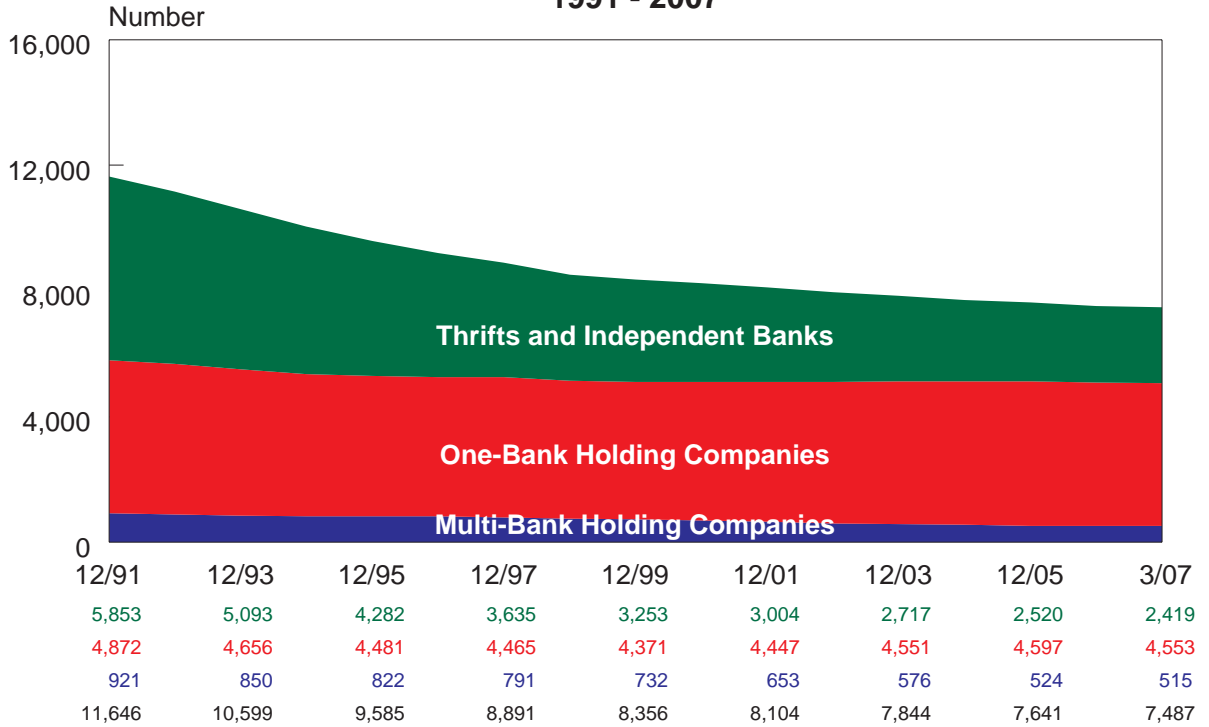


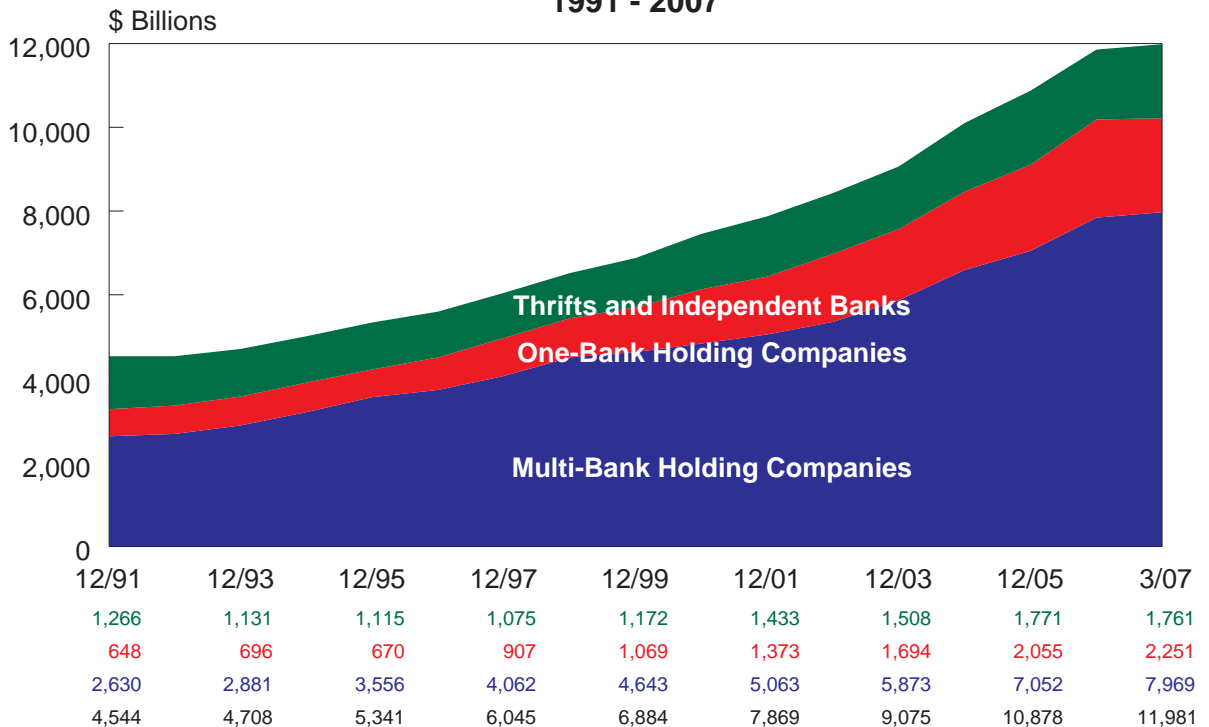
Number of FDIC-Insured Banking Organizations

1991 - 2007



Assets of FDIC-Insured Banking Organizations

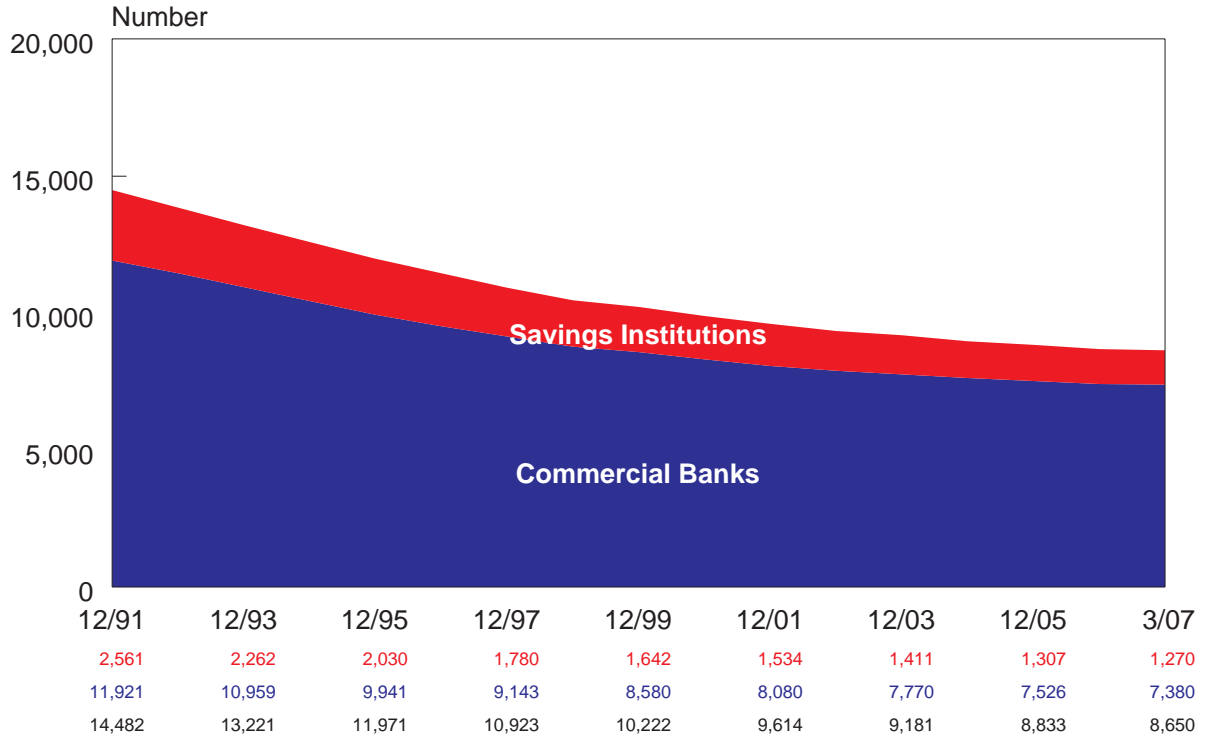
1991 - 2007



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

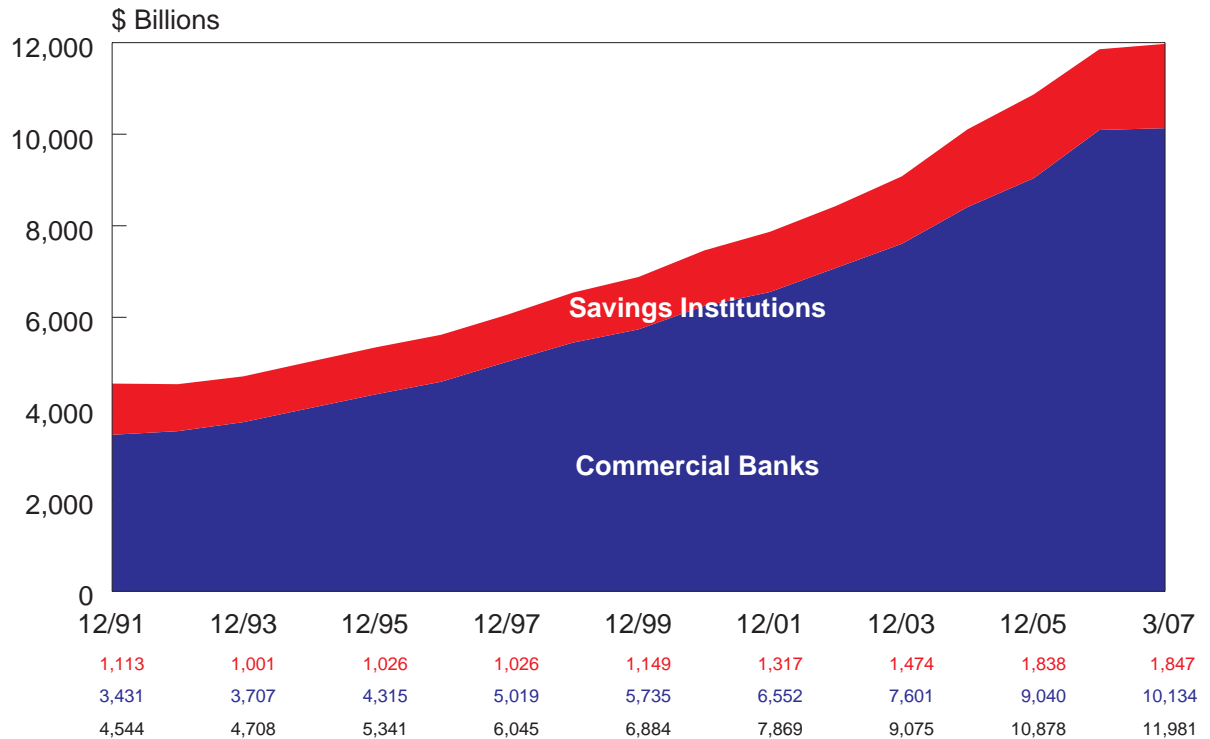
Number of FDIC-Insured Institutions

1991 - 2007



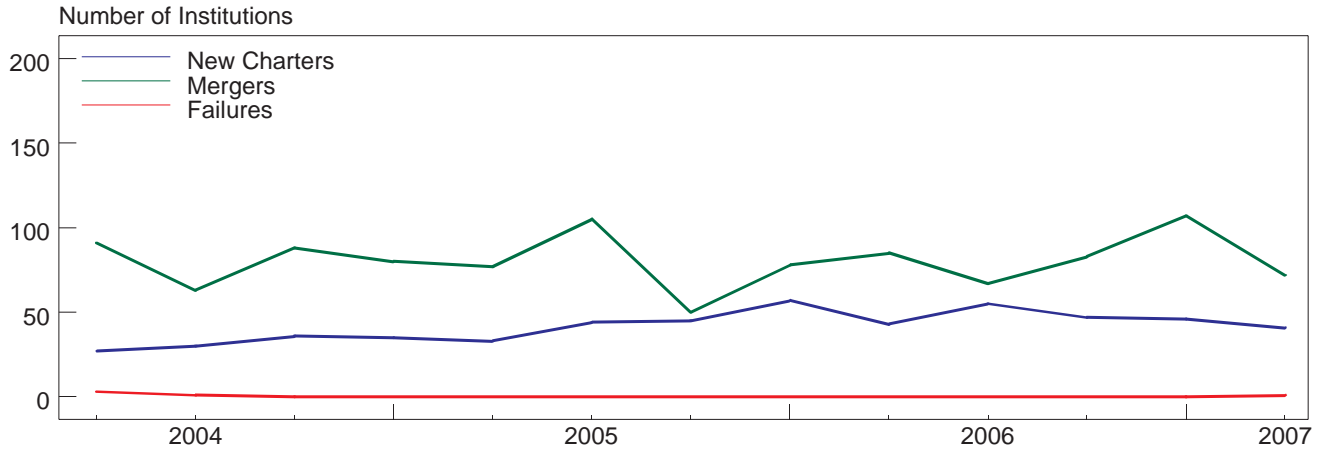
Assets of FDIC-Insured Institutions

1991 - 2007



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2004 - 2007

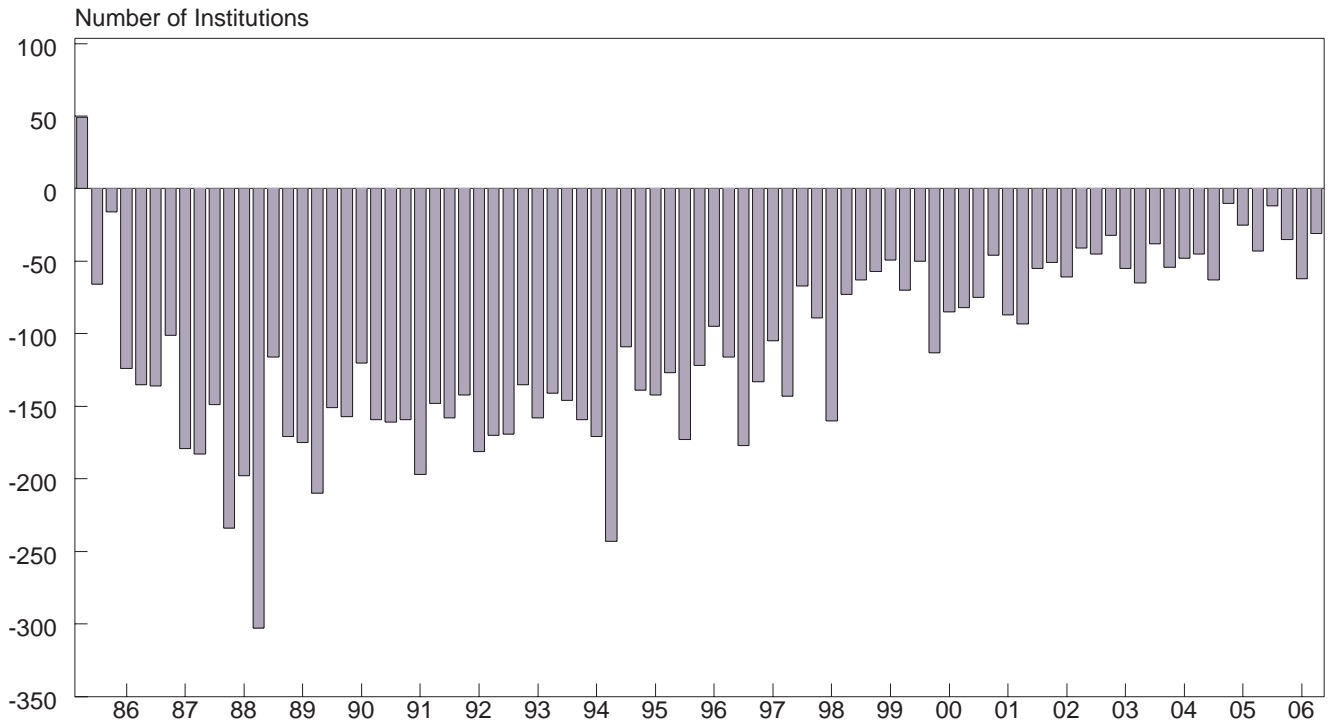


	2004				2005				2006				2007
New Charters	27	30	36	35	33	44	45	57	43	55	47	46	41
Mergers	91	63	88	80	77	105	50	78	85	67	83	107	72
Failures	3	1	0	0	0	0	0	0	0	0	0	0	1
Other Changes, Net*	2	-4	-2	-3	0	-2	-5	-4	-1	0	0	0	1
No. of Institutions at end of quarter	9,116	9,078	9,024	8,976	8,931	8,868	8,858	8,833	8,790	8,778	8,743	8,681	8,650

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

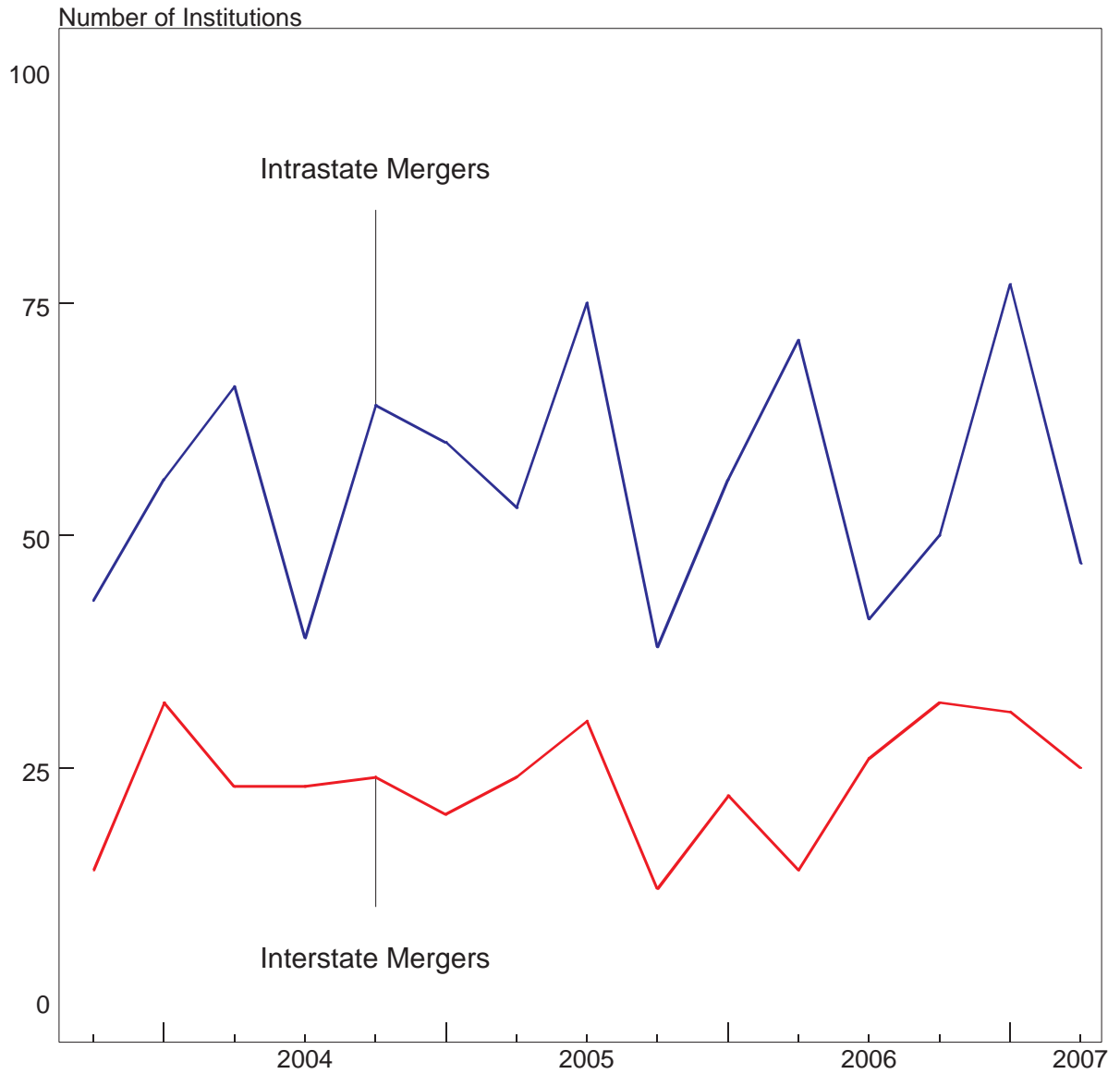
Quarterly Change in the Number of FDIC-Insured Institutions

1986-2007



Institution Mergers: Interstate vs. Intrastate

Quarterly, 2003 - 2007

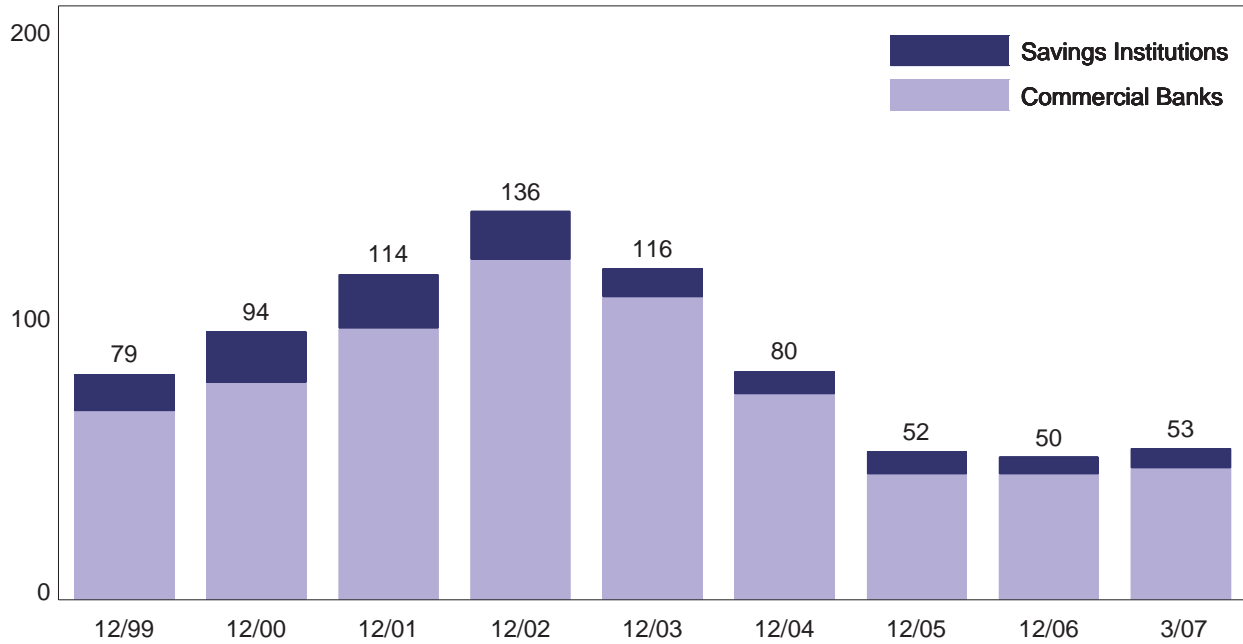


Intrastate Mergers	43	56	66	39	64	60	53	75	38	56	71	41	50	77	47
Interstate Mergers	14	32	23	23	24	20	24	30	12	22	14	26	32	31	25

Number of FDIC-Insured "Problem" Institutions

1999-2007

Number of Institutions



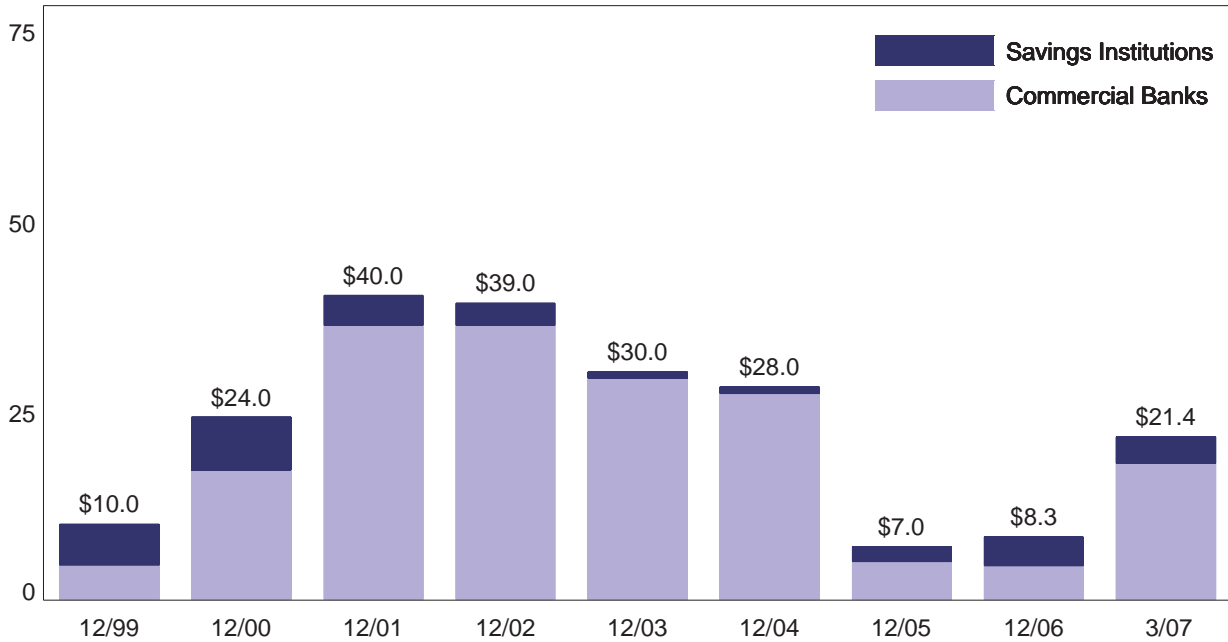
Savings Institutions
Commercial Banks

12/99	13	18	19	17	10	8	8	6	7
12/00	66	76	95	119	106	72	44	44	46

Assets of FDIC-Insured "Problem" Institutions

1999-2007

\$ Billions

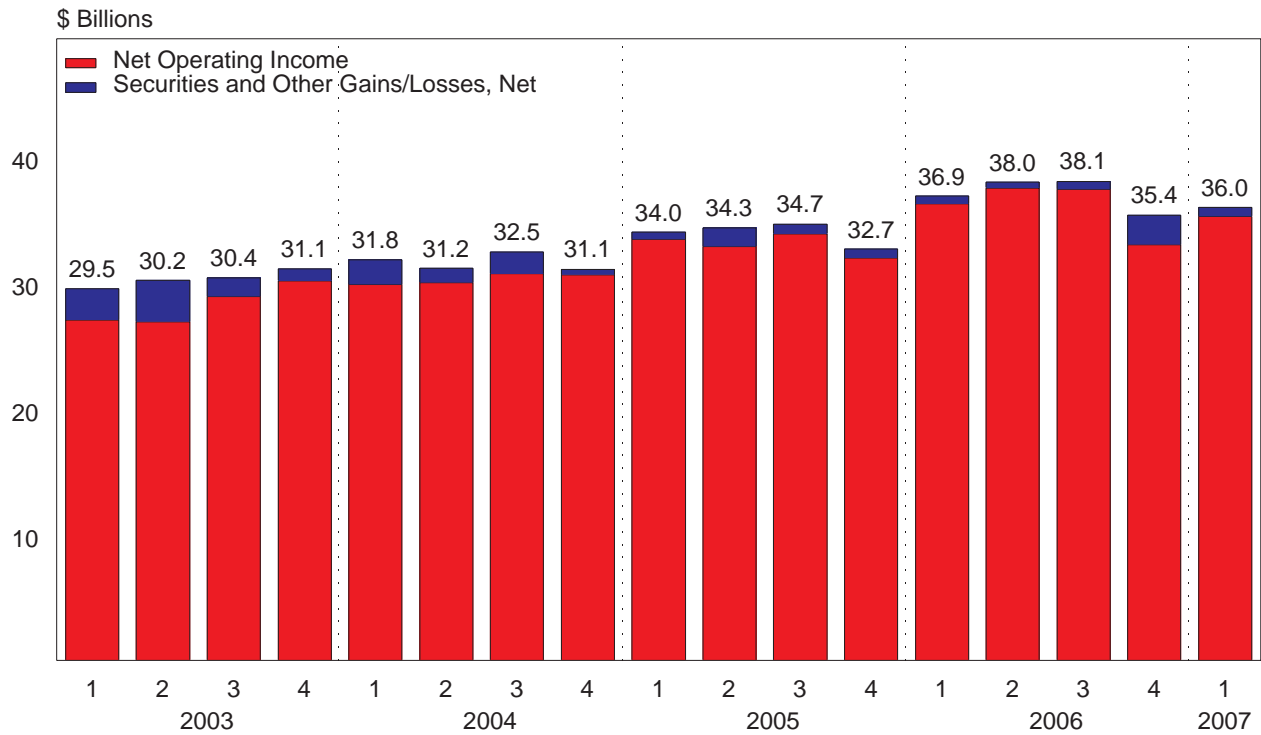


Savings Institutions
Commercial Banks

12/99	5.5	7.0	4.0	3.0	1.0	1.0	2.0	3.9	3.5
12/00	4.5	17.0	36.0	36.0	29.0	27.0	5.0	4.4	17.9

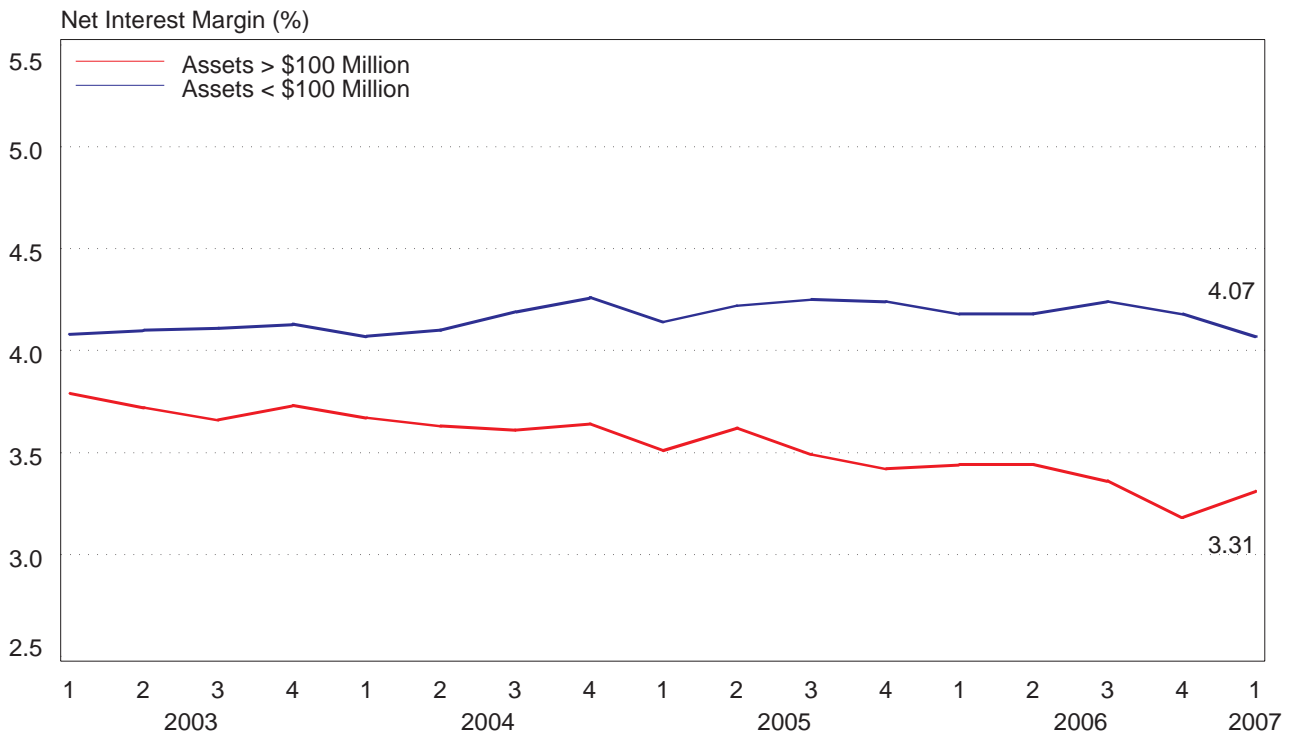
Quarterly Net Income

2003 - 2007



Quarterly Net Interest Margins, Annualized

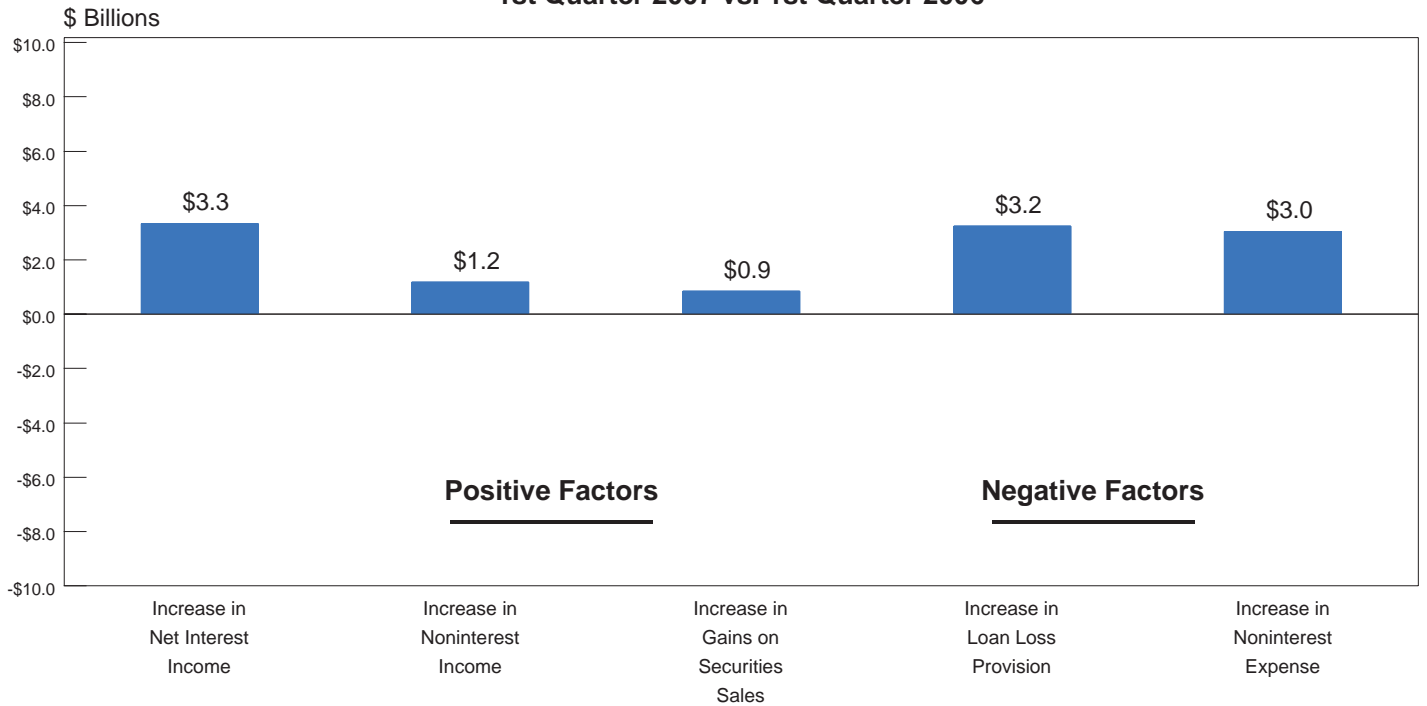
2003 - 2007



Sources of Earnings Growth

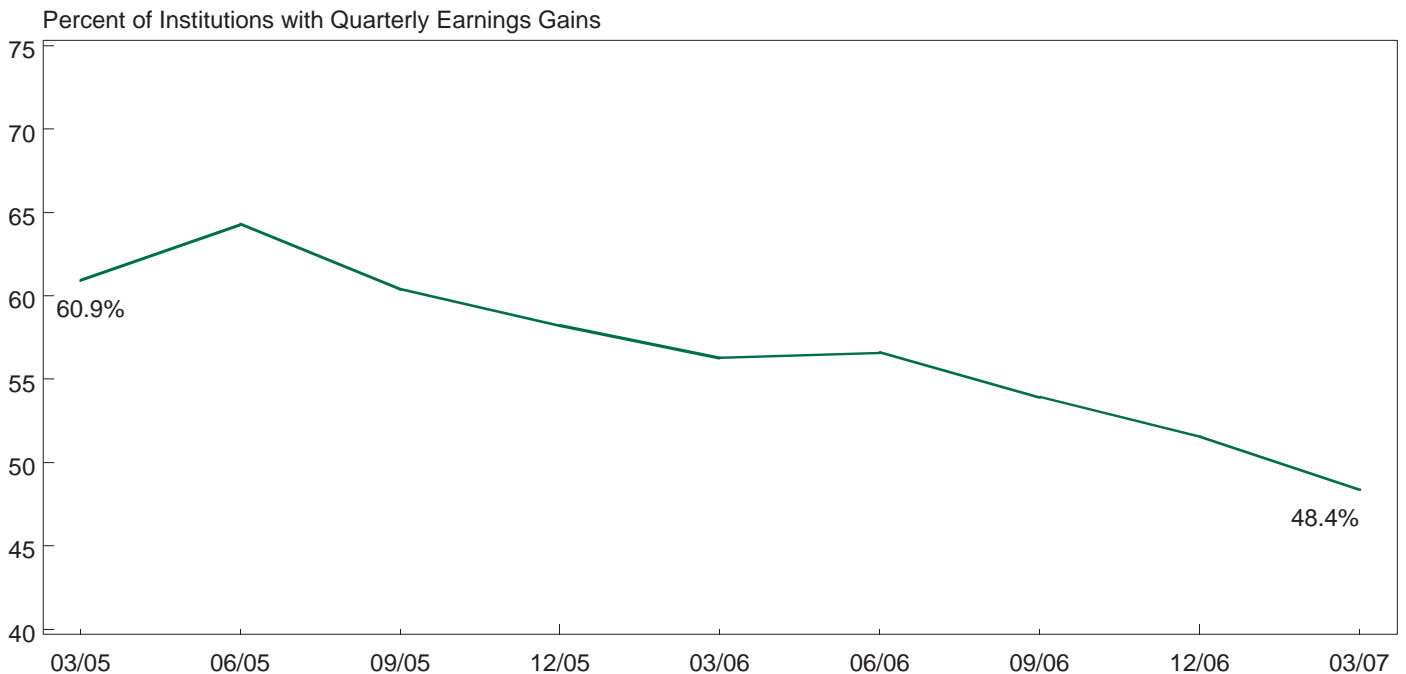
Contributions to Pre-Tax Earnings Growth

1st Quarter 2007 vs. 1st Quarter 2006



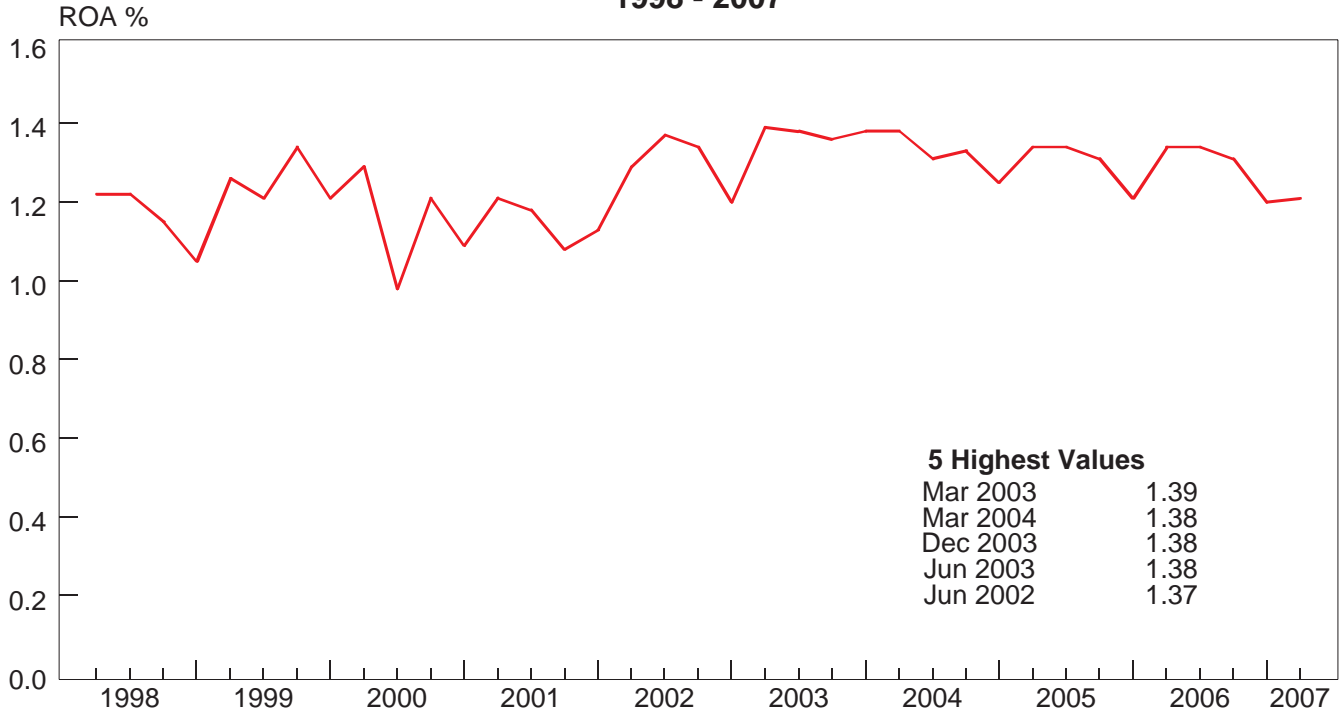
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2005-2007



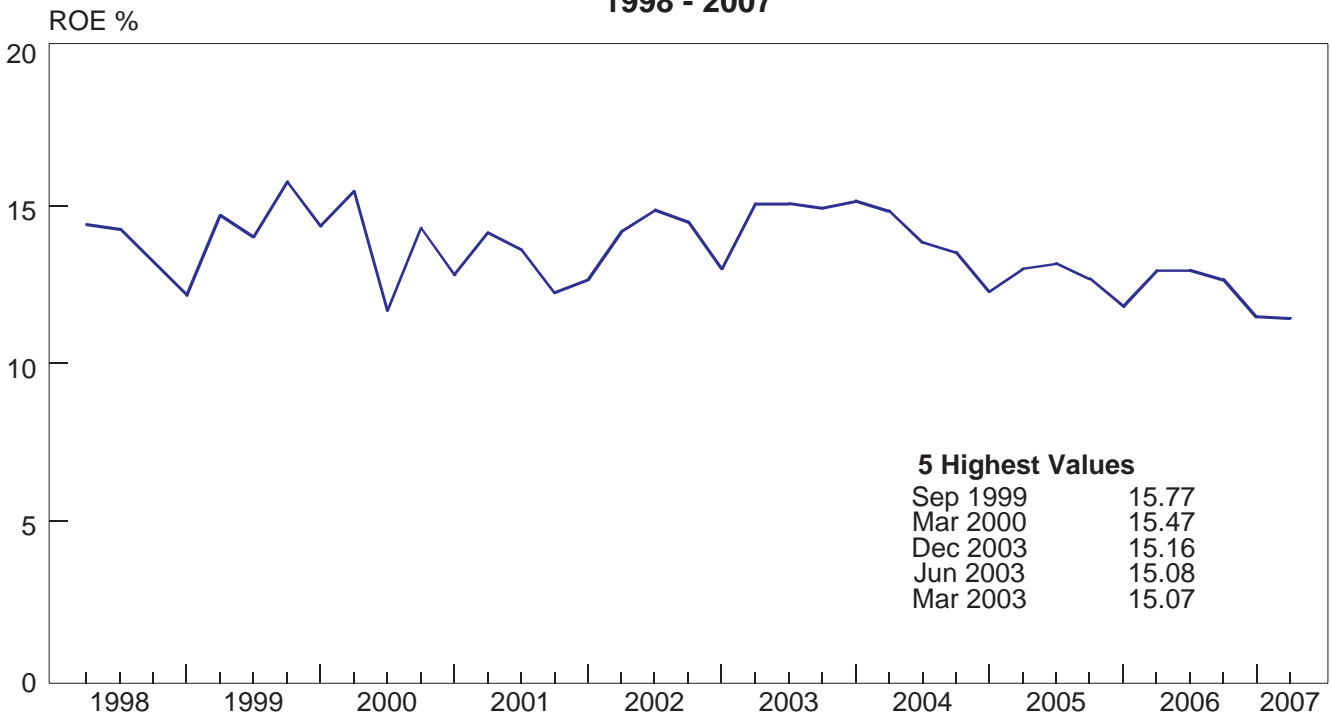
Quarterly Return on Assets (ROA), Annualized

1998 - 2007

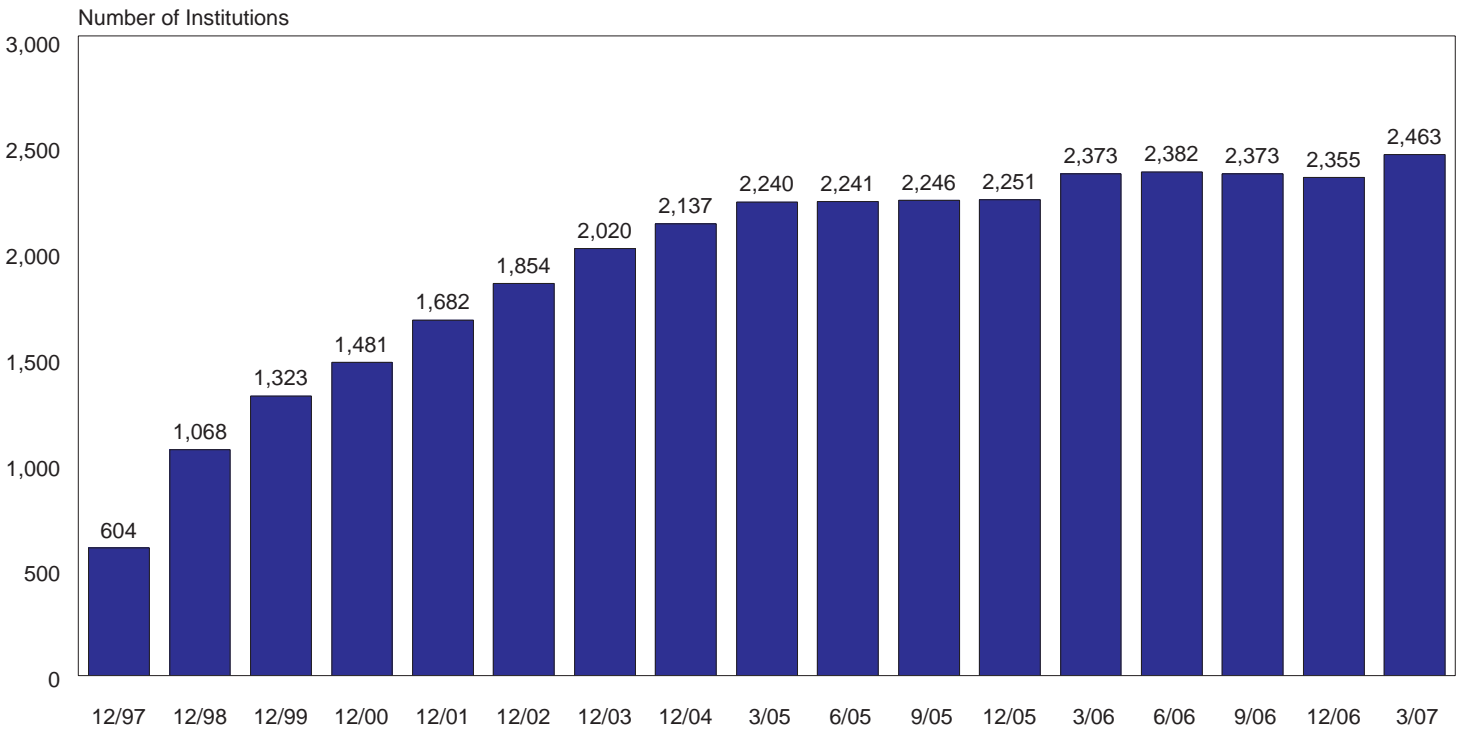


Quarterly Return on Equity (ROE), Annualized

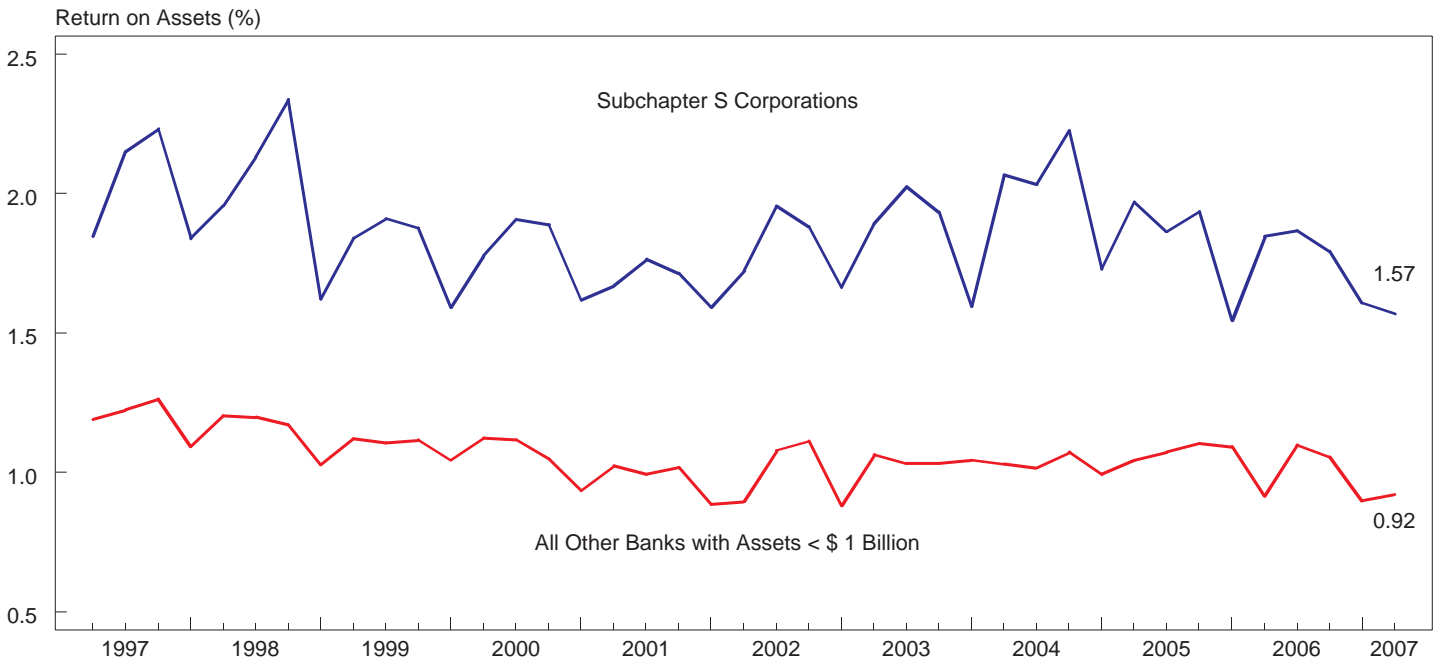
1998 - 2007



Number of Subchapter S Corporations 1997-2007

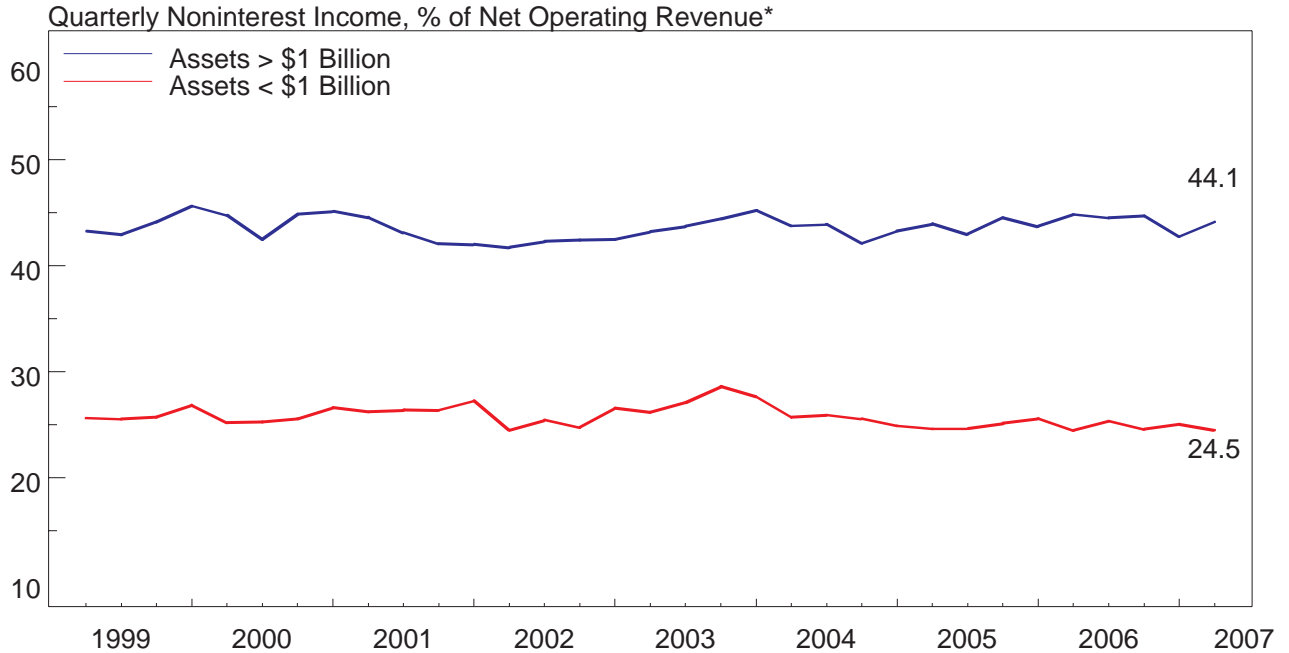


Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1997-2007



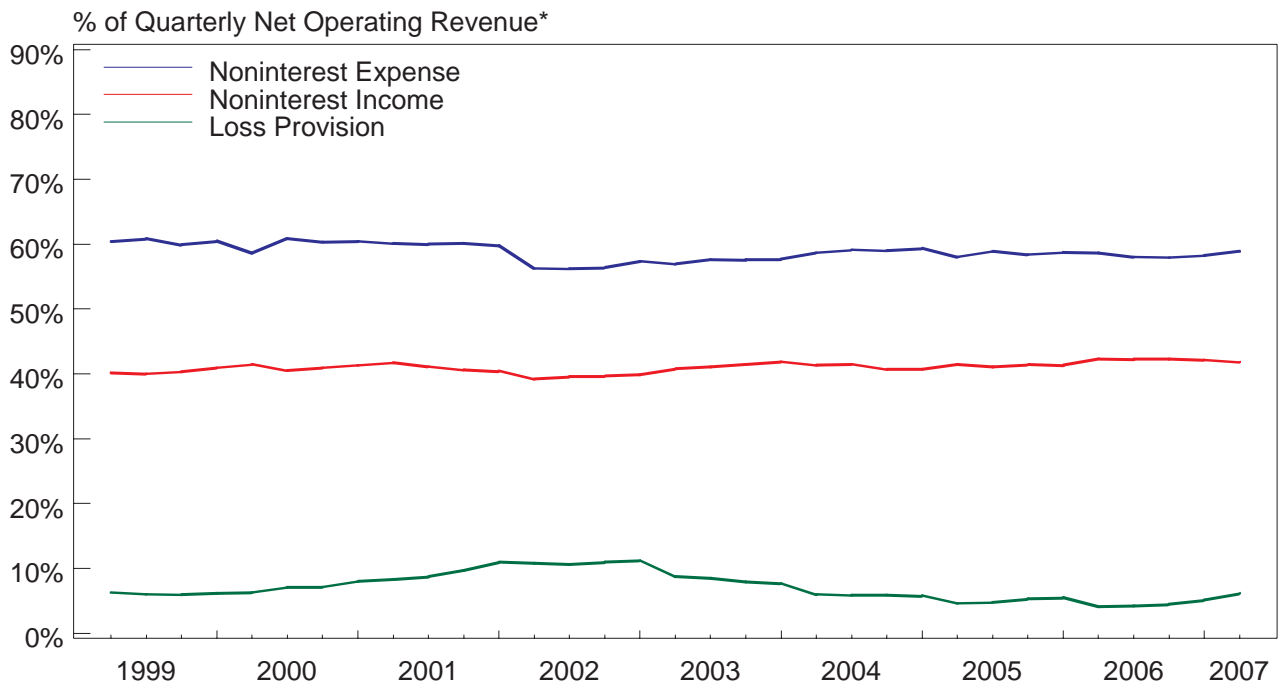
Noninterest Income as a Percentage of Net Operating Revenue*

1999 - 2007



Trends in FDIC-Insured Institutions' Income & Expenses

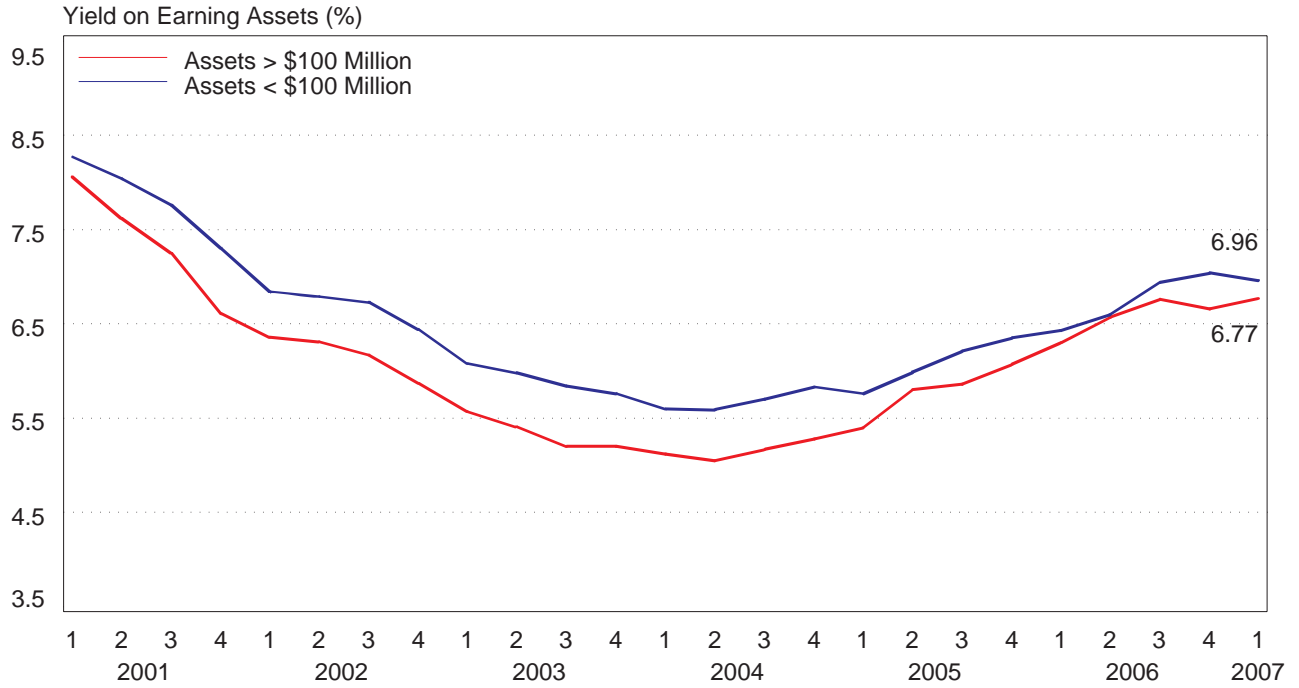
1999 - 2007



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

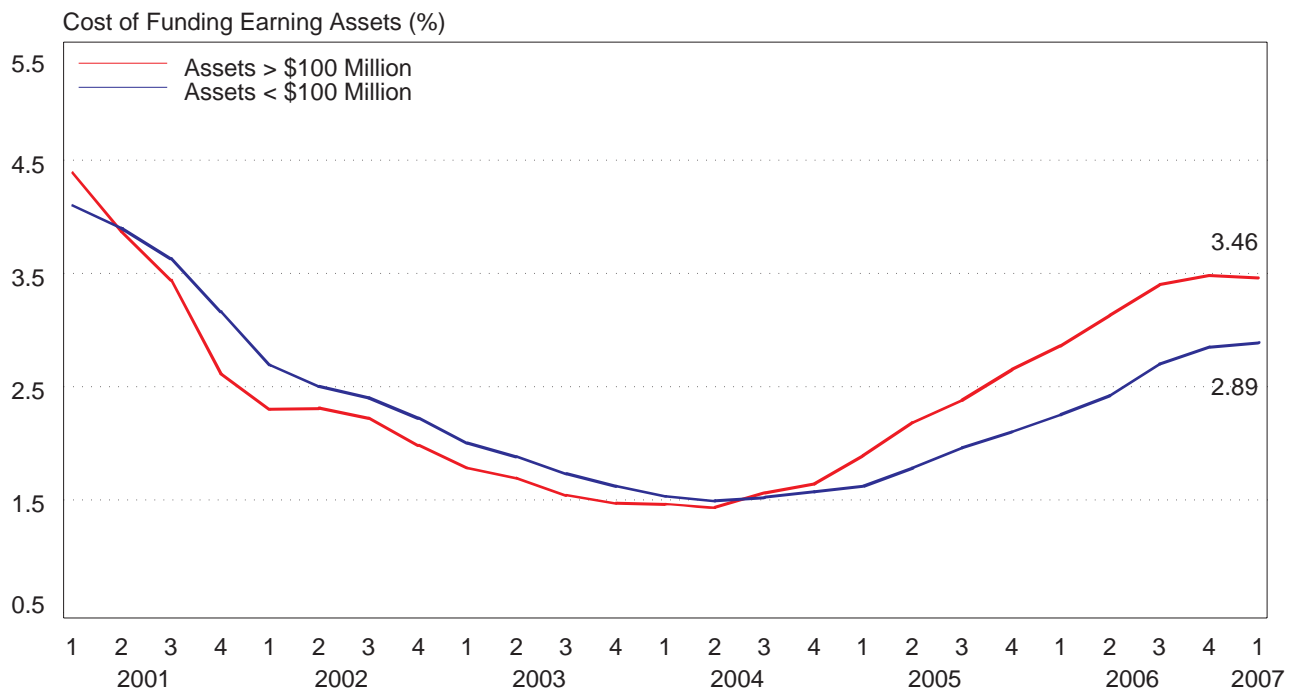
Quarterly Yield on Earning Assets

2001 - 2007



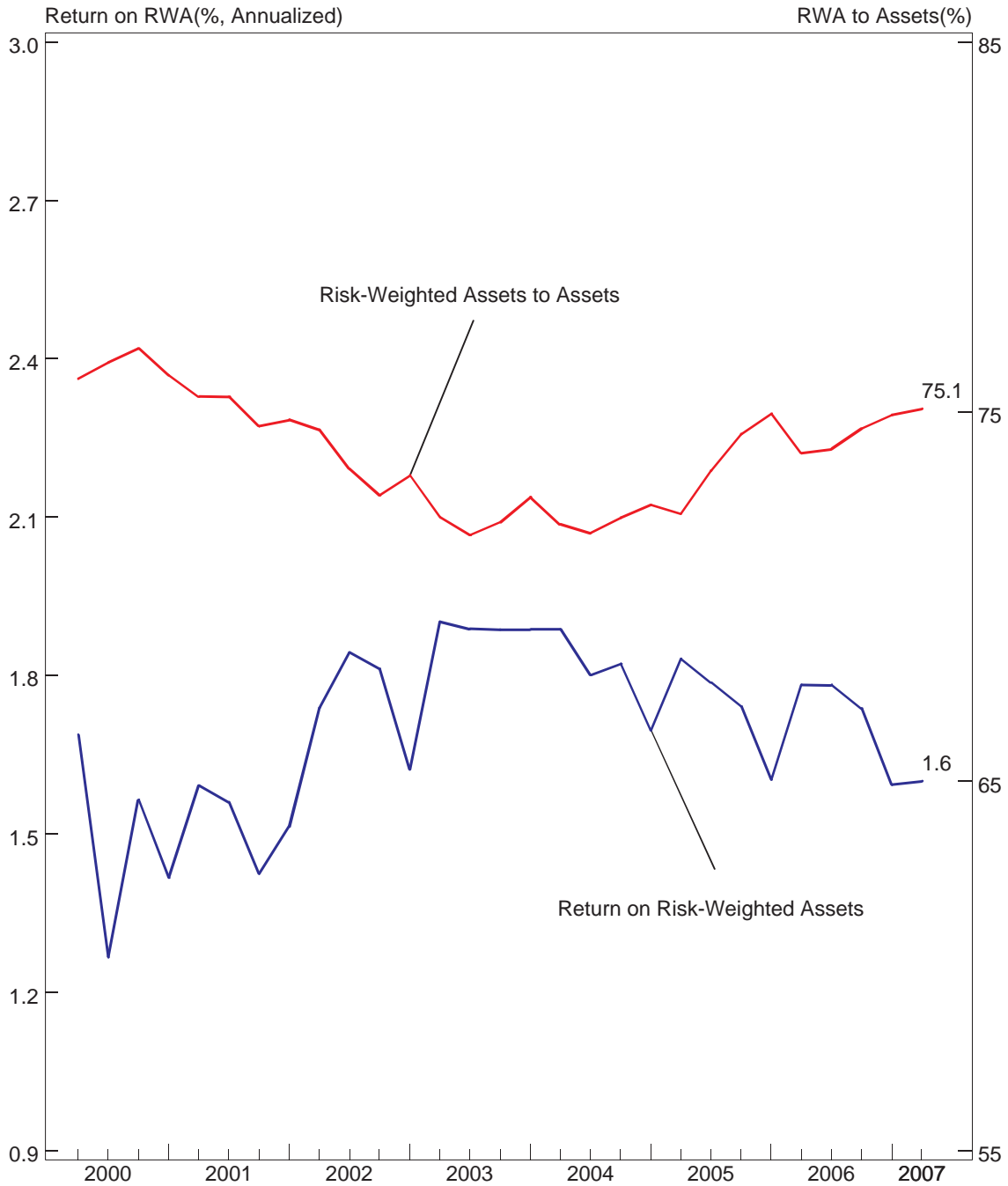
Quarterly Cost of Funding Earning Assets

2001 - 2007



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

2000 - 2007

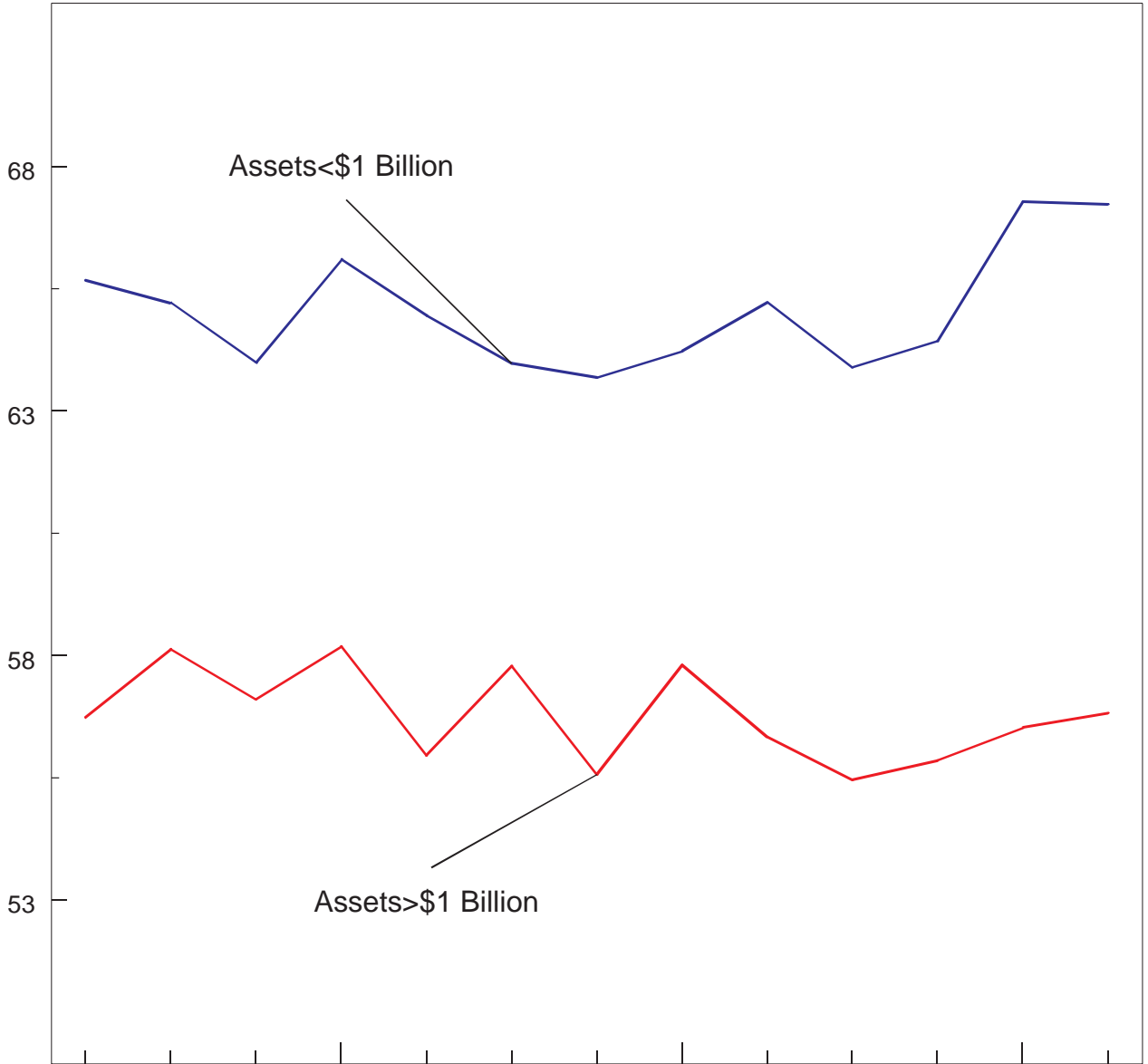


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2004 - 2007

Efficiency Ratio (%)

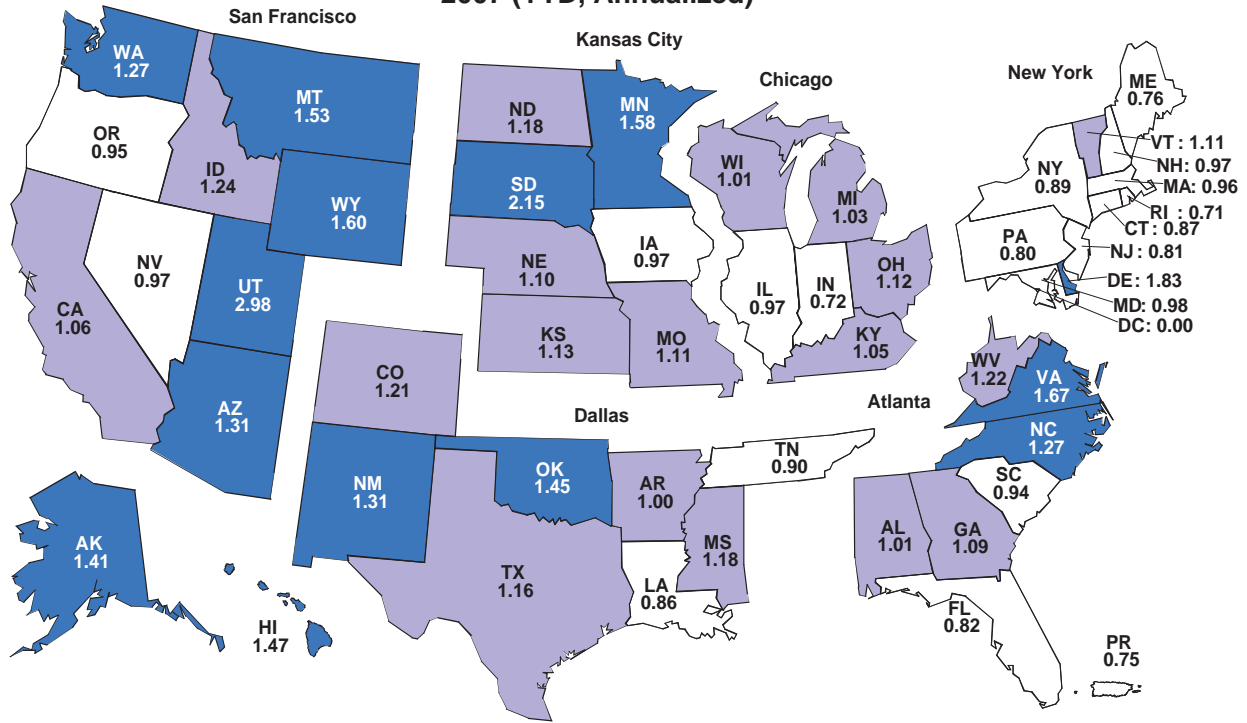


	03/04	06/04	09/04	12/04	03/05	06/05	09/05	12/05	03/06	06/06	09/06	12/06	03/07
Assets<\$1 Billion	65.18	64.72	63.50	65.61	64.46	63.48	63.19	63.73	64.73	63.40	63.94	66.79	66.74
Assets>\$1 Billion	56.24	57.63	56.61	57.69	55.46	57.29	55.07	57.31	55.84	54.96	55.36	56.03	56.33
Total	57.45	58.57	57.55	58.73	56.62	58.09	56.12	58.17	56.95	56.01	56.42	57.43	57.56

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

Return on Assets (ROA)

2007 (YTD, Annualized)



ROA < 1 percent
 ROA 1 - 1.25 percent
 ROA > 1.25 percent

ROA Rankings by State

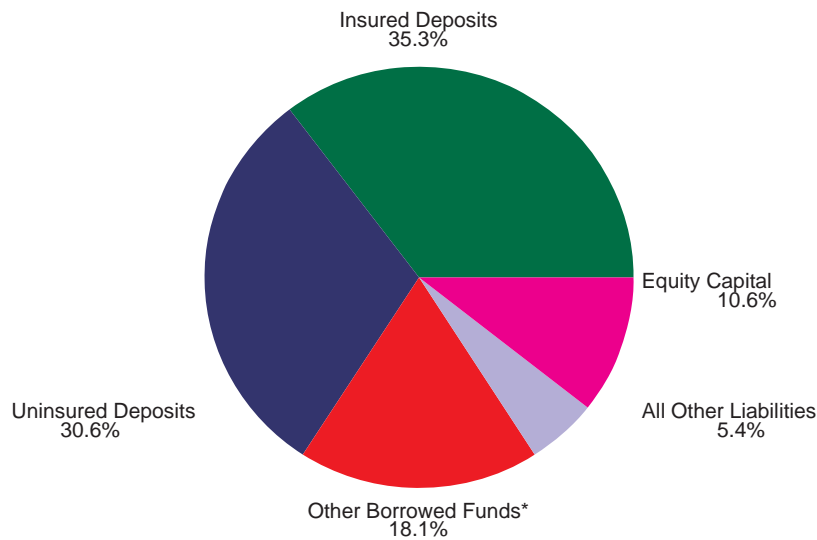
Rank	State	No. of Inst. as of 3/31/07	YTD 2007	YTD 2006	Change*
1	Utah	70	2.98	2.89	9
2	South Dakota	89	2.15	1.84	31
3	Delaware	35	1.83	2.03	(20)
4	Virginia	124	1.67	2.02	(35)
5	Wyoming	45	1.60	1.72	(12)
6	Minnesota	448	1.58	1.50	8
7	Montana	80	1.53	1.60	(7)
8	Hawaii	9	1.47	1.52	(5)
9	Oklahoma	261	1.45	1.60	(15)
10	Alaska	7	1.41	1.51	(10)
11	Arizona	53	1.31	3.39	(208)
12	New Mexico	53	1.31	1.31	0
13	North Carolina	111	1.27	1.27	0
14	Washington	100	1.27	1.33	(6)
15	Idaho	18	1.24	1.35	(11)
16	West Virginia	70	1.22	1.16	6
17	Colorado	164	1.21	1.26	(5)
18	Mississippi	98	1.18	1.27	(9)
19	North Dakota	96	1.18	1.60	(42)
20	Texas	642	1.16	1.21	(5)
21	Kansas	359	1.13	1.11	2
22	Ohio	275	1.12	1.12	0
23	Missouri	366	1.11	1.19	(8)
24	Vermont	19	1.11	1.22	(11)
25	Nebraska	251	1.10	1.22	(12)
26	Georgia	352	1.09	1.27	(18)
27	California	306	1.06	1.25	(19)
28	Kentucky	220	1.05	1.40	(35)
29	Michigan	170	1.03	1.16	(13)
30	Alabama	161	1.01	1.32	(31)
31	Wisconsin	302	1.01	1.09	(8)
32	Arkansas	154	1.00	1.14	(14)
33	Maryland	111	0.98	1.26	(28)
34	Illinois	681	0.97	1.05	(8)
35	Iowa	398	0.97	1.05	(8)
36	Nevada	40	0.97	1.58	(61)
37	New Hampshire	26	0.97	1.09	(12)
38	Massachusetts	190	0.96	1.09	(13)
39	Oregon	40	0.95	1.11	(16)
40	South Carolina	95	0.94	1.20	(26)
41	Tennessee	204	0.90	1.69	(79)
42	New York	203	0.89	1.24	(35)
43	Connecticut	57	0.87	1.00	(13)
44	Louisiana	166	0.86	1.10	(24)
45	Florida	308	0.82	1.09	(27)
46	New Jersey	128	0.81	1.13	(32)
47	Pennsylvania	252	0.80	1.03	(23)
48	Maine	35	0.76	1.02	(26)
49	Puerto Rico	10	0.75	0.78	(3)
50	Indiana	170	0.72	0.61	11
51	Rhode Island	13	0.71	0.87	(16)
52	District of Col.	7	0.00	0.39	(39)
	U.S. and Terr.	8,650	1.21	1.34	(13)

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

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

Total Liabilities and Equity Capital

March 31, 2007

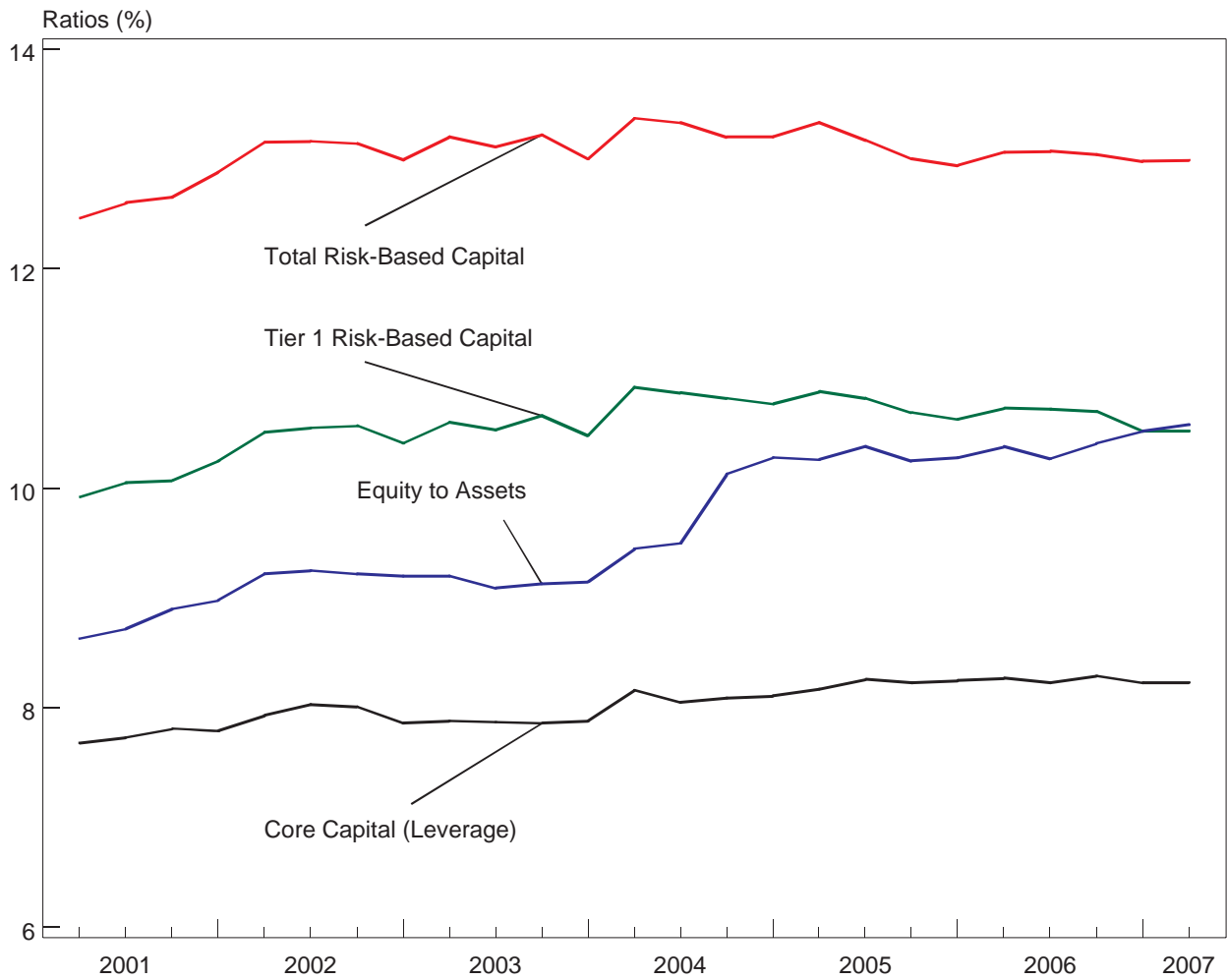


(\$ Billions)	3/31/06	3/31/07	% Change
Insured Deposits (estimated)	4,001	4,237	5.9
Uninsured Deposits	3,318	3,663	10.4
In Foreign Offices	988	1,201	21.6
Other Borrowed Funds*	2,118	2,174	2.6
All Other Liabilities	610	644	5.6
Subordinated Debt	135	165	22.2
Equity Capital	1,163	1,268	9.0
Total Liabilities and Equity Capital	11,210	11,981	6.9

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

Capital Ratios

2001 - 2007

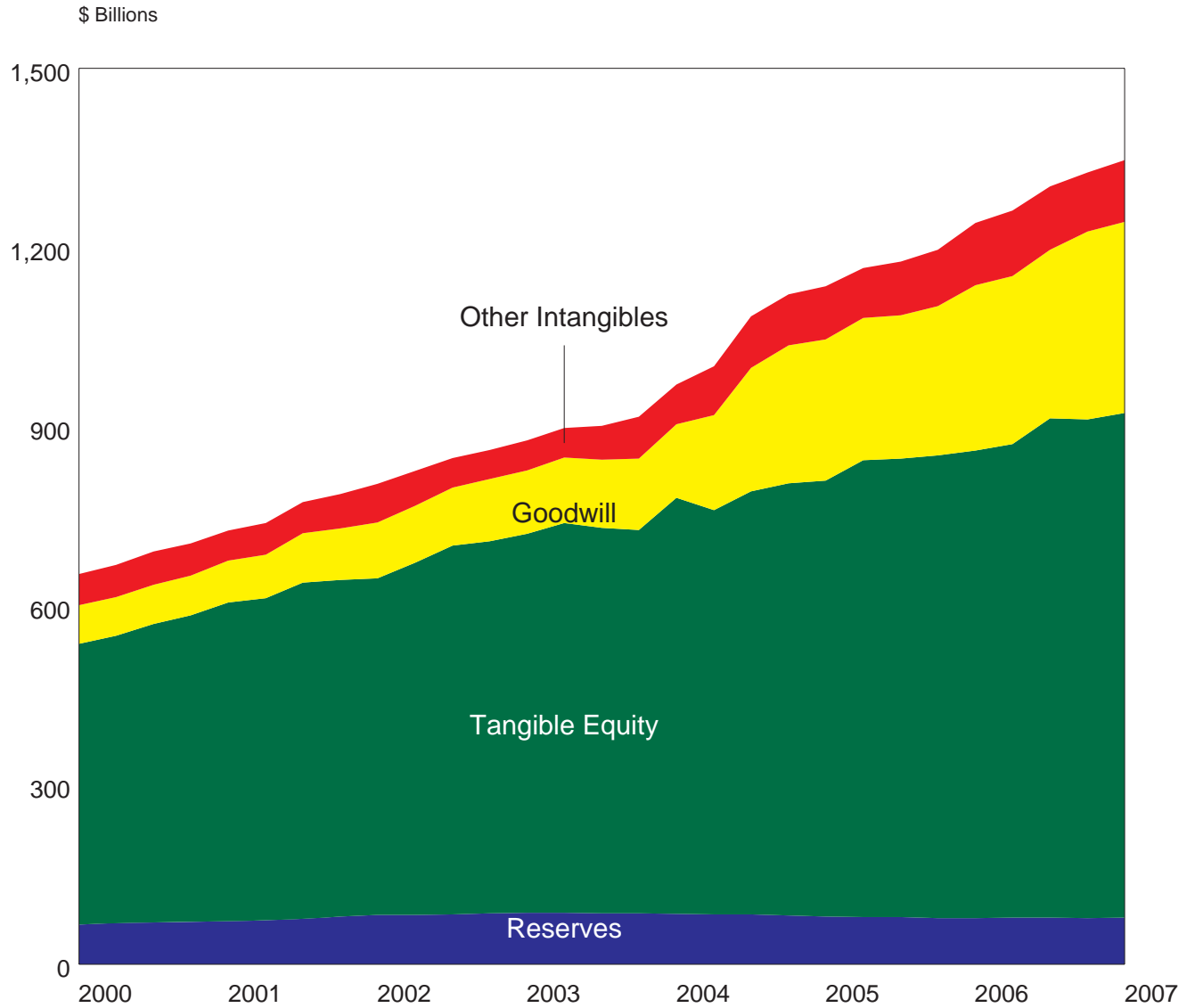


	12/01	12/02	12/03	12/04	12/05	12/06	3/07
Total Risk-Based Capital	12.88	12.99	13.00	13.20	12.94	12.98	12.99
Tier 1 Risk-Based Capital	10.25	10.41	10.48	10.77	10.63	10.52	10.52
Equity to Assets	8.98	9.20	9.15	10.28	10.28	10.52	10.58
Core Capital (Leverage)	7.79	7.86	7.88	8.11	8.25	8.23	8.23

Equity Capital and Reserves

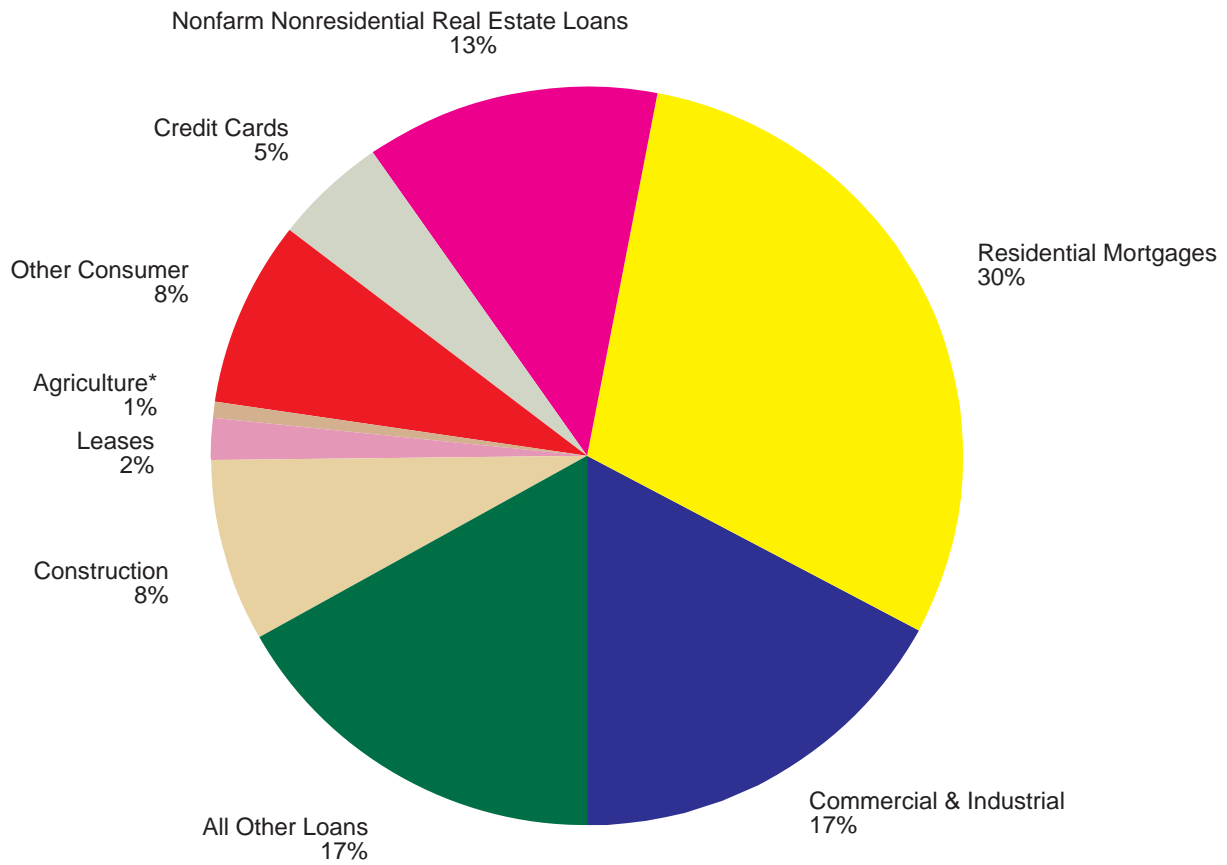
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2007



Loan Portfolio Composition

March 31, 2007

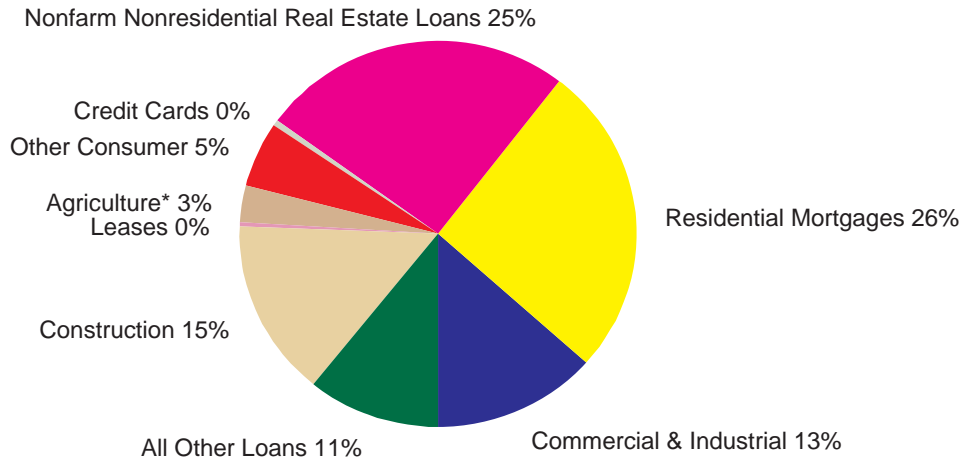


* OTS - Supervised Savings Associations do not identify agricultural loans.

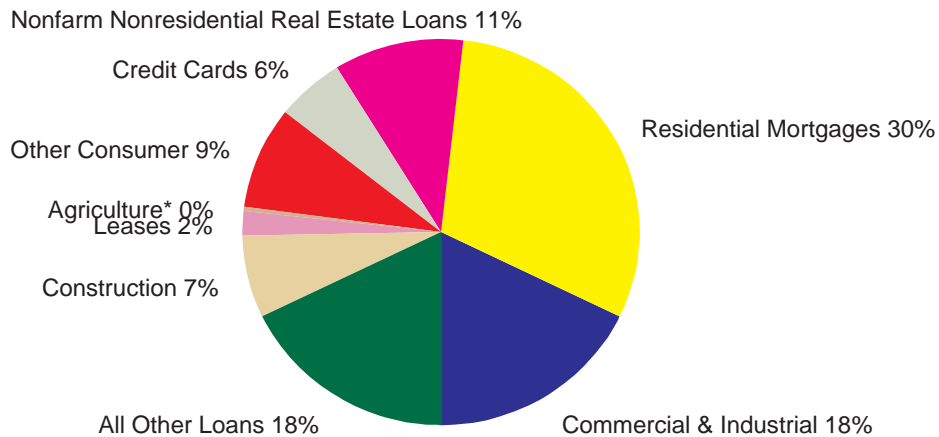
Loan Portfolio Composition by Asset Size

March 31, 2007

Assets < \$1 Billion



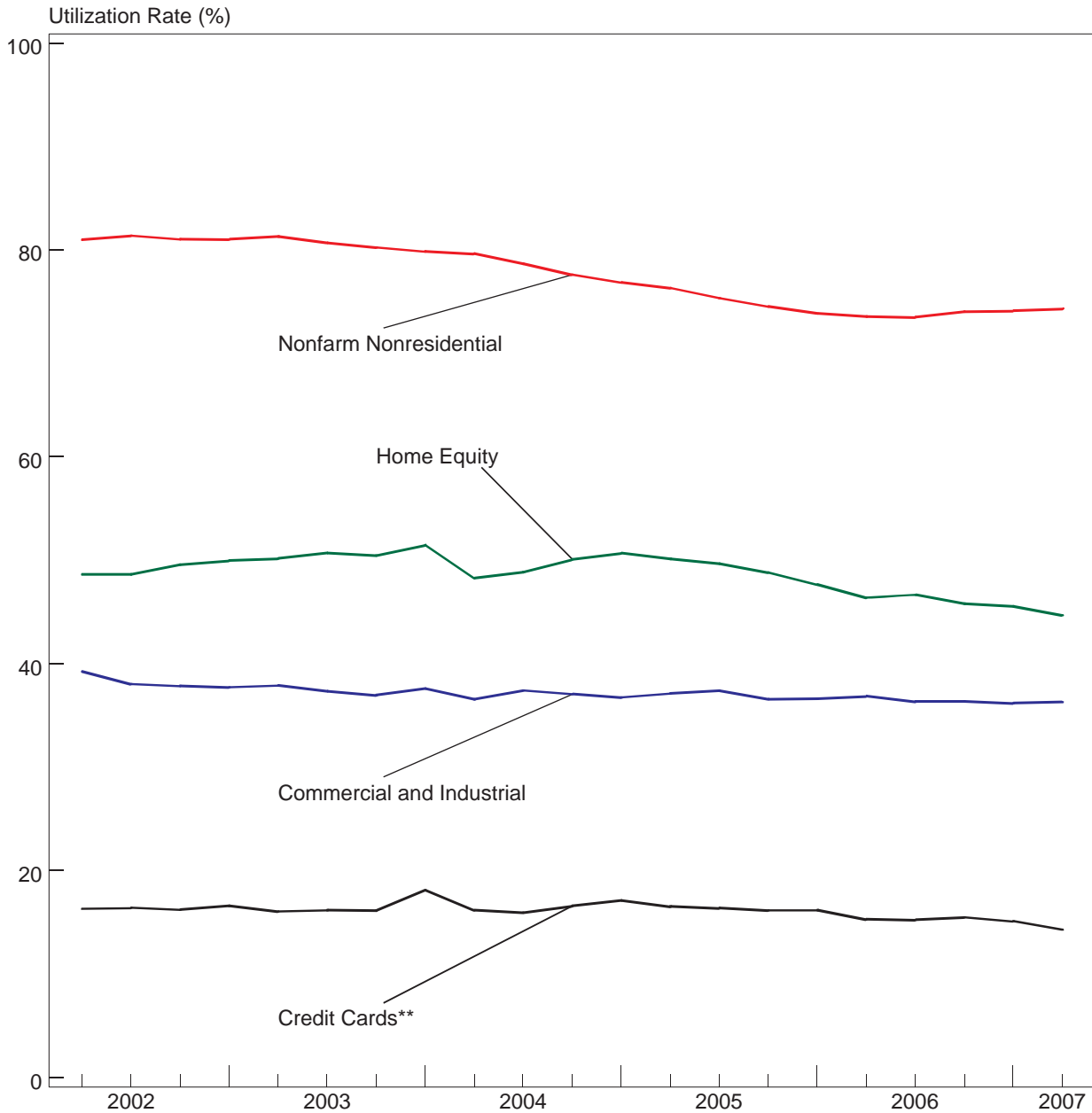
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

2002-2007

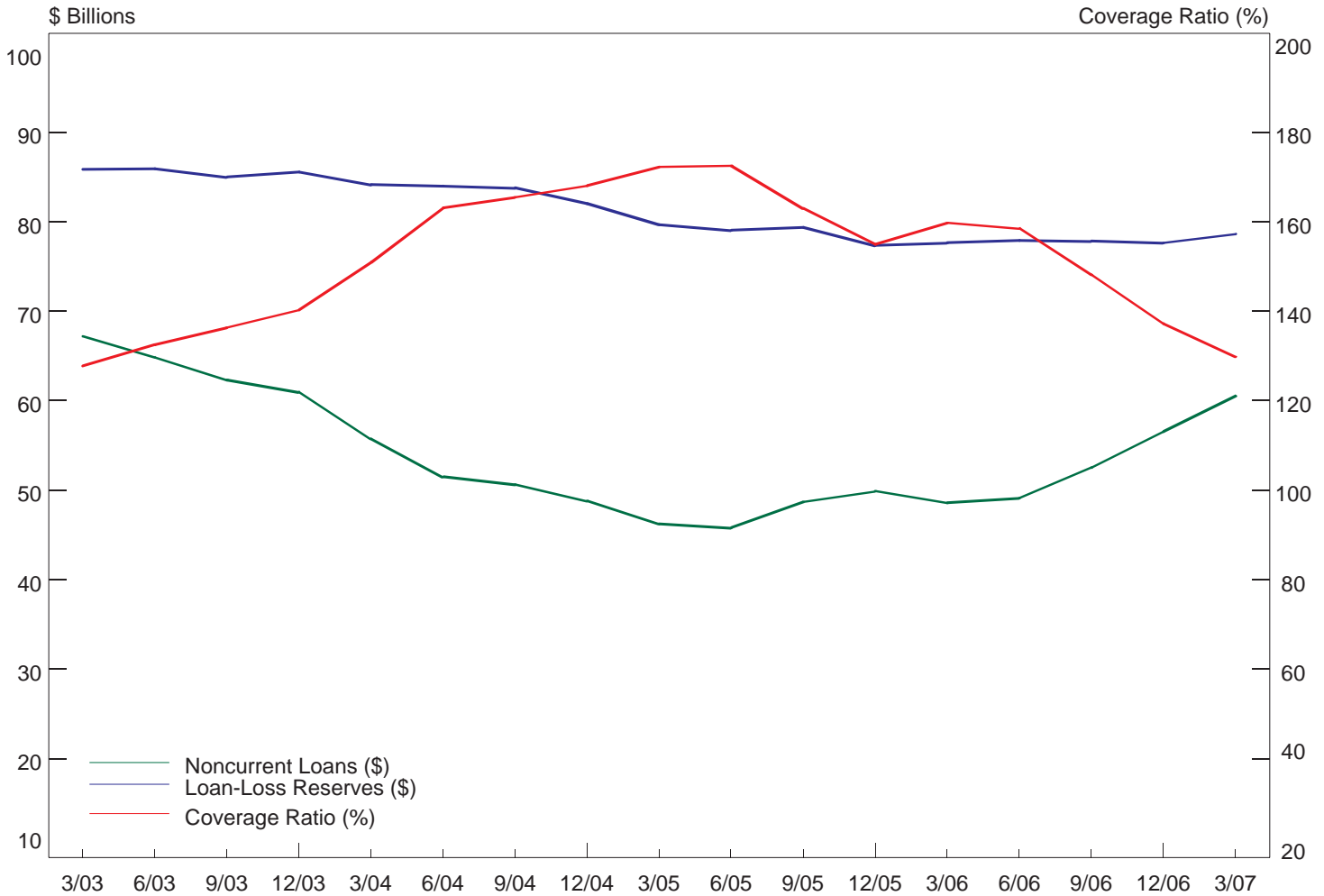


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2003-2007



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 56.6 60.5

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 77.8 77.6 78.6

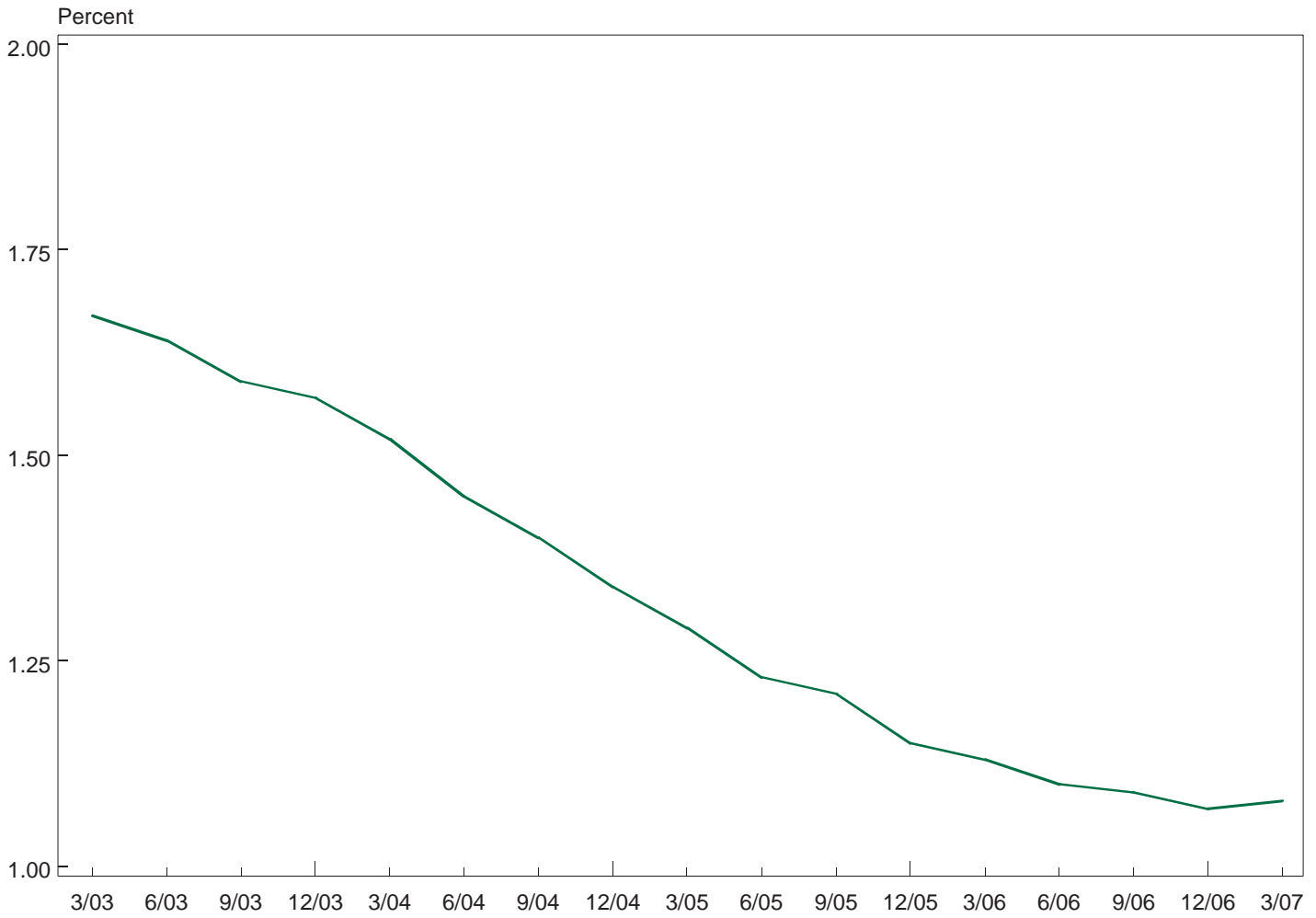
Coverage Ratio (%)

128 133 136 140 151 163 165 168 172 173 163 155 160 159 148 137 130

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2003-2007

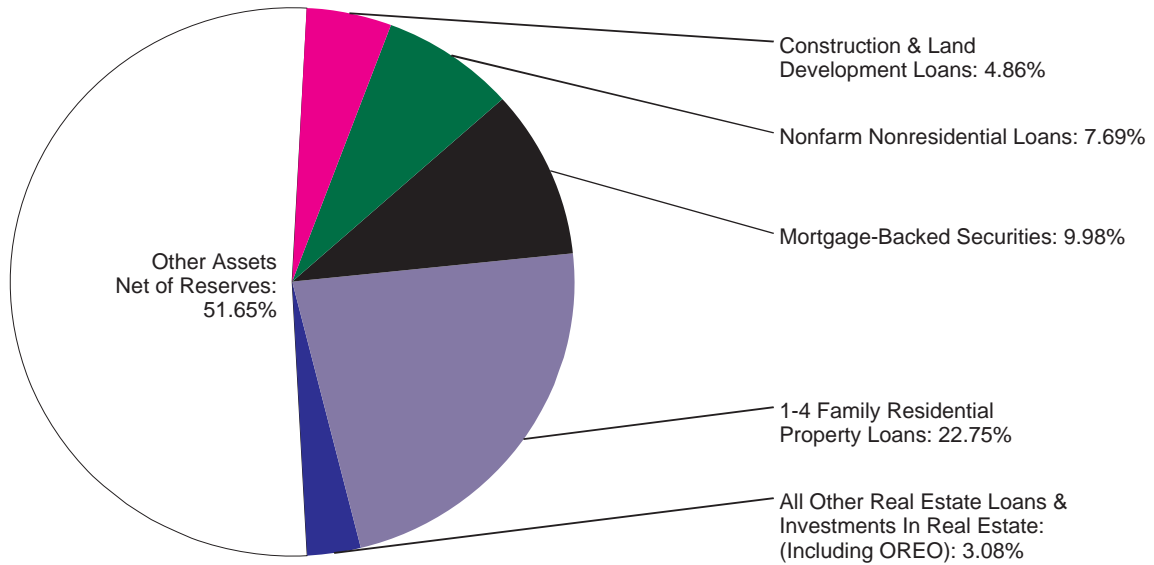


Loss Allowance to Loans and Leases

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 1.07 1.08

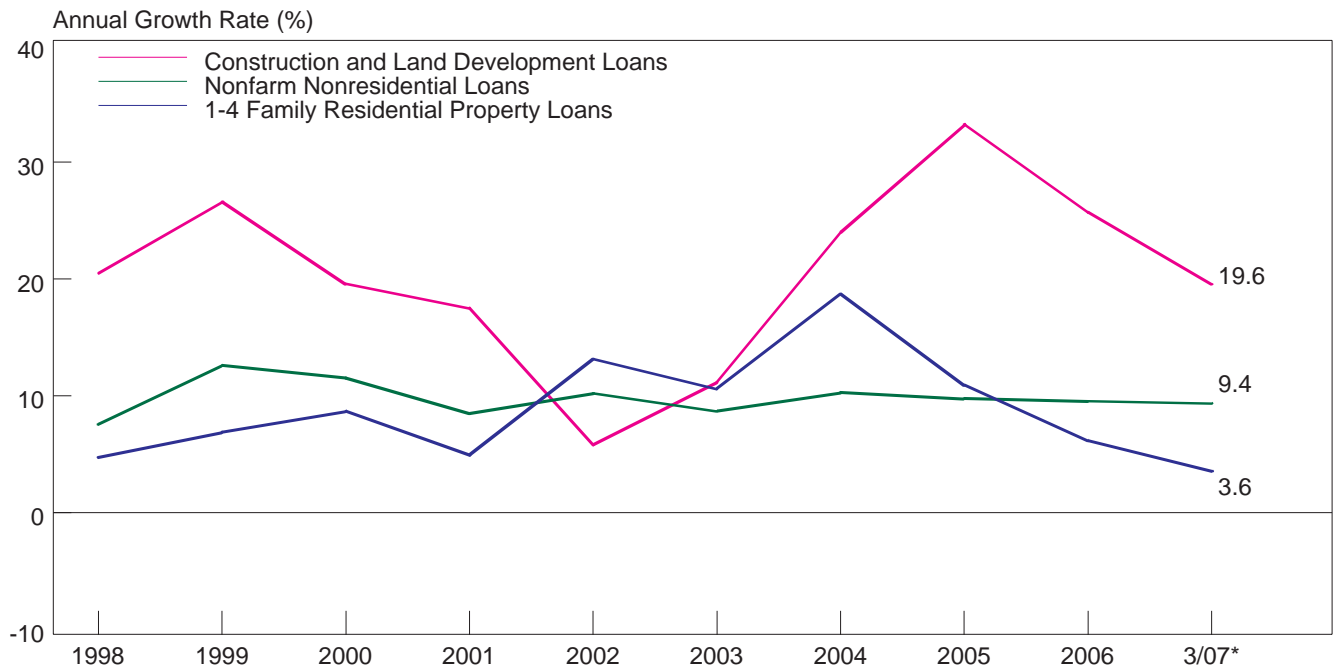
Real Estate Assets as a Percent of Total Assets

March 31, 2007



Real Estate Loan Growth Rates*

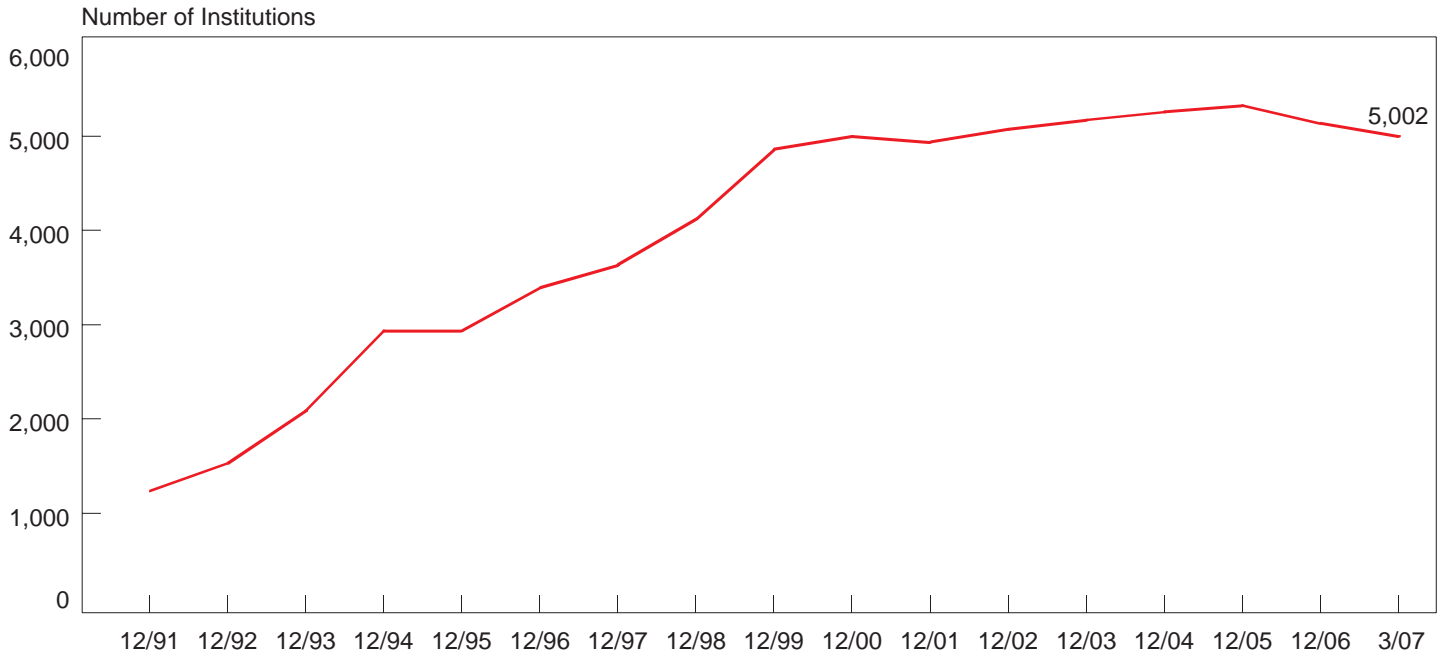
1998-2007



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

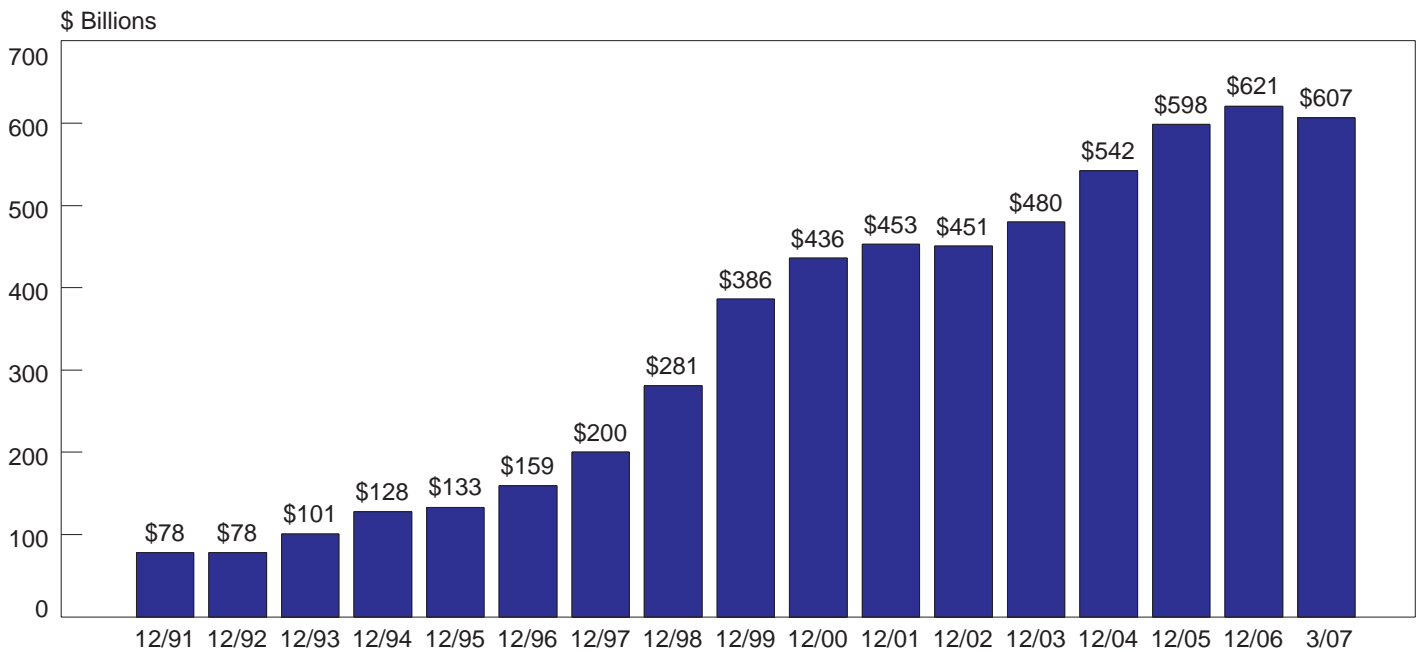
Number of Institutions with FHLB Advances

1991 - 2007

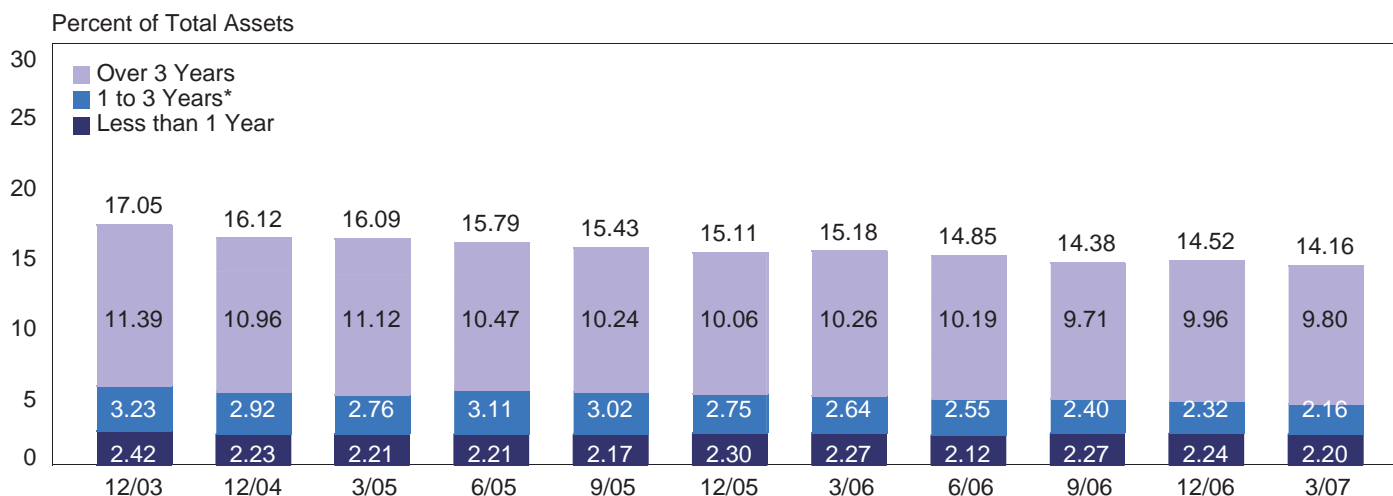


Amount of FHLB Advances Outstanding

1991 - 2007

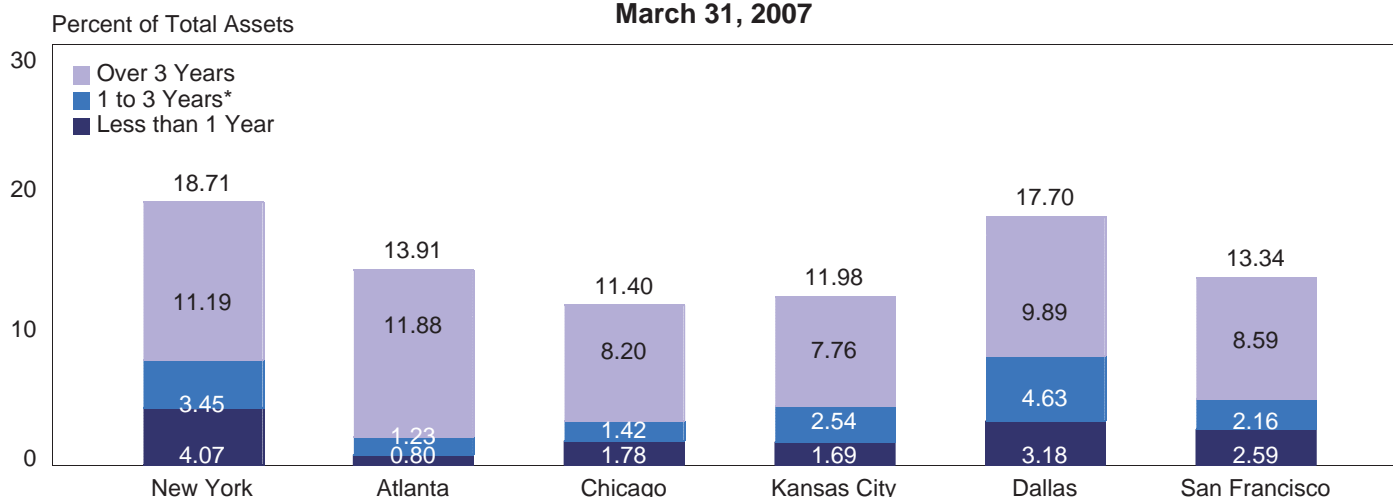


Debt Securities by Maturity or Repricing Frequency...



...and by Region

March 31, 2007



Total Securities (Debt and Equity)

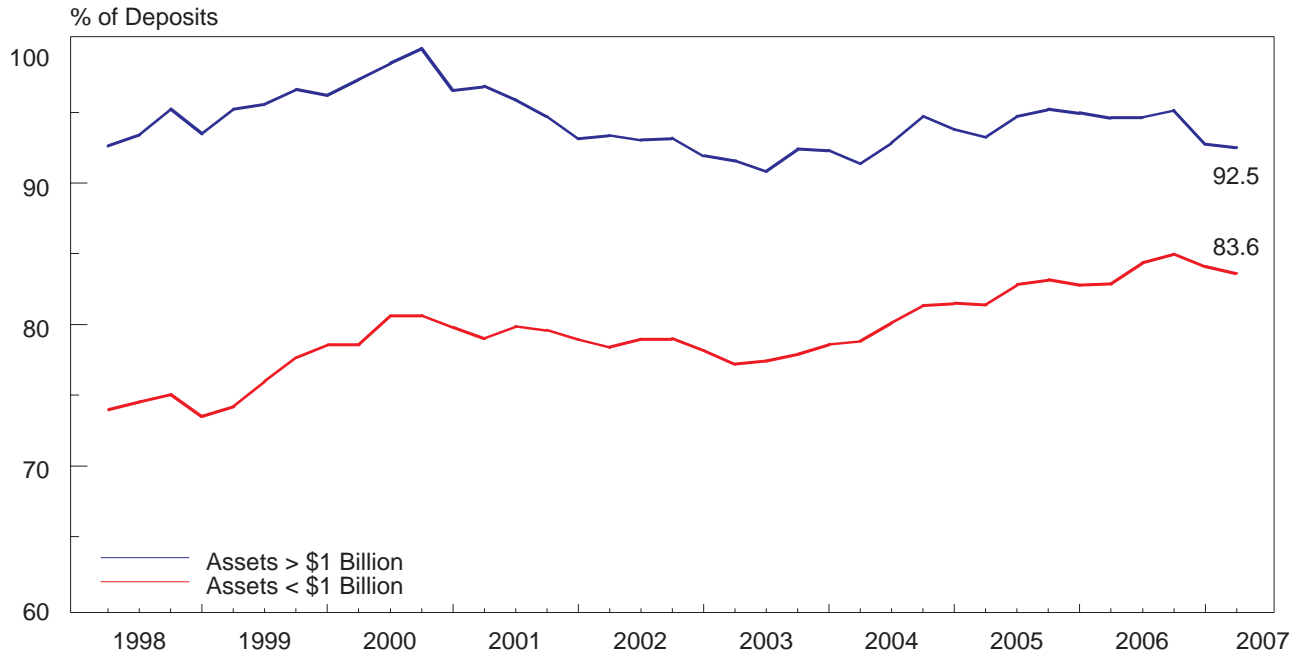
(\$ Billions)

	3/05	6/05	9/05	12/05	3/06	6/06	9/06	12/06	3/07
U.S. Government Obligations:									
U.S. Treasury	58	55	61	59	56	46	45	48	40
U.S. Agencies	11	11	12	11	12	12	12	11	12
Government Sponsored Enterprises	281	279	279	283	283	271	276	268	259
Mortgage Pass-through Securities	759	746	739	738	775	795	778	785	777
Collateralized Mortgage Obligations	384	395	400	402	413	419	430	411	418
State, County, Municipal Obligations	121	125	128	131	134	136	140	147	150
Asset Backed Securities	80	86	86	80	81	88	93	89	90
Other Debt Securities	171	169	163	165	180	182	193	194	200
Equity Securities	23	22	22	23	21	23	24	27	23
Total Securities	\$1,888	\$1,889	\$1,890	\$1,893	\$1,956	\$1,971	\$1,992	\$1,980	\$1,969

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

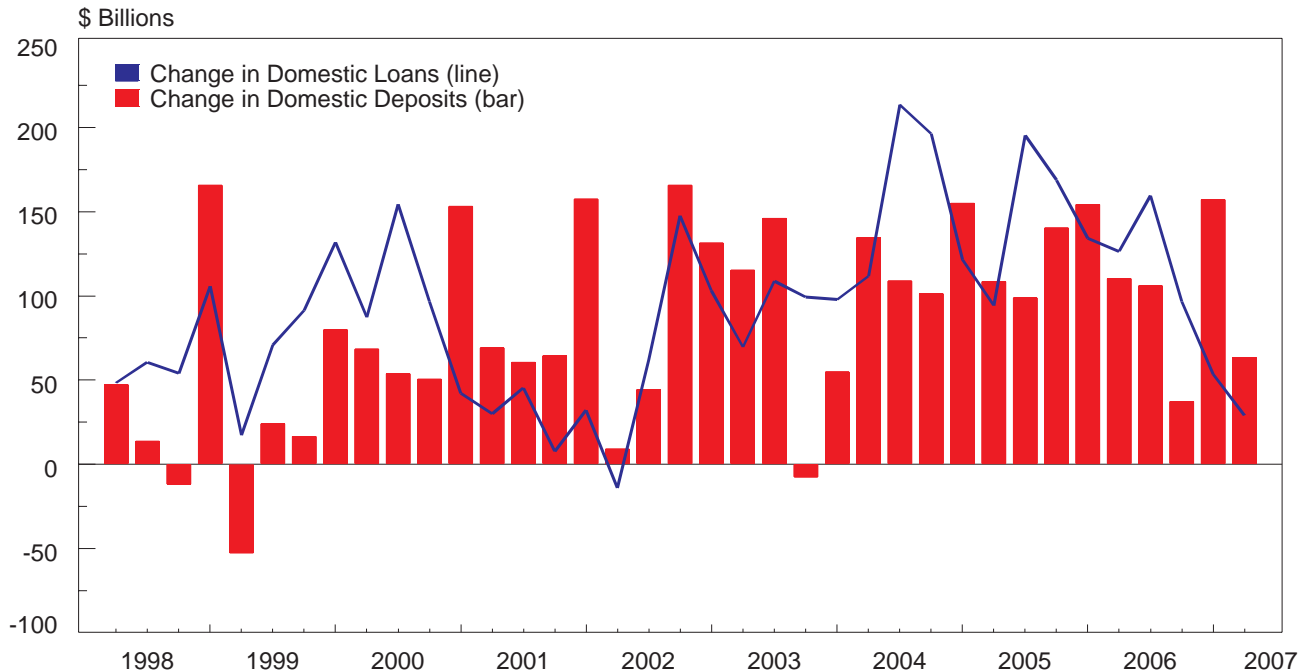
Net Loans and Leases to Deposits (Domestic and Foreign)

1998 - 2007



Quarterly Change in Domestic Loans vs Domestic Deposits

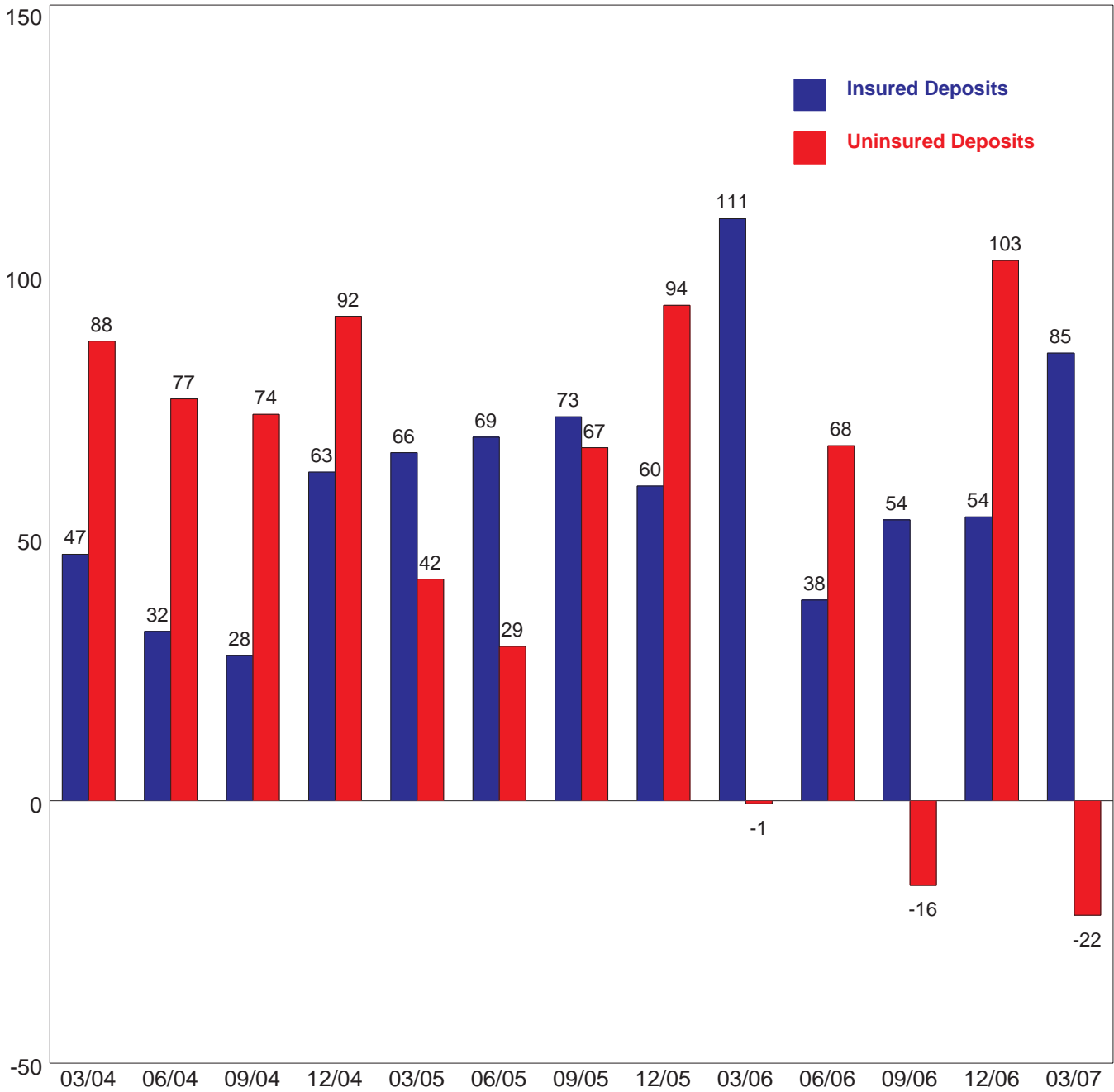
1998 - 2007



Quarterly Change In Domestic Deposits

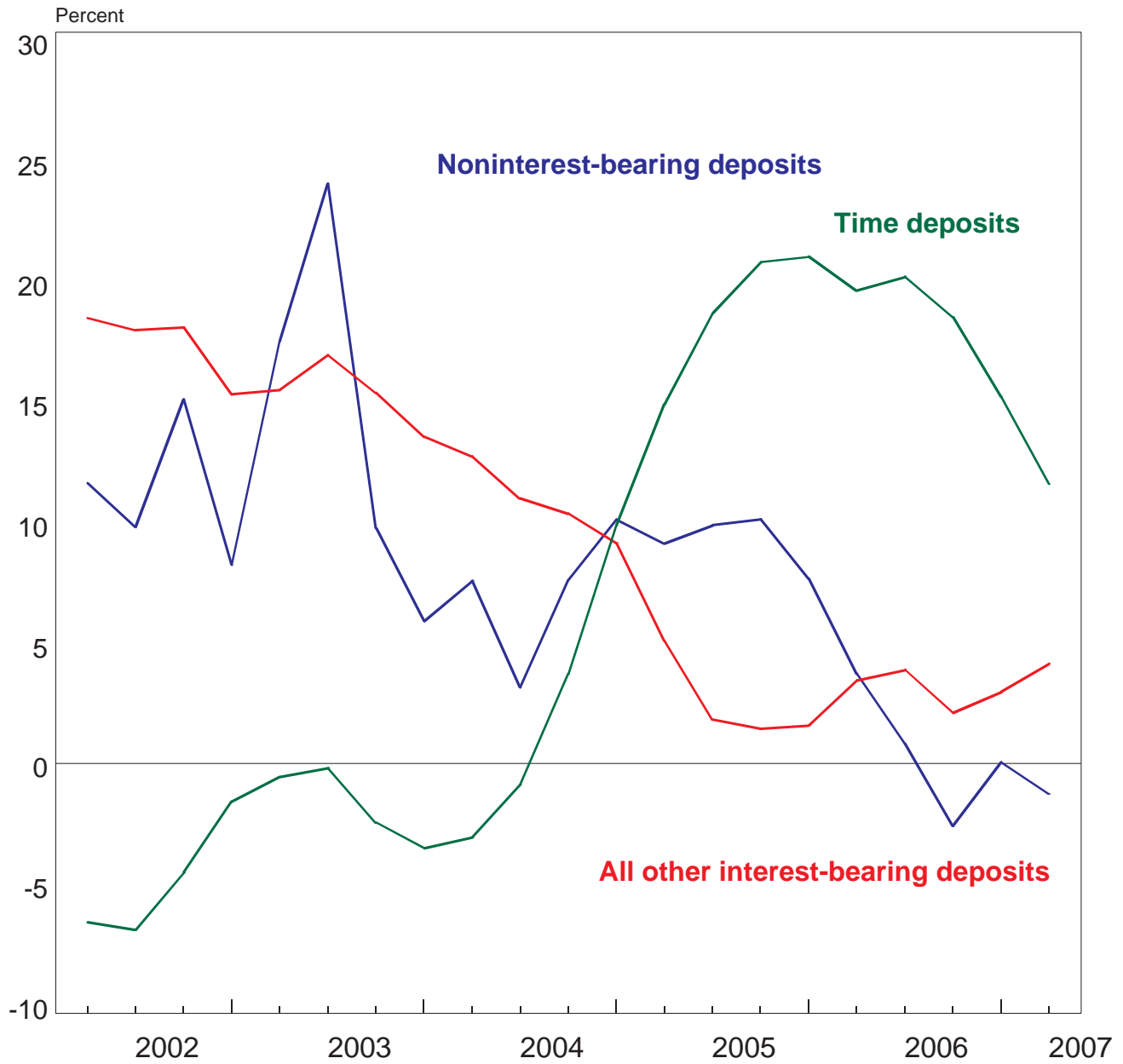
2004 - 2007

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

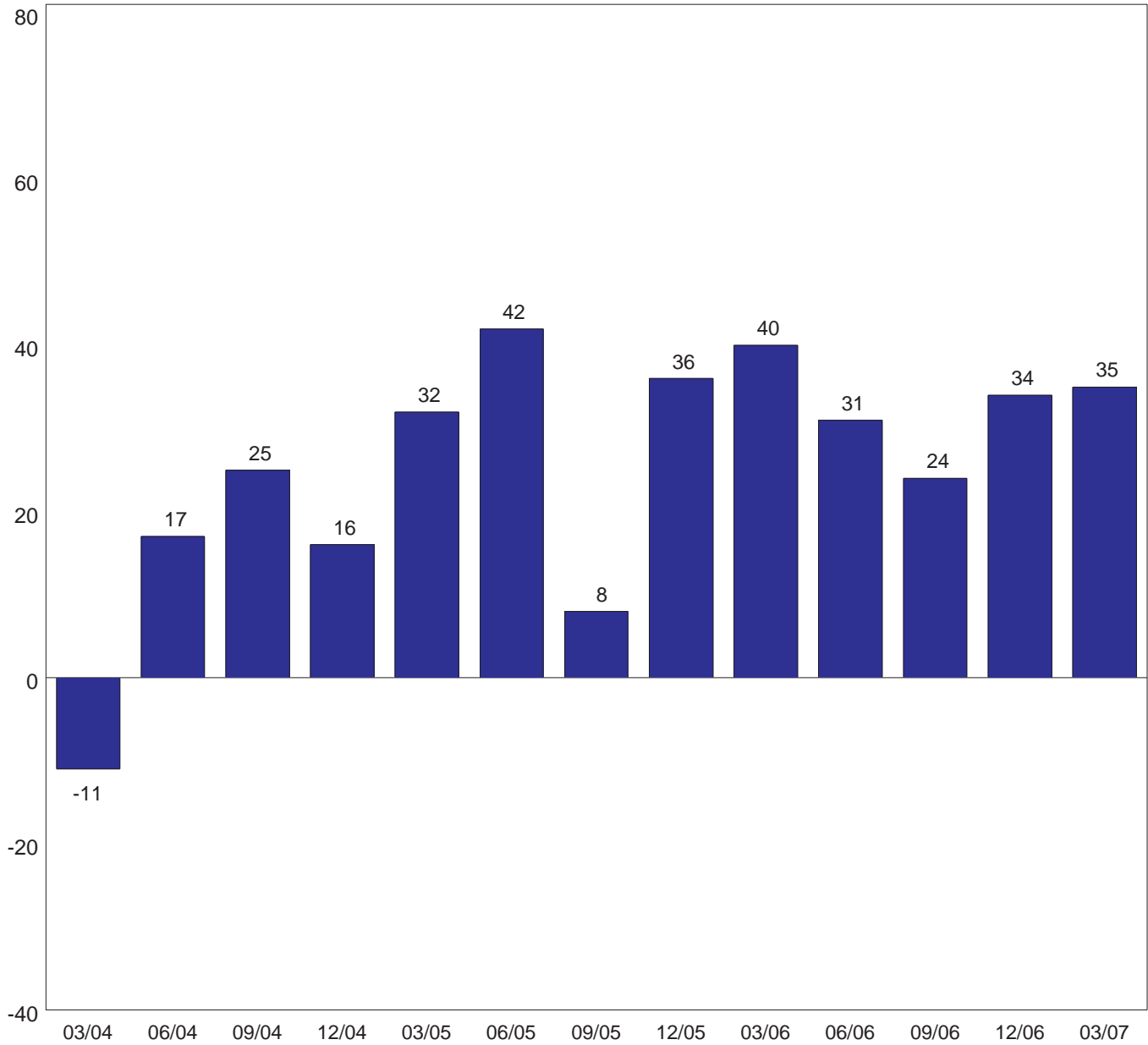
2002 - 2007



Quarterly Change in C&I Loans

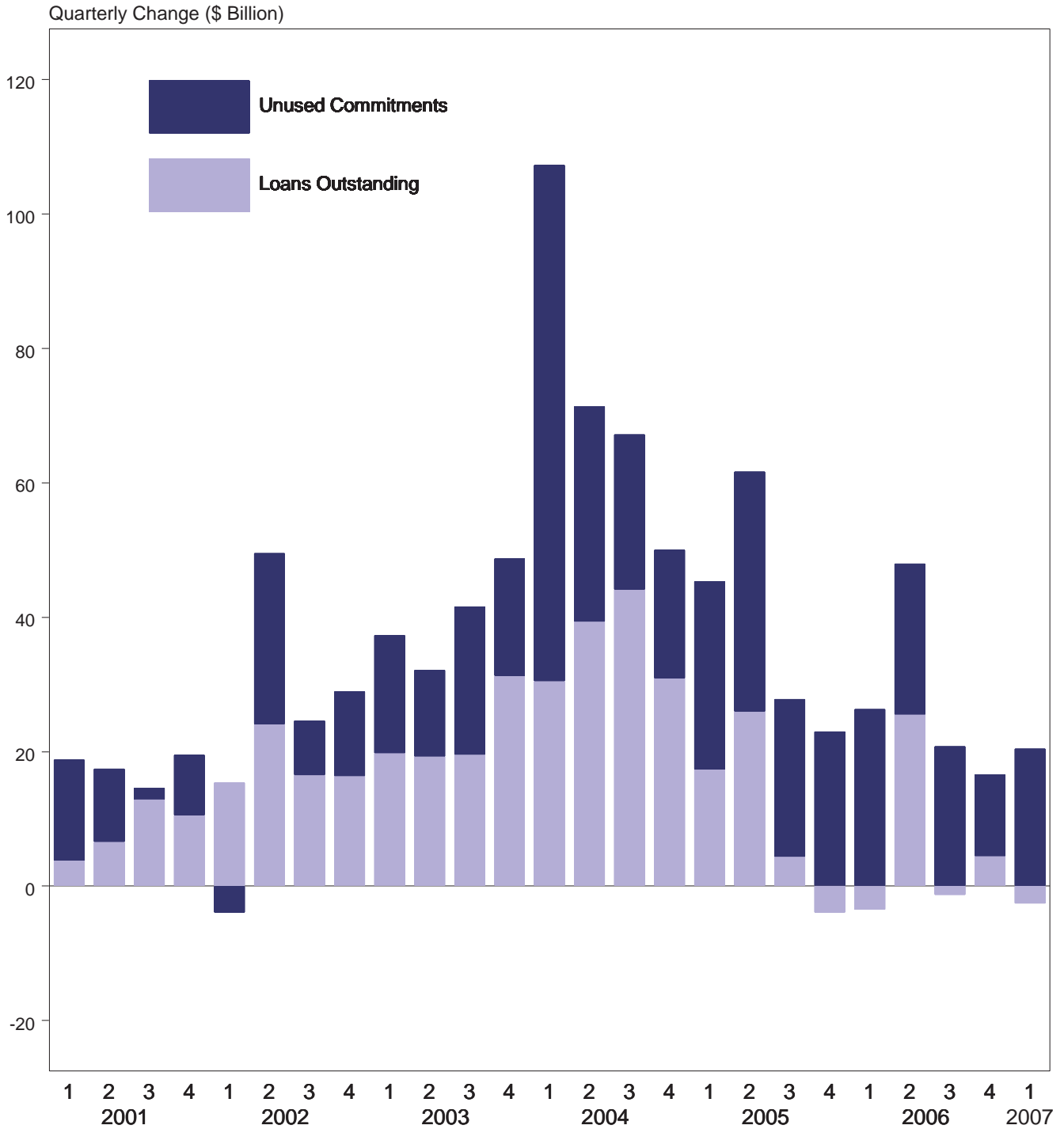
2004-2007

\$ Billions



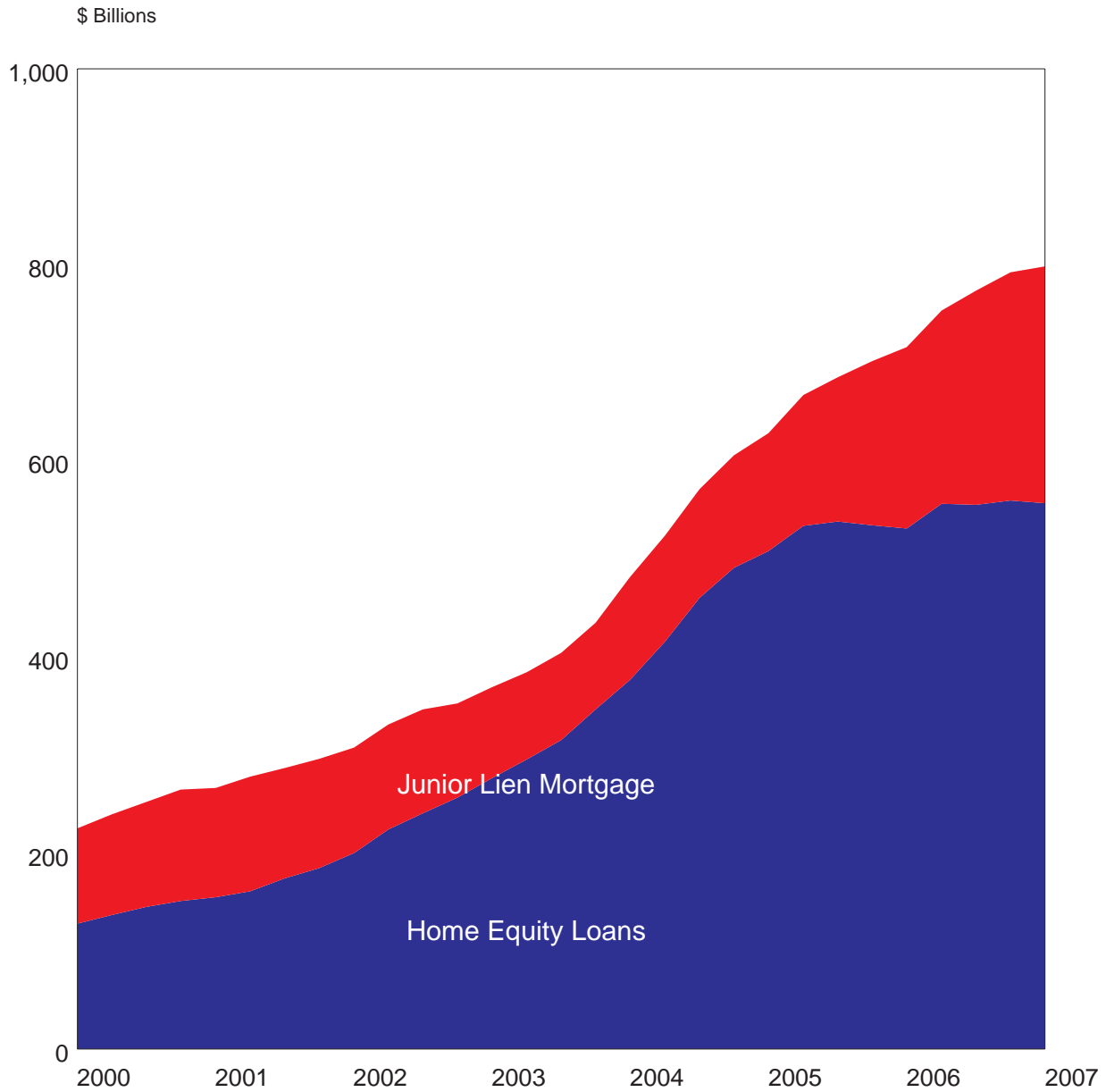
Quarterly Change in Home Equity Loans

2001-2007

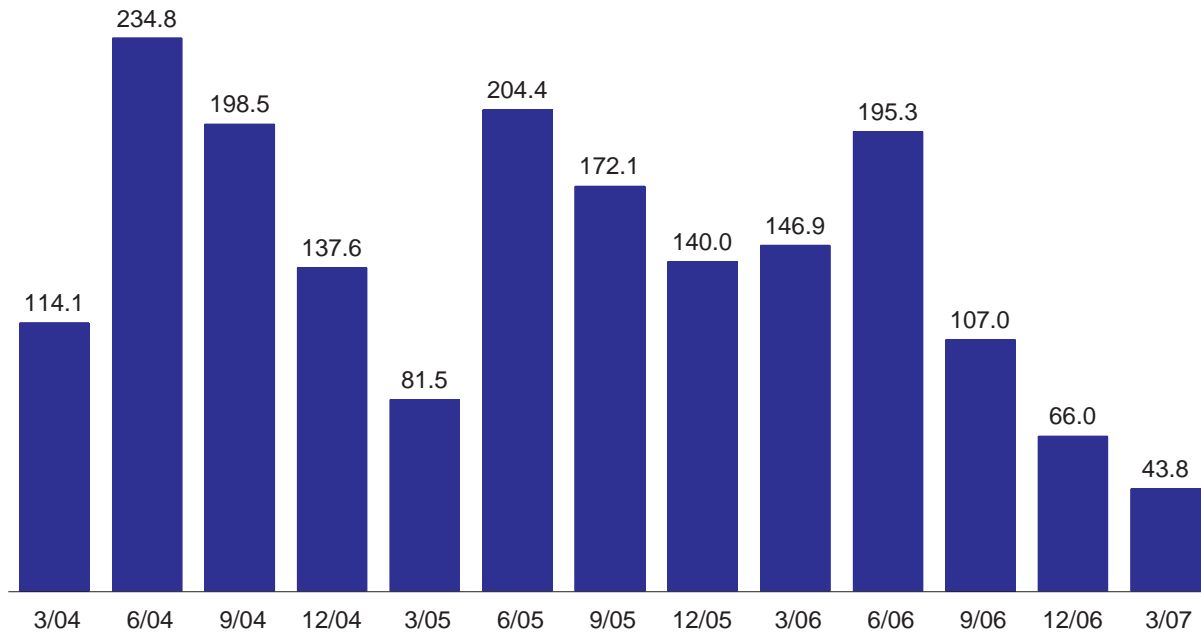


Home Equity and Junior Lien Loans

2000 - 2007

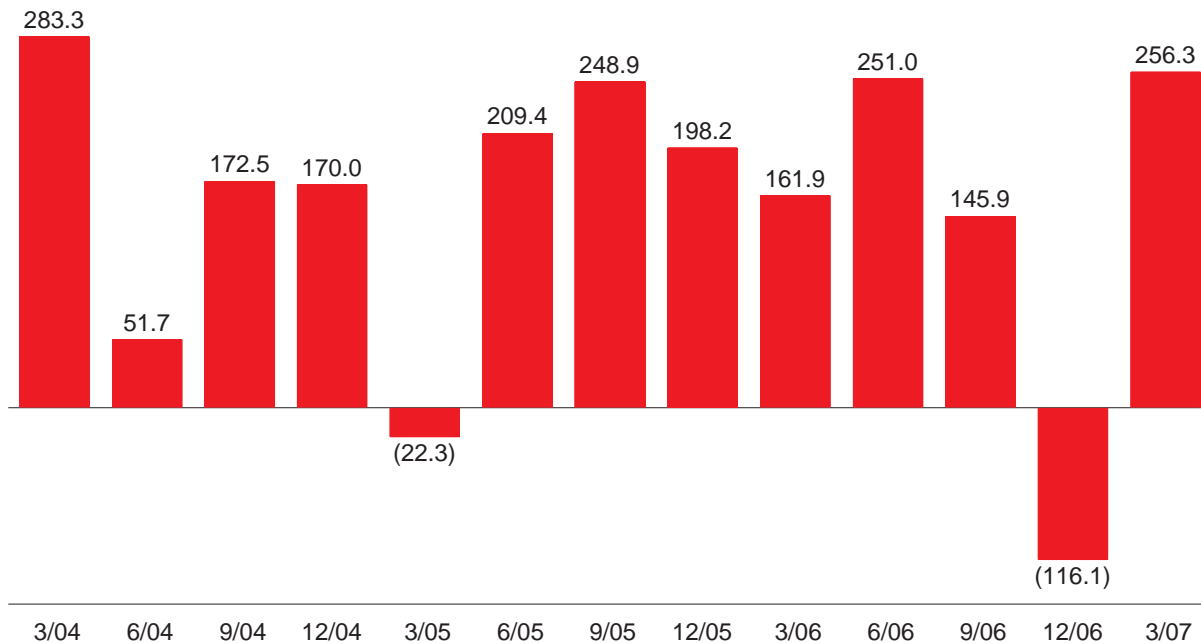


Quarterly Change in Reported Loans Outstanding (\$ Billions)



In the first quarter of 2007, real estate loans increased by \$28 billion and commercial and industrial loans increased by \$35 billion, while consumer loans decreased by \$10 billion.

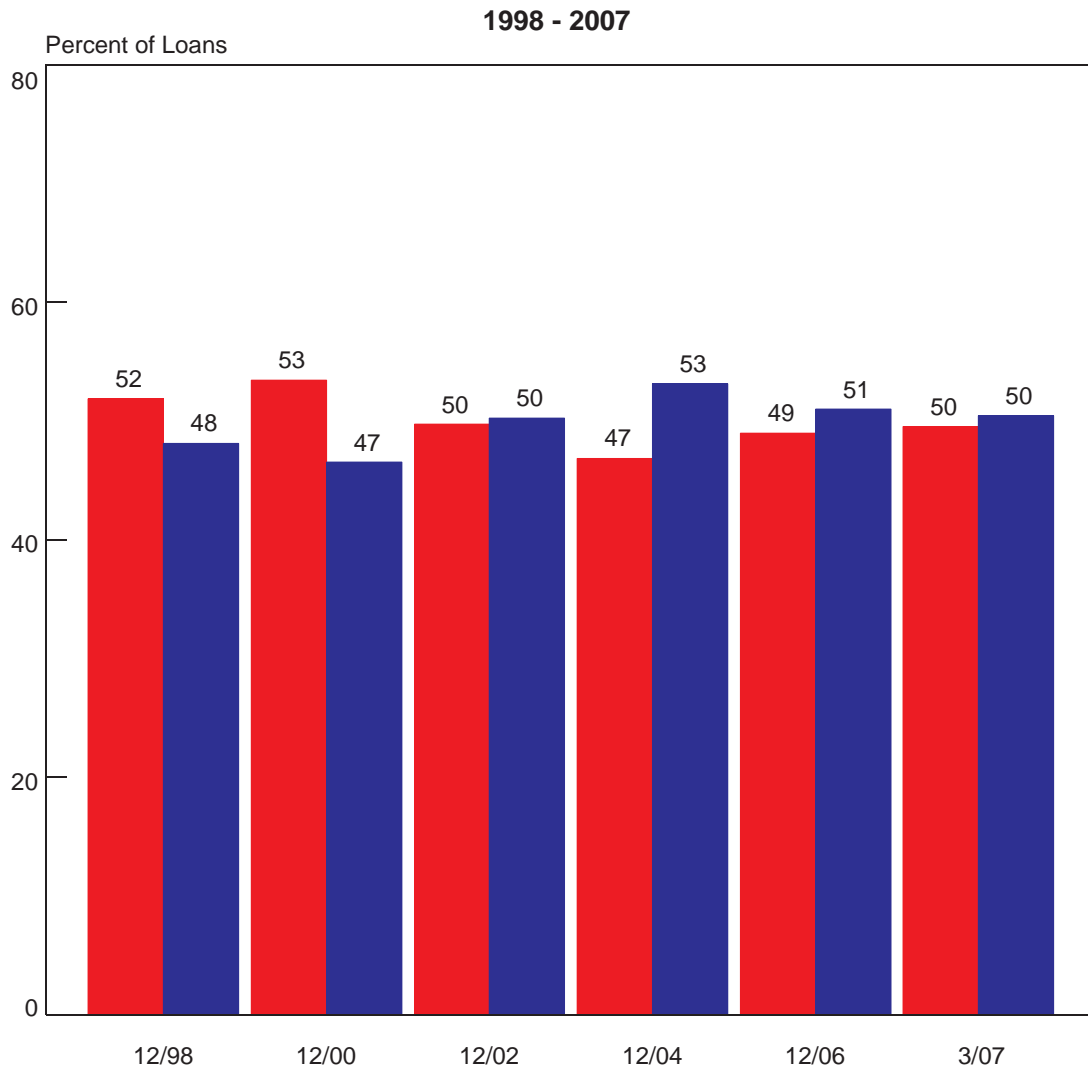
Quarterly Change in Unused Loan Commitments (\$ Billions)



In the first quarter of 2007, unused credit card commitments increased by \$131 billion and other unused commitments increased by \$51 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

■ Commercial Borrowers	\$2,055	\$2,484	\$2,515	\$2,869	\$3,545	\$3,608
■ Consumer Loans	1,907	2,163	2,542	3,253	3,690	3,671

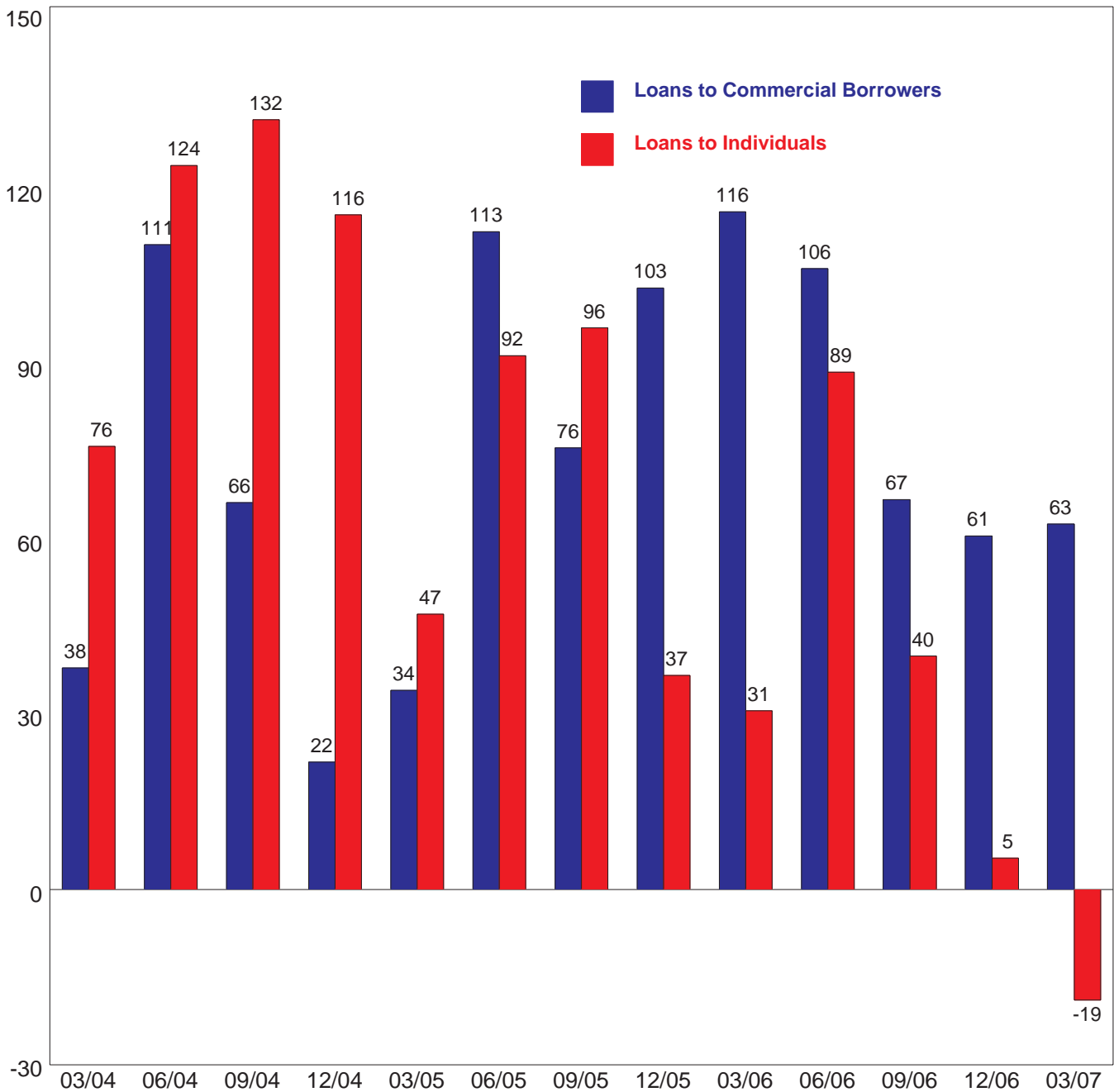
Loans to Commercial Borrowers (Credit Risk Concentrated) — - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

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

Quarterly Growth in Loans to Commercial Borrowers and Loans to Individuals

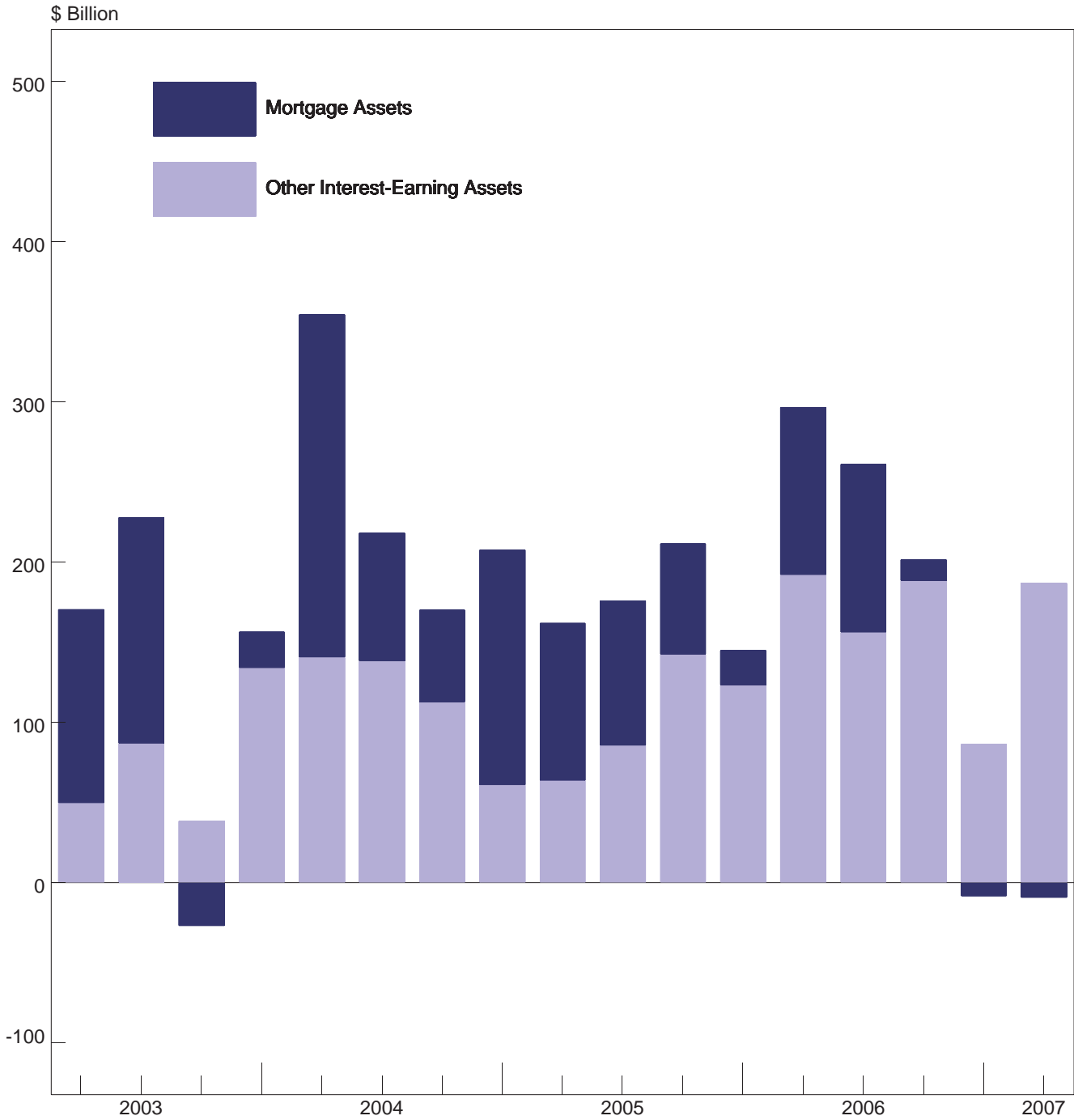
2004 - 2007

\$ Billions



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

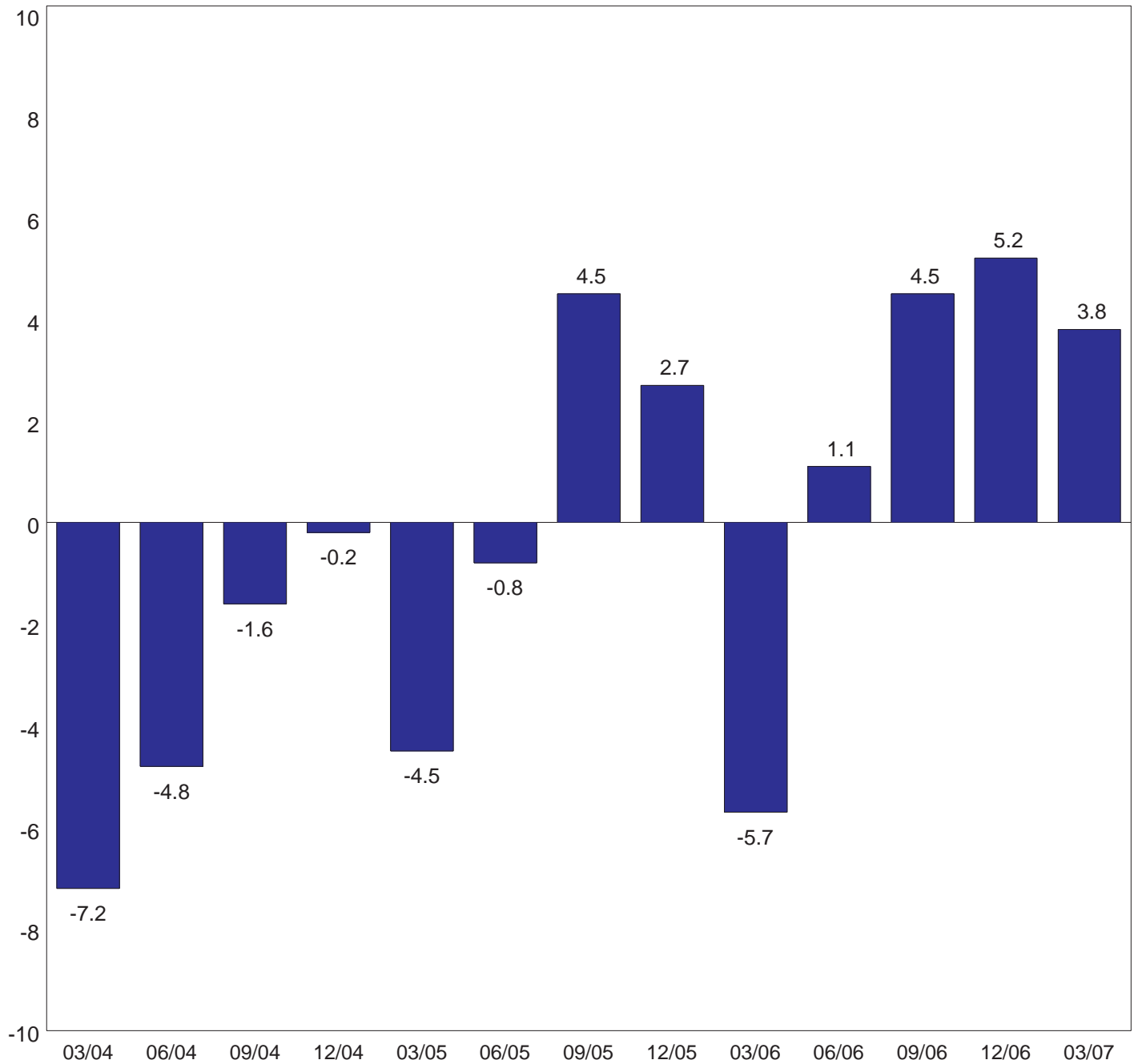
2003-2007



Quarterly Change in Noncurrent Loans & Net Charge-Offs

2004-2007

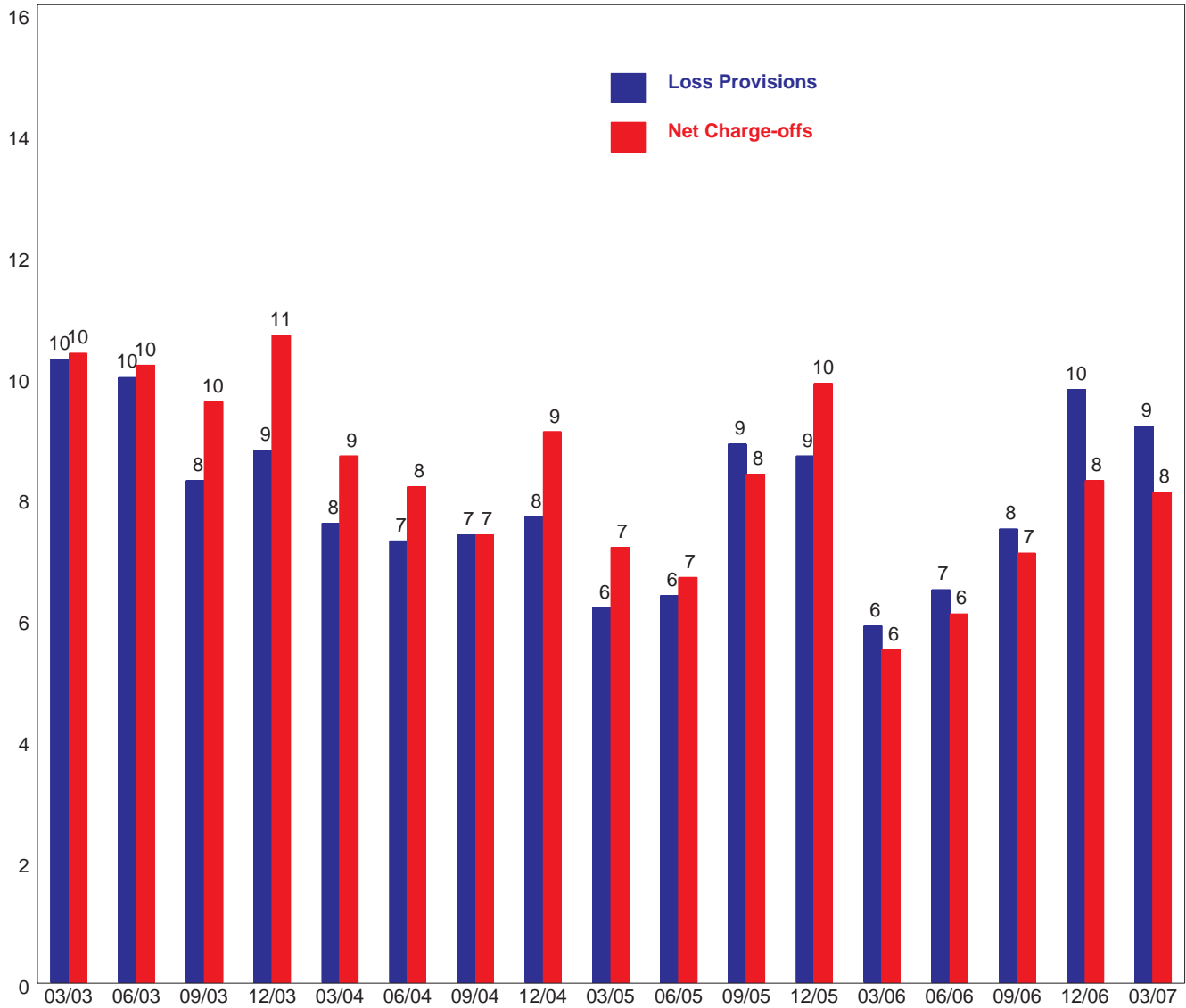
\$ Billions



Quarterly Net Charge-Offs vs. Loan Loss Provisions

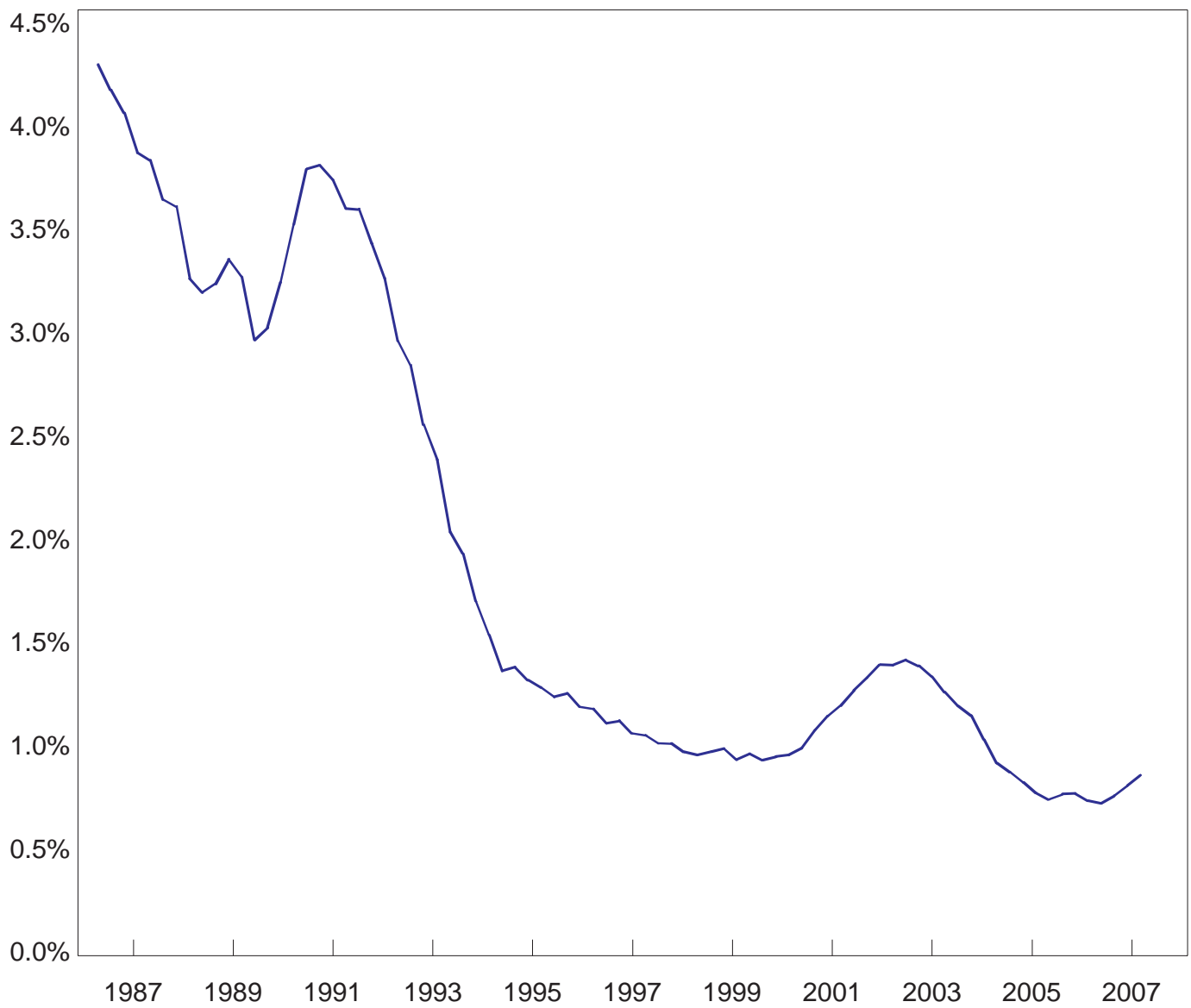
2003 - 2007

\$ Billions



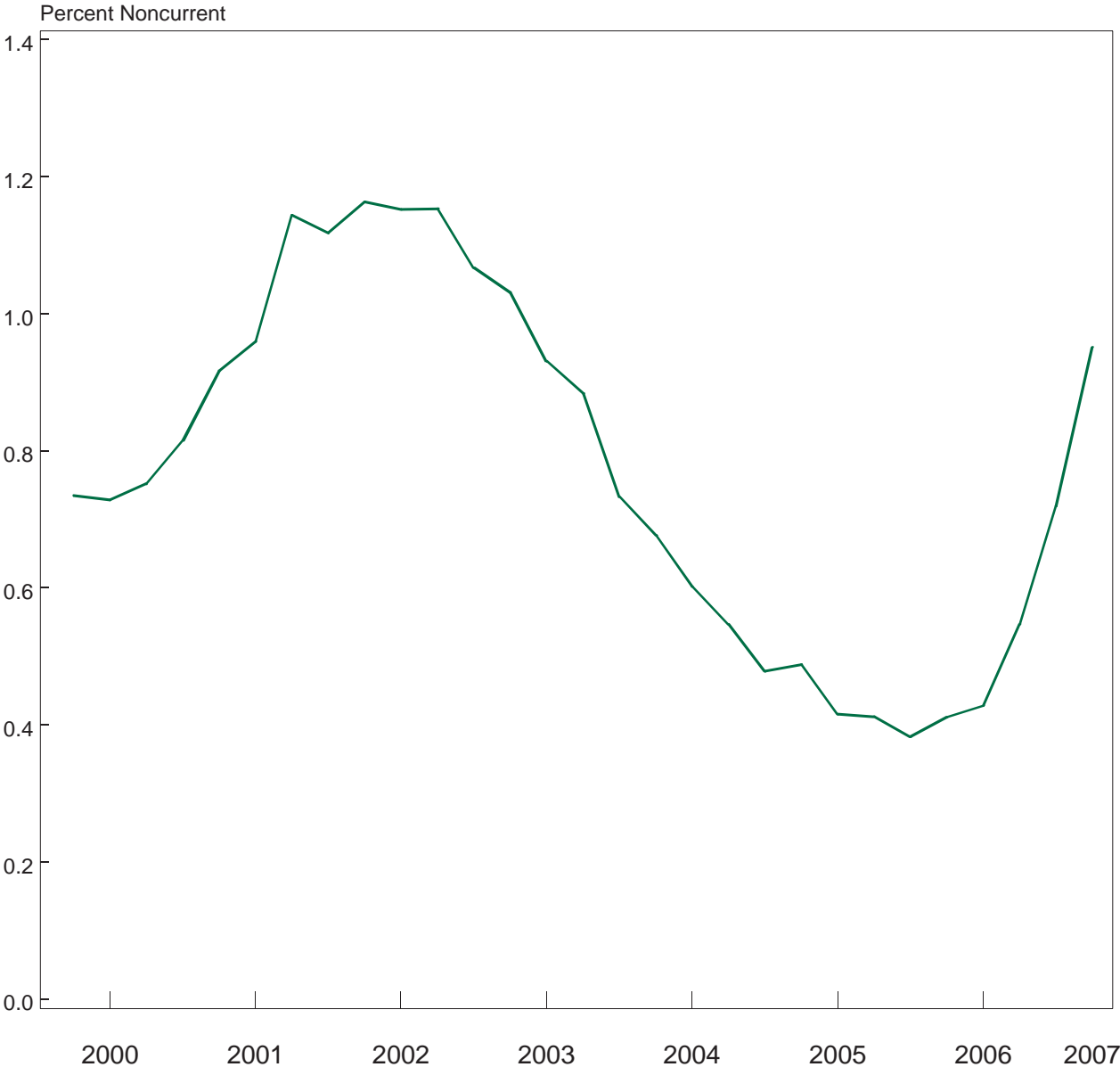
Noncurrent Loan Rate, Total Loans & Leases

1987-2007



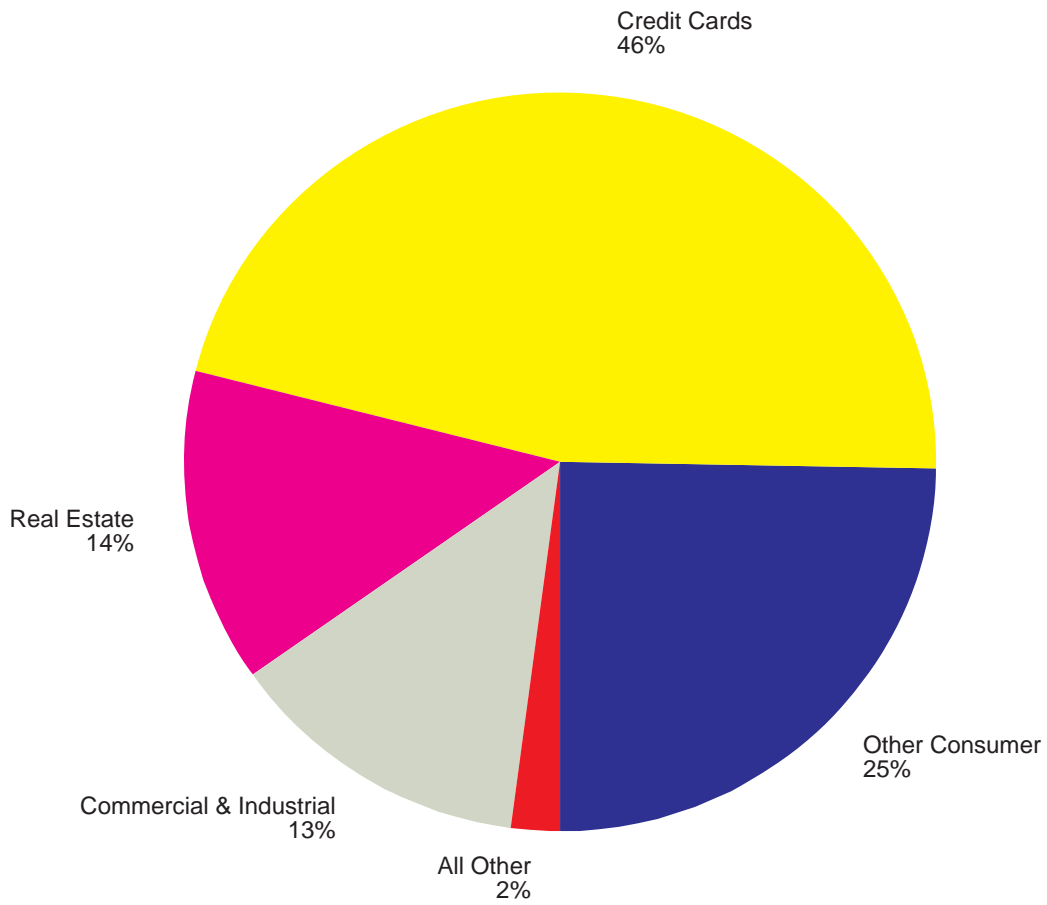
Noncurrent Rate on Real Estate Construction and Development Loans

2000-2007



Composition of FDIC-Insured Institutions' Loan Charge-offs

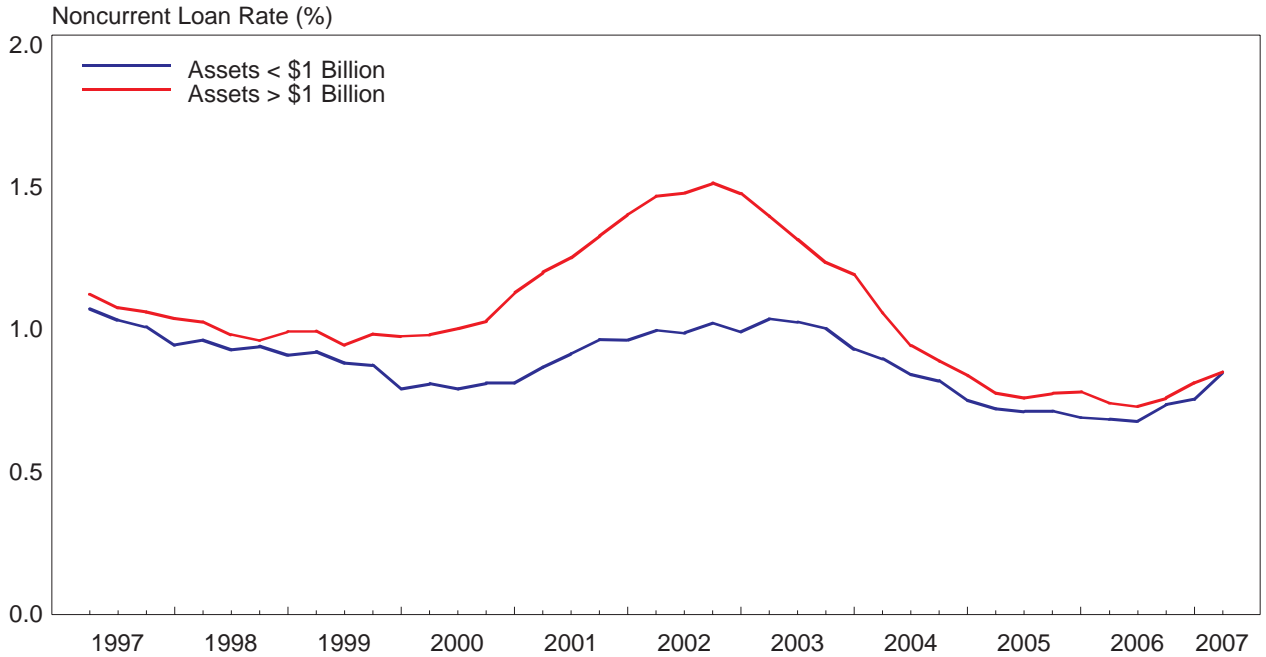
First Quarter, 2007



Noncurrent Loan Rates

By Asset Size

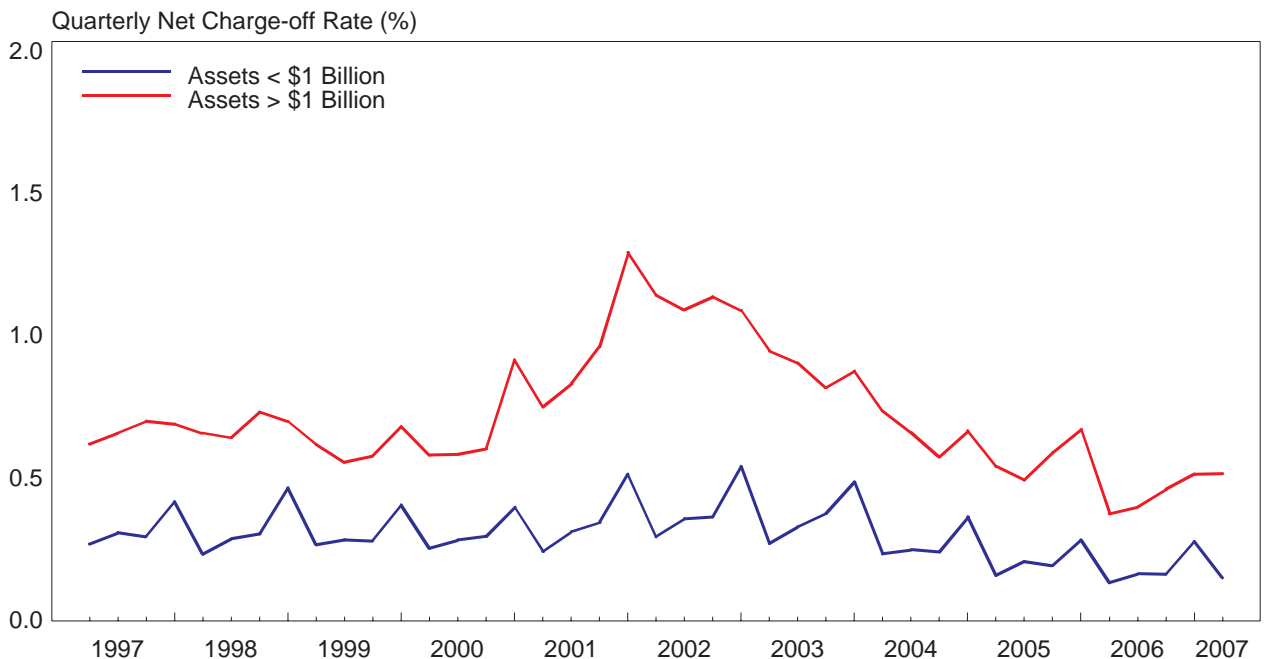
1997 - 2007



Quarterly Net Charge-off Rates

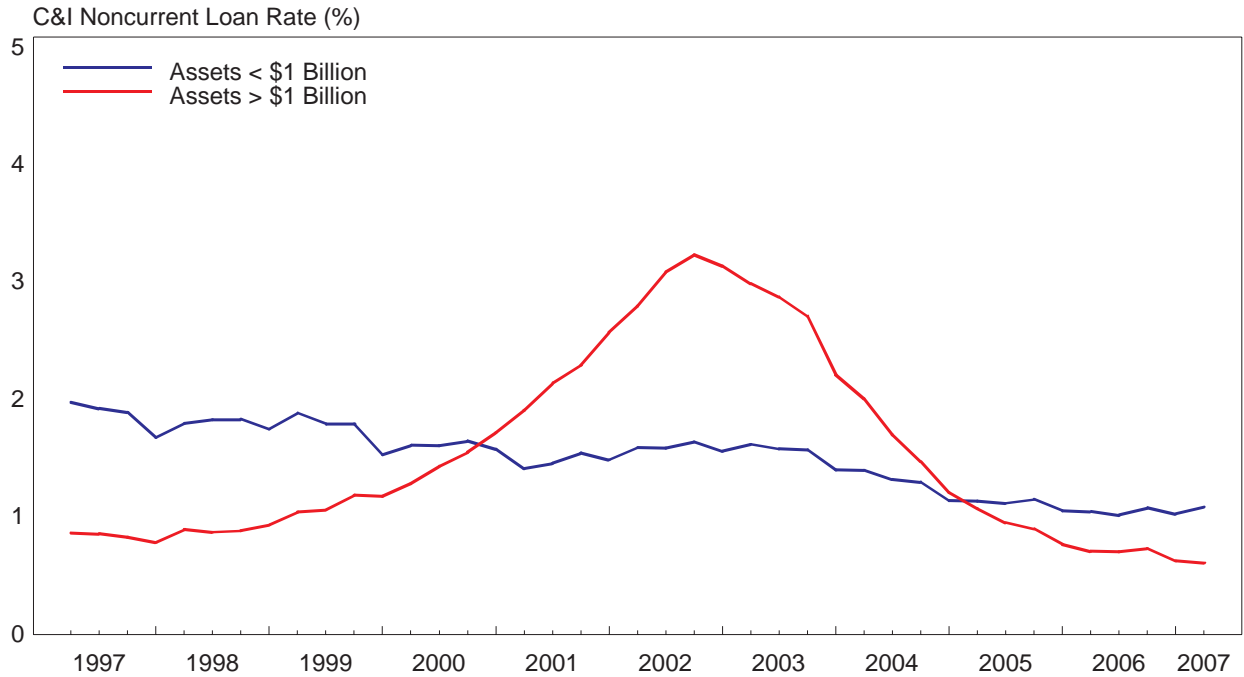
By Asset Size, Annualized

1997 - 2007



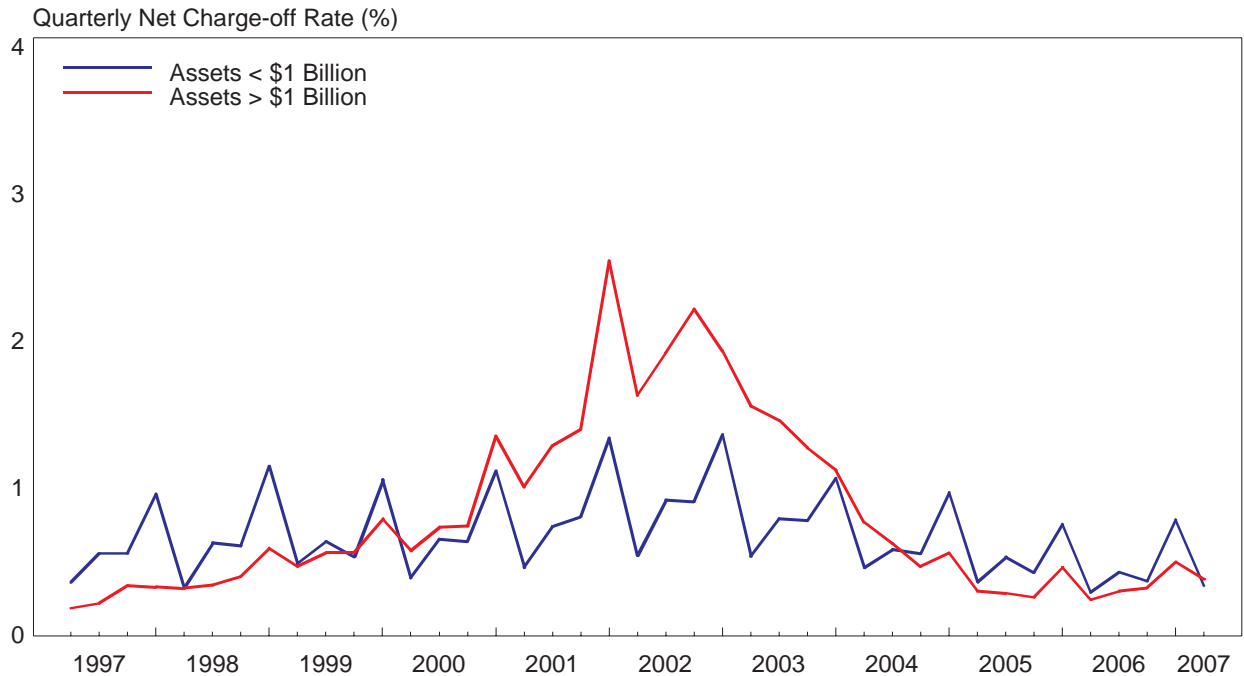
Noncurrent C & I Loan Rates By Asset Size

1997 - 2007



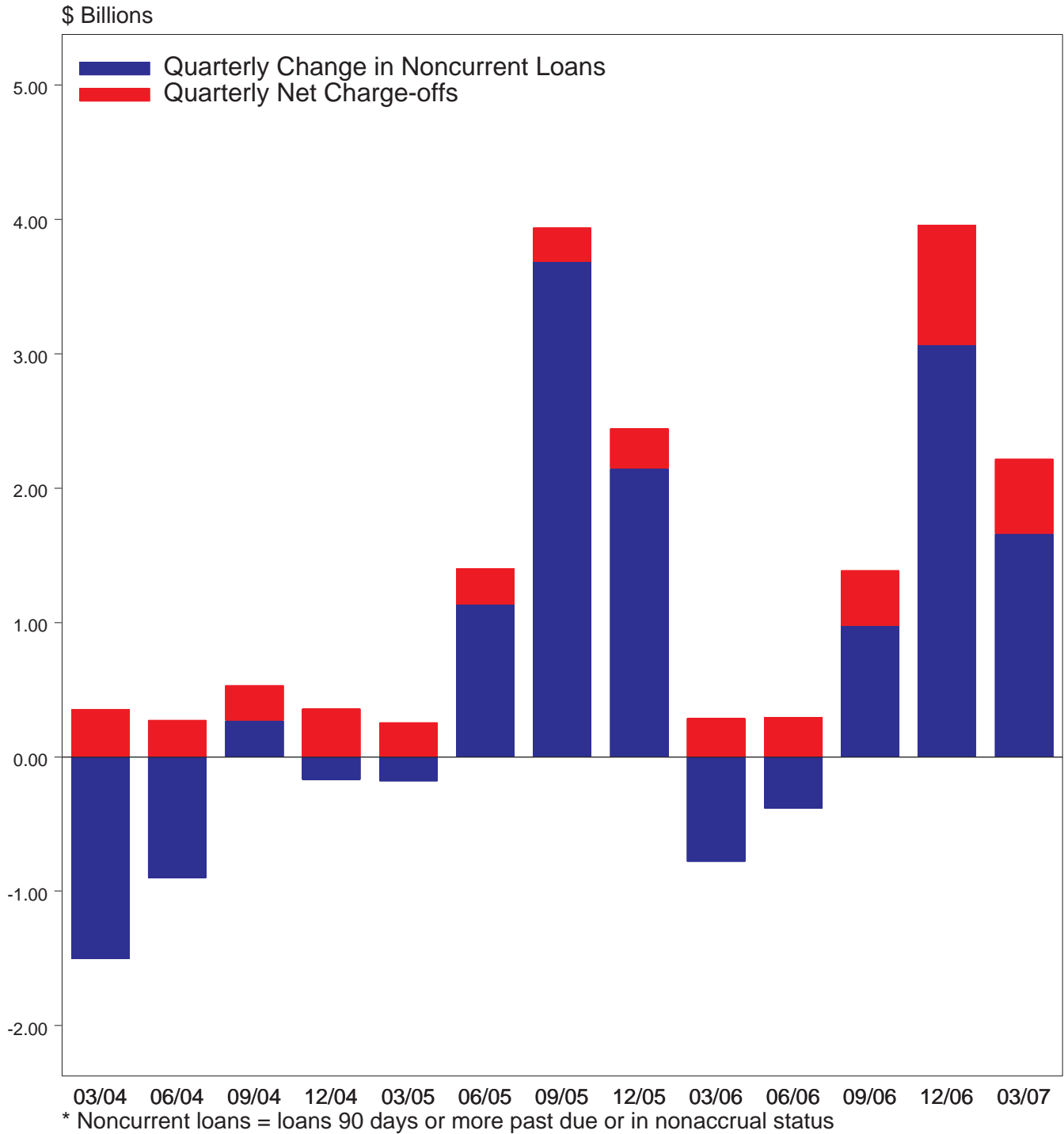
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1997 - 2007



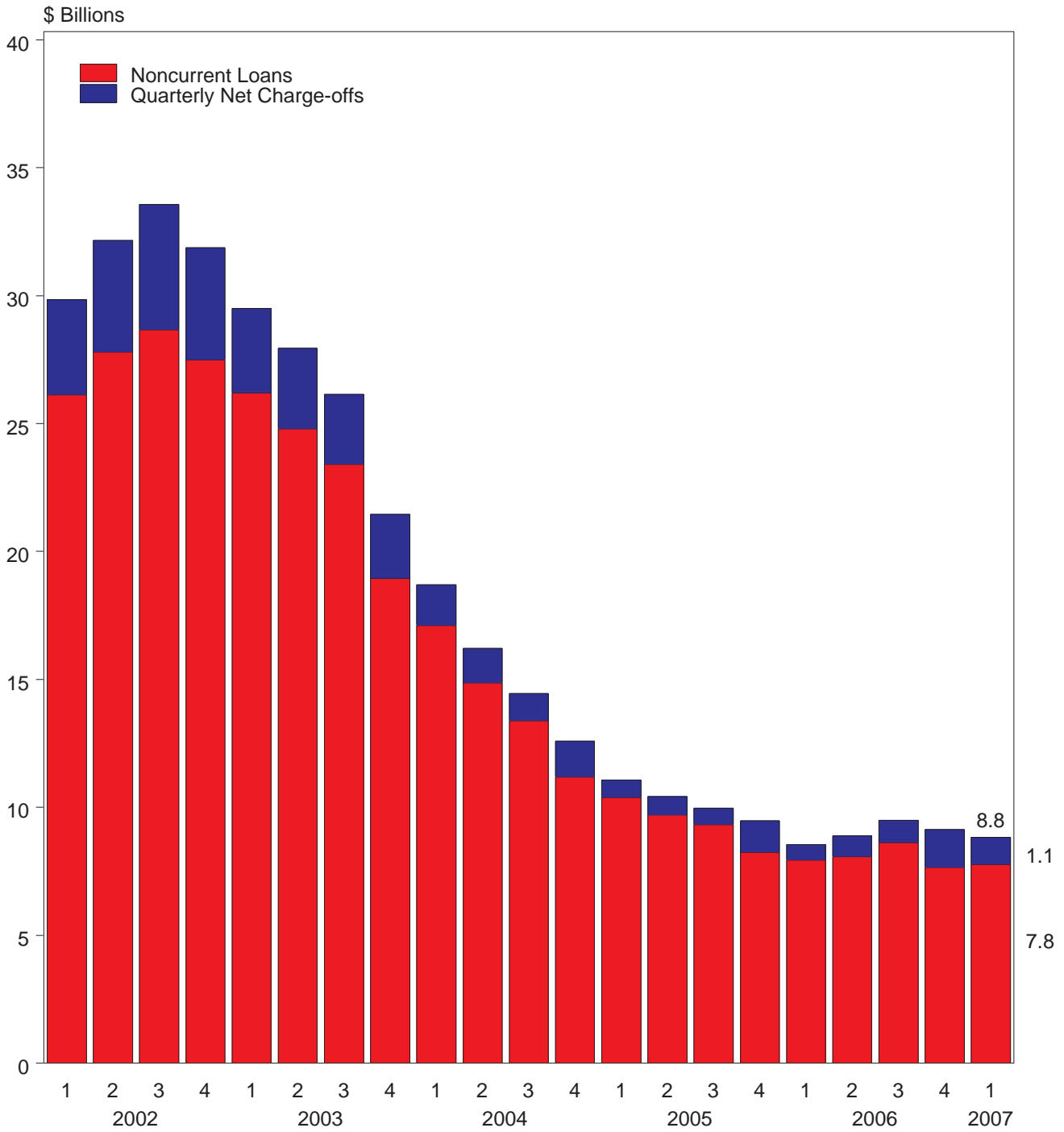
Credit Quality of Residential Mortgage Loans*

2004 to 2007



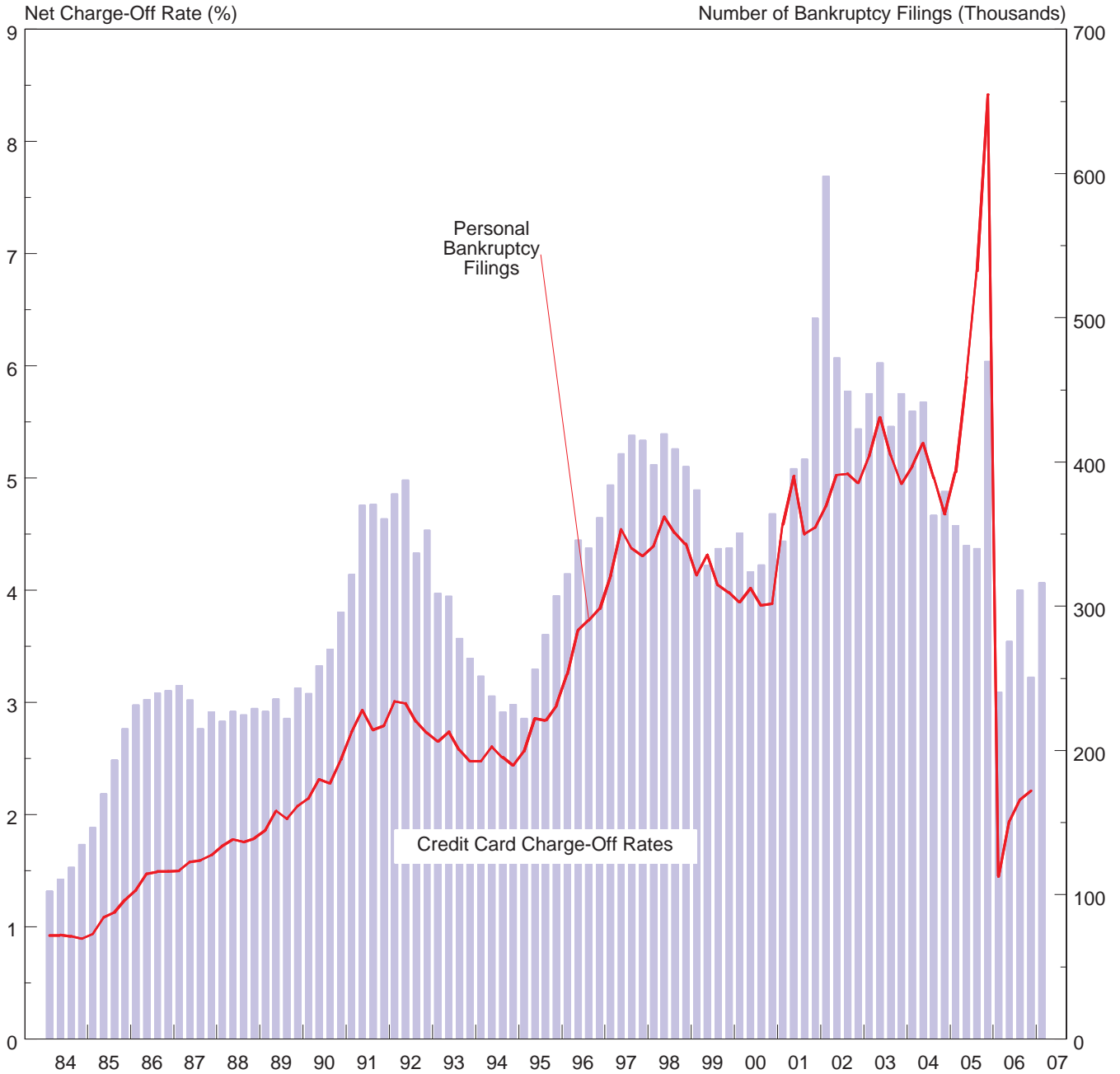
Credit Quality of C & I Loans

2002 - 2007



Credit Card Loss Rates and Personal Bankruptcy Filings

1984-2007

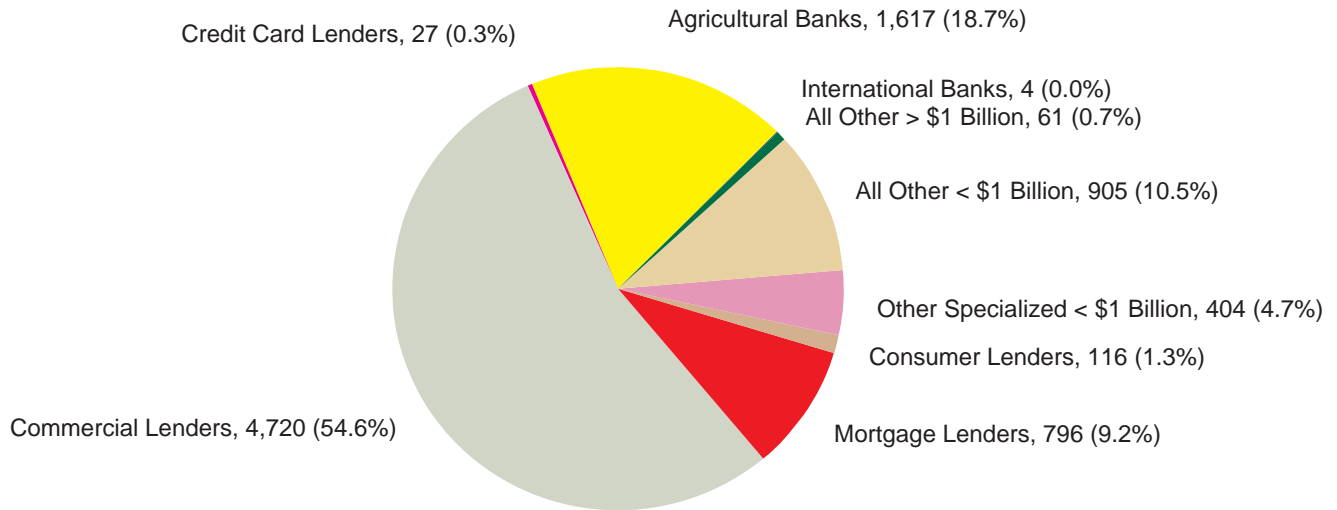


Sources: Bankruptcies - Administrative Offices of the United States Courts
 Charge-off rates - Call reports and Thrift Financial Reports

NOTE: Personal Bankruptcy filings for March 2007 not available at time of release.

Number of Institutions By Asset Concentration Group

March 31, 2007

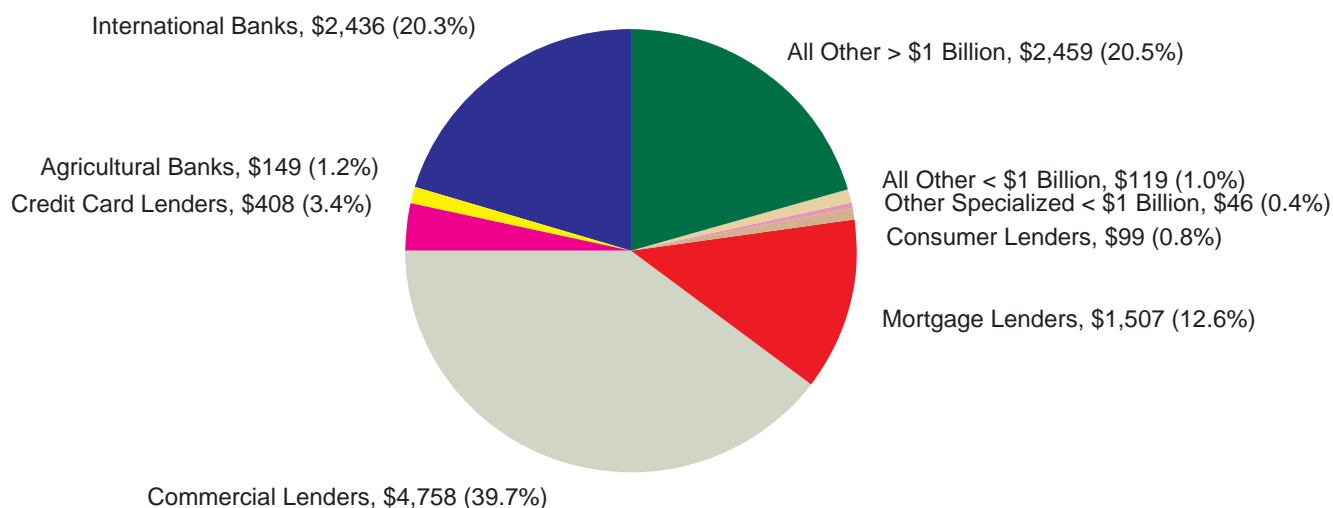


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/07	4	1,617	27	4,720	796	116	404	905	61
12/06	4	1,634	26	4,712	817	124	412	895	57
12/05	4	1,685	33	4,617	887	125	425	995	62
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132
12/93	11	2,951	63	3,305	2,153	323	1,224	3,109	145
12/92	11	3,021	68	3,342	2,327	319	1,388	3,315	143
12/91	10	3,120	73	3,668	2,395	379	1,371	3,426	131
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

Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2007

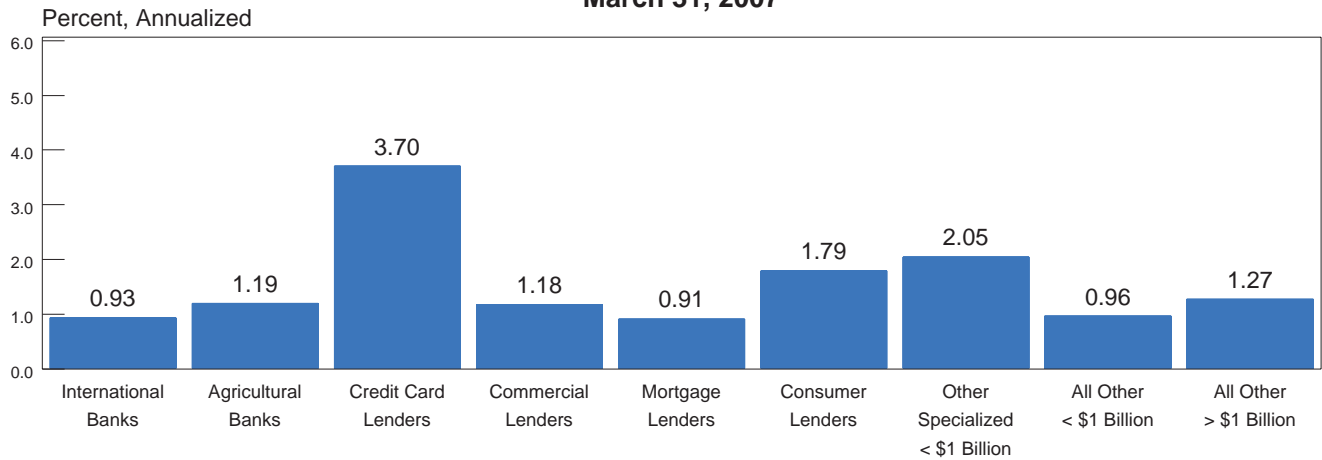


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/07	2,436	149	408	4,758	1,507	99	46	119	2,459
12/06	2,337	149	408	4,905	1,445	110	42	120	2,344
12/05	1,851	142	359	4,257	1,655	117	48	129	2,320
12/04	1,881	139	383	3,301	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

Performance Ratios By Asset Concentration Group

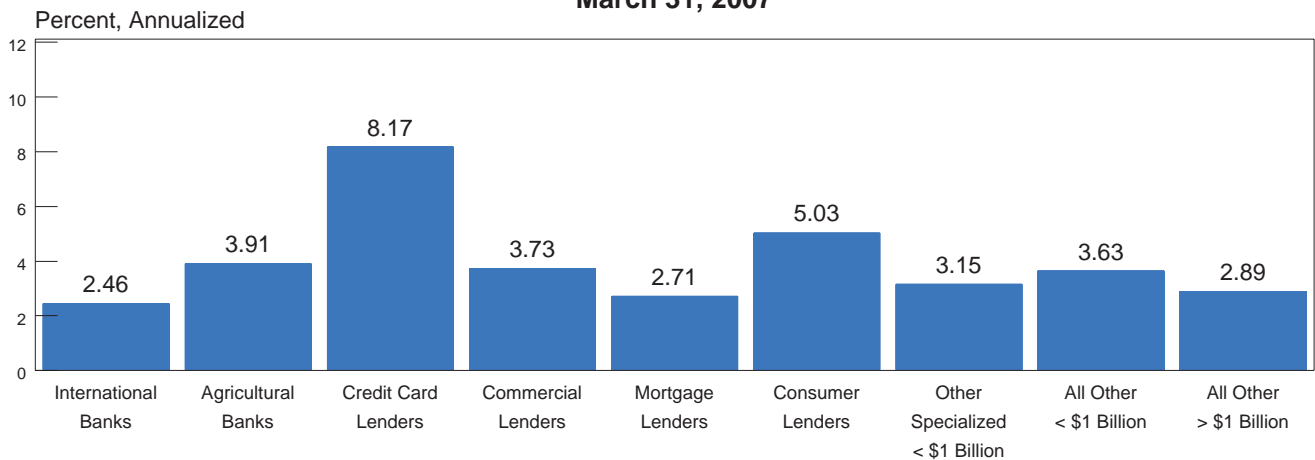
Return on Assets (YTD)

March 31, 2007



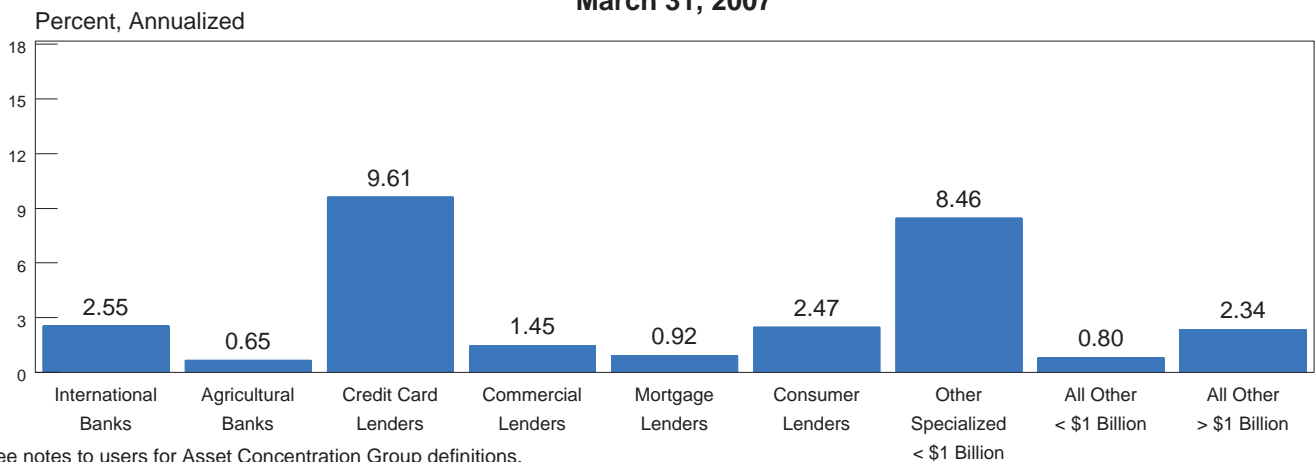
Net Interest Margin (YTD)

March 31, 2007



Noninterest Income to Assets (YTD)

March 31, 2007

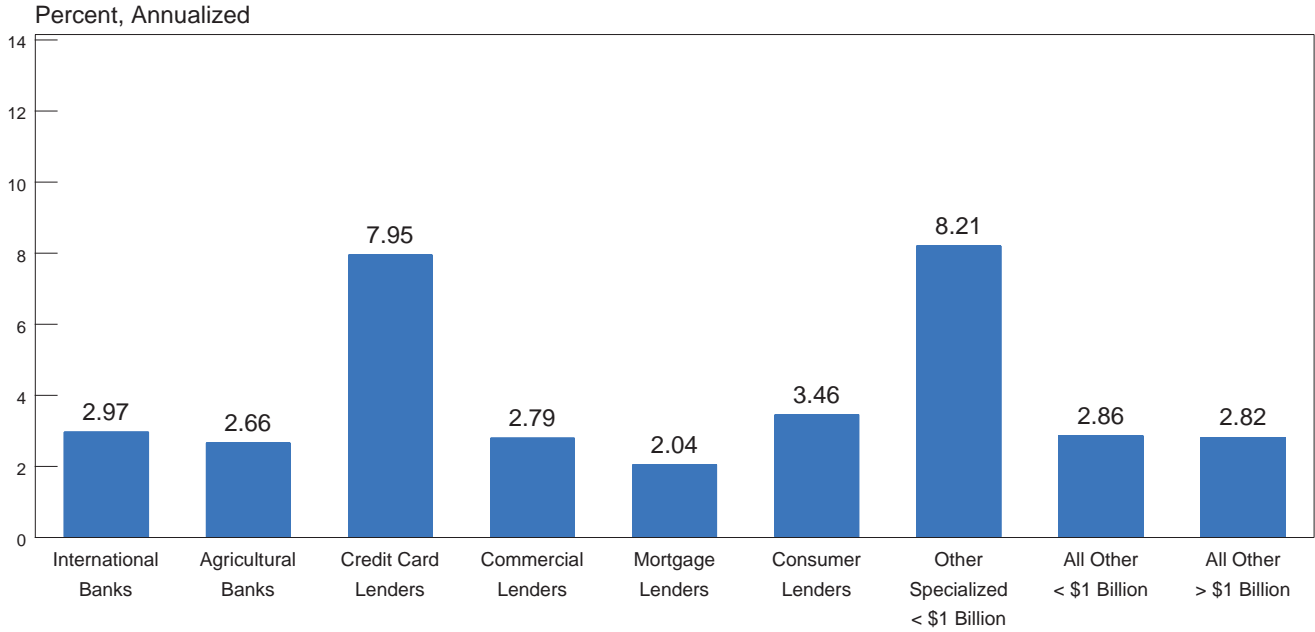


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

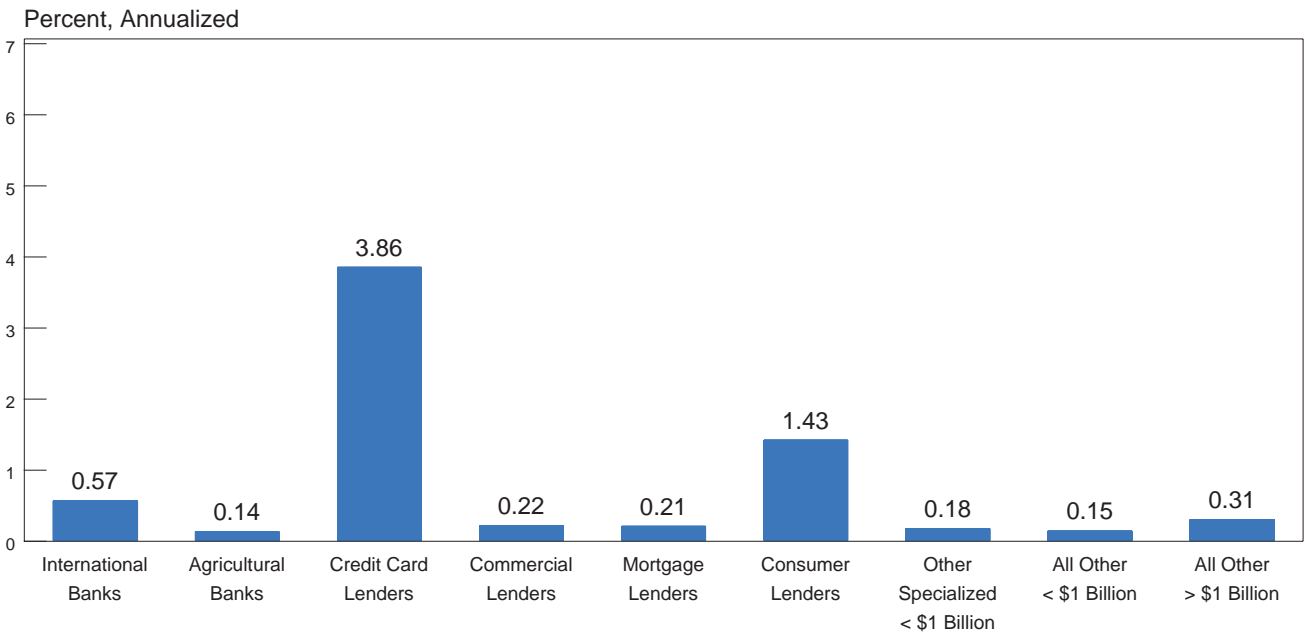
Noninterest Expense to Assets (YTD)

March 31, 2007



Net Charge-offs to Loans and Leases (YTD)

March 31, 2007

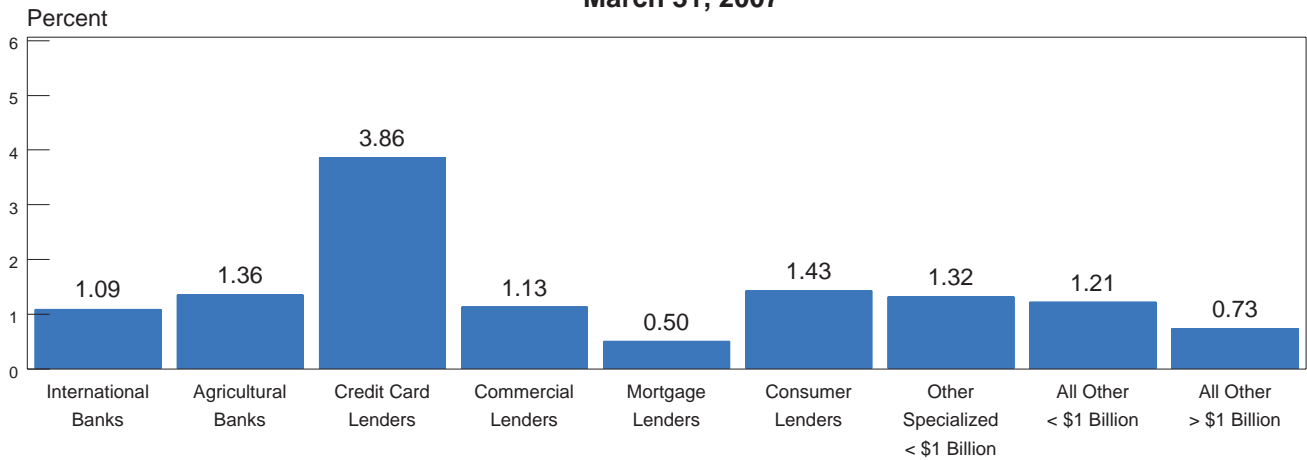


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

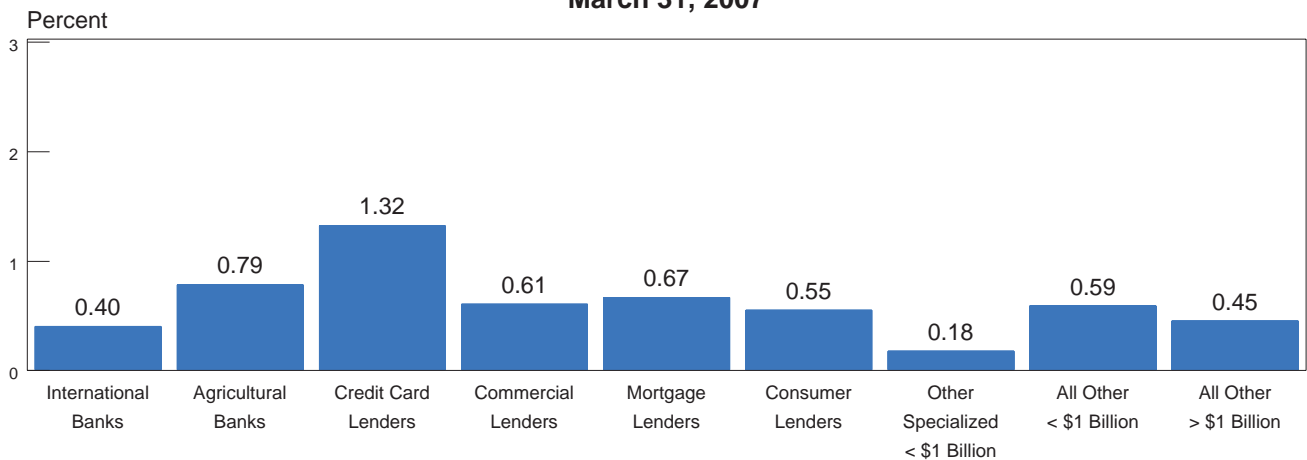
Loss Allowance To Loans and Leases

March 31, 2007



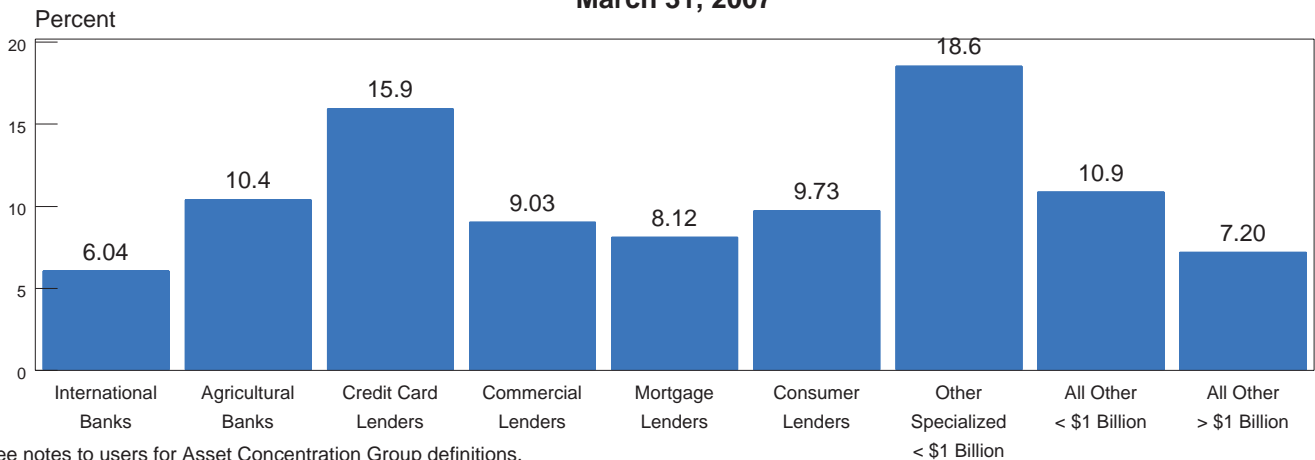
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2007



Core Capital (Leverage) Ratio

March 31, 2007



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

Return On Average Assets By Asset Concentration Group

1990 - 2007, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/07	0.93	1.19	3.70	1.18	0.91	1.79	2.05	0.96	1.27
03/06	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54
03/98	0.83	1.28	2.54	1.33	1.06	1.31	1.68	1.23	1.34
03/97	1.00	1.27	2.03	1.32	0.96	1.41	1.65	1.23	1.18
03/96	0.66	1.26	1.98	1.29	0.88	1.26	1.27	1.27	1.10
03/95	0.67	1.21	2.95	1.16	0.68	1.14	1.09	1.18	1.07
03/94	0.83	1.23	3.78	0.99	0.62	1.35	1.03	1.16	1.22
03/93	1.07	1.37	2.93	1.03	0.96	1.49	1.25	1.31	1.12
03/92	0.56	1.26	3.00	0.59	0.86	1.01	1.18	1.10	0.69
03/91	0.53	1.09	2.46	0.17	0.38	0.38	0.41	0.63	0.66
03/90	0.67	1.03	2.73	0.05	-0.19	0.01	0.20	0.66	0.27

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

Net Interest Margin By Asset Concentration Group

1990 - 2007, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/07	2.46	3.91	8.17	3.73	2.71	5.03	3.15	3.63	2.89
03/06	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.08
03/05	2.64	4.05	8.16	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73
03/98	2.95	4.23	7.84	4.45	3.16	4.34	3.77	4.28	3.76
03/97	3.08	4.25	7.90	4.50	3.28	5.21	3.83	4.36	3.94
03/96	3.32	4.24	8.02	4.32	3.19	5.11	3.72	4.40	4.10
03/95	3.41	4.38	8.22	4.43	3.12	4.74	3.90	4.50	4.01
03/94	3.31	4.22	9.31	4.29	3.38	5.07	3.67	4.38	4.23
03/93	3.70	4.35	9.46	4.39	3.66	5.71	3.81	4.63	4.30
03/92	3.22	4.32	9.68	4.19	3.32	5.04	3.85	4.52	4.04
03/91	3.03	4.04	9.31	3.73	2.66	4.06	3.17	4.05	3.02
03/90	2.93	4.04	8.77	3.51	2.19	3.76	3.24	4.03	2.51

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
1990 - 2007, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/07	0.57	0.14	3.86	0.22	0.21	1.43	0.18	0.15	0.31
03/06	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44
03/98	0.48	0.10	4.78	0.34	0.18	0.42	0.39	0.19	0.43
03/97	0.19	0.16	4.53	0.31	0.19	0.99	0.27	0.23	0.51
03/96	0.47	0.13	3.89	0.31	0.25	0.79	0.14	0.18	0.42
03/95	0.25	0.07	2.74	0.30	0.24	0.39	0.19	0.15	0.33
03/94	0.62	0.06	3.13	0.39	0.44	0.51	0.15	0.13	0.35
03/93	1.26	0.12	4.07	0.83	0.45	0.78	0.83	0.28	0.57
03/92	1.76	0.24	5.00	1.05	0.43	0.86	0.37	0.41	1.24
03/91	1.47	0.22	4.63	1.13	0.39	0.84	0.48	0.54	0.94
03/90	1.97	0.29	3.83	1.02	0.36	0.73	0.64	0.59	0.75

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

Percent of Loans Noncurrent By Asset Concentration Group

1989 - 2007

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/07	0.86	1.04	1.82	0.75	0.84	0.68	0.66	0.85	0.77
12/06	0.85	0.87	1.90	0.68	0.69	1.03	0.73	0.82	0.80
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

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

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

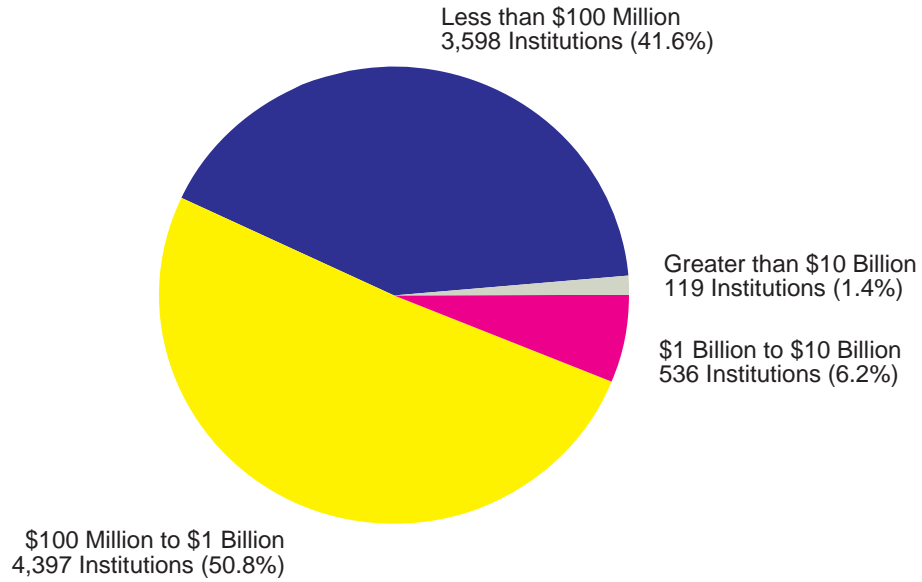
1989 - 2007

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/07	6.04	10.38	15.94	9.03	8.12	9.73	18.56	10.86	7.20
12/06	6.04	10.35	15.33	9.02	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.39	17.25	8.91	7.68	9.35	16.90	10.74	7.19
12/04	6.05	10.35	16.59	8.28	9.10	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

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

Number of Institutions By Asset Size

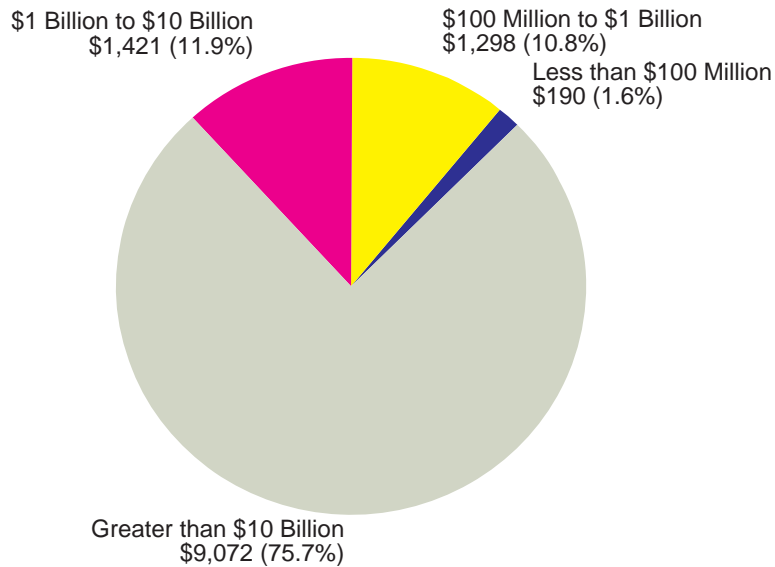
March 31, 2007



Industry Assets By Asset Size

March 31, 2007

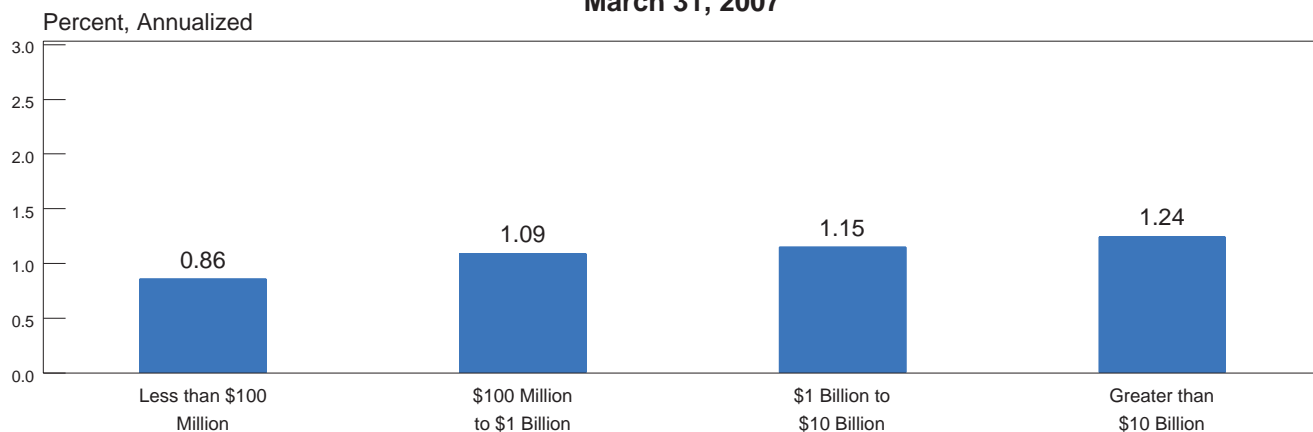
(\$ Billions)



Performance Ratios By Asset Size

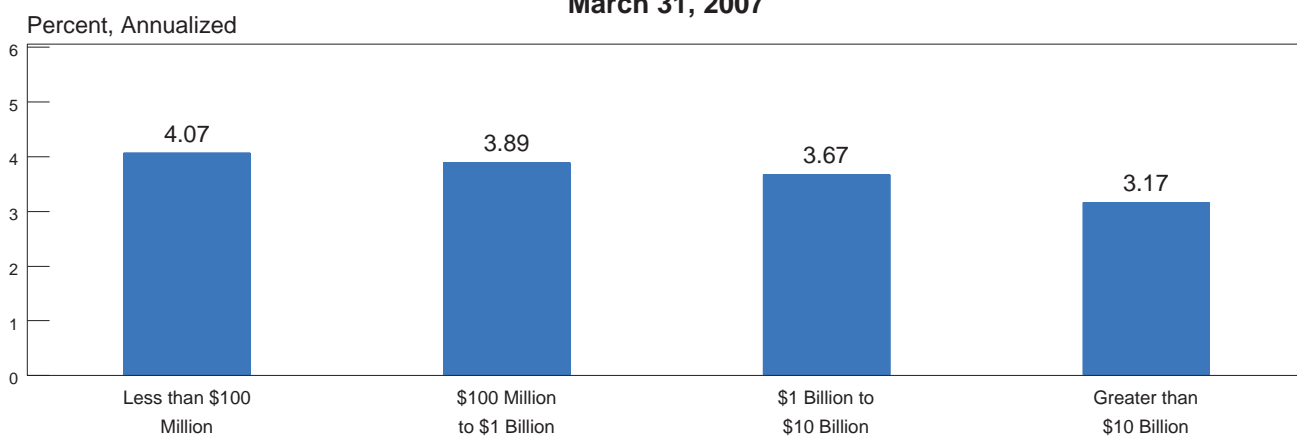
Return on Assets (YTD)

March 31, 2007



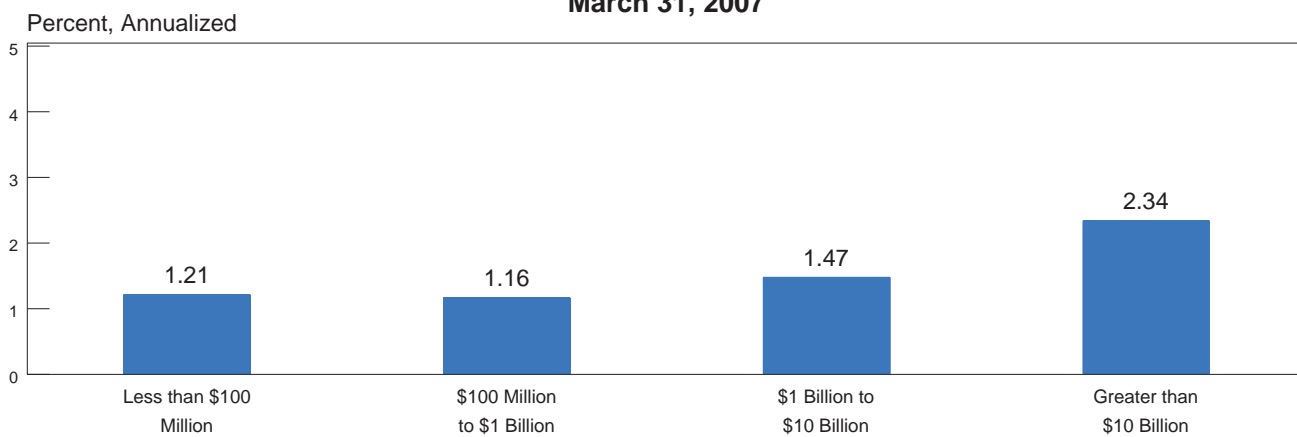
Net Interest Margin (YTD)

March 31, 2007



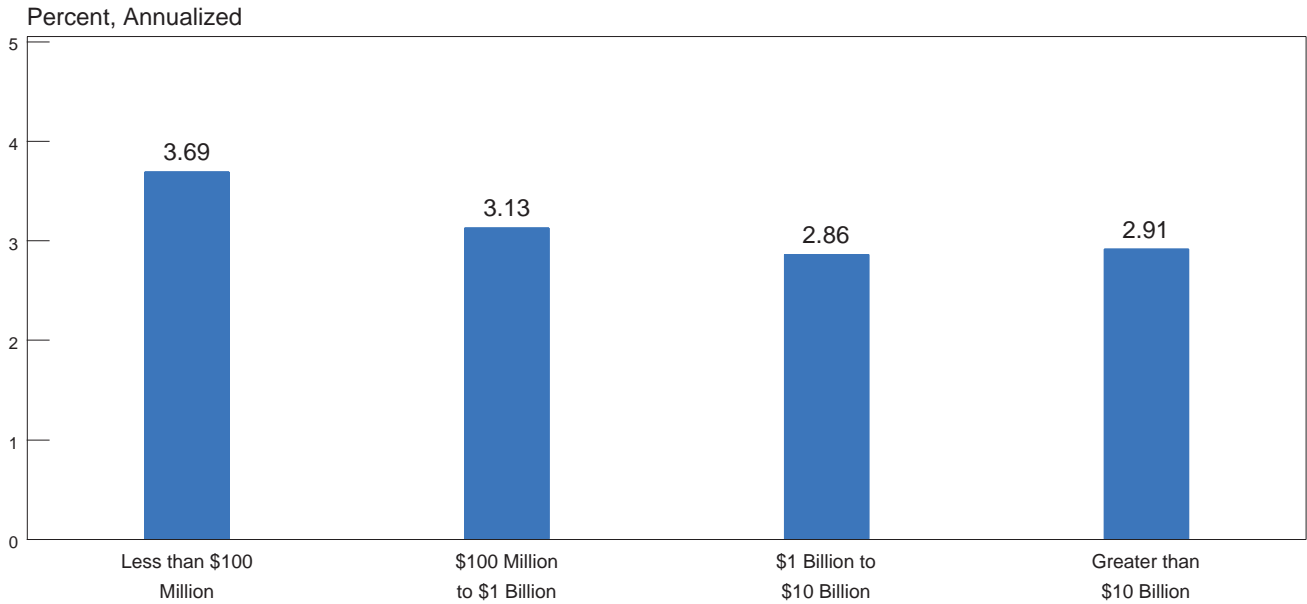
Noninterest Income to Assets (YTD)

March 31, 2007



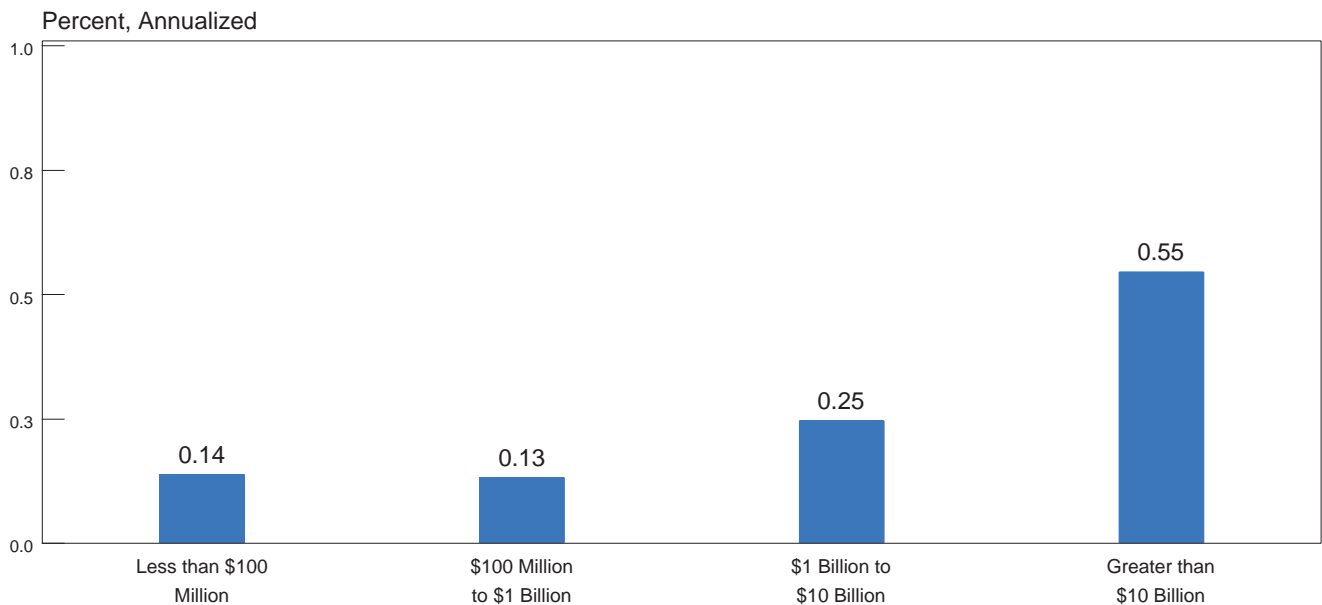
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2007



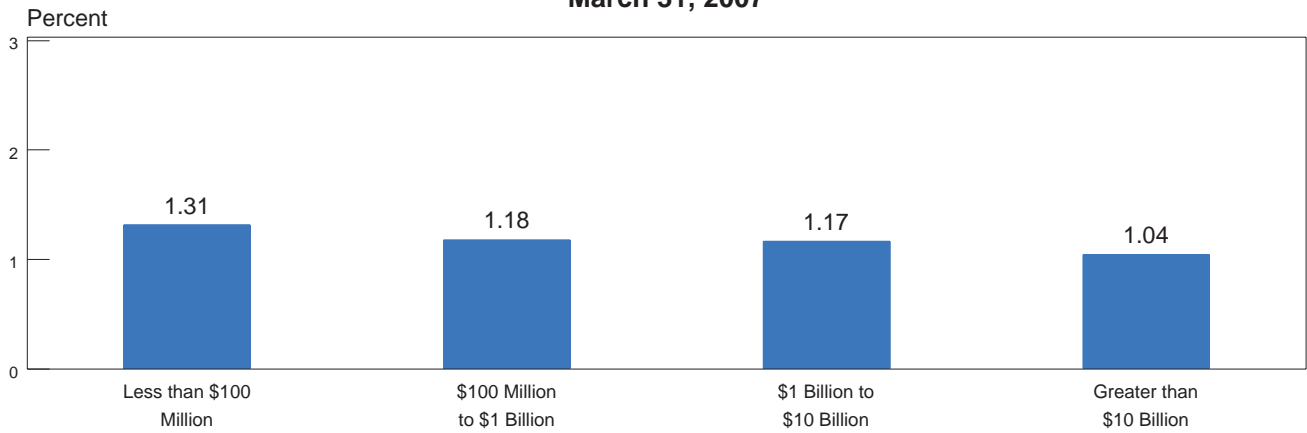
Net Charge-offs to Loans and Leases (YTD)

March 31, 2007



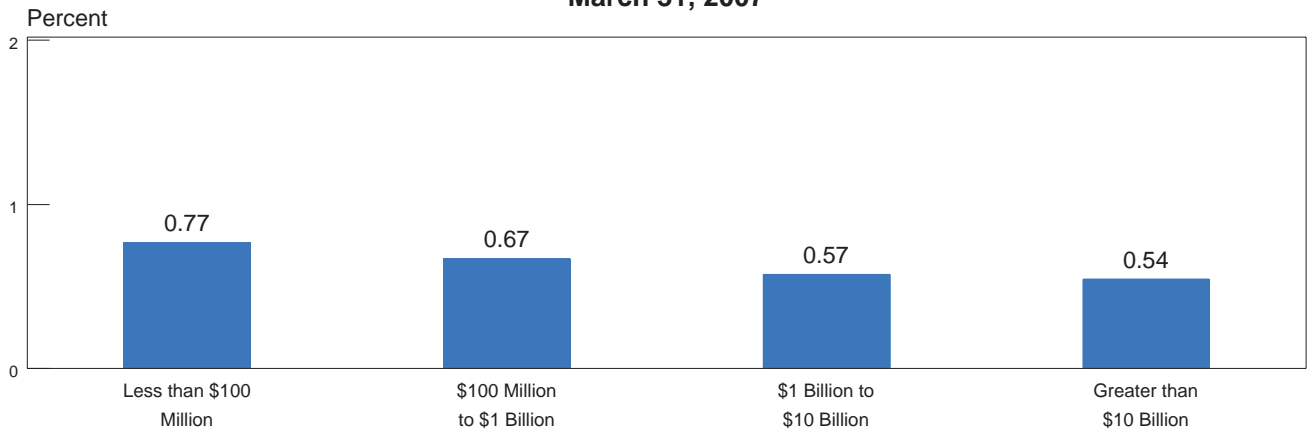
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

March 31, 2007



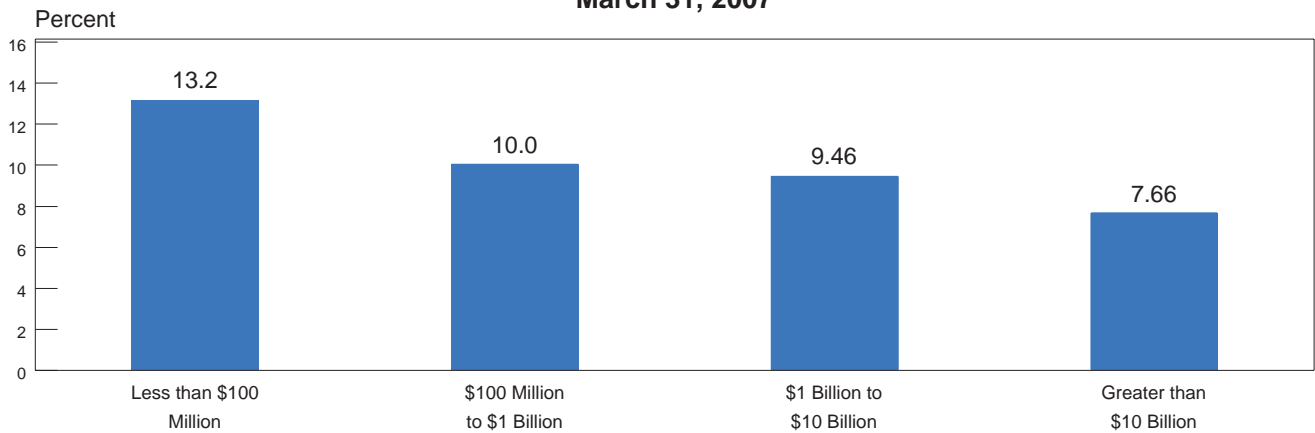
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2007



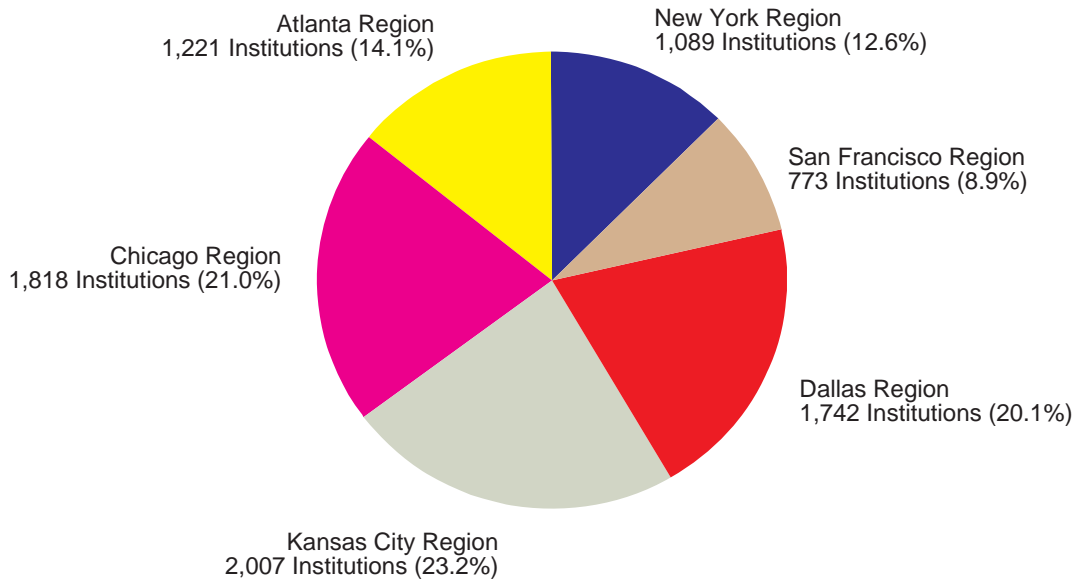
Core Capital (Leverage) Ratio

March 31, 2007



Geographic Distribution of FDIC-Insured Institutions

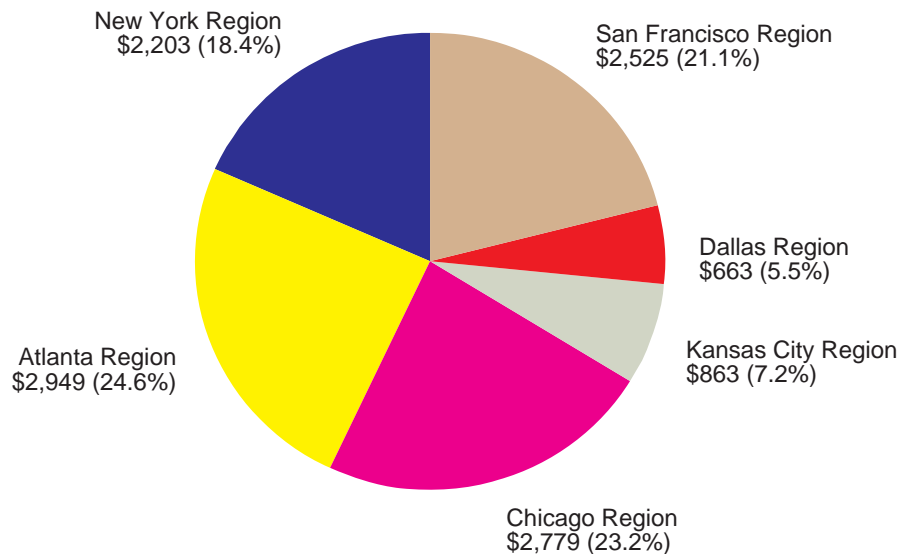
March 31, 2007



Geographic Distribution of Industry Assets

March 31, 2007

(\$ Billions)

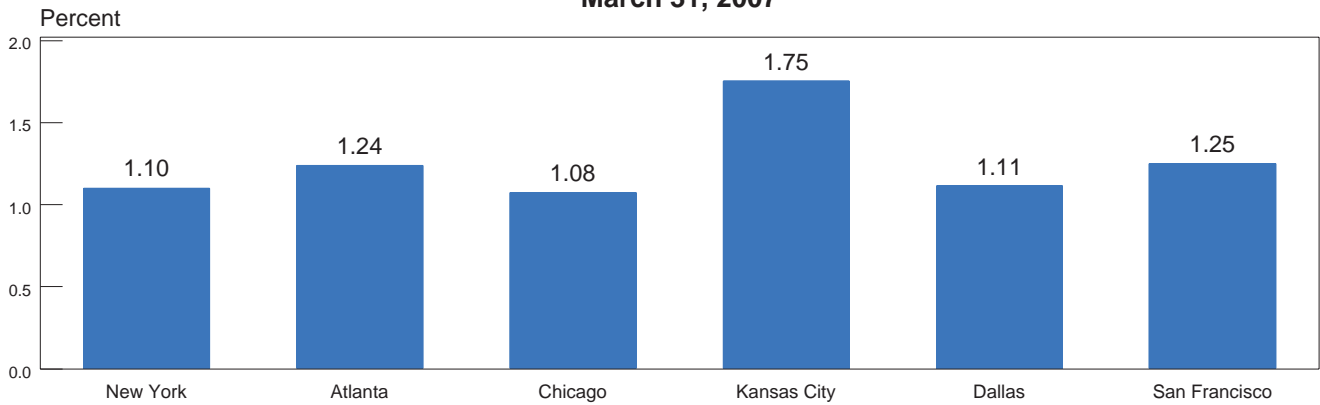


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

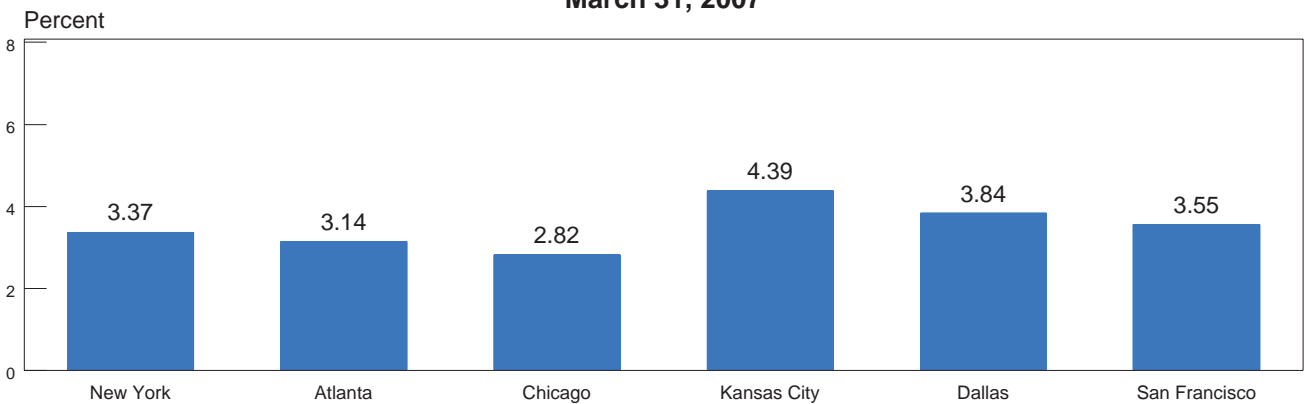
Return on Assets (YTD, Annualized)

March 31, 2007



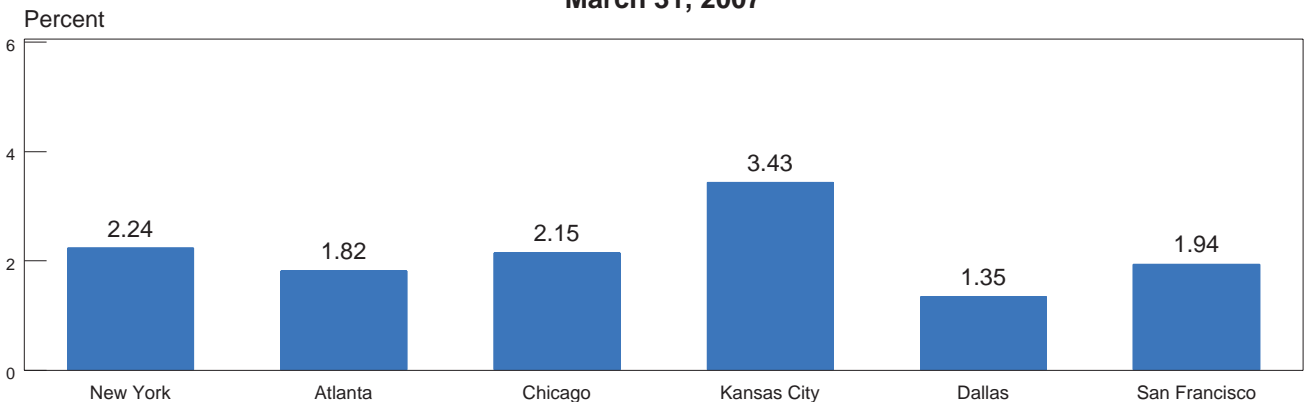
Net Interest Margins (YTD, Annualized)

March 31, 2007



Noninterest Income to Assets (YTD, Annualized)

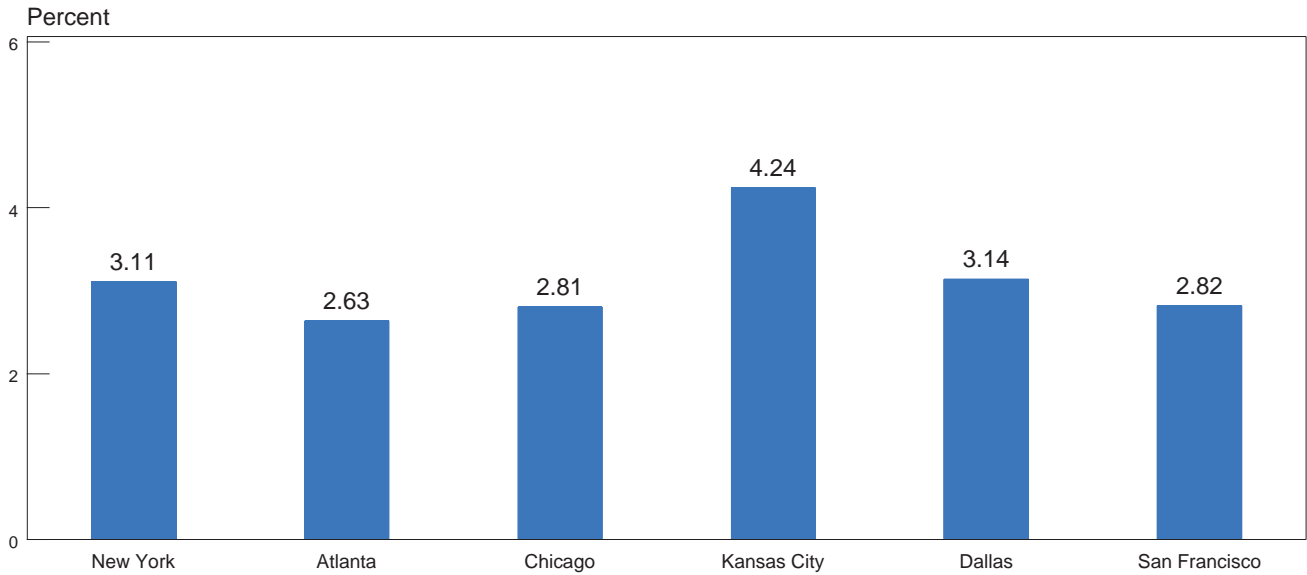
March 31, 2007



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

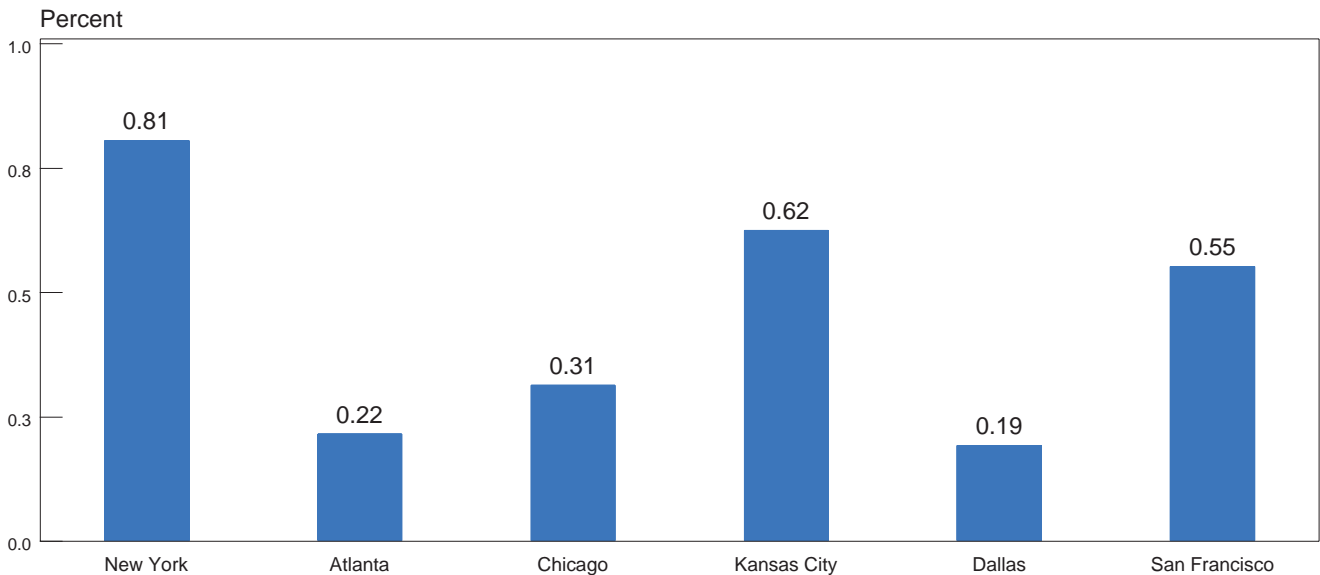
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2007



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

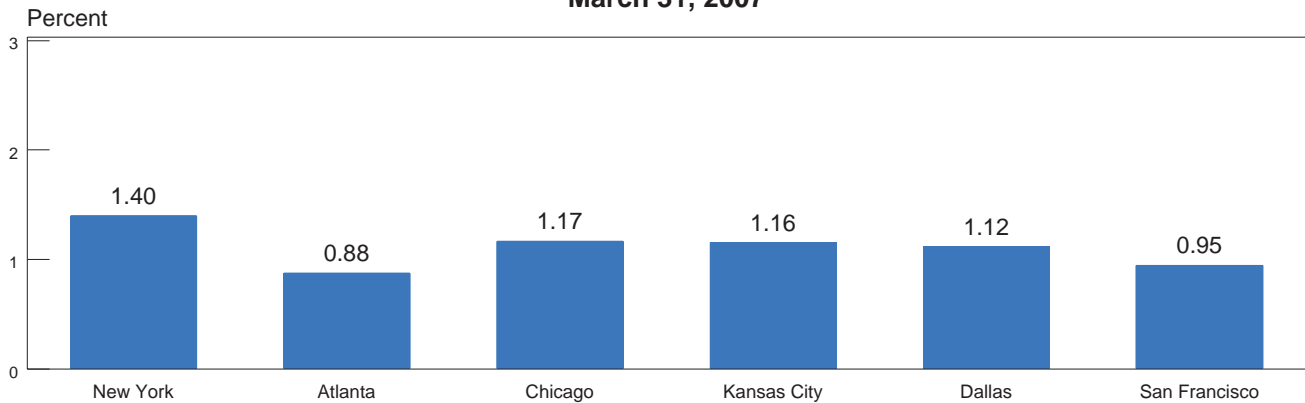
March 31, 2007



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

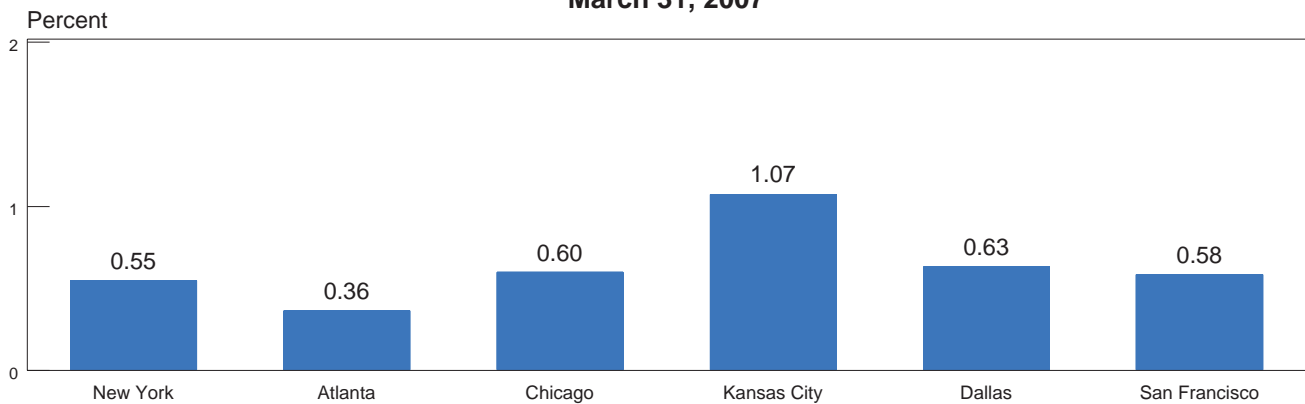
Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

March 31, 2007



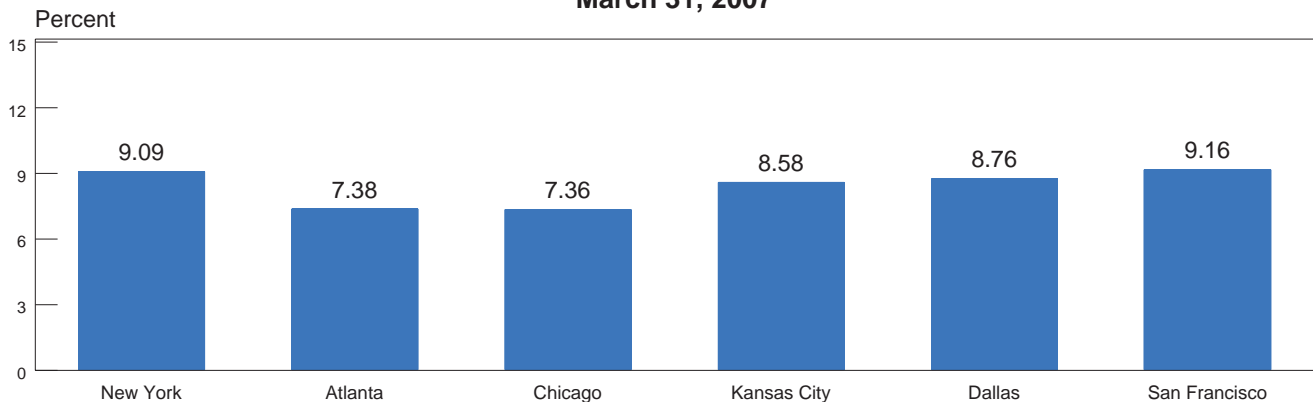
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2007



Core Capital (Leverage) Ratio

March 31, 2007

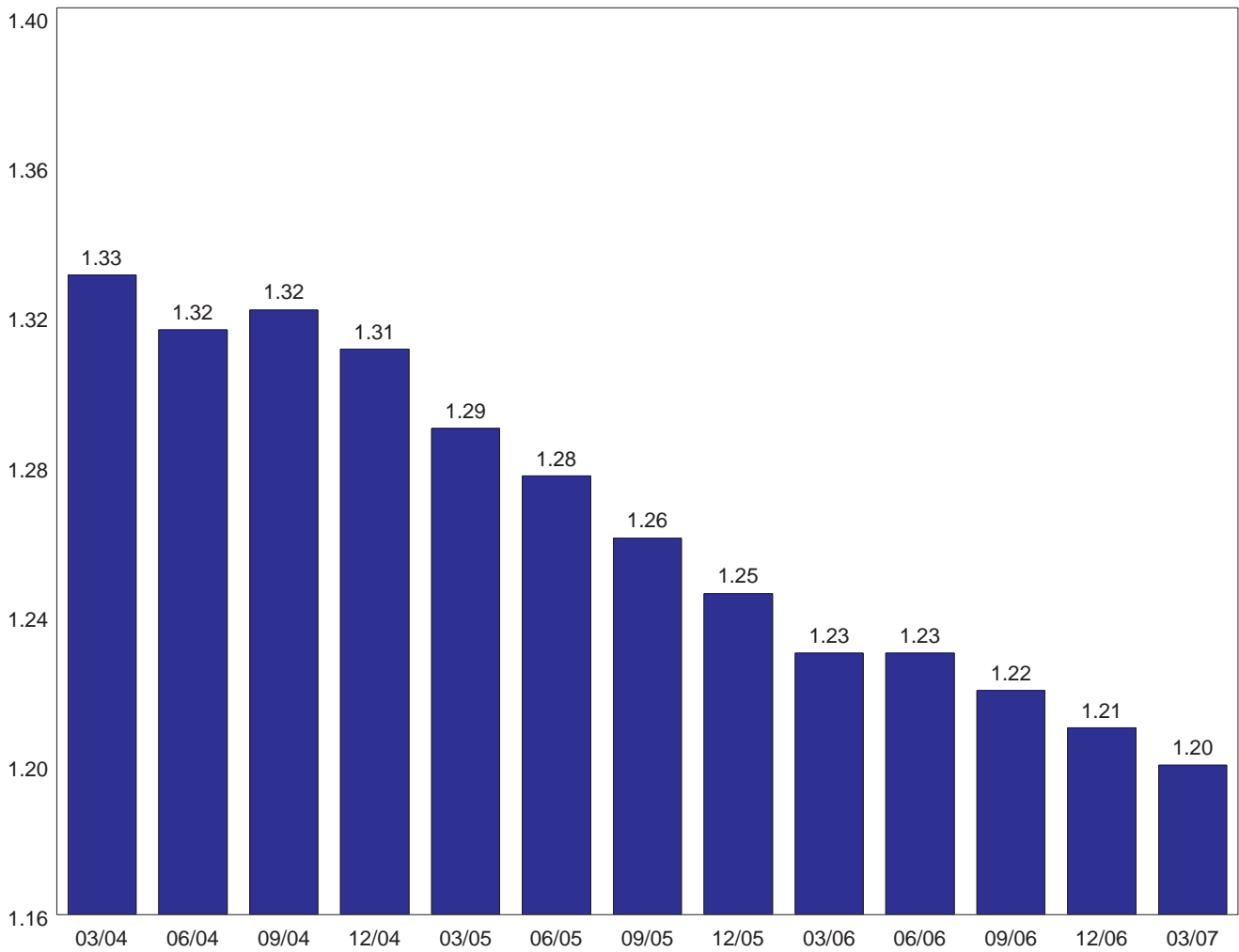


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2004 - March 31, 2007

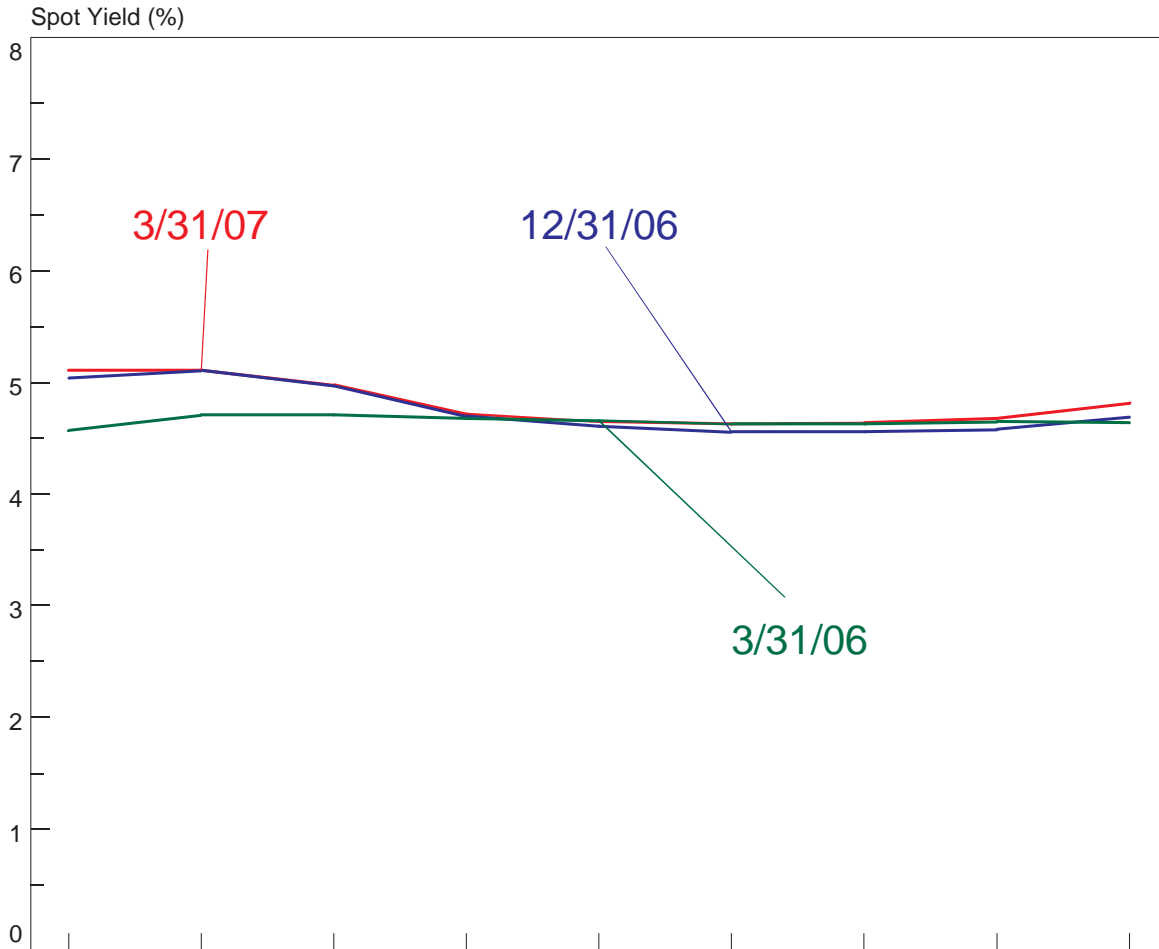
Funds per \$100 Est. Insured Deposits



Note: Includes insured branches of foreign banks. 2007 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

March 31, 2006 - March 31, 2007



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/07	5.11	5.11	4.98	4.72	4.65	4.63	4.64	4.68	4.82
12/31/06	5.04	5.11	4.97	4.70	4.61	4.56	4.56	4.58	4.69
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

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

Capital Category Distribution

March 31, 2007

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,583	99.2%	\$11,948.3	99.7%
Adequately Capitalized	60	0.7%	\$32.1	0.3%
Undercapitalized	6	0.1%	\$0.5	0.0%
Significantly Undercapitalized	1	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

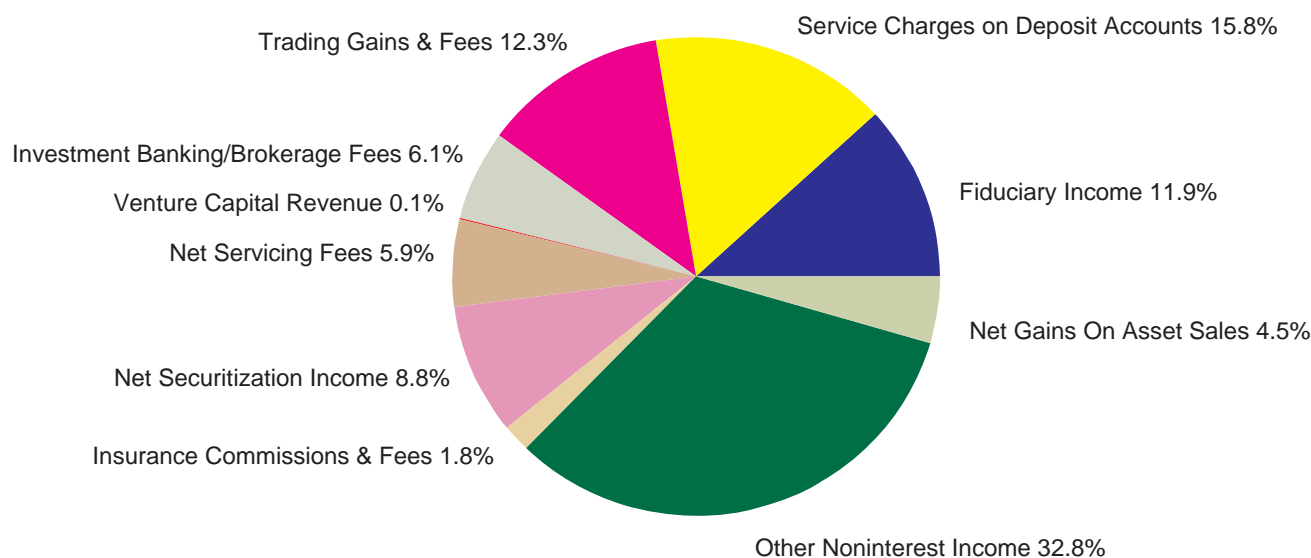
Note: Excludes U.S. branches of foreign banks.

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

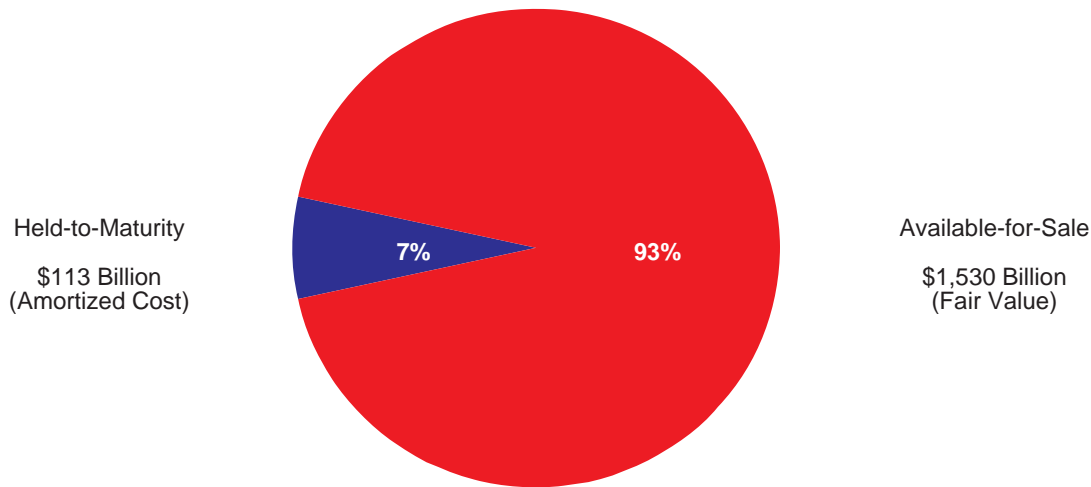
March 31, 2007



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$6,781	1,308	17.6%
Service Charges on Deposit Accounts	\$9,032	7,157	96.1%
Trading Gains & Fees	\$7,056	211	2.8%
Investment Banking/Brokerage Fees	\$3,469	1,907	25.6%
Venture Capital Revenue	\$48	46	0.6%
Net Servicing Fees	\$3,384	1,698	22.8%
Net Securitization Income	\$5,050	64	0.9%
Insurance Commissions & Fees	\$1,054	2,870	38.6%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$2,041	1,911	25.7%
Net Gains/Losses On OREO Sales	\$23	1,179	15.8%
Net Gains/Losses On Sales Of Other Assets	\$504	1,267	17.0%
Other Noninterest Income	\$18,747	7,218	97.0%
Total Noninterest Income	\$57,196	7,325	98.4%

Commercial Bank Total Securities*

March 31, 2007



Commercial Bank Total Securities*

March 31, 2007

	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	\$3,394	98.8	\$35,348	99.0	\$38,742	99.0
U.S. Government Agencies	2,121	99.0	9,582	99.7	11,703	99.6
Government Sponsored Enterprises	35,001	98.9	205,212	99.3	240,213	99.3
Mortgage Pass-through Securities	17,678	98.5	641,755	98.8	659,433	98.8
Collateralized Mortgage Obligations	28,721	98.9	270,305	99.4	299,025	99.4
State, County, Municipal Obligations	22,347	100.9	115,443	101.3	137,790	101.3
Asset Backed Securities	109	98.2	89,199	100.2	89,308	100.2
Other Debt Securities	3,358	102.6	148,398	102.0	151,756	109.5
Equity Securities	**	**	15,237	113.8	15,237	113.8
Total Securities	\$112,729	99.4	\$1,530,479	99.4	\$1,643,208	99.4
Memoranda***						
Structured Notes	17,490		17,381			99.4

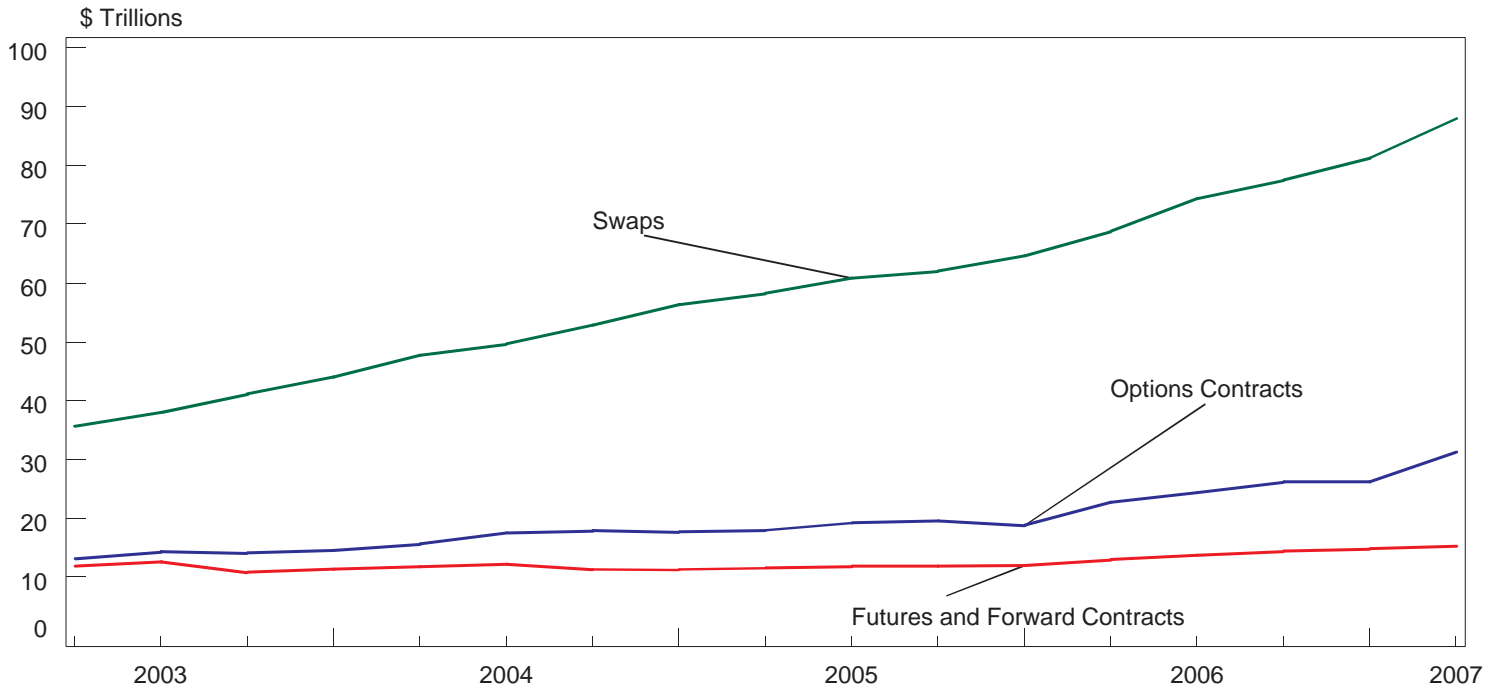
* Excludes trading account assets.

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

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

Commercial Bank Derivatives

2003 - 2007 (Notional Amounts)



	12/03	12/04	12/05	12/06	3/07
Total Derivatives (Notional Amounts, in billions of dollars)	\$70,098	\$85,521	\$95,615	\$122,484	\$134,624
Futures and Forward Contracts	11,400	11,365	12,056	14,881	15,307
Interest rate contracts	7,213	6,520	7,060	8,539	8,438
Foreign exchange rate contracts	4,079	4,717	4,828	6,143	6,640
Other futures and forwards*	109	128	168	199	228
Option Contracts	14,613	17,750	18,856	26,275	31,322
Interest rate options	12,542	14,950	15,160	20,515	25,262
Foreign currency options	1,300	1,734	2,360	3,273	3,630
Other option contracts*	771	1,065	1,336	2,487	2,429
Swaps	44,085	56,407	64,704	81,328	87,995
Interest rate swaps	42,107	54,048	62,299	78,366	84,876
Foreign exchange rate swaps	1,805	2,155	2,101	2,484	2,618
Other swaps*	172	203	303	478	501
Memoranda					
Spot Foreign Exchange Contracts	273	419	431	664	1,279
Credit Derivatives	1,001	2,347	5,822	9,019	10,166
Number of banks reporting derivatives	580	684	838	921	947
Replacement cost of interest rate and foreign exchange rate contracts **	1,118	1,268	1,129	1,019	1,068

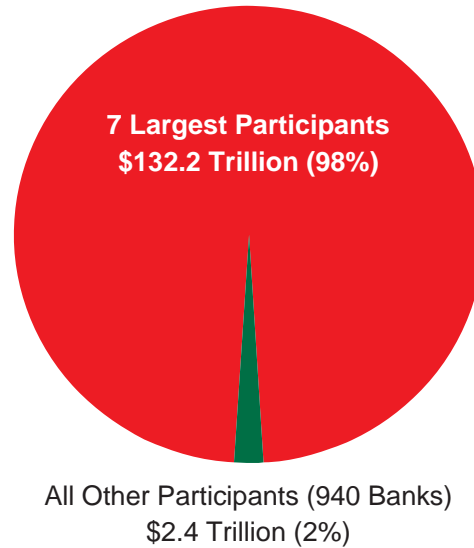
* Not reported by banks with less than \$300 million in assets.

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

Concentration of Commercial Bank Derivatives*

Notional Amounts

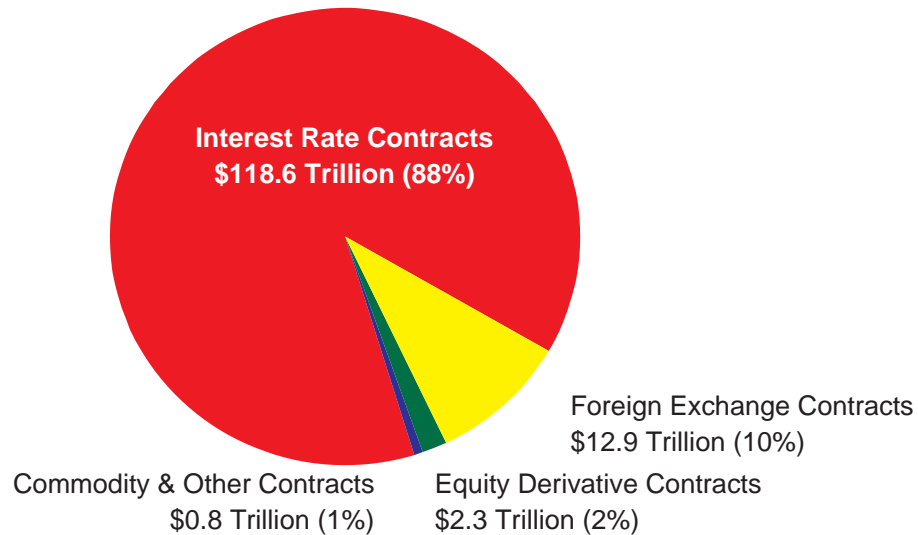
March 31, 2007



Composition of Commercial Bank Derivatives*

Notional Amounts

March 31, 2007



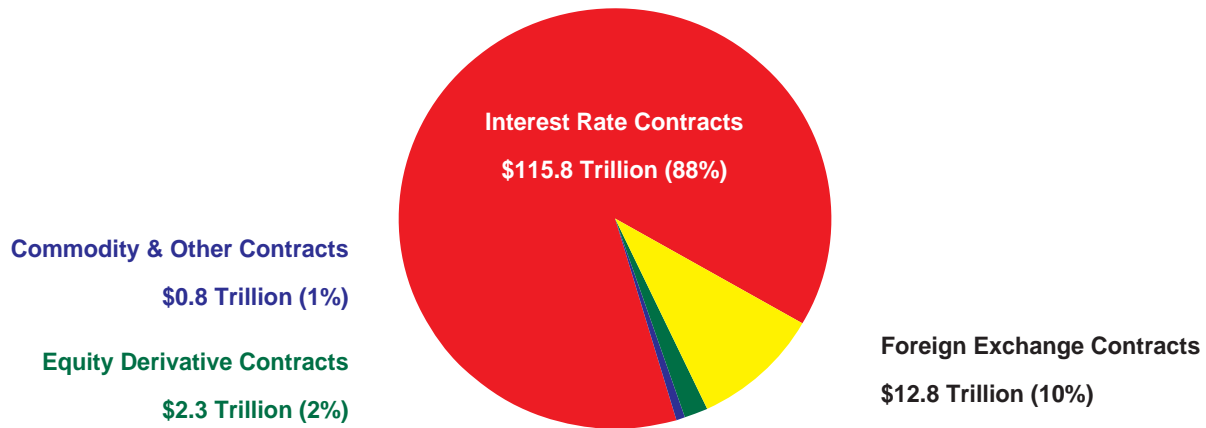
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,206 billion for the seven largest participants and \$73 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

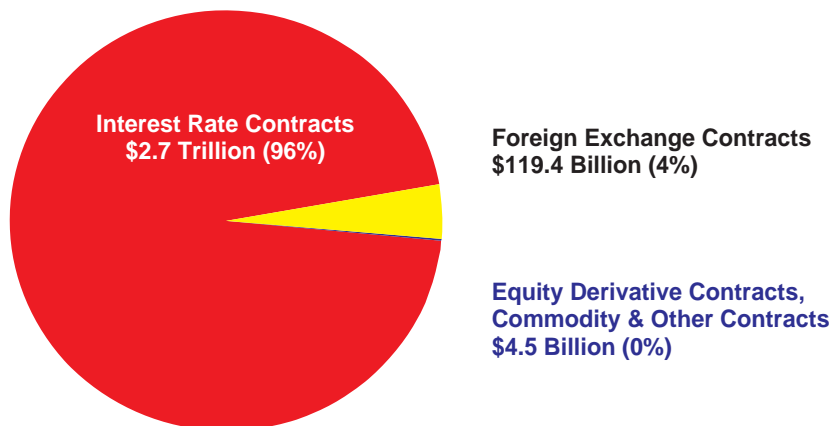
March 31, 2007



Not Held for Trading

Notional Amounts

March 31, 2007



* 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 \$1279 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

March 31, 2007
(\$ Millions)

Held for Trading

142 Banks Held Derivative Contracts for Trading
7 Largest Participants Held 99% of Total (Notional Amount)
(Marked to Market)

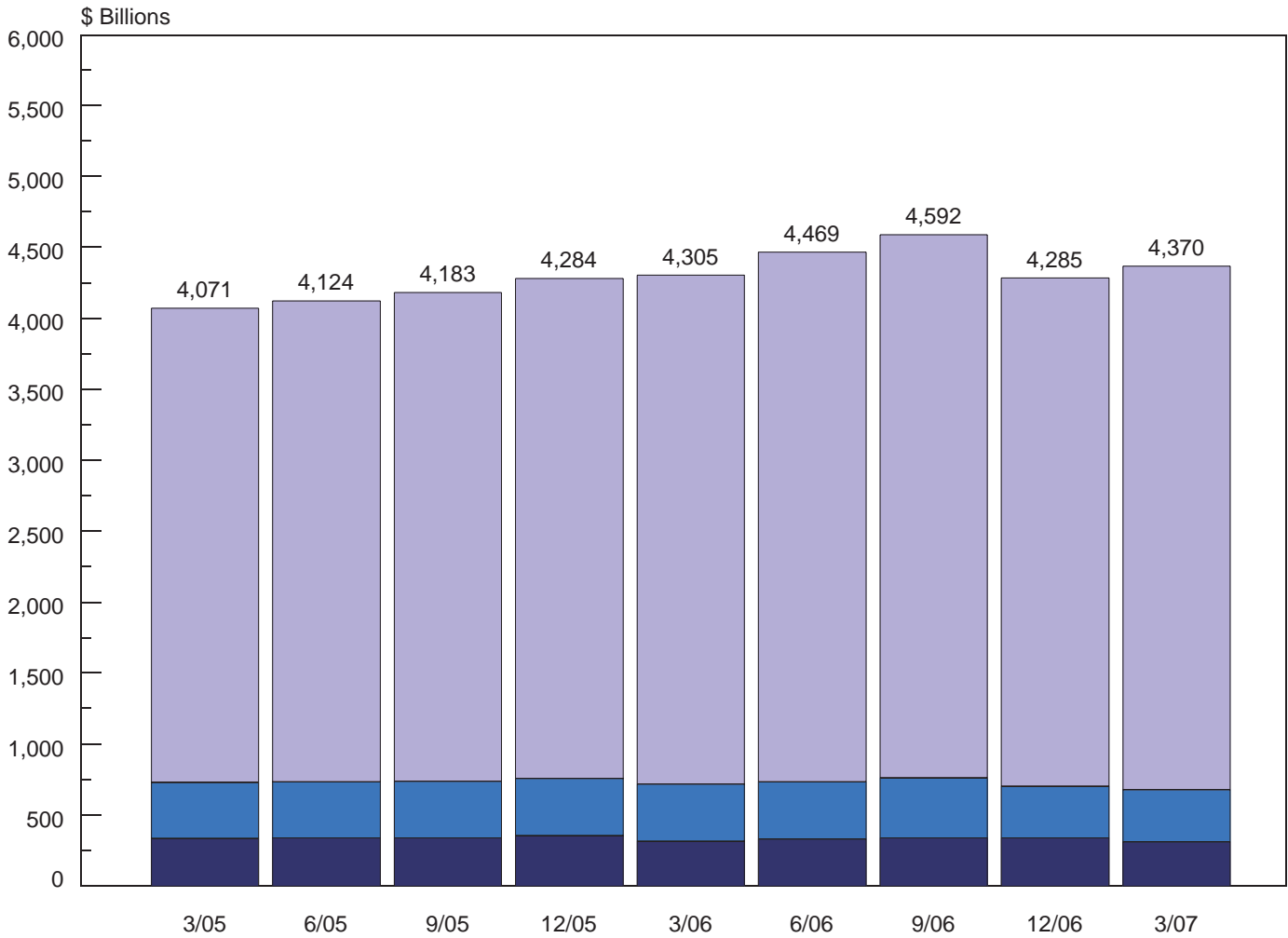
	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	819,072	229,747	72,634	54,473	1,175,926	102,345
Gross negative fair value	794,379	156,013	91,269	31,921	1,073,581	
All other participants						
Gross positive fair value	6,608	2,687	1,501	1,512	12,308	871
Gross negative fair value	5,687	2,531	1,700	1,519	11,437	
Total						
Gross positive fair value	825,681	232,434	74,135	55,985	1,188,234	103,216
Gross negative fair value	800,065	158,544	92,969	33,440	1,085,018	

Held for Purposes Other than Trading

888 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
Seven Largest Participants						
Gross positive fair value	5,844	580	0	0	6,424	(1,144)
Gross negative fair value	6,889	624	39	15	7,567	
All other participants						
Gross positive fair value	2,821	549	186	7	3,563	137
Gross negative fair value	2,978	306	135	6	3,425	
Total						
Gross positive fair value	8,665	1,128	186	7	9,986	(1,006)
Gross negative fair value	9,867	930	174	21	10,993	

Expansion of Commercial Bank Credit Card Lines 2005 - 2007



Loans outstanding (\$Billions)

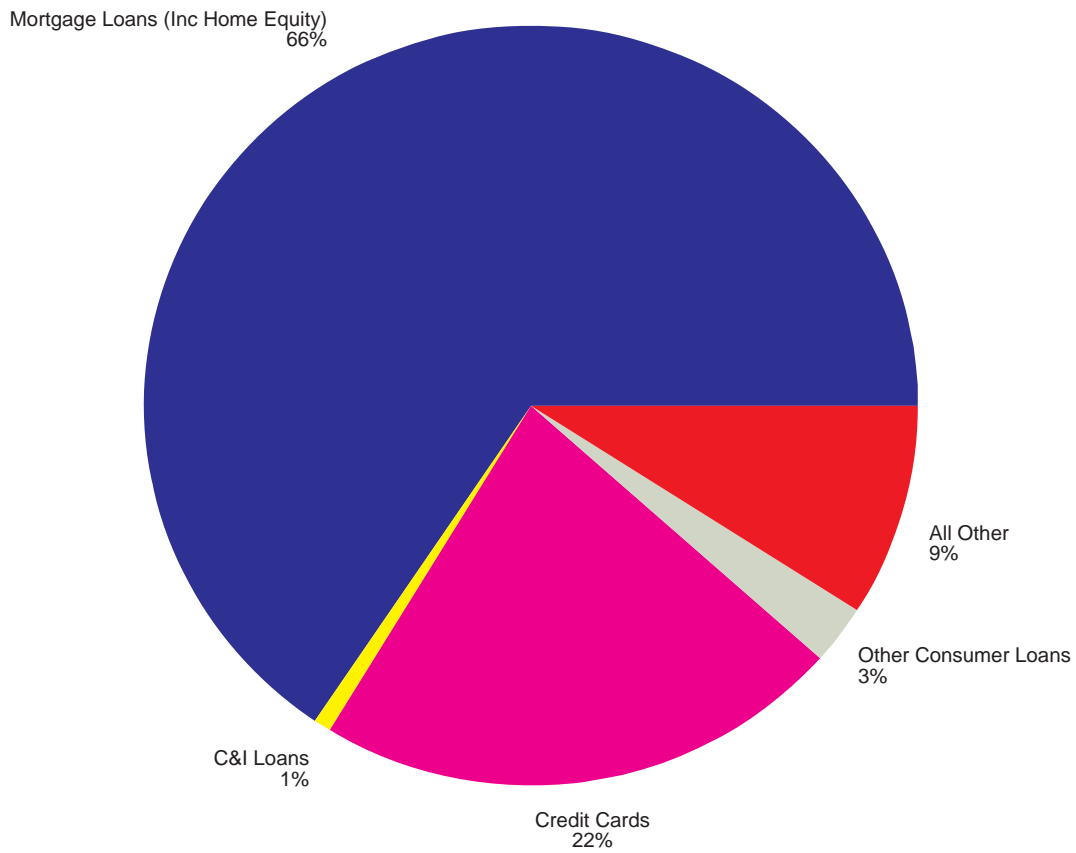
	3/05	6/05	9/05	12/05	3/06	6/06	9/06	12/06	3/07
■ Held on-balance-sheet	336.9	338.5	338.9	355.6	317.0	331.1	338.2	341.0	311.1
■ Securitized & sold *	395.3	397.8	401.8	402.9	402.2	403.4	423.0	362.5	367.8
■ Unused Commitments *	3,339.2	3,387.6	3,442.4	3,525.1	3,585.9	3,734.9	3,830.5	3,581.3	3,690.7
Total	4,071.3	4,123.9	4,183.1	4,283.6	4,305.2	4,469.4	4,591.7	4,284.8	4,369.6

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

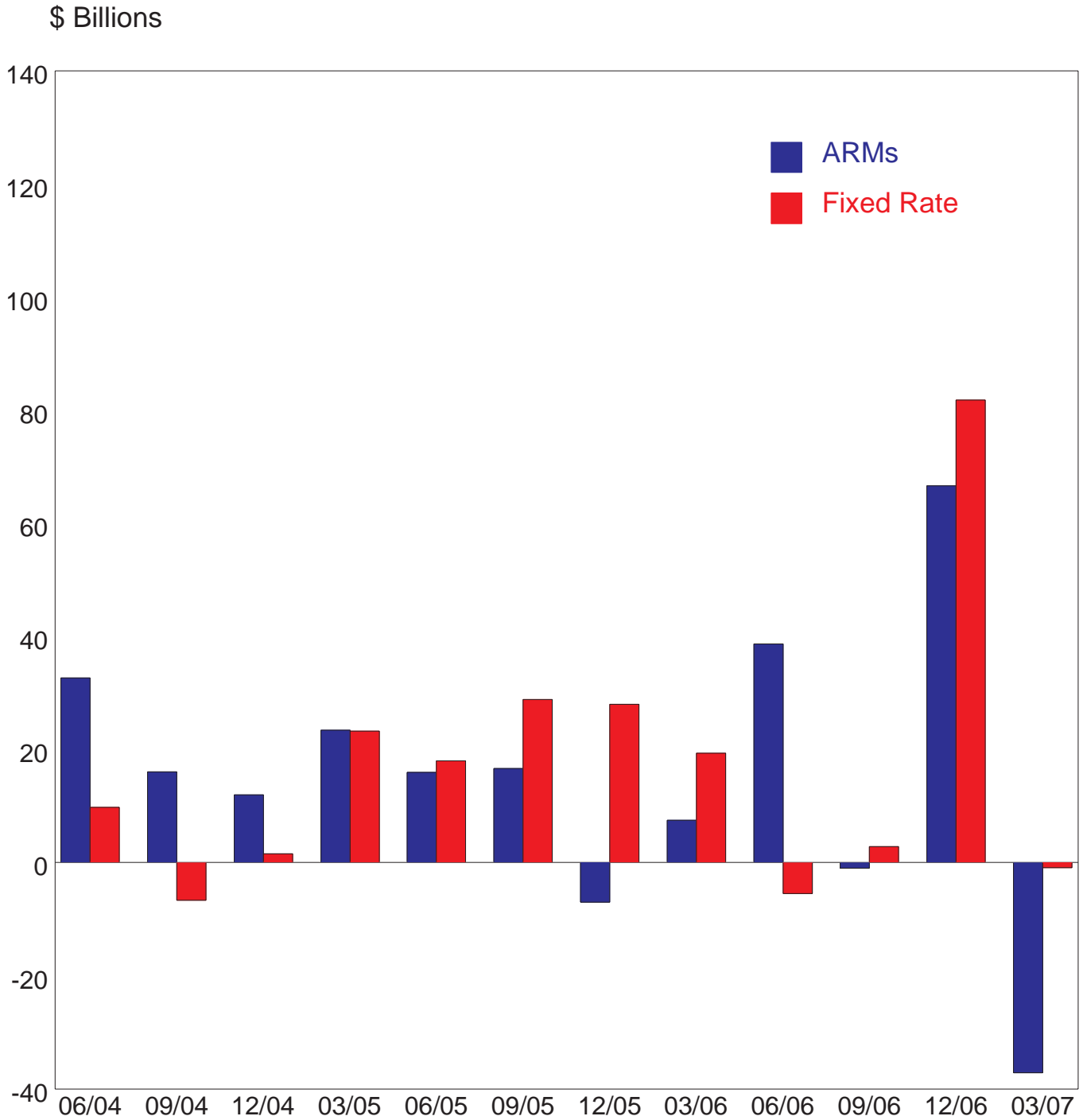
March 31, 2007



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

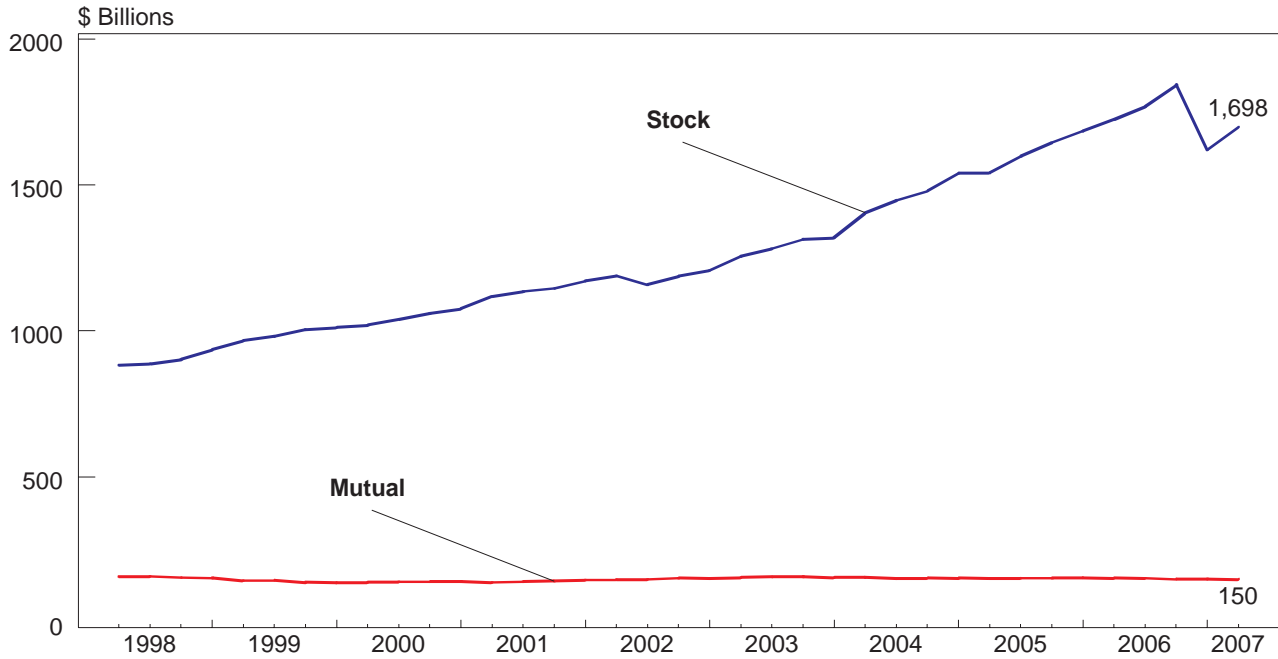
Growth Rates of ARMs and Fixed-Rate Mortgages

2004 - 2007



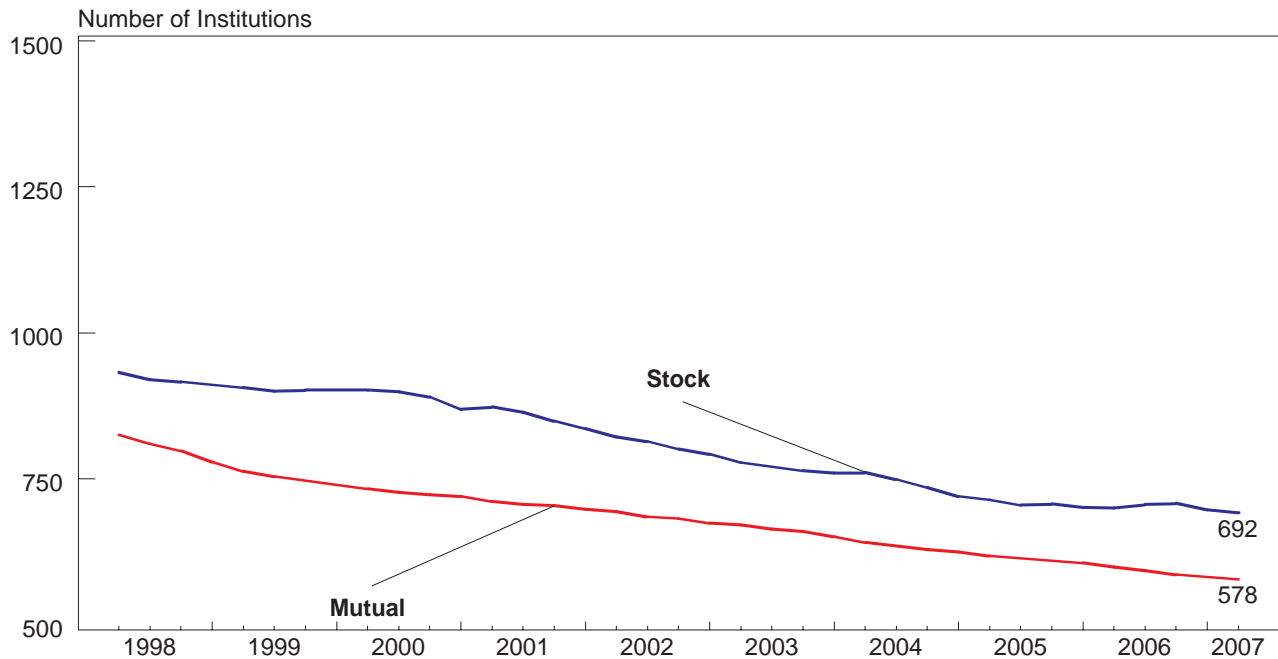
Assets of Mutual and Stock Savings Institutions

1998 - 2007



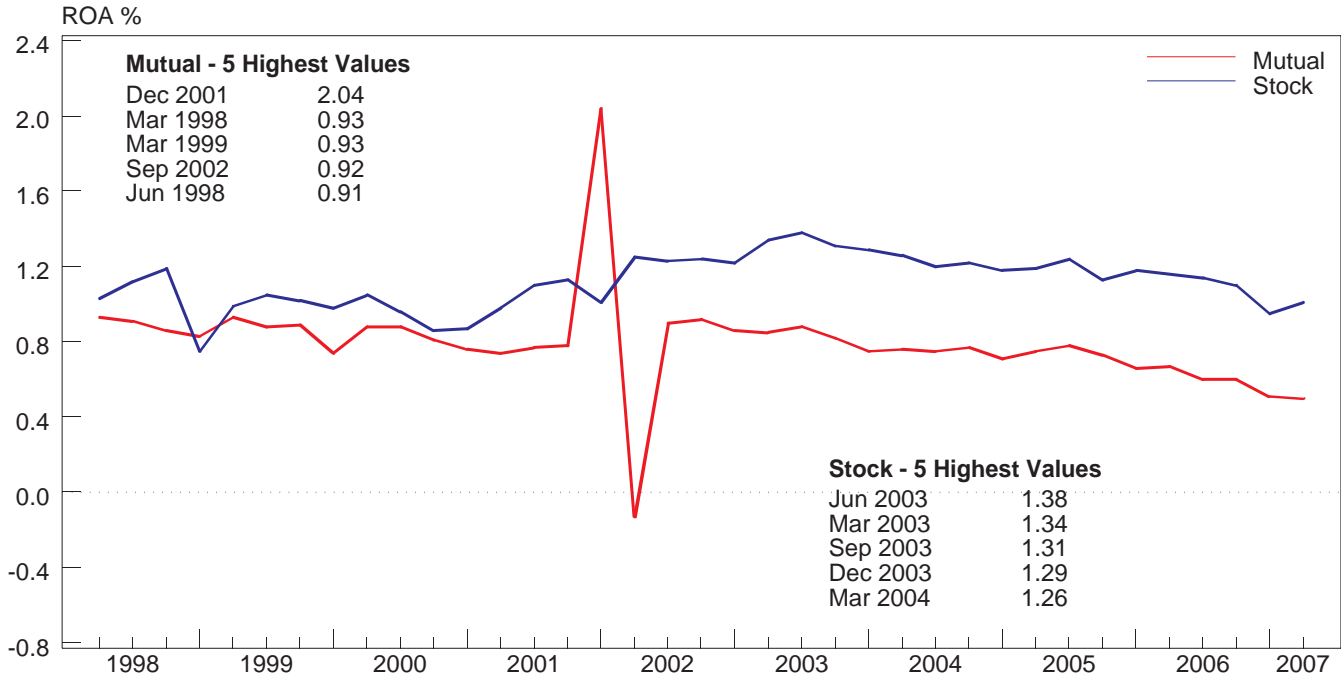
Number of Mutual and Stock Savings Institutions

1998 - 2007



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

1998-2007



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

1998-2007

