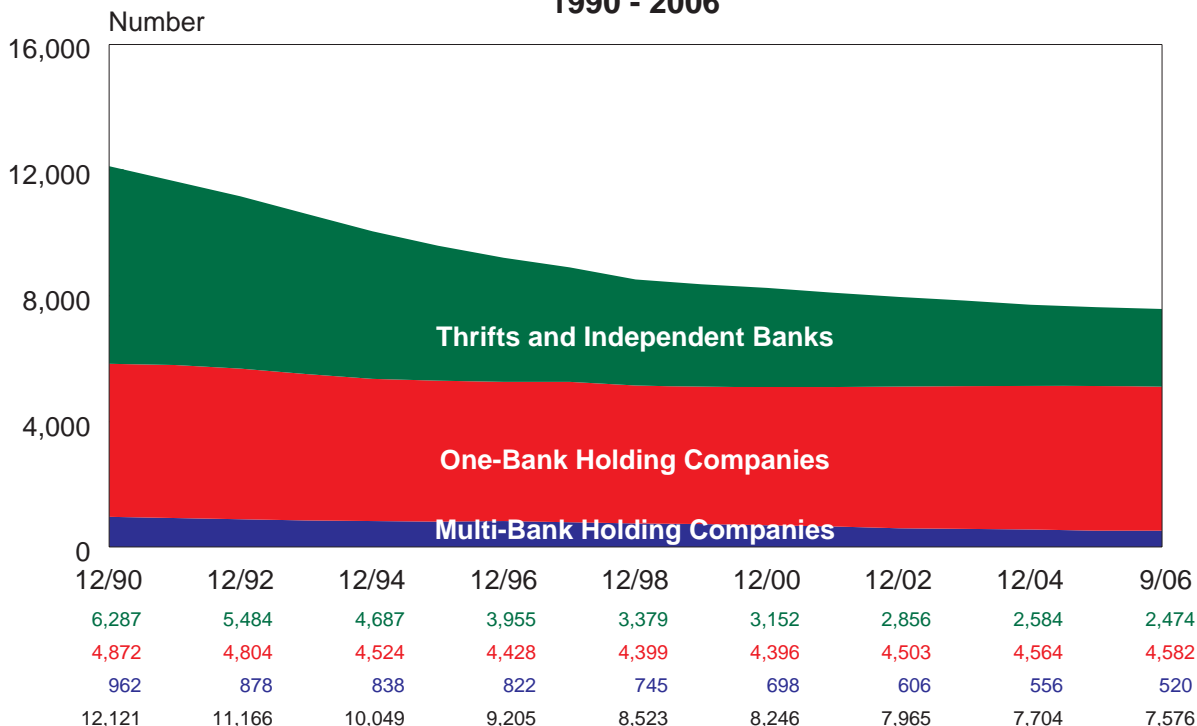


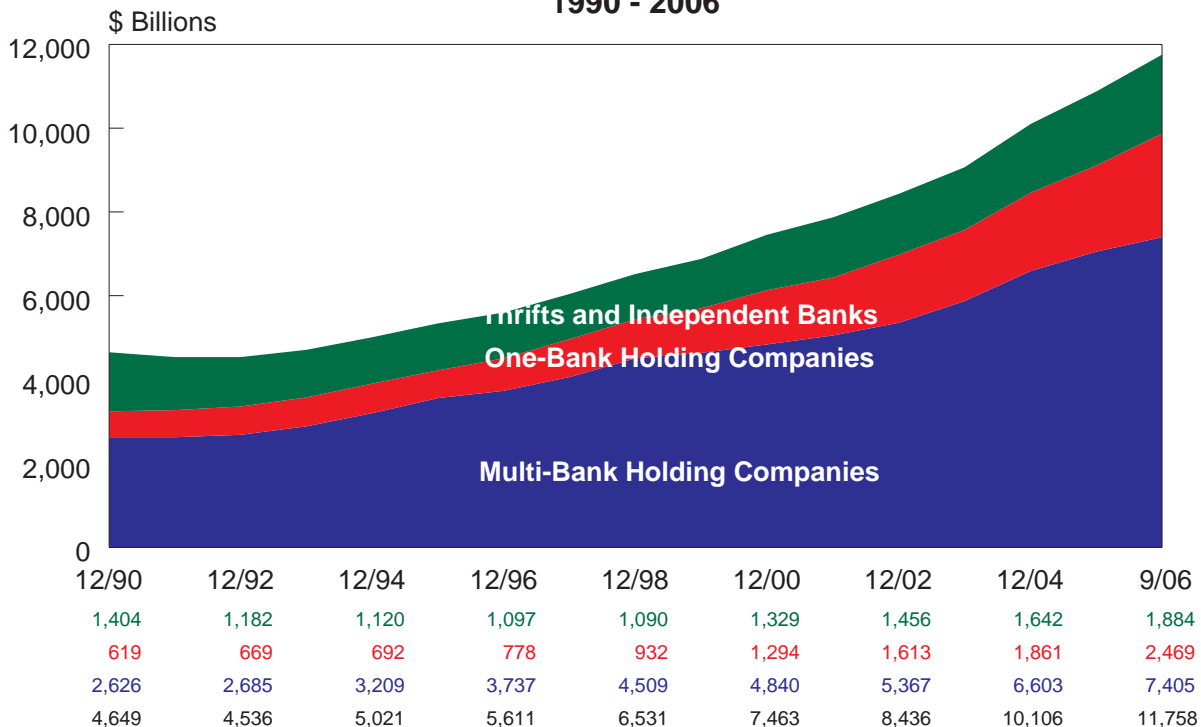
# Number of FDIC-Insured Banking Organizations

1990 - 2006



# Assets of FDIC-Insured Banking Organizations

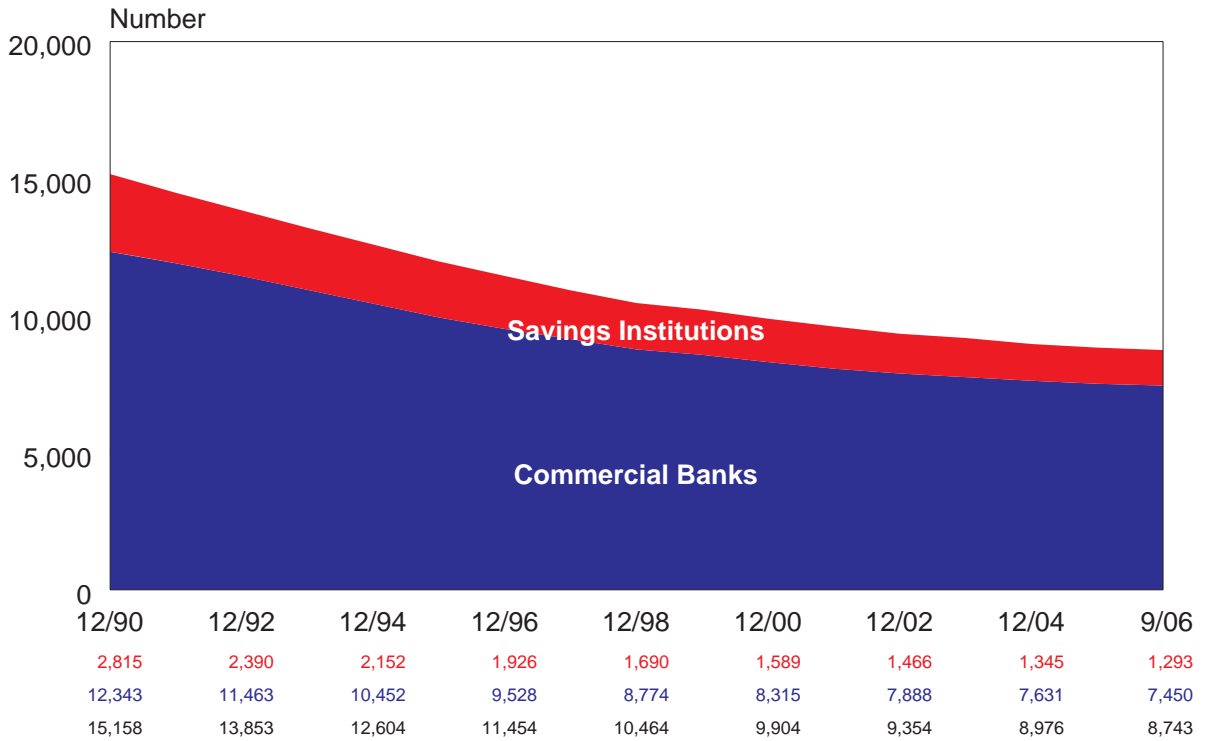
1990 - 2006



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

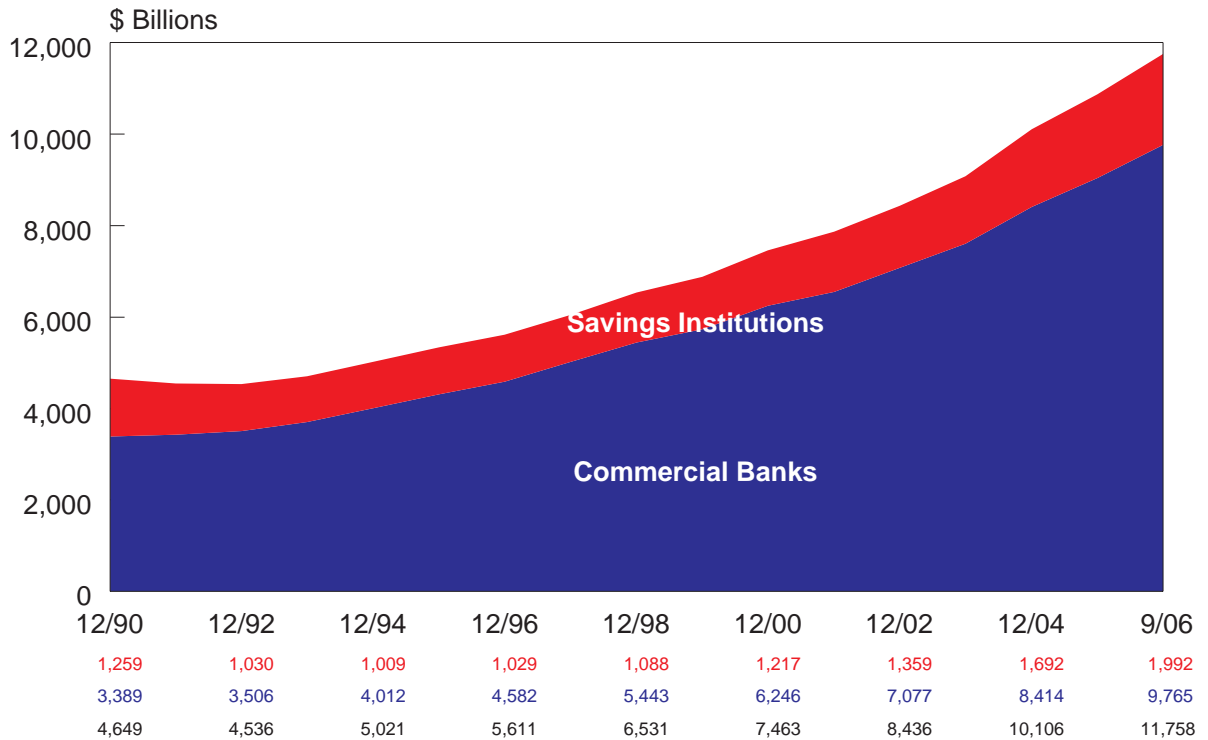
# Number of FDIC-Insured Institutions

1990 - 2006



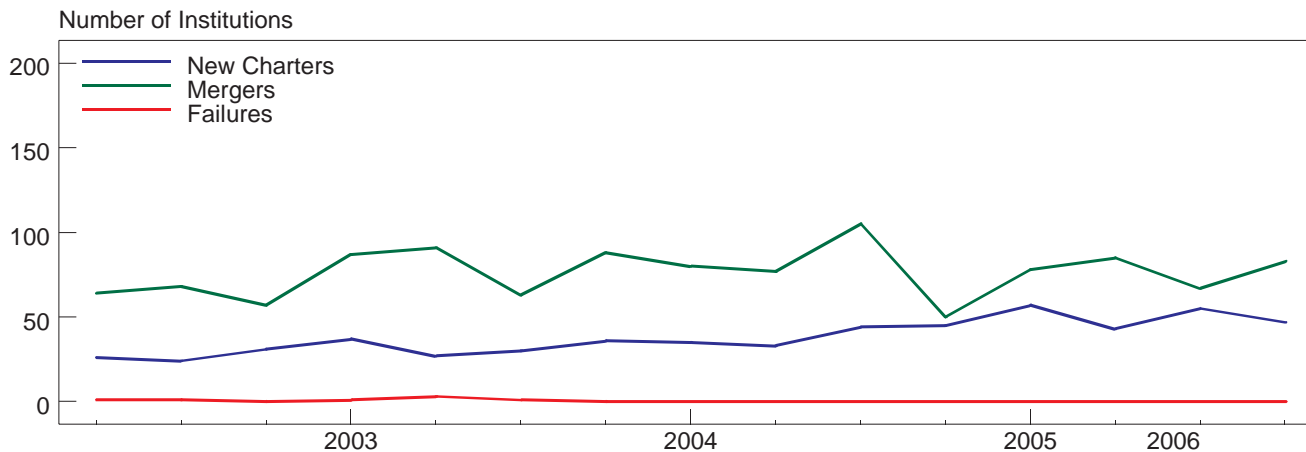
# Assets of FDIC-Insured Institutions

1990 - 2006



# Changes in the Number of FDIC-Insured Institutions

Quarterly, 2003 - 2006

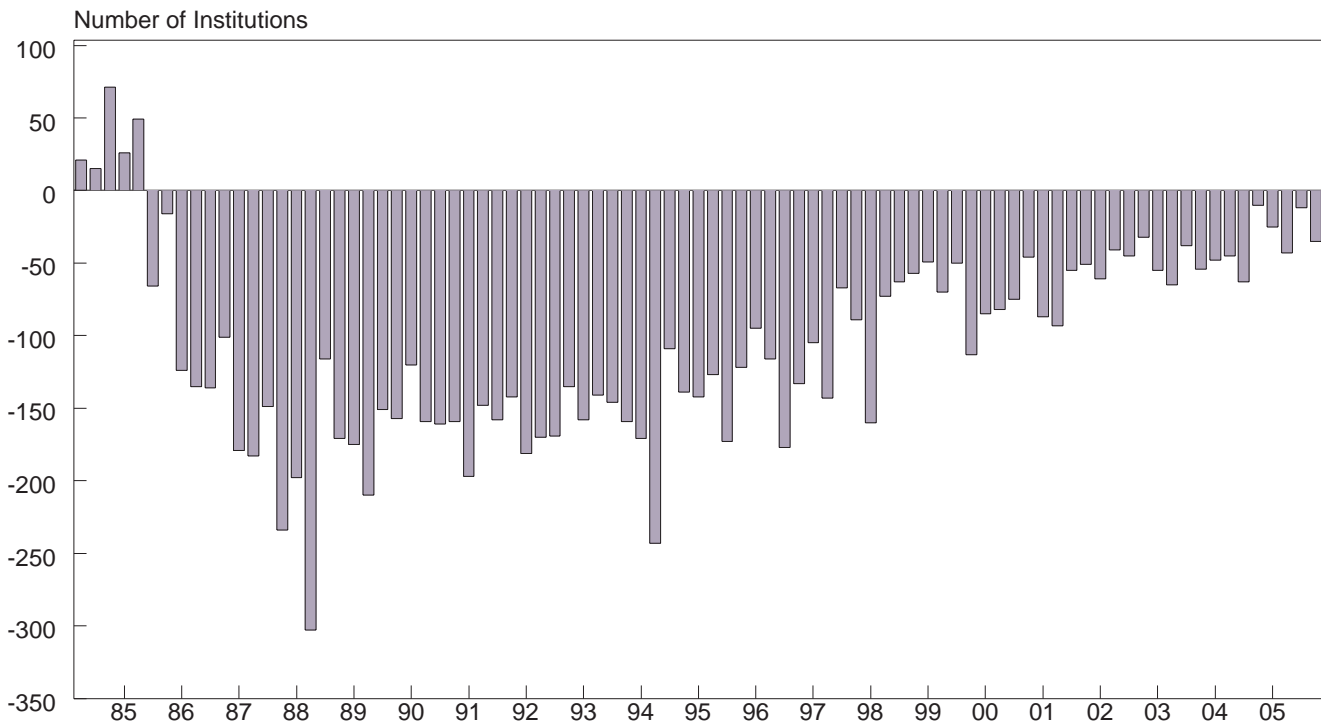


	2003	2004	2005	2006
<b>New Charters</b>	26	35	57	55
<b>Mergers</b>	64	80	78	67
<b>Failures</b>	1	0	0	0
<b>Other Changes, Net*</b>	-1	-3	-4	0
<b>No. of Institutions at end of quarter</b>	9,314	8,976	8,833	8,743

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

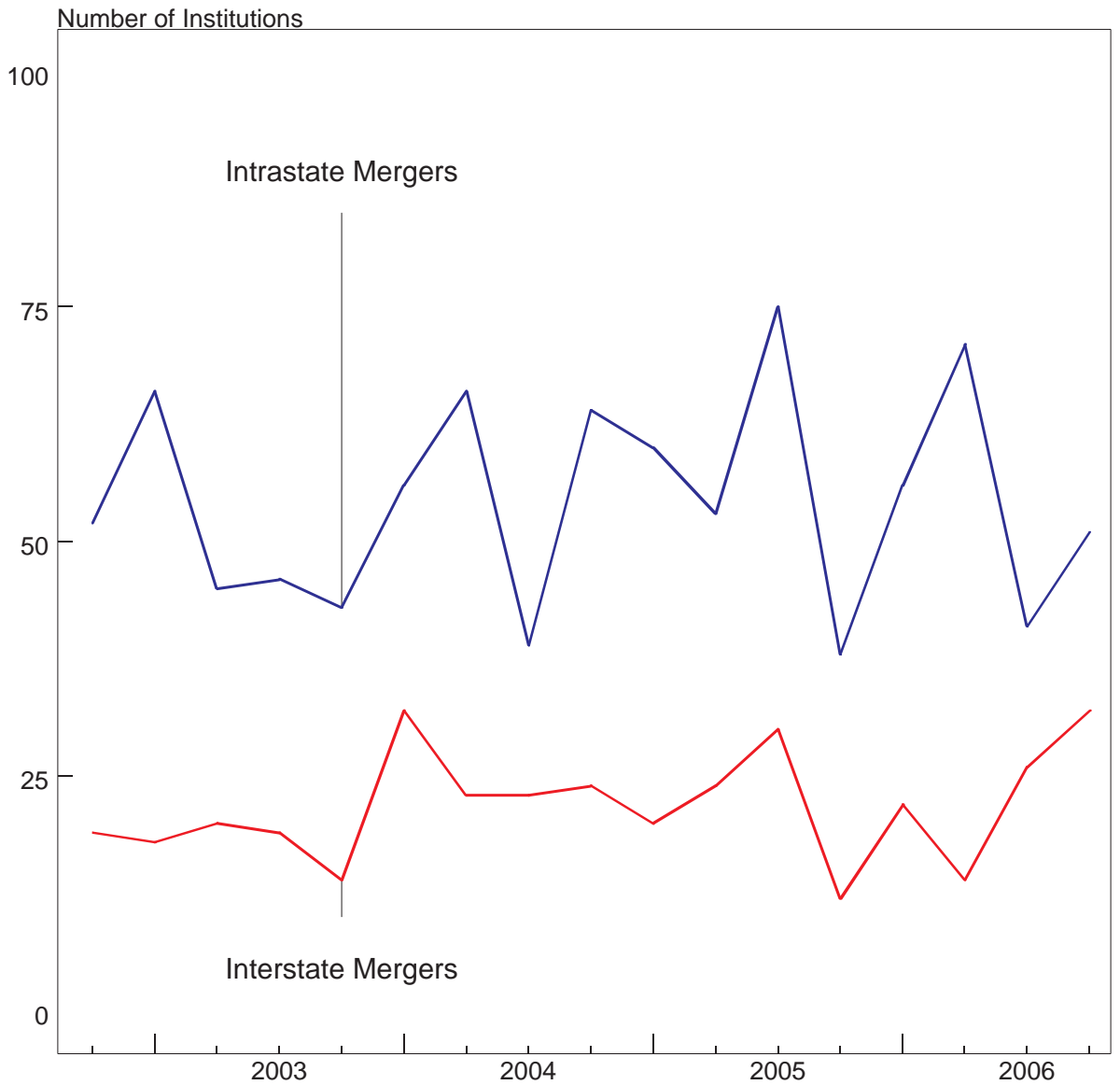
# Quarterly Change in the Number of FDIC-Insured Institutions

1985-2006



# Institution Mergers: Interstate vs. Intrastate

Quarterly, 2002 - 2006

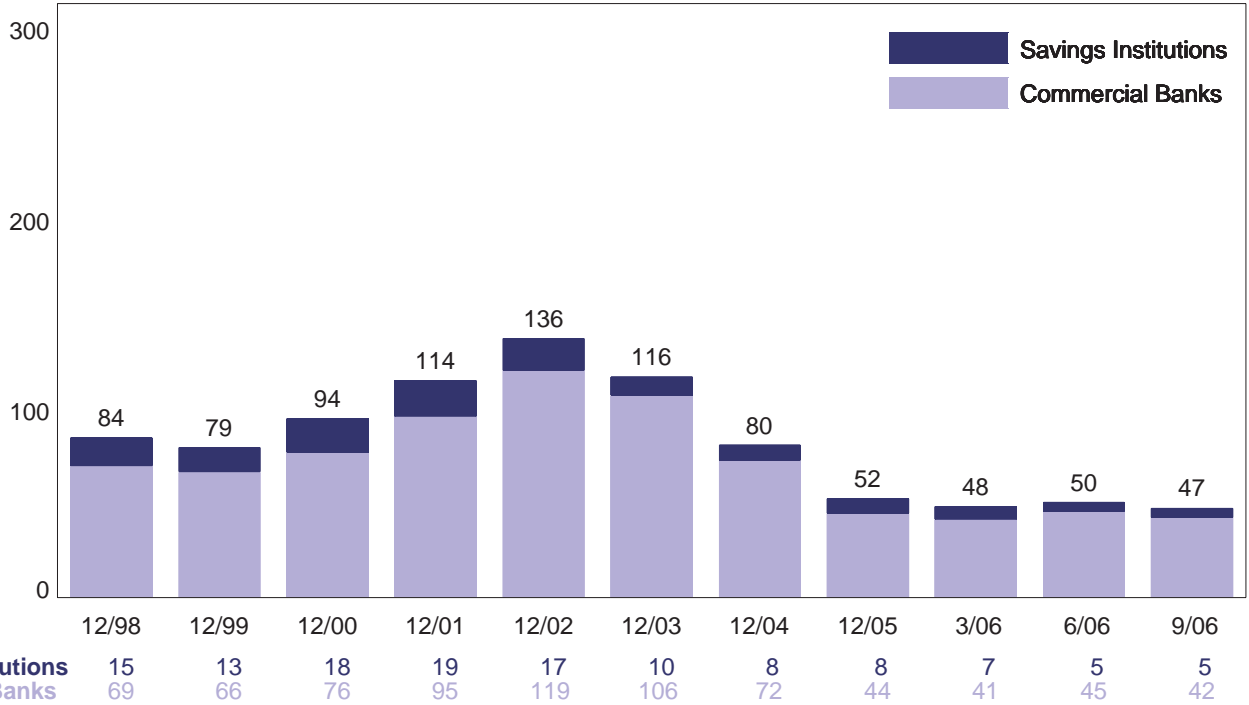


<b>Intrastate Mergers</b>	<b>52</b>	<b>66</b>	<b>45</b>	<b>46</b>	<b>43</b>	<b>56</b>	<b>66</b>	<b>39</b>	<b>64</b>	<b>60</b>	<b>53</b>	<b>75</b>	<b>38</b>	<b>56</b>	<b>71</b>	<b>41</b>	<b>51</b>
<b>Interstate Mergers</b>	<b>19</b>	<b>18</b>	<b>20</b>	<b>19</b>	<b>14</b>	<b>32</b>	<b>23</b>	<b>23</b>	<b>24</b>	<b>20</b>	<b>24</b>	<b>30</b>	<b>12</b>	<b>22</b>	<b>14</b>	<b>26</b>	<b>32</b>

## Number of FDIC-Insured "Problem" Institutions

1998-2006

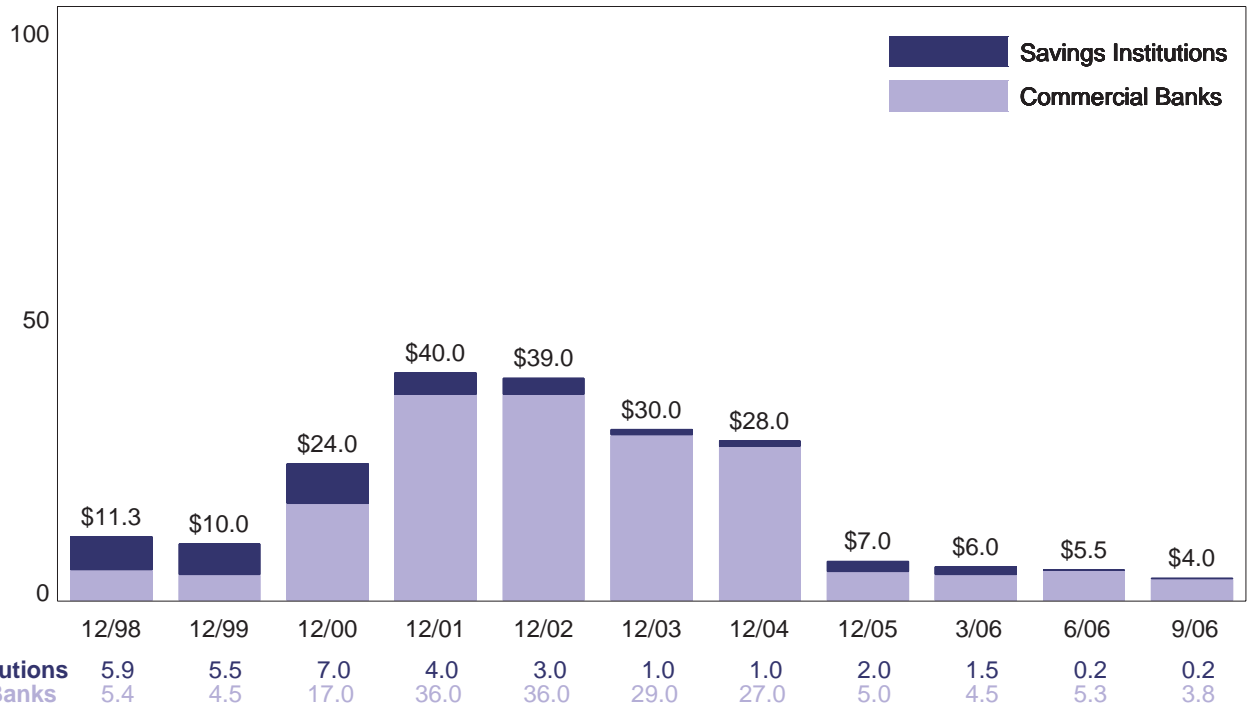
Number of Institutions



## Assets of FDIC-Insured "Problem" Institutions

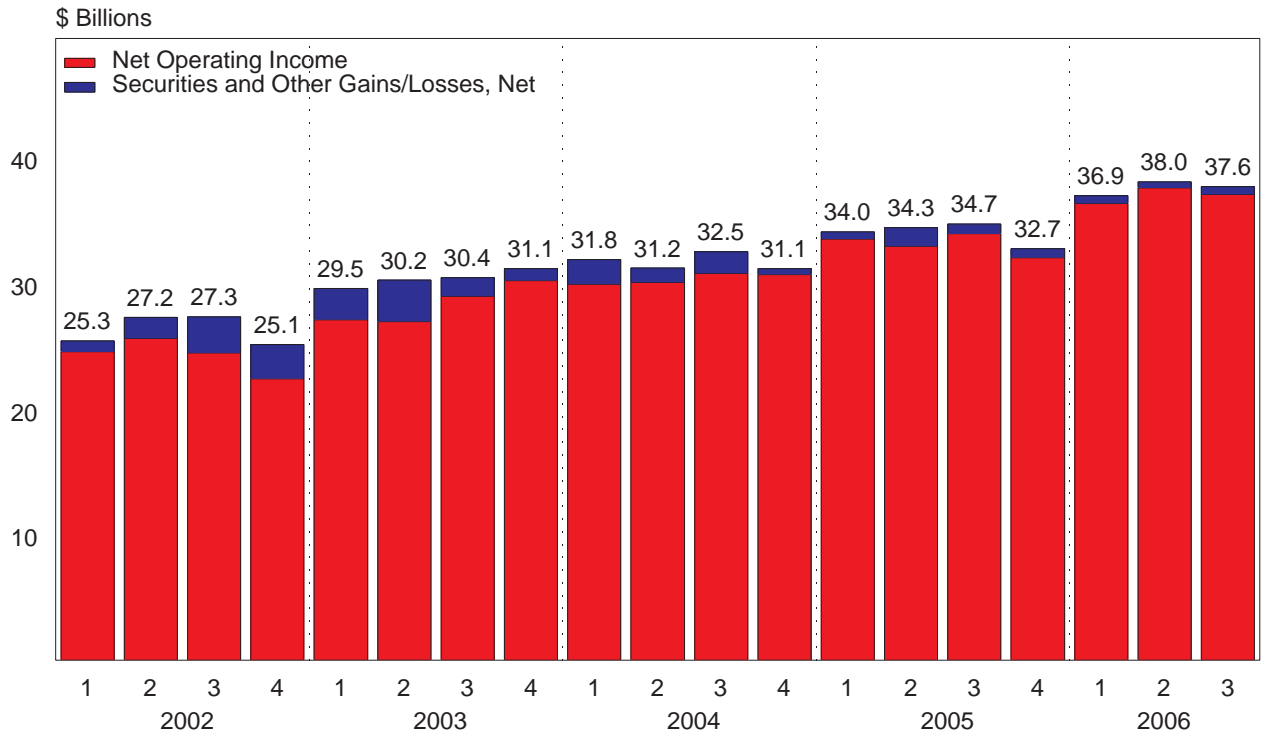
1998-2006

\$ Billions



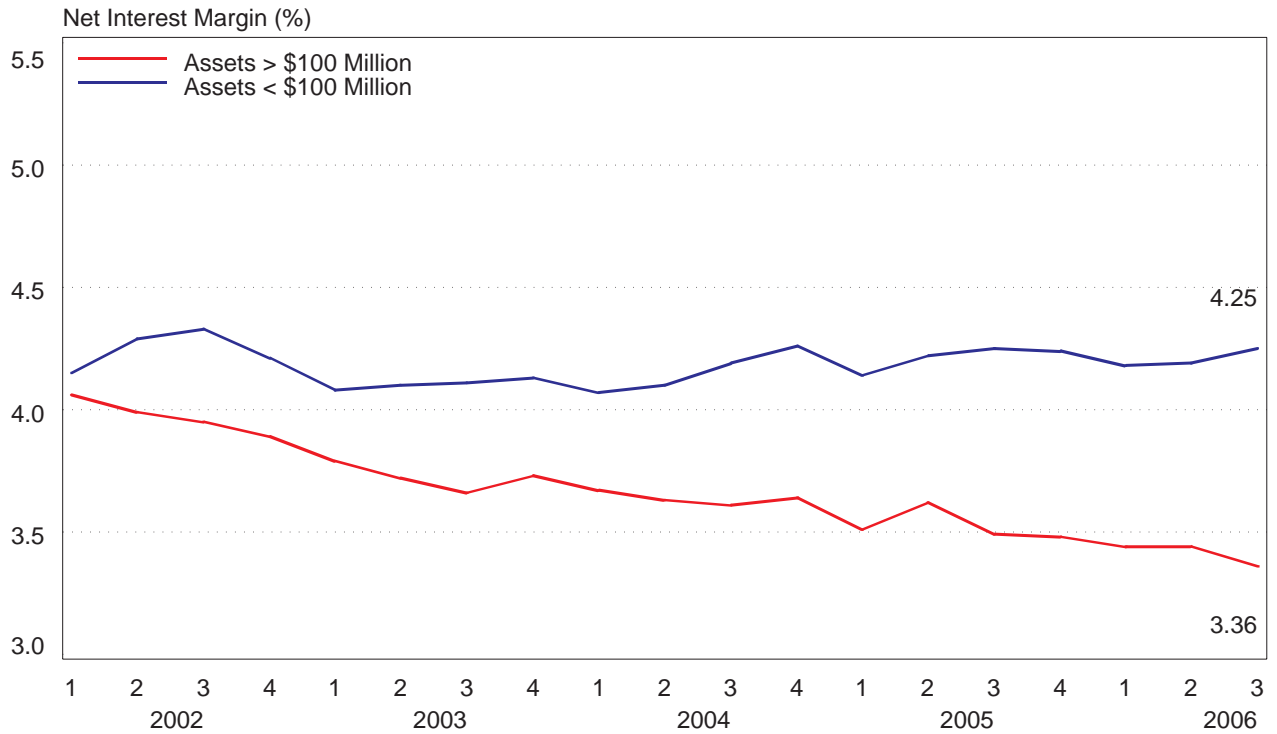
# Quarterly Net Income

2002 - 2006



# Quarterly Net Interest Margins, Annualized

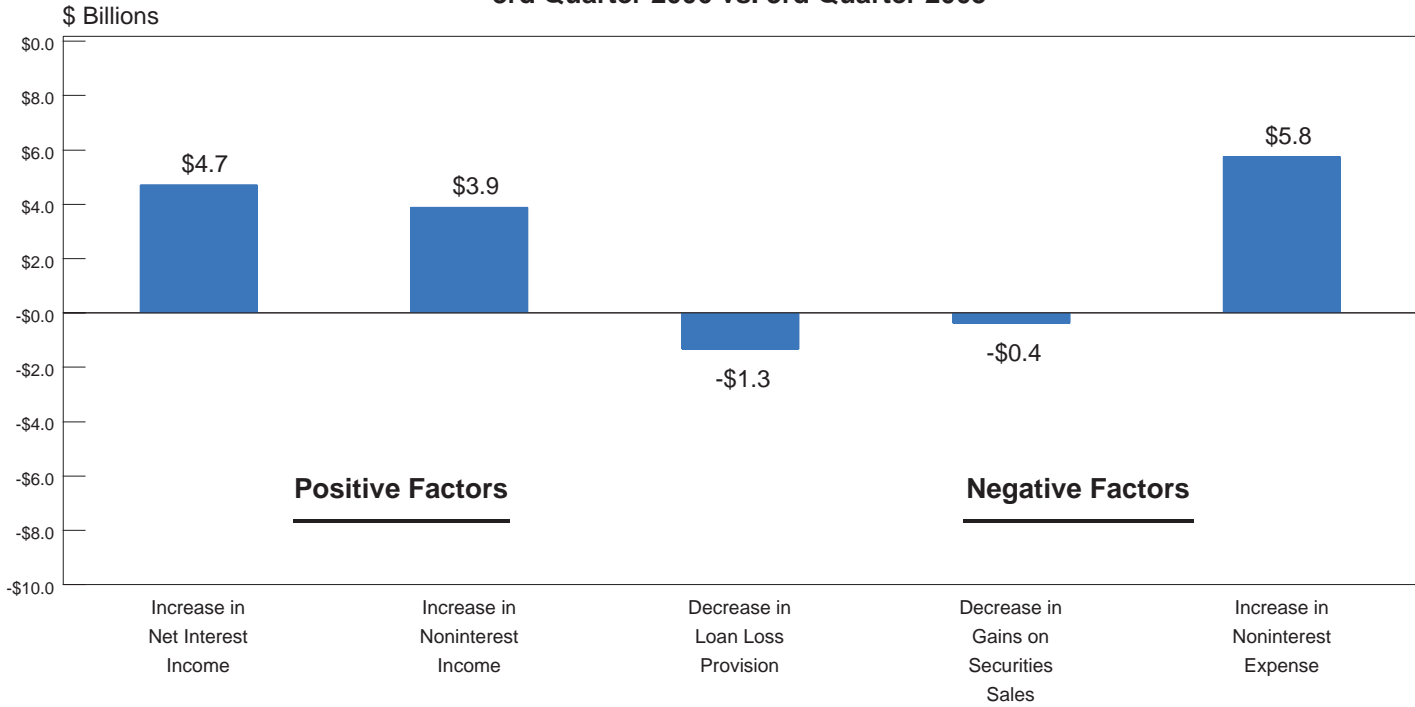
2002 - 2006



# Sources of Earnings Growth

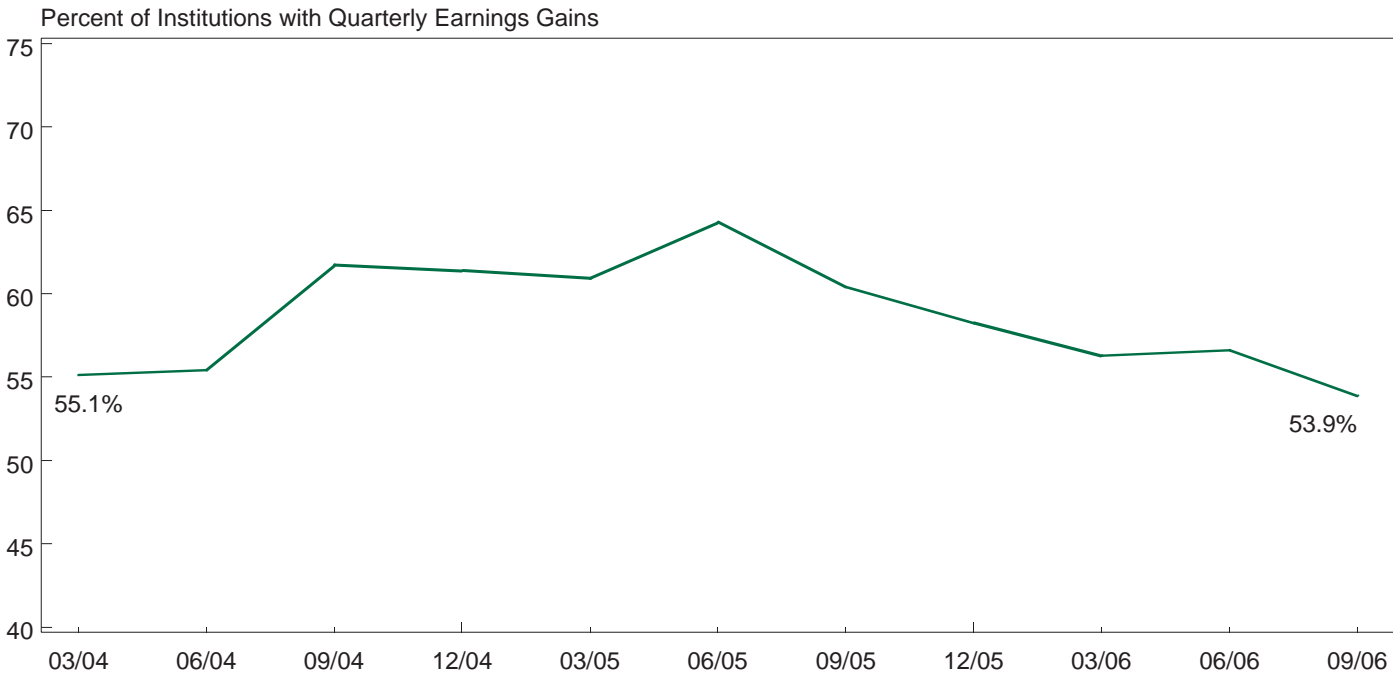
## Contributions to Pre-Tax Earnings Growth

3rd Quarter 2006 vs. 3rd Quarter 2005



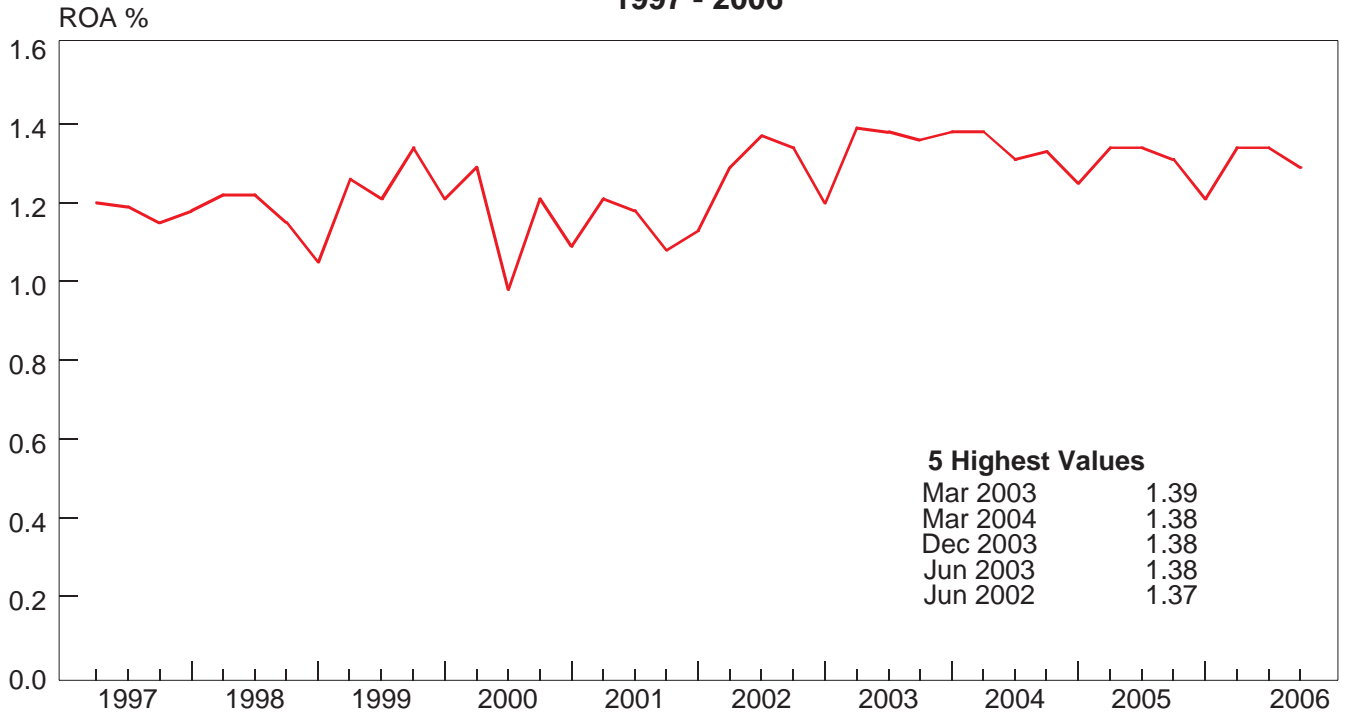
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2004-2006



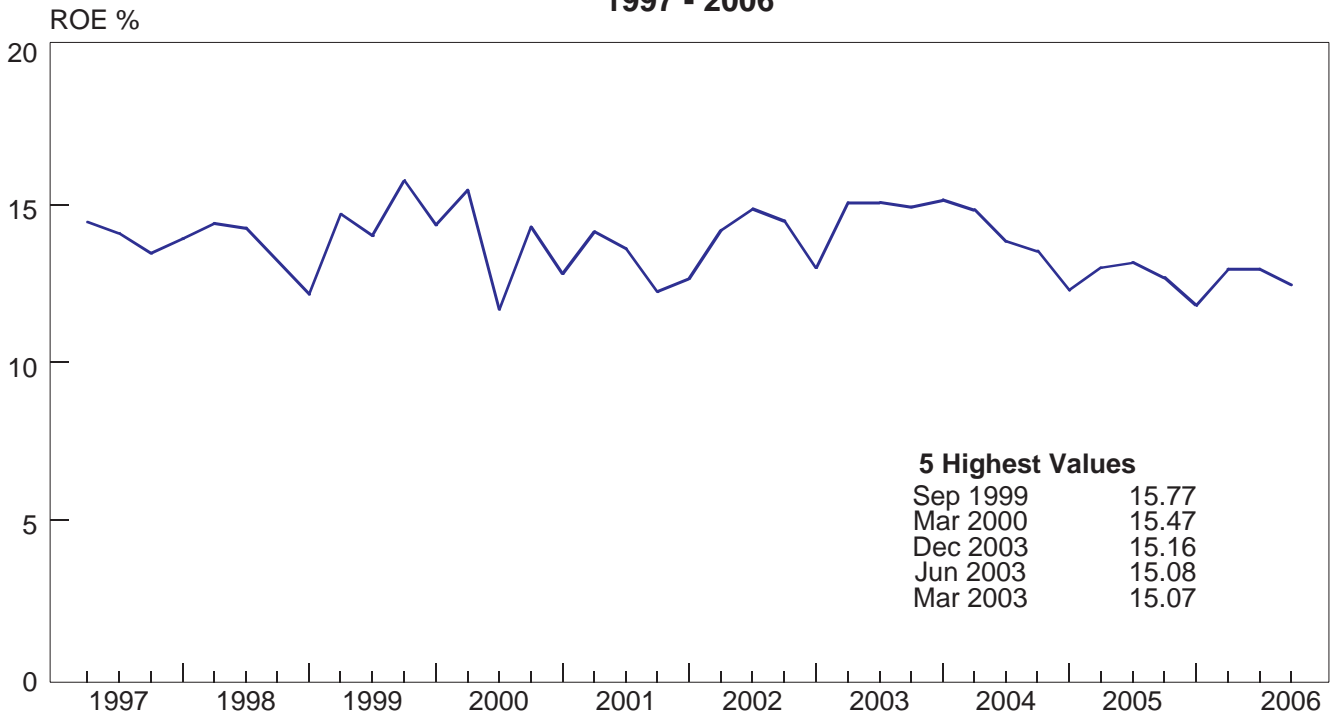
## Quarterly Return on Assets (ROA), Annualized

1997 - 2006



## Quarterly Return on Equity (ROE), Annualized

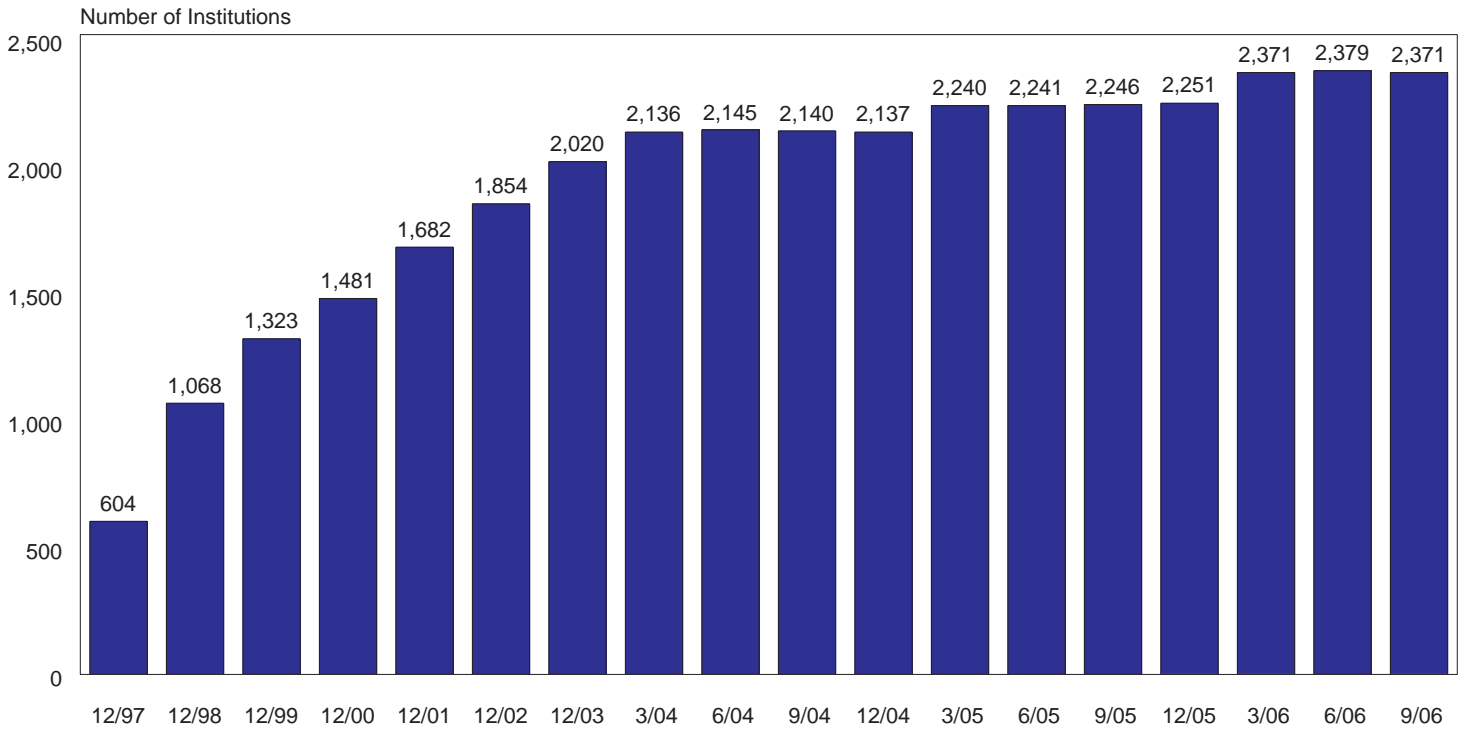
1997 - 2006





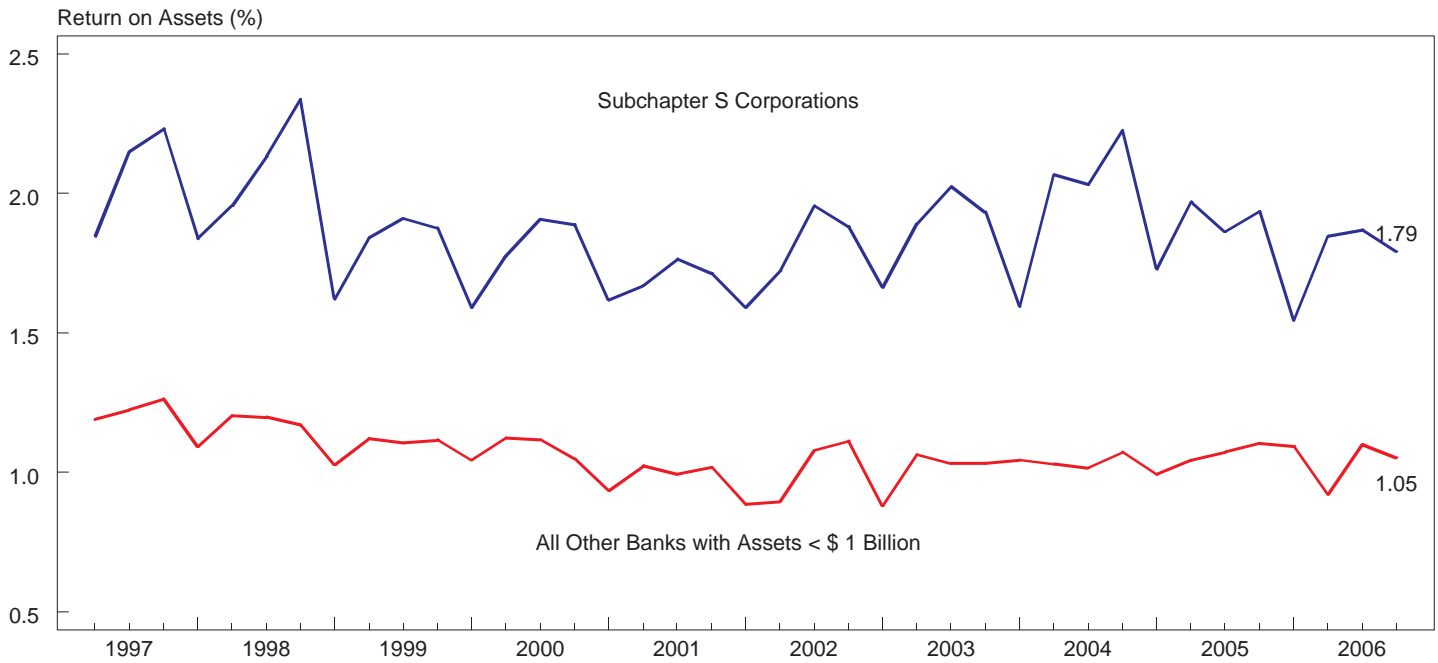
## Number of Subchapter S Corporations

1997-2006



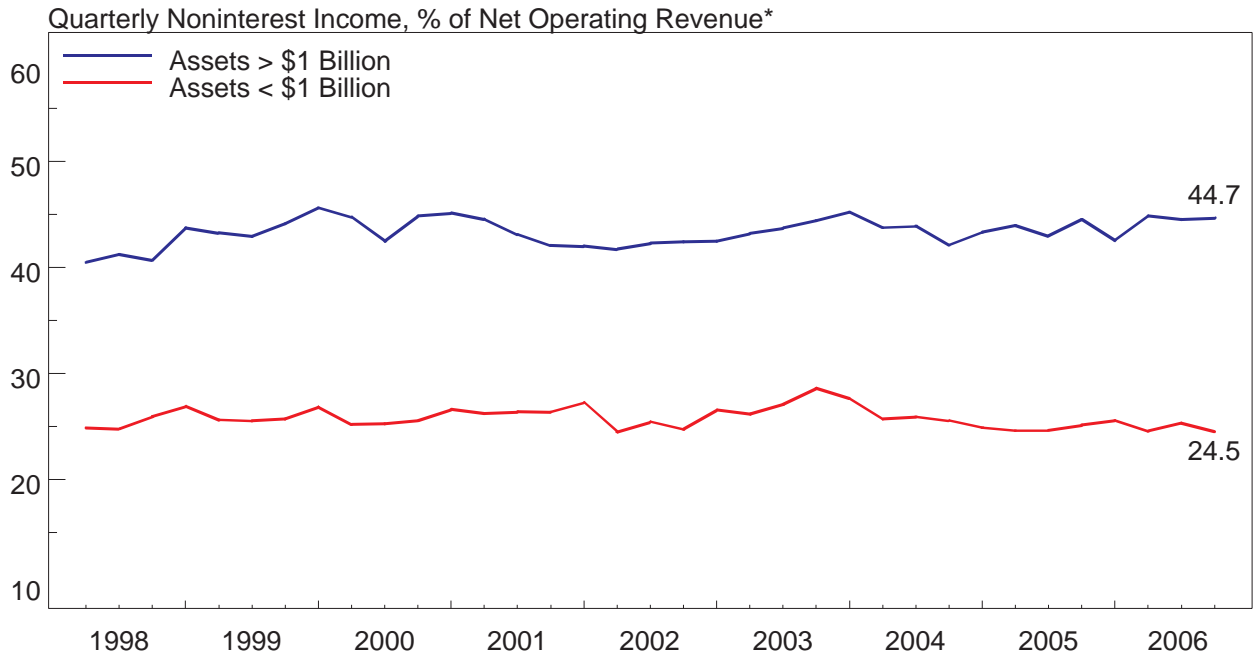
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2006



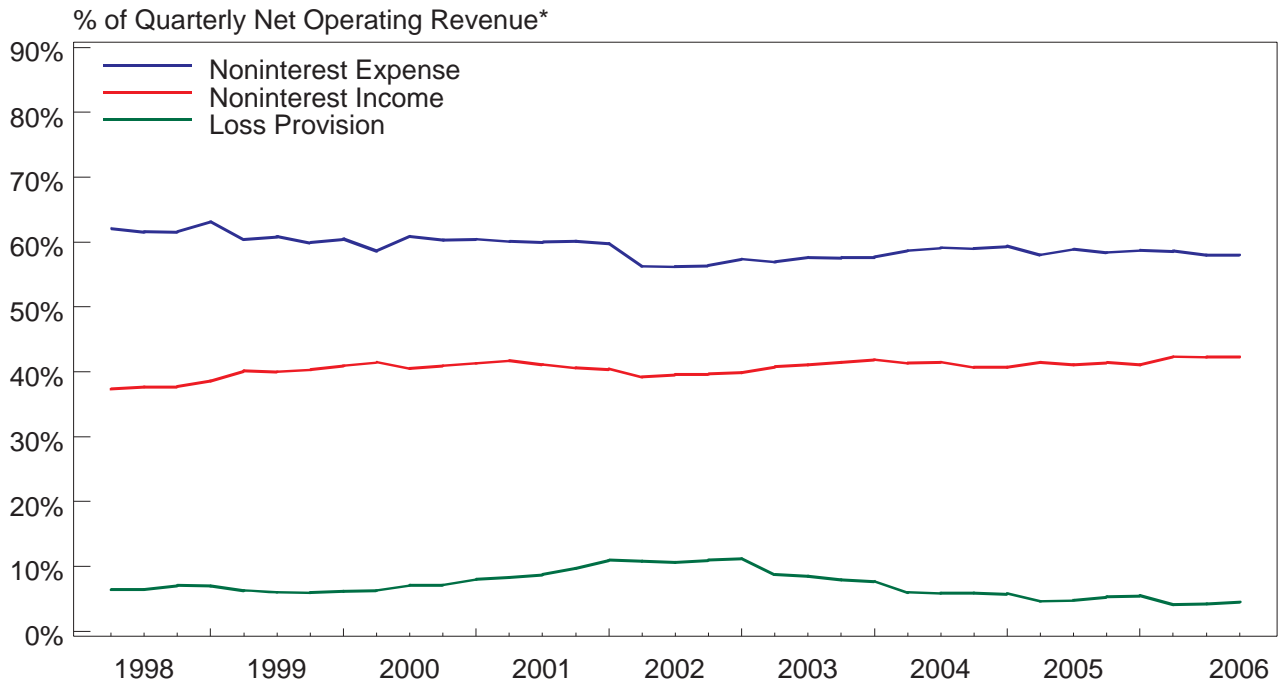
# Noninterest Income as a Percentage of Net Operating Revenue\*

1998 - 2006



## Trends in FDIC-Insured Institutions' Income & Expenses

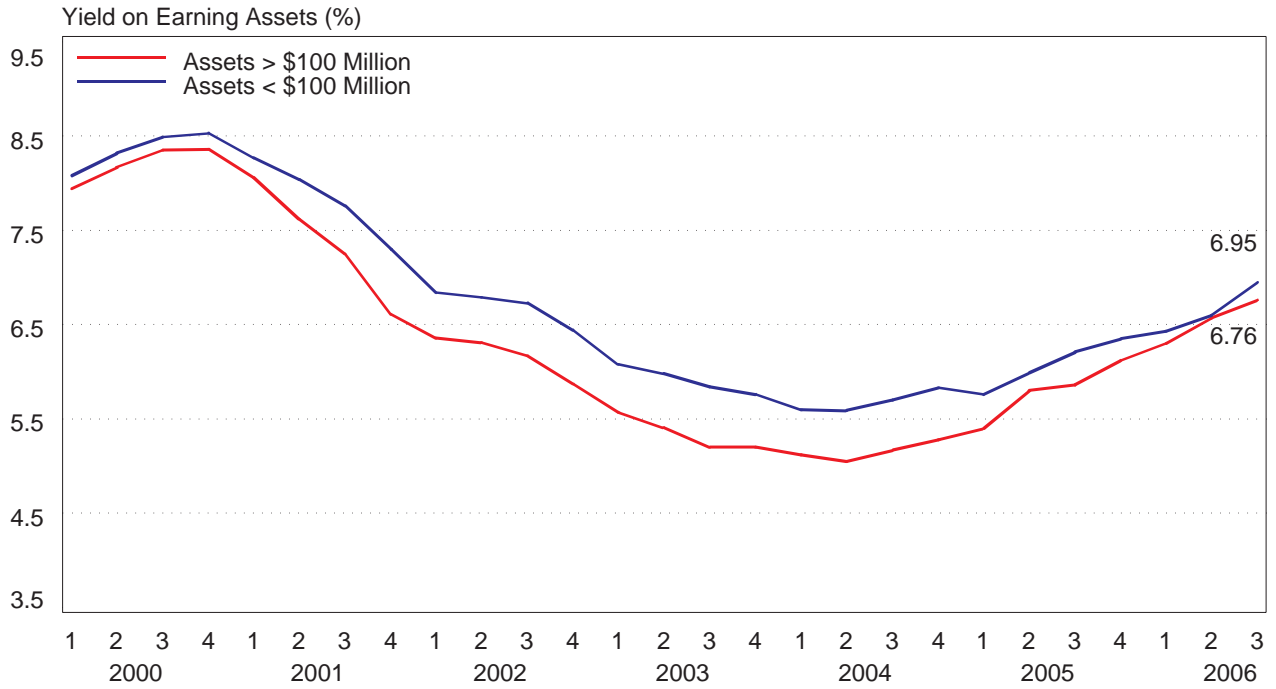
1998 - 2006



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

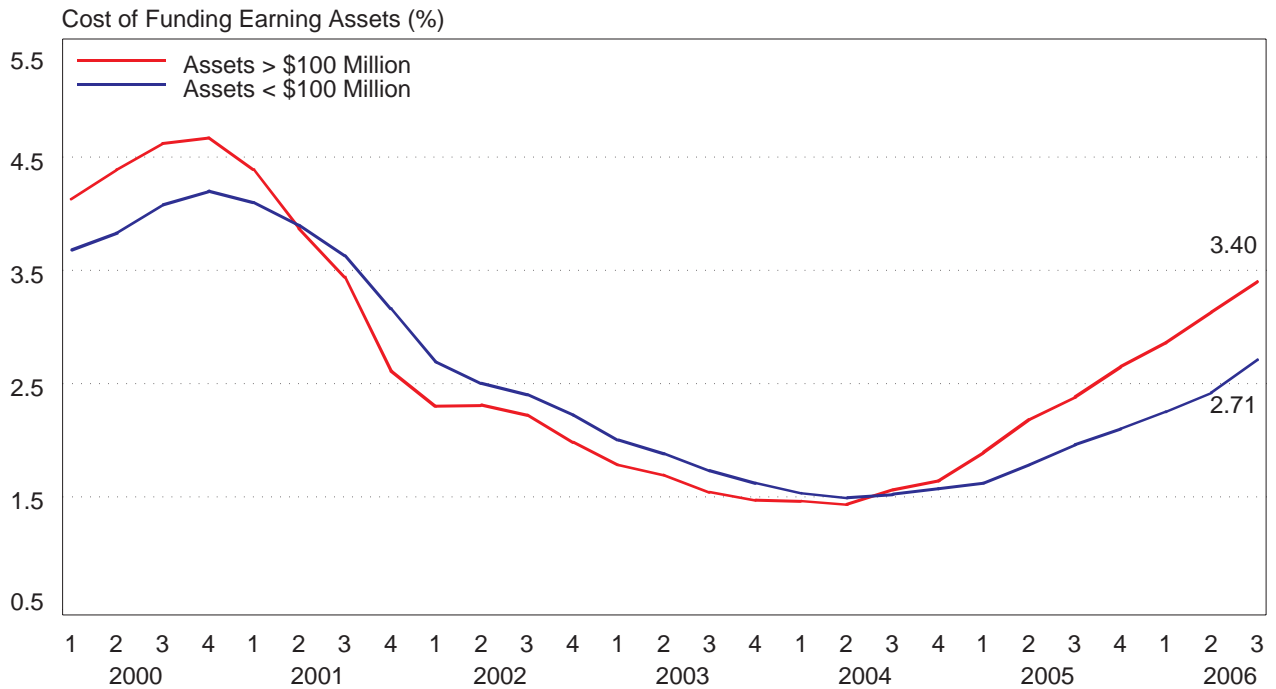
## Quarterly Yield on Earning Assets

2000 - 2006



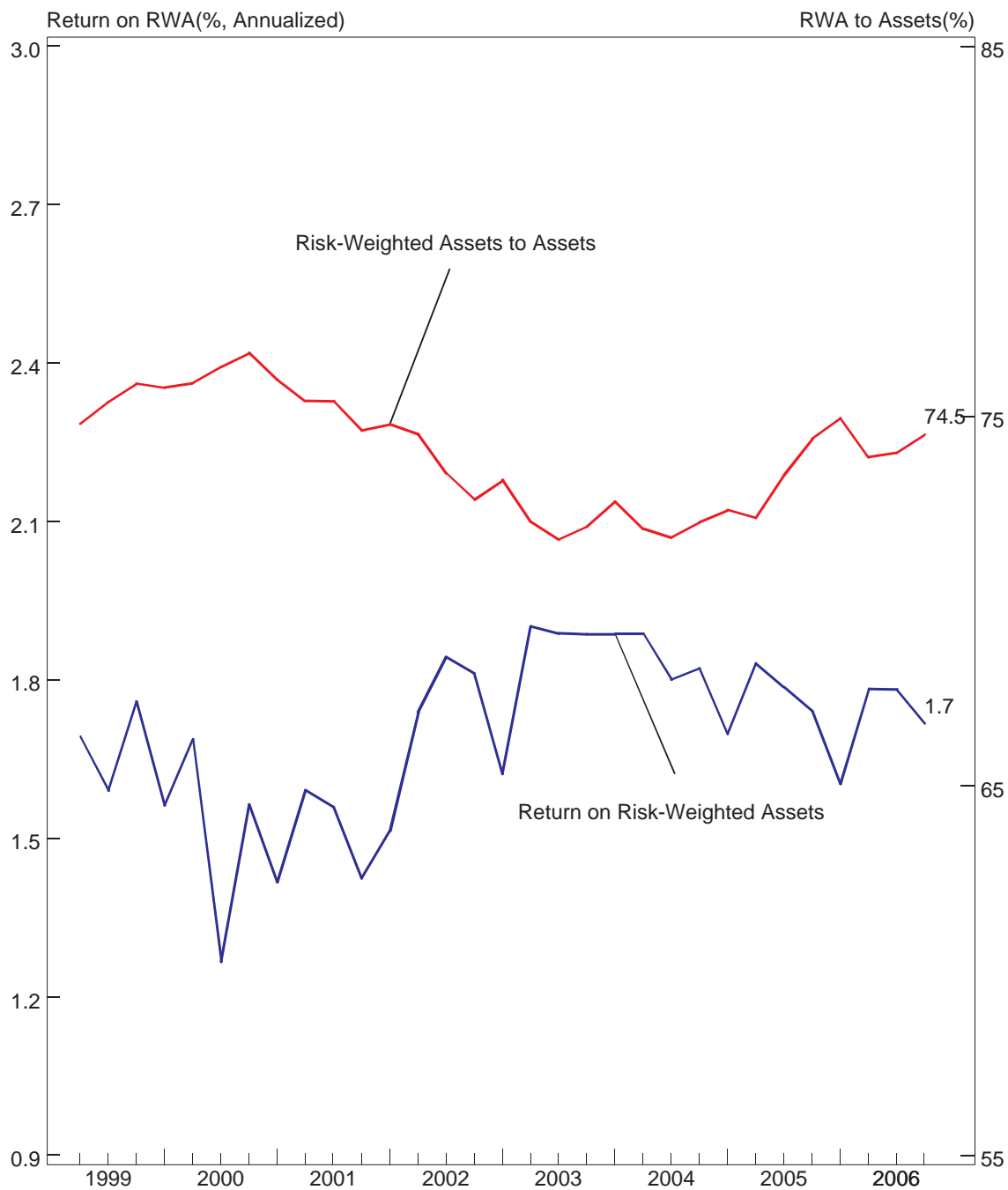
## Quarterly Cost of Funding Earning Assets

2000 - 2006



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

1999 - 2006

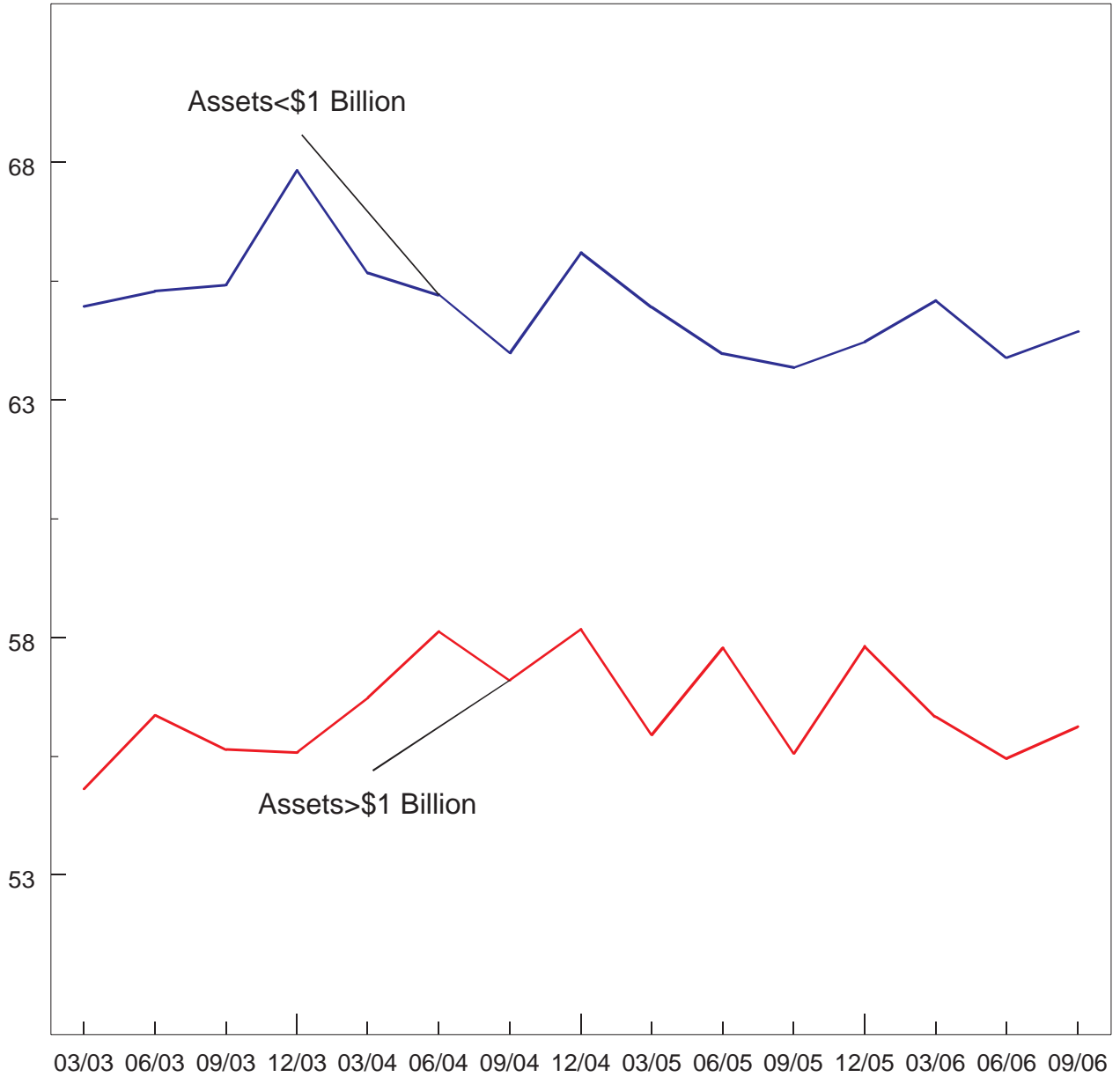


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2003 - 2006

Efficiency Ratio (%)

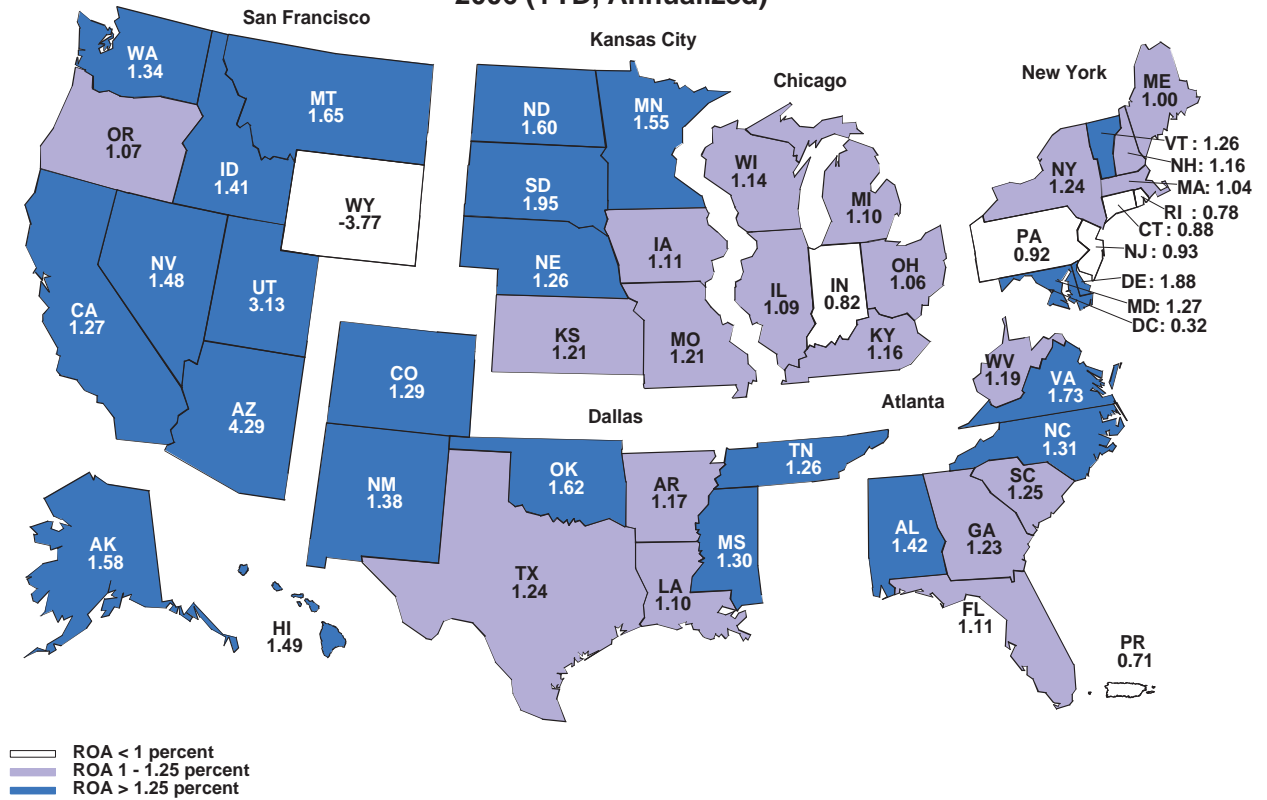


Assets <\$1 Billion	64.48	64.80	64.93	67.34	65.18	64.72	63.50	65.61	64.46	63.48	63.19	63.73	64.60	63.40	63.95
Assets >\$1 Billion	54.32	55.87	55.15	55.09	56.24	57.63	56.61	57.68	55.46	57.29	55.07	57.32	55.84	54.96	55.63
Total	55.78	57.14	56.57	56.78	57.45	58.57	57.55	58.72	56.62	58.09	56.12	58.17	56.94	56.01	56.65

\*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

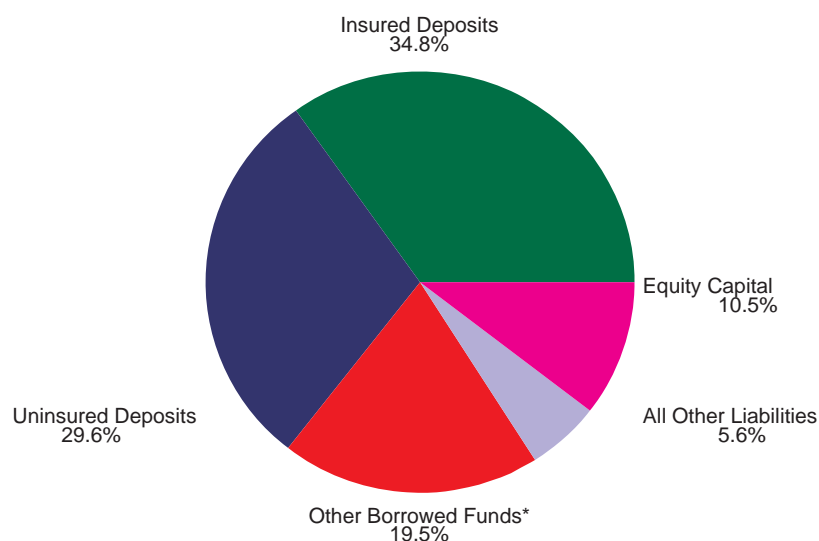
Rank	State	No. of Inst. as of 9/30/06	YTD 2006	YTD 2005	Change*
1	Arizona	54	4.29	2.31	198
2	Utah	70	3.13	2.41	72
3	South Dakota	90	1.95	1.91	4
4	Delaware	35	1.88	1.62	26
5	Virginia	137	1.73	1.68	5
6	Montana	83	1.65	1.56	9
7	Oklahoma	269	1.62	1.72	(10)
8	North Dakota	98	1.60	1.65	(5)
9	Alaska	7	1.58	1.44	14
10	Minnesota	452	1.55	1.68	(13)
11	Hawaii	9	1.49	1.49	0
12	Nevada	38	1.48	1.51	(3)
13	Alabama	160	1.42	1.32	10
14	Idaho	19	1.41	1.37	4
15	New Mexico	54	1.38	1.27	11
16	Washington	98	1.34	1.39	(5)
17	North Carolina	109	1.31	1.50	(19)
18	Mississippi	99	1.30	1.16	14
19	Colorado	164	1.29	1.29	0
20	California	304	1.27	1.38	(11)
21	Maryland	112	1.27	1.37	(10)
22	Nebraska	254	1.26	0.92	34
23	Tennessee	204	1.26	1.22	4
24	Vermont	19	1.26	1.32	(6)
25	South Carolina	99	1.25	1.16	9
26	New York	202	1.24	1.25	(1)
27	Texas	652	1.24	1.25	(1)
28	Georgia	356	1.23	1.33	(10)
29	Kansas	363	1.21	1.30	(9)
30	Missouri	369	1.21	1.25	(4)
31	West Virginia	70	1.19	1.23	(4)
32	Arkansas	159	1.17	1.16	1
33	Kentucky	222	1.16	1.24	(8)
34	New Hampshire	26	1.16	2.31	(115)
35	Wisconsin	303	1.14	1.26	(12)
36	Florida	302	1.11	1.13	(2)
37	Iowa	400	1.11	1.16	(5)
38	Louisiana	166	1.10	0.88	22
39	Michigan	174	1.10	1.20	(10)
40	Illinois	697	1.09	1.21	(12)
41	Oregon	39	1.07	1.32	(25)
42	Ohio	277	1.06	0.91	15
43	Massachusetts	195	1.04	0.92	12
44	Maine	36	1.00	0.98	2
45	New Jersey	132	0.93	1.18	(25)
46	Pennsylvania	252	0.92	1.14	(22)
47	Connecticut	57	0.88	1.15	(27)
48	Indiana	175	0.82	1.23	(41)
49	Rhode Island	13	0.78	0.89	(11)
50	Puerto Rico	10	0.71	1.19	(48)
51	District of Col.	6	0.32	0.49	(17)
52	Wyoming	46	(3.77)	1.68	(545)
	U.S. and Terr.	8,743	1.33	1.33	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

September 30, 2006

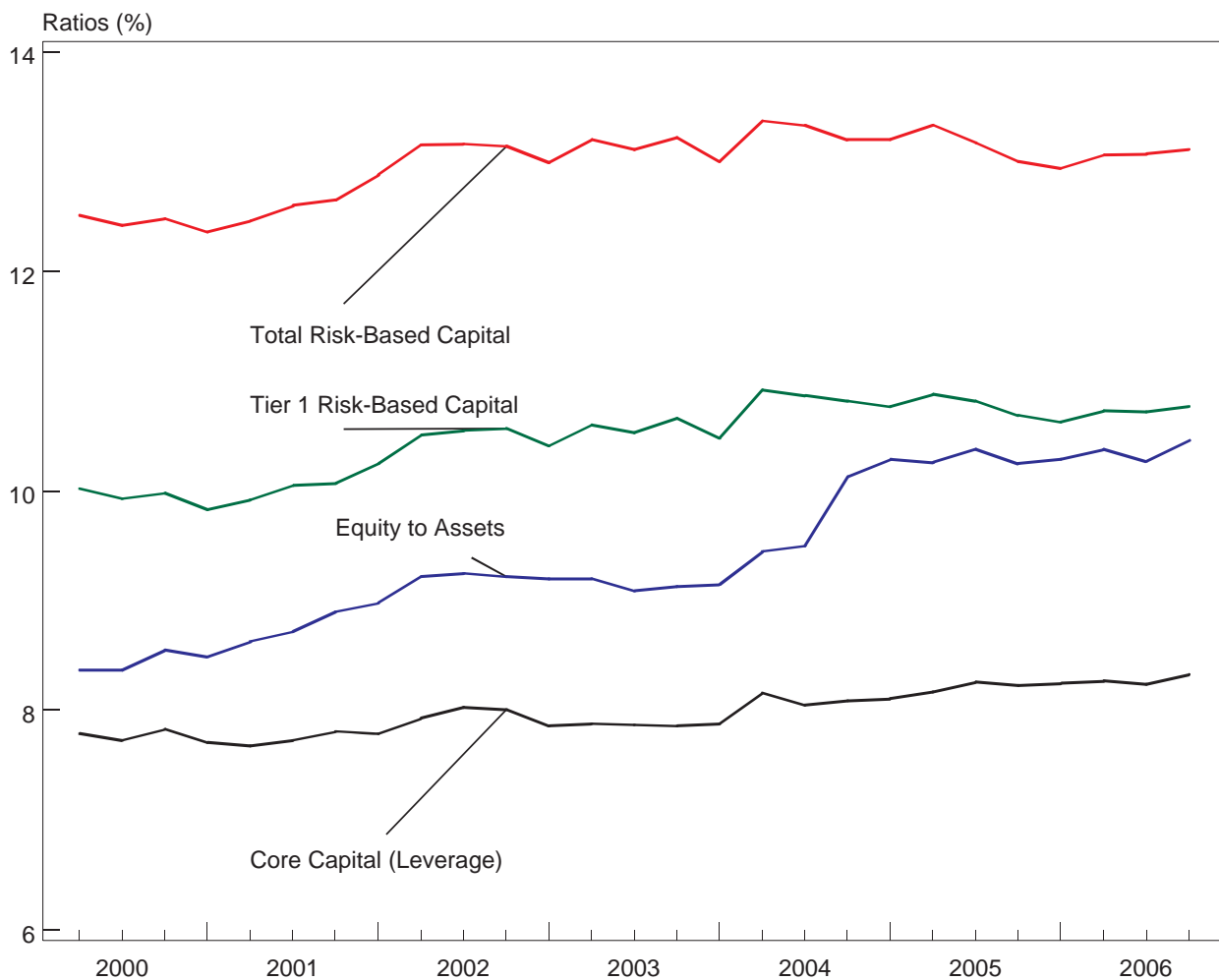


(\$ Billions)	9/30/05	9/30/06	% Change
<b>Insured Deposits (estimated)</b>	<b>3,830</b>	<b>4,095</b>	<b>6.9</b>
Uninsured Deposits	3,139	3,485	11.0
In Foreign Offices	903	1,104	22.3
<b>Other Borrowed Funds*</b>	<b>2,074</b>	<b>2,297</b>	<b>10.8</b>
All Other Liabilities	561	653	16.4
Subordinated Debt	125	147	17.6
<b>Equity Capital</b>	<b>1,097</b>	<b>1,229</b>	<b>12.0</b>
<b>Total Liabilities and Equity Capital</b>	<b>10,701</b>	<b>11,758</b>	<b>9.9</b>

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

# Capital Ratios

2000 - 2006



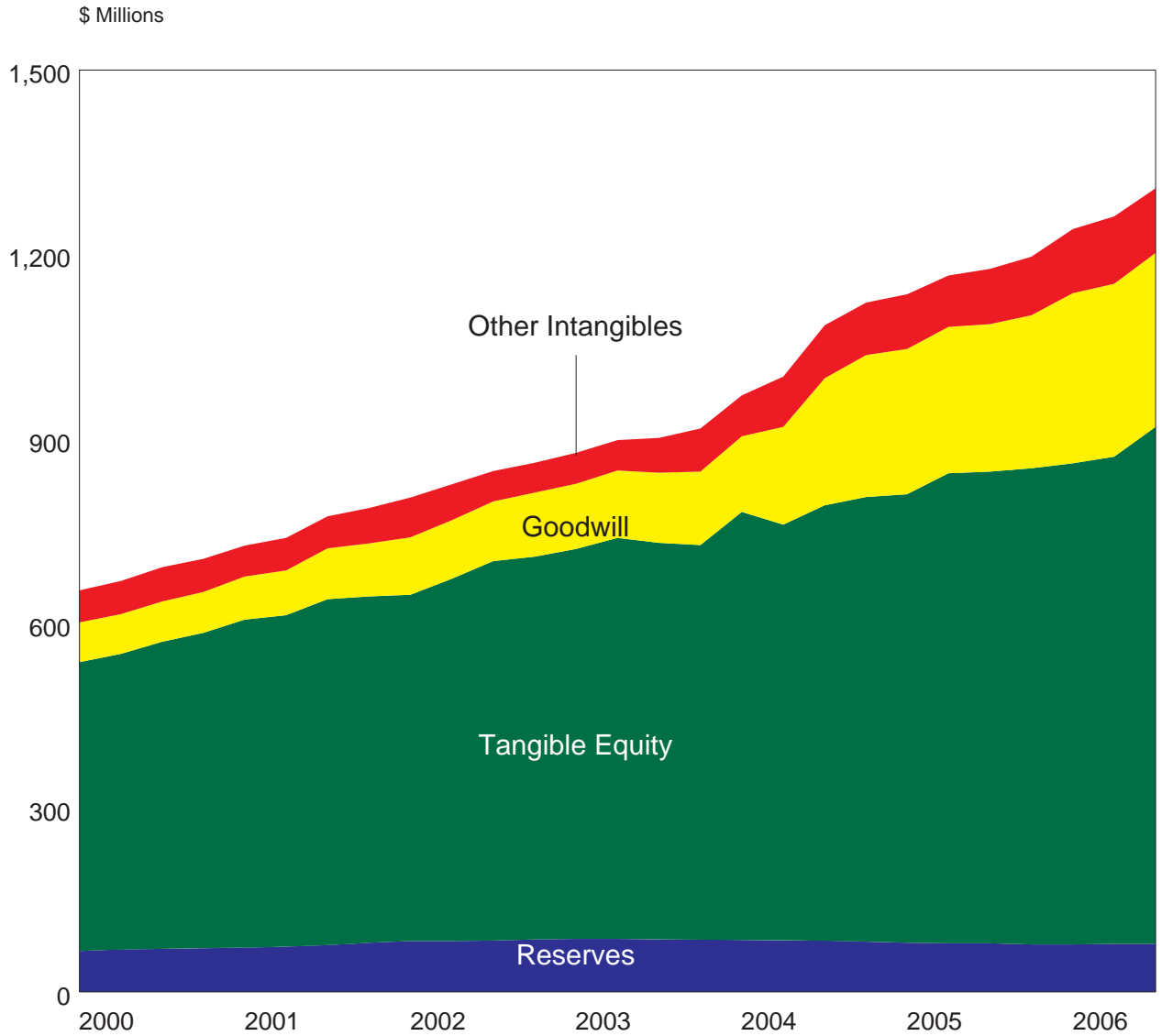
	12/00	12/01	12/02	12/03	12/04	12/05	9/06
<b>Total Risk-Based Capital</b>	<b>12.36</b>	<b>12.88</b>	<b>12.99</b>	<b>13.00</b>	<b>13.20</b>	<b>12.94</b>	<b>13.11</b>
<b>Tier 1 Risk-Based Capital</b>	<b>9.83</b>	<b>10.25</b>	<b>10.41</b>	<b>10.48</b>	<b>10.77</b>	<b>10.63</b>	<b>10.77</b>
<b>Equity to Assets</b>	<b>8.49</b>	<b>8.98</b>	<b>9.20</b>	<b>9.15</b>	<b>10.29</b>	<b>10.29</b>	<b>10.46</b>
<b>Core Capital (Leverage)</b>	<b>7.71</b>	<b>7.79</b>	<b>7.86</b>	<b>7.88</b>	<b>8.11</b>	<b>8.25</b>	<b>8.33</b>



# Equity Capital and Reserves

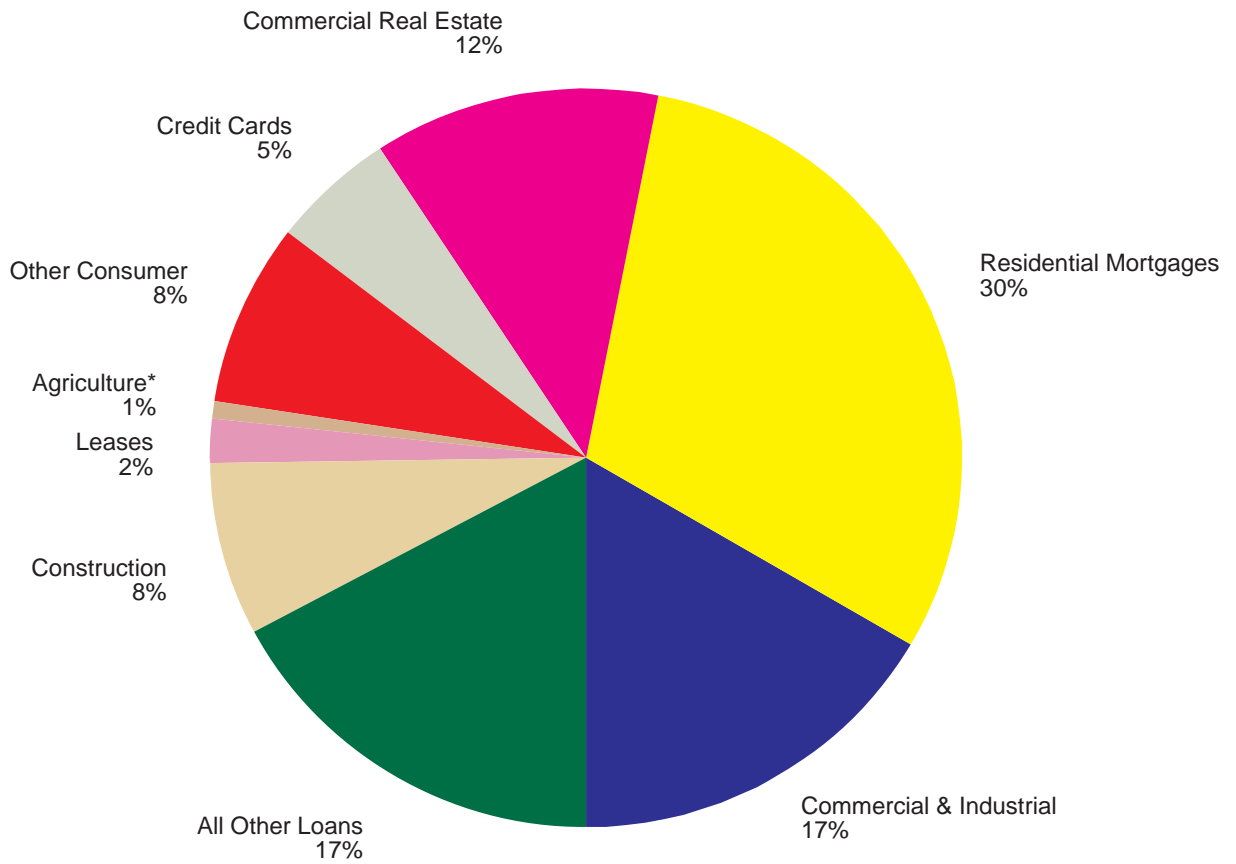
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2006



# Loan Portfolio Composition

September 30, 2006

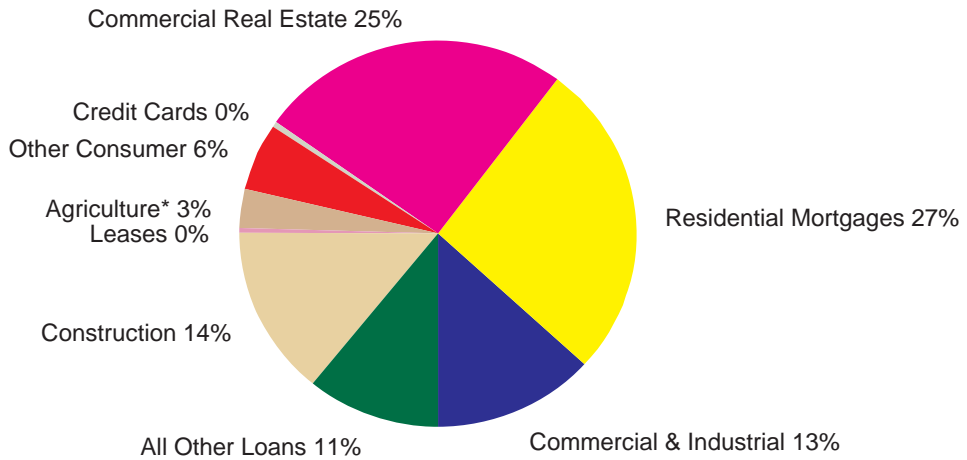


\* OTS - Supervised Savings Associations do not identify agricultural loans.

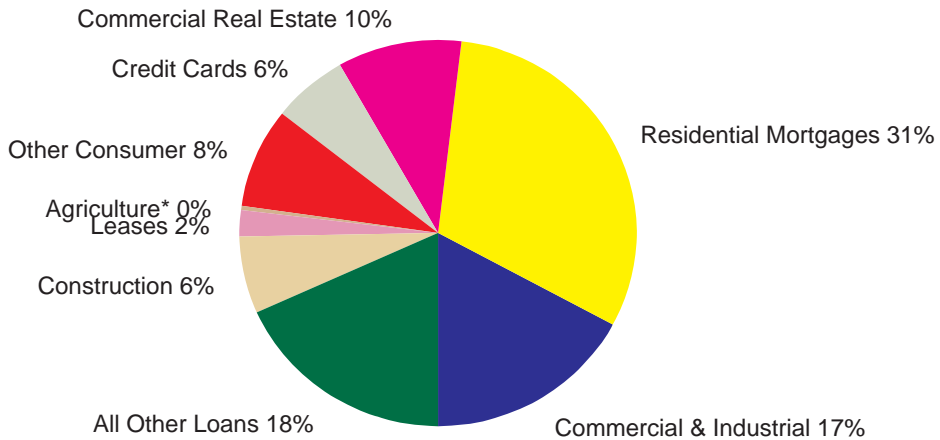
# Loan Portfolio Composition by Asset Size

September 30, 2006

## Assets < \$1 Billion



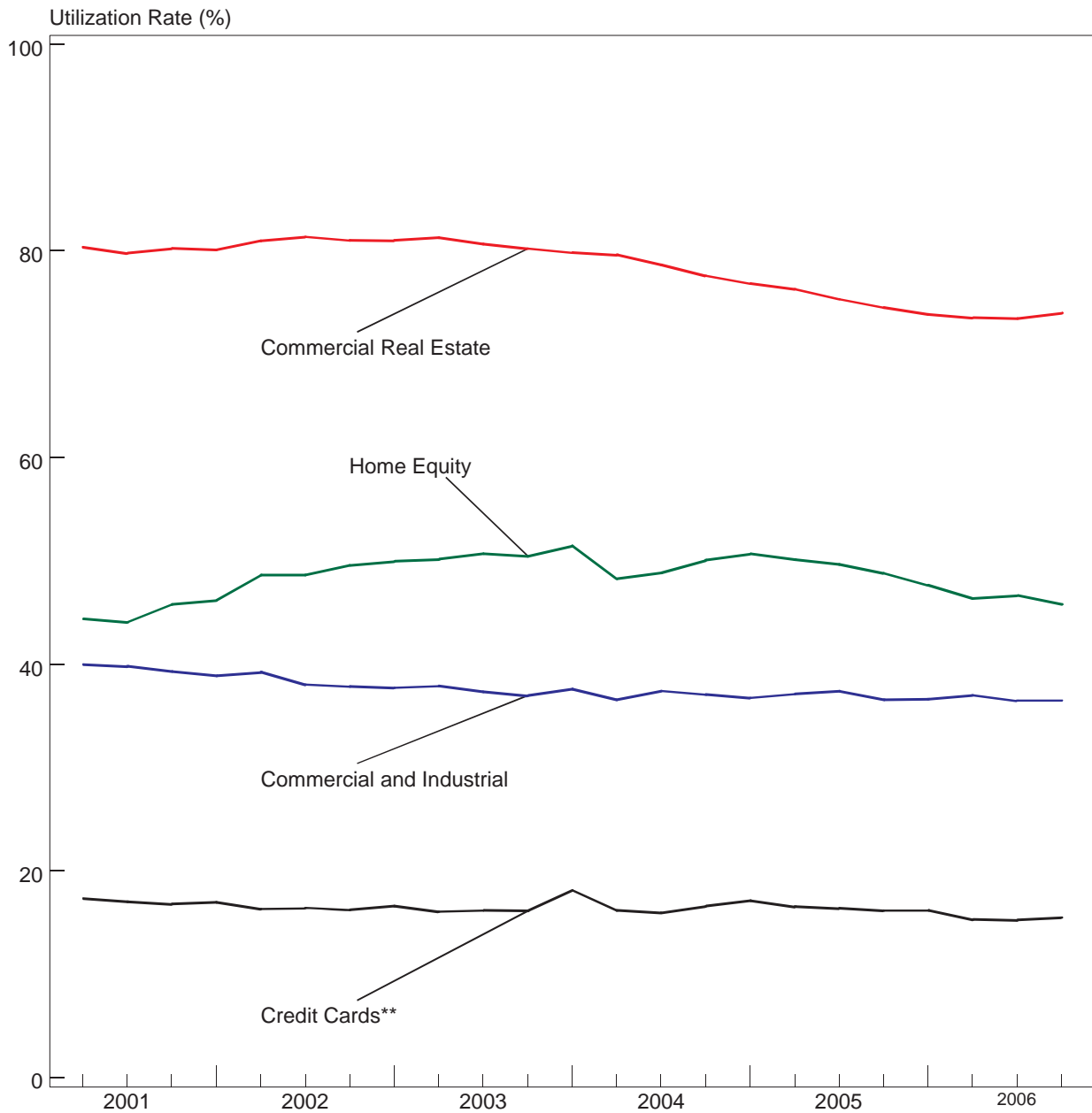
## Assets > \$1 Billion



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

# Utilization Rates of Loan Commitments\*

2001-2006

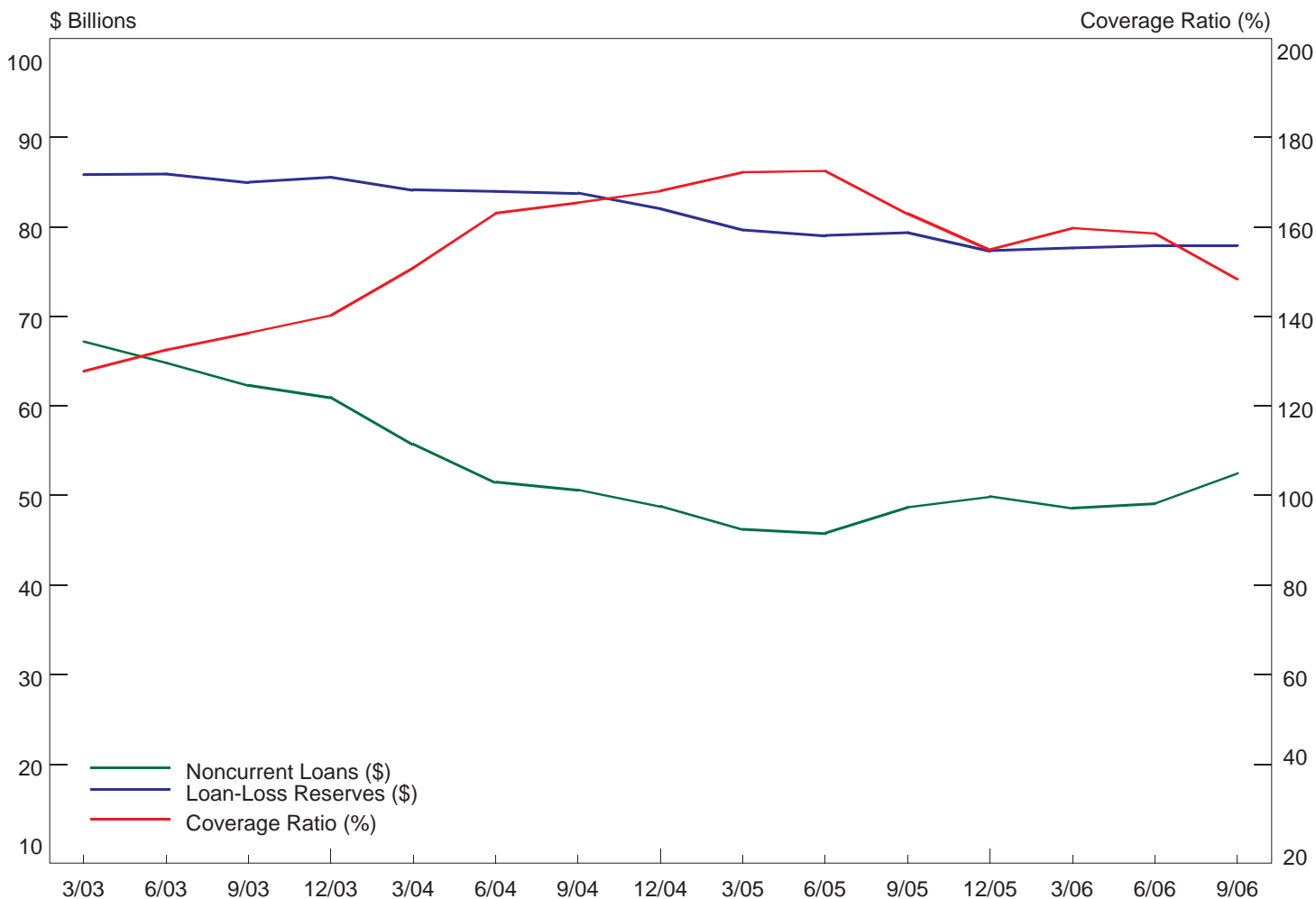


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

# Reserve Coverage Ratio\*

2003-2006



## Noncurrent Loans (\$ Billions)

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 52.5

## Loan-Loss Reserves (\$ Billions)

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 77.9

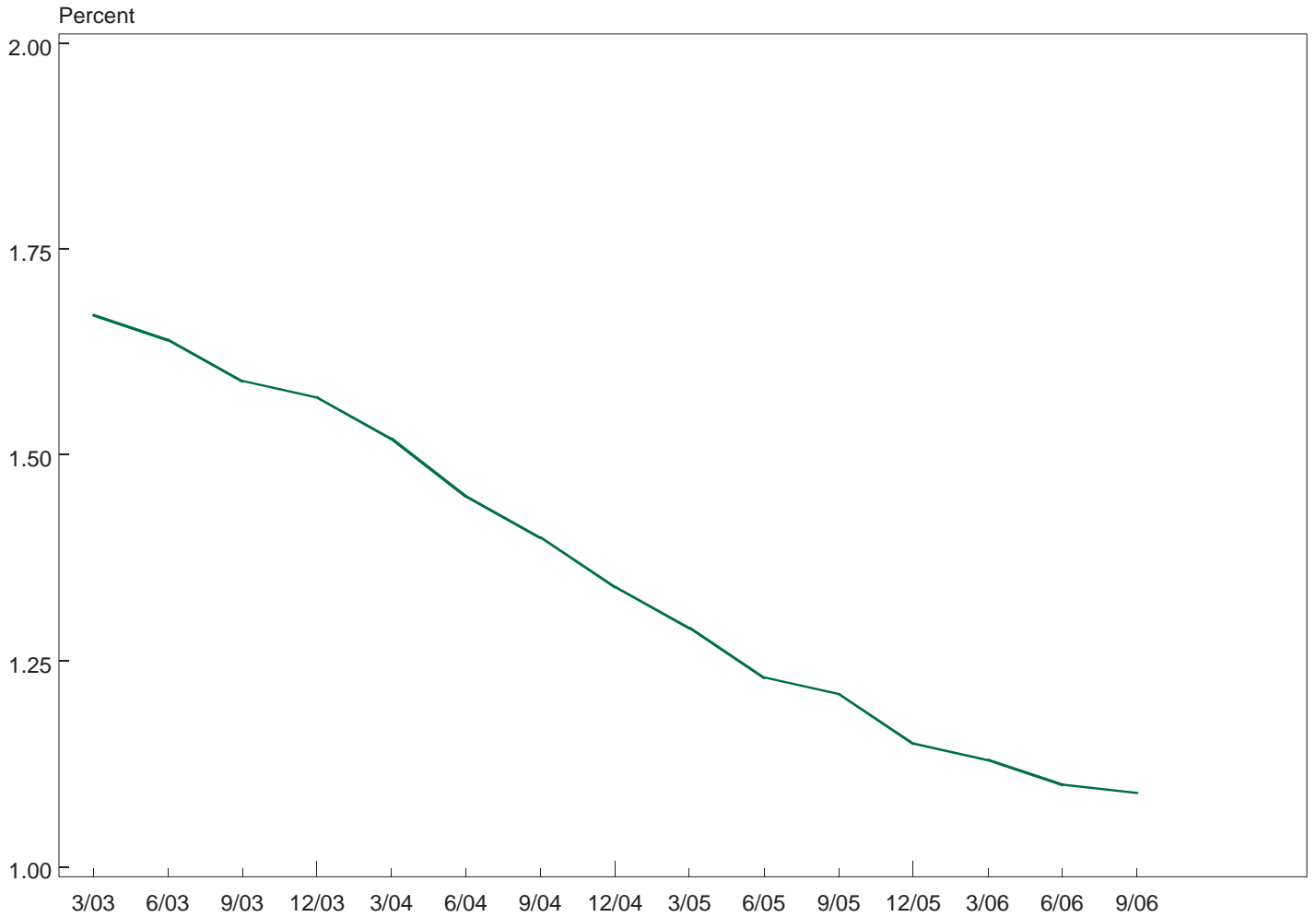
## Coverage Ratio (%)

128 133 136 140 151 163 165 168 172 173 163 155 160 159 148

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2003-2006

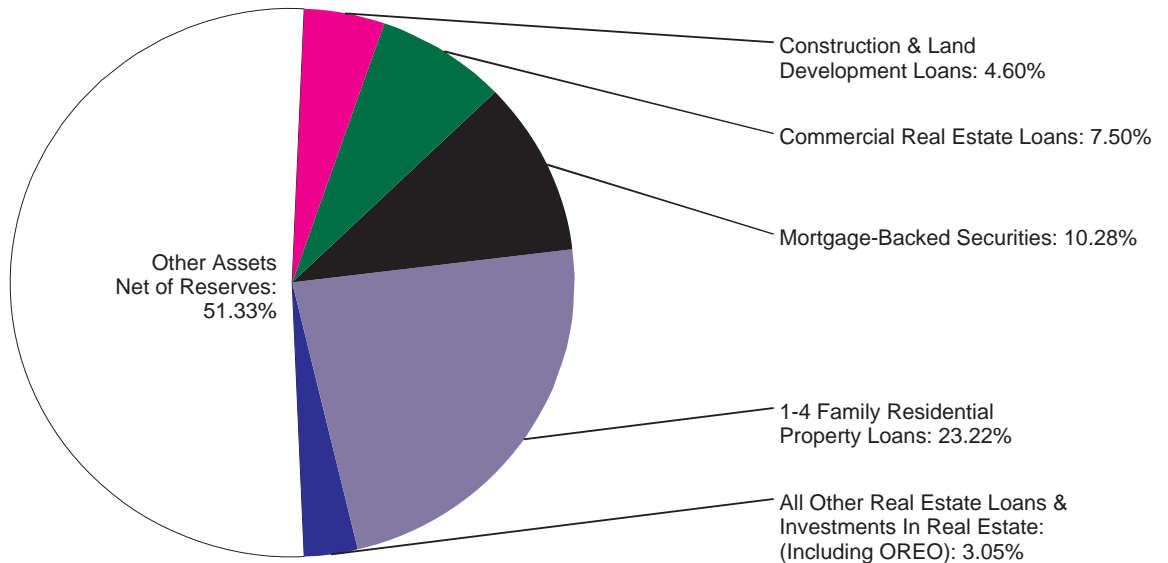


## Loss Allowance to Loans and Leases

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 1.09

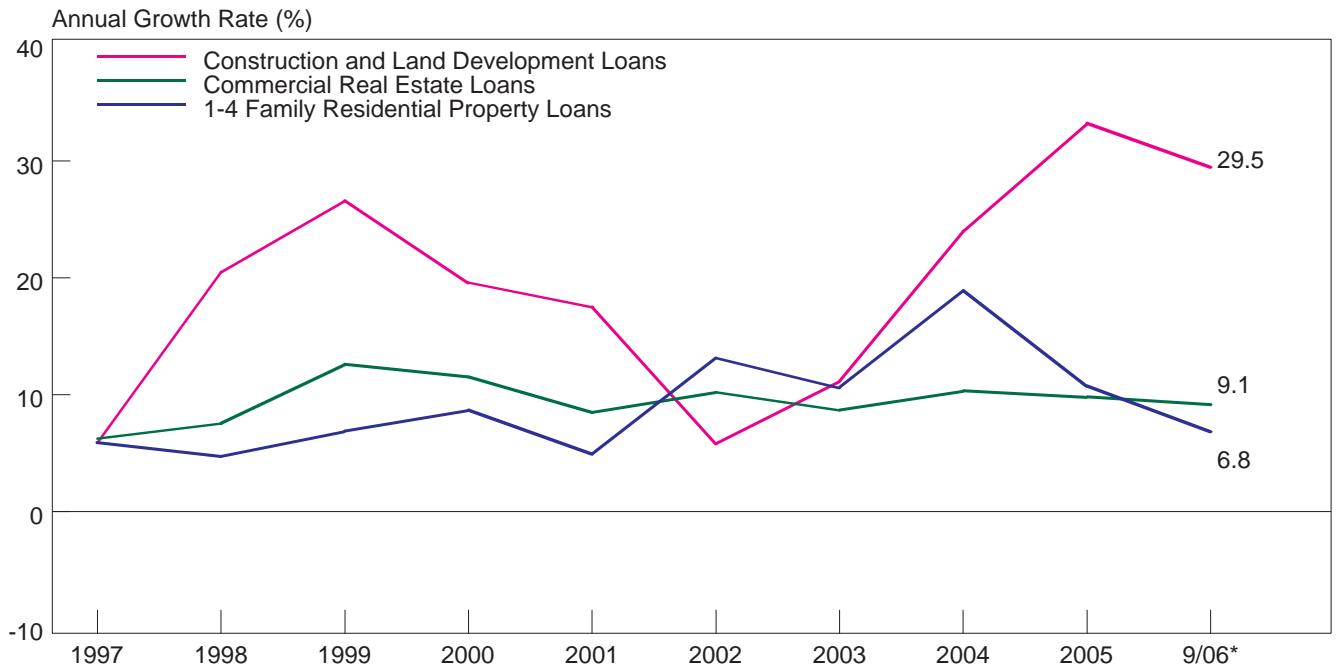
# Real Estate Assets as a Percent of Total Assets

September 30, 2006



## Real Estate Loan Growth Rates\*

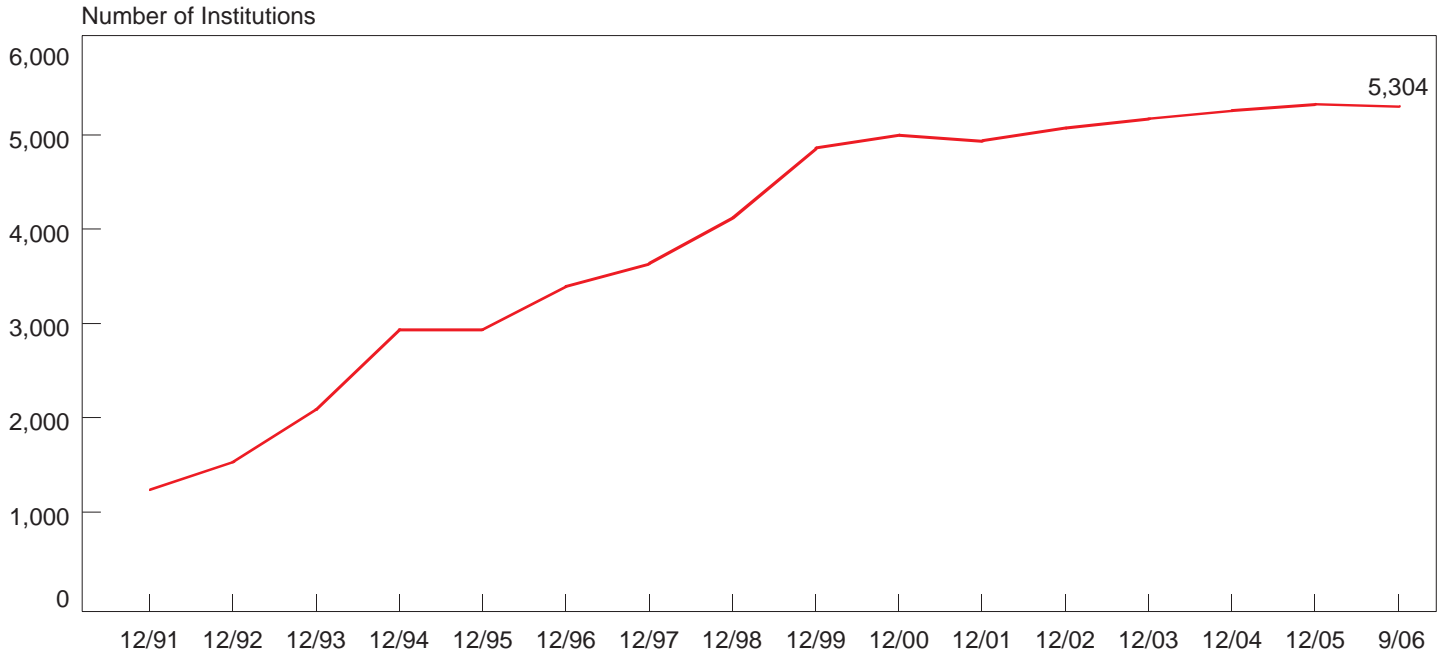
1997-2006



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

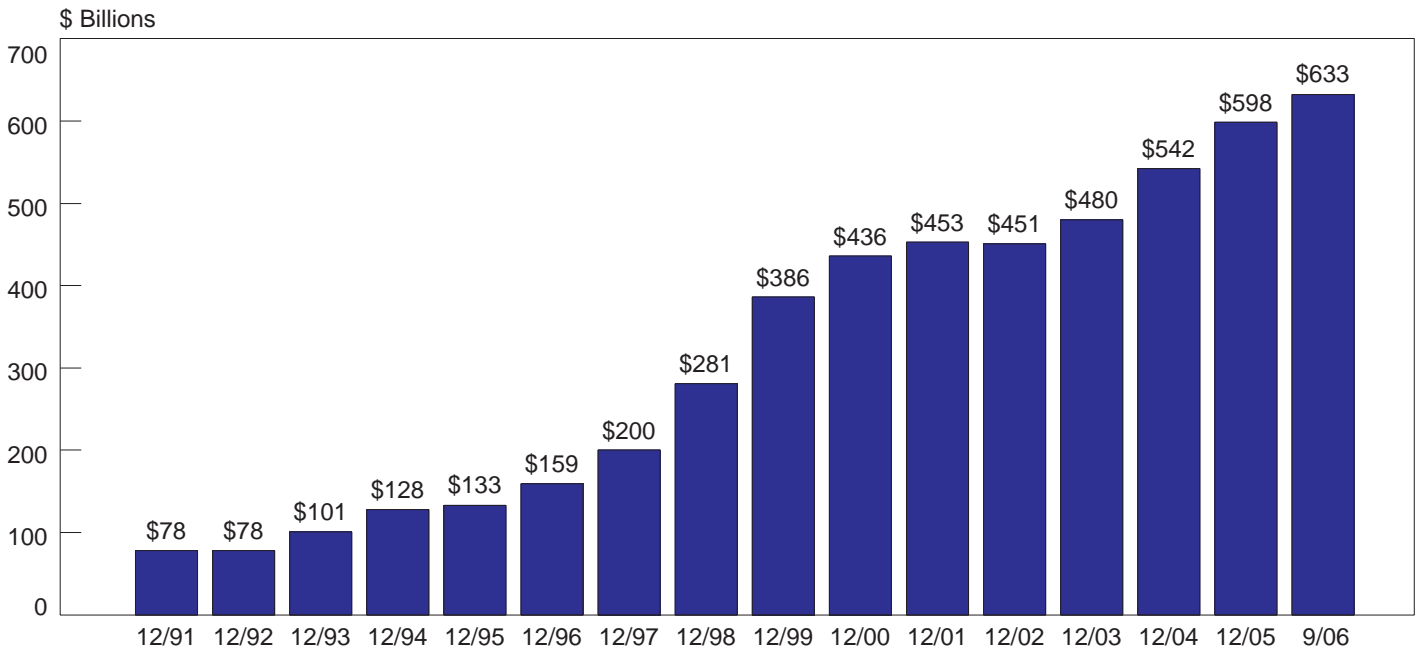
## Number of Institutions with FHLB Advances

1991 - 2006



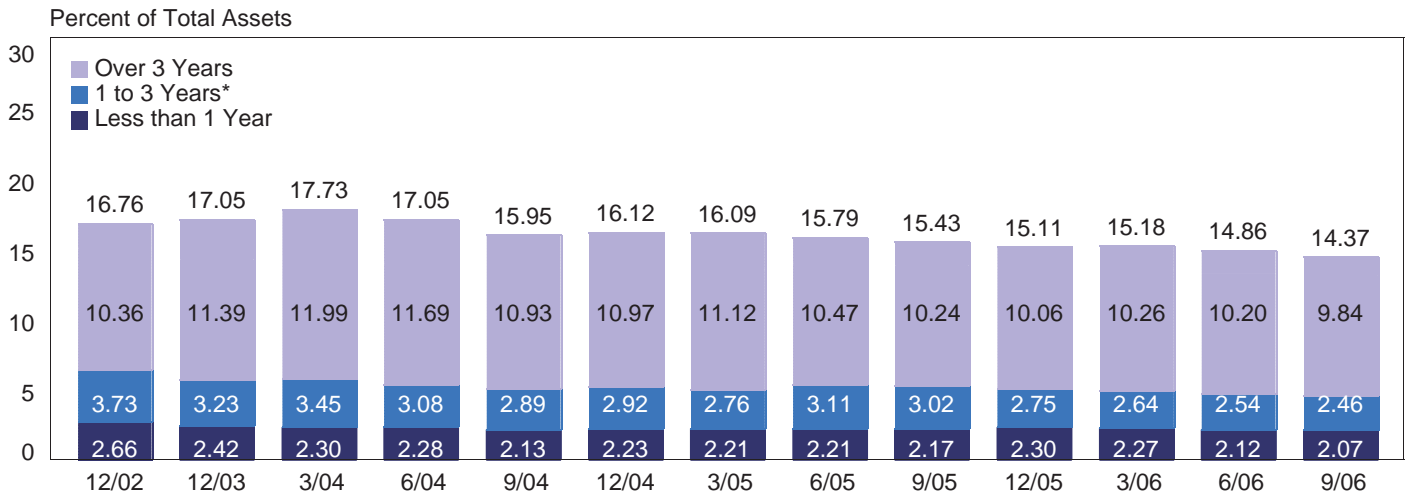
## Amount of FHLB Advances Outstanding

1991 - 2006



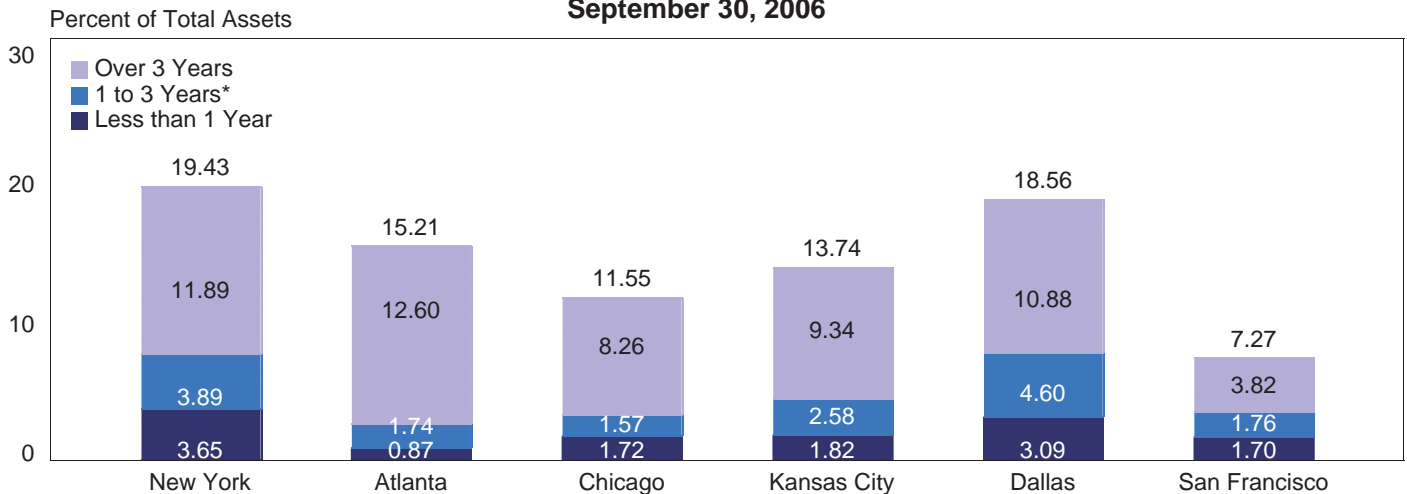


## Debt Securities by Maturity or Repricing Frequency...



### ...and by Region

September 30, 2006



## Total Securities (Debt and Equity)

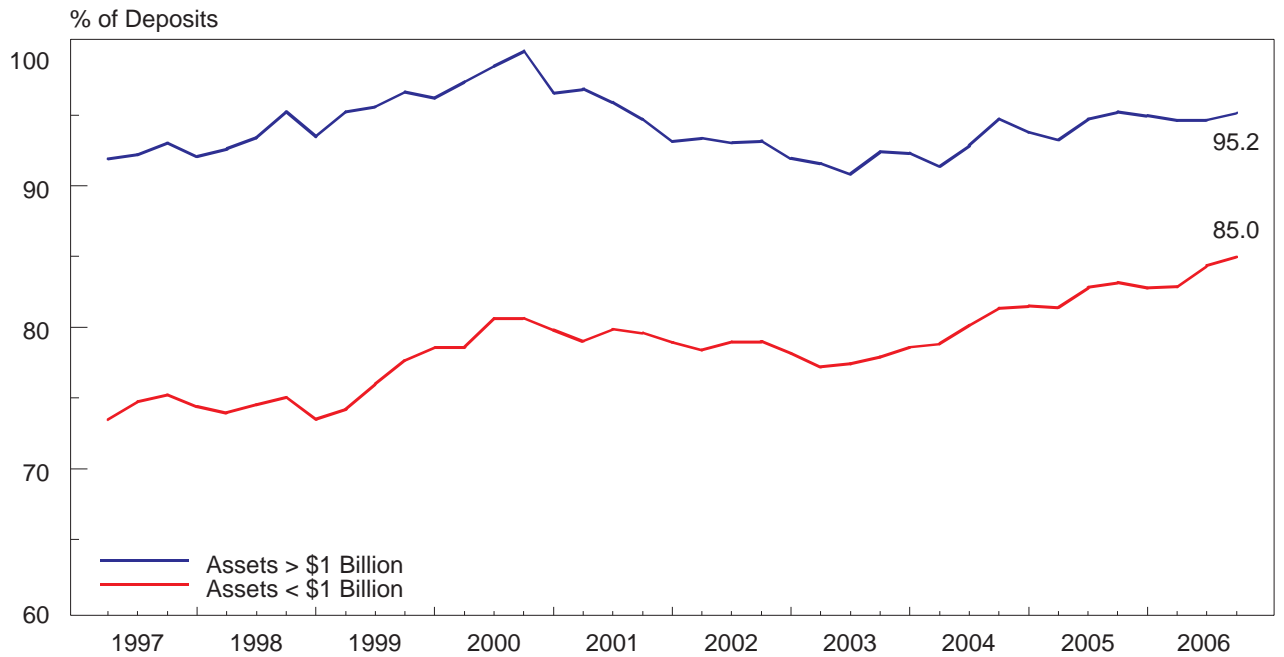
(\$ Billions)

	9/04	12/04	3/05	6/05	9/05	12/05	3/06	6/06	9/06
U.S. Government Obligations:									
U.S. Treasury	102	98	90	91	94	94	92	82	82
U.S. Agencies	11	11	11	11	12	11	12	12	13
Government Sponsored Enterprises	280	279	281	279	279	283	283	271	275
Mortgage Pass-through Securities	697	745	759	746	739	738	775	795	778
Collateralized Mortgage Obligations	351	369	384	395	400	402	413	419	430
State, County, Municipal Obligations	120	119	121	125	128	131	134	136	140
Asset Backed Securities	75	70	80	86	86	80	81	88	93
Other Debt Securities	136	143	139	133	130	130	144	146	156
Equity Securities	25	26	23	22	22	23	21	23	24
<b>Total Securities</b>	<b>\$1,796</b>	<b>\$1,860</b>	<b>\$1,888</b>	<b>\$1,889</b>	<b>\$1,890</b>	<b>\$1,893</b>	<b>\$1,956</b>	<b>\$1,971</b>	<b>\$1,992</b>

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

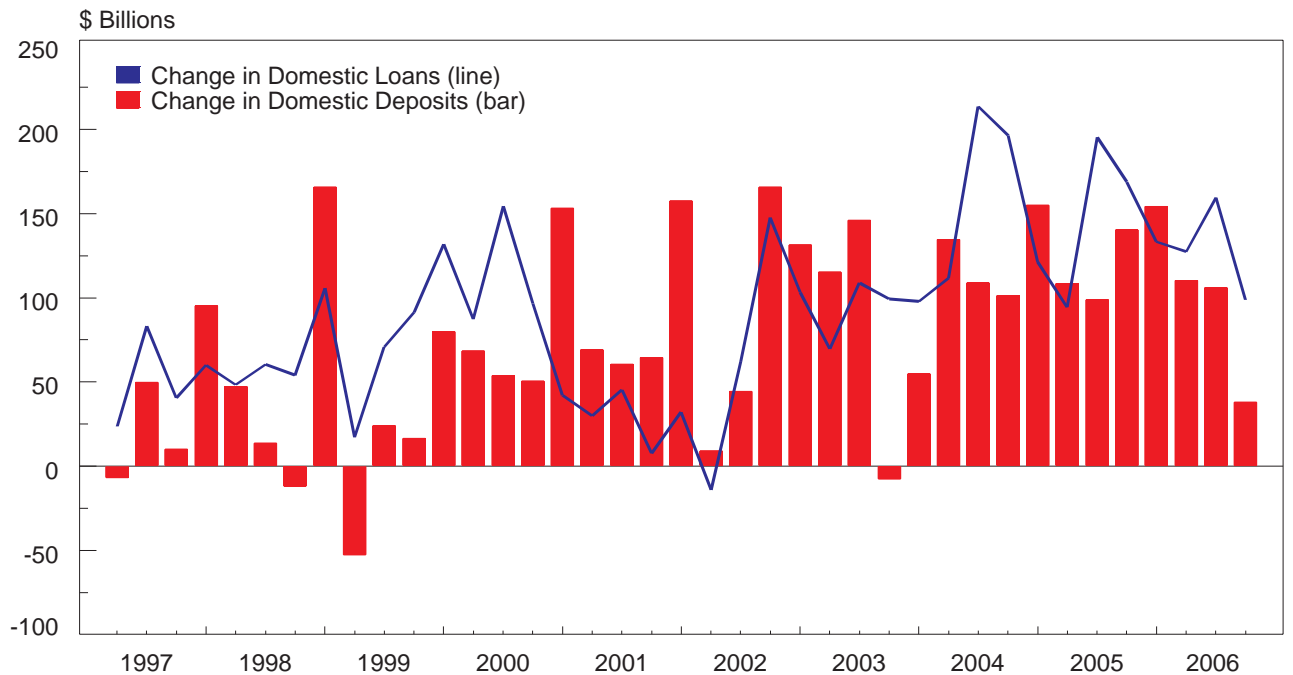
## Net Loans and Leases to Deposits (Domestic and Foreign)

1997 - 2006



## Quarterly Change in Domestic Loans vs Domestic Deposits

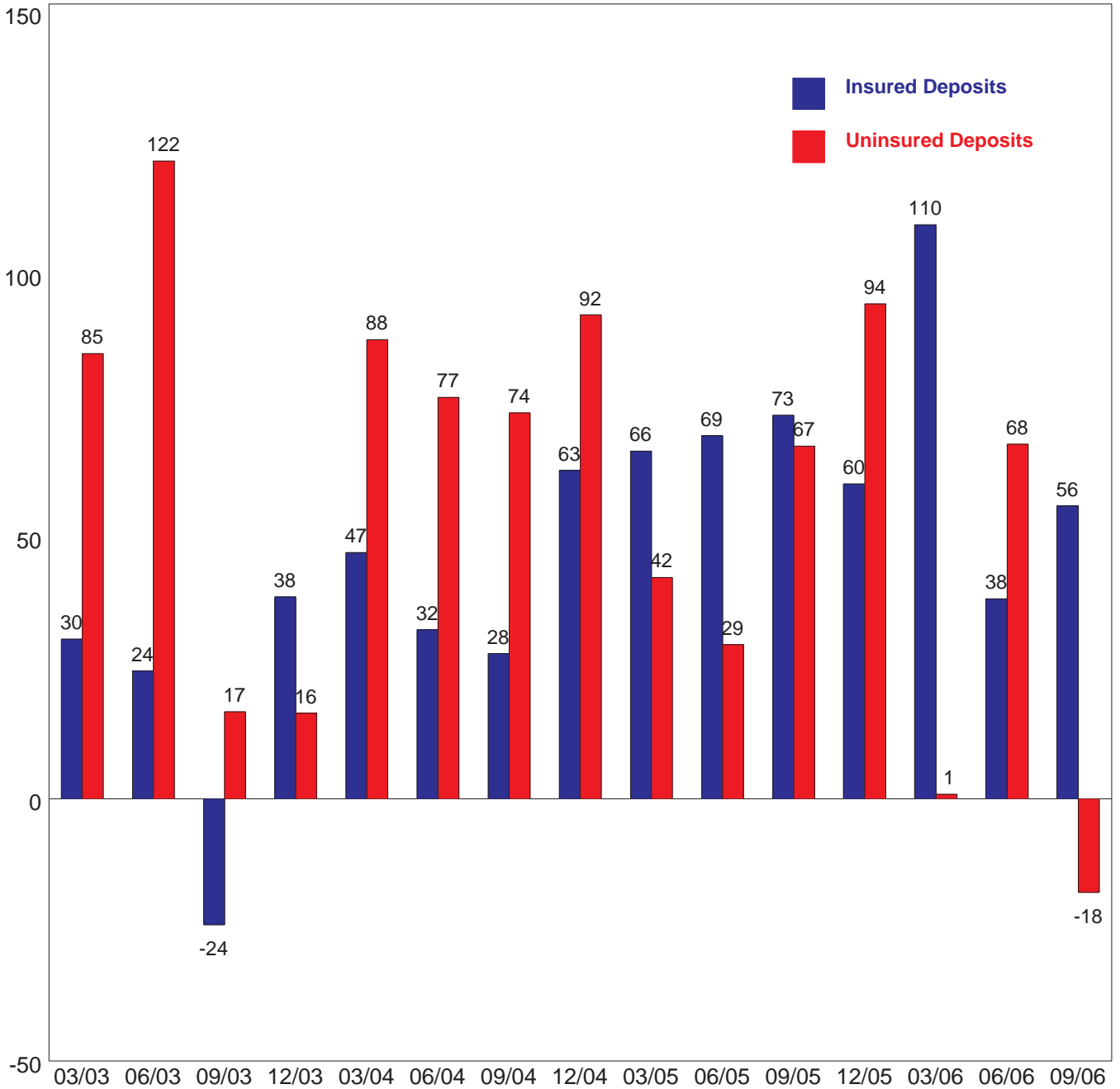
1997 - 2006



# Quarterly Change In Domestic Deposits

2003 - 2006

\$ Billions



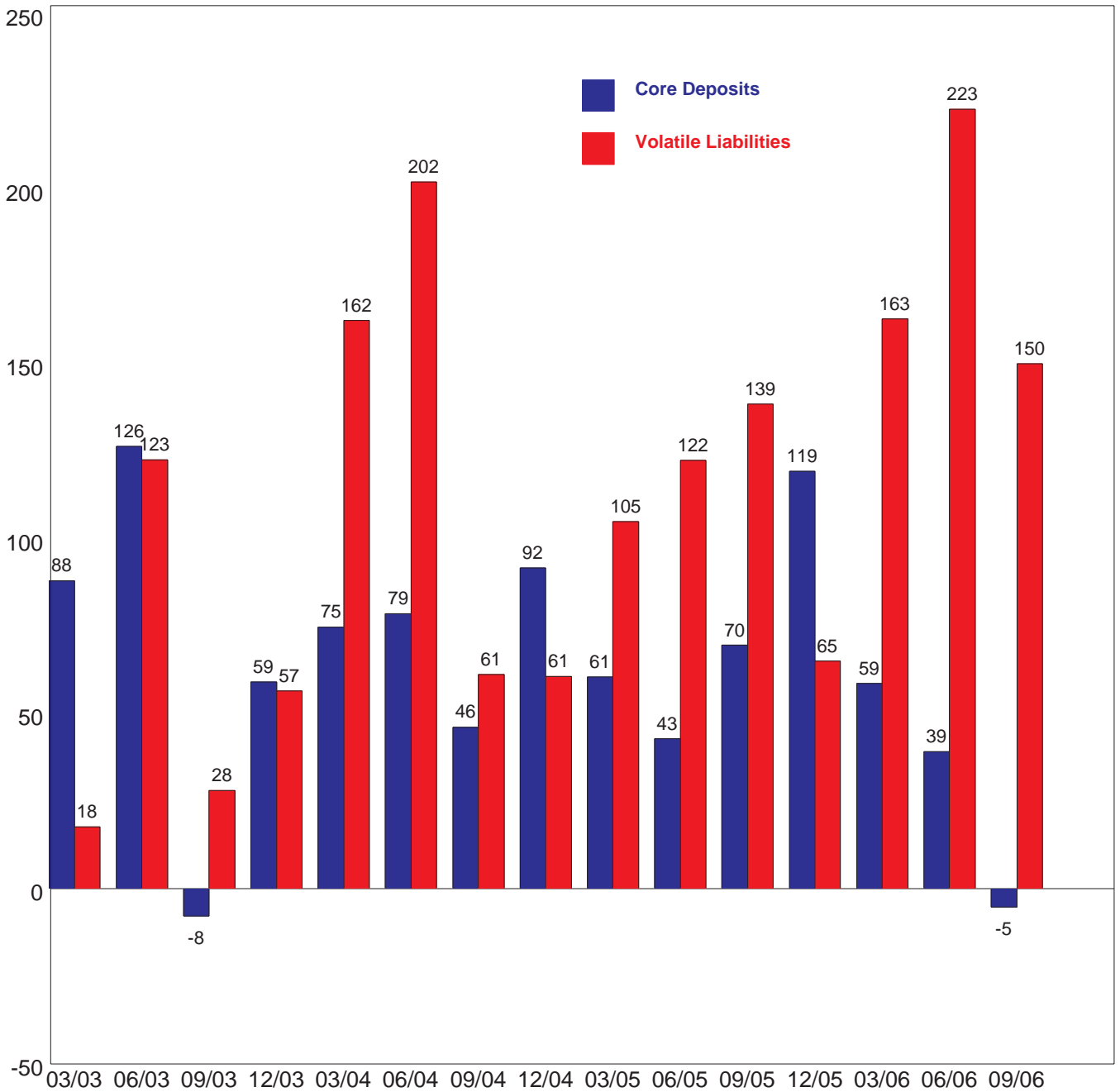
# Twelve-Month Growth Rates of Domestic Deposits



# Quarterly Growth in Volatile Liabilities and Core Deposits

2003 - 2006

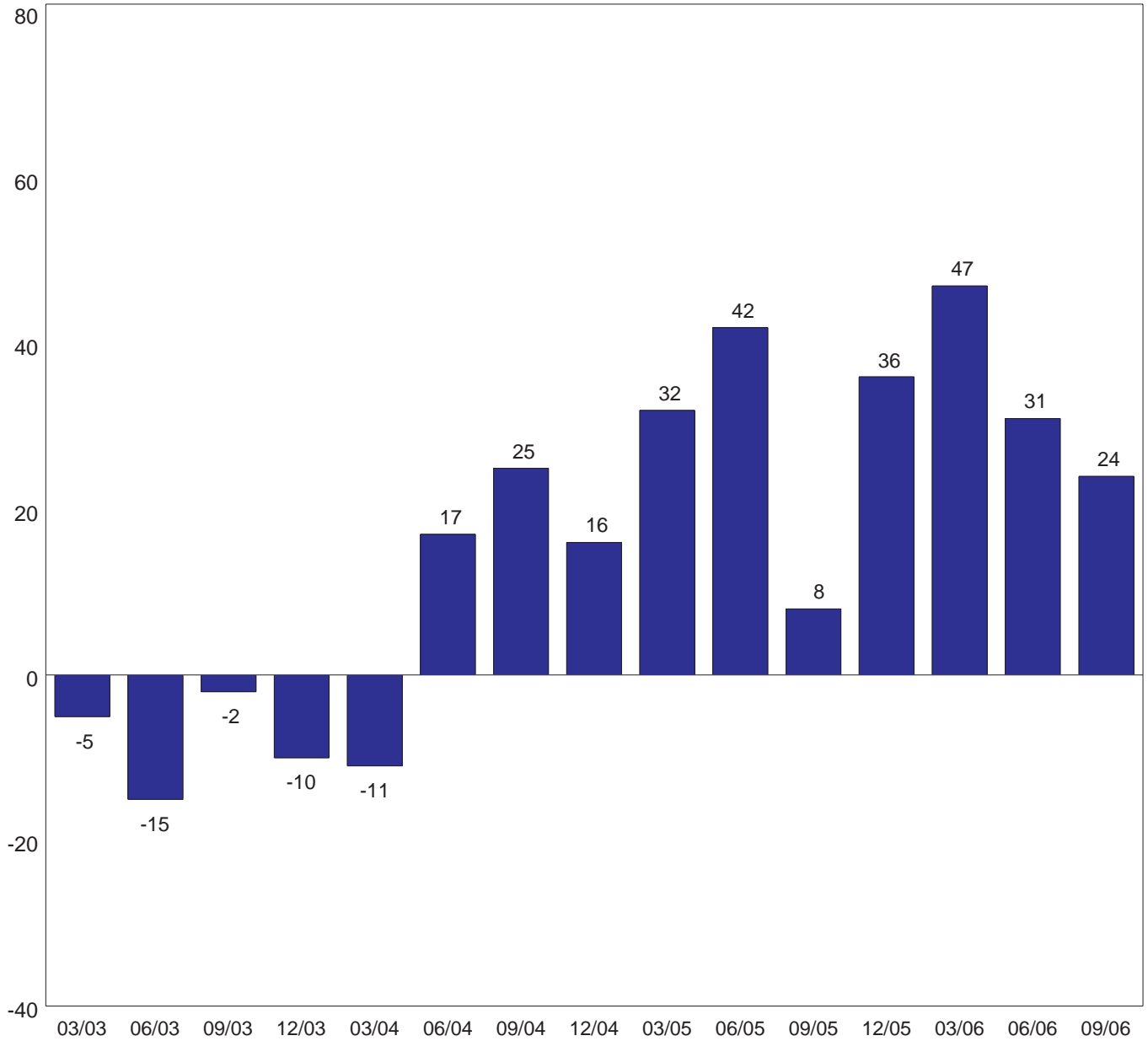
\$ Billions



# Quarterly Change in C&I Loans

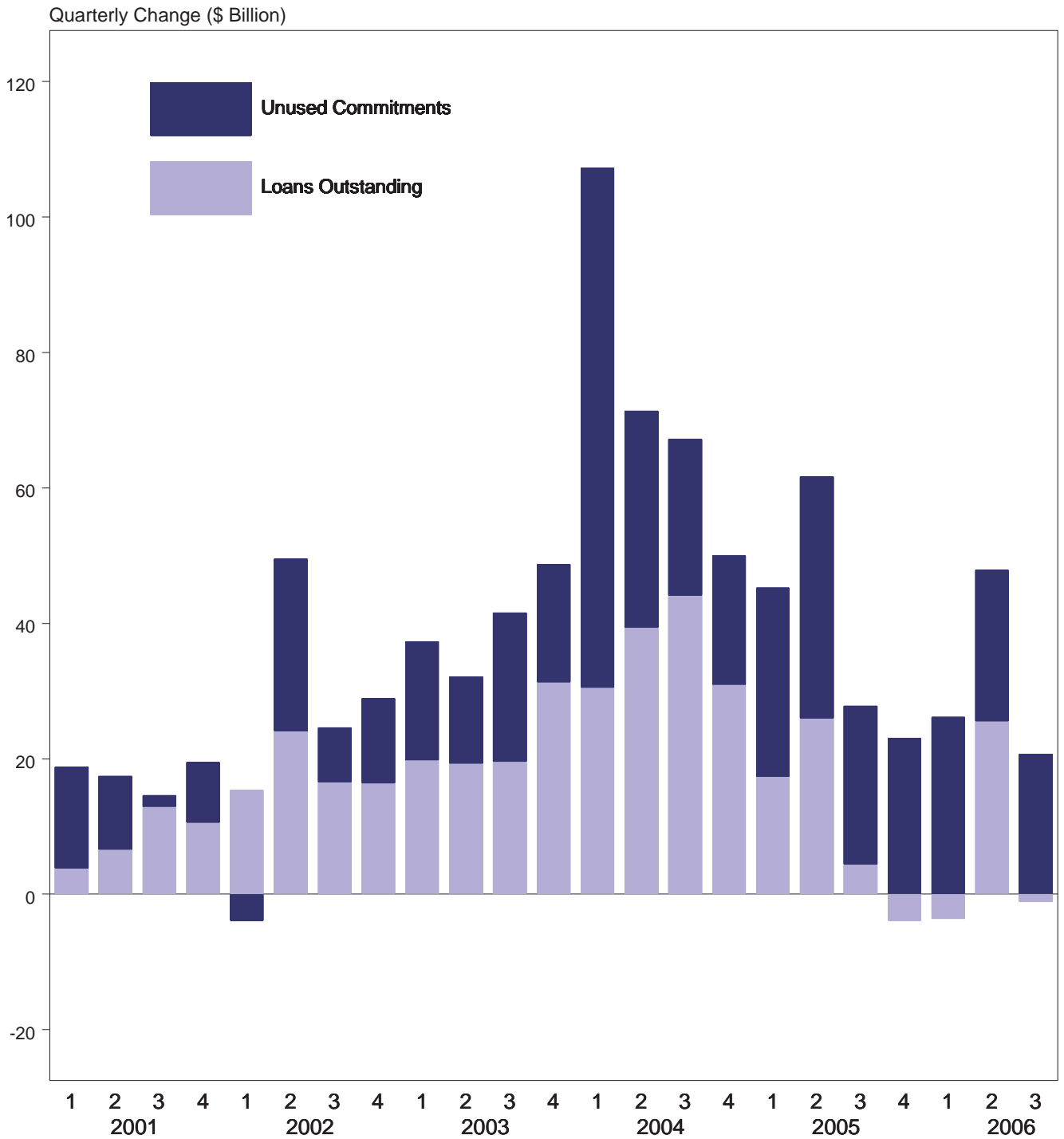
2003-2006

\$ Billions



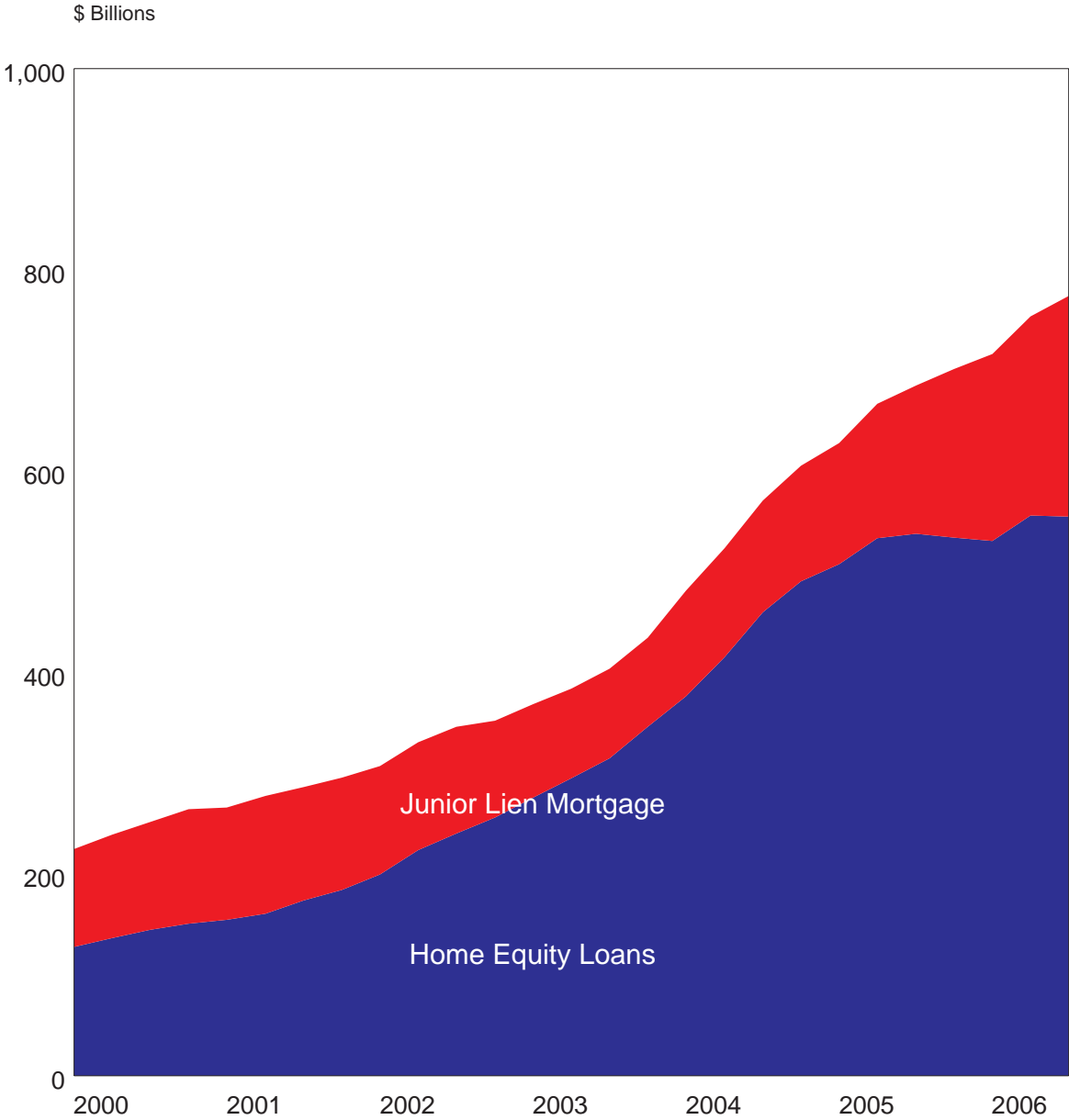
# Quarterly Change in Home Equity Loans

2001-2006



# Home Equity and Junior Lien Loans

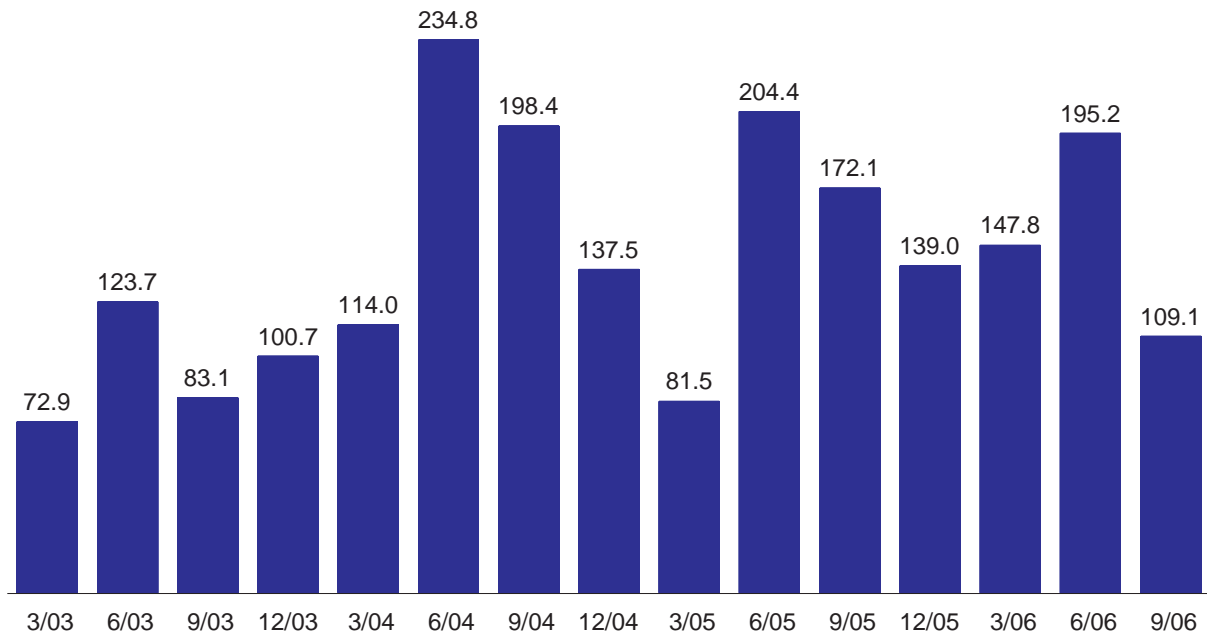
2000 - 2006





## Quarterly Change in Reported Loans Outstanding

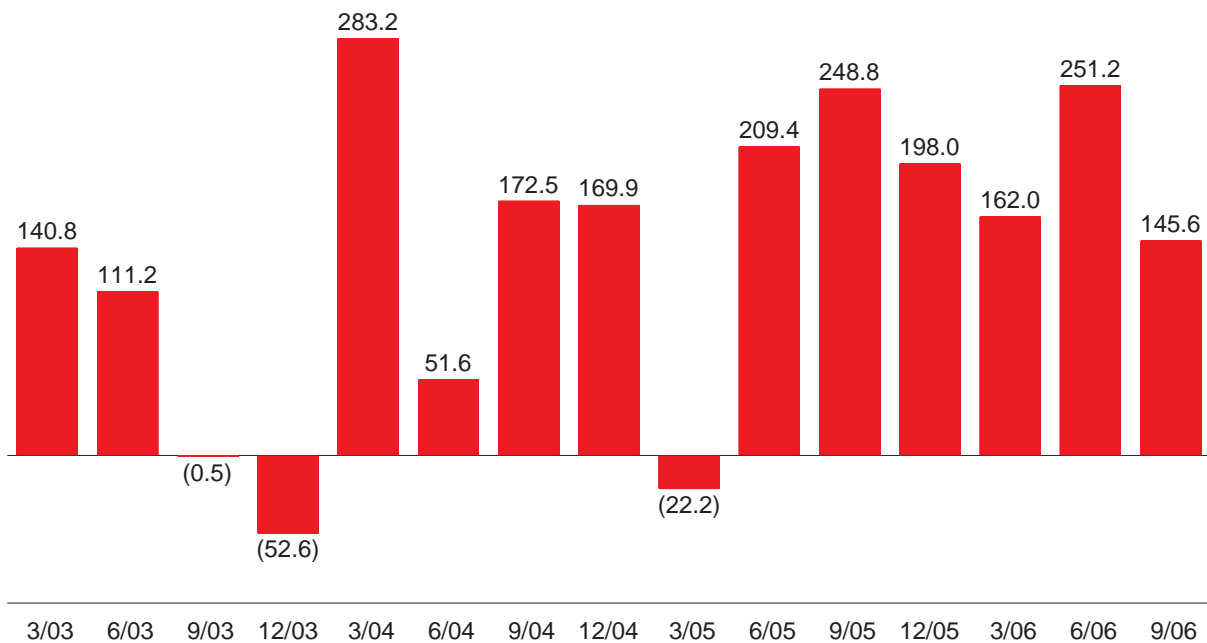
(\$ Billions)



In the third quarter of 2006, construction and land development increased by \$27 billion, commercial and industrial loans increased by \$24 billion and consumer loans increased by \$22 billion.

## Quarterly Change in Unused Loan Commitments

(\$ Billions)

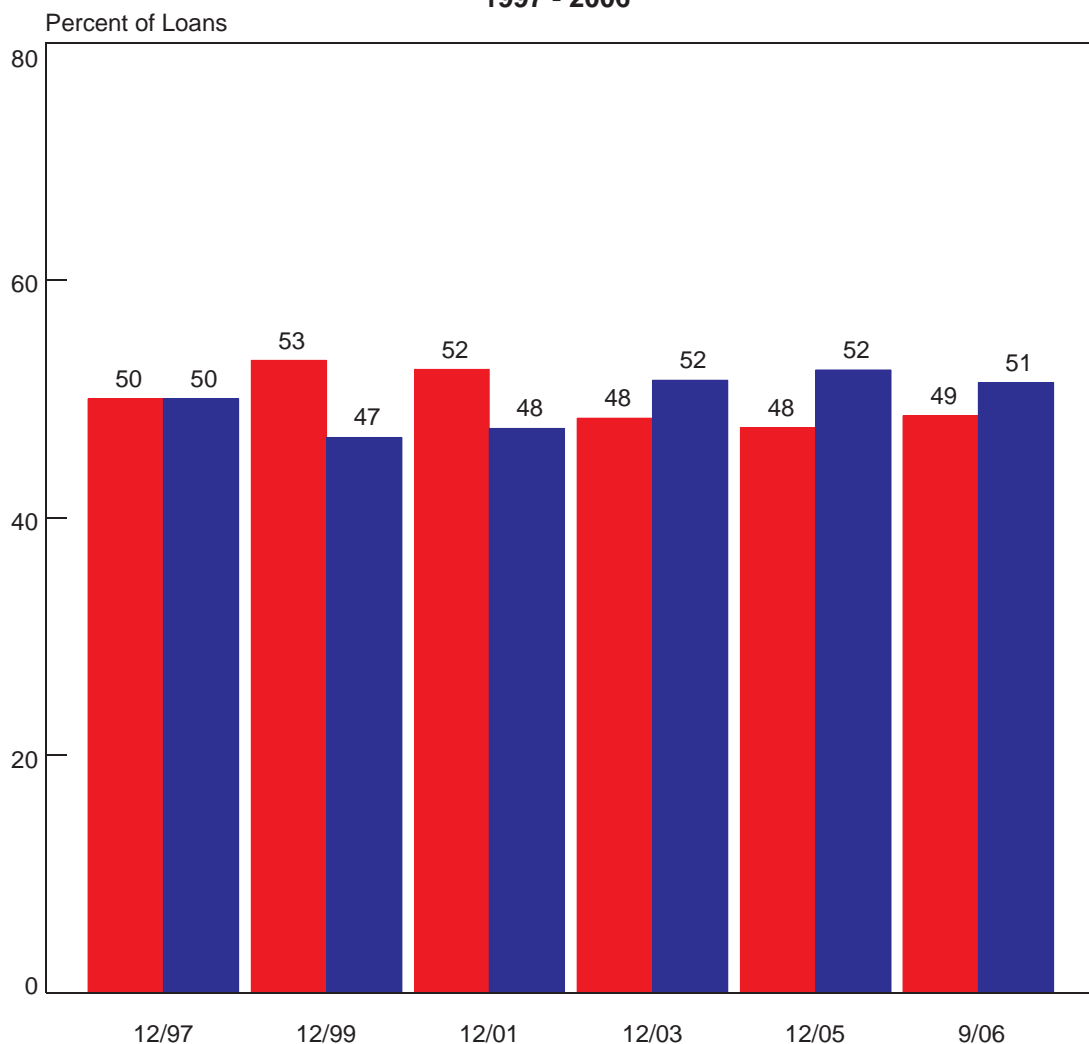


In the third quarter of 2006, unused credit card commitments increased by \$73 billion and unused commitments for loans increased by \$40 billion.

# 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	\$3,486
■ Consumer Loans	1,838	1,990	2,265	2,805	3,525	3,686

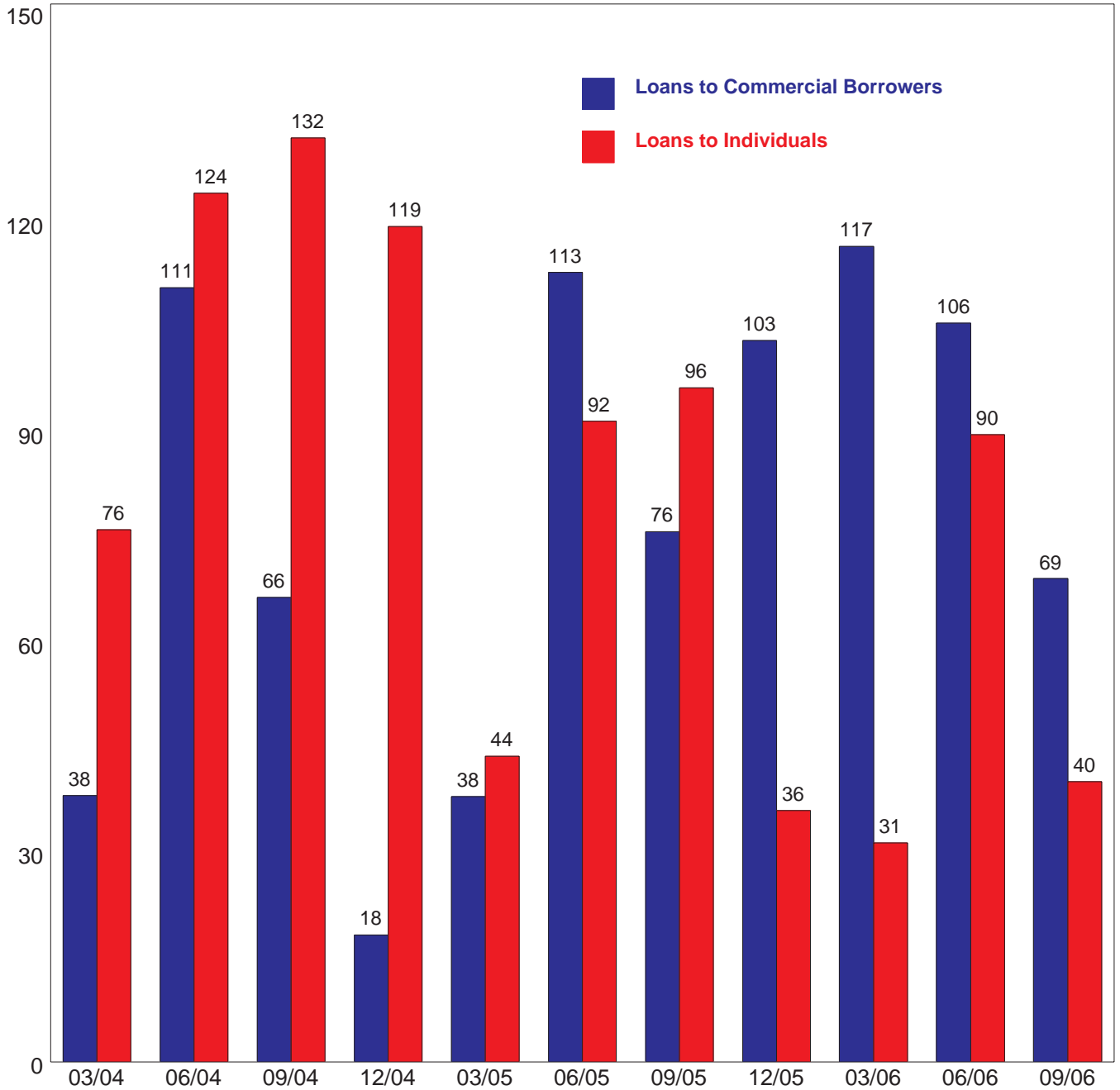
**Loans to Commercial Borrowers (Credit Risk Concentrated)** — These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

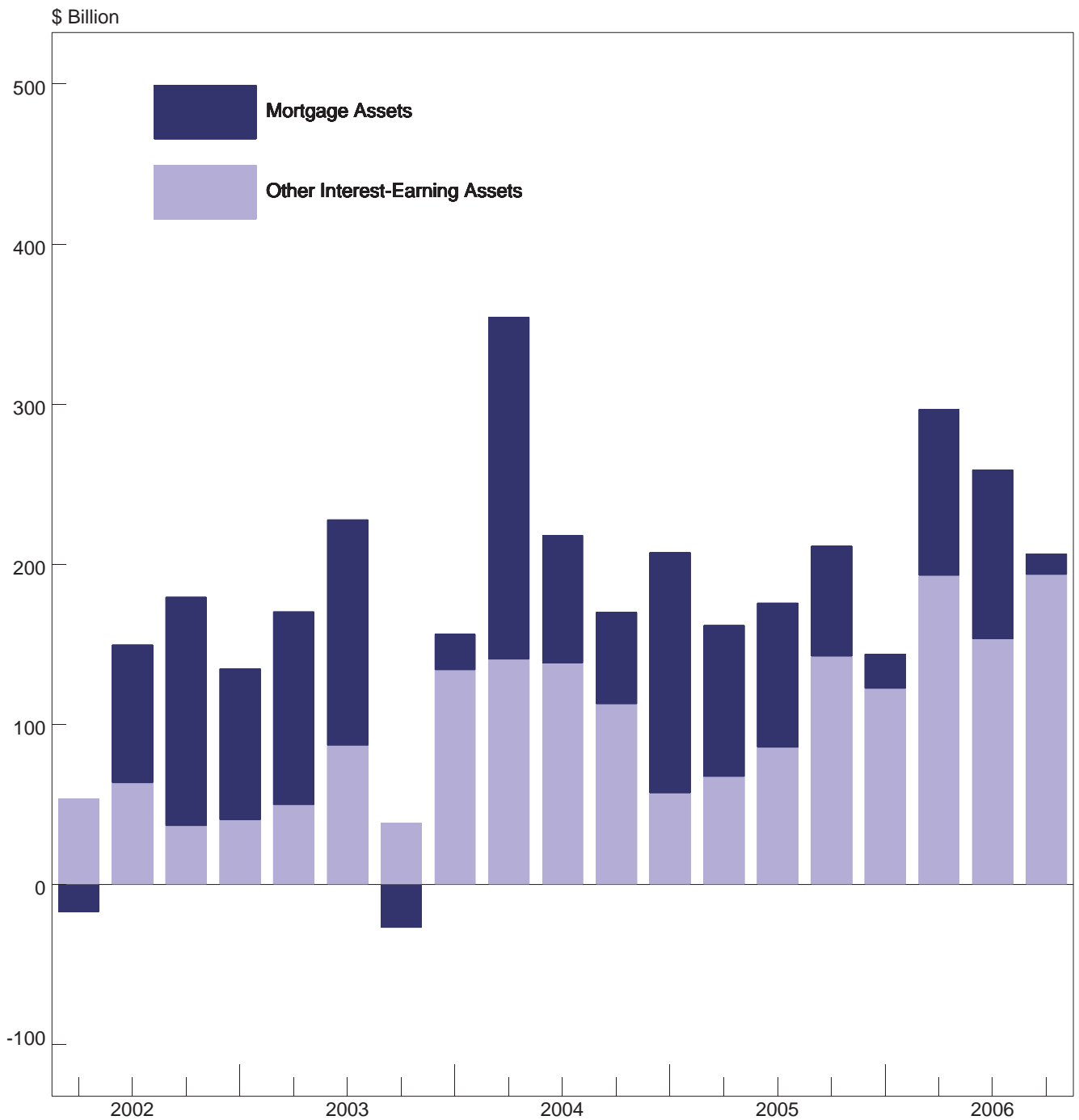
2004 - 2006

\$ Billions



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

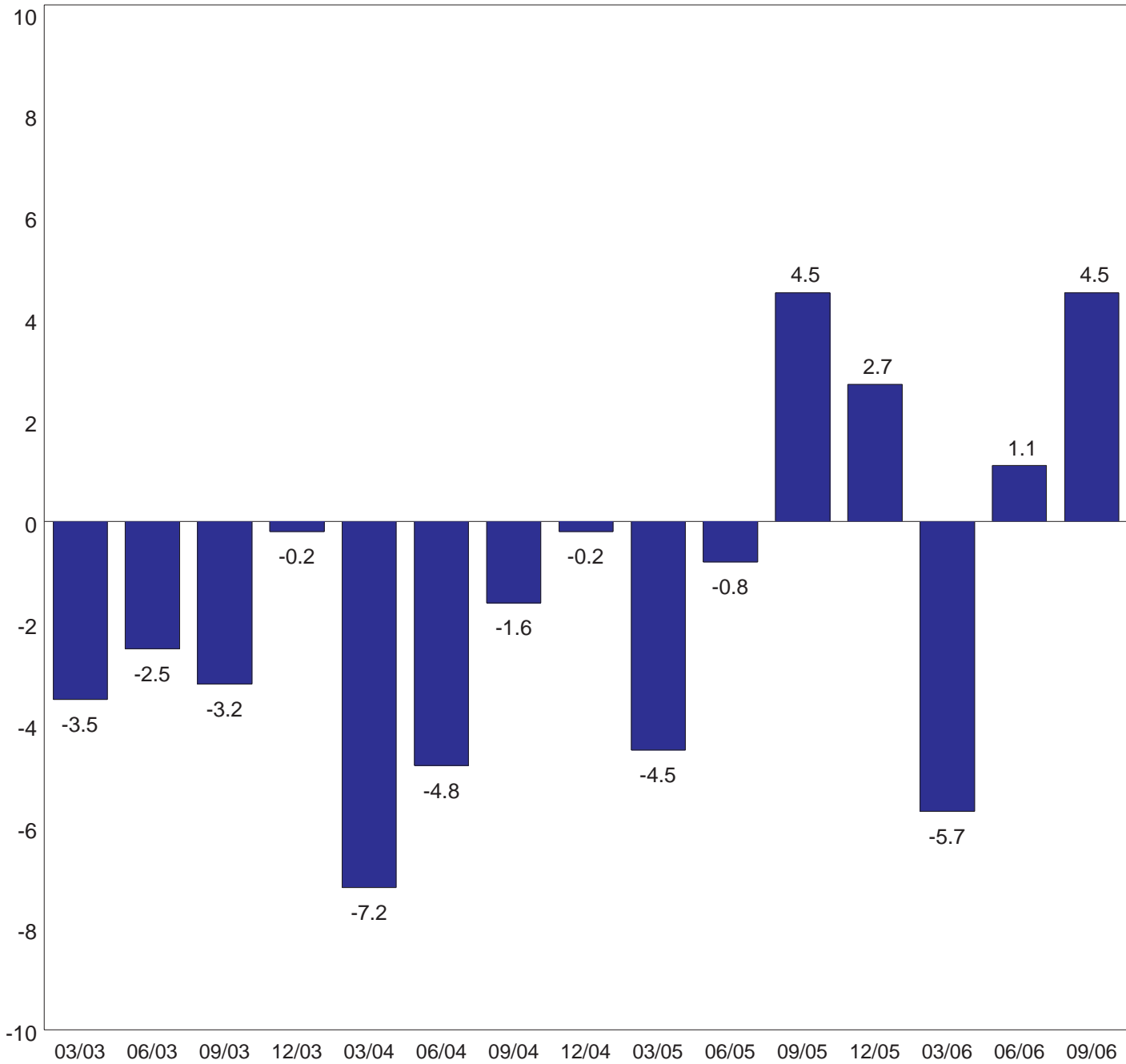
2002-2006



# Quarterly Change in Noncurrent Loans & Net Charge-Offs

2003-2006

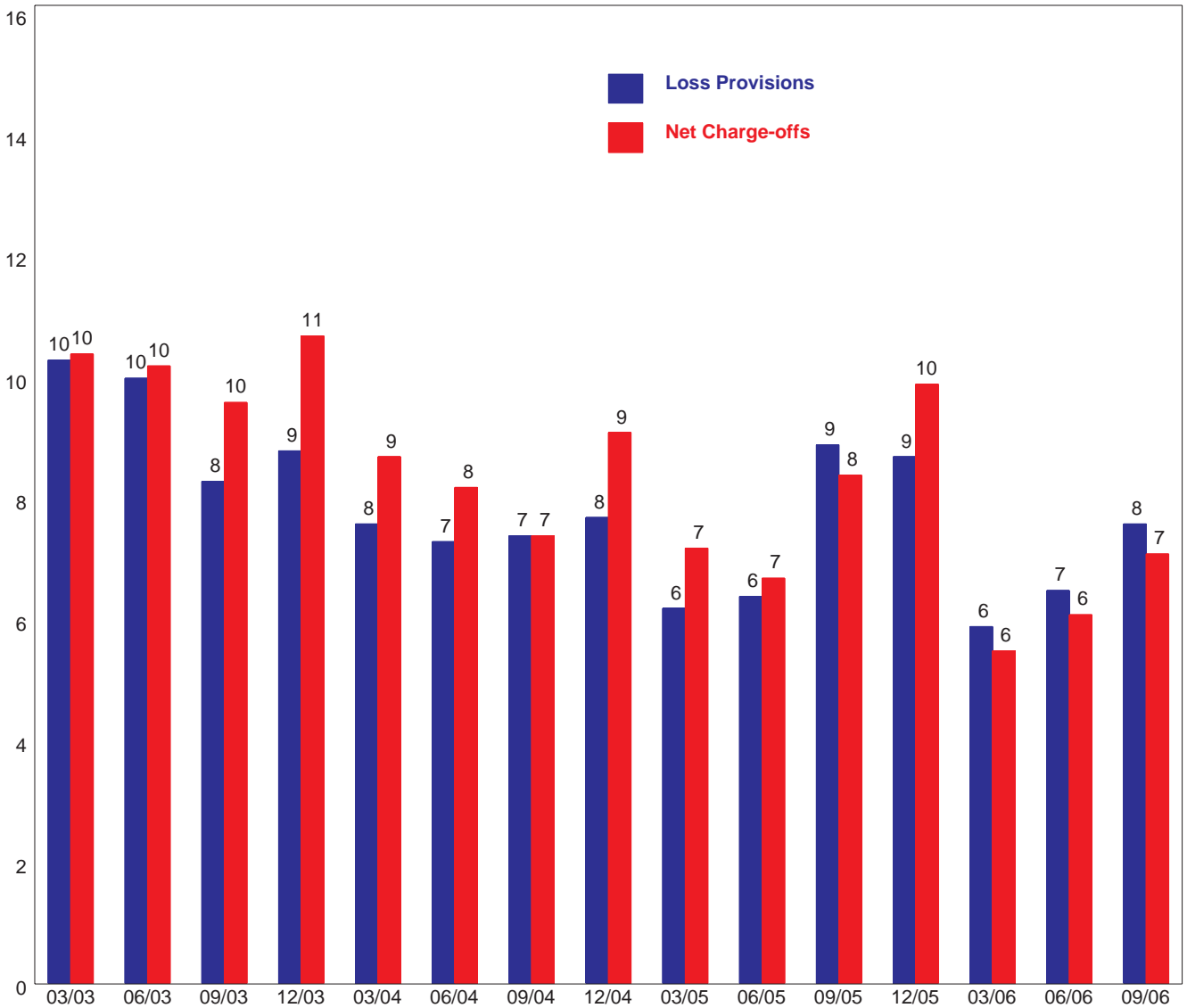
\$ Billions



# Quarterly Net Charge-Offs vs. Loan Loss Provisions

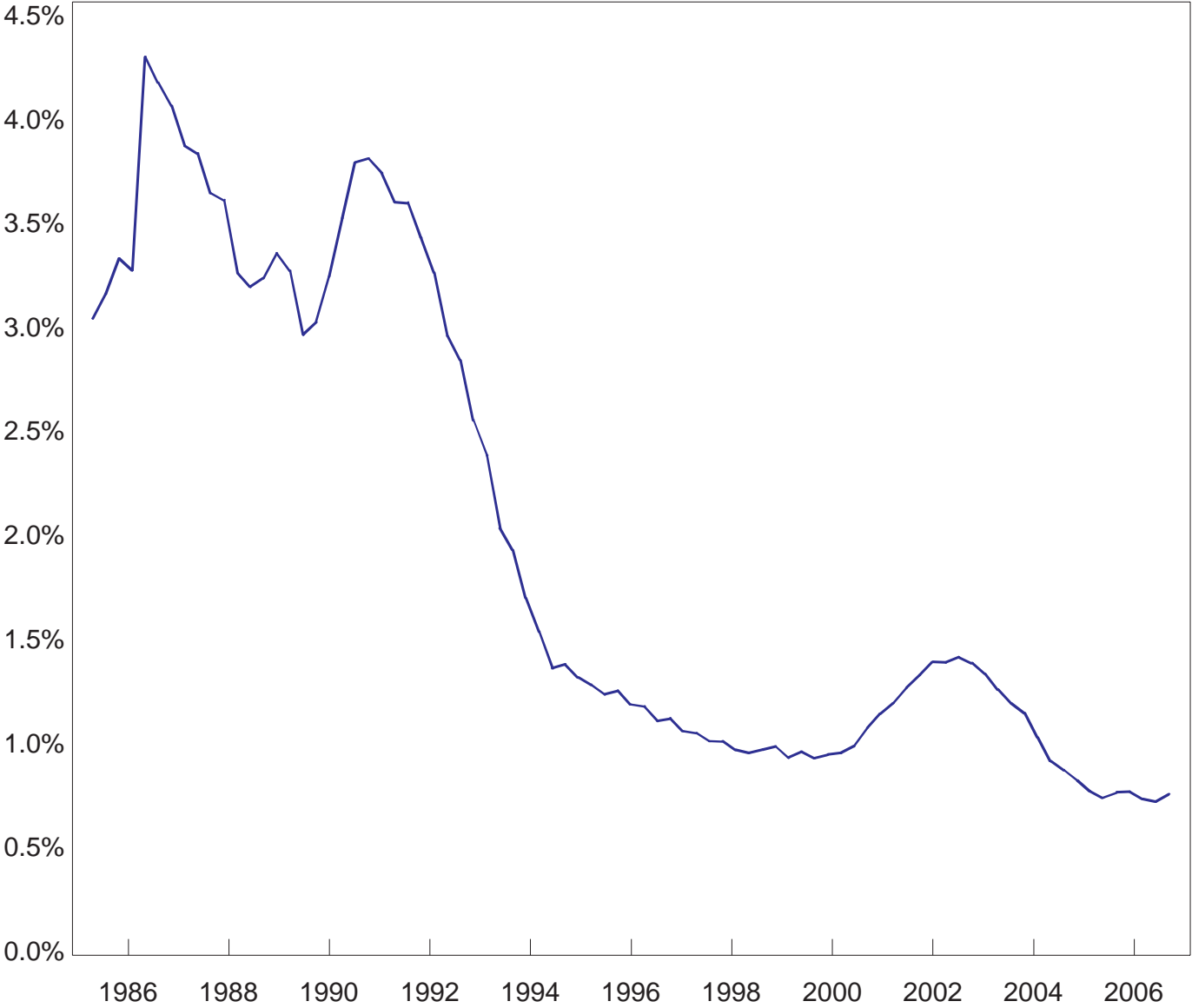
2003 - 2006

\$ Billions



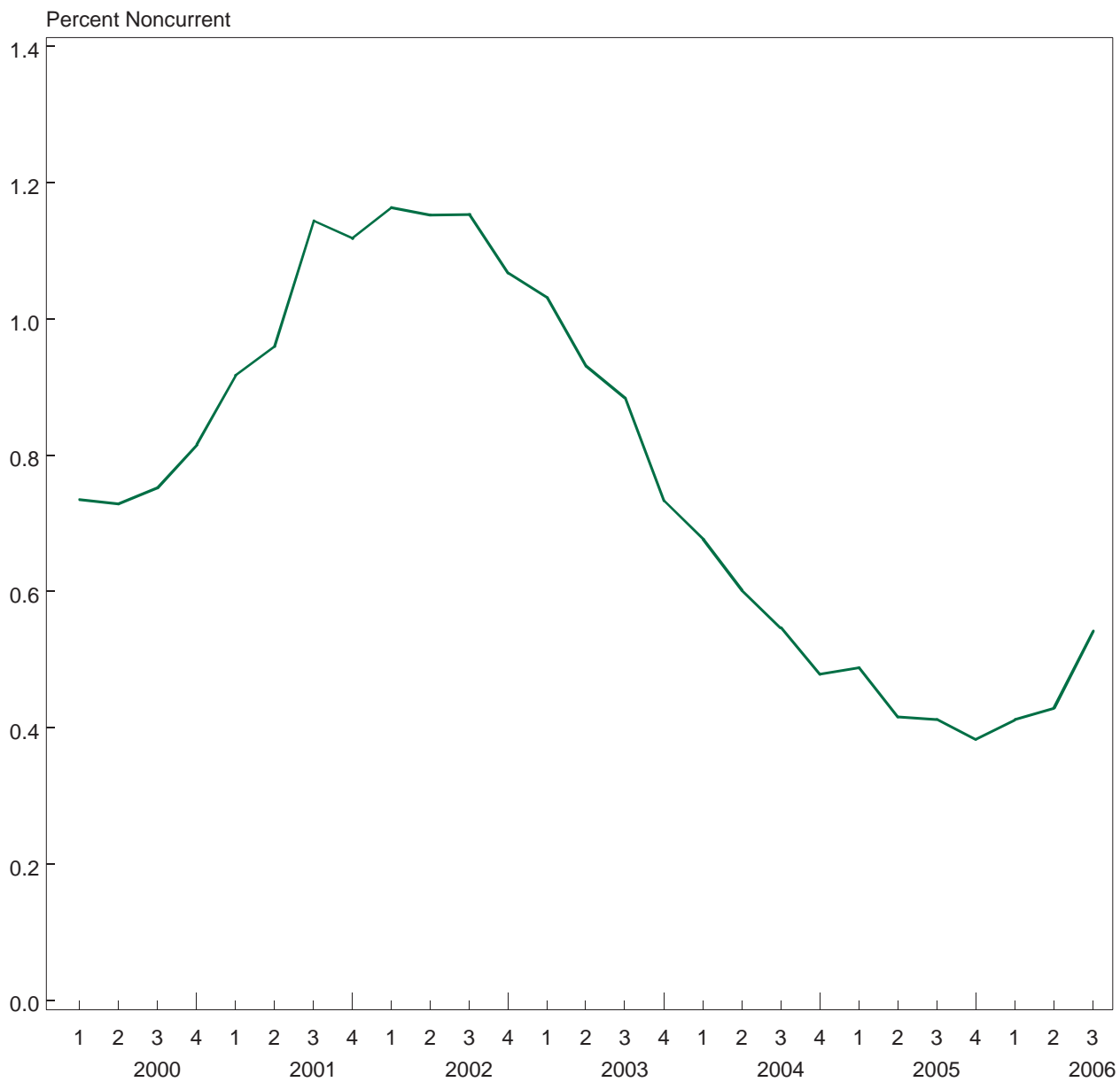
# Noncurrent Loan Rate, Total Loans & Leases

1986-2006



# Noncurrent Rate on Real Estate Construction and Development Loans

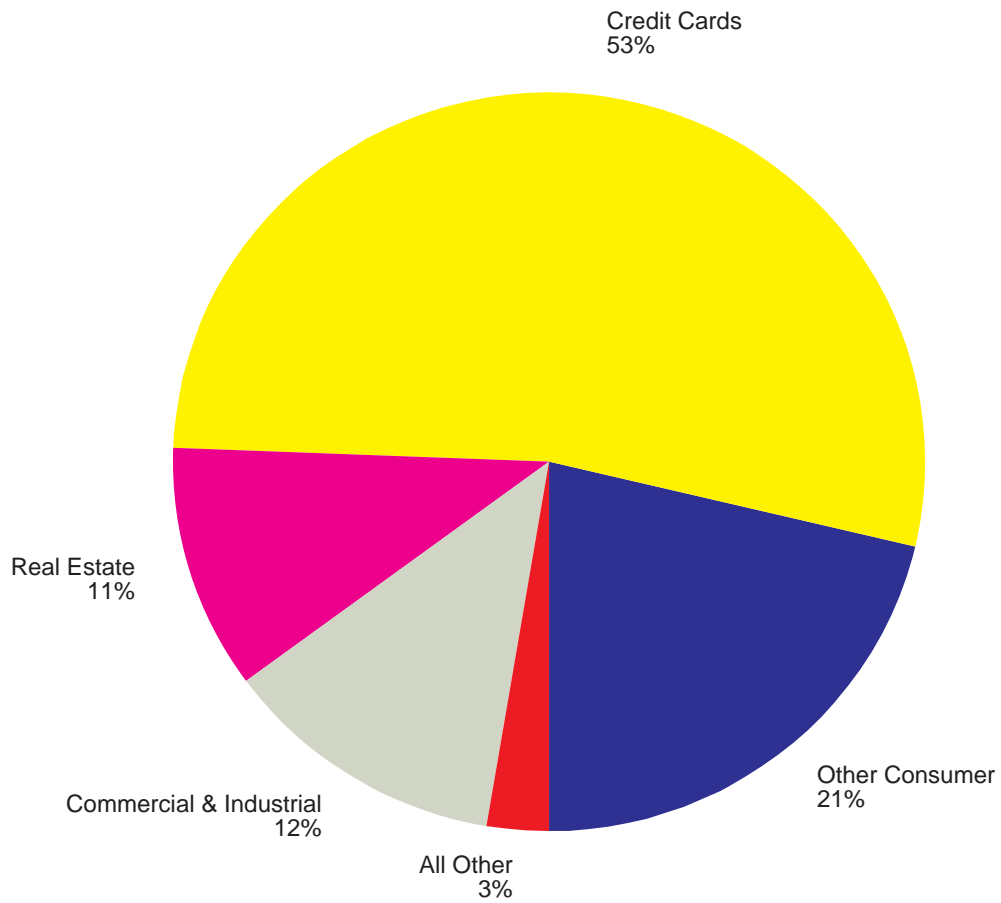
2000-2006



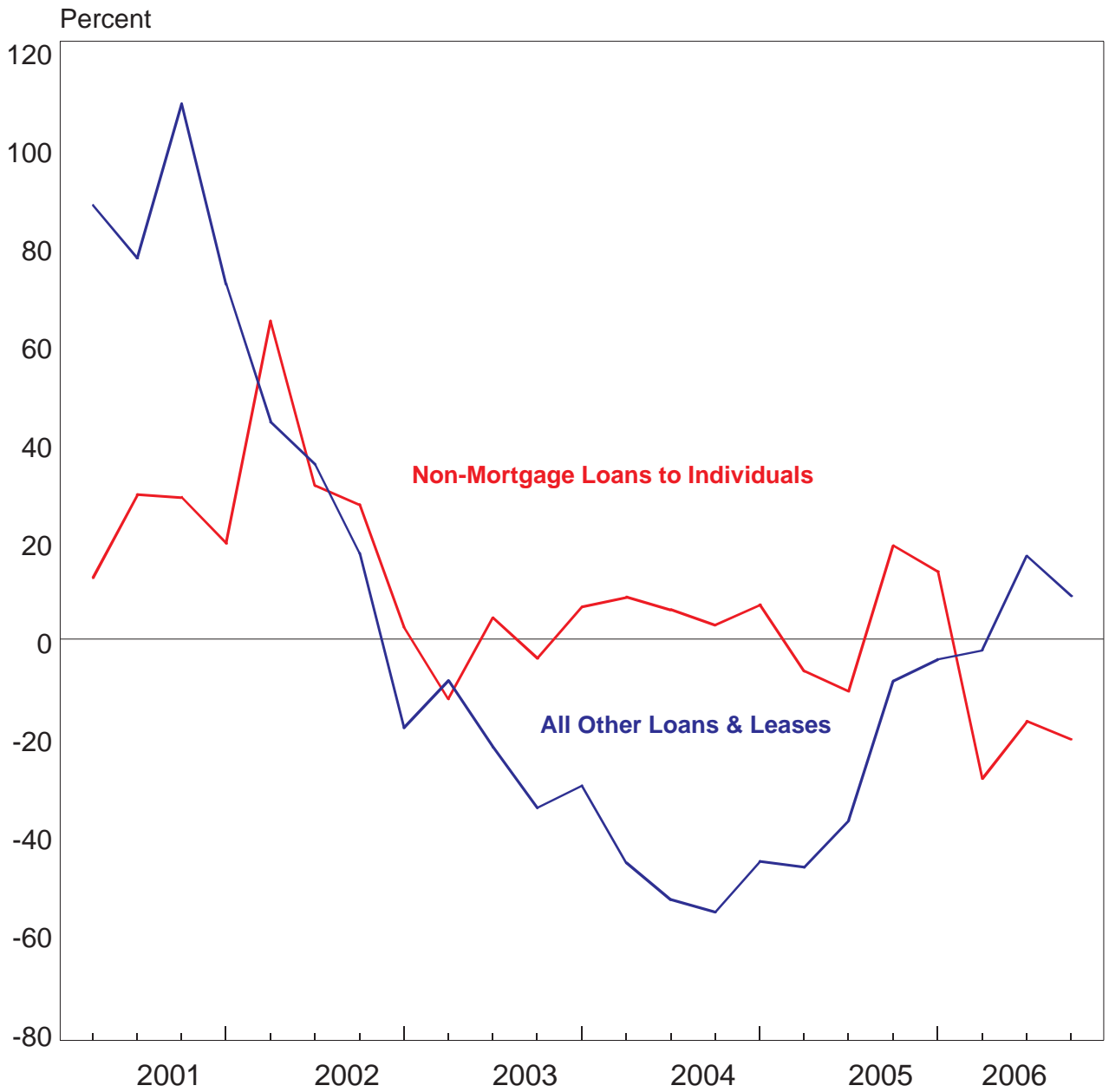


# Composition of FDIC-Insured Institutions' Loan Charge-offs

Third Quarter, 2006



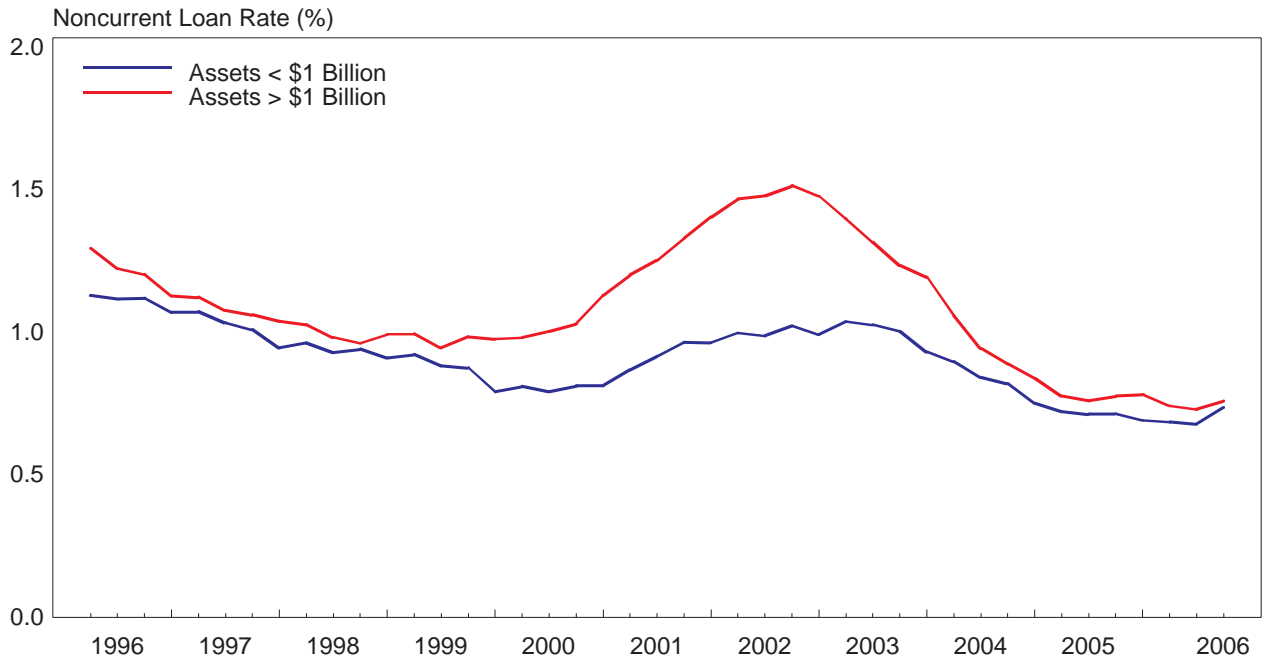
# Quarterly Net Charge-offs, 12-Month Growth Rates



## Noncurrent Loan Rates

### By Asset Size

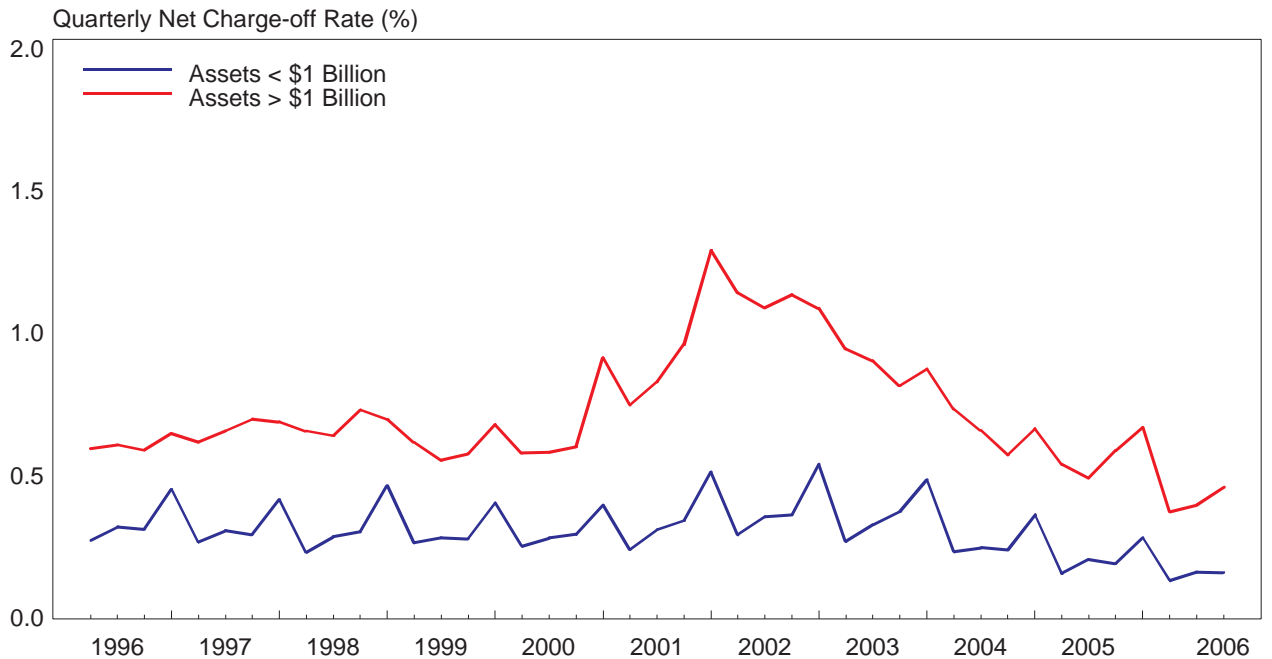
1996 - 2006



## Quarterly Net Charge-off Rates

### By Asset Size, Annualized

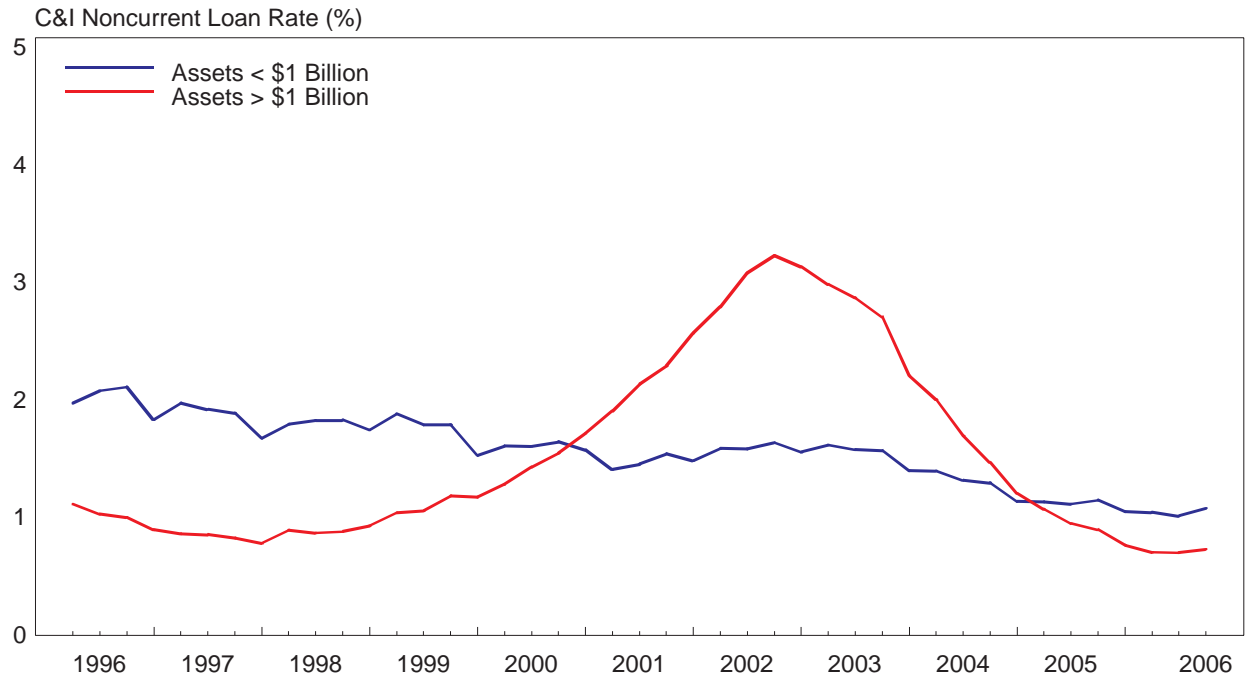
1996 - 2006



# Noncurrent C & I Loan Rates

## By Asset Size

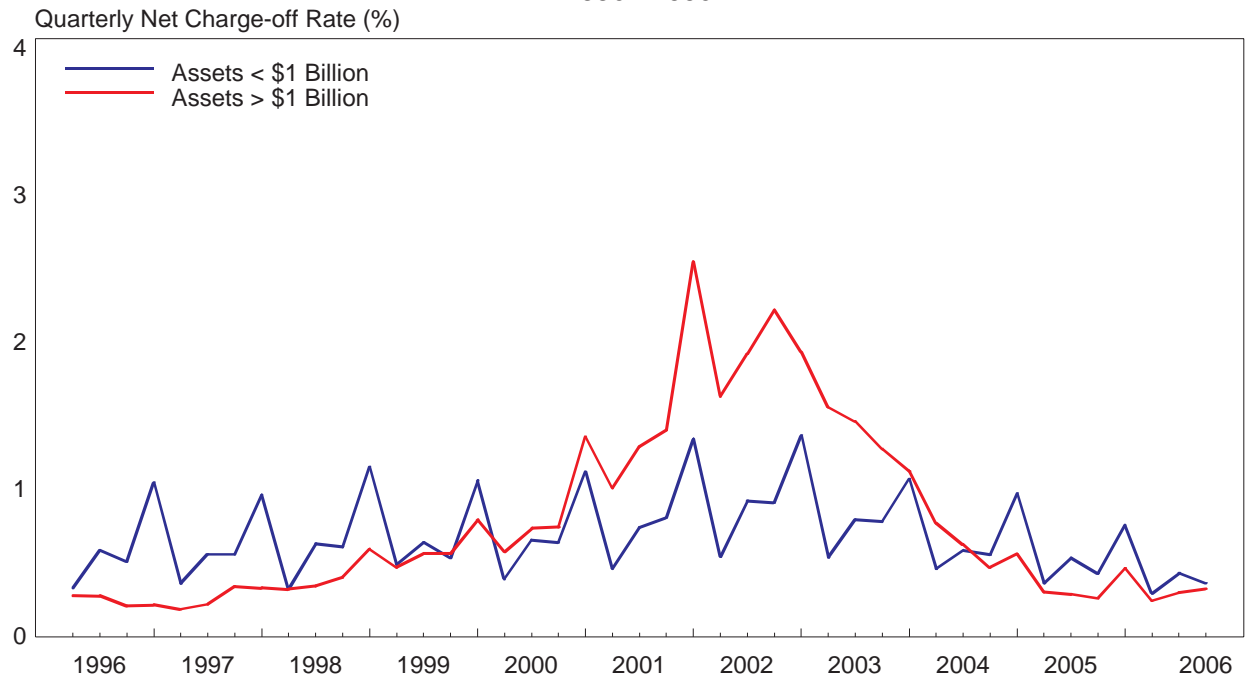
1996 - 2006



# Quarterly Net Charge-off Rates on C & I Loans

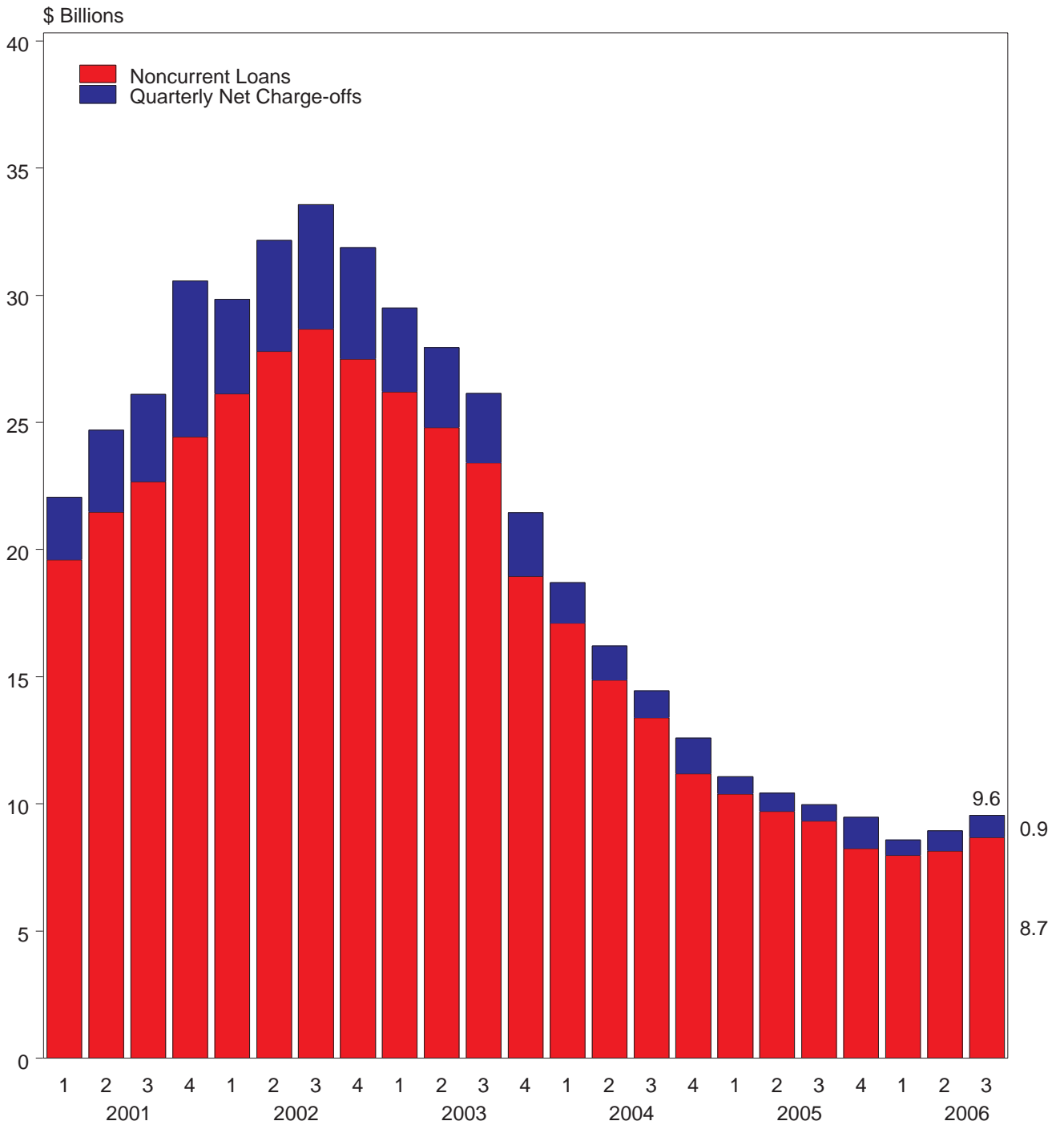
## By Asset Size

1996 - 2006



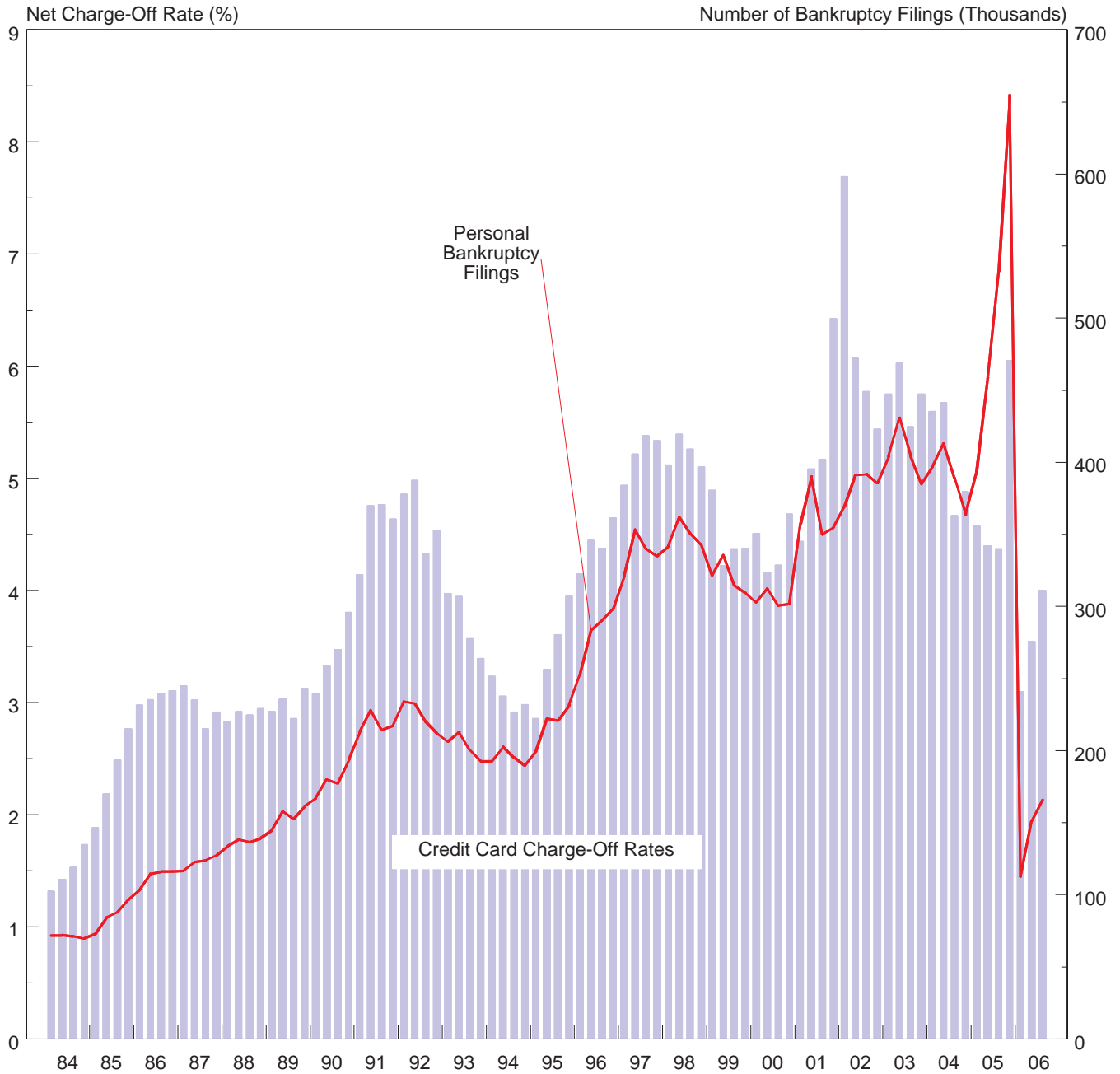
# Credit Quality of C & I Loans

2001 - 2006



# Credit Card Loss Rates and Personal Bankruptcy Filings

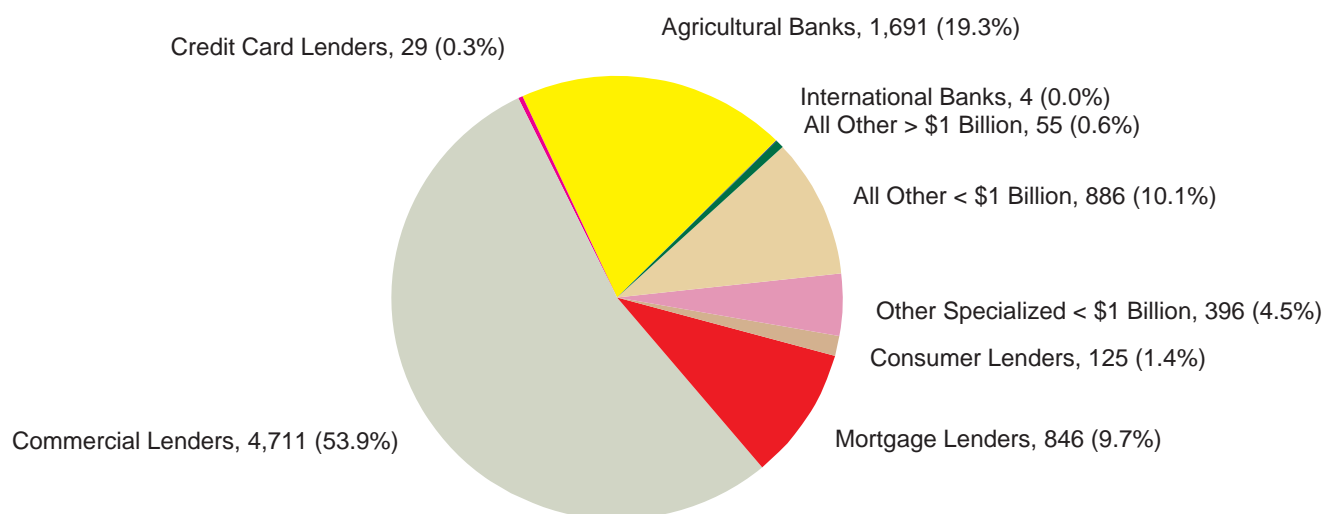
1984-2006



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

# Number of Institutions By Asset Concentration Group

September 30, 2006

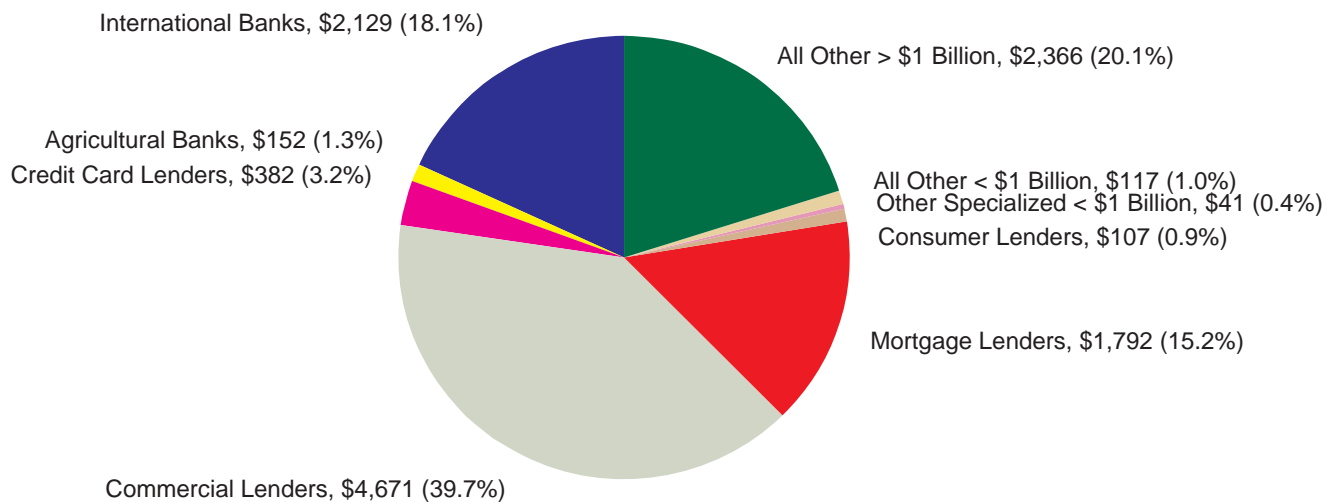


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>09/06</b>	4	1,691	29	4,711	846	125	396	886	55
<b>12/05</b>	4	1,685	33	4,617	887	125	425	995	62
<b>12/04</b>	5	1,731	34	4,423	990	132	466	1,120	75
<b>12/03</b>	6	1,767	36	4,254	1,033	157	529	1,308	91
<b>12/02</b>	5	1,823	40	4,070	1,107	196	488	1,525	100
<b>12/01</b>	5	1,875	56	3,967	1,242	228	477	1,663	101
<b>12/00</b>	7	1,977	56	3,954	1,266	288	512	1,755	89
<b>12/99</b>	8	2,113	64	3,784	1,356	304	562	1,942	89
<b>12/98</b>	11	2,279	69	3,372	1,452	273	652	2,264	92
<b>12/97</b>	11	2,377	74	3,437	1,615	338	611	2,365	95
<b>12/96</b>	11	2,476	81	3,484	1,732	354	688	2,529	99
<b>12/95</b>	11	2,645	73	3,322	1,825	370	797	2,805	123
<b>12/94</b>	11	2,837	72	3,394	2,029	379	916	2,836	132
<b>12/93</b>	11	2,951	63	3,305	2,153	323	1,224	3,109	145
<b>12/92</b>	11	3,021	68	3,342	2,327	319	1,388	3,315	143
<b>12/91</b>	10	3,120	73	3,668	2,395	379	1,371	3,426	131
<b>12/90</b>	10	3,114	73	4,147	2,338	463	1,396	3,678	117
<b>12/89</b>	12	3,184	68	4,590	2,367	519	1,429	3,810	95
<b>12/88</b>	13	3,259	53	4,768	2,363	550	1,523	3,940	91

# Industry Assets By Asset Concentration Group

\$ Billions

September 30, 2006



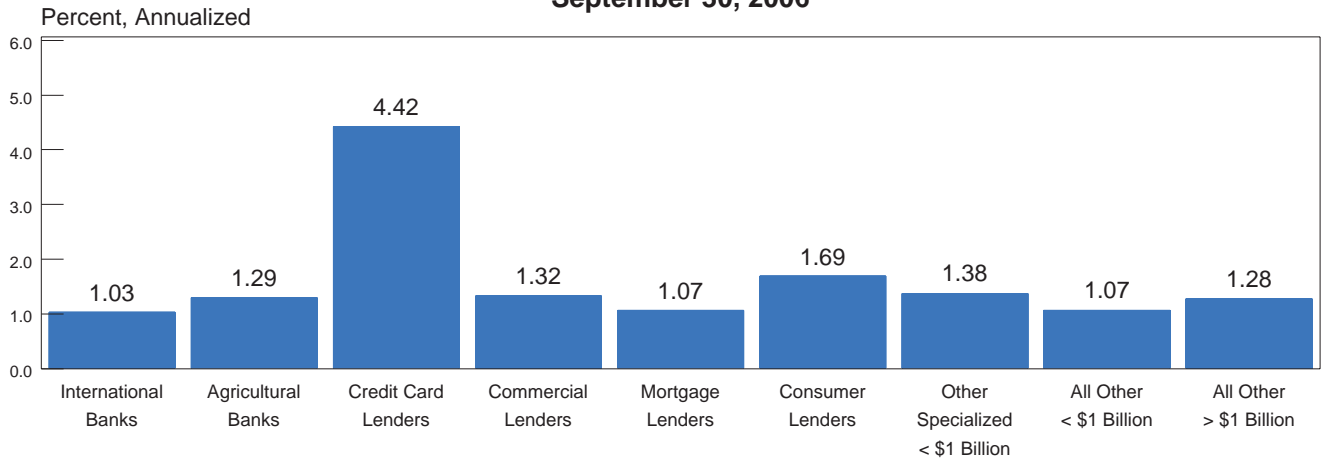
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>09/06</b>	2,129	152	382	4,671	1,792	107	41	117	2,366
<b>12/05</b>	1,851	142	358	4,257	1,655	117	48	129	2,320
<b>12/04</b>	1,881	139	383	3,301	1,504	104	52	143	2,598
<b>12/03</b>	1,448	130	348	2,924	1,658	147	61	171	2,189
<b>12/02</b>	1,273	124	299	2,961	1,342	166	60	197	2,013
<b>12/01</b>	1,176	120	335	3,539	1,179	141	50	203	1,127
<b>12/00</b>	1,229	120	295	3,823	1,000	88	51	205	651
<b>12/99</b>	1,179	121	254	3,392	1,045	101	56	225	509
<b>12/98</b>	1,444	125	258	2,786	1,079	81	68	270	420
<b>12/97</b>	1,383	120	217	2,019	967	118	65	279	876
<b>12/96</b>	1,197	117	223	2,166	932	134	70	291	480
<b>12/95</b>	1,046	118	169	1,922	935	114	82	315	641
<b>12/94</b>	960	119	134	1,675	926	92	92	306	719
<b>12/93</b>	831	120	102	1,561	920	85	119	329	663
<b>12/92</b>	754	117	93	1,666	861	60	131	342	551
<b>12/91</b>	637	114	94	1,989	798	65	112	333	446
<b>12/90</b>	625	108	87	2,206	828	61	102	329	381
<b>12/89</b>	712	102	82	2,264	854	82	100	317	305
<b>12/88</b>	699	99	67	2,224	857	75	102	315	298



# Performance Ratios By Asset Concentration Group

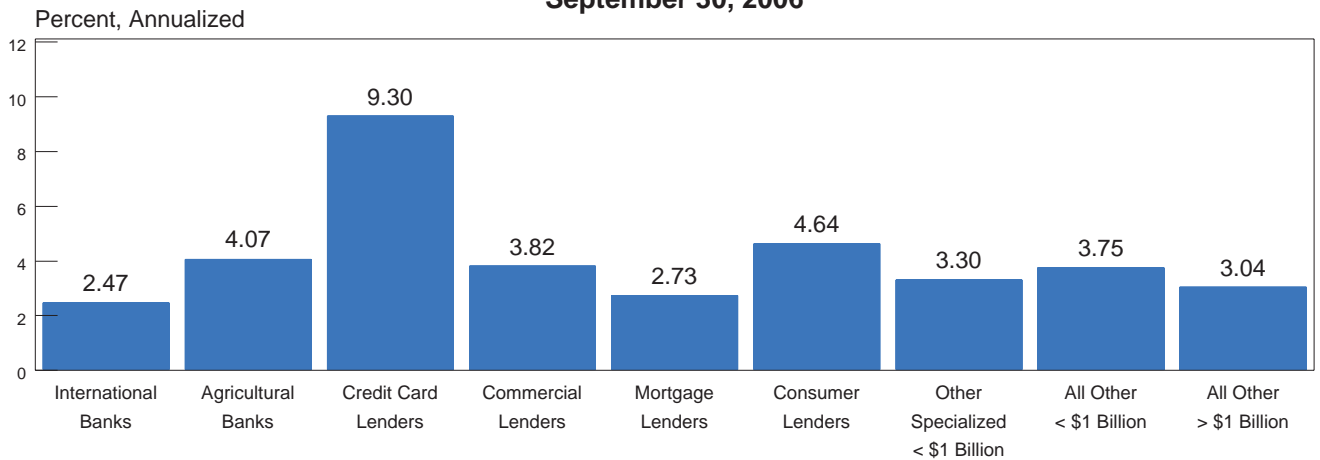
## Return on Assets (YTD)

September 30, 2006



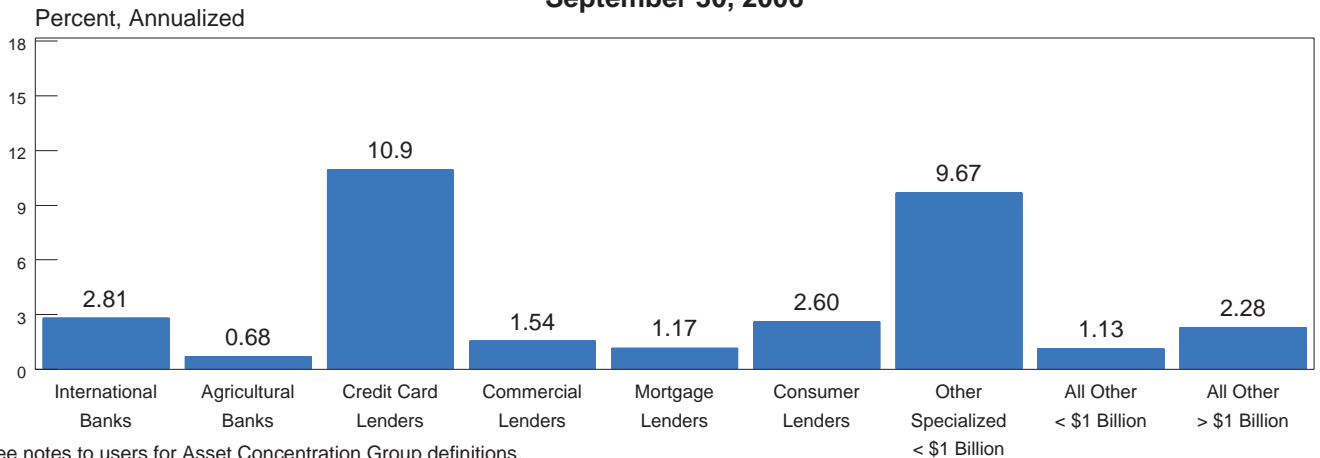
## Net Interest Margin (YTD)

September 30, 2006



## Noninterest Income to Assets (YTD)

September 30, 2006

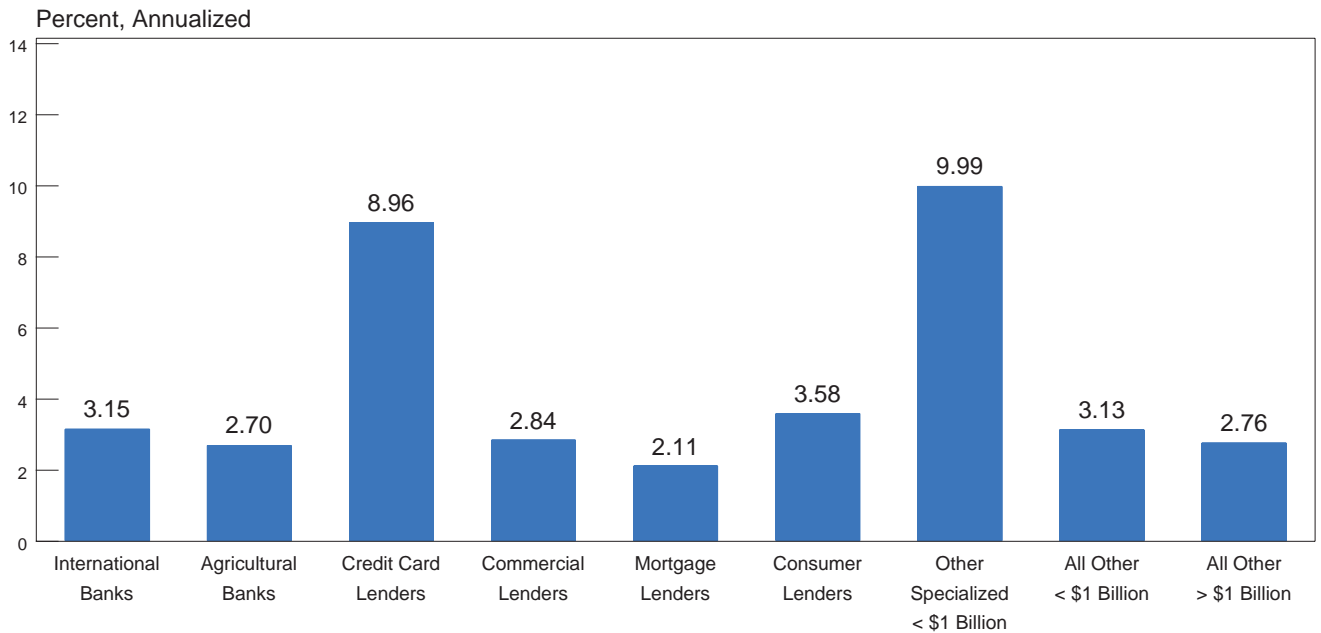


Note: See notes to users for Asset Concentration Group definitions.

# Performance Ratios By Asset Concentration Group

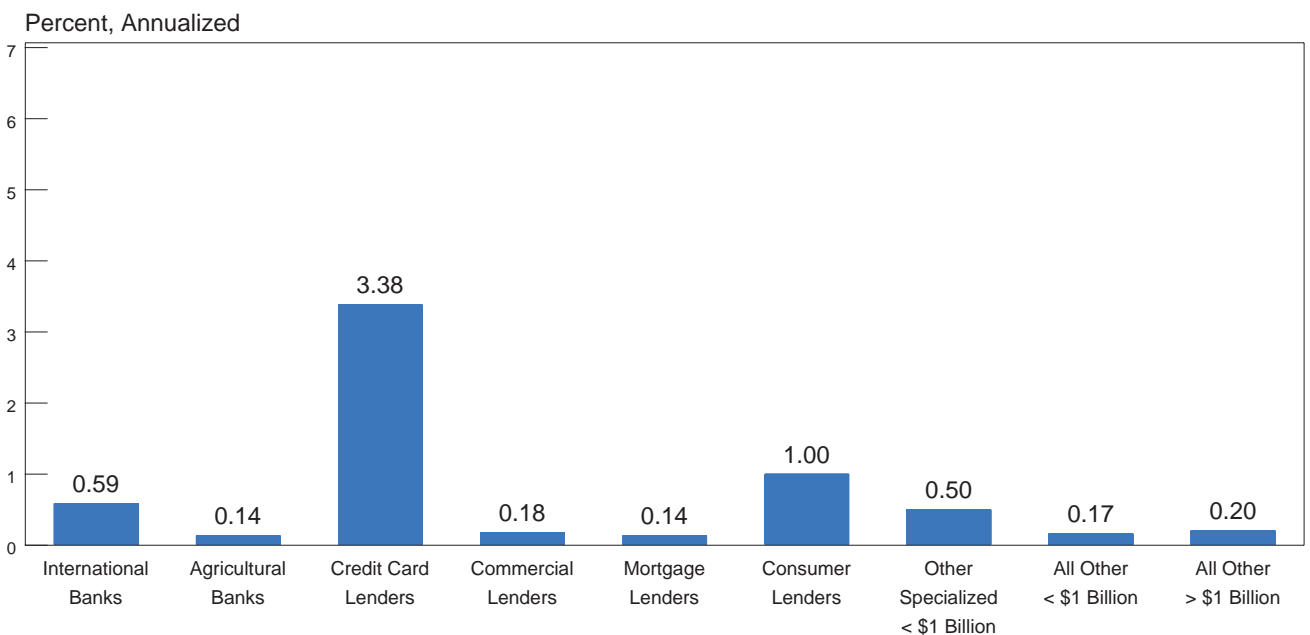
## Noninterest Expense to Assets (YTD)

September 30, 2006



## Net Charge-offs to Loans and Leases (YTD)

September 30, 2006

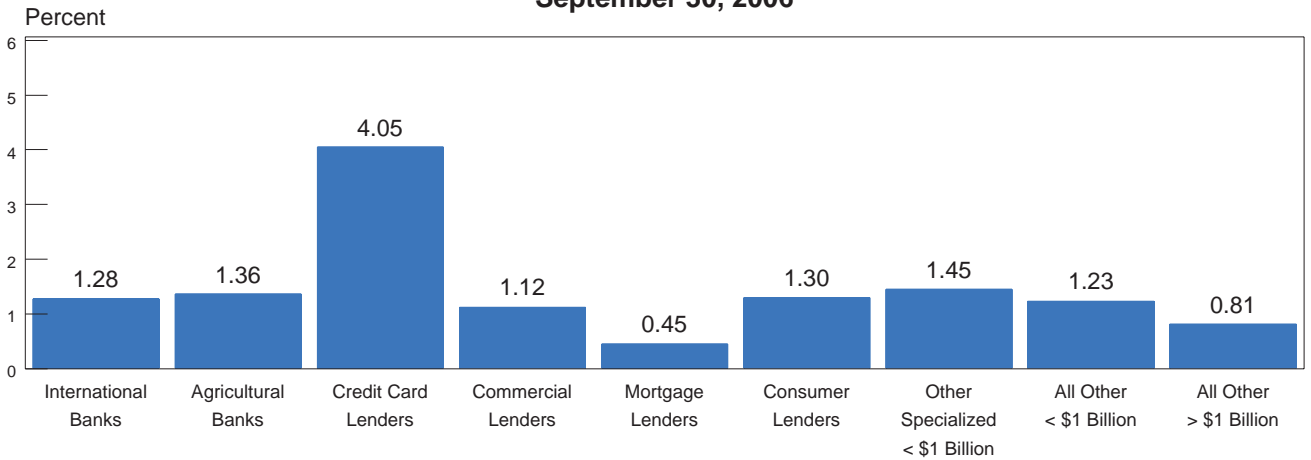


Note: See notes to users for Asset Concentration Group definitions.

# Condition Ratios By Asset Concentration Group

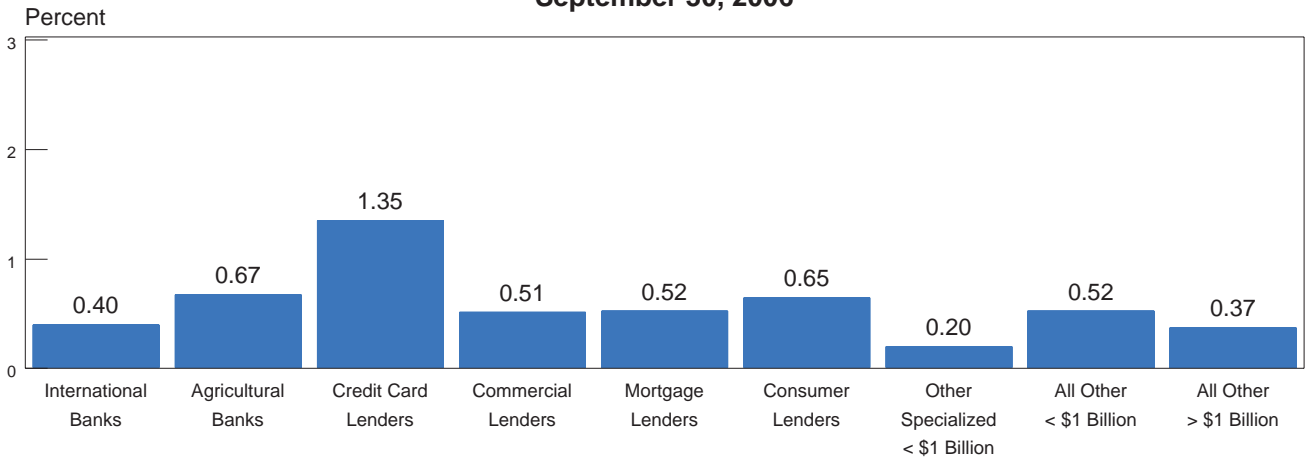
## Loss Allowance To Loans and Leases

September 30, 2006



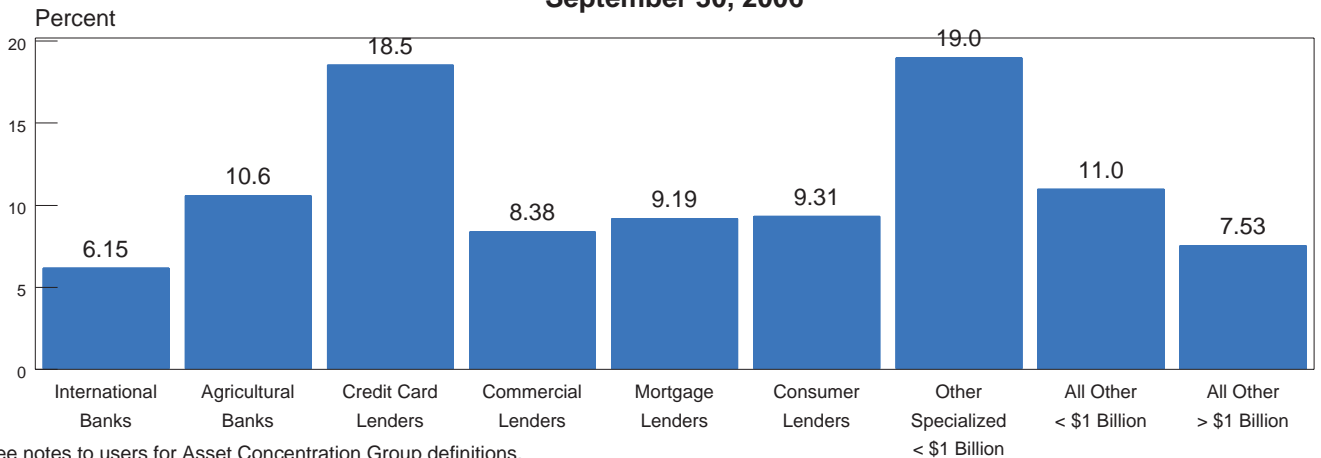
## Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2006



## Core Capital (Leverage) Ratio

September 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
09/06	1.03	1.29	4.42	1.32	1.07	1.69	1.38	1.07	1.28
09/05	0.88	1.32	3.19	1.38	1.12	1.70	1.73	1.12	1.43
09/04	0.89	1.28	3.90	1.33	1.20	0.82	1.47	1.14	1.23
09/03	1.05	1.25	3.93	1.30	1.44	1.54	1.36	1.09	1.31
09/02	0.85	1.31	3.55	1.30	1.34	1.40	1.39	1.19	1.40
09/01	0.90	1.18	2.93	1.10	1.09	1.04	1.66	1.12	1.07
09/00	1.10	1.31	2.92	1.12	0.99	1.19	1.56	1.17	0.92
09/99	0.91	1.24	3.74	1.29	1.04	1.42	1.50	1.32	1.29
09/98	0.66	1.28	2.74	1.30	1.14	1.38	1.73	1.21	1.47
09/97	0.93	1.32	1.93	1.28	0.93	1.34	1.83	1.27	1.30
09/96	0.90	1.28	1.96	1.26	0.63	1.16	1.35	1.25	1.13
09/95	0.82	1.26	2.69	1.24	0.82	1.20	1.18	1.22	1.20
09/94	0.88	1.25	4.05	1.08	0.72	1.33	1.12	1.20	1.17
09/93	1.02	1.34	3.66	1.03	0.74	1.35	1.06	1.27	0.97
09/92	0.60	1.31	2.83	0.66	0.82	1.19	1.15	1.11	0.97
09/91	0.40	1.11	2.18	0.14	0.41	0.57	0.69	0.85	0.65
09/90	0.39	1.10	2.49	0.00	0.01	0.46	0.01	0.79	0.34
09/89	-0.49	1.12	1.97	0.26	-0.18	0.73	0.62	0.79	0.17
09/88	0.95	1.01	1.81	0.25	0.23	0.74	0.41	0.60	0.11

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
09/06	2.47	4.07	9.30	3.82	2.73	4.64	3.30	3.75	3.04
09/05	2.61	4.12	8.53	3.92	2.81	4.80	2.95	3.80	3.32
09/04	2.79	4.05	8.65	3.85	3.15	2.80	2.98	3.85	3.08
09/03	3.01	4.04	8.17	3.97	3.40	4.76	3.07	3.85	3.30
09/02	3.31	4.19	8.65	4.21	3.51	4.67	3.40	4.10	3.54
09/01	2.65	4.02	7.31	4.00	3.10	4.67	3.53	3.96	3.06
09/00	2.78	4.25	7.49	4.11	2.82	4.20	3.90	4.15	3.44
09/99	3.00	4.16	7.96	4.18	3.06	4.53	3.64	4.17	3.79
09/98	3.01	4.28	7.88	4.27	3.12	4.52	3.70	4.34	4.02
09/97	3.02	4.33	8.14	4.47	3.21	5.02	4.00	4.42	4.24
09/96	3.23	4.32	8.04	4.37	3.21	5.00	3.70	4.43	4.15
09/95	3.42	4.37	8.22	4.38	3.09	4.84	3.87	4.46	4.09
09/94	3.49	4.35	9.44	4.38	3.38	5.19	3.78	4.49	4.25
09/93	3.55	4.40	9.74	4.41	3.55	5.30	3.86	4.64	4.37
09/92	3.39	4.43	9.57	4.29	3.45	5.19	3.86	4.59	4.16
09/91	3.08	4.17	9.38	3.86	2.82	4.51	3.49	4.24	3.63
09/90	2.91	4.09	8.79	3.59	2.35	4.30	3.28	4.10	2.59
09/89	3.07	4.16	8.15	3.51	1.90	4.24	3.36	4.10	2.16
09/88	2.94	4.09	9.06	3.48	2.09	4.20	3.30	3.97	2.43

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
09/06	0.59	0.14	3.38	0.18	0.14	1.00	0.50	0.17	0.20
09/05	0.88	0.15	4.27	0.22	0.10	1.46	0.29	0.27	0.21
09/04	1.05	0.17	4.69	0.29	0.11	0.94	0.46	0.26	0.25
09/03	1.41	0.24	5.12	0.52	0.19	1.42	1.44	0.31	0.56
09/02	1.78	0.26	6.07	0.67	0.16	1.12	0.47	0.30	0.86
09/01	0.63	0.30	4.02	0.61	0.15	1.16	0.50	0.27	0.69
09/00	0.44	0.18	3.68	0.40	0.12	0.20	1.98	0.23	0.55
09/99	0.55	0.20	3.97	0.37	0.12	0.51	1.27	0.23	0.41
09/98	0.60	0.20	4.41	0.33	0.18	0.65	0.50	0.33	0.55
09/97	0.23	0.19	4.79	0.34	0.21	0.73	0.38	0.24	0.73
09/96	0.33	0.22	4.08	0.31	0.28	0.70	0.15	0.22	0.47
09/95	0.33	0.14	3.09	0.33	0.27	0.50	0.29	0.19	0.36
09/94	0.63	0.12	3.04	0.41	0.44	0.43	0.14	0.16	0.33
09/93	1.14	0.17	3.85	0.71	0.55	0.53	0.42	0.30	0.99
09/92	1.88	0.31	4.83	0.98	0.48	0.69	0.54	0.45	0.95
09/91	2.47	0.31	4.81	1.21	0.46	0.89	0.67	0.57	1.10
09/90	2.38	0.34	3.82	1.04	0.39	0.73	0.98	0.57	0.81
09/89	1.07	0.44	3.61	0.61	0.06	0.35	0.72	0.46	0.34
09/88	0.72	0.65	3.59	0.76	0.02	0.40	0.75	0.54	0.48

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
<b>09/06</b>	0.90	0.86	1.90	0.64	0.65	0.77	0.72	0.76	0.65
<b>12/05</b>	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
<b>12/04</b>	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
<b>12/03</b>	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
<b>12/02</b>	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
<b>12/01</b>	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
<b>12/00</b>	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
<b>12/99</b>	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
<b>12/98</b>	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
<b>12/97</b>	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
<b>12/96</b>	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
<b>12/95</b>	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
<b>12/94</b>	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
<b>12/93</b>	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
<b>12/92</b>	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36
<b>12/91</b>	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
<b>12/90</b>	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
<b>12/89</b>	5.47	2.00	1.96	3.43	2.68	2.22	3.81	2.10	6.24
<b>12/88</b>	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

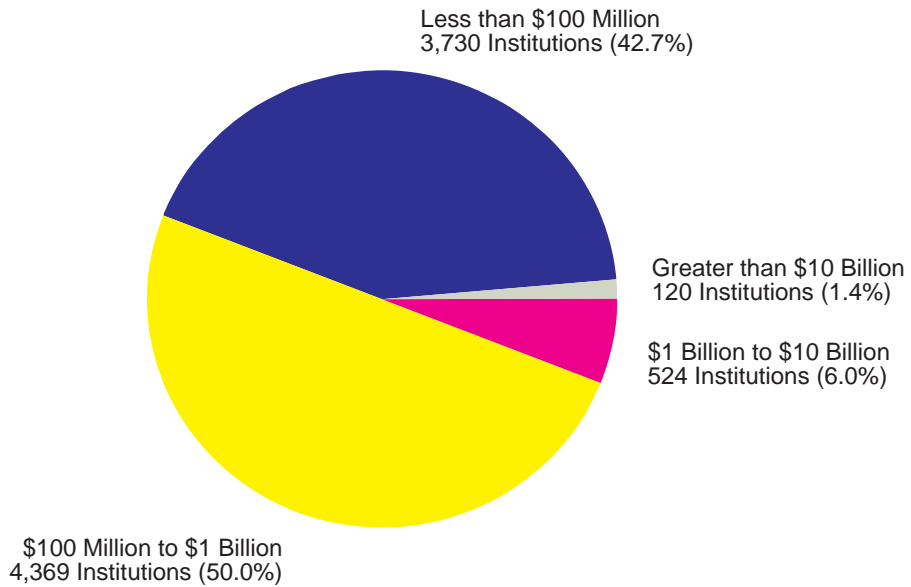
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>09/06</b>	6.15	10.57	18.53	8.38	9.19	9.31	18.99	10.97	7.53
<b>12/05</b>	6.29	10.39	17.25	8.91	7.68	9.35	16.90	10.74	7.18
<b>12/04</b>	6.05	10.35	16.59	8.28	9.10	8.81	15.31	10.38	7.18
<b>12/03</b>	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
<b>12/02</b>	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
<b>12/01</b>	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
<b>12/00</b>	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
<b>12/99</b>	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
<b>12/98</b>	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
<b>12/97</b>	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
<b>12/96</b>	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
<b>12/95</b>	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
<b>12/94</b>	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
<b>12/93</b>	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
<b>12/92</b>	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
<b>12/91</b>	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
<b>12/90</b>	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
<b>12/89</b>	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
<b>12/88</b>	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

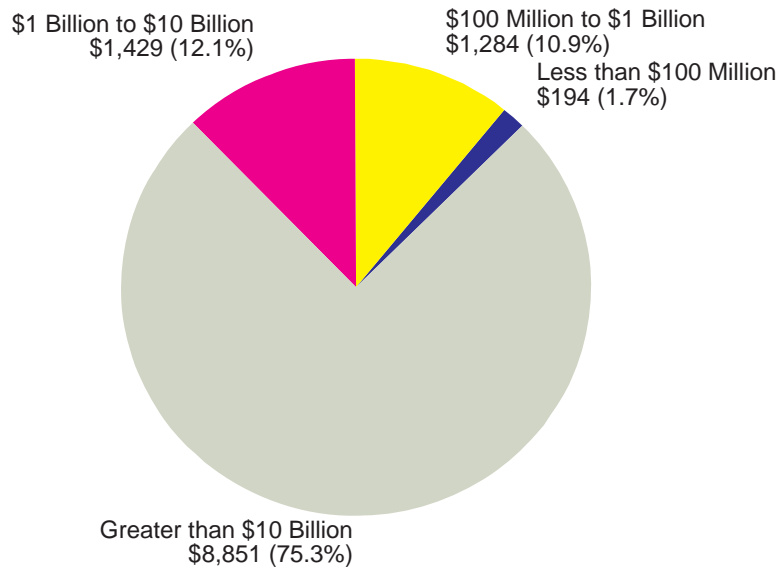
September 30, 2006



## Industry Assets By Asset Size

September 30, 2006

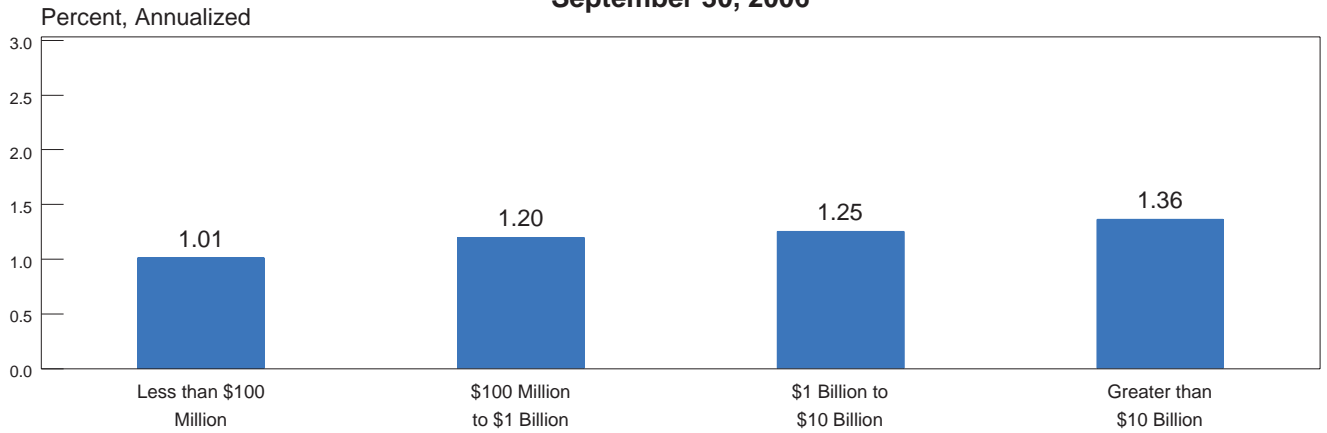
(\$ Billions)



# Performance Ratios By Asset Size

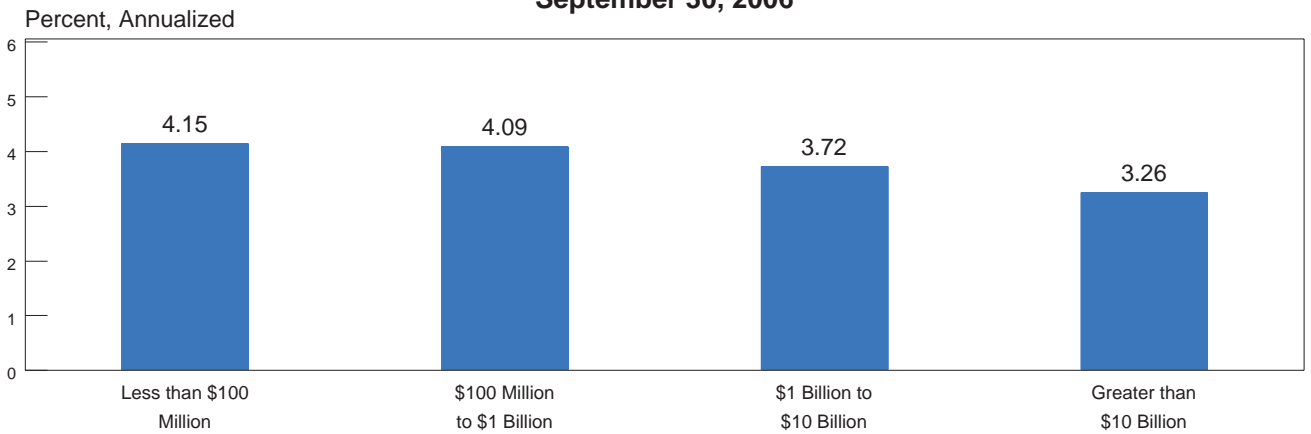
## Return on Assets (YTD)

September 30, 2006



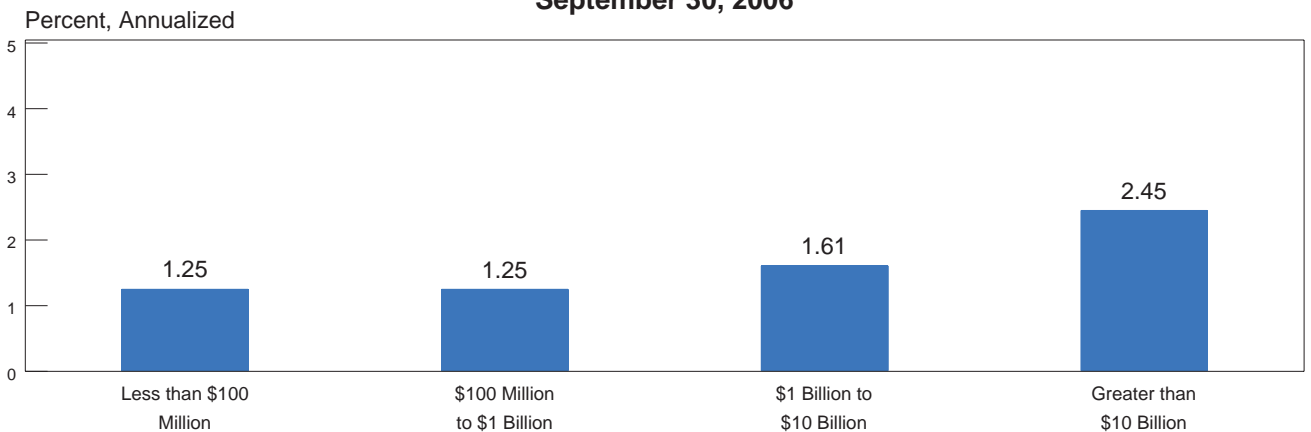
## Net Interest Margin (YTD)

September 30, 2006



## Noninterest Income to Assets (YTD)

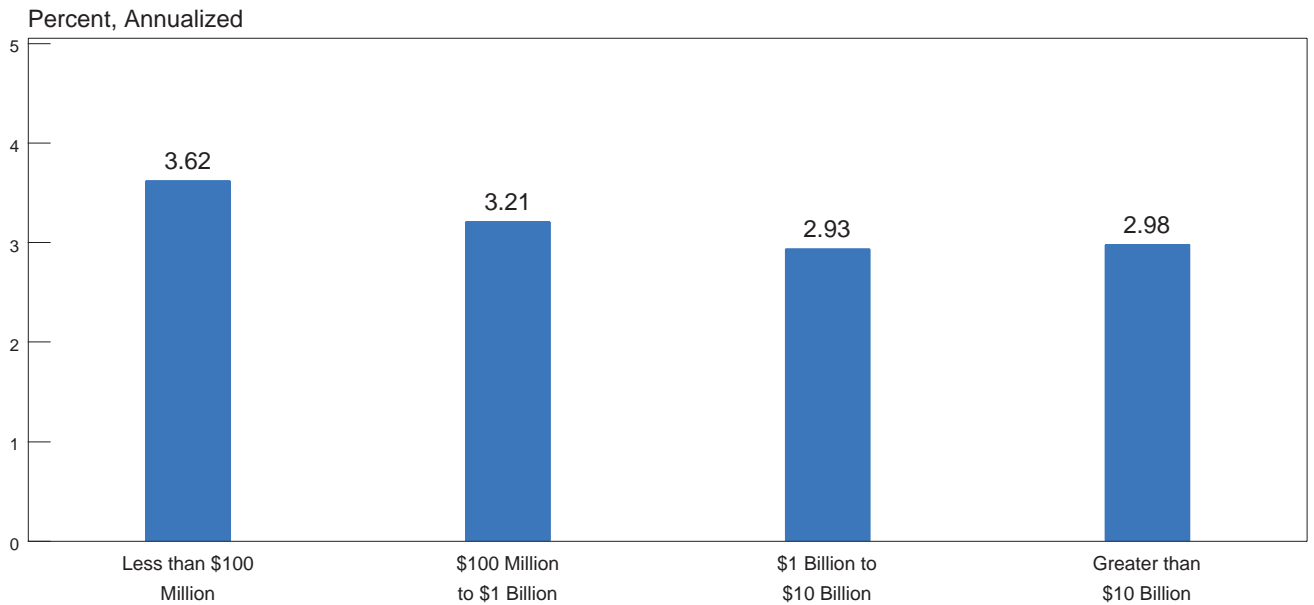
September 30, 2006



# Performance Ratios By Asset Size

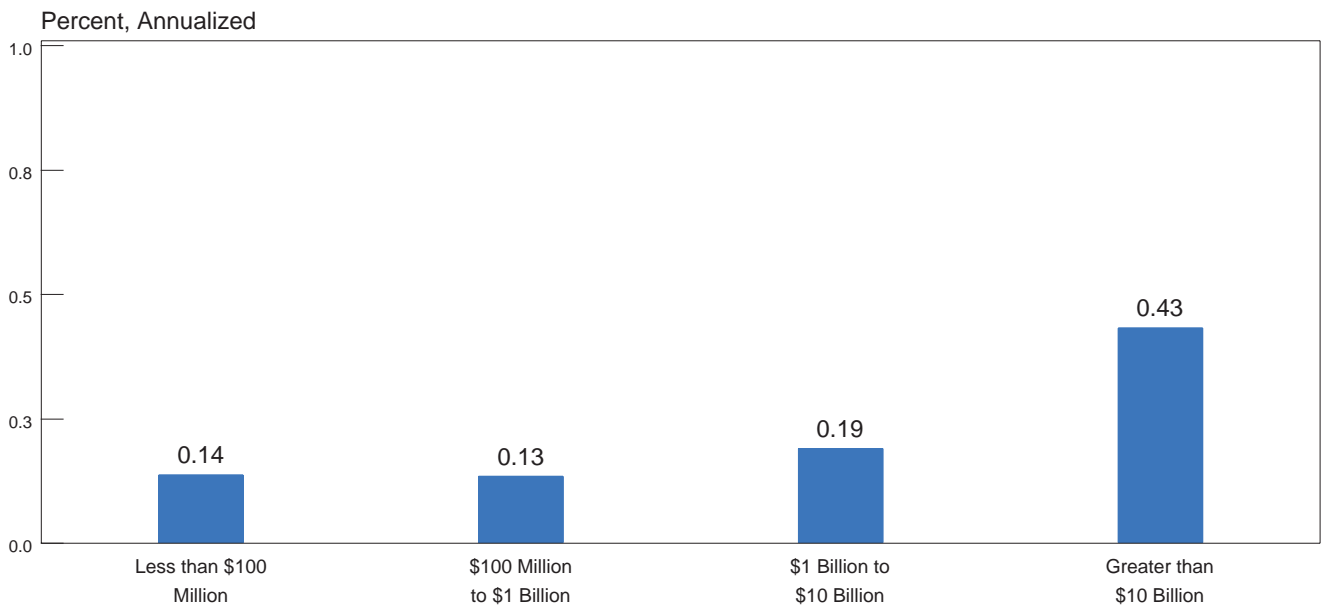
## Noninterest Expense to Assets (YTD)

September 30, 2006



## Net Charge-offs to Loans and Leases (YTD)

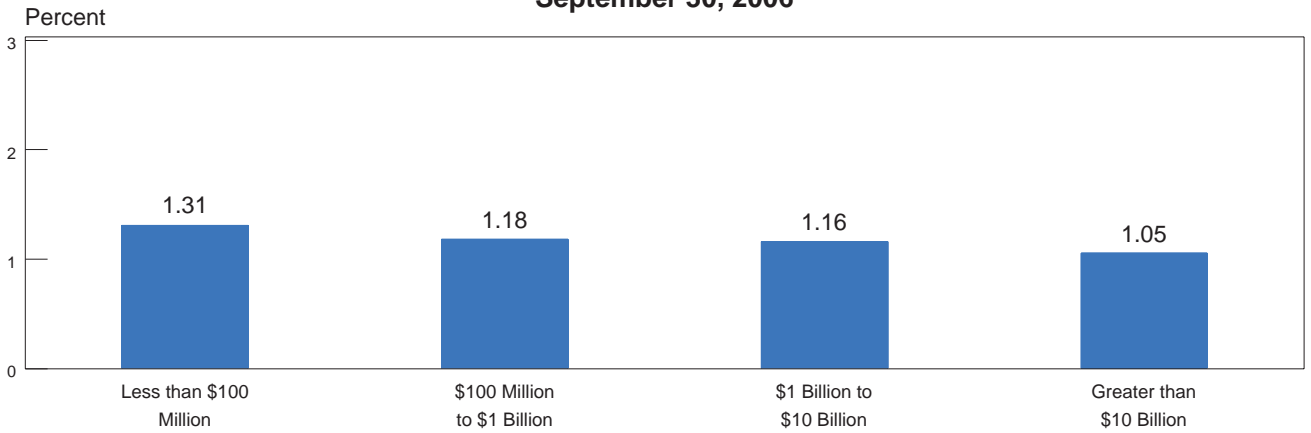
September 30, 2006



## Condition Ratios By Asset Size

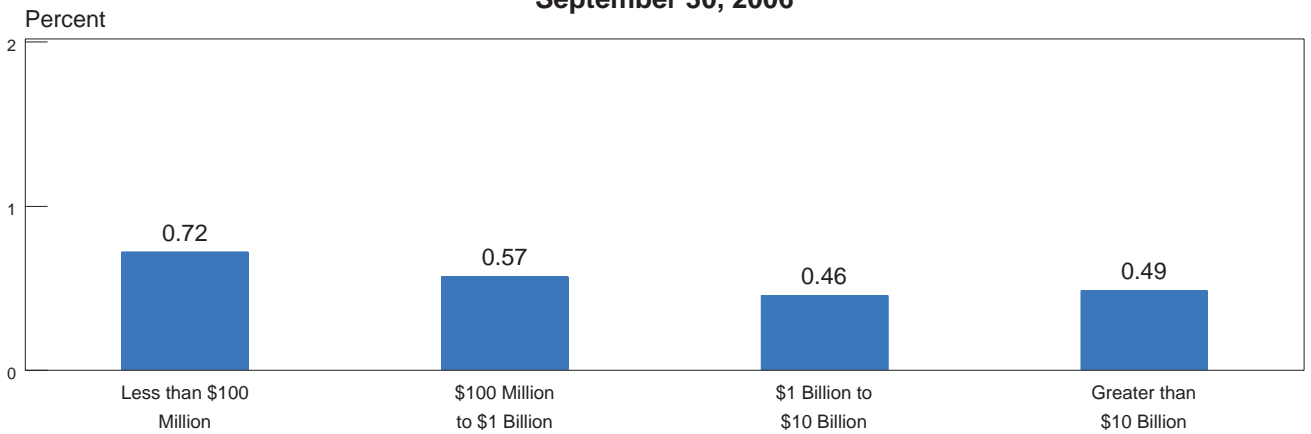
### Loss Allowance To Loans and Leases

September 30, 2006



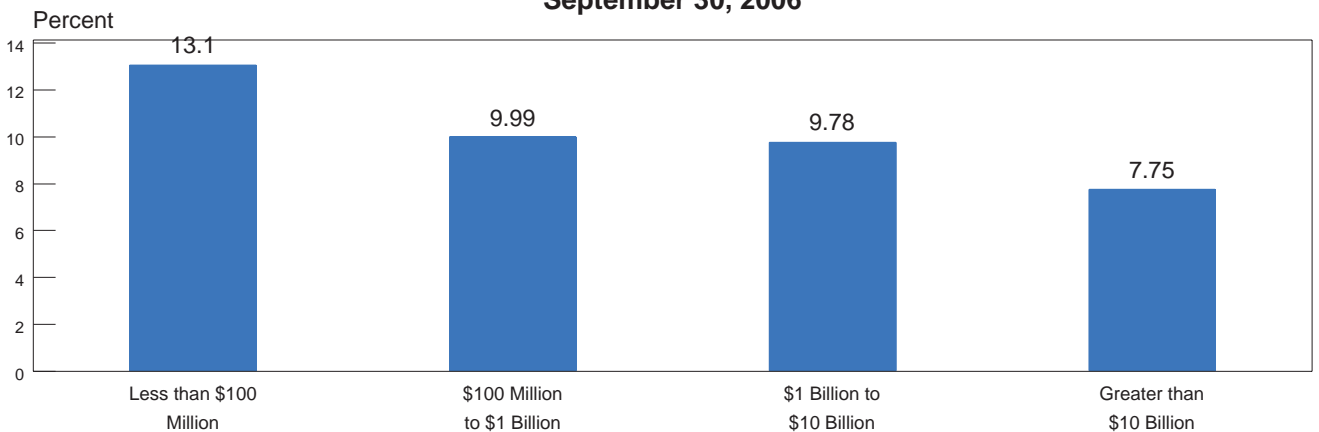
### Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2006



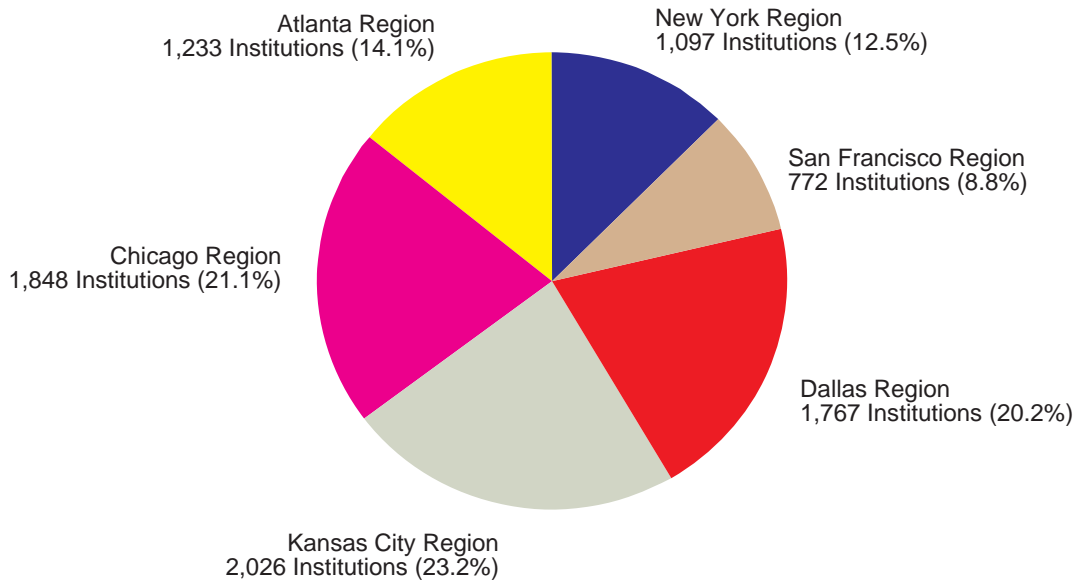
### Core Capital (Leverage) Ratio

September 30, 2006



## Geographic Distribution of FDIC-Insured Institutions

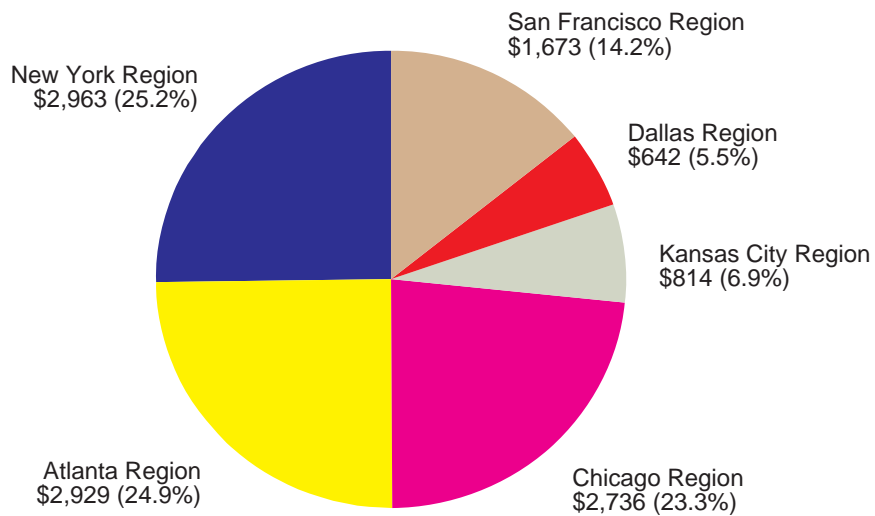
September 30, 2006



## Geographic Distribution of Industry Assets

September 30, 2006

(\$ Billions)

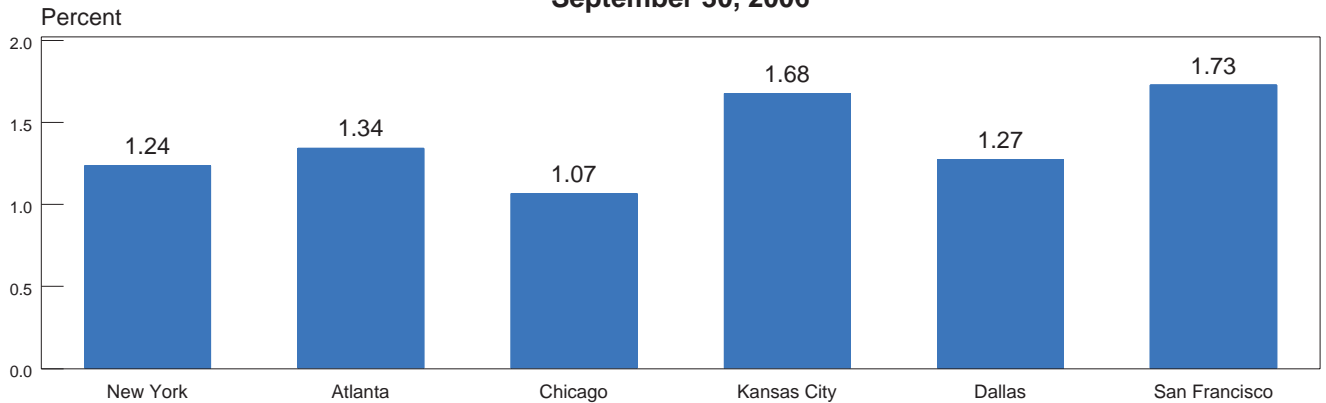


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

# Performance Ratios By Geographic Regions

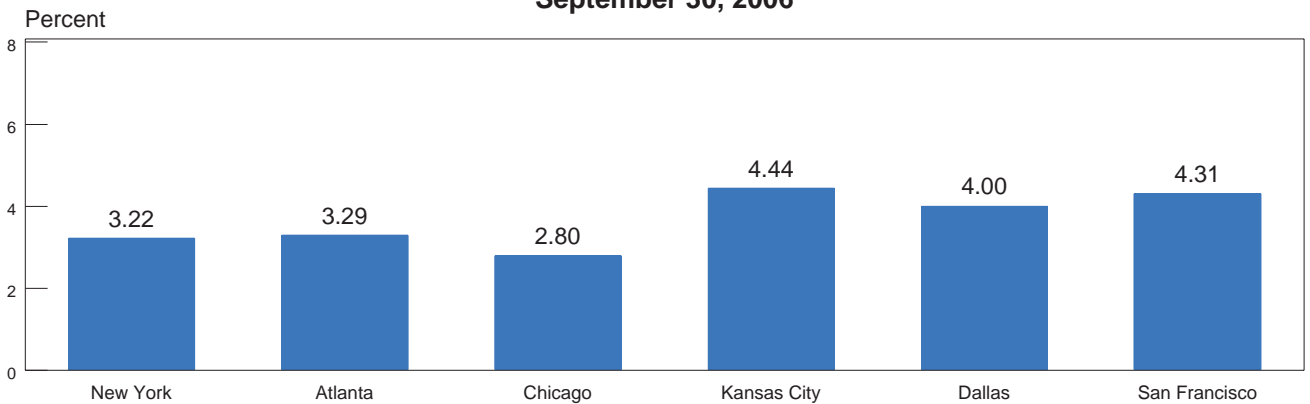
## Return on Assets (YTD, Annualized)

September 30, 2006



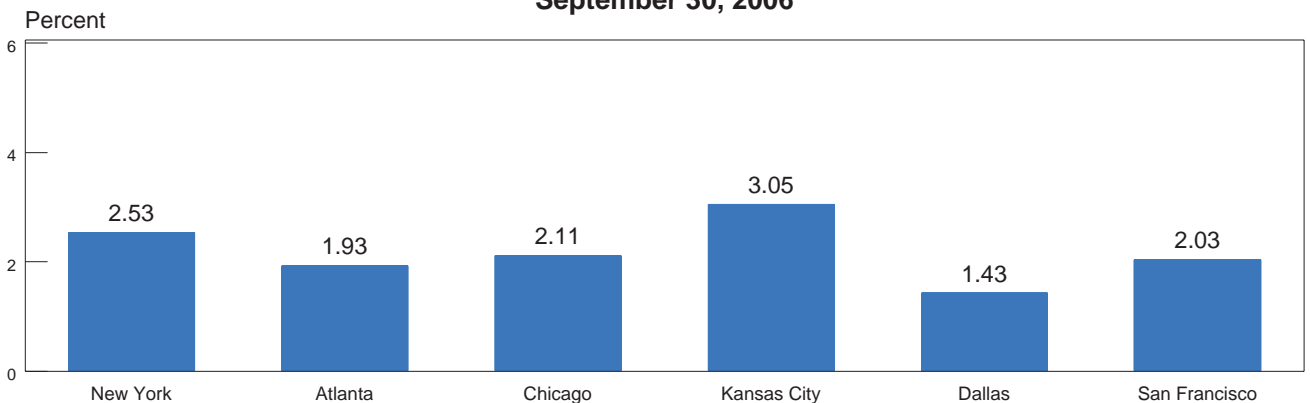
## Net Interest Margins (YTD, Annualized)

September 30, 2006



## Noninterest Income to Assets (YTD, Annualized)

September 30, 2006

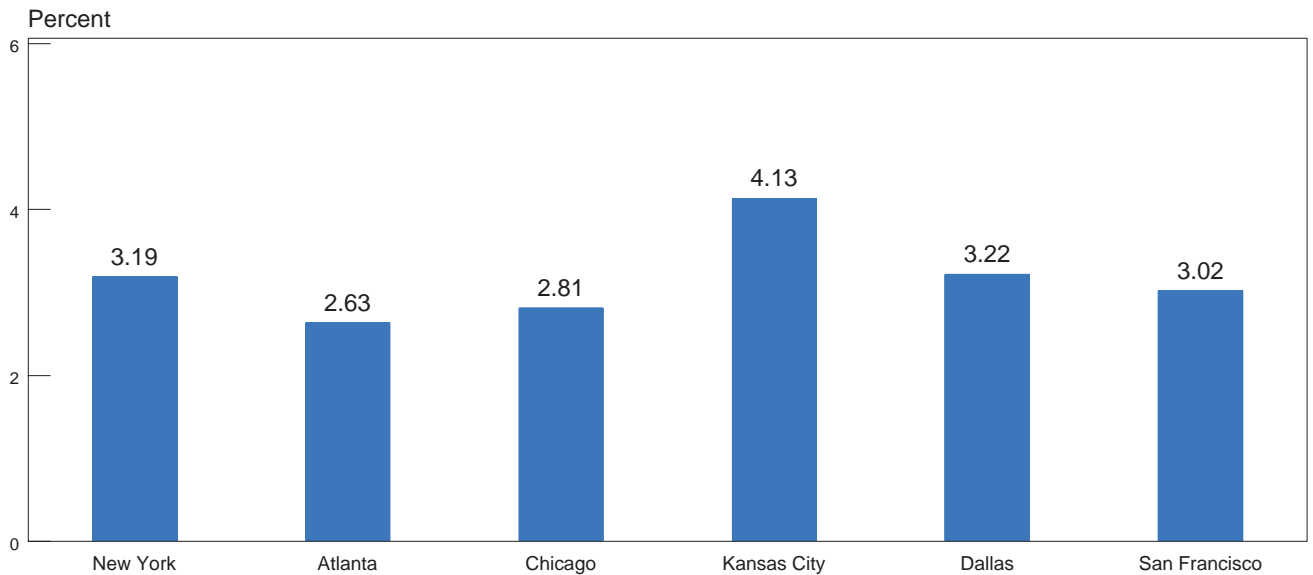


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

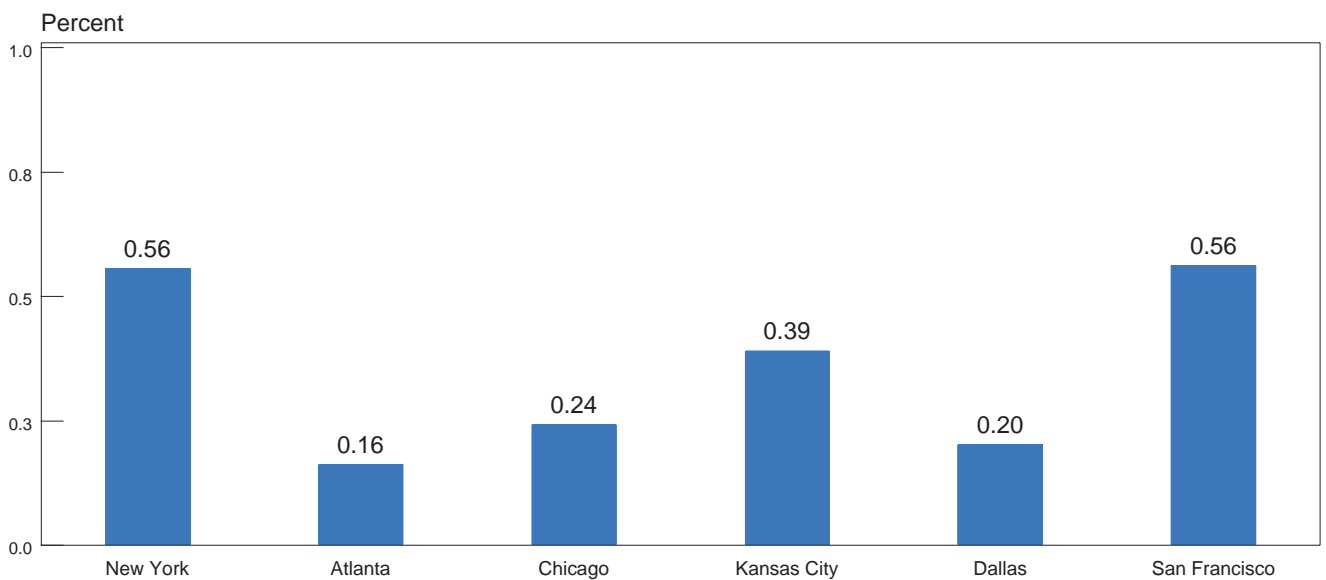
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

September 30, 2006



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

September 30, 2006

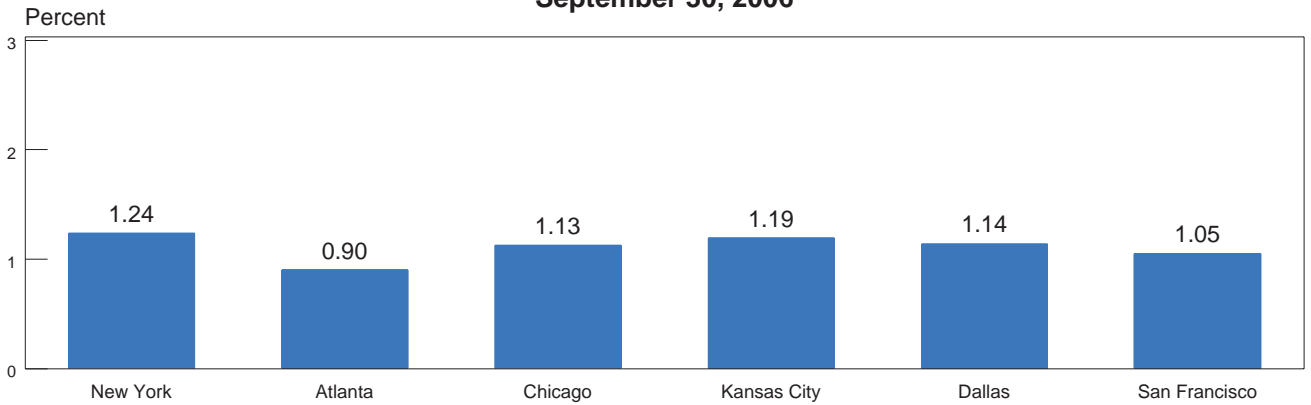


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.

# Condition Ratios By Geographic Regions

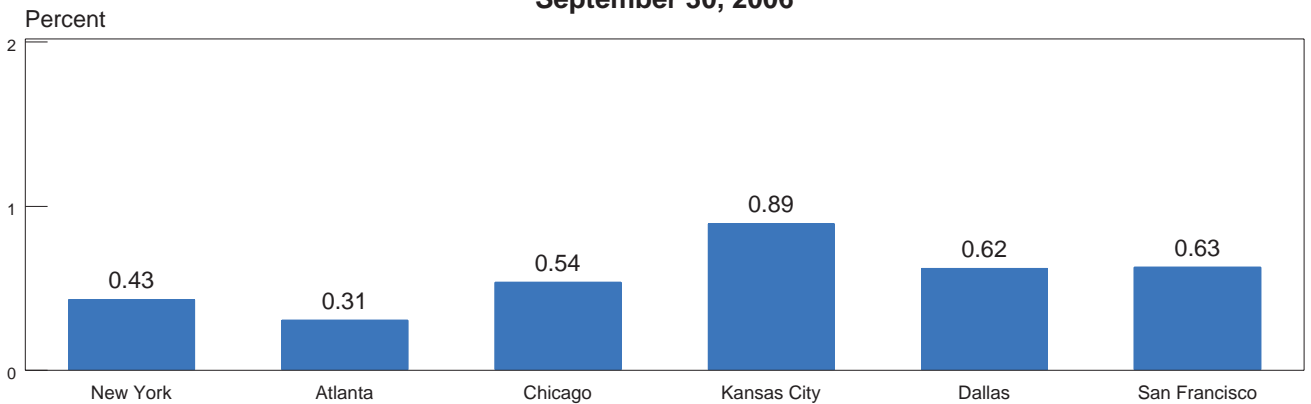
## Loss Allowance To Loans and Leases

September 30, 2006



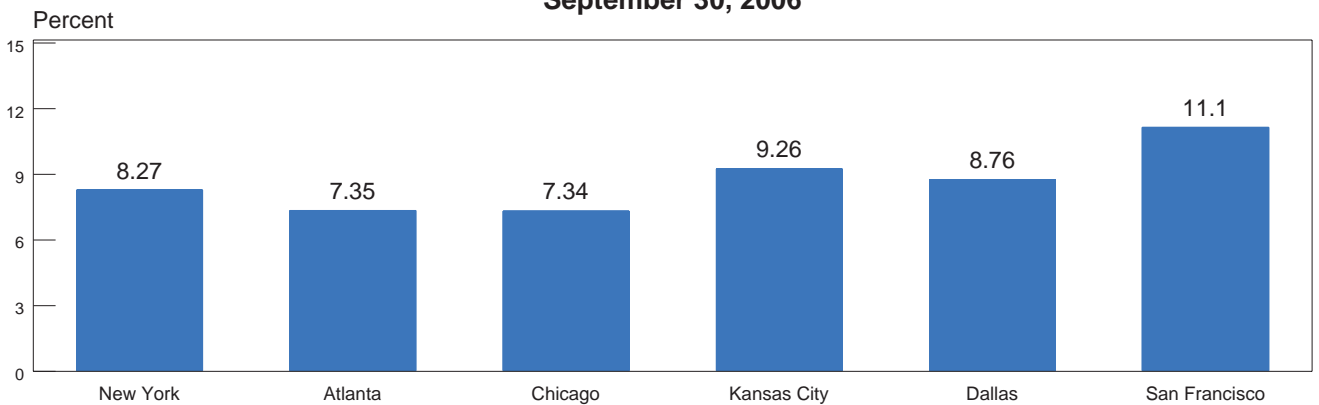
## Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2006



## Core Capital (Leverage) Ratio

September 30, 2006



Note: Region is based on location of main office.

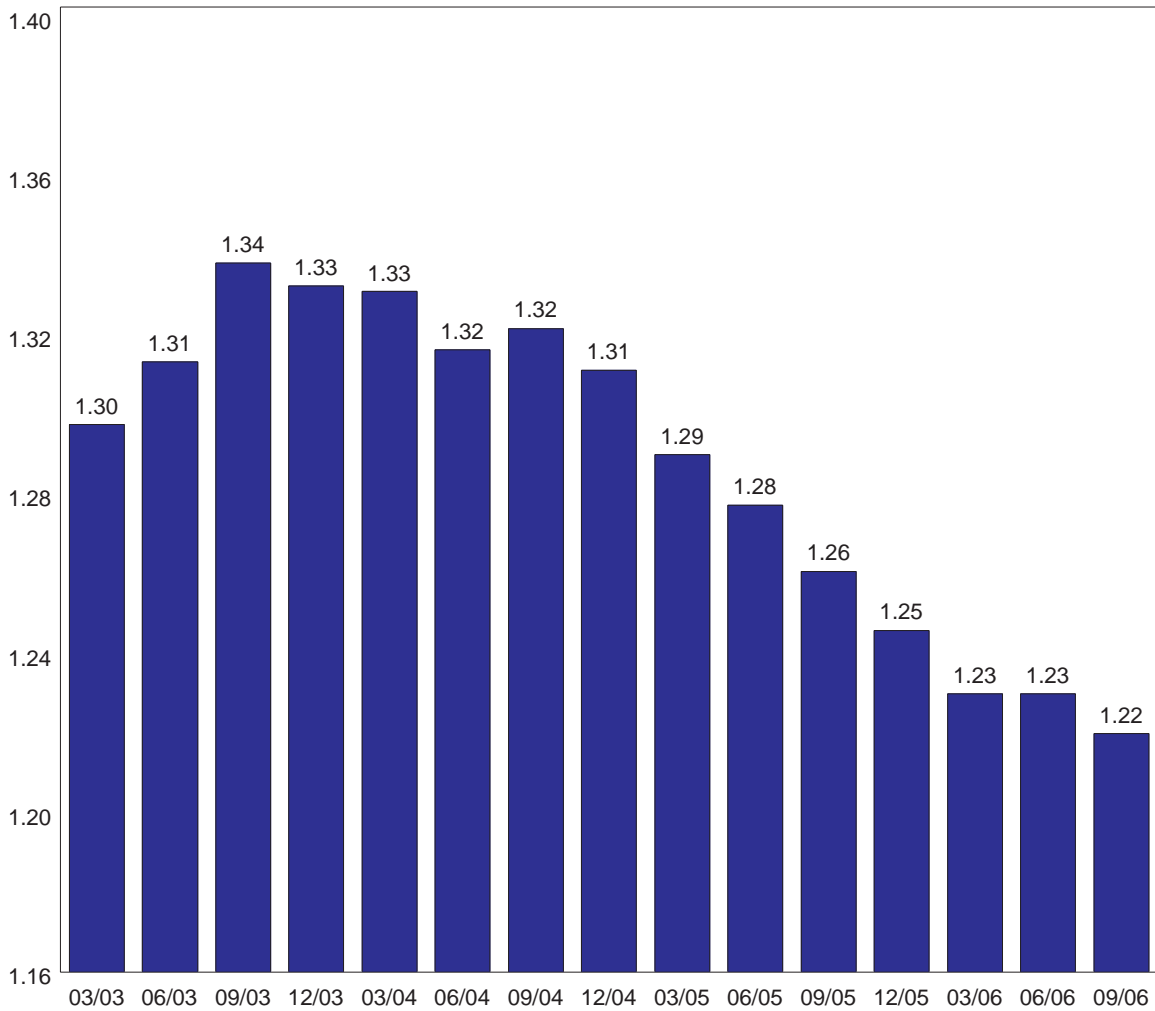
Note: See notes to users for Geographic Region definitions.



# Deposit Insurance Fund Reserve Ratios

March 31, 2003 - September 30, 2006

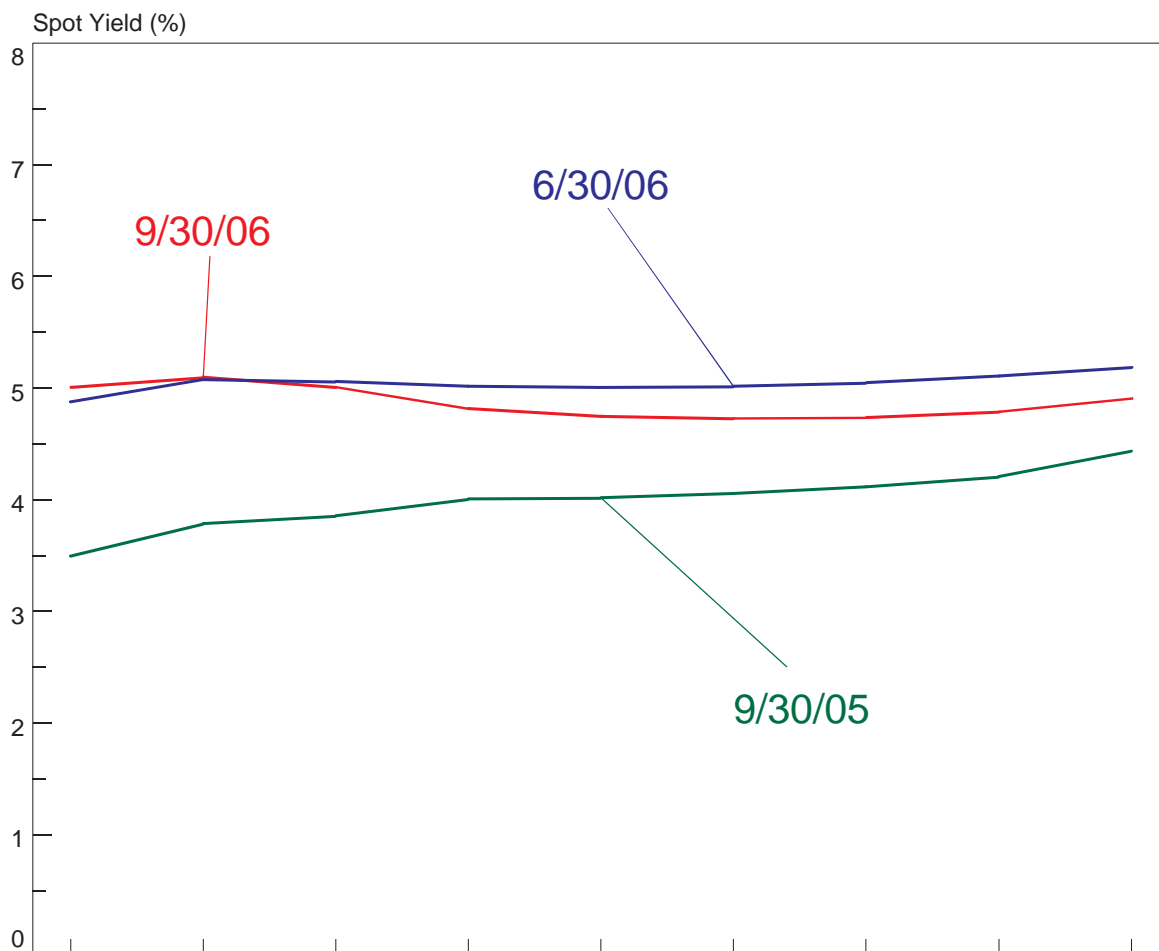
Funds per \$100 Est. Insured Deposits



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

## September 30, 2005 - September 30, 2006



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/06	5.01	5.10	5.01	4.82	4.75	4.73	4.74	4.79	4.91
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

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

September 30, 2006

## DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,689	99.4%	\$11,742.3	99.9%
Adequately Capitalized	52	0.6%	\$15.1	0.1%
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%

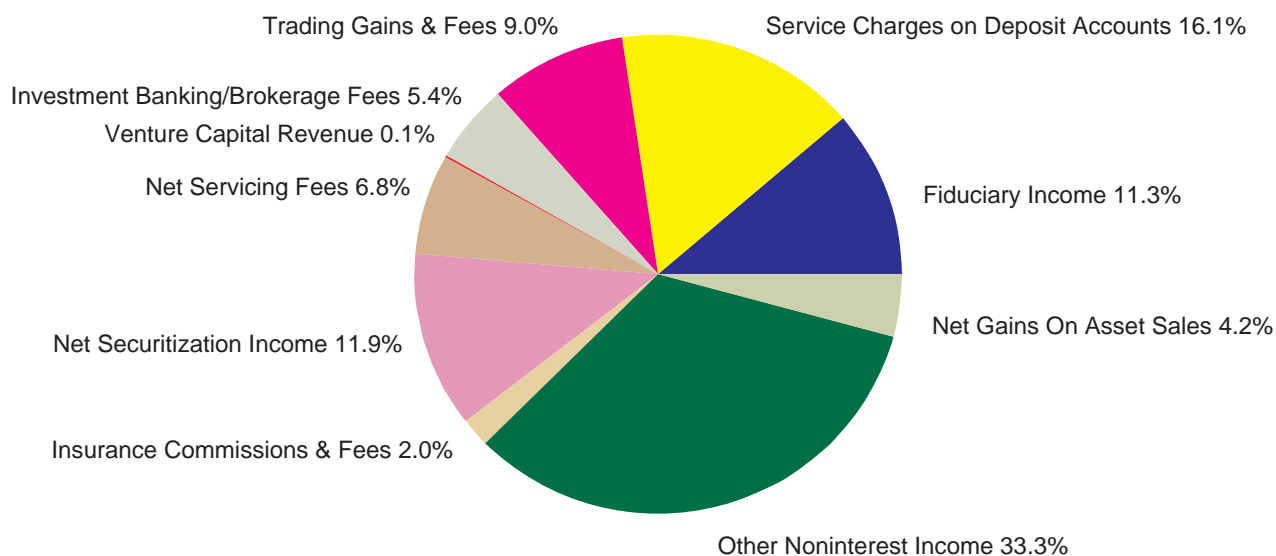
Note: Excludes U.S. branches of foreign banks.

## 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

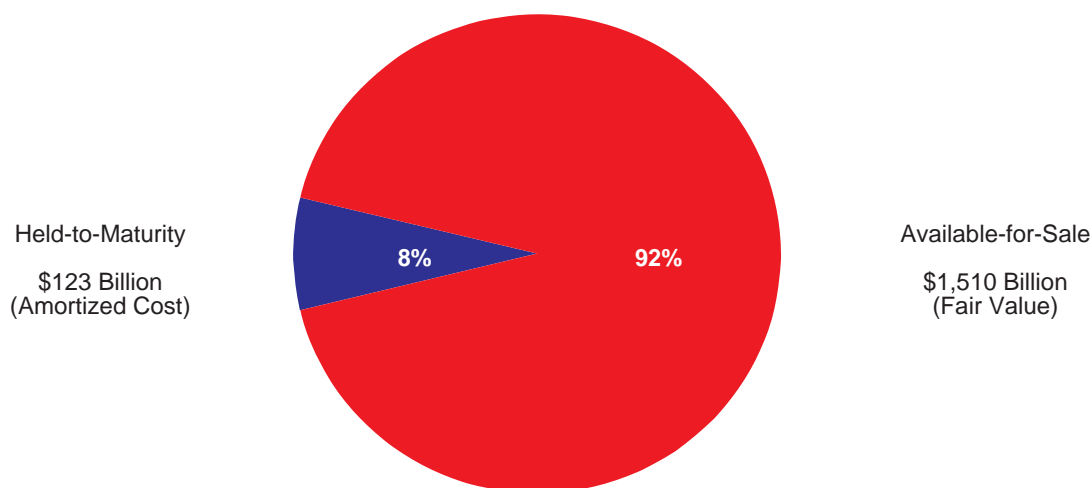
September 30, 2006



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$18,922	1,410	18.7%
Service Charges on Deposit Accounts	\$26,928	7,258	96.5%
Trading Gains & Fees	\$15,109	121	1.6%
Investment Banking/Brokerage Fees	\$8,961	2,049	27.2%
Venture Capital Revenue	\$169	62	0.8%
Net Servicing Fees	\$11,367	1,789	23.8%
Net Securitization Income	\$19,878	69	0.9%
Insurance Commissions & Fees	\$3,282	3,487	46.3%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$5,441	2,102	27.9%
Net Gains/Losses On OREO Sales	\$115	2,028	27.0%
Net Gains/Losses On Sales Of Other Assets	\$1,498	2,126	28.3%
Other Noninterest Income	\$55,774	7,338	97.5%
<b>Total Noninterest Income</b>	<b>167,449</b>	<b>7,412</b>	<b>98.5%</b>

## Commercial Bank Total Securities\*

September 30, 2006



## Commercial Bank Total Securities\*

September 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	\$3,865	98.7	\$39,767	98.9	\$43,632	98.9
U.S. Government Agencies	3,588	99.0	9,024	99.7	12,612	99.5
Government Sponsored Enterprises	36,721	98.4	219,466	98.8	256,187	98.8
Mortgage Pass-through Securities	18,715	97.8	607,555	99.4	626,270	99.4
Collateralized Mortgage Obligations	32,706	98.4	275,046	98.8	307,752	98.8
State, County, Municipal Obligations	23,247	101.2	105,594	101.7	128,841	101.6
Asset Backed Securities	129	98.4	92,704	100.6	92,833	100.6
Other Debt Securities	4,114	101.1	144,836	101.9	148,950	110.3
Equity Securities	**	**	15,840	111.4	15,840	111.4
<b>Total Securities</b>	<b>\$123,085</b>	<b>99.0</b>	<b>\$1,509,832</b>	<b>99.6</b>	<b>\$1,632,917</b>	<b>99.5</b>
Memoranda***						
Structured Notes	19,366		19,133			98.8

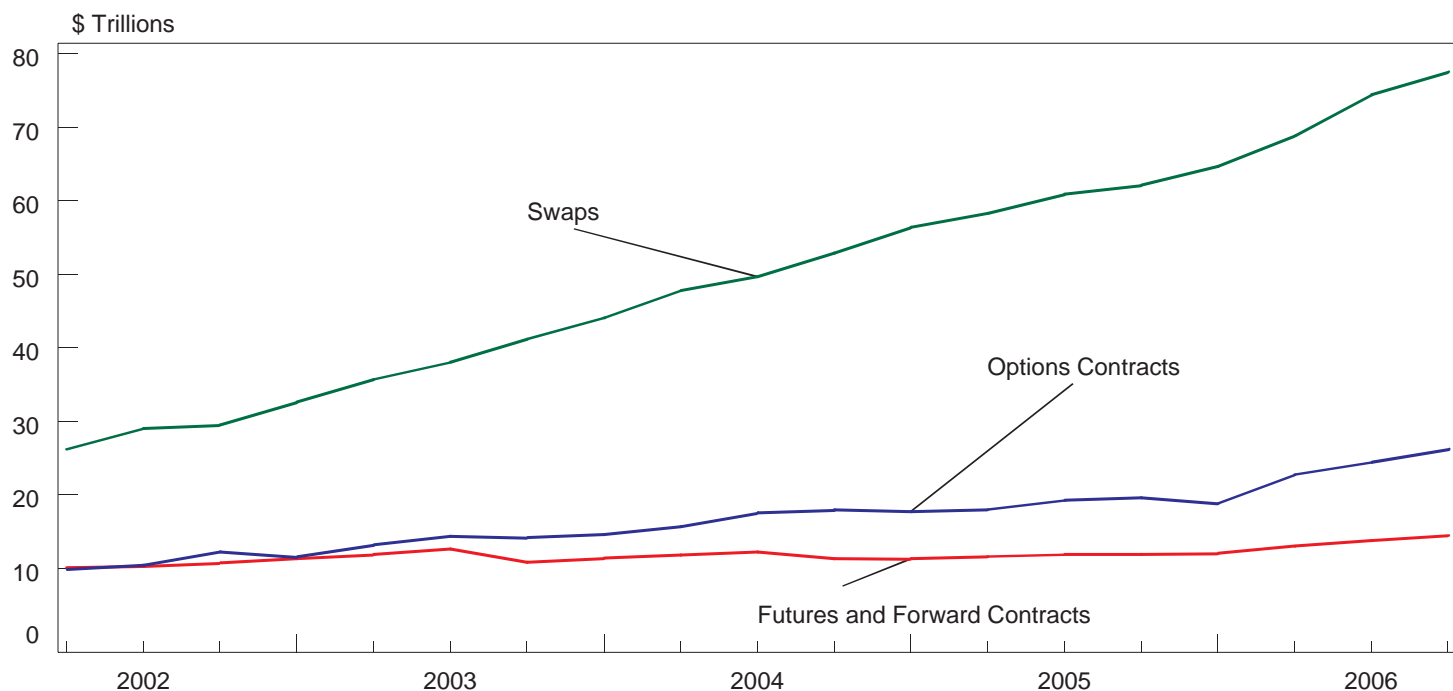
\* Excludes trading account assets.

\*\* 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	9/06
Total Derivatives (Notional Amounts, in billions of dollars)	\$55,567	\$70,098	\$85,521	\$95,615	\$104,663	\$112,674	\$118,272
<b>Futures and Forward Contracts</b>	<b>11,376</b>	<b>11,400</b>	<b>11,365</b>	<b>12,056</b>	<b>13,044</b>	<b>13,788</b>	<b>14,482</b>
Interest rate contracts	7,380	7,213	6,520	7,060	7,659	7,766	8,393
Foreign exchange rate contracts	3,866	4,079	4,717	4,828	5,200	5,840	5,766
Other futures and forwards*	130	109	128	168	184	183	324
<b>Option Contracts</b>	<b>11,574</b>	<b>14,613</b>	<b>17,750</b>	<b>18,856</b>	<b>22,779</b>	<b>24,447</b>	<b>26,246</b>
Interest rate options	9,898	12,542	14,950	15,160	18,273	19,213	20,098
Foreign currency options	911	1,300	1,734	2,360	2,949	3,169	3,214
Other option contracts*	766	771	1,065	1,336	1,558	2,065	2,935
<b>Swaps</b>	<b>32,617</b>	<b>44,085</b>	<b>56,407</b>	<b>64,704</b>	<b>68,840</b>	<b>74,438</b>	<b>77,543</b>
Interest rate swaps	31,195	42,107	54,048	62,299	66,347	71,747	74,694
Foreign exchange rate swaps	1,304	1,805	2,155	2,101	2,161	2,299	2,330
Other swaps*	118	172	203	303	333	393	519
<b>Memoranda</b>							
Spot Foreign Exchange Contracts	196	273	419	431	938	949	917
Credit Derivatives	642	1,001	2,347	5,822	5,472	6,569	7,904
Number of banks reporting derivatives	447	580	684	838	883	902	913
Replacement cost of interest rate and foreign exchange rate contracts **	1,118	1,118	1,268	1,129	1,104	1,215	1,027

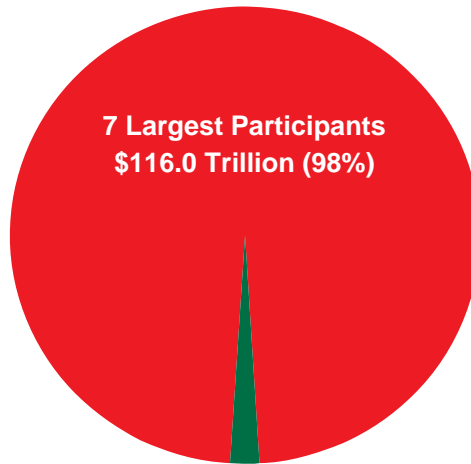
\* Not reported by banks with less than \$300 million in assets.

\*\* 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

September 30, 2006

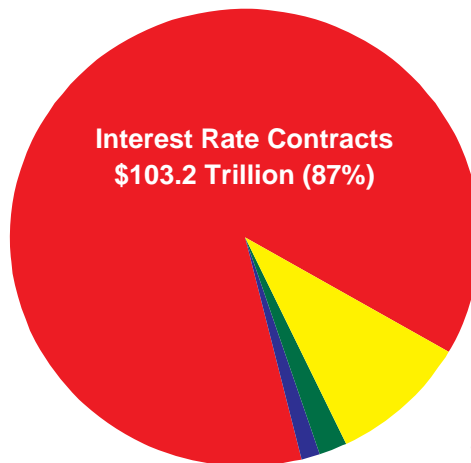


All Other Participants (906 Banks)  
\$2.2 Trillion (2%)

## Composition of Commercial Bank Derivatives\*

Notional Amounts

September 30, 2006



Commodity & Other Contracts  
\$1.6 Trillion (1%)

Equity Derivative Contracts  
\$2.2 Trillion (2%)

Foreign Exchange Contracts  
\$11.3 Trillion (10%)

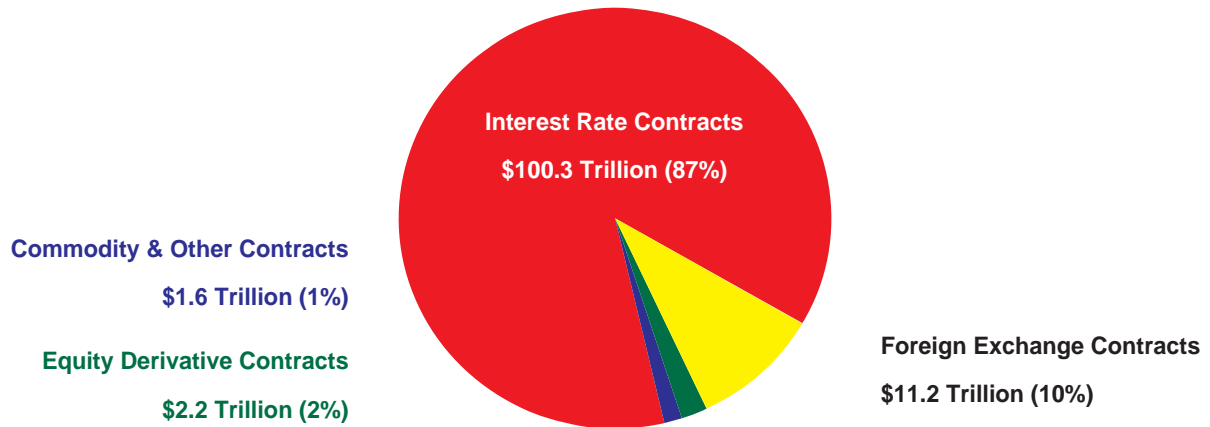
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$869 billion for the seven largest participants and \$47 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

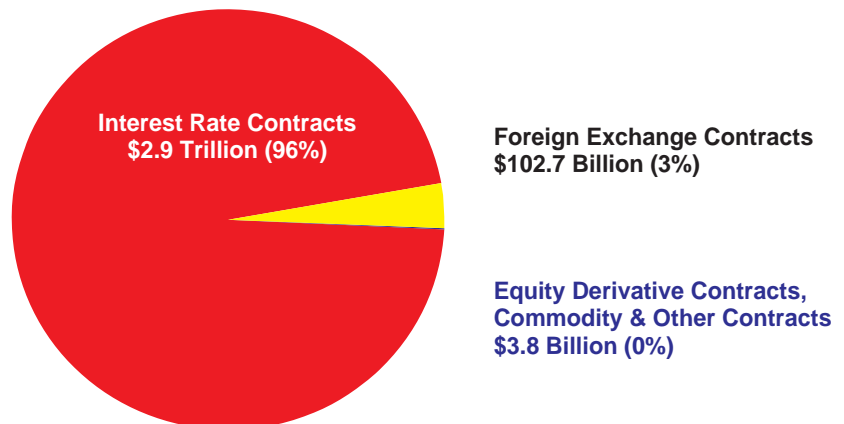
September 30, 2006



### Not Held for Trading

#### Notional Amounts

September 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 \$917 billion are not included.



## Position of Commercial Bank Derivatives

### Gross Fair Values

September 30, 2006  
(\$ Millions)

### Held for Trading

137 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
<b>Seven Largest Participants</b>						
Gross positive fair value	859,654	146,660	60,218	57,758	1,124,290	15,461
Gross negative fair value	837,724	142,323	73,596	55,185	1,108,828	
<b>All other participants</b>						
Gross positive fair value	7,198	1,973	1,602	2,204	12,976	(219)
Gross negative fair value	7,143	1,970	1,867	2,215	13,195	
<b>Total</b>						
Gross positive fair value	866,851	148,633	61,820	59,962	1,137,266	15,242
Gross negative fair value	844,867	144,293	75,463	57,401	1,122,024	

### Held for Purposes Other than Trading

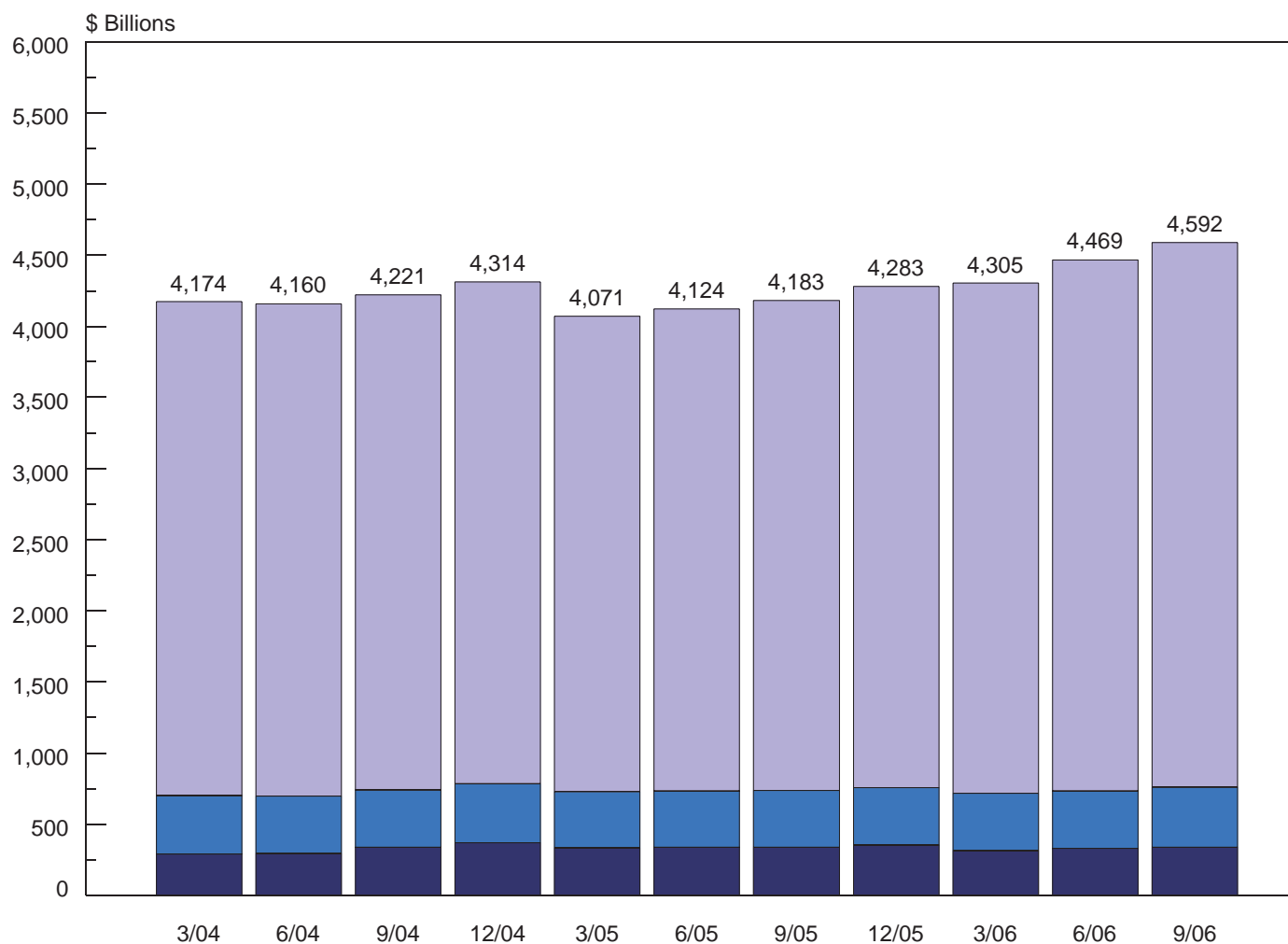
856 Banks Held Derivative Contracts for Purposes Other than Trading

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

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	7,202	608	30	0	7,840	1,381
Gross negative fair value	5,831	603	25	0	6,459	
<b>All other participants</b>						
Gross positive fair value	3,435	235	175	7	3,852	(732)
Gross negative fair value	4,080	436	62	6	4,584	
<b>Total</b>						
Gross positive fair value	10,637	843	205	7	11,692	649
Gross negative fair value	9,911	1,040	87	6	11,043	

# Expansion of Commercial Bank Credit Card Lines

2004 - 2006



## Loans outstanding (\$Billions)

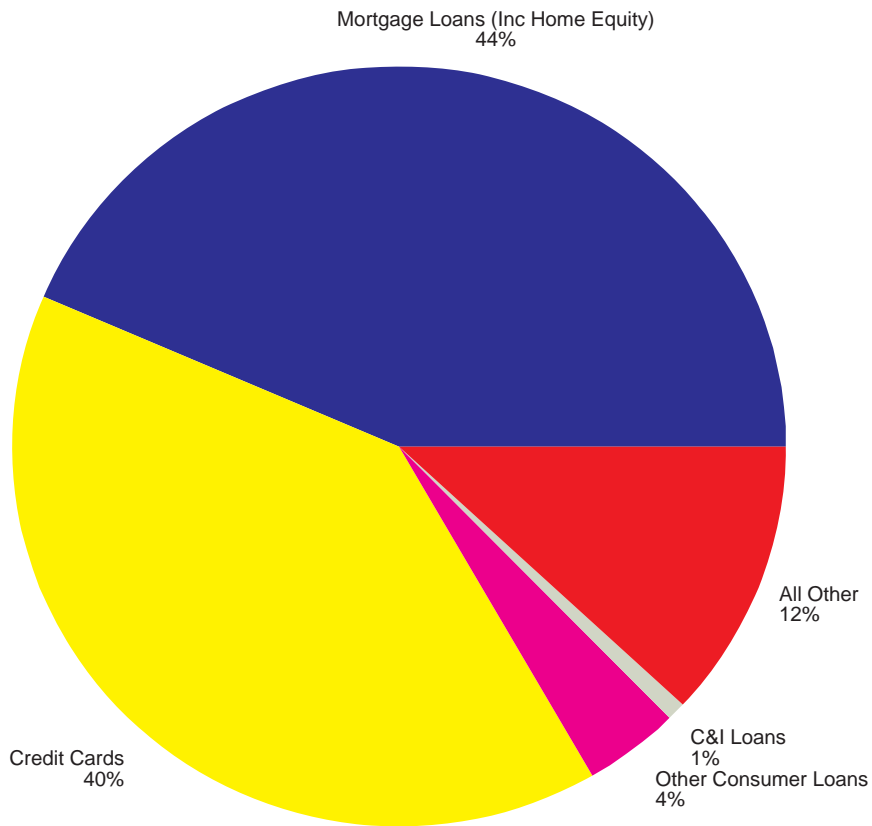
■ Held on-balance-sheet	292.4	298.1	340.0	371.4	336.9	338.5	338.9	354.8	317.0	331.1	338.2
■ Securitized & sold *	412.9	402.7	401.8	416.7	395.3	397.8	401.8	402.9	402.2	403.4	423.0
■ Unused Commitments *	3,468.9	3,459.0	3,479.0	3,526.2	3,339.2	3,387.6	3,442.4	3,525.1	3,585.9	3,734.9	3,830.5
<b>Total</b>	<b>4,174.1</b>	<b>4,159.8</b>	<b>4,220.8</b>	<b>4,314.3</b>	<b>4,071.3</b>	<b>4,123.9</b>	<b>4,183.1</b>	<b>4,282.8</b>	<b>4,305.2</b>	<b>4,469.4</b>	<b>4,591.7</b>

\* Off-balance-sheet

# Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

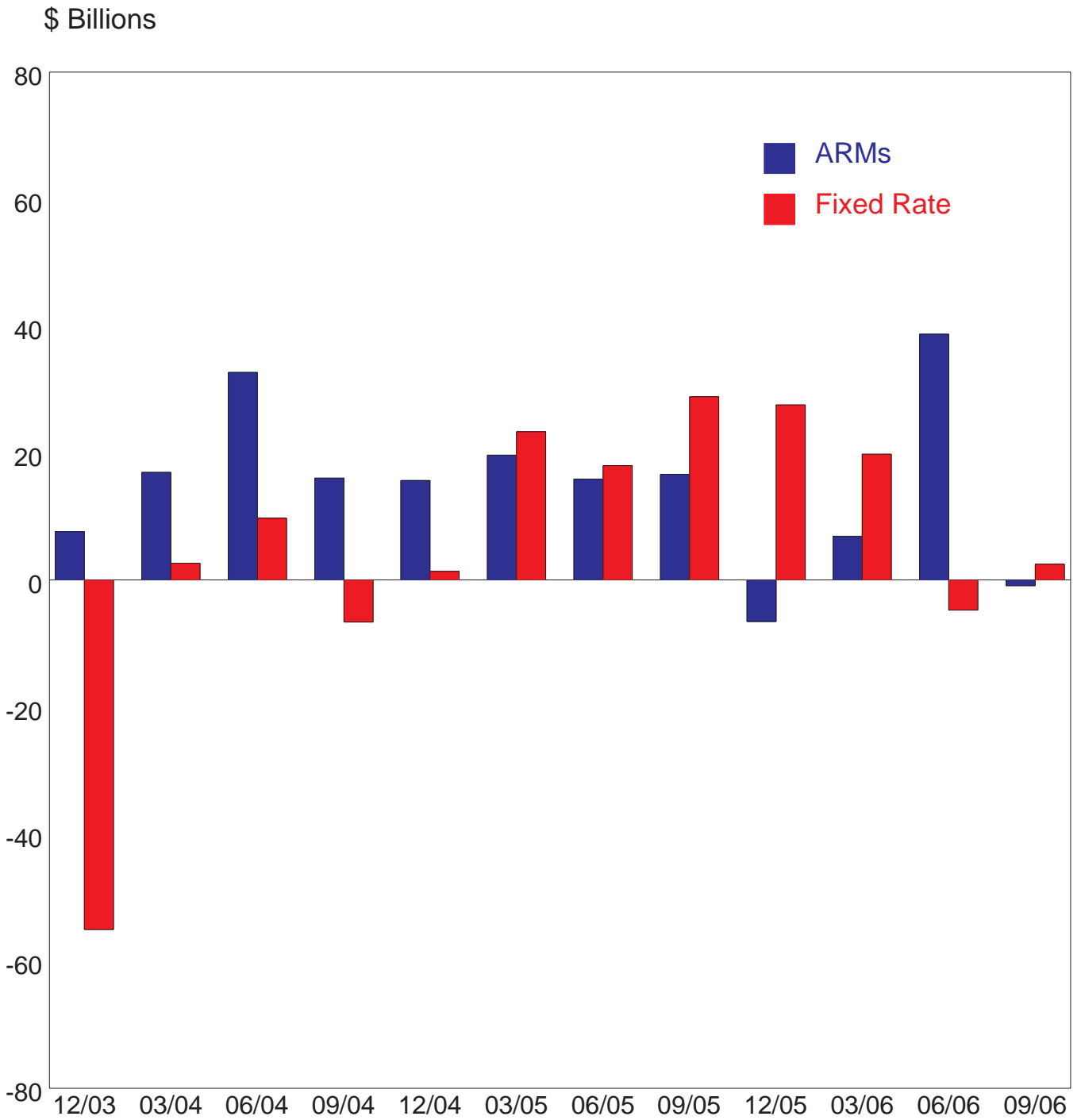
September 30, 2006



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

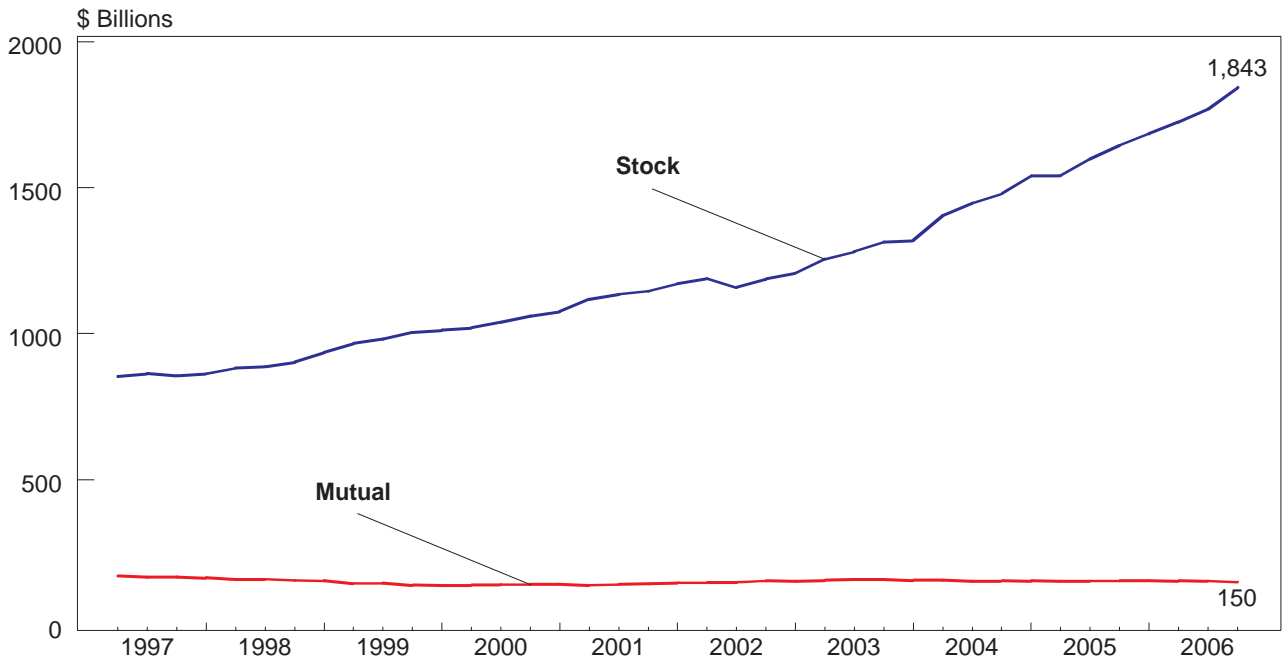
# Growth Rates of ARMs and Fixed-Rate Mortgages

2003 - 2006



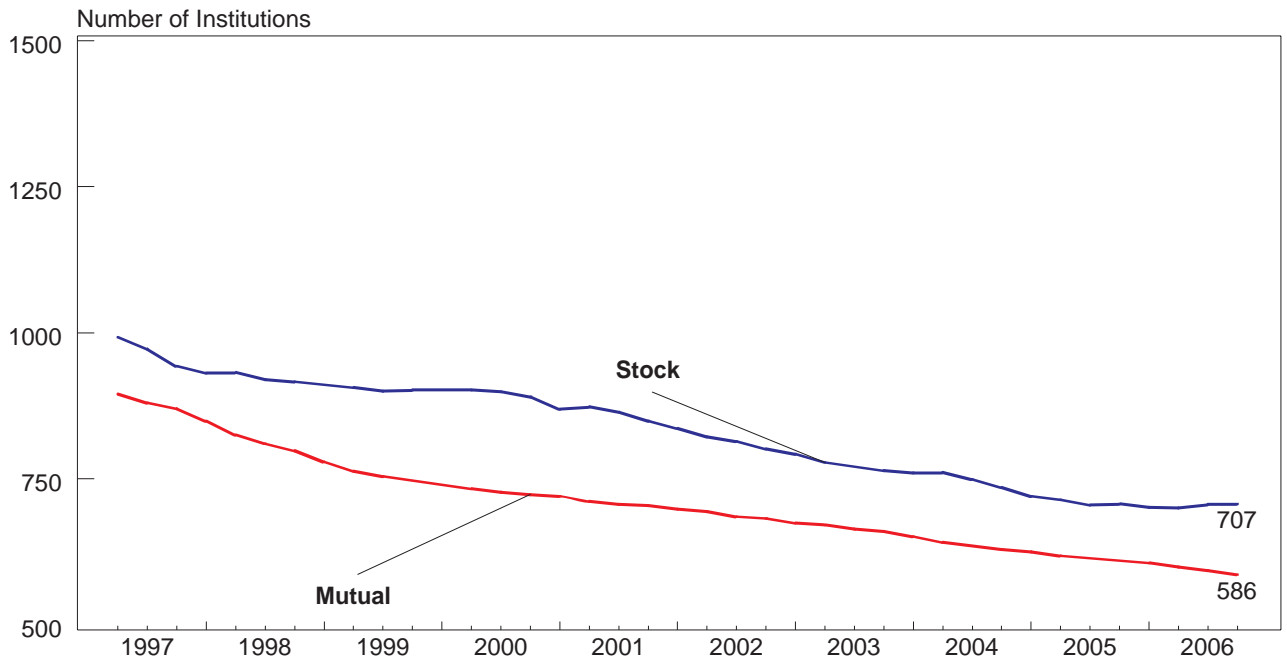
## Assets of Mutual and Stock Savings Institutions

1997 - 2006



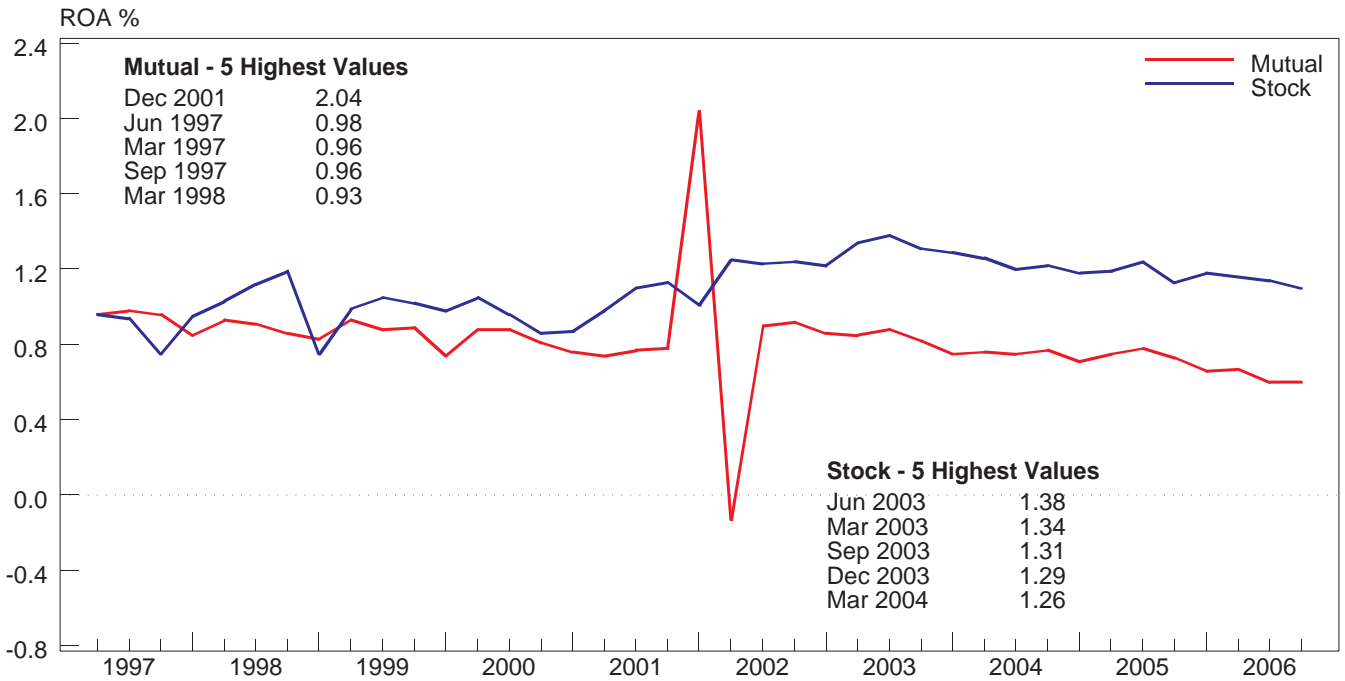
## Number of Mutual and Stock Savings Institutions

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

