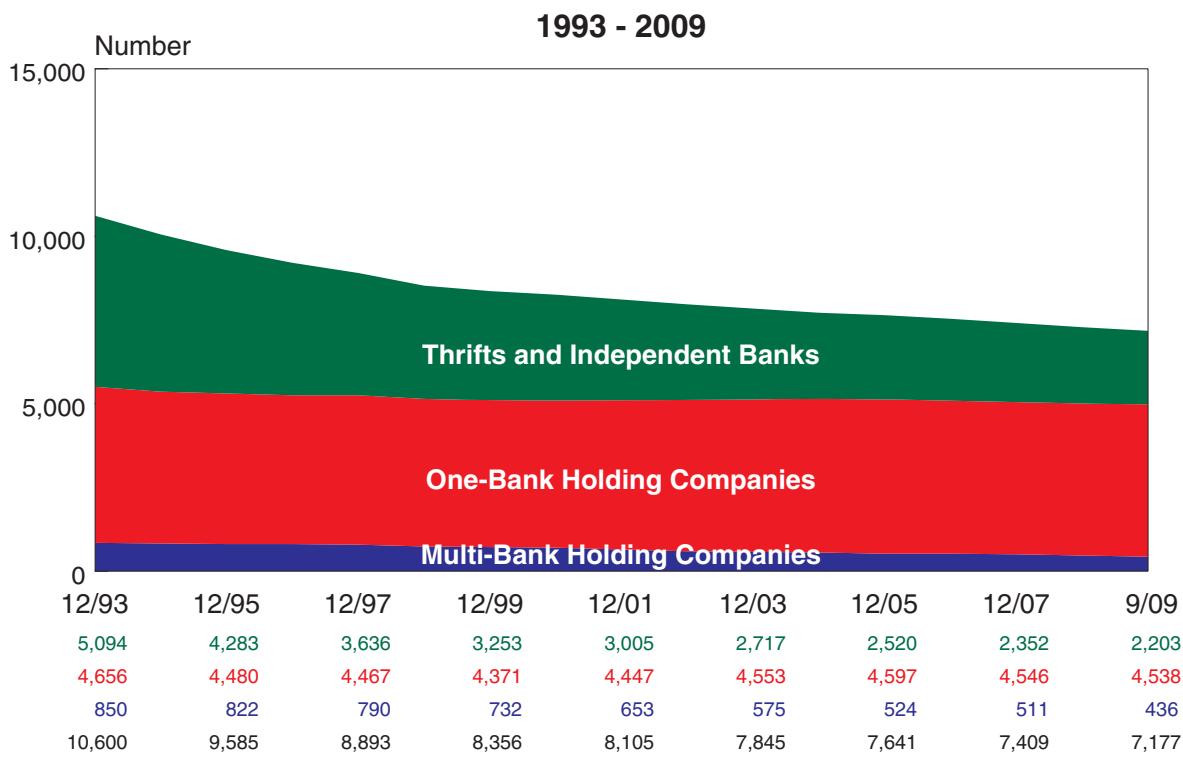
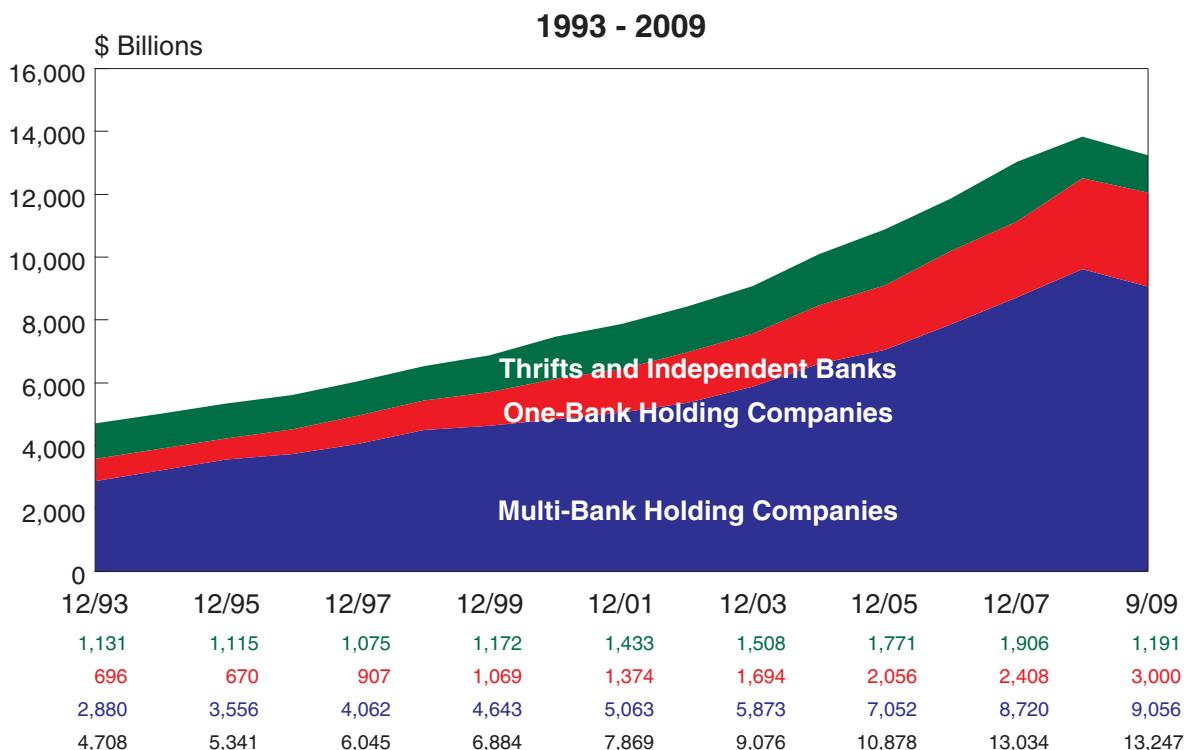


Number of FDIC-Insured Banking Organizations



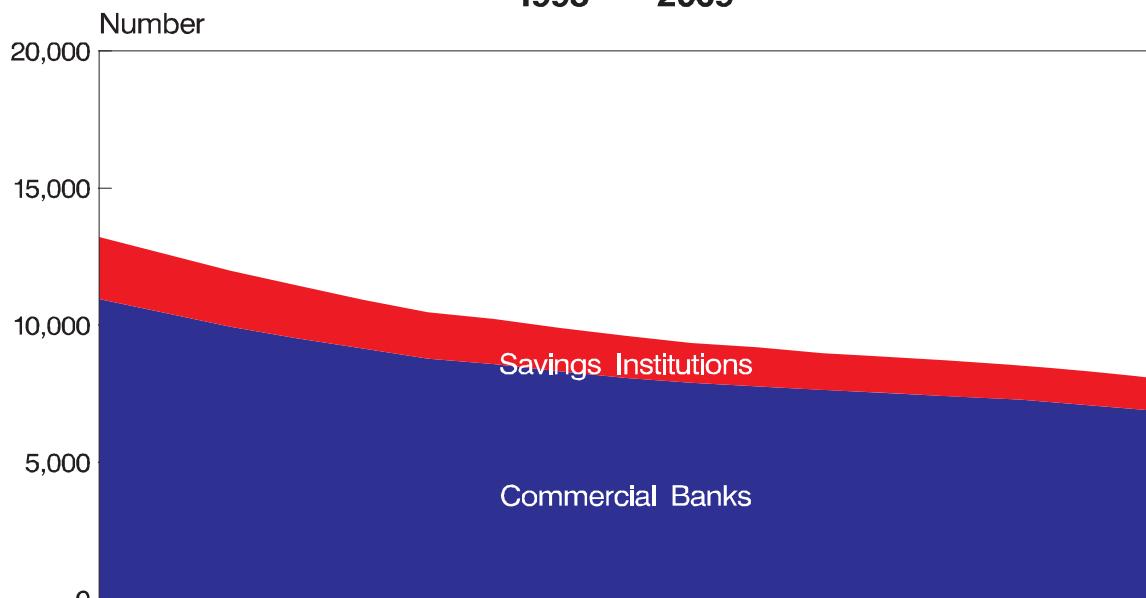
Assets of FDIC-Insured Banking Organizations



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

Number of FDIC-Insured Institutions

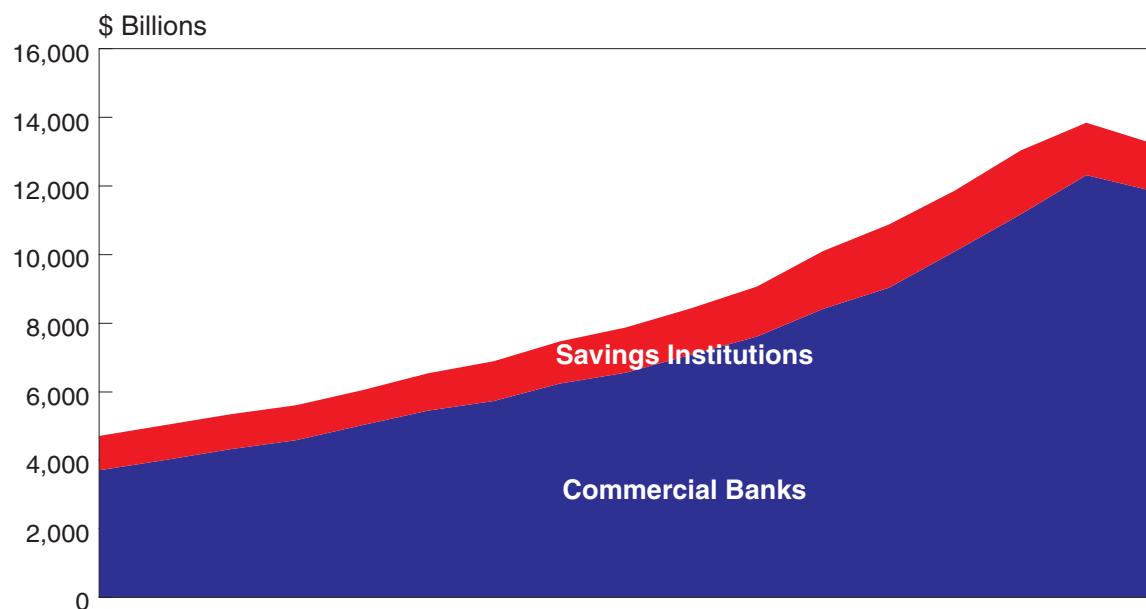
1993 – 2009



	12/93	12/95	12/97	12/99	12/01	12/03	12/05	12/07	9/09
Savings Institutions	2,262	2,030	1,780	1,642	1,534	1,411	1,307	1,251	1,179
Commercial Banks	10,959	9,941	9,143	8,580	8,080	7,770	7,526	7,283	6,890
Total	13,221	11,971	10,923	10,222	9,614	9,181	8,833	8,534	8,069

Assets of FDIC-Insured Institutions

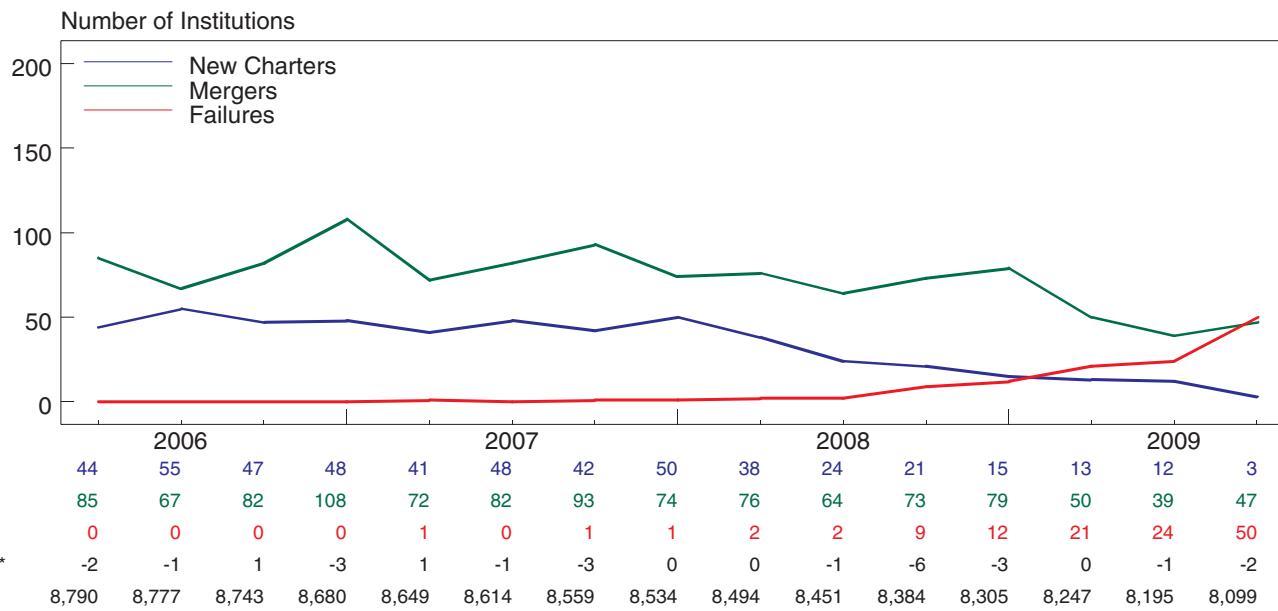
1993 - 2009



	12/93	12/95	12/97	12/99	12/01	12/03	12/05	12/07	9/09
Savings Institutions	1,001	1,026	1,026	1,149	1,317	1,474	1,838	1,858	1,381
Commercial Banks	3,707	4,315	5,019	5,735	6,552	7,602	9,040	11,176	11,866
Total	4,708	5,341	6,045	6,884	7,869	9,076	10,878	13,034	13,247

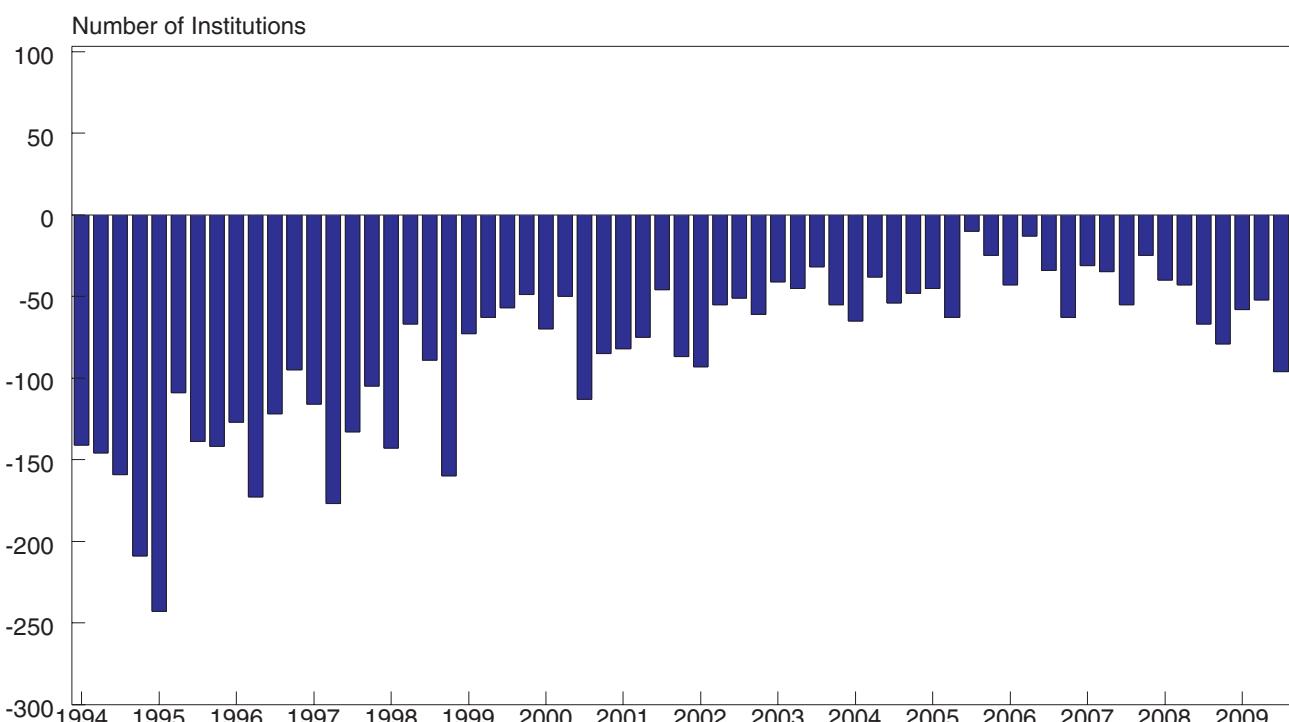
Changes in the Number of FDIC-Insured Institutions

Quarterly, 2006 - 2009



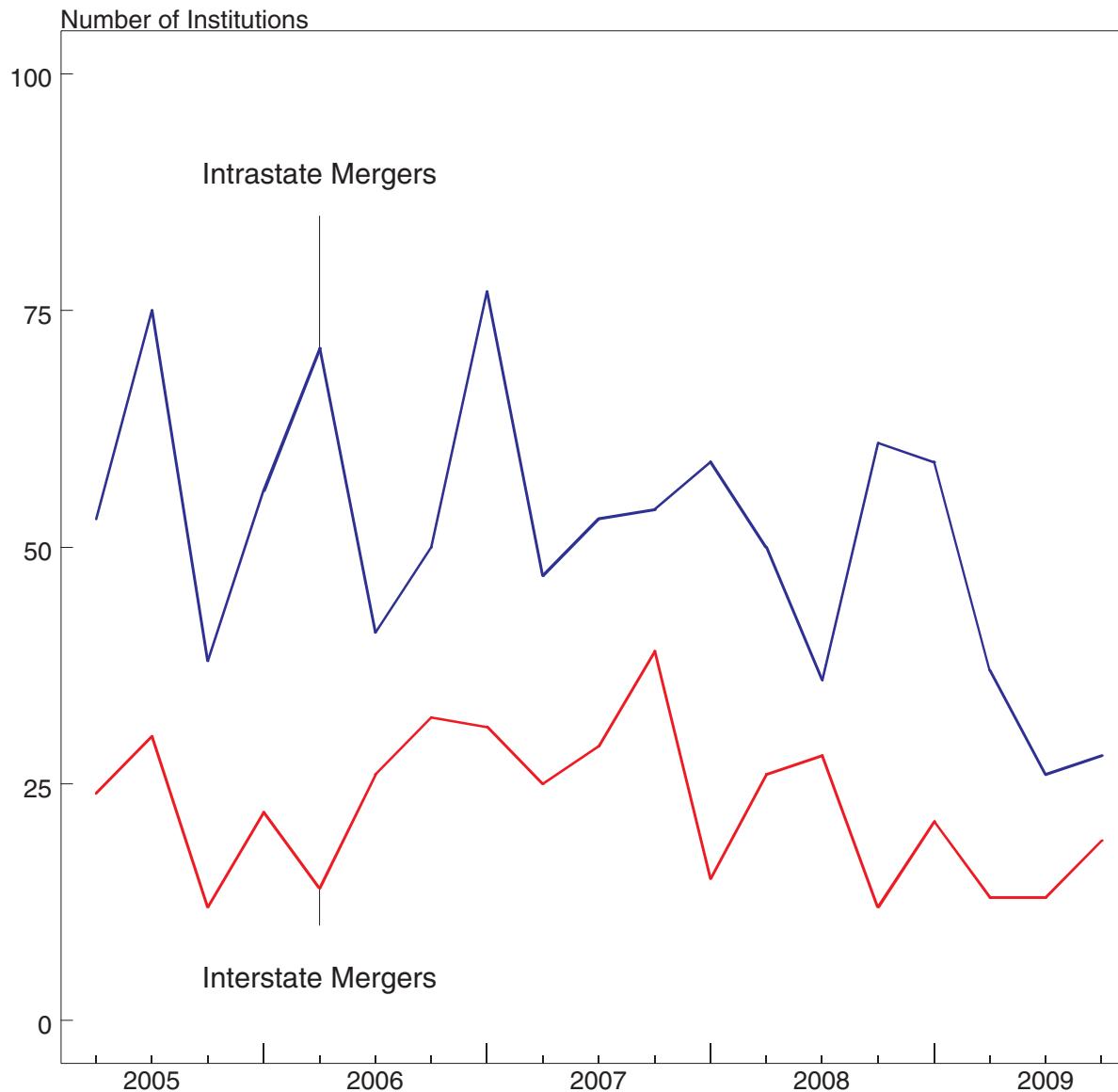
Quarterly Change in the Number of FDIC-Insured Institutions

1994-2009



Institution Mergers: Interstate vs. Intrastate

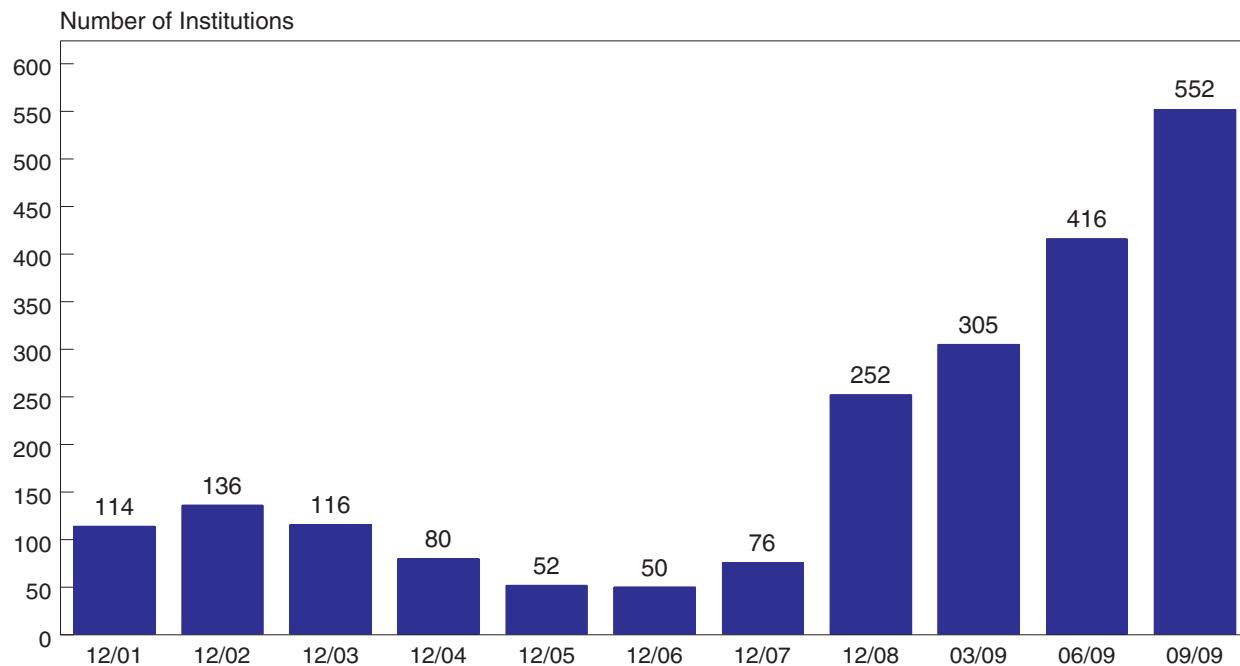
Quarterly, 2005 - 2009



Intrastate Mergers	53	75	38	56	71	41	50	77	47	53	54	59	50	36	61	59	37	26	28
Interstate Mergers	24	30	12	22	14	26	32	31	25	29	39	15	26	28	12	21	13	13	19

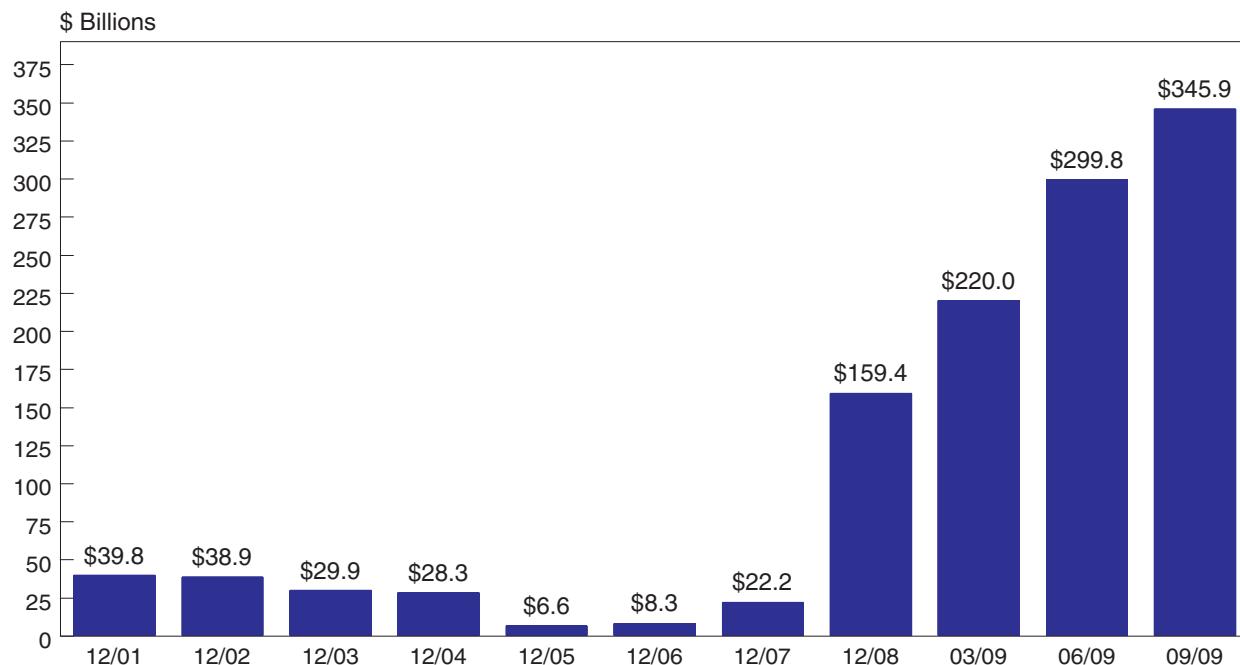
Number of FDIC-Insured "Problem" Institutions

2001-2009



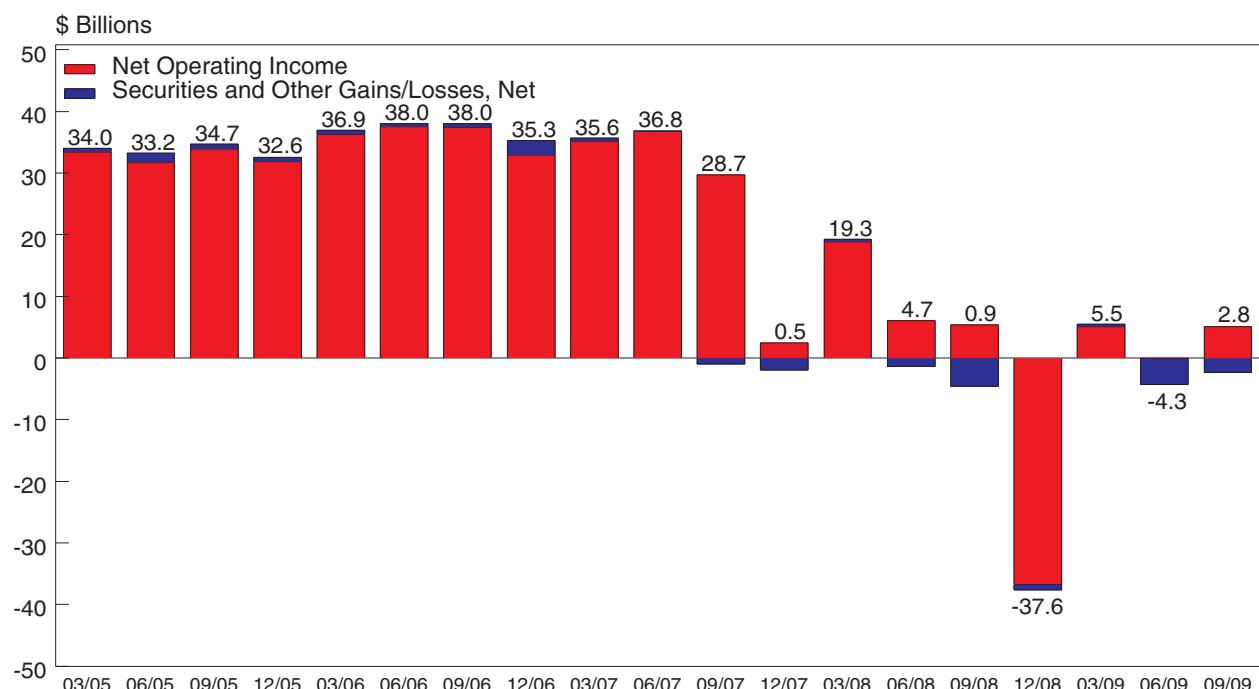
Assets of FDIC-Insured "Problem" Institutions

2001-2009



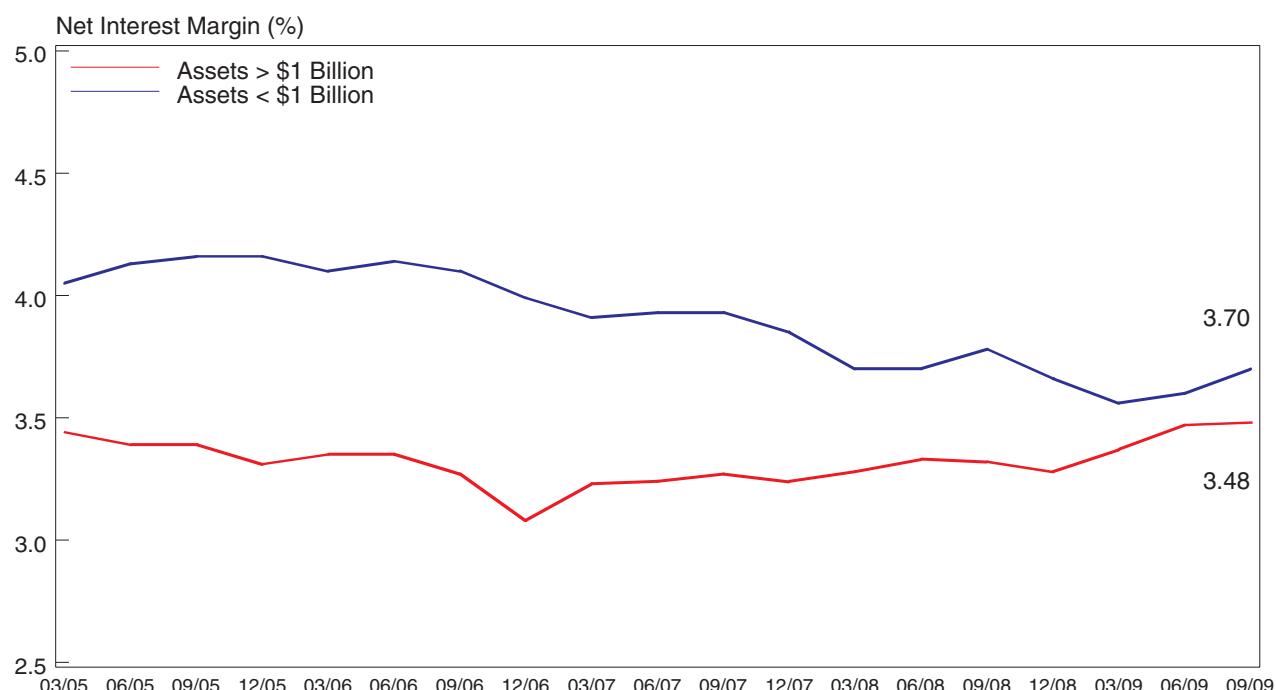
Quarterly Net Income

2005-2009



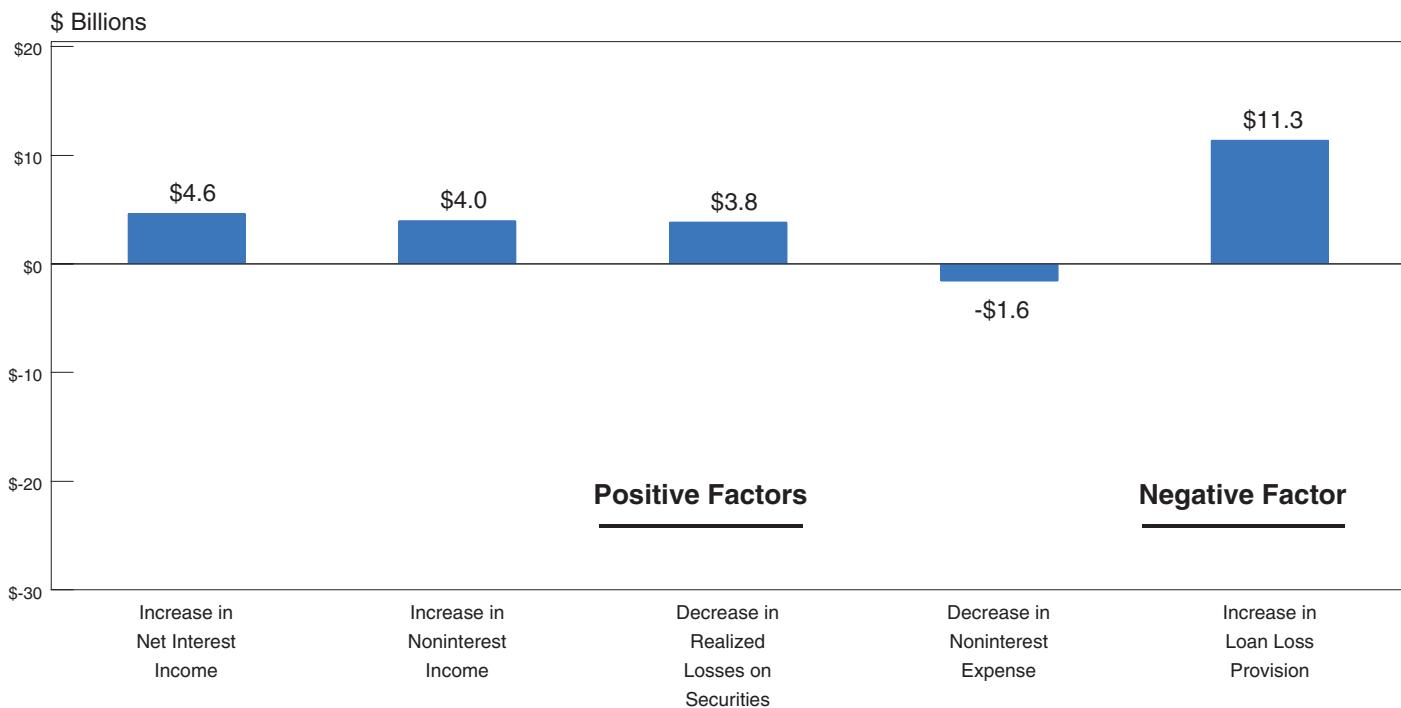
Quarterly Net Interest Margins, Annualized

2005 - 2009



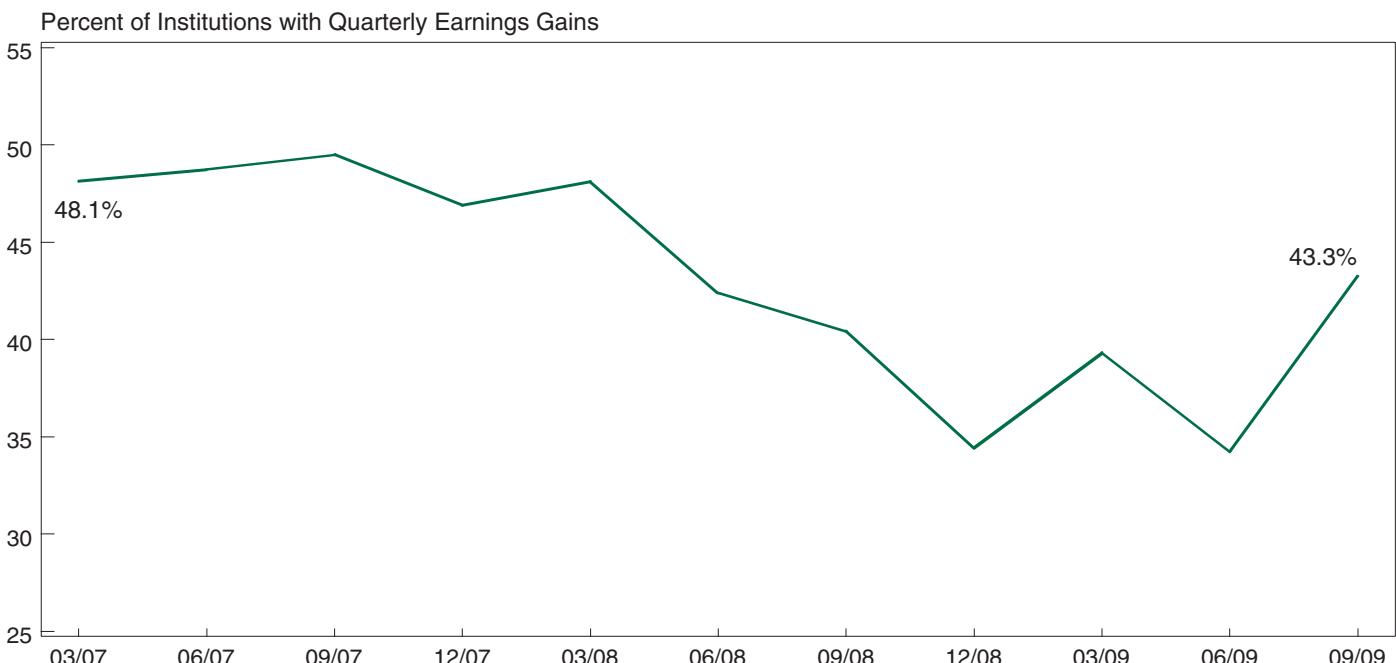
Major Factors Affecting Earnings

3rd Quarter 2009 vs. 3rd Quarter 2008



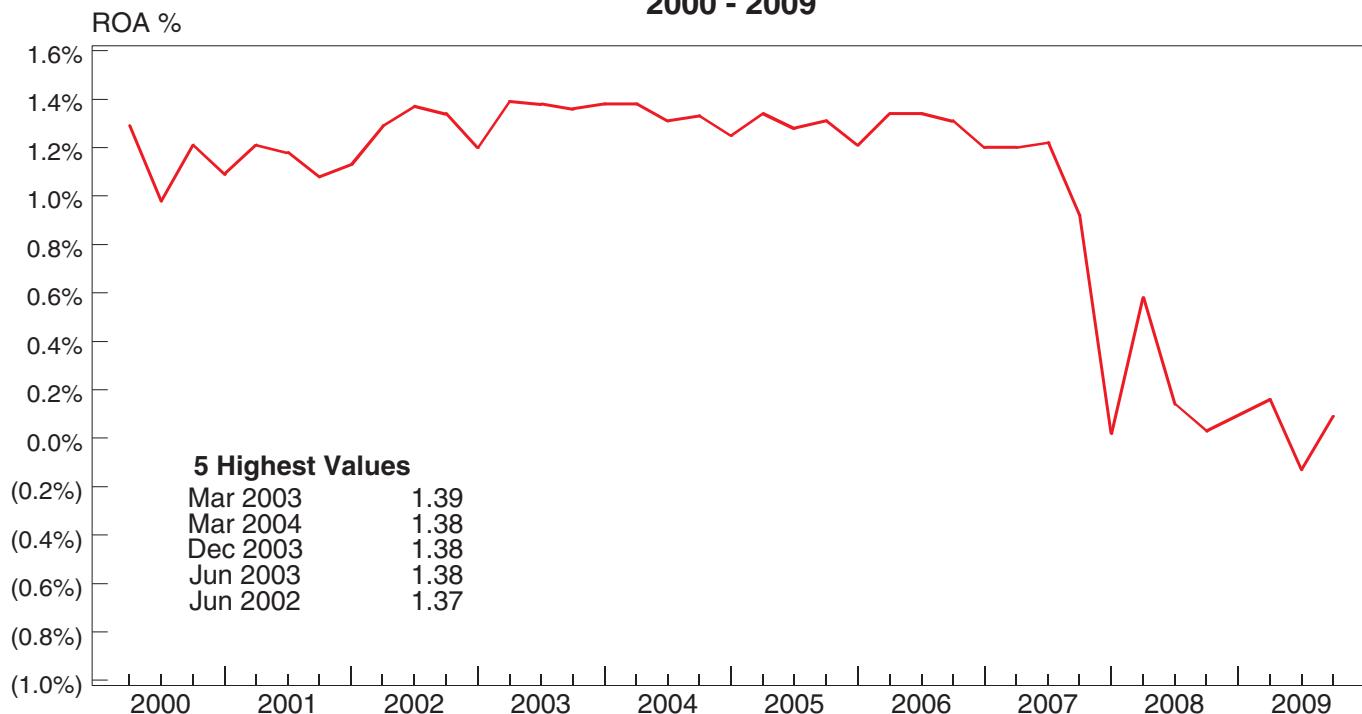
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2007-2009



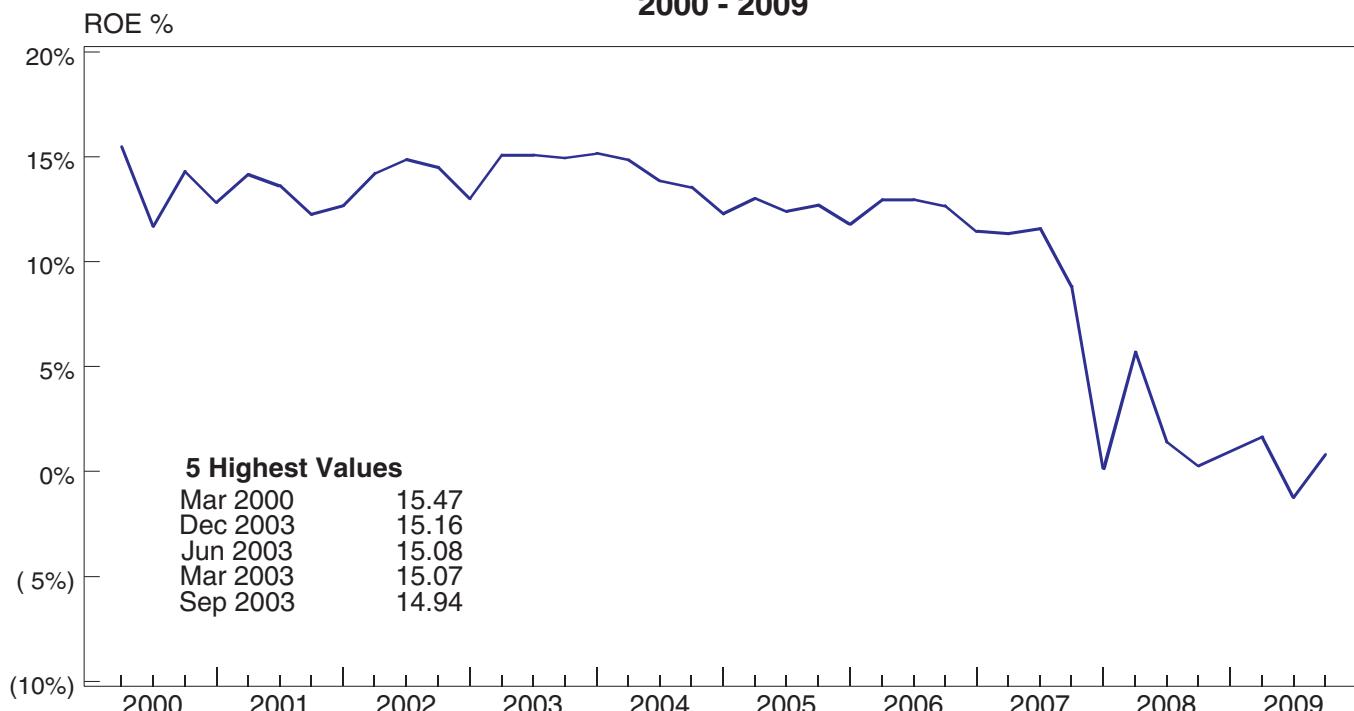
Quarterly Return on Assets (ROA), Annualized

2000 - 2009



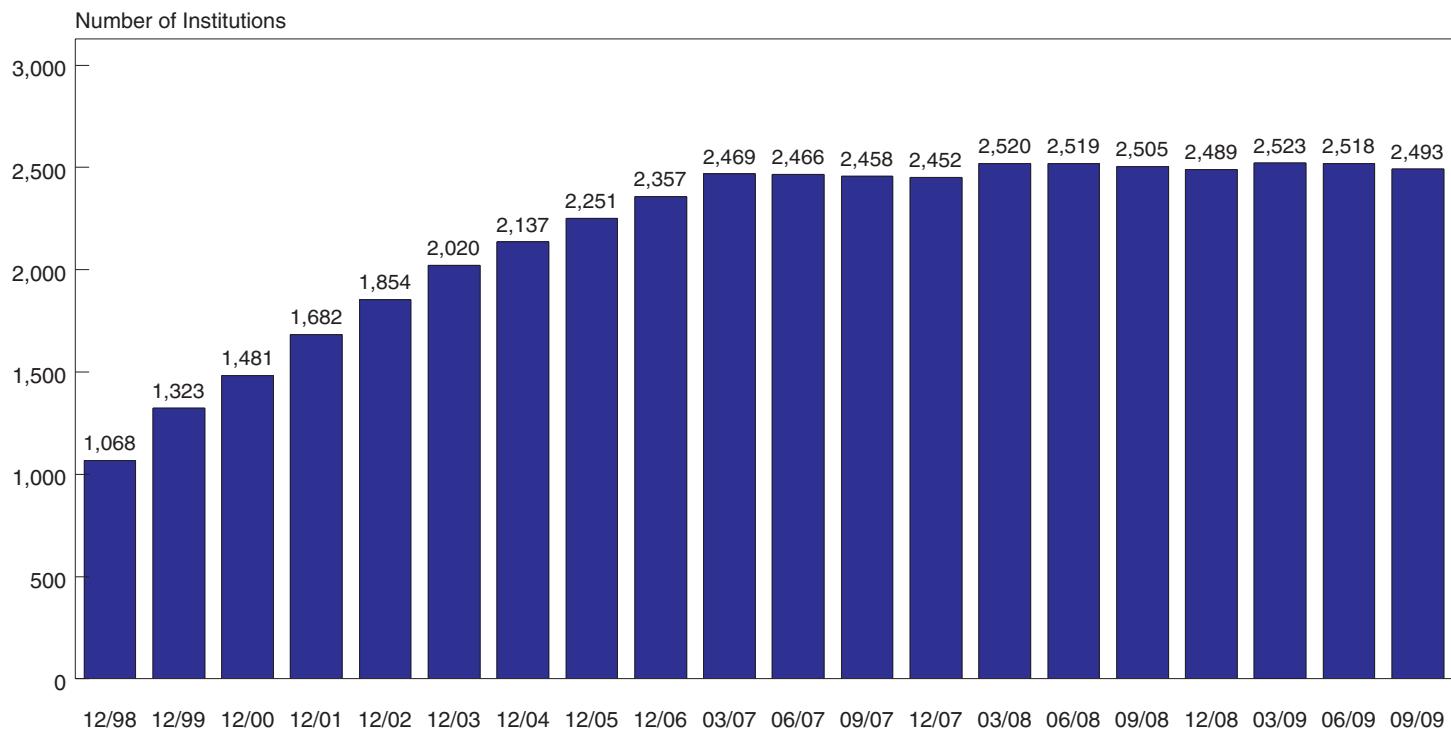
Quarterly Return on Equity (ROE), Annualized

2000 - 2009



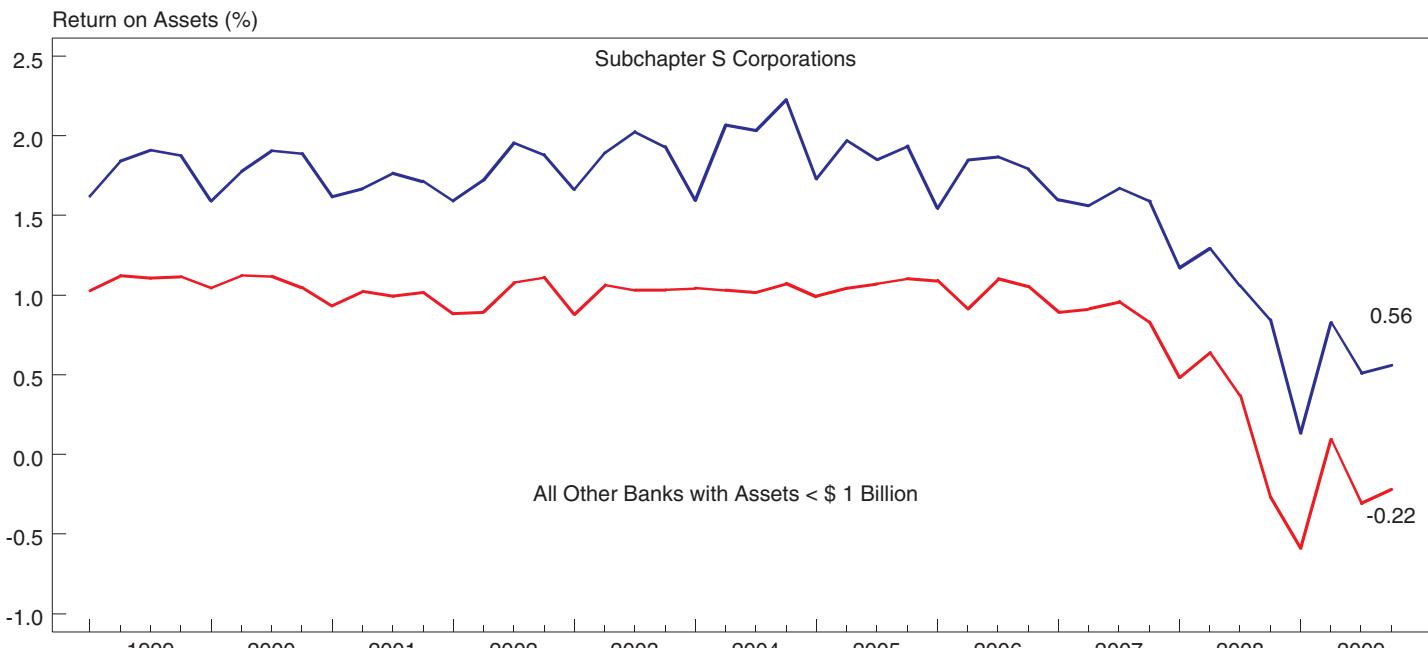
Number of Subchapter S Corporations

1998-2009



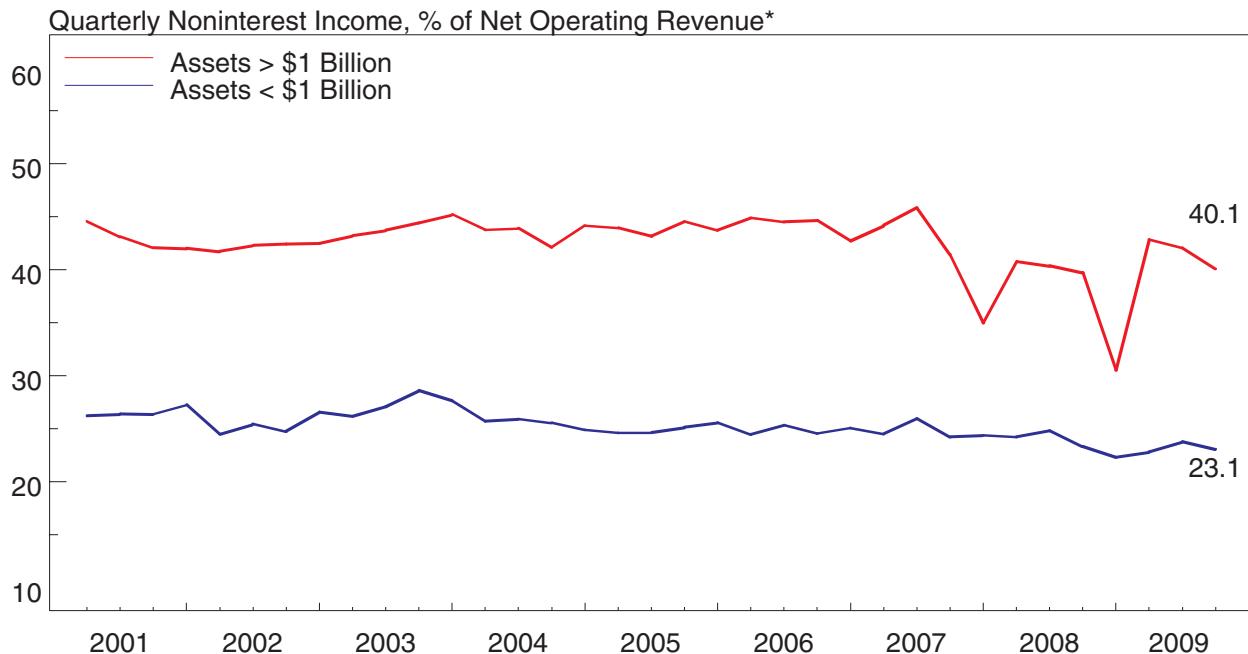
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1998-2009



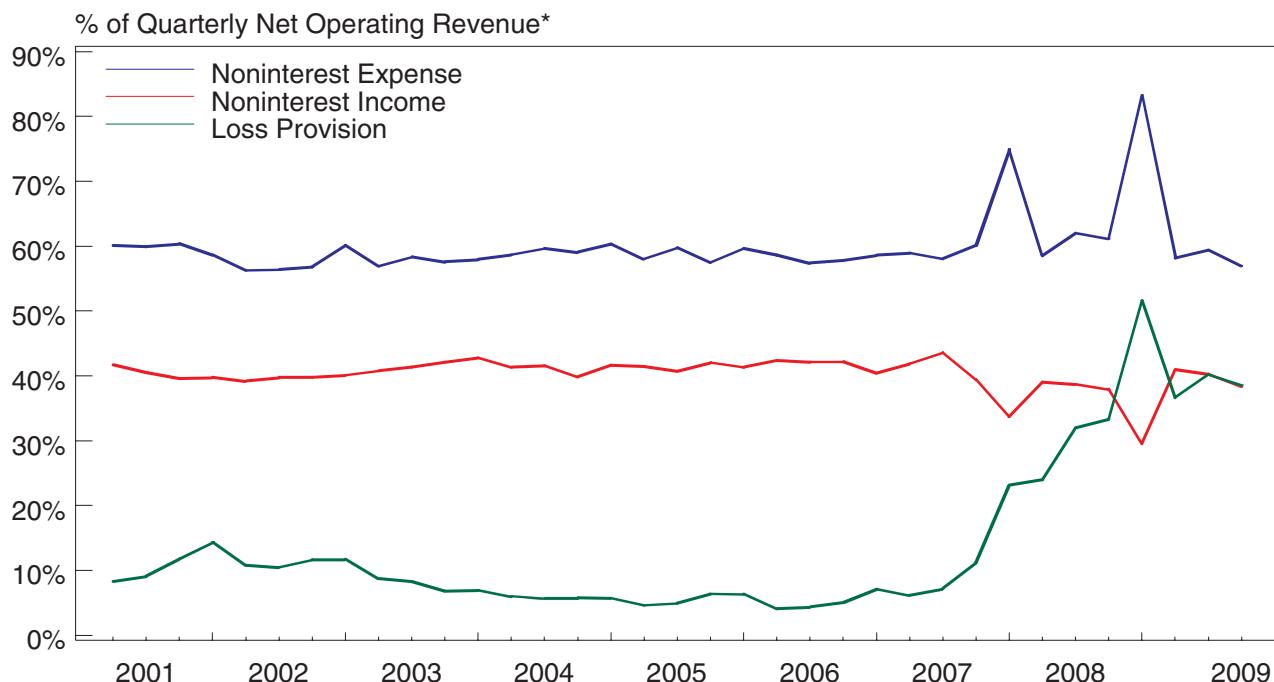
Noninterest Income as a Percentage of Net Operating Revenue*

2001 - 2009



Trends in FDIC-Insured Institutions' Income & Expenses

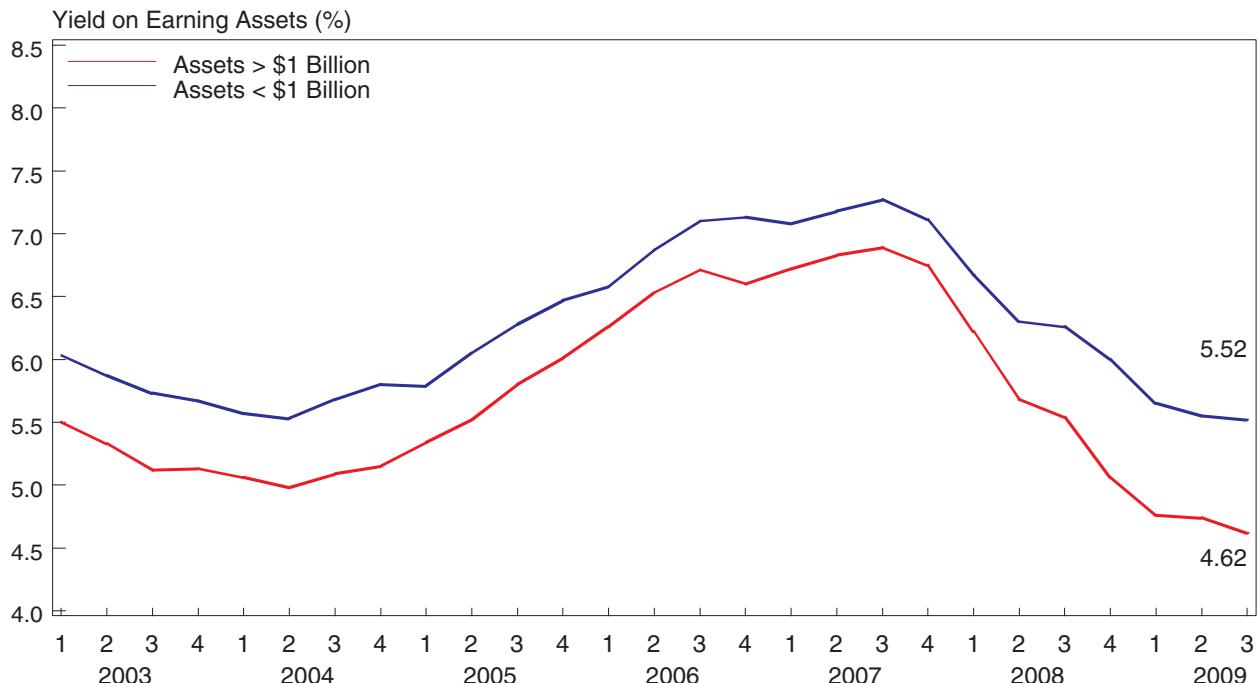
2001 - 2009



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

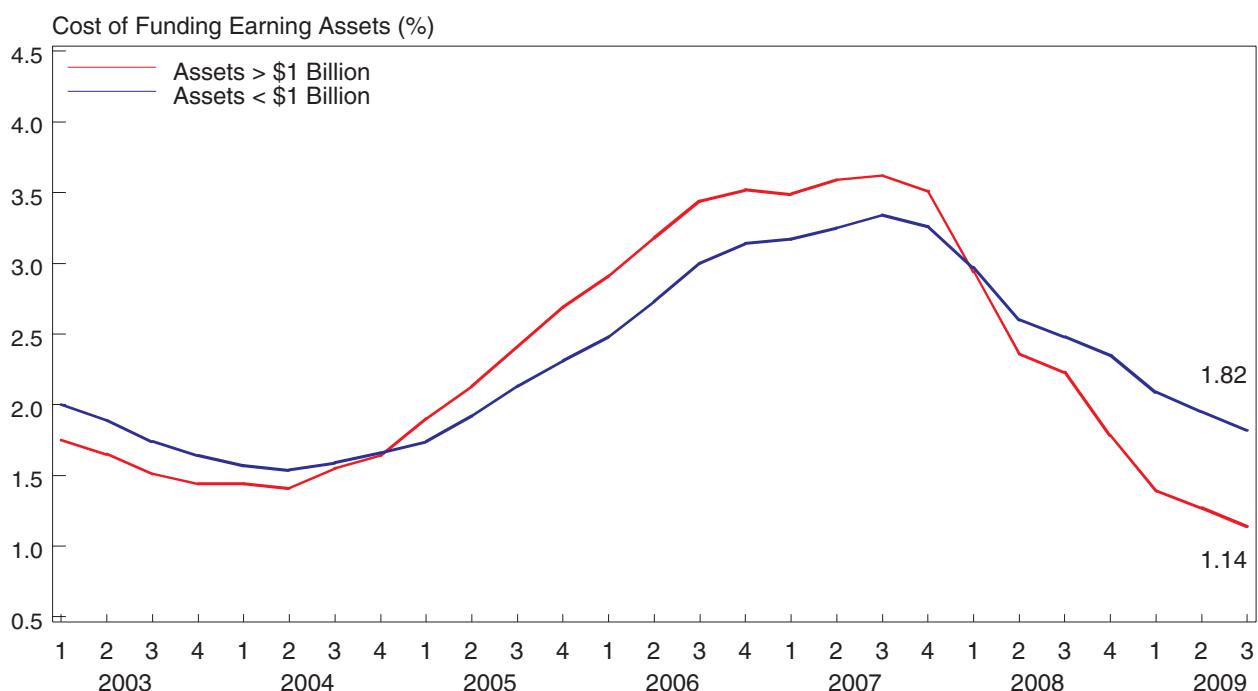
Quarterly Yield on Earning Assets

2003 - 2009



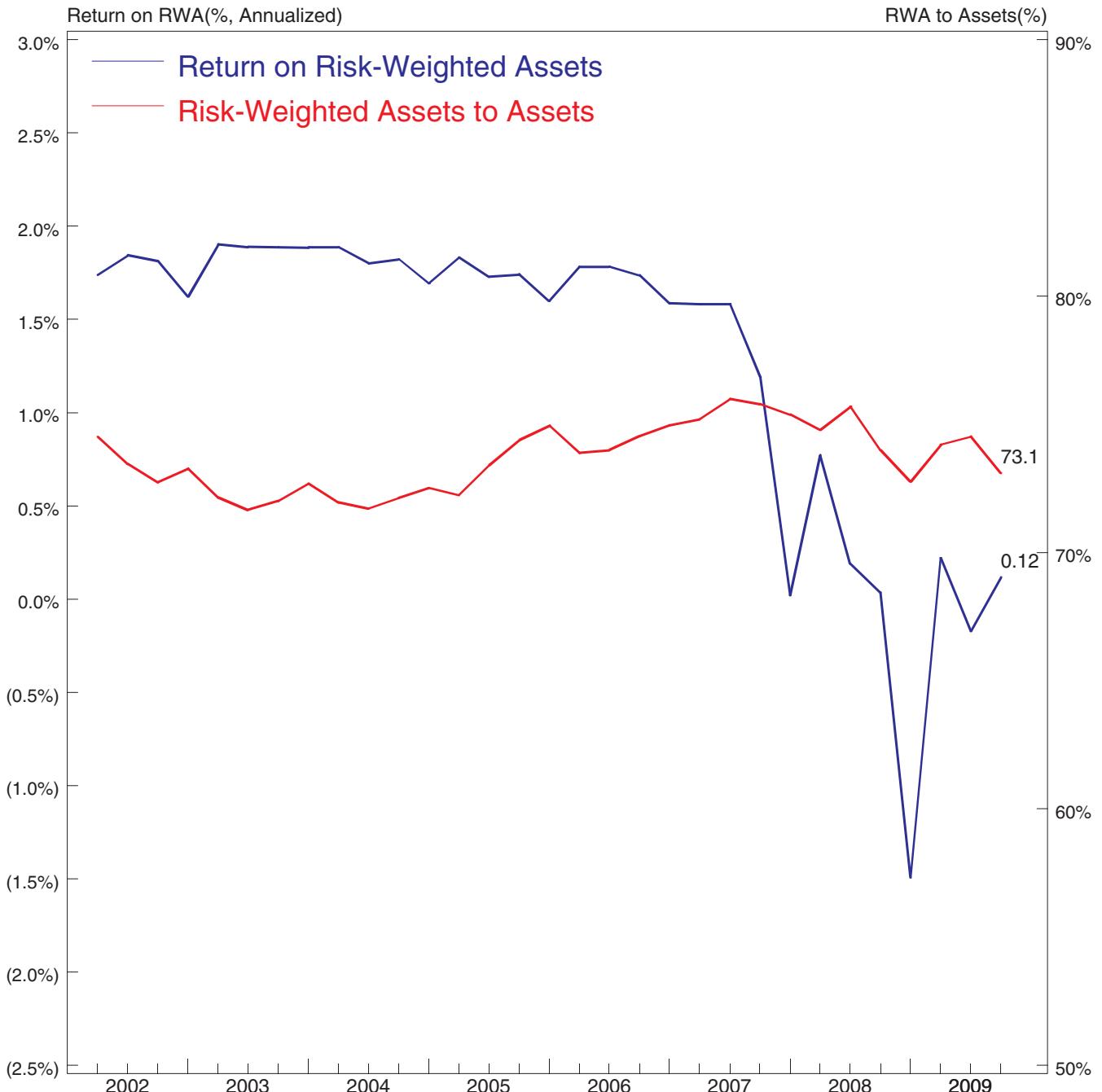
Quarterly Cost of Funding Earning Assets

2003 - 2009



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

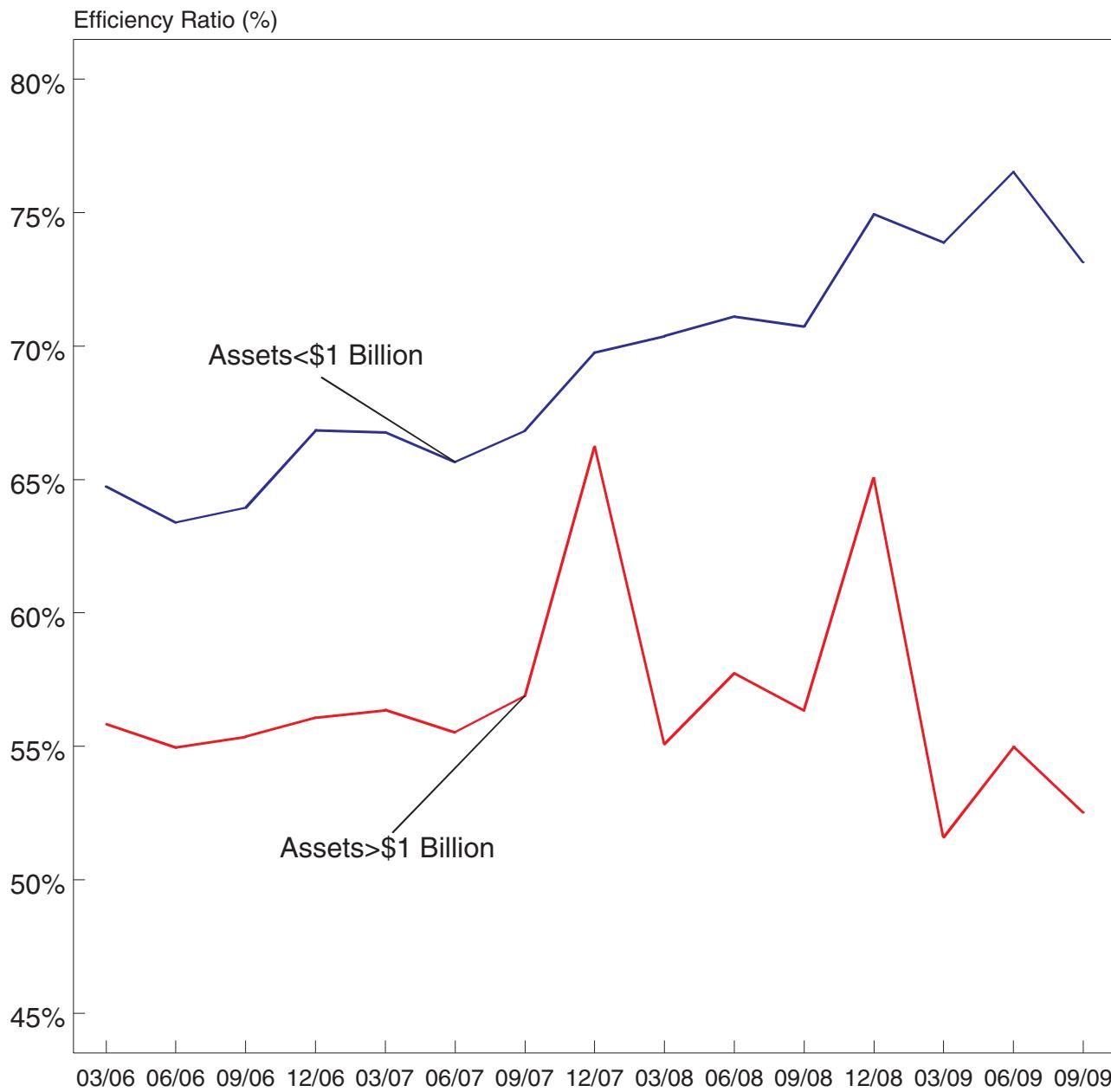
2002 - 2009



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

Quarterly Efficiency Ratios*

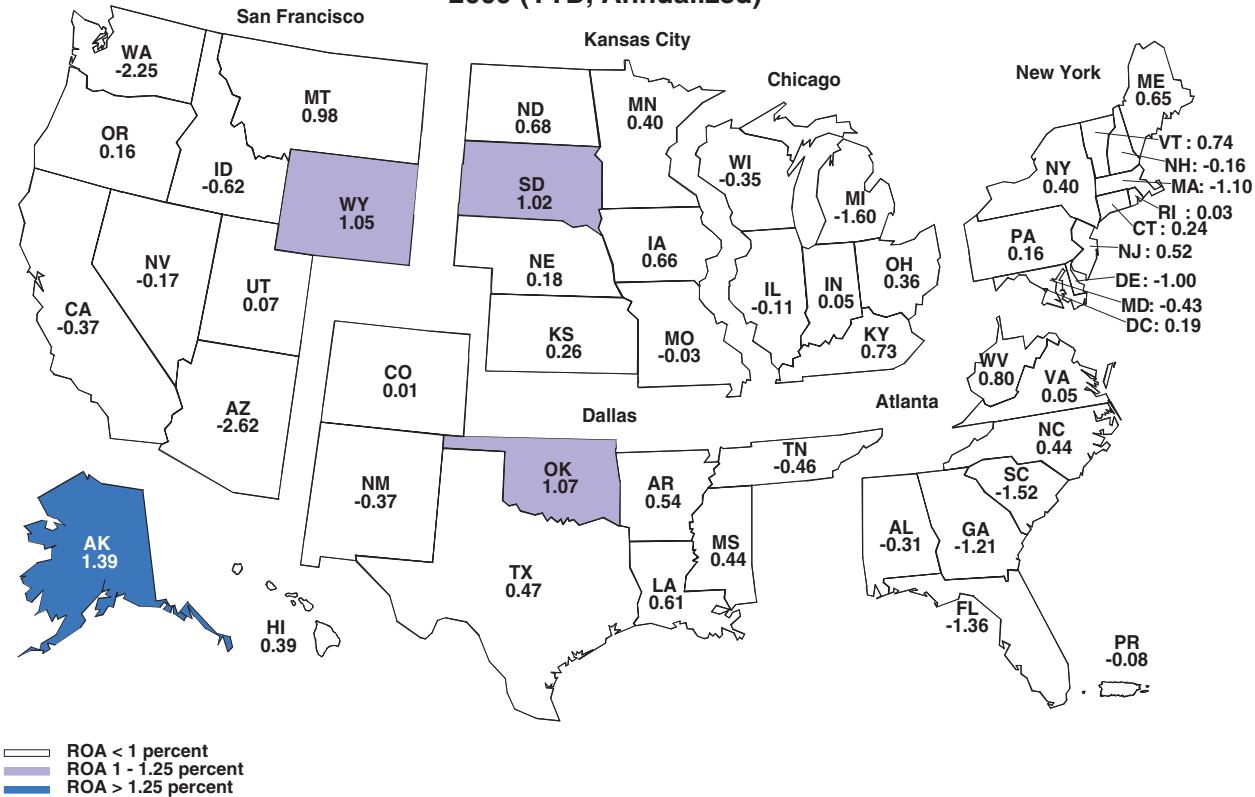
2006 - 2009



*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 percent
 ROA 1 - 1.25 percent
 ROA > 1.25 percent

ROA Rankings by State

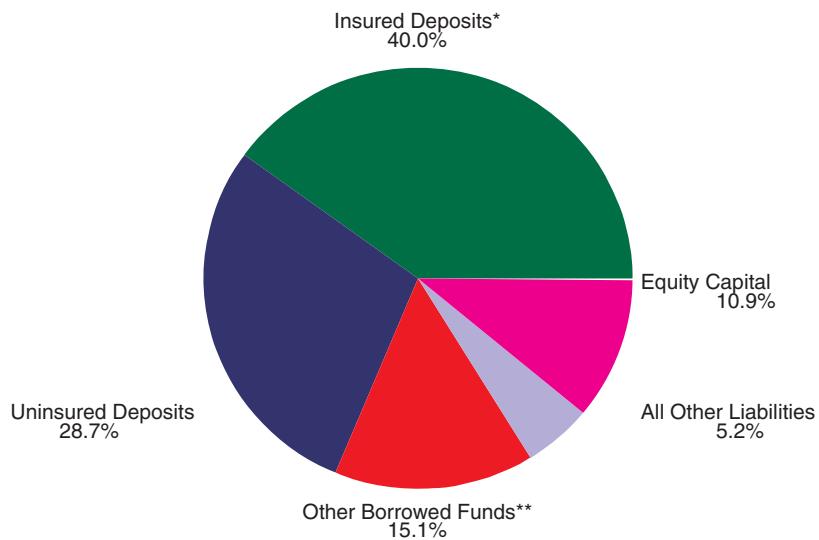
	No. of Inst. as of 09/30/09	YTD 2009	YTD 2008	Change*		No. of Inst. as of 09/30/09	YTD 2009	YTD 2008	Change*
1 Alaska	7	1.39	2.50	(111)	28 Utah	64	0.07	0.45	(38)
2 Oklahoma	252	1.07	1.31	(24)	29 Indiana	151	0.05	0.14	(9)
3 Wyoming	37	1.05	1.02	3	30 Virginia	119	0.05	0.60	(55)
4 South Dakota	83	1.02	1.04	(2)	31 Rhode Island	14	0.03	0.64	(61)
5 Montana	74	0.98	1.48	(50)	32 Colorado	148	0.01	0.04	(3)
6 West Virginia	65	0.80	0.92	(12)	33 Missouri	347	(0.03)	0.55	(58)
7 Vermont	14	0.74	0.92	(18)	34 Puerto Rico	10	(0.08)	0.39	(47)
8 Kentucky	199	0.73	0.87	(14)	35 Illinois	638	(0.11)	0.27	(38)
9 North Dakota	94	0.68	1.18	(50)	36 New Hampshire	24	(0.16)	(0.24)	8
10 Iowa	371	0.66	0.85	(19)	37 Nevada	38	(0.17)	(0.30)	13
11 Maine	29	0.65	0.37	28	38 Alabama	153	(0.31)	0.53	(84)
12 Louisiana	158	0.61	0.98	(37)	39 Wisconsin	282	(0.35)	0.25	(60)
13 Arkansas	135	0.54	0.94	(40)	40 California	301	(0.37)	(0.93)	56
14 New Jersey	123	0.52	0.57	(5)	41 New Mexico	54	(0.37)	0.24	(61)
15 Texas	635	0.47	0.38	9	42 Maryland	90	(0.43)	0.20	(63)
16 Mississippi	95	0.44	0.95	(51)	43 Tennessee	195	(0.46)	0.32	(78)
17 North Carolina	106	0.44	0.27	17	44 Idaho	18	(0.62)	0.78	(140)
18 Minnesota	422	0.40	0.76	(36)	45 Delaware	30	(1.00)	0.88	(188)
19 New York	195	0.40	0.45	(5)	46 Massachusetts	172	(1.10)	0.78	(188)
20 Hawaii	9	0.39	0.71	(32)	47 Georgia	313	(1.21)	0.57	(178)
21 Ohio	248	0.36	0.35	1	48 Florida	295	(1.36)	(0.88)	(48)
22 Kansas	341	0.26	0.93	(67)	49 South Carolina	89	(1.52)	(0.15)	(137)
23 Connecticut	55	0.24	0.41	(17)	50 Michigan	148	(1.60)	(0.21)	(139)
24 District of Col.	6	0.19	0.23	(4)	51 Washington	95	(2.25)	(0.14)	(211)
25 Nebraska	237	0.18	0.67	(49)	52 Arizona	52	(2.62)	(0.80)	(182)
26 Oregon	37	0.16	0.52	(36)	U.S. and Terr.		8,099	0.10	0.32
27 Pennsylvania	225	0.16	0.30	(14)					(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, 2009



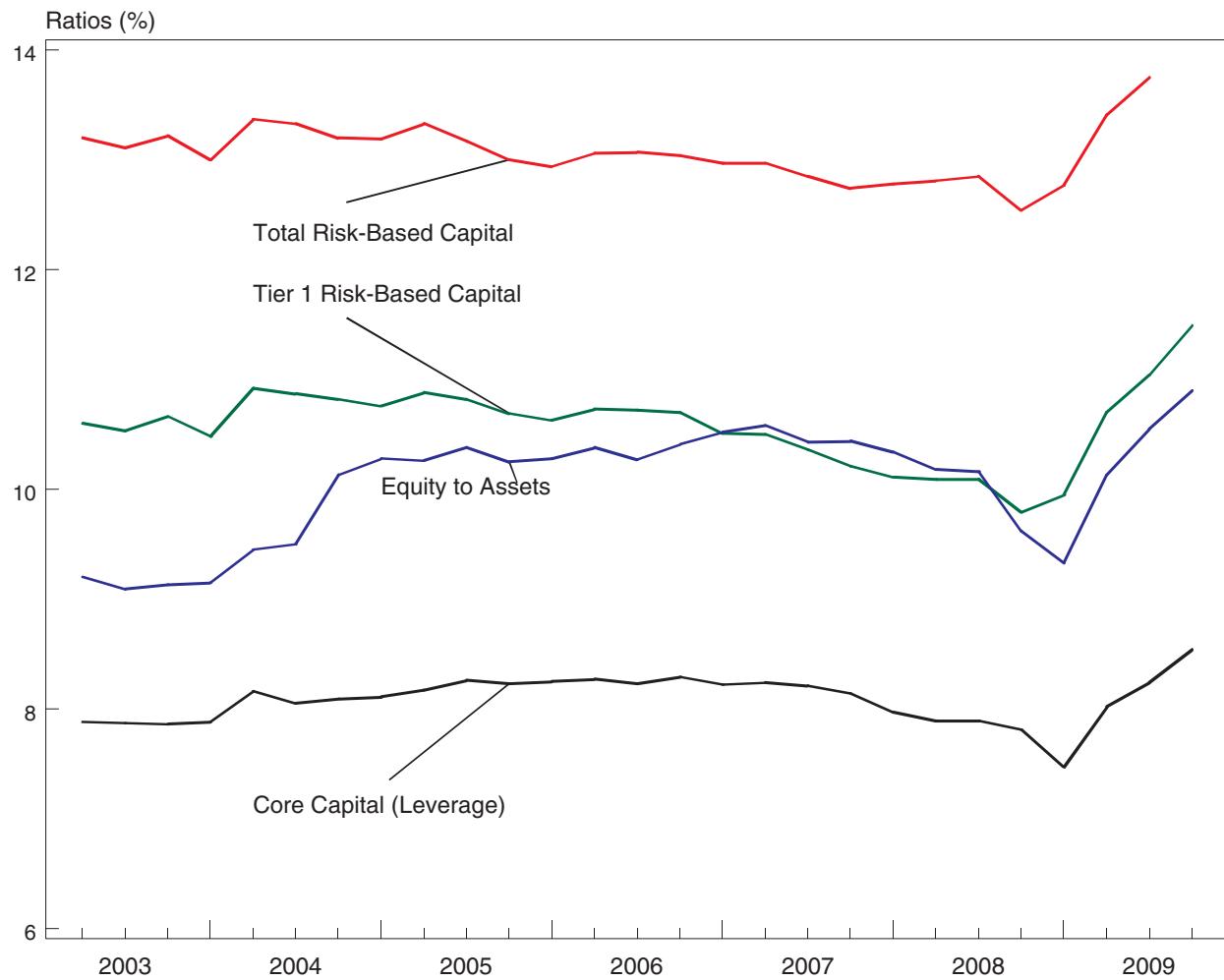
(\$ Billions)	9/30/08	9/30/09	% Change
Insured Deposits (estimated)*	4,539	5,302	16.8
Uninsured Deposits	4,187	3,799	-9.3
In Foreign Offices	1,506	1,548	2.8
Other Borrowed Funds**	2,733	1,997	-26.9
All Other Liabilities	806	685	-15.0
Subordinated Debt	177	161	-9.0
Equity Capital	1,306	1,444	10.6
Total Liabilities and Equity Capital	13,573	13,247	-2.4

* Excludes insured deposits in U.S. branches of foreign banks. Beginning 09/30/09, these estimates include the temporary insurance coverage increase to \$250,000.

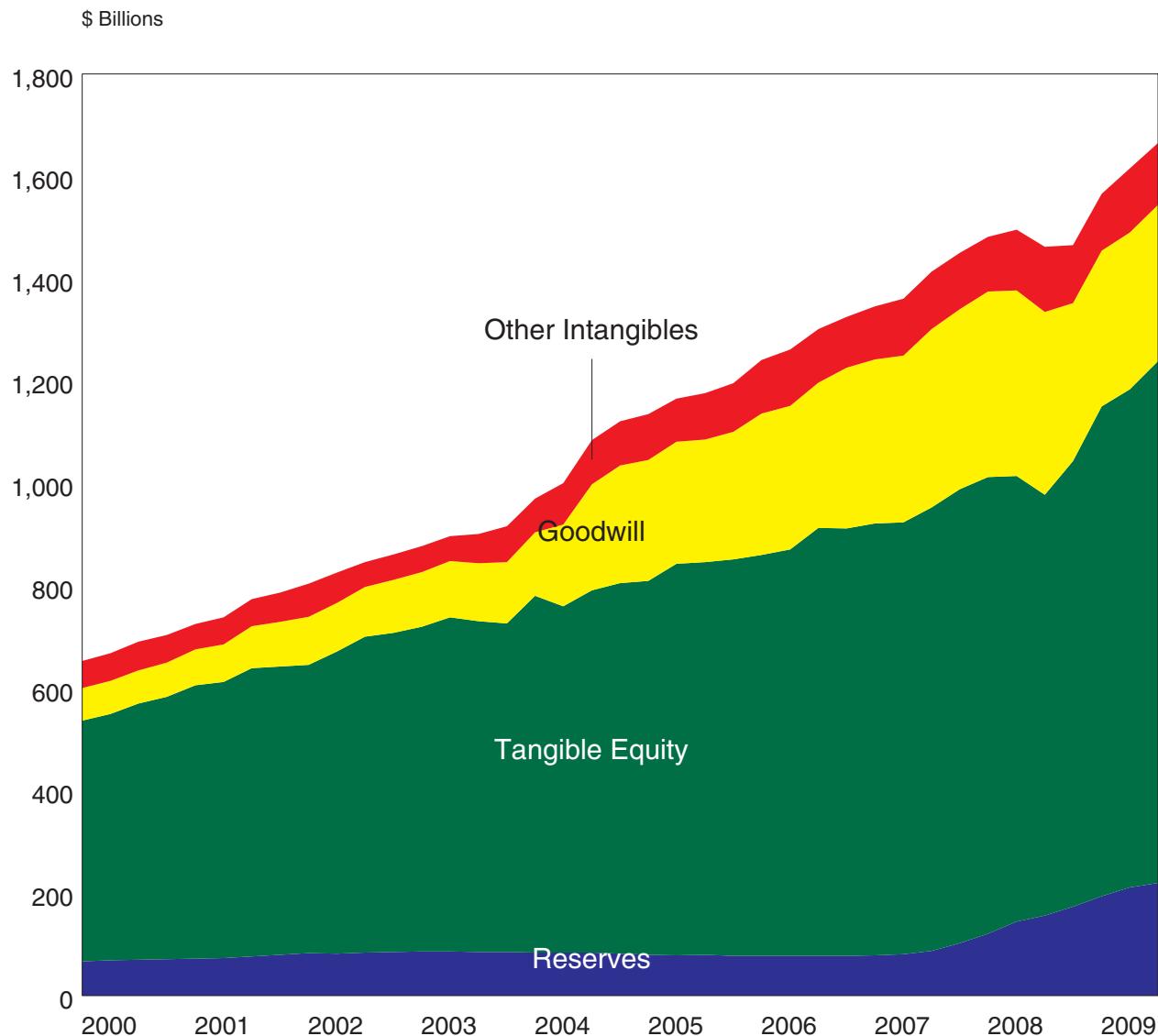
** Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and indebtedness.

Capital Ratios

2003 - 2009

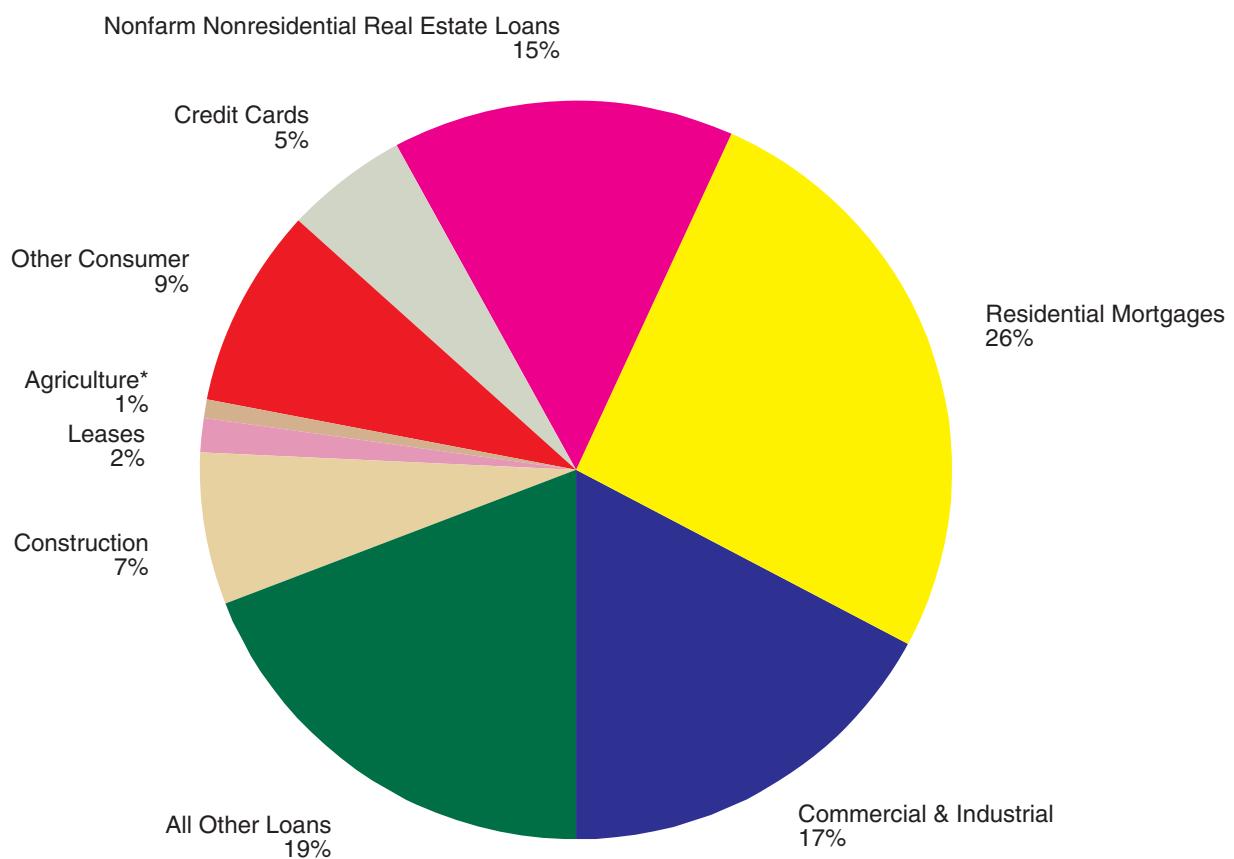


Equity Capital and Reserves
FDIC-Insured Commercial Banks and Savings Institutions
2000 - 2009



Loan Portfolio Composition

September 30, 2009



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

Loan Portfolio Composition by Asset Size

September 30, 2009

Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 28%

Credit Cards 0%

Other Consumer 5%

Agriculture* 3%
Leases 0%

Construction 11%

All Other Loans 13%

Residential Mortgages 27%

Commercial & Industrial 13%

Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 13%

Credit Cards 6%

Other Consumer 9%

Agriculture* 0%
Leases 2%

Construction 6%

All Other Loans 20%

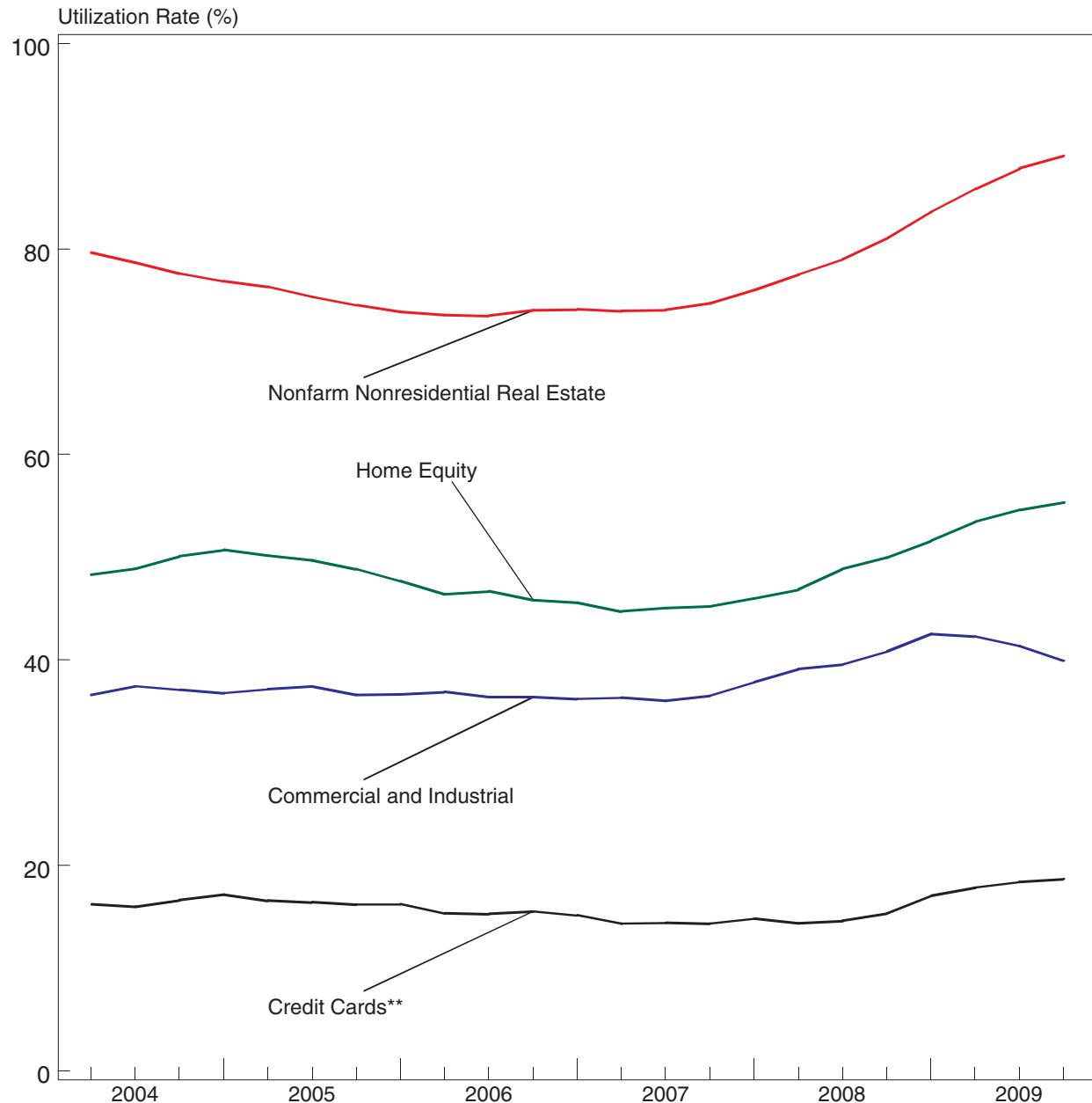
Residential Mortgages 26%

Commercial & Industrial 18%

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

Utilization Rates of Loan Commitments*

2004-2009

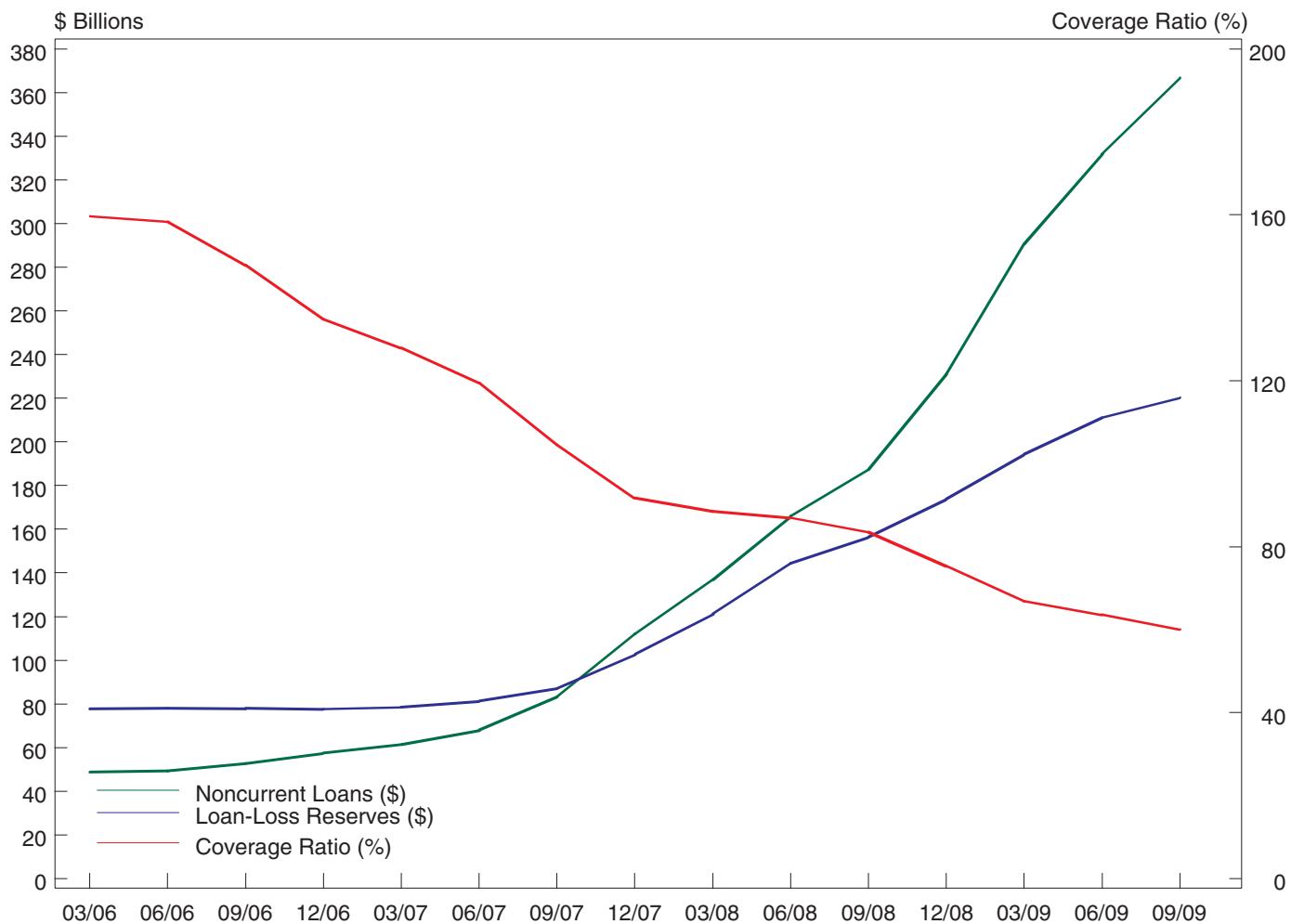


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** 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 83.3 112.0 136.9 166.1 187.4 230.9 290.6 331.9 366.6

Loan-Loss Reserves (\$ Billions)

77.7 78.0 77.9 77.6 78.5 81.2 87.1 102.7 121.1 144.4 156.4 173.8 194.3 211.1 220.3

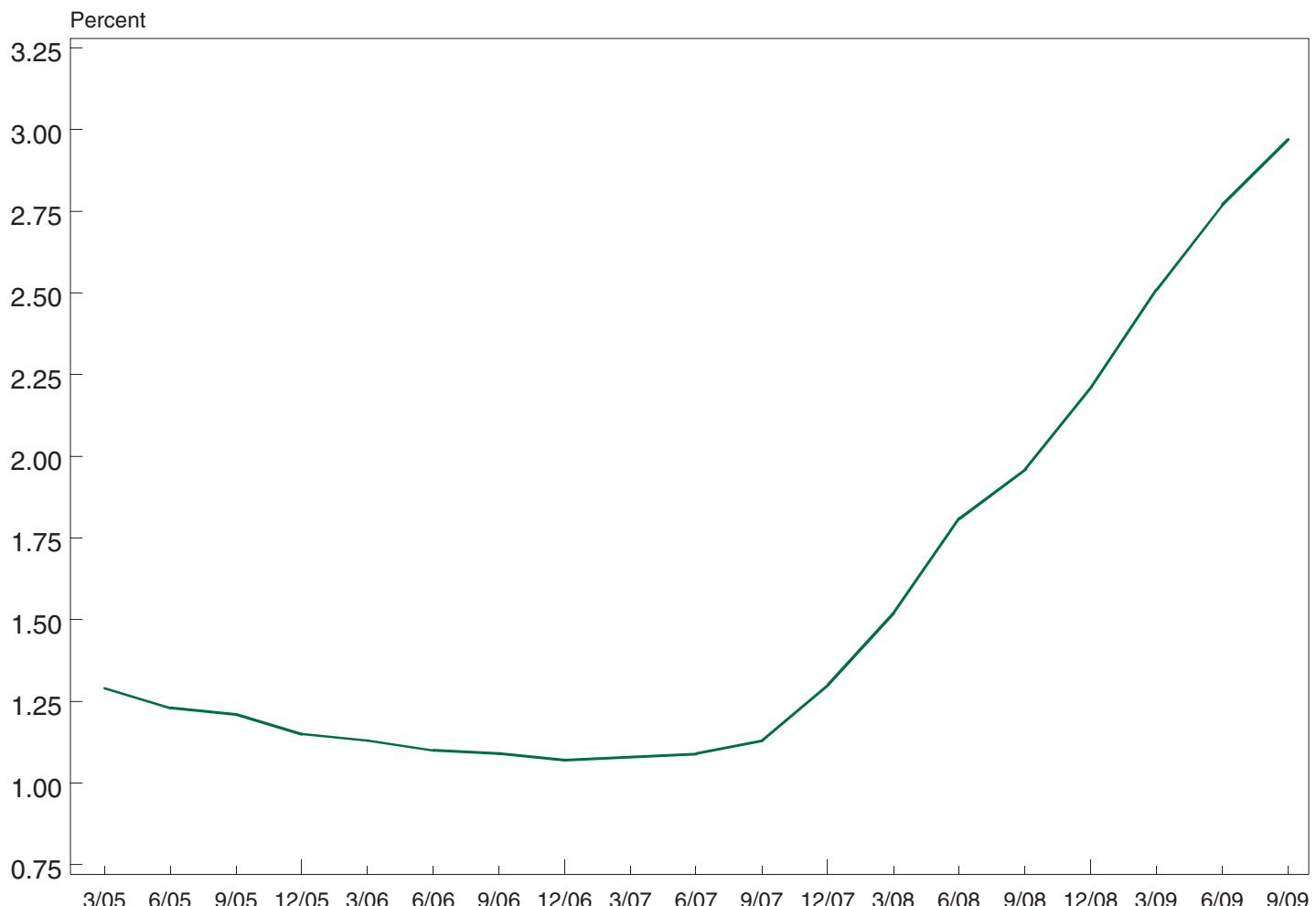
Coverage Ratio (%)

160 158 148 135 128 119 105 92 88 87 84 75 67 64 60

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2005 - 2009

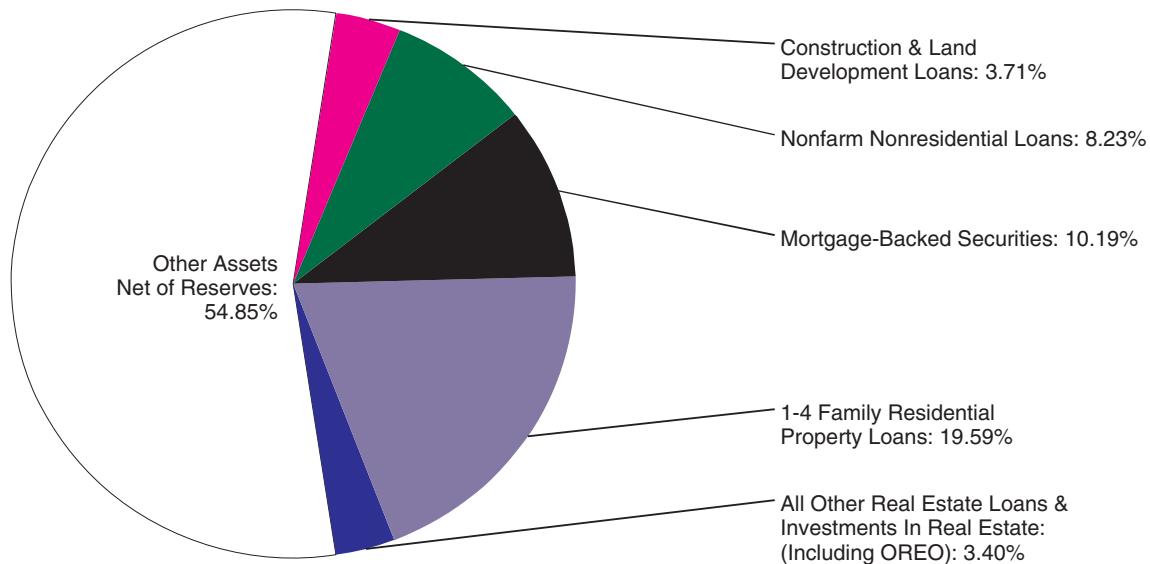


Loss Allowance to Loans and Leases

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 2.97

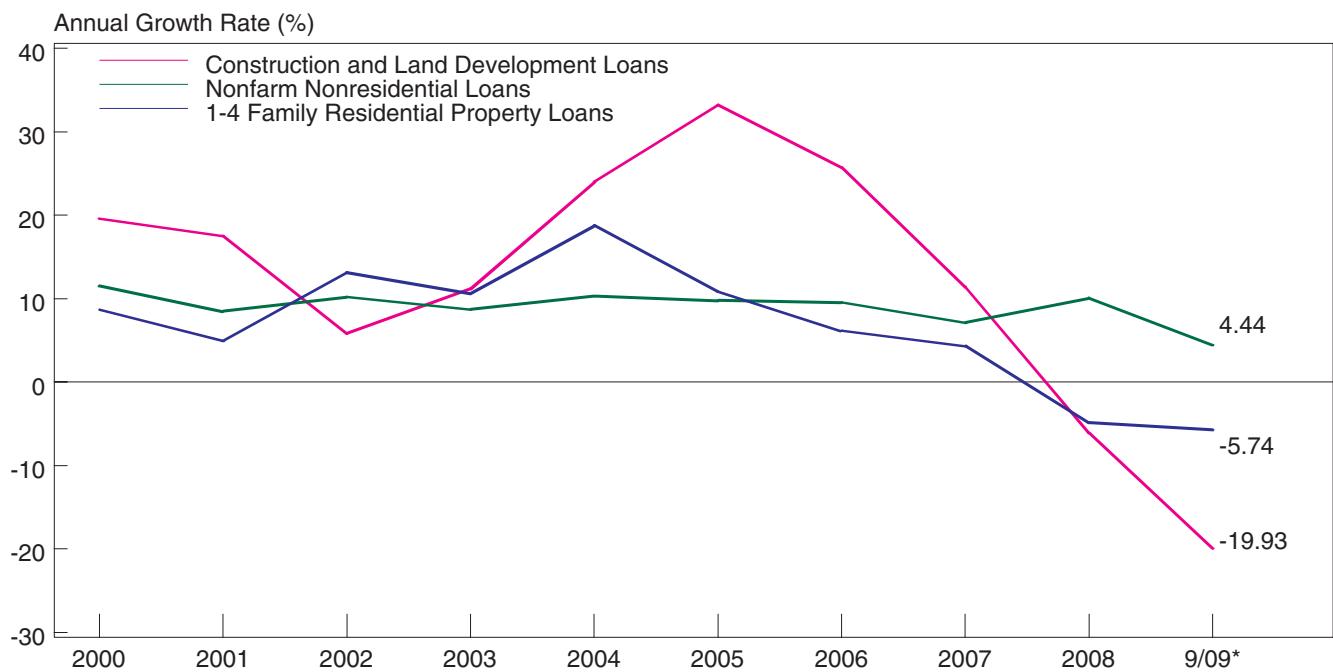
Real Estate Assets as a Percent of Total Assets

September 30, 2009



Real Estate Loan Growth Rates*

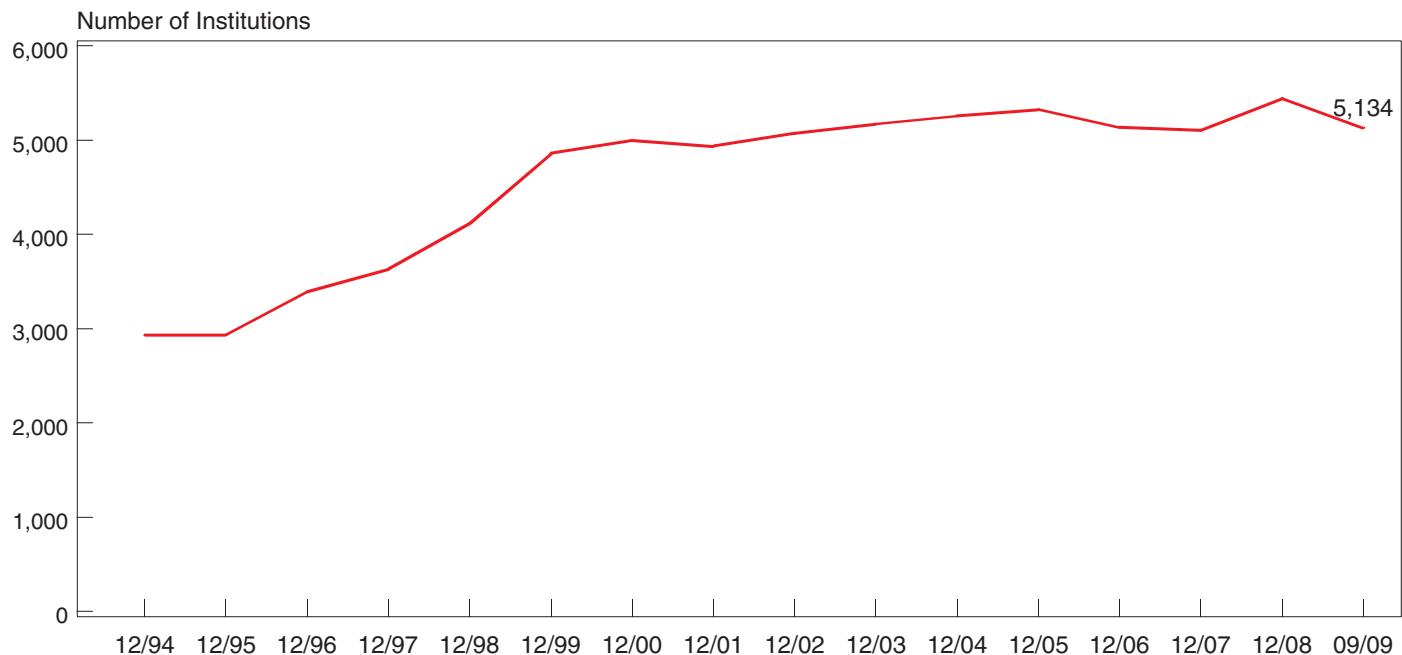
2000-2009



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

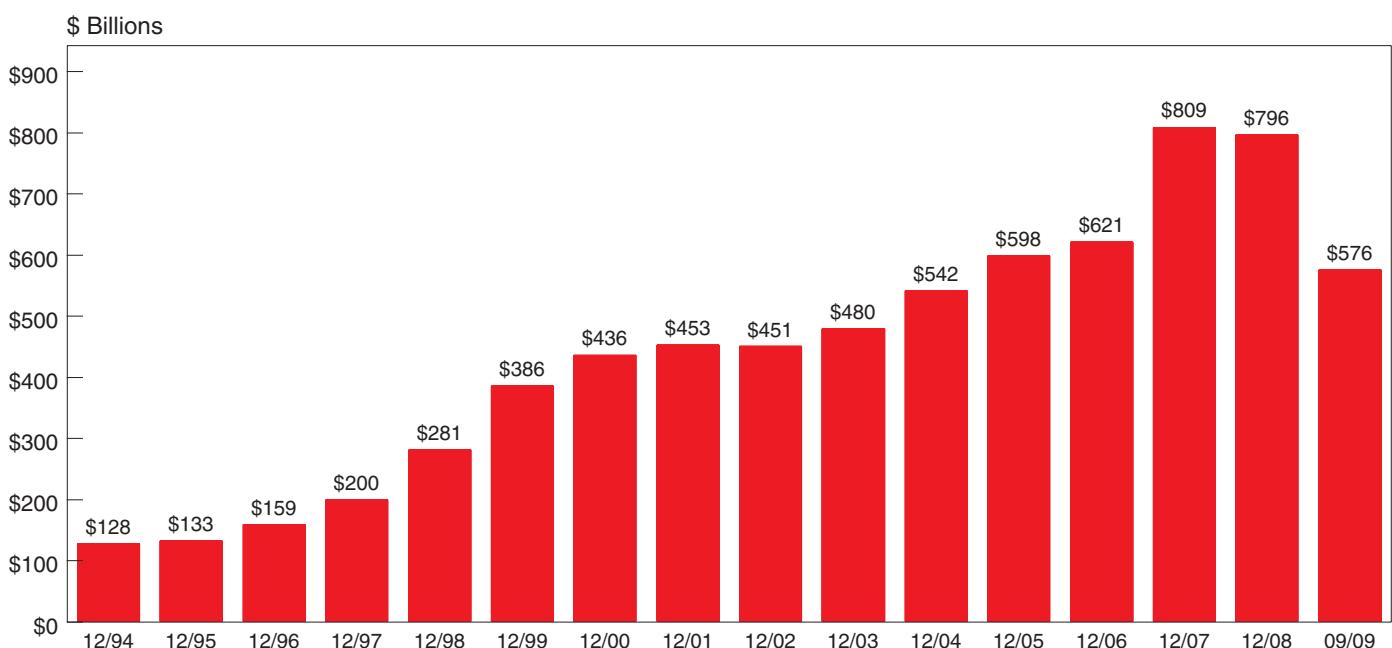
Number of Institutions with FHLB Advances

1994 - 2009



Amount of FHLB Advances Outstanding

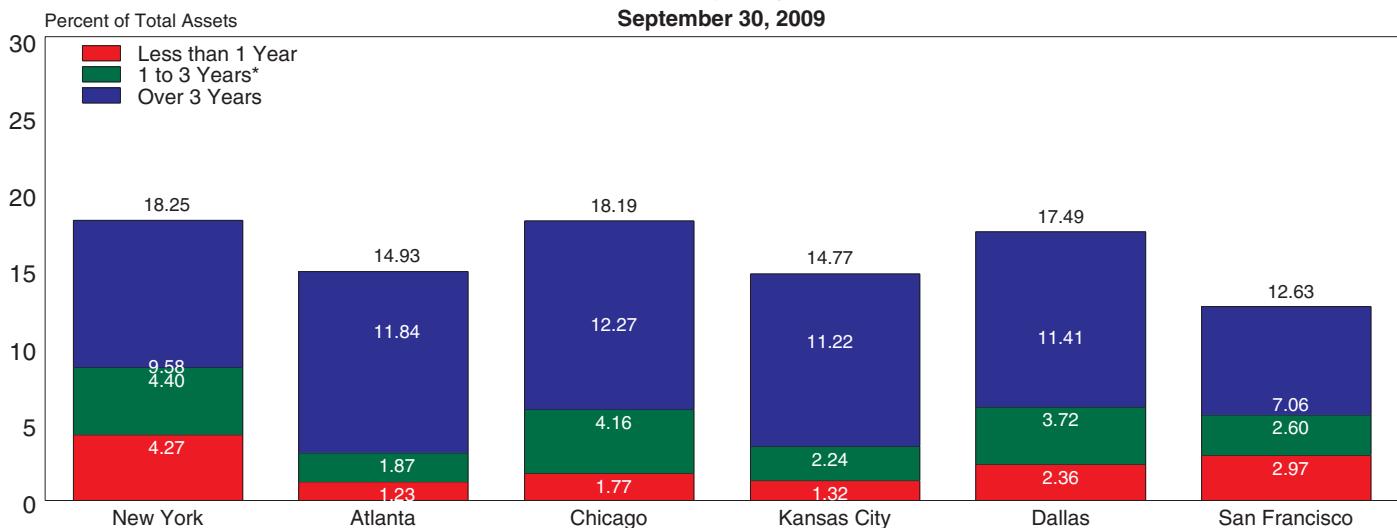
1994 - 2009



Debt Securities by Maturity or Repricing Frequency...



...and by Region



Total Securities (Debt and Equity)

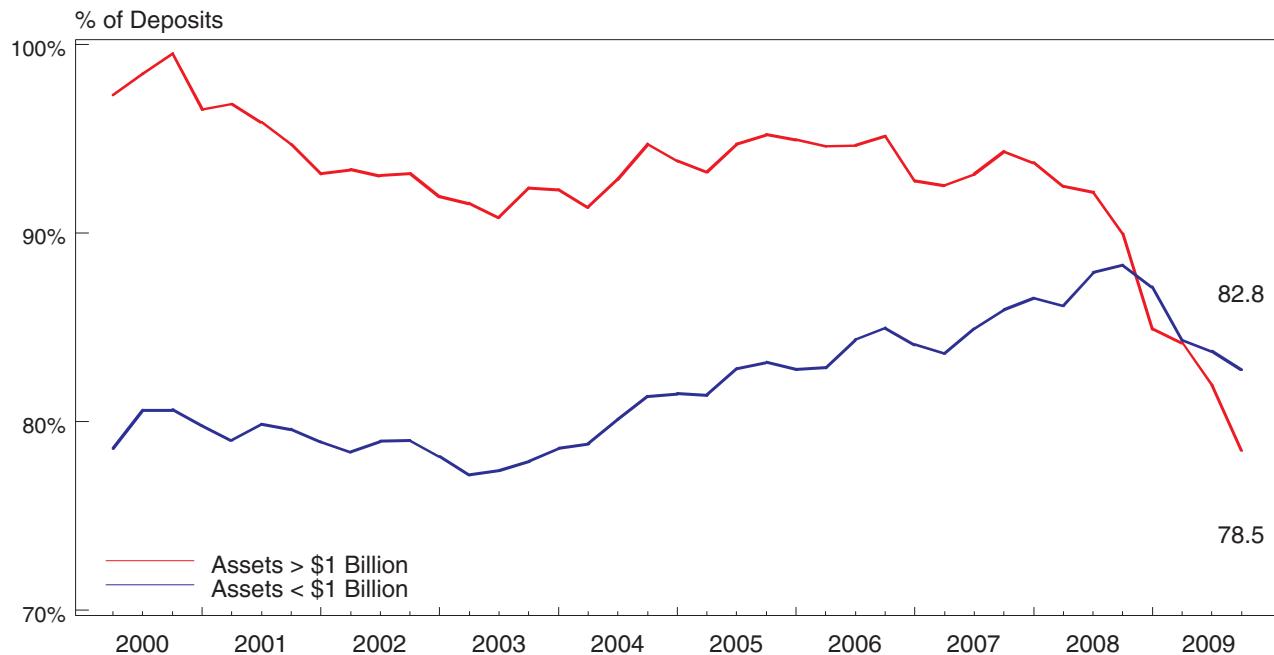
(\$ Billions)

	9/07	12/07	3/08	6/08	9/08	12/08	3/09	6/09	9/09
U.S. Government Obligations:									
U.S. Treasury	35	31	24	24	36	33	38	58	87
U.S. Agencies	11	6	6	6	6	9	10	10	10
Government Sponsored Enterprises	245	219	184	179	161	174	188	197	216
Mortgage Pass-through Securities	728	704	753	796	776	835	851	877	831
Collateralized Mortgage Obligations	490	532	529	526	486	464	462	440	469
State, County, Municipal Obligations	157	153	152	150	145	152	154	164	165
Asset Backed Securities	77	84	93	110	209	130	140	144	152
Other Debt Securities	218	195	183	200	185	211	318	405	438
Equity Securities	28	29	30	27	22	27	45	43	30
Total Securities	\$1,989	\$1,954	\$1,953	\$2,017	\$2,025	\$2,035	\$2,206	\$2,337	\$2,397

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

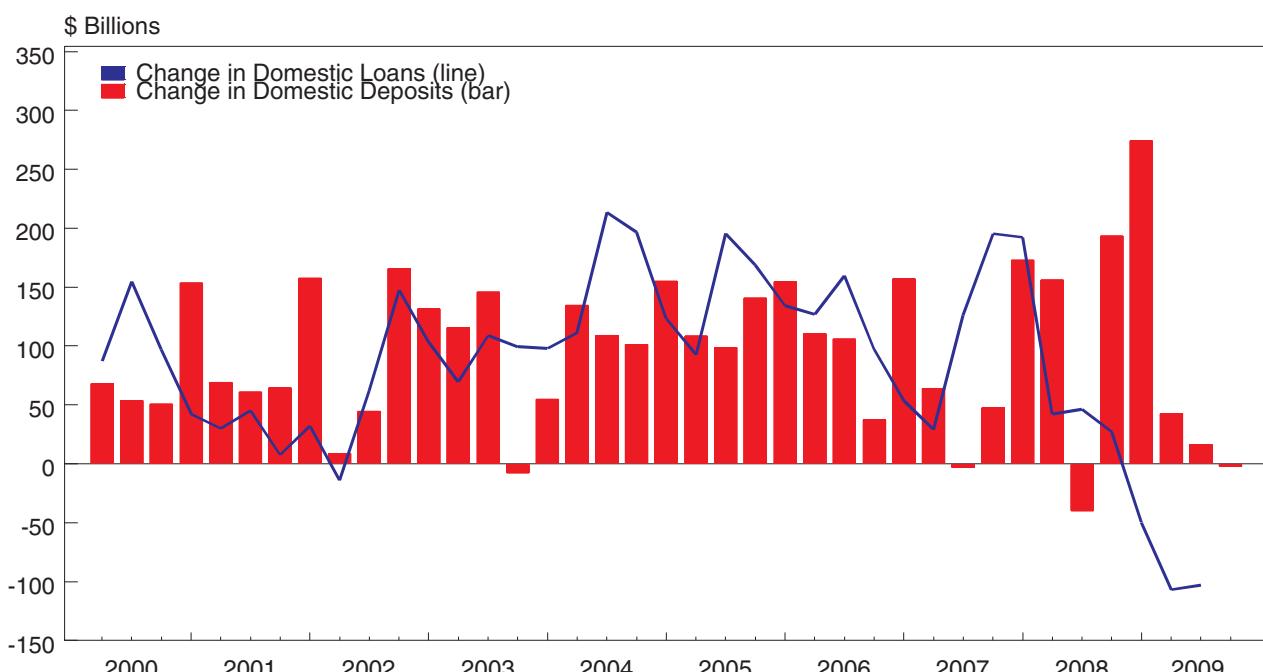
Net Loans and Leases to Deposits (Domestic and Foreign)

2000 - 2009



Quarterly Change in Domestic Loans vs Domestic Deposits

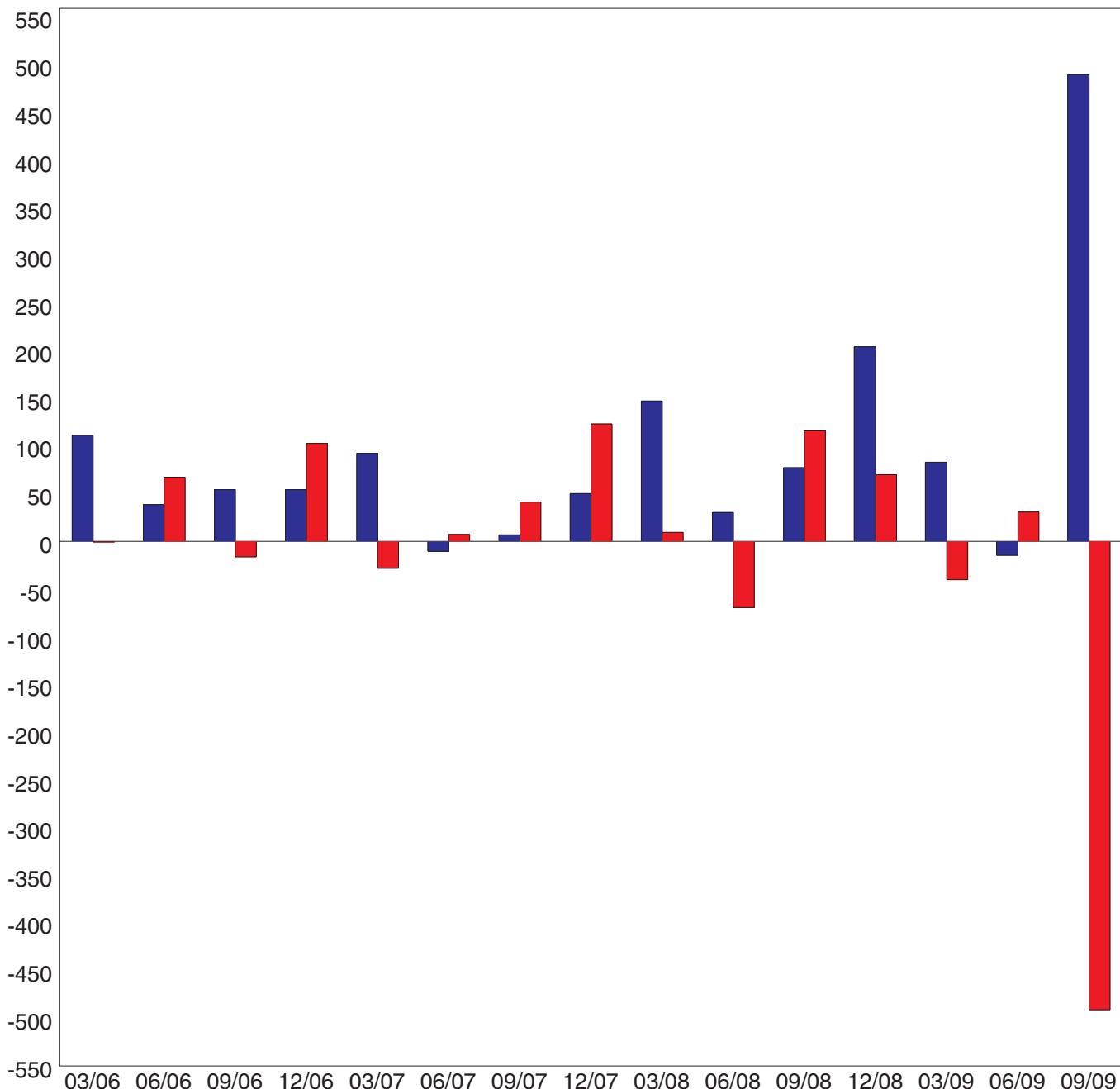
2000 - 2009



Quarterly Change In Domestic Deposits

2006 - 2009

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

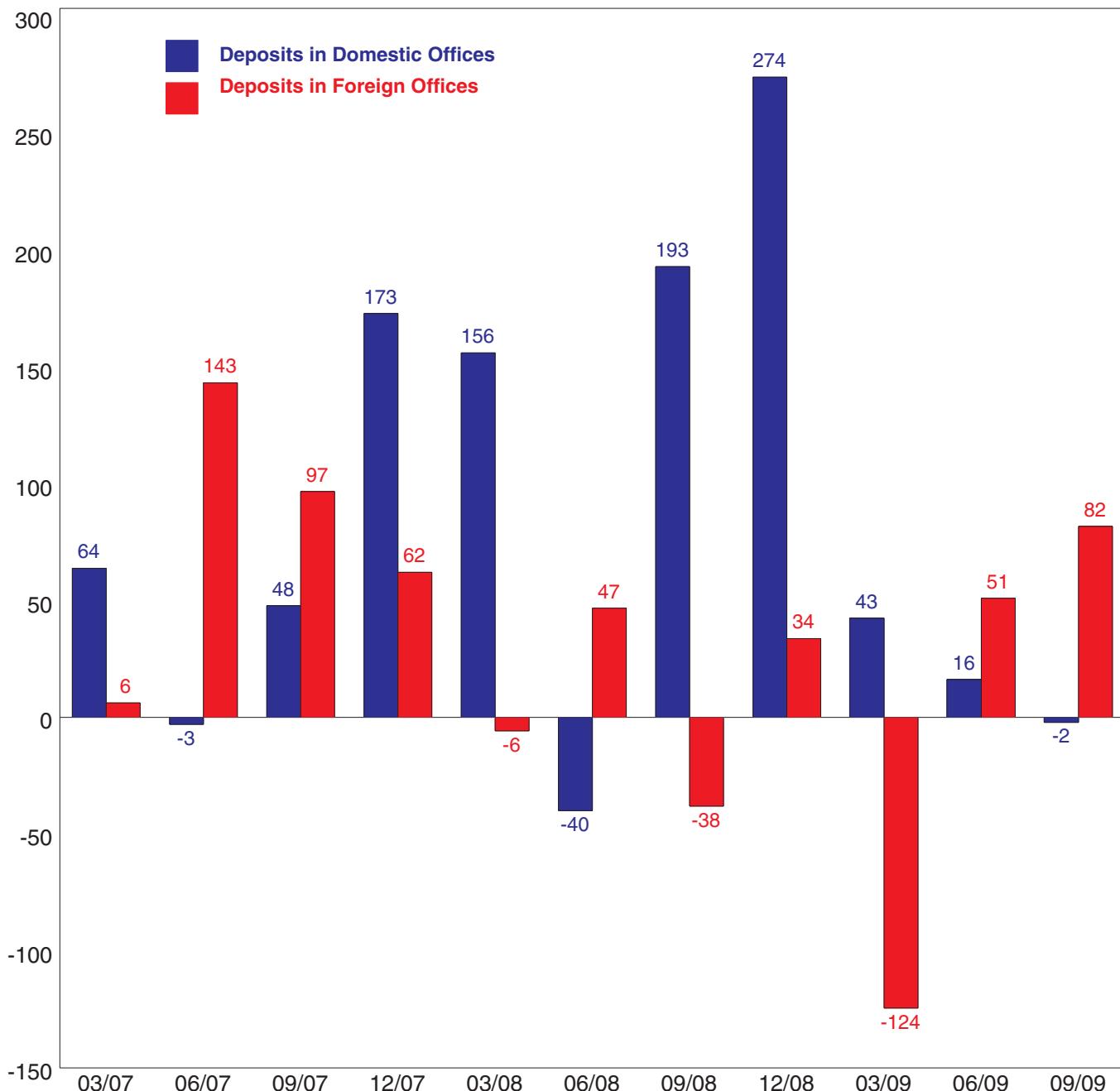
2004 - 2009



Quarterly Change In Domestic and Foreign Deposits

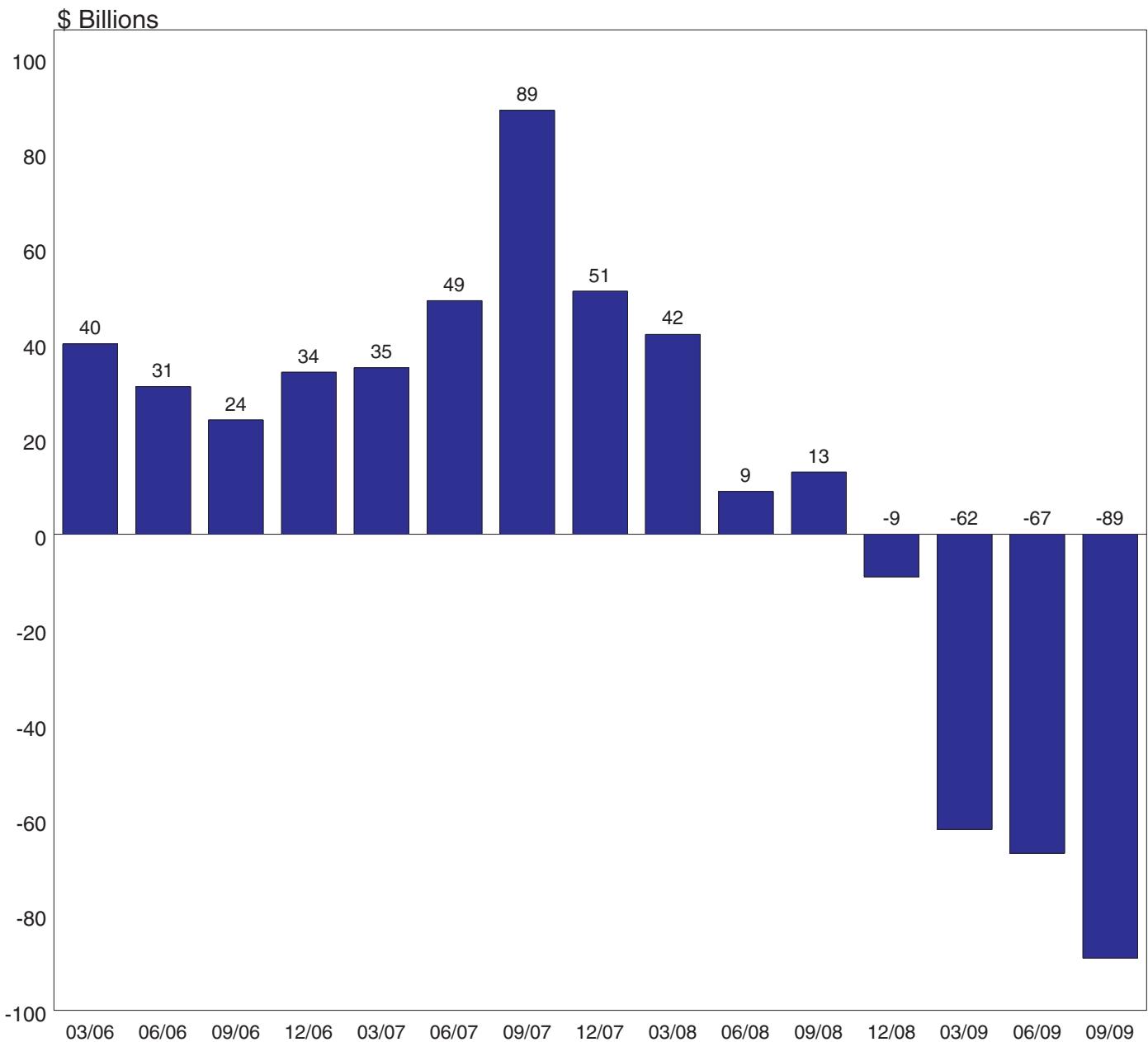
2007 - 2009

\$ Billions



Quarterly Change in C&I Loans

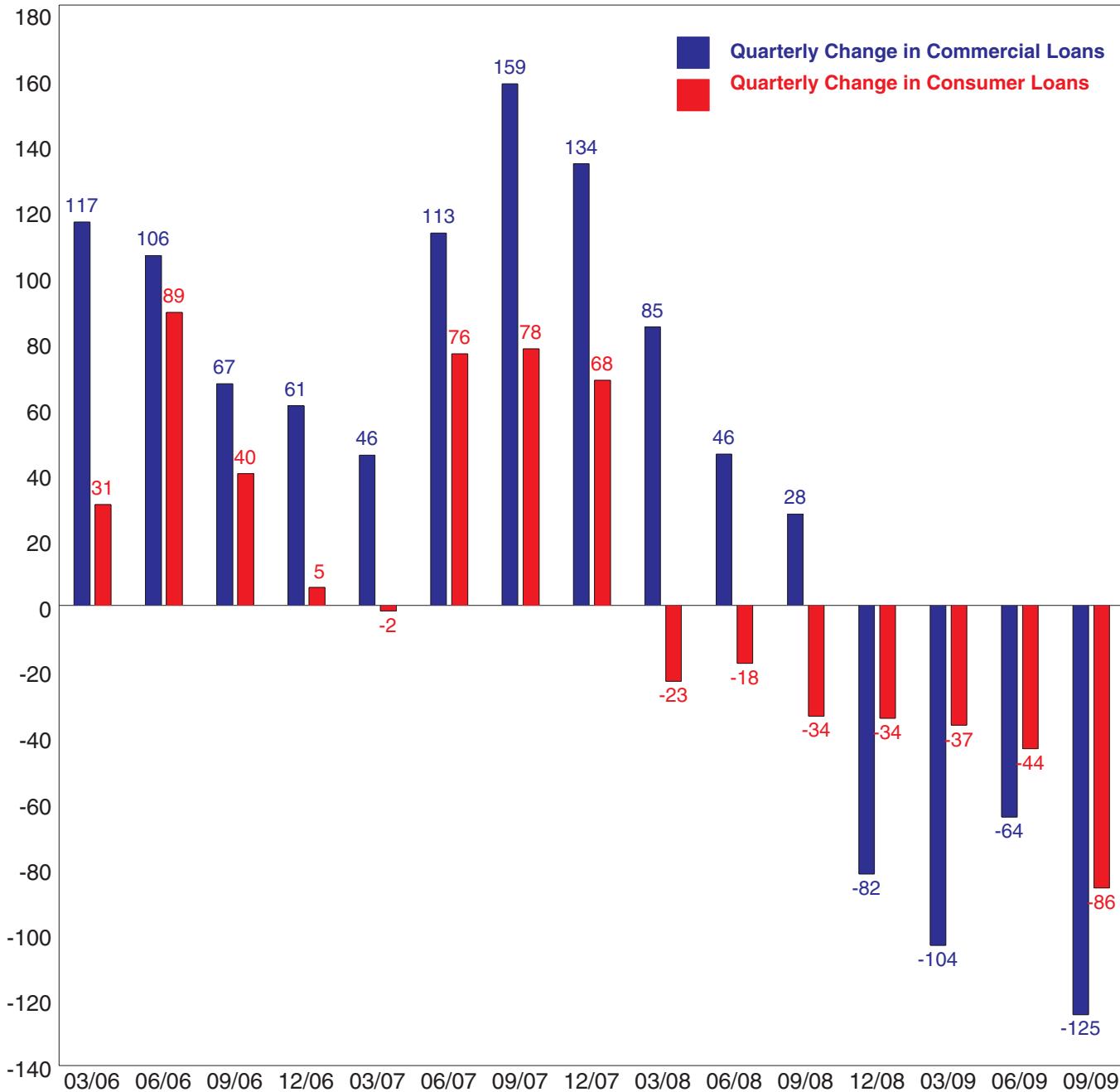
2006-2009



Quarterly Change in Commercial and Consumer Loans

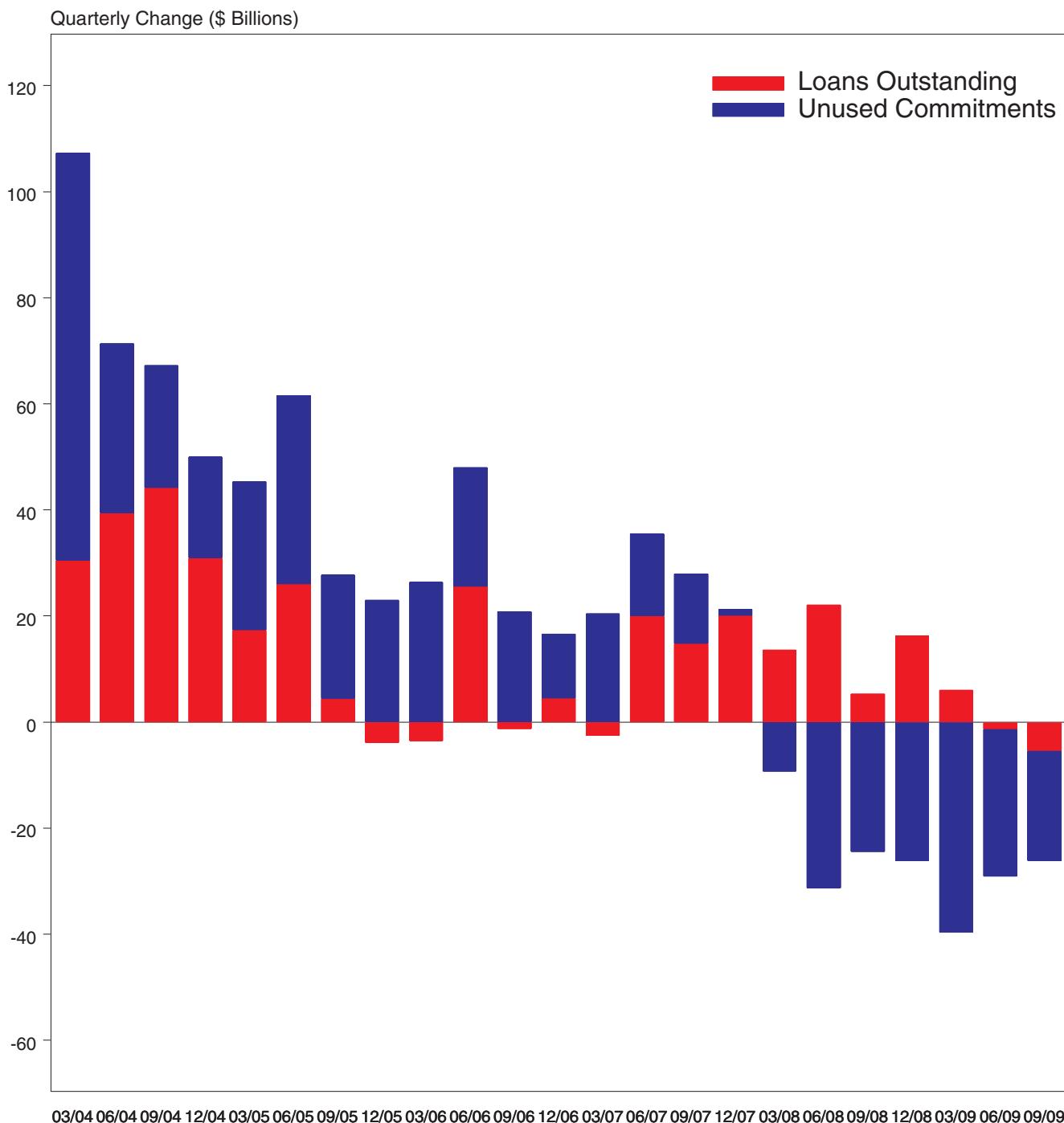
2006 - 2009

\$ Billions



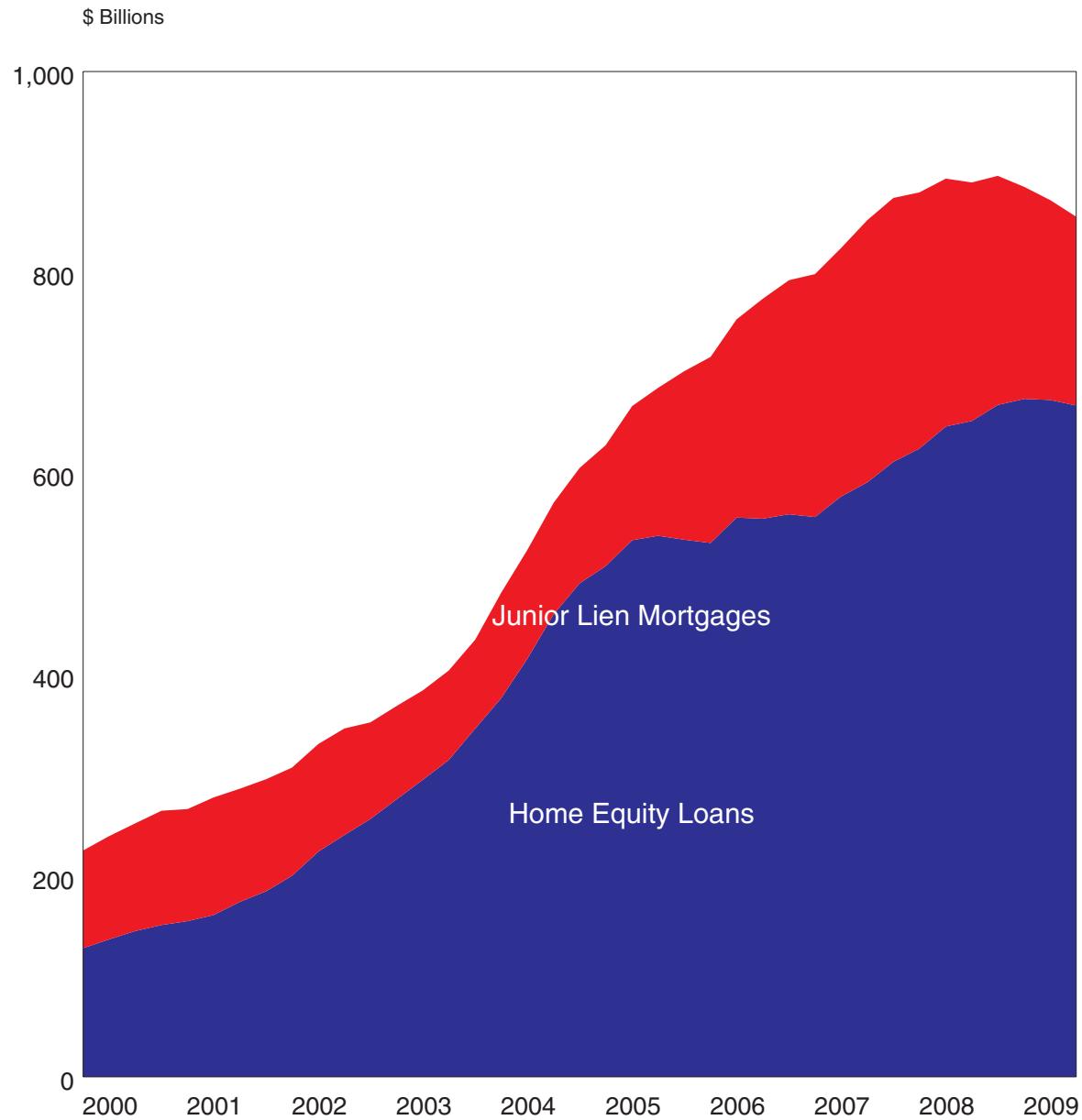
Quarterly Change in Home Equity Loans

2004-2009



Home Equity and Junior Lien Loans

2000 - 2009

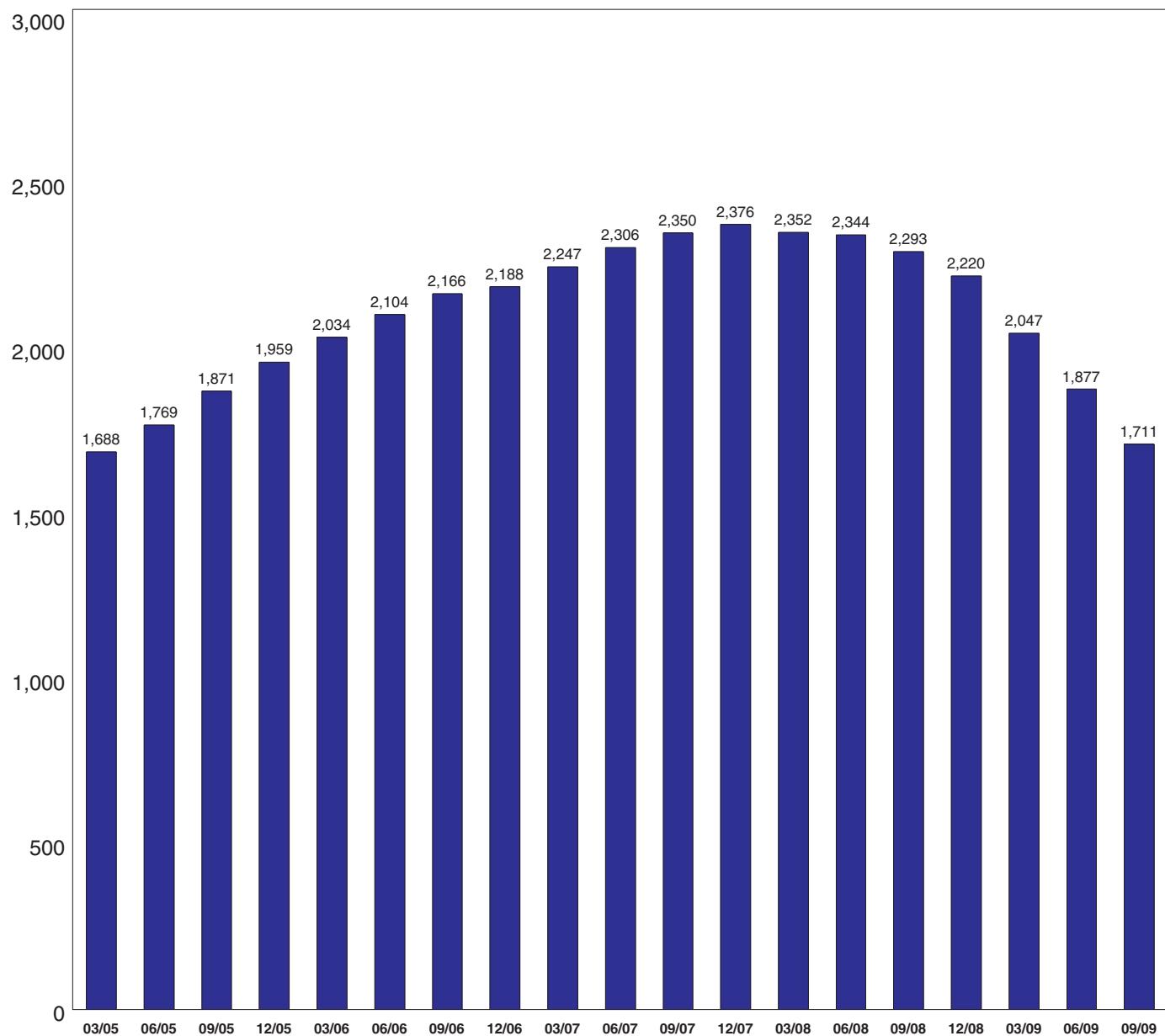


Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

2005-2009

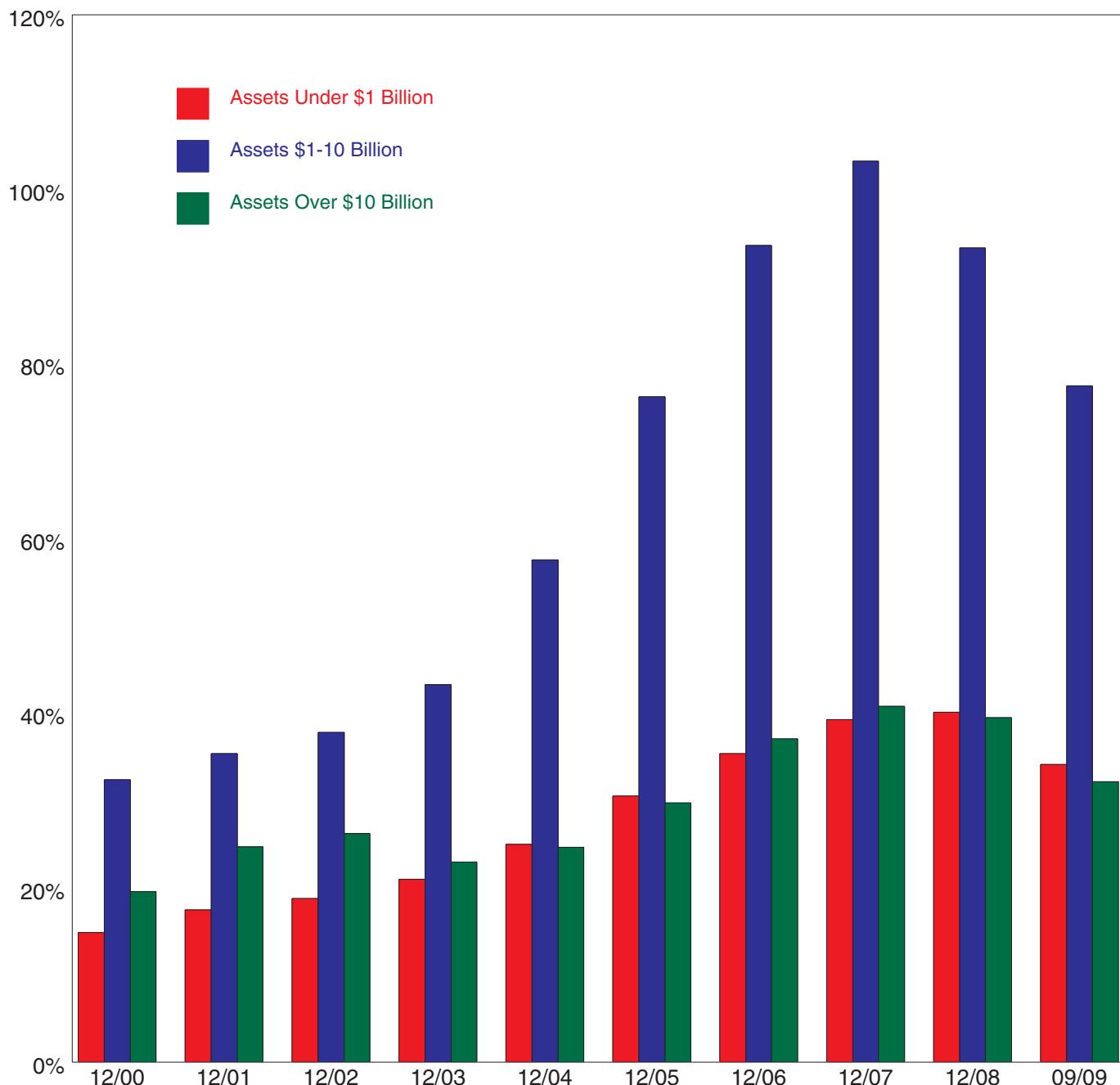
Number



Median Construction and Development Loan Concentrations

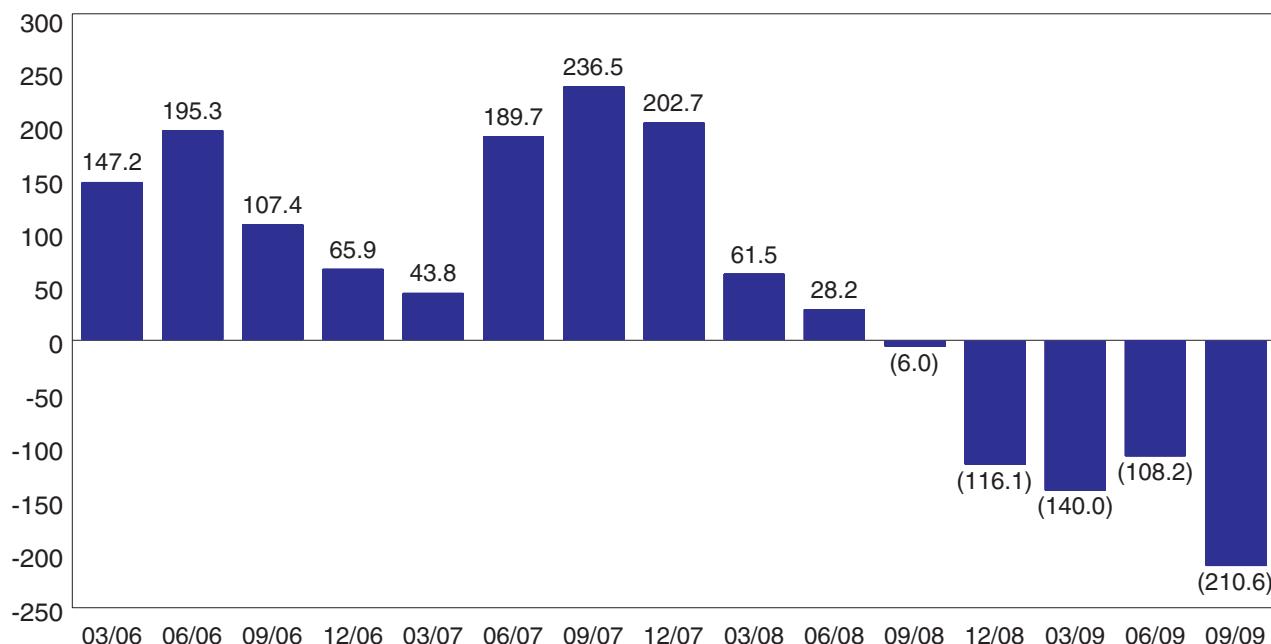
2000 - 2009

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



Quarterly Change in Reported Loans Outstanding

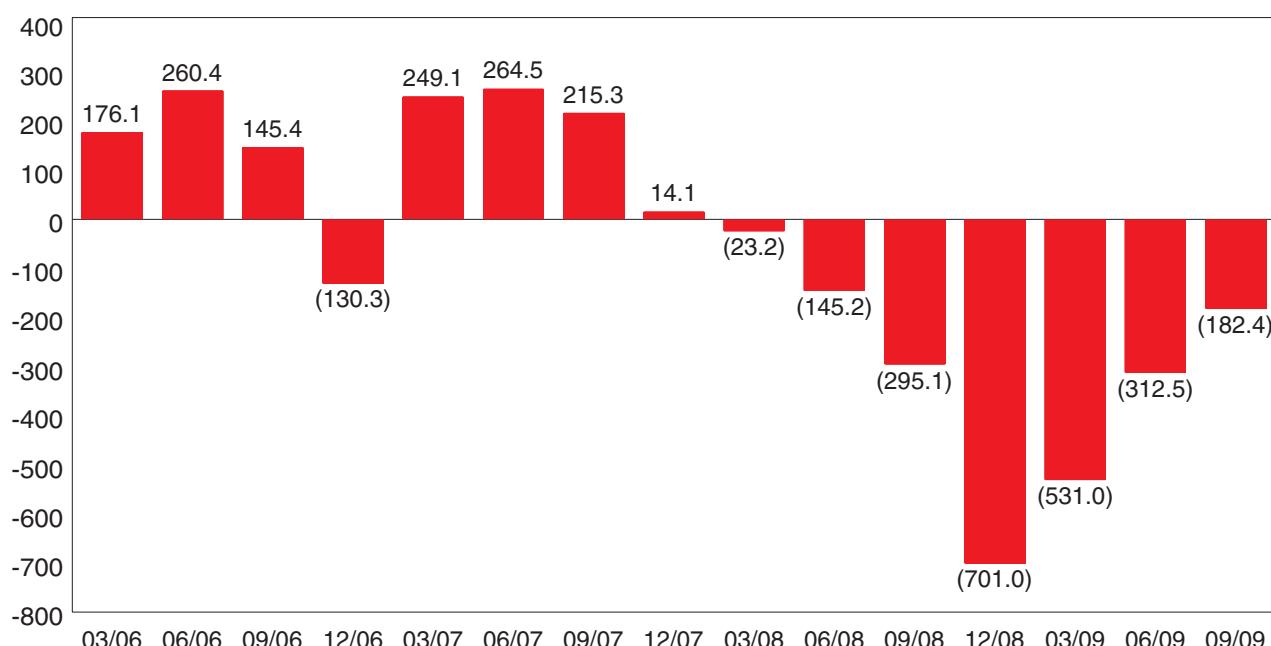
(\$ Billions)



In the third quarter of 2009, real estate loans decreased by \$125 billion, commercial and industrial loans decreased by \$89 billion, and consumer loans increased by \$3 billion.

Quarterly Change in Unused Loan Commitments

(\$ Billions)

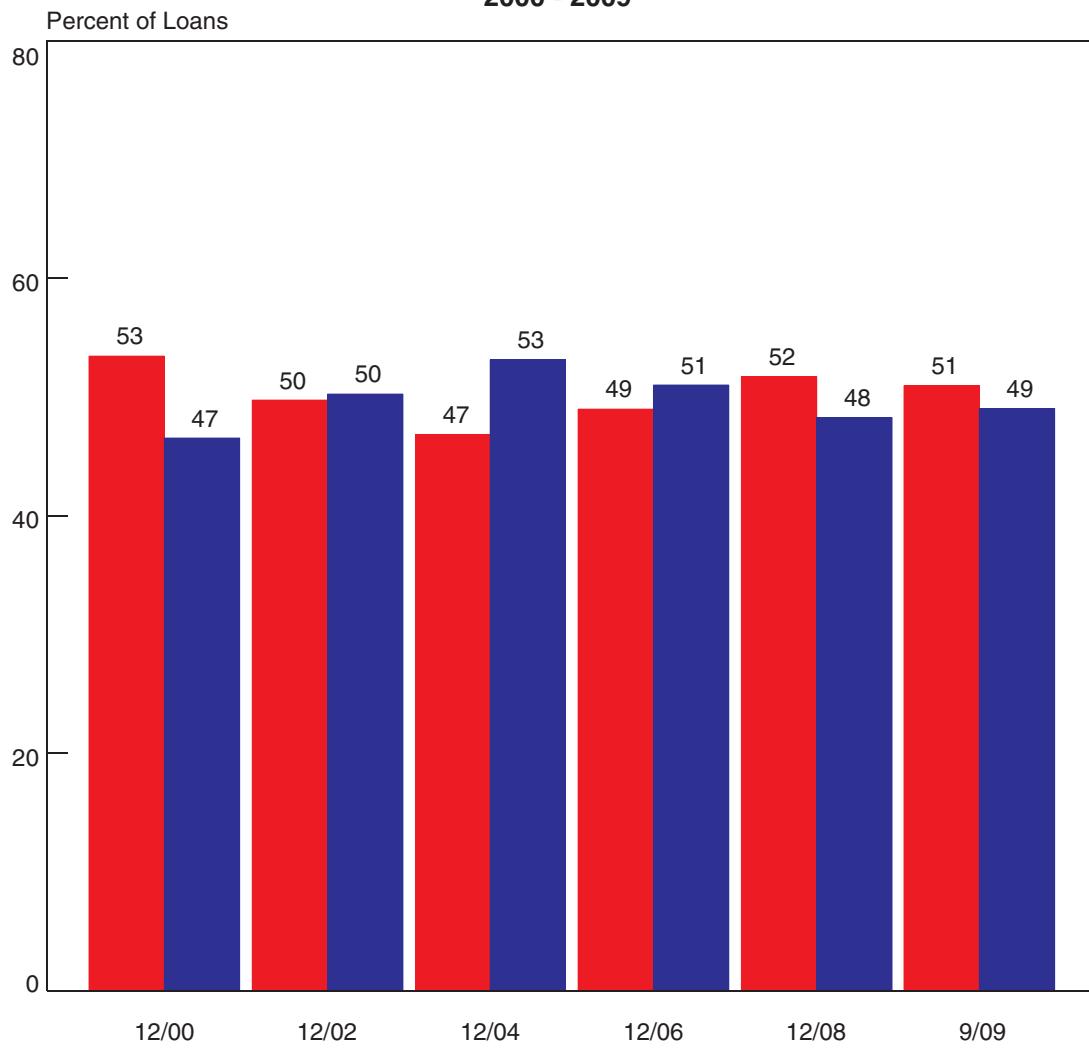


In the third quarter of 2009, unused 1-4 residential loan commitments decreased by \$6 billion, unused home equity line commitments decreased by \$21 billion, unused credit card commitments decreased by \$119 billion, unused commercial real estate commitments decreased by \$18 billion, and other unused commitments decreased by \$15 billion.

Credit Risk Diversification

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

2000 - 2009



Loans (\$ Billions):

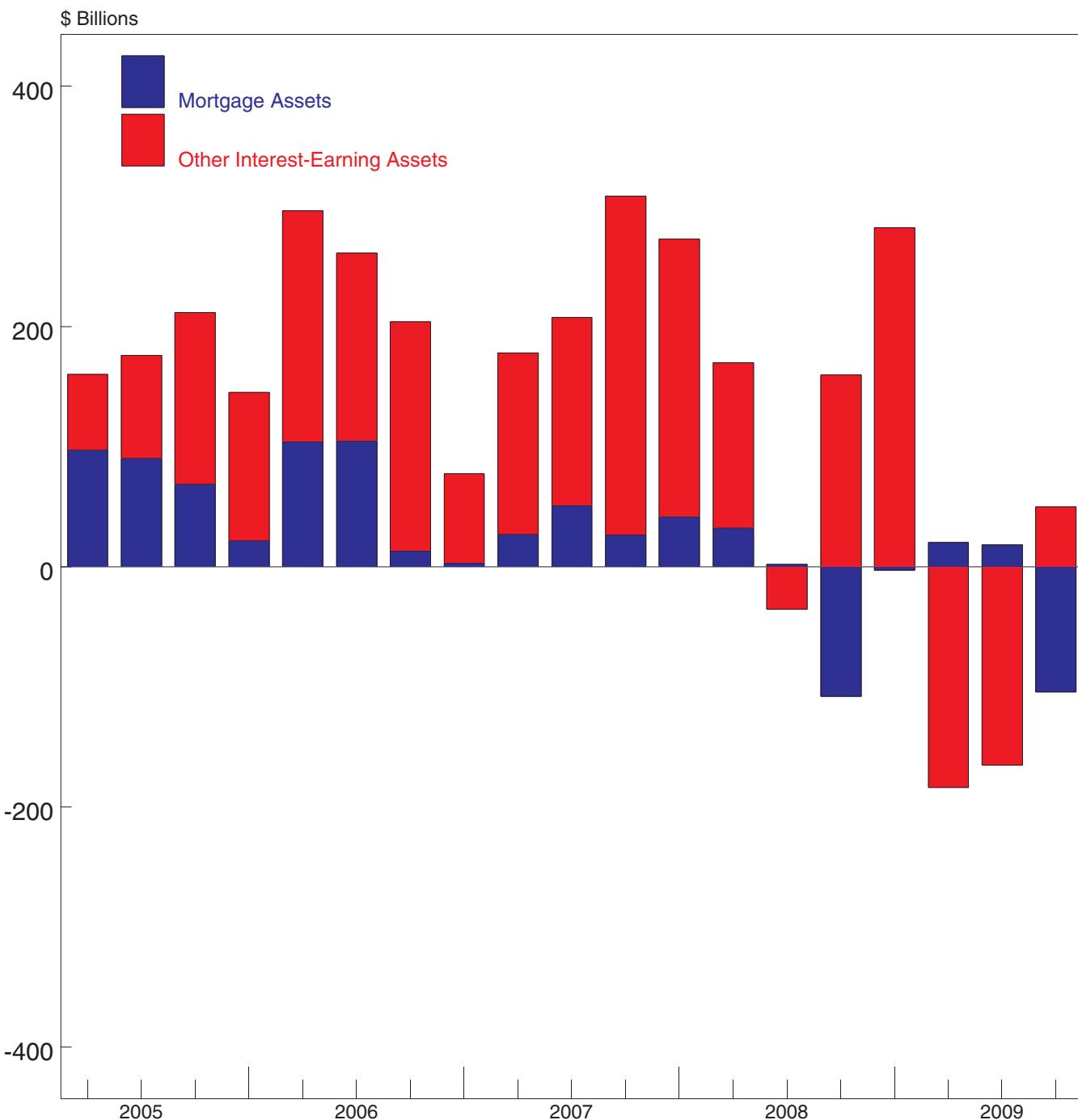
Commercial Borrowers	\$2,484	\$2,515	\$2,869	\$3,546	\$4,074	\$3,781
Consumer Loans	2,163	2,542	3,255	3,690	3,802	3,636

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

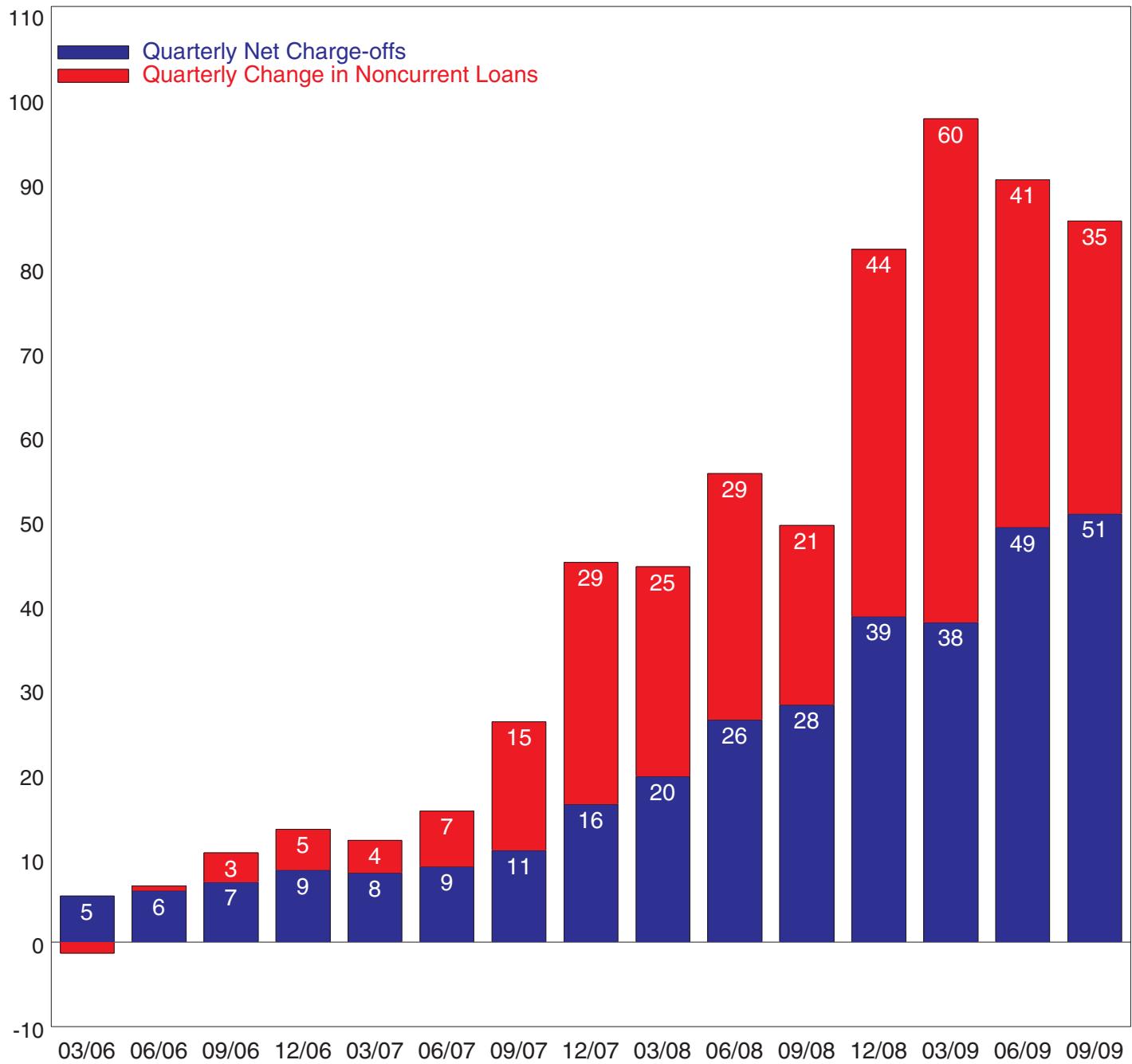
2005 - 2009



Quarterly Net Charge Offs and Change in Noncurrent Loans

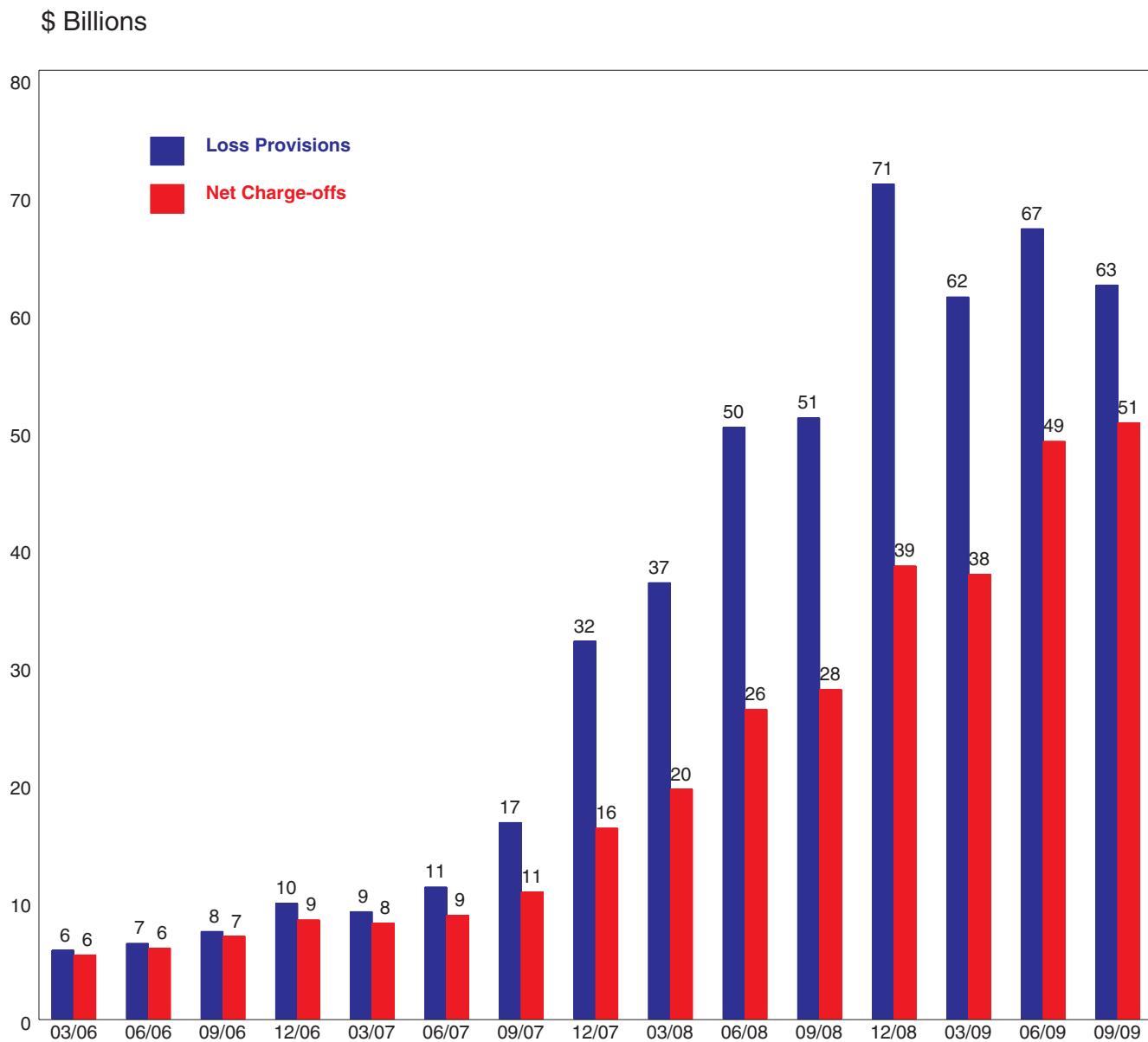
2006 - 2009

\$ Billions

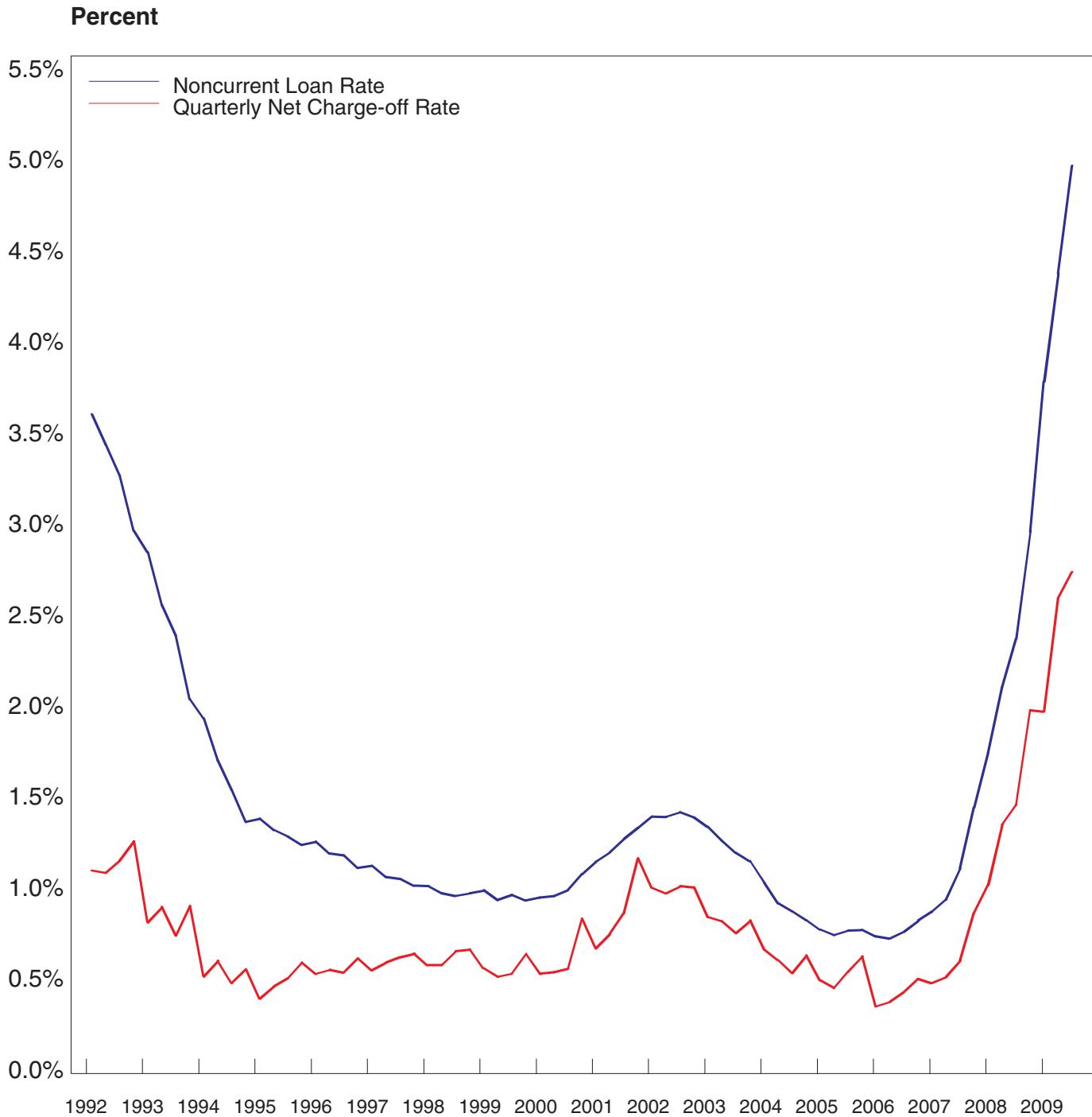


Quarterly Net Charge-Offs vs. Loan Loss Provisions

2006 - 2009

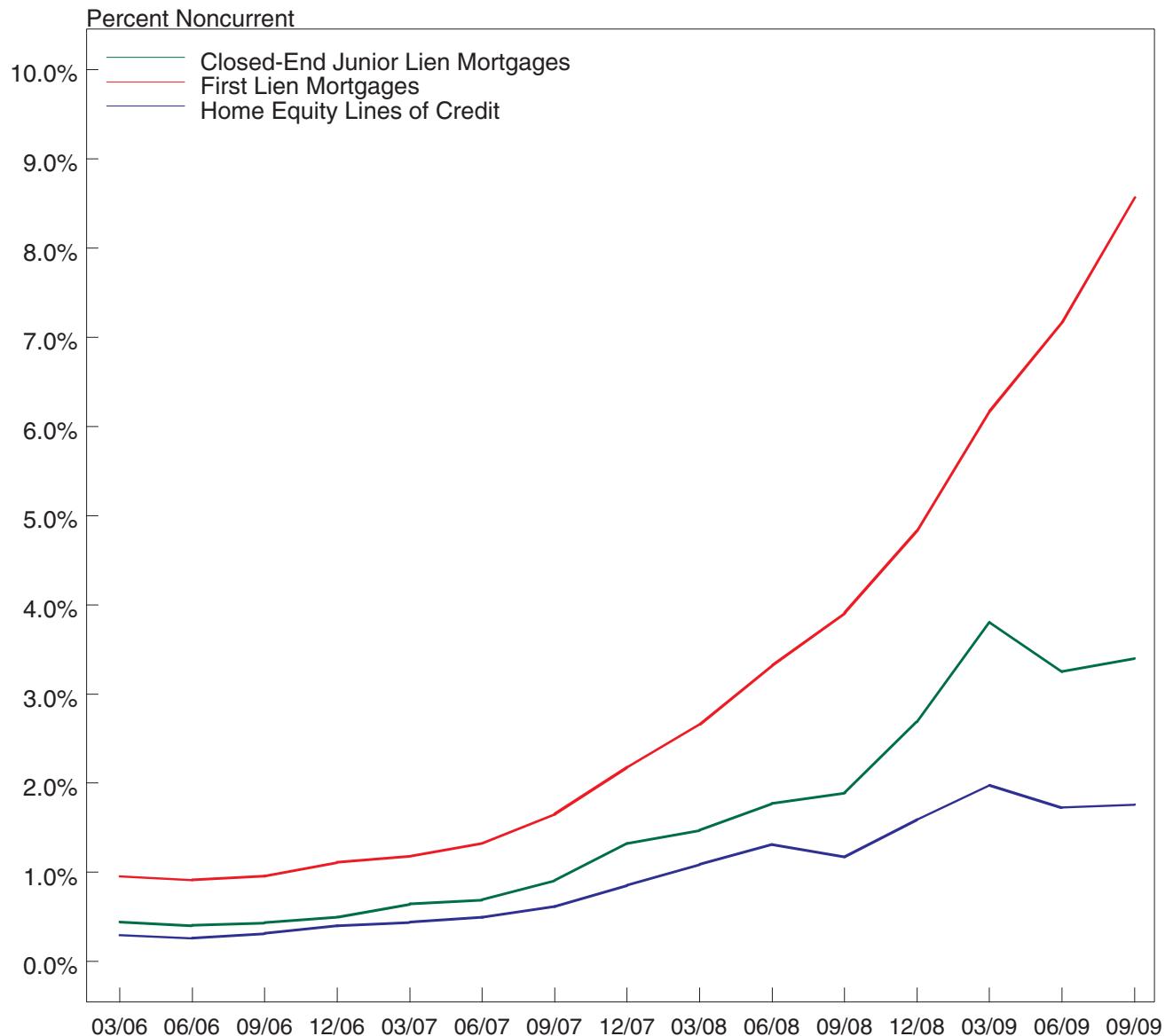


Noncurrent Loan and Quarterly Net Charge Off Rates 1992-2009



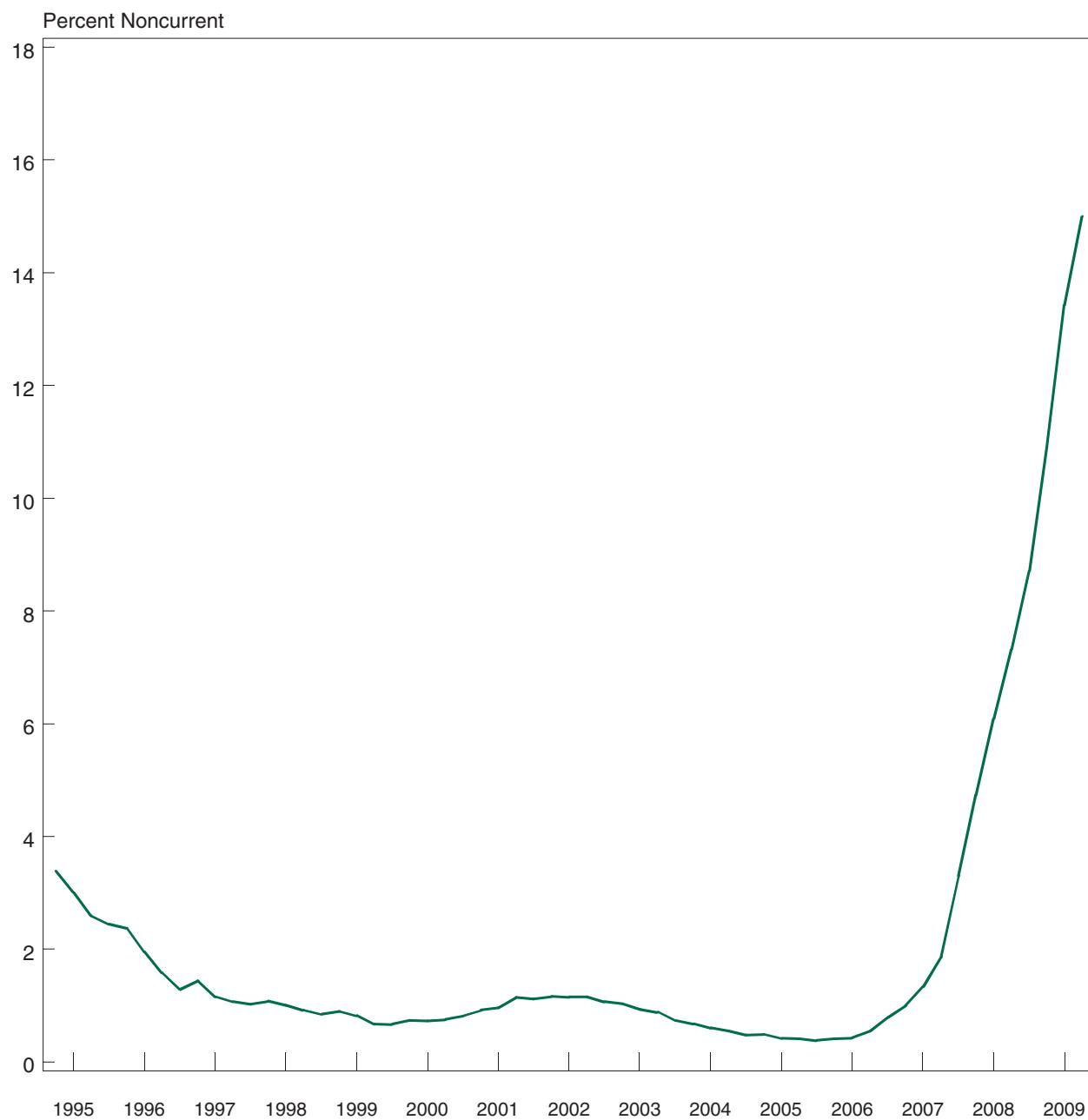
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2006 to 2009



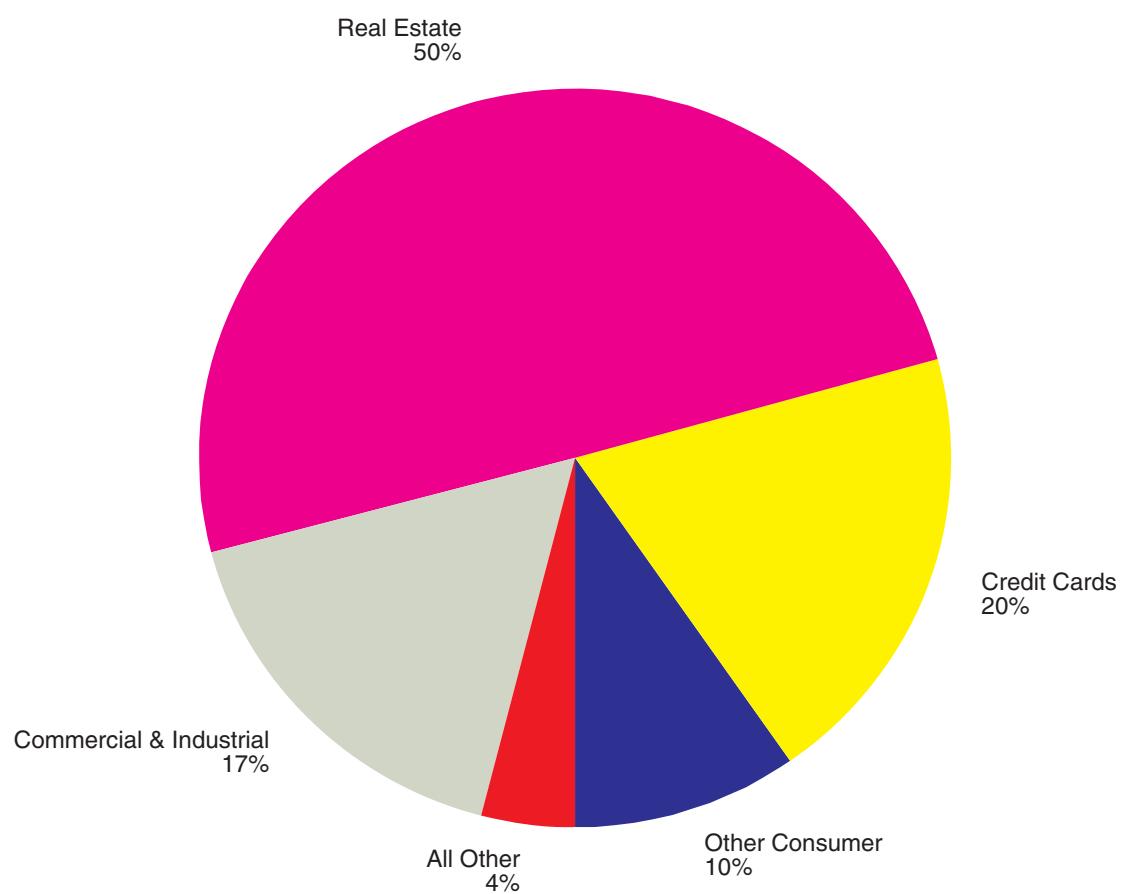
Noncurrent Rate on Real Estate Construction and Development Loans

1995-2009



Composition of FDIC-Insured Institutions' Loan Charge-offs

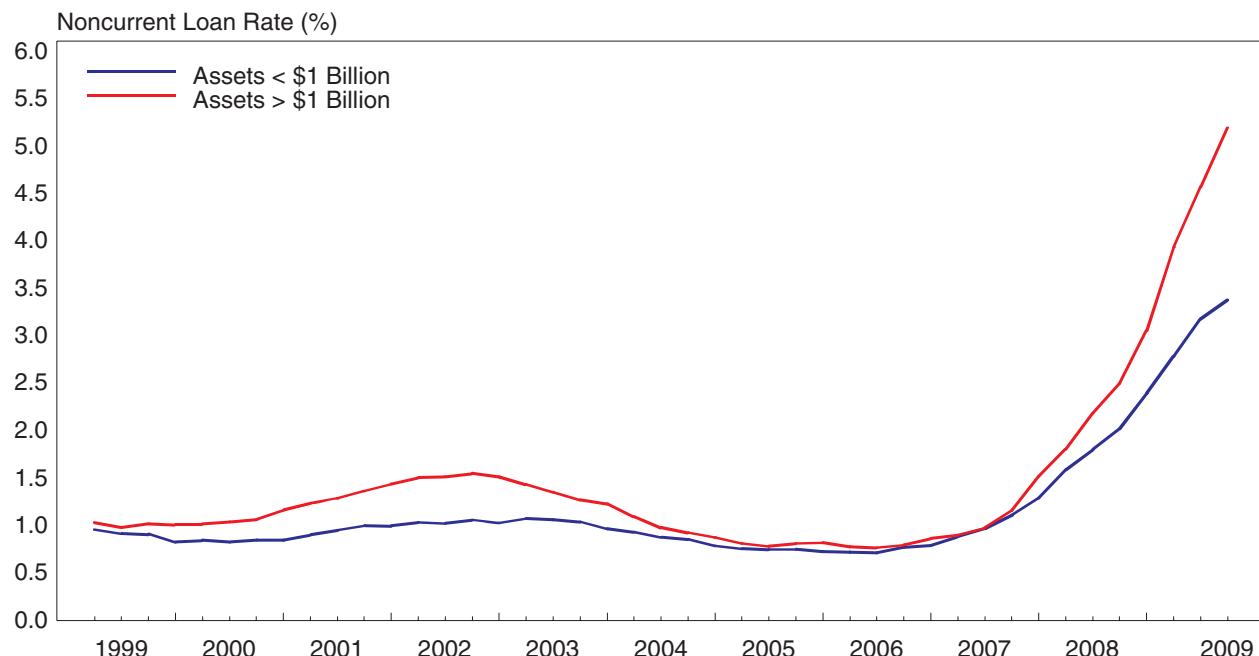
Third Quarter, 2009



Noncurrent Loan Rates

By Asset Size

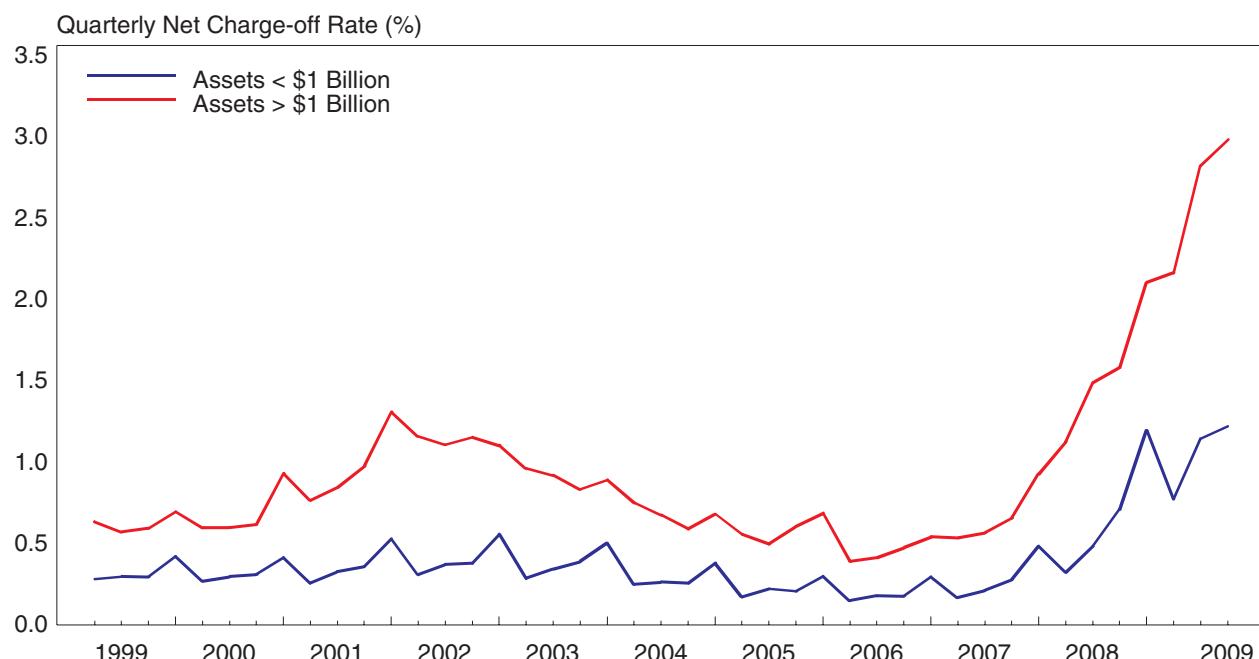
1999 - 2009



Quarterly Net Charge-off Rates

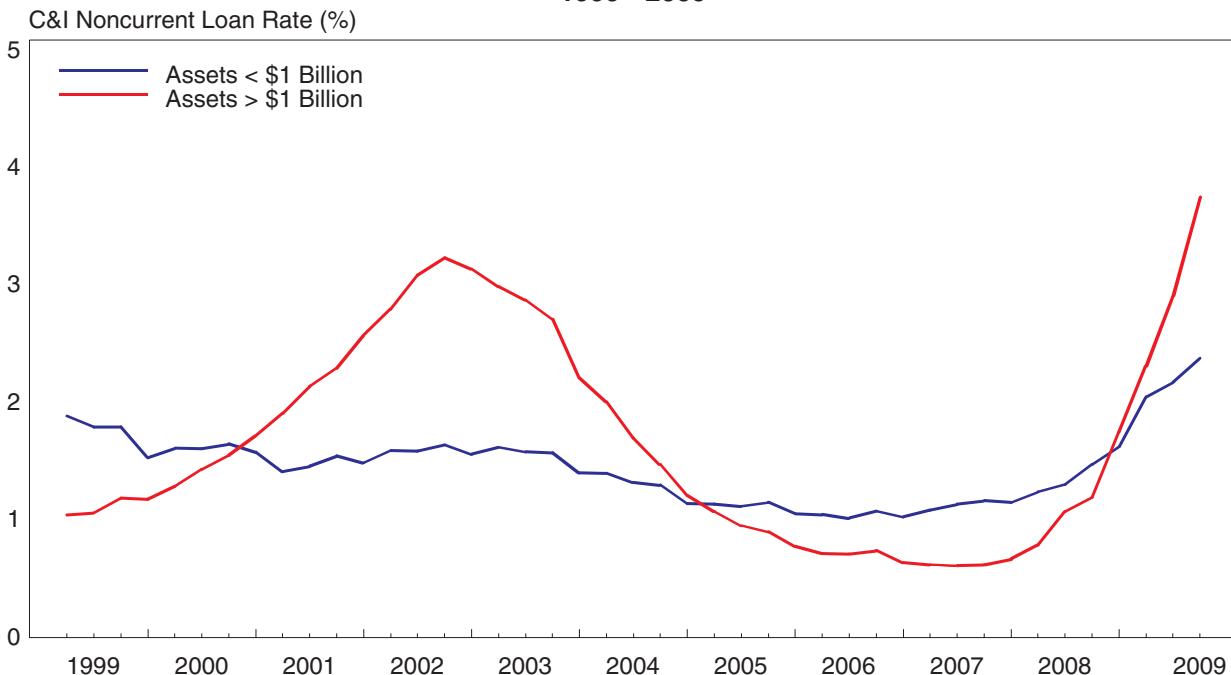
By Asset Size, Annualized

1999 - 2009



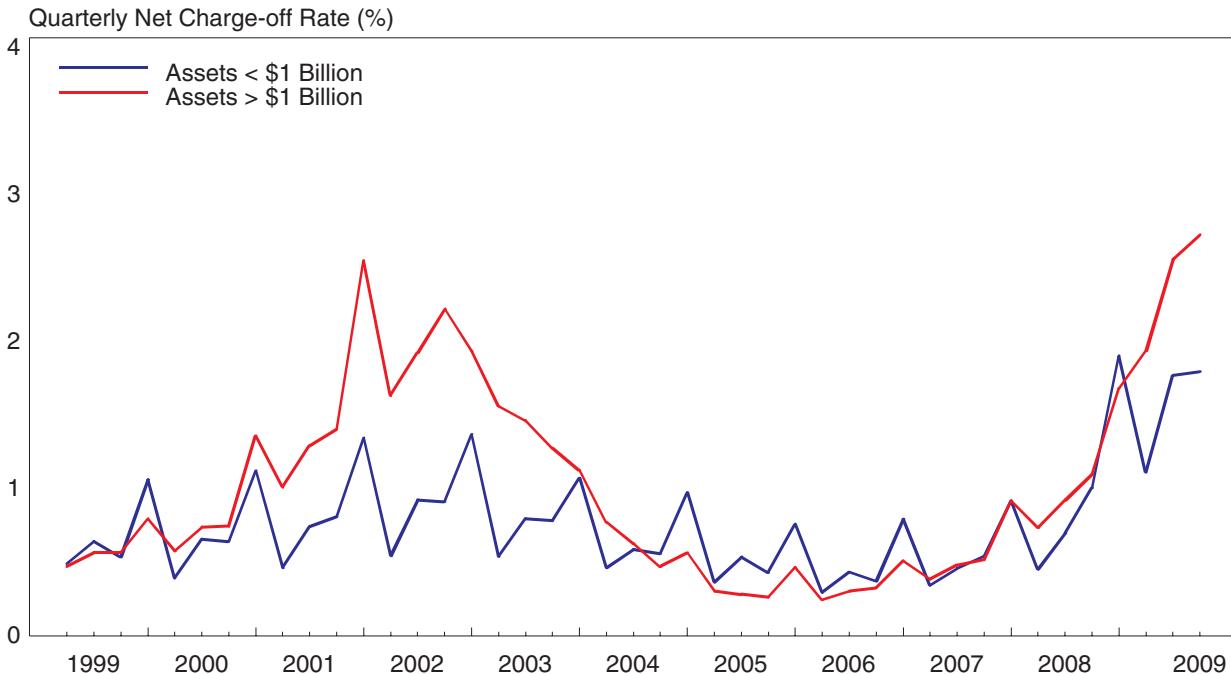
Noncurrent C & I Loan Rates By Asset Size

1999 - 2009



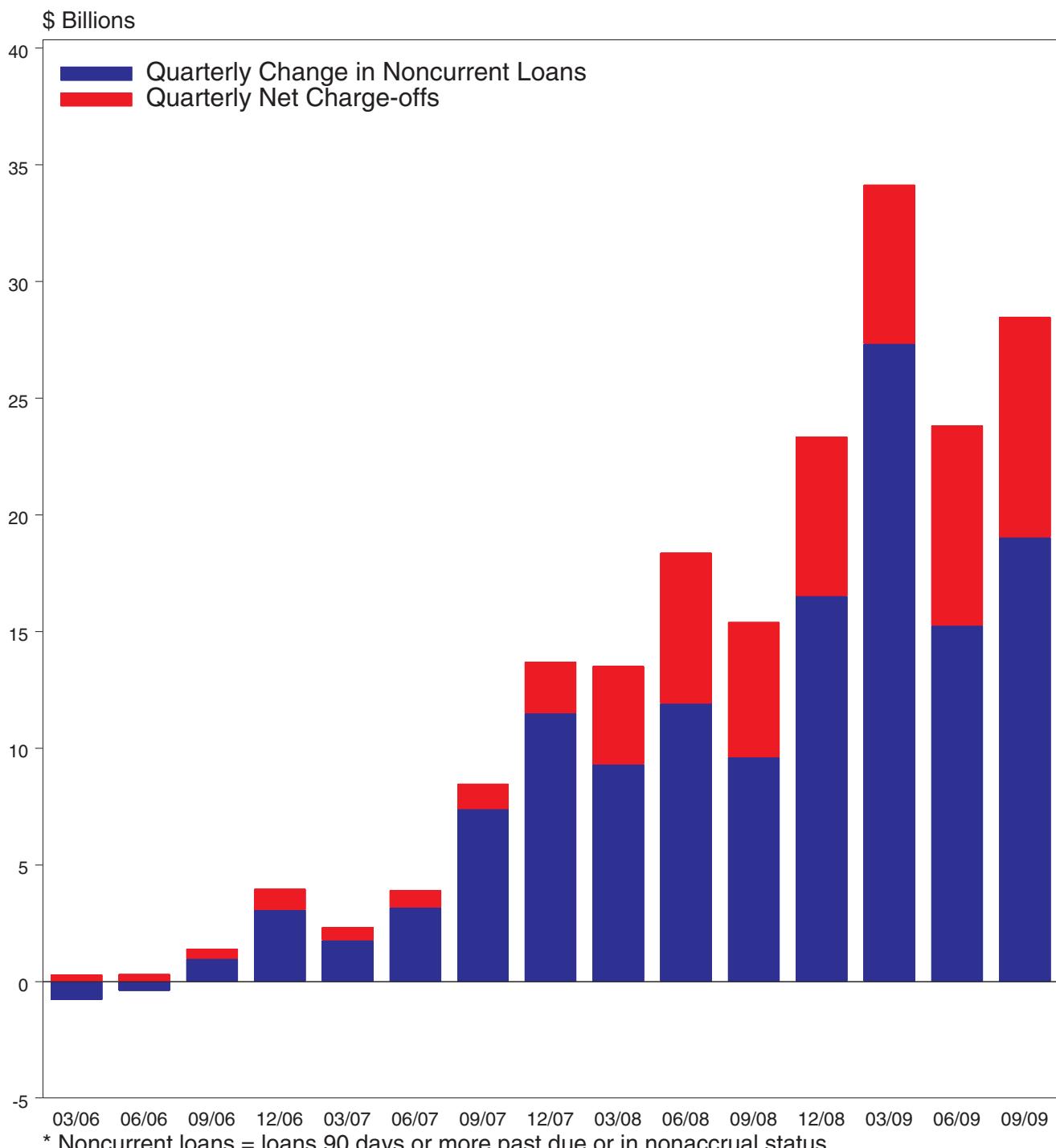
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1999 - 2009



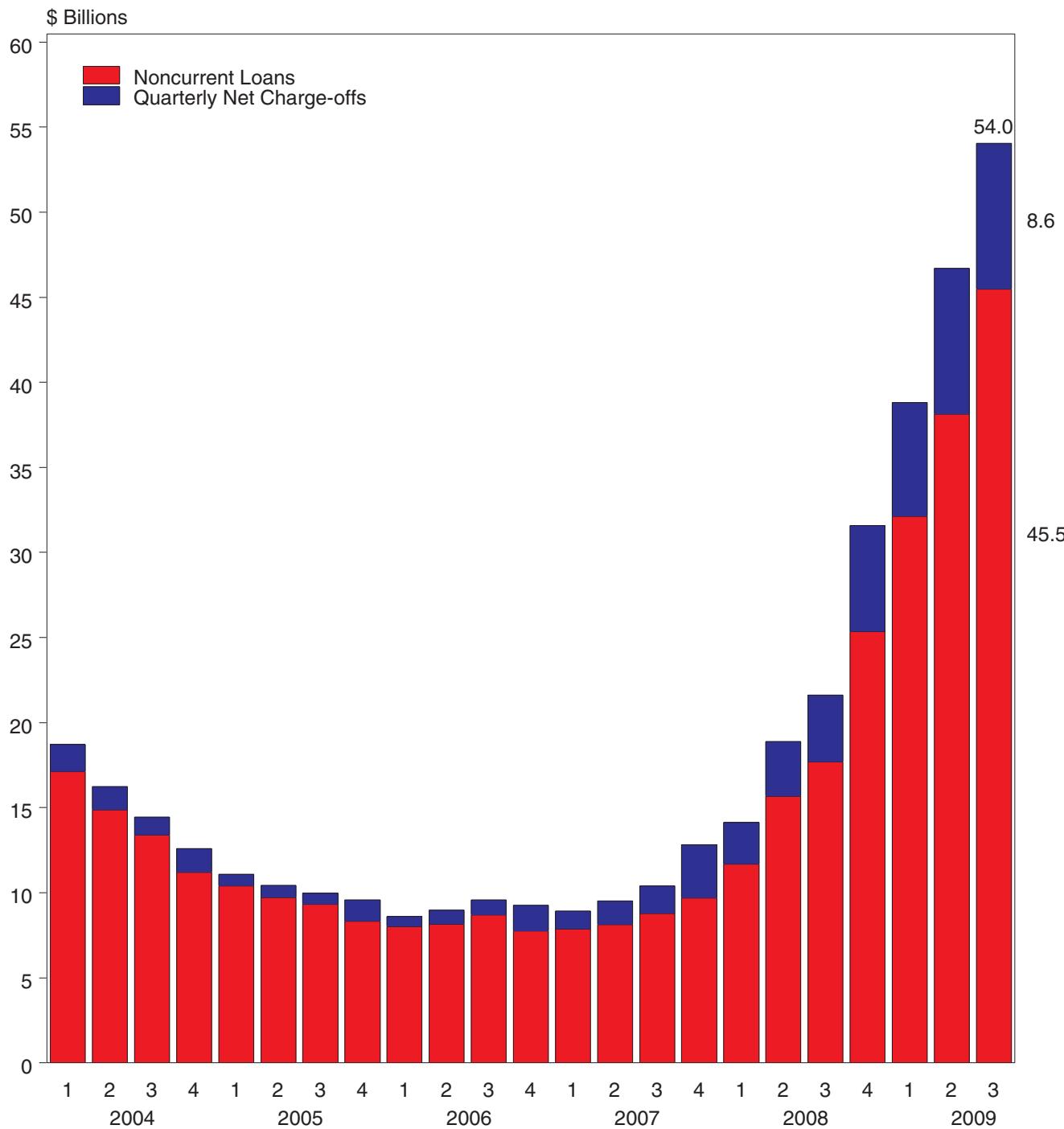
Credit Quality of Residential Mortgage Loans*

2006 to 2009



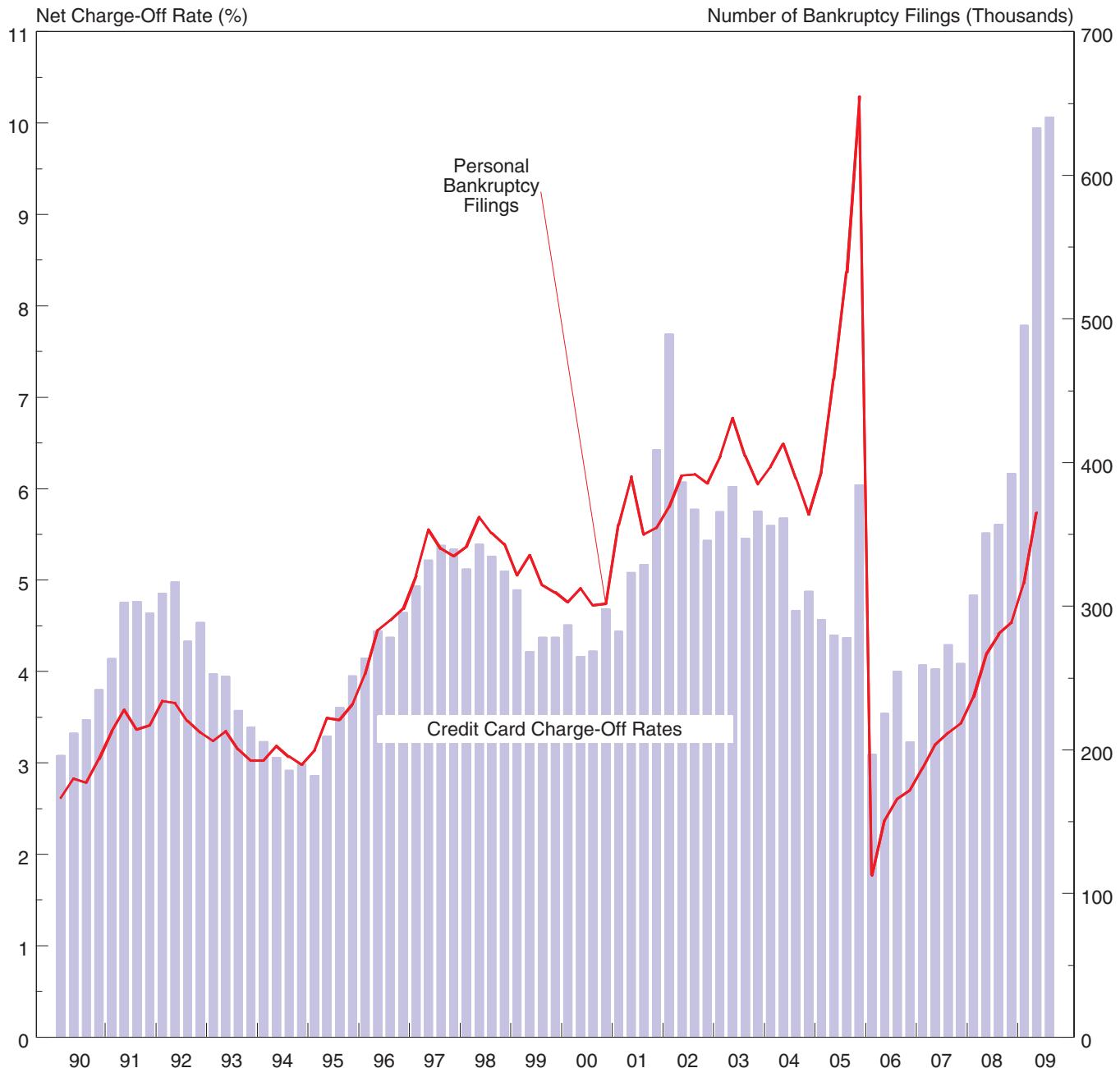
Credit Quality of C & I Loans

2004-2009



Credit Card Loss Rates and Personal Bankruptcy Filings

1990-2009

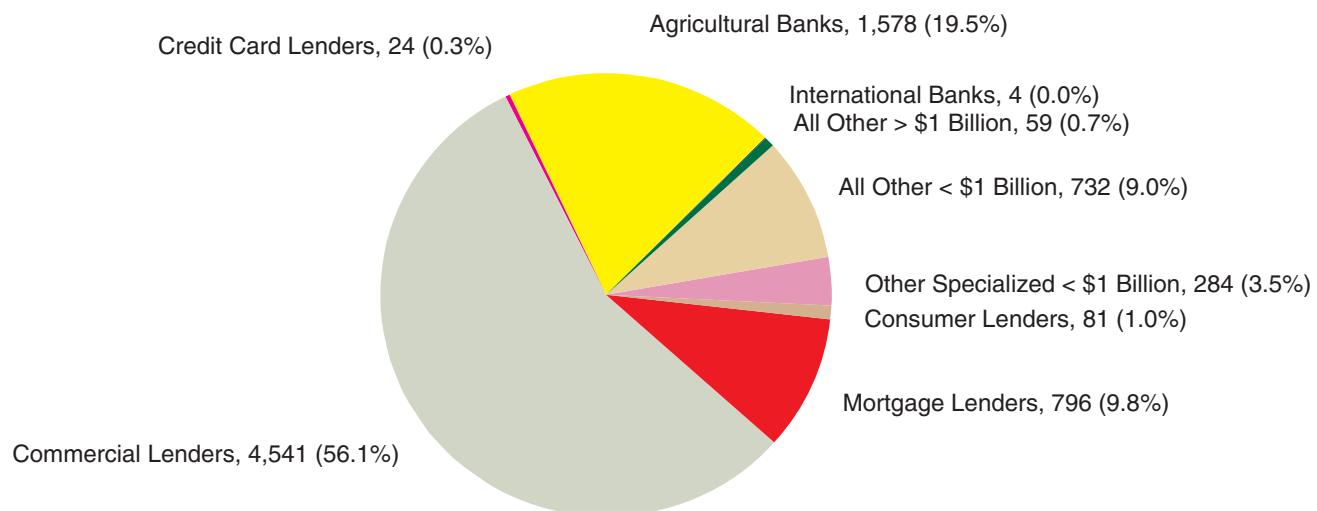


Sources: Bankruptcies - Administrative Offices of the United States Courts
Charge-off rates - Call reports and Thrift Financial Reports

Note: Personal Bankruptcy Filings for September 2009 are not available at this time

Number of Institutions By Asset Concentration Group

September 30, 2009

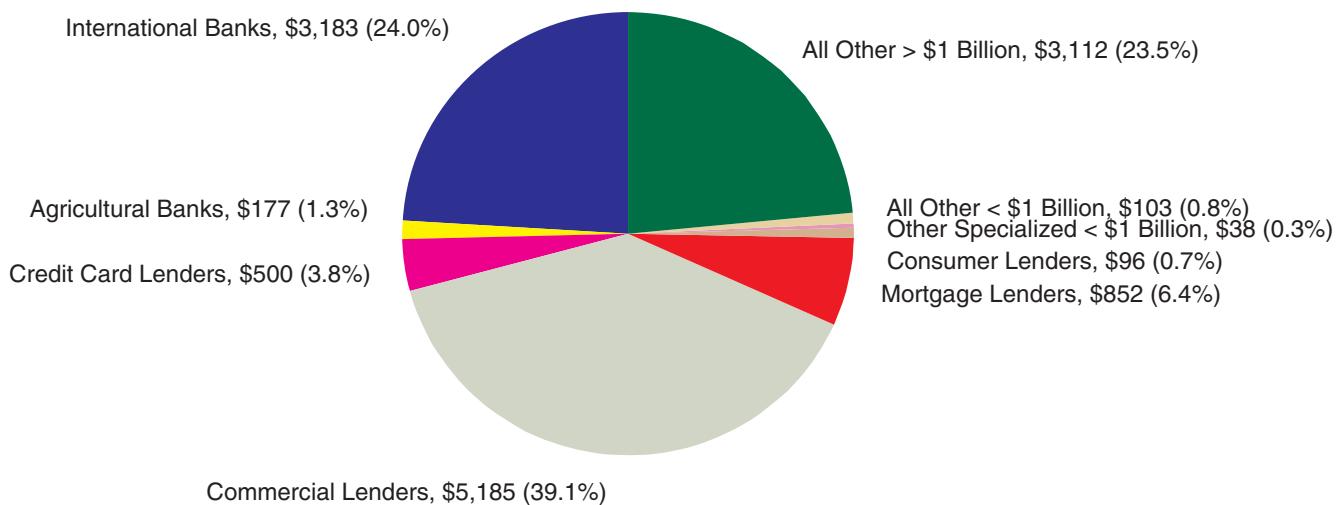


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/09	4	1,578	24	4,541	796	81	284	732	59
12/08	5	1,559	26	4,753	839	91	280	708	44
12/07	5	1,592	27	4,773	784	109	373	815	56
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

Industry Assets By Asset Concentration Group

\$ Billions

September 30, 2009

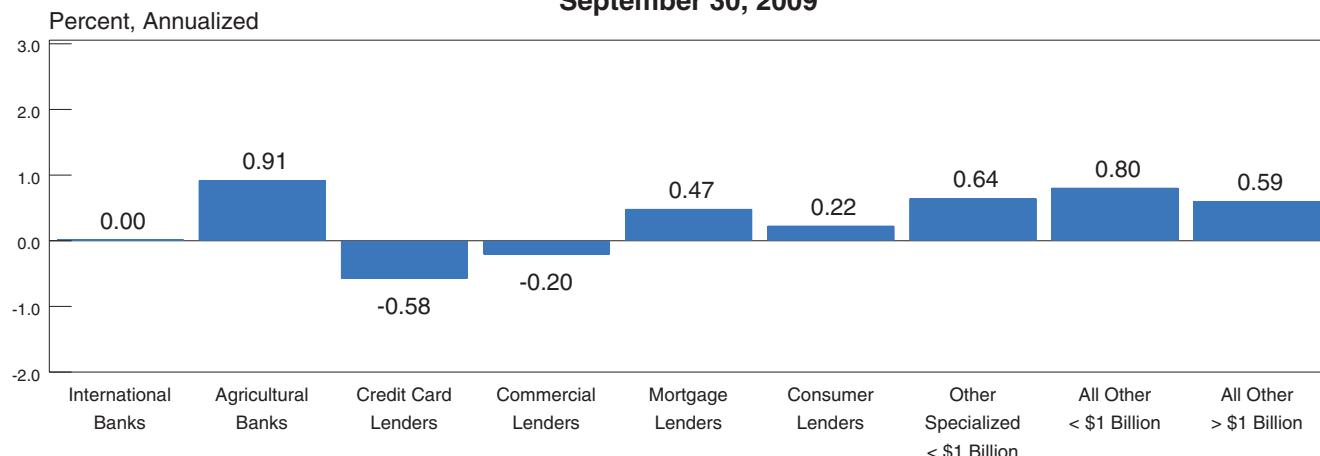


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/09	3,183	177	500	5,185	852	96	38	103	3,112
12/08	3,410	169	513	5,461	997	122	35	95	3,041
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,655	117	48	129	2,320
12/04	1,881	139	383	3,301	1,505	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	223	2,166	932	134	70	291	480
12/95	1,046	118	169	1,922	935	114	82	315	641
12/94	960	119	134	1,675	926	92	92	306	719
12/93	831	120	102	1,561	920	85	119	329	663
12/92	754	117	93	1,666	861	60	131	342	551
12/91	637	114	94	1,989	798	65	112	333	446

Performance Ratios By Asset Concentration Group

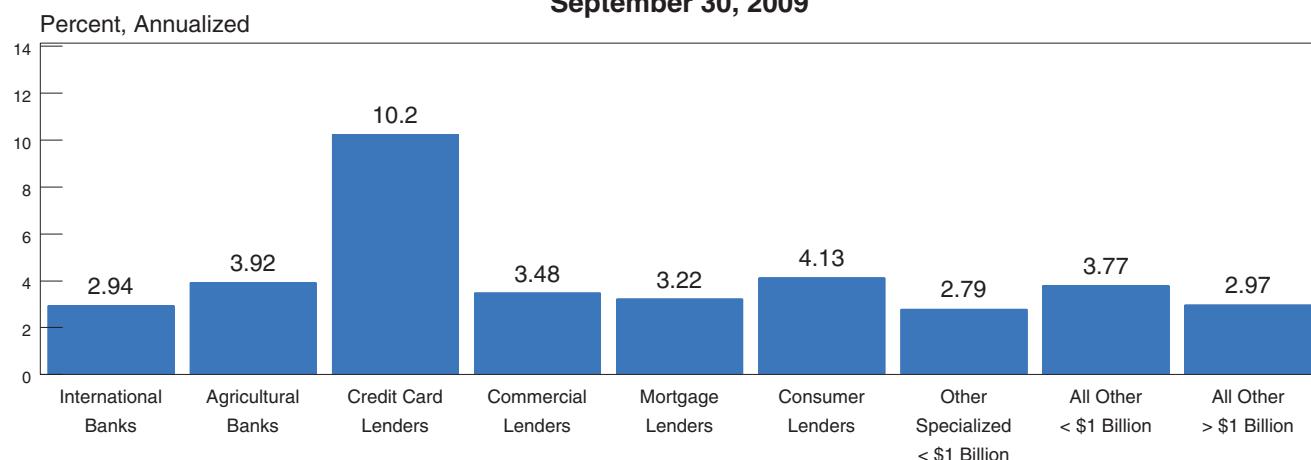
Return on Assets (YTD)

September 30, 2009



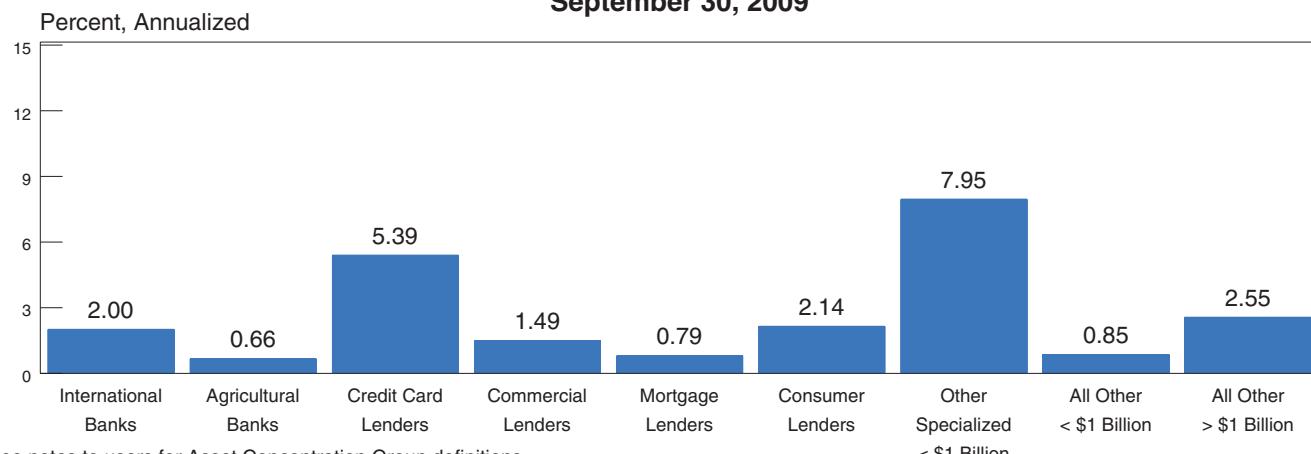
Net Interest Margin (YTD)

September 30, 2009



Noninterest Income to Assets (YTD)

September 30, 2009

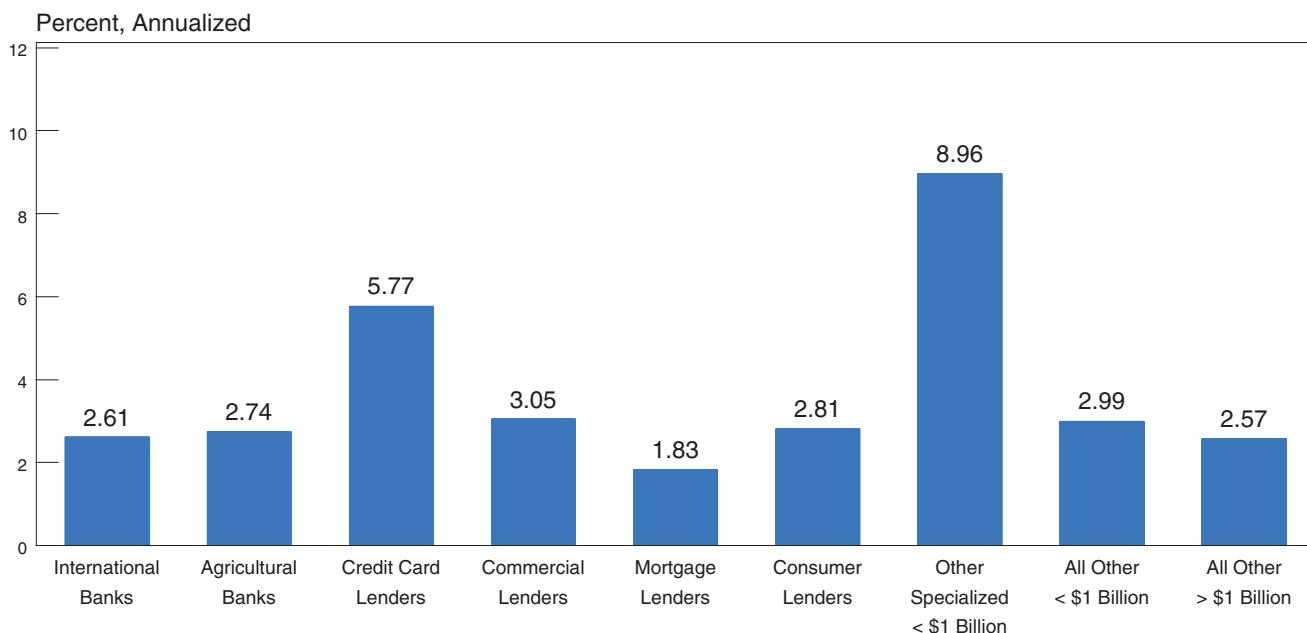


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

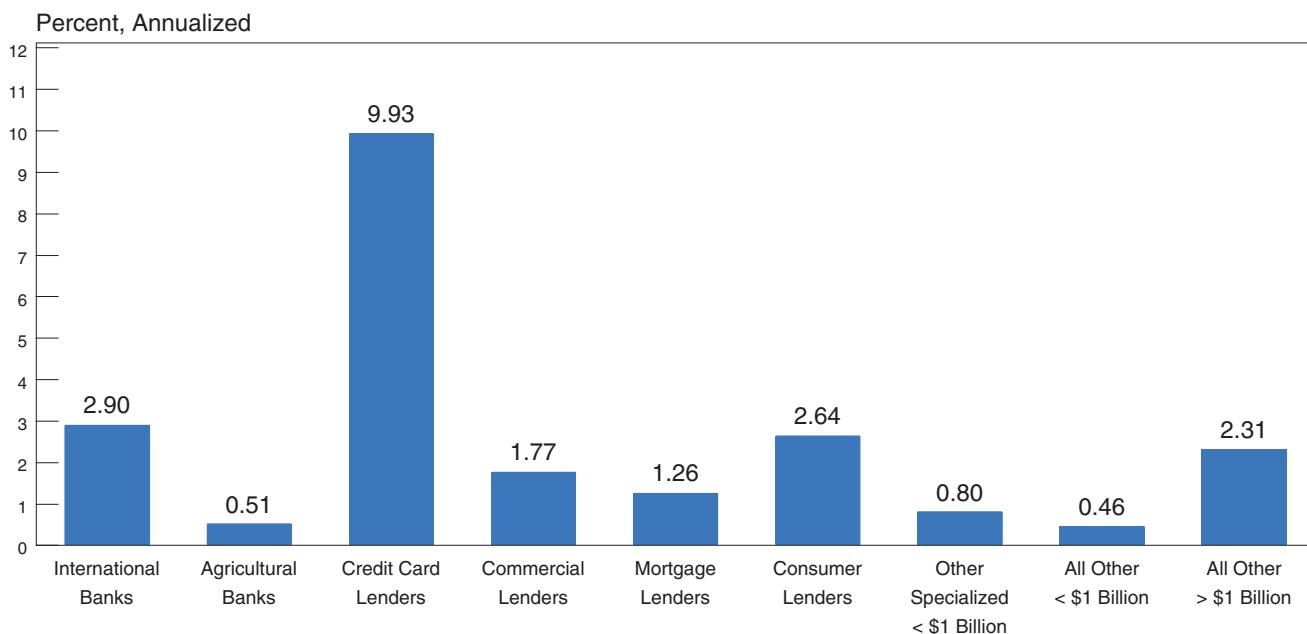
Noninterest Expense to Assets (YTD)

September 30, 2009



Net Charge-offs to Loans and Leases (YTD)

September 30, 2009

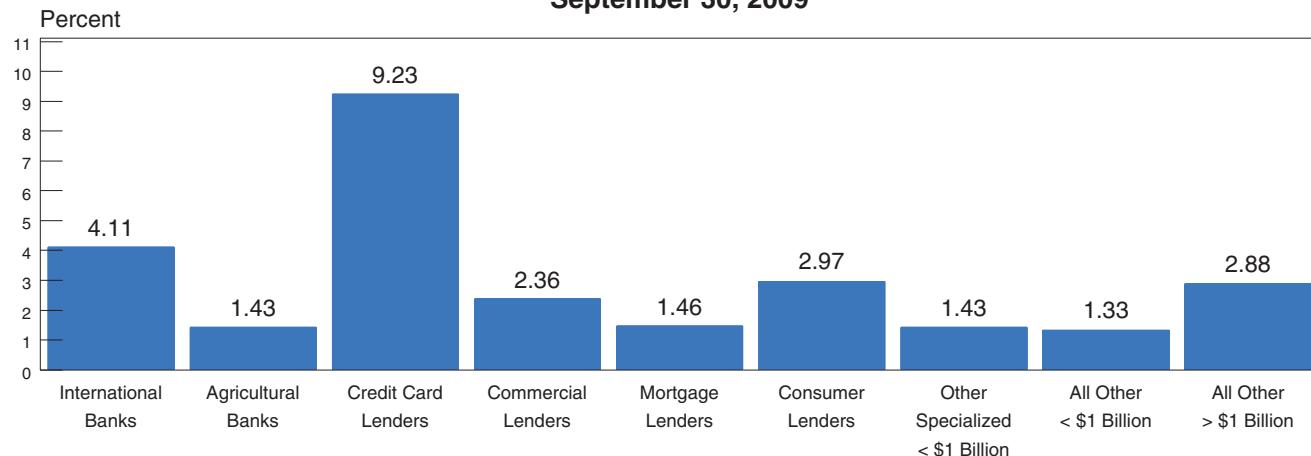


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

Loss Allowance To Loans and Leases

September 30, 2009



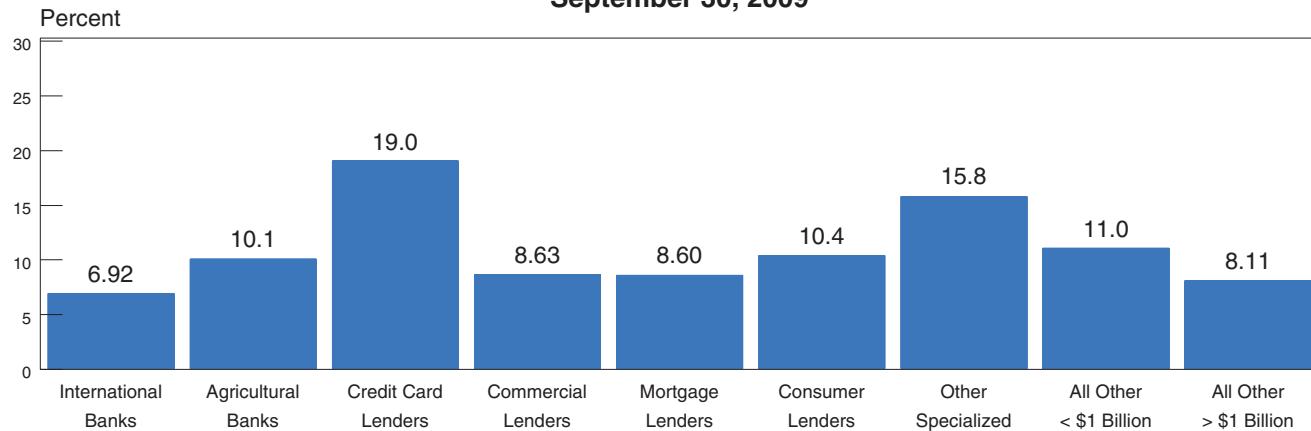
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2009



Core Capital (Leverage) Ratio

September 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
09/09	0.00	0.91	-0.58	-0.20	0.47	0.22	0.64	0.80	0.59
09/08	0.31	1.12	2.42	0.23	-0.35	1.01	1.56	0.88	0.36
09/07	0.87	1.25	3.81	1.09	0.73	1.40	2.37	1.04	1.09
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

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
09/09	2.94	3.92	10.23	3.48	3.22	4.13	2.79	3.77	2.97
09/08	2.80	3.91	8.94	3.59	2.59	4.73	2.96	3.76	2.51
09/07	2.56	3.96	8.43	3.66	2.64	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

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
09/09	2.90	0.51	9.93	1.77	1.26	2.64	0.80	0.46	2.31
09/08	1.28	0.29	5.64	0.98	0.74	1.84	0.43	0.30	0.88
09/07	0.65	0.19	3.90	0.28	0.29	0.97	0.30	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

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
09/09	6.96	1.89	3.08	4.61	4.25	1.56	1.60	1.81	5.43
12/08	3.74	1.43	2.78	2.88	3.39	1.48	1.03	1.42	2.47
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
12/93	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
12/92	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36
12/91	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93

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

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

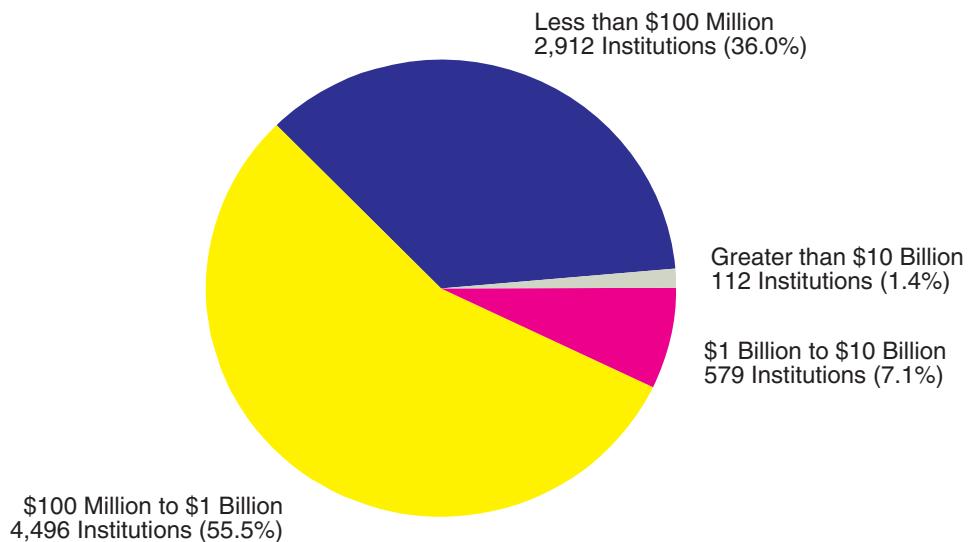
1991 - 2009

	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
09/09	6.92	10.09	19.03	8.63	8.60	10.38	15.82	11.05	8.11
12/08	5.95	9.99	14.59	8.13	7.17	9.86	16.31	10.90	6.59
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.19
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
12/91	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98

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

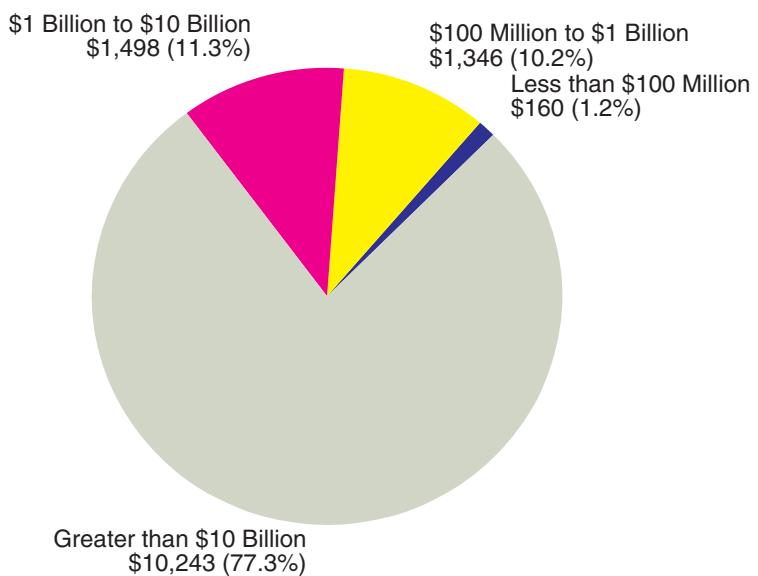
Number of Institutions By Asset Size

September 30, 2009



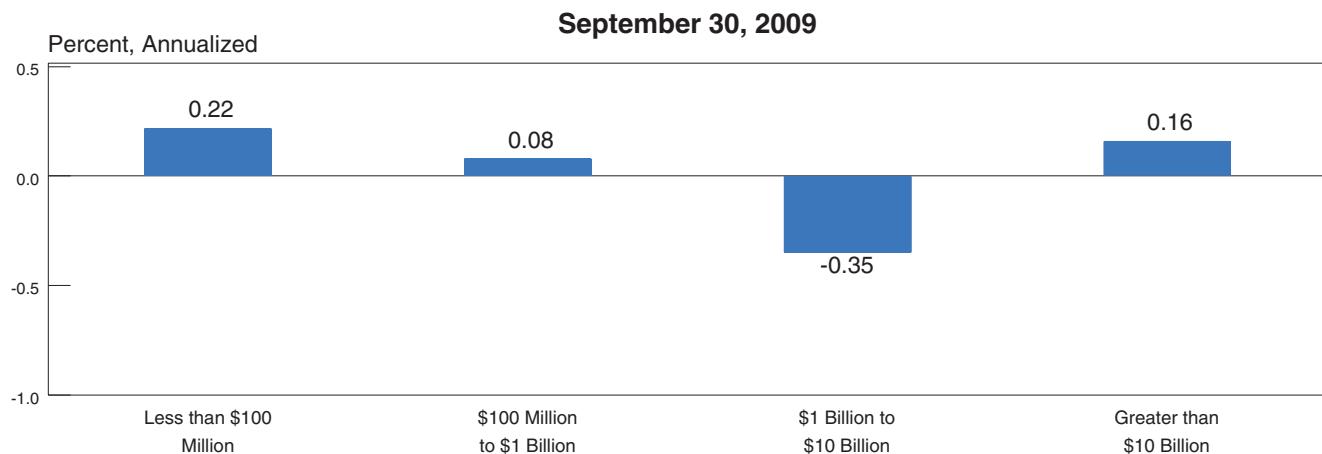
Industry Assets By Asset Size

September 30, 2009
(\$ Billions)

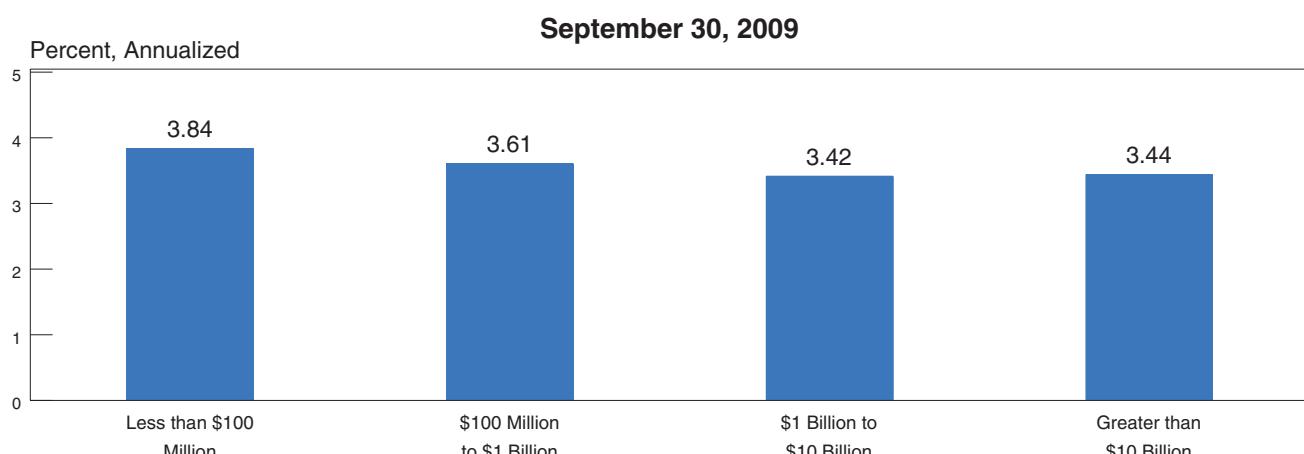


Performance Ratios By Asset Size

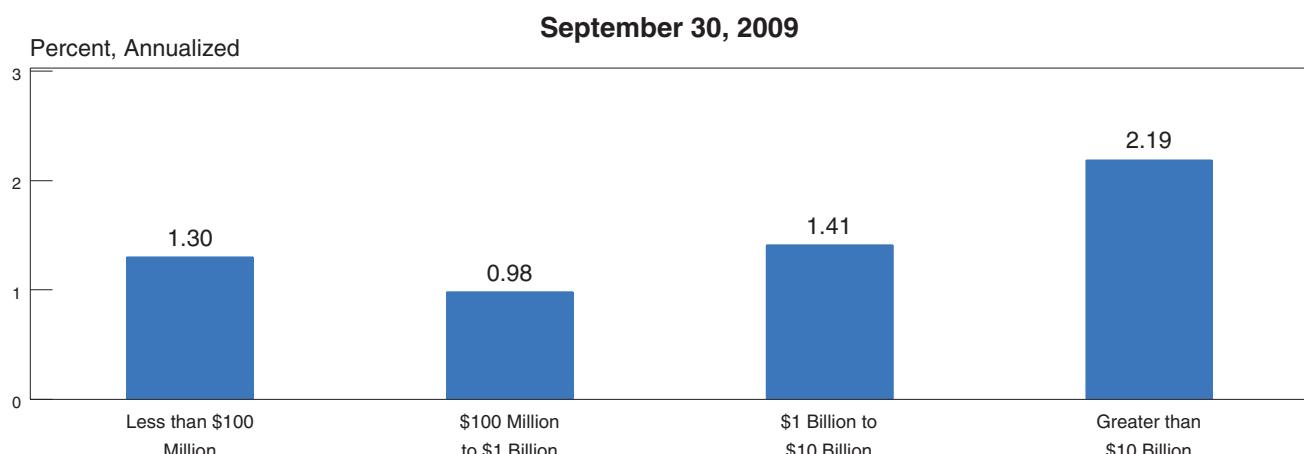
Return on Assets (YTD)



Net Interest Margin (YTD)



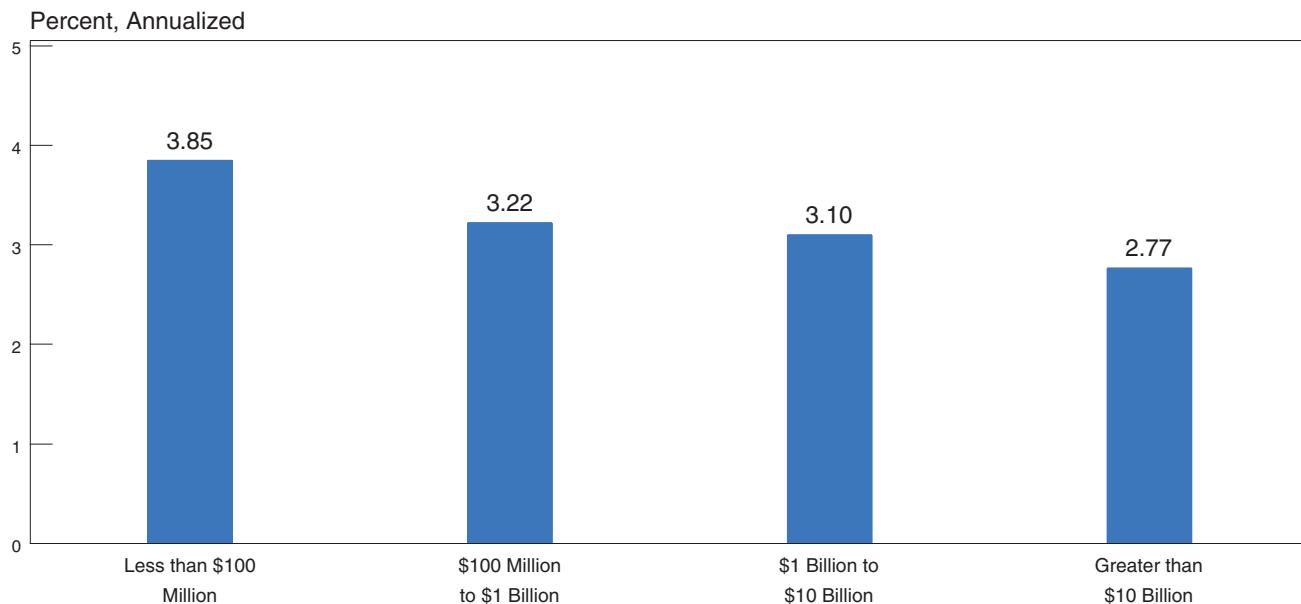
Noninterest Income to Assets (YTD)



Performance Ratios By Asset Size

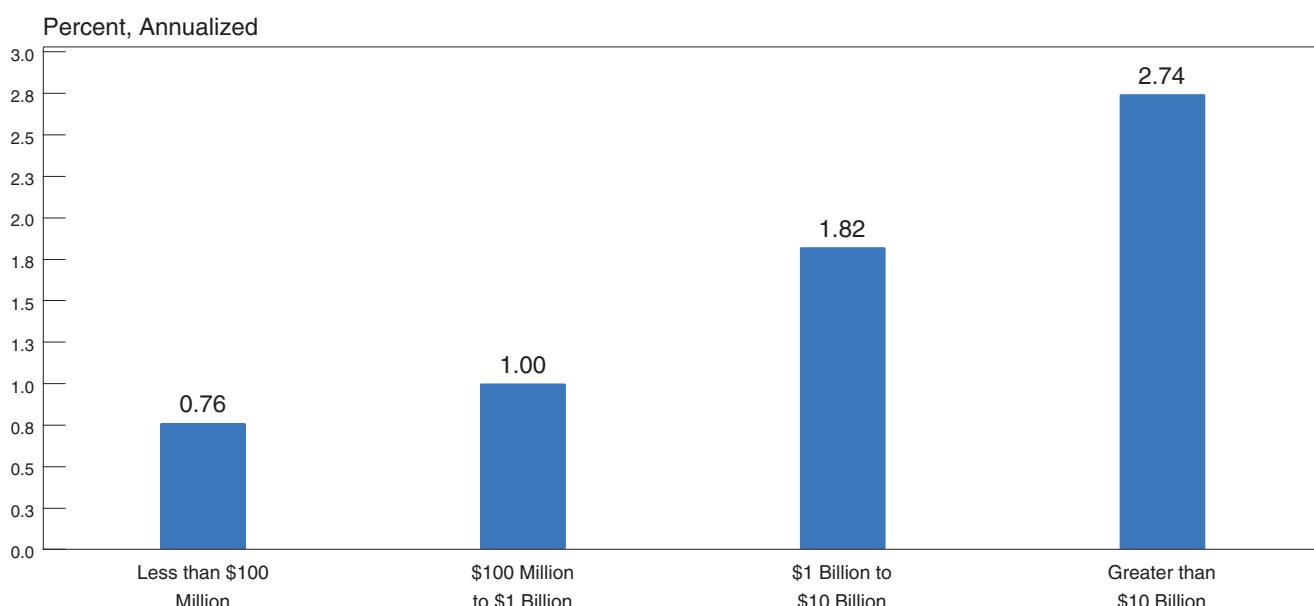
Noninterest Expense to Assets (YTD)

September 30, 2009



Net Charge-offs to Loans and Leases (YTD)

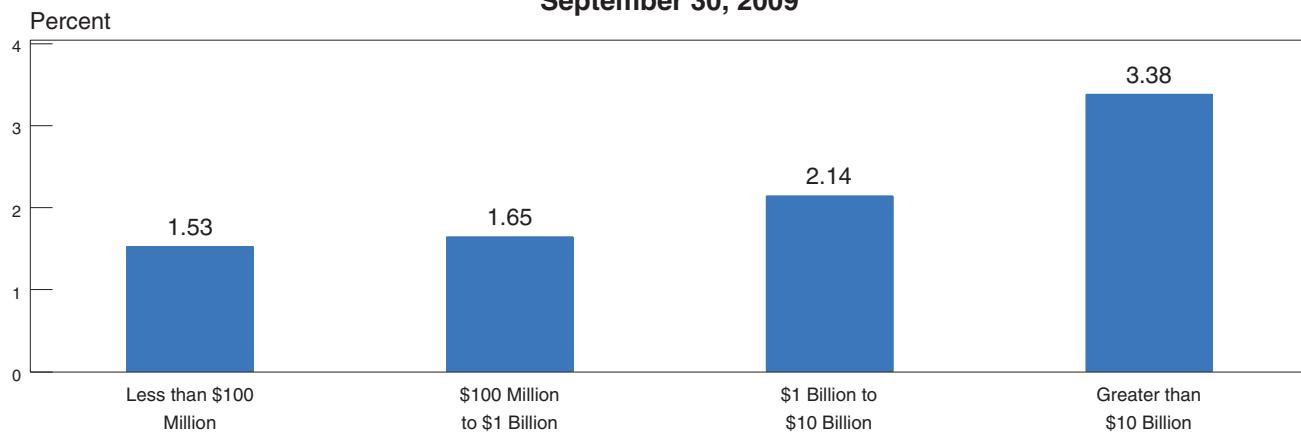
September 30, 2009



Condition Ratios By Asset Size

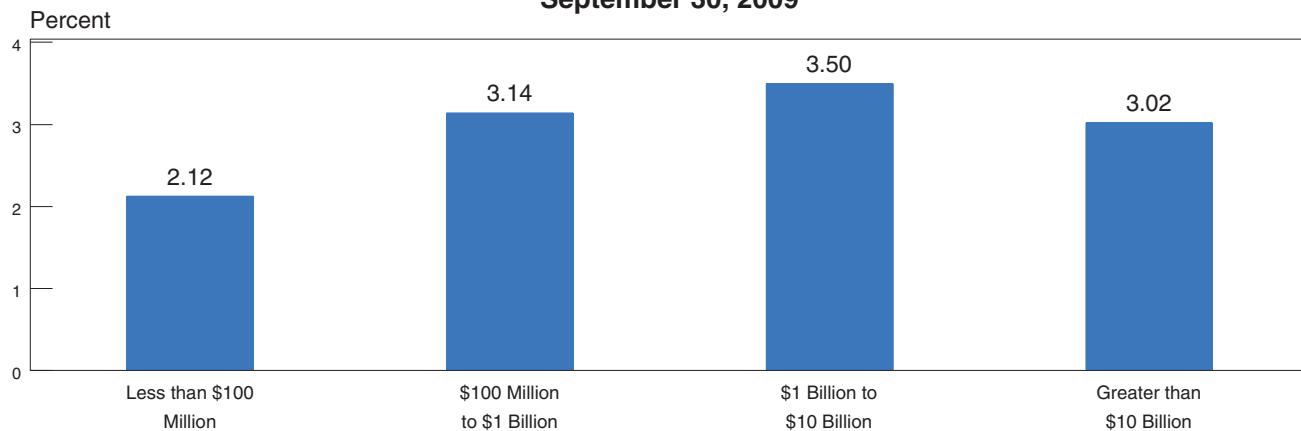
Loss Allowance To Loans and Leases

September 30, 2009



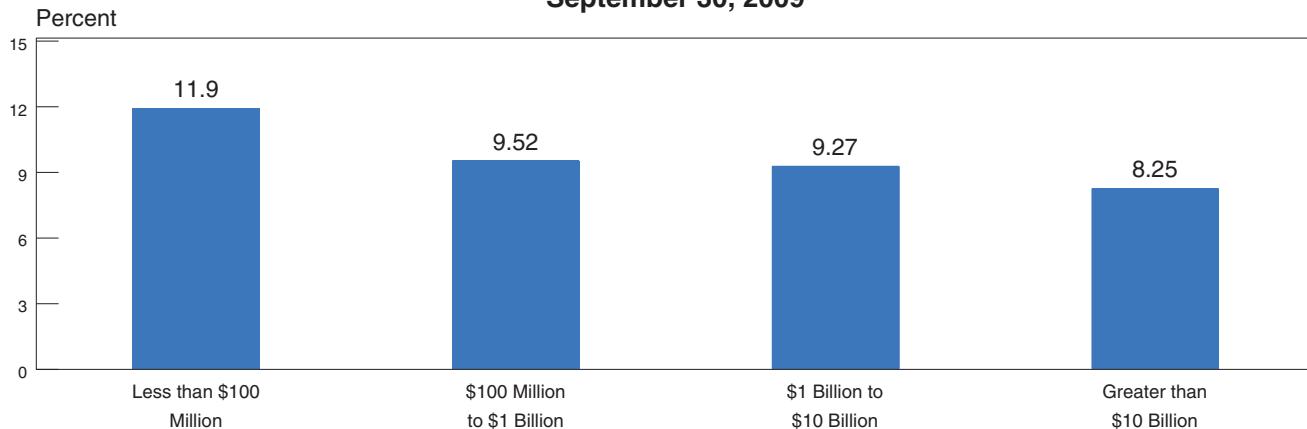
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2009



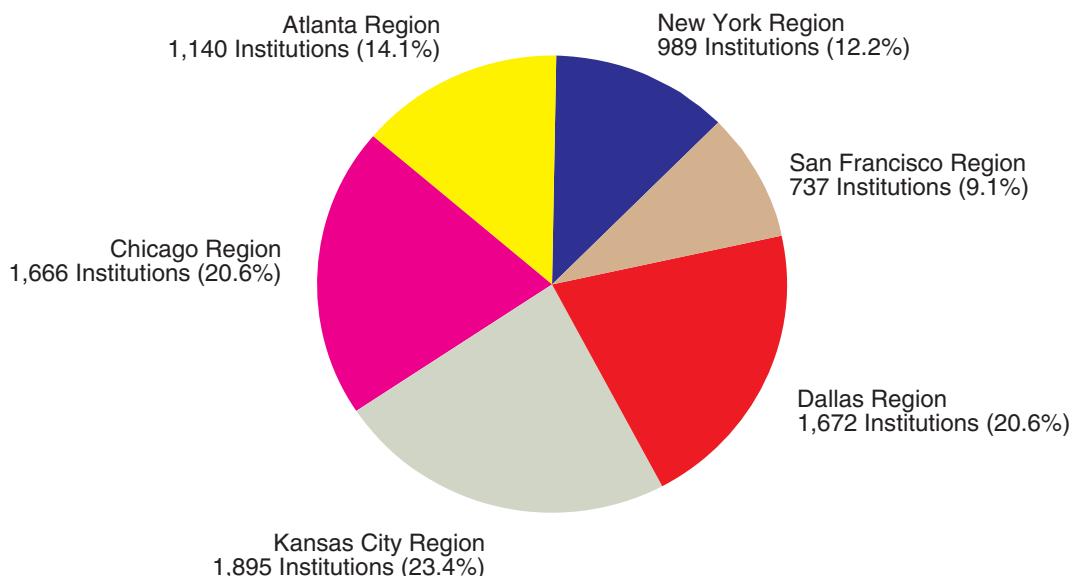
Core Capital (Leverage) Ratio

September 30, 2009



Geographic Distribution of FDIC-Insured Institutions

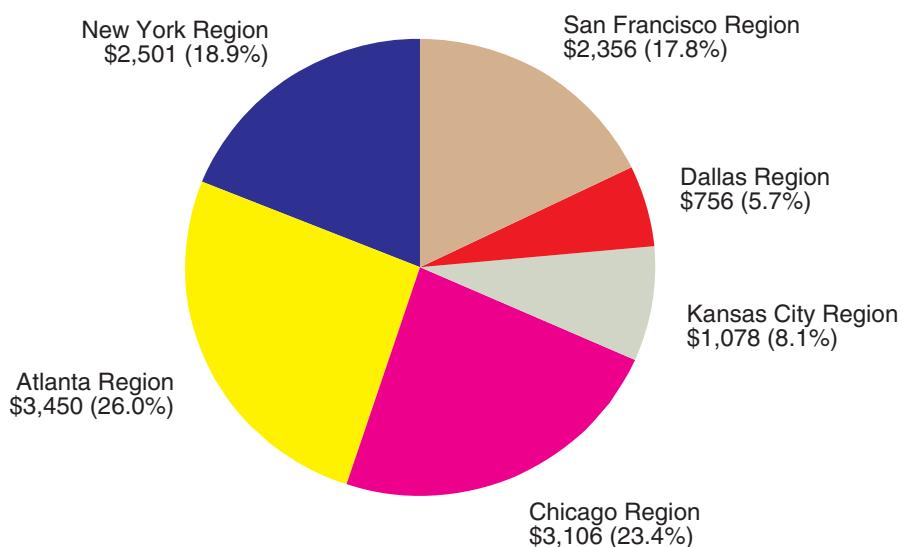
September 30, 2009



Geographic Distribution of Industry Assets

September 30, 2009

(\$ Billions)

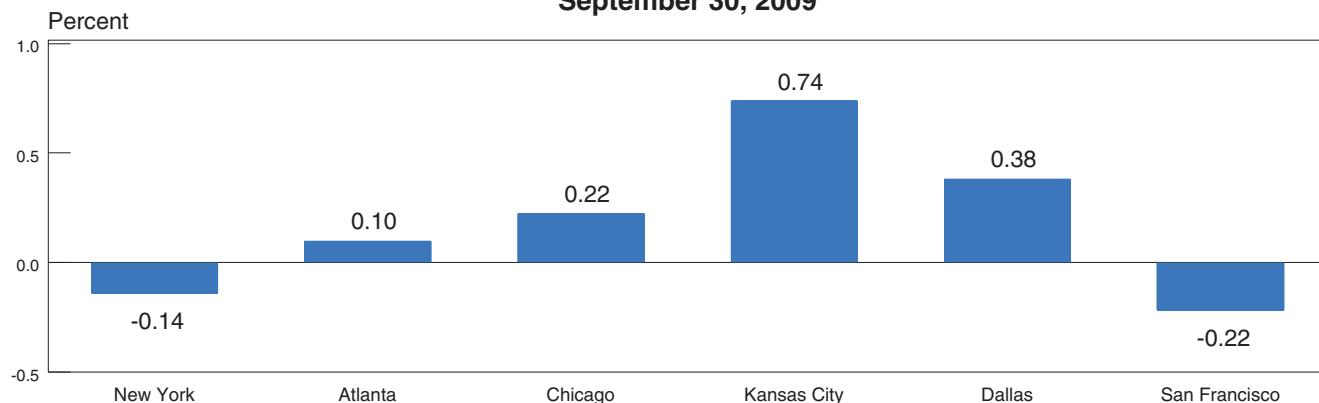


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

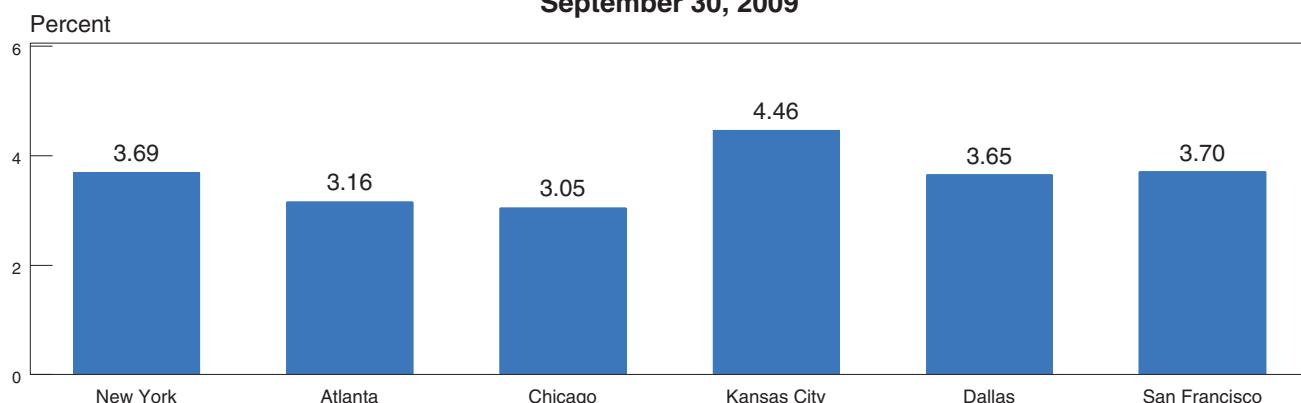
Return on Assets (YTD, Annualized)

September 30, 2009



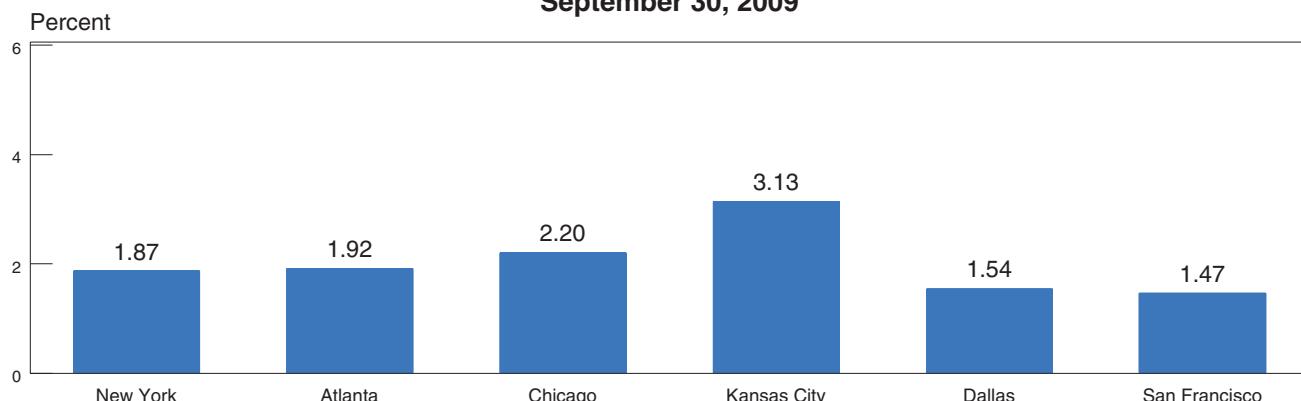
Net Interest Margins (YTD, Annualized)

September 30, 2009



Noninterest Income to Assets (YTD, Annualized)

September 30, 2009



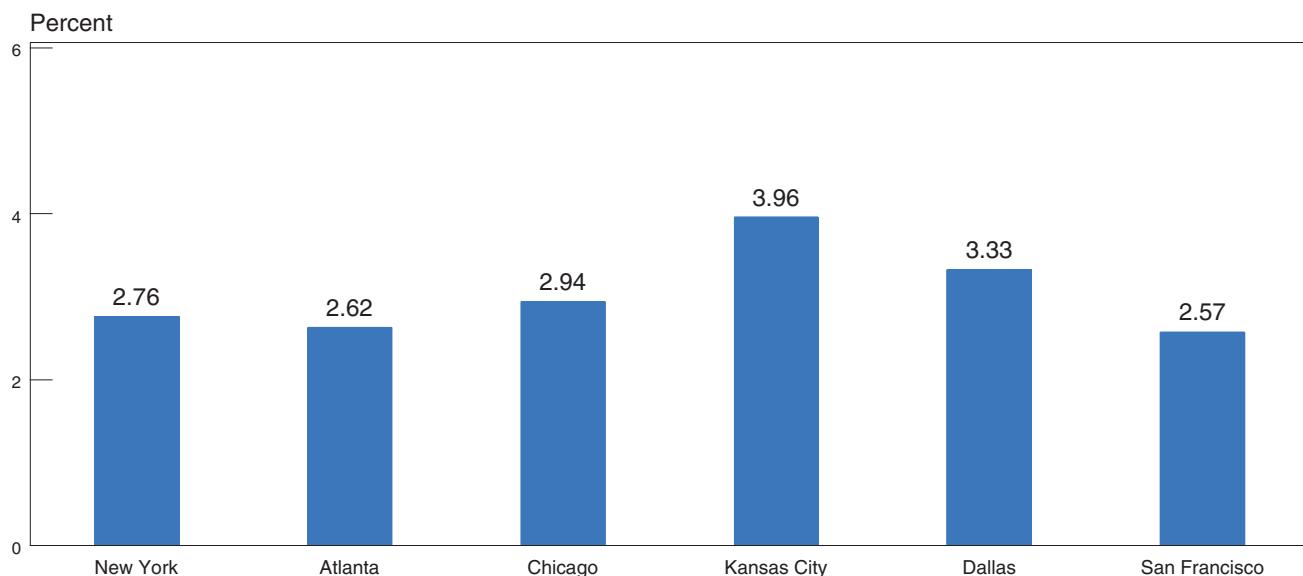
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

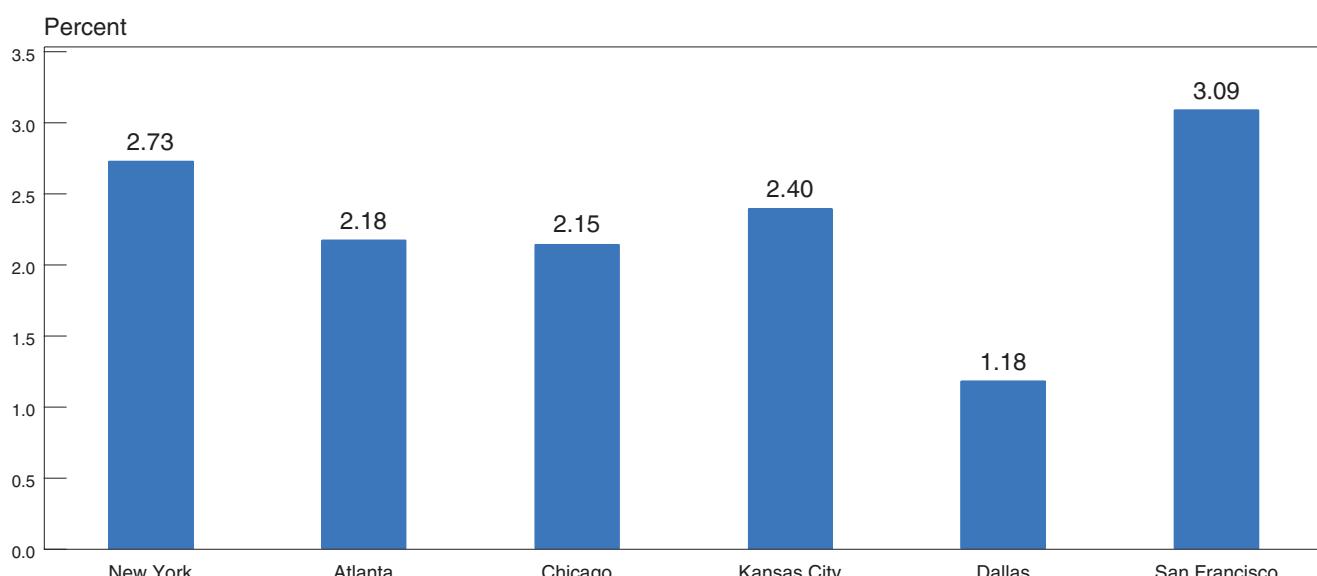
Noninterest Expense to Assets (YTD, Annualized)

September 30, 2009



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

September 30, 2009

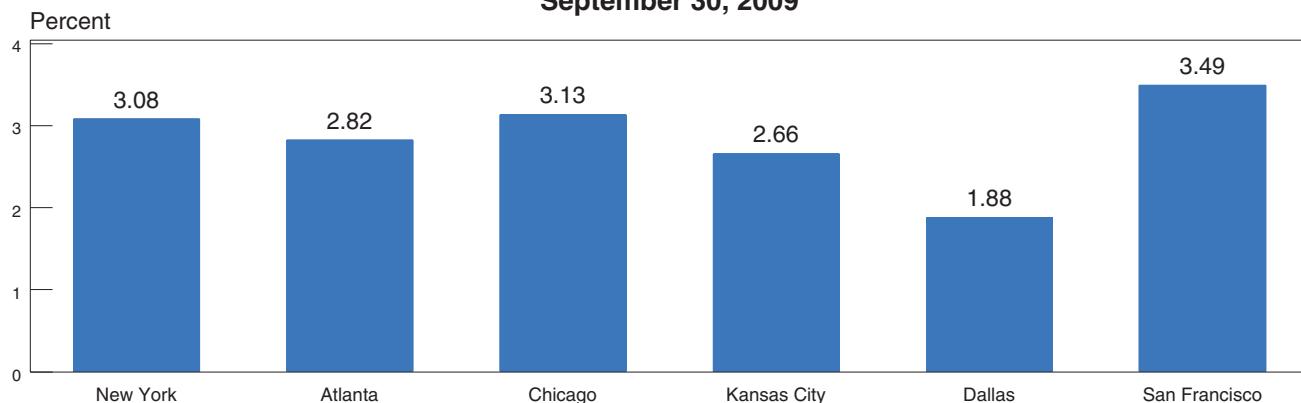


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

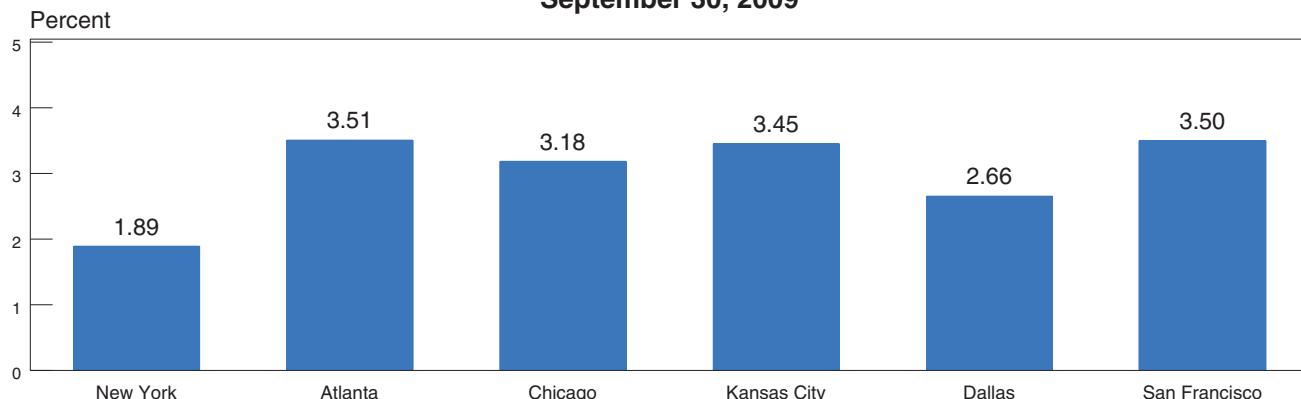
Loss Allowance To Loans and Leases

September 30, 2009



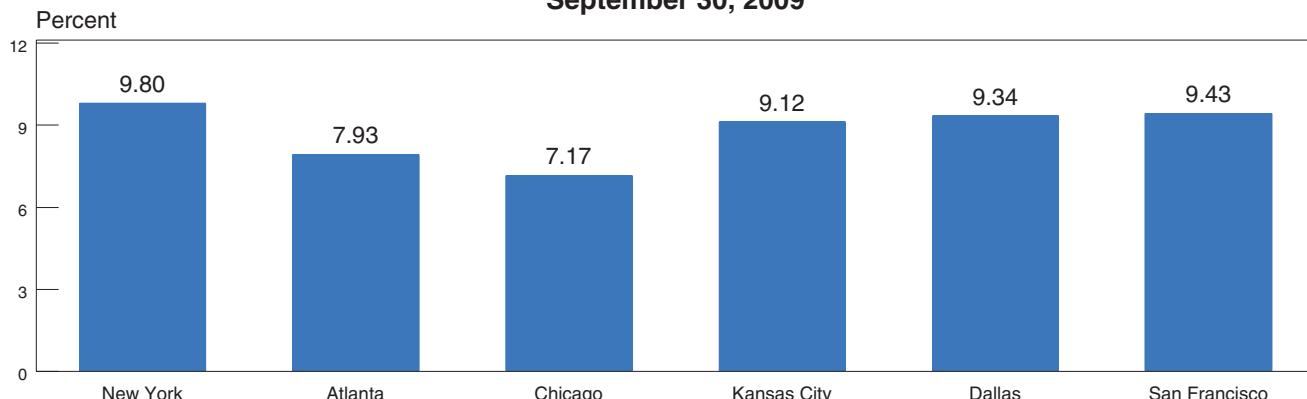
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2009



Core Capital (Leverage) Ratio

September 30, 2009



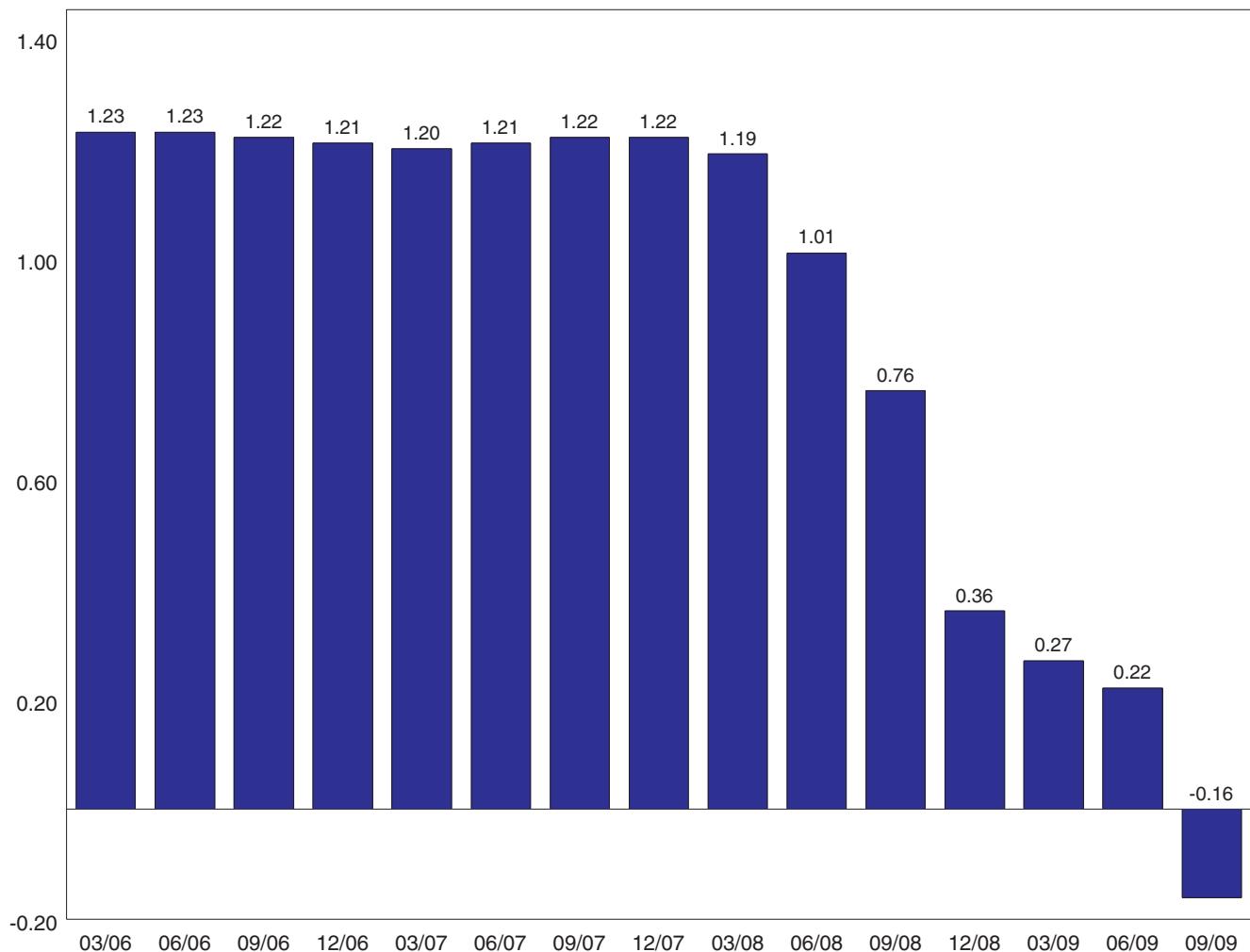
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2006 - September 30, 2009

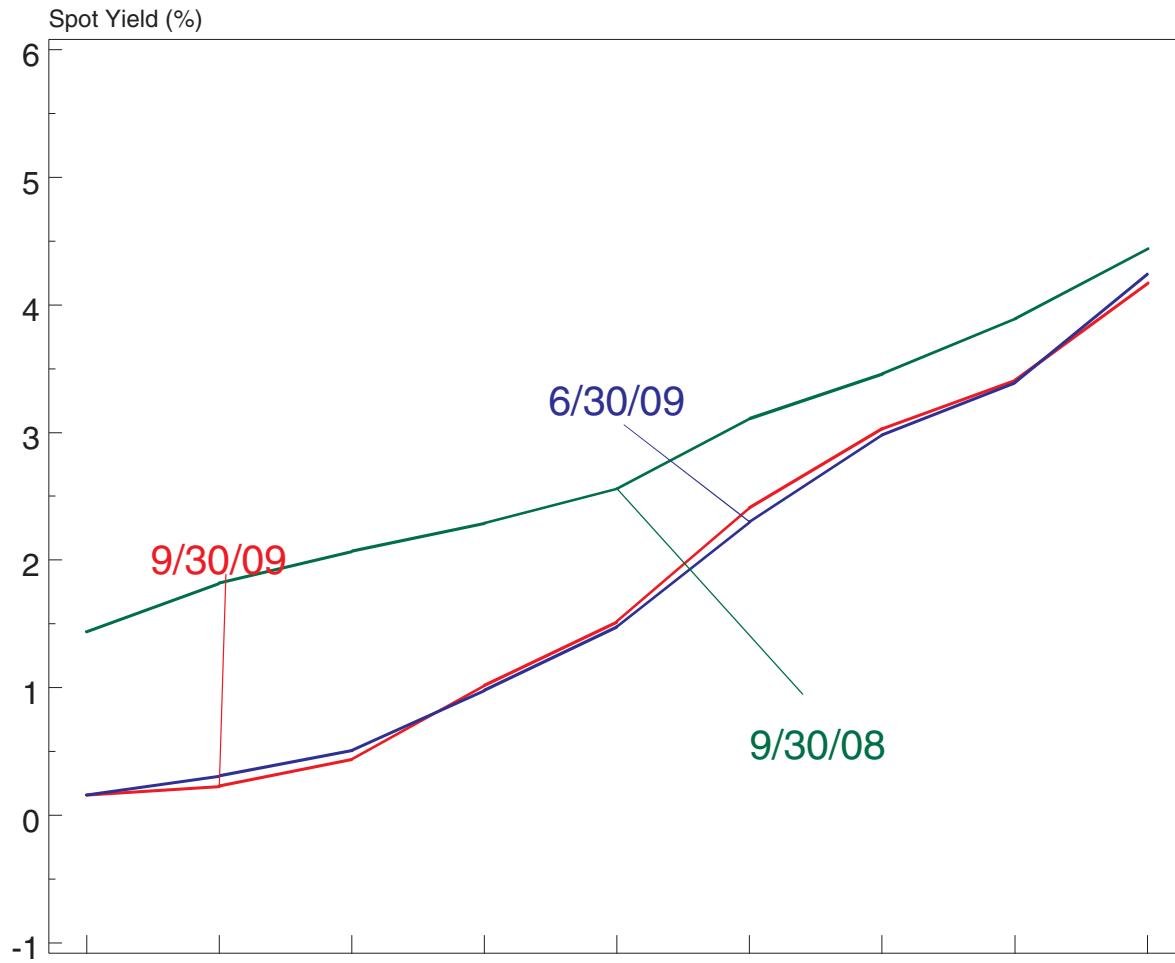
Percent of Insured Deposits



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

September 30, 2008 - September 30, 2009



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, 2009

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,763	95.9%	\$13,030.1	98.4%
Adequately Capitalized	169	2.1%	\$93.0	0.7%
Undercapitalized	87	1.1%	\$45.2	0.3%
Significantly Undercapitalized	42	0.5%	\$50.9	0.4%
Critically Undercapitalized	38	0.5%	\$27.8	0.2%

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

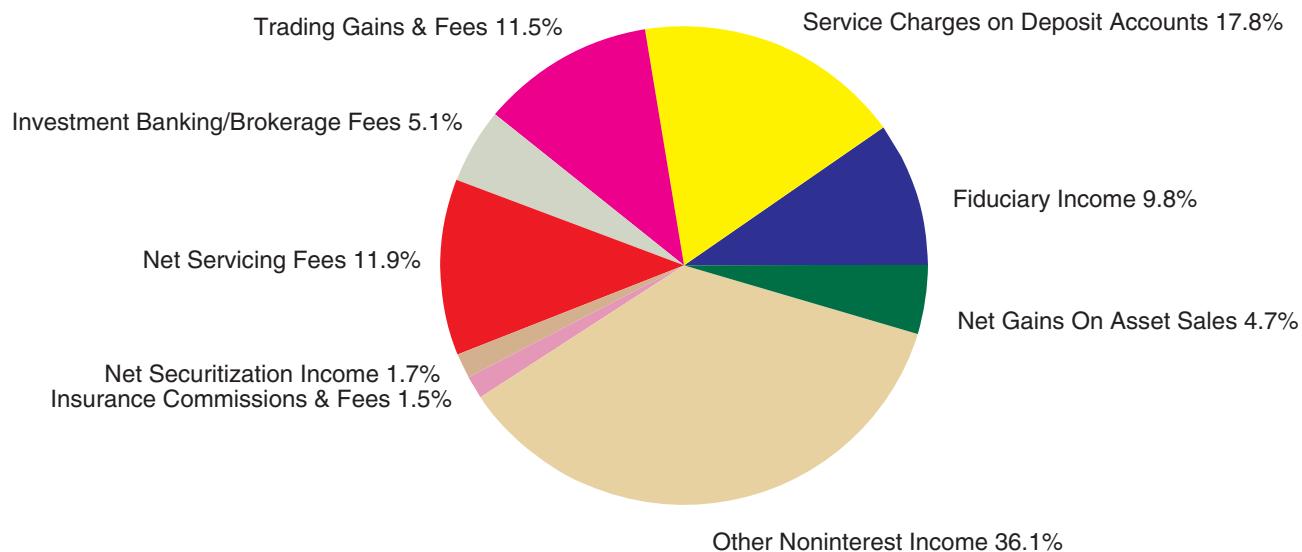
Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage	Tangible Equity
	>=10%	and	>=6%	and		
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

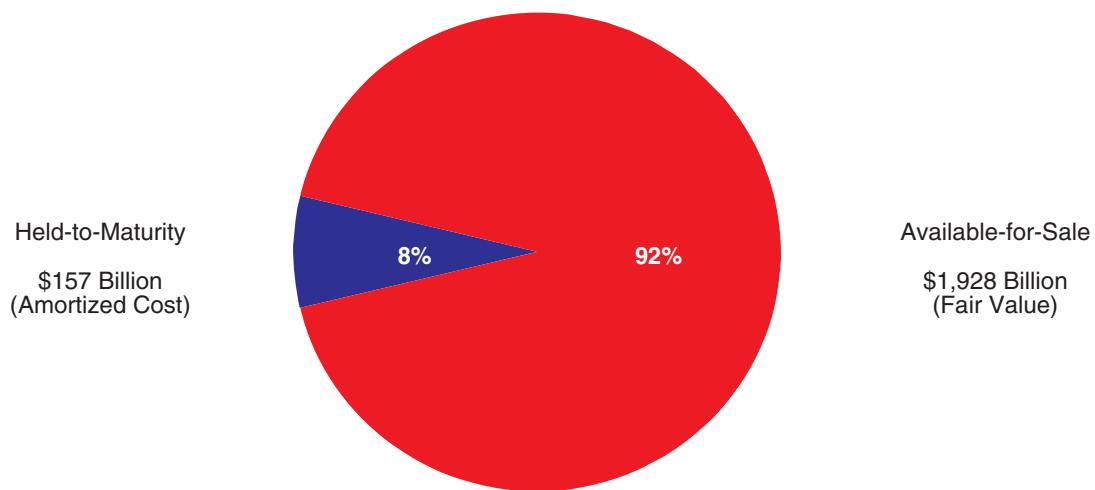
September 30, 2009



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$18,119	1,300	18.6%
Service Charges on Deposit Accounts	\$32,951	6,783	96.9%
Trading Gains & Fees	\$21,374	183	2.6%
Investment Banking/Brokerage Fees	\$9,389	1,865	26.6%
Venture Capital Revenue	-\$73	52	0.7%
Net Servicing Fees	\$21,952	1,718	24.5%
Net Securitization Income	\$3,145	46	0.7%
Insurance Commissions & Fees	\$2,851	3,045	43.5%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$6,919	2,110	30.1%
Net Gains/Losses On OREO Sales	-\$2,460	3,082	44.0%
Net Gains/Losses On Sales Of Other Assets	\$4,161	2,187	31.2%
Other Noninterest Income	\$66,851	6,843	97.8%
 Total Noninterest Income	 \$185,182	 6,895	 98.5%

Commercial Bank Total Securities*

September 30, 2009



Commercial Bank Total Securities*

September 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	\$1,236	102.5	\$83,887	100.7	\$85,122	100.7
U.S. Government Agencies	520	101.5	9,226	102.5	9,746	102.4
Government Sponsored Enterprises	11,895	101.8	193,015	100.8	204,911	100.9
Mortgage Pass-through Securities	17,157	104.4	715,098	102.7	732,254	102.7
Collateralized Mortgage Obligations	44,924	99.3	340,940	97.2	385,864	97.4
State, County, Municipal Obligations	22,402	102.7	132,938	101.7	155,340	101.8
Asset Backed Securities	32,519	94.6	119,561	98.0	152,080	97.3
Other Debt Securities	26,176	98.1	308,447	101.1	334,623	107.1
Equity Securities	**	**	25,333	109.5	25,333	109.5
Total Securities	\$156,830	99.4	\$1,928,444	100.6	\$2,085,274	100.5
Memoranda***						
Structured Notes	24,328		24,176			99.4

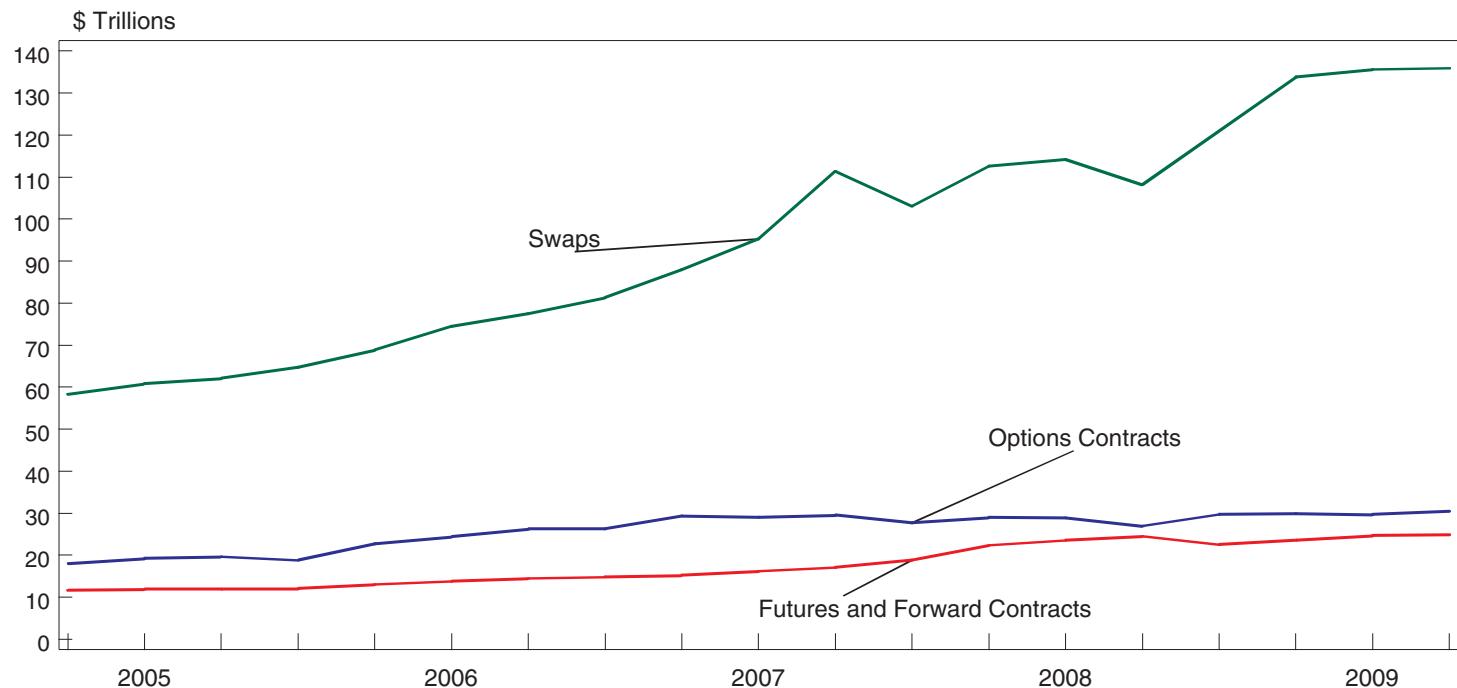
* Excludes trading account assets.

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

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

Commercial Bank Derivatives

2005 - 2009 (Notional Amounts)



	12/05	12/06	12/07	12/08	3/09	6/09	9/09
Total Derivatives (Notional Amounts, in billions of dollars)	\$95,615	\$122,485	\$149,682	\$195,371	\$187,363	\$190,020	\$191,280
Futures and Forward Contracts							
Interest rate contracts	12,056	14,881	18,866	22,527	23,585	24,704	24,878
Foreign exchange rate contracts	7,060	8,539	9,117	13,762	16,034	16,934	16,913
Other futures and forwards*	4,828	6,143	9,498	8,528	7,357	7,587	7,774
168	199	251	238	194	184	192	
Option Contracts							
Interest rate options	18,856	26,275	27,725	29,745	29,916	29,714	30,492
Foreign currency options	15,160	20,515	20,984	23,687	24,121	24,456	25,333
Other option contracts*	2,360	3,273	4,025	3,563	3,344	2,957	2,733
1,336	2,487	2,716	2,495	2,450	2,301	2,426	
Swaps							
Interest rate swaps	64,704	81,328	103,091	143,100	133,862	135,602	135,911
Foreign exchange rate swaps	62,299	78,366	99,376	138,431	129,223	130,514	130,317
Other swaps*	2,101	2,484	3,092	4,133	4,171	4,622	5,103
303	478	623	535	468	466	490	
Memoranda							
Spot Foreign Exchange Contracts	431	664	560	699	1,401	1,481	2,112
Credit Derivatives	5,822	9,020	15,863	16,029	14,607	13,440	12,986
Number of banks reporting derivatives	838	922	956	1,010	1,067	1,108	1,066
Replacement cost of interest rate and foreign exchange rate contracts **	1,129	1,020	1,570	5,765	5,022	3,829	4,076

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

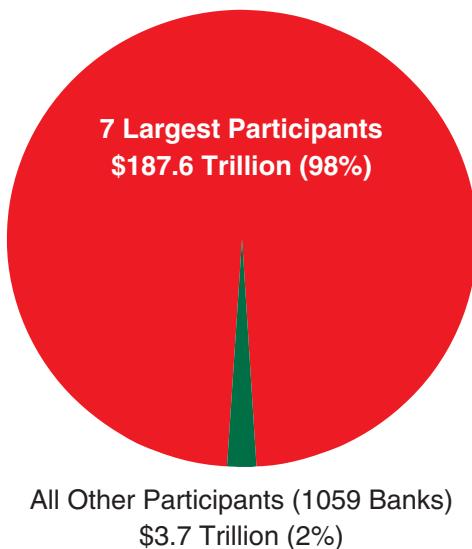
** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.

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

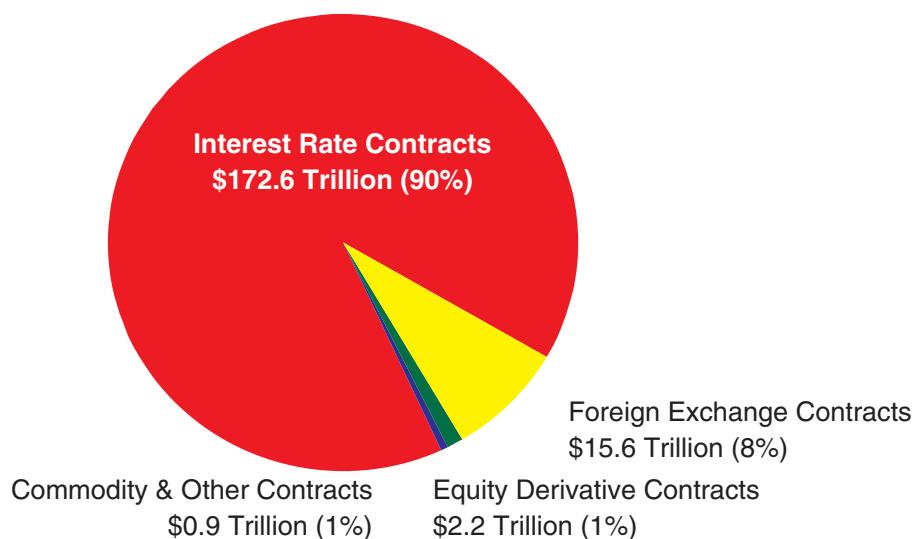
September 30, 2009



Composition of Commercial Bank Derivatives*

Notional Amounts

September 30, 2009



*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities.

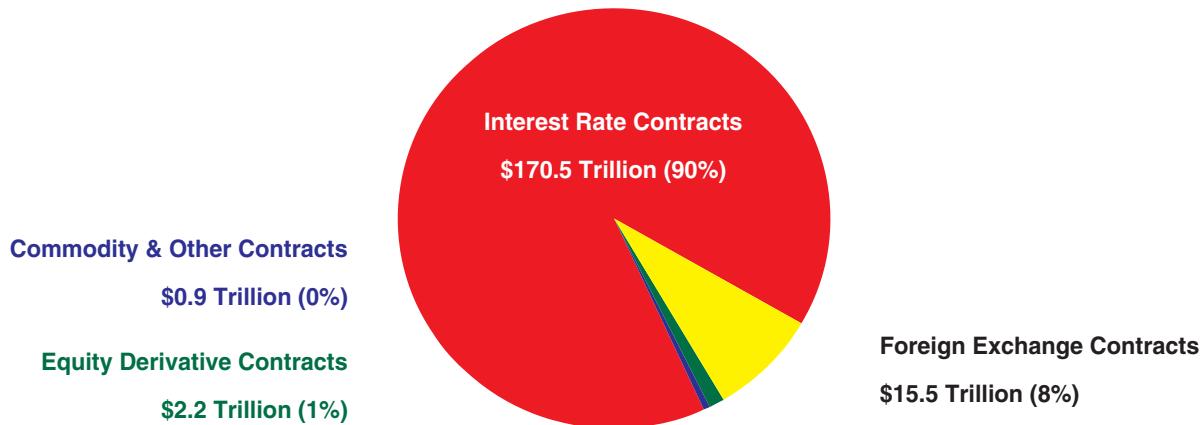
They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,011 billion for the seven largest participants and \$102 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

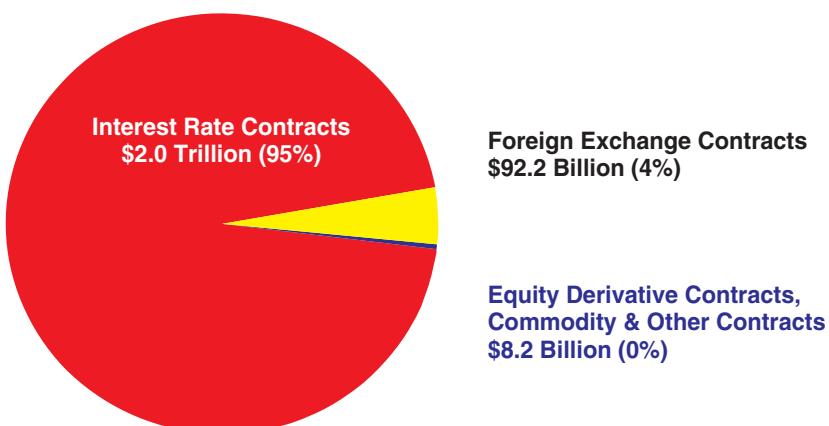
September 30, 2009



Not Held for Trading

Notional Amounts

September 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 \$2,112 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

September 30, 2009
(\$ Millions)

Held for Trading

195 Banks Held Derivative Contracts for Trading

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

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	3,598,214	396,933	86,814	45,738	4,127,698	114,326
Gross negative fair value	3,484,157	400,509	86,635	42,072	4,013,372	
All other participants						
Gross positive fair value	33,147	14,911	1,091	2,670	51,819	1,978
Gross negative fair value	31,722	14,178	1,256	2,686	49,841	
Total						
Gross positive fair value	3,631,361	411,844	87,904	48,408	4,179,517	116,304
Gross negative fair value	3,515,879	414,686	87,891	44,757	4,063,213	

Held for Purposes Other than Trading

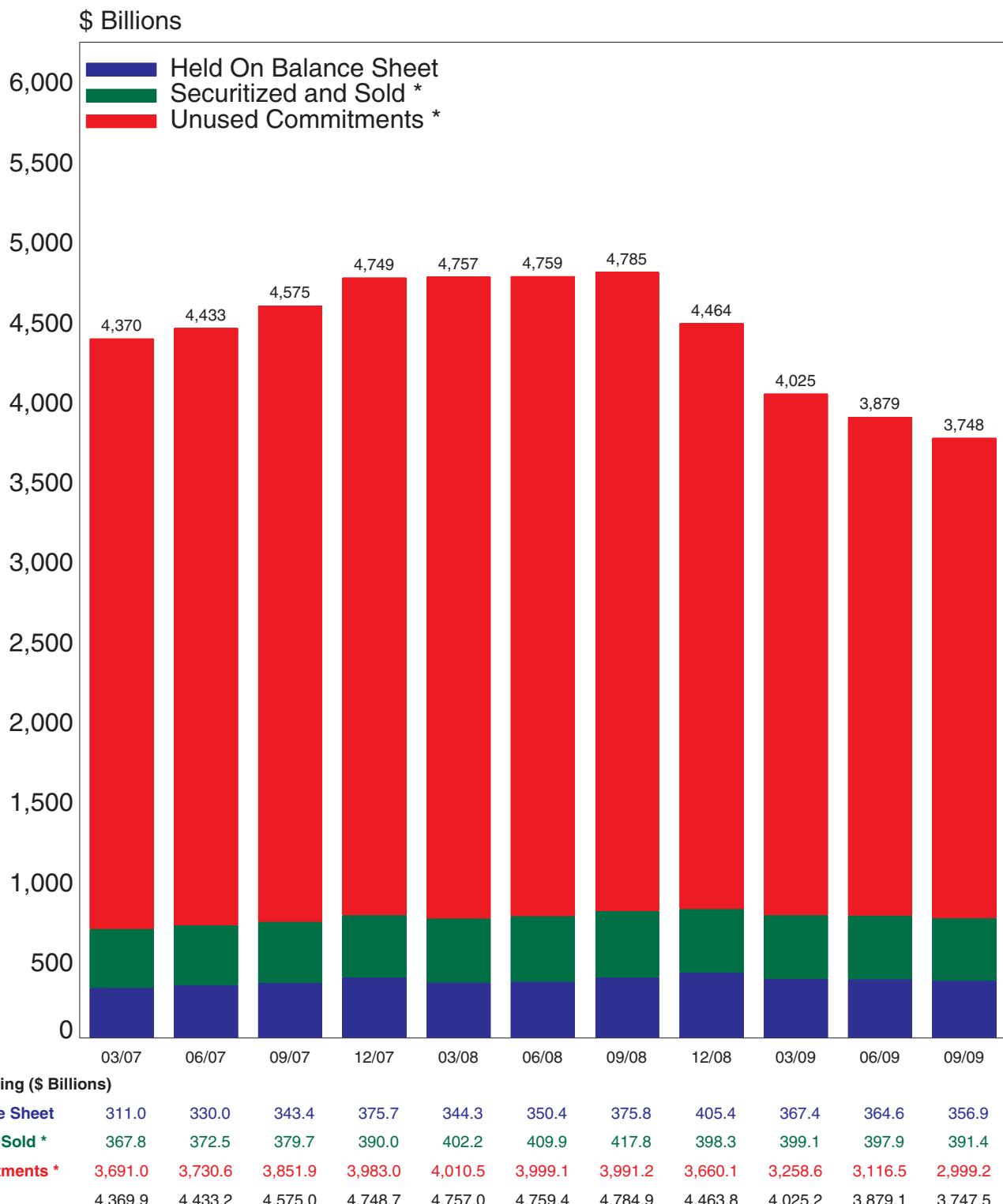
961 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 76% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	20,367	1,156	0	0	21,523	2,353
Gross negative fair value	16,033	3,135	0	2	19,170	
All other participants						
Gross positive fair value	10,971	770	211	23	11,975	3,484
Gross negative fair value	6,984	988	462	57	8,491	
Total						
Gross positive fair value	31,339	1,926	211	23	33,498	5,837
Gross negative fair value	23,017	4,124	462	59	27,661	

Expansion of Commercial Bank Credit Card Lines

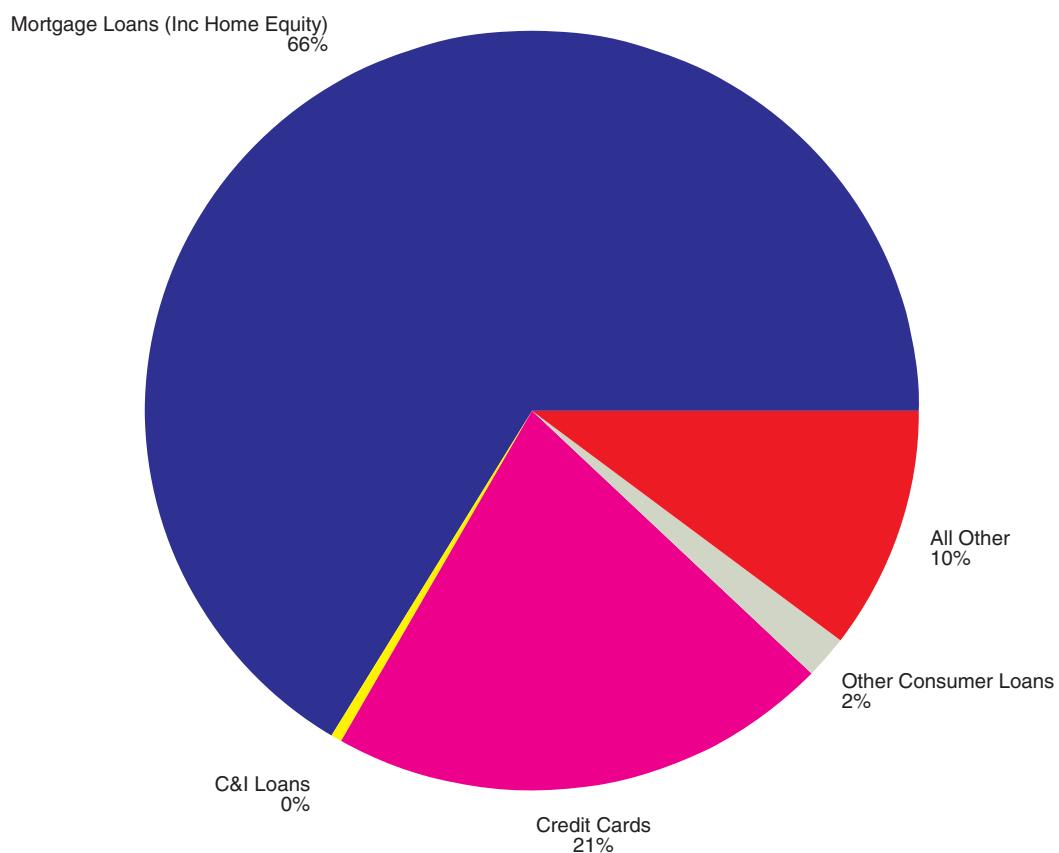
2007-2009



Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

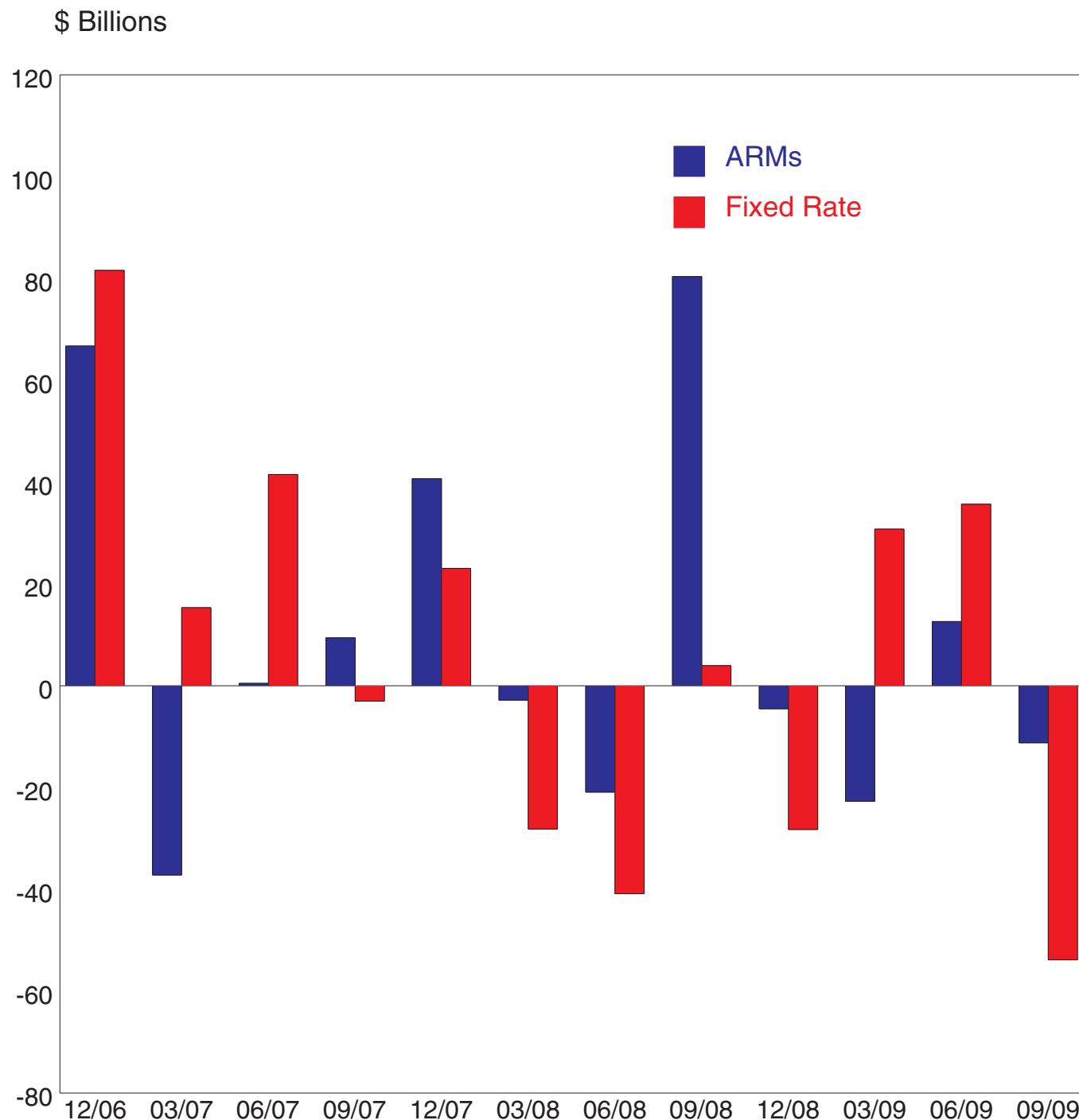
September 30, 2009



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

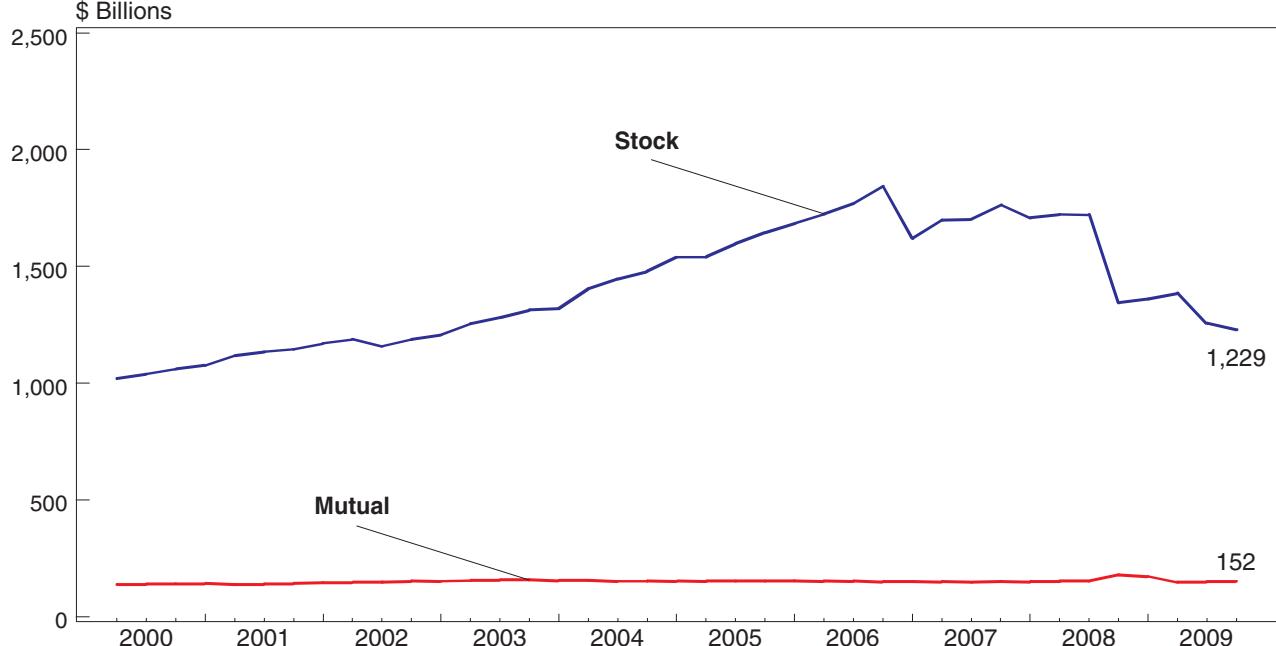
Growth Rates of ARMs and Fixed-Rate Mortgages

2006 - 2009



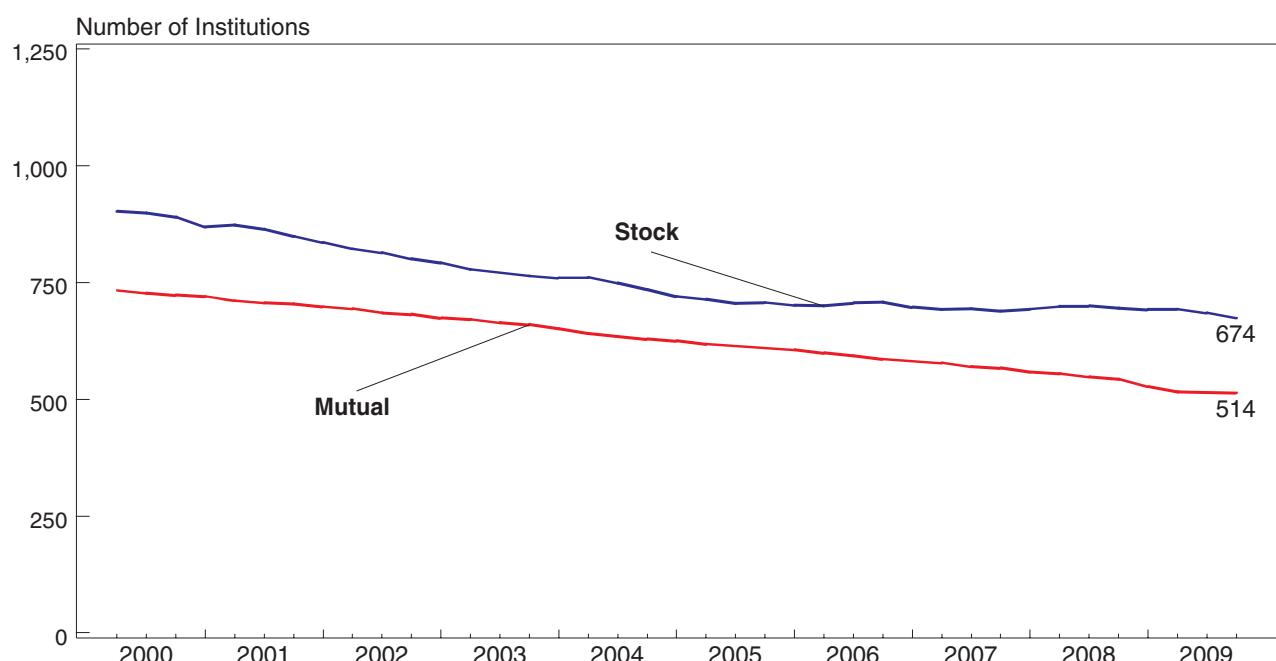
Assets of Mutual and Stock Savings Institutions

2000 - 2009



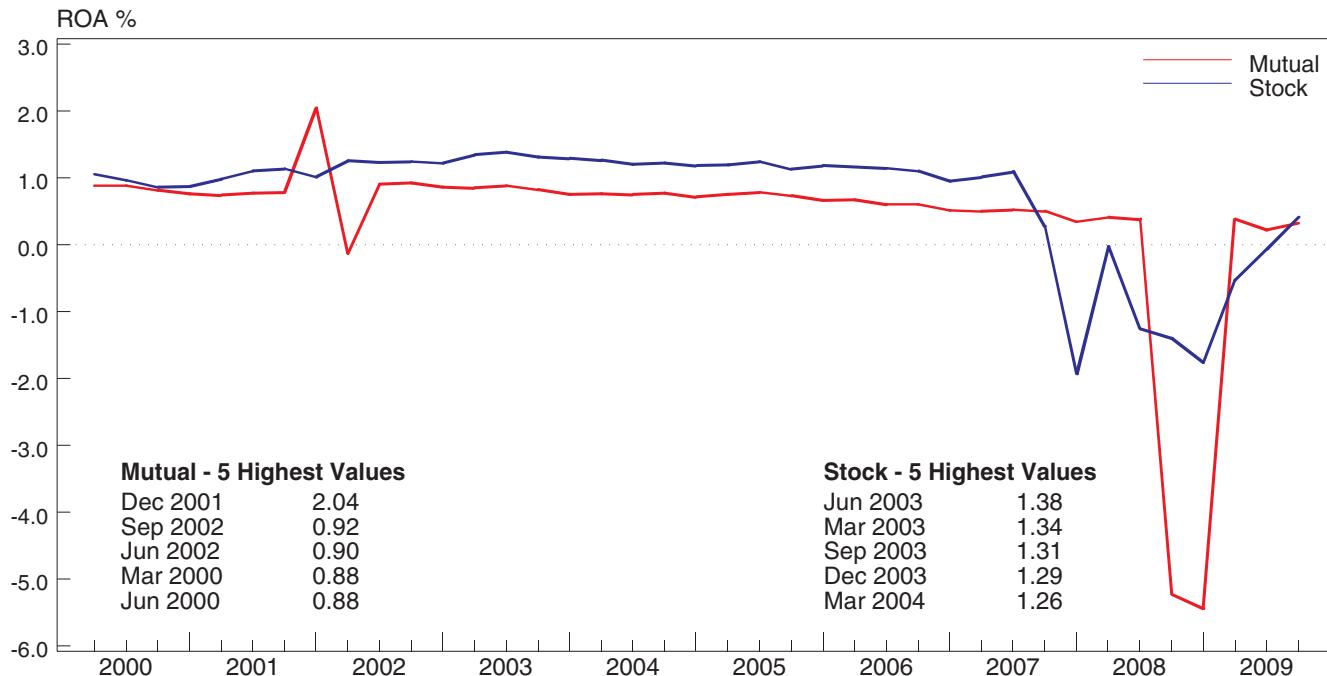
Number of Mutual and Stock Savings Institutions

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

