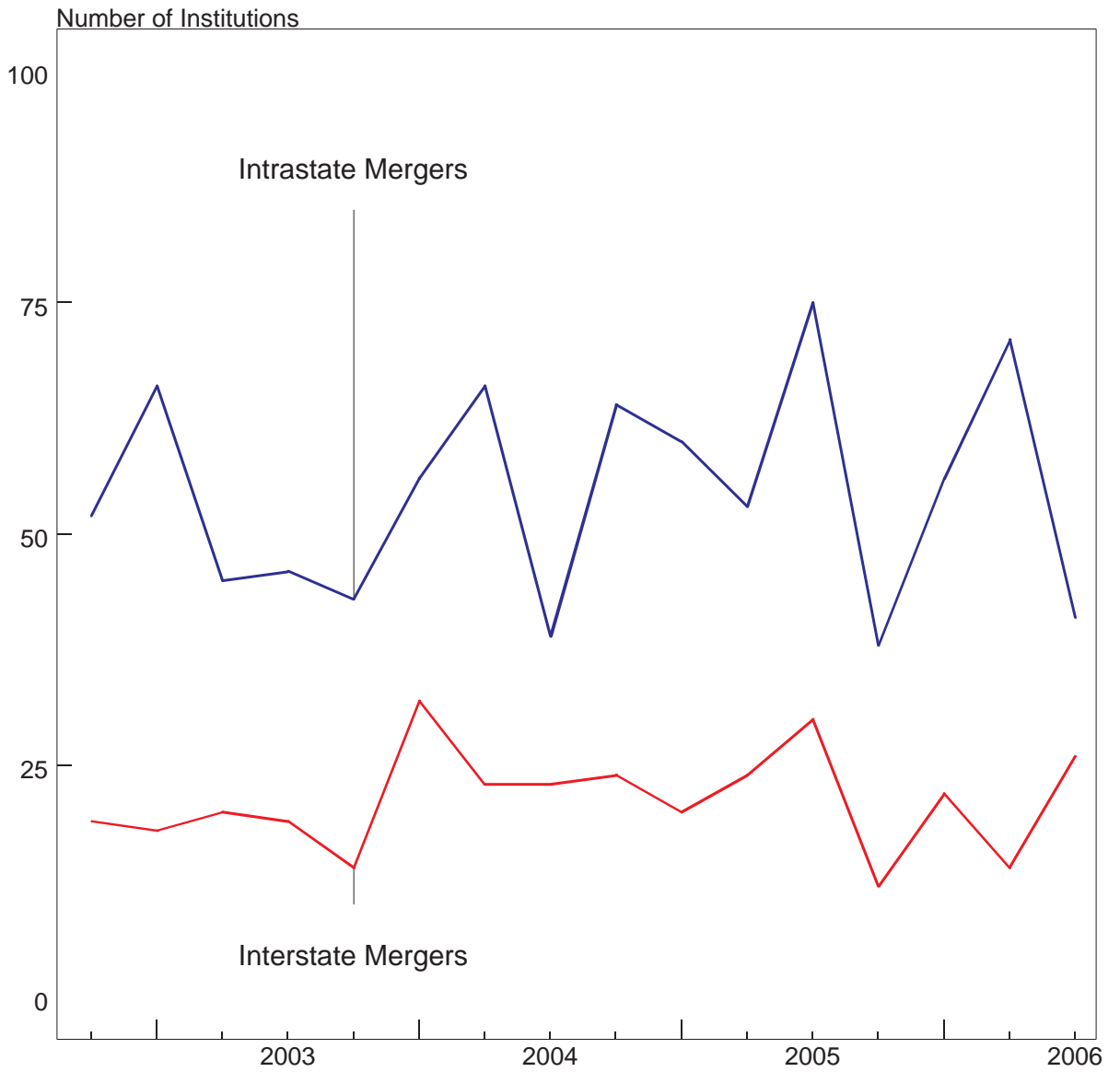
Quarterly Change in the Number of FDIC-Insured Institutions

1984-2006



Institution Mergers: Interstate vs. Intrastate

Quarterly, 2002 - 2006

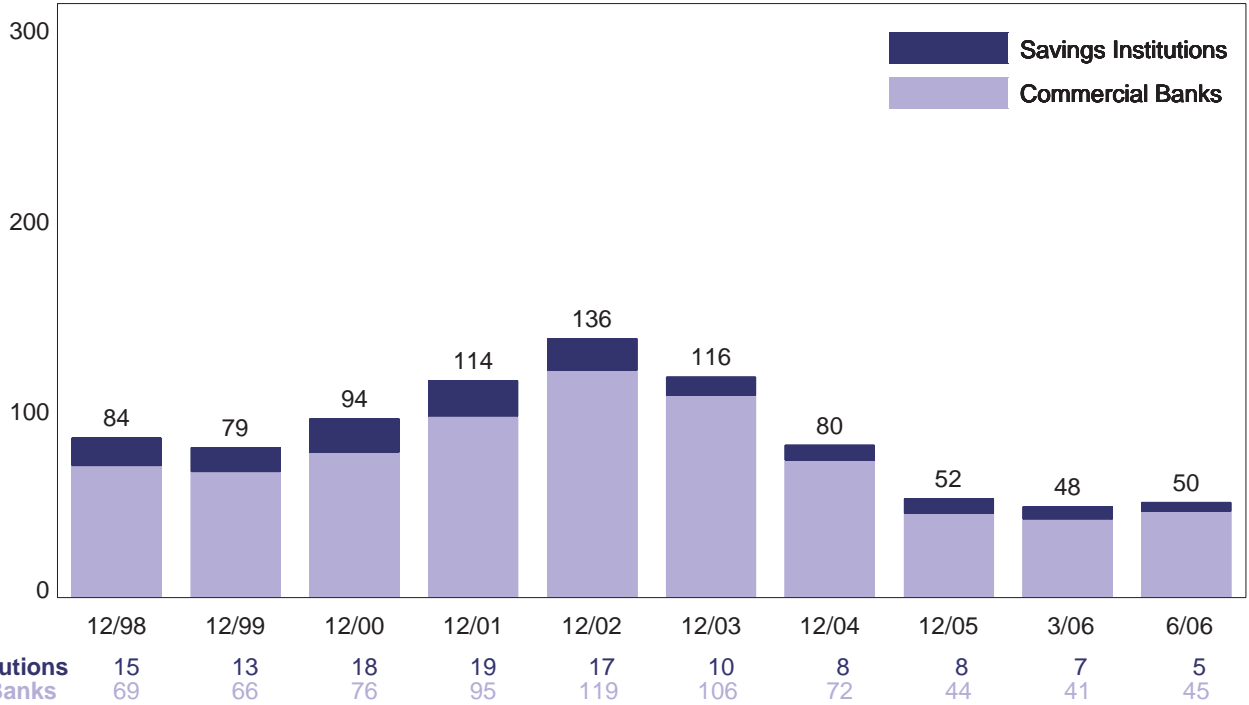


Intrastate Mergers	52	66	45	46	43	56	66	39	64	60	53	75	38	56	71	41
Interstate Mergers	19	18	20	19	14	32	23	23	24	20	24	30	12	22	14	26

Number of FDIC-Insured "Problem" Institutions

1998-2006

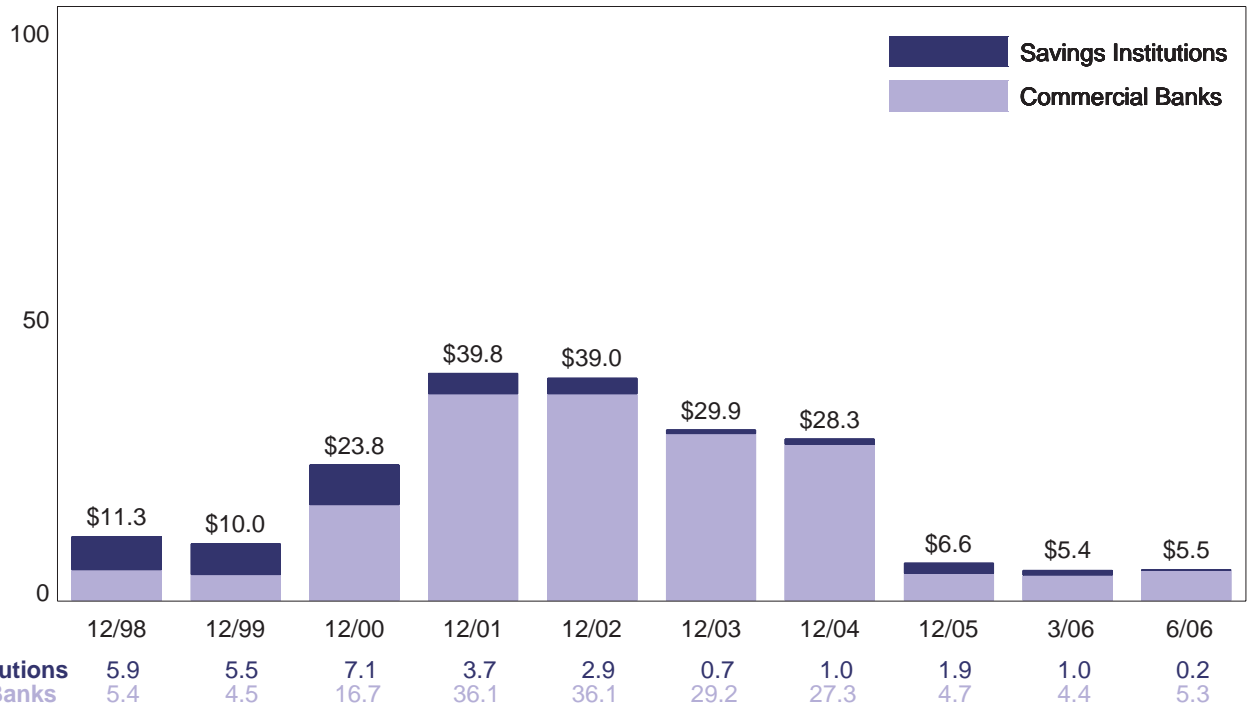
Number of Institutions



Assets of FDIC-Insured "Problem" Institutions

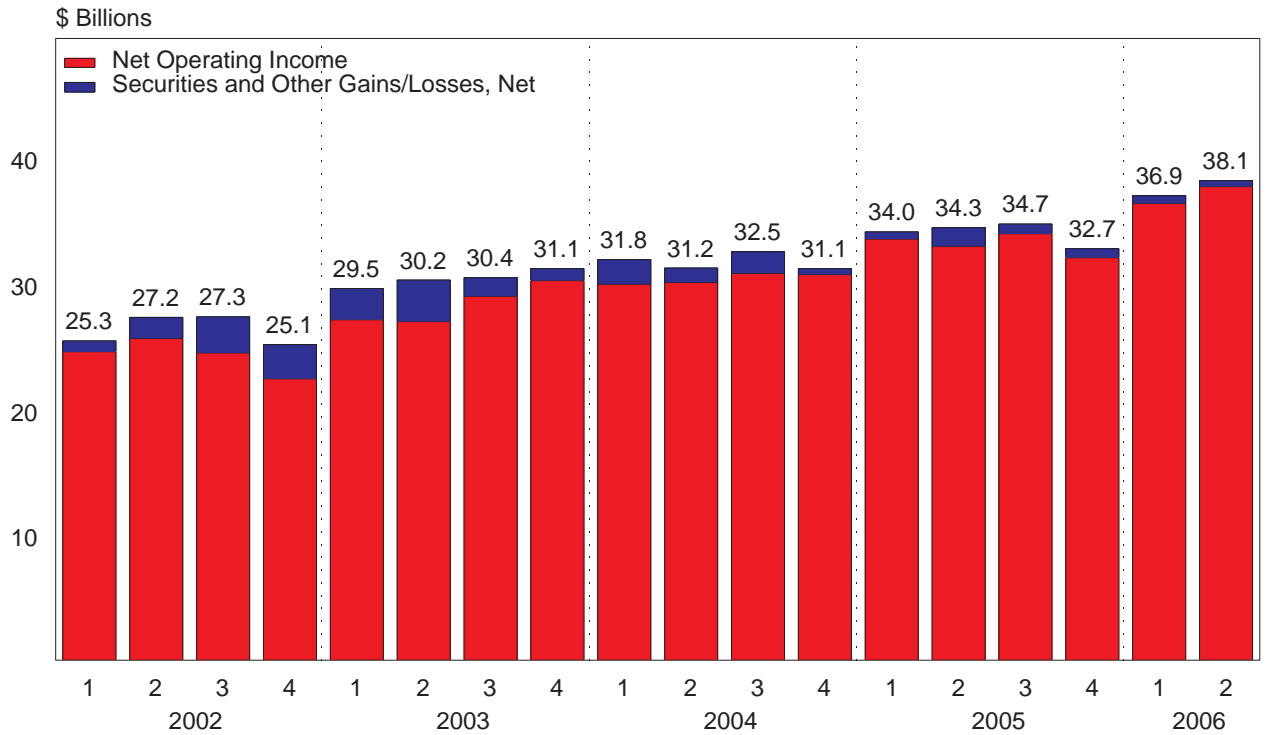
1998-2006

\$ Billions



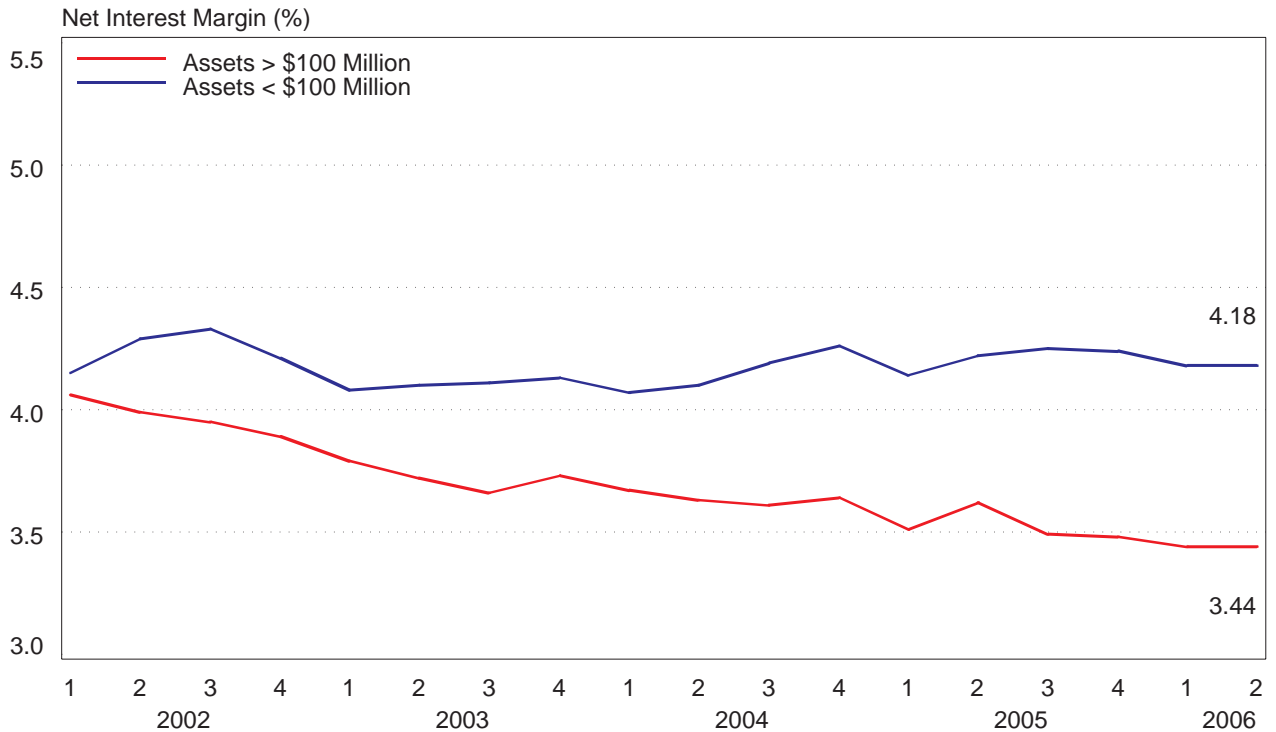
Quarterly Net Income

2002 - 2006



Quarterly Net Interest Margins, Annualized

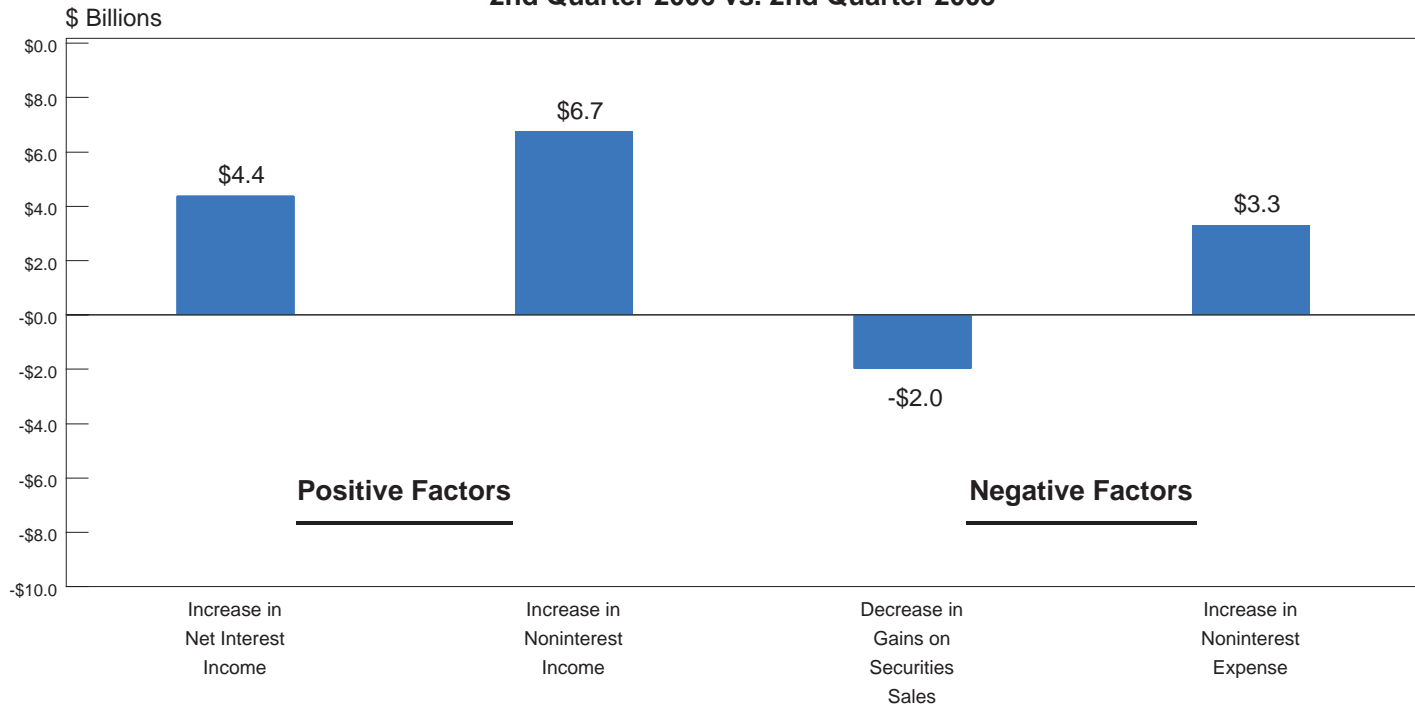
2002 - 2006



Sources of Earnings Growth

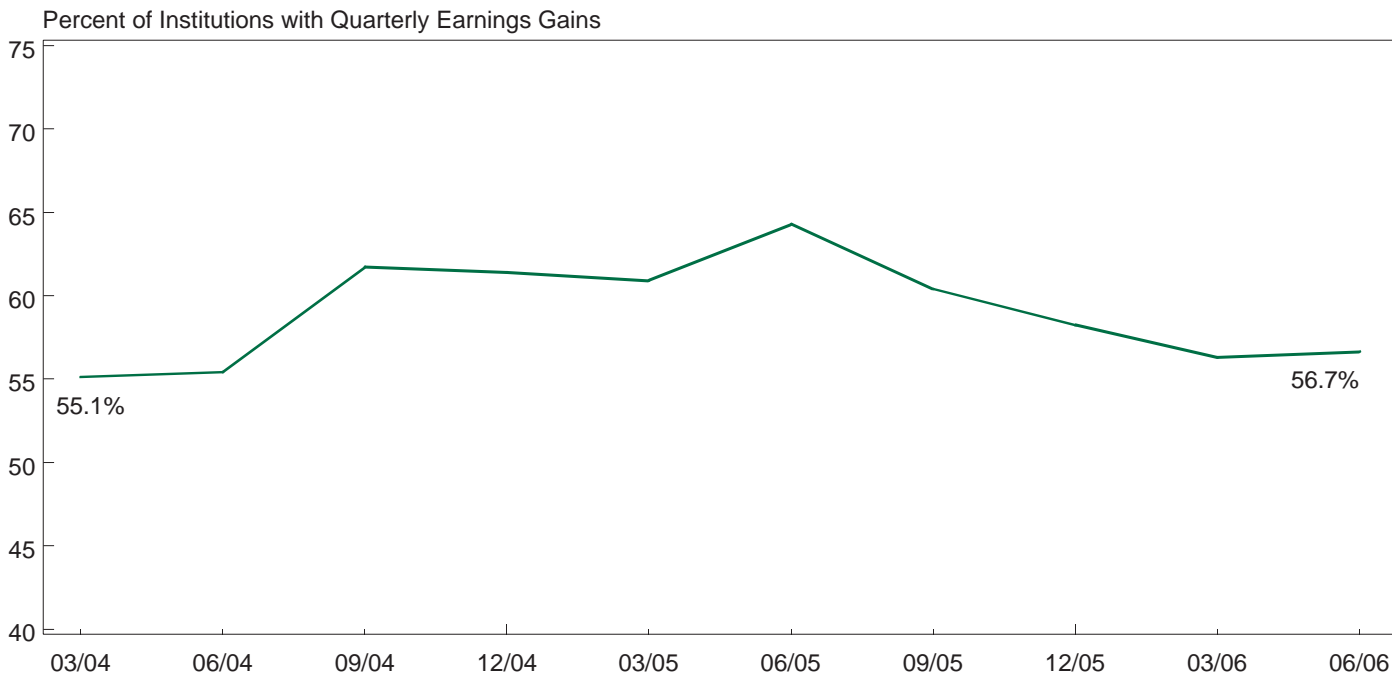
Contributions to Pre-Tax Earnings Growth

2nd Quarter 2006 vs. 2nd Quarter 2005



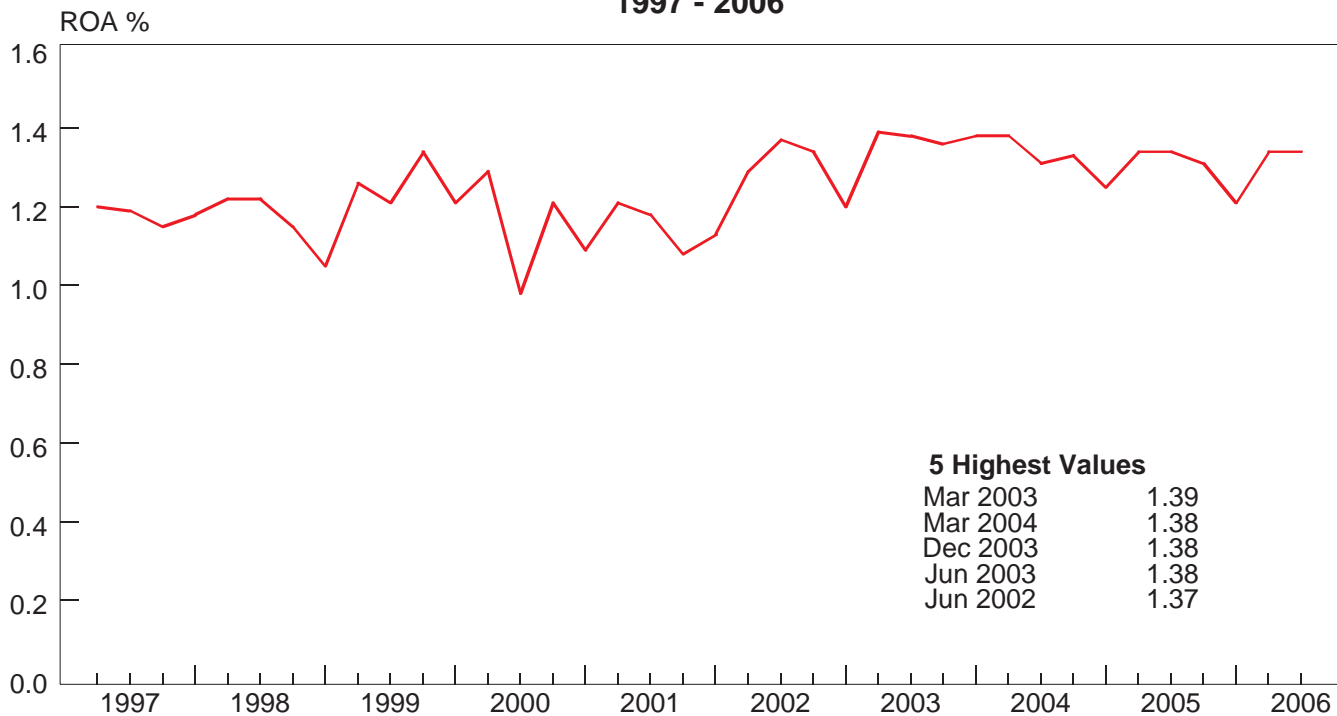
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2004-2006



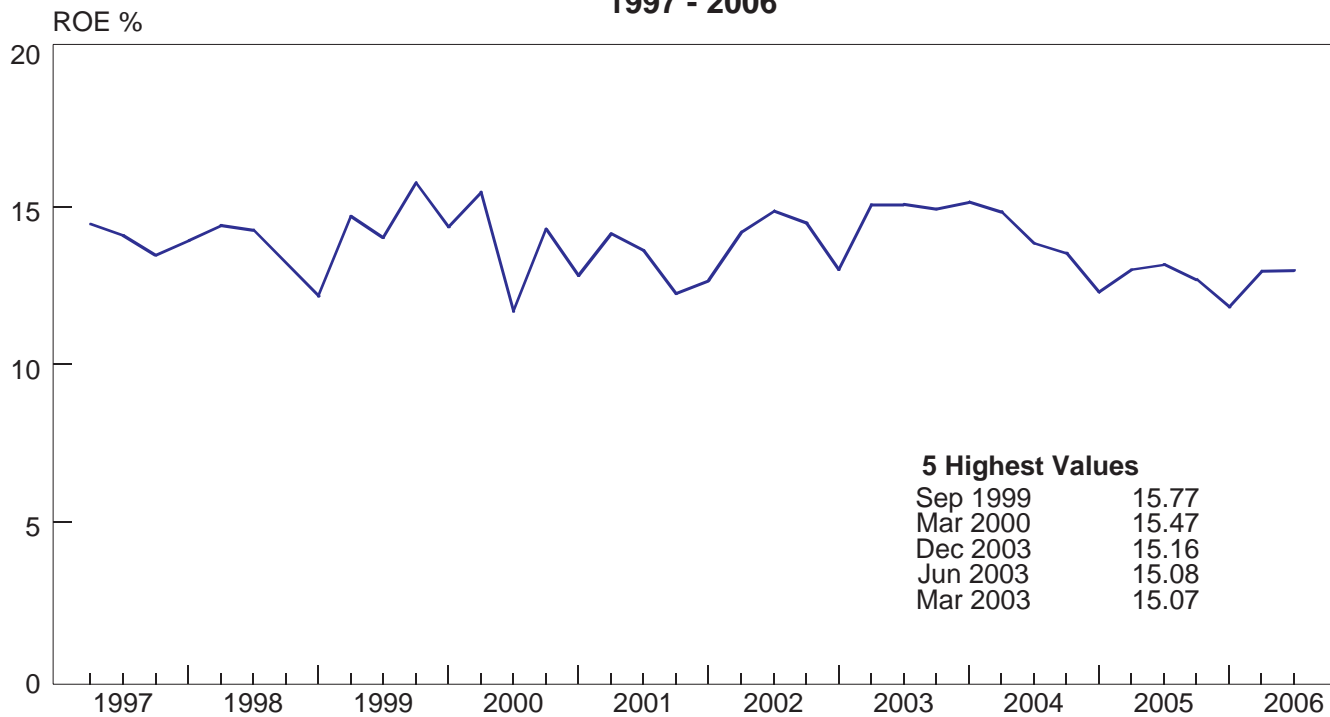
Quarterly Return on Assets (ROA), Annualized

1997 - 2006



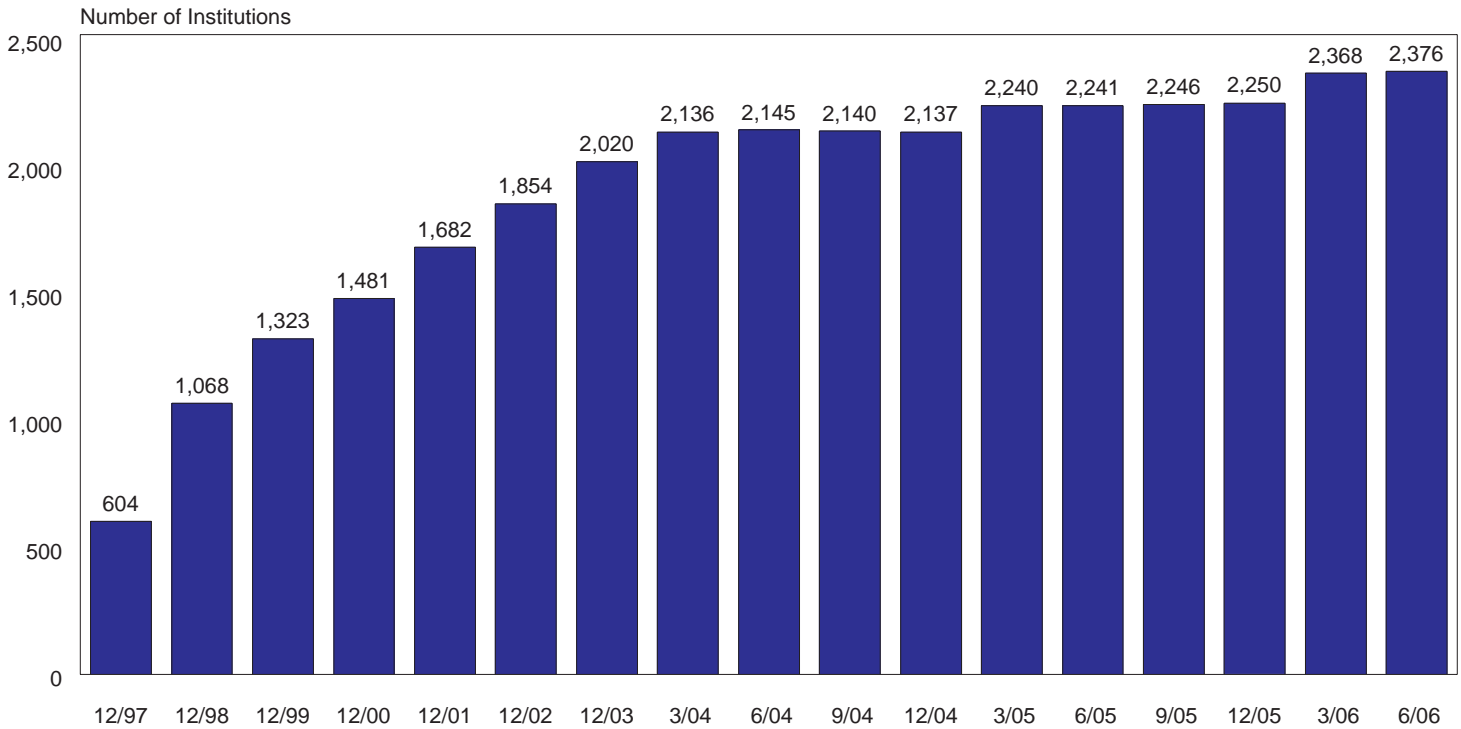
Quarterly Return on Equity (ROE), Annualized

1997 - 2006



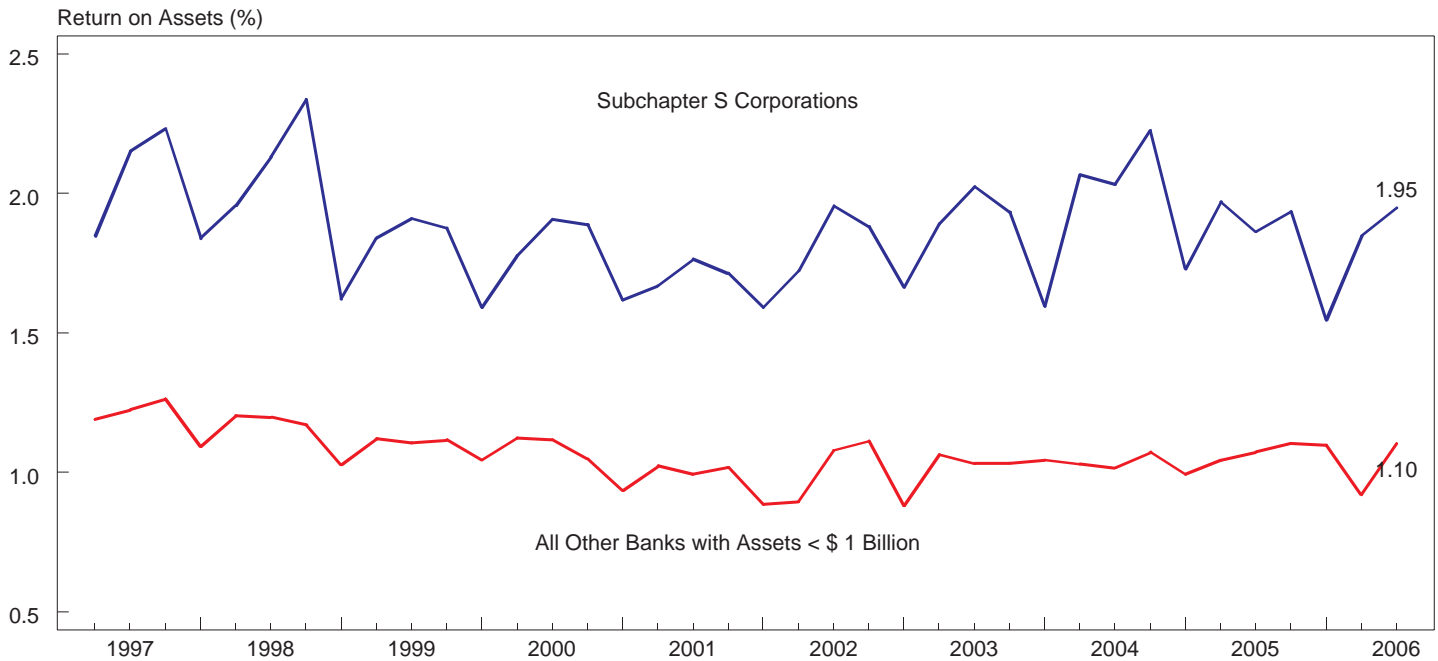
Number of Subchapter S Corporations

1997-2006



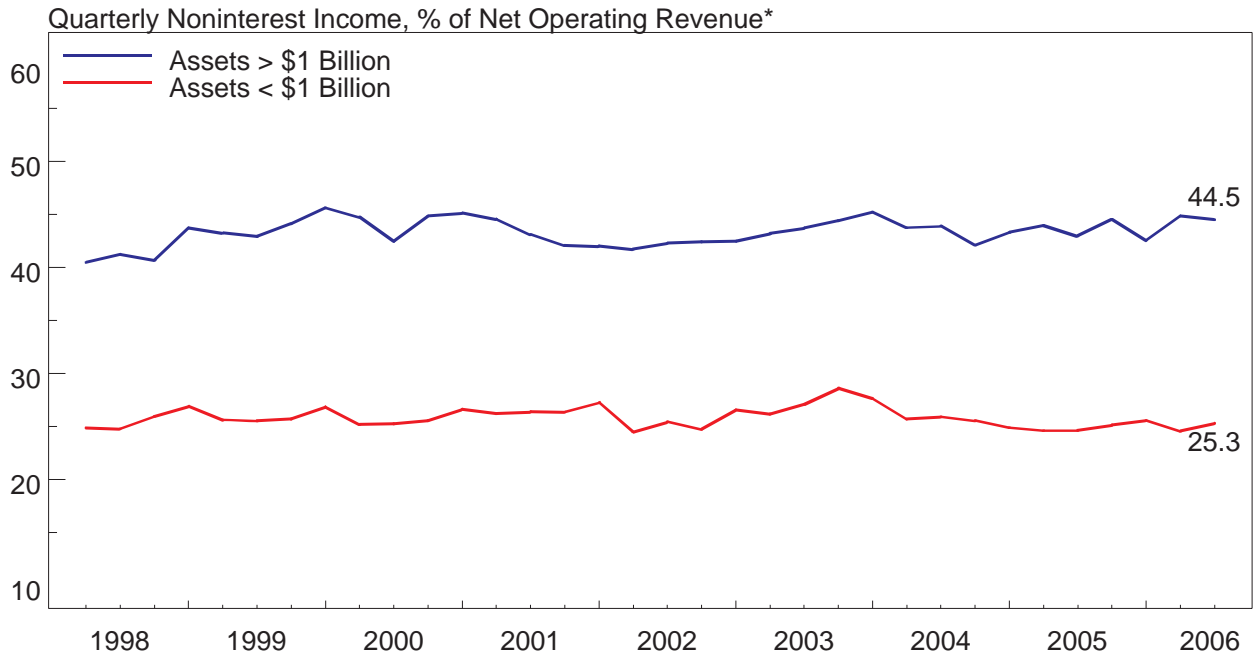
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2006



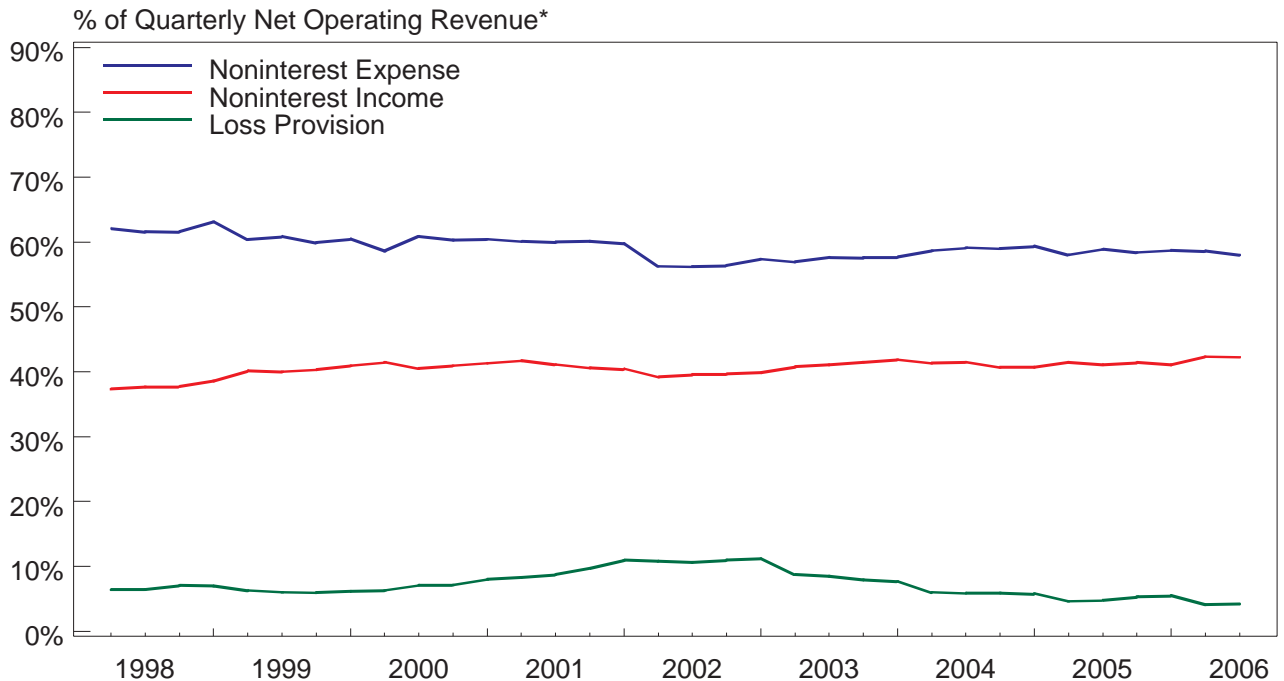
Noninterest Income as a Percentage of Net Operating Revenue*

1998 - 2006



Trends in FDIC-Insured Institutions' Income & Expenses

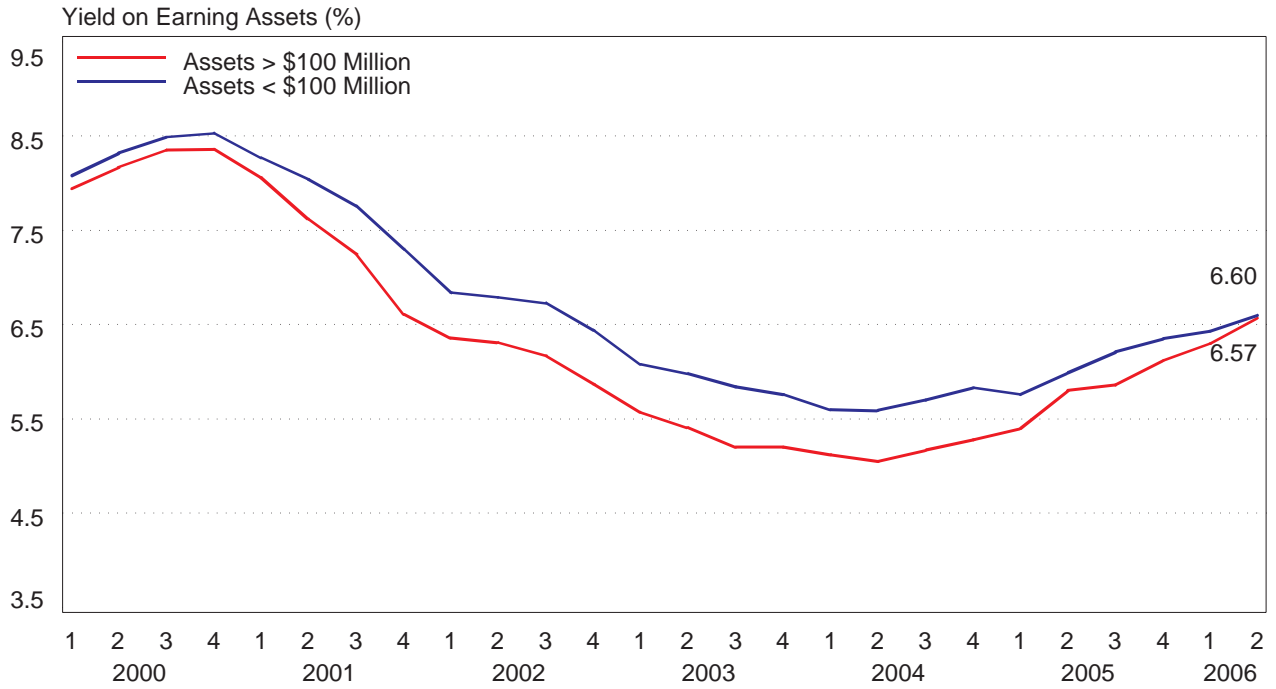
1998 - 2006



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

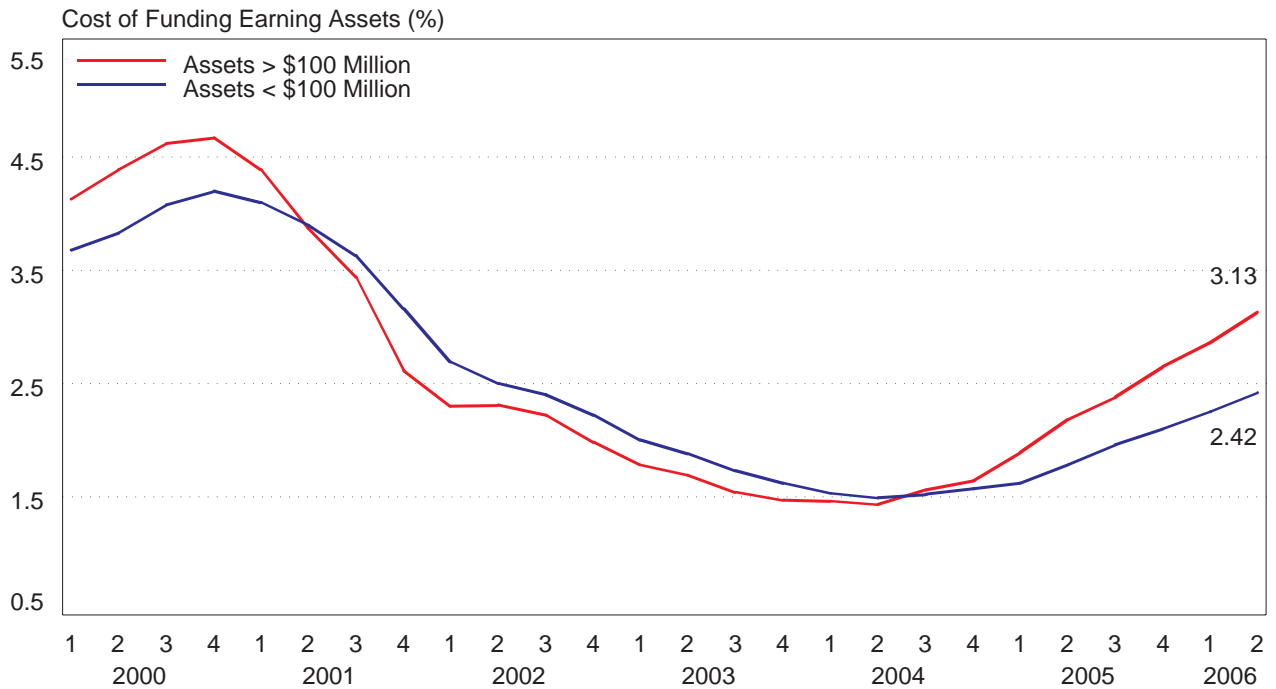
Quarterly Yield on Earning Assets

2000 - 2006



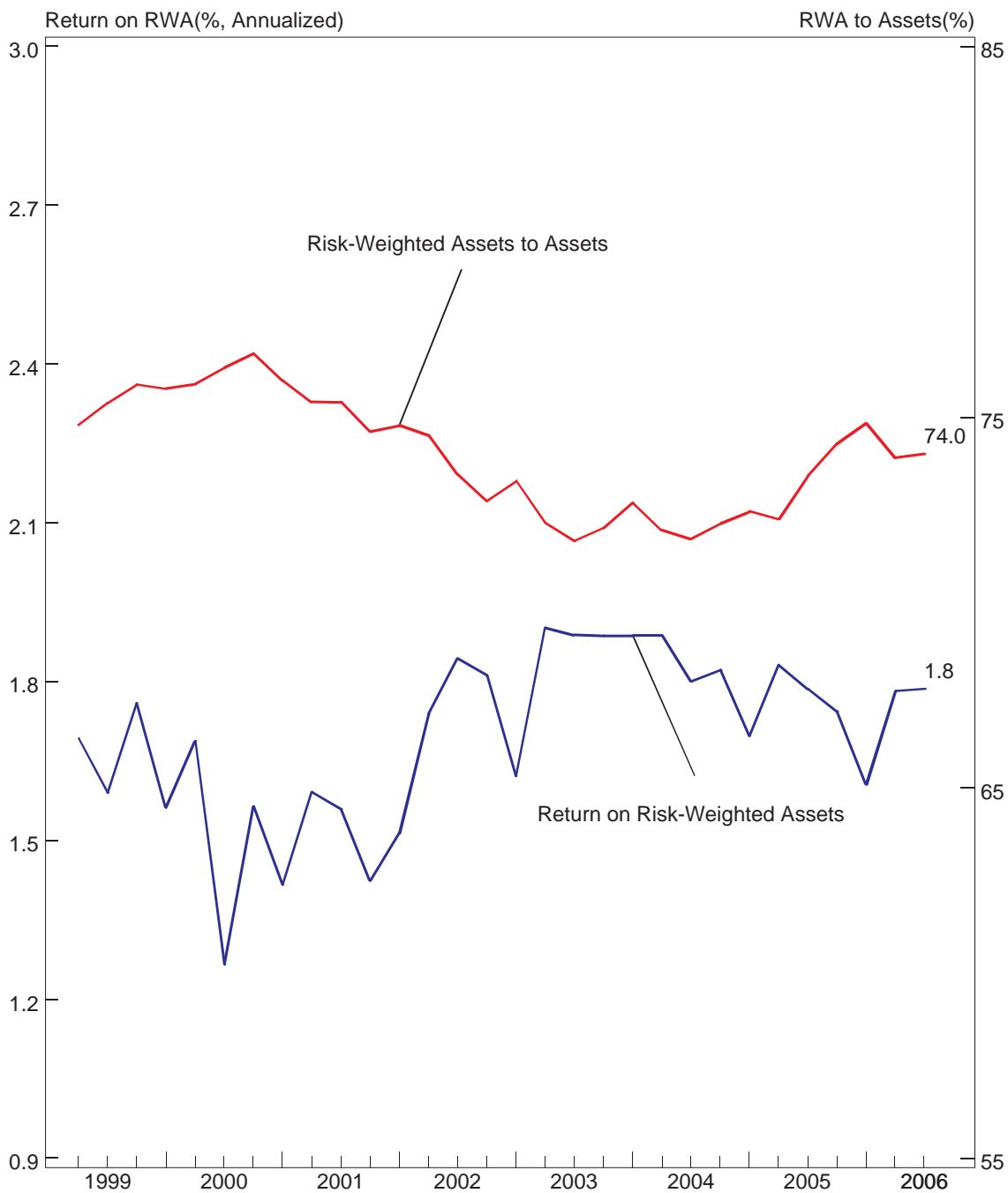
Quarterly Cost of Funding Earning Assets

2000 - 2006



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

1999 - 2006

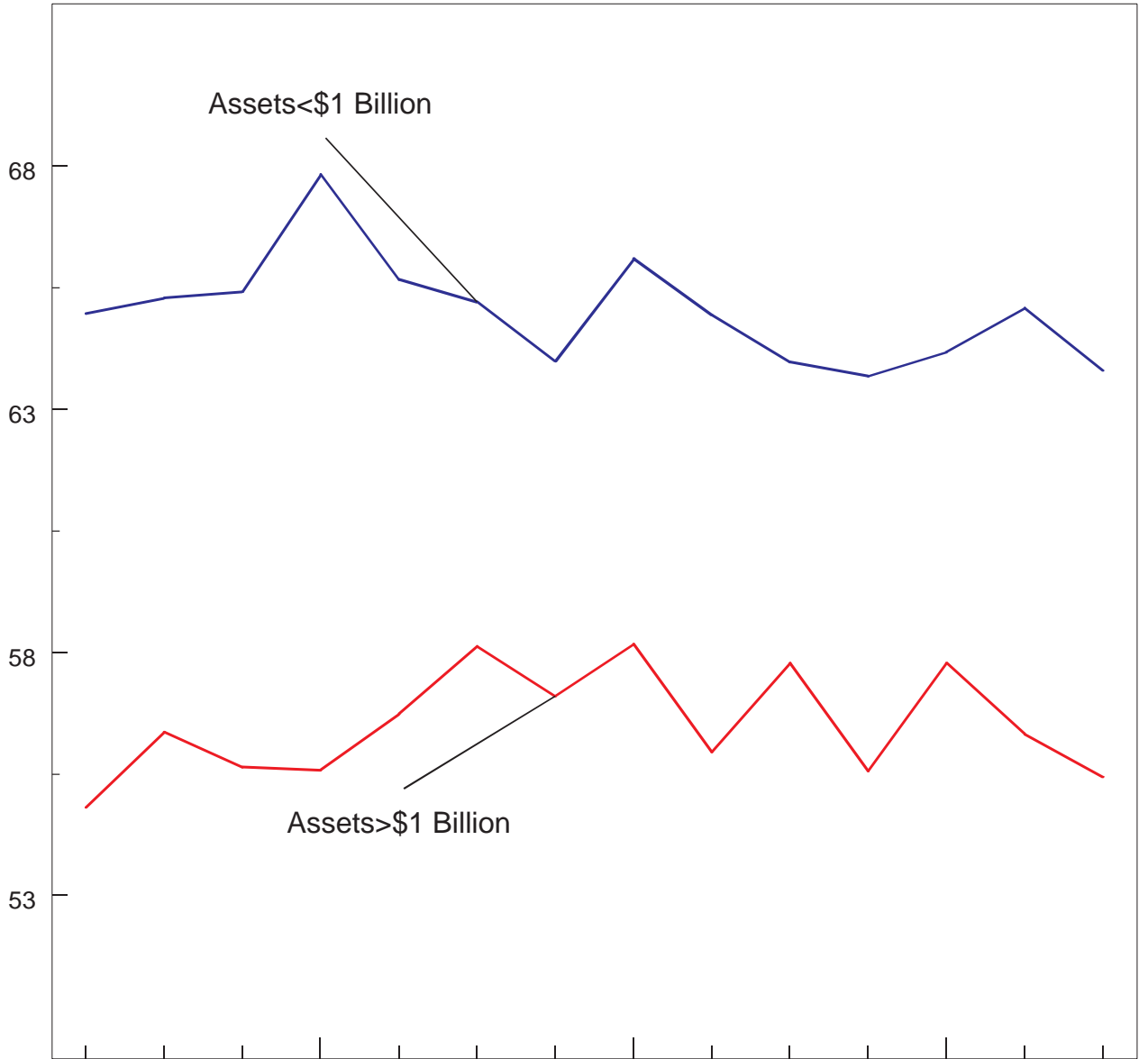


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2003 - 2006

Efficiency Ratio (%)

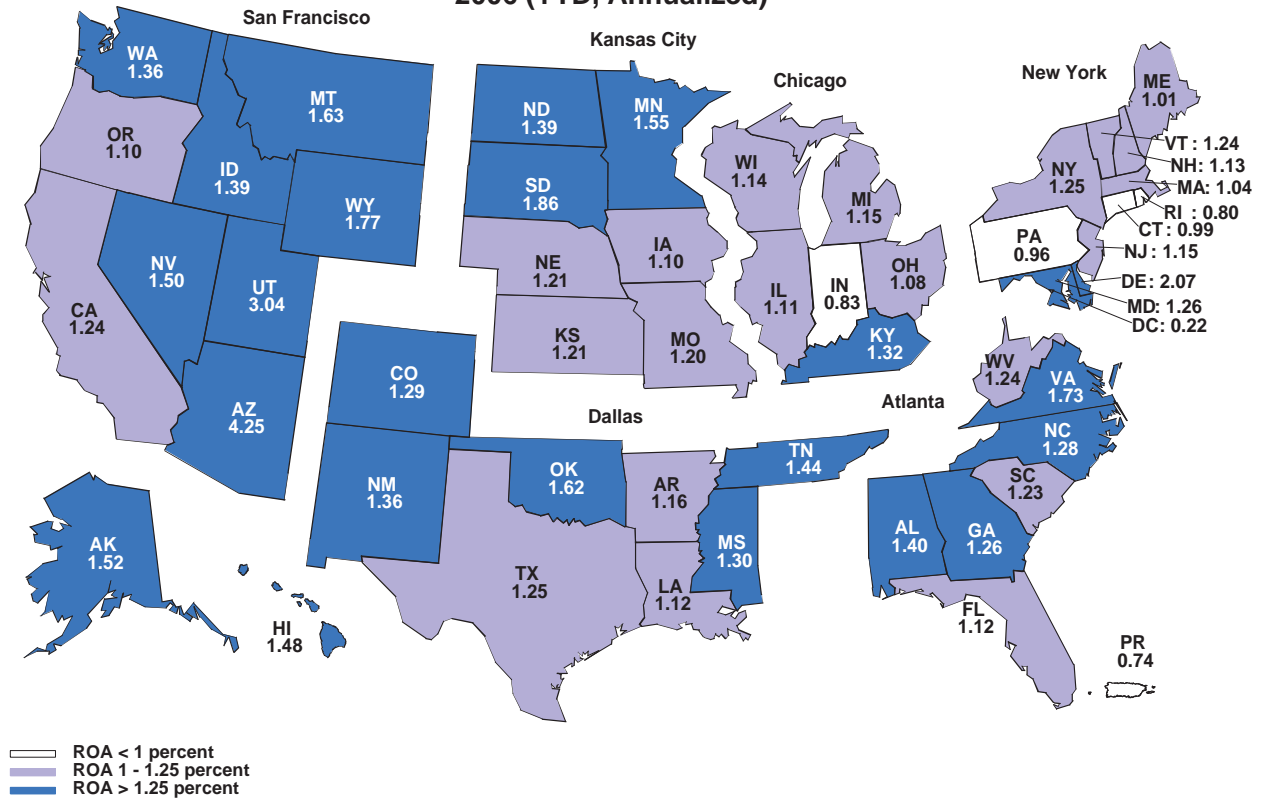


	03/03	06/03	09/03	12/03	03/04	06/04	09/04	12/04	03/05	06/05	09/05	12/05	03/06	06/06
Assets < \$1 Billion	64.48	64.80	64.93	67.34	65.18	64.72	63.50	65.61	64.45	63.48	63.19	63.69	64.59	63.31
Assets > \$1 Billion	54.32	55.87	55.15	55.09	56.24	57.63	56.61	57.68	55.46	57.29	55.07	57.29	55.83	54.95
Total	55.78	57.14	56.57	56.78	57.45	58.57	57.55	58.72	56.62	58.09	56.12	58.15	56.93	56.00

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

Return on Assets (ROA)

2006 (YTD, Annualized)



ROA Rankings by State

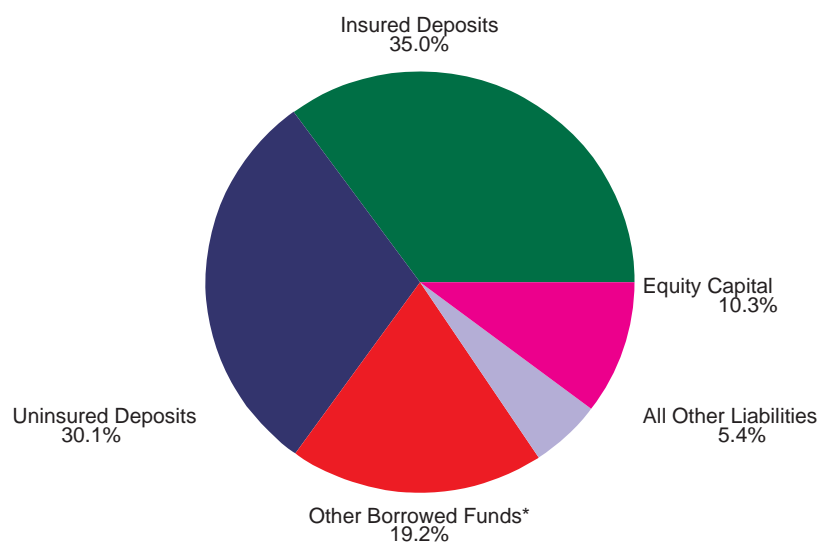
Rank	State	No. of Inst. as of 6/30/06	YTD 2006	YTD 2005	Change*
1	Arizona	53	4.25	2.18	207
2	Utah	70	3.04	2.48	56
3	Delaware	35	2.07	1.66	41
4	South Dakota	91	1.86	1.86	0
5	Wyoming	44	1.77	1.57	20
6	Virginia	139	1.73	1.65	8
7	Montana	82	1.63	1.51	12
8	Oklahoma	271	1.62	1.70	(8)
9	Minnesota	455	1.55	1.67	(12)
10	Alaska	7	1.52	1.38	14
11	Nevada	38	1.50	3.65	(215)
12	Hawaii	9	1.48	1.48	0
13	Tennessee	204	1.44	1.19	25
14	Alabama	160	1.40	1.30	10
15	Idaho	17	1.39	1.33	6
16	North Dakota	98	1.39	1.67	(28)
17	New Mexico	54	1.36	1.23	13
18	Washington	96	1.36	1.31	5
19	Kentucky	223	1.32	1.17	15
20	Mississippi	99	1.30	1.22	8
21	Colorado	170	1.29	1.26	3
22	North Carolina	109	1.28	1.59	(31)
23	Georgia	353	1.26	1.35	(9)
24	Maryland	112	1.26	1.36	(10)
25	New York	203	1.25	1.22	3
26	Texas	654	1.25	1.23	2
27	California	296	1.24	1.31	(7)
28	Vermont	19	1.24	1.31	(7)
29	West Virginia	70	1.24	1.20	4
30	South Carolina	98	1.23	1.12	11
31	Kansas	365	1.21	1.38	(17)
32	Nebraska	257	1.21	0.77	44
33	Missouri	373	1.20	1.22	(2)
34	Arkansas	159	1.16	1.19	(3)
35	Michigan	173	1.15	1.22	(7)
36	New Jersey	134	1.15	1.12	3
37	Wisconsin	302	1.14	1.25	(11)
38	New Hampshire	26	1.13	2.85	(172)
39	Florida	305	1.12	1.09	3
40	Louisiana	166	1.12	1.31	(19)
41	Illinois	704	1.11	1.23	(12)
42	Iowa	404	1.10	1.16	(6)
43	Oregon	39	1.10	1.33	(23)
44	Ohio	278	1.08	0.85	23
45	Massachusetts	194	1.04	0.97	7
46	Maine	37	1.01	0.89	12
47	Connecticut	57	0.99	1.14	(15)
48	Pennsylvania	255	0.96	1.21	(25)
49	Indiana	184	0.83	1.34	(51)
50	Rhode Island	13	0.80	1.12	(32)
51	Puerto Rico	10	0.74	1.28	(54)
52	District of Col.	7	0.22	0.46	(24)
	U.S. and Terr.	8,778	1.34	1.34	0

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

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

Total Liabilities and Equity Capital

June 30, 2006

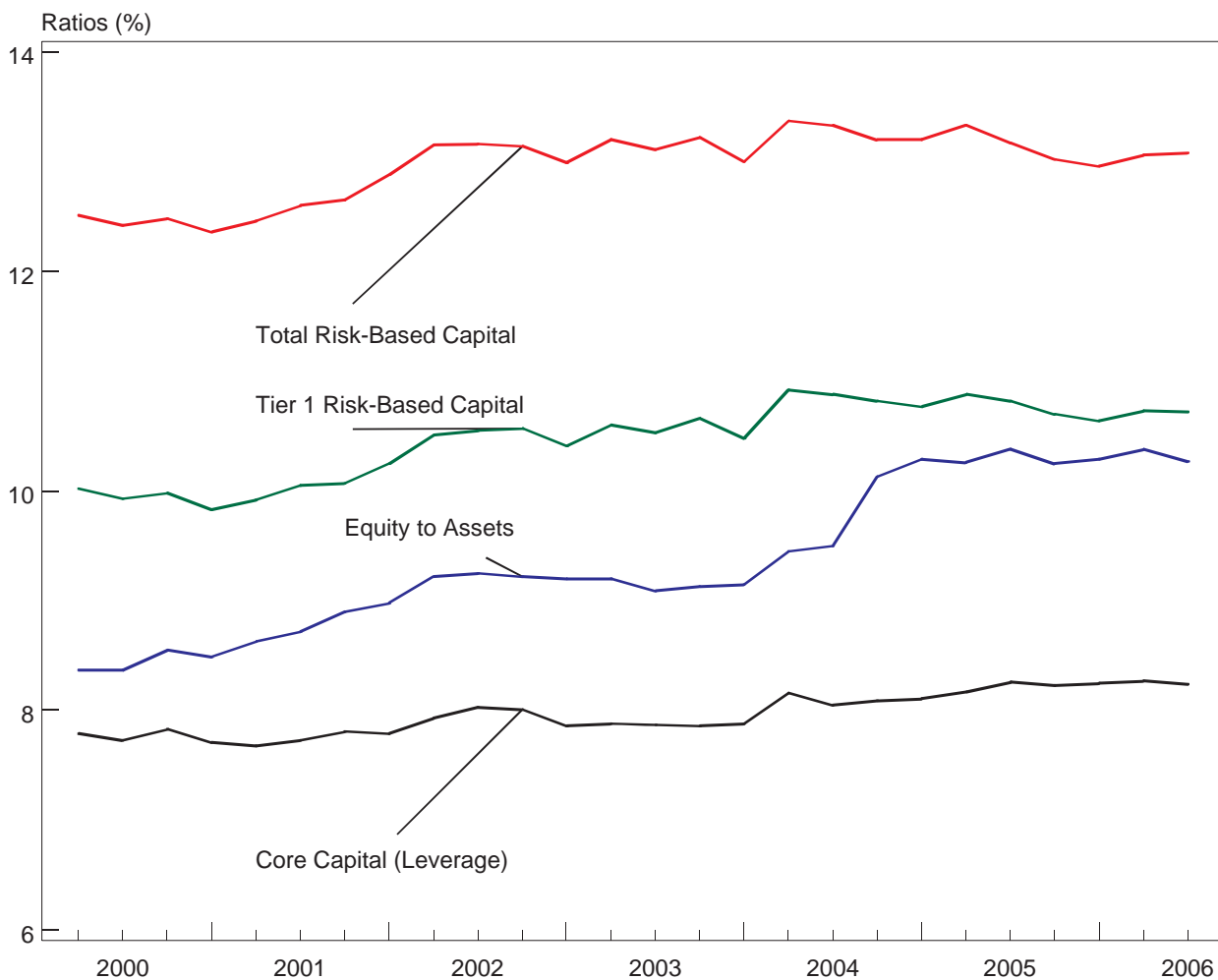


(\$ Billions)	6/30/05	6/30/06	% Change
Insured Deposits (estimated)	3,757	4,038	7.5
Uninsured Deposits	3,064	3,468	13.2
In Foreign Offices	895	1,068	19.3
Other Borrowed Funds*	2,017	2,215	9.8
All Other Liabilities	549	620	12.9
Subordinated Debt	123	143	16.3
Equity Capital	1,087	1,184	8.9
Total Liabilities and Equity Capital	10,474	11,524	10.0

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

Capital Ratios

2000 - 2006

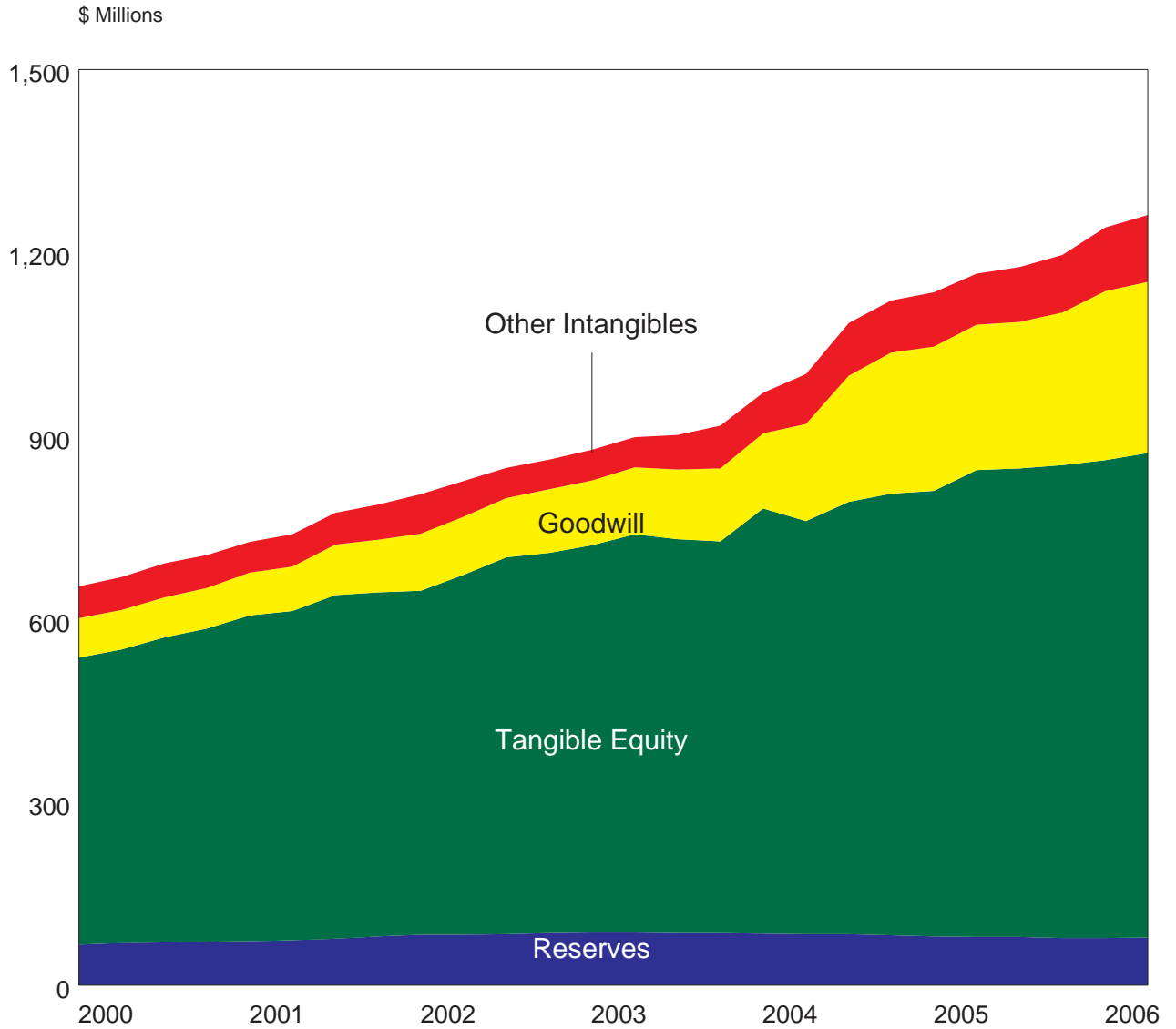


	12/00	12/01	12/02	12/03	12/04	12/05	6/06
Total Risk-Based Capital	12.36	12.88	12.99	13.00	13.20	12.96	13.08
Tier 1 Risk-Based Capital	9.83	10.25	10.41	10.48	10.77	10.64	10.72
Equity to Assets	8.49	8.98	9.20	9.15	10.29	10.29	10.27
Core Capital (Leverage)	7.71	7.79	7.86	7.88	8.11	8.25	8.24

Equity Capital and Reserves

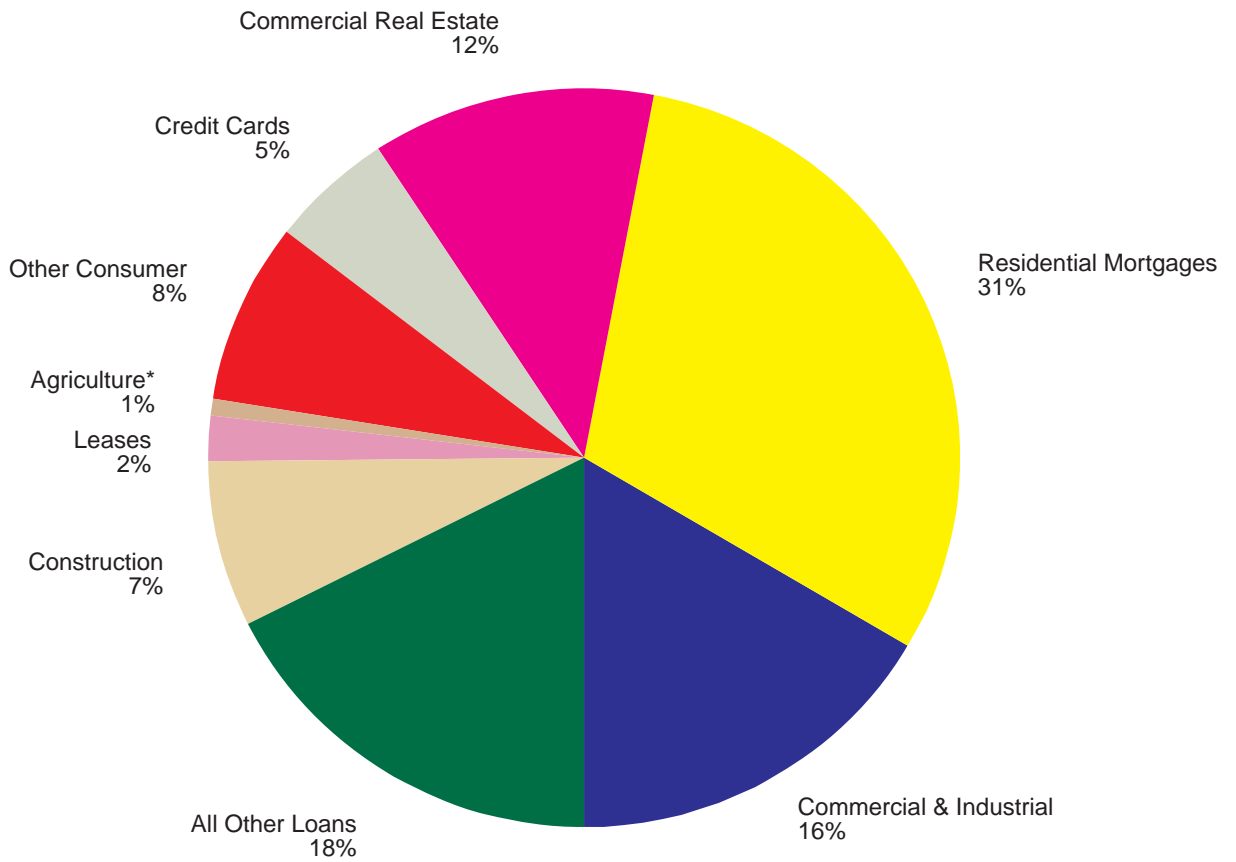
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2006



Loan Portfolio Composition

June 30, 2006

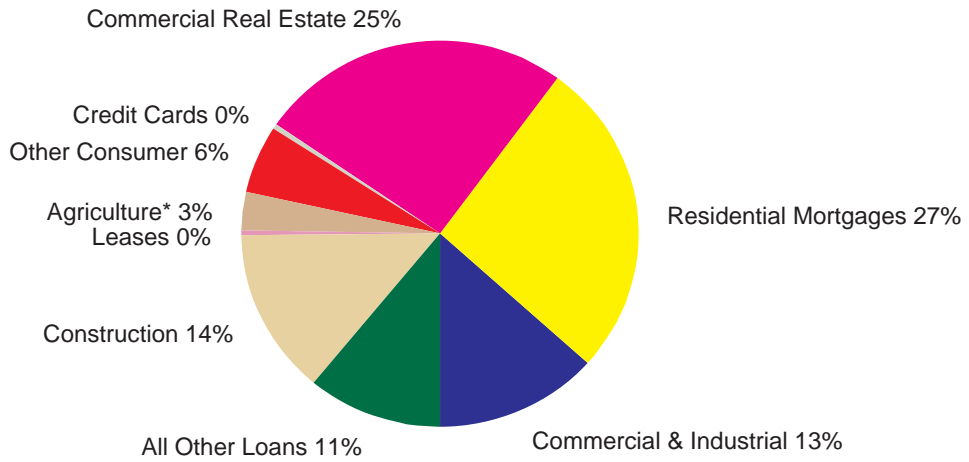


* OTS - Supervised Savings Associations do not identify agricultural loans.

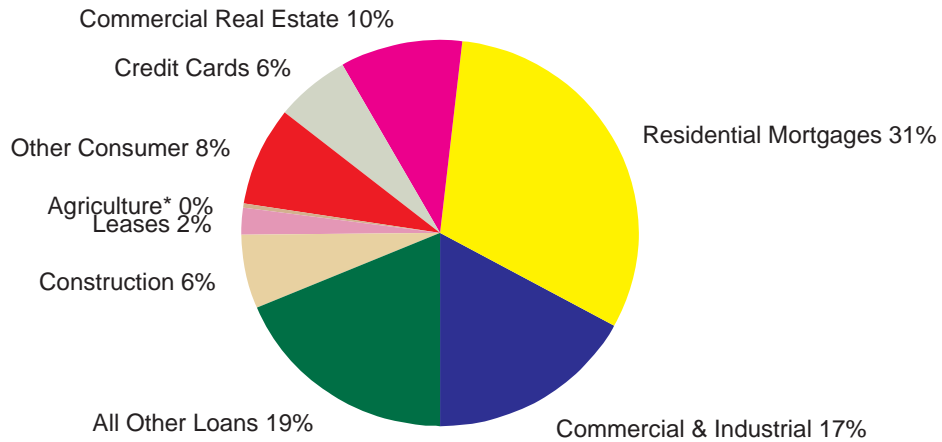
Loan Portfolio Composition by Asset Size

June 30, 2006

Assets < \$1 Billion



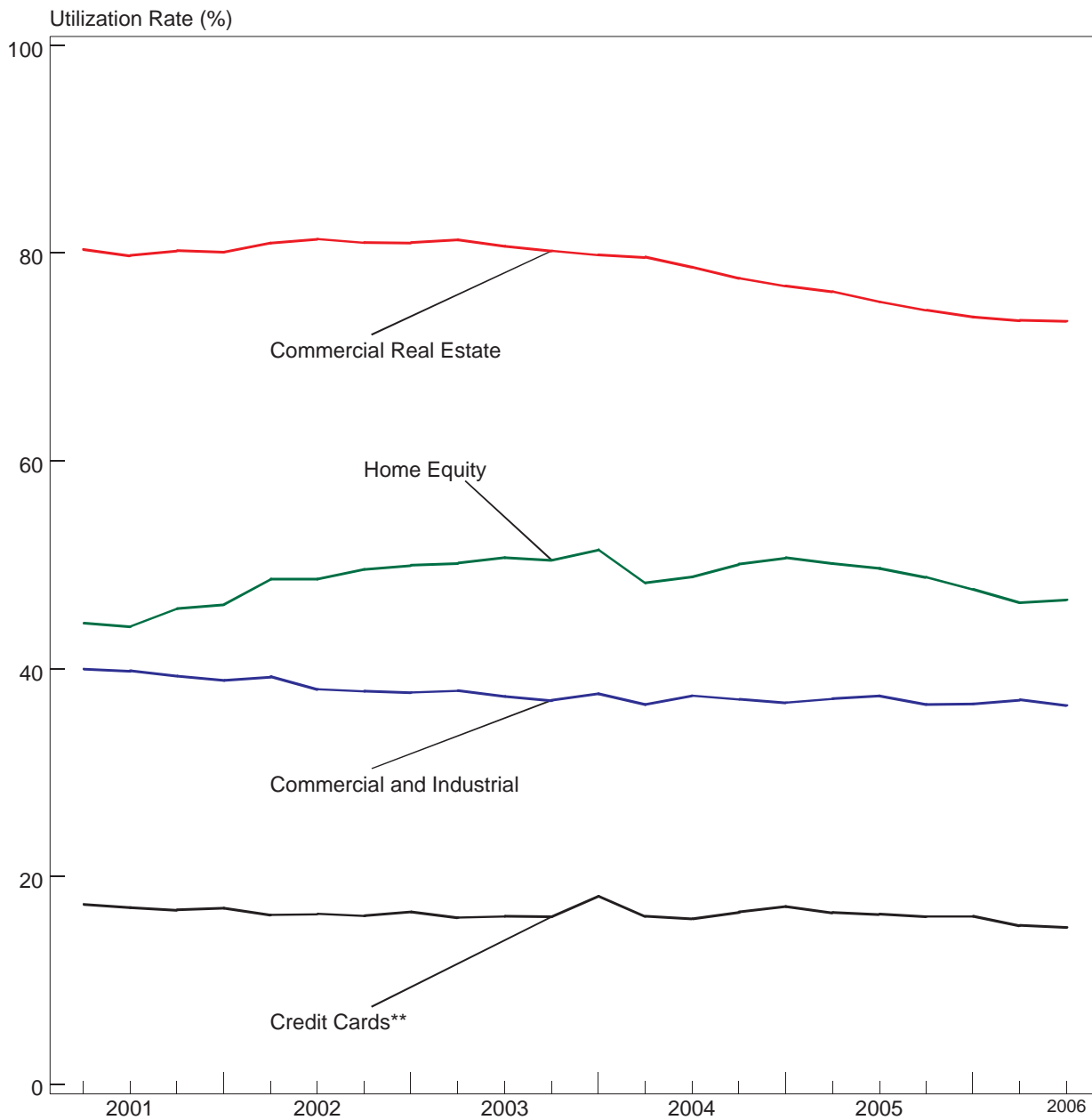
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

2001-2006

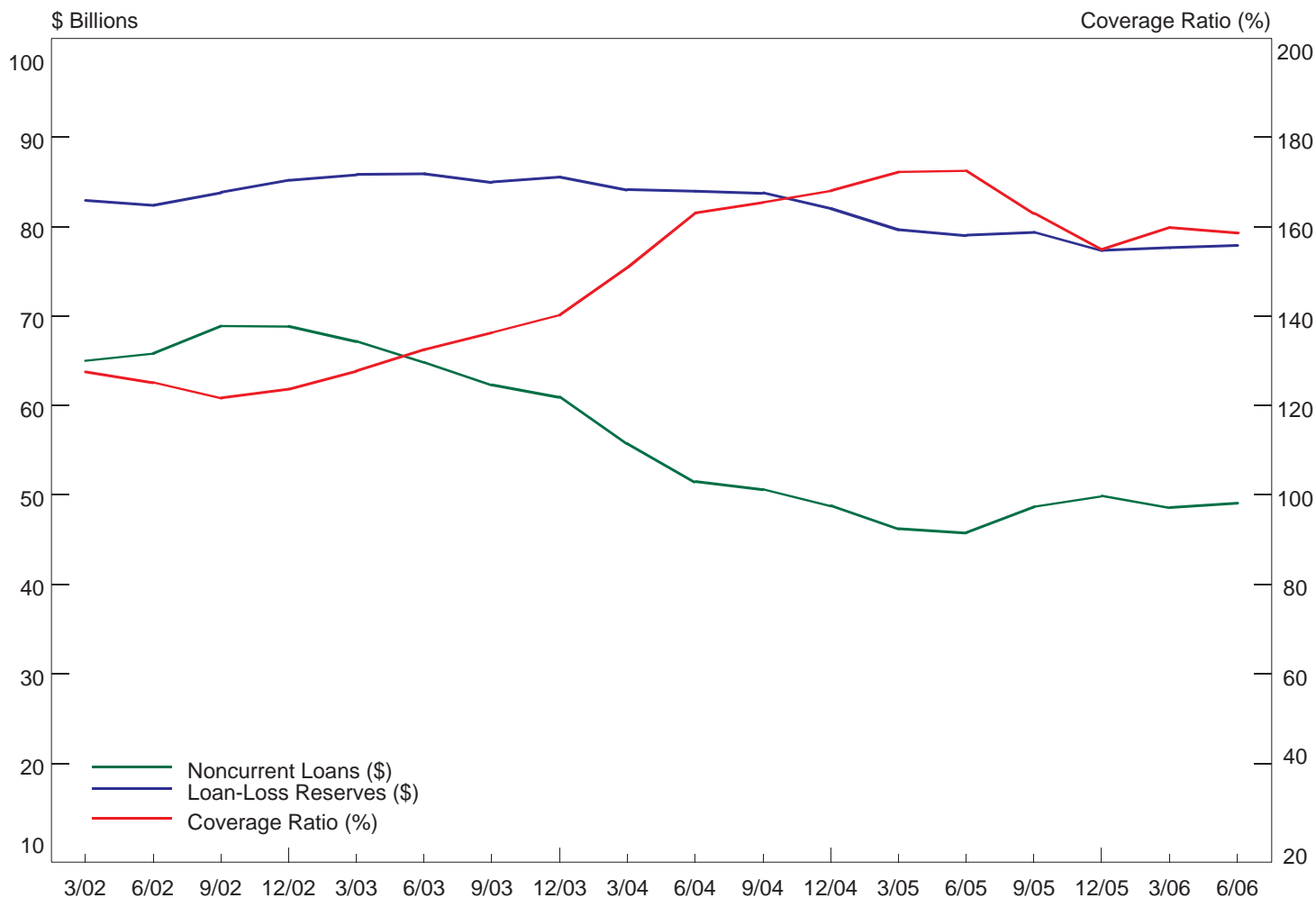


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2002-2006



Noncurrent Loans (\$ Billions)

65.0 65.8 68.9 68.9 67.2 64.8 62.3 61.0 55.8 51.5 50.6 48.8 46.3 45.8 48.7 49.9 48.6 49.1

Loan-Loss Reserves (\$ Billions)

83.0 82.4 83.9 85.2 85.9 85.9 85.0 85.6 84.2 84.0 83.8 82.0 79.7 79.1 79.4 77.4 77.7 77.9

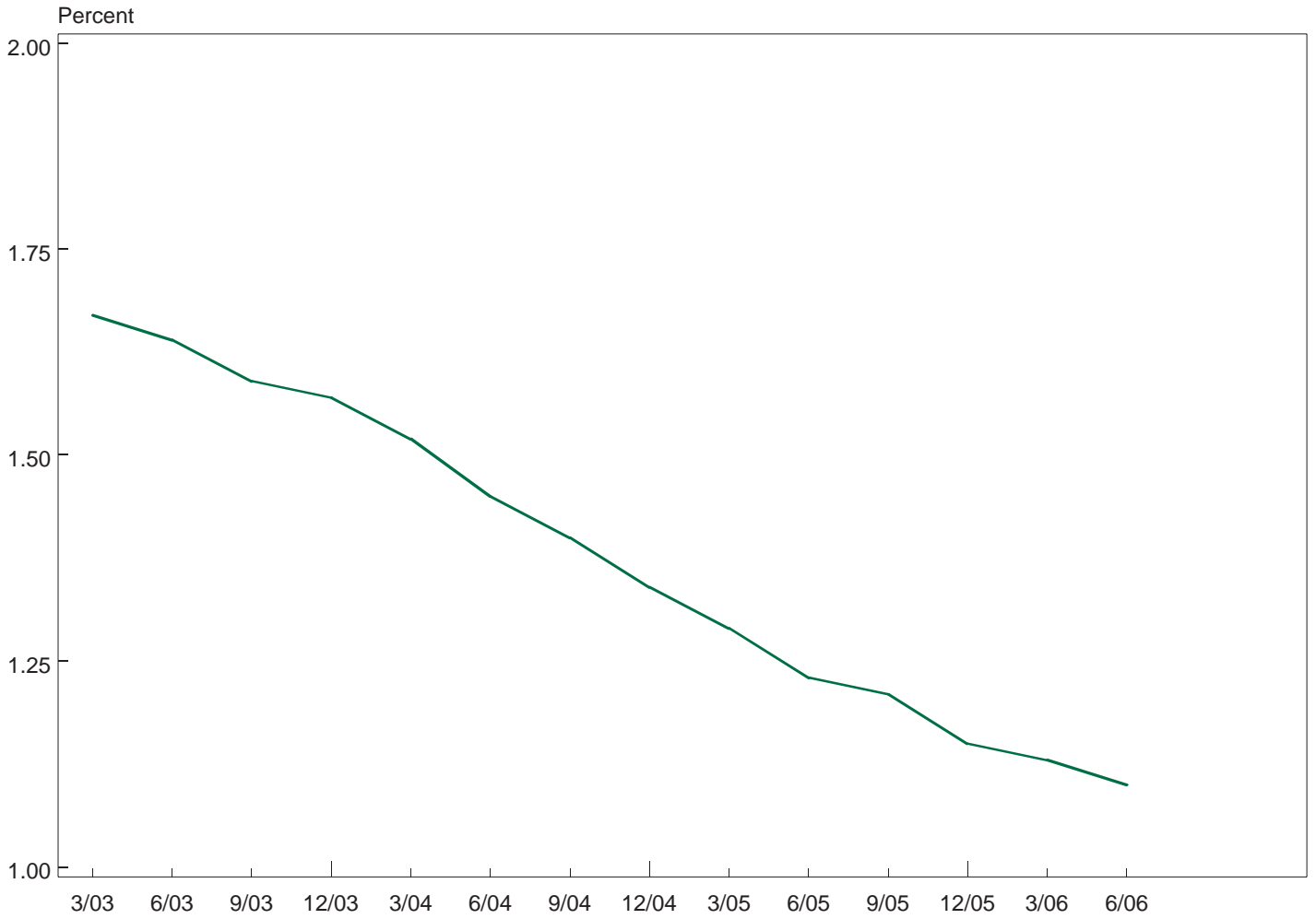
Coverage Ratio (%)

128 125 122 124 128 133 136 140 151 163 165 168 172 173 163 155 160 159

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2003-2006

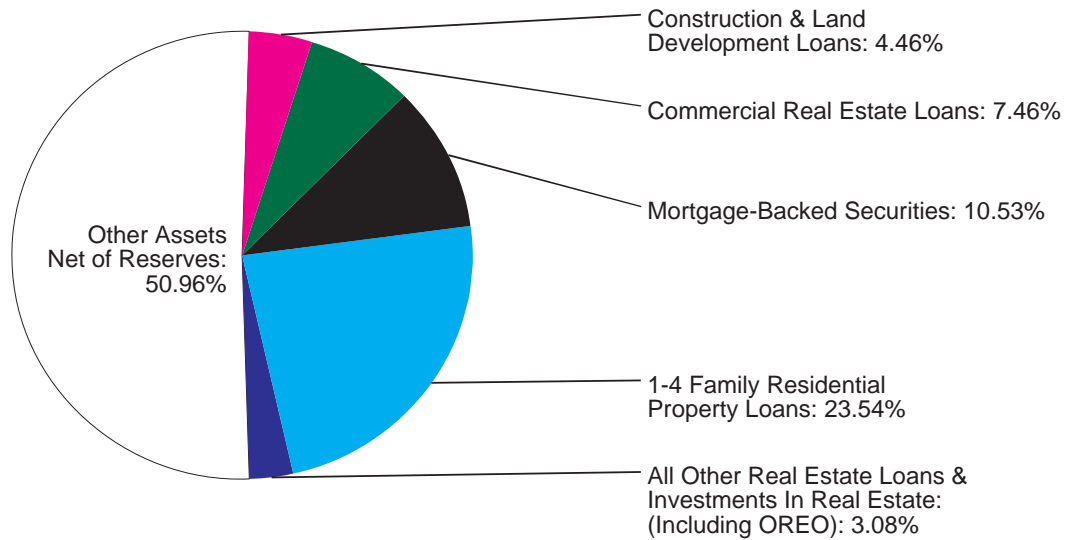


Loss Allowance to Loans and Leases

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

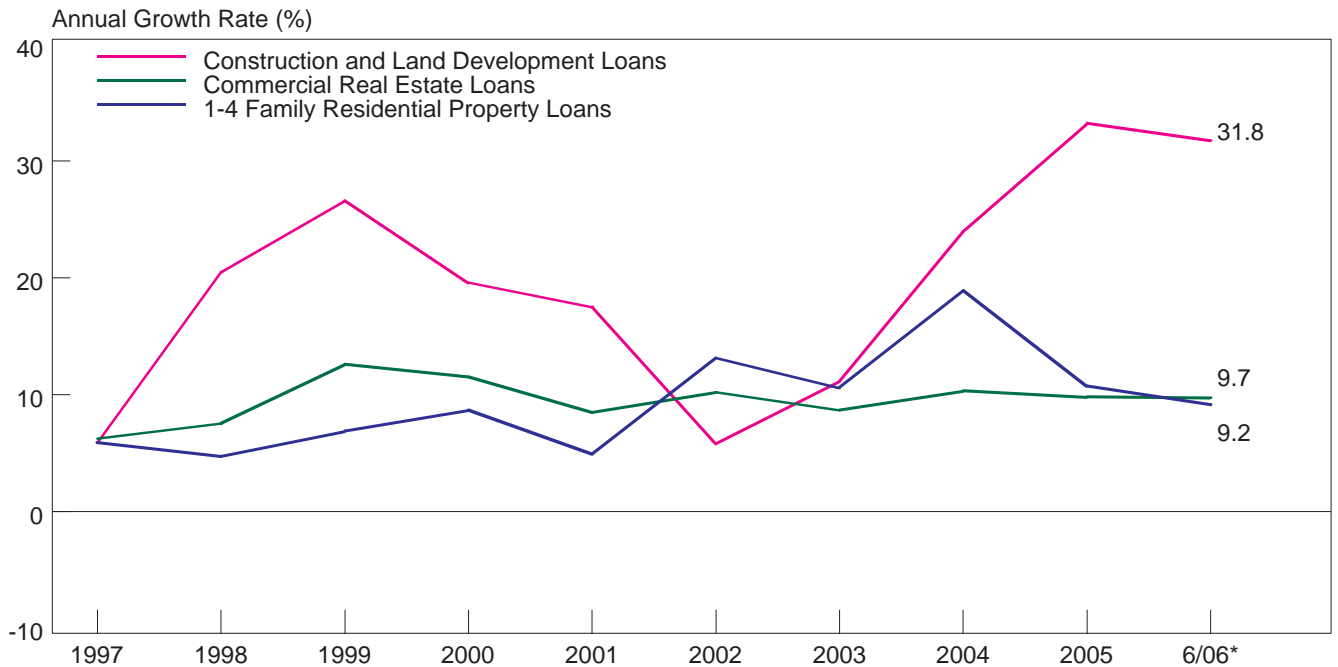
Real Estate Assets as a Percent of Total Assets

June 30, 2006



Real Estate Loan Growth Rates*

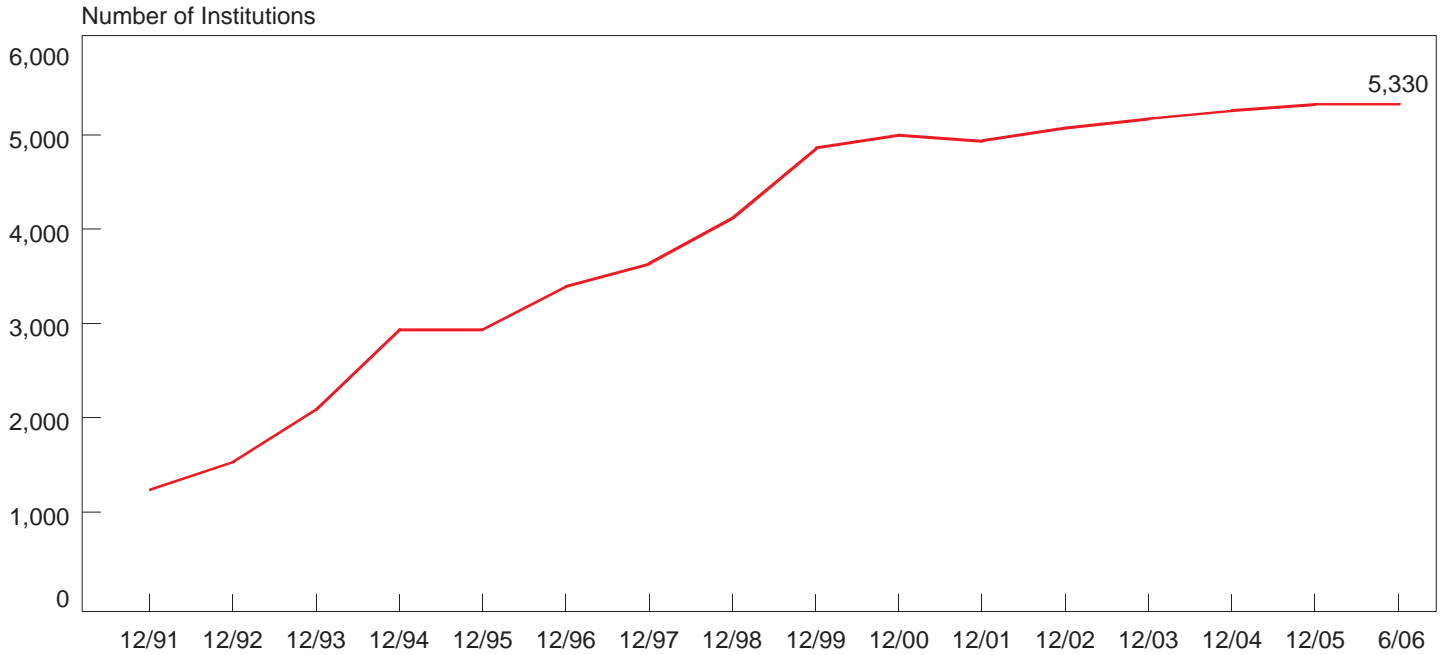
1997-2006



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

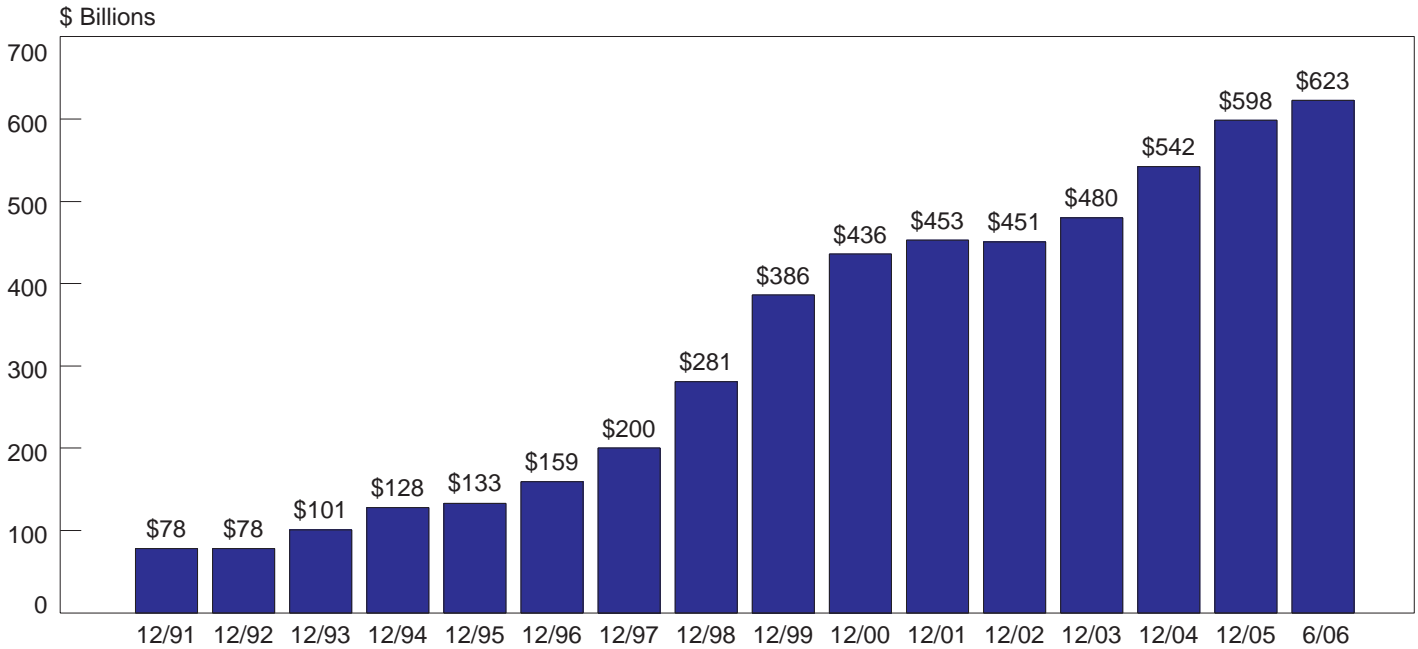
Number of Institutions with FHLB Advances

1991 - 2006

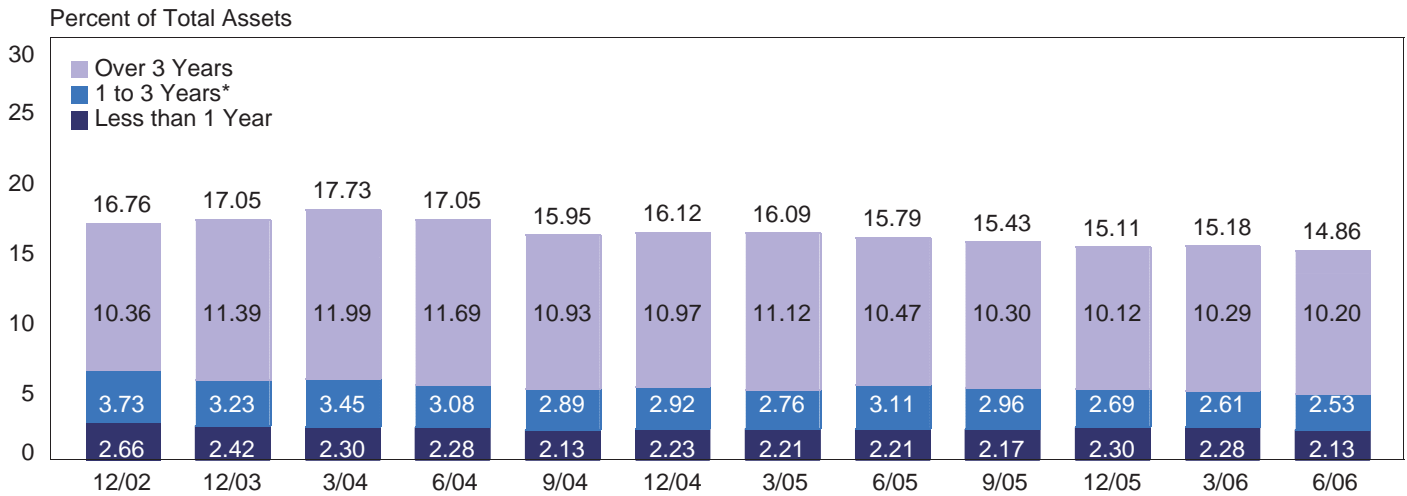


Amount of FHLB Advances Outstanding

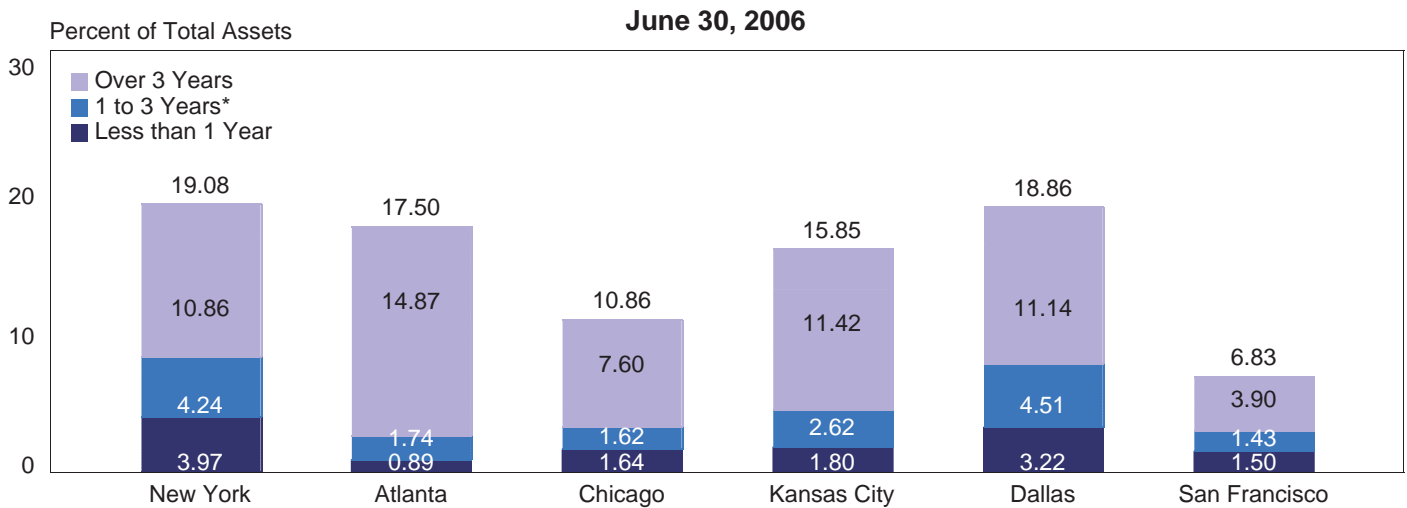
1991 - 2006



Debt Securities by Maturity or Repricing Frequency...



...and by Region



Total Securities (Debt and Equity)

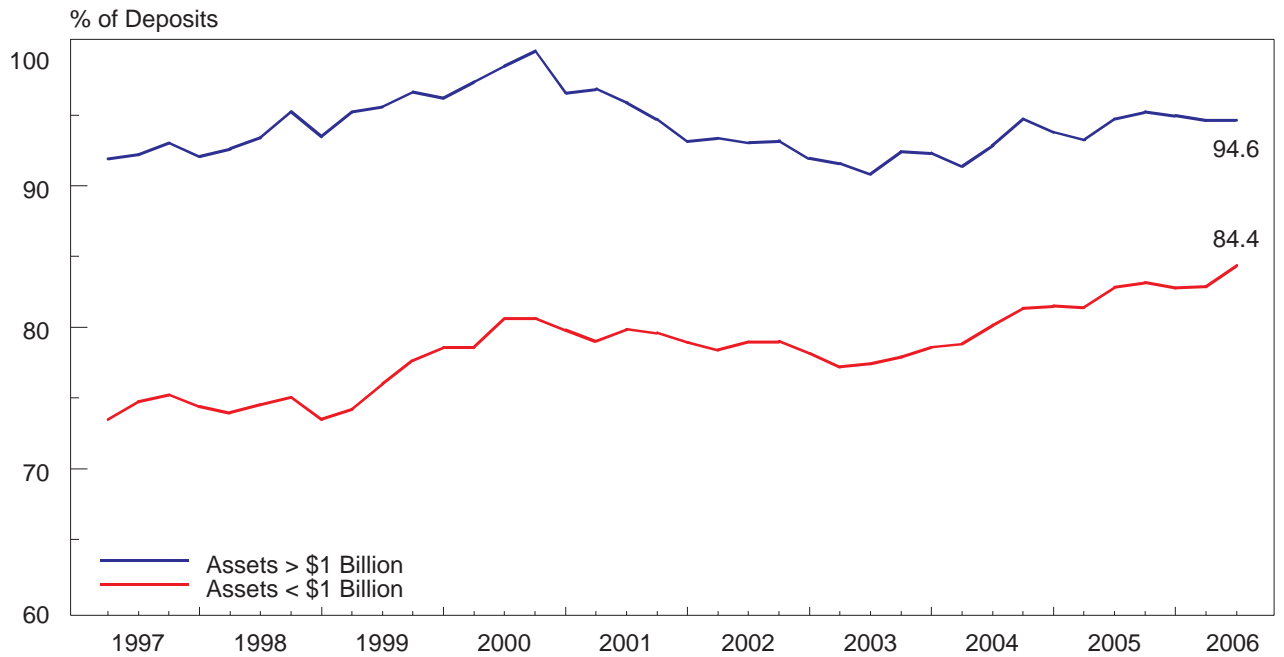
(\$ Billions)

	6/04	9/04	12/04	3/05	6/05	9/05	12/05	3/06	6/06
U.S. Government Obligations:									
U.S. Treasury	123	102	98	90	91	94	94	92	82
U.S. Agencies	11	11	11	11	11	12	11	12	12
Government Sponsored Enterprises	288	280	279	281	279	279	283	283	271
Mortgage Pass-through Securities	731	697	745	759	746	739	738	775	795
Collateralized Mortgage Obligations	342	351	369	384	395	400	402	412	417
State, County, Municipal Obligations	117	120	119	121	125	128	131	134	136
Asset Backed Securities	103	75	70	80	86	86	80	82	89
Other Debt Securities	133	136	143	139	133	130	130	144	146
Equity Securities	26	25	26	23	22	22	23	21	23
Total Securities	\$1,875	\$1,796	\$1,860	\$1,888	\$1,889	\$1,890	\$1,893	\$1,956	\$1,971

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

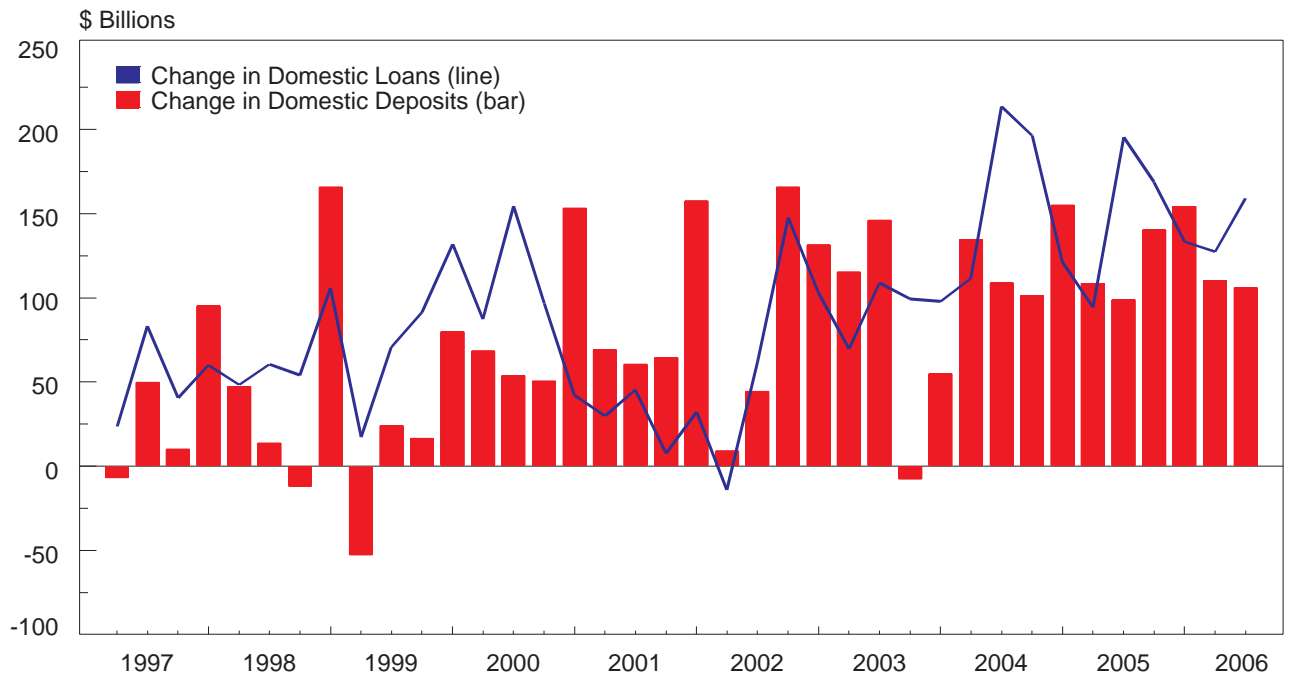
Net Loans and Leases to Deposits (Domestic and Foreign)

1997 - 2006



Quarterly Change in Domestic Loans vs Domestic Deposits

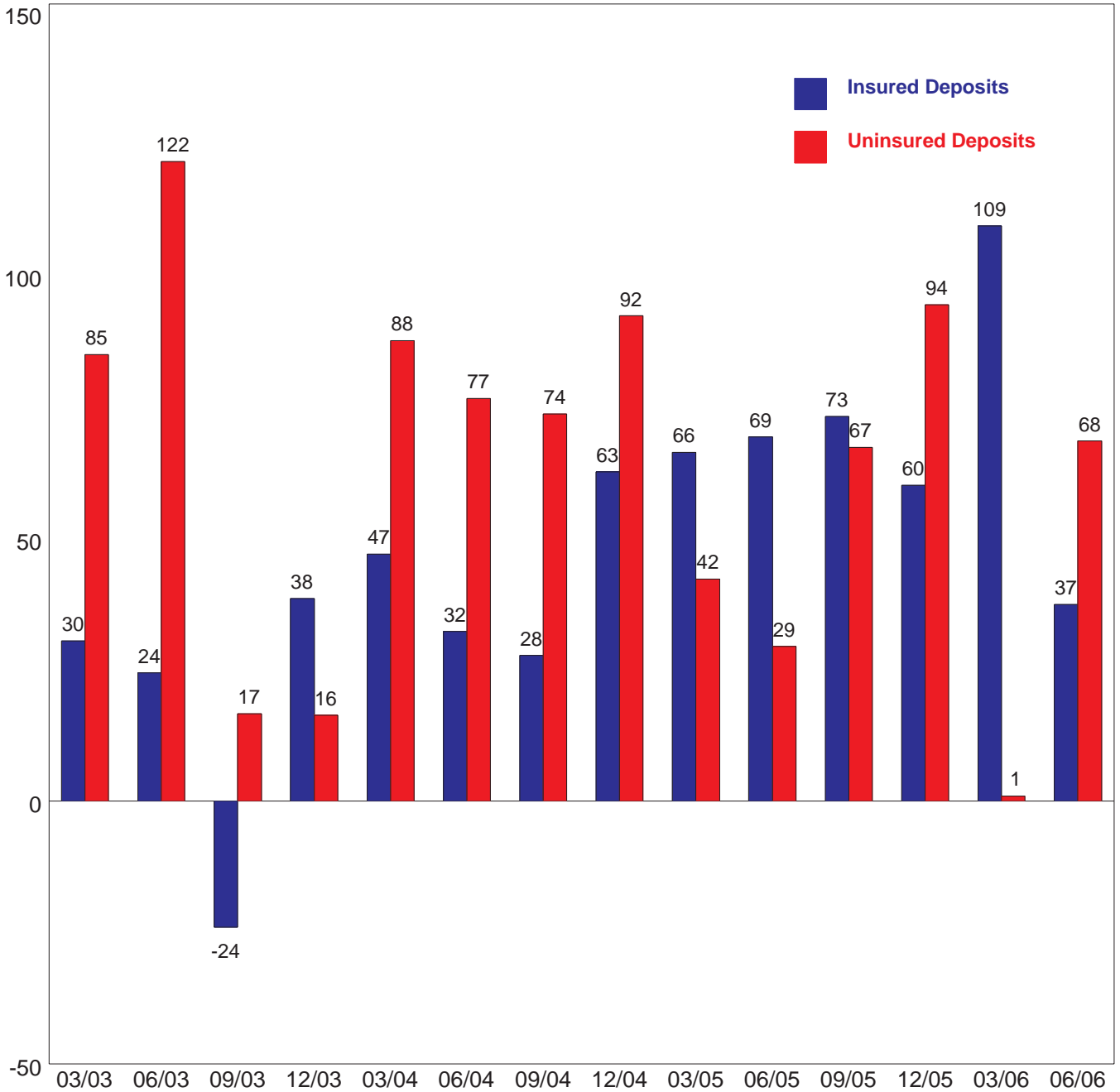
1997 - 2006



Quarterly Change In Domestic Deposits

2003 - 2006

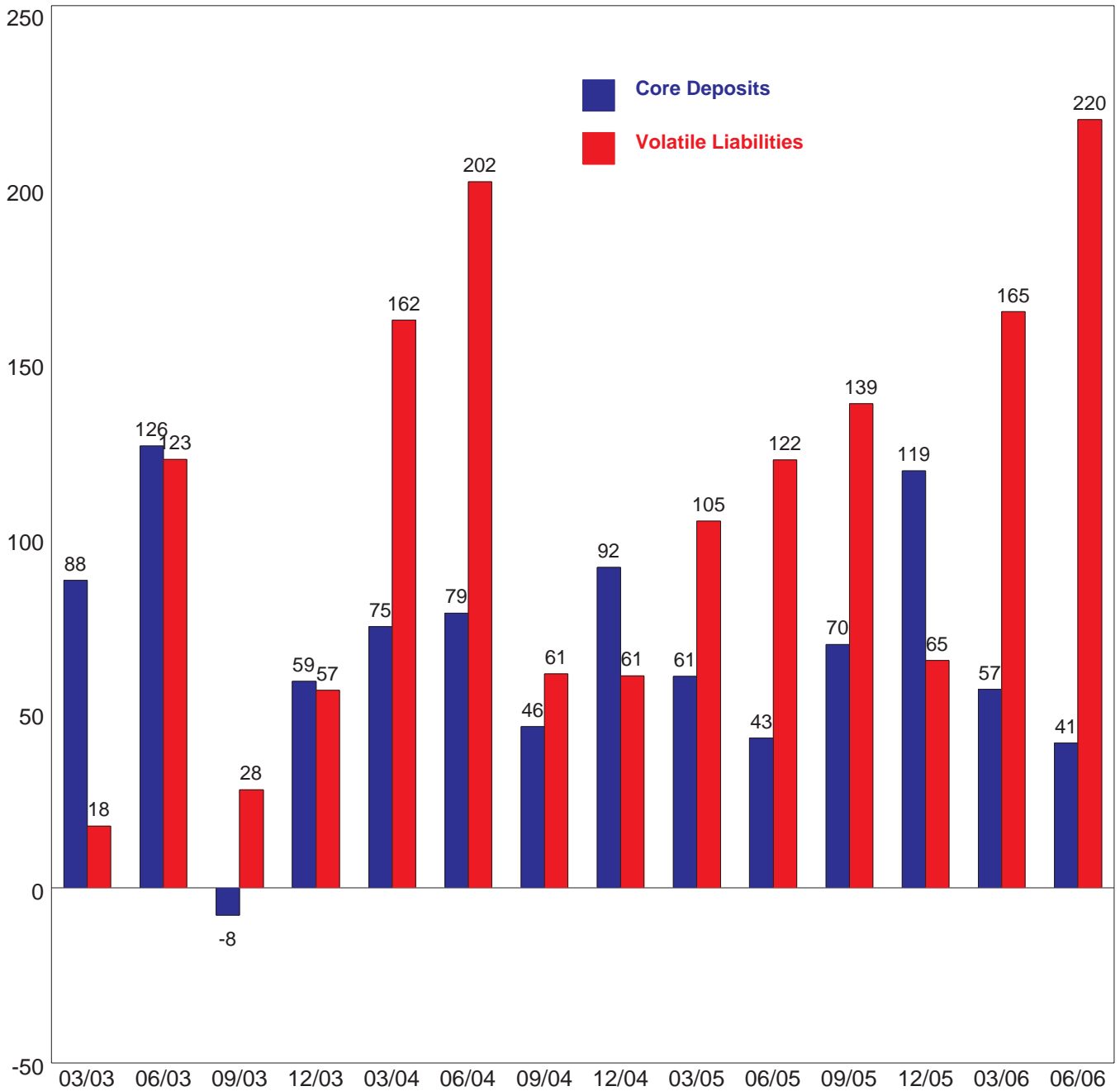
\$ Billions



Quarterly Growth in Volatile Liabilities and Core Deposits

2003 - 2006

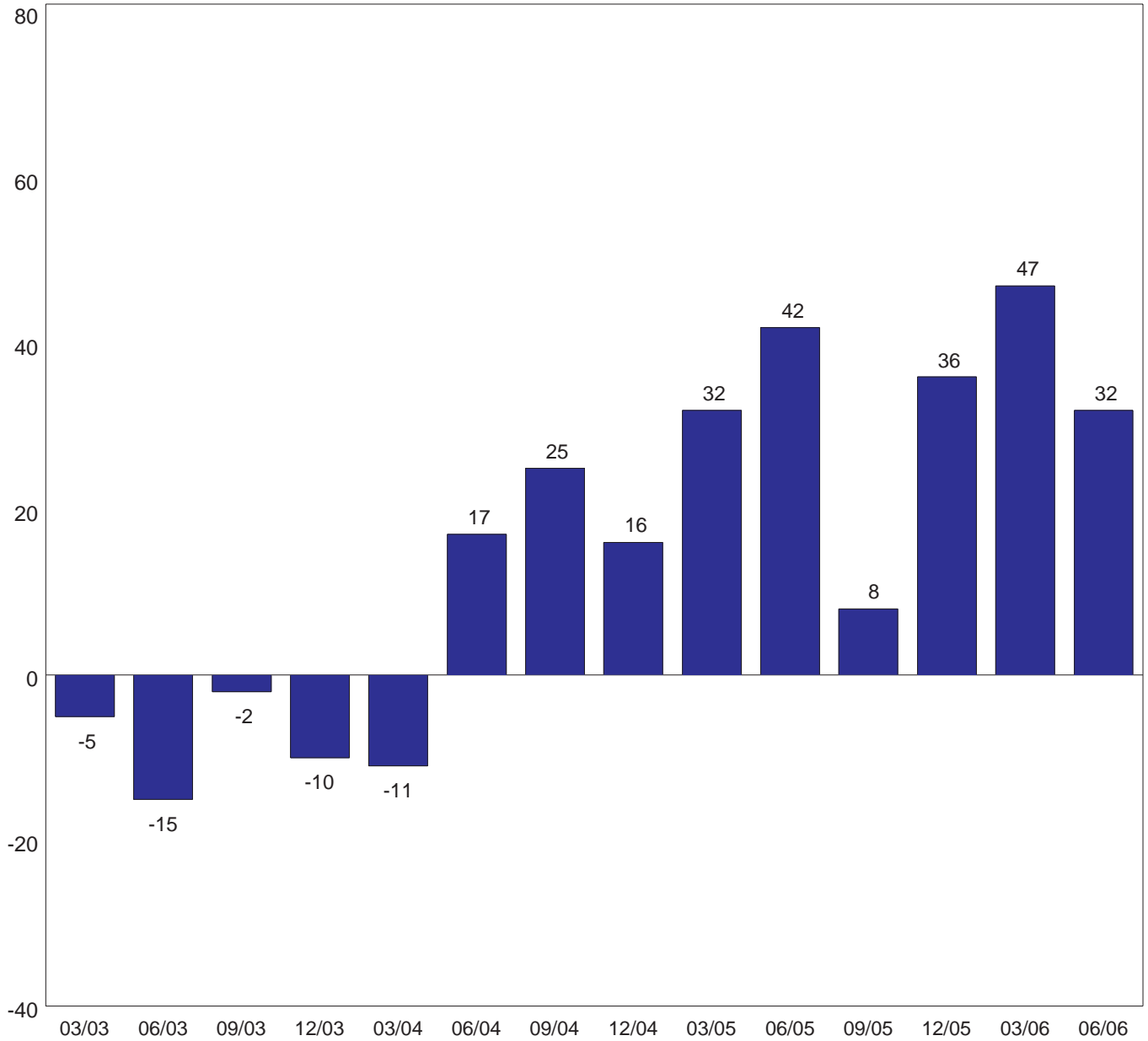
\$ Billions



Quarterly Change in C&I Loans

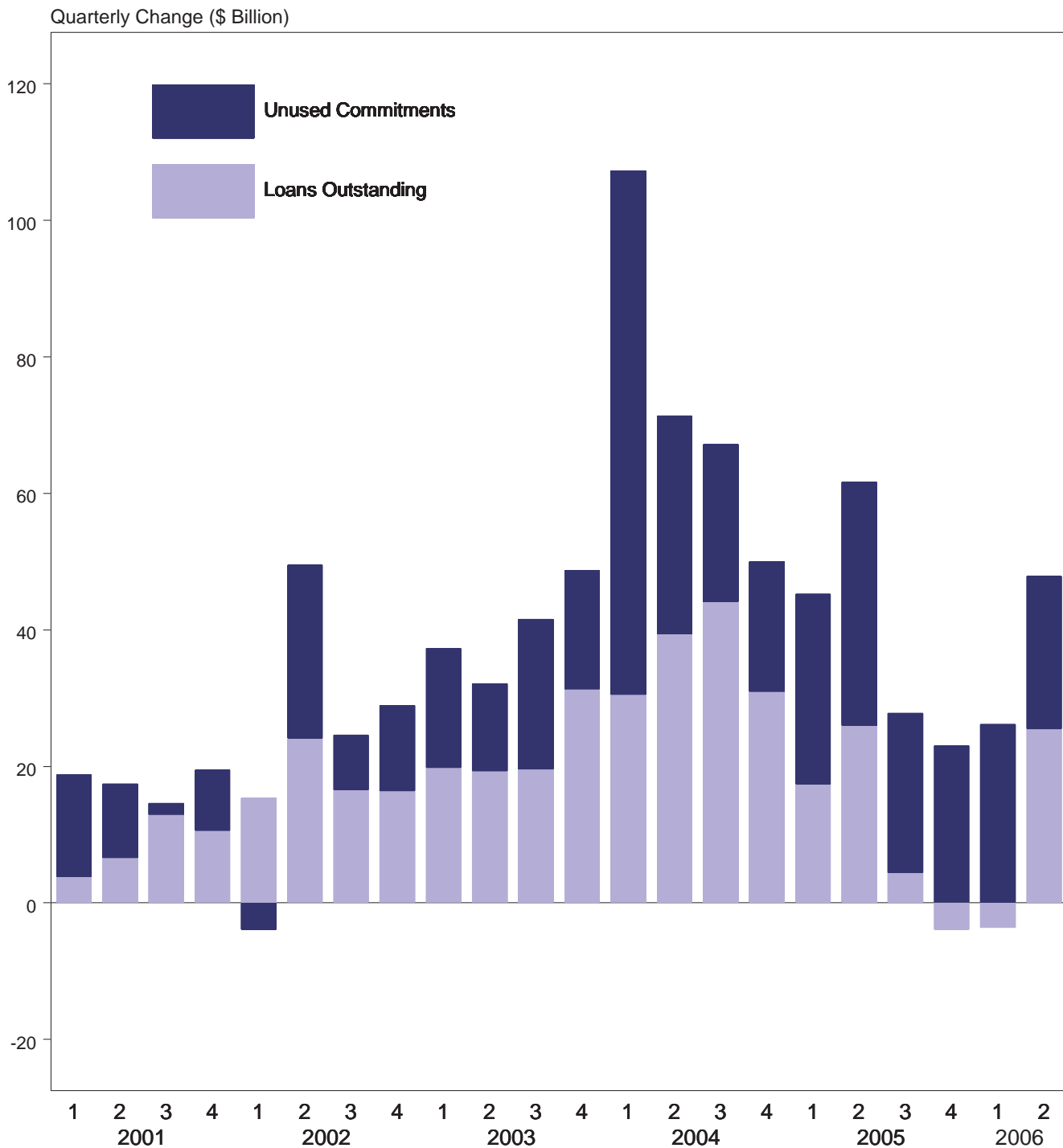
2003-2006

\$ Billions



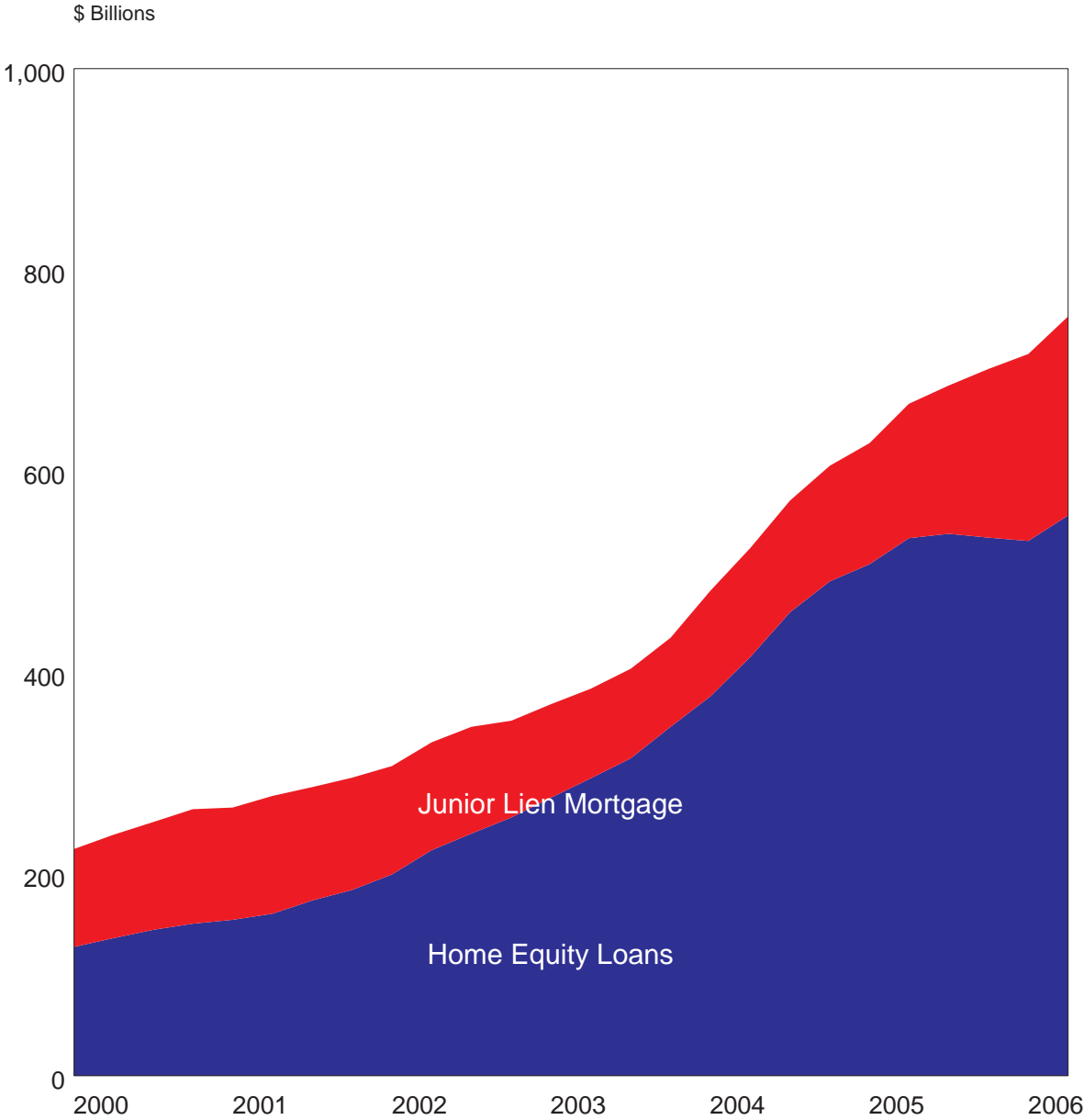
Quarterly Change in Home Equity Loans

2001-2006



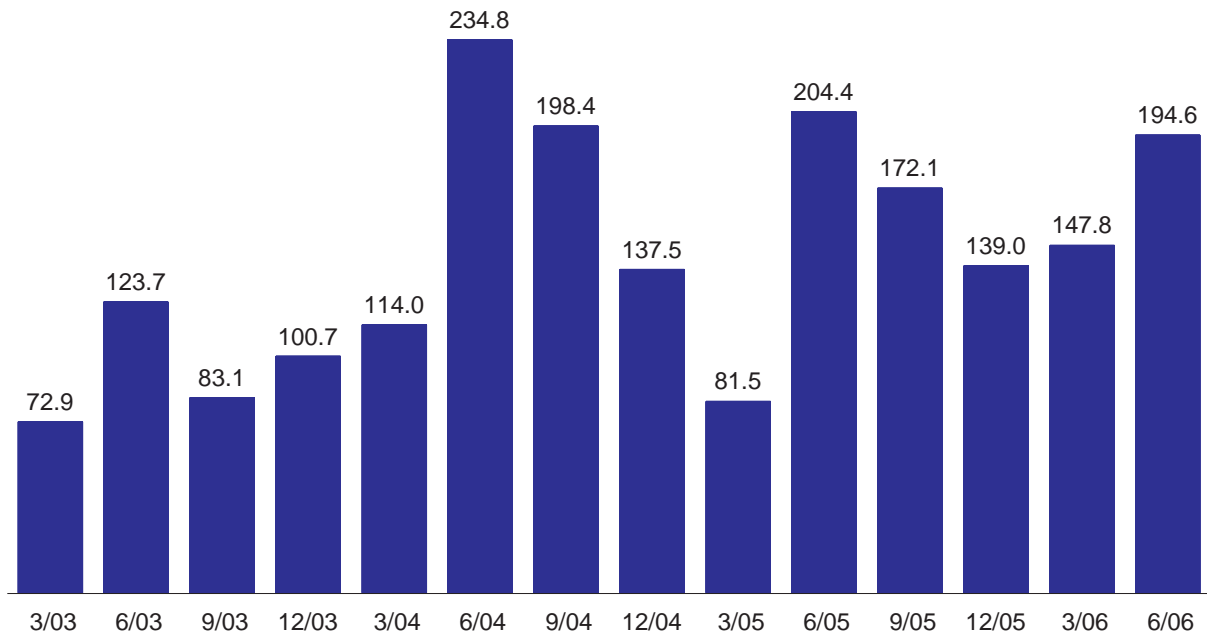
Home Equity and Junior Lien Loans

2000 - 2006



Quarterly Change in Reported Loans Outstanding

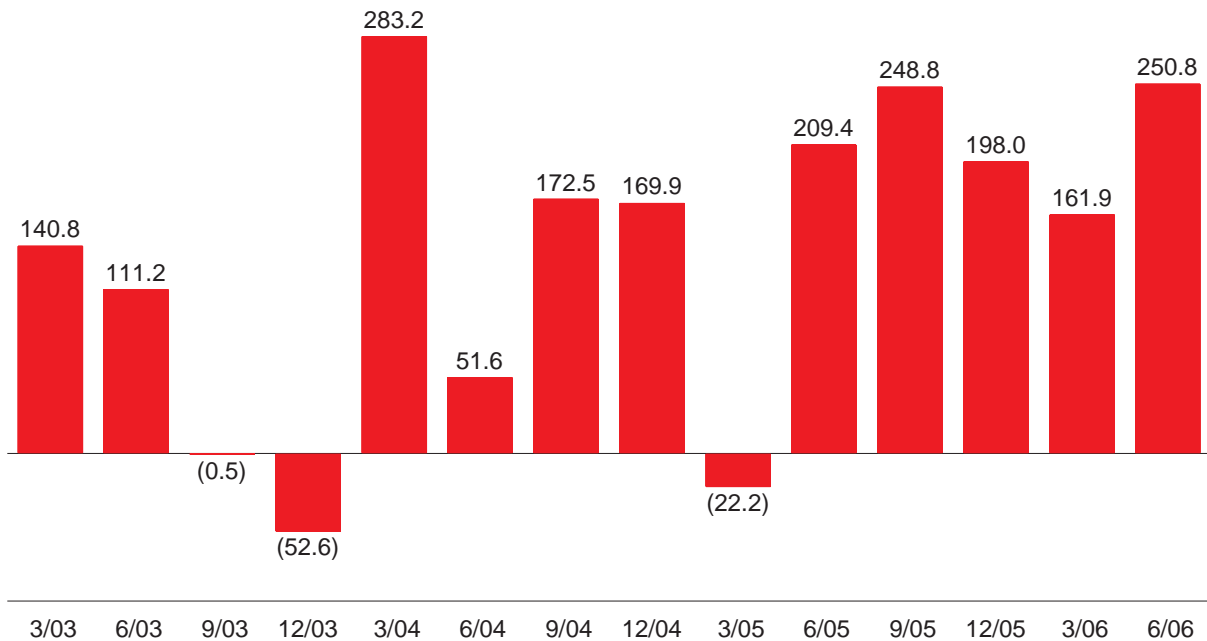
(\$ Billions)



In the second quarter of 2006, 1-4 family loans increased by \$80 billion, commercial and industrial loans increased by \$32 billion and consumer loans increased by \$10 billion.

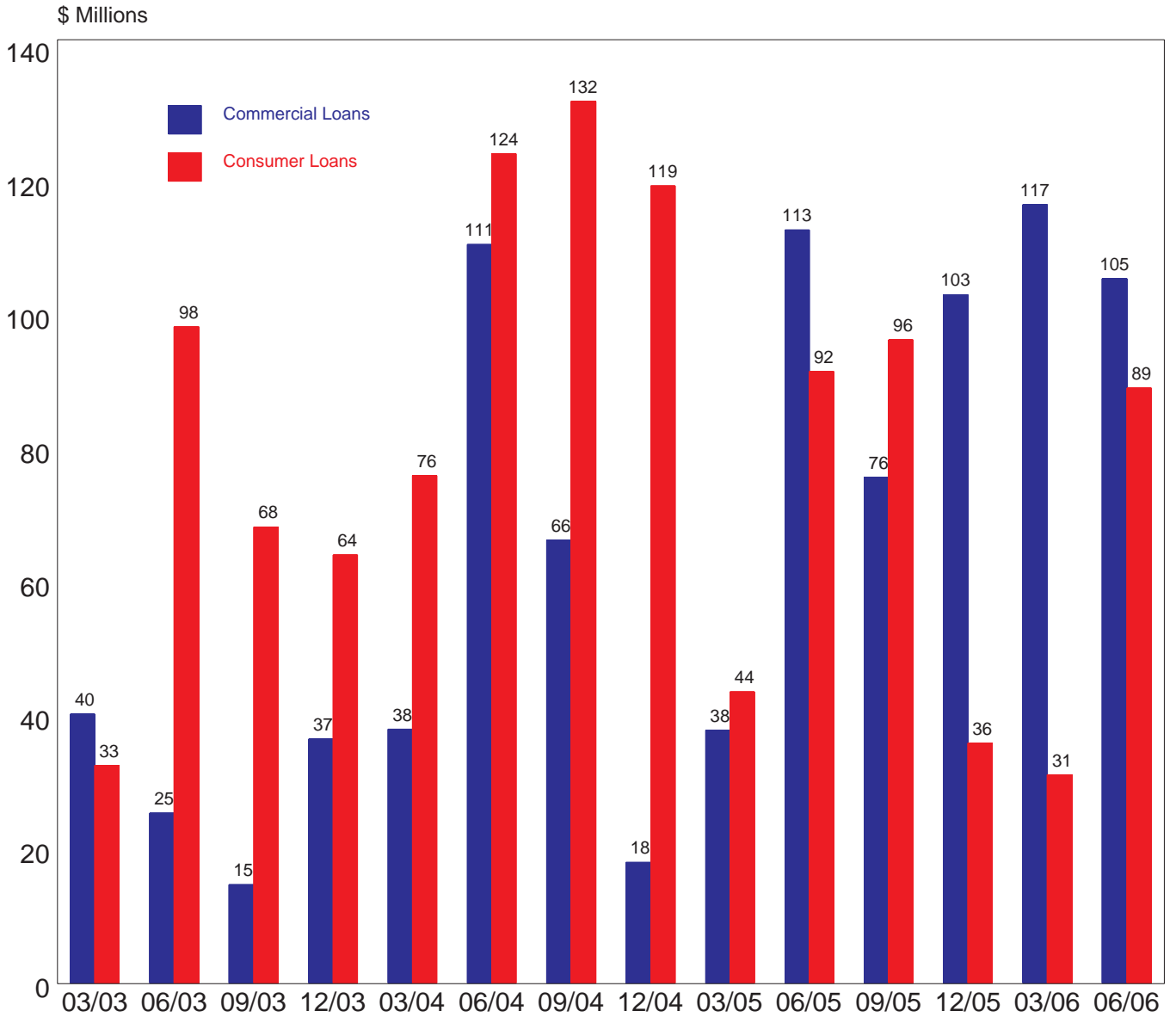
Quarterly Change in Unused Loan Commitments

(\$ Billions)



In the second quarter of 2006, unused credit card commitments increased by \$116 billion and unused commitments for loans increased by \$99 billion.

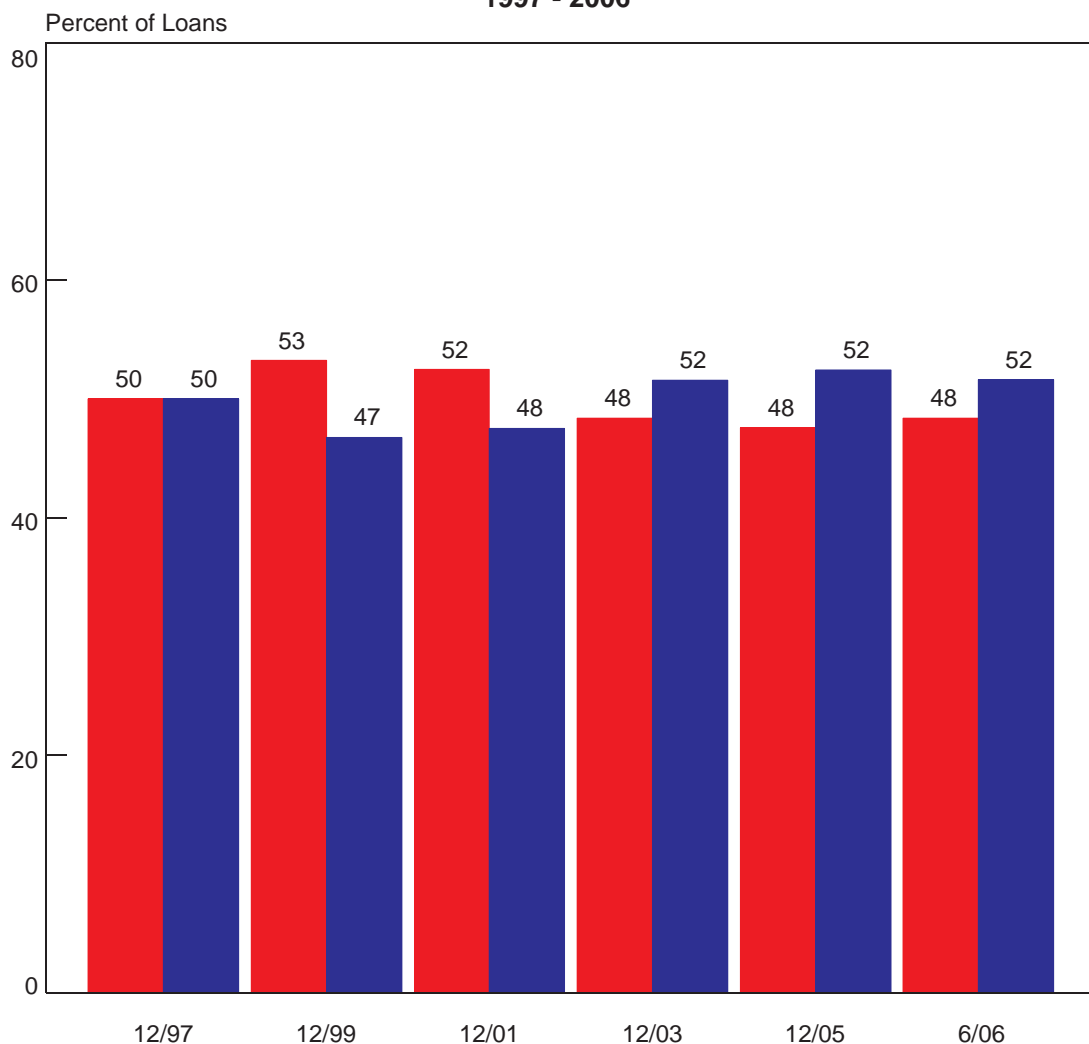
Commercial and Consumer Loan Growth 2003-2006



Credit Risk Diversification

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

1997 - 2006



Loans (\$ Billions):

■ Commercial Borrowers	\$1,839	\$2,265	\$2,500	\$2,632	\$3,195	\$3,417
■ Consumer Loans	1,838	1,990	2,265	2,805	3,525	3,645

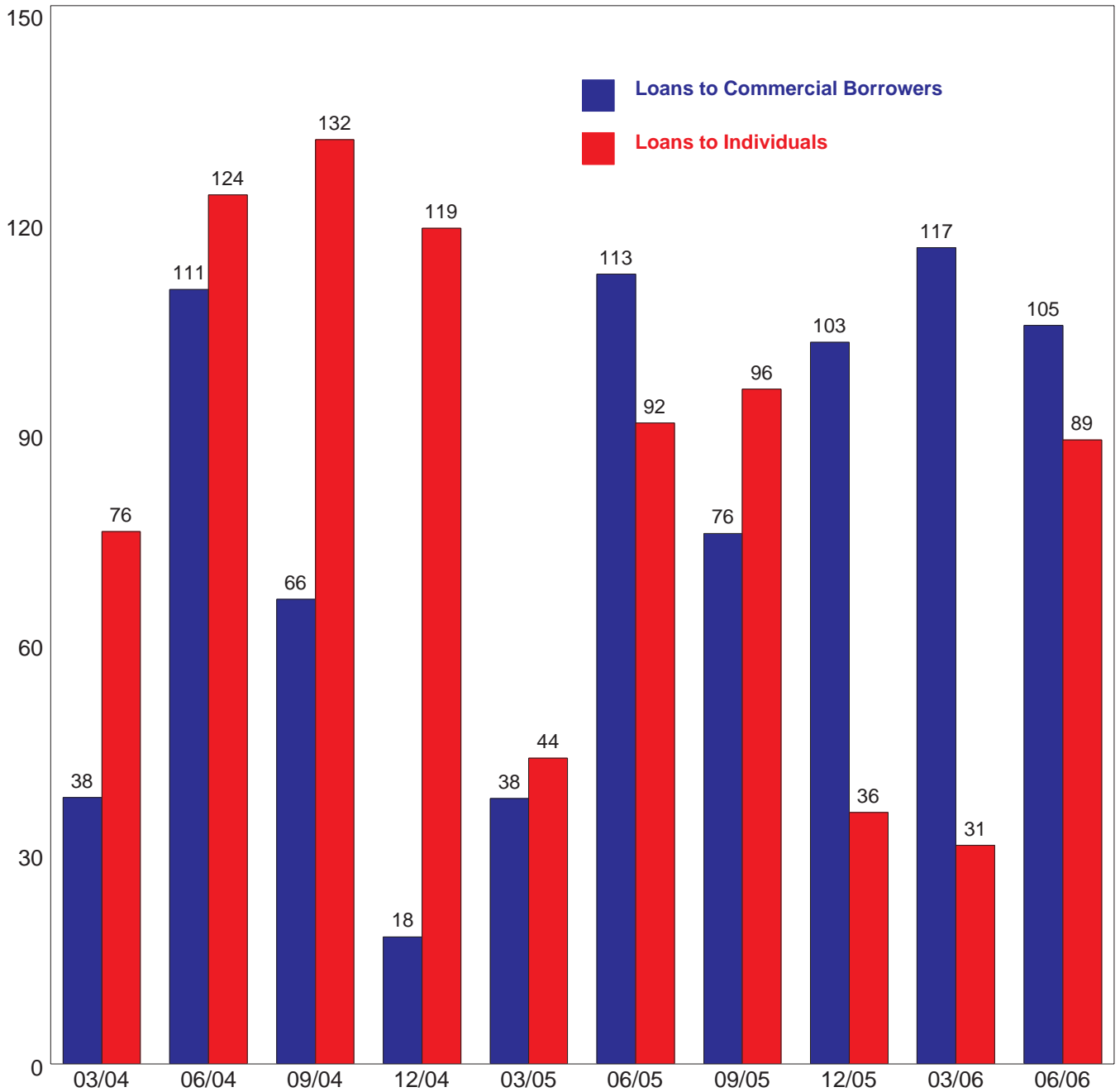
Loans to Commercial Borrowers (Credit Risk Concentrated) — - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

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

Quarterly Growth in Loans to Commercial Borrowers and Loans to Individuals

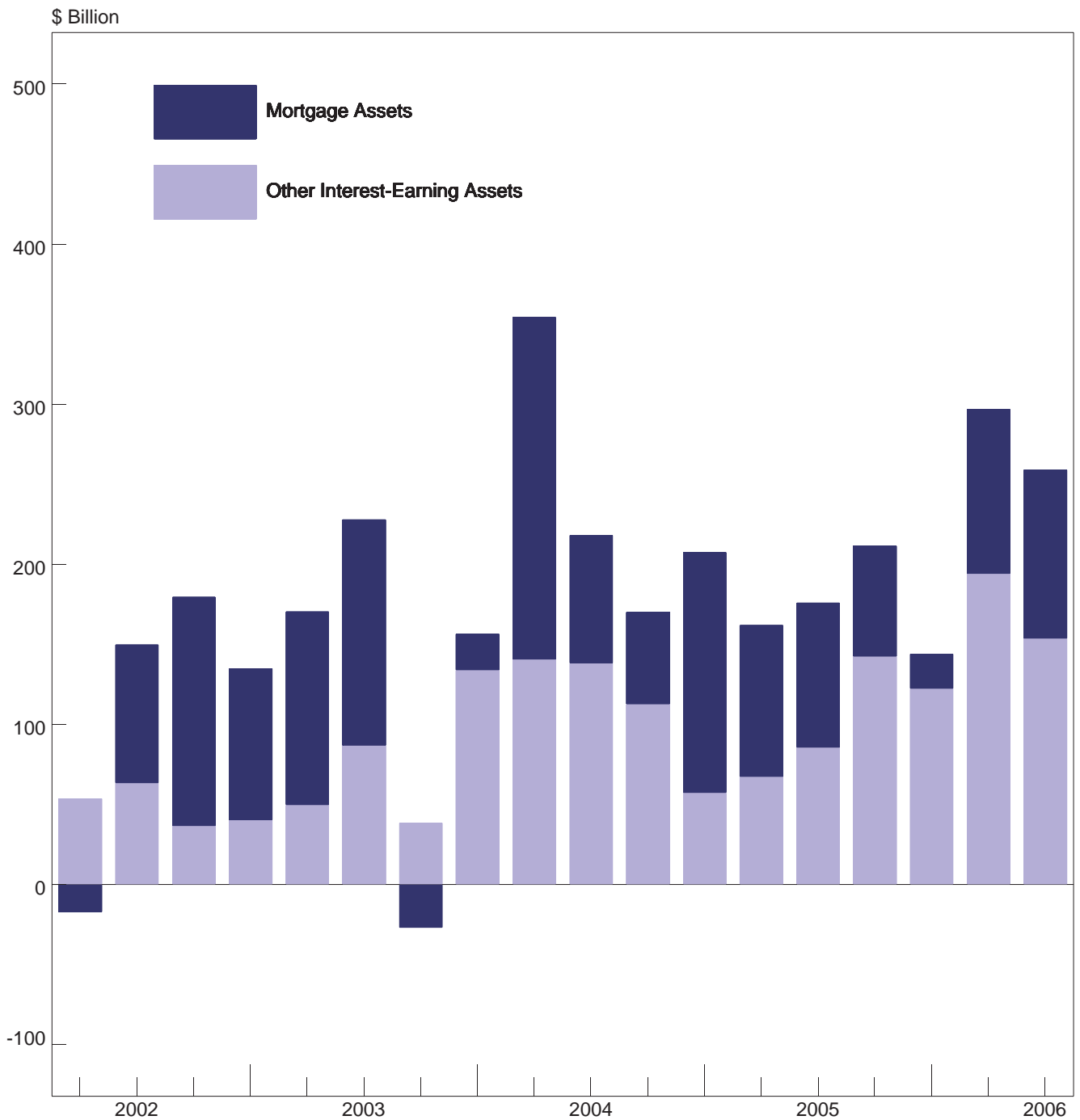
2004 - 2006

\$ Billions



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

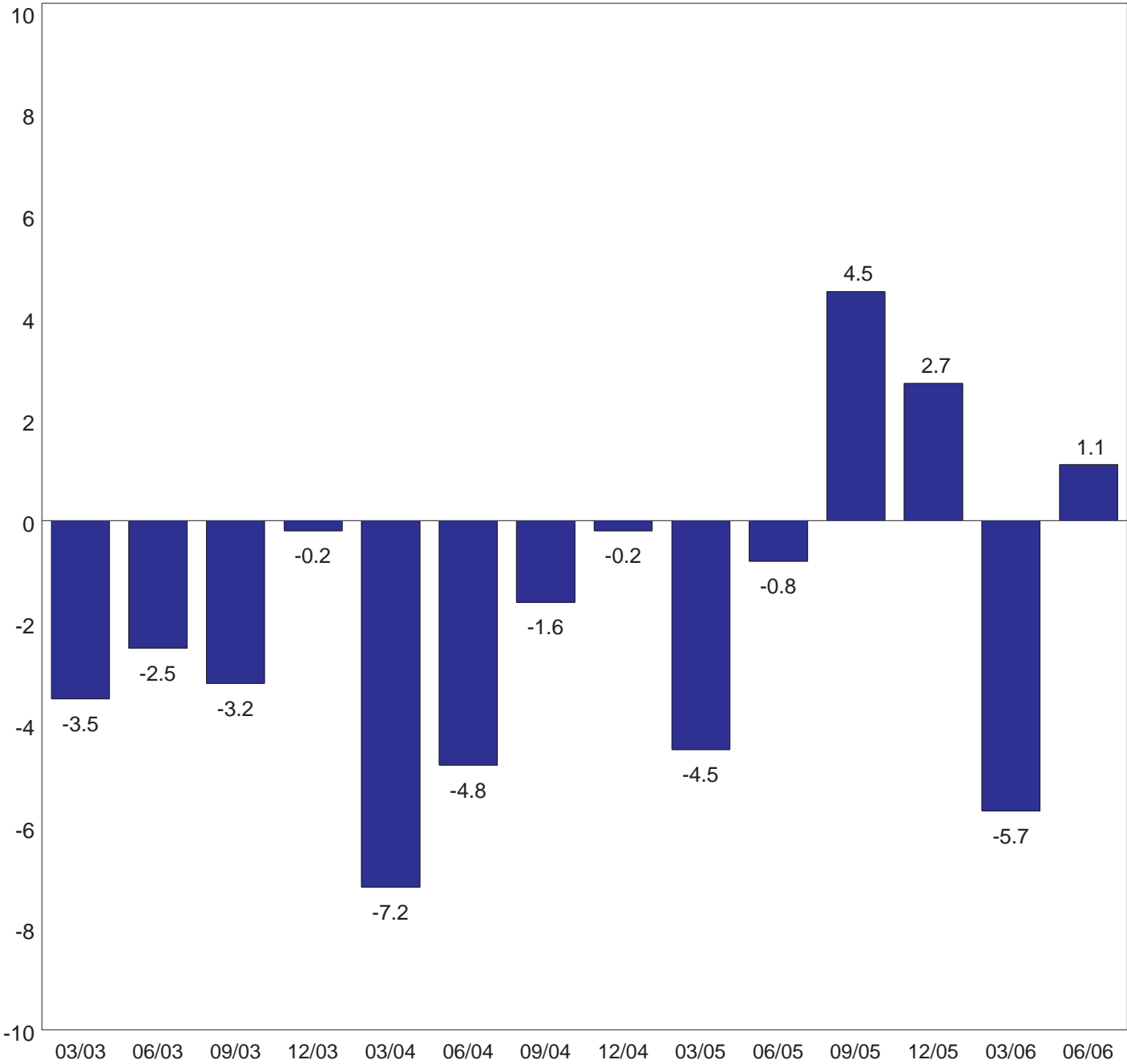
2002-2006



Quarterly Change in Noncurrent Loans & Net Charge-Offs

2003-2006

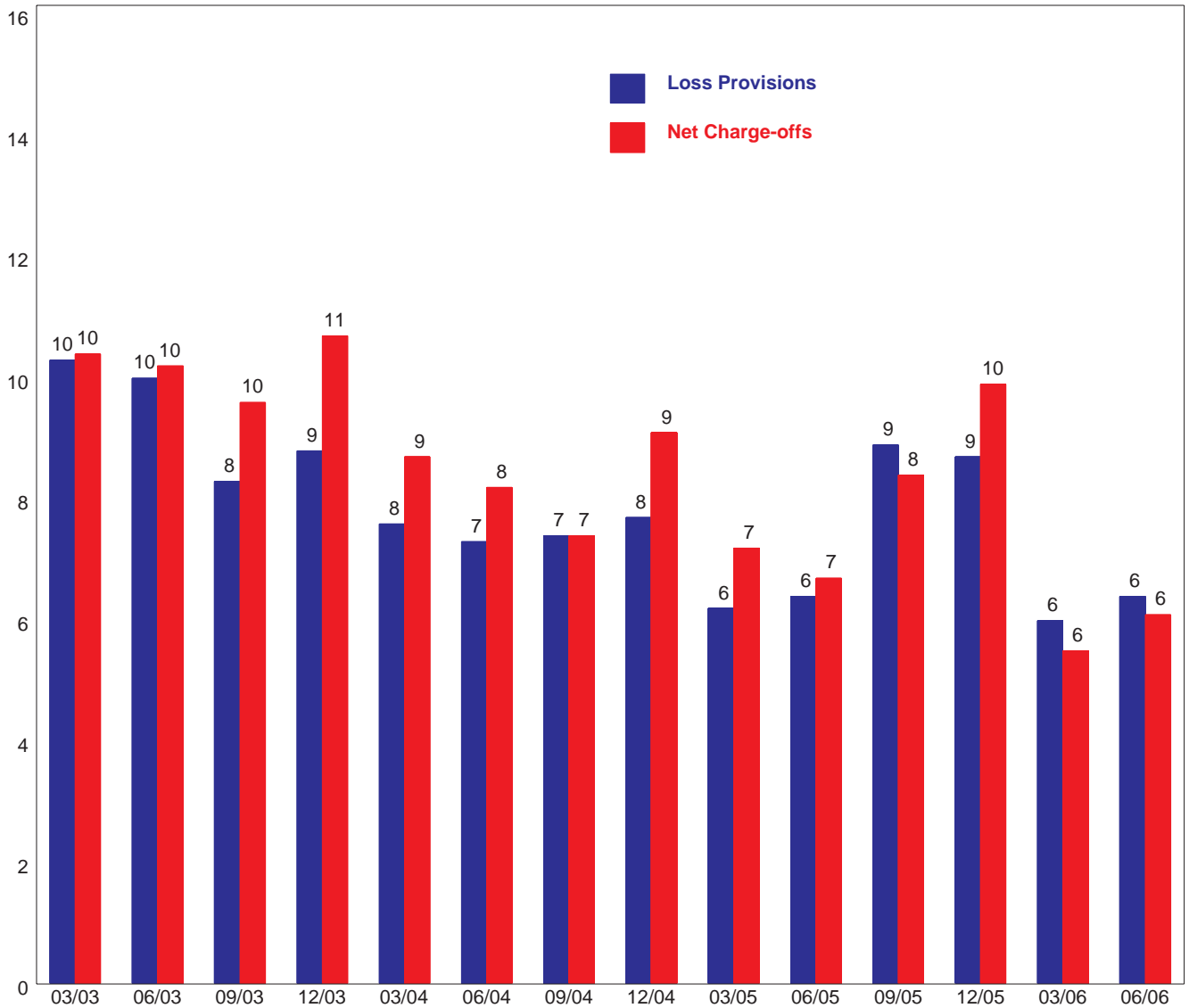
\$ Billions



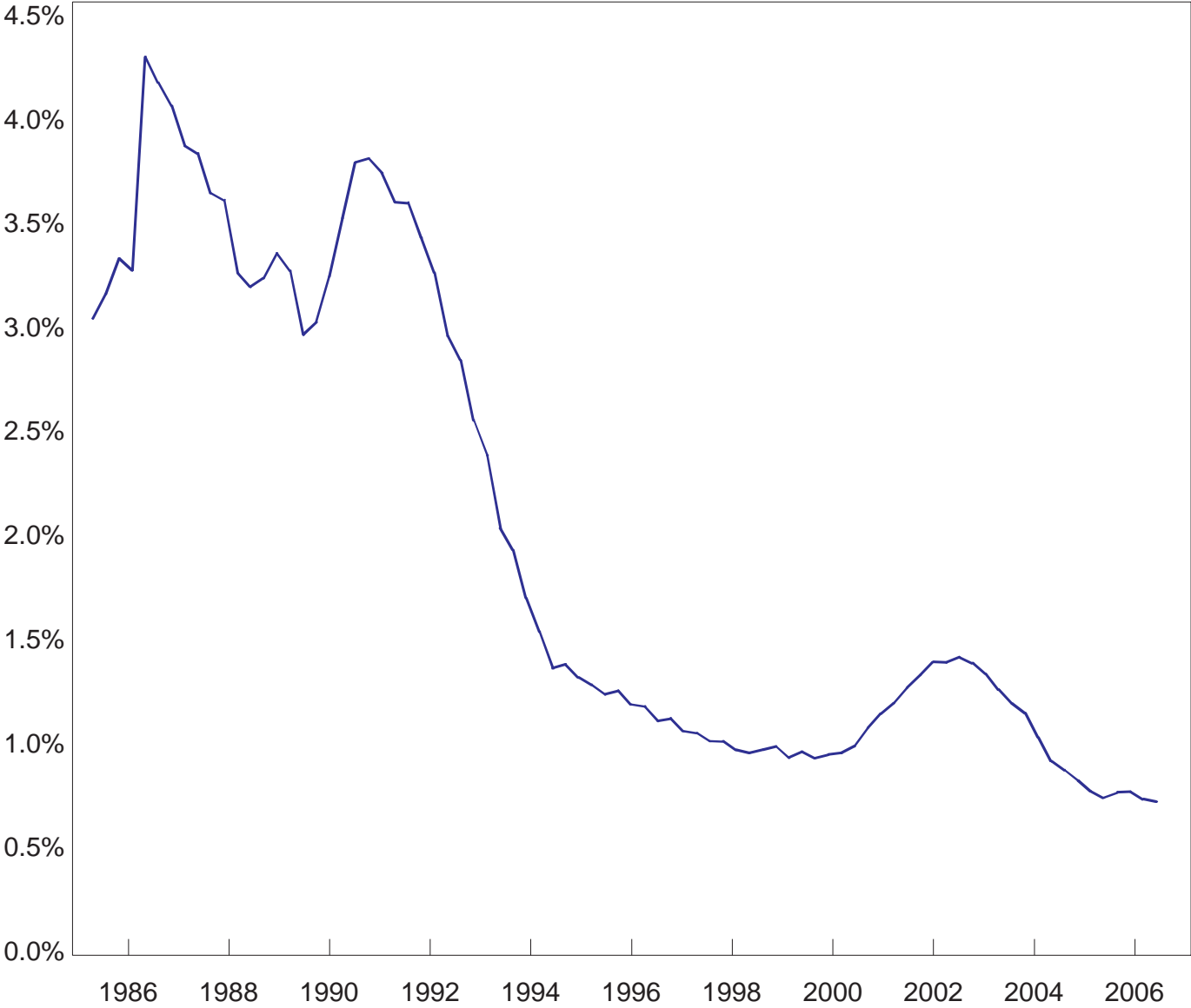
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2003 - 2006

\$ Billions

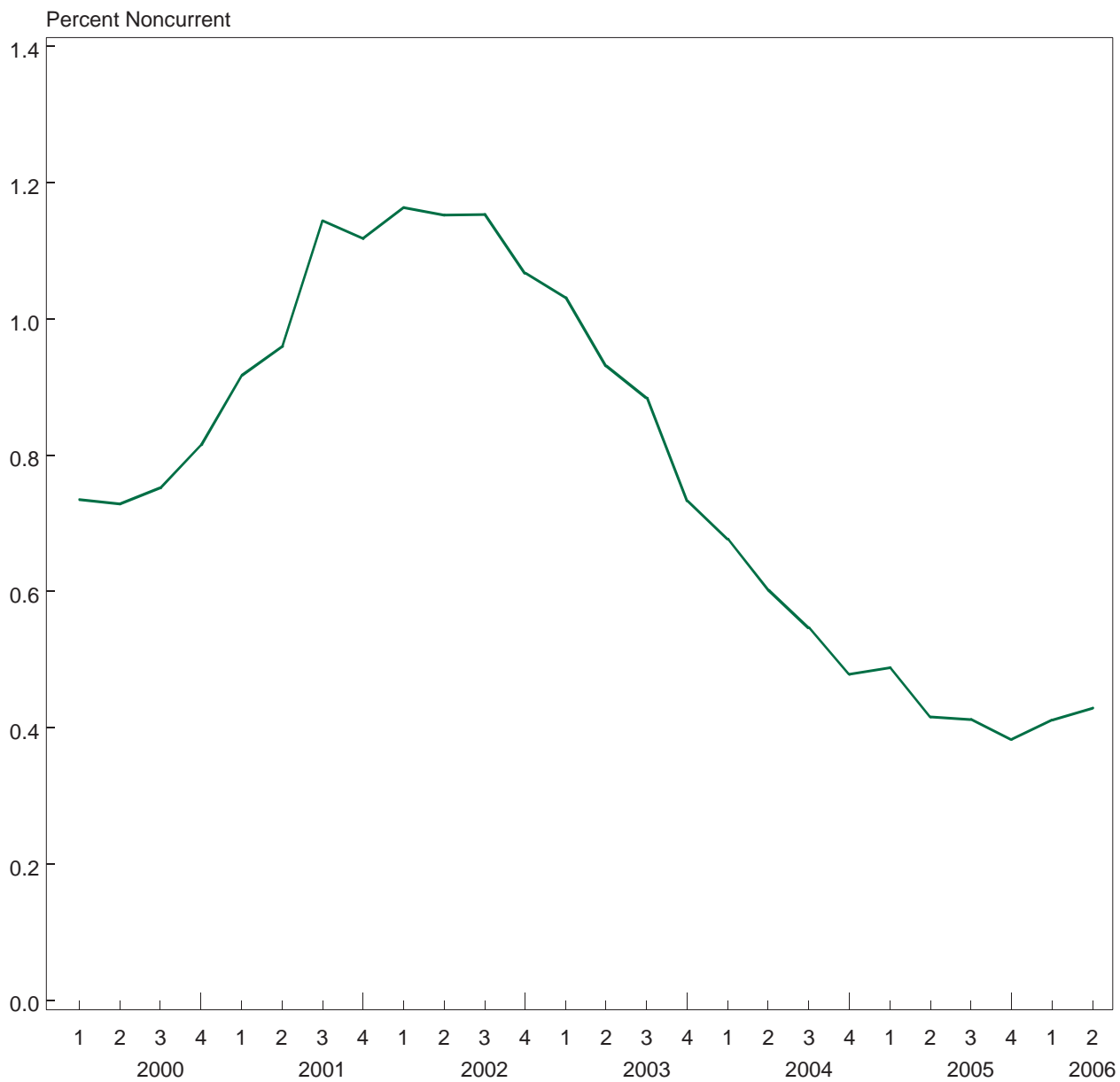


Noncurrent Loan Rate, Total Loans & Leases 1986-2006



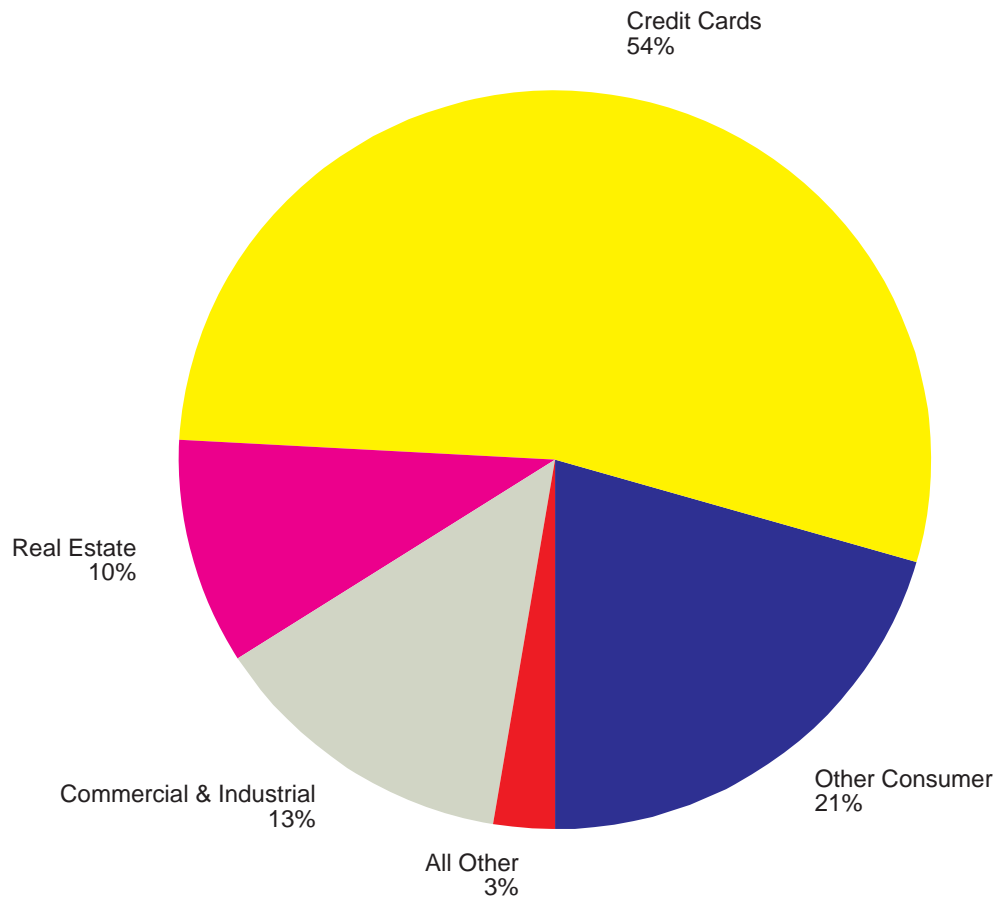
Noncurrent Rate on Real Estate Construction and Development Loans

2000-2006



Composition of FDIC-Insured Institutions' Loan Charge-offs

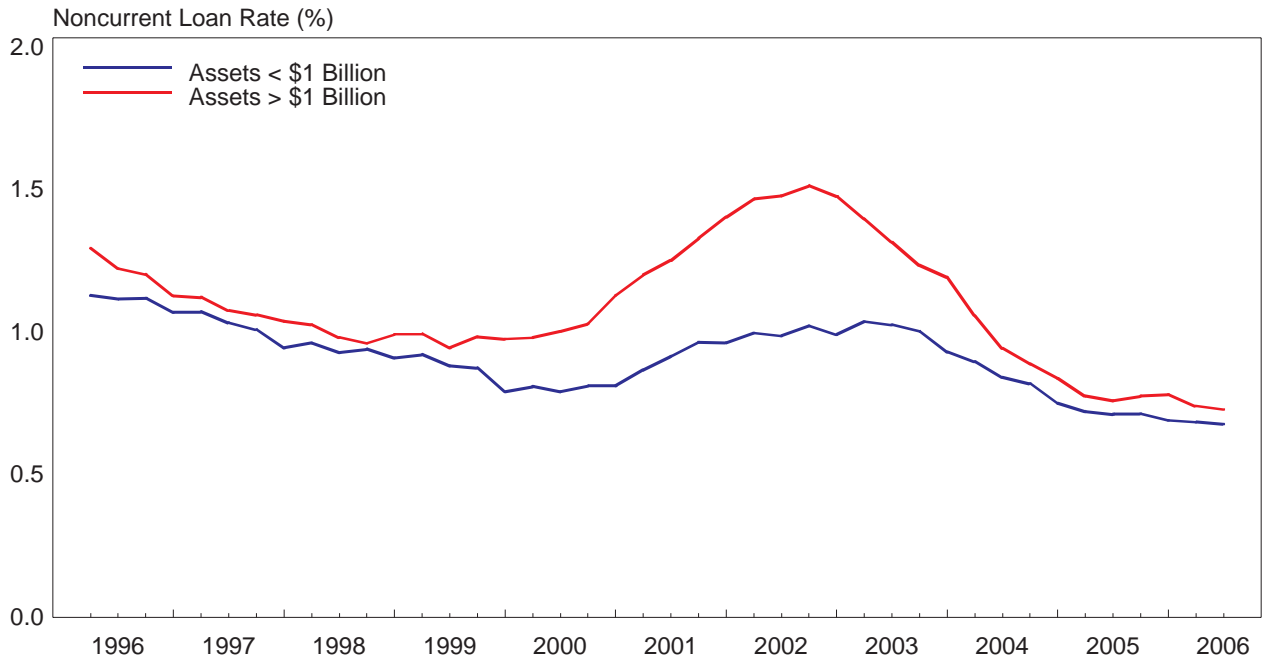
Second Quarter, 2006



Noncurrent Loan Rates

By Asset Size

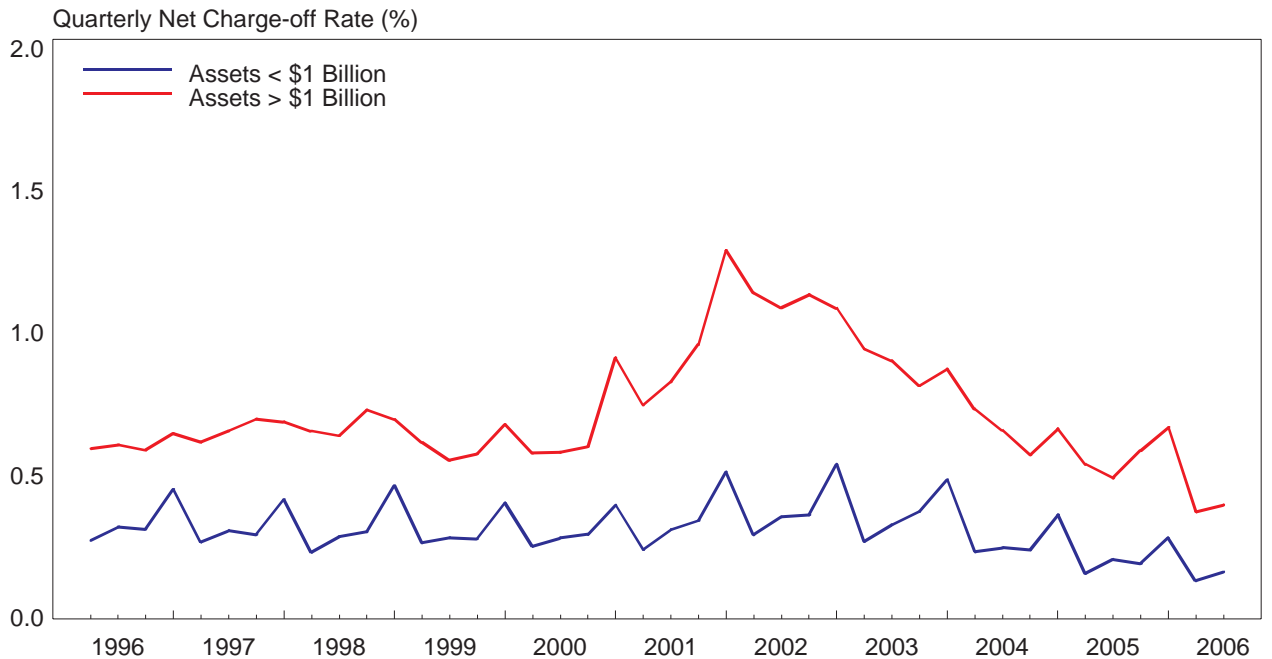
1996 - 2006



Quarterly Net Charge-off Rates

By Asset Size, Annualized

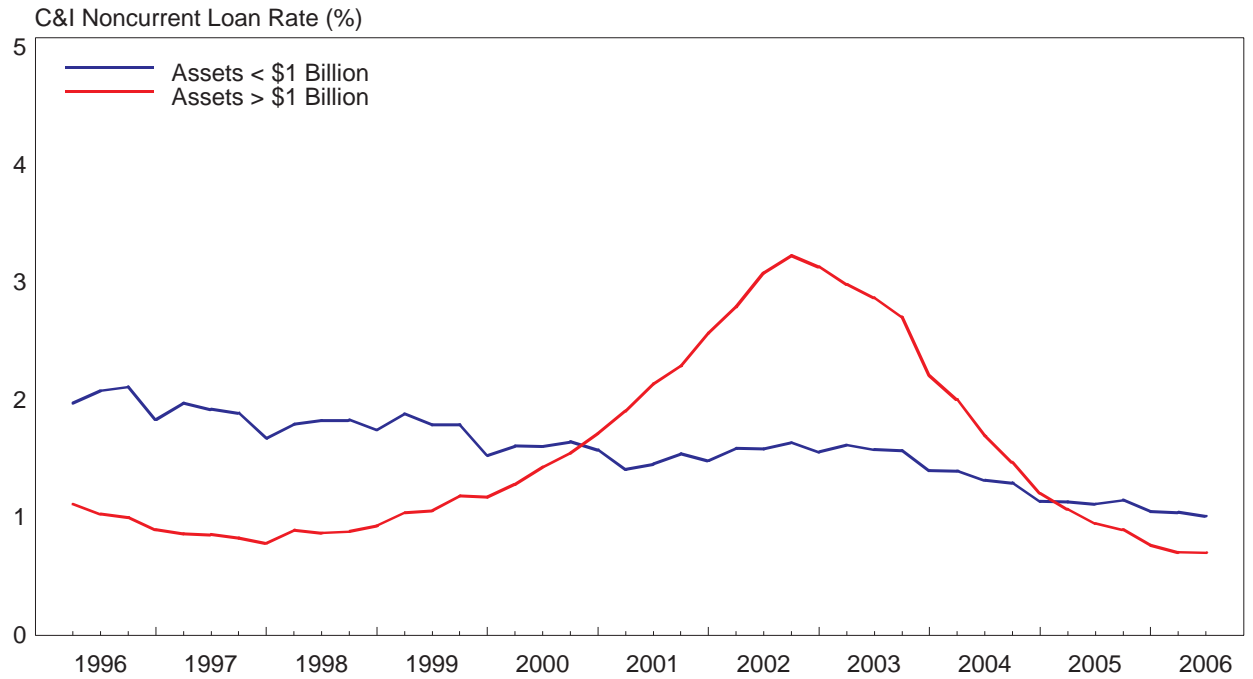
1996 - 2006



Noncurrent C & I Loan Rates

By Asset Size

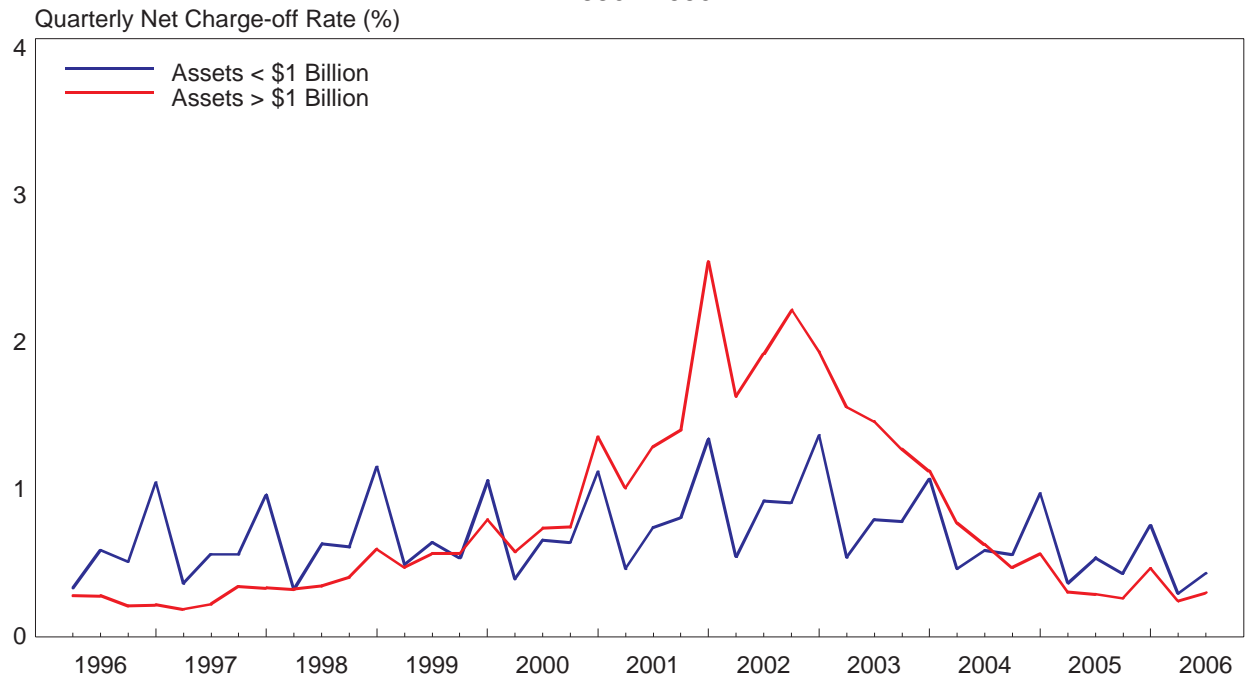
1996 - 2006



Quarterly Net Charge-off Rates on C & I Loans

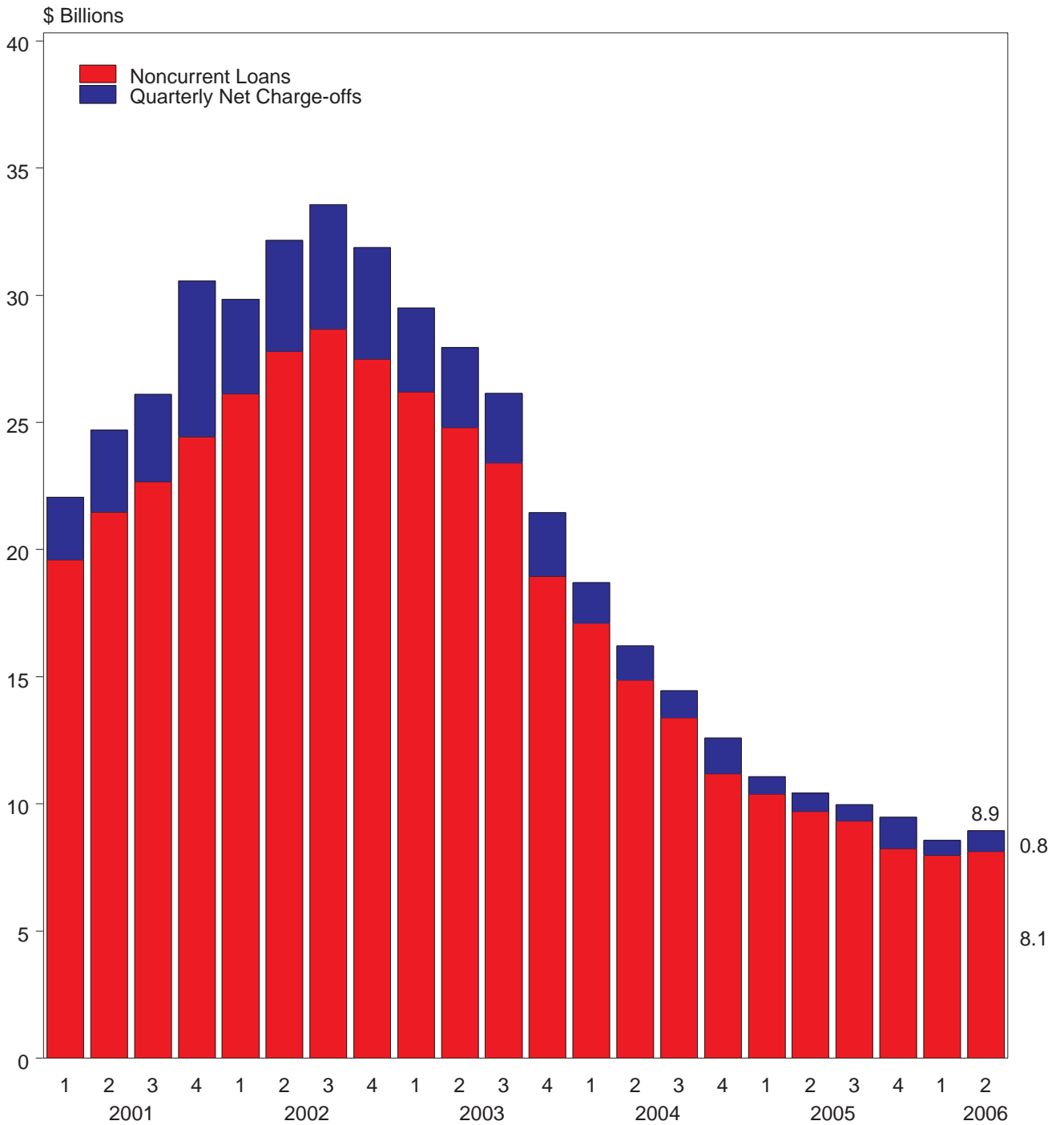
By Asset Size

1996 - 2006



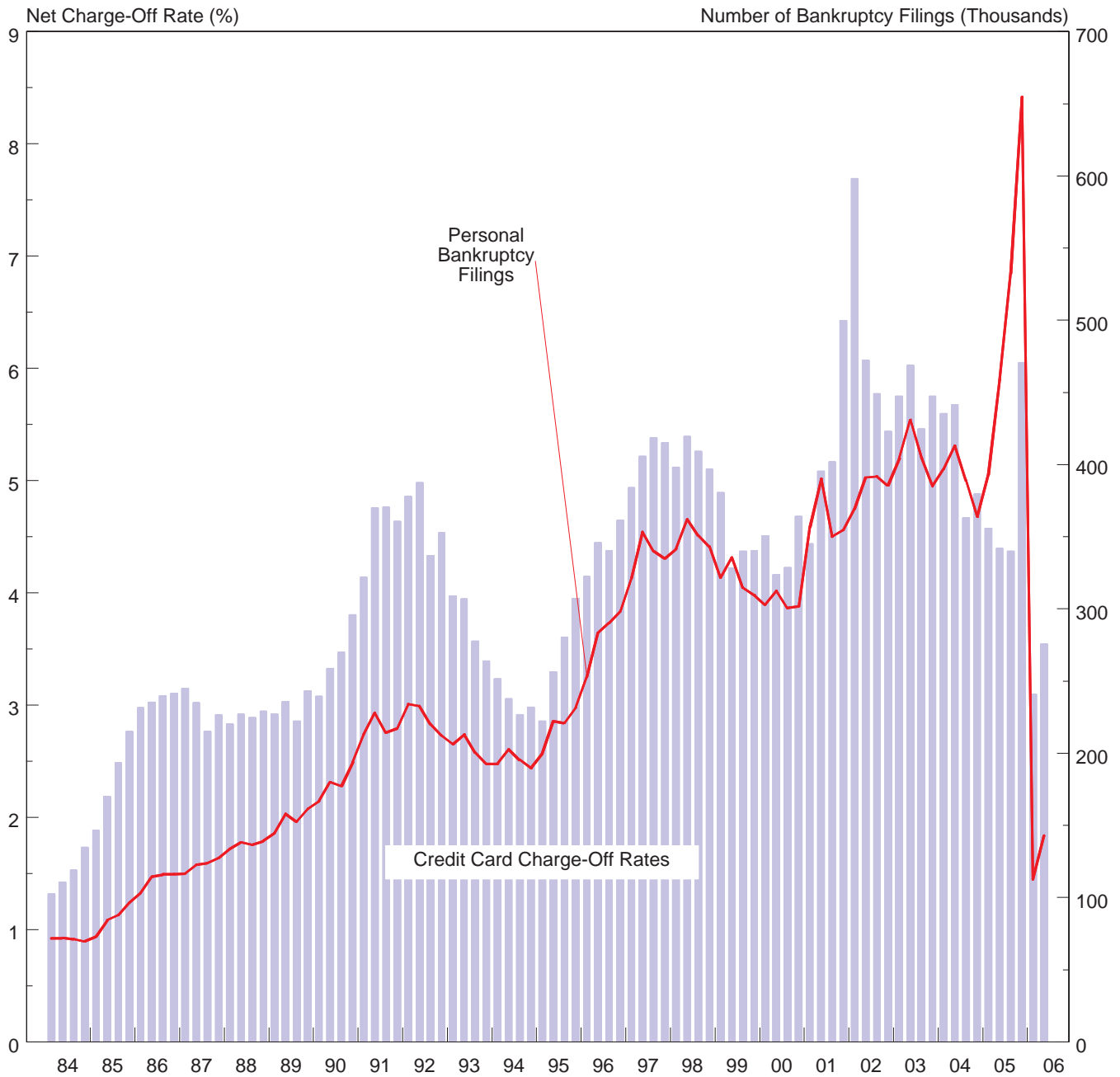
Credit Quality of C & I Loans

2001 - 2006



Credit Card Loss Rates and Personal Bankruptcy Filings

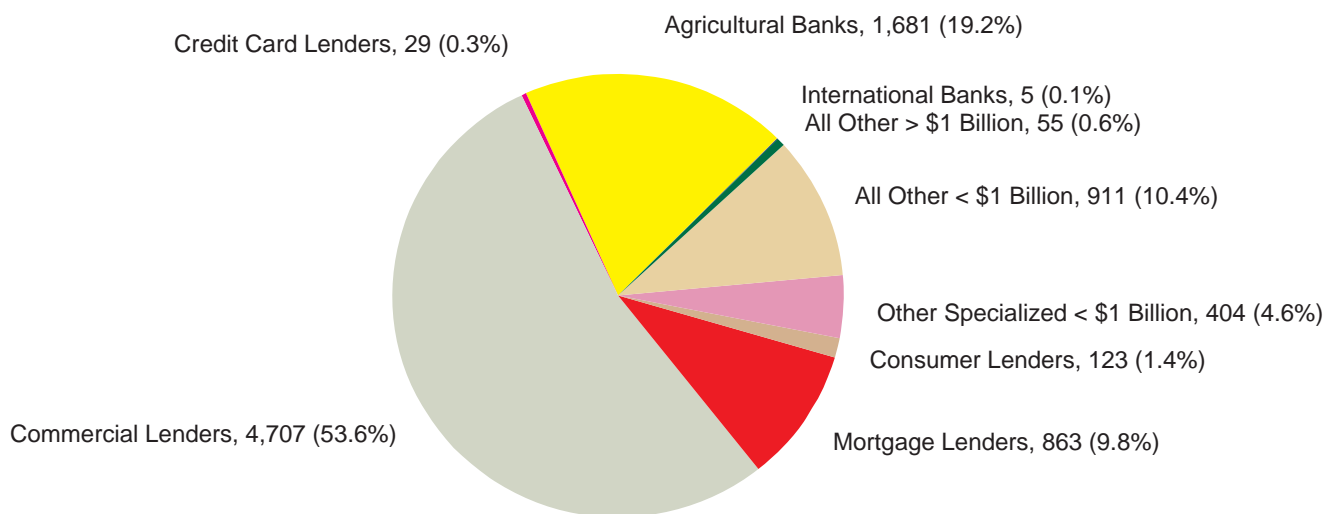
1984-2006



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

Number of Institutions By Asset Concentration Group

June 30, 2006

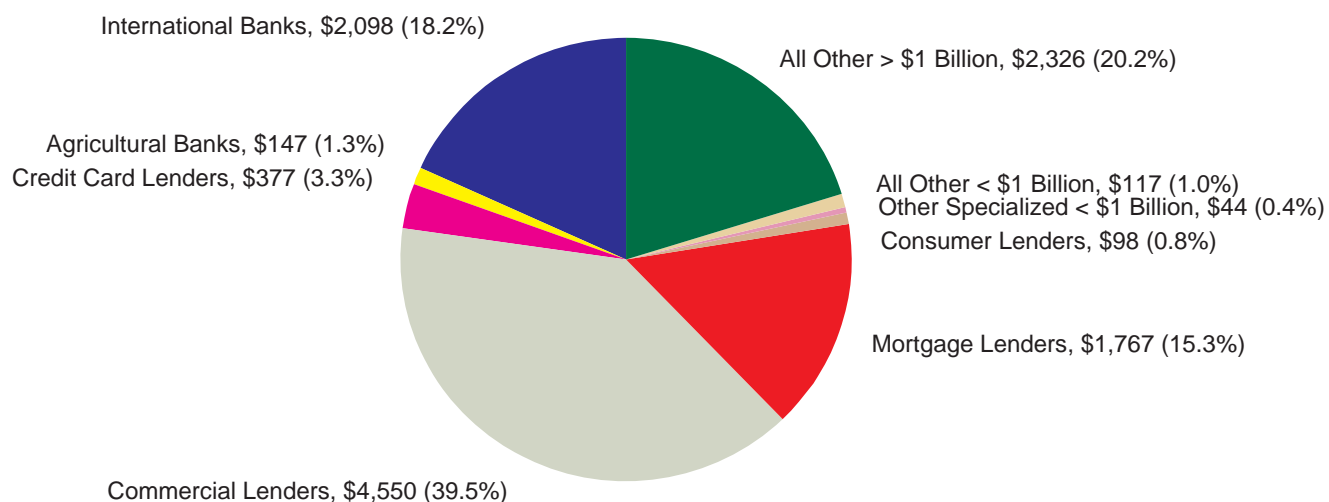


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/06	5	1,681	29	4,707	863	123	404	911	55
12/05	4	1,685	33	4,617	887	125	425	995	62
12/04	5	1,731	34	4,424	990	132	466	1,119	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132
12/93	11	2,951	63	3,305	2,153	323	1,224	3,109	145
12/92	11	3,021	68	3,342	2,327	319	1,388	3,315	143
12/91	10	3,120	73	3,668	2,395	379	1,371	3,426	131
12/90	10	3,114	73	4,147	2,338	463	1,396	3,678	117
12/89	12	3,184	68	4,590	2,367	519	1,429	3,810	95
12/88	13	3,259	53	4,768	2,363	550	1,523	3,940	91

Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2006



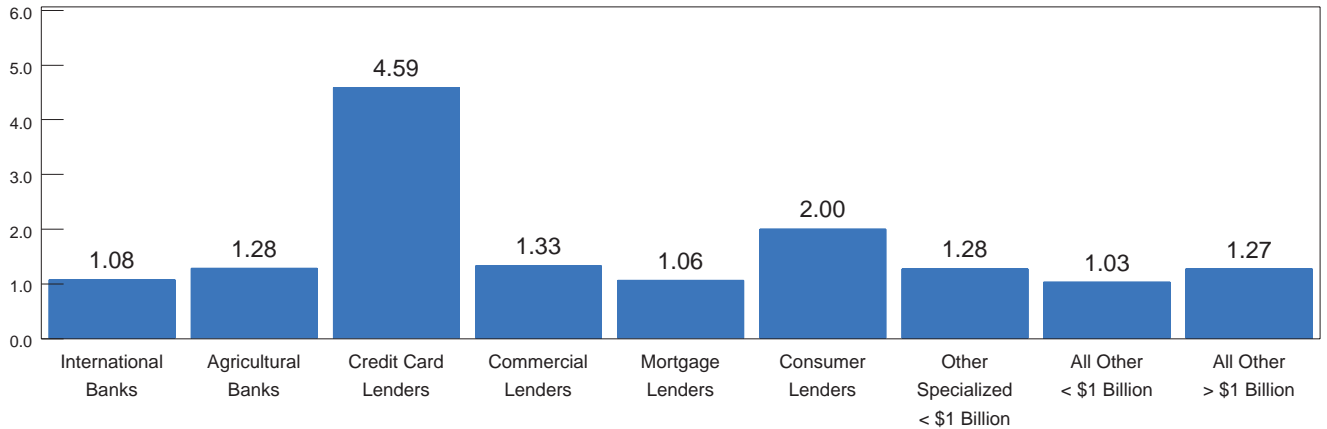
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/06	2,098	147	377	4,550	1,767	98	44	117	2,326
12/05	1,851	142	358	4,257	1,655	117	48	129	2,320
12/04	1,881	139	383	3,302	1,504	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	223	2,166	932	134	70	291	480
12/95	1,046	118	169	1,922	935	114	82	315	641
12/94	960	119	134	1,675	926	92	92	306	719
12/93	831	120	102	1,561	920	85	119	329	663
12/92	754	117	93	1,666	861	60	131	342	551
12/91	637	114	94	1,989	798	65	112	333	446
12/90	625	108	87	2,206	828	61	102	329	381
12/89	712	102	82	2,264	854	82	100	317	305
12/88	699	99	67	2,224	857	75	102	315	298

Performance Ratios By Asset Concentration Group

Return on Assets (YTD)

June 30, 2006

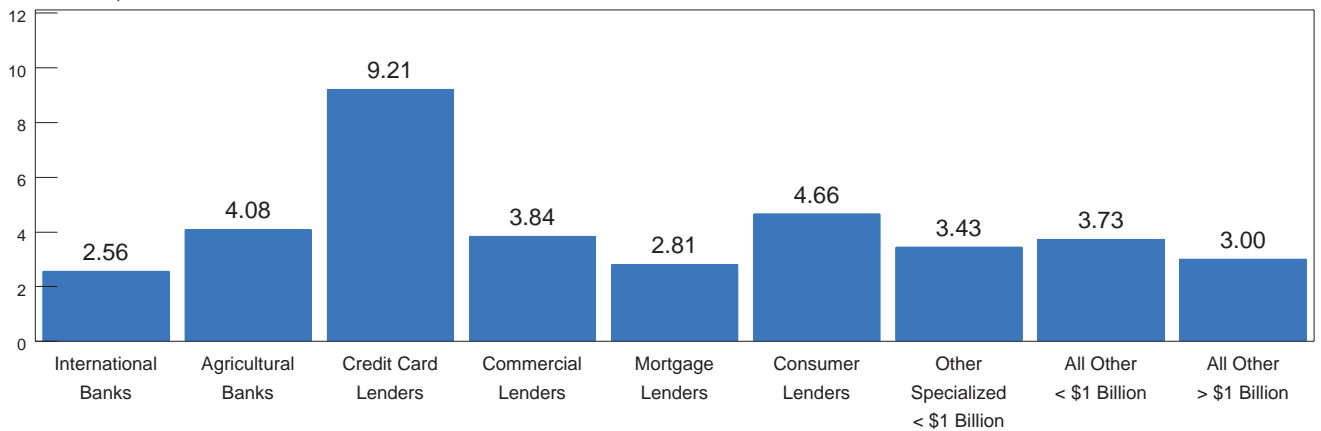
Percent, Annualized



Net Interest Margin (YTD)

June 30, 2006

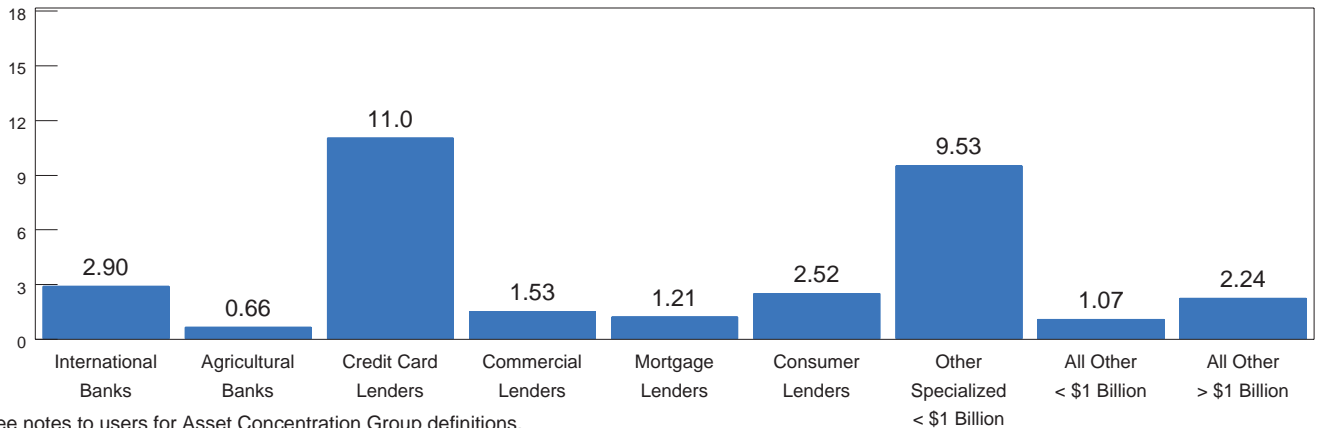
Percent, Annualized



Noninterest Income to Assets (YTD)

June 30, 2006

Percent, Annualized

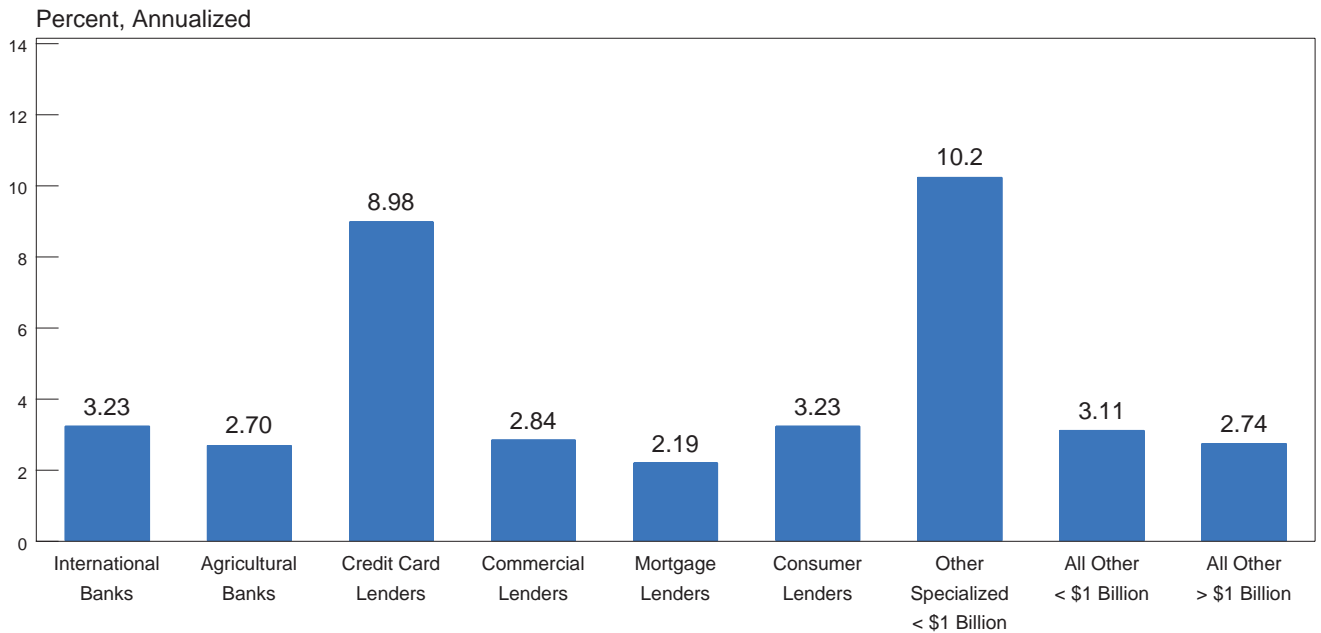


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

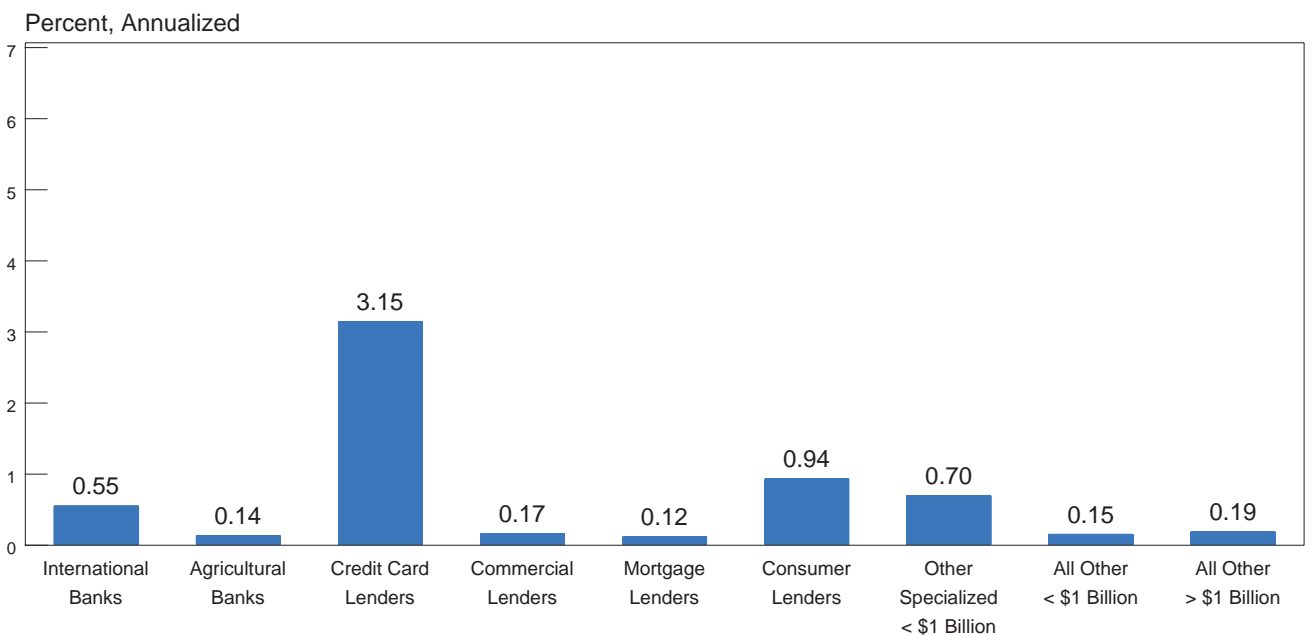
Noninterest Expense to Assets (YTD)

June 30, 2006



Net Charge-offs to Loans and Leases (YTD)

June 30, 2006

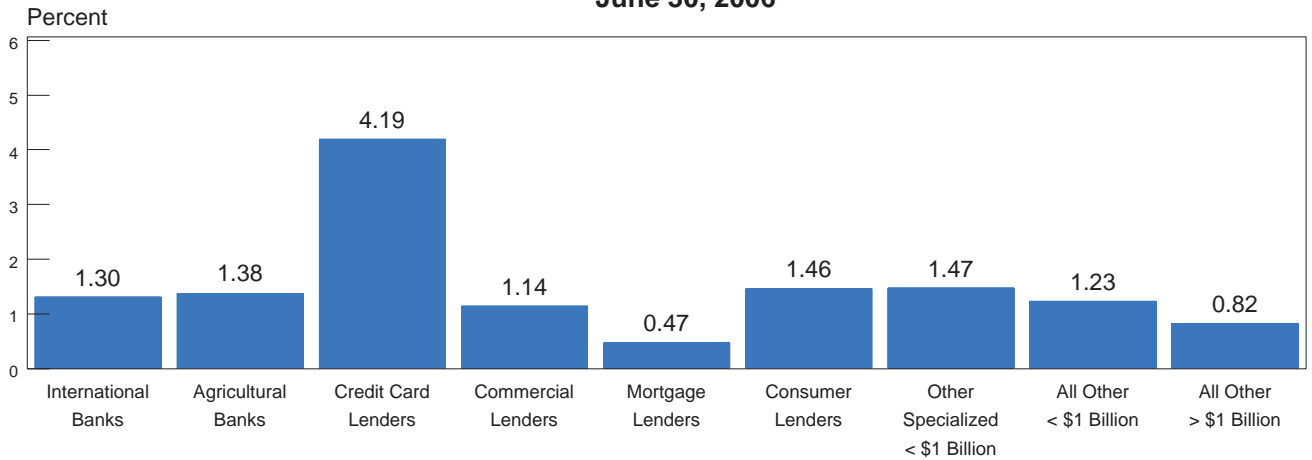


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

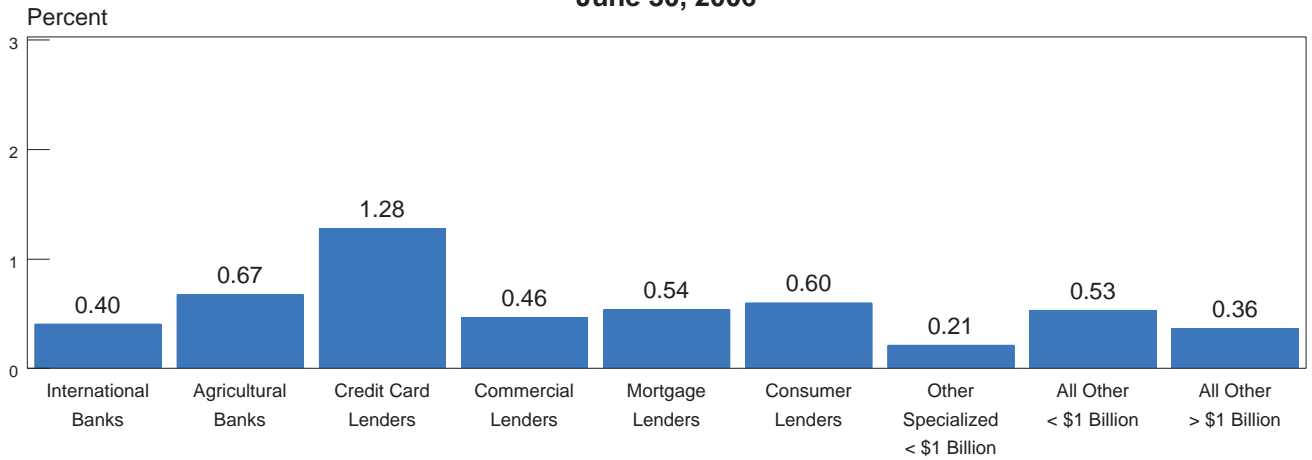
Loss Allowance To Loans and Leases

June 30, 2006



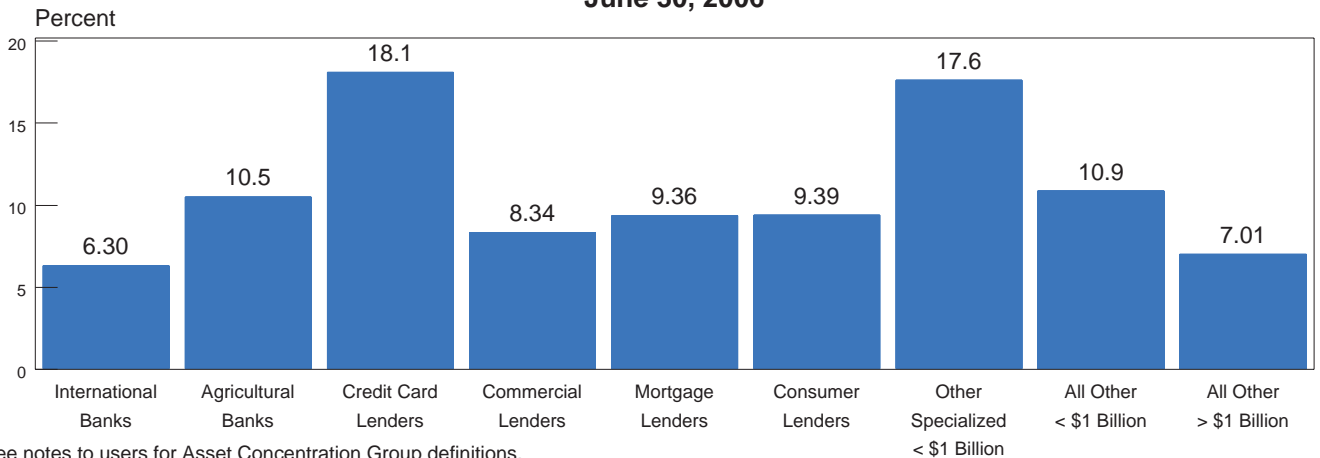
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2006



Core Capital (Leverage) Ratio

June 30, 2006



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

Return On Average Assets By Asset Concentration Group

1988 - 2006, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/06	1.08	1.28	4.59	1.33	1.06	2.00	1.28	1.03	1.27
06/05	0.81	1.31	3.18	1.35	1.21	1.35	1.58	1.14	1.55
06/04	0.89	1.26	3.97	1.35	1.22	1.58	1.36	1.10	1.29
06/03	1.06	1.24	3.79	1.32	1.51	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77
06/99	0.84	1.21	3.46	1.29	1.03	1.33	1.57	1.39	1.40
06/98	0.88	1.30	2.61	1.27	1.10	1.31	1.63	1.22	1.49
06/97	1.00	1.29	1.63	1.31	0.97	1.31	1.61	1.26	1.28
06/96	0.88	1.27	1.94	1.31	0.92	1.28	1.29	1.25	1.10
06/95	0.74	1.22	2.97	1.15	0.78	1.13	0.75	1.18	1.17
06/94	0.83	1.25	4.13	1.03	0.68	1.30	1.08	1.19	1.19
06/93	1.00	1.35	3.48	1.00	0.86	1.46	0.95	1.31	0.97
06/92	0.57	1.28	2.86	0.69	0.81	1.08	1.19	1.14	0.88
06/91	0.53	1.09	2.36	0.01	0.33	0.59	0.46	0.81	0.70
06/90	0.53	1.04	2.50	0.09	-0.09	-0.12	0.68	0.78	0.41
06/89	0.88	1.14	2.11	0.25	-0.06	0.69	0.52	0.72	0.22
06/88	0.93	1.00	1.86	-0.33	0.18	0.45	0.30	0.67	0.26

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

Net Interest Margin By Asset Concentration Group

1988 - 2006, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/06	2.56	4.08	9.21	3.84	2.81	4.66	3.43	3.73	3.00
06/05	2.60	4.09	8.25	3.88	2.90	4.37	3.04	3.86	3.50
06/04	2.84	4.01	8.91	3.92	3.16	4.79	2.94	3.83	3.16
06/03	3.08	4.01	8.17	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48
06/99	3.11	4.11	8.18	4.19	3.07	4.69	3.39	4.18	3.86
06/98	2.97	4.27	7.92	4.29	3.14	4.55	3.93	4.31	4.08
06/97	3.04	4.34	7.85	4.46	3.23	5.17	3.81	4.44	4.28
06/96	3.25	4.28	7.78	4.32	3.21	5.10	3.71	4.41	4.07
06/95	3.43	4.36	8.36	4.37	3.09	4.73	3.78	4.48	4.13
06/94	3.44	4.29	9.47	4.37	3.37	5.05	3.78	4.46	4.21
06/93	3.56	4.37	9.65	4.45	3.59	5.48	3.82	4.64	4.36
06/92	3.29	4.37	9.51	4.27	3.37	5.22	3.91	4.56	4.12
06/91	3.02	4.10	9.30	3.75	2.76	4.33	3.22	4.21	3.28
06/90	2.87	4.06	8.97	3.59	2.30	3.74	3.37	4.08	2.54
06/89	3.11	4.18	8.01	3.59	1.90	4.28	3.36	4.15	2.14
06/88	2.97	4.05	9.32	3.44	2.08	4.06	3.08	3.91	2.53

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

1988 - 2006, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/06	0.55	0.14	3.15	0.17	0.12	0.94	0.70	0.15	0.19
06/05	0.70	0.13	4.26	0.22	0.09	1.16	0.32	0.29	0.19
06/04	1.13	0.15	5.03	0.32	0.12	1.29	0.50	0.27	0.29
06/03	1.42	0.20	5.36	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.56	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50
06/99	0.46	0.19	4.18	0.39	0.13	0.54	0.20	0.26	0.43
06/98	0.47	0.15	4.84	0.33	0.17	0.69	0.70	0.24	0.55
06/97	0.21	0.19	4.66	0.31	0.20	0.98	0.30	0.24	0.74
06/96	0.40	0.18	4.04	0.32	0.26	0.79	0.13	0.22	0.44
06/95	0.20	0.10	2.99	0.35	0.27	0.40	0.43	0.17	0.34
06/94	0.73	0.10	3.14	0.43	0.44	0.51	0.13	0.15	0.38
06/93	1.24	0.16	3.99	0.75	0.55	0.68	0.48	0.32	1.14
06/92	1.71	0.31	4.95	0.96	0.47	0.71	0.55	0.42	1.03
06/91	2.30	0.28	4.71	1.23	0.45	0.83	0.69	0.55	1.03
06/90	2.80	0.39	3.91	1.05	0.36	0.69	0.80	0.54	0.80
06/89	1.13	0.44	3.66	0.59	0.03	0.32	0.69	0.43	0.36
06/88	0.76	0.65	3.64	0.85	0.02	0.44	0.76	0.49	0.43

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

Percent of Loans Noncurrent By Asset Concentration Group

1988 - 2006

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/06	0.90	0.88	1.83	0.58	0.66	0.72	0.73	0.76	0.63
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
12/93	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
12/92	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36
12/91	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
12/90	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
12/89	5.47	2.00	1.96	3.43	2.68	2.22	3.81	2.10	6.24
12/88	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43

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

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

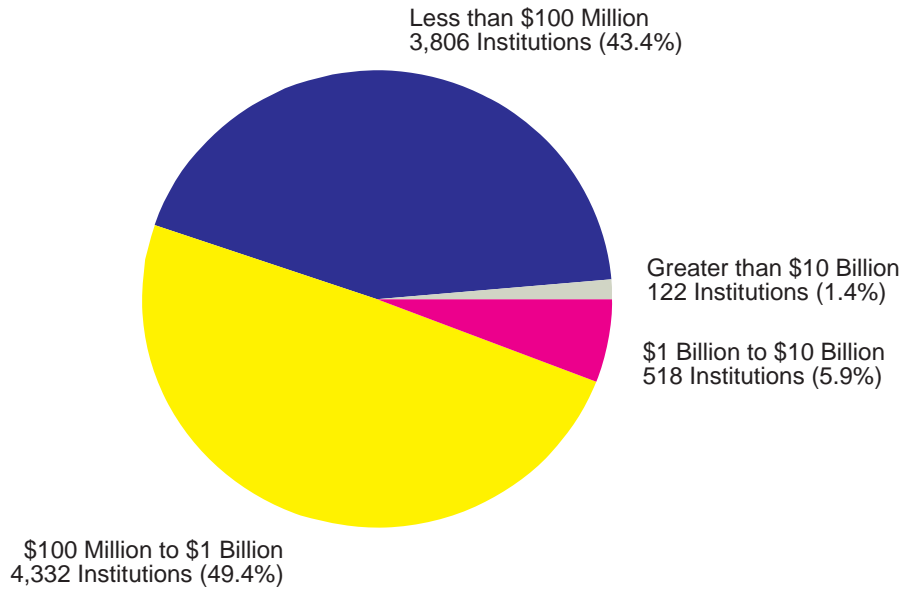
1988 - 2006

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/06	6.30	10.51	18.08	8.34	9.36	9.39	17.61	10.86	7.01
12/05	6.29	10.39	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.10	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
12/91	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
12/90	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
12/89	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
12/88	4.93	9.43	5.96	6.03	6.86	7.55	9.46	8.00	6.10

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

Number of Institutions By Asset Size

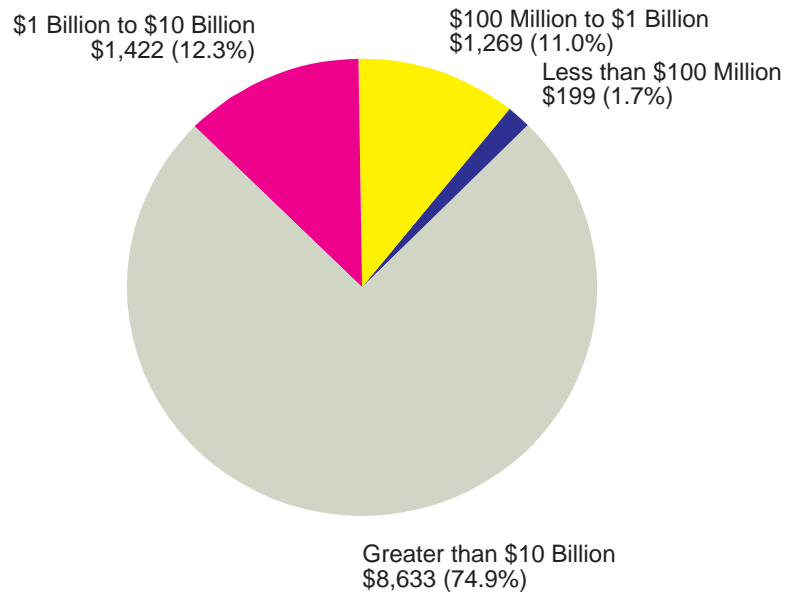
June 30, 2006



Industry Assets By Asset Size

June 30, 2006

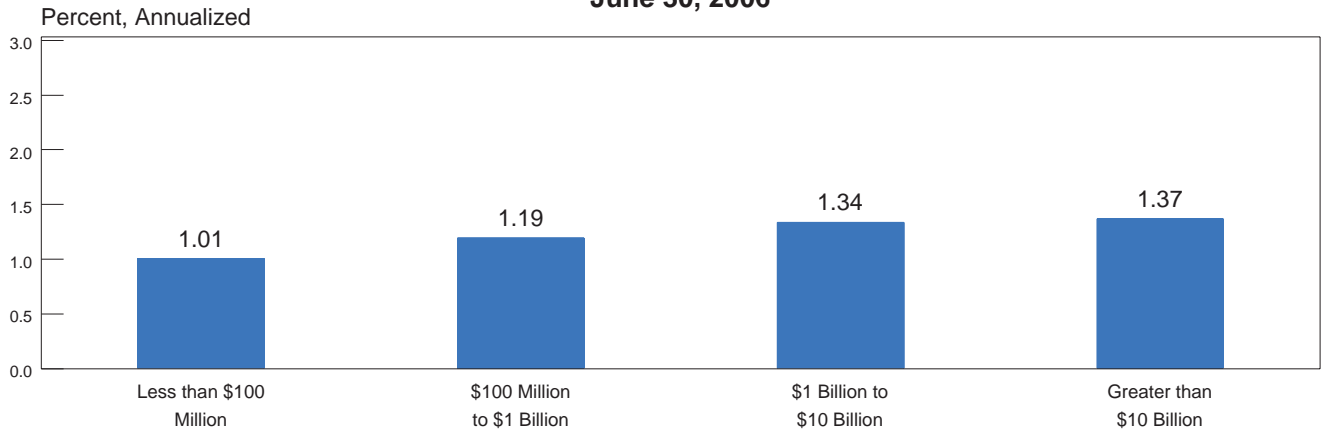
(\$ Billions)



Performance Ratios By Asset Size

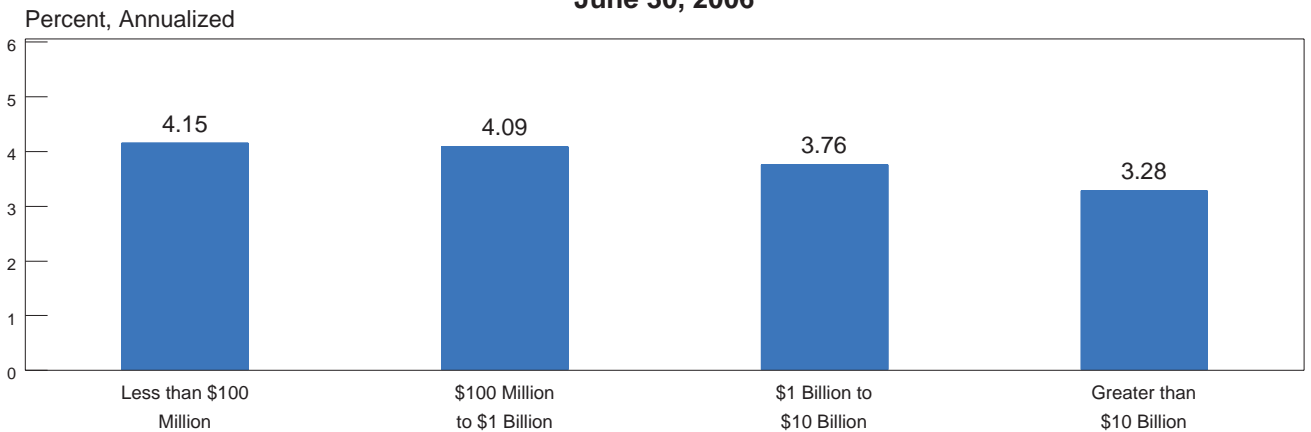
Return on Assets (YTD)

June 30, 2006



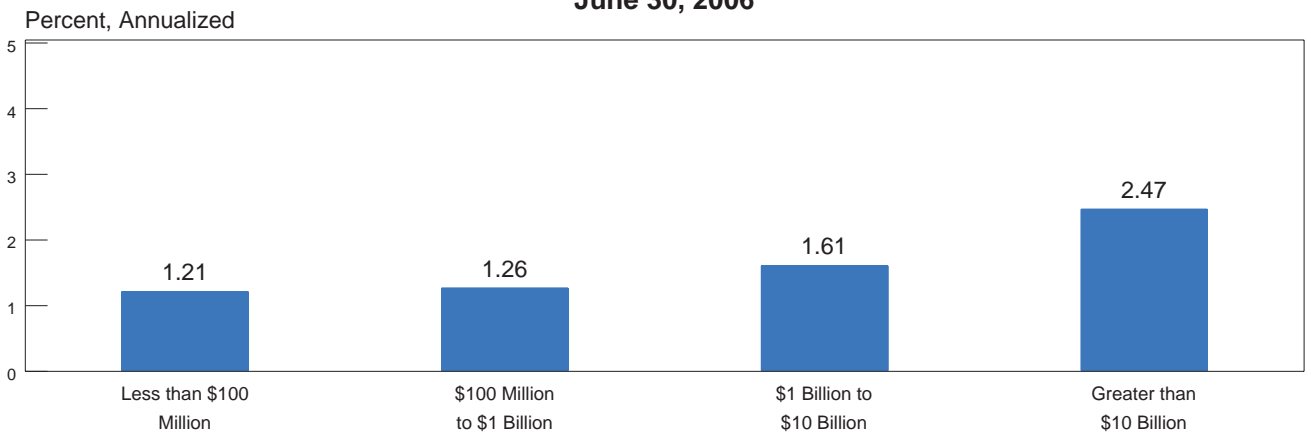
Net Interest Margin (YTD)

June 30, 2006



Noninterest Income to Assets (YTD)

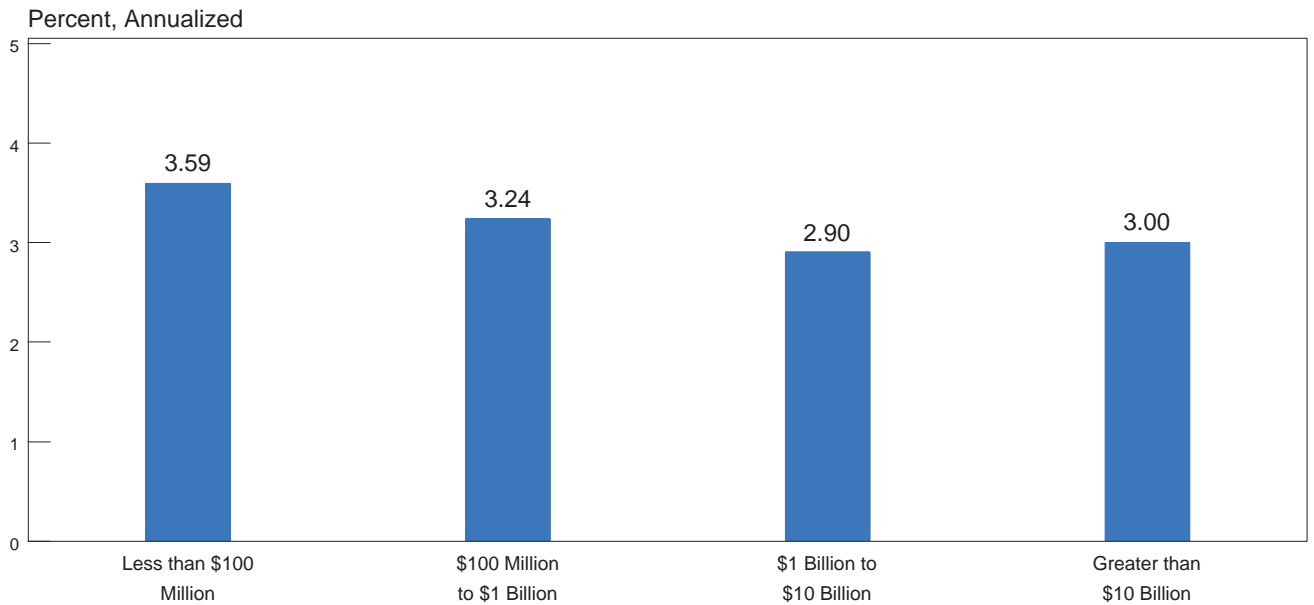
June 30, 2006



Performance Ratios By Asset Size

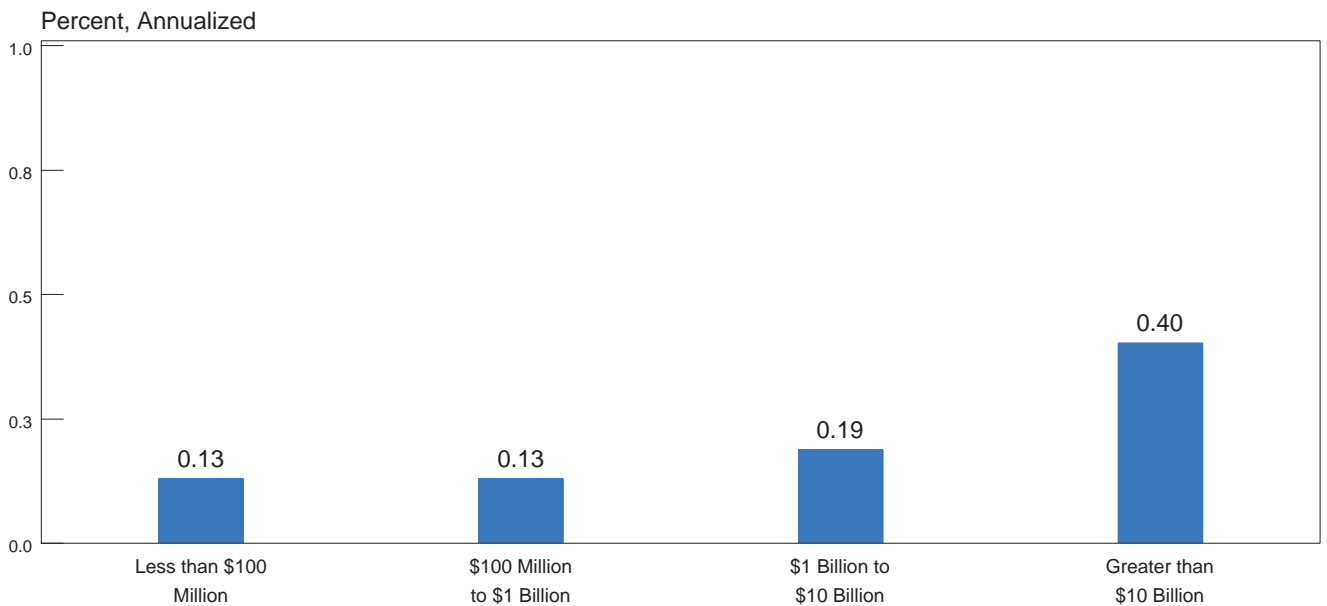
Noninterest Expense to Assets (YTD)

June 30, 2006



Net Charge-offs to Loans and Leases (YTD)

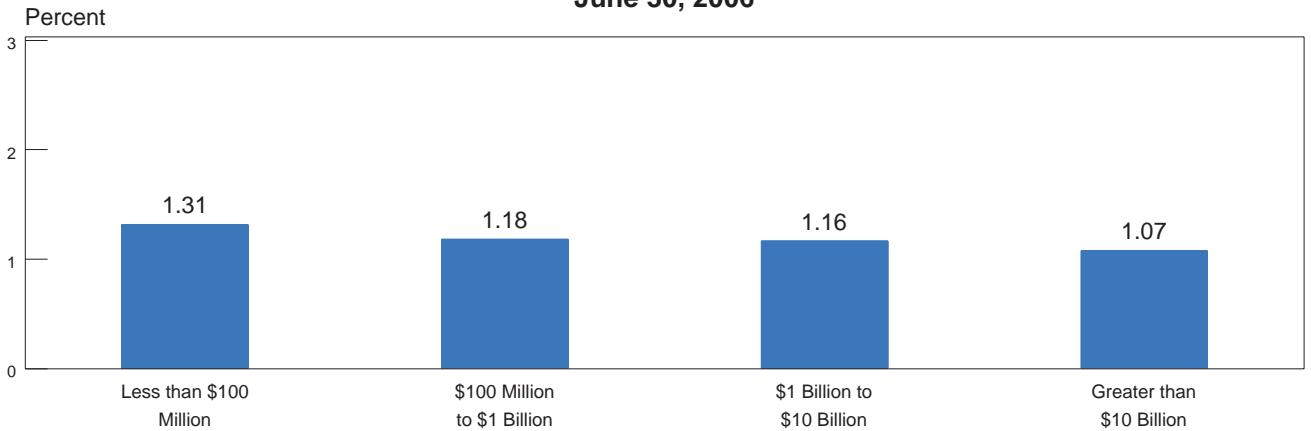
June 30, 2006



Condition Ratios By Asset Size

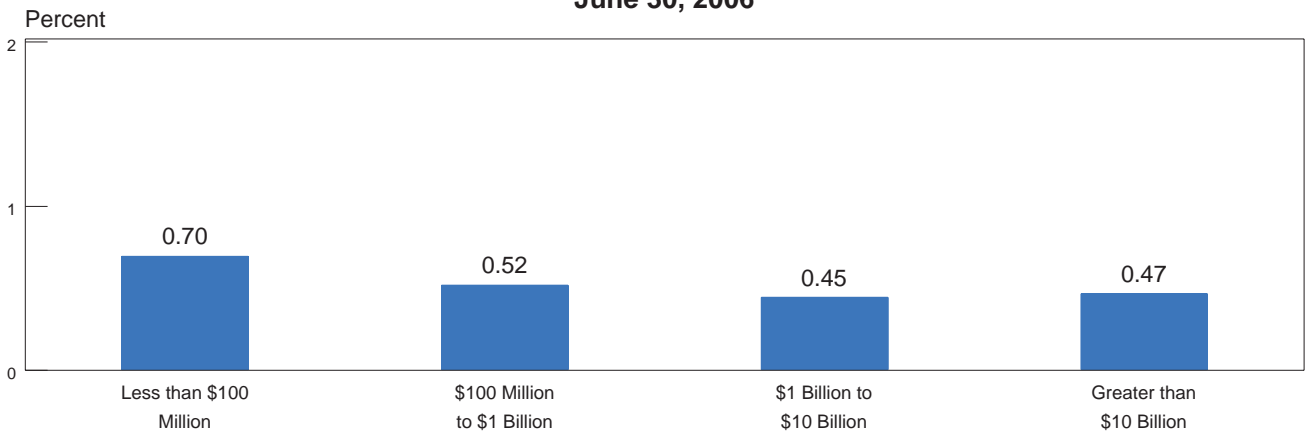
Loss Allowance To Loans and Leases

June 30, 2006



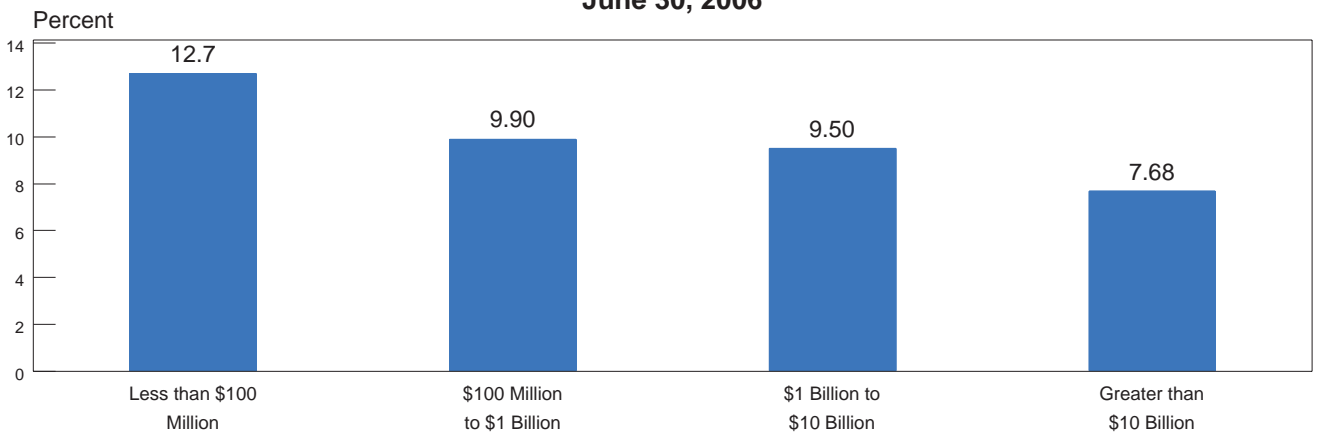
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2006



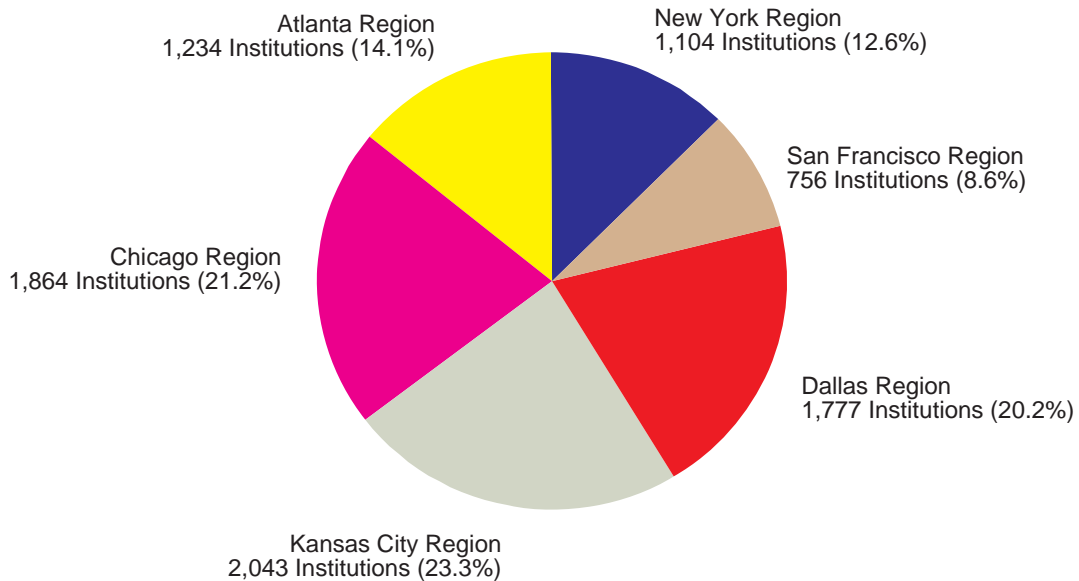
Core Capital (Leverage) Ratio

June 30, 2006



Geographic Distribution of FDIC-Insured Institutions

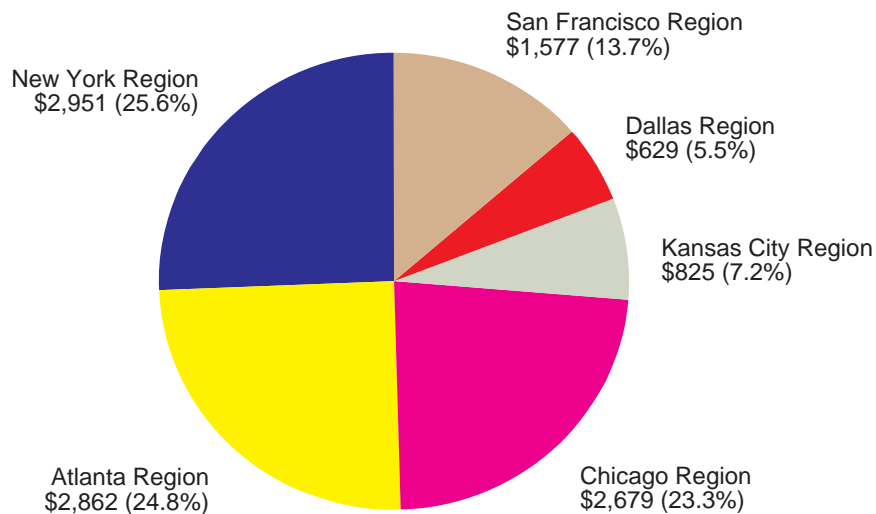
June 30, 2006



Geographic Distribution of Industry Assets

June 30, 2006

(\$ Billions)

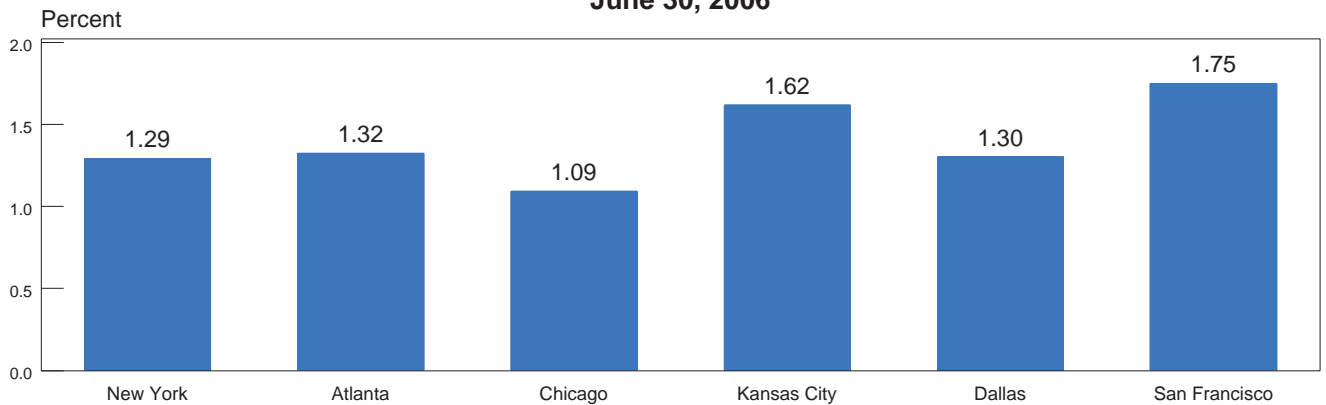


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

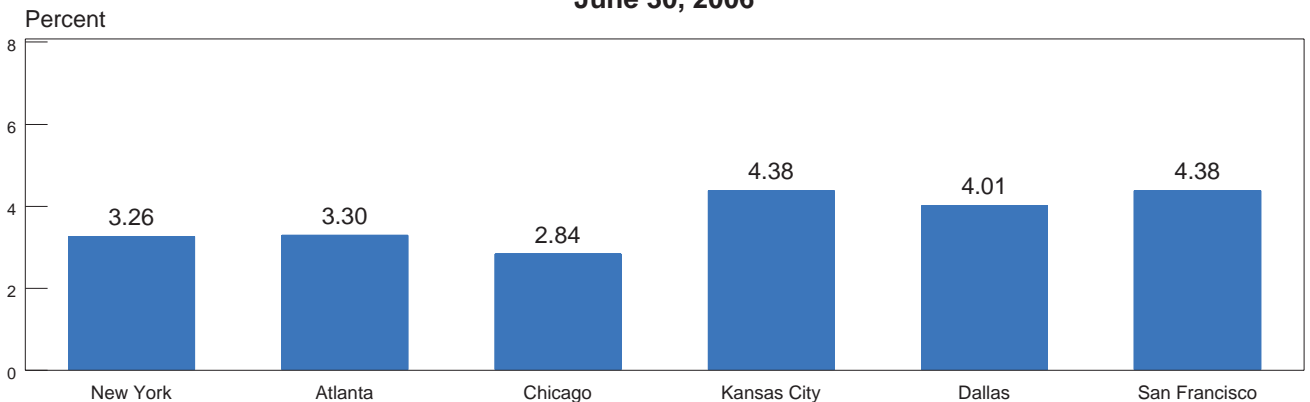
Return on Assets (YTD, Annualized)

June 30, 2006



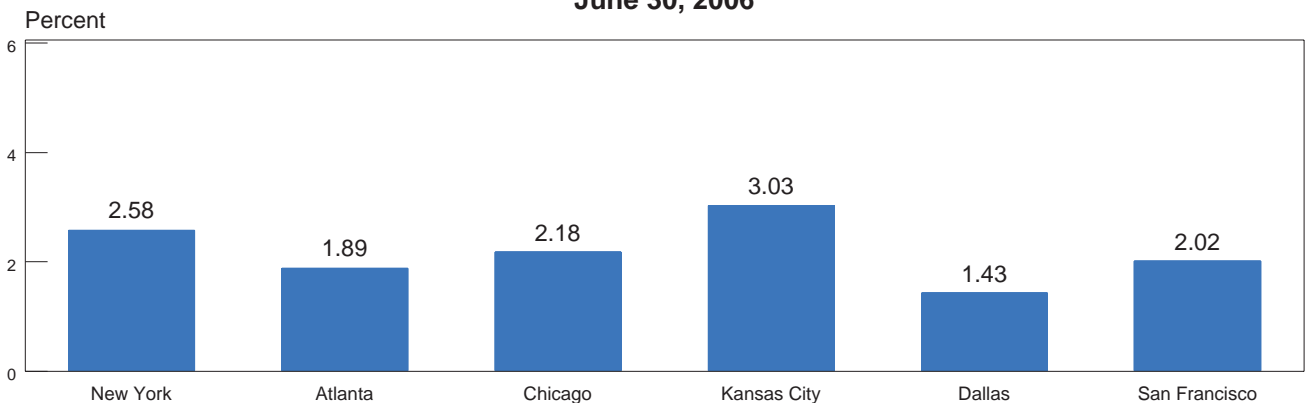
Net Interest Margins (YTD, Annualized)

June 30, 2006



Noninterest Income to Assets (YTD, Annualized)

June 30, 2006

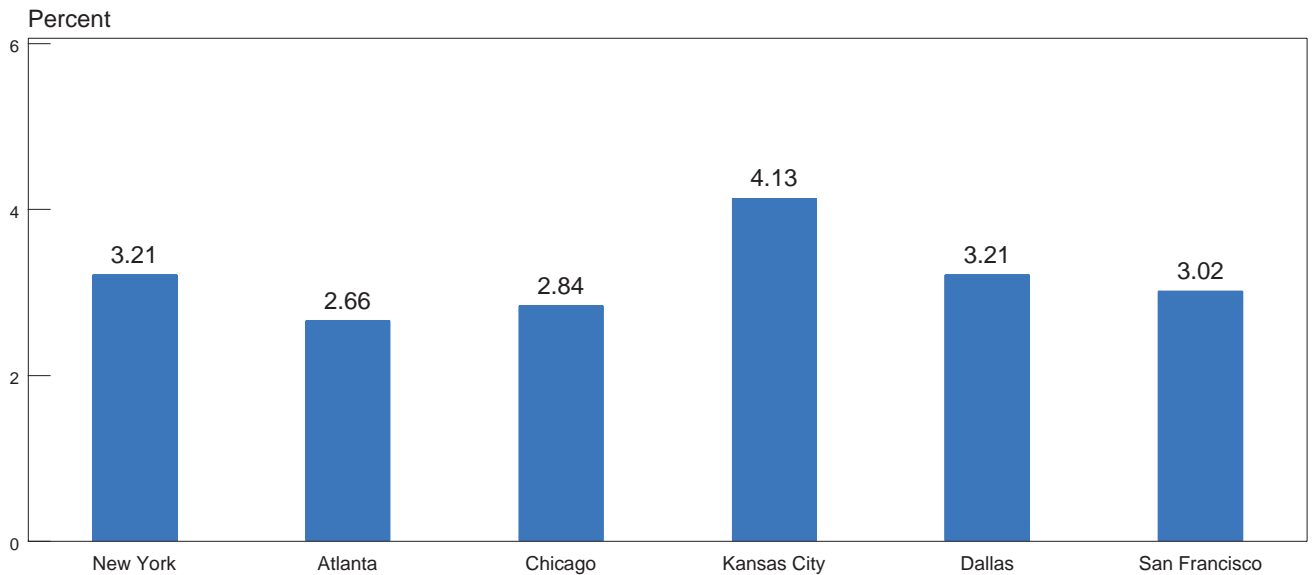


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

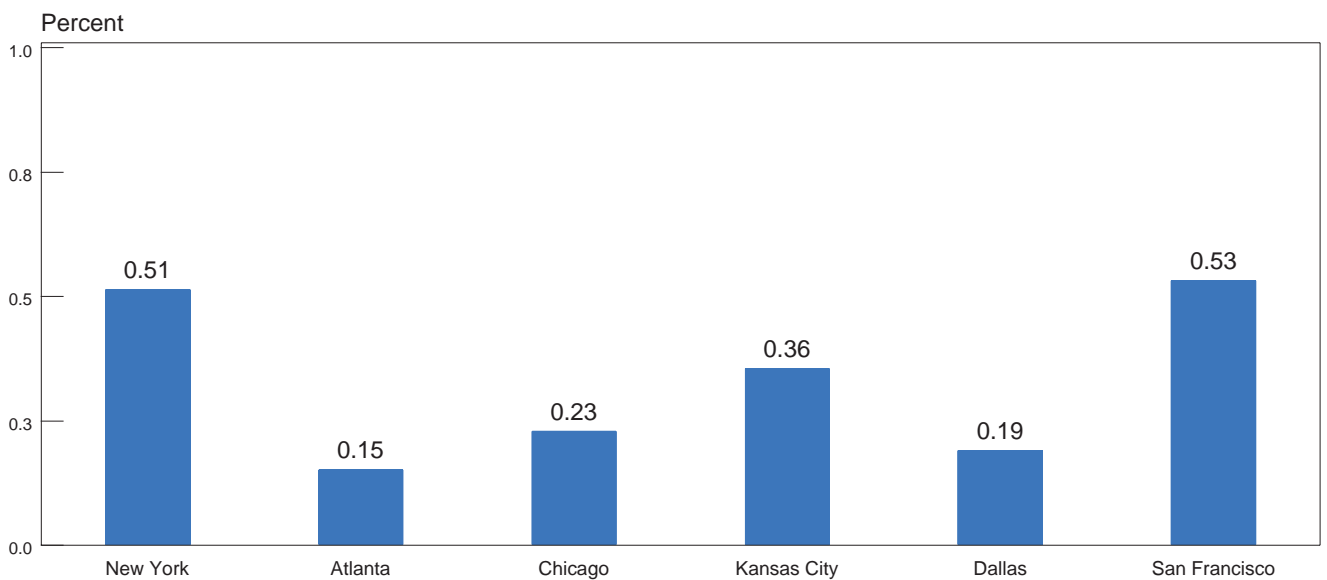
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

June 30, 2006



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

June 30, 2006



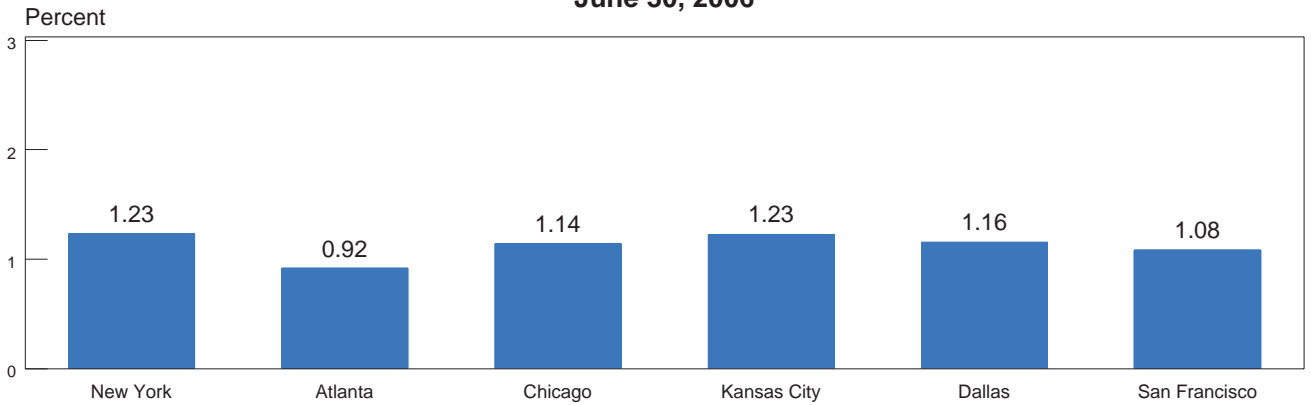
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

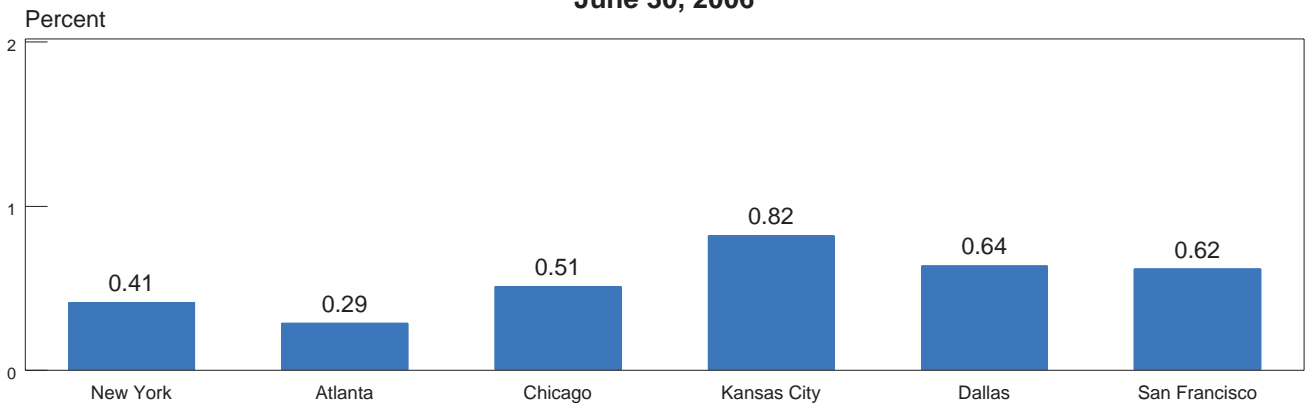
Loss Allowance To Loans and Leases

June 30, 2006



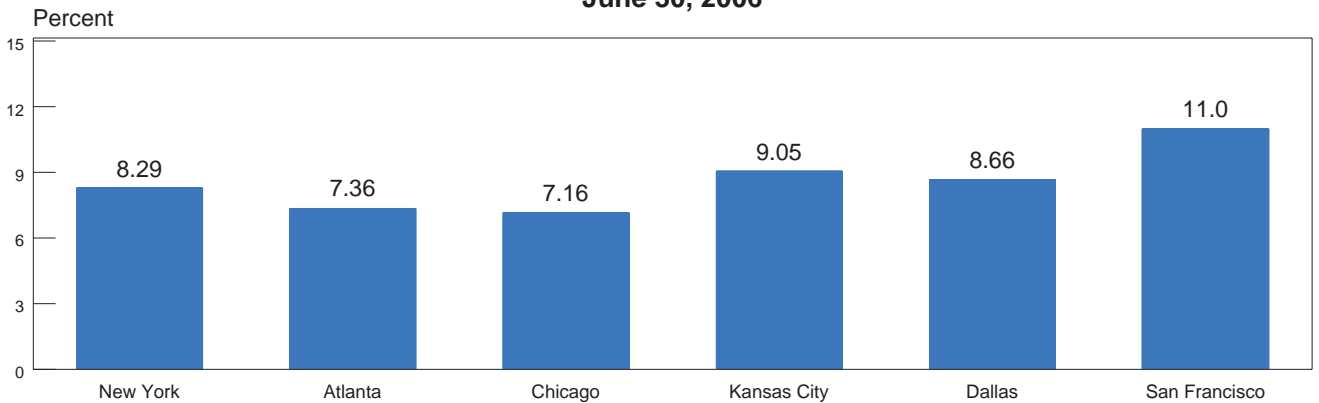
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2006



Core Capital (Leverage) Ratio

June 30, 2006



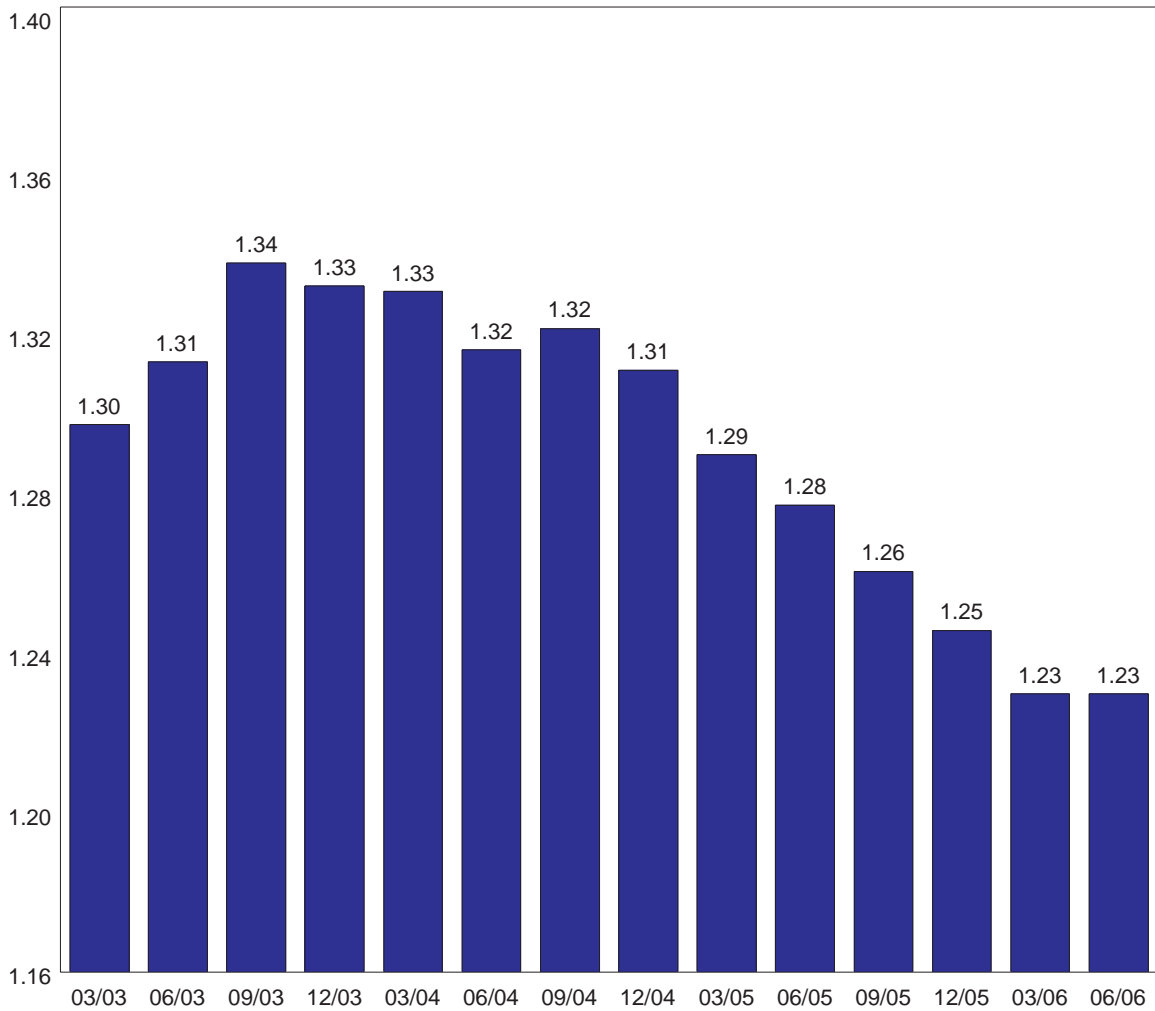
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2003 - June 30, 2006

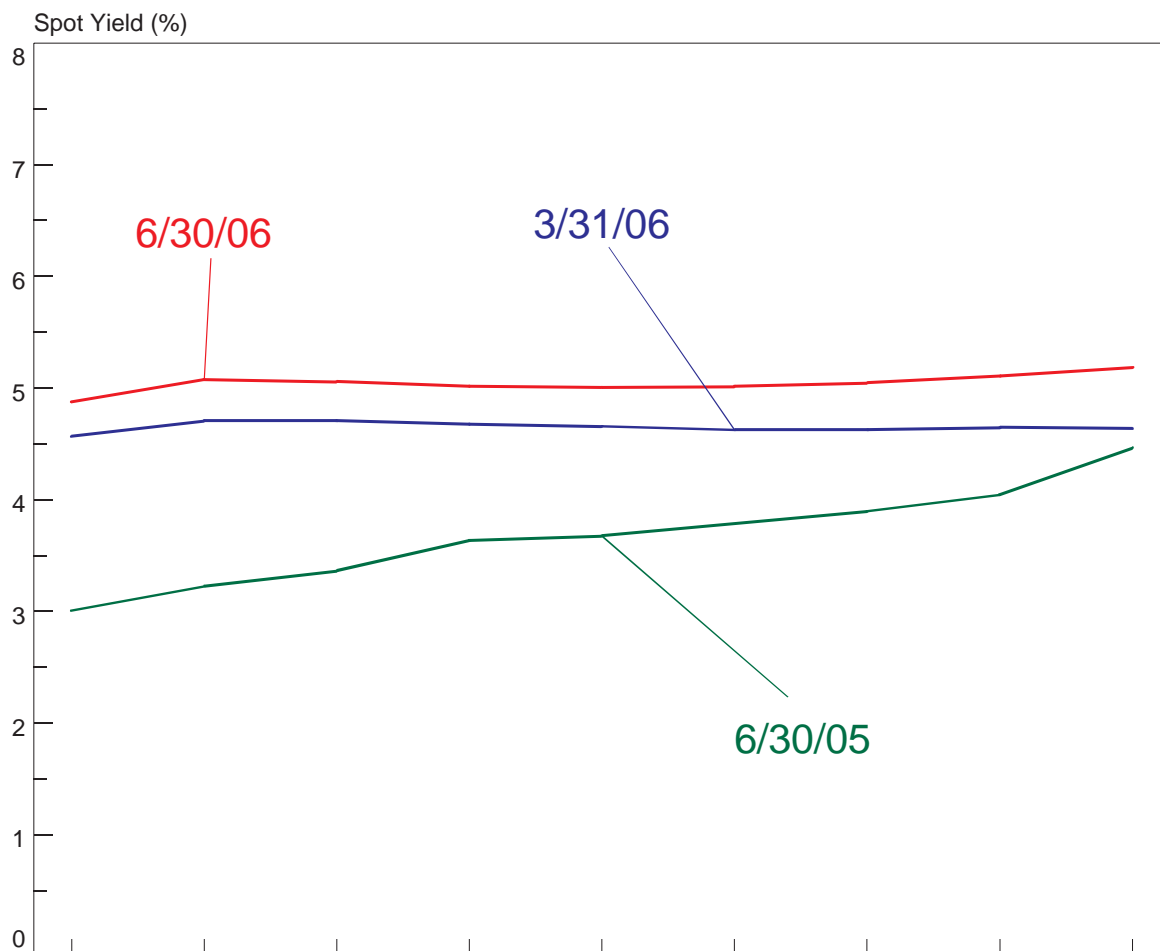
Funds per \$100 Est. Insured Deposits



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

U.S. Treasury Yield Curves

June 30, 2005 - June 30, 2006



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/06	4.88	5.08	5.06	5.02	5.01	5.02	5.05	5.11	5.19
3/31/06	4.57	4.71	4.71	4.68	4.66	4.63	4.63	4.65	4.64
12/31/05	4.00	4.31	4.34	4.41	4.40	4.41	4.43	4.48	4.69
9/30/05	3.50	3.79	3.86	4.01	4.02	4.06	4.12	4.21	4.44
6/30/05	3.01	3.23	3.37	3.64	3.68	3.79	3.90	4.05	4.47

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

June 30, 2006

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,708	99.2%	\$11,502.2	99.8%
Adequately Capitalized	68	0.8%	\$21.0	0.2%
Undercapitalized	1	0.0%	\$0.0	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	1	0.0%	\$0.1	0.0%

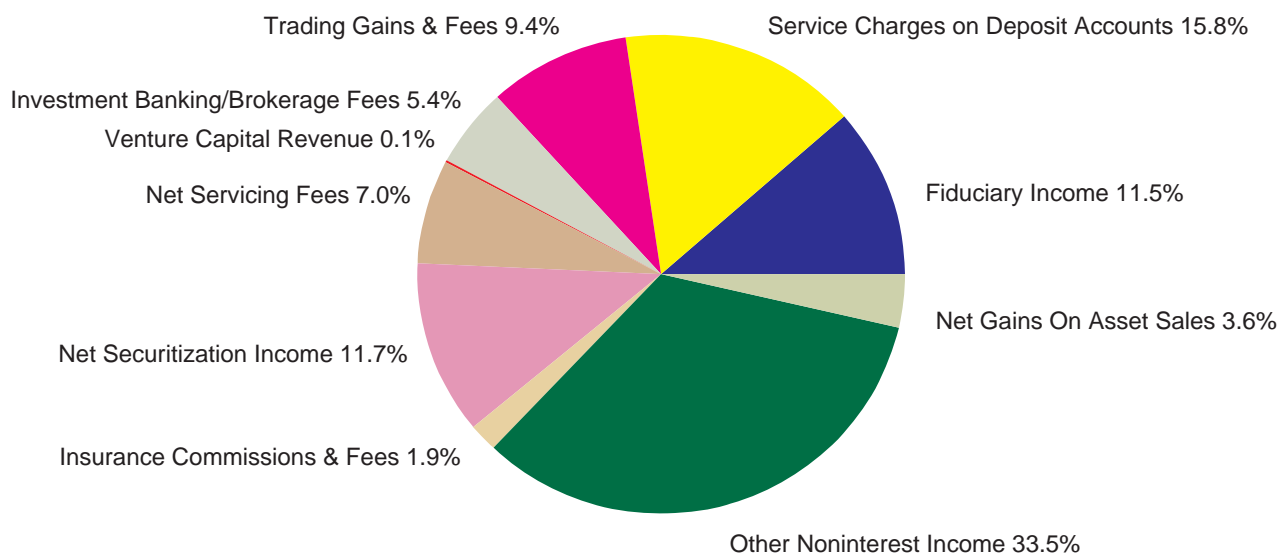
Note: Excludes U.S. branches of foreign banks.

Capital Category Definitions

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

Composition of Commercial Banks' Noninterest Income

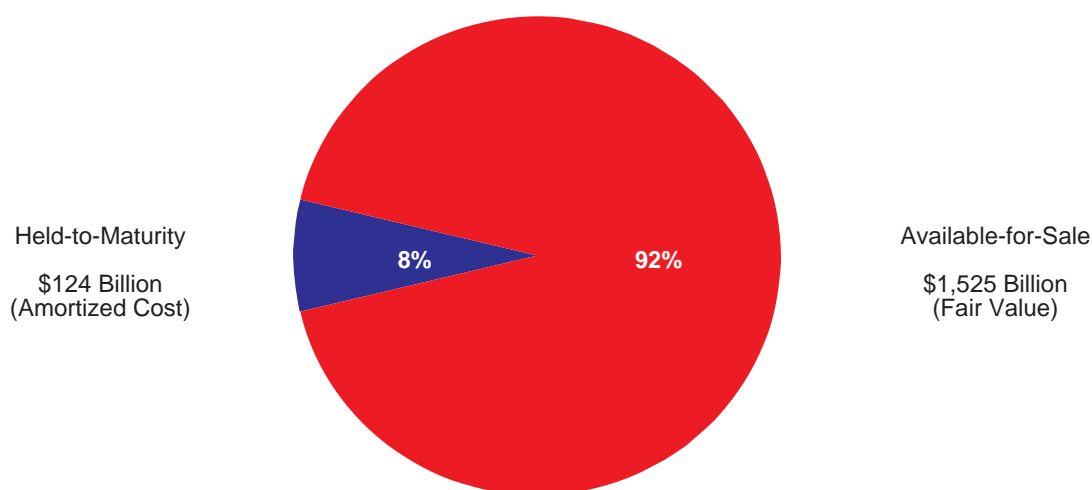
First Half 2006



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$12,768	1,399	18.5%
Service Charges on Deposit Accounts	\$17,588	7,286	96.6%
Trading Gains & Fees	\$10,477	125	1.7%
Investment Banking/Brokerage Fees	\$5,977	2,000	26.5%
Venture Capital Revenue	\$148	57	0.8%
Net Servicing Fees	\$7,801	1,770	23.5%
Net Securitization Income	\$13,046	72	1.0%
Insurance Commissions & Fees	\$2,131	3,348	44.4%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$3,229	2,038	27.0%
Net Gains/Losses On OREO Sales	\$93	1,677	22.2%
Net Gains/Losses On Sales Of Other Assets	\$649	1,776	23.5%
Other Noninterest Income	\$37,241	7,357	97.5%
Total Noninterest Income	111,153	7,430	98.5%

Commercial Bank Total Securities*

June 30, 2006



Commercial Bank Total Securities*

June 30, 2006

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$5,048	98.1	\$39,655	97.6	\$44,702	97.7
U.S. Government Agencies	3,402	98.7	8,264	97.7	11,666	98.0
Government Sponsored Enterprises	35,321	96.8	216,480	97.5	251,801	97.4
Mortgage Pass-through Securities	19,308	95.9	639,492	95.9	658,800	95.9
Collateralized Mortgage Obligations	33,363	96.7	277,605	97.3	310,968	97.2
State, County, Municipal Obligations	23,284	99.7	102,062	100.2	125,346	100.1
Asset Backed Securities	108	96.9	88,556	100.7	88,664	100.7
Other Debt Securities	4,159	100.6	138,400	101.4	142,559	108.8
Equity Securities	**	**	14,217	114.0	14,217	114.0
Total Securities	\$123,993	97.4	\$1,524,731	97.4	\$1,648,723	97.4
Memoranda***						
Structured Notes	20,350		19,808			97.3

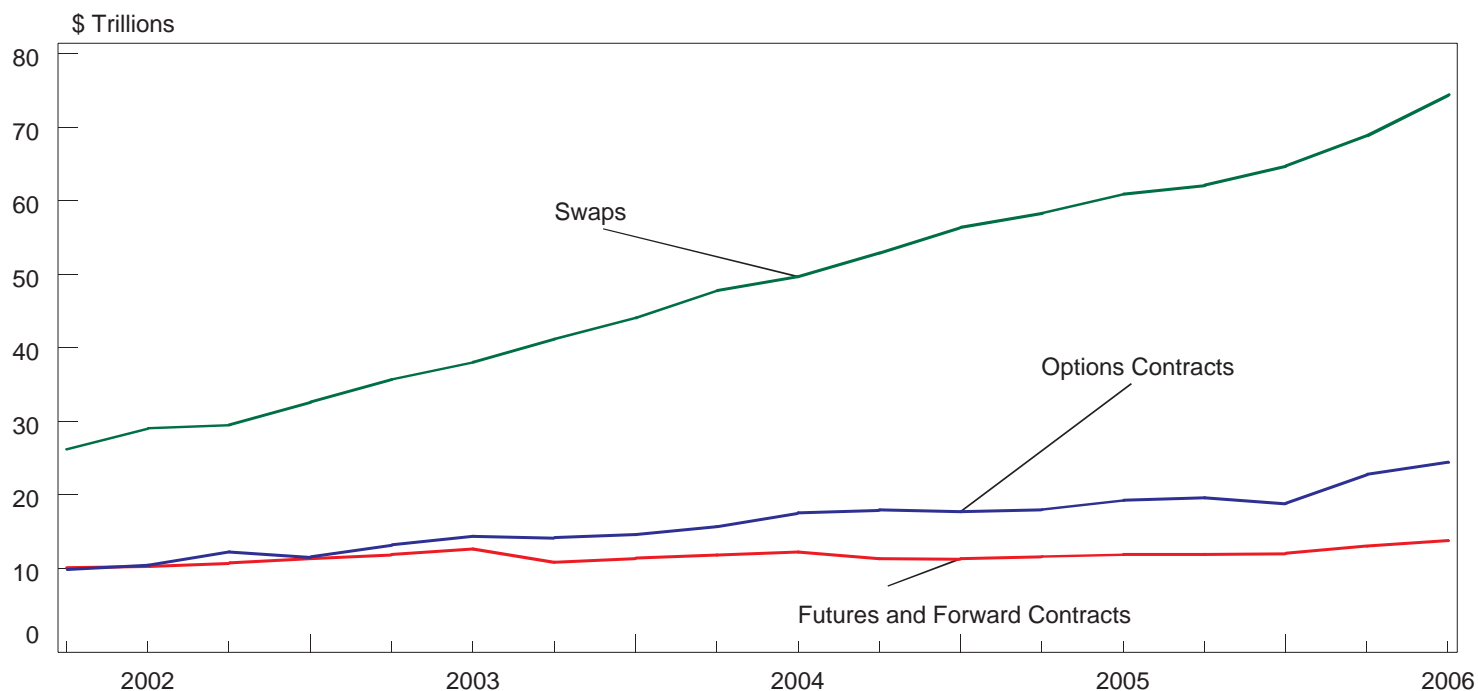
* Excludes trading account assets.

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

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

Commercial Bank Derivatives

2002 - 2006 (Notional Amounts)



	12/02	12/03	12/04	12/05	3/06	6/06
Total Derivatives (Notional Amounts, in billions of dollars)	\$55,567	\$70,098	\$85,526	\$95,661	\$104,711	\$112,674
Futures and Forward Contracts	11,376	11,400	11,365	12,056	13,044	13,788
Interest rate contracts	7,380	7,213	6,520	7,060	7,659	7,761
Foreign exchange rate contracts	3,866	4,079	4,717	4,828	5,200	5,840
Other futures and forwards*	130	109	128	168	184	187
Option Contracts	11,574	14,613	17,750	18,869	22,790	24,447
Interest rate options	9,898	12,542	14,950	15,160	18,273	19,213
Foreign currency options	911	1,300	1,734	2,360	2,949	3,169
Other option contracts*	766	771	1,065	1,349	1,568	2,065
Swaps	32,617	44,085	56,412	64,737	68,877	74,438
Interest rate swaps	31,195	42,107	54,048	62,299	66,347	71,747
Foreign exchange rate swaps	1,304	1,805	2,155	2,101	2,161	2,299
Other swaps*	118	172	208	336	370	393
Memoranda						
Spot Foreign Exchange Contracts	196	273	419	431	938	949
Credit Derivatives	642	1,001	2,347	5,822	5,472	6,569
Number of banks reporting derivatives	447	580	684	838	883	902
Replacement cost of interest rate and foreign exchange rate contracts **	1,118	1,118	1,268	1,129	1,104	1,215

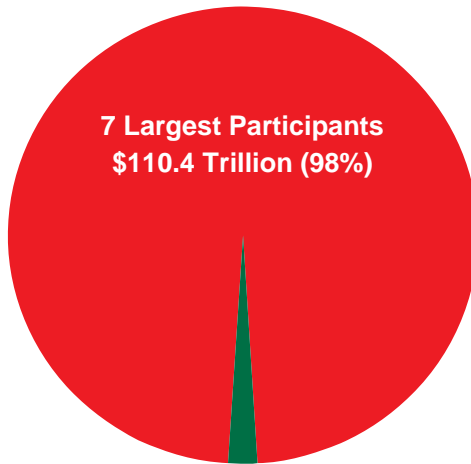
* Not reported by banks with less than \$300 million in assets.

** 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

June 30, 2006

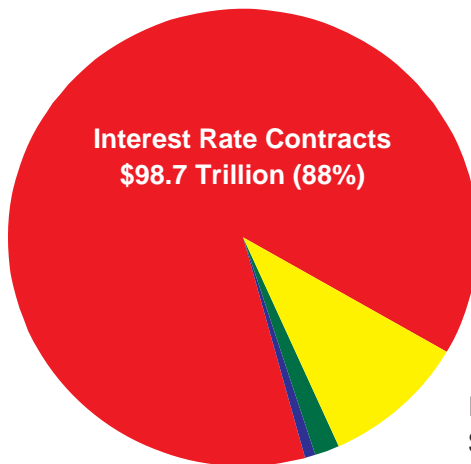


All Other Participants (895 Banks)
\$2.3 Trillion (2%)

Composition of Commercial Bank Derivatives*

Notional Amounts

June 30, 2006



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

Equity Derivative Contracts
\$1.9 Trillion (2%)

Foreign Exchange Contracts
\$11.3 Trillion (10%)

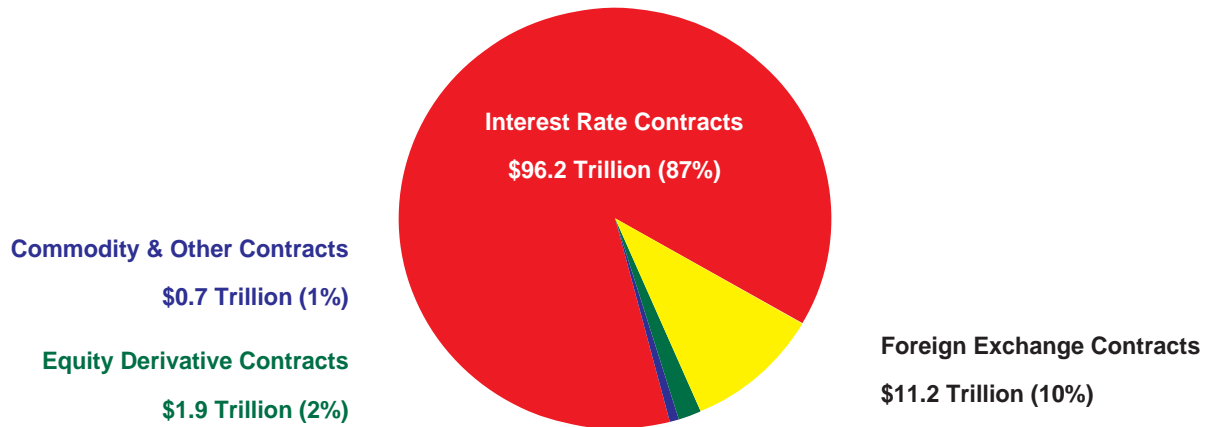
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$899 billion for the seven largest participants and \$51 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

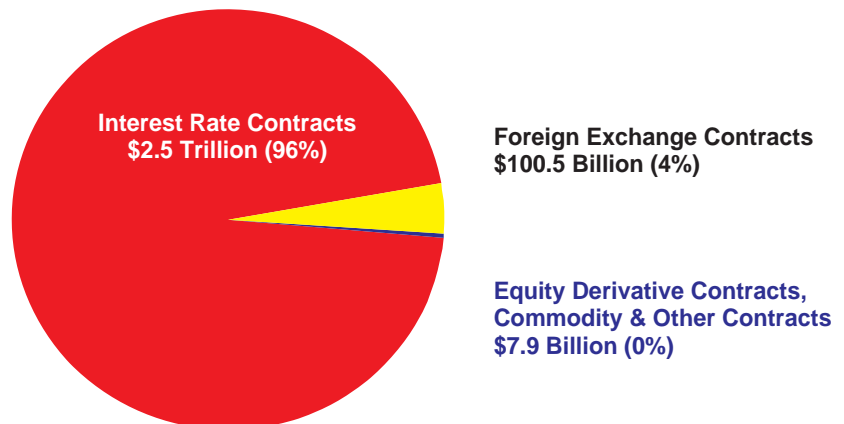
June 30, 2006



Not Held for Trading

Notional Amounts

June 30, 2006



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$949 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

June 30, 2006
(\$ Millions)

Held for Trading

139 Banks Held Derivative Contracts for Trading

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

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	1,018,047	169,456	56,303	45,033	1,288,839	18,451
Gross negative fair value	997,675	164,605	65,892	42,216	1,270,388	
All other participants						
Gross positive fair value	9,192	2,658	1,629	2,452	15,930	1,109
Gross negative fair value	8,259	2,630	1,486	2,445	14,821	
Total						
Gross positive fair value	1,027,239	172,113	57,931	47,485	1,304,769	19,560
Gross negative fair value	1,005,934	167,235	67,379	44,661	1,285,209	

Held for Purposes Other than Trading

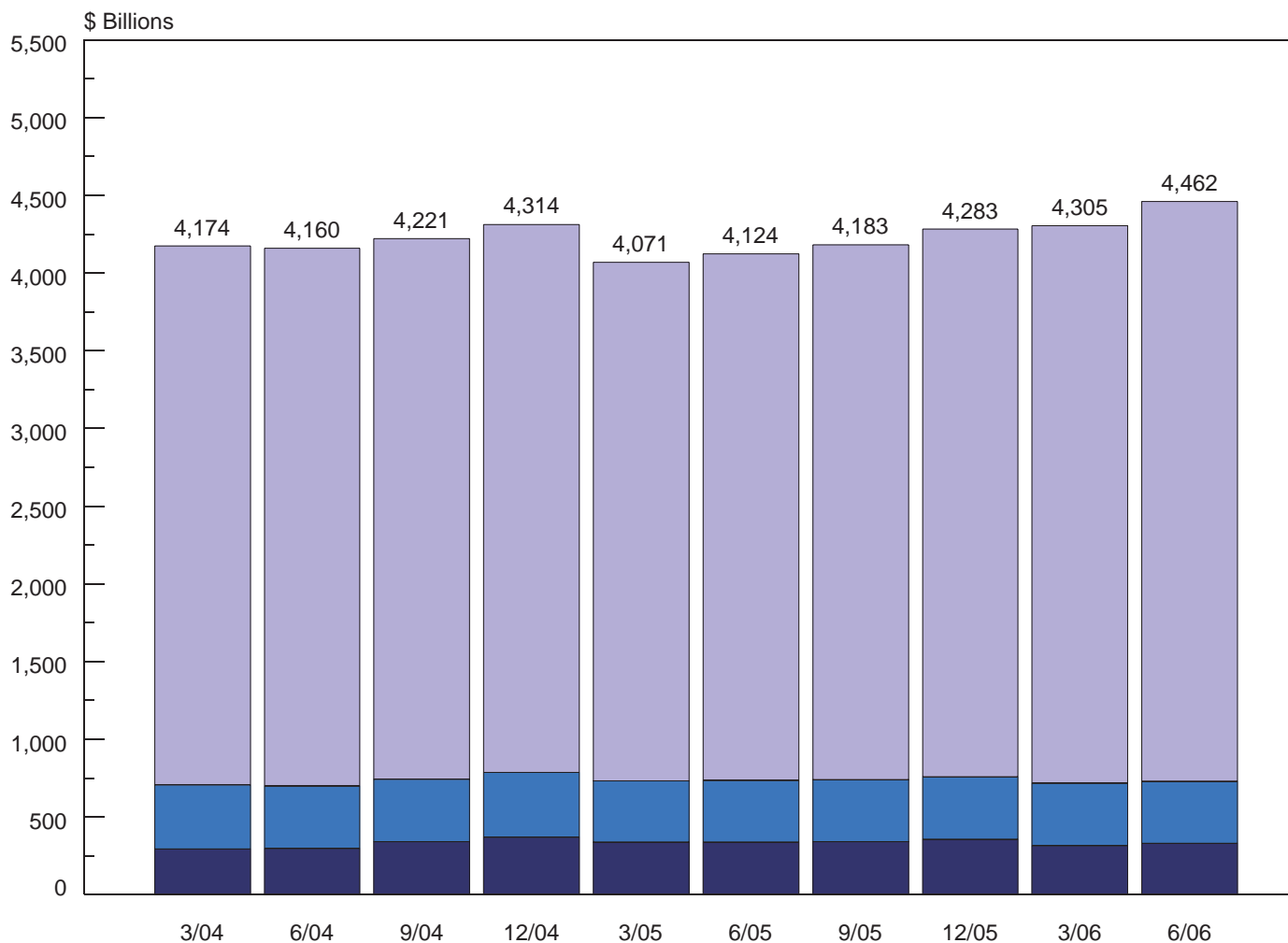
847 Banks Held Derivative Contracts for Purposes Other than Trading

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	8,330	665	0	0	8,994	653
Gross negative fair value	7,709	633	0	0	8,342	
All other participants						
Gross positive fair value	5,950	250	207	13	6,420	(1,049)
Gross negative fair value	6,815	520	120	13	7,469	
Total						
Gross positive fair value	14,279	915	207	13	15,414	(397)
Gross negative fair value	14,525	1,153	120	13	15,811	

Expansion of Commercial Bank Credit Card Lines

2004 - 2006



Loans outstanding (\$Billions)

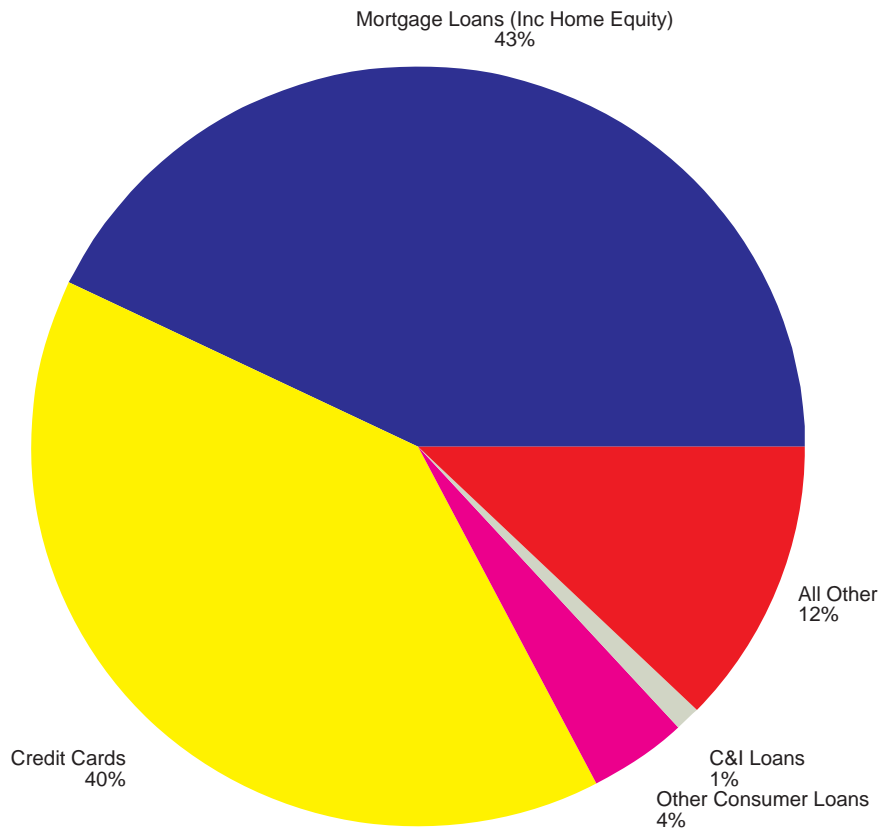
	3/04	6/04	9/04	12/04	3/05	6/05	9/05	12/05	3/06	6/06
■ Held on-balance-sheet	292.4	298.1	340.0	371.4	336.9	338.5	338.9	354.8	317.0	331.2
■ Securitized & sold *	412.9	402.7	401.8	416.7	395.3	397.8	401.8	402.9	402.2	395.9
■ Unused Commitments *	3,468.9	3,459.0	3,479.0	3,526.2	3,339.2	3,387.6	3,442.4	3,525.1	3,585.9	3,734.6
Total	4,174.1	4,159.8	4,220.8	4,314.3	4,071.3	4,123.9	4,183.1	4,282.8	4,305.2	4,461.6

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

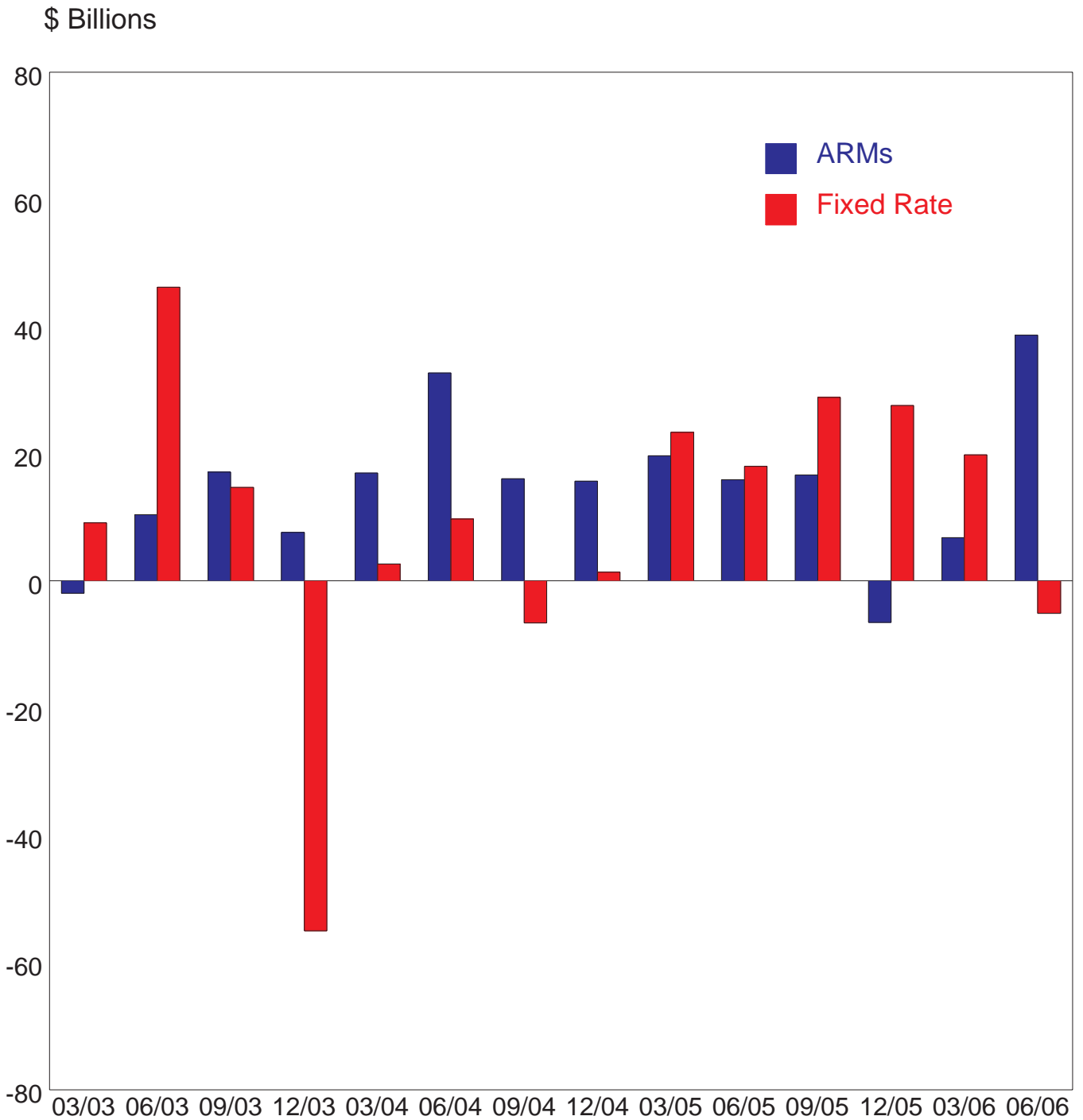
June 30, 2006



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

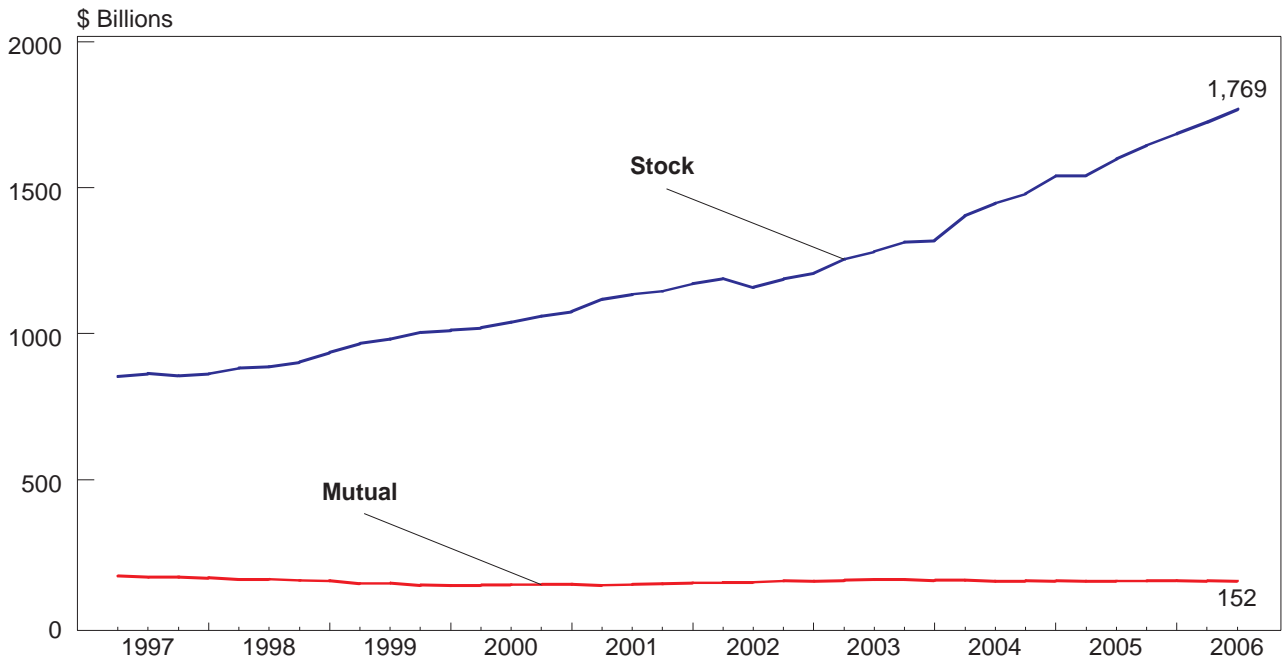
Growth Rates of ARMs and Fixed-Rate Mortgages

2003 - 2006



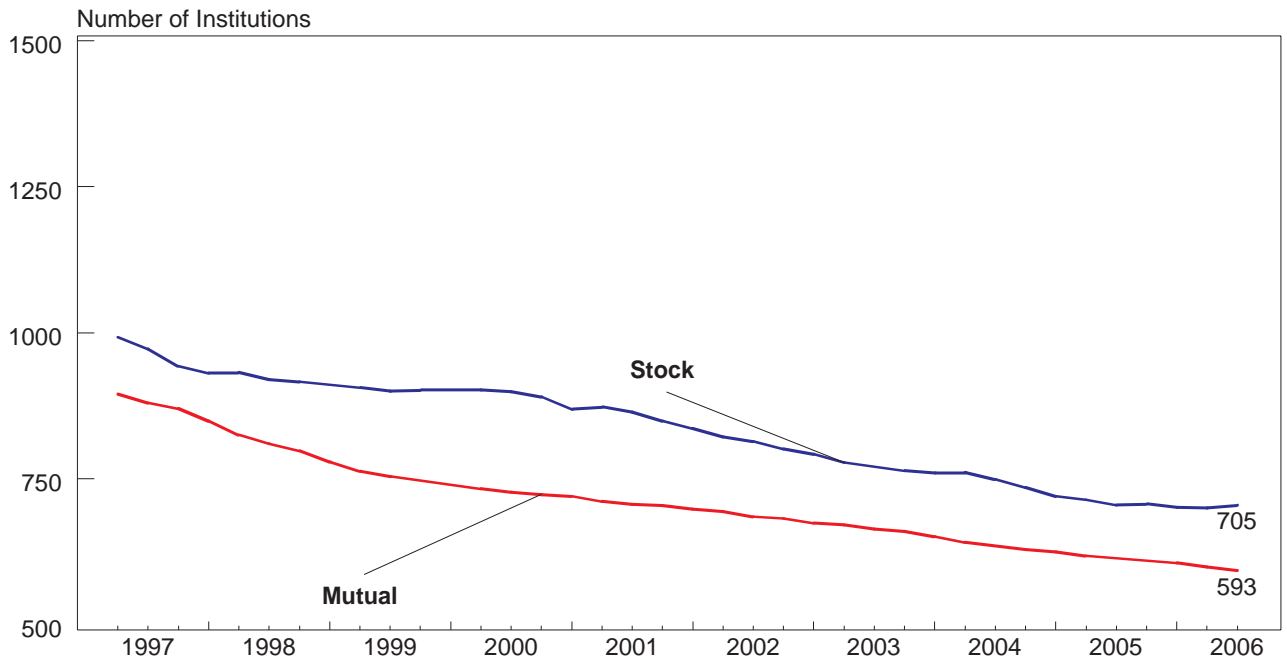
Assets of Mutual and Stock Savings Institutions

1997 - 2006



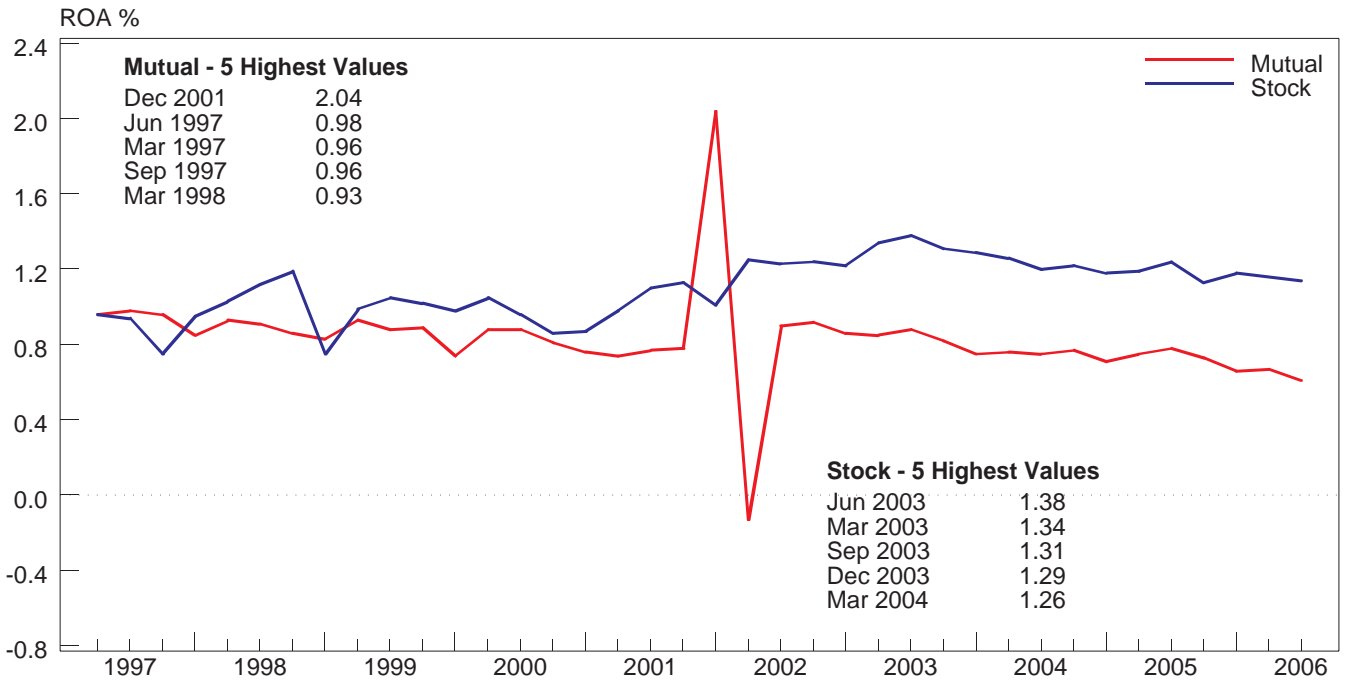
Number of Mutual and Stock Savings Institutions

1997 - 2006



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

1997-2006



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

1997-2006

