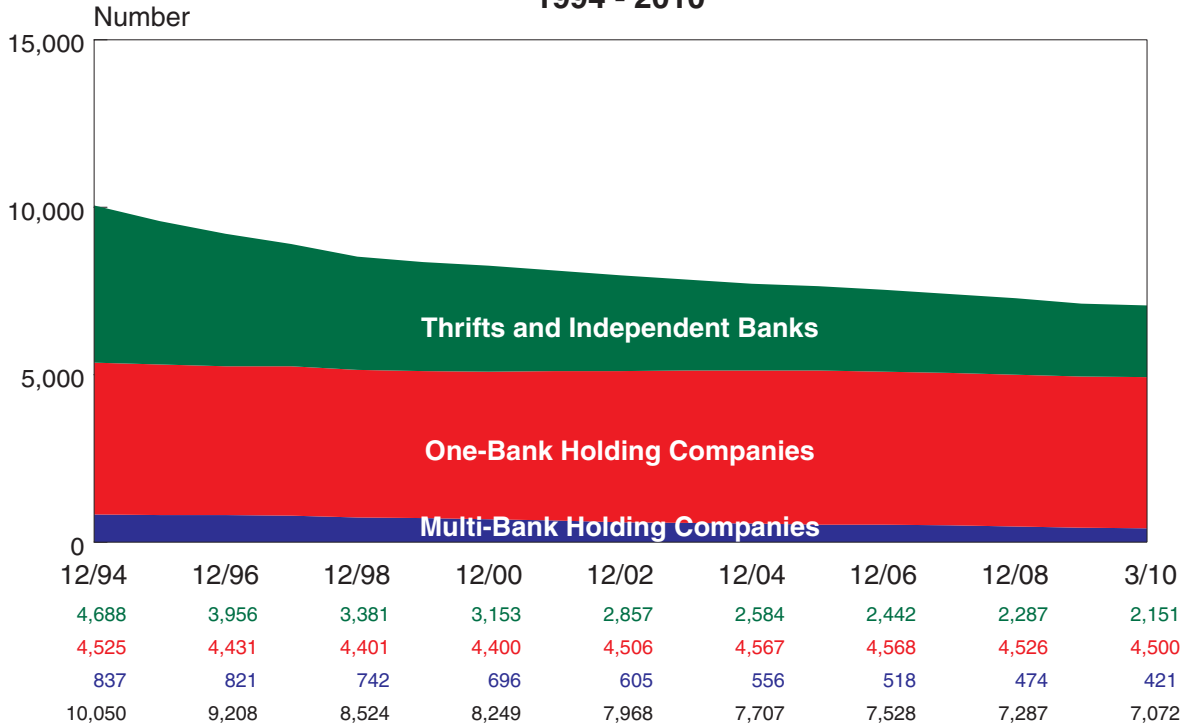


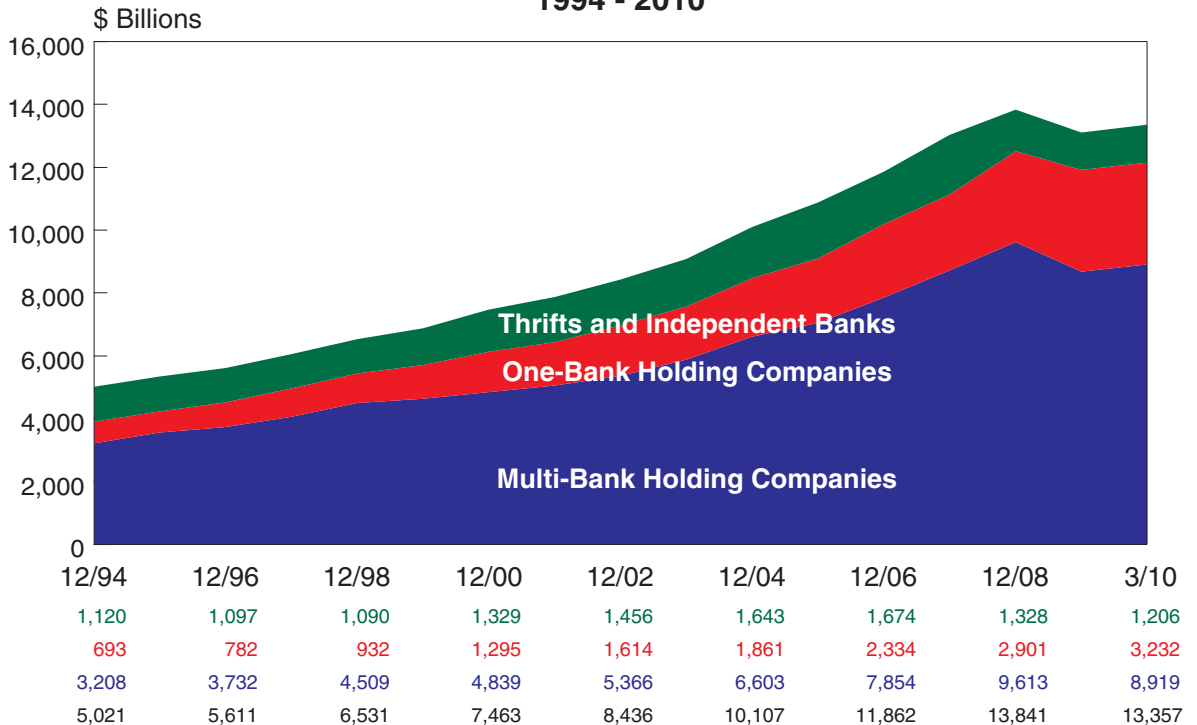
Number of FDIC-Insured Banking Organizations

1994 - 2010



Assets of FDIC-Insured Banking Organizations

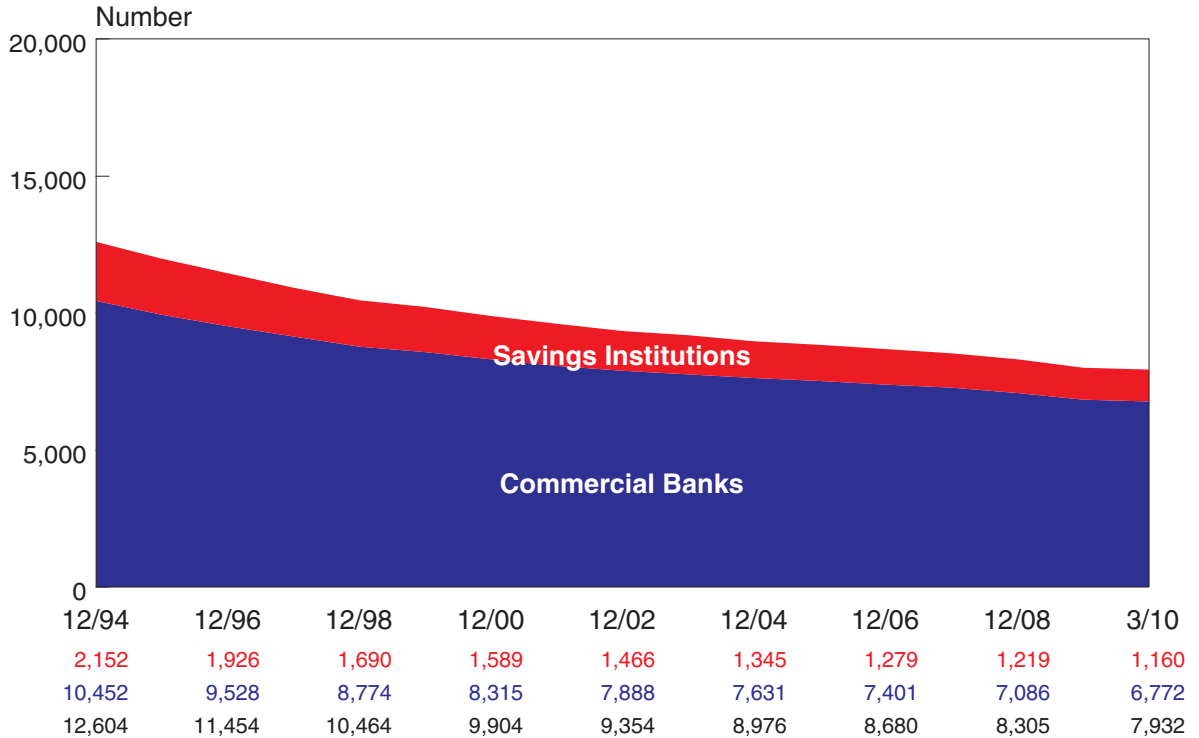
1994 - 2010



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

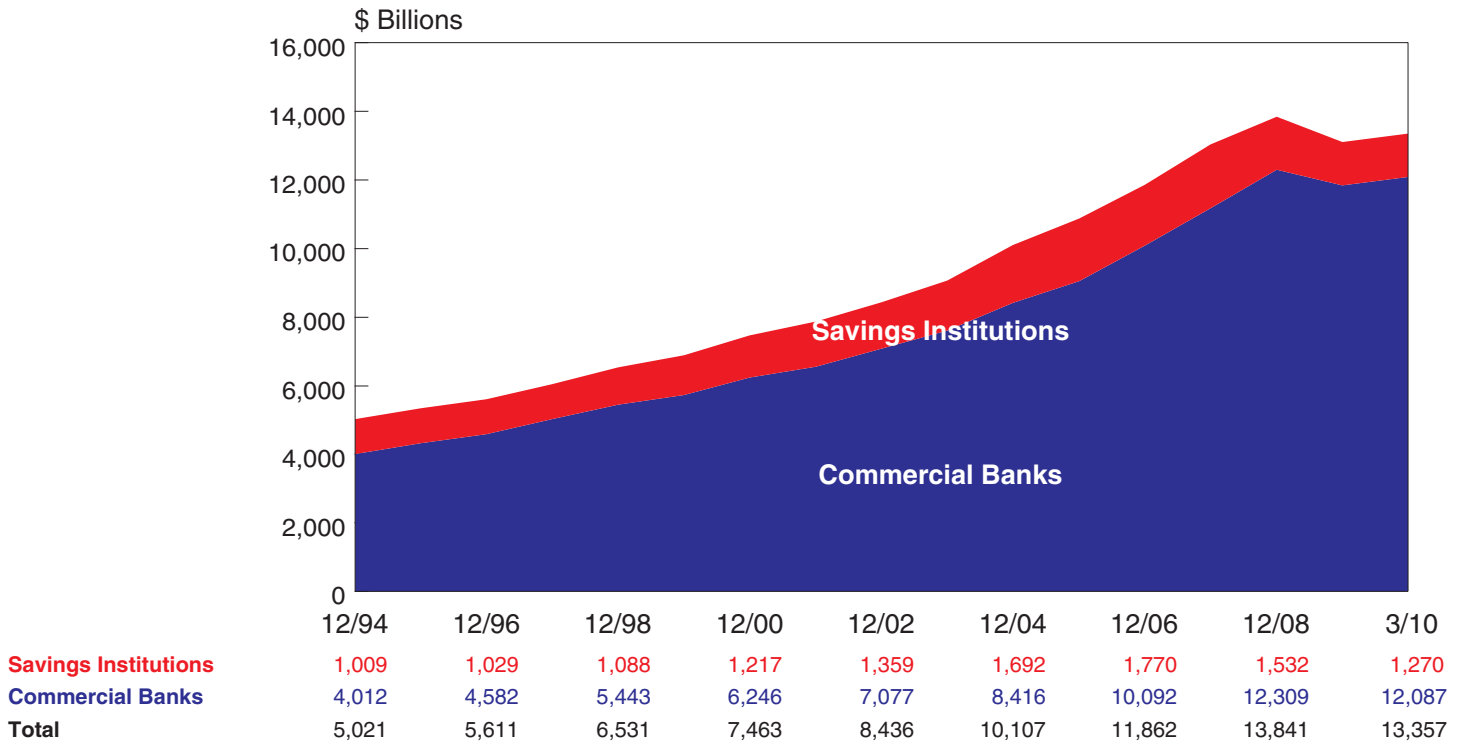
Number of FDIC-Insured Institutions

1994 - 2010



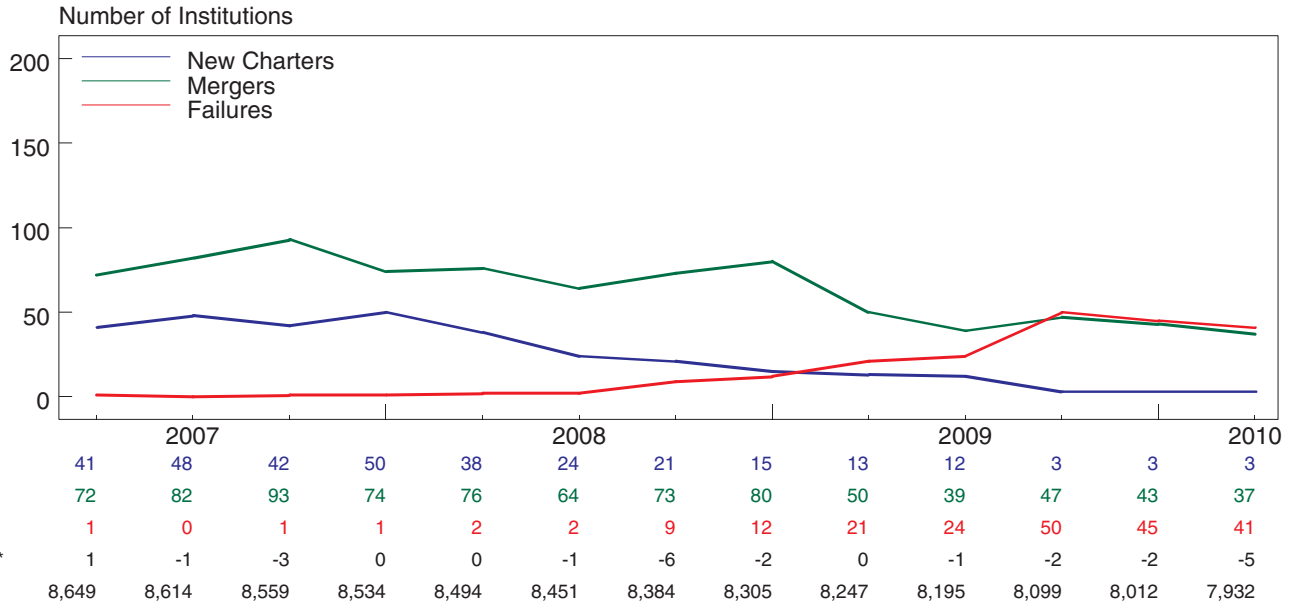
Assets of FDIC-Insured Institutions

1994 - 2010



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2007 - 2010

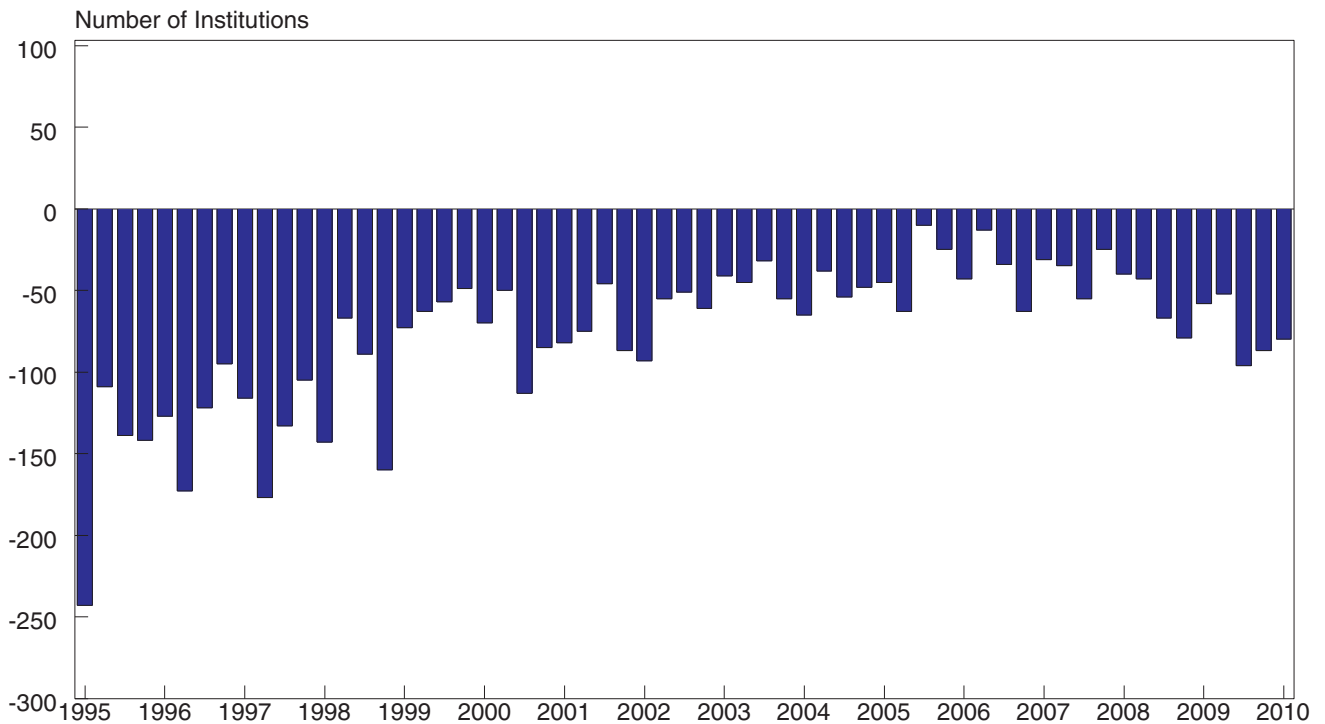


New Charters
Mergers
Failures
Other Changes, Net*
No. of Institutions at end of quarter

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

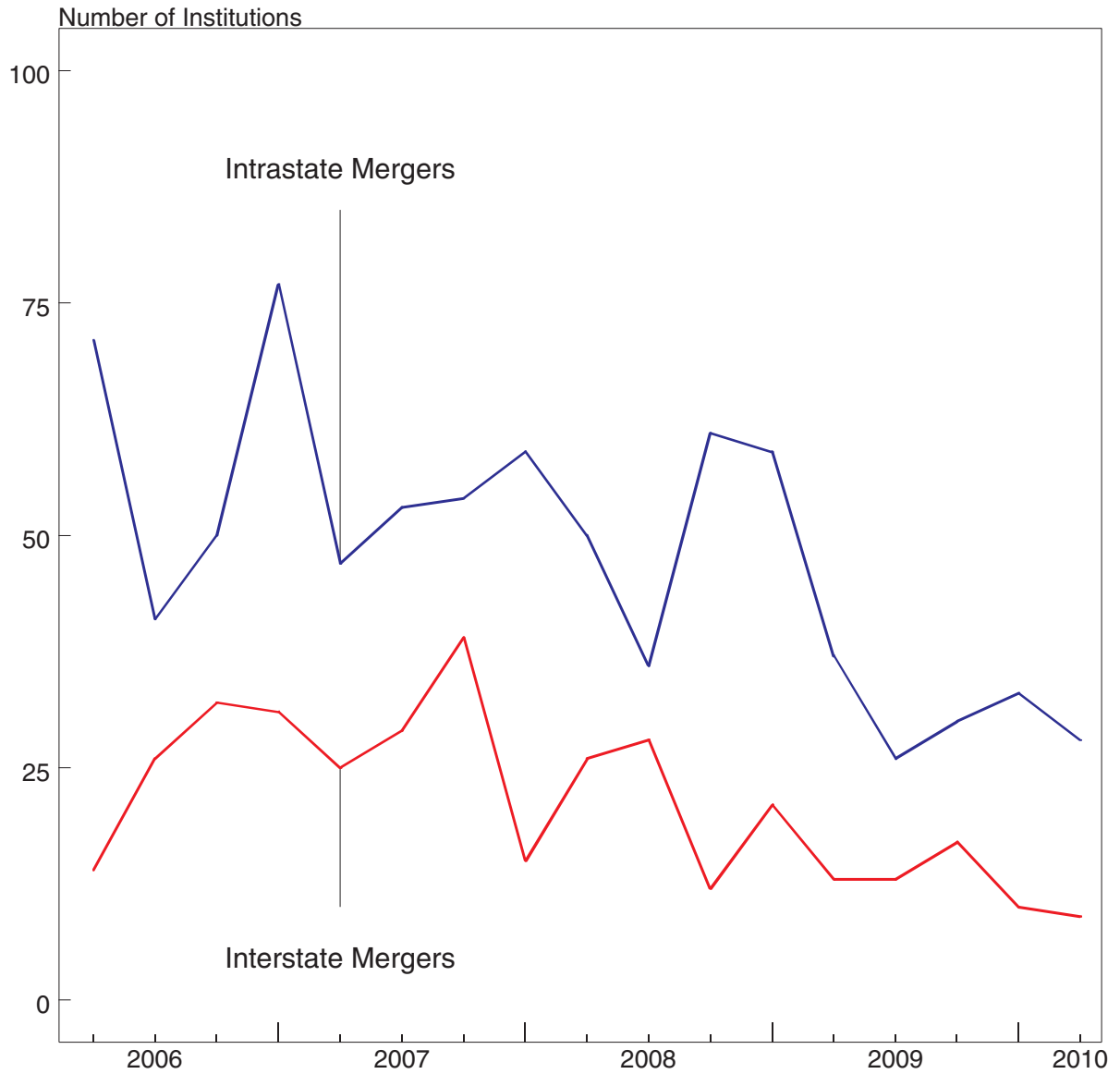
Quarterly Change in the Number of FDIC-Insured Institutions

1995-2010



Institution Mergers: Interstate vs. Intrastate

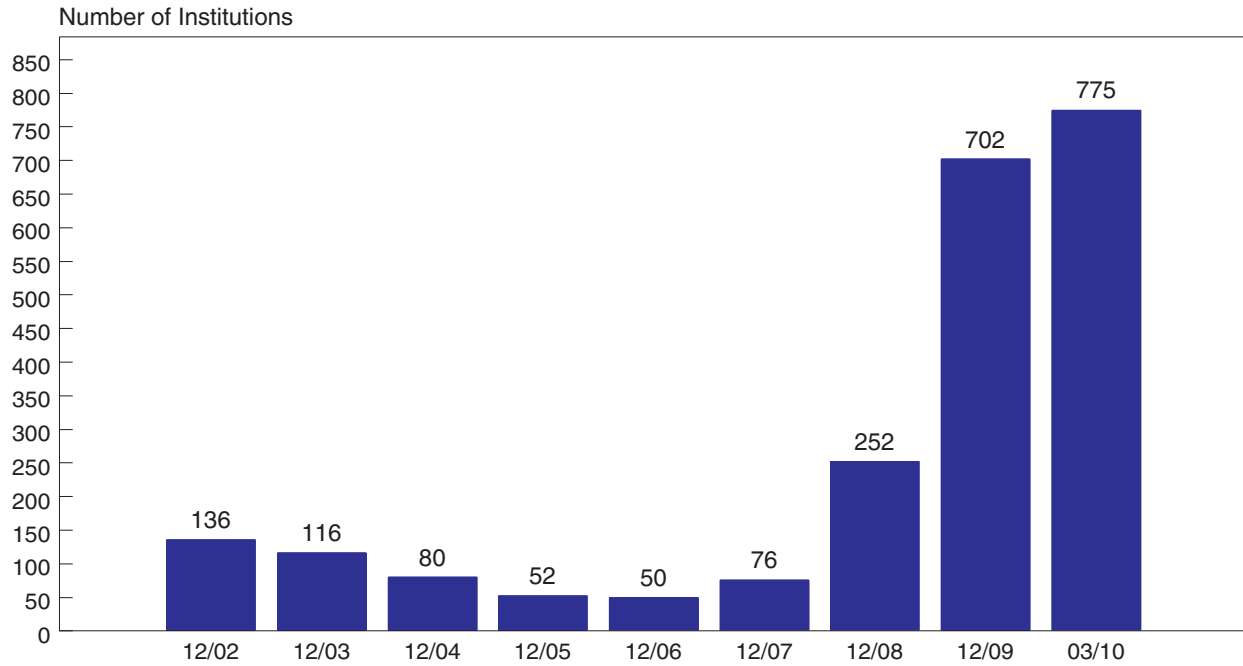
Quarterly, 2006 - 2010



| | | | | | | | | | | | | | | | | | |
|---------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Intrastate Mergers | 71 | 41 | 50 | 77 | 47 | 53 | 54 | 59 | 50 | 36 | 61 | 59 | 37 | 26 | 30 | 33 | 28 |
| Interstate Mergers | 14 | 26 | 32 | 31 | 25 | 29 | 39 | 15 | 26 | 28 | 12 | 21 | 13 | 13 | 17 | 10 | 9 |

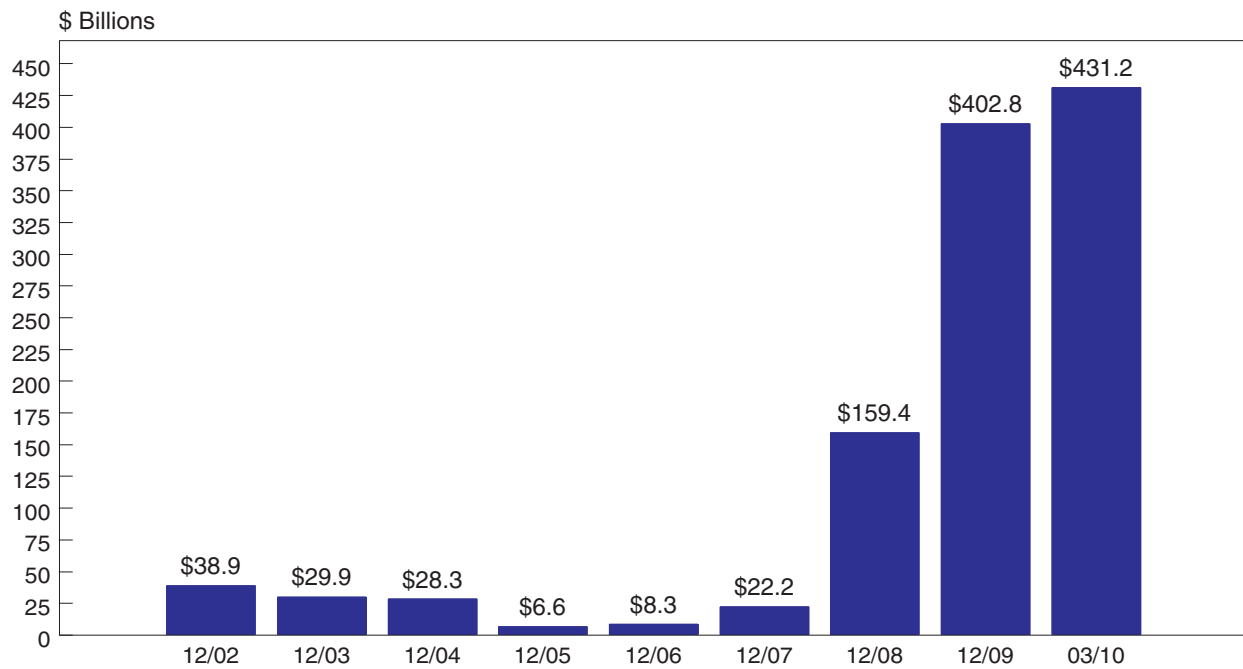
Number of FDIC-Insured "Problem" Institutions

2002-2010



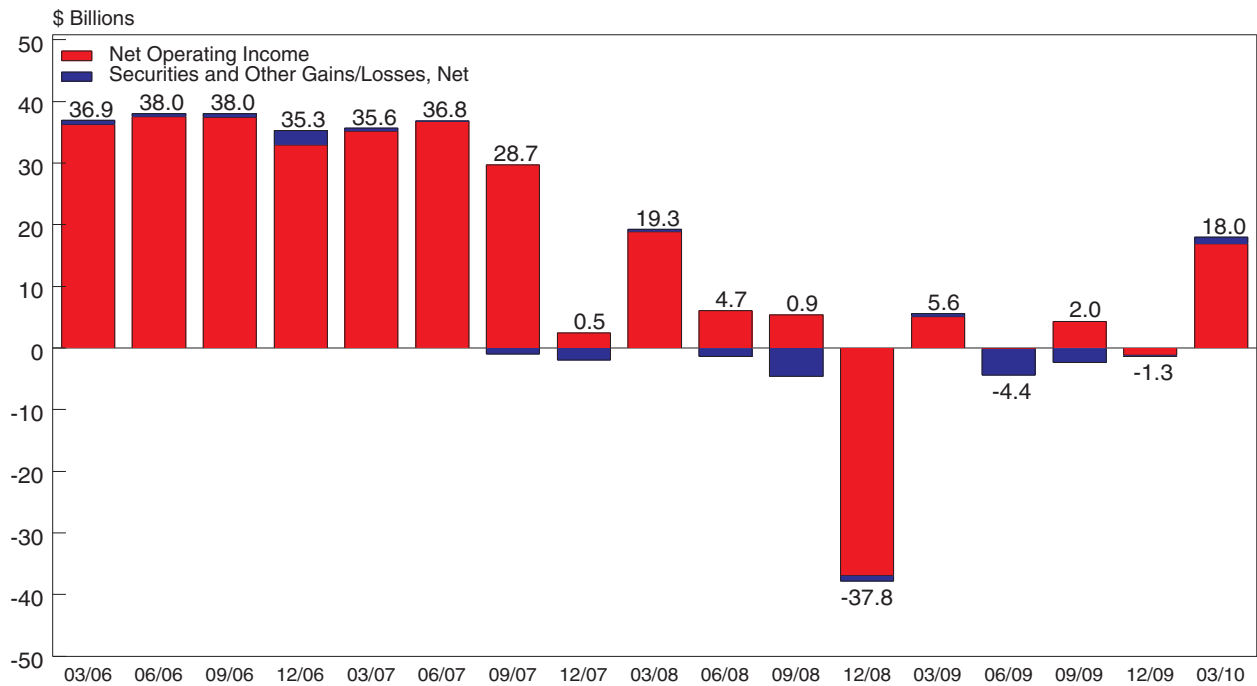
Assets of FDIC-Insured "Problem" Institutions

2002-2010



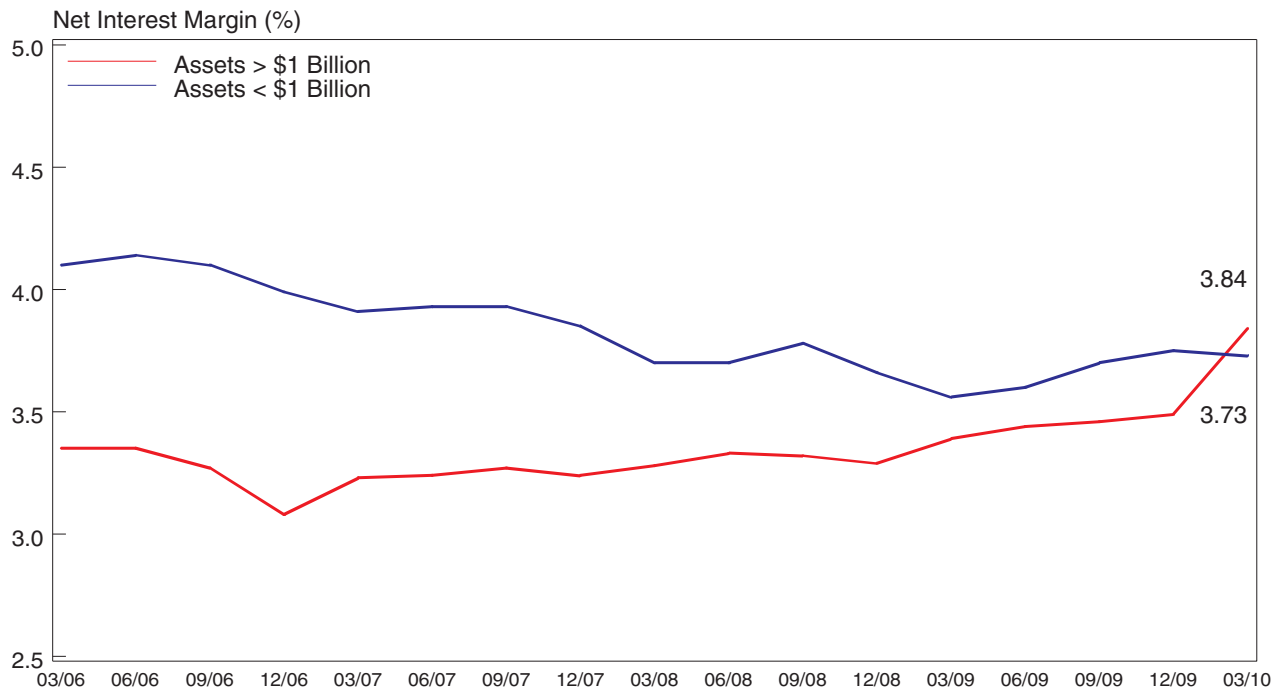
Quarterly Net Income

2006-2010



Quarterly Net Interest Margins, Annualized

2006 - 2010



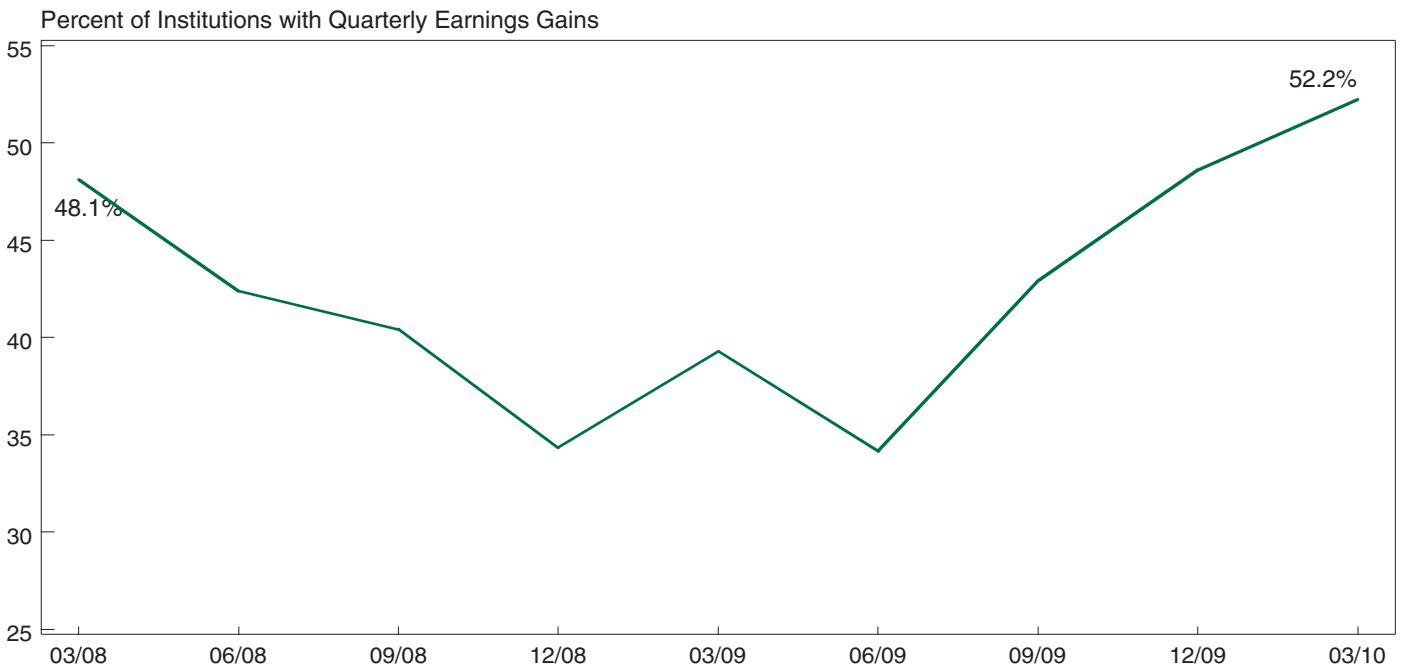
Major Factors Affecting Earnings

1st Quarter 2010 vs. 1st Quarter 2009

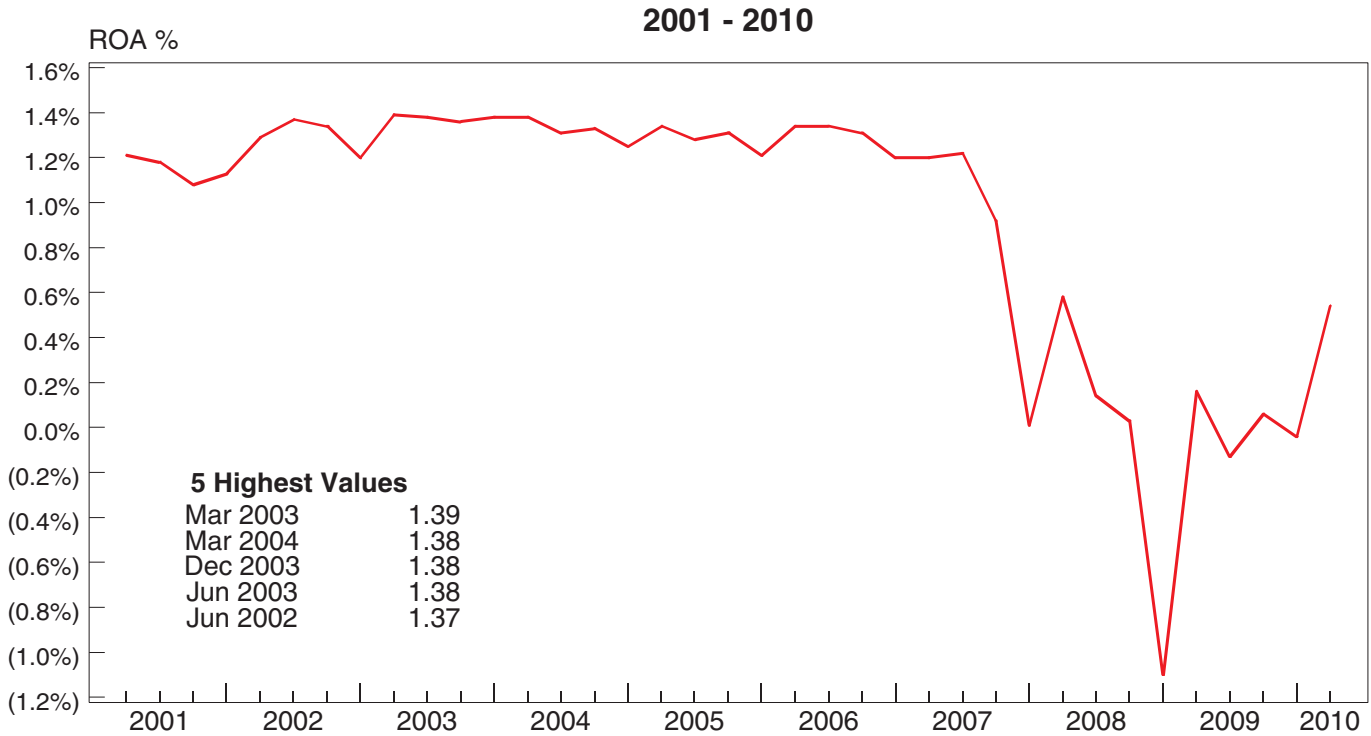


Percentage of Insured Institutions With Earnings Gains

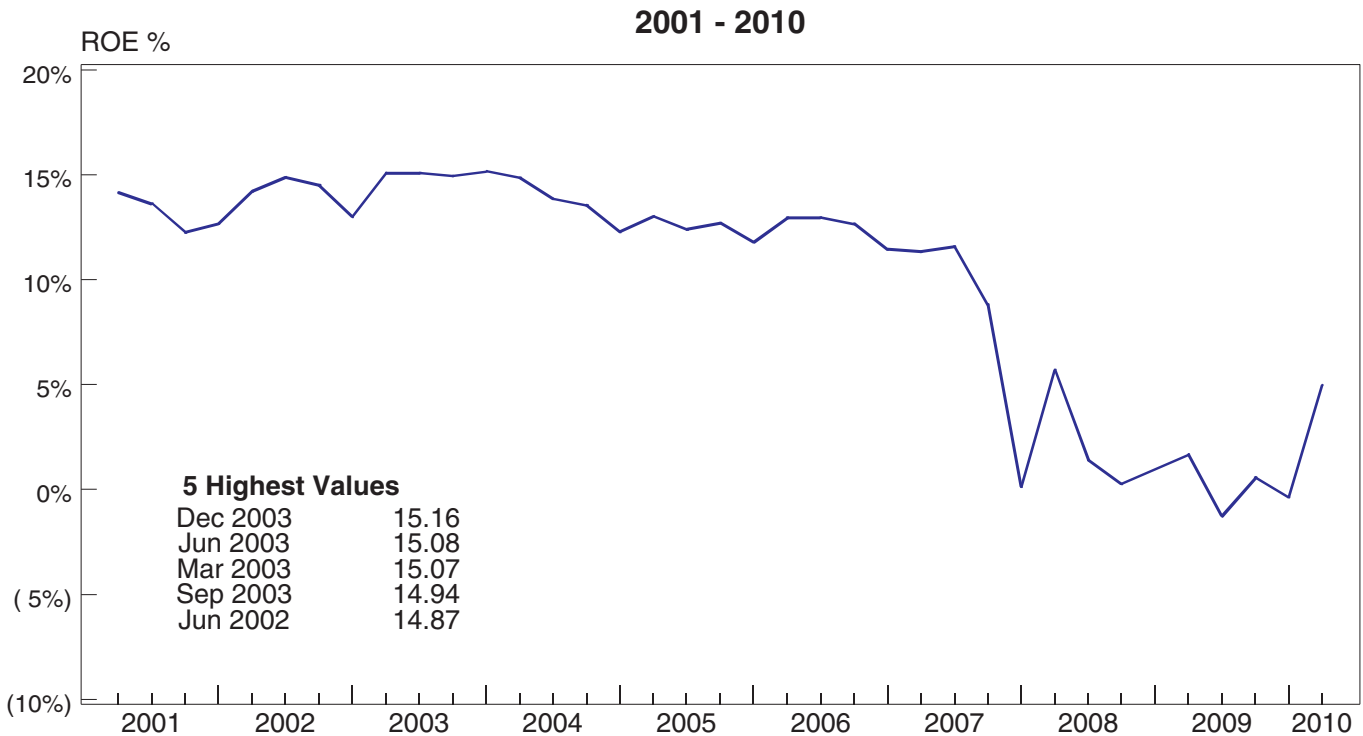
Compared to Year-Earlier Quarter, 2008-2010



Quarterly Return on Assets (ROA), Annualized

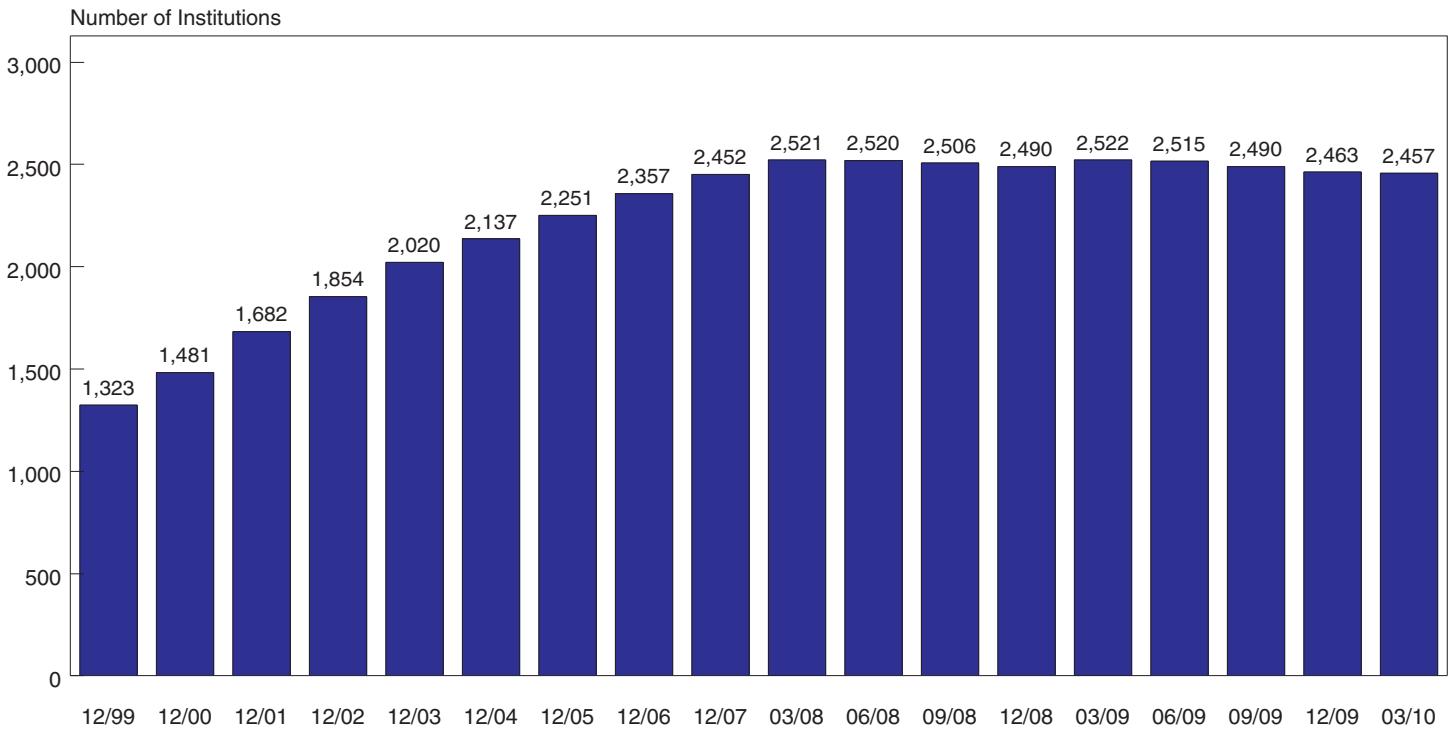


Quarterly Return on Equity (ROE), Annualized



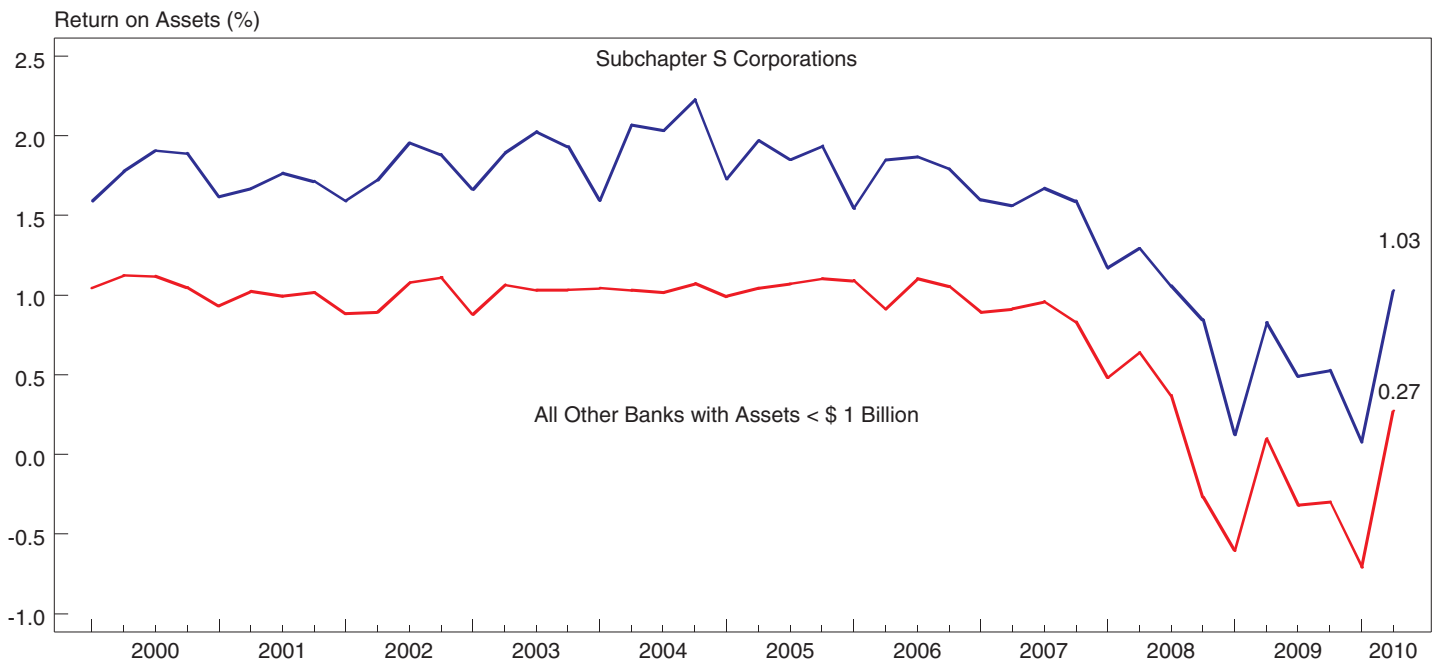
Number of Subchapter S Corporations

1999-2010



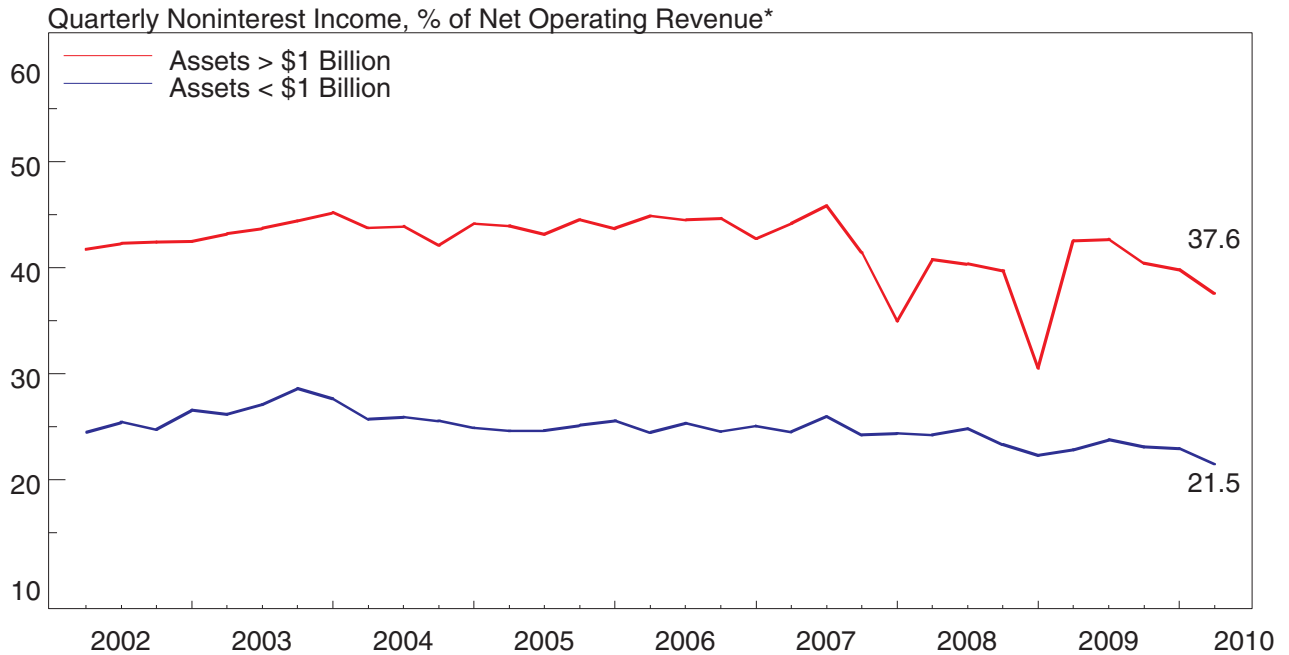
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1999-2010



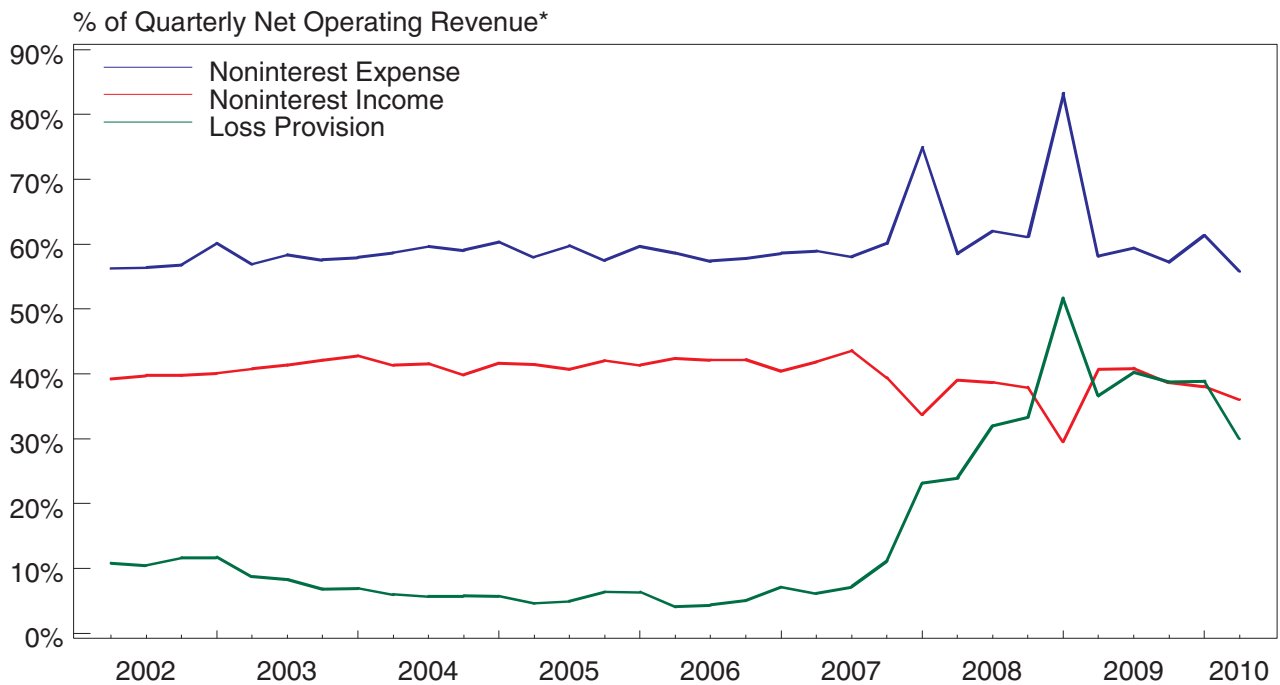
Noninterest Income as a Percentage of Net Operating Revenue*

2002 - 2010



Trends in FDIC-Insured Institutions' Income & Expenses

2002 - 2010



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

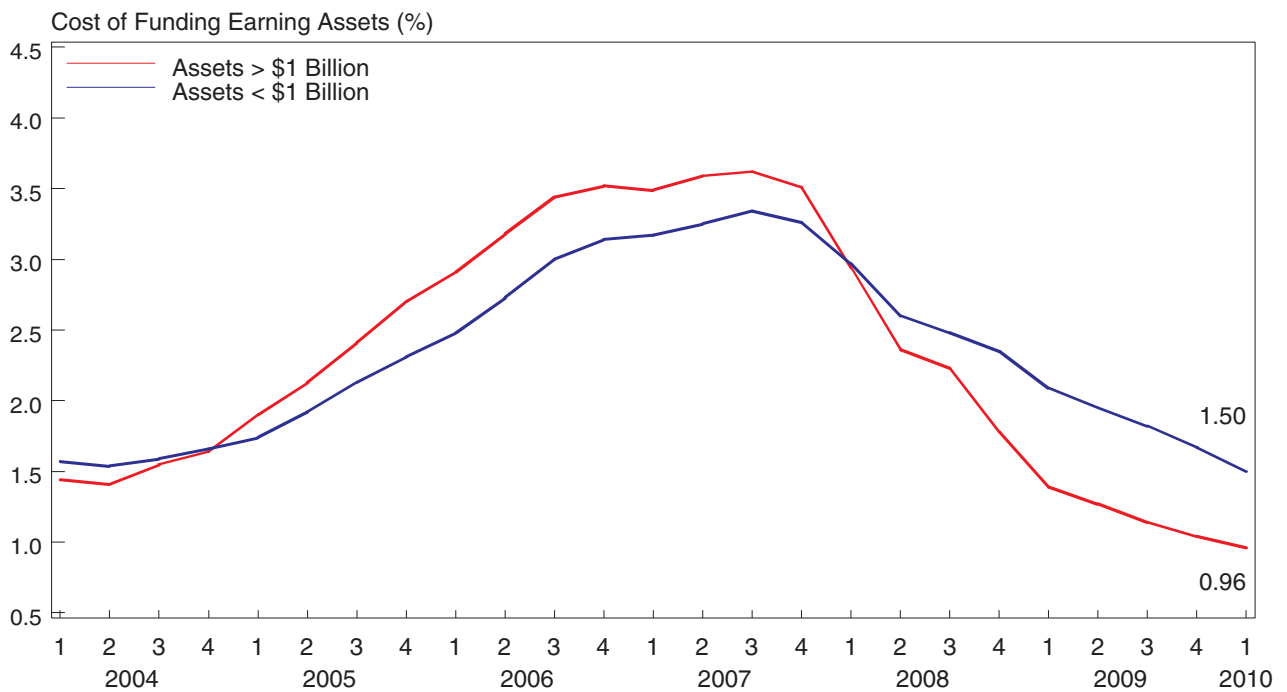
Quarterly Yield on Earning Assets

2004 - 2010



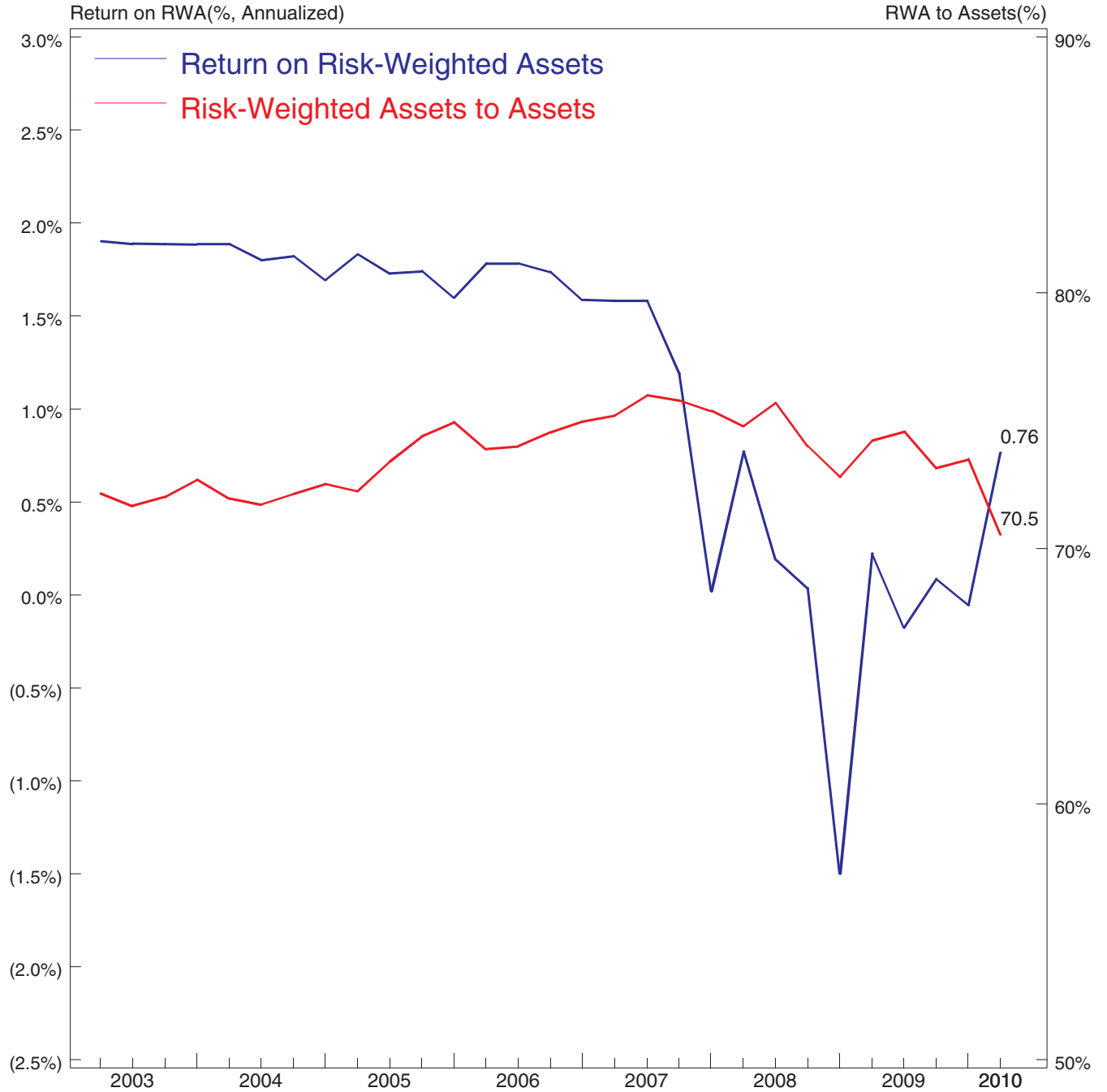
Quarterly Cost of Funding Earning Assets

2004 - 2010



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

2003 - 2010

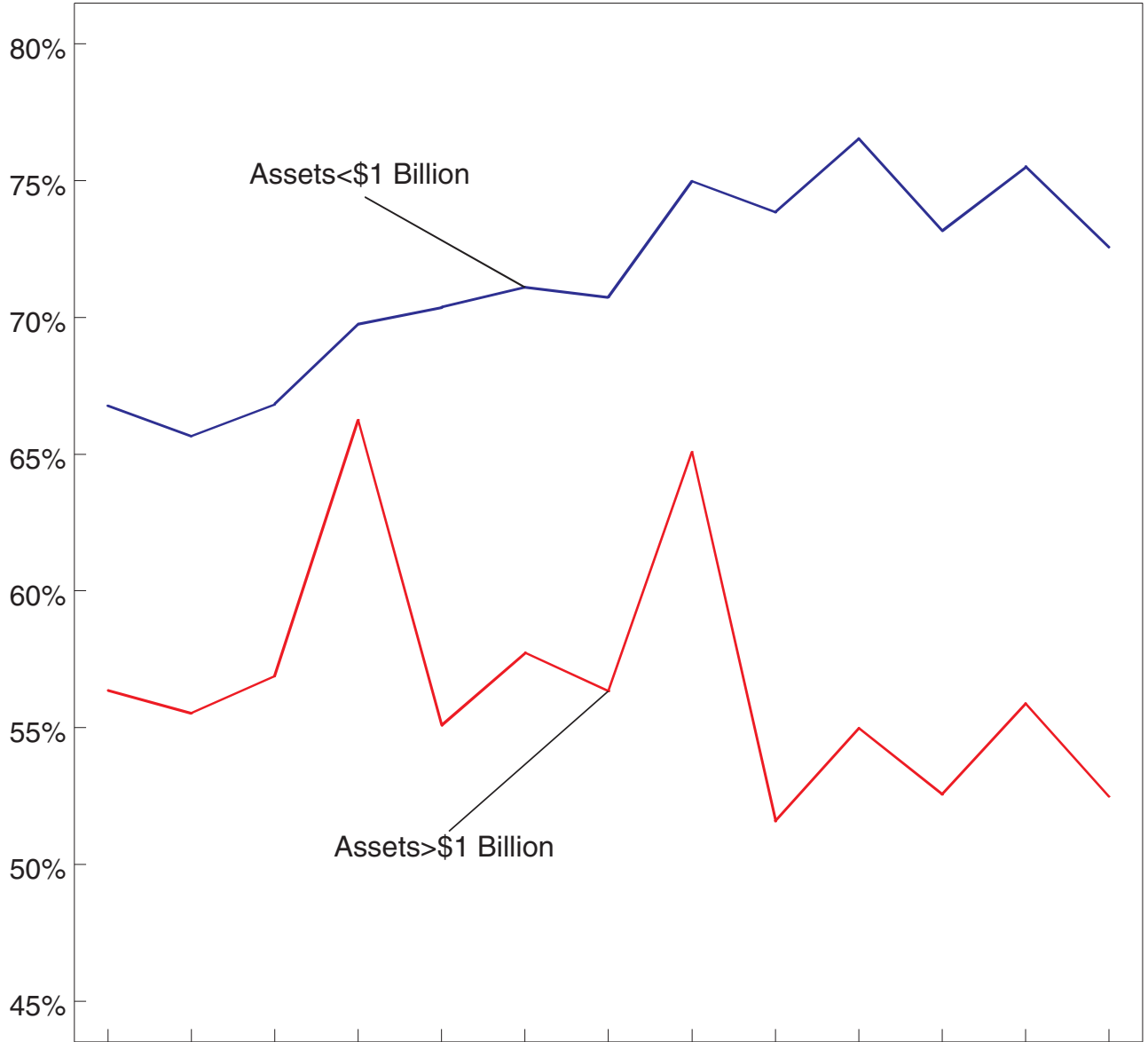


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2007 - 2010

Efficiency Ratio (%)

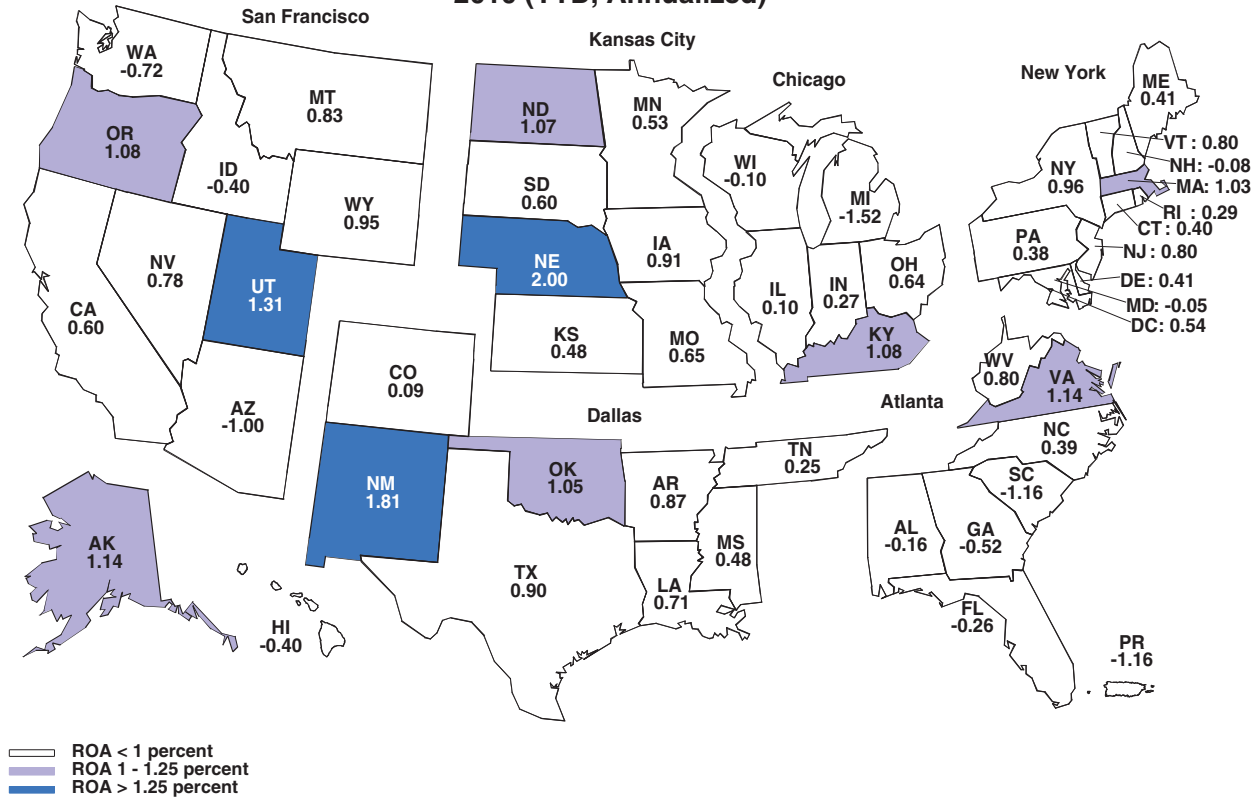


| | 03/07 | 06/07 | 09/07 | 12/07 | 03/08 | 06/08 | 09/08 | 12/08 | 03/09 | 06/09 | 09/09 | 12/09 | 03/10 |
|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Assets <\$1 Billion | 66.77 | 65.66 | 66.83 | 69.75 | 70.37 | 71.10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

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

Return on Assets (ROA)

2010 (YTD, Annualized)



ROA Rankings by State

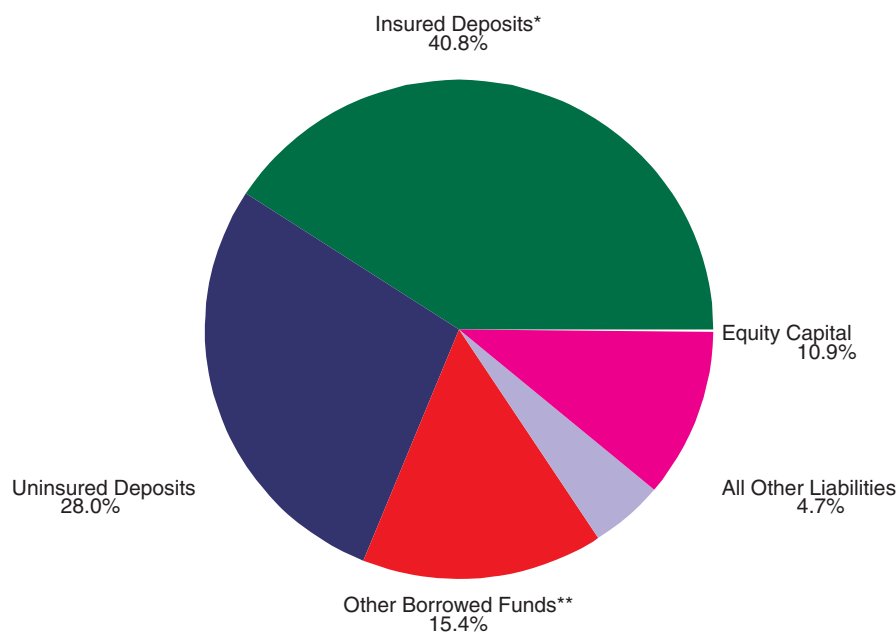
| Rank | State | No. of Inst. as of 03/31/10 | YTD 2010 | YTD 2009 | Change* |
|------|------------------|-----------------------------|----------|----------|---------|
| 1 | Nebraska | 233 | 2.00 | 0.43 | 157 |
| 2 | New Mexico | 54 | 1.81 | 0.24 | 157 |
| 3 | Utah | 60 | 1.31 | 0.46 | 85 |
| 4 | Alaska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

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

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

Total Liabilities and Equity Capital

March 31, 2010



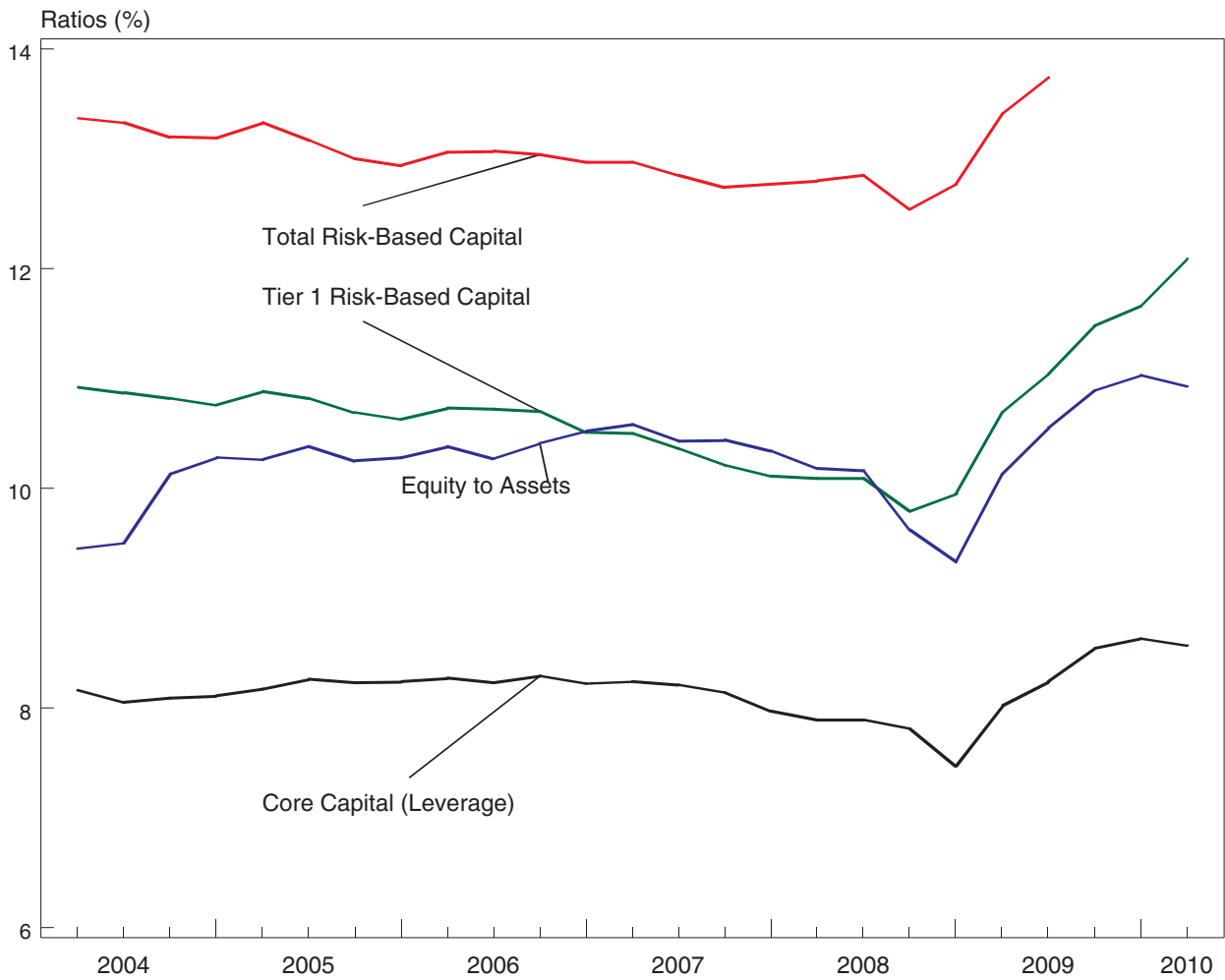
| (\$ Billions) | 3/31/09 | 3/31/10 | % Change |
|--------------------------------------|---------|---------|----------|
| Insured Deposits (estimated)* | 4,825 | 5,453 | 13.0 |
| Uninsured Deposits | 4,129 | 3,745 | -9.3 |
| In Foreign Offices | 1,415 | 1,506 | 6.4 |
| Other Borrowed Funds** | 2,417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

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

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

Capital Ratios

2004 - 2010

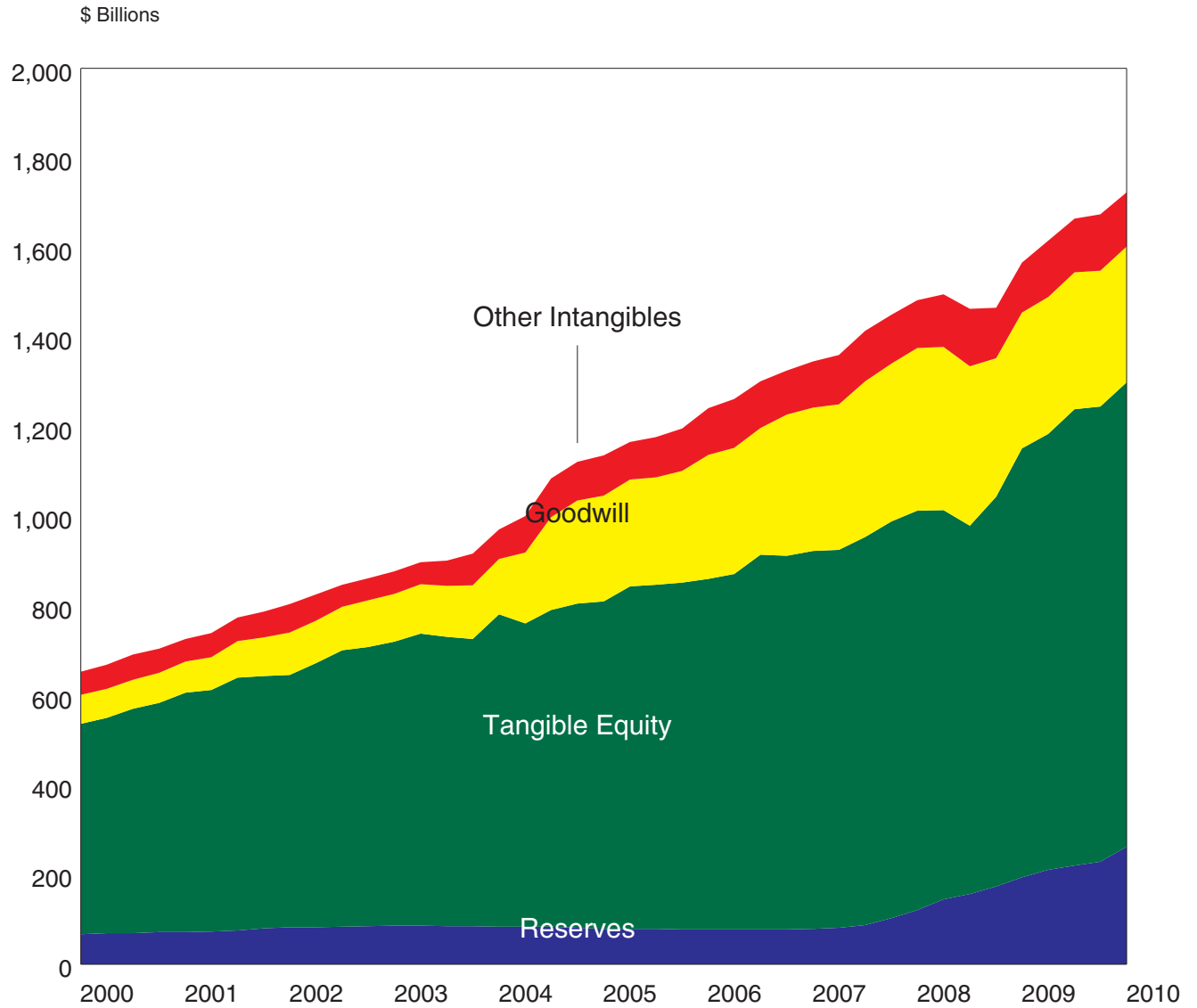


| | 12/04 | 12/05 | 12/06 | 12/07 | 12/08 | 12/09 | 3/10 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Total Risk-Based Capital | 13.19 | 12.94 | 12.97 | 12.77 | 12.77 | 14.31 | 14.74 |
| Tier 1 Risk-Based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

Equity Capital and Reserves

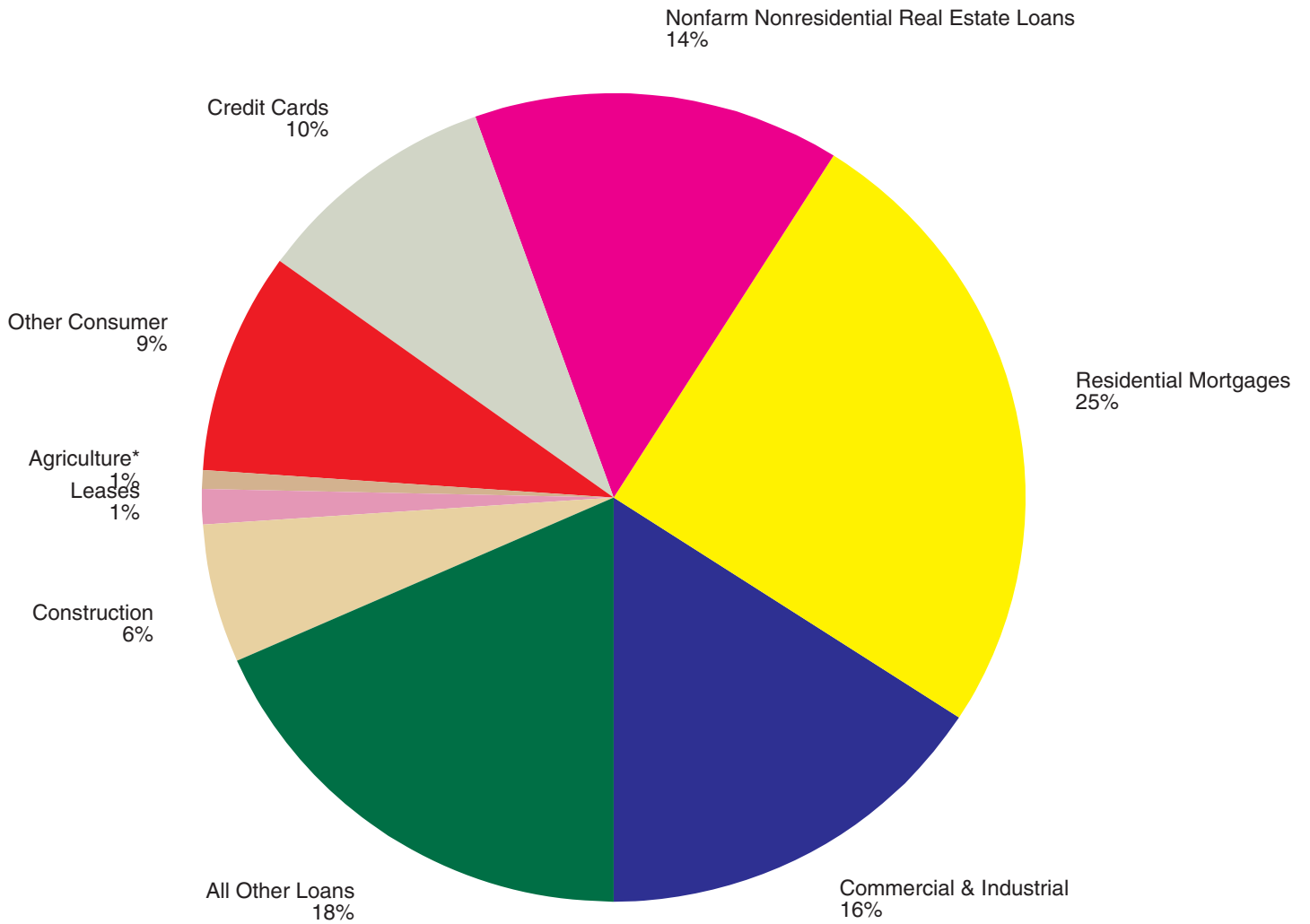
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2010



Loan Portfolio Composition

March 31, 2010

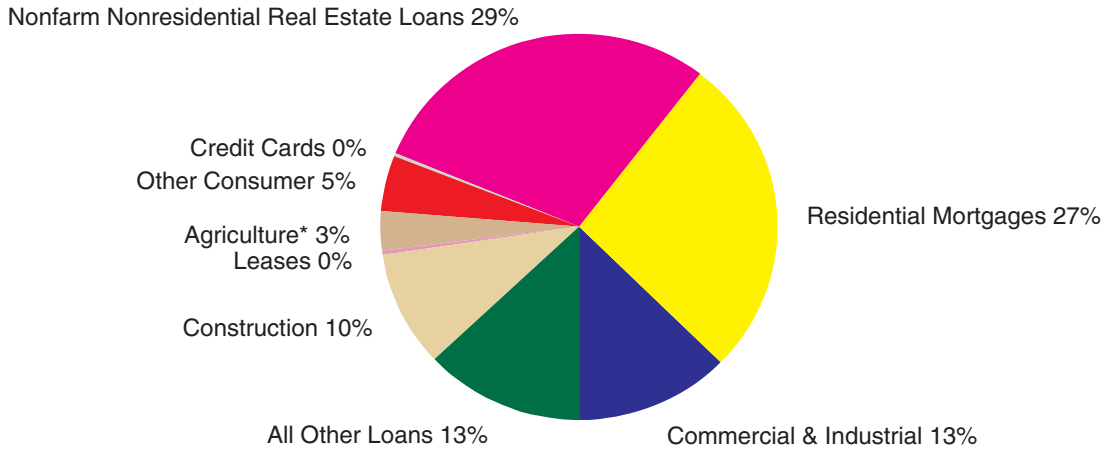


* OTS - Supervised Savings Associations do not identify agricultural loans.

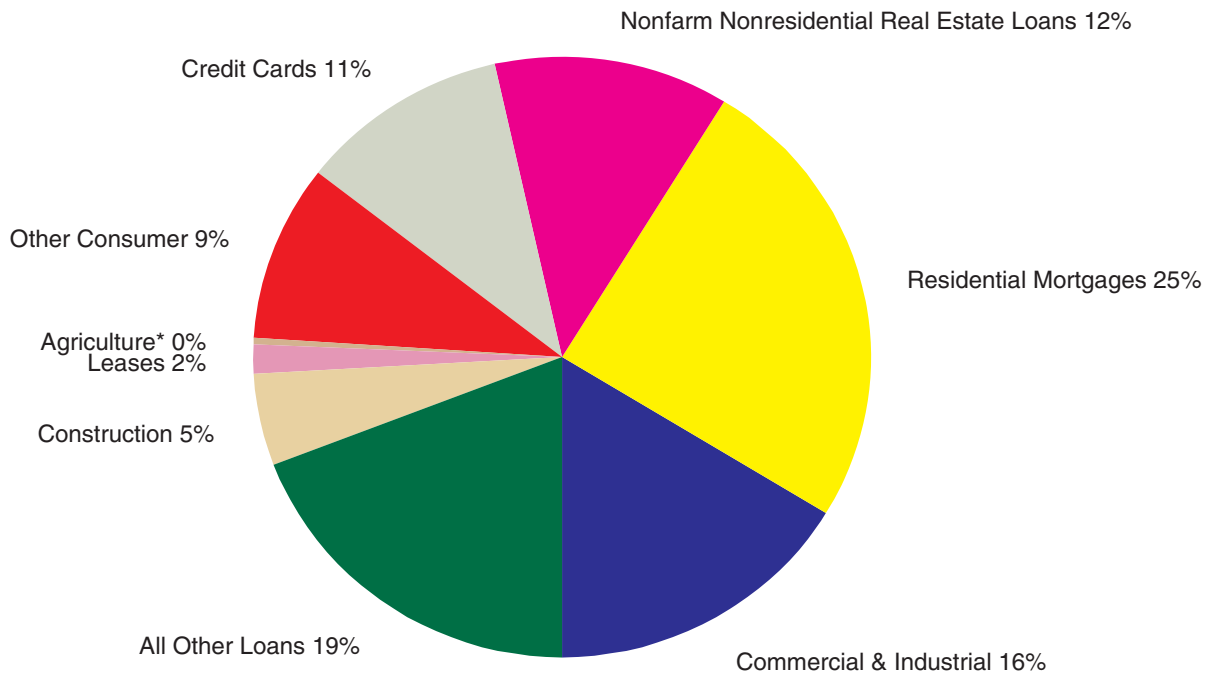
Loan Portfolio Composition by Asset Size

March 31, 2010

Assets < \$1 Billion



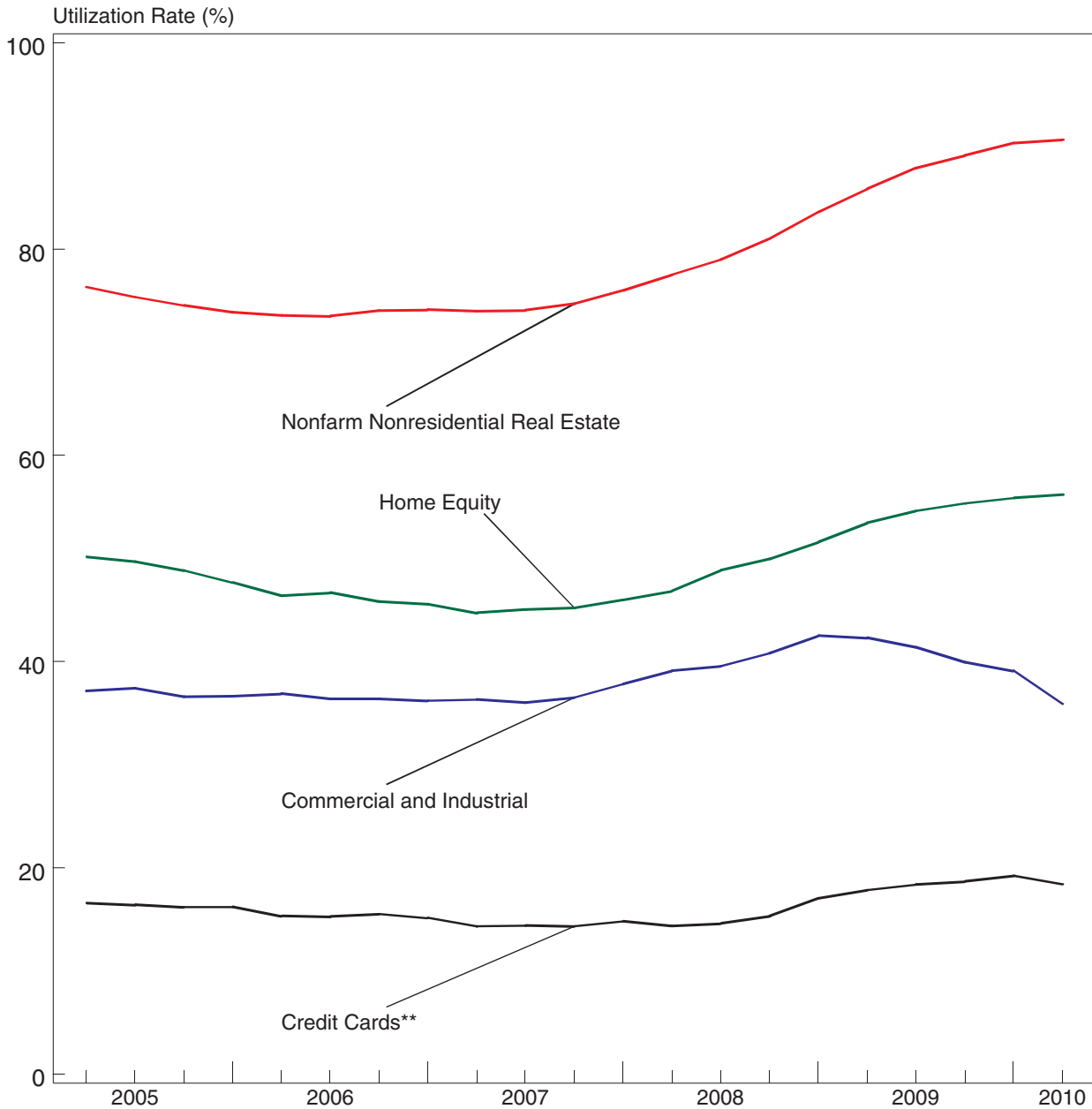
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

2005-2010

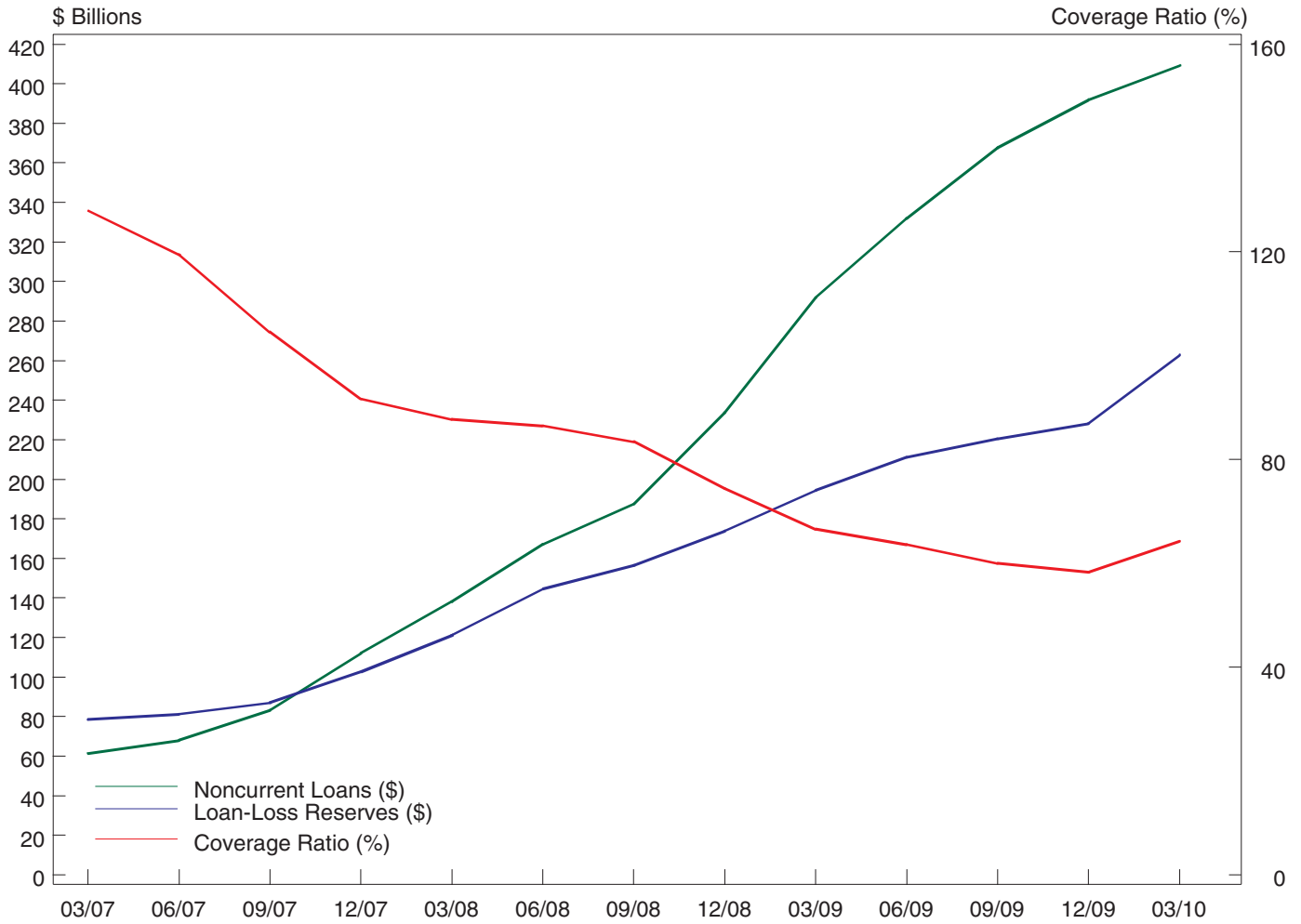


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2007-2010



Noncurrent Loans (\$ Billions)

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

Loan-Loss Reserves (\$ Billions)

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

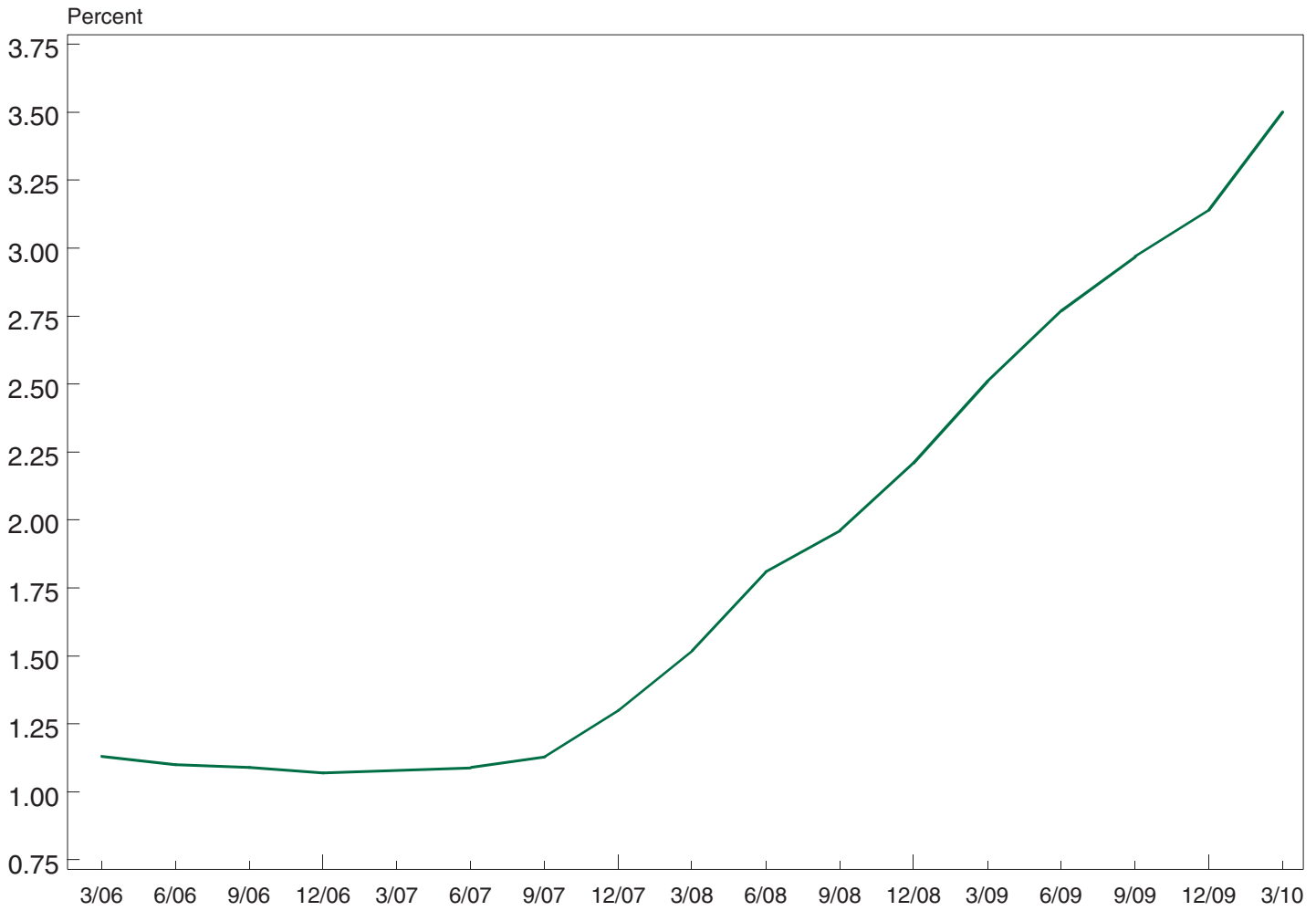
Coverage Ratio (%)

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

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2006 - 2010

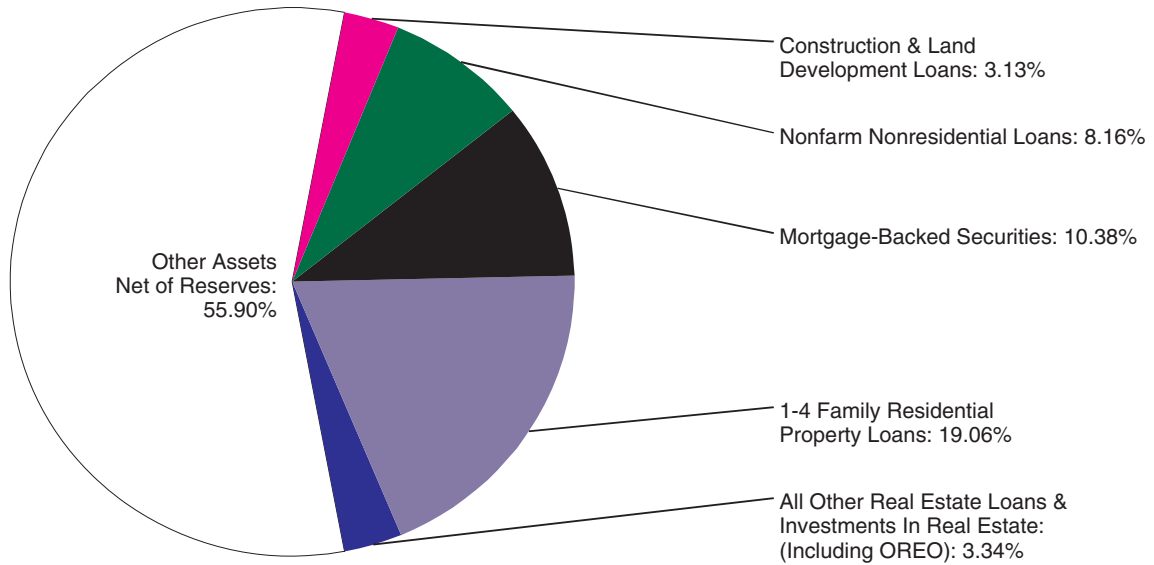


Loss Allowance to Loans and Leases

1.13 1.10 1.09 1.07 1.08 1.09 1.13 1.30 1.52 1.81 1.96 2.21 2.51 2.77 2.97 3.14 3.50

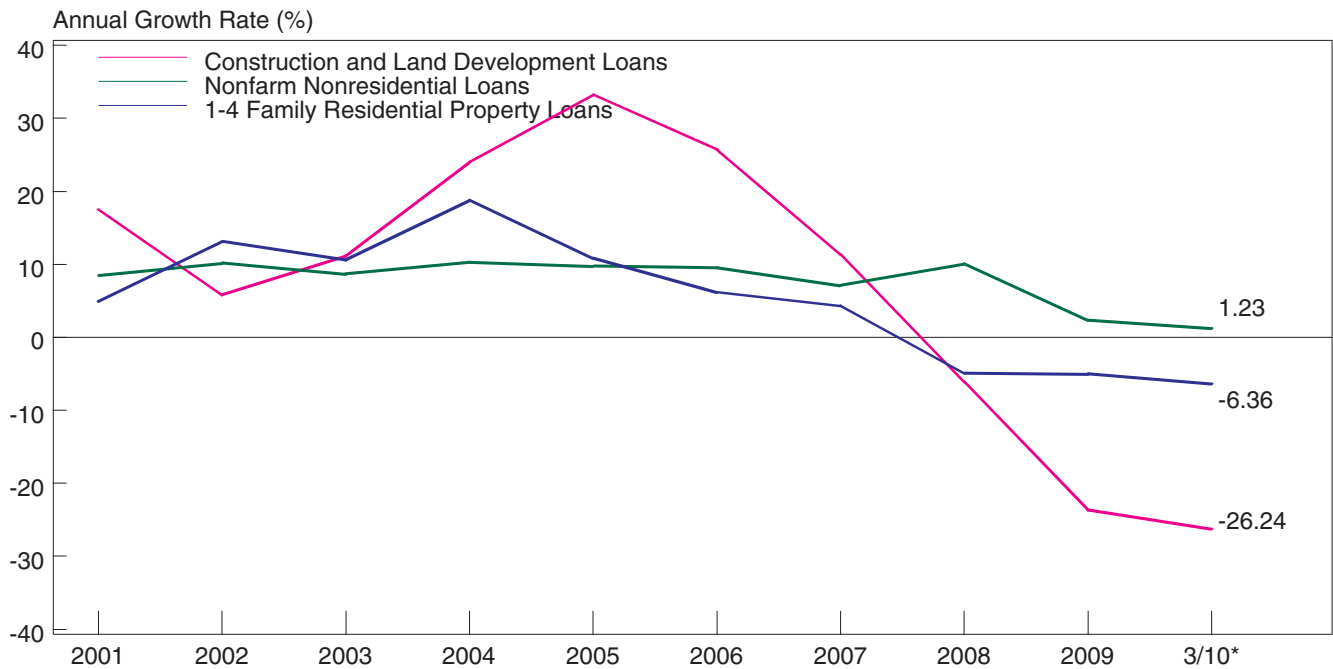
Real Estate Assets as a Percent of Total Assets

March 31, 2010



Real Estate Loan Growth Rates*

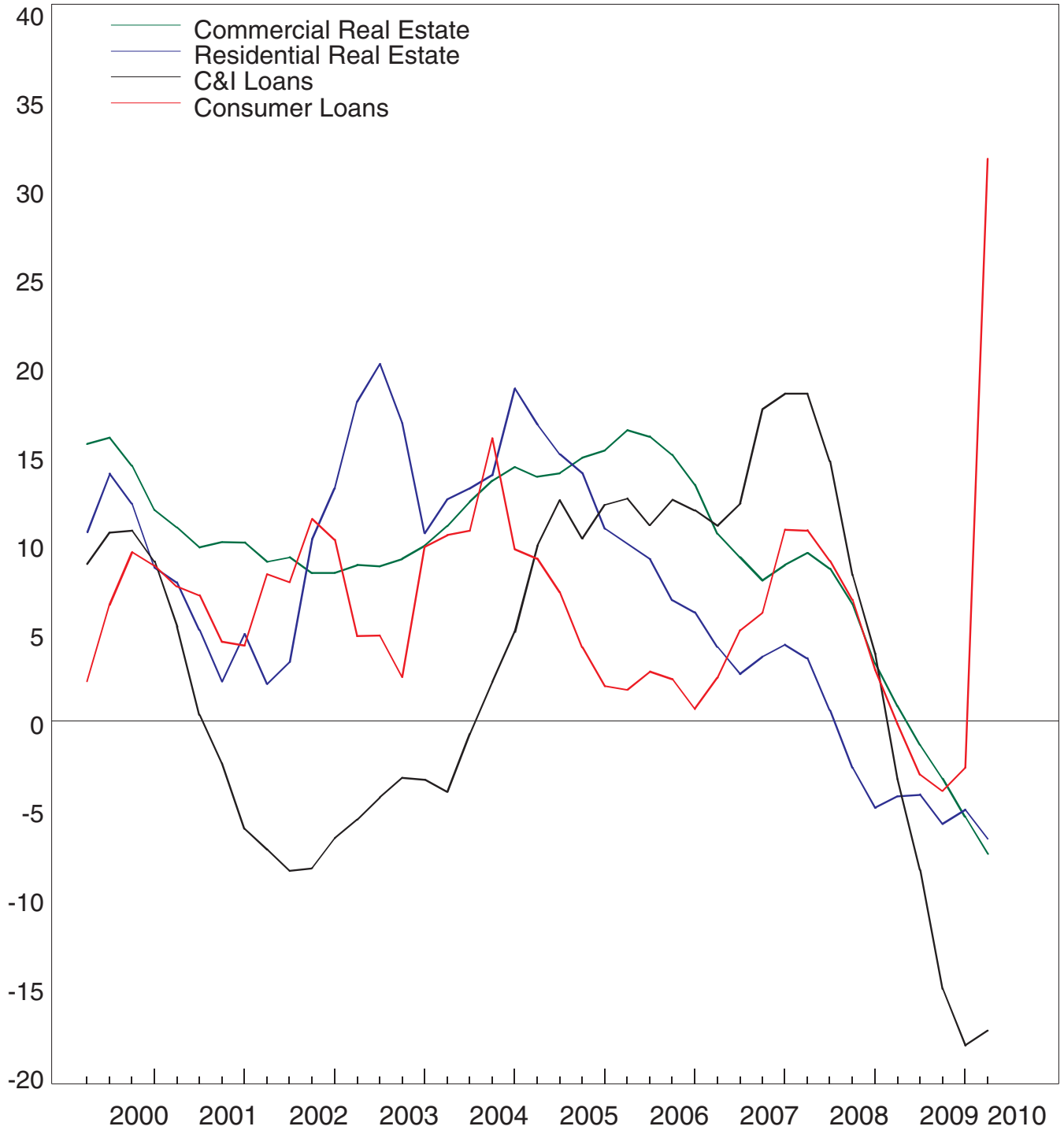
2001-2010



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

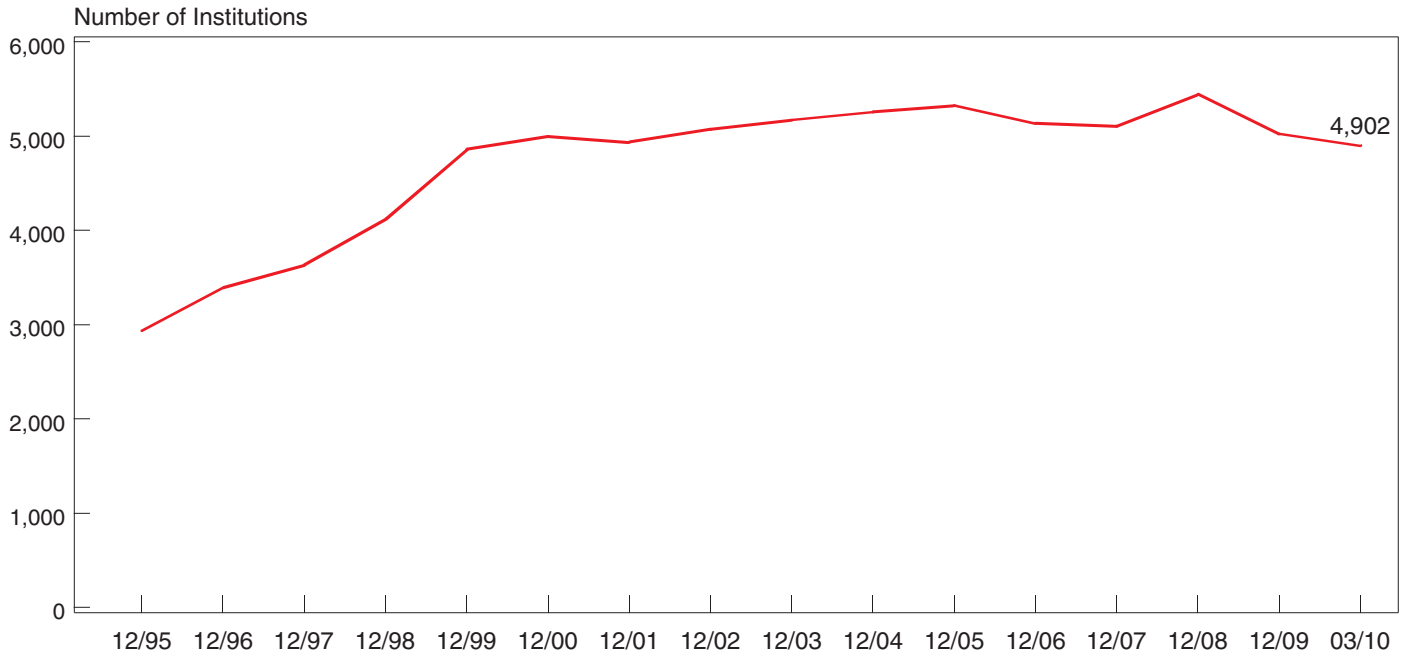
Twelve-Month Loan Growth Rates

2000 - 2010



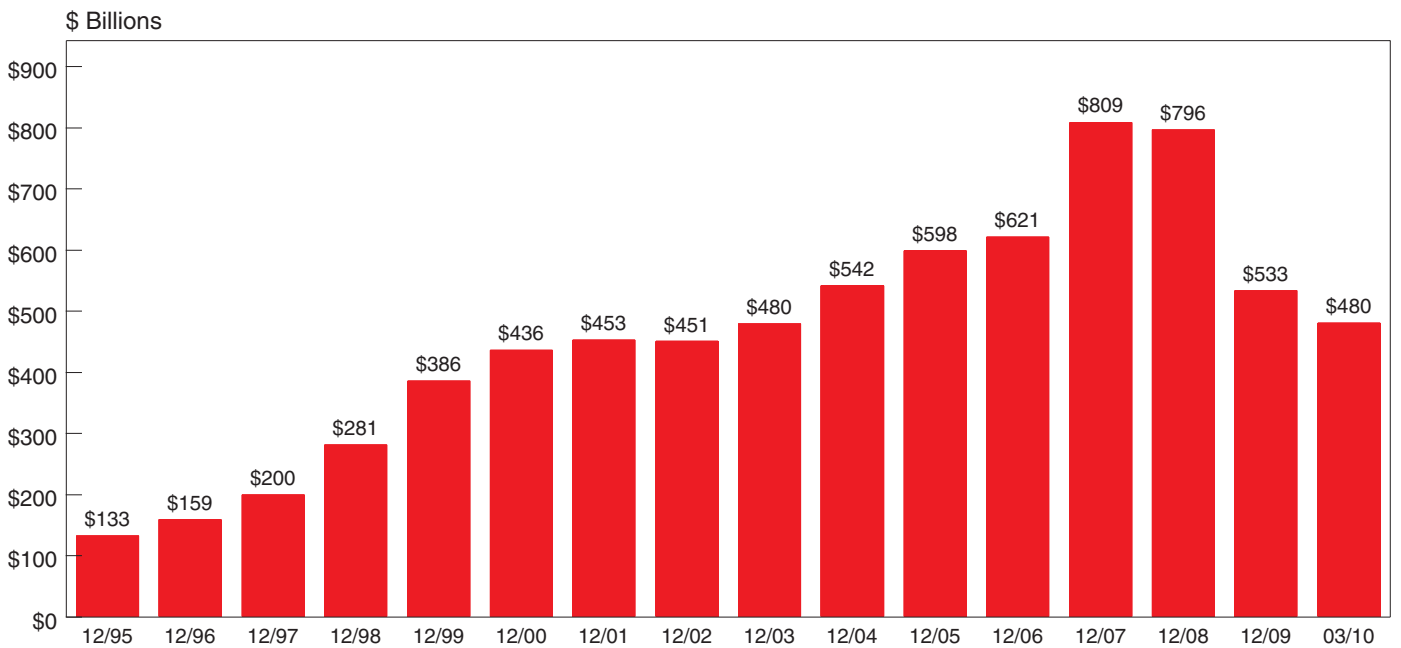
Number of Institutions with FHLB Advances

1995 - 2010

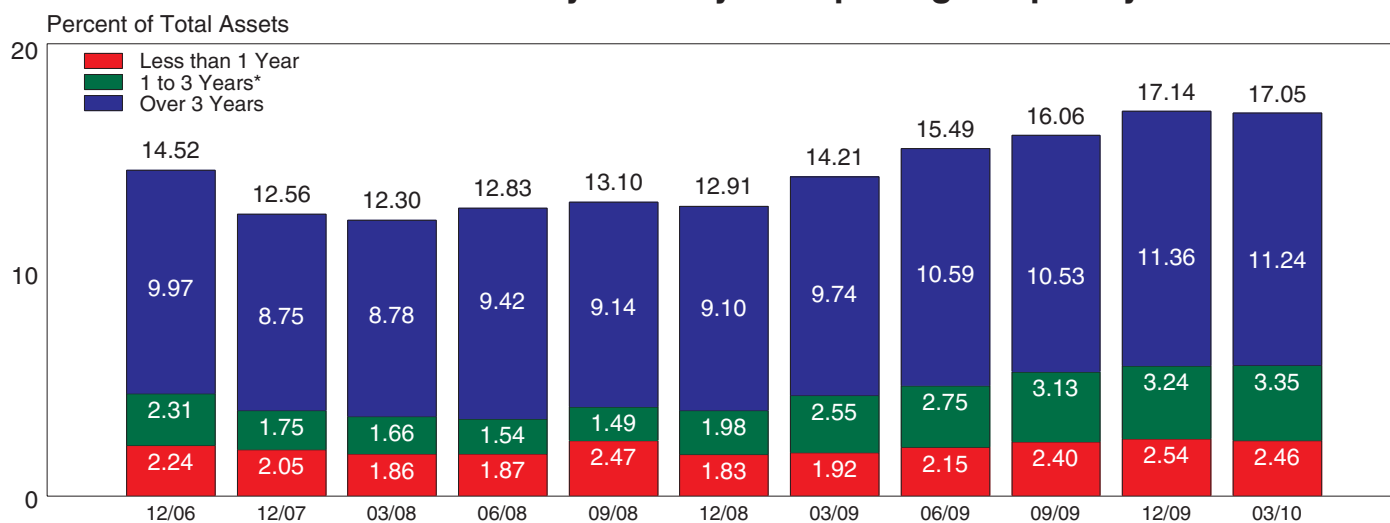


Amount of FHLB Advances Outstanding

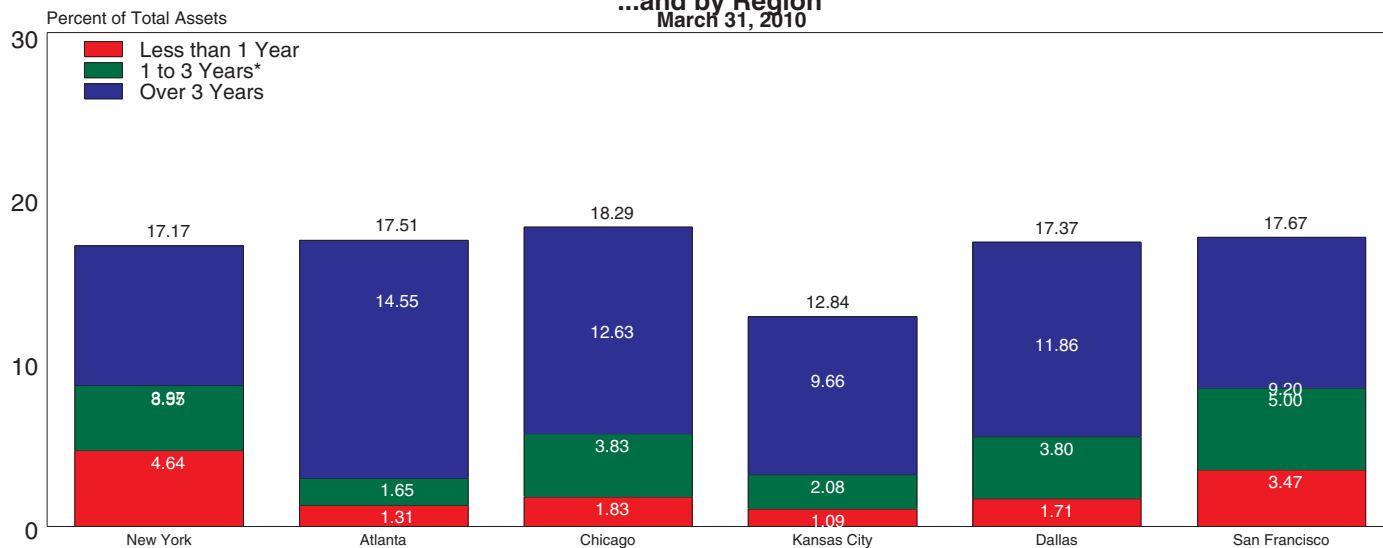
1995 - 2010



Debt Securities by Maturity or Repricing Frequency...



...and by Region March 31, 2010



Total Securities (Debt and Equity)

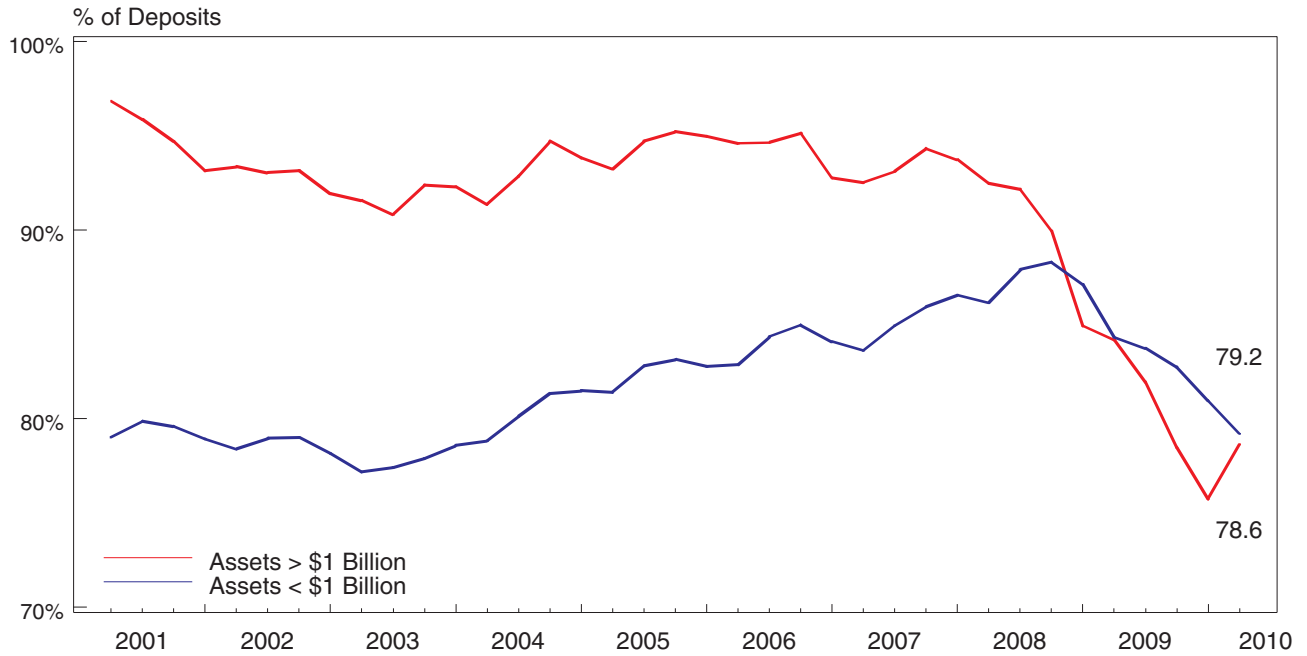
(\$ Billions)

| | 3/08 | 6/08 | 9/08 | 12/08 | 3/09 | 6/09 | 9/09 | 12/09 | 3/10 |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| U.S. Government Obligations: | | | | | | | | | |
| U.S. Treasury | 24 | 24 | 36 | 33 | 38 | 58 | 87 | 103 | 157 |
| U.S. Agencies | 6 | 6 | 6 | 9 | 10 | 10 | 10 | 10 | 11 |
| Government Sponsored Enterprises | 184 | 179 | 161 | 174 | 188 | 197 | 216 | 236 | 237 |
| Mortgage Pass-through Securities | 753 | 796 | 776 | 833 | 851 | 877 | 833 | 862 | 828 |
| Collateralized Mortgage Obligations | 529 | 526 | 486 | 467 | 462 | 440 | 467 | 484 | 507 |
| State, County, Municipal Obligations | 152 | 150 | 145 | 152 | 154 | 164 | 166 | 163 | 166 |
| Asset Backed Securities | 93 | 110 | 209 | 130 | 142 | 144 | 152 | 155 | 129 |
| Other Debt Securities | 183 | 200 | 185 | 210 | 316 | 404 | 436 | 462 | 478 |
| Equity Securities | 30 | 27 | 22 | 27 | 45 | 43 | 30 | 26 | 19 |
| Total Securities | \$1,953 | \$2,017 | \$2,025 | \$2,035 | \$2,206 | \$2,337 | \$2,397 | \$2,500 | \$2,532 |

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

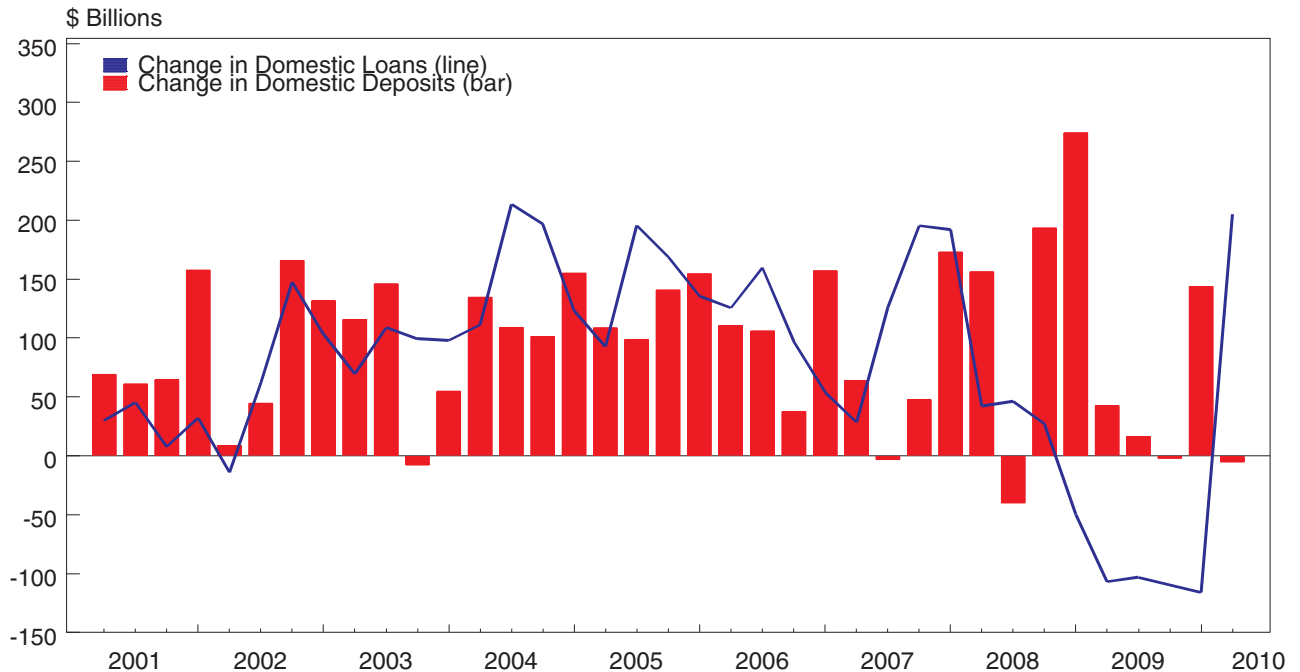
Net Loans and Leases to Deposits (Domestic and Foreign)

2001 - 2010



Quarterly Change in Domestic Loans vs Domestic Deposits

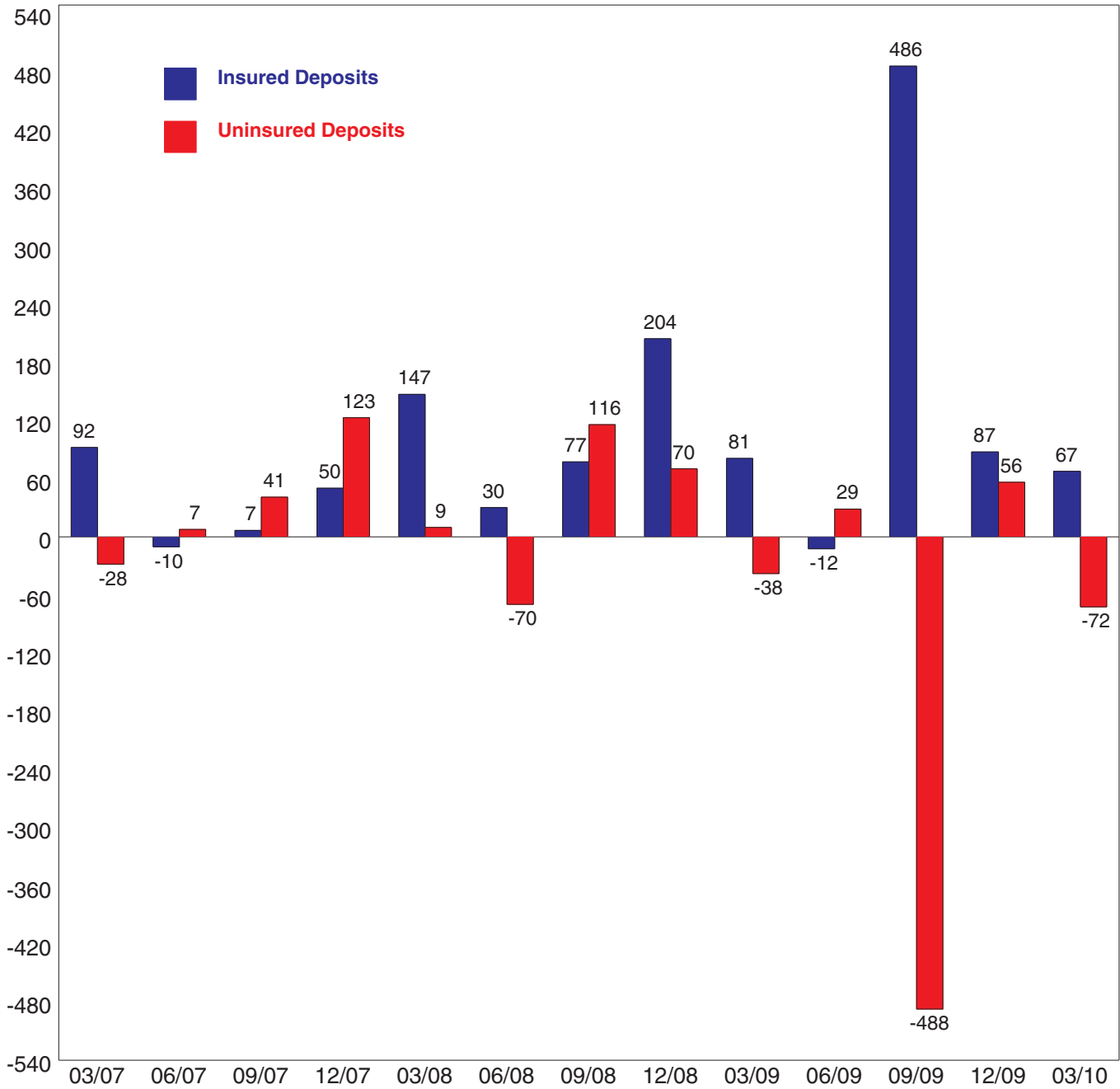
2001 - 2010



Quarterly Change In Domestic Deposits

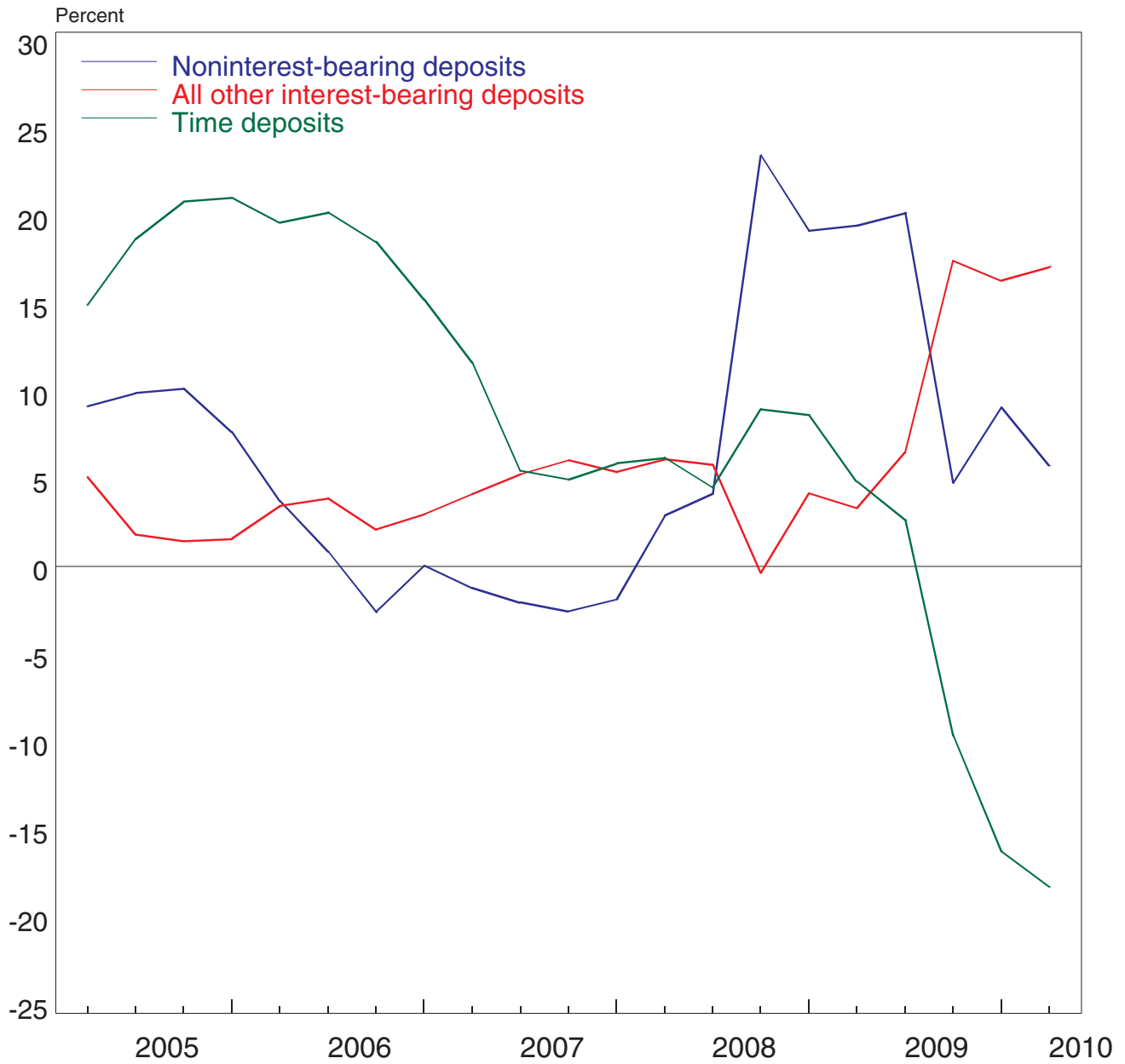
2007 - 2010

\$ Billions



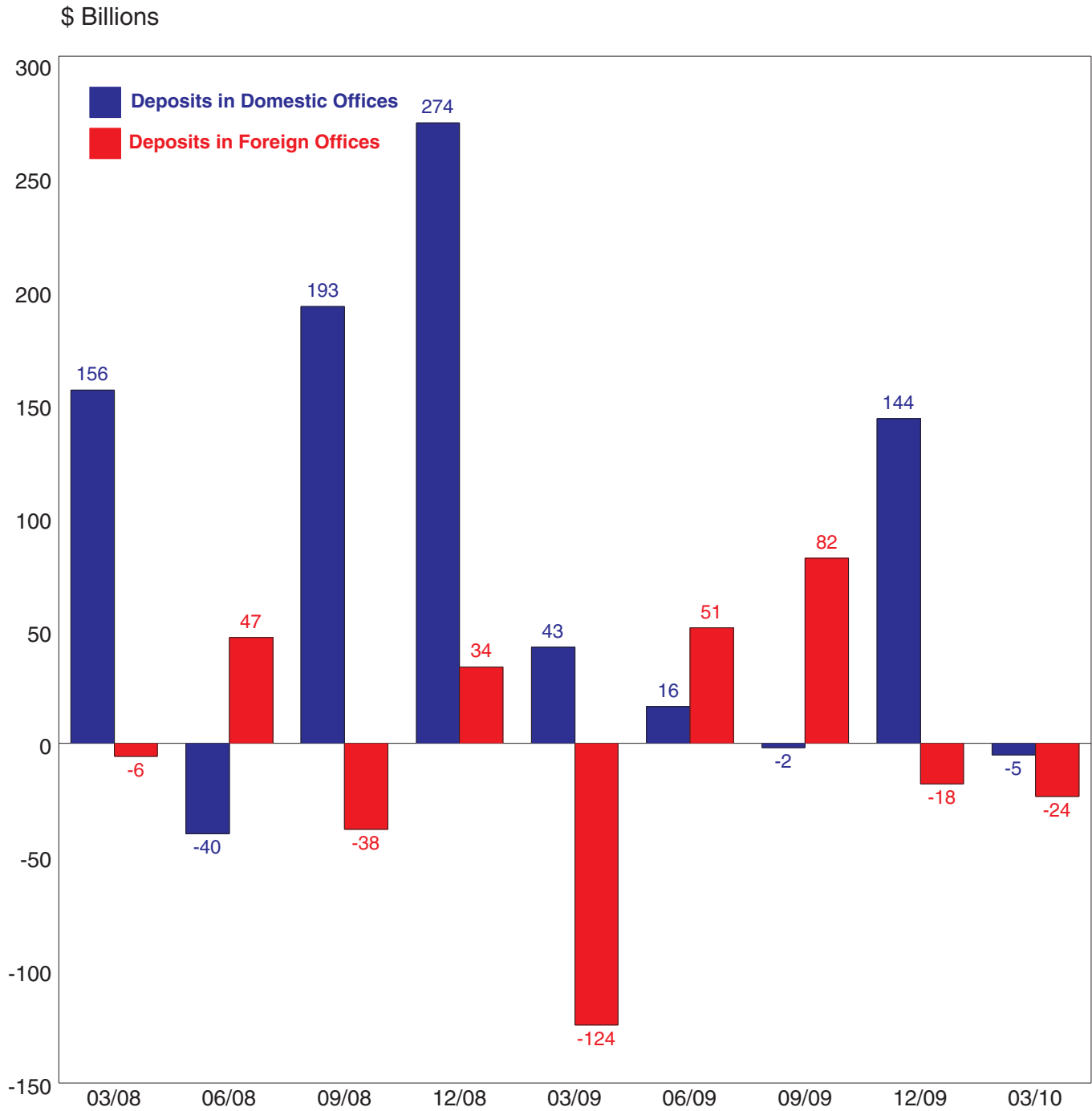
Twelve-Month Growth Rates of Domestic Deposits

2005 - 2010



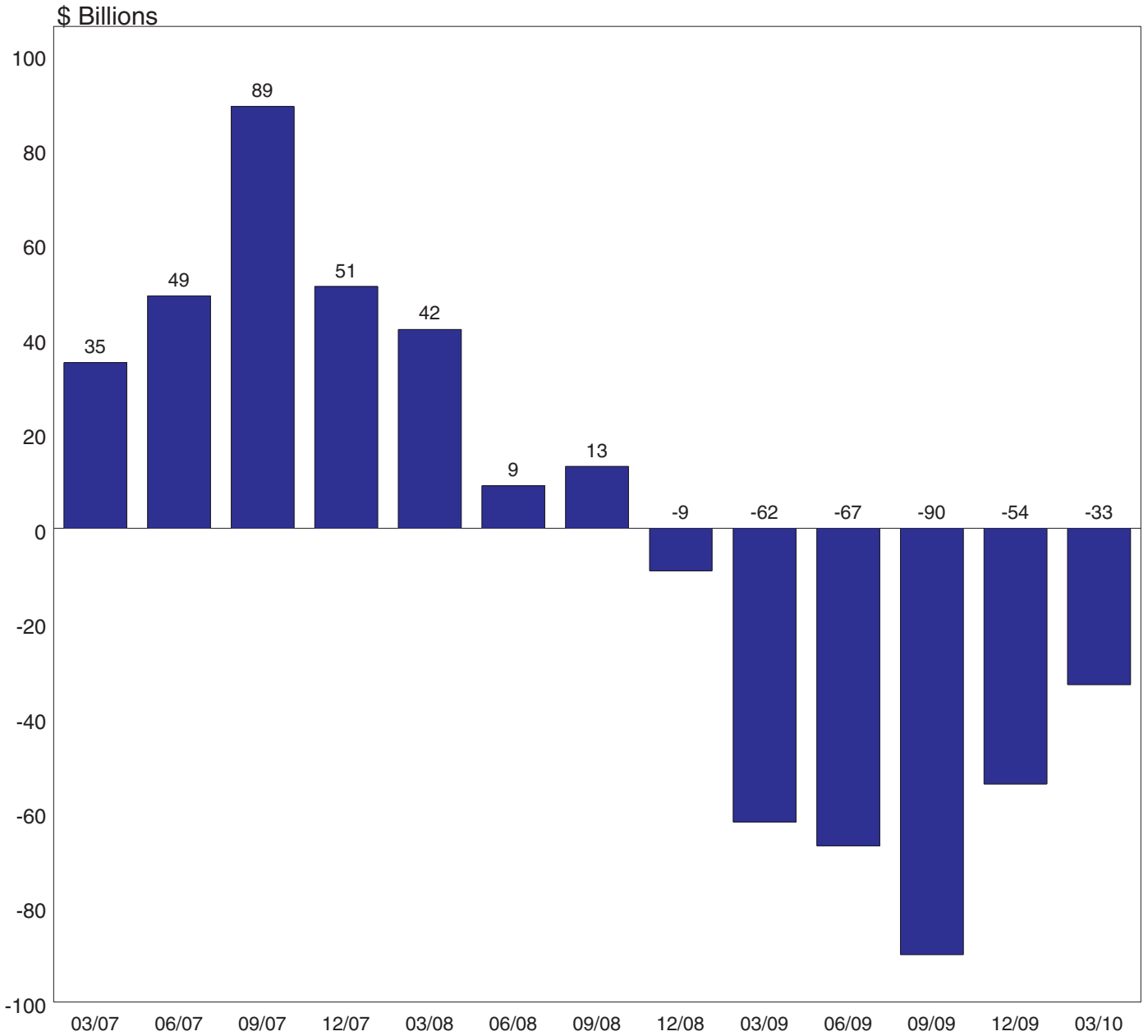
Quarterly Change In Domestic and Foreign Deposits

2008 - 2010

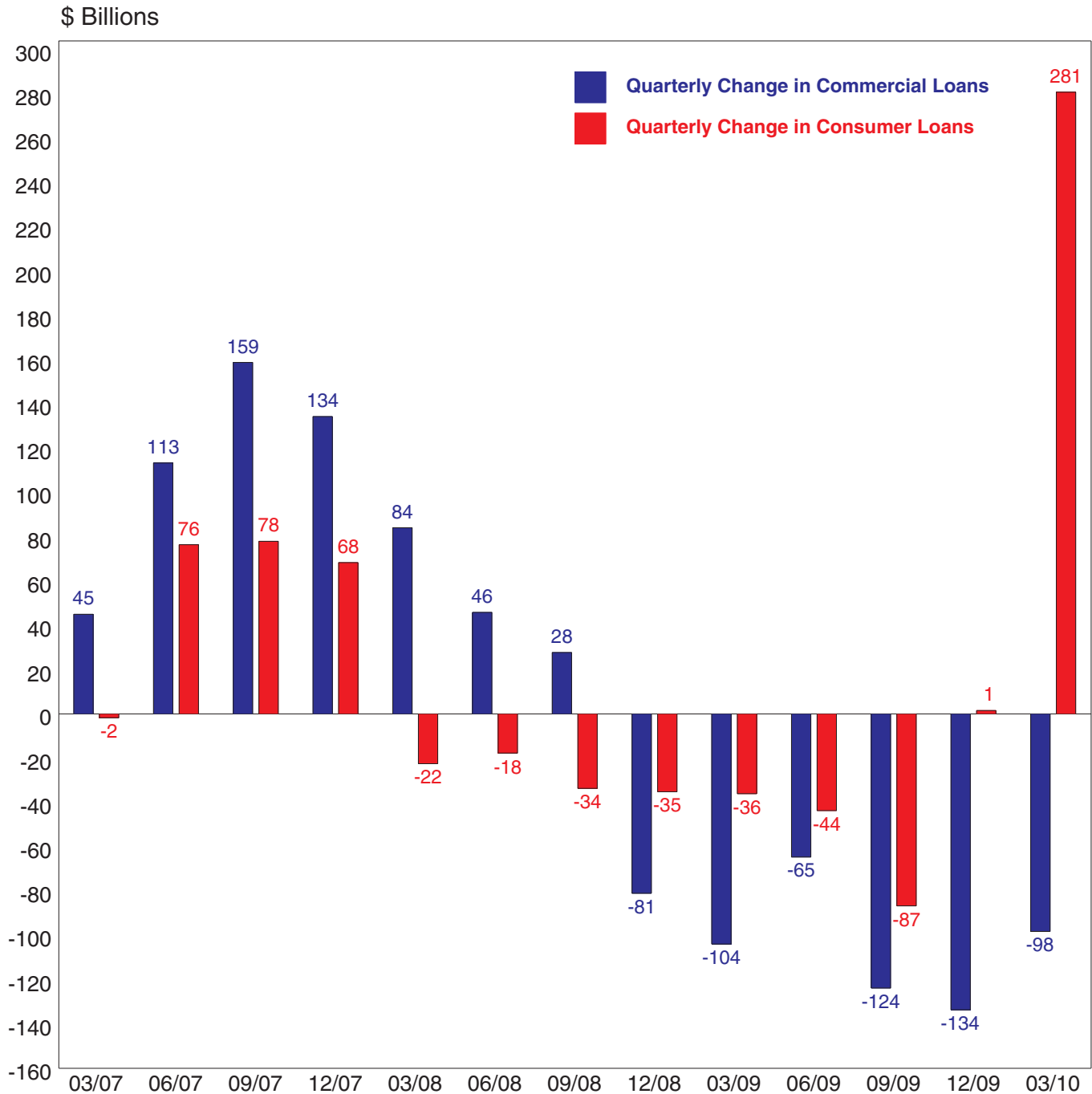


Quarterly Change in C&I Loans

2007-2010



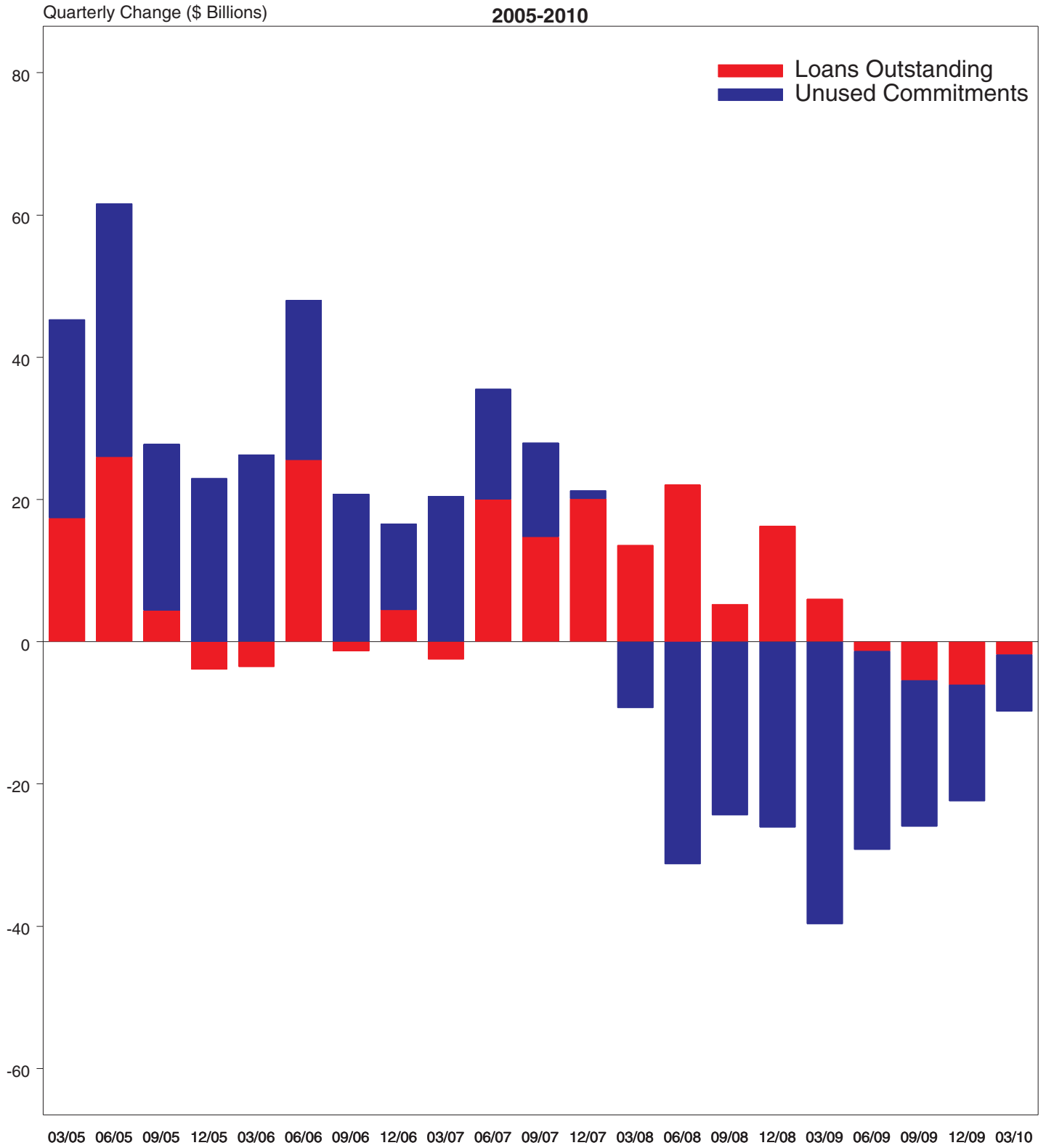
Quarterly Change in Commercial and Consumer Loans 2007 - 2010



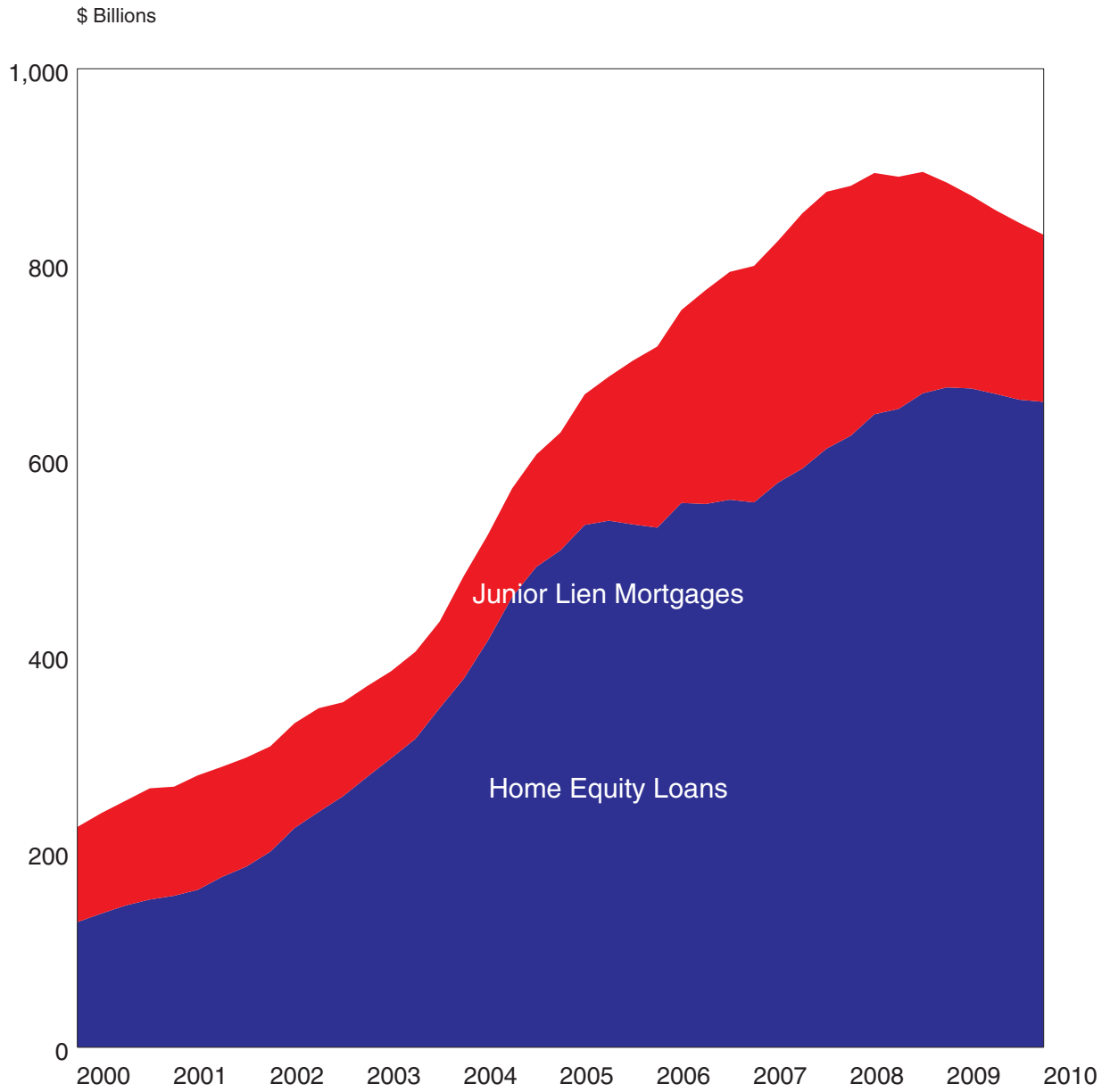
Loans to Commercial Borrowers (Credit Risk Concentrated) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

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

Quarterly Change in Home Equity Loans

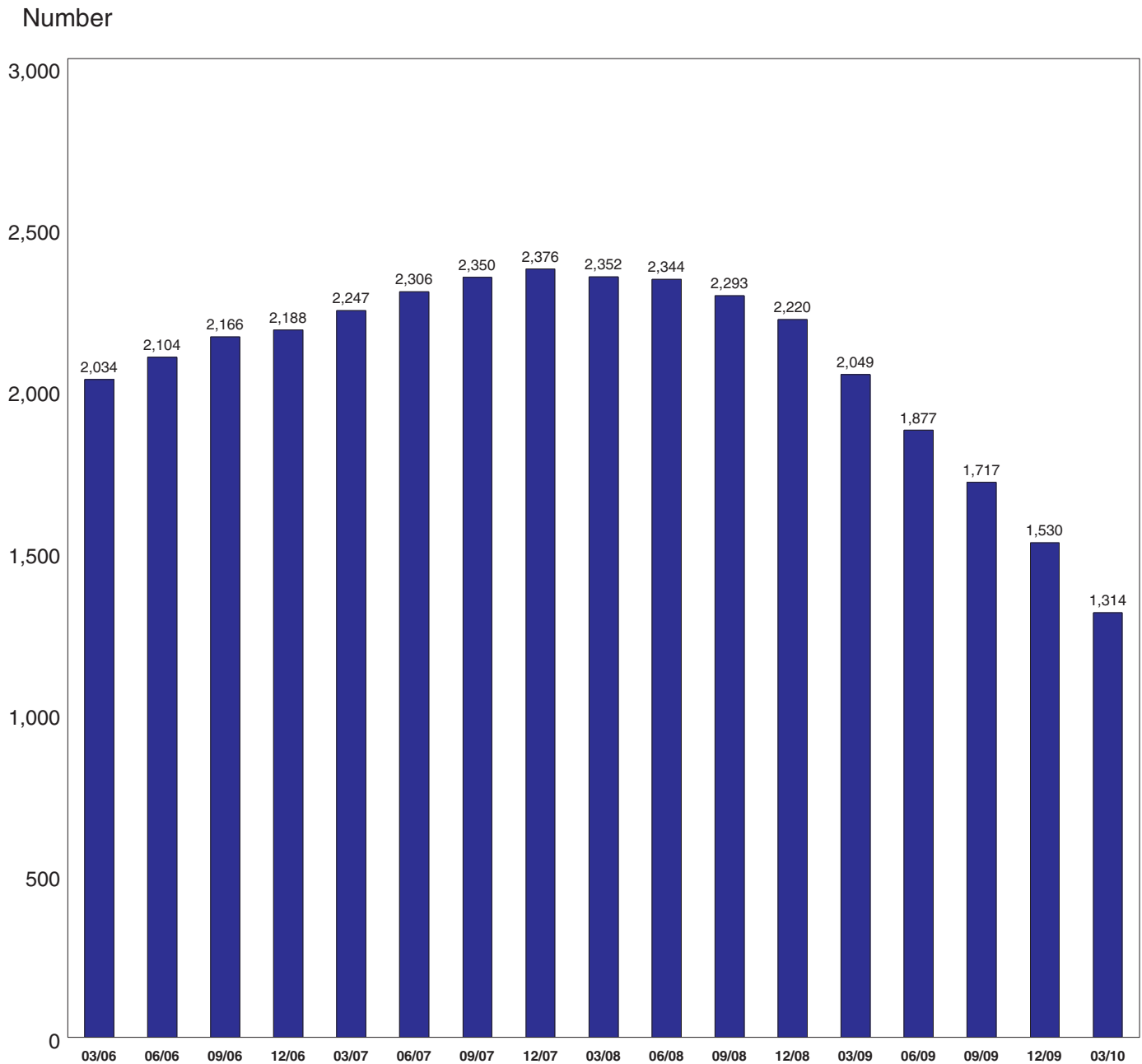


Home Equity and Junior Lien Loans 2000 - 2010



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

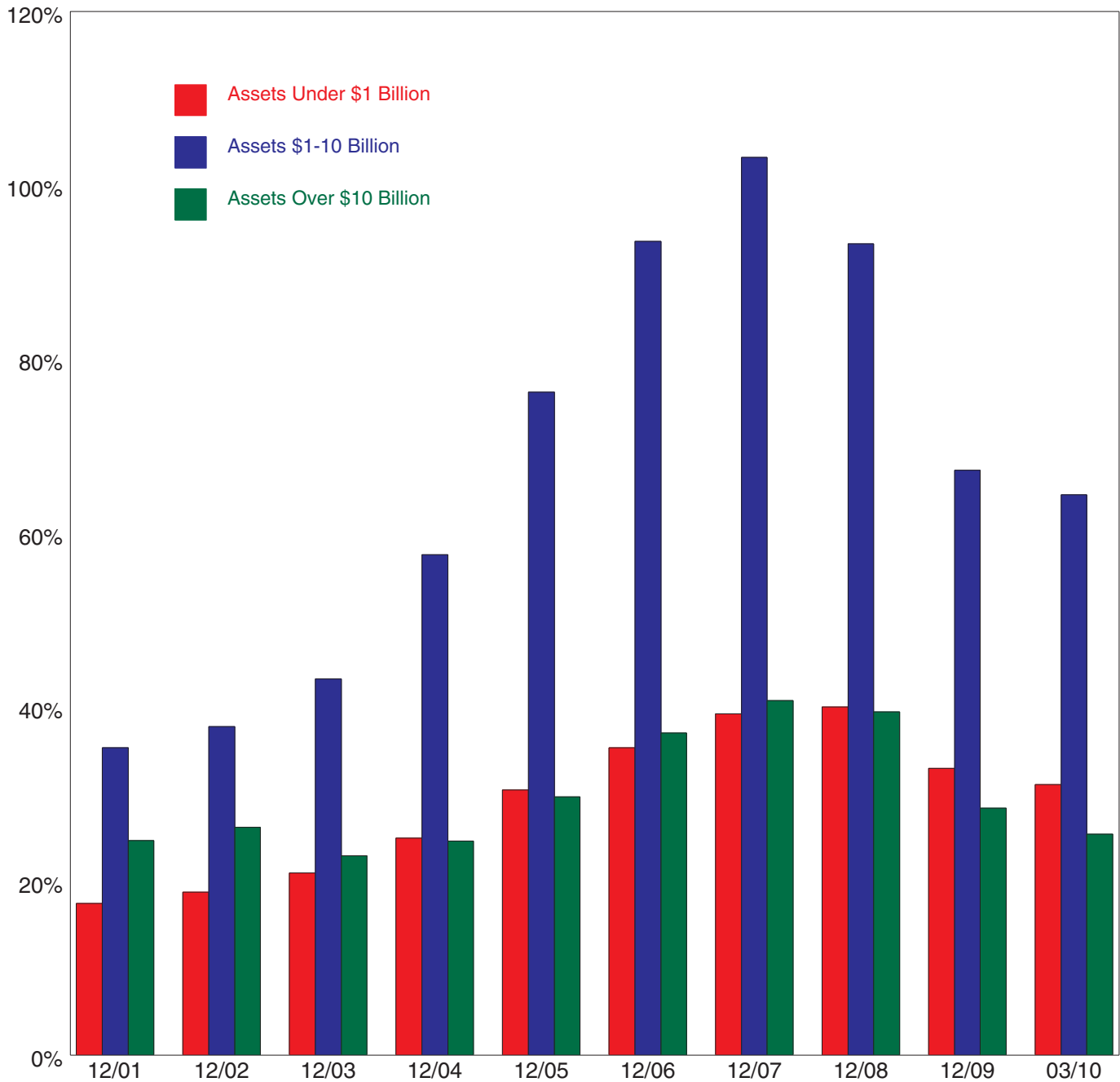
2006-2010



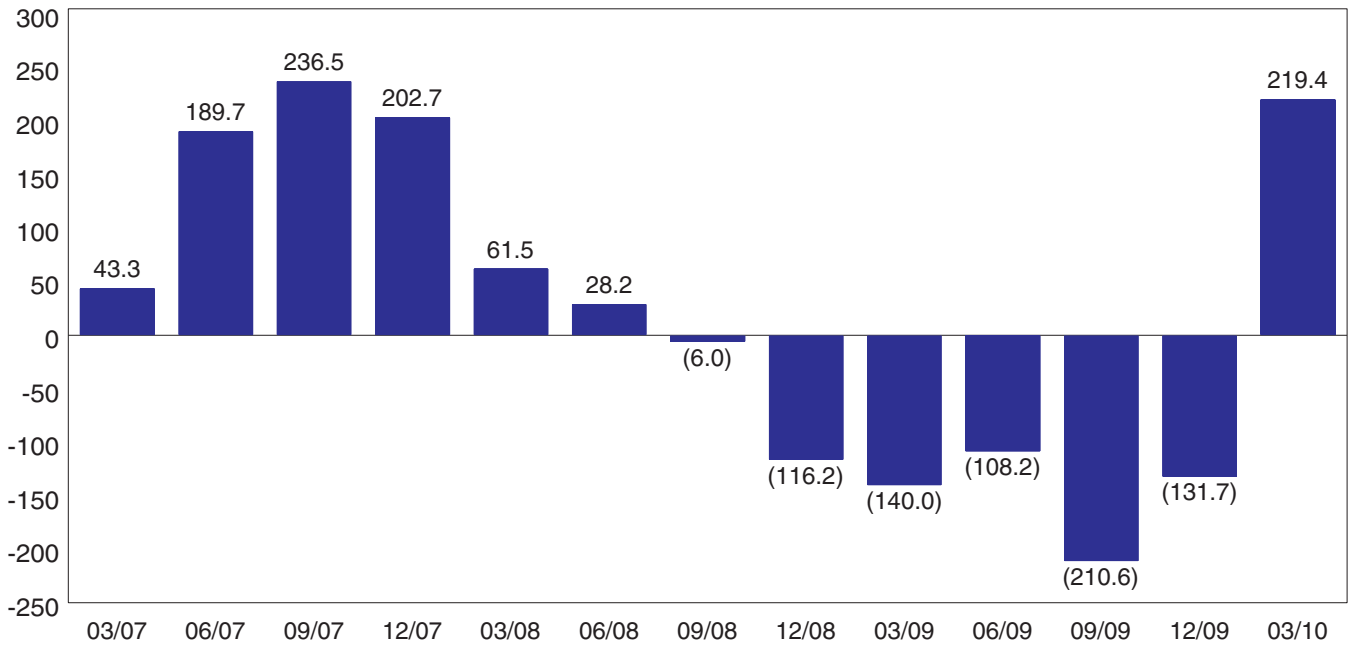
Median Construction and Development Loan Concentrations

2001 - 2010

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

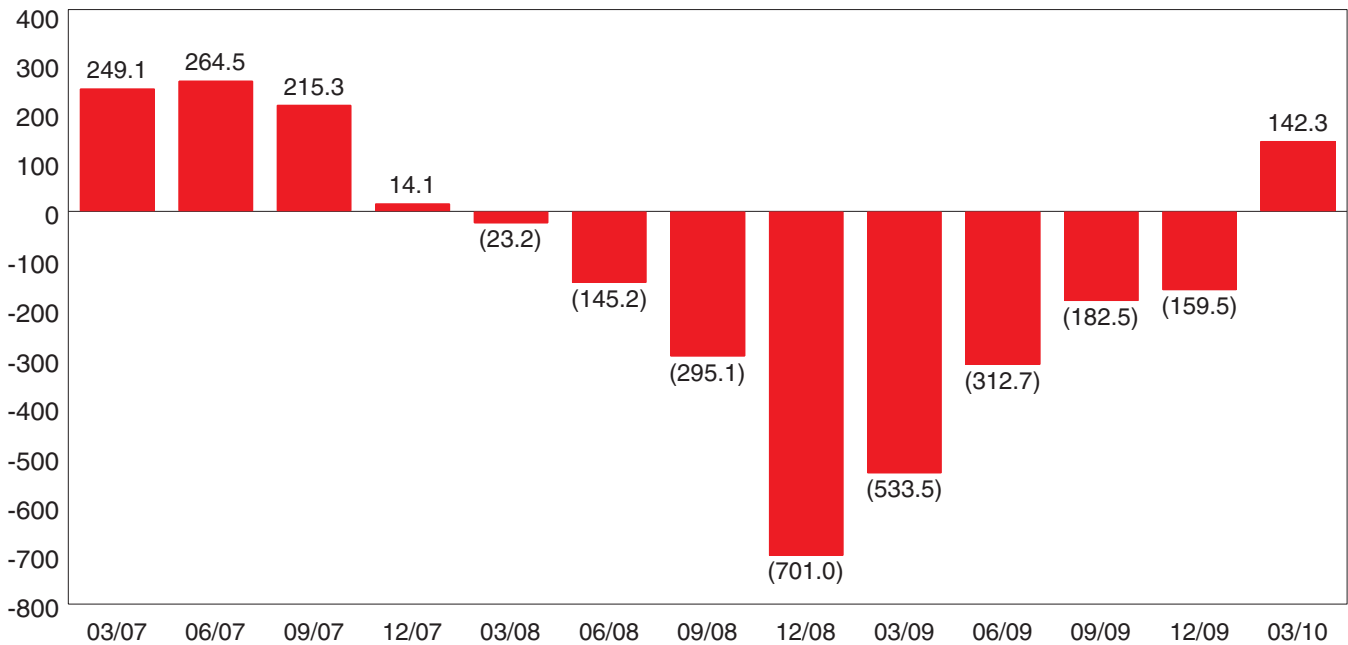


Quarterly Change in Reported Loans Outstanding (\$ Billions)



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

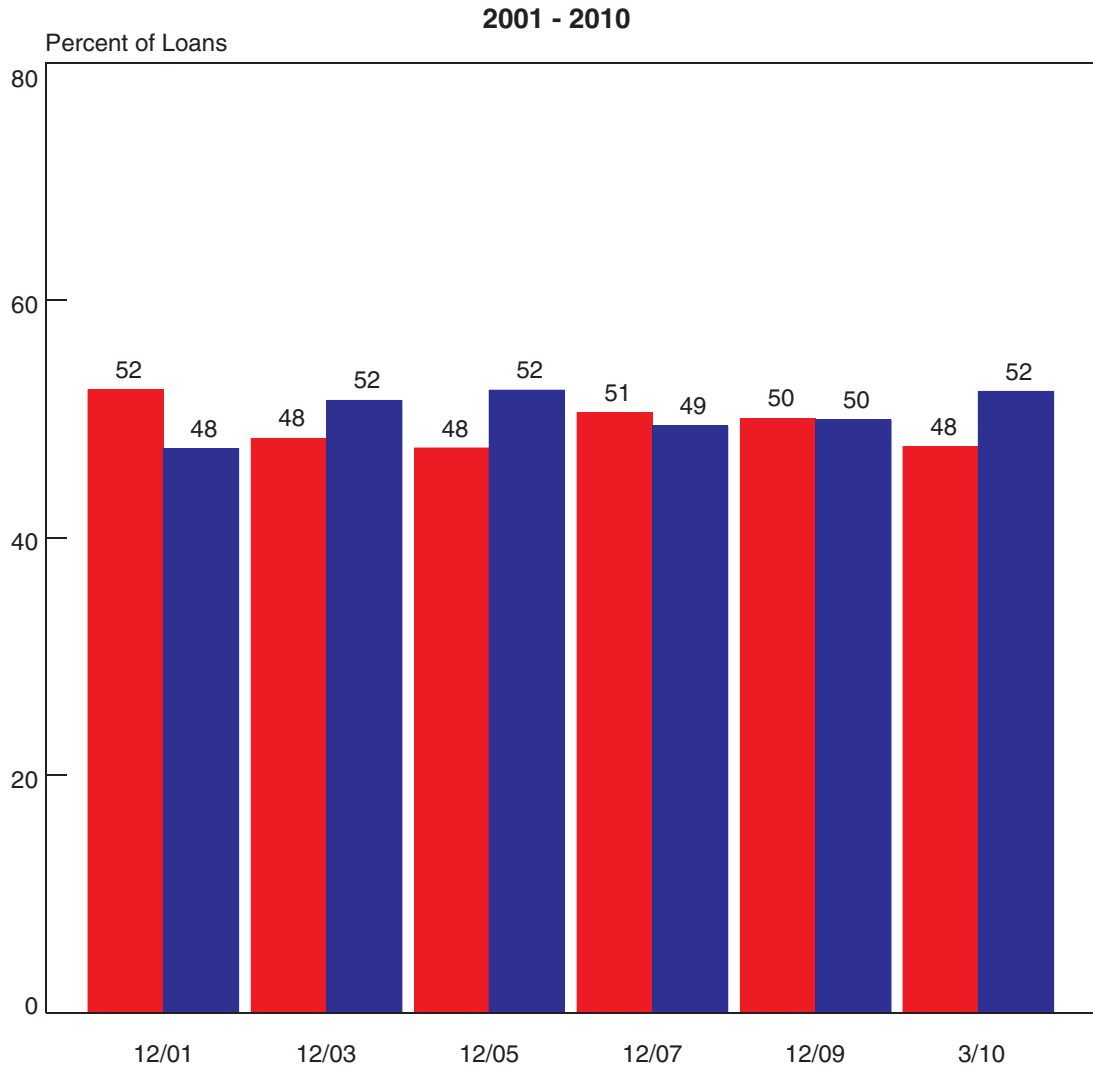
Quarterly Change in Unused Loan Commitments (\$ Billions)



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

Credit Risk Diversification

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



Loans (\$ Billions):

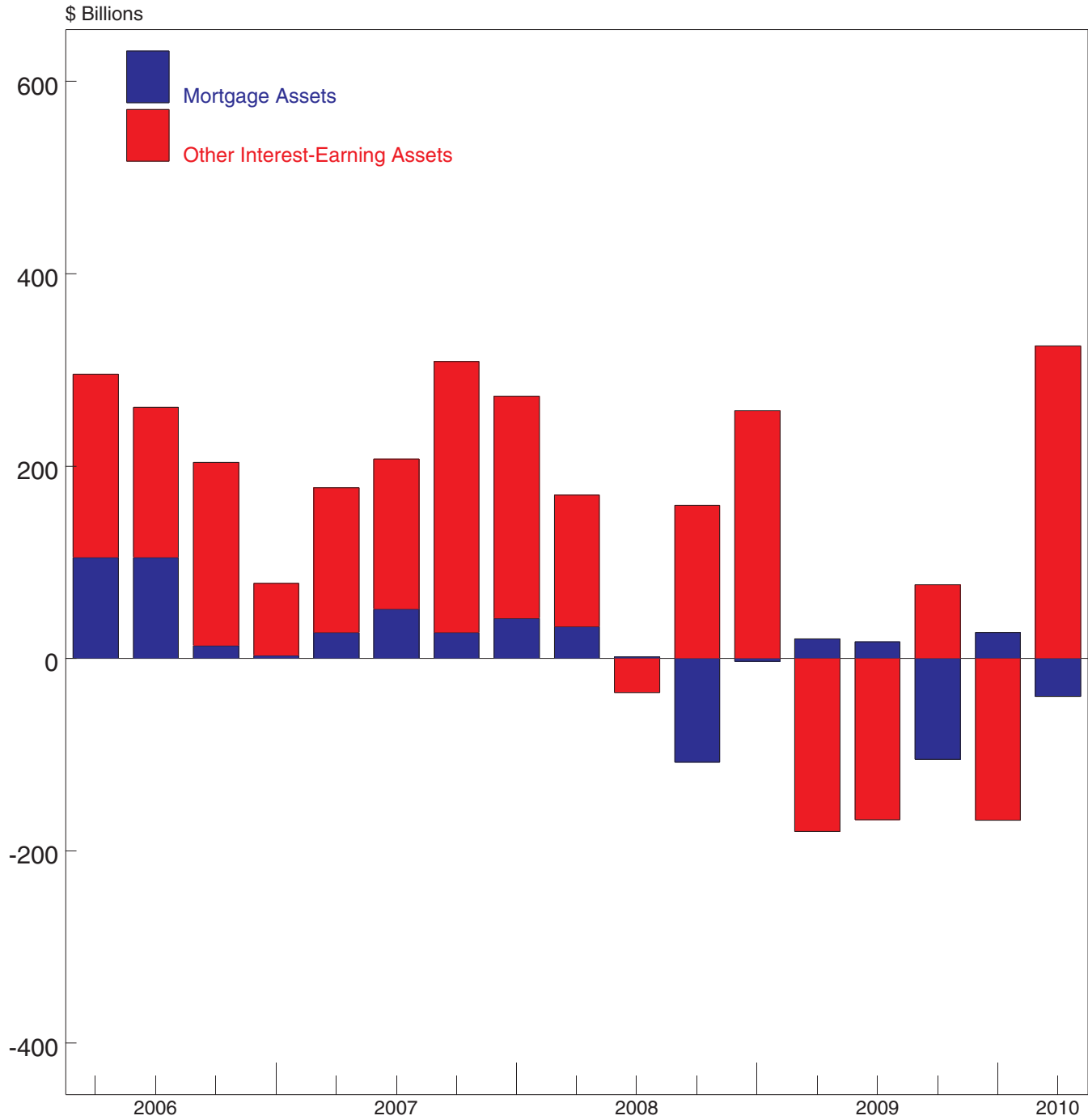
| | | | | | | |
|------------------------|---------|---------|---------|---------|---------|---------|
| ■ Commercial Borrowers | \$2,500 | \$2,632 | \$3,197 | \$3,997 | \$3,648 | \$3,578 |
| ■ Consumer Loans | 2,265 | 2,805 | 3,525 | 3,911 | 3,638 | 3,928 |

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

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

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

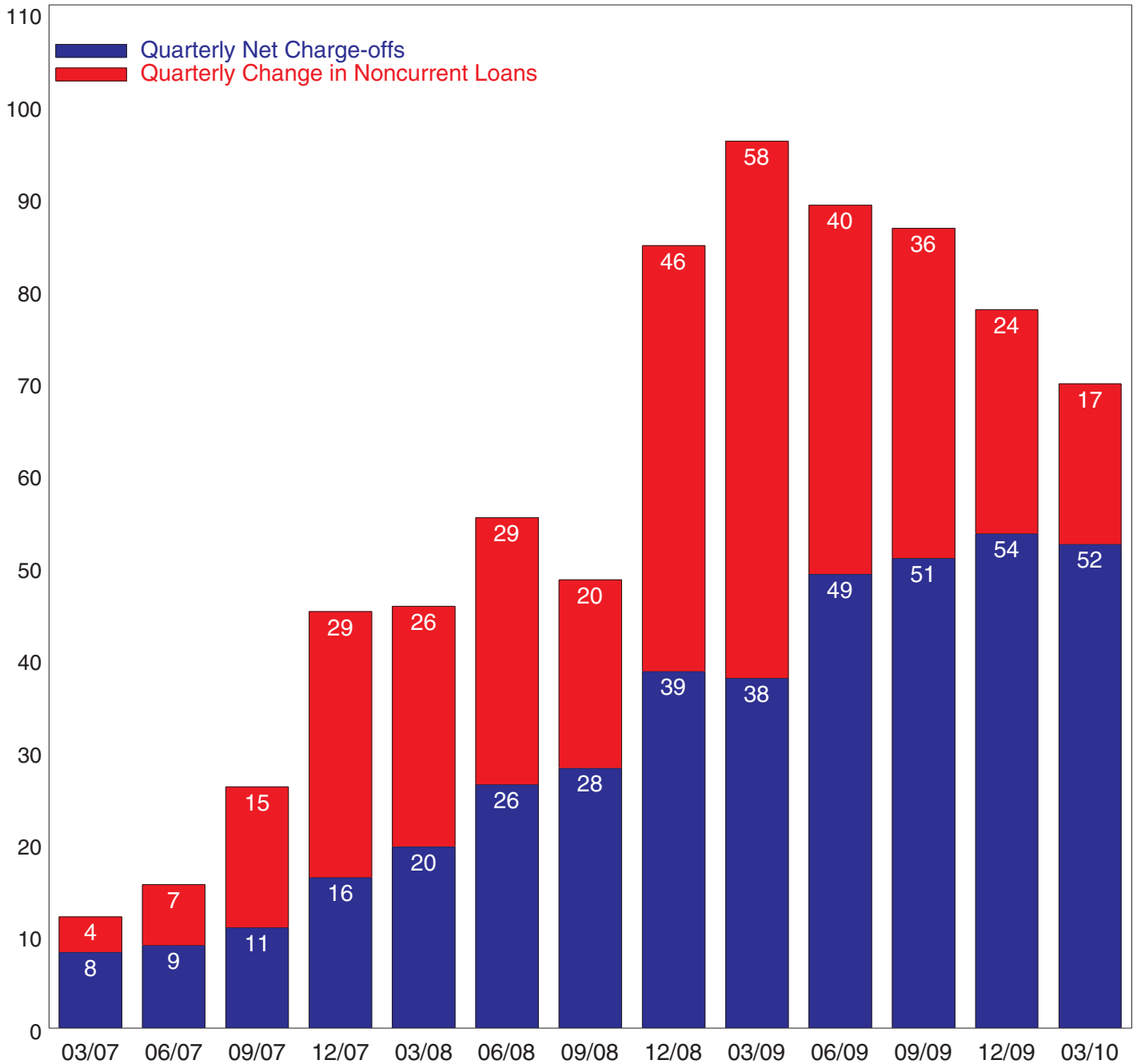
2006 - 2010



Quarterly Net Charge Offs and Change in Noncurrent Loans

2007 - 2010

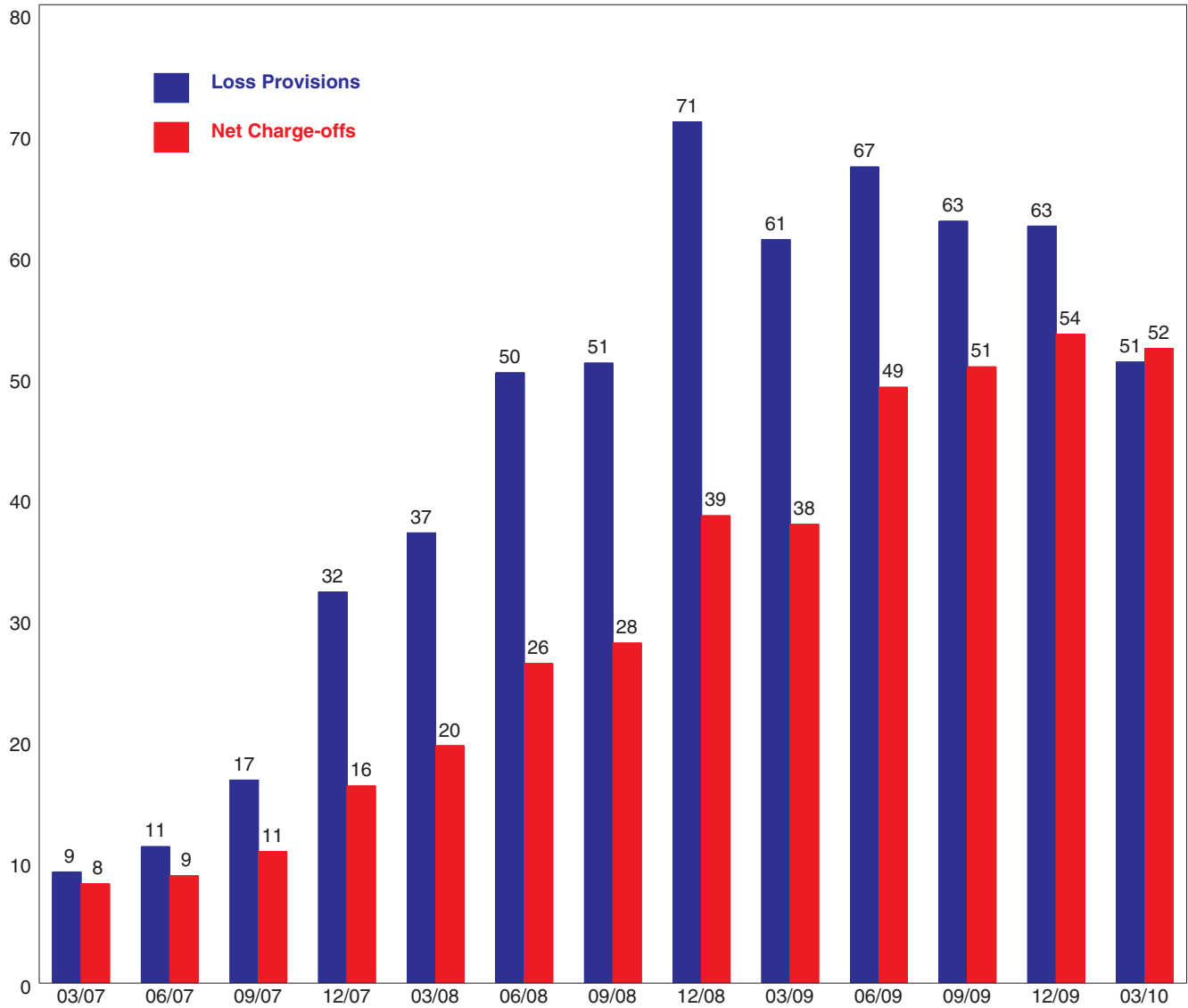
\$ Billions



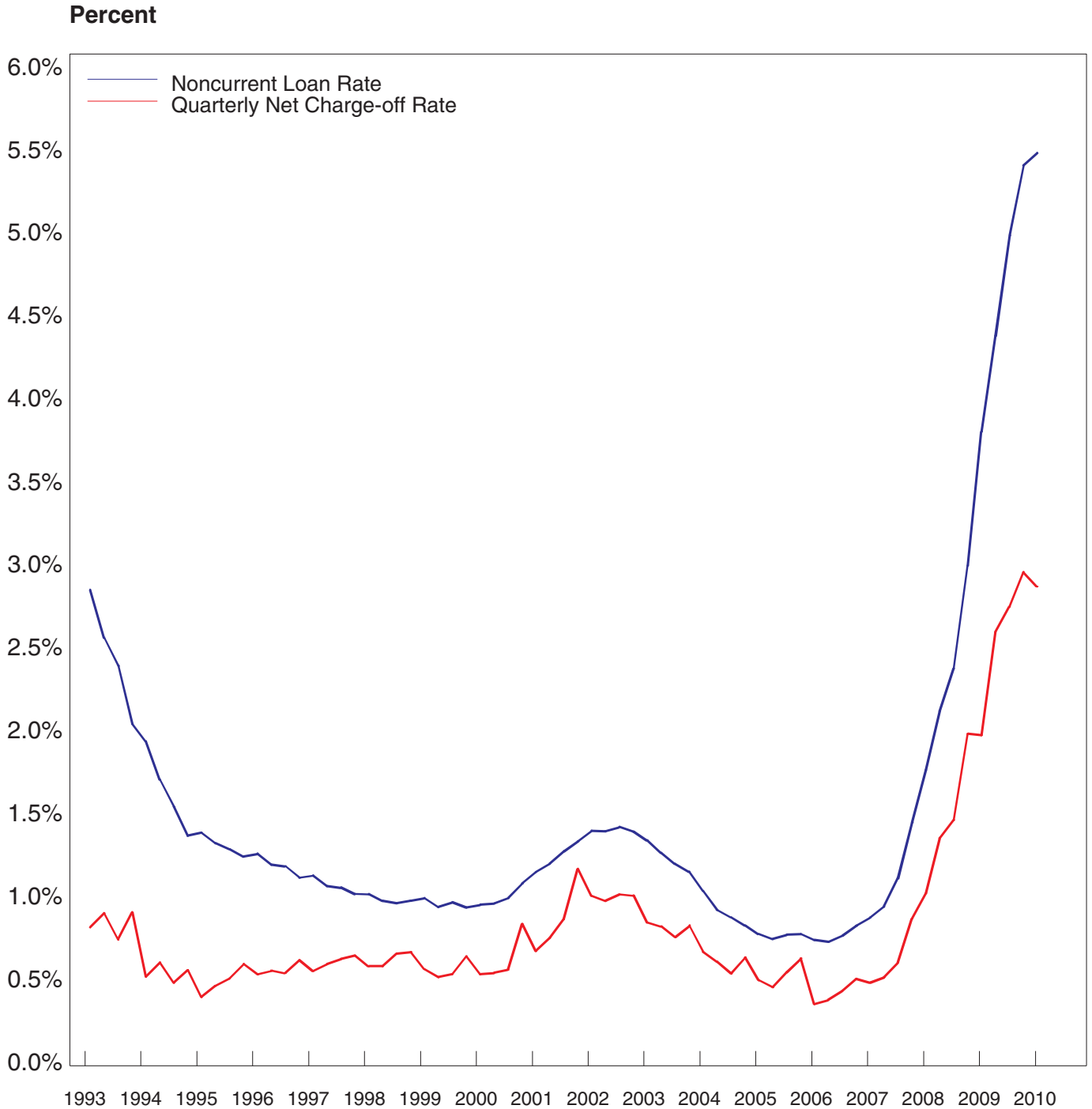
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2007 - 2010

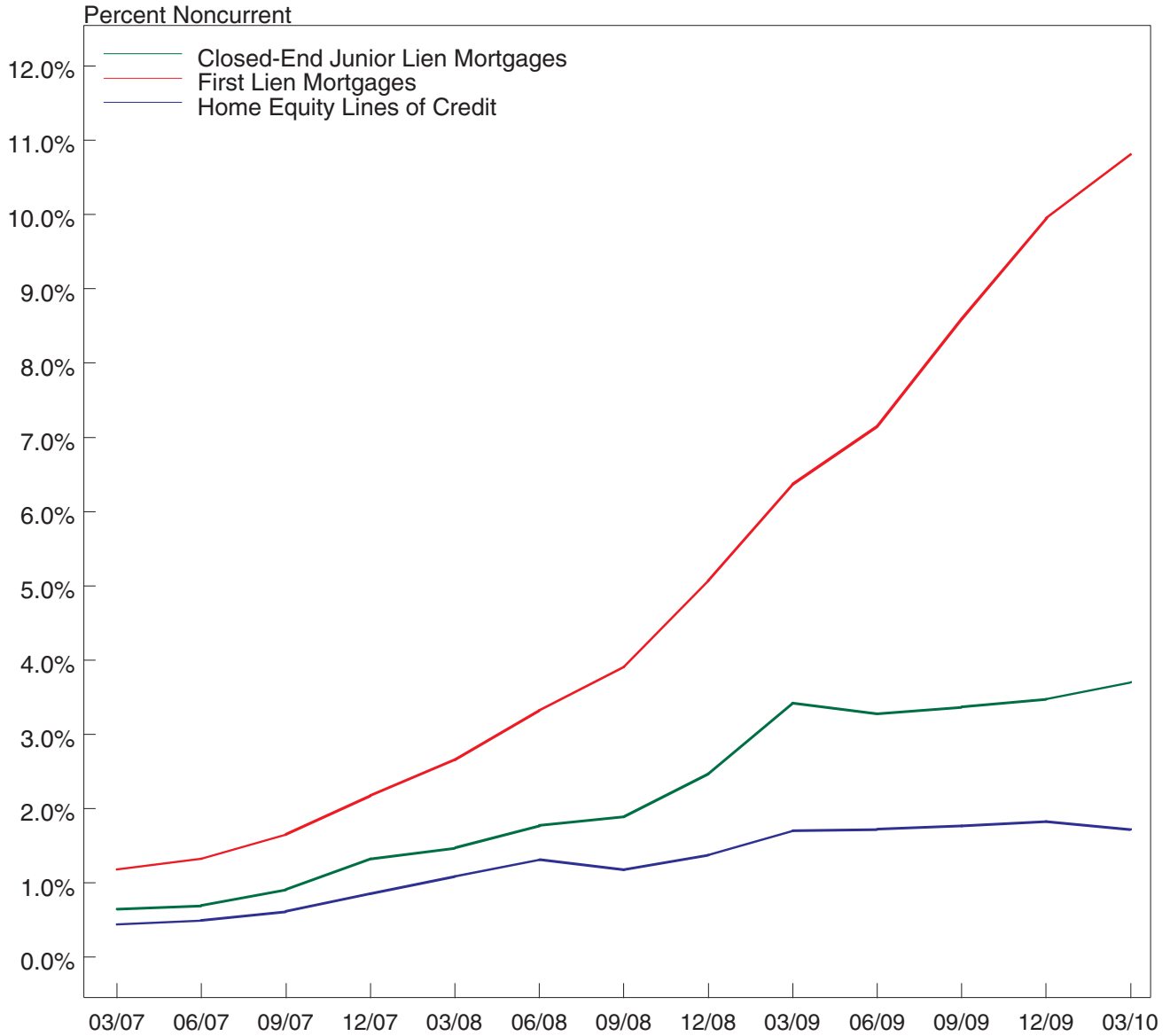
\$ Billions



Noncurrent Loan and Quarterly Net Charge Off Rates 1993-2010

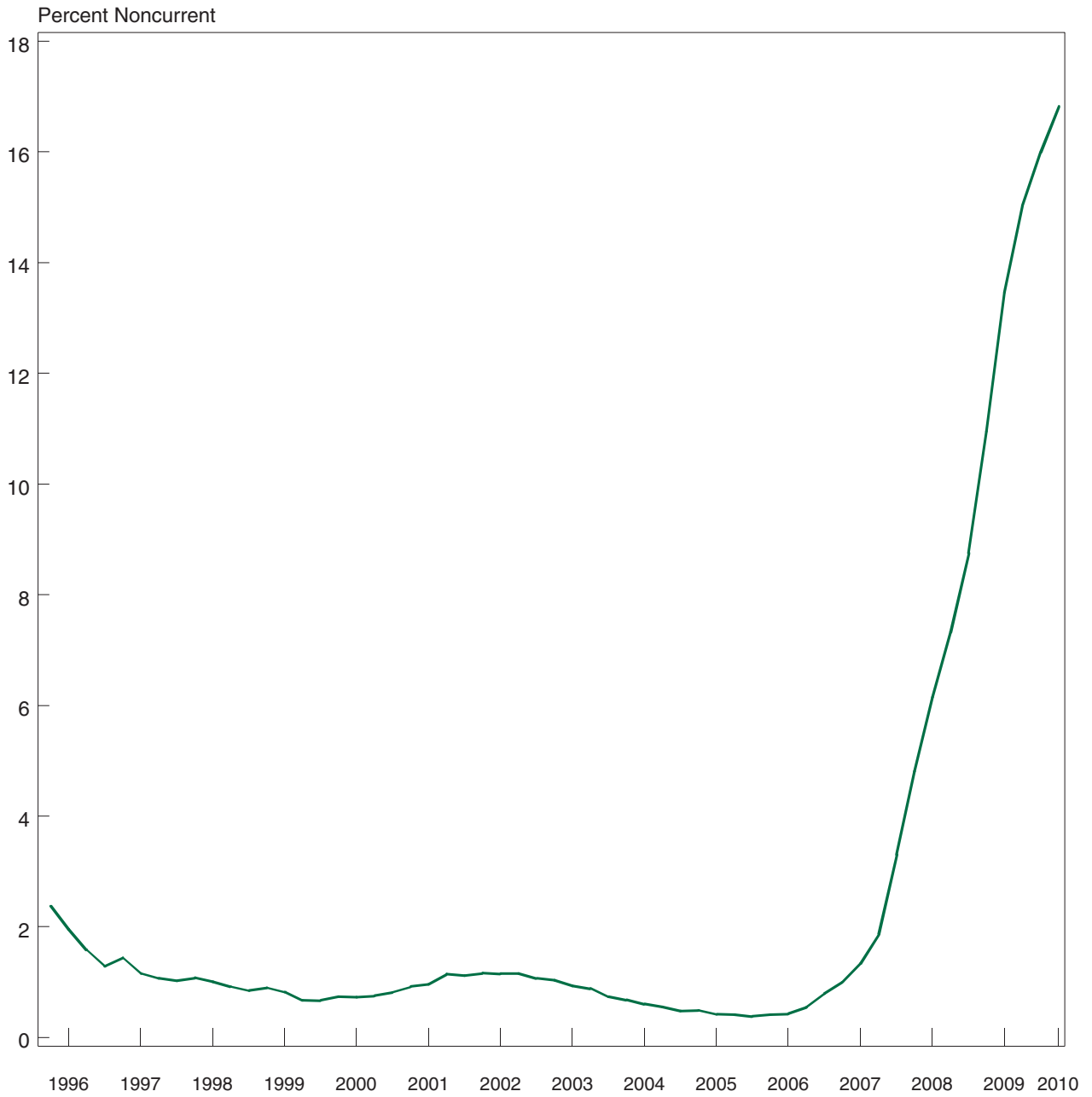


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2007 to 2010



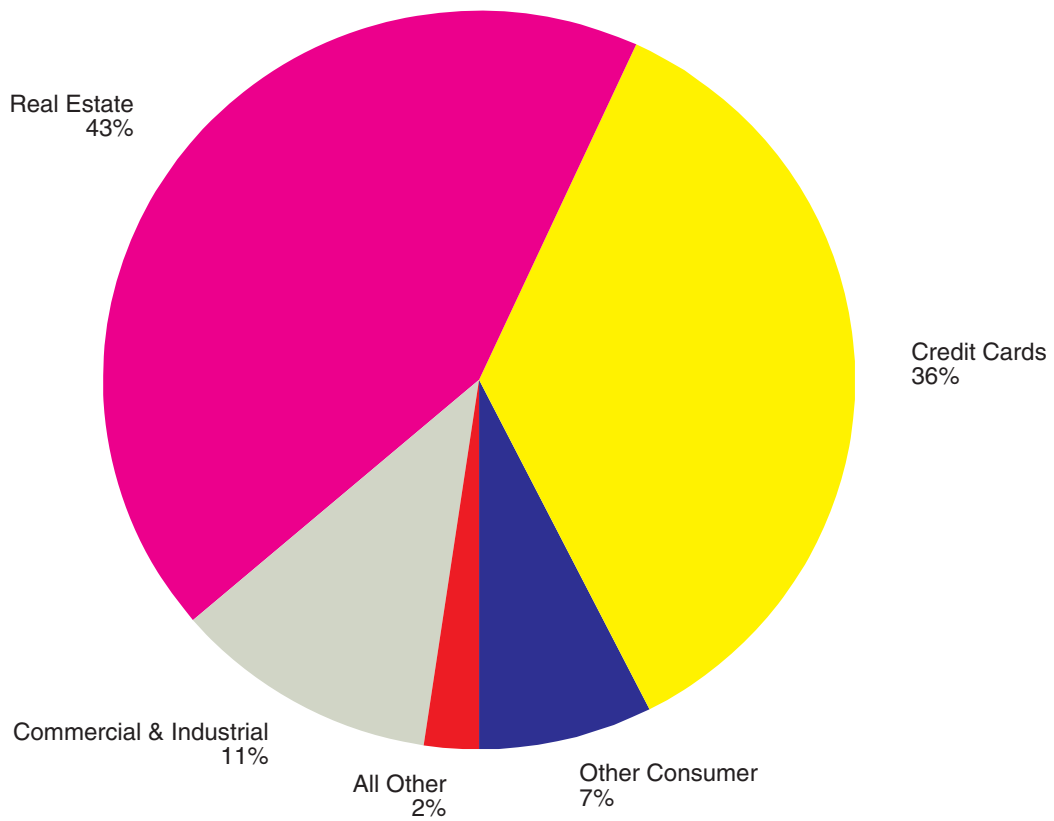
Noncurrent Rate on Real Estate Construction and Development Loans

1996-2010



Composition of FDIC-Insured Institutions' Loan Charge-offs

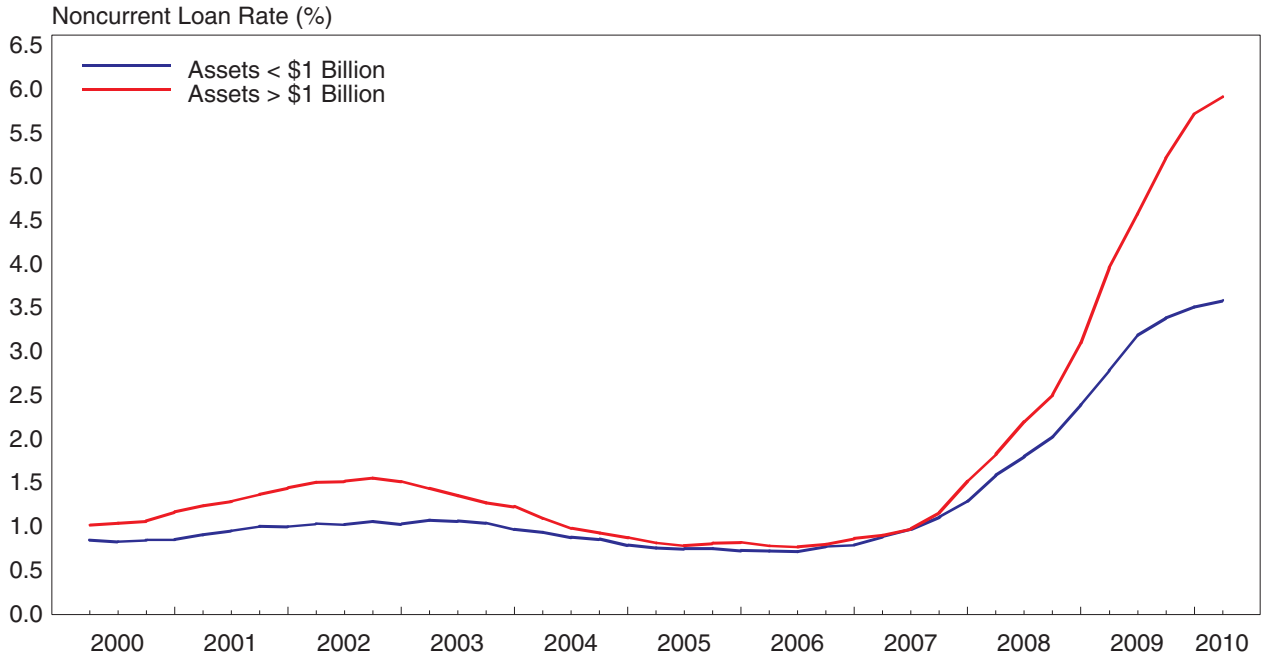
First Quarter, 2010



Noncurrent Loan Rates

By Asset Size

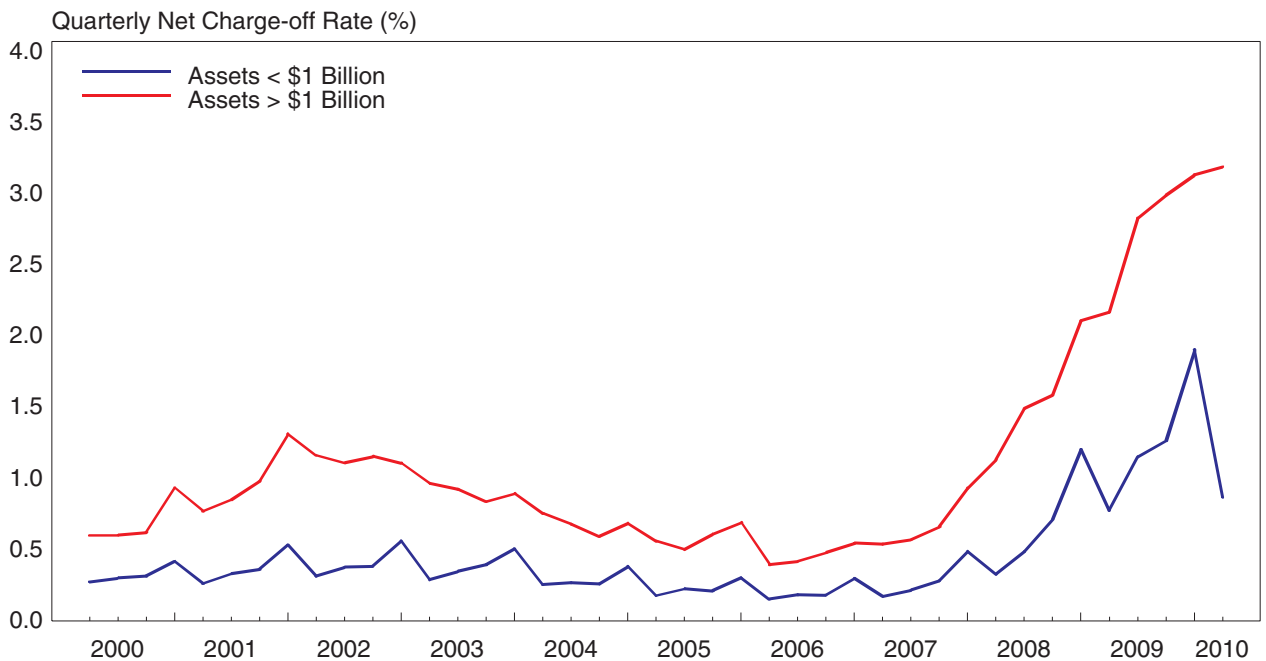
2000 - 2010



Quarterly Net Charge-off Rates

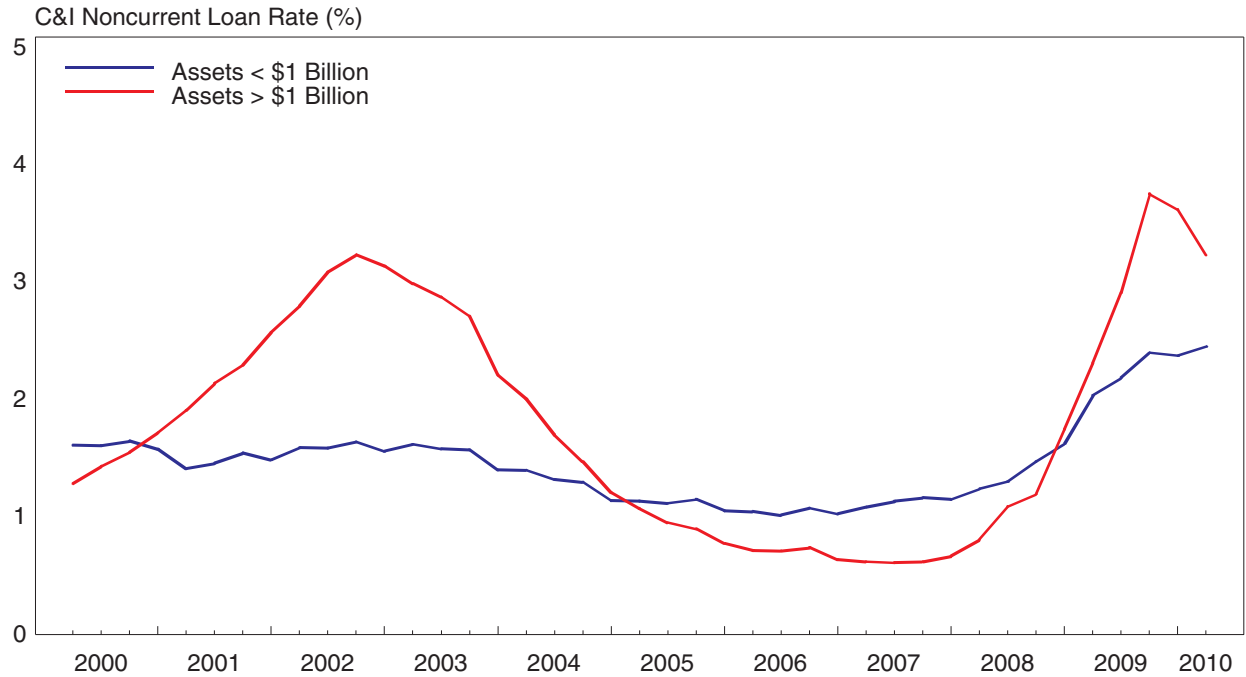
By Asset Size, Annualized

2000 - 2010



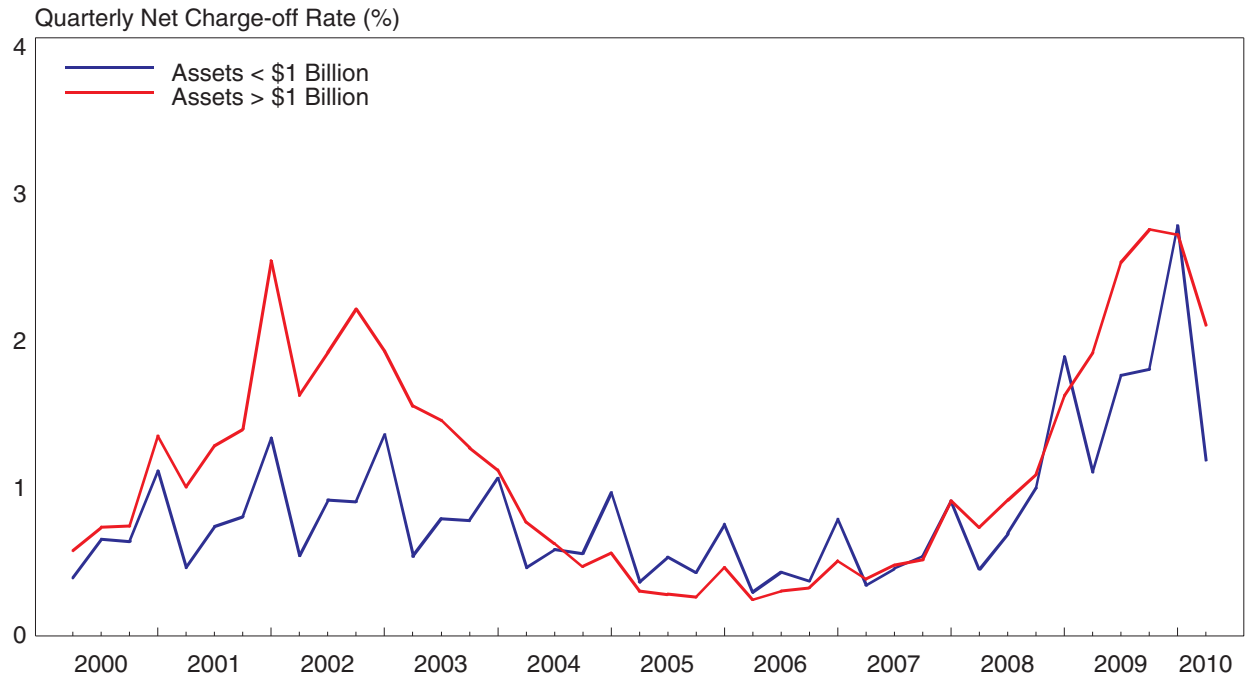
Noncurrent C & I Loan Rates By Asset Size

2000 - 2010



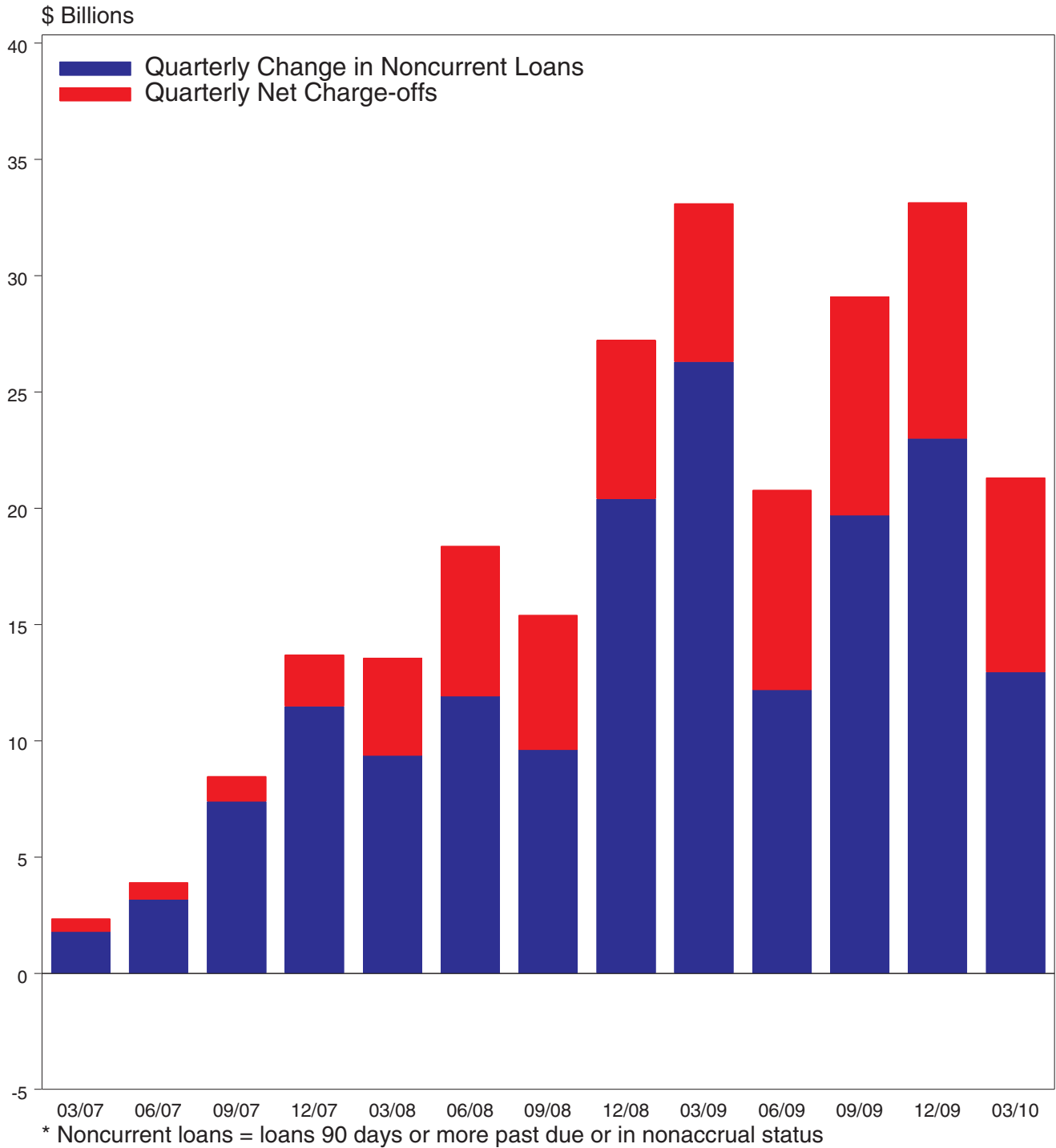
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2000 - 2010



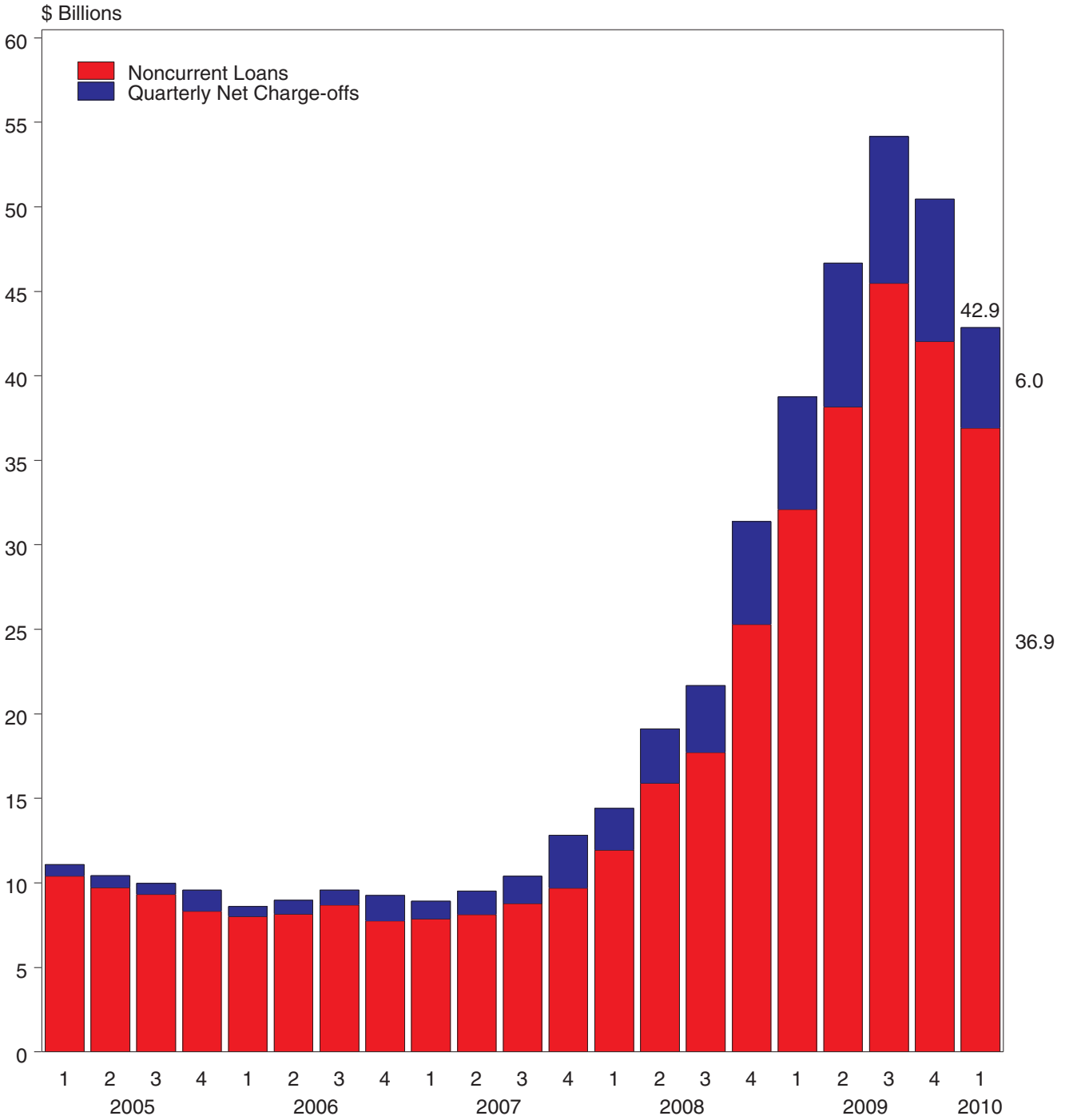
Credit Quality of Residential Mortgage Loans*

2007 to 2010



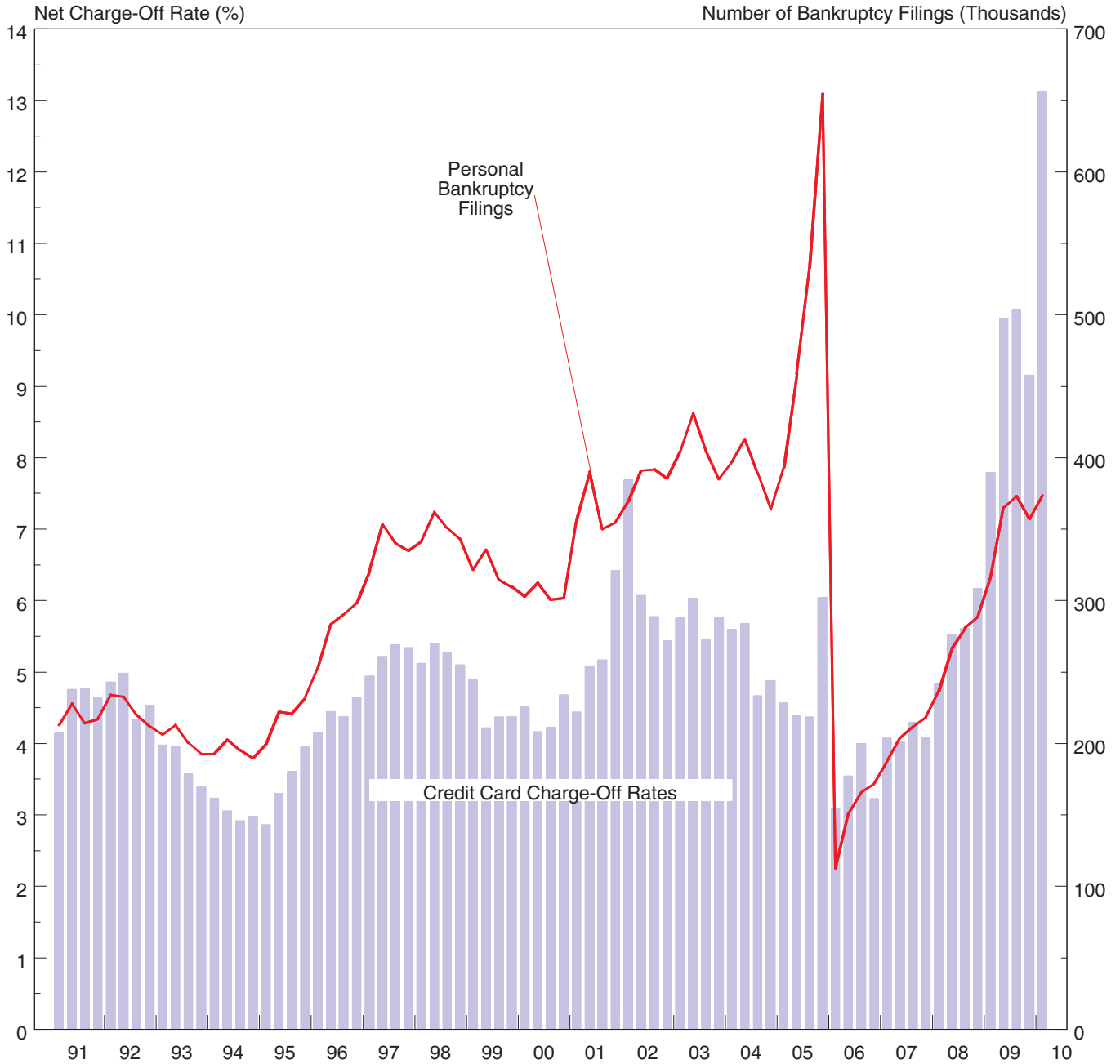
Credit Quality of C & I Loans

2005-2010



Credit Card Loss Rates and Personal Bankruptcy Filings

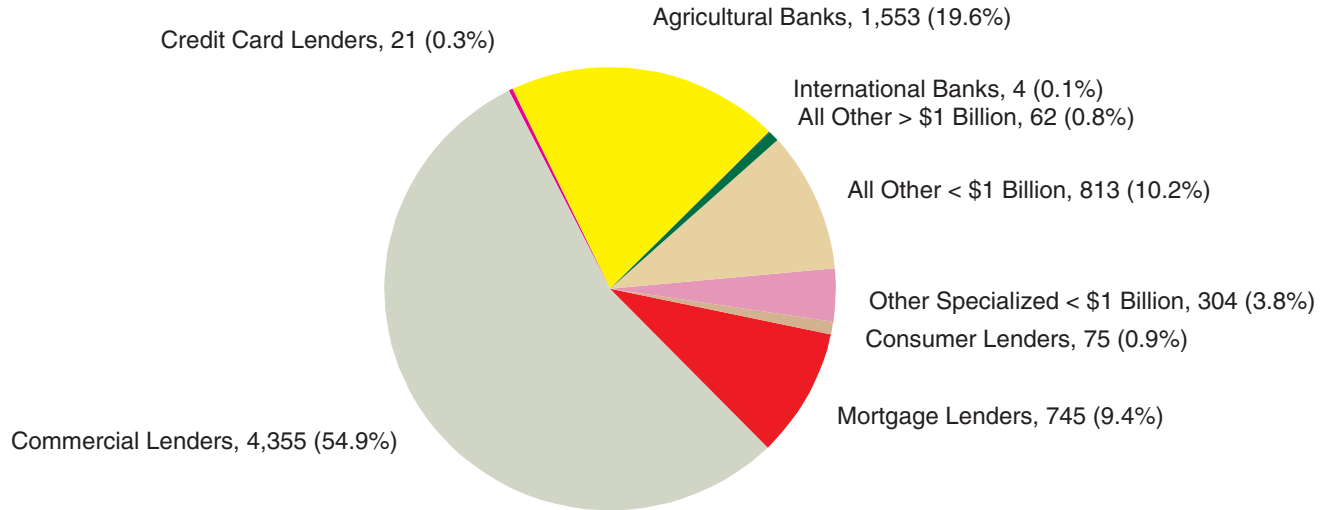
1991-2010



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

Number of Institutions By Asset Concentration Group

March 31, 2010

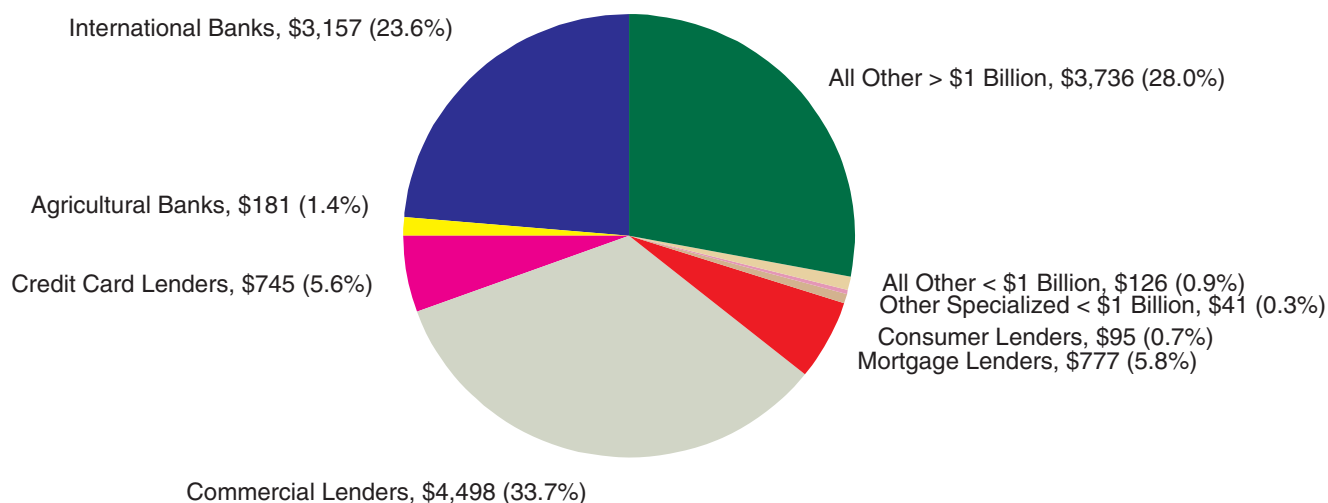


| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|-------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 03/10 | 4 | 1,553 | 21 | 4,355 | 745 | 75 | 304 | 813 | 62 |
| 12/09 | 4 | 1,568 | 22 | 4,452 | 767 | 82 | 289 | 772 | 56 |
| 12/08 | 5 | 1,559 | 26 | 4,753 | 839 | 91 | 279 | 709 | 44 |
| 12/07 | 5 | 1,592 | 27 | 4,773 | 784 | 109 | 373 | 815 | 56 |
| 12/06 | 4 | 1,634 | 26 | 4,713 | 817 | 123 | 411 | 895 | 57 |
| 12/05 | 4 | 1,685 | 33 | 4,617 | 886 | 125 | 425 | 995 | 63 |
| 12/04 | 5 | 1,731 | 34 | 4,423 | 990 | 132 | 466 | 1,120 | 75 |
| 12/03 | 6 | 1,767 | 36 | 4,254 | 1,033 | 157 | 529 | 1,308 | 91 |
| 12/02 | 5 | 1,823 | 40 | 4,070 | 1,107 | 196 | 488 | 1,525 | 100 |
| 12/01 | 5 | 1,875 | 56 | 3,967 | 1,242 | 228 | 477 | 1,663 | 101 |
| 12/00 | 7 | 1,977 | 56 | 3,954 | 1,266 | 288 | 512 | 1,755 | 89 |
| 12/99 | 8 | 2,113 | 64 | 3,784 | 1,356 | 304 | 562 | 1,942 | 89 |
| 12/98 | 11 | 2,279 | 69 | 3,372 | 1,452 | 273 | 652 | 2,264 | 92 |
| 12/97 | 11 | 2,377 | 74 | 3,437 | 1,615 | 338 | 611 | 2,365 | 95 |
| 12/96 | 11 | 2,476 | 81 | 3,484 | 1,732 | 354 | 688 | 2,529 | 99 |
| 12/95 | 11 | 2,645 | 73 | 3,322 | 1,825 | 370 | 797 | 2,805 | 123 |
| 12/94 | 11 | 2,837 | 72 | 3,394 | 2,029 | 379 | 916 | 2,836 | 132 |
| 12/93 | 11 | 2,951 | 63 | 3,305 | 2,153 | 323 | 1,224 | 3,109 | 145 |
| 12/92 | 11 | 3,021 | 68 | 3,342 | 2,327 | 319 | 1,388 | 3,315 | 143 |

Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2010

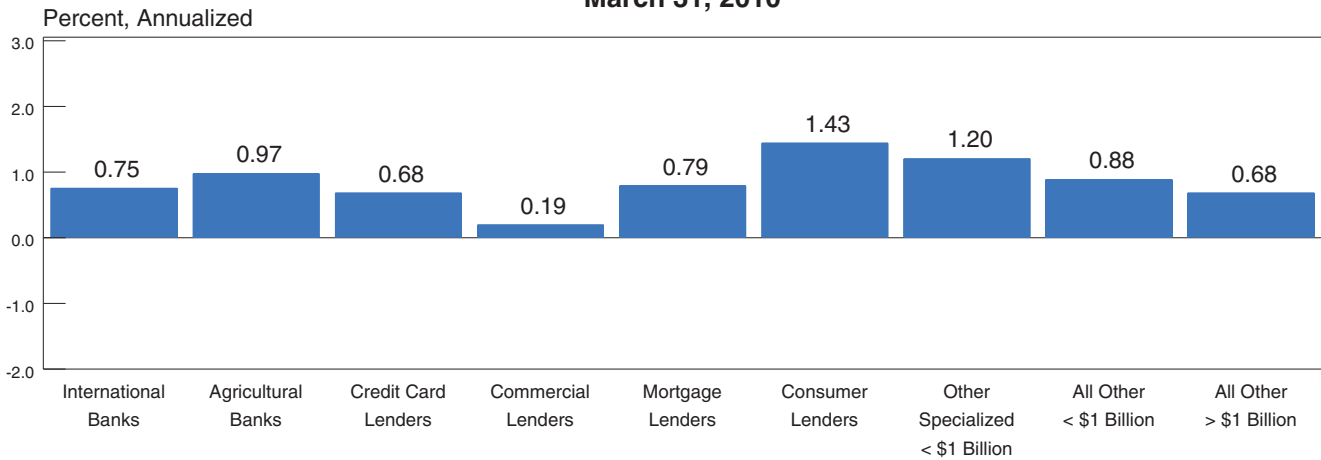


| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 03/10 | 3,157 | 181 | 745 | 4,498 | 777 | 95 | 41 | 126 | 3,736 |
| 12/09 | 3,107 | 182 | 522 | 4,547 | 810 | 96 | 38 | 116 | 3,689 |
| 12/08 | 3,410 | 169 | 513 | 5,461 | 997 | 122 | 34 | 95 | 3,040 |
| 12/07 | 2,784 | 158 | 479 | 4,619 | 1,328 | 95 | 38 | 110 | 3,423 |
| 12/06 | 2,337 | 149 | 408 | 4,905 | 1,445 | 110 | 42 | 120 | 2,345 |
| 12/05 | 1,851 | 142 | 359 | 4,257 | 1,647 | 117 | 48 | 129 | 2,328 |
| 12/04 | 1,881 | 139 | 383 | 3,301 | 1,505 | 104 | 52 | 143 | 2,598 |
| 12/03 | 1,448 | 130 | 348 | 2,924 | 1,658 | 147 | 61 | 171 | 2,189 |
| 12/02 | 1,273 | 124 | 299 | 2,961 | 1,342 | 166 | 60 | 197 | 2,013 |
| 12/01 | 1,176 | 120 | 335 | 3,539 | 1,179 | 141 | 50 | 203 | 1,127 |
| 12/00 | 1,229 | 120 | 295 | 3,823 | 1,000 | 88 | 51 | 205 | 651 |
| 12/99 | 1,179 | 121 | 254 | 3,392 | 1,045 | 101 | 56 | 225 | 509 |
| 12/98 | 1,444 | 125 | 258 | 2,786 | 1,079 | 81 | 68 | 270 | 420 |
| 12/97 | 1,383 | 120 | 217 | 2,019 | 967 | 118 | 65 | 279 | 876 |
| 12/96 | 1,197 | 117 | 223 | 2,166 | 932 | 134 | 70 | 291 | 480 |
| 12/95 | 1,046 | 118 | 169 | 1,922 | 935 | 114 | 82 | 315 | 641 |
| 12/94 | 960 | 119 | 134 | 1,675 | 926 | 92 | 92 | 306 | 719 |
| 12/93 | 831 | 120 | 102 | 1,561 | 920 | 85 | 119 | 329 | 663 |
| 12/92 | 754 | 117 | 93 | 1,666 | 861 | 60 | 131 | 342 | 551 |

Performance Ratios By Asset Concentration Group

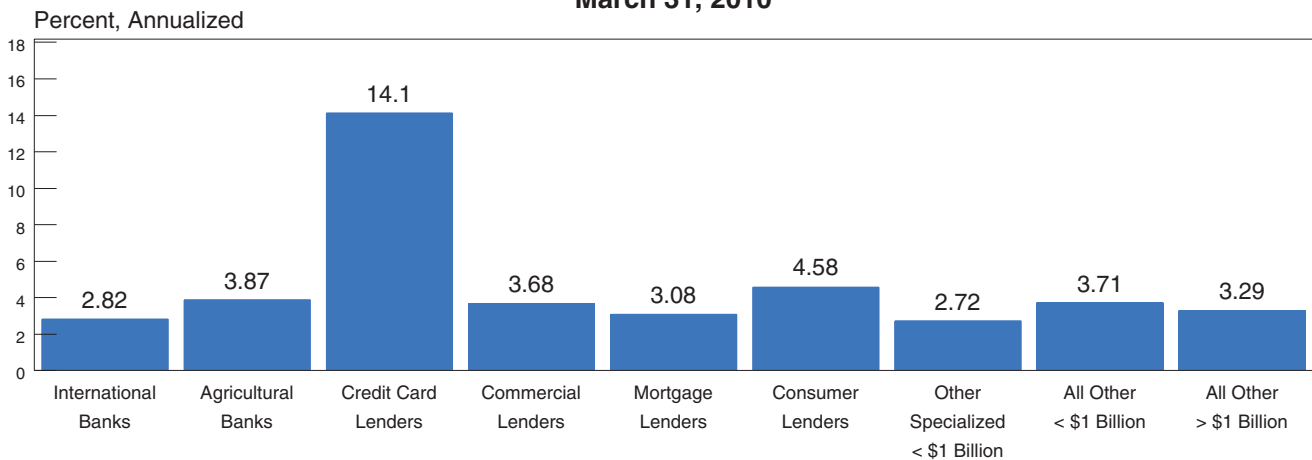
Return on Assets (YTD)

March 31, 2010



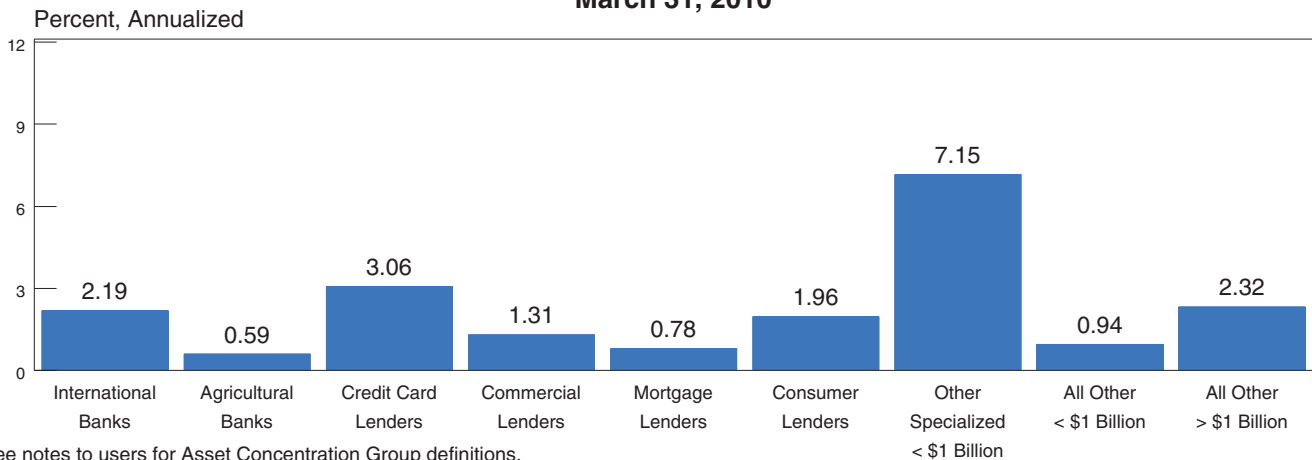
Net Interest Margin (YTD)

March 31, 2010



Noninterest Income to Assets (YTD)

March 31, 2010

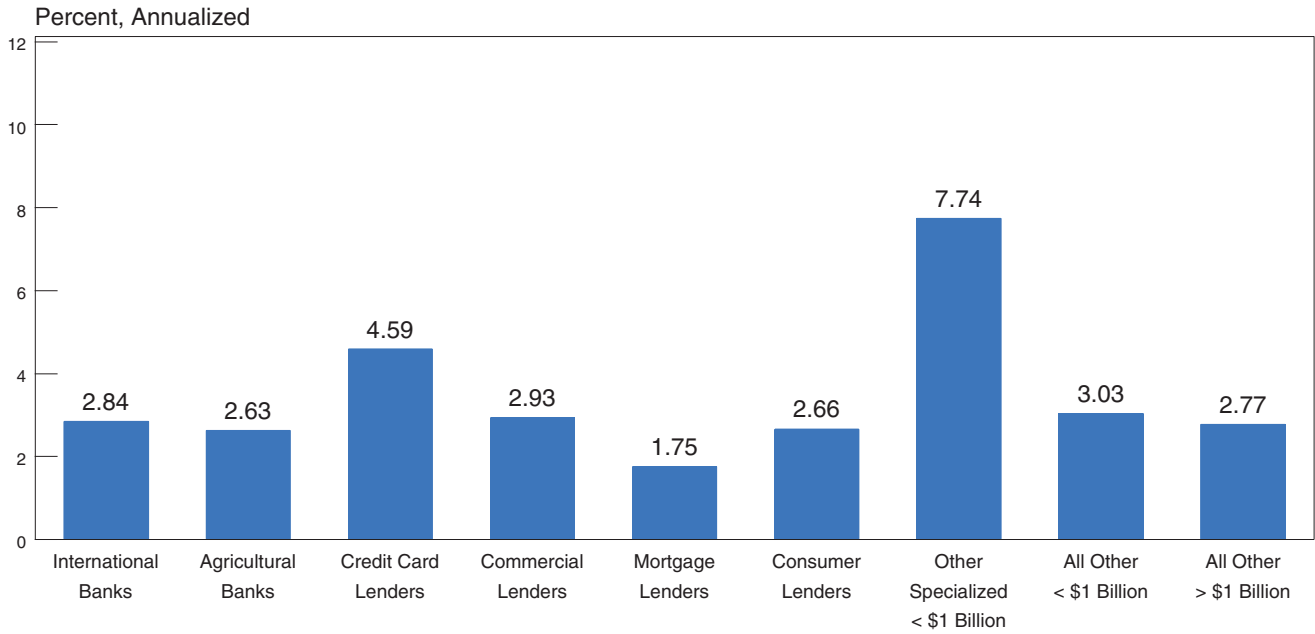


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

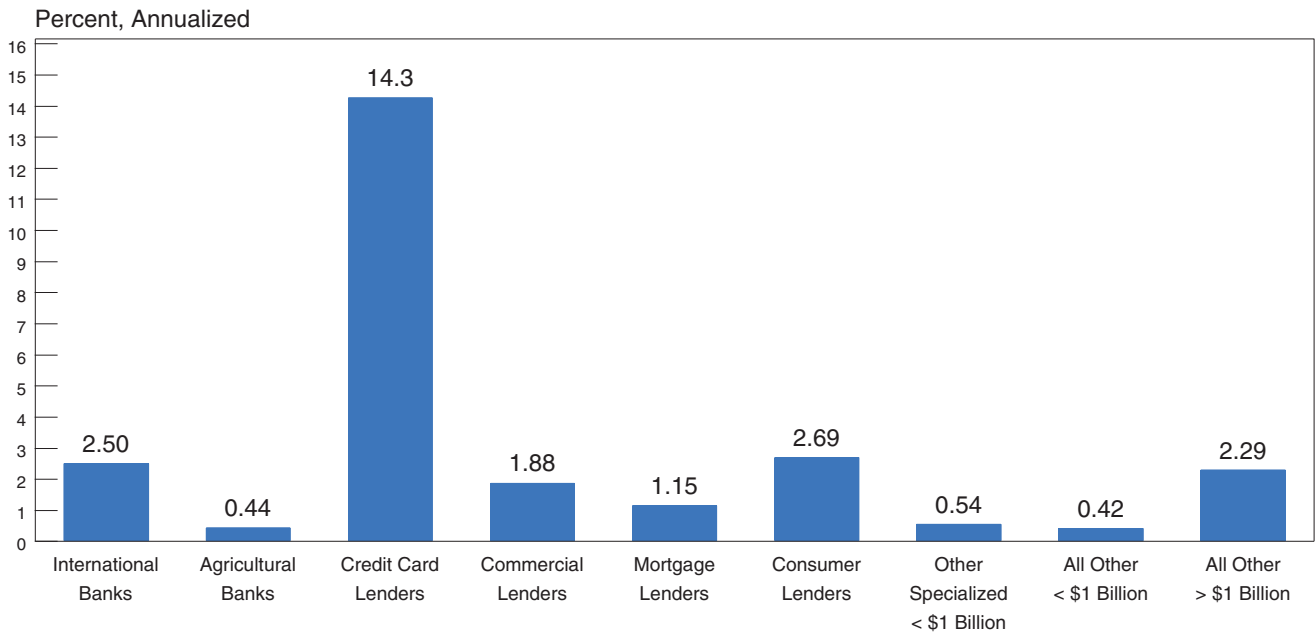
Noninterest Expense to Assets (YTD)

March 31, 2010



Net Charge-offs to Loans and Leases (YTD)

March 31, 2010

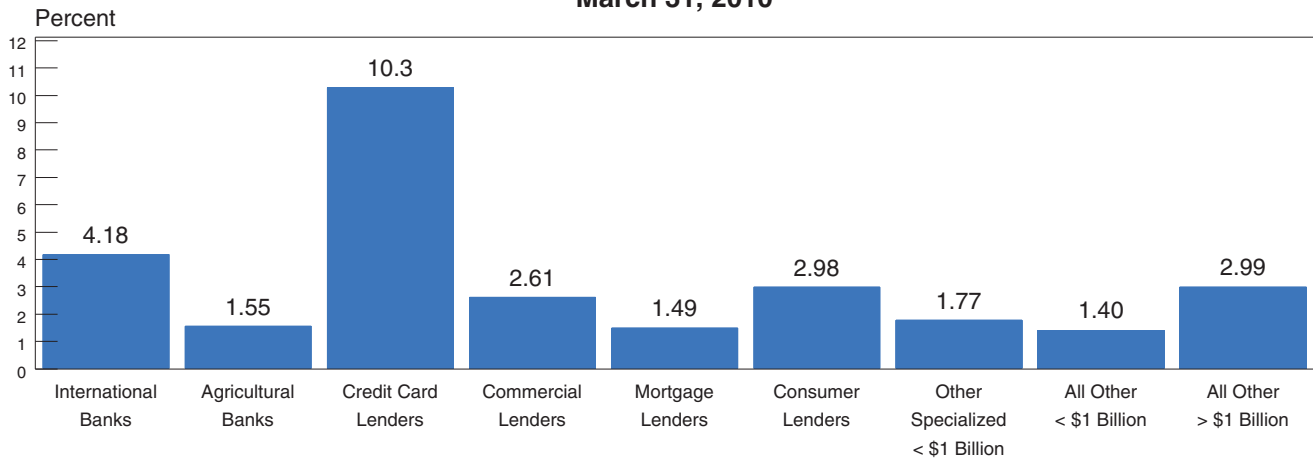


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

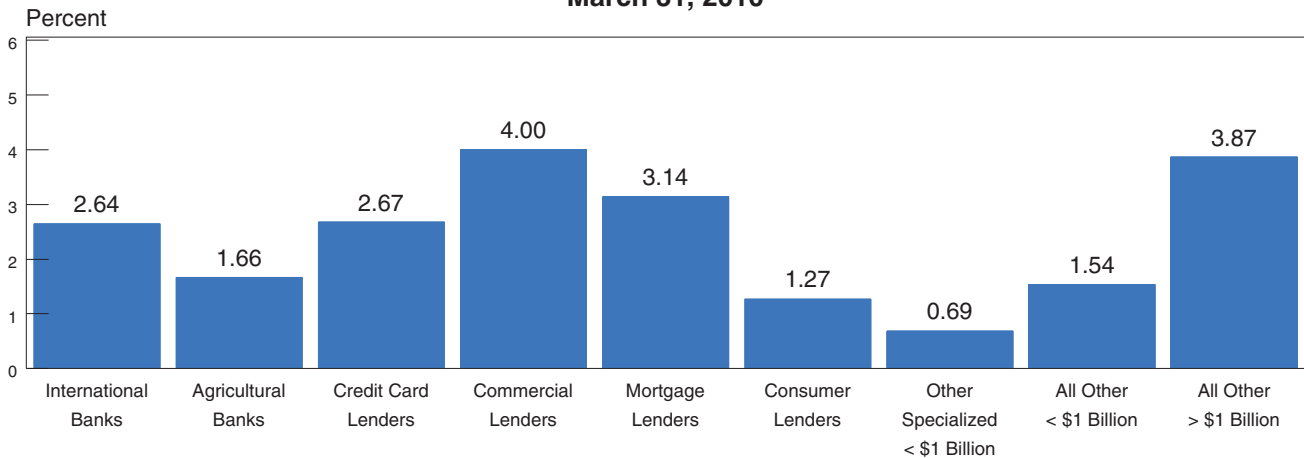
Loss Allowance To Loans and Leases

March 31, 2010



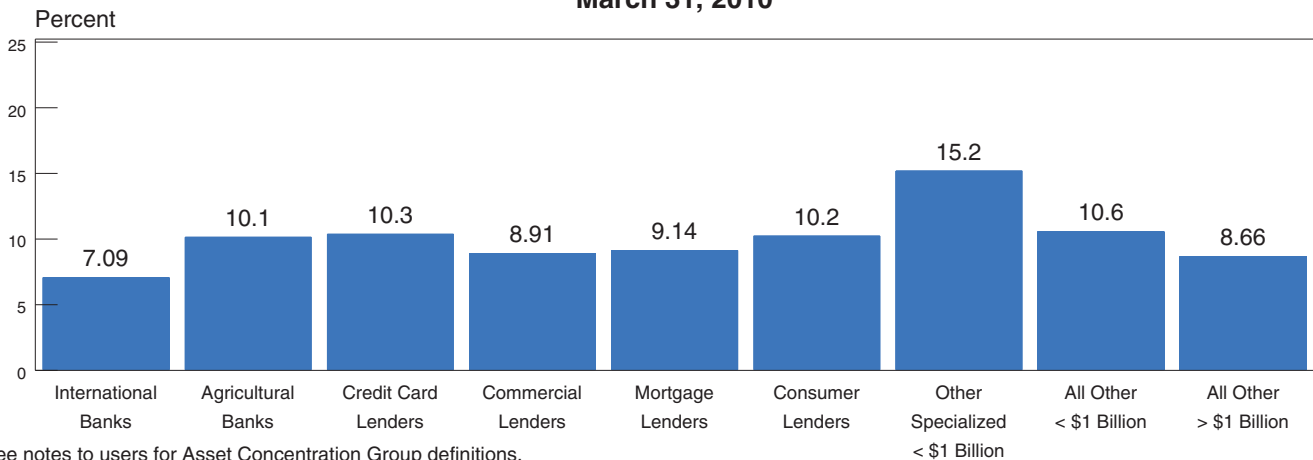
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2010



Core Capital (Leverage) Ratio

March 31, 2010



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

Return On Average Assets By Asset Concentration Group

1992 - 2010, Annualized

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

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

Net Interest Margin By Asset Concentration Group

1992 - 2010, Annualized

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

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

Net Charge-offs as a Percent of Average Loans and Leases
By Asset Concentration Group
1992 - 2010, Annualized

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

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

Percent of Loans Noncurrent By Asset Concentration Group

1992 - 2010

| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 03/10 | 7.02 | 1.98 | 3.12 | 4.85 | 4.60 | 1.54 | 2.04 | 2.04 | 6.98 |
| 12/09 | 7.40 | 1.84 | 3.36 | 4.70 | 4.62 | 1.75 | 1.91 | 1.78 | 6.39 |
| 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 |
| 12/92 | 5.48 | 1.40 | 1.92 | 3.14 | 2.24 | 1.91 | 2.35 | 1.43 | 2.36 |

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

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

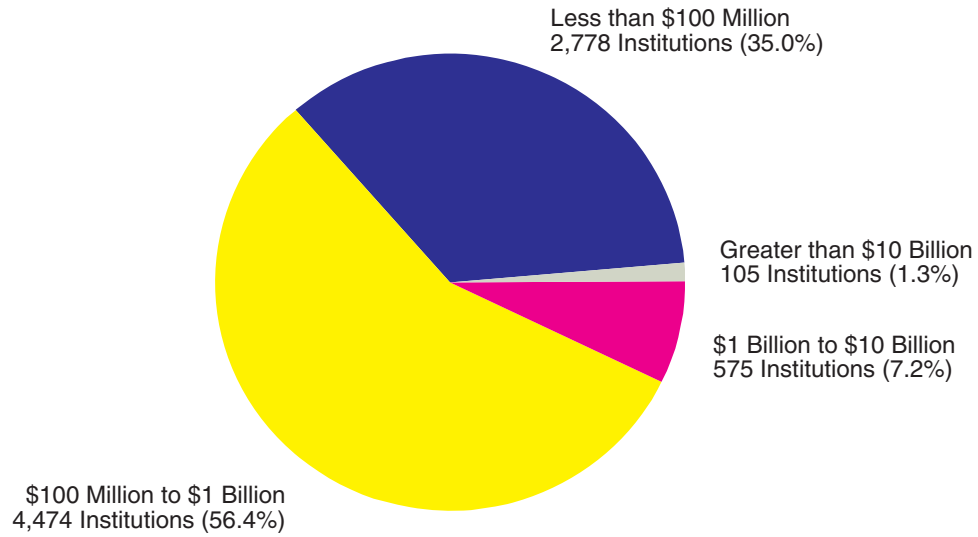
1992 - 2010

| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|-------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 03/10 | 7.09 | 10.12 | 10.35 | 8.91 | 9.14 | 10.22 | 15.18 | 10.57 | 8.66 |
| 12/09 | 6.98 | 9.95 | 19.60 | 8.70 | 8.92 | 10.46 | 15.62 | 10.65 | 8.22 |
| 12/08 | 5.95 | 9.99 | 14.59 | 8.12 | 7.17 | 9.86 | 16.34 | 10.89 | 6.60 |
| 12/07 | 6.38 | 10.31 | 14.56 | 8.46 | 7.88 | 9.85 | 18.49 | 11.04 | 7.43 |
| 12/06 | 6.04 | 10.35 | 15.33 | 9.01 | 7.94 | 12.94 | 18.87 | 10.83 | 7.20 |
| 12/05 | 6.29 | 10.40 | 17.25 | 8.91 | 7.68 | 9.35 | 16.90 | 10.74 | 7.18 |
| 12/04 | 6.05 | 10.35 | 16.59 | 8.28 | 9.09 | 8.81 | 15.31 | 10.38 | 7.18 |
| 12/03 | 6.33 | 10.09 | 14.63 | 8.13 | 7.36 | 7.60 | 14.45 | 9.95 | 7.49 |
| 12/02 | 6.33 | 10.10 | 15.01 | 8.09 | 7.53 | 7.41 | 15.08 | 9.82 | 7.17 |
| 12/01 | 6.44 | 10.03 | 12.41 | 7.93 | 7.46 | 7.76 | 15.60 | 9.91 | 6.88 |
| 12/00 | 6.64 | 10.22 | 11.72 | 7.57 | 7.65 | 7.82 | 14.66 | 9.99 | 7.13 |
| 12/99 | 6.59 | 10.25 | 12.12 | 7.54 | 7.55 | 8.58 | 14.29 | 9.83 | 8.41 |
| 12/98 | 6.11 | 10.32 | 12.21 | 7.56 | 7.56 | 7.76 | 13.16 | 9.55 | 7.48 |
| 12/97 | 6.10 | 10.52 | 12.23 | 7.92 | 7.74 | 8.10 | 13.16 | 9.76 | 6.58 |
| 12/96 | 6.14 | 10.55 | 10.89 | 7.73 | 7.64 | 8.11 | 13.08 | 9.45 | 7.11 |
| 12/95 | 6.20 | 10.49 | 10.39 | 7.71 | 7.75 | 7.66 | 12.14 | 9.49 | 7.06 |
| 12/94 | 6.21 | 10.47 | 11.29 | 7.78 | 7.56 | 7.93 | 10.96 | 9.19 | 7.09 |
| 12/93 | 6.54 | 10.19 | 11.03 | 7.41 | 7.35 | 7.90 | 8.88 | 8.82 | 6.82 |
| 12/92 | 5.93 | 9.84 | 9.97 | 6.80 | 6.84 | 7.27 | 8.67 | 8.22 | 6.68 |

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

Number of Institutions By Asset Size

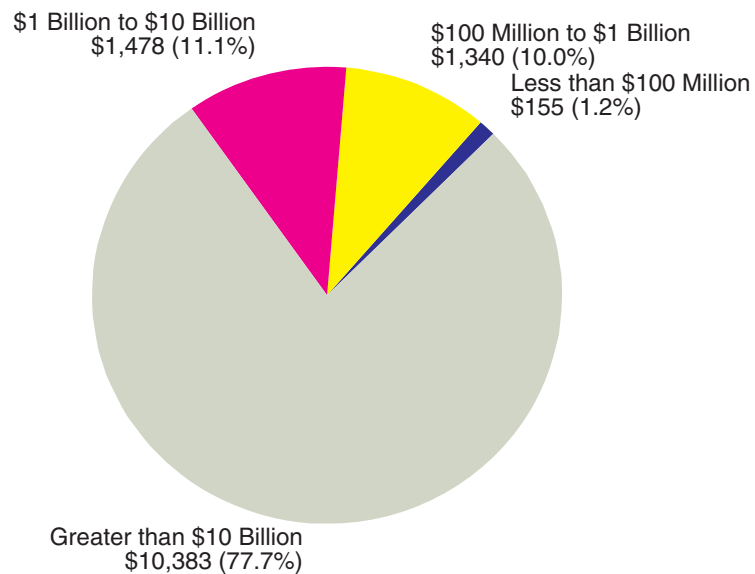
March 31, 2010



Industry Assets By Asset Size

March 31, 2010

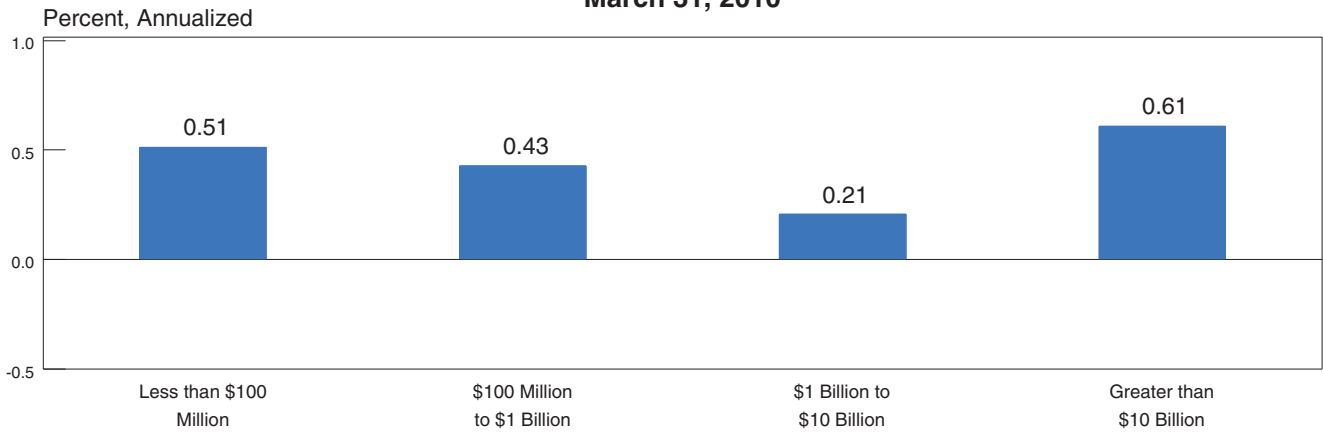
(\$ Billions)



Performance Ratios By Asset Size

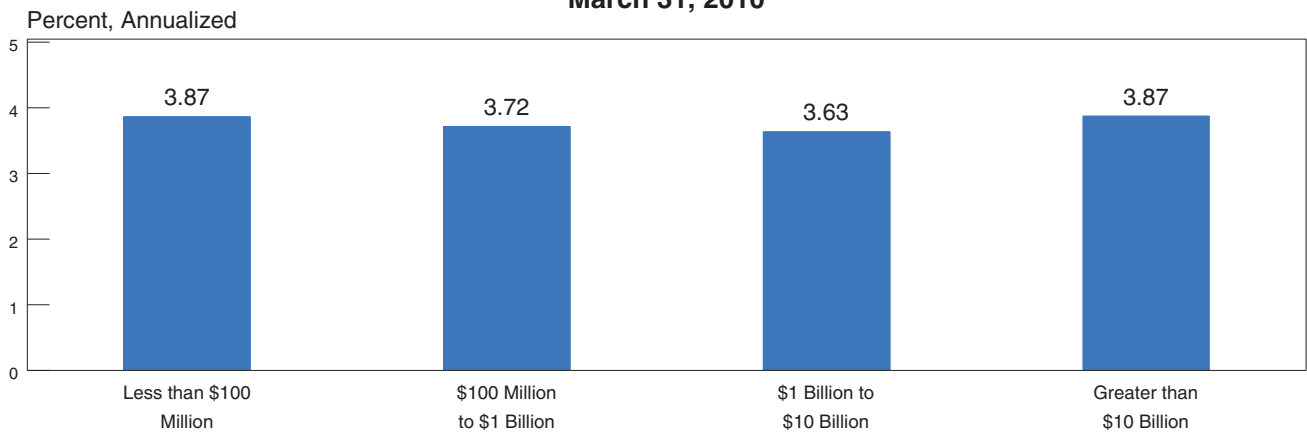
Return on Assets (YTD)

March 31, 2010



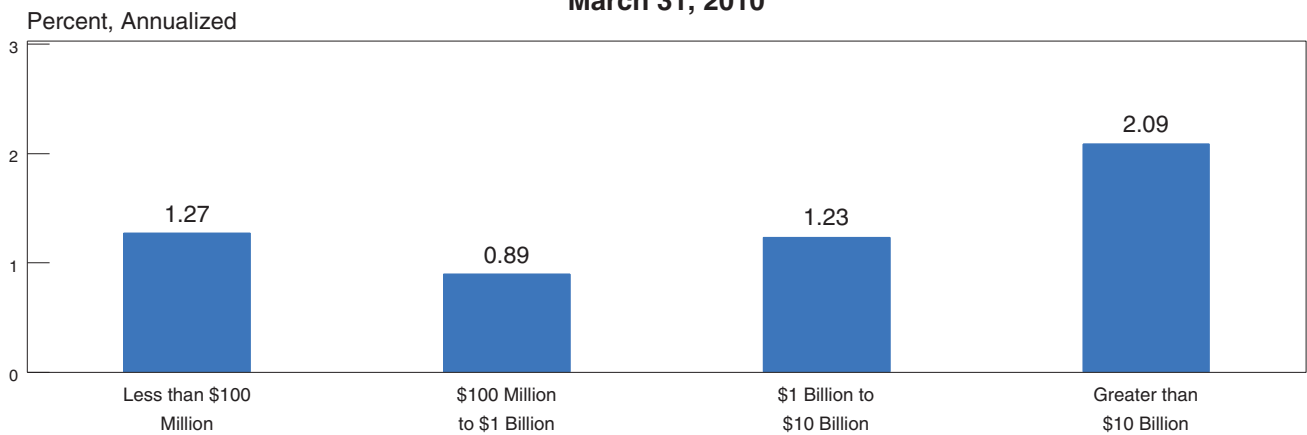
Net Interest Margin (YTD)

March 31, 2010



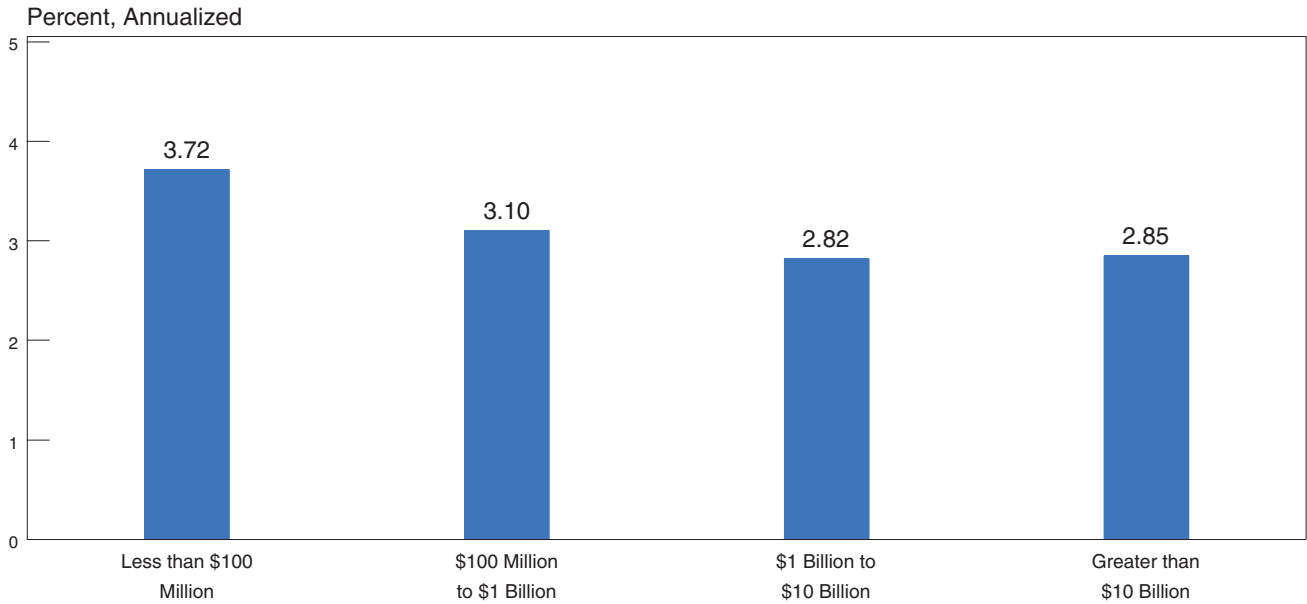
Noninterest Income to Assets (YTD)

March 31, 2010



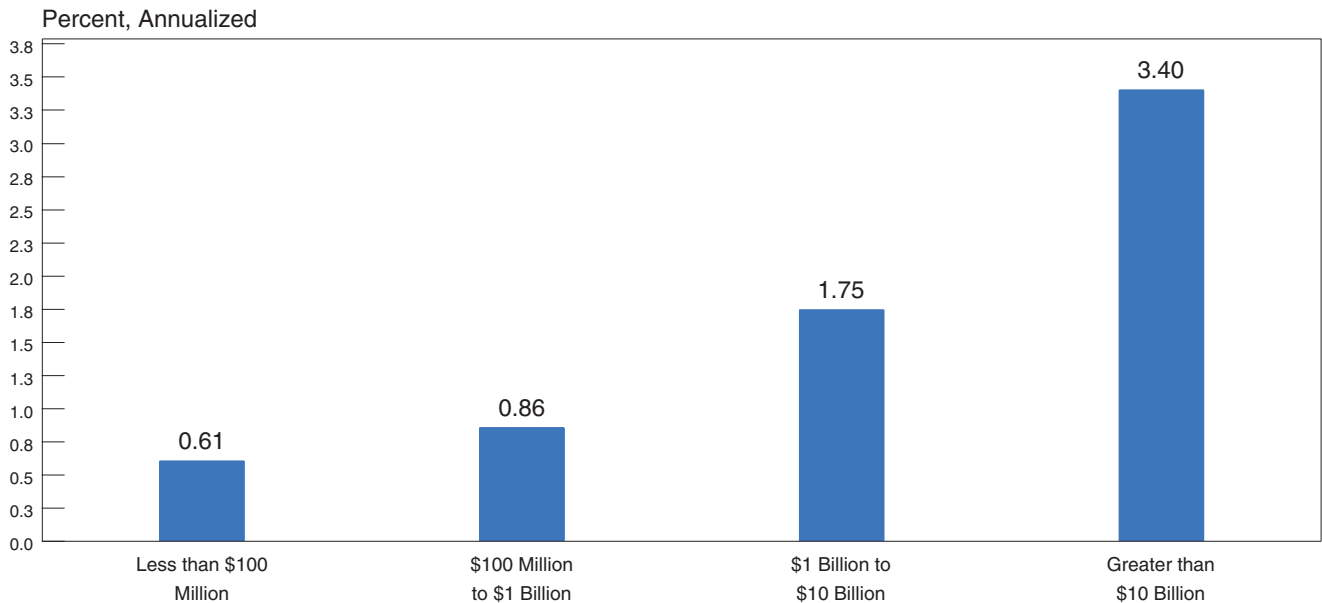
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2010



Net Charge-offs to Loans and Leases (YTD)

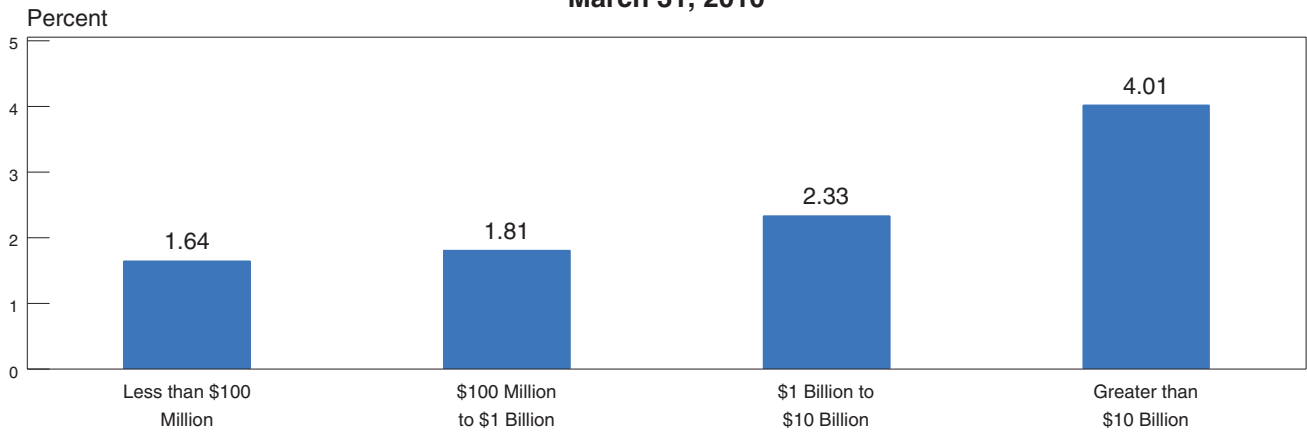
March 31, 2010



Condition Ratios By Asset Size

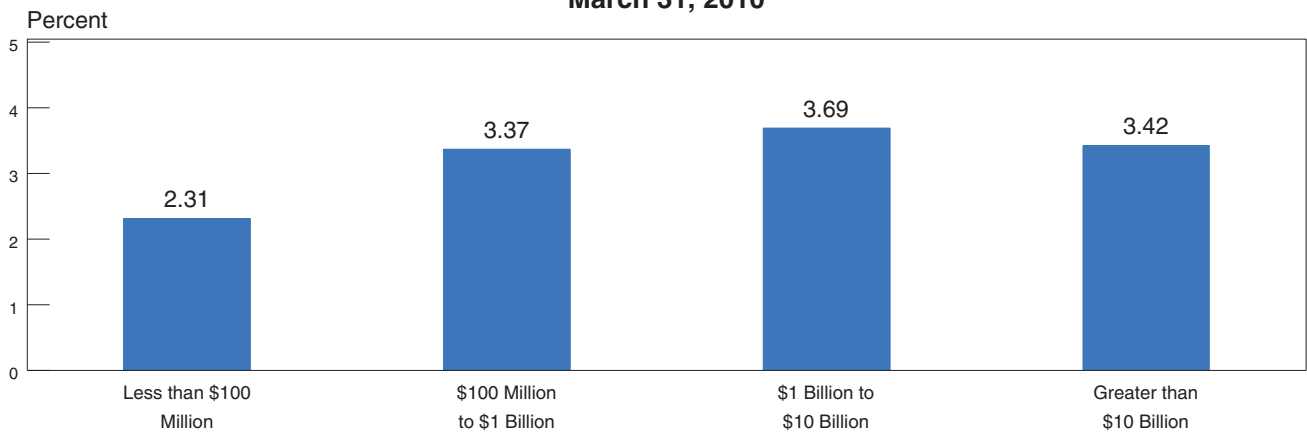
Loss Allowance To Loans and Leases

March 31, 2010



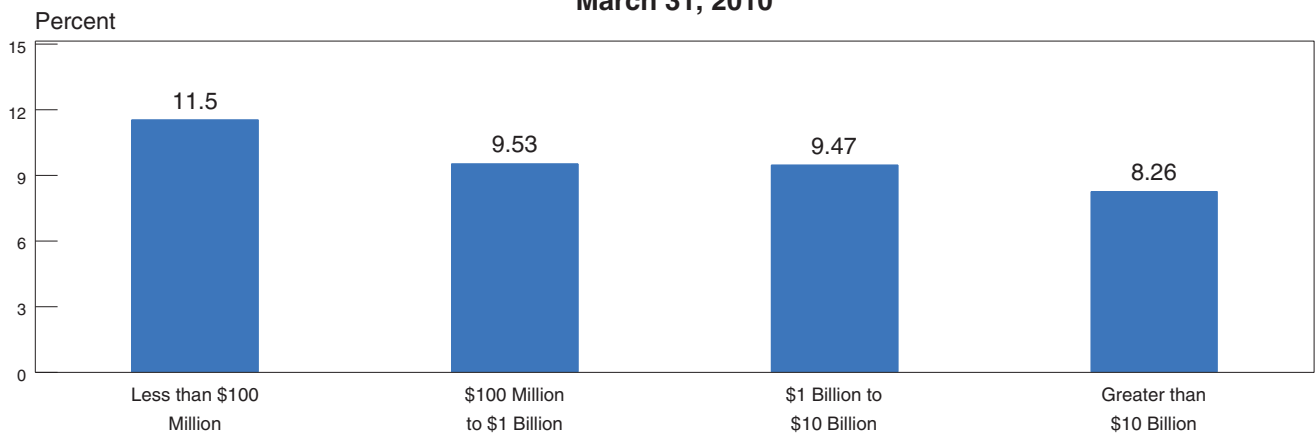
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2010



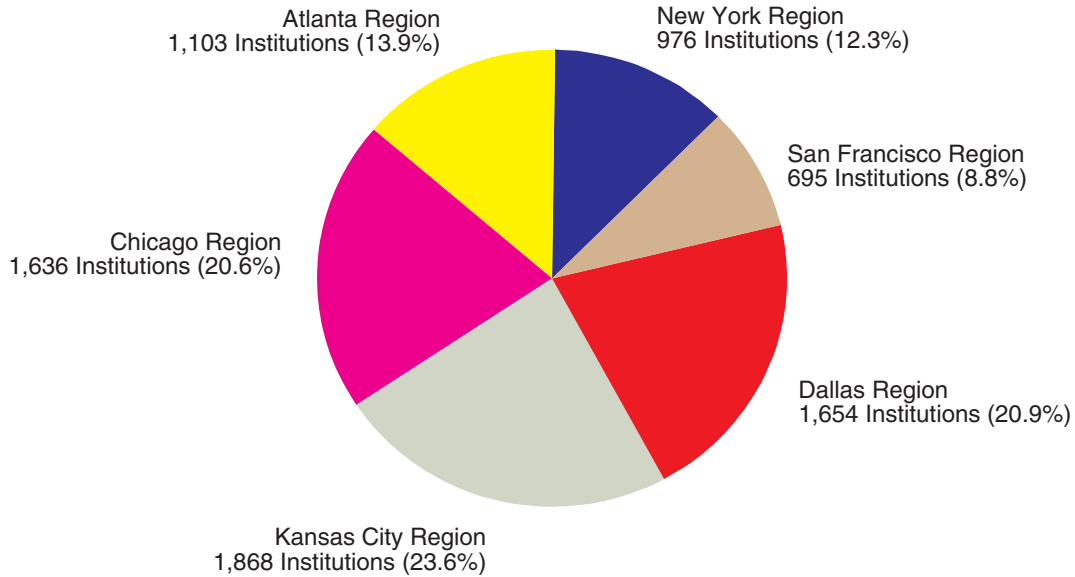
Core Capital (Leverage) Ratio

March 31, 2010



Geographic Distribution of FDIC-Insured Institutions

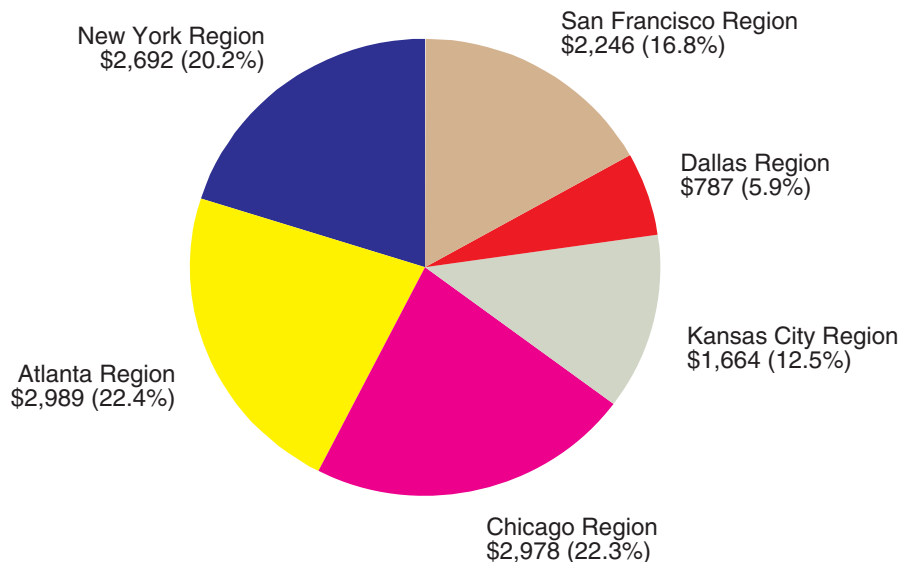
March 31, 2010



Geographic Distribution of Industry Assets

March 31, 2010

(\$ Billions)

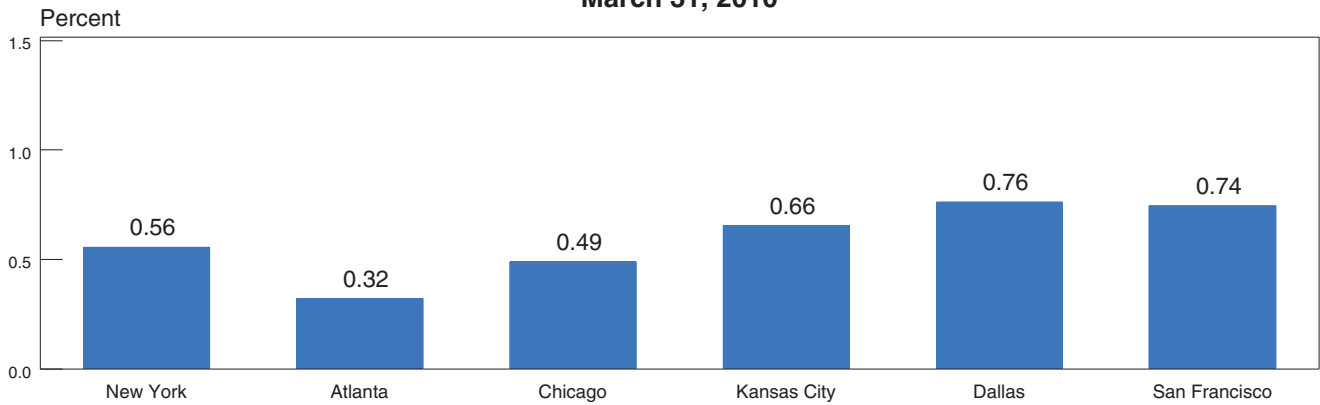


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

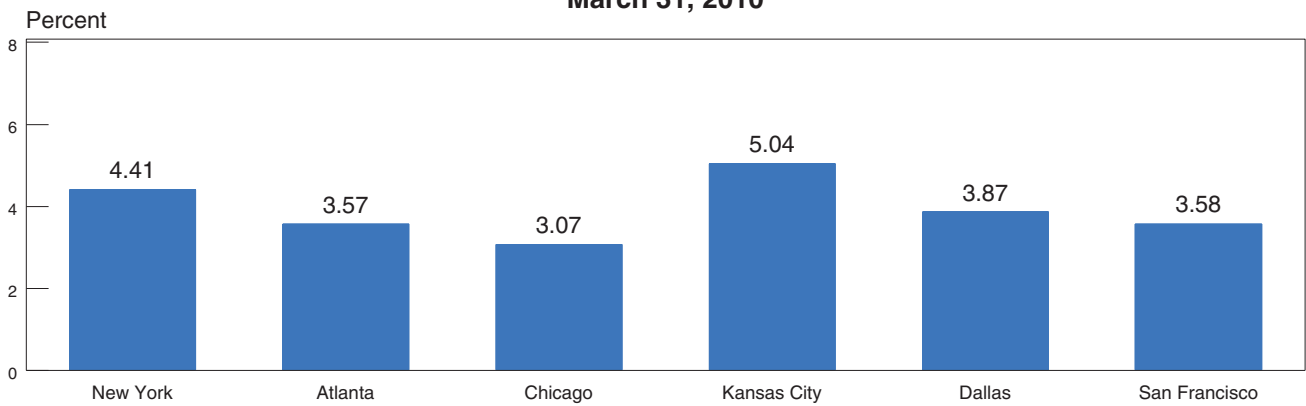
Return on Assets (YTD, Annualized)

March 31, 2010



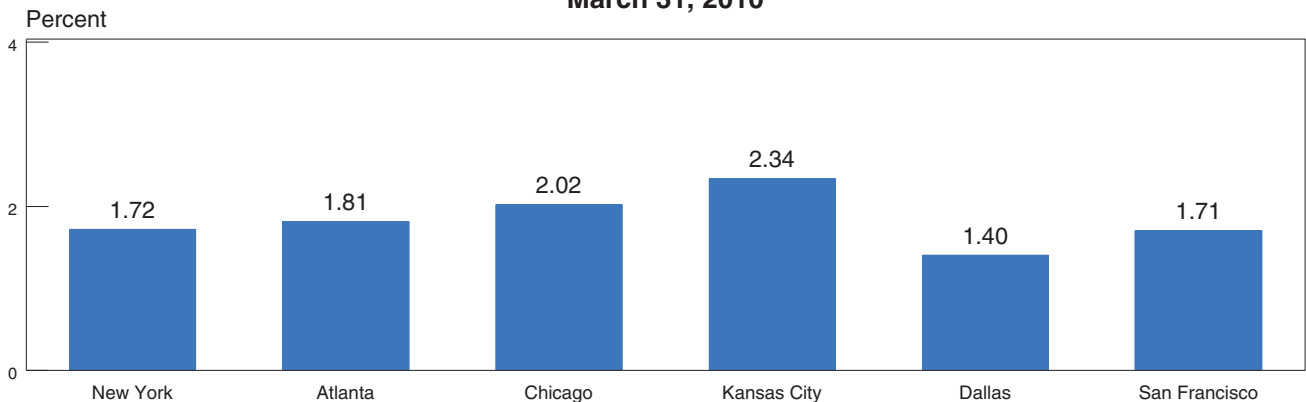
Net Interest Margins (YTD, Annualized)

March 31, 2010



Noninterest Income to Assets (YTD, Annualized)

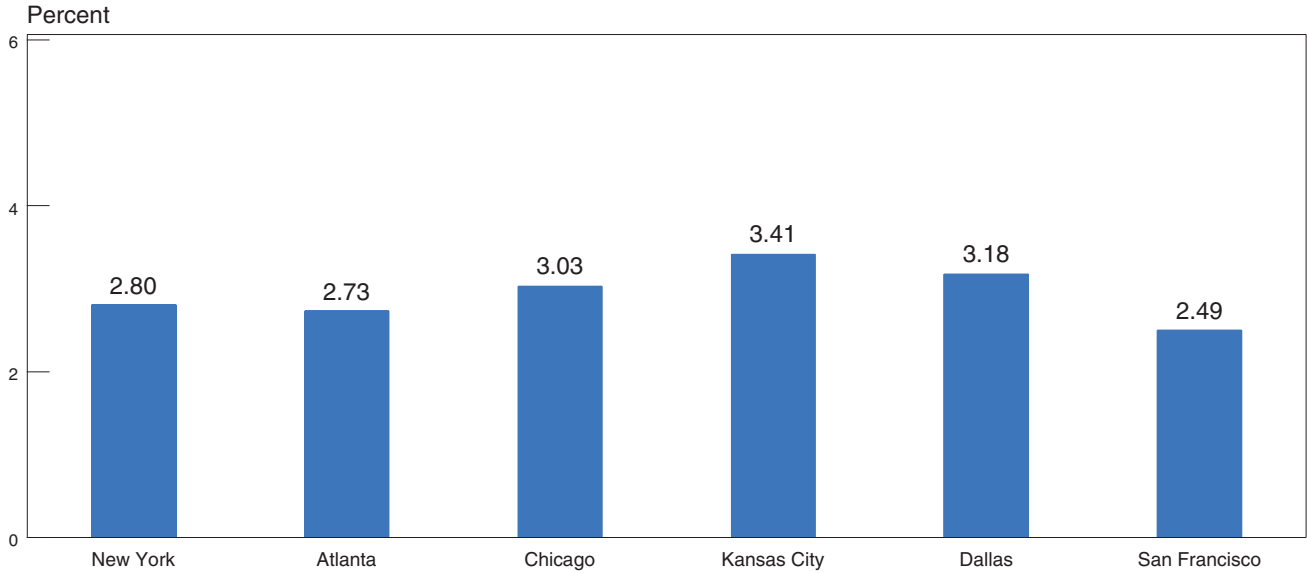
March 31, 2010



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

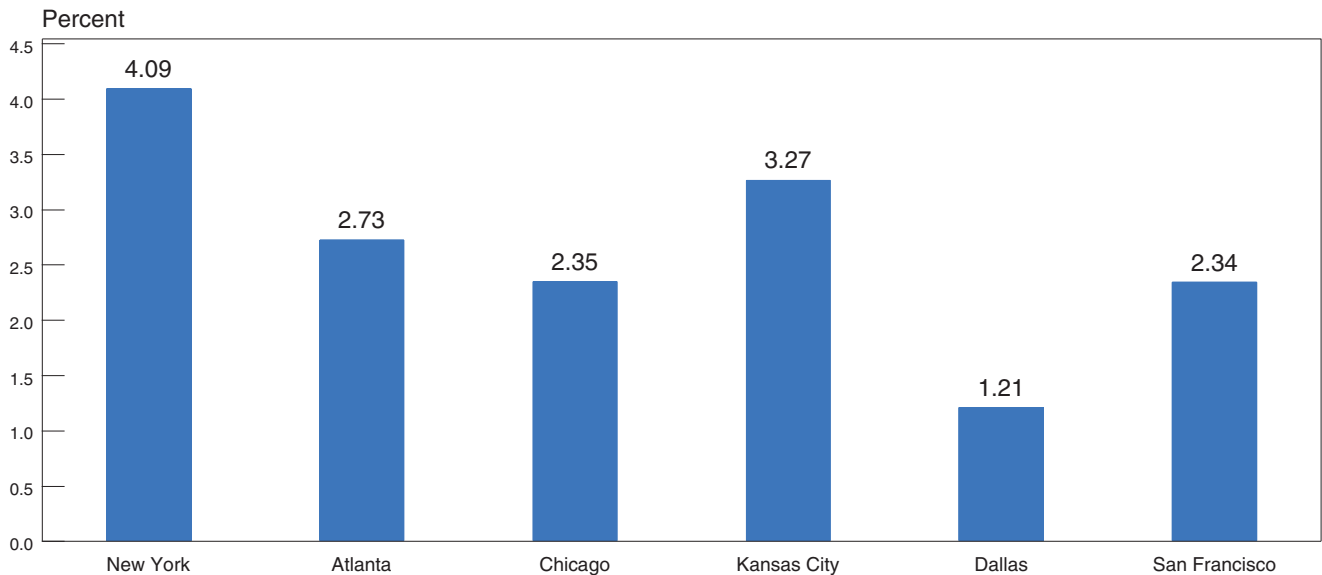
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2010



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

March 31, 2010

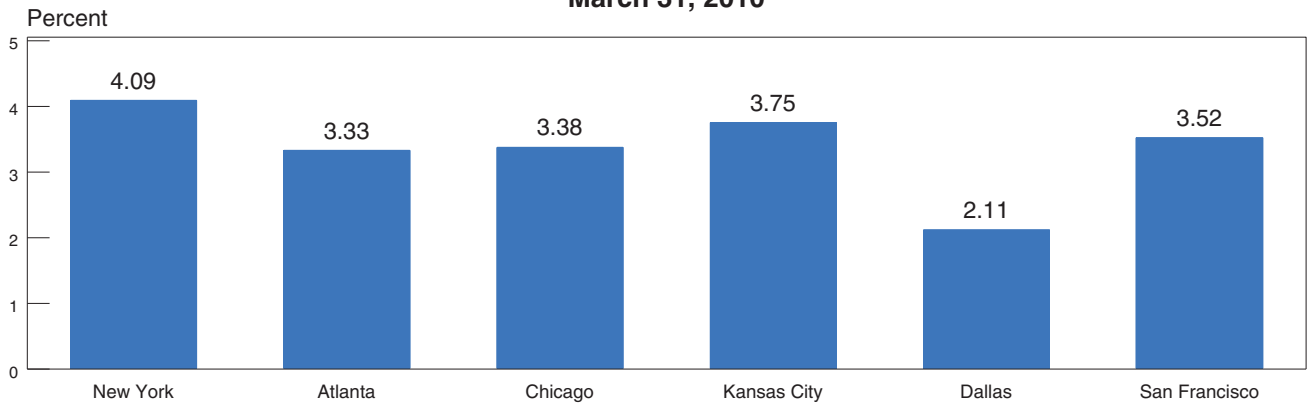


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

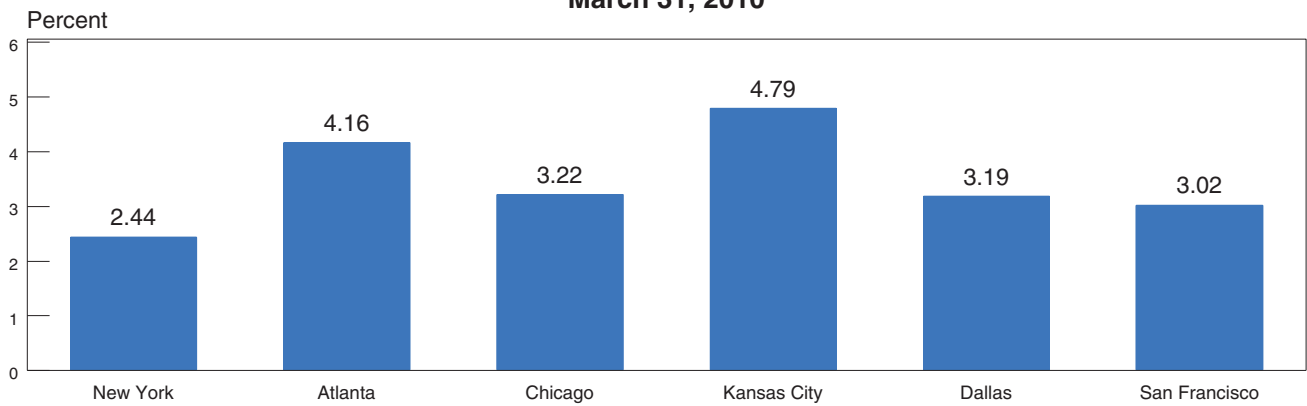
Loss Allowance To Loans and Leases

March 31, 2010



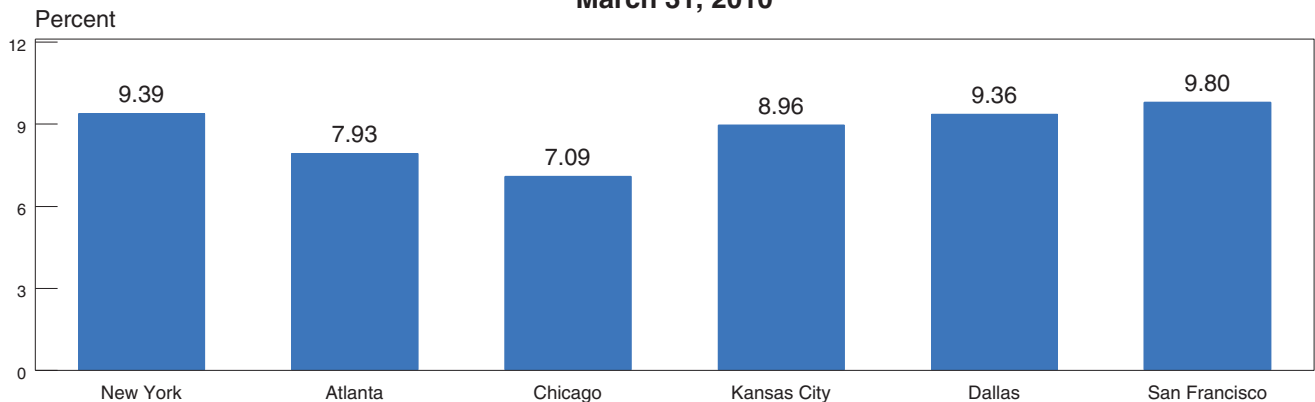
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2010



Core Capital (Leverage) Ratio

March 31, 2010

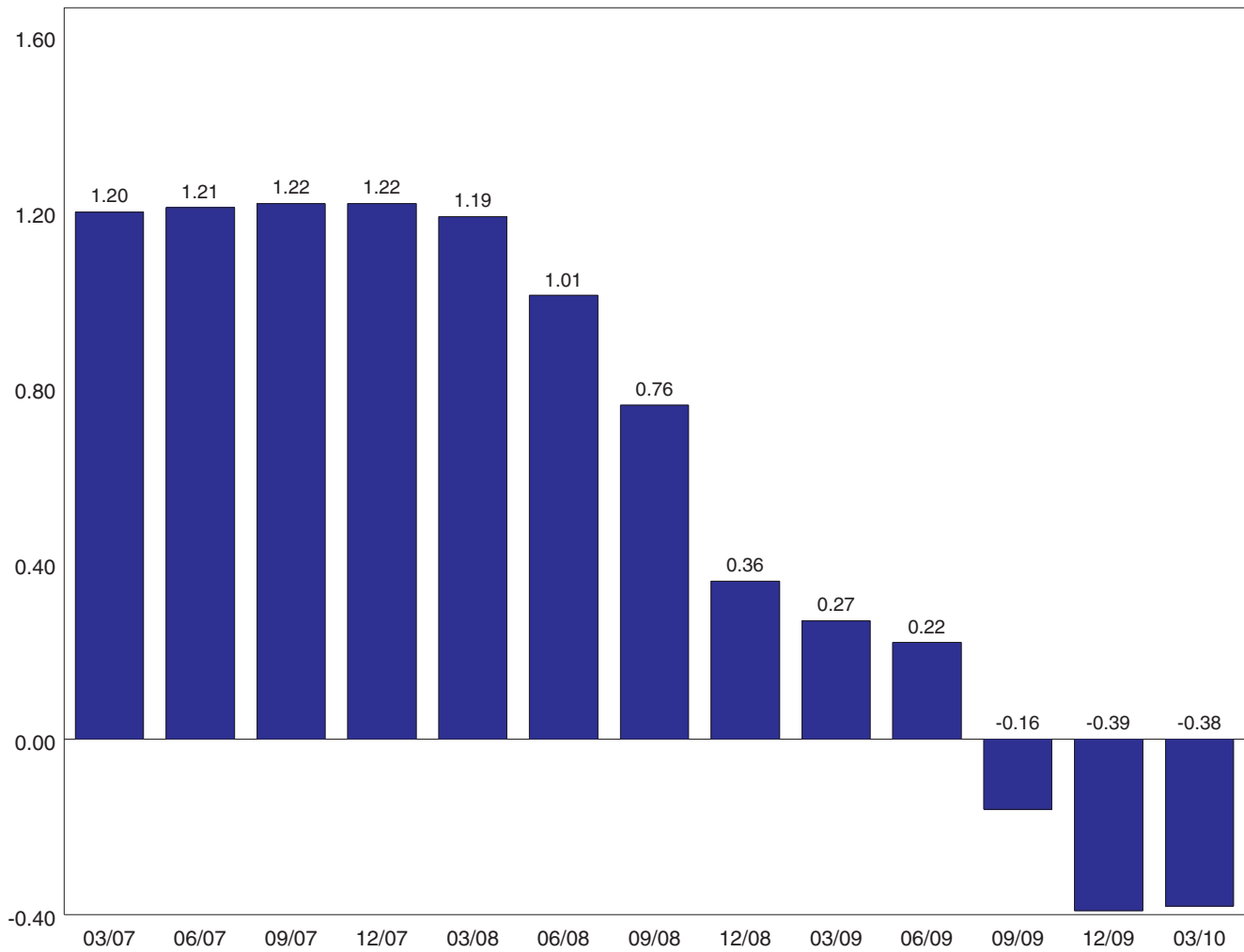


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2007 - March 31, 2010

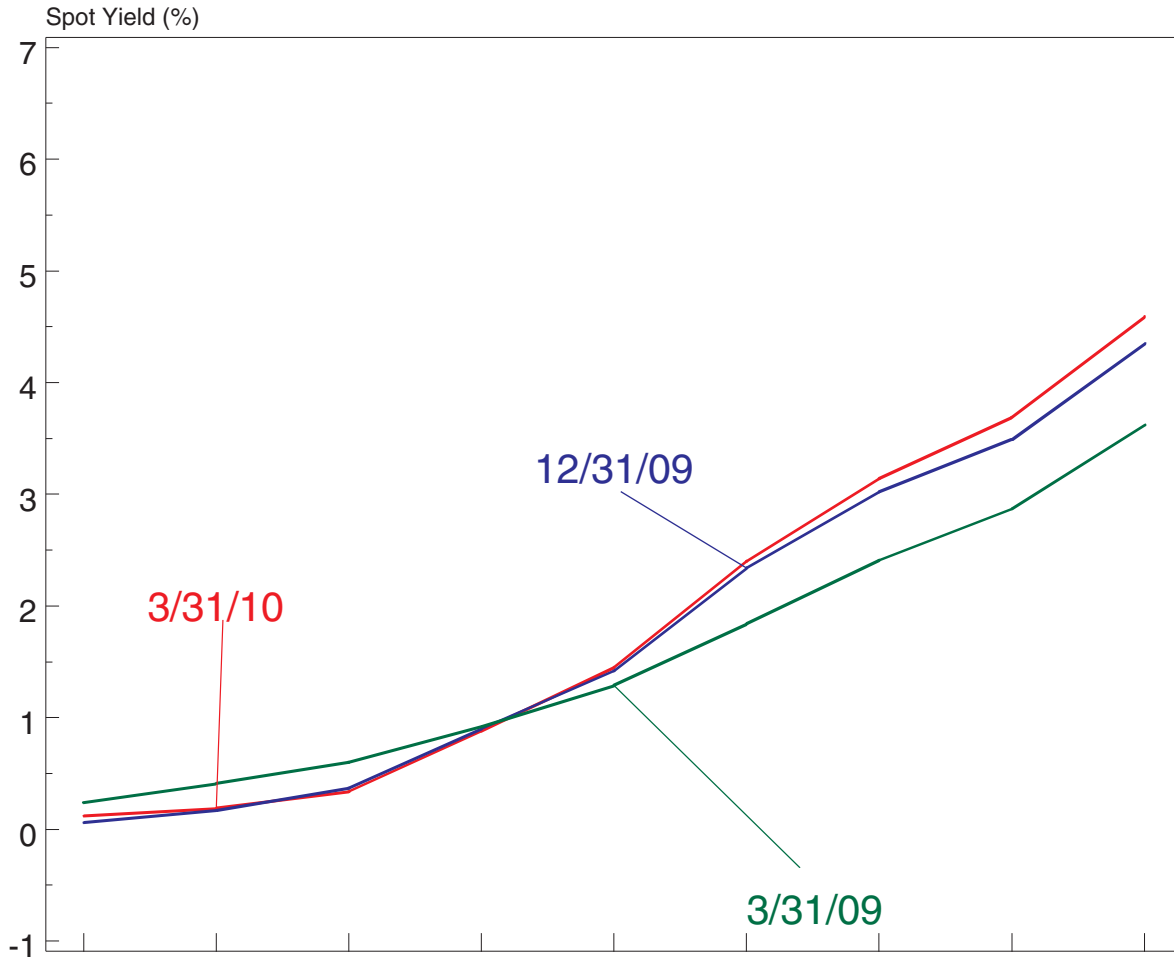
Percent of Insured Deposits



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

U.S. Treasury Yield Curves

March 31, 2009 - March 31, 2010



| Maturity | 3-Month | 6-Month | 1 Year | 2 Year | 3 Year | 5 Year | 7 Year | 10 Year | 30 Year |
|----------|---------|---------|--------|--------|--------|--------|--------|---------|---------|
| 3/31/10 | 0.12 | 0.19 | 0.34 | 0.88 | 1.45 | 2.40 | 3.14 | 3.69 | 4.59 |
| 12/31/09 | 0.06 | 0.17 | 0.37 | 0.90 | 1.42 | 2.34 | 3.02 | 3.49 | 4.35 |
| 9/30/09 | 0.16 | 0.23 | 0.44 | 1.02 | 1.52 | 2.41 | 3.03 | 3.41 | 4.17 |
| 6/30/09 | 0.16 | 0.31 | 0.51 | 0.98 | 1.48 | 2.30 | 2.98 | 3.39 | 4.24 |
| 3/31/09 | 0.24 | 0.41 | 0.60 | 0.92 | 1.29 | 1.84 | 2.41 | 2.87 | 3.62 |

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

Capital Category Distribution

March 31, 2010

DIF-Member Institutions

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

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

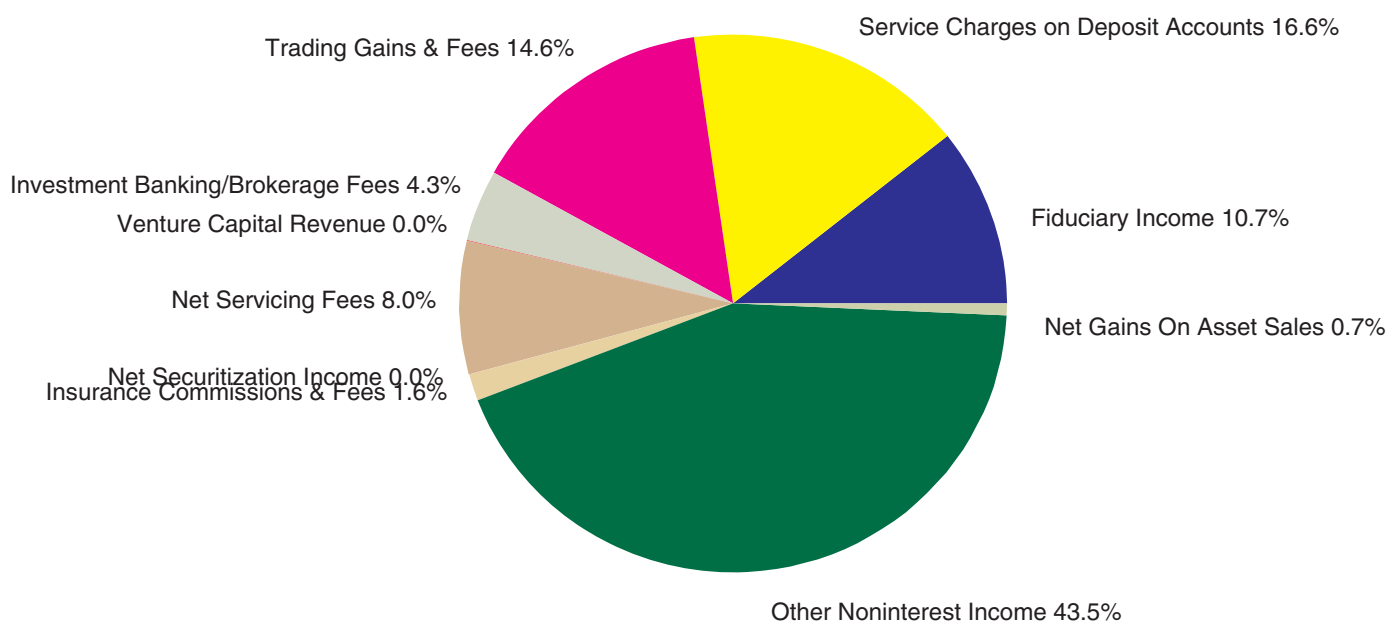
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Composition of Commercial Banks' Noninterest Income

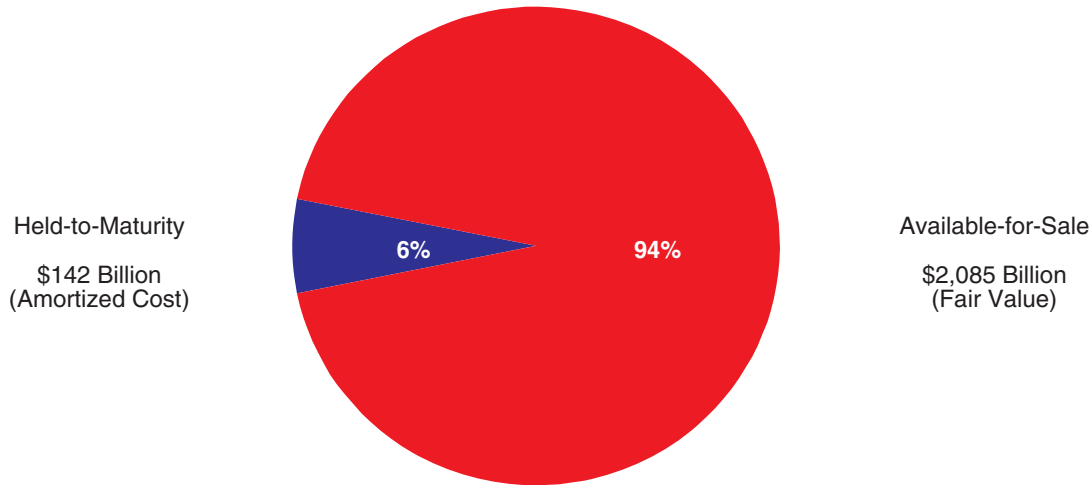
March 31, 2010



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

Commercial Bank Total Securities*

March 31, 2010



Commercial Bank Total Securities*

March 31, 2010

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

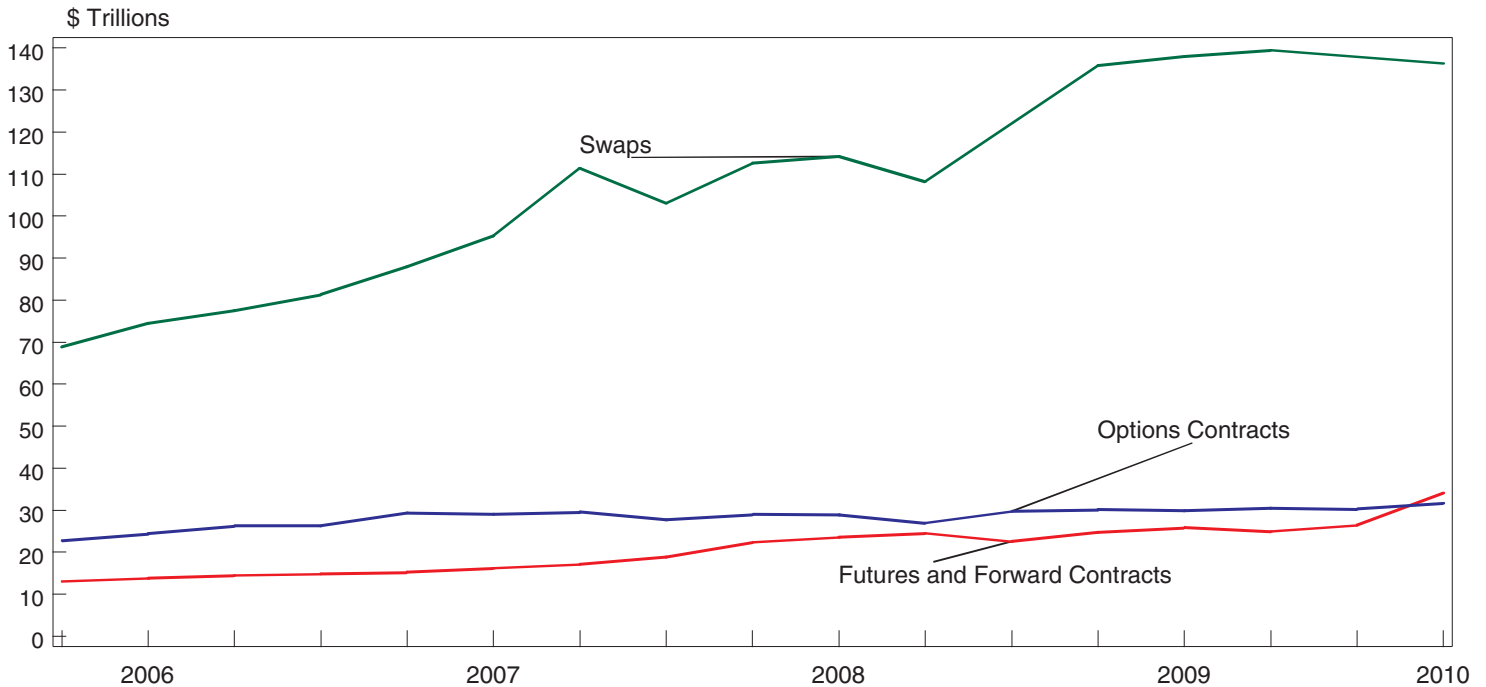
* Excludes trading account assets.

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

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

Commercial Bank Derivatives

2006 - 2010 (Notional Amounts)



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

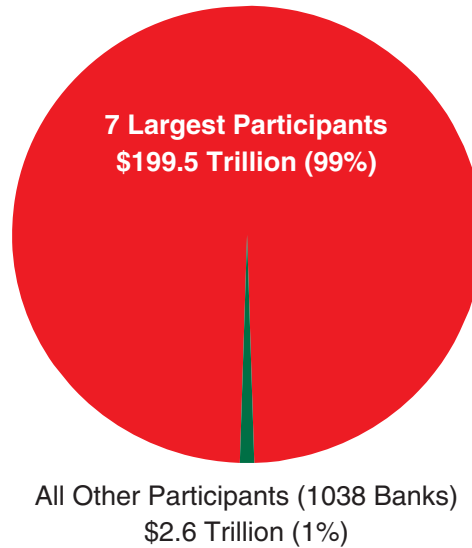
* Not reported by banks with less than \$300 million in assets.

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

Concentration of Commercial Bank Derivatives*

Notional Amounts

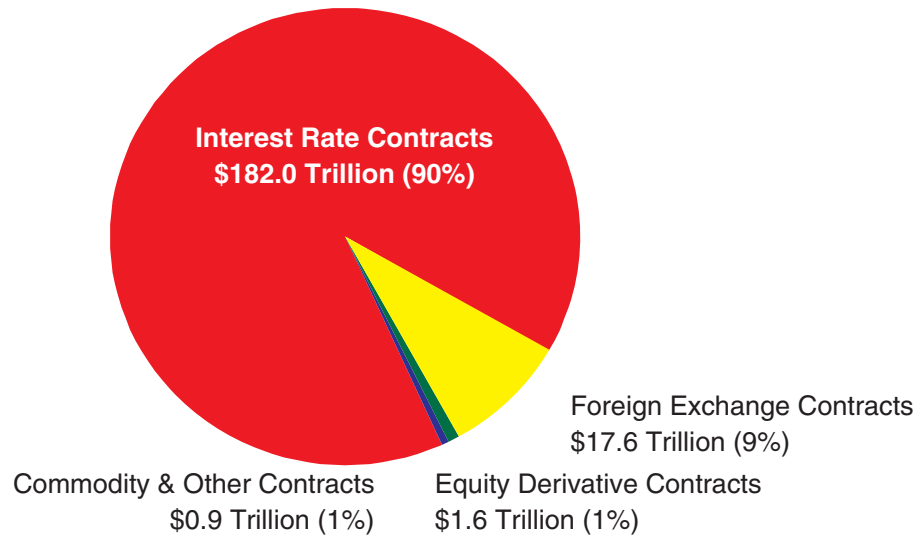
March 31, 2010



Composition of Commercial Bank Derivatives*

Notional Amounts

March 31, 2010



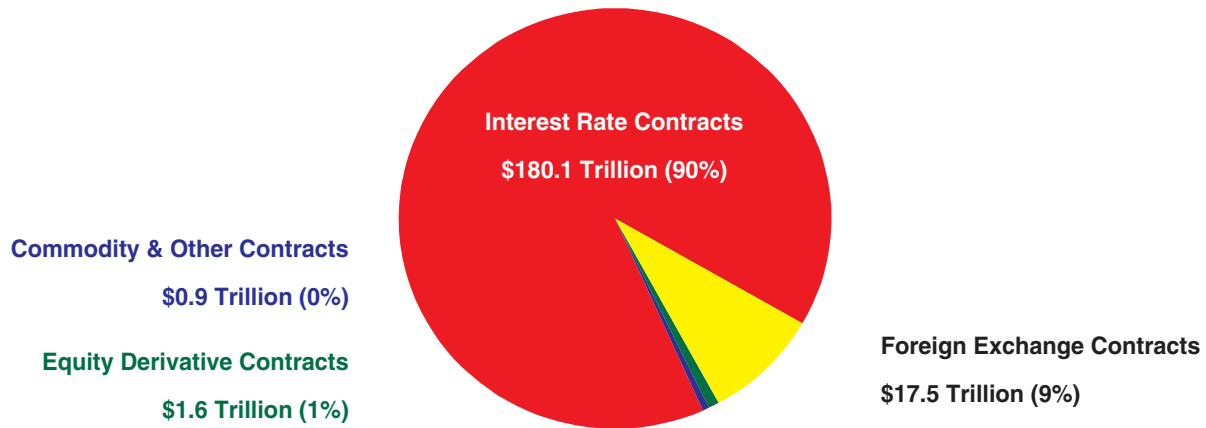
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,545 billion for the seven largest participants and \$60 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

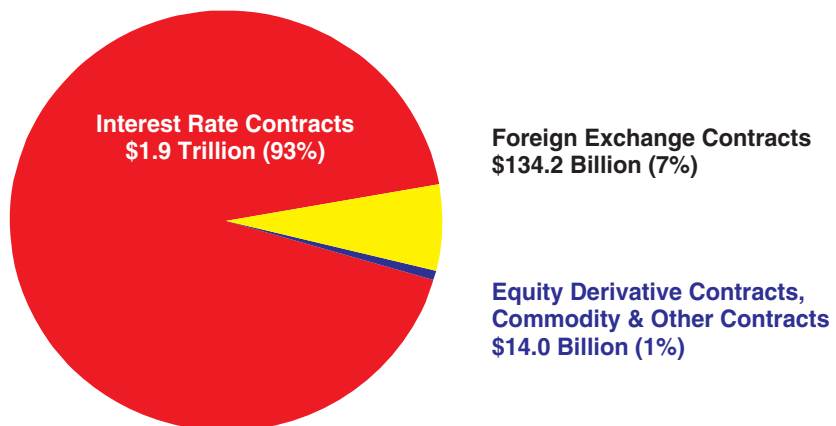
March 31, 2010



Not Held for Trading

Notional Amounts

March 31, 2010



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,605 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

March 31, 2010
(\$ Millions)

Held for Trading

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

| | Interest Rate | Foreign Exchange | Equity Derivatives | Commodity & Other | Total | Net |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|-----------|--------|
| Seven Largest Participants | | | | | | |
| Gross positive fair value | 3,106,169 | 324,095 | 76,438 | 40,072 | 3,546,775 | 91,158 |
| Gross negative fair value | 3,016,575 | 324,293 | 76,644 | 38,105 | 3,455,617 | |
| All other participants | | | | | | |
| Gross positive fair value | 16,988 | 10,954 | 609 | 1,116 | 29,667 | 1,156 |
| Gross negative fair value | 16,694 | 9,902 | 786 | 1,128 | 28,510 | |
| Total | | | | | | |
| Gross positive fair value | 3,123,157 | 335,049 | 77,047 | 41,188 | 3,576,442 | 92,315 |
| Gross negative fair value | 3,033,269 | 334,195 | 77,429 | 39,234 | 3,484,127 | |

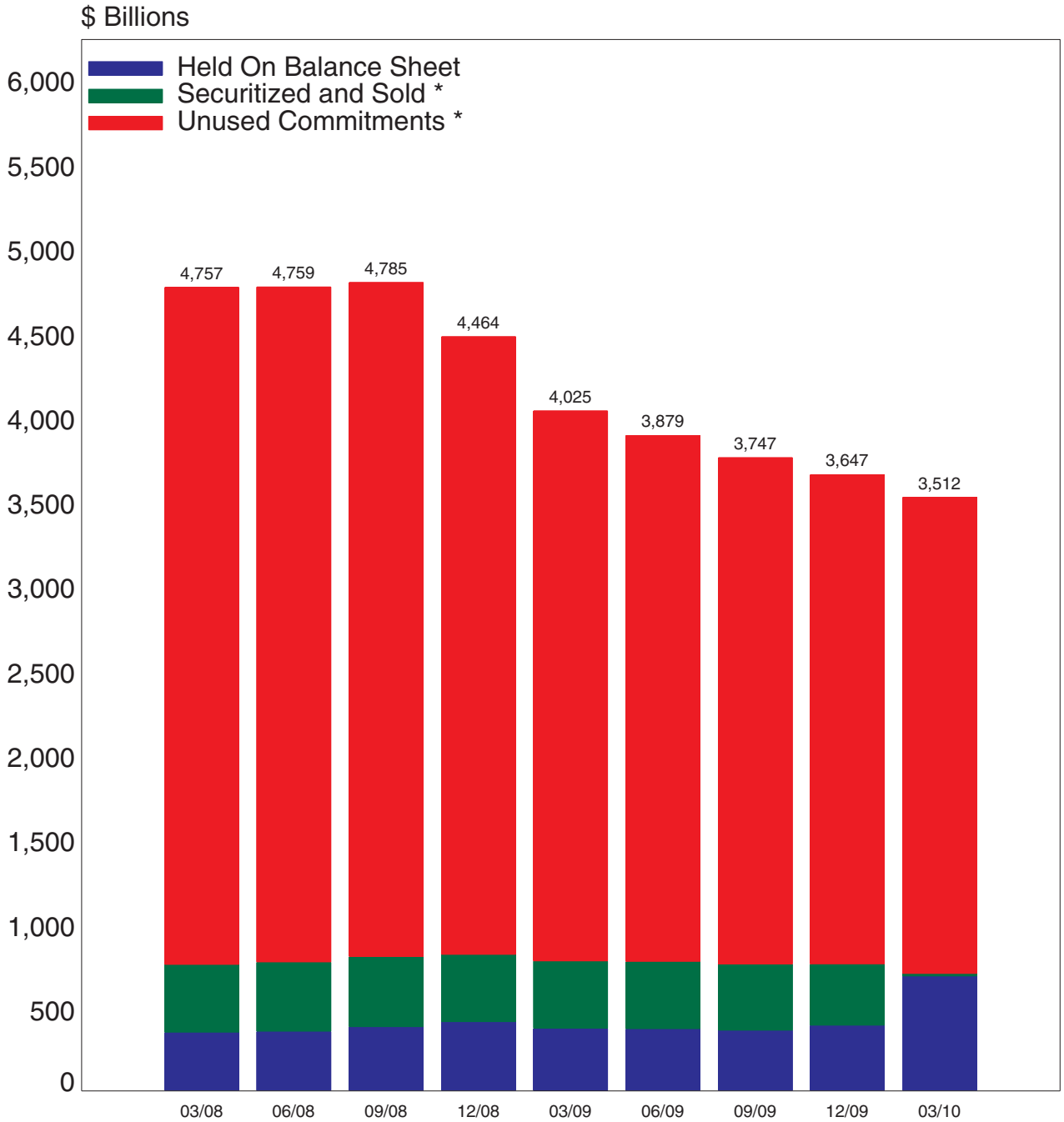
Held for Purposes Other than Trading

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

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

Expansion of Commercial Bank Credit Card Lines

2008-2010



Loans Outstanding (\$ Billions)

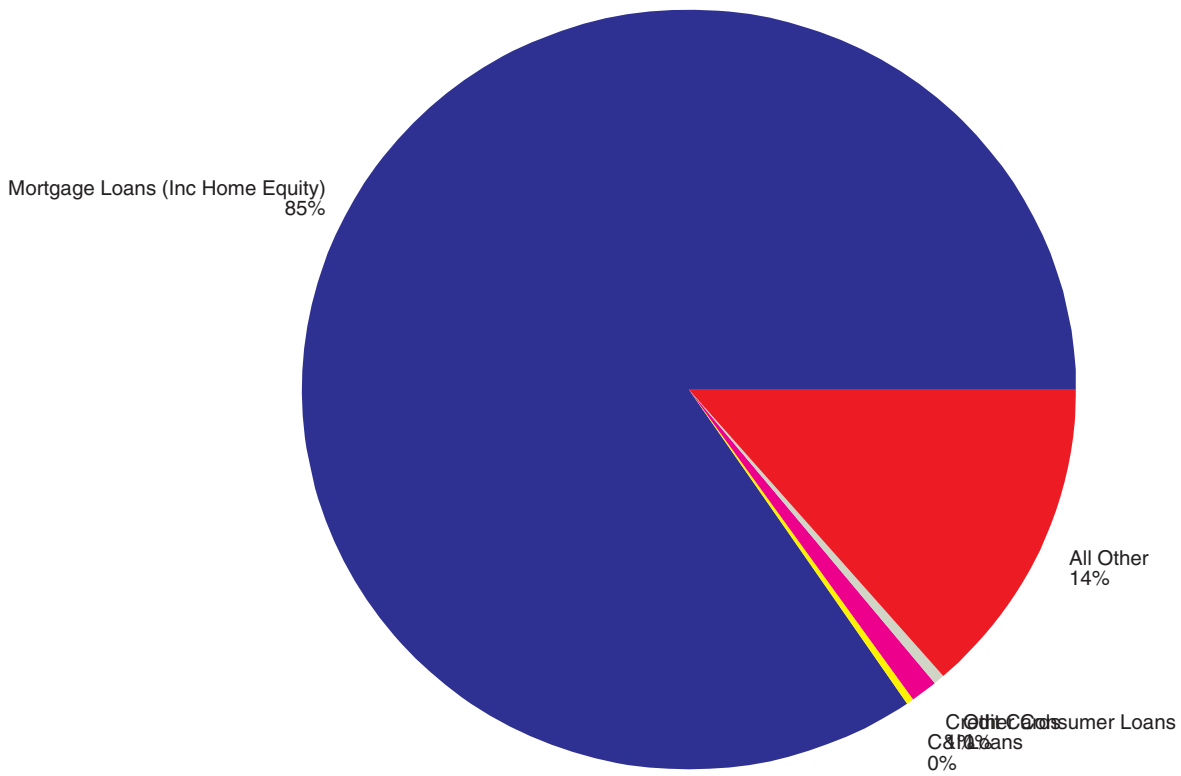
| | 03/08 | 06/08 | 09/08 | 12/08 | 03/09 | 06/09 | 09/09 | 12/09 | 03/10 |
|-------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Held On Balance Sheet | 344.3 | 350.4 | 375.8 | 405.4 | 367.4 | 364.6 | 356.9 | 384.3 | 676.3 |
| Securitized and Sold * | 402.2 | 409.9 | 417.8 | 398.3 | 399.1 | 397.9 | 391.4 | 363.5 | 16.1 |
| Unused Commitments * | 4,010.5 | 3,999.1 | 3,991.2 | 3,660.0 | 3,258.6 | 3,116.5 | 2,999.2 | 2,898.9 | 2,819.7 |
| Total | 4,757.0 | 4,759.4 | 4,784.9 | 4,463.7 | 4,025.1 | 3,879.0 | 3,747.5 | 3,646.7 | 3,512.2 |

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

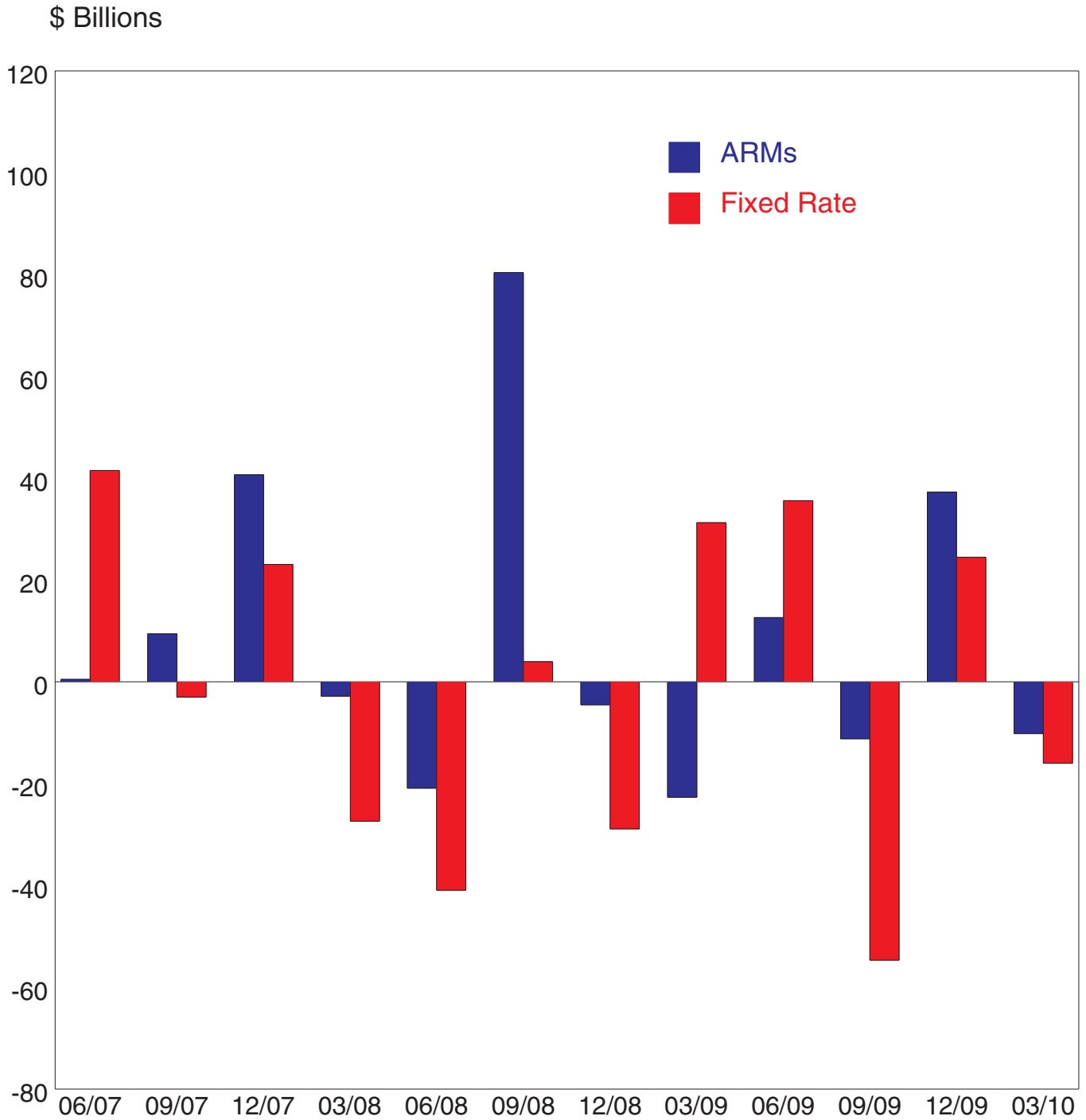
March 31, 2010



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

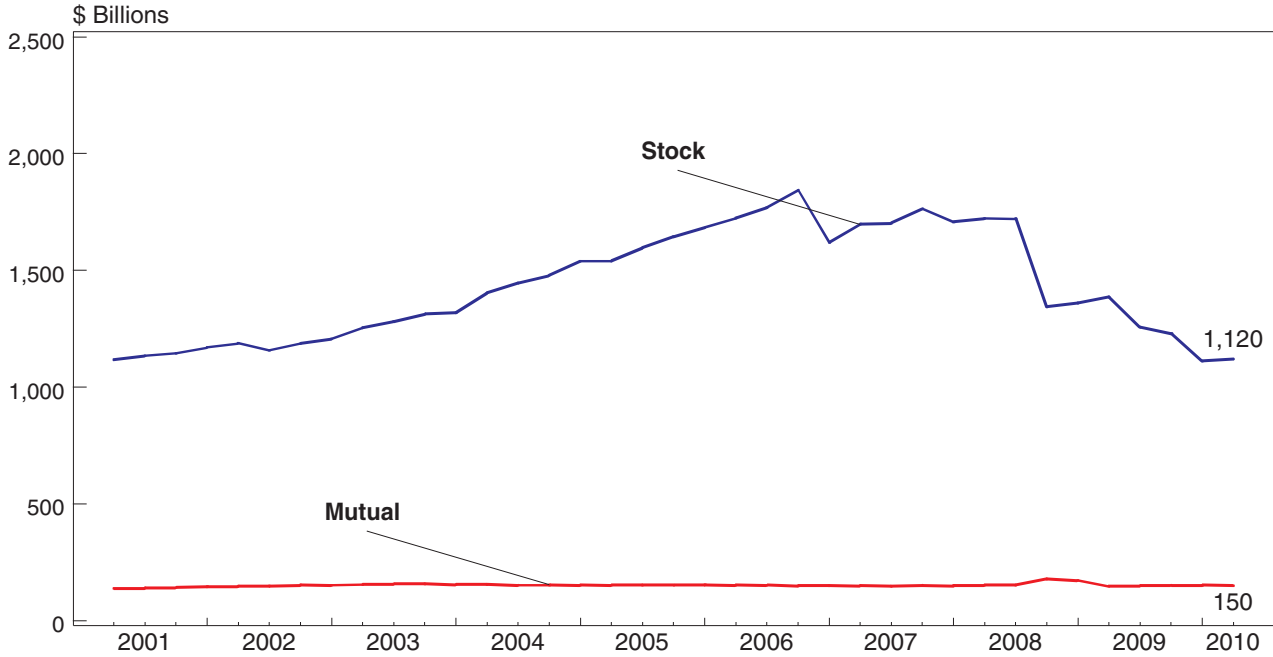
Growth Rates of ARMs and Fixed-Rate Mortgages

2007 - 2010



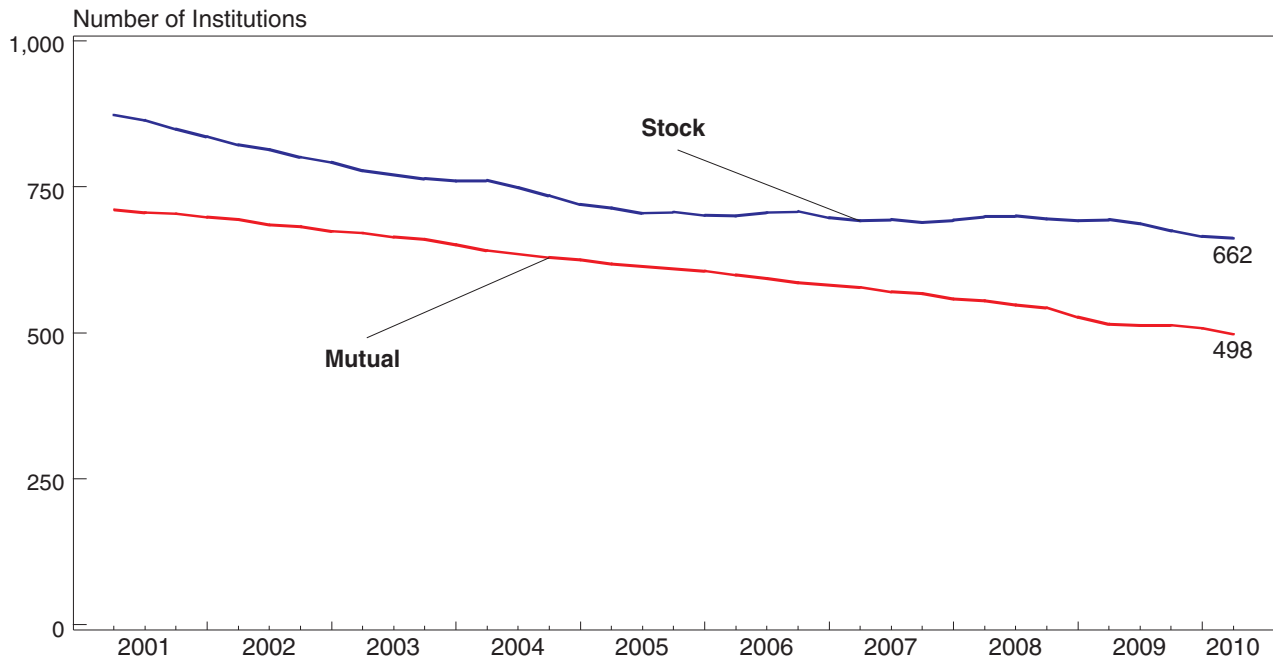
Assets of Mutual and Stock Savings Institutions

2001 - 2010



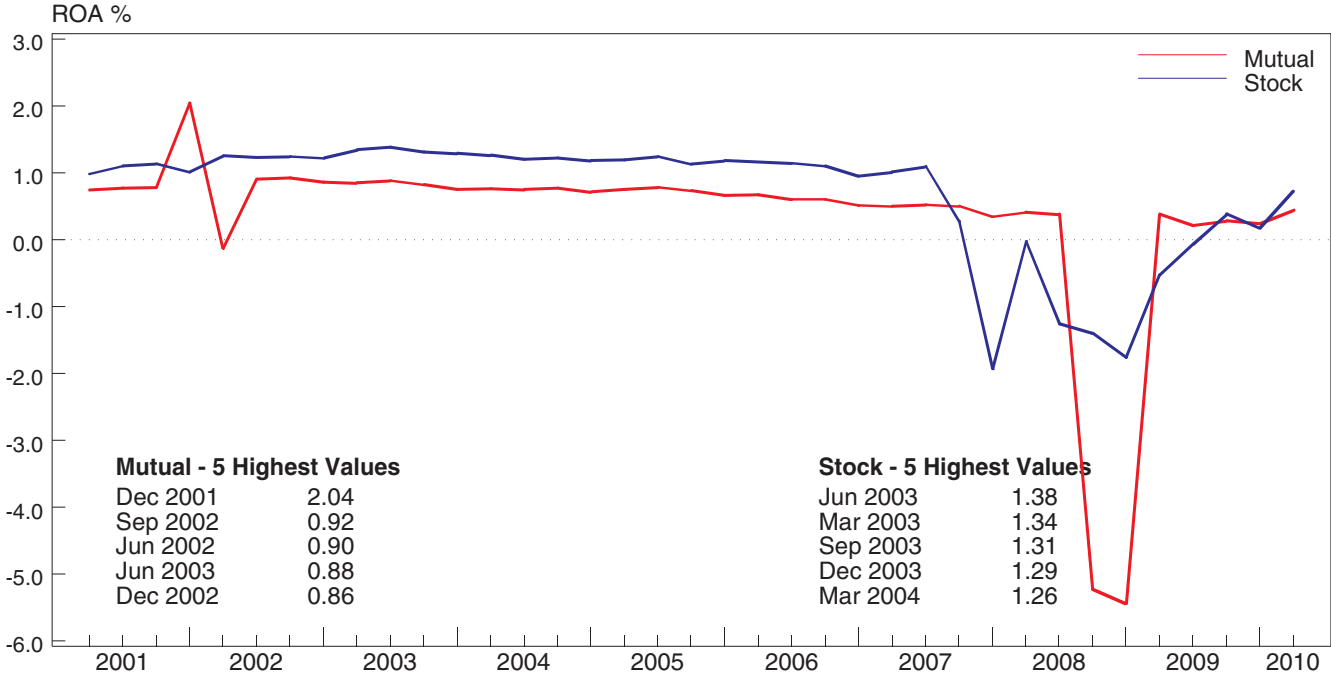
Number of Mutual and Stock Savings Institutions

2001 - 2010



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

2001-2010



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

2001-2010

