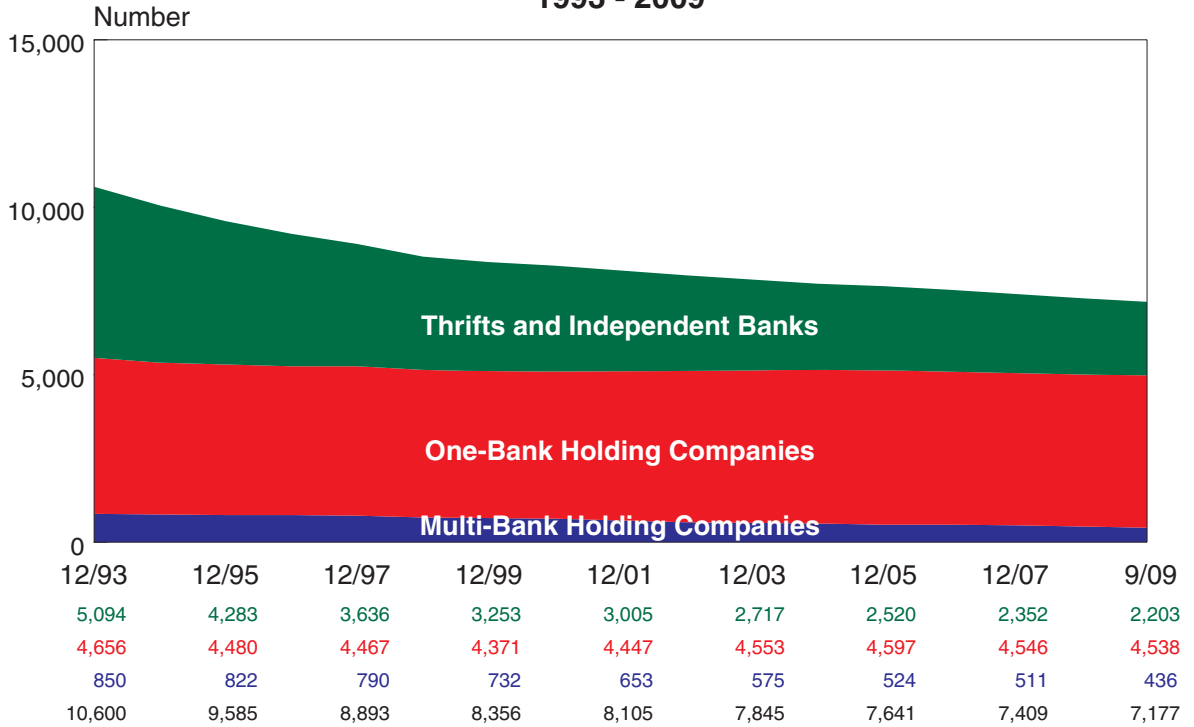


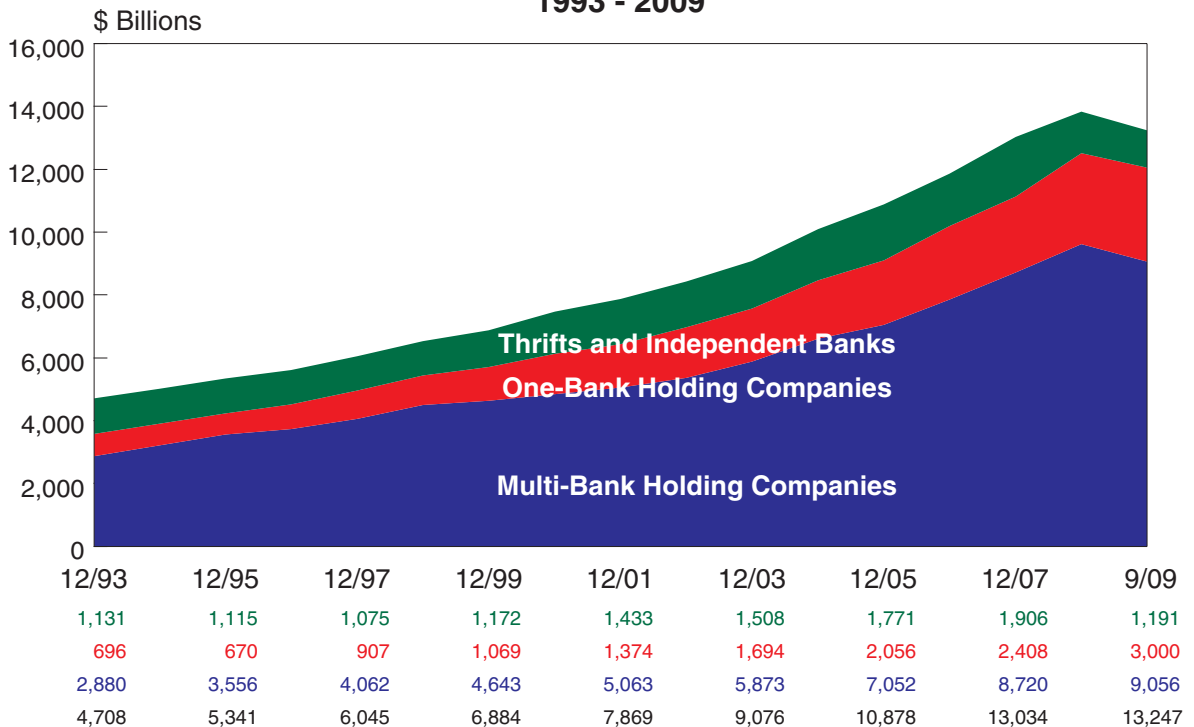
## Number of FDIC-Insured Banking Organizations

1993 - 2009



## Assets of FDIC-Insured Banking Organizations

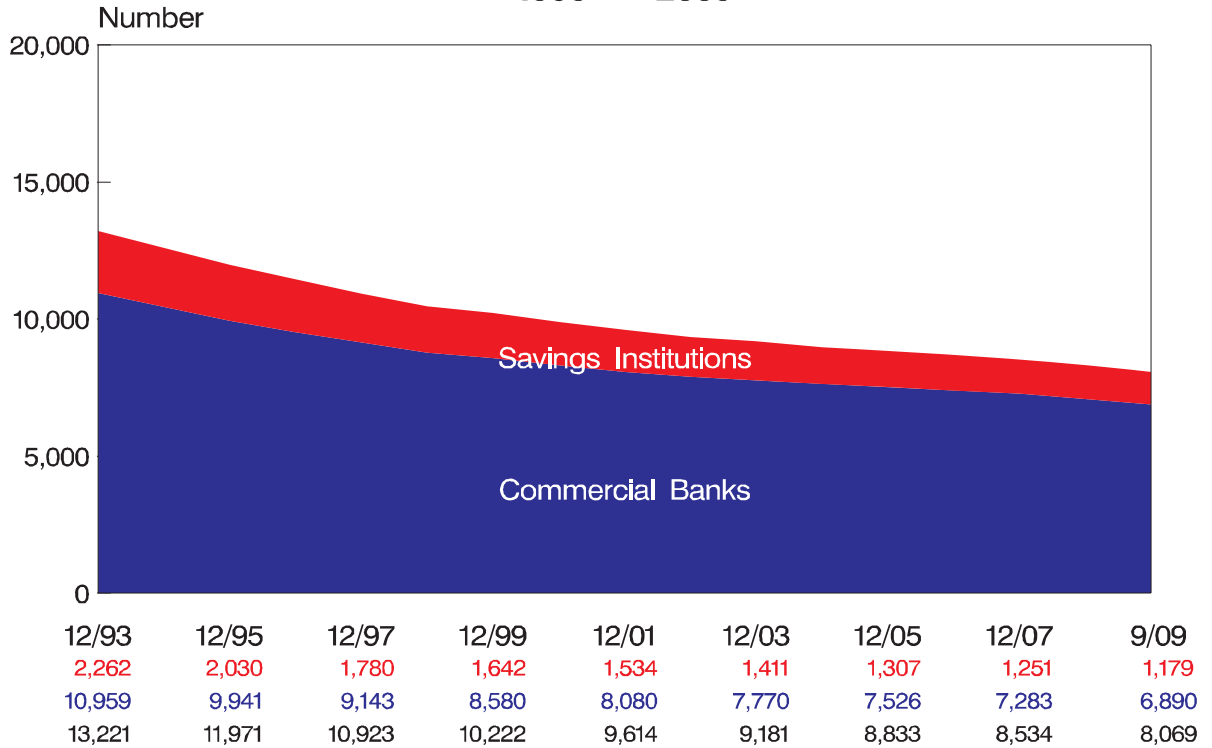
1993 - 2009



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

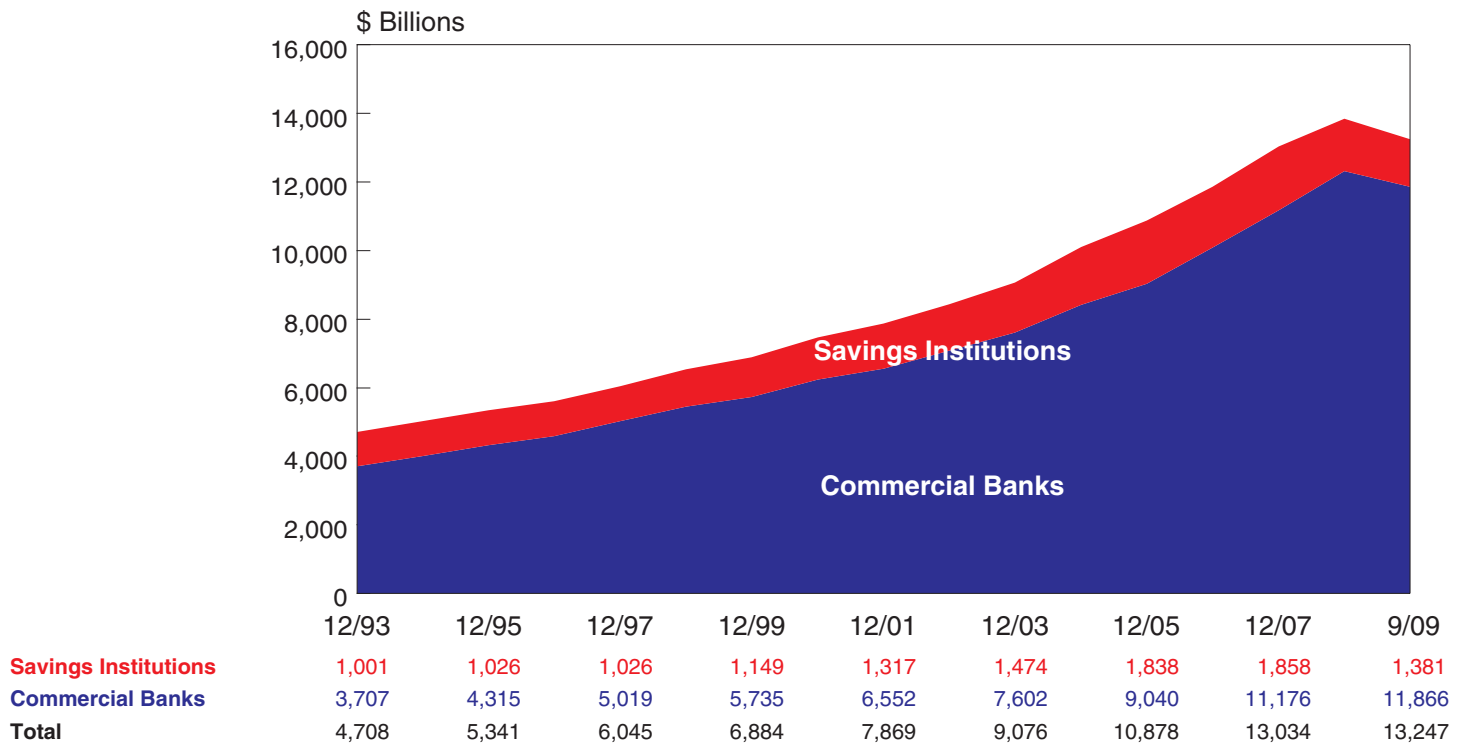
## Number of FDIC – Insured Institutions

1993 – 2009



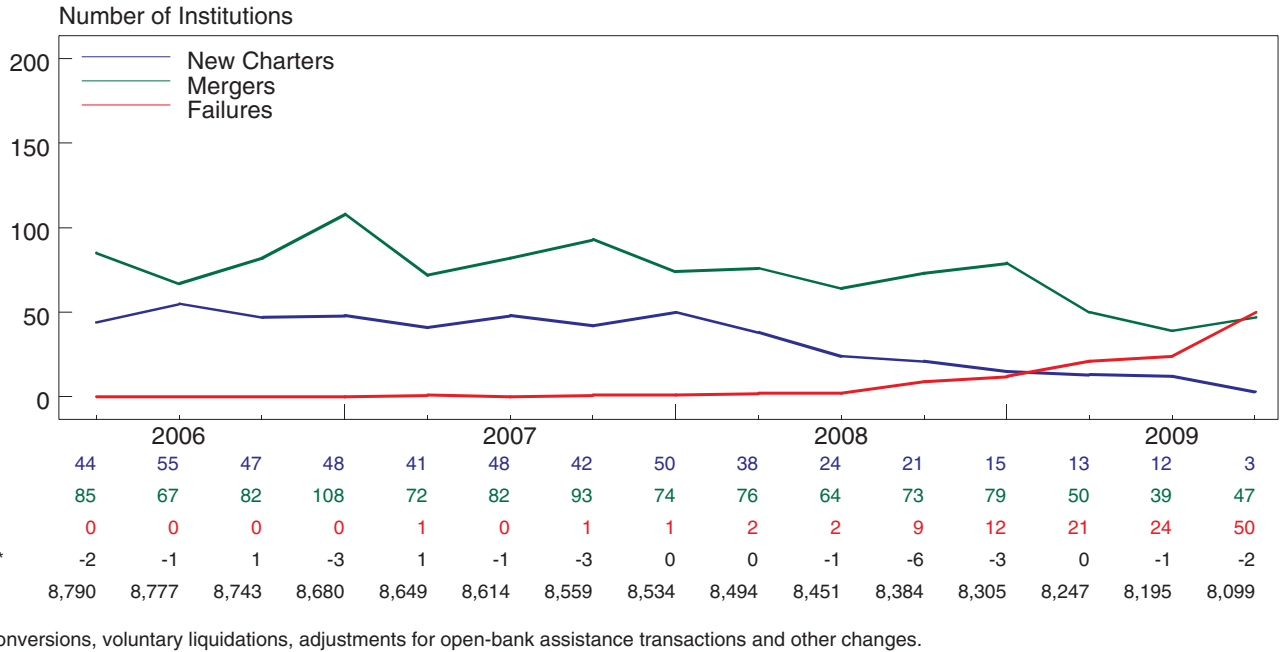
## Assets of FDIC-Insured Institutions

1993 - 2009



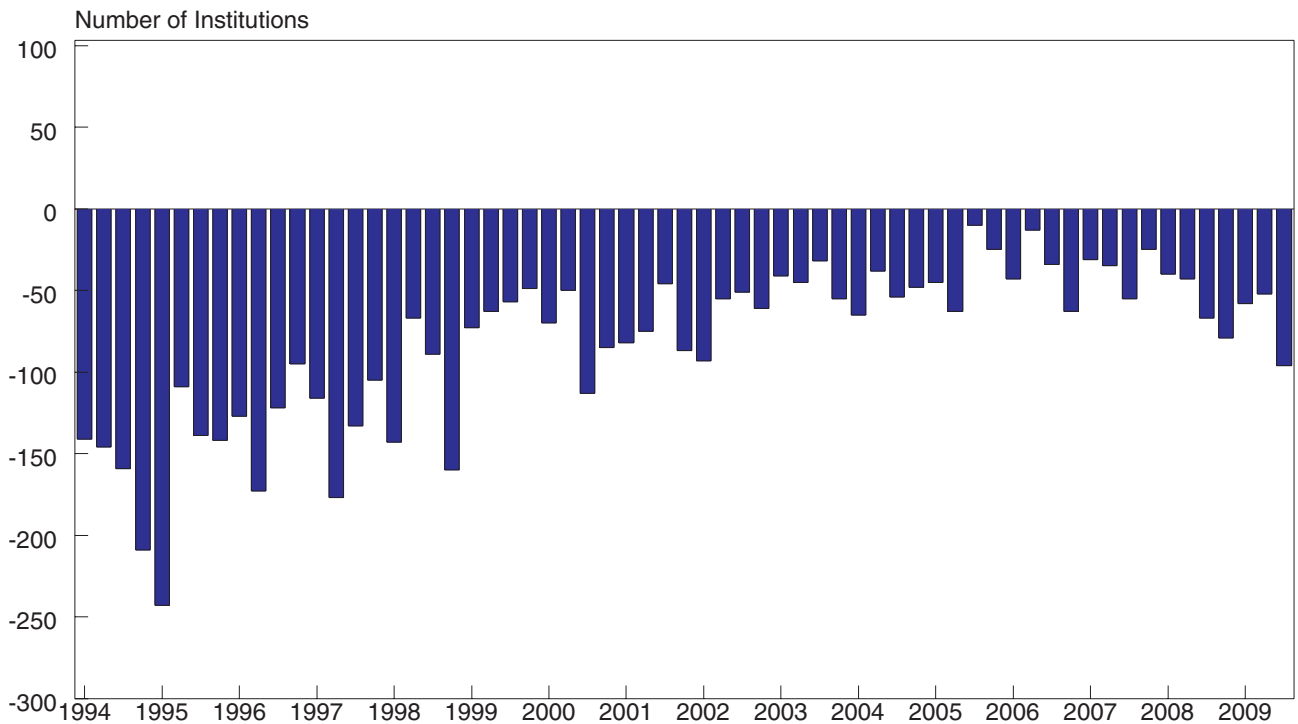
## Changes in the Number of FDIC-Insured Institutions

Quarterly, 2006 - 2009



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

1994-2009



# Institution Mergers: Interstate vs. Intrastate

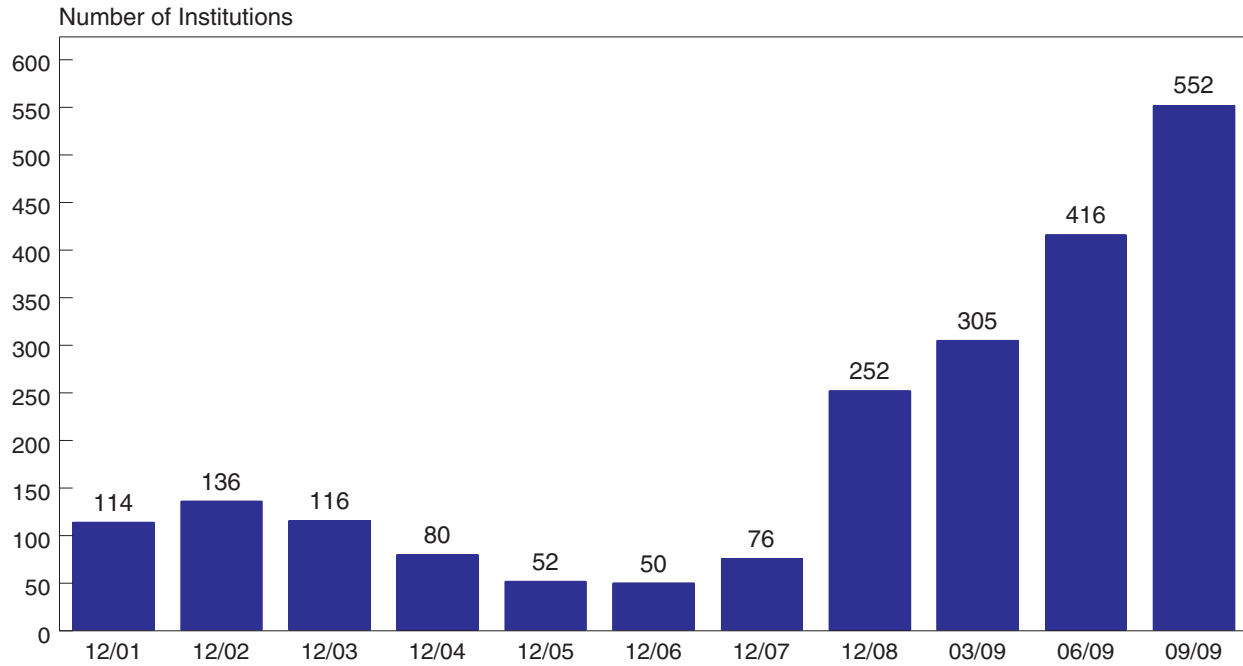
Quarterly, 2005 - 2009



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

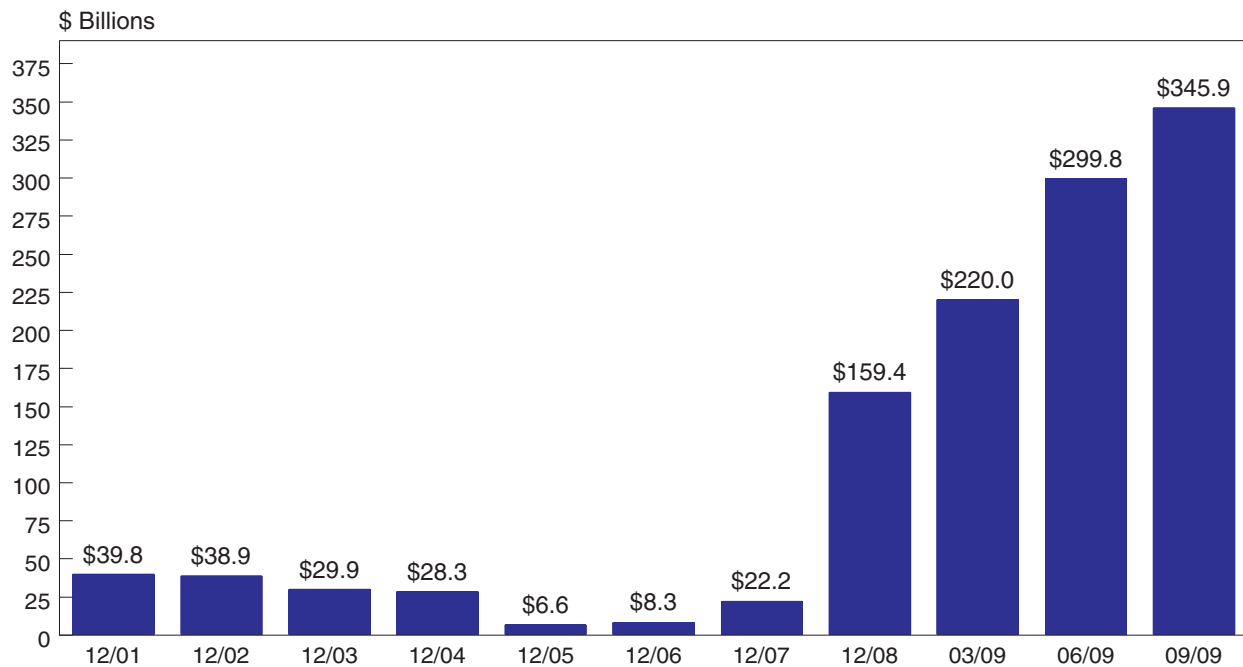
## Number of FDIC-Insured "Problem" Institutions

2001-2009



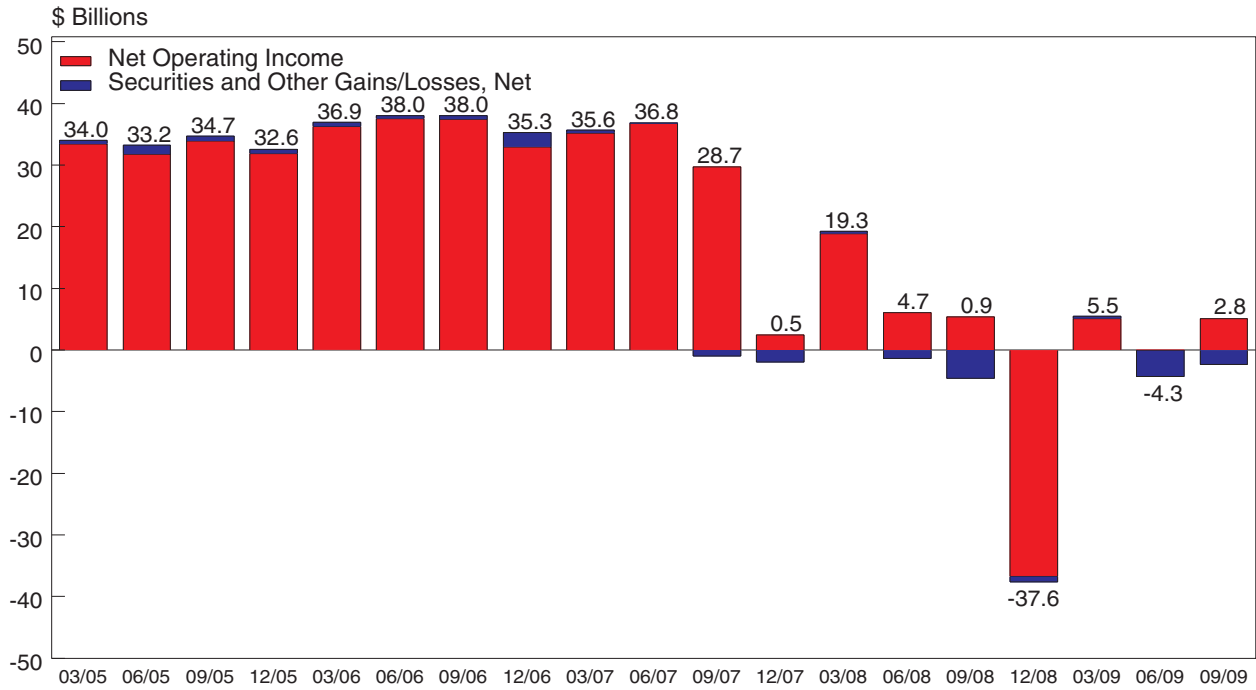
## Assets of FDIC-Insured "Problem" Institutions

2001-2009



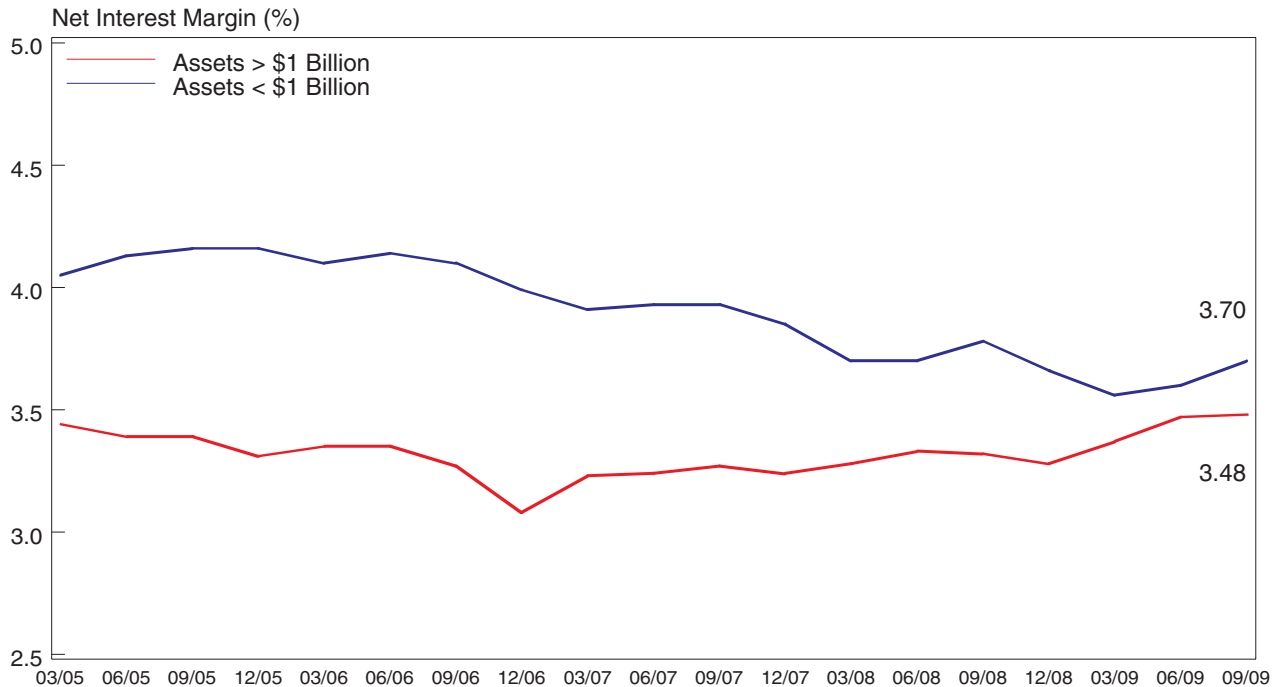
## Quarterly Net Income

2005-2009



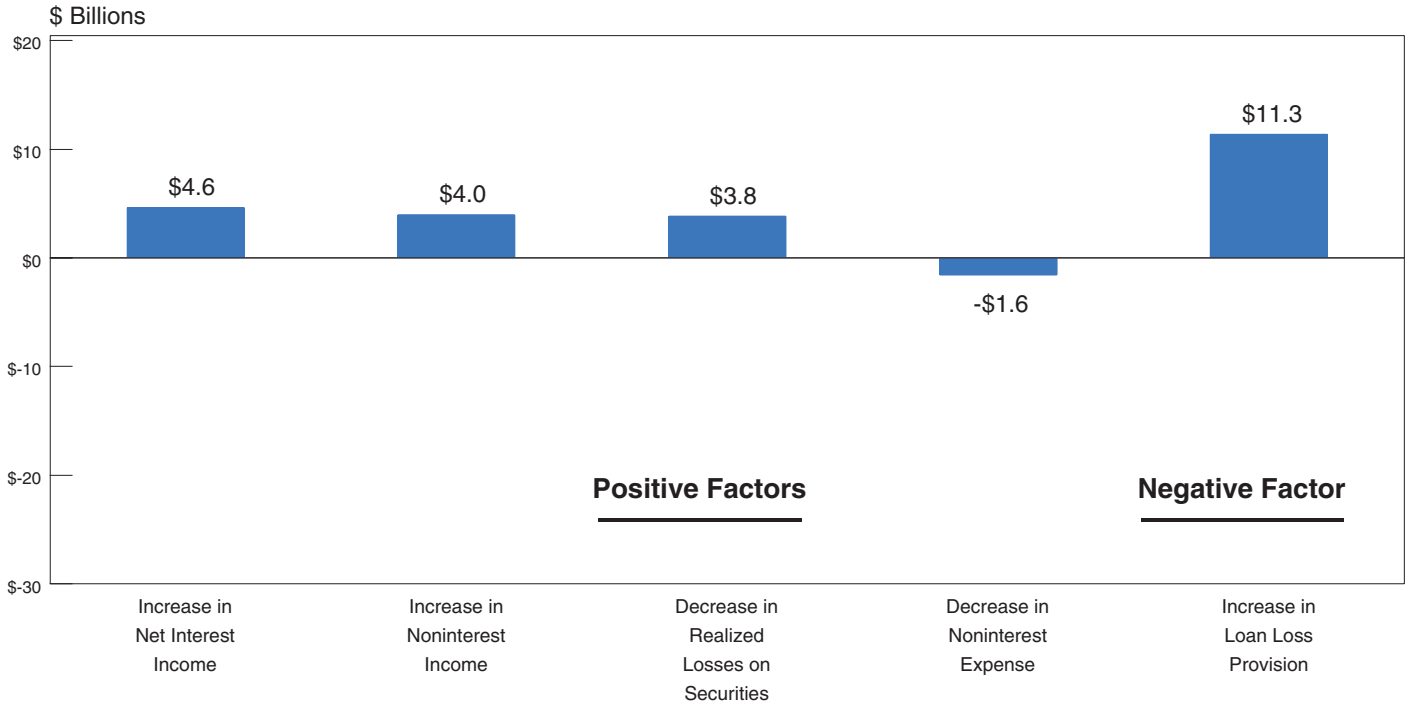
## Quarterly Net Interest Margins, Annualized

2005 - 2009



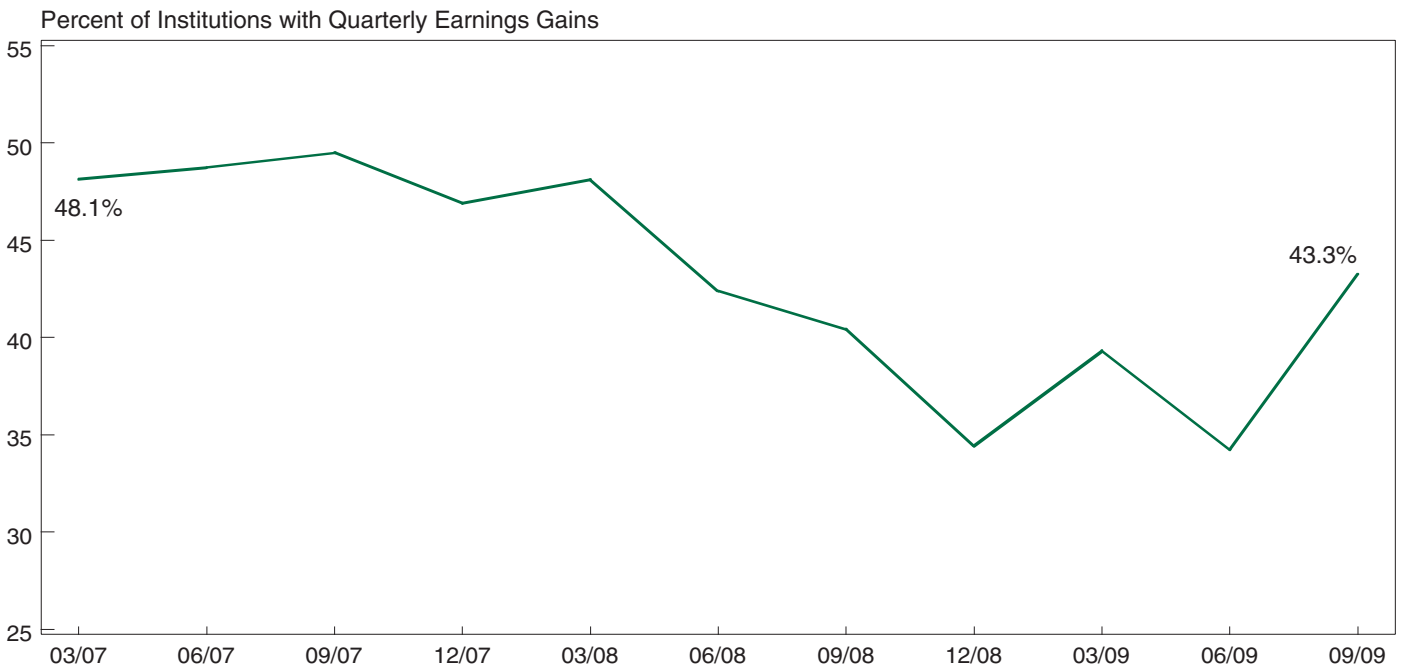
## Major Factors Affecting Earnings

3rd Quarter 2009 vs. 3rd Quarter 2008



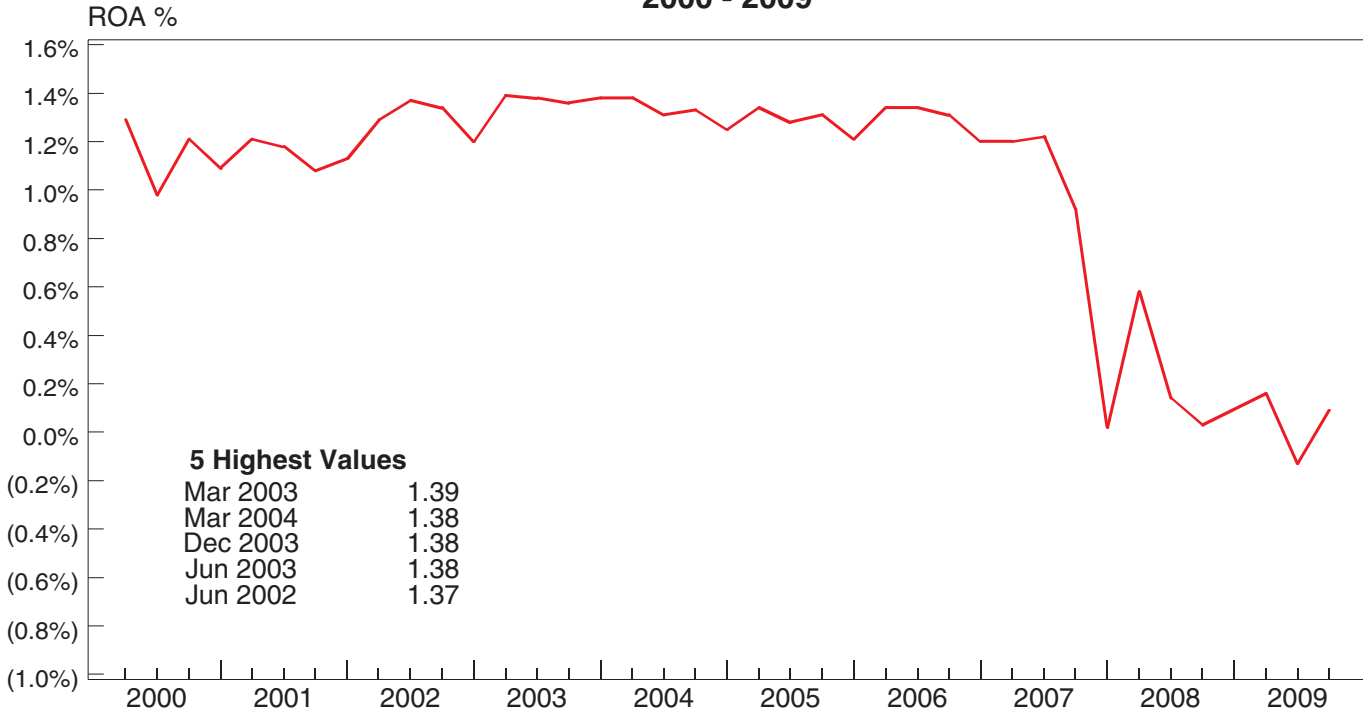
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2007-2009



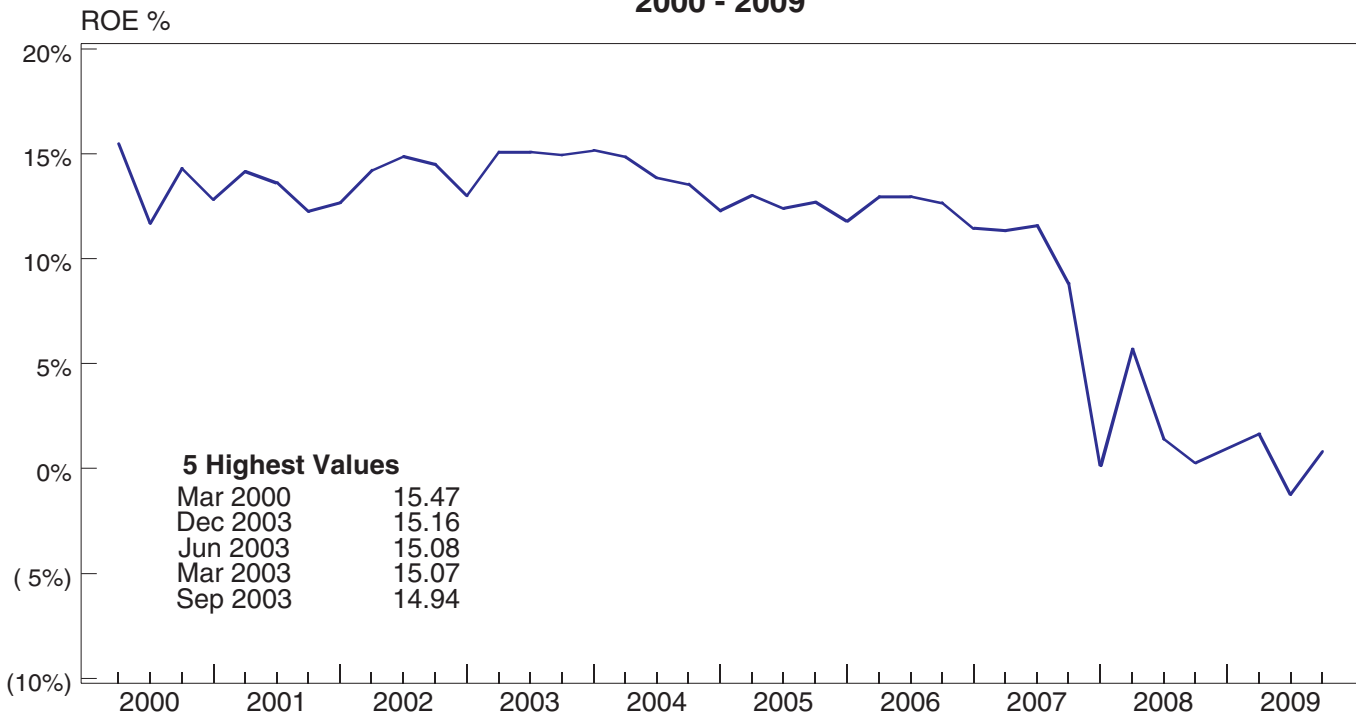
## Quarterly Return on Assets (ROA), Annualized

2000 - 2009



## Quarterly Return on Equity (ROE), Annualized

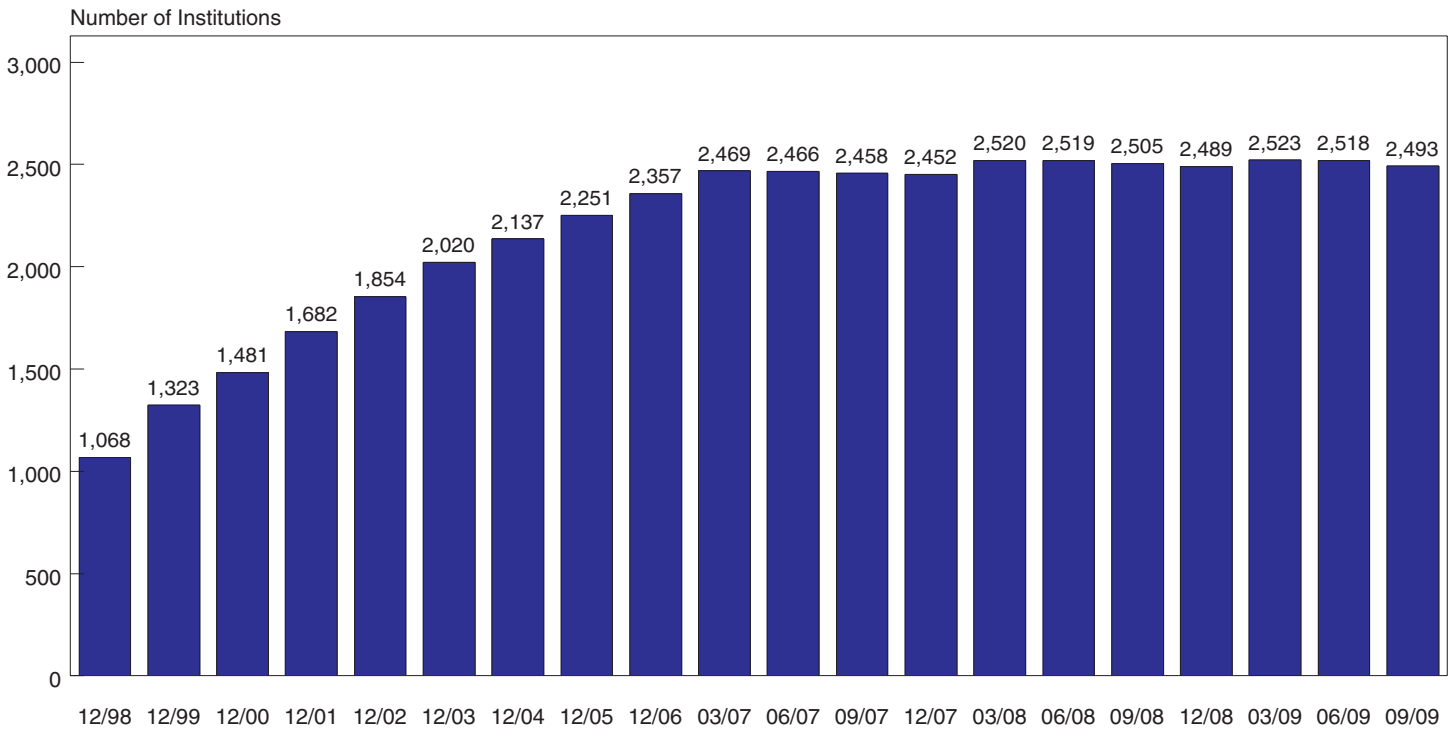
2000 - 2009





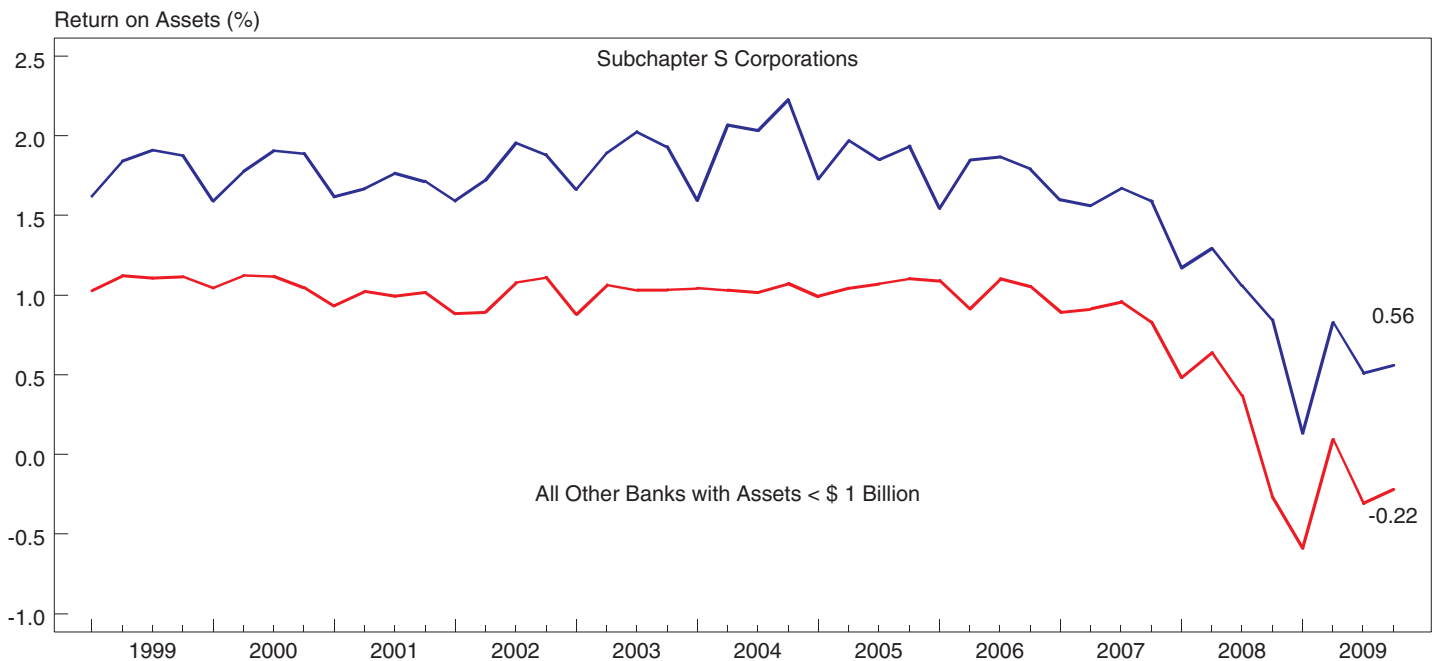
## Number of Subchapter S Corporations

1998-2009



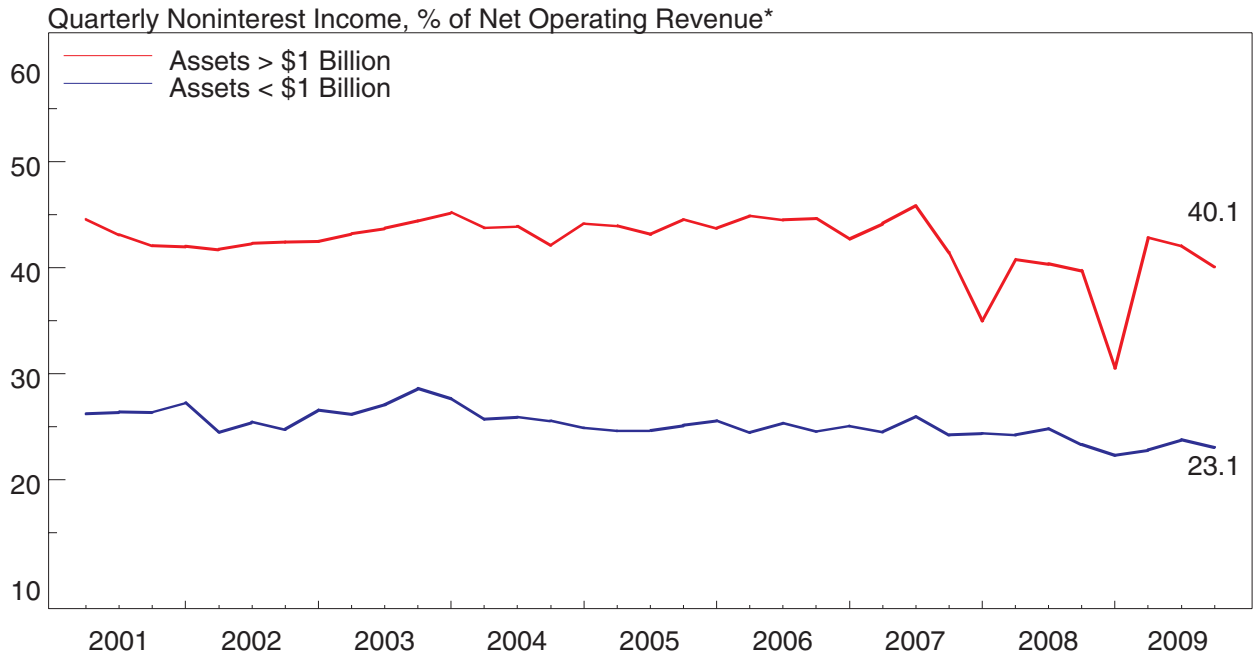
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1998-2009



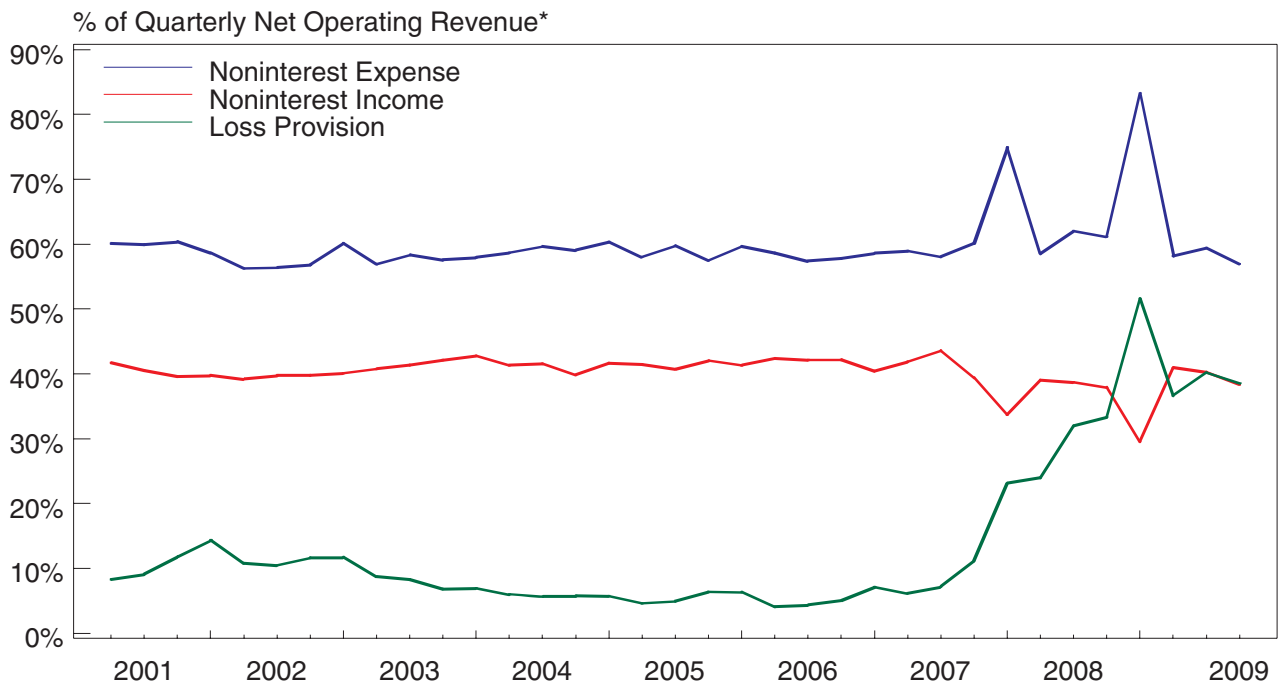
## Noninterest Income as a Percentage of Net Operating Revenue\*

2001 - 2009



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

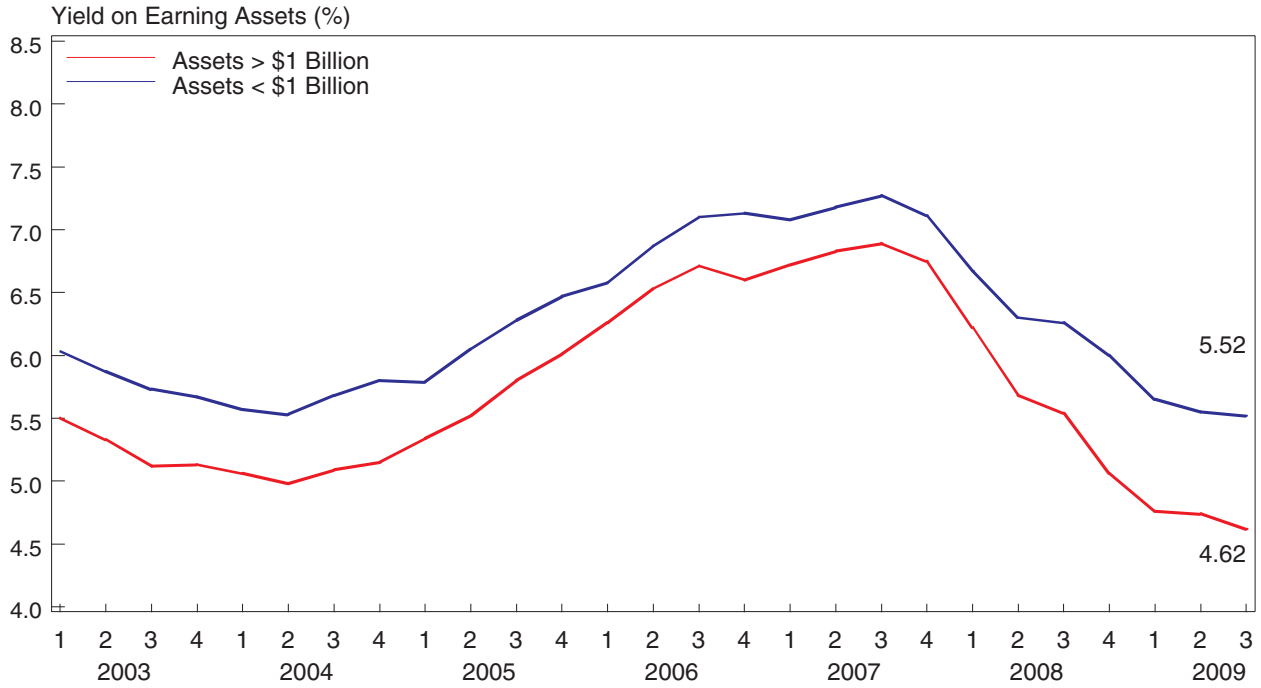
2001 - 2009



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

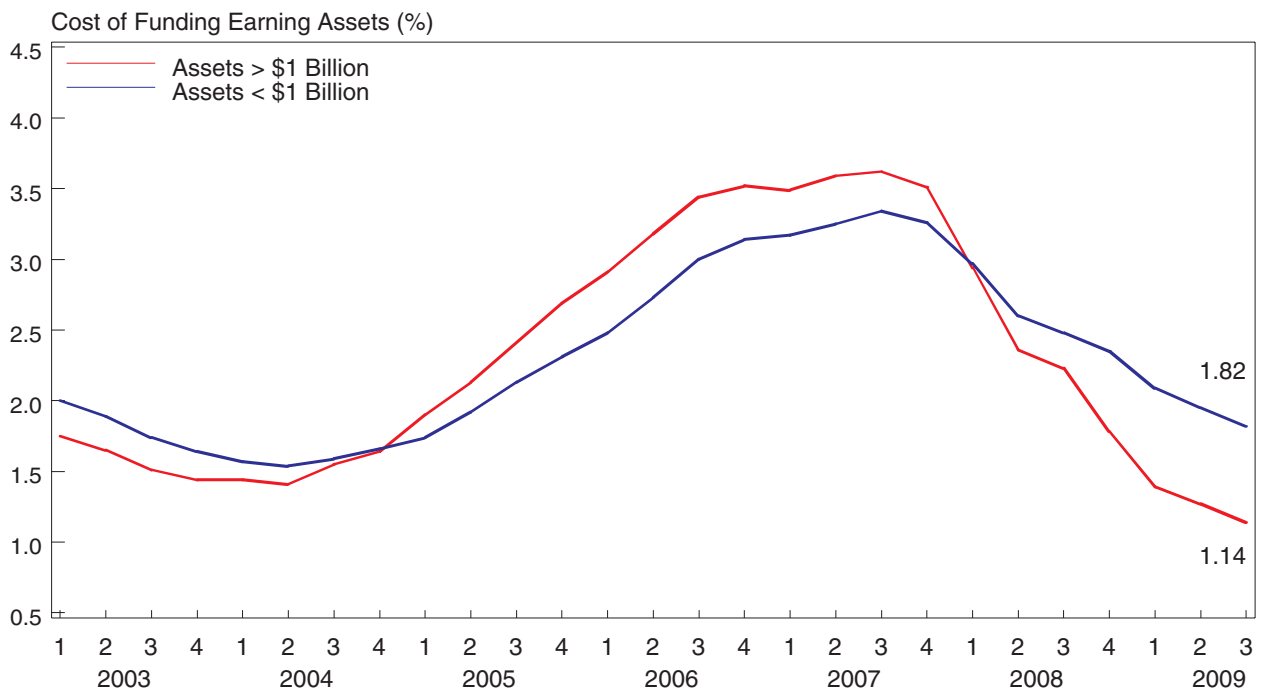
## Quarterly Yield on Earning Assets

2003 - 2009



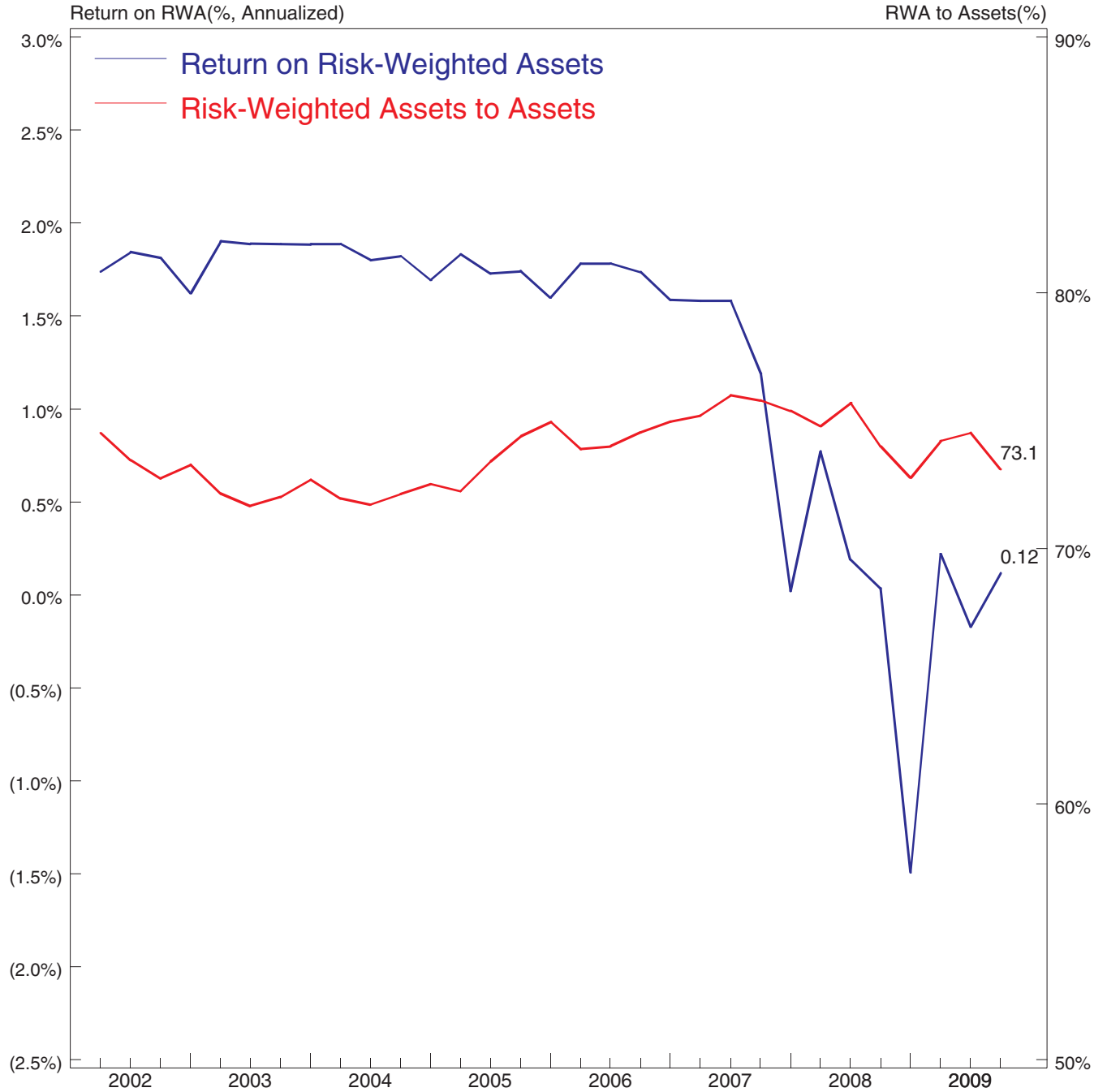
## Quarterly Cost of Funding Earning Assets

2003 - 2009



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

2002 - 2009

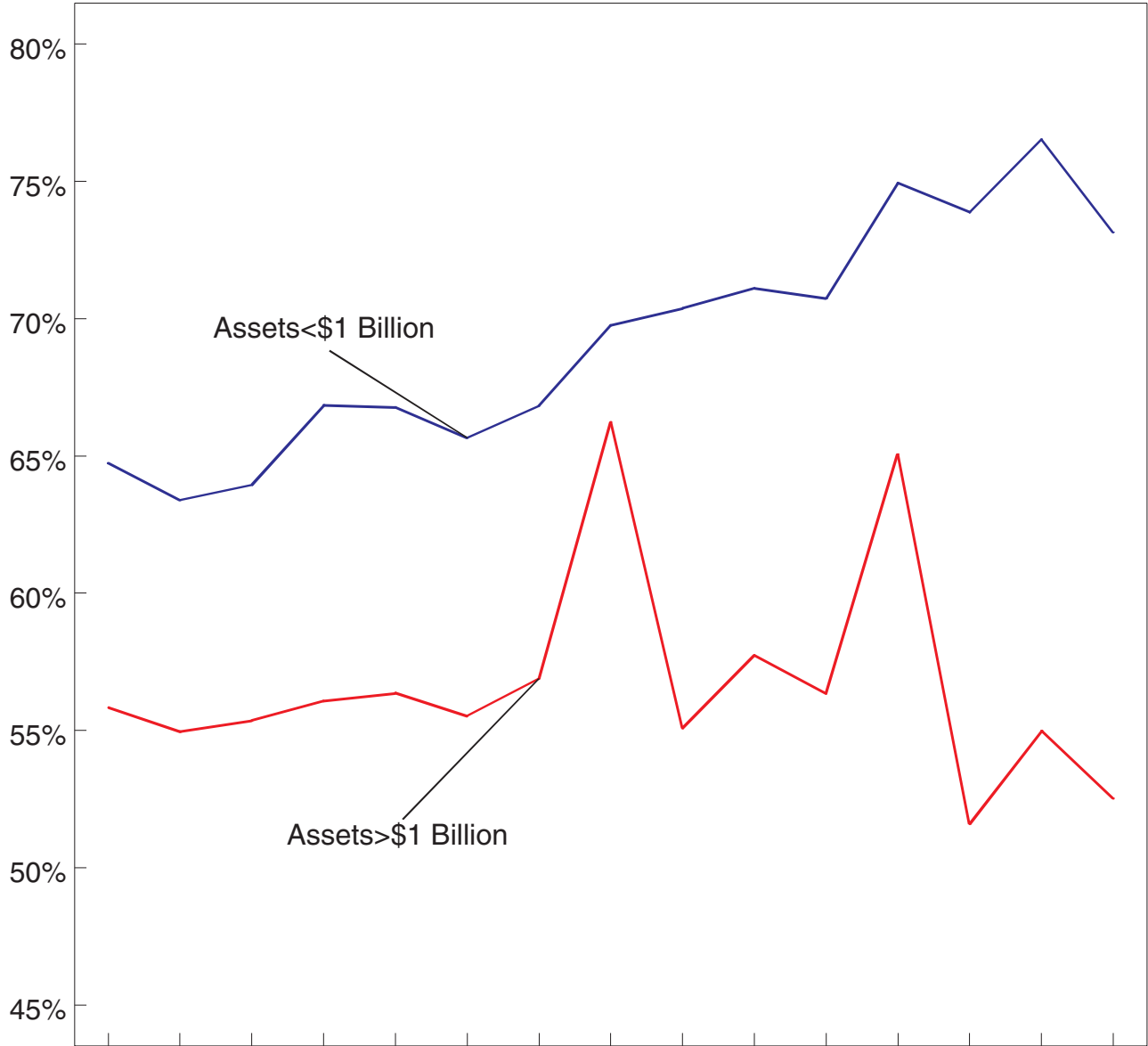


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2006 - 2009

Efficiency Ratio (%)



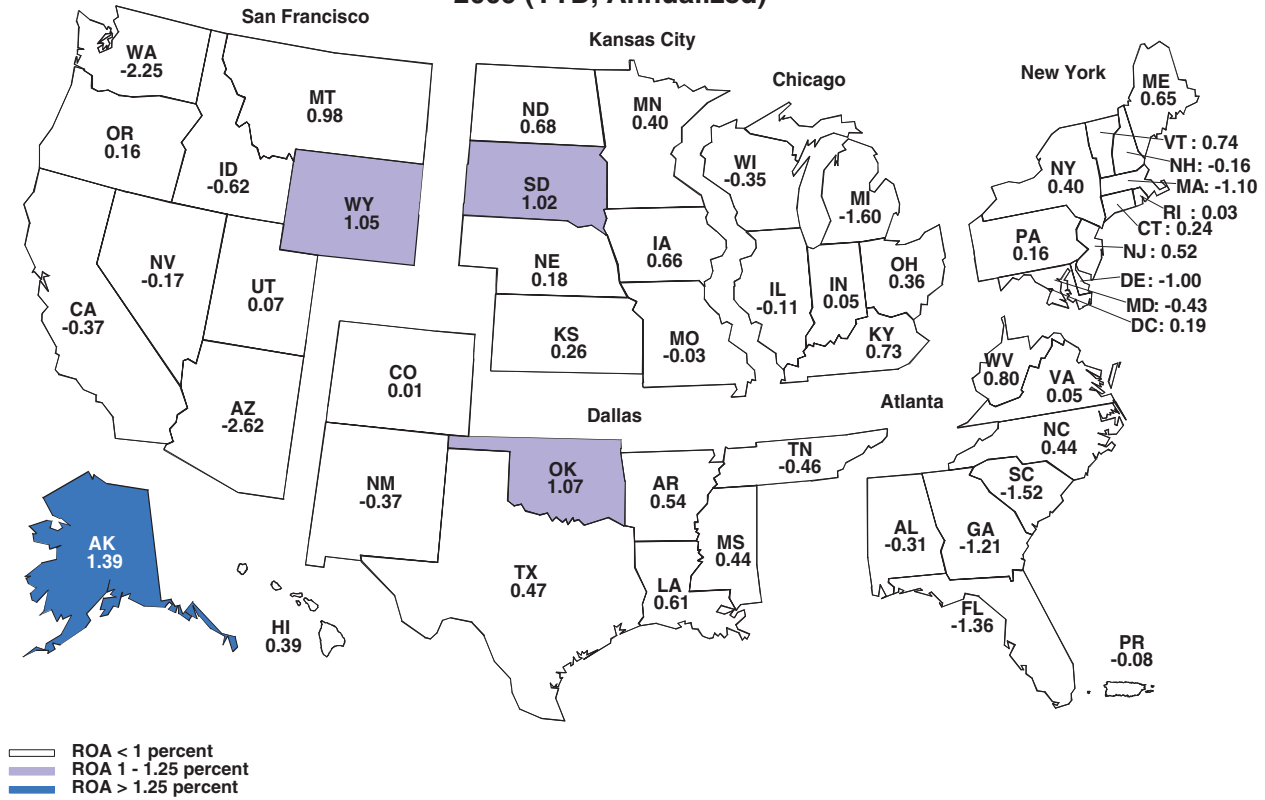
03/06 06/06 09/06 12/06 03/07 06/07 09/07 12/07 03/08 06/08 09/08 12/08 03/09 06/09 09/09

Assets < \$1 Billion	64.73	63.39	63.95	66.84	66.77	65.66	66.83	69.75	70.37	71.10	70.74	74.93	73.88	76.52	73.15
Assets > \$1 Billion	55.83	54.96	55.36	56.07	56.36	55.53	56.89	66.22	55.09	57.73	56.35	65.05	51.60	54.98	52.53
Total	56.94	56.01	56.42	57.47	57.59	56.69	58.05	66.66	56.73	59.17	57.94	66.21	53.72	57.08	54.63

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

# Return on Assets (ROA)

2009 (YTD, Annualized)



## ROA Rankings by State

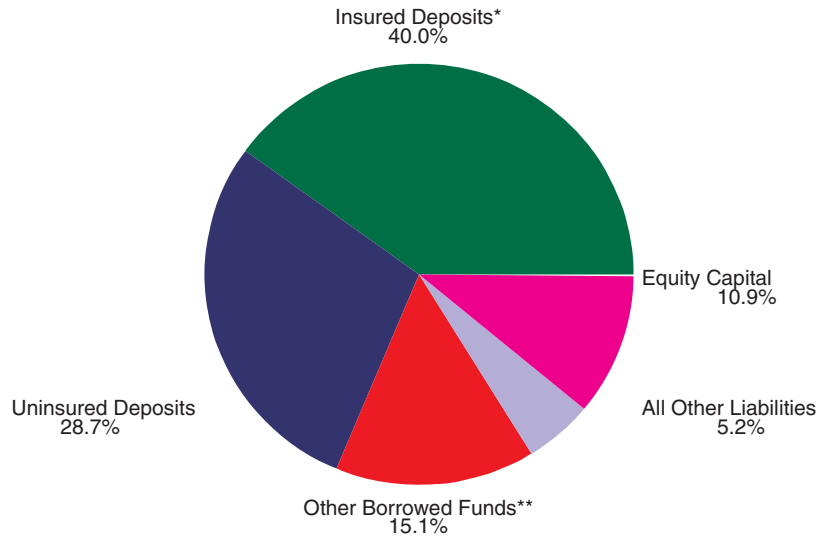
Rank	State	No. of Inst. as of 09/30/09	YTD 2009	YTD 2008	Change*
1	Alaska	7	1.39	2.50	(111)
2	Oklahoma	252	1.07	1.31	(24)
3	Wyoming	37	1.05	1.02	3
4	South Dakota	83	1.02	1.04	(2)
5	Montana	74	0.98	1.48	(50)
6	West Virginia	65	0.80	0.92	(12)
7	Vermont	14	0.74	0.92	(18)
8	Kentucky	199	0.73	0.87	(14)
9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

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

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

## Total Liabilities and Equity Capital

September 30, 2009



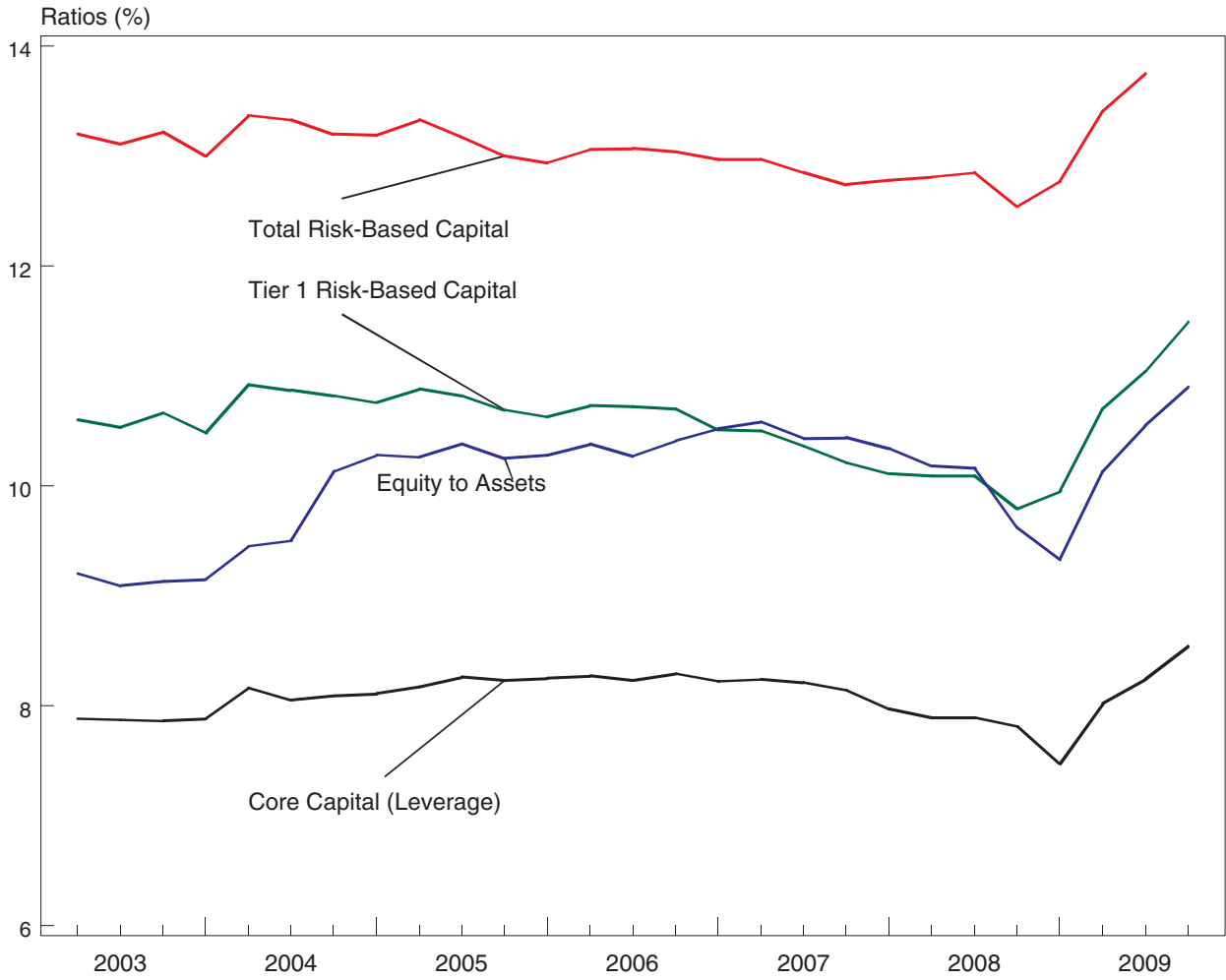
(\$ Billions)	9/30/08	9/30/09	% Change
Insured Deposits (estimated)*	4,539	5,302	16.8
Uninsured Deposits	4,187	3,799	-9.3
In Foreign Offices	1,506	1,548	2.8
Other Borrowed Funds**	2,733	1,997	-26.9
All Other Liabilities	806	685	-15.0
Subordinated Debt	177	161	-9.0
Equity Capital	1,306	1,444	10.6
Total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

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

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

# Capital Ratios

2003 - 2009



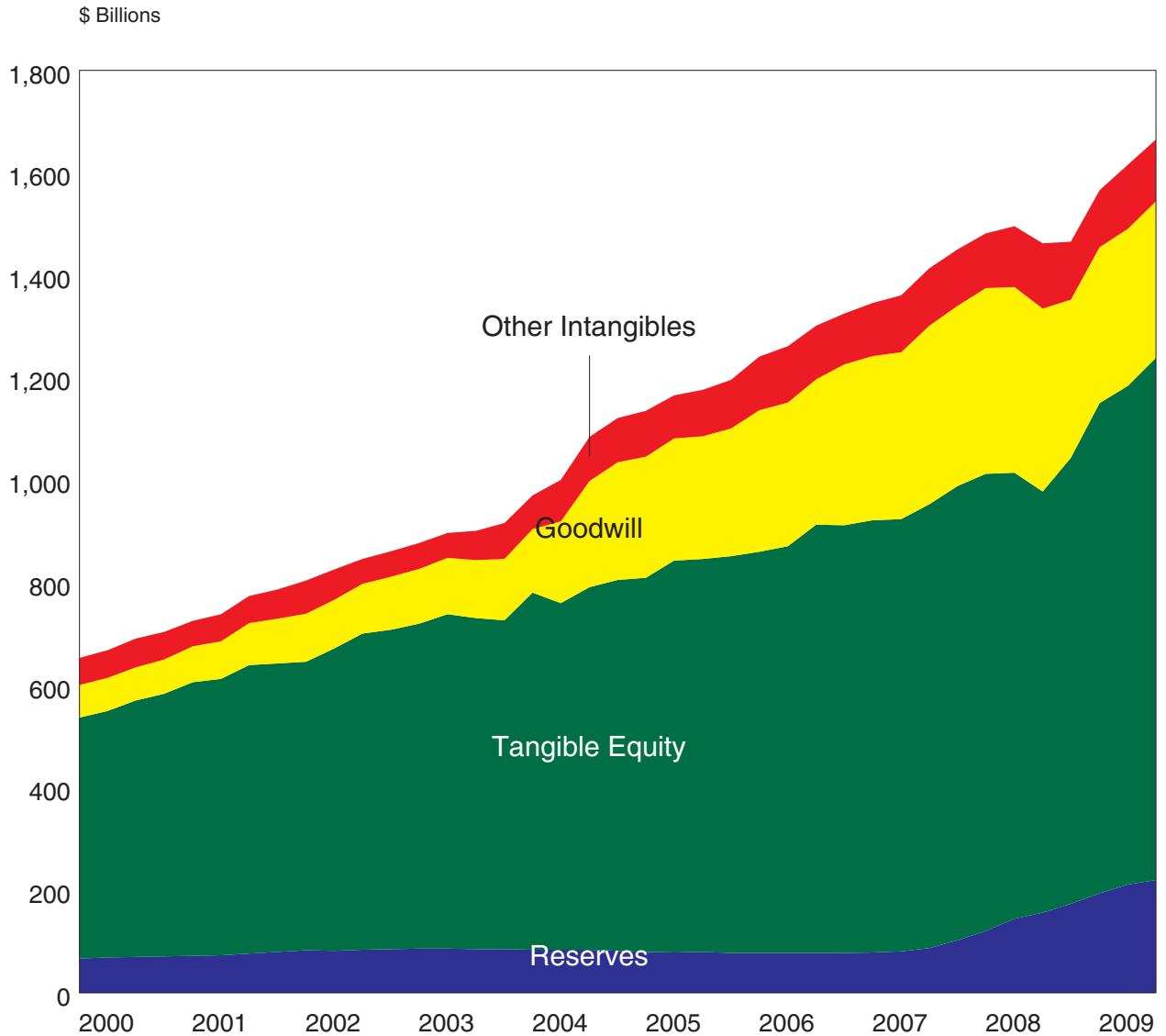
	12/03	12/04	12/05	12/06	12/07	12/08	9/09
<b>Total Risk-Based Capital</b>	<b>13.00</b>	<b>13.19</b>	<b>12.94</b>	<b>12.97</b>	<b>12.78</b>	<b>12.77</b>	<b>14.17</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.48</b>	<b>10.76</b>	<b>10.63</b>	<b>10.51</b>	<b>10.11</b>	<b>9.95</b>	<b>11.49</b>
<b>Equity to Assets</b>	<b>9.15</b>	<b>10.28</b>	<b>10.28</b>	<b>10.52</b>	<b>10.34</b>	<b>9.33</b>	<b>10.90</b>
<b>Core Capital (Leverage)</b>	<b>7.88</b>	<b>8.11</b>	<b>8.25</b>	<b>8.22</b>	<b>7.97</b>	<b>7.47</b>	<b>8.54</b>



# Equity Capital and Reserves

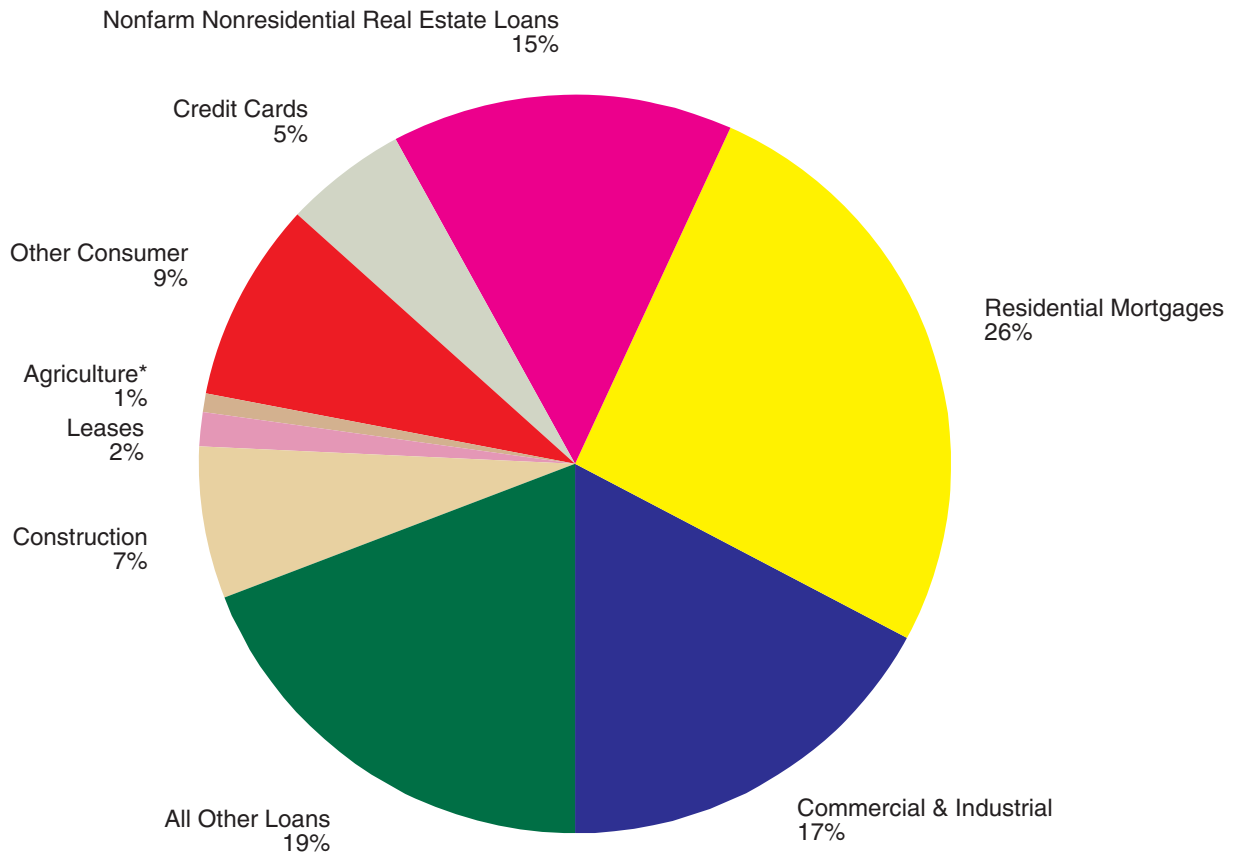
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2009



# Loan Portfolio Composition

September 30, 2009



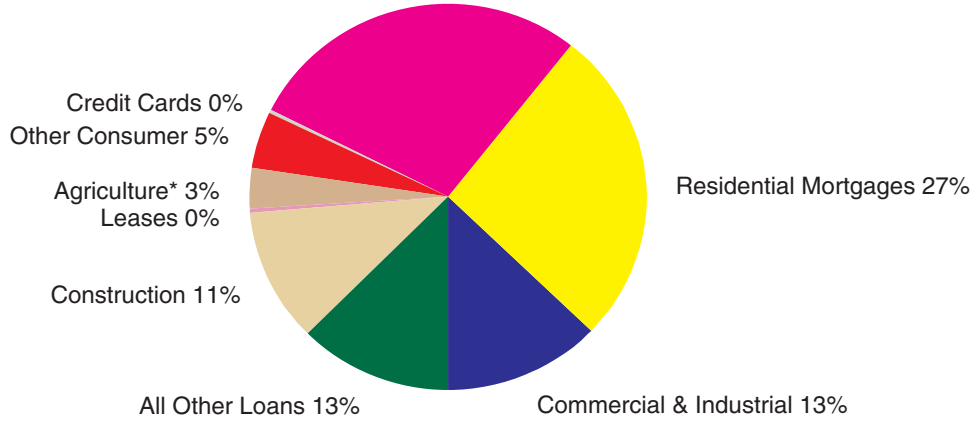
\* OTS - Supervised Savings Associations do not identify agricultural loans.

# Loan Portfolio Composition by Asset Size

September 30, 2009

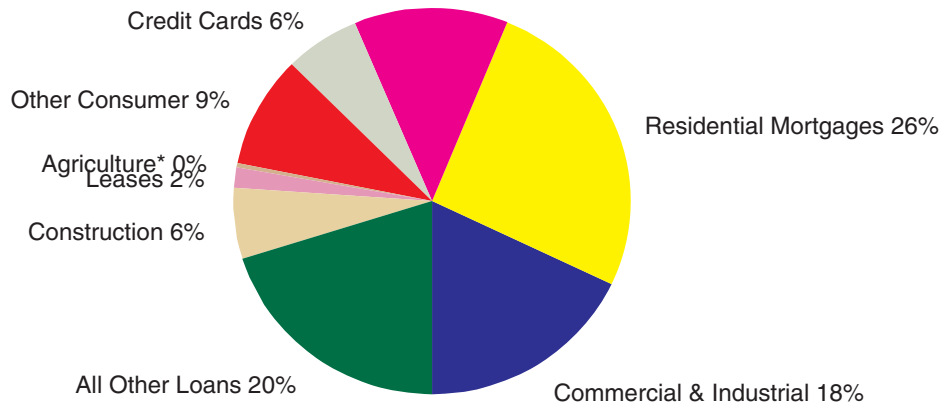
## Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 28%



## Assets > \$1 Billion

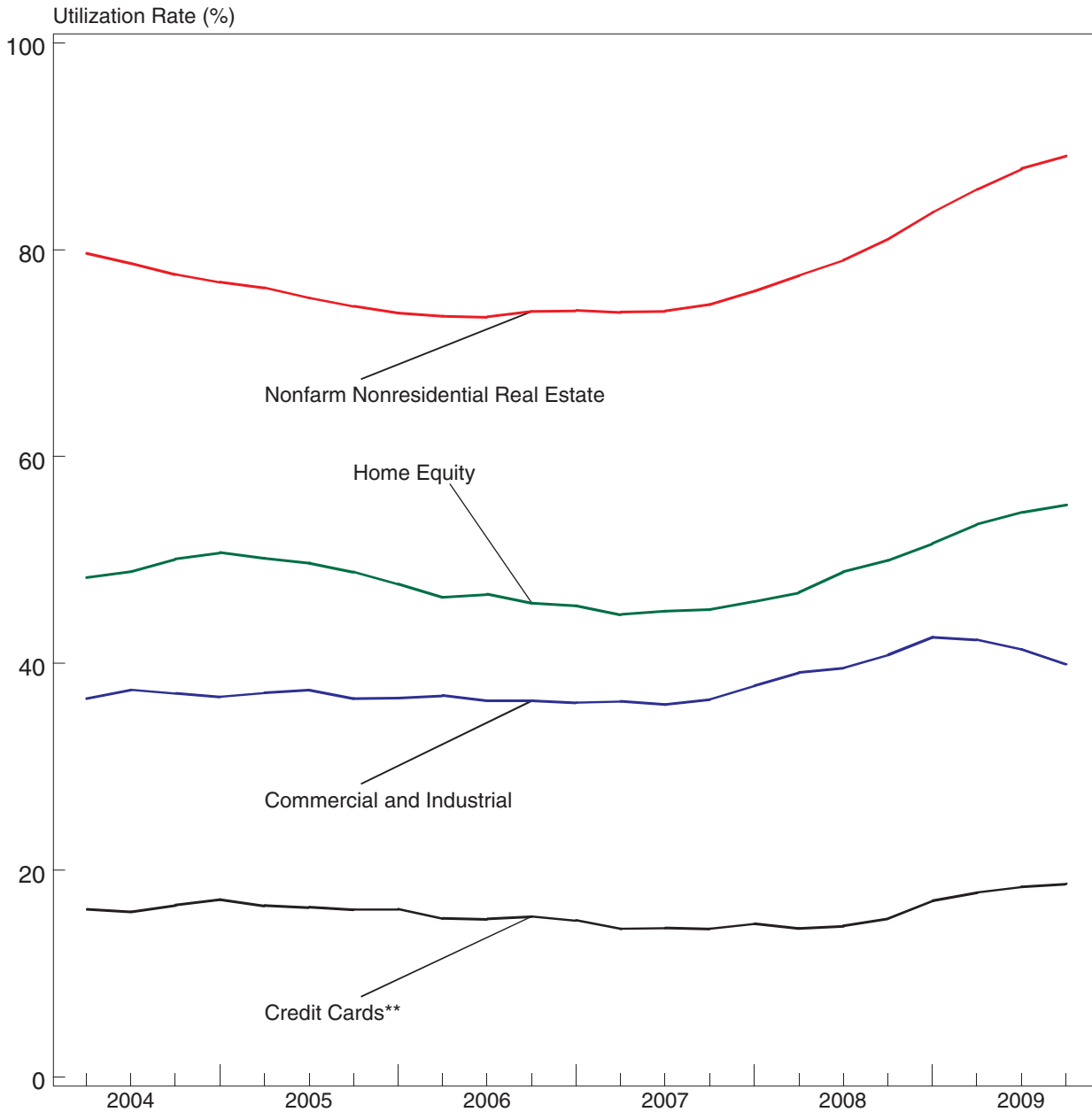
Nonfarm Nonresidential Real Estate Loans 13%



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

## Utilization Rates of Loan Commitments\*

2004-2009

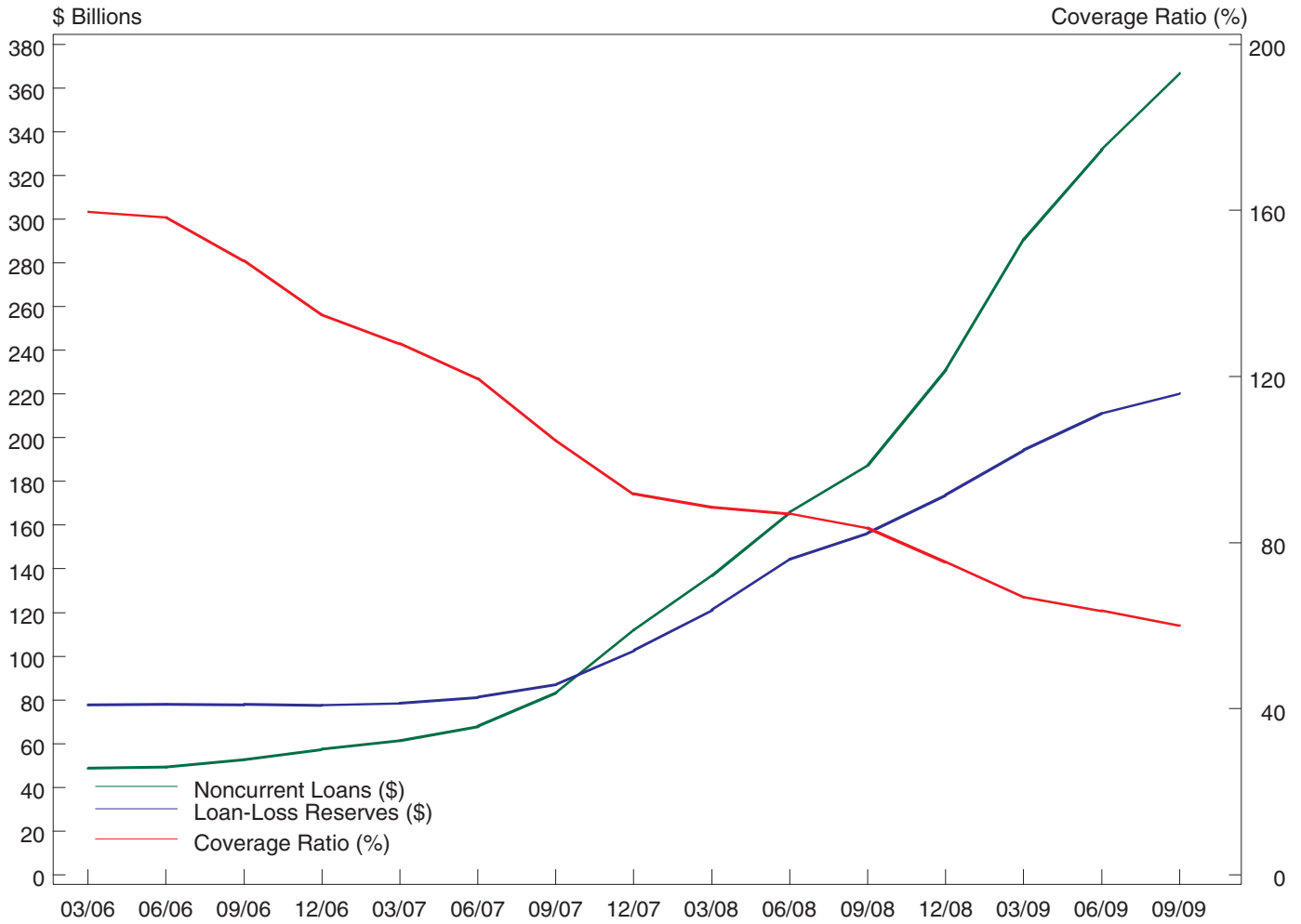


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

## Reserve Coverage Ratio\*

2006-2009



### Noncurrent Loans (\$ Billions)

48.7 49.3 52.7 57.6 61.4 68.0 83.3 112.0 136.9 166.1 187.4 230.9 290.6 331.9 366.6

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

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

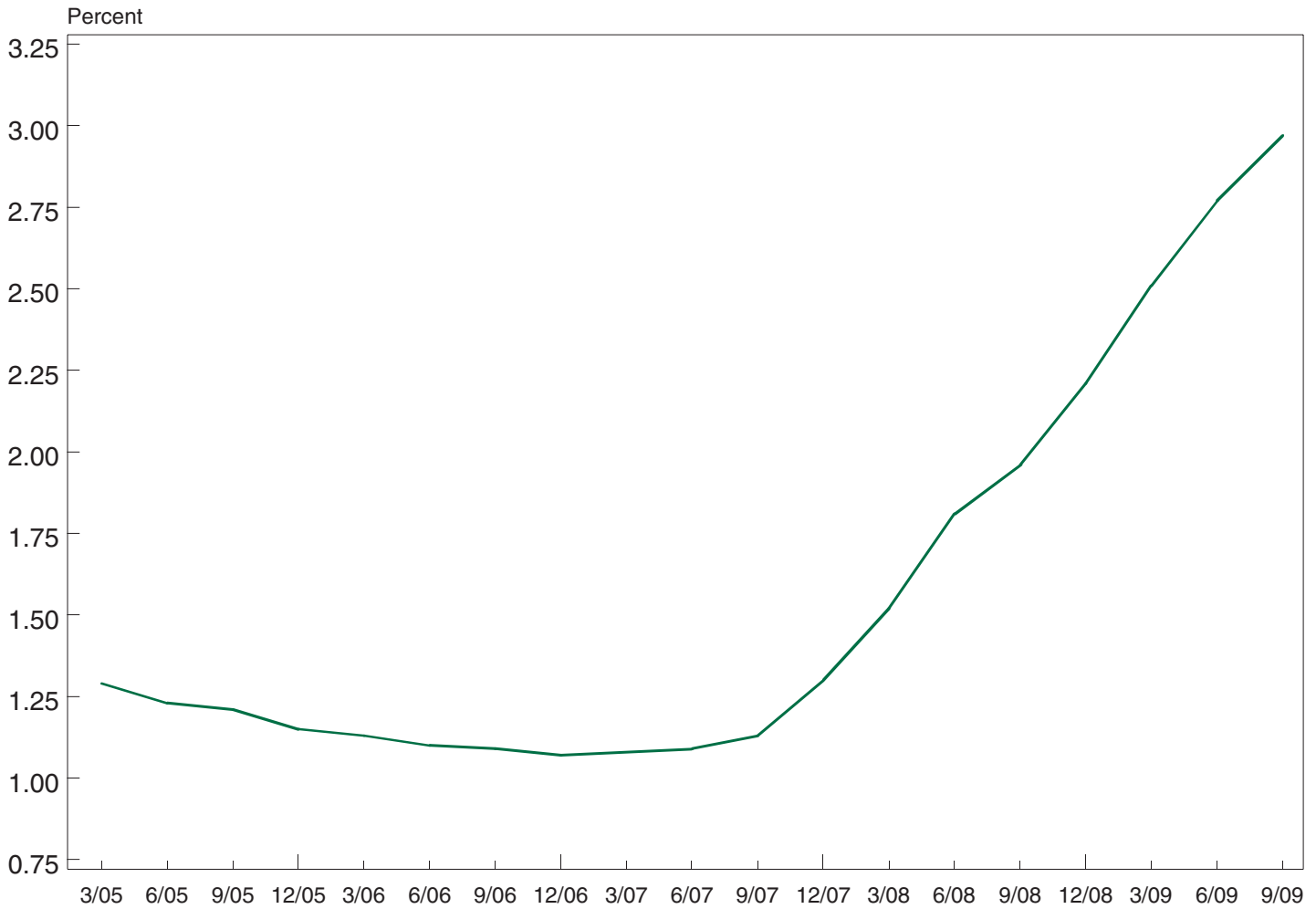
### Coverage Ratio (%)

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

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2005 - 2009

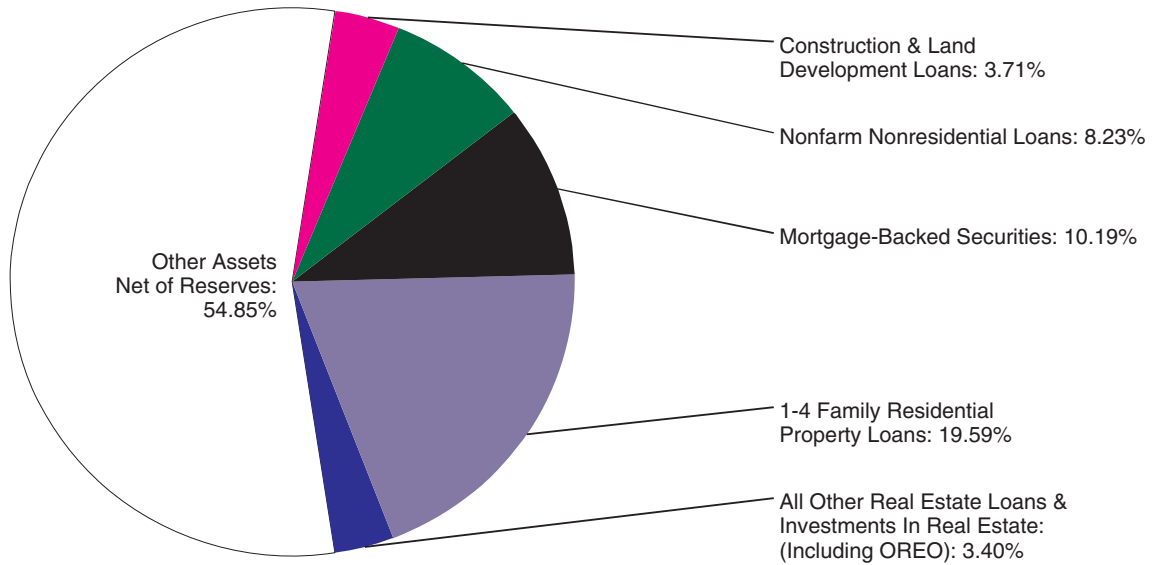


Loss Allowance to Loans and Leases

1.29 1.23 1.21 1.15 1.13 1.10 1.09 1.07 1.08 1.09 1.13 1.30 1.52 1.81 1.96 2.21 2.51 2.77 2.97

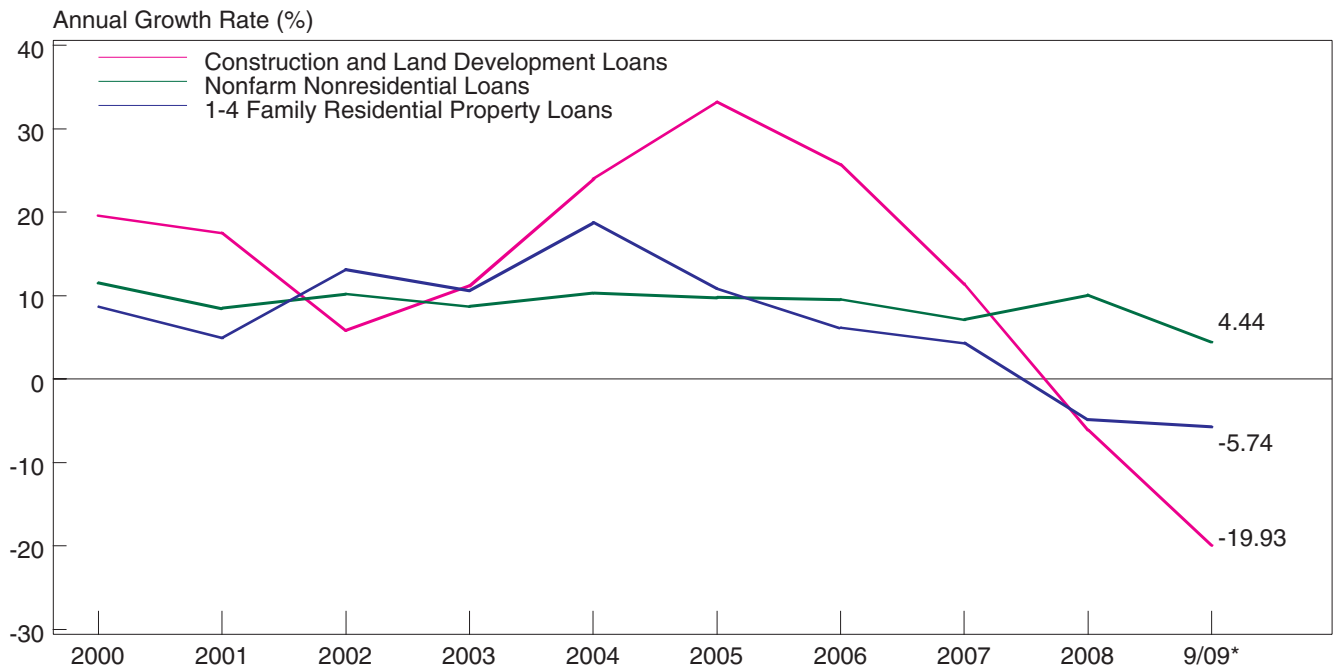
## Real Estate Assets as a Percent of Total Assets

September 30, 2009



## Real Estate Loan Growth Rates\*

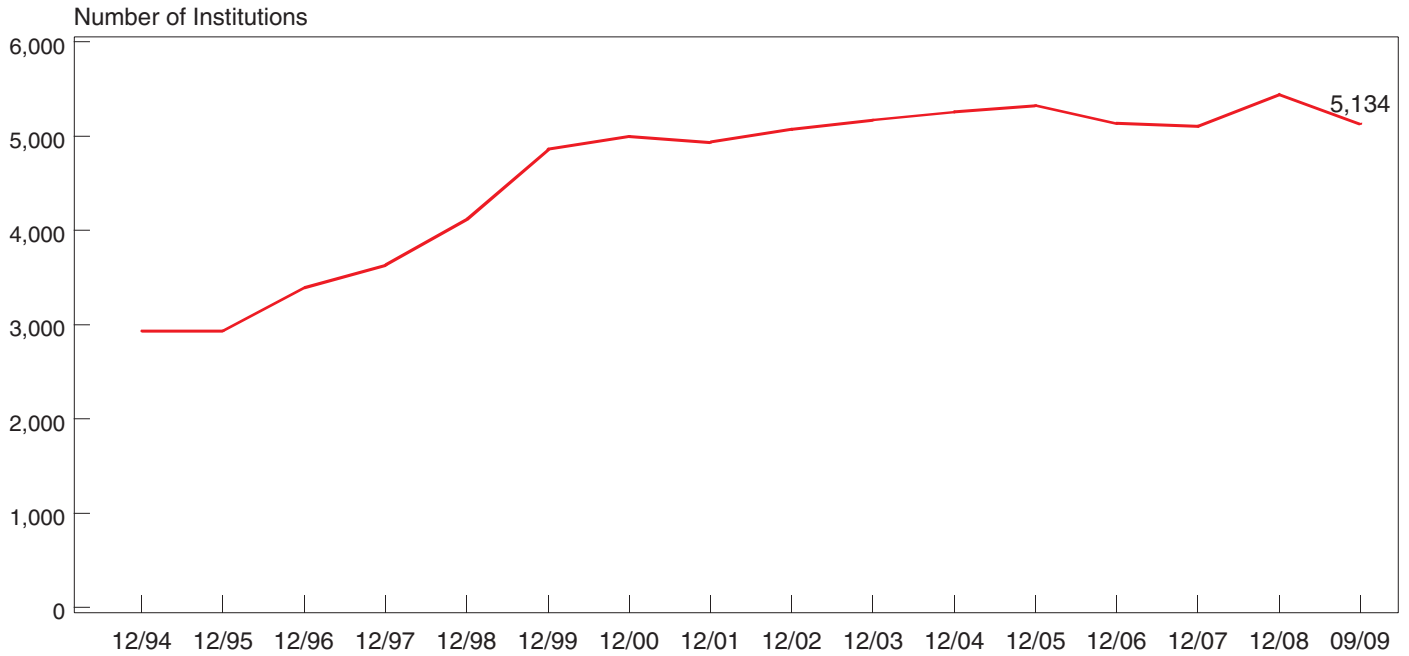
2000-2009



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

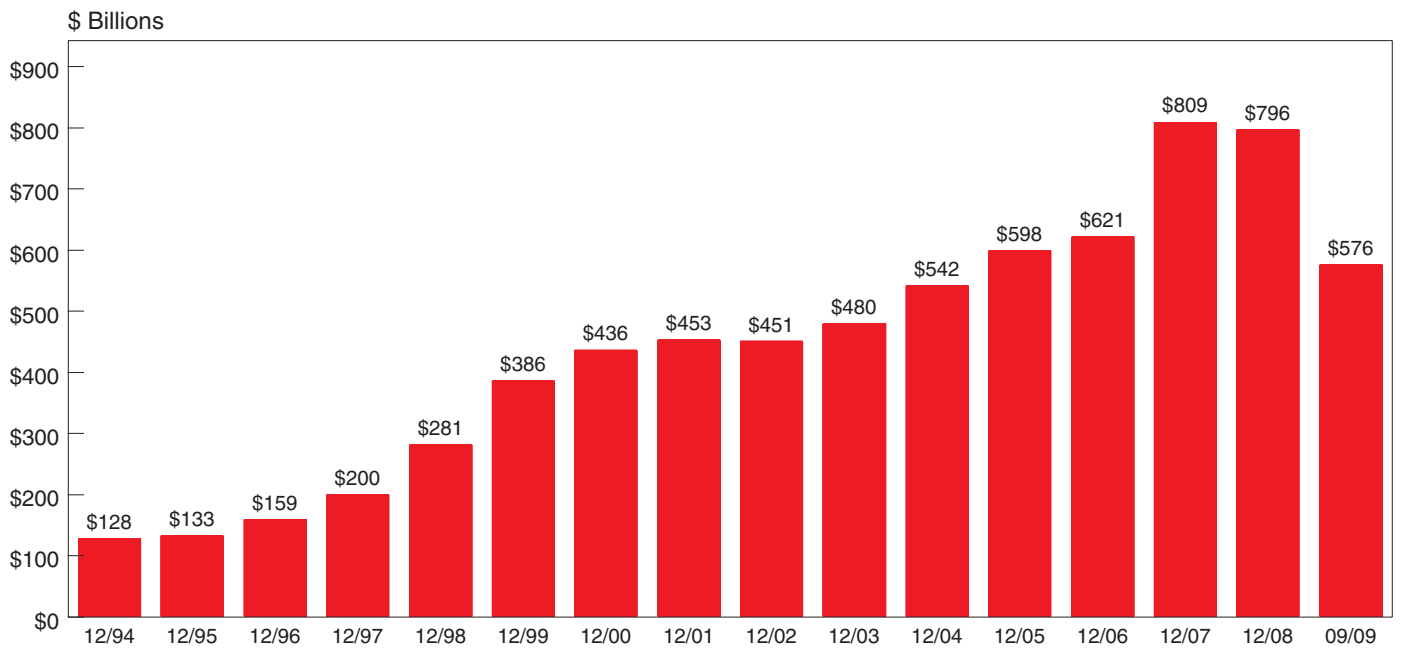
## Number of Institutions with FHLB Advances

1994 - 2009



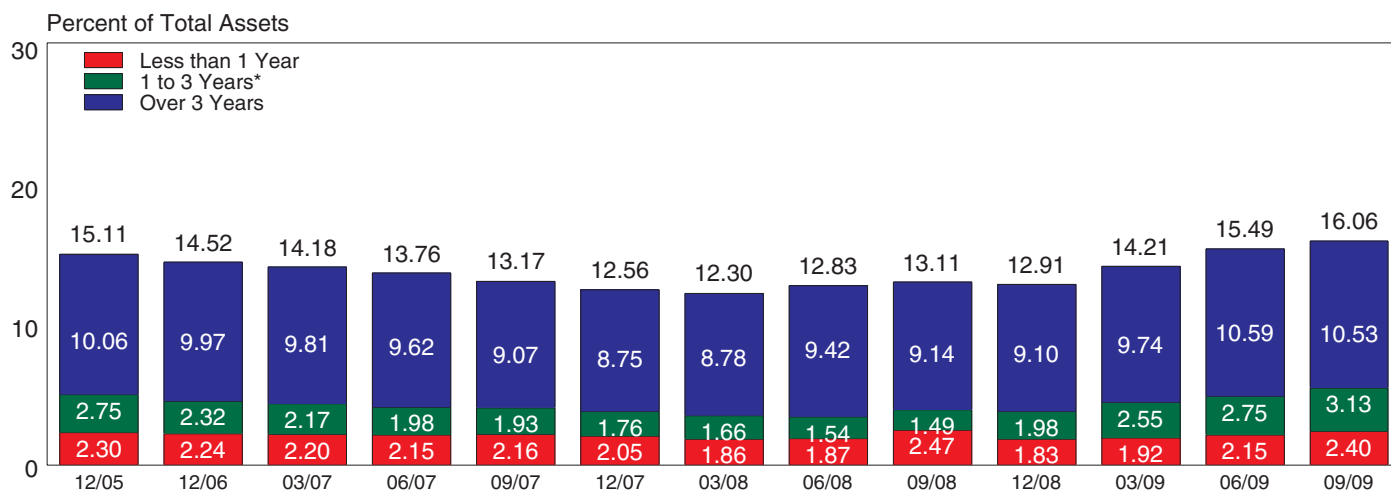
## Amount of FHLB Advances Outstanding

1994 - 2009



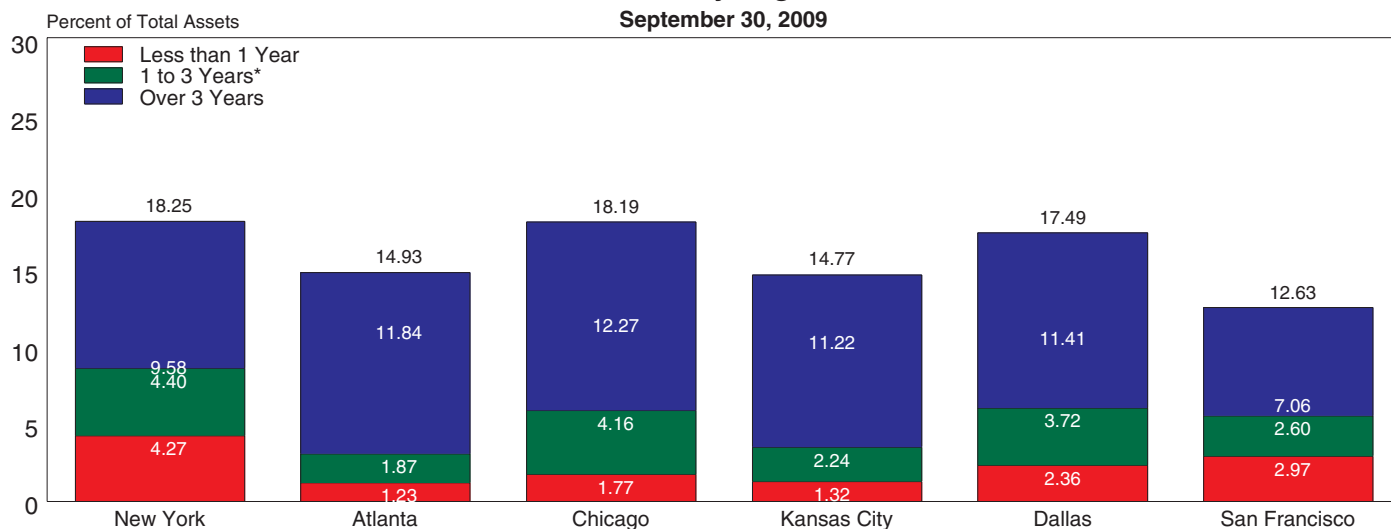


## Debt Securities by Maturity or Repricing Frequency...



### ...and by Region

September 30, 2009



## Total Securities (Debt and Equity)

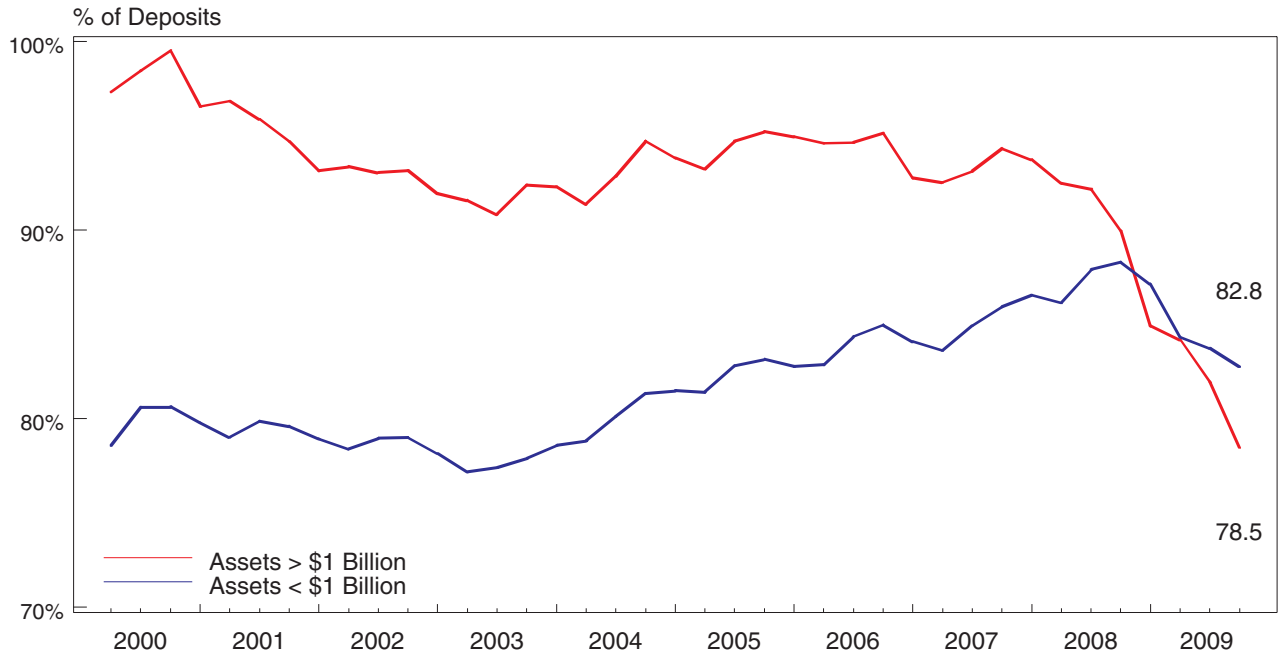
(\$ Billions)

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

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

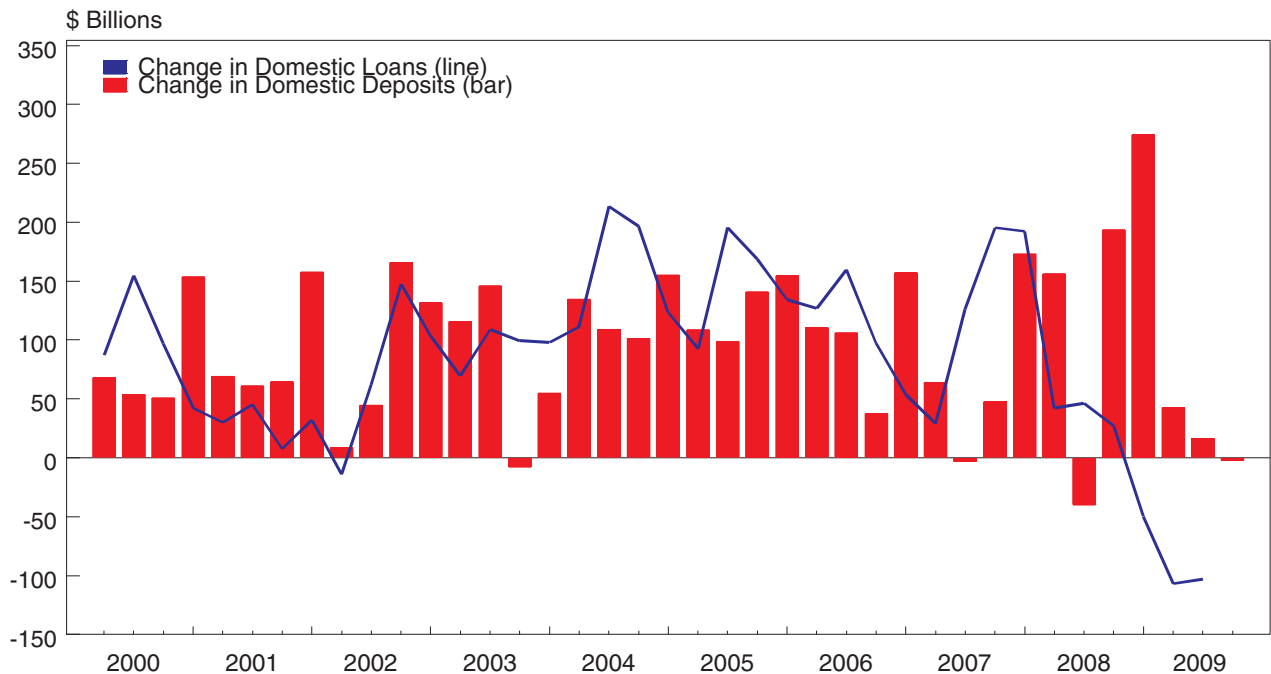
## Net Loans and Leases to Deposits (Domestic and Foreign)

2000 - 2009



## Quarterly Change in Domestic Loans vs Domestic Deposits

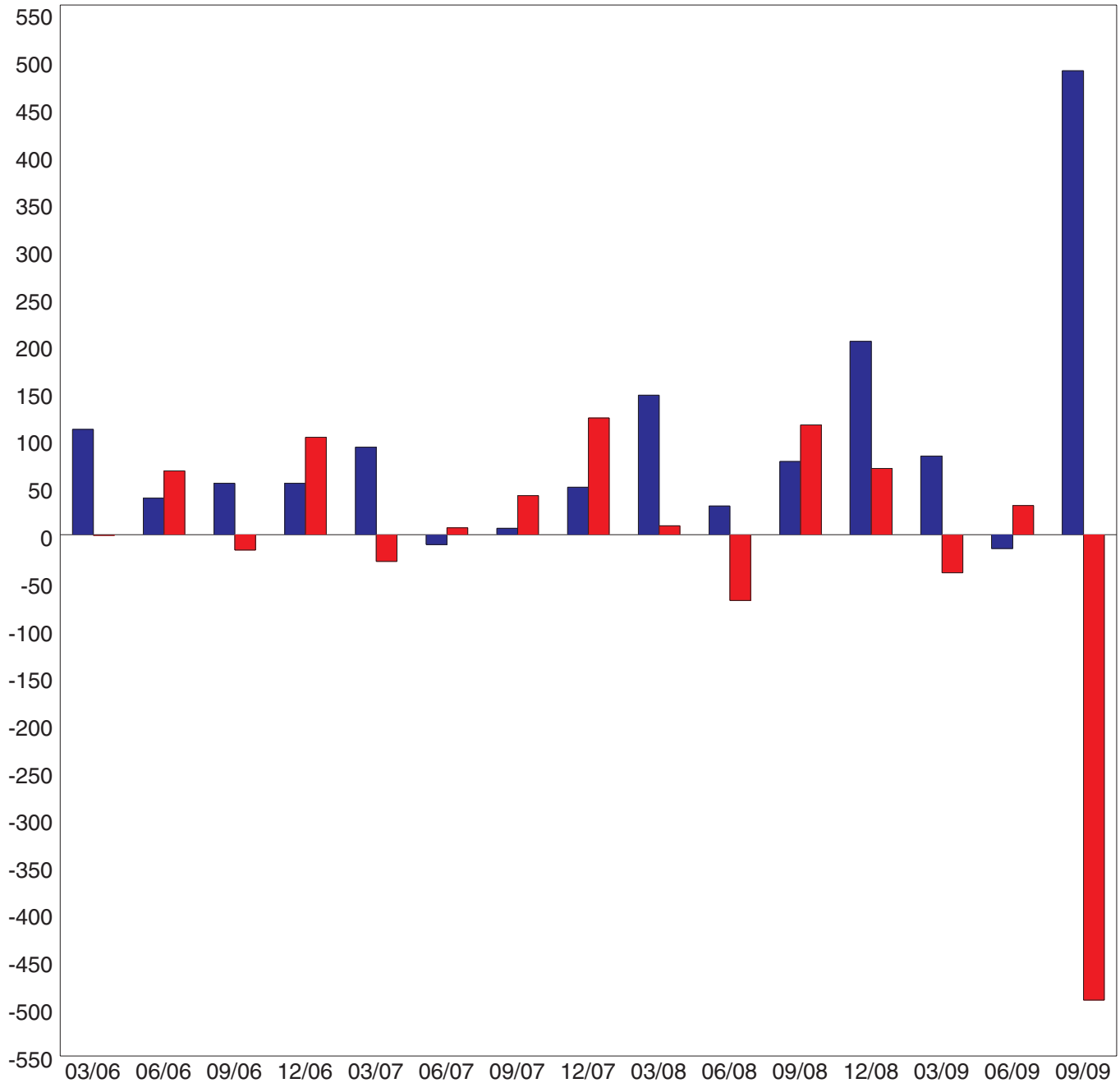
2000 - 2009



# Quarterly Change In Domestic Deposits

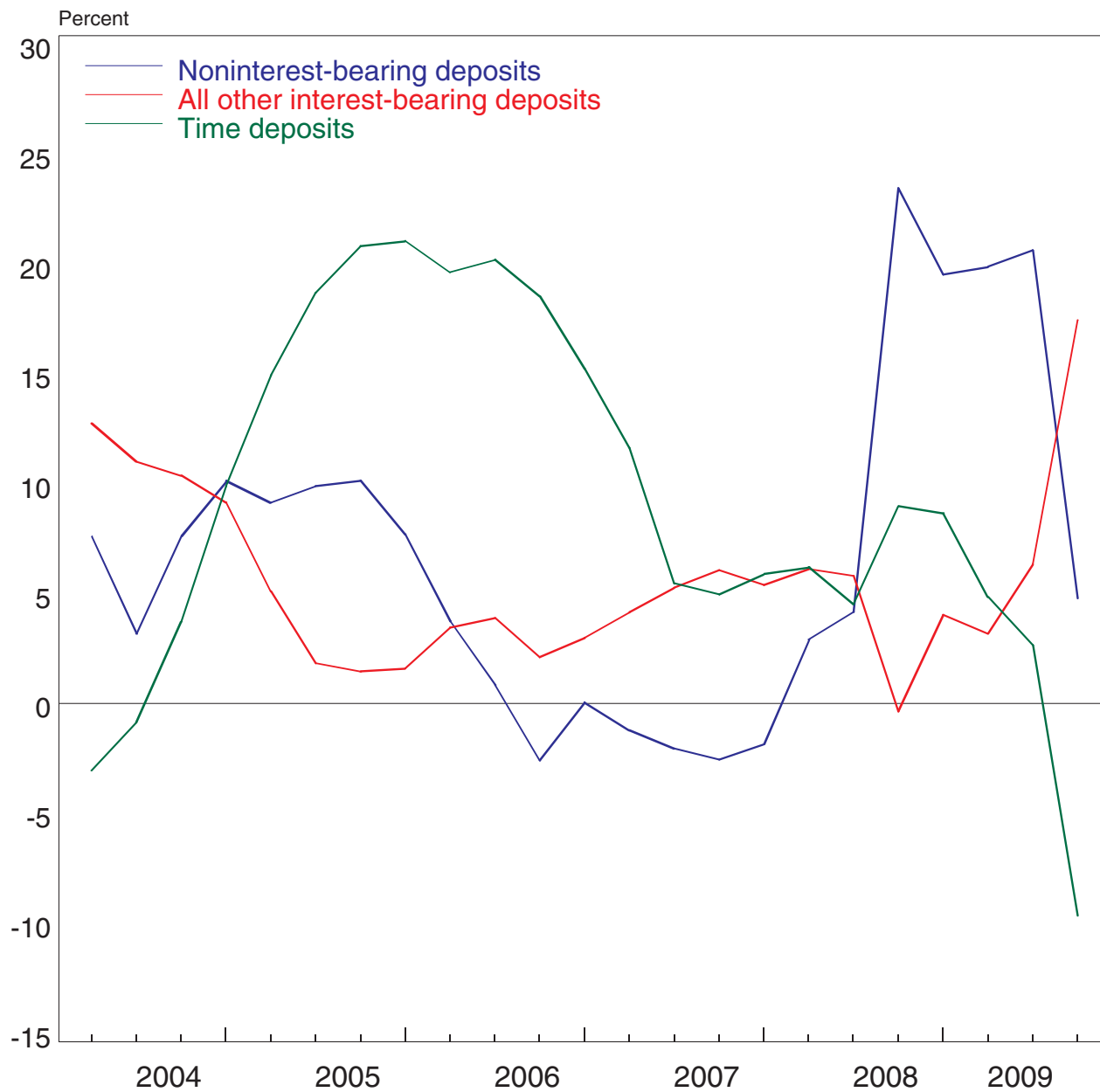
2006 - 2009

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

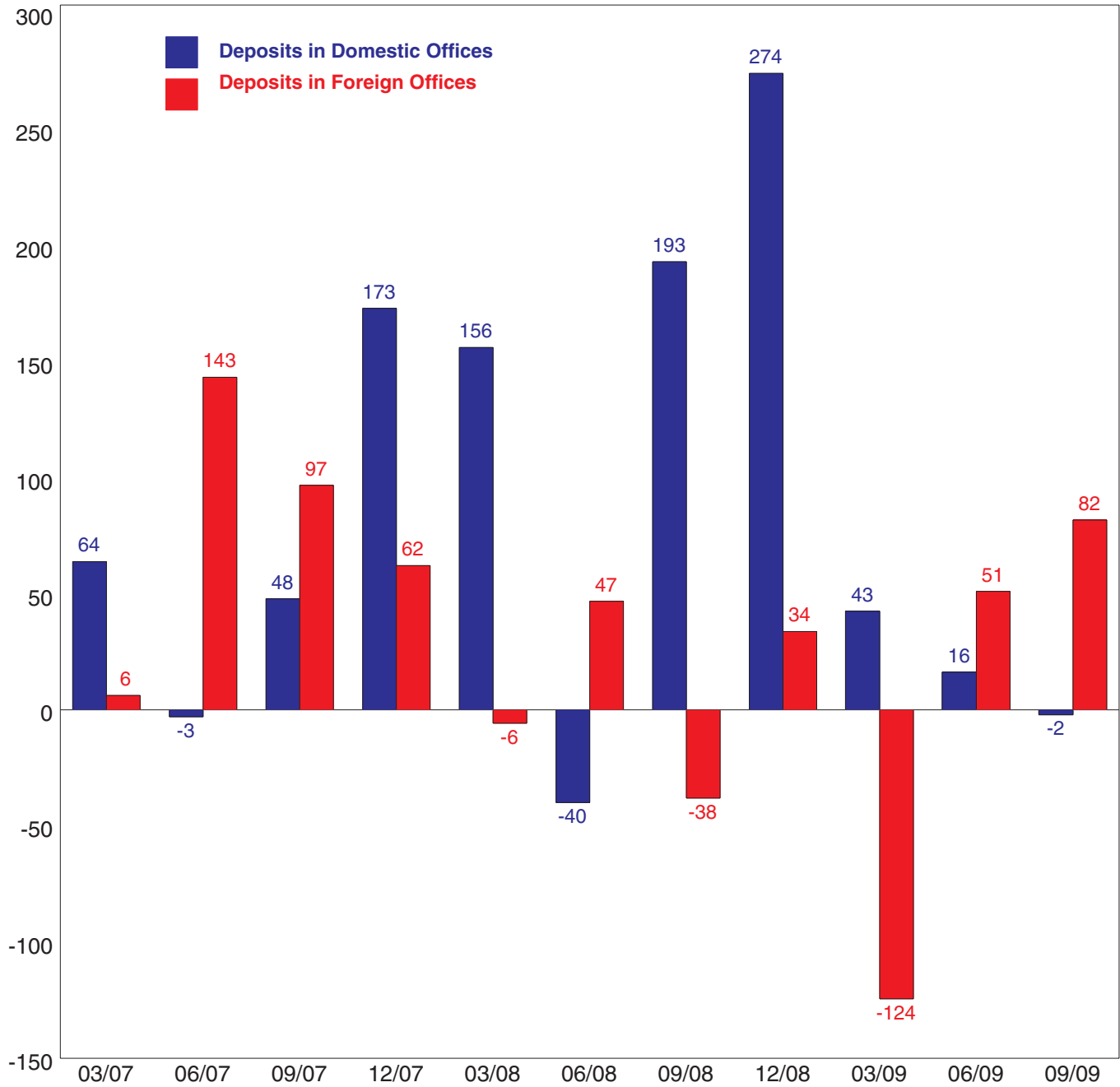
2004 - 2009



# Quarterly Change In Domestic and Foreign Deposits

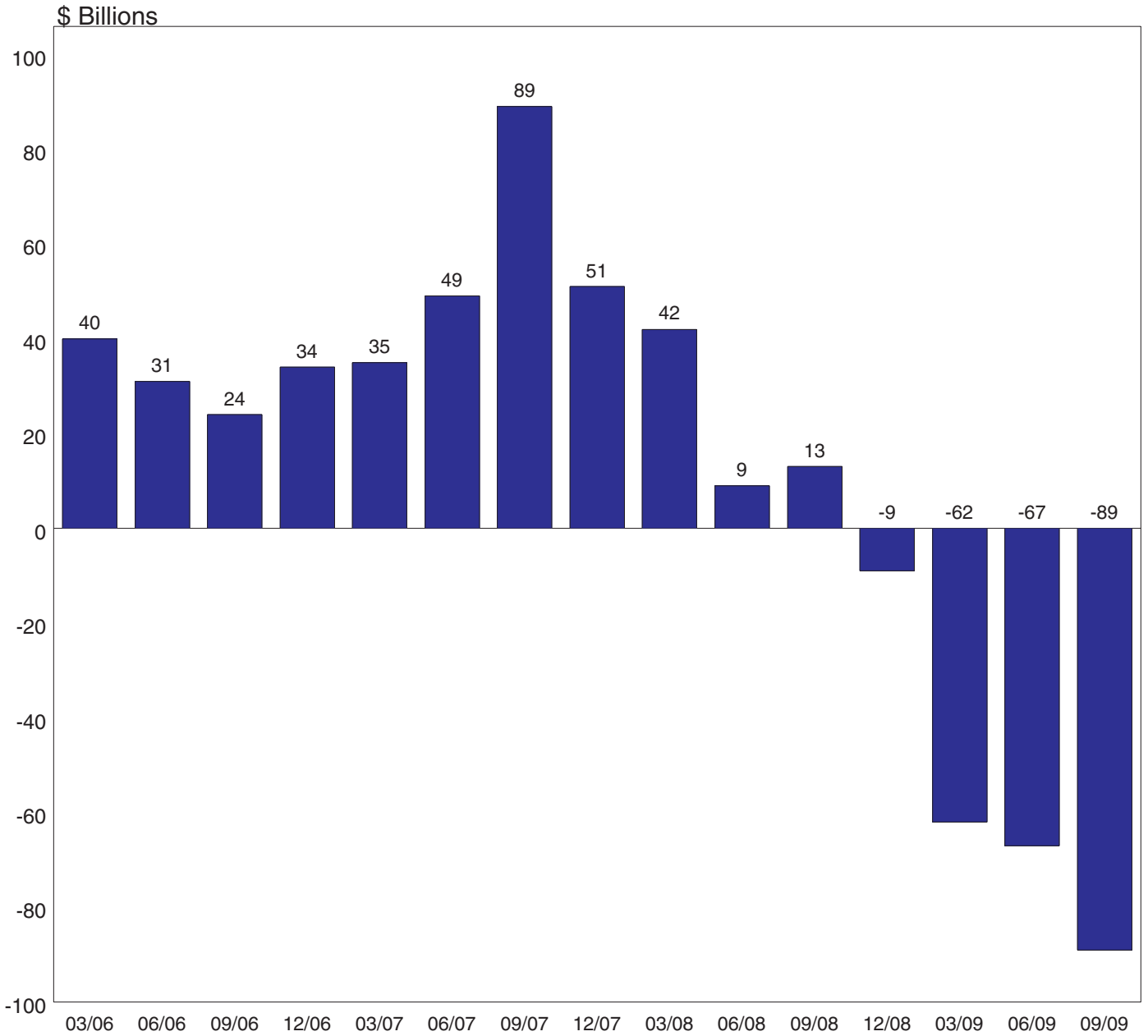
2007 - 2009

\$ Billions



# Quarterly Change in C&I Loans

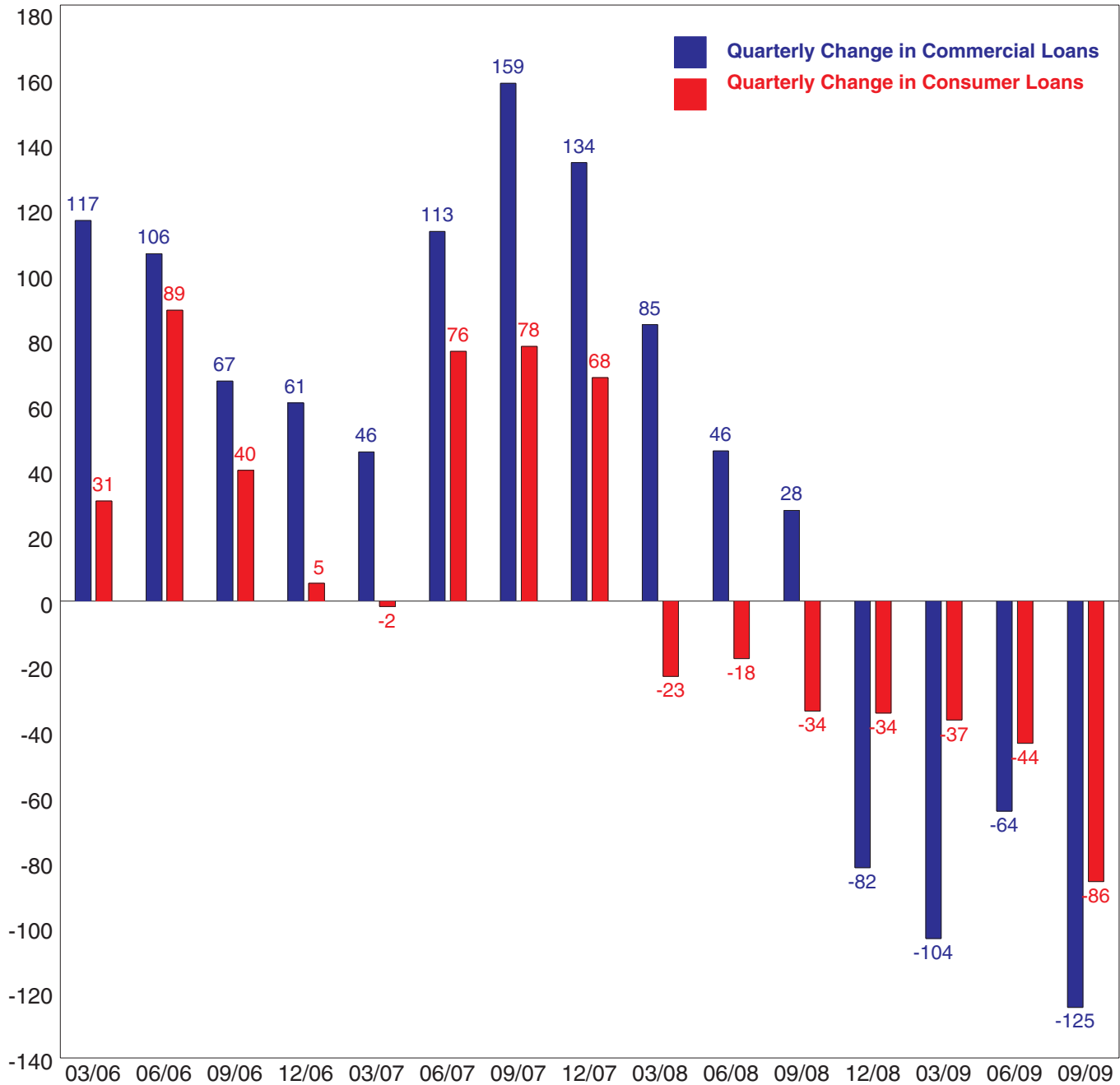
2006-2009



# Quarterly Change in Commercial and Consumer Loans

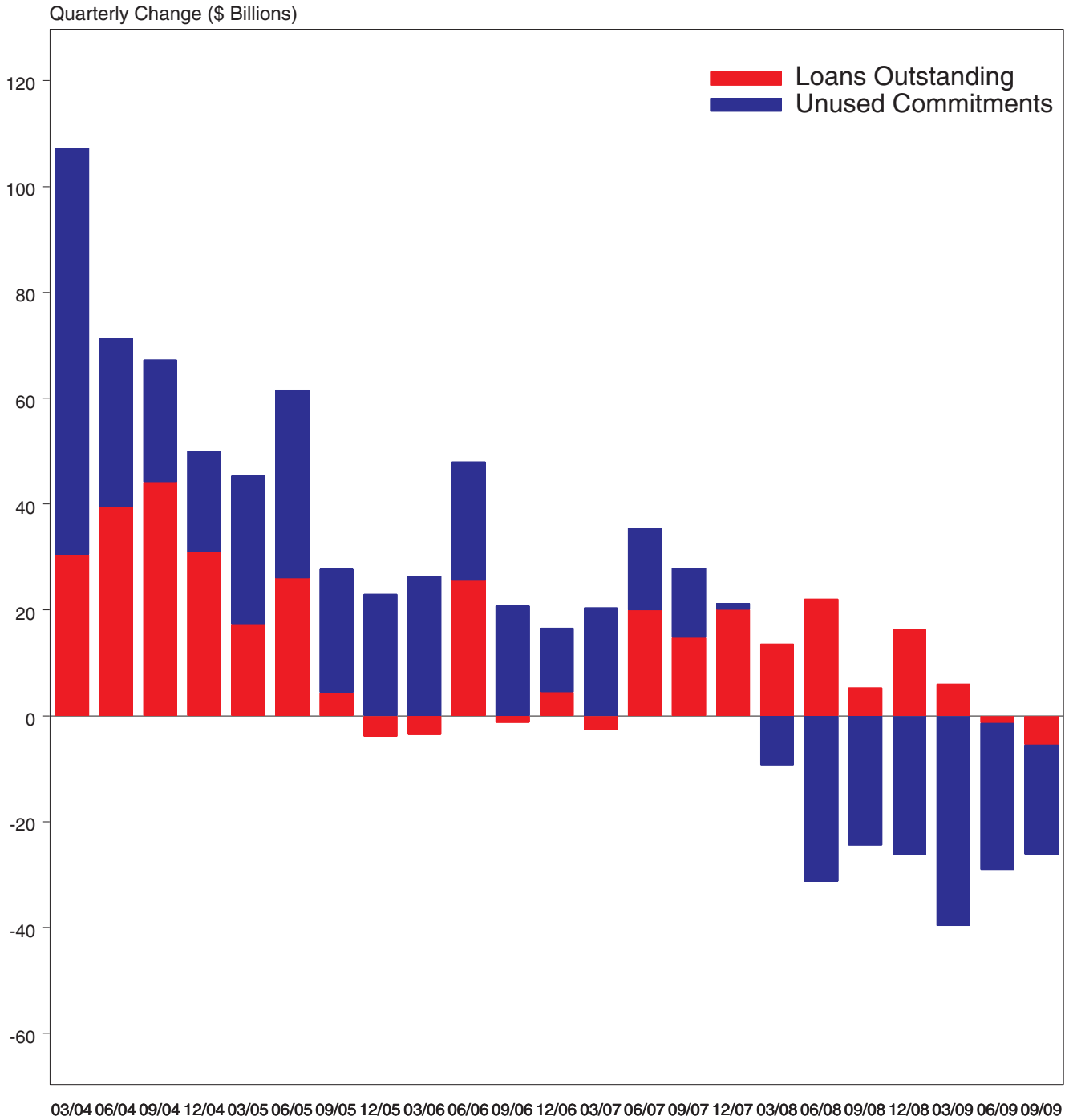
2006 - 2009

\$ Billions



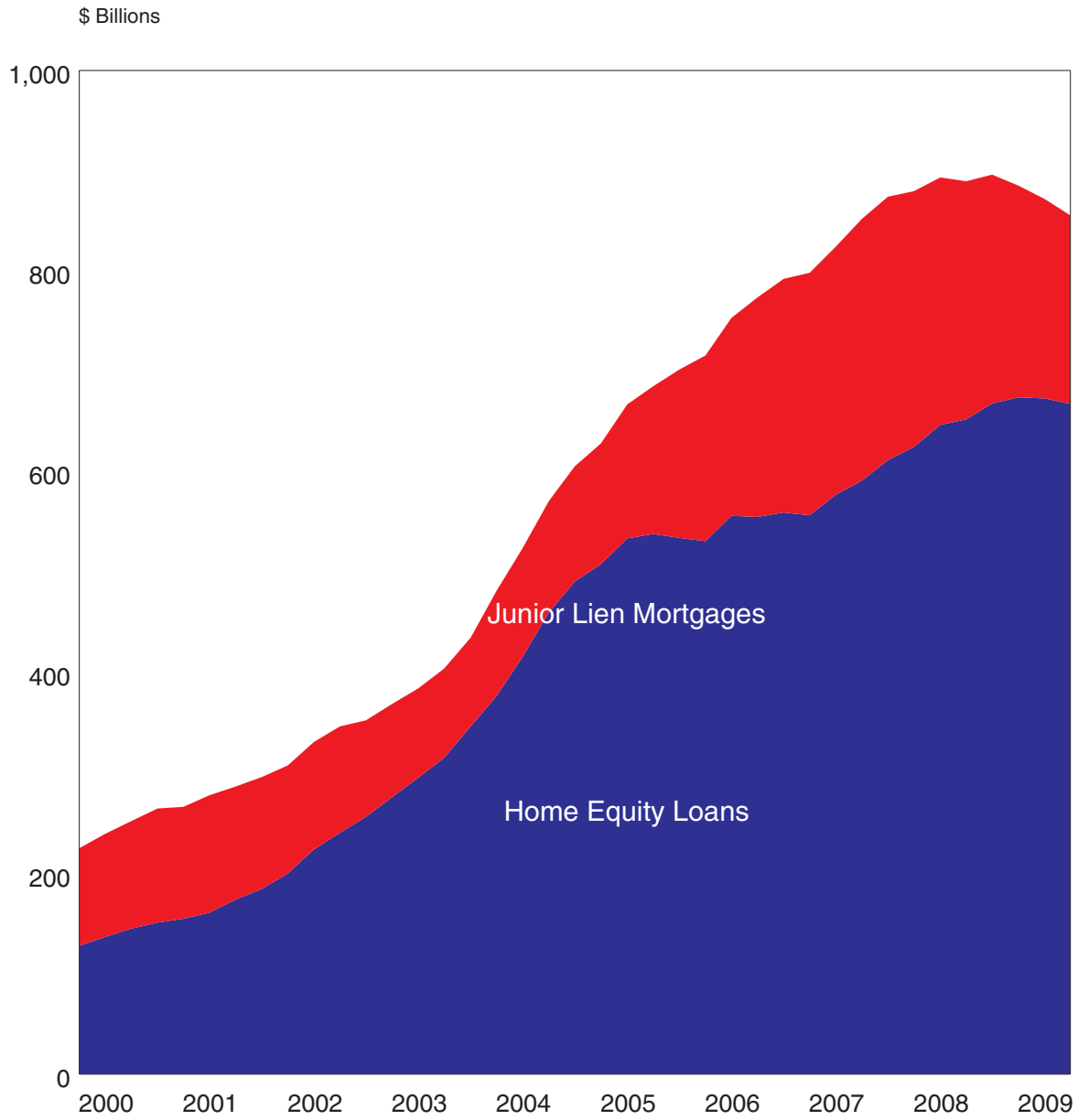
## Quarterly Change in Home Equity Loans

2004-2009





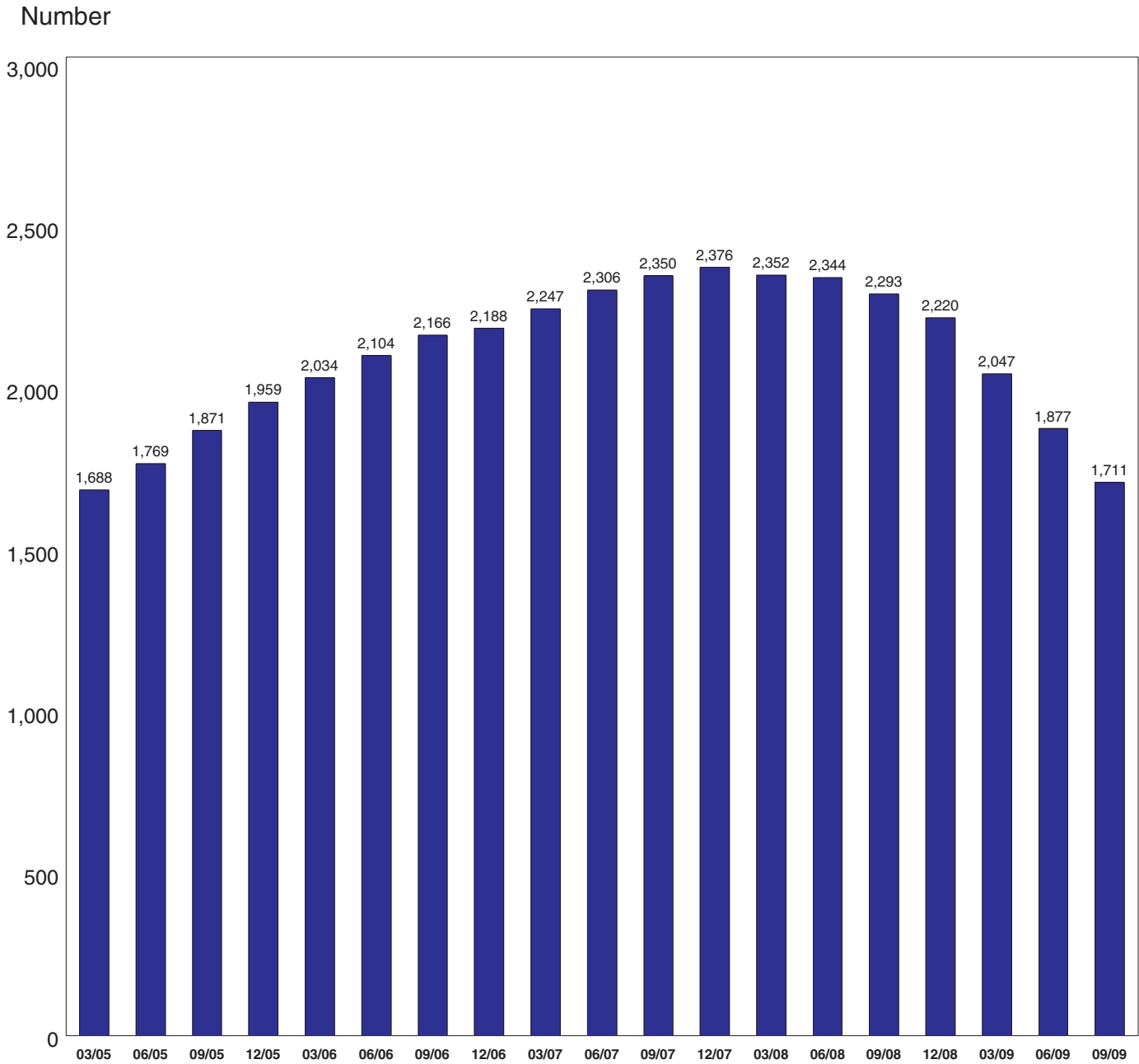
# Home Equity and Junior Lien Loans 2000 - 2009



# Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

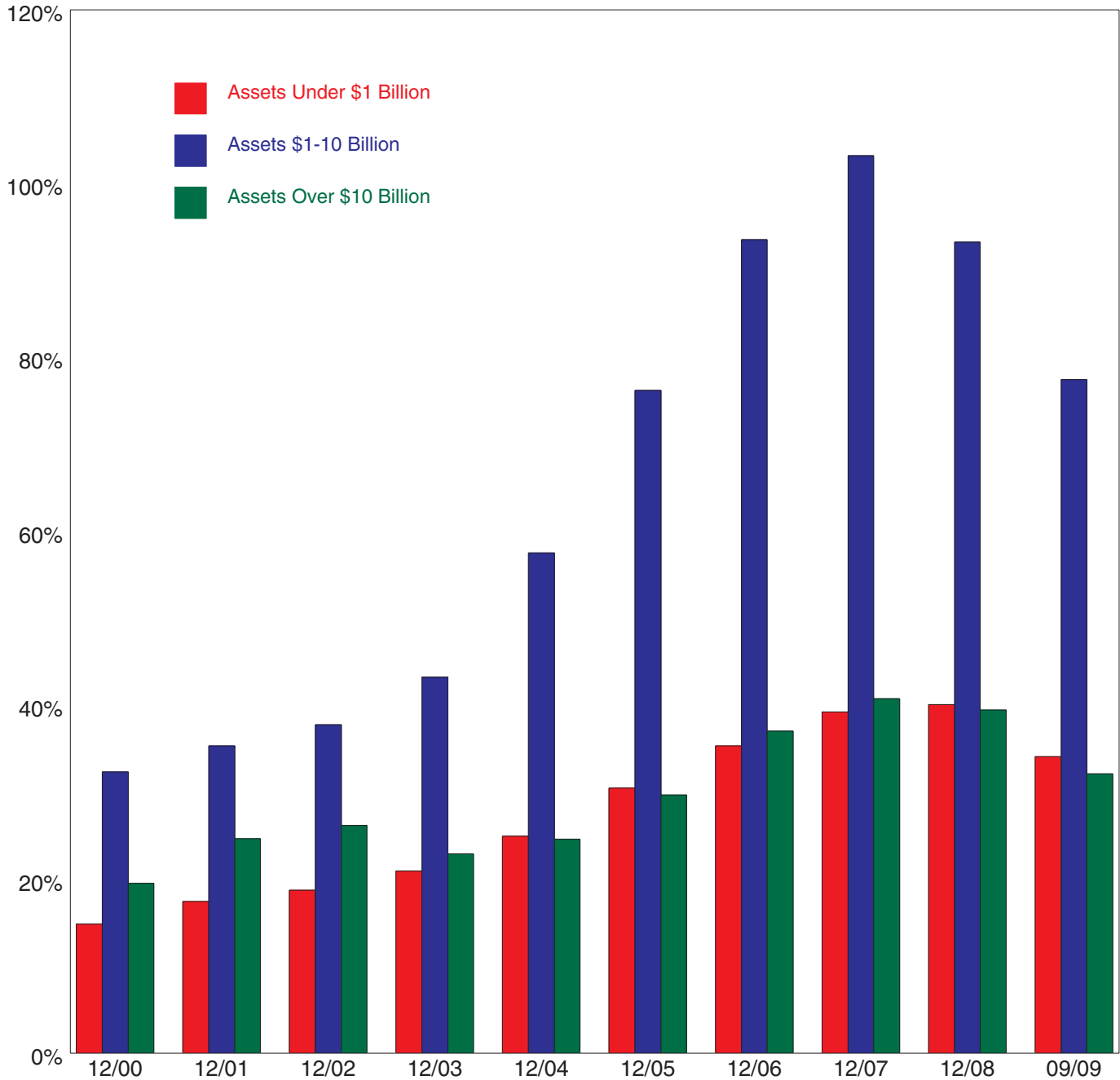
2005-2009



# Median Construction and Development Loan Concentrations

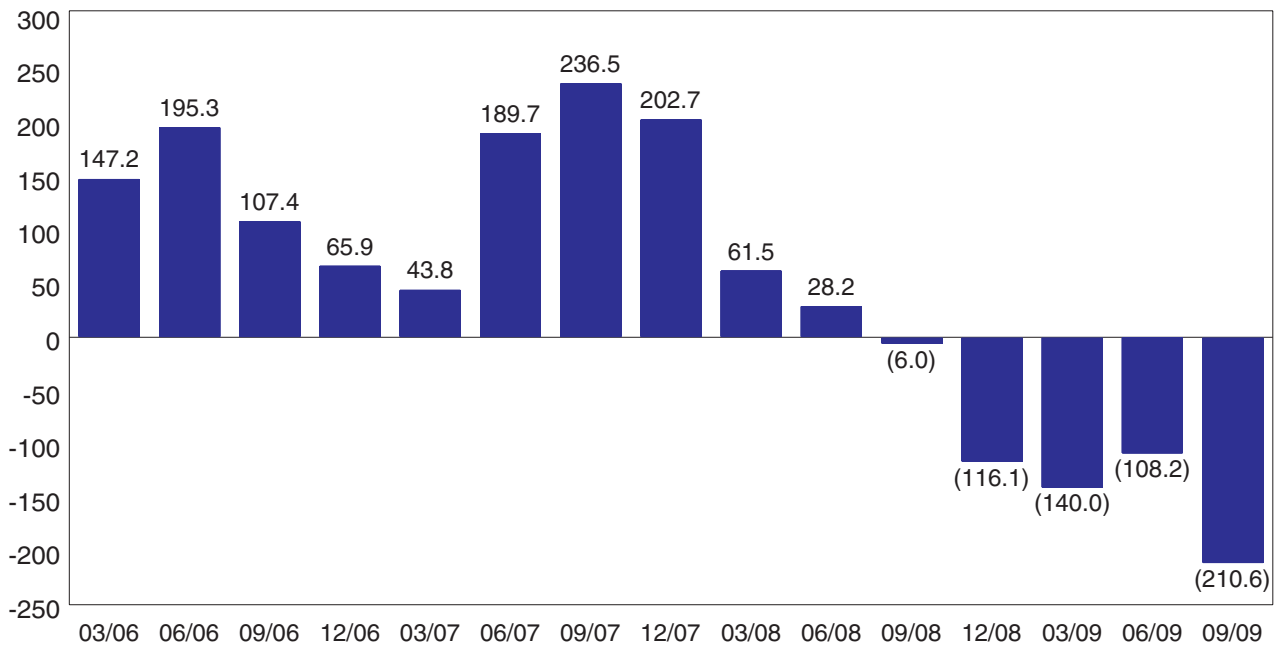
2000 - 2009

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



## Quarterly Change in Reported Loans Outstanding

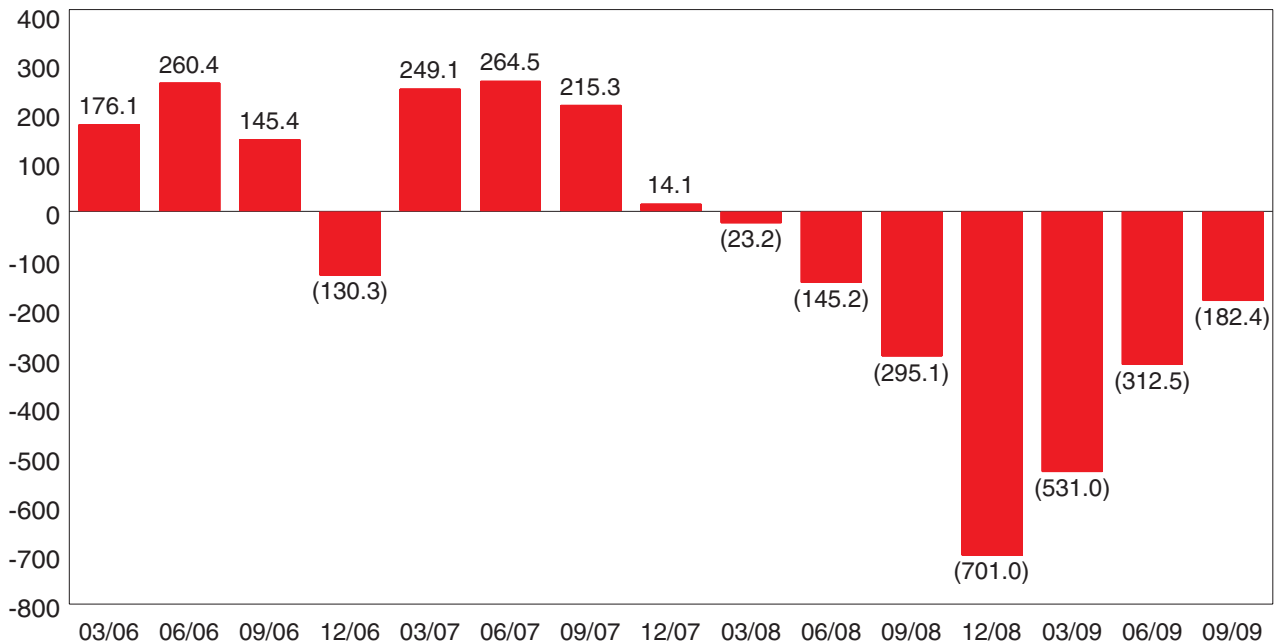
(\$ Billions)



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

## Quarterly Change in Unused Loan Commitments

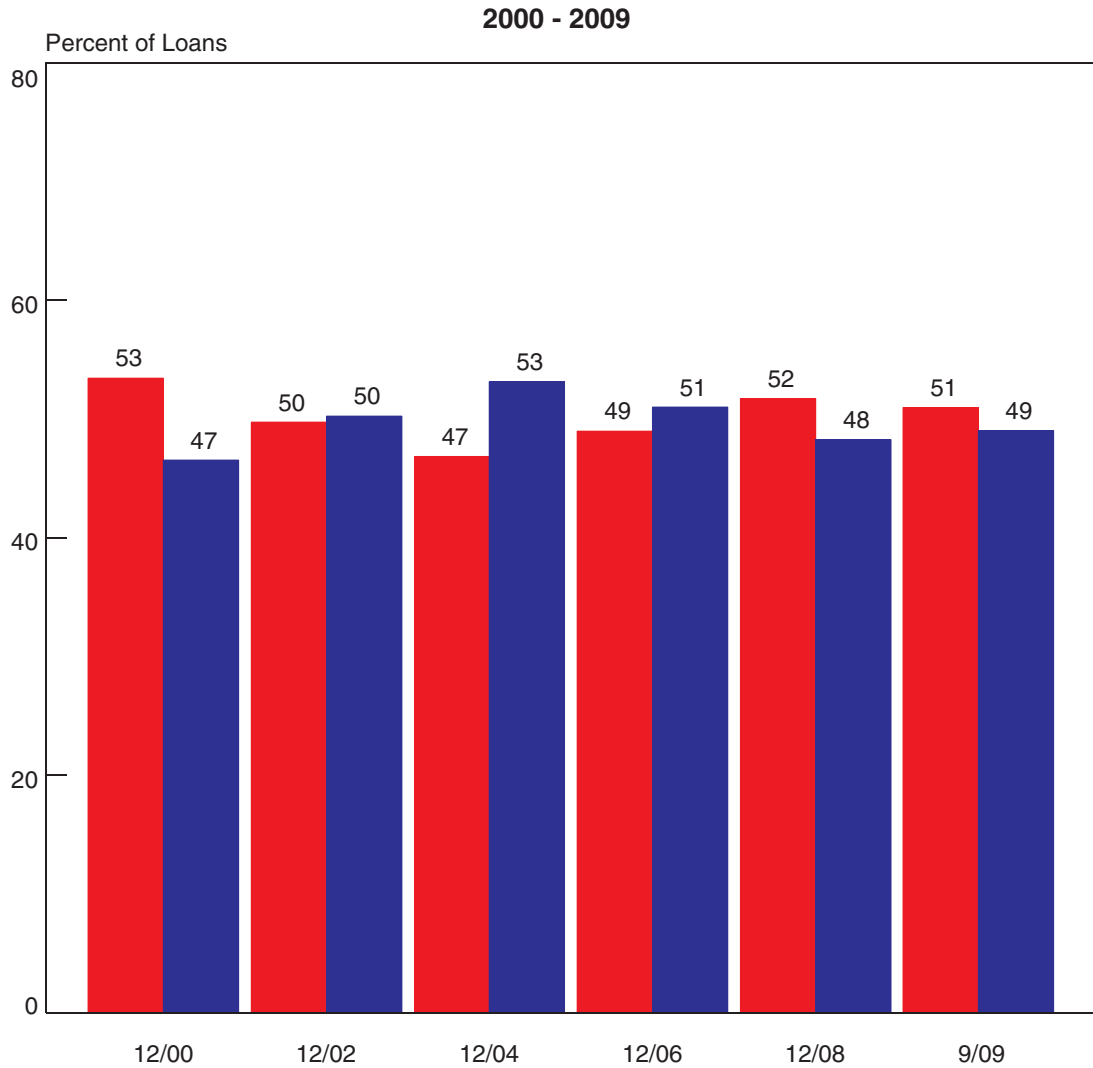
(\$ Billions)



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

## Credit Risk Diversification

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



**Loans (\$ Billions):**

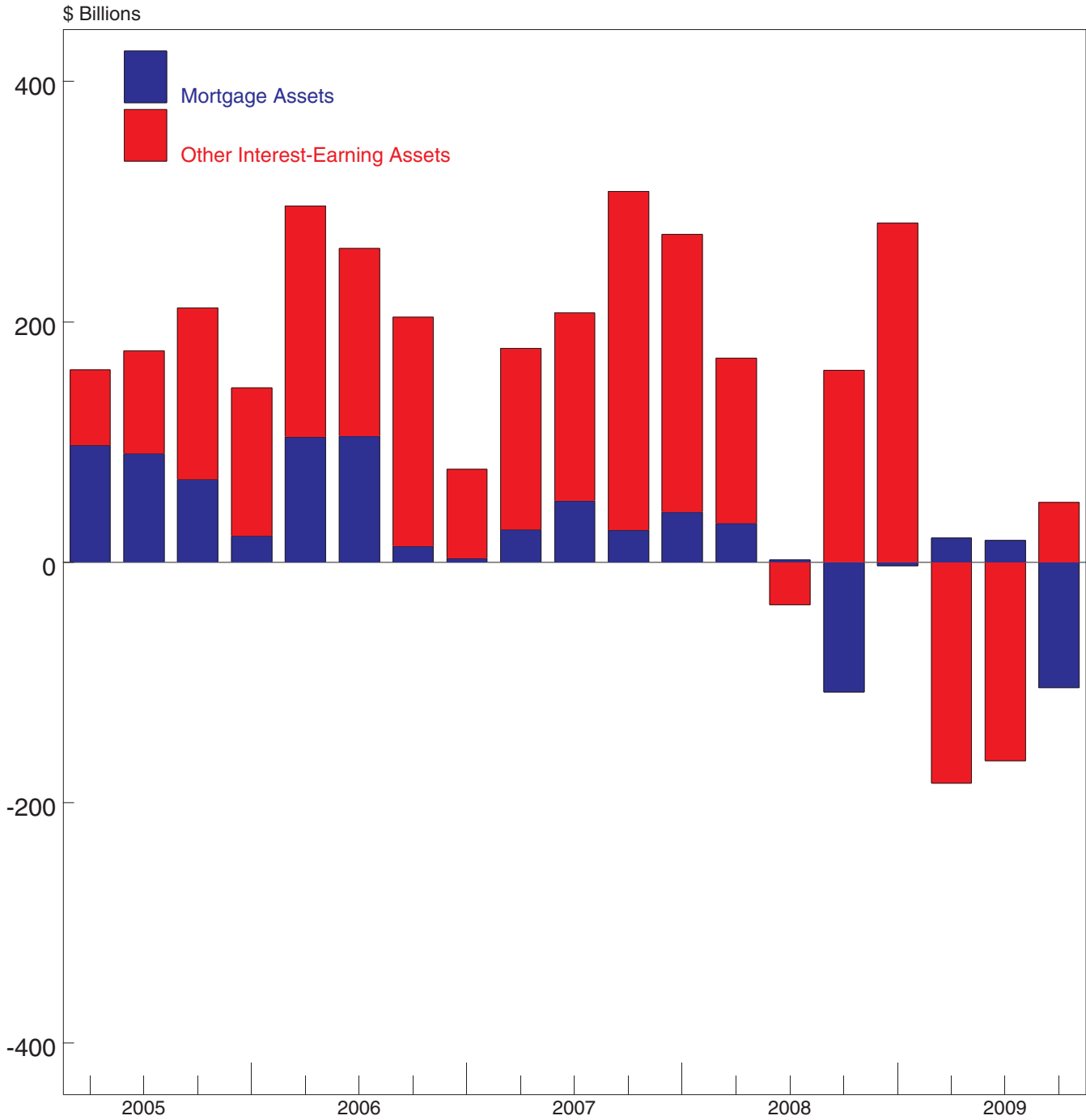
■ Commercial Borrowers	\$2,484	\$2,515	\$2,869	\$3,546	\$4,074	\$3,781
■ Consumer Loans	2,163	2,542	3,255	3,690	3,802	3,636

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

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

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

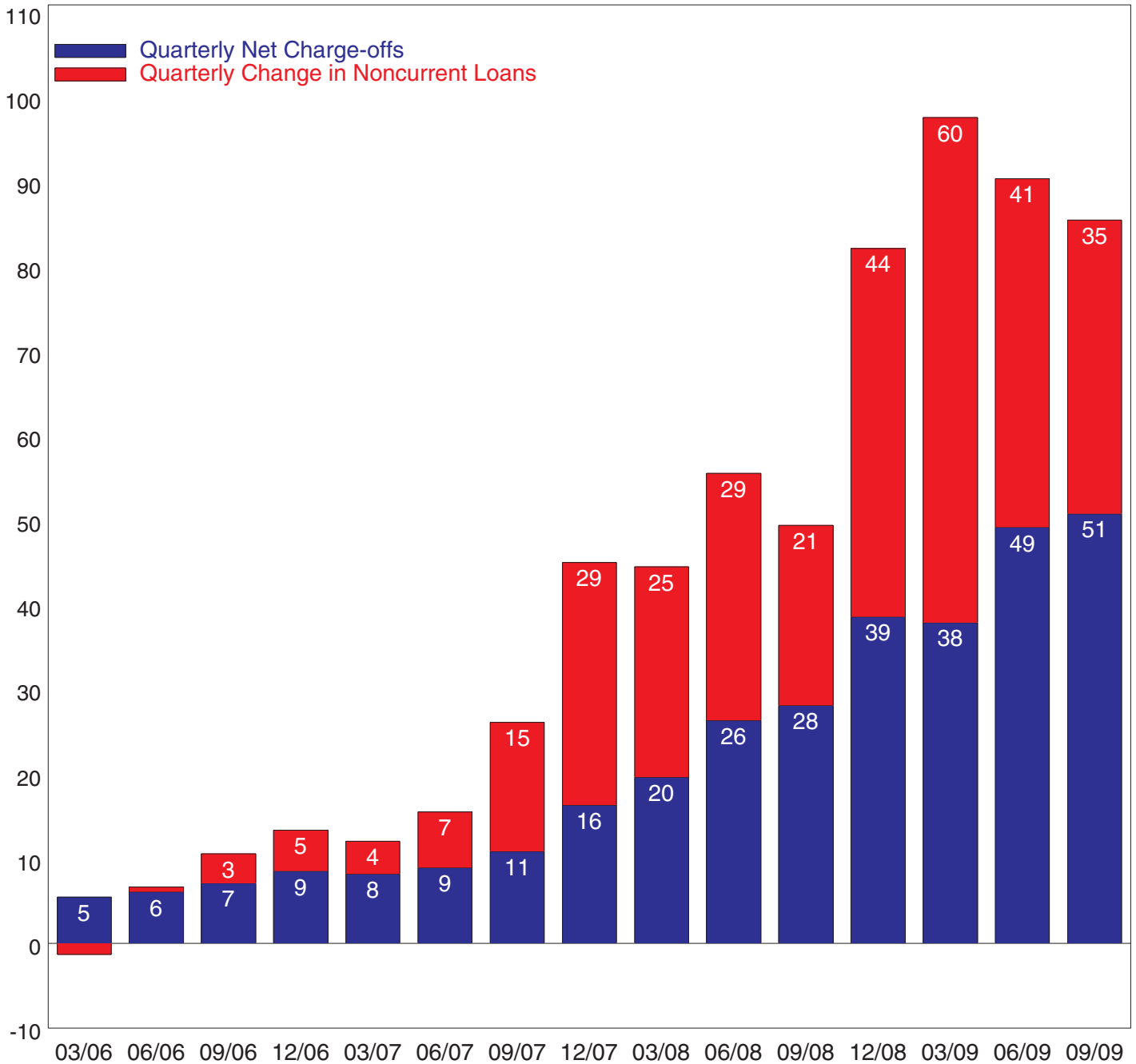
2005 - 2009



# Quarterly Net Charge Offs and Change in Noncurrent Loans

2006 - 2009

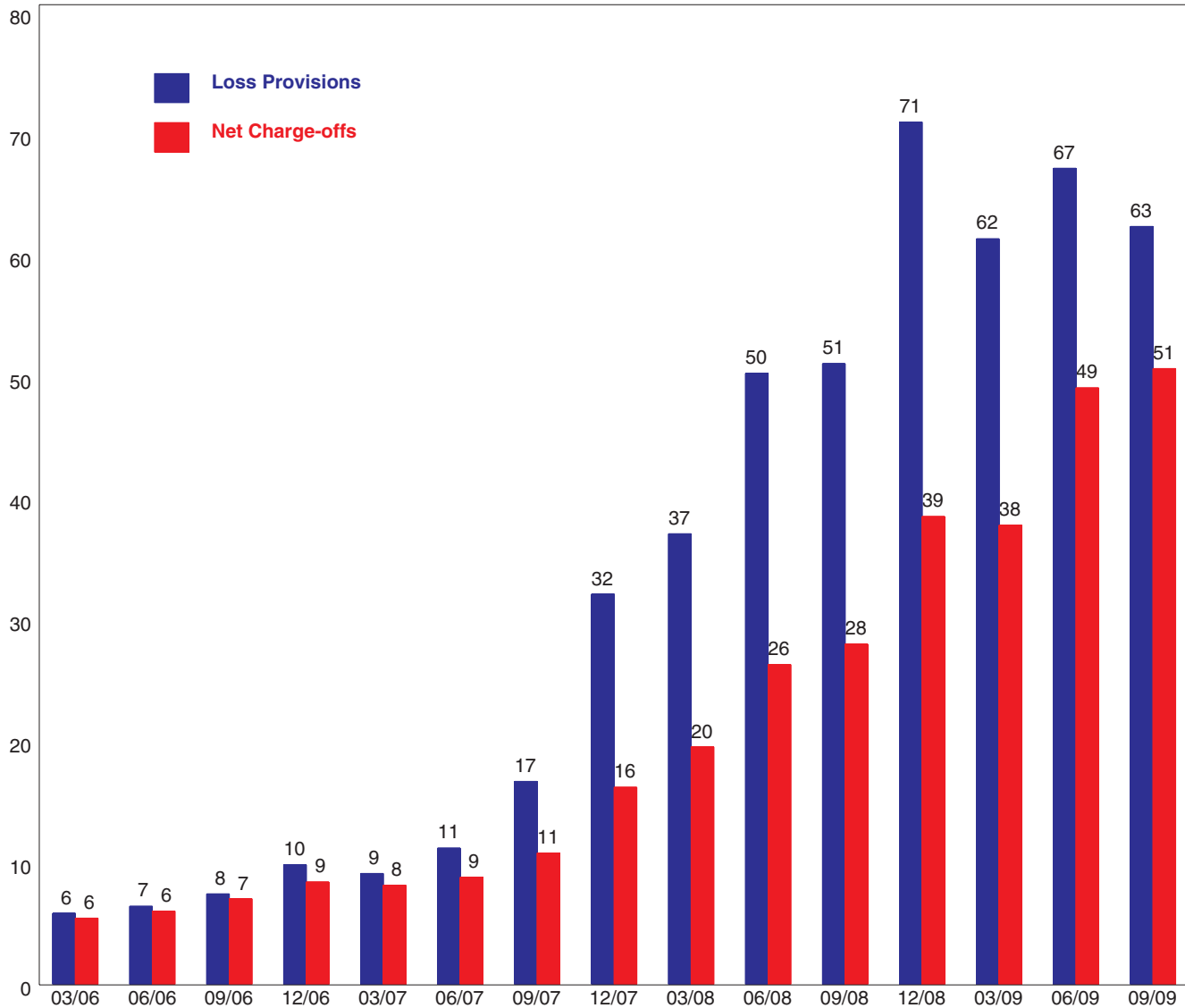
\$ Billions



# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2006 - 2009

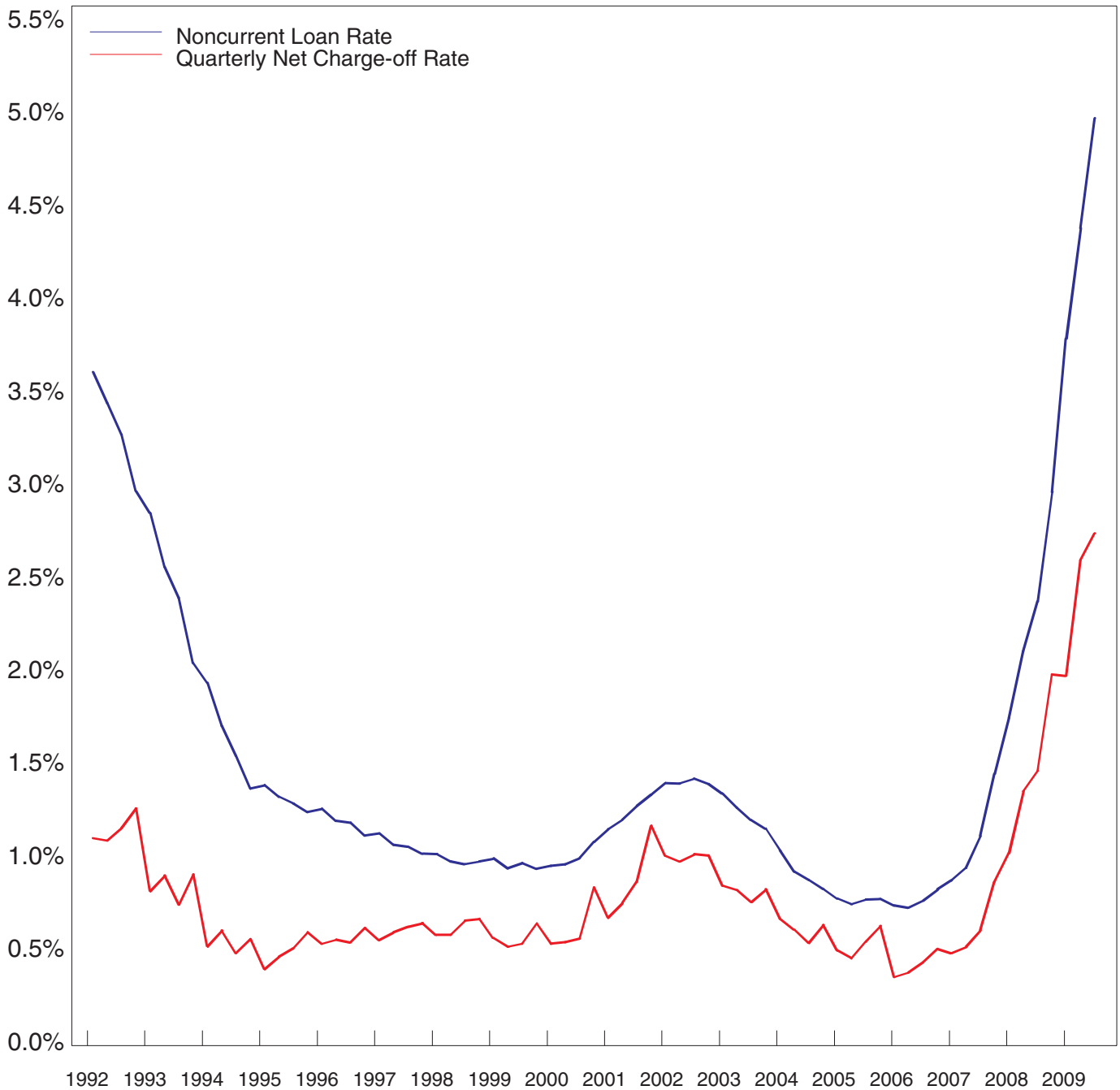
\$ Billions



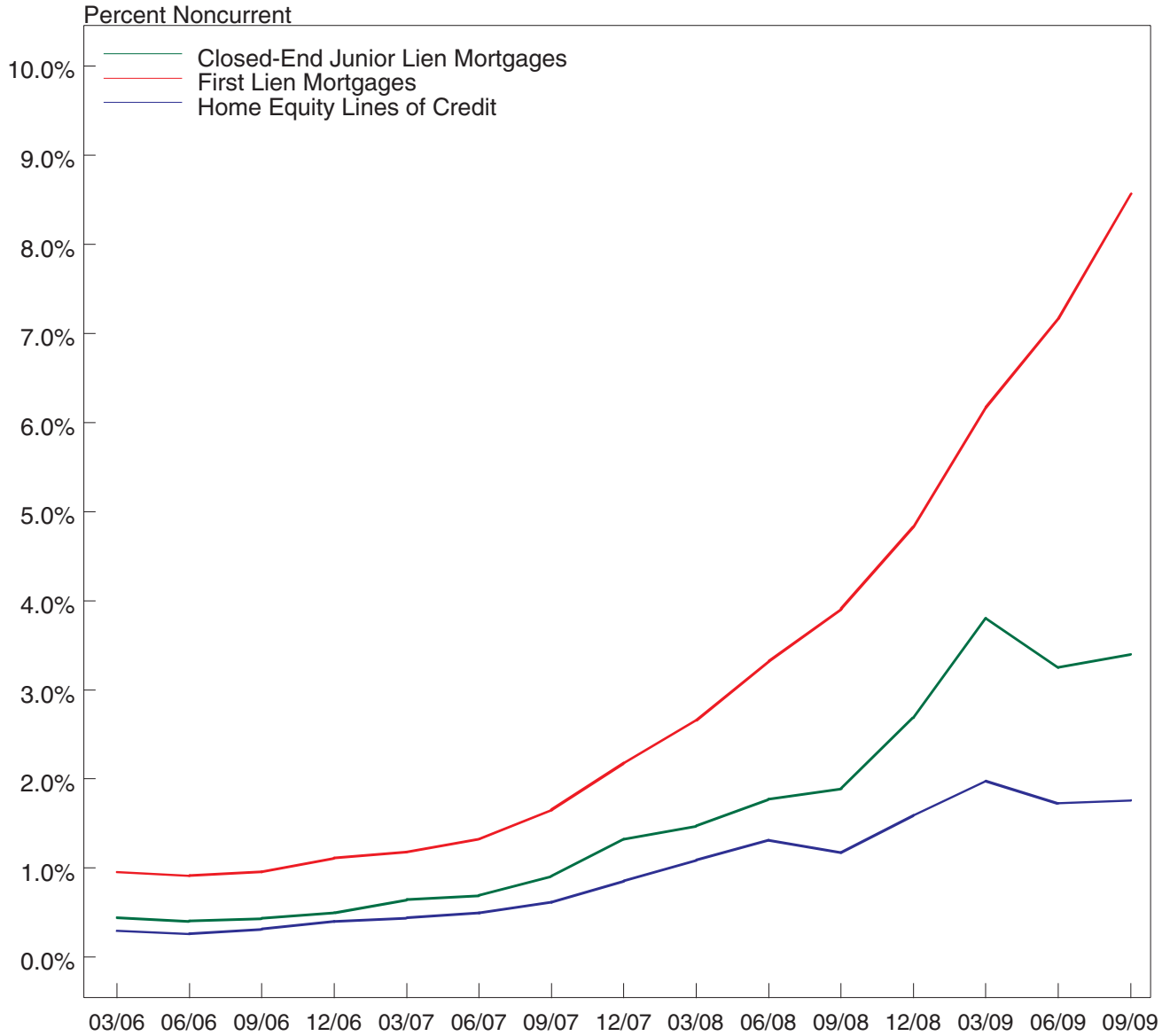


# Noncurrent Loan and Quarterly Net Charge Off Rates 1992-2009

Percent

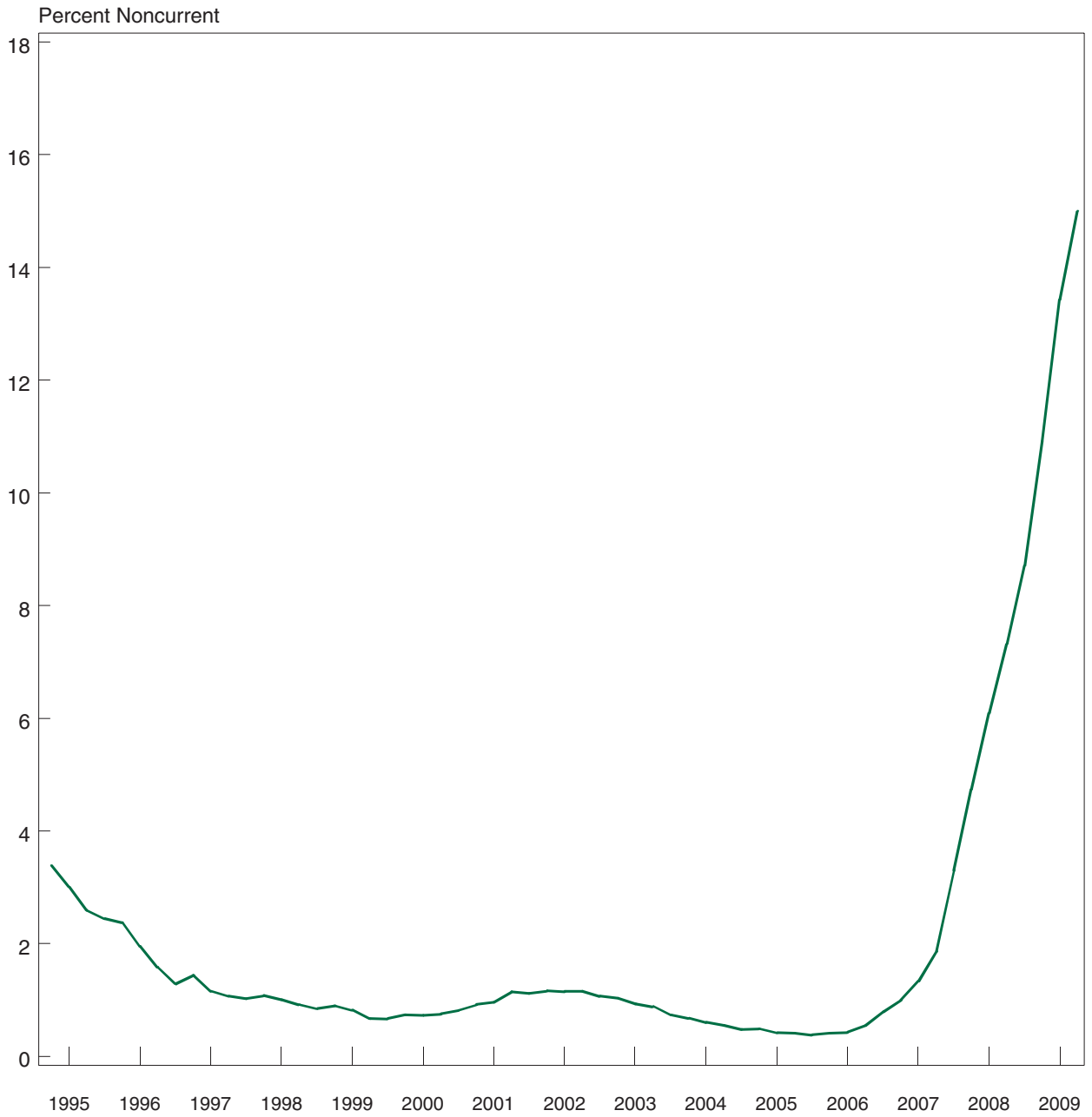


## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2006 to 2009



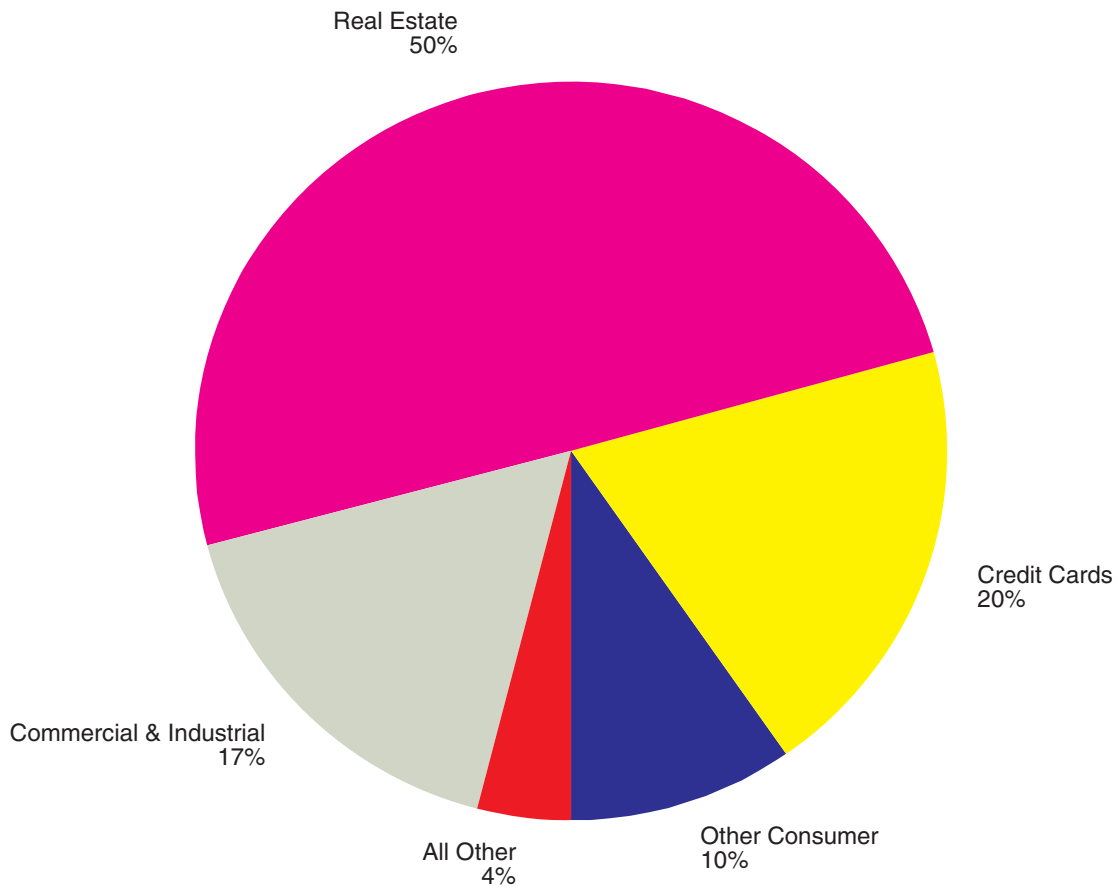
# Noncurrent Rate on Real Estate Construction and Development Loans

1995-2009



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

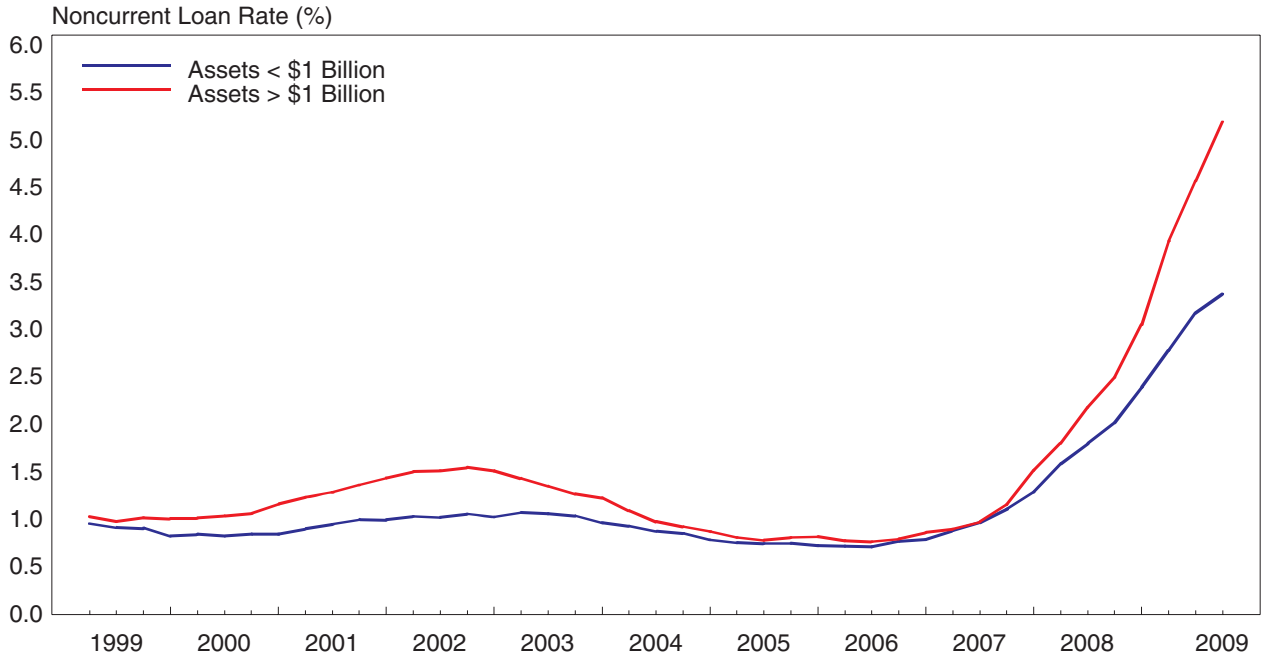
Third Quarter, 2009



## Noncurrent Loan Rates

### By Asset Size

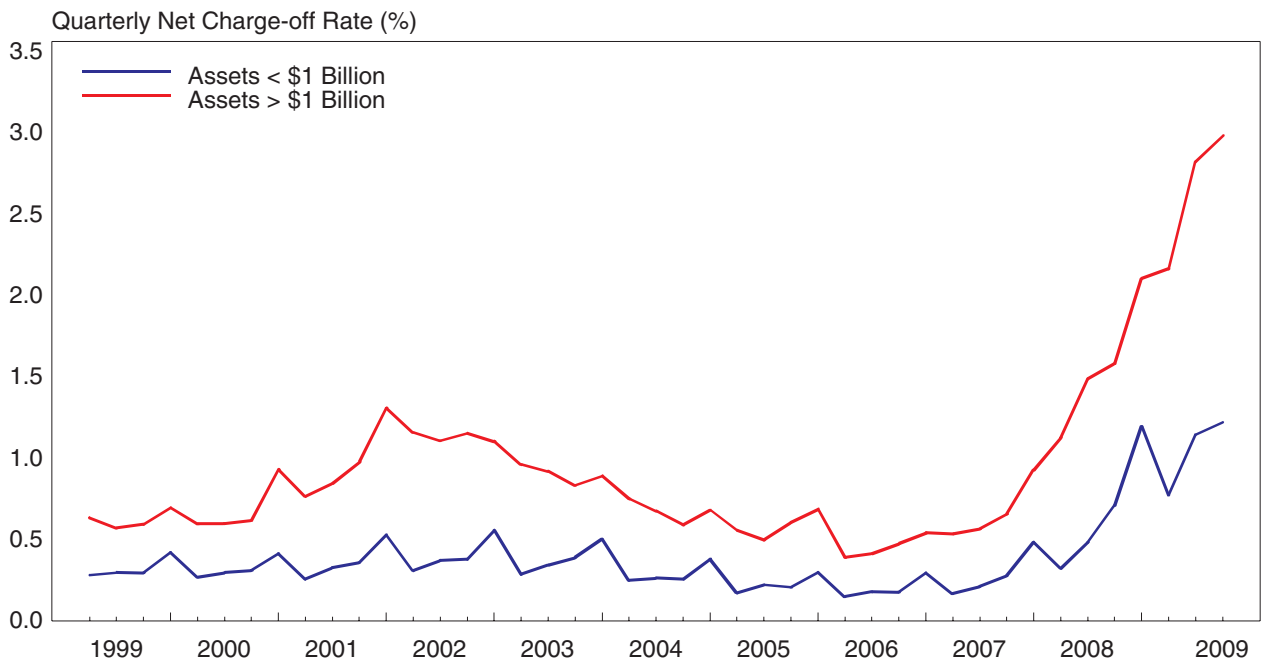
1999 - 2009



## Quarterly Net Charge-off Rates

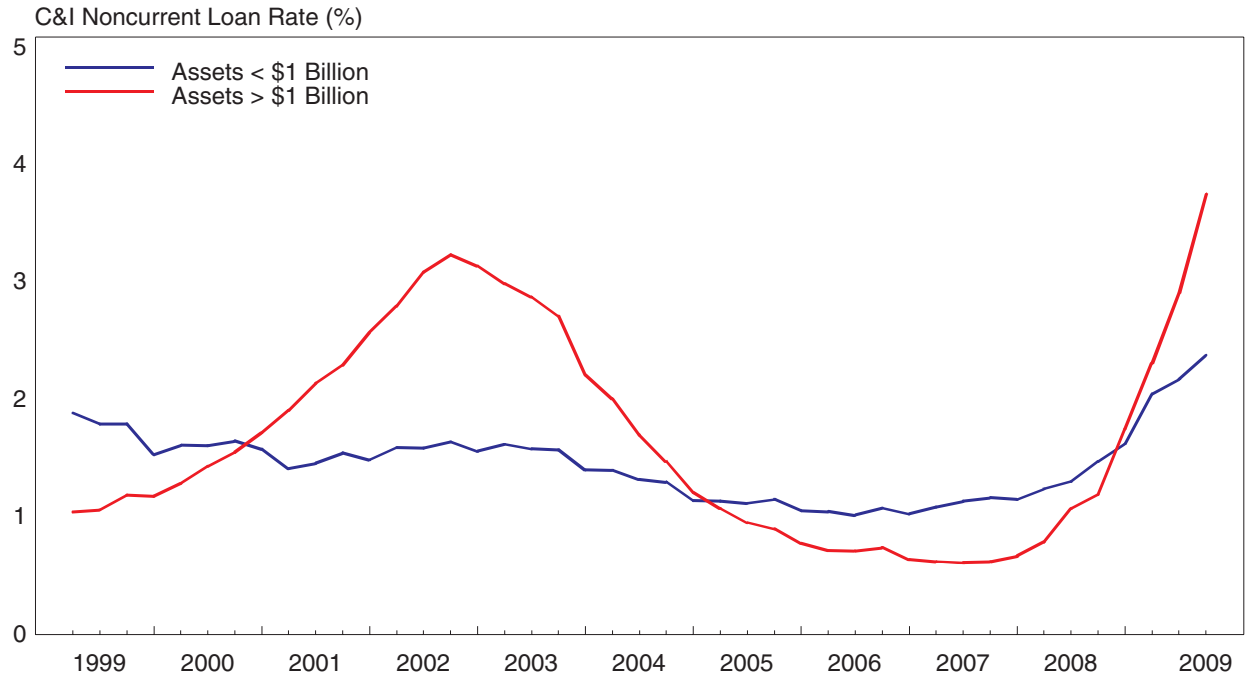
### By Asset Size, Annualized

1999 - 2009



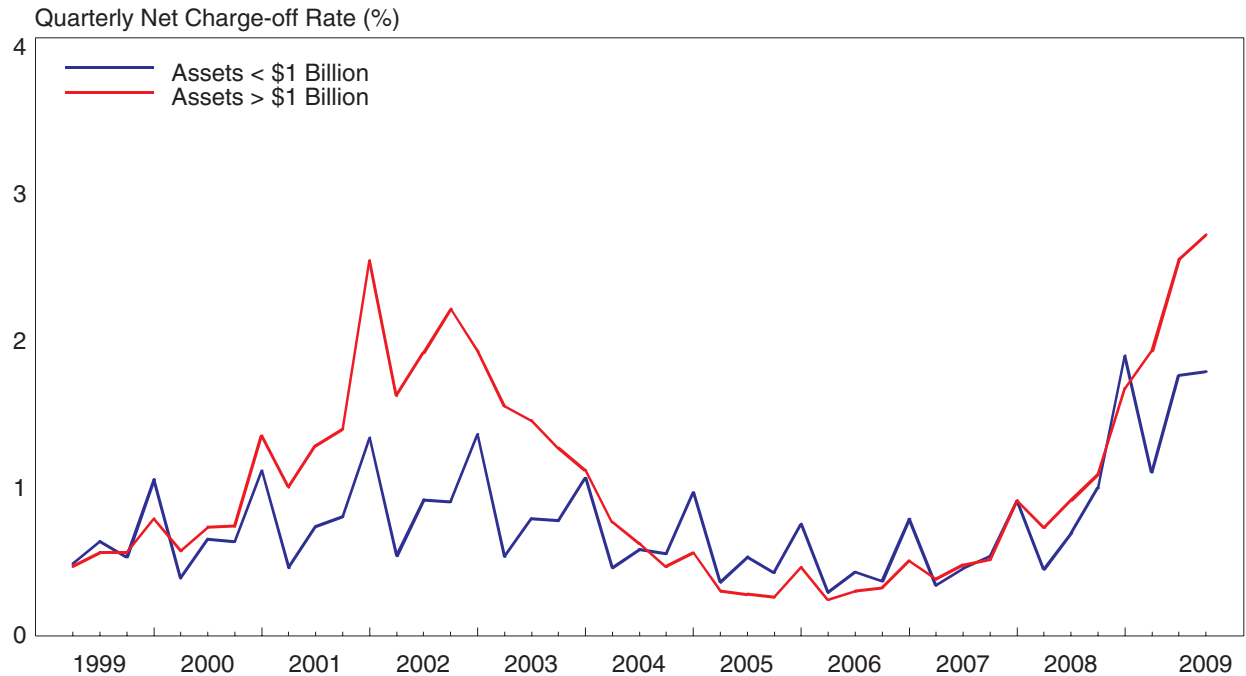
## Noncurrent C & I Loan Rates By Asset Size

1999 - 2009



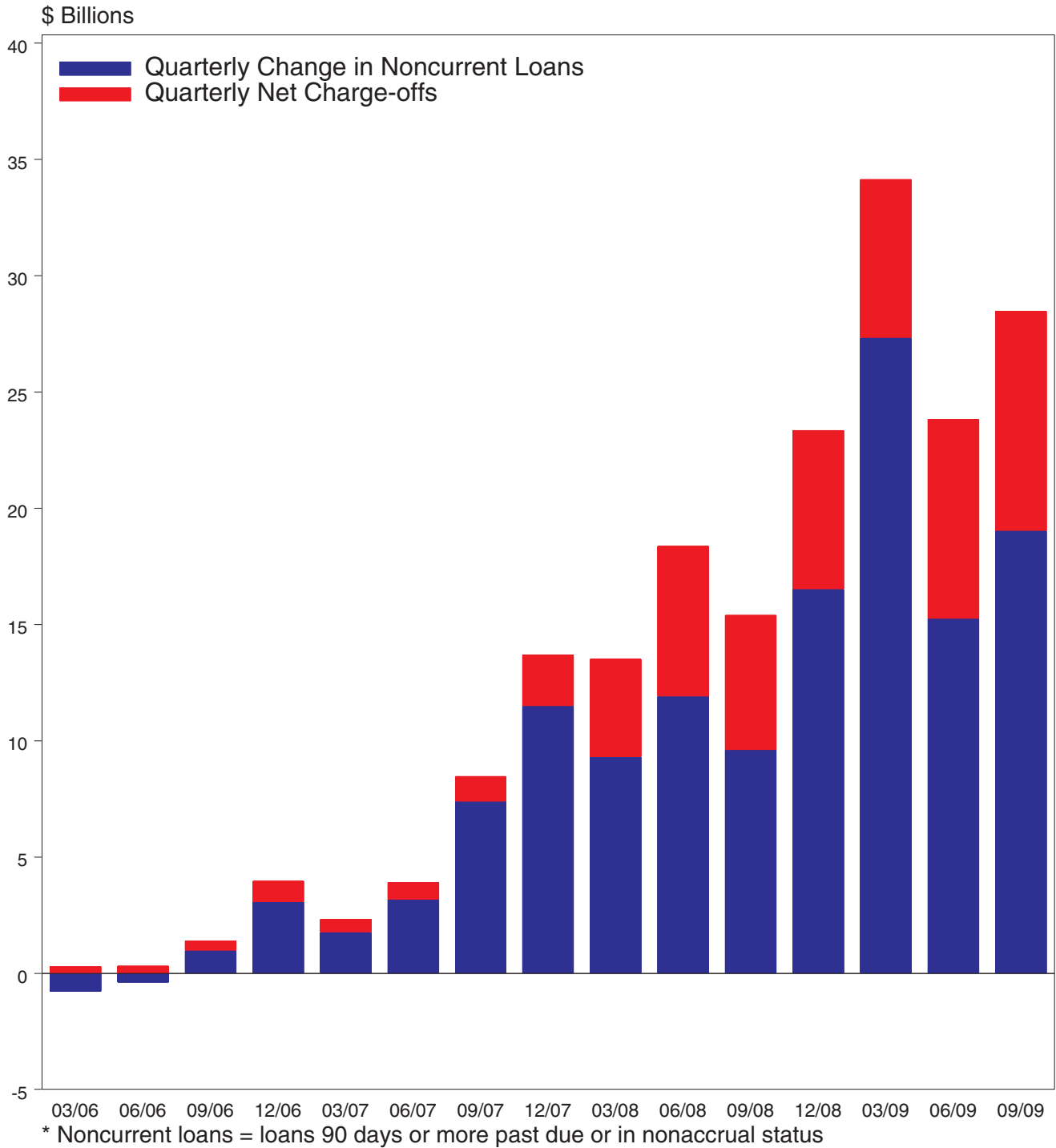
## Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1999 - 2009



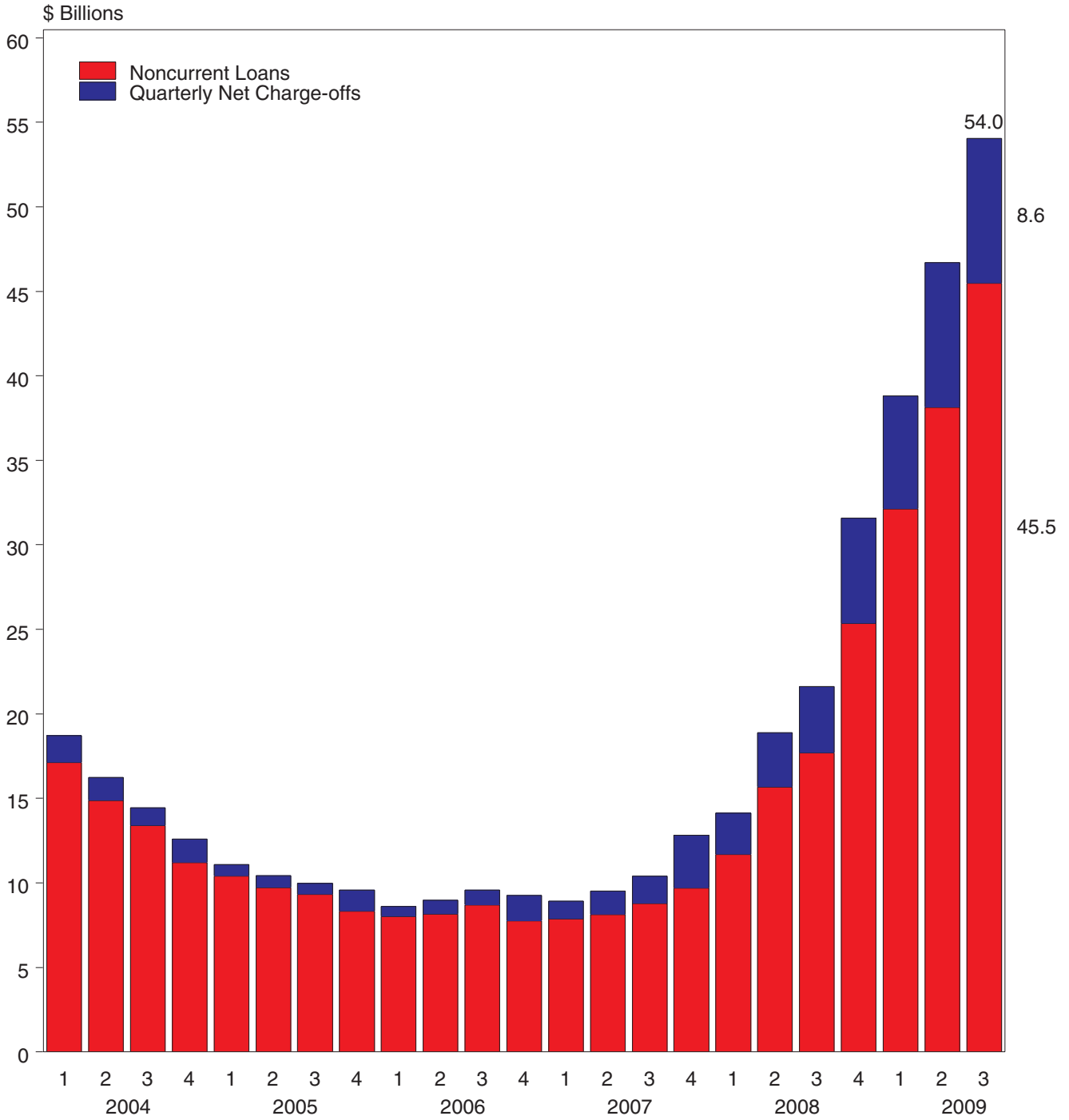
# Credit Quality of Residential Mortgage Loans\*

## 2006 to 2009



# Credit Quality of C & I Loans

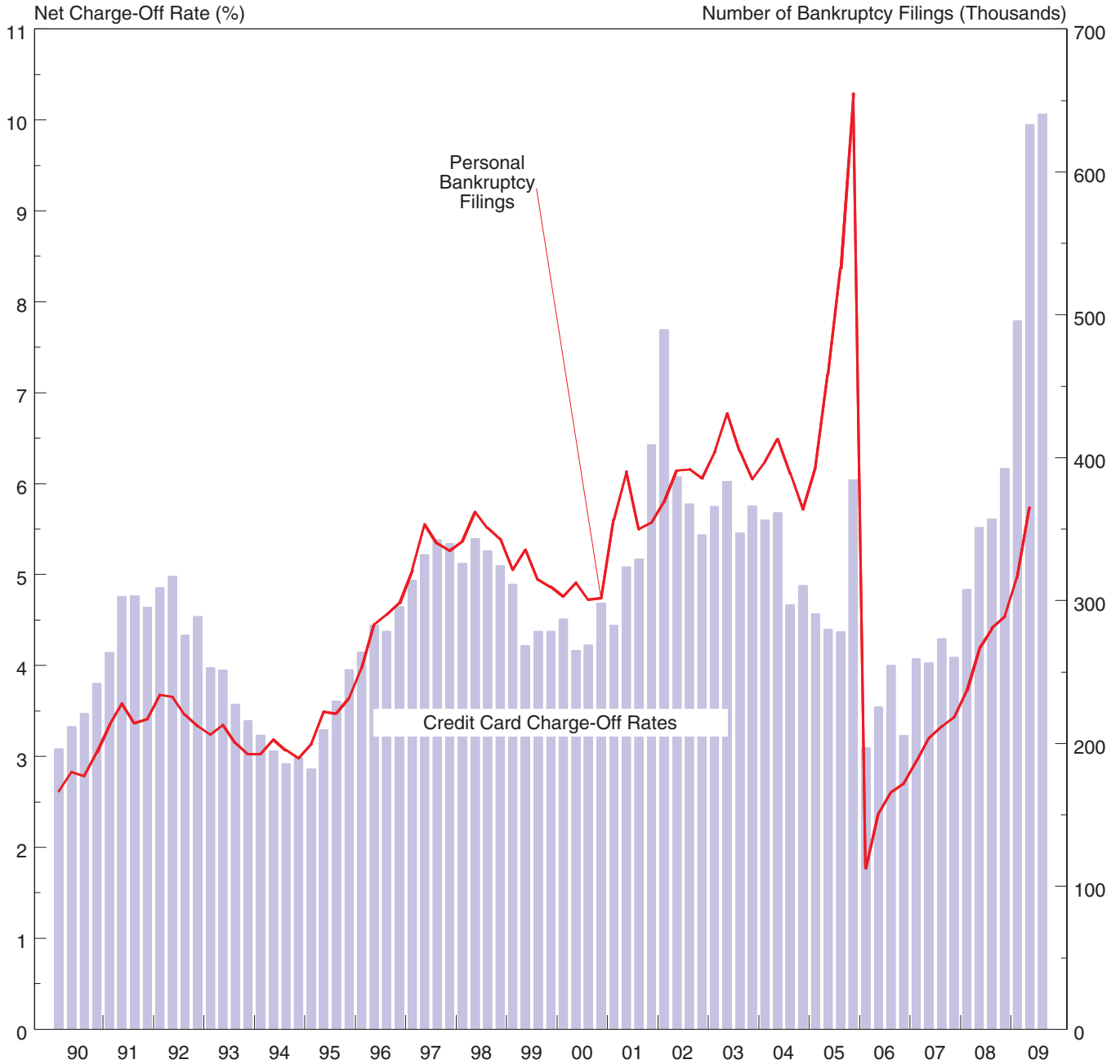
2004-2009





# Credit Card Loss Rates and Personal Bankruptcy Filings

## 1990-2009

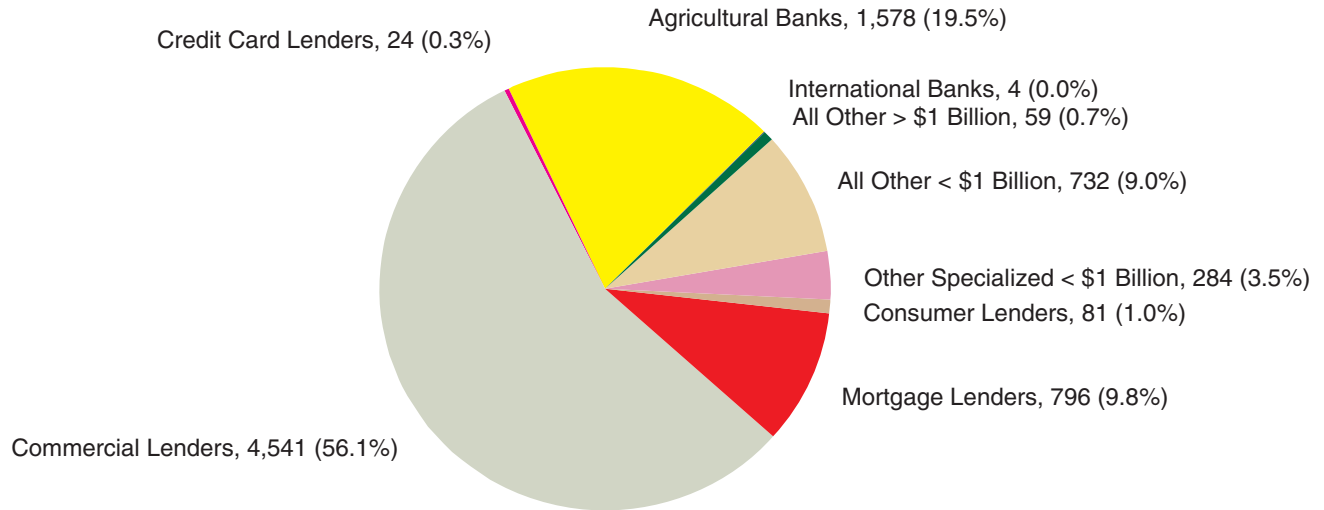


Sources: Bankruptcies - Administrative Offices of the United States Courts  
 Charge-off rates - Call reports and Thrift Financial Reports

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

## Number of Institutions By Asset Concentration Group

September 30, 2009

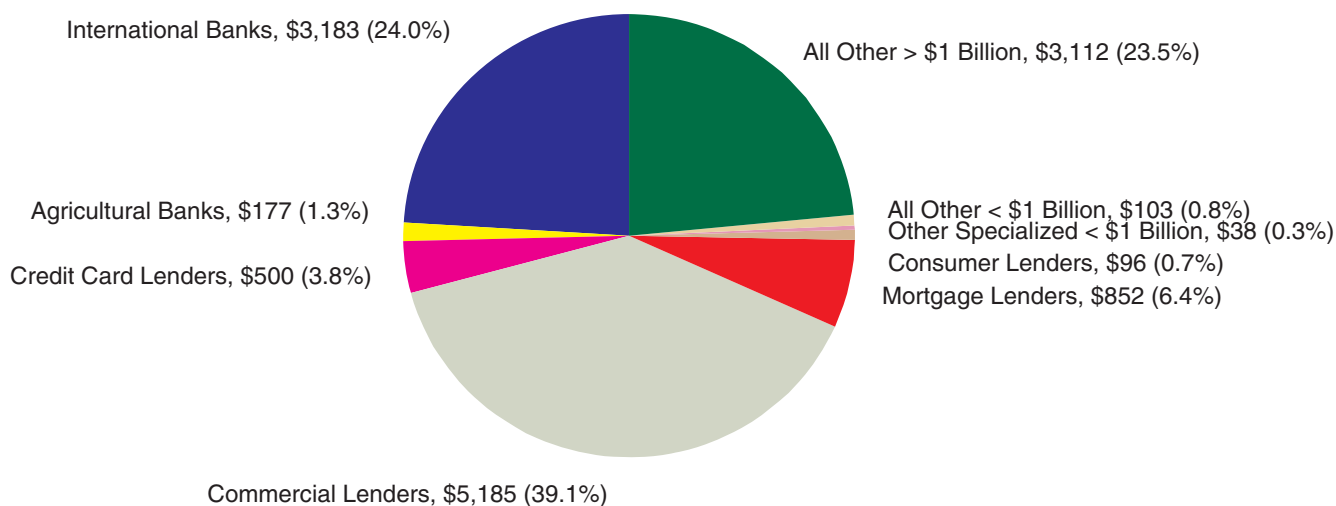


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/09	4	1,578	24	4,541	796	81	284	732	59
12/08	5	1,559	26	4,753	839	91	280	708	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	887	125	425	995	62
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132
12/93	11	2,951	63	3,305	2,153	323	1,224	3,109	145
12/92	11	3,021	68	3,342	2,327	319	1,388	3,315	143
12/91	10	3,120	73	3,668	2,395	379	1,371	3,426	131

## Industry Assets By Asset Concentration Group

\$ Billions

September 30, 2009

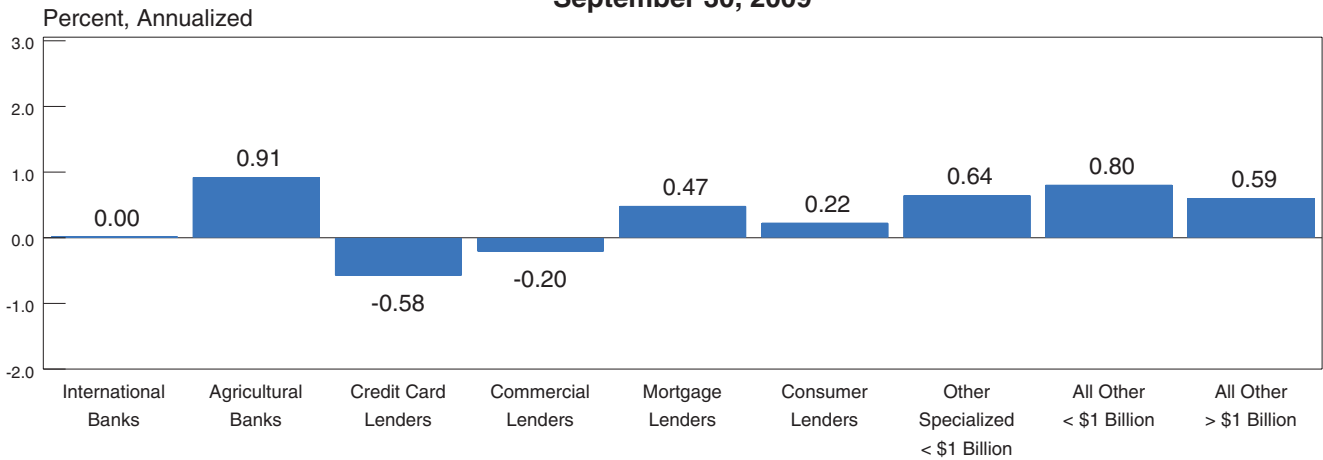


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>09/09</b>	3,183	177	500	5,185	852	96	38	103	3,112
<b>12/08</b>	3,410	169	513	5,461	997	122	35	95	3,041
<b>12/07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

## Performance Ratios By Asset Concentration Group

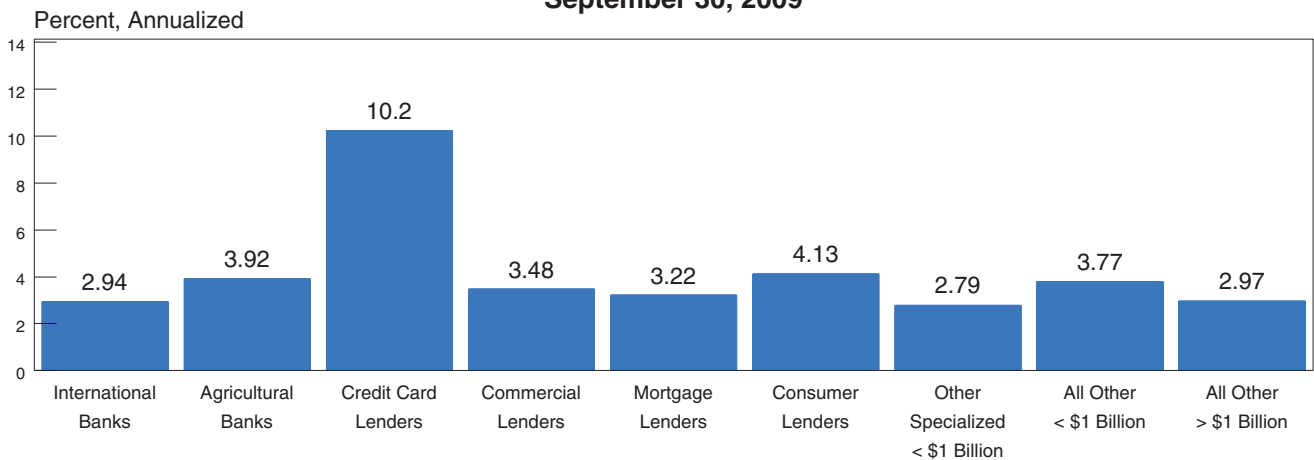
### Return on Assets (YTD)

September 30, 2009



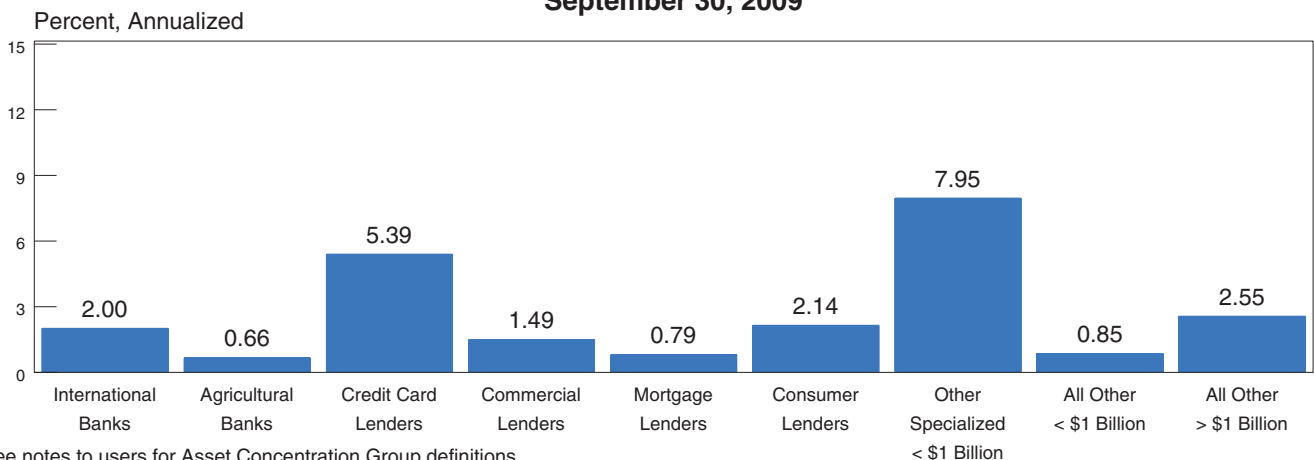
### Net Interest Margin (YTD)

September 30, 2009



### Noninterest Income to Assets (YTD)

September 30, 2009

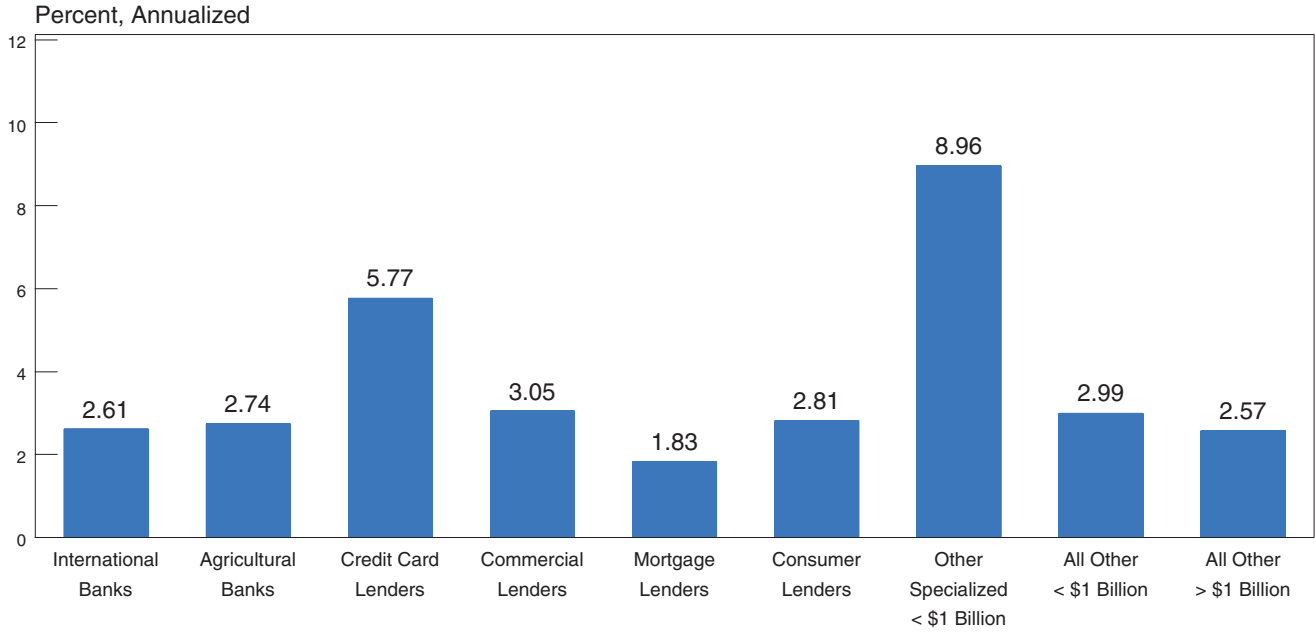


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

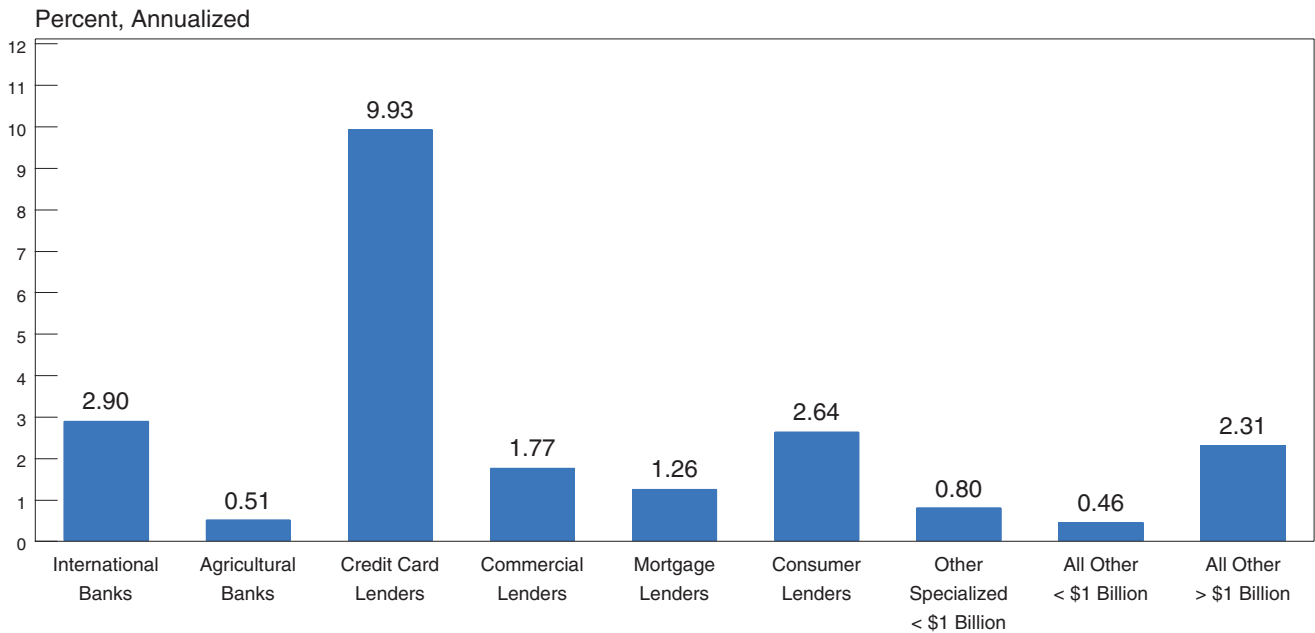
### Noninterest Expense to Assets (YTD)

September 30, 2009



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

September 30, 2009

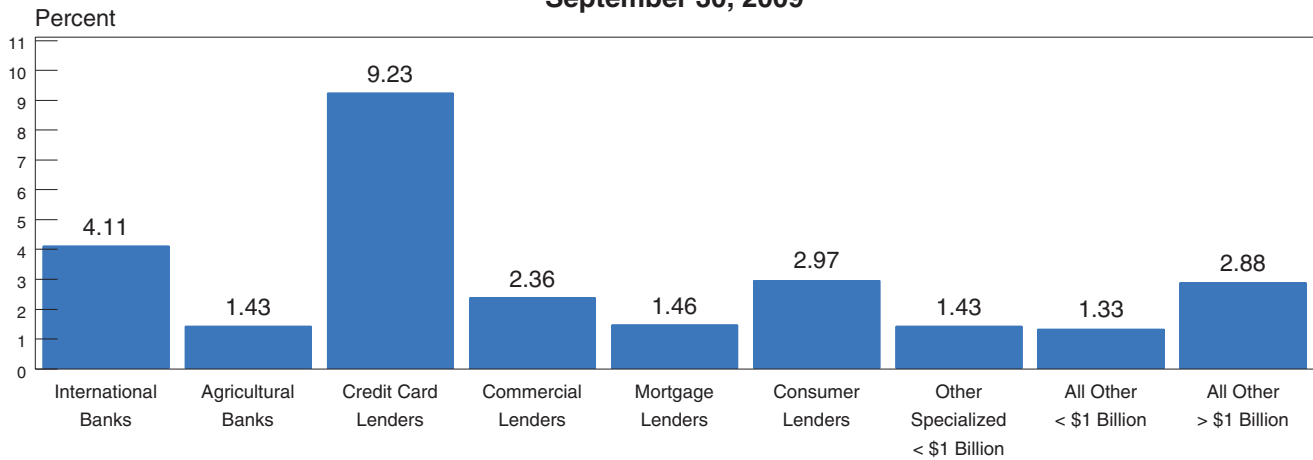


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

### Loss Allowance To Loans and Leases

September 30, 2009



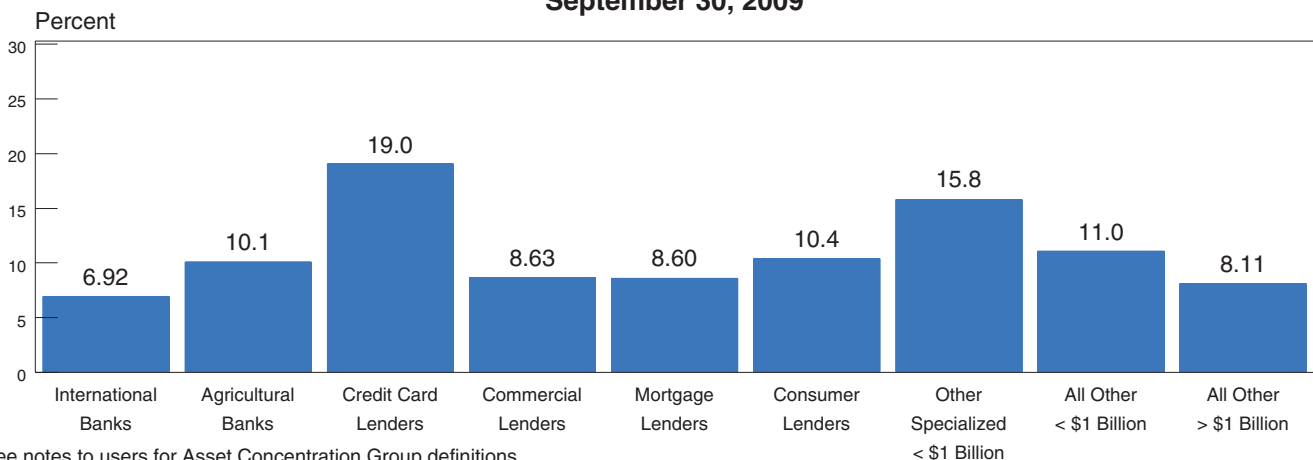
## Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2009



## Core Capital (Leverage) Ratio

September 30, 2009



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

## Return On Average Assets By Asset Concentration Group

1991 - 2009, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/09	0.00	0.91	-0.58	-0.20	0.47	0.22	0.64	0.80	0.59
09/08	0.31	1.12	2.42	0.23	-0.35	1.01	1.56	0.88	0.36
09/07	0.87	1.25	3.81	1.09	0.73	1.40	2.37	1.04	1.09
09/06	1.03	1.29	4.42	1.32	1.07	1.69	1.33	1.07	1.31
09/05	0.88	1.32	3.19	1.36	1.12	1.70	1.73	1.12	1.36
09/04	0.89	1.28	3.90	1.33	1.20	0.82	1.47	1.14	1.23
09/03	1.05	1.25	3.93	1.30	1.44	1.54	1.36	1.09	1.31
09/02	0.85	1.31	3.55	1.30	1.34	1.40	1.39	1.19	1.40
09/01	0.90	1.18	2.93	1.10	1.09	1.04	1.66	1.12	1.07
09/00	1.10	1.31	2.92	1.12	0.99	1.19	1.56	1.17	0.92
09/99	0.91	1.24	3.74	1.29	1.04	1.42	1.50	1.32	1.29
09/98	0.66	1.28	2.74	1.30	1.14	1.38	1.73	1.21	1.47
09/97	0.93	1.32	1.93	1.28	0.93	1.34	1.83	1.27	1.30
09/96	0.90	1.28	1.96	1.26	0.63	1.16	1.35	1.25	1.13
09/95	0.82	1.26	2.69	1.24	0.82	1.20	1.18	1.22	1.20
09/94	0.88	1.25	4.05	1.08	0.72	1.33	1.12	1.20	1.17
09/93	1.02	1.34	3.66	1.03	0.74	1.35	1.06	1.27	0.97
09/92	0.60	1.31	2.83	0.66	0.82	1.19	1.15	1.11	0.97
09/91	0.40	1.11	2.18	0.14	0.41	0.57	0.69	0.85	0.65

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

## Net Interest Margin By Asset Concentration Group

1991 - 2009, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/09	2.94	3.92	10.23	3.48	3.22	4.13	2.79	3.77	2.97
09/08	2.80	3.91	8.94	3.59	2.59	4.73	2.96	3.76	2.51
09/07	2.56	3.96	8.43	3.66	2.64	4.24	3.06	3.67	2.88
09/06	2.47	4.06	9.29	3.82	2.73	4.64	3.33	3.74	3.04
09/05	2.61	4.11	8.53	3.91	2.81	4.80	2.95	3.80	3.18
09/04	2.79	4.05	8.65	3.85	3.15	2.80	2.98	3.85	3.08
09/03	3.01	4.04	8.17	3.97	3.40	4.76	3.07	3.85	3.30
09/02	3.31	4.19	8.65	4.21	3.51	4.67	3.40	4.10	3.54
09/01	2.65	4.02	7.31	4.00	3.10	4.67	3.53	3.96	3.06
09/00	2.78	4.25	7.49	4.11	2.82	4.20	3.90	4.15	3.44
09/99	3.00	4.16	7.96	4.18	3.06	4.53	3.64	4.17	3.79
09/98	3.01	4.28	7.88	4.27	3.12	4.52	3.70	4.34	4.02
09/97	3.02	4.33	8.14	4.47	3.21	5.02	4.00	4.42	4.24
09/96	3.22	4.32	8.04	4.37	3.21	5.00	3.70	4.43	4.15
09/95	3.42	4.37	8.22	4.38	3.09	4.84	3.87	4.46	4.09
09/94	3.49	4.35	9.44	4.38	3.38	5.19	3.78	4.49	4.25
09/93	3.55	4.40	9.74	4.41	3.55	5.30	3.86	4.64	4.37
09/92	3.39	4.43	9.57	4.29	3.45	5.19	3.86	4.59	4.16
09/91	3.08	4.17	9.38	3.86	2.82	4.51	3.49	4.24	3.63

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



## Net Charge-offs as a Percent of Average Loans and Leases By Asset Concentration Group

1991 - 2009, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/09	2.90	0.51	9.93	1.77	1.26	2.64	0.80	0.46	2.31
09/08	1.28	0.29	5.64	0.98	0.74	1.84	0.43	0.30	0.88
09/07	0.65	0.19	3.90	0.28	0.29	0.97	0.30	0.17	0.35
09/06	0.59	0.14	3.38	0.18	0.14	1.00	0.53	0.17	0.20
09/05	0.88	0.15	4.27	0.22	0.10	1.46	0.29	0.27	0.20
09/04	1.05	0.17	4.69	0.29	0.11	0.94	0.46	0.26	0.25
09/03	1.41	0.24	5.12	0.52	0.19	1.42	1.44	0.31	0.56
09/02	1.78	0.26	6.07	0.67	0.16	1.12	0.47	0.30	0.86
09/01	0.63	0.30	4.02	0.61	0.15	1.16	0.50	0.27	0.69
09/00	0.44	0.18	3.68	0.40	0.12	0.20	1.98	0.23	0.55
09/99	0.55	0.20	3.97	0.37	0.12	0.51	1.27	0.23	0.41
09/98	0.60	0.20	4.41	0.33	0.18	0.65	0.50	0.33	0.55
09/97	0.23	0.19	4.79	0.34	0.21	0.73	0.38	0.24	0.73
09/96	0.33	0.22	4.08	0.31	0.28	0.70	0.15	0.22	0.47
09/95	0.33	0.14	3.09	0.33	0.27	0.50	0.29	0.19	0.36
09/94	0.63	0.12	3.04	0.41	0.44	0.43	0.14	0.16	0.33
09/93	1.14	0.17	3.85	0.71	0.55	0.53	0.42	0.30	0.99
09/92	1.88	0.31	4.83	0.98	0.48	0.69	0.54	0.45	0.95
09/91	2.47	0.31	4.81	1.21	0.46	0.89	0.67	0.57	1.10

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

## Percent of Loans Noncurrent By Asset Concentration Group

1991 - 2009

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>09/09</b>	6.96	1.89	3.08	4.61	4.25	1.56	1.60	1.81	5.43
<b>12/08</b>	3.74	1.43	2.78	2.88	3.39	1.48	1.03	1.42	2.47
<b>12/07</b>	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
<b>12/06</b>	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
<b>12/05</b>	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
<b>12/04</b>	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
<b>12/03</b>	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
<b>12/02</b>	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
<b>12/01</b>	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
<b>12/00</b>	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
<b>12/99</b>	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
<b>12/98</b>	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
<b>12/97</b>	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
<b>12/96</b>	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
<b>12/95</b>	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
<b>12/94</b>	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
<b>12/93</b>	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
<b>12/92</b>	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36
<b>12/91</b>	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93

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

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

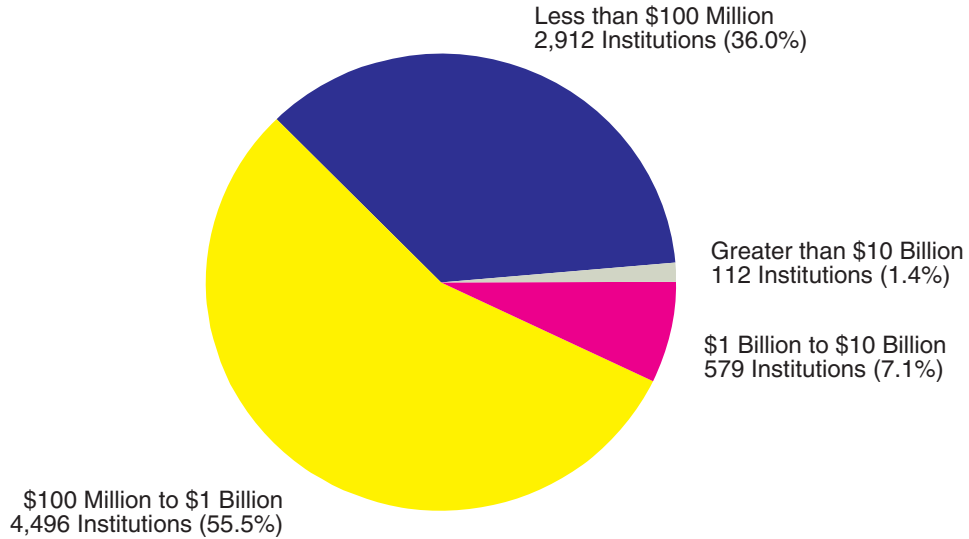
1991 - 2009

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>09/09</b>	6.92	10.09	19.03	8.63	8.60	10.38	15.82	11.05	8.11
<b>12/08</b>	5.95	9.99	14.59	8.13	7.17	9.86	16.31	10.90	6.59
<b>12/07</b>	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
<b>12/06</b>	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
<b>12/05</b>	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.19
<b>12/04</b>	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
<b>12/03</b>	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
<b>12/02</b>	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
<b>12/01</b>	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
<b>12/00</b>	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
<b>12/99</b>	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
<b>12/98</b>	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
<b>12/97</b>	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
<b>12/96</b>	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
<b>12/95</b>	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
<b>12/94</b>	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
<b>12/93</b>	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
<b>12/92</b>	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
<b>12/91</b>	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98

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

## Number of Institutions By Asset Size

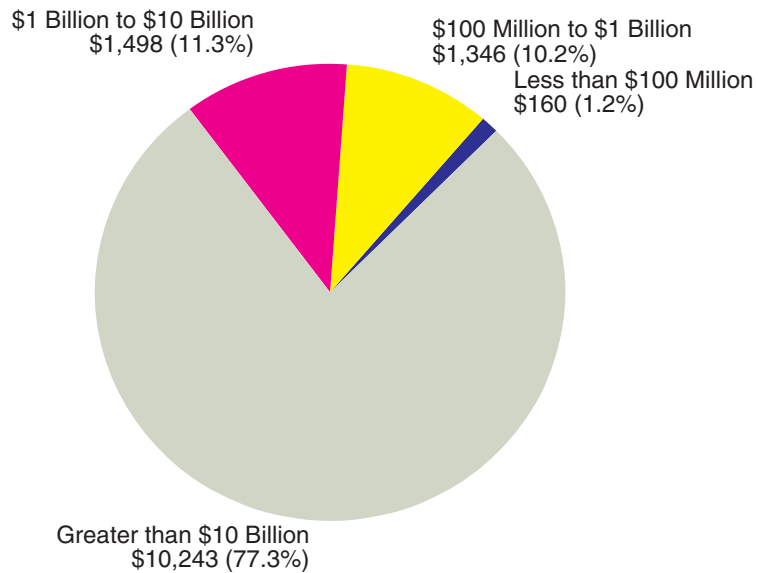
September 30, 2009



## Industry Assets By Asset Size

September 30, 2009

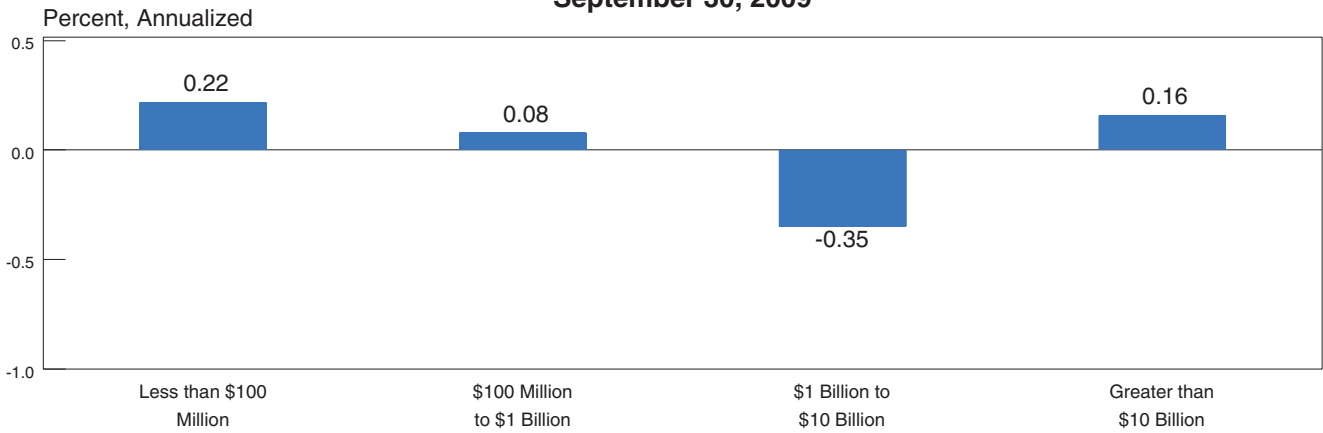
(\$ Billions)



## Performance Ratios By Asset Size

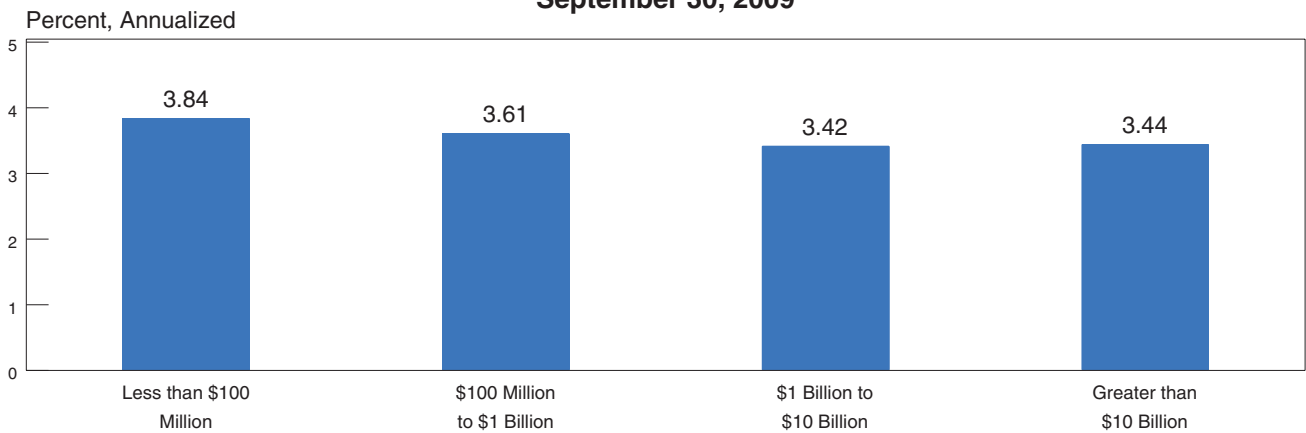
### Return on Assets (YTD)

September 30, 2009



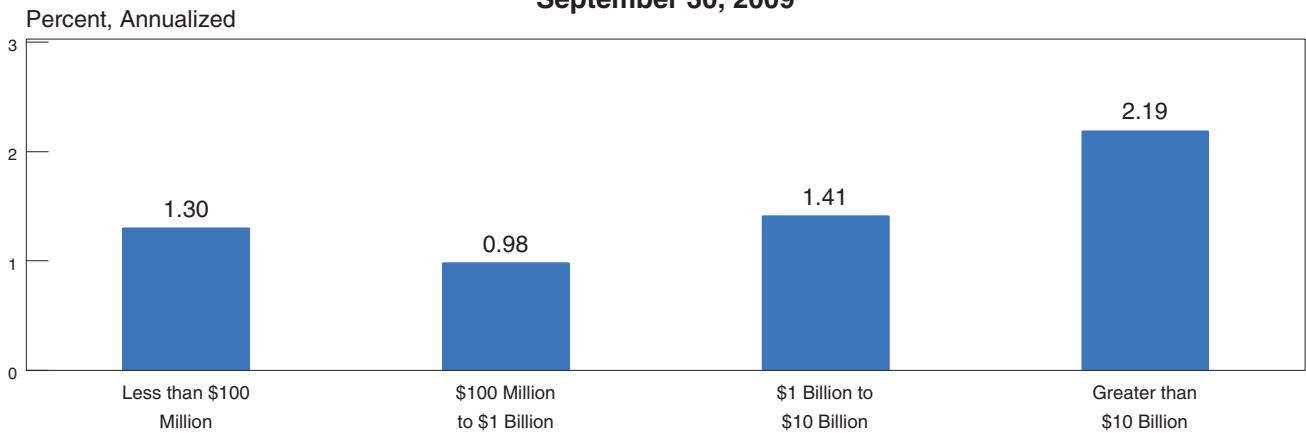
### Net Interest Margin (YTD)

September 30, 2009



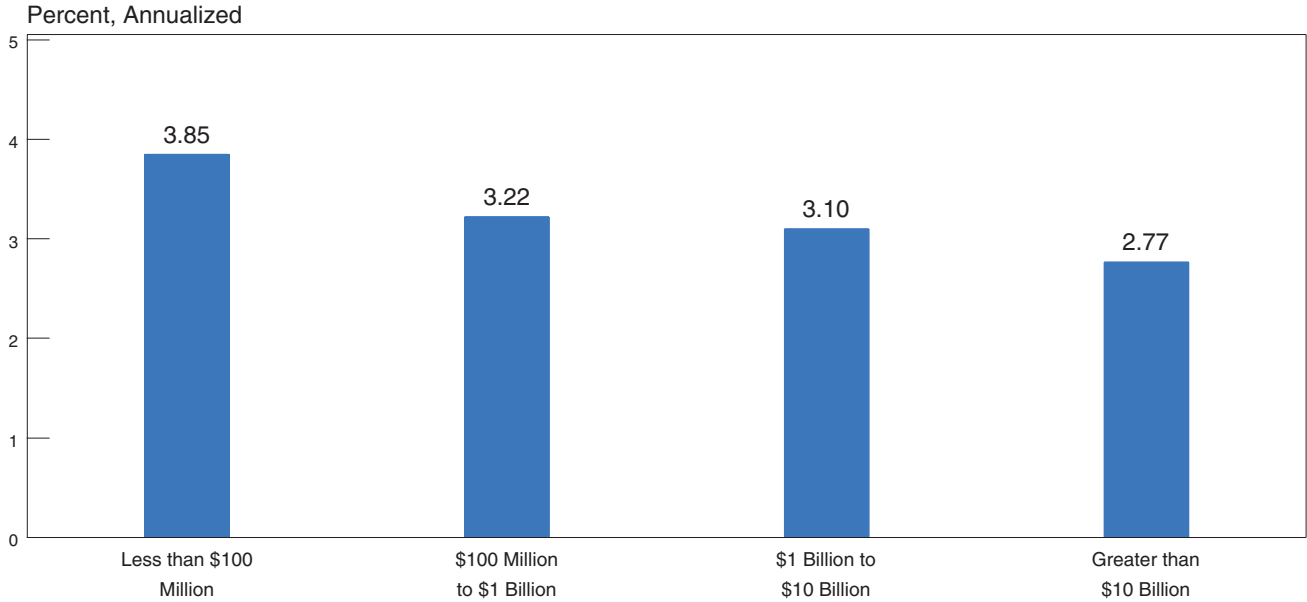
### Noninterest Income to Assets (YTD)

September 30, 2009



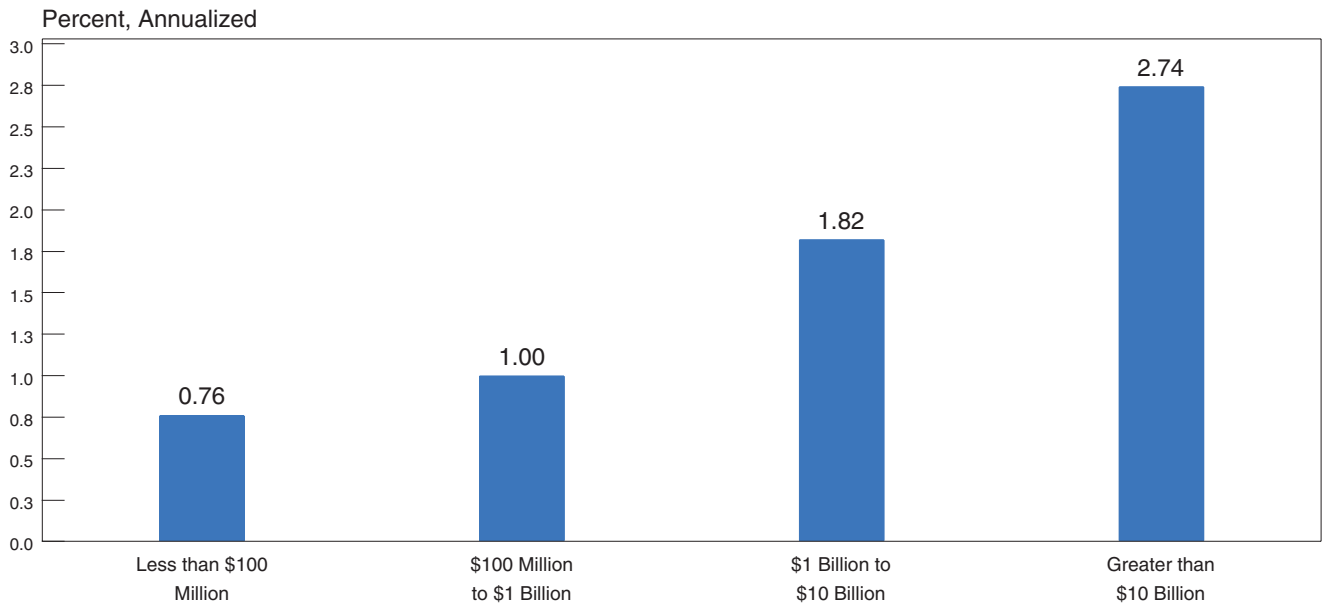
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2009



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

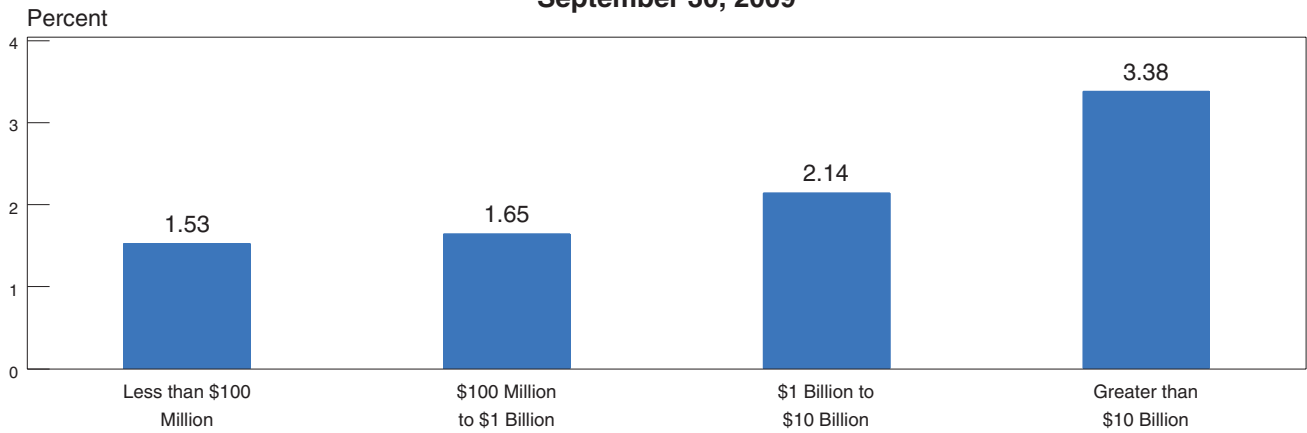
September 30, 2009



## Condition Ratios By Asset Size

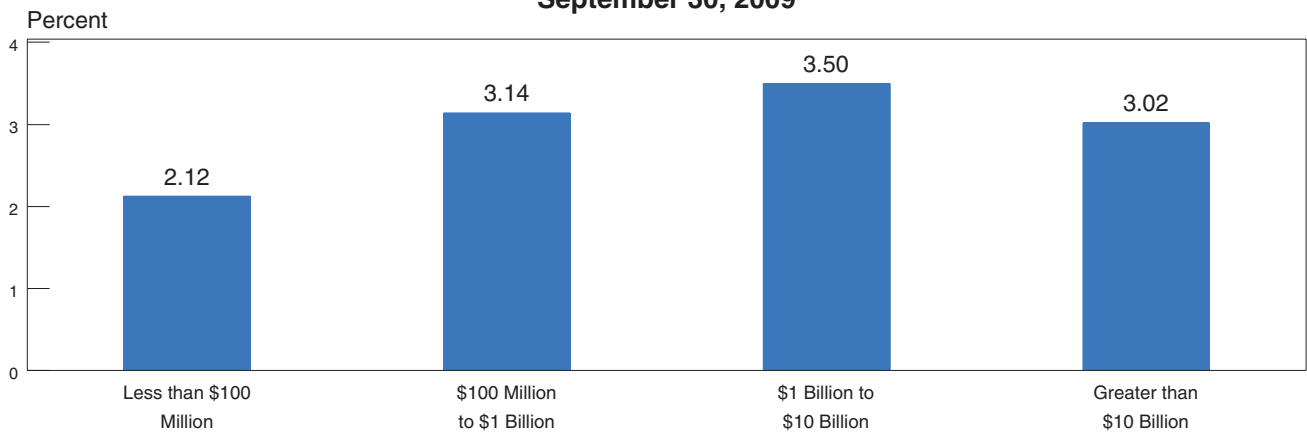
### Loss Allowance To Loans and Leases

September 30, 2009



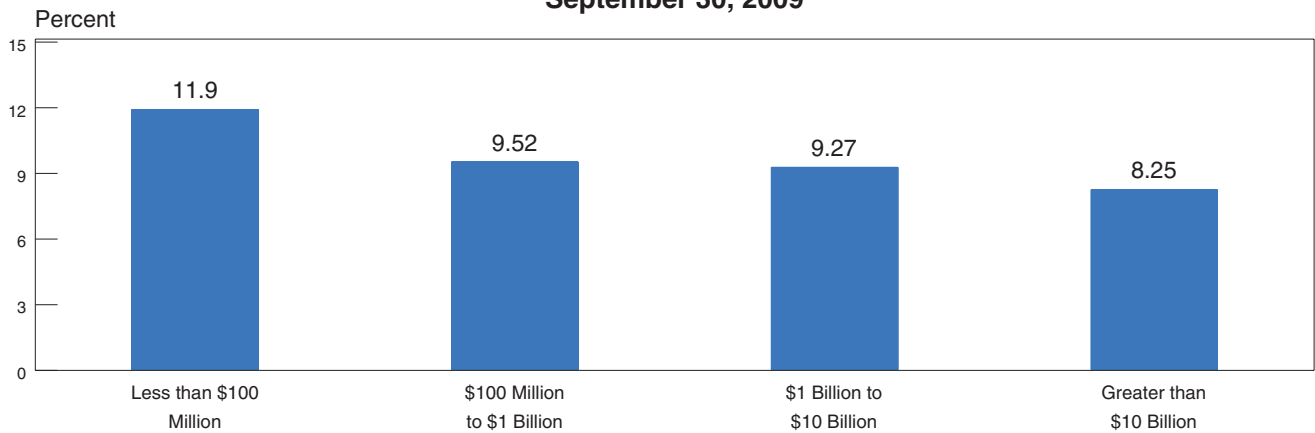
## Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2009



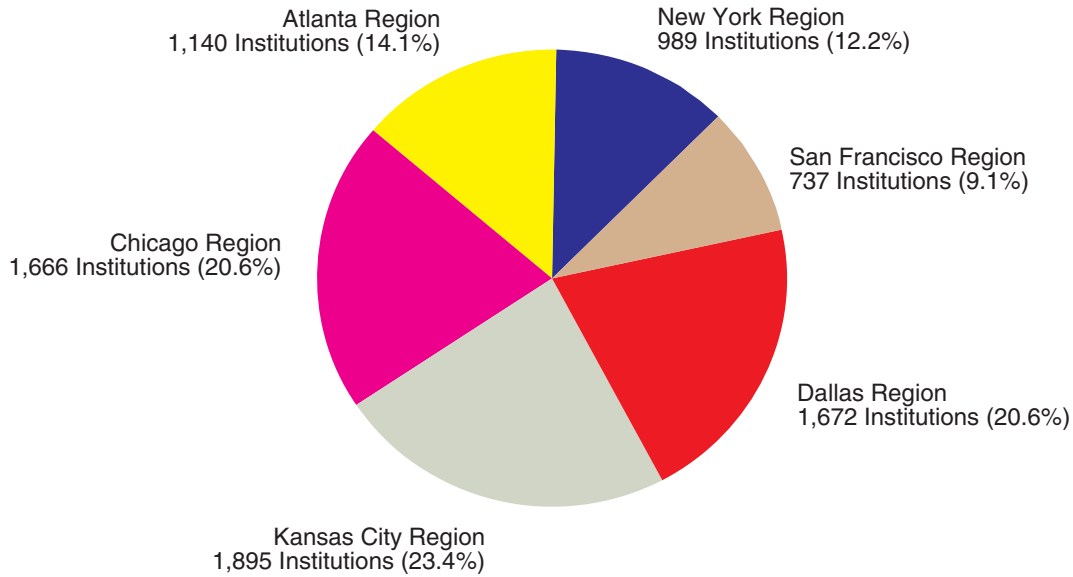
## Core Capital (Leverage) Ratio

September 30, 2009



## Geographic Distribution of FDIC-Insured Institutions

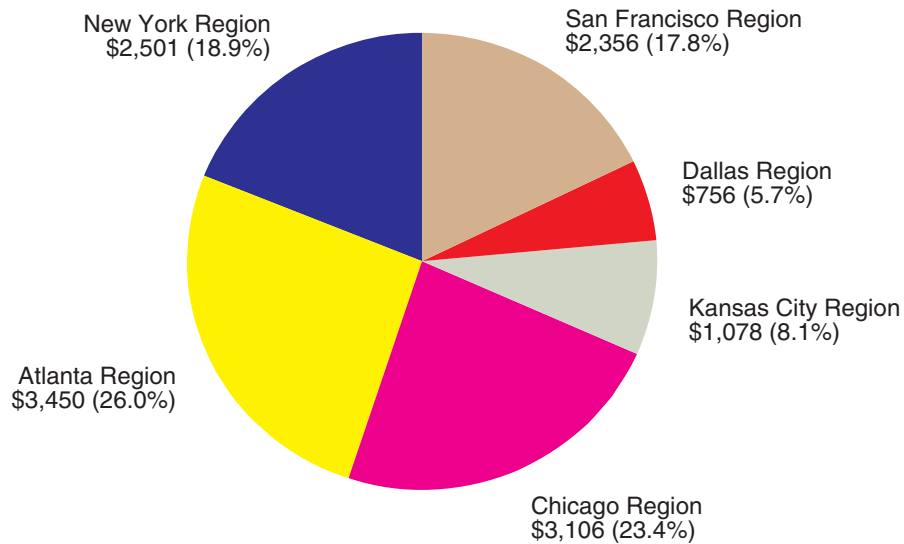
September 30, 2009



## Geographic Distribution of Industry Assets

September 30, 2009

(\$ Billions)



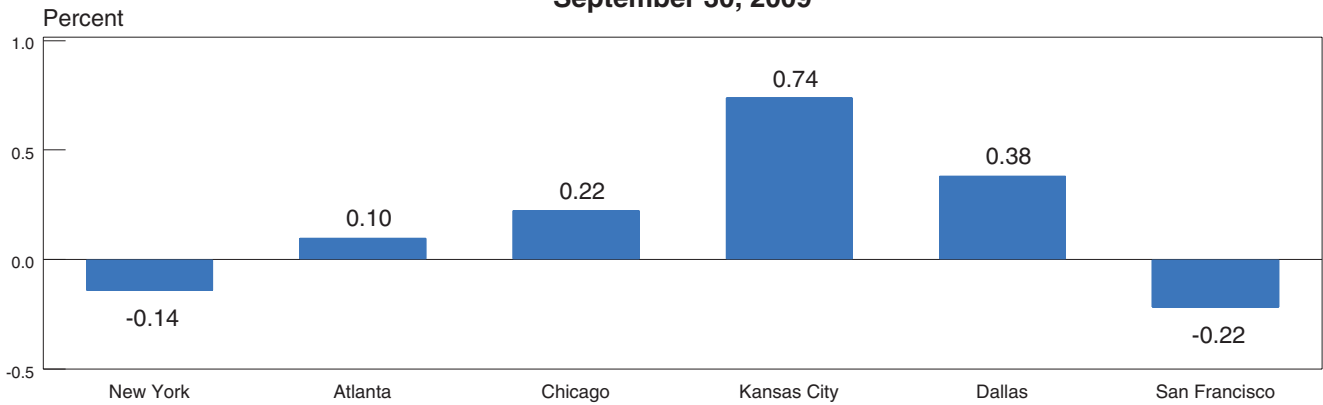
Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.



## Performance Ratios By Geographic Regions

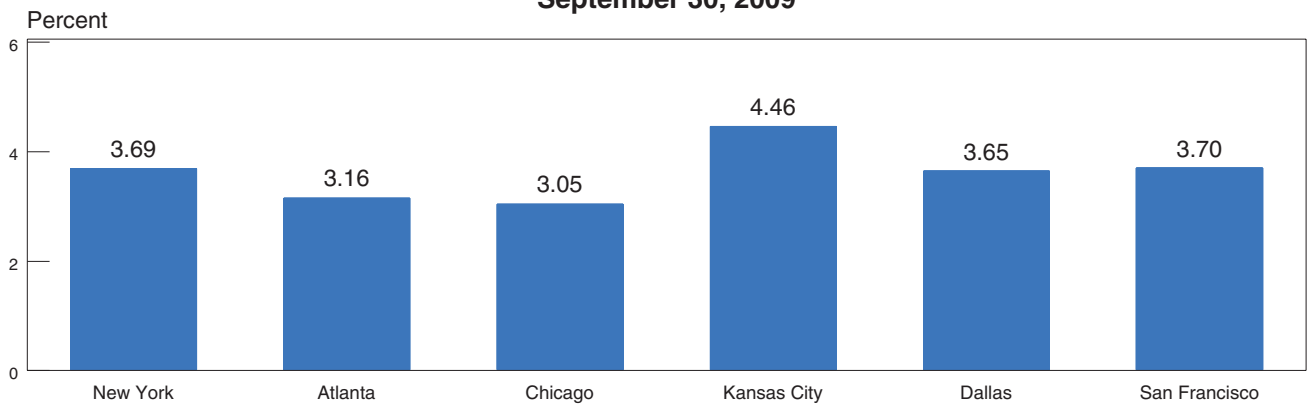
### Return on Assets (YTD, Annualized)

September 30, 2009



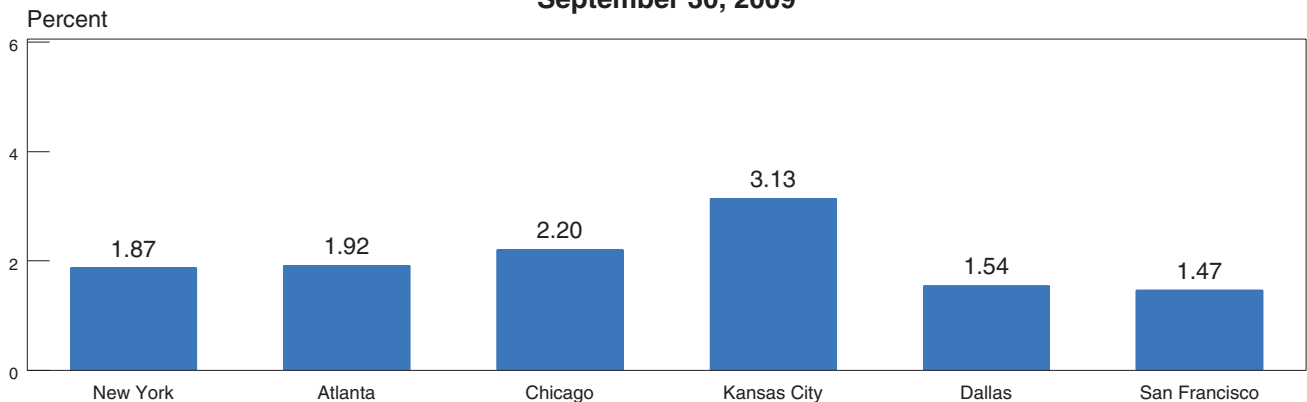
### Net Interest Margins (YTD, Annualized)

September 30, 2009



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

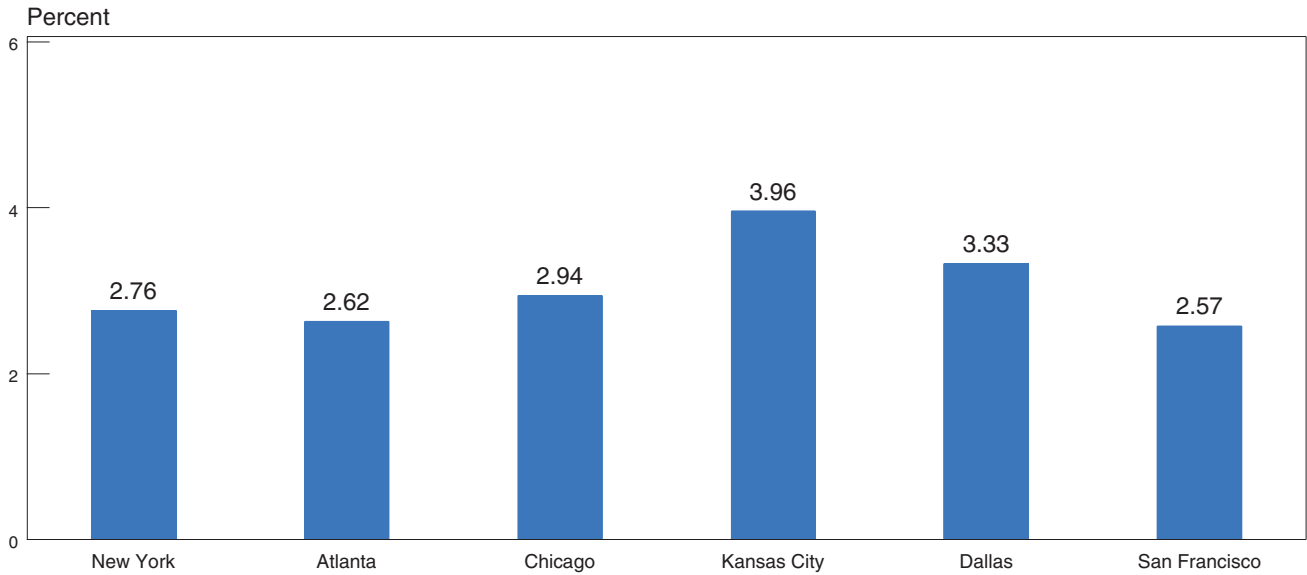
September 30, 2009



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

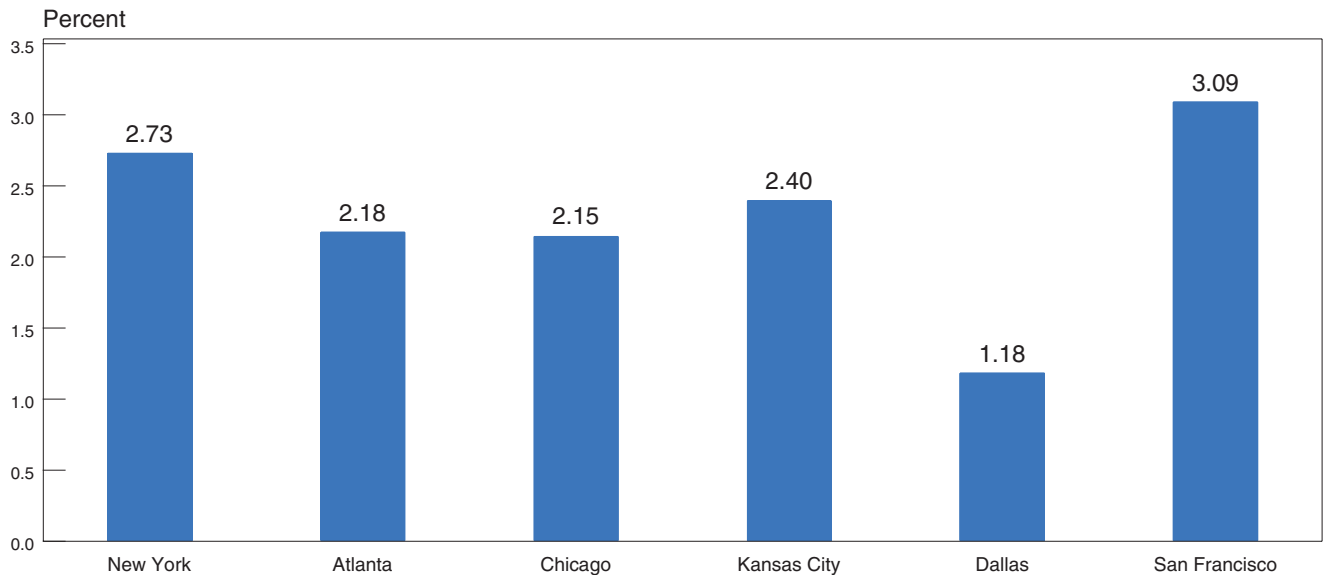
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

September 30, 2009



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

September 30, 2009

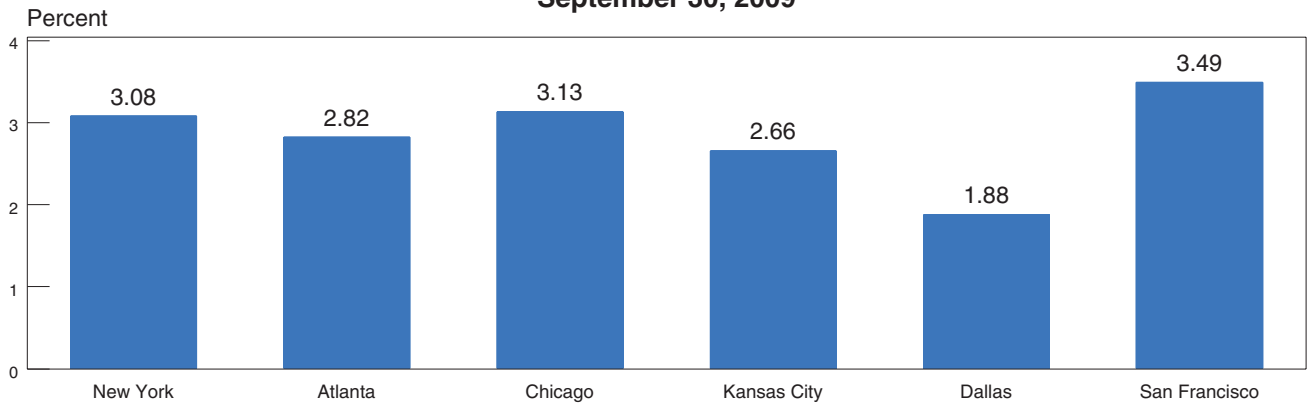


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

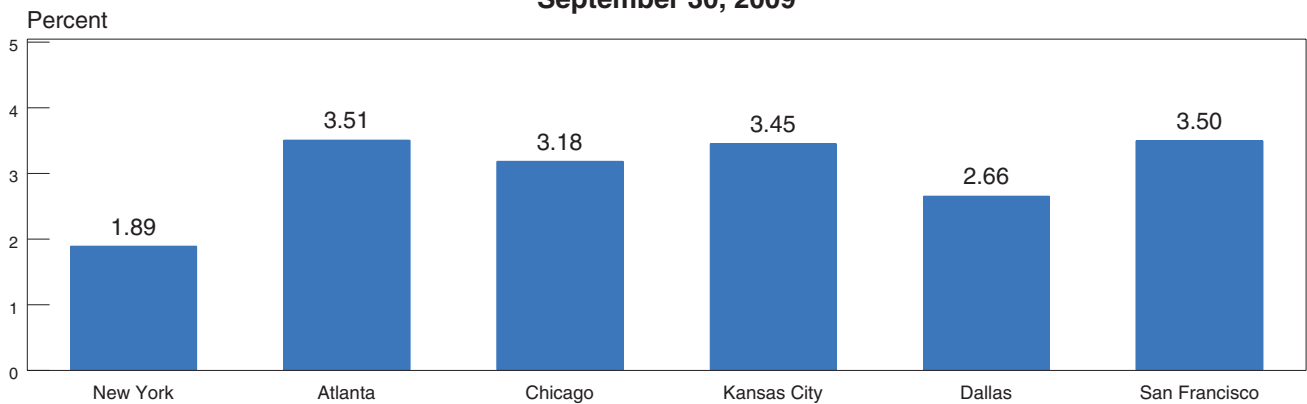
### Loss Allowance To Loans and Leases

September 30, 2009



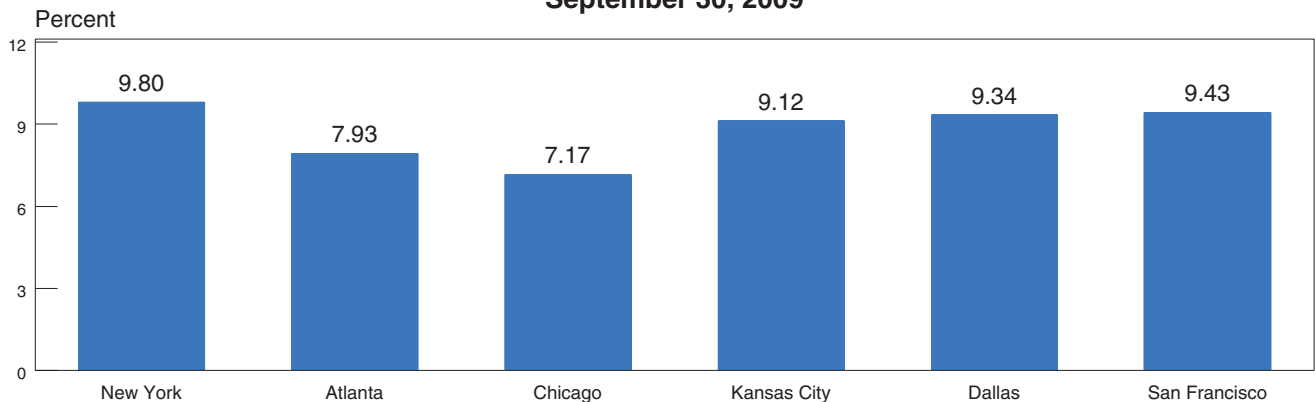
### Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2009



### Core Capital (Leverage) Ratio

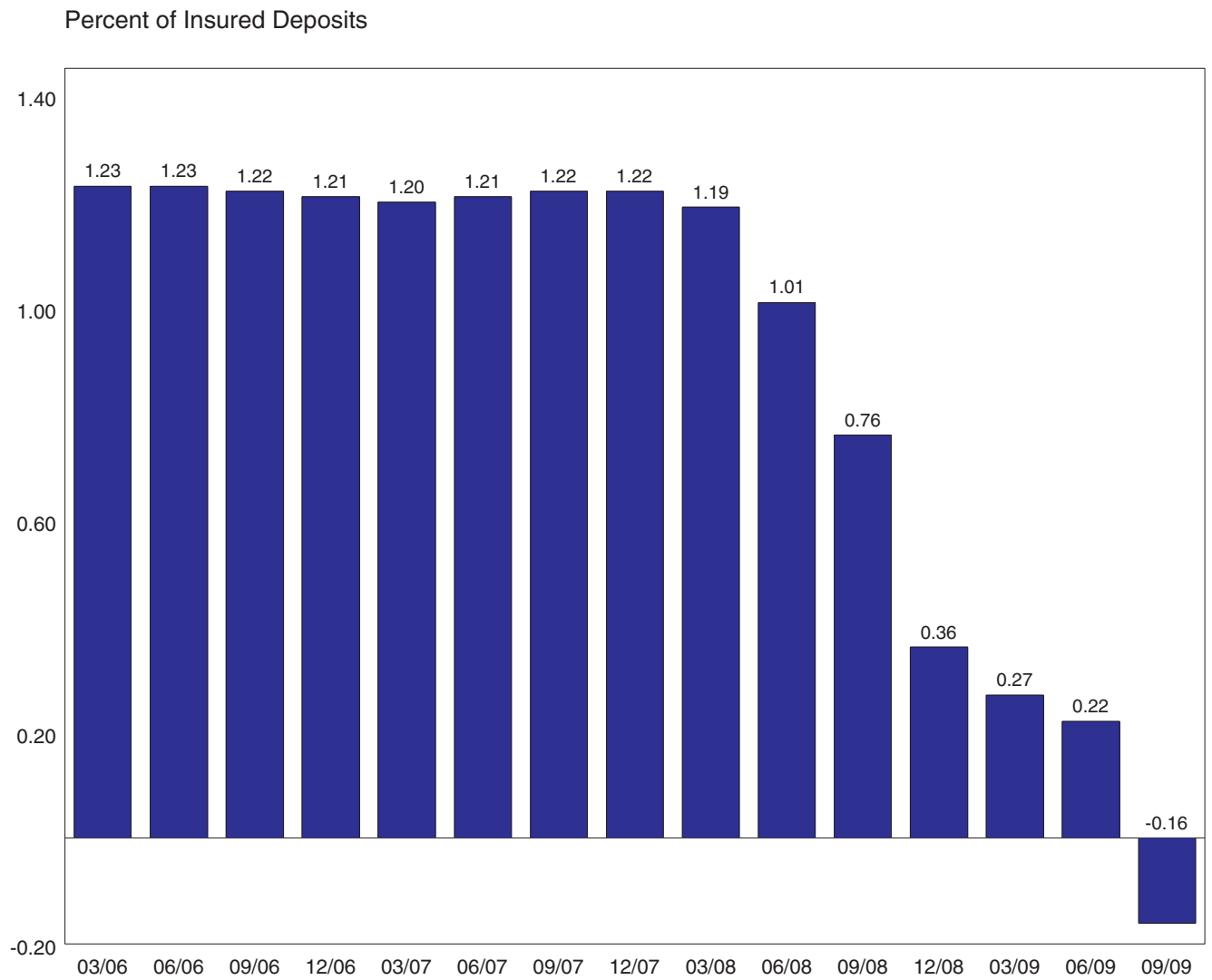
September 30, 2009



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

# Deposit Insurance Fund Reserve Ratios

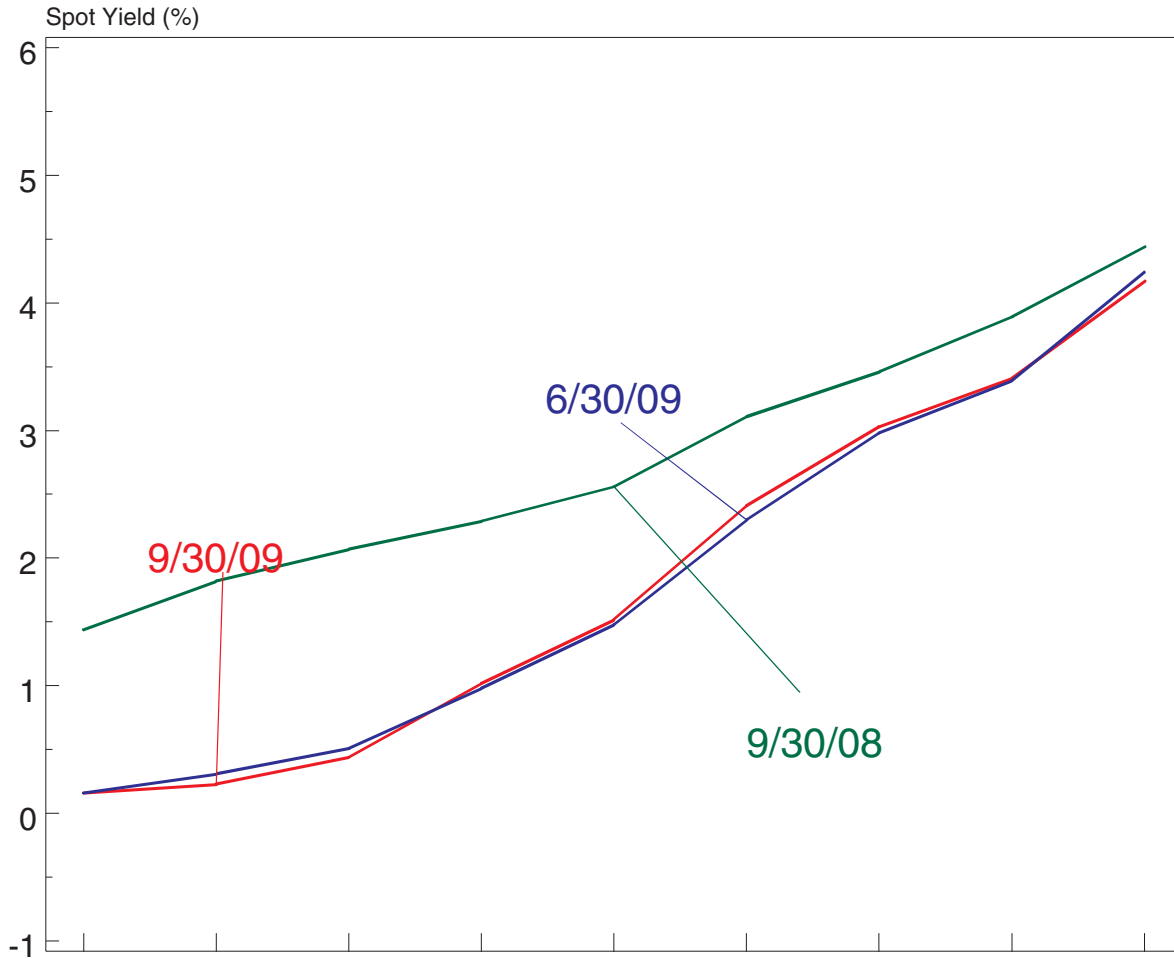
March 31, 2006 - September 30, 2009



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

# U.S. Treasury Yield Curves

September 30, 2008 - September 30, 2009



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/09	0.16	0.23	0.44	1.02	1.52	2.41	3.03	3.41	4.17
6/30/09	0.16	0.31	0.51	0.98	1.48	2.30	2.98	3.39	4.24
3/31/09	0.24	0.41	0.60	0.92	1.29	1.84	2.41	2.87	3.62
12/31/08	0.19	0.55	0.87	1.11	1.36	2.09	2.50	3.06	3.50
9/30/08	1.44	1.82	2.07	2.29	2.56	3.11	3.46	3.89	4.44

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

## Capital Category Distribution

September 30, 2009

### DIF-Member Institutions

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

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

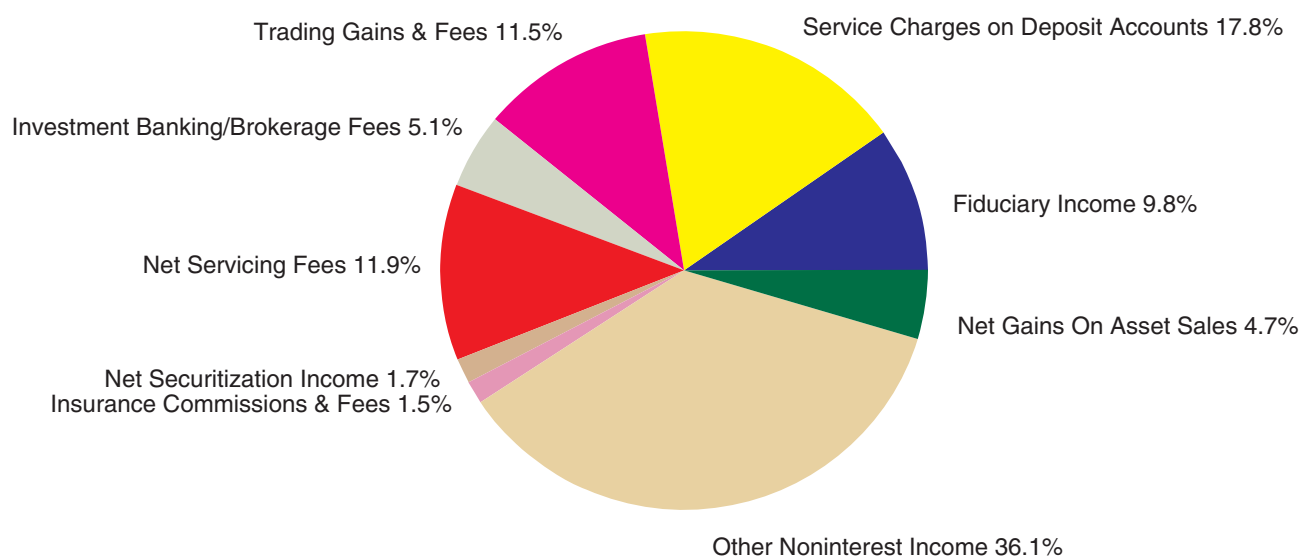
### Capital Category Definitions

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

\*As a percentage of risk-weighted assets

## Composition of Commercial Banks' Noninterest Income

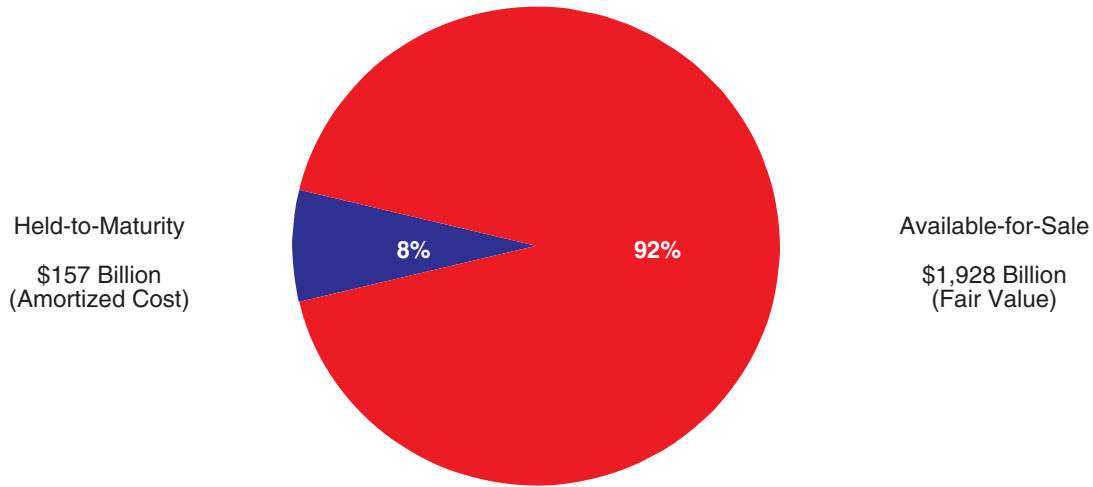
September 30, 2009



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

## Commercial Bank Total Securities\*

September 30, 2009



## Commercial Bank Total Securities\*

September 30, 2009

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

\* Excludes trading account assets.

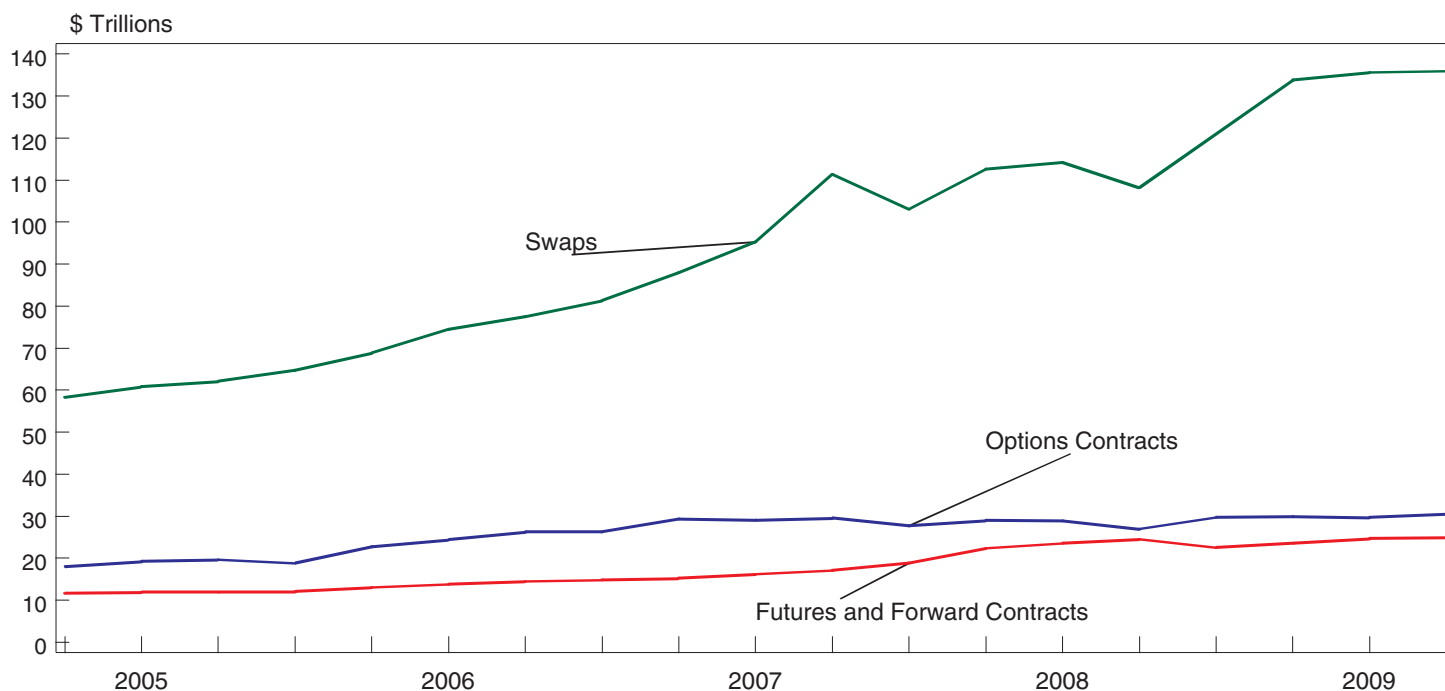
\*\* Equity Securities are classified as 'Available-for-Sale'.

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



## Commercial Bank Derivatives

2005 - 2009 (Notional Amounts)



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

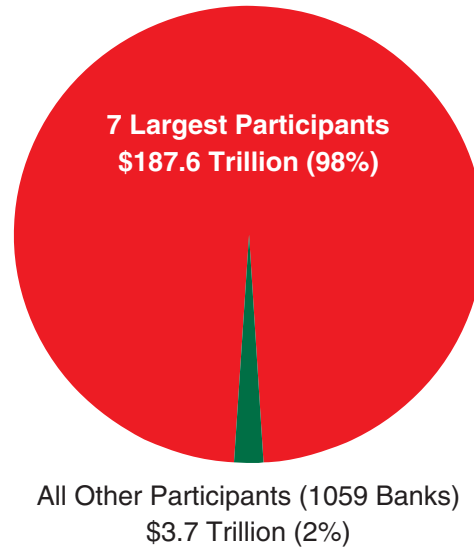
\* Not reported by banks with less than \$300 million in assets.

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

## Concentration of Commercial Bank Derivatives\*

Notional Amounts

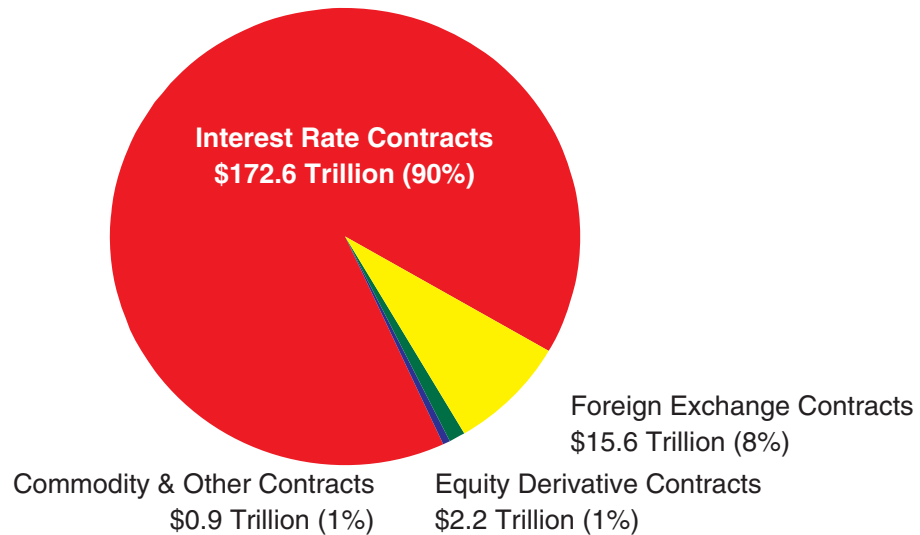
September 30, 2009



## Composition of Commercial Bank Derivatives\*

Notional Amounts

September 30, 2009



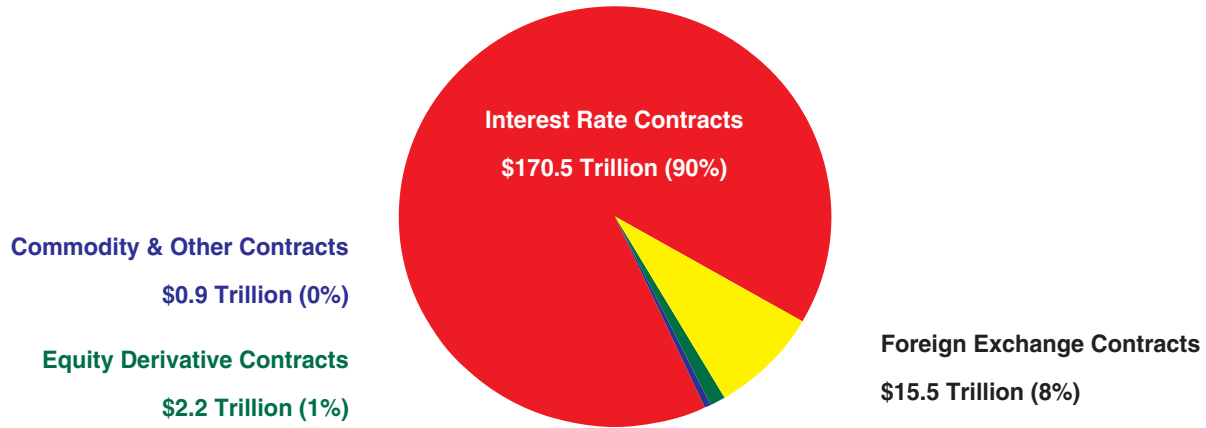
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,011 billion for the seven largest participants and \$102 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

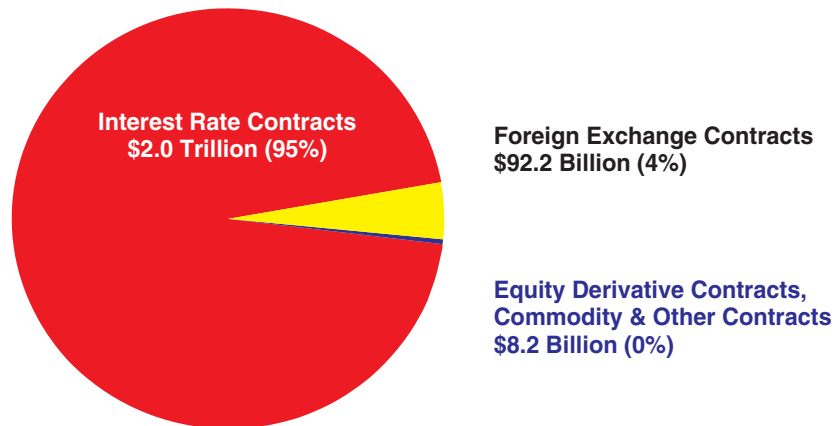
September 30, 2009



### Not Held for Trading

#### Notional Amounts

September 30, 2009



\* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,112 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

September 30, 2009  
(\$ Millions)

### Held for Trading

195 Banks Held Derivative Contracts for Trading  
7 Largest Participants Held 99% of Total (Notional Amount)  
(Marked to Market)

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

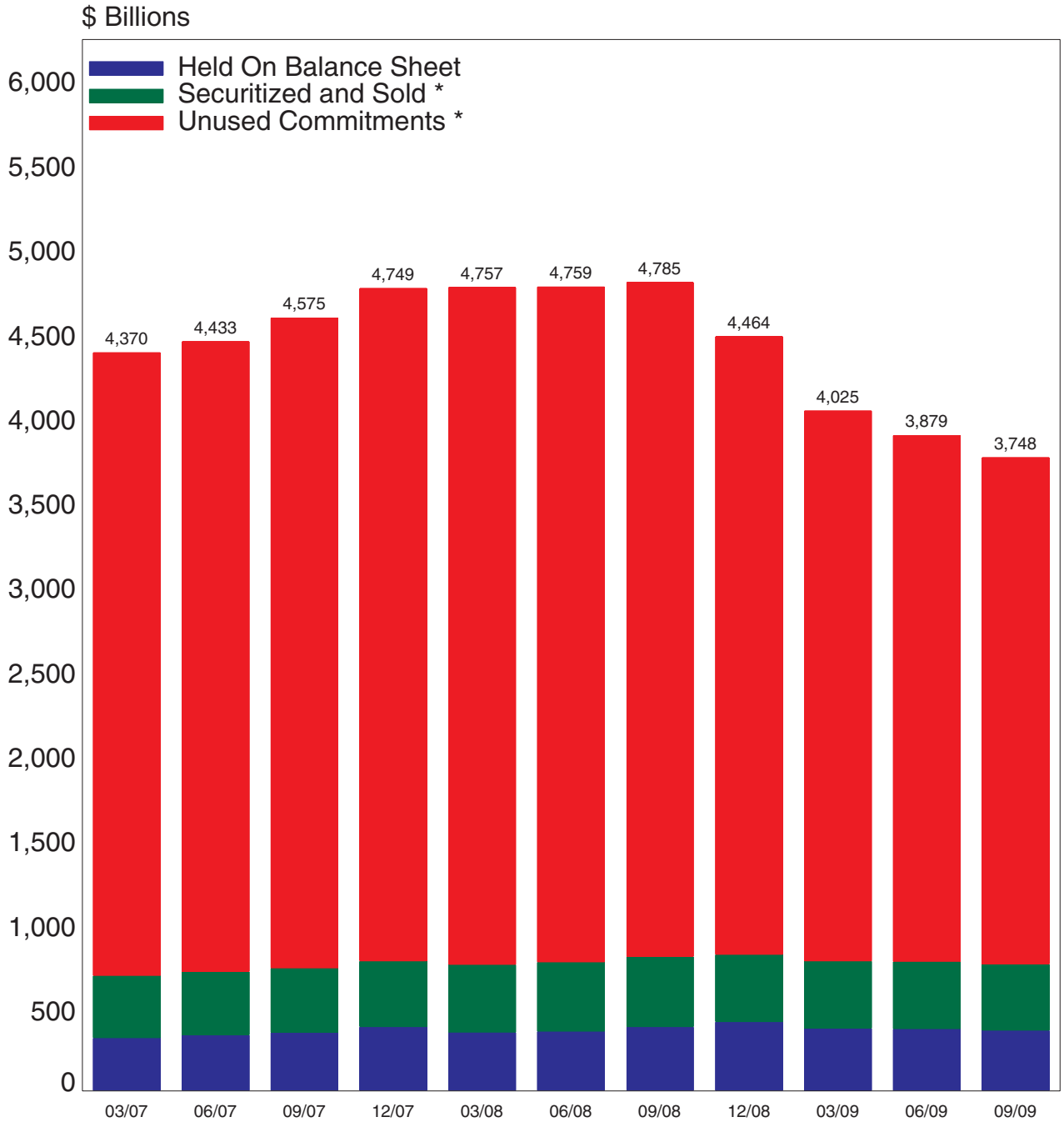
### Held for Purposes Other than Trading

961 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 76% of Total (Notional Amount)

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

# Expansion of Commercial Bank Credit Card Lines

2007-2009



**Loans Outstanding (\$ Billions)**

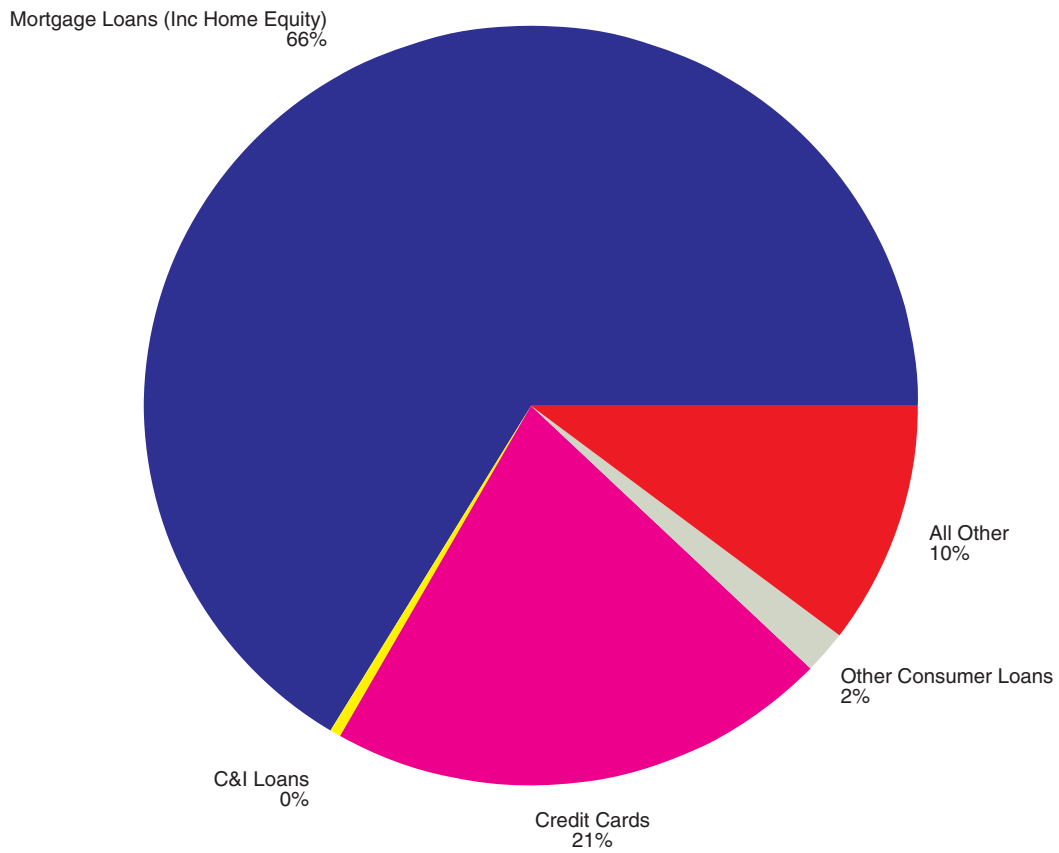
<b>Held On Balance Sheet</b>	311.0	330.0	343.4	375.7	344.3	350.4	375.8	405.4	367.4	364.6	356.9
<b>Securitized and Sold *</b>	367.8	372.5	379.7	390.0	402.2	409.9	417.8	398.3	399.1	397.9	391.4
<b>Unused Commitments *</b>	3,691.0	3,730.6	3,851.9	3,983.0	4,010.5	3,999.1	3,991.2	3,660.1	3,258.6	3,116.5	2,999.2
<b>Total</b>	4,369.9	4,433.2	4,575.0	4,748.7	4,757.0	4,759.4	4,784.9	4,463.8	4,025.2	3,879.1	3,747.5

\* Off-balance-sheet

# Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

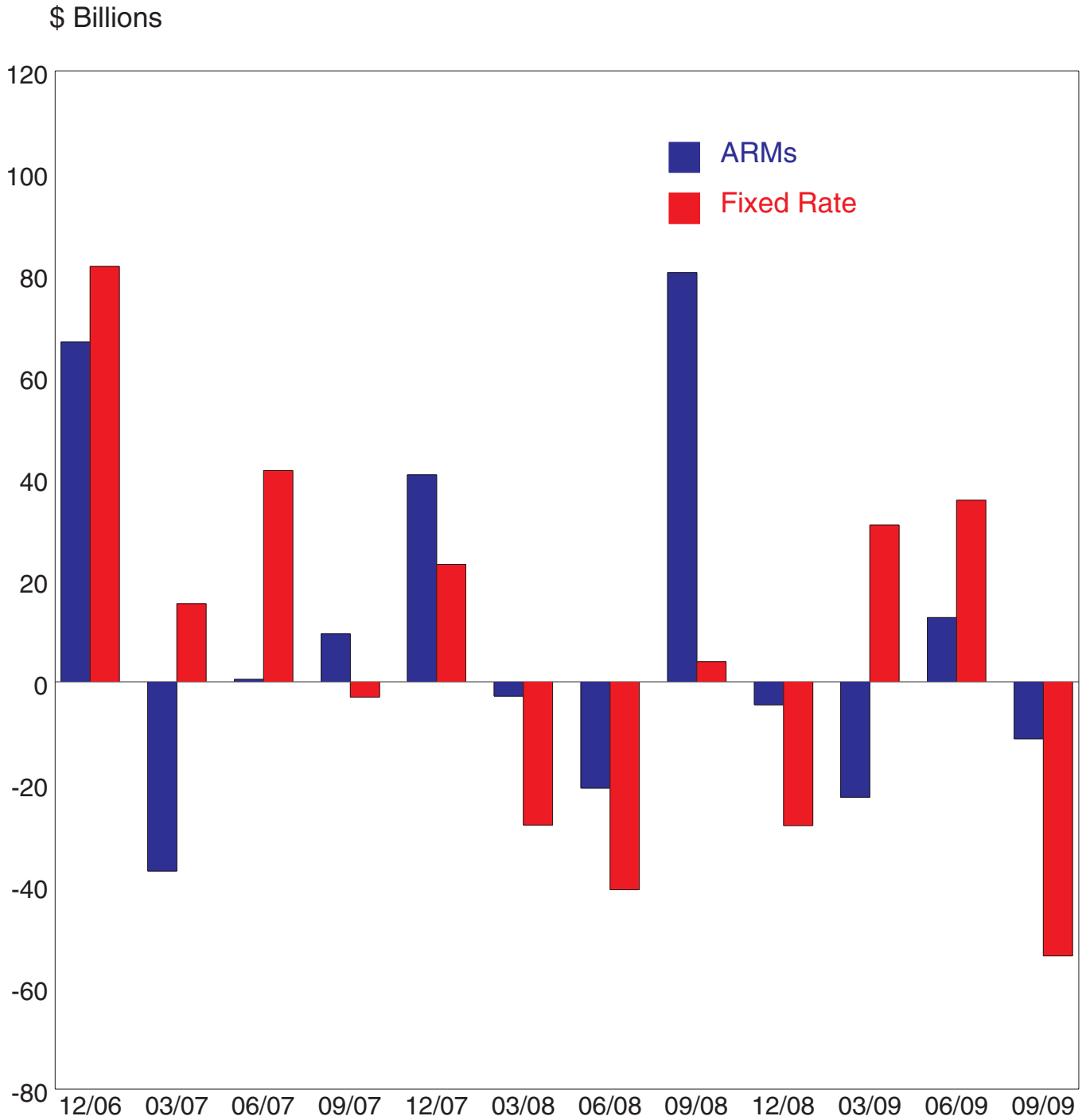
September 30, 2009



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

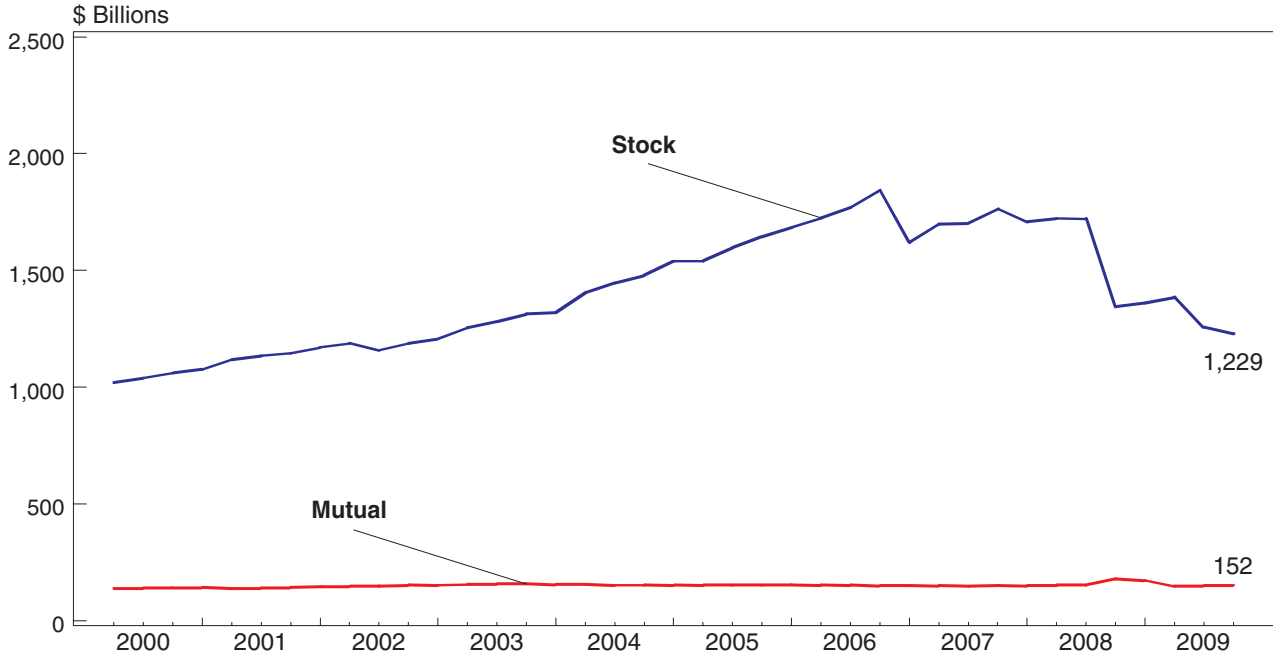
# Growth Rates of ARMs and Fixed-Rate Mortgages

2006 - 2009



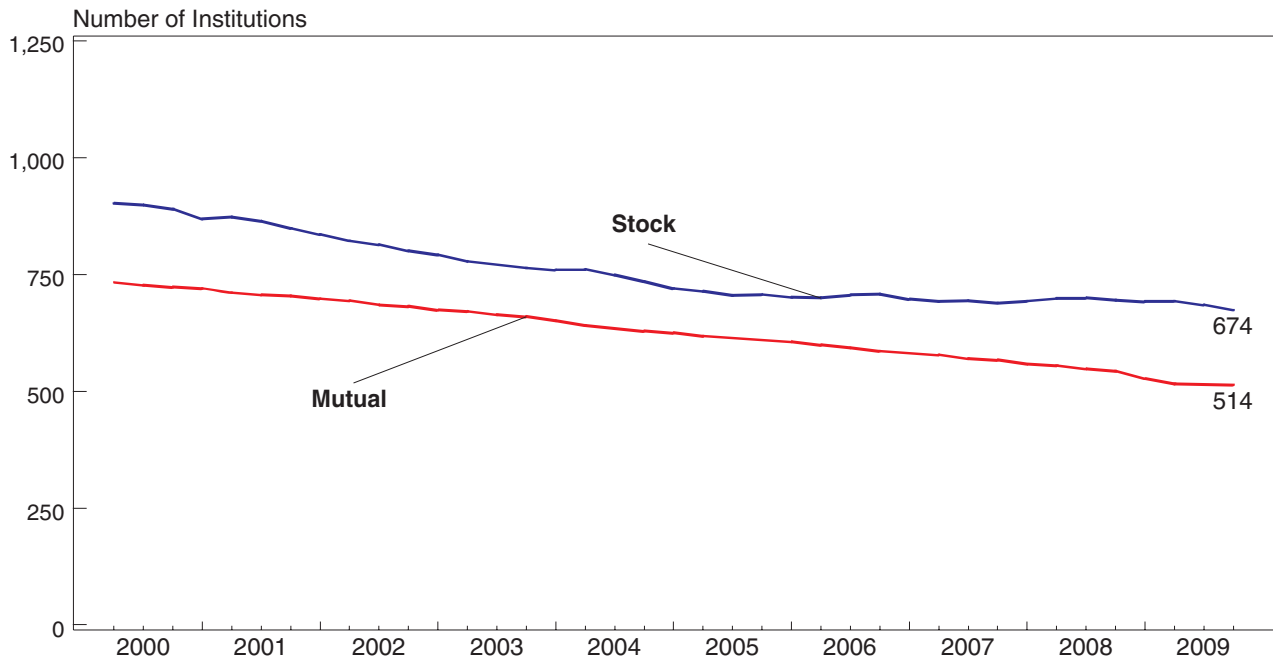
## Assets of Mutual and Stock Savings Institutions

2000 - 2009



## Number of Mutual and Stock Savings Institutions

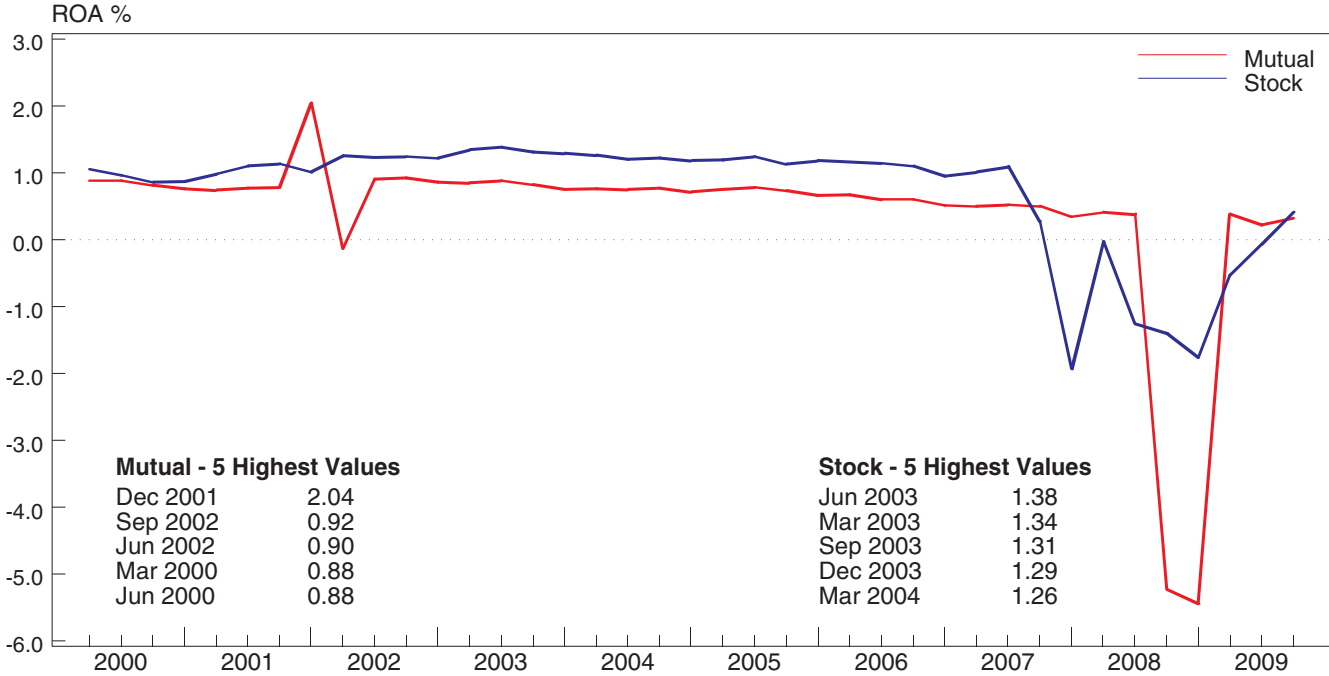
2000 - 2009





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

2000-2009



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

2000-2009

