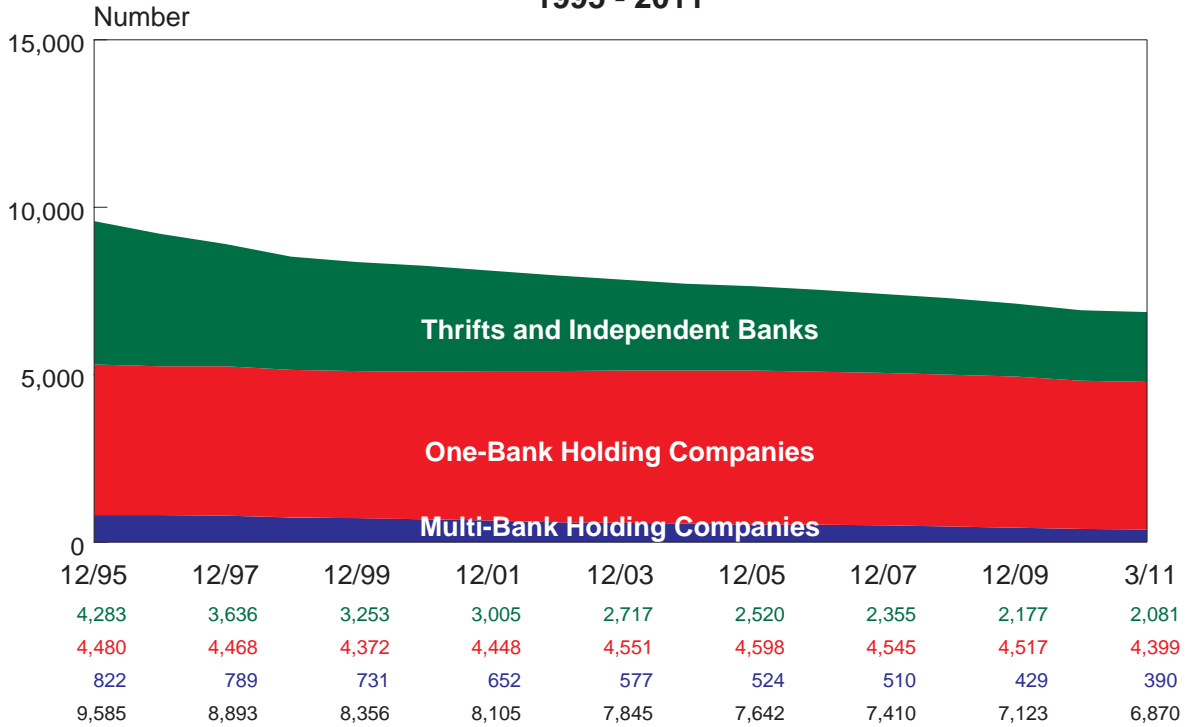


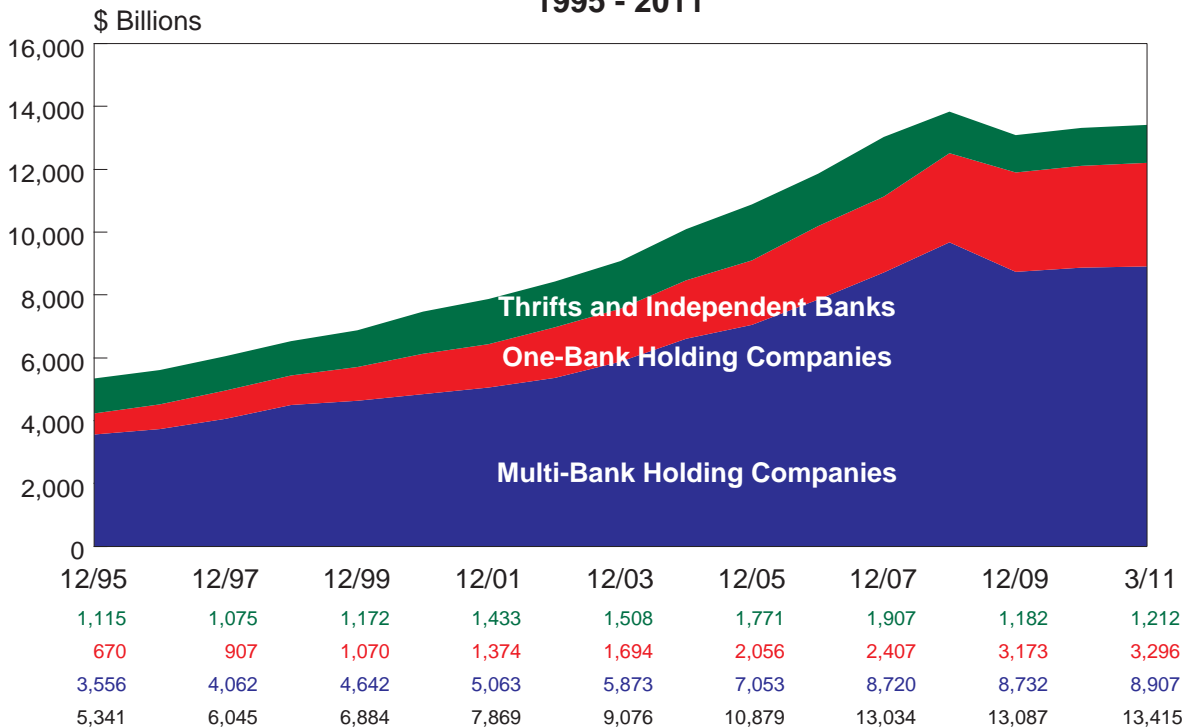
## Number of FDIC-Insured Banking Organizations

1995 - 2011



## Assets of FDIC-Insured Banking Organizations

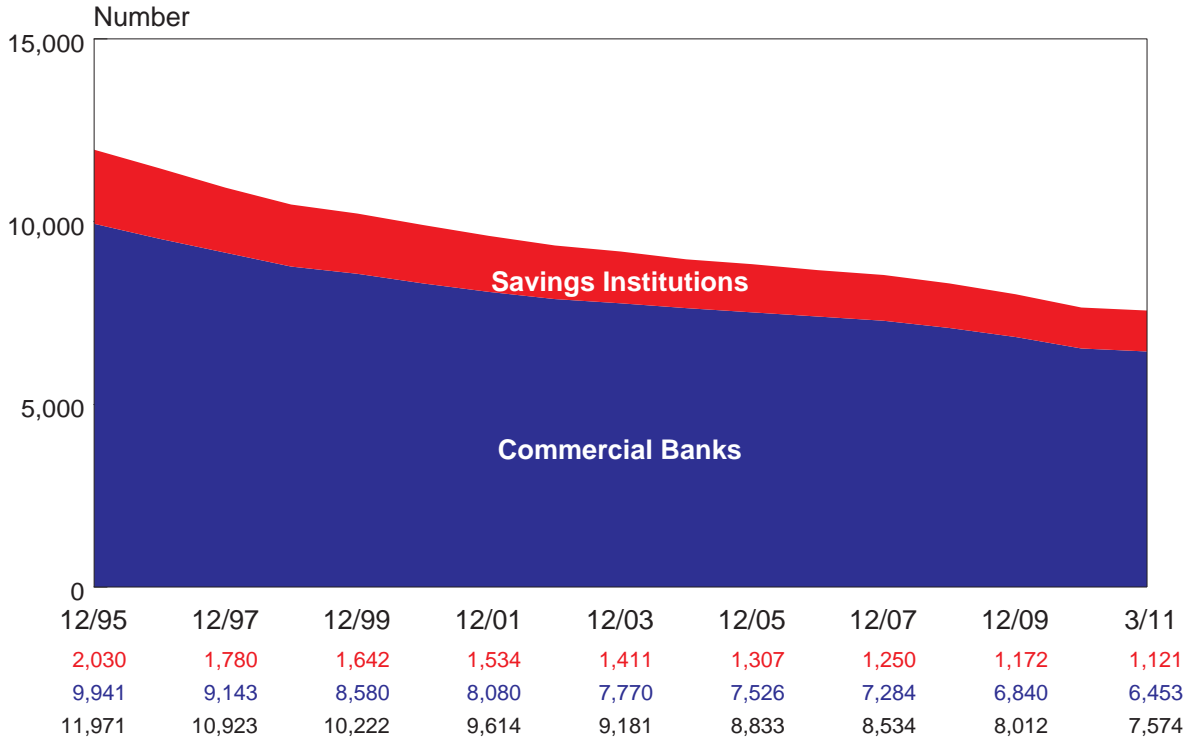
1995 - 2011



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

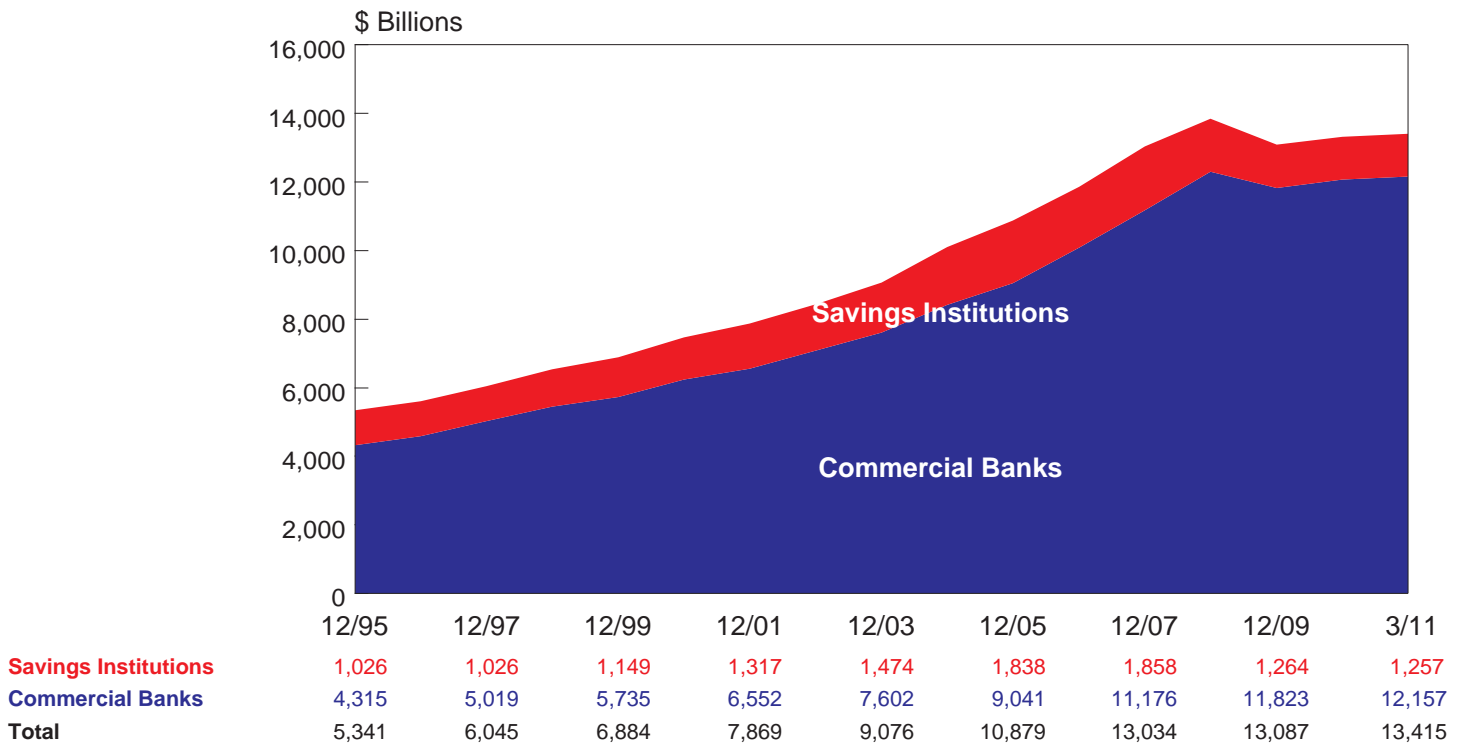
## Number of FDIC-Insured Institutions

1995 - 2011



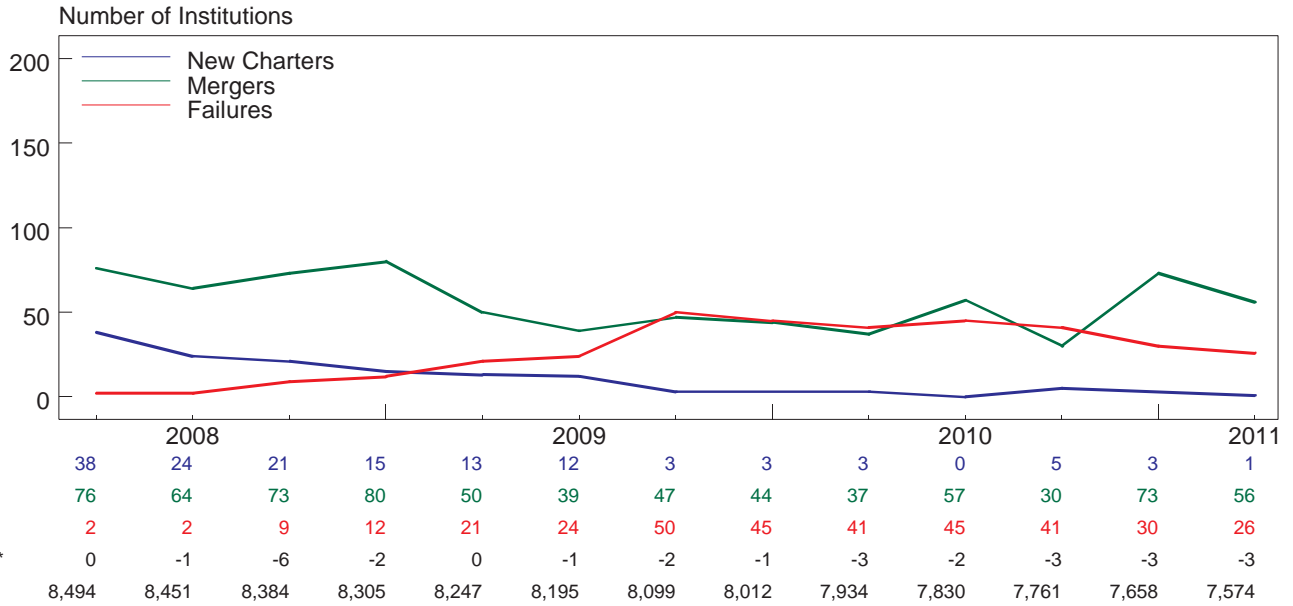
## Assets of FDIC-Insured Institutions

1995 - 2011



## Changes in the Number of FDIC-Insured Institutions

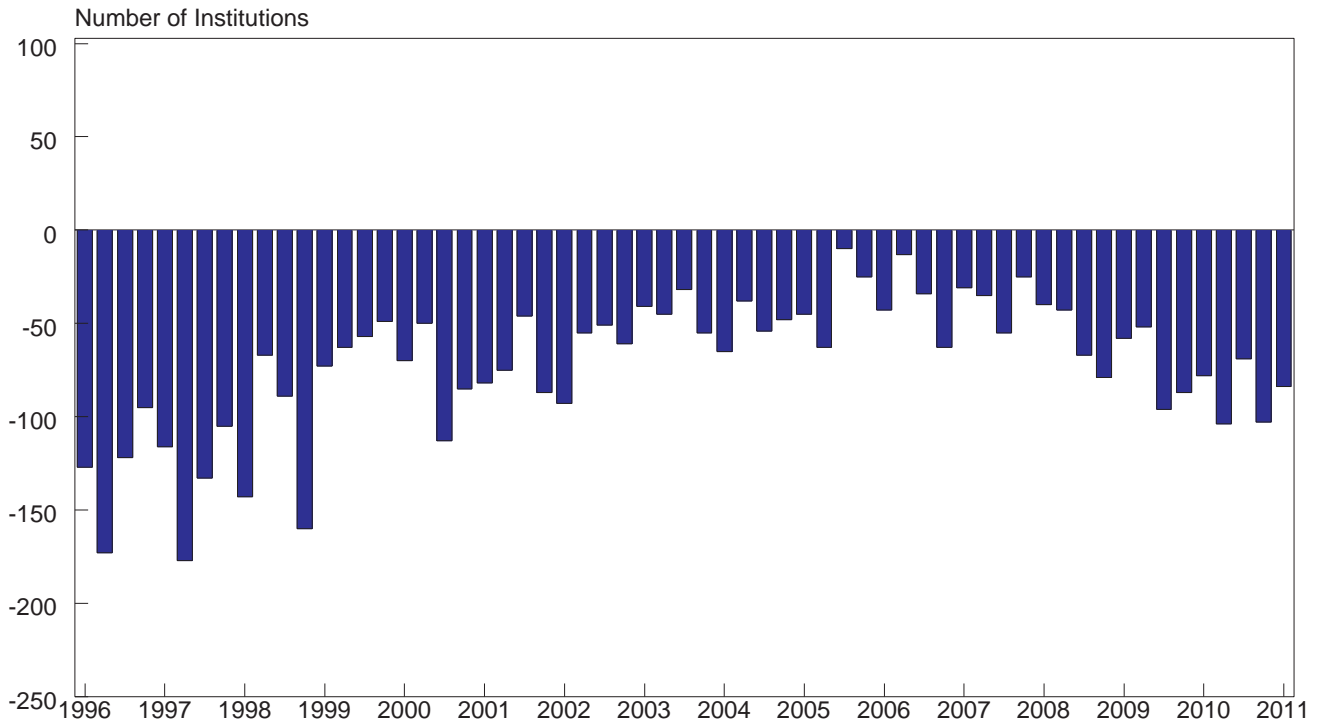
Quarterly, 2008 - 2011



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

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

1996-2011



# Institution Mergers: Interstate vs. Intrastate

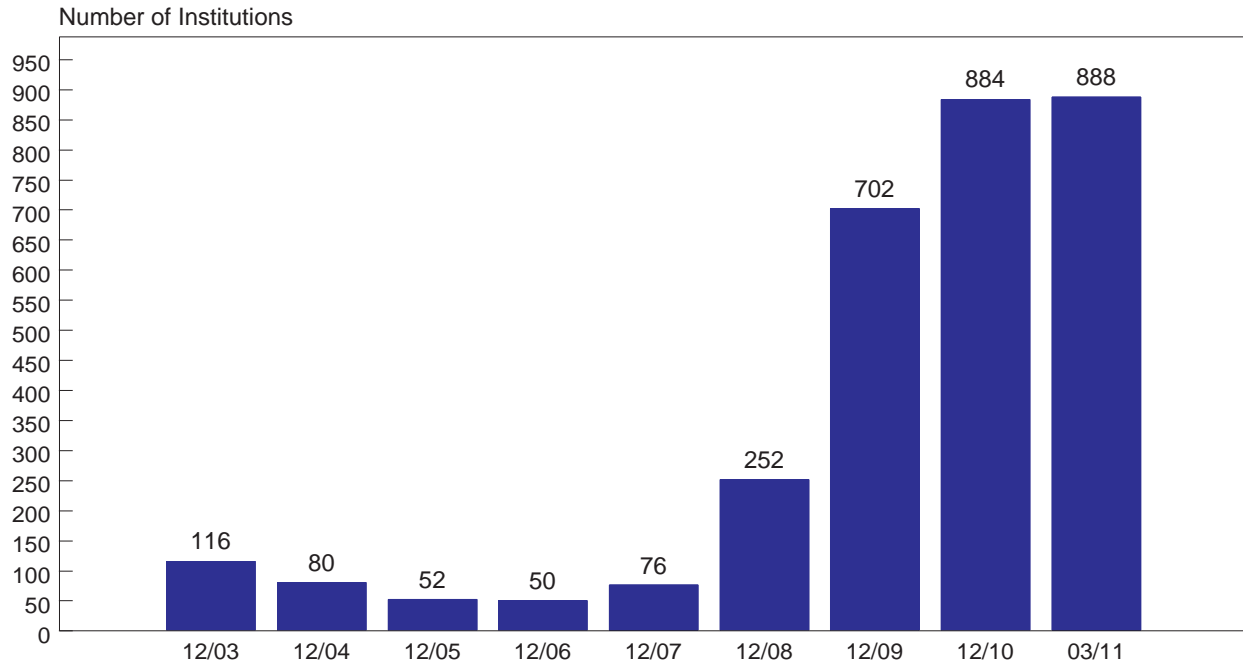
## Quarterly, 2007 - 2011



|                           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |
|---------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Intrastate Mergers</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>35</b> | <b>21</b> | <b>57</b> | <b>38</b> |
| <b>Interstate Mergers</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>  | <b>22</b> | <b>9</b>  | <b>16</b> | <b>18</b> |

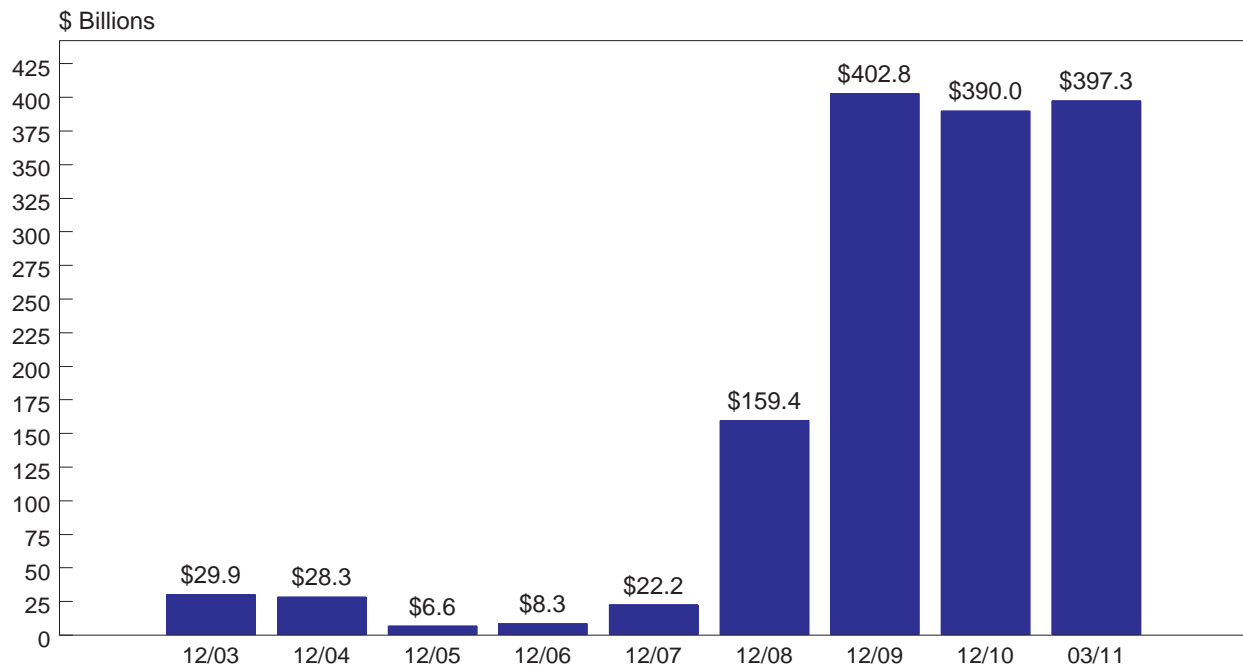
## Number of FDIC-Insured "Problem" Institutions

2003-2011



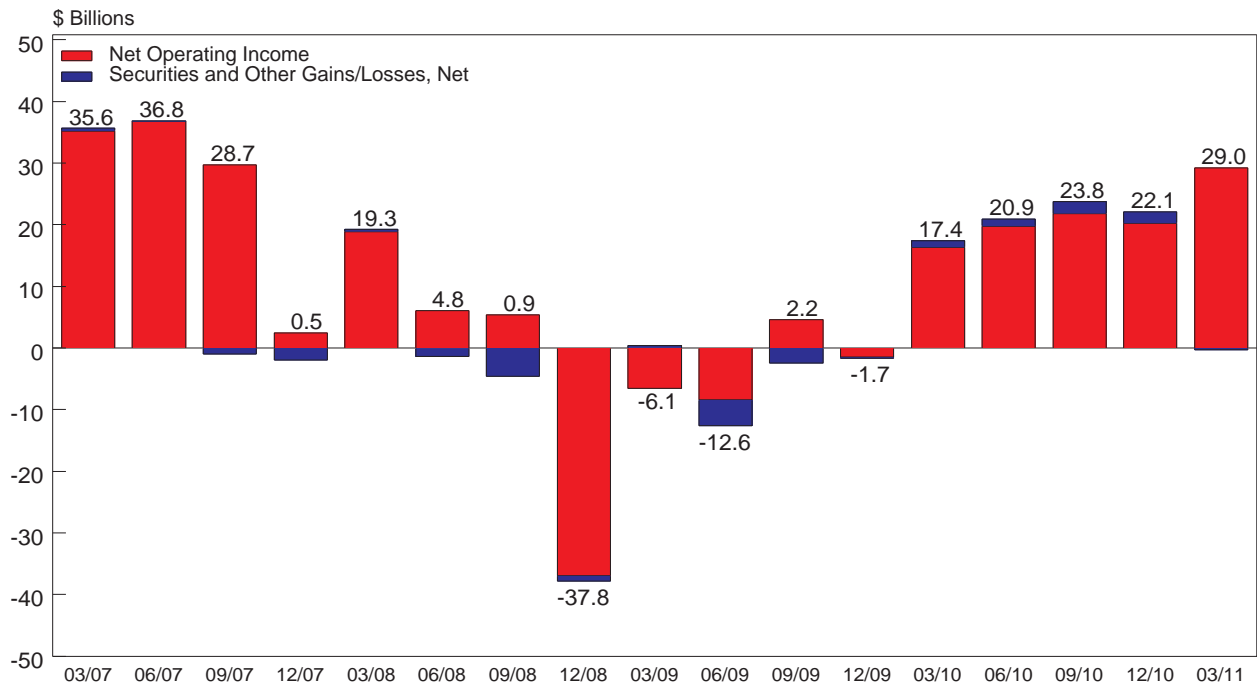
## Assets of FDIC-Insured "Problem" Institutions

2003-2011



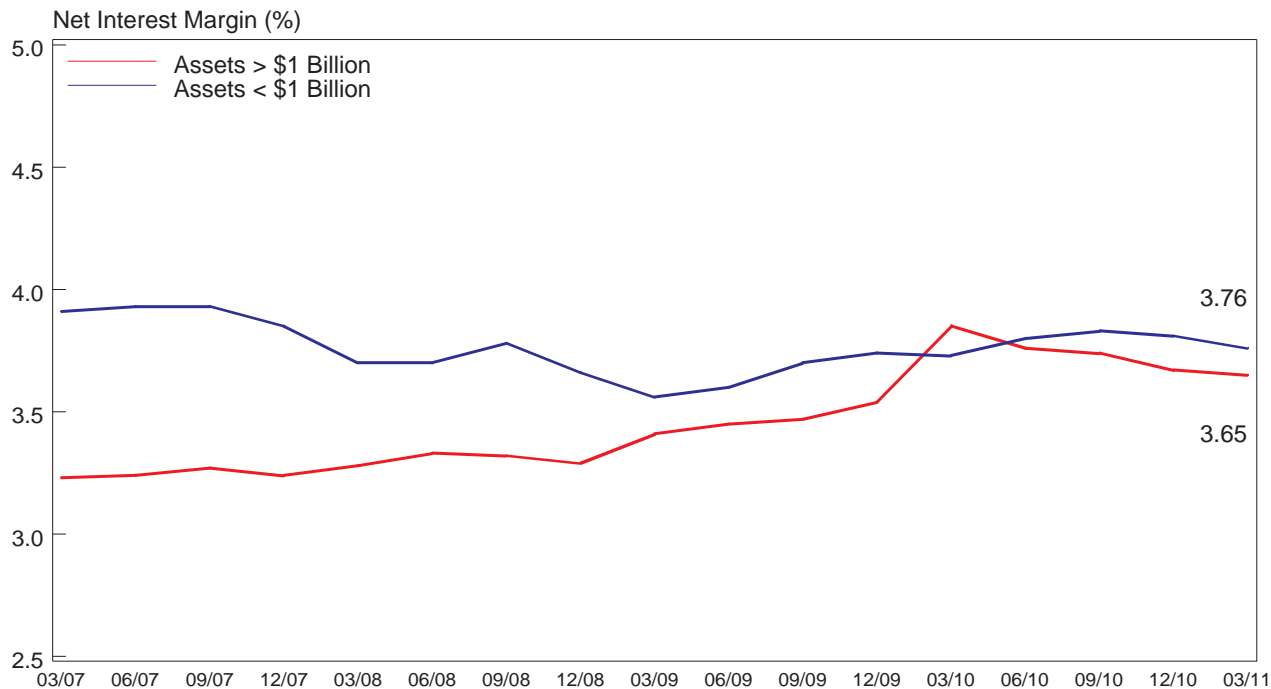
## Quarterly Net Income

2007-2011



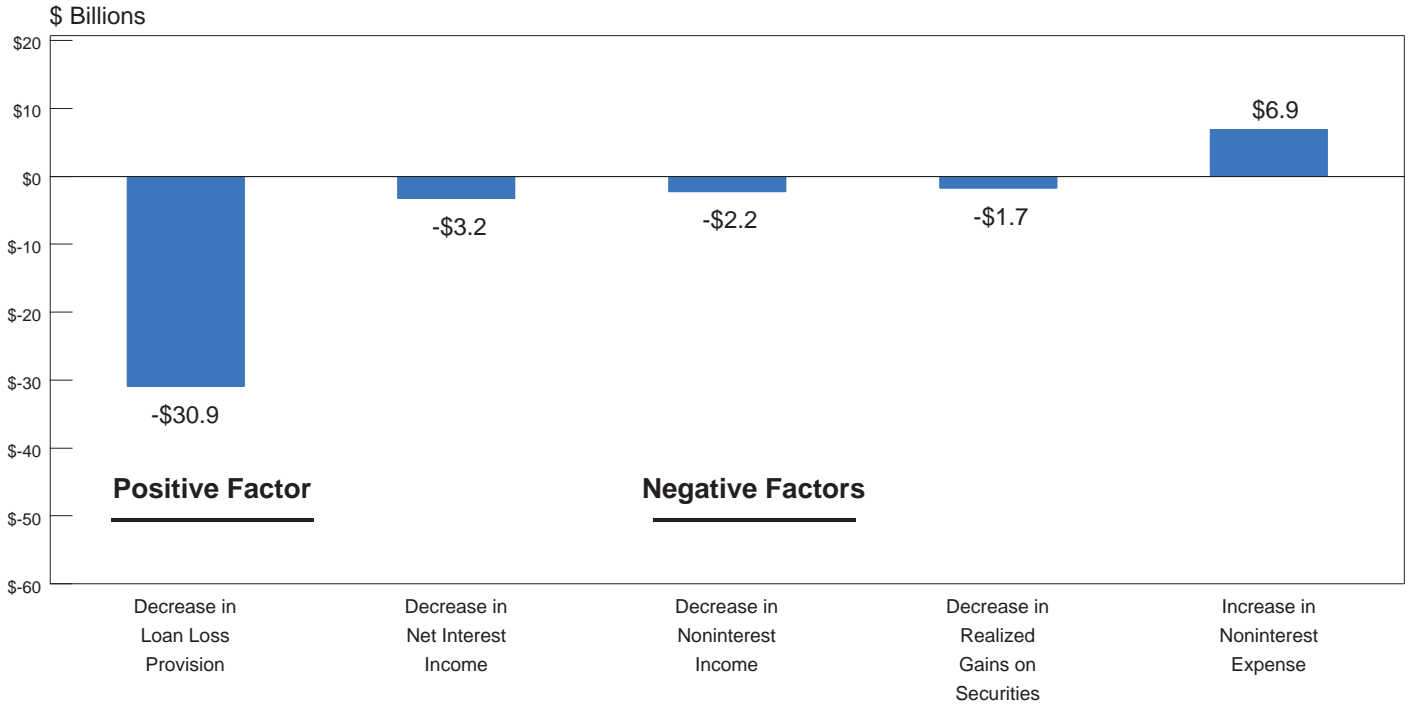
## Quarterly Net Interest Margins, Annualized

2007 - 2011



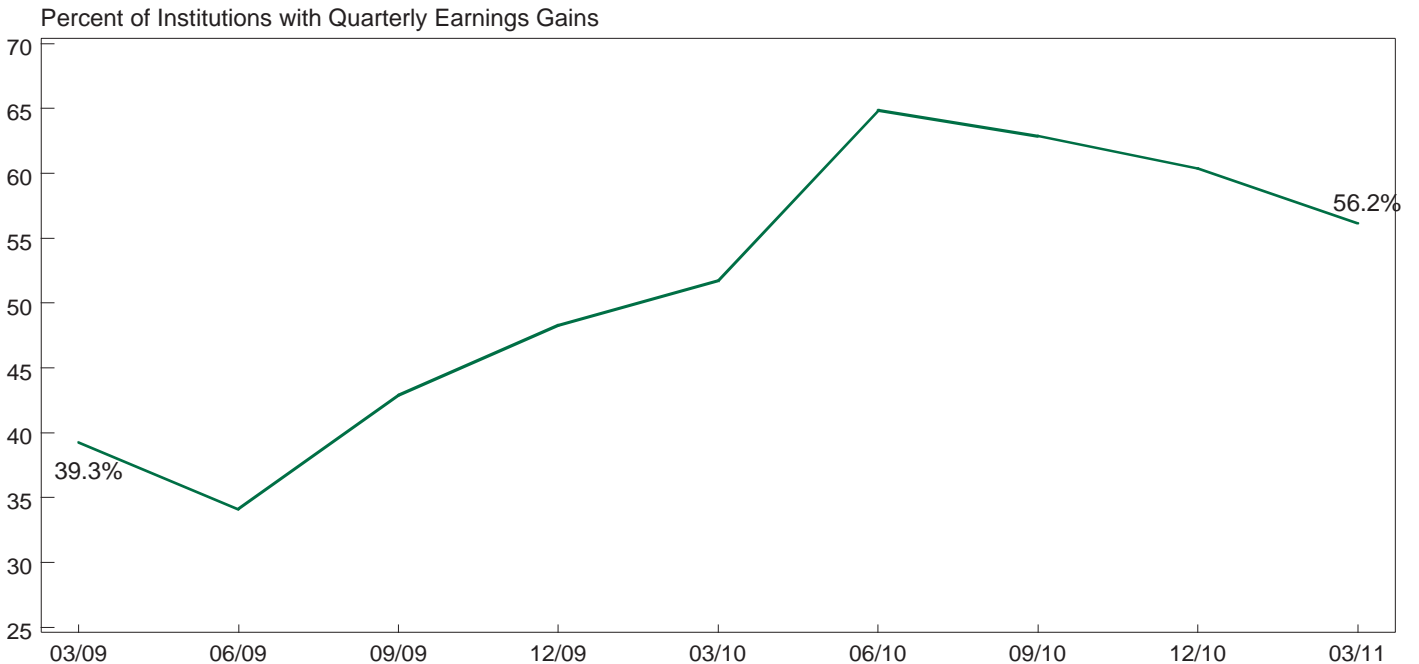
# Major Factors Affecting Earnings

1st Quarter 2011 vs. 1st Quarter 2010

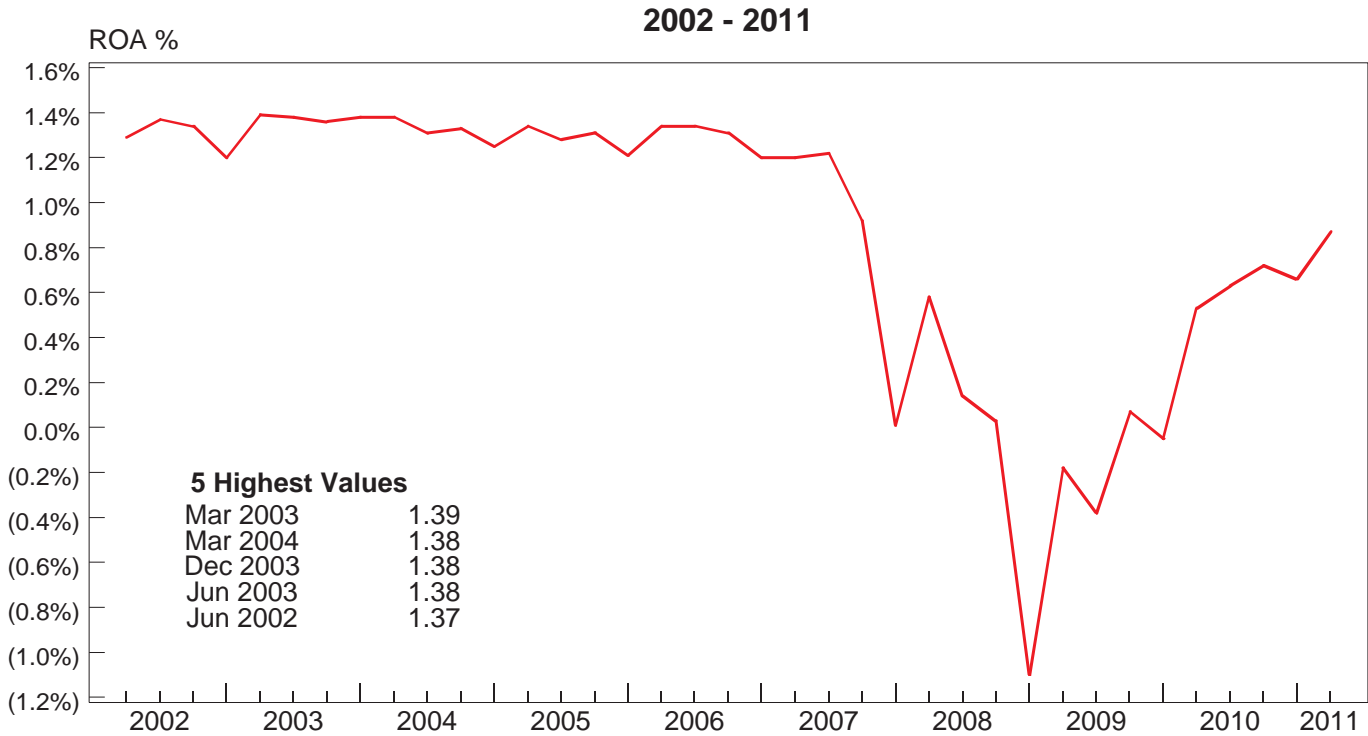


## Percentage of Insured Institutions With Earnings Gains

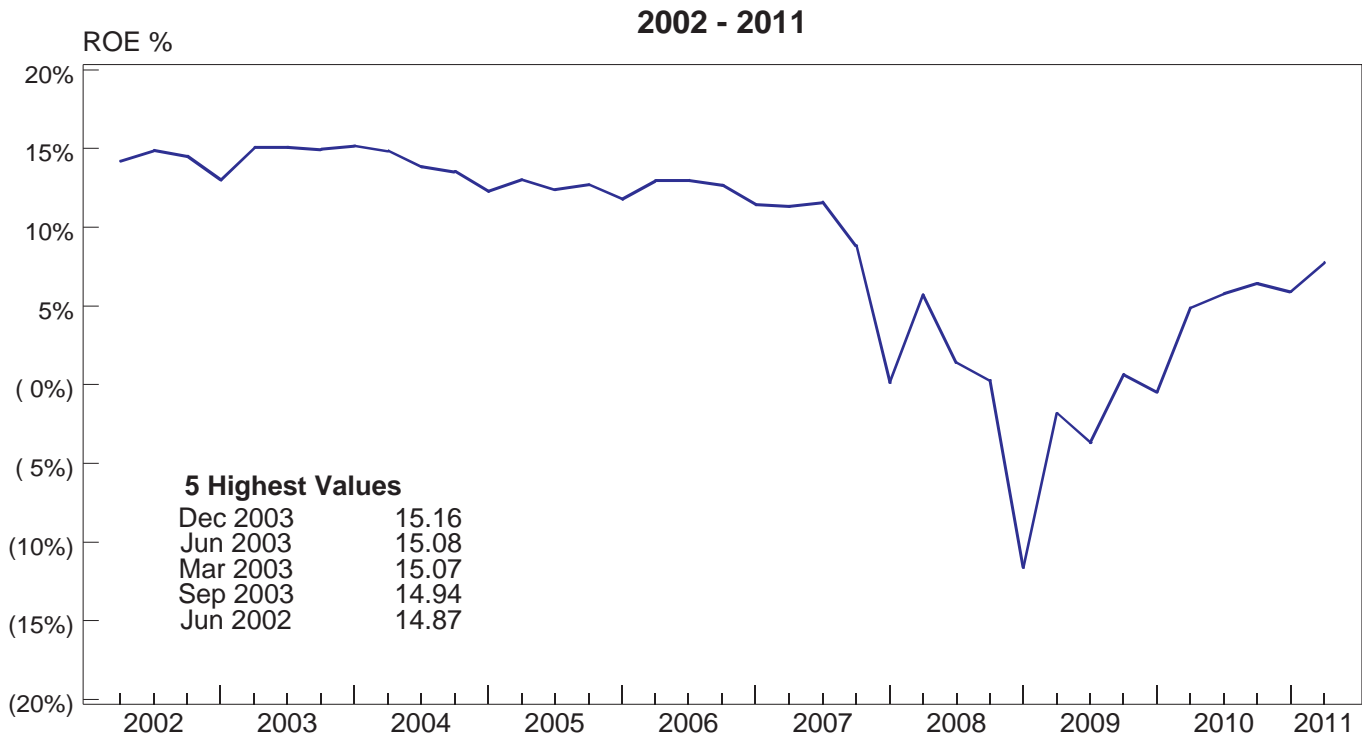
Compared to Year-Earlier Quarter, 2009-2011



## Quarterly Return on Assets (ROA), Annualized

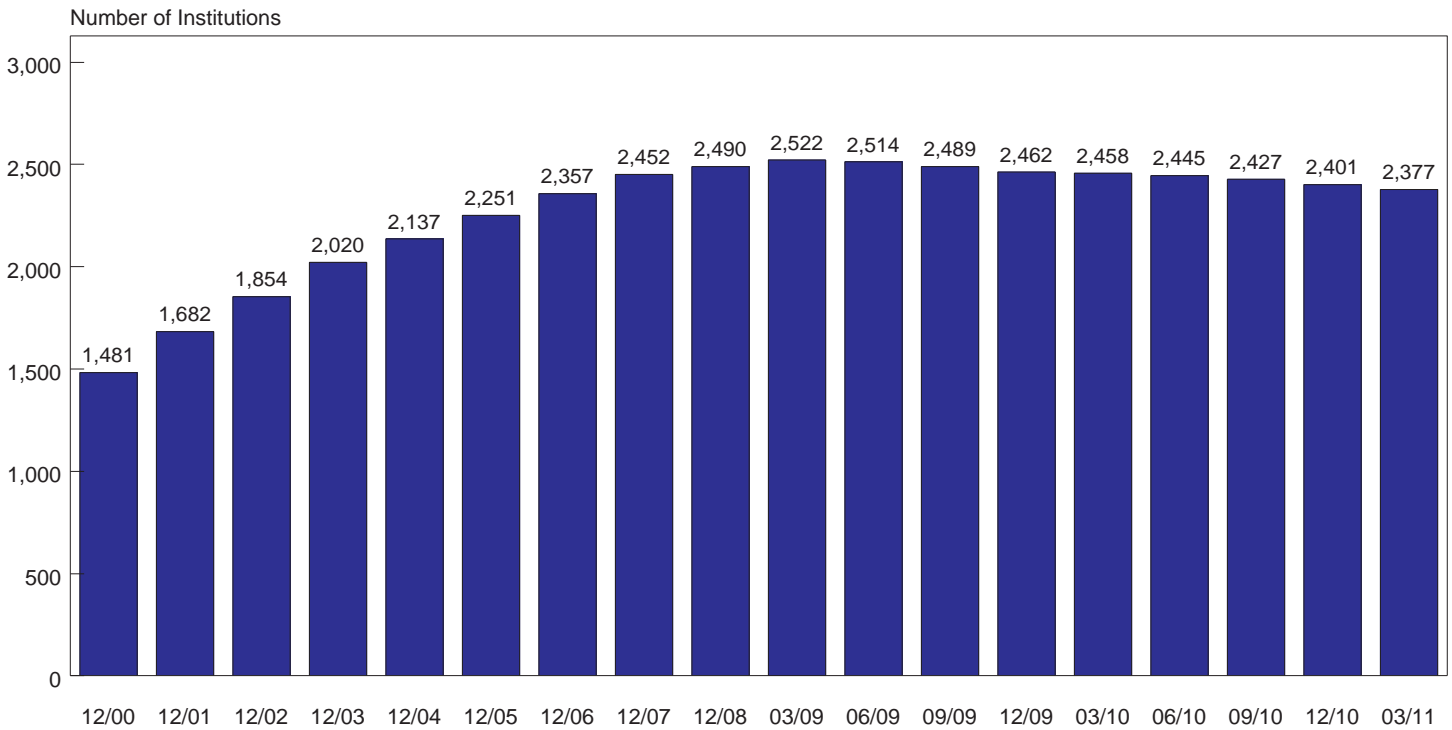


## Quarterly Return on Equity (ROE), Annualized

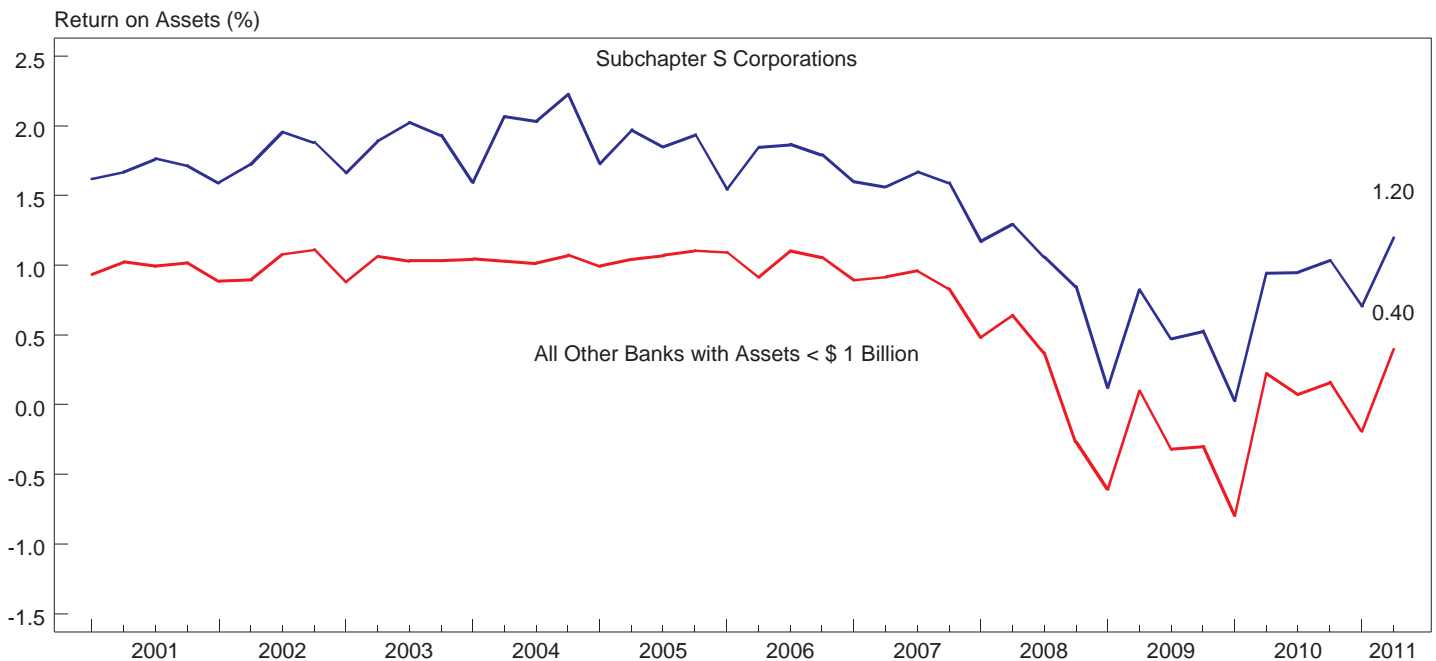




## Number of Subchapter S Corporations 2000-2011

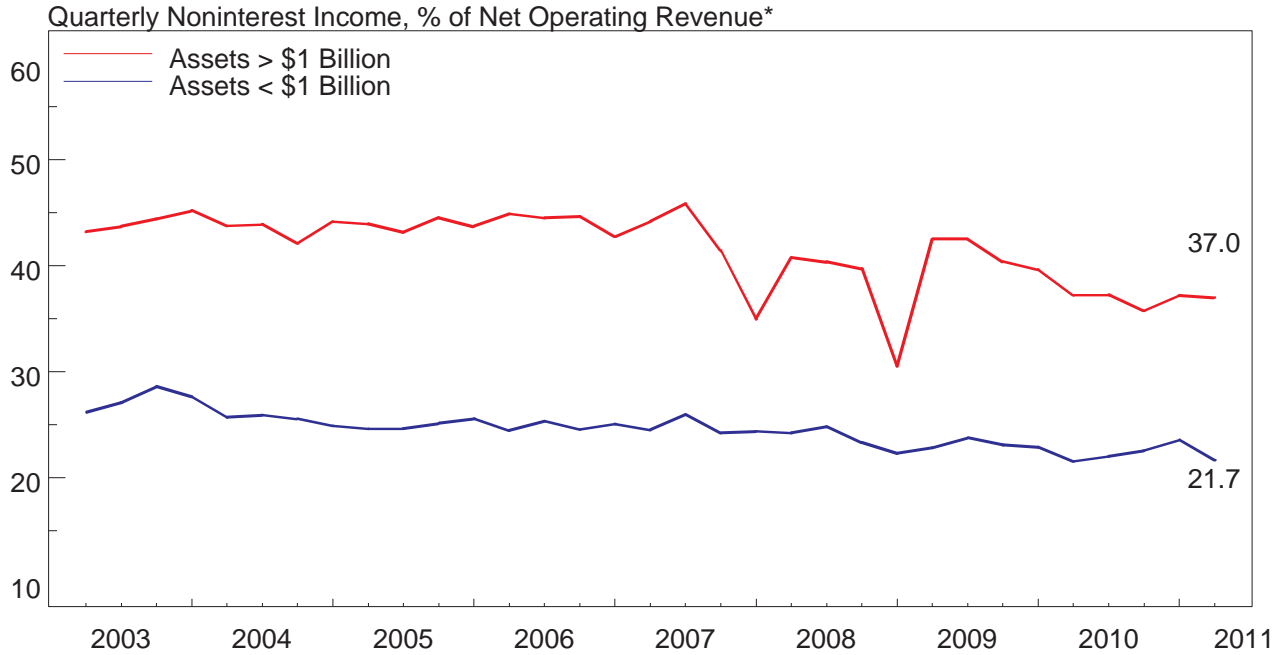


## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 2000-2011



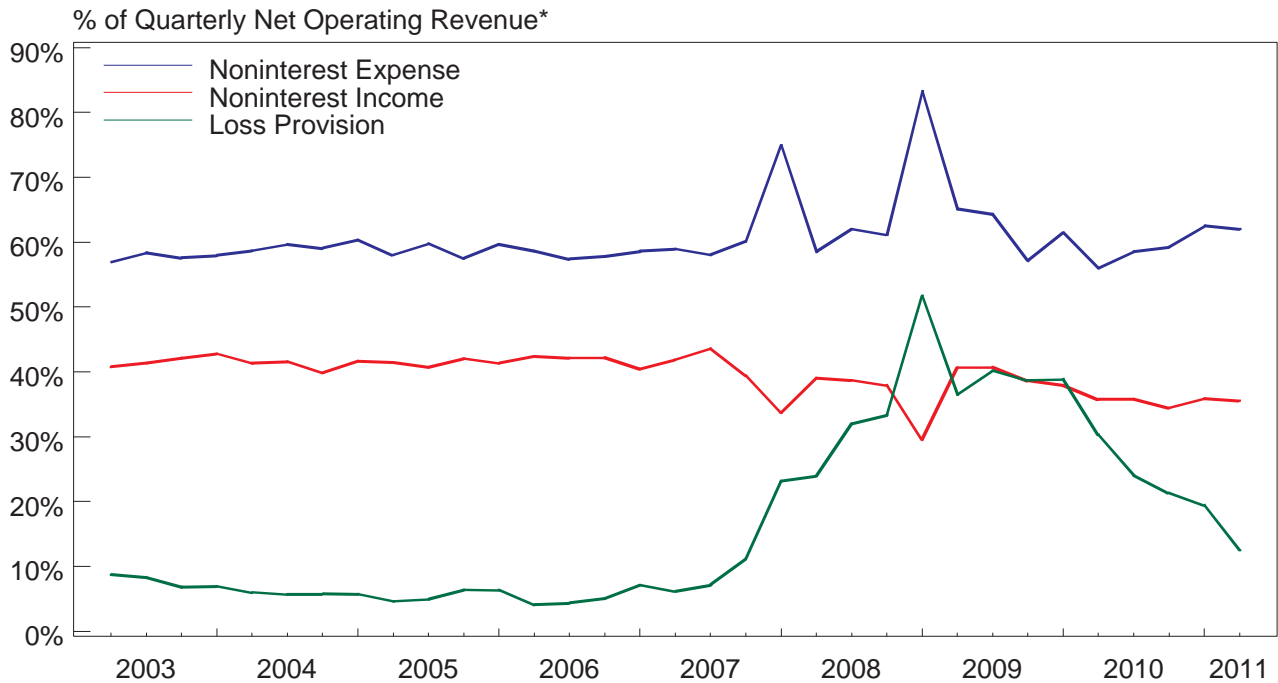
## Noninterest Income as a Percentage of Net Operating Revenue\*

2003 - 2011



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

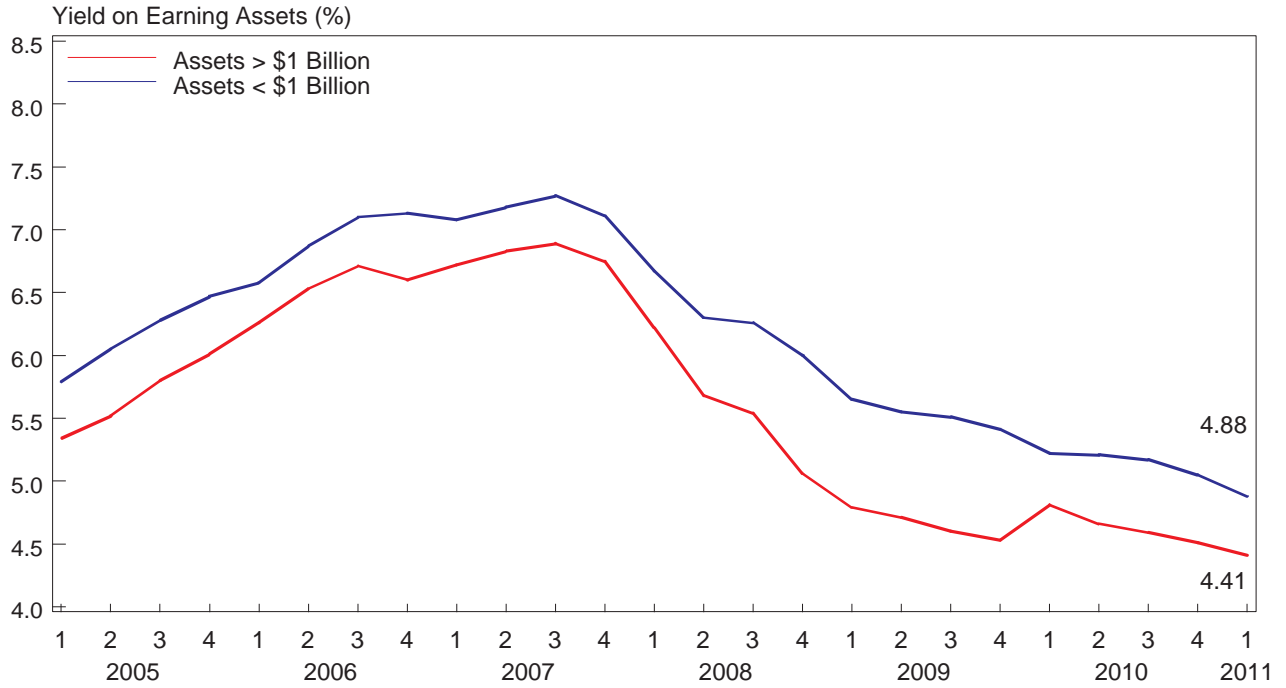
2003 - 2011



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

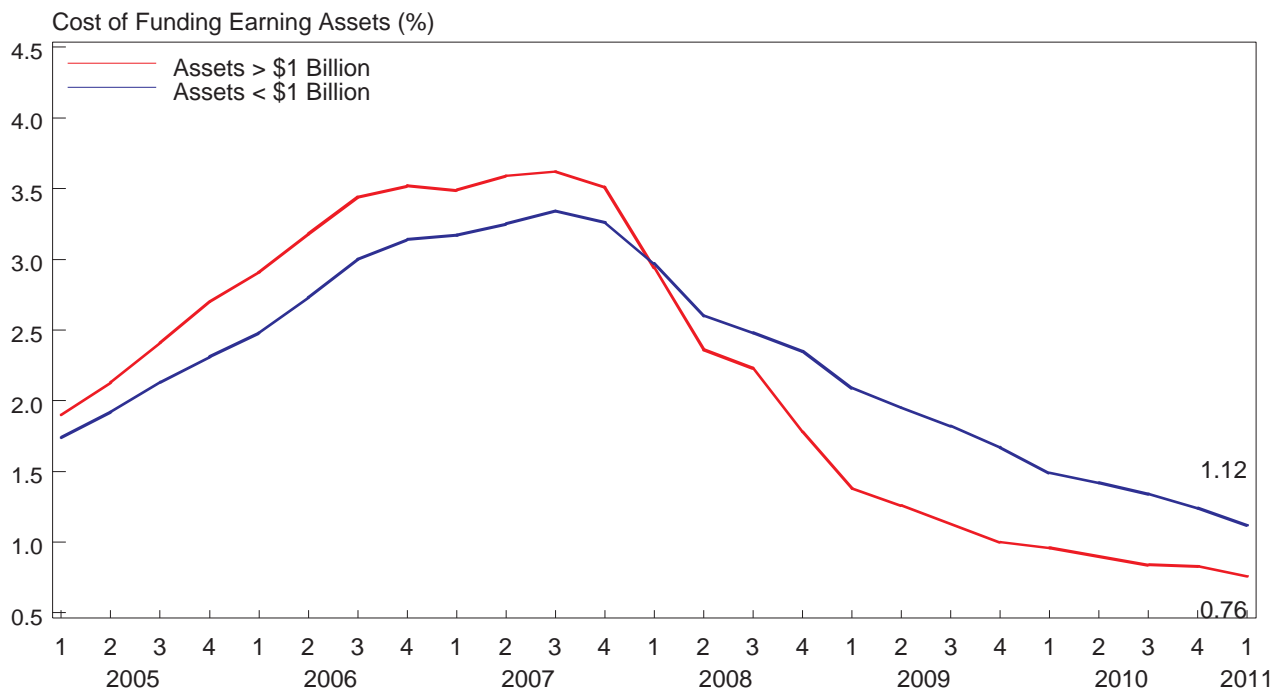
## Quarterly Yield on Earning Assets

2005 - 2011



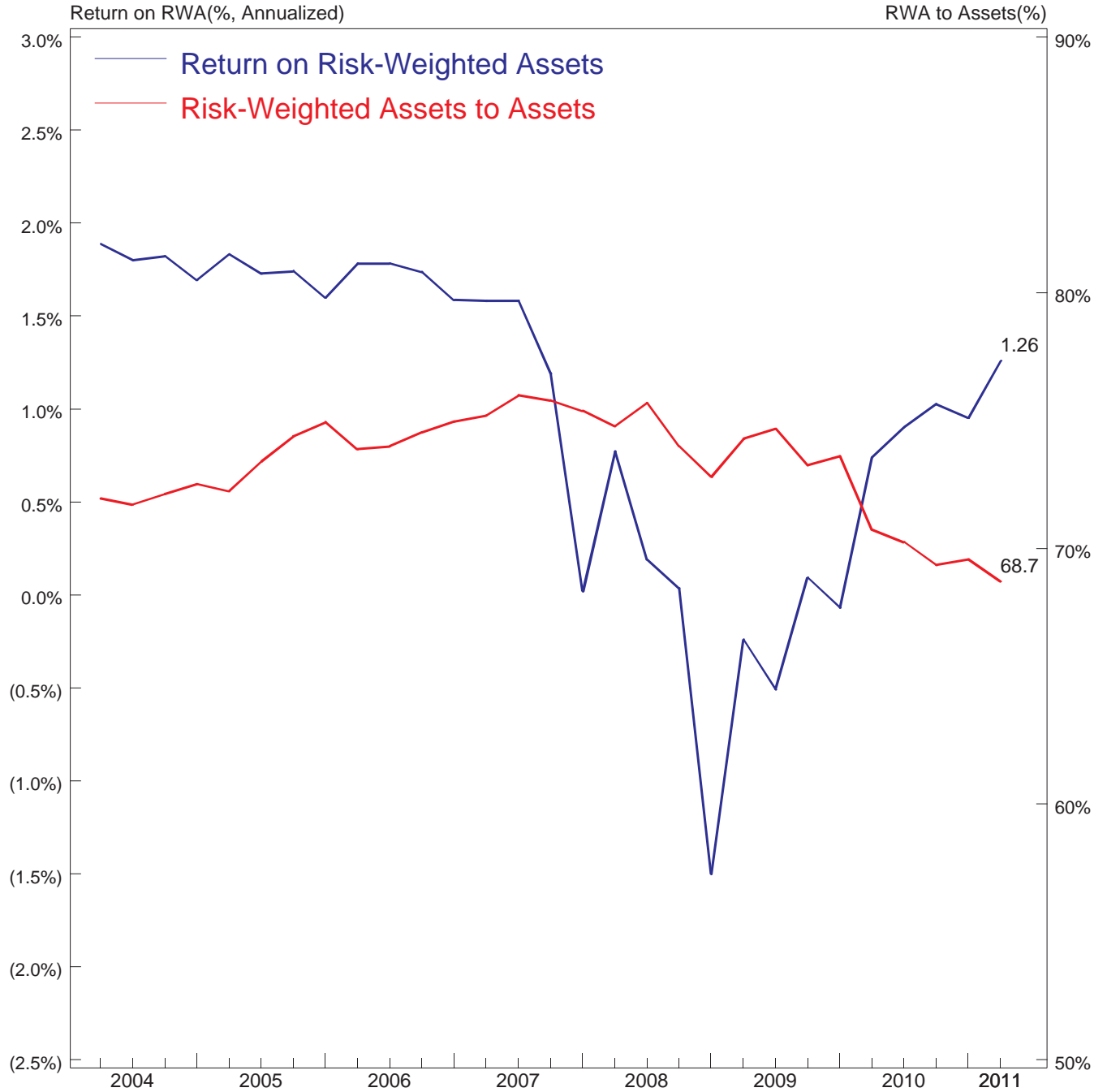
## Quarterly Cost of Funding Earning Assets

2005 - 2011



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

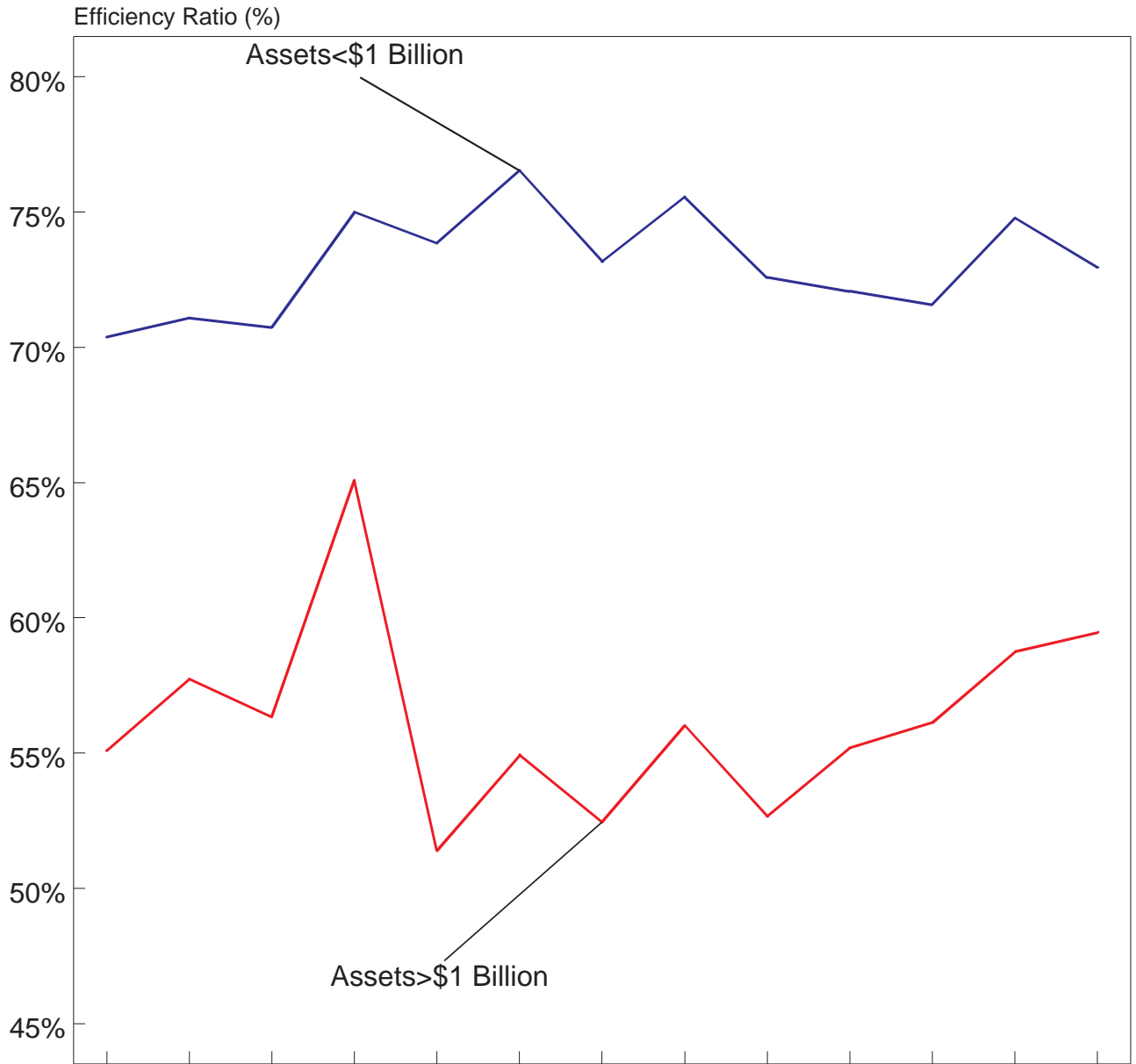
2004 - 2011



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

# Quarterly Efficiency Ratios\*

2008 - 2011

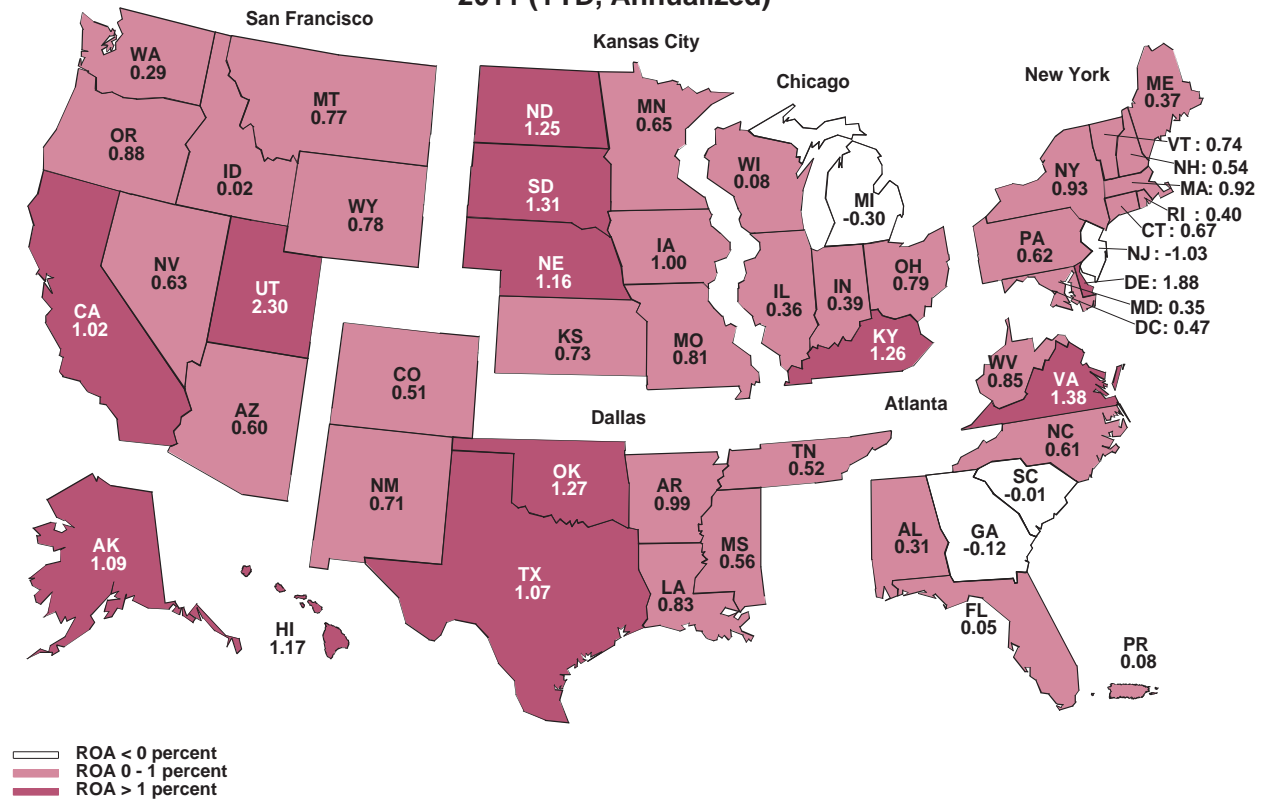


|                     | 03/08 | 06/08 | 09/08 | 12/08 | 03/09 | 06/09 | 09/09 | 12/09 | 03/10 | 06/10 | 09/10 | 12/10 | 03/11 |
|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Assets <\$1 Billion | 70.37 | 71.08 | 70.74 | 74.99 | 73.85 | 76.53 | 73.17 | 75.56 | 72.58 | 72.07 | 71.58 | 74.78 | 72.96 |
| Assets >\$1 Billion | 55.09 | 57.74 | 56.34 | 65.08 | 51.40 | 54.93 | 52.45 | 56.02 | 52.66 | 55.19 | 56.13 | 58.75 | 59.47 |
| Total               | 56.74 | 59.17 | 57.93 | 66.25 | 53.53 | 57.03 | 54.56 | 58.04 | 54.55 | 56.84 | 57.69 | 60.34 | 60.75 |

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

# Return on Assets (ROA)

2011 (YTD, Annualized)



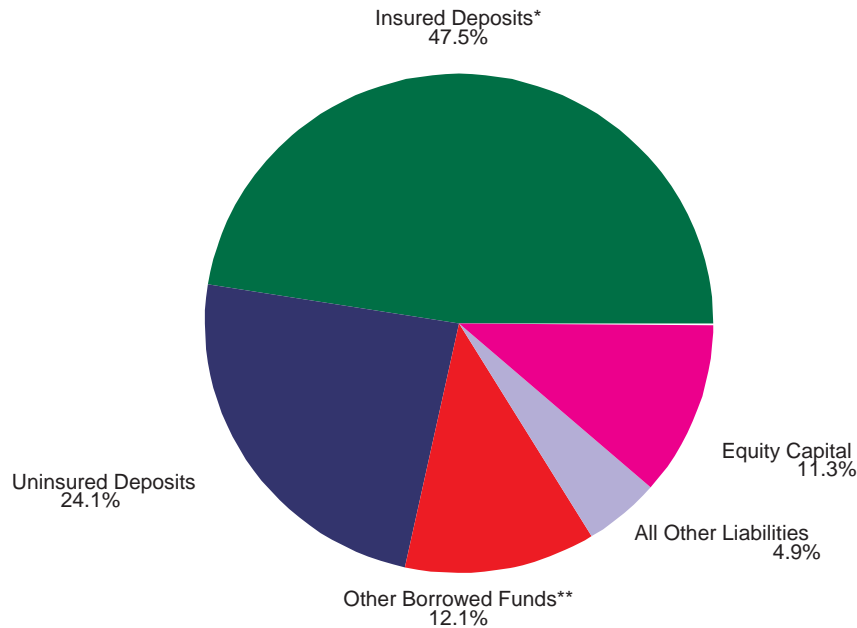
## ROA Rankings by State

| Rank | State            | No. of Inst. as of 03/31/11 | YTD 2011 | YTD 2010 | Change* |
|------|------------------|-----------------------------|----------|----------|---------|
| 1    | Utah             | 57                          | 2.30     | 1.29     | 101     |
| 2    | Delaware         | 26                          | 1.88     | 0.42     | 146     |
| 3    | Virginia         | 115                         | 1.38     | 1.13     | 25      |
| 4    | South Dakota     | 83                          | 1.31     | 0.60     | 71      |
| 5    | Oklahoma         | 244                         | 1.27     | 0.83     | 44      |
| 6    | Kentucky         | 197                         | 1.26     | 1.07     | 19      |
| 7    | North Dakota     | 92                          | 1.25     | 1.06     | 19      |
| 8    | Hawaii           | 9                           | 1.17     | (0.40)   | 157     |
| 9    | Nebraska         | 222                         | 1.16     | 1.99     | (83)    |
| 10   | Alaska           | 6                           | 1.09     | 1.13     | (4)     |
| 11   | Texas            | 610                         | 1.07     | 0.87     | 20      |
| 12   | California       | 267                         | 1.02     | 0.58     | 44      |
| 13   | Iowa             | 354                         | 1.00     | 0.90     | 10      |
| 14   | Arkansas         | 127                         | 0.99     | 0.85     | 14      |
| 15   | New York         | 185                         | 0.93     | 0.96     | (3)     |
| 16   | Massachusetts    | 163                         | 0.92     | 1.02     | (10)    |
| 17   | Oregon           | 34                          | 0.88     | 1.13     | (25)    |
| 18   | West Virginia    | 65                          | 0.85     | 0.80     | 5       |
| 19   | Louisiana        | 156                         | 0.83     | 0.71     | 12      |
| 20   | Missouri         | 333                         | 0.81     | 0.61     | 20      |
| 21   | Ohio             | 238                         | 0.79     | 0.64     | 15      |
| 22   | Wyoming          | 37                          | 0.78     | 0.49     | 29      |
| 23   | Montana          | 73                          | 0.77     | 0.77     | 0       |
| 24   | Vermont          | 14                          | 0.74     | 0.80     | (6)     |
| 25   | Kansas           | 325                         | 0.73     | 0.46     | 27      |
| 26   | New Mexico       | 51                          | 0.71     | 1.53     | (82)    |
| 27   | Connecticut      | 54                          | 0.67     | 0.40     | 27      |
| 28   | Minnesota        | 402                         | 0.65     | 0.42     | 23      |
| 29   | Nevada           | 29                          | 0.63     | 0.78     | (15)    |
| 30   | Pennsylvania     | 215                         | 0.62     | 0.41     | 21      |
| 31   | North Carolina   | 99                          | 0.61     | 0.32     | 29      |
| 32   | Arizona          | 37                          | 0.60     | (1.10)   | 170     |
| 33   | Mississippi      | 90                          | 0.56     | 0.48     | 8       |
| 34   | New Hampshire    | 24                          | 0.54     | (0.08)   | 62      |
| 35   | Tennessee        | 190                         | 0.52     | 0.25     | 27      |
| 36   | Colorado         | 112                         | 0.51     | 0.05     | 46      |
| 37   | District of Col. | 6                           | 0.47     | 0.54     | (7)     |
| 38   | Rhode Island     | 14                          | 0.40     | 0.28     | 12      |
| 39   | Indiana          | 144                         | 0.39     | 0.25     | 14      |
| 40   | Maine            | 29                          | 0.37     | 0.41     | (4)     |
| 41   | Illinois         | 595                         | 0.36     | 0.07     | 29      |
| 42   | Maryland         | 87                          | 0.35     | (0.08)   | 43      |
| 43   | Alabama          | 144                         | 0.31     | (0.15)   | 46      |
| 44   | Washington       | 79                          | 0.29     | (0.75)   | 104     |
| 45   | Wisconsin        | 272                         | 0.08     | (0.14)   | 22      |
| 46   | Puerto Rico      | 7                           | 0.08     | (1.15)   | 123     |
| 47   | Florida          | 242                         | 0.05     | (0.35)   | 40      |
| 48   | Idaho            | 18                          | 0.02     | (0.40)   | 42      |
| 49   | South Carolina   | 83                          | (0.01)   | (1.19)   | 118     |
| 50   | Georgia          | 261                         | (0.12)   | (0.52)   | 40      |
| 51   | Michigan         | 135                         | (0.30)   | (1.53)   | 123     |
| 52   | New Jersey       | 117                         | (1.03)   | 0.80     | (183)   |
|      | U.S. and Terr.   | 7,574                       | 0.87     | 0.53     | 34      |

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

## Total Liabilities and Equity Capital

March 31, 2011



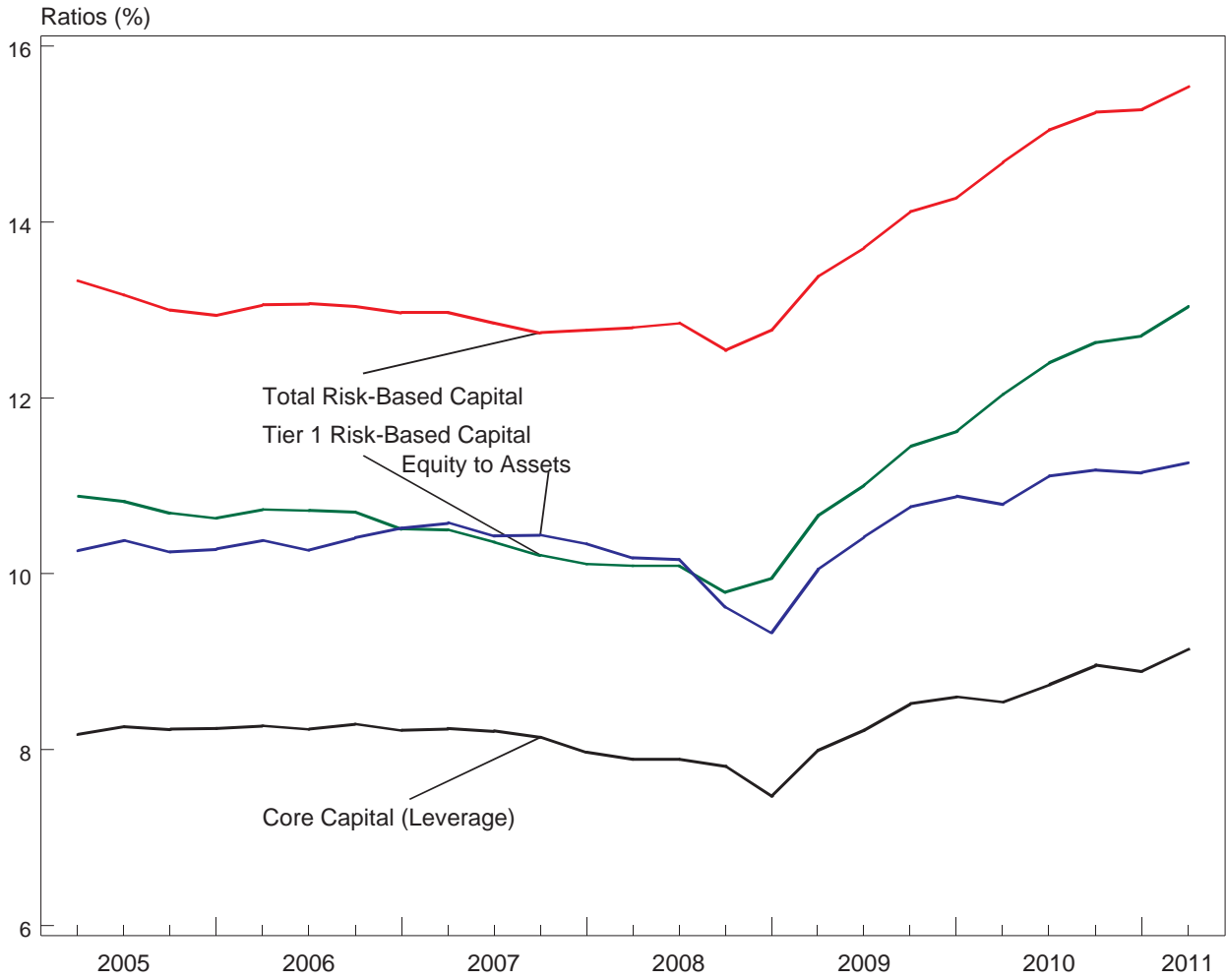
| (\$ Billions)                        | 3/31/10 | 3/31/11 | % Change |
|--------------------------------------|---------|---------|----------|
| Insured Deposits (estimated)*        | 5,463   | 6,374   | 16.7     |
| Uninsured Deposits                   | 3,735   | 3,228   | -13.6    |
| In Foreign Offices                   | 1,506   | 1,611   | 7.0      |
| Other Borrowed Funds**               | 2,053   | 1,630   | -20.6    |
| All Other Liabilities                | 626     | 654     | 4.5      |
| Subordinated Debt                    | 151     | 140     | -7.3     |
| Bank Equity Capital                  | 1,439   | 1,511   | 5.0      |
| Total Liabilities and Equity Capital | 13,336  | 13,415  | 0.6      |

\* Excludes insured deposits in U.S. branches of foreign banks. Beginning 09/30/09, these estimates include the insurance coverage increase to \$250,000. Beginning 12/31/10, estimates include temporary unlimited coverage for noninterest-bearing transaction accounts.

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

## Capital Ratios

2005 - 2011



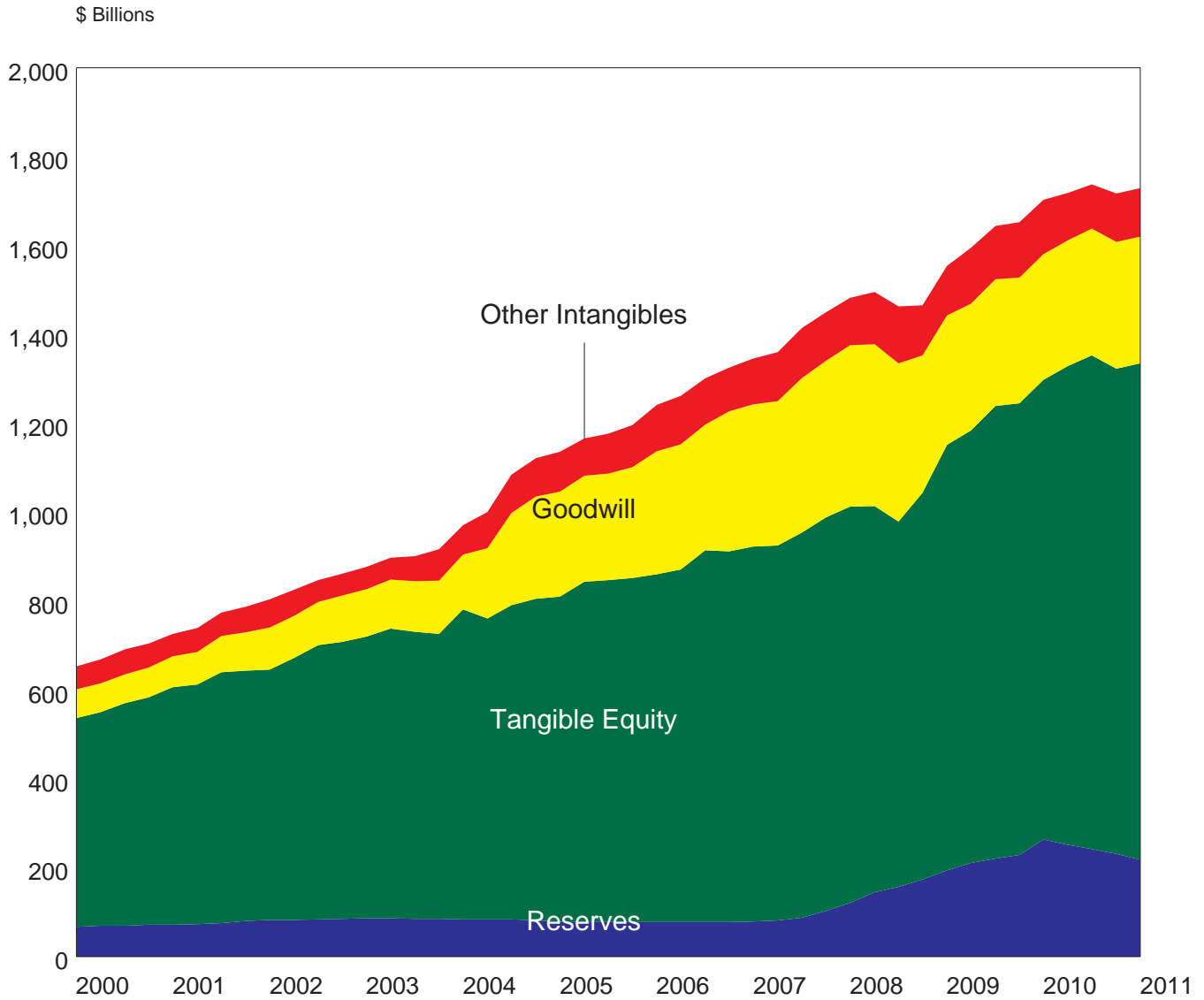
|                                  | 12/05        | 12/06        | 12/07        | 12/08        | 12/09        | 12/10        | 3/11         |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Total Risk-Based Capital</b>  | <b>12.94</b> | <b>12.97</b> | <b>12.77</b> | <b>12.77</b> | <b>14.28</b> | <b>15.28</b> | <b>15.54</b> |
| <b>Tier 1 Risk-Based Capital</b> | <b>10.63</b> | <b>10.51</b> | <b>10.11</b> | <b>9.95</b>  | <b>11.62</b> | <b>12.71</b> | <b>13.04</b> |
| <b>Equity to Assets</b>          | <b>10.28</b> | <b>10.52</b> | <b>10.34</b> | <b>9.33</b>  | <b>10.88</b> | <b>11.15</b> | <b>11.26</b> |
| <b>Core Capital (Leverage)</b>   | <b>8.24</b>  | <b>8.22</b>  | <b>7.97</b>  | <b>7.47</b>  | <b>8.60</b>  | <b>8.89</b>  | <b>9.14</b>  |



# Equity Capital and Reserves

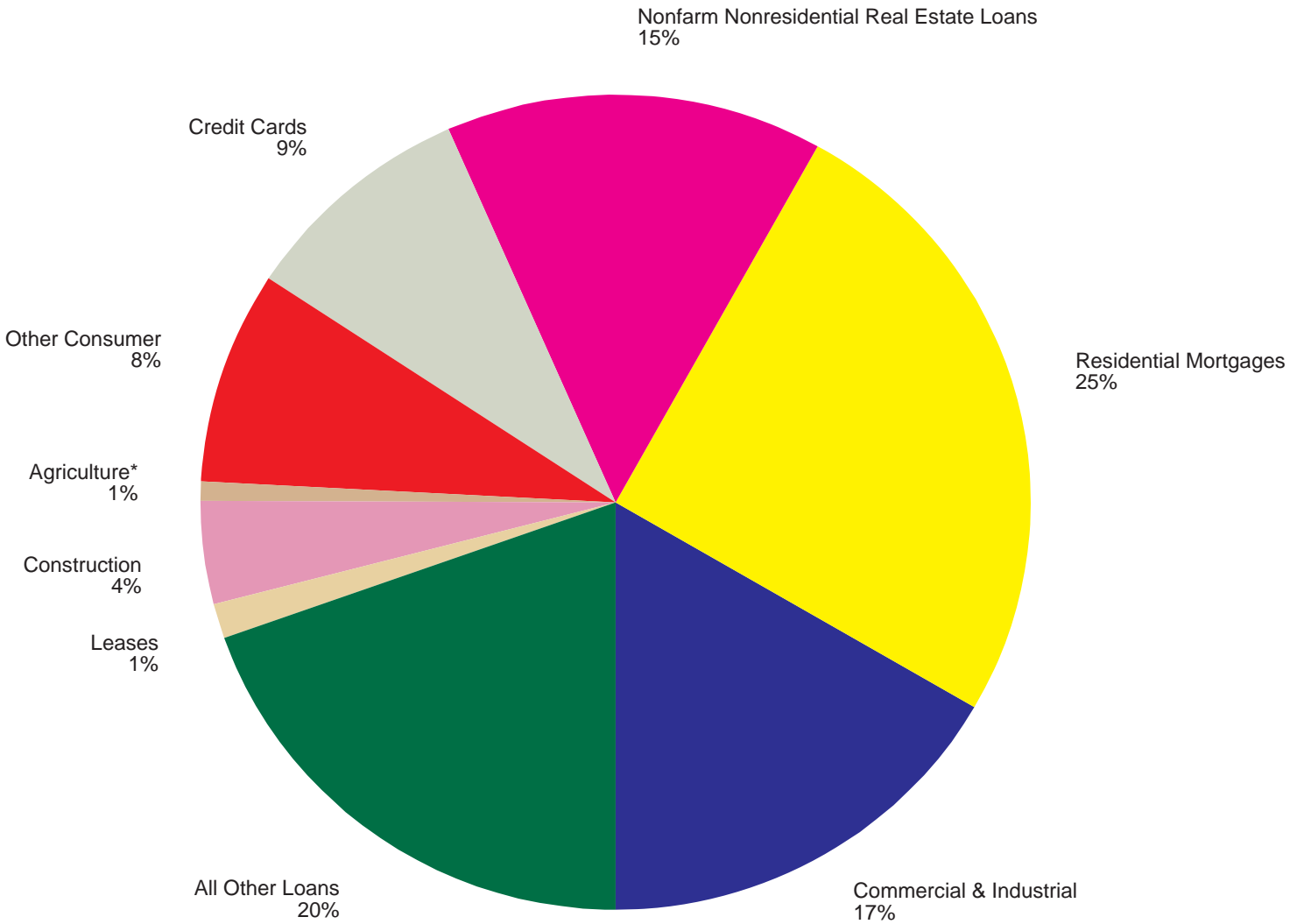
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2011



# Loan Portfolio Composition

March 31, 2011

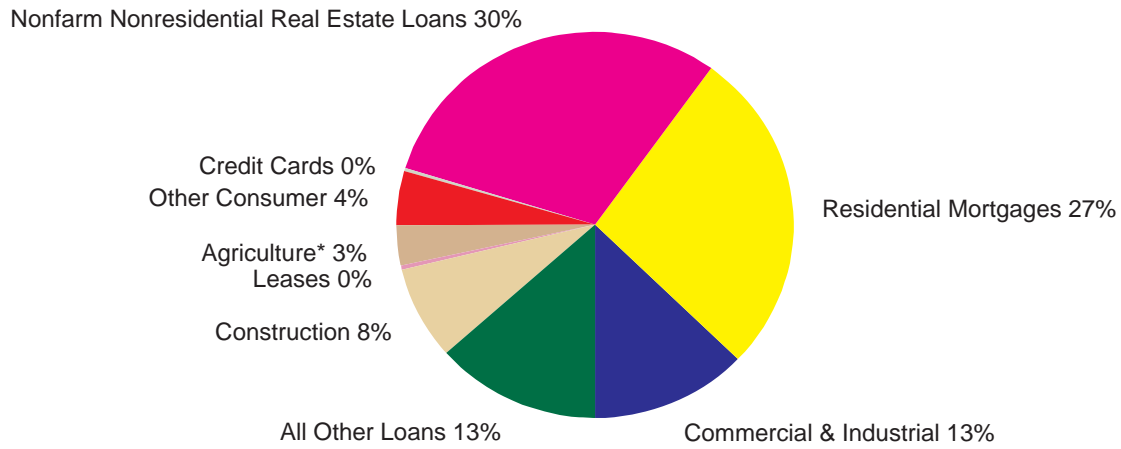


\* OTS - Supervised Savings Associations do not identify agricultural loans.

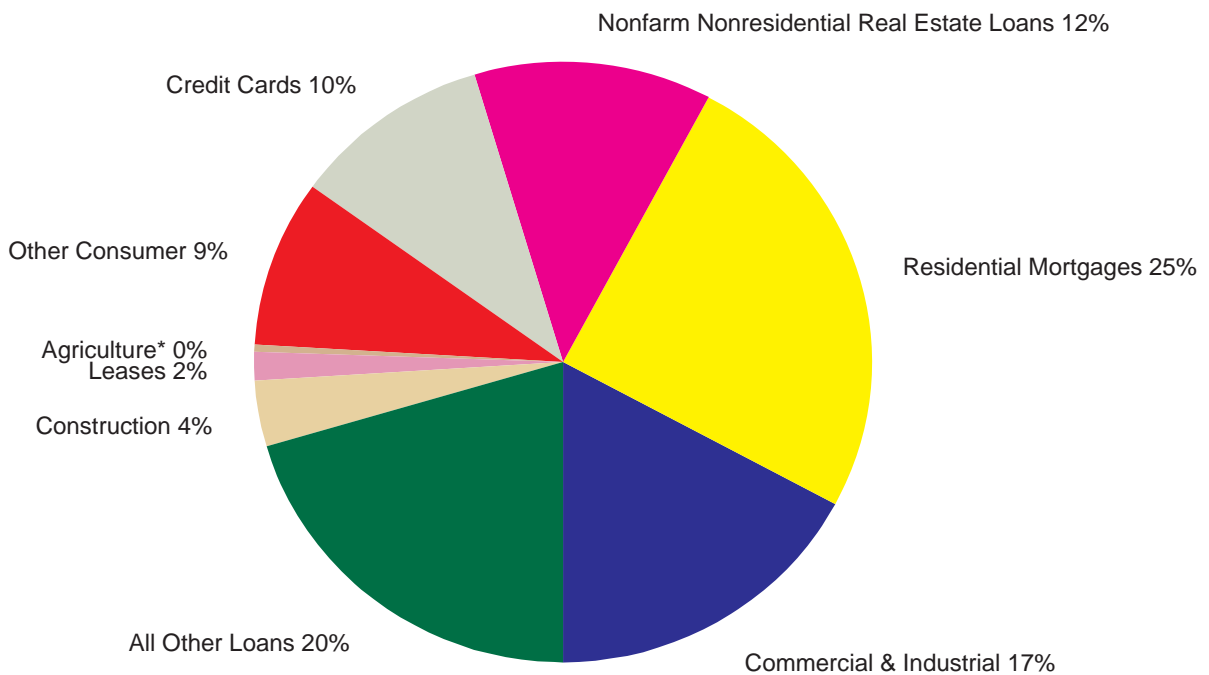
# Loan Portfolio Composition by Asset Size

March 31, 2011

## Assets < \$1 Billion



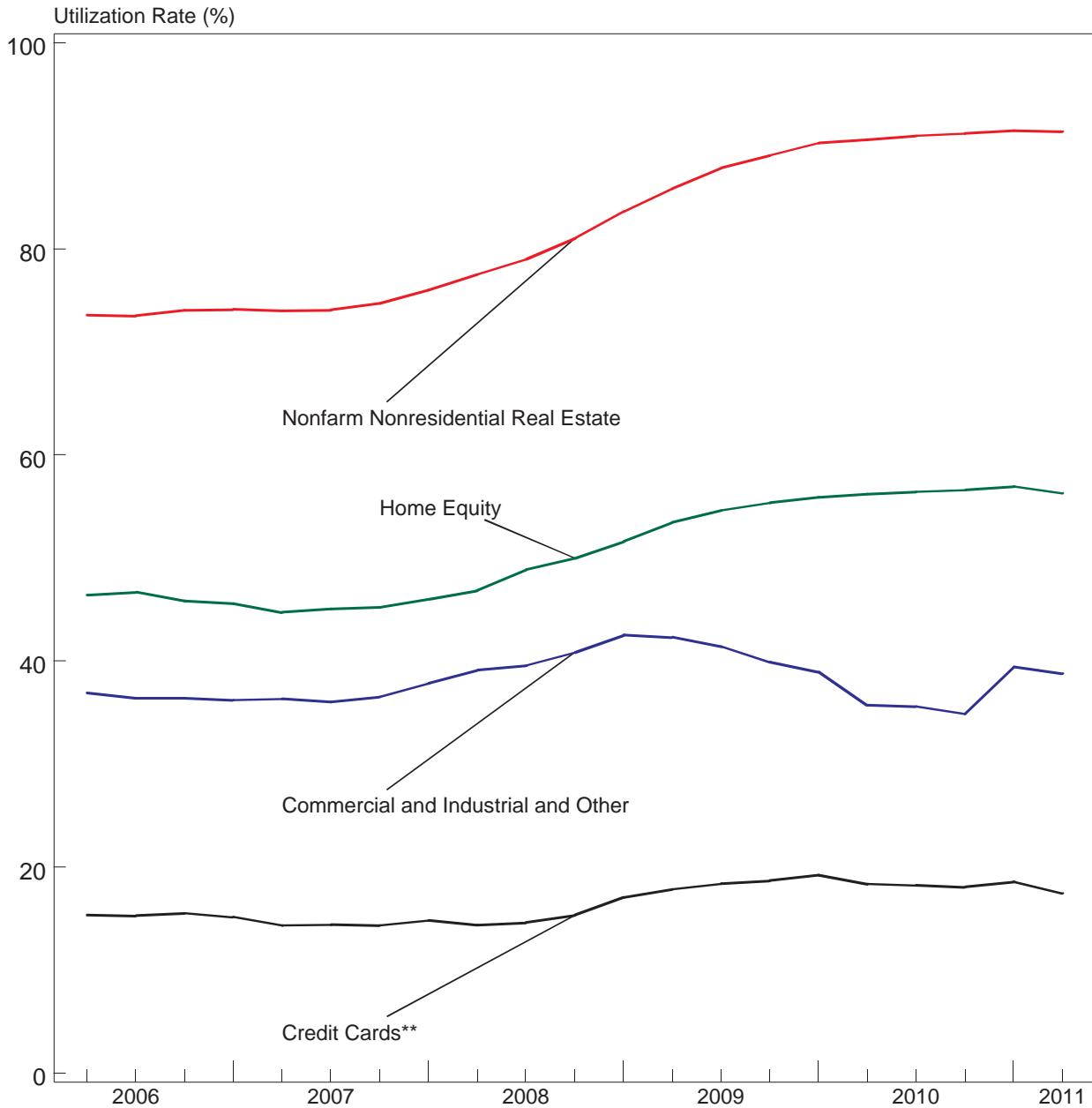
## Assets > \$1 Billion



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

## Utilization Rates of Loan Commitments\*

2006-2011

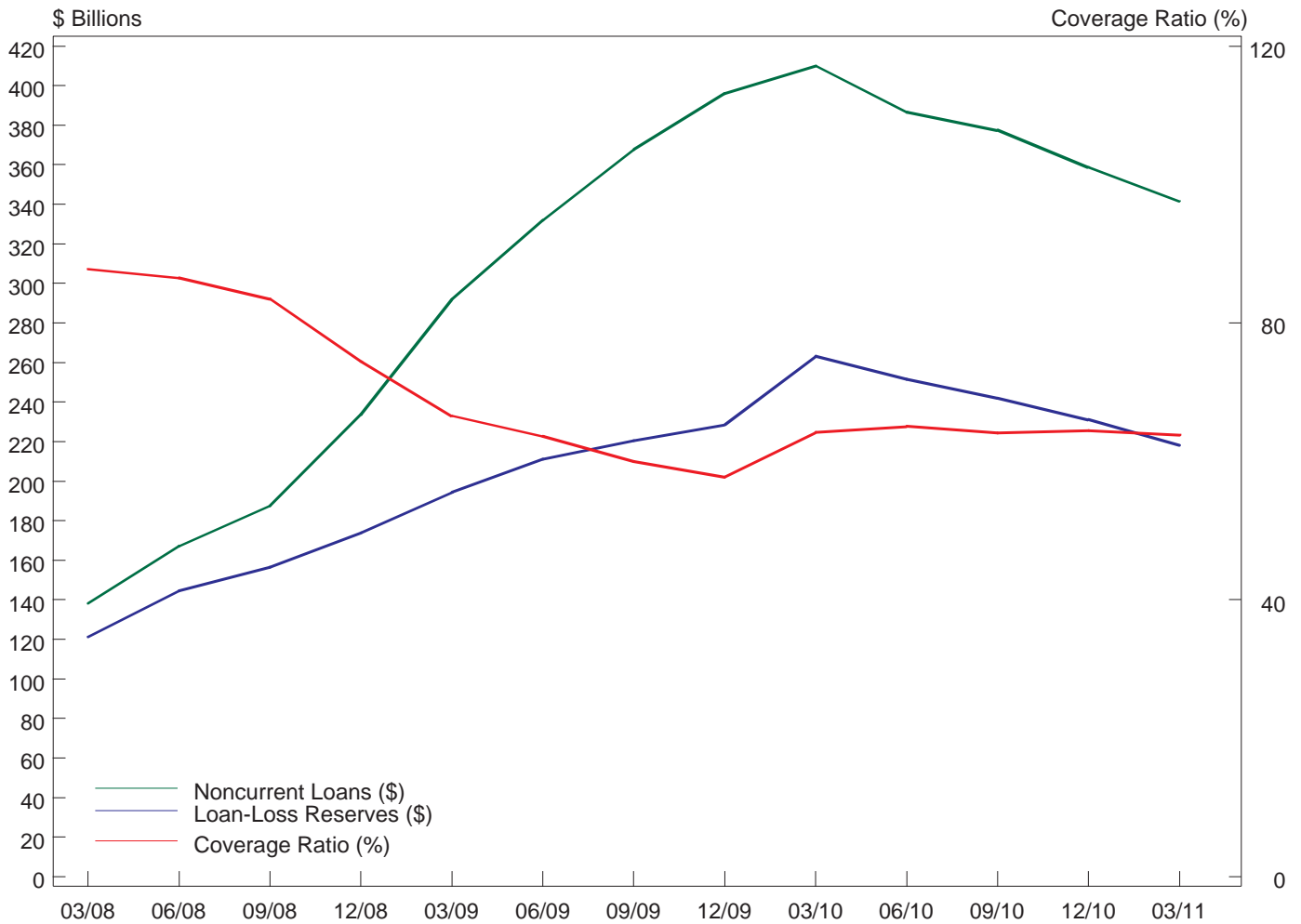


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

## Reserve Coverage Ratio\*

2008-2011



### Noncurrent Loans (\$ Billions)

138.1 167.1 187.5 233.7 291.9 331.9 367.6 396.0 409.9 386.6 377.5 358.7 341.7

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

121.2 144.5 156.5 173.9 194.3 211.2 220.5 228.6 263.1 251.5 241.9 231.2 218.2

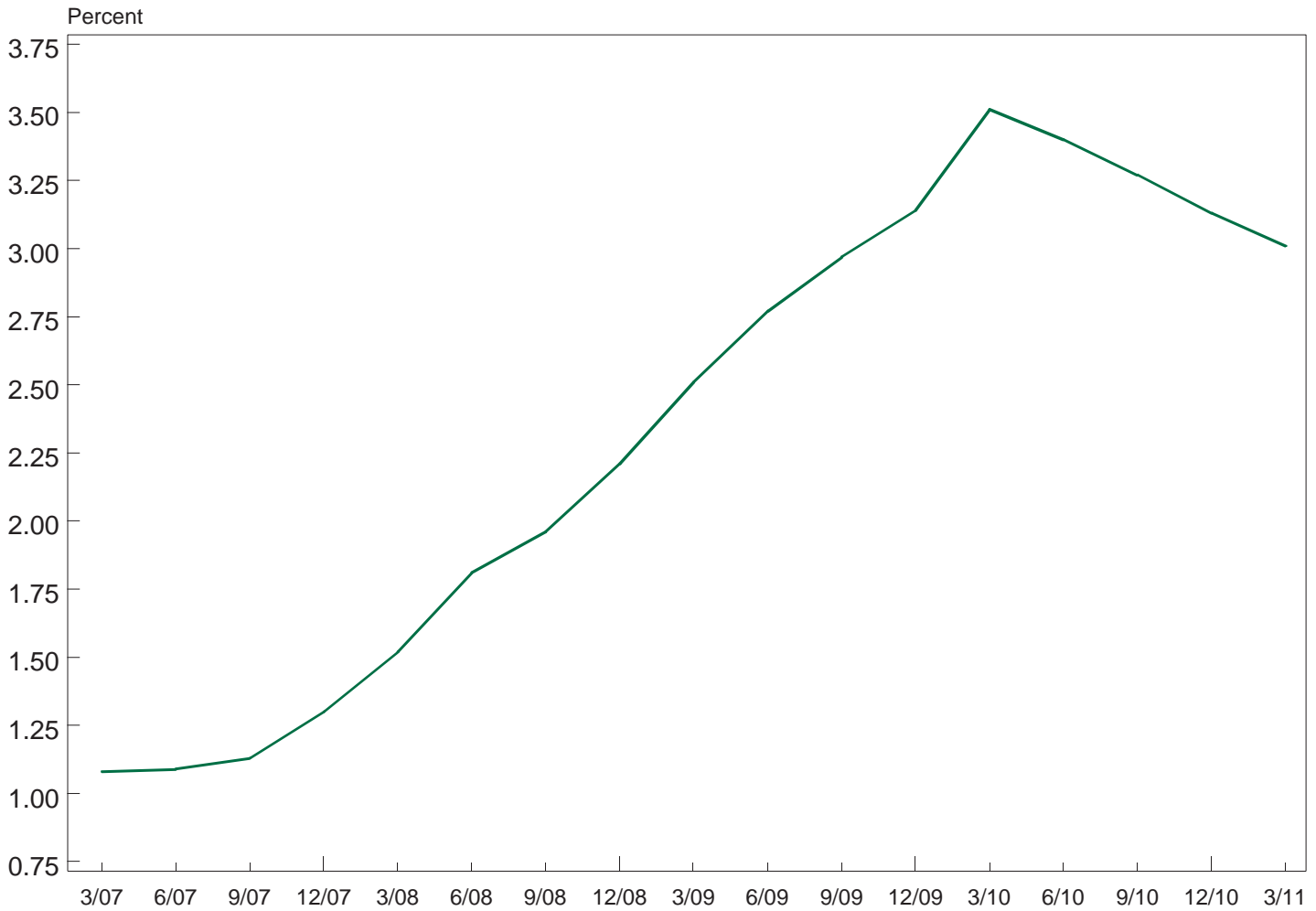
### Coverage Ratio (%)

88 86 83 74 67 64 60 58 64 65 64 64 64

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2007 - 2011

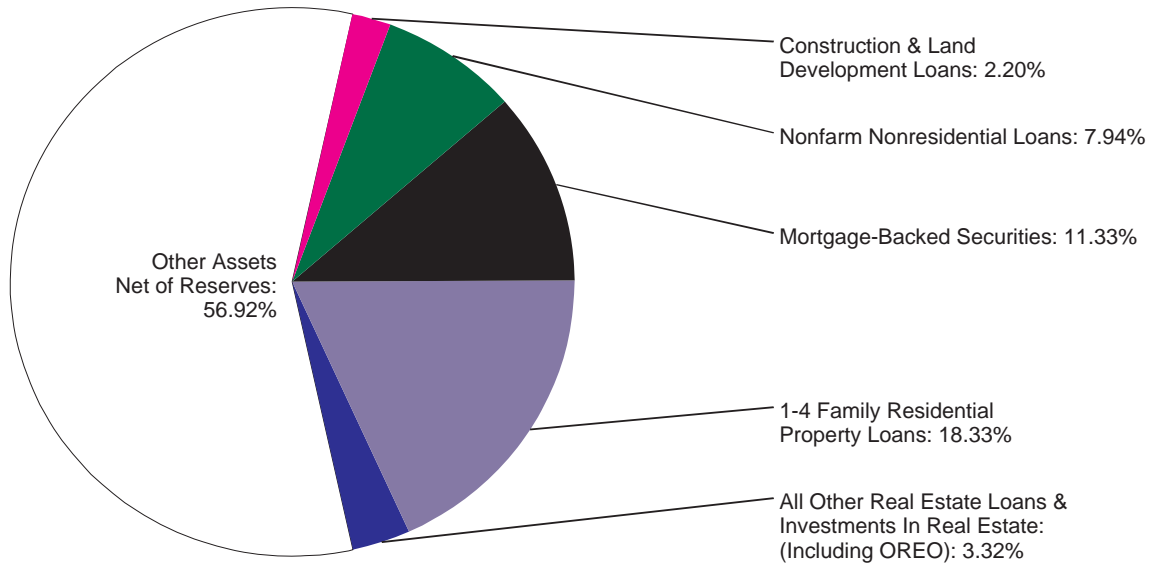


Loss Allowance to Loans and Leases

1.08 1.09 1.13 1.30 1.52 1.81 1.96 2.21 2.51 2.77 2.97 3.14 3.51 3.40 3.27 3.13 3.01

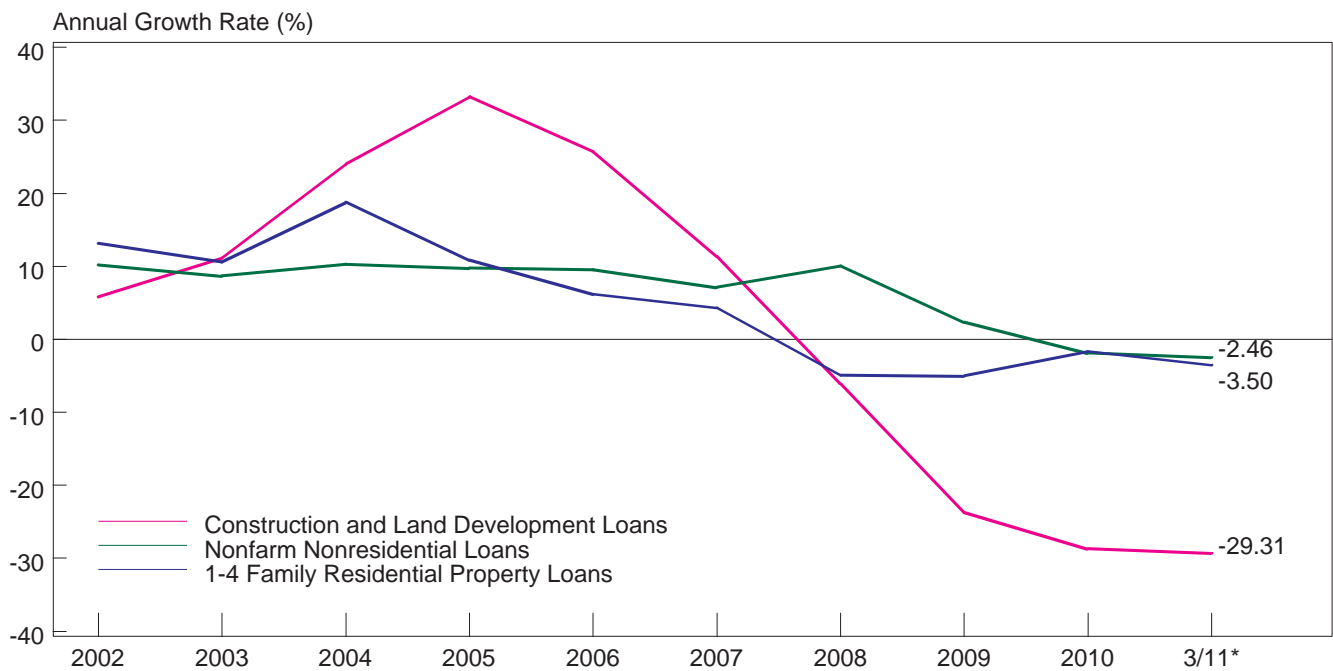
## Real Estate Assets as a Percent of Total Assets

March 31, 2011



## Real Estate Loan Growth Rates\*

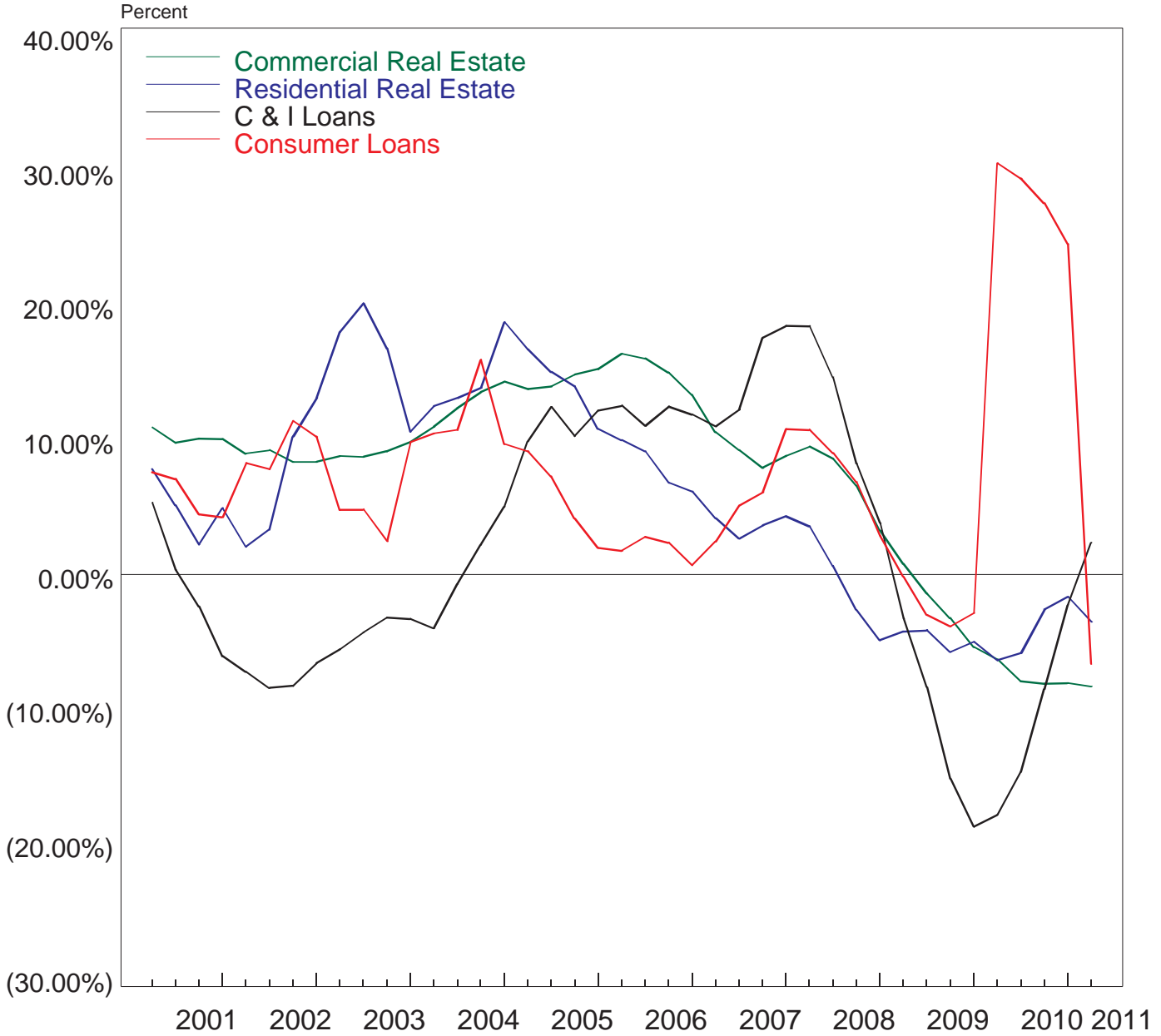
2002-2011



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

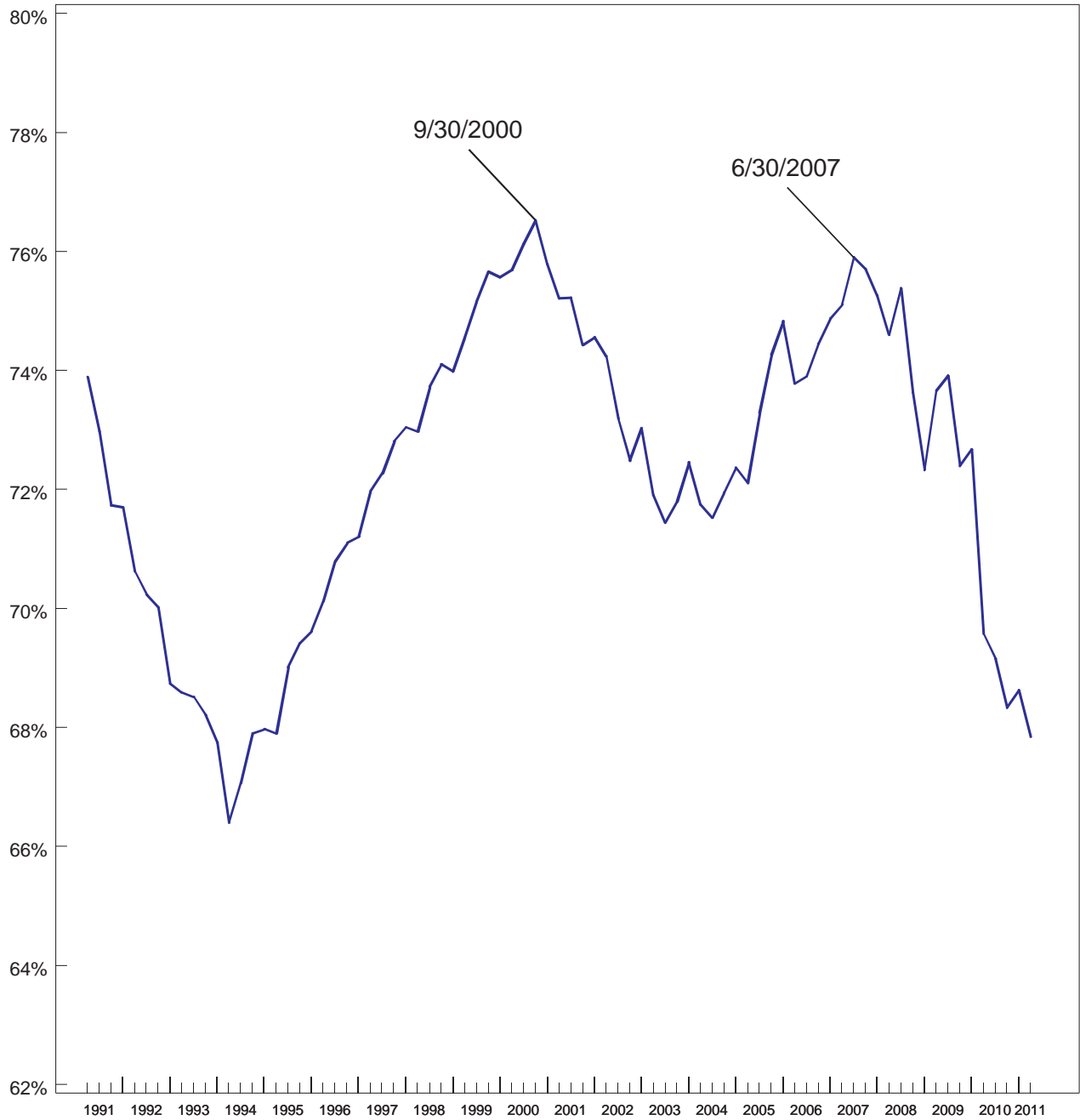
# Twelve-Month Loan Growth Rates

2001 - 2011



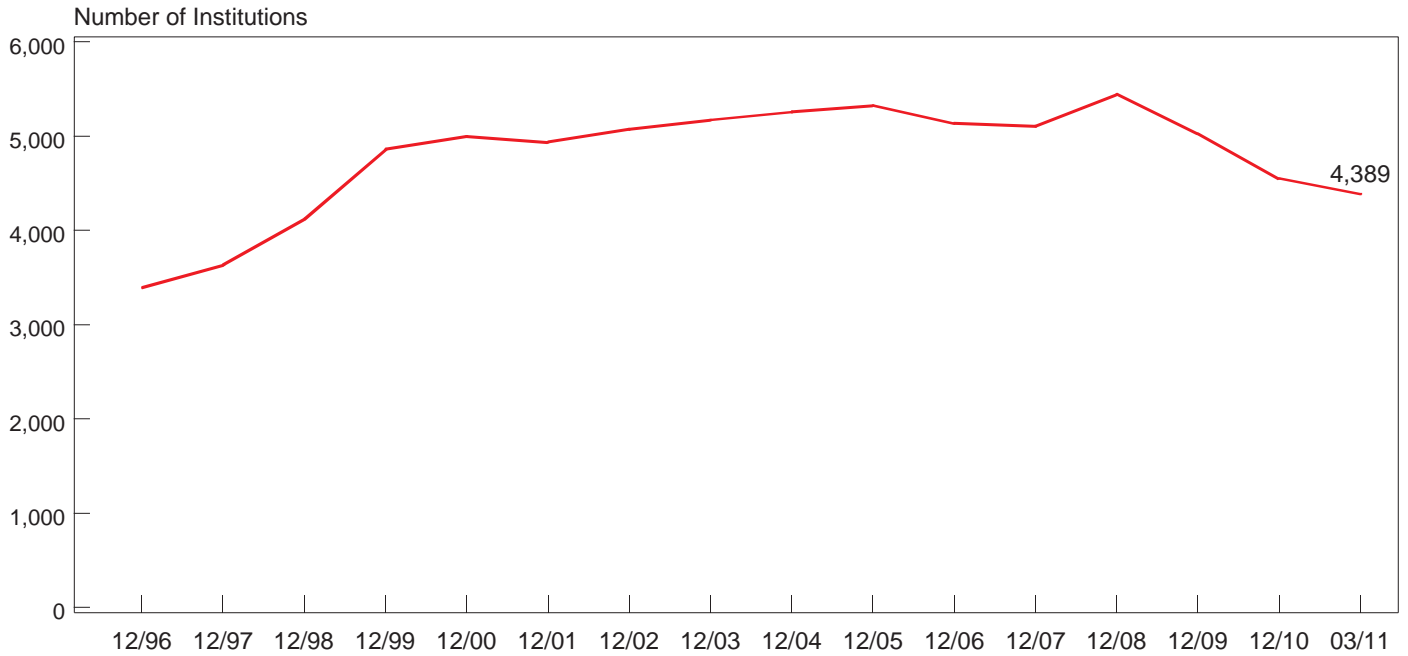


## Risk-Weighted Assets as a Percentage of Total Assets 1991 - 2011



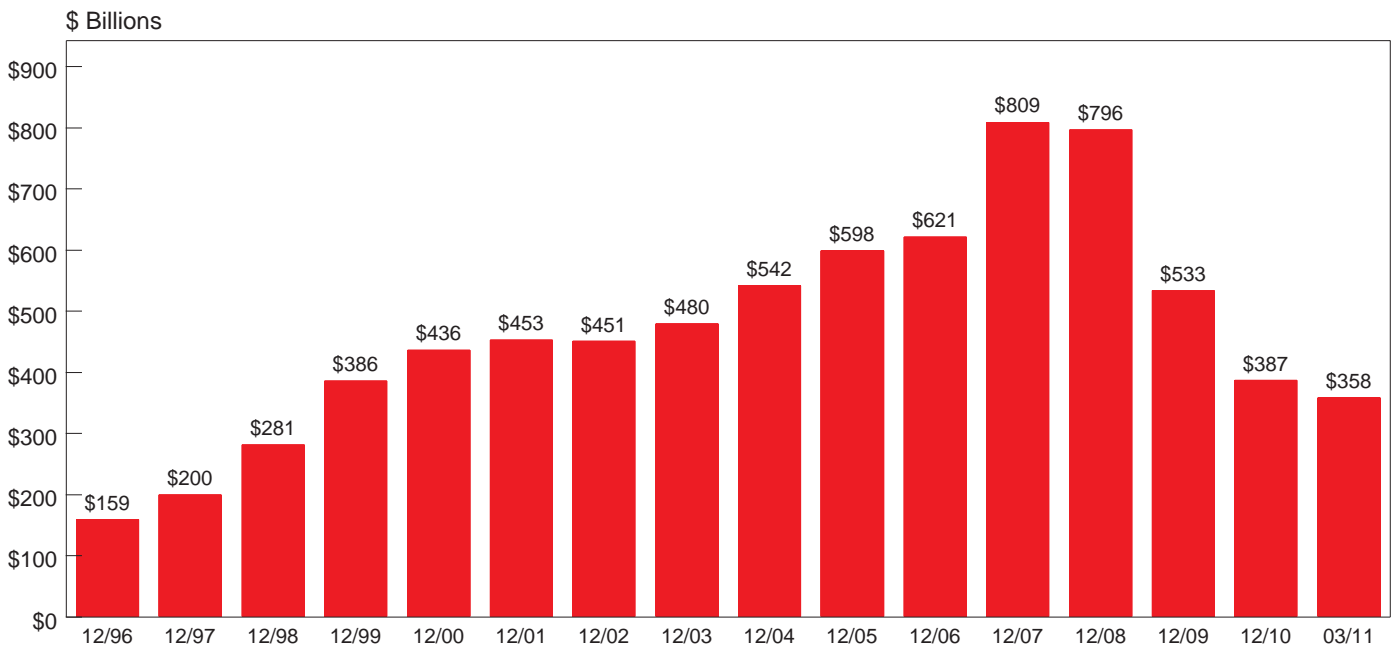
## Number of Institutions with FHLB Advances

1996 - 2011

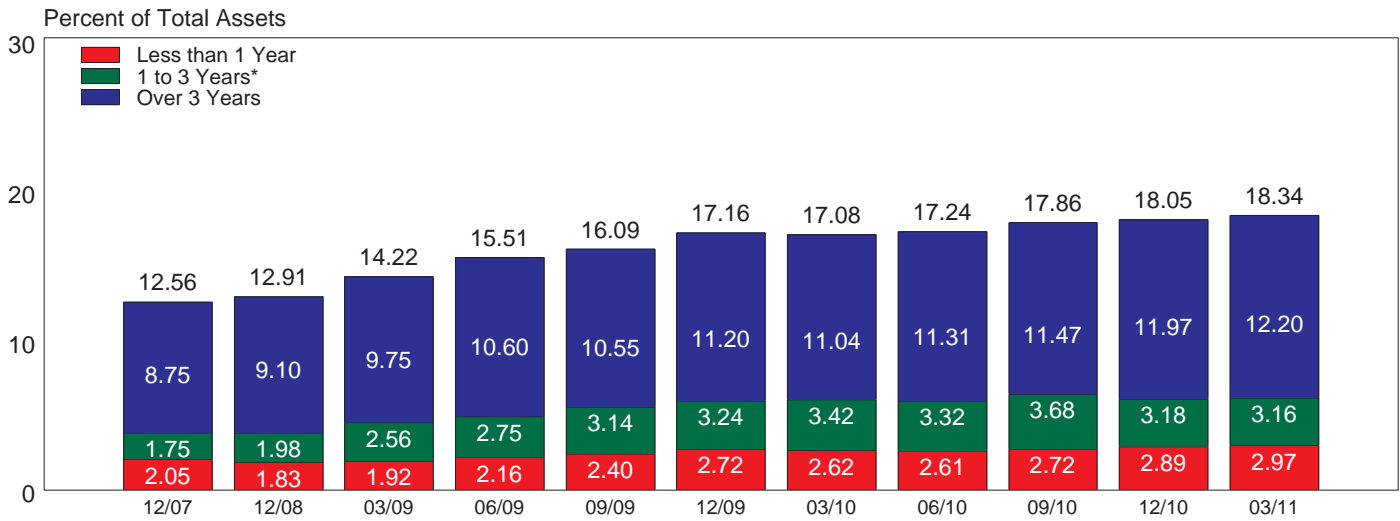


## Amount of FHLB Advances Outstanding

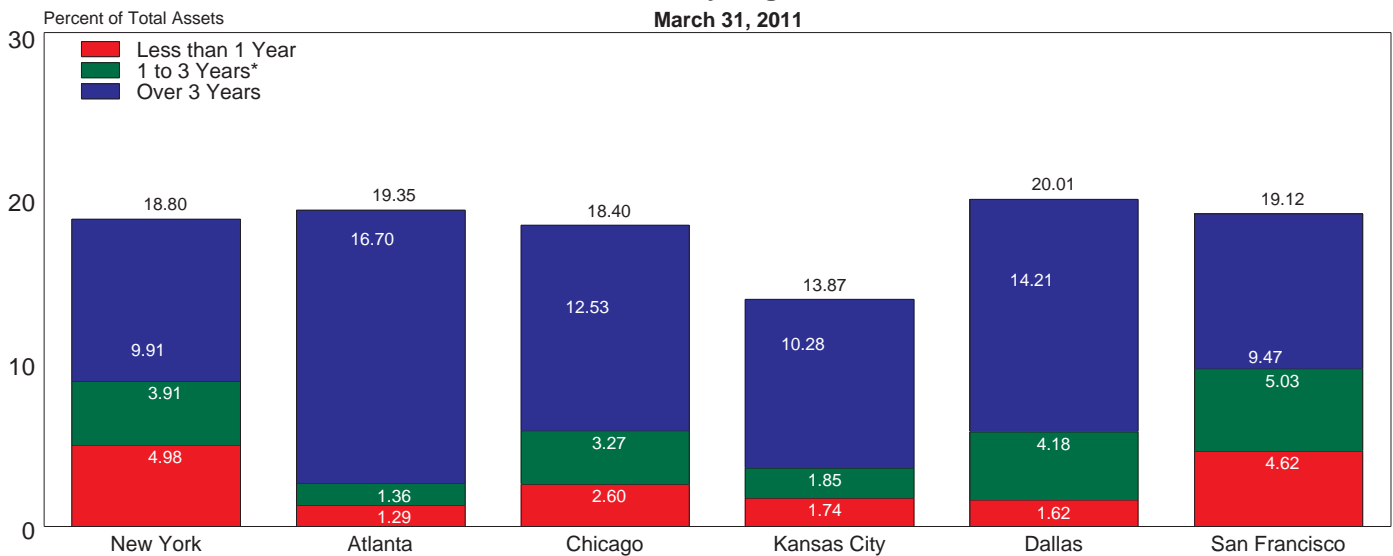
1996 - 2011



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



### ...and by Region



## Total Securities (Debt and Equity)

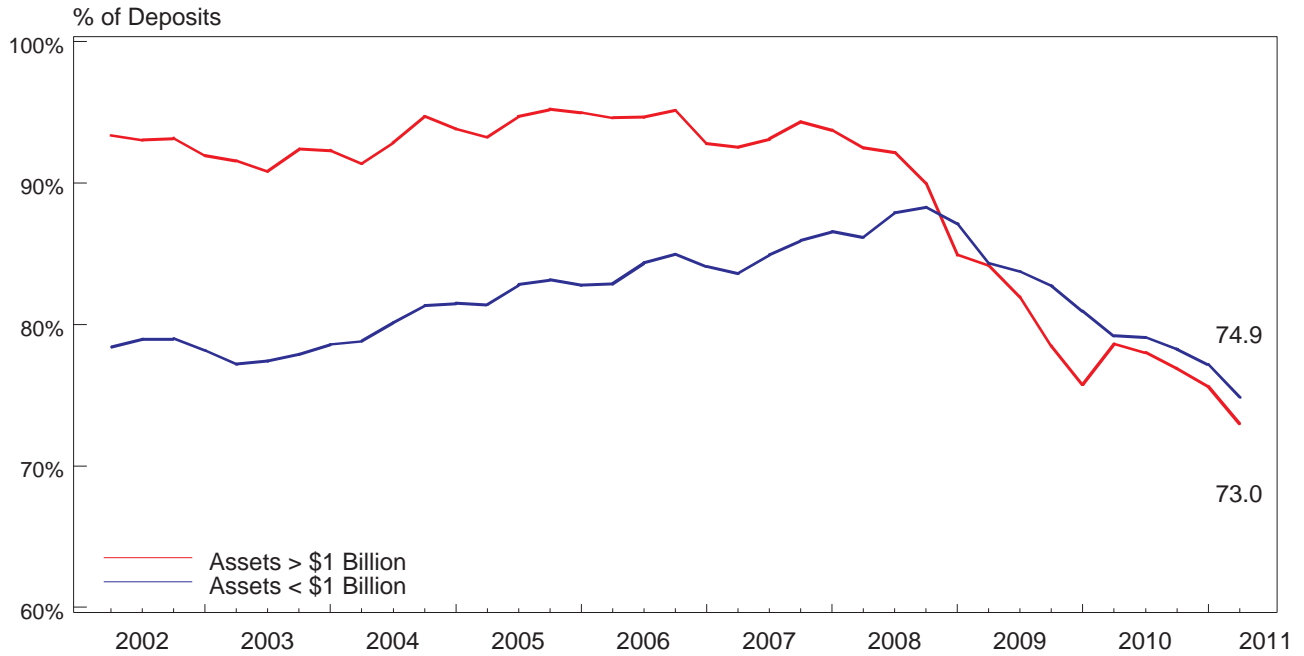
(\$ Billions)

|                                      | 3/09           | 6/09           | 9/09           | 12/09          | 3/10           | 6/10           | 9/10           | 12/10          | 3/11           |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| U.S. Government Obligations:         |                |                |                |                |                |                |                |                |                |
| U.S. Treasury                        | 38             | 58             | 87             | 103            | 157            | 164            | 190            | 188            | 179            |
| U.S. Agencies                        | 10             | 10             | 10             | 10             | 11             | 11             | 12             | 12             | 12             |
| Government Sponsored Enterprises     | 188            | 197            | 216            | 236            | 237            | 246            | 238            | 231            | 240            |
| Mortgage Pass-through Securities     | 851            | 877            | 833            | 862            | 828            | 801            | 829            | 854            | 869            |
| Collateralized Mortgage Obligations  | 462            | 440            | 467            | 484            | 508            | 530            | 561            | 579            | 599            |
| State, County, Municipal Obligations | 154            | 164            | 166            | 163            | 166            | 168            | 176            | 182            | 187            |
| Asset Backed Securities              | 142            | 144            | 152            | 155            | 129            | 131            | 136            | 130            | 127            |
| Other Debt Securities                | 316            | 404            | 436            | 462            | 477            | 457            | 484            | 473            | 494            |
| Equity Securities                    | 45             | 43             | 30             | 26             | 19             | 19             | 17             | 19             | 17             |
| <b>Total Securities</b>              | <b>\$2,206</b> | <b>\$2,337</b> | <b>\$2,397</b> | <b>\$2,500</b> | <b>\$2,532</b> | <b>\$2,528</b> | <b>\$2,642</b> | <b>\$2,668</b> | <b>\$2,723</b> |

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

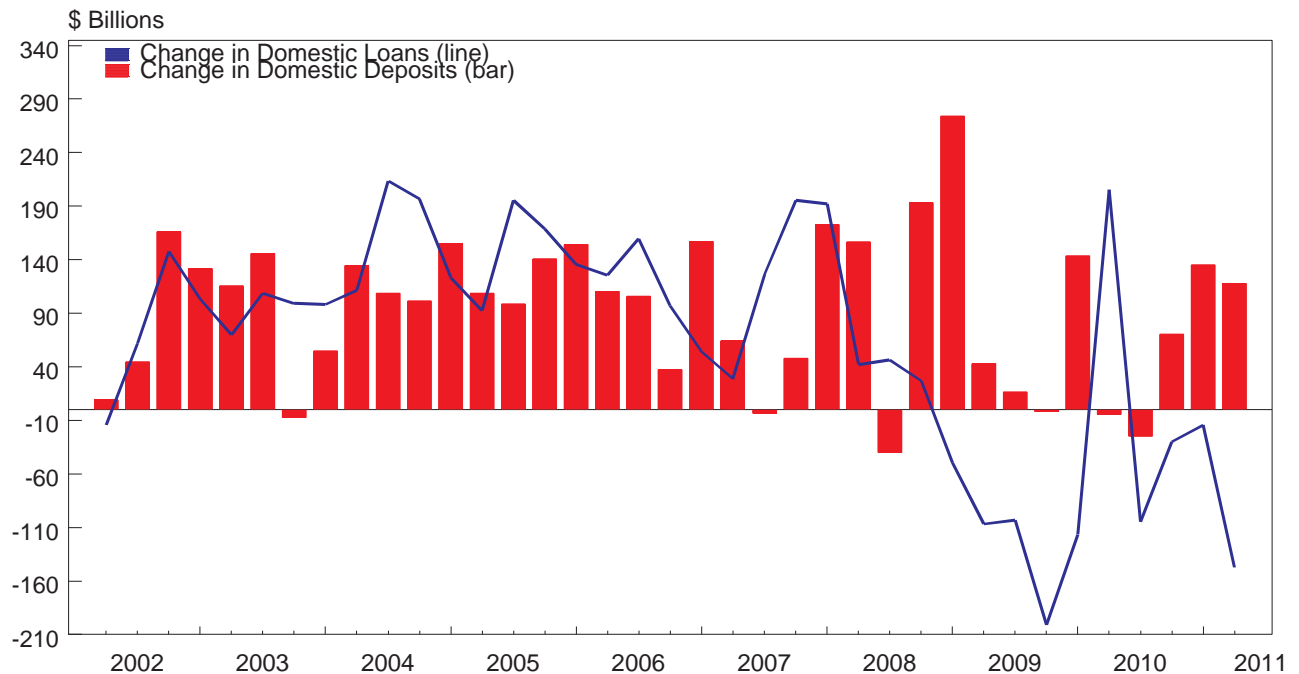
## Net Loans and Leases to Deposits (Domestic and Foreign)

2002 - 2011



## Quarterly Change in Domestic Loans vs Domestic Deposits

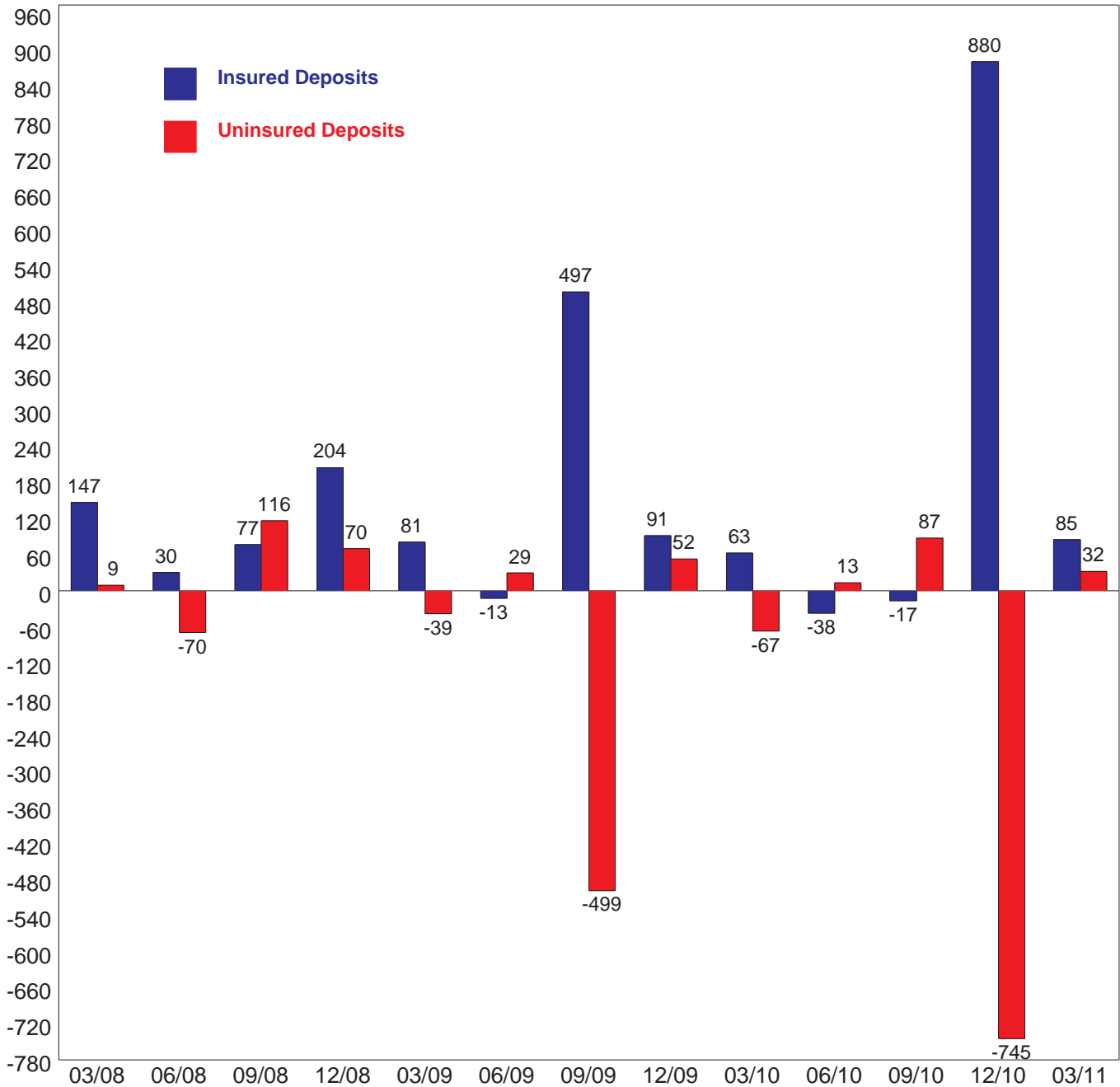
2002 - 2011



# Quarterly Change In Domestic Deposits

2008 - 2011

\$ Billions



\* Reporting of insured deposits changed in third quarter 2009 and fourth quarter 2010 to reflect increases in coverage levels.

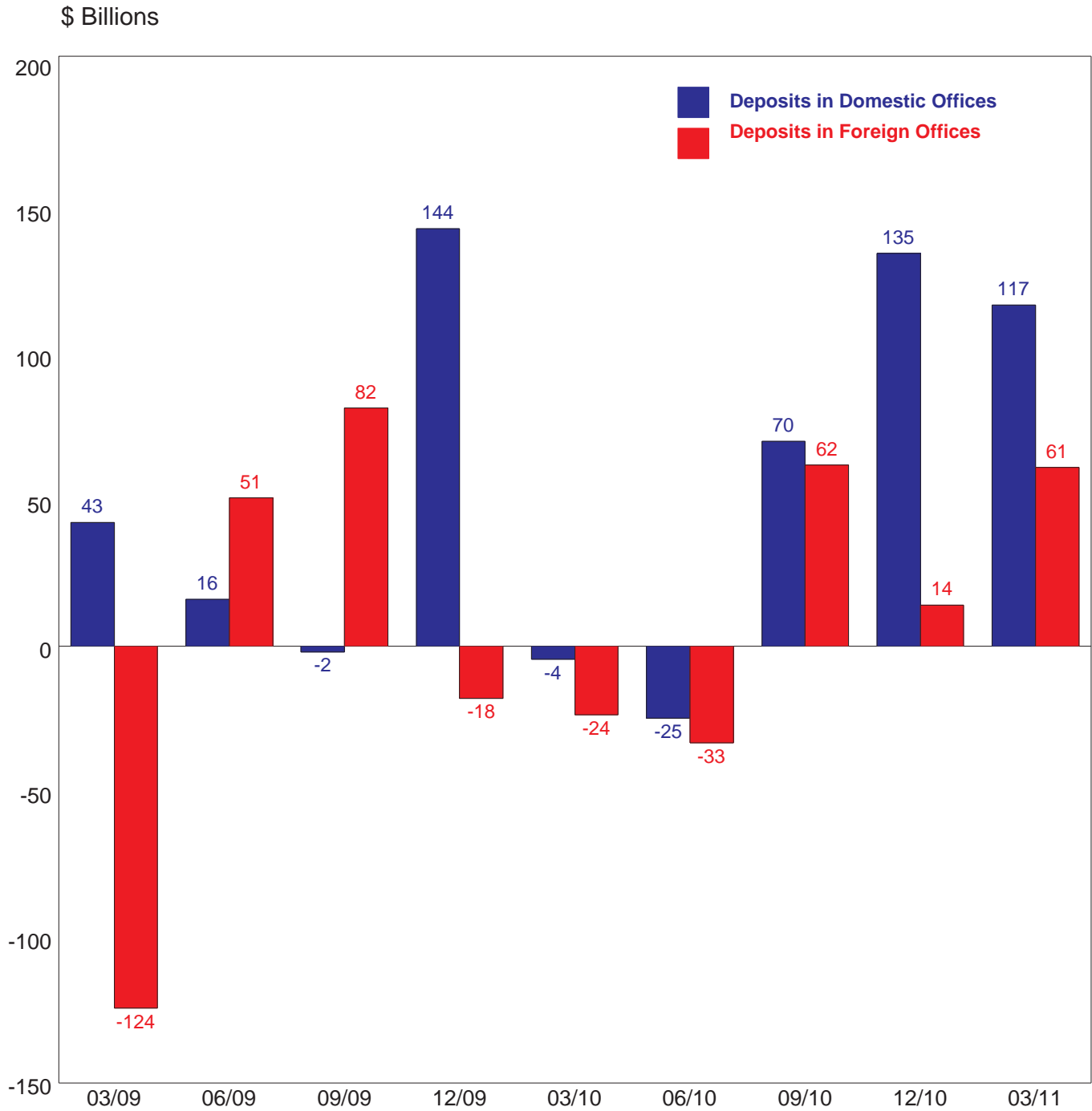
# Twelve-Month Growth Rates of Domestic Deposits

2006 - 2011



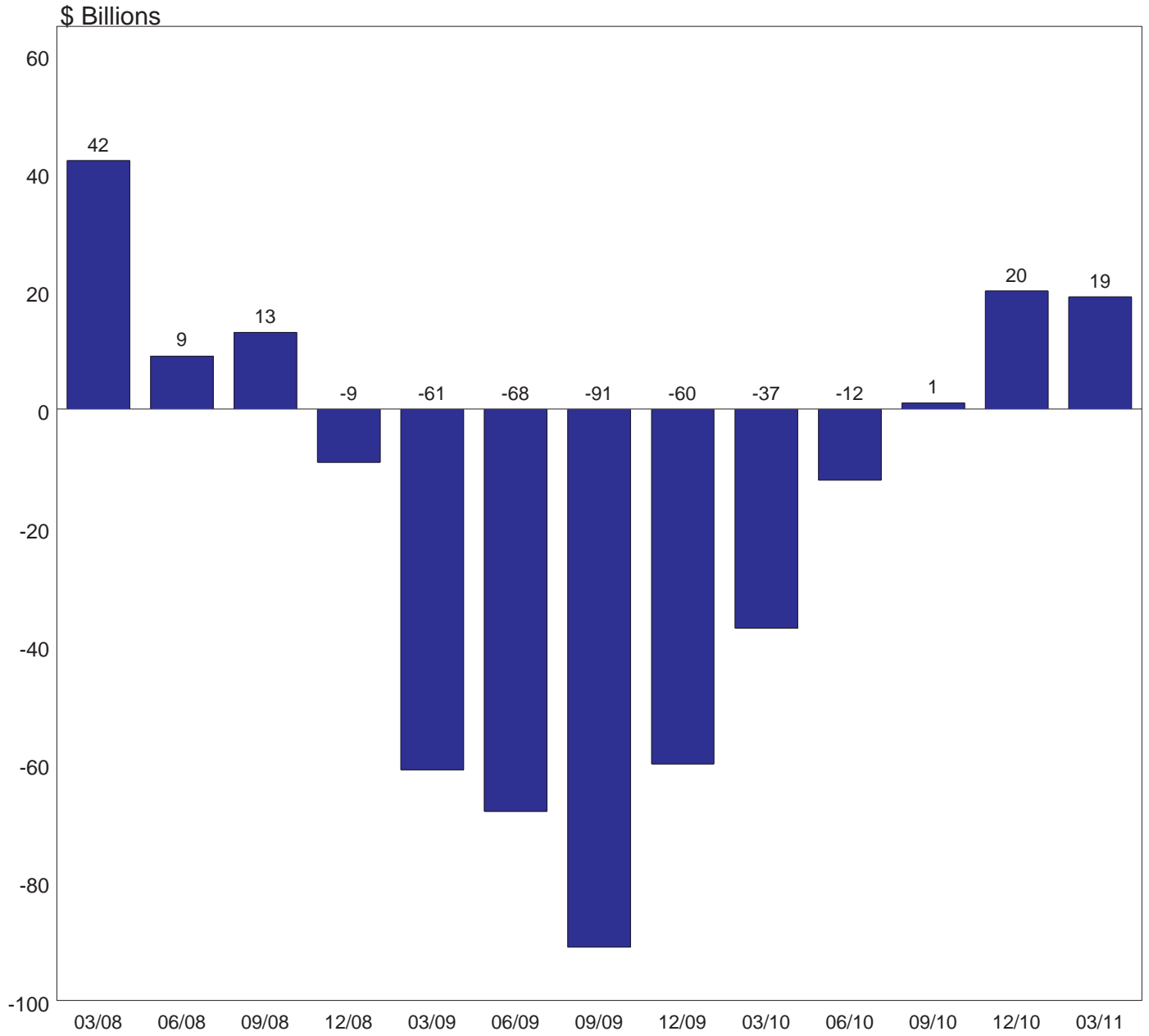
# Quarterly Change In Domestic and Foreign Deposits

2009 - 2011



# Quarterly Change in C&I Loans

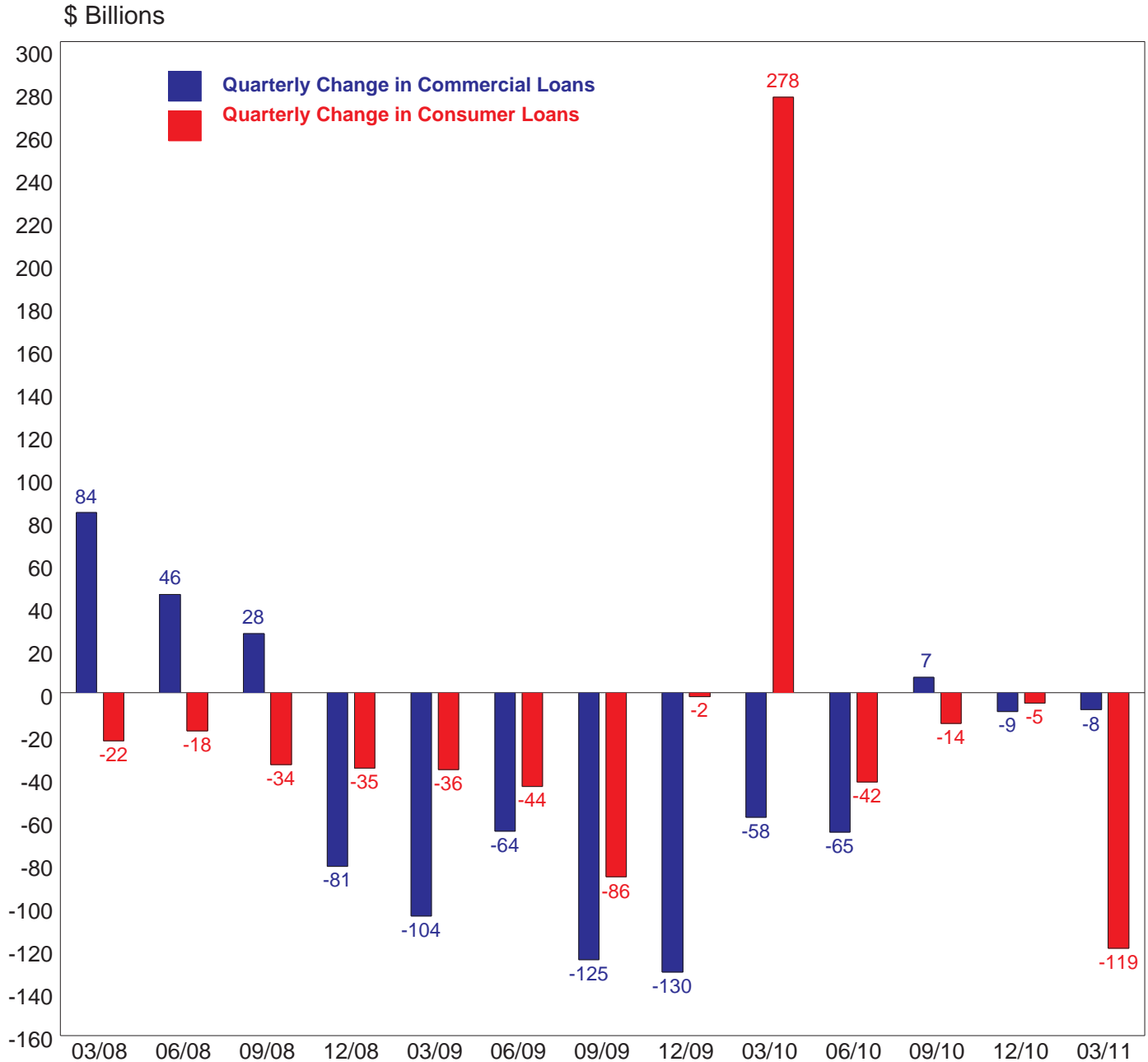
2008-2011





# Quarterly Change in Commercial and Consumer Loans

2008 - 2011



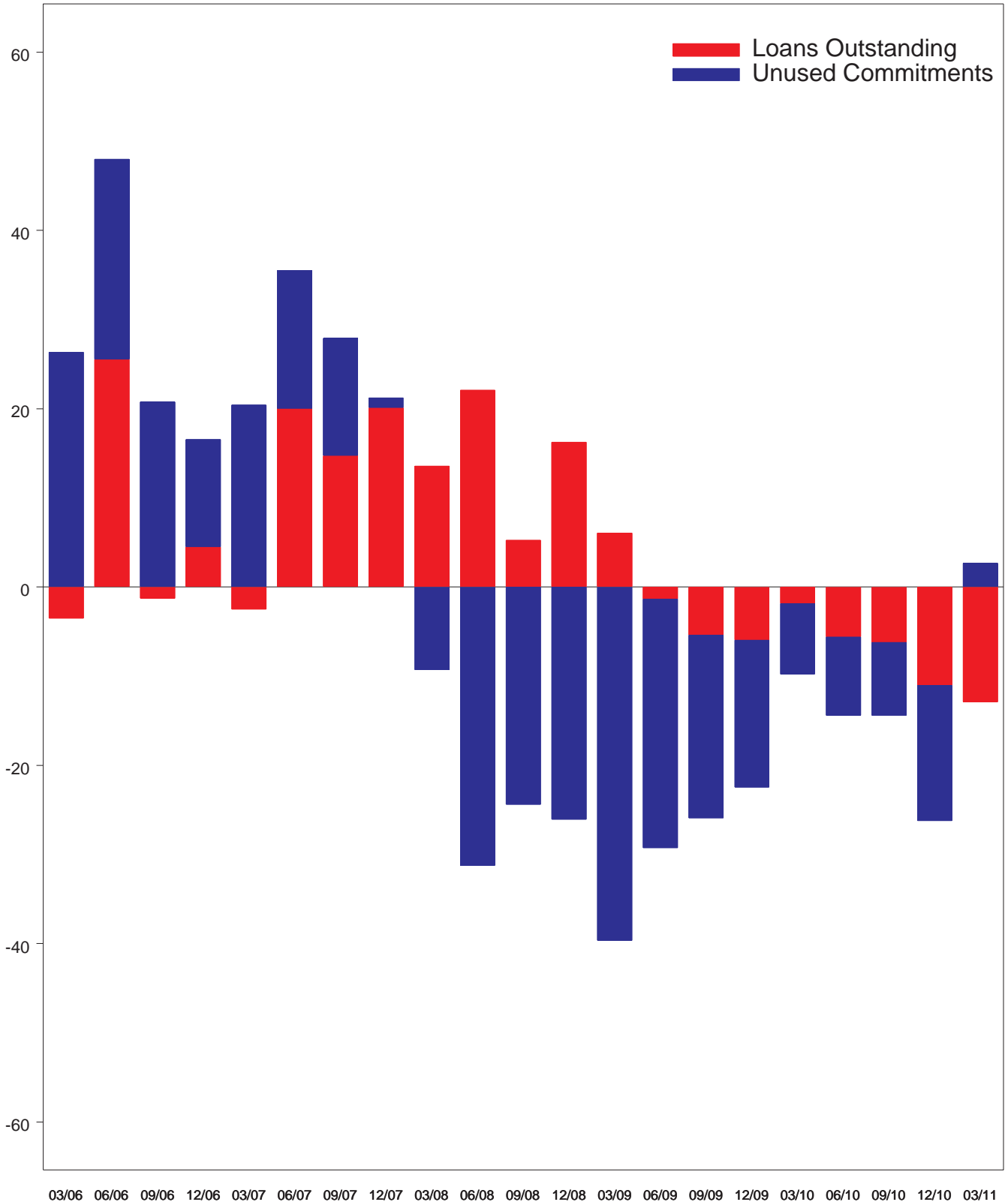
**Loans to Commercial Borrowers (Credit Risk Concentrated)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

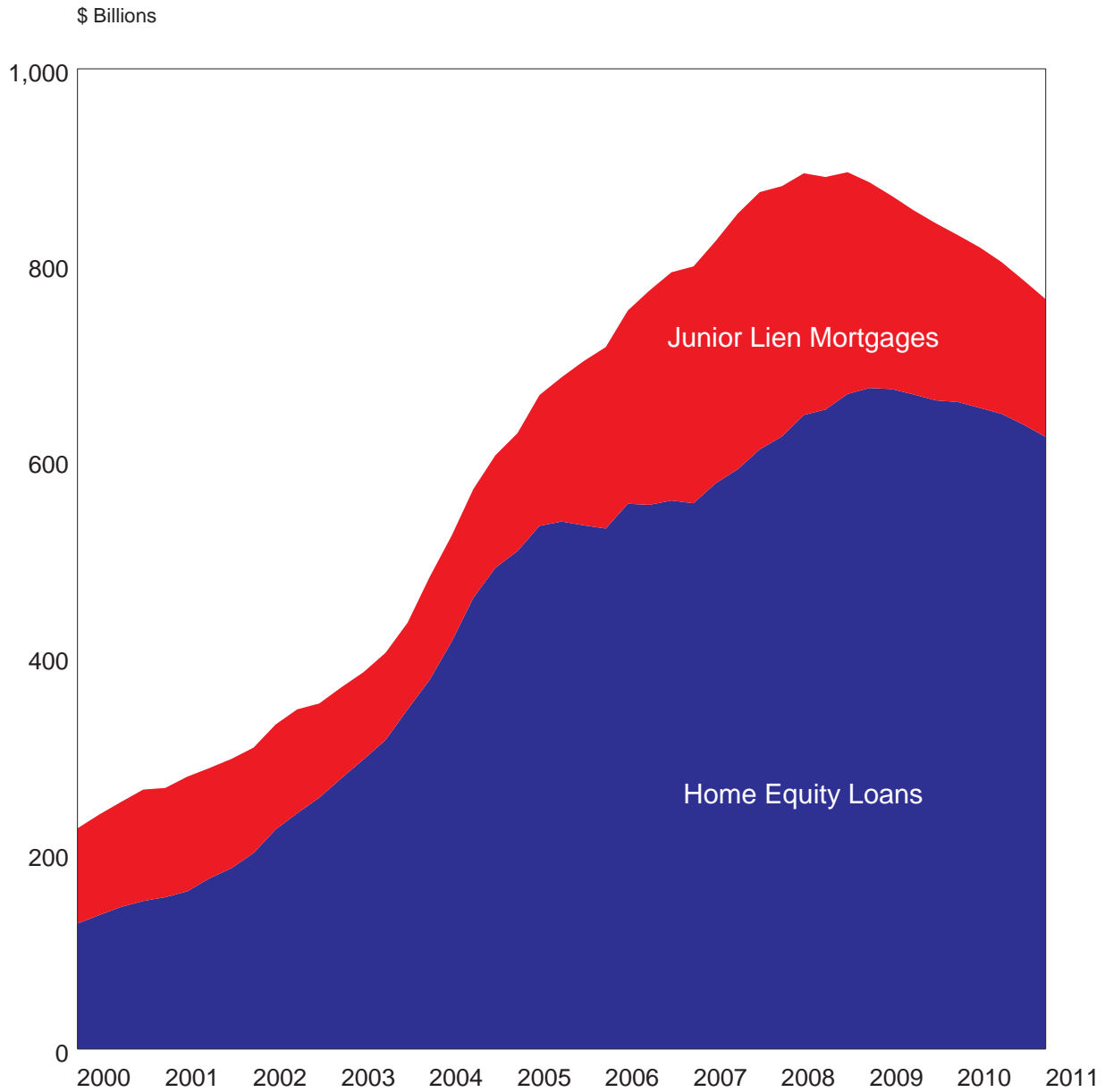
Quarterly Change (\$ Billions)

2006-2011



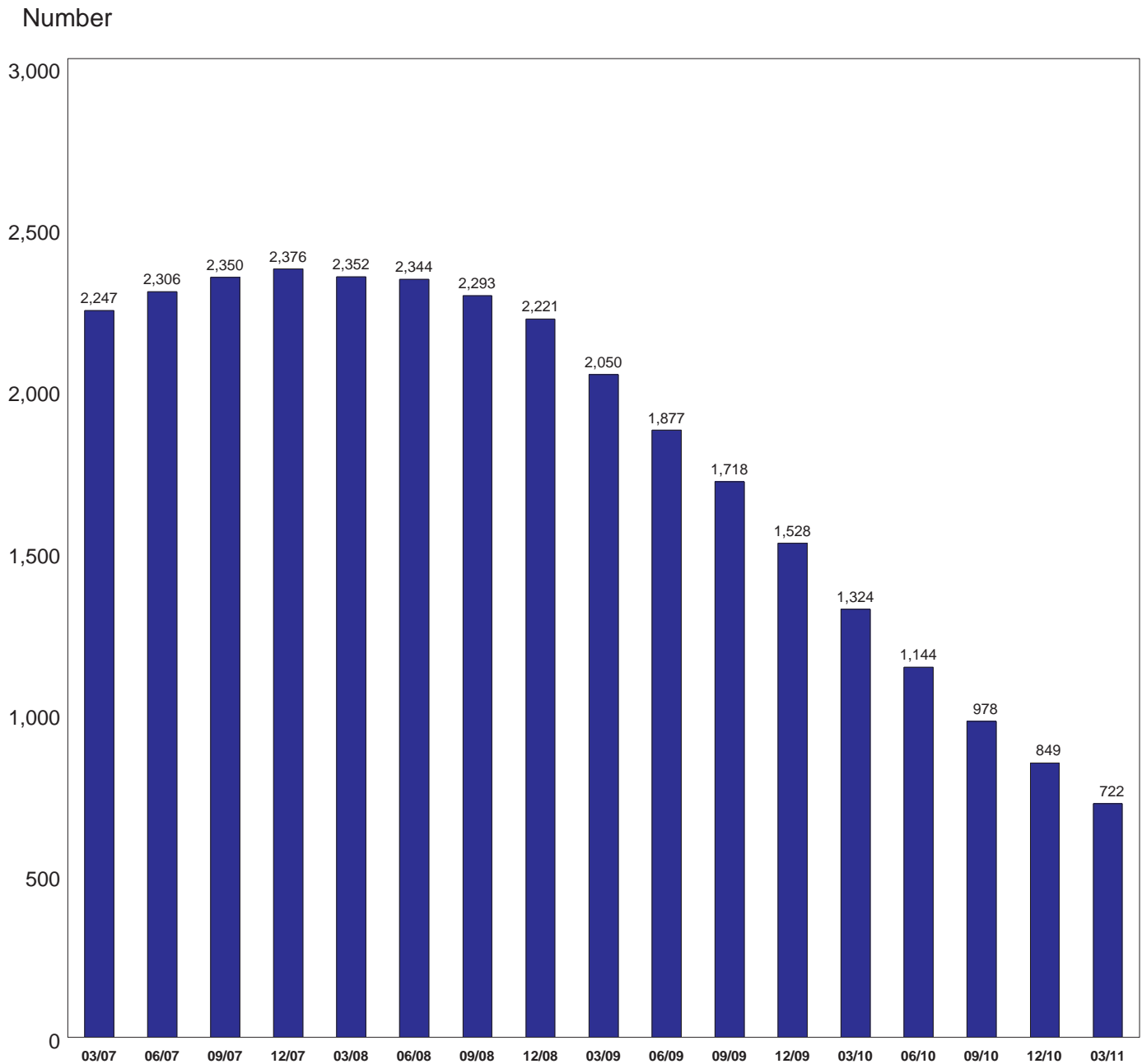
# Home Equity and Junior Lien Loans

2000 - 2011



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

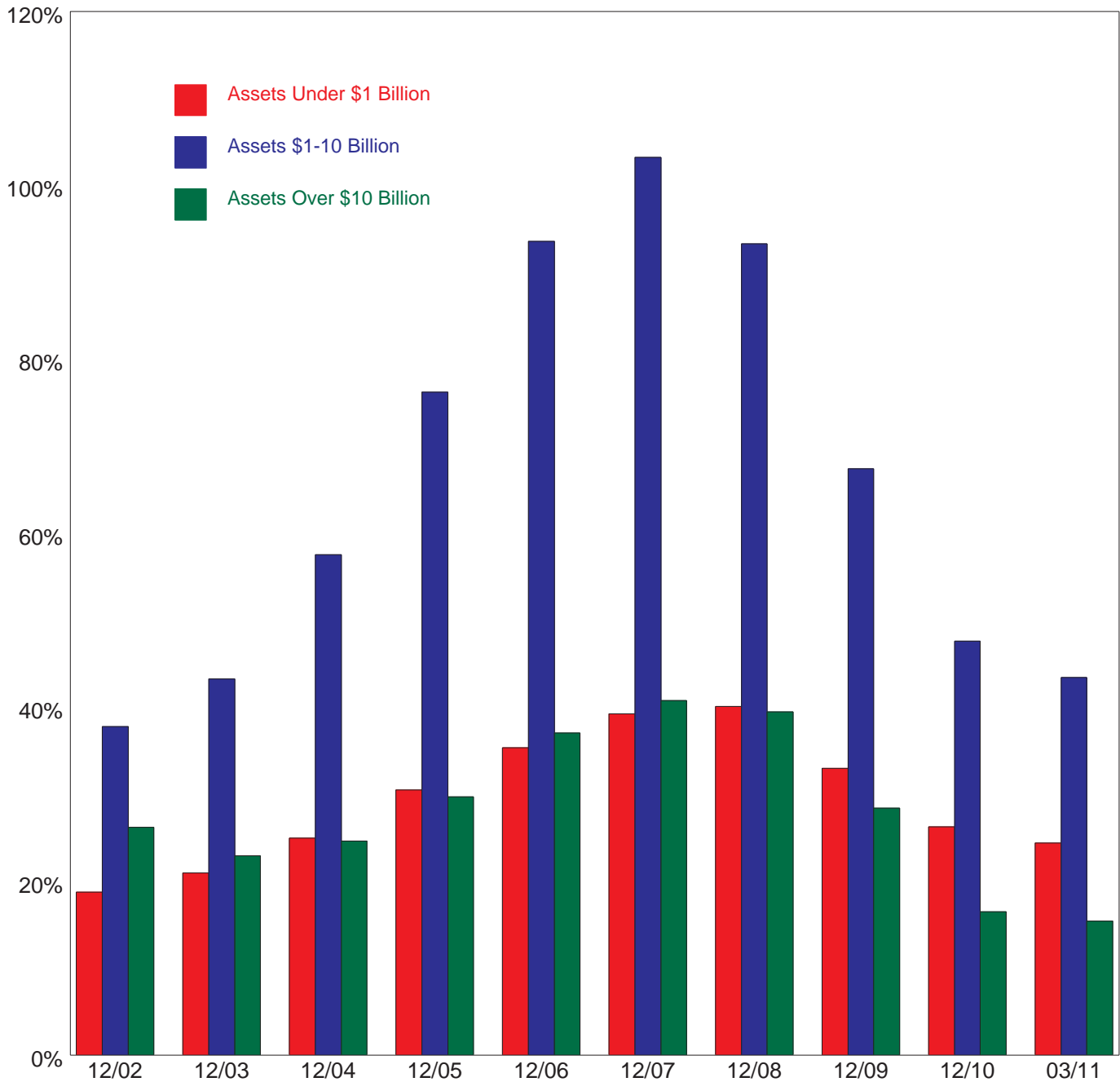
2007-2011



# Median Construction and Development Loan Concentrations

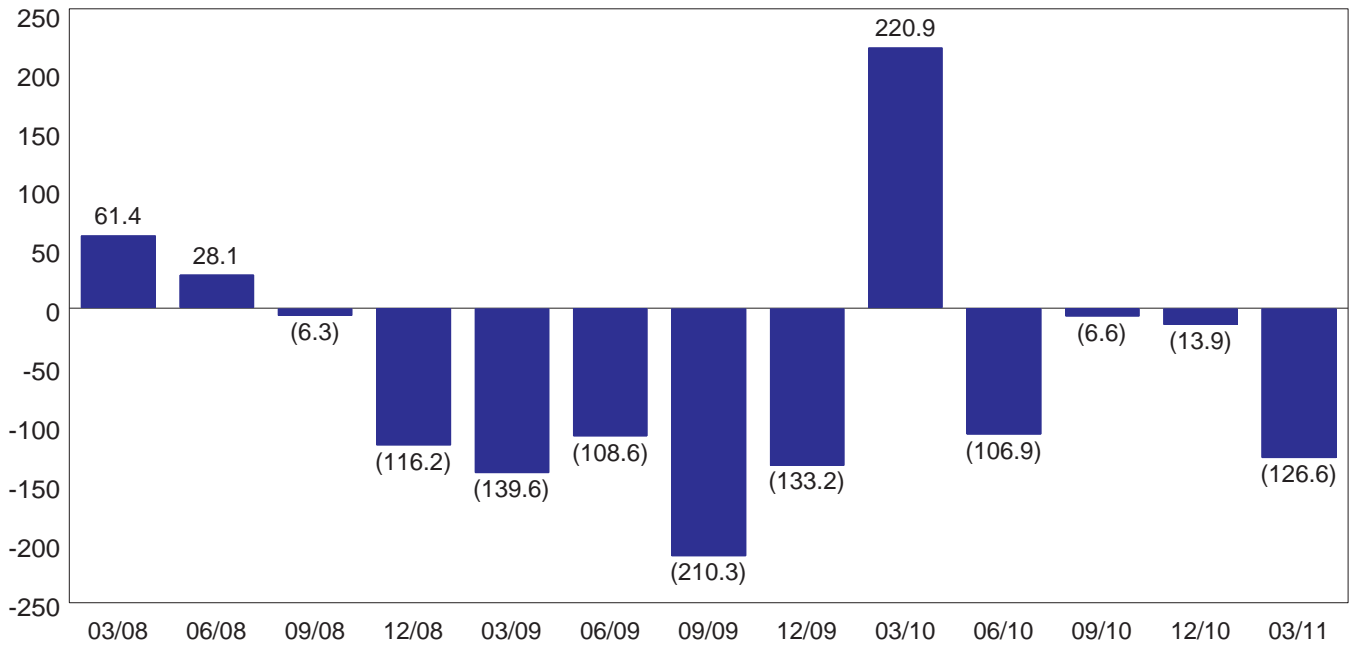
2002 - 2011

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



## Quarterly Change in Reported Total Loans Outstanding

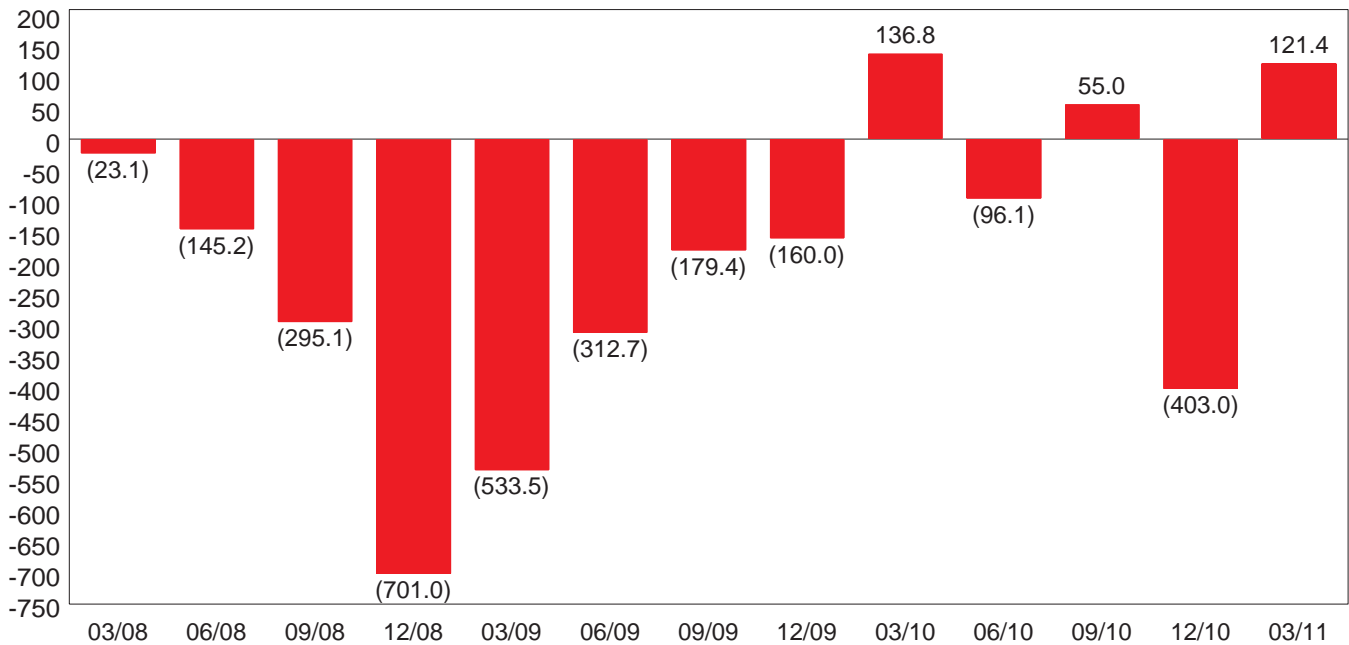
(\$ Billions)



In the first quarter of 2011, real estate loans decreased by \$108 billion, commercial and industrial loans increased by \$18 billion, and consumer loans decreased by \$42 billion.

## Quarterly Change in Unused Loan Commitments

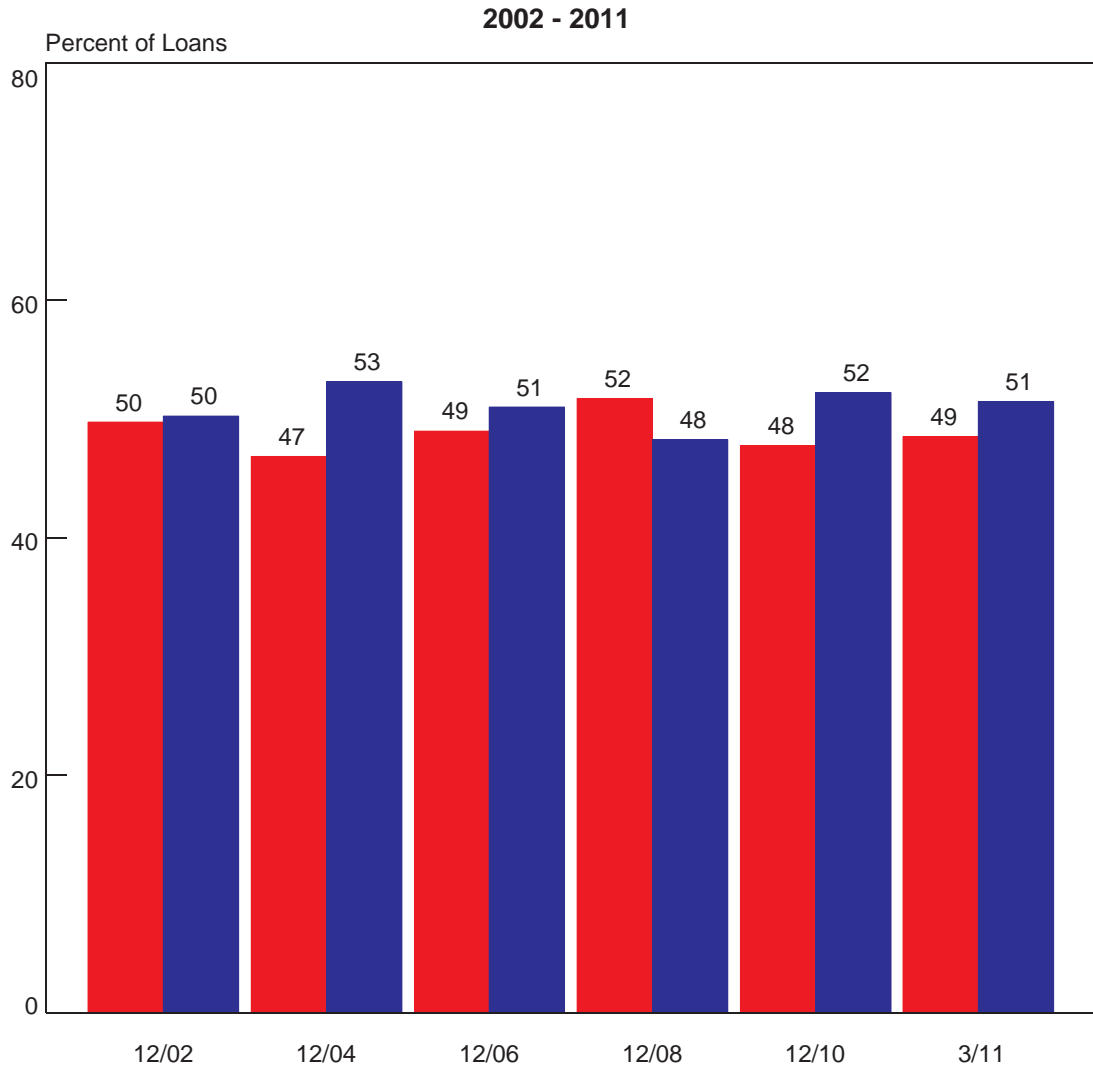
(\$ Billions)



In the first quarter of 2011, unused 1-4 residential loan commitments decreased by \$4 billion, unused home equity line commitments increased by \$3 billion, unused credit card commitments increased by \$50 billion, and other unused commitments increased by \$77 billion.

## Credit Risk Diversification

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



**Loans (\$ Billions):**

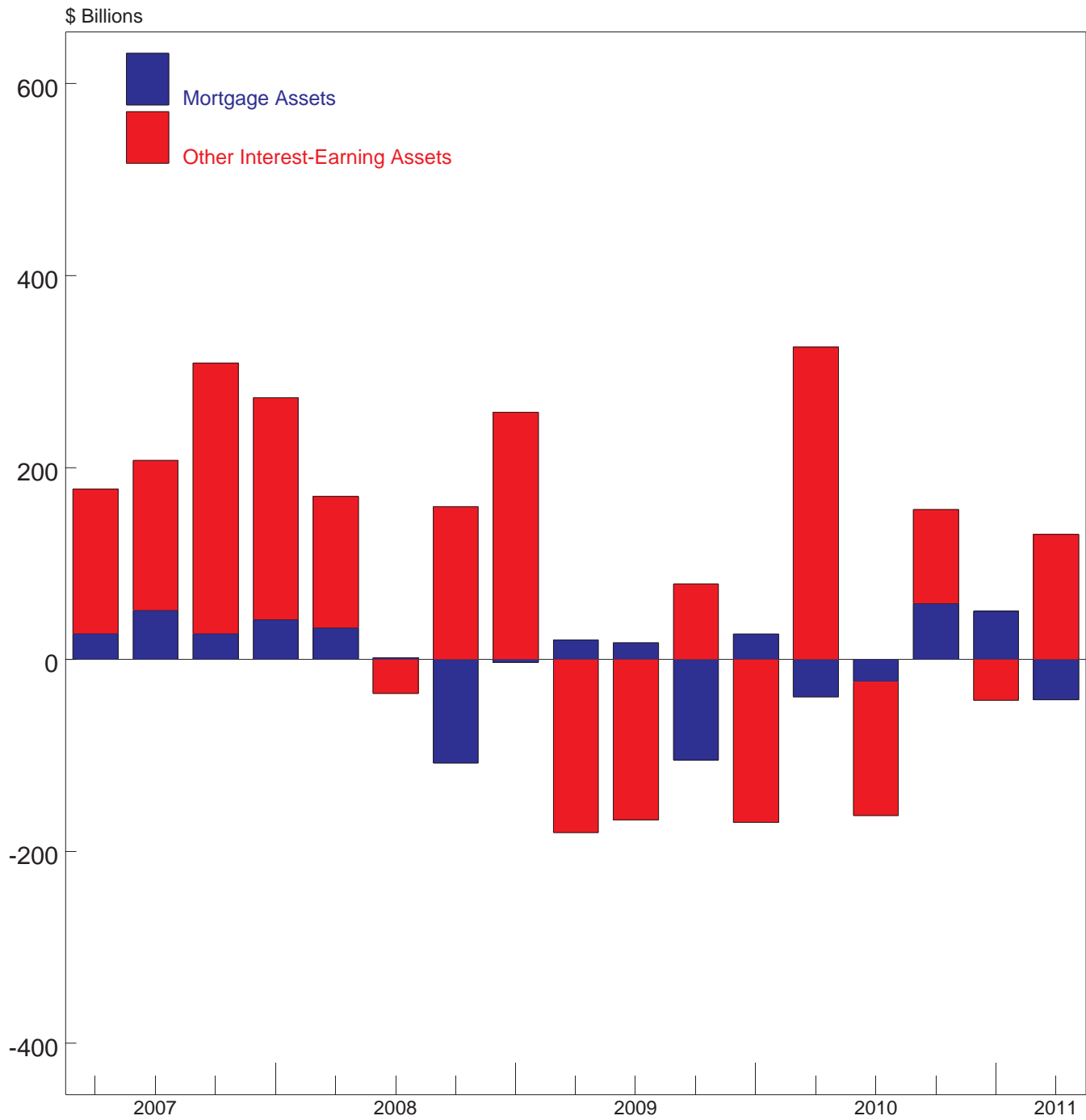
|                        |         |         |         |         |         |         |
|------------------------|---------|---------|---------|---------|---------|---------|
| ■ Commercial Borrowers | \$2,515 | \$2,869 | \$3,546 | \$4,074 | \$3,526 | \$3,518 |
| ■ Consumer Loans       | 2,542   | 3,255   | 3,690   | 3,802   | 3,852   | 3,733   |

**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

2007 - 2011

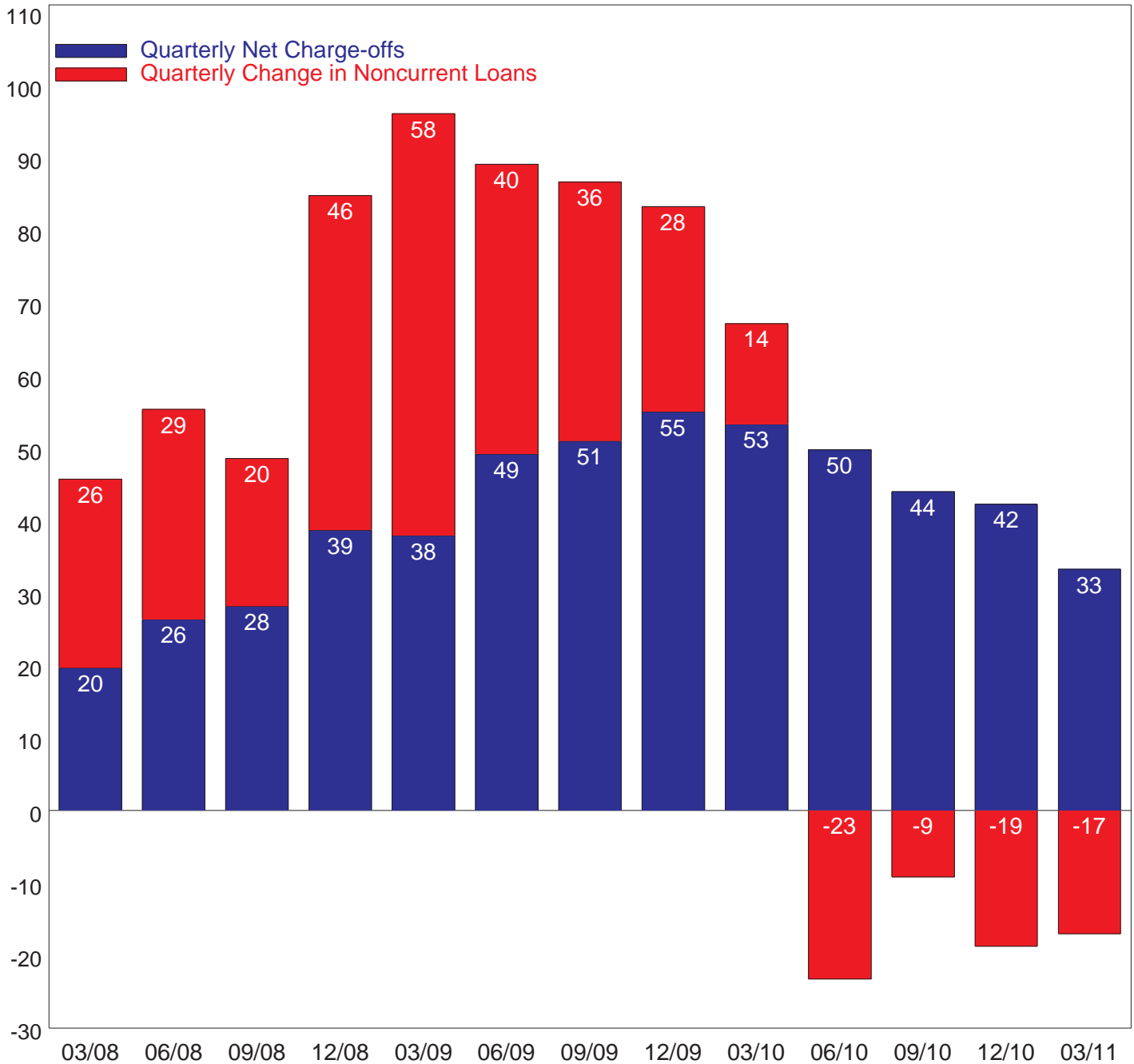




# Quarterly Net Charge Offs and Change in Noncurrent Loans

2008 - 2011

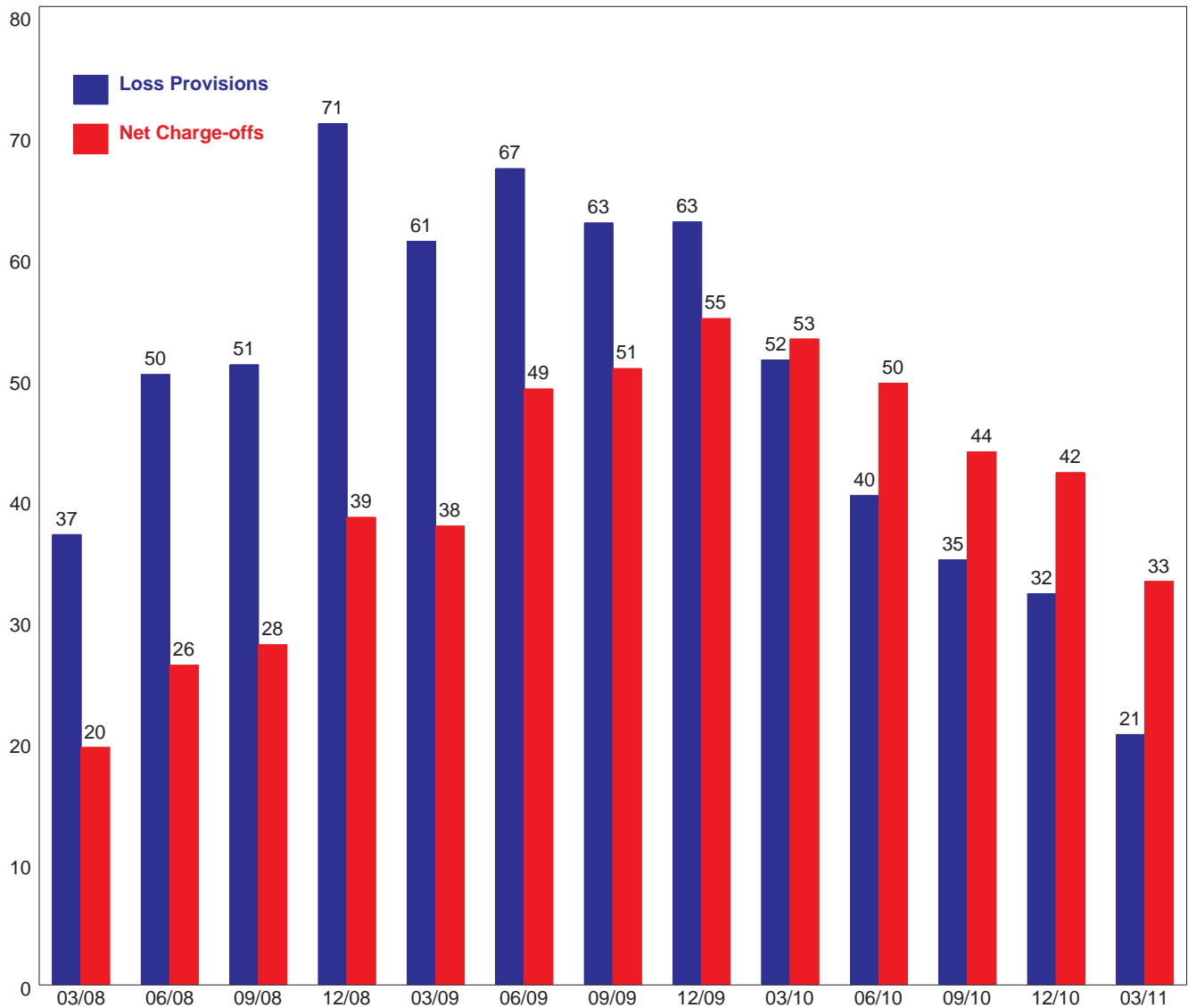
\$ Billions



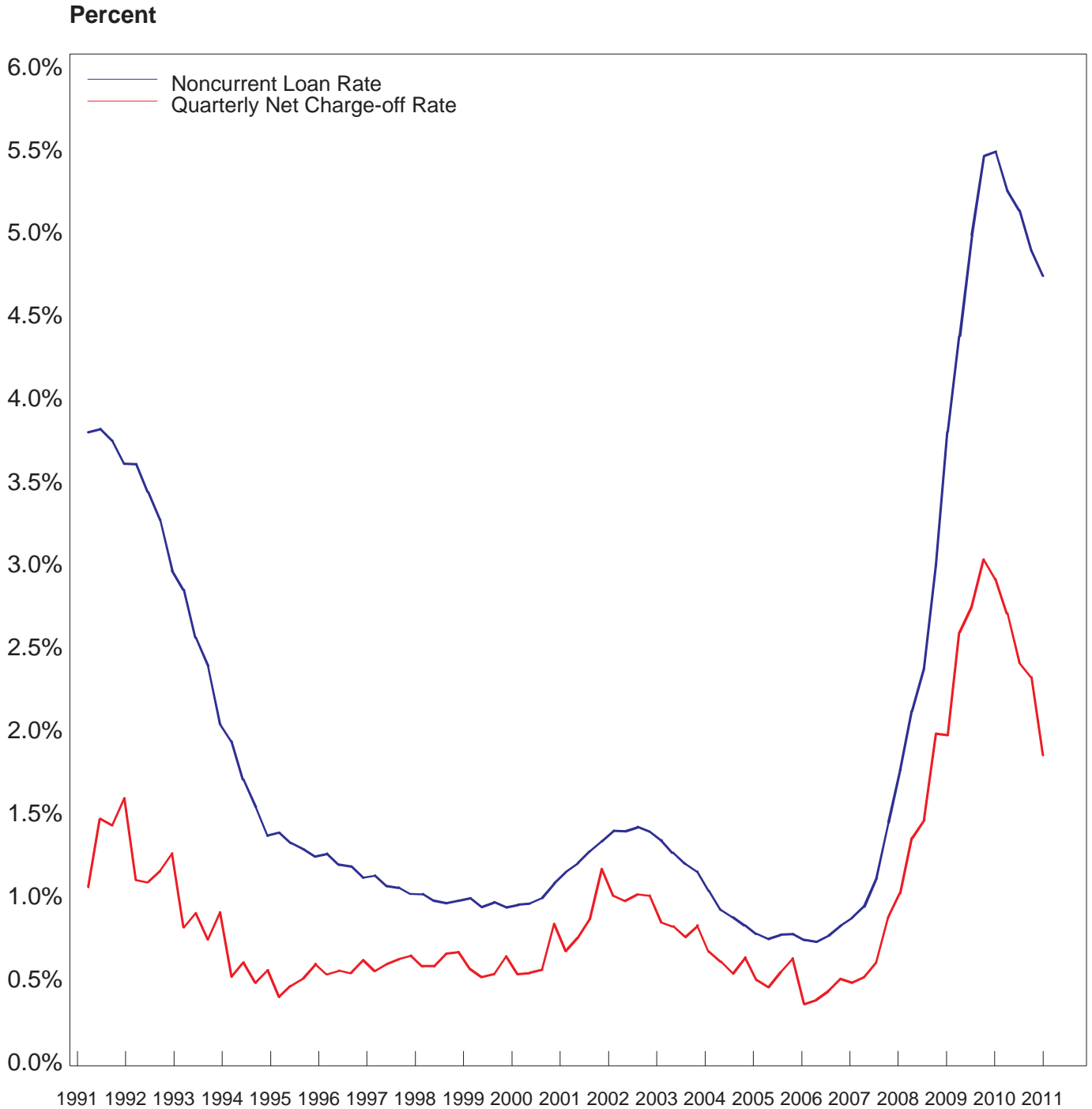
# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2008 - 2011

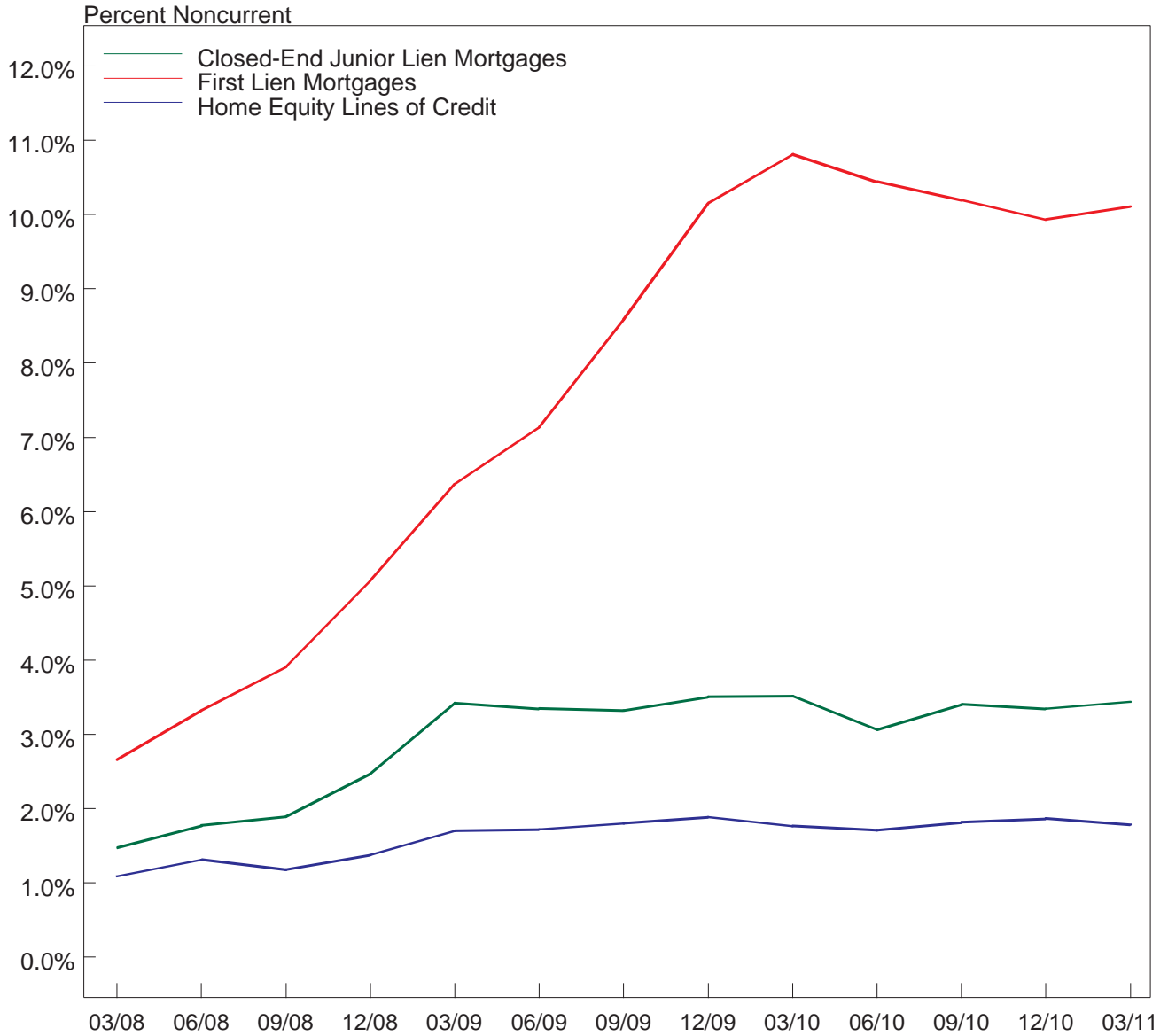
\$ Billions



## Noncurrent Loan and Quarterly Net Charge Off Rates 1991-2011

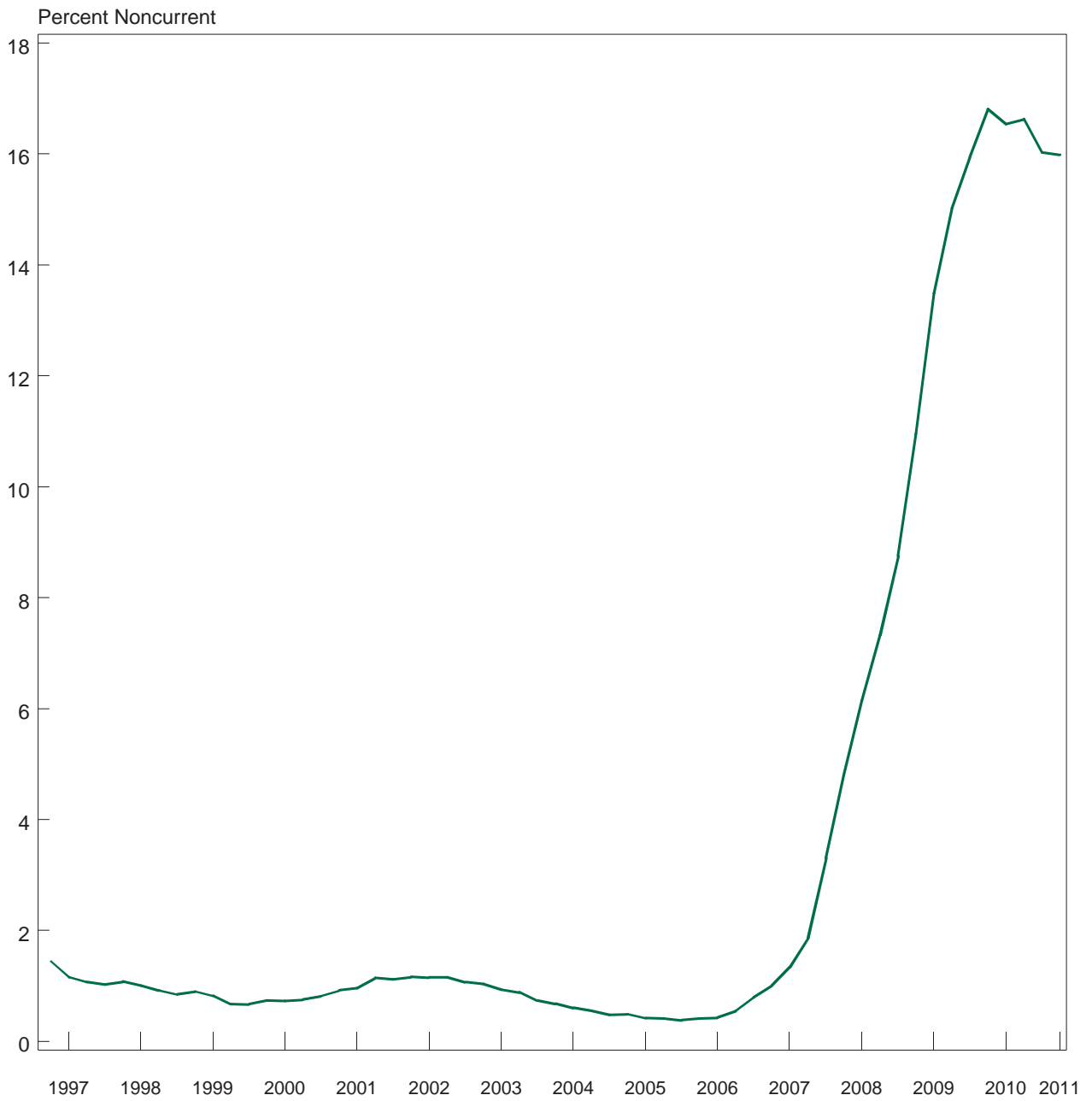


## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2008 to 2011



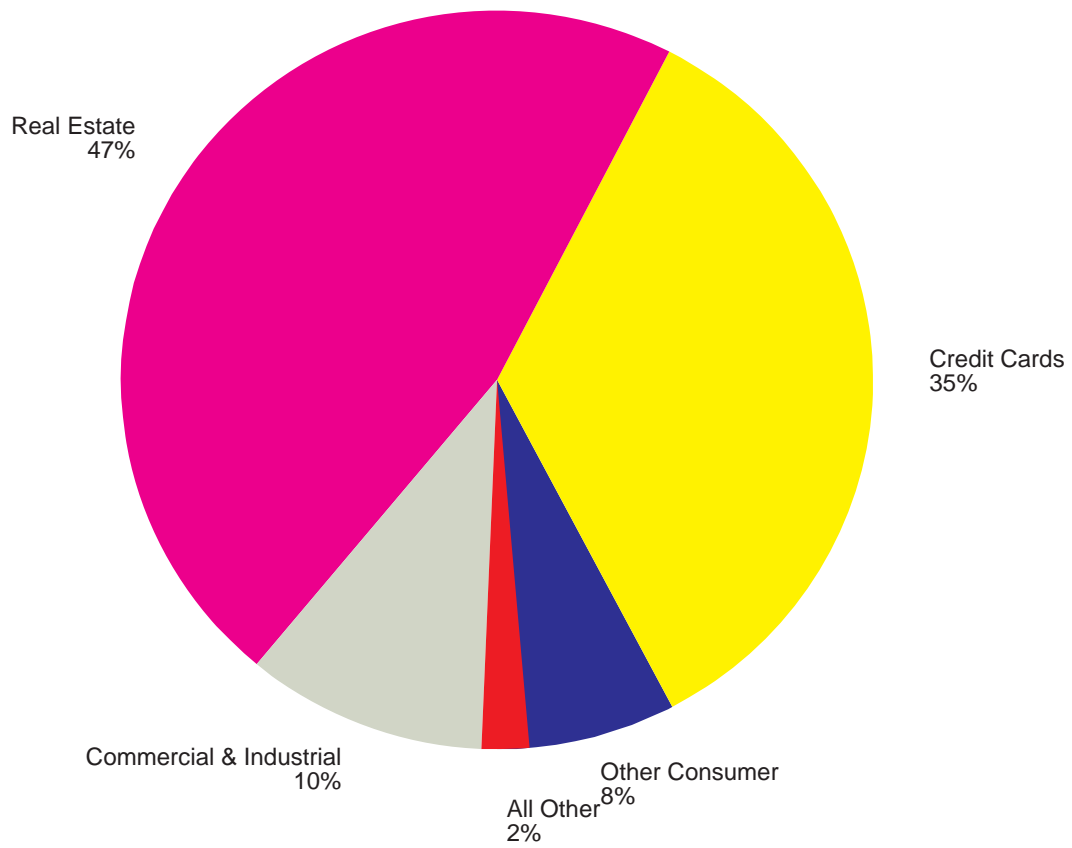
# Noncurrent Rate on Real Estate Construction and Development Loans

1997-2011



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

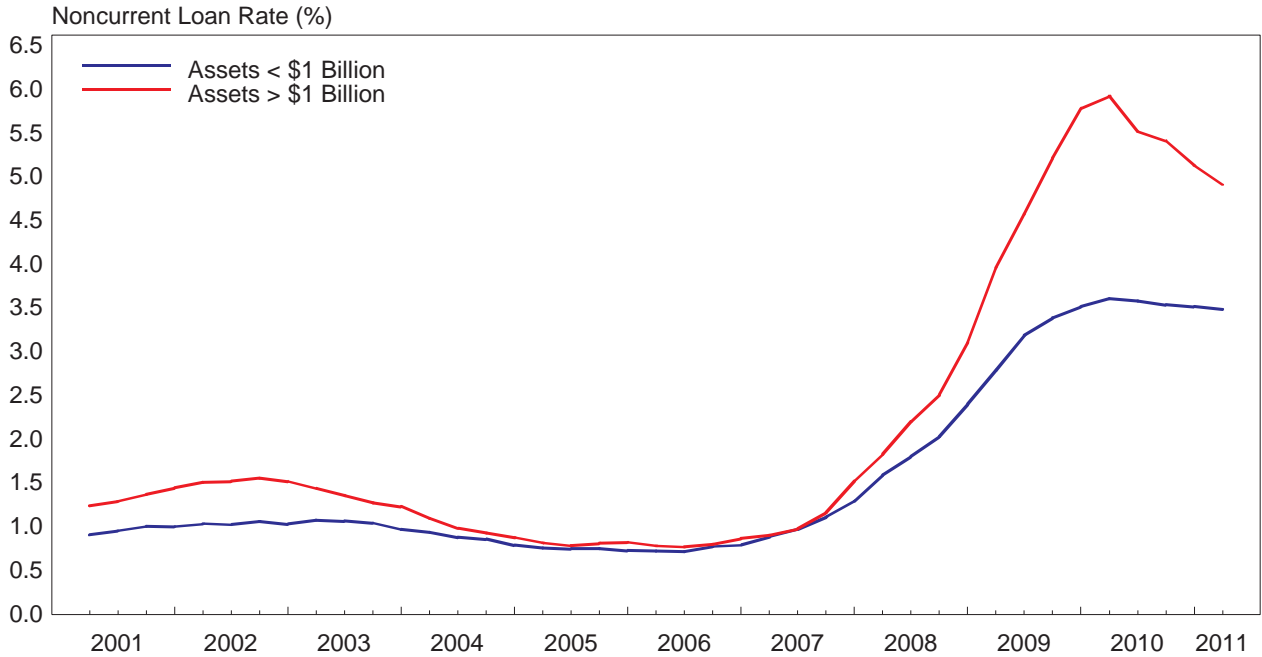
First Quarter, 2011



## Noncurrent Loan Rates

### By Asset Size

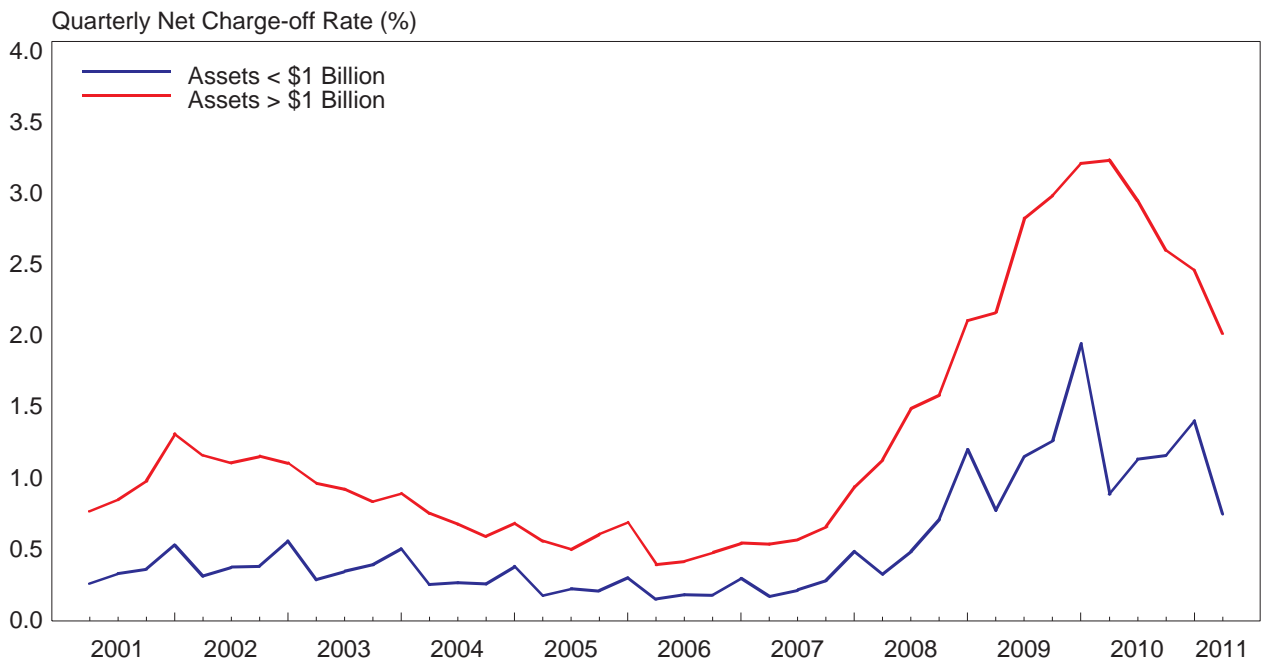
2001 - 2011



## Quarterly Net Charge-off Rates

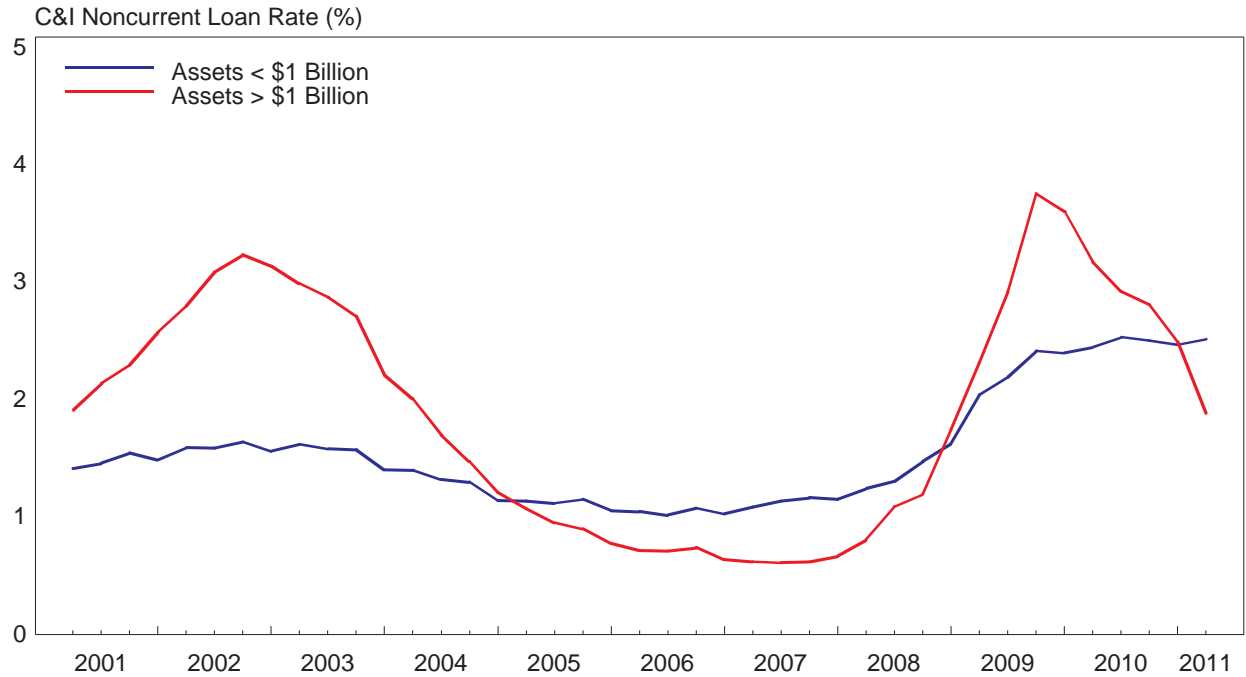
### By Asset Size, Annualized

2001 - 2011



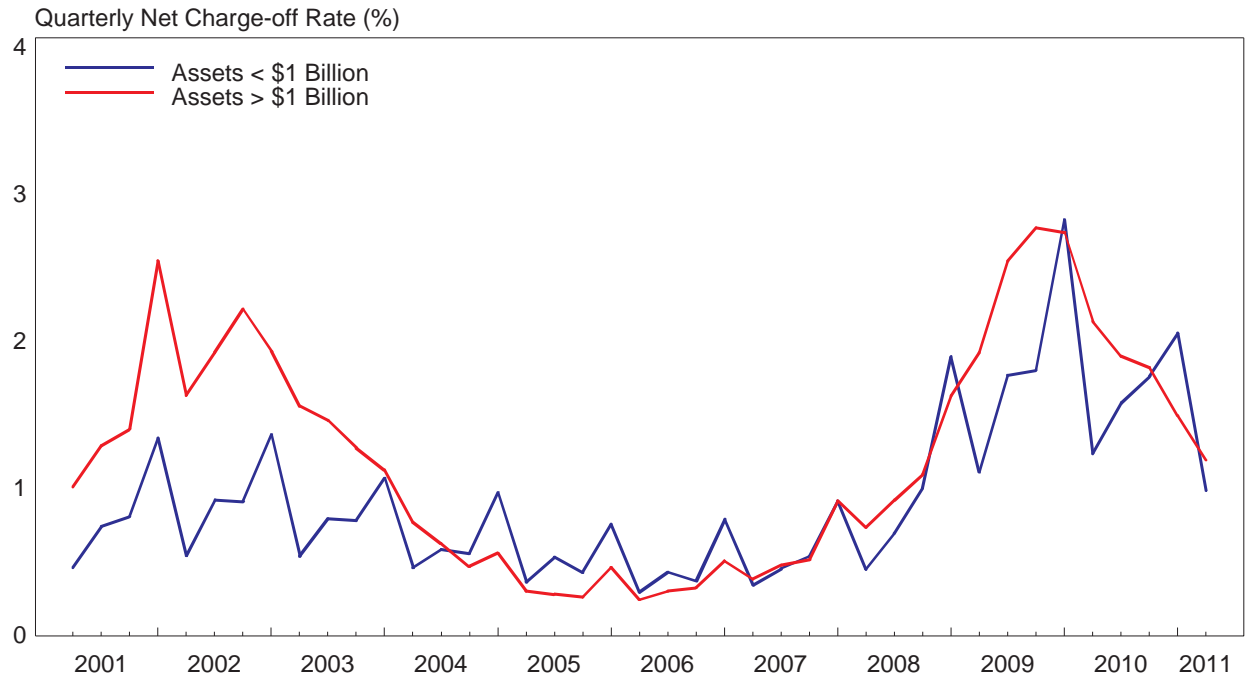
## Noncurrent C & I Loan Rates By Asset Size

2001 - 2011



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

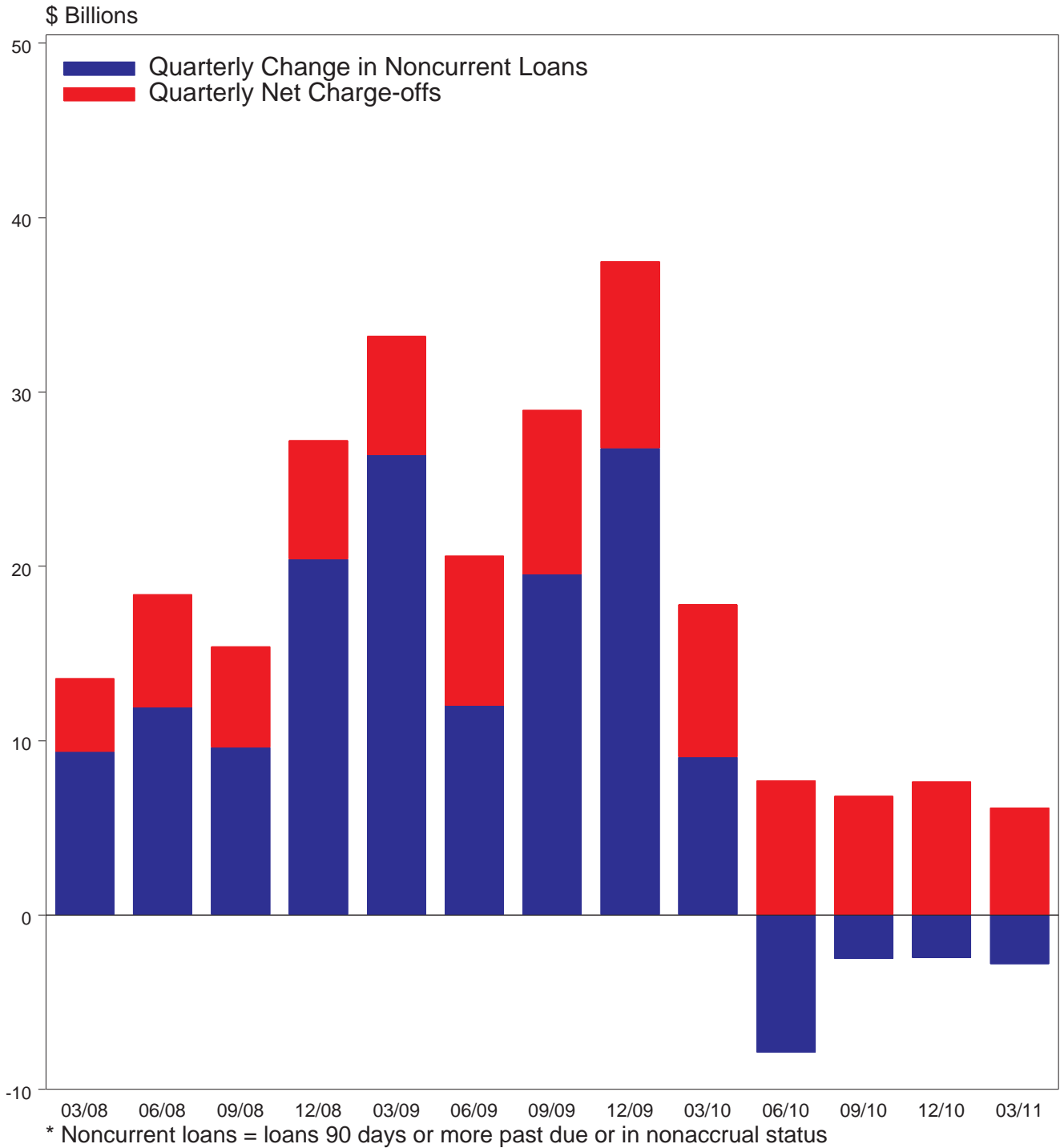
2001 - 2011





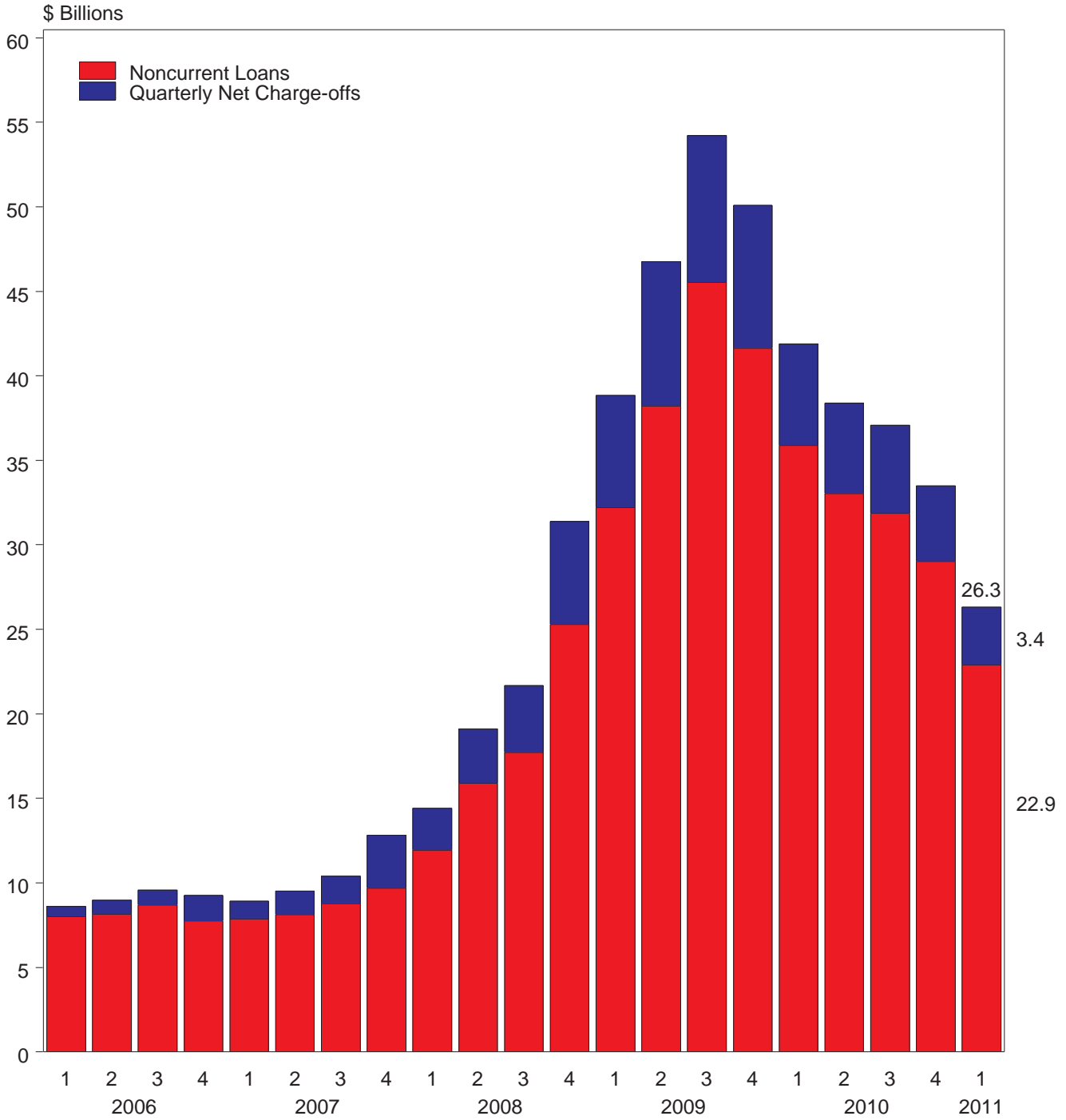
# Credit Quality of Residential Mortgage Loans\*

## 2008 to 2011



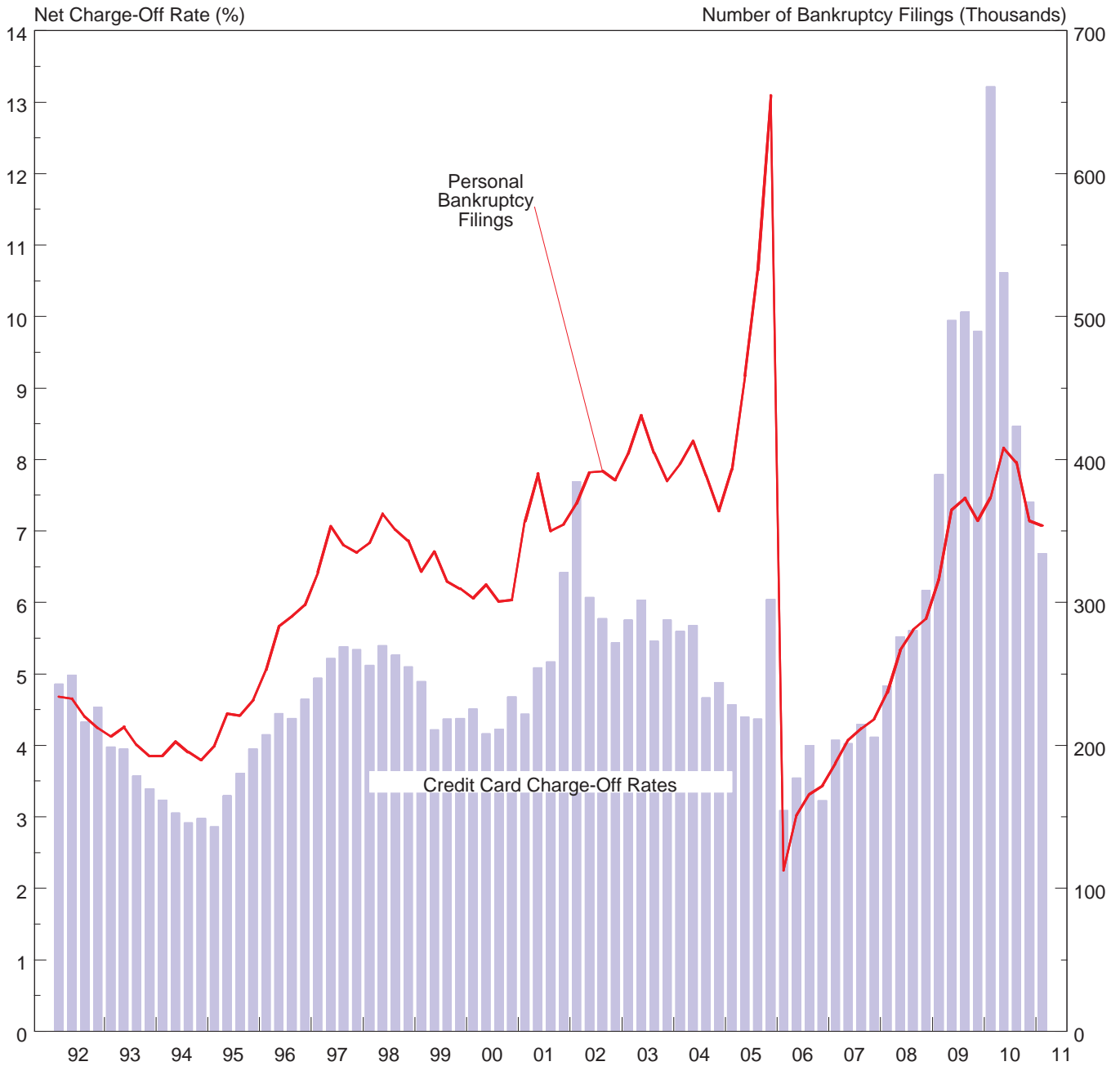
# Credit Quality of C & I Loans

2006-2011



# Credit Card Loss Rates and Personal Bankruptcy Filings

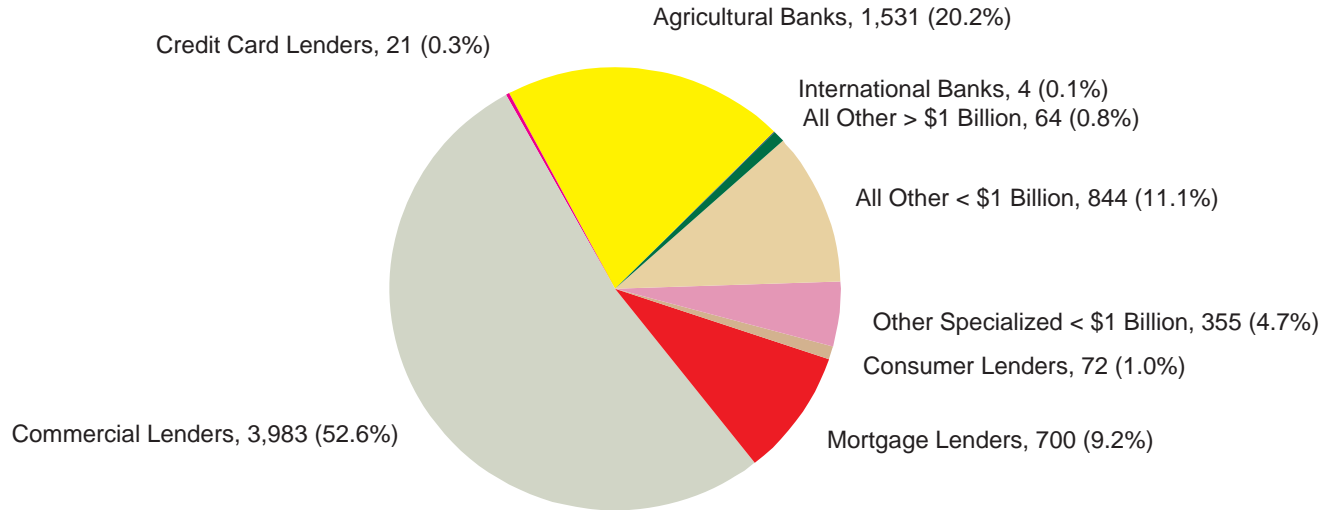
## 1992-2011



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, 2011

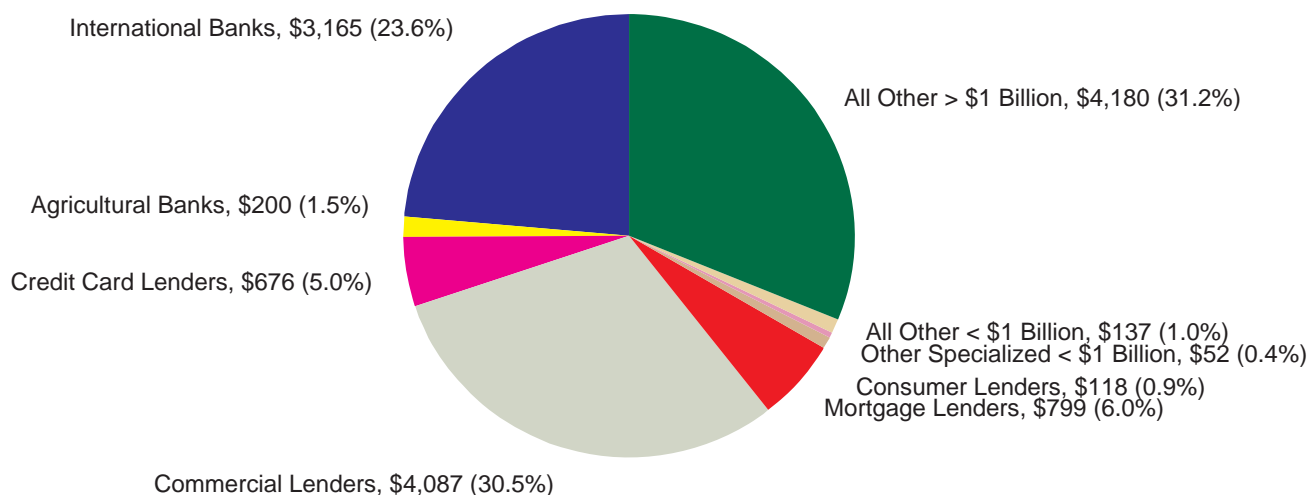


|       | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|-------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 03/11 | 4                   | 1,531              | 21                  | 3,983              | 700              | 72               | 355                             | 844                     | 64                      |
| 12/10 | 4                   | 1,559              | 22                  | 4,085              | 718              | 73               | 314                             | 815                     | 68                      |
| 12/09 | 4                   | 1,568              | 23                  | 4,453              | 766              | 83               | 289                             | 770                     | 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                     |

## Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2011

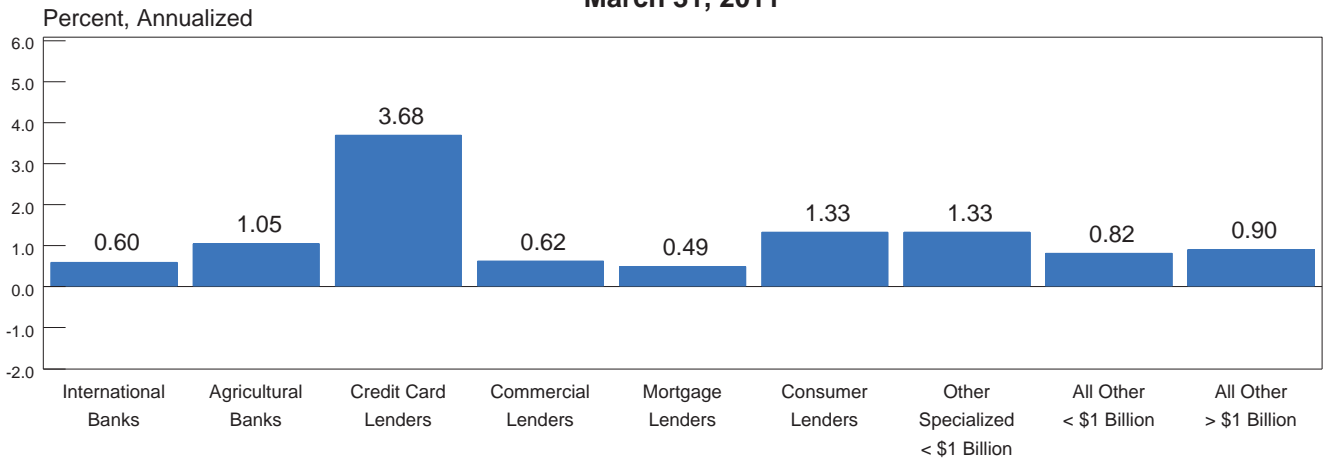


|              | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| <b>03/11</b> | 3,165               | 200                | 676                 | 4,087              | 799              | 118              | 52                              | 137                     | 4,180                   |
| <b>12/10</b> | 3,038               | 200                | 705                 | 4,098              | 789              | 114              | 43                              | 132                     | 4,200                   |
| <b>12/09</b> | 3,107               | 182                | 502                 | 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                     |

## Performance Ratios By Asset Concentration Group

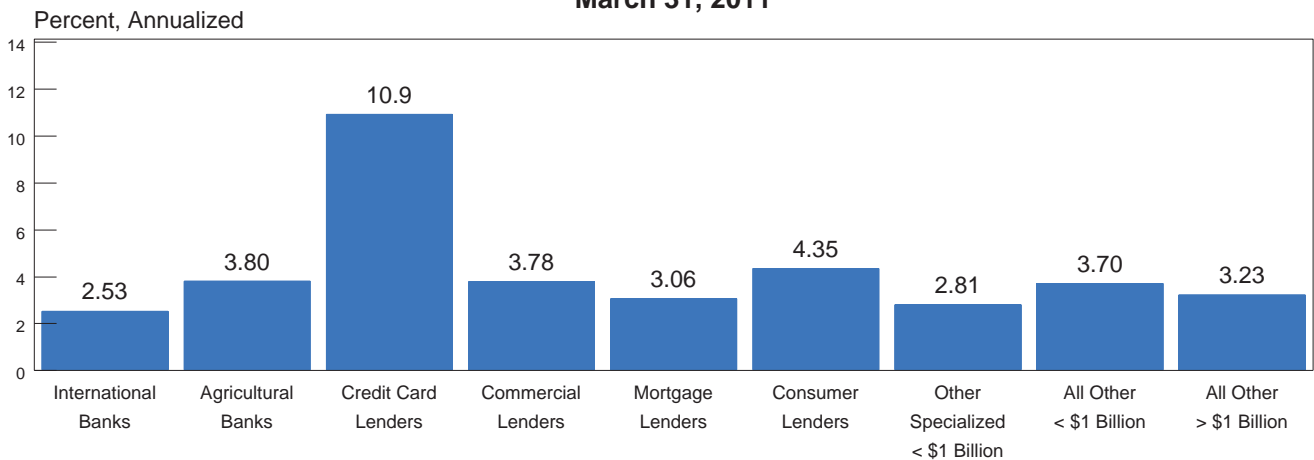
### Return on Assets (YTD)

March 31, 2011



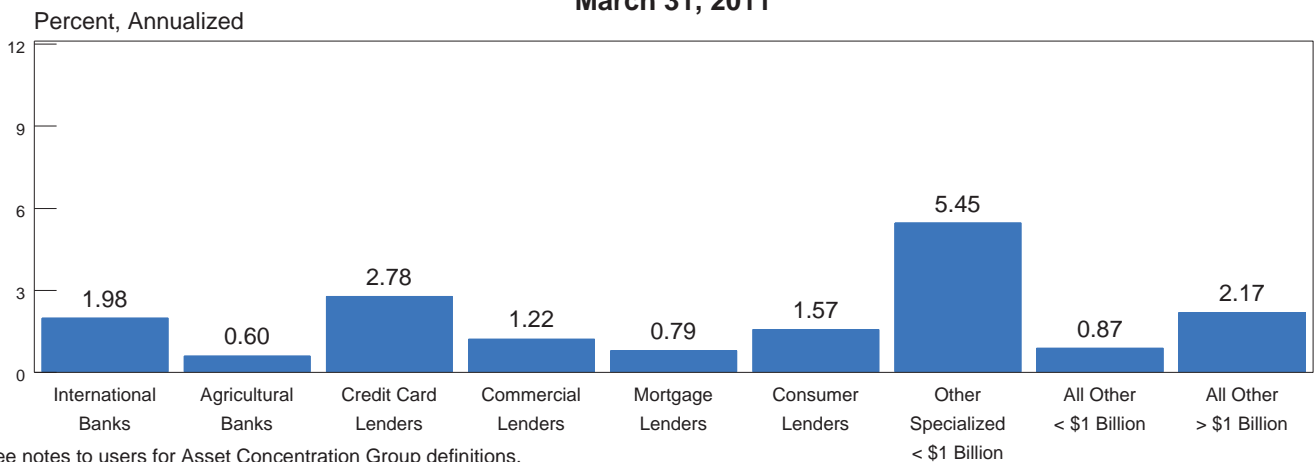
### Net Interest Margin (YTD)

March 31, 2011



### Noninterest Income to Assets (YTD)

March 31, 2011

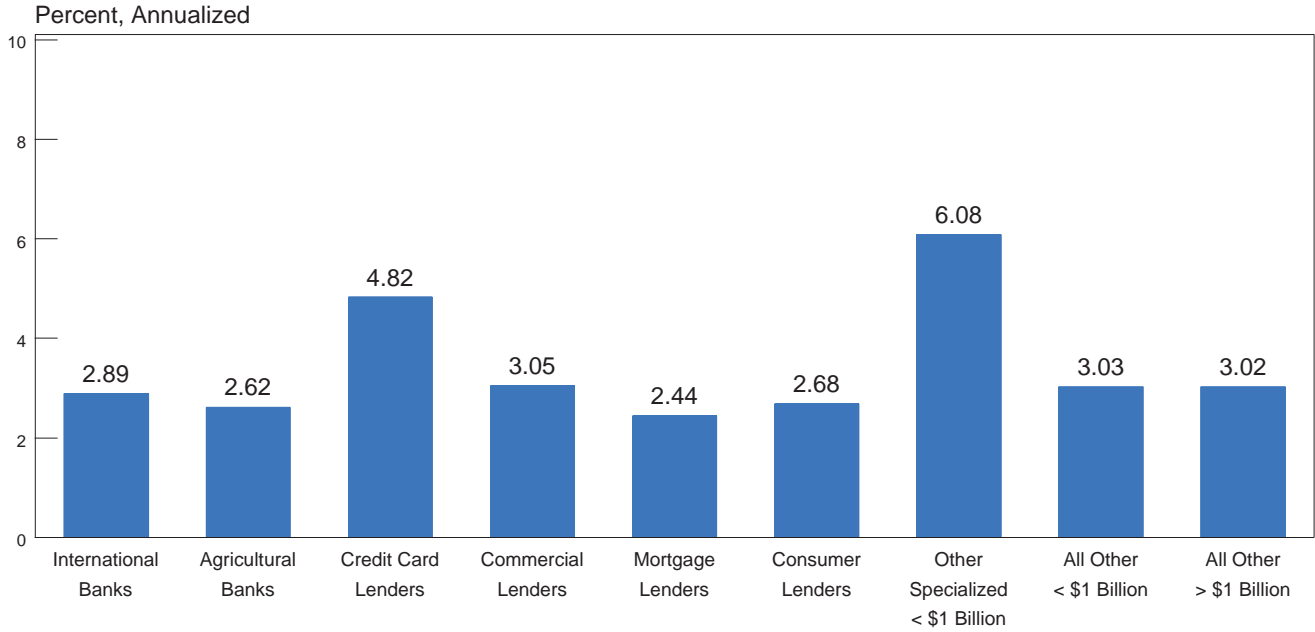


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

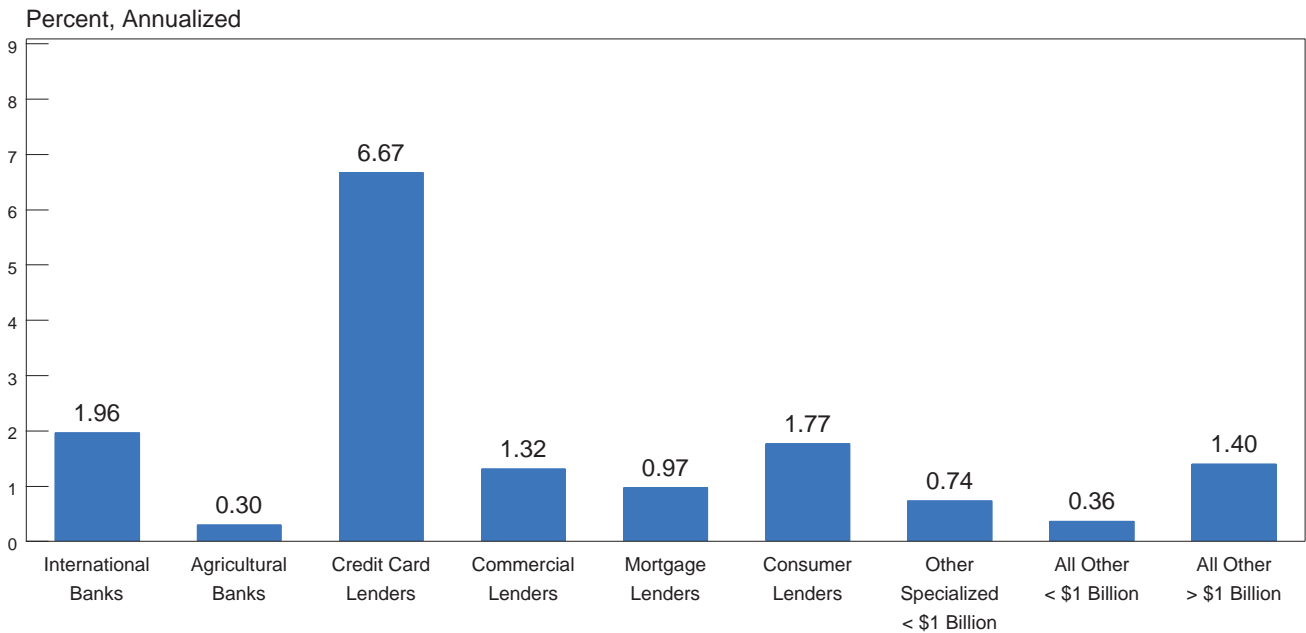
### Noninterest Expense to Assets (YTD)

March 31, 2011



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

March 31, 2011

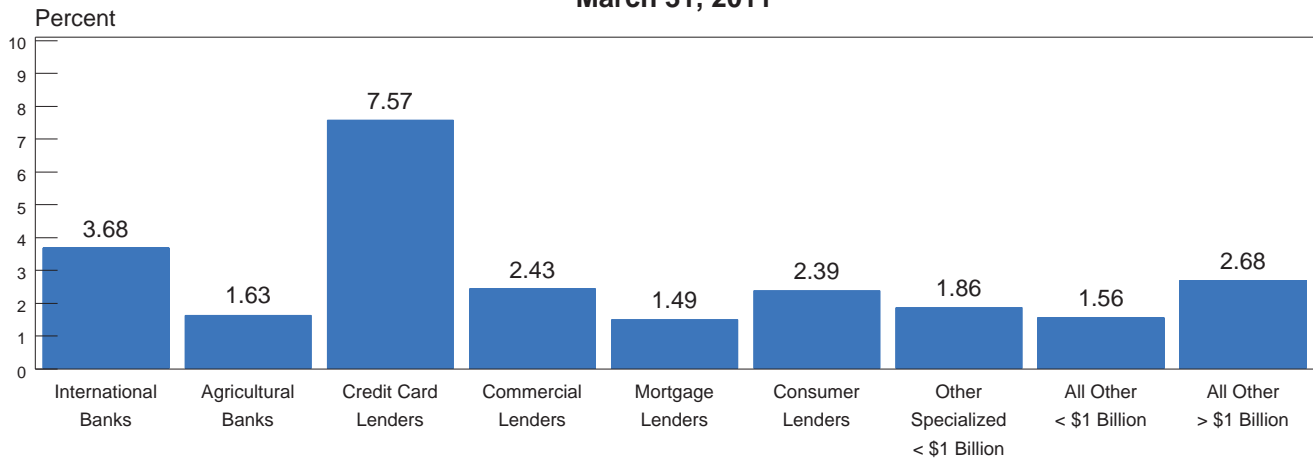


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

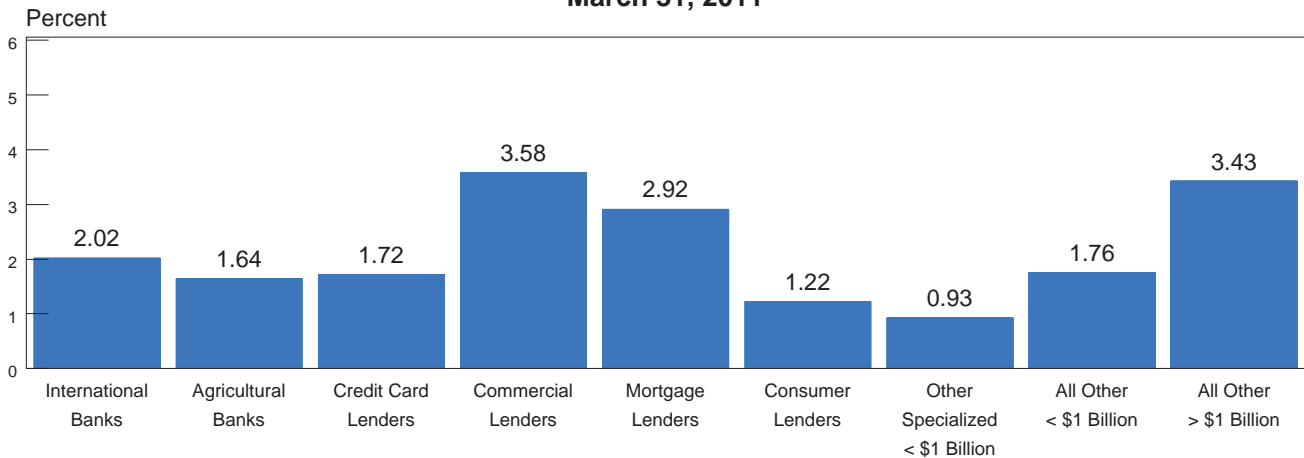
### Loss Allowance To Loans and Leases

March 31, 2011



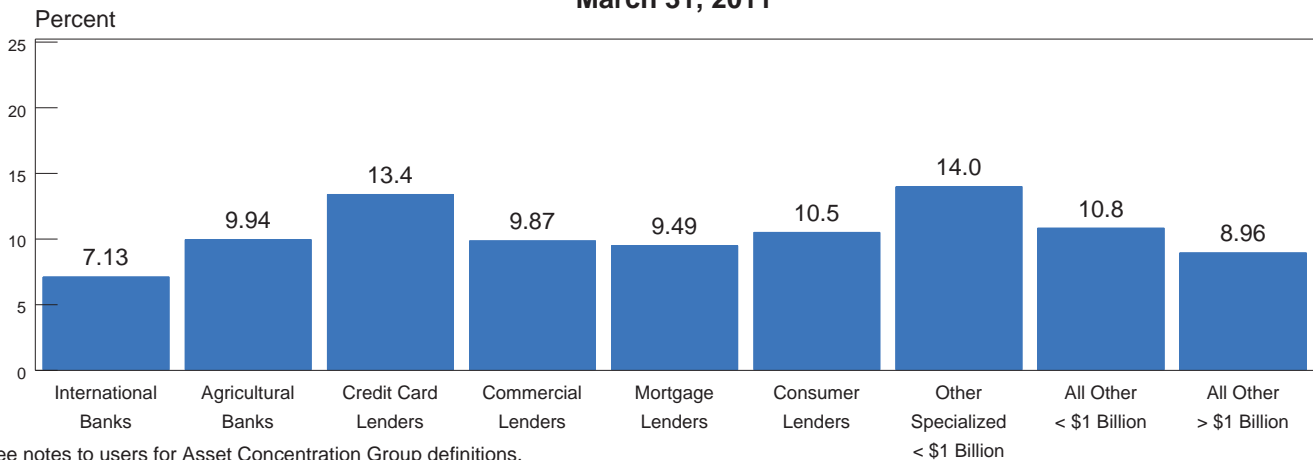
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2011



### Core Capital (Leverage) Ratio

March 31, 2011



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



## Return On Average Assets By Asset Concentration Group

1993 - 2011, 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 03/11        | 0.60                | 1.05               | 3.68                | 0.62               | 0.49             | 1.33             | 1.33                            | 0.82                    | 0.90                    |
| 03/10        | 0.75                | 0.95               | 0.70                | 0.16               | 0.78             | 1.41             | 1.20                            | 0.86                    | 0.64                    |
| 03/09        | 0.61                | 0.73               | -11.26              | -0.18              | 0.54             | 0.08             | 0.30                            | 0.92                    | 0.55                    |
| 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                    |

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

## Net Interest Margin By Asset Concentration Group

1993 - 2011, 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 03/11        | 2.53                | 3.80               | 10.92               | 3.78               | 3.06             | 4.35             | 2.81                            | 3.70                    | 3.23                    |
| 03/10        | 2.83                | 3.87               | 14.12               | 3.68               | 3.08             | 4.58             | 2.72                            | 3.70                    | 3.32                    |
| 03/09        | 3.00                | 3.81               | 10.44               | 3.53               | 3.12             | 4.51             | 2.89                            | 3.78                    | 2.41                    |
| 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                    |

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

1993 - 2011, 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 03/11        | 1.96                | 0.30               | 6.67                | 1.32               | 0.97             | 1.77             | 0.74                            | 0.36                    | 1.40                    |
| 03/10        | 2.75                | 0.45               | 14.26               | 1.89               | 1.20             | 2.69             | 0.54                            | 0.44                    | 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                    |

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

## Percent of Loans Noncurrent By Asset Concentration Group

1993 - 2011

|       | 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 |
|-------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 03/11 | 5.57                | 1.95               | 2.02                | 4.20               | 4.42             | 1.49             | 2.29                            | 2.26                    | 6.13                    |
| 12/10 | 6.31                | 1.84               | 2.20                | 4.31               | 4.24             | 1.44             | 2.10                            | 2.19                    | 6.18                    |
| 12/09 | 7.40                | 1.84               | 3.36                | 4.71               | 4.63             | 1.76             | 1.91                            | 1.77                    | 6.59                    |
| 12/08 | 3.74                | 1.43               | 2.78                | 2.89               | 3.39             | 1.48             | 1.04                            | 1.42                    | 2.64                    |
| 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                    |

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

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

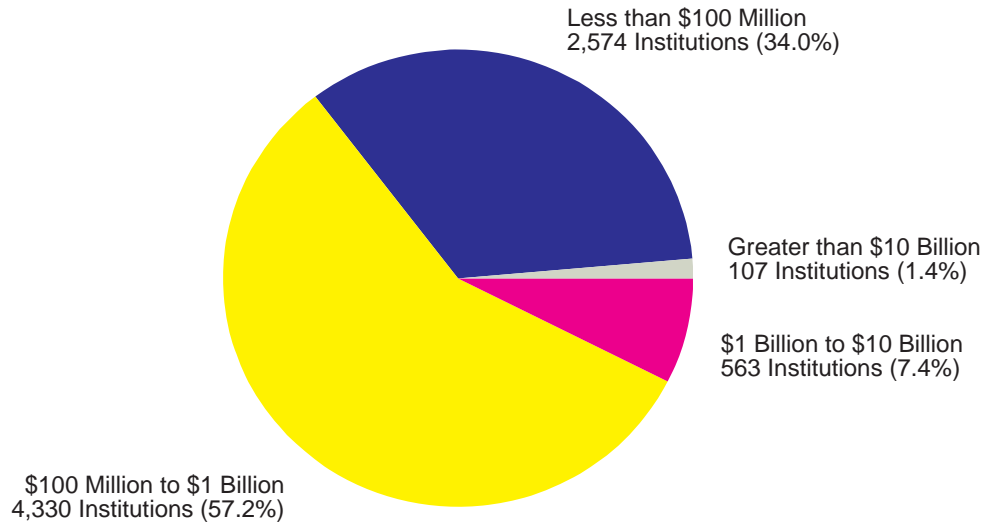
1993 - 2011

|       | International<br>Banks | Agricultural<br>Banks | Credit Card<br>Lenders | Commercial<br>Lenders | Mortgage<br>Lenders | Consumer<br>Lenders | Other<br>Specialized<br>< \$1 Billion | All Other<br>< \$1 Billion | All Other<br>> \$1 Billion |
|-------|------------------------|-----------------------|------------------------|-----------------------|---------------------|---------------------|---------------------------------------|----------------------------|----------------------------|
| 03/11 | 7.13                   | 9.94                  | 13.39                  | 9.87                  | 9.49                | 10.50               | 14.01                                 | 10.81                      | 8.96                       |
| 12/10 | 6.96                   | 9.92                  | 12.76                  | 9.60                  | 9.38                | 10.50               | 14.65                                 | 10.56                      | 8.69                       |
| 12/09 | 6.98                   | 9.95                  | 19.59                  | 8.69                  | 8.91                | 10.45               | 15.64                                 | 10.63                      | 8.15                       |
| 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                       |

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

## Number of Institutions By Asset Size

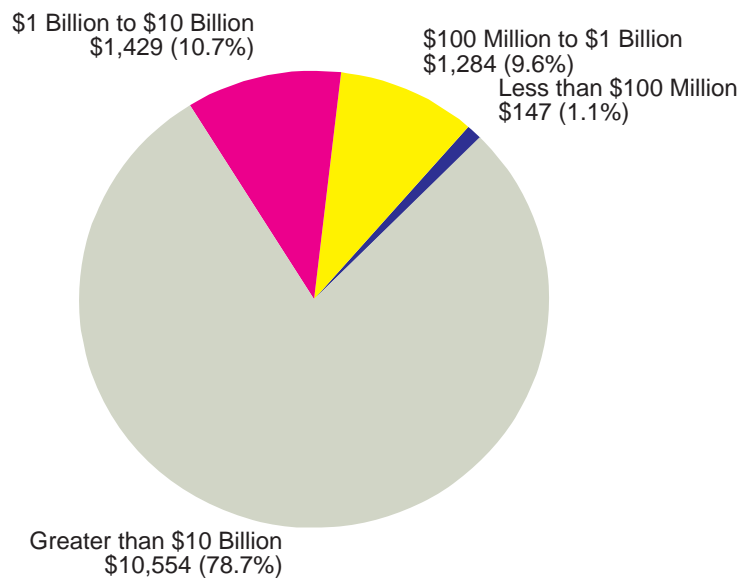
March 31, 2011



## Industry Assets By Asset Size

March 31, 2011

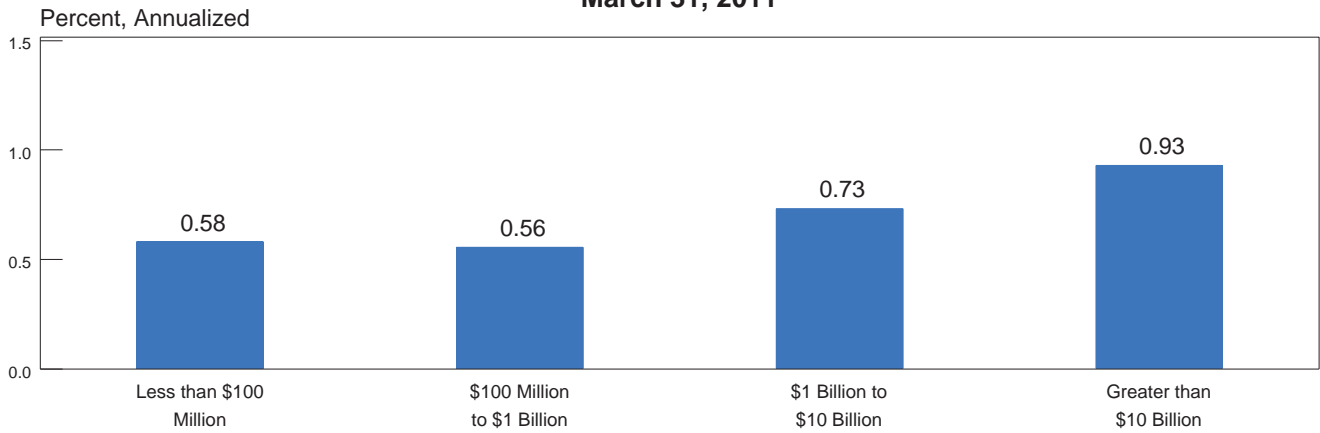
(\$ Billions)



## Performance Ratios By Asset Size

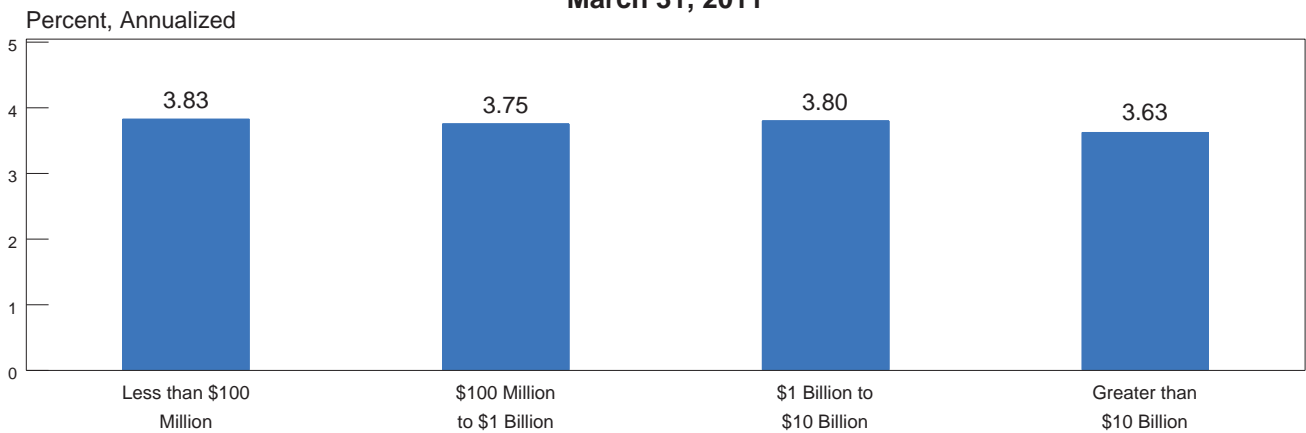
### Return on Assets (YTD)

March 31, 2011



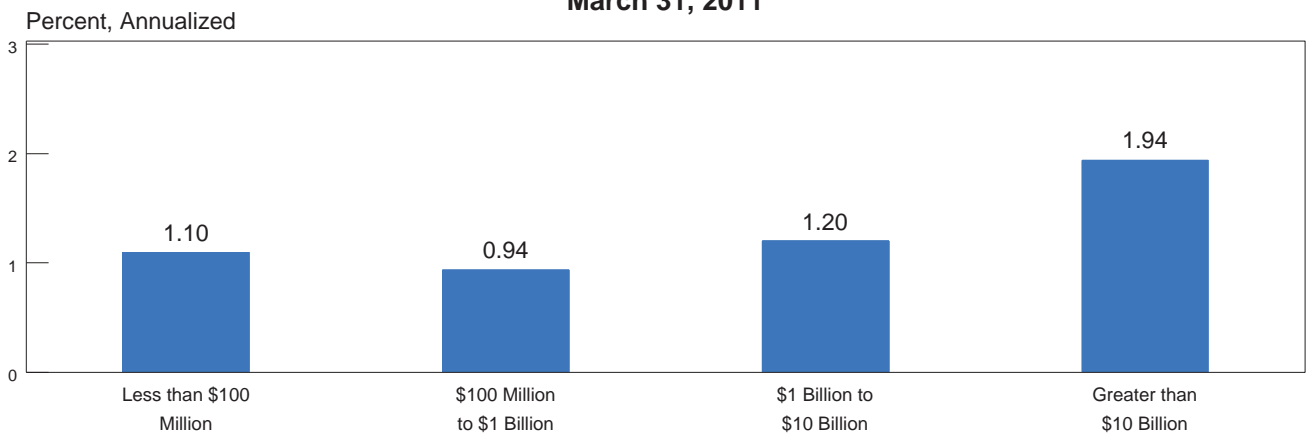
### Net Interest Margin (YTD)

March 31, 2011



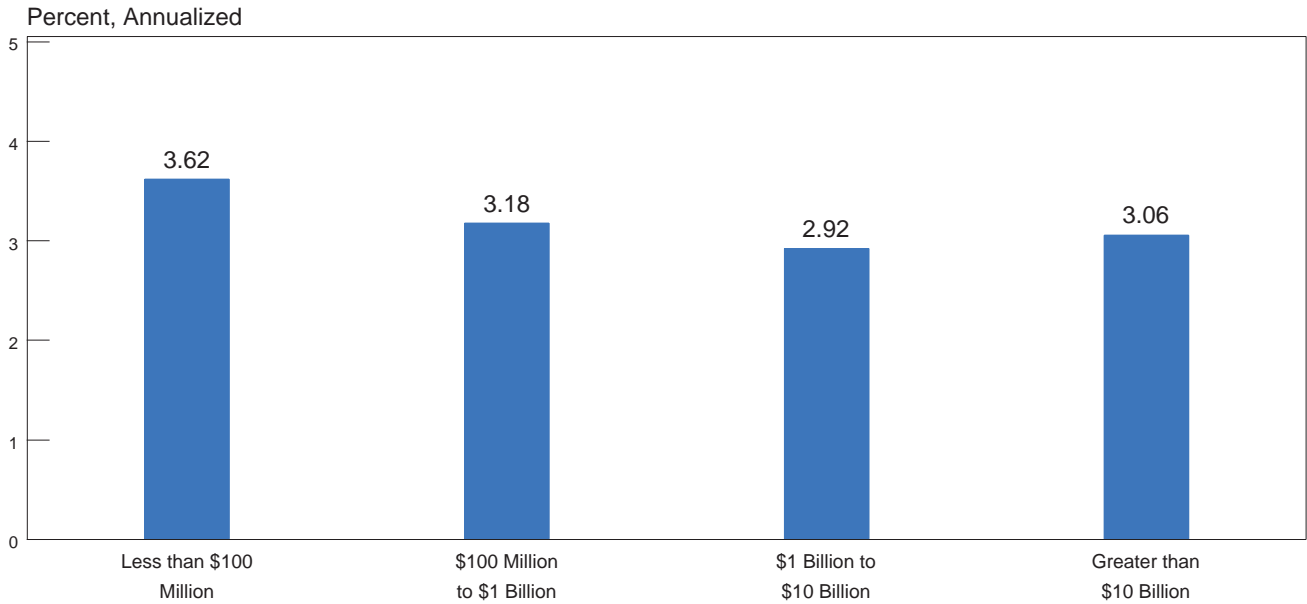
### Noninterest Income to Assets (YTD)

March 31, 2011



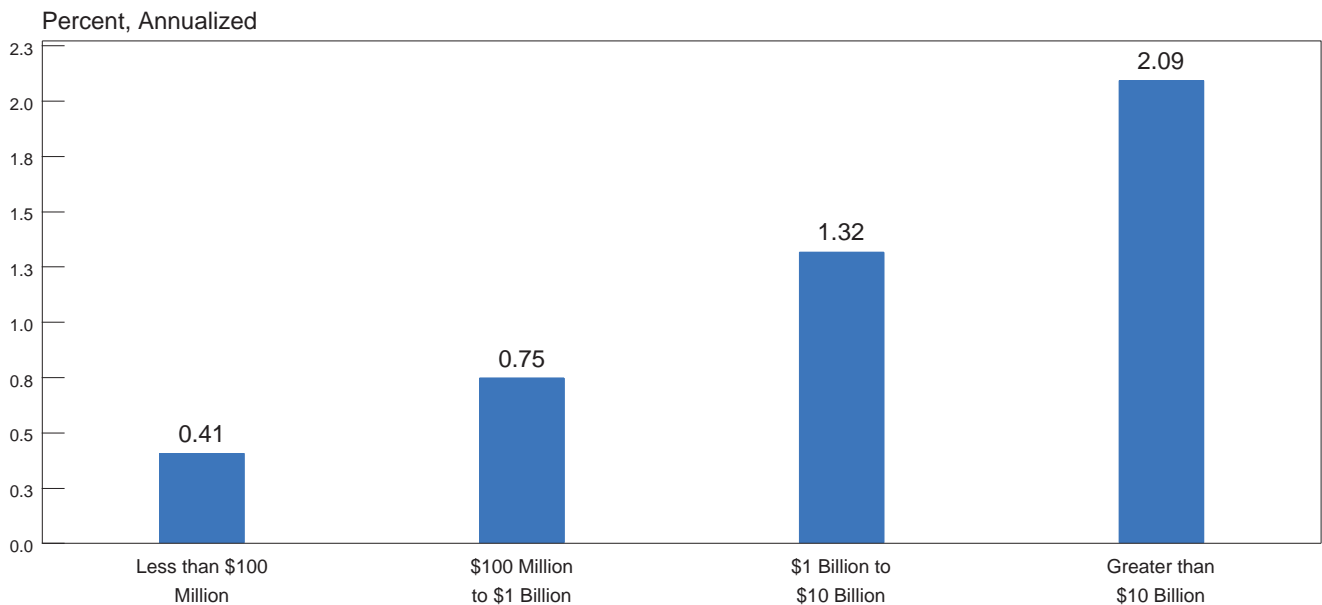
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2011



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

March 31, 2011

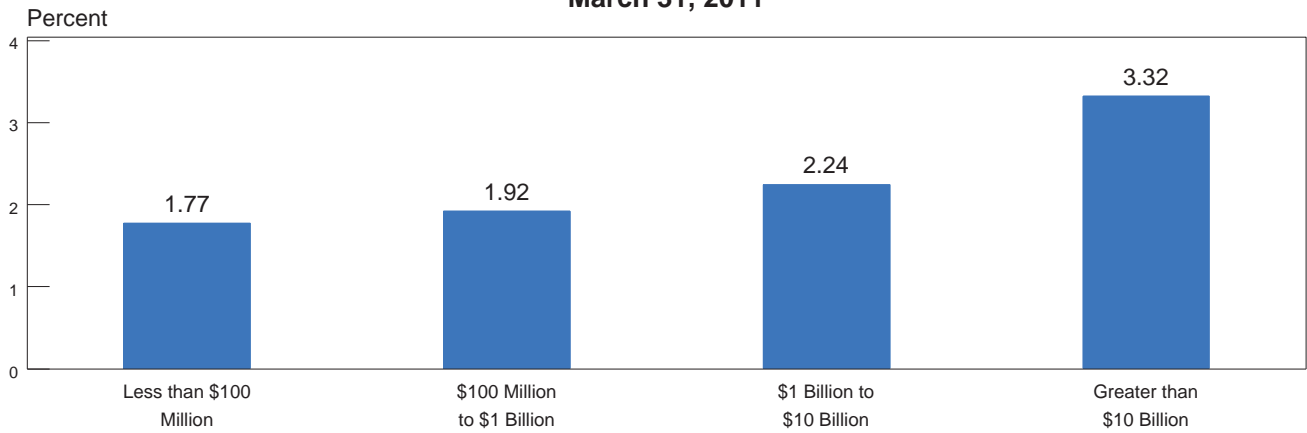




## Condition Ratios By Asset Size

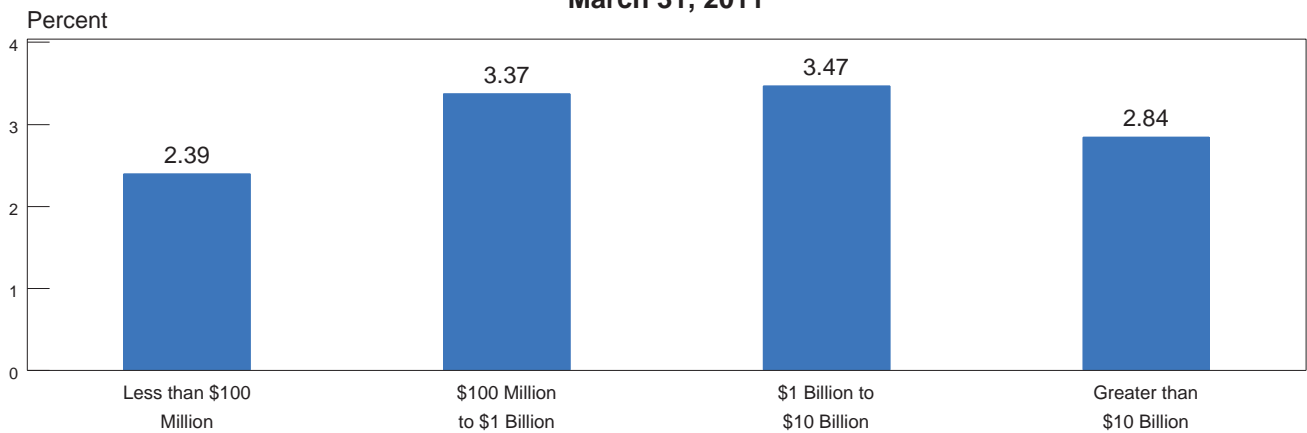
### Loss Allowance To Loans and Leases

March 31, 2011



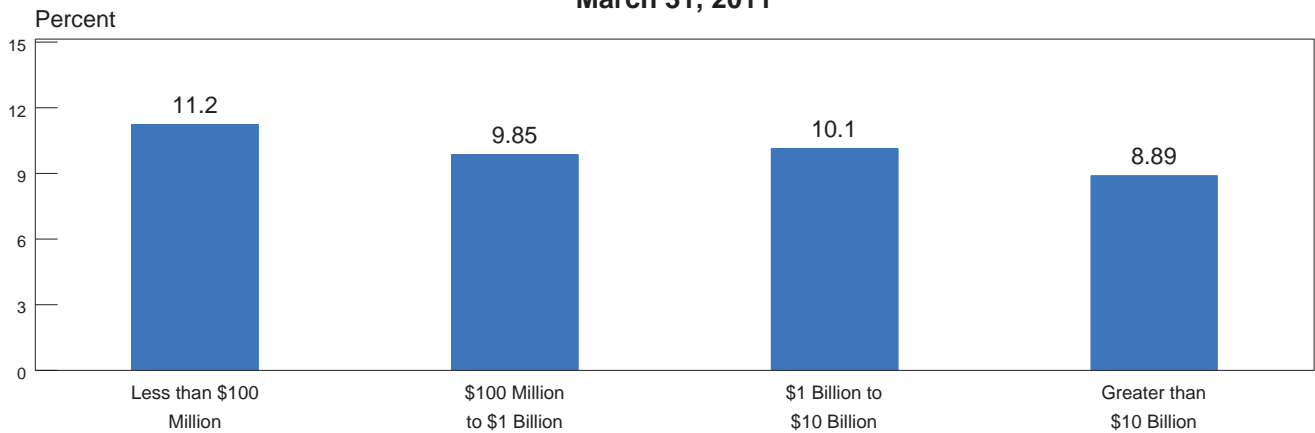
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2011



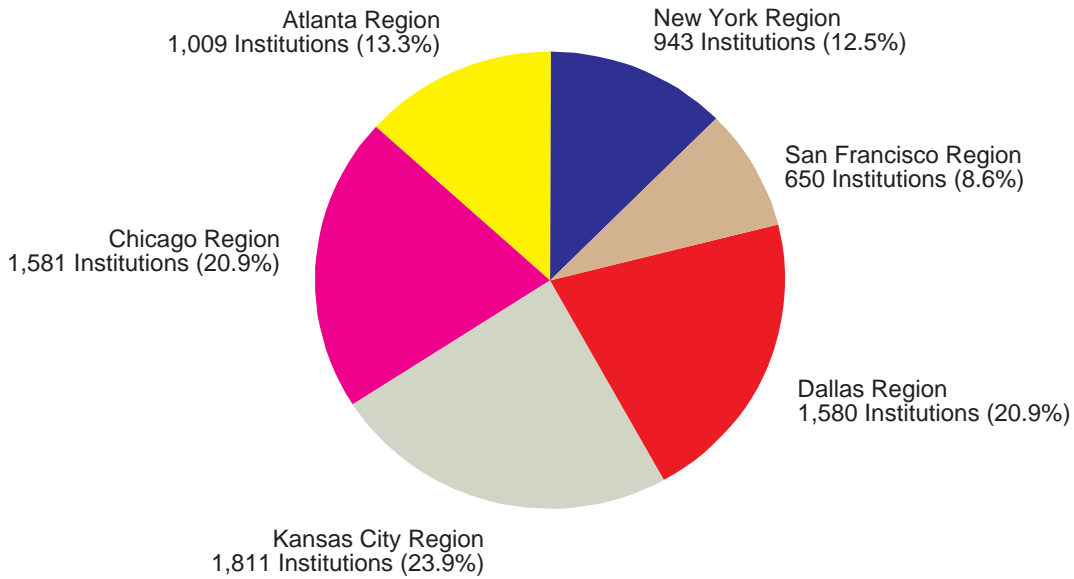
### Core Capital (Leverage) Ratio

March 31, 2011



## Geographic Distribution of FDIC-Insured Institutions

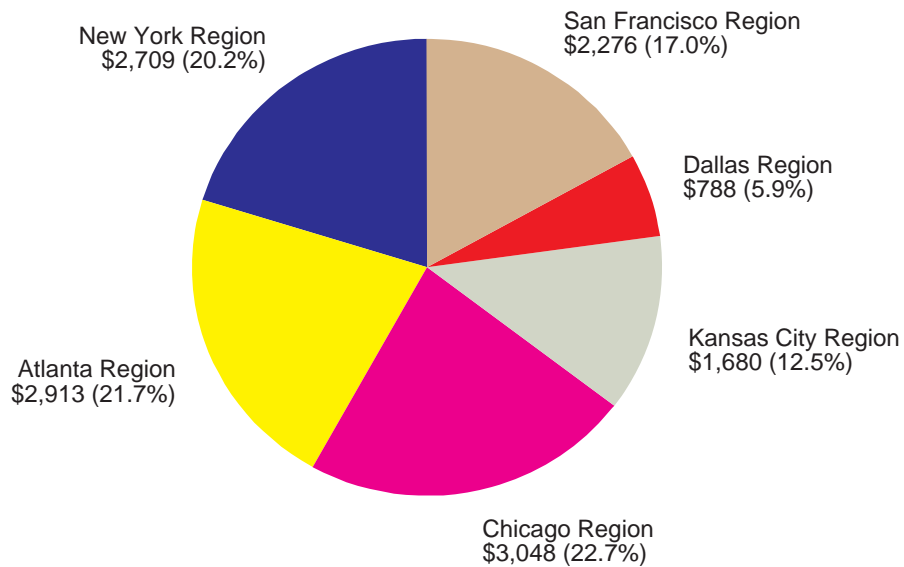
March 31, 2011



## Geographic Distribution of Industry Assets

March 31, 2011

(\$ Billions)

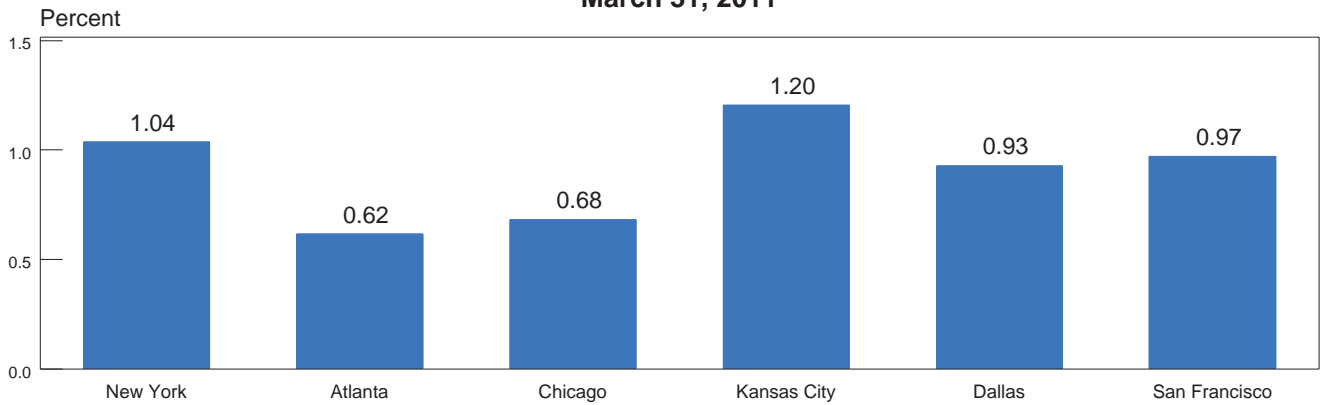


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

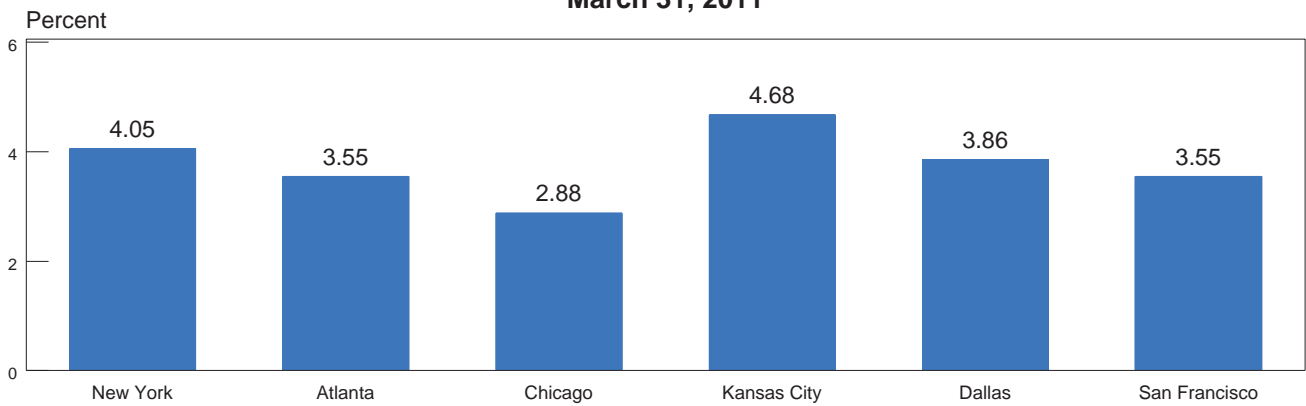
### Return on Assets (YTD, Annualized)

March 31, 2011



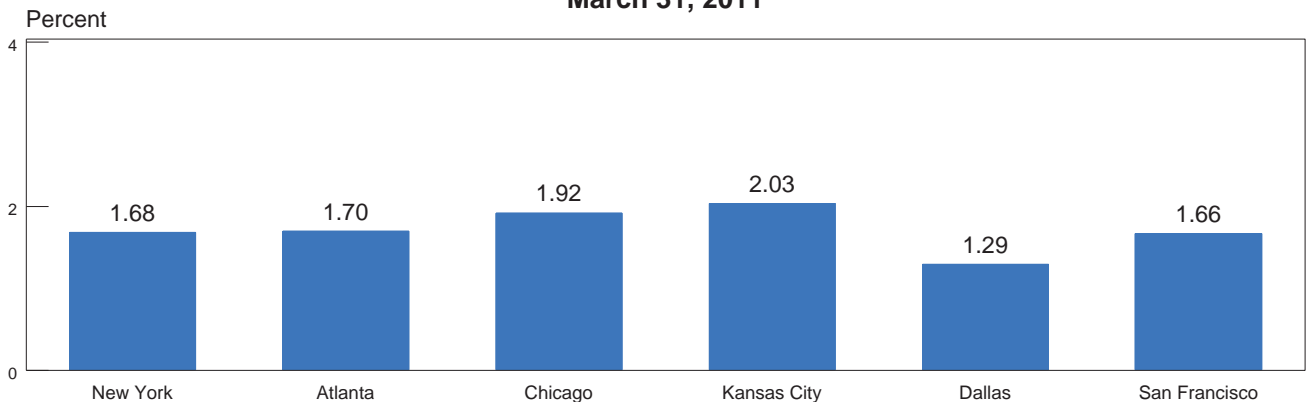
### Net Interest Margins (YTD, Annualized)

March 31, 2011



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

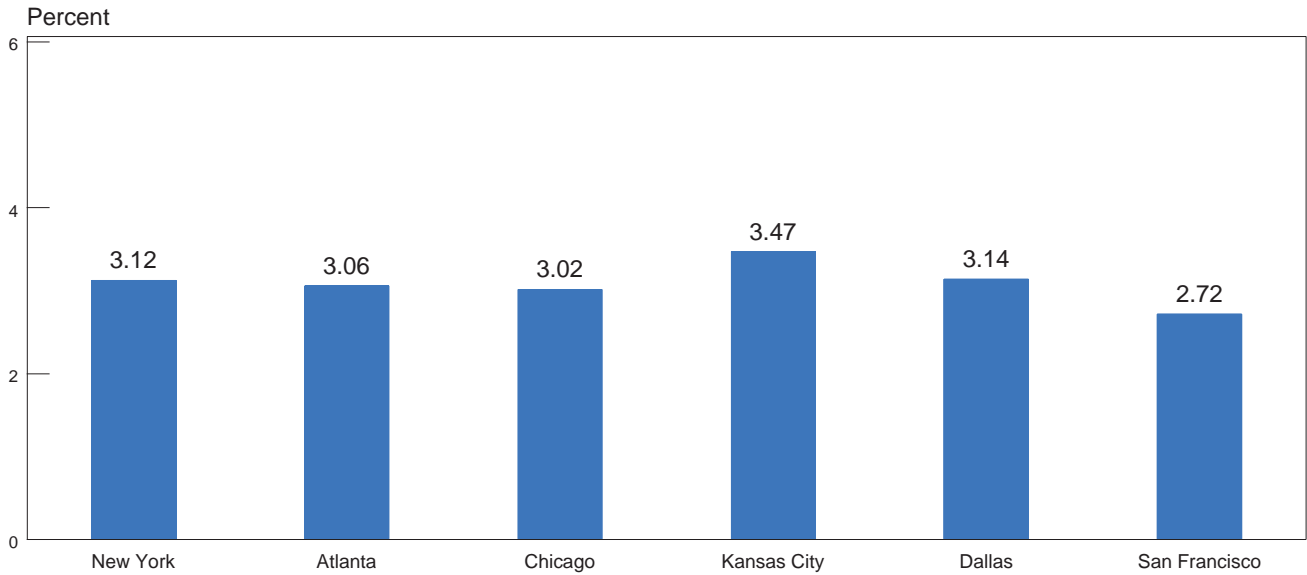
March 31, 2011



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

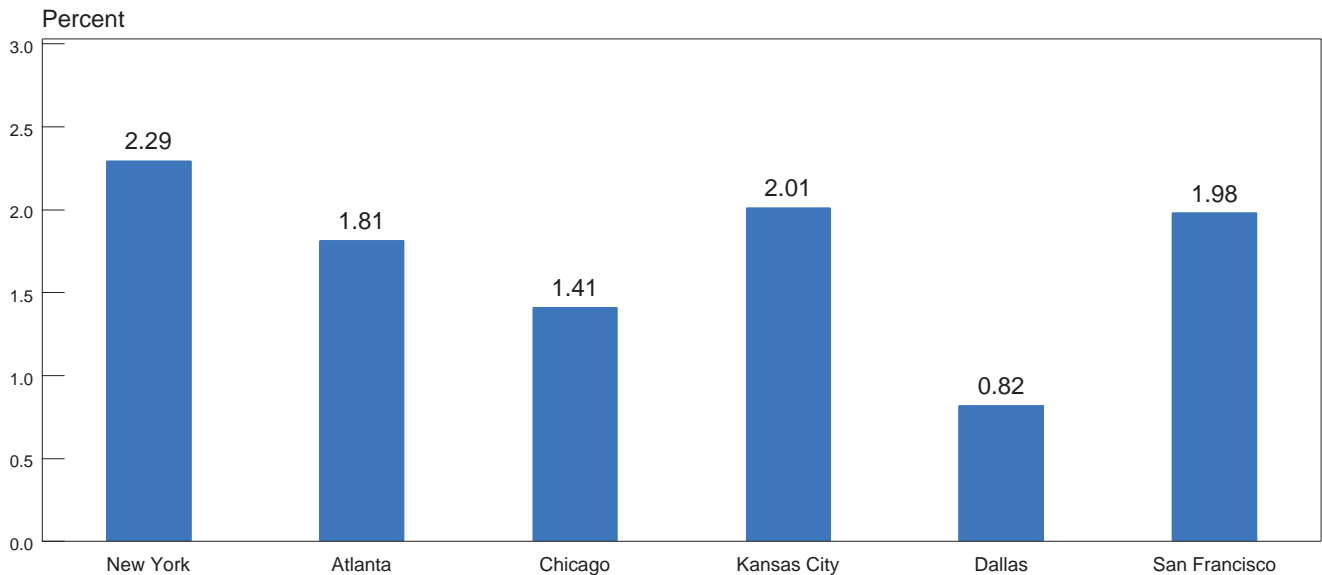
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2011



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

March 31, 2011

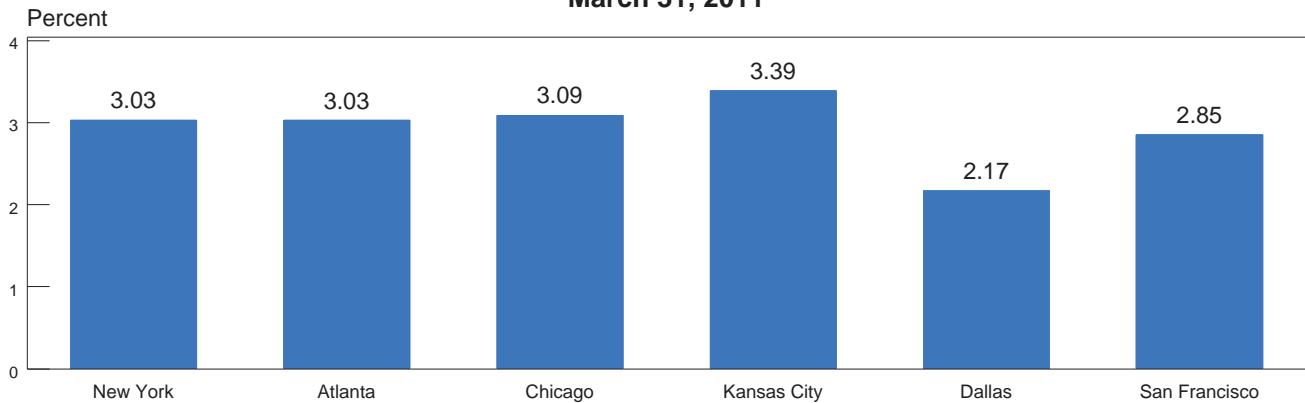


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

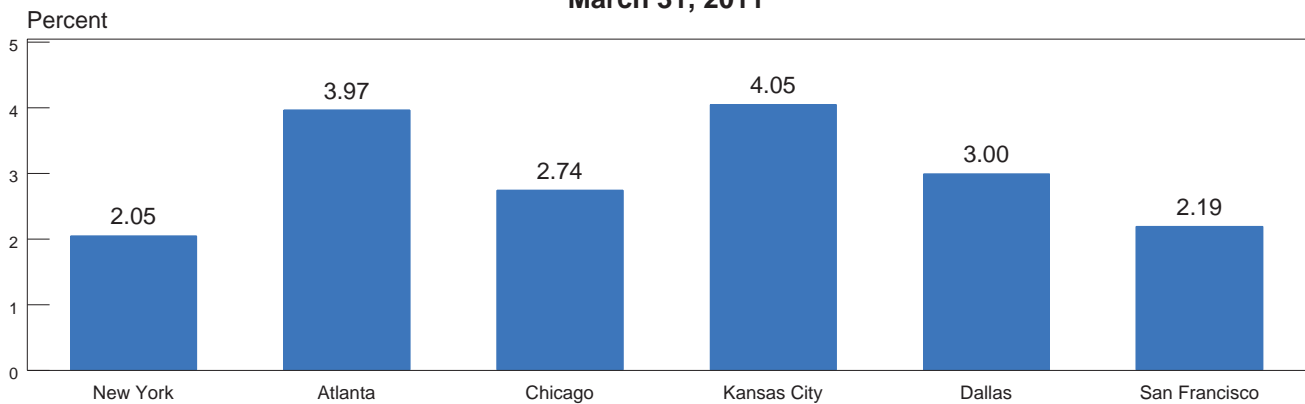
### Loss Allowance To Loans and Leases

March 31, 2011



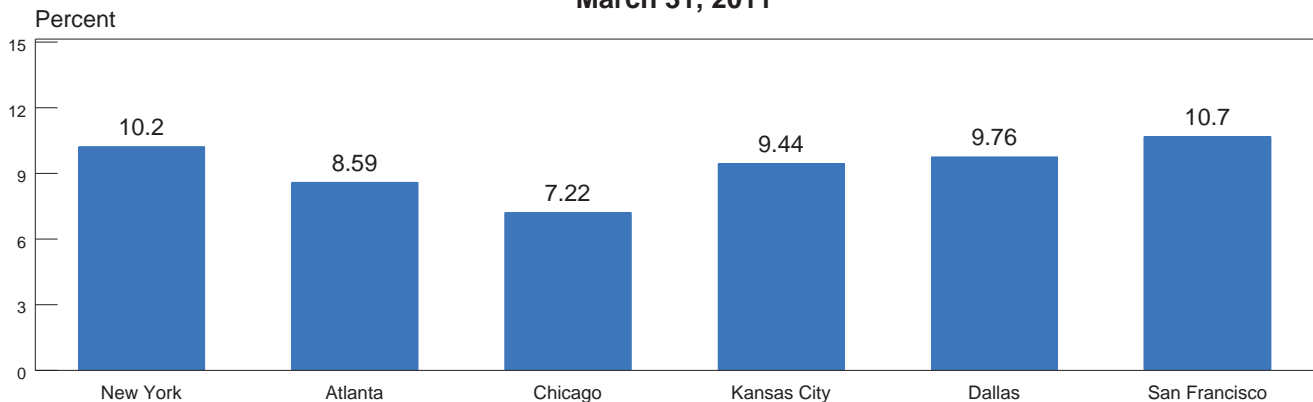
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2011



### Core Capital (Leverage) Ratio

March 31, 2011

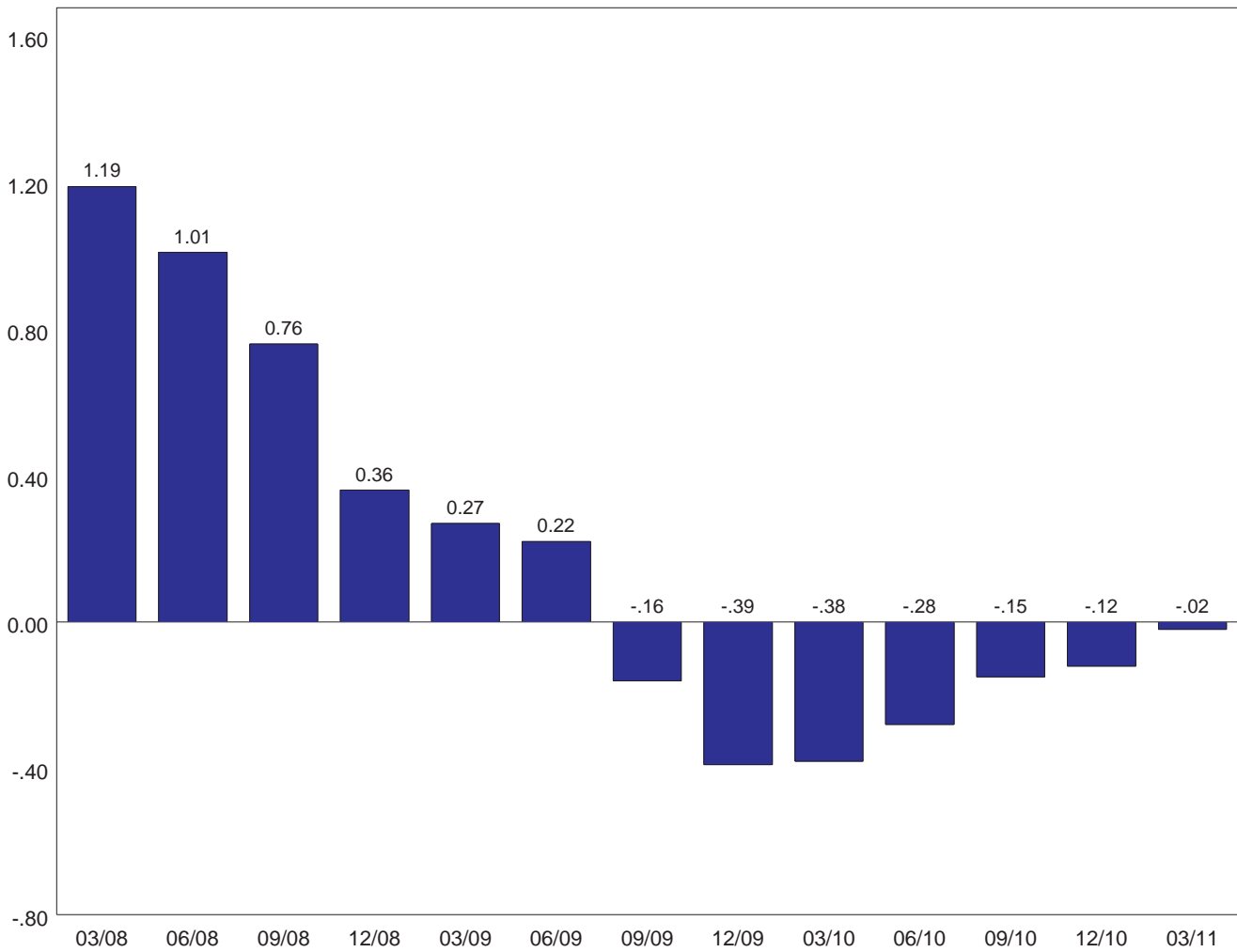


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2008 - March 31, 2011

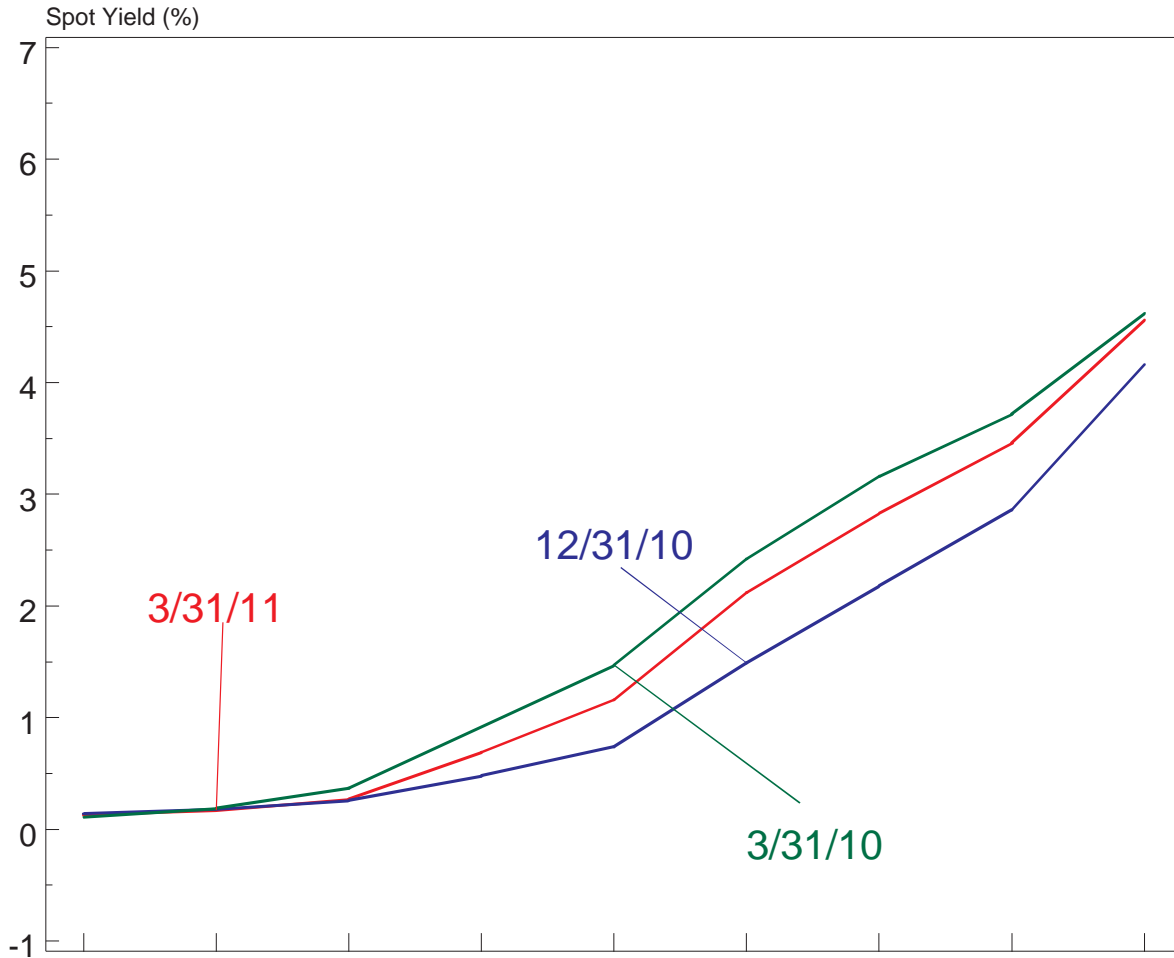
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2011 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

March 31, 2010 - March 31, 2011



| Maturity | 3-Month | 6-Month | 1 Year | 2 Year | 3 Year | 5 Year | 7 Year | 10 Year | 30 Year |
|----------|---------|---------|--------|--------|--------|--------|--------|---------|---------|
| 3/31/11  | 0.13    | 0.17    | 0.27   | 0.69   | 1.16   | 2.12   | 2.83   | 3.46    | 4.56    |
| 12/31/10 | 0.14    | 0.18    | 0.26   | 0.48   | 0.74   | 1.49   | 2.18   | 2.86    | 4.16    |
| 9/30/10  | 0.16    | 0.19    | 0.27   | 0.54   | 0.83   | 1.55   | 2.19   | 2.79    | 3.85    |
| 6/30/10  | 0.15    | 0.22    | 0.38   | 0.87   | 1.38   | 2.25   | 2.93   | 3.49    | 4.37    |
| 3/31/10  | 0.11    | 0.19    | 0.37   | 0.92   | 1.47   | 2.42   | 3.16   | 3.72    | 4.62    |

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, 2011

#### DIF-Member Institutions

|                                | Institutions |                  | Assets      |                  |
|--------------------------------|--------------|------------------|-------------|------------------|
|                                | Number of    | Percent of Total | In Billions | Percent of Total |
| Well Capitalized               | 7,267        | 95.9%            | \$13,306.8  | 99.2%            |
| Adequately Capitalized         | 132          | 1.7%             | \$51.5      | 0.4%             |
| Undercapitalized               | 80           | 1.1%             | \$23.5      | 0.2%             |
| Significantly Undercapitalized | 59           | 0.8%             | \$15.5      | 0.1%             |
| Critically Undercapitalized    | 36           | 0.5%             | \$17.0      | 0.1%             |

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

#### Capital Category Definitions

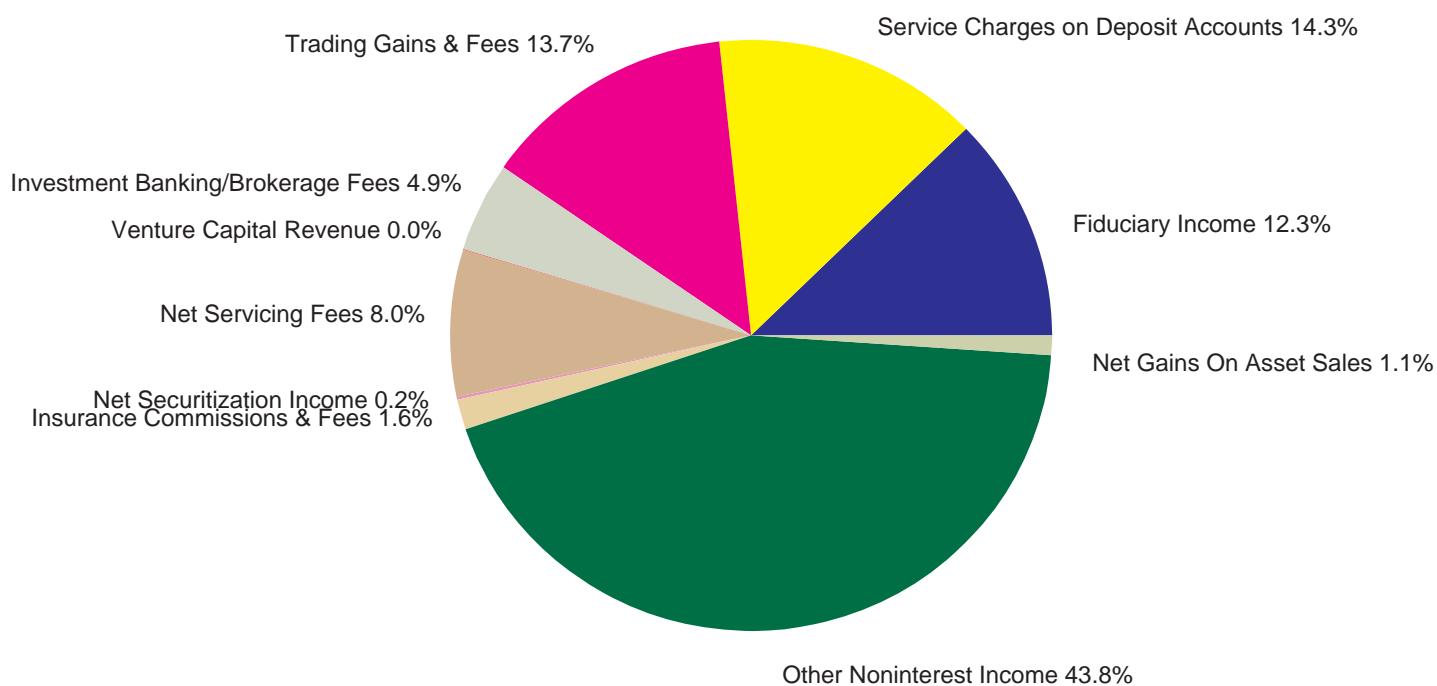
|                                | Total Risk-Based Capital* |     | Tier 1 Risk-Based Capital* |     | Tier 1 Leverage |     | Tangible Equity |
|--------------------------------|---------------------------|-----|----------------------------|-----|-----------------|-----|-----------------|
| Well Capitalized               | >=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

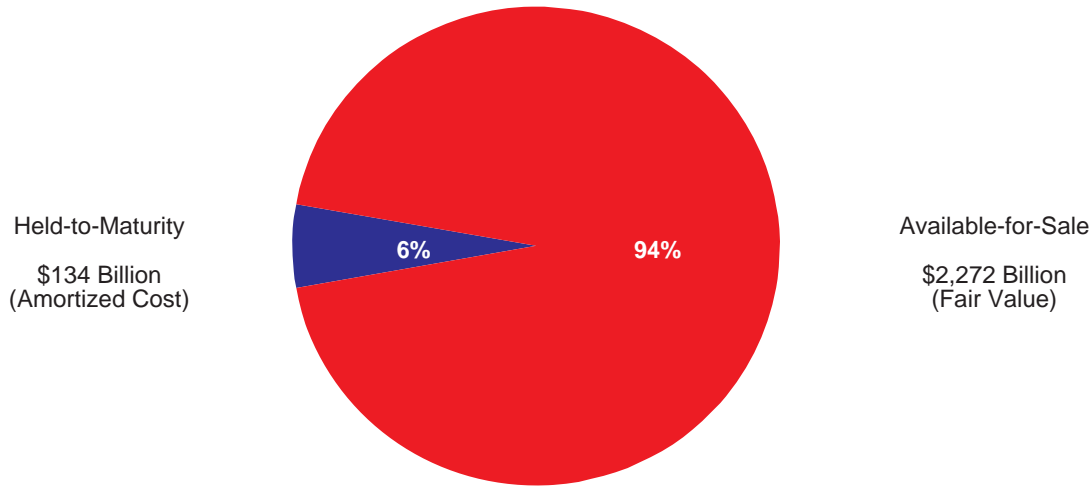
March 31, 2011



| Noninterest Income Source                 | Noninterest Income<br>\$ Millions | Number of<br>Banks Reporting<br>Non-Zero Balances | Percent of<br>All Banks |
|---|-----------------------------------|---|-------------------------|
| Fiduciary Income                          | \$6,686                           | 1,151   | 17.6%                   |
| Service Charges on Deposit Accounts       | \$7,765                           | 6,334   | 97.0%                   |
| Trading Gains & Fees                      | \$7,412                           | 139   | 2.1%                    |
| Investment Banking/Brokerage Fees         | \$2,660                           | 1,579   | 24.2%                   |
| Venture Capital Revenue                   | \$8                               | 44  | 0.7%                    |
| Net Servicing Fees                        | \$4,340                           | 1,607   | 24.6%                   |
| Net Securitization Income                 | \$99                              | 23  | 0.4%                    |
| Insurance Commissions & Fees              | \$882                             | 2,288   | 35.0%                   |
| Net Gains On Asset Sales                  |                                   |   |                         |
| Net Gains/Losses On Loan Sales            | \$1,316                           | 2,021   | 30.9%                   |
| Net Gains/Losses On OREO Sales            | -\$856                            | 2,636   | 40.3%                   |
| Net Gains/Losses On Sales Of Other Assets | \$123                             | 1,280   | 19.6%                   |
| Other Noninterest Income                  | \$23,709                          | 6,388   | 97.8%                   |
| <b>Total Noninterest Income</b>           | <b>\$54,149</b>                   | <b>6,436</b>                                      | <b>98.5%</b>            |

## Commercial Bank Total Securities\*

March 31, 2011



## Commercial Bank Total Securities\*

March 31, 2011

|                                      | Held-to-Maturity |                                  | Available-for-Sale |                                  | Total Securities   | Fair Value to Amortized Cost (%) |
|--------------------------------------|------------------|----------------------------------|--------------------|----------------------------------|--------------------|----------------------------------|
|                                      | Amortized Cost   | Fair Value to Amortized Cost (%) | Fair Value         | Fair Value to Amortized Cost (%) |                    |                                  |
| U.S. Government Obligations          |                  |                                  |                    |                                  |                    |                                  |
| U.S. Treasury                        | \$3,832          | 101.0                            | \$173,639          | 99.7                             | \$177,470          | 99.7                             |
| U.S. Government Agencies             | 318              | 100.6                            | 11,178             | 101.8                            | 11,497             | 101.8                            |
| Government Sponsored Enterprises     | 12,706           | 99.9                             | 214,576            | 100.2                            | 227,282            | 100.2                            |
| Mortgage Pass-through Securities     | 22,287           | 102.0                            | 738,604            | 101.3                            | 760,891            | 101.3                            |
| Collateralized Mortgage Obligations  | 40,183           | 102.2                            | 465,632            | 100.7                            | 505,815            | 100.8                            |
| State, County, Municipal Obligations | 25,105           | 100.3                            | 150,598            | 98.4                             | 175,703            | 98.7                             |
| Asset Backed Securities              | 7,778            | 100.5                            | 118,957            | 100.1                            | 126,736            | 100.1                            |
| Other Debt Securities                | 22,169           | 101.7                            | 385,072            | 102.1                            | 407,241            | 104.6                            |
| Equity Securities                    | **               | **                               | 13,427             | 114.4                            | 13,427             | 114.4                            |
| <b>Total Securities</b>              | <b>\$134,377</b> | <b>101.4</b>                     | <b>\$2,271,684</b> | <b>100.7</b>                     | <b>\$2,406,061</b> | <b>100.8</b>                     |
| Memoranda***                         |                  |                                  |                    |                                  |                    |                                  |
| Structured Notes                     | 36,353           |                                  | 36,009             |                                  |                    | 99.1                             |

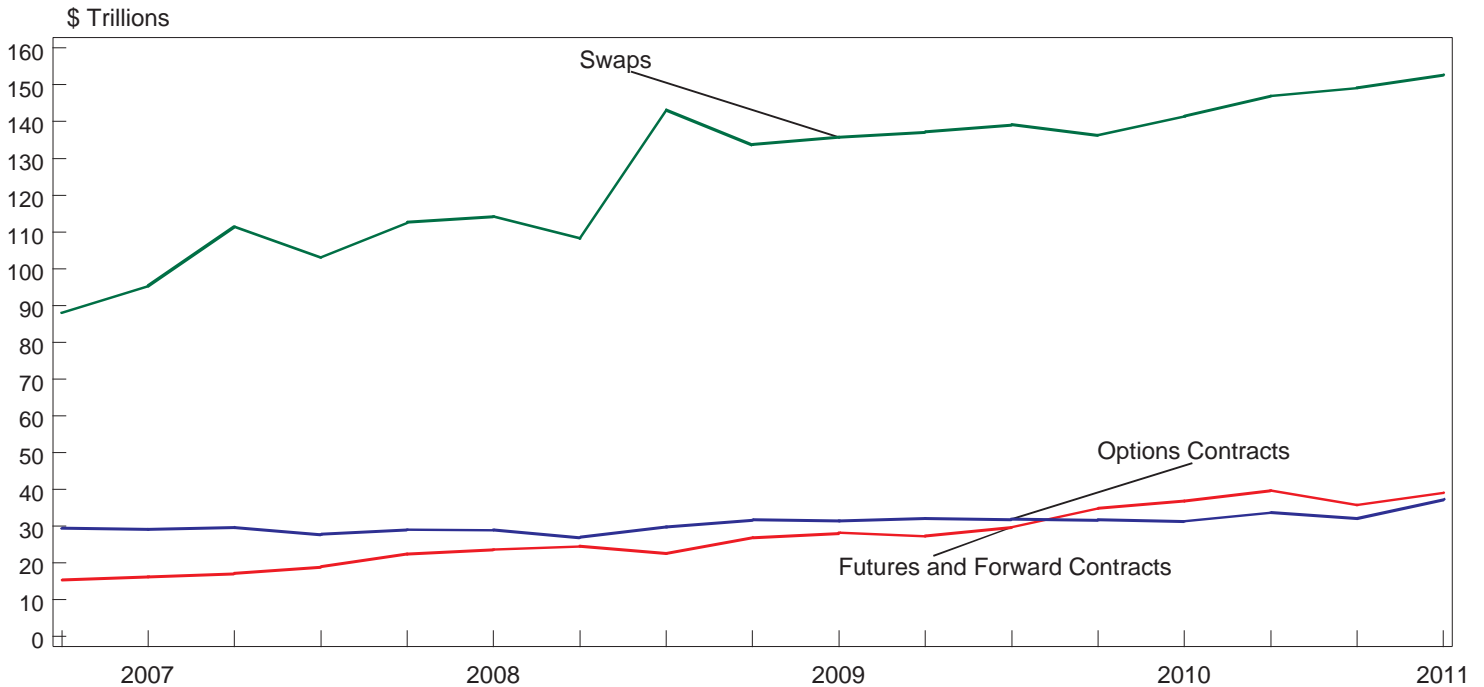
\* Excludes trading account assets.

\*\* 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

2007 - 2011 (Notional Amounts)



|  | 12/07          | 12/08          | 12/09          | 12/10          | 3/11           |
|--|----------------|----------------|----------------|----------------|----------------|
| Total Derivatives<br>(Notional Amounts, in billions of dollars)          | \$149,682      | \$195,371      | \$200,658      | \$217,030      | \$229,093      |
| <b>Futures and Forward Contracts</b>                                     | <b>18,866</b>  | <b>22,527</b>  | <b>29,650</b>  | <b>35,709</b>  | <b>39,081</b>  |
| Interest rate contracts  | 9,117          | 13,762         | 20,996         | 24,087         | 25,902         |
| Foreign exchange rate contracts  | 9,498          | 8,528          | 8,468          | 11,377         | 12,896         |
| Other futures and forwards*  | 251            | 238            | 186            | 245            | 284            |
| <b>Option Contracts</b>  | <b>27,725</b>  | <b>29,745</b>  | <b>31,882</b>  | <b>32,075</b>  | <b>37,275</b>  |
| Interest rate options  | 20,984         | 23,687         | 27,166         | 27,015         | 29,448         |
| Foreign currency options   | 4,025          | 3,563          | 2,714          | 3,336          | 5,944          |
| Other option contracts*  | 2,716          | 2,495          | 2,002          | 1,724          | 1,884          |
| <b>Swaps</b>   | <b>103,091</b> | <b>143,100</b> | <b>139,127</b> | <b>149,246</b> | <b>152,736</b> |
| Interest rate swaps  | 99,376         | 138,431        | 133,277        | 142,379        | 144,182        |
| Foreign exchange rate swaps  | 3,092          | 4,133          | 5,373          | 6,277          | 7,873          |
| Other swaps*   | 623            | 535            | 476            | 590            | 681            |
| Memoranda  |                |                |                |                |                |
| Spot Foreign Exchange Contracts  | 560            | 699            | 745            | 1,013          | 2,076          |
| Credit Derivatives   | 15,863         | 16,029         | 14,112         | 14,151         | 14,899         |
| Number of banks reporting derivatives                                    | 956            | 1,010          | 1,031          | 1,067          | 1,045          |
| Replacement cost of interest rate and foreign exchange rate contracts ** | 1,570          | 5,765          | 3,475          | 3,753          | 3,242          |

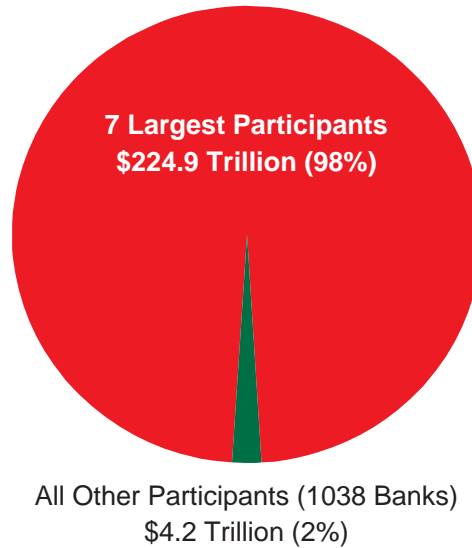
\* Not reported by banks with less than \$300 million in assets.

\*\* 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

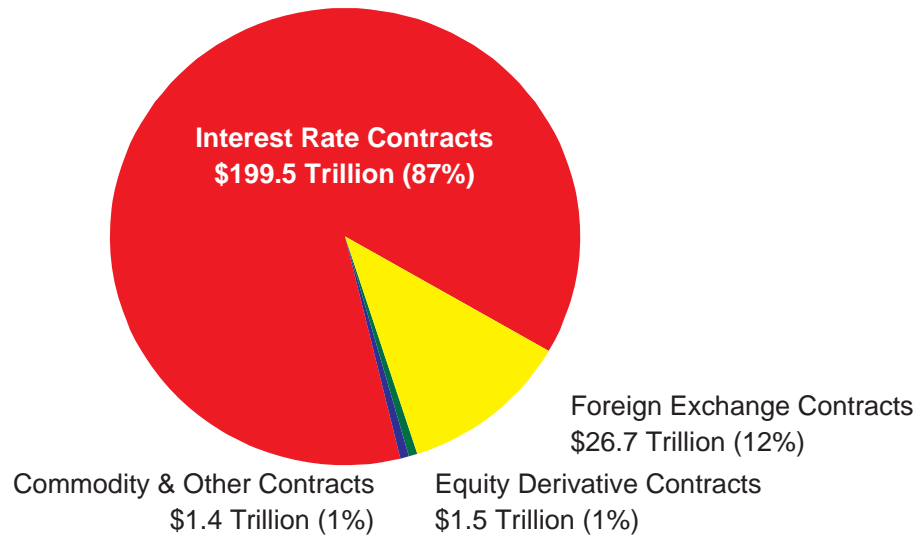
March 31, 2011



## Composition of Commercial Bank Derivatives\*

Notional Amounts

March 31, 2011



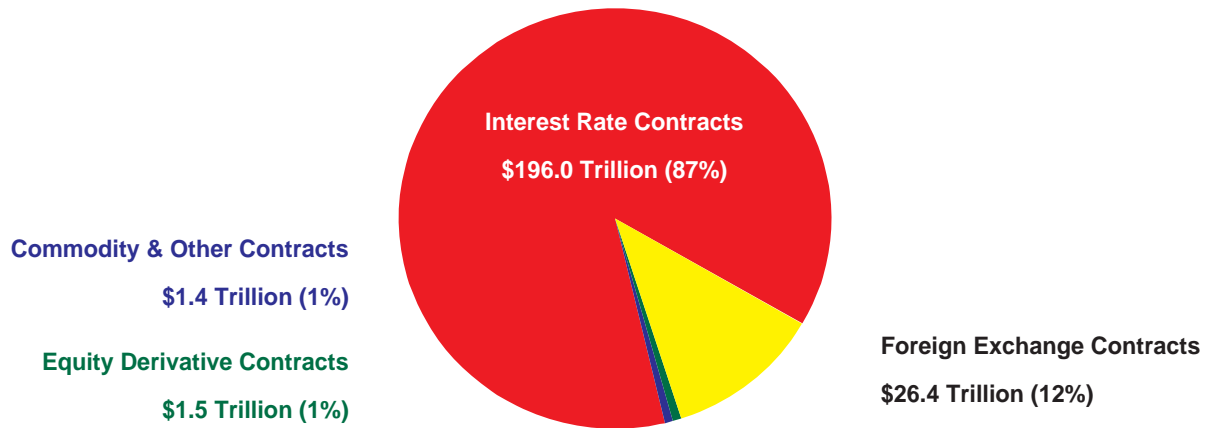
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,912 billion for the seven largest participants and \$164 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

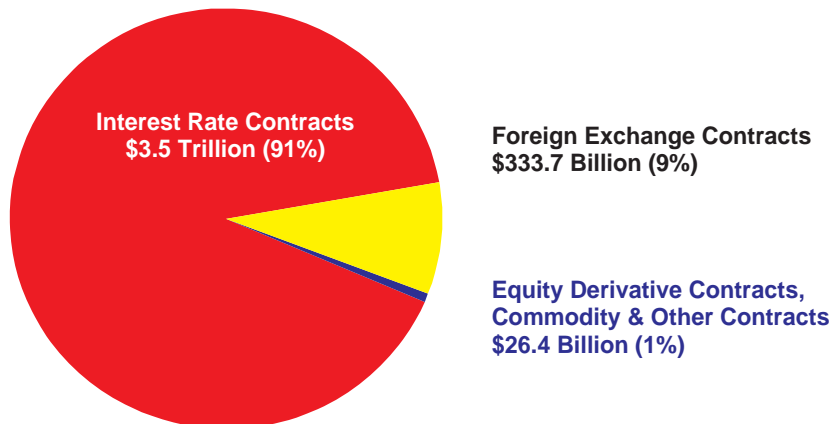
March 31, 2011



### Not Held for Trading

#### Notional Amounts

March 31, 2011



\* 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 \$2,076 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

March 31, 2011  
(\$ Millions)

#### Held for Trading

177 Banks Held Derivative Contracts for Trading  
7 Largest Participants Held 98% of Total (Notional Amount)  
(Marked to Market)

|                                   | Interest<br>Rate | Foreign<br>Exchange | Equity<br>Derivatives | Commodity<br>& Other | Total     | Net    |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|-----------|--------|
| <b>Seven Largest Participants</b> |                  |                     |                       |                      |           |        |
| Gross positive fair value         | 2,706,203        | 414,100             | 73,088                | 67,092               | 3,260,483 | 88,492 |
| Gross negative fair value         | 2,627,616        | 407,216             | 71,205                | 65,954               | 3,171,991 |        |
| <b>All other participants</b>     |                  |                     |                       |                      |           |        |
| Gross positive fair value         | 16,291           | 30,679              | 976                   | 1,514                | 49,460    | 1,972  |
| Gross negative fair value         | 15,976           | 28,885              | 1,113                 | 1,514                | 47,488    |        |
| <b>Total</b>                      |                  |                     |                       |                      |           |        |
| Gross positive fair value         | 2,722,494        | 444,779             | 74,064                | 68,605               | 3,309,943 | 90,464 |
| Gross negative fair value         | 2,643,591        | 436,100             | 72,318                | 67,469               | 3,219,479 |        |

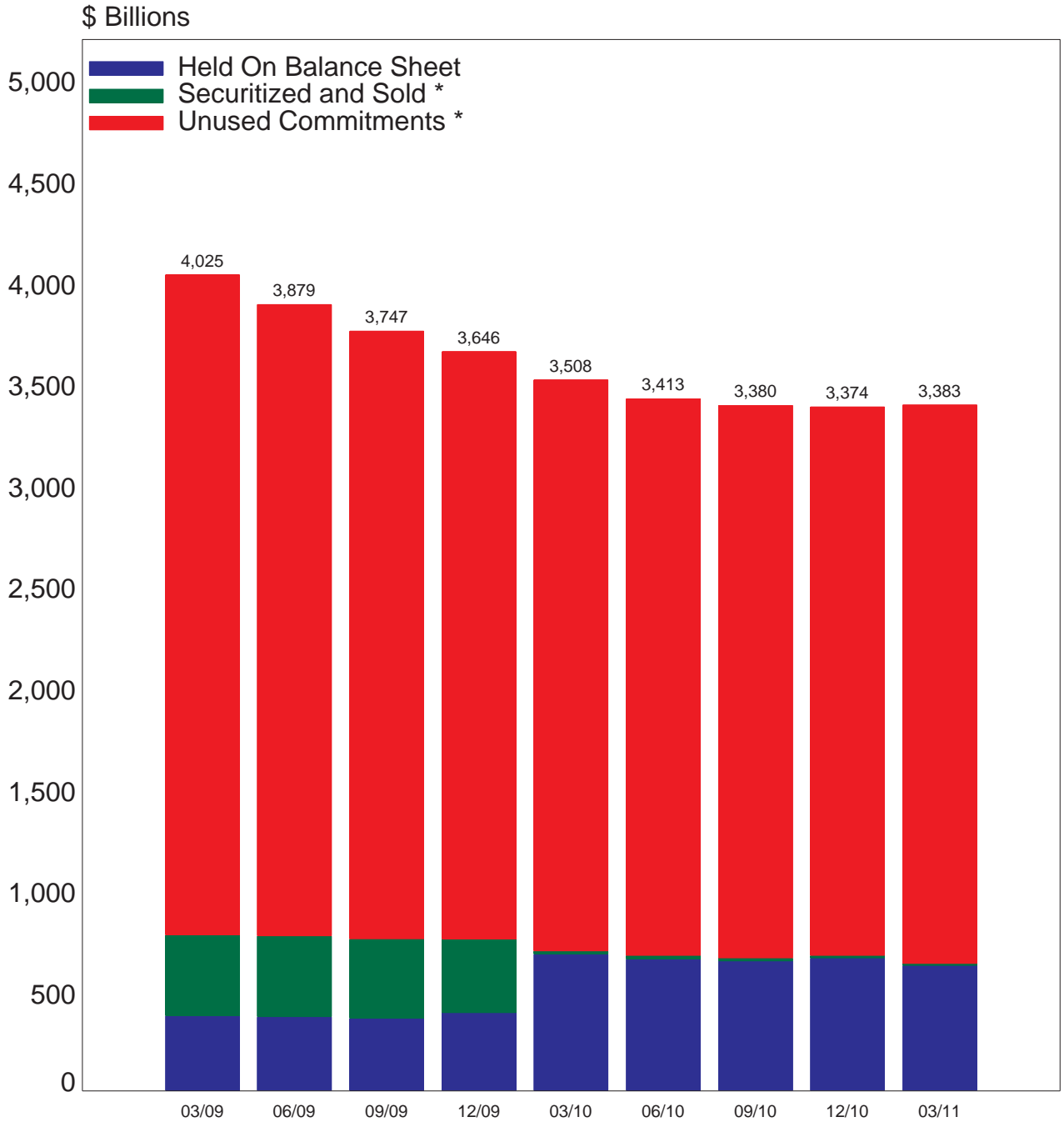
#### Held for Purposes Other than Trading

954 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 88% of Total (Notional Amount)

|                                   | Interest<br>Rate | Foreign<br>Exchange | Equity<br>Derivatives | Commodity<br>& Other | Total  | Net    |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|--------|--------|
| <b>Seven Largest Participants</b> |                  |                     |                       |                      |        |        |
| Gross positive fair value         | 55,631           | 10,417              | 0                     | 113                  | 66,161 | 8,303  |
| Gross negative fair value         | 43,585           | 12,033              | 62                    | 2,178                | 57,858 |        |
| <b>All other participants</b>     |                  |                     |                       |                      |        |        |
| Gross positive fair value         | 6,368            | 2,369               | 243                   | 40                   | 9,020  | 2,656  |
| Gross negative fair value         | 4,955            | 1,219               | 163                   | 27                   | 6,364  |        |
| <b>Total</b>                      |                  |                     |                       |                      |        |        |
| Gross positive fair value         | 61,999           | 12,785              | 243                   | 153                  | 75,181 | 10,959 |
| Gross negative fair value         | 48,540           | 13,252              | 224                   | 2,205                | 64,222 |        |

# Expansion of Commercial Bank Credit Card Lines

2009-2011



**Loans Outstanding (\$ Billions)**

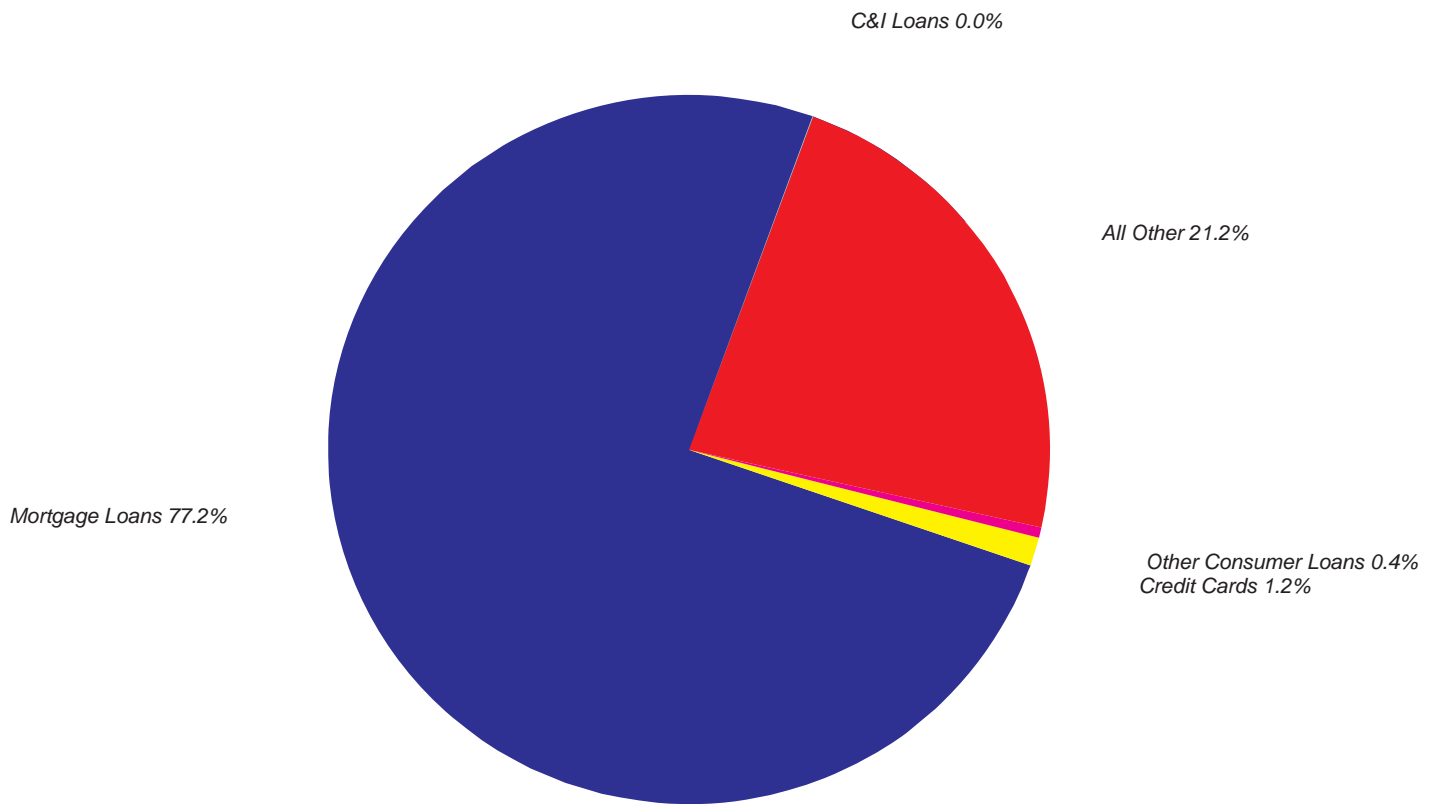
|                               |                |                |                |                |                |                |                |                |                |
|-------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Held On Balance Sheet</b>  | 367.4          | 364.6          | 356.9          | 383.7          | 672.1          | 649.4          | 638.9          | 652.8          | 615.7          |
| <b>Securitized and Sold *</b> | 399.1          | 397.9          | 391.4          | 363.5          | 16.1           | 15.5           | 14.3           | 13.7           | 11.6           |
| <b>Unused Commitments *</b>   | 3,258.6        | 3,116.5        | 2,999.2        | 2,898.9        | 2,819.7        | 2,747.8        | 2,726.7        | 2,707.6        | 2,756.0        |
| <b>Total</b>                  | <b>4,025.1</b> | <b>3,879.0</b> | <b>3,747.5</b> | <b>3,646.1</b> | <b>3,507.9</b> | <b>3,412.7</b> | <b>3,379.9</b> | <b>3,374.1</b> | <b>3,383.3</b> |

\* Off-balance-sheet

# Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

March 31, 2011

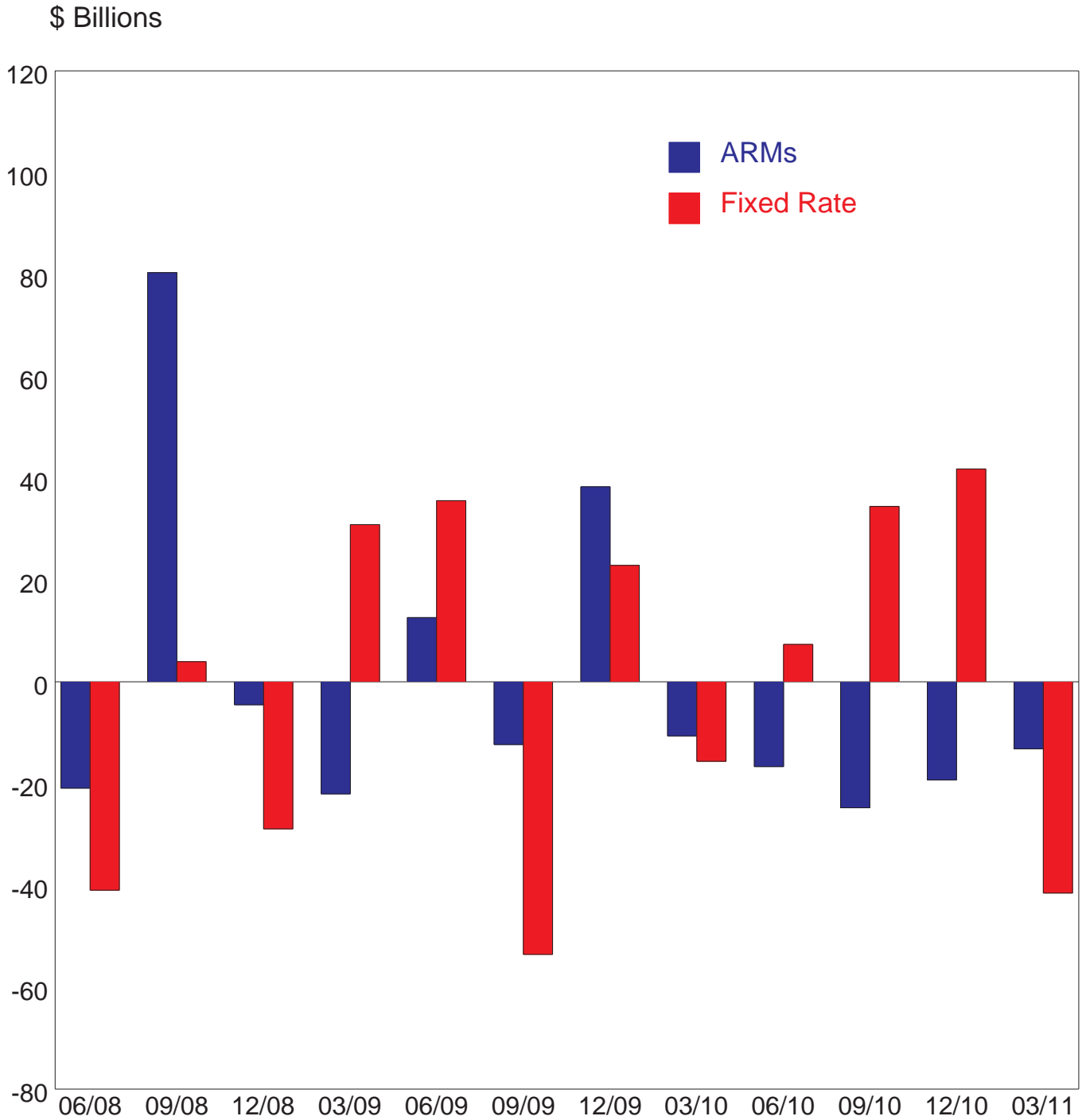


\* Assets securitized and sold with servicing retained or with recourse or other



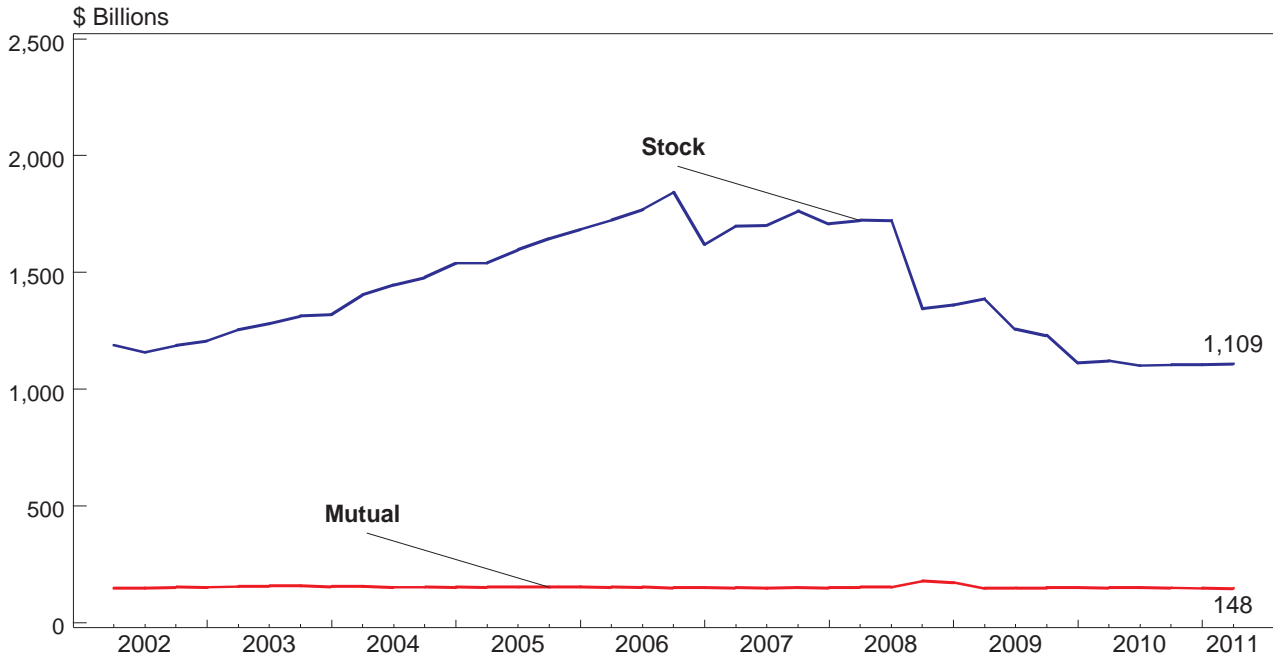
# Growth Rates of ARMs and Fixed-Rate Mortgages

2008 - 2011



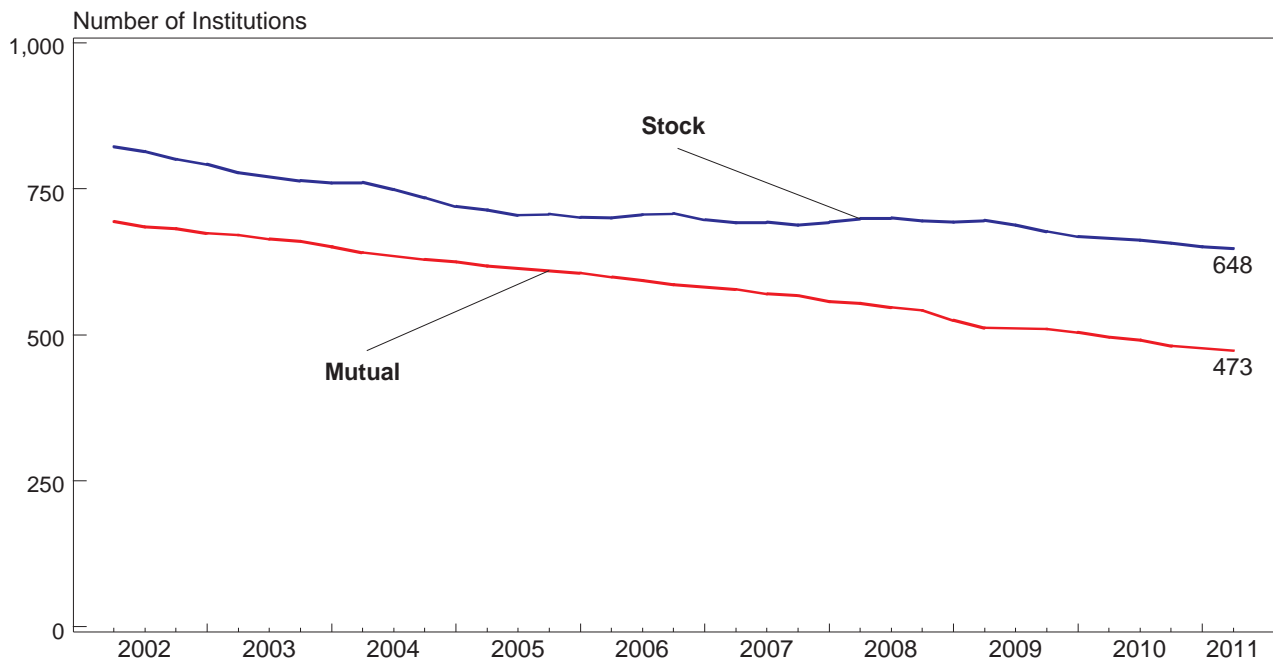
## Assets of Mutual and Stock Savings Institutions

2002 - 2011



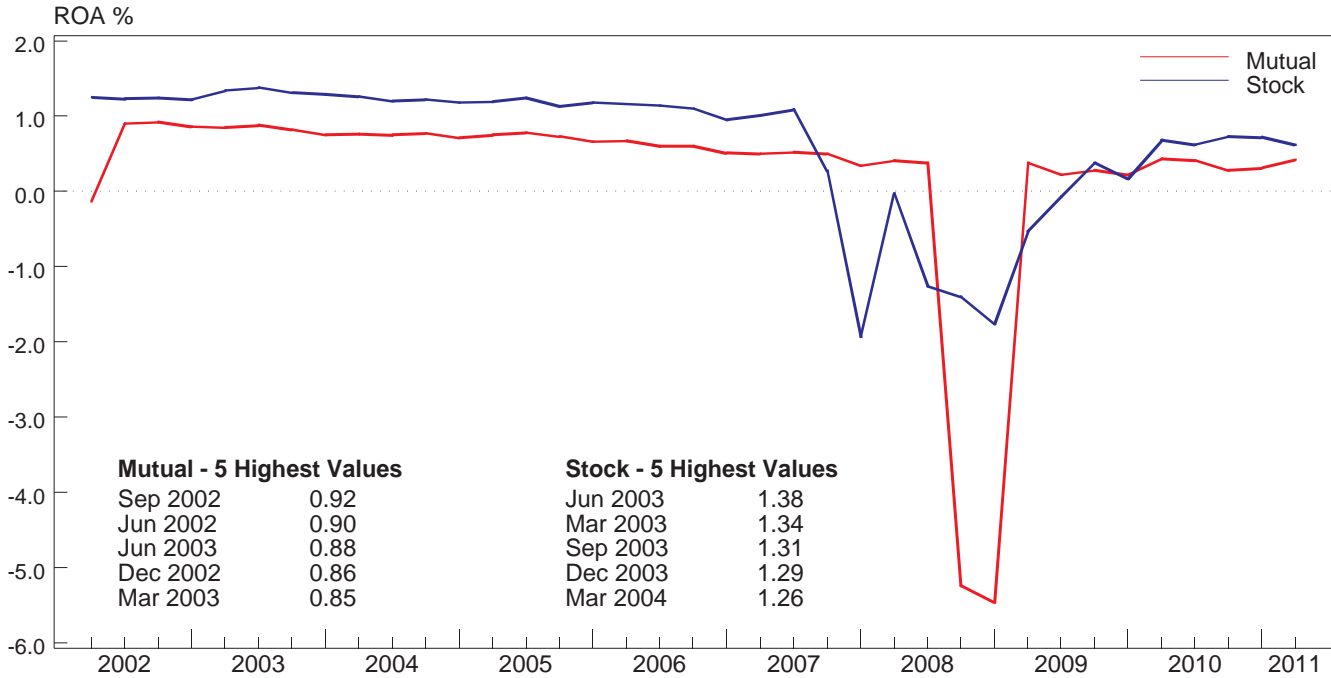
## Number of Mutual and Stock Savings Institutions

2002 - 2011



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

2002-2011



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

2002-2011

