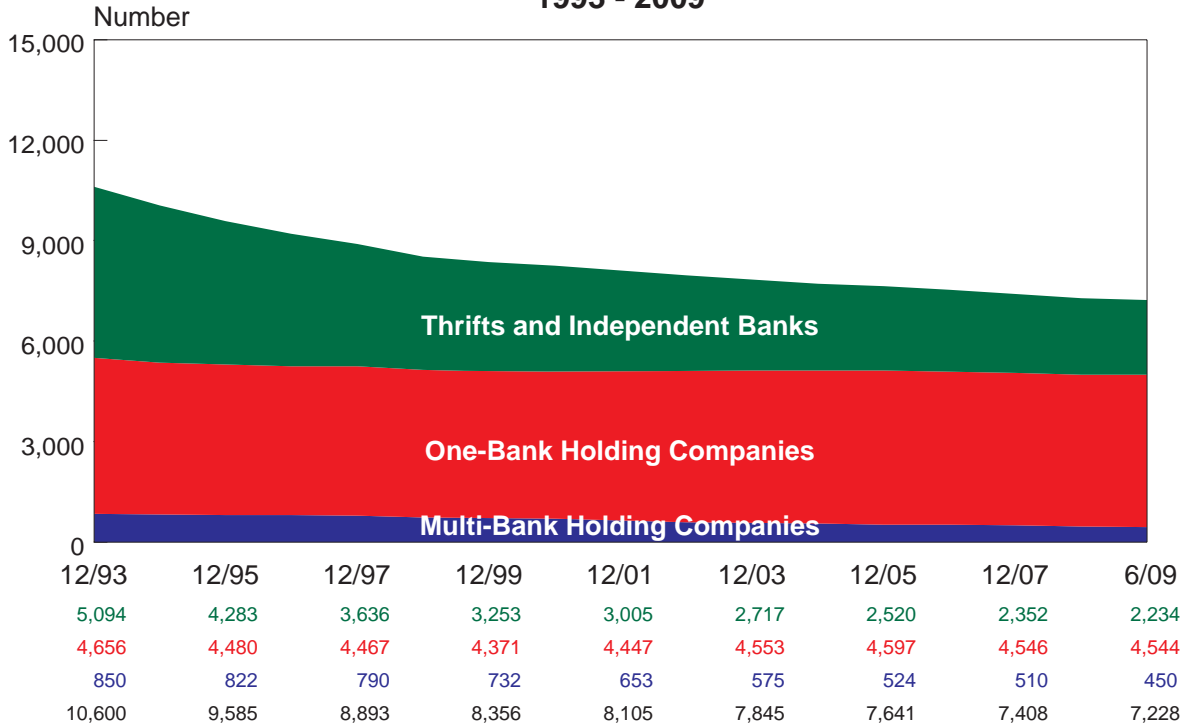


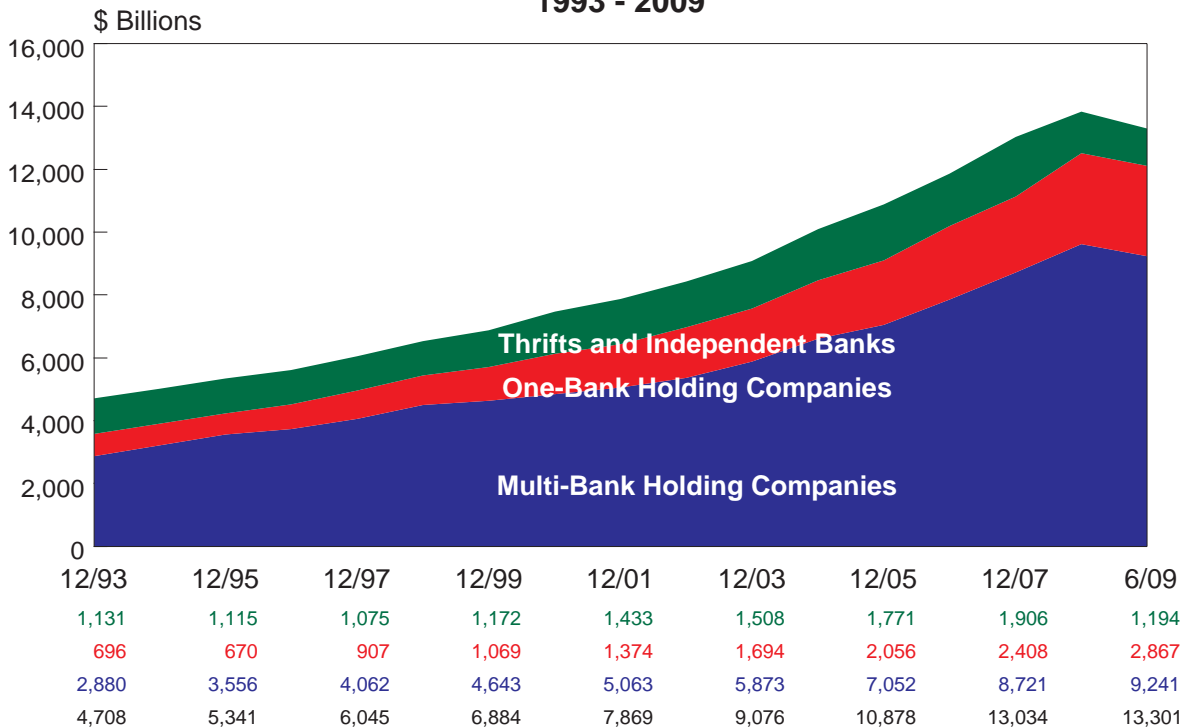
## Number of FDIC-Insured Banking Organizations

1993 - 2009



## Assets of FDIC-Insured Banking Organizations

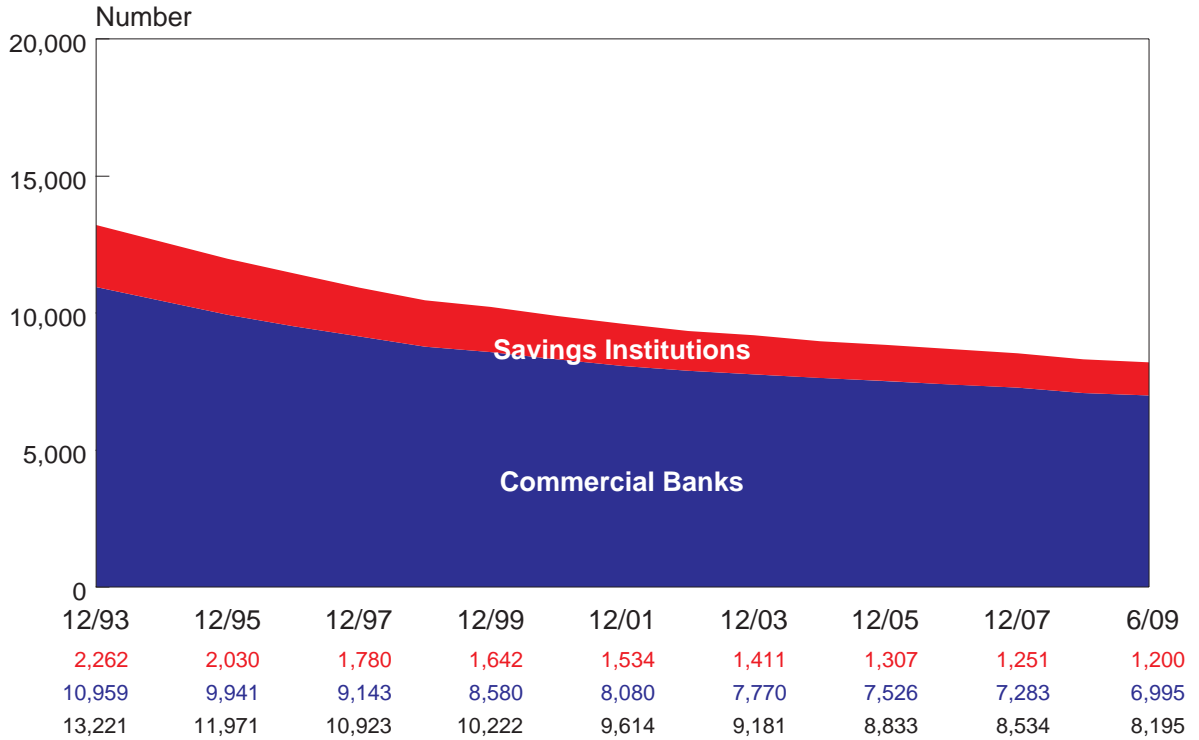
1993 - 2009



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

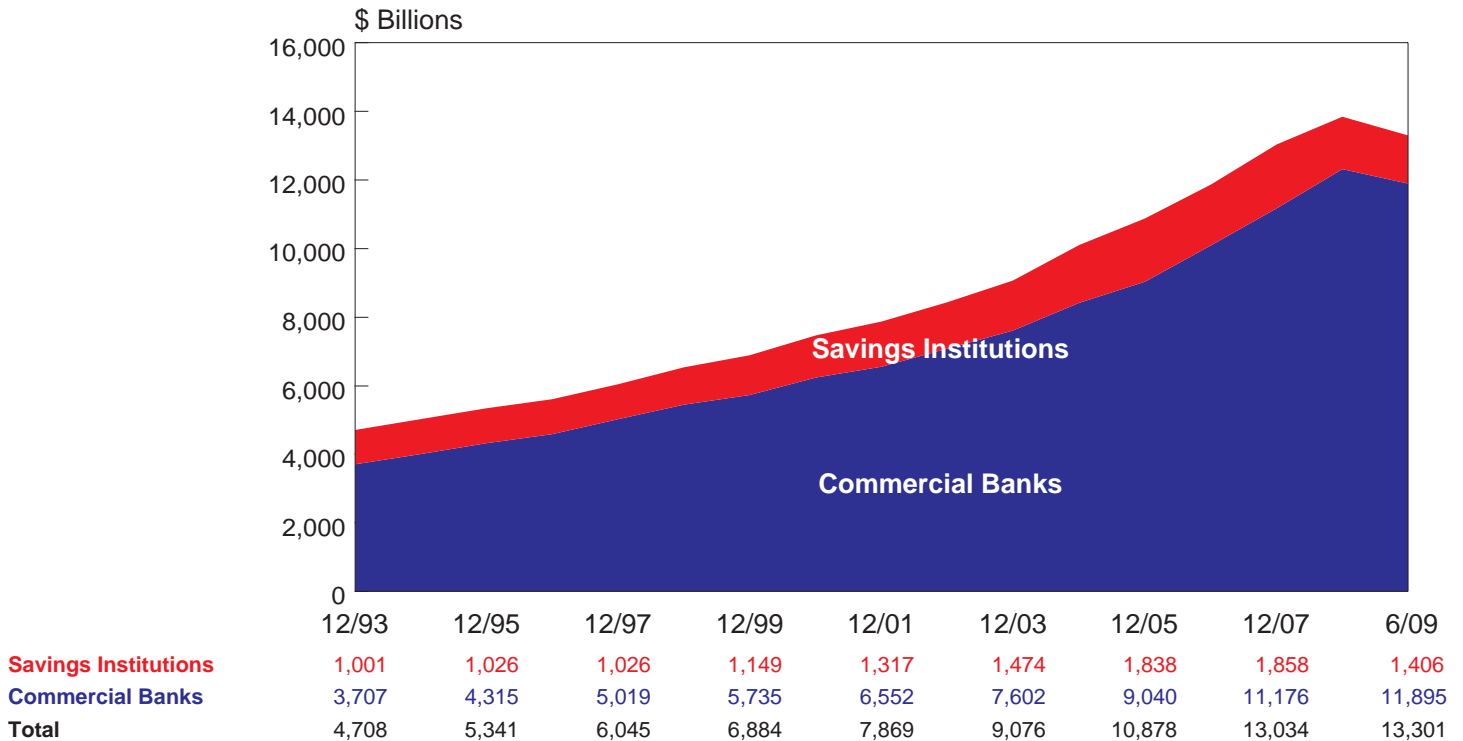
## Number of FDIC-Insured Institutions

1993 - 2009



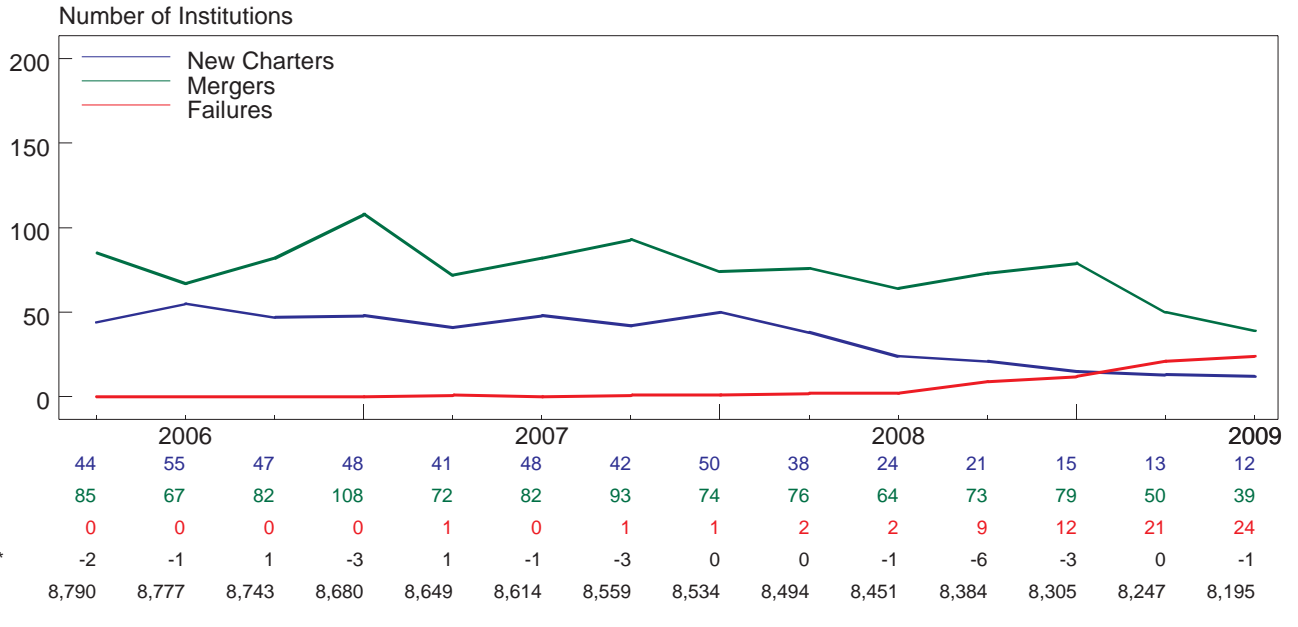
## Assets of FDIC-Insured Institutions

1993 - 2009



## Changes in the Number of FDIC-Insured Institutions

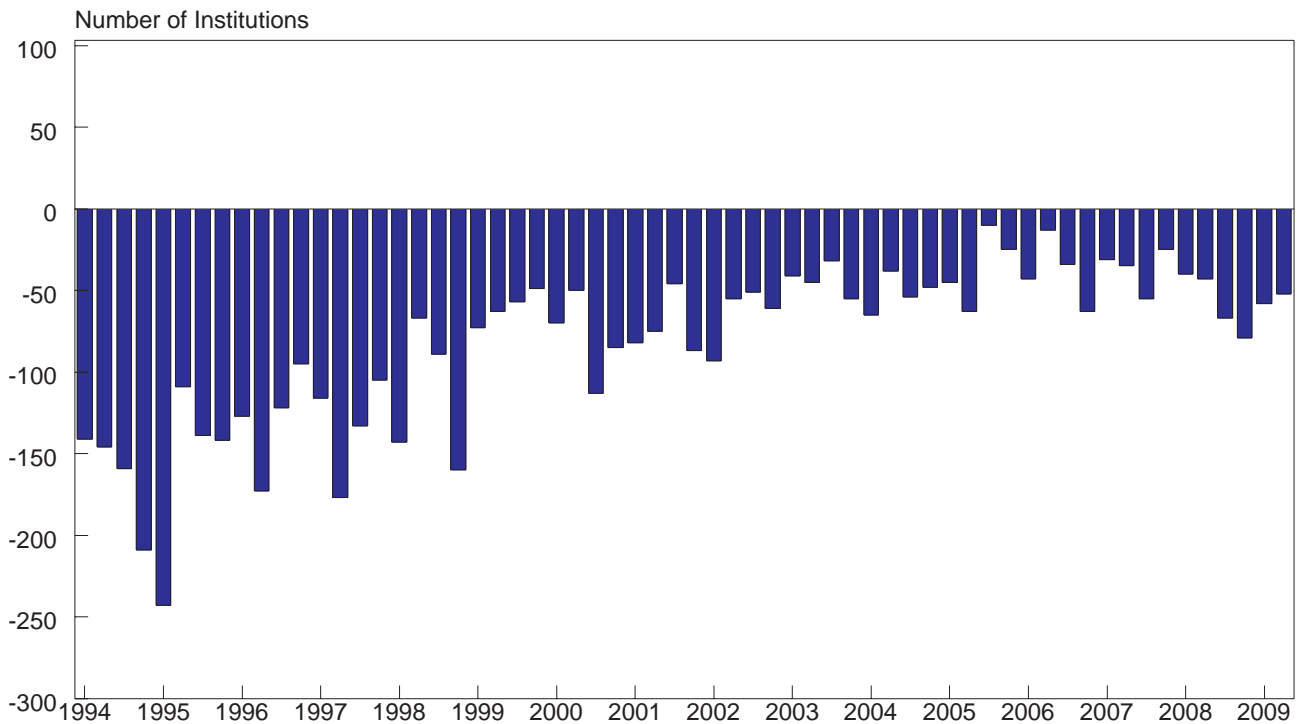
Quarterly, 2006 - 2009



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

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

1994-2009



# Institution Mergers: Interstate vs. Intrastate

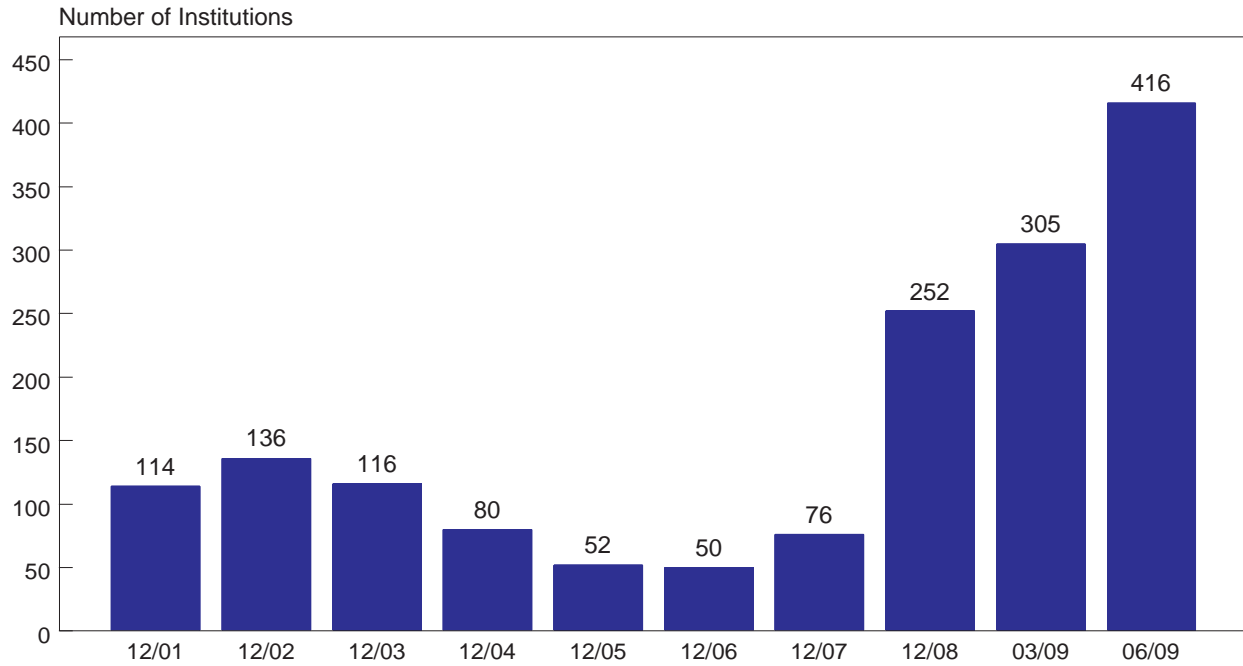
Quarterly, 2005 - 2009



<b>Intrastate Mergers</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>59</b>	<b>50</b>	<b>36</b>	<b>61</b>	<b>59</b>	<b>37</b>	<b>26</b>
<b>Interstate Mergers</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>	<b>15</b>	<b>26</b>	<b>28</b>	<b>12</b>	<b>20</b>	<b>13</b>	<b>13</b>

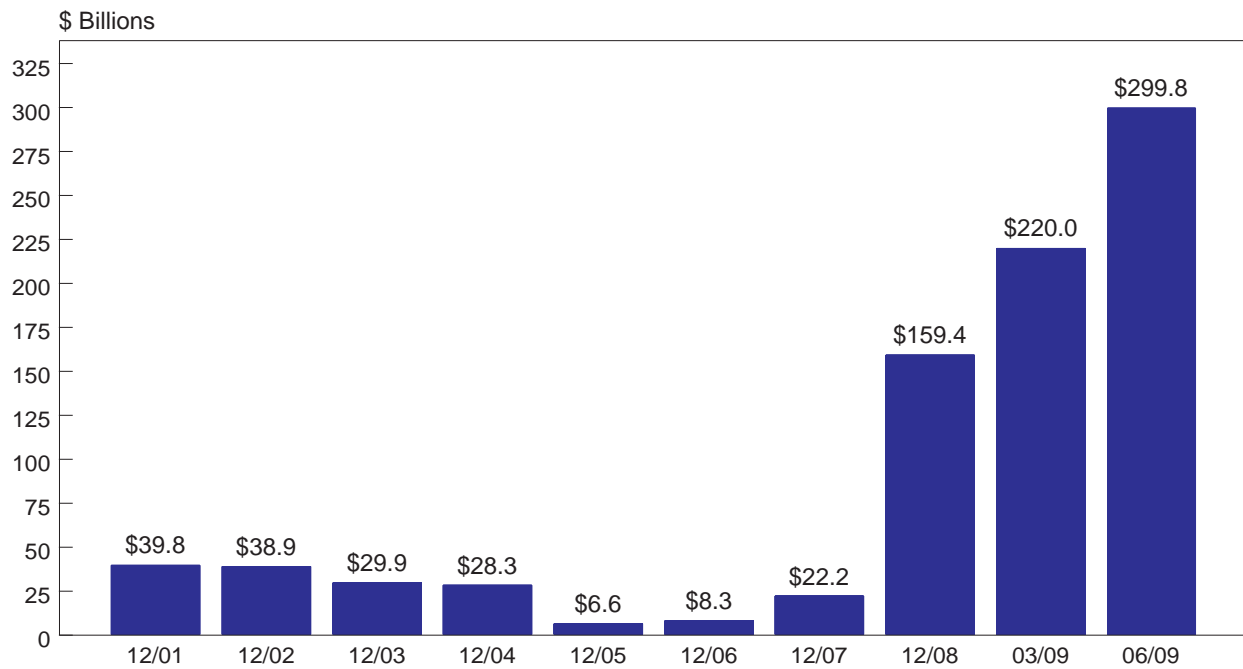
## Number of FDIC-Insured "Problem" Institutions

2001-2009



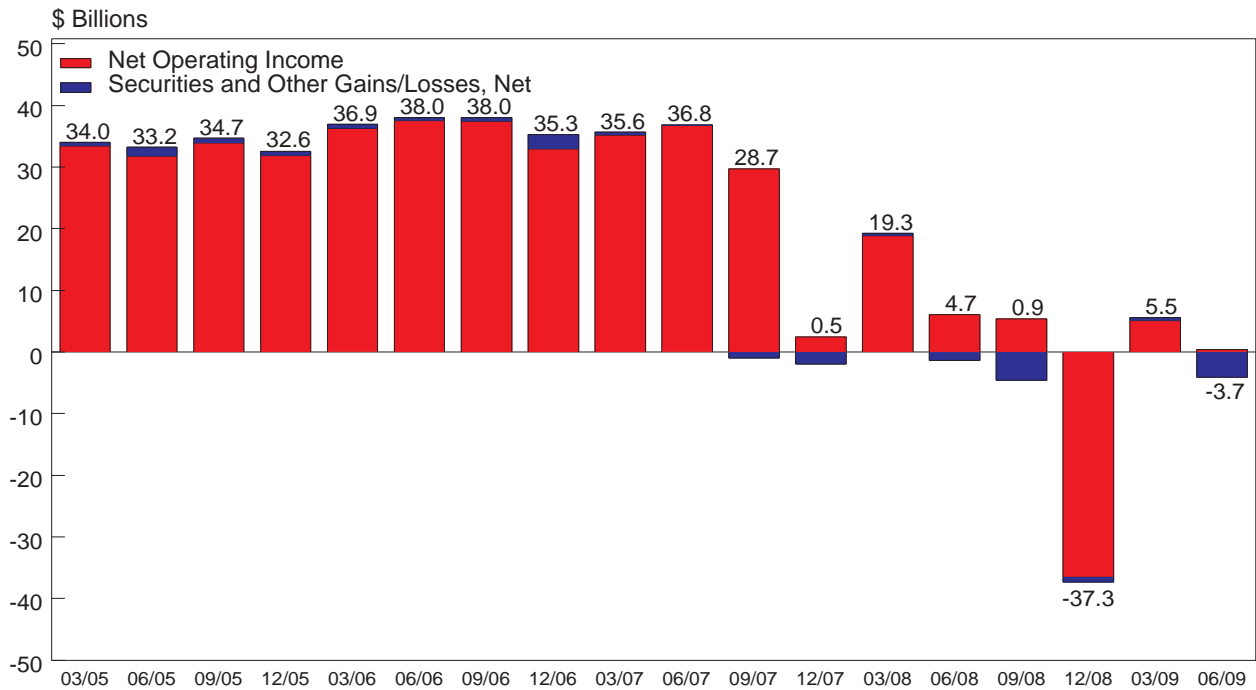
## Assets of FDIC-Insured "Problem" Institutions

2001-2009



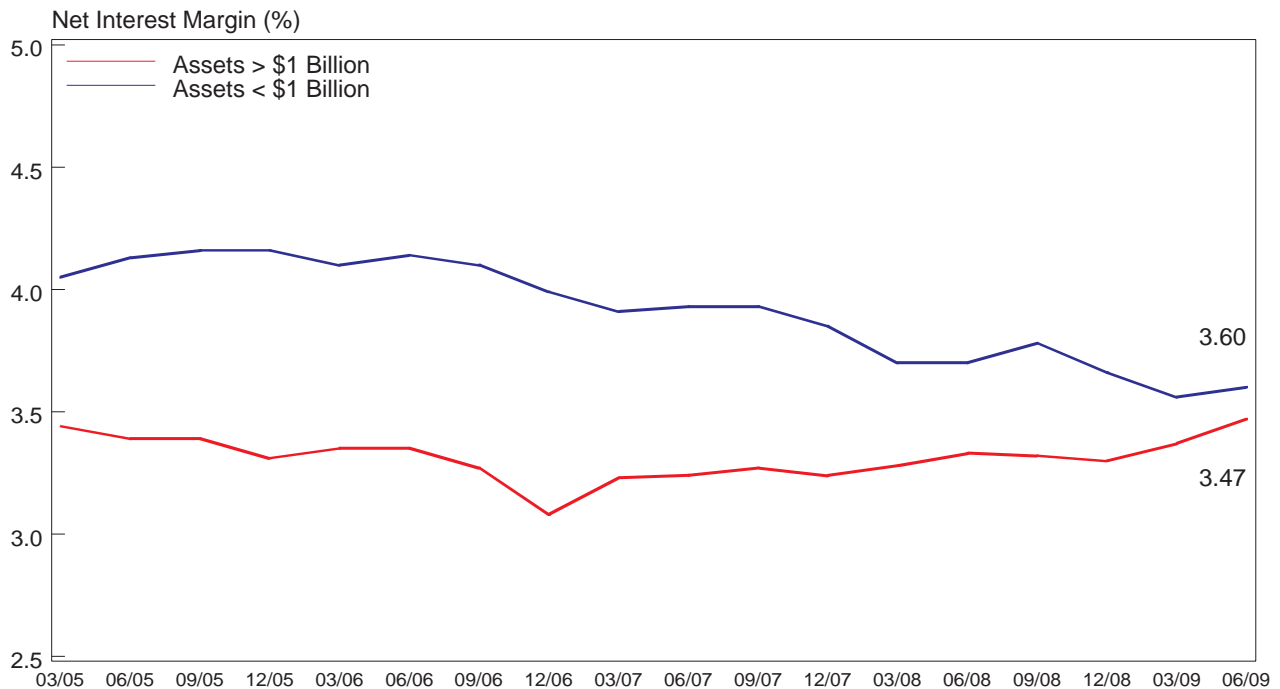
## Quarterly Net Income

2005-2009



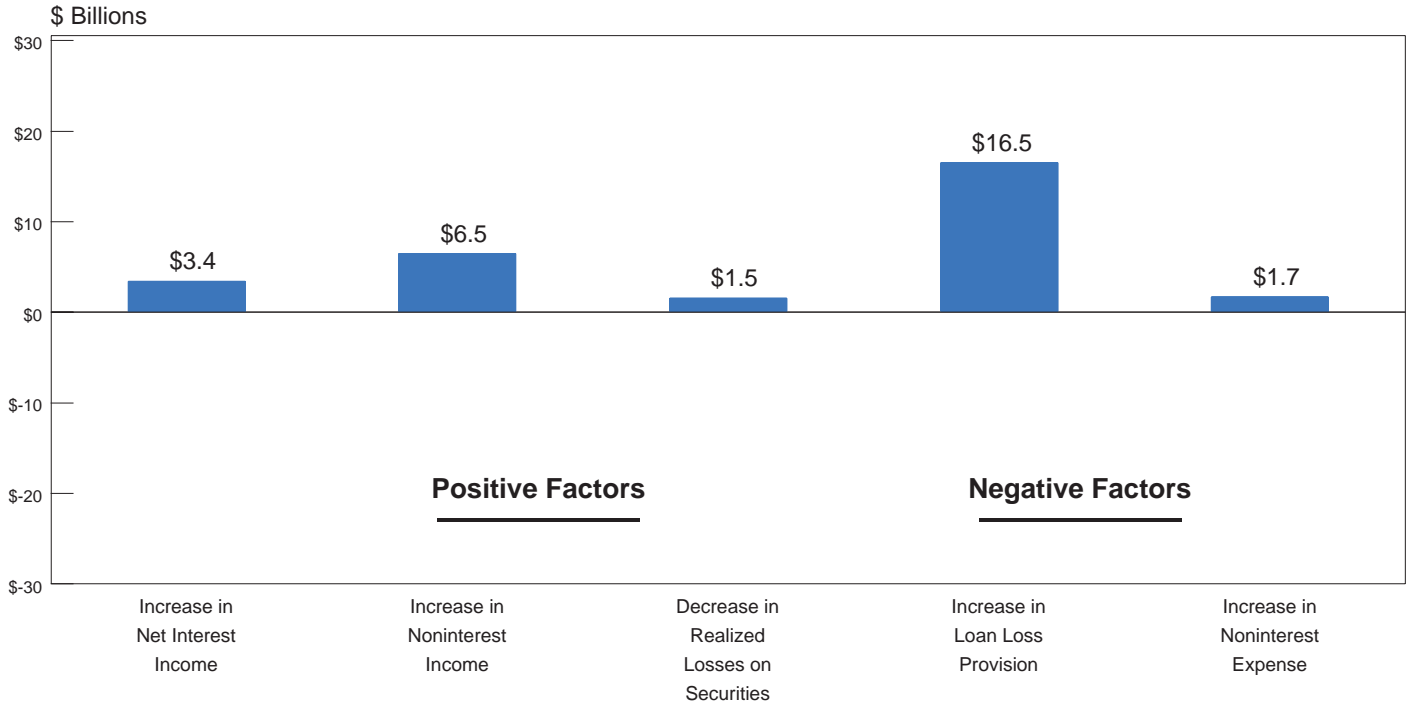
## Quarterly Net Interest Margins, Annualized

2005 - 2009



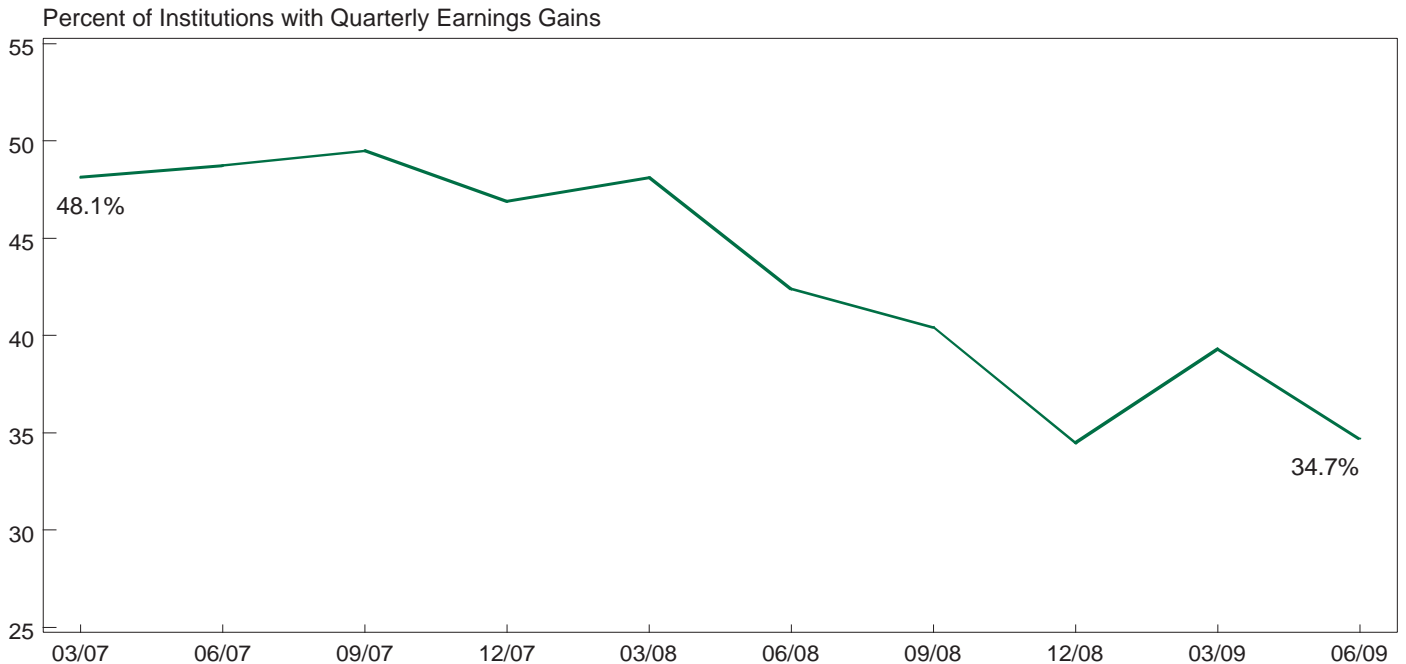
# Major Factors Affecting Earnings

2nd Quarter 2009 vs. 2nd Quarter 2008



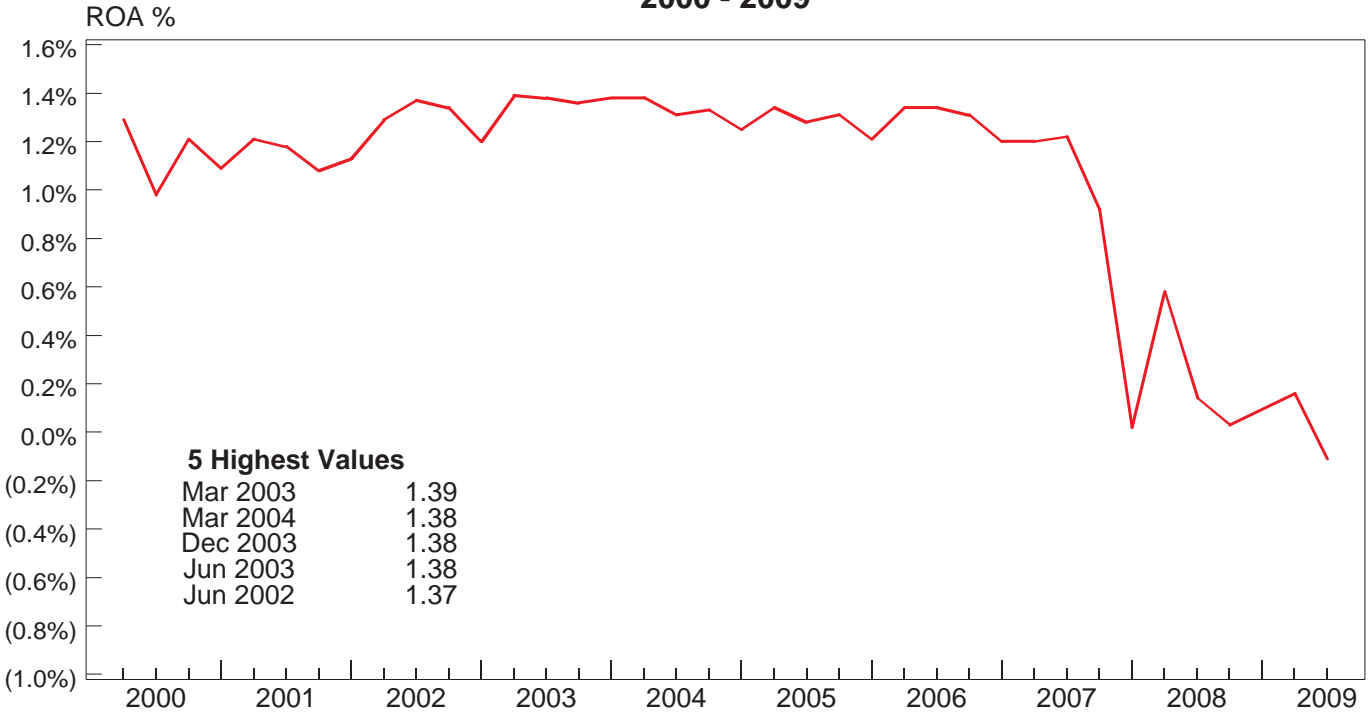
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2007-2009



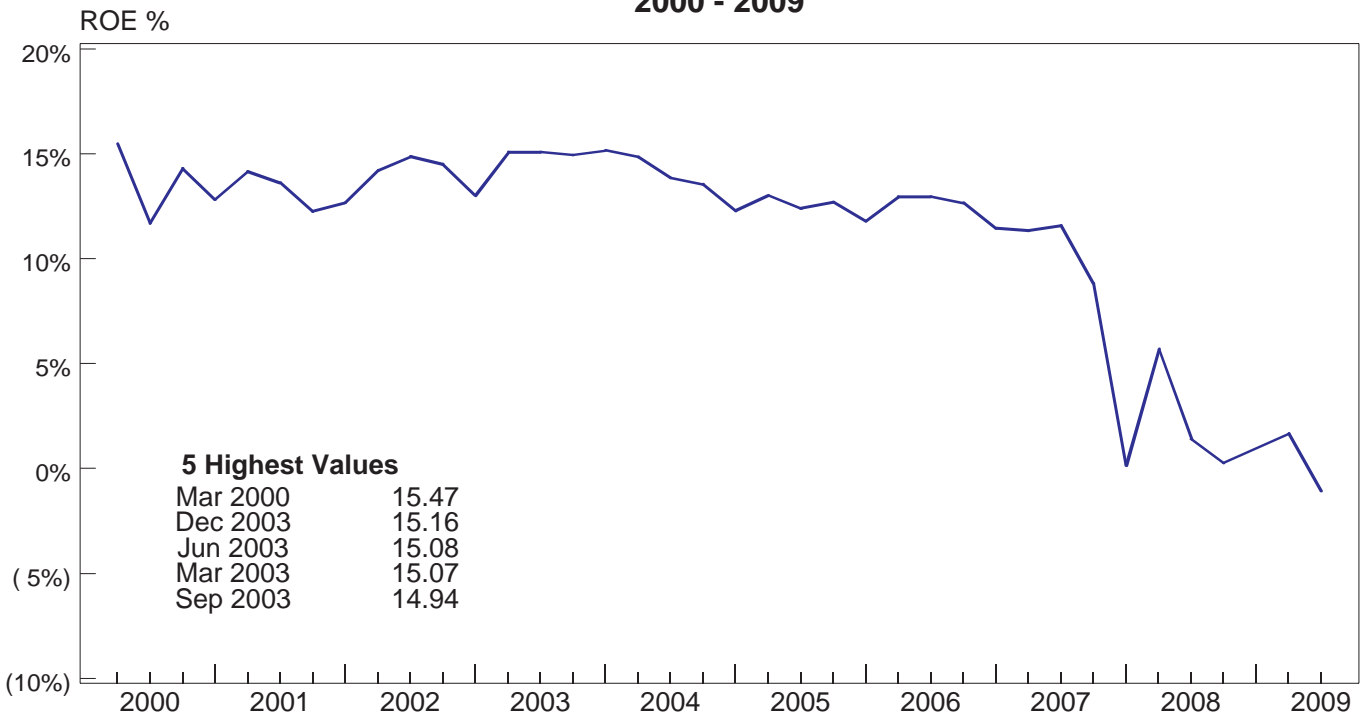
## Quarterly Return on Assets (ROA), Annualized

2000 - 2009



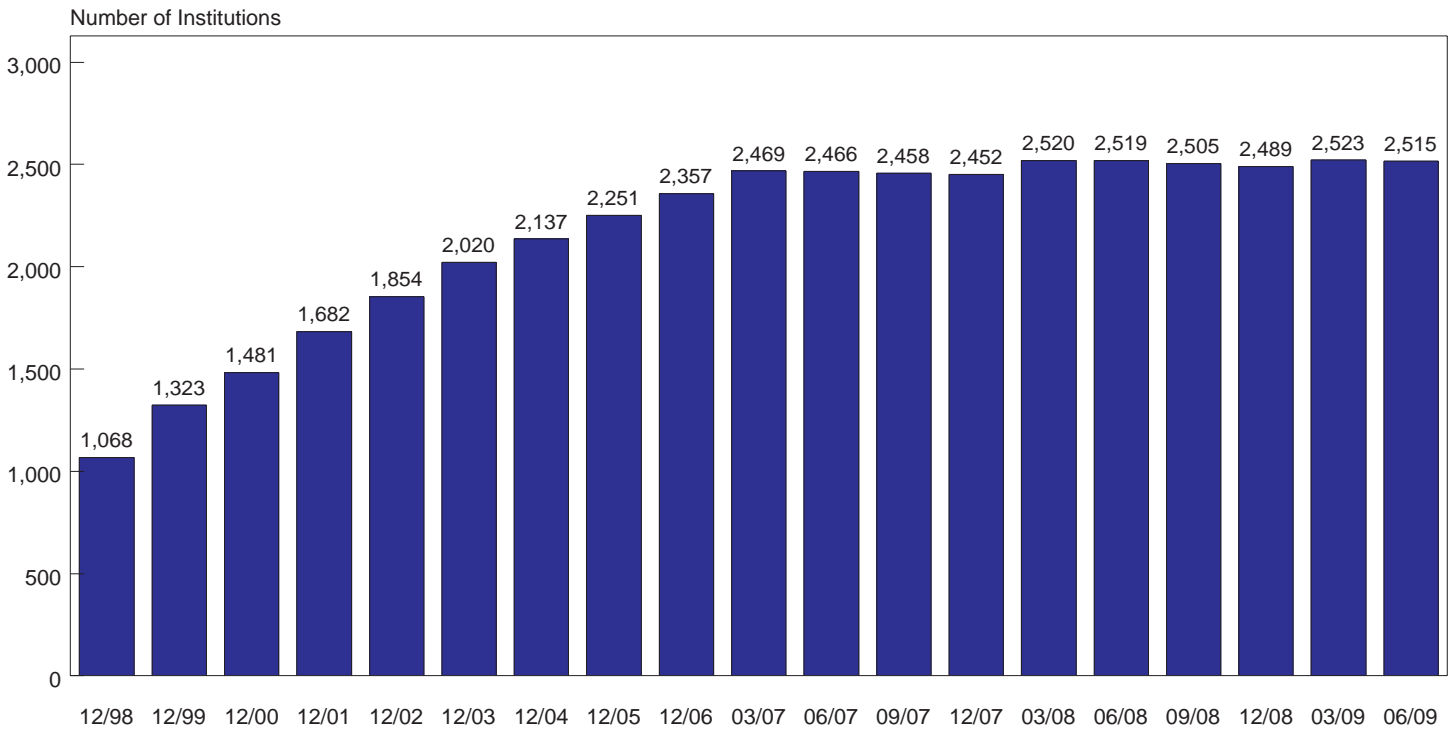
## Quarterly Return on Equity (ROE), Annualized

2000 - 2009

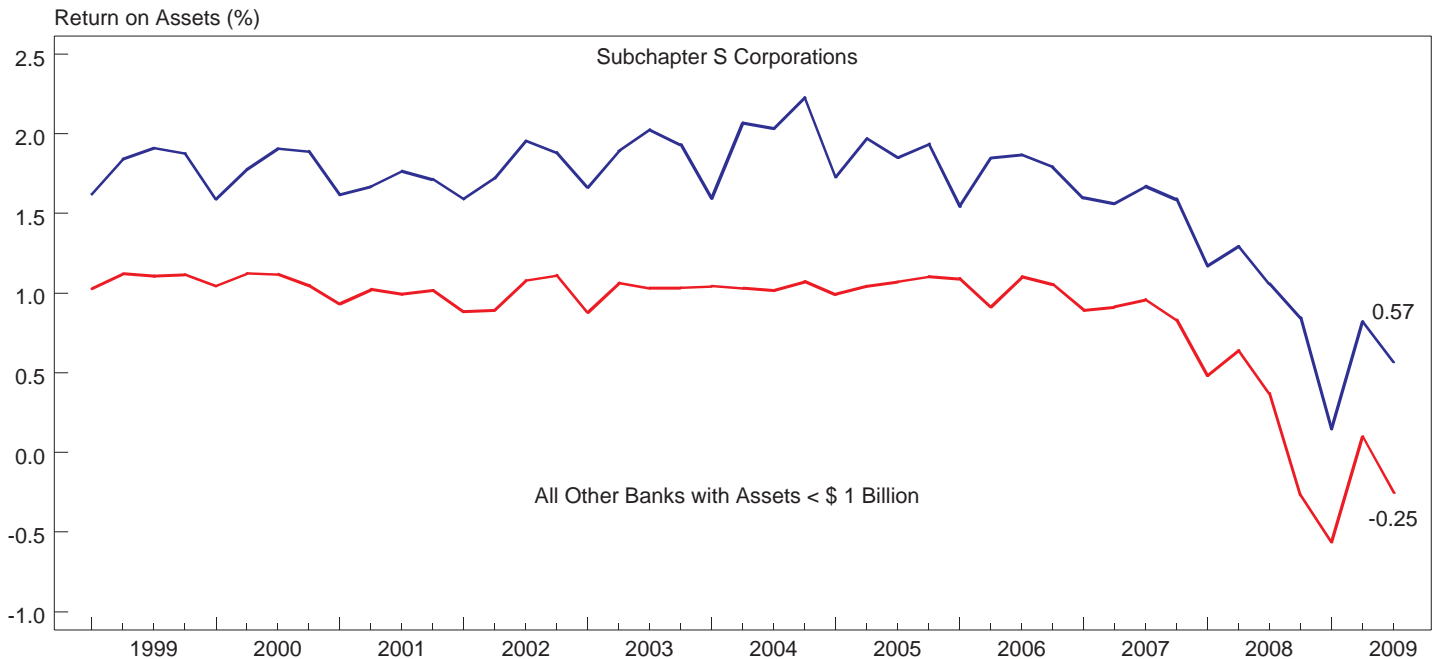




## Number of Subchapter S Corporations 1998-2009

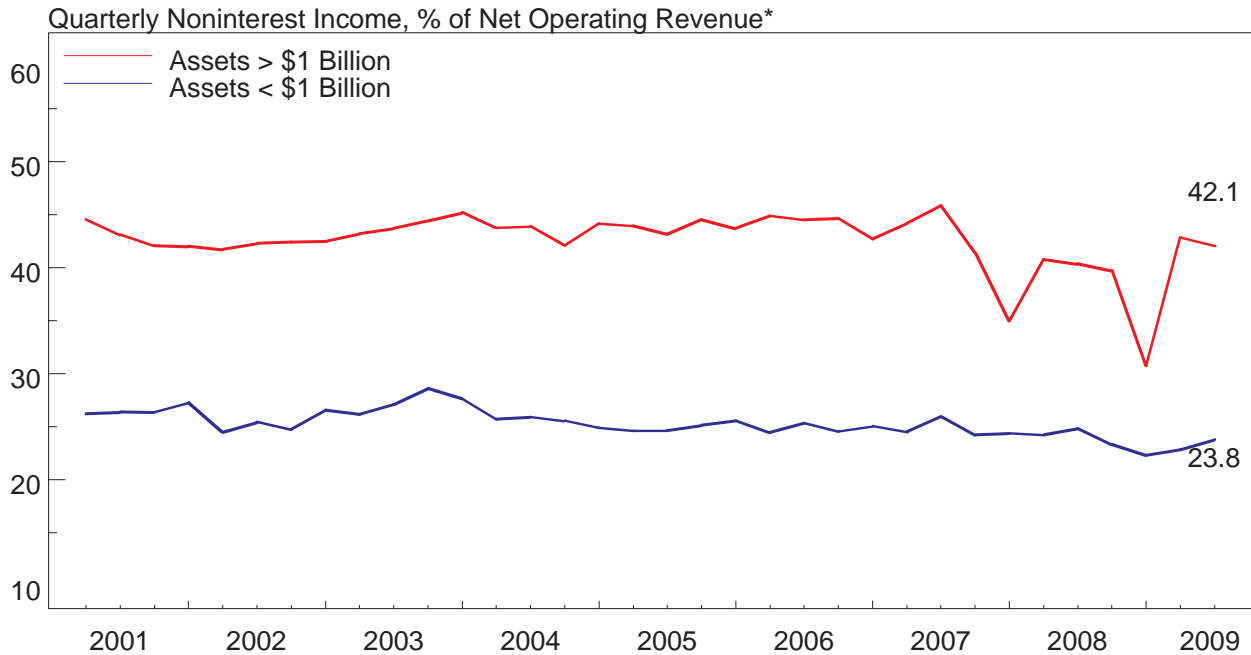


## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1998-2009



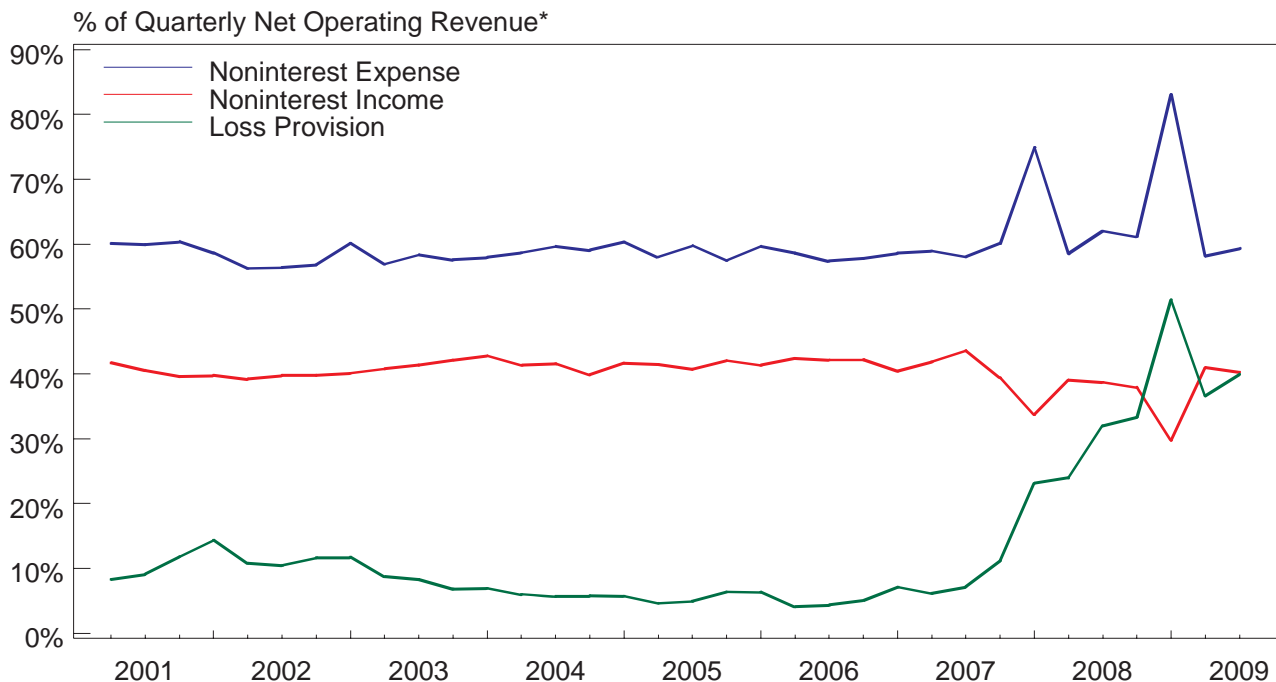
## Noninterest Income as a Percentage of Net Operating Revenue\*

2001 - 2009



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

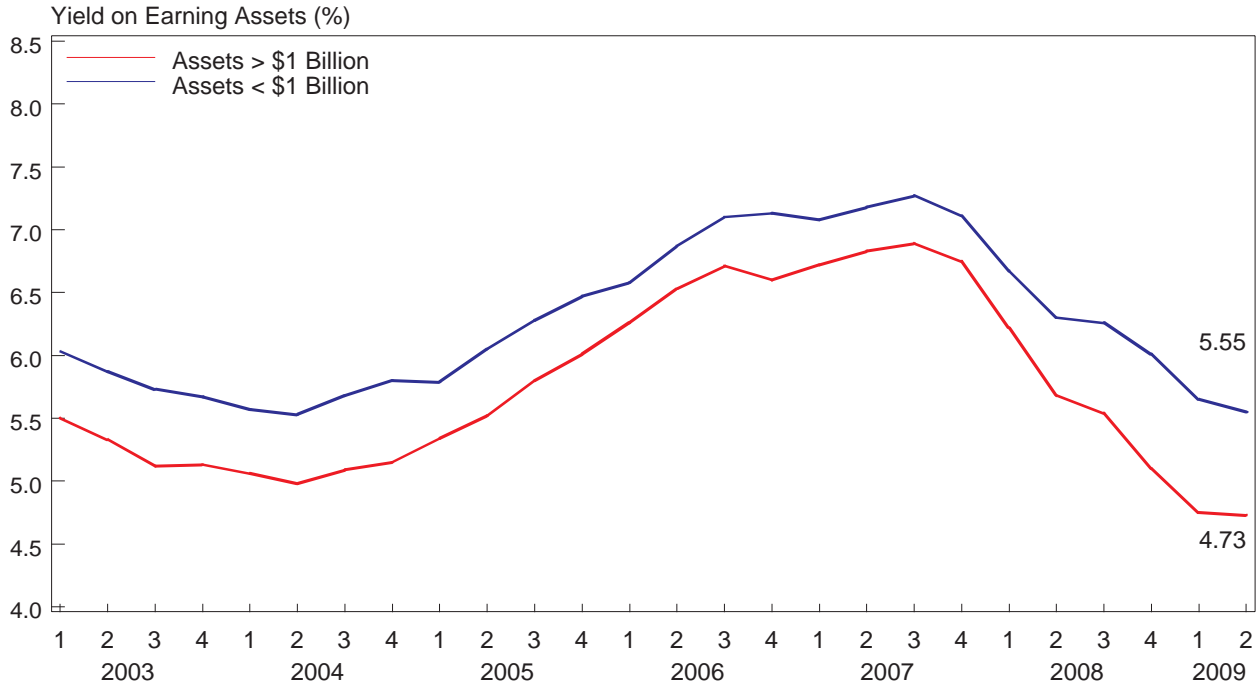
2001 - 2009



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

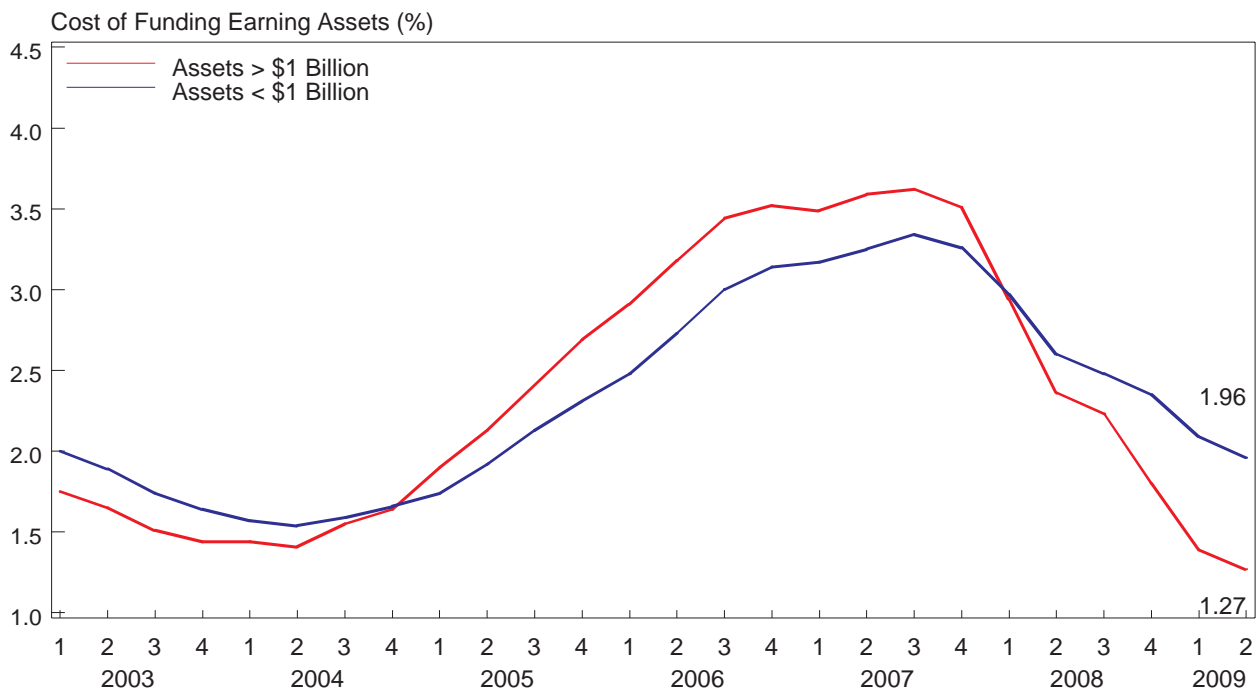
## Quarterly Yield on Earning Assets

2003 - 2009



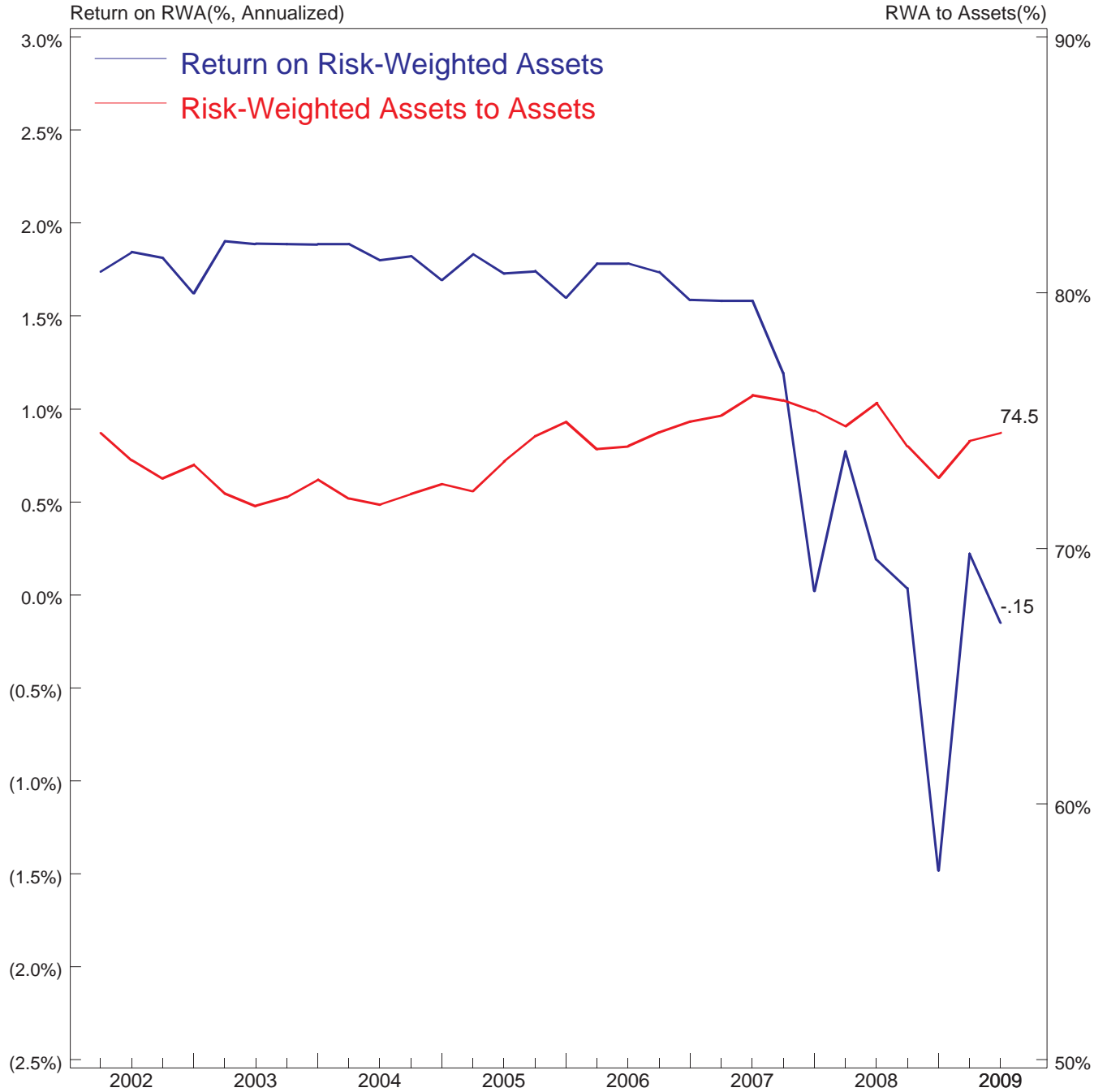
## Quarterly Cost of Funding Earning Assets

2003 - 2009



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

2002 - 2009

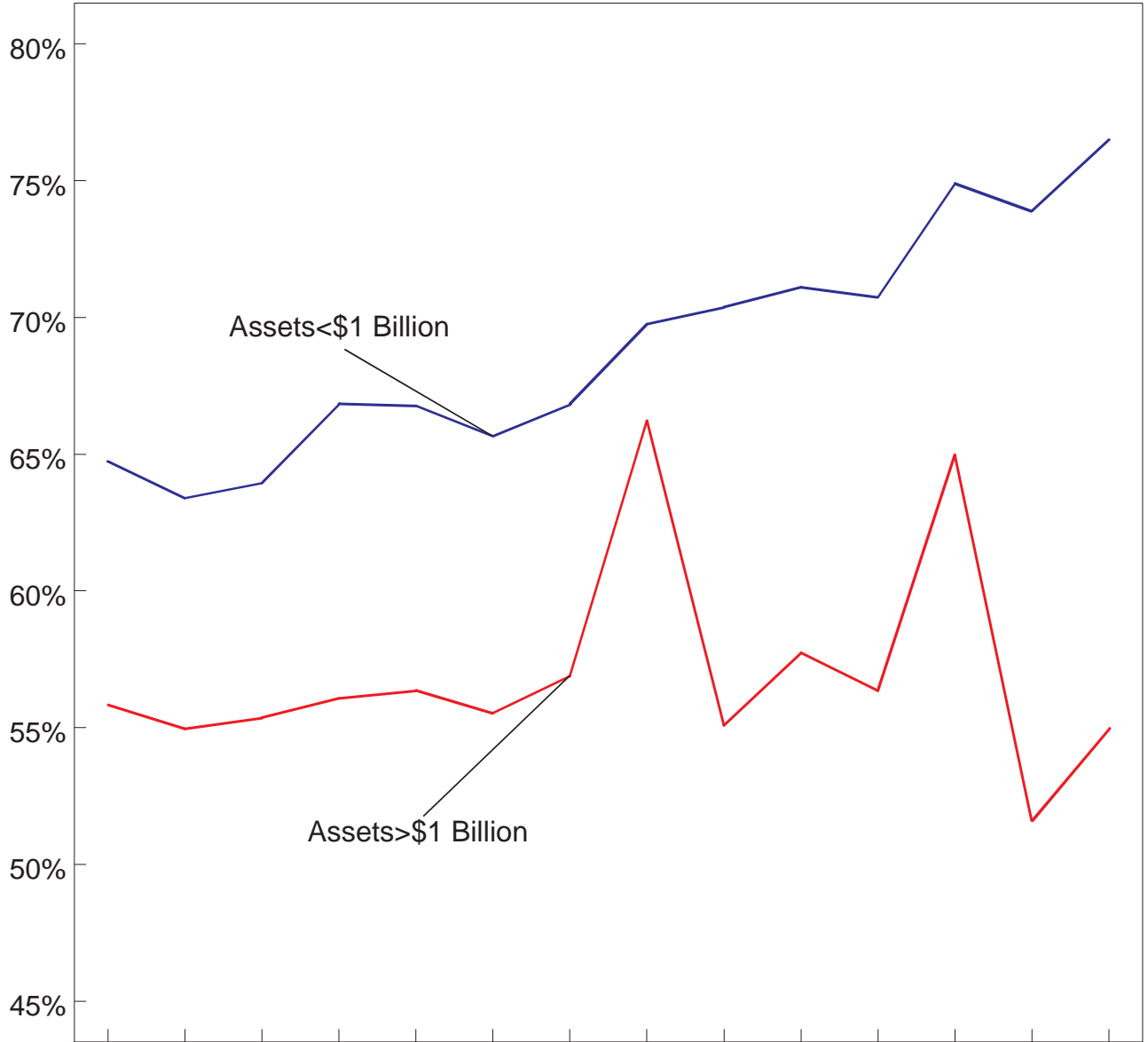


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2006 - 2009

Efficiency Ratio (%)

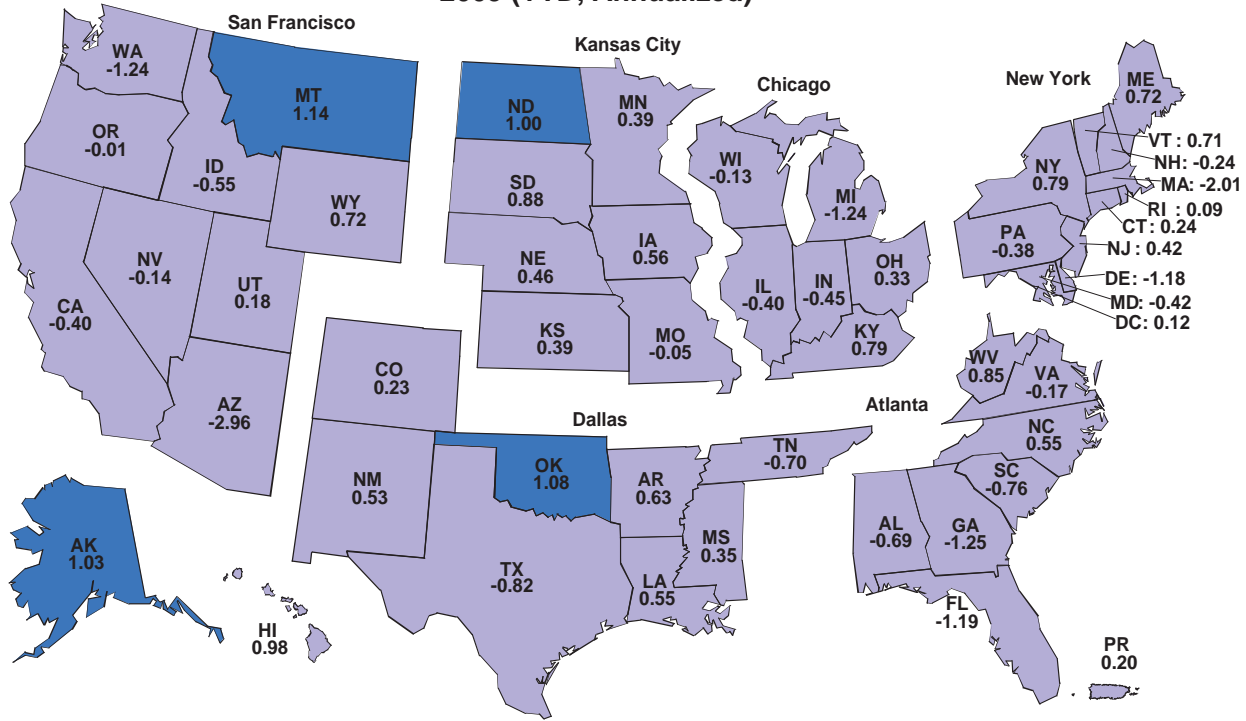


	03/06	06/06	09/06	12/06	03/07	06/07	09/07	12/07	03/08	06/08	09/08	12/08	03/09	06/09
Assets < \$1 Billion	64.73	63.39	63.95	66.84	66.77	65.66	66.83	69.75	70.37	71.10	70.74	74.89	73.89	76.49
Assets > \$1 Billion	55.83	54.96	55.36	56.07	56.36	55.53	56.89	66.22	55.09	57.73	56.35	64.97	51.60	54.97
Total	56.94	56.01	56.42	57.47	57.59	56.69	58.05	66.66	56.73	59.17	57.94	66.14	53.73	57.07

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

# Return on Assets (ROA)

2009 (YTD, Annualized)



■ ROA 1 - 1.25 percent  
■ ROA > 1.25 percent

## ROA Rankings by State

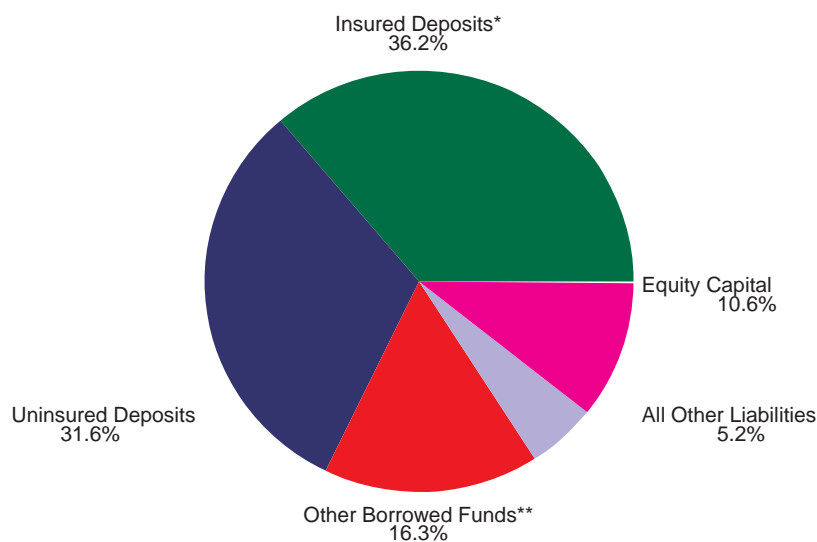
	No. of Inst. as of 06/30/09	YTD 2009	YTD 2008	Change*		No. of Inst. as of 06/30/09	YTD 2009	YTD 2008	Change*
1 Montana	76	1.14	1.55	(41)	28 District of Col.	6	0.12	0.49	(37)
2 Oklahoma	252	1.08	1.28	(20)	29 Rhode Island	13	0.09	0.72	(63)
3 Alaska	7	1.03	2.40	(137)	30 Oregon	38	(0.01)	0.49	(50)
4 North Dakota	94	1.00	1.03	(3)	31 Missouri	349	(0.05)	0.70	(75)
5 Hawaii	9	0.98	0.39	59	32 Wisconsin	282	(0.13)	0.16	(29)
6 South Dakota	86	0.88	1.34	(46)	33 Nevada	39	(0.14)	(0.78)	64
7 West Virginia	66	0.85	1.05	(20)	34 Virginia	120	(0.17)	(0.25)	8
8 Kentucky	199	0.79	1.01	(22)	35 New Hampshire	24	(0.24)	0.23	(47)
9 New York	196	0.79	0.43	36	36 Pennsylvania	226	(0.38)	0.80	(118)
10 Maine	29	0.72	0.56	16	37 California	307	(0.40)	(0.61)	21
11 Wyoming	39	0.72	1.60	(88)	38 Illinois	649	(0.40)	0.57	(97)
12 Vermont	14	0.71	1.02	(31)	39 Maryland	93	(0.42)	0.27	(69)
13 Arkansas	136	0.63	1.00	(37)	40 Indiana	155	(0.45)	0.48	(93)
14 Iowa	376	0.56	0.86	(30)	41 Idaho	18	(0.55)	0.87	(142)
15 Louisiana	158	0.55	1.04	(49)	42 Alabama	156	(0.69)	0.76	(145)
16 North Carolina	107	0.55	0.24	31	43 Tennessee	197	(0.70)	0.39	(109)
17 New Mexico	54	0.53	(0.13)	66	44 South Carolina	90	(0.76)	(0.24)	(52)
18 Nebraska	240	0.46	0.83	(37)	45 Texas	640	(0.82)	0.67	(149)
19 New Jersey	124	0.42	0.70	(28)	46 Delaware	31	(1.18)	1.44	(262)
20 Kansas	343	0.39	1.05	(66)	47 Florida	301	(1.19)	(0.22)	(97)
21 Minnesota	426	0.39	0.84	(45)	48 Michigan	149	(1.24)	(0.04)	(120)
22 Mississippi	95	0.35	1.02	(67)	49 Washington	96	(1.24)	0.43	(167)
23 Ohio	251	0.33	0.44	(11)	50 Georgia	324	(1.25)	0.66	(191)
24 Connecticut	56	0.24	0.58	(34)	51 Massachusetts	172	(2.01)	1.10	(311)
25 Colorado	148	0.23	0.86	(63)	52 Arizona	57	(2.96)	(0.44)	(252)
26 Puerto Rico	10	0.20	0.64	(44)					
27 Utah	65	0.18	0.75	(57)	U.S. and Terr.	8,195	0.04	0.36	(32)

\*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

June 30, 2009



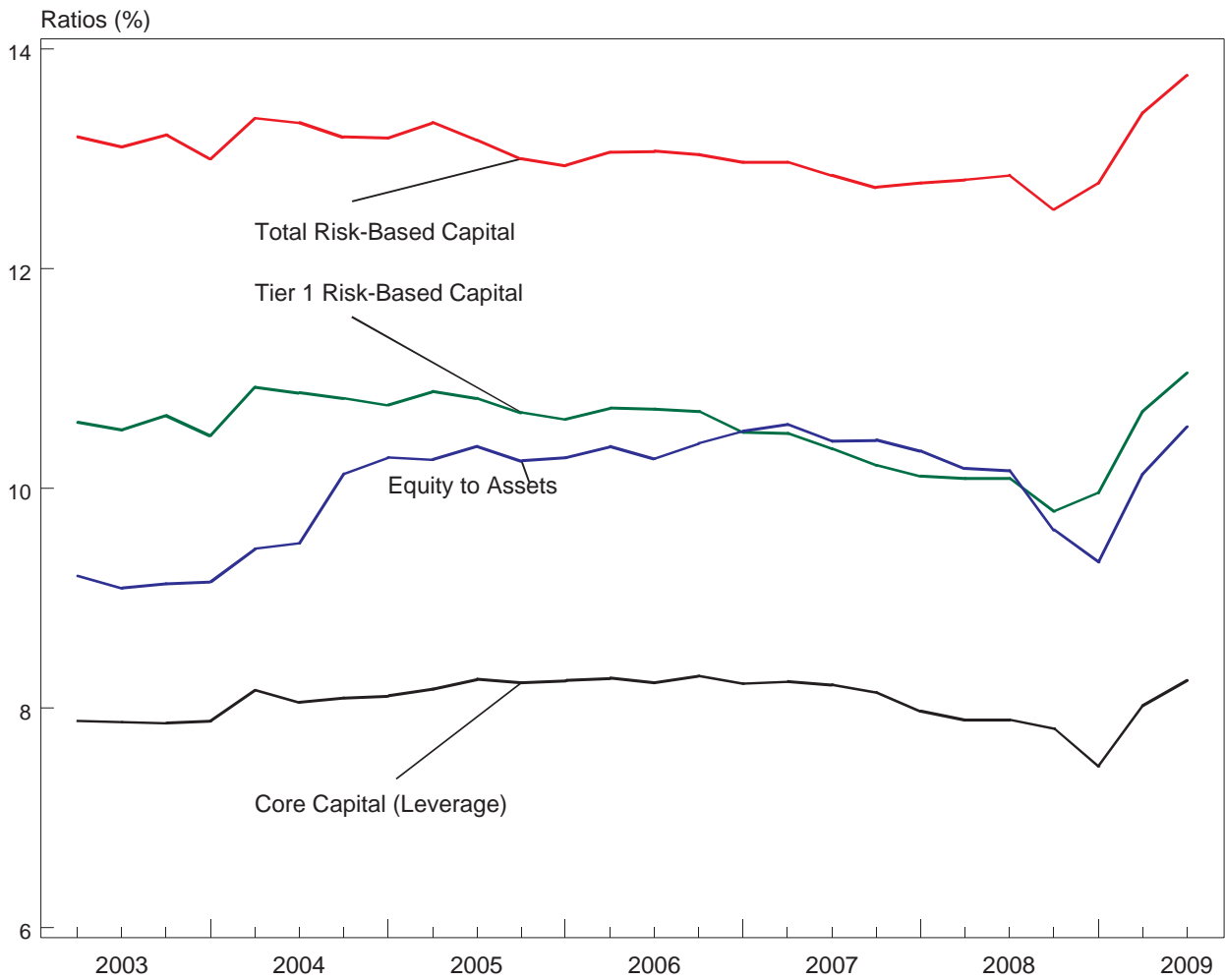
(\$ Billions)	6/30/08	6/30/09	% Change
Insured Deposits (estimated)*	4,463	4,813	7.8
Uninsured Deposits	4,110	4,207	2.4
In Foreign Offices	1,544	1,466	-5.1
Other Borrowed Funds**	2,598	2,163	-16.7
All Other Liabilities	779	696	-10.7
Subordinated Debt	185	168	-9.2
Equity Capital	1,351	1,405	4.0
Total Liabilities and Equity Capital	13,301	13,301	0.0

\* Excludes insured deposits in U.S. branches of foreign banks. These estimates do not consider the temporary insurance coverage increase to \$250,000.

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

# Capital Ratios

2003 - 2009



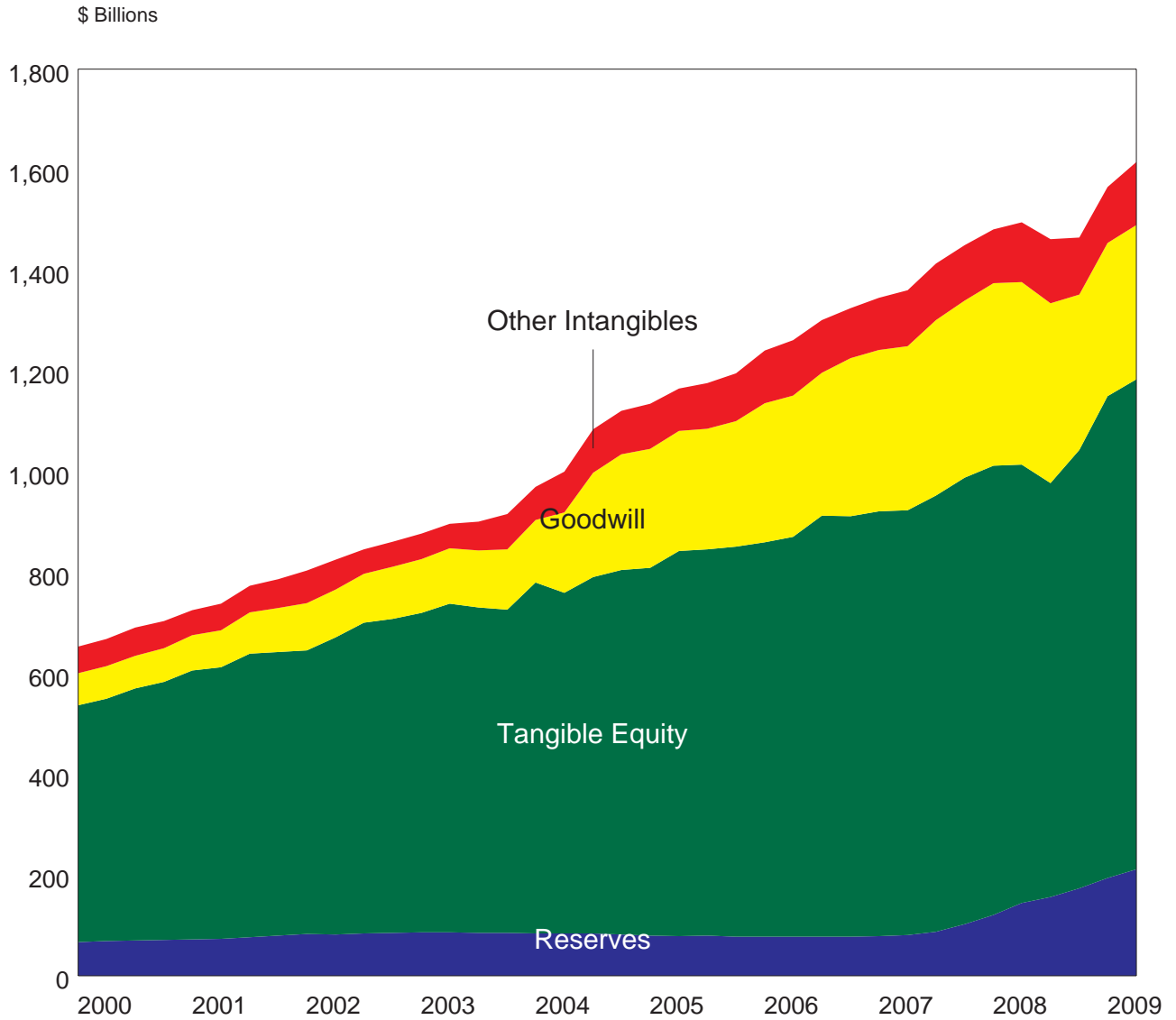
	12/03	12/04	12/05	12/06	12/07	12/08	6/09
<b>Total Risk-Based Capital</b>	<b>13.00</b>	<b>13.19</b>	<b>12.94</b>	<b>12.97</b>	<b>12.78</b>	<b>12.78</b>	<b>13.76</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.48</b>	<b>10.76</b>	<b>10.63</b>	<b>10.51</b>	<b>10.11</b>	<b>9.96</b>	<b>11.05</b>
<b>Equity to Assets</b>	<b>9.15</b>	<b>10.28</b>	<b>10.28</b>	<b>10.52</b>	<b>10.34</b>	<b>9.33</b>	<b>10.56</b>
<b>Core Capital (Leverage)</b>	<b>7.88</b>	<b>8.11</b>	<b>8.25</b>	<b>8.22</b>	<b>7.97</b>	<b>7.47</b>	<b>8.25</b>



# Equity Capital and Reserves

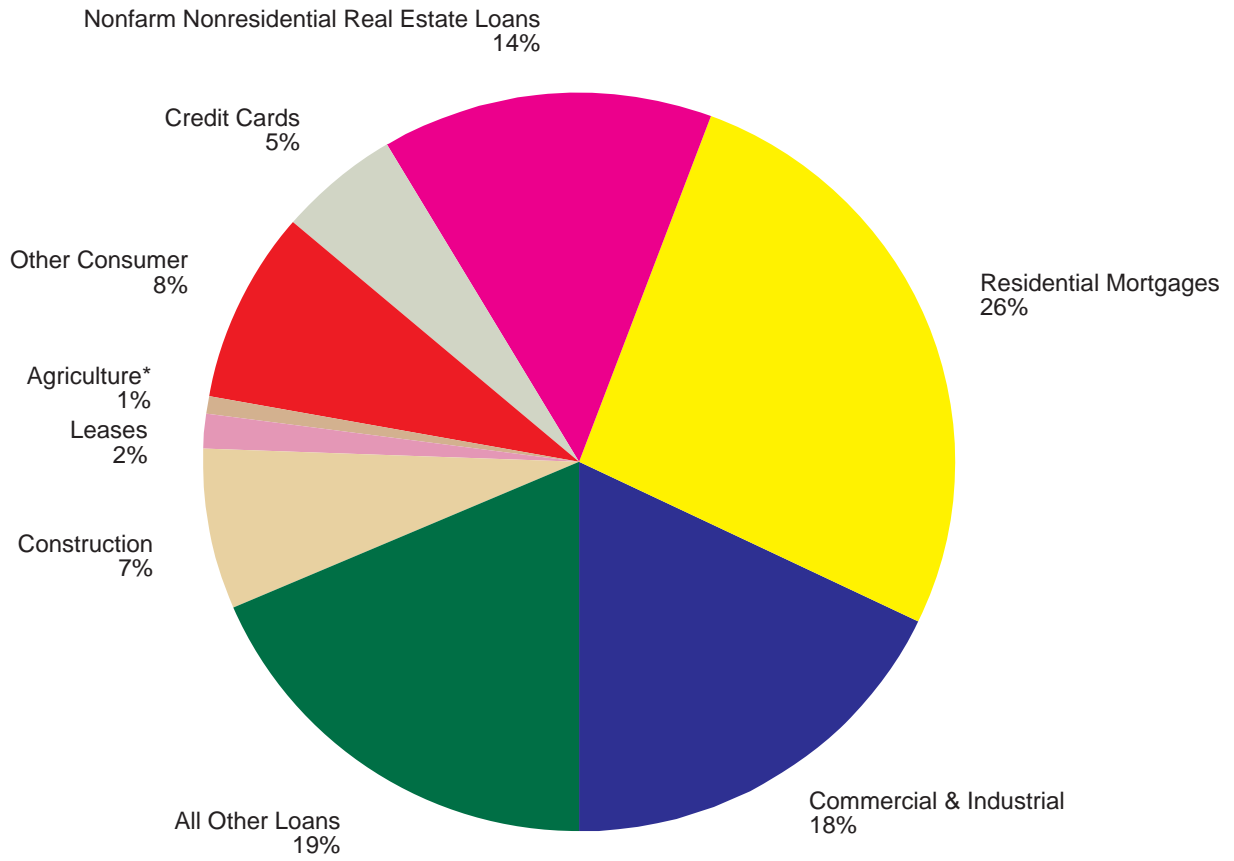
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2009



# Loan Portfolio Composition

June 30, 2009



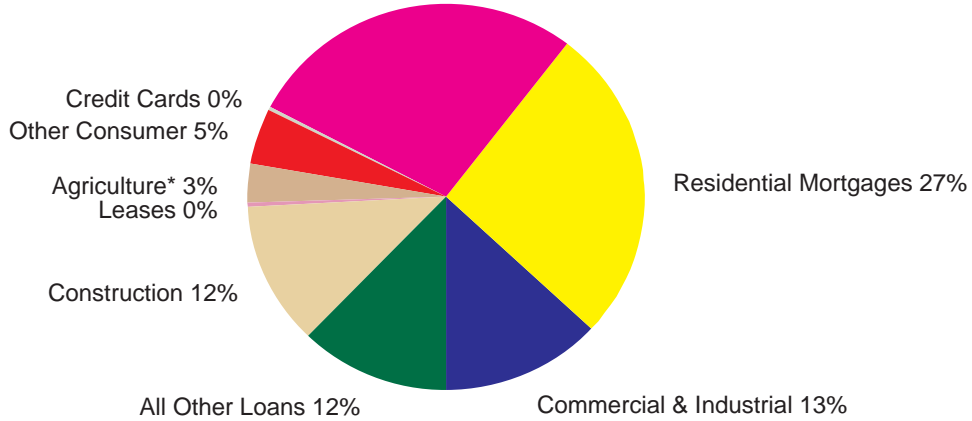
\* OTS - Supervised Savings Associations do not identify agricultural loans.

# Loan Portfolio Composition by Asset Size

June 30, 2009

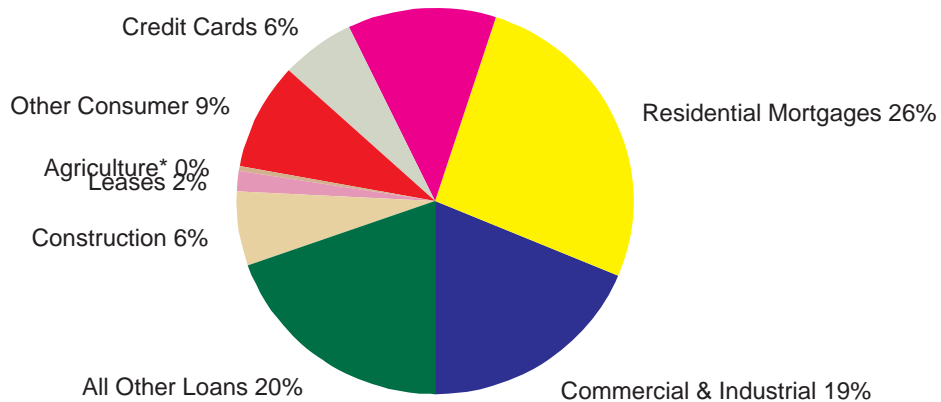
## Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 28%



## Assets > \$1 Billion

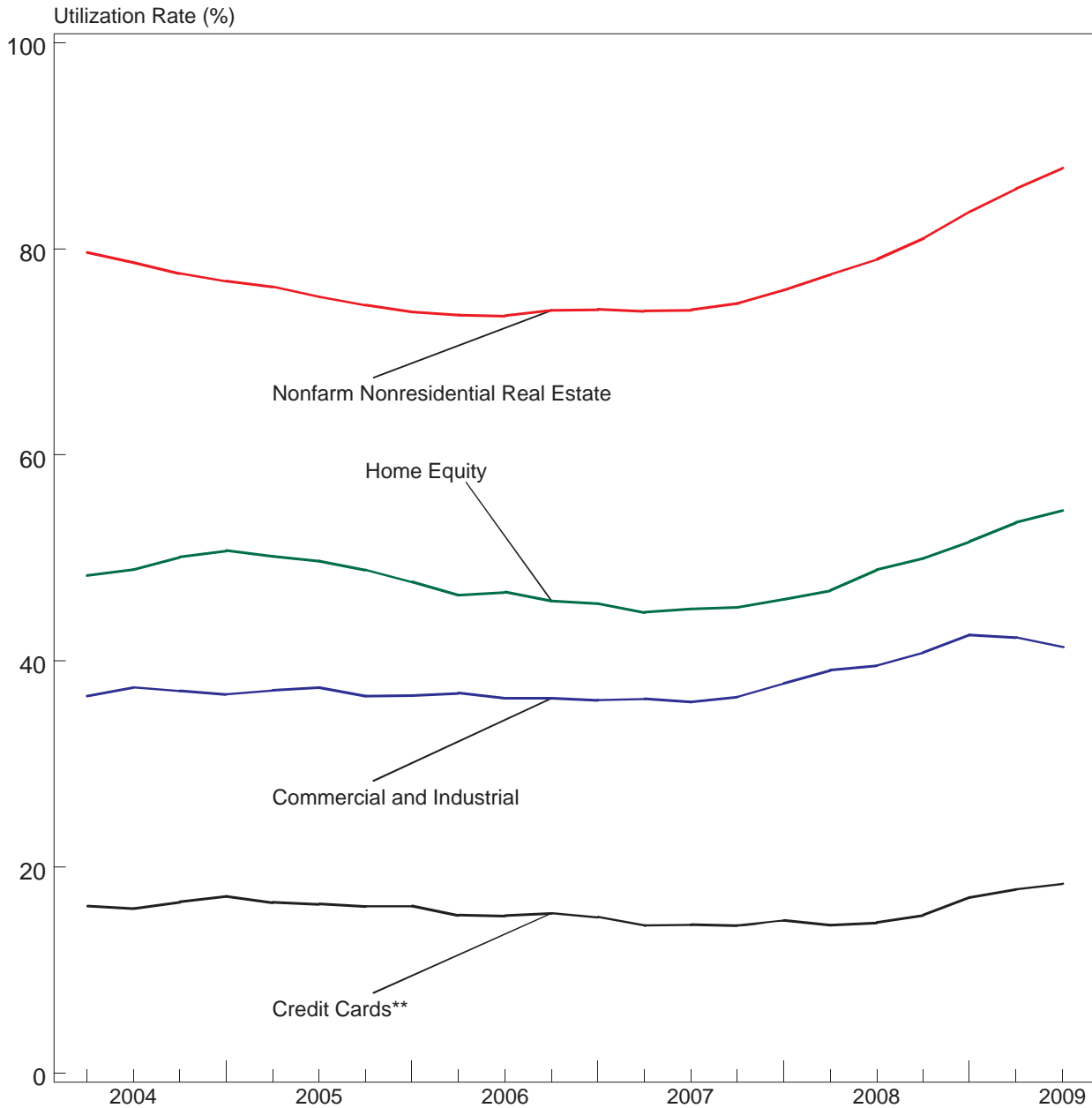
Nonfarm Nonresidential Real Estate Loans 12%



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

## Utilization Rates of Loan Commitments\*

2004-2009

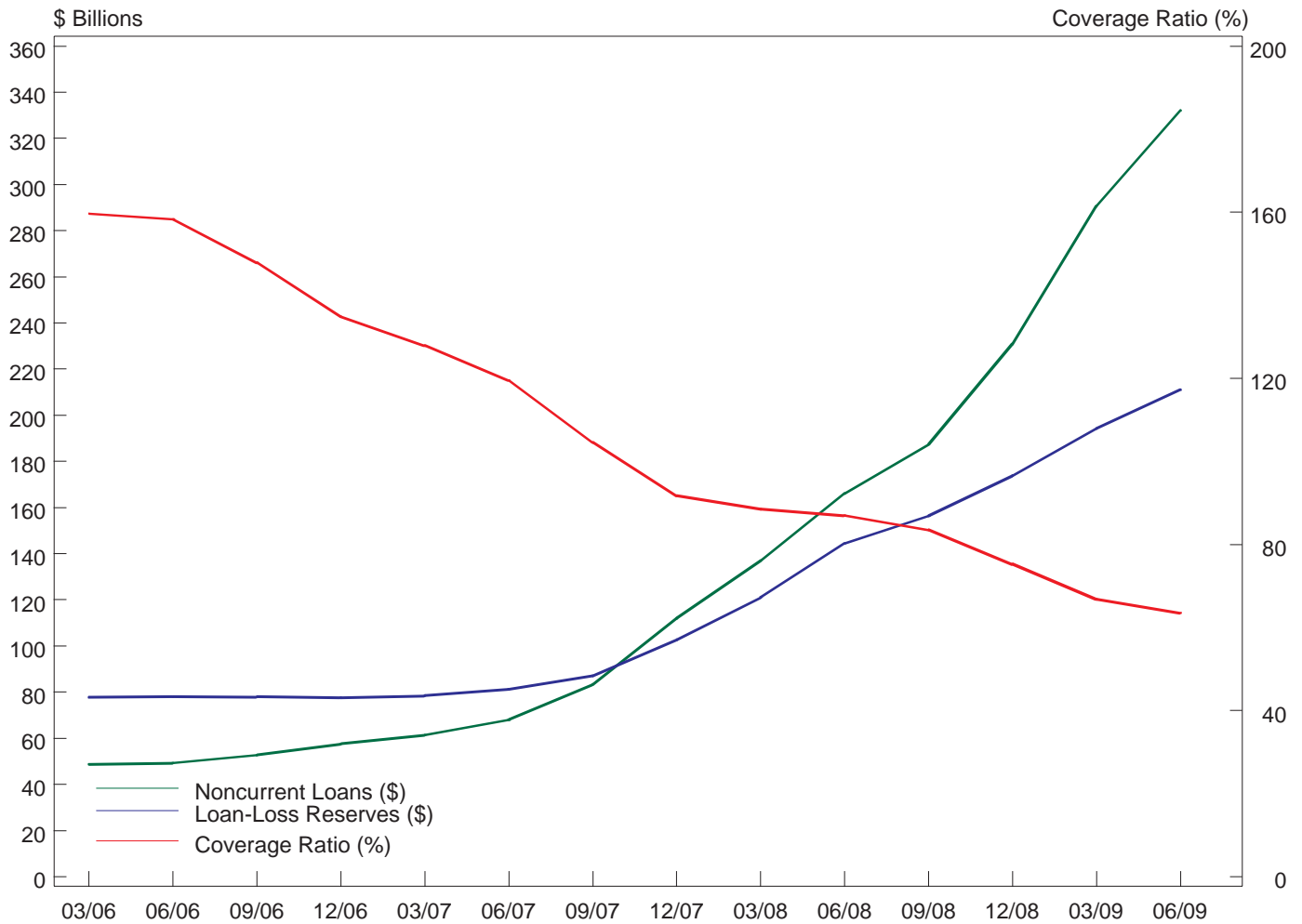


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

## Reserve Coverage Ratio\*

2006-2009



### Noncurrent Loans (\$ Billions)

48.7 49.3 52.7 57.6 61.4 68.0 83.3 112.0 136.9 166.1 187.4 230.9 290.6 332.0

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

77.7 78.0 77.9 77.6 78.5 81.2 87.1 102.7 121.1 144.4 156.4 173.8 194.2 211.0

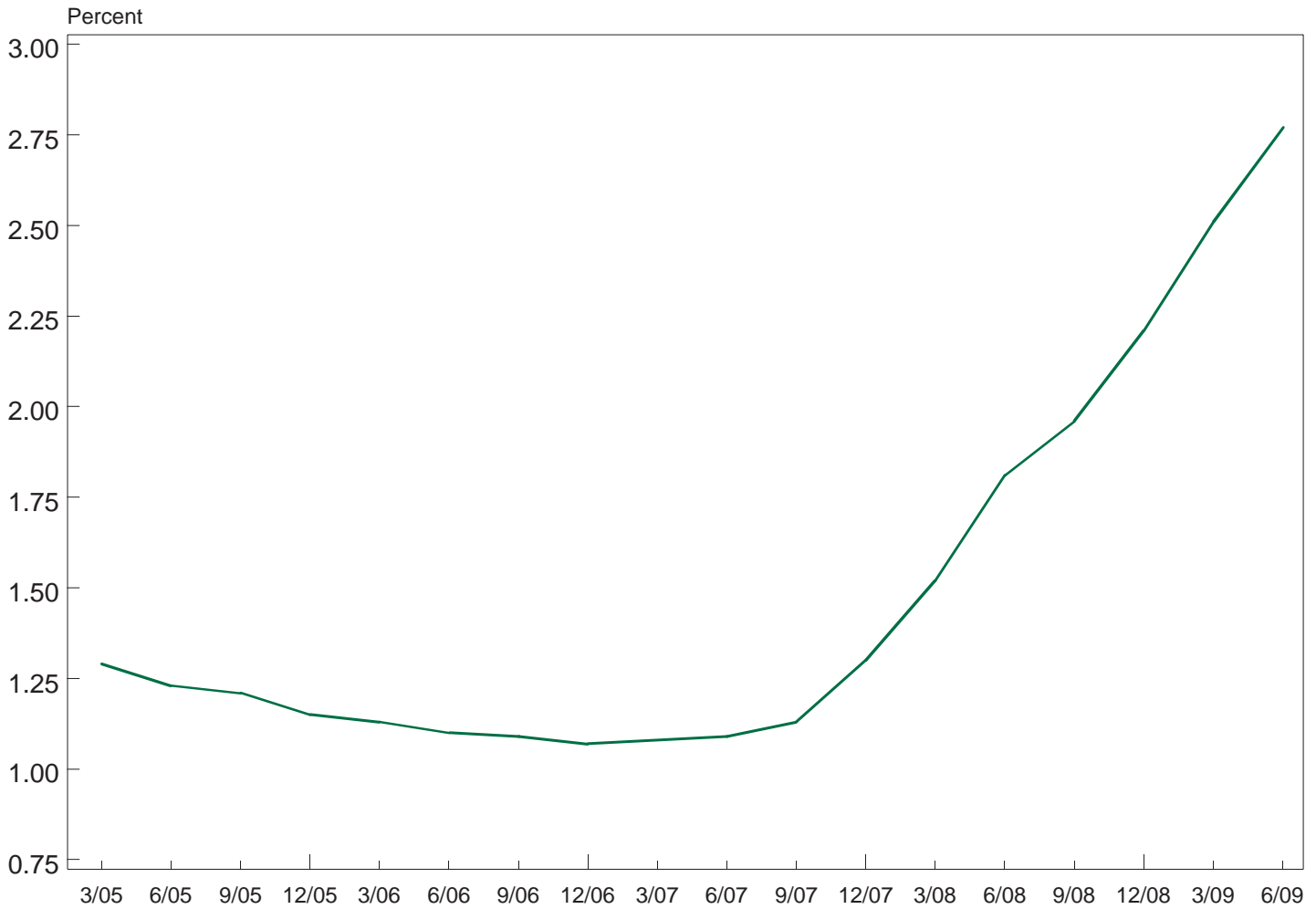
### Coverage Ratio (%)

160 158 148 135 128 119 105 92 88 87 84 75 67 64

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2005 - 2009

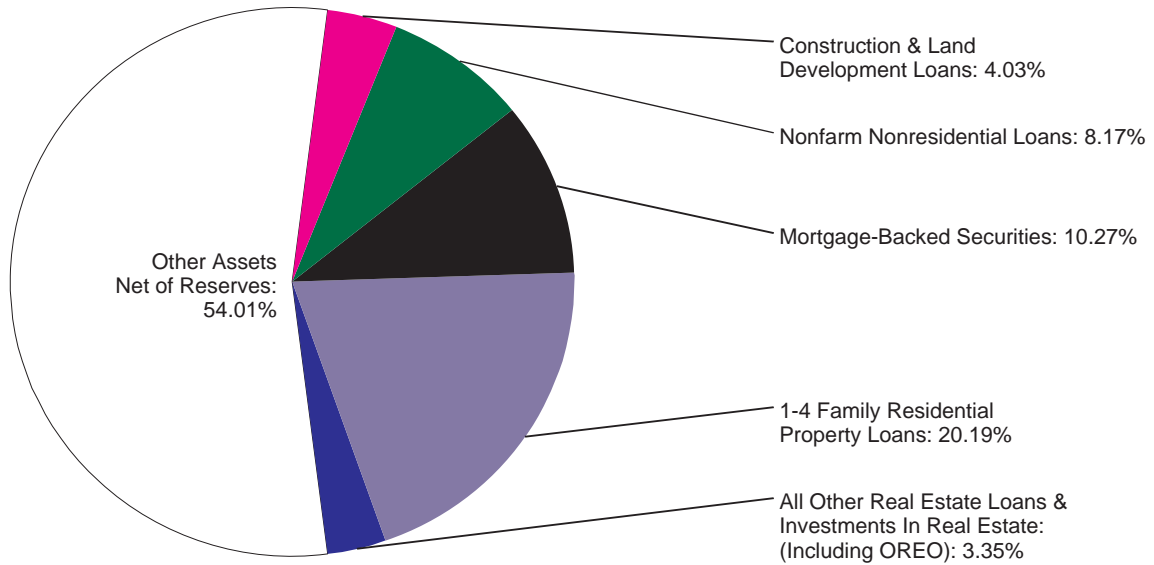


Loss Allowance to Loans and Leases

1.29 1.23 1.21 1.15 1.13 1.10 1.09 1.07 1.08 1.09 1.13 1.30 1.52 1.81 1.96 2.21 2.51 2.77

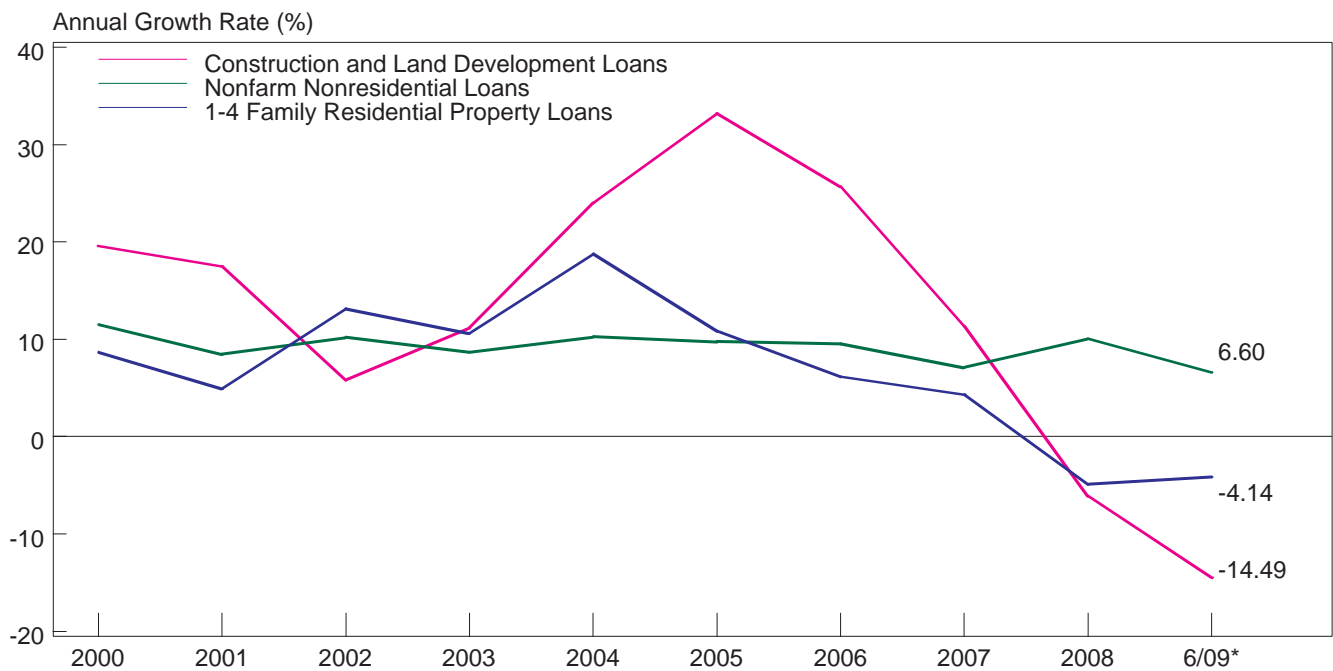
## Real Estate Assets as a Percent of Total Assets

June 30, 2009



## Real Estate Loan Growth Rates\*

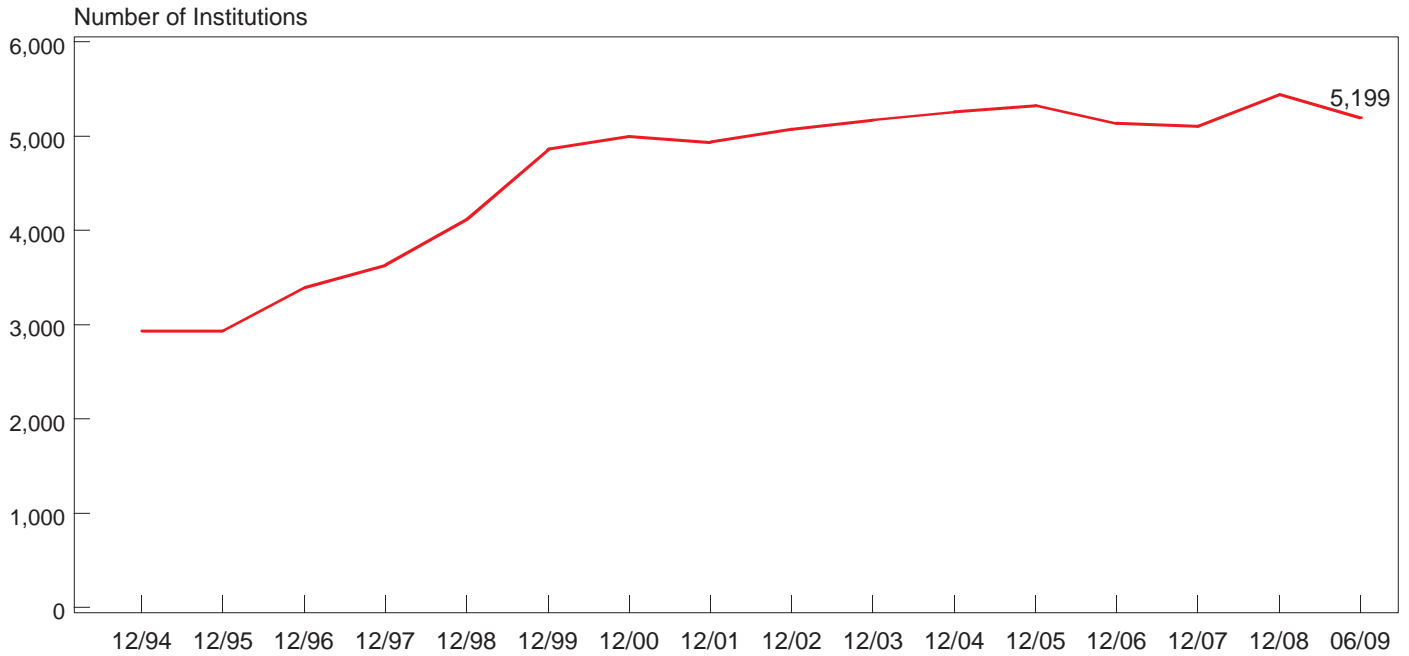
2000-2009



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

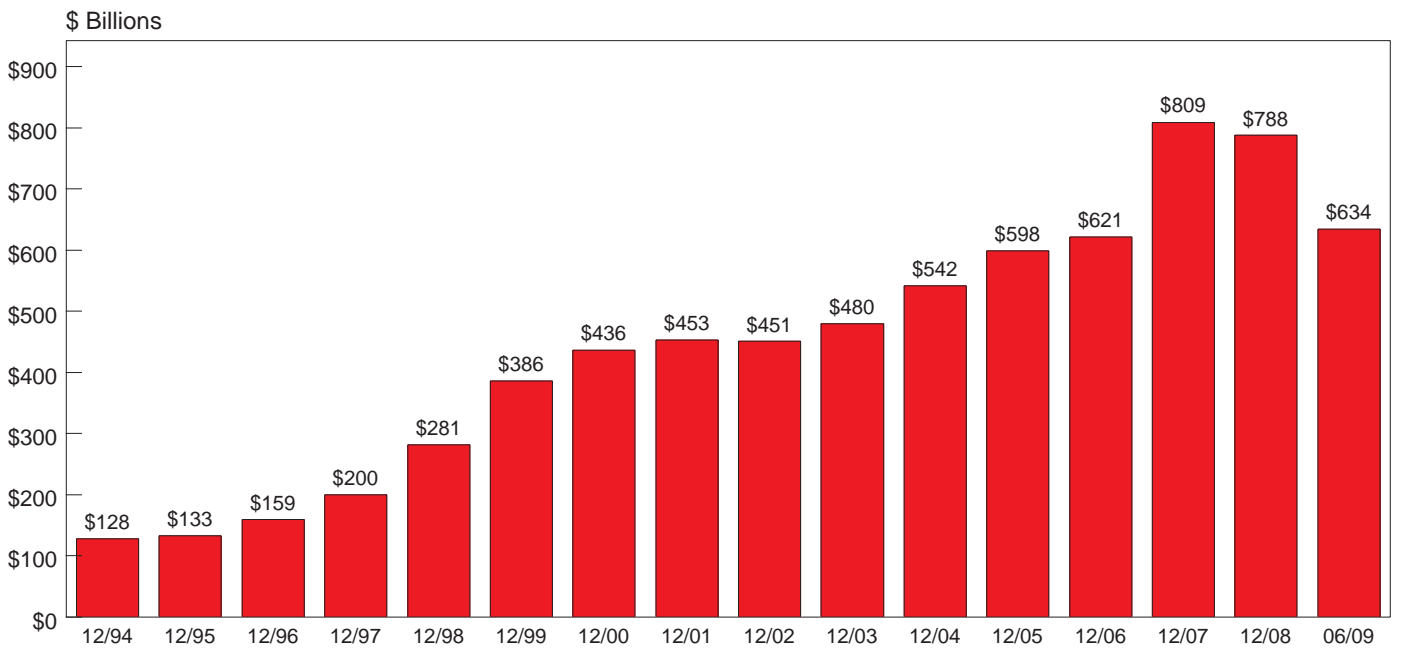
## Number of Institutions with FHLB Advances

1994 - 2009



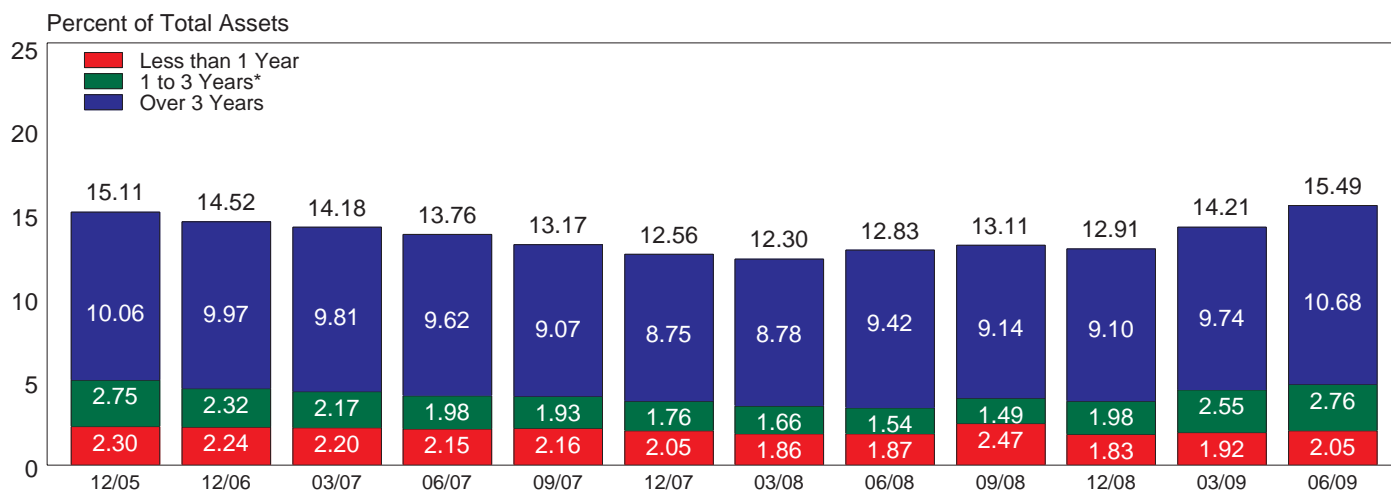
## Amount of FHLB Advances Outstanding

1994 - 2009

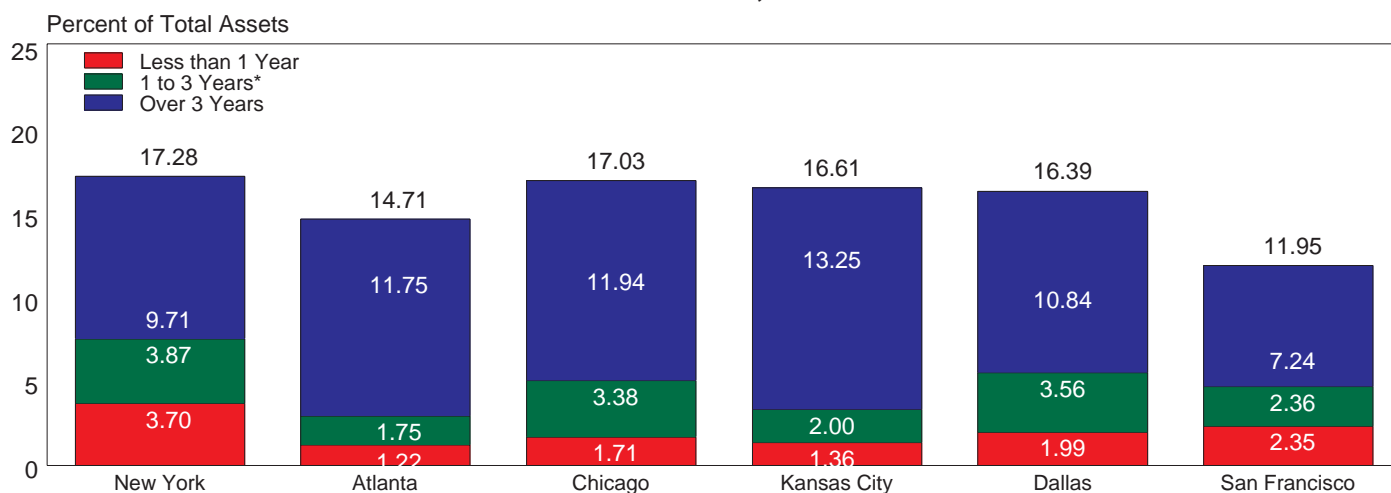




## Debt Securities by Maturity or Repricing Frequency...



## ...and by Region June 30, 2009



## Total Securities (Debt and Equity)

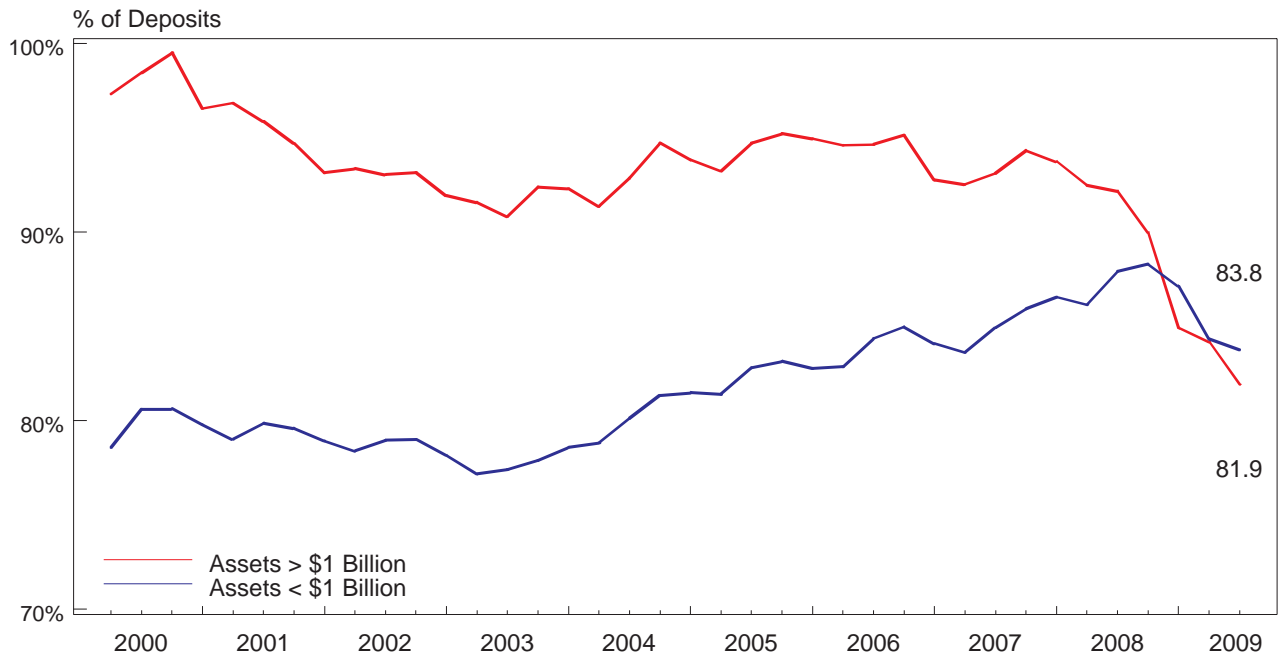
(\$ Billions)

	6/07	9/07	12/07	3/08	6/08	9/08	12/08	3/09	6/09
U.S. Government Obligations:									
U.S. Treasury	34	35	31	24	24	36	33	38	58
U.S. Agencies	12	11	6	6	6	6	9	10	11
Government Sponsored Enterprises	255	245	219	184	179	161	174	188	196
Mortgage Pass-through Securities	767	728	704	753	796	776	835	851	877
Collateralized Mortgage Obligations	469	490	532	529	526	486	464	462	440
State, County, Municipal Obligations	153	157	153	152	150	145	152	154	164
Asset Backed Securities	74	77	84	93	110	209	130	140	144
Other Debt Securities	189	218	195	183	200	185	211	318	405
Equity Securities	25	28	29	30	27	22	27	45	43
<b>Total Securities</b>	<b>\$1,977</b>	<b>\$1,989</b>	<b>\$1,954</b>	<b>\$1,953</b>	<b>\$2,017</b>	<b>\$2,025</b>	<b>\$2,035</b>	<b>\$2,206</b>	<b>\$2,337</b>

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

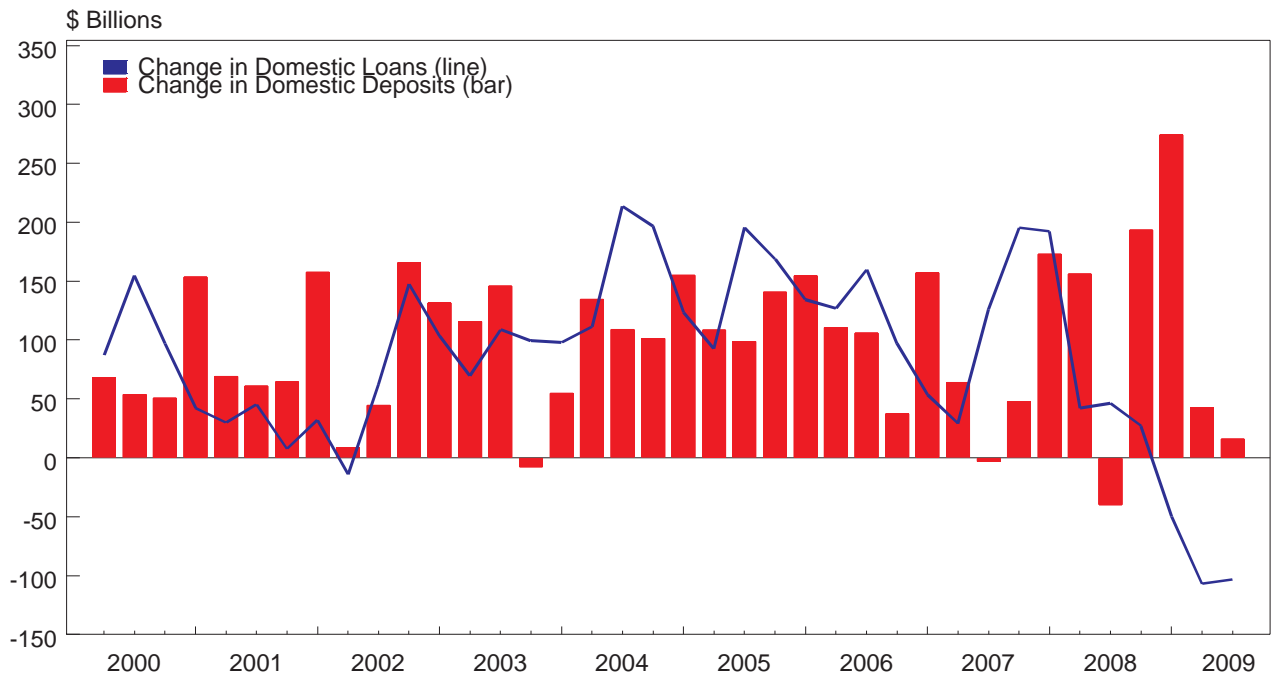
## Net Loans and Leases to Deposits (Domestic and Foreign)

2000 - 2009



## Quarterly Change in Domestic Loans vs Domestic Deposits

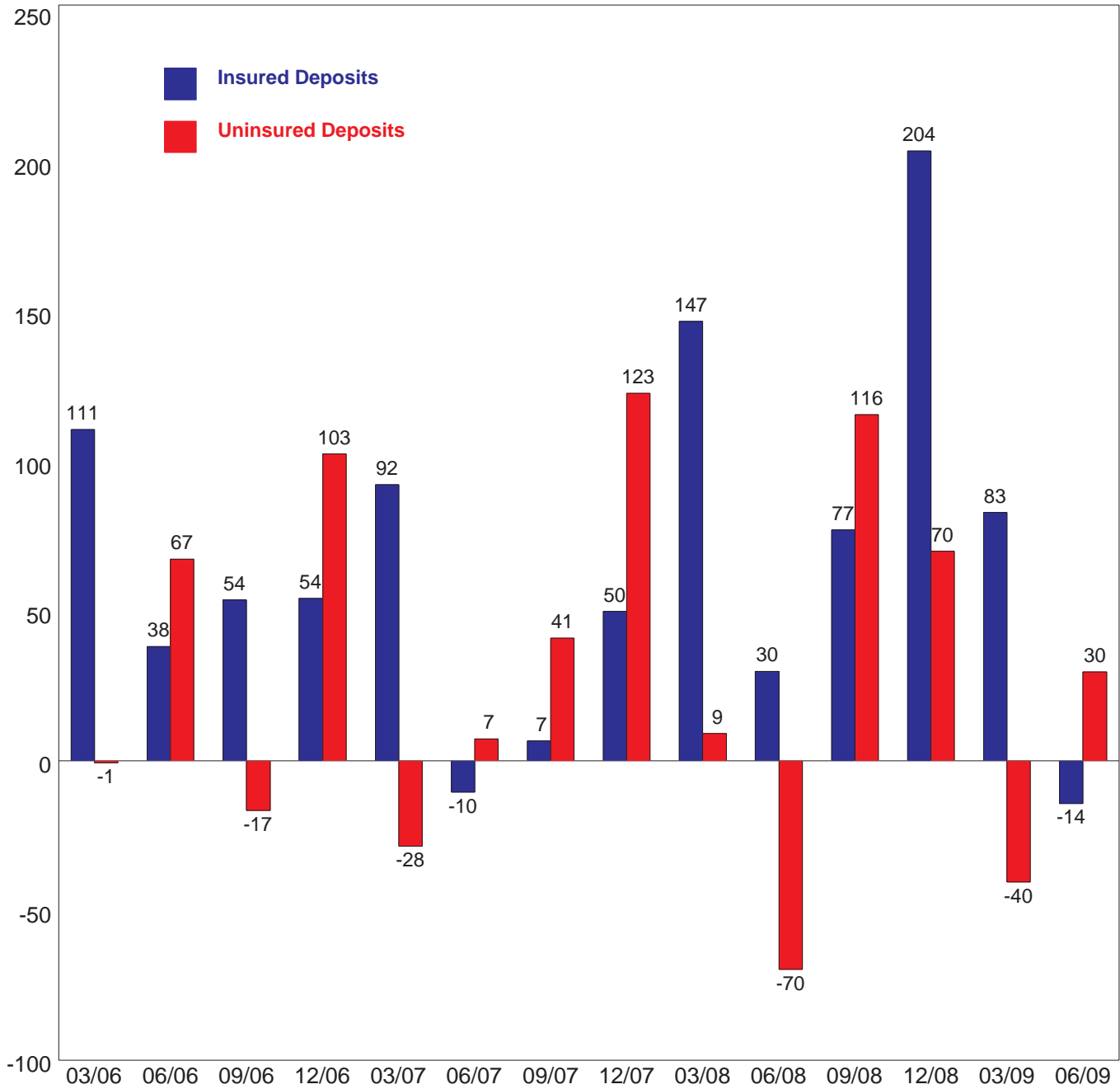
2000 - 2009



# Quarterly Change In Domestic Deposits

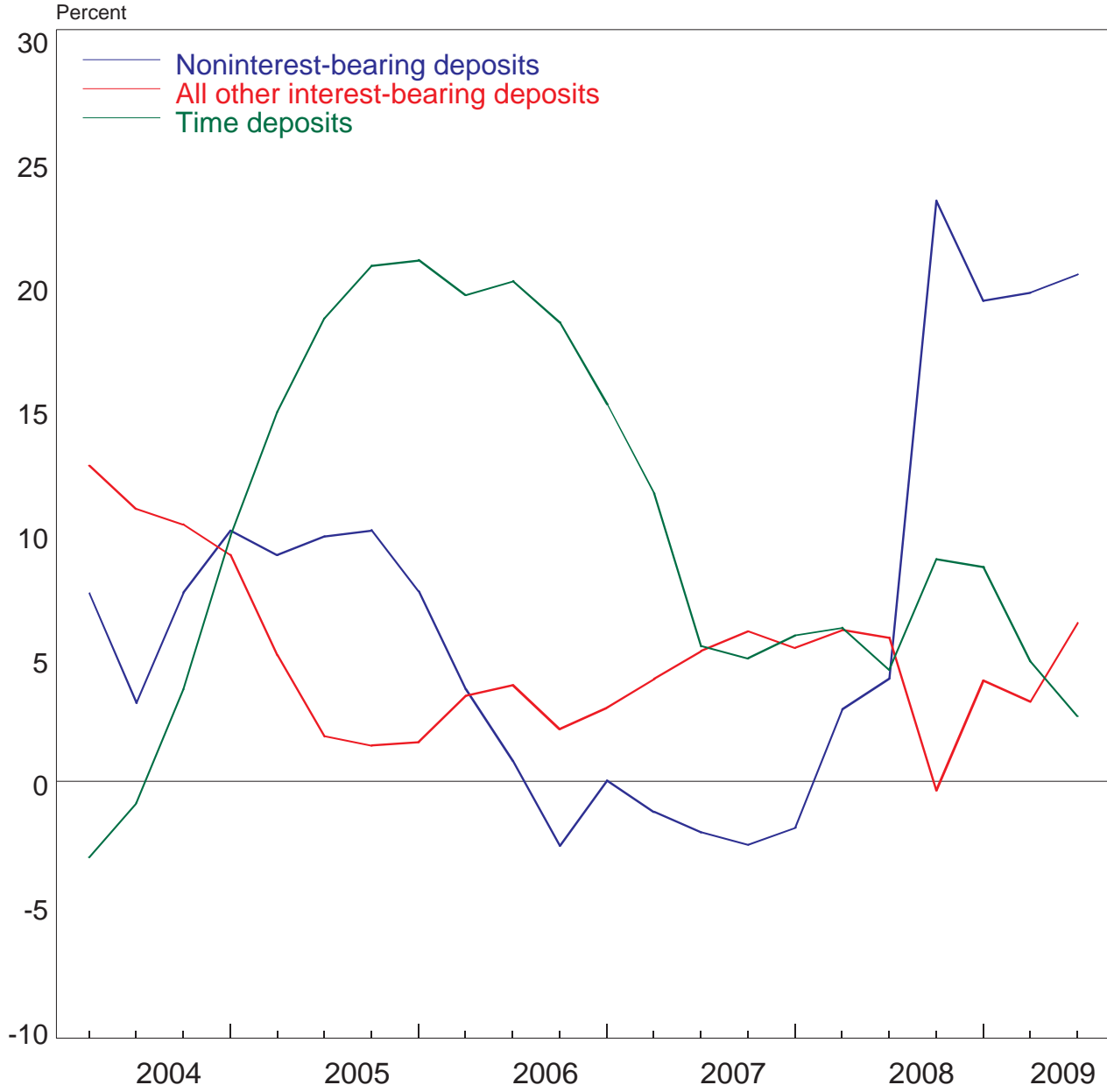
2006 - 2009

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

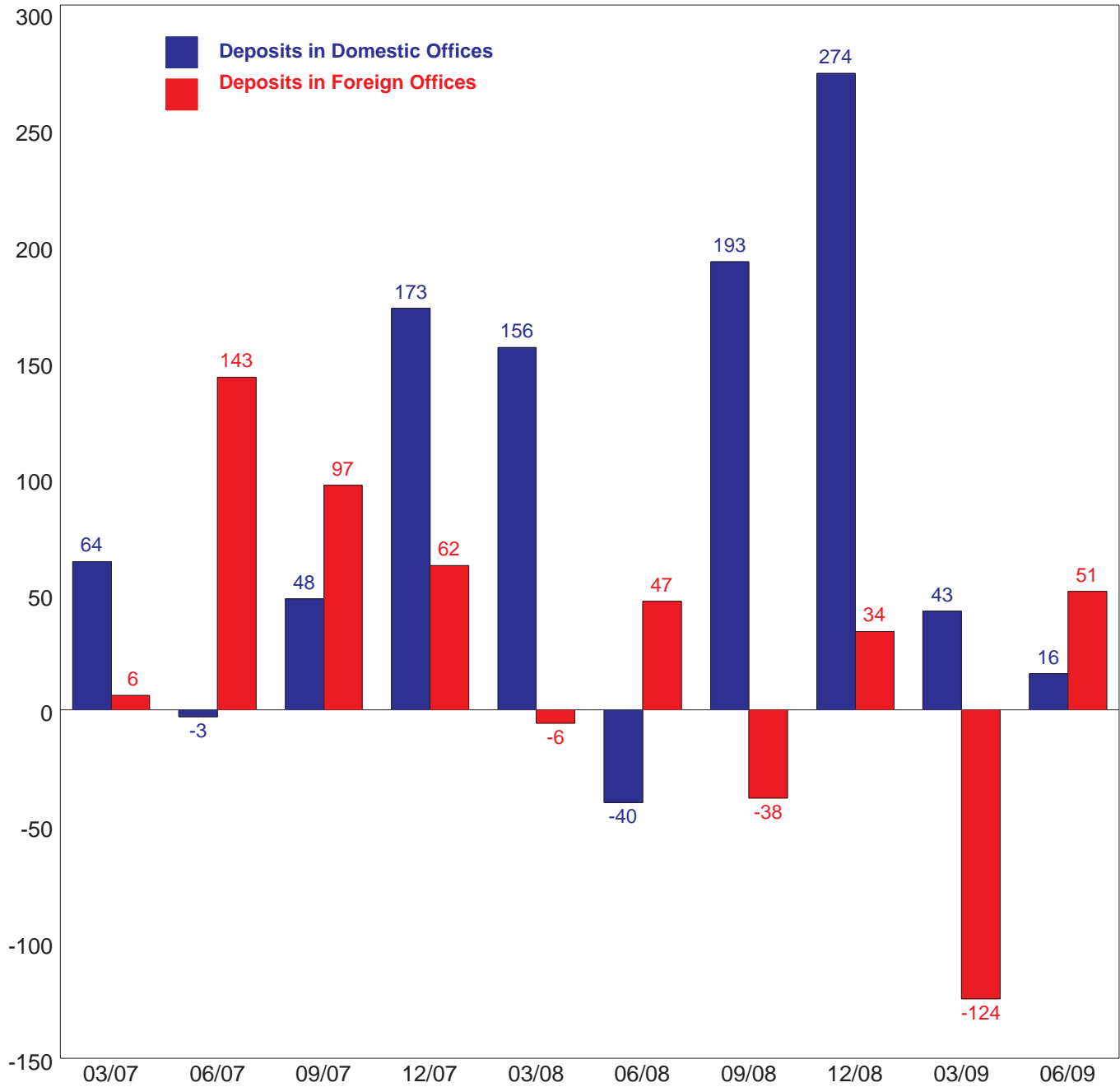
2004 - 2009



# Quarterly Change In Domestic and Foreign Deposits

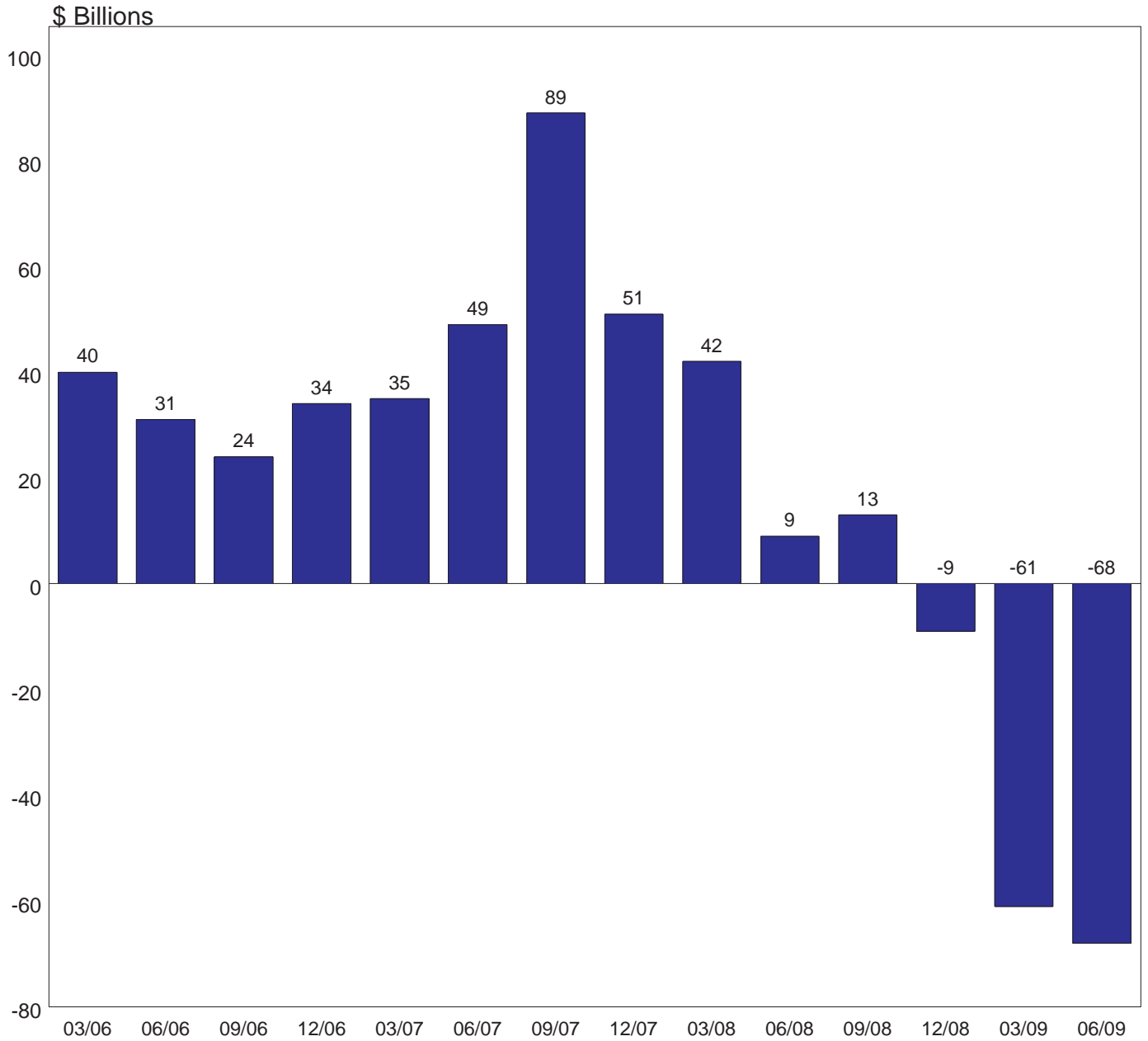
2007 - 2009

\$ Billions



# Quarterly Change in C&I Loans

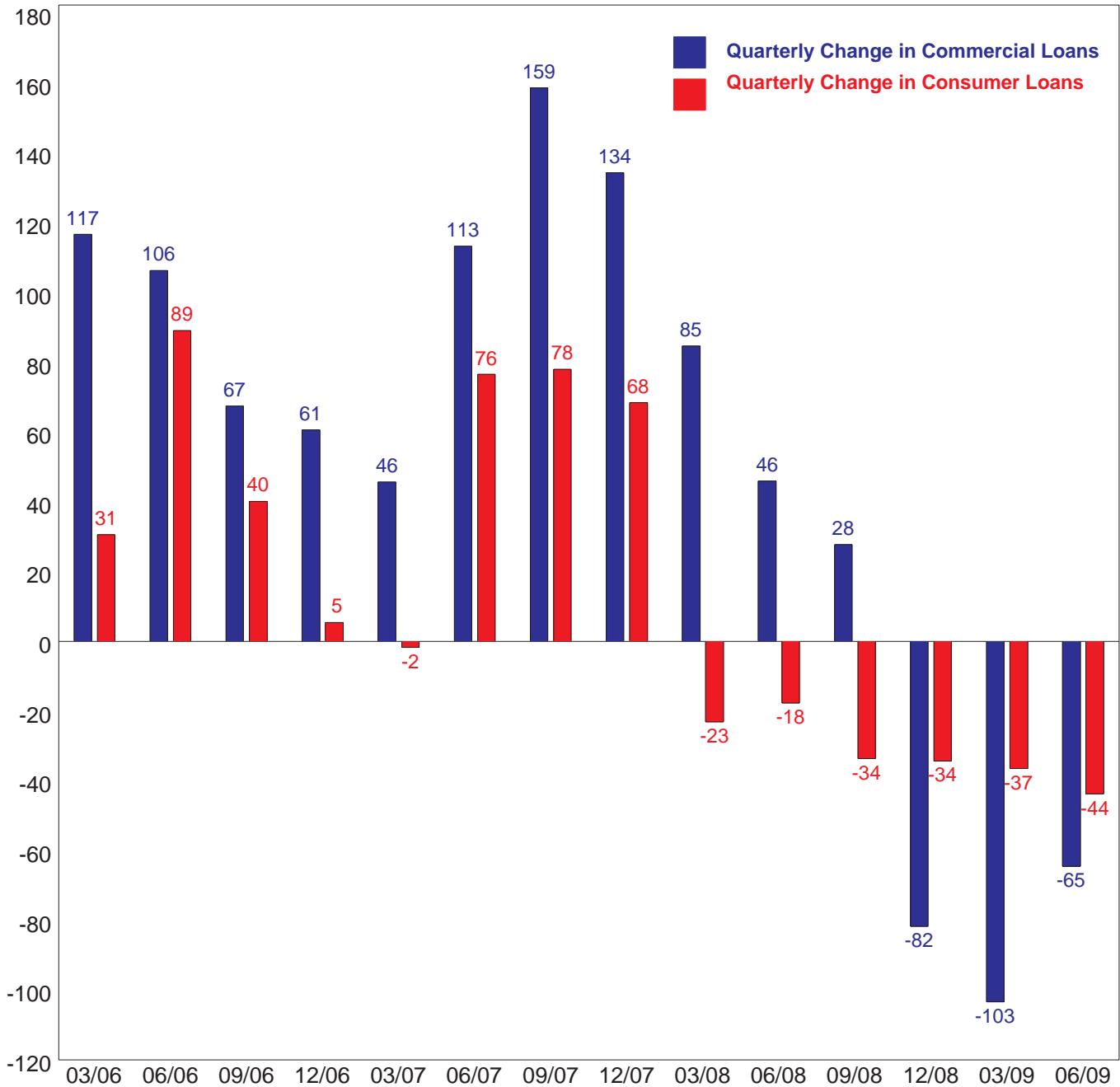
2006-2009



# Quarterly Change in Commercial and Consumer Loans

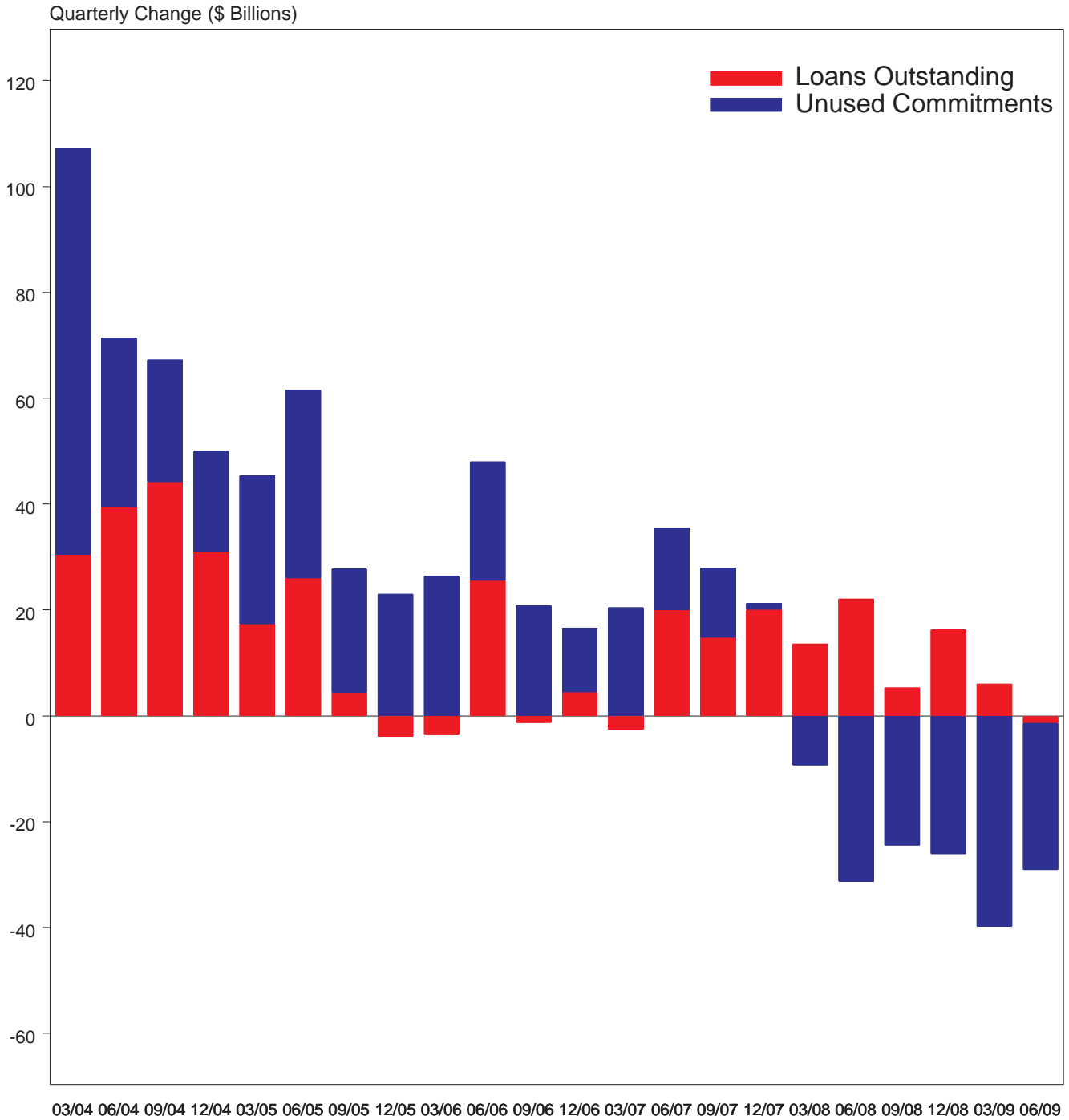
2006 - 2009

\$ Billions



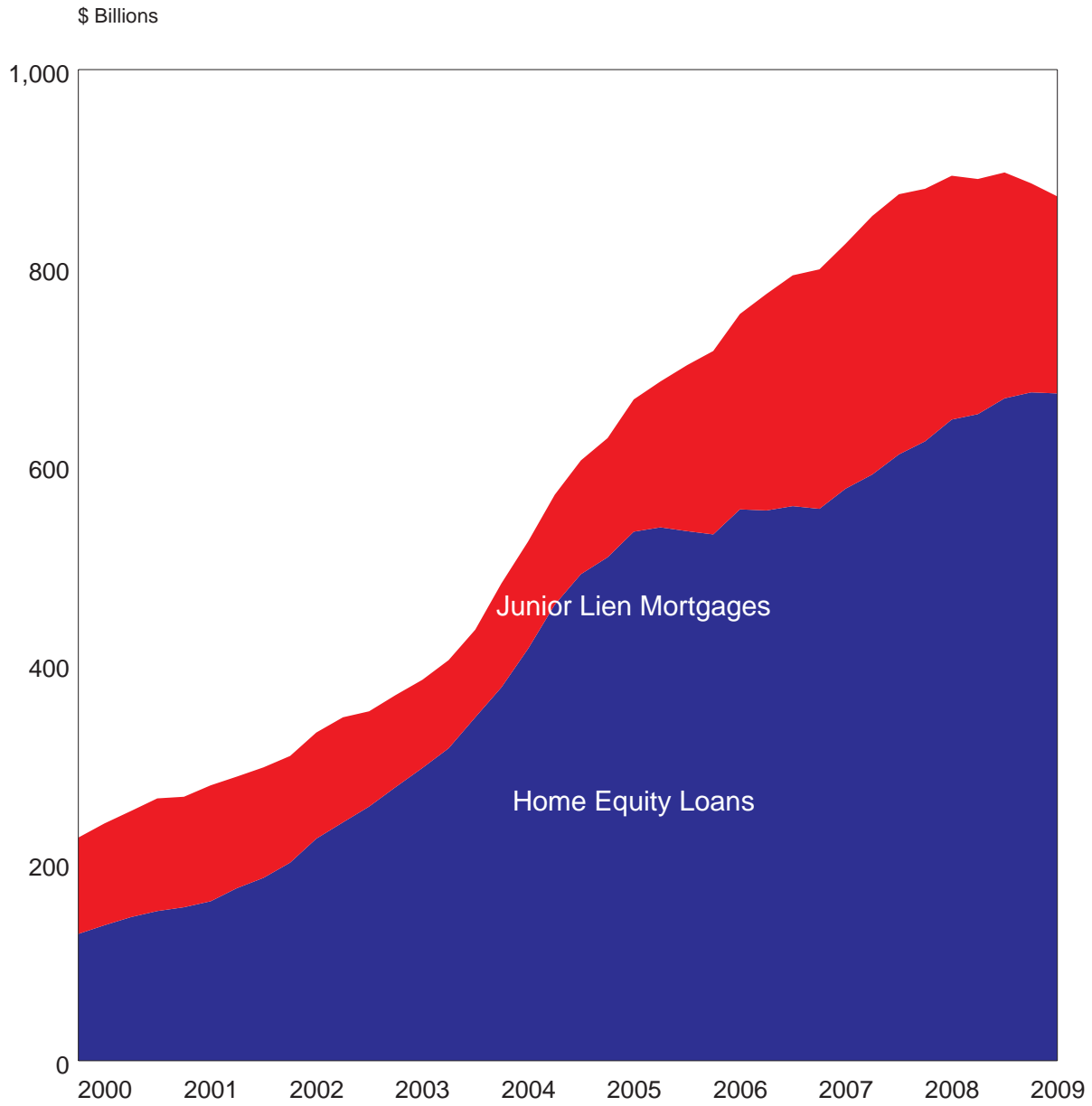
# Quarterly Change in Home Equity Loans

## 2004-2009



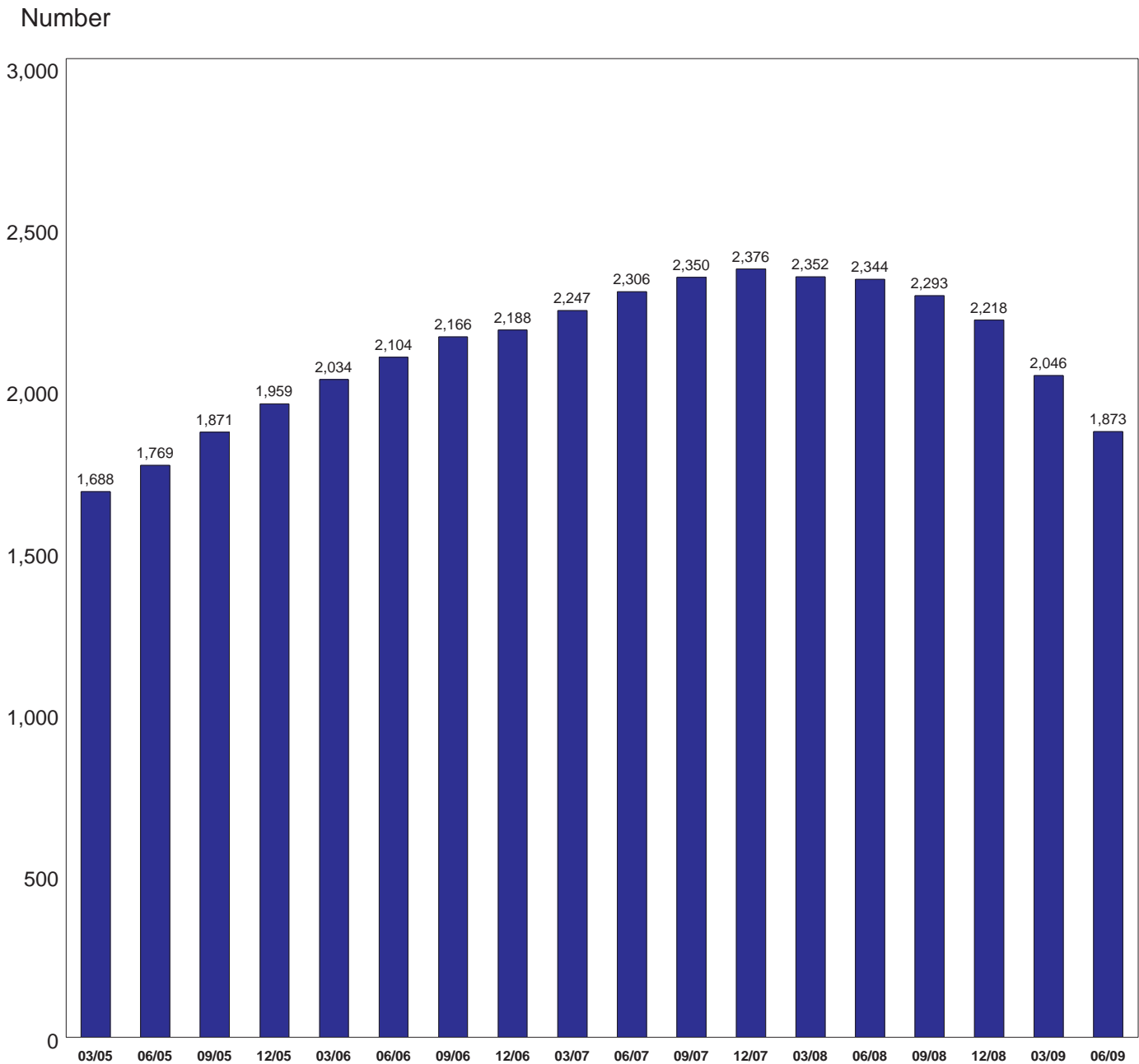


# Home Equity and Junior Lien Loans 2000 - 2009



# Number of Institutions with Construction Loan Concentrations (Construction Loans Exceed Total Capital)

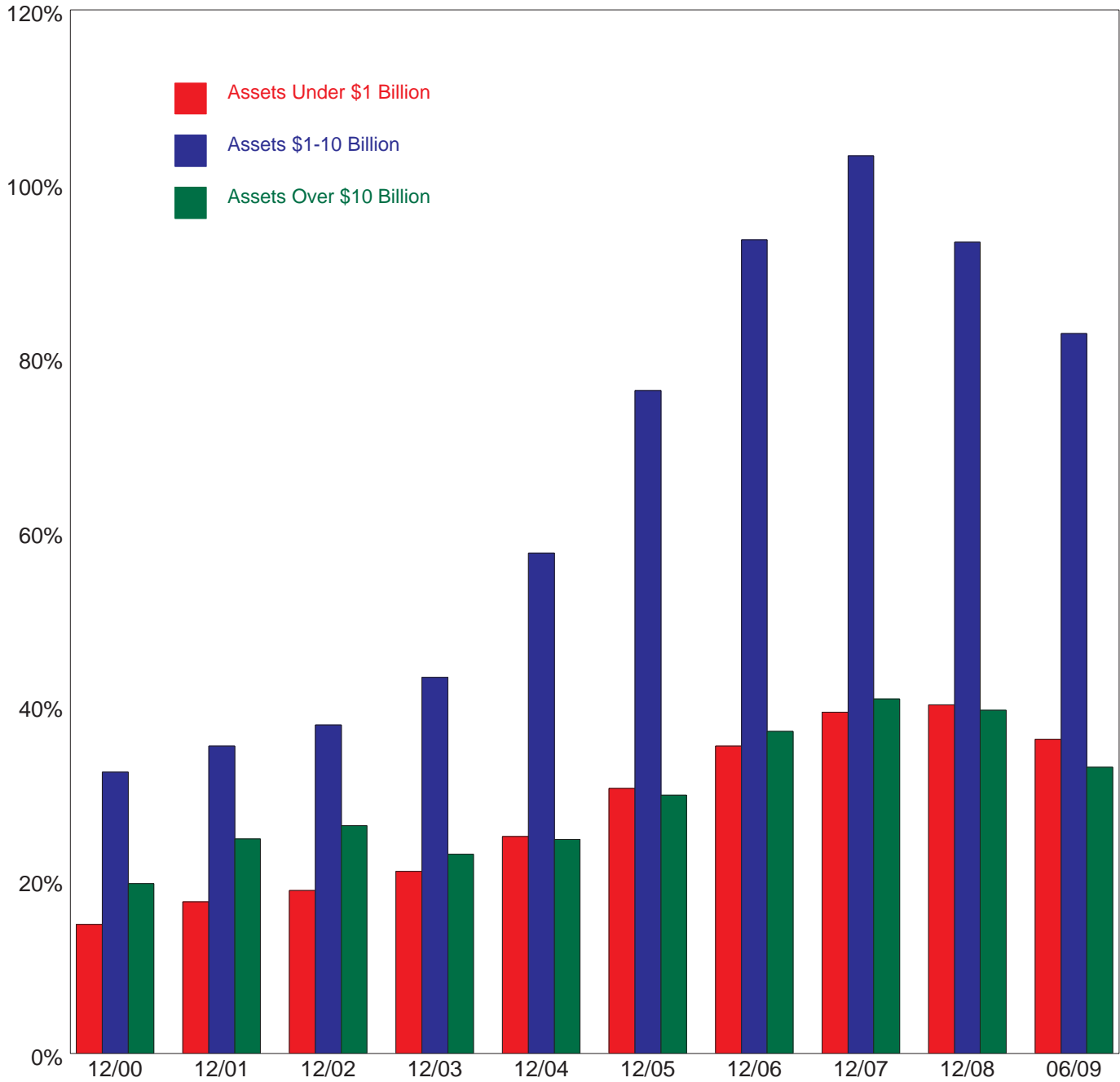
2005-2009



# Median Construction and Development Loan Concentrations

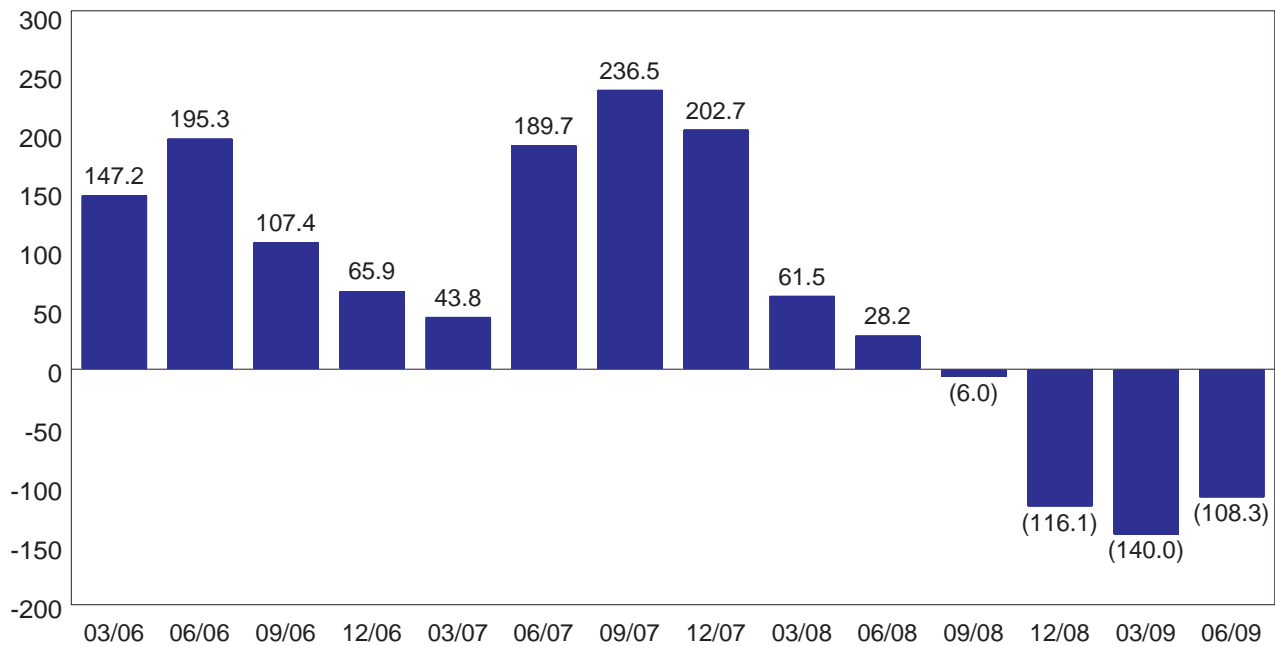
2000 - 2009

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



## Quarterly Change in Reported Loans Outstanding

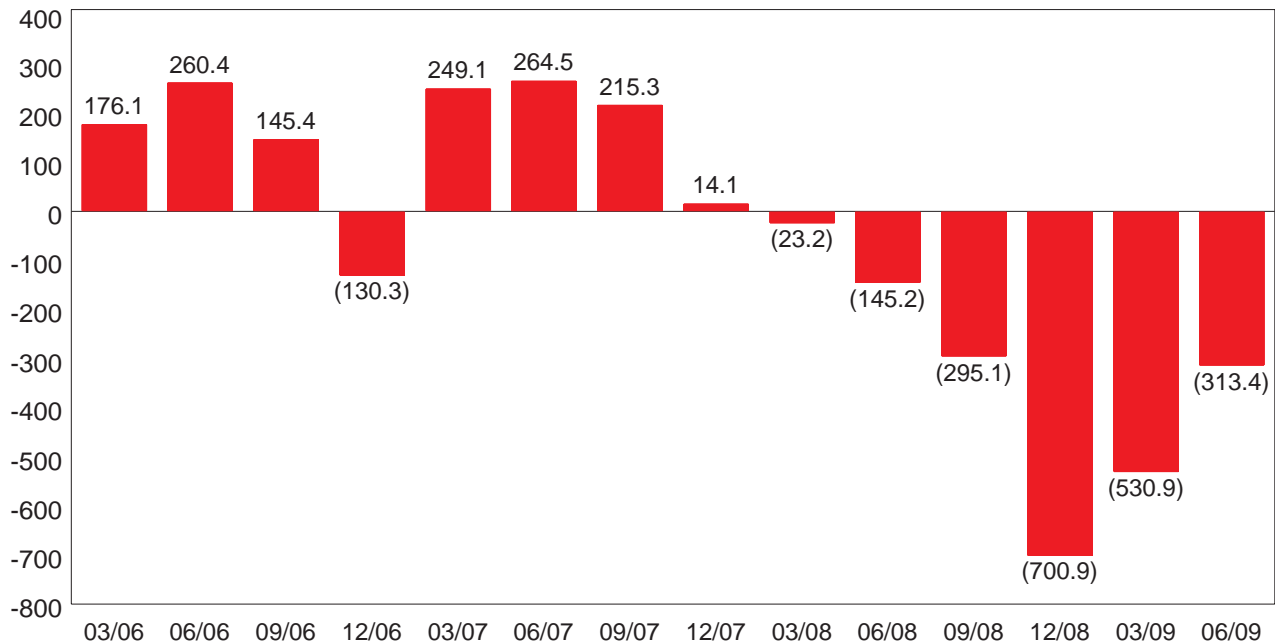
(\$ Billions)



In the second quarter of 2009, real estate loans decreased by \$49 billion, commercial and industrial loans decreased by \$68 billion, and consumer loans decreased by \$9 billion.

## Quarterly Change in Unused Loan Commitments

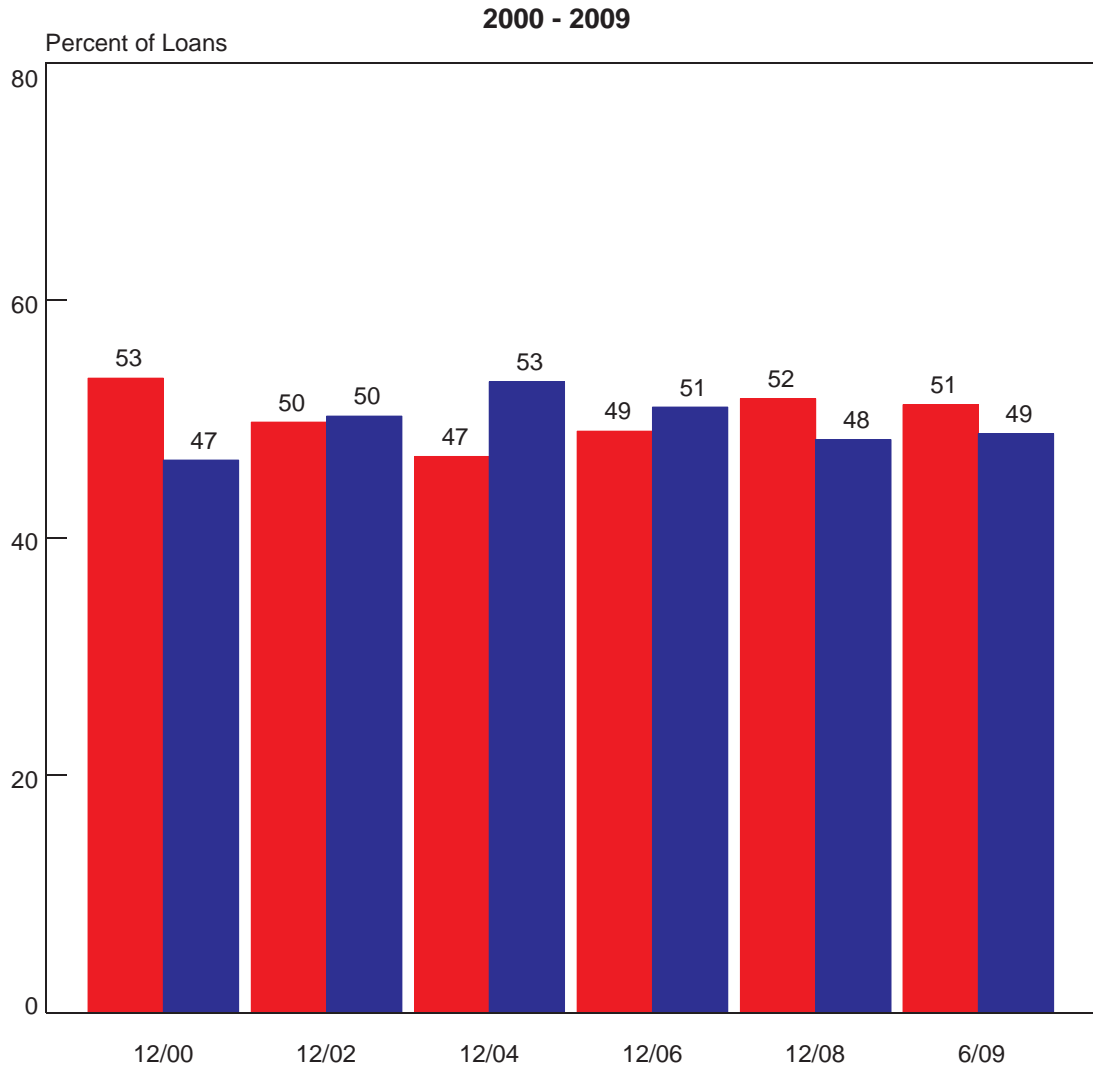
(\$ Billions)



In the second quarter of 2009, unused 1-4 residential loan commitments decreased by \$37 billion, unused home equity line commitments decreased by \$28 billion, unused credit card commitments decreased by \$164 billion, unused commercial real estate commitments decreased by \$29 billion, and other unused commitments decreased by \$20 billion.

## Credit Risk Diversification

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



**Loans (\$ Billions):**

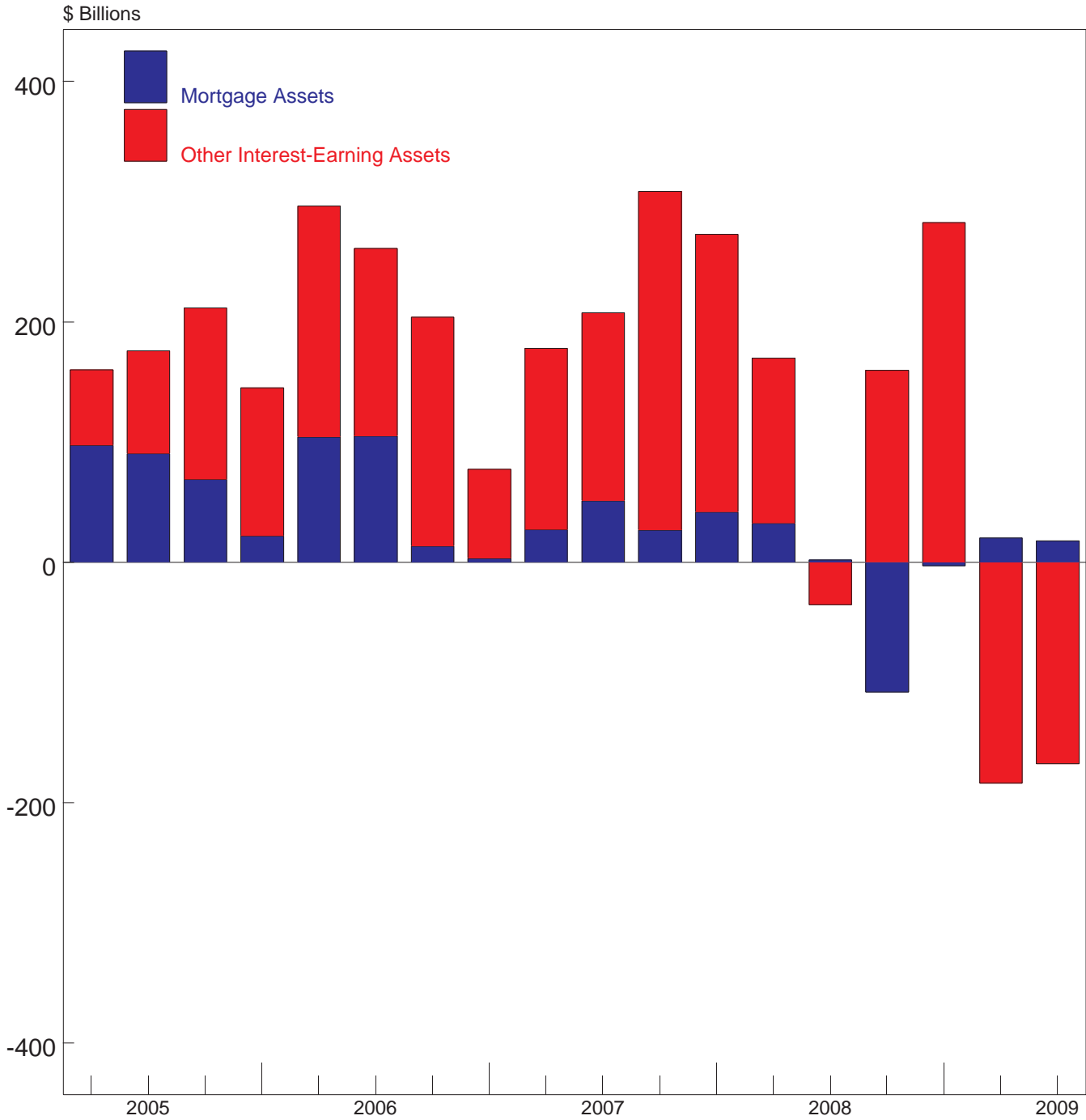
■ Commercial Borrowers	\$2,484	\$2,515	\$2,869	\$3,546	\$4,074	\$3,906
■ Consumer Loans	2,163	2,542	3,255	3,690	3,802	3,722

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

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

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

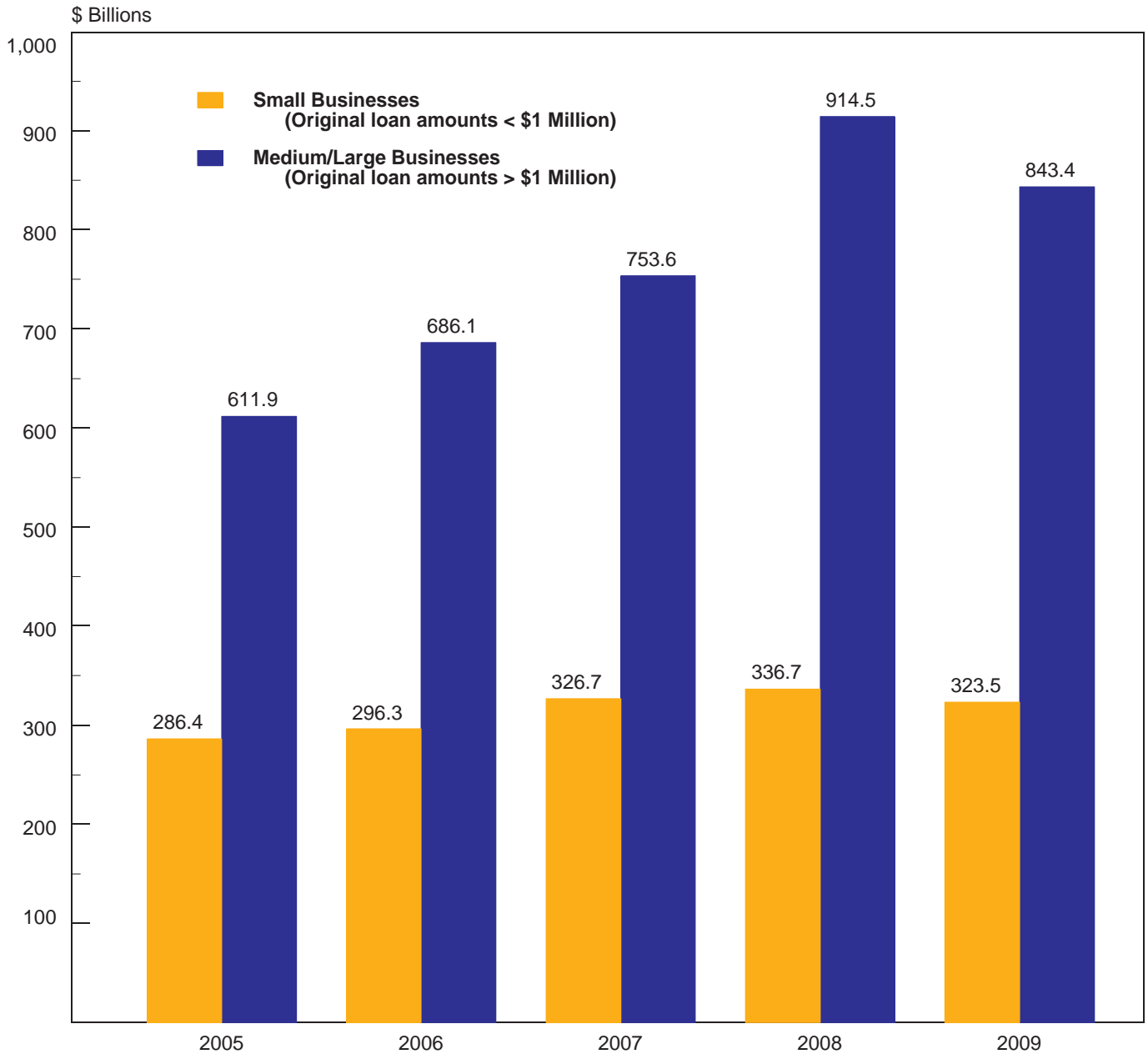
2005 - 2009



# Commercial and Industrial Loans to Small Businesses

2005-2009

As of June 30

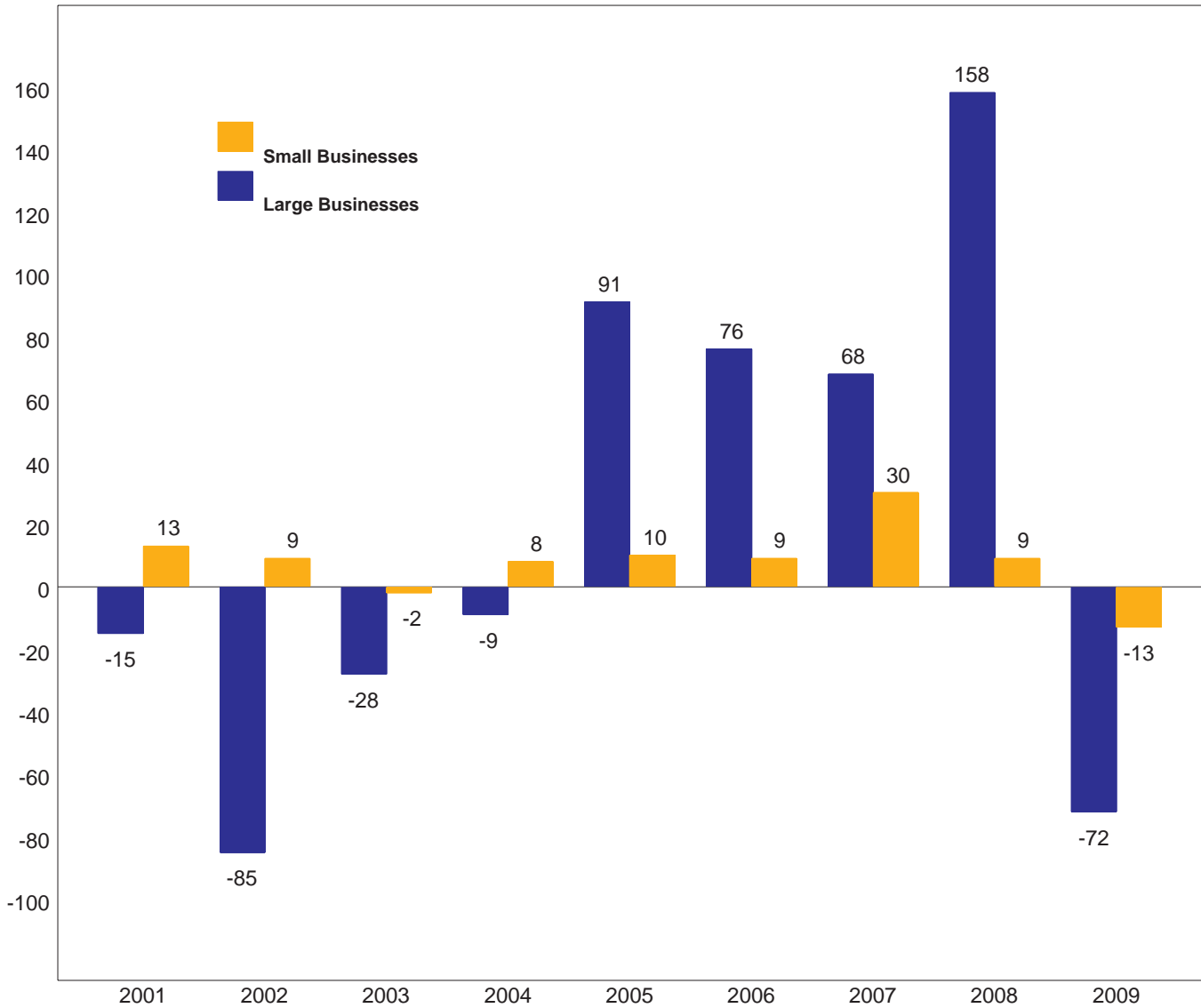


# Annual Change in C&I Loans to Large and Small Businesses

2001 - 2009

As of June 30

\$ Billions

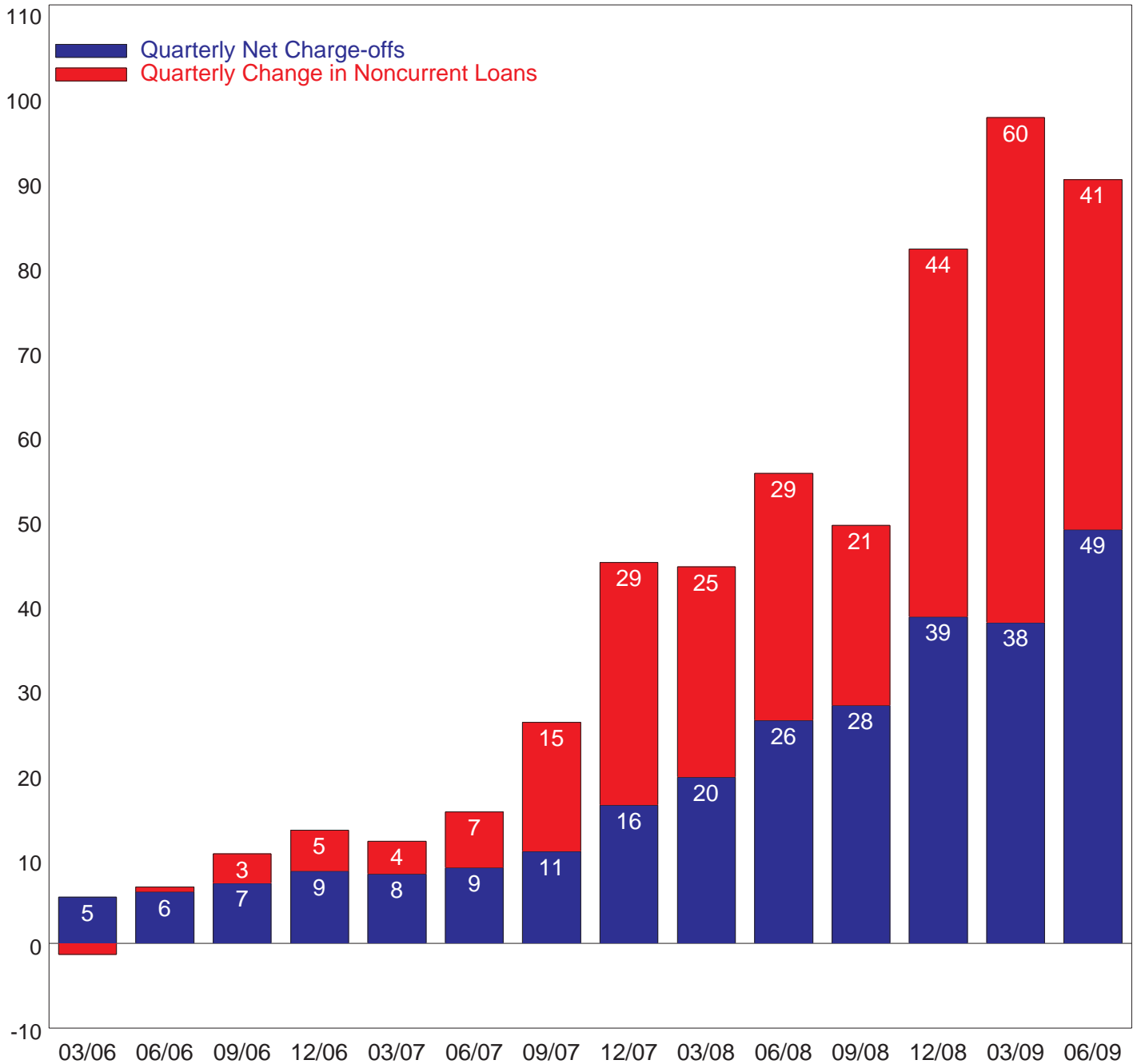




# Quarterly Net Charge Offs and Change in Noncurrent Loans

2006 - 2009

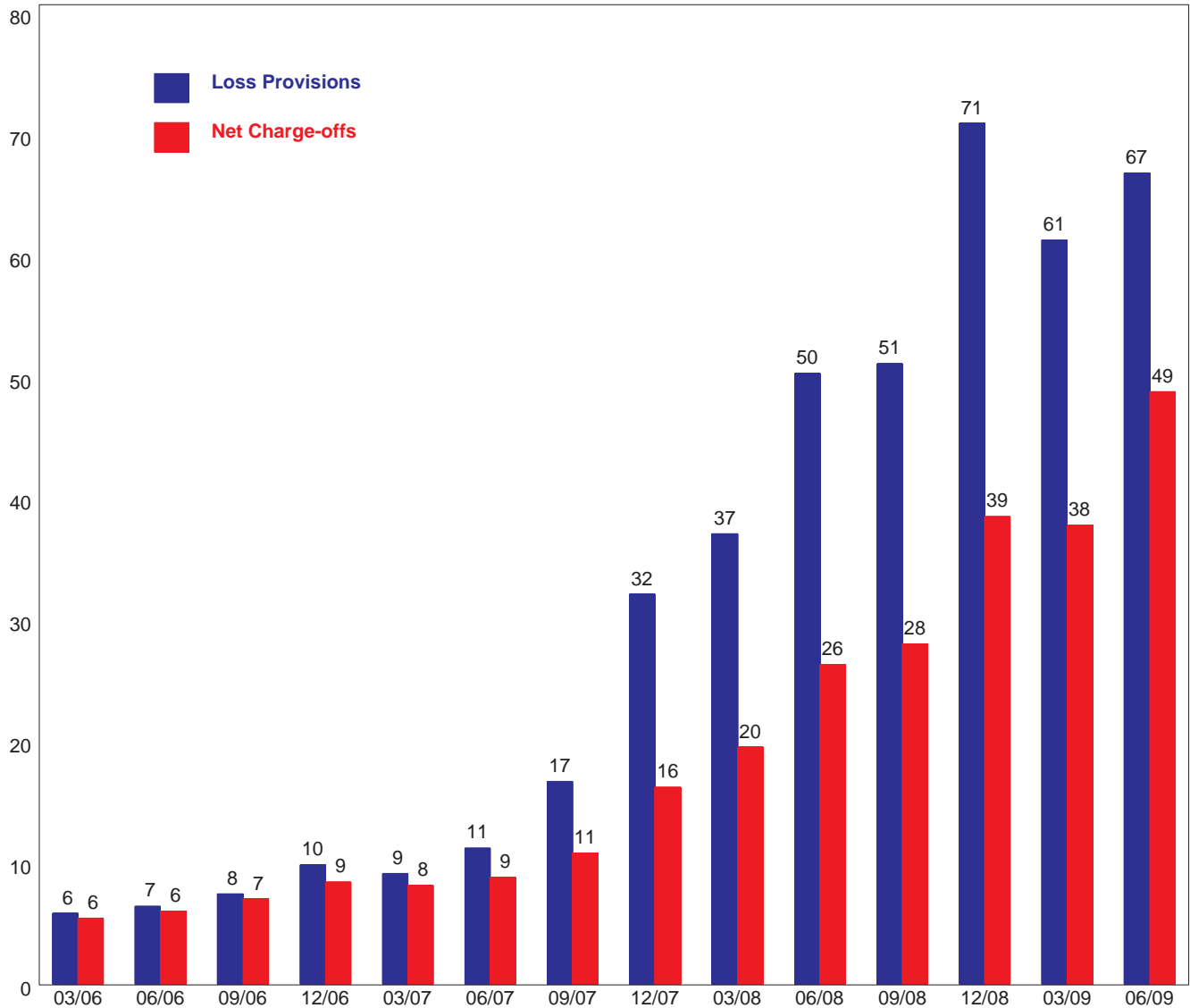
\$ Billions



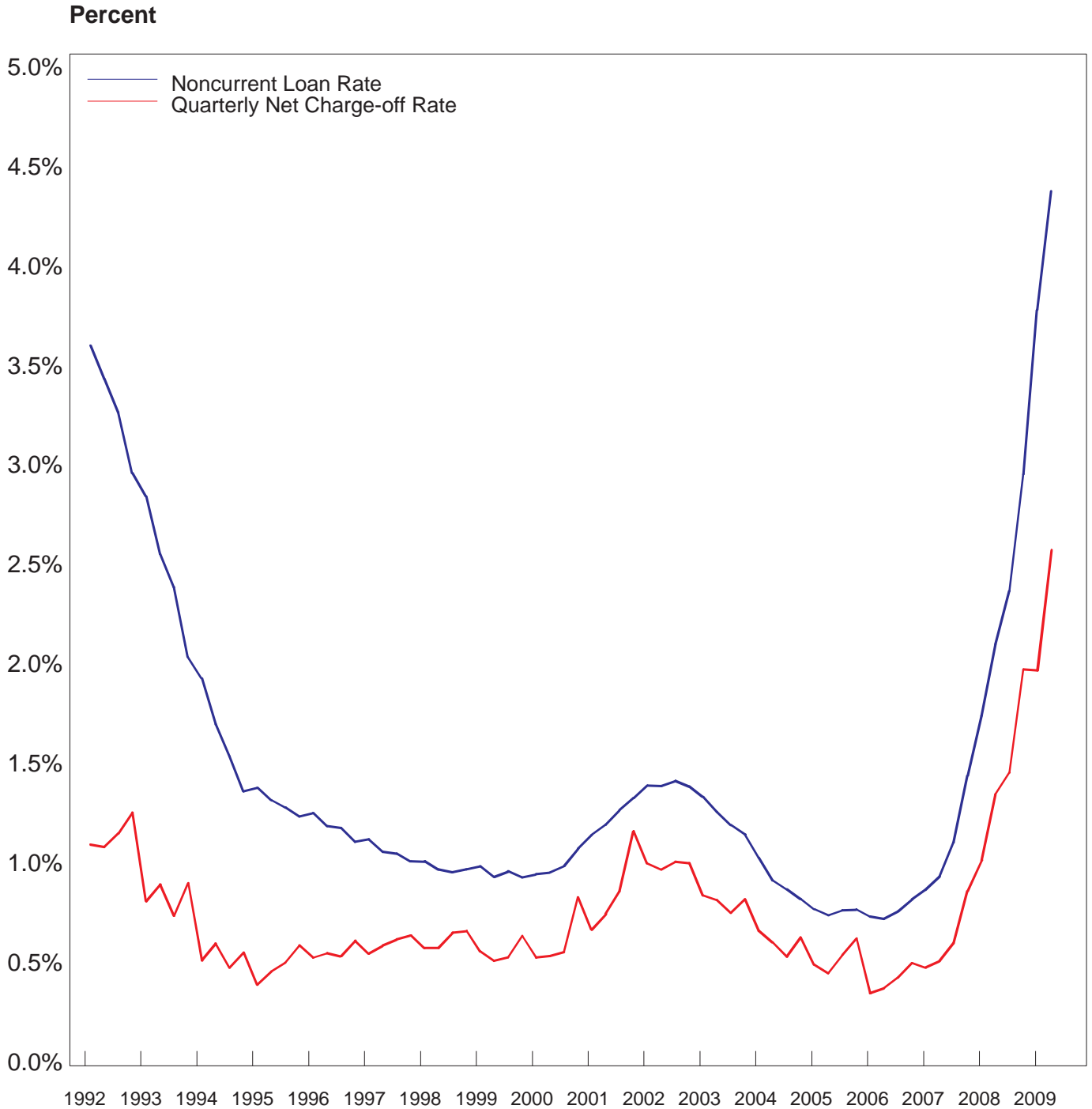
# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2006 - 2009

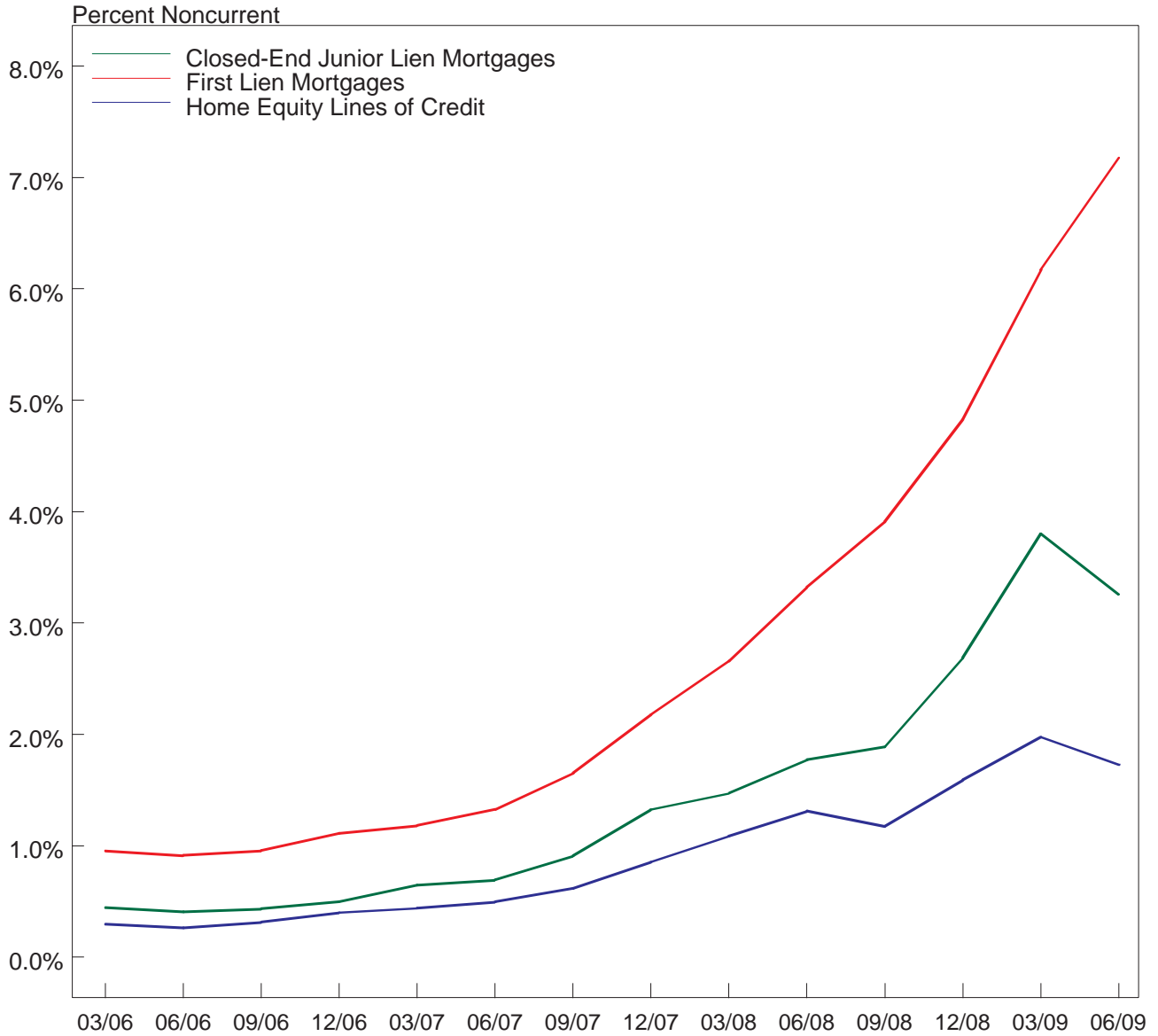
\$ Billions



## Noncurrent Loan and Quarterly Net Charge Off Rates 1992-2009

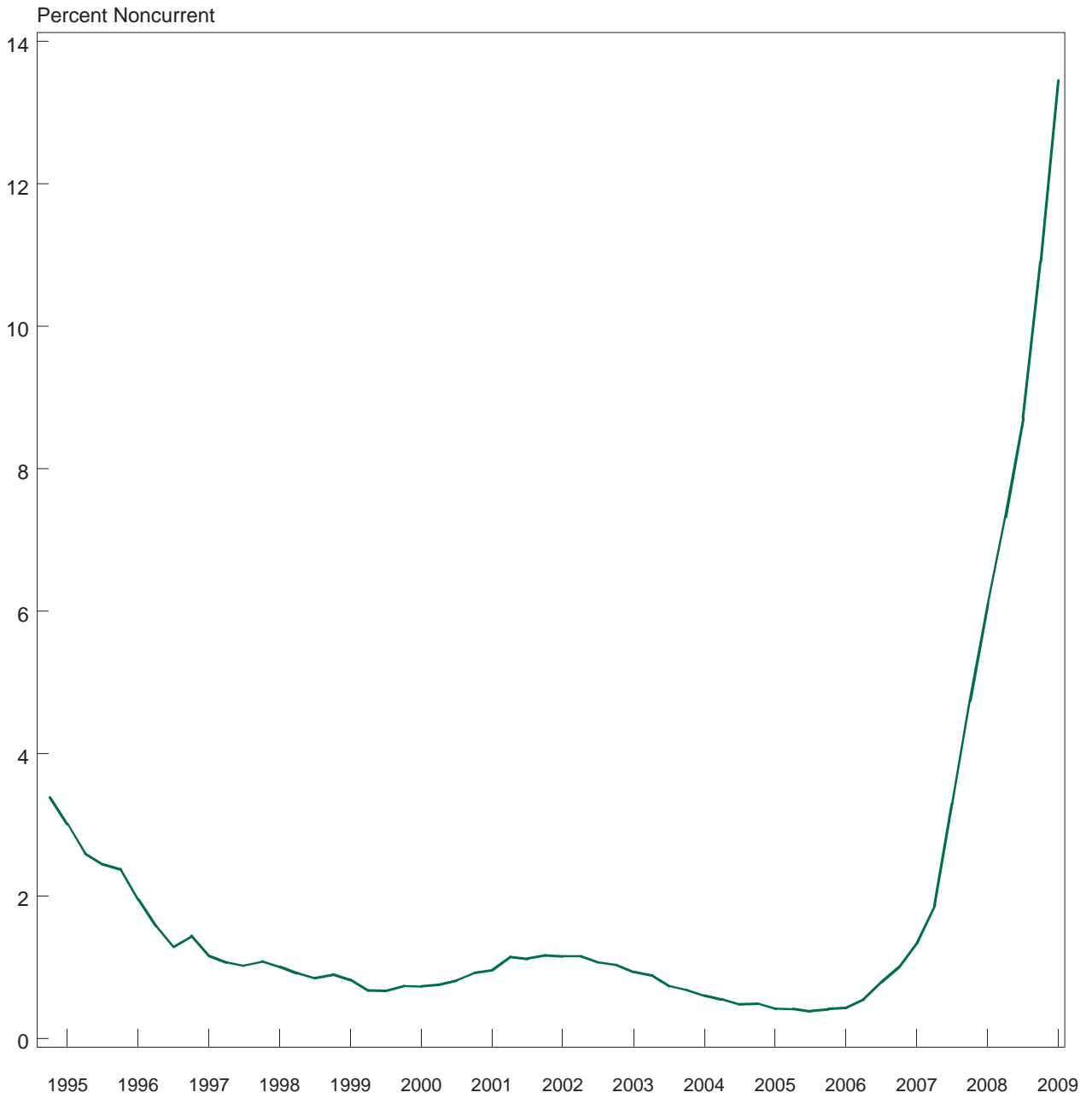


## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2006 to 2009



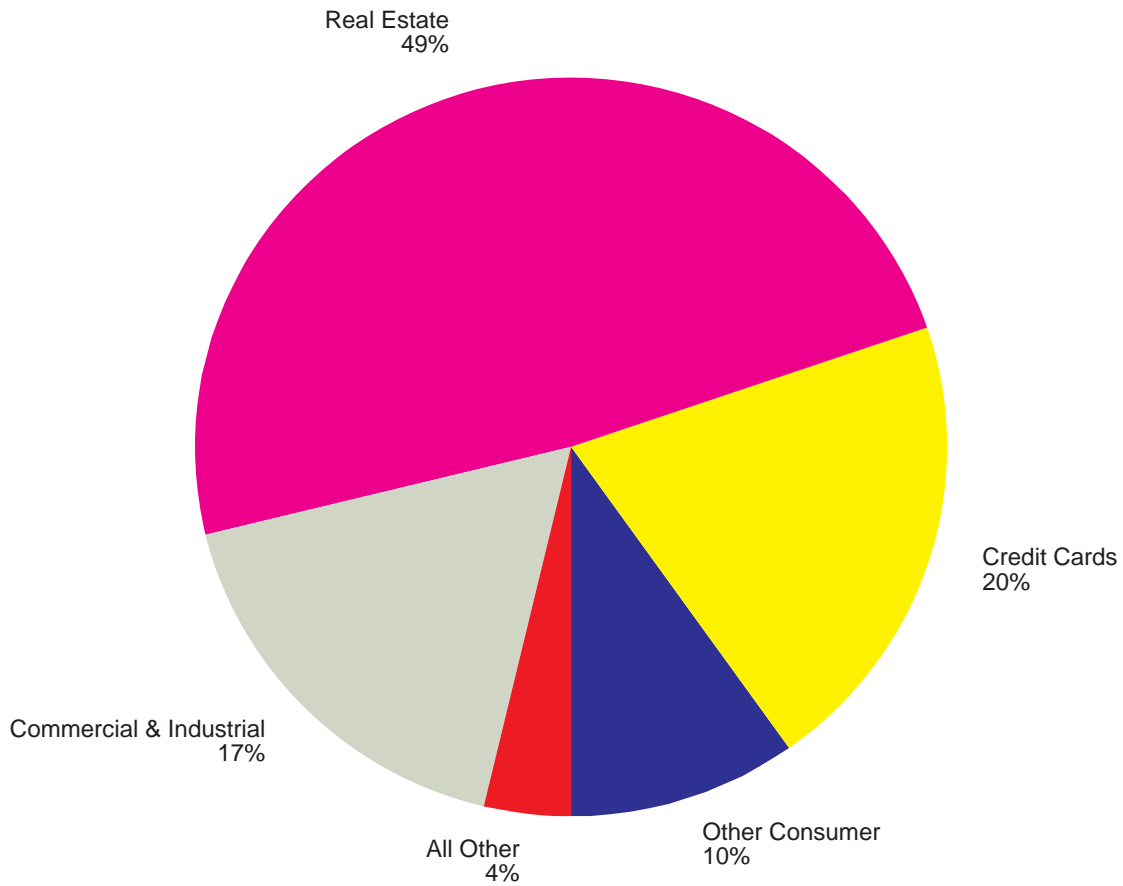
# Noncurrent Rate on Real Estate Construction and Development Loans

1995-2009



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

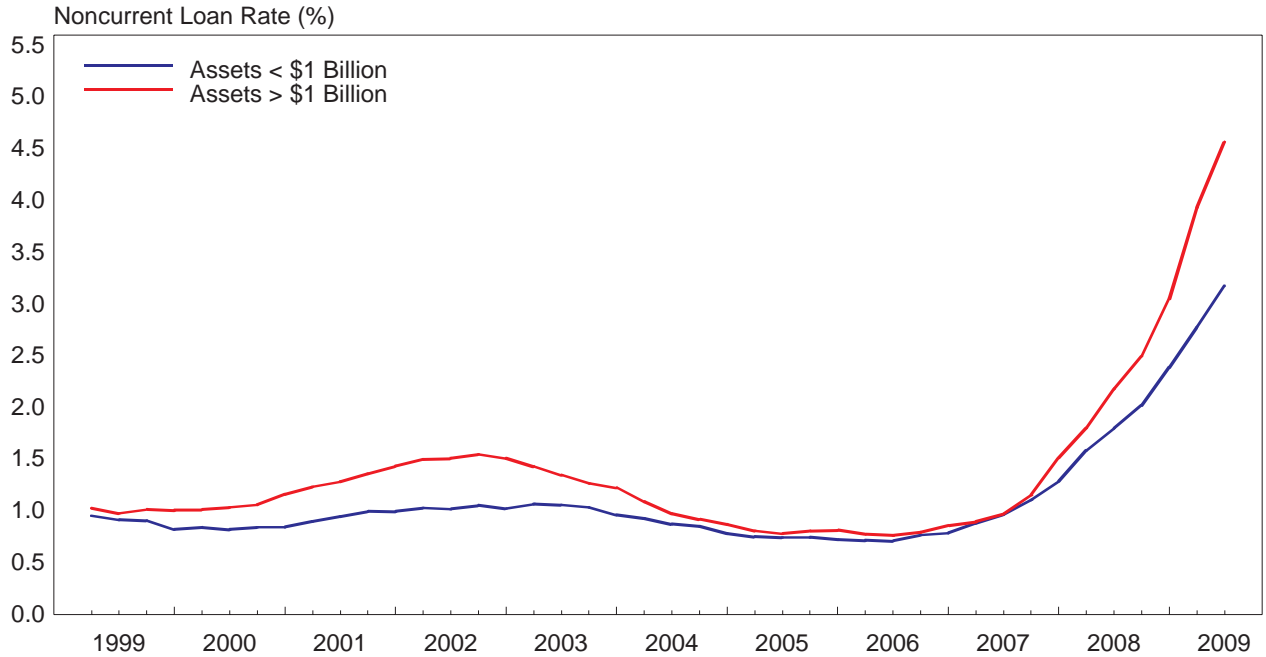
Second Quarter, 2009



## Noncurrent Loan Rates

### By Asset Size

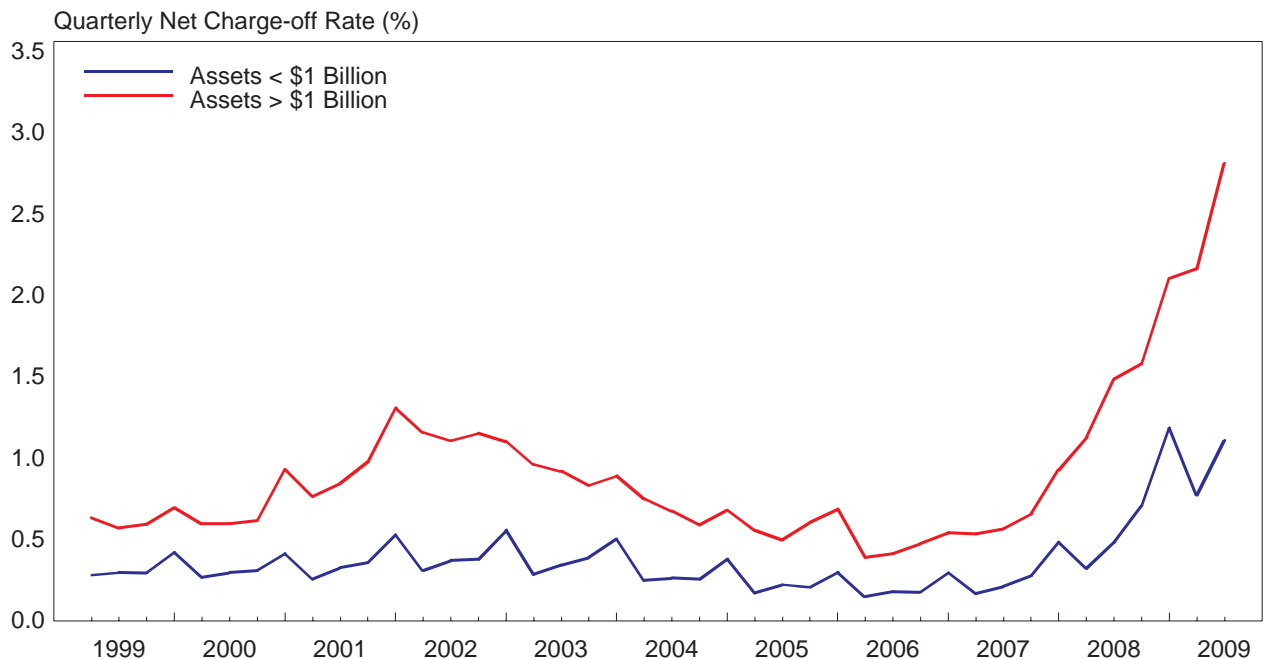
1999 - 2009



## Quarterly Net Charge-off Rates

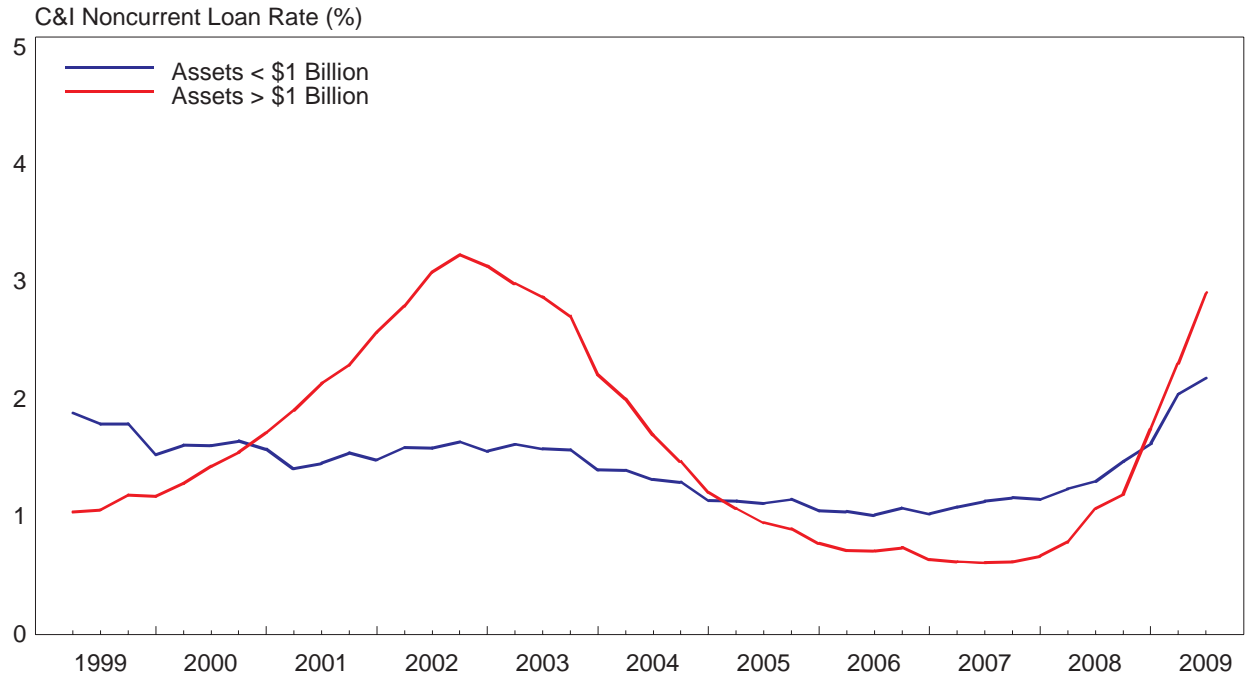
### By Asset Size, Annualized

1999 - 2009



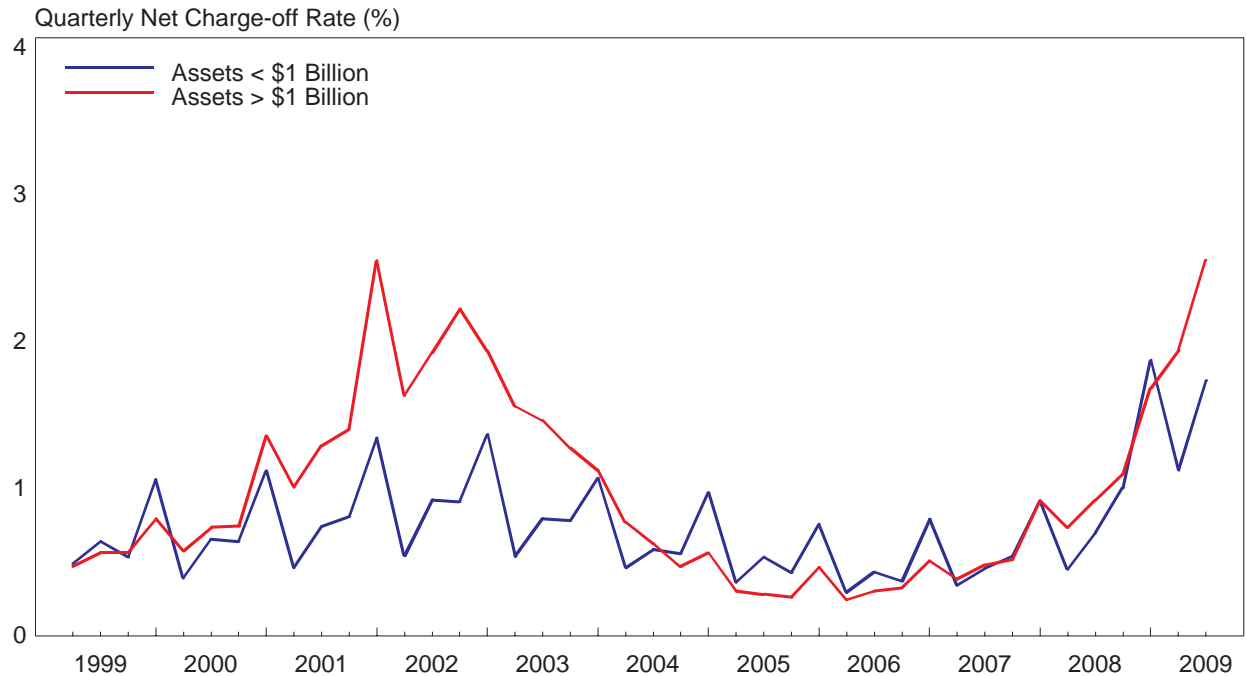
## Noncurrent C & I Loan Rates By Asset Size

1999 - 2009



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

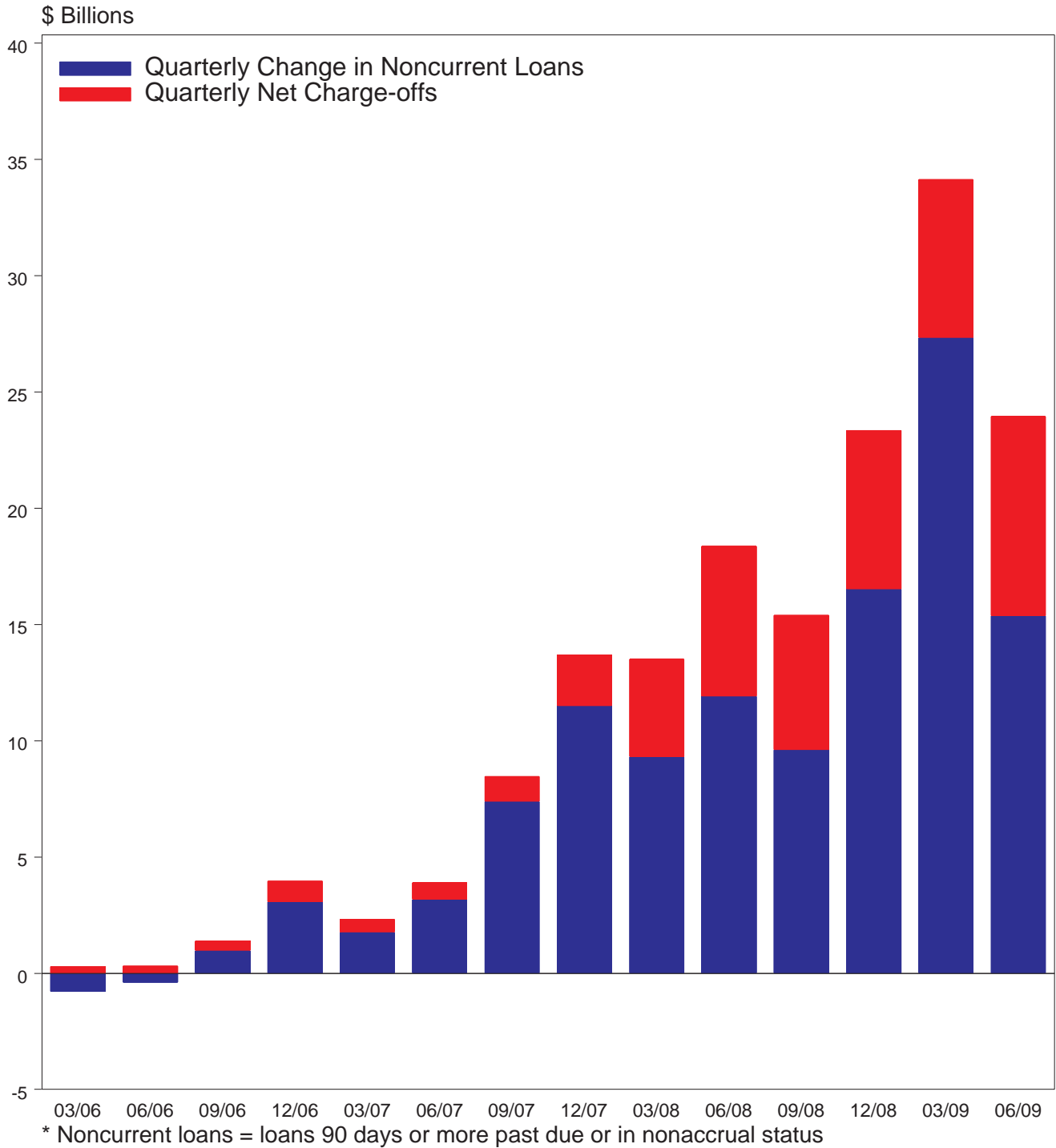
1999 - 2009





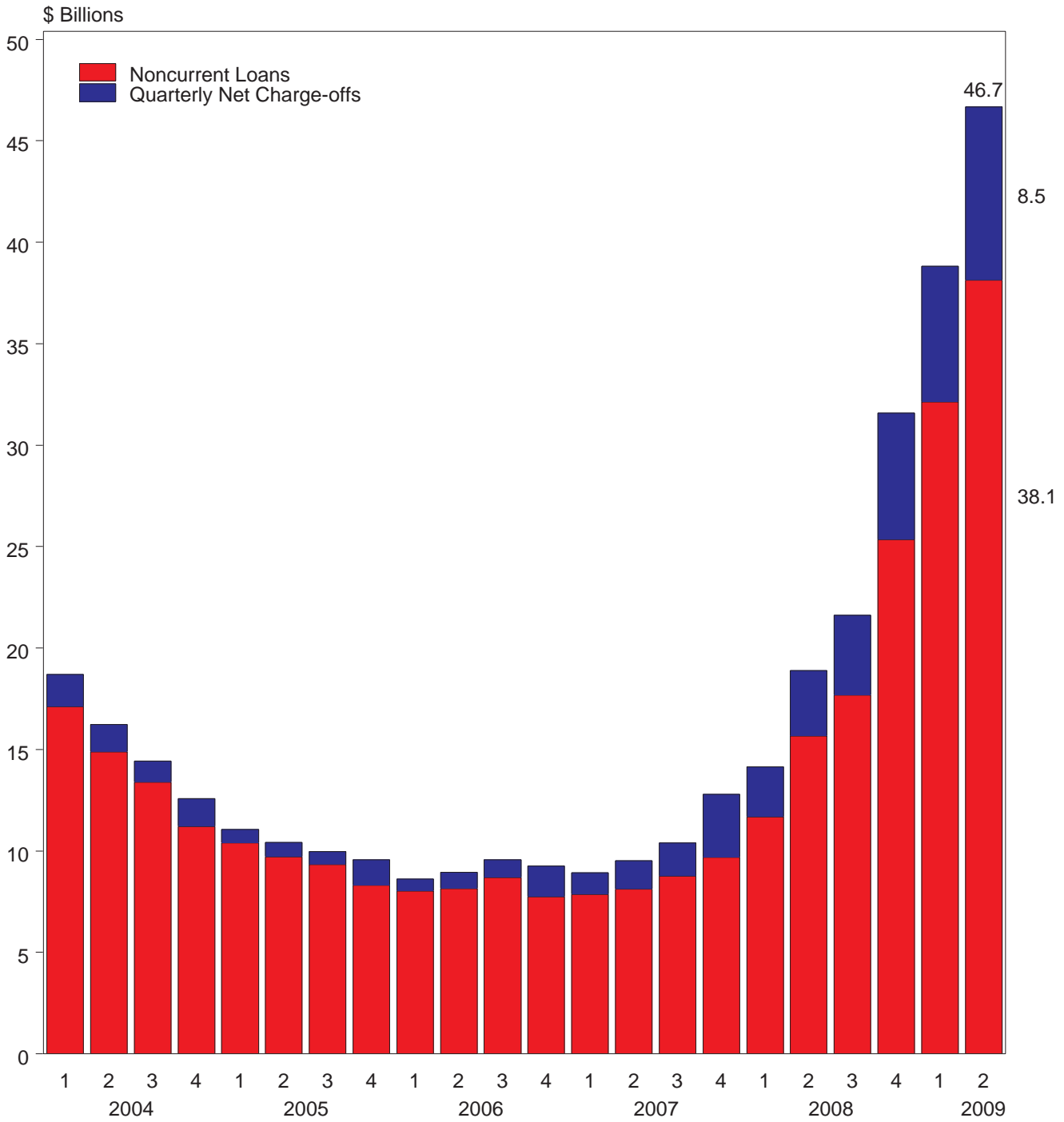
# Credit Quality of Residential Mortgage Loans\*

## 2006 to 2009



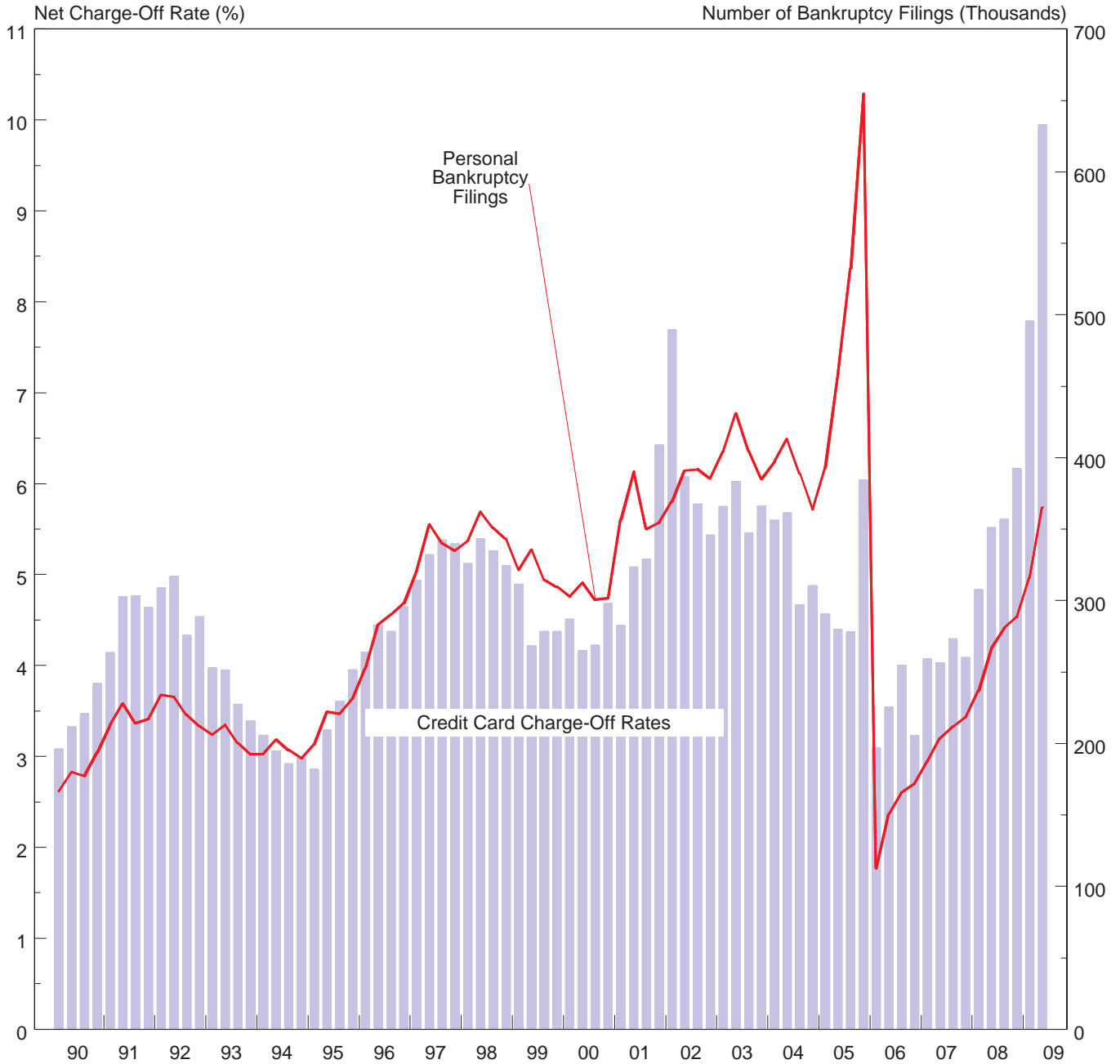
# Credit Quality of C & I Loans

2004-2009



# Credit Card Loss Rates and Personal Bankruptcy Filings

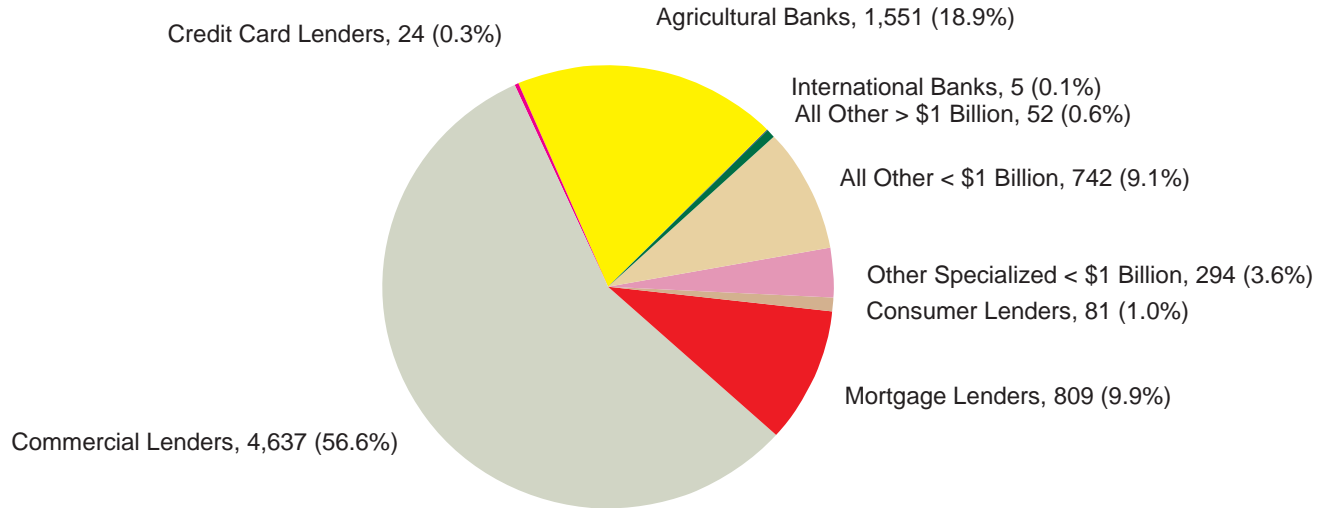
## 1990-2009



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

June 30, 2009

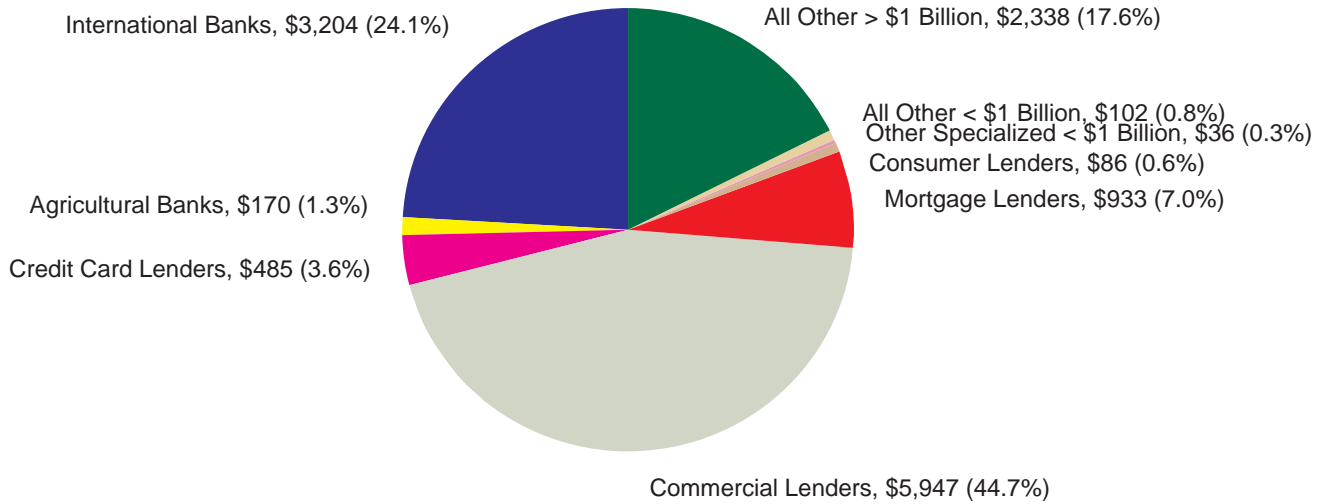


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/09</b>	5	1,551	24	4,637	809	81	294	742	52
<b>12/08</b>	5	1,559	26	4,753	839	91	280	708	44
<b>12/07</b>	5	1,592	27	4,773	784	109	373	815	56
<b>12/06</b>	4	1,634	26	4,713	817	123	411	895	57
<b>12/05</b>	4	1,685	33	4,617	887	125	425	995	62
<b>12/04</b>	5	1,731	34	4,423	990	132	466	1,120	75
<b>12/03</b>	6	1,767	36	4,254	1,033	157	529	1,308	91
<b>12/02</b>	5	1,823	40	4,070	1,107	196	488	1,525	100
<b>12/01</b>	5	1,875	56	3,967	1,242	228	477	1,663	101
<b>12/00</b>	7	1,977	56	3,954	1,266	288	512	1,755	89
<b>12/99</b>	8	2,113	64	3,784	1,356	304	562	1,942	89
<b>12/98</b>	11	2,279	69	3,372	1,452	273	652	2,264	92
<b>12/97</b>	11	2,377	74	3,437	1,615	338	611	2,365	95
<b>12/96</b>	11	2,476	81	3,484	1,732	354	688	2,529	99
<b>12/95</b>	11	2,645	73	3,322	1,825	370	797	2,805	123
<b>12/94</b>	11	2,837	72	3,394	2,029	379	916	2,836	132
<b>12/93</b>	11	2,951	63	3,305	2,153	323	1,224	3,109	145
<b>12/92</b>	11	3,021	68	3,342	2,327	319	1,388	3,315	143
<b>12/91</b>	10	3,120	73	3,668	2,395	379	1,371	3,426	131

## Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2009

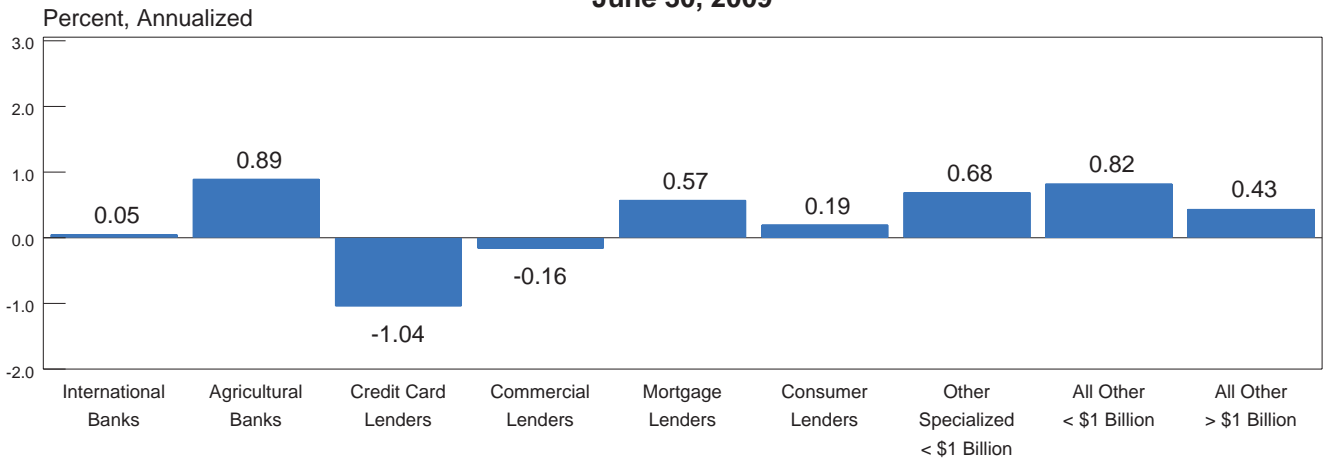


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/09</b>	3,204	170	485	5,947	933	86	36	102	2,338
<b>12/08</b>	3,410	169	513	5,461	997	122	35	95	3,041
<b>12/07</b>	2,784	158	479	4,619	1,328	95	38	110	3,423
<b>12/06</b>	2,337	149	408	4,905	1,445	110	42	120	2,345
<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	1,505	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

## Performance Ratios By Asset Concentration Group

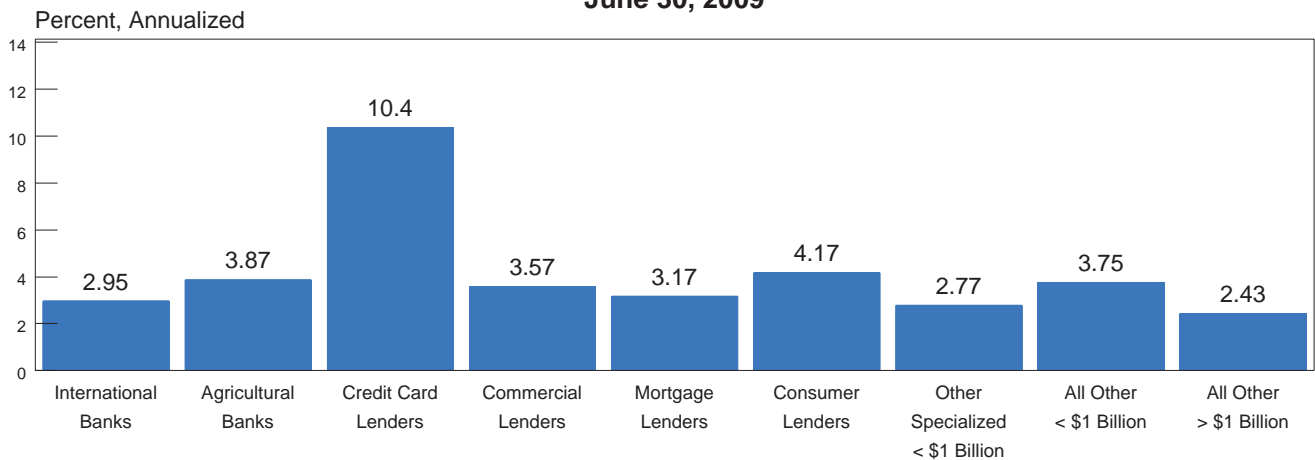
### Return on Assets (YTD)

June 30, 2009



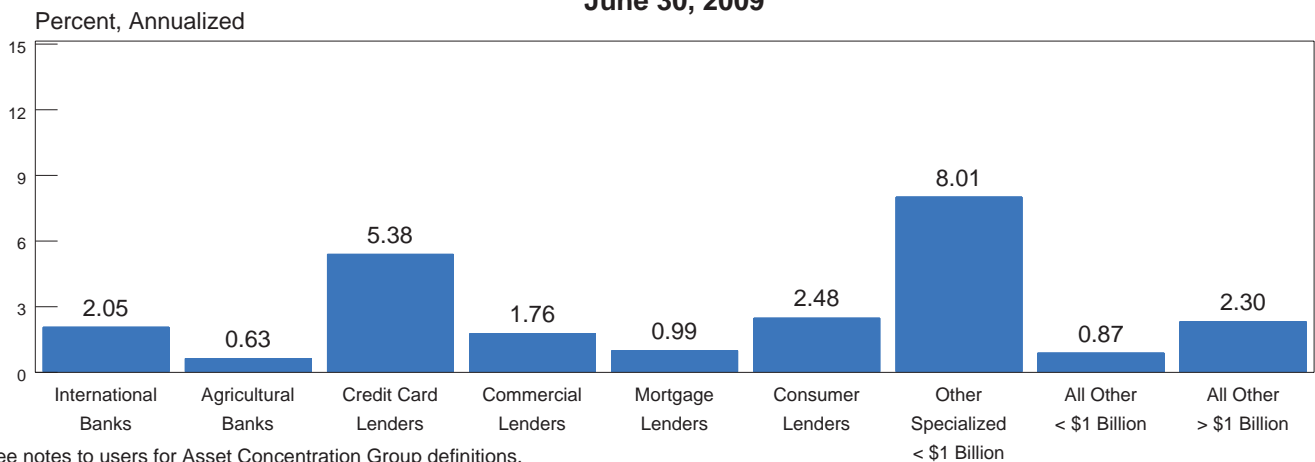
### Net Interest Margin (YTD)

June 30, 2009



### Noninterest Income to Assets (YTD)

June 30, 2009

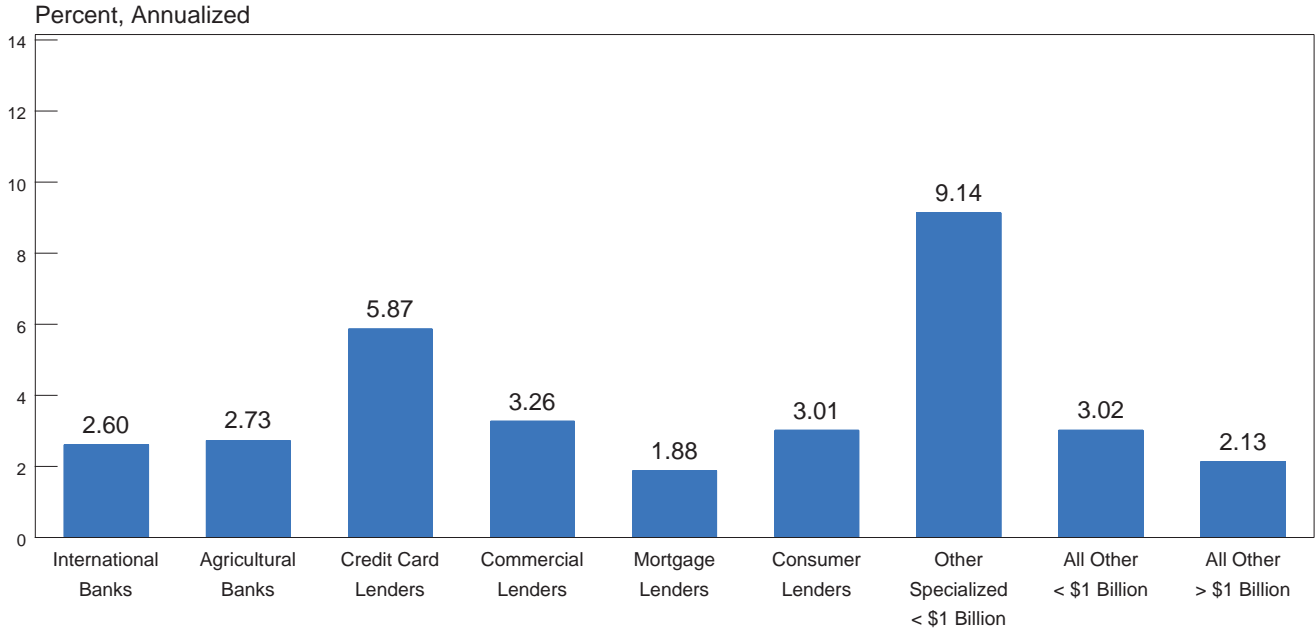


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

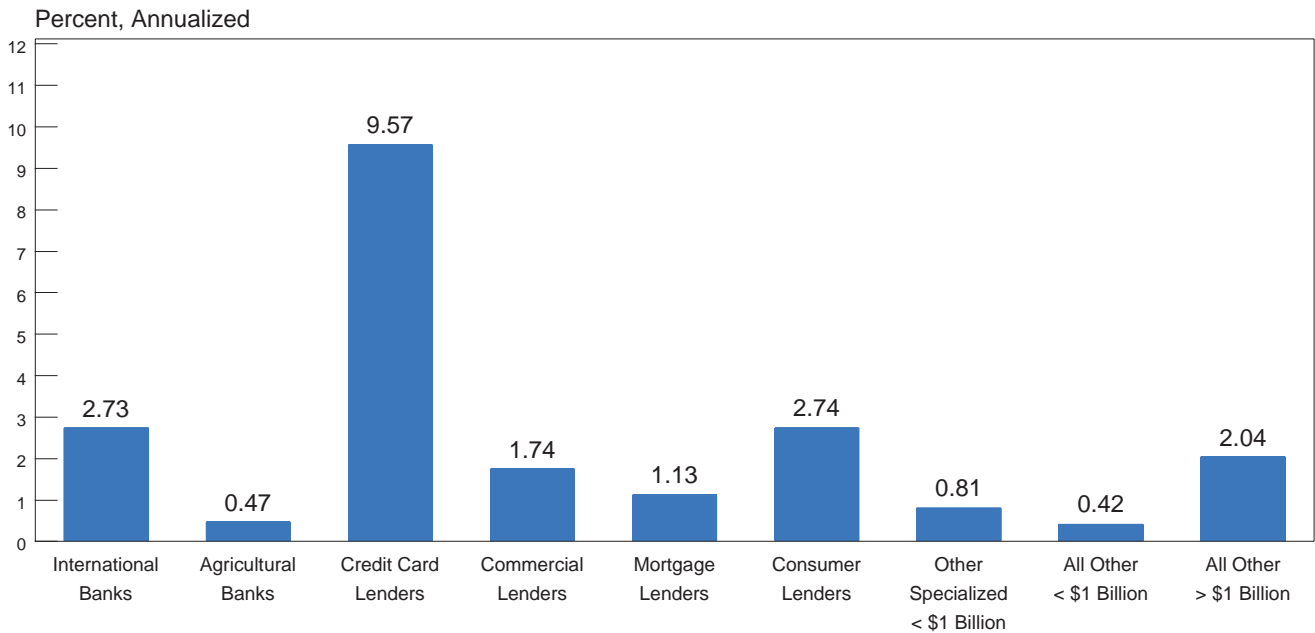
### Noninterest Expense to Assets (YTD)

June 30, 2009



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

June 30, 2009

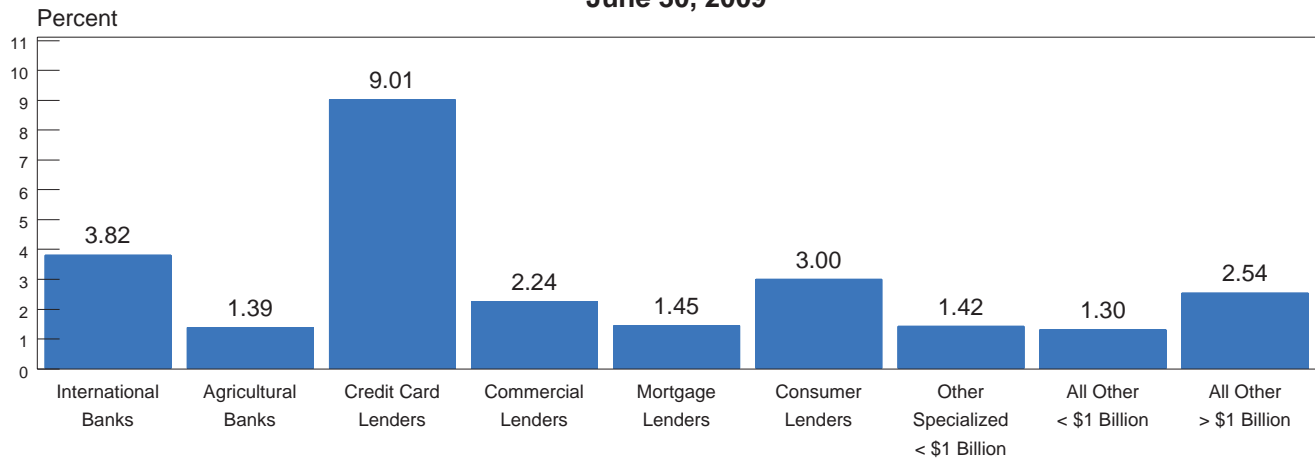


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

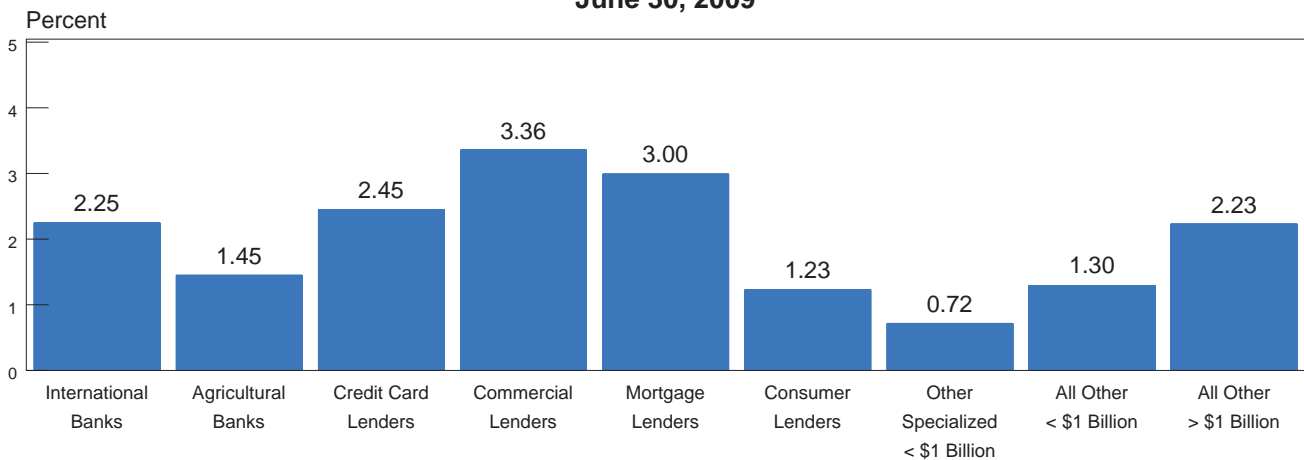
### Loss Allowance To Loans and Leases

June 30, 2009



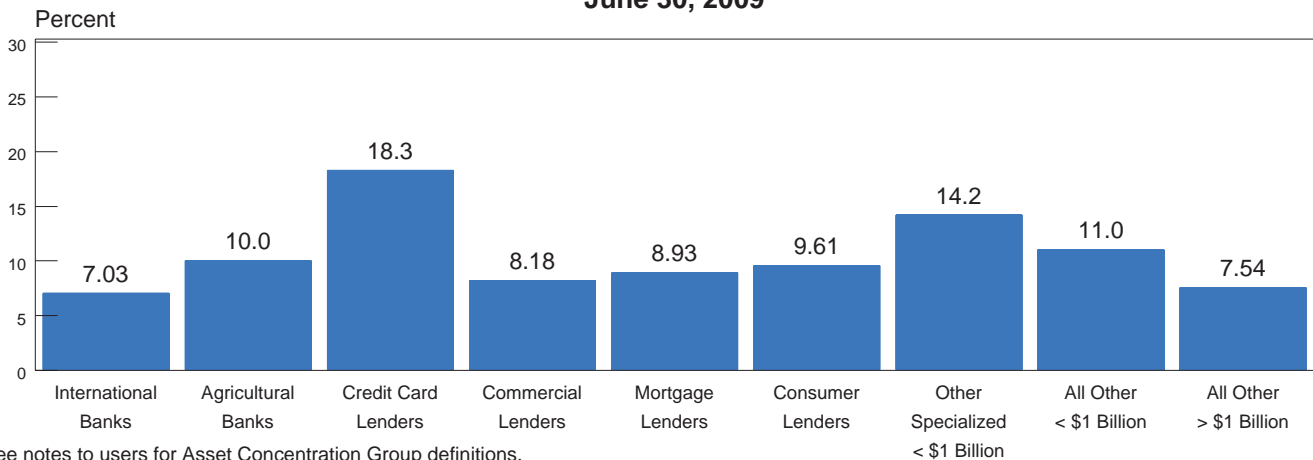
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2009



## Core Capital (Leverage) Ratio

June 30, 2009



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



## Return On Average Assets By Asset Concentration Group

1991 - 2009, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/09	0.05	0.89	-1.04	-0.16	0.57	0.19	0.68	0.82	0.43
06/08	0.31	1.18	3.49	0.51	-0.84	1.04	2.28	1.01	0.12
06/07	0.96	1.22	3.58	1.15	0.91	2.54	2.23	1.07	1.27
06/06	1.08	1.29	4.58	1.33	1.06	2.00	0.88	1.02	1.27
06/05	0.81	1.31	3.18	1.34	1.21	1.35	1.58	1.14	1.44
06/04	0.89	1.26	3.97	1.35	1.22	1.58	1.36	1.10	1.29
06/03	1.06	1.24	3.79	1.32	1.51	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77
06/99	0.84	1.21	3.46	1.29	1.03	1.33	1.57	1.39	1.40
06/98	0.88	1.30	2.61	1.27	1.10	1.31	1.63	1.22	1.49
06/97	1.00	1.29	1.63	1.31	0.97	1.31	1.61	1.26	1.28
06/96	0.88	1.27	1.94	1.31	0.92	1.28	1.29	1.25	1.10
06/95	0.74	1.22	2.97	1.15	0.78	1.13	0.75	1.18	1.17
06/94	0.83	1.25	4.13	1.03	0.68	1.30	1.08	1.19	1.19
06/93	1.00	1.35	3.48	1.00	0.86	1.46	0.95	1.31	0.97
06/92	0.57	1.28	2.86	0.69	0.81	1.08	1.19	1.14	0.88
06/91	0.53	1.09	2.36	0.01	0.33	0.59	0.46	0.81	0.70

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

## Net Interest Margin By Asset Concentration Group

1991 - 2009, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/09	2.95	3.87	10.35	3.57	3.17	4.17	2.77	3.75	2.43
06/08	2.87	3.87	8.83	3.66	2.86	4.67	3.07	3.66	2.61
06/07	2.49	3.96	8.21	3.70	2.71	5.65	2.98	3.67	2.92
06/06	2.56	4.07	9.20	3.84	2.81	4.66	3.48	3.73	2.99
06/05	2.60	4.08	8.25	3.85	2.90	4.37	3.04	3.86	3.28
06/04	2.84	4.01	8.91	3.92	3.16	4.79	2.94	3.83	3.16
06/03	3.08	4.01	8.17	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48
06/99	3.11	4.11	8.18	4.19	3.07	4.69	3.39	4.18	3.86
06/98	2.97	4.27	7.92	4.29	3.14	4.55	3.93	4.31	4.08
06/97	3.04	4.34	7.85	4.46	3.23	5.17	3.81	4.44	4.28
06/96	3.25	4.28	7.78	4.32	3.21	5.10	3.71	4.41	4.07
06/95	3.43	4.36	8.36	4.37	3.09	4.73	3.78	4.48	4.13
06/94	3.44	4.29	9.47	4.37	3.37	5.05	3.78	4.46	4.21
06/93	3.56	4.37	9.65	4.45	3.59	5.48	3.82	4.64	4.36
06/92	3.29	4.37	9.51	4.27	3.37	5.22	3.91	4.56	4.12
06/91	3.02	4.10	9.30	3.75	2.76	4.33	3.22	4.21	3.28

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

1991 - 2009, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/09	2.73	0.47	9.57	1.74	1.13	2.74	0.81	0.42	2.04
06/08	1.20	0.21	5.38	0.86	1.48	1.72	0.46	0.22	0.78
06/07	0.58	0.15	3.84	0.25	0.24	1.86	0.23	0.16	0.31
06/06	0.55	0.14	3.14	0.17	0.12	0.94	0.74	0.15	0.19
06/05	0.70	0.13	4.26	0.21	0.09	1.16	0.31	0.29	0.17
06/04	1.13	0.15	5.03	0.32	0.12	1.29	0.50	0.27	0.29
06/03	1.42	0.20	5.36	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.56	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50
06/99	0.46	0.19	4.18	0.39	0.13	0.54	0.20	0.26	0.43
06/98	0.47	0.15	4.84	0.33	0.17	0.69	0.70	0.24	0.55
06/97	0.21	0.19	4.66	0.31	0.20	0.98	0.30	0.24	0.74
06/96	0.40	0.18	4.04	0.32	0.26	0.79	0.13	0.22	0.44
06/95	0.20	0.10	2.99	0.35	0.27	0.40	0.43	0.17	0.34
06/94	0.73	0.10	3.14	0.43	0.44	0.51	0.13	0.15	0.38
06/93	1.24	0.16	3.99	0.75	0.55	0.68	0.48	0.32	1.14
06/92	1.71	0.31	4.95	0.96	0.47	0.71	0.55	0.42	1.03
06/91	2.30	0.28	4.71	1.23	0.45	0.83	0.69	0.55	1.03

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

## Percent of Loans Noncurrent By Asset Concentration Group

1991 - 2009

	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>06/09</b>	5.64	1.75	3.41	4.21	4.16	1.48	2.34	1.76	4.50
<b>12/08</b>	3.74	1.43	2.78	2.88	3.39	1.48	1.03	1.42	2.47
<b>12/07</b>	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
<b>12/06</b>	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
<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	0.96	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

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

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

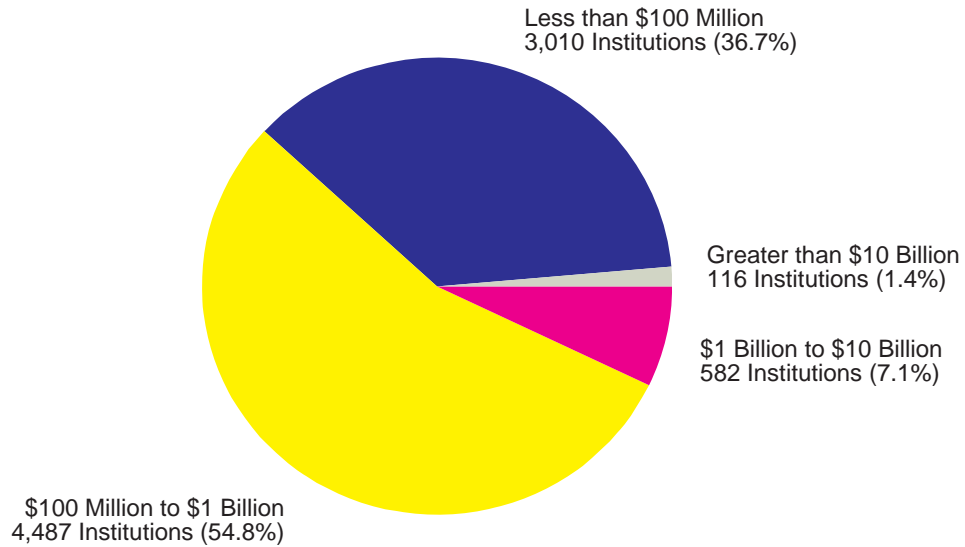
1991 - 2009

	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>06/09</b>	7.03	10.01	18.26	8.18	8.93	9.61	14.19	11.00	7.54
<b>12/08</b>	5.95	9.99	14.59	8.13	7.17	9.86	16.32	10.90	6.59
<b>12/07</b>	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
<b>12/06</b>	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
<b>12/05</b>	6.29	10.40	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	9.09	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

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

## Number of Institutions By Asset Size

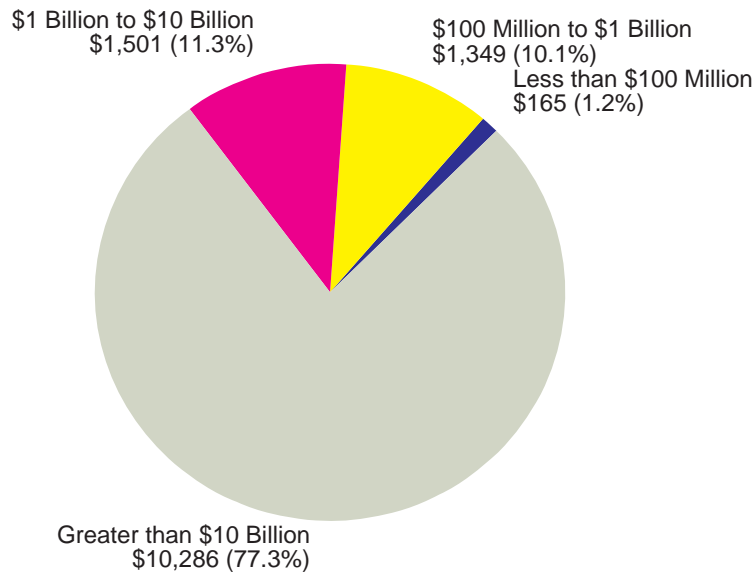
June 30, 2009



## Industry Assets By Asset Size

June 30, 2009

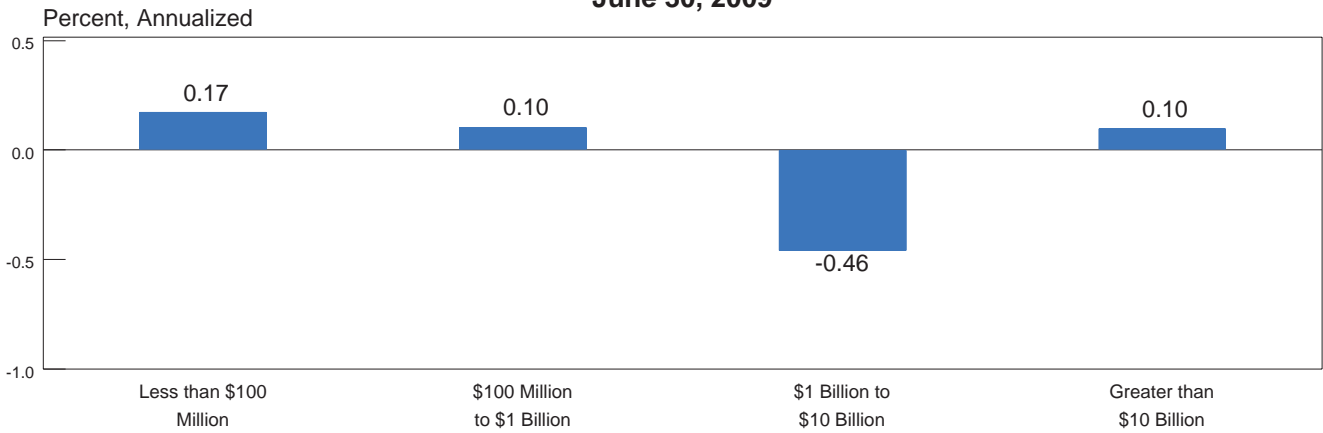
(\$ Billions)



## Performance Ratios By Asset Size

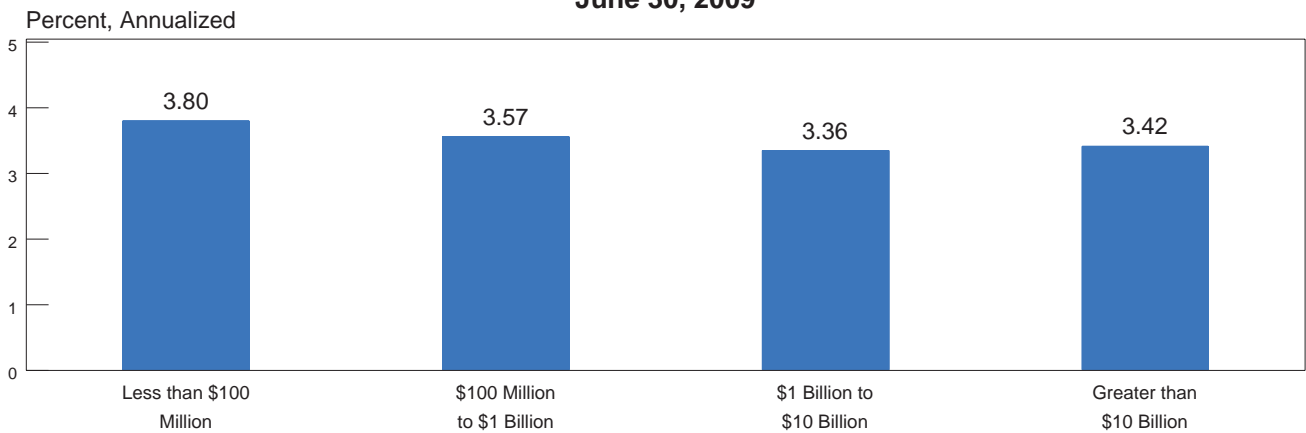
### Return on Assets (YTD)

June 30, 2009



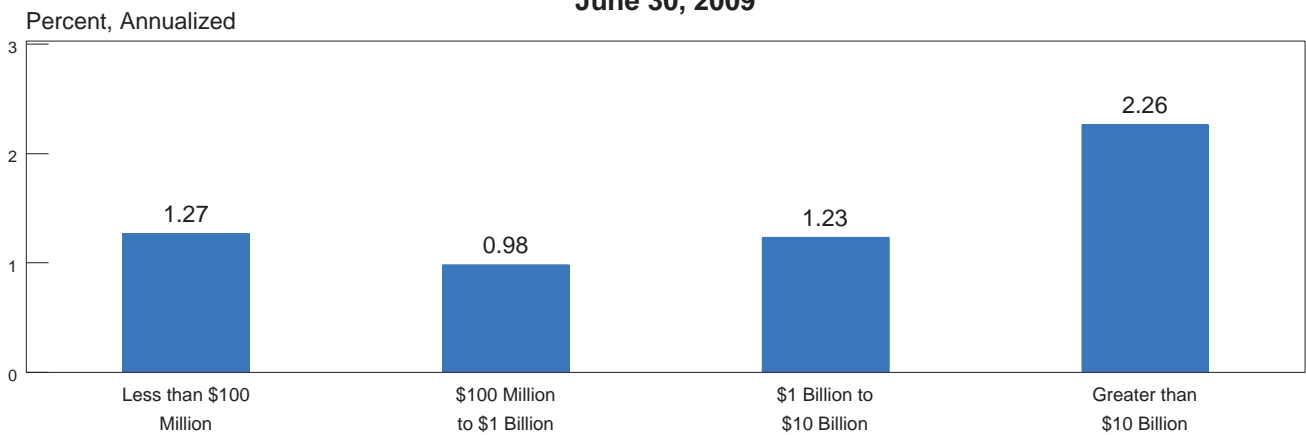
### Net Interest Margin (YTD)

June 30, 2009



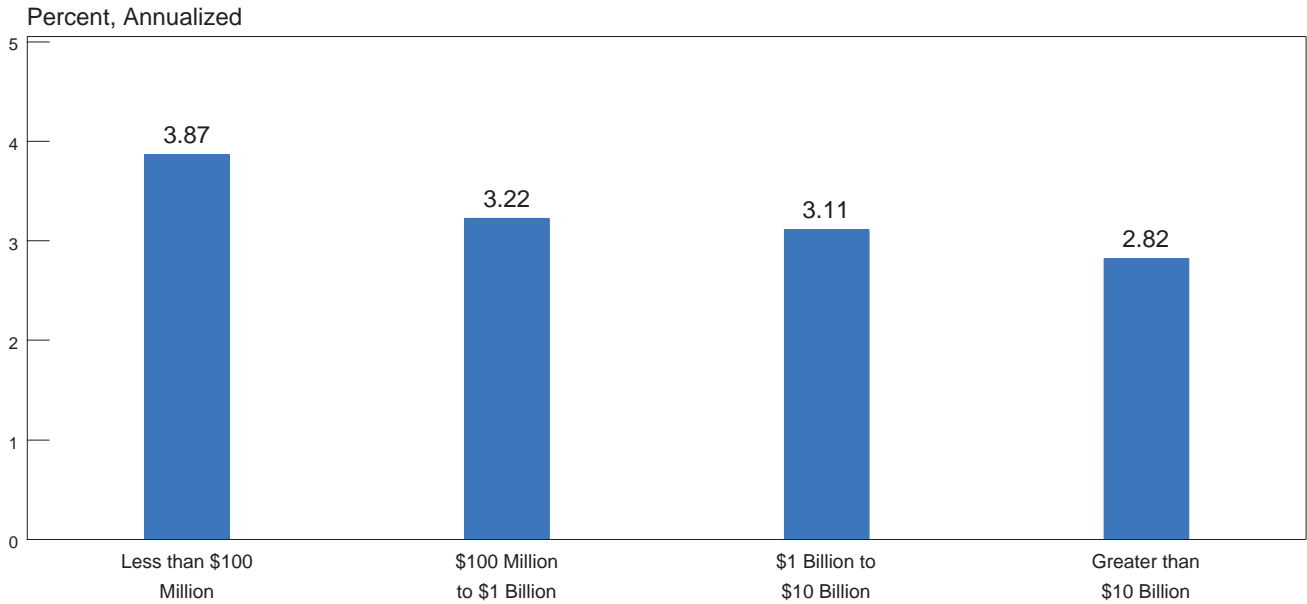
### Noninterest Income to Assets (YTD)

June 30, 2009



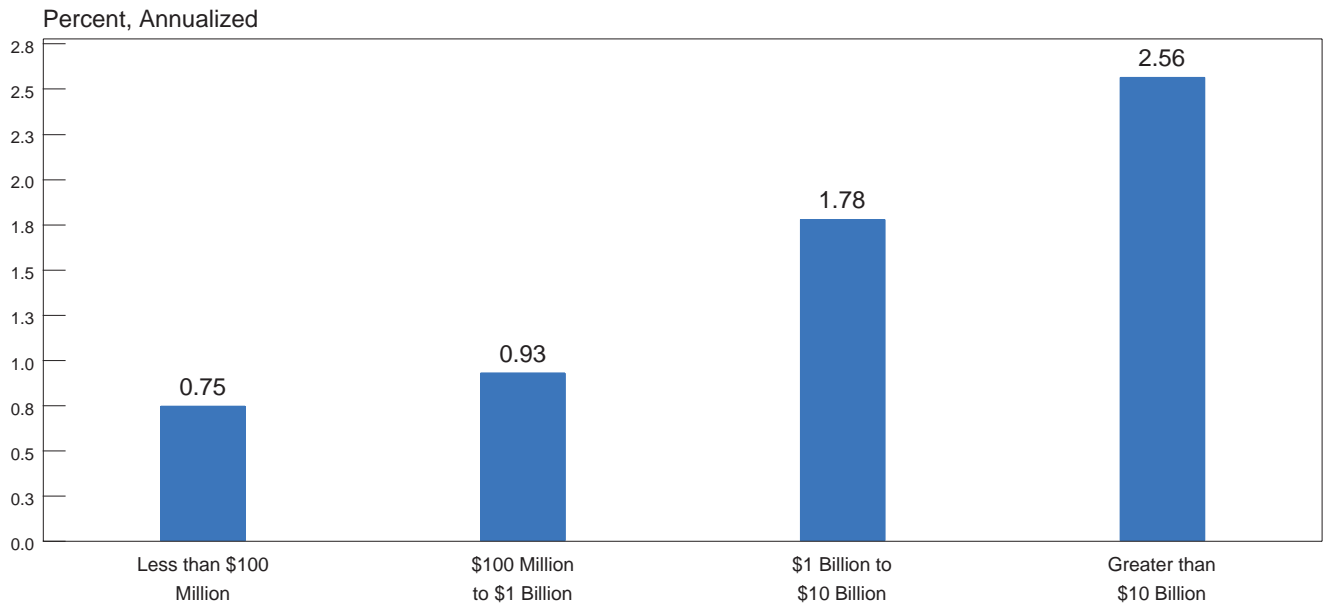
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2009



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

June 30, 2009

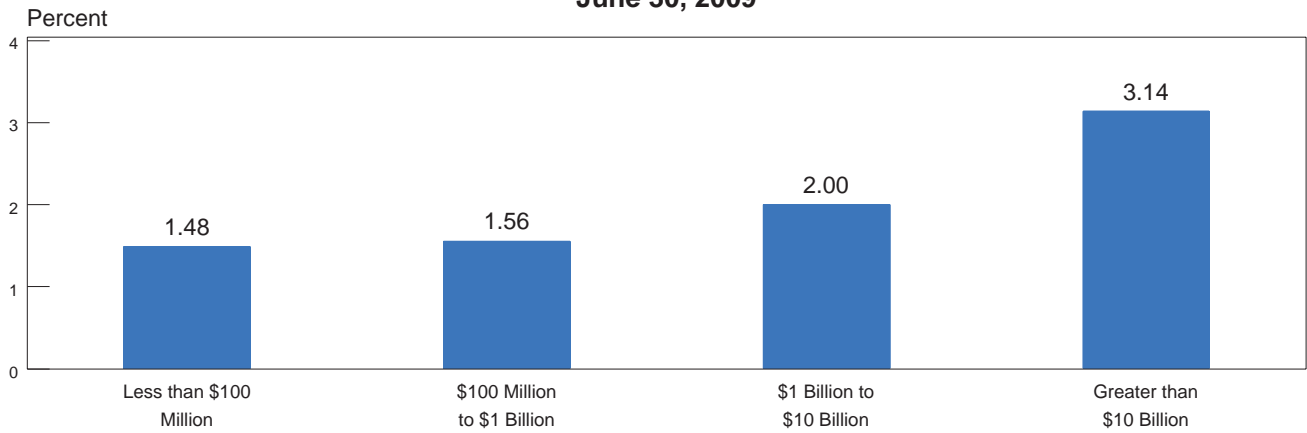




## Condition Ratios By Asset Size

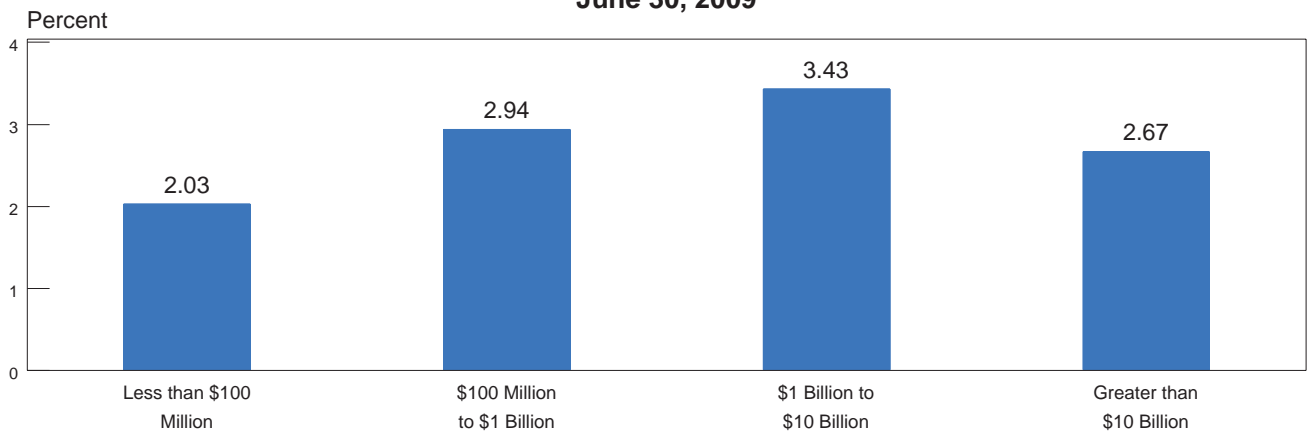
### Loss Allowance To Loans and Leases

June 30, 2009



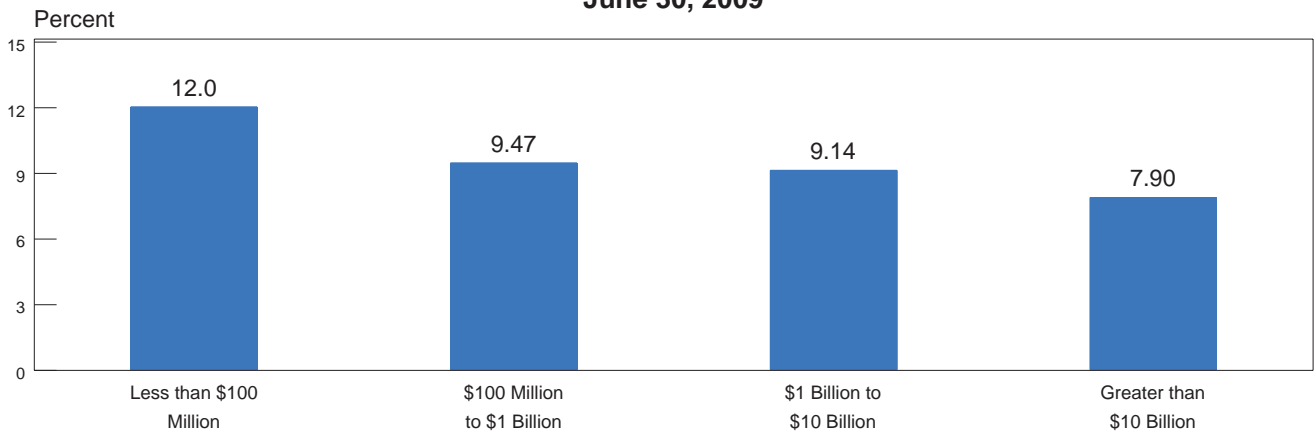
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2009



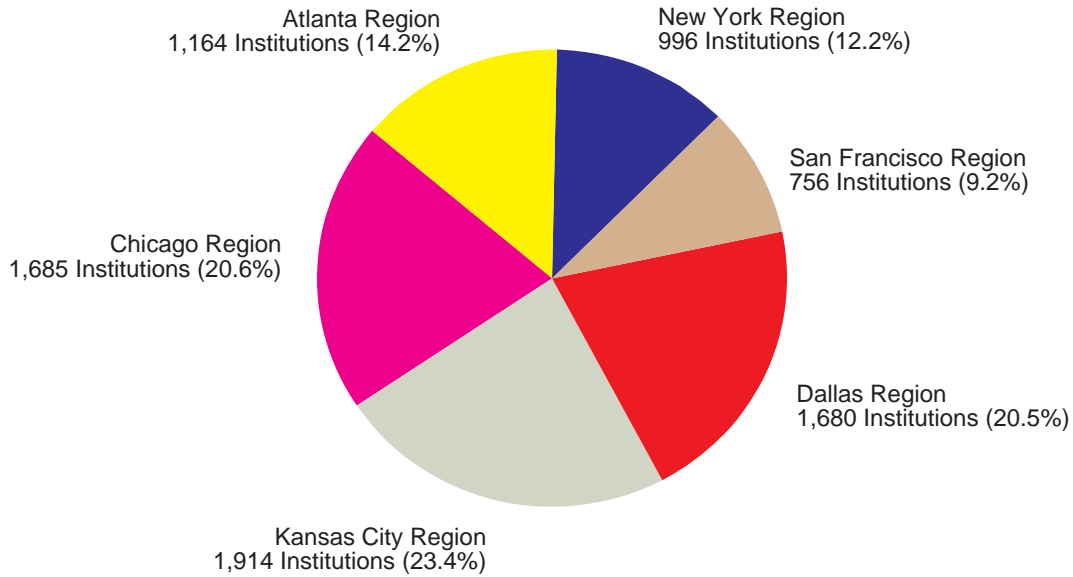
## Core Capital (Leverage) Ratio

June 30, 2009



## Geographic Distribution of FDIC-Insured Institutions

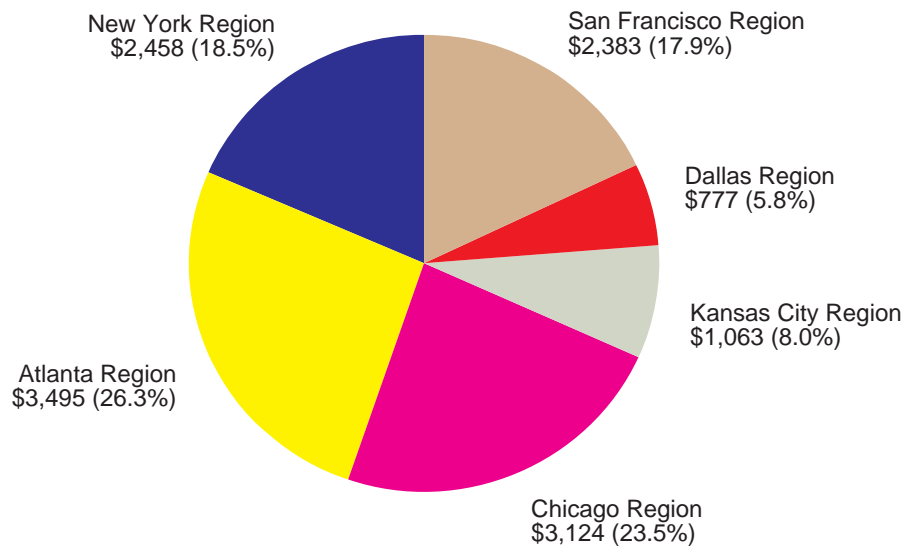
June 30, 2009



## Geographic Distribution of Industry Assets

June 30, 2009

(\$ Billions)

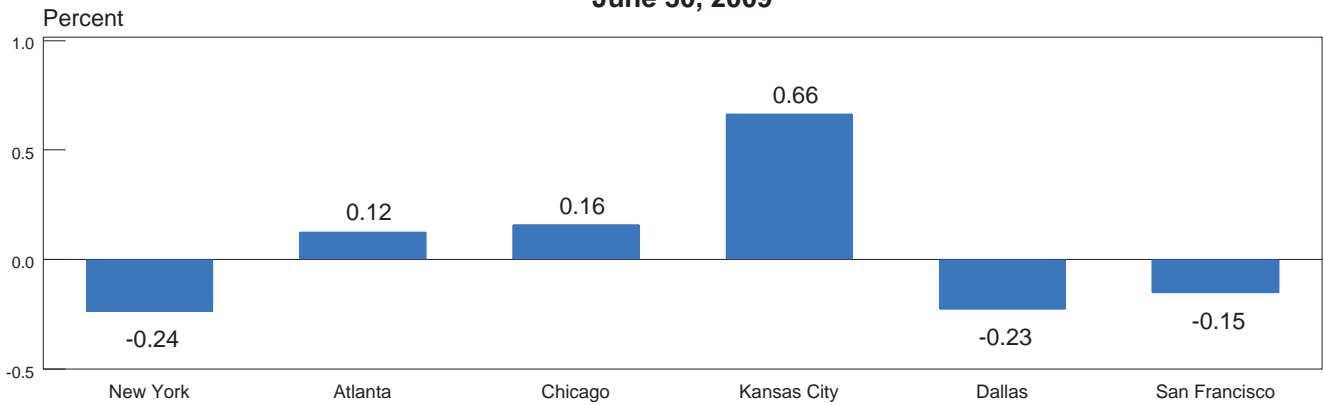


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

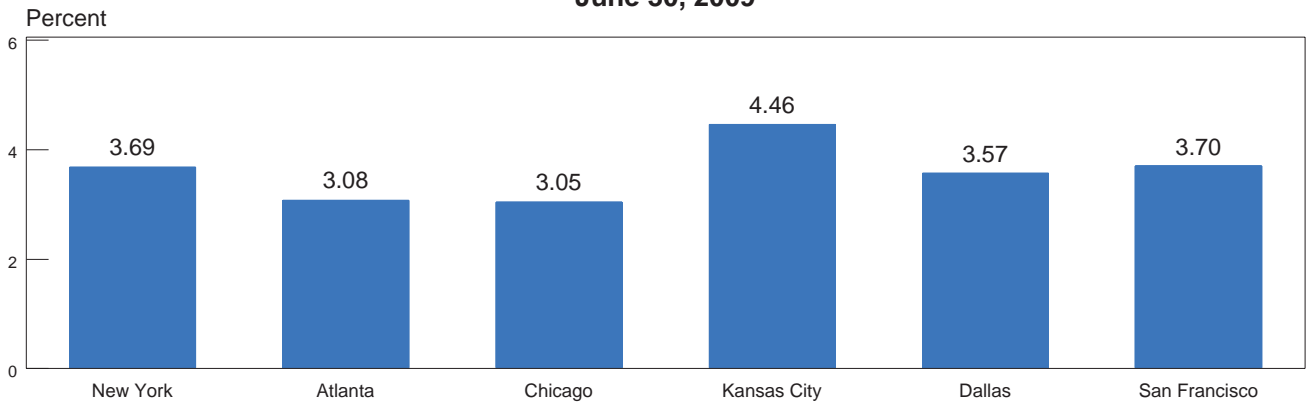
### Return on Assets (YTD, Annualized)

June 30, 2009



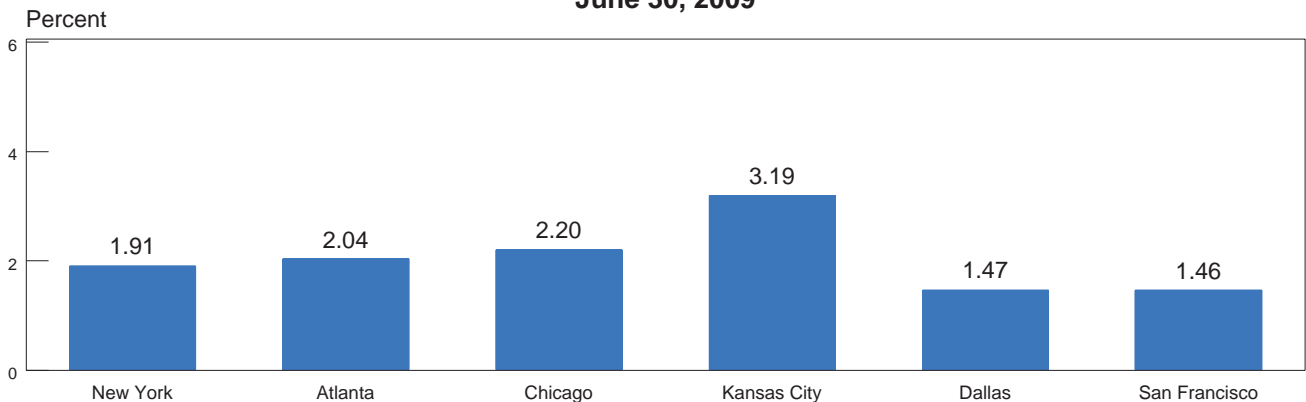
### Net Interest Margins (YTD, Annualized)

June 30, 2009



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

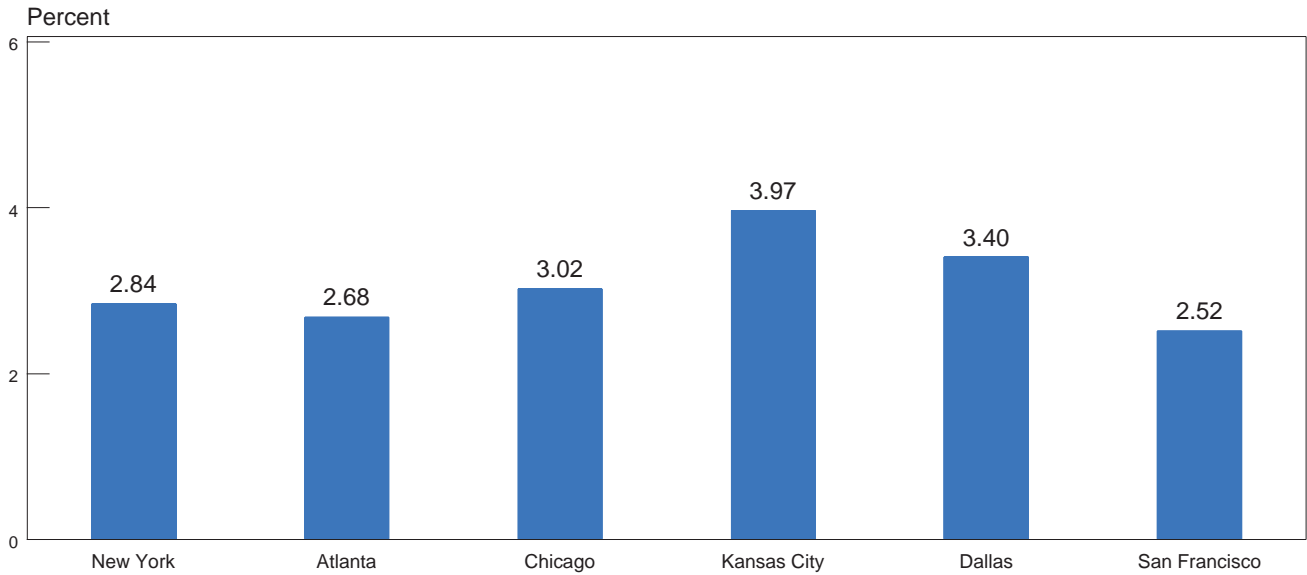
June 30, 2009



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

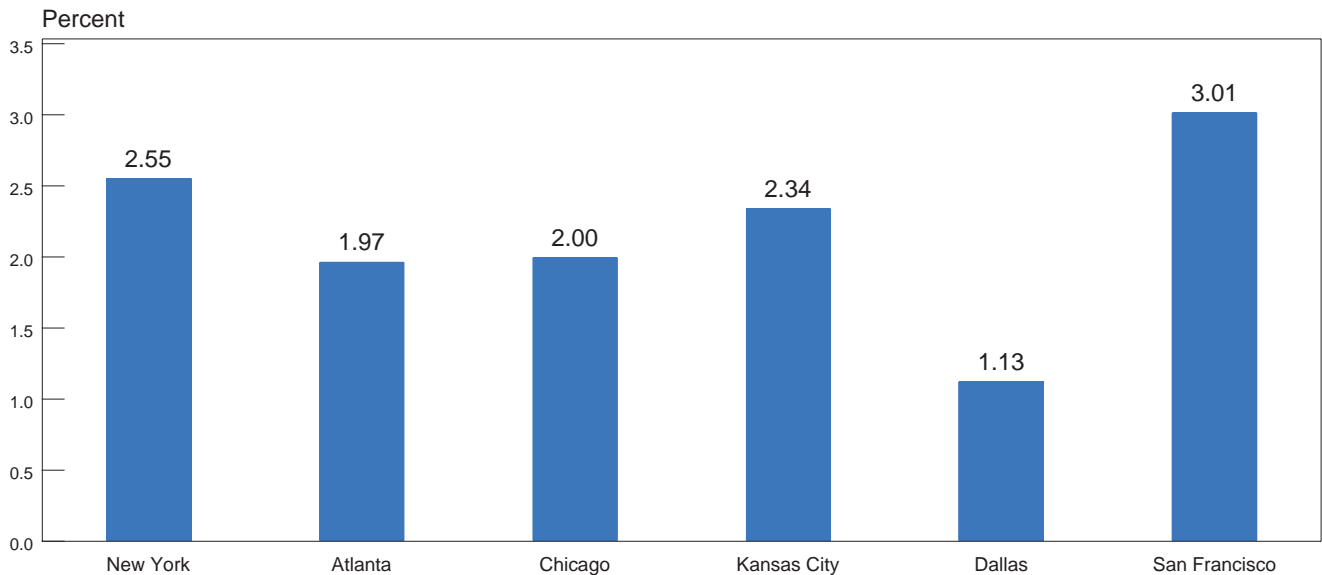
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

June 30, 2009



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

June 30, 2009

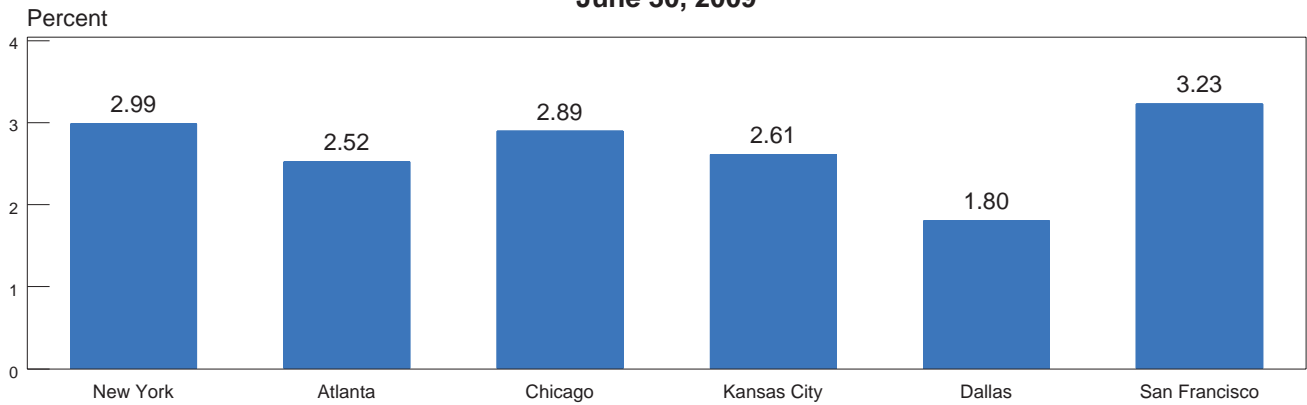


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

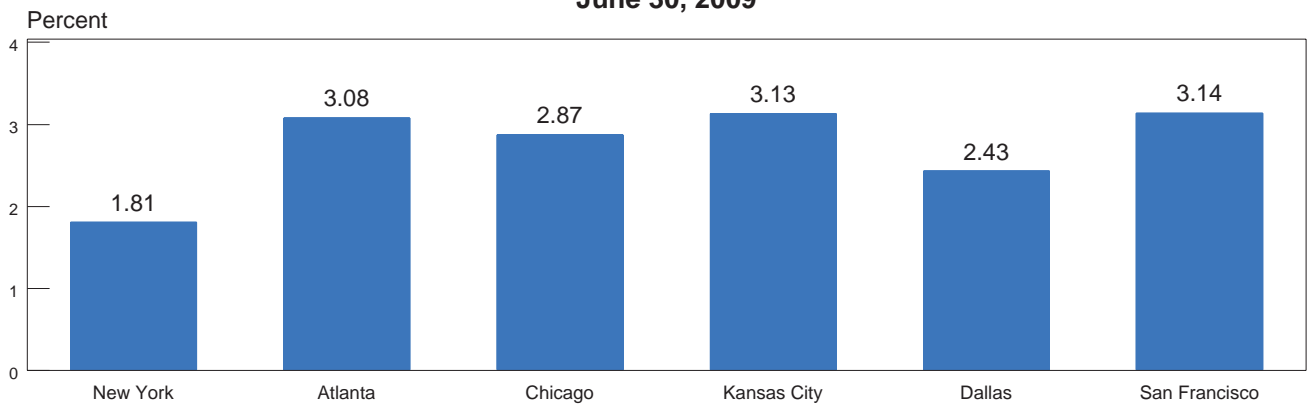
### Loss Allowance To Loans and Leases

June 30, 2009



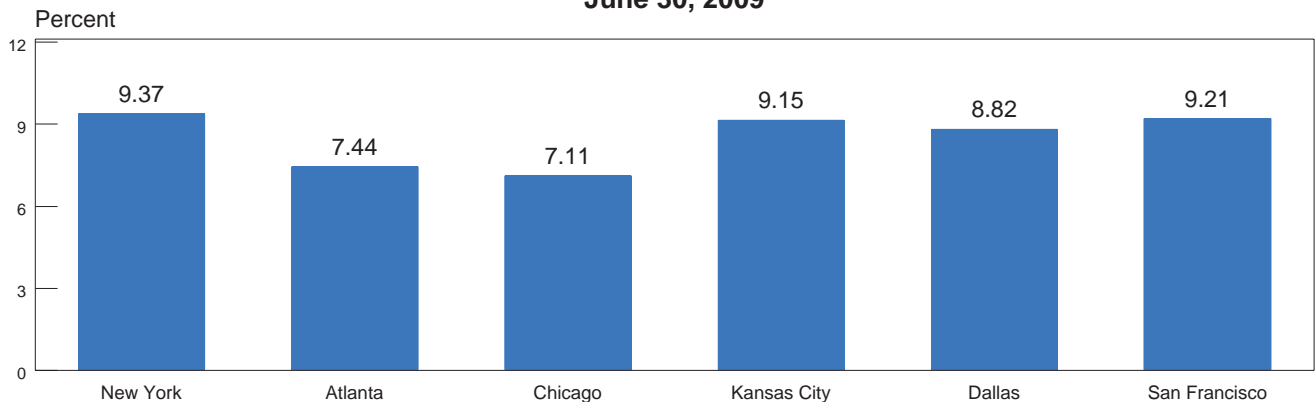
### Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2009



### Core Capital (Leverage) Ratio

June 30, 2009

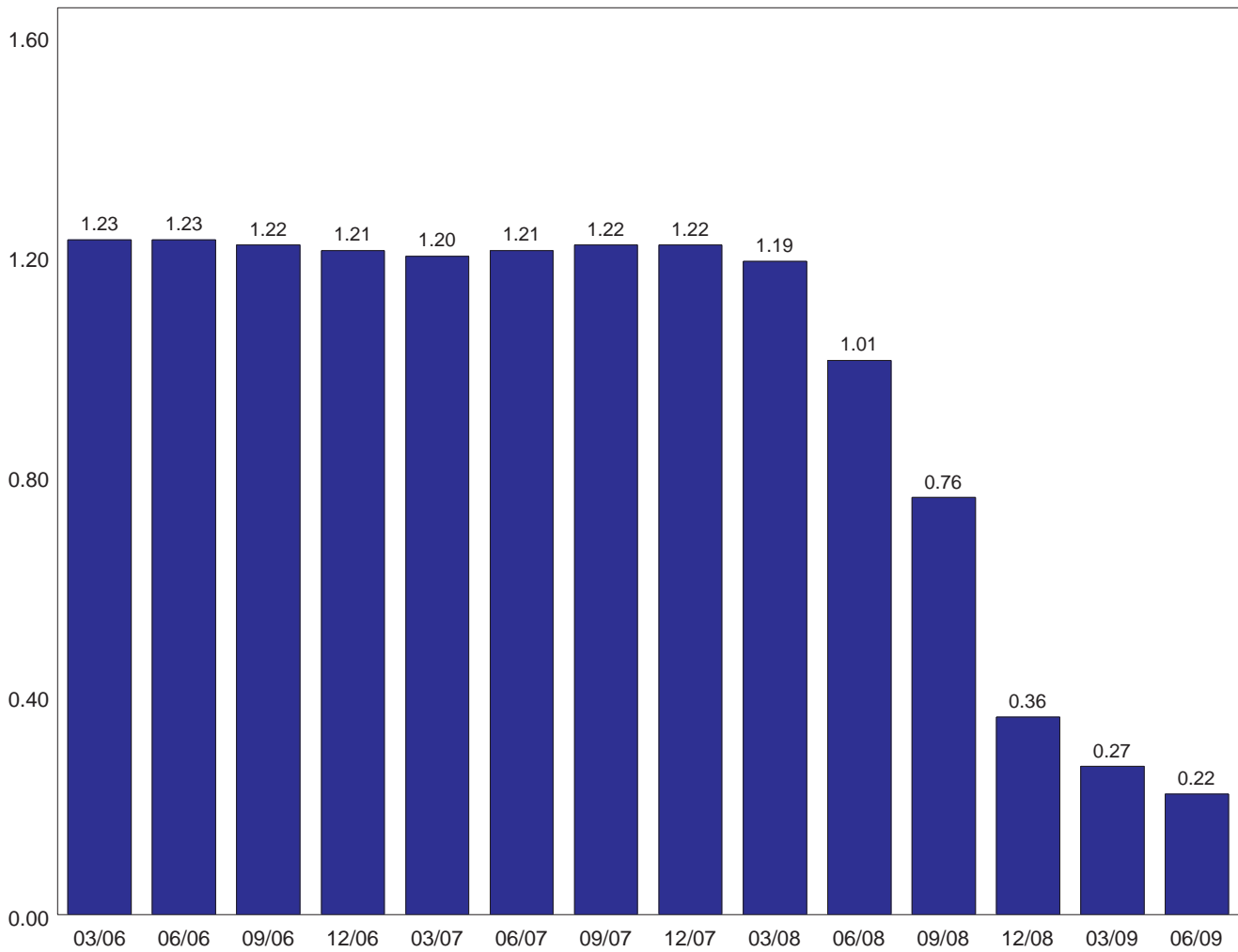


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2006 - June 30, 2009

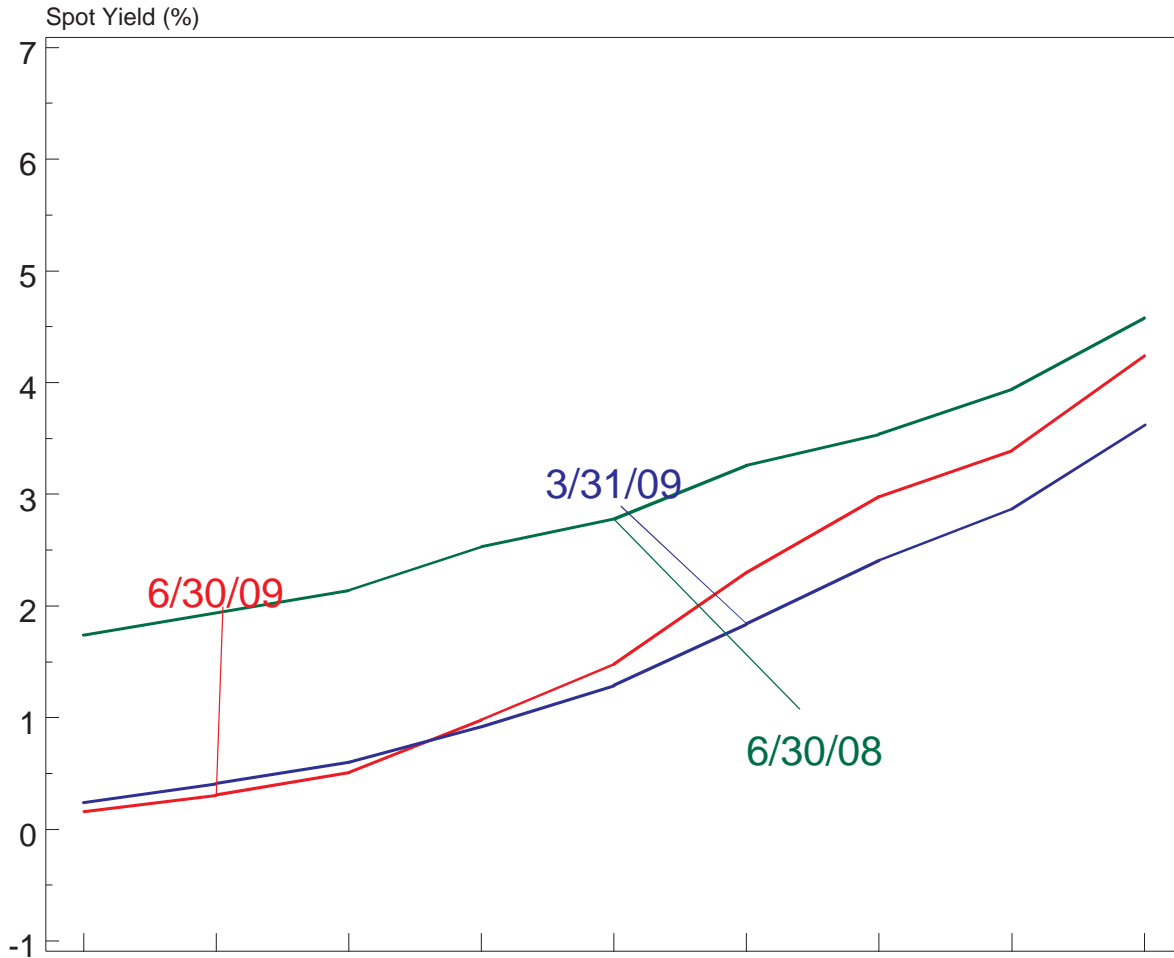
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2009 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

June 30, 2008 - June 30, 2009



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/09	0.16	0.31	0.51	0.98	1.48	2.30	2.98	3.39	4.24
3/31/09	0.24	0.41	0.60	0.92	1.29	1.84	2.41	2.87	3.62
12/31/08	0.19	0.55	0.87	1.11	1.36	2.09	2.50	3.06	3.50
9/30/08	1.44	1.82	2.07	2.29	2.56	3.11	3.46	3.89	4.44
6/30/08	1.74	1.94	2.14	2.53	2.78	3.26	3.54	3.94	4.58

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

## Capital Category Distribution

June 30, 2009

### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,878	96.1%	\$13,061.5	98.2%
Adequately Capitalized	165	2.0%	\$131.6	1.0%
Undercapitalized	68	0.8%	\$46.1	0.3%
Significantly Undercapitalized	37	0.5%	\$16.2	0.1%
Critically Undercapitalized	47	0.6%	\$45.8	0.3%

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

### Capital Category Definitions

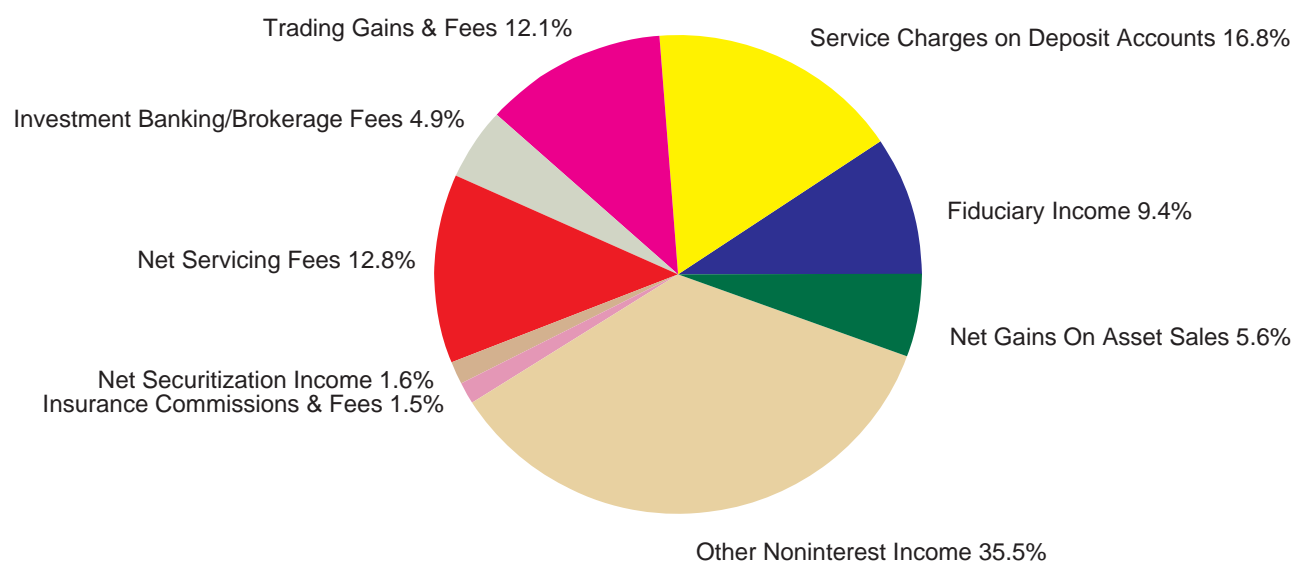
	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage		Tangible Equity
Well Capitalized	>=10%	and	>=6%	and	>=5%		--
Adequately Capitalized	>=8%	and	>=4%	and	>=4%		--
Undercapitalized	>=6%	and	>=3%	and	>=3%		--
Significantly Undercapitalized	<6%	or	<3%	or	<3%	and	>2%
Critically Undercapitalized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

\*As a percentage of risk-weighted assets



## Composition of Commercial Banks' Noninterest Income

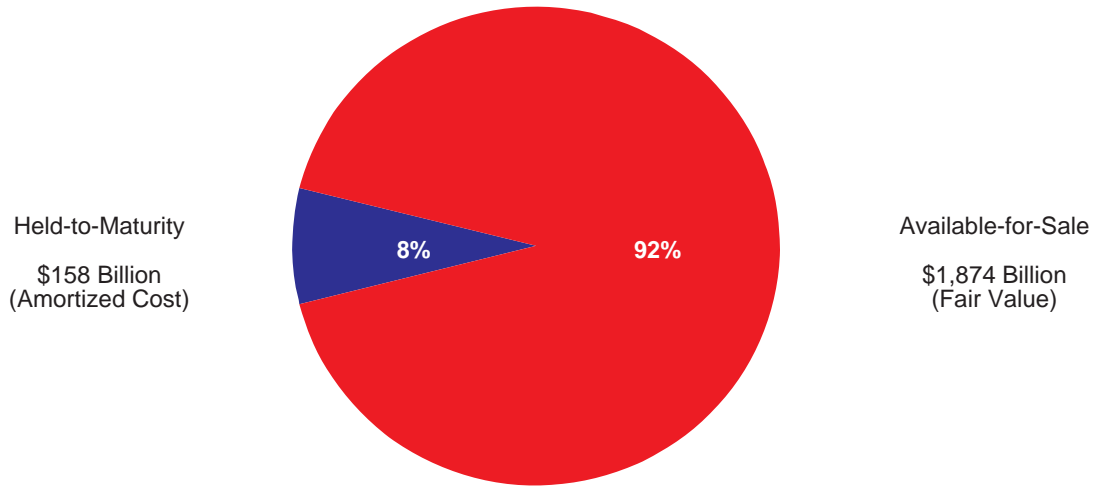
First Half 2009



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$12,020	1,287	18.3%
Service Charges on Deposit Accounts	\$21,512	6,854	97.2%
Trading Gains & Fees	\$15,485	173	2.5%
Investment Banking/Brokerage Fees	\$6,242	1,845	26.2%
Venture Capital Revenue	-\$51	54	0.8%
Net Servicing Fees	\$16,308	1,708	24.2%
Net Securitization Income	\$1,982	46	0.7%
Insurance Commissions & Fees	\$1,877	2,920	41.4%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$4,757	1,995	28.3%
Net Gains/Losses On OREO Sales	-\$1,621	2,619	37.1%
Net Gains/Losses On Sales Of Other Assets	\$3,988	1,867	26.5%
Other Noninterest Income	\$45,335	6,923	98.2%
<b>Total Noninterest Income</b>	<b>\$127,838</b>	<b>6,973</b>	<b>98.9%</b>

## Commercial Bank Total Securities\*

June 30, 2009



## Commercial Bank Total Securities\*

June 30, 2009

	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	\$1,339	102.2	\$55,315	100.2	\$56,654	100.3
U.S. Government Agencies	519	99.9	9,821	101.5	10,340	101.4
Government Sponsored Enterprises	11,505	101.3	175,625	100.4	187,130	100.5
Mortgage Pass-through Securities	16,520	102.3	755,056	101.5	771,576	101.5
Collateralized Mortgage Obligations	47,551	88.4	312,010	92.6	359,561	92.1
State, County, Municipal Obligations	22,478	99.9	132,225	97.5	154,702	97.9
Asset Backed Securities	32,382	95.1	110,905	95.2	143,287	95.1
Other Debt Securities	25,827	91.8	286,122	98.3	311,949	108.1
Equity Securities	**	**	36,953	105.5	36,953	105.5
<b>Total Securities</b>	<b>\$158,121</b>	<b>94.5</b>	<b>\$1,874,031</b>	<b>98.5</b>	<b>\$2,032,152</b>	<b>98.2</b>
Memoranda***						
Structured Notes	20,705		20,392			98.5

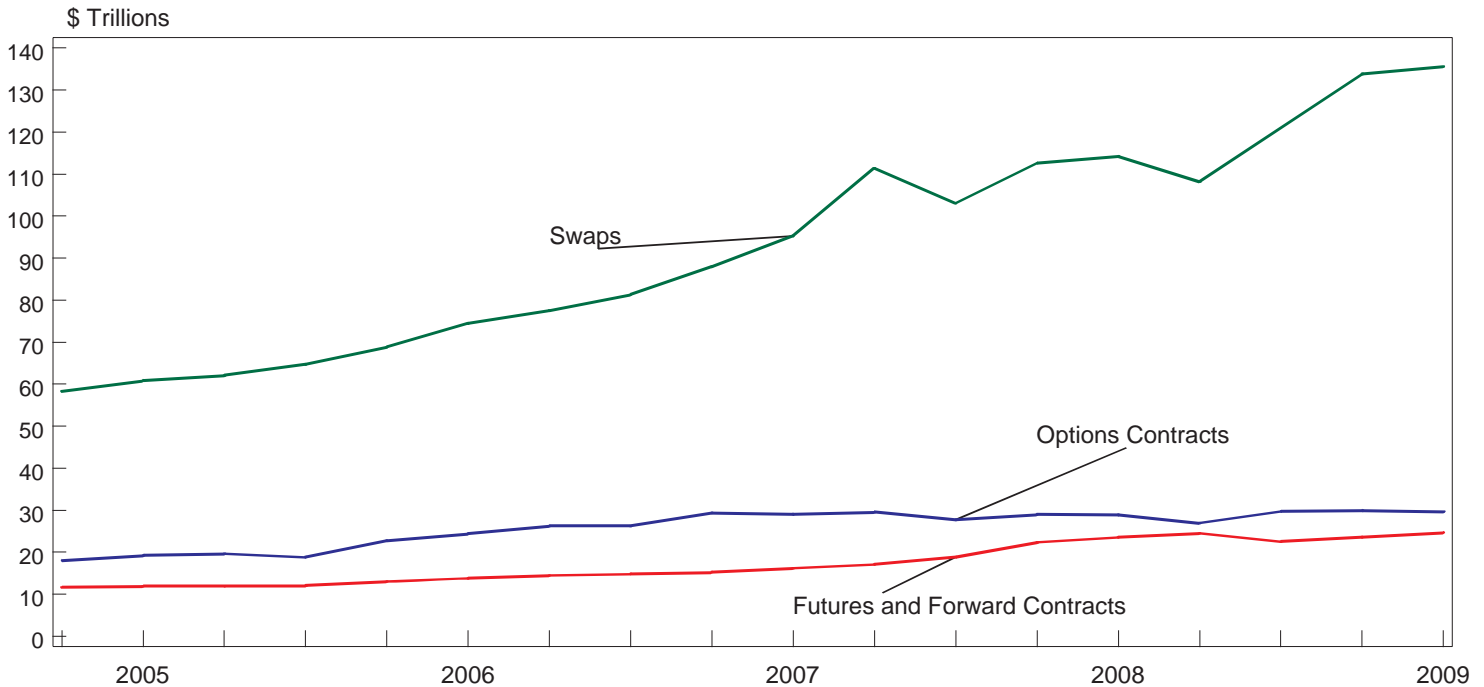
\* Excludes trading account assets.

\*\* 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

2005 - 2009 (Notional Amounts)



	12/05	12/06	12/07	12/08	3/09	6/09
Total Derivatives (Notional Amounts, in billions of dollars)	\$95,615	\$122,485	\$149,682	\$195,371	\$187,363	\$190,020
<b>Futures and Forward Contracts</b>	<b>12,056</b>	<b>14,881</b>	<b>18,866</b>	<b>22,527</b>	<b>23,585</b>	<b>24,704</b>
Interest rate contracts	7,060	8,539	9,117	13,762	16,034	16,933
Foreign exchange rate contracts	4,828	6,143	9,498	8,528	7,357	7,587
Other futures and forwards*	168	199	251	238	194	184
<b>Option Contracts</b>	<b>18,856</b>	<b>26,275</b>	<b>27,725</b>	<b>29,745</b>	<b>29,916</b>	<b>29,714</b>
Interest rate options	15,160	20,515	20,984	23,687	24,121	24,456
Foreign currency options	2,360	3,273	4,025	3,563	3,344	2,957
Other option contracts*	1,336	2,487	2,716	2,495	2,450	2,301
<b>Swaps</b>	<b>64,704</b>	<b>81,328</b>	<b>103,091</b>	<b>143,100</b>	<b>133,862</b>	<b>135,602</b>
Interest rate swaps	62,299	78,366	99,376	138,431	129,223	130,514
Foreign exchange rate swaps	2,101	2,484	3,092	4,133	4,171	4,622
Other swaps*	303	478	623	535	468	466
Memoranda						
Spot Foreign Exchange Contracts	431	664	560	699	1,401	1,481
Credit Derivatives	5,822	9,020	15,863	16,029	14,607	13,440
Number of banks reporting derivatives	838	922	956	1,010	1,066	1,107
Replacement cost of interest rate and foreign exchange rate contracts **	1,129	1,020	1,570	5,765	5,022	3,829

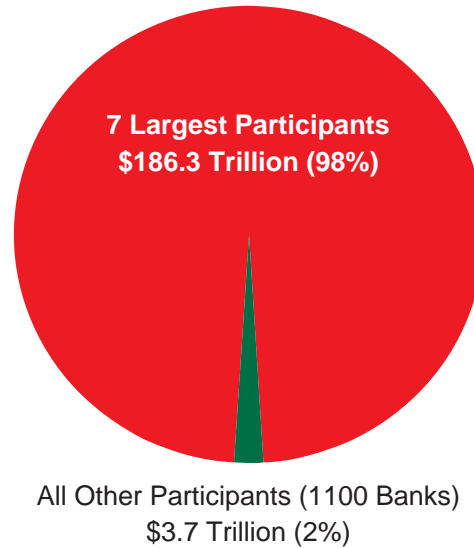
\* Not reported by banks with less than \$300 million in assets.

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

## Concentration of Commercial Bank Derivatives\*

Notional Amounts

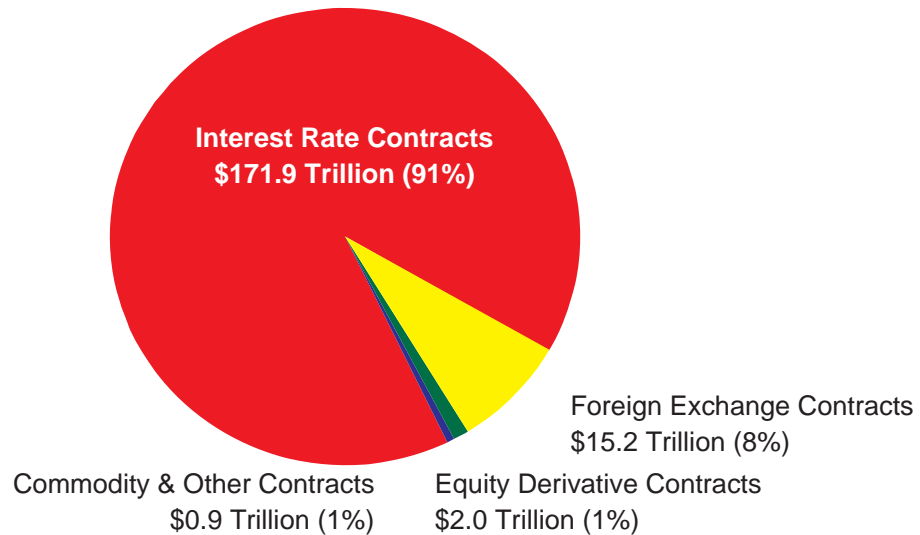
June 30, 2009



## Composition of Commercial Bank Derivatives\*

Notional Amounts

June 30, 2009



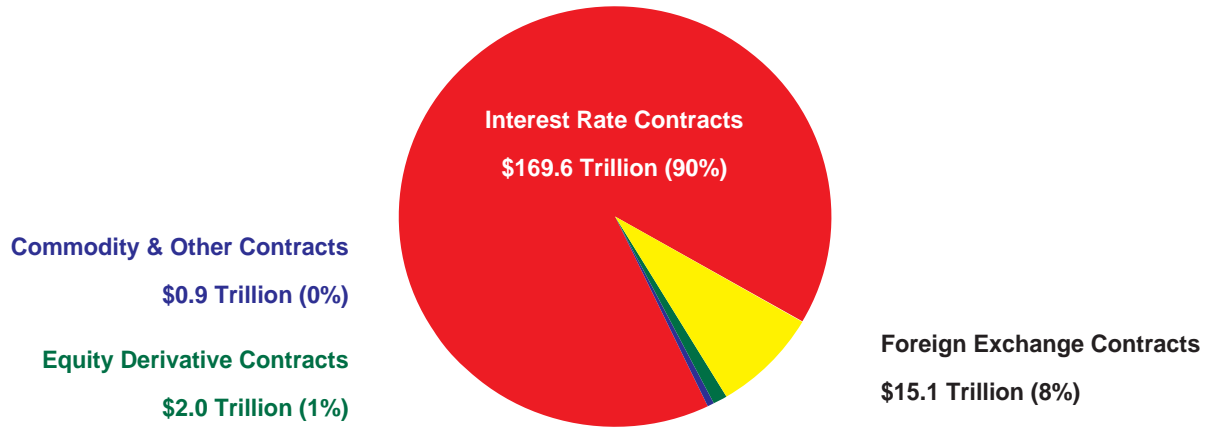
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,395 billion for the seven largest participants and \$85 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

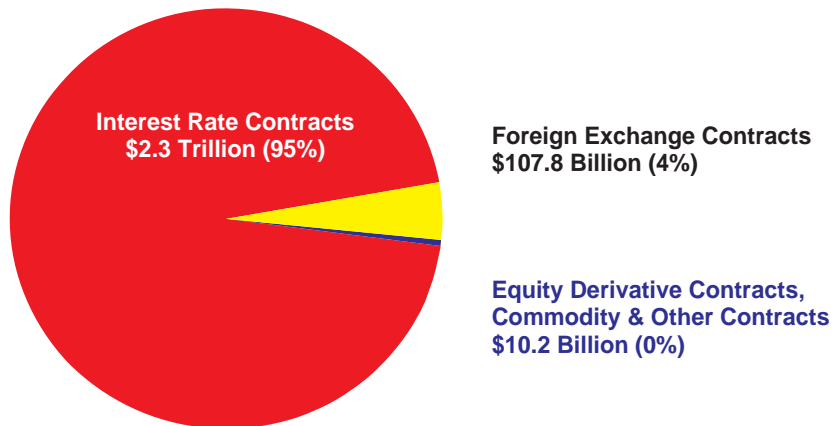
June 30, 2009



### Not Held for Trading

#### Notional Amounts

June 30, 2009



\* 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 \$1,481 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

June 30, 2009  
(\$ Millions)

#### Held for Trading

192 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	3,385,108	362,442	87,261	54,443	3,889,253	111,791
Gross negative fair value	3,266,088	371,683	86,423	53,268	3,777,462	
<b>All other participants</b>						
Gross positive fair value	30,819	17,722	932	3,085	52,558	2,000
Gross negative fair value	29,022	17,385	1,051	3,099	50,557	
<b>Total</b>						
Gross positive fair value	3,415,926	380,164	88,194	57,527	3,941,811	113,791
Gross negative fair value	3,295,110	389,068	87,474	56,368	3,828,019	

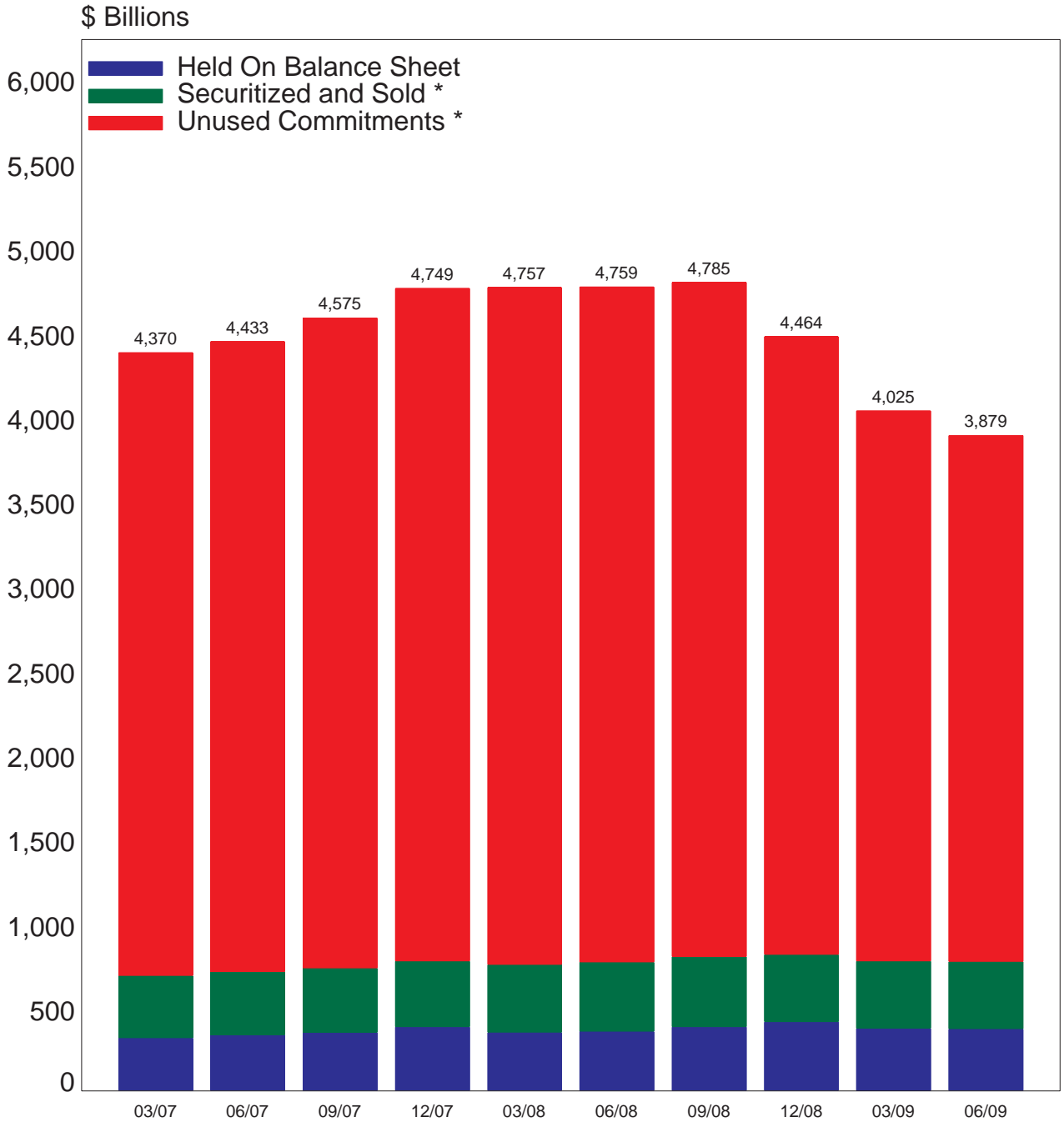
#### Held for Purposes Other than Trading

998 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 78% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	20,755	1,571	28	0	22,355	1,352
Gross negative fair value	17,642	3,359	0	2	21,003	
<b>All other participants</b>						
Gross positive fair value	9,372	903	202	71	10,548	2,201
Gross negative fair value	7,226	781	268	72	8,347	
<b>Total</b>						
Gross positive fair value	30,127	2,474	230	71	32,902	3,552
Gross negative fair value	24,868	4,140	268	74	29,350	

# Expansion of Commercial Bank Credit Card Lines

2007-2009



**Loans Outstanding (\$ Billions)**

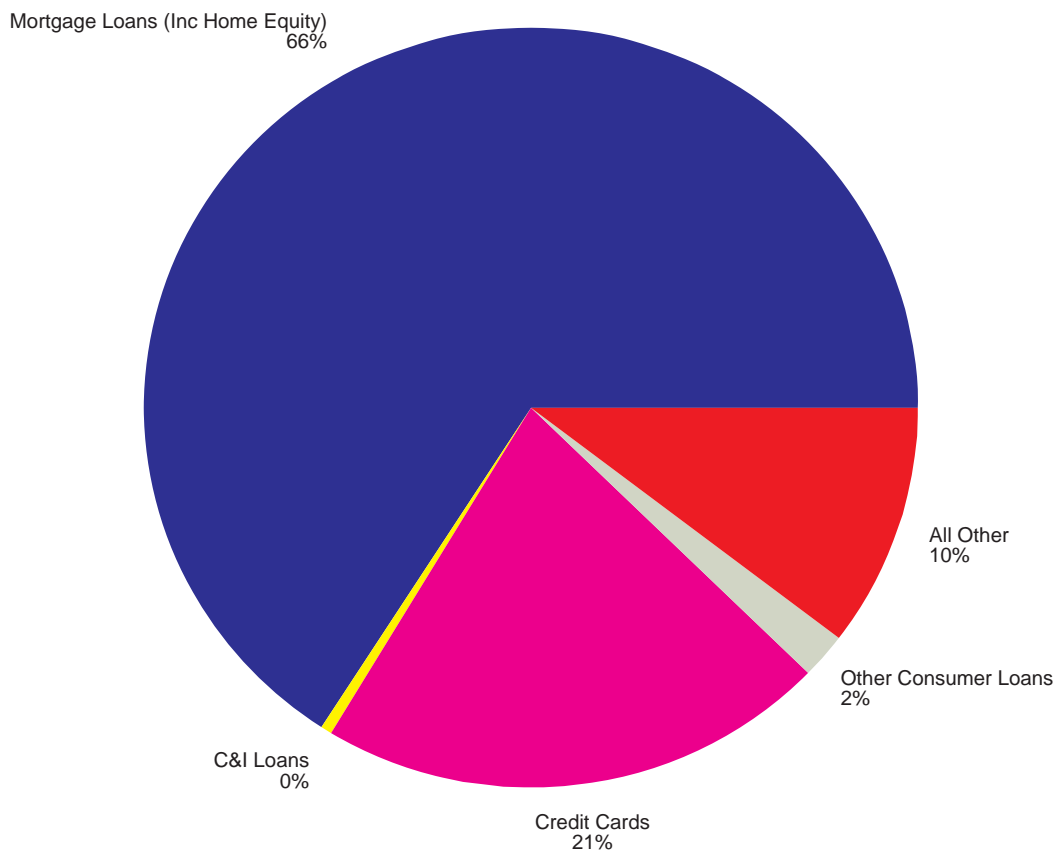
<b>Held On Balance Sheet</b>	311.0	330.0	343.4	375.7	344.3	350.4	375.8	405.4	367.4	364.6
<b>Securitized and Sold *</b>	367.8	372.5	379.7	390.0	402.2	409.9	417.8	398.3	399.1	397.9
<b>Unused Commitments *</b>	3,691.0	3,730.6	3,851.9	3,983.0	4,010.5	3,999.1	3,991.2	3,660.1	3,258.6	3,116.5
<b>Total</b>	<b>4,369.9</b>	<b>4,433.2</b>	<b>4,575.0</b>	<b>4,748.7</b>	<b>4,757.0</b>	<b>4,759.4</b>	<b>4,784.9</b>	<b>4,463.8</b>	<b>4,025.2</b>	<b>3,879.1</b>

\* Off-balance-sheet

# Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

June 30, 2009

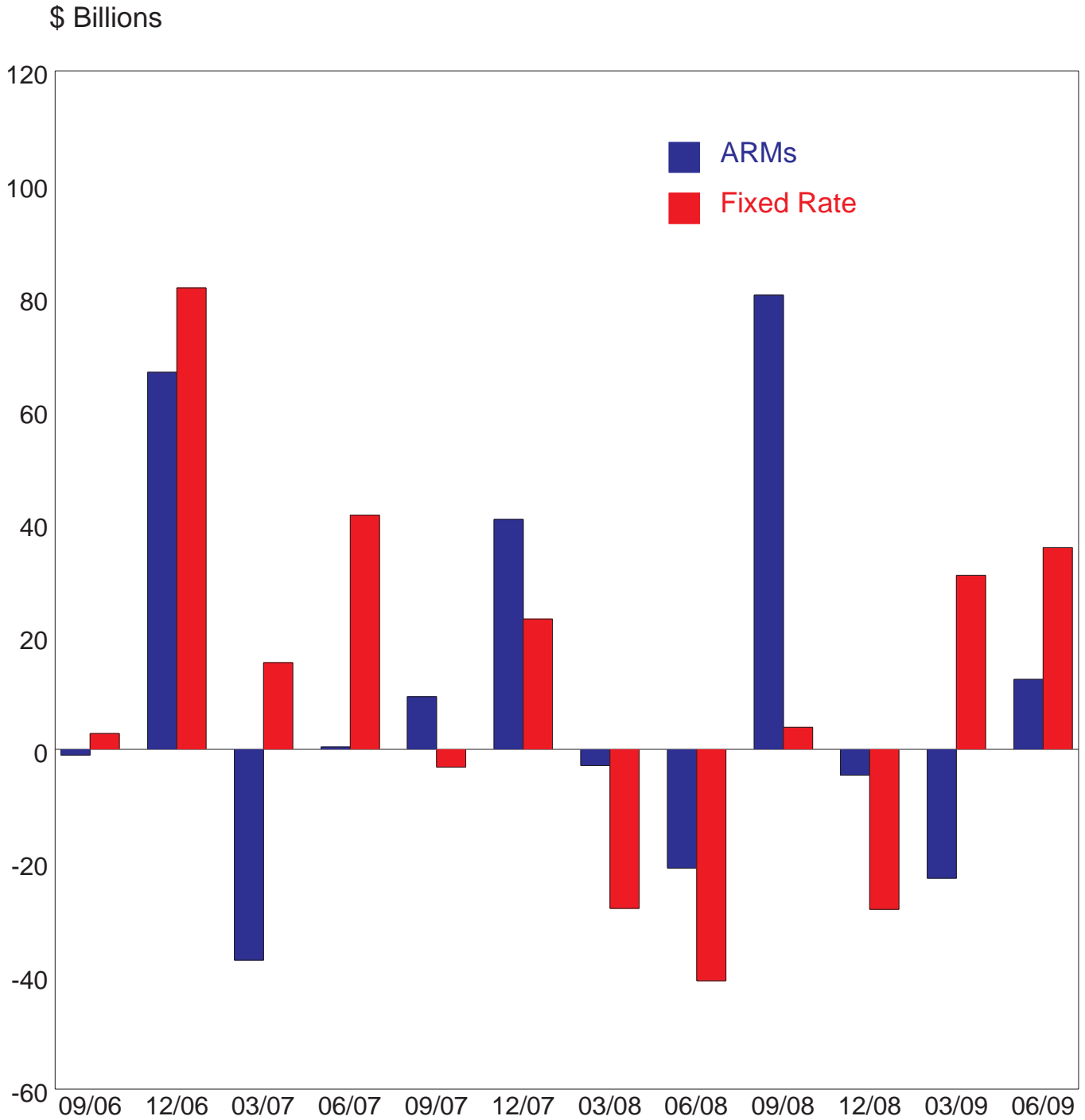


\* Assets securitized and sold with servicing retained or with recourse or other seller-provided credit.



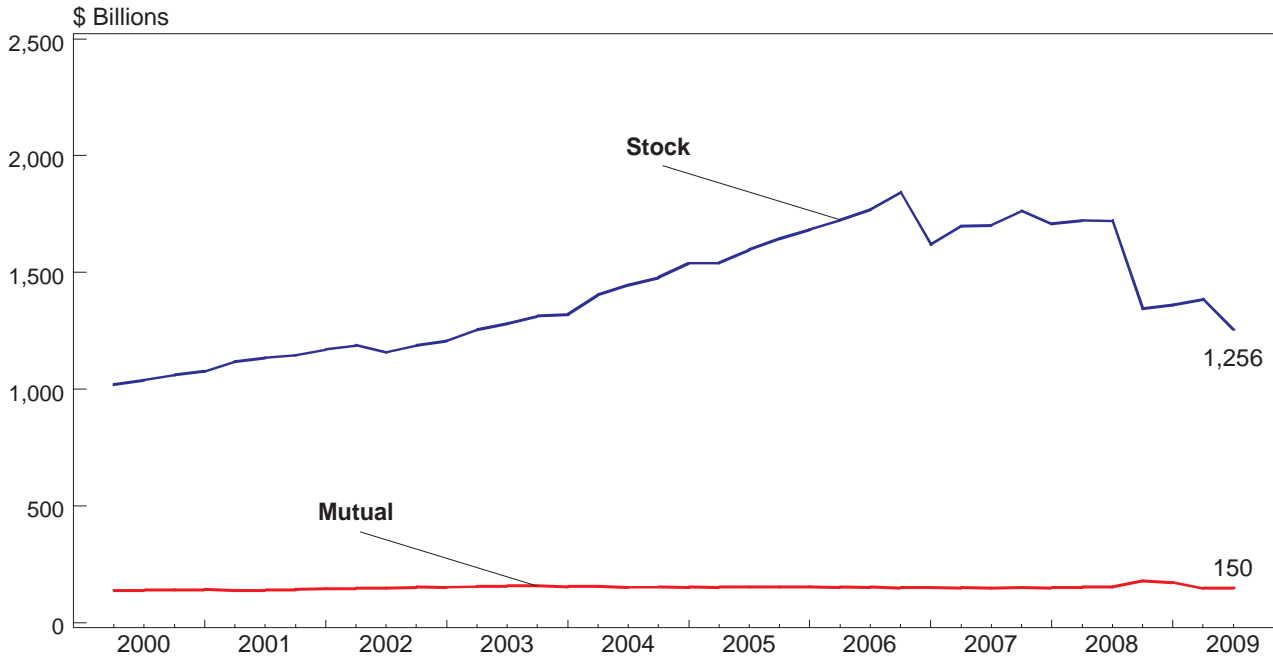
# Growth Rates of ARMs and Fixed-Rate Mortgages

2006 - 2009



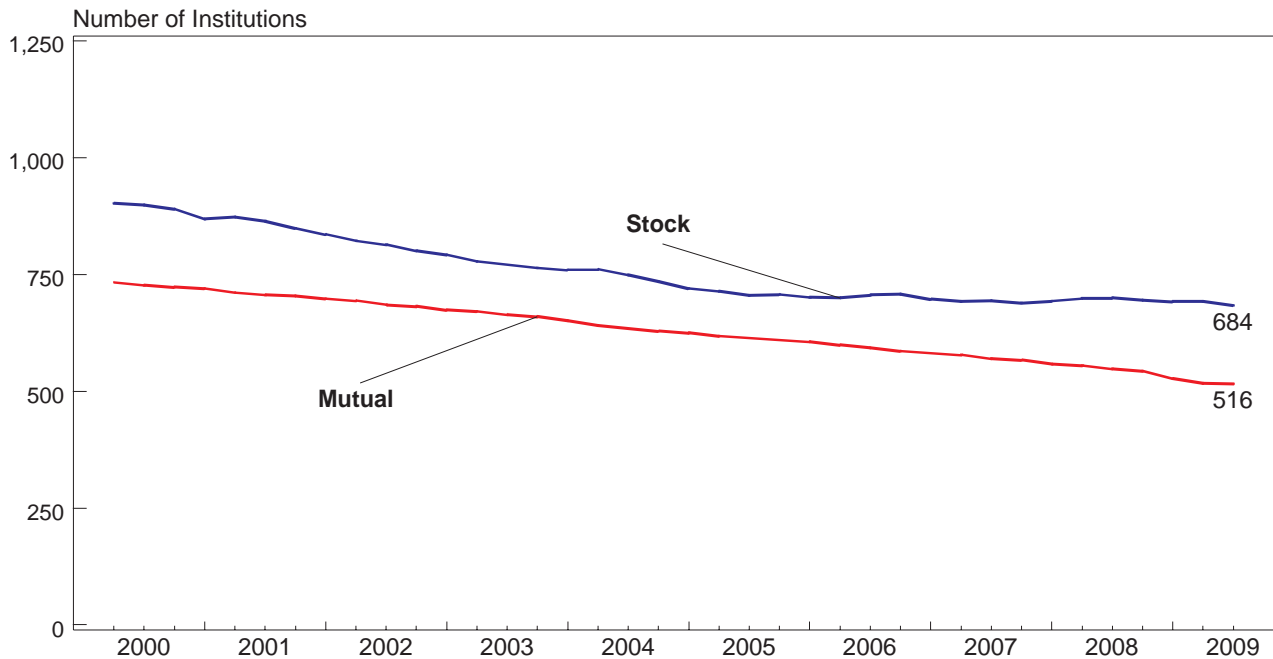
## Assets of Mutual and Stock Savings Institutions

2000 - 2009



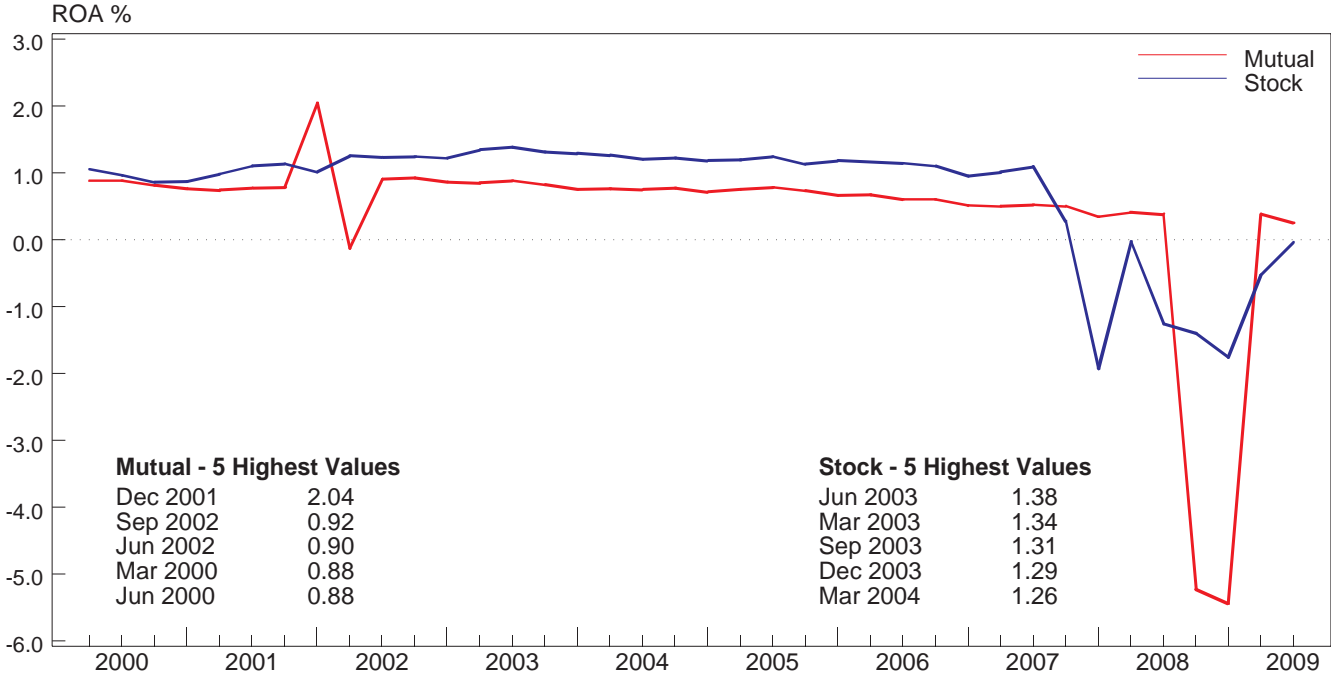
## Number of Mutual and Stock Savings Institutions

2000 - 2009



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

2000-2009



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

2000-2009

