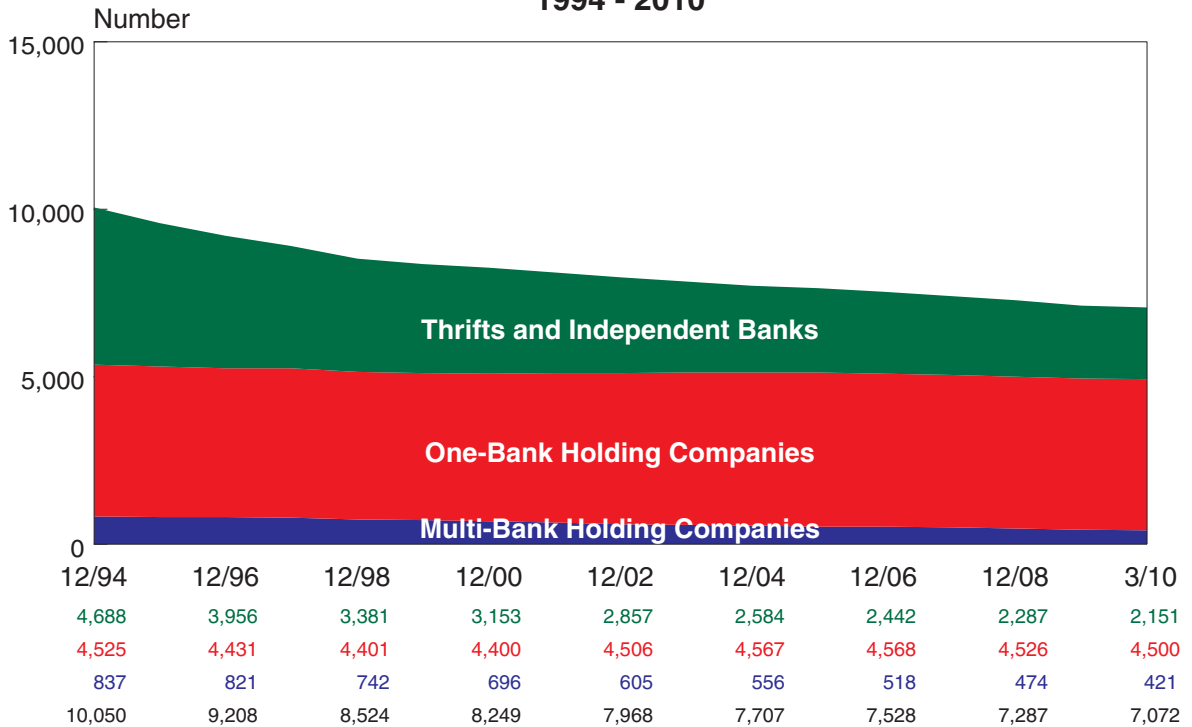


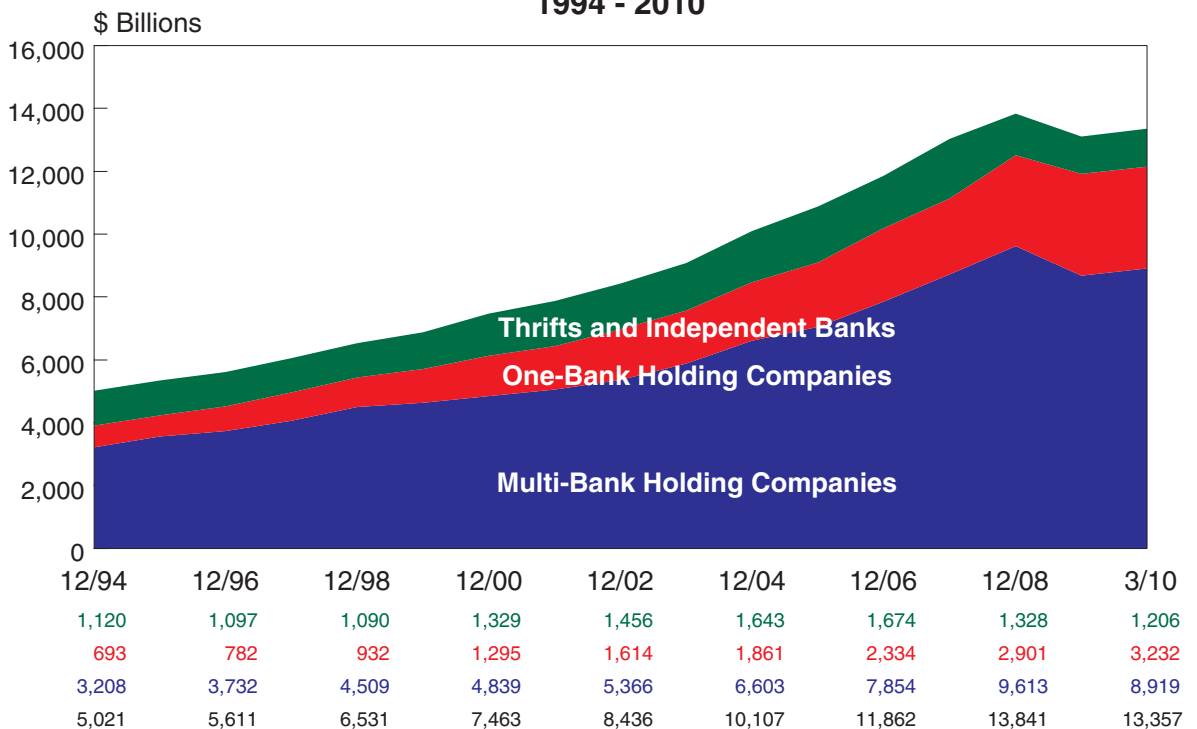
## Number of FDIC-Insured Banking Organizations

1994 - 2010



## Assets of FDIC-Insured Banking Organizations

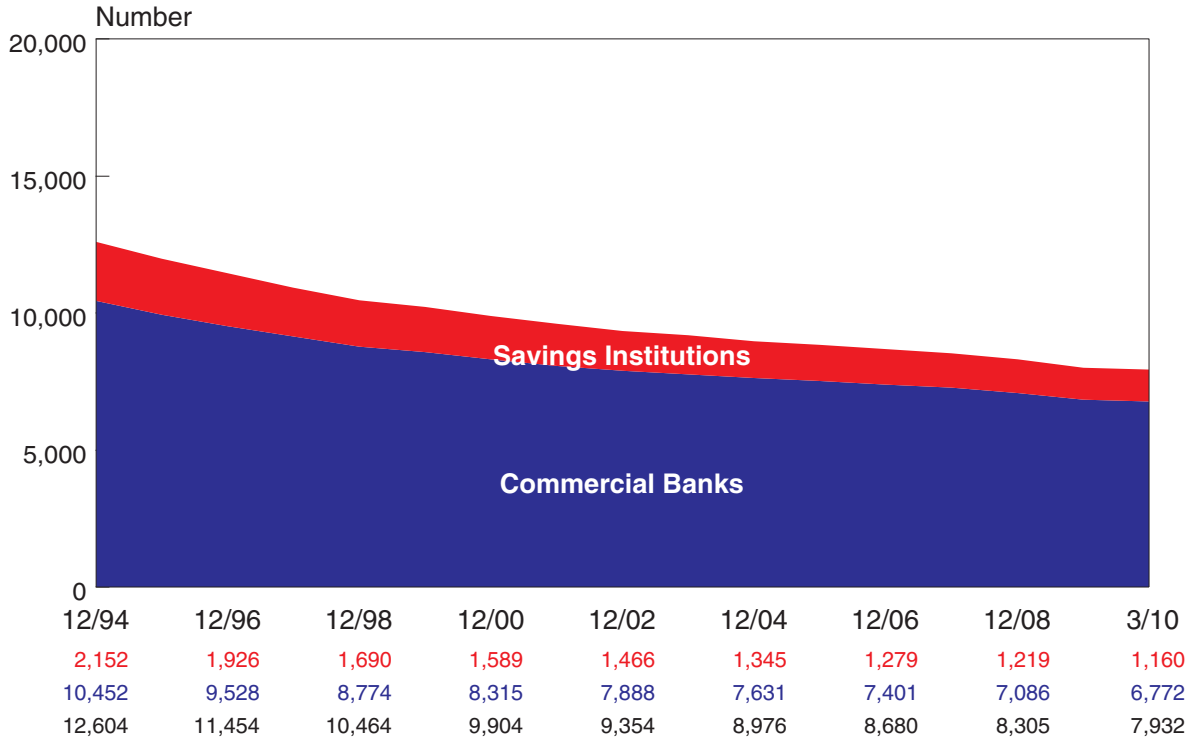
1994 - 2010



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

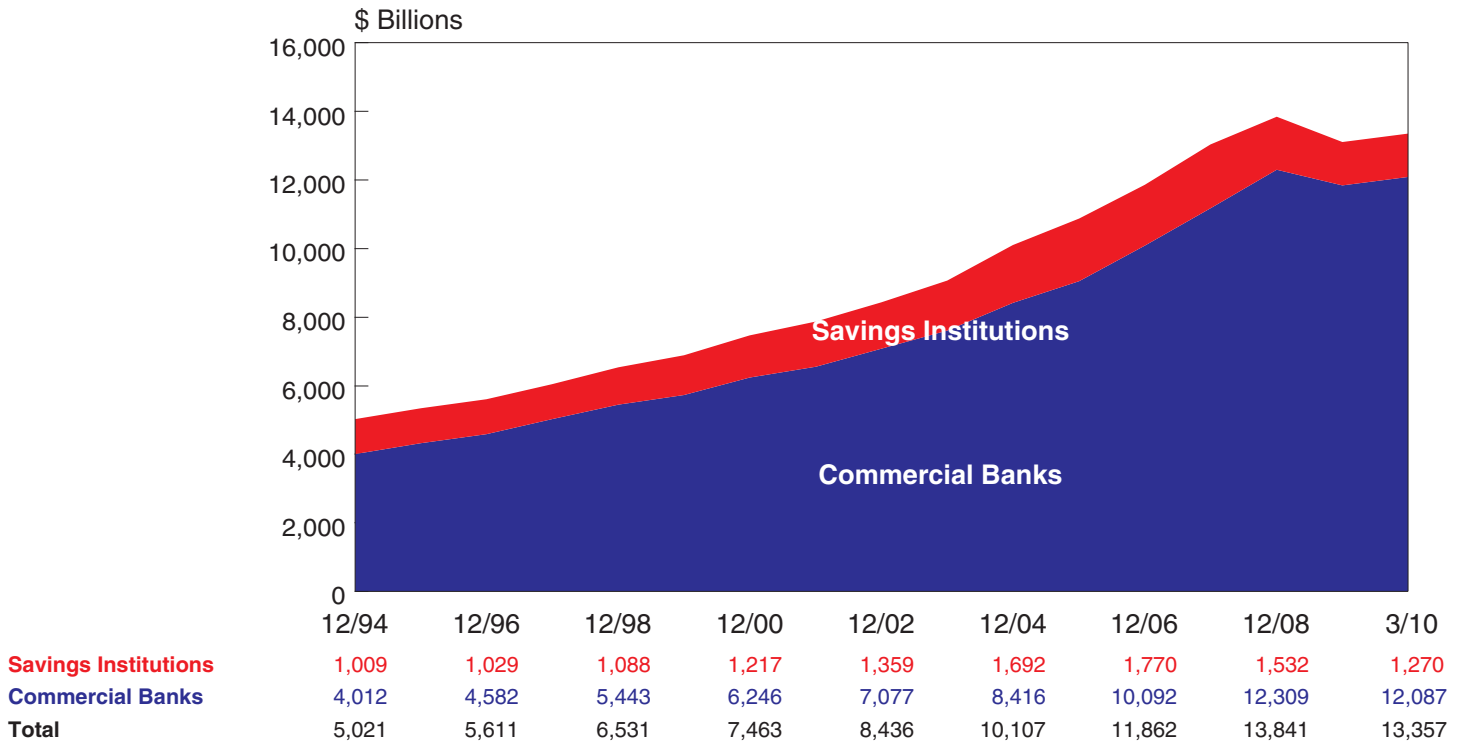
## Number of FDIC-Insured Institutions

1994 - 2010



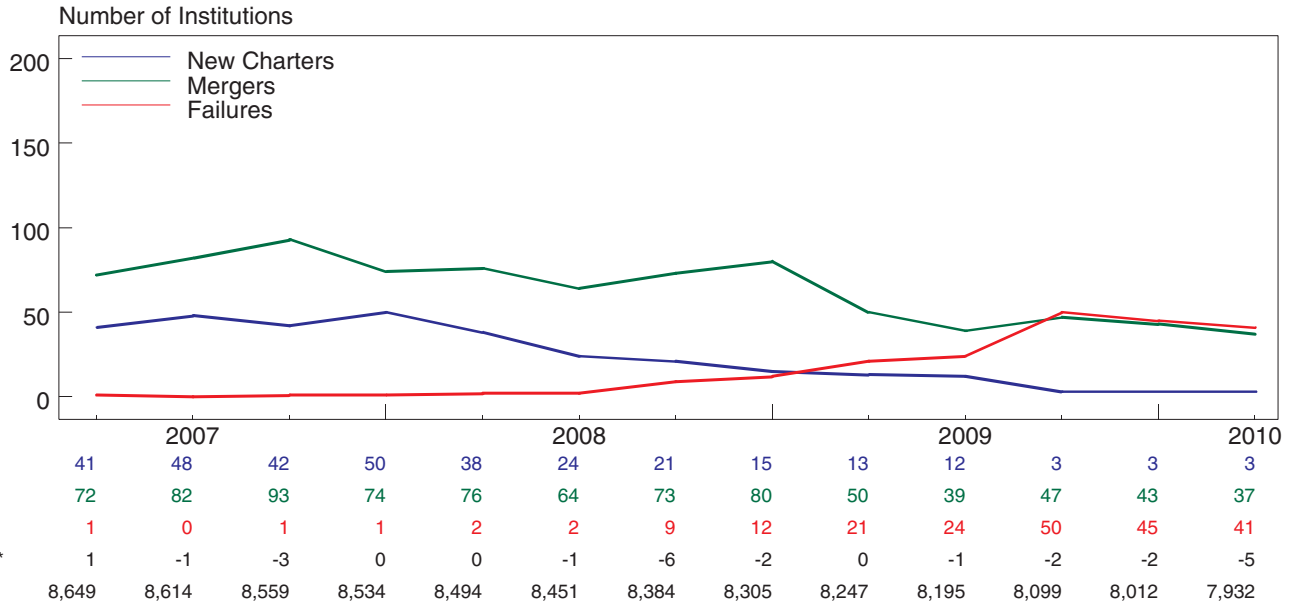
## Assets of FDIC-Insured Institutions

1994 - 2010



## Changes in the Number of FDIC-Insured Institutions

Quarterly, 2007 - 2010

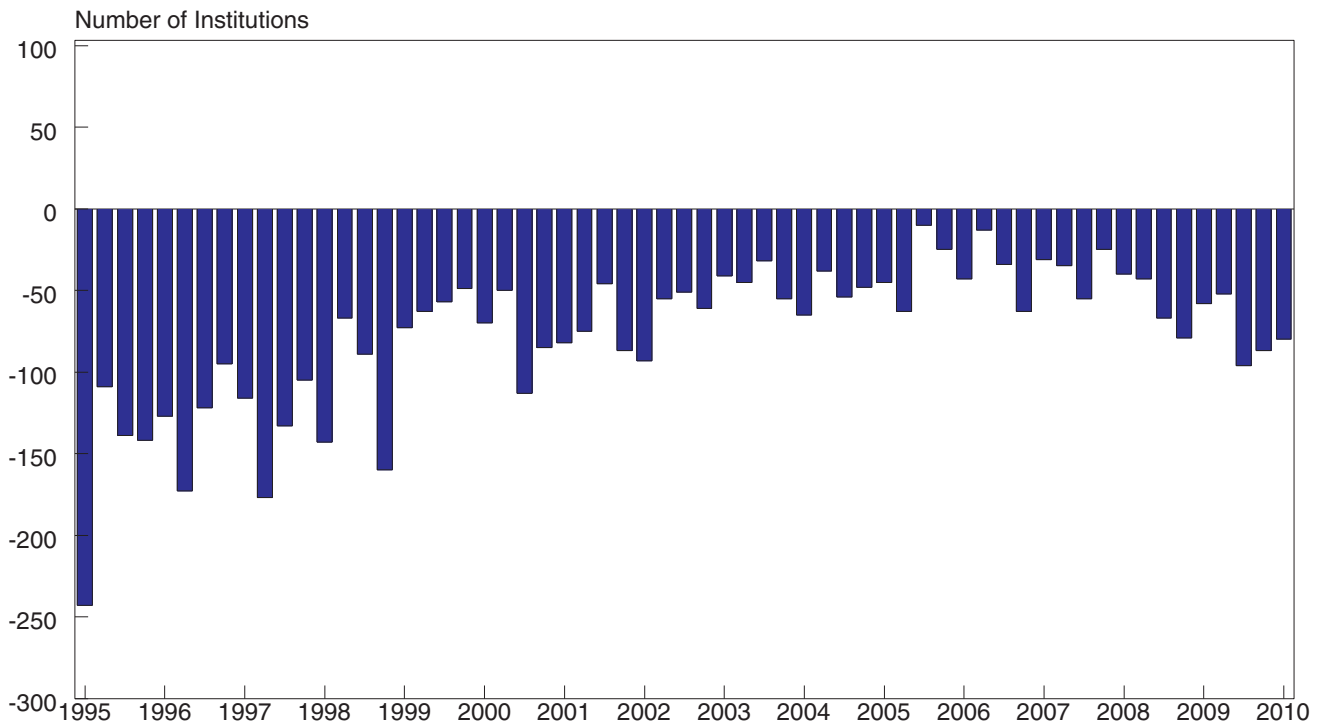


**New Charters**  
**Mergers**  
**Failures**  
**Other Changes, Net\***  
**No. of Institutions at end of quarter**

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

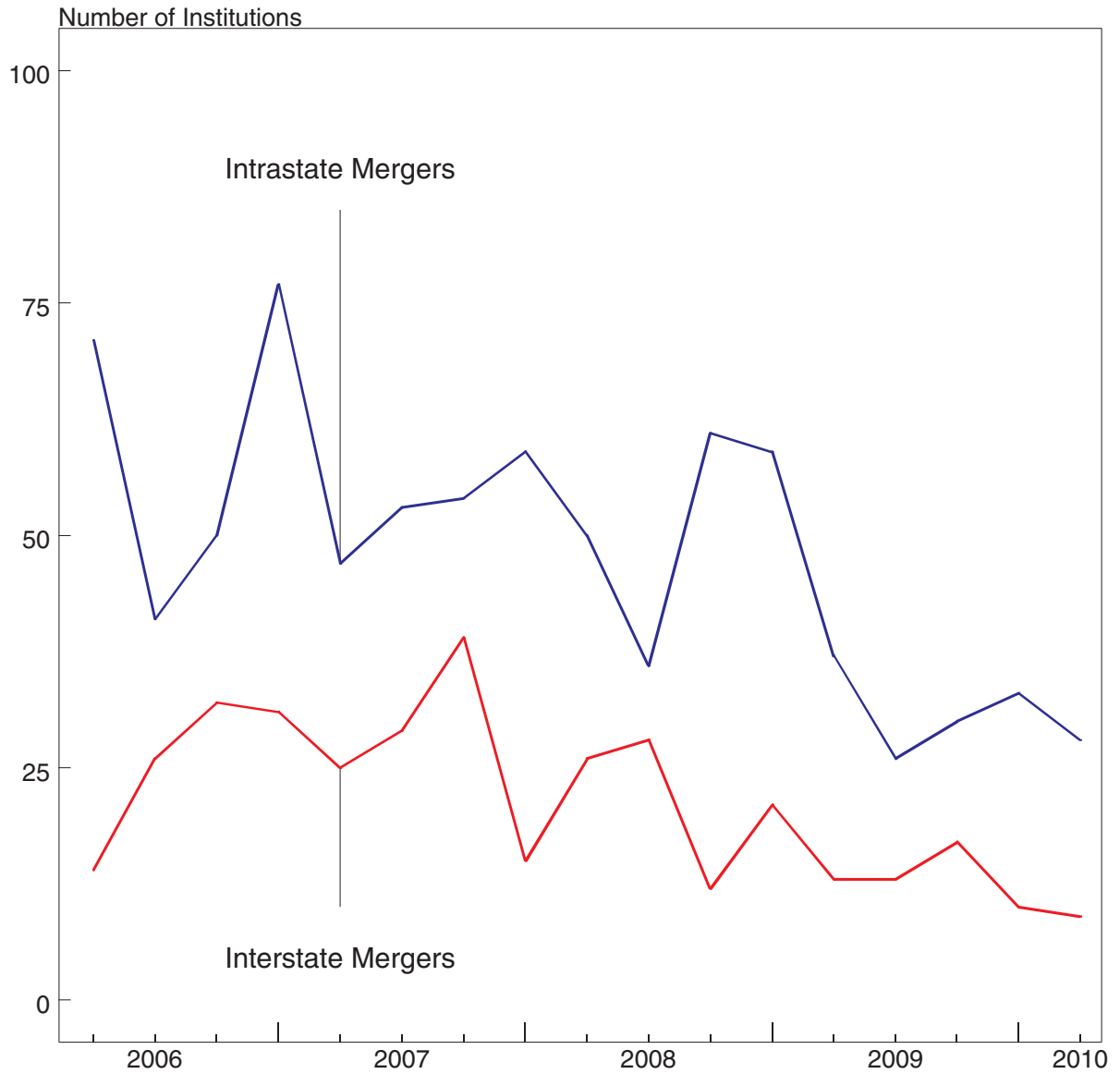
## Quarterly Change in the Number of FDIC-Insured Institutions

1995-2010



# Institution Mergers: Interstate vs. Intrastate

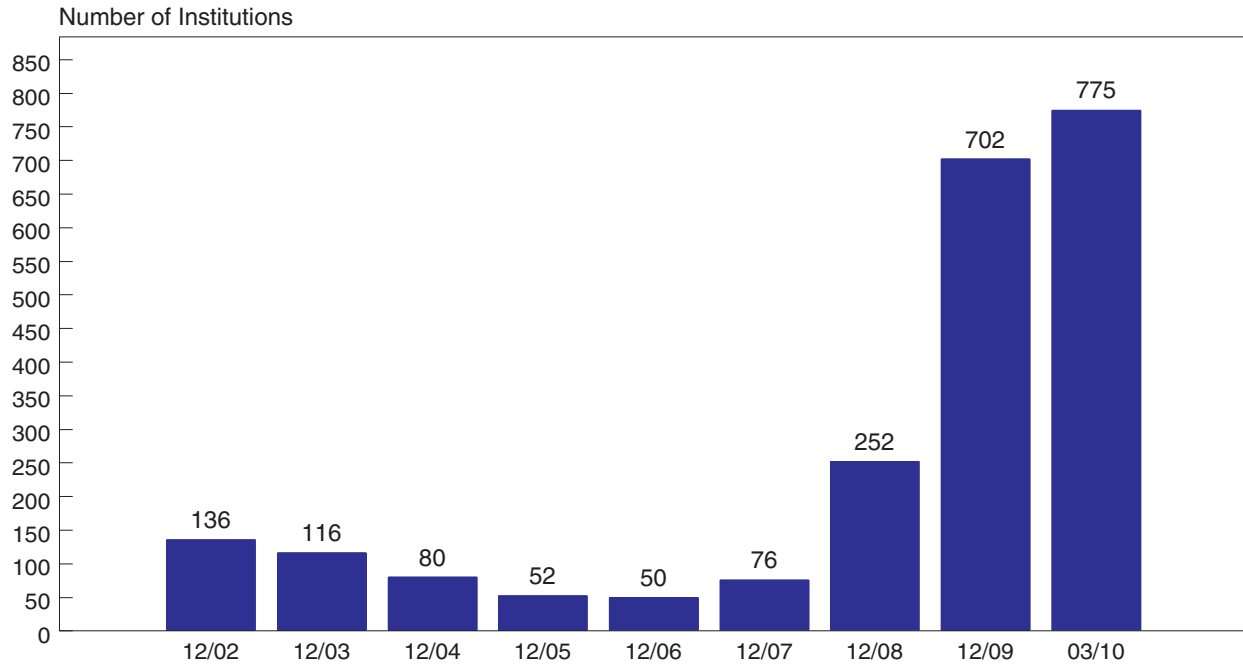
Quarterly, 2006 - 2010



<b>Intrastate Mergers</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>30</b>	<b>33</b>	<b>28</b>
<b>Interstate Mergers</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>21</b>	<b>13</b>	<b>13</b>	<b>17</b>	<b>10</b>	<b>9</b>

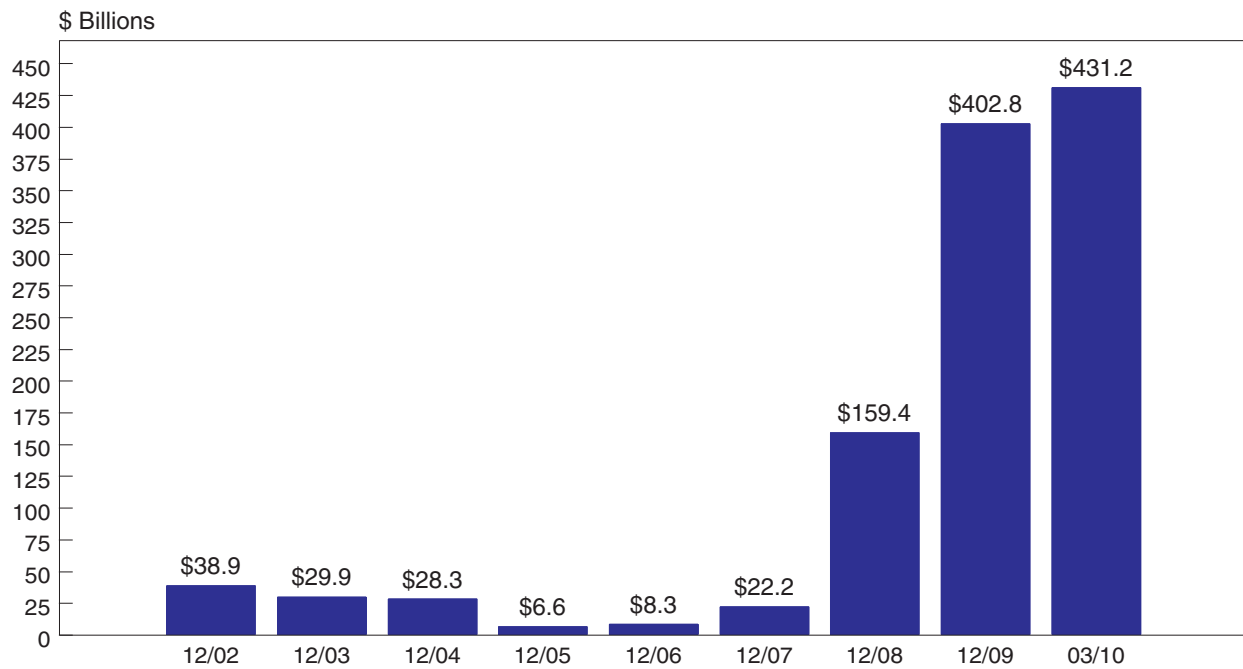
## Number of FDIC-Insured "Problem" Institutions

2002-2010



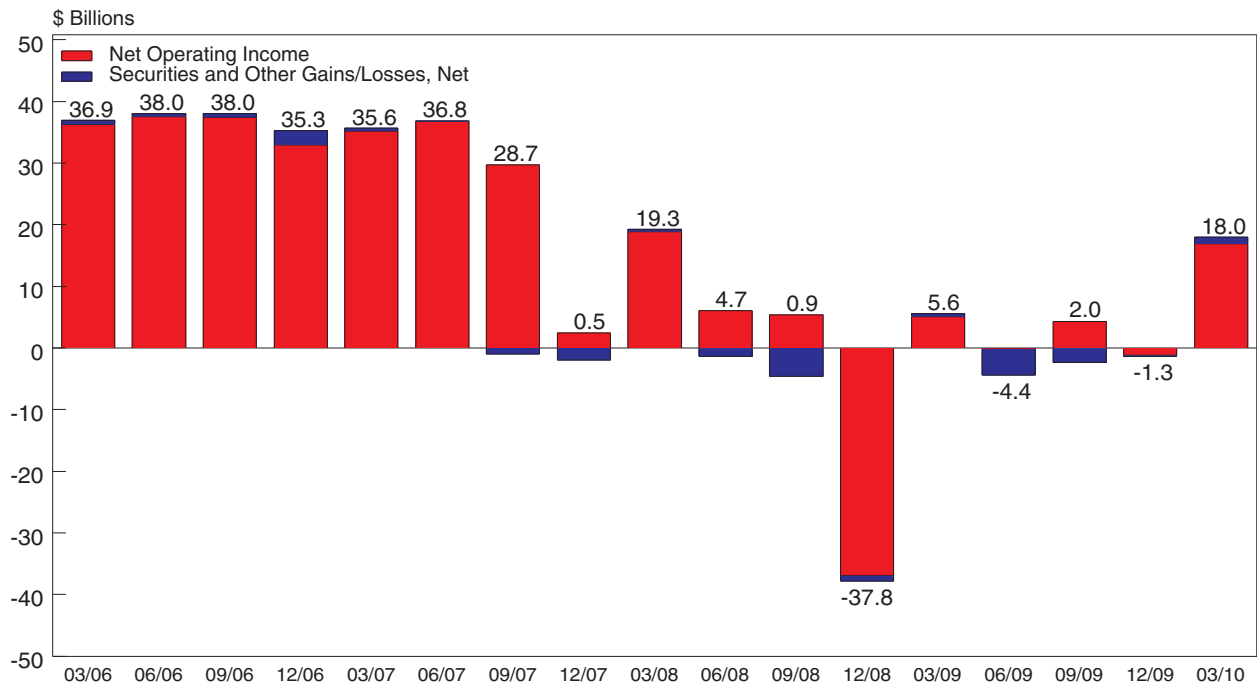
## Assets of FDIC-Insured "Problem" Institutions

2002-2010



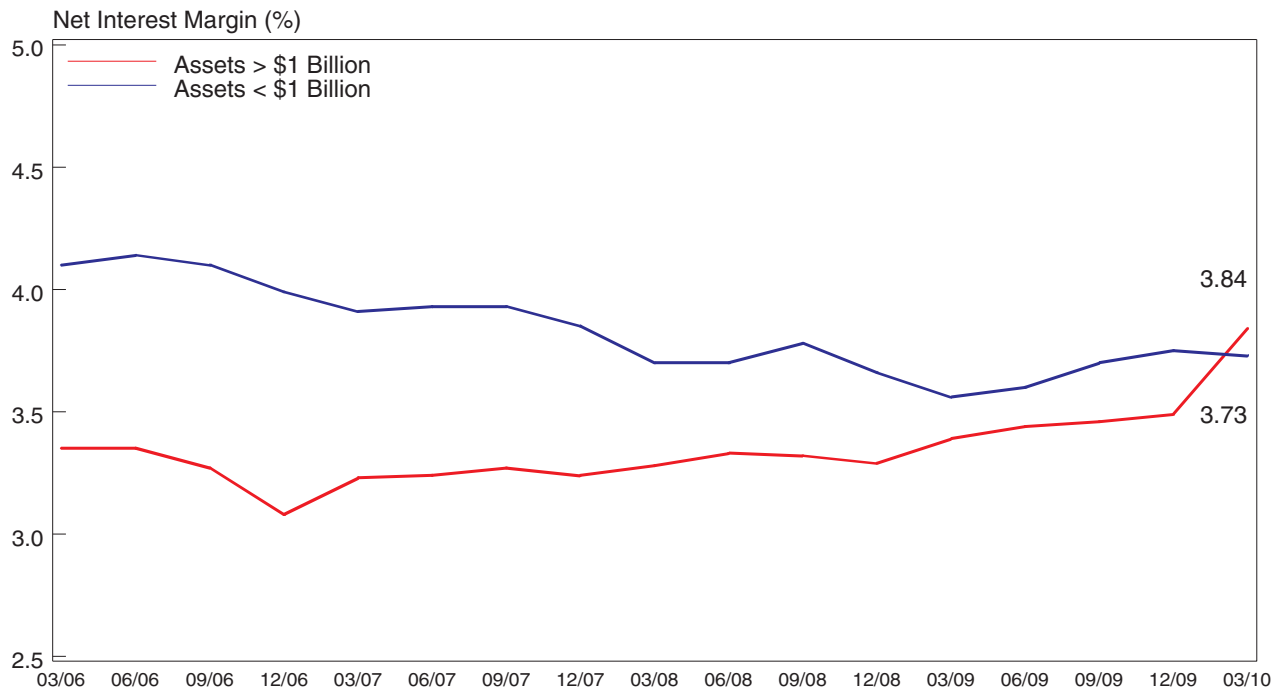
## Quarterly Net Income

2006-2010



## Quarterly Net Interest Margins, Annualized

2006 - 2010



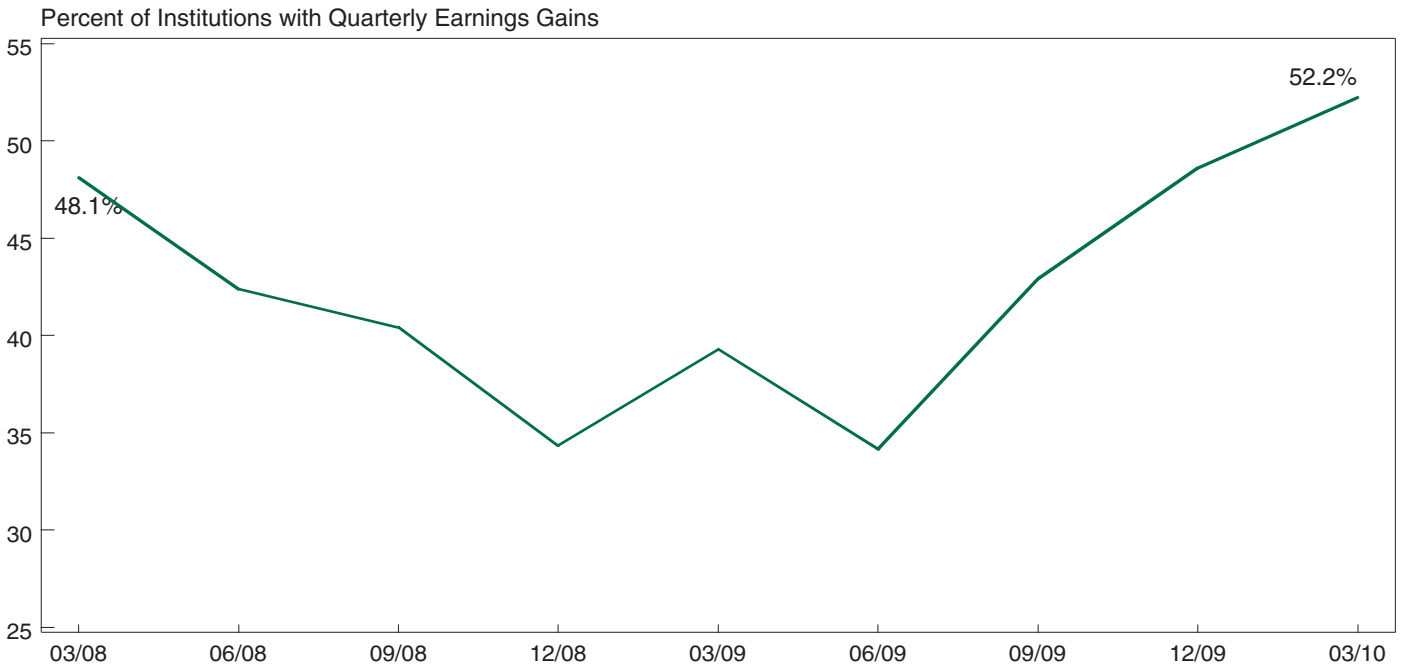
# Major Factors Affecting Earnings

1st Quarter 2010 vs. 1st Quarter 2009

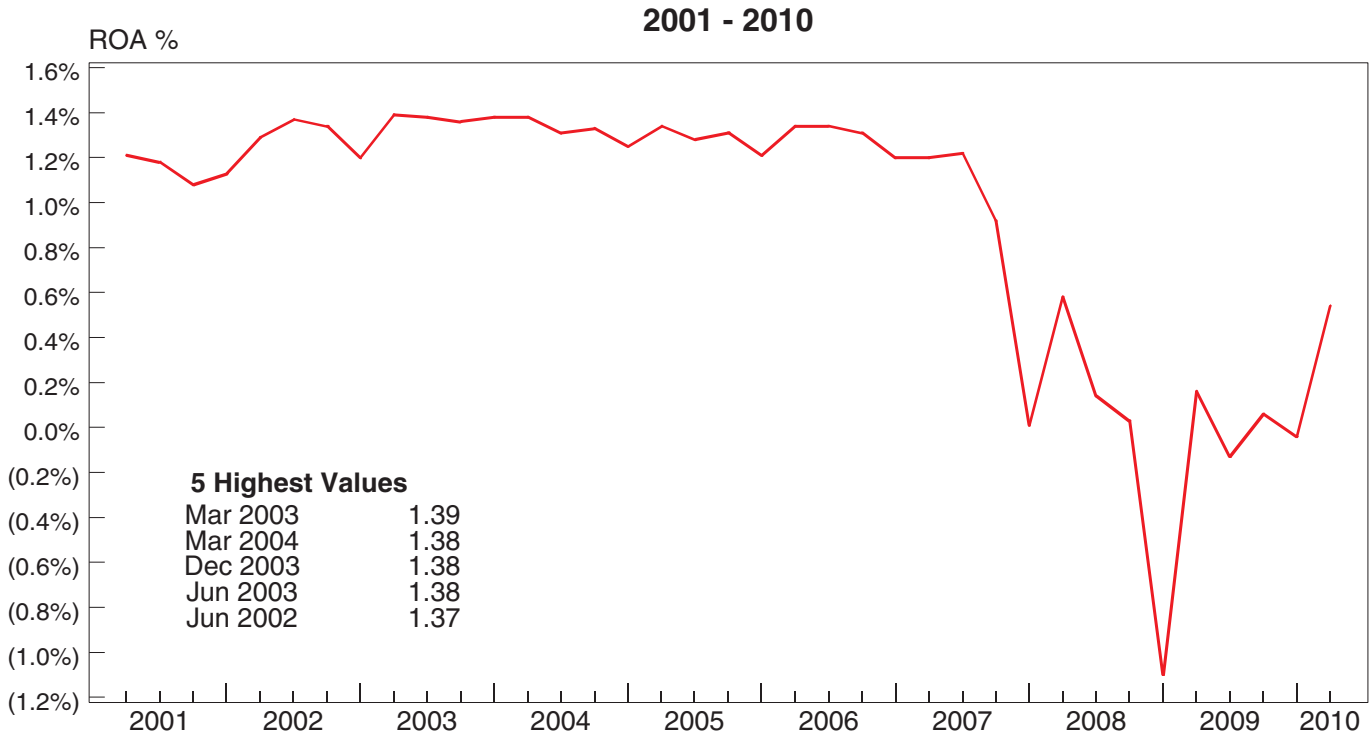


## Percentage of Insured Institutions With Earnings Gains

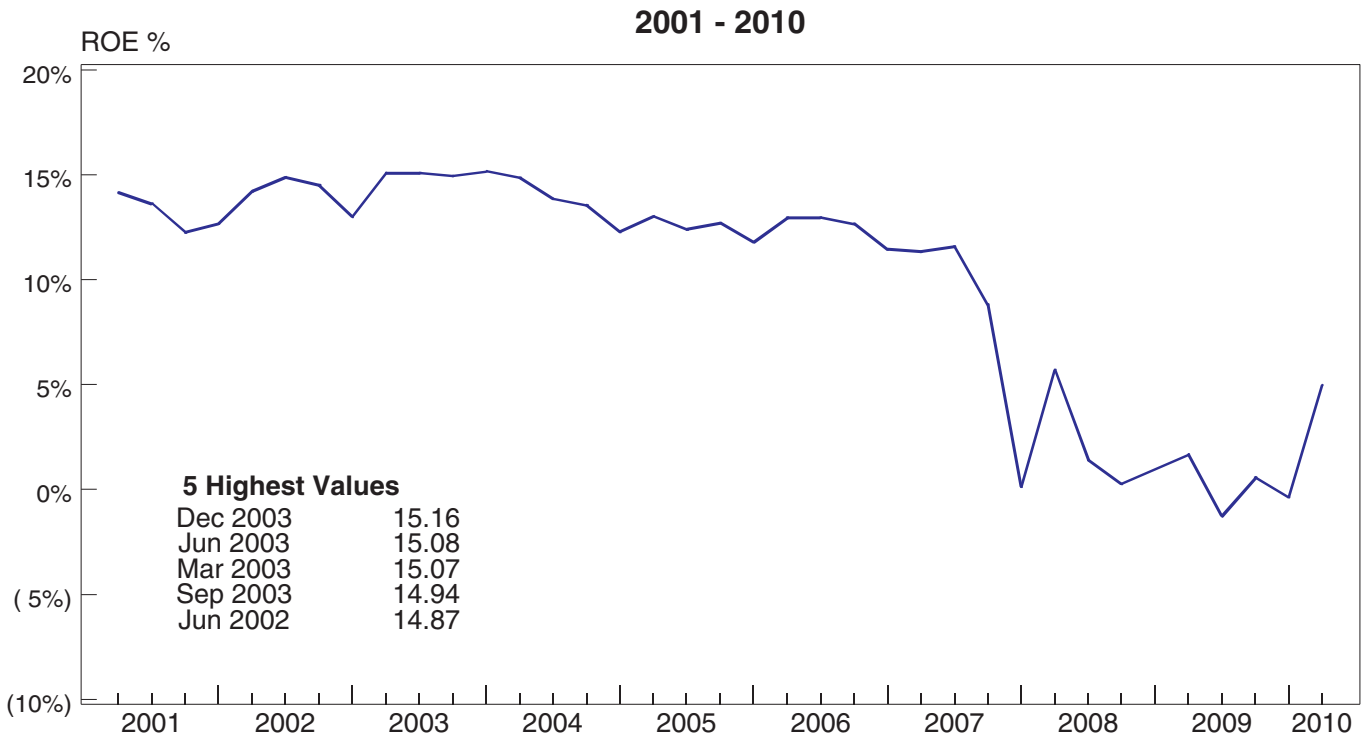
Compared to Year-Earlier Quarter, 2008-2010



## Quarterly Return on Assets (ROA), Annualized

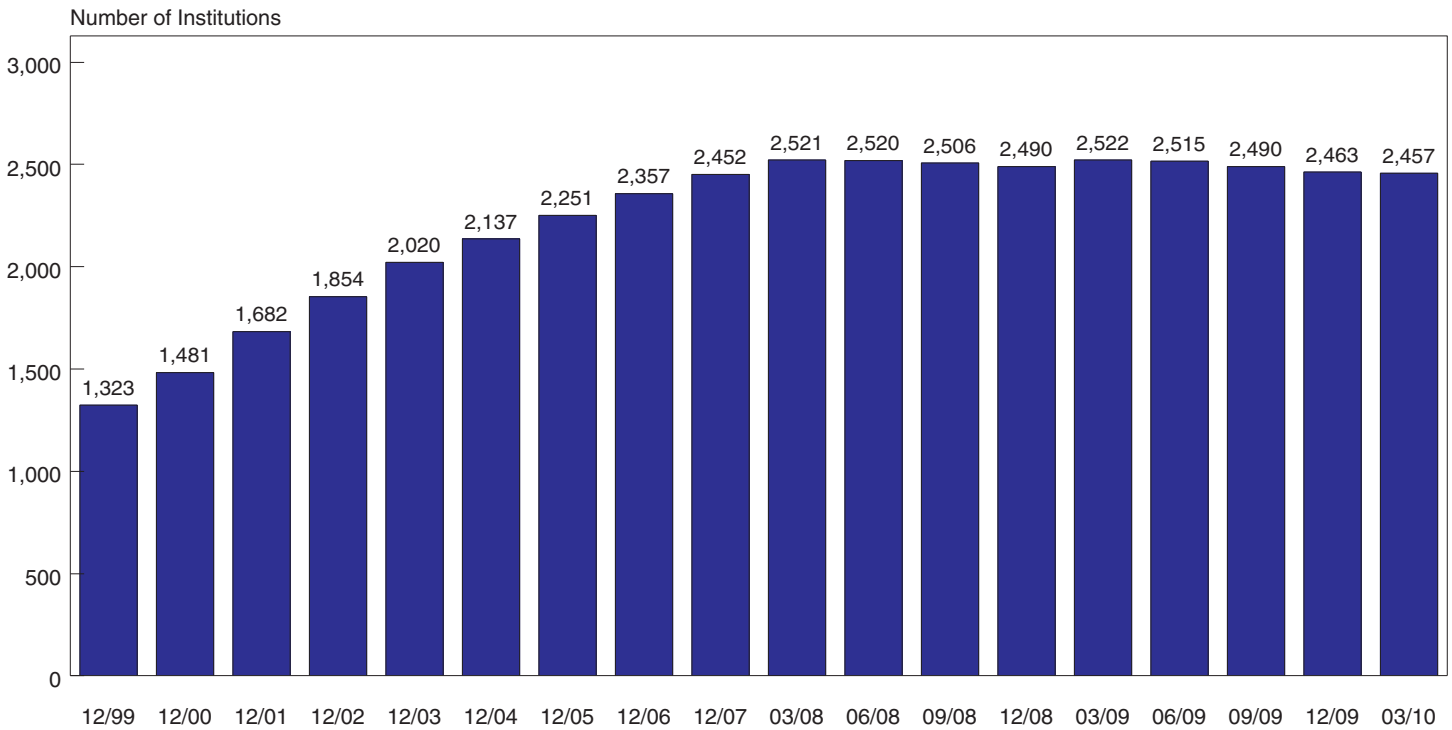


## Quarterly Return on Equity (ROE), Annualized

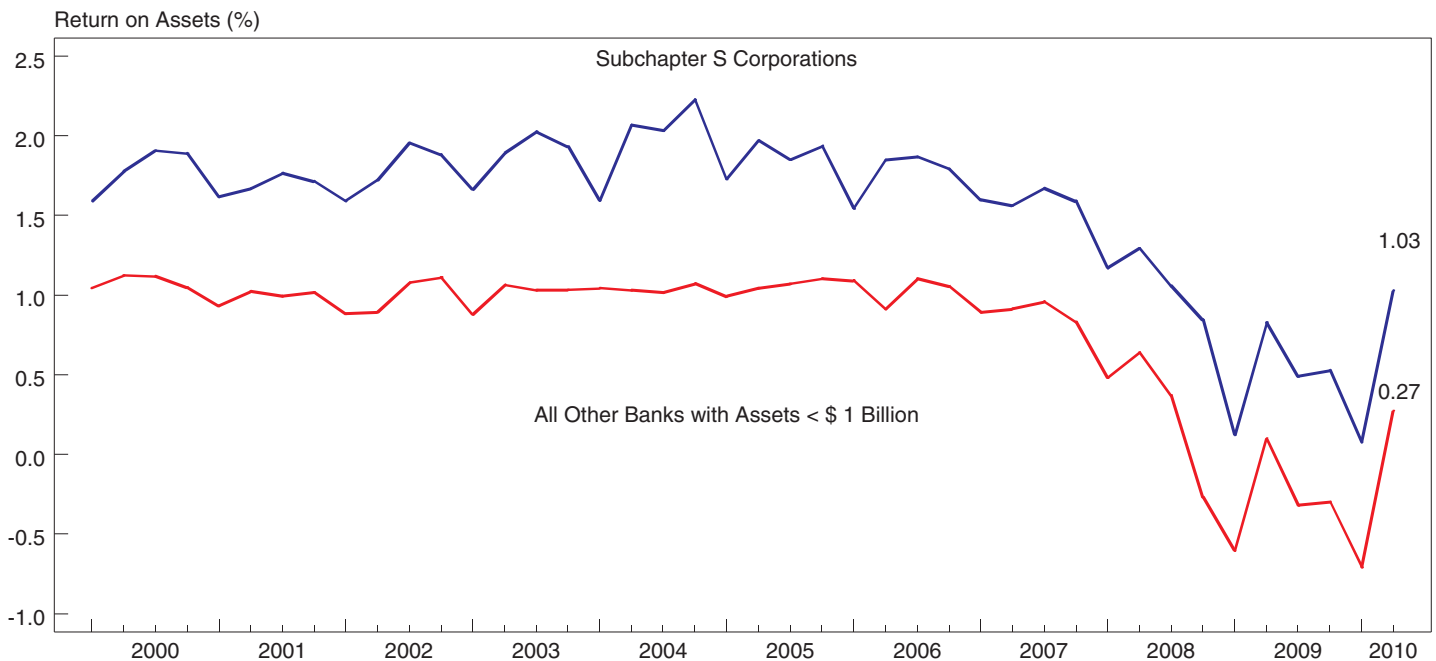




## Number of Subchapter S Corporations 1999-2010

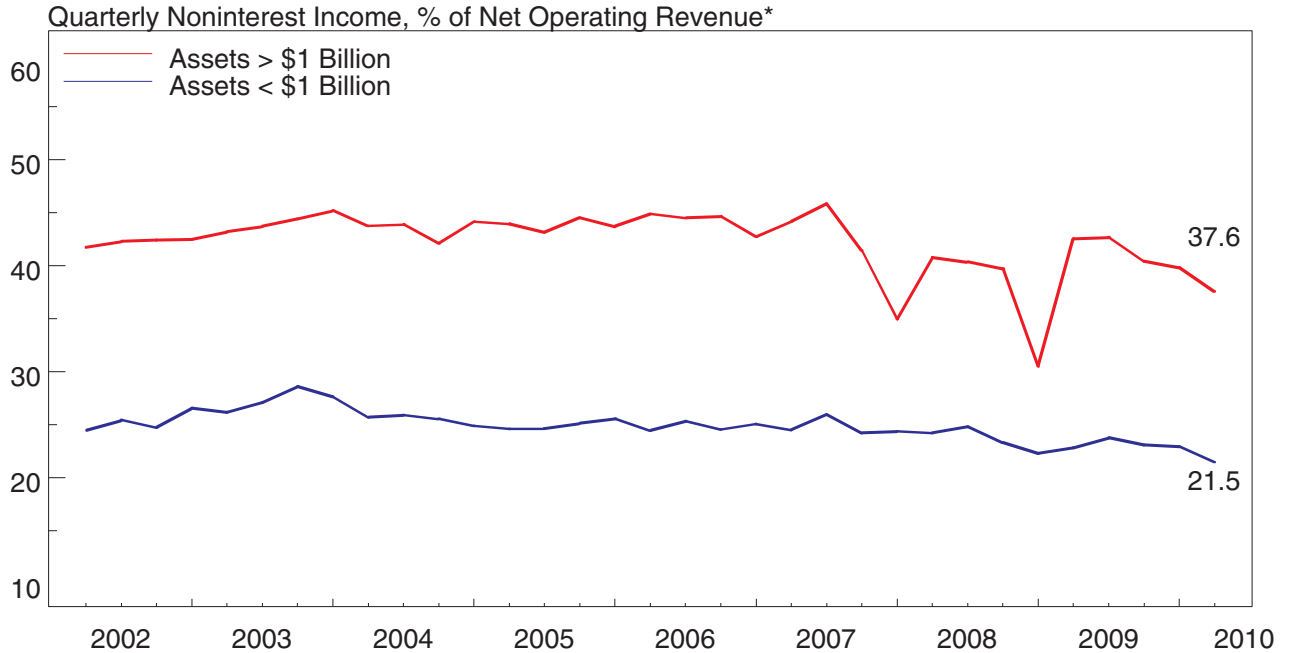


## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1999-2010



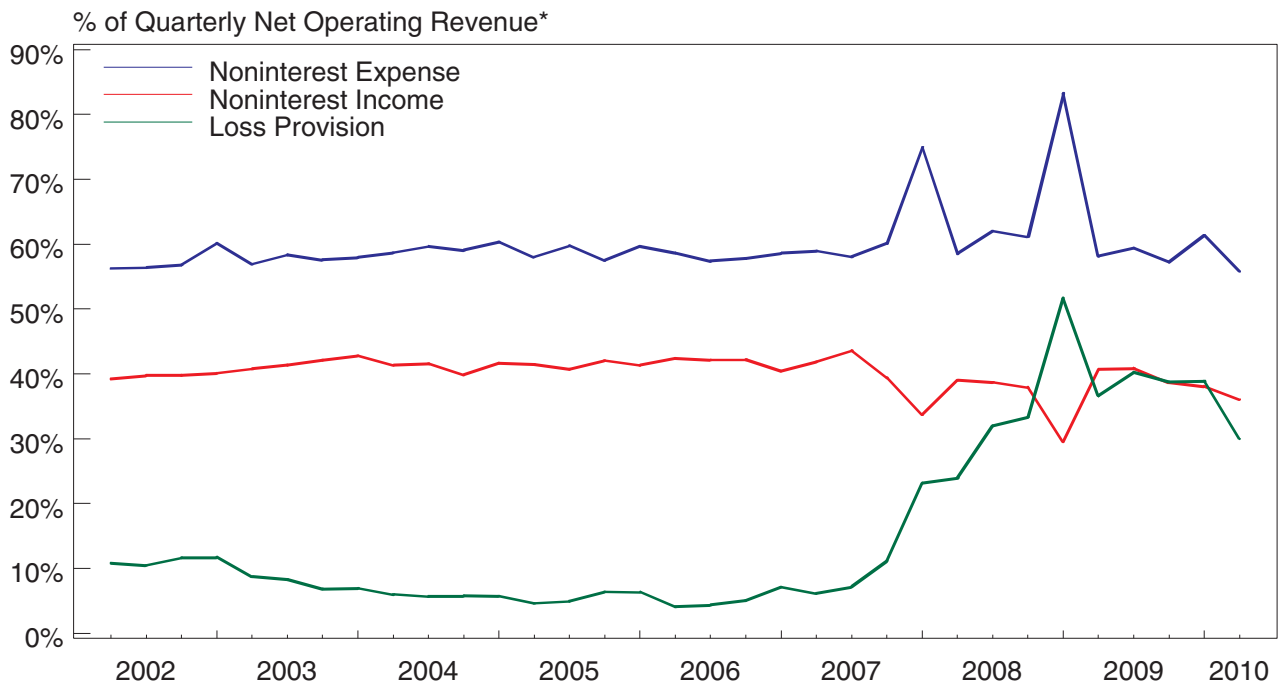
## Noninterest Income as a Percentage of Net Operating Revenue\*

2002 - 2010



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

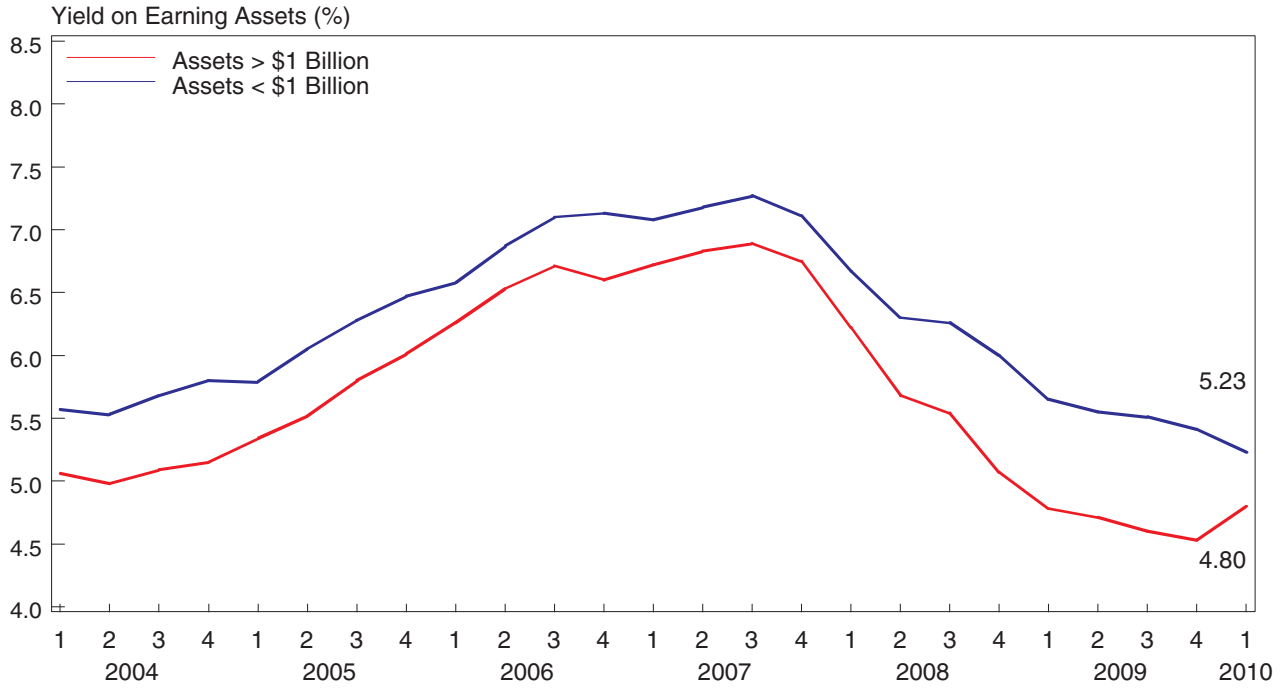
2002 - 2010



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

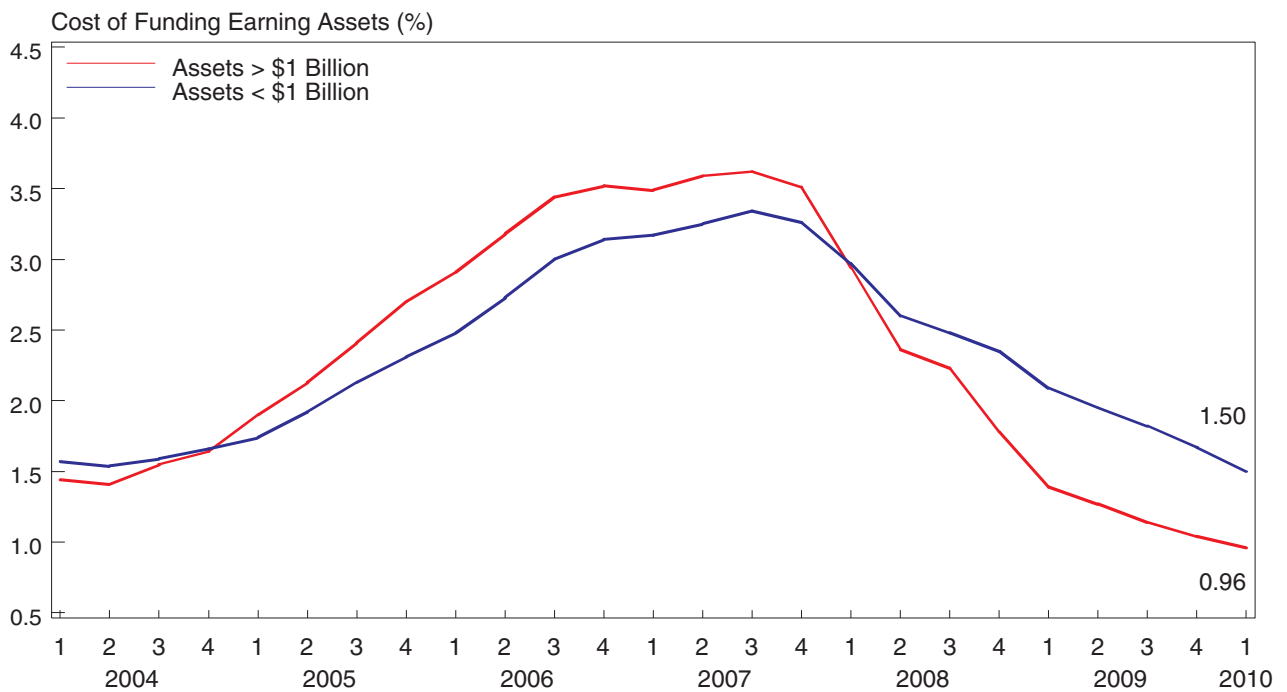
## Quarterly Yield on Earning Assets

2004 - 2010



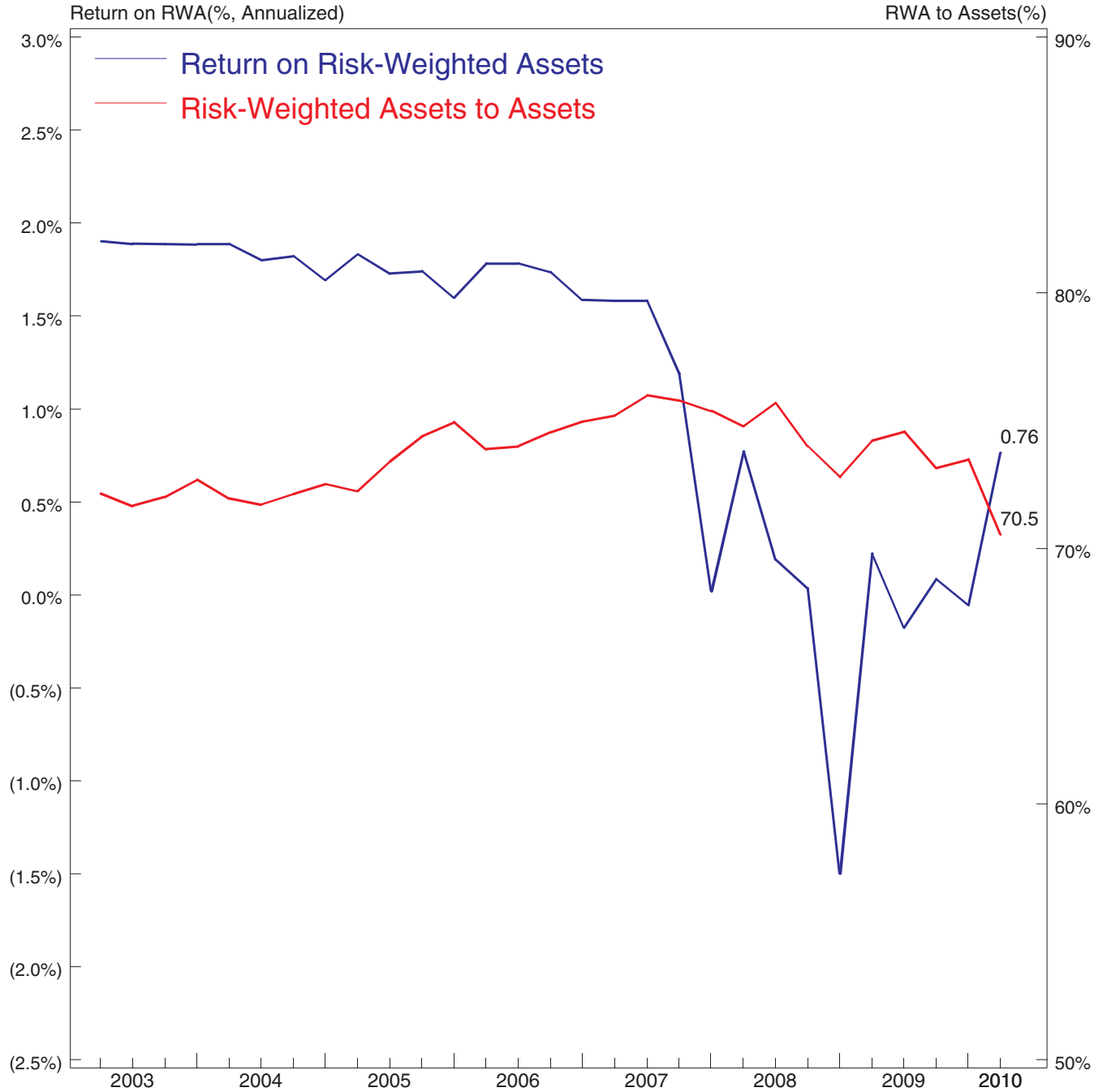
## Quarterly Cost of Funding Earning Assets

2004 - 2010



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

2003 - 2010

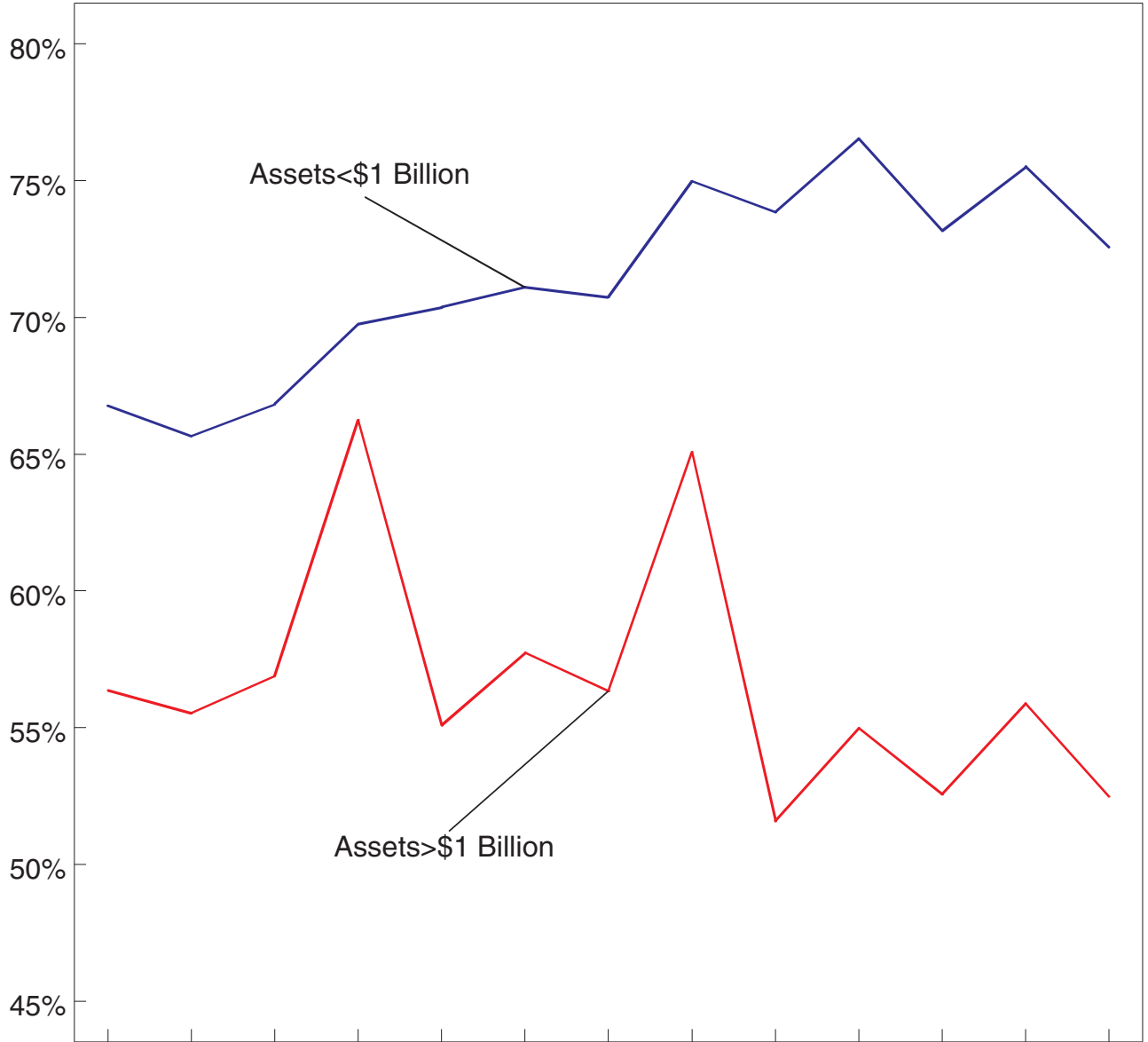


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2007 - 2010

Efficiency Ratio (%)

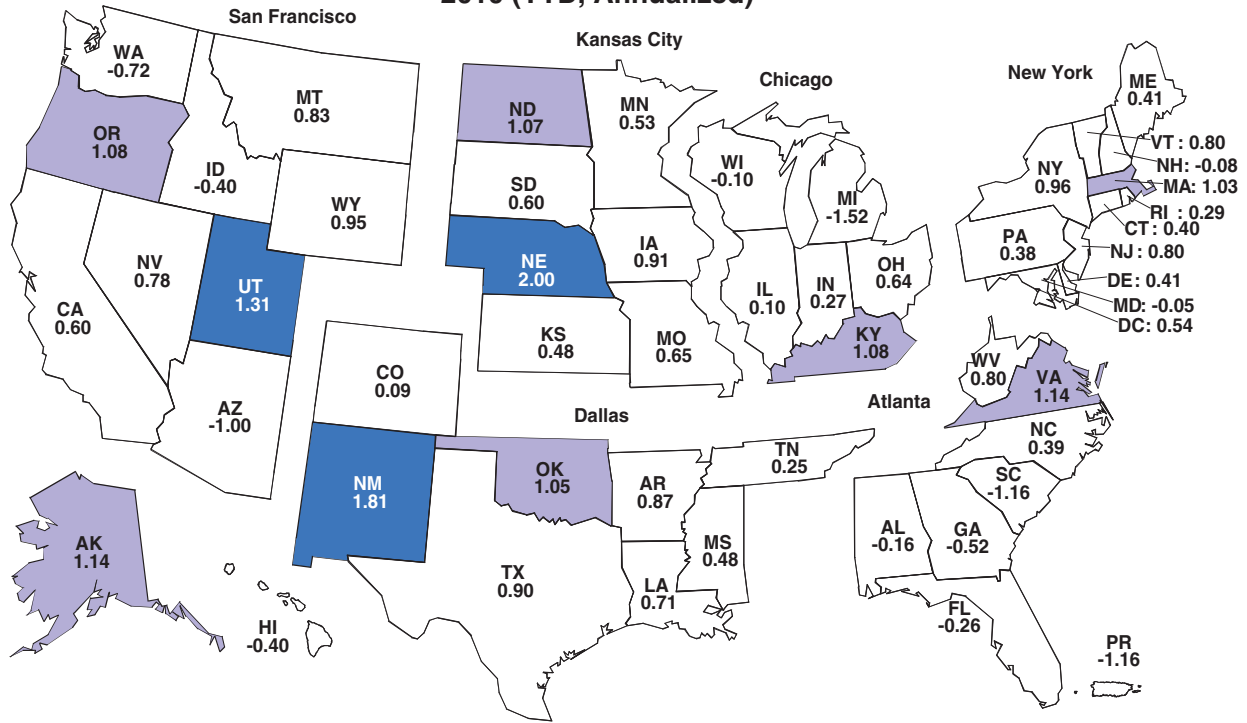


	03/07	06/07	09/07	12/07	03/08	06/08	09/08	12/08	03/09	06/09	09/09	12/09	03/10
Assets <\$1 Billion	66.77	65.66	66.83	69.75	70.37	71.10	70.74	74.97	73.85	76.53	73.17	75.51	72.57
Assets >\$1 Billion	56.36	55.53	56.89	66.24	55.09	57.74	56.34	65.07	51.59	54.98	52.56	55.88	52.49
Total	57.59	56.69	58.05	66.68	56.74	59.18	57.93	66.24	53.72	57.08	54.66	57.93	54.39

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

# Return on Assets (ROA)

2010 (YTD, Annualized)



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

## ROA Rankings by State

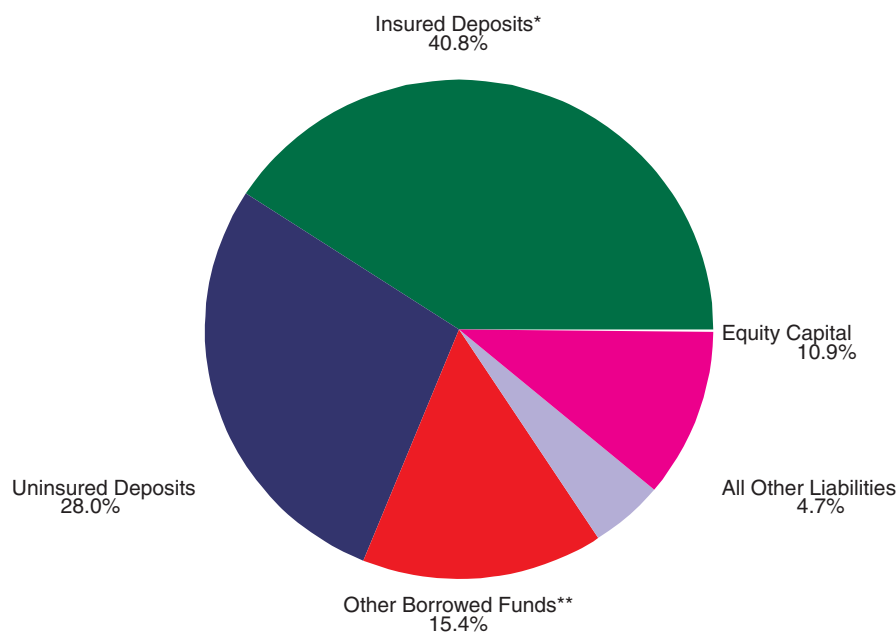
Rank	State	No. of Inst. as of 03/31/10	YTD 2010	YTD 2009	Change*
1	Nebraska	233	2.00	0.43	157
2	New Mexico	54	1.81	0.24	157
3	Utah	60	1.31	0.46	85
4	Alaska	6	1.14	0.86	28
5	Virginia	118	1.14	(0.31)	145
6	Kentucky	199	1.08	0.89	19
7	Oregon	36	1.08	(0.08)	116
8	North Dakota	92	1.07	1.48	(41)
9	Oklahoma	251	1.05	1.17	(12)
10	Massachusetts	167	1.03	0.89	14
11	New York	191	0.96	0.99	(3)
12	Wyoming	37	0.95	0.81	14
13	Iowa	367	0.91	0.81	10
14	Texas	628	0.90	(2.00)	290
15	Arkansas	134	0.87	0.71	16
16	Montana	73	0.83	1.23	(40)
17	New Jersey	123	0.80	0.33	47
18	Vermont	14	0.80	0.74	6
19	West Virginia	65	0.80	1.02	(22)
20	Nevada	33	0.78	0.56	22
21	Louisiana	156	0.71	0.64	7
22	Missouri	344	0.65	0.07	58
23	Ohio	242	0.64	0.19	45
24	California	287	0.60	(0.08)	68
25	South Dakota	83	0.60	0.62	(2)
26	District of Col.	6	0.54	0.30	24
27	Minnesota	411	0.53	0.50	3
28	Kansas	338	0.48	0.57	(9)
29	Mississippi	92	0.48	0.10	38
30	Delaware	30	0.41	(1.37)	178
31	Maine	29	0.41	0.73	(32)
32	Connecticut	55	0.40	0.37	3
33	North Carolina	102	0.39	0.64	(25)
34	Pennsylvania	222	0.38	(0.56)	94
35	Rhode Island	14	0.29	0.12	17
36	Indiana	147	0.27	(0.10)	37
37	Tennessee	194	0.25	(0.16)	41
38	Illinois	625	0.10	(0.14)	24
39	Colorado	145	0.09	1.42	(133)
40	Maryland	89	(0.05)	(1.00)	95
41	New Hampshire	24	(0.08)	(0.36)	28
42	Wisconsin	280	(0.10)	0.14	(24)
43	Alabama	152	(0.16)	0.03	(19)
44	Florida	278	(0.26)	(1.80)	154
45	Hawaii	9	(0.40)	1.38	(178)
46	Idaho	18	(0.40)	(0.10)	(30)
47	Georgia	299	(0.52)	(1.64)	112
48	Washington	88	(0.72)	(0.91)	19
49	Arizona	43	(1.00)	(1.34)	34
50	South Carolina	89	(1.16)	(0.41)	(75)
51	Puerto Rico	10	(1.16)	0.86	(202)
52	Michigan	143	(1.52)	(0.82)	(70)
	U.S. and Terr.	7,932	0.54	0.16	38

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

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

## Total Liabilities and Equity Capital

March 31, 2010



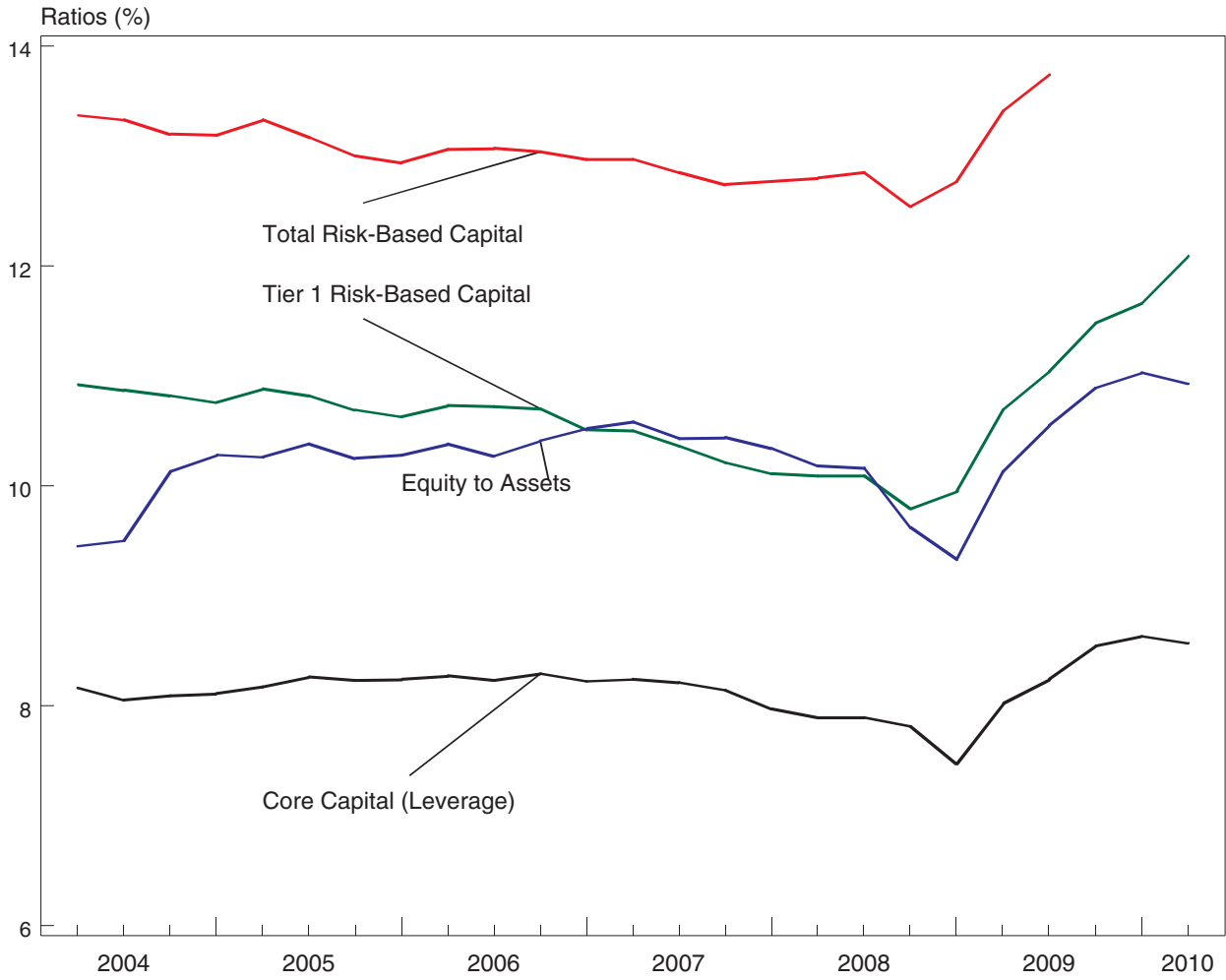
(\$ Billions)	3/31/09	3/31/10	% Change
Insured Deposits (estimated)*	4,825	5,453	13.0
Uninsured Deposits	4,129	3,745	-9.3
In Foreign Offices	1,415	1,506	6.4
Other Borrowed Funds**	2,417	2,052	-15.1
All Other Liabilities	778	627	-19.4
Subordinated Debt	171	151	-11.7
Equity Capital	1,372	1,460	6.4
Total Liabilities and Equity Capital	13,538	13,357	-1.3

\* 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

2004 - 2010



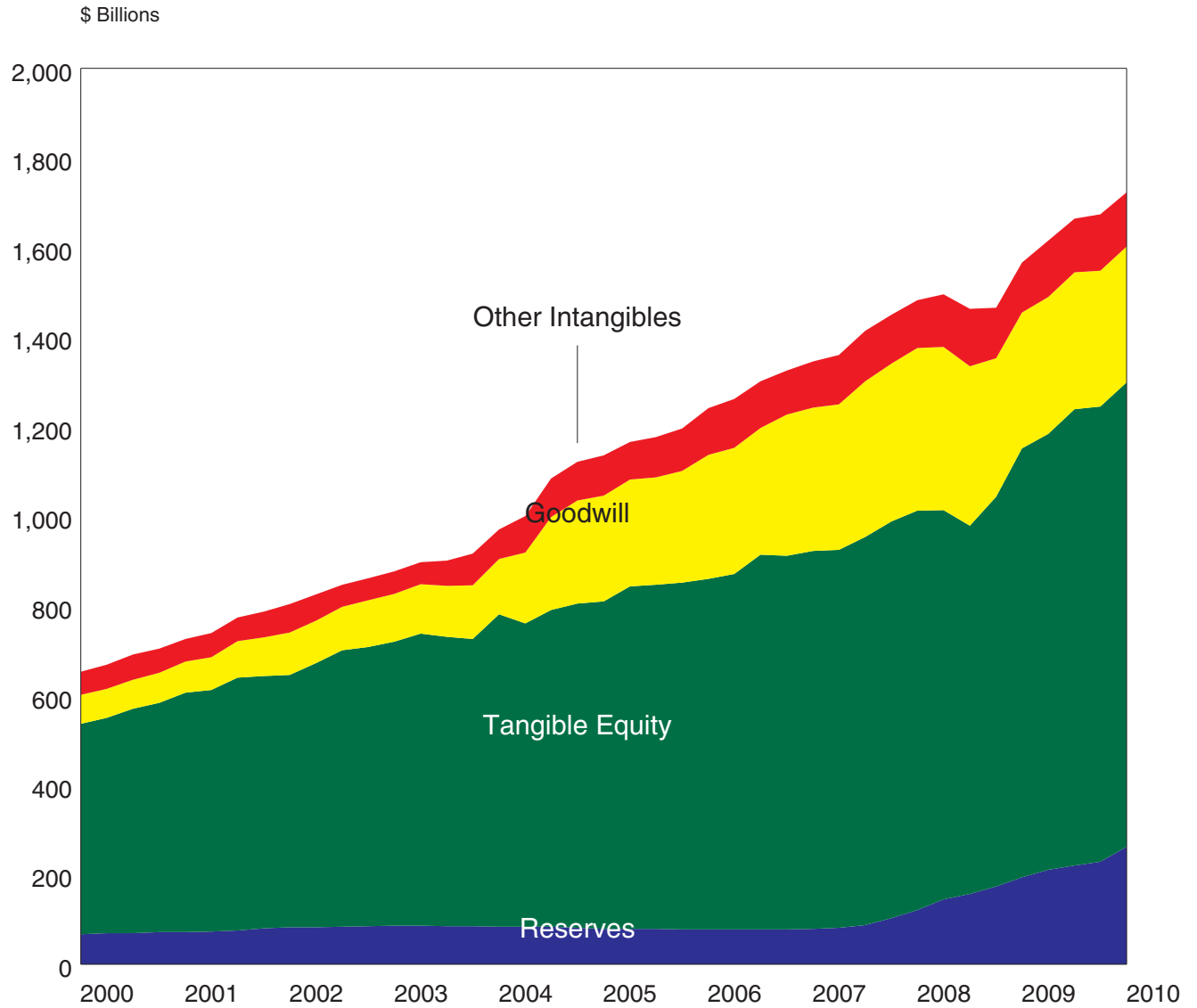
	12/04	12/05	12/06	12/07	12/08	12/09	3/10
<b>Total Risk-Based Capital</b>	<b>13.19</b>	<b>12.94</b>	<b>12.97</b>	<b>12.77</b>	<b>12.77</b>	<b>14.31</b>	<b>14.74</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.76</b>	<b>10.63</b>	<b>10.51</b>	<b>10.11</b>	<b>9.95</b>	<b>11.66</b>	<b>12.09</b>
<b>Equity to Assets</b>	<b>10.28</b>	<b>10.28</b>	<b>10.52</b>	<b>10.34</b>	<b>9.33</b>	<b>11.03</b>	<b>10.93</b>
<b>Core Capital (Leverage)</b>	<b>8.11</b>	<b>8.24</b>	<b>8.22</b>	<b>7.97</b>	<b>7.47</b>	<b>8.63</b>	<b>8.57</b>



# Equity Capital and Reserves

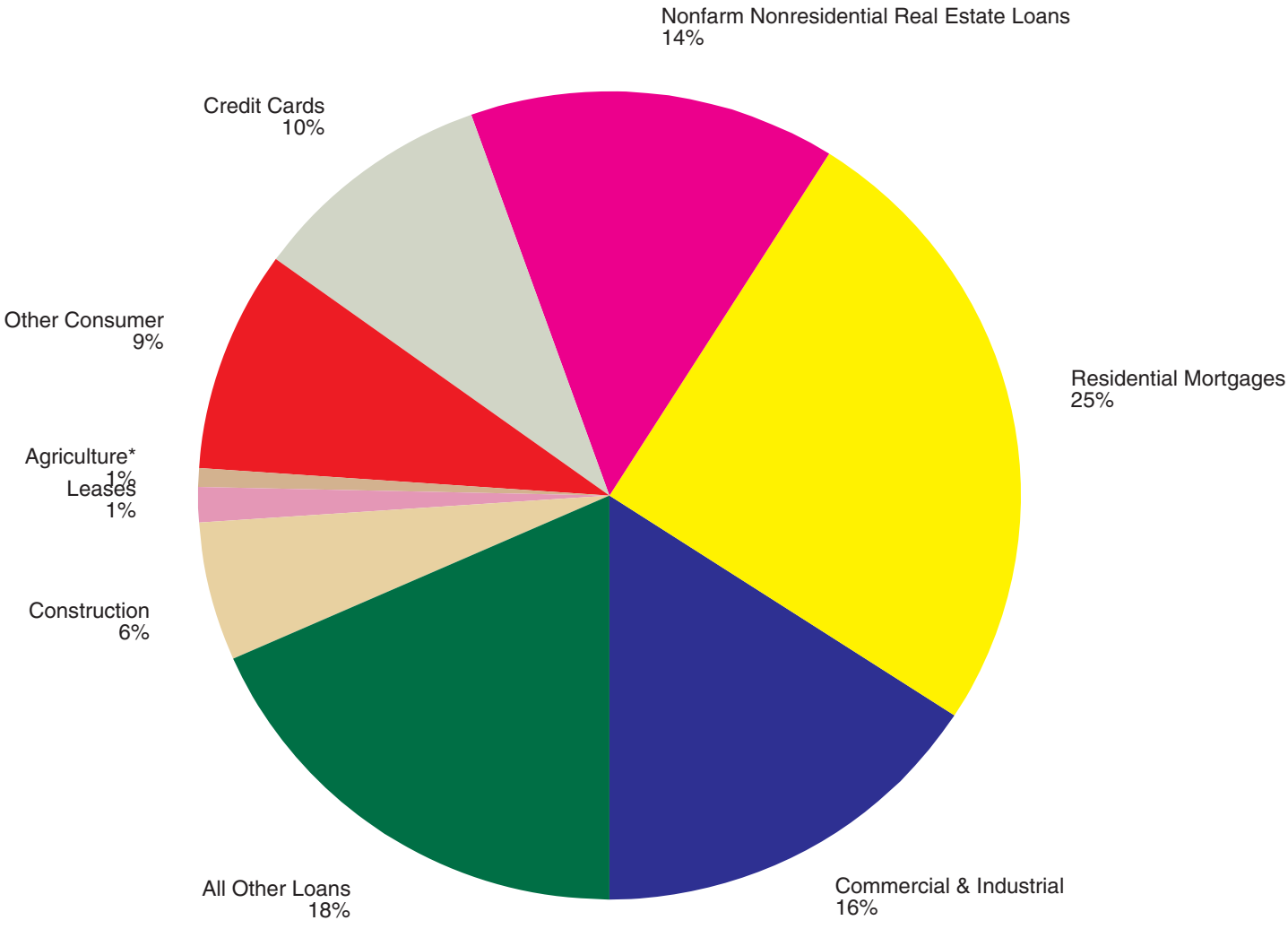
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2010



# Loan Portfolio Composition

March 31, 2010

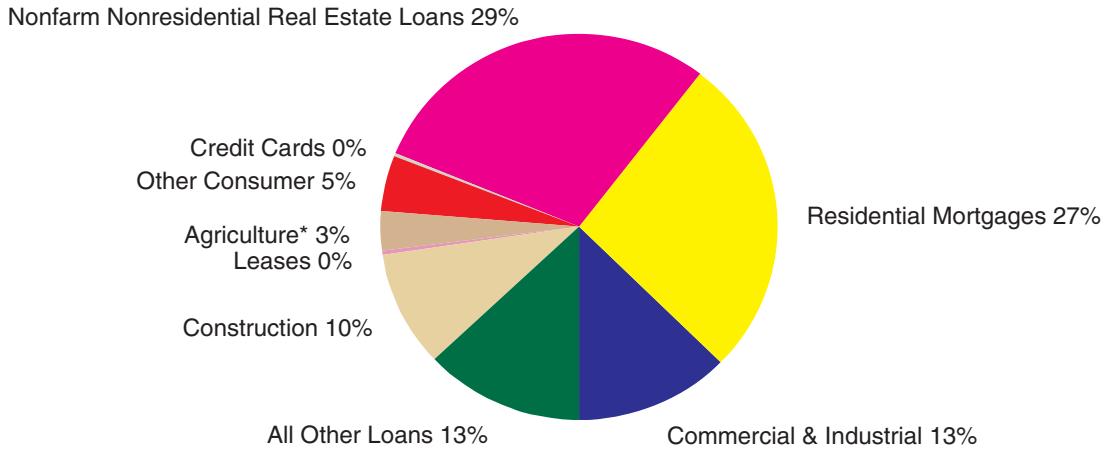


\* OTS - Supervised Savings Associations do not identify agricultural loans.

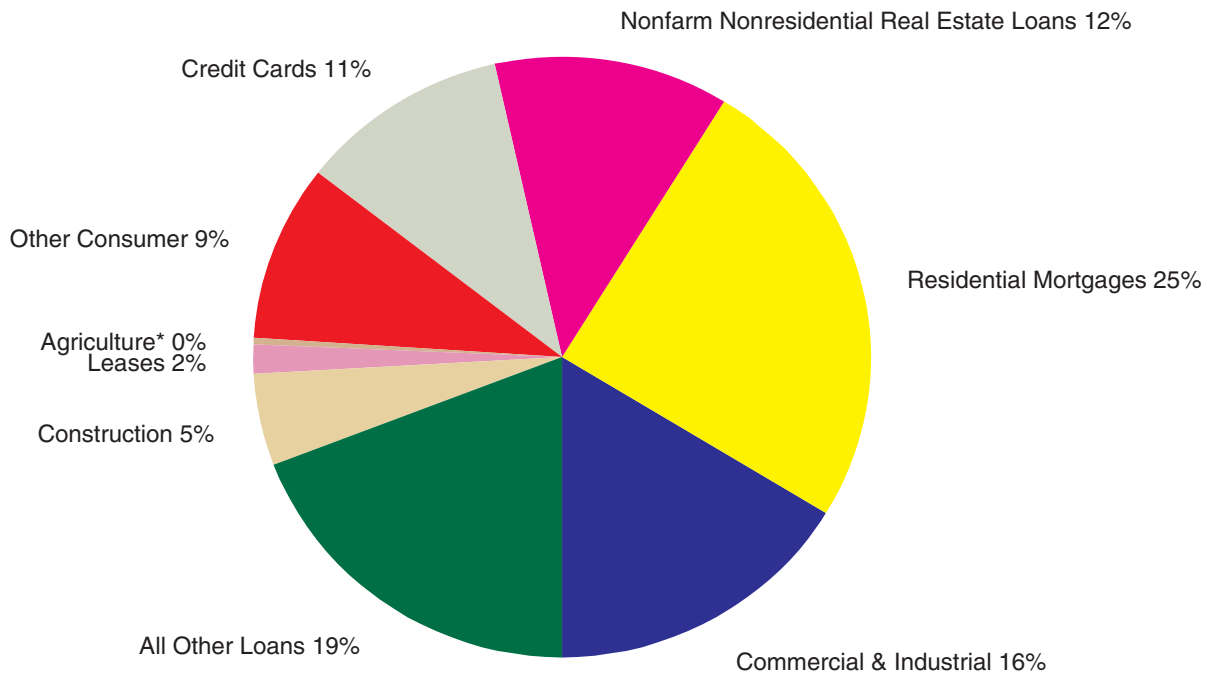
# Loan Portfolio Composition by Asset Size

March 31, 2010

## Assets < \$1 Billion



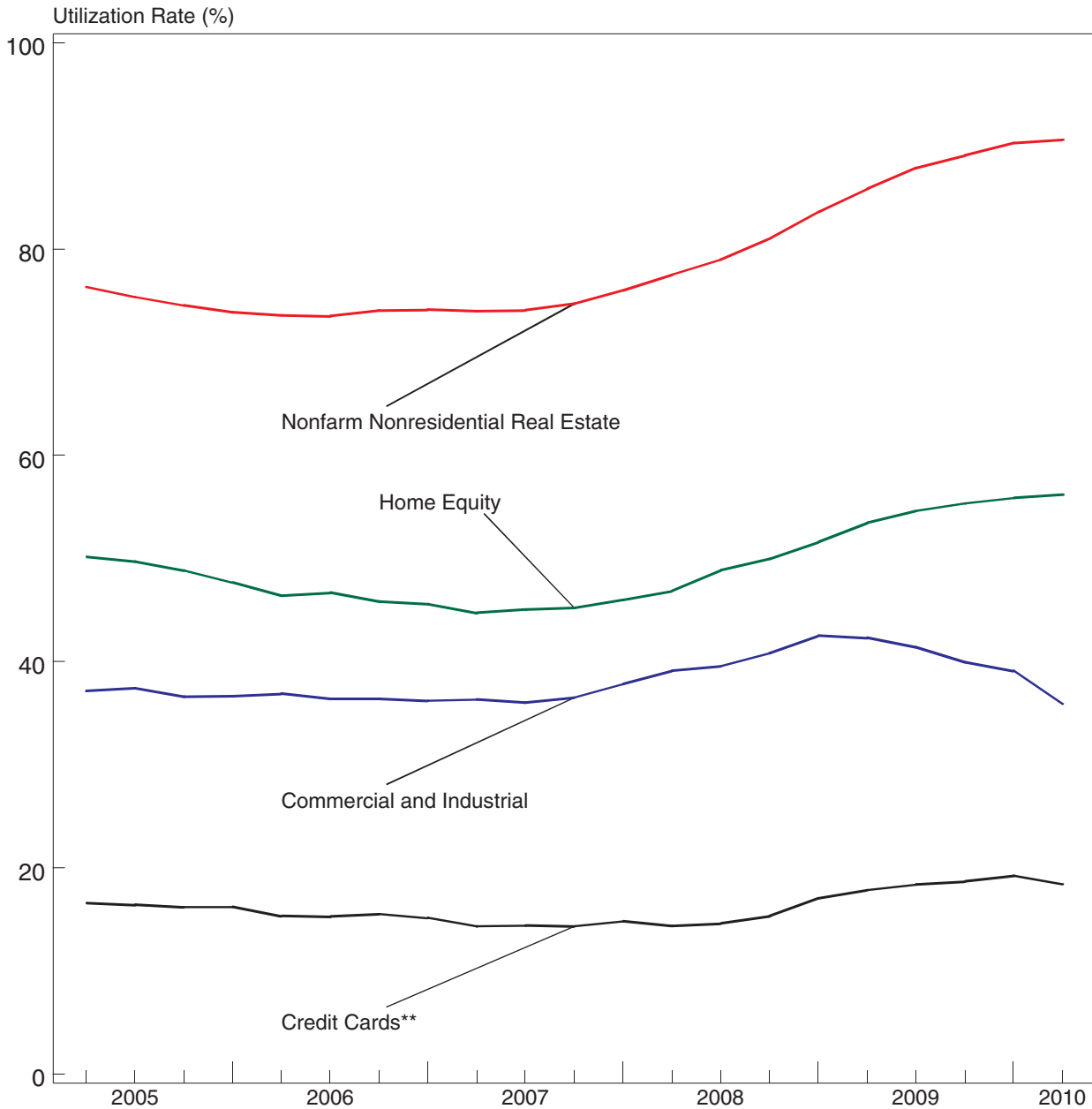
## Assets > \$1 Billion



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

## Utilization Rates of Loan Commitments\*

2005-2010

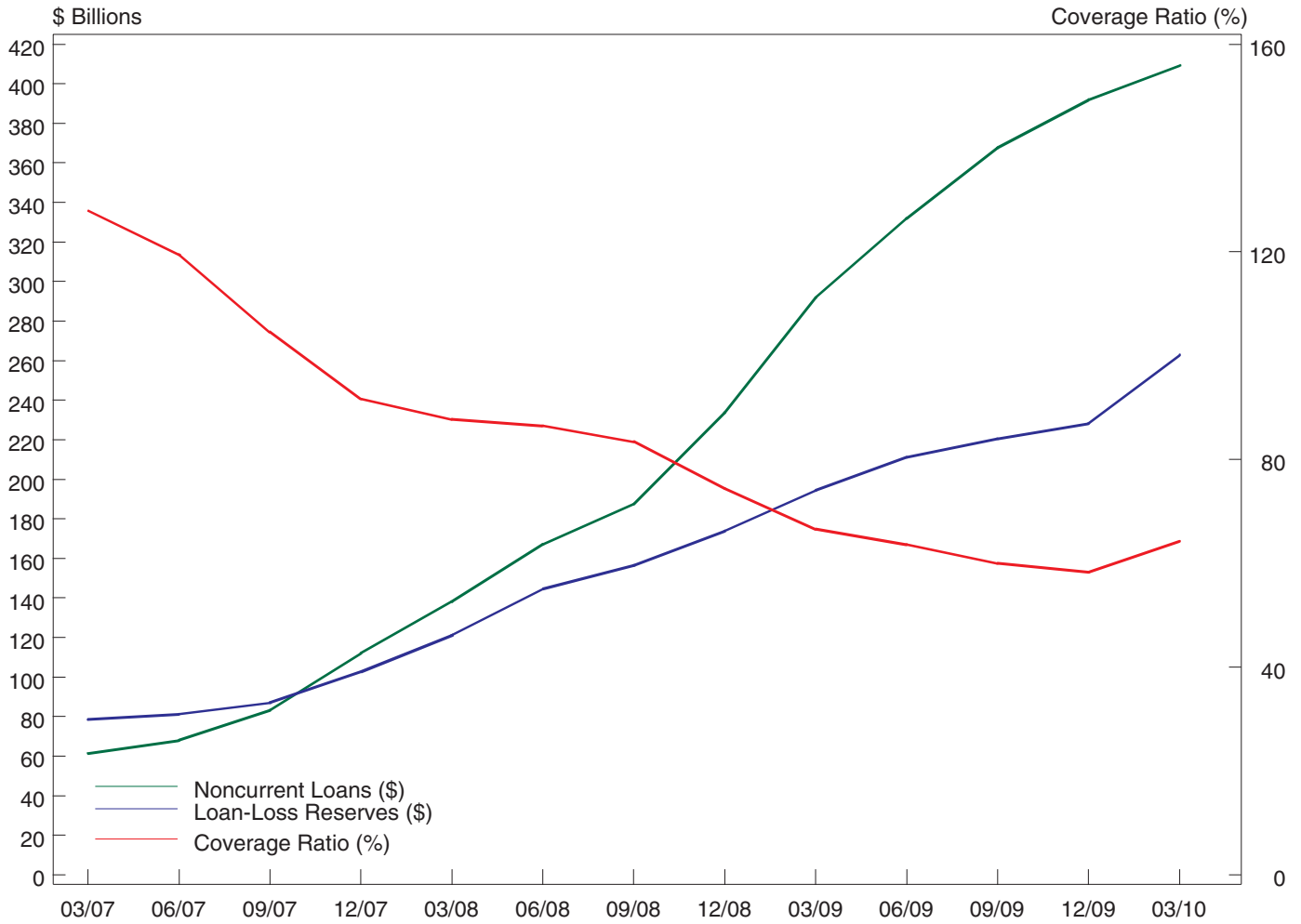


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

# Reserve Coverage Ratio\*

2007-2010



### Noncurrent Loans (\$ Billions)

61.4 68.0 83.3 112.1 138.1 167.1 187.5 233.7 291.9 331.9 367.6 391.9 409.3

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

78.5 81.2 87.1 102.7 121.2 144.5 156.5 173.9 194.3 211.1 220.5 228.3 262.9

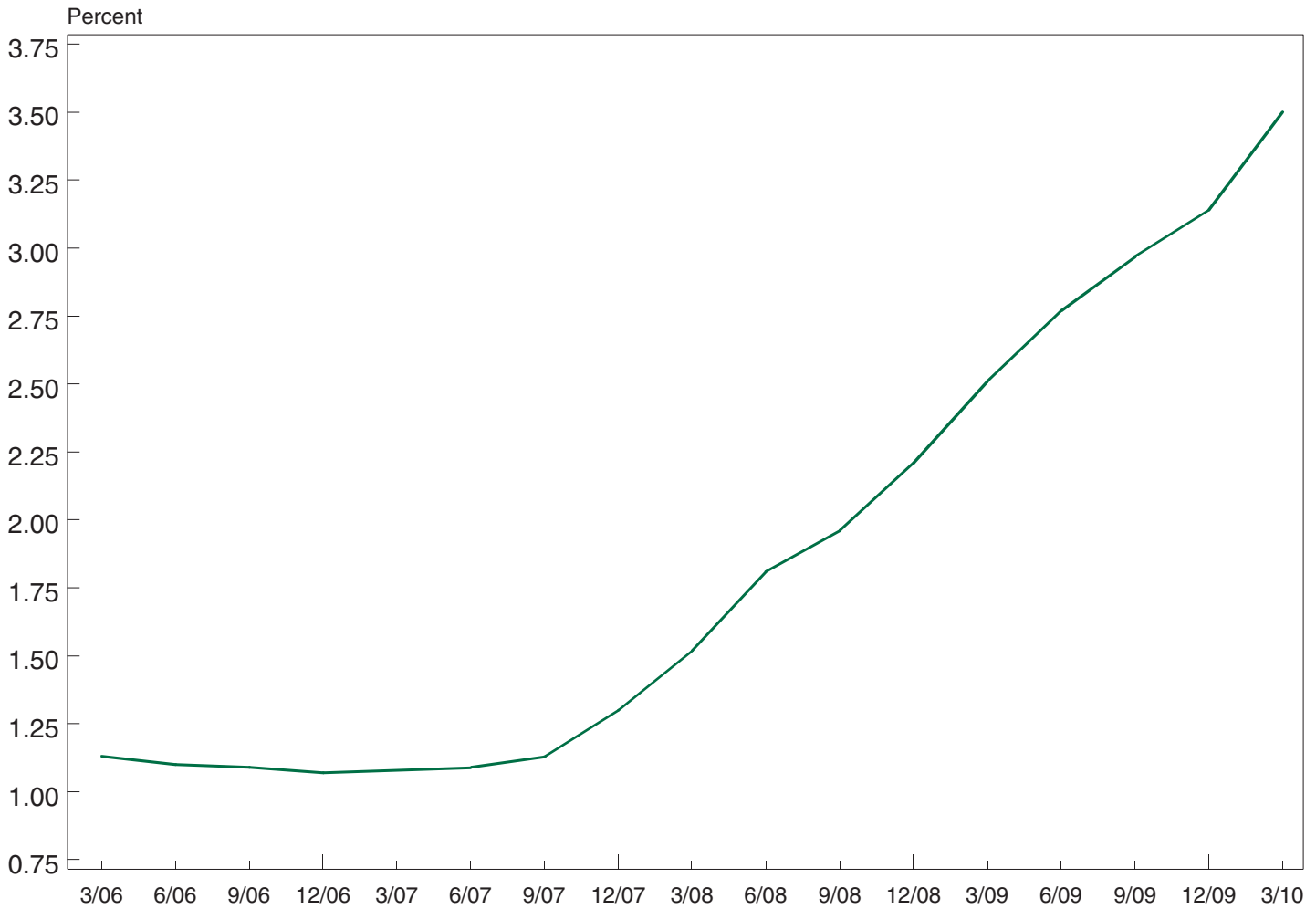
### Coverage Ratio (%)

128 119 105 92 88 87 83 74 67 64 60 58 64

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2006 - 2010

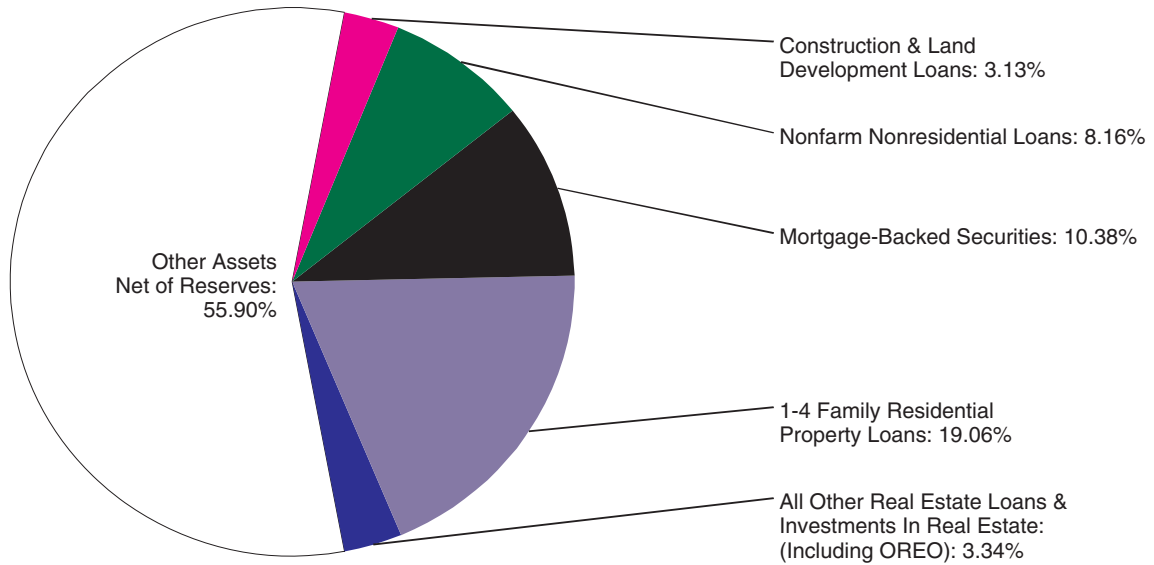


Loss Allowance to Loans and Leases

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 3.14 3.50

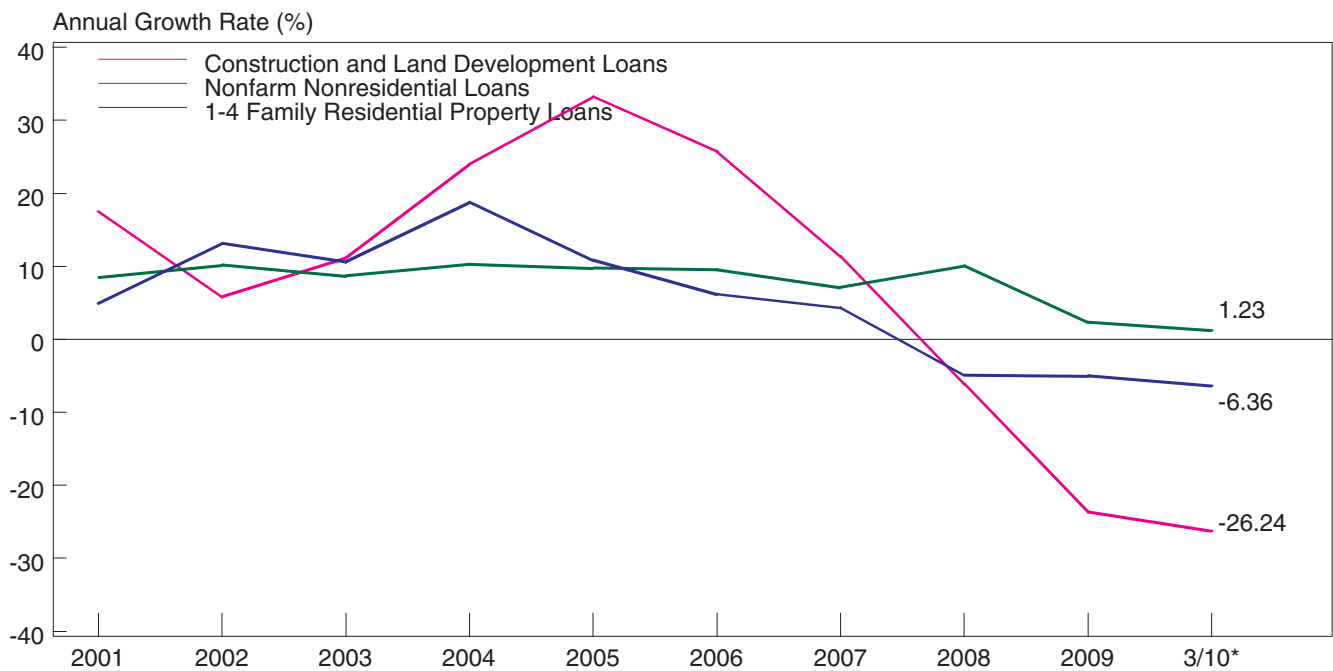
## Real Estate Assets as a Percent of Total Assets

March 31, 2010



## Real Estate Loan Growth Rates\*

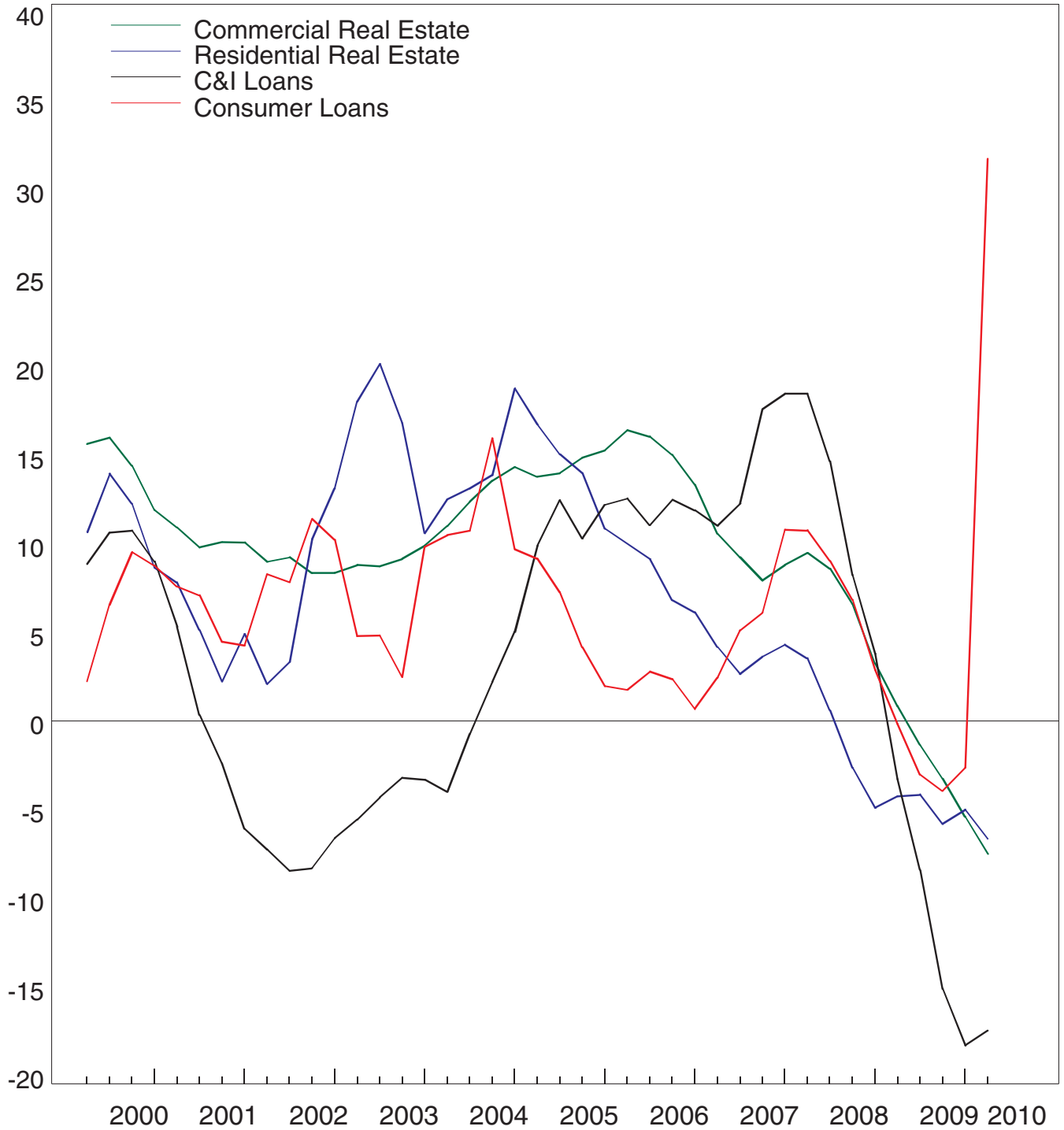
2001-2010



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

# Twelve-Month Loan Growth Rates

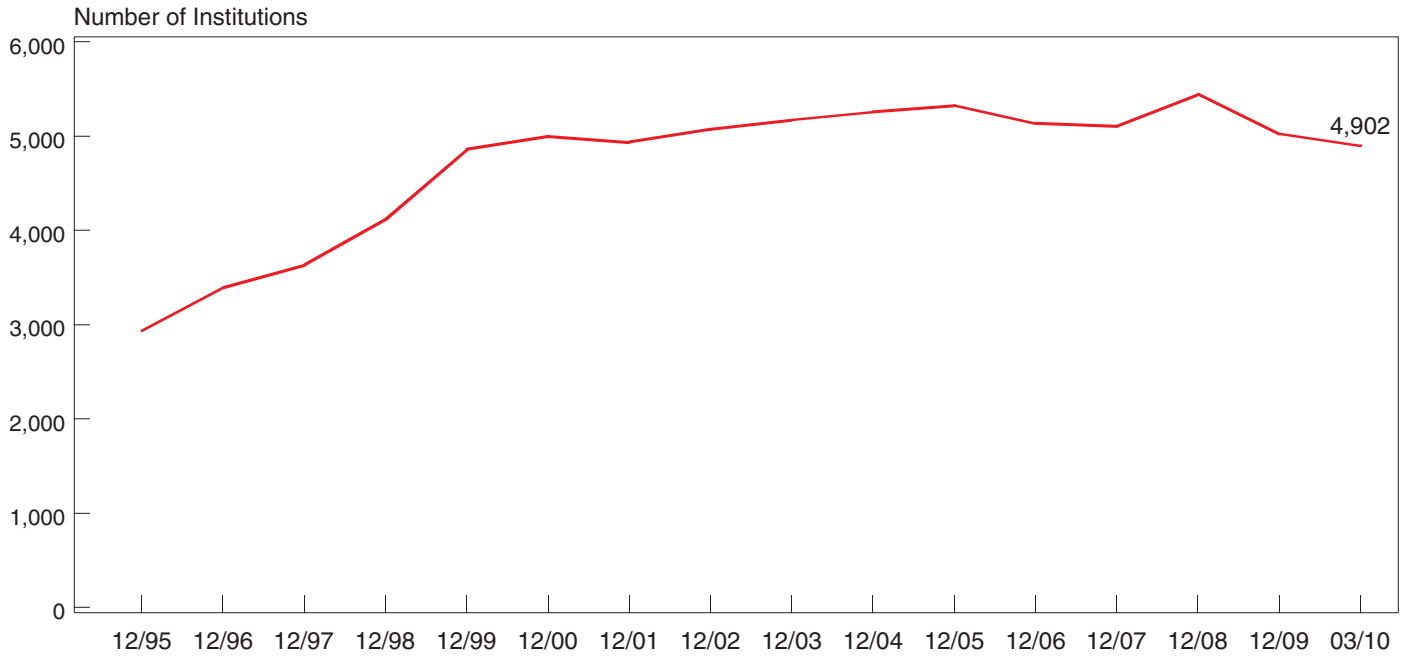
2000 - 2010





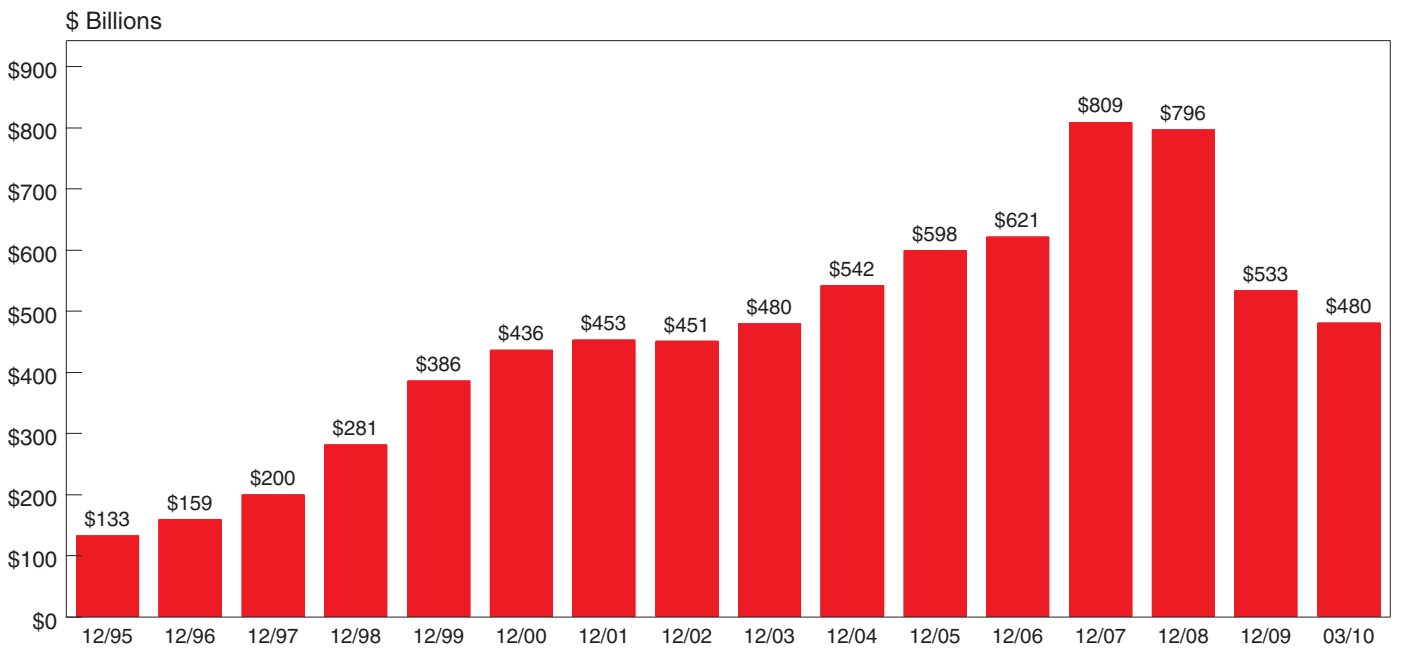
## Number of Institutions with FHLB Advances

1995 - 2010

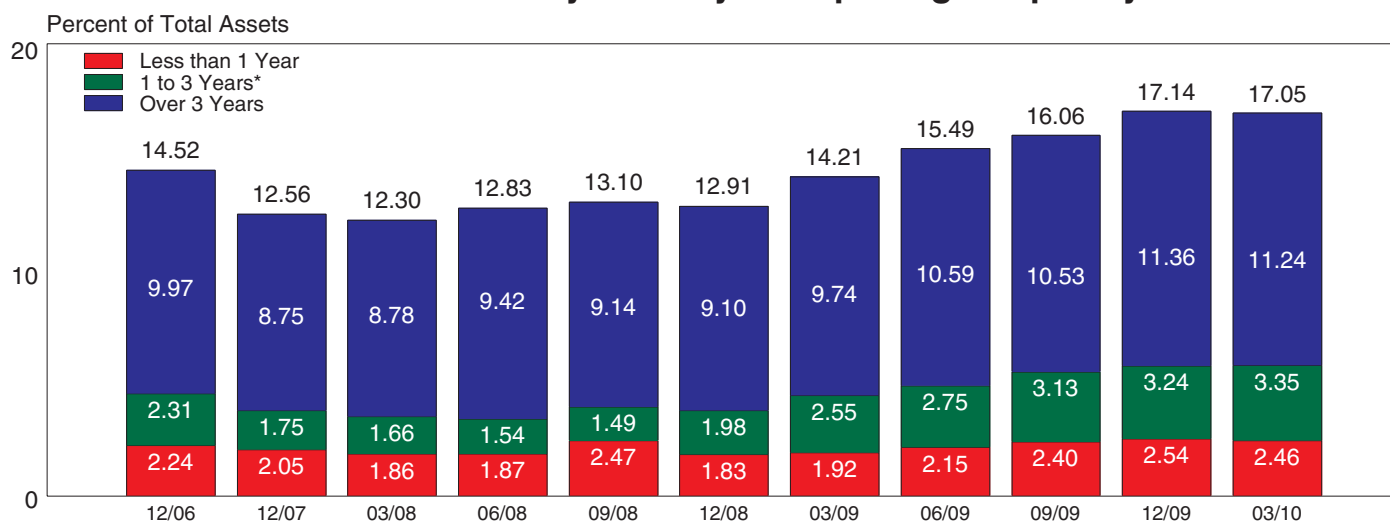


## Amount of FHLB Advances Outstanding

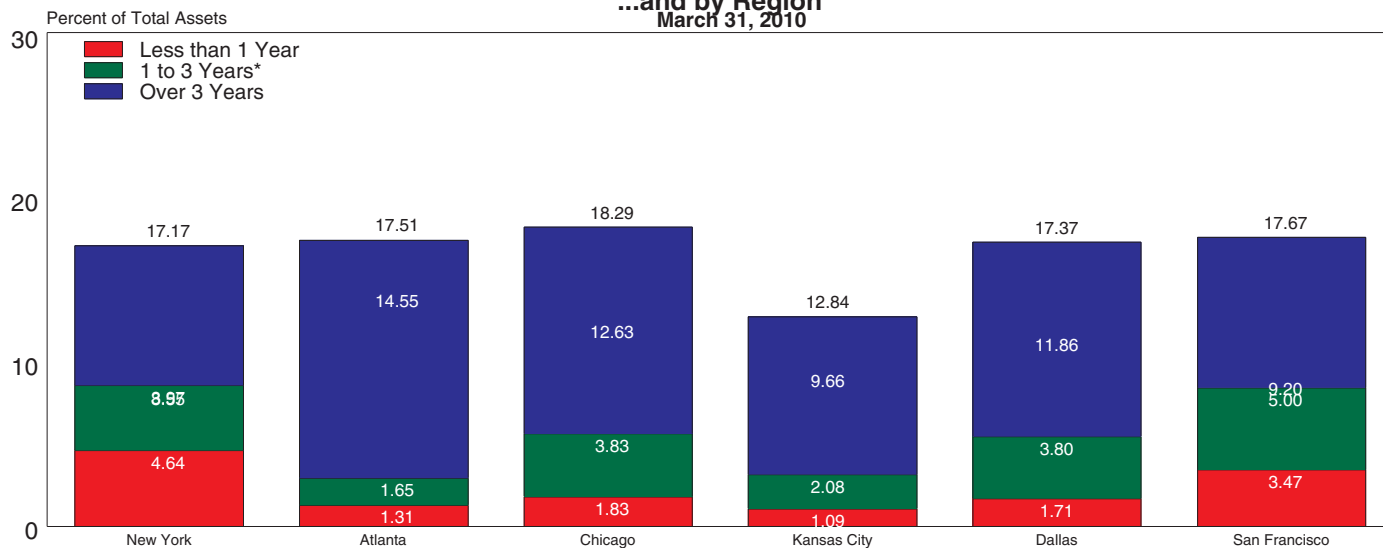
1995 - 2010



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



### ...and by Region March 31, 2010



## Total Securities (Debt and Equity)

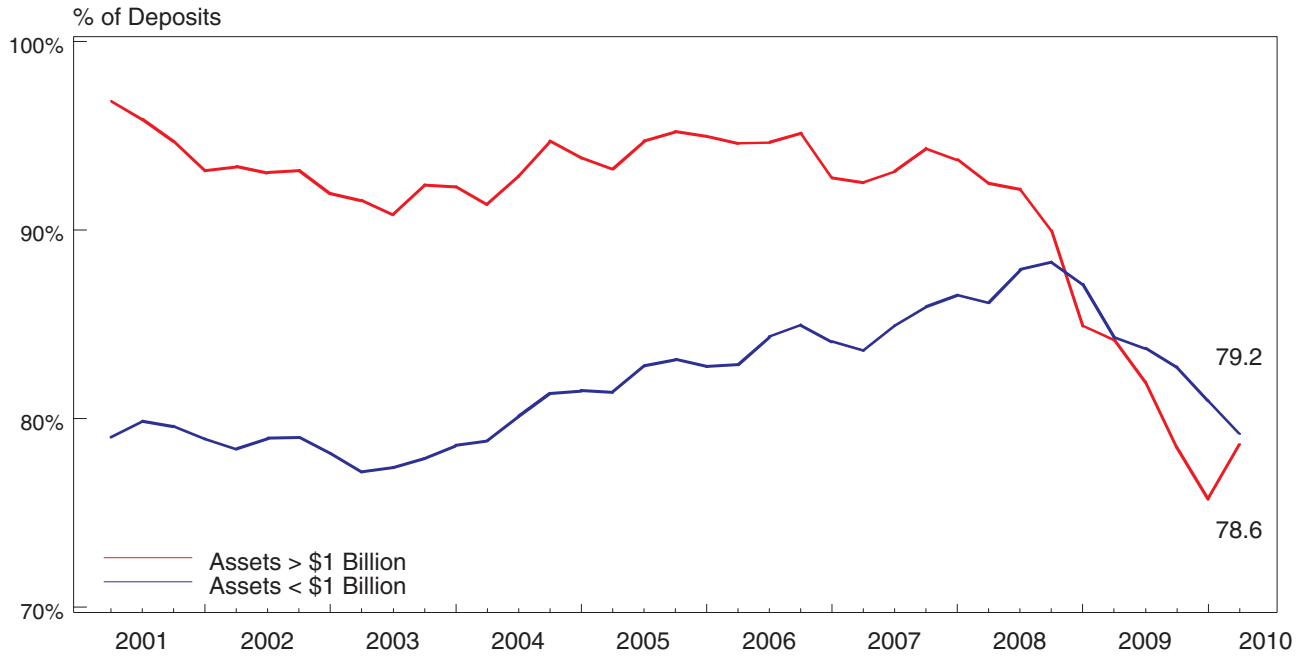
(\$ Billions)

	3/08	6/08	9/08	12/08	3/09	6/09	9/09	12/09	3/10
U.S. Government Obligations:									
U.S. Treasury	24	24	36	33	38	58	87	103	157
U.S. Agencies	6	6	6	9	10	10	10	10	11
Government Sponsored Enterprises	184	179	161	174	188	197	216	236	237
Mortgage Pass-through Securities	753	796	776	833	851	877	833	862	828
Collateralized Mortgage Obligations	529	526	486	467	462	440	467	484	507
State, County, Municipal Obligations	152	150	145	152	154	164	166	163	166
Asset Backed Securities	93	110	209	130	142	144	152	155	129
Other Debt Securities	183	200	185	210	316	404	436	462	478
Equity Securities	30	27	22	27	45	43	30	26	19
<b>Total Securities</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>	<b>\$2,397</b>	<b>\$2,500</b>	<b>\$2,532</b>

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

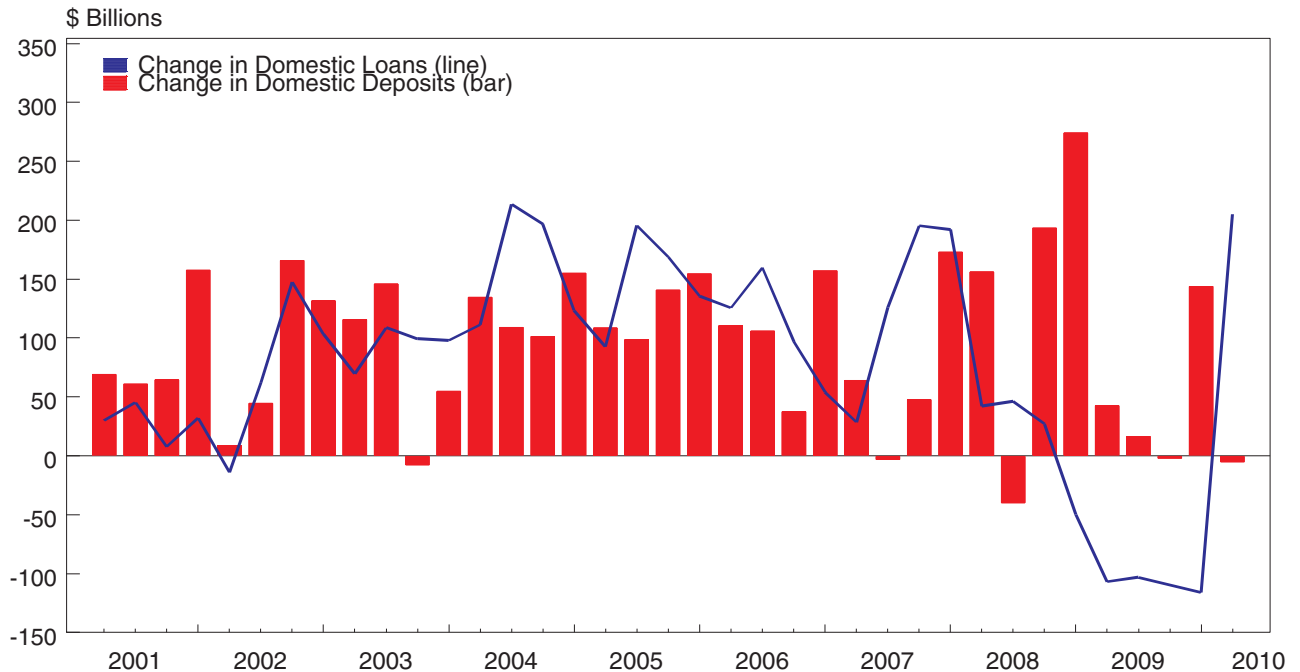
## Net Loans and Leases to Deposits (Domestic and Foreign)

2001 - 2010



## Quarterly Change in Domestic Loans vs Domestic Deposits

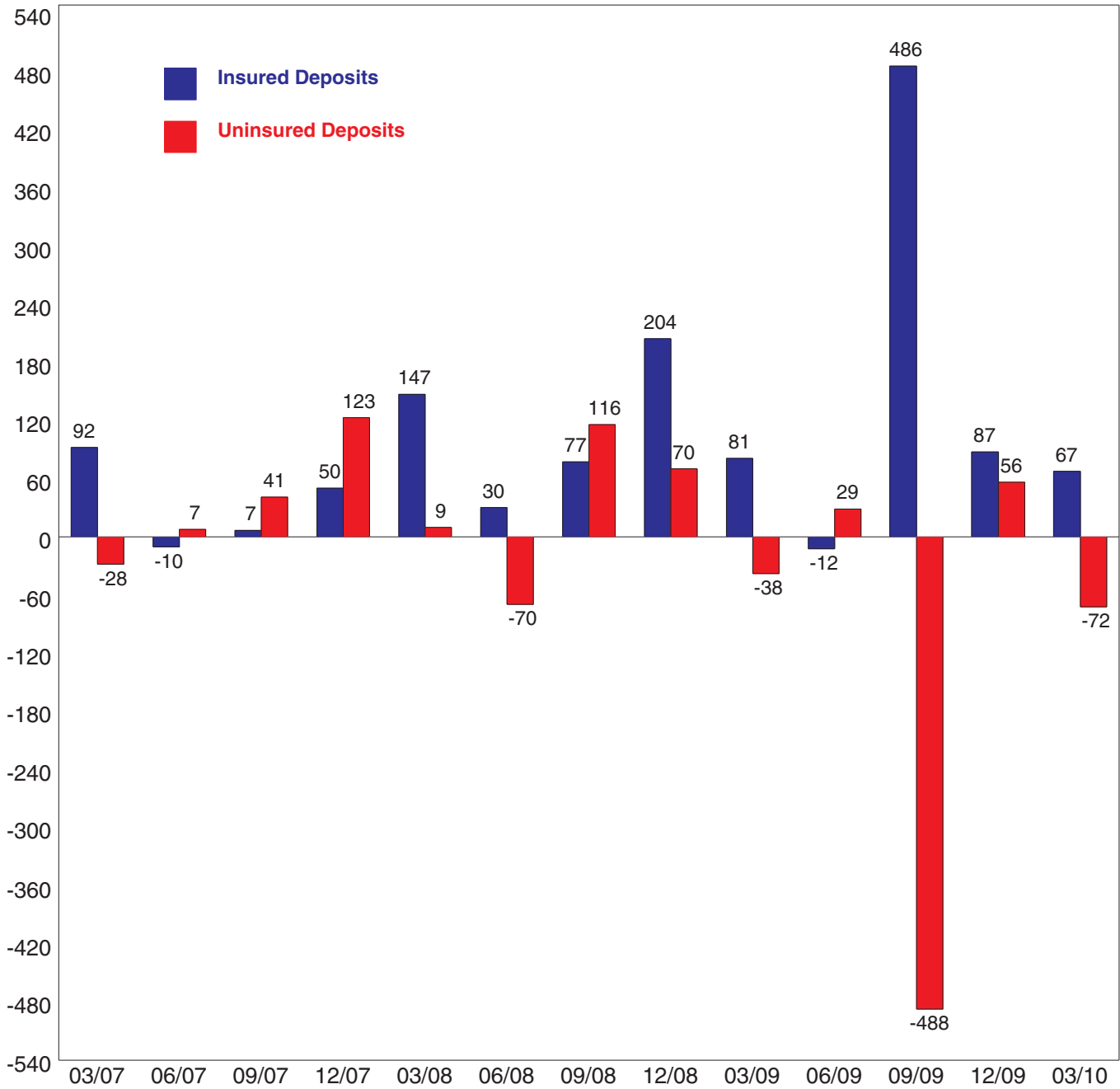
2001 - 2010



# Quarterly Change In Domestic Deposits

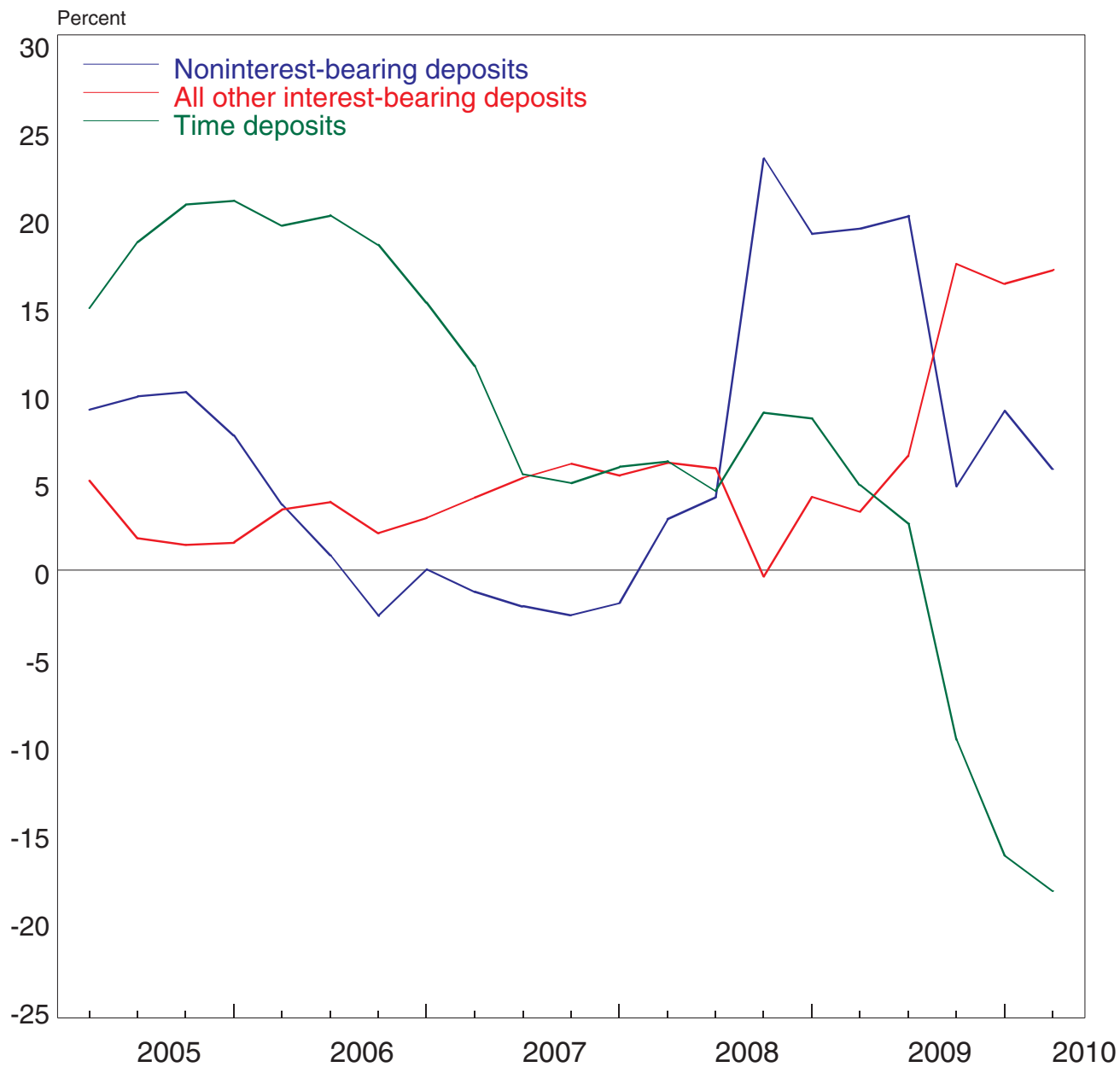
2007 - 2010

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

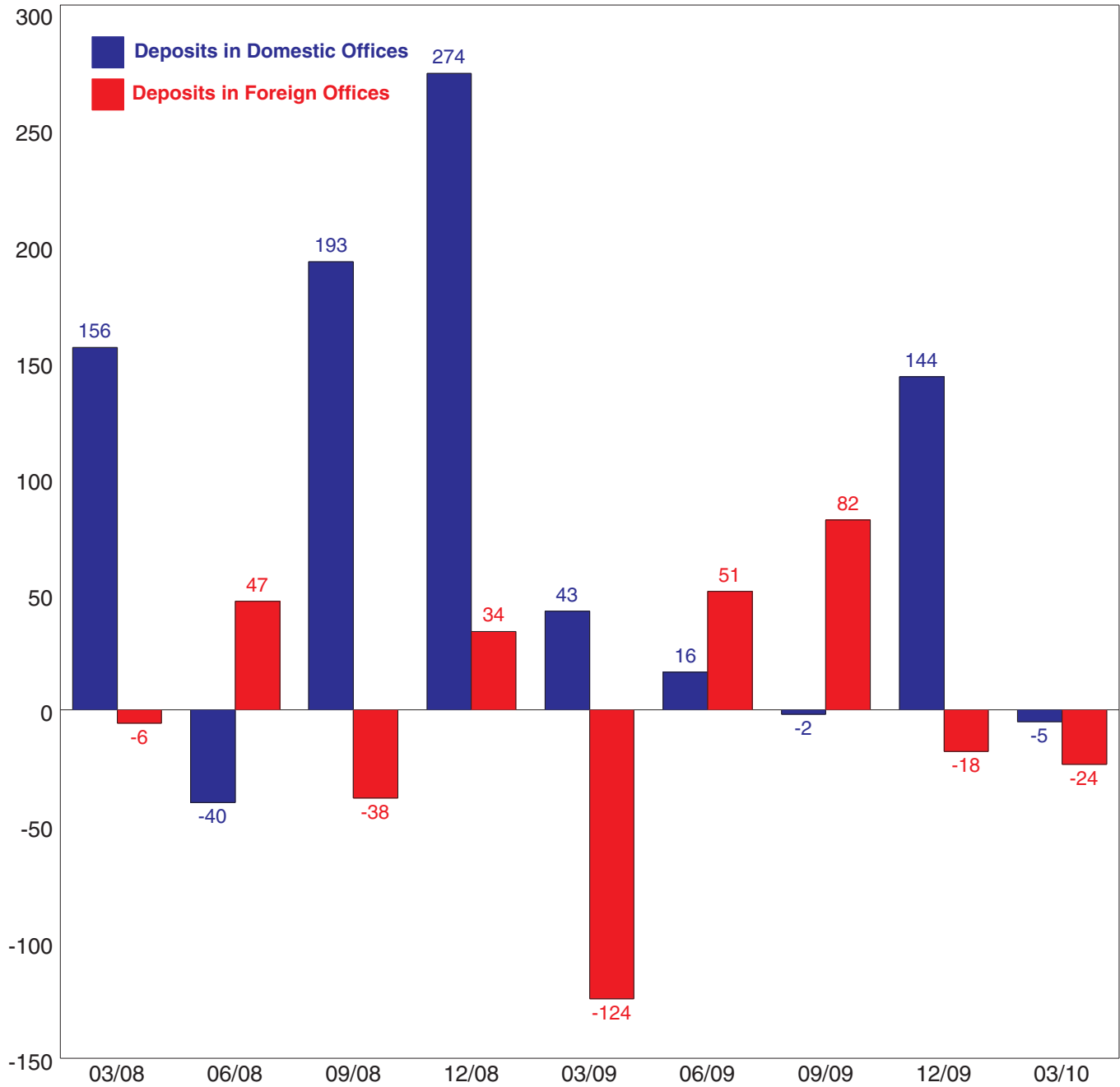
2005 - 2010



# Quarterly Change In Domestic and Foreign Deposits

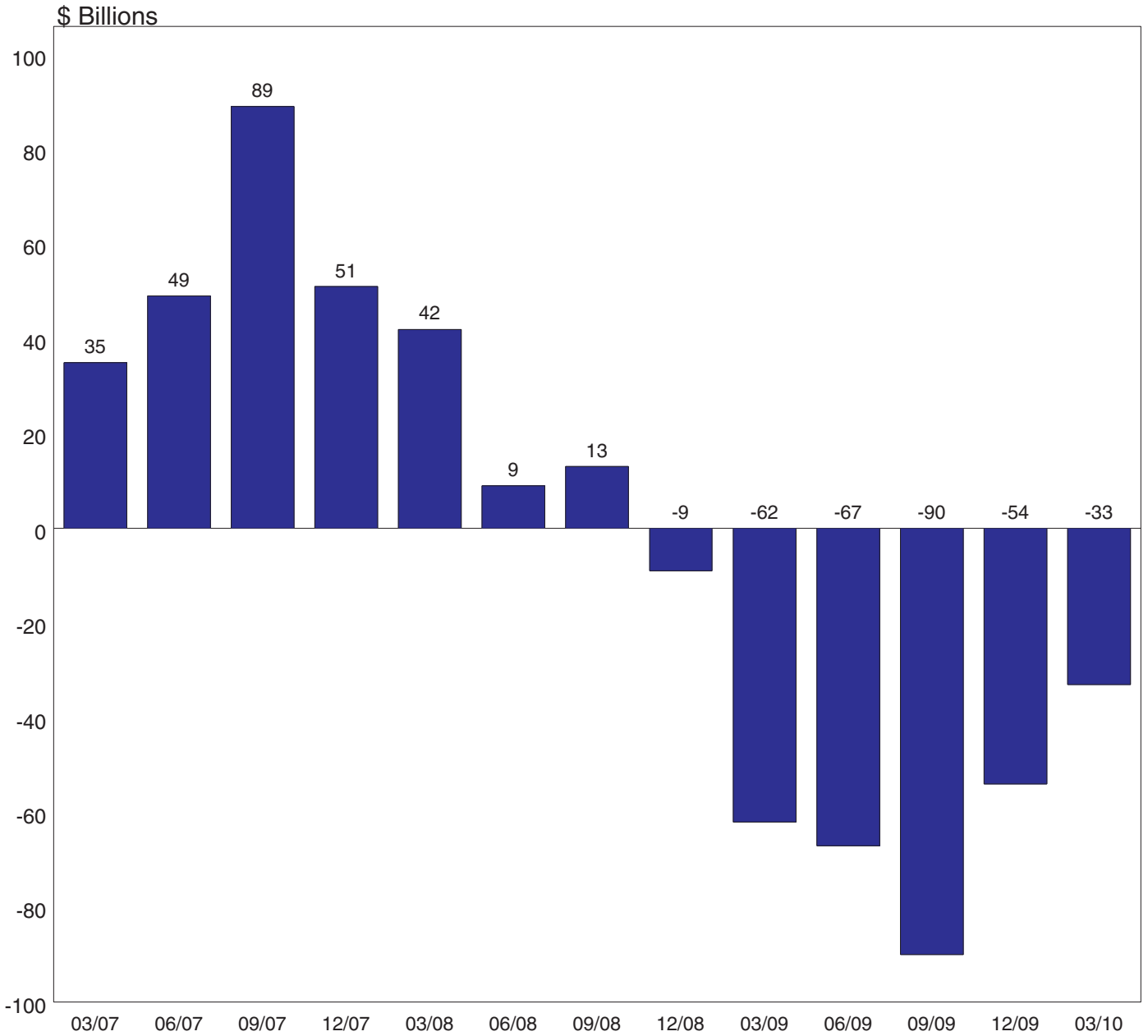
2008 - 2010

\$ Billions

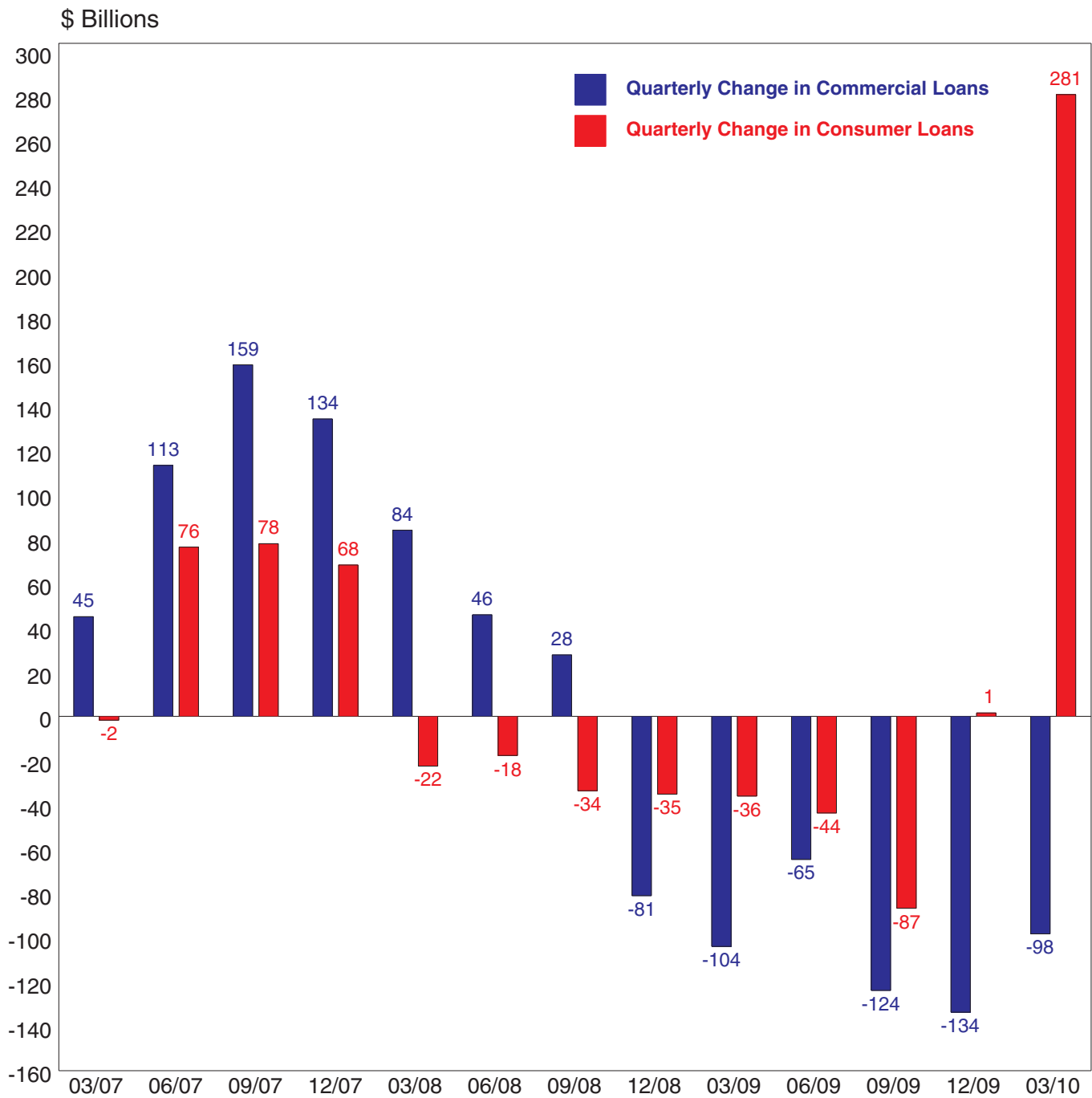


# Quarterly Change in C&I Loans

2007-2010



## Quarterly Change in Commercial and Consumer Loans 2007 - 2010

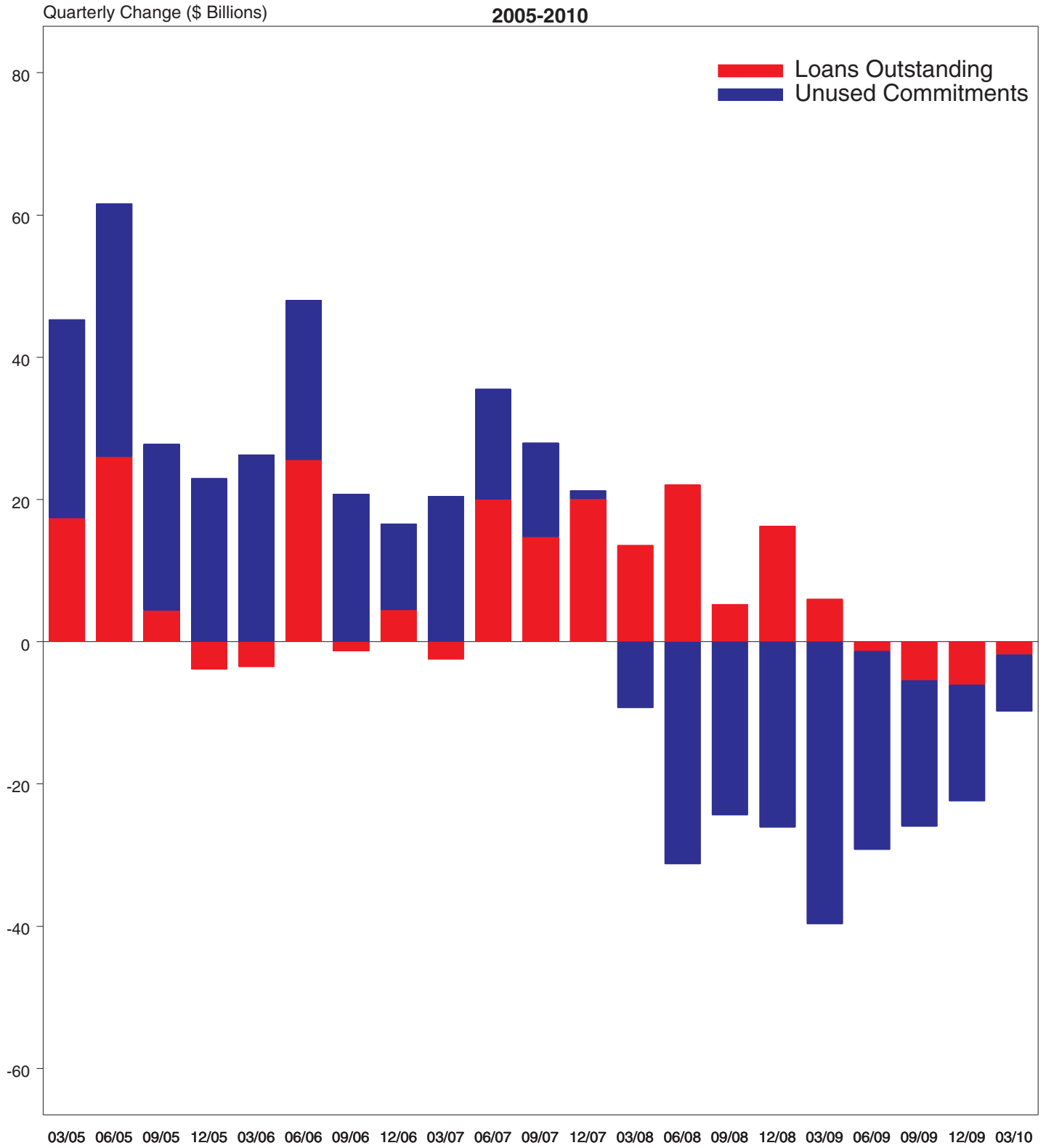


**Loans to Commercial Borrowers (Credit Risk Concentrated)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

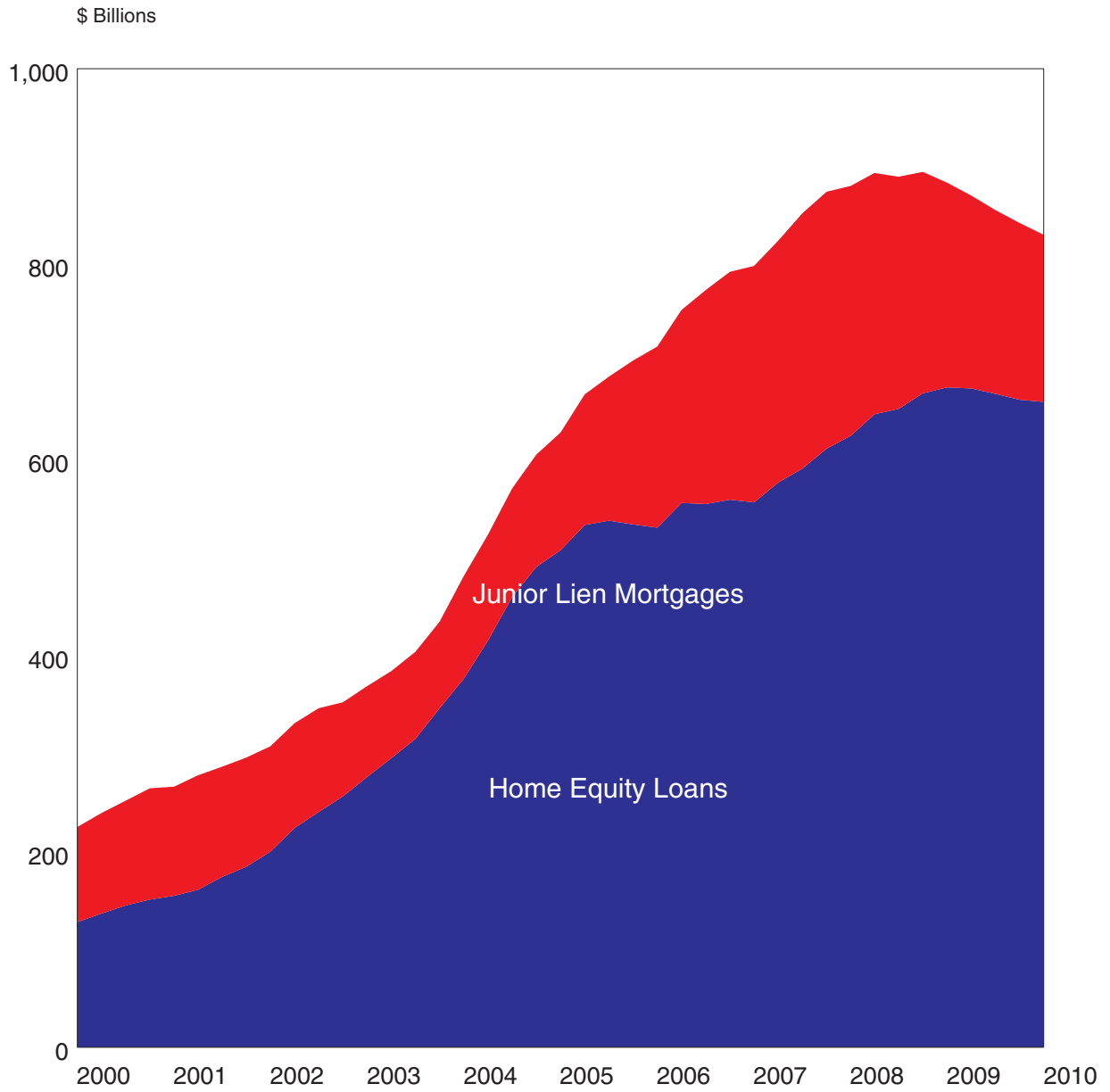
**Consumer Loans (Credit Risk Diversified)** - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typical do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4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



## Quarterly Change in Home Equity Loans

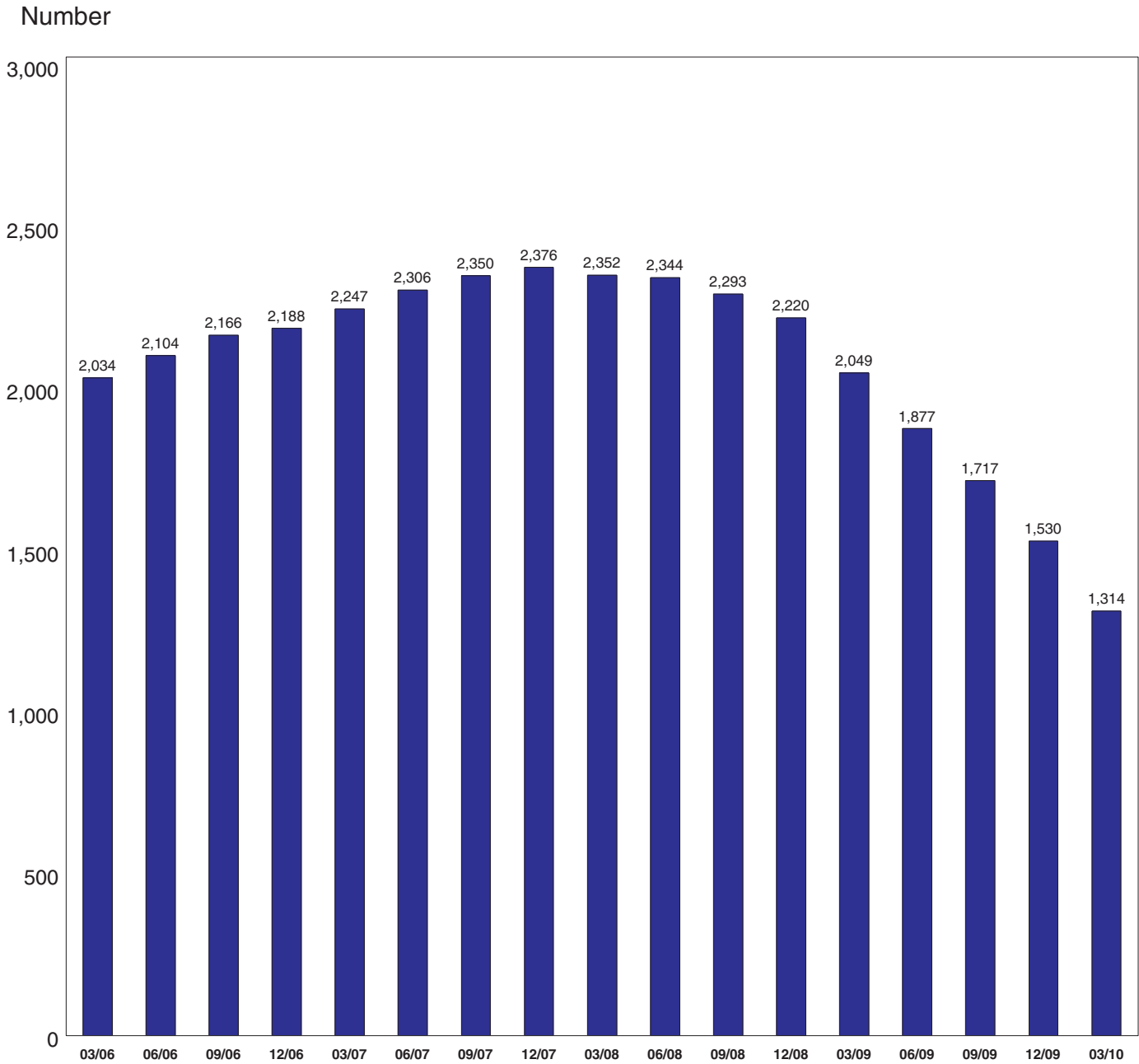


# Home Equity and Junior Lien Loans 2000 - 2010



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

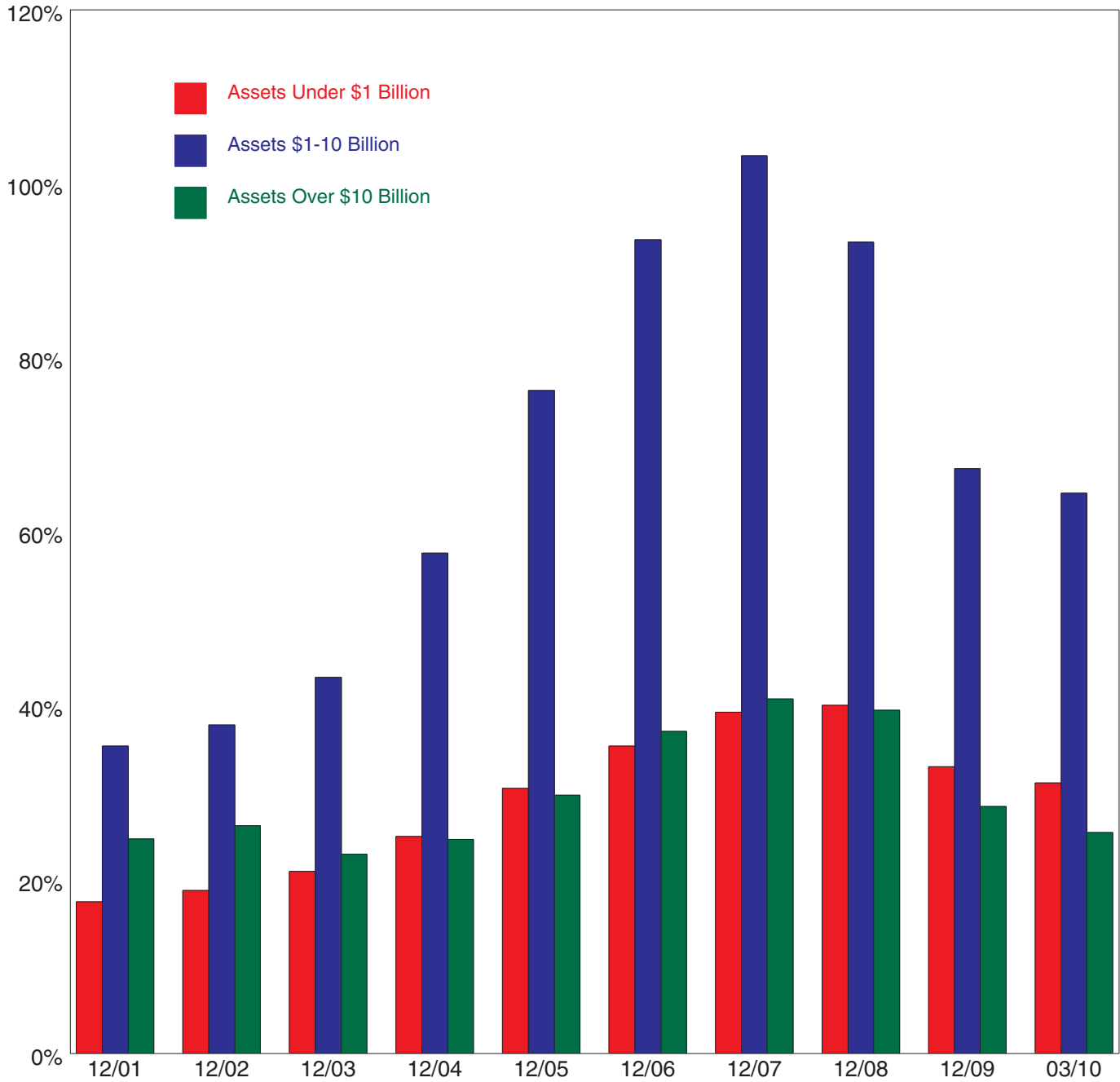
2006-2010



# Median Construction and Development Loan Concentrations

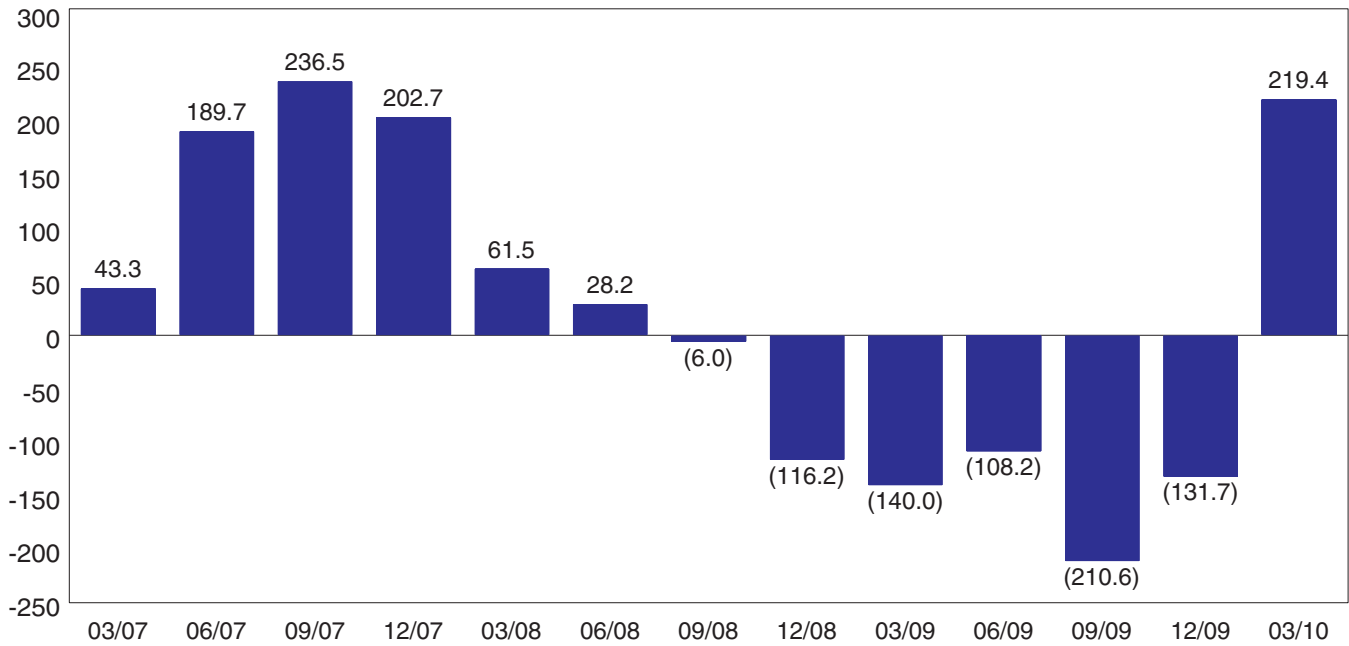
2001 - 2010

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



## Quarterly Change in Reported Loans Outstanding

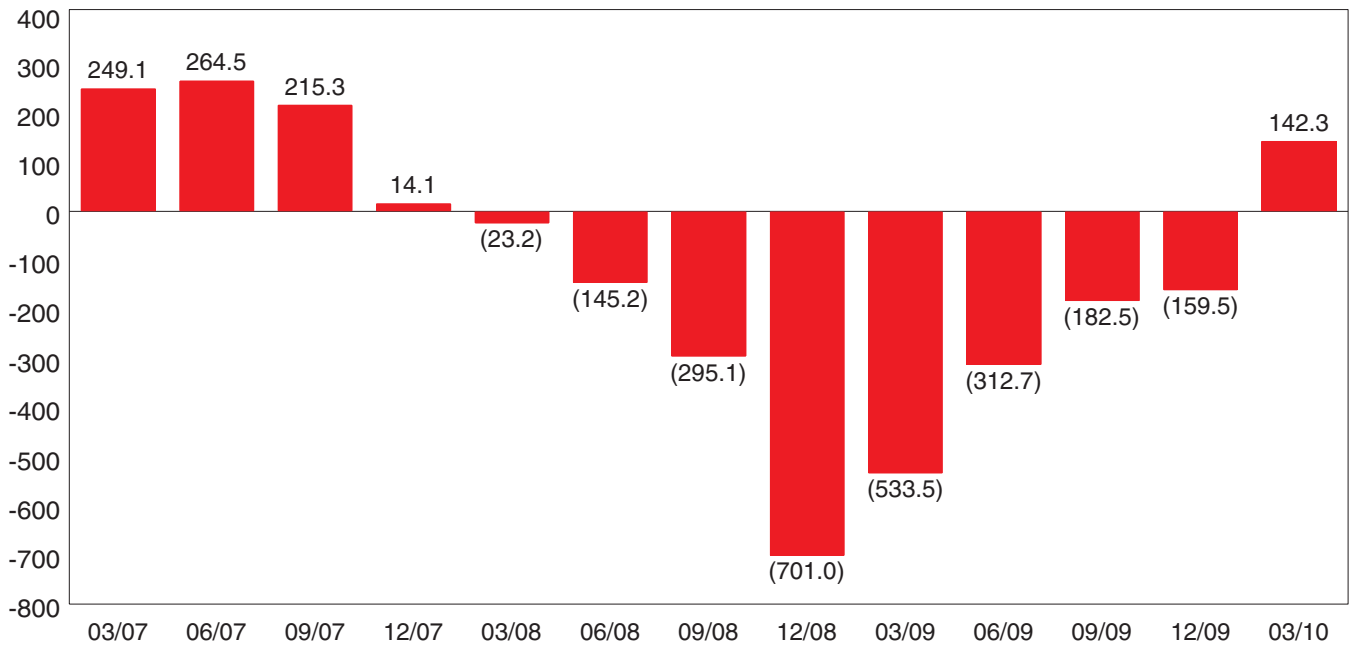
(\$ Billions)



In the first quarter of 2010, real estate loans decreased by \$62 billion, commercial and industrial loans decreased by \$33 billion, and consumer loans increased by \$320 billion.

## Quarterly Change in Unused Loan Commitments

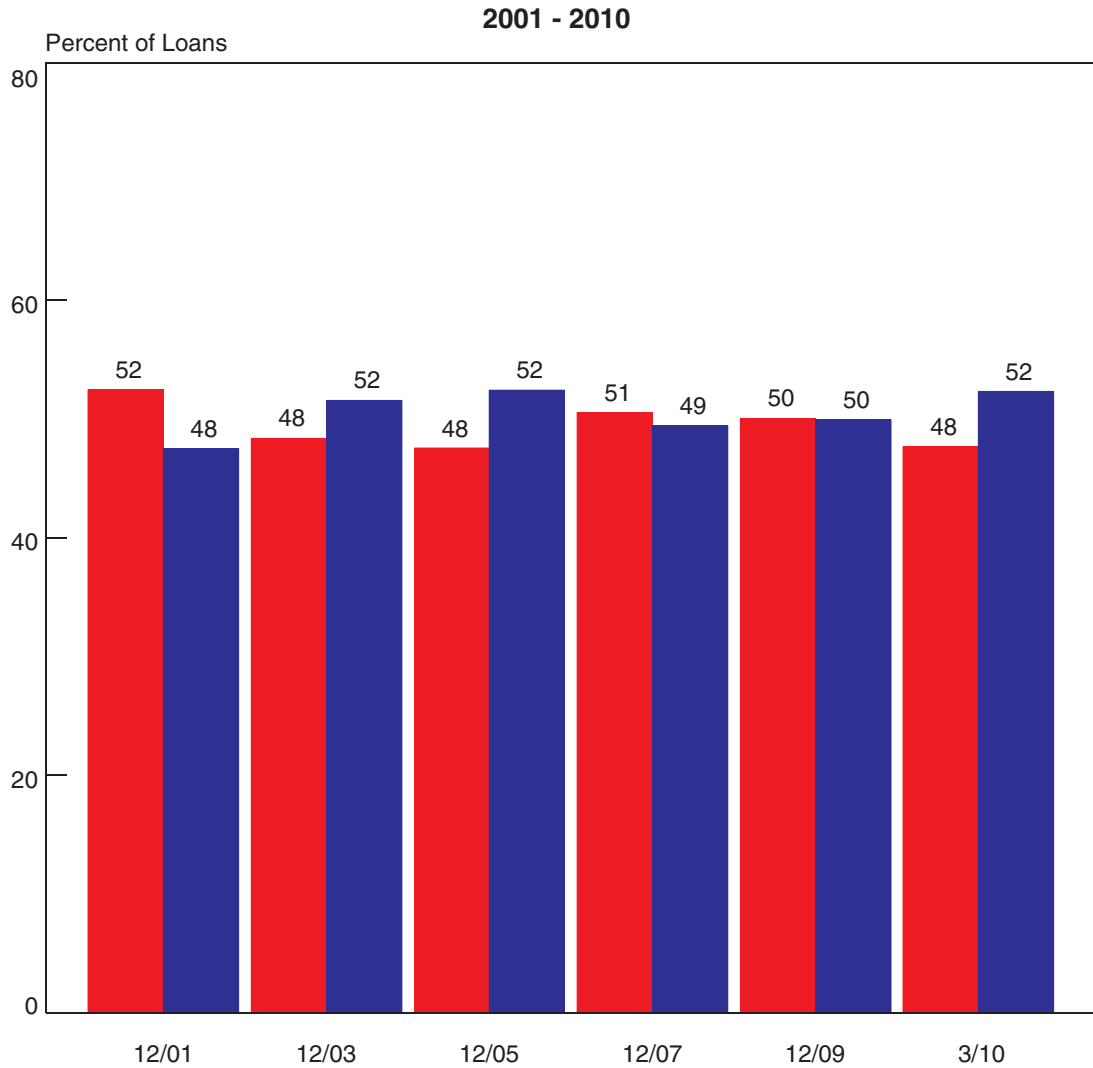
(\$ Billions)



In the first quarter of 2010, unused 1-4 residential loan commitments increased by \$1 billion, unused home equity line commitments decreased by \$8 billion, unused credit card commitments decreased by \$57 billion, unused commercial real estate commitments decreased by \$6 billion, and other unused commitments increased by \$219 billion.

## Credit Risk Diversification

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



**Loans (\$ Billions):**

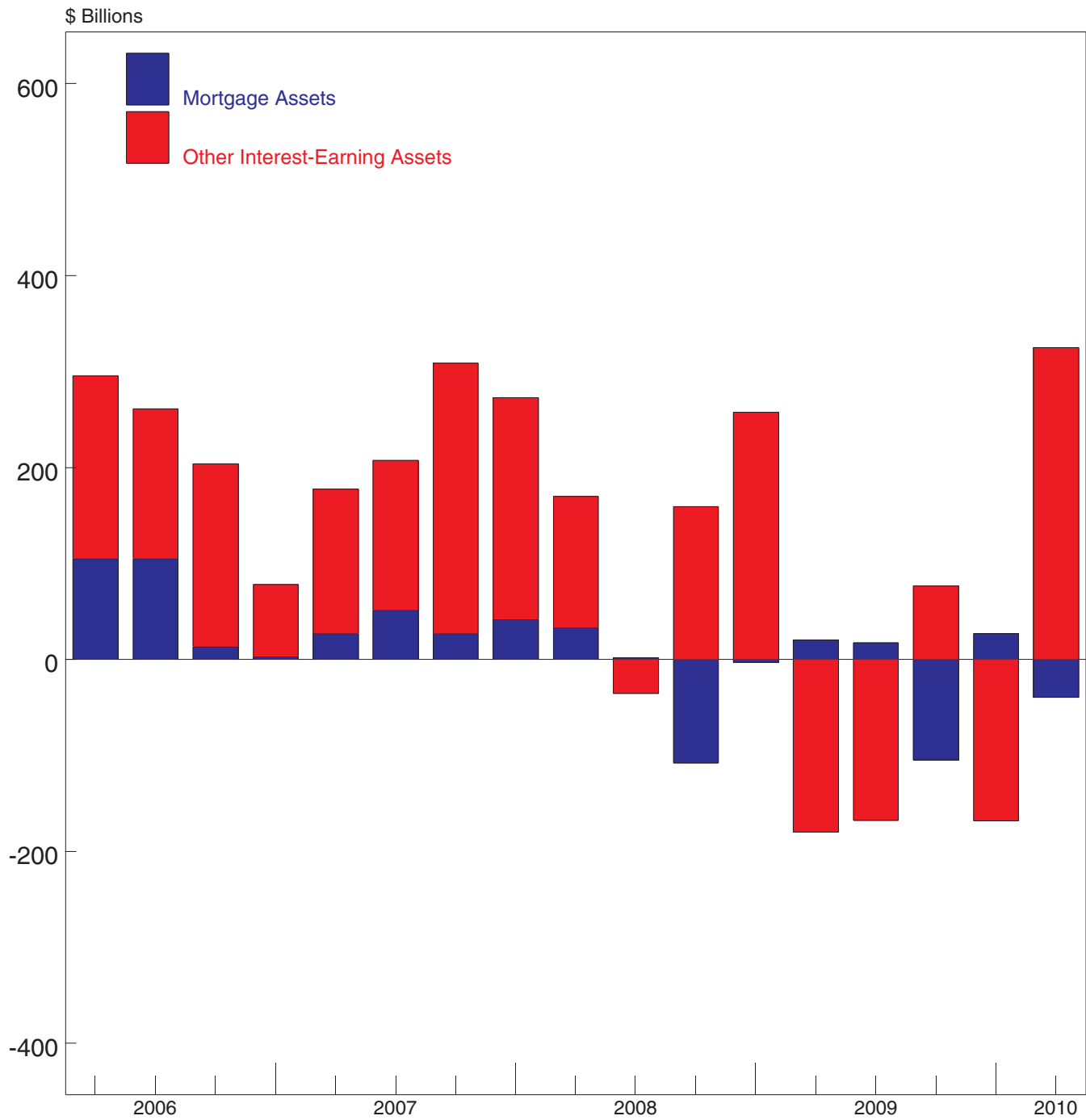
■ Commercial Borrowers	\$2,500	\$2,632	\$3,197	\$3,997	\$3,648	\$3,578
■ Consumer Loans	2,265	2,805	3,525	3,911	3,638	3,928

**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

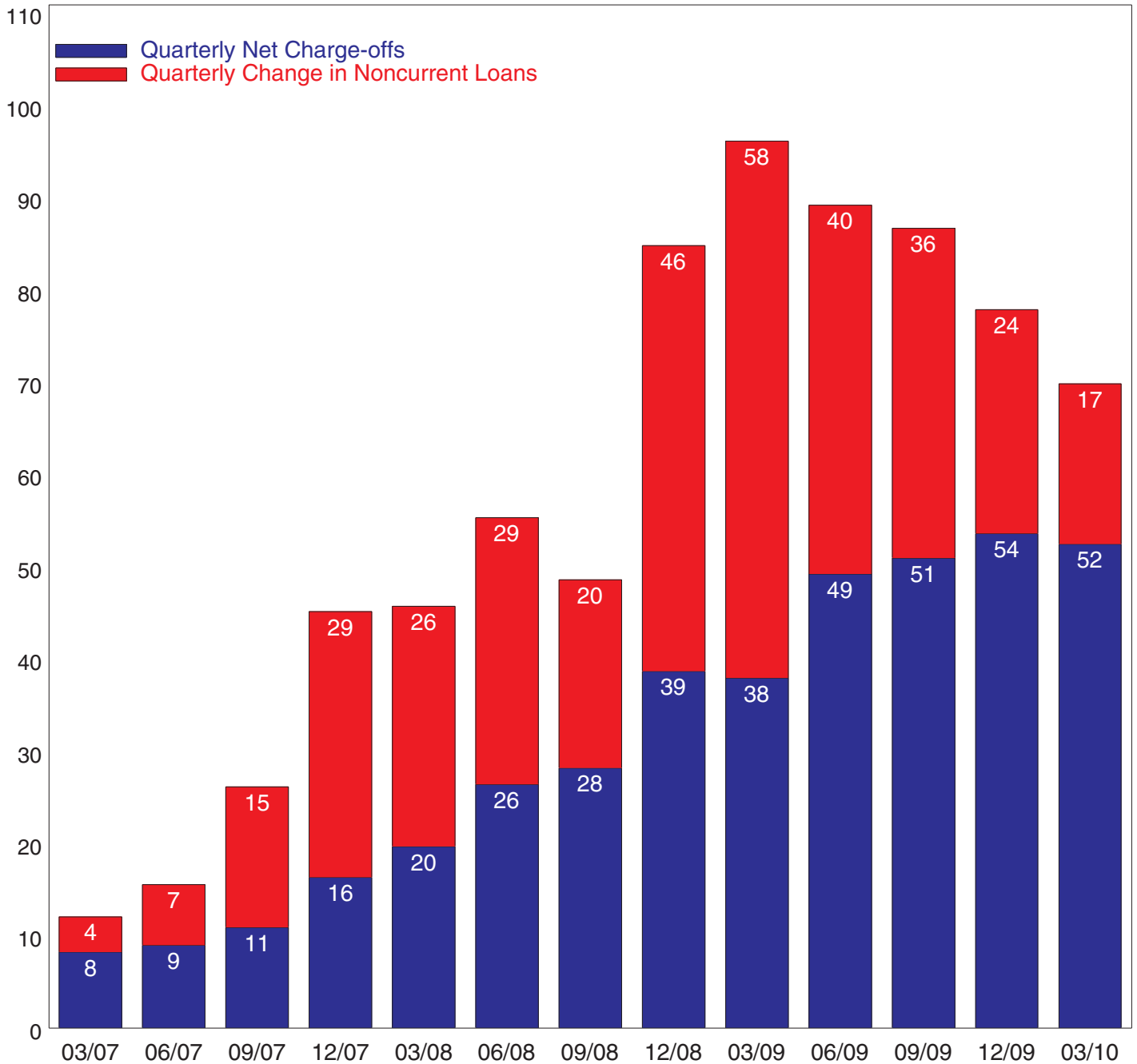
2006 - 2010



# Quarterly Net Charge Offs and Change in Noncurrent Loans

2007 - 2010

\$ Billions

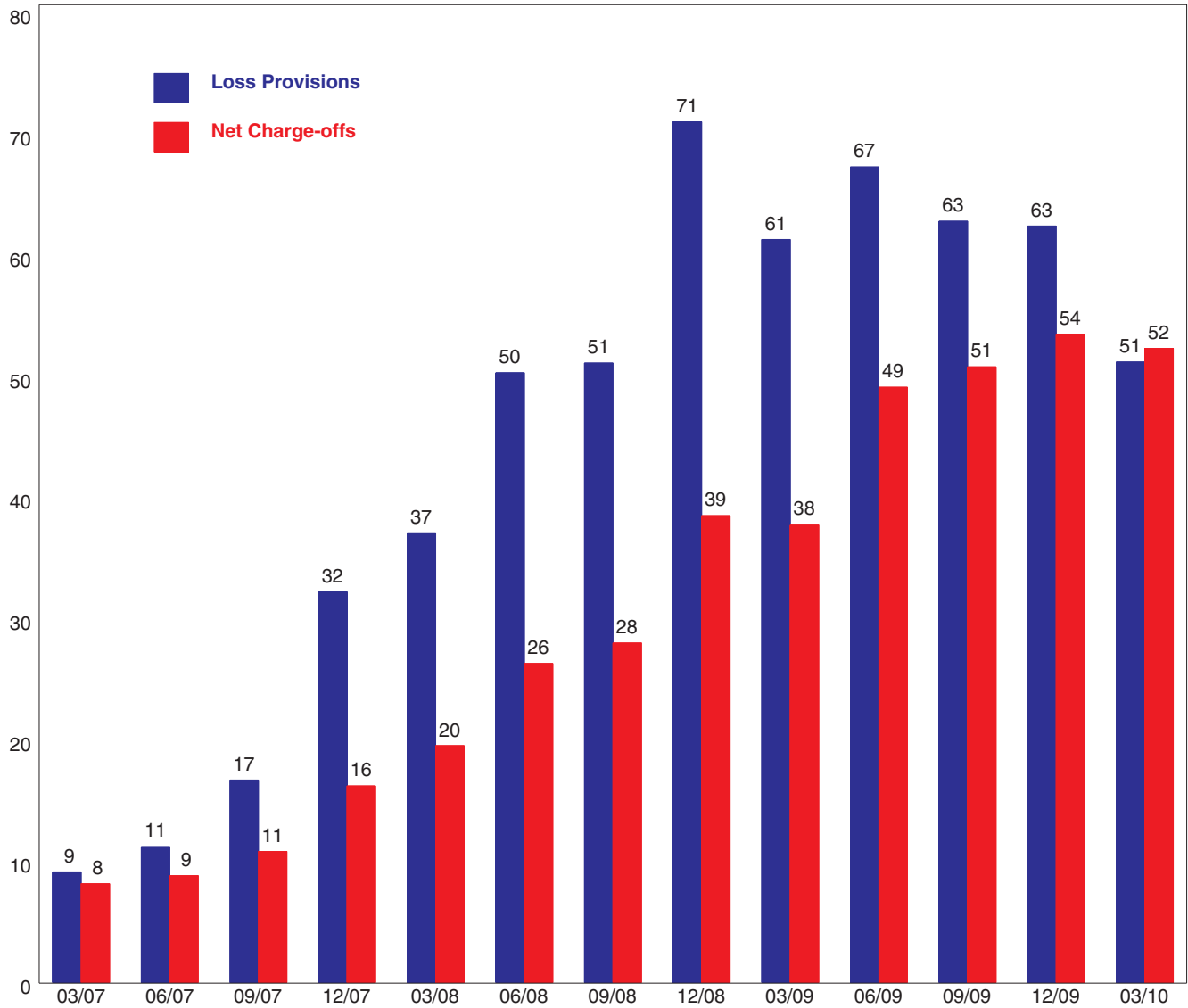




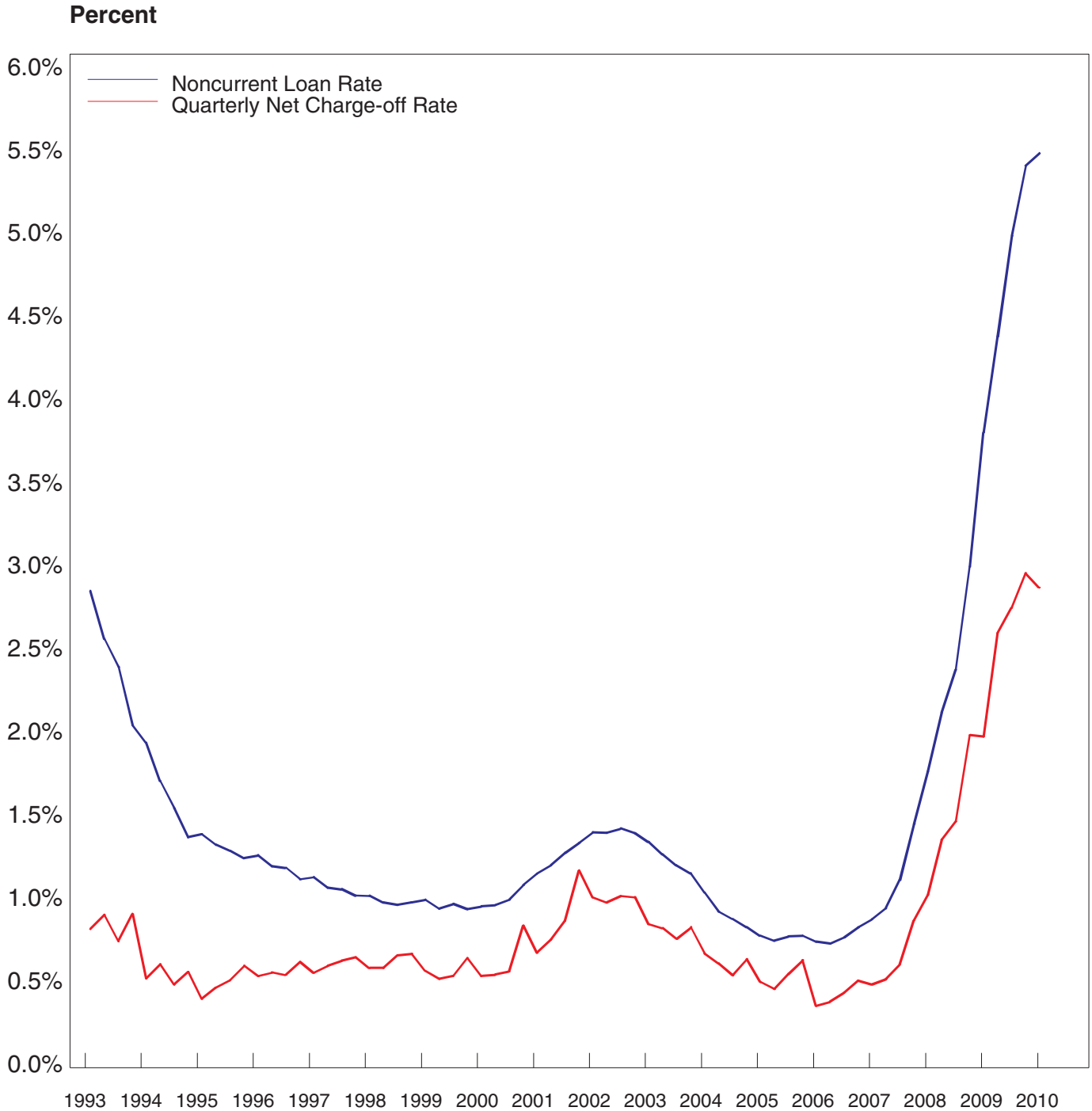
# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2007 - 2010

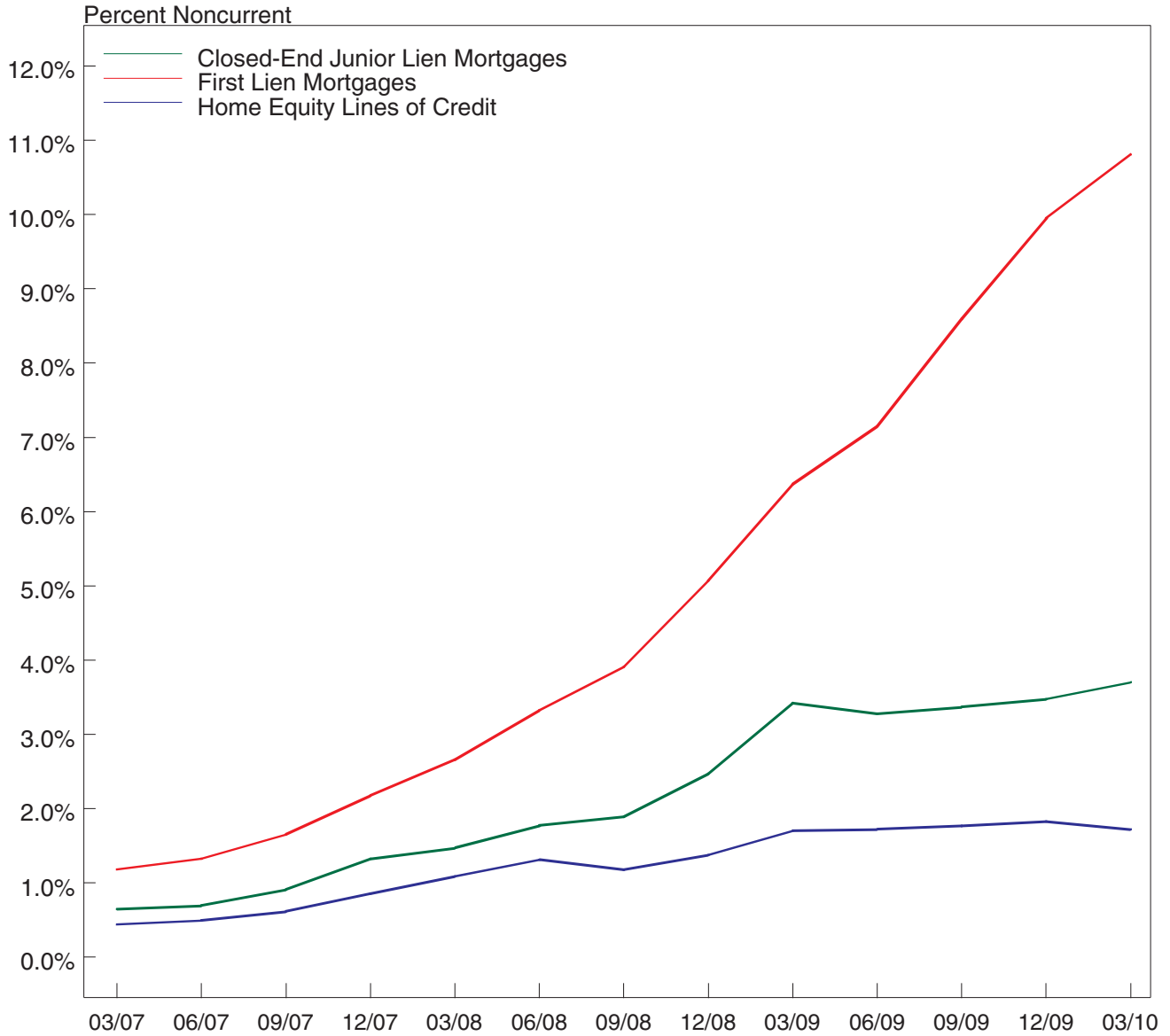
\$ Billions



## Noncurrent Loan and Quarterly Net Charge Off Rates 1993-2010

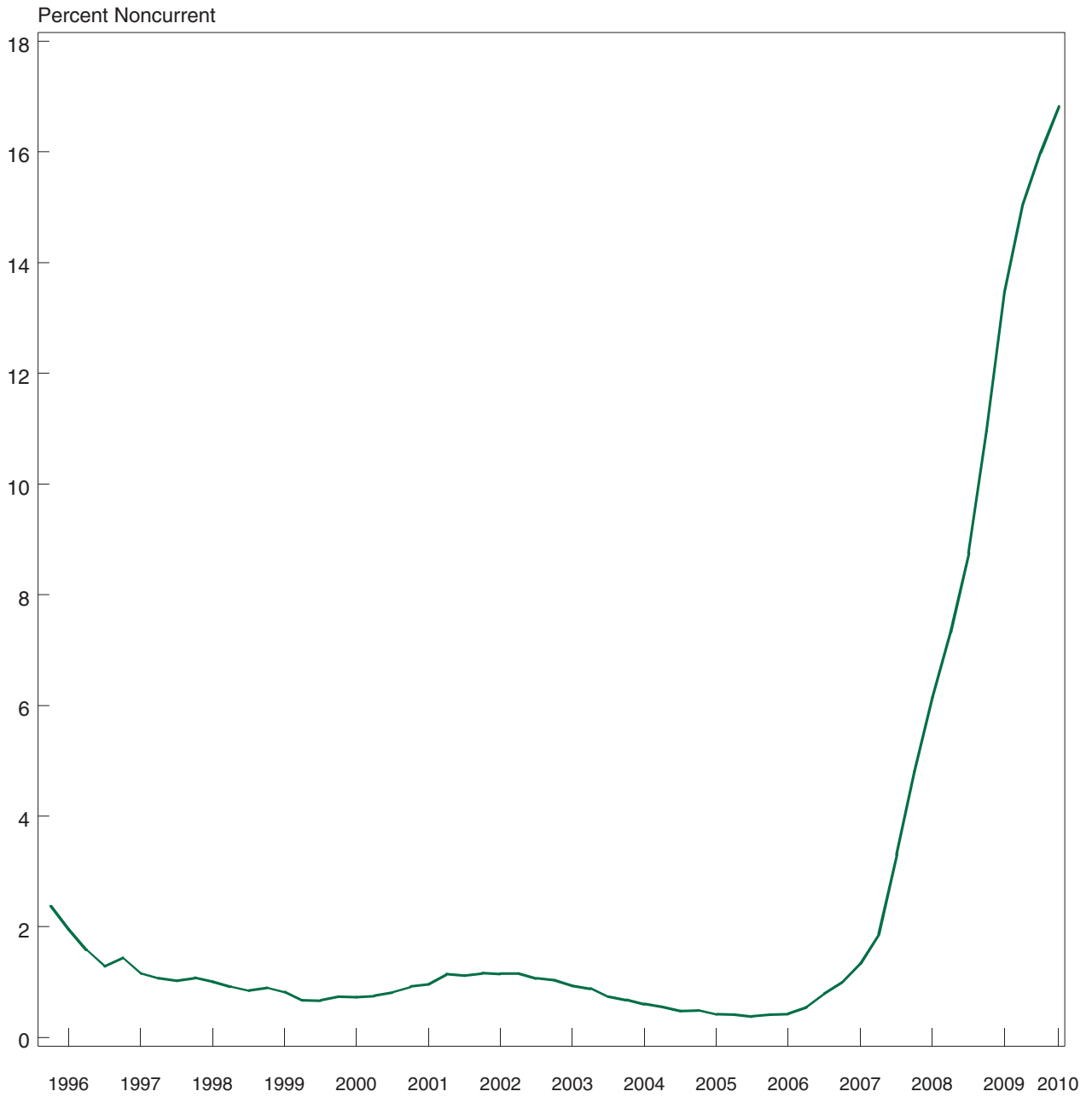


## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2007 to 2010



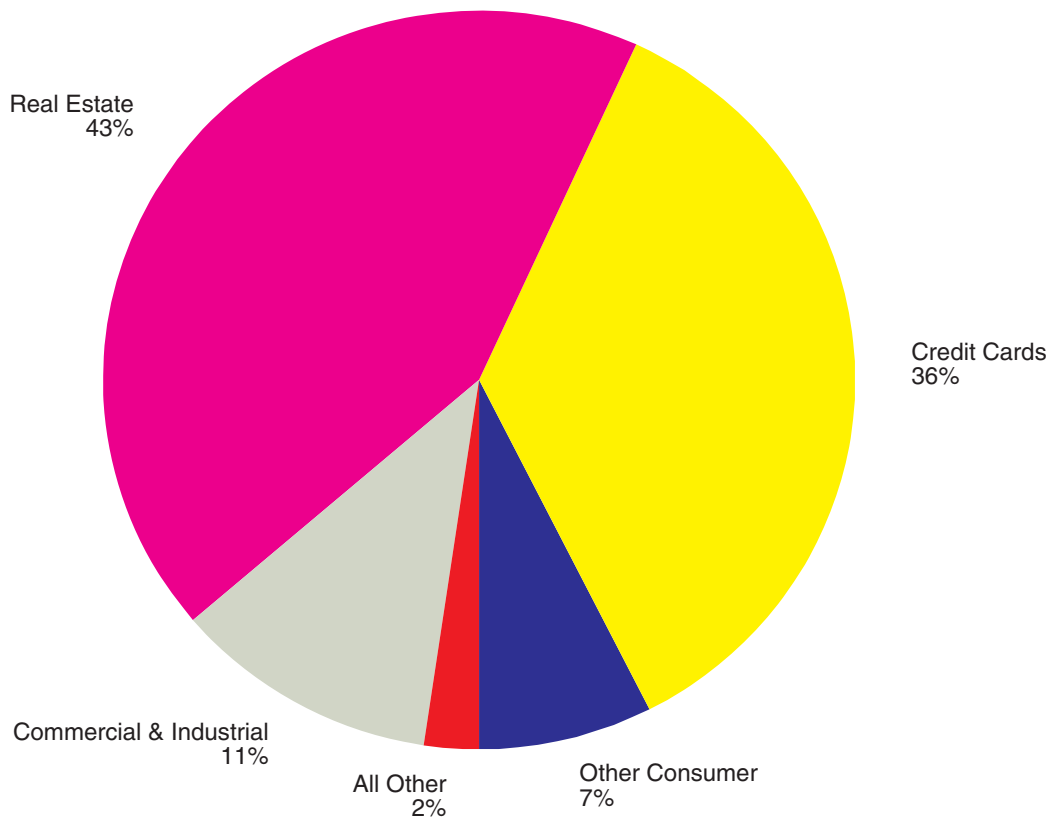
# Noncurrent Rate on Real Estate Construction and Development Loans

1996-2010



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

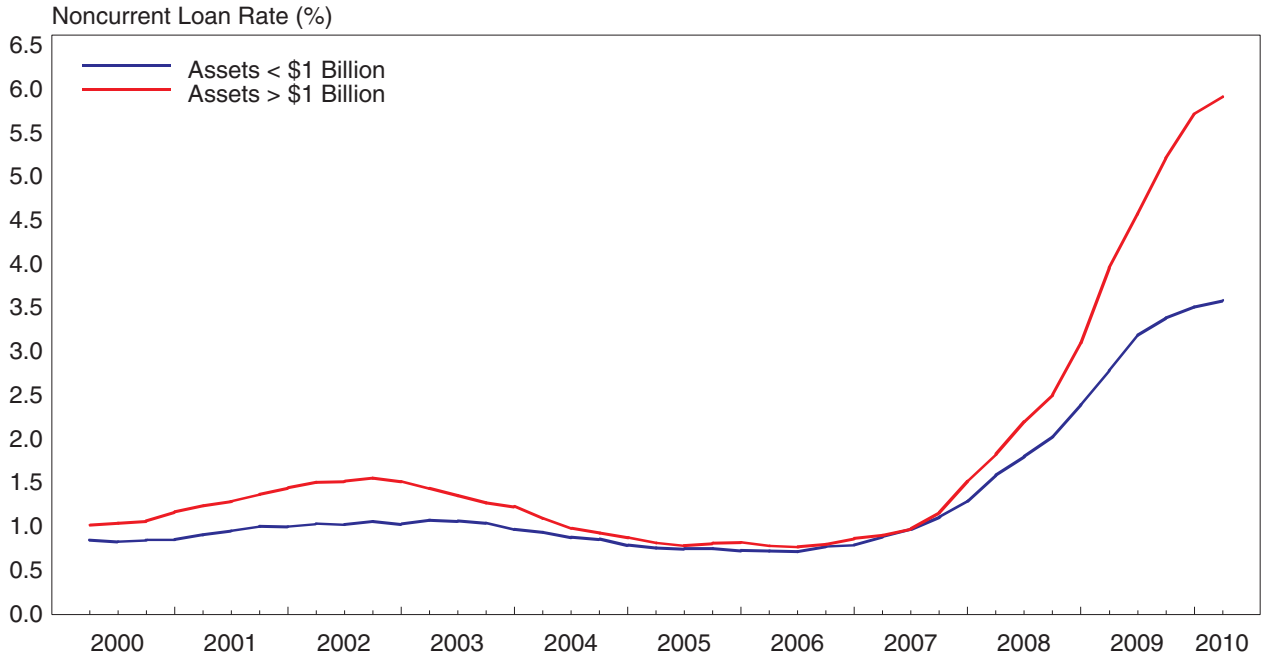
First Quarter, 2010



## Noncurrent Loan Rates

### By Asset Size

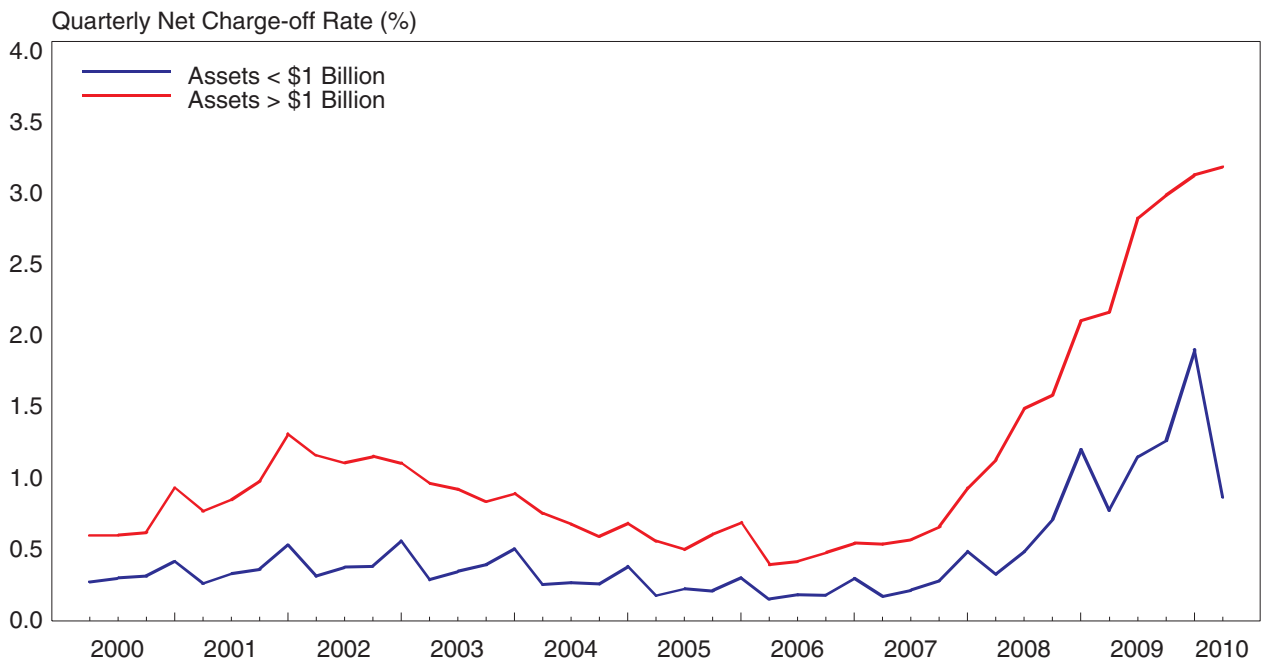
2000 - 2010



## Quarterly Net Charge-off Rates

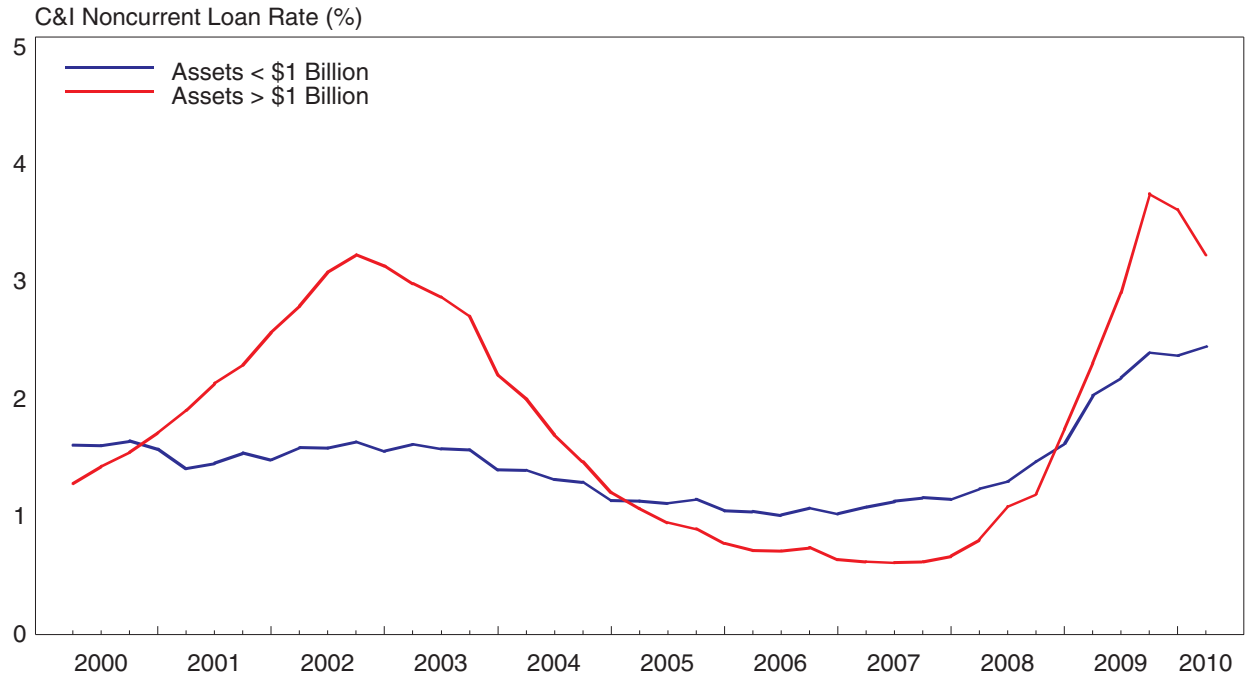
### By Asset Size, Annualized

2000 - 2010



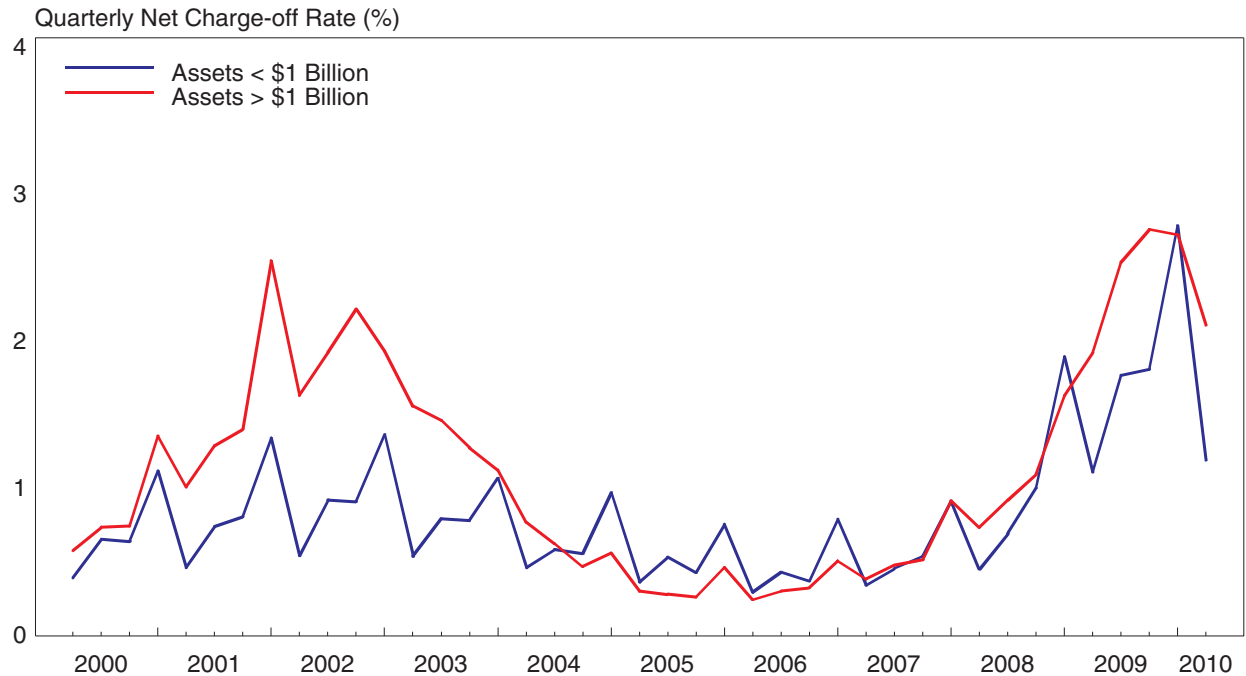
## Noncurrent C & I Loan Rates By Asset Size

2000 - 2010



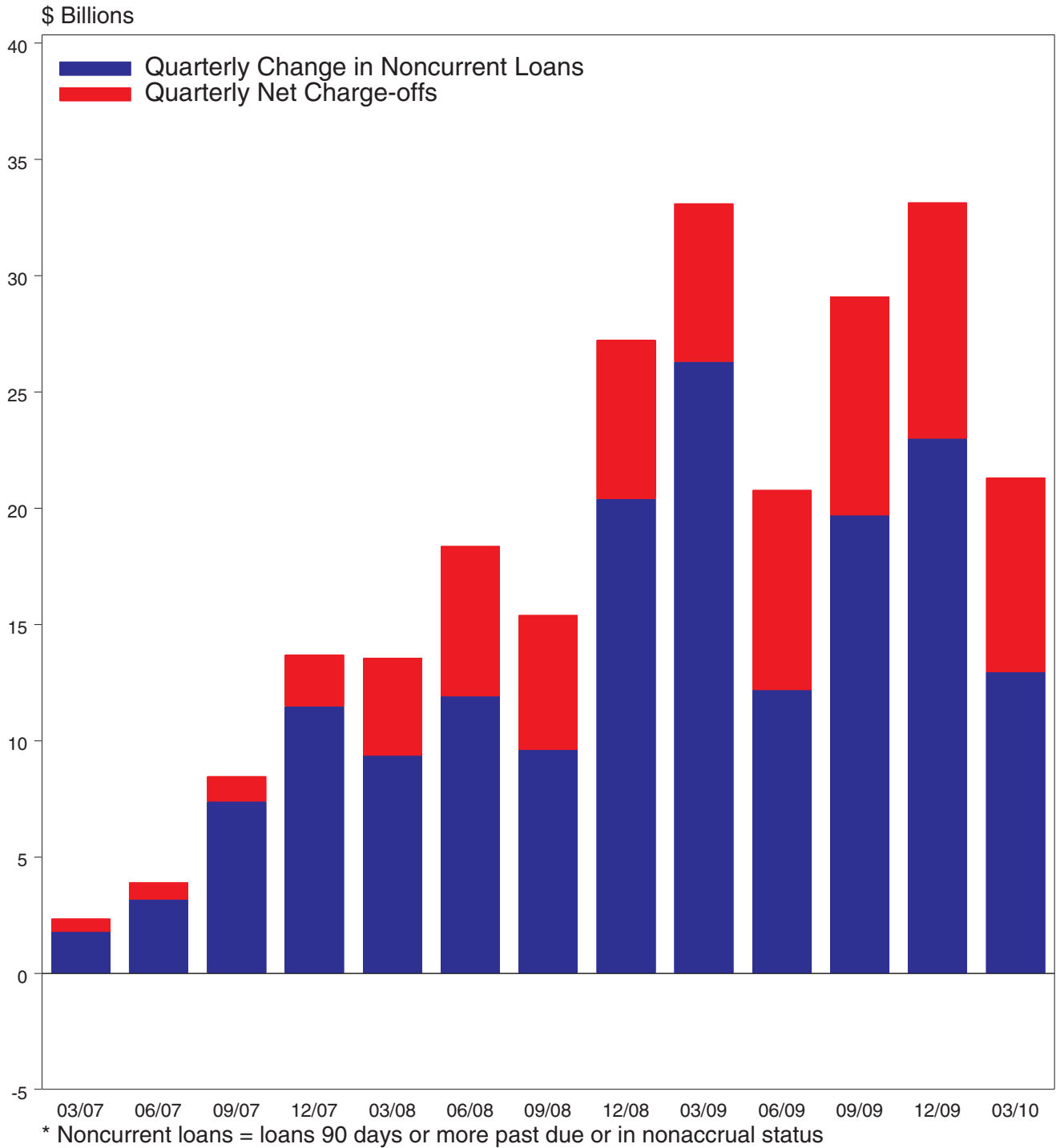
## Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2000 - 2010



# Credit Quality of Residential Mortgage Loans\*

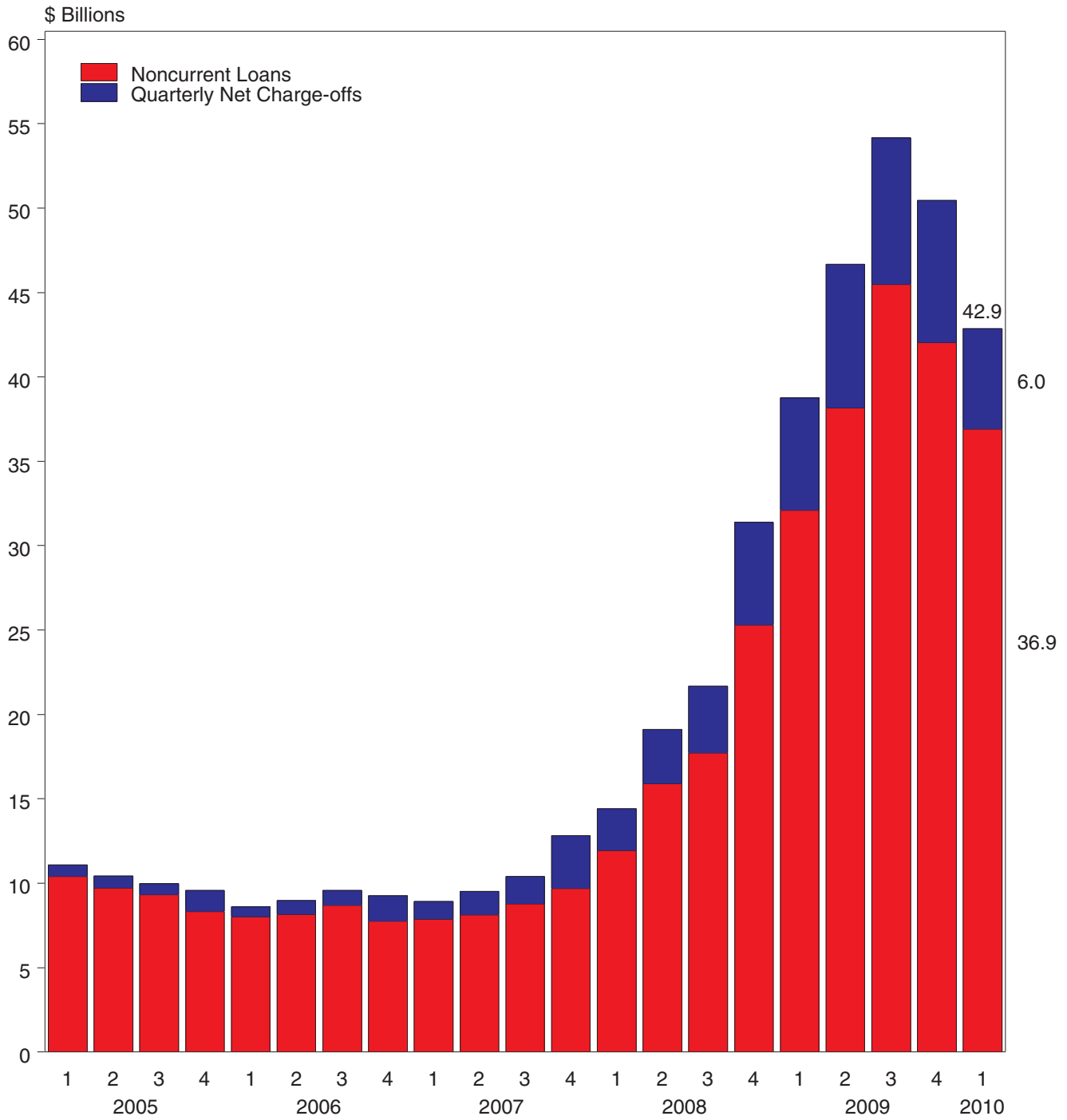
## 2007 to 2010





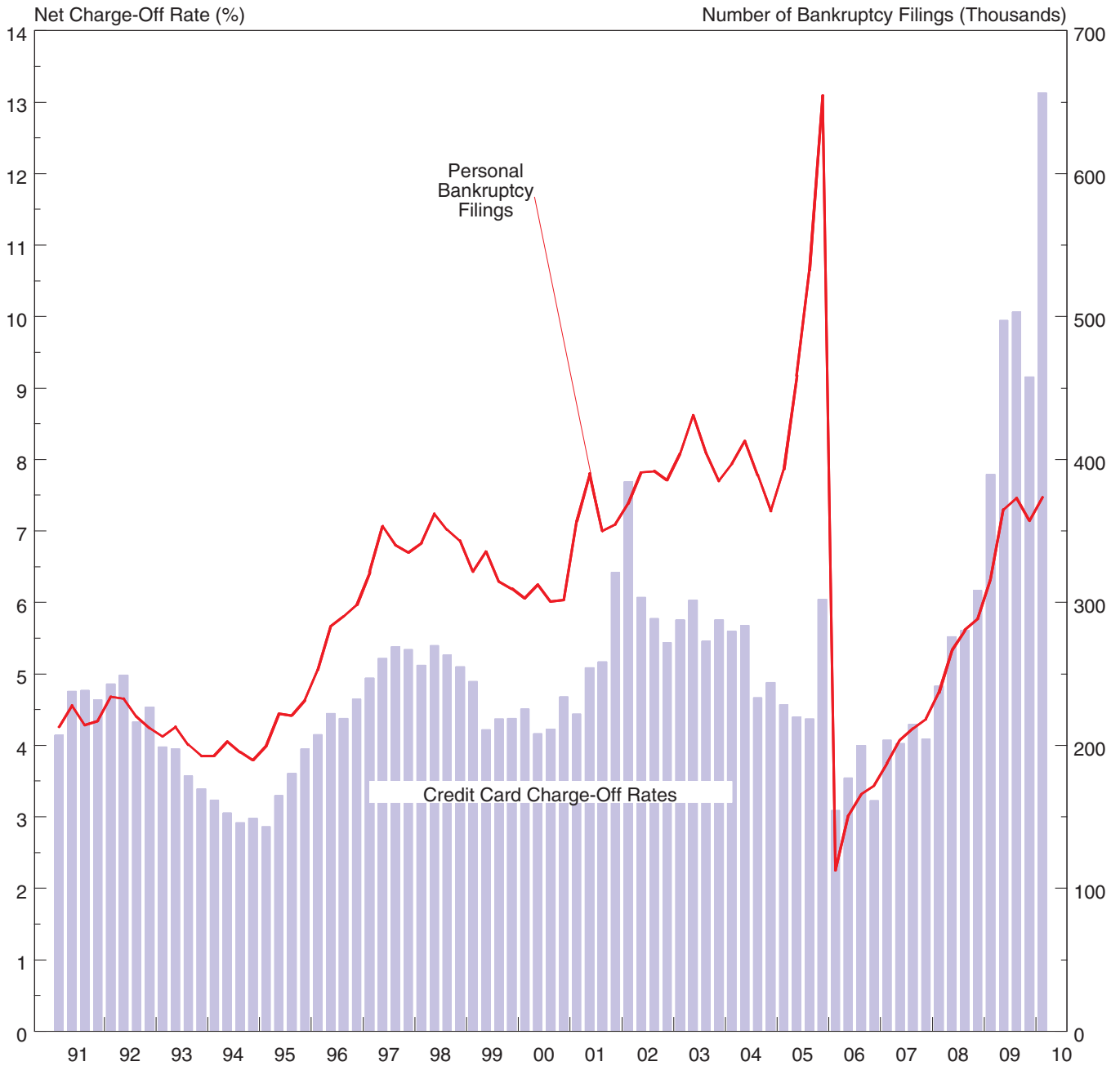
# Credit Quality of C & I Loans

2005-2010



# Credit Card Loss Rates and Personal Bankruptcy Filings

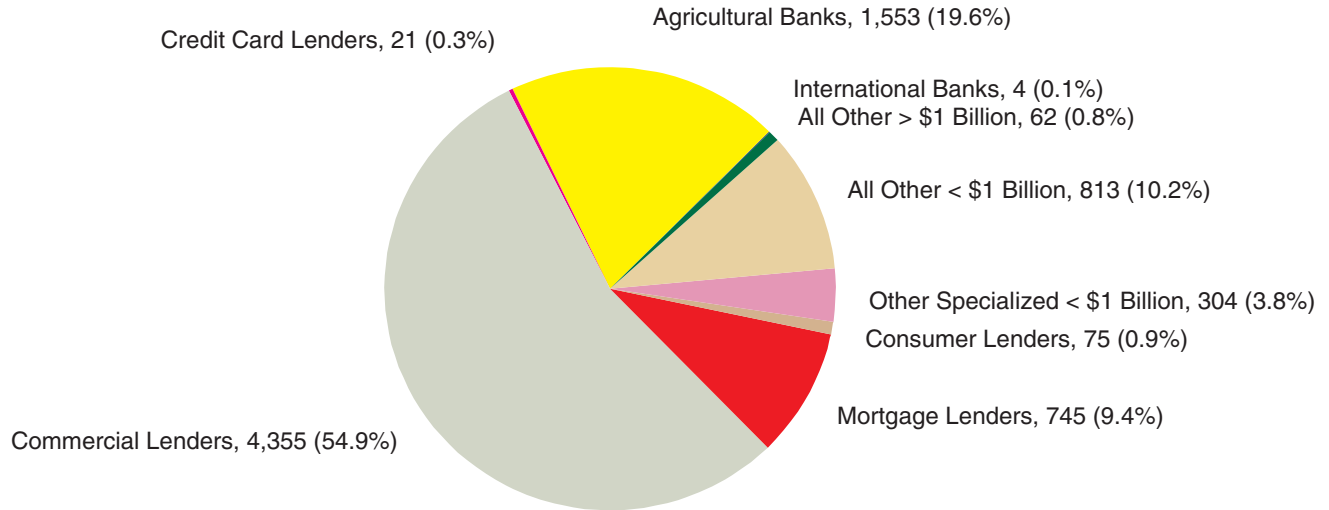
## 1991-2010



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

March 31, 2010

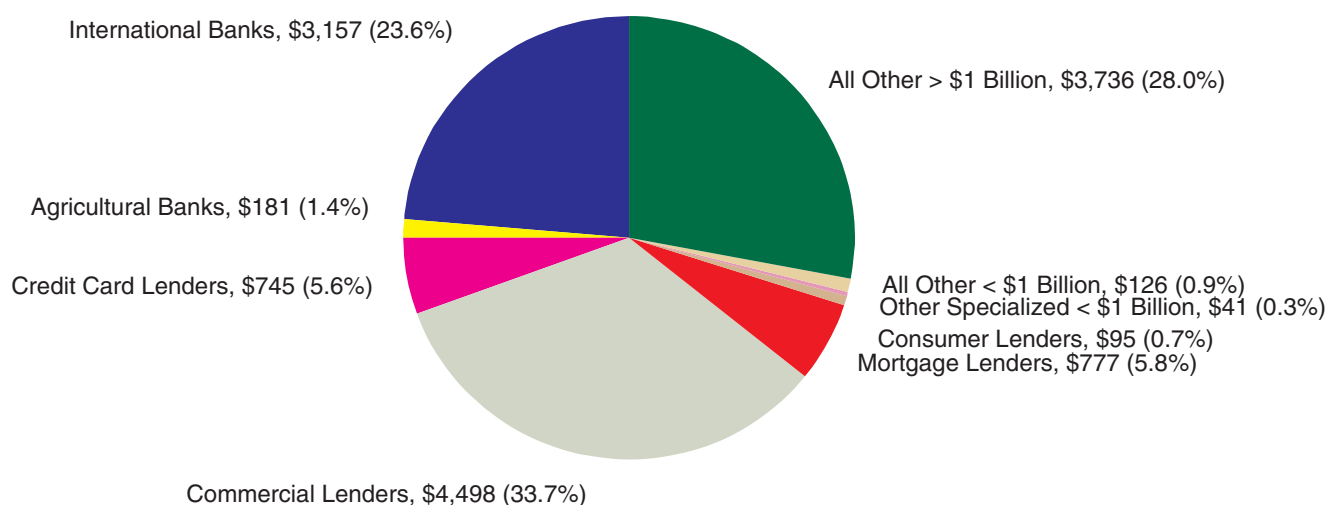


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/10	4	1,553	21	4,355	745	75	304	813	62
12/09	4	1,568	22	4,452	767	82	289	772	56
12/08	5	1,559	26	4,753	839	91	279	709	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	886	125	425	995	63
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

## Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2010

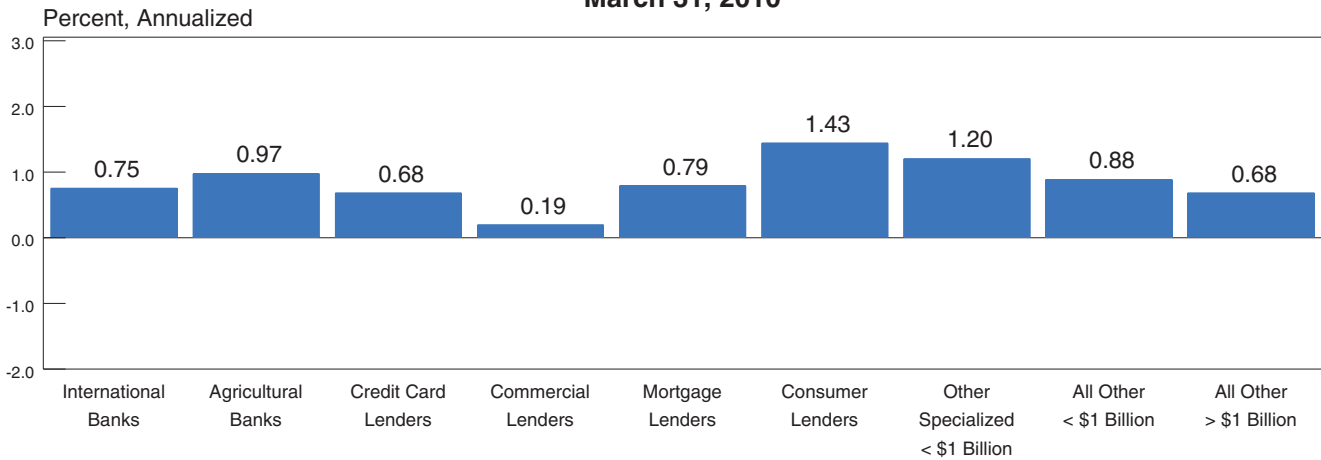


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/10</b>	3,157	181	745	4,498	777	95	41	126	3,736
<b>12/09</b>	3,107	182	522	4,547	810	96	38	116	3,689
<b>12/08</b>	3,410	169	513	5,461	997	122	34	95	3,040
<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	1,647	117	48	129	2,328
<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

## Performance Ratios By Asset Concentration Group

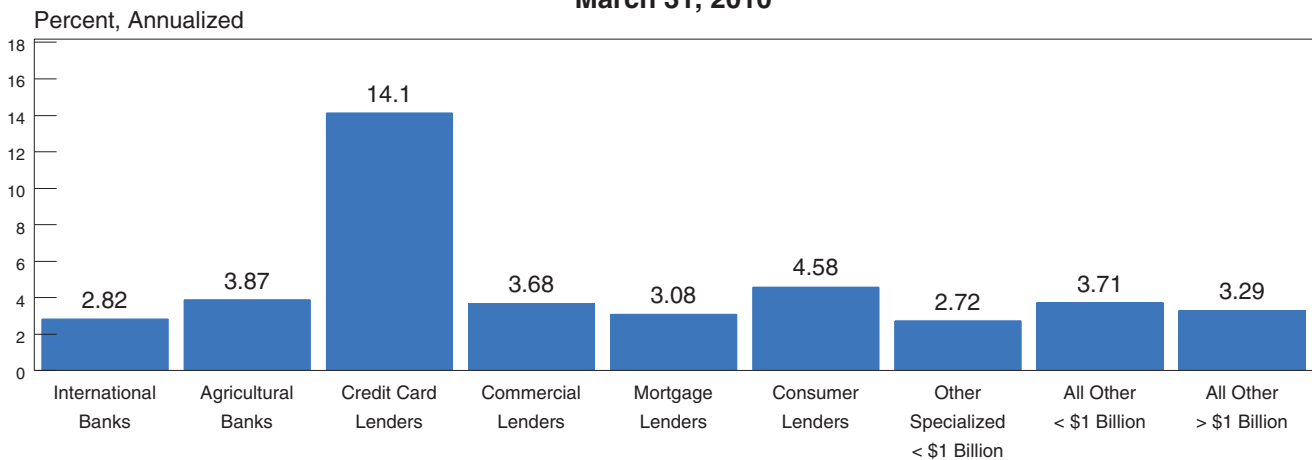
### Return on Assets (YTD)

March 31, 2010



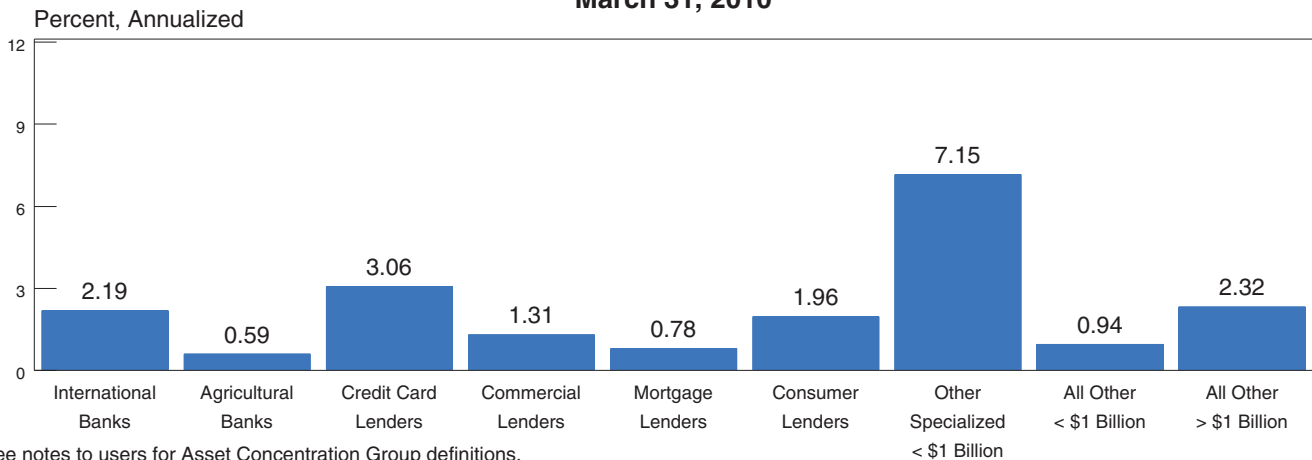
### Net Interest Margin (YTD)

March 31, 2010



### Noninterest Income to Assets (YTD)

March 31, 2010

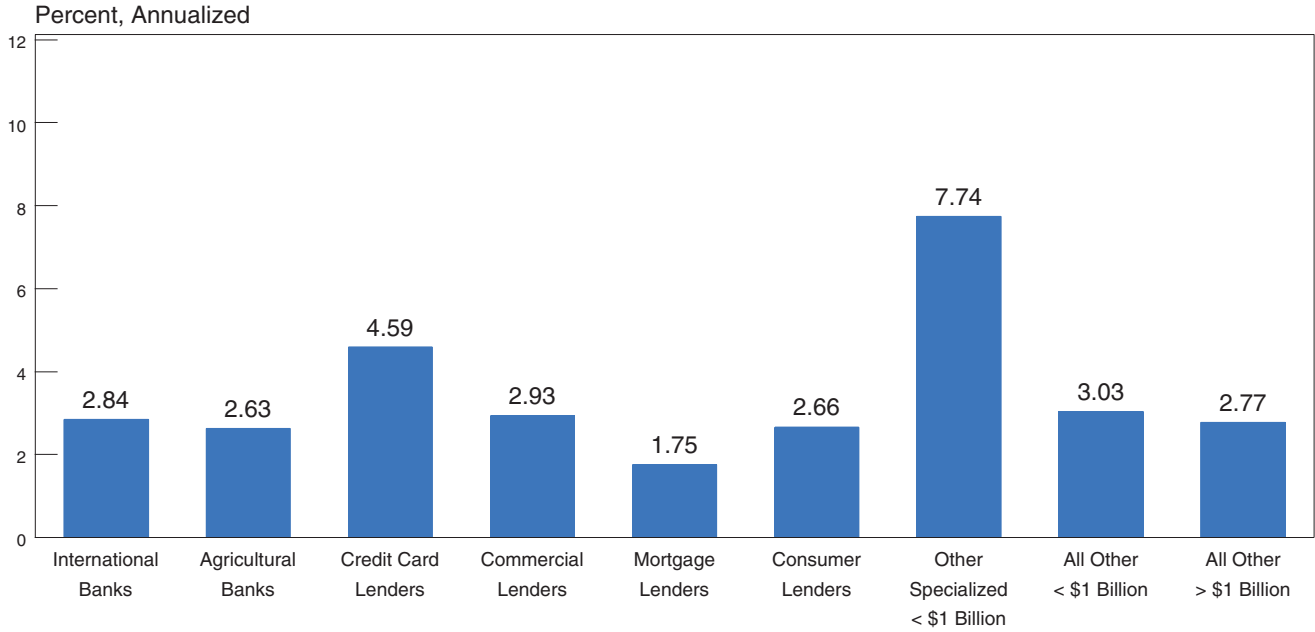


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

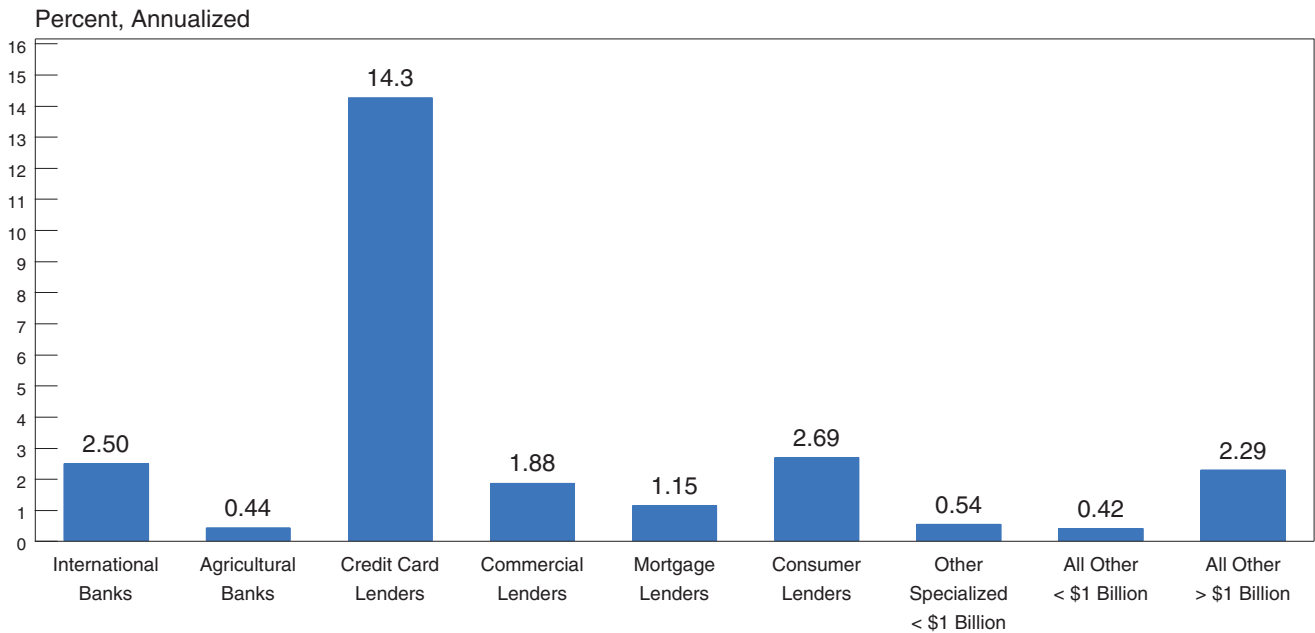
### Noninterest Expense to Assets (YTD)

March 31, 2010



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

March 31, 2010

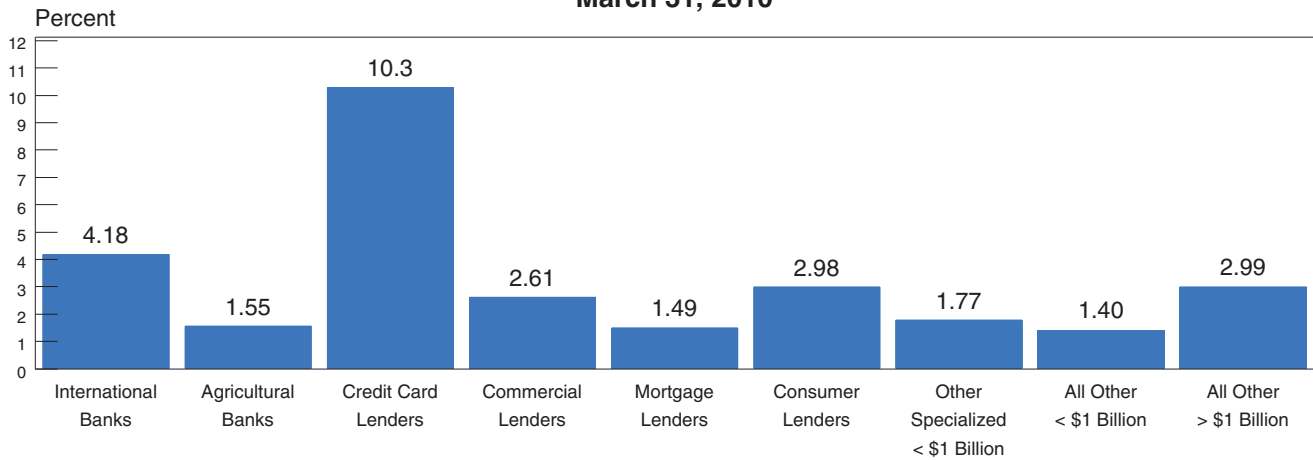


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

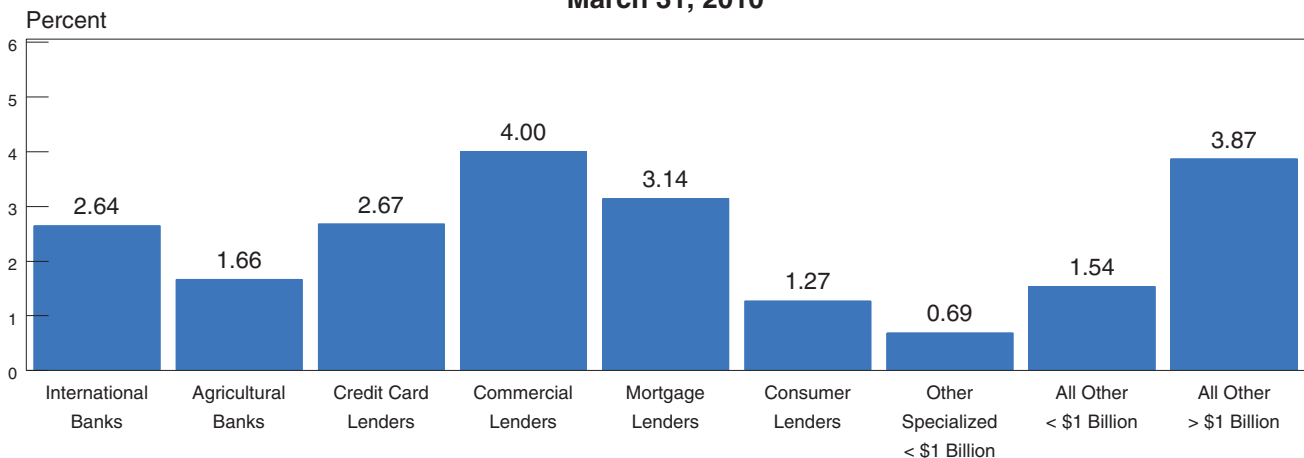
### Loss Allowance To Loans and Leases

March 31, 2010



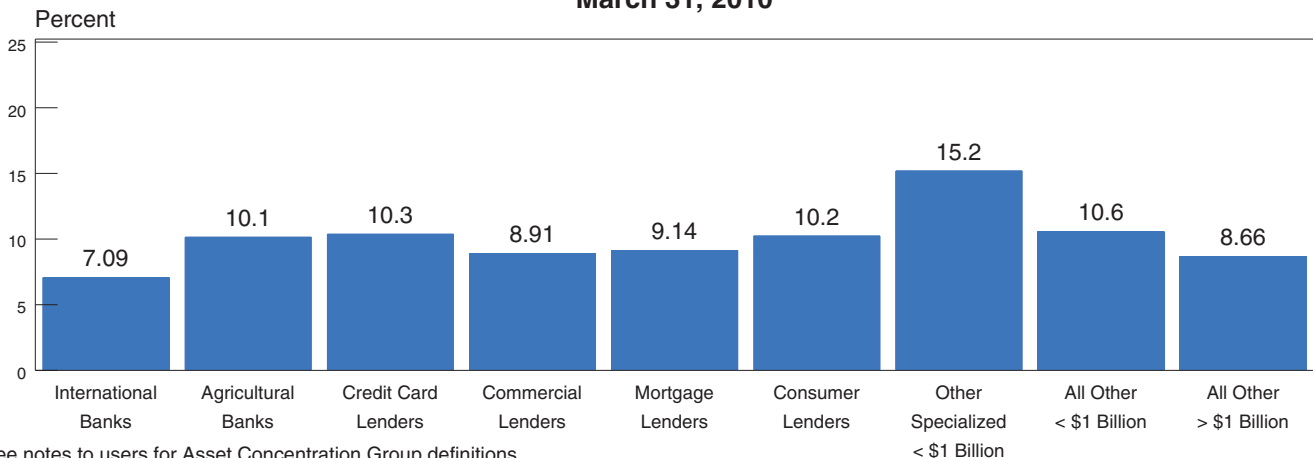
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2010



### Core Capital (Leverage) Ratio

March 31, 2010



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

## Return On Average Assets By Asset Concentration Group

1992 - 2010, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/10	0.75	0.97	0.68	0.19	0.79	1.43	1.20	0.88	0.68
03/09	0.61	0.73	-1.36	-0.18	0.54	0.08	0.30	0.92	0.48
03/08	0.35	1.19	4.59	0.78	-0.21	1.30	2.20	1.01	0.13
03/07	0.93	1.19	3.84	1.14	0.91	1.77	2.03	0.99	1.25
03/06	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54
03/98	0.83	1.28	2.54	1.33	1.06	1.31	1.68	1.23	1.34
03/97	1.00	1.27	2.03	1.32	0.96	1.41	1.65	1.23	1.18
03/96	0.66	1.26	1.98	1.29	0.88	1.26	1.27	1.27	1.10
03/95	0.67	1.21	2.95	1.16	0.68	1.14	1.09	1.18	1.07
03/94	0.83	1.23	3.78	0.99	0.62	1.35	1.03	1.16	1.22
03/93	1.07	1.37	2.93	1.03	0.96	1.49	1.25	1.31	1.12
03/92	0.56	1.26	3.00	0.59	0.86	1.01	1.18	1.10	0.69

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



## Net Interest Margin By Asset Concentration Group

1992 - 2010, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/10	2.82	3.87	14.12	3.68	3.08	4.58	2.72	3.71	3.29
03/09	3.00	3.81	10.44	3.53	3.12	4.51	2.89	3.78	2.32
03/08	2.84	3.84	8.64	3.67	2.73	4.90	3.05	3.61	2.61
03/07	2.46	3.91	8.18	3.71	2.71	5.03	3.15	3.63	2.89
03/06	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.06
03/05	2.64	4.05	8.15	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73
03/98	2.95	4.23	7.84	4.45	3.16	4.34	3.77	4.28	3.76
03/97	3.08	4.25	7.90	4.50	3.28	5.21	3.83	4.36	3.94
03/96	3.32	4.24	8.02	4.32	3.19	5.11	3.72	4.40	4.10
03/95	3.41	4.38	8.22	4.43	3.12	4.74	3.90	4.50	4.01
03/94	3.31	4.22	9.31	4.29	3.38	5.07	3.67	4.38	4.23
03/93	3.70	4.35	9.46	4.39	3.66	5.71	3.81	4.63	4.30
03/92	3.22	4.32	9.68	4.19	3.32	5.04	3.85	4.52	4.04

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

1992 - 2010, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/10	2.50	0.44	14.26	1.88	1.15	2.69	0.54	0.42	2.29
03/09	2.42	0.52	8.57	1.45	1.05	2.56	0.43	0.30	1.87
03/08	1.13	0.17	4.97	0.71	1.14	1.78	0.21	0.17	0.64
03/07	0.57	0.14	3.86	0.23	0.21	1.43	0.18	0.17	0.31
03/06	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44
03/98	0.48	0.10	4.78	0.34	0.18	0.42	0.39	0.19	0.43
03/97	0.19	0.16	4.53	0.31	0.19	0.99	0.27	0.23	0.51
03/96	0.47	0.13	3.89	0.31	0.25	0.79	0.14	0.18	0.42
03/95	0.25	0.07	2.74	0.30	0.24	0.39	0.19	0.15	0.33
03/94	0.62	0.06	3.13	0.39	0.44	0.51	0.15	0.13	0.35
03/93	1.26	0.12	4.07	0.83	0.45	0.78	0.83	0.28	0.57
03/92	1.76	0.24	5.00	1.05	0.43	0.86	0.37	0.41	1.24

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

## Percent of Loans Noncurrent By Asset Concentration Group

1992 - 2010

	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>03/10</b>	7.02	1.98	3.12	4.85	4.60	1.54	2.04	2.04	6.98
<b>12/09</b>	7.40	1.84	3.36	4.70	4.62	1.75	1.91	1.78	6.39
<b>12/08</b>	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
<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

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

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

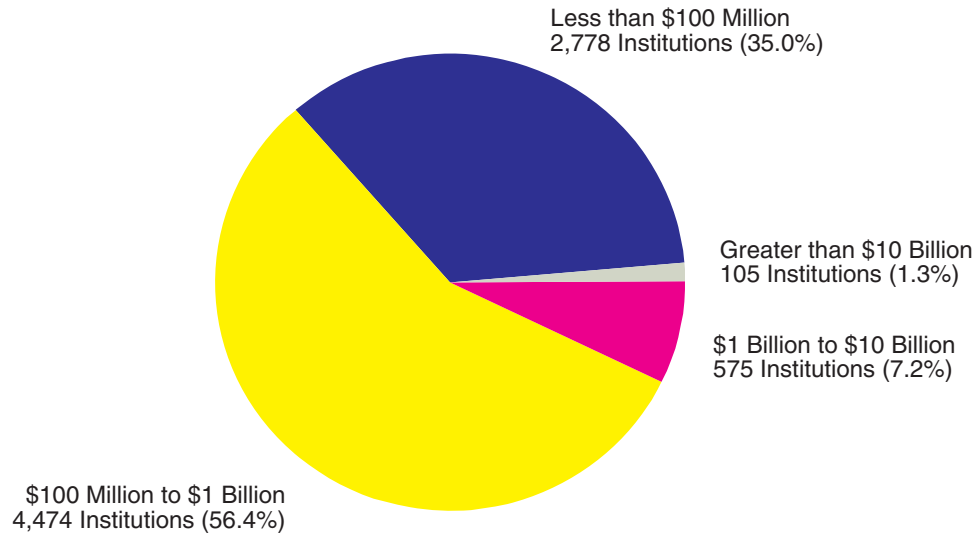
1992 - 2010

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/10	7.09	10.12	10.35	8.91	9.14	10.22	15.18	10.57	8.66
12/09	6.98	9.95	19.60	8.70	8.92	10.46	15.62	10.65	8.22
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
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	7.18
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

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

## Number of Institutions By Asset Size

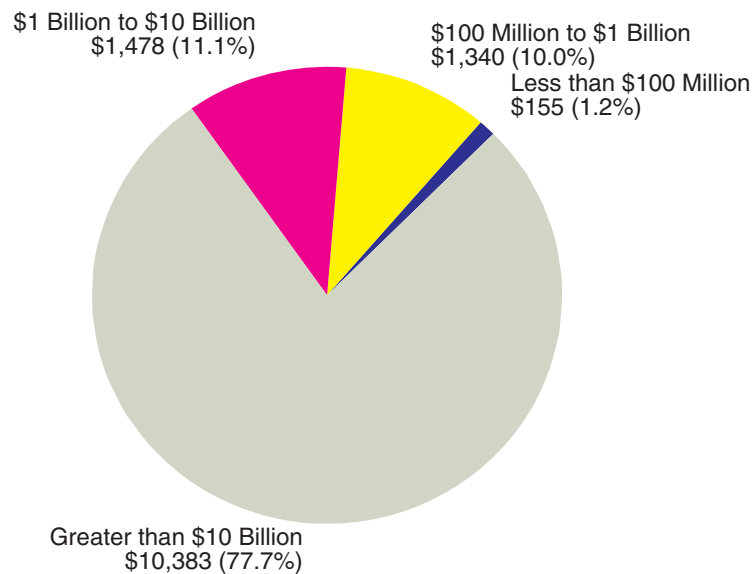
March 31, 2010



## Industry Assets By Asset Size

March 31, 2010

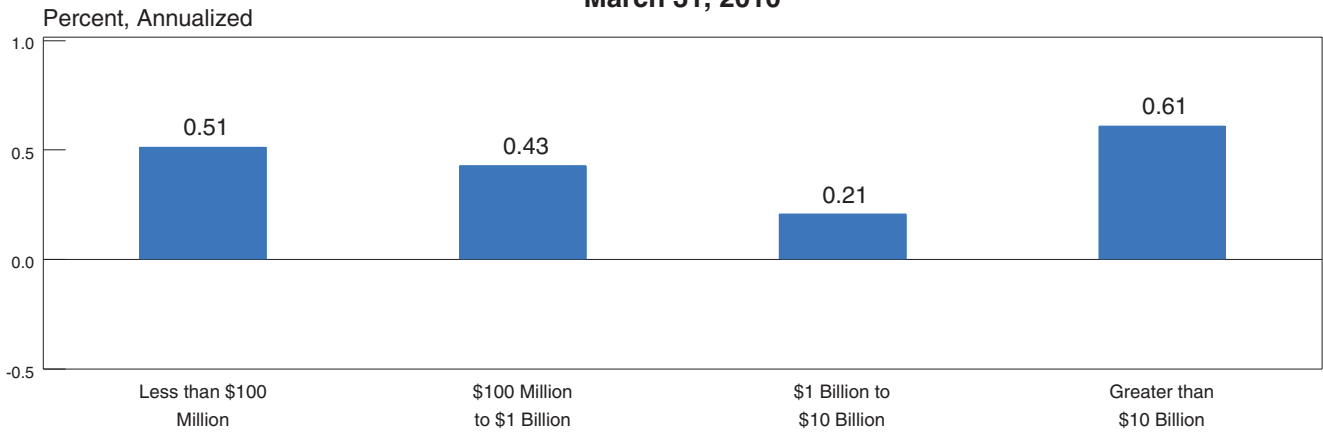
(\$ Billions)



## Performance Ratios By Asset Size

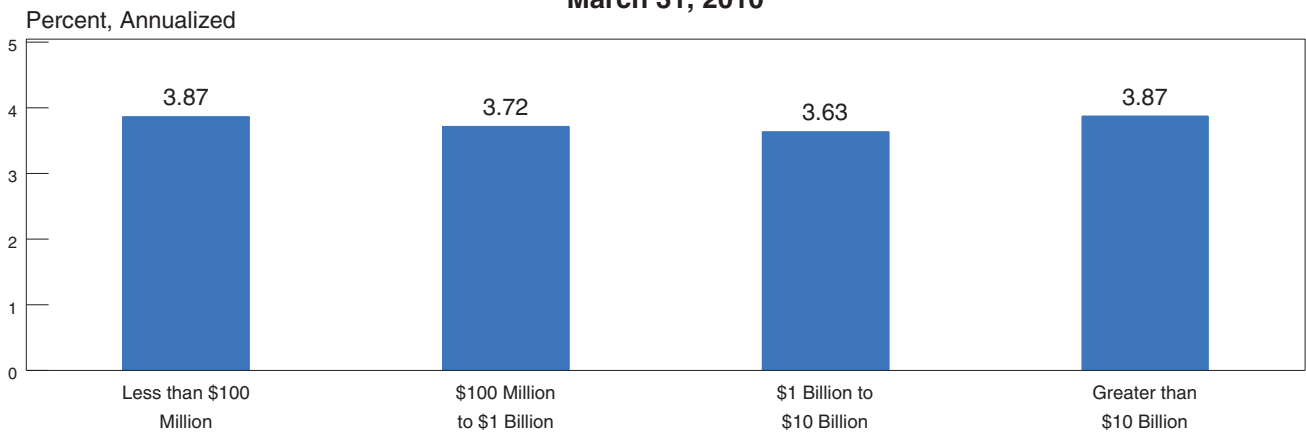
### Return on Assets (YTD)

March 31, 2010



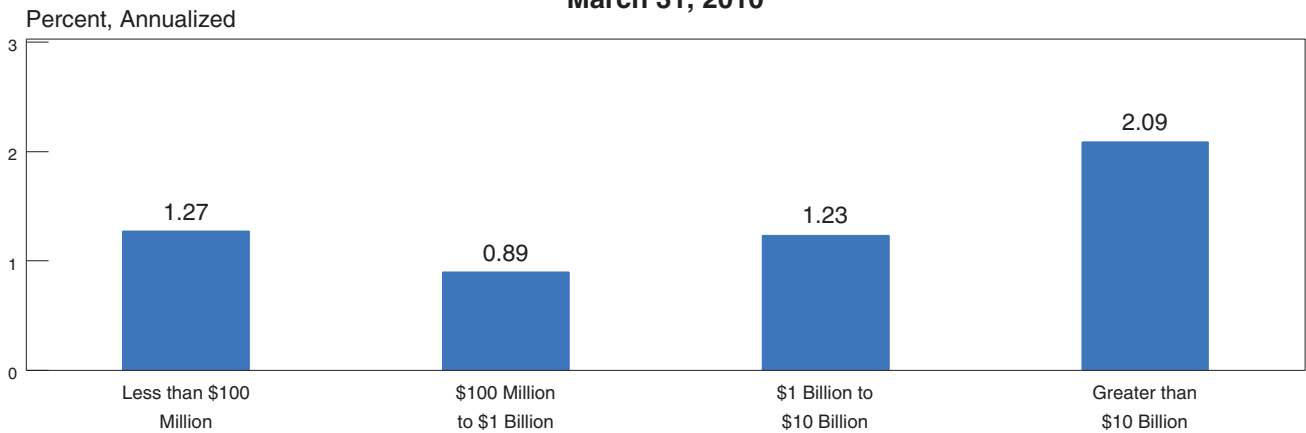
### Net Interest Margin (YTD)

March 31, 2010



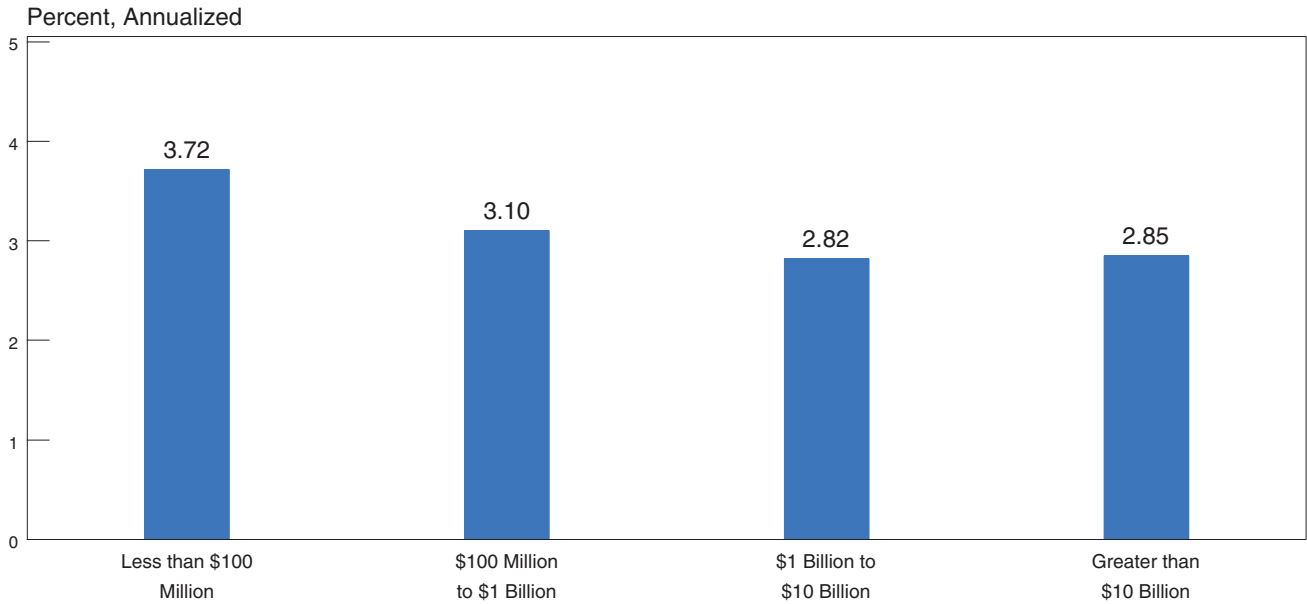
### Noninterest Income to Assets (YTD)

March 31, 2010



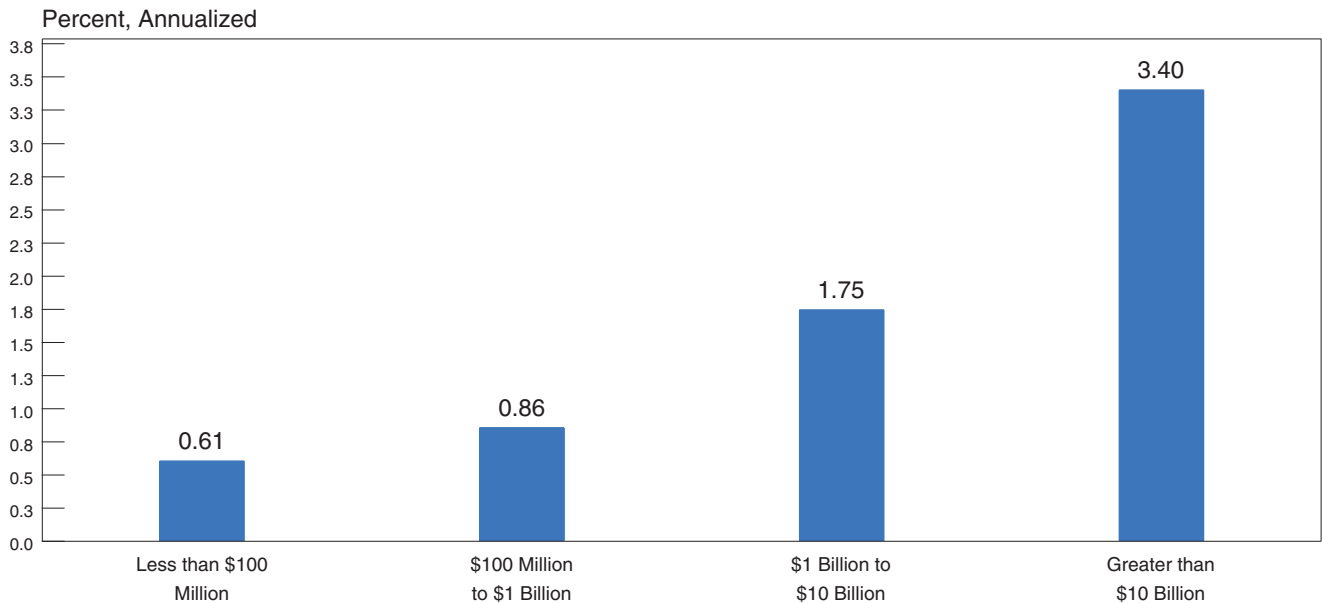
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2010



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

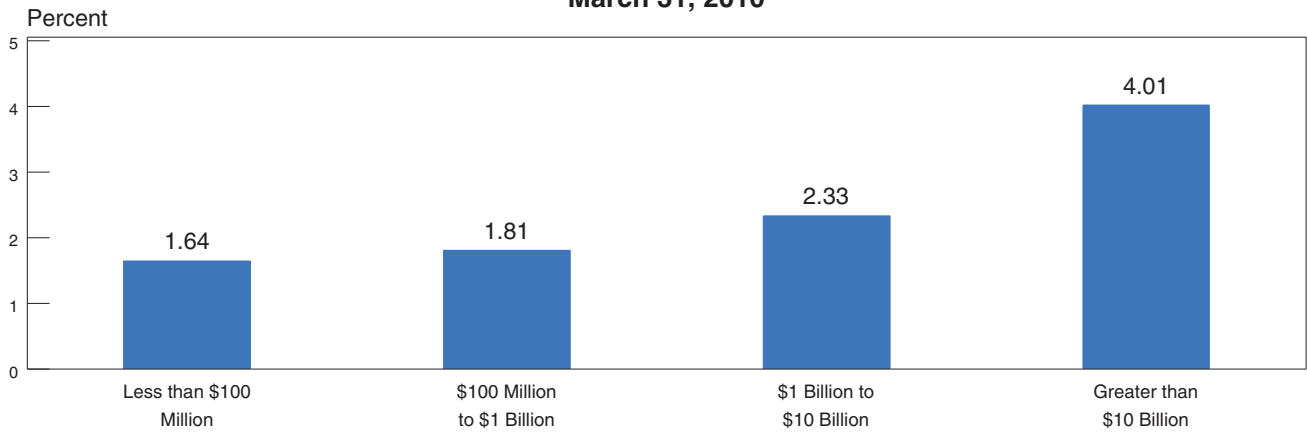
March 31, 2010



## Condition Ratios By Asset Size

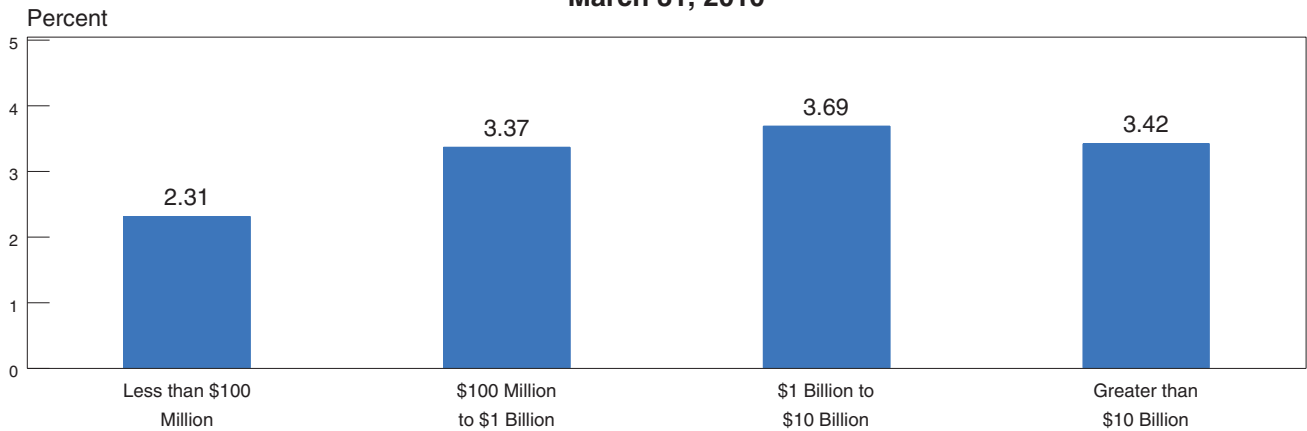
### Loss Allowance To Loans and Leases

March 31, 2010



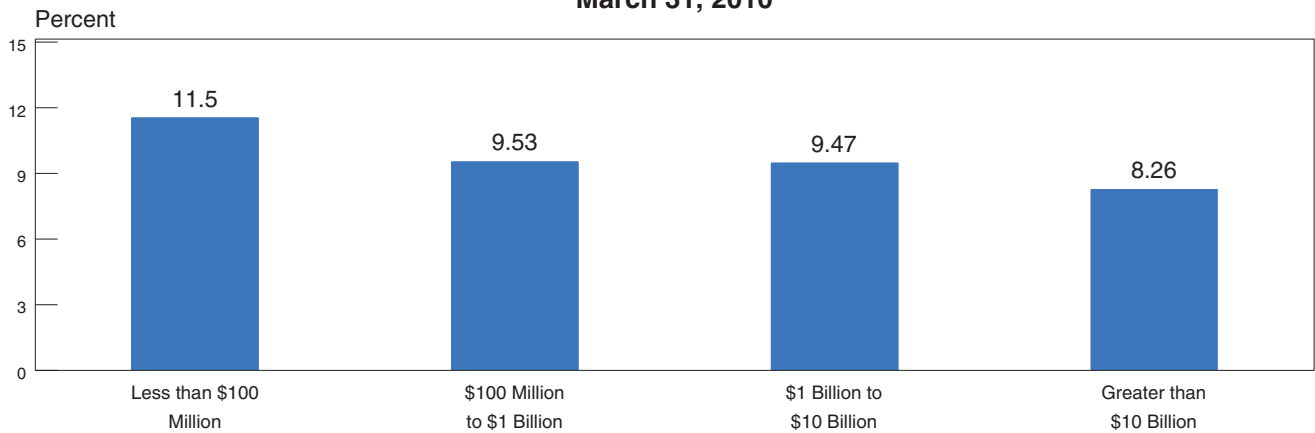
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2010



### Core Capital (Leverage) Ratio

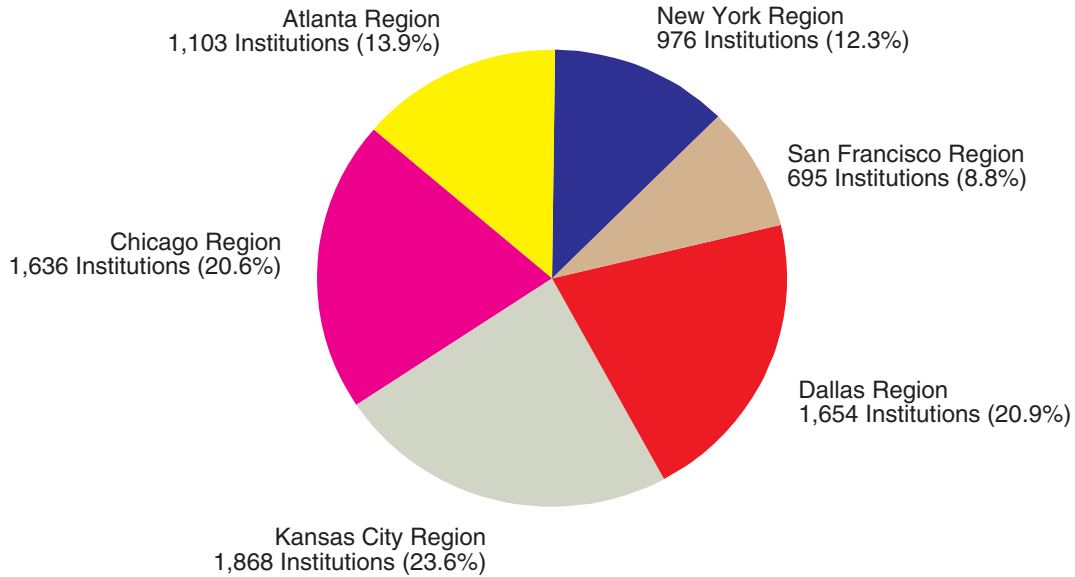
March 31, 2010





## Geographic Distribution of FDIC-Insured Institutions

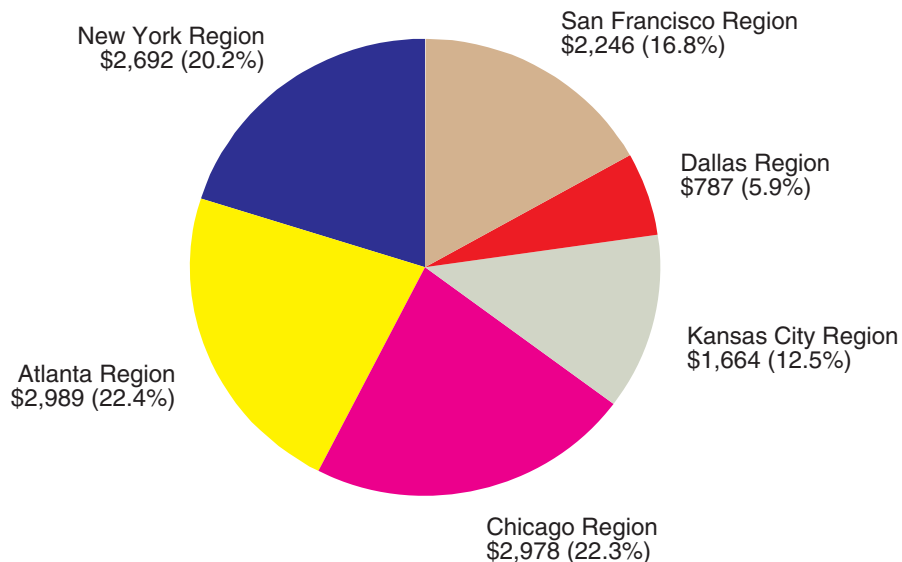
March 31, 2010



## Geographic Distribution of Industry Assets

March 31, 2010

(\$ Billions)

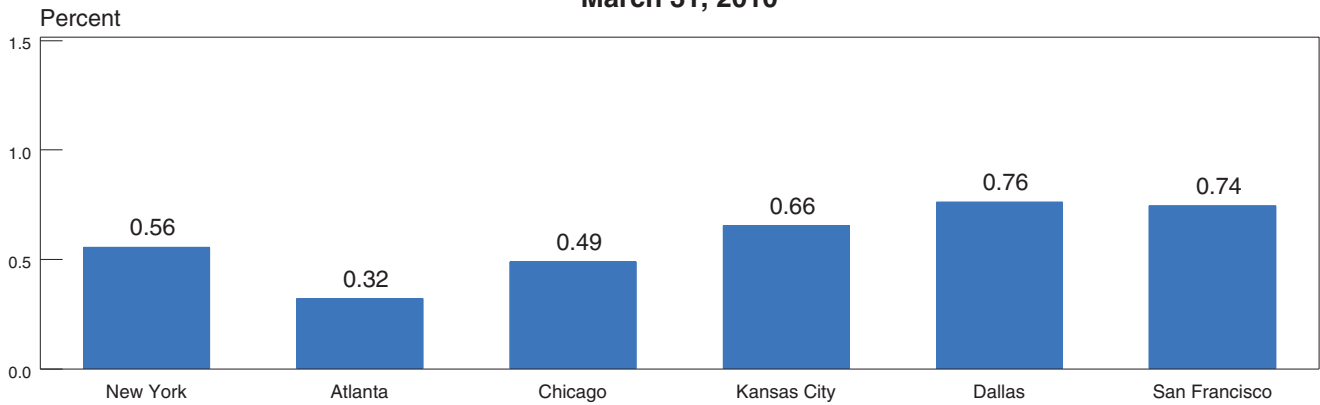


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

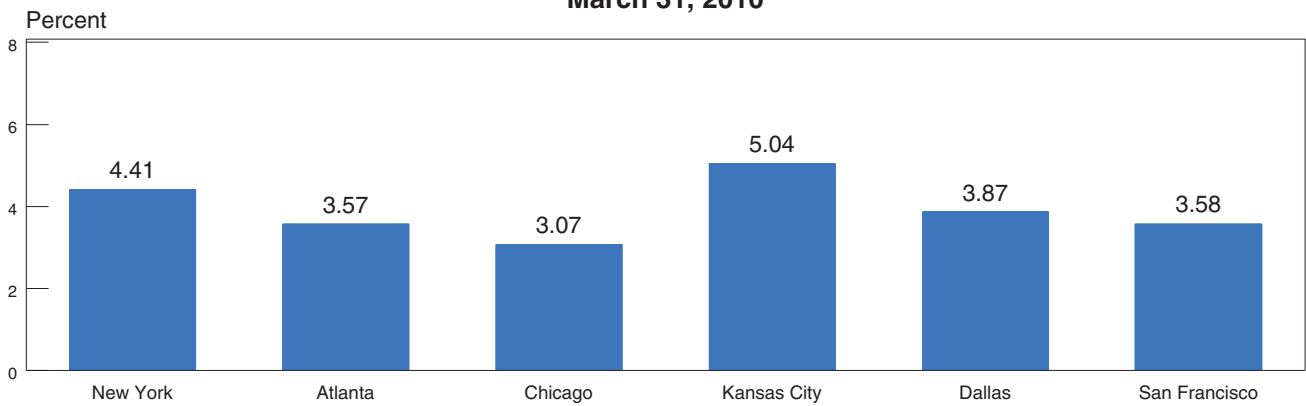
### Return on Assets (YTD, Annualized)

March 31, 2010



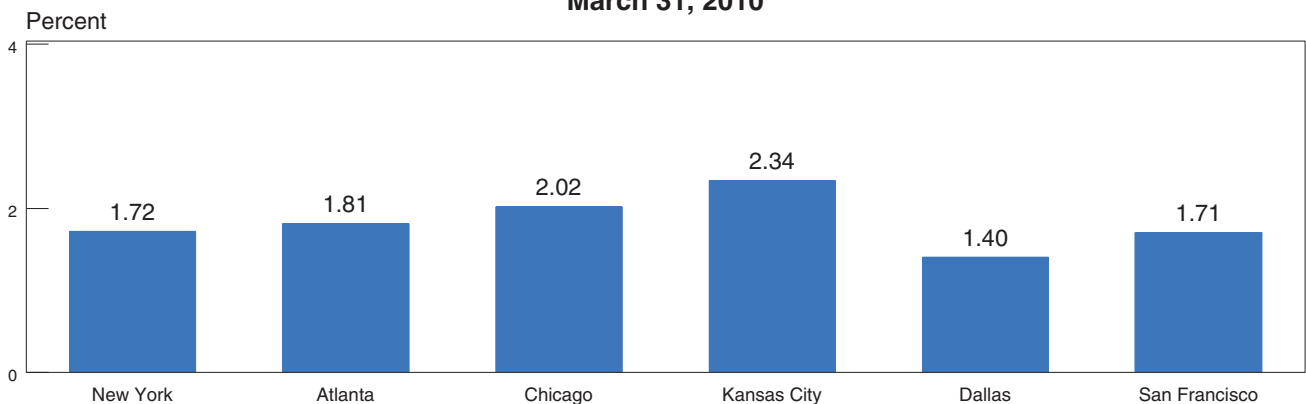
### Net Interest Margins (YTD, Annualized)

March 31, 2010



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

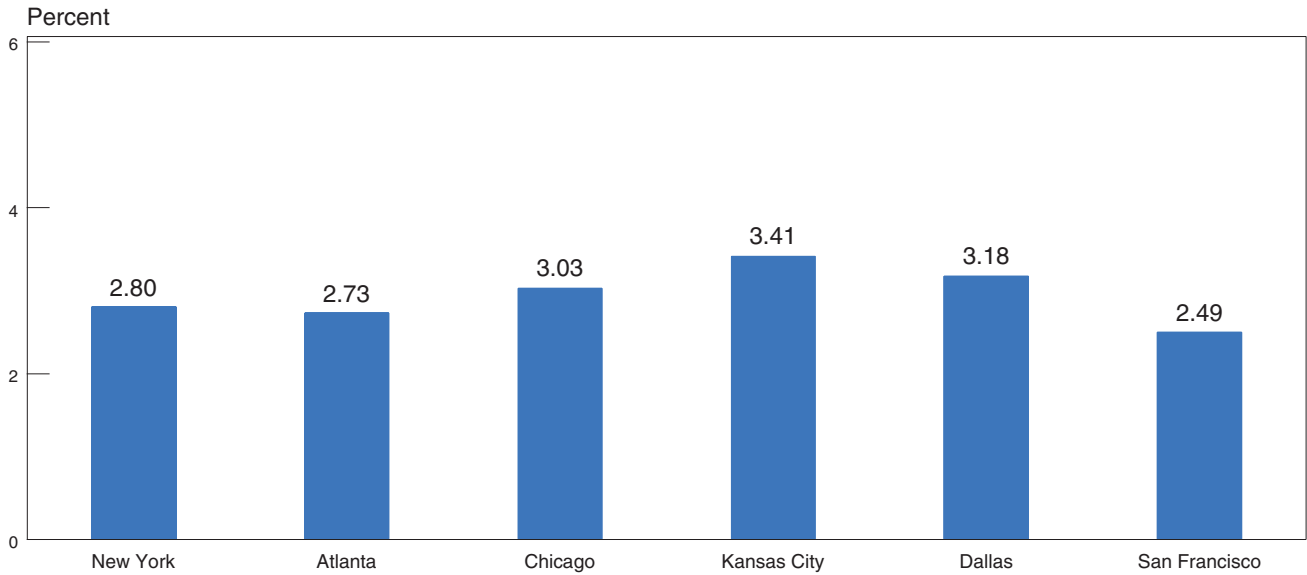
March 31, 2010



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

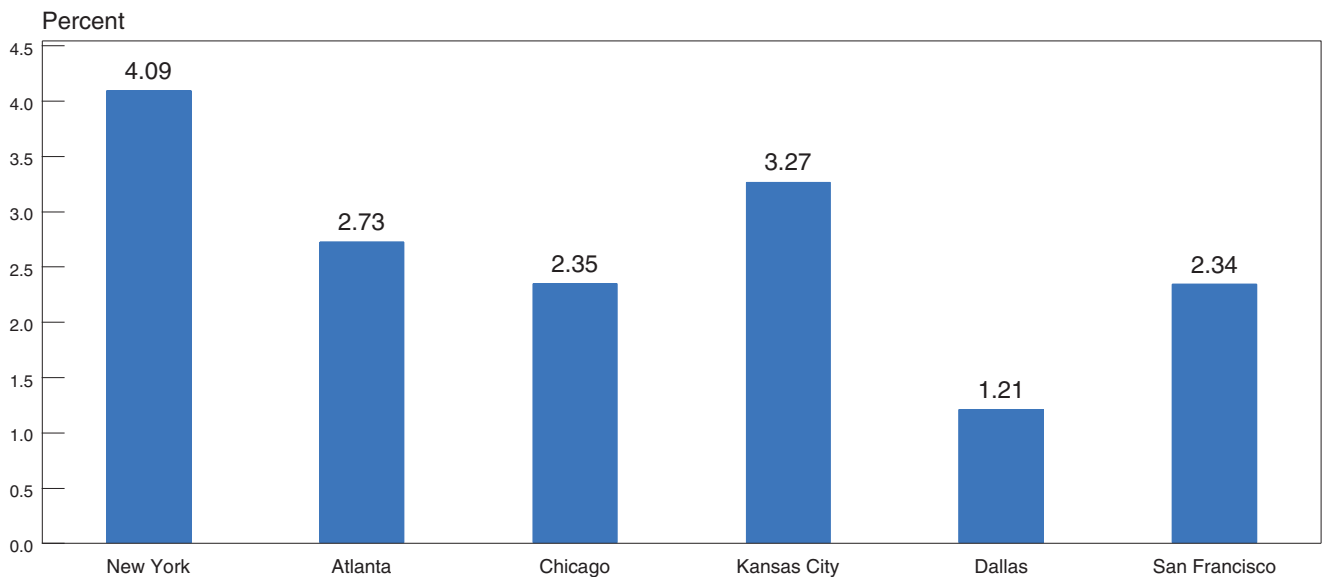
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2010



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

March 31, 2010

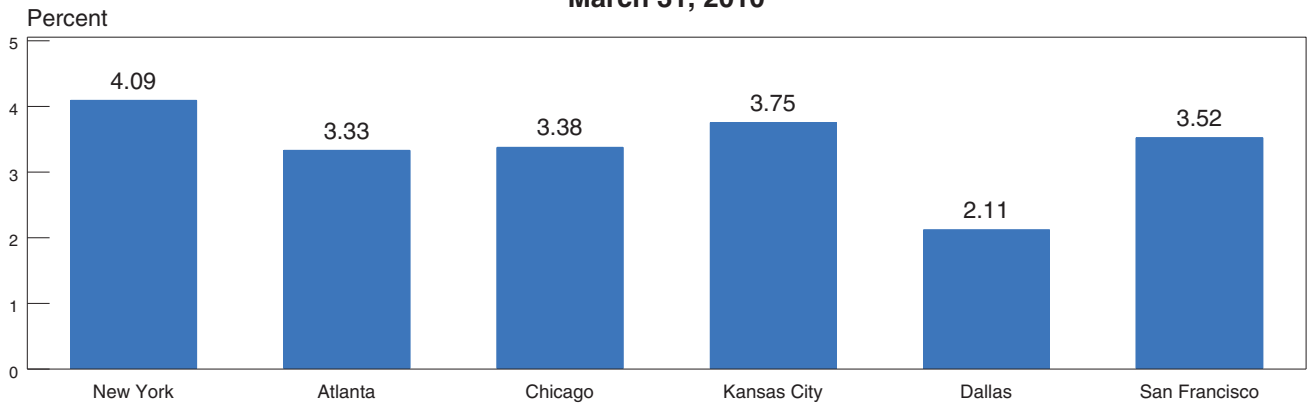


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

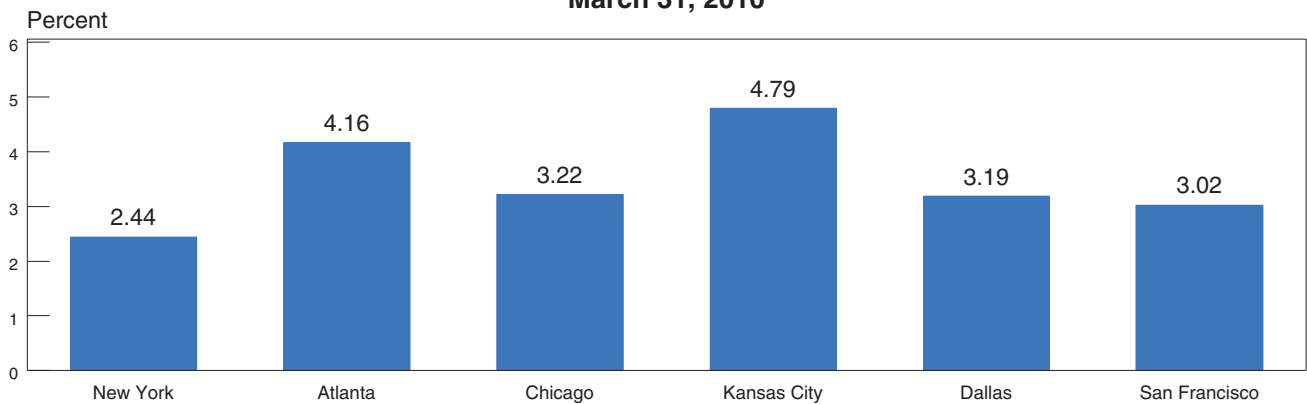
### Loss Allowance To Loans and Leases

March 31, 2010



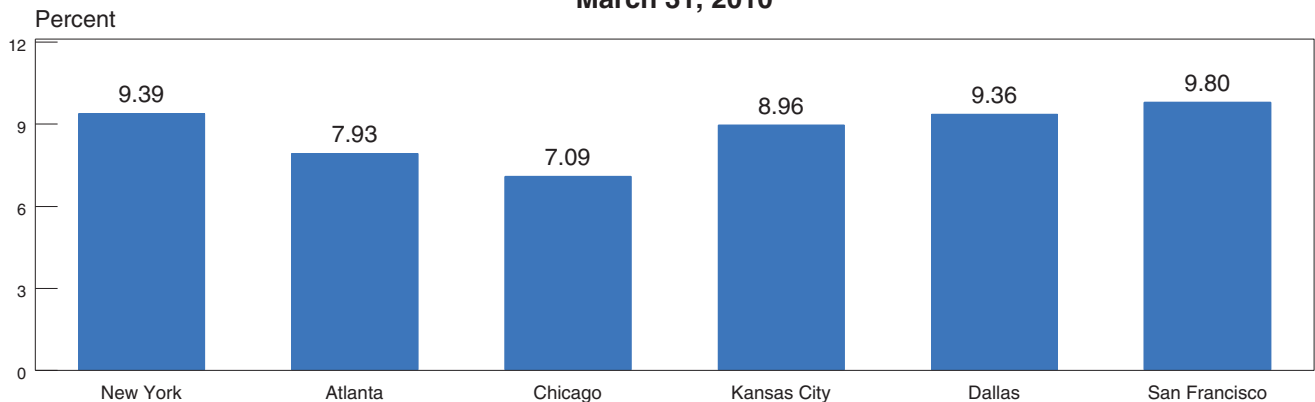
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2010



### Core Capital (Leverage) Ratio

March 31, 2010

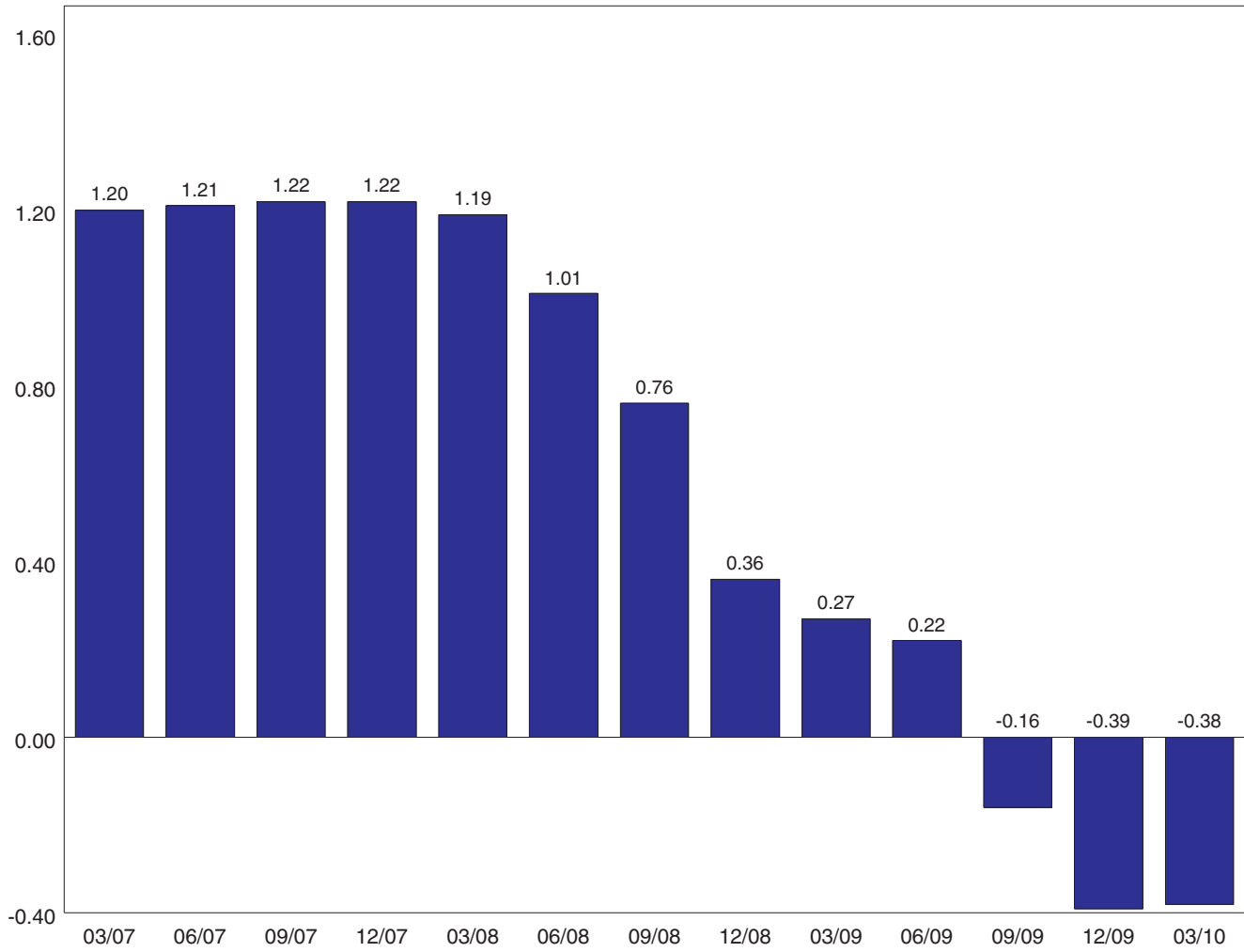


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2007 - March 31, 2010

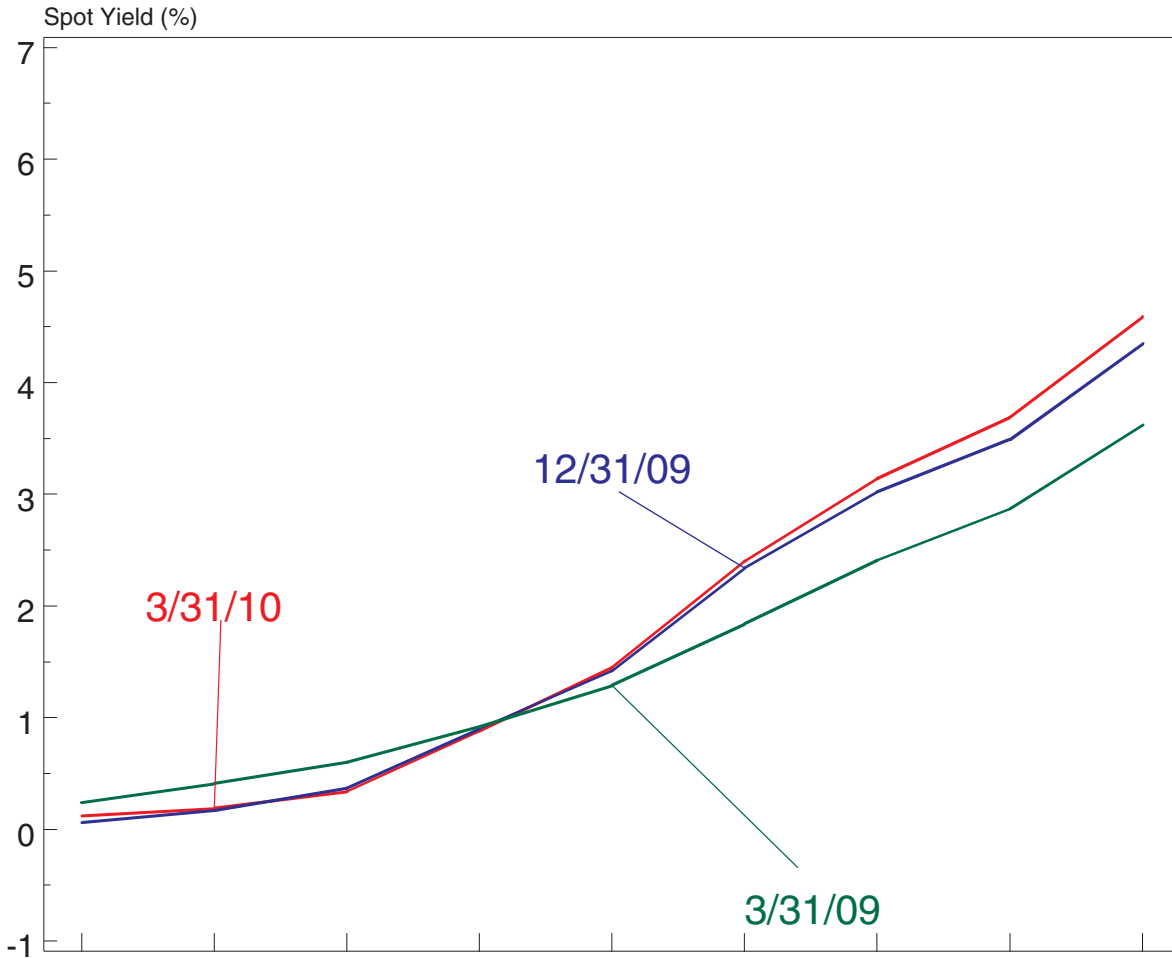
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2010 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

March 31, 2009 - March 31, 2010



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/10	0.12	0.19	0.34	0.88	1.45	2.40	3.14	3.69	4.59
12/31/09	0.06	0.17	0.37	0.90	1.42	2.34	3.02	3.49	4.35
9/30/09	0.16	0.23	0.44	1.02	1.52	2.41	3.03	3.41	4.17
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

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

## Capital Category Distribution

March 31, 2010

### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,573	95.5%	\$13,168.5	98.6%
Adequately Capitalized	164	2.1%	\$70.7	0.5%
Undercapitalized	87	1.1%	\$52.5	0.4%
Significantly Undercapitalized	62	0.8%	\$42.9	0.3%
Critically Undercapitalized	46	0.6%	\$21.8	0.2%

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

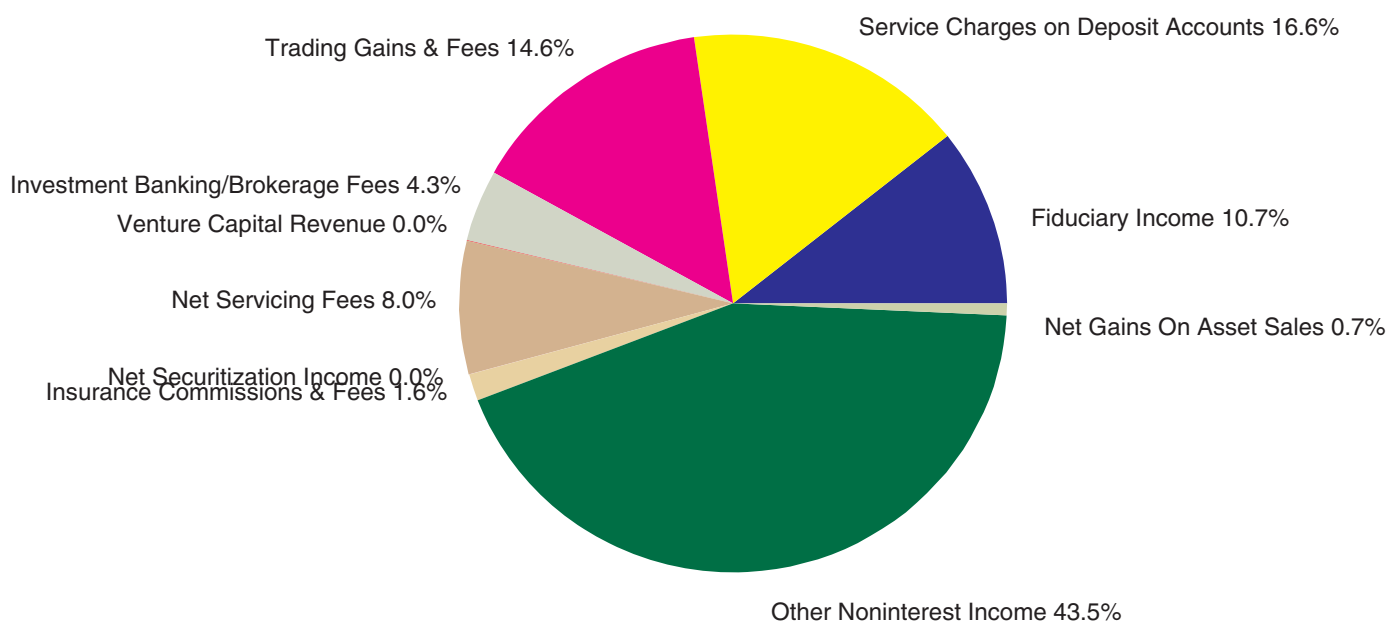
### Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage		Tangible Equity
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

March 31, 2010

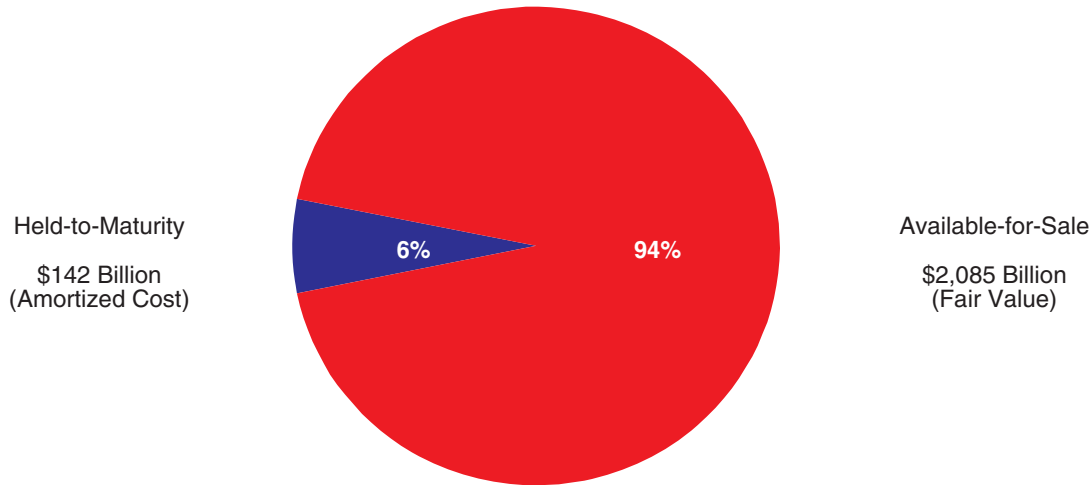


Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$6,075	1,199	17.5%
Service Charges on Deposit Accounts	\$9,415	6,641	97.1%
Trading Gains & Fees	\$8,296	165	2.4%
Investment Banking/Brokerage Fees	\$2,440	1,646	24.1%
Venture Capital Revenue	\$11	45	0.7%
Net Servicing Fees	\$4,546	1,629	23.8%
Net Securitization Income	\$13	22	0.3%
Insurance Commissions & Fees	\$901	2,450	35.8%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$1,317	1,886	27.6%
Net Gains/Losses On OREO Sales	-\$823	2,462	36.0%
Net Gains/Losses On Sales Of Other Assets	-\$100	1,305	19.1%
Other Noninterest Income	\$24,658	6,672	97.5%
<b>Total Noninterest Income</b>	<b>\$56,751</b>	<b>6,752</b>	<b>98.7%</b>



## Commercial Bank Total Securities\*

March 31, 2010



## Commercial Bank Total Securities\*

March 31, 2010

	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	\$2,035	101.1	\$152,517	99.9	\$154,552	99.9
U.S. Government Agencies	341	101.4	9,936	102.2	10,277	102.1
Government Sponsored Enterprises	12,062	102.0	212,180	100.4	224,241	100.5
Mortgage Pass-through Securities	18,420	104.3	708,795	102.2	727,215	102.3
Collateralized Mortgage Obligations	39,318	101.9	381,393	99.0	420,712	99.2
State, County, Municipal Obligations	21,844	101.6	134,279	100.4	156,123	100.6
Asset Backed Securities	18,673	102.8	110,145	98.8	128,818	99.4
Other Debt Securities	28,909	103.2	360,225	102.4	389,134	105.2
Equity Securities	**	**	15,864	119.2	15,864	119.2
<b>Total Securities</b>	<b>\$141,603</b>	<b>102.5</b>	<b>\$2,085,333</b>	<b>100.8</b>	<b>\$2,226,936</b>	<b>100.9</b>
Memoranda***						
Structured Notes	34,897		34,690			99.4

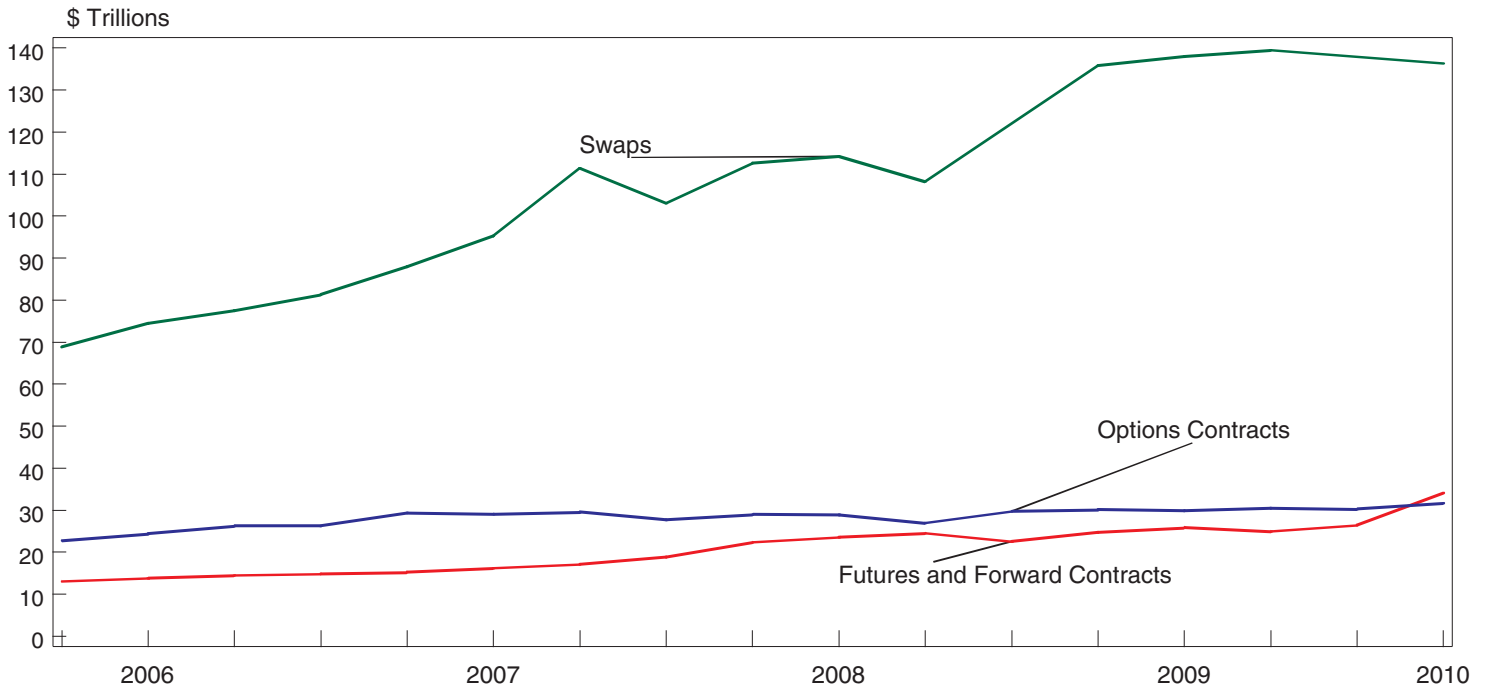
\* Excludes trading account assets.

\*\* 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

2006 - 2010 (Notional Amounts)



	12/06	12/07	12/08	12/09	3/10
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$122,485	\$149,682	\$195,371	\$198,767	\$202,088
<b>Futures and Forward Contracts</b>	<b>14,881</b>	<b>18,866</b>	<b>22,527</b>	<b>26,494</b>	<b>34,094</b>
Interest rate contracts	8,539	9,117	13,762	17,840	24,546
Foreign exchange rate contracts	6,143	9,498	8,528	8,468	9,360
Other futures and forwards*	199	251	238	186	189
<b>Option Contracts</b>	<b>26,275</b>	<b>27,725</b>	<b>29,745</b>	<b>30,262</b>	<b>31,664</b>
Interest rate options	20,515	20,984	23,687	25,548	27,029
Foreign currency options	3,273	4,025	3,563	2,713	2,790
Other option contracts*	2,487	2,716	2,495	2,002	1,844
<b>Swaps</b>	<b>81,328</b>	<b>103,091</b>	<b>143,100</b>	<b>142,011</b>	<b>136,331</b>
Interest rate swaps	78,366	99,376	138,431	136,162	130,406
Foreign exchange rate swaps	2,484	3,092	4,133	5,373	5,447
Other swaps*	478	623	535	476	478
<b>Memoranda</b>					
Spot Foreign Exchange Contracts	664	560	699	745	1,605
Credit Derivatives	9,020	15,863	16,029	14,036	14,364
Number of banks reporting derivatives	922	956	1,010	1,032	1,045
Replacement cost of interest rate and foreign exchange rate contracts**	1,020	1,570	5,765	3,475	3,494

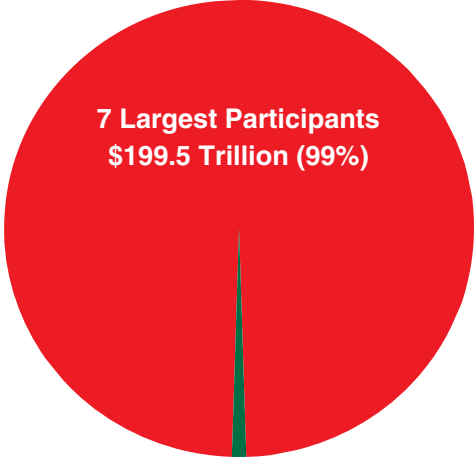
\* Not reported by banks with less than \$300 million in assets.

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

# Concentration of Commercial Bank Derivatives\*

Notional Amounts

March 31, 2010

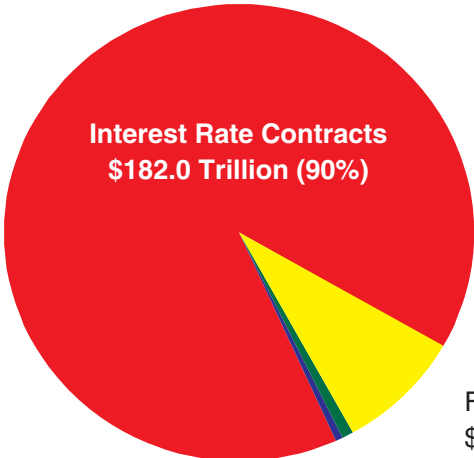


All Other Participants (1038 Banks)  
\$2.6 Trillion (1%)

# Composition of Commercial Bank Derivatives\*

Notional Amounts

March 31, 2010



Interest Rate Contracts  
\$182.0 Trillion (90%)

Foreign Exchange Contracts  
\$17.6 Trillion (9%)

Equity Derivative Contracts  
\$1.6 Trillion (1%)

Commodity & Other Contracts  
\$0.9 Trillion (1%)

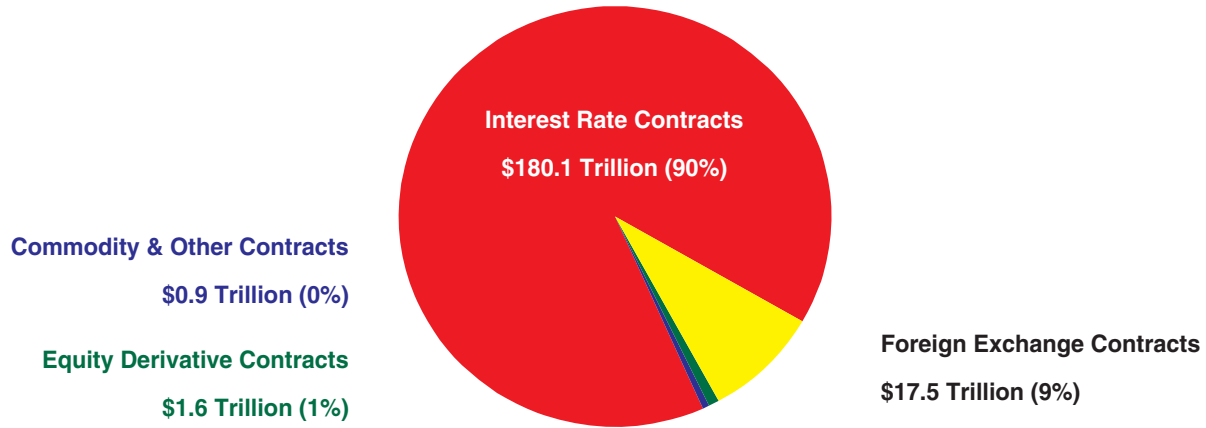
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,545 billion for the seven largest participants and \$60 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

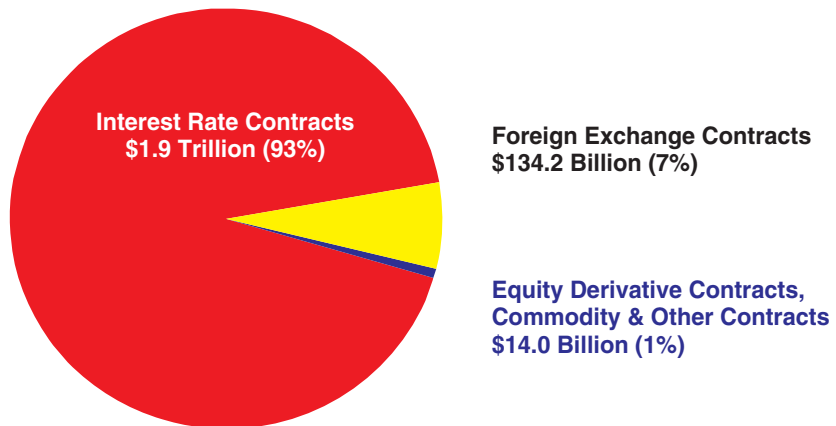
March 31, 2010



### Not Held for Trading

#### Notional Amounts

March 31, 2010



\* 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 \$1,605 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

March 31, 2010  
(\$ Millions)

#### Held for Trading

183 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	3,106,169	324,095	76,438	40,072	3,546,775	91,158
Gross negative fair value	3,016,575	324,293	76,644	38,105	3,455,617	
<b>All other participants</b>						
Gross positive fair value	16,988	10,954	609	1,116	29,667	1,156
Gross negative fair value	16,694	9,902	786	1,128	28,510	
<b>Total</b>						
Gross positive fair value	3,123,157	335,049	77,047	41,188	3,576,442	92,315
Gross negative fair value	3,033,269	334,195	77,429	39,234	3,484,127	

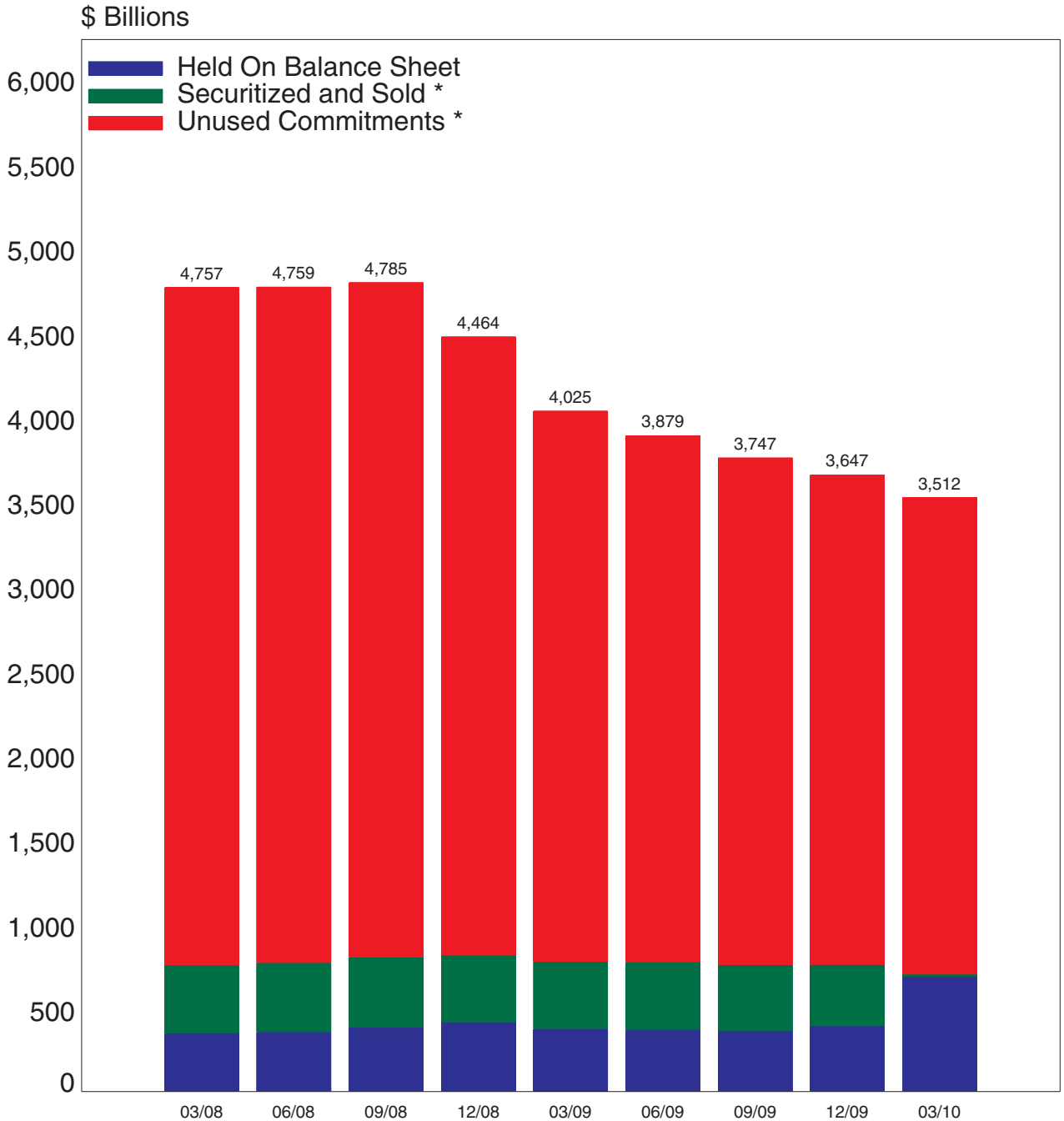
#### Held for Purposes Other than Trading

948 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 75% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	16,438	1,172	0	35	17,645	240
Gross negative fair value	14,167	2,248	0	990	17,405	
<b>All other participants</b>						
Gross positive fair value	7,736	10,565	229	38	18,569	3,888
Gross negative fair value	5,006	8,912	701	62	14,681	
<b>Total</b>						
Gross positive fair value	24,174	11,737	229	73	36,214	4,127
Gross negative fair value	19,173	11,160	701	1,052	32,086	

# Expansion of Commercial Bank Credit Card Lines

2008-2010



**Loans Outstanding (\$ Billions)**

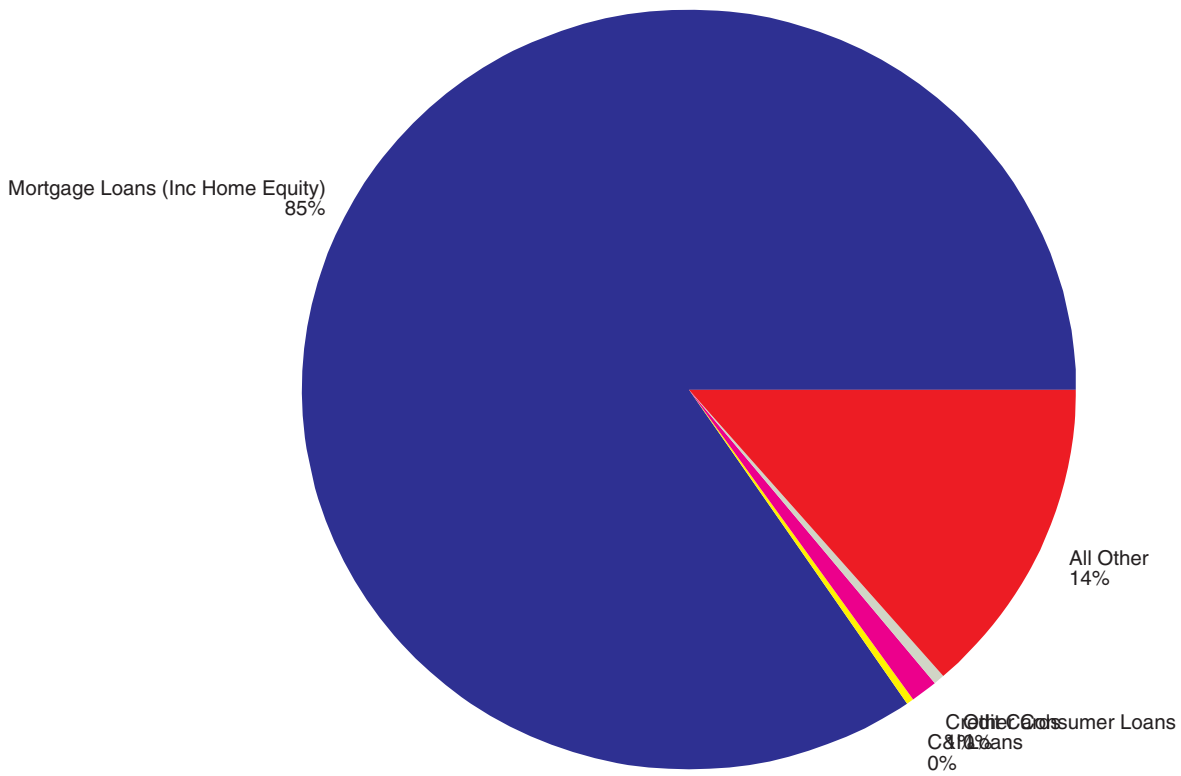
<b>Held On Balance Sheet</b>	344.3	350.4	375.8	405.4	367.4	364.6	356.9	384.3	676.3
<b>Securitized and Sold *</b>	402.2	409.9	417.8	398.3	399.1	397.9	391.4	363.5	16.1
<b>Unused Commitments *</b>	4,010.5	3,999.1	3,991.2	3,660.0	3,258.6	3,116.5	2,999.2	2,898.9	2,819.7
<b>Total</b>	4,757.0	4,759.4	4,784.9	4,463.7	4,025.1	3,879.0	3,747.5	3,646.7	3,512.2

\* Off-balance-sheet

# Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

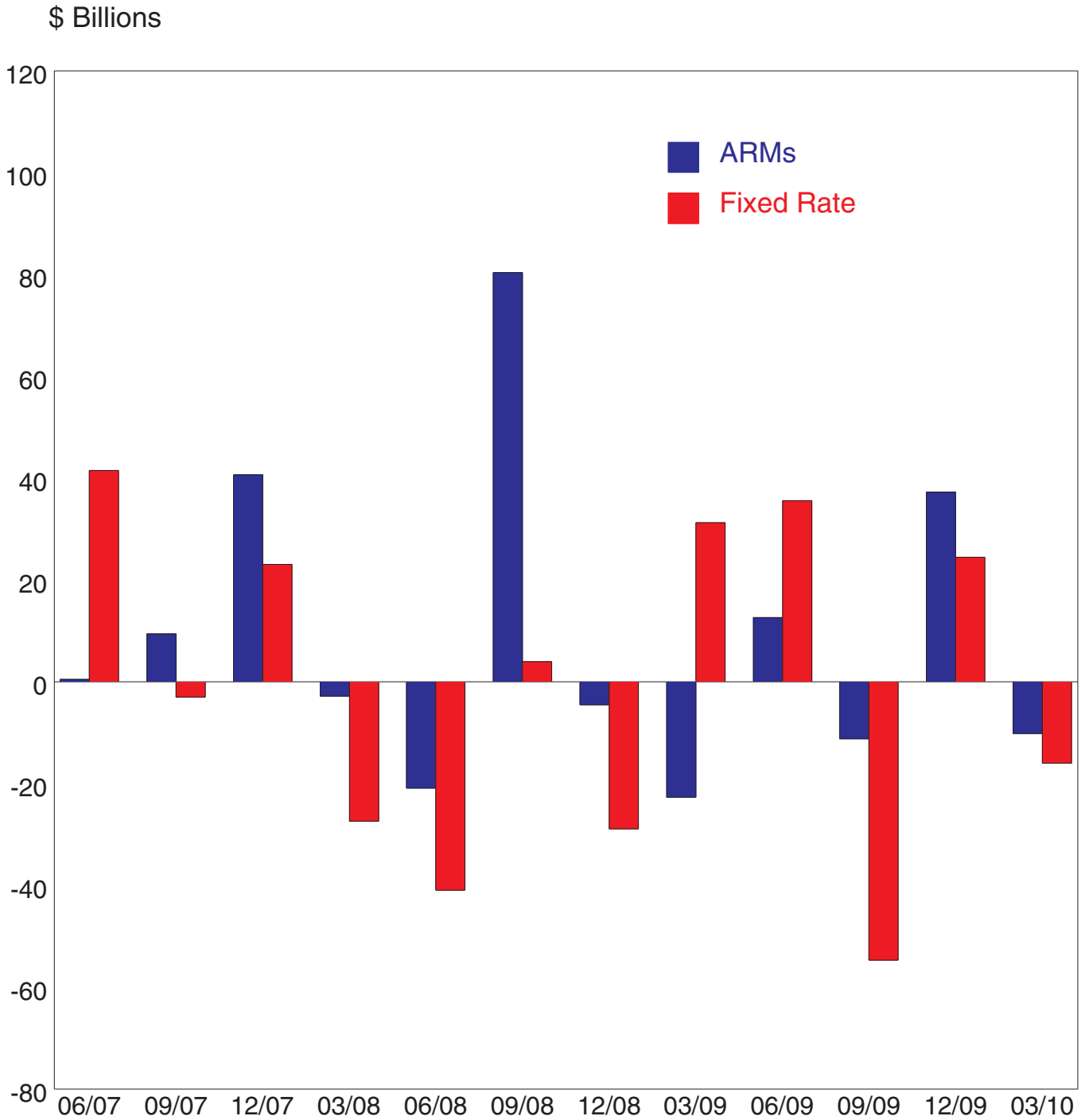
March 31, 2010



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

# Growth Rates of ARMs and Fixed-Rate Mortgages

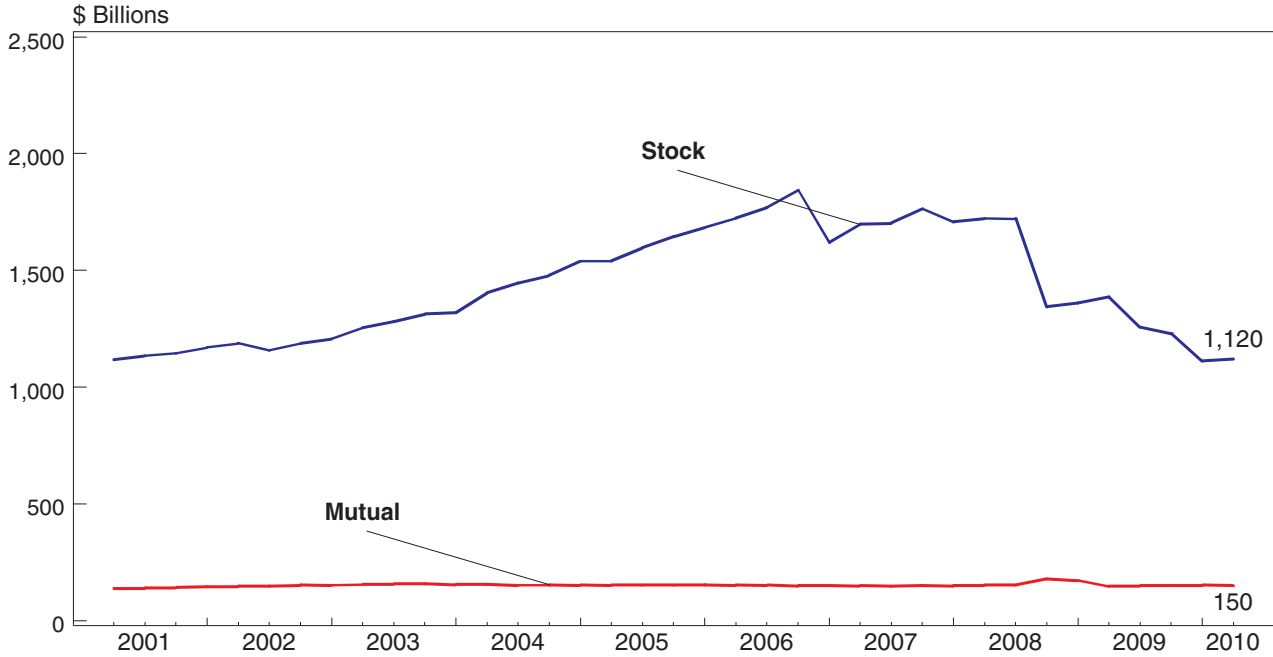
2007 - 2010





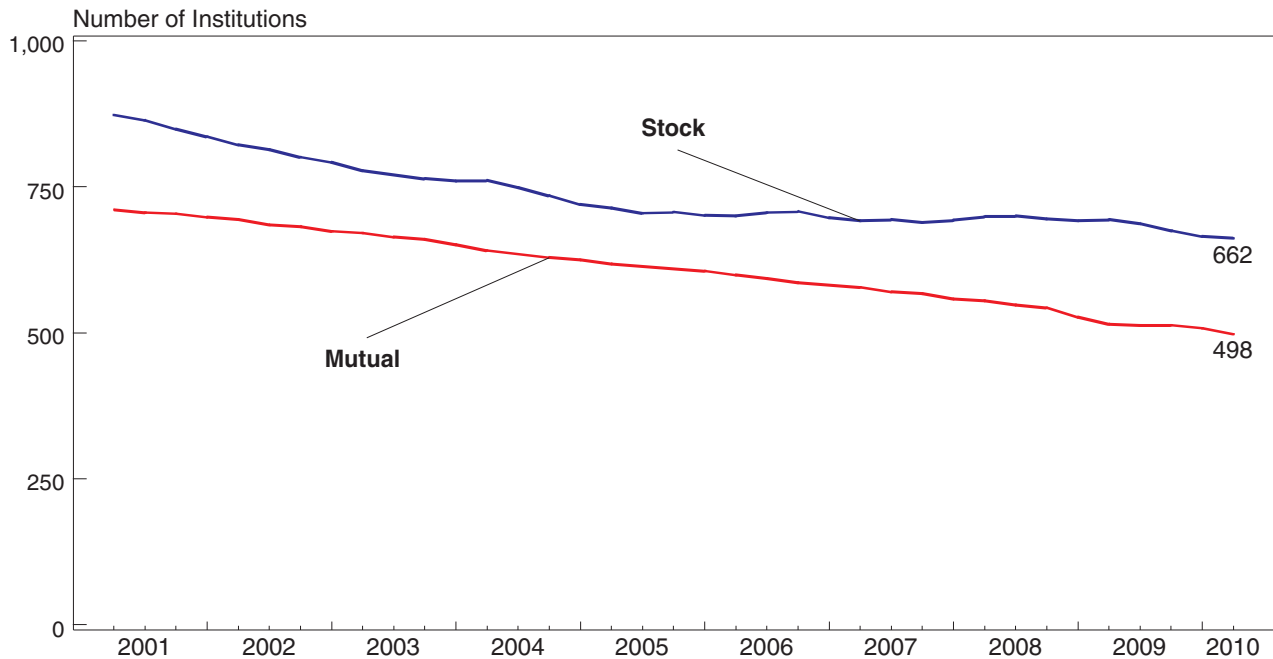
## Assets of Mutual and Stock Savings Institutions

2001 - 2010



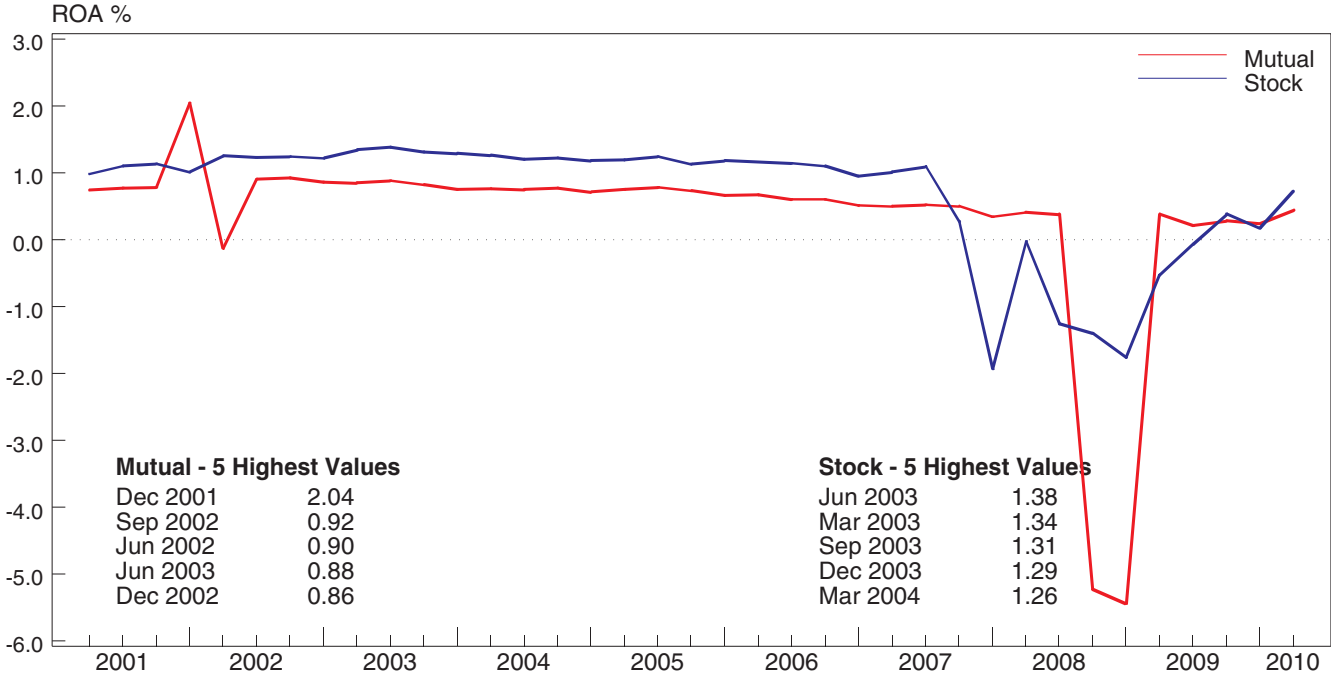
## Number of Mutual and Stock Savings Institutions

2001 - 2010



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

2001-2010



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

2001-2010

