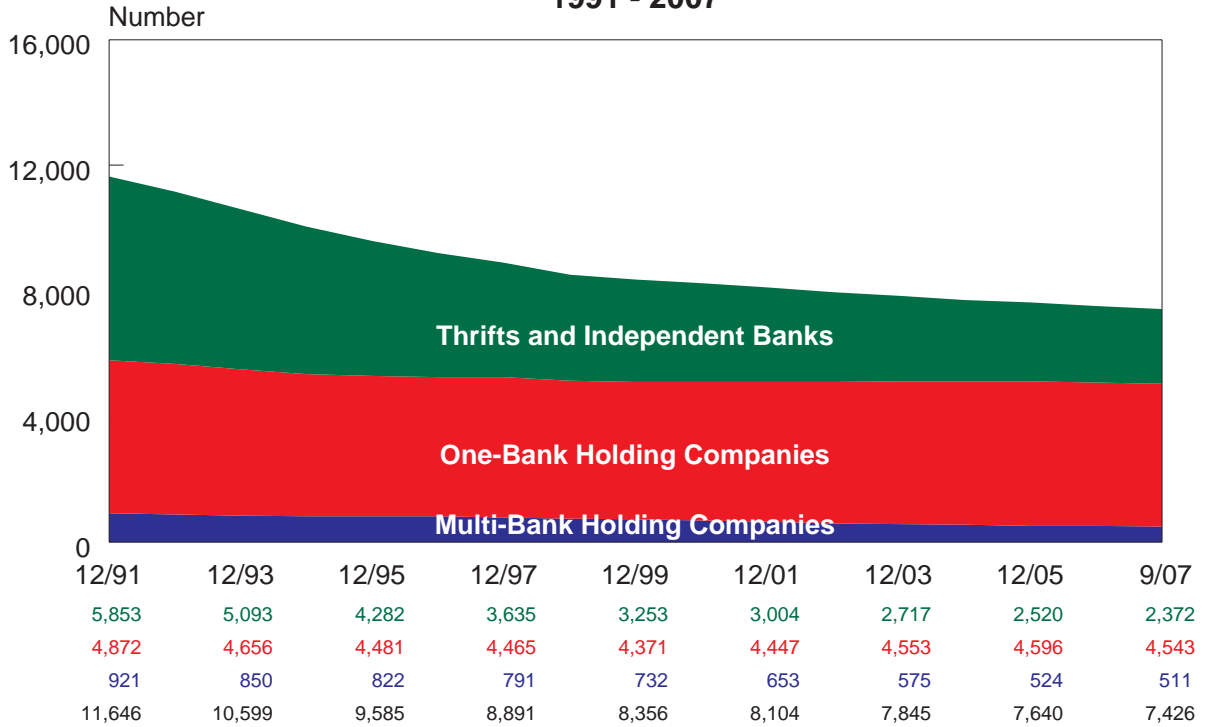


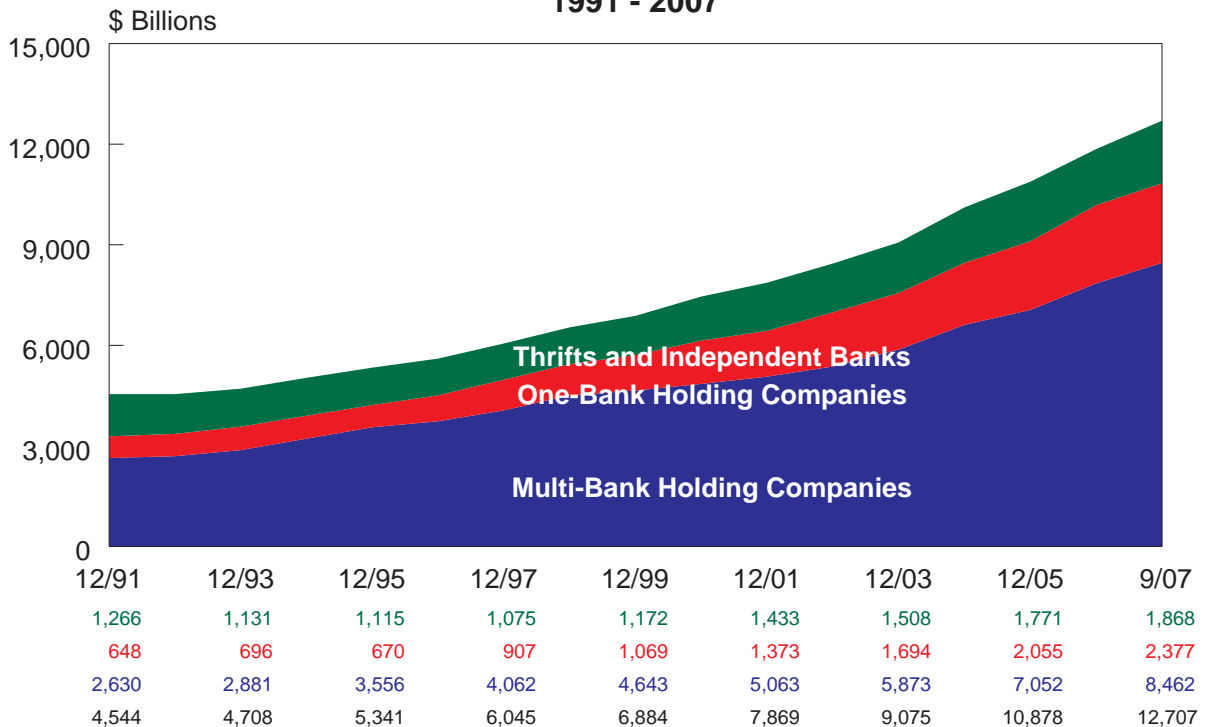
## Number of FDIC-Insured Banking Organizations

1991 - 2007



## Assets of FDIC-Insured Banking Organizations

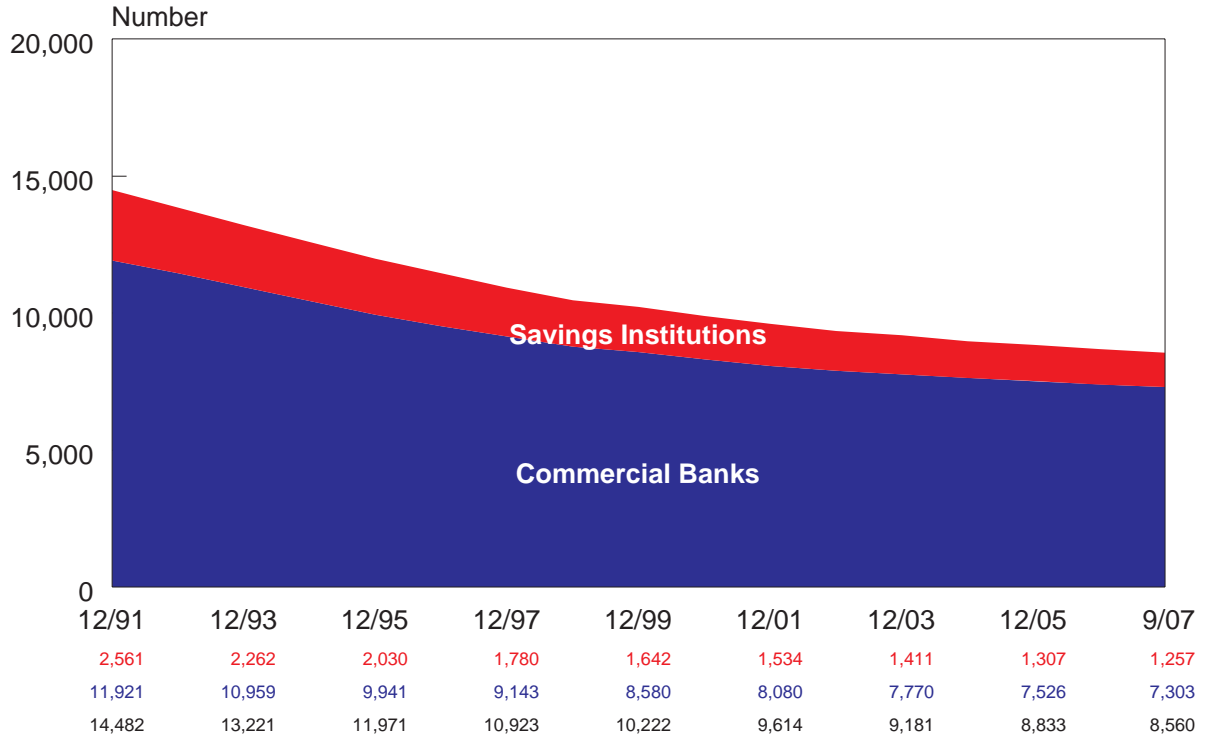
1991 - 2007



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

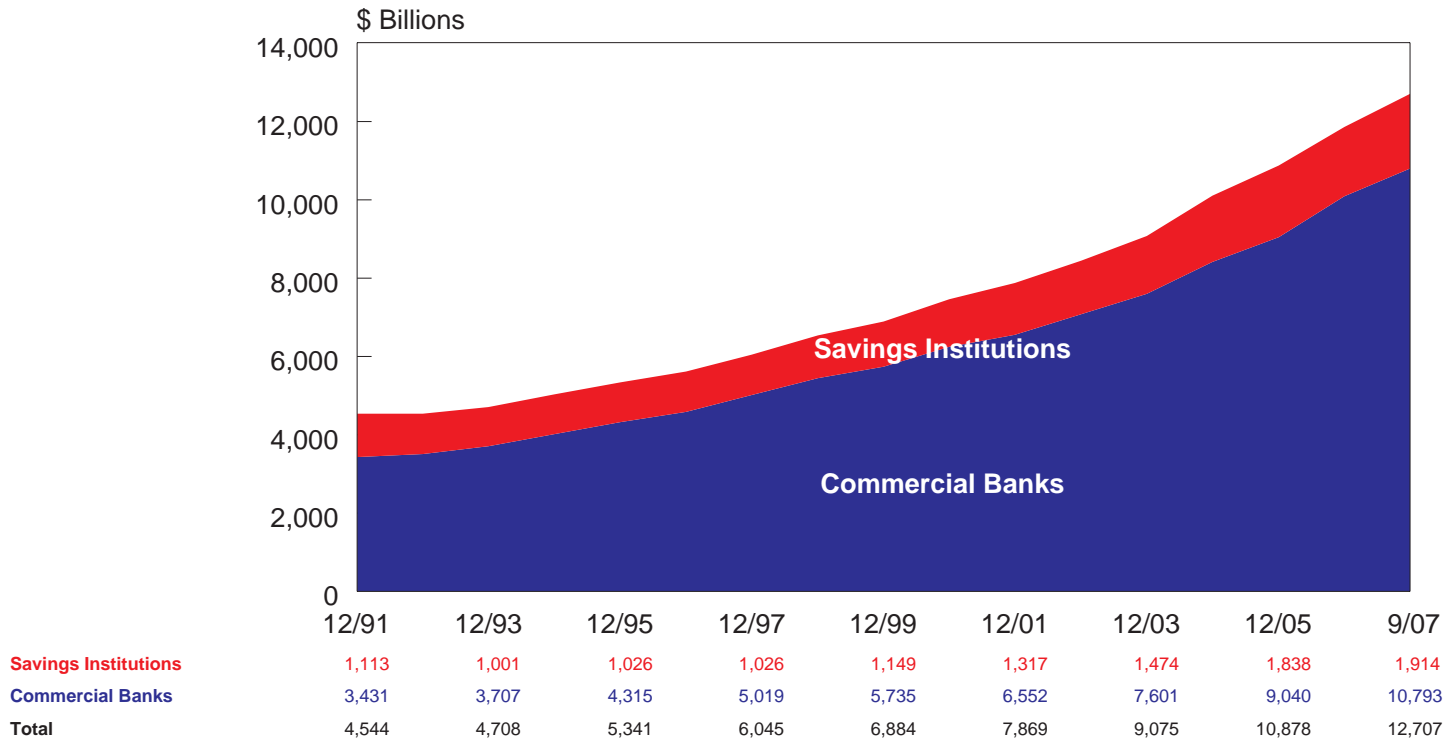
## Number of FDIC-Insured Institutions

1991 - 2007



## Assets of FDIC-Insured Institutions

1991 - 2007



## Changes in the Number of FDIC-Insured Institutions

Quarterly, 2004 - 2007

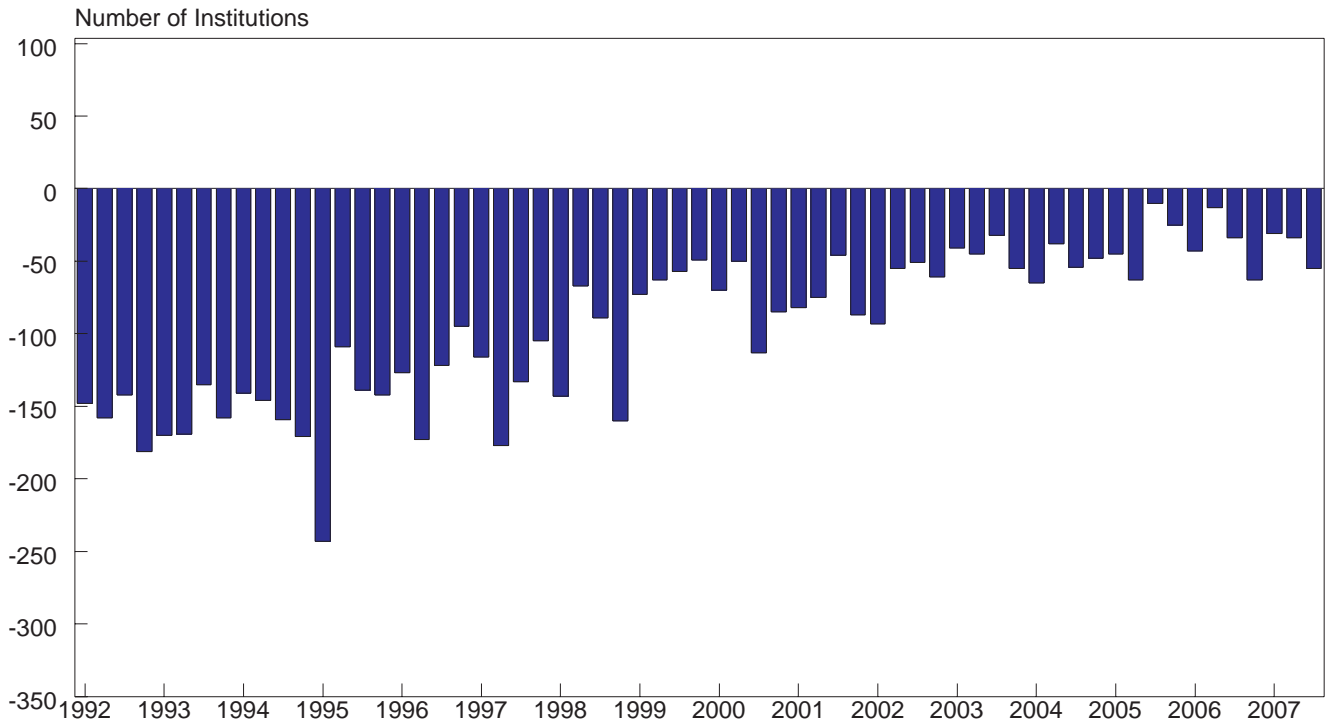


	2004				2005				2006				2007		
<b>New Charters</b>	27	30	36	35	33	44	45	57	44	55	47	48	41	48	42
<b>Mergers</b>	89	62	89	79	77	105	50	78	85	67	82	108	72	82	93
<b>Failures</b>	3	1	0	0	0	0	0	0	0	0	0	0	1	0	1
<b>Other Changes, Net*</b>	0	-5	-1	-4	-1	-2	-5	-4	-2	-1	1	-3	1	0	-3
<b>No. of Institutions at end of quarter</b>	9,116	9,078	9,024	8,976	8,931	8,868	8,858	8,833	8,790	8,777	8,743	8,680	8,649	8,615	8,560

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

## Quarterly Change in the Number of FDIC-Insured Institutions

1992-2007



# Institution Mergers: Interstate vs. Intrastate

Quarterly, 2003 - 2007

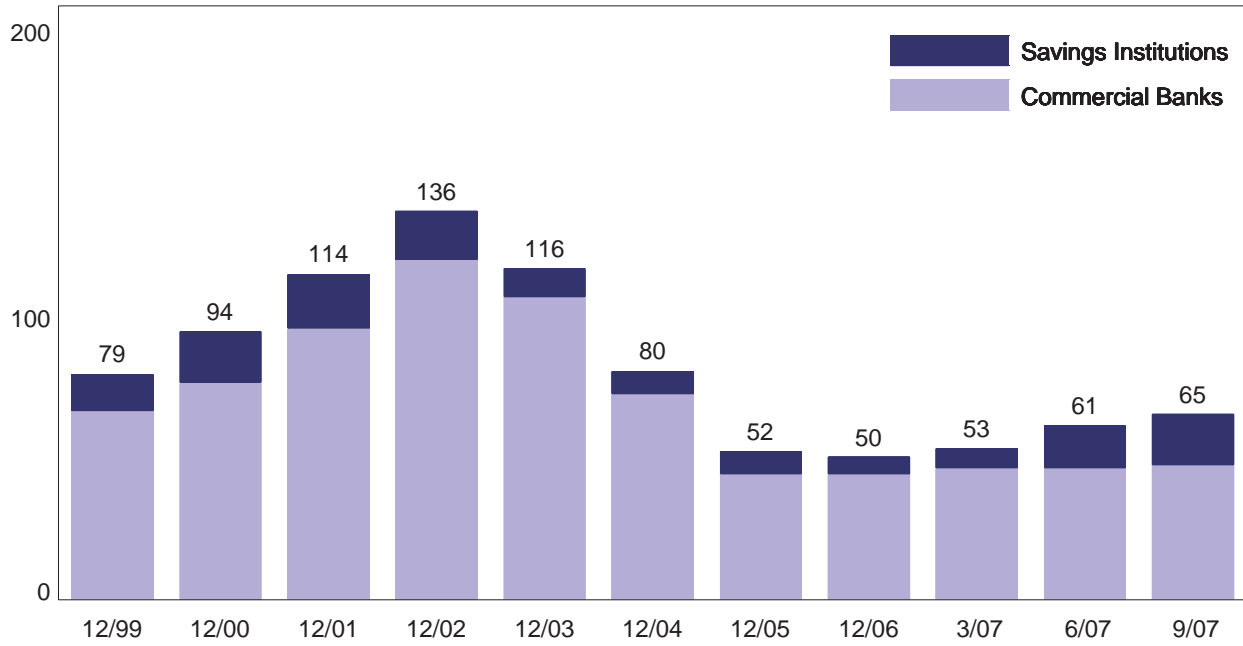


<b>Intrastate Mergers</b>	<b>43</b>	<b>56</b>	<b>66</b>	<b>39</b>	<b>64</b>	<b>60</b>	<b>53</b>	<b>75</b>	<b>38</b>	<b>56</b>	<b>71</b>	<b>41</b>	<b>50</b>	<b>77</b>	<b>47</b>	<b>53</b>	<b>54</b>
<b>Interstate Mergers</b>	<b>14</b>	<b>32</b>	<b>23</b>	<b>23</b>	<b>24</b>	<b>20</b>	<b>24</b>	<b>30</b>	<b>12</b>	<b>22</b>	<b>14</b>	<b>26</b>	<b>32</b>	<b>31</b>	<b>25</b>	<b>29</b>	<b>39</b>

## Number of FDIC-Insured "Problem" Institutions

1999-2007

Number of Institutions



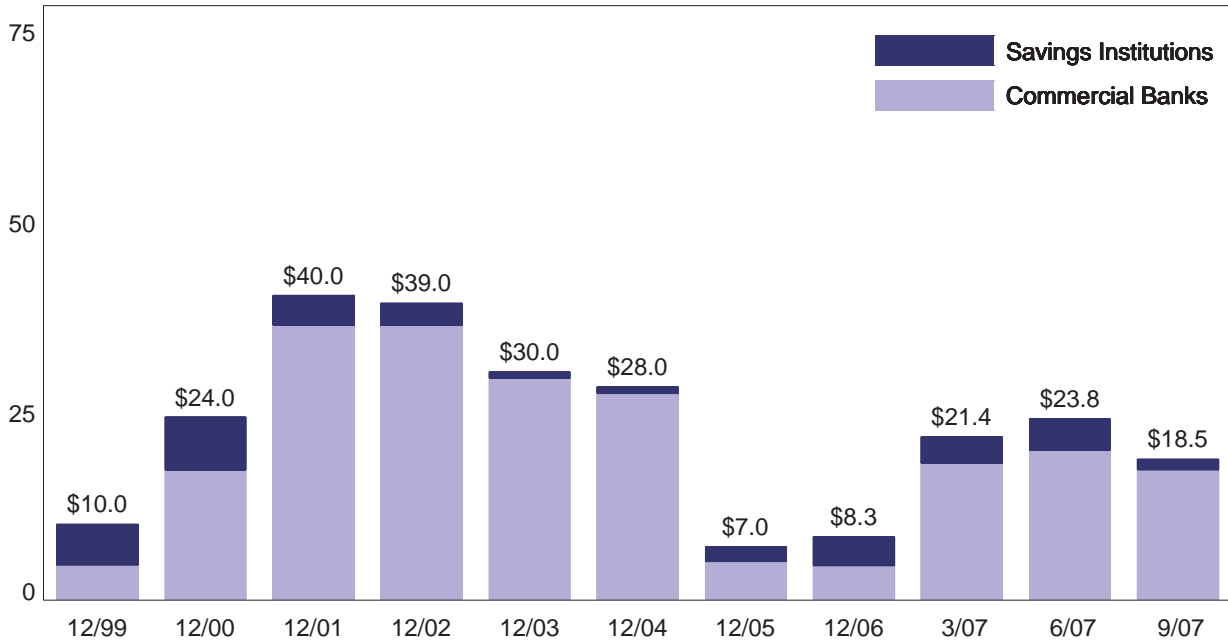
Savings Institutions  
Commercial Banks

13	18	19	17	10	8	8	6	7	15	18
66	76	95	119	106	72	44	44	46	46	47

## Assets of FDIC-Insured "Problem" Institutions

1999-2007

\$ Billions

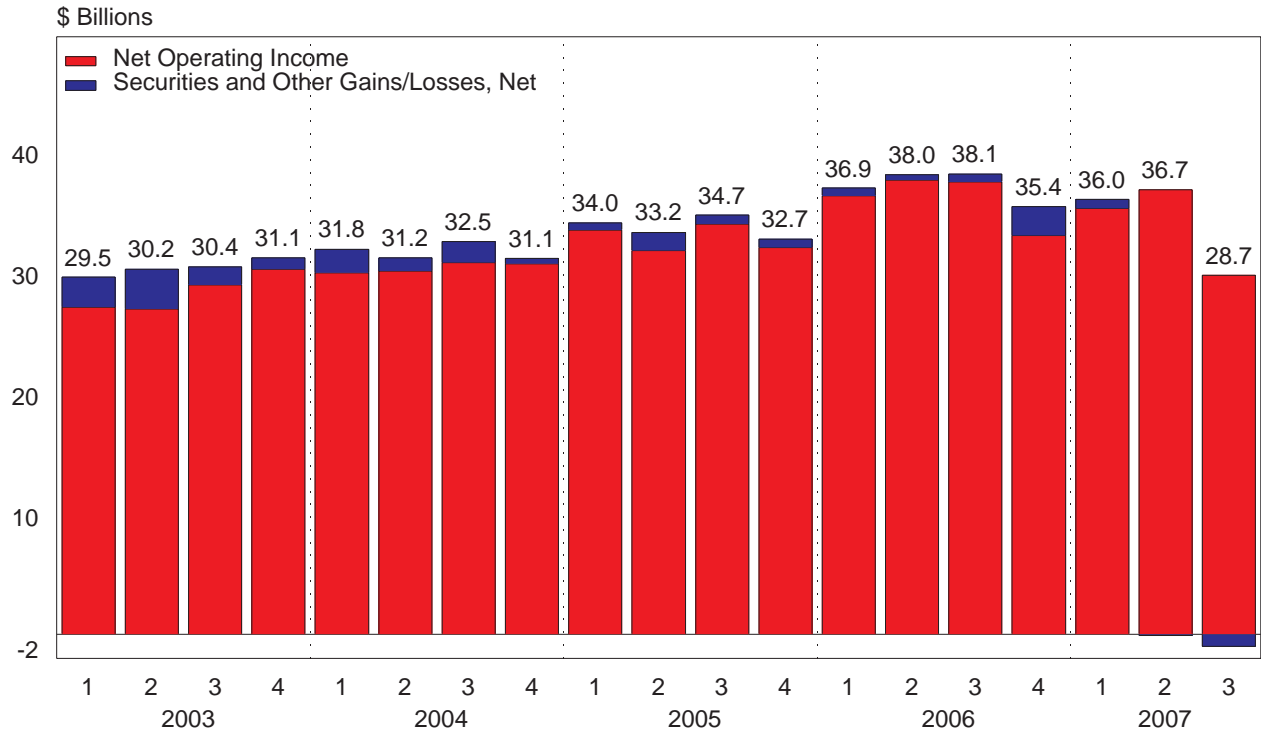


Savings Institutions  
Commercial Banks

5.5	7.0	4.0	3.0	1.0	1.0	2.0	3.9	3.5	4.2	1.5
4.5	17.0	36.0	36.0	29.0	27.0	5.0	4.4	17.9	19.6	17.0

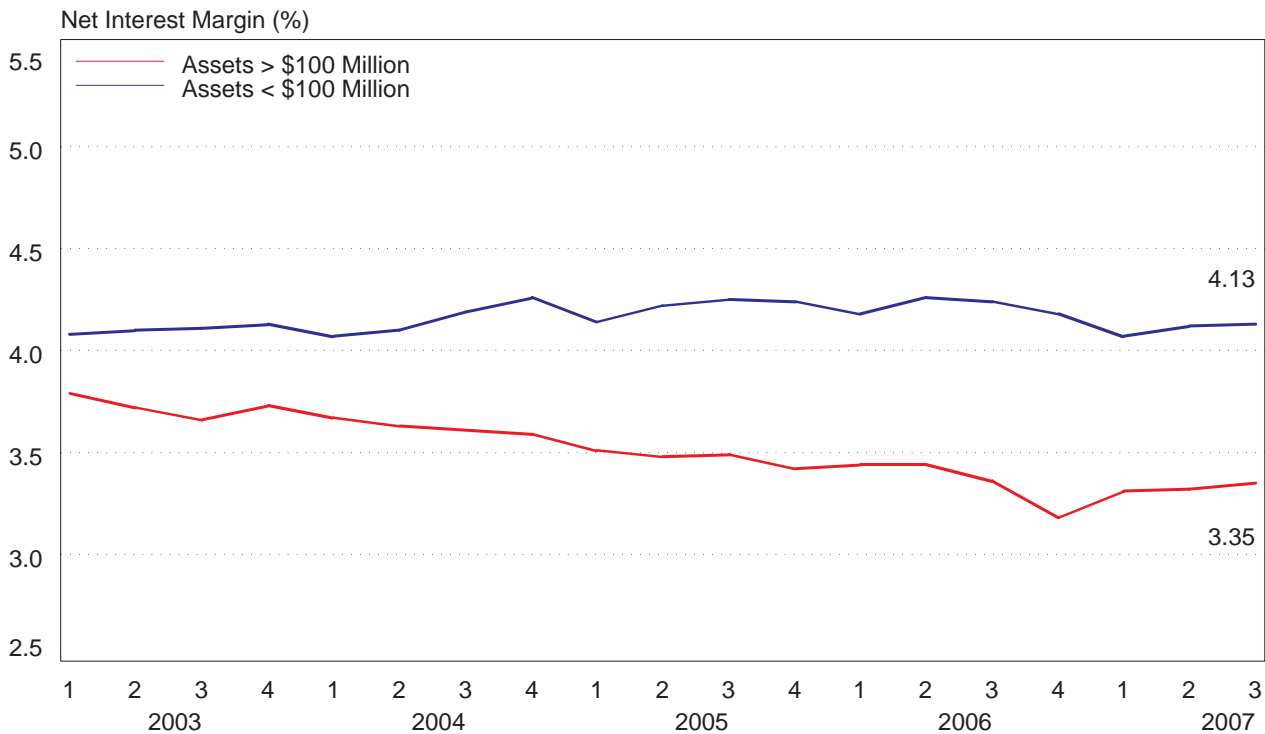
## Quarterly Net Income

2003 - 2007



## Quarterly Net Interest Margins, Annualized

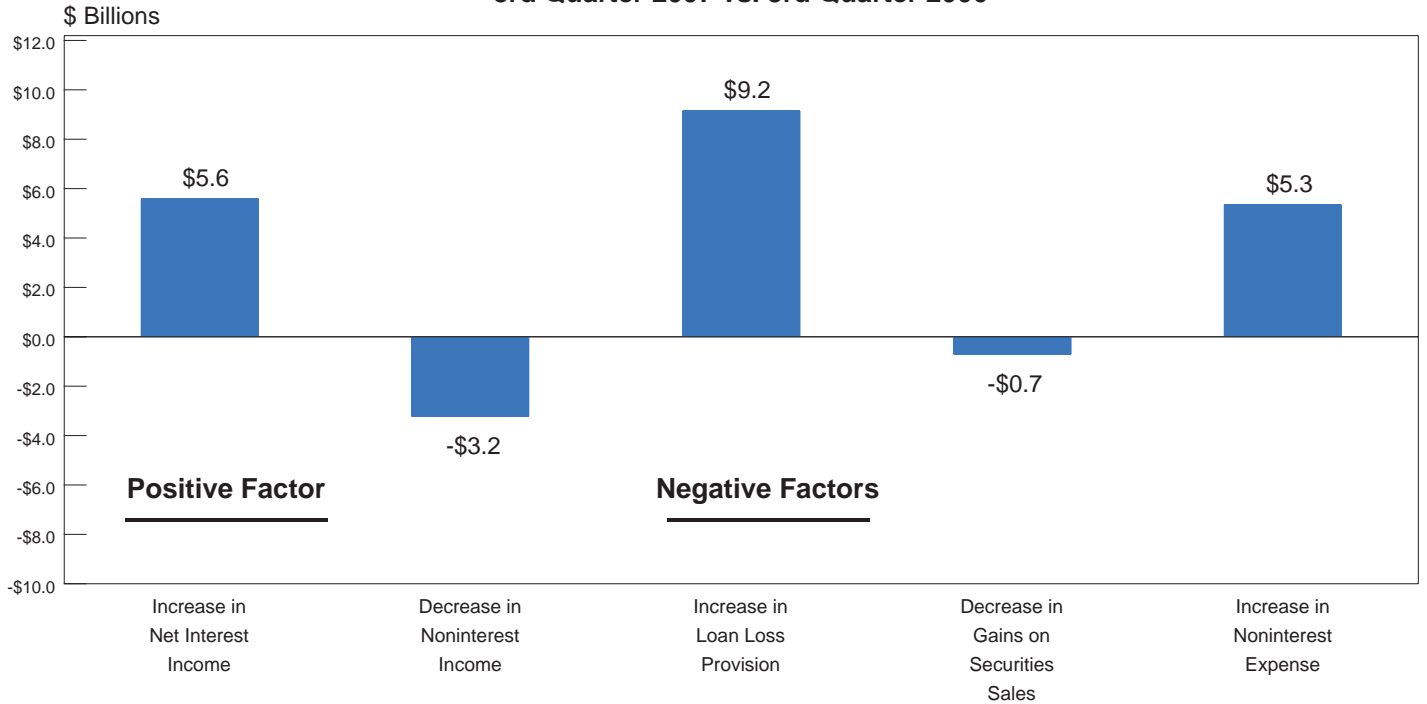
2003 - 2007



# Major Factors Affecting Earnings

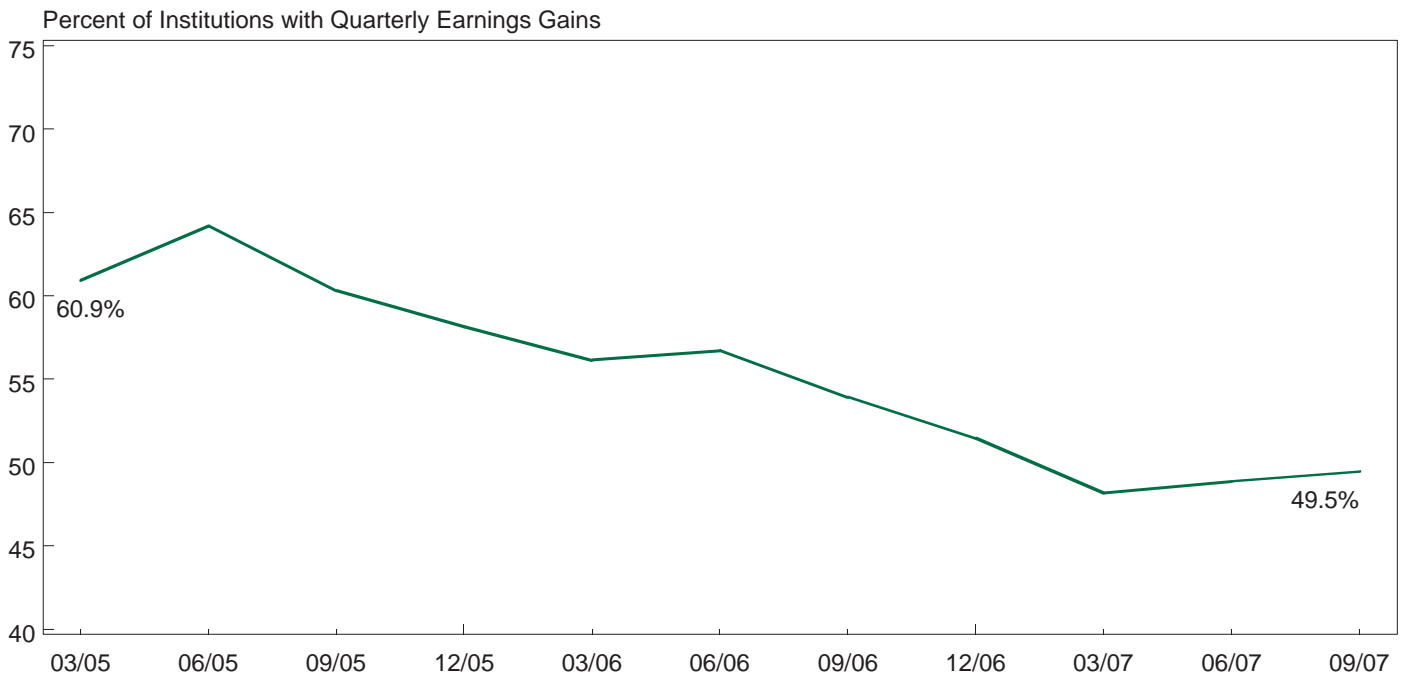
## Contributions to Pre-Tax Earnings Growth

3rd Quarter 2007 vs. 3rd Quarter 2006



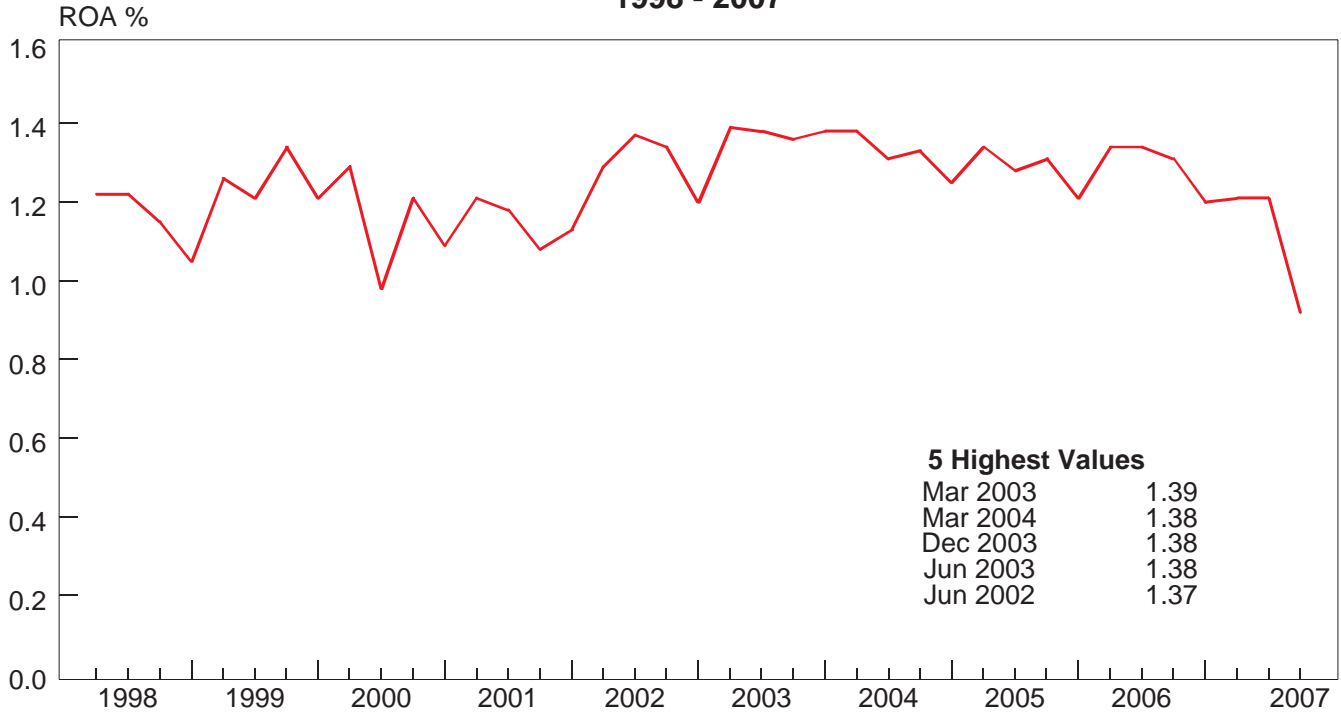
# Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2005-2007



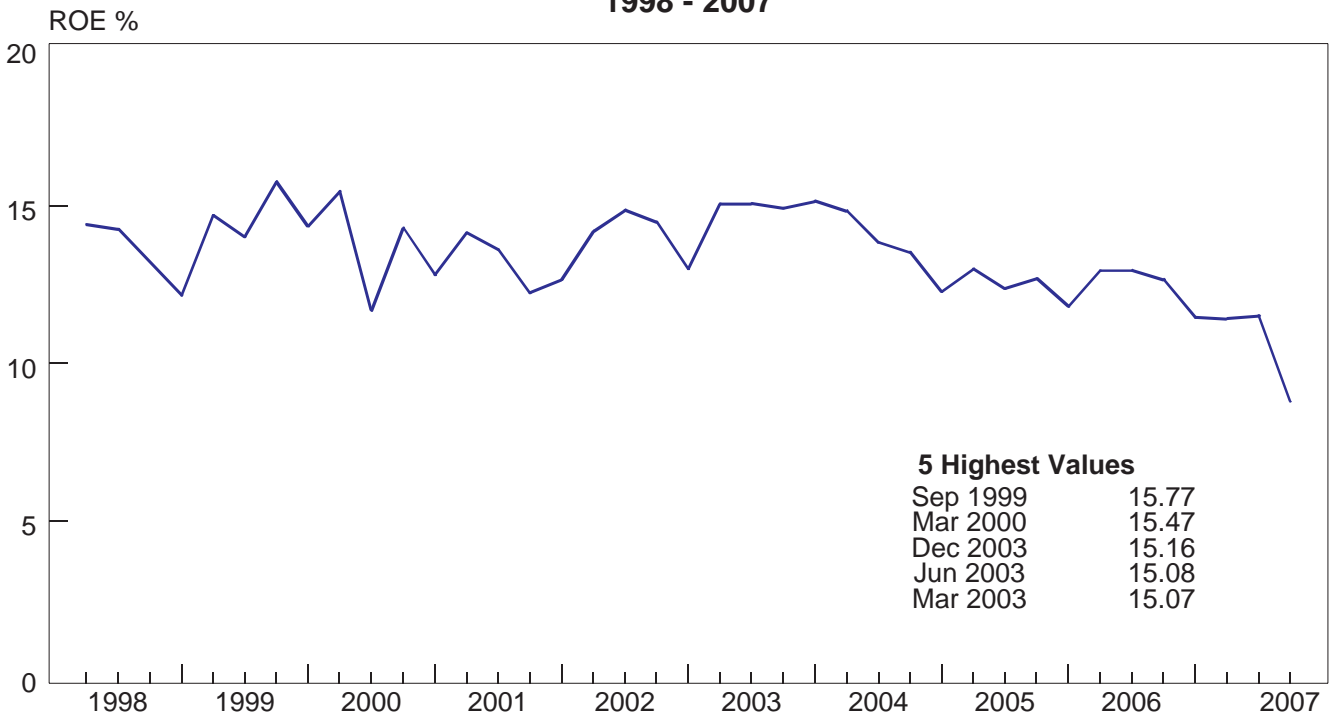
## Quarterly Return on Assets (ROA), Annualized

1998 - 2007



## Quarterly Return on Equity (ROE), Annualized

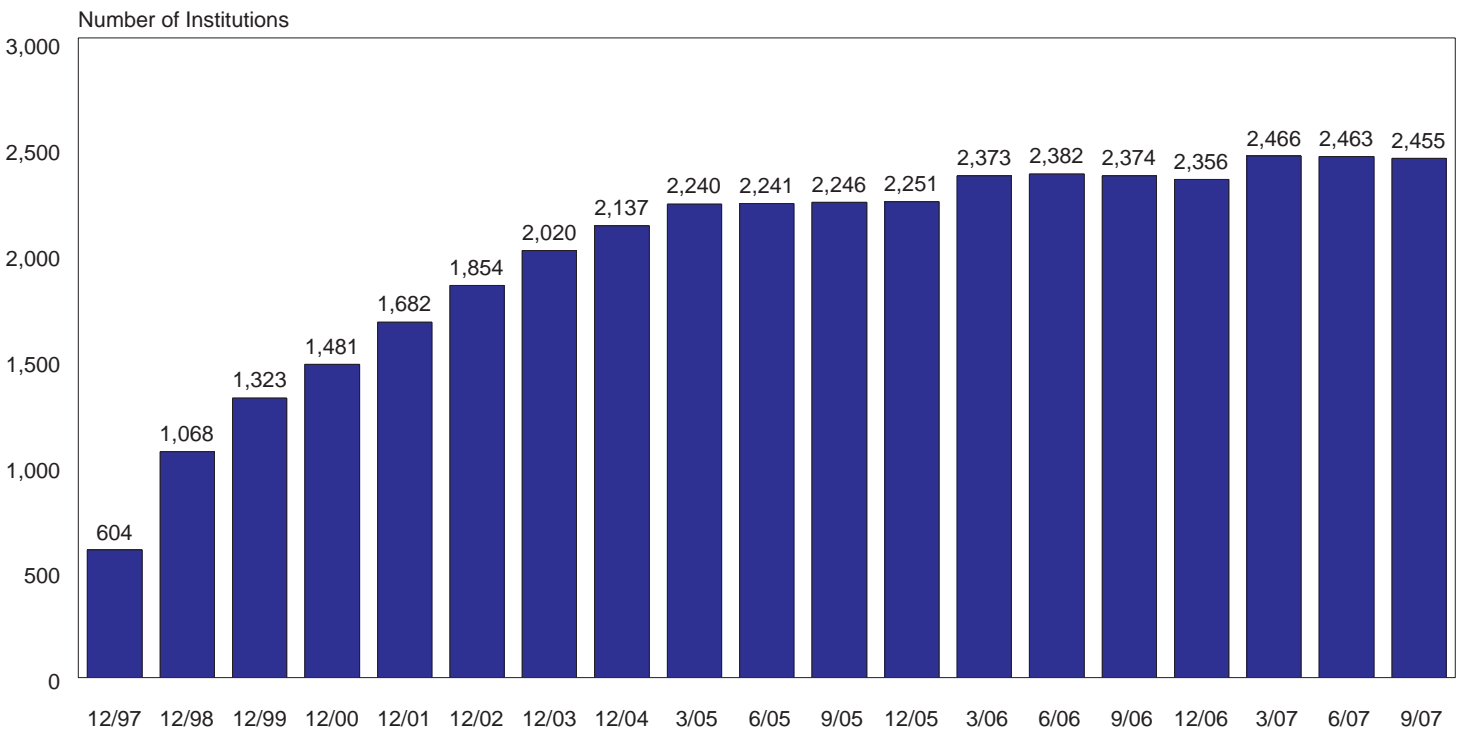
1998 - 2007





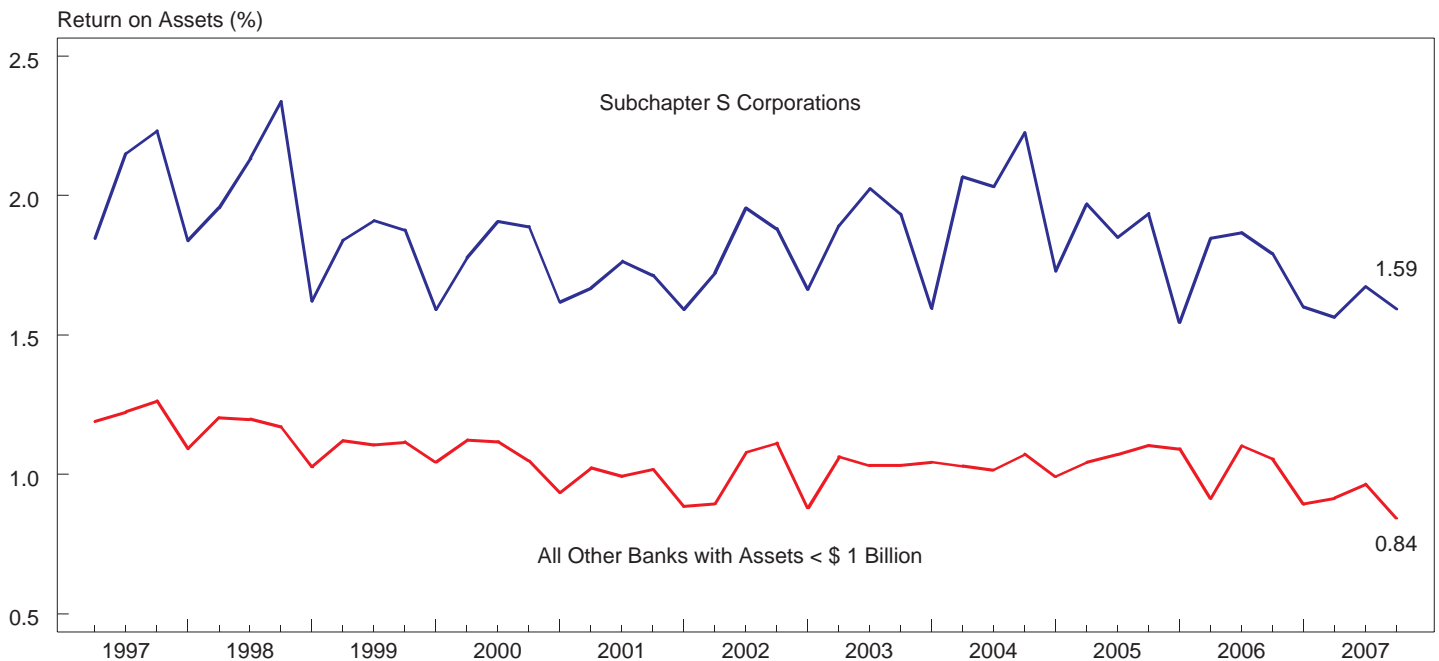
## Number of Subchapter S Corporations

1997-2007



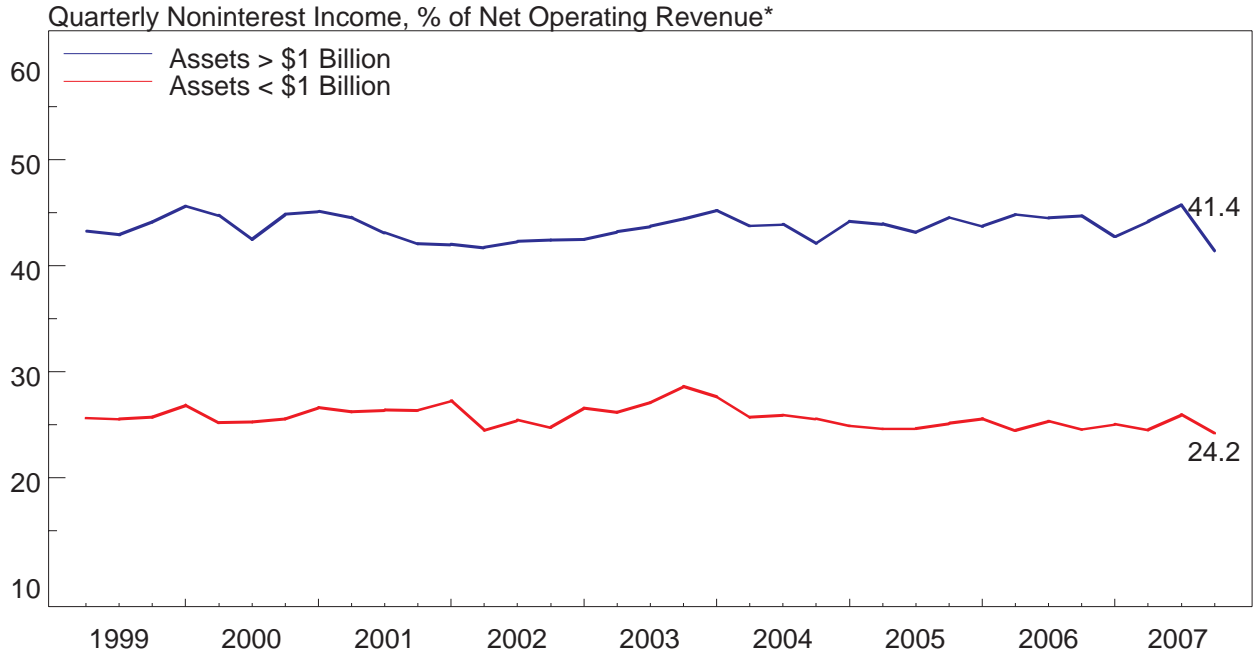
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2007



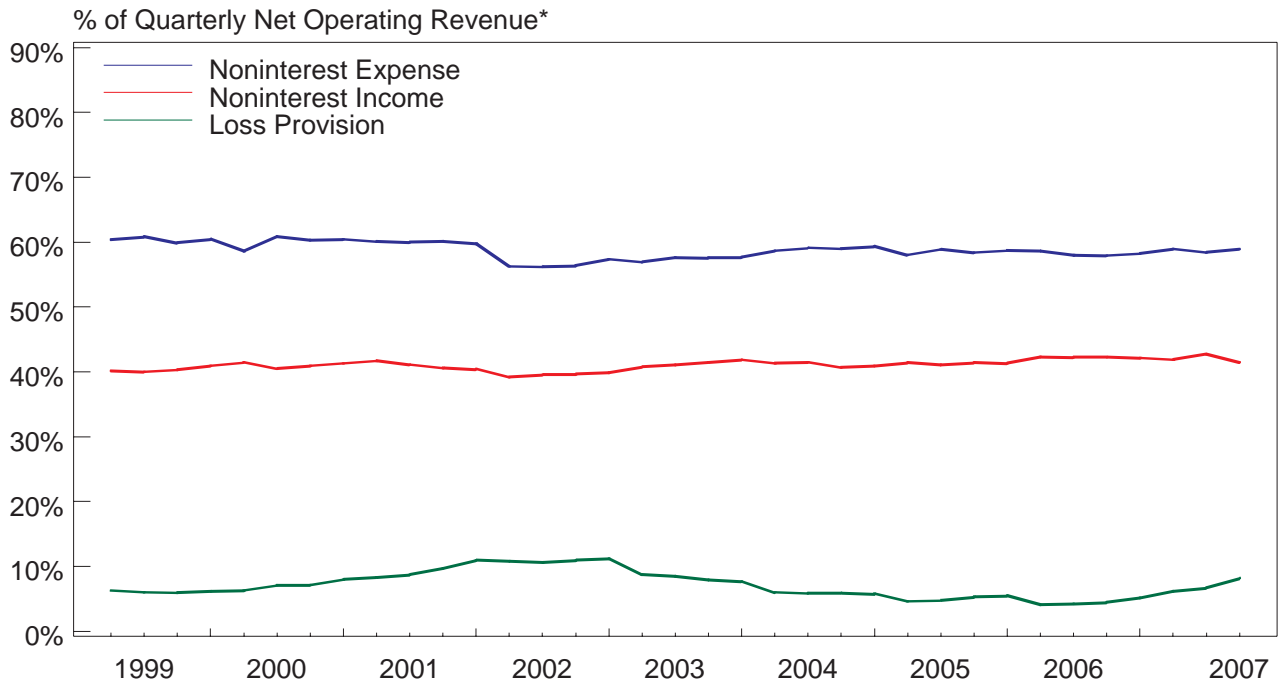
## Noninterest Income as a Percentage of Net Operating Revenue\*

1999 - 2007



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

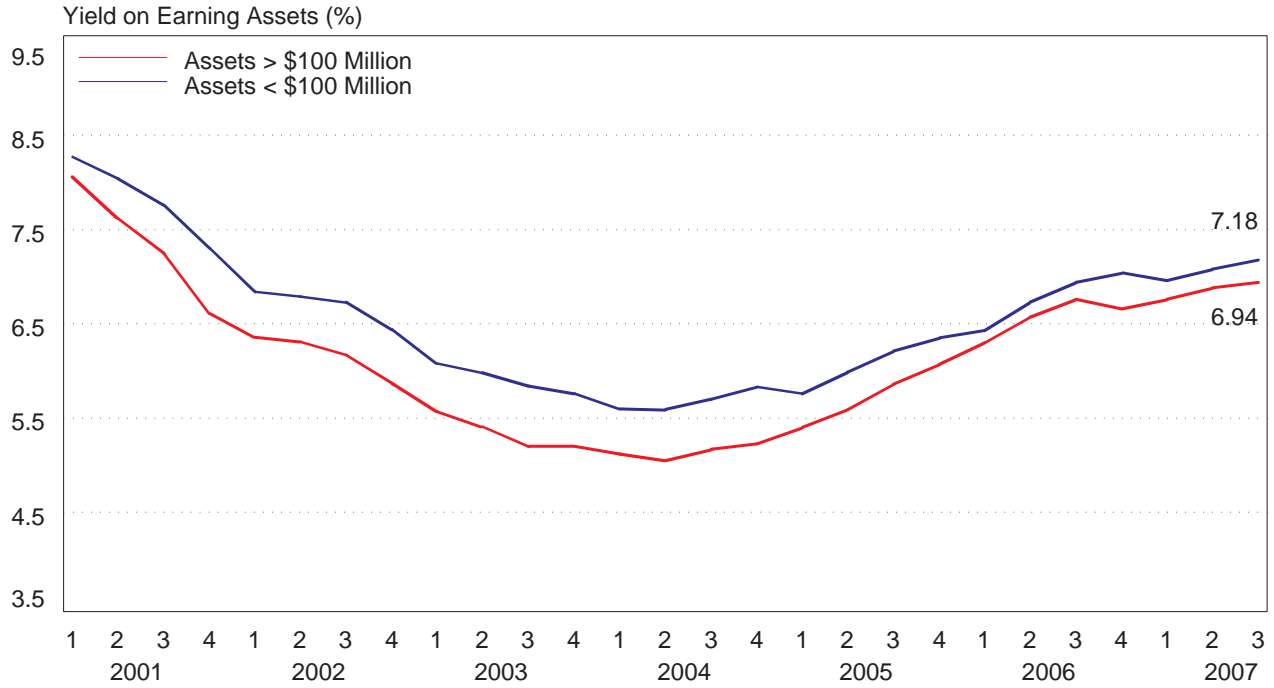
1999 - 2007



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

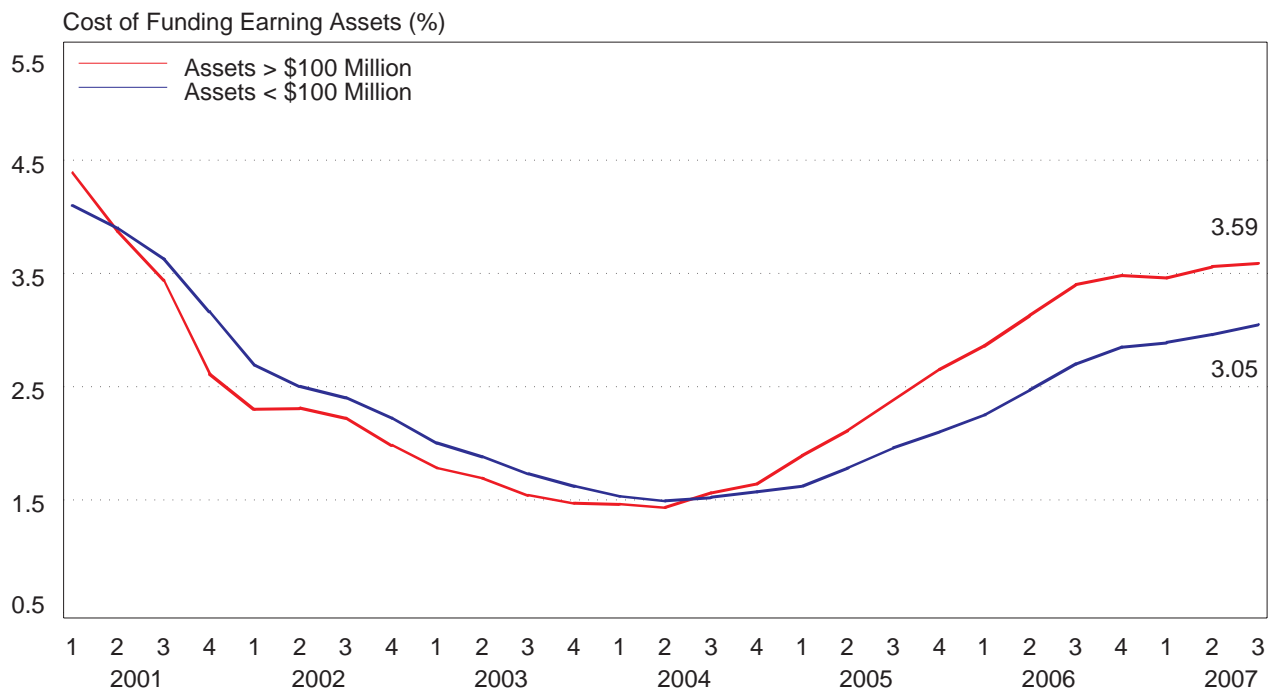
## Quarterly Yield on Earning Assets

2001 - 2007



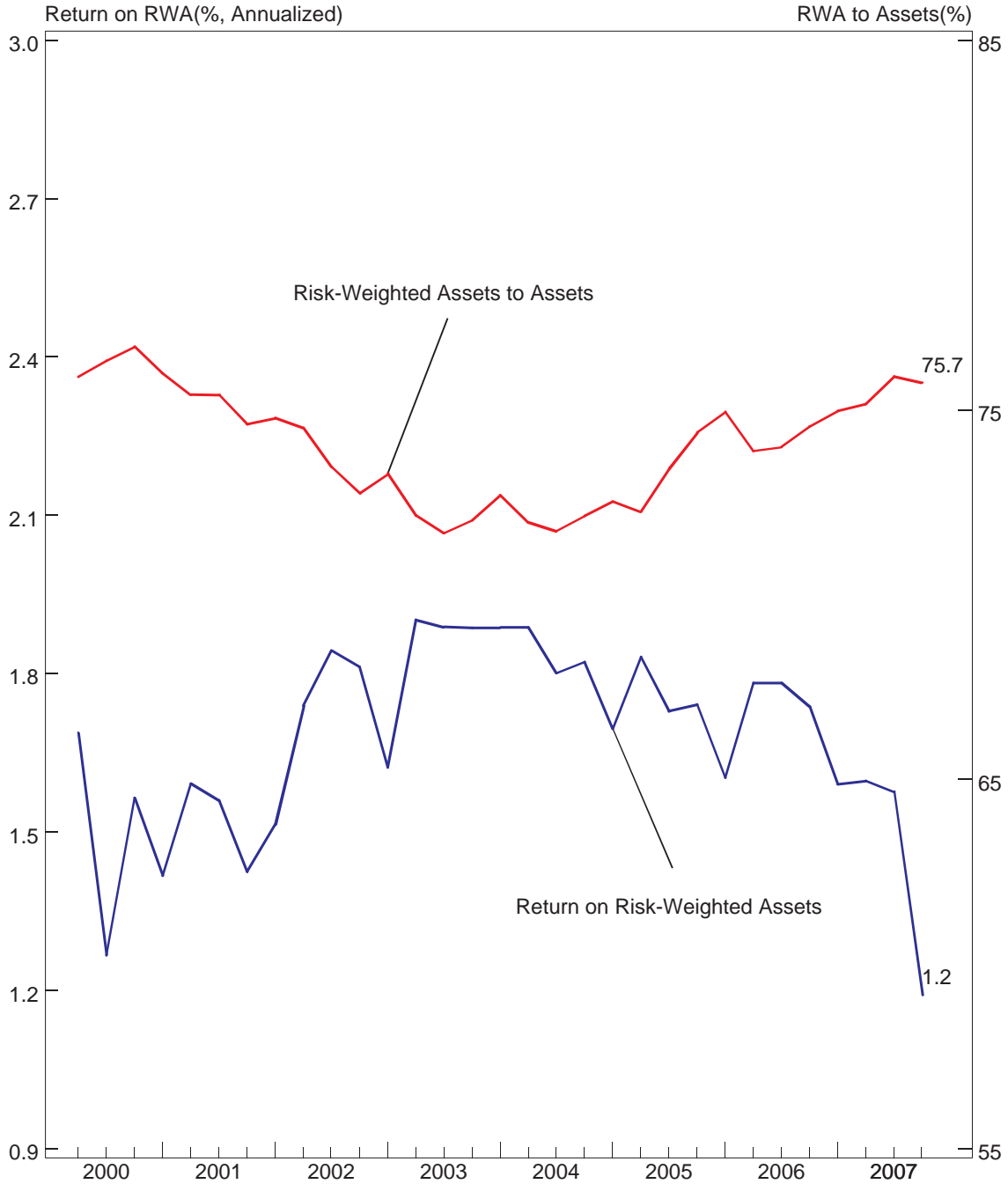
## Quarterly Cost of Funding Earning Assets

2001 - 2007



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

2000 - 2007

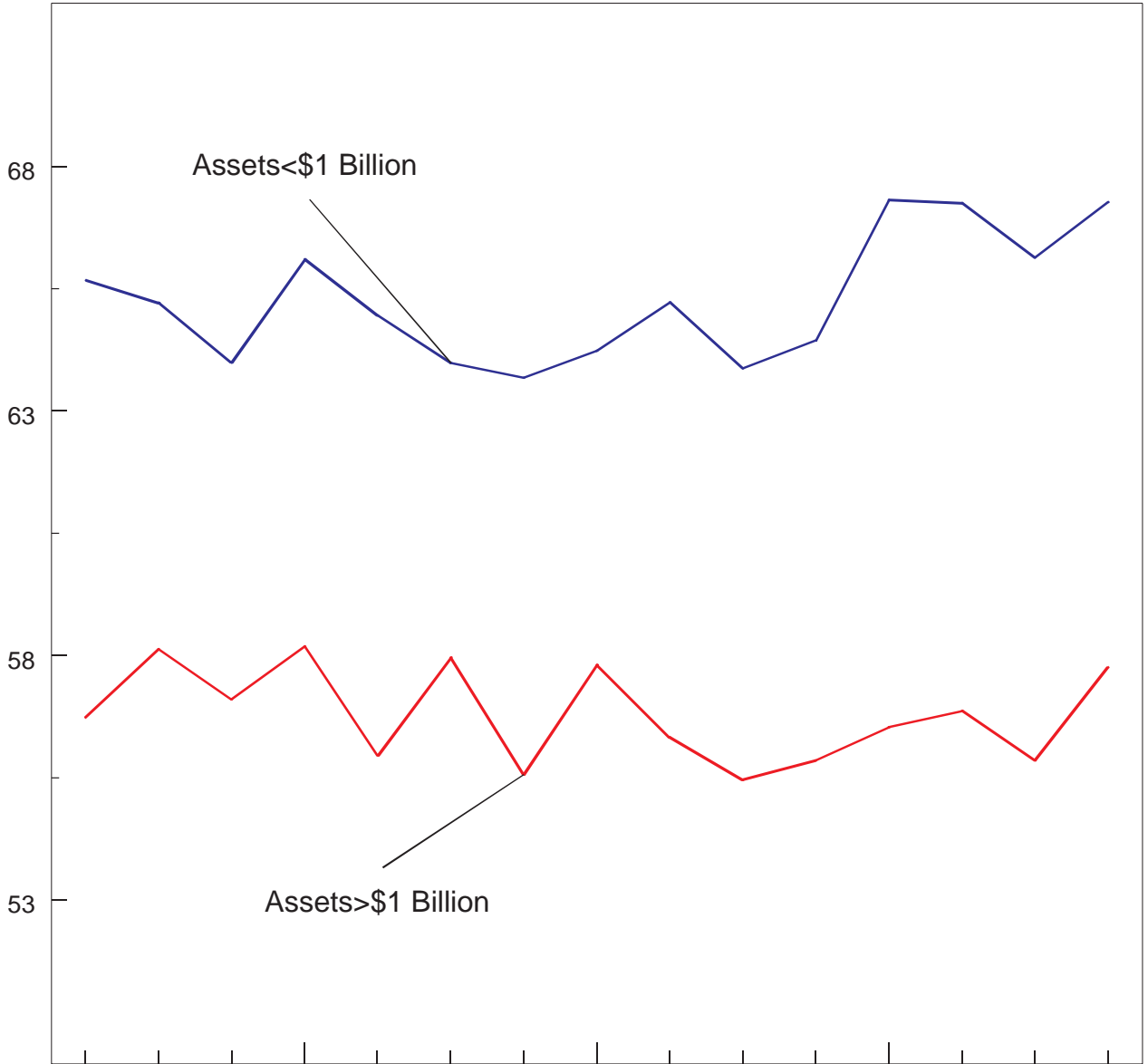


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2004 - 2007

Efficiency Ratio (%)



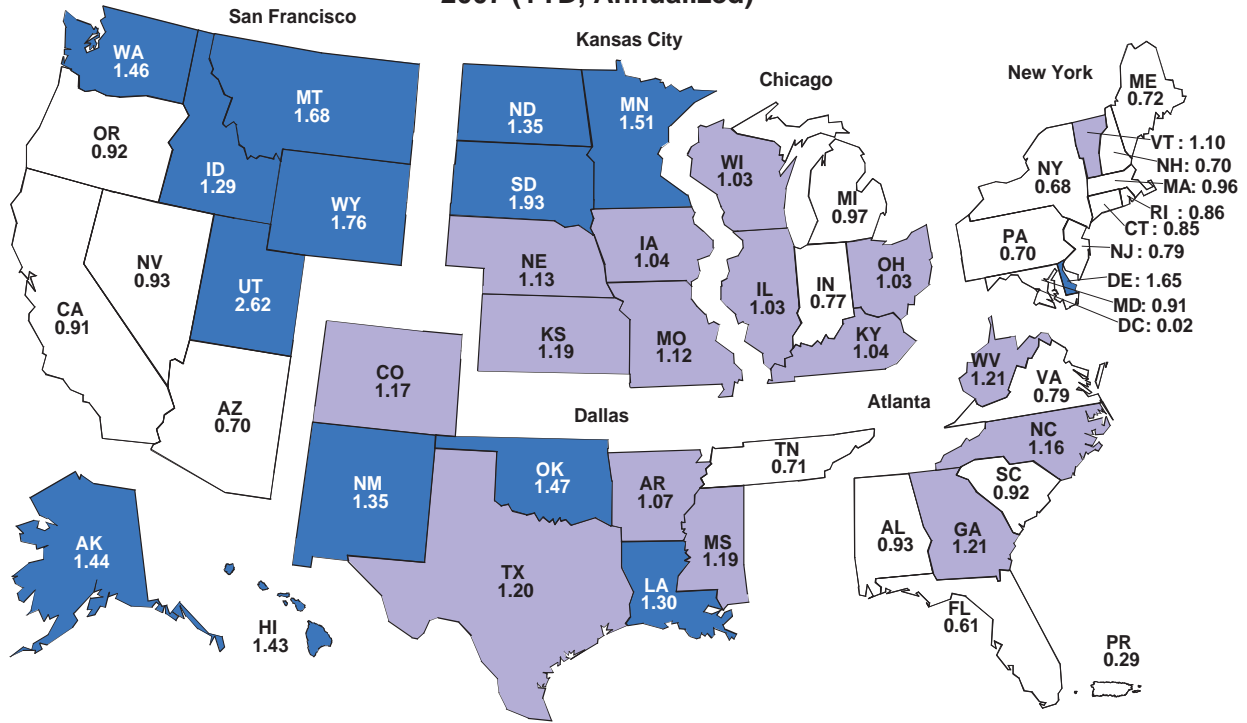
03/04 06/04 09/04 12/04 03/05 06/05 09/05 12/05 03/06 06/06 09/06 12/06 03/07 06/07 09/07

Assets < \$1 Billion	65.18	64.72	63.50	65.61	64.46	63.49	63.19	63.74	64.73	63.38	63.95	66.82	66.76	65.65	66.78
Assets > \$1 Billion	56.24	57.63	56.61	57.69	55.46	57.46	55.07	57.31	55.83	54.96	55.36	56.04	56.37	55.36	57.26
Total	57.45	58.57	57.55	58.73	56.62	58.26	56.12	58.17	56.94	56.01	56.42	57.45	57.59	56.54	58.37

\*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

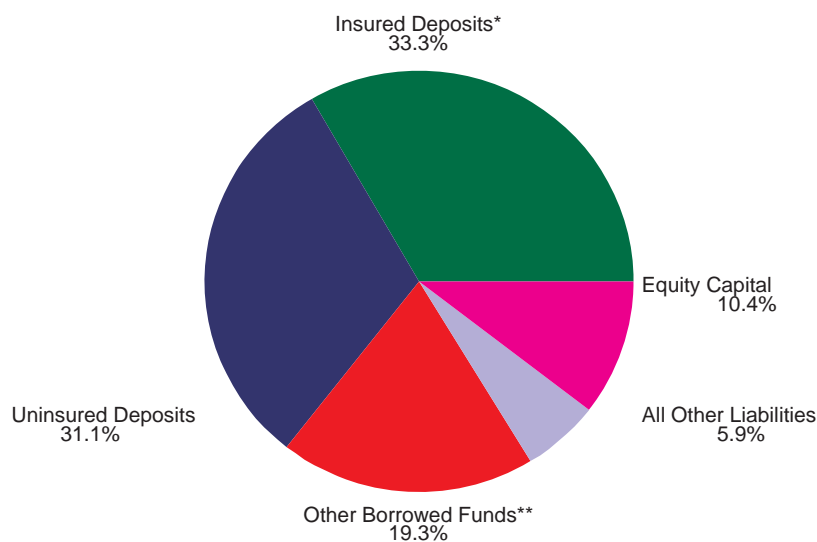
Rank	State	No. of Inst. as of 9/30/07	YTD 2007	YTD 2006	Change*
1	Utah	68	2.62	3.11	(49)
2	South Dakota	88	1.93	1.95	(2)
3	Wyoming	44	1.76	1.75	1
4	Montana	78	1.68	1.65	3
5	Delaware	33	1.65	1.88	(23)
6	Minnesota	445	1.51	1.55	(4)
7	Oklahoma	260	1.47	1.59	(12)
8	Washington	98	1.46	1.34	12
9	Alaska	7	1.44	1.58	(14)
10	Hawaii	9	1.43	1.49	(6)
11	New Mexico	53	1.35	1.38	(3)
12	North Dakota	96	1.35	1.60	(25)
13	Louisiana	164	1.30	1.10	20
14	Idaho	19	1.29	1.41	(12)
15	Georgia	350	1.21	1.23	(2)
16	West Virginia	68	1.21	1.19	2
17	Texas	652	1.20	1.24	(4)
18	Kansas	356	1.19	1.21	(2)
19	Mississippi	98	1.19	1.28	(9)
20	Colorado	160	1.17	1.29	(12)
21	North Carolina	113	1.16	1.31	(15)
22	Nebraska	247	1.13	1.26	(13)
23	Missouri	364	1.12	1.22	(10)
24	Vermont	17	1.10	1.26	(16)
25	Arkansas	151	1.07	1.17	(10)
26	Iowa	394	1.04	1.11	(7)
27	Kentucky	216	1.04	1.16	(12)
28	Illinois	678	1.03	1.09	(6)
29	Ohio	269	1.03	1.06	(3)
30	Wisconsin	301	1.03	1.13	(10)
31	Michigan	166	0.97	1.10	(13)
32	Massachusetts	183	0.96	1.04	(8)
33	Alabama	159	0.93	1.42	(49)
34	Nevada	43	0.93	1.48	(55)
35	Oregon	41	0.92	1.07	(15)
36	South Carolina	92	0.92	1.25	(33)
37	California	307	0.91	1.27	(36)
38	Maryland	98	0.91	1.27	(36)
39	Rhode Island	13	0.86	0.78	8
40	Connecticut	55	0.85	0.88	(3)
41	New Jersey	126	0.79	0.93	(14)
42	Virginia	117	0.79	1.73	(94)
43	Indiana	164	0.77	0.82	(5)
44	Maine	33	0.72	1.00	(28)
45	Tennessee	202	0.71	1.26	(55)
46	Arizona	56	0.70	4.29	(359)
47	New Hampshire	24	0.70	1.16	(46)
48	Pennsylvania	246	0.70	0.92	(22)
49	New York	199	0.68	1.24	(56)
50	Florida	315	0.61	1.11	(50)
51	Puerto Rico	10	0.29	0.71	(42)
52	District of Col.	7	0.02	0.16	(14)
	U.S. and Terr.	8,560	1.11	1.33	(22)

\*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

September 30, 2007



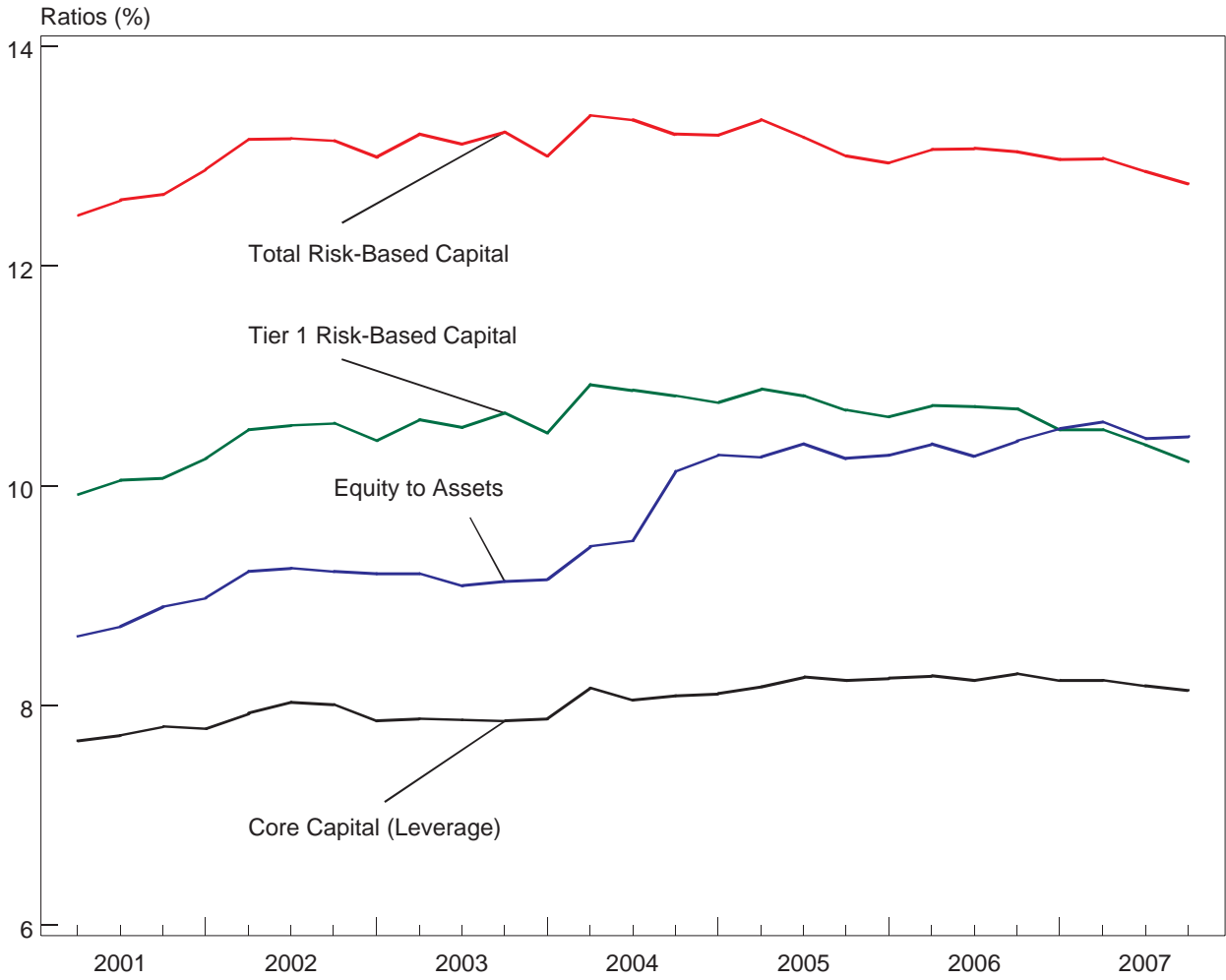
(\$ Billions)	9/30/06	9/30/07	% Change
Insured Deposits (estimated)*	4,095	4,235	3.4
Uninsured Deposits	3,486	3,947	13.2
In Foreign Offices	1,104	1,440	30.4
Other Borrowed Funds**	2,299	2,454	6.7
All Other Liabilities	653	744	13.9
Subordinated Debt	147	177	20.4
Equity Capital	1,224	1,327	8.4
Total Liabilities and Equity Capital	11,754	12,707	8.1

\* Excludes insured deposits in U.S. branches of foreign banks

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

# Capital Ratios

2001 - 2007



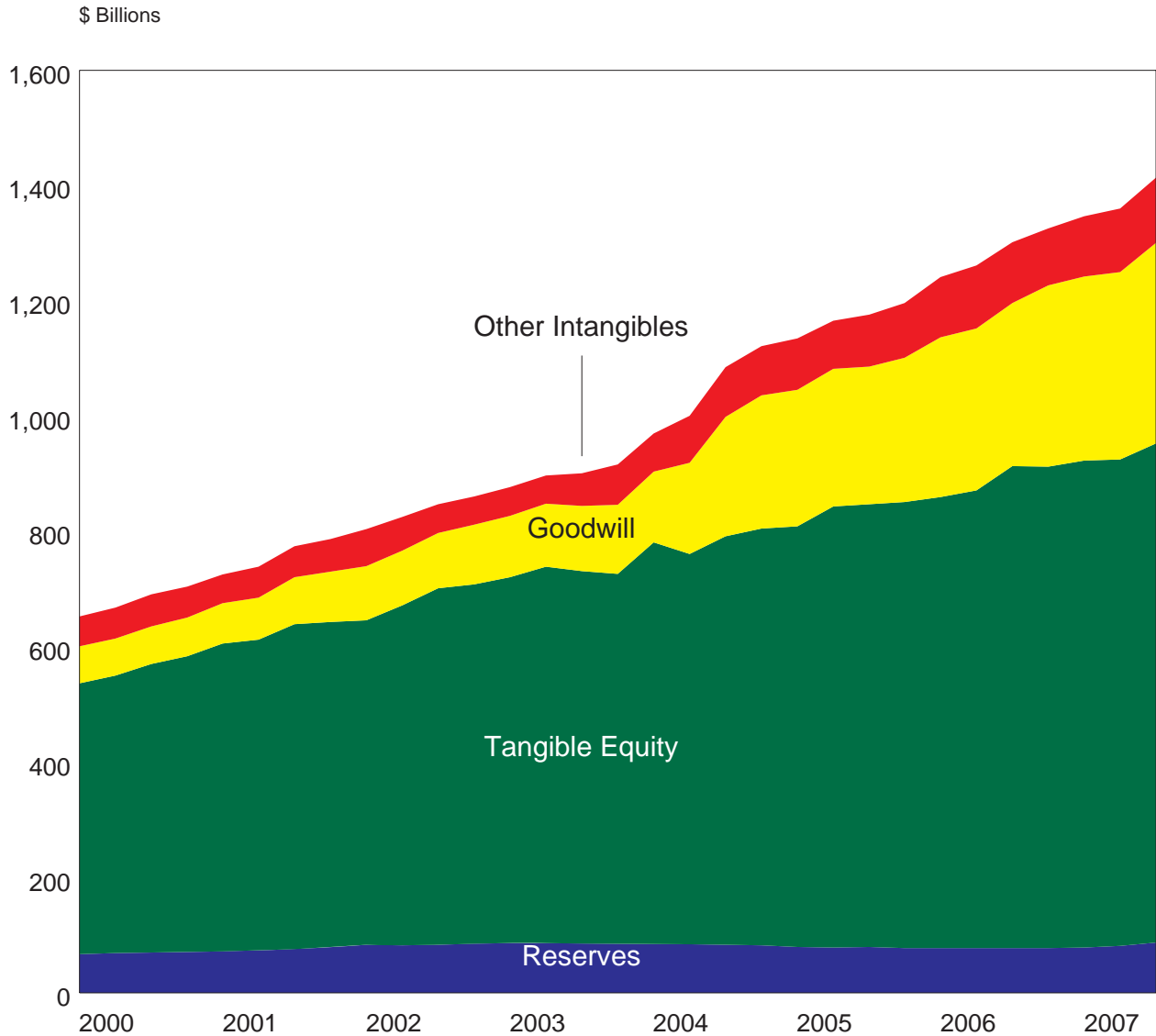
	12/01	12/02	12/03	12/04	12/05	12/06	9/07
<b>Total Risk-Based Capital</b>	<b>12.88</b>	<b>12.99</b>	<b>13.00</b>	<b>13.19</b>	<b>12.94</b>	<b>12.97</b>	<b>12.75</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.25</b>	<b>10.41</b>	<b>10.48</b>	<b>10.76</b>	<b>10.63</b>	<b>10.51</b>	<b>10.22</b>
<b>Equity to Assets</b>	<b>8.98</b>	<b>9.20</b>	<b>9.15</b>	<b>10.28</b>	<b>10.28</b>	<b>10.52</b>	<b>10.45</b>
<b>Core Capital (Leverage)</b>	<b>7.79</b>	<b>7.86</b>	<b>7.88</b>	<b>8.11</b>	<b>8.25</b>	<b>8.23</b>	<b>8.14</b>



# Equity Capital and Reserves

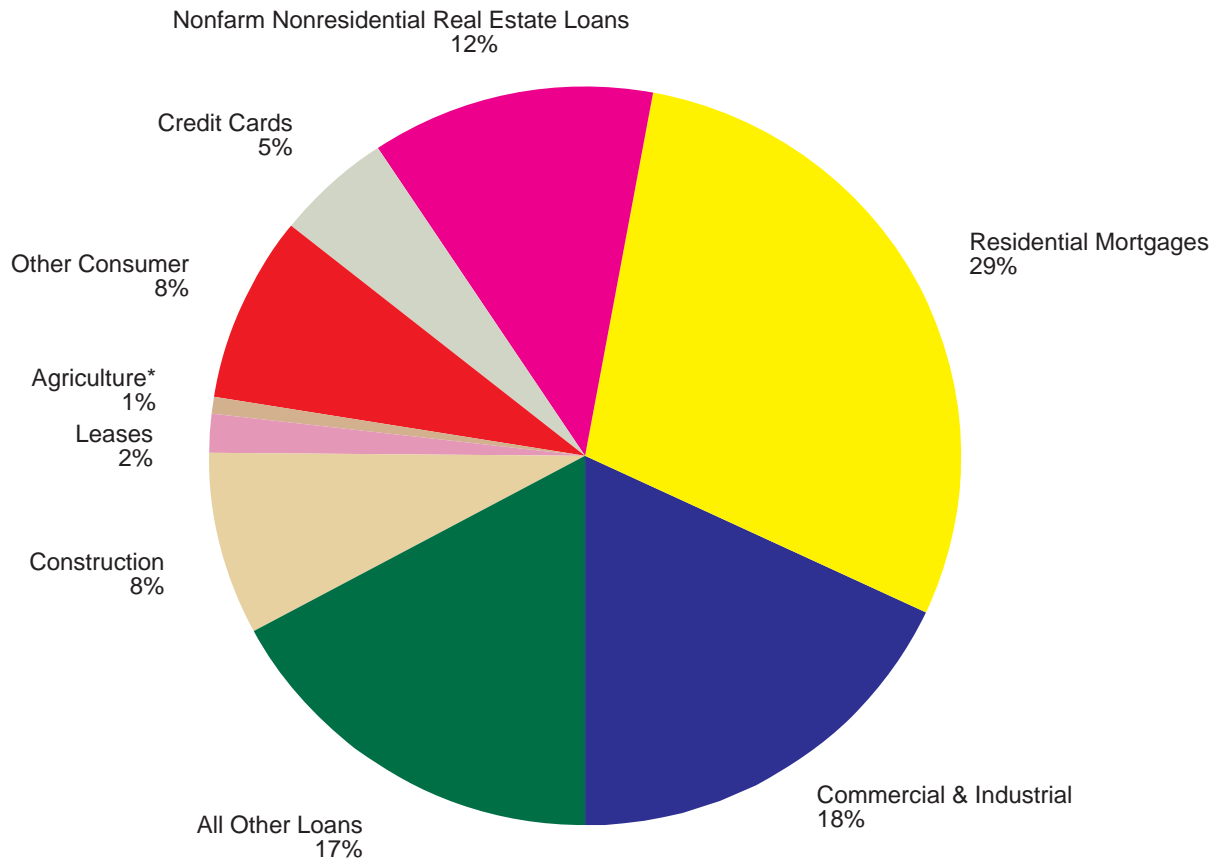
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2007



# Loan Portfolio Composition

September 30, 2007

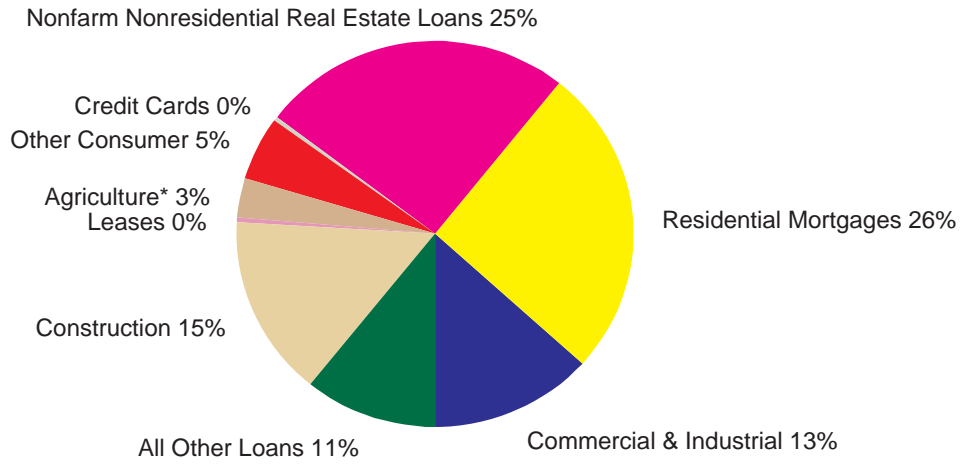


\* OTS - Supervised Savings Associations do not identify agricultural loans.

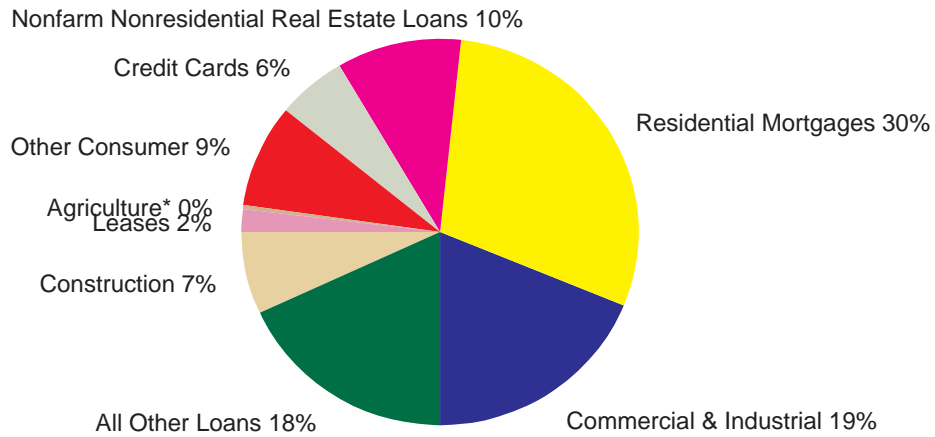
# Loan Portfolio Composition by Asset Size

September 30, 2007

## Assets < \$1 Billion



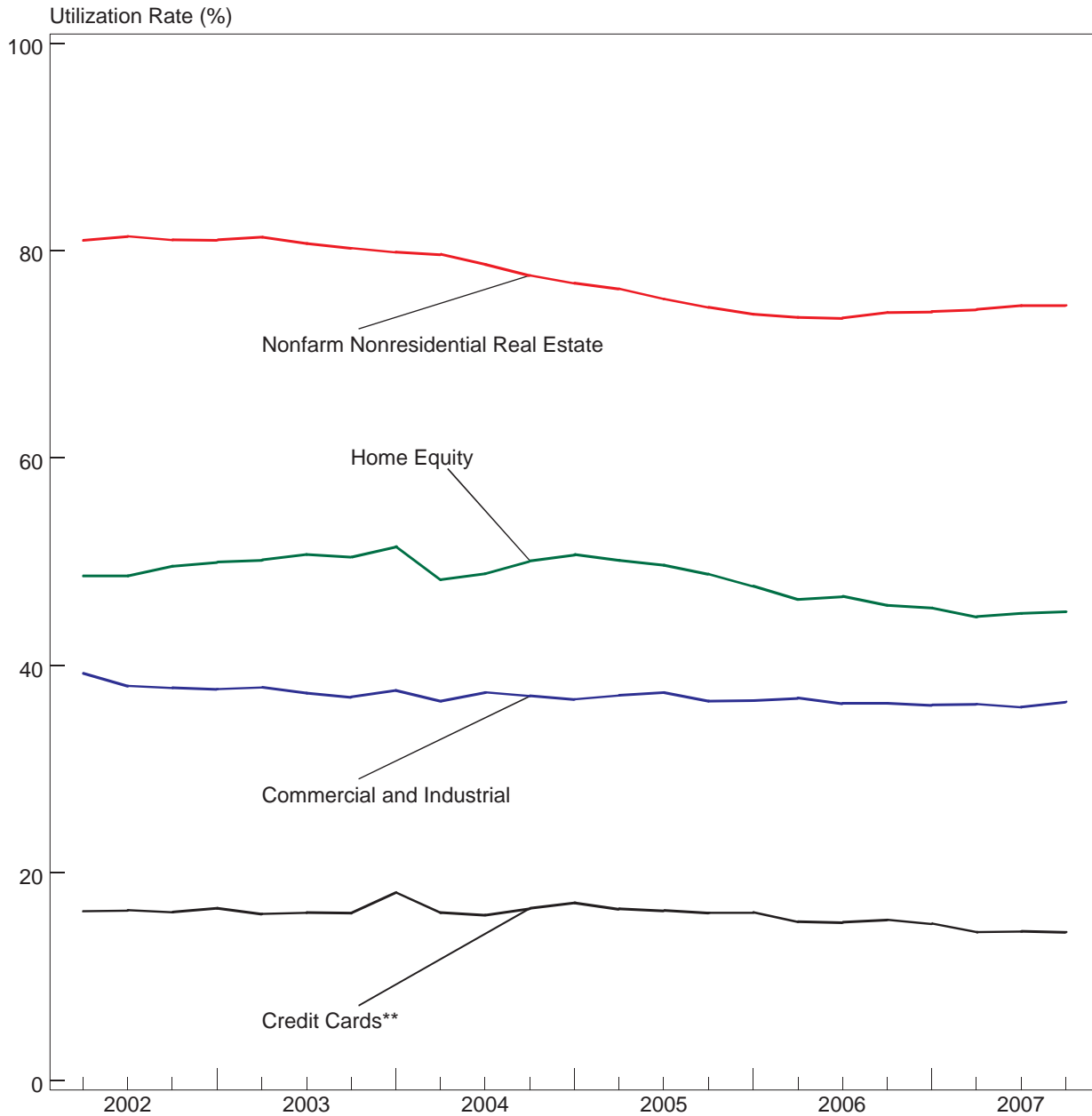
## Assets > \$1 Billion



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

## Utilization Rates of Loan Commitments\*

2002-2007

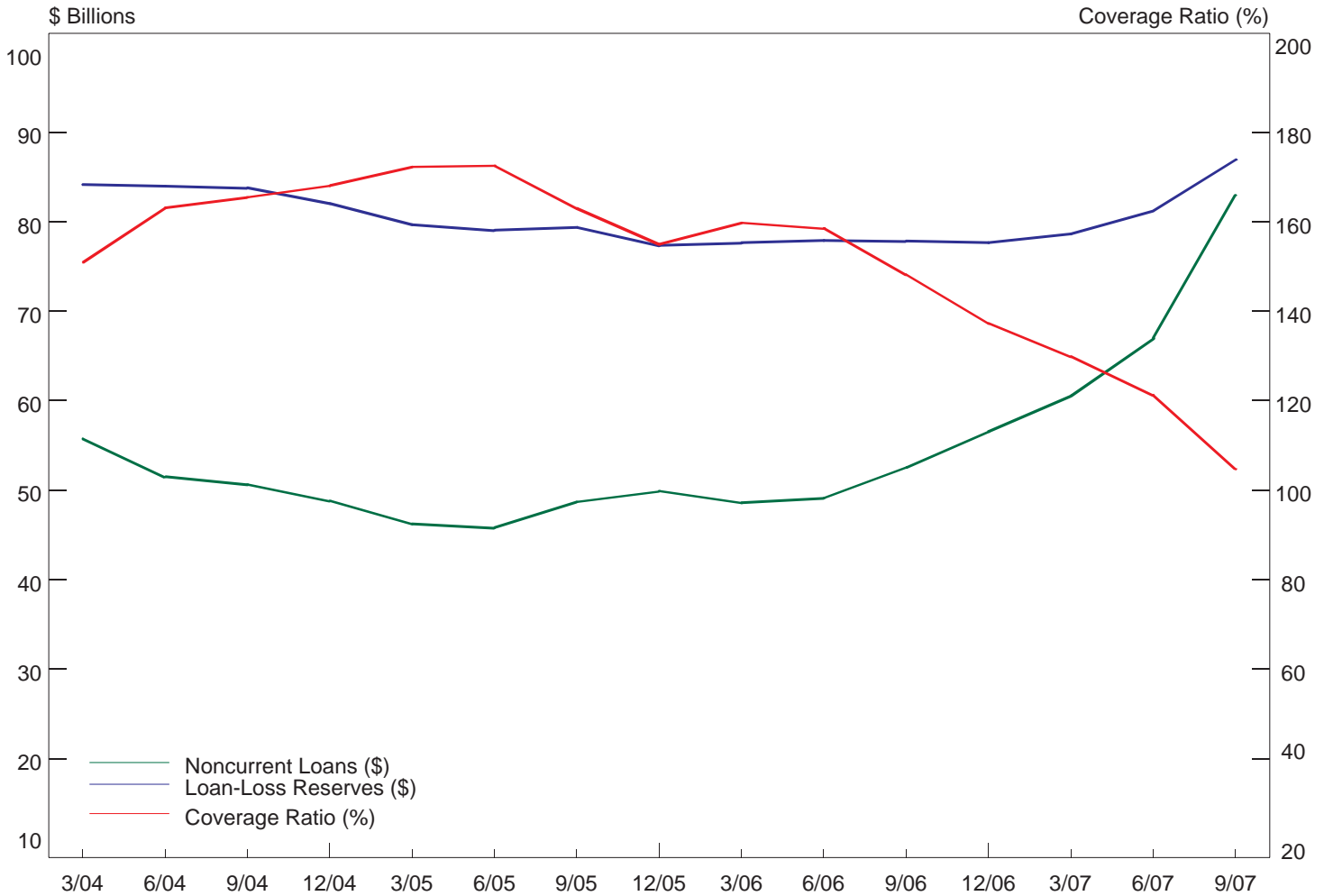


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

## Reserve Coverage Ratio\*

2004-2007



### Noncurrent Loans (\$ Billions)

55.8 51.5 50.6 48.8 46.3 45.8 48.7 49.9 48.6 49.1 52.5 56.6 60.6 67.0 83.0

### Loan-Loss Reserves (\$ Billions)

84.2 84.0 83.8 82.0 79.7 79.1 79.4 77.4 77.7 77.9 77.8 77.7 78.6 81.2 86.9

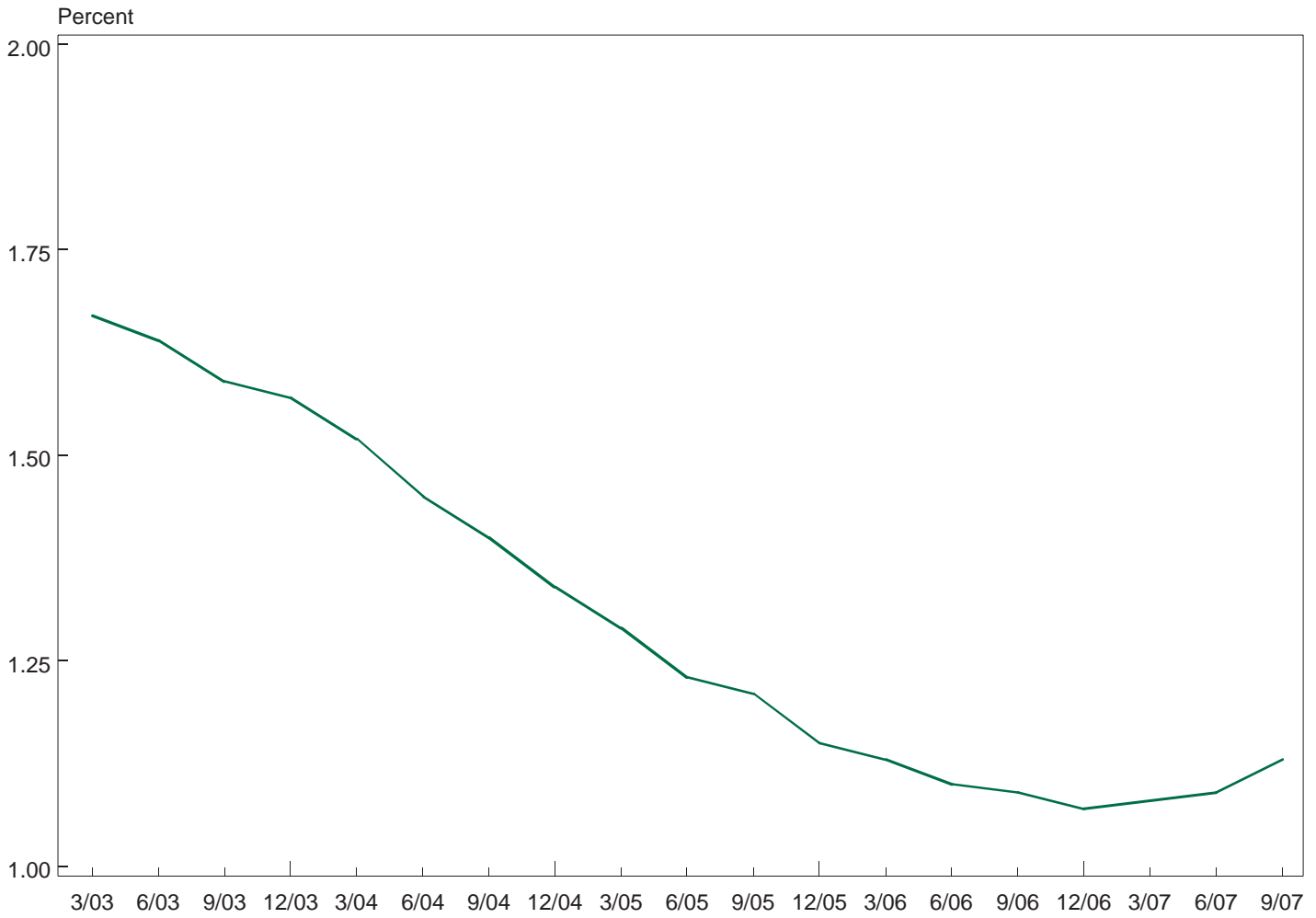
### Coverage Ratio (%)

151 163 165 168 172 173 163 155 160 159 148 137 130 121 105

\* Loan-loss reserves to noncurrent loans.

## Loss Allowance to Loans and Leases

2003-2007

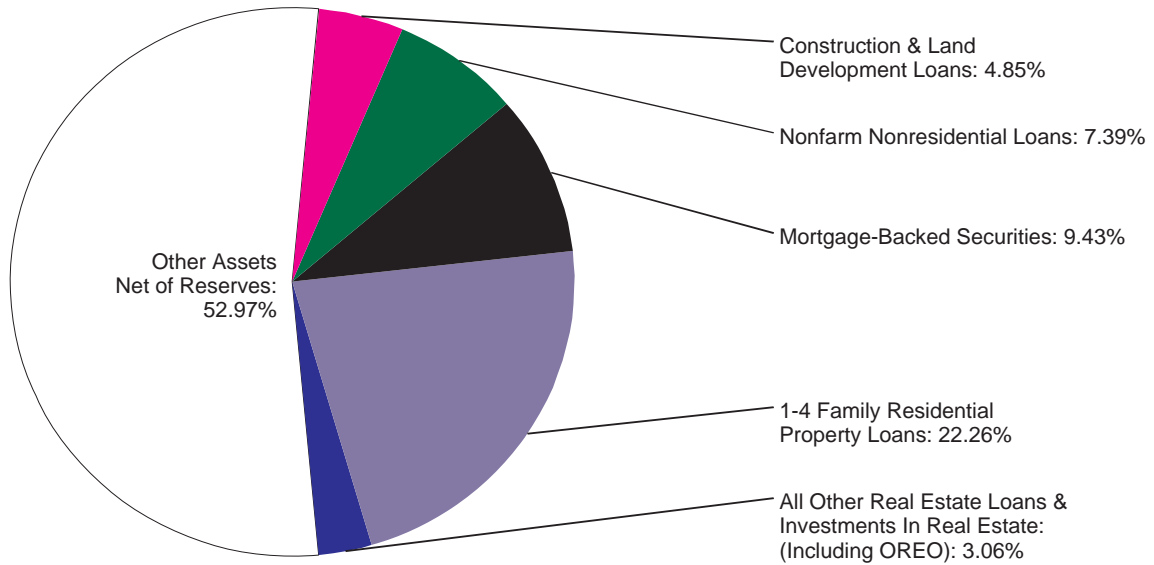


**Loss Allowance to Loans and Leases**

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 1.09 1.13

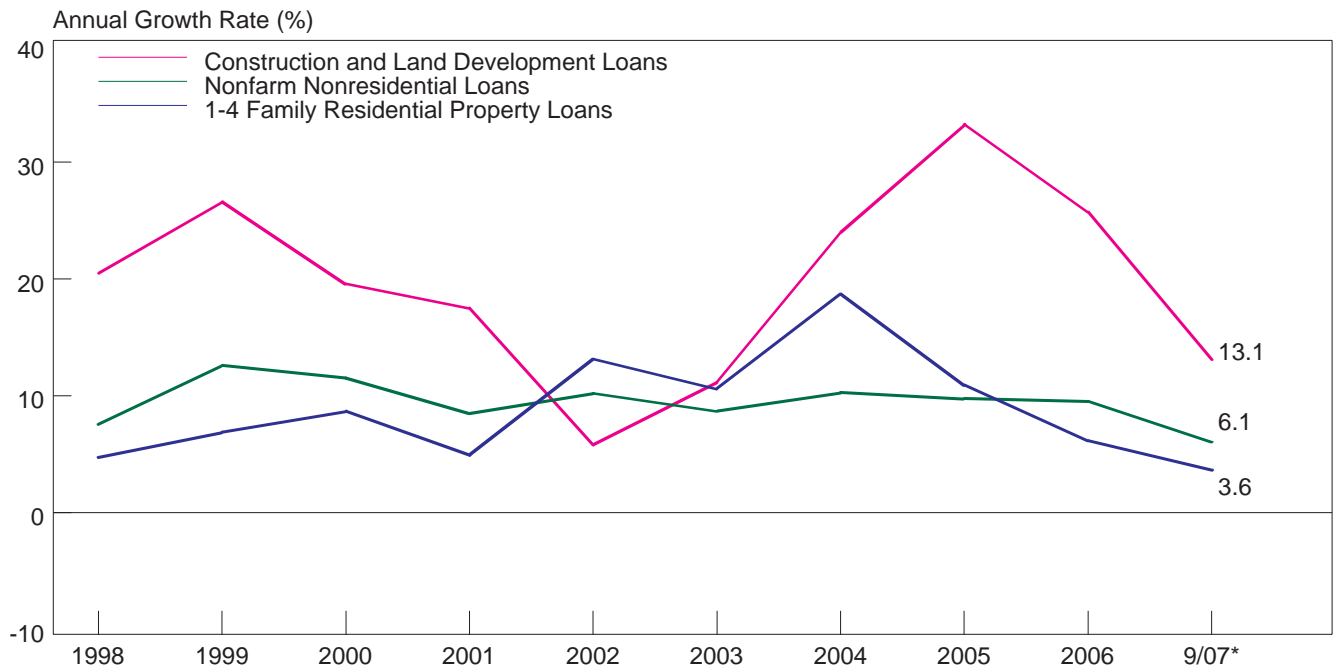
## Real Estate Assets as a Percent of Total Assets

September 30, 2007



## Real Estate Loan Growth Rates\*

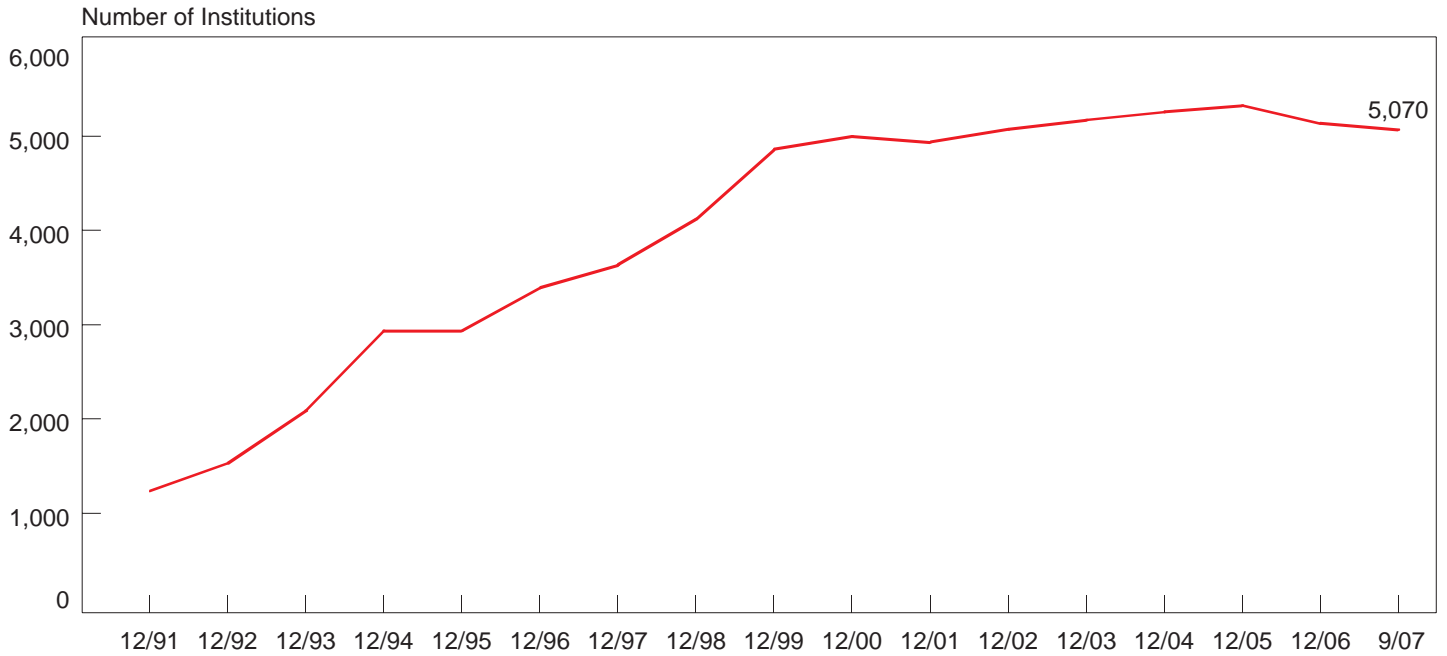
1998-2007



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

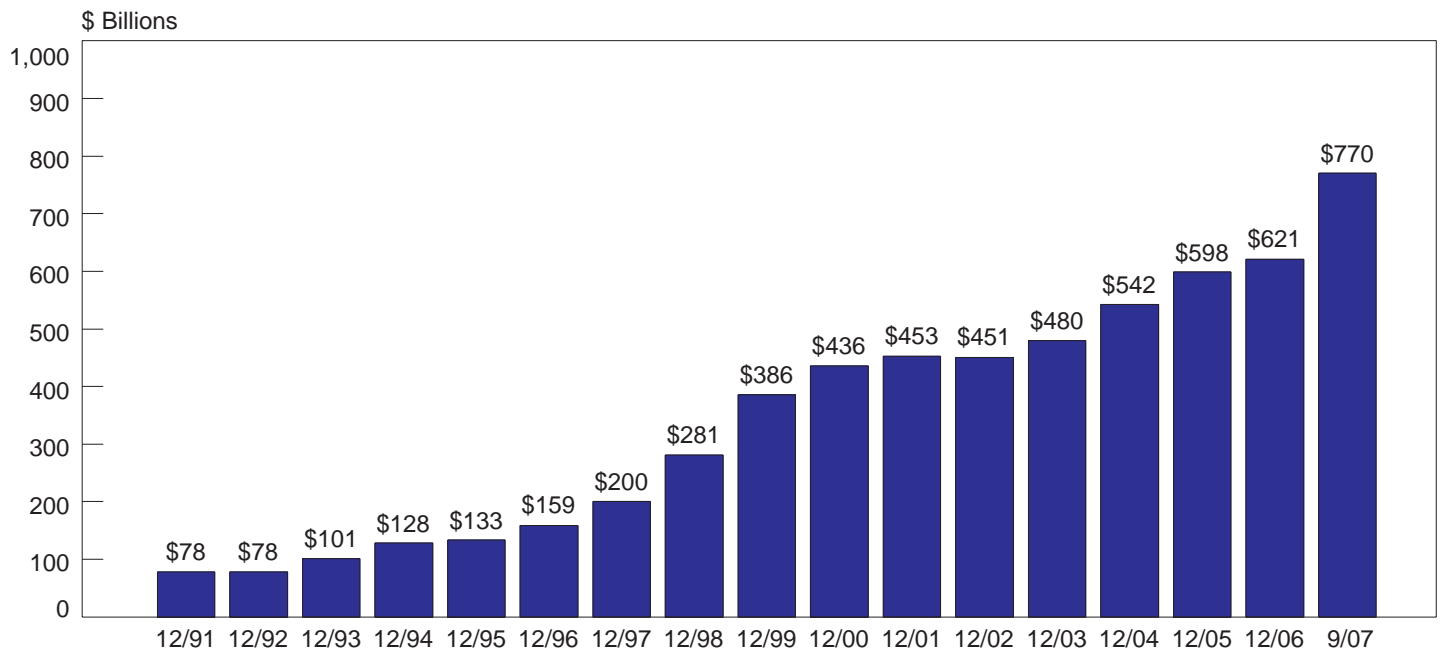
## Number of Institutions with FHLB Advances

1991 - 2007



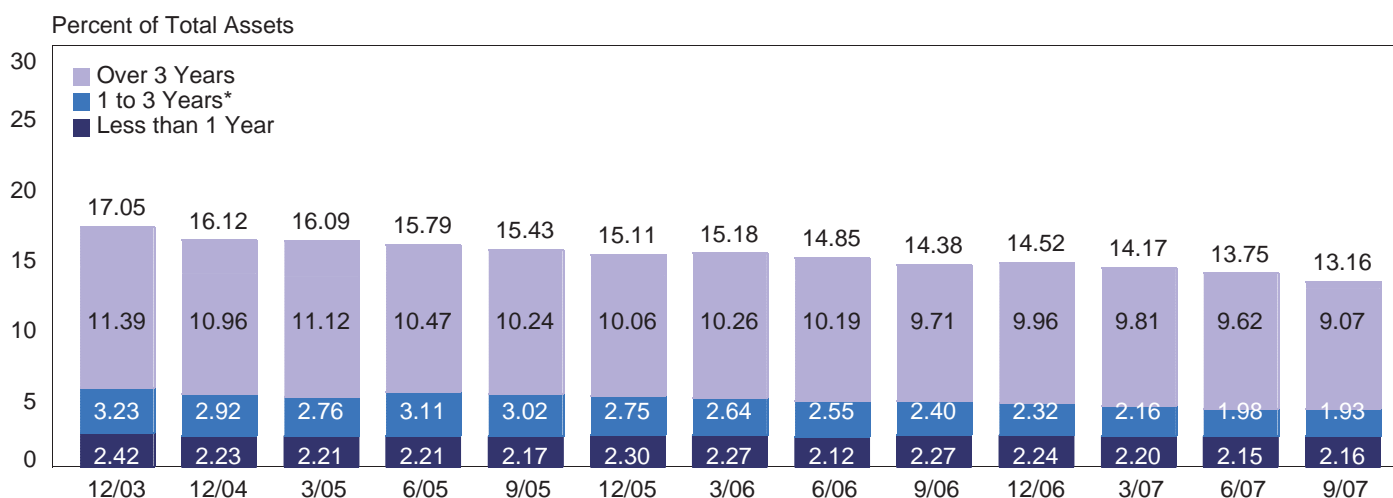
## Amount of FHLB Advances Outstanding

1991 - 2007



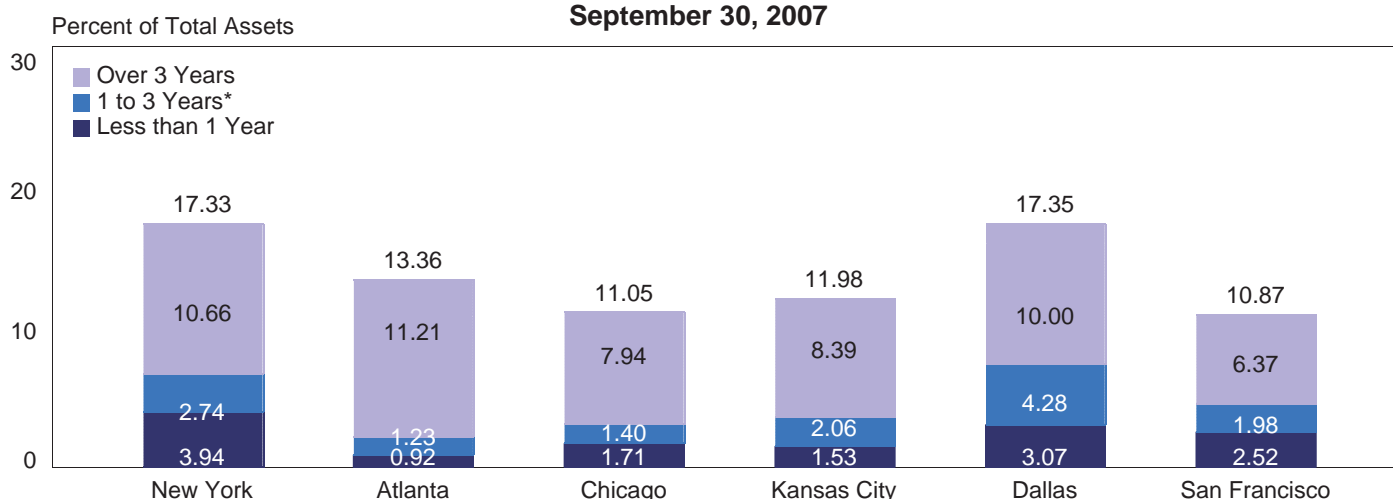


## Debt Securities by Maturity or Repricing Frequency...



## ...and by Region

September 30, 2007



## Total Securities (Debt and Equity)

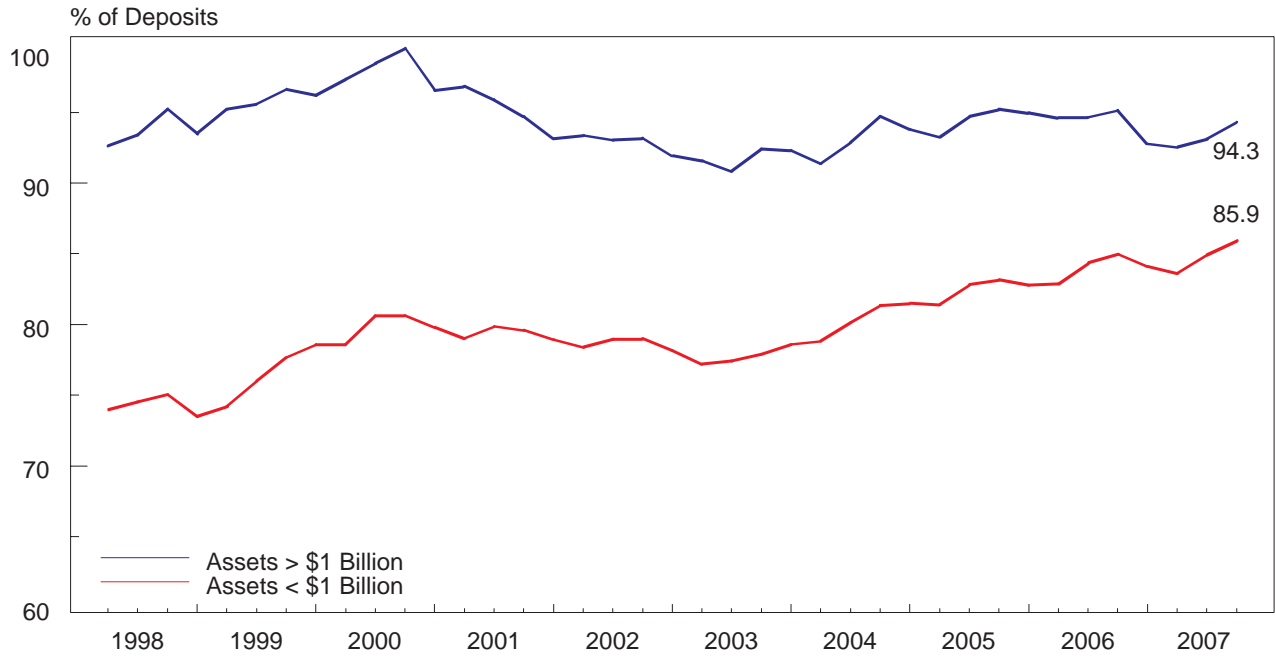
(\$ Billions)

	9/05	12/05	3/06	6/06	9/06	12/06	3/07	6/07	9/07
U.S. Government Obligations:									
U.S. Treasury	61	59	56	46	45	48	40	34	35
U.S. Agencies	12	11	11	11	12	11	12	14	11
Government Sponsored Enterprises	279	283	284	272	276	268	259	253	245
Mortgage Pass-through Securities	739	738	775	795	778	785	778	767	732
Collateralized Mortgage Obligations	400	402	413	419	430	422	429	451	467
State, County, Municipal Obligations	128	131	134	135	140	147	150	153	157
Asset Backed Securities	86	80	81	88	93	91	92	92	95
Other Debt Securities	163	165	180	182	193	181	187	189	218
Equity Securities	22	23	21	23	24	27	24	25	28
<b>Total Securities</b>	<b>\$1,890</b>	<b>\$1,893</b>	<b>\$1,956</b>	<b>\$1,971</b>	<b>\$1,992</b>	<b>\$1,980</b>	<b>\$1,971</b>	<b>\$1,977</b>	<b>\$1,989</b>

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

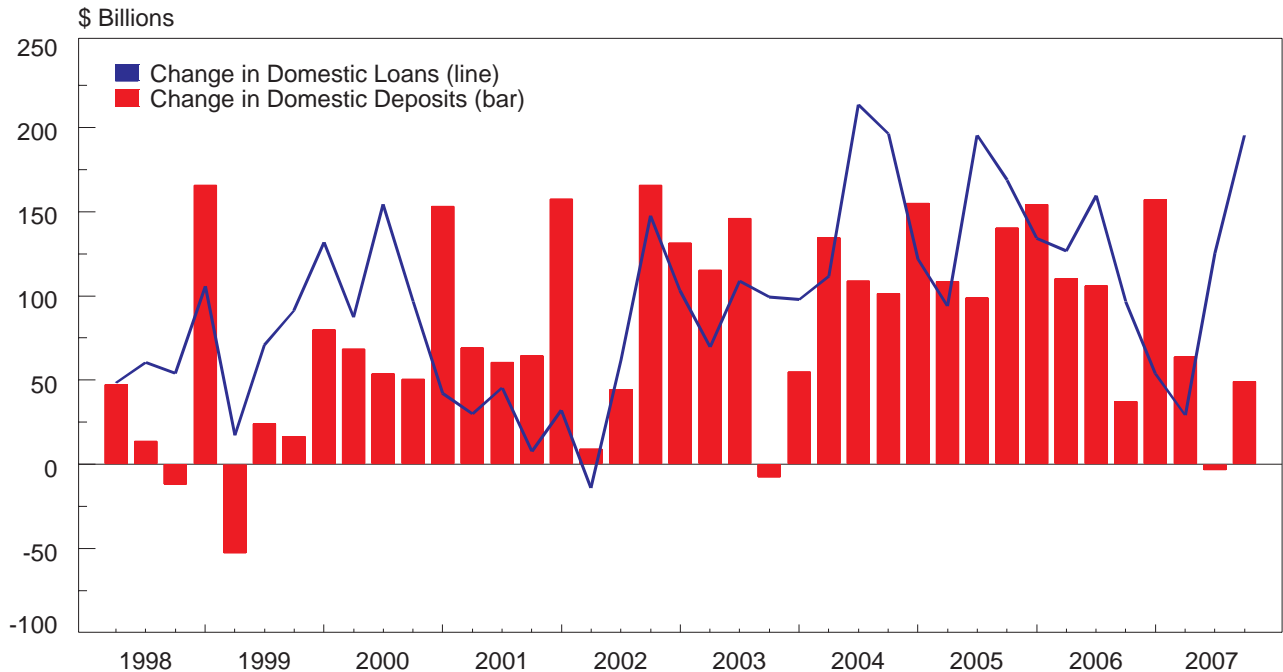
## Net Loans and Leases to Deposits (Domestic and Foreign)

1998 - 2007



## Quarterly Change in Domestic Loans vs Domestic Deposits

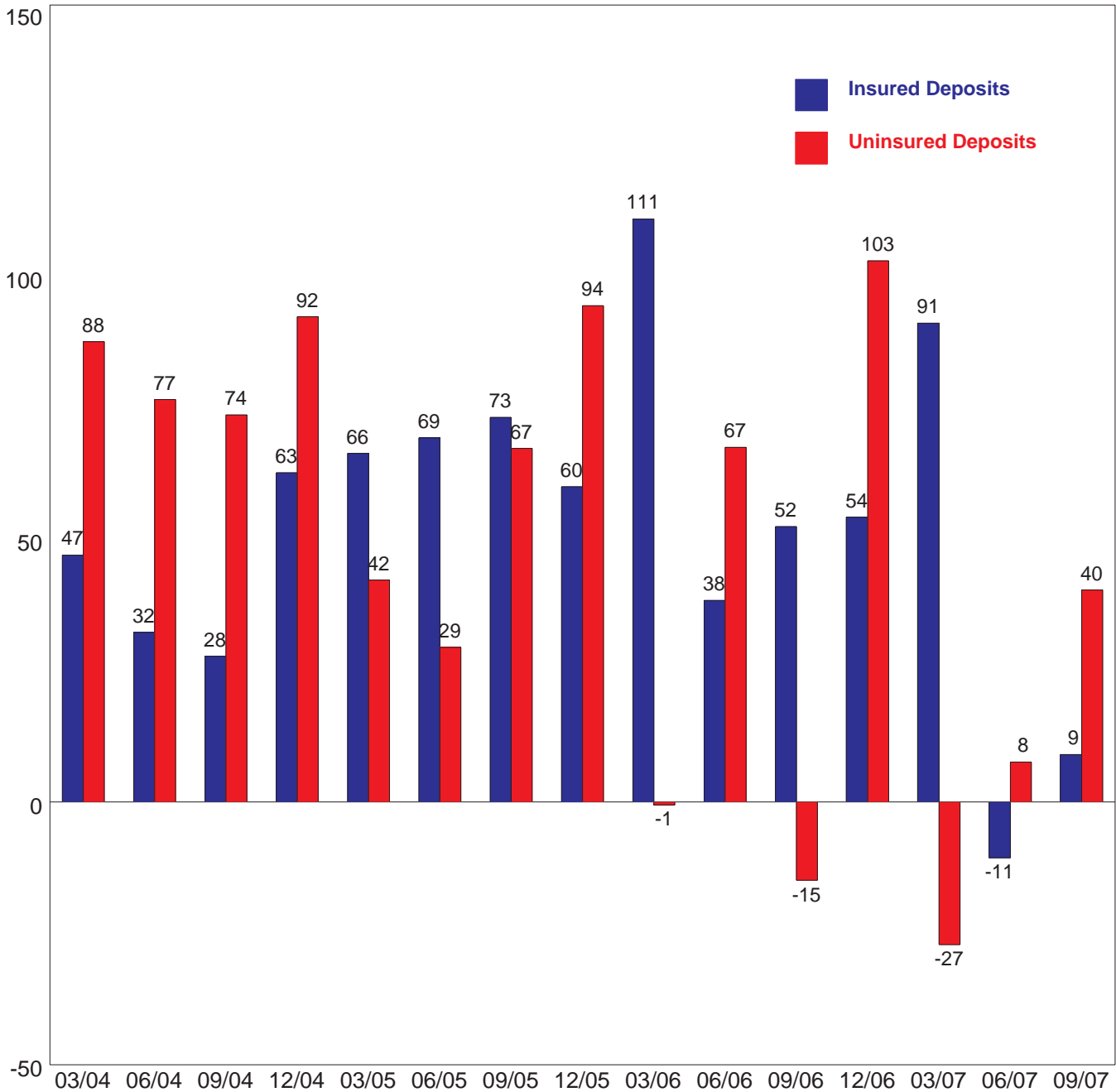
1998 - 2007



# Quarterly Change In Domestic Deposits

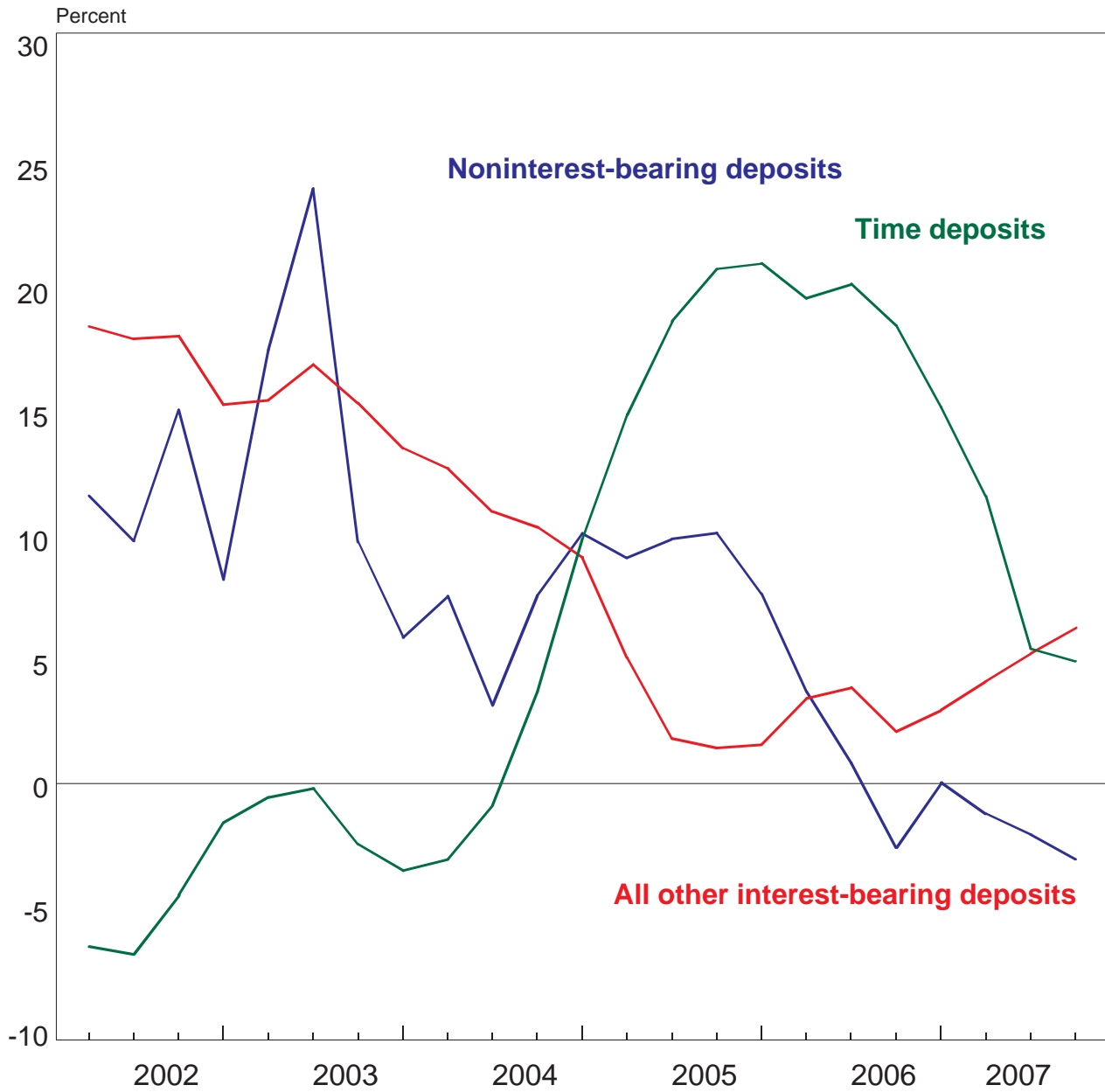
2004 - 2007

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

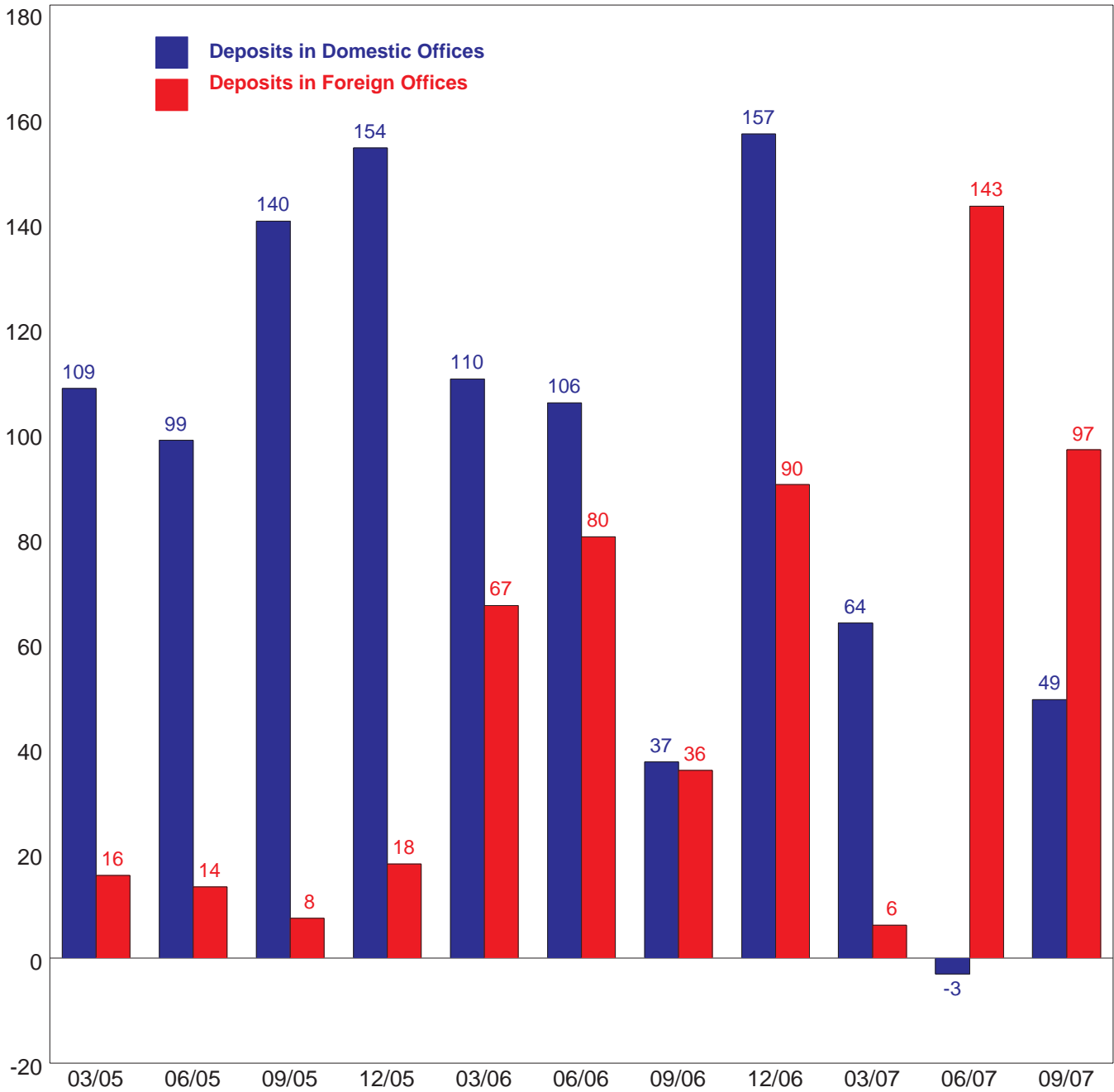
2002 - 2007



# Quarterly Change In Domestic and Foreign Deposits

2005 - 2007

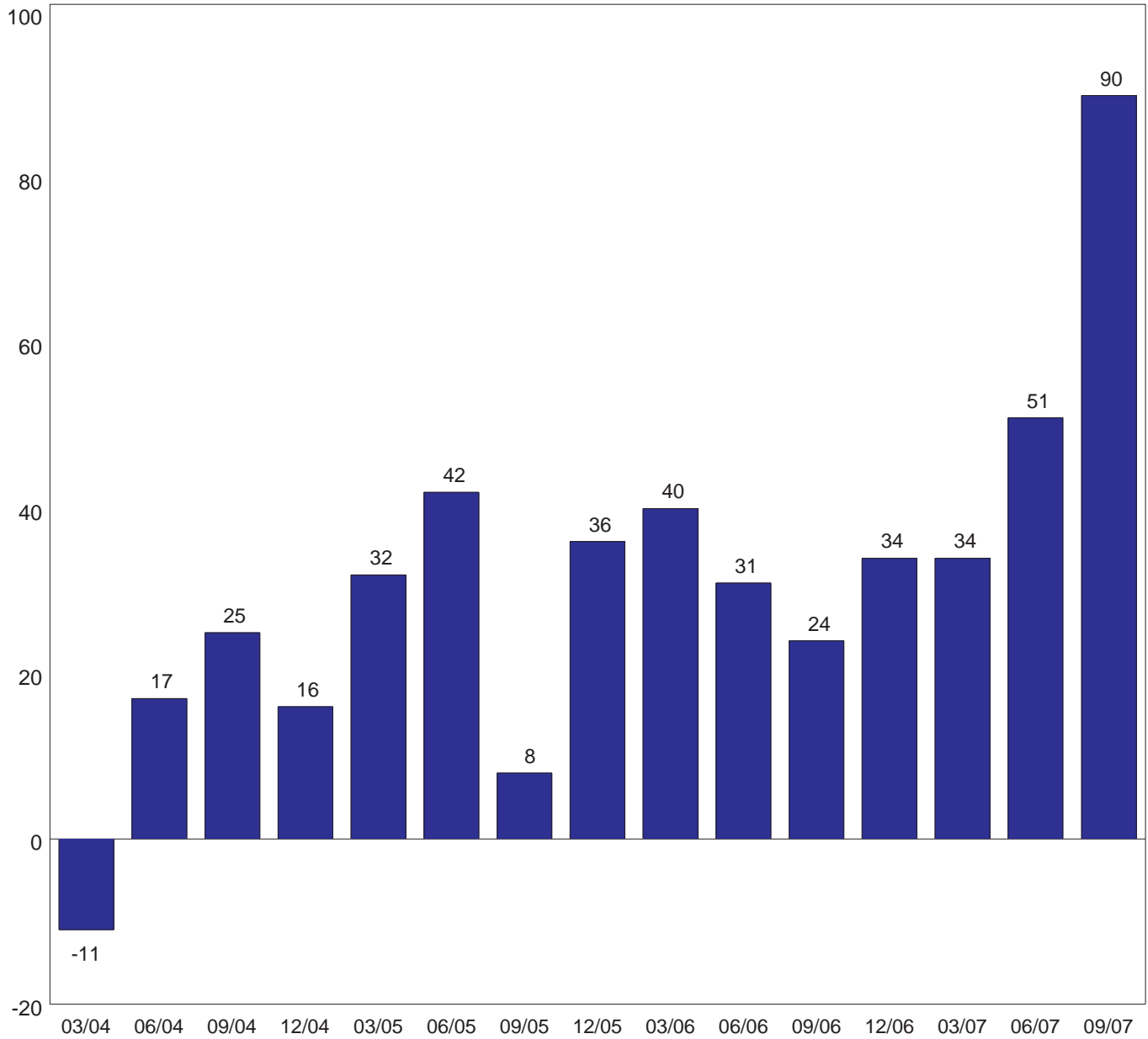
\$ Billions



# Quarterly Change in C&I Loans

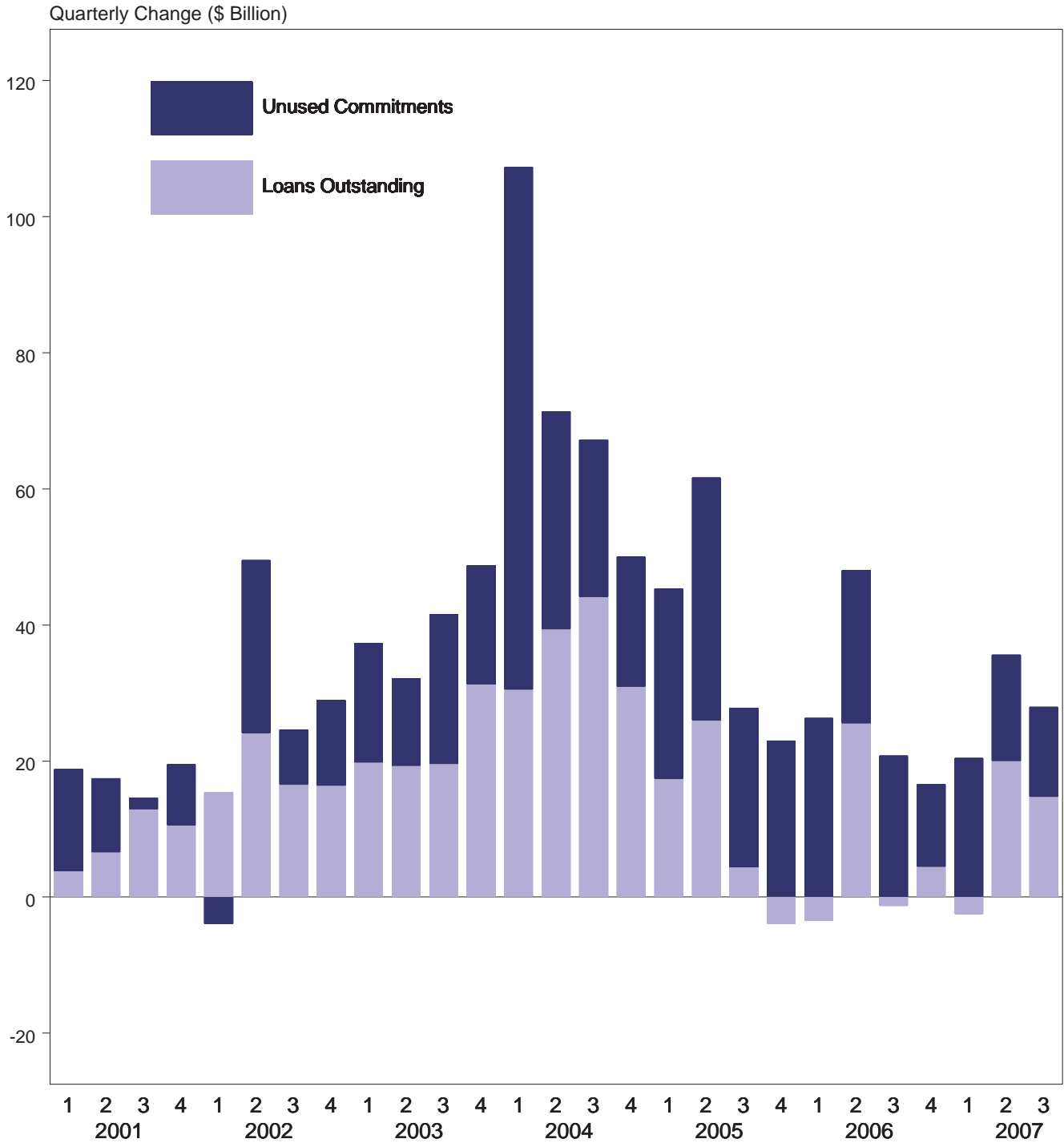
2004-2007

\$ Billions



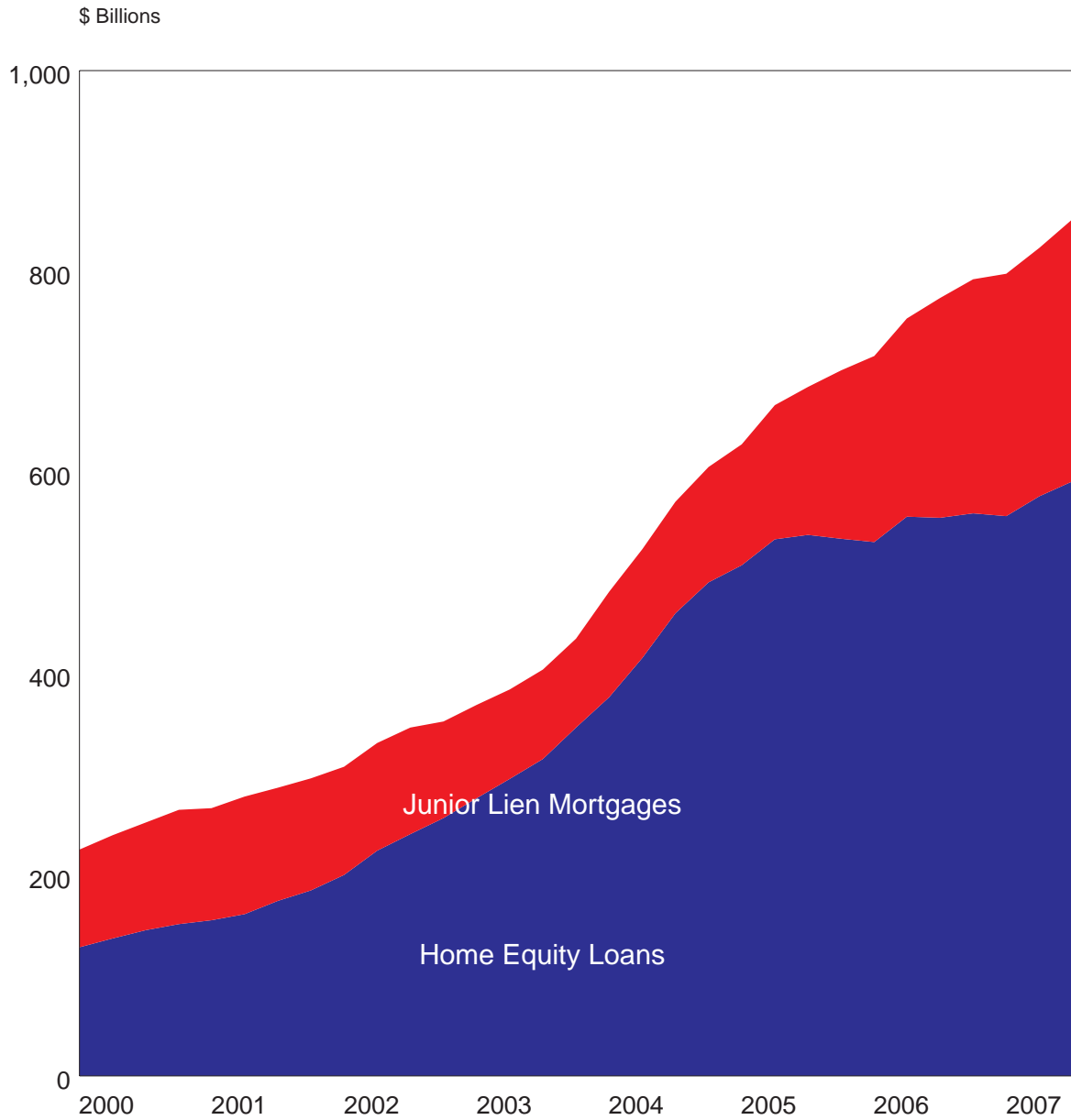
# Quarterly Change in Home Equity Loans

## 2001-2007



# Home Equity and Junior Lien Loans

2000 - 2007

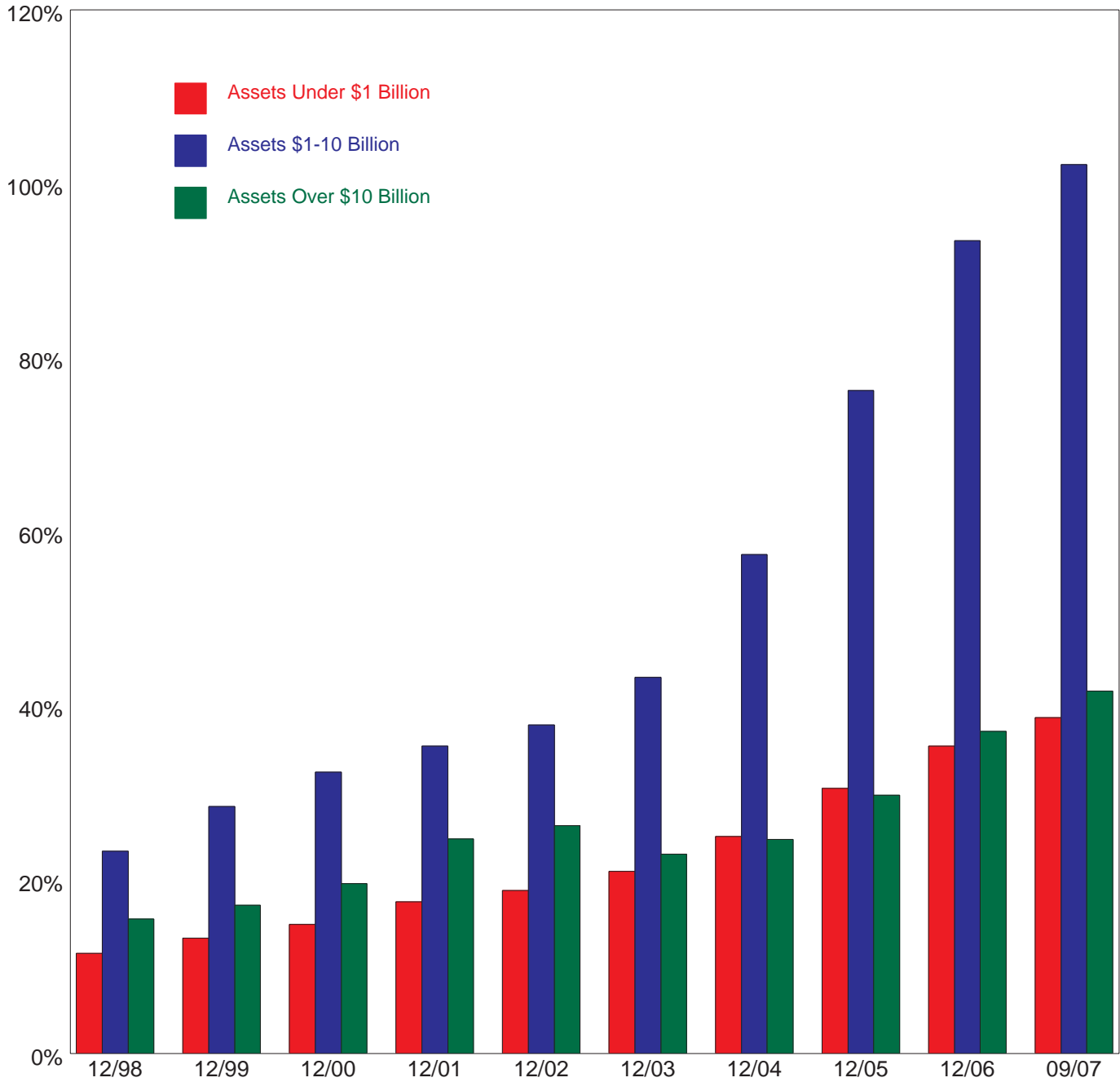




# Median Construction and Development Loan Concentrations

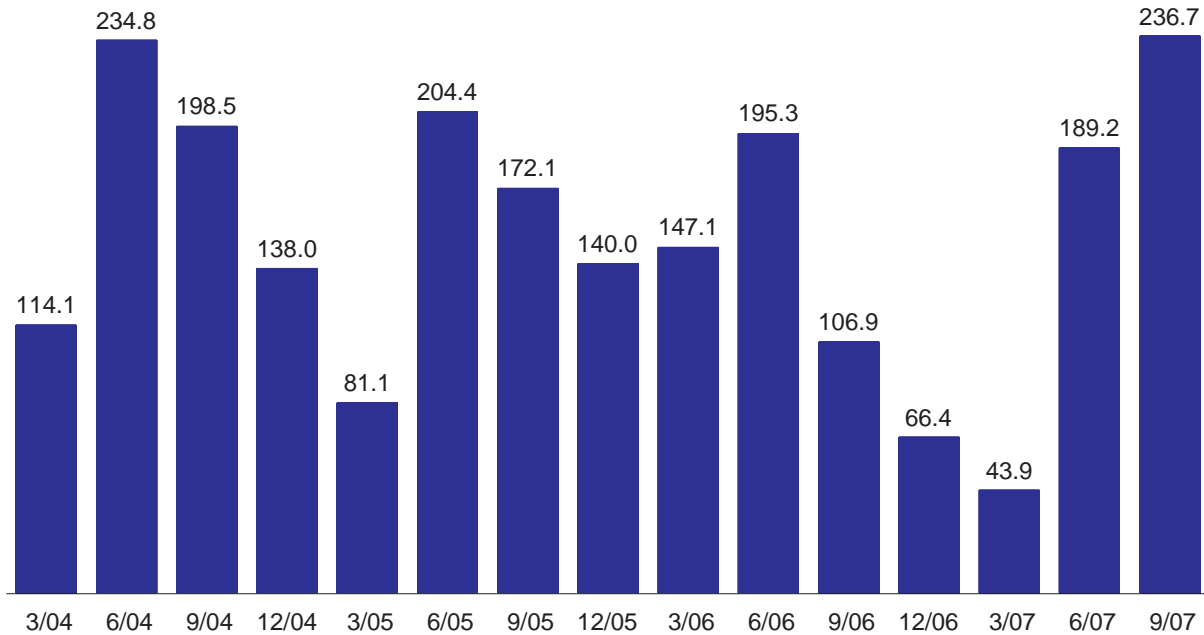
1998 - 2007

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



## Quarterly Change in Reported Loans Outstanding

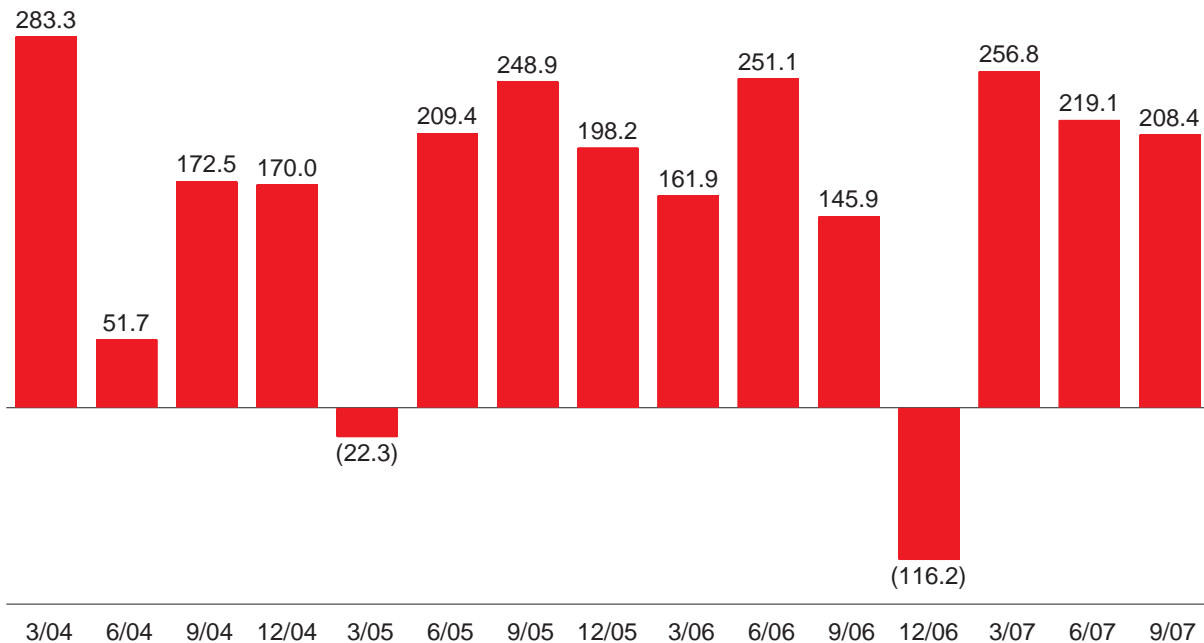
(\$ Billions)



In the third quarter of 2007, real estate loans increased by \$81 billion and commercial and industrial loans increased by \$90 billion, while consumer loans increased by \$32 billion.

## Quarterly Change in Unused Loan Commitments

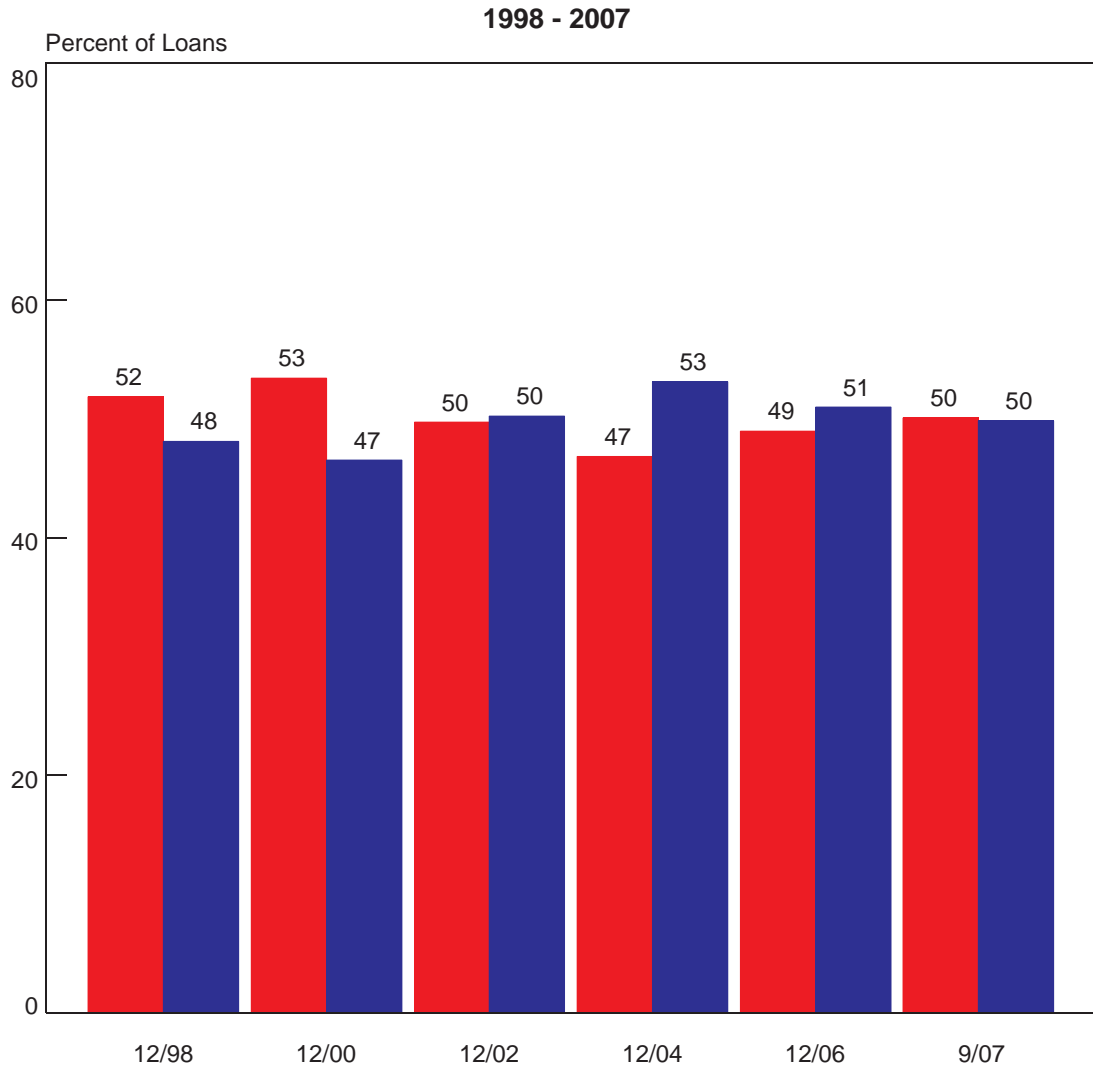
(\$ Billions)



In the third quarter of 2007, unused credit card commitments increased by \$129 billion and other unused commitments increased by \$106 billion, while unused commitments to purchase mortgage backed securities decreased by \$10 billion, and unused commitments to purchase loans decreased by \$15 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	\$3,546	\$3,863
■ Consumer Loans	1,907	2,163	2,542	3,254	3,690	3,843

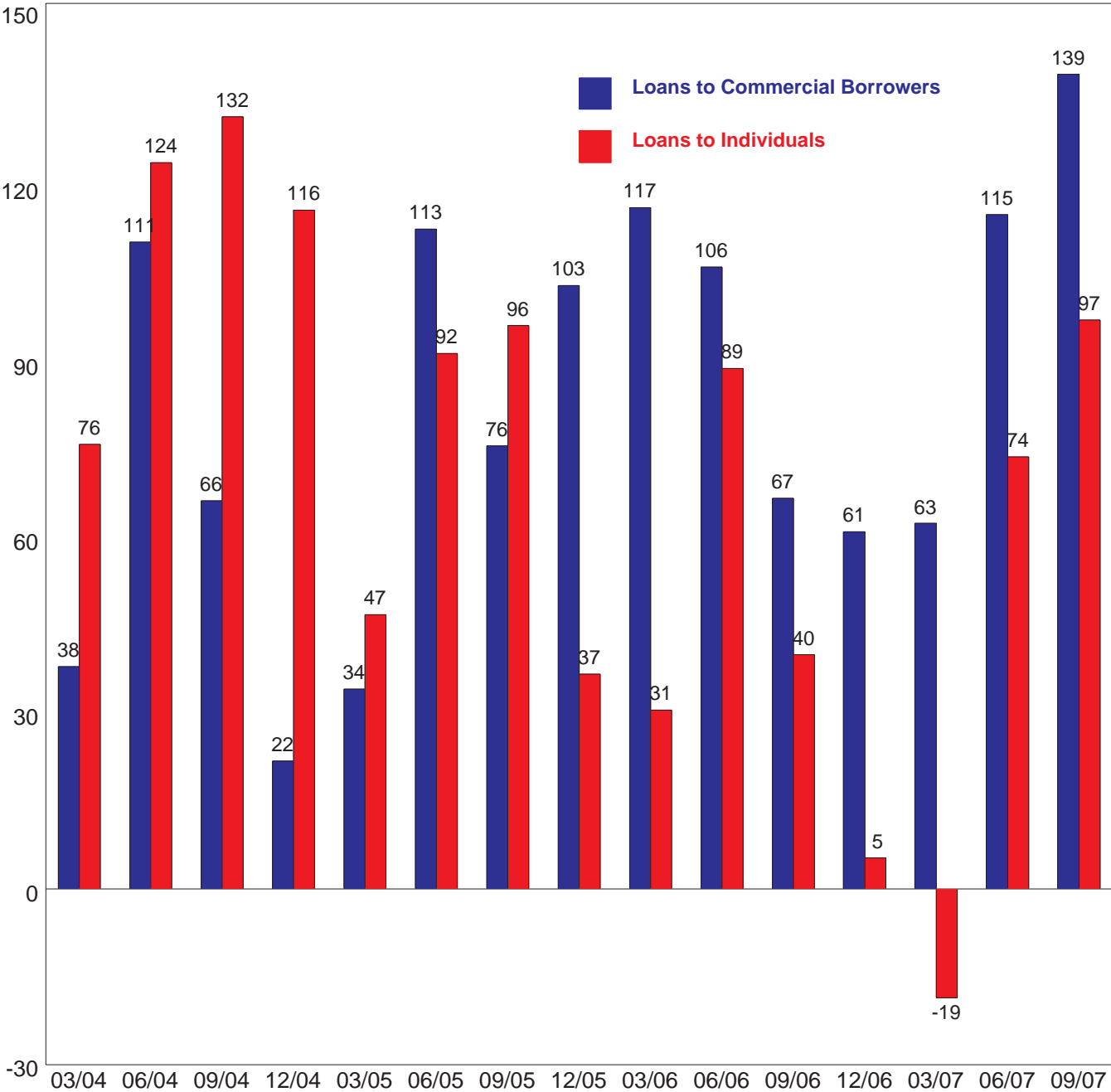
**Loans to Commercial Borrowers (Credit Risk Concentrated)** — - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair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

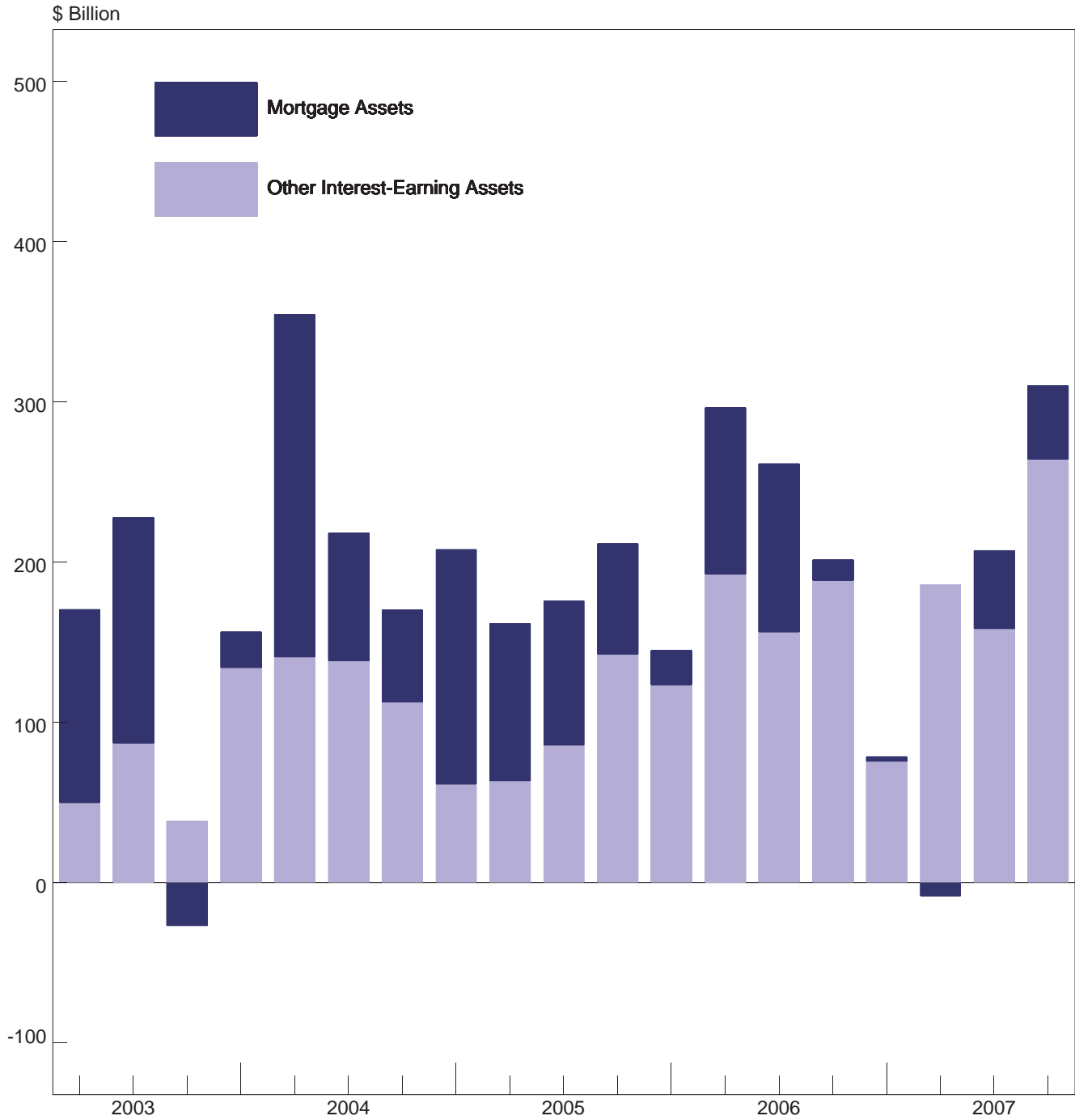
2004 - 2007

\$ Billions



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

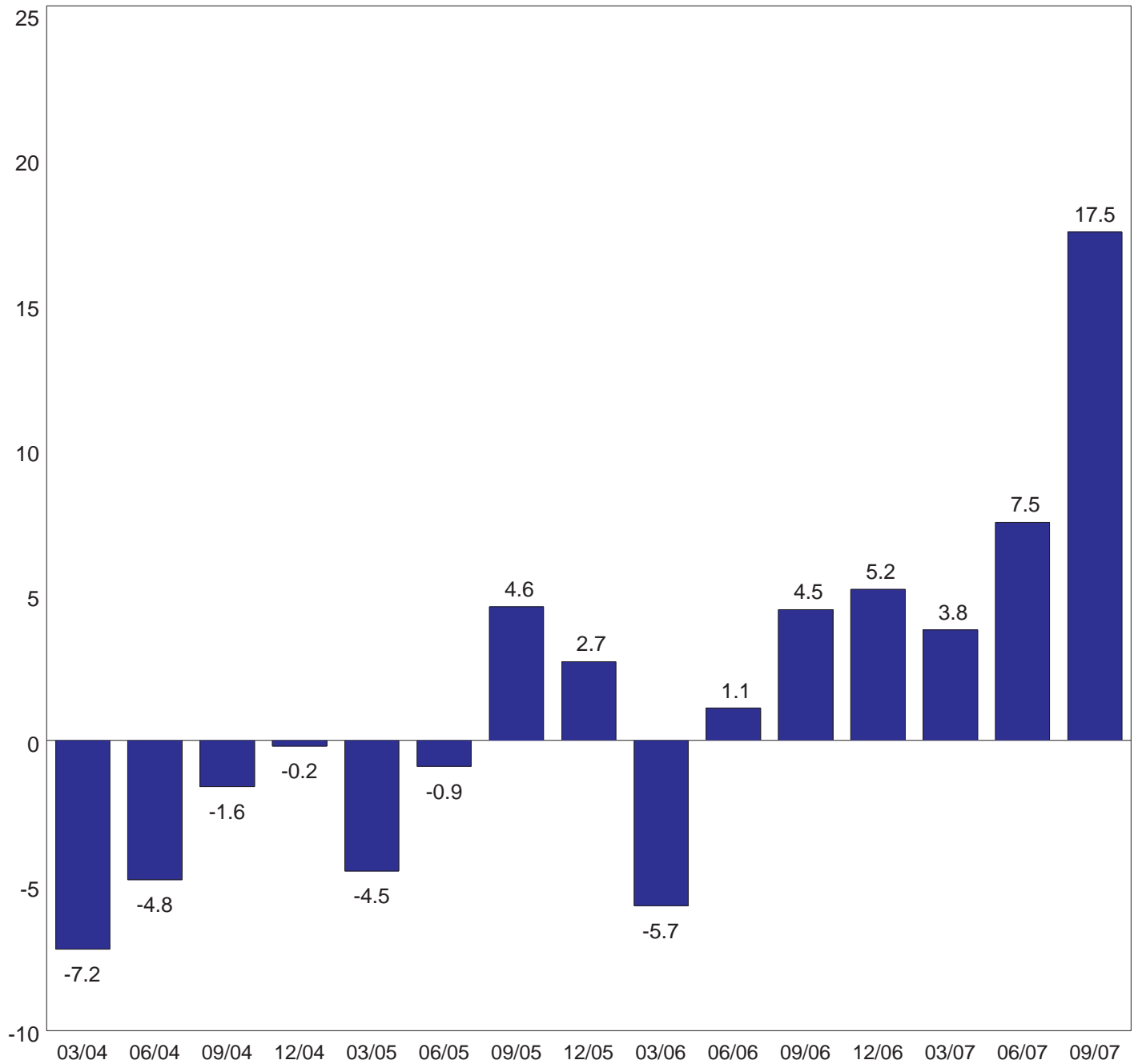
2003-2007



# Quarterly Change in Noncurrent Loans & Net Charge-Offs

2004-2007

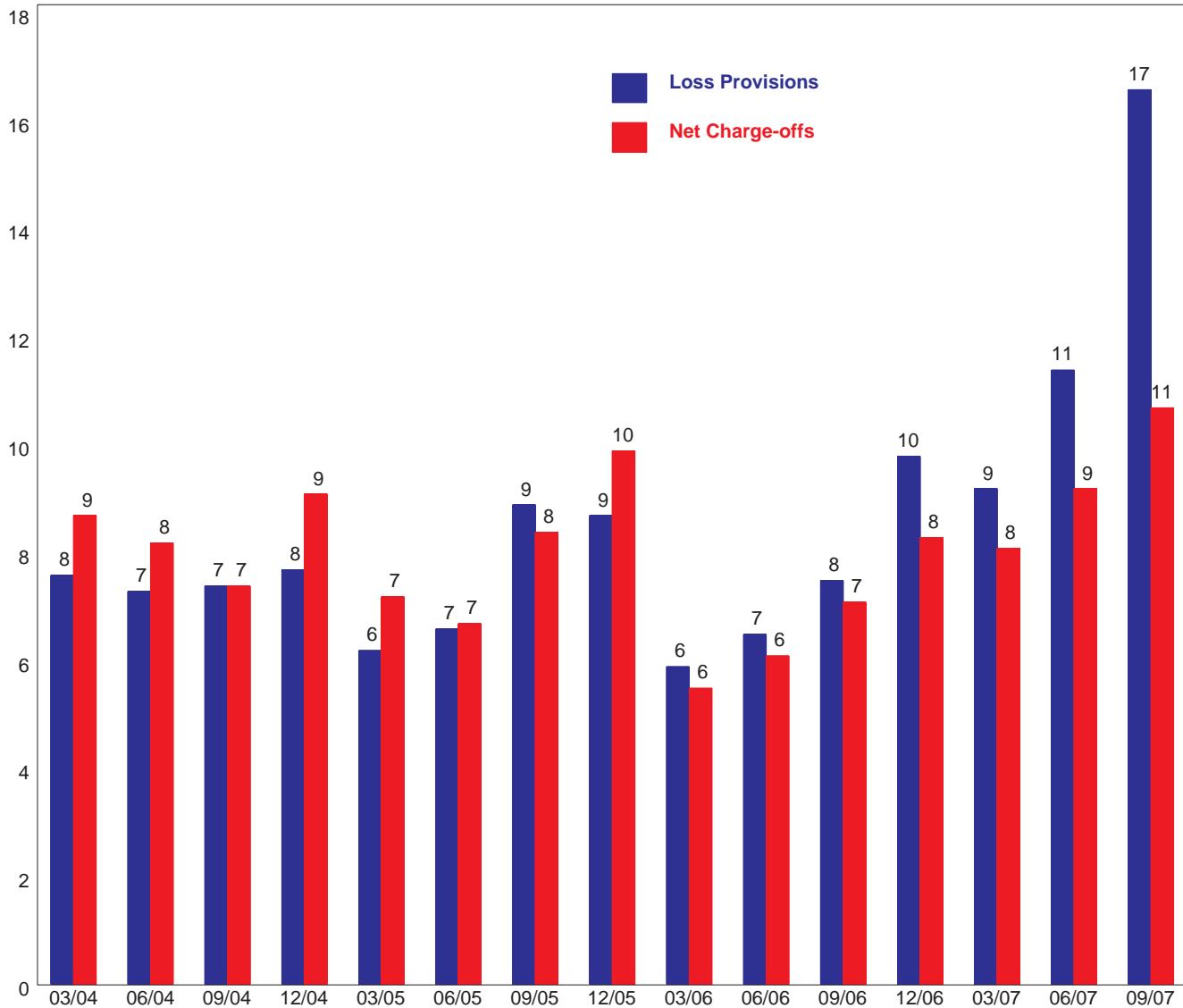
\$ Billions



# Quarterly Net Charge-Offs vs. Loan Loss Provisions

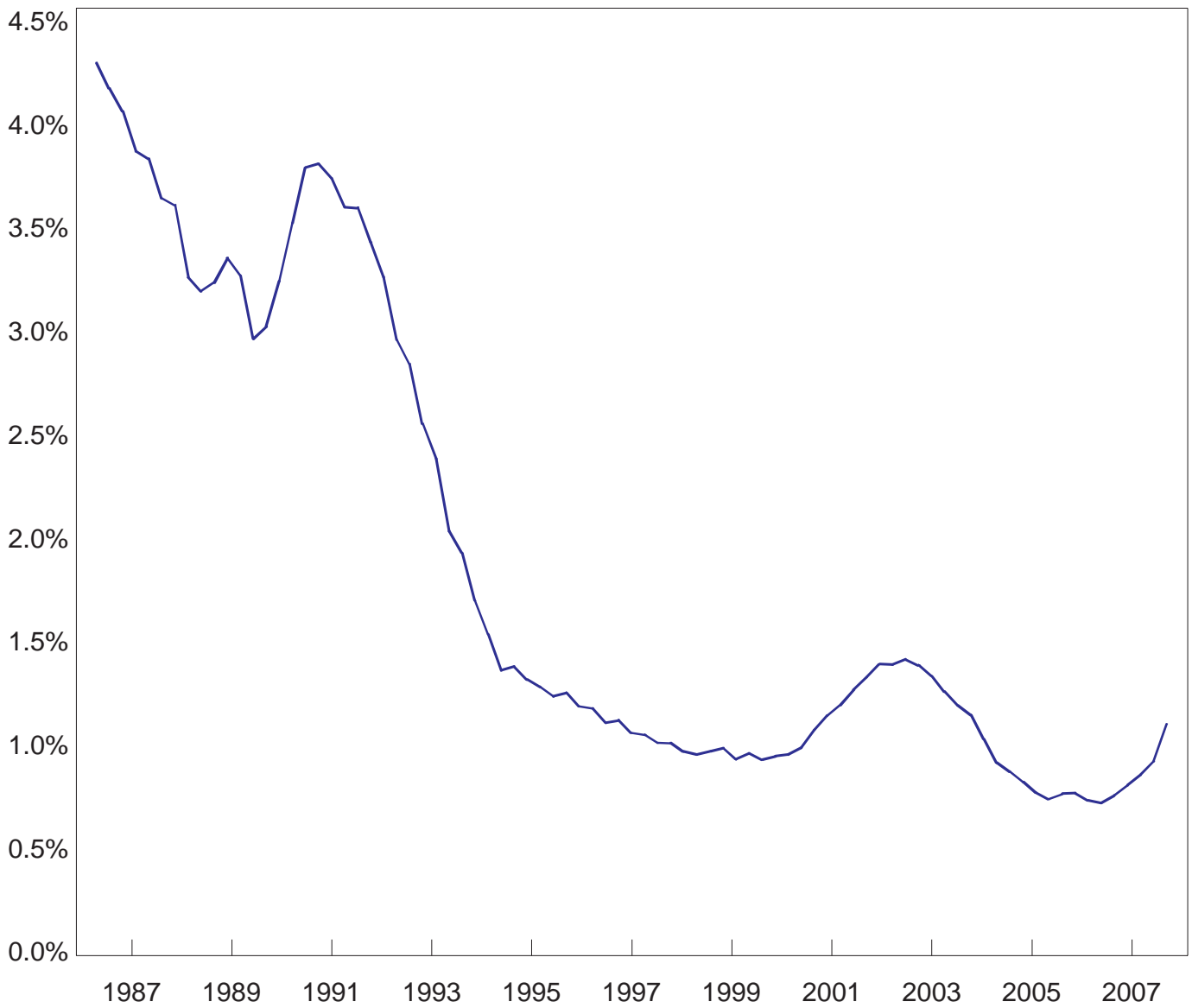
2004 - 2007

\$ Billions



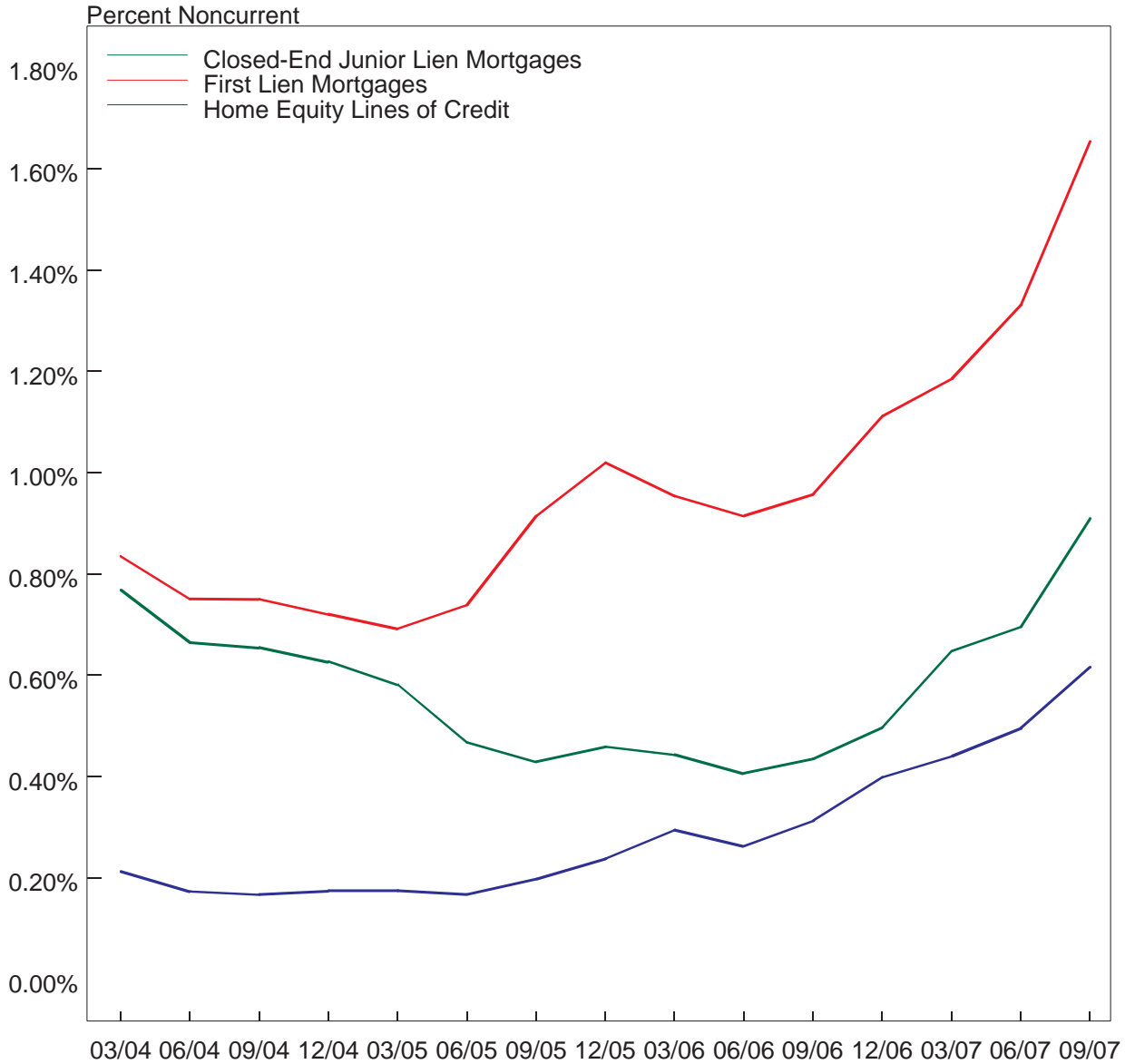
# Noncurrent Loan Rate, Total Loans & Leases

1987-2007



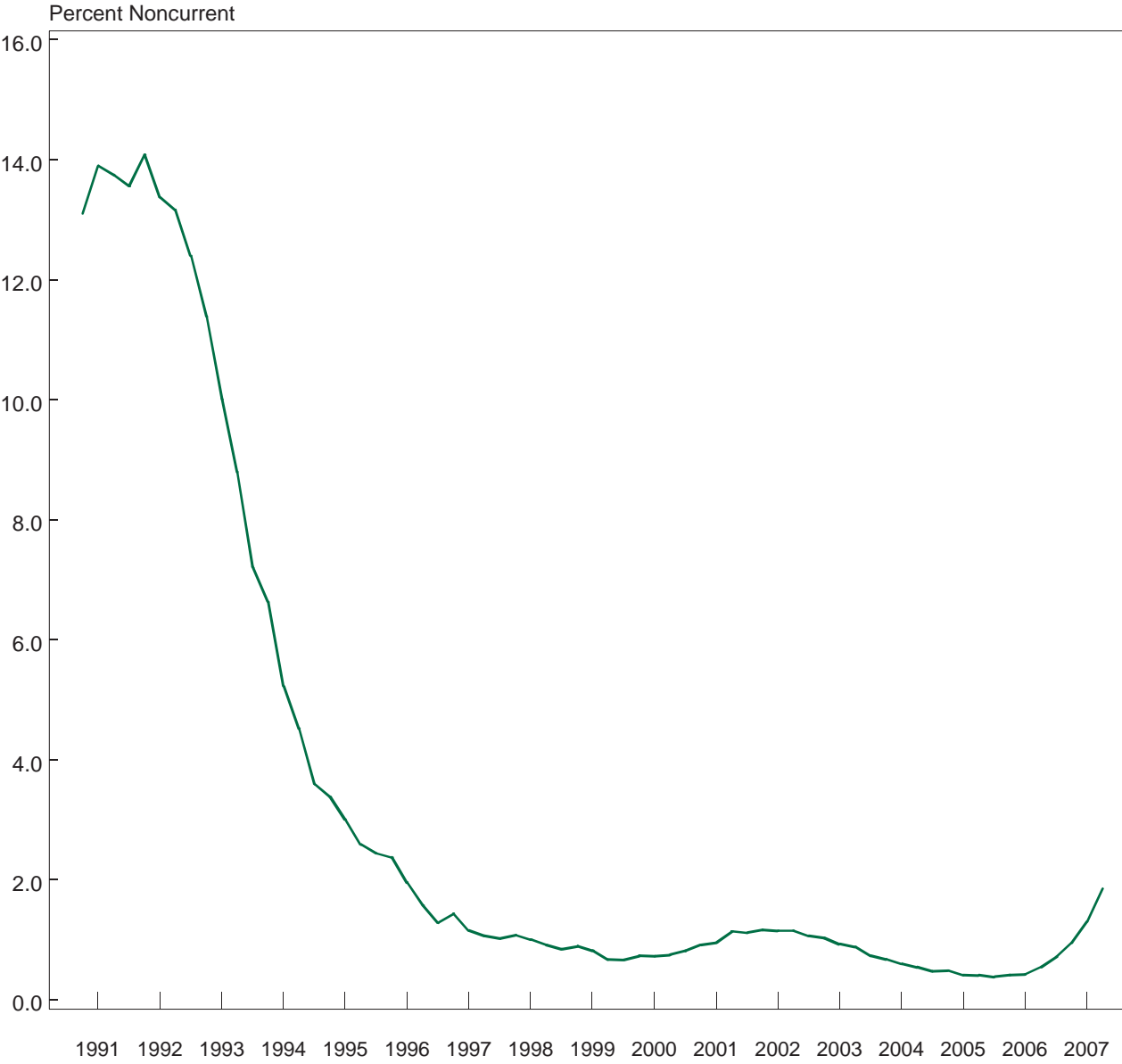


## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2004 to 2007



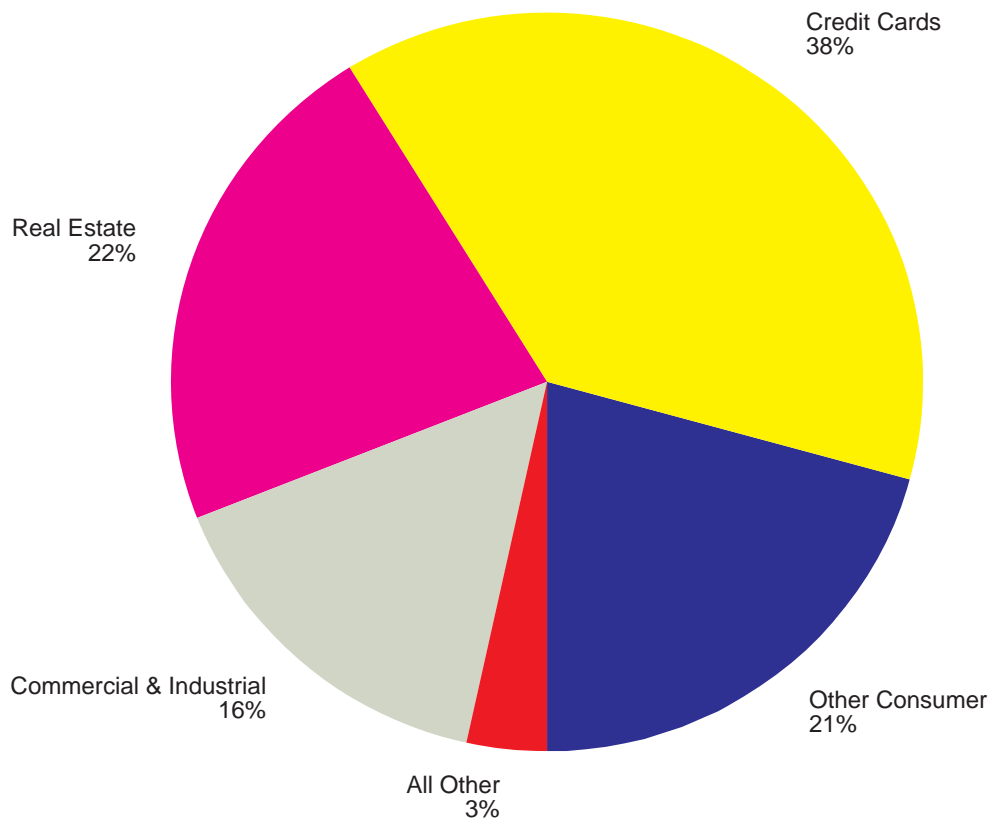
# Noncurrent Rate on Real Estate Construction and Development Loans

1991-2007



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

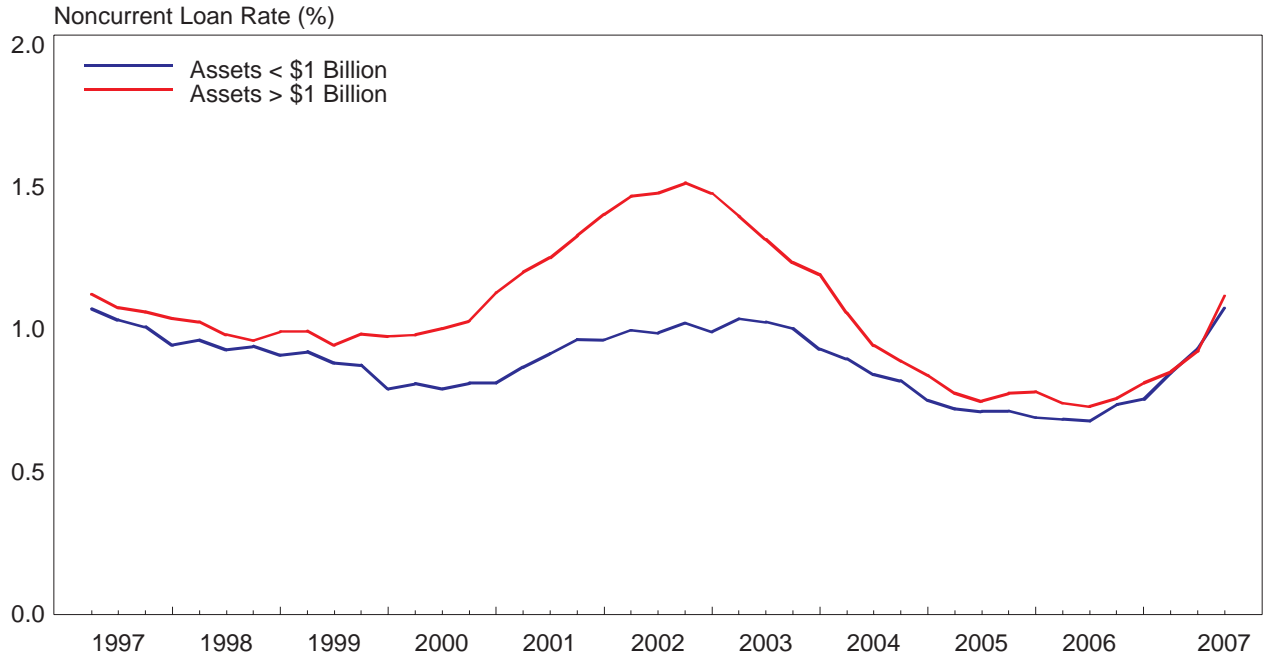
Third Quarter, 2007



## Noncurrent Loan Rates

### By Asset Size

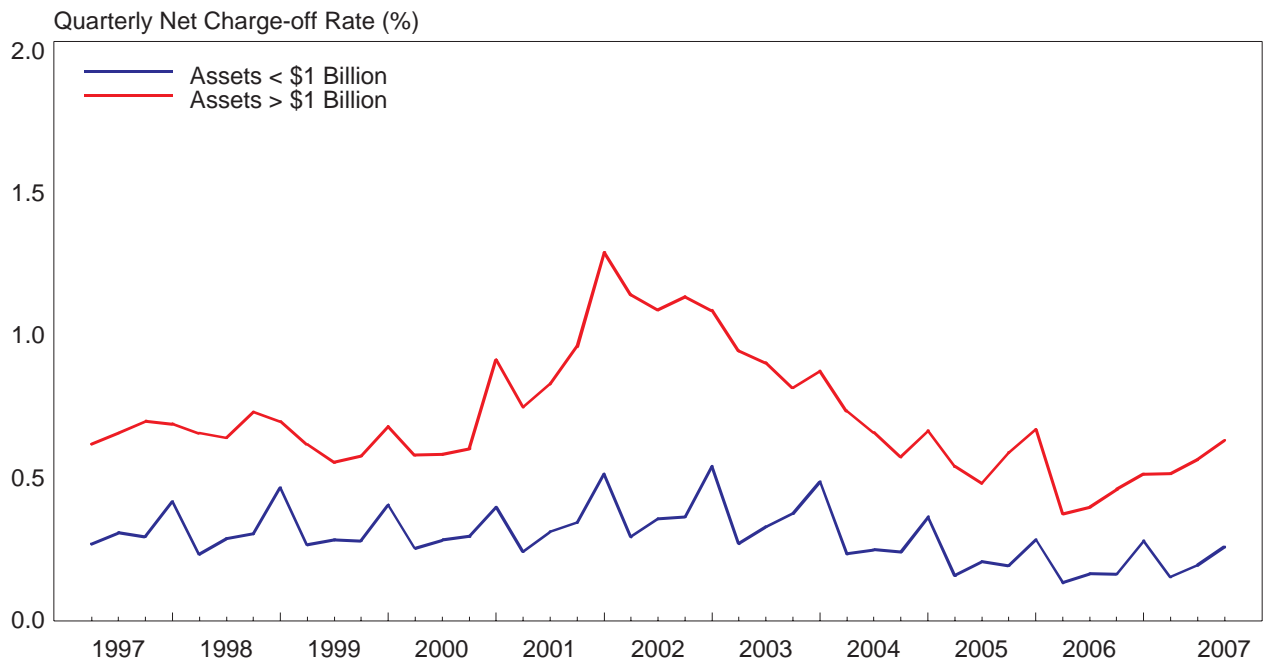
1997 - 2007



## Quarterly Net Charge-off Rates

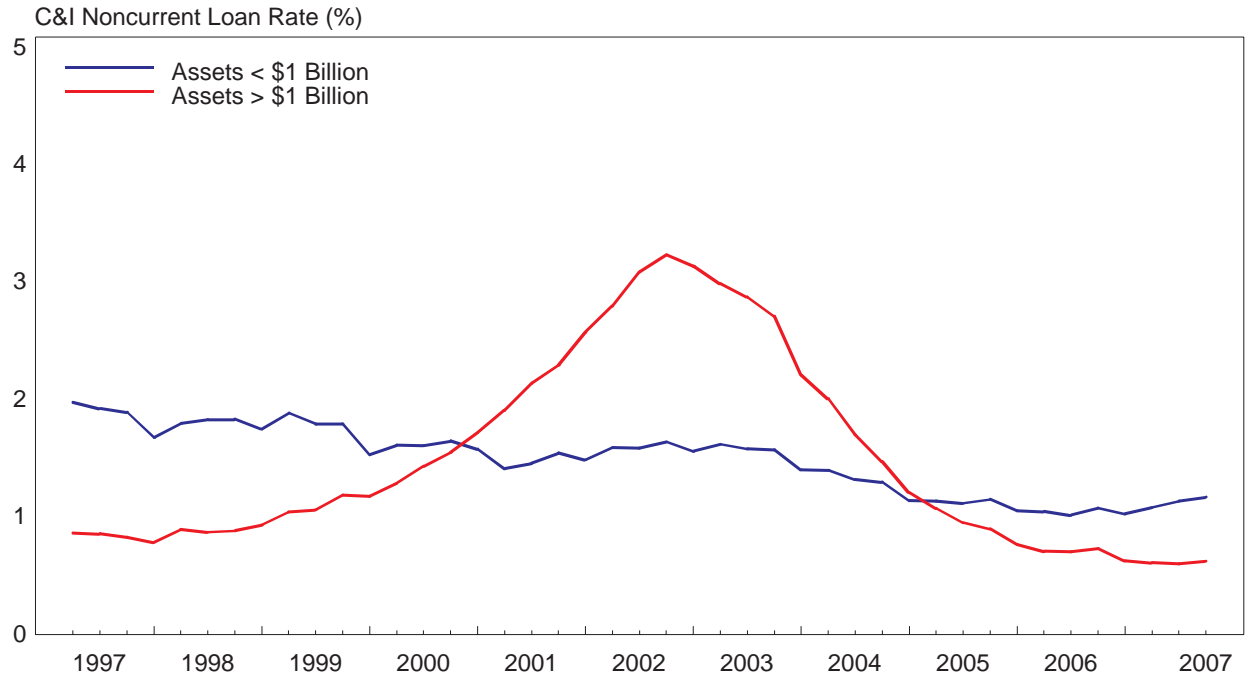
### By Asset Size, Annualized

1997 - 2007



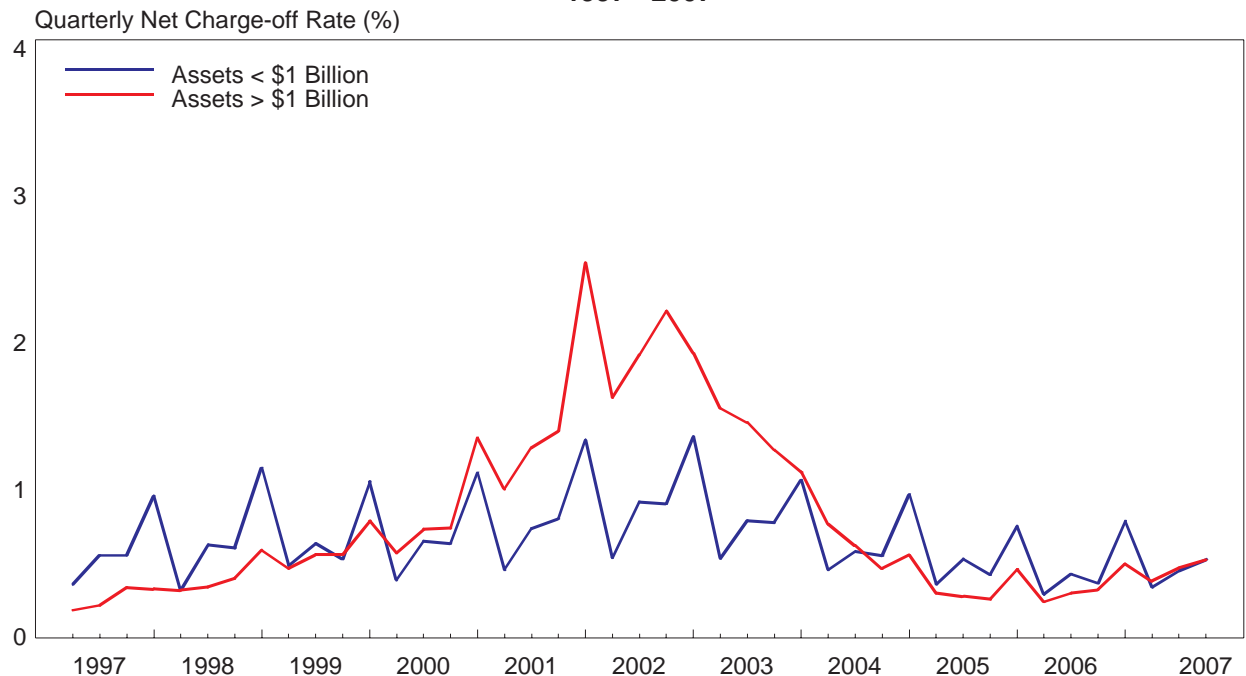
## Noncurrent C & I Loan Rates By Asset Size

1997 - 2007



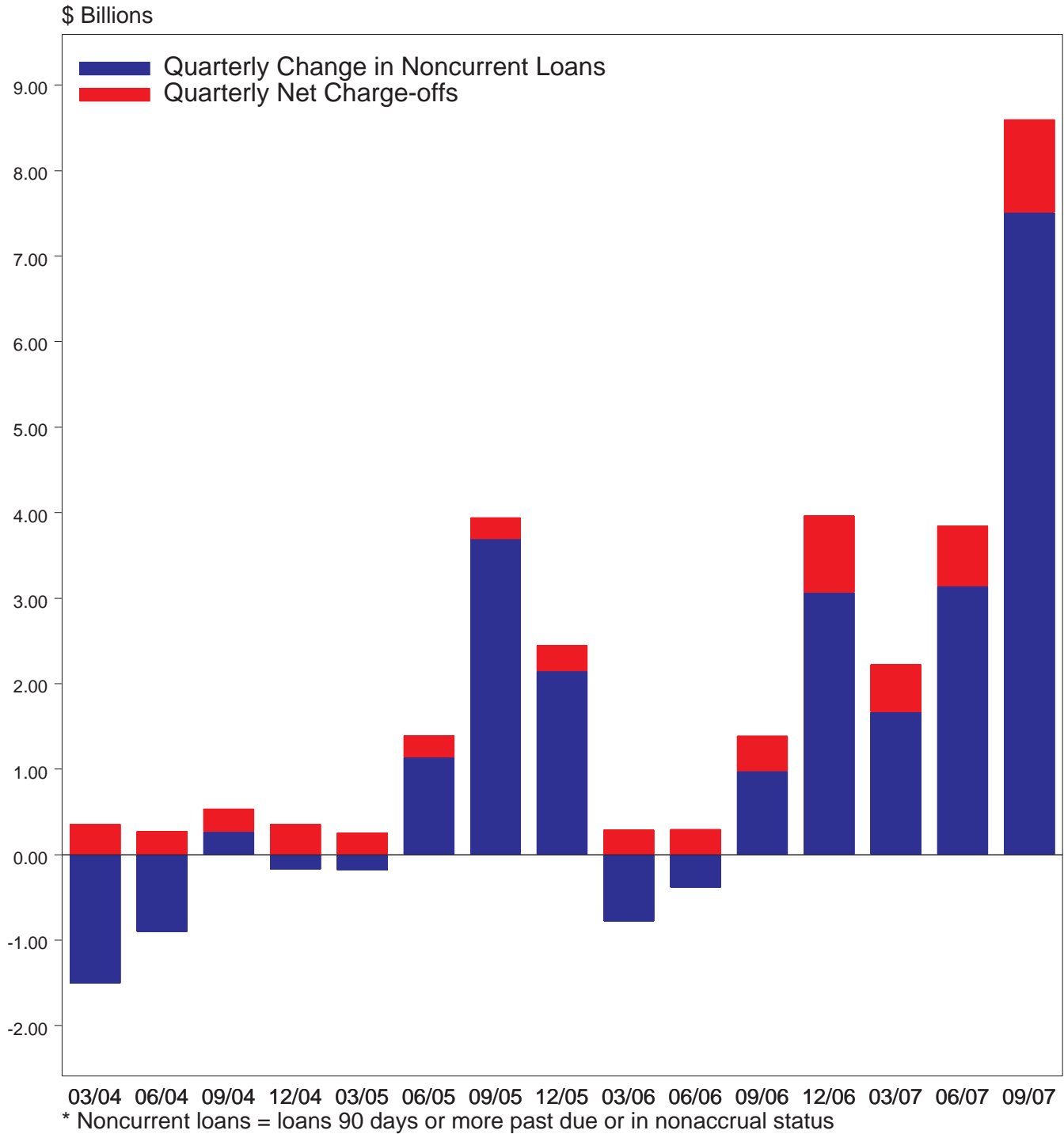
## Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1997 - 2007



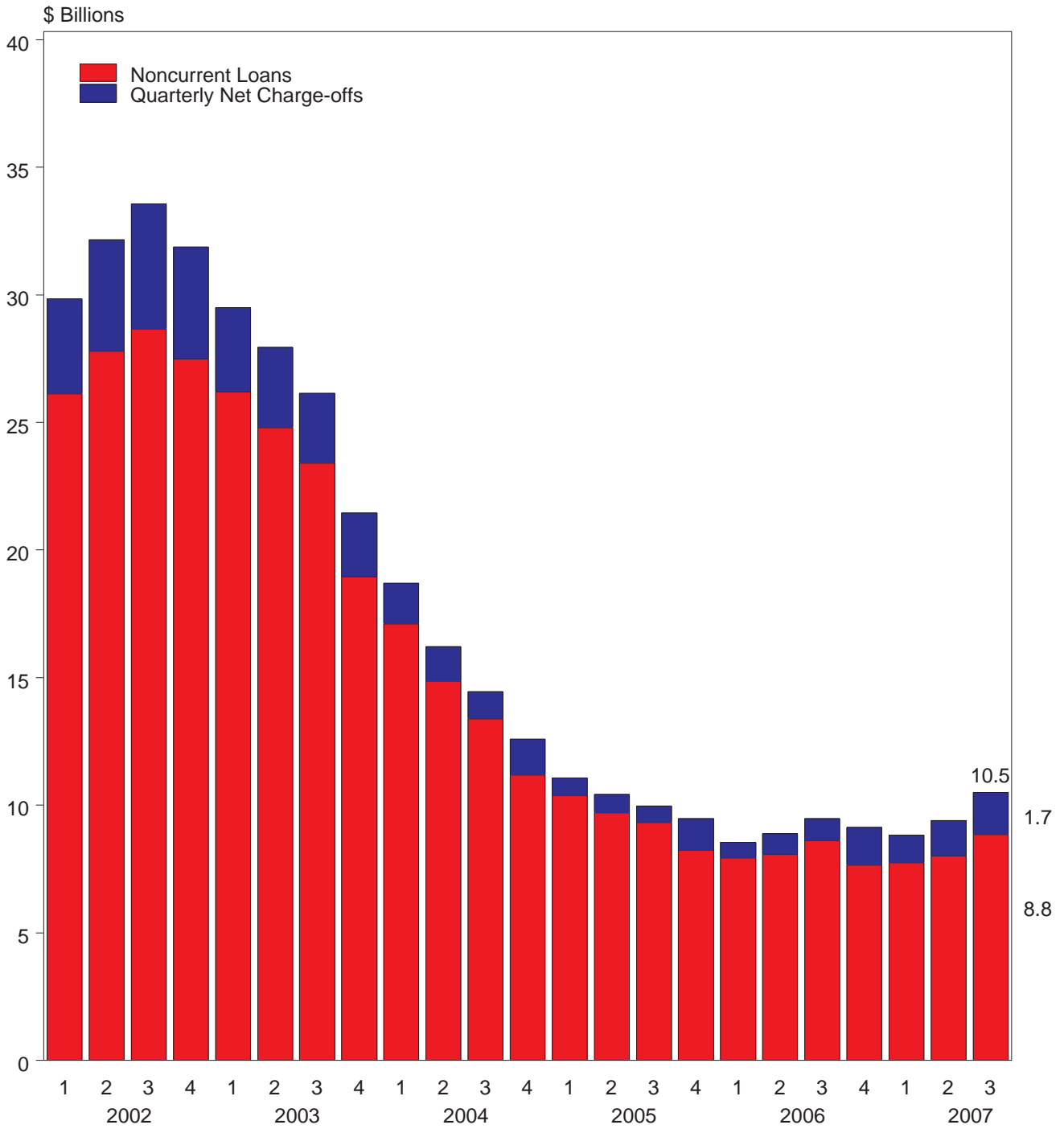
# Credit Quality of Residential Mortgage Loans\*

## 2004 to 2007



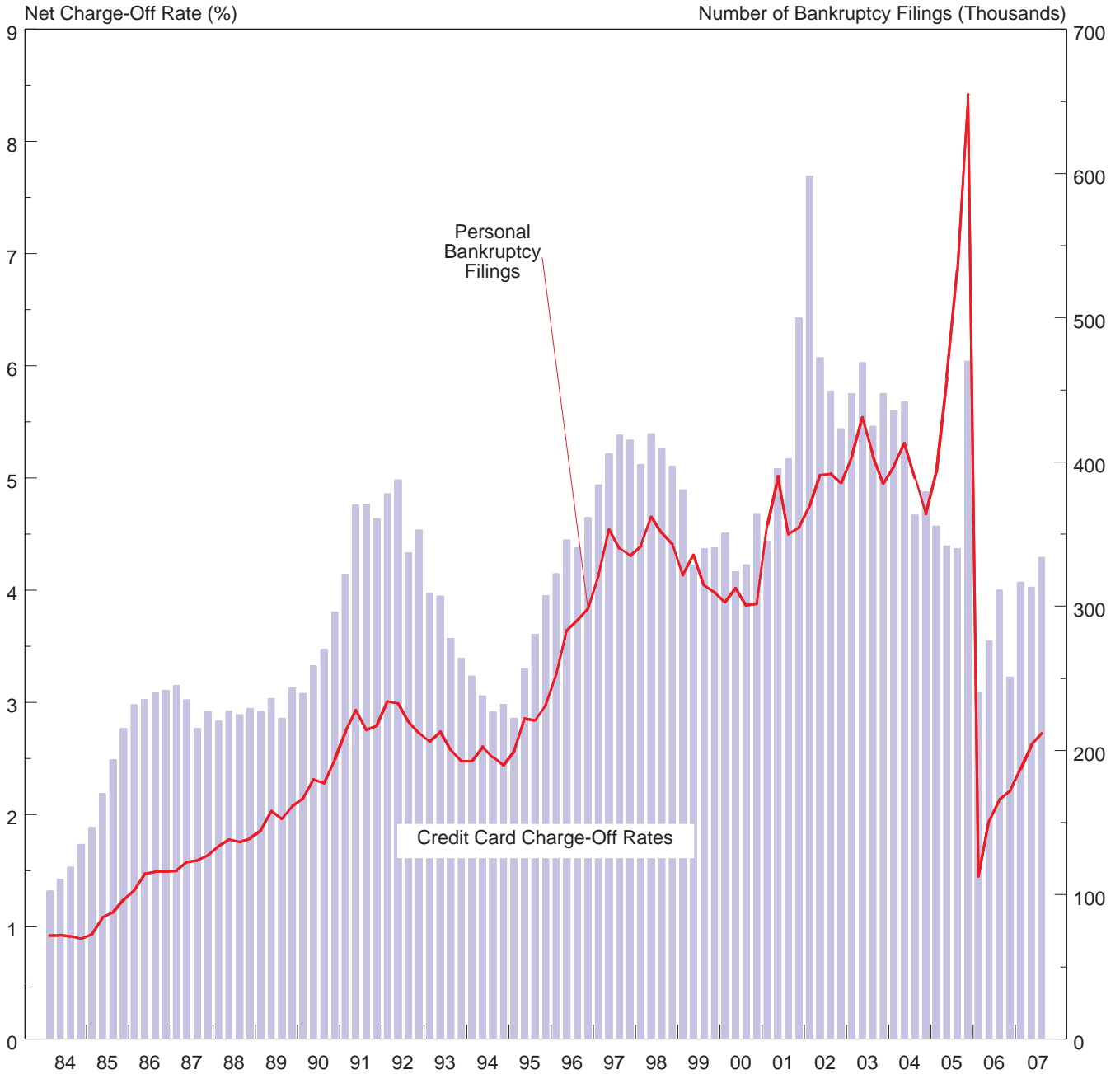
# Credit Quality of C & I Loans

2002 - 2007



# Credit Card Loss Rates and Personal Bankruptcy Filings

## 1984-2007

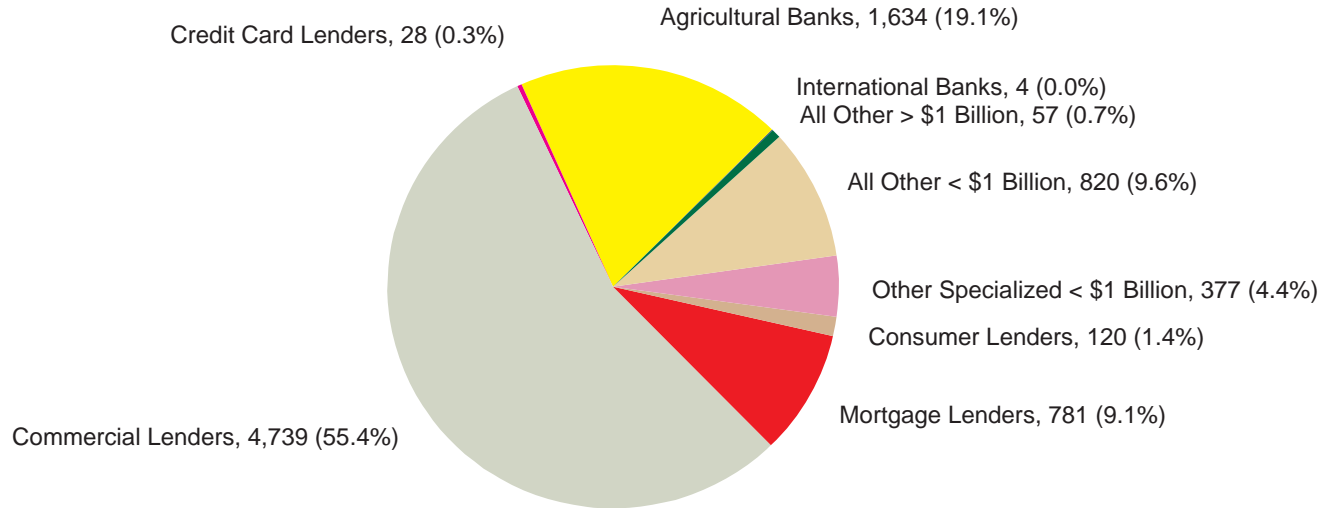


Sources: Bankruptcies - Administrative Offices of the United States Courts  
 Charge-off rates - Call reports and Thrift Financial Reports



## Number of Institutions By Asset Concentration Group

September 30, 2007

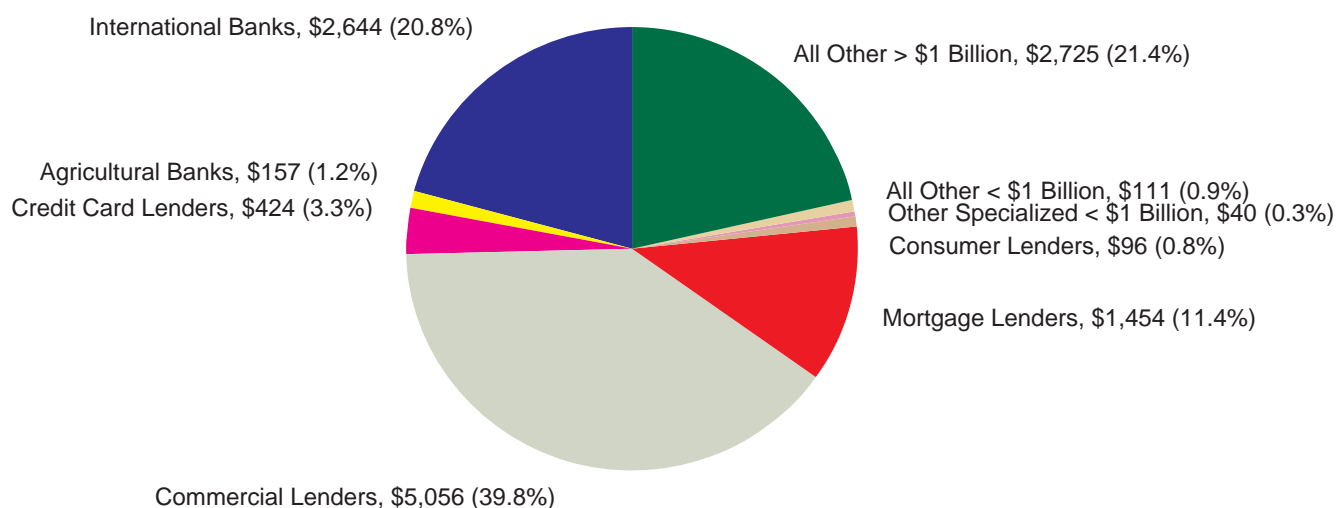


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/07	4	1,634	28	4,739	781	120	377	820	57
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	887	125	425	995	62
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132
12/93	11	2,951	63	3,305	2,153	323	1,224	3,109	145
12/92	11	3,021	68	3,342	2,327	319	1,388	3,315	143
12/91	10	3,120	73	3,668	2,395	379	1,371	3,426	131
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

September 30, 2007

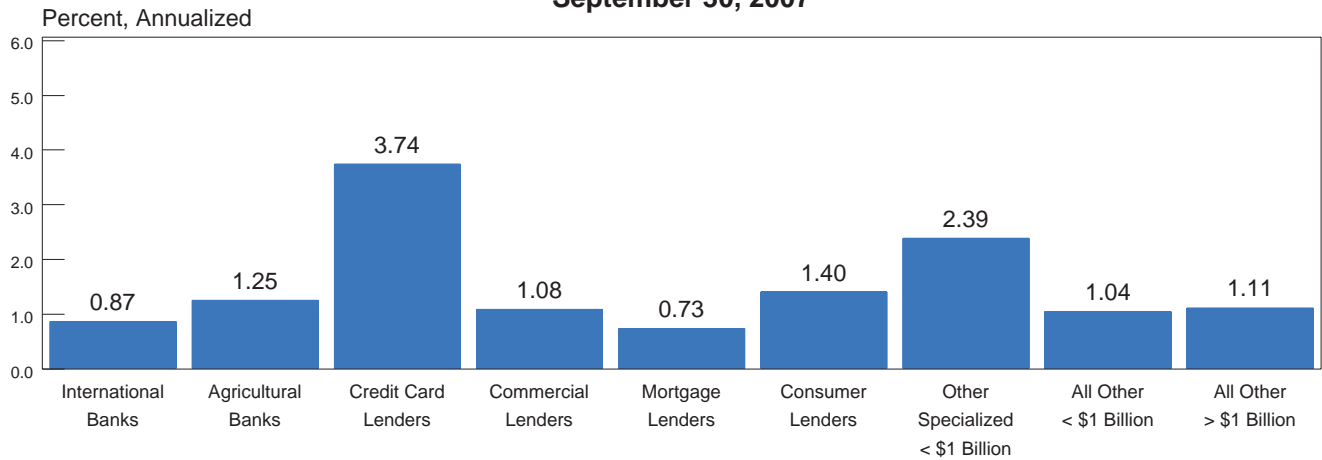


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>09/07</b>	2,644	157	424	5,056	1,454	96	40	111	2,725
<b>12/06</b>	2,337	149	408	4,905	1,445	110	42	120	2,344
<b>12/05</b>	1,851	142	359	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

## Performance Ratios By Asset Concentration Group

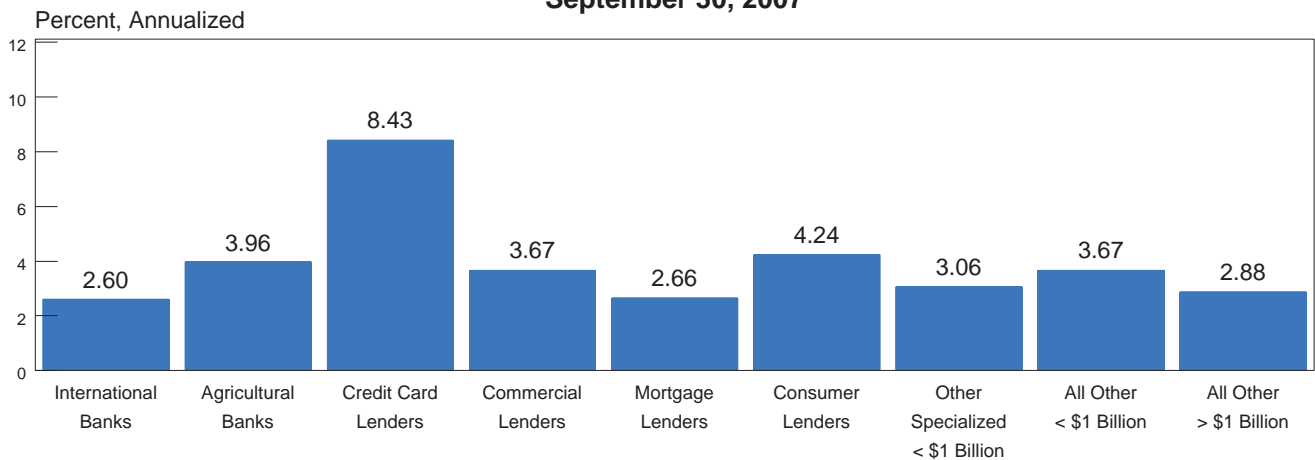
### Return on Assets (YTD)

September 30, 2007



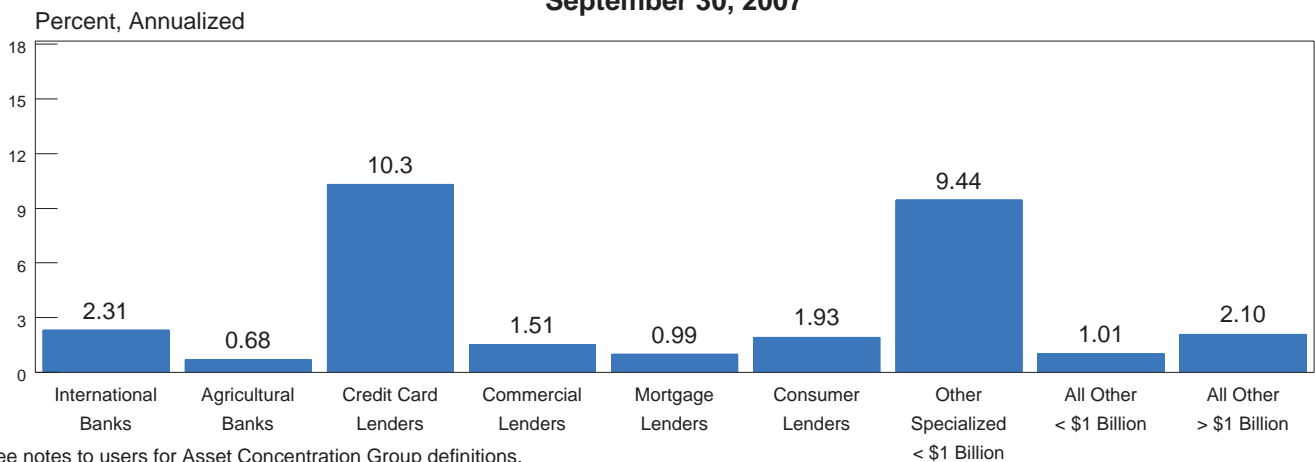
### Net Interest Margin (YTD)

September 30, 2007



### Noninterest Income to Assets (YTD)

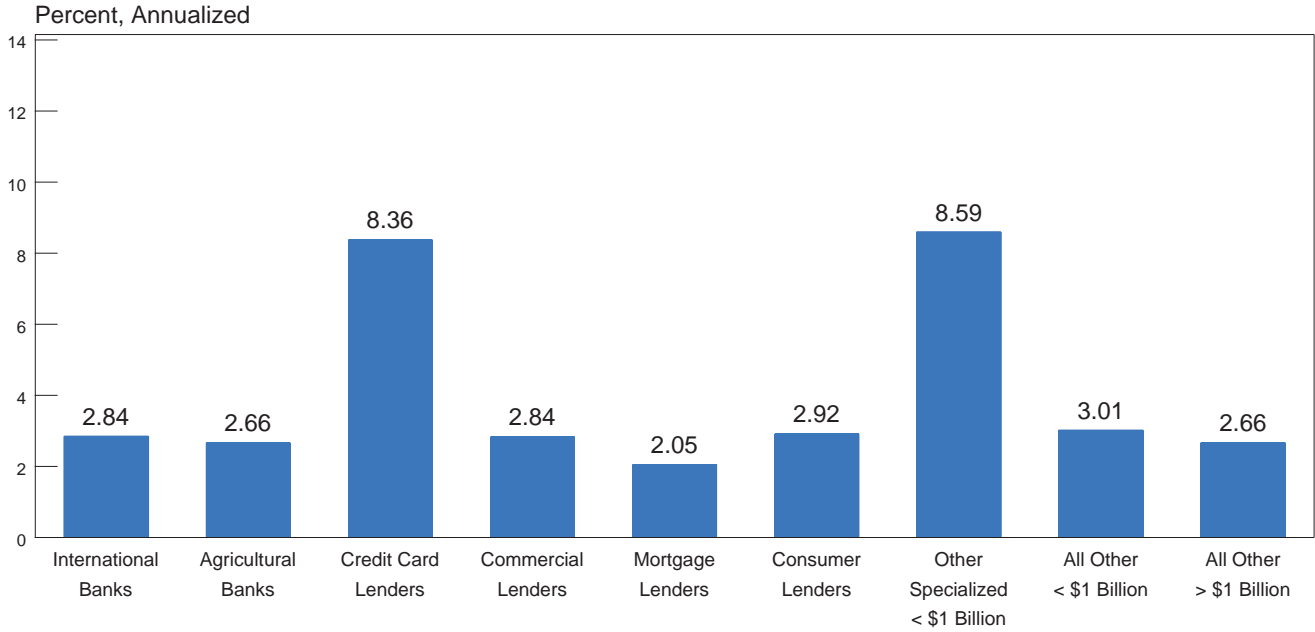
September 30, 2007



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

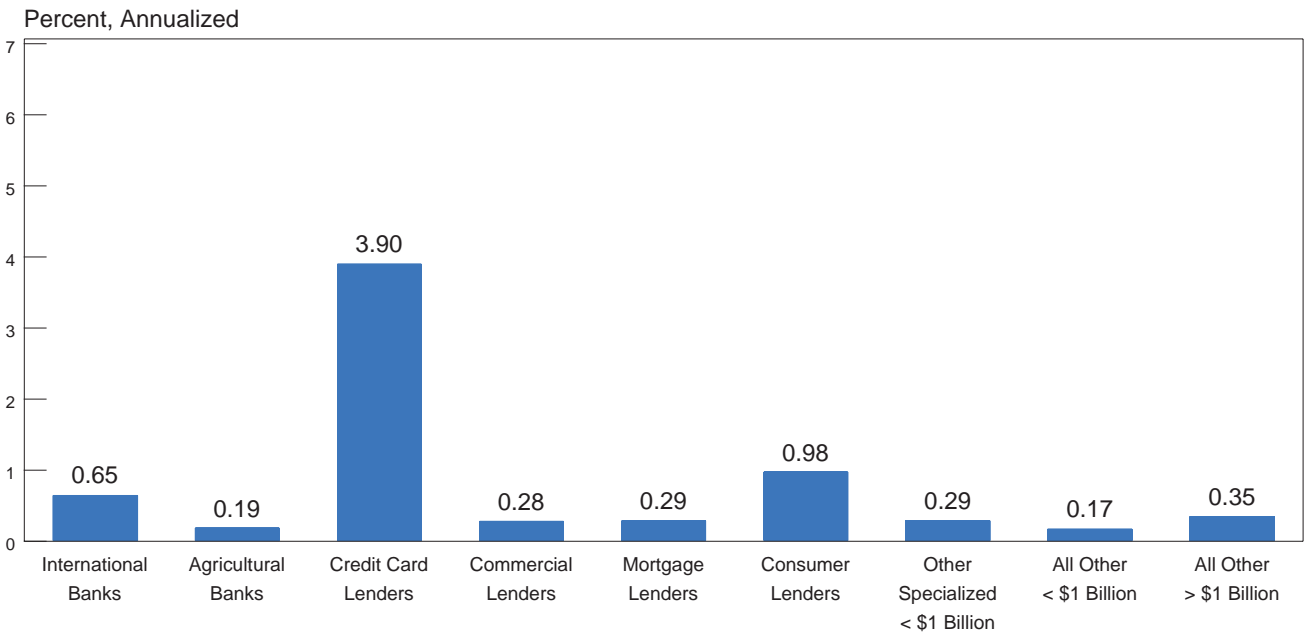
## Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

September 30, 2007



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

September 30, 2007

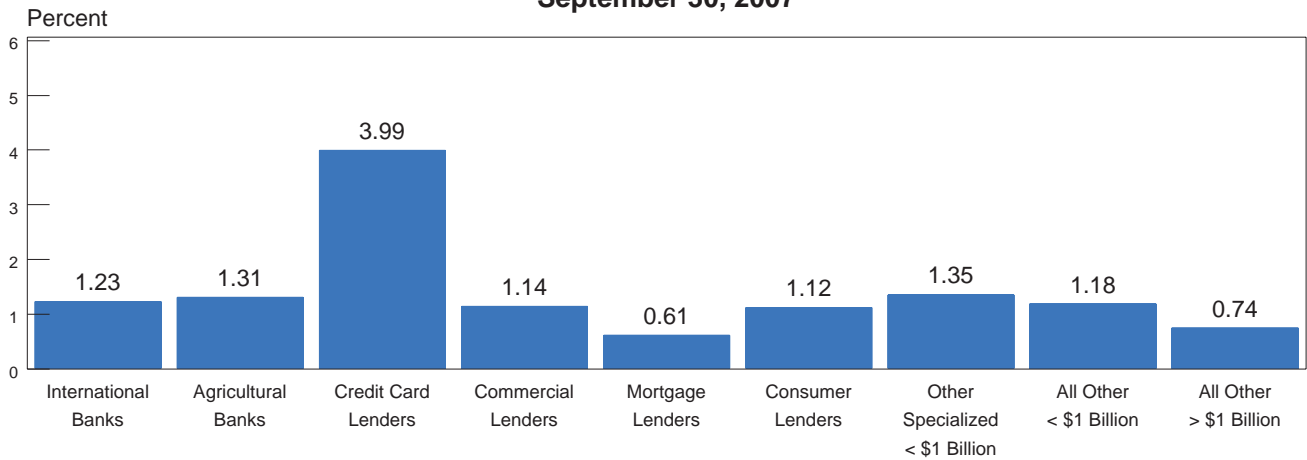


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

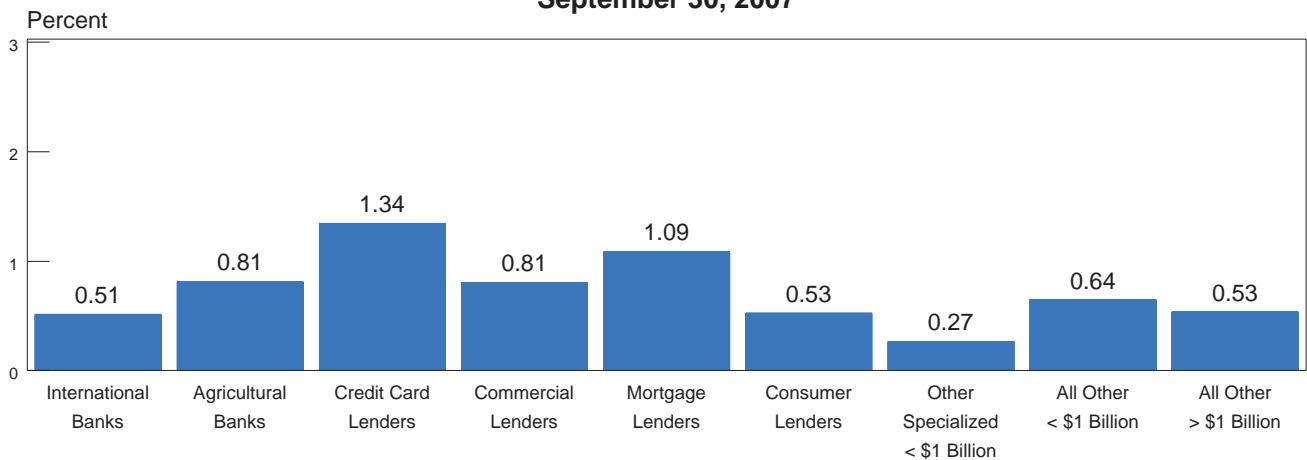
### Loss Allowance To Loans and Leases

September 30, 2007



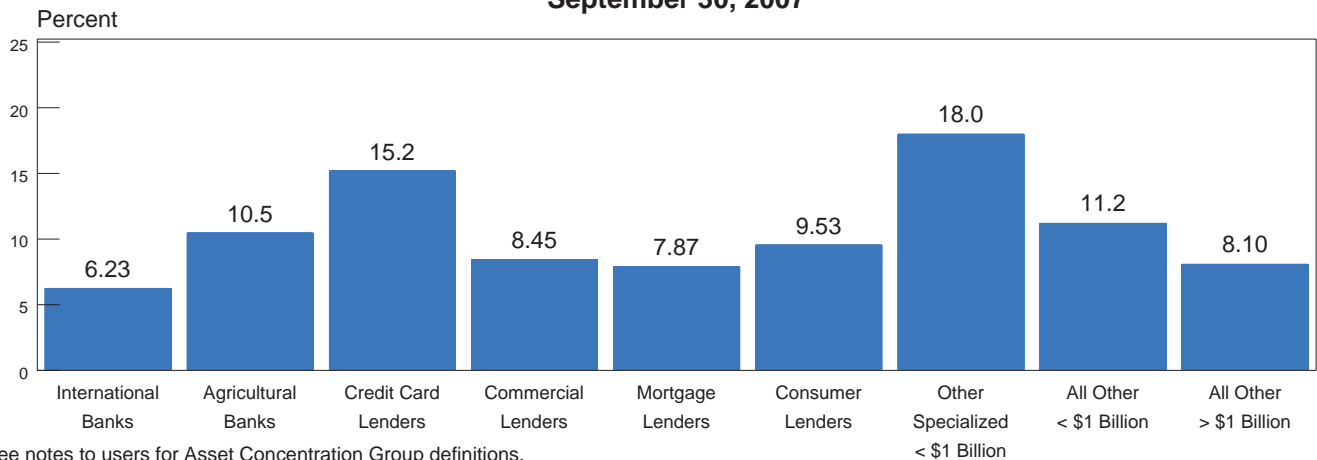
## Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2007



## Core Capital (Leverage) Ratio

September 30, 2007



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

## Return On Average Assets By Asset Concentration Group

1989 - 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
09/07	0.87	1.25	3.74	1.08	0.73	1.40	2.39	1.04	1.11
09/06	1.03	1.29	4.42	1.32	1.07	1.69	1.33	1.07	1.31
09/05	0.88	1.32	3.19	1.36	1.12	1.70	1.73	1.12	1.36
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

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

## Net Interest Margin By Asset Concentration Group

1989 - 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
09/07	2.60	3.96	8.43	3.67	2.66	4.24	3.06	3.67	2.88
09/06	2.47	4.06	9.29	3.82	2.73	4.64	3.33	3.74	3.04
09/05	2.61	4.11	8.53	3.91	2.81	4.80	2.95	3.80	3.18
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	3.22	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

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

1989 - 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
09/07	0.65	0.19	3.90	0.28	0.29	0.98	0.29	0.17	0.35
09/06	0.59	0.14	3.38	0.18	0.14	1.00	0.53	0.17	0.20
09/05	0.88	0.15	4.27	0.22	0.10	1.46	0.29	0.27	0.20
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

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
<b>09/07</b>	1.05	1.02	1.85	1.01	1.33	0.62	0.95	0.93	0.96
<b>12/06</b>	0.85	0.87	1.90	0.68	0.69	1.03	0.73	0.82	0.80
<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

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

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

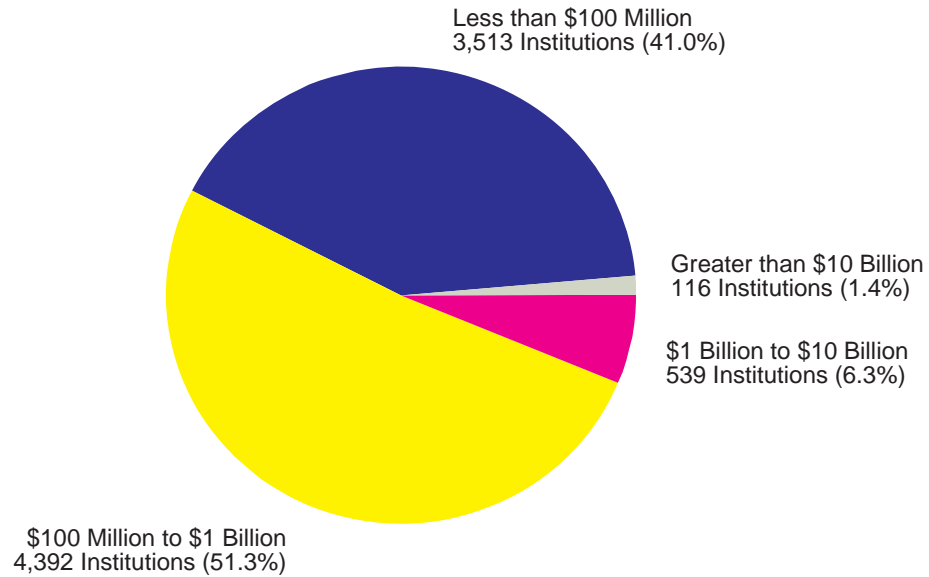
1989 - 2007

	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
<b>09/07</b>	6.23	10.46	15.18	8.45	7.87	9.53	18.01	11.21	8.10
<b>12/06</b>	6.04	10.35	15.33	9.02	7.94	12.94	18.86	10.83	7.20
<b>12/05</b>	6.29	10.39	17.25	8.91	7.68	9.35	16.90	10.74	7.19
<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

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

## Number of Institutions By Asset Size

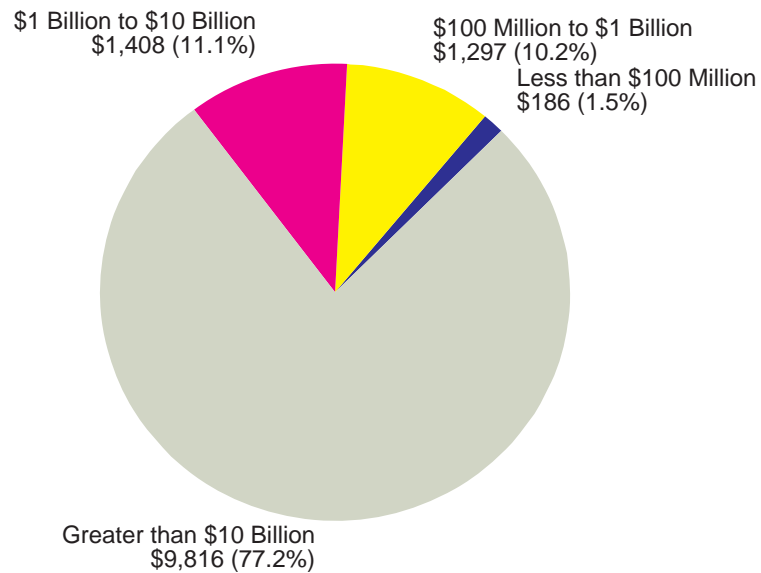
September 30, 2007



## Industry Assets By Asset Size

September 30, 2007

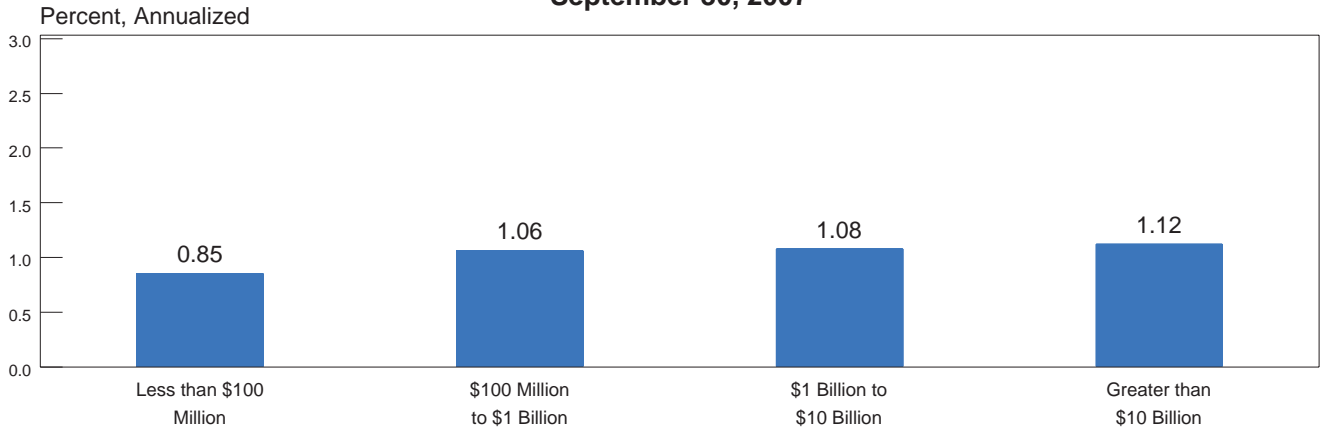
(\$ Billions)



## Performance Ratios By Asset Size

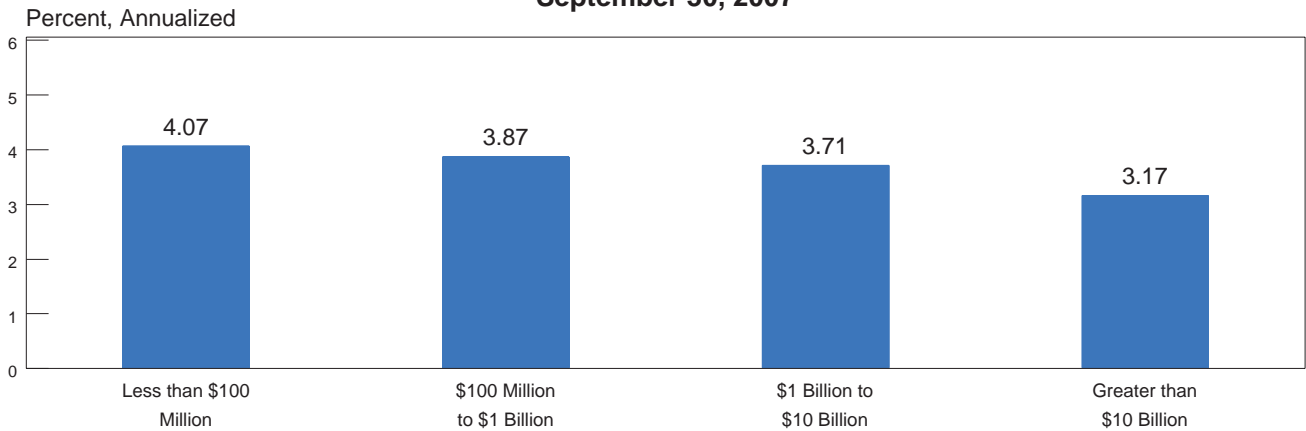
### Return on Assets (YTD)

September 30, 2007



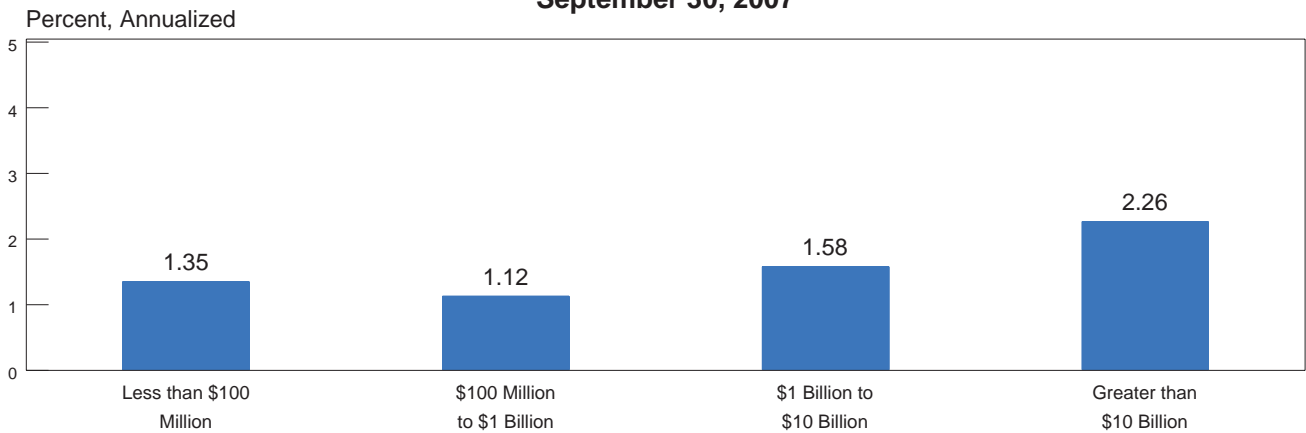
### Net Interest Margin (YTD)

September 30, 2007



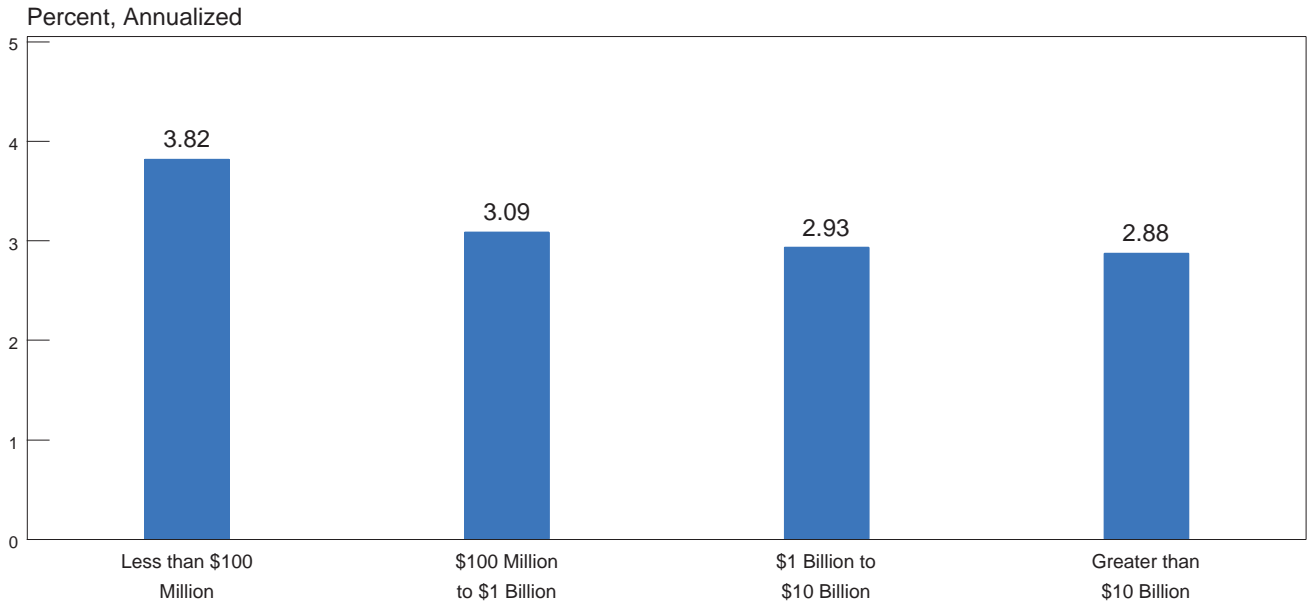
### Noninterest Income to Assets (YTD)

September 30, 2007



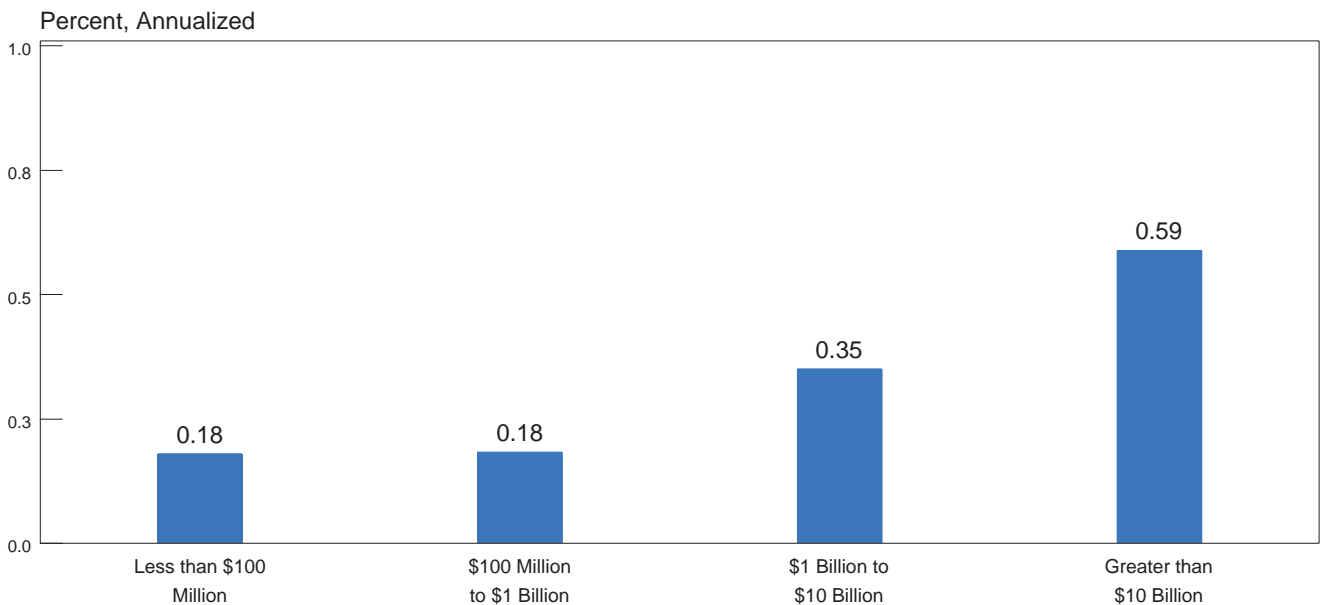
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2007



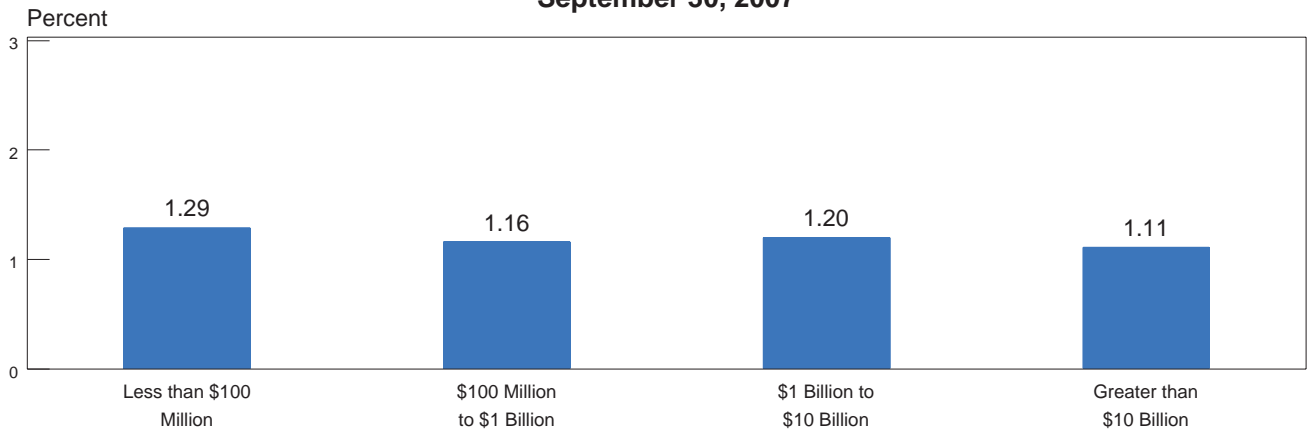
## Net Charge-offs to Loans and Leases (YTD)

September 30, 2007



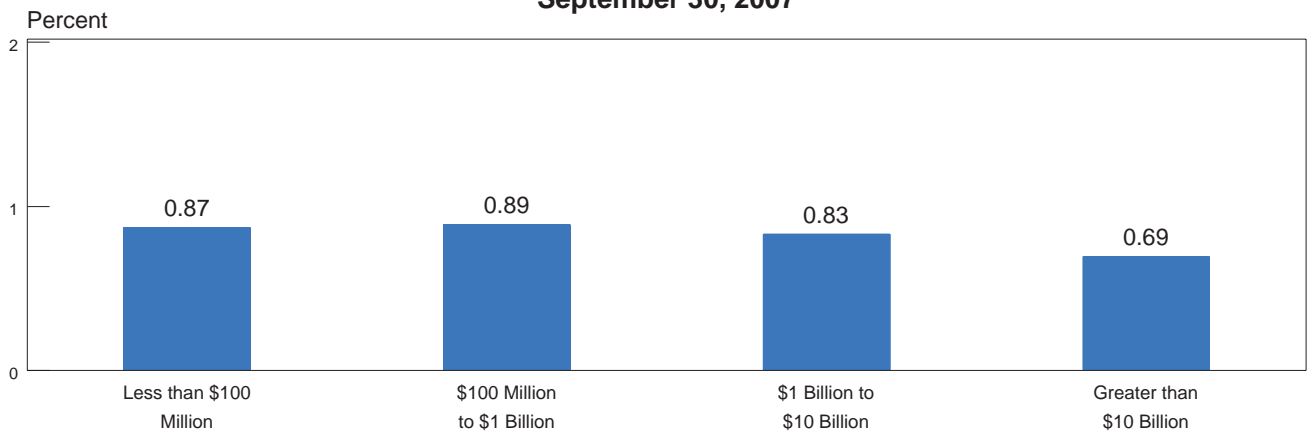
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

September 30, 2007



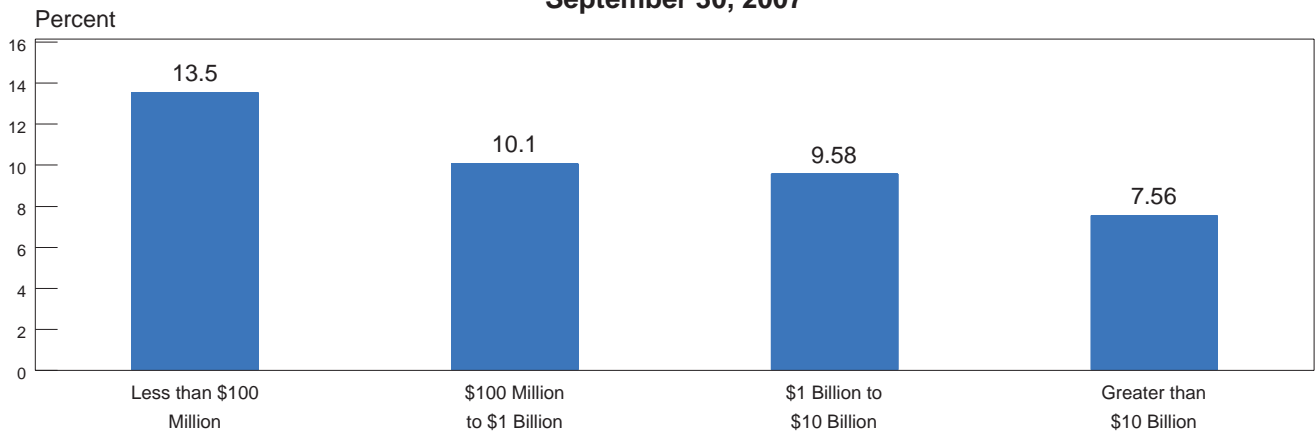
## Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2007



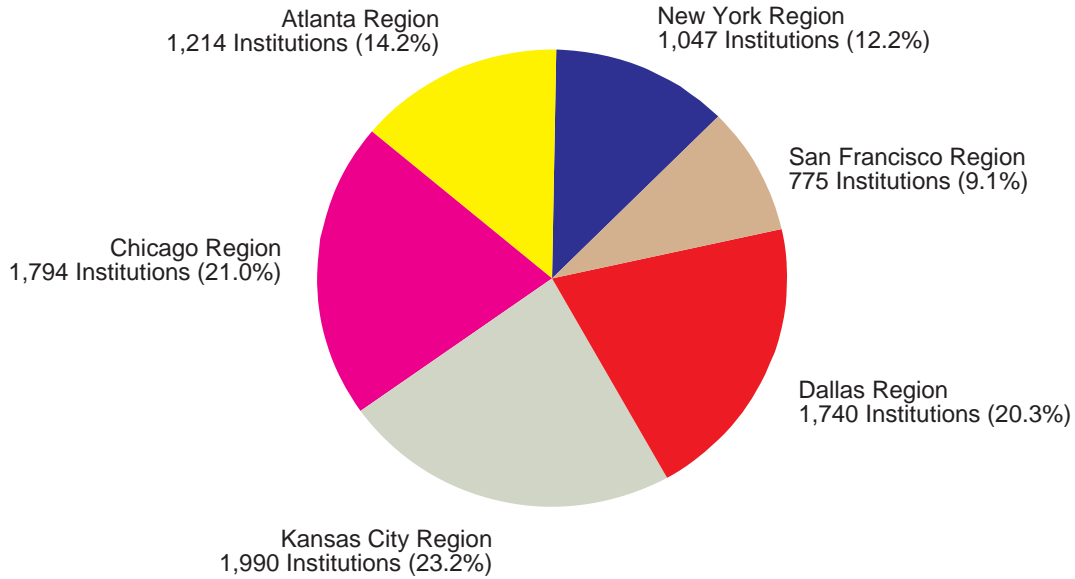
## Core Capital (Leverage) Ratio

September 30, 2007



## Geographic Distribution of FDIC-Insured Institutions

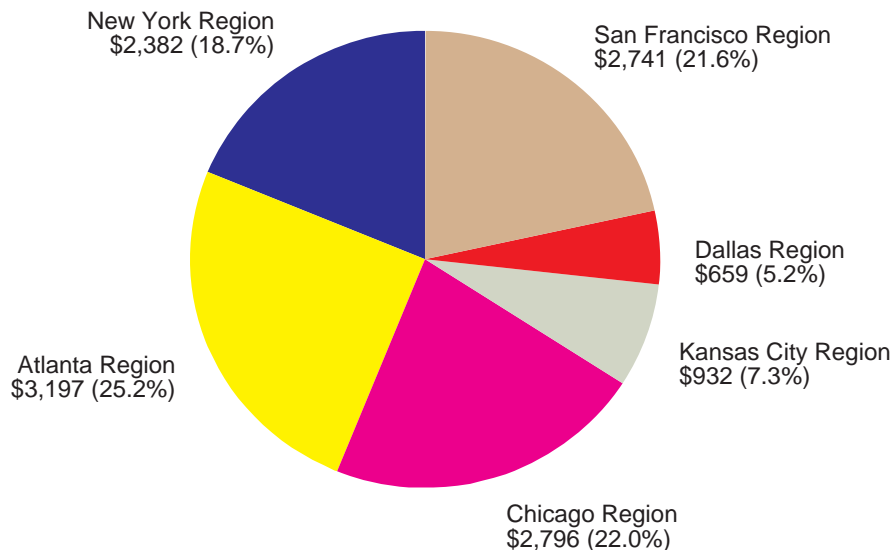
September 30, 2007



## Geographic Distribution of Industry Assets

September 30, 2007

(\$ Billions)

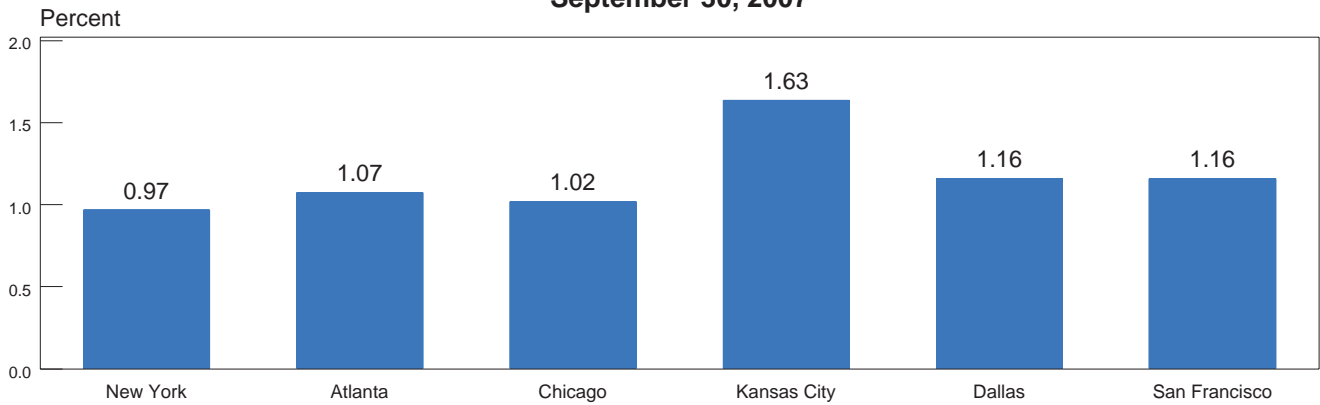


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

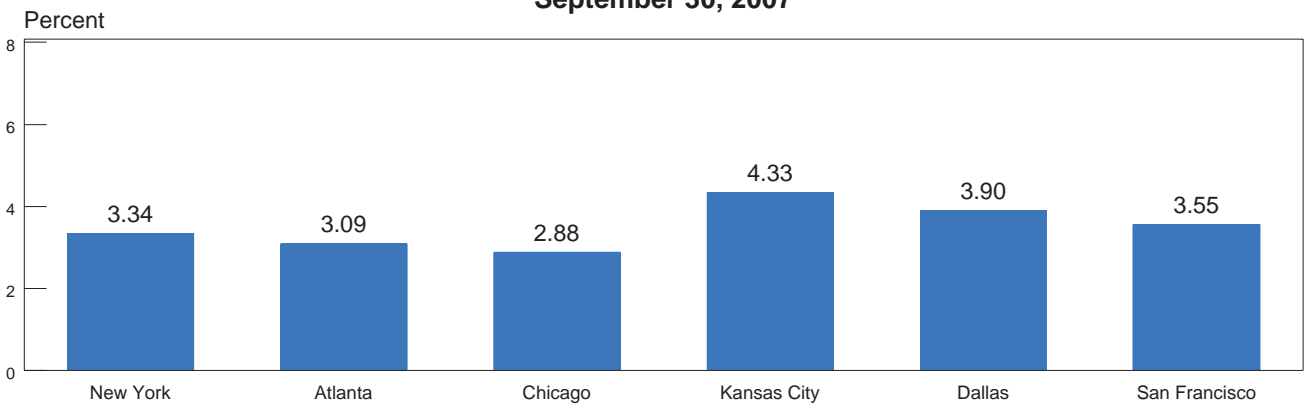
### Return on Assets (YTD, Annualized)

September 30, 2007



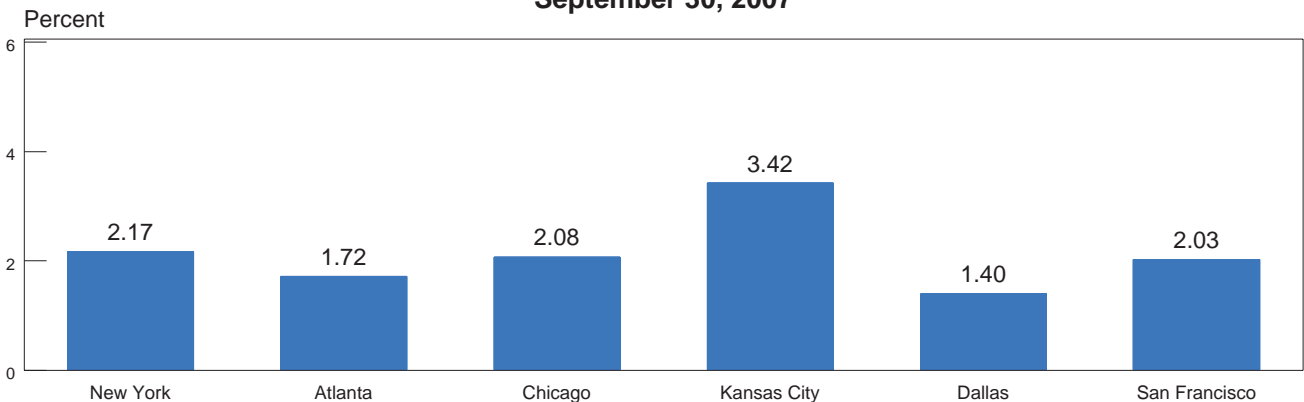
### Net Interest Margins (YTD, Annualized)

September 30, 2007



### Noninterest Income to Assets (YTD, Annualized)

September 30, 2007

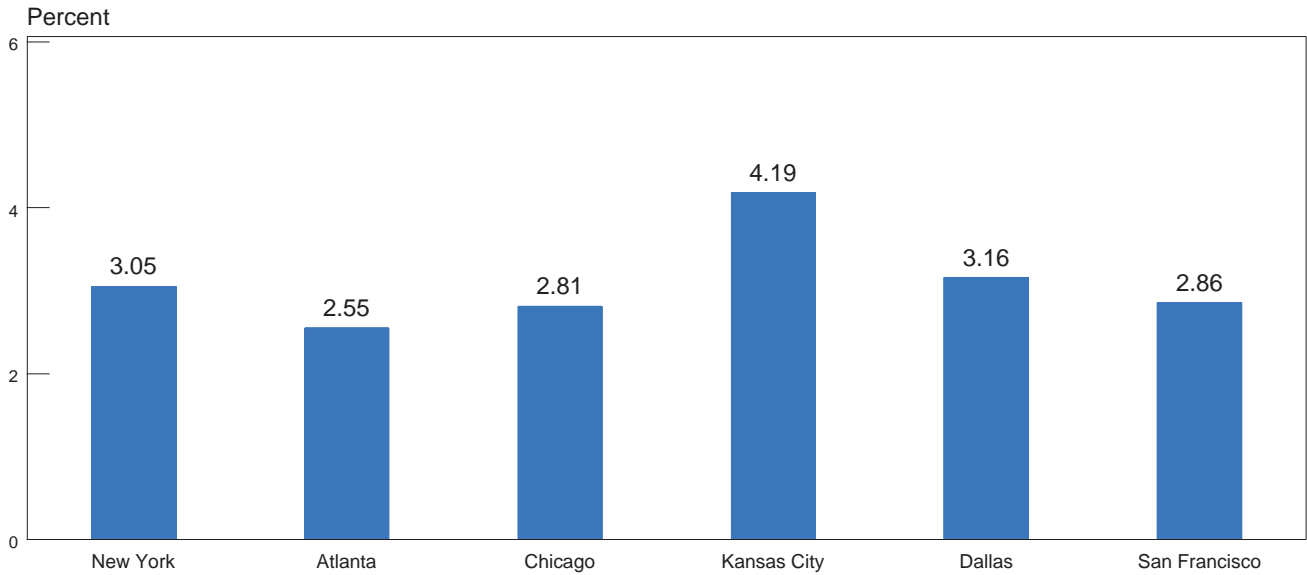


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.



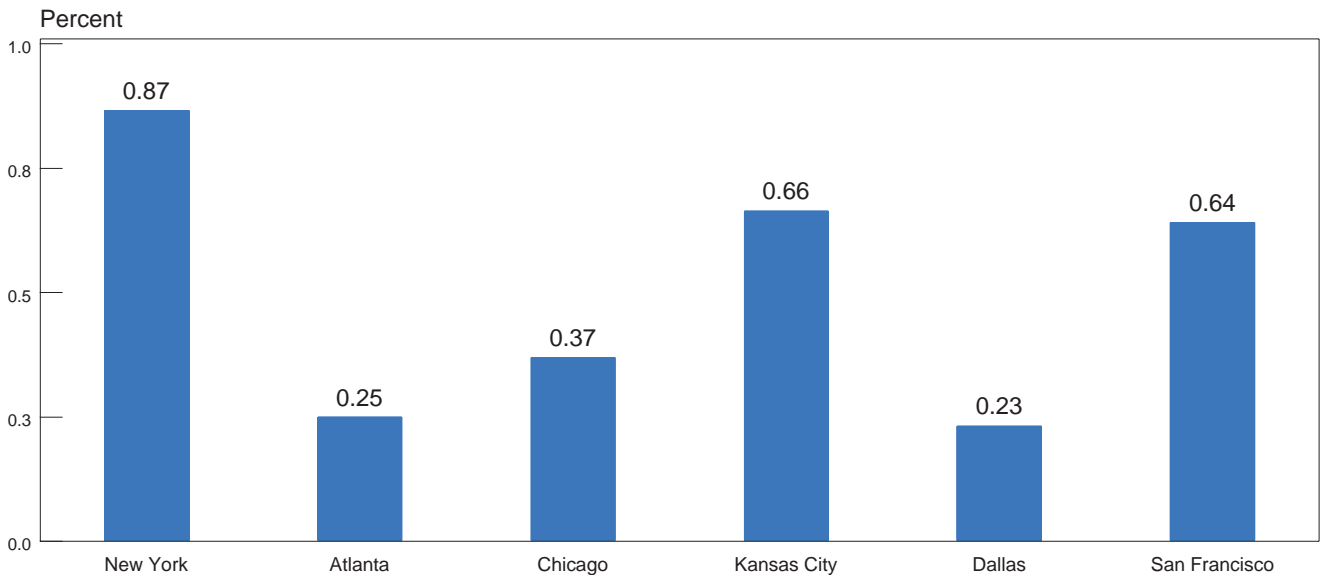
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

September 30, 2007



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

September 30, 2007

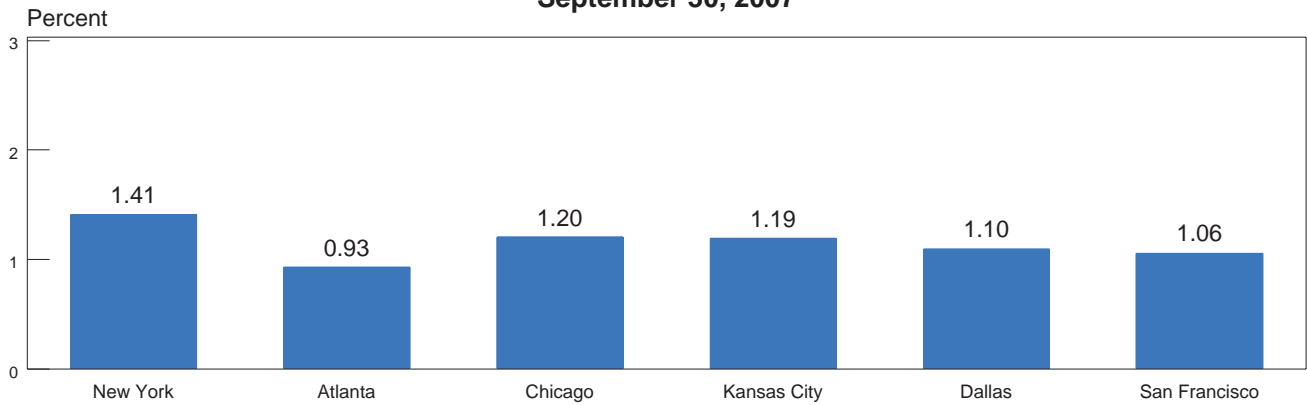


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

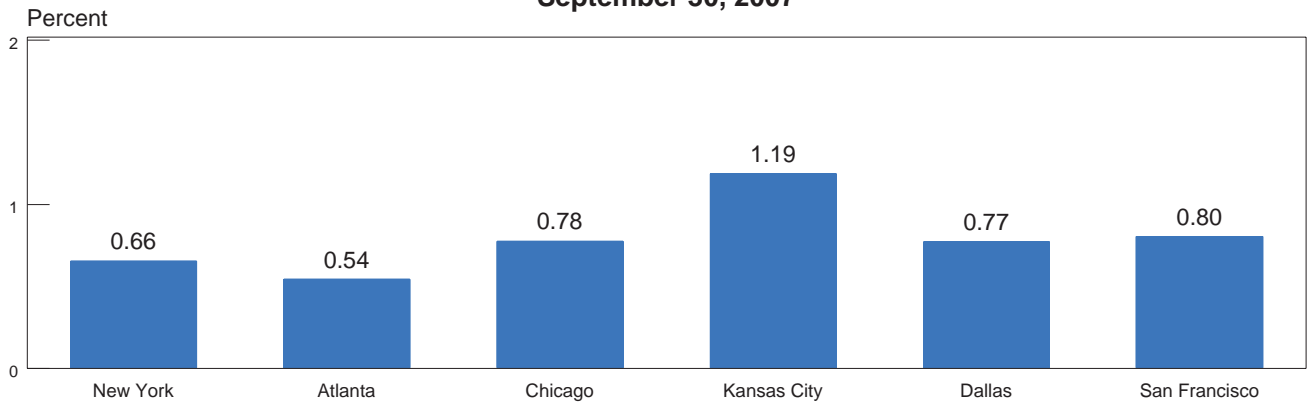
### Loss Allowance To Loans and Leases

September 30, 2007



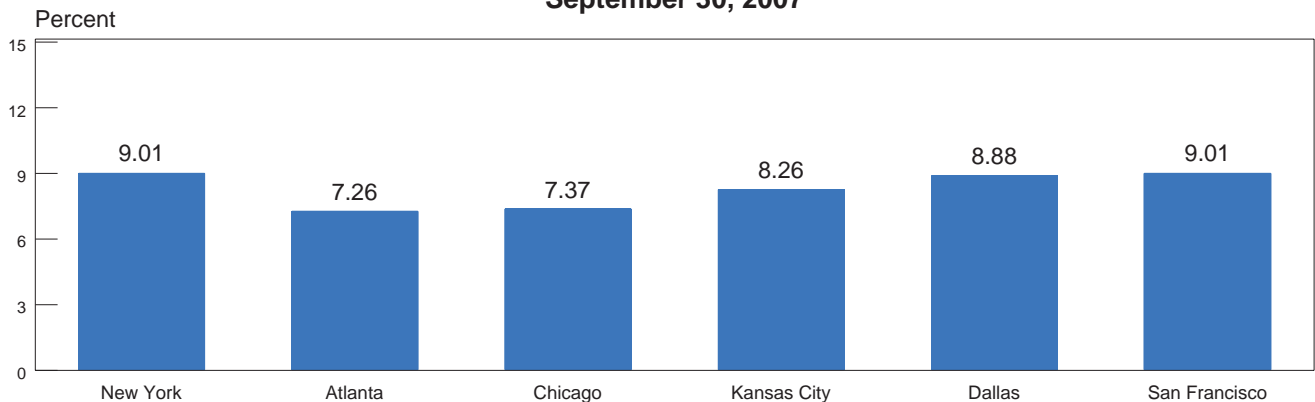
### Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2007



### Core Capital (Leverage) Ratio

September 30, 2007

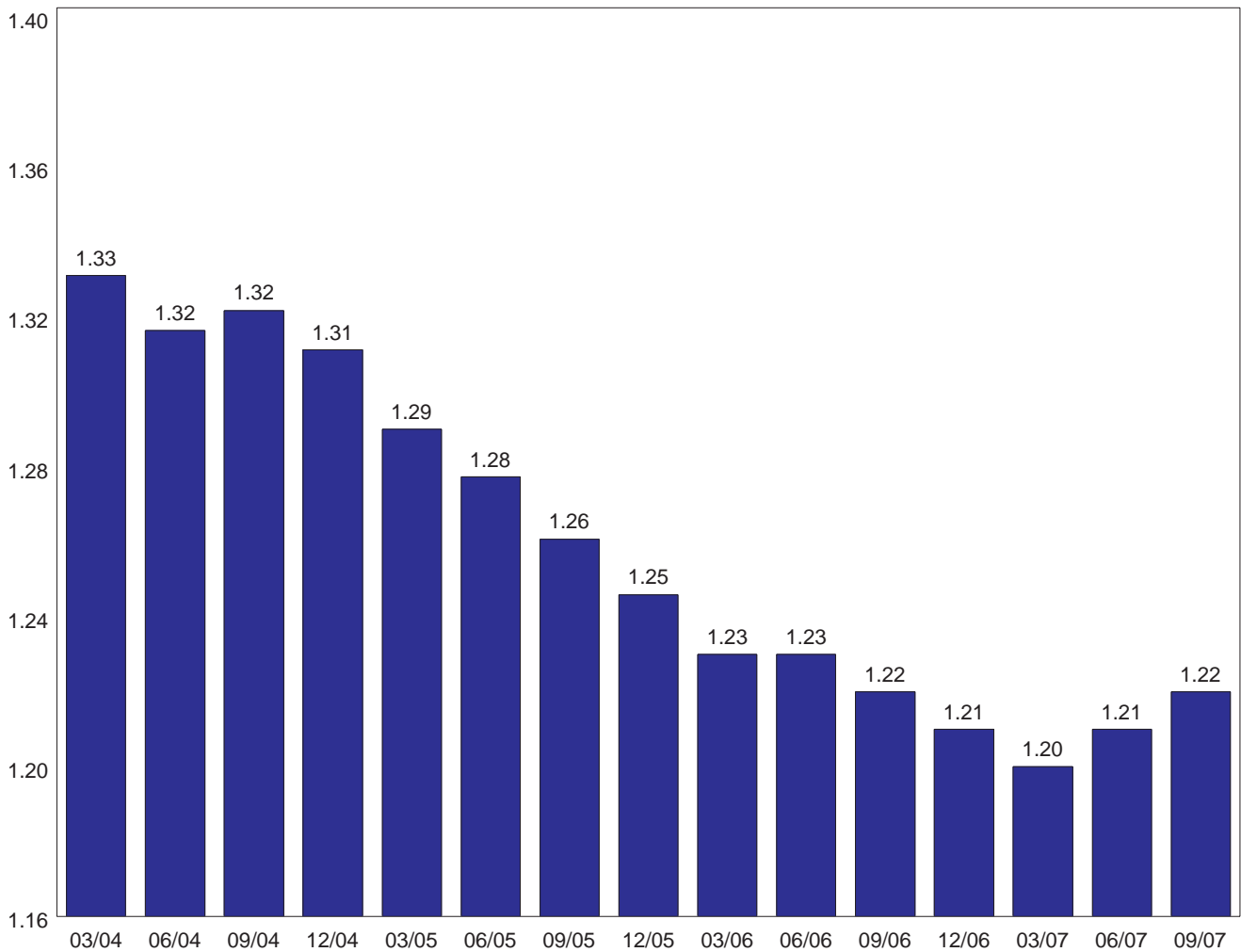


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2004 - September 30, 2007

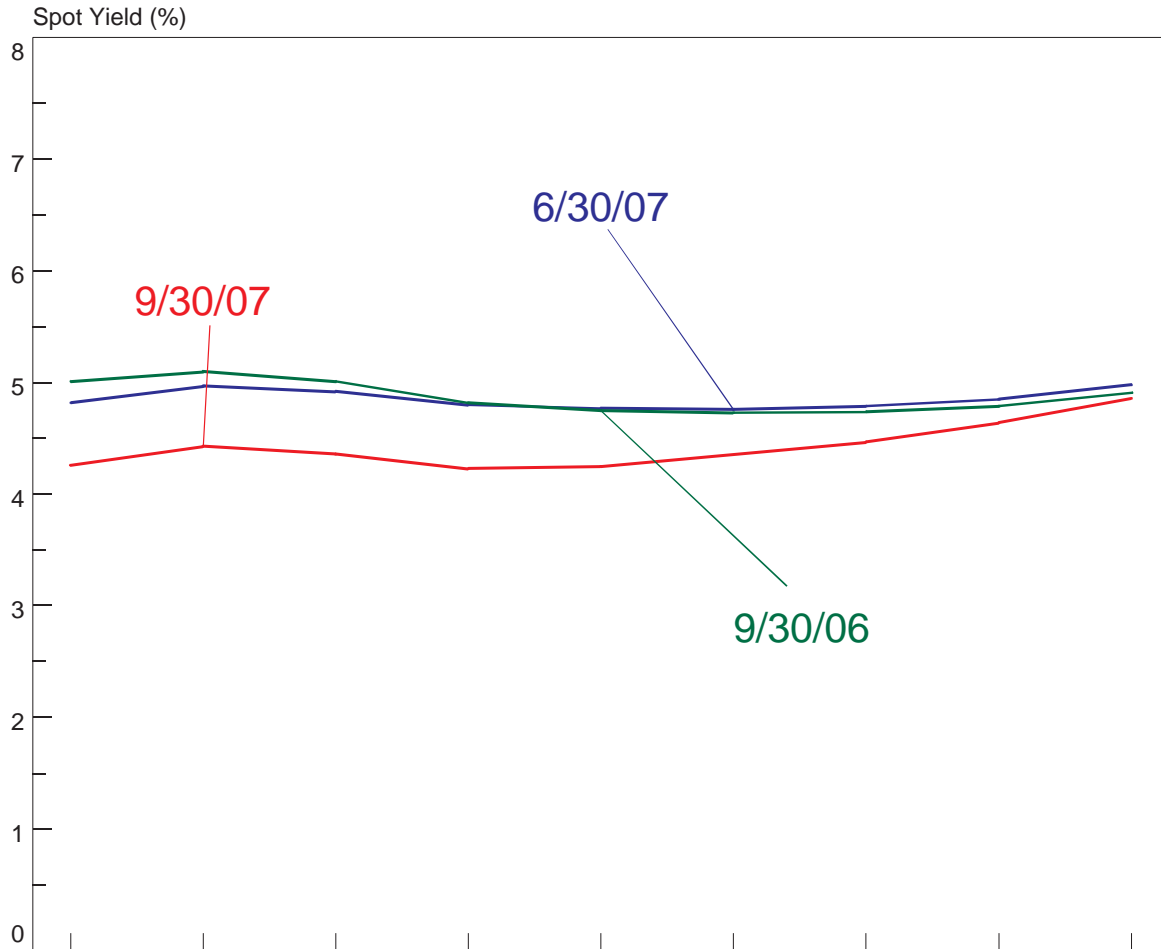
Funds per \$100 Est. Insured Deposits



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

September 30, 2006 - September 30, 2007



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/07	4.26	4.43	4.36	4.23	4.25	4.36	4.47	4.64	4.86
6/30/07	4.82	4.97	4.92	4.80	4.77	4.76	4.79	4.85	4.98
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

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, 2007

### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,481	99.1%	\$12,680.3	99.8%
Adequately Capitalized	70	0.8%	\$25.6	0.2%
Undercapitalized	2	0.0%	\$0.1	0.0%
Significantly Undercapitalized	6	0.1%	\$0.9	0.0%
Critically Undercapitalized	1	0.0%	\$0.0	0.0%

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

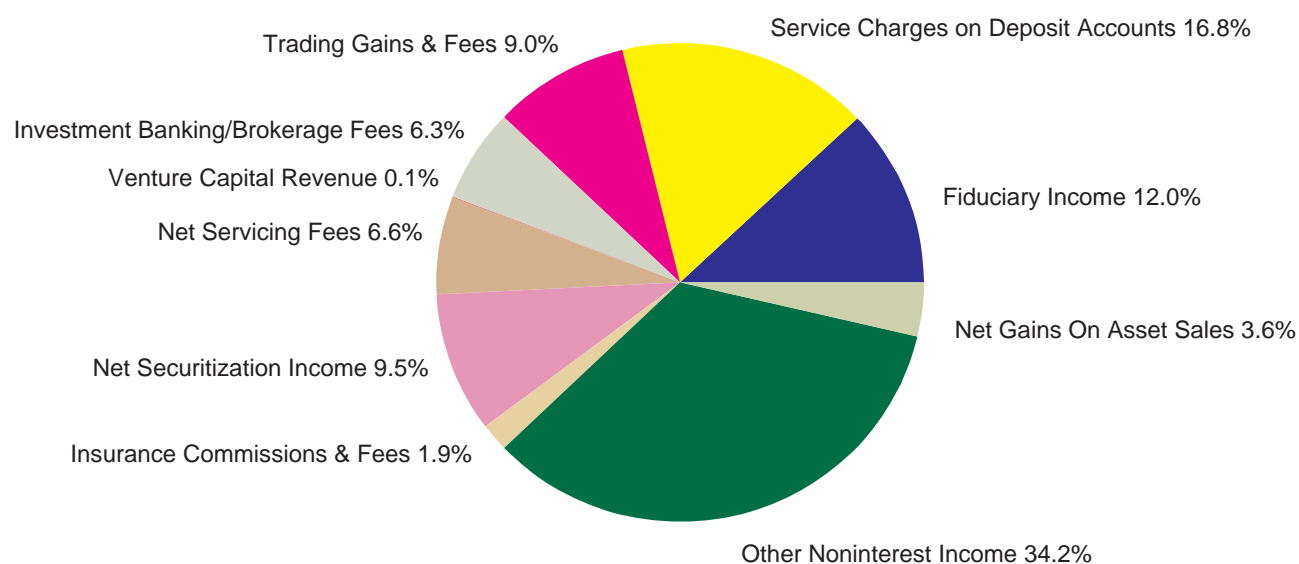
### Capital Category Definitions

	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%

\*As a percentage of risk-weighted assets

## Composition of Commercial Banks' Noninterest Income

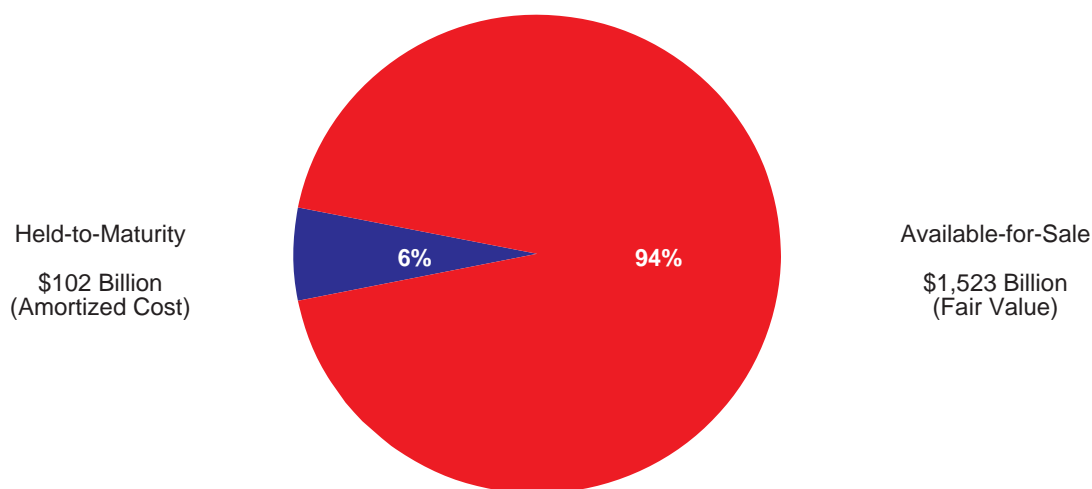
September 30, 2007



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$20,486	1,402	19.0%
Service Charges on Deposit Accounts	\$28,569	7,114	96.3%
Trading Gains & Fees	\$15,379	199	2.7%
Investment Banking/Brokerage Fees	\$10,738	2,027	27.4%
Venture Capital Revenue	\$115	55	0.7%
Net Servicing Fees	\$11,166	1,759	23.8%
Net Securitization Income	\$16,126	70	0.9%
Insurance Commissions & Fees	\$3,197	3,326	45.0%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$3,738	2,095	28.4%
Net Gains/Losses On OREO Sales	-\$25	2,075	28.1%
Net Gains/Losses On Sales Of Other Assets	\$2,492	2,060	27.9%
Other Noninterest Income	\$58,229	7,192	97.4%
<b>Total Noninterest Income</b>	<b>170,214</b>	<b>7,254</b>	<b>98.2%</b>

## Commercial Bank Total Securities\*

September 30, 2007



## Commercial Bank Total Securities\*

September 30, 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	\$4,335	99.4	\$30,078	99.9	\$34,413	99.8
U.S. Government Agencies	307	100.0	10,893	99.5	11,200	99.5
Government Sponsored Enterprises	32,288	99.3	193,994	99.8	226,282	99.8
Mortgage Pass-through Securities	15,431	98.2	592,762	98.1	608,193	98.1
Collateralized Mortgage Obligations	24,555	98.1	313,301	99.0	337,856	98.9
State, County, Municipal Obligations	21,360	100.5	121,550	100.2	142,910	100.3
Asset Backed Securities	657	99.5	94,614	98.4	95,272	98.4
Other Debt Securities	3,203	100.6	146,226	102.5	149,429	113.3
Equity Securities	**	**	19,585	109.3	19,585	109.3
<b>Total Securities</b>	<b>\$102,135</b>	<b>99.1</b>	<b>\$1,523,004</b>	<b>99.0</b>	<b>\$1,625,140</b>	<b>99.1</b>
Memoranda***						
Structured Notes	15,603		15,527			99.5

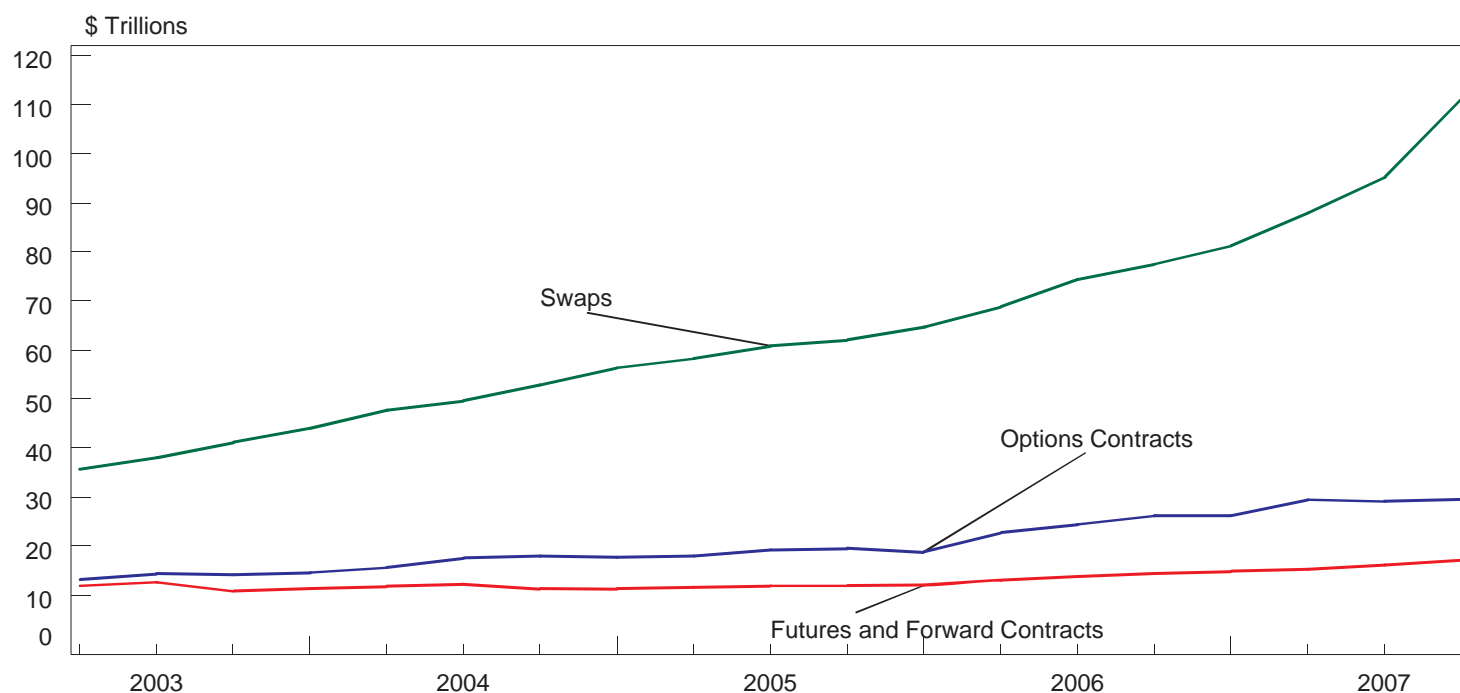
\* Excludes trading account assets.

\*\* 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	6/07	9/07
Total Derivatives (Notional Amounts, in billions of dollars)	\$70,098	\$85,521	\$95,615	\$122,485	\$132,783	\$140,724	\$158,286
<b>Futures and Forward Contracts</b>	<b>11,400</b>	<b>11,365</b>	<b>12,056</b>	<b>14,881</b>	<b>15,307</b>	<b>16,198</b>	<b>17,202</b>
Interest rate contracts	7,213	6,520	7,060	8,539	8,438	8,669	8,317
Foreign exchange rate contracts	4,079	4,717	4,828	6,143	6,640	7,303	8,619
Other futures and forwards*	109	128	168	199	228	226	266
<b>Option Contracts</b>	<b>14,613</b>	<b>17,750</b>	<b>18,856</b>	<b>26,275</b>	<b>29,481</b>	<b>29,218</b>	<b>29,684</b>
Interest rate options	12,542	14,950	15,160	20,515	23,421	22,594	22,569
Foreign currency options	1,300	1,734	2,360	3,273	3,630	3,785	4,052
Other option contracts*	771	1,065	1,336	2,487	2,430	2,838	3,062
<b>Swaps</b>	<b>44,085</b>	<b>56,407</b>	<b>64,704</b>	<b>81,328</b>	<b>87,995</b>	<b>95,308</b>	<b>111,400</b>
Interest rate swaps	42,107	54,048	62,299	78,366	84,877	92,063	107,891
Foreign exchange rate swaps	1,805	2,155	2,101	2,484	2,618	2,720	2,939
Other swaps*	172	203	303	478	501	526	570
Memoranda							
Spot Foreign Exchange Contracts	273	419	431	664	1,279	1,310	1,086
Credit Derivatives	1,001	2,347	5,822	9,020	10,166	11,777	13,989
Number of banks reporting derivatives	580	684	838	921	953	966	936
Replacement cost of interest rate and foreign exchange rate contracts**	1,118	1,268	1,129	1,019	1,068	1,213	1,229

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

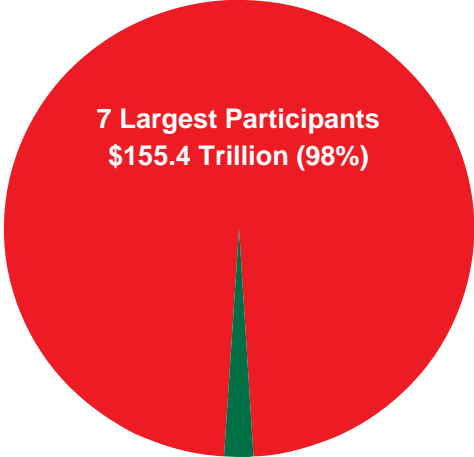
\*\* Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.



# Concentration of Commercial Bank Derivatives\*

Notional Amounts

September 30, 2007

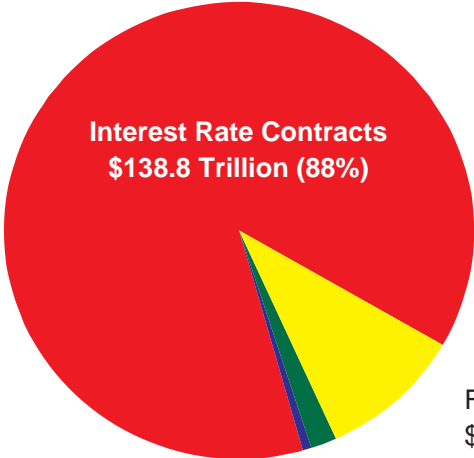


All Other Participants (929 Banks)  
\$2.9 Trillion (2%)

# Composition of Commercial Bank Derivatives\*

Notional Amounts

September 30, 2007



Commodity & Other Contracts  
\$1.0 Trillion (1%)

Equity Derivative Contracts  
\$2.9 Trillion (2%)

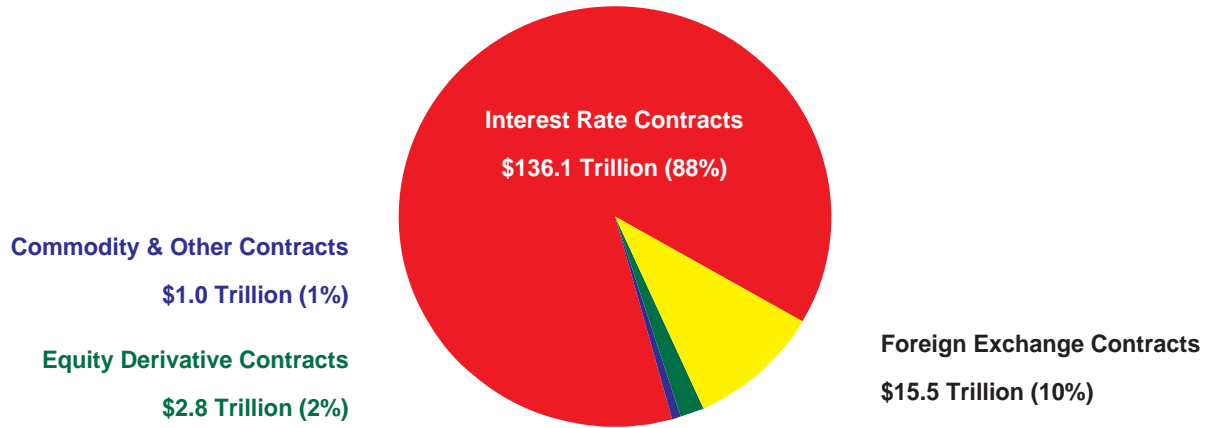
Foreign Exchange Contracts  
\$15.6 Trillion (10%)

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

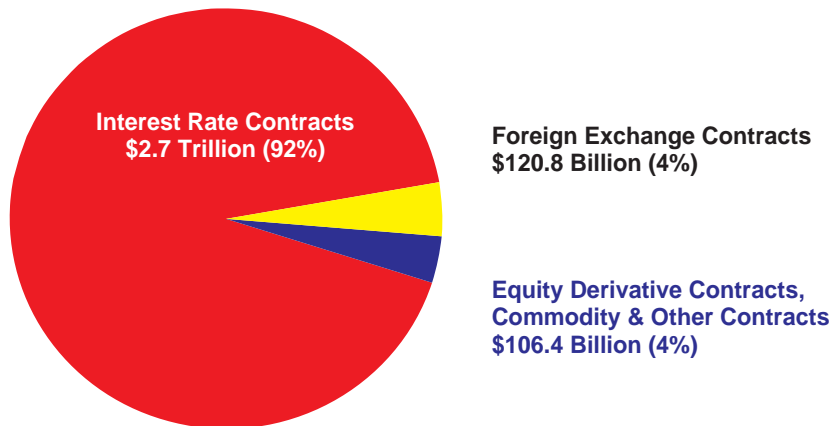
September 30, 2007



### Not Held for Trading

#### Notional Amounts

September 30, 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 \$1,086 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

September 30, 2007  
(\$ Millions)

### Held for Trading

150 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	939,929	262,205	95,363	46,095	1,343,592	14,359
Gross negative fair value	909,802	259,033	115,967	44,431	1,329,233	
<b>All other participants</b>						
Gross positive fair value	8,006	6,404	2,016	1,651	18,076	1,659
Gross negative fair value	6,630	5,928	2,251	1,608	16,417	
<b>Total</b>						
Gross positive fair value	947,935	268,609	97,379	47,745	1,361,668	16,018
Gross negative fair value	916,431	264,960	118,219	46,040	1,345,650	

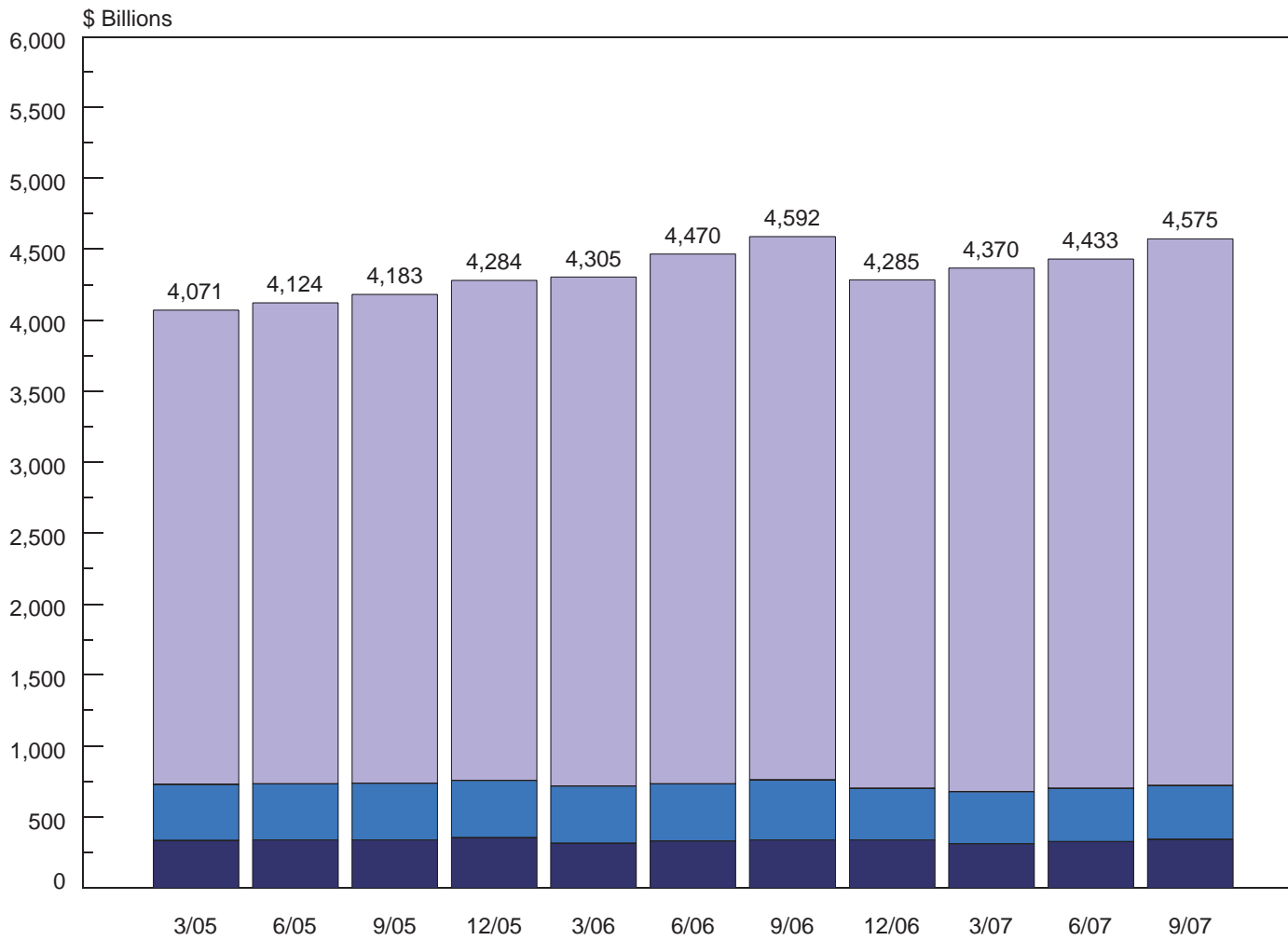
### Held for Purposes Other than Trading

875 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 79% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	5,879	1,172	29	0	7,080	(744)
Gross negative fair value	6,479	1,235	69	42	7,825	
<b>All other participants</b>						
Gross positive fair value	3,740	1,767	264	19	5,790	(624)
Gross negative fair value	3,906	2,234	256	19	6,415	
<b>Total</b>						
Gross positive fair value	9,619	2,939	294	19	12,871	(1,369)
Gross negative fair value	10,385	3,469	325	61	14,239	

## Expansion of Commercial Bank Credit Card Lines

2005 - 2007



### Loans outstanding (\$Billions)

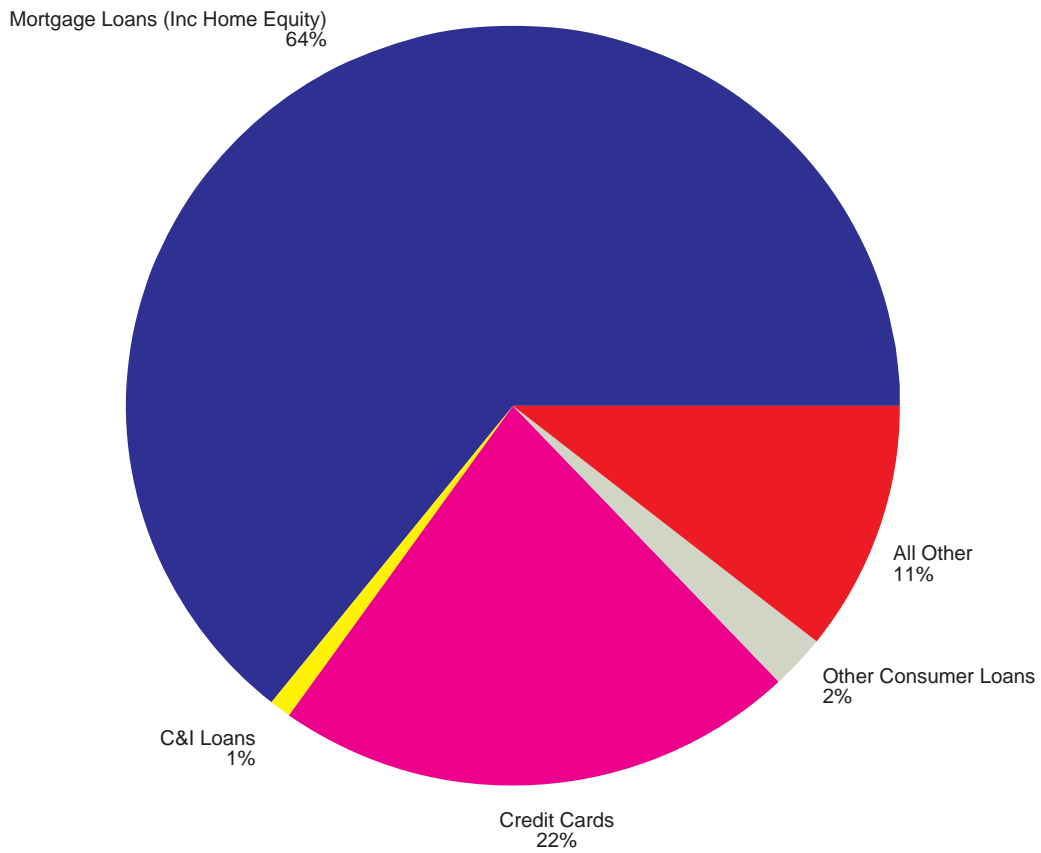
	3/05	6/05	9/05	12/05	3/06	6/06	9/06	12/06	3/07	6/07	9/07
■ Held on-balance-sheet	336.9	338.5	338.9	355.6	317.0	331.1	338.2	341.0	311.0	330.0	343.5
■ Securitized & sold *	395.3	397.8	401.8	402.9	402.2	403.4	423.0	362.5	367.8	372.5	379.7
■ Unused Commitments *	3,339.2	3,387.6	3,442.4	3,525.1	3,585.9	3,735.0	3,830.6	3,581.4	3,691.0	3,730.6	3,851.8
<b>Total</b>	<b>4,071.3</b>	<b>4,123.9</b>	<b>4,183.1</b>	<b>4,283.6</b>	<b>4,305.2</b>	<b>4,469.6</b>	<b>4,591.8</b>	<b>4,284.8</b>	<b>4,369.9</b>	<b>4,433.1</b>	<b>4,575.0</b>

\* Off-balance-sheet

# Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

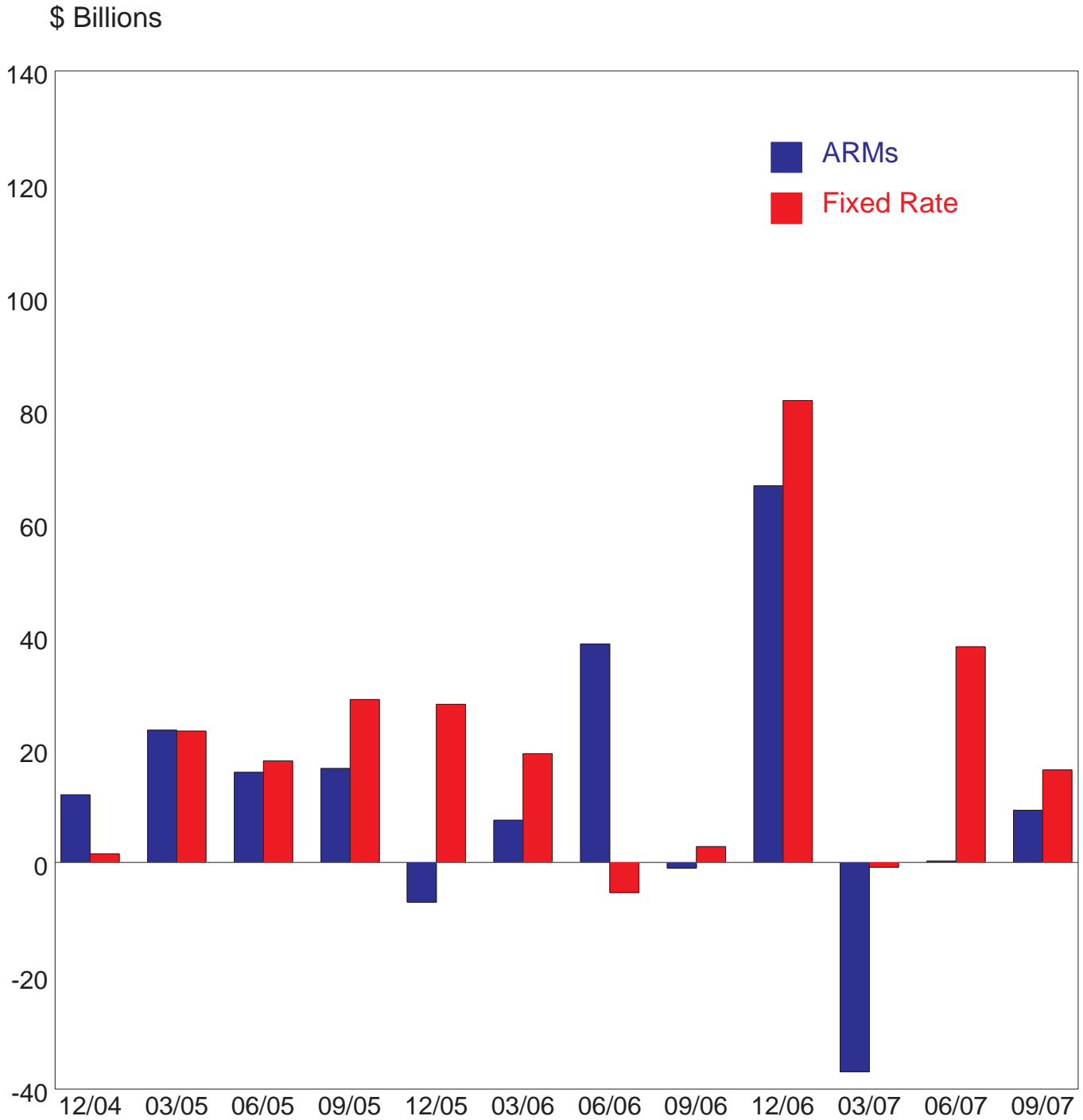
September 30, 2007



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

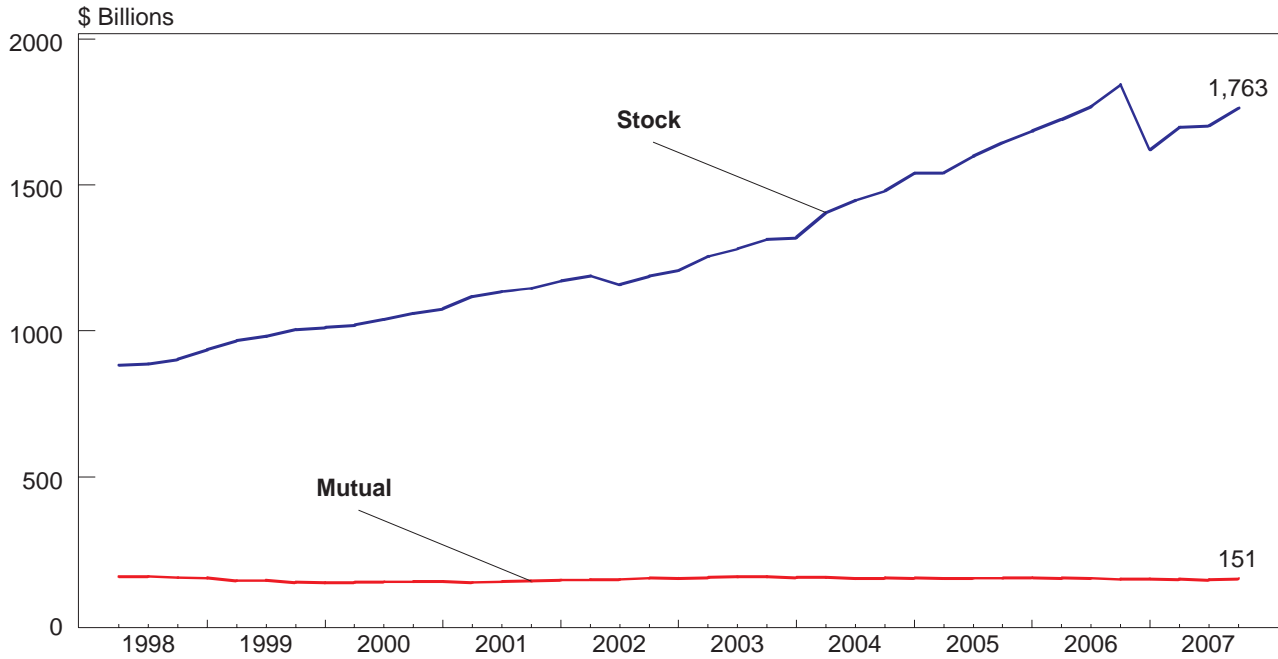
# Growth Rates of ARMs and Fixed-Rate Mortgages

2004 - 2007



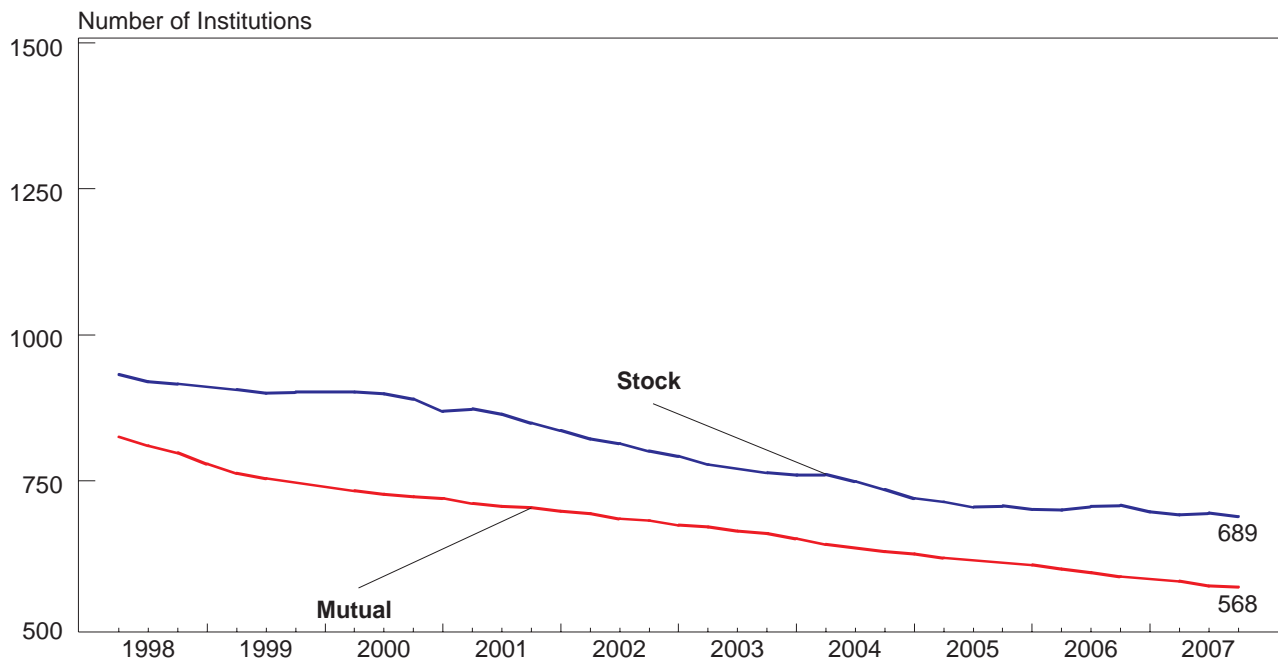
## Assets of Mutual and Stock Savings Institutions

1998 - 2007



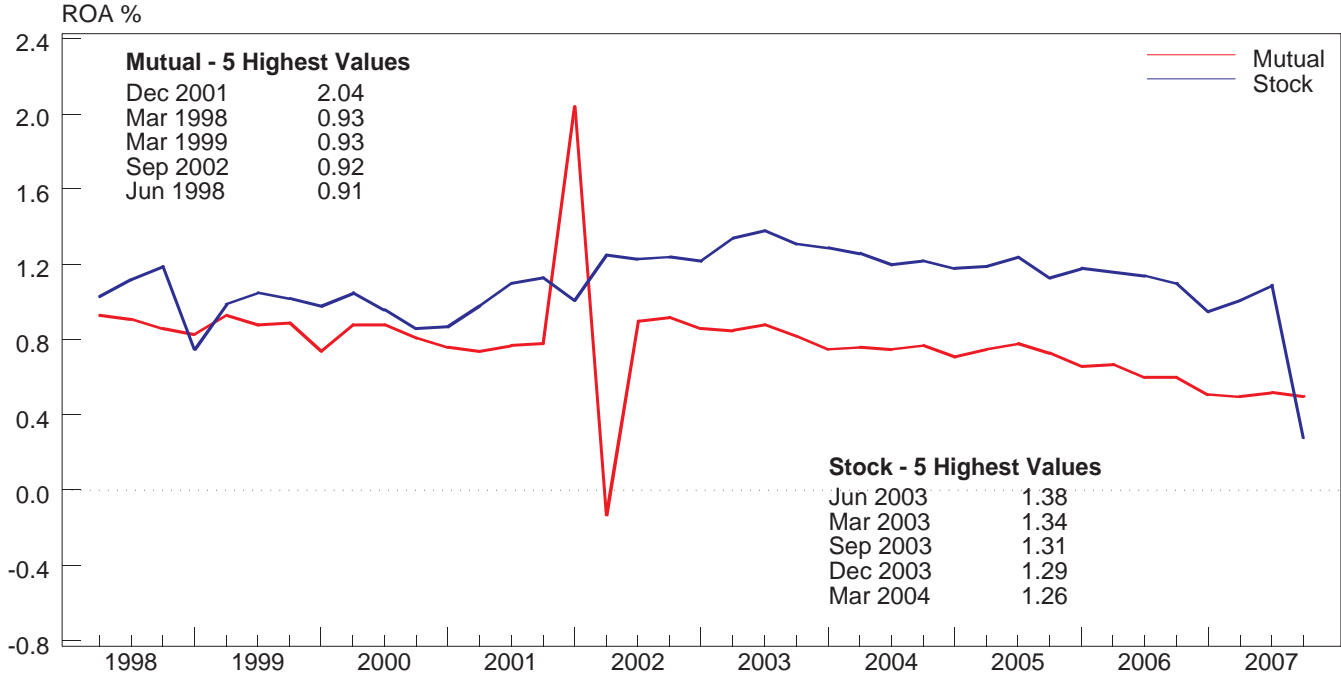
## Number of Mutual and Stock Savings Institutions

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

