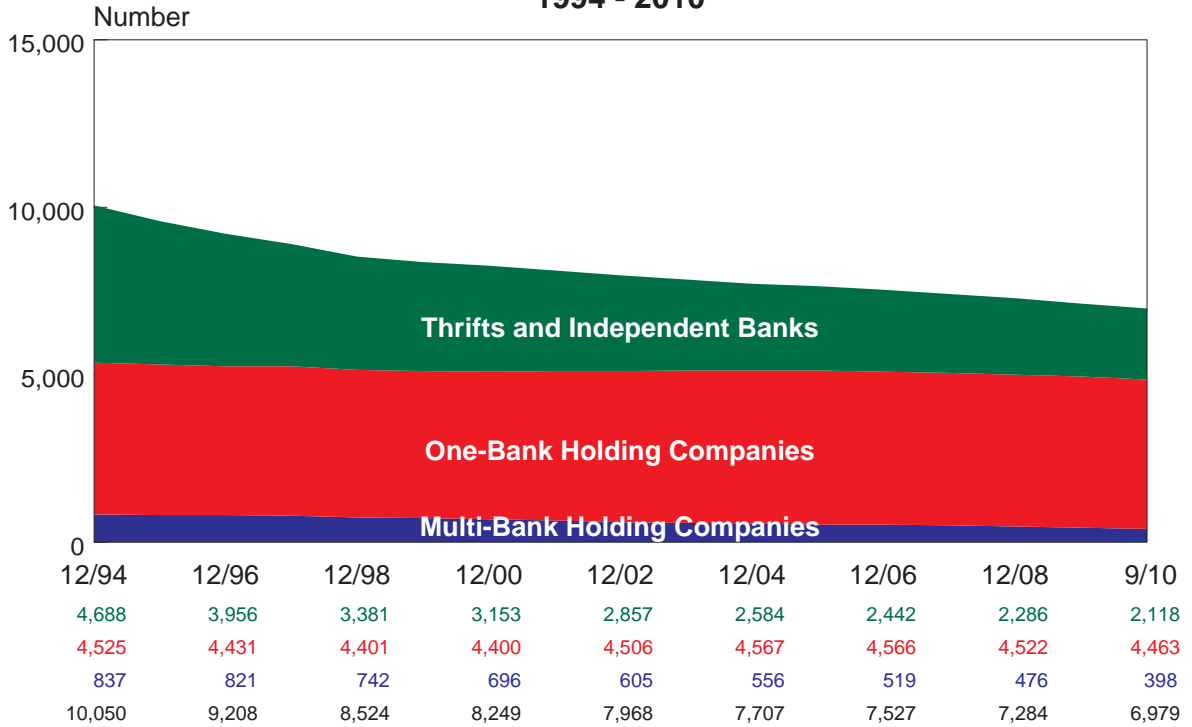


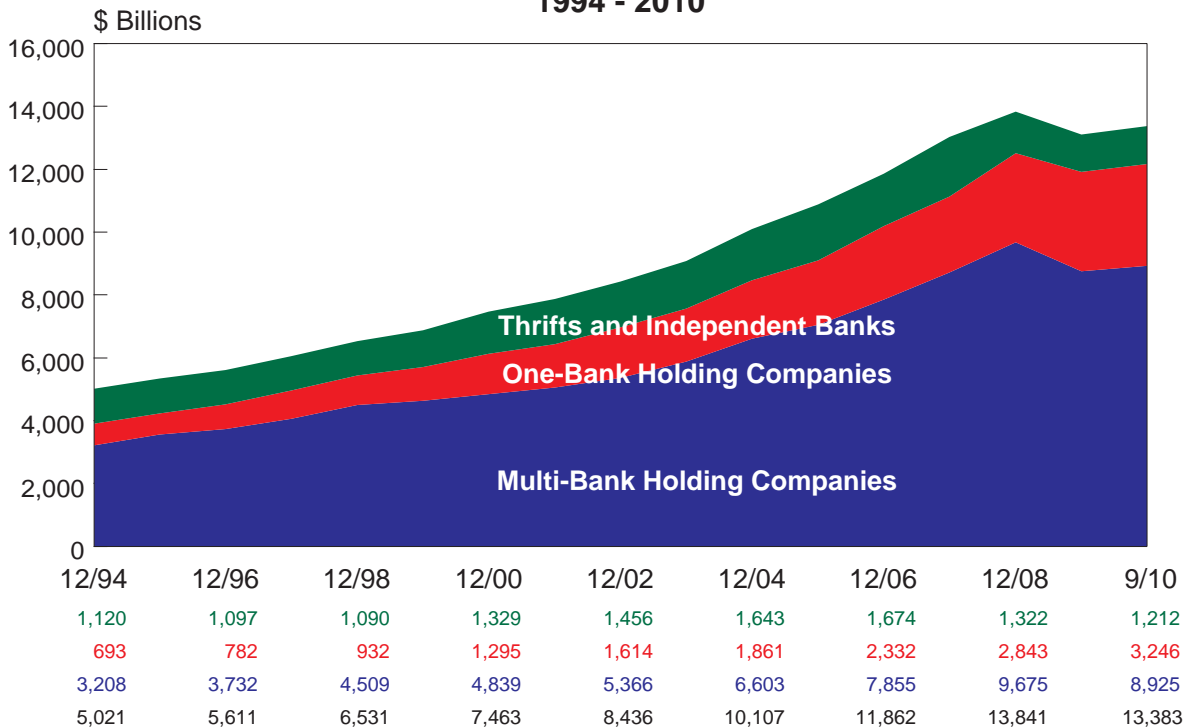
Number of FDIC-Insured Banking Organizations

1994 - 2010



Assets of FDIC-Insured Banking Organizations

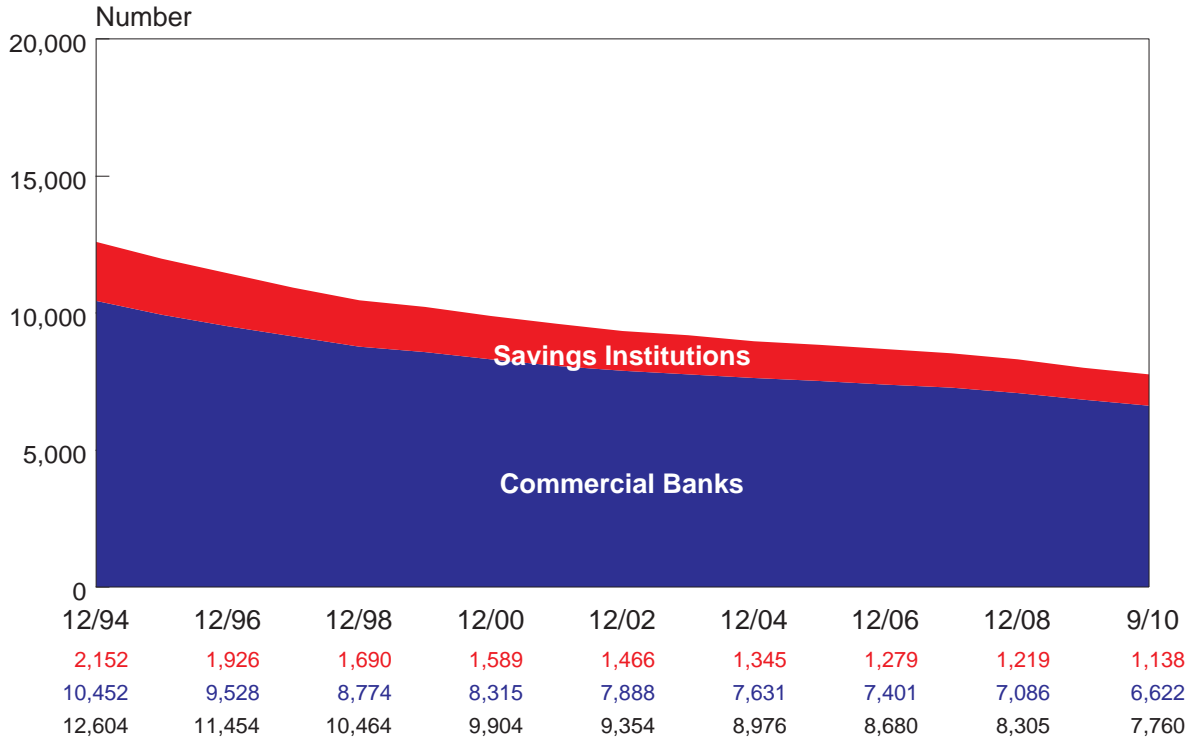
1994 - 2010



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

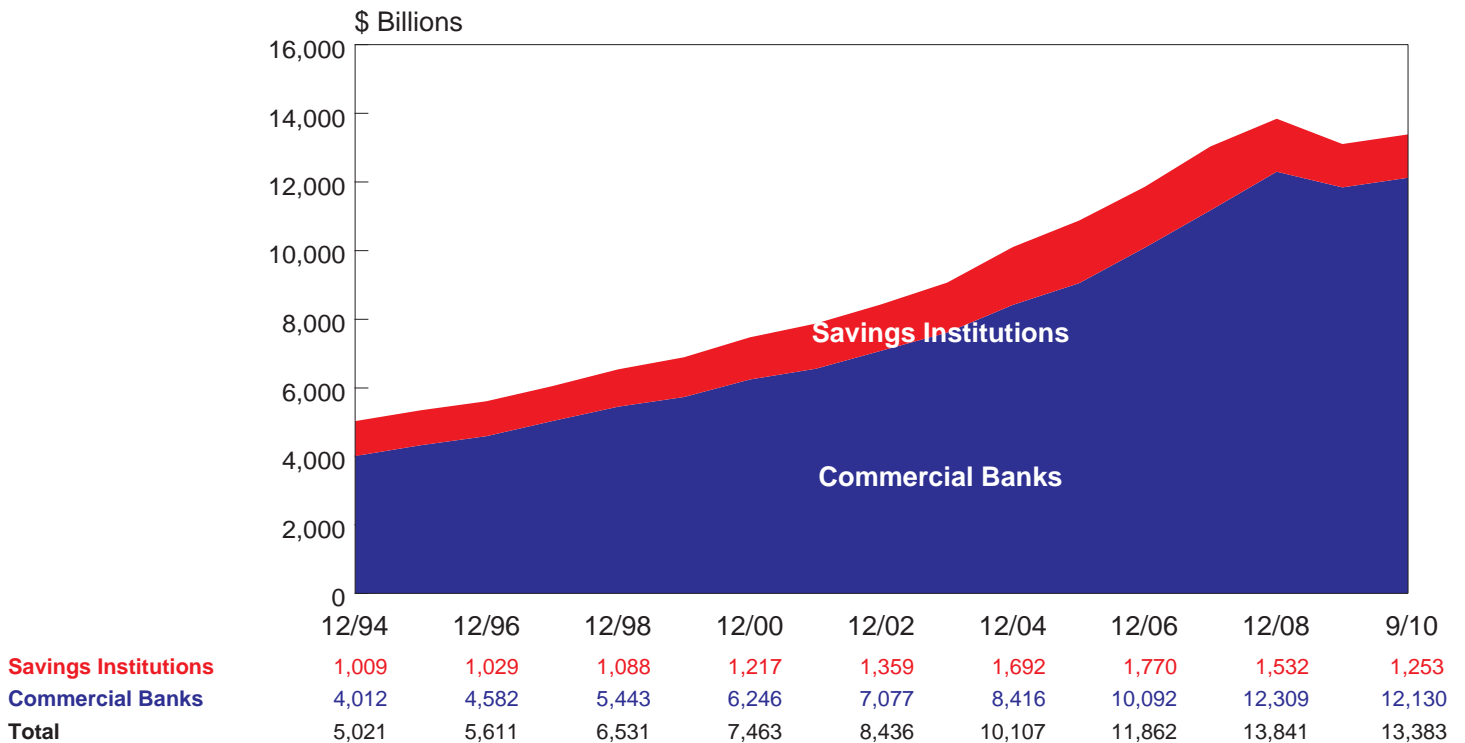
Number of FDIC-Insured Institutions

1994 - 2010



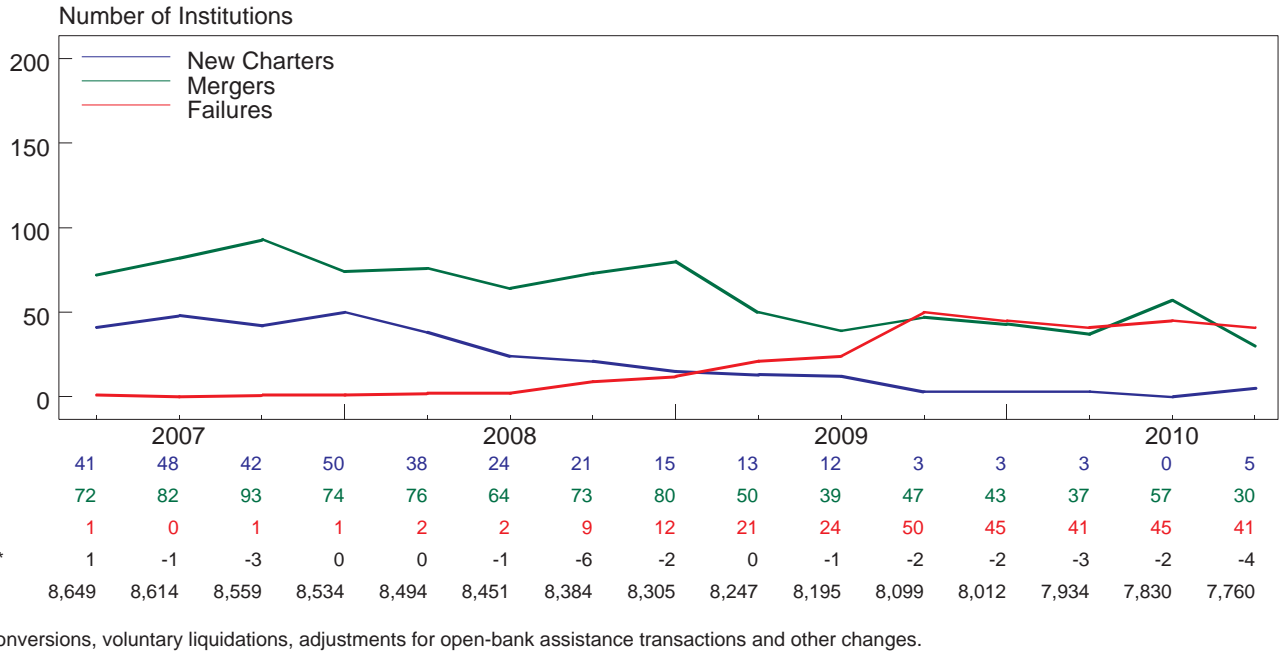
Assets of FDIC-Insured Institutions

1994 - 2010



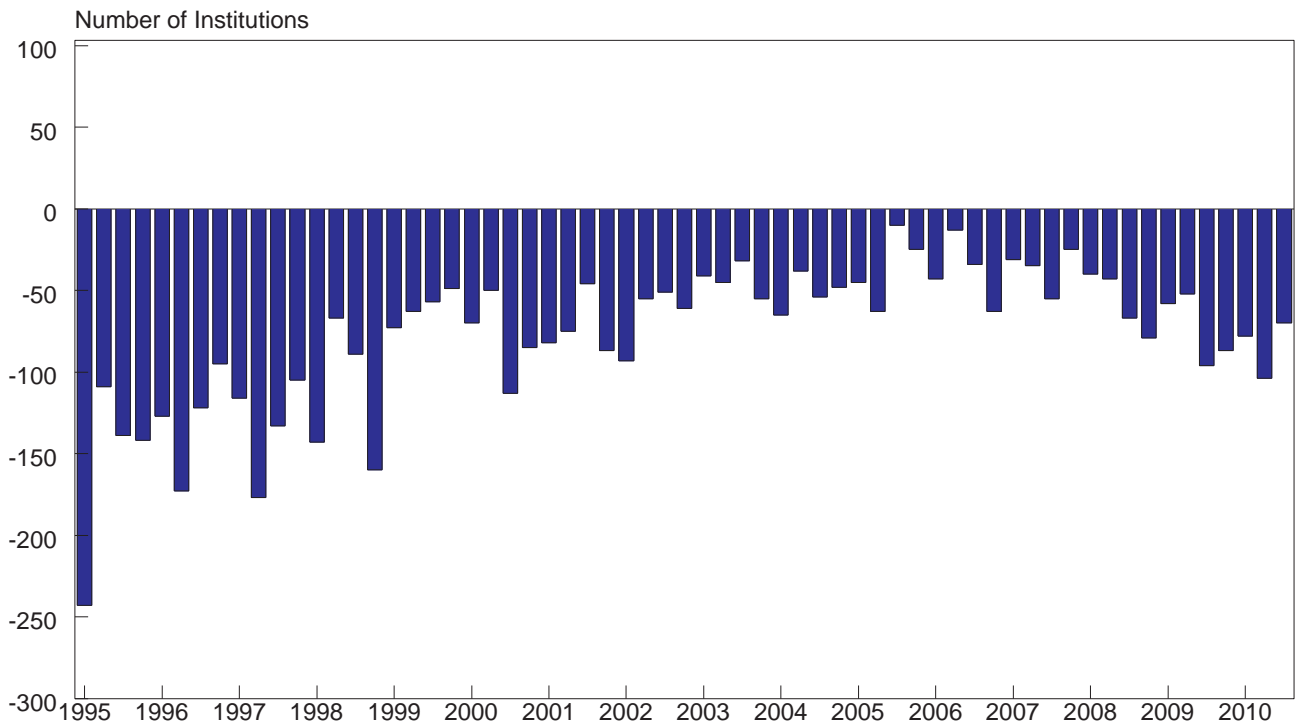
Changes in the Number of FDIC-Insured Institutions

Quarterly, 2007 - 2010



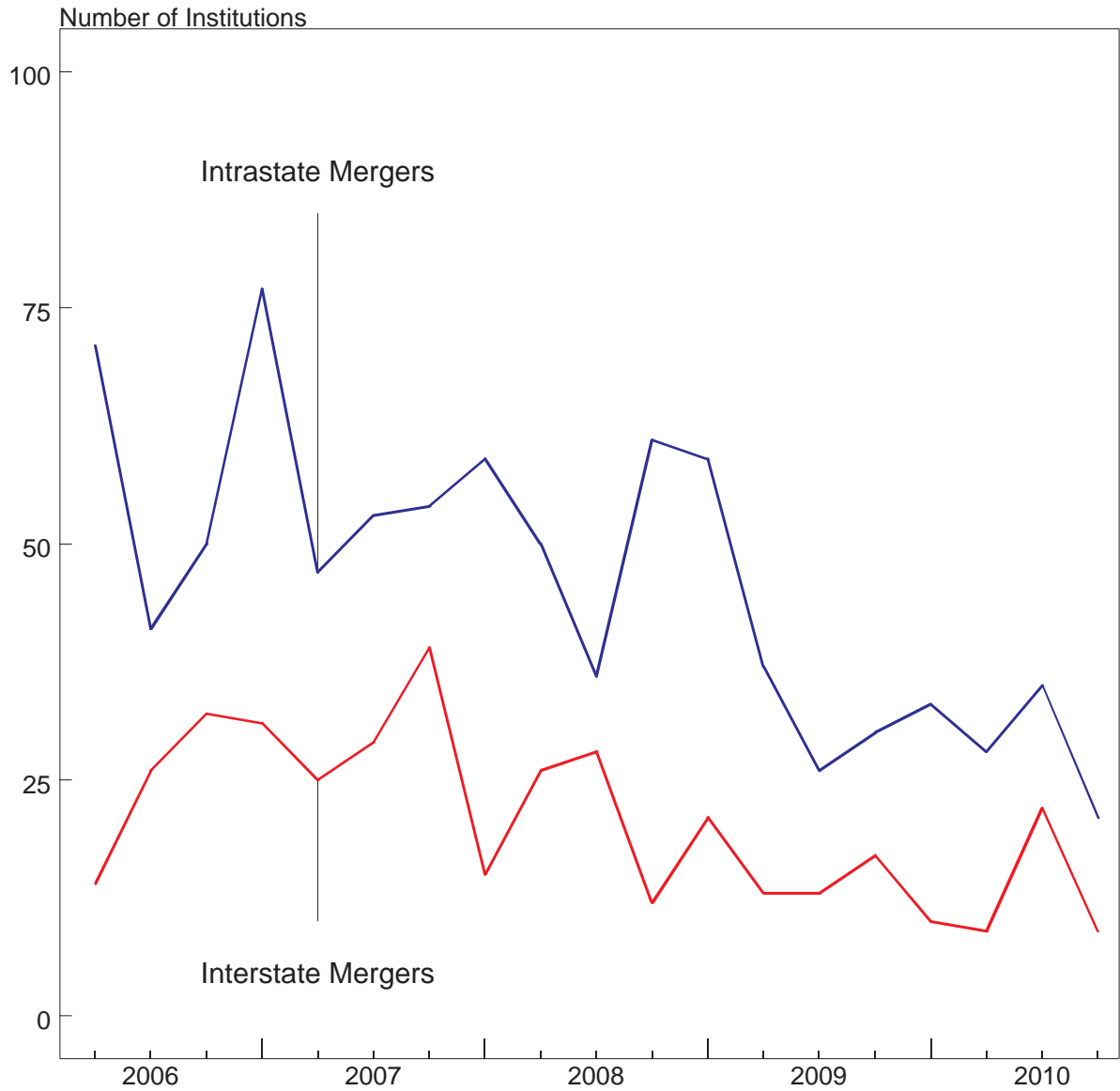
Quarterly Change in the Number of FDIC-Insured Institutions

1995-2010



Institution Mergers: Interstate vs. Intrastate

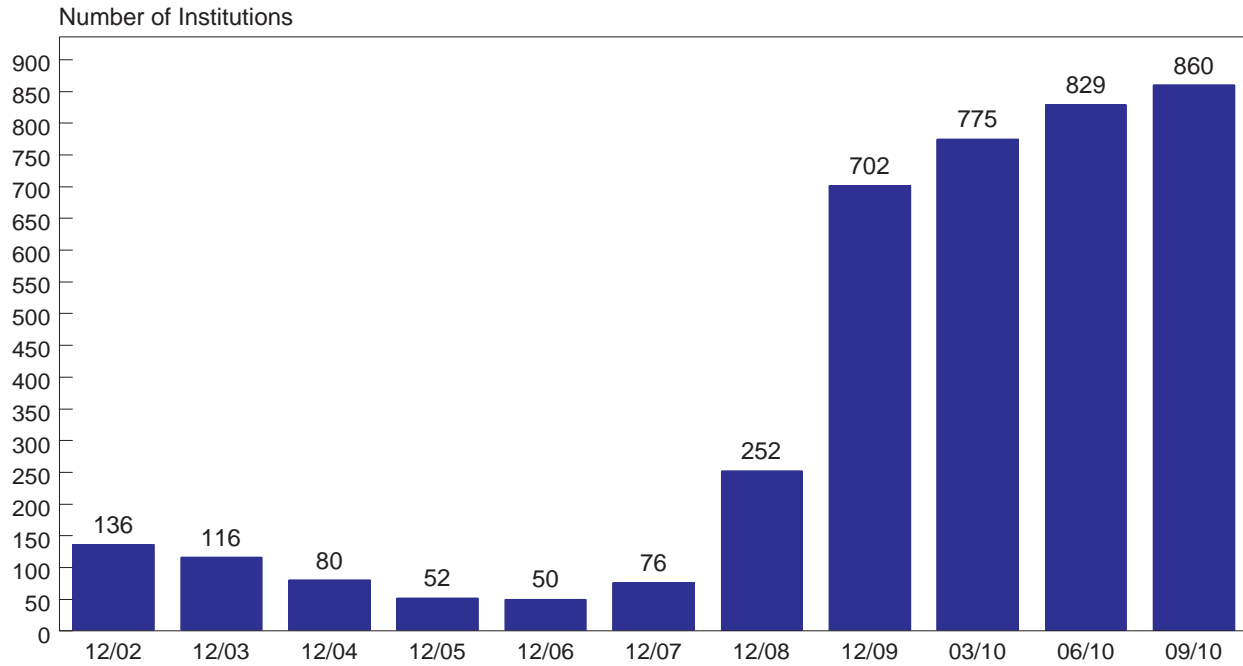
Quarterly, 2006 - 2010



Intrastate Mergers	71	41	50	77	47	53	54	59	50	36	61	59	37	26	30	33	28	35	21
Interstate Mergers	14	26	32	31	25	29	39	15	26	28	12	21	13	13	17	10	9	22	9

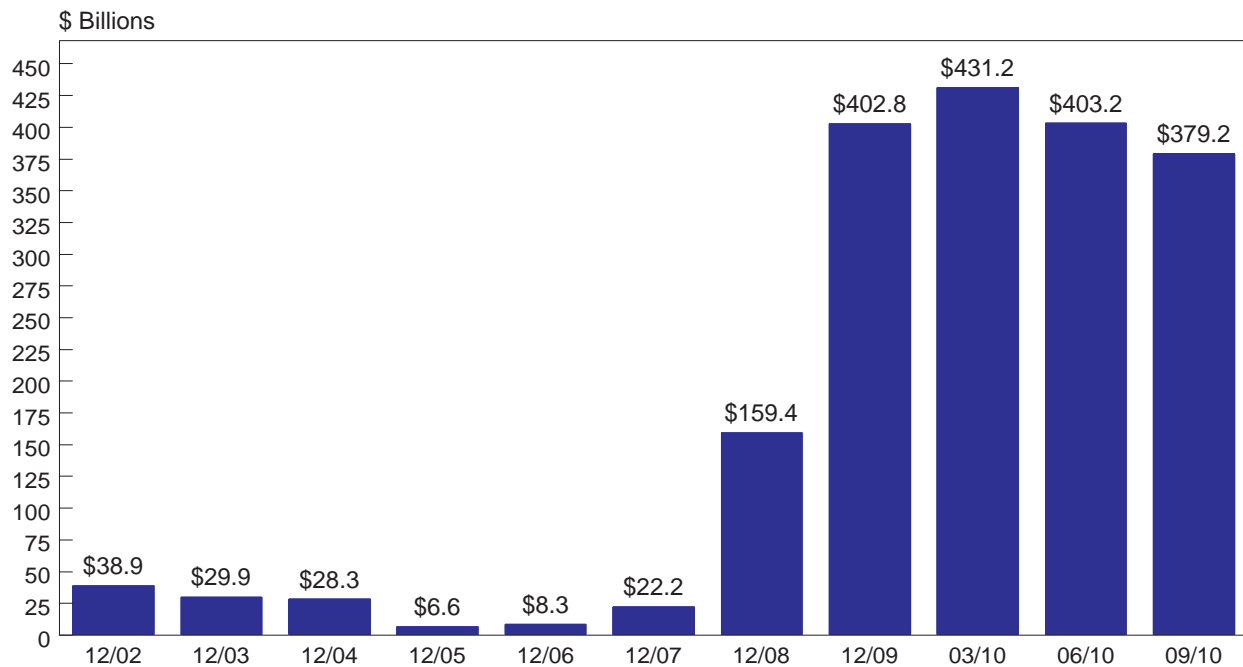
Number of FDIC-Insured "Problem" Institutions

2002-2010



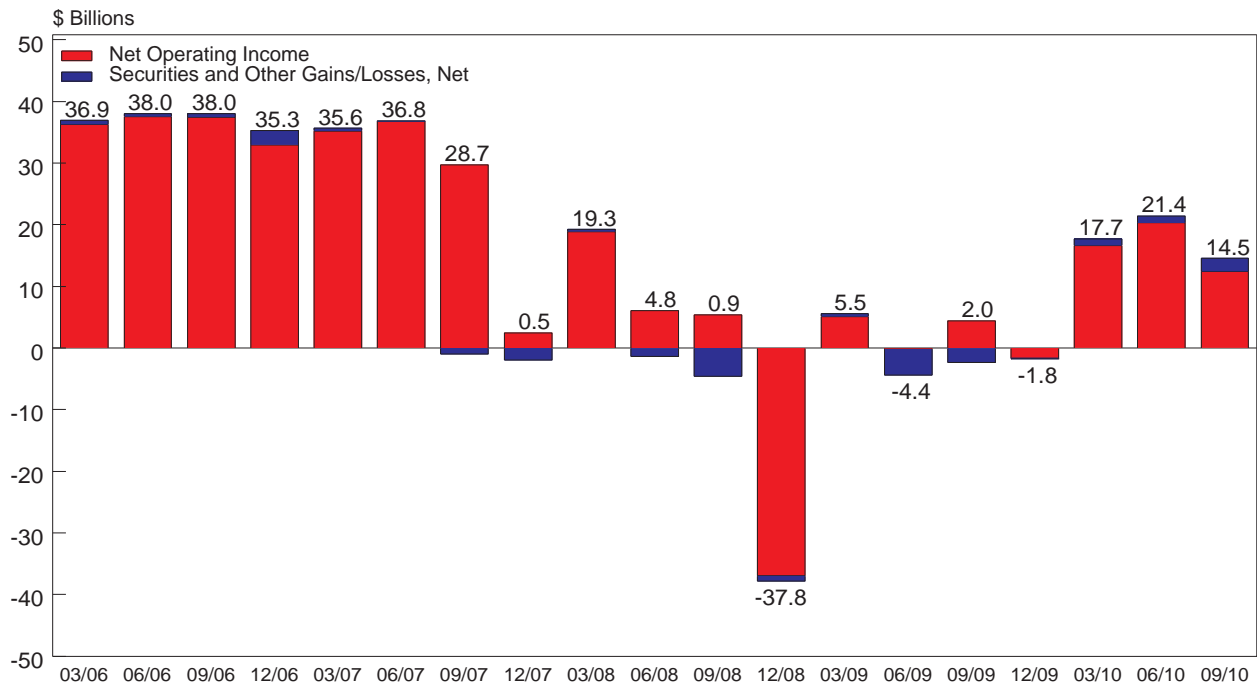
Assets of FDIC-Insured "Problem" Institutions

2002-2010



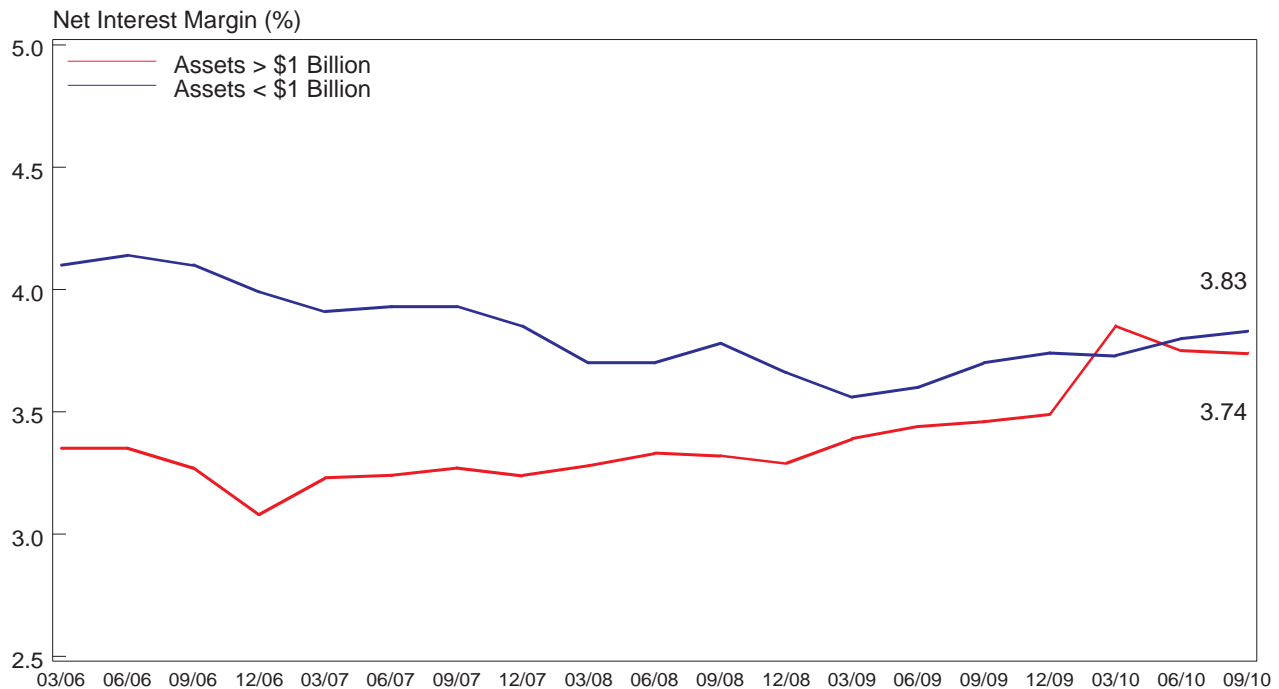
Quarterly Net Income

2006-2010



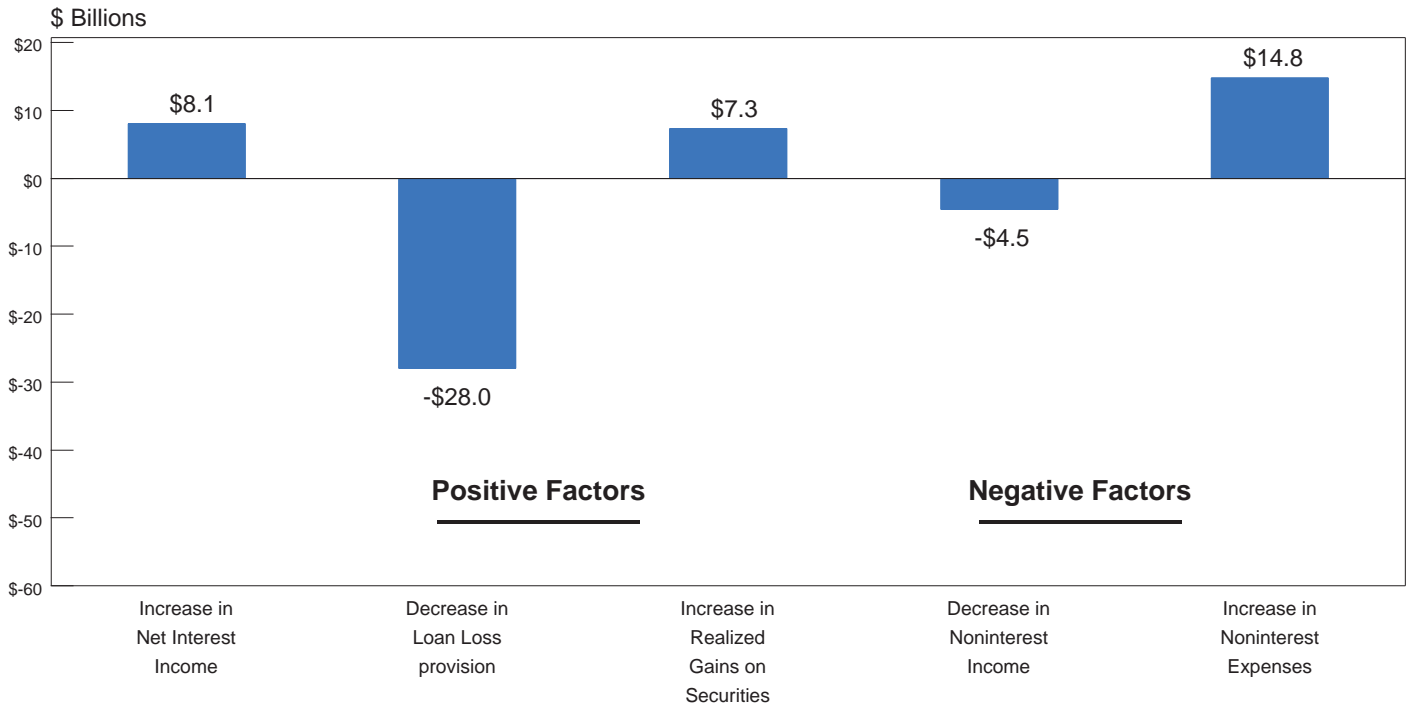
Quarterly Net Interest Margins, Annualized

2006 - 2010



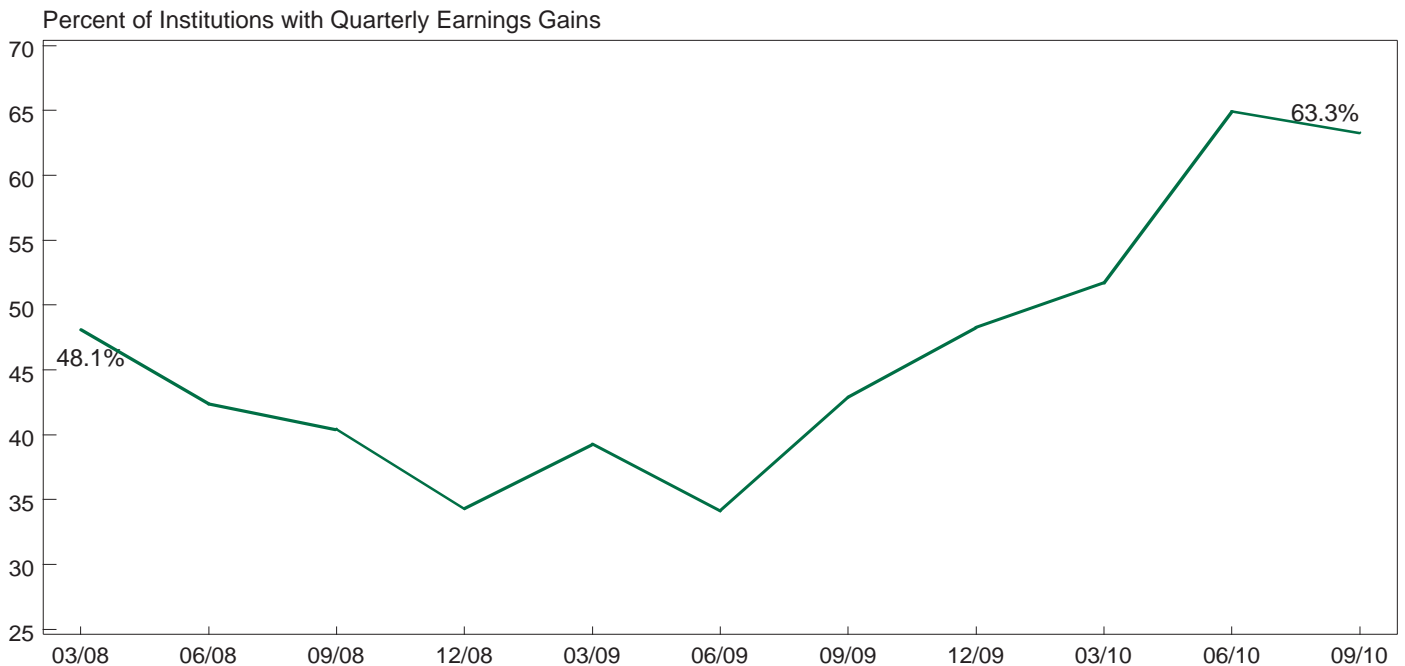
Major Factors Affecting Earnings

3rd Quarter 2010 vs. 3rd Quarter 2009

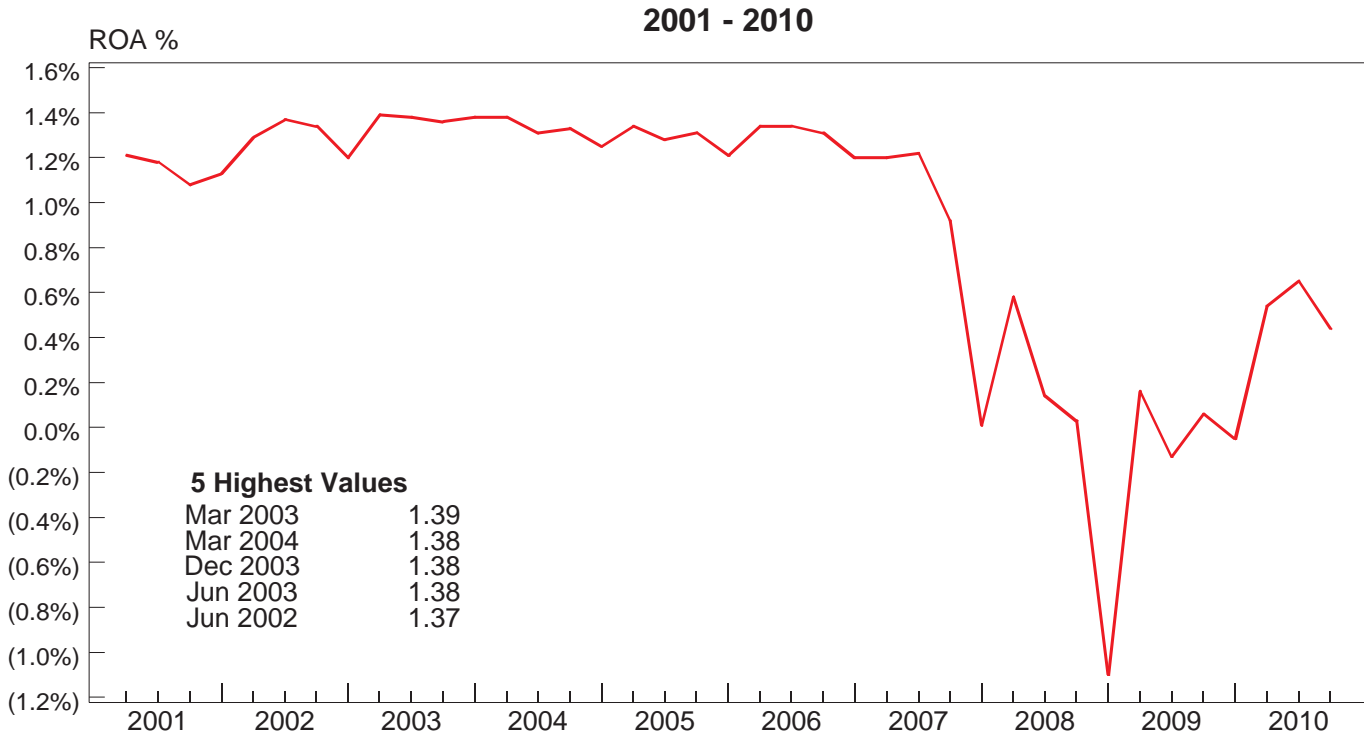


Percentage of Insured Institutions With Earnings Gains

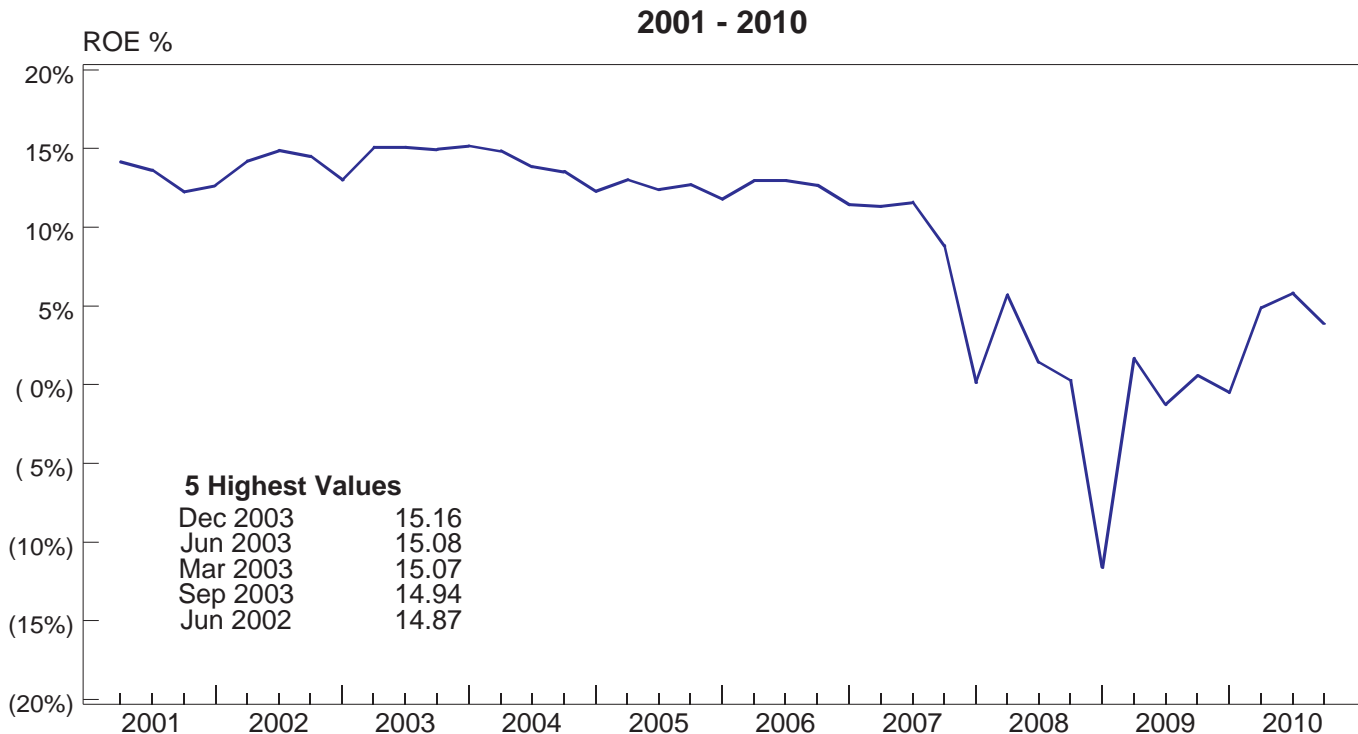
Compared to Year-Earlier Quarter, 2008-2010



Quarterly Return on Assets (ROA), Annualized

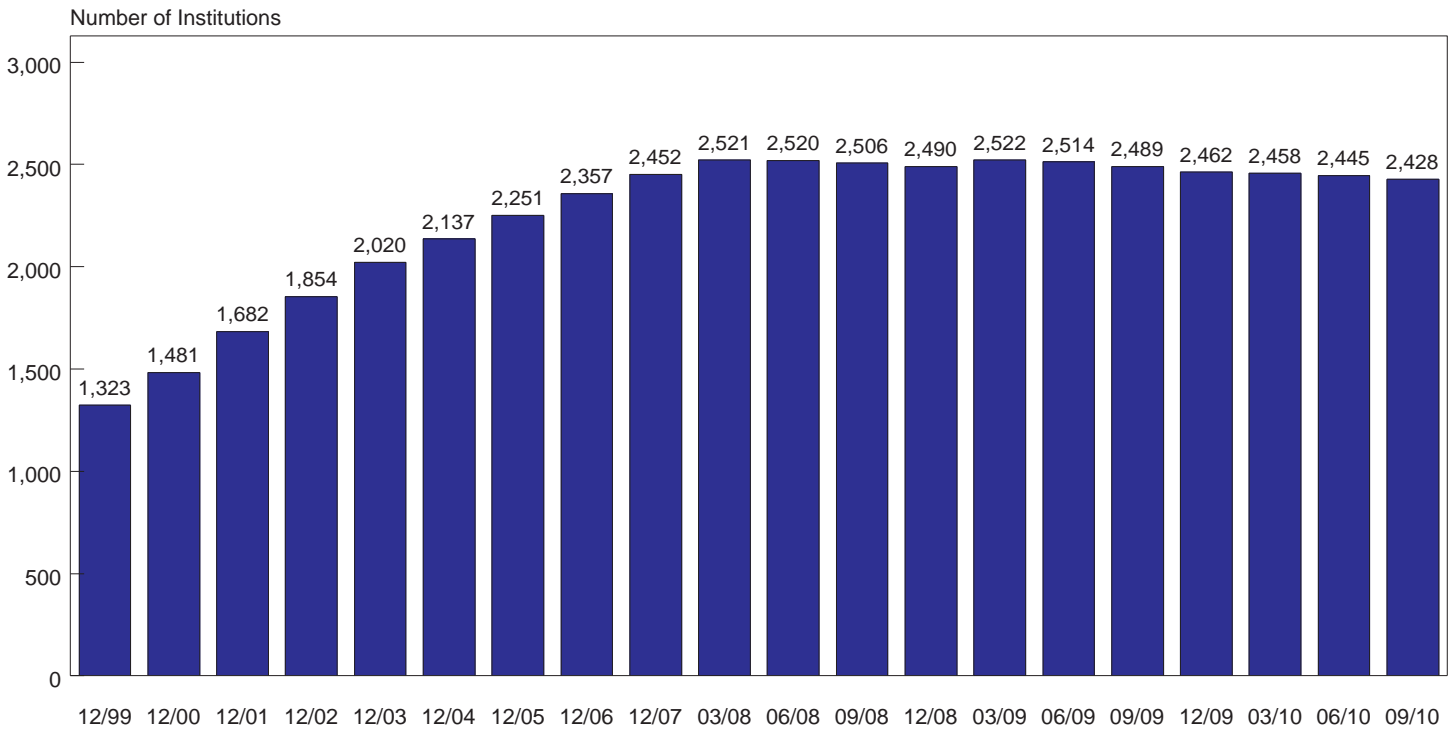


Quarterly Return on Equity (ROE), Annualized



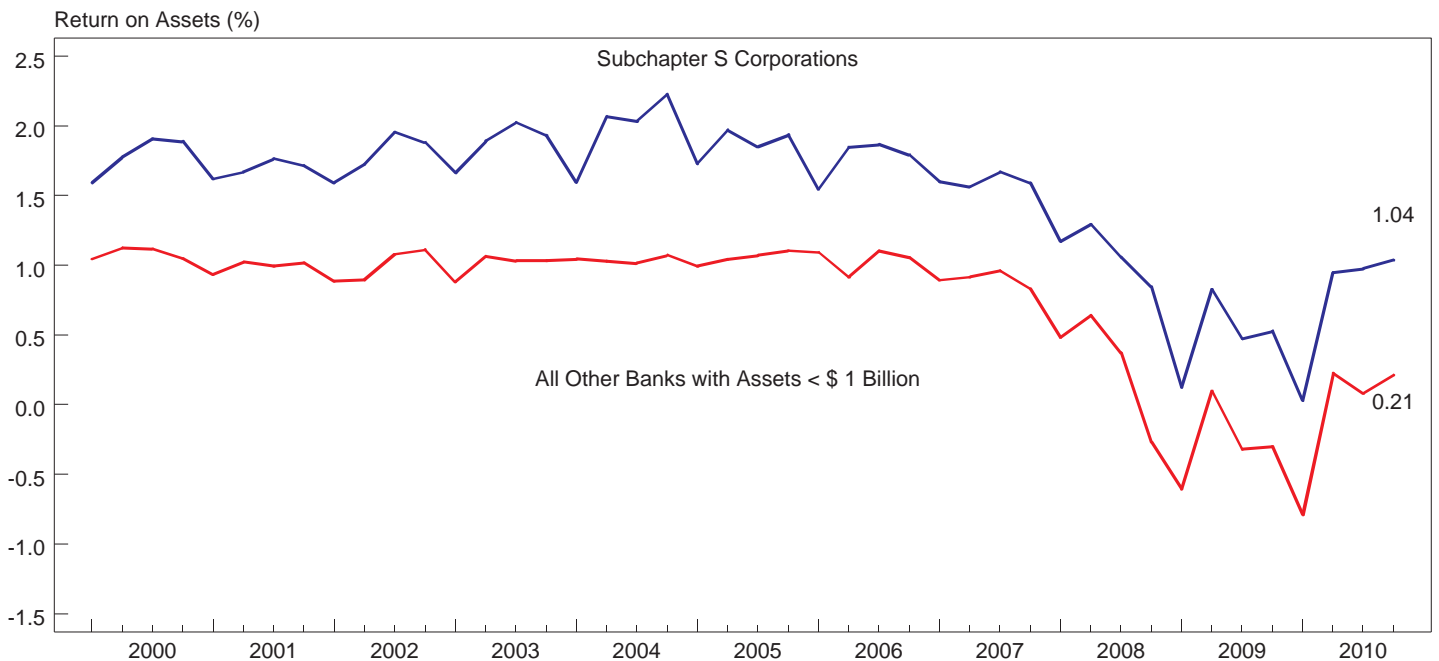
Number of Subchapter S Corporations

1999-2010



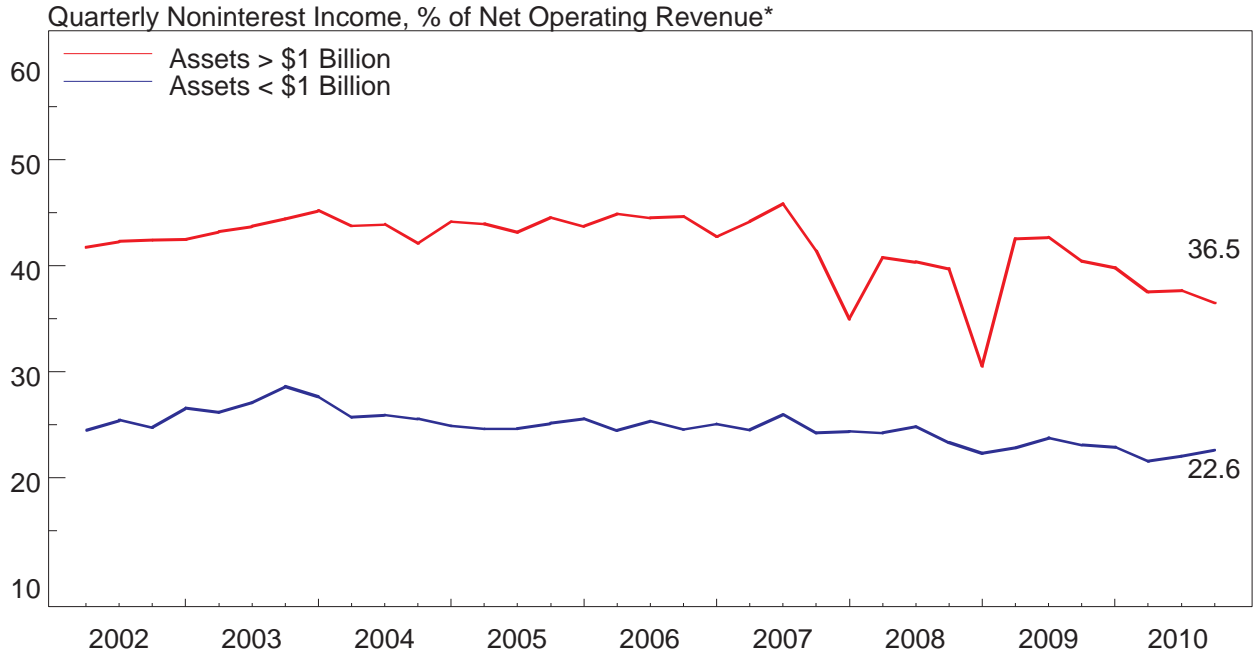
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1999-2010



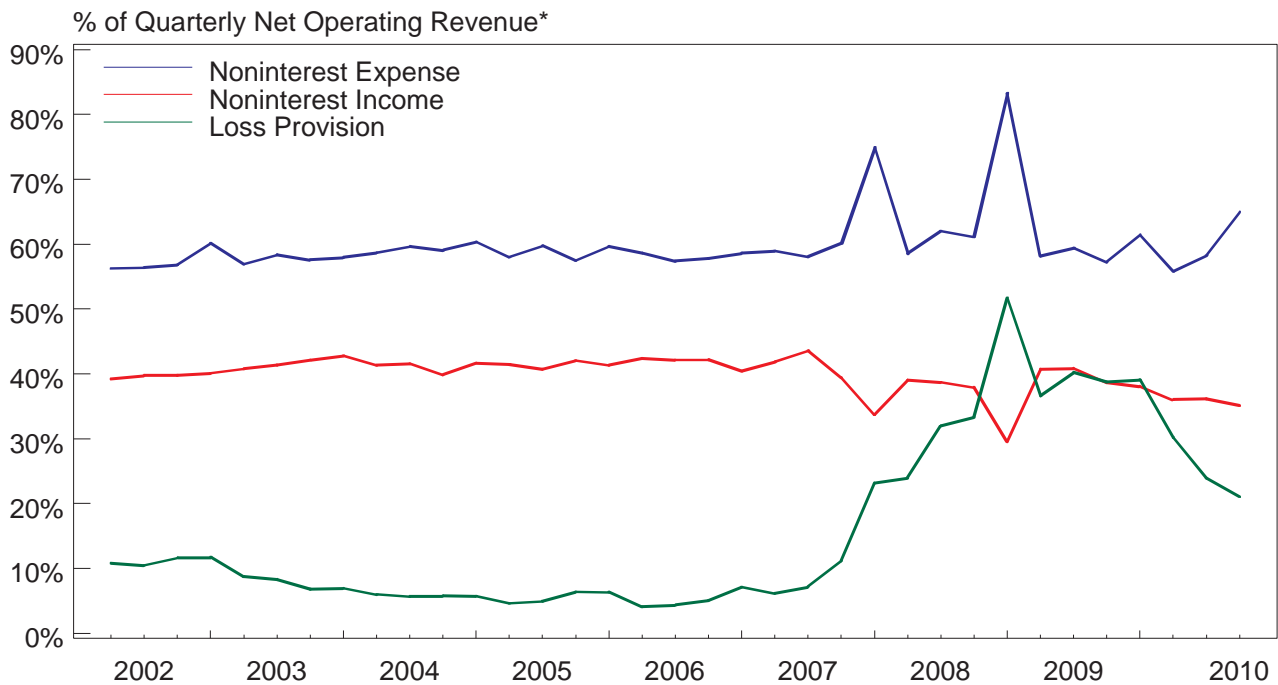
Noninterest Income as a Percentage of Net Operating Revenue*

2002 - 2010



Trends in FDIC-Insured Institutions' Income & Expenses

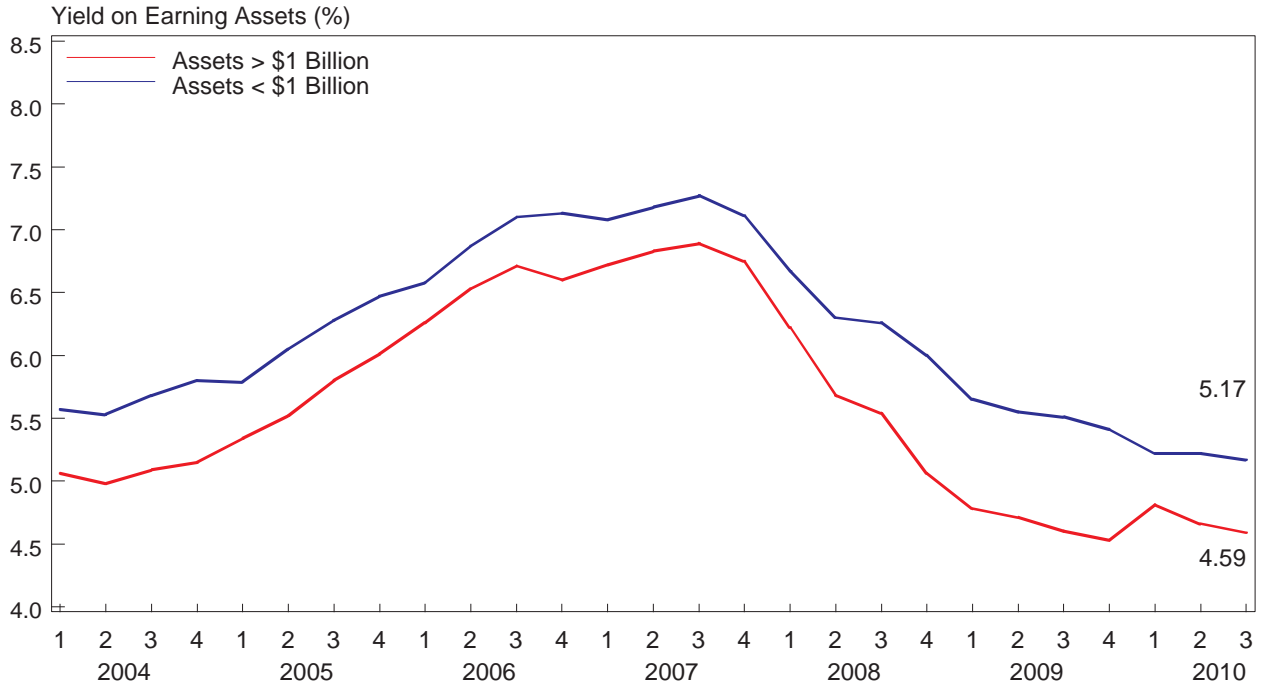
2002 - 2010



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

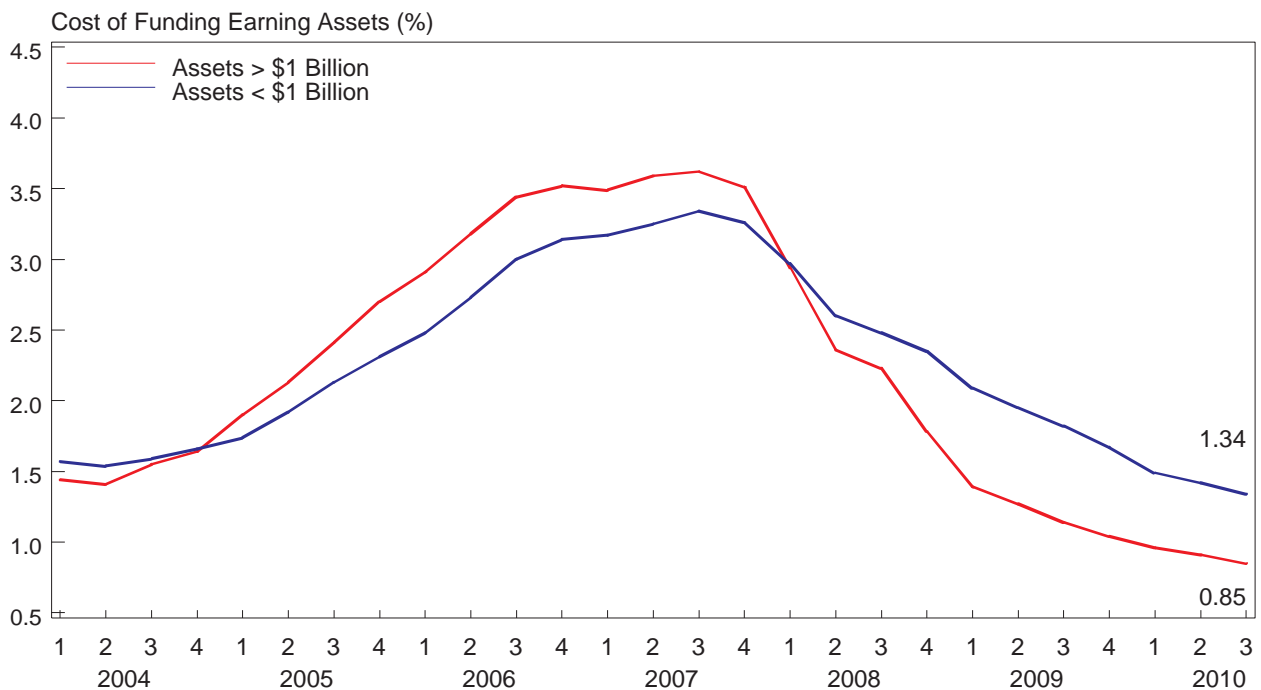
Quarterly Yield on Earning Assets

2004 - 2010



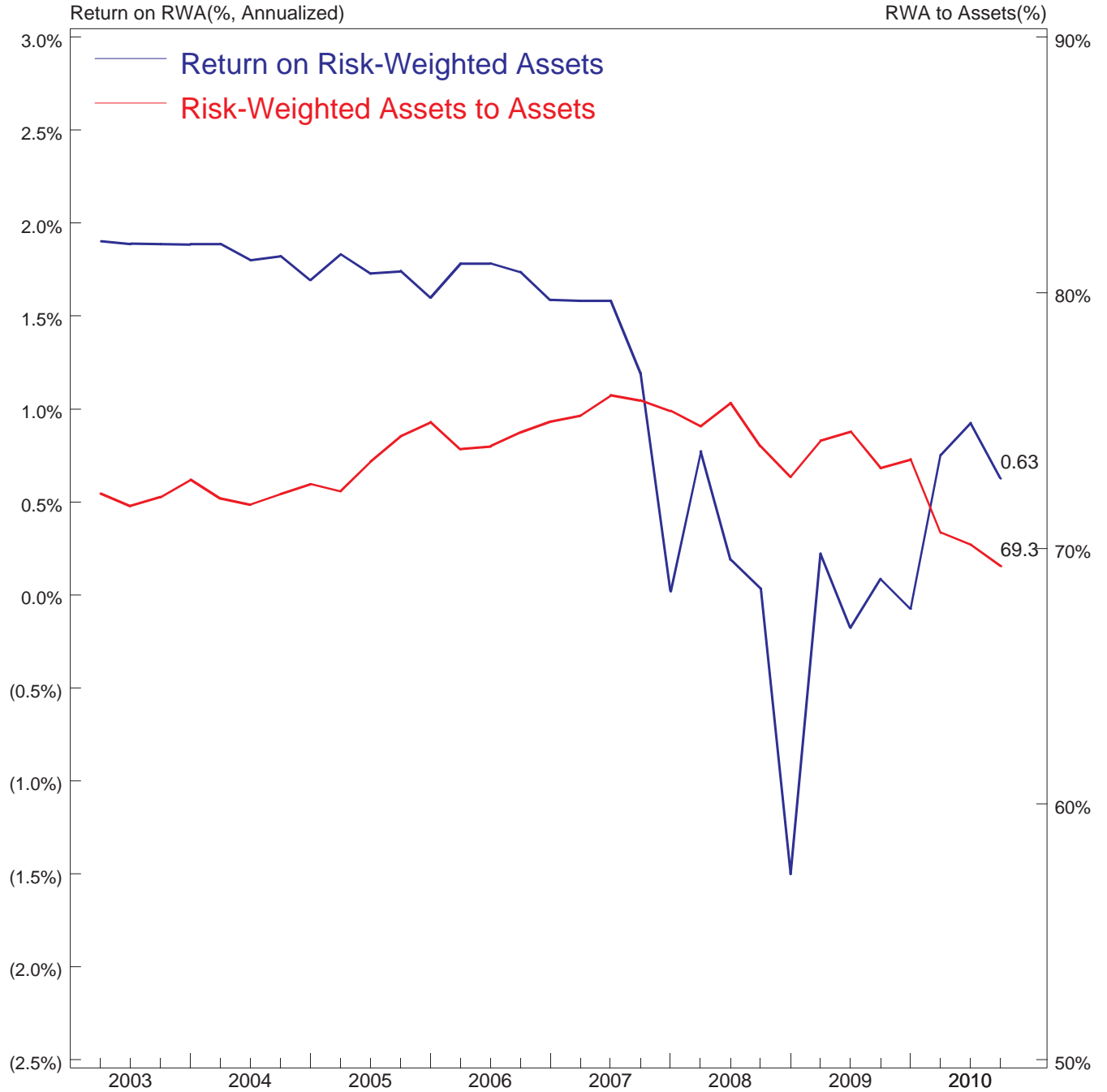
Quarterly Cost of Funding Earning Assets

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

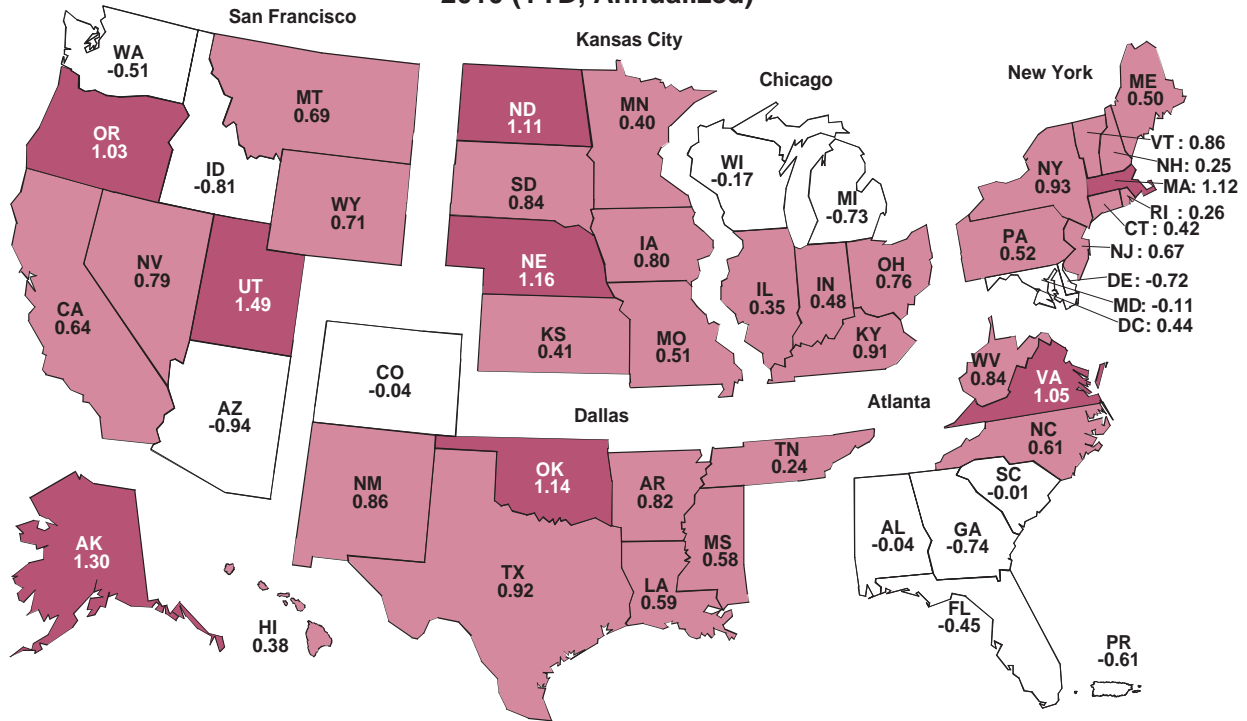


	03/07	06/07	09/07	12/07	03/08	06/08	09/08	12/08	03/09	06/09	09/09	12/09	03/10	06/10	09/10
Assets <\$1 Billion	66.77	65.66	66.83	69.75	70.37	71.08	70.74	74.99	73.85	76.53	73.17	75.56	72.58	72.18	71.50
Assets >\$1 Billion	56.36	55.53	56.89	66.24	55.09	57.74	56.34	65.08	51.59	54.98	52.56	55.90	52.49	54.92	55.54
Total	57.59	56.69	58.05	66.68	56.74	59.17	57.93	66.25	53.72	57.08	54.66	57.95	54.39	56.61	57.14

*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 < 0 percent
 ROA 0 - 1 percent
 ROA > 1 percent

ROA Rankings by State

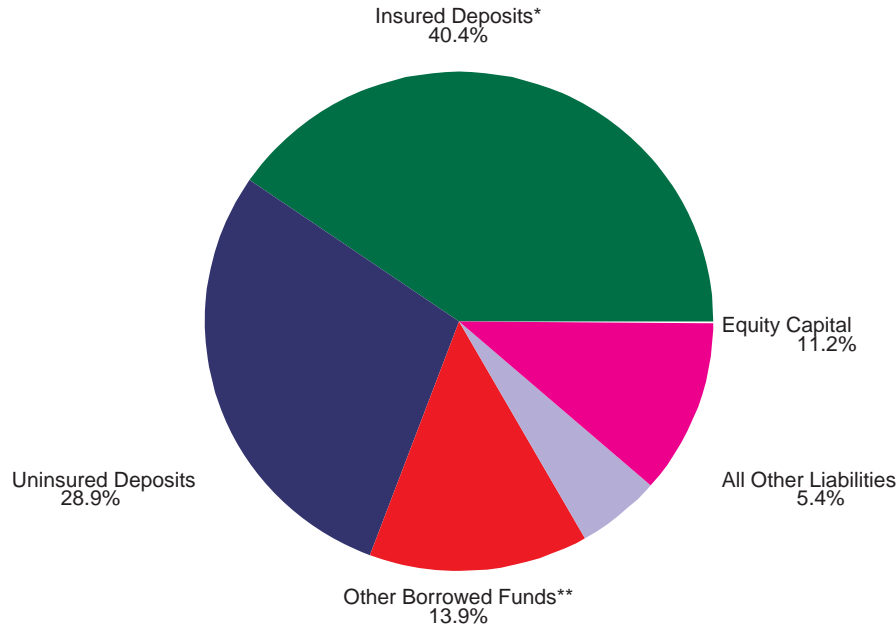
Rank	State	No. of Inst. as of 09/30/10	YTD 2010	YTD 2009	Change*
1	Utah	59	1.49	0.05	144
2	Alaska	6	1.30	1.39	(9)
3	Nebraska	226	1.16	0.13	103
4	Oklahoma	250	1.14	1.03	11
5	Massachusetts	166	1.12	(1.10)	222
6	North Dakota	92	1.11	0.68	43
7	Virginia	117	1.05	0.04	101
8	Oregon	34	1.03	0.12	91
9	New York	187	0.93	0.39	54
10	Texas	623	0.92	0.46	46
11	Kentucky	198	0.91	0.72	19
12	New Mexico	53	0.86	(0.38)	124
13	Vermont	14	0.86	0.74	12
14	South Dakota	84	0.84	1.01	(17)
15	West Virginia	65	0.84	0.80	4
16	Arkansas	131	0.82	0.51	31
17	Iowa	363	0.80	0.66	14
18	Nevada	30	0.79	(0.18)	97
19	Ohio	240	0.76	0.35	41
20	Wyoming	37	0.71	1.05	(34)
21	Montana	73	0.69	0.97	(28)
22	New Jersey	119	0.67	0.52	15
23	California	277	0.64	(0.39)	103
24	North Carolina	102	0.61	0.41	20
25	Louisiana	157	0.59	0.61	(2)
26	Mississippi	91	0.58	0.43	15
27	Pennsylvania	220	0.52	0.07	45
28	Missouri	340	0.51	(0.04)	55
29	Maine	29	0.50	0.65	(15)
30	Indiana	146	0.48	0.05	43
31	District of Col.	6	0.44	0.19	25
32	Connecticut	54	0.42	0.25	17
33	Kansas	331	0.41	0.26	15
34	Minnesota	405	0.40	0.30	10
35	Hawaii	9	0.38	0.39	(1)
36	Illinois	609	0.35	(0.11)	46
37	Rhode Island	14	0.26	0.03	23
38	New Hampshire	24	0.25	(0.16)	41
39	Tennessee	191	0.24	(0.47)	71
40	South Carolina	83	(0.01)	(1.58)	157
41	Alabama	144	(0.04)	(0.31)	27
42	Colorado	141	(0.04)	0.00	(4)
43	Maryland	88	(0.11)	(0.43)	32
44	Wisconsin	279	(0.17)	(0.39)	22
45	Florida	255	(0.45)	(1.35)	90
46	Washington	82	(0.51)	(2.31)	180
47	Puerto Rico	7	(0.61)	(0.11)	(50)
48	Delaware	30	(0.72)	(0.71)	(1)
49	Michigan	137	(0.73)	(1.62)	89
50	Georgia	275	(0.74)	(1.23)	49
51	Idaho	18	(0.81)	(0.62)	(19)
52	Arizona	42	(0.94)	(2.52)	158
	U.S. and Terr.	7,760	0.56	0.09	47

*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, 2010



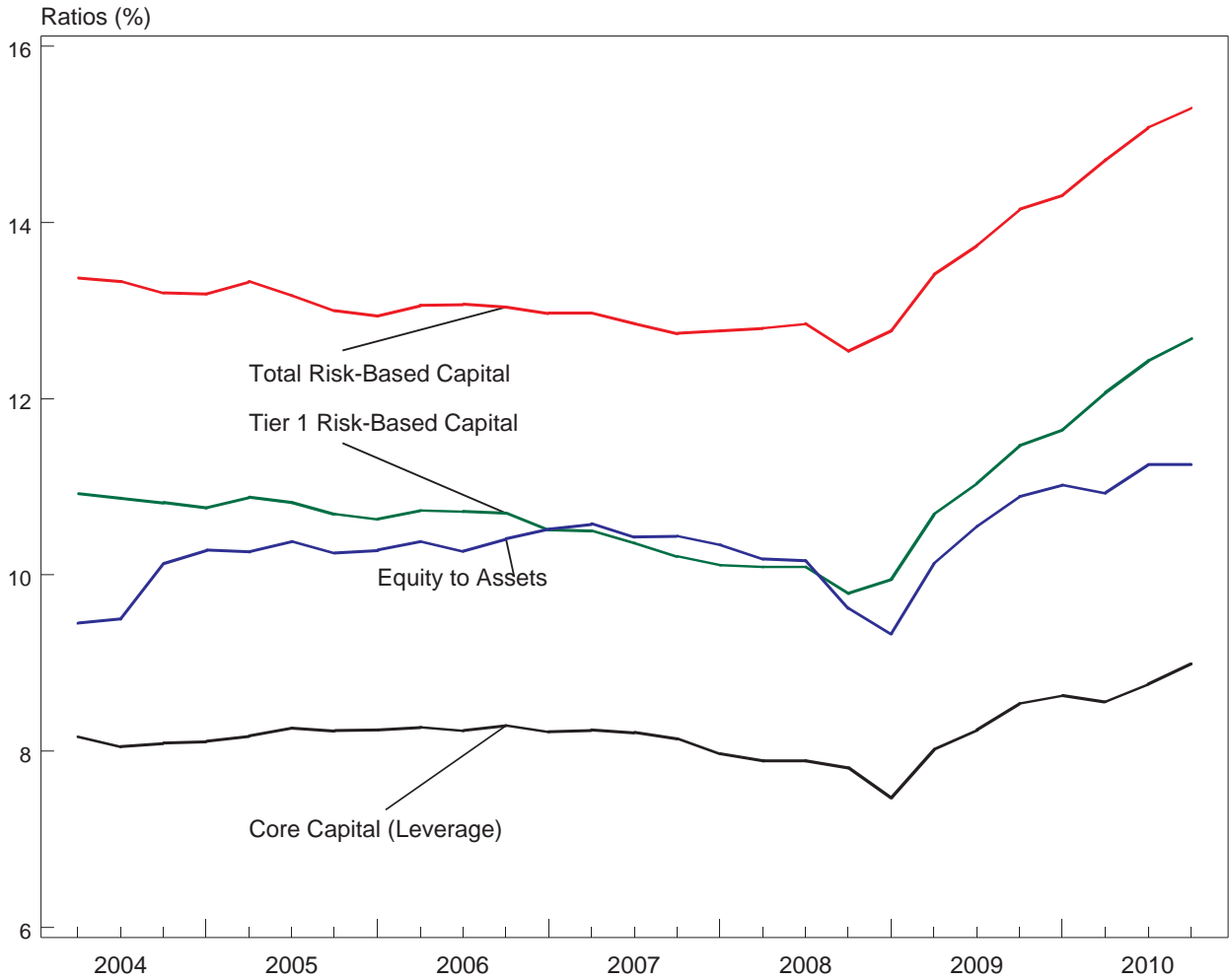
(\$ Billions)	9/30/09	9/30/10	% Change
Insured Deposits (estimated)*	5,302	5,410	2.0
Uninsured Deposits	3,792	3,863	1.9
In Foreign Offices	1,548	1,536	-0.8
Other Borrowed Funds**	1,997	1,866	-6.6
All Other Liabilities	685	719	5.0
Subordinated Debt	161	151	-6.2
Bank Equity Capital	1,443	1,506	4.4
Total Liabilities and Equity Capital	13,246	13,383	1.0

* Excludes insured deposits in U.S. branches of foreign banks. Beginning 09/30/09, these estimates include the 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

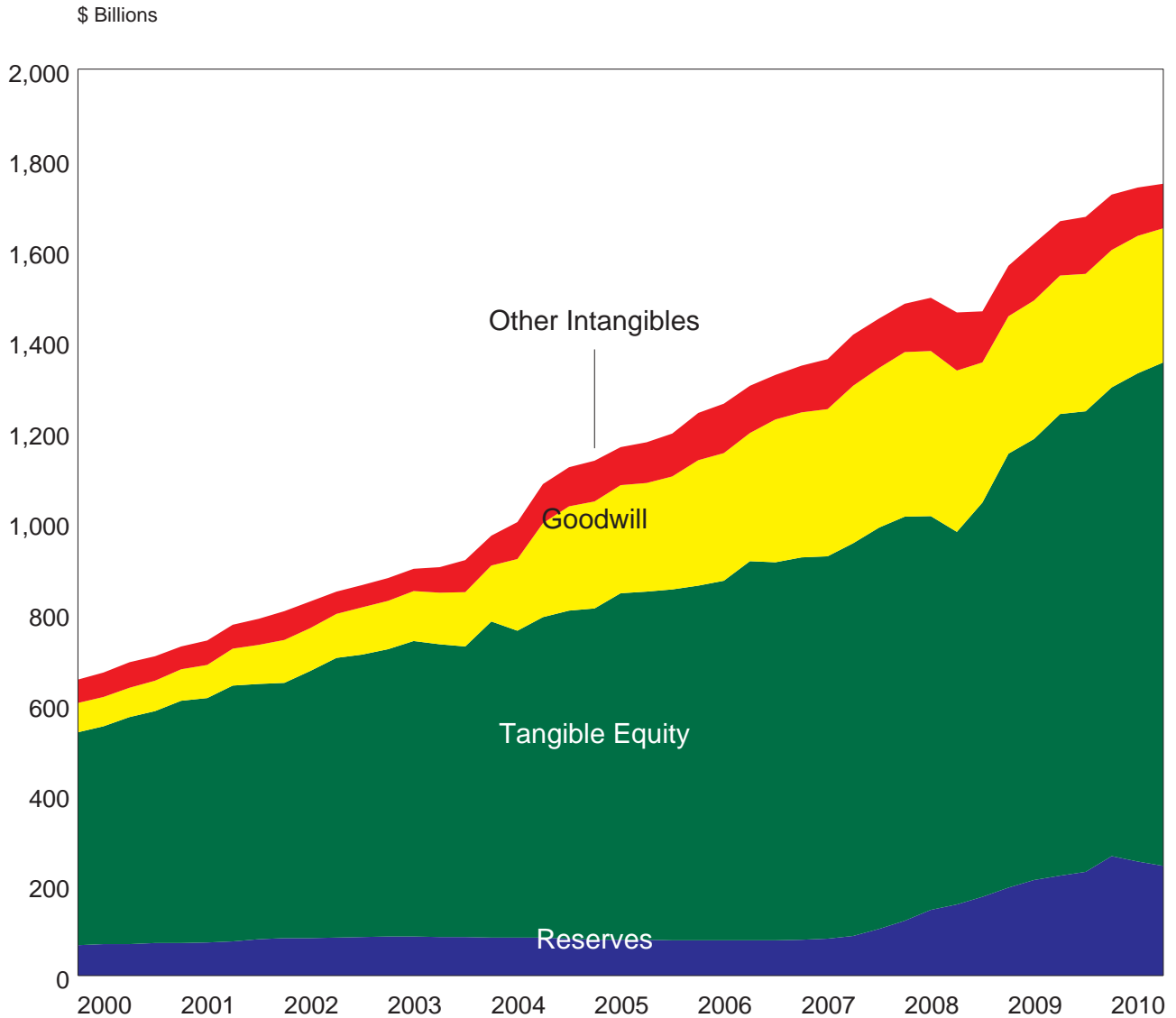


	12/04	12/05	12/06	12/07	12/08	12/09	9/10
Total Risk-Based Capital	13.19	12.94	12.97	12.77	12.77	14.31	15.30
Tier 1 Risk-Based Capital	10.76	10.63	10.51	10.11	9.95	11.65	12.68
Equity to Assets	10.28	10.28	10.52	10.34	9.33	11.02	11.25
Core Capital (Leverage)	8.11	8.24	8.22	7.97	7.47	8.63	8.99

Equity Capital and Reserves

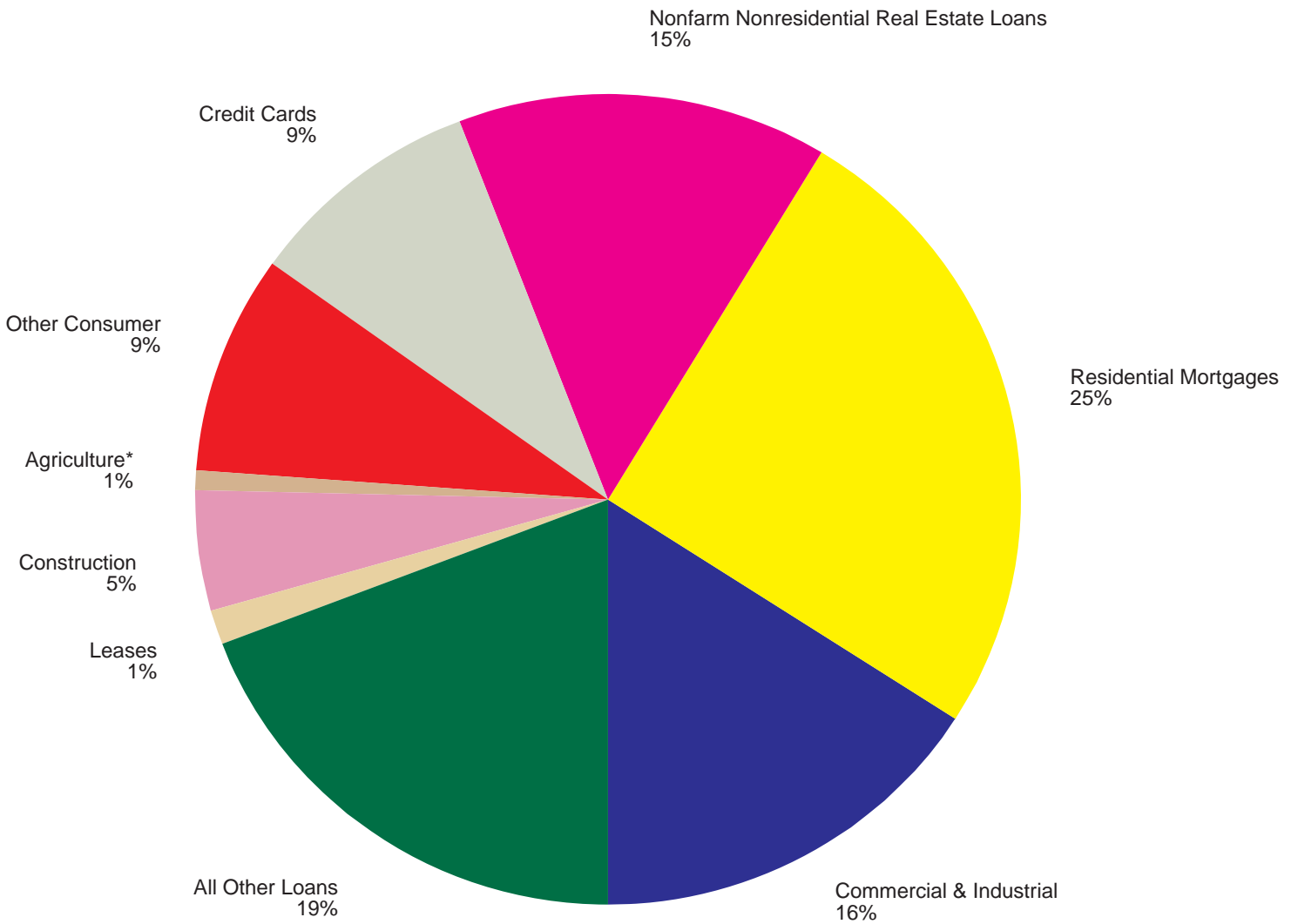
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2010



Loan Portfolio Composition

September 30, 2010



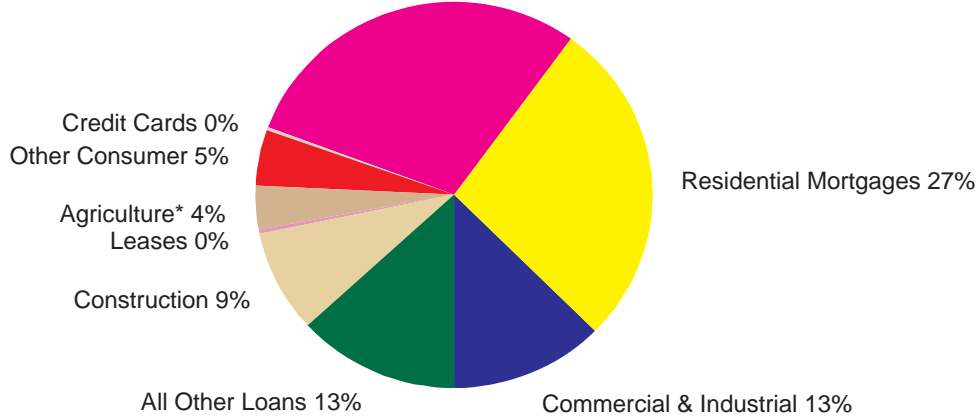
* OTS - Supervised Savings Associations do not identify agricultural loans.

Loan Portfolio Composition by Asset Size

September 30, 2010

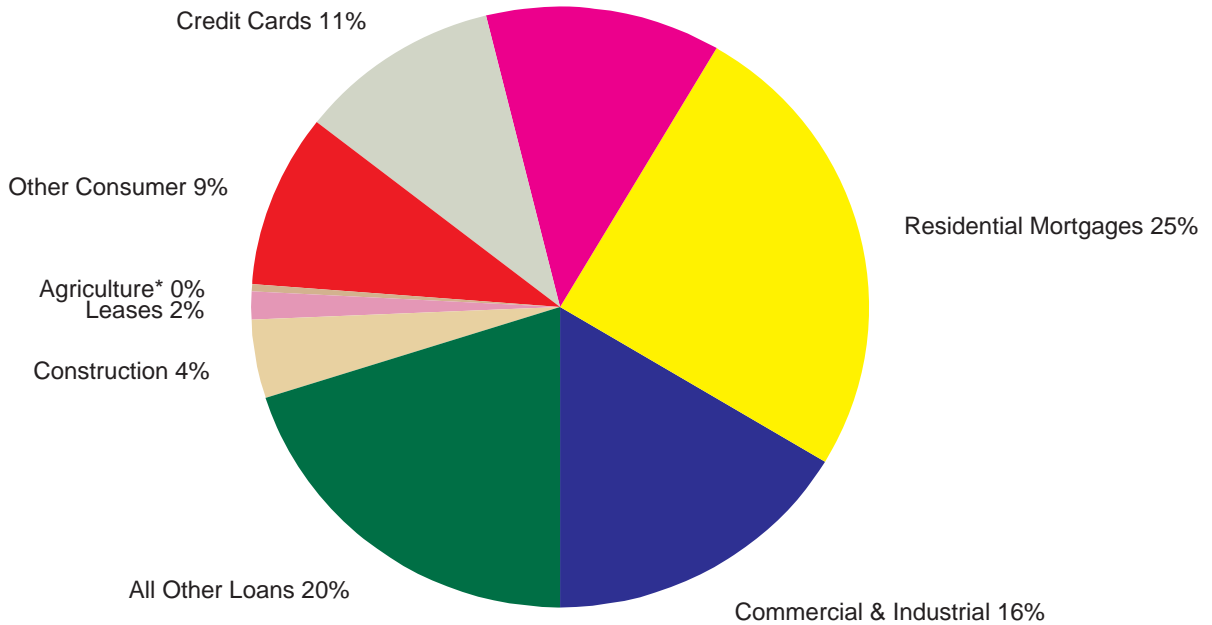
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 29%



Assets > \$1 Billion

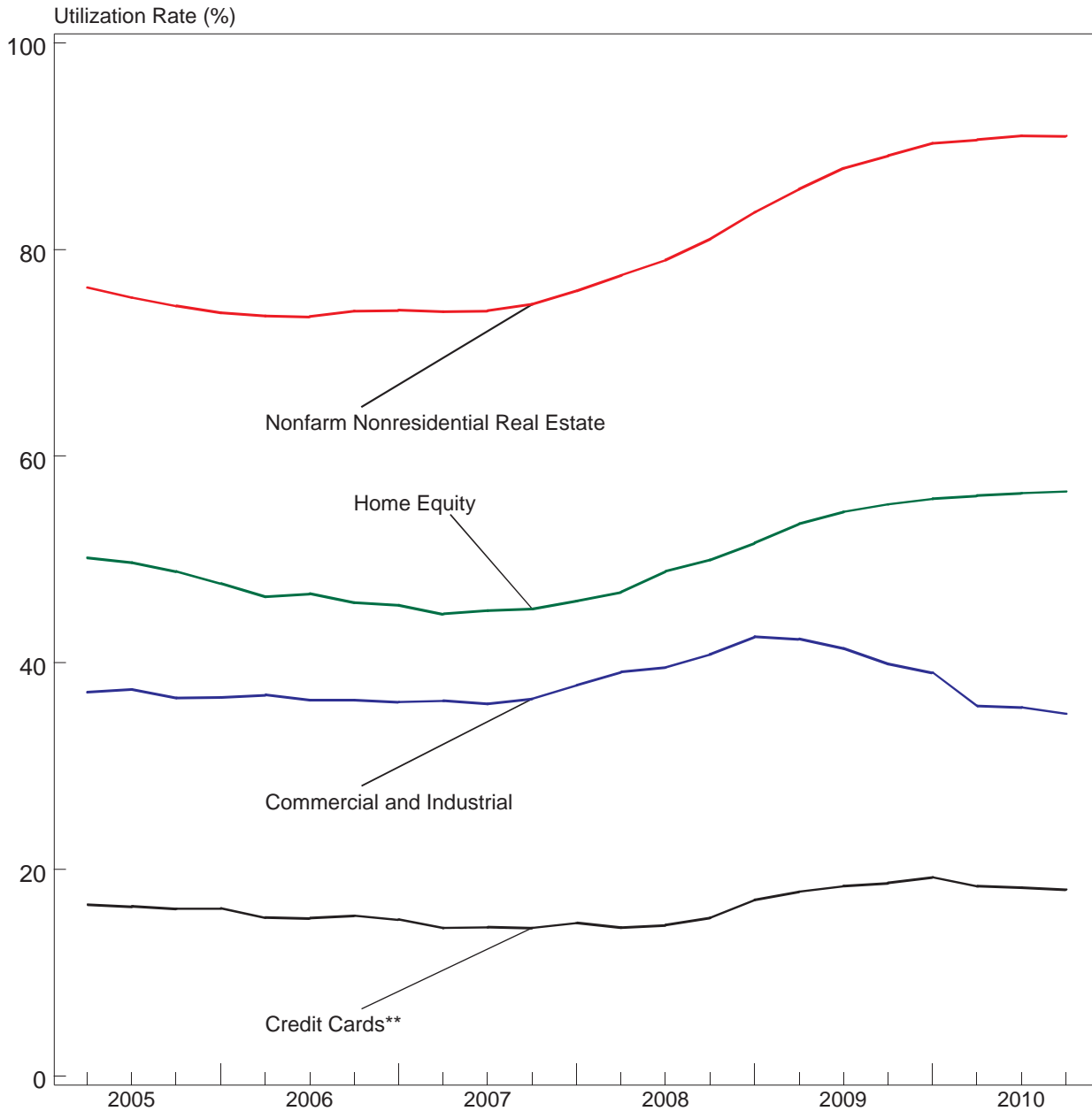
Nonfarm Nonresidential Real Estate Loans 12%



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

Utilization Rates of Loan Commitments*

2005-2010

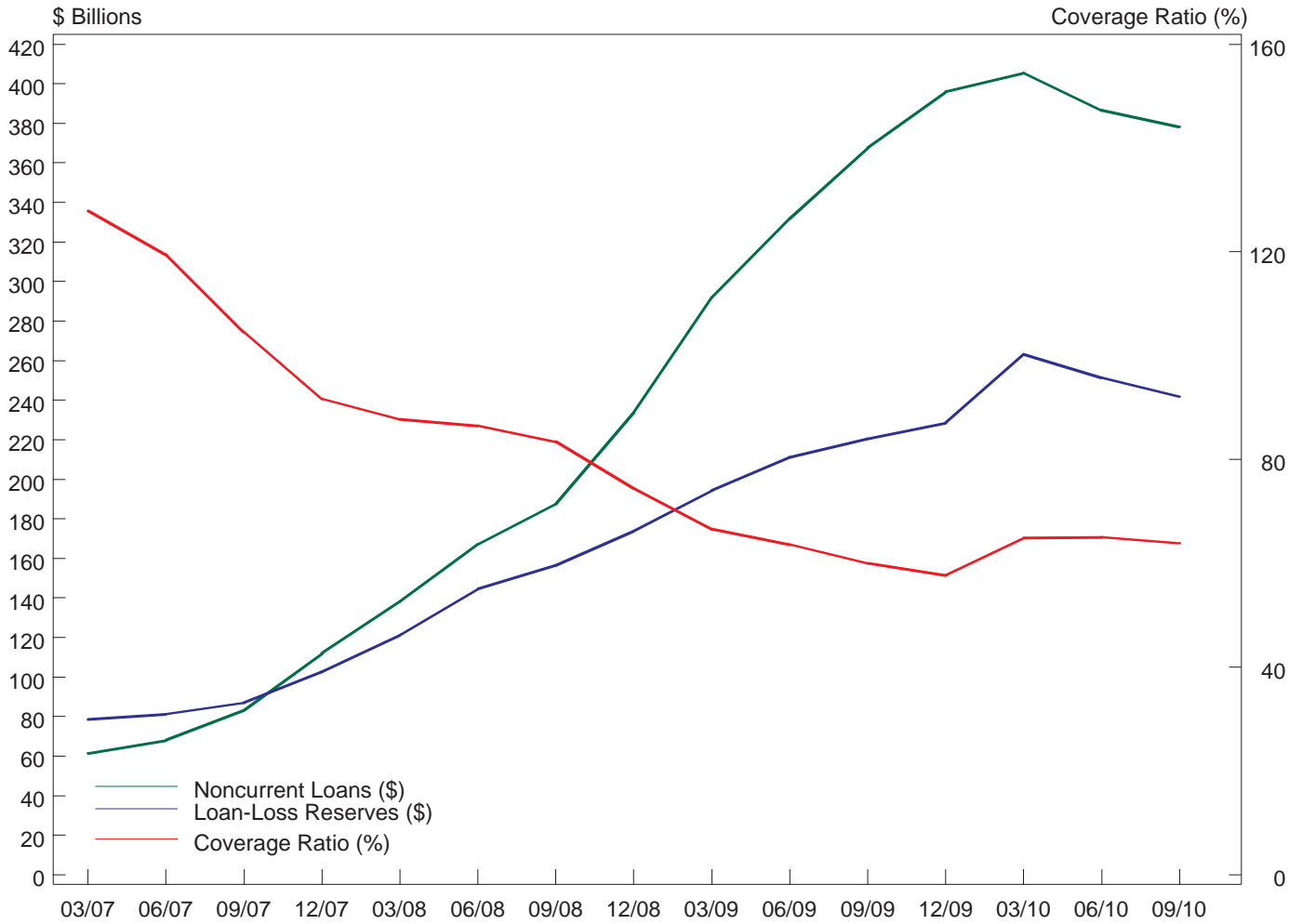


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2007-2010



Noncurrent Loans (\$ Billions)

61.4 68.0 83.3 112.1 138.1 167.1 187.5 233.7 291.9 331.9 367.6 396.0 405.5 386.6 378.3

Loan-Loss Reserves (\$ Billions)

78.5 81.2 87.1 102.7 121.2 144.5 156.5 173.9 194.3 211.2 220.5 228.5 263.1 251.4 241.9

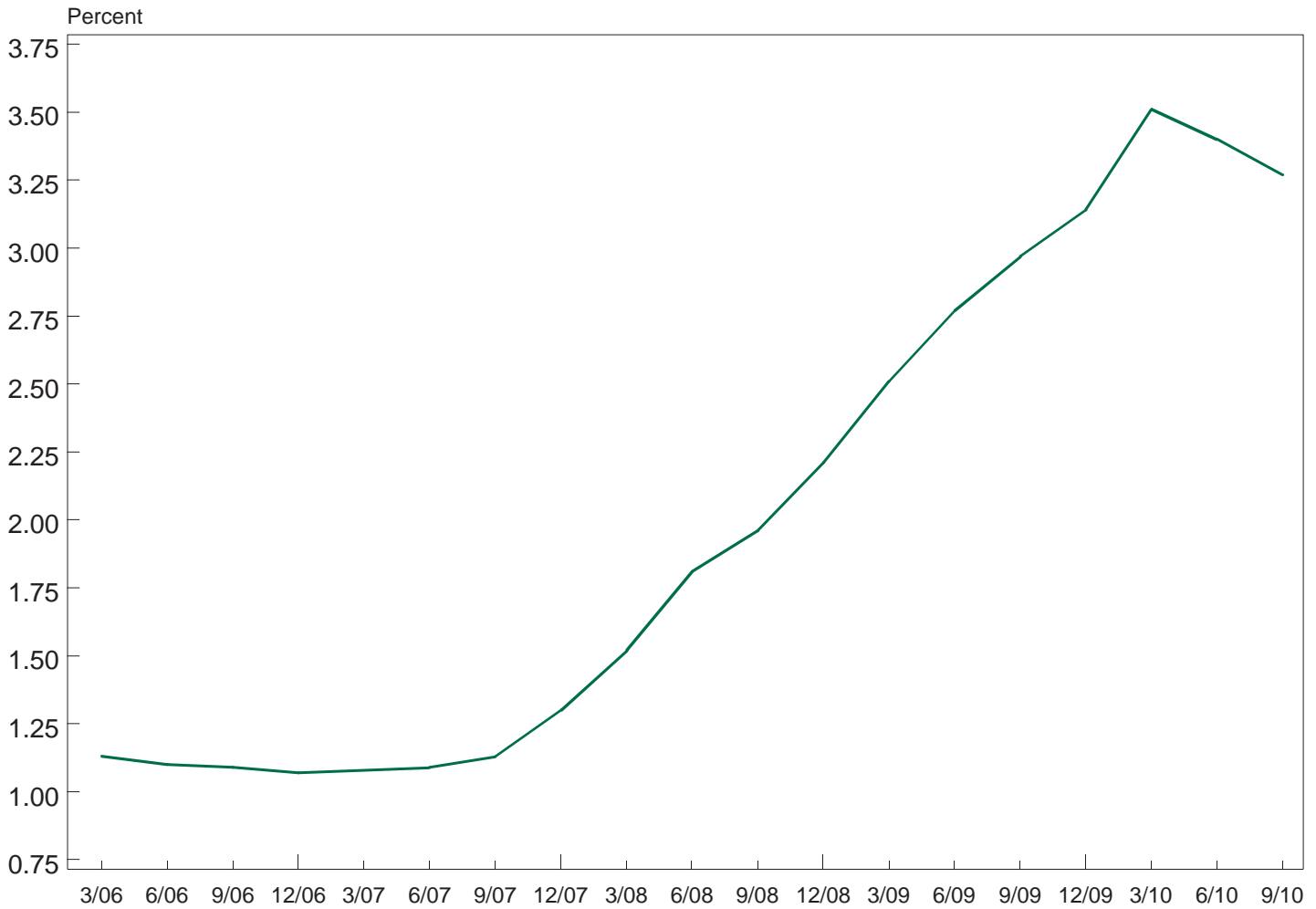
Coverage Ratio (%)

128 119 105 92 88 86 83 74 67 64 60 58 65 65 64

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2006 - 2010

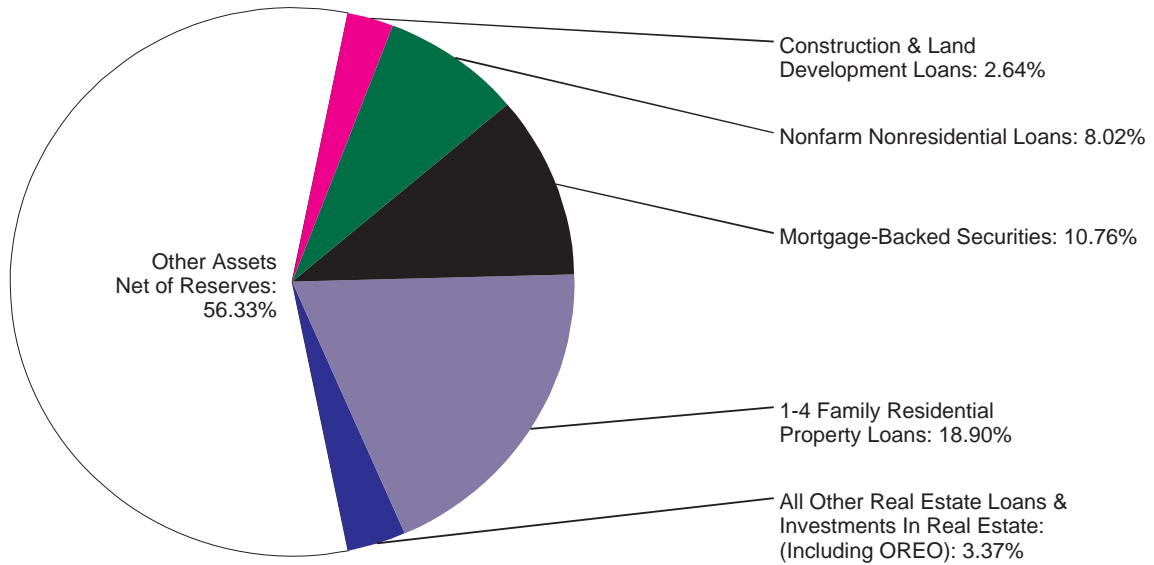


Loss Allowance to Loans and Leases

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 3.51 3.40 3.27

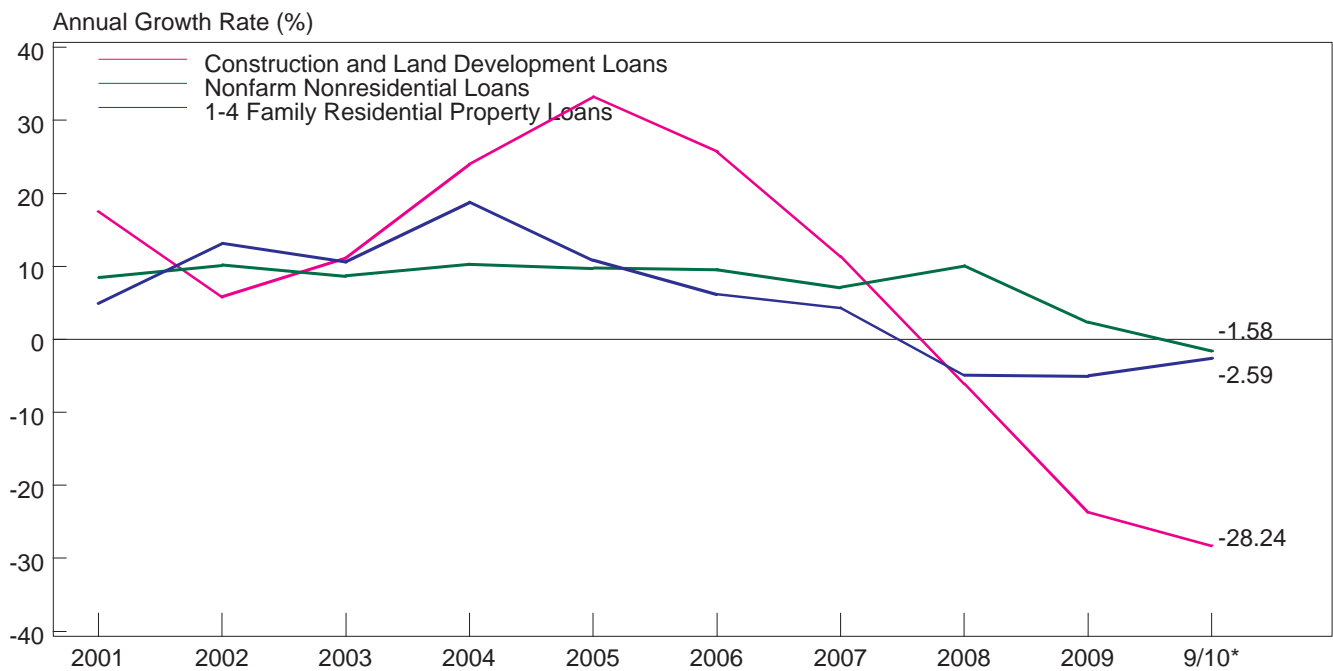
Real Estate Assets as a Percent of Total Assets

September 30, 2010



Real Estate Loan Growth Rates*

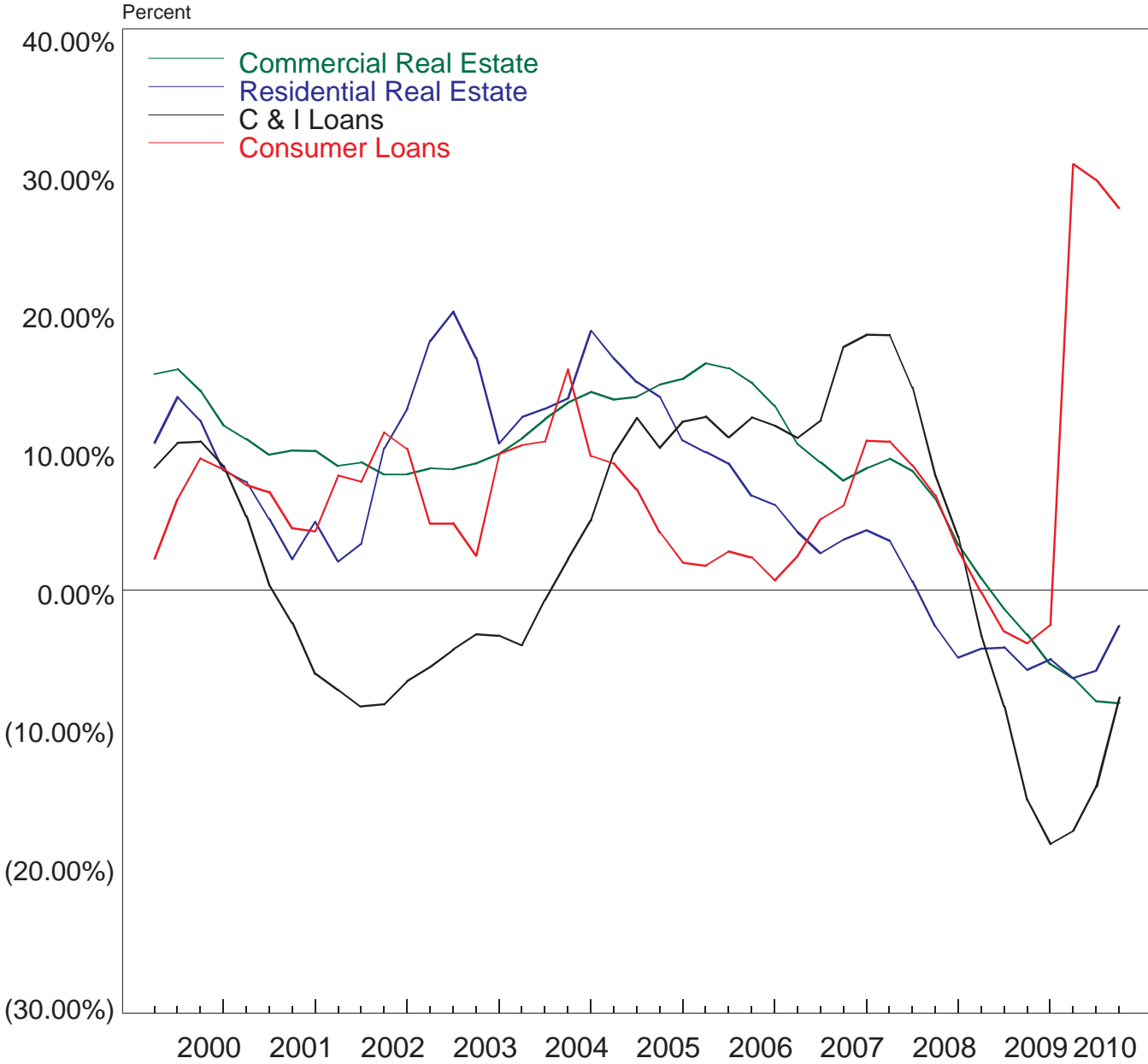
2001-2010



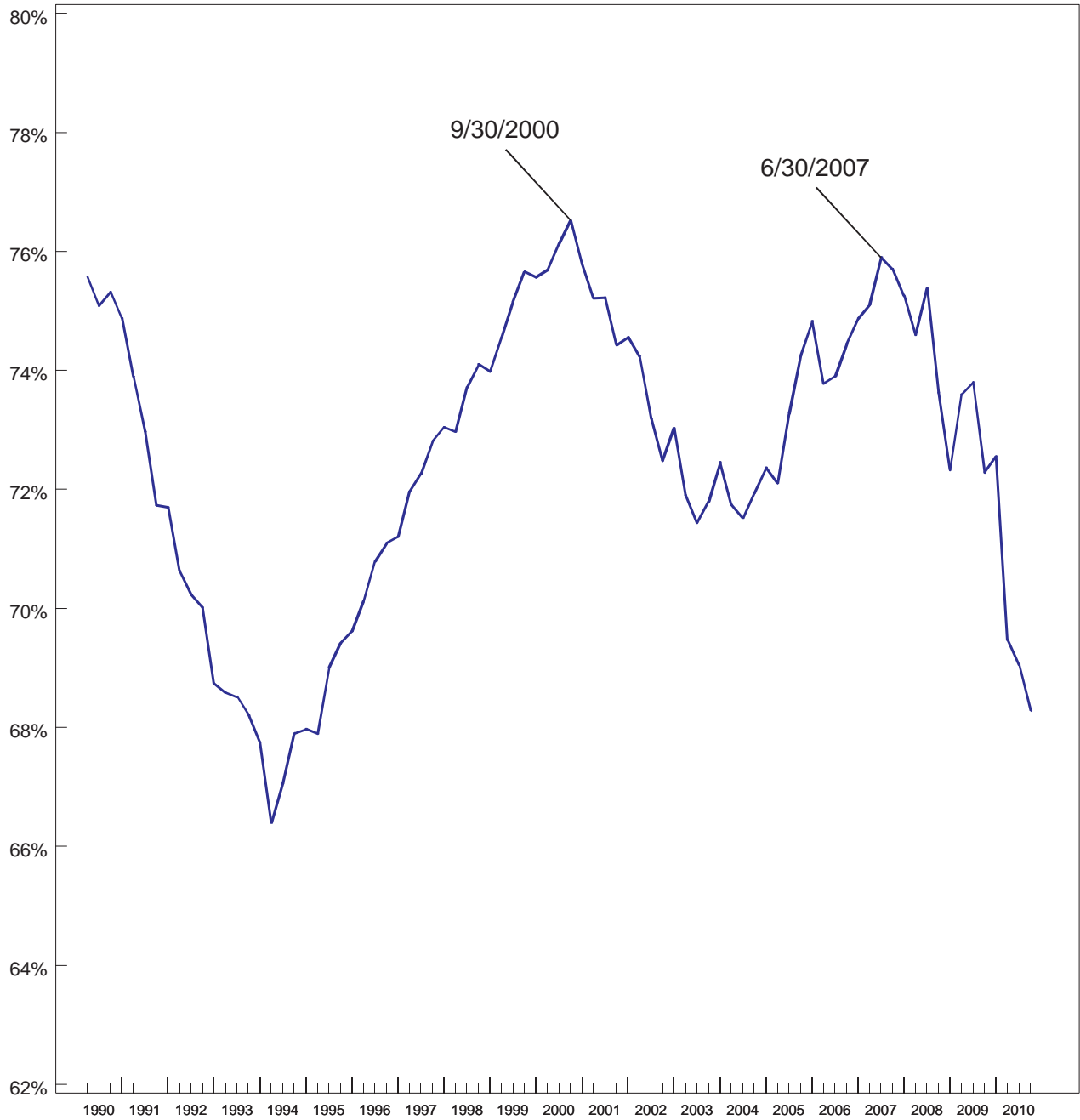
* Growth Rate for the most recent twelve-month period.

Twelve-Month Loan Growth Rates

2000 - 2010

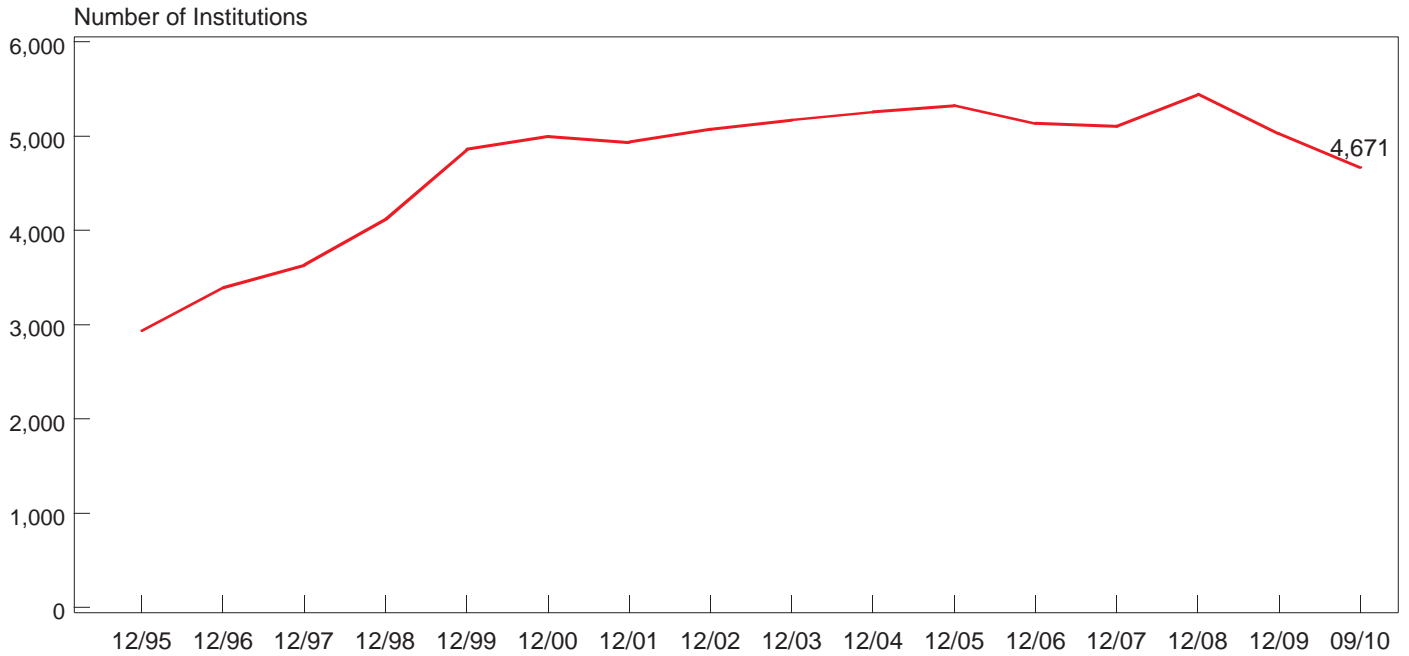


Risk-Weighted Assets as a Percentage of Total Assets 1990 - 2010



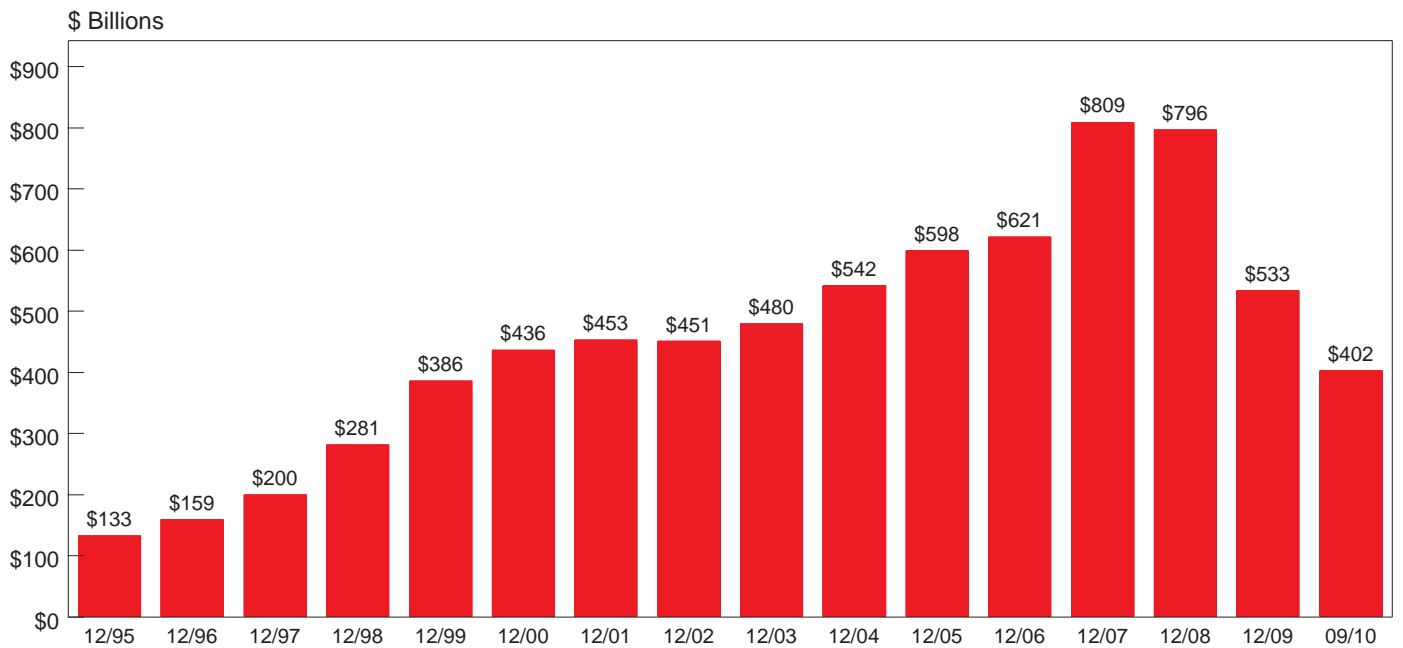
Number of Institutions with FHLB Advances

1995 - 2010

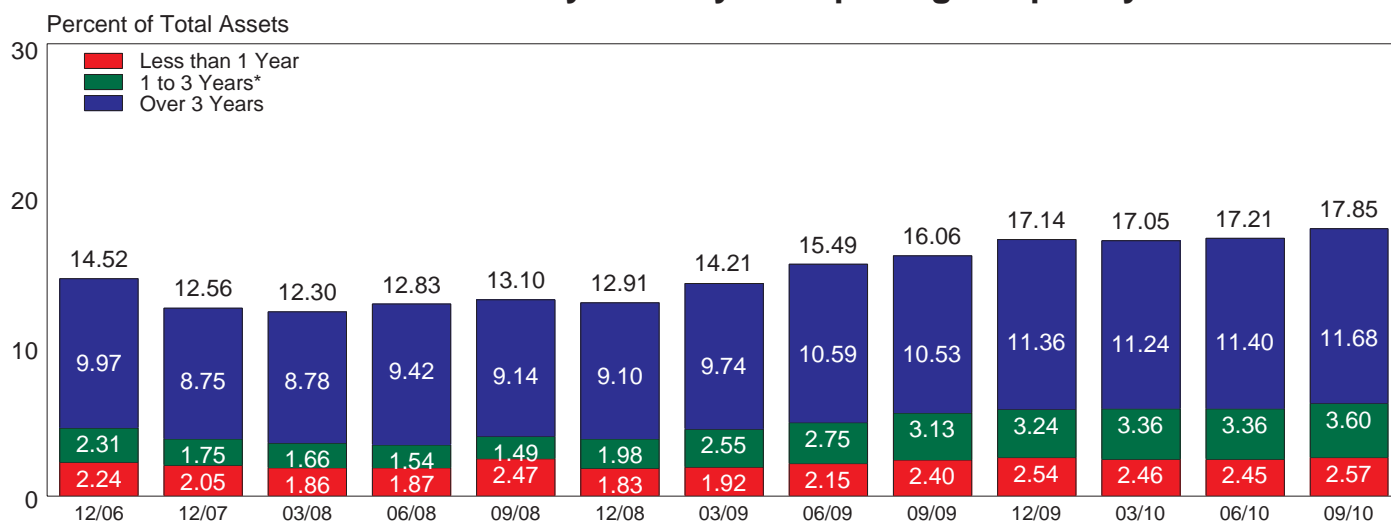


Amount of FHLB Advances Outstanding

1995 - 2010

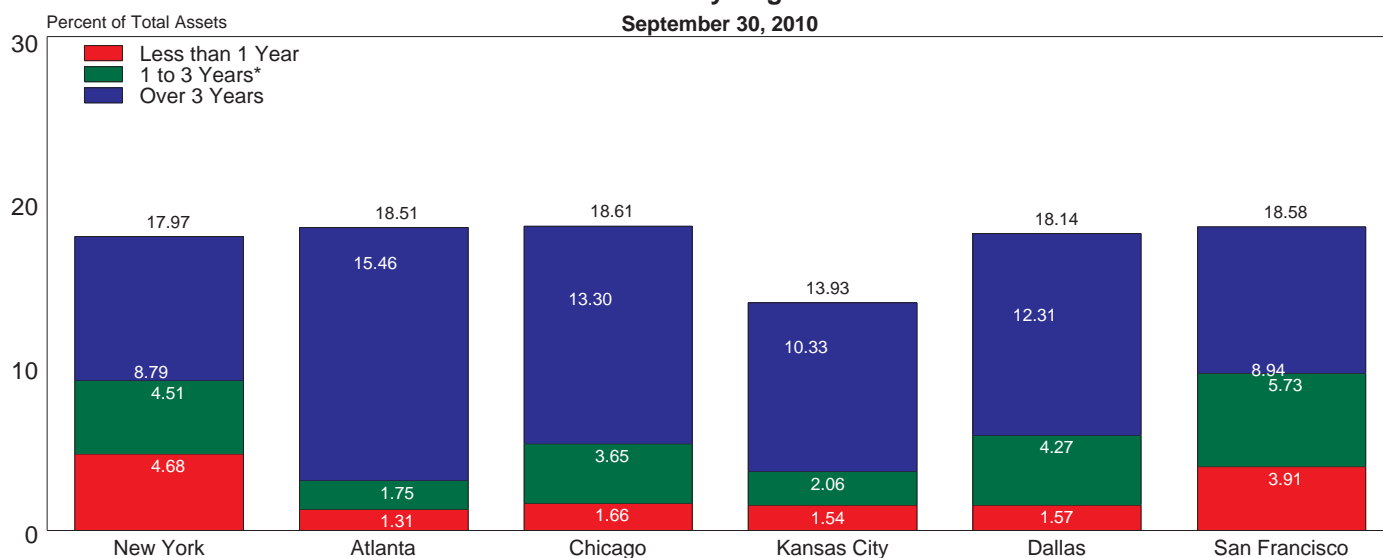


Debt Securities by Maturity or Repricing Frequency...



...and by Region

September 30, 2010



Total Securities (Debt and Equity)

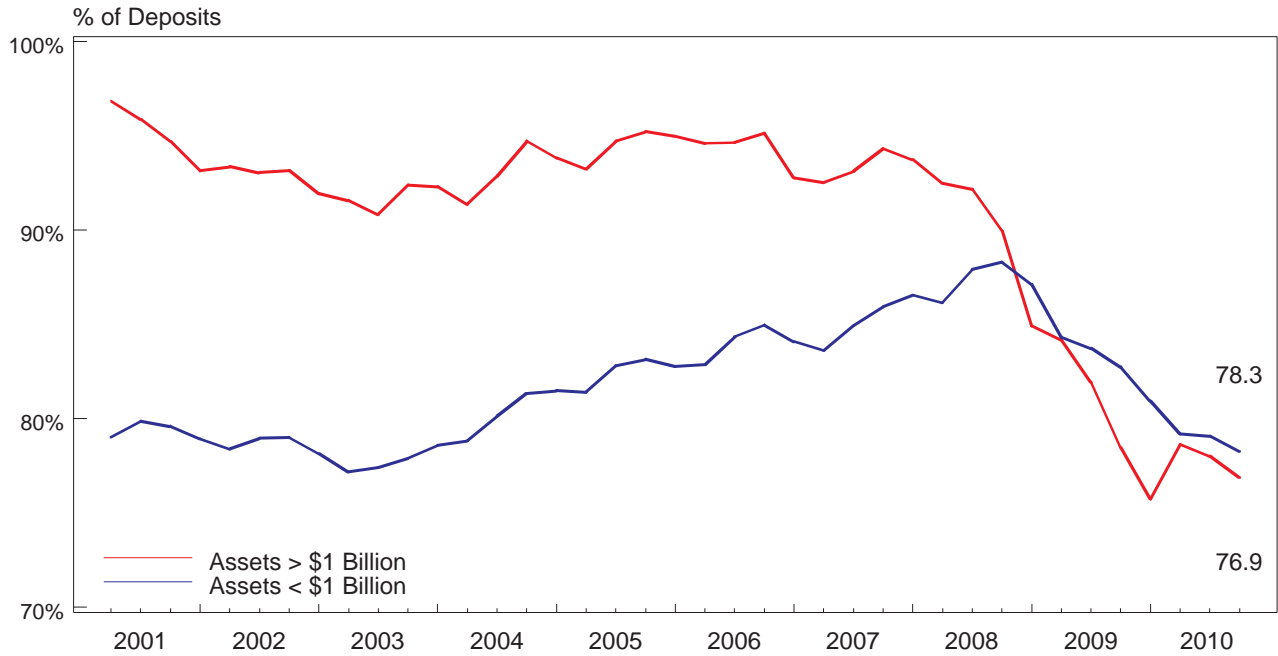
(\$ Billions)

	9/08	12/08	3/09	6/09	9/09	12/09	3/10	6/10	9/10
U.S. Government Obligations:									
U.S. Treasury	36	33	38	58	87	103	157	164	190
U.S. Agencies	6	9	10	10	10	10	11	11	12
Government Sponsored Enterprises	161	174	188	197	216	236	237	246	238
Mortgage Pass-through Securities	776	833	851	877	833	862	828	801	829
Collateralized Mortgage Obligations	486	467	462	440	467	484	507	530	560
State, County, Municipal Obligations	145	152	154	164	166	163	166	168	176
Asset Backed Securities	209	130	142	144	152	155	129	131	136
Other Debt Securities	185	210	316	404	436	462	478	458	485
Equity Securities	22	27	45	43	30	26	19	19	17
Total Securities	\$2,025	\$2,035	\$2,206	\$2,337	\$2,397	\$2,500	\$2,532	\$2,528	\$2,642

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

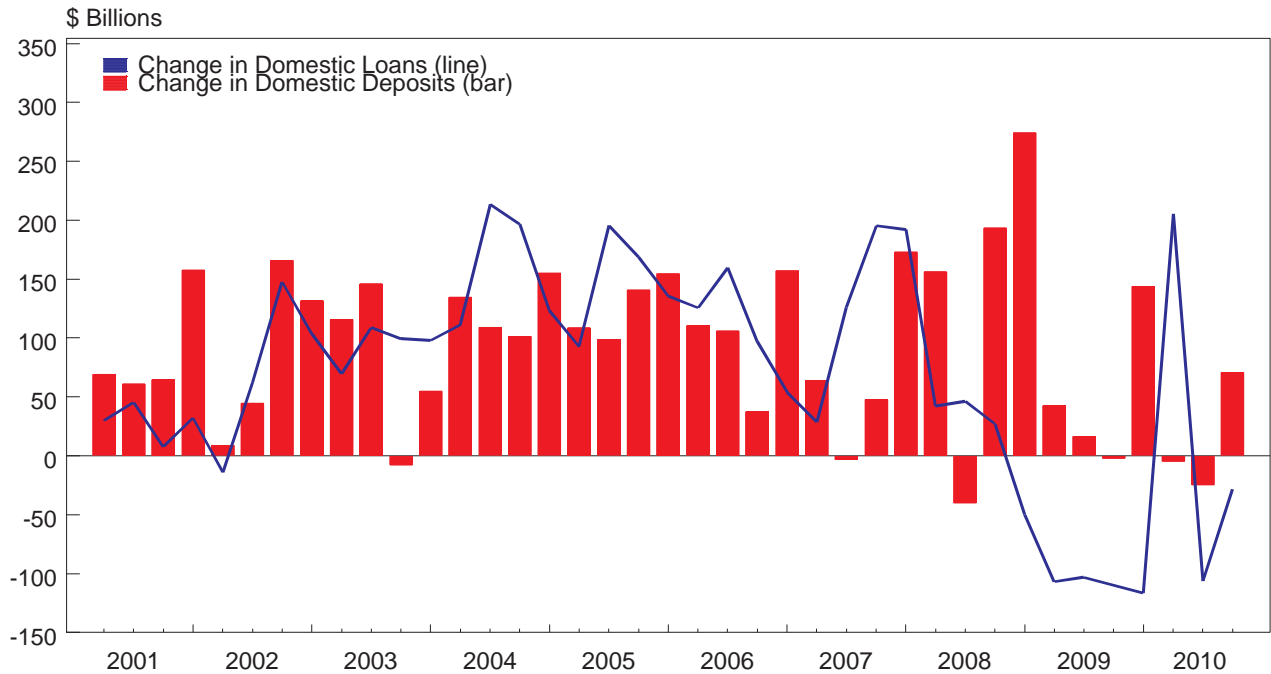
Net Loans and Leases to Deposits (Domestic and Foreign)

2001 - 2010



Quarterly Change in Domestic Loans vs Domestic Deposits

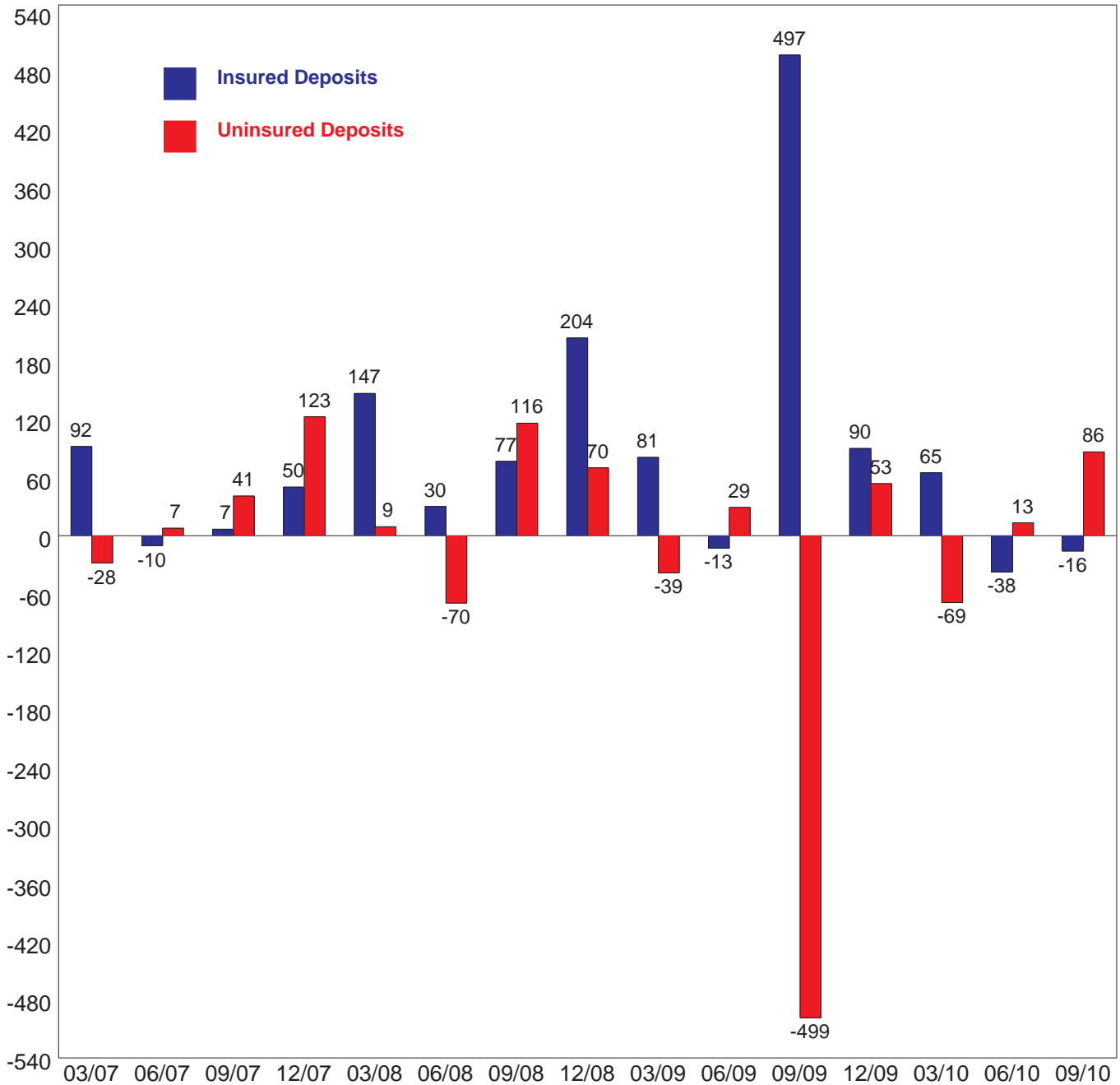
2001 - 2010



Quarterly Change In Domestic Deposits

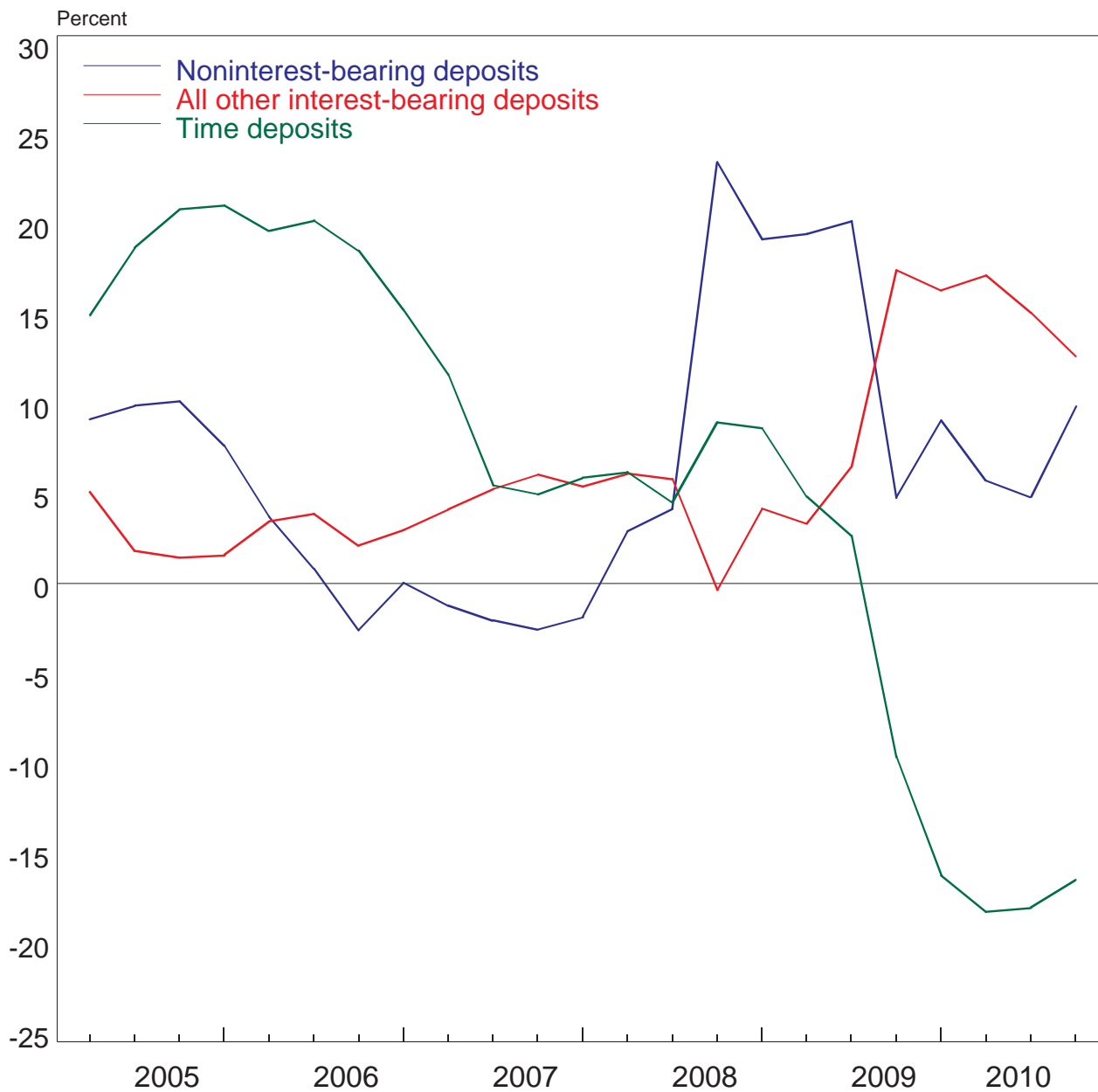
2007 - 2010

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

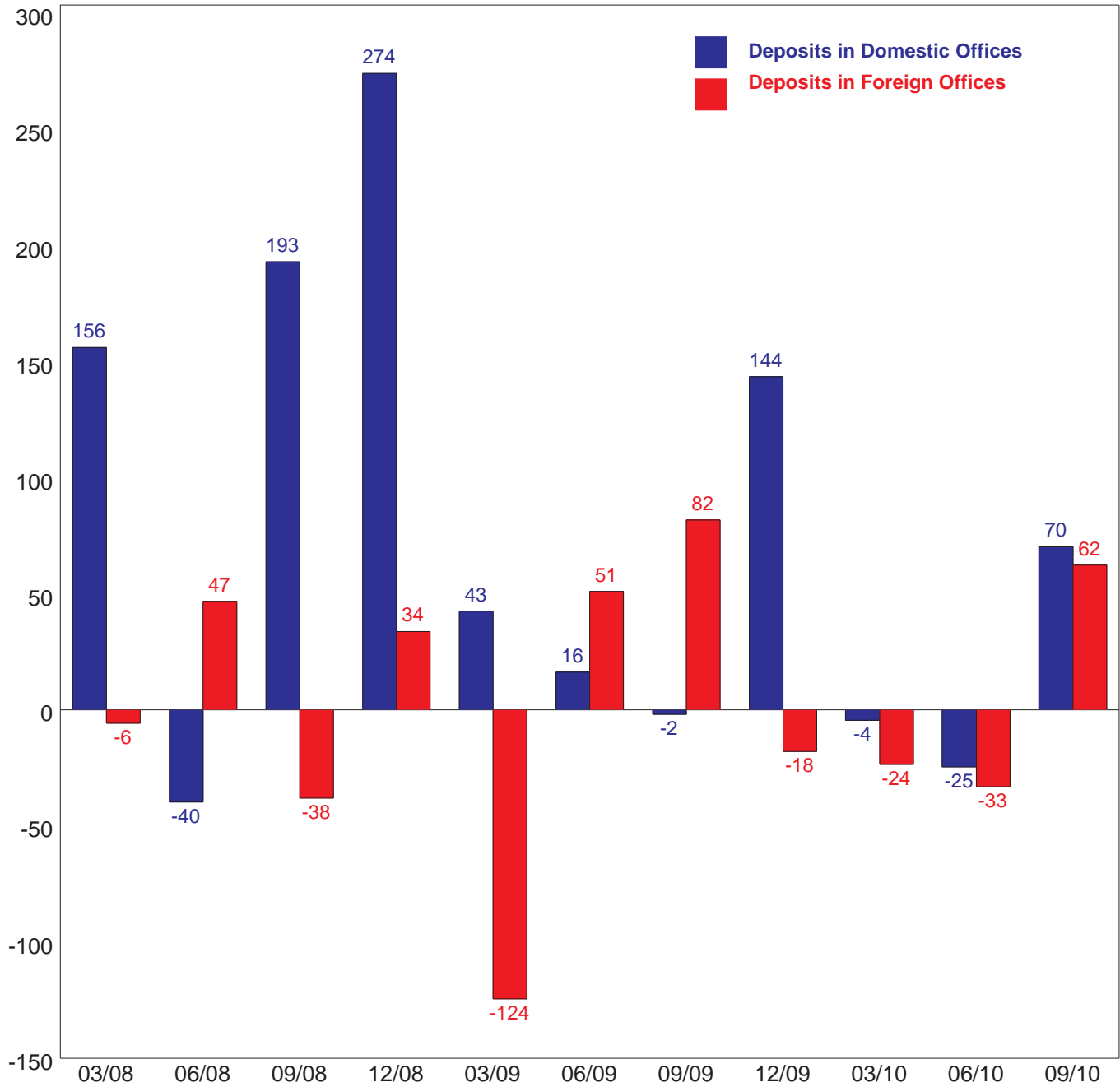
2005 - 2010



Quarterly Change In Domestic and Foreign Deposits

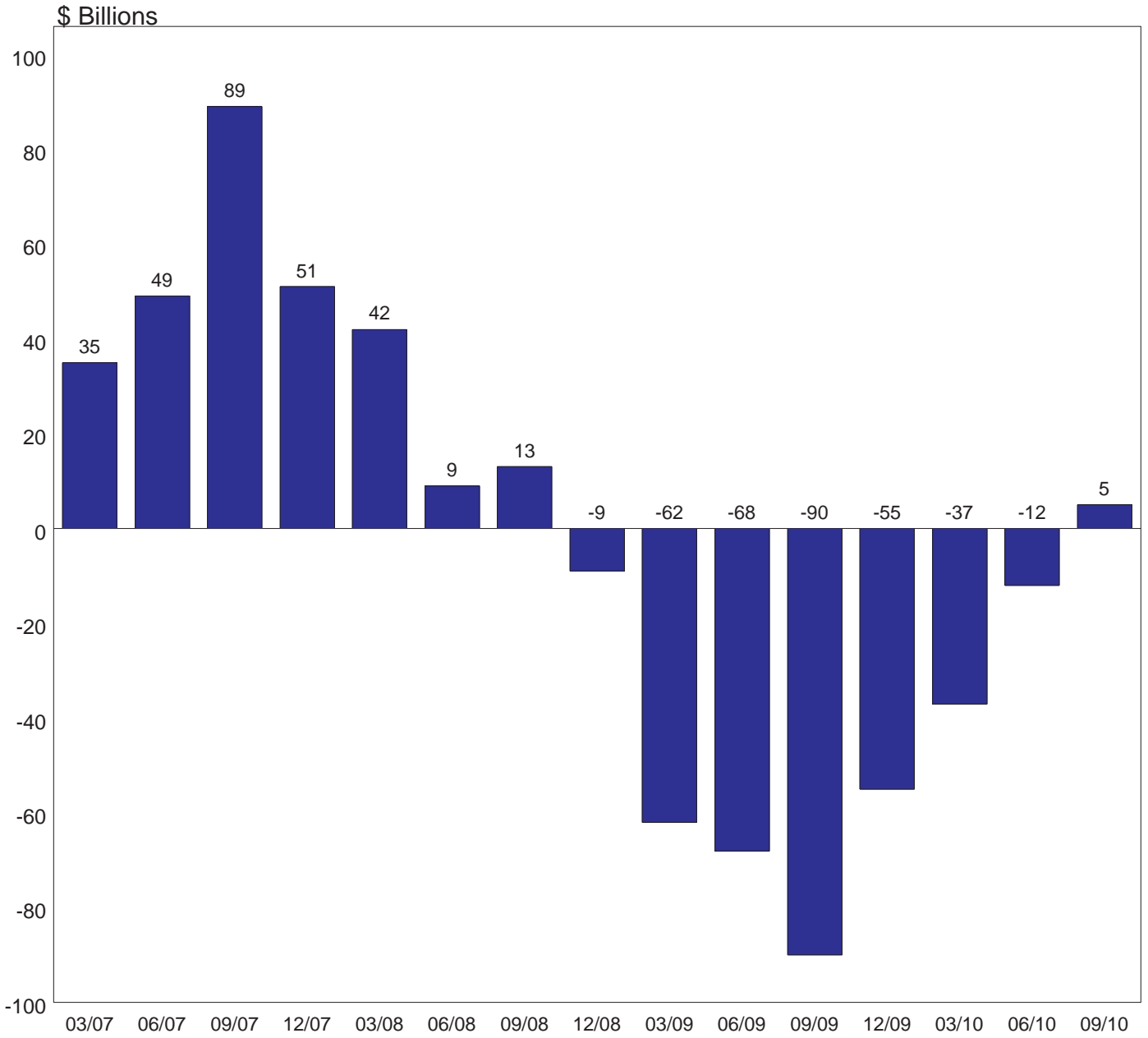
2008 - 2010

\$ Billions



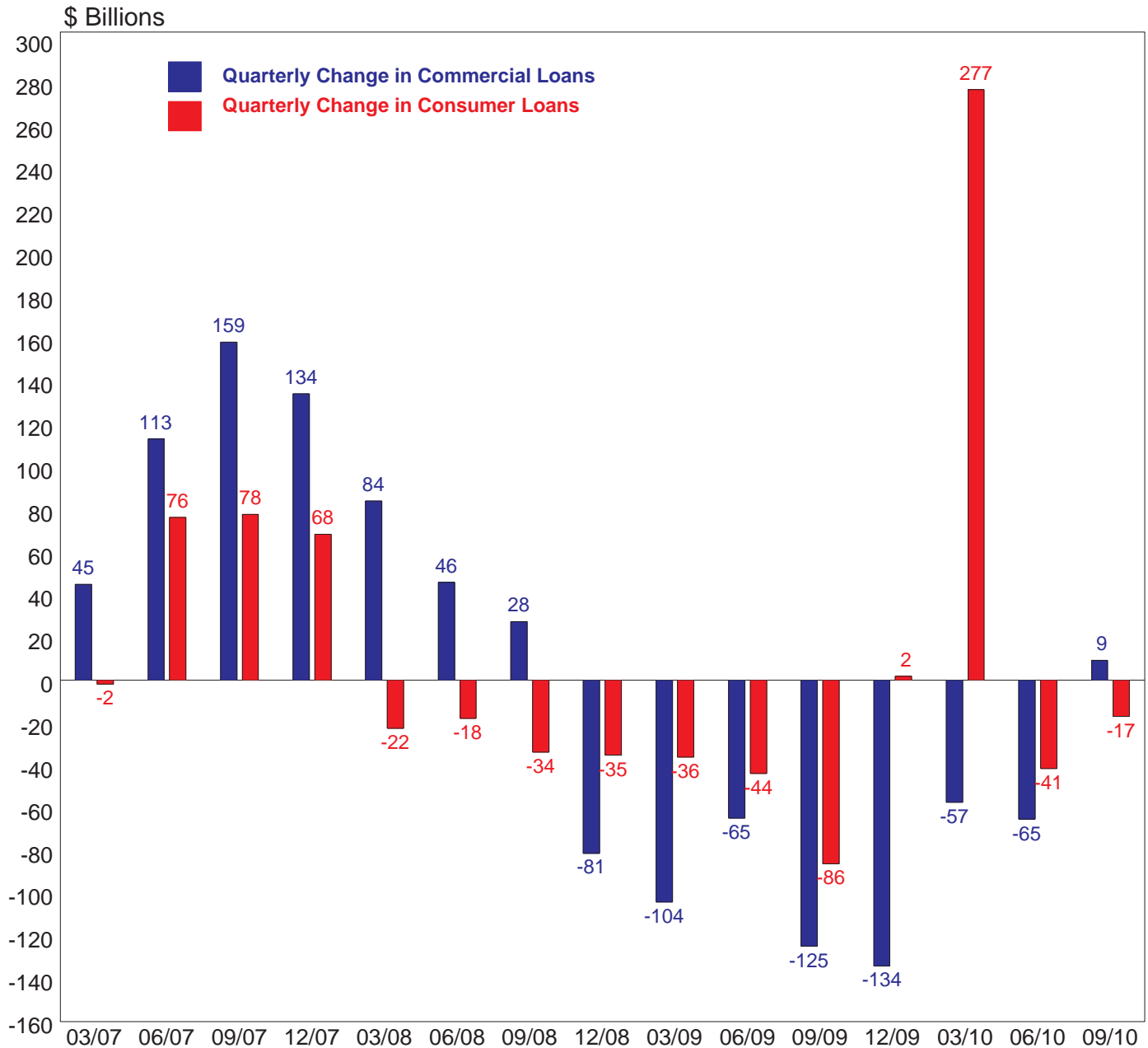
Quarterly Change in C&I Loans

2007-2010



Quarterly Change in Commercial and Consumer Loans

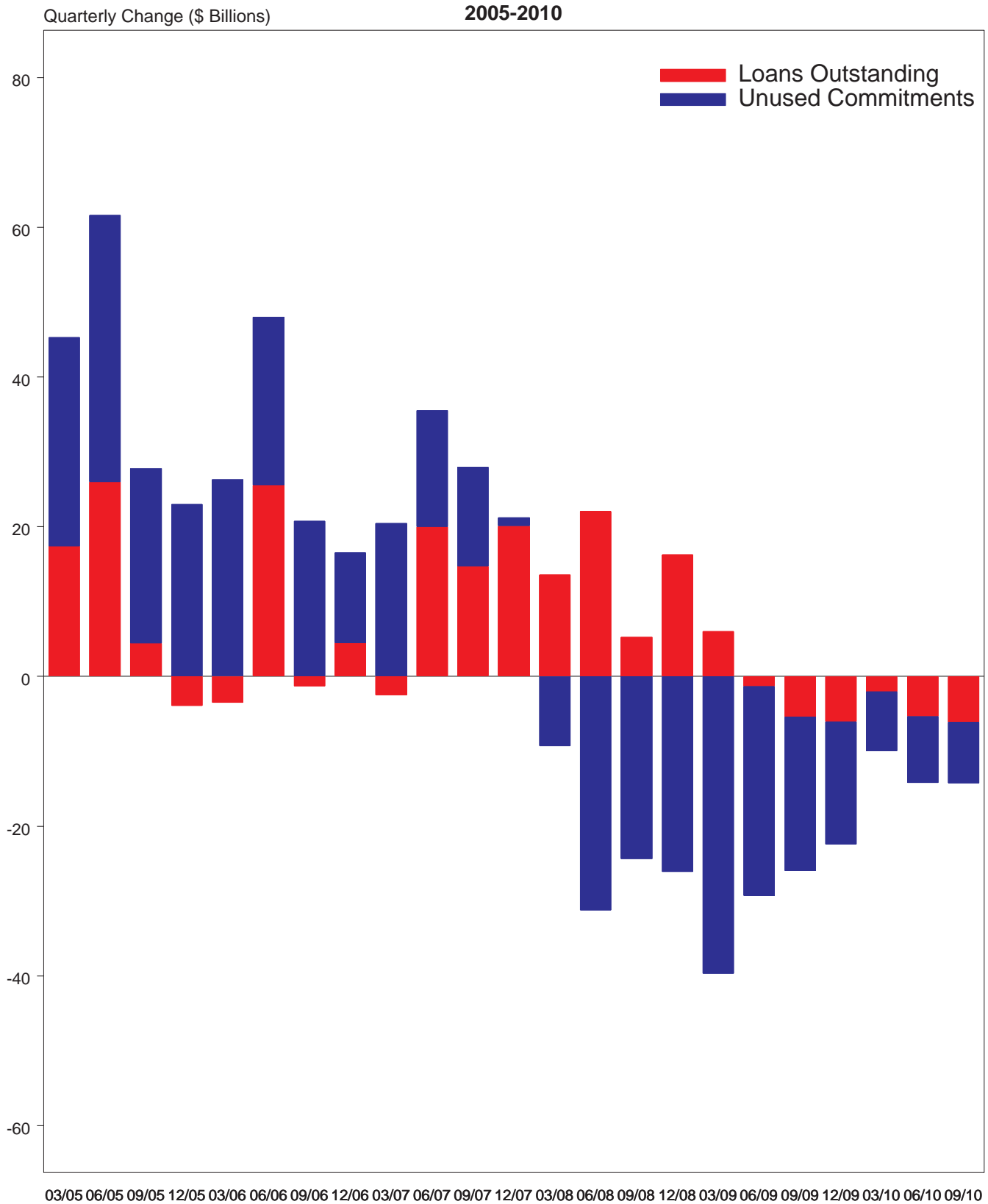
2007 - 2010



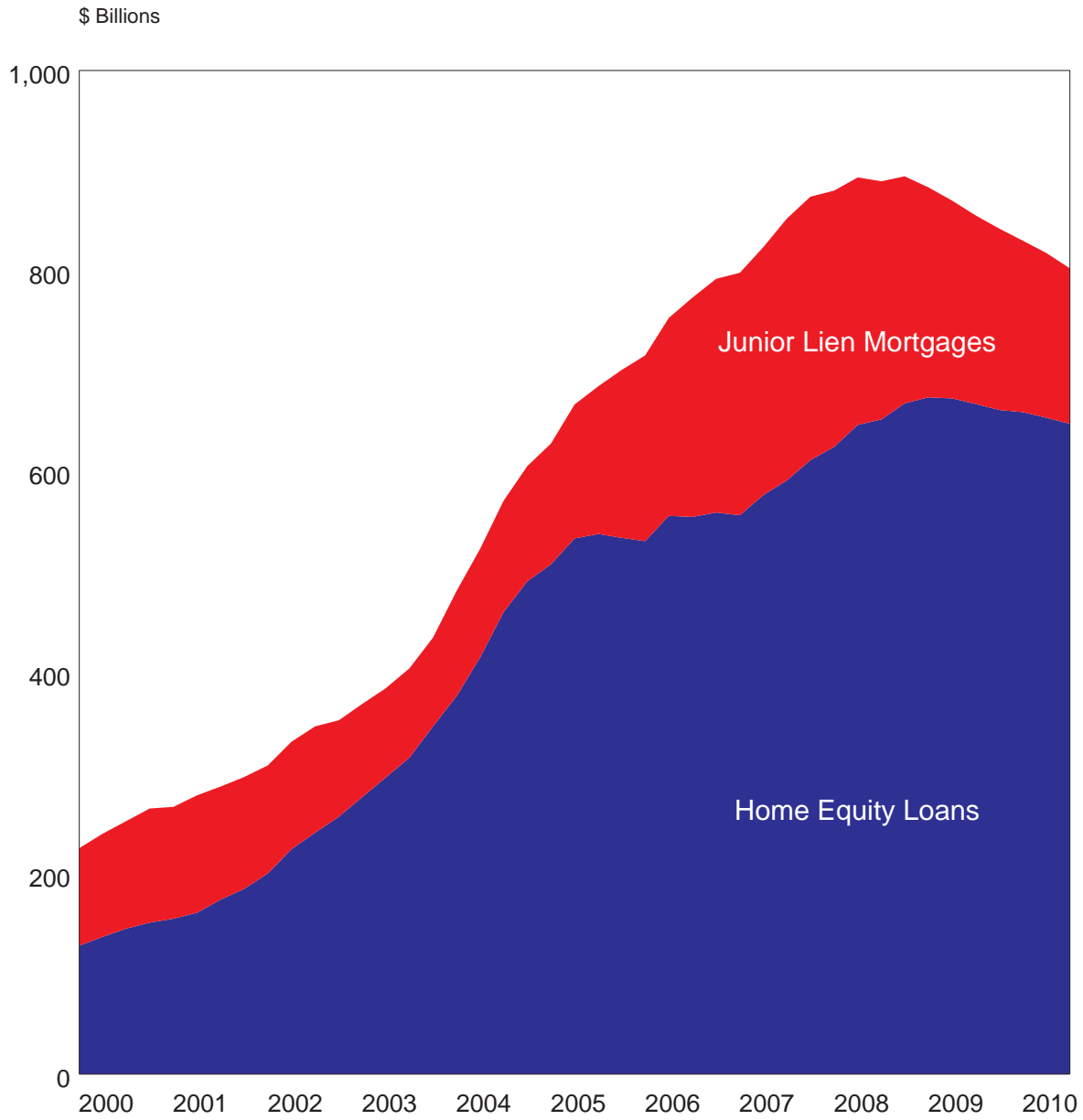
Loans to Commercial Borrowers (Credit Risk Concentrated) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

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

Quarterly Change in Home Equity Loans



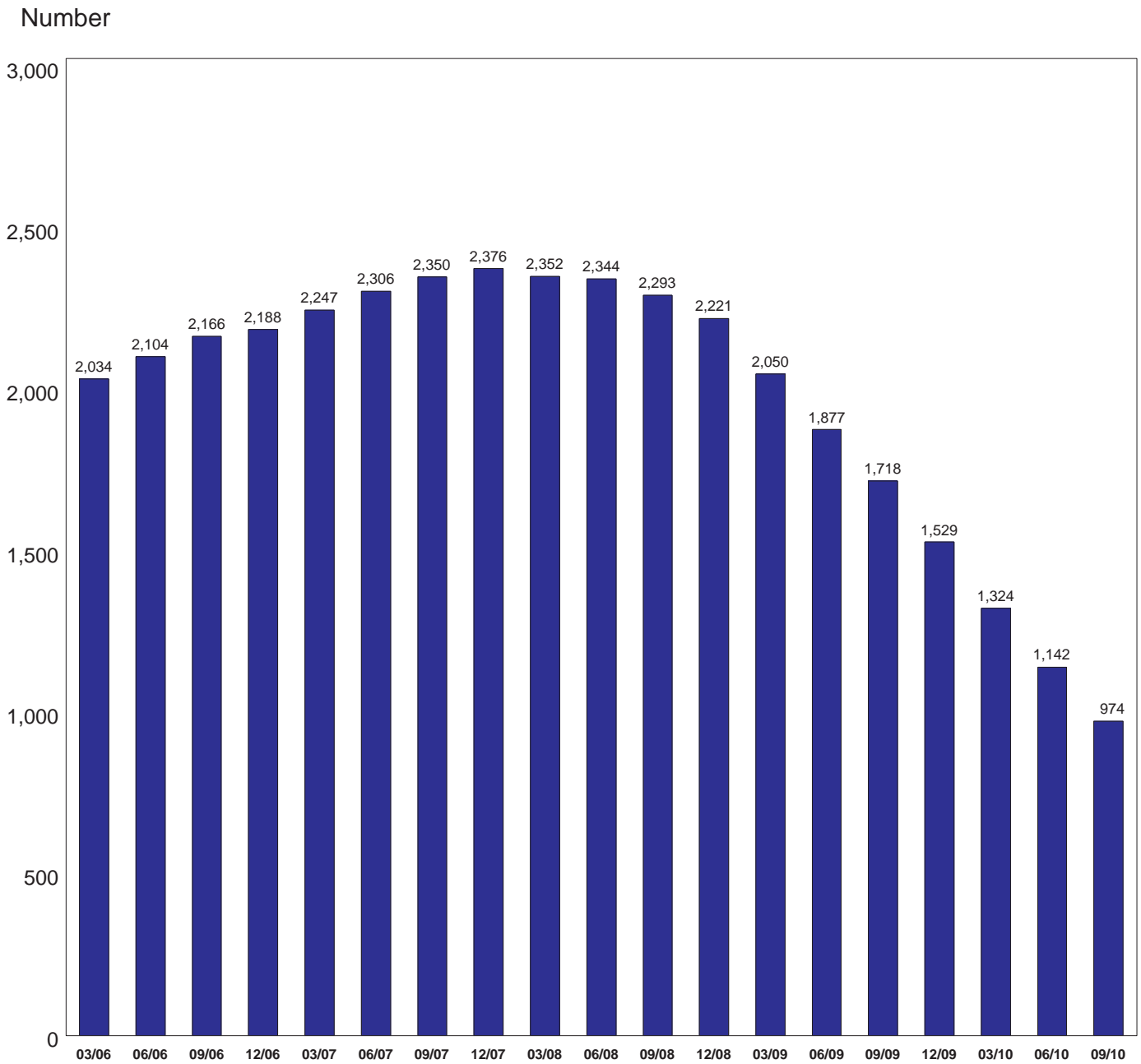
Home Equity and Junior Lien Loans 2000 - 2010



Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

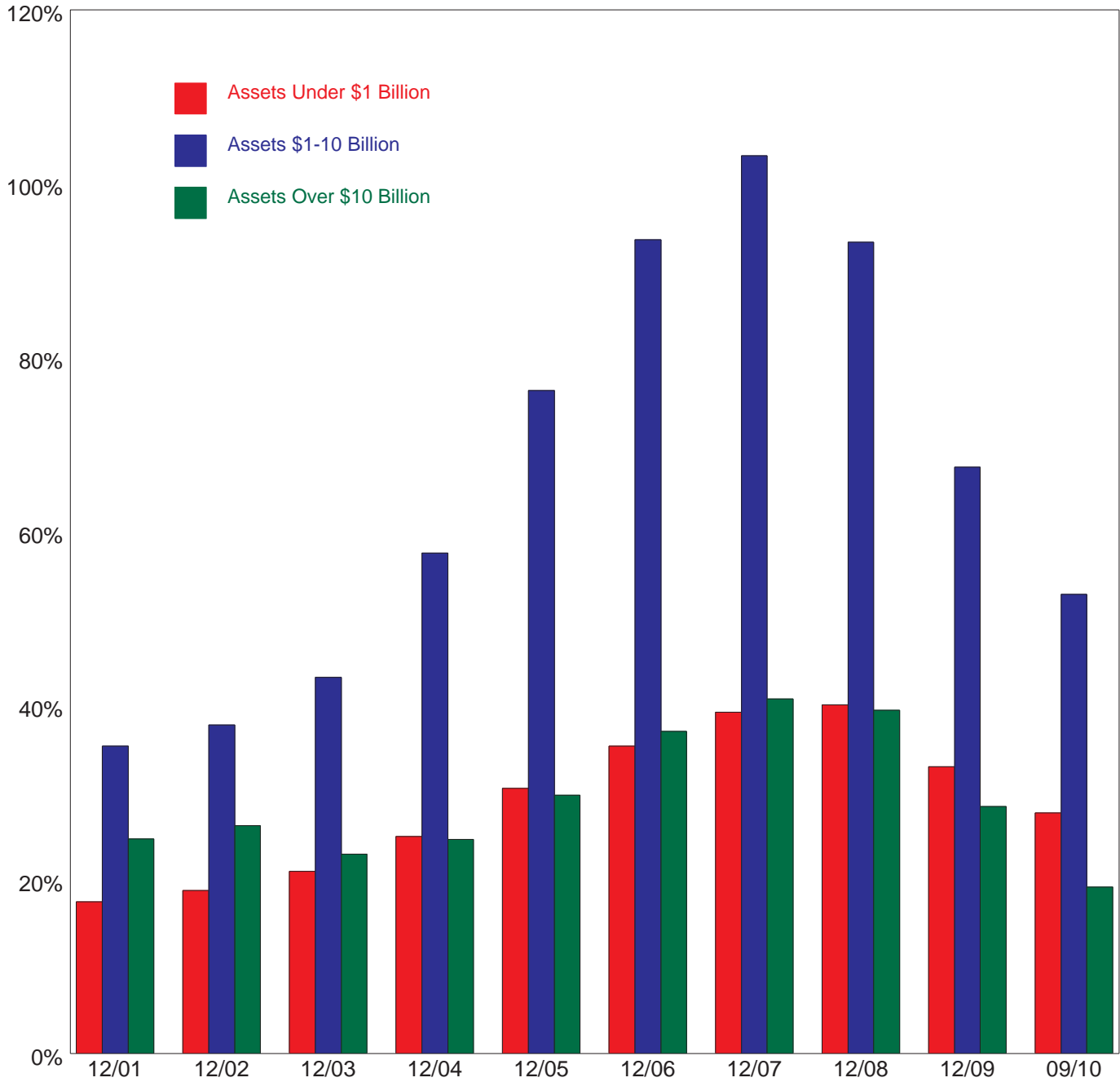
2006-2010



Median Construction and Development Loan Concentrations

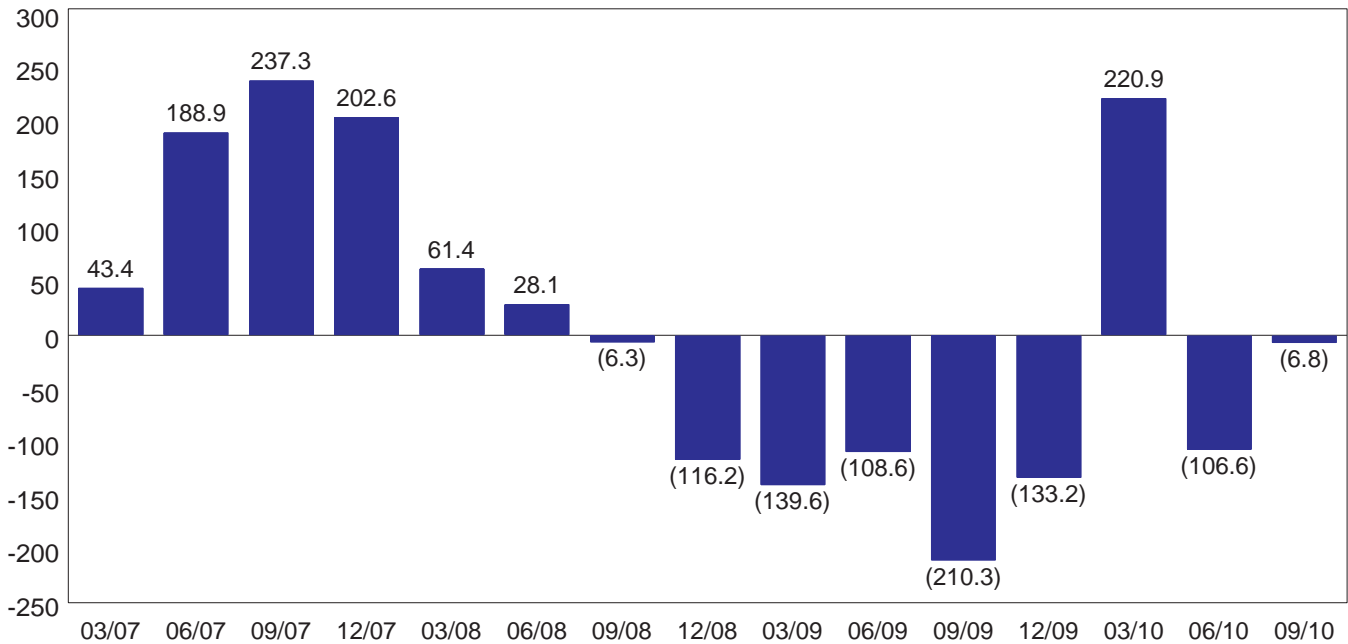
2001 - 2010

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



Quarterly Change in Reported Total Loans Outstanding

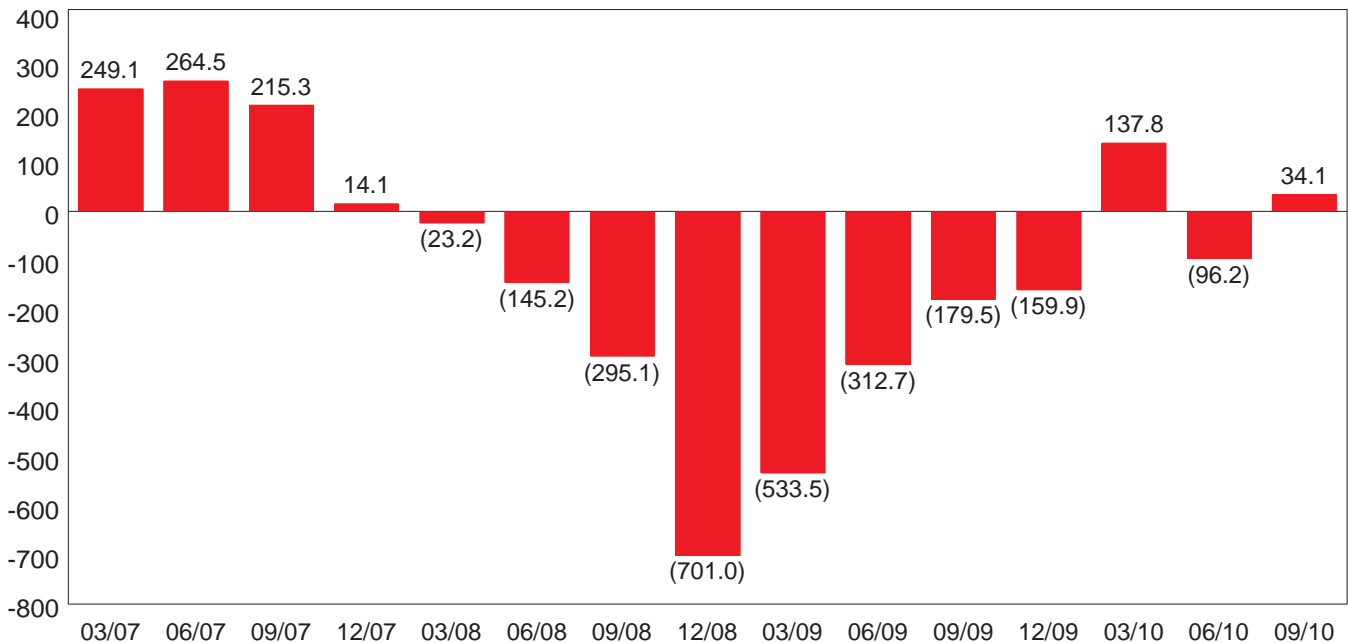
(\$ Billions)



In the third quarter of 2010, real estate loans decreased by \$35 billion, commercial and industrial loans increased by \$5 billion, and consumer loans decreased by \$16 billion.

Quarterly Change in Unused Loan Commitments

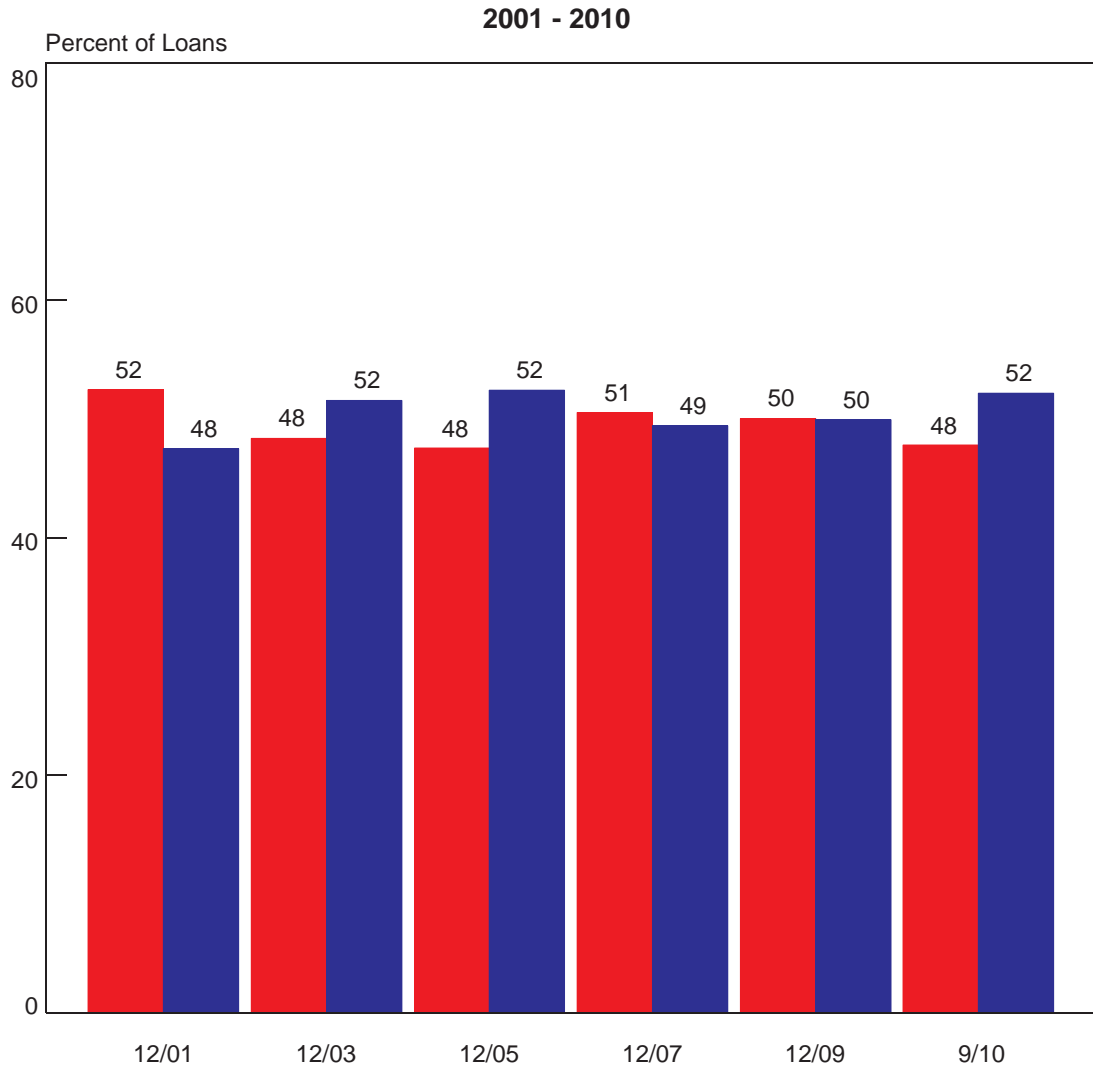
(\$ Billions)



In the third quarter of 2010, unused 1-4 residential loan commitments increased by \$5 billion, unused home equity line commitments decreased by \$8 billion, unused credit card commitments decreased by \$7 billion, unused commercial credit lines decreased by \$23 billion, and other unused commitments increased by \$67 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

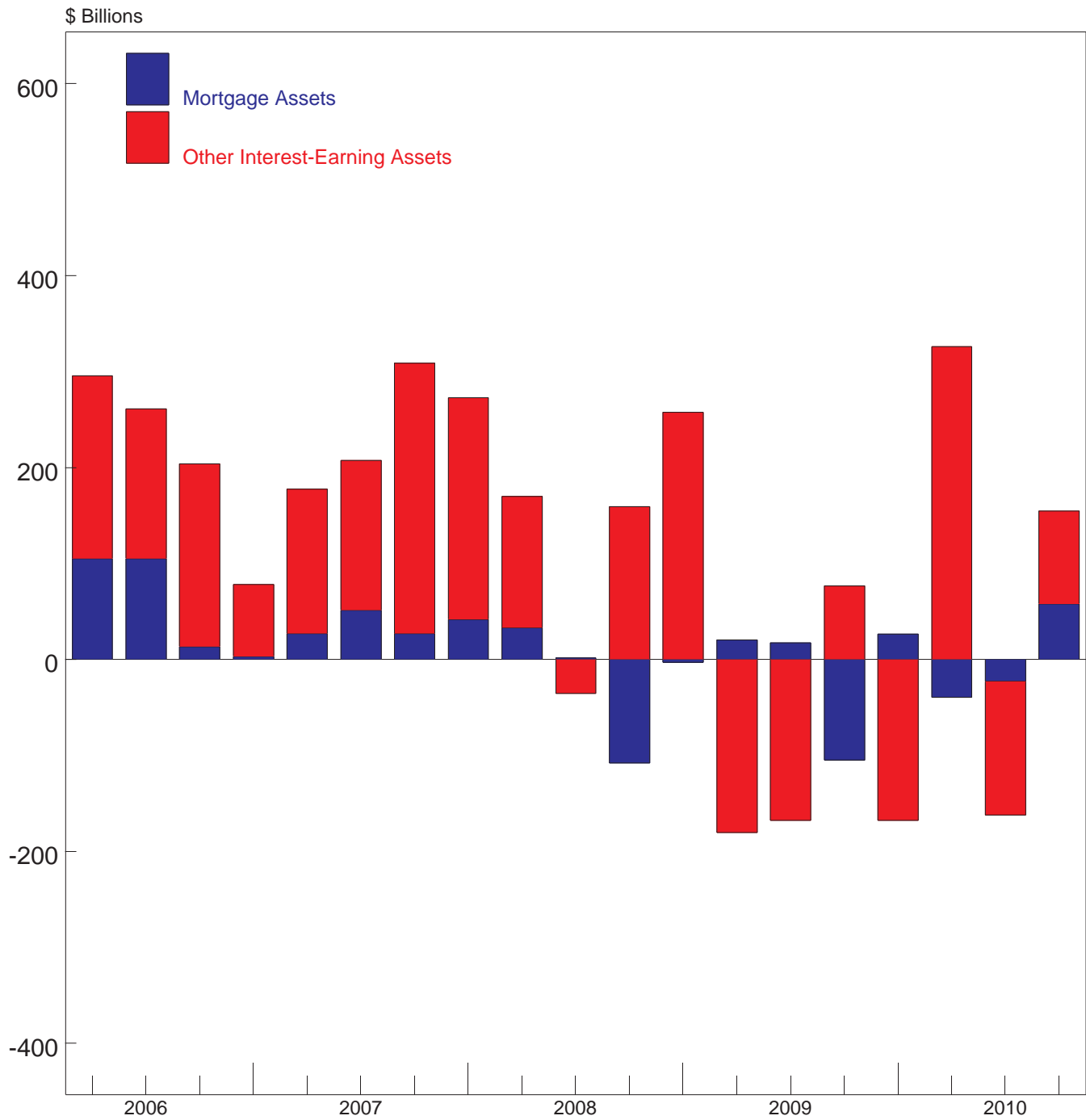
■ Commercial Borrowers	\$2,500	\$2,632	\$3,197	\$3,997	\$3,647	\$3,534
■ Consumer Loans	2,265	2,805	3,525	3,911	3,639	3,857

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

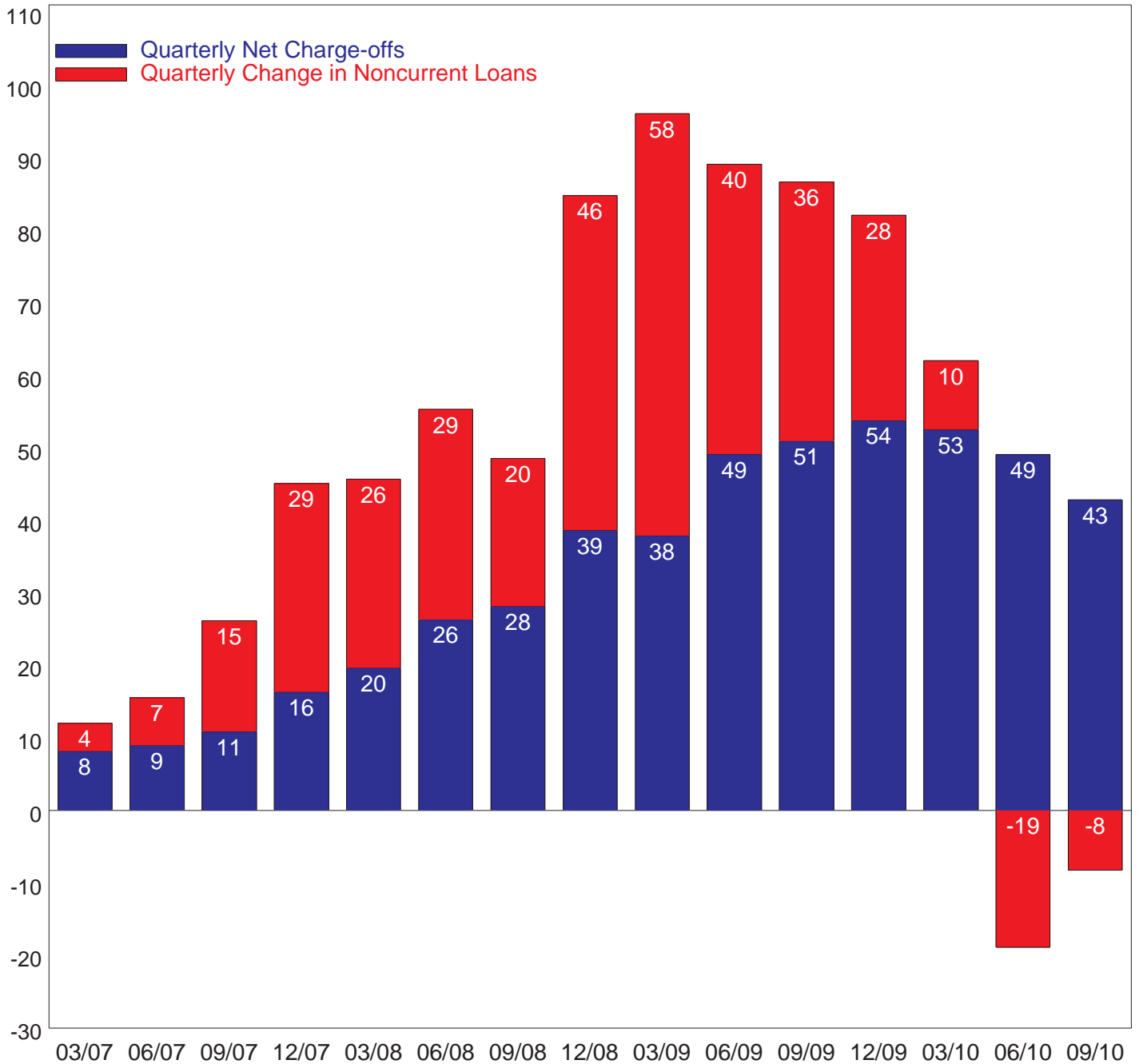
2006 - 2010



Quarterly Net Charge Offs and Change in Noncurrent Loans

2007 - 2010

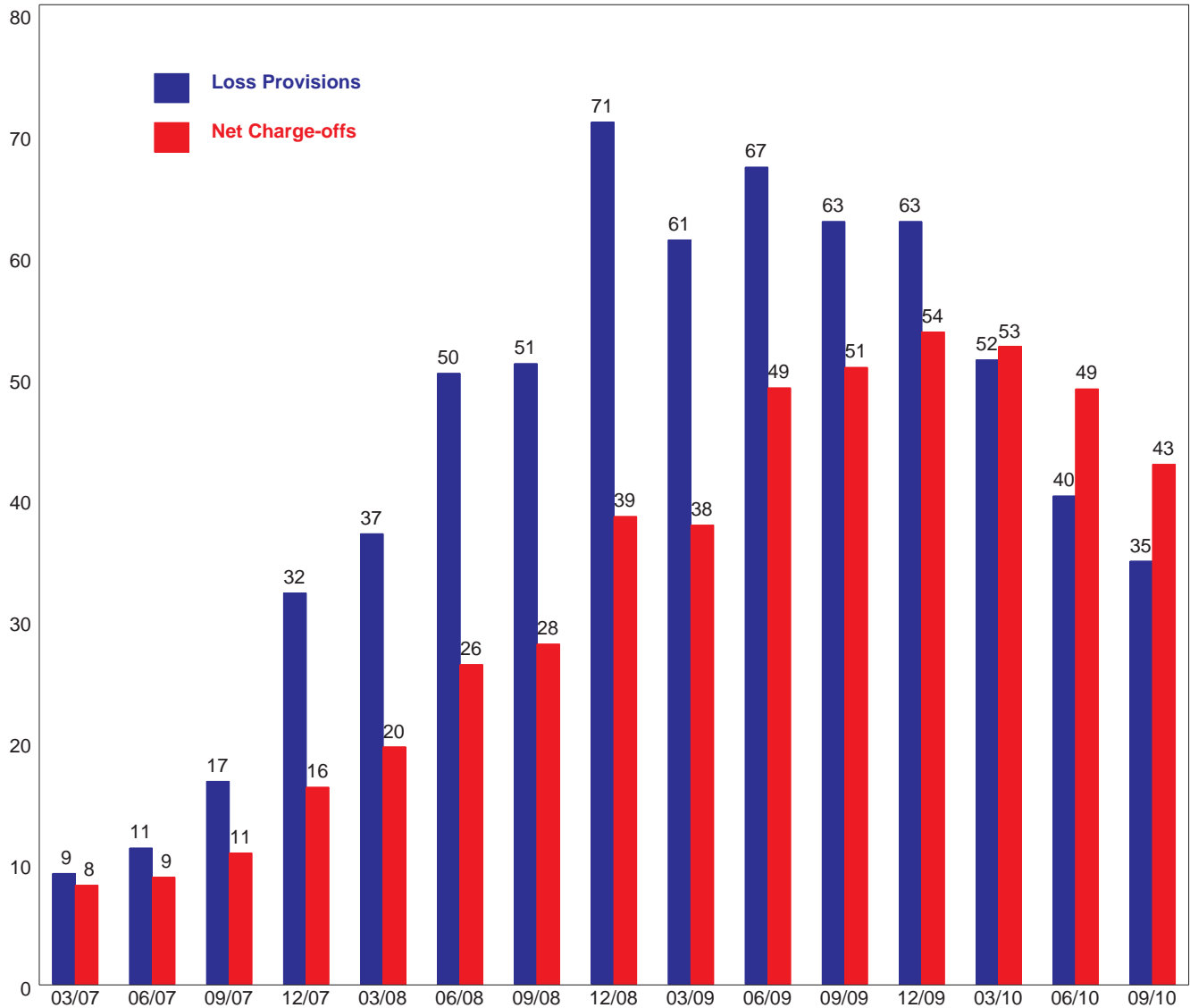
\$ Billions



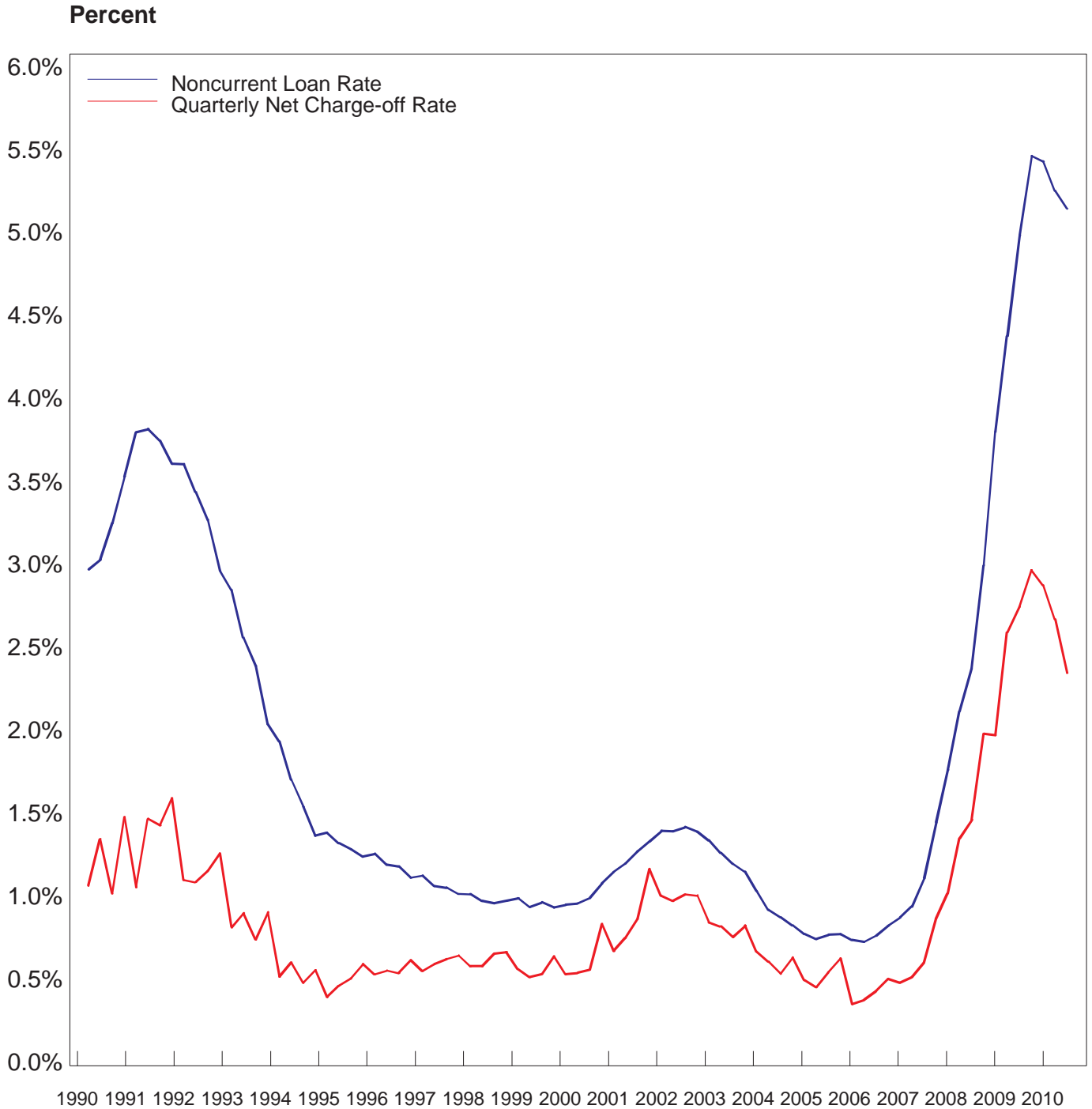
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2007 - 2010

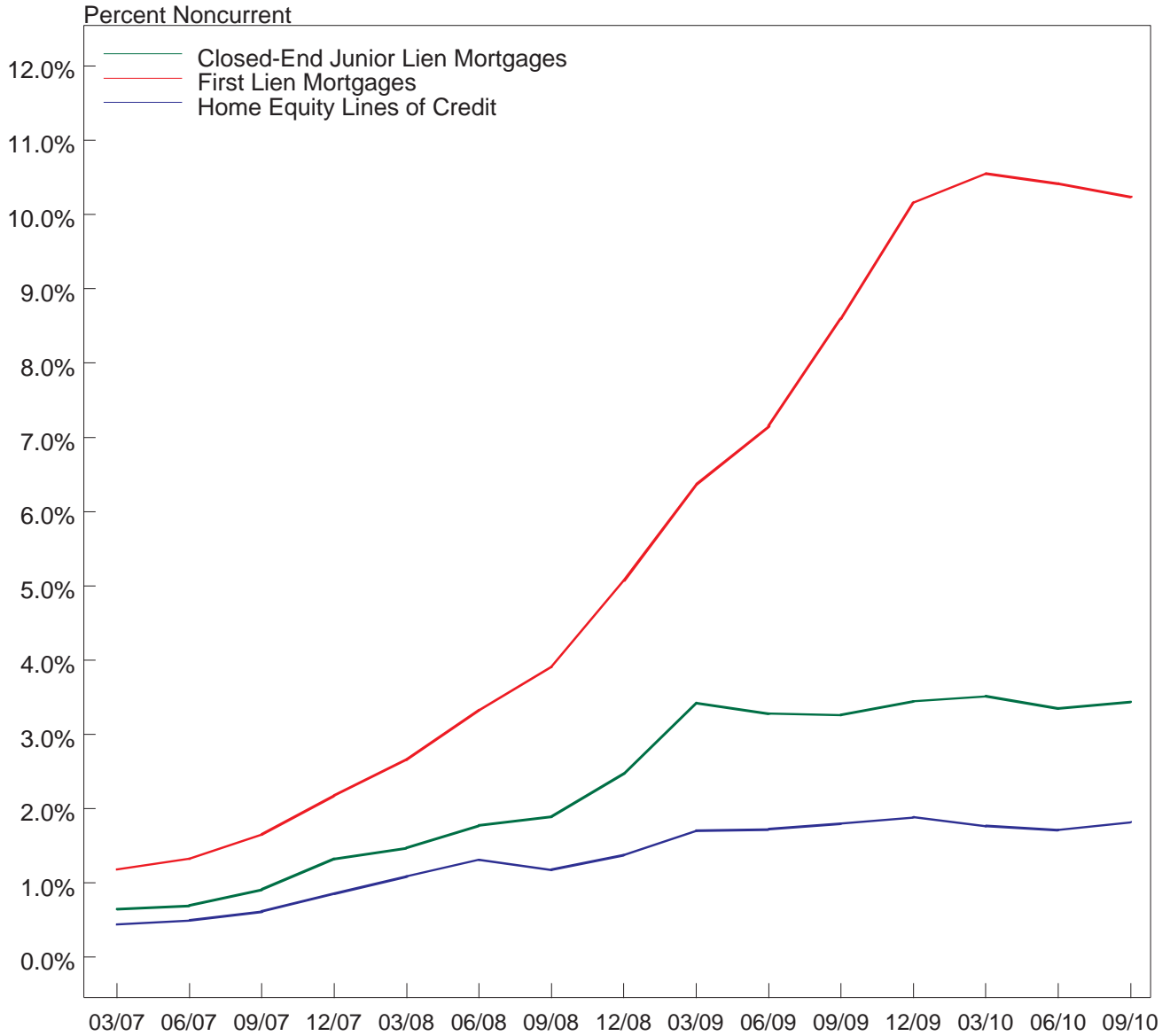
\$ Billions



Noncurrent Loan and Quarterly Net Charge Off Rates 1990-2010

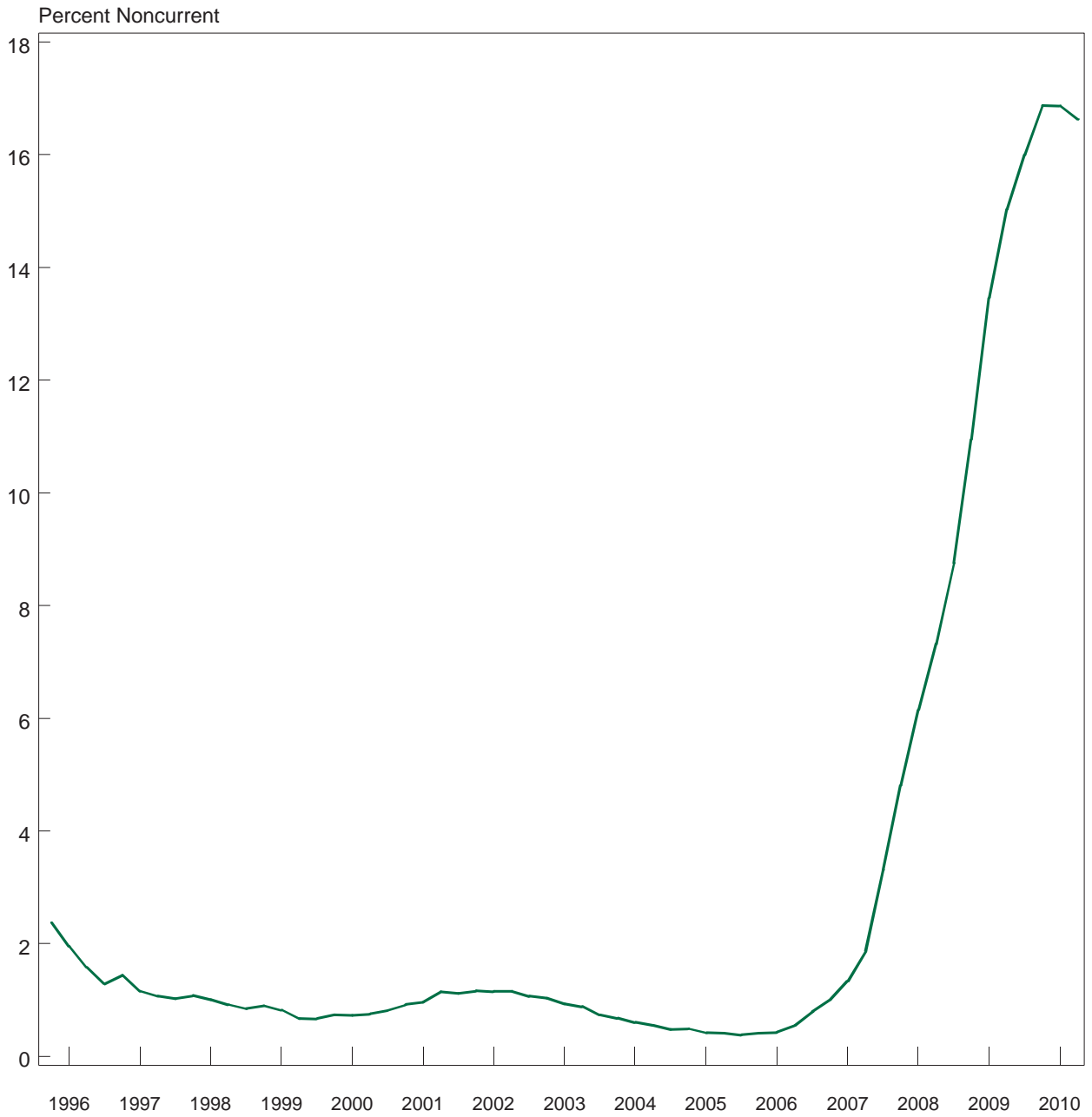


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2007 to 2010



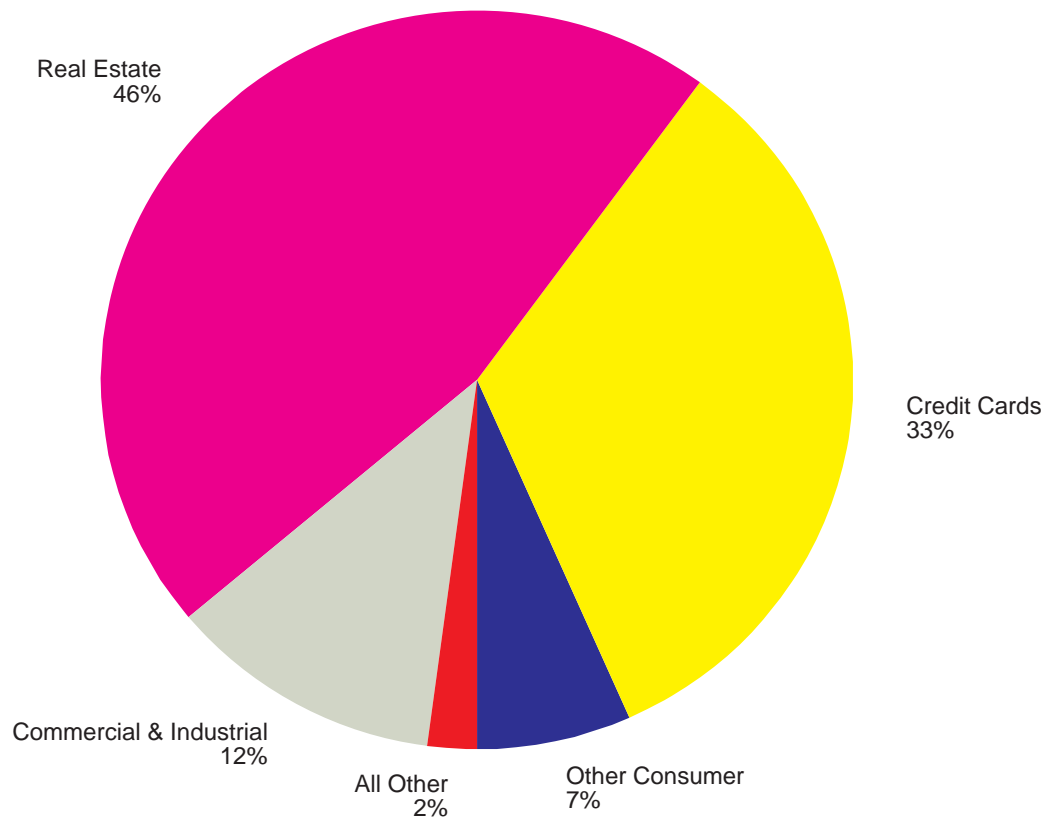
Noncurrent Rate on Real Estate Construction and Development Loans

1996-2010



Composition of FDIC-Insured Institutions' Loan Charge-offs

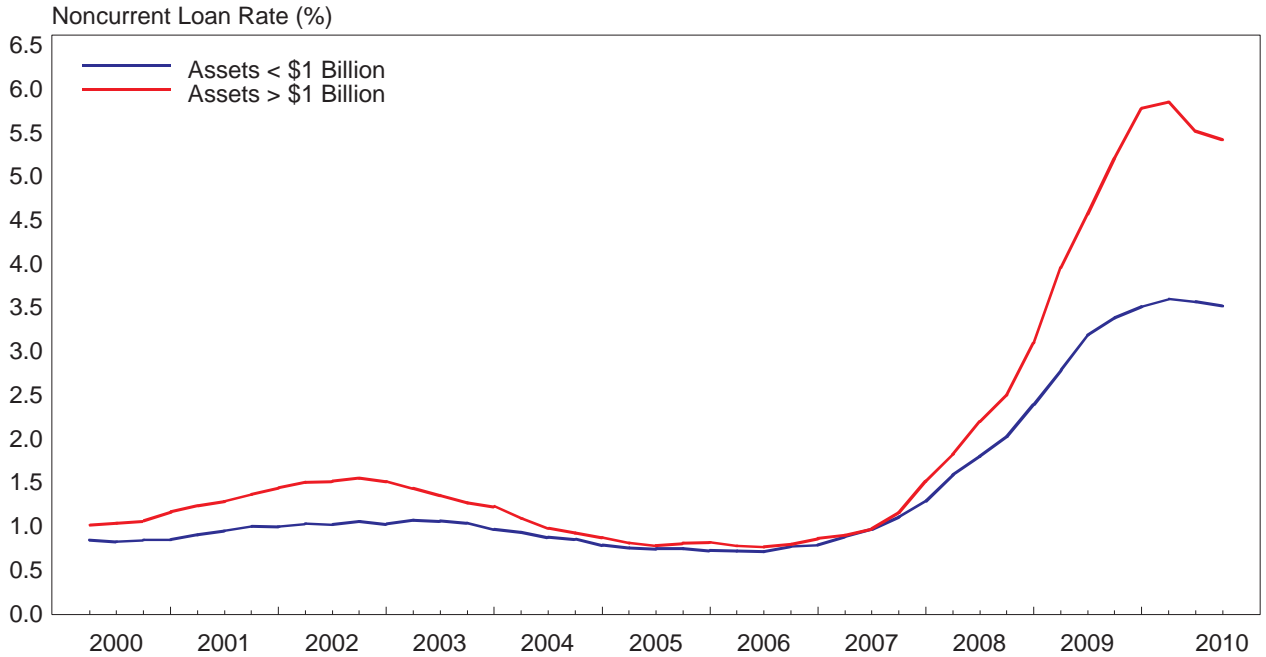
Third Quarter, 2010



Noncurrent Loan Rates

By Asset Size

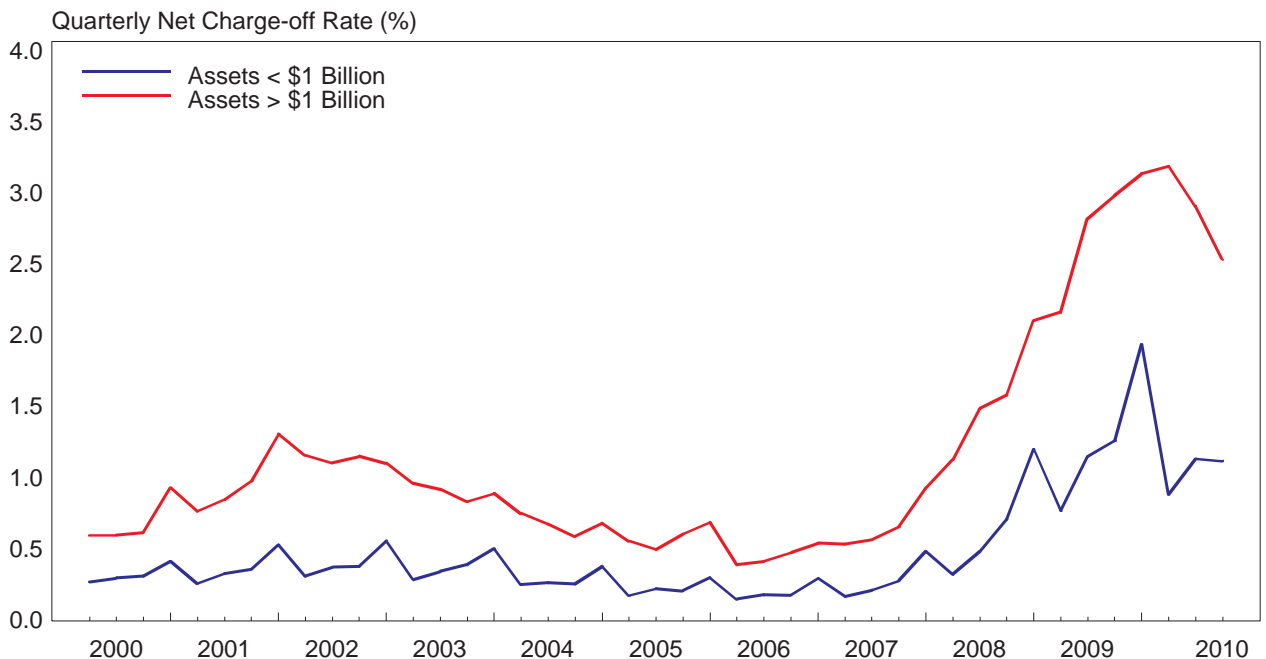
2000 - 2010



Quarterly Net Charge-off Rates

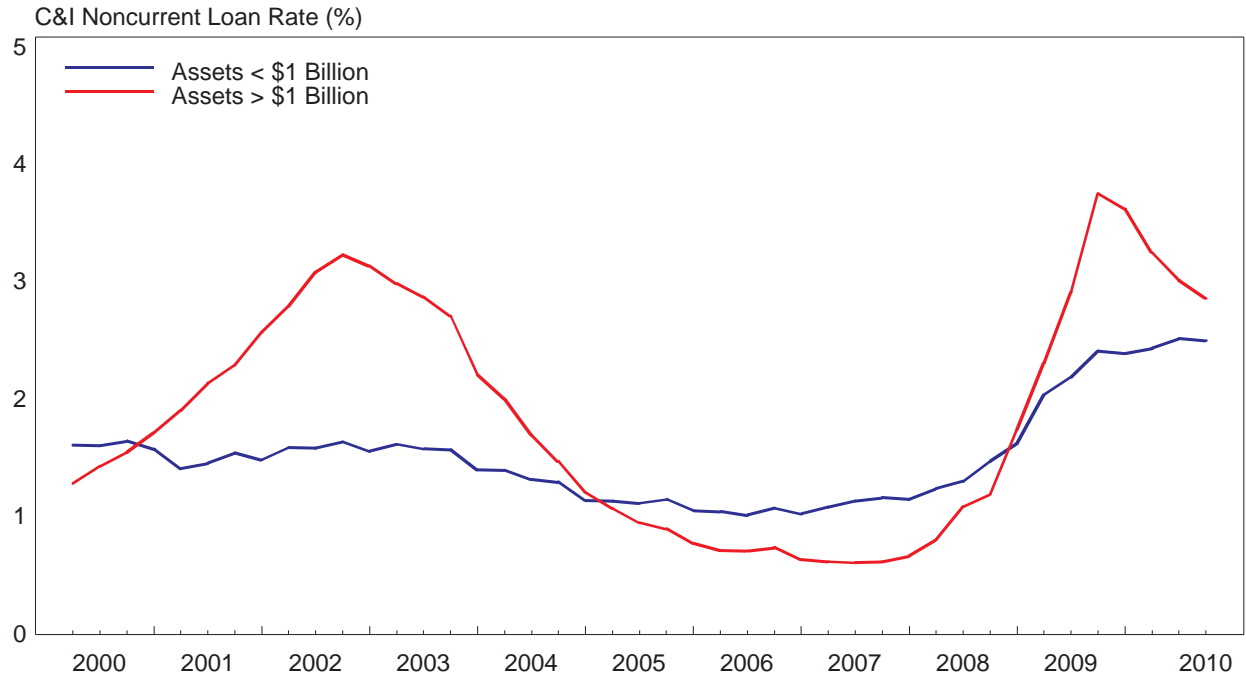
By Asset Size, Annualized

2000 - 2010



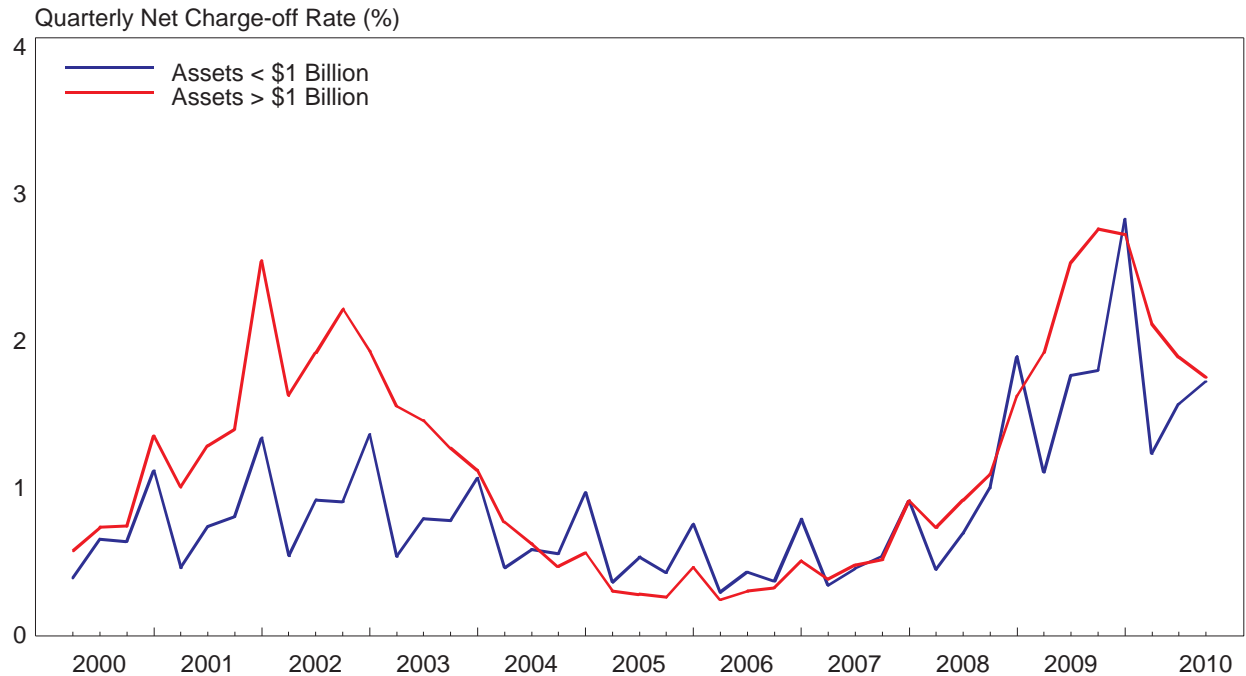
Noncurrent C & I Loan Rates By Asset Size

2000 - 2010



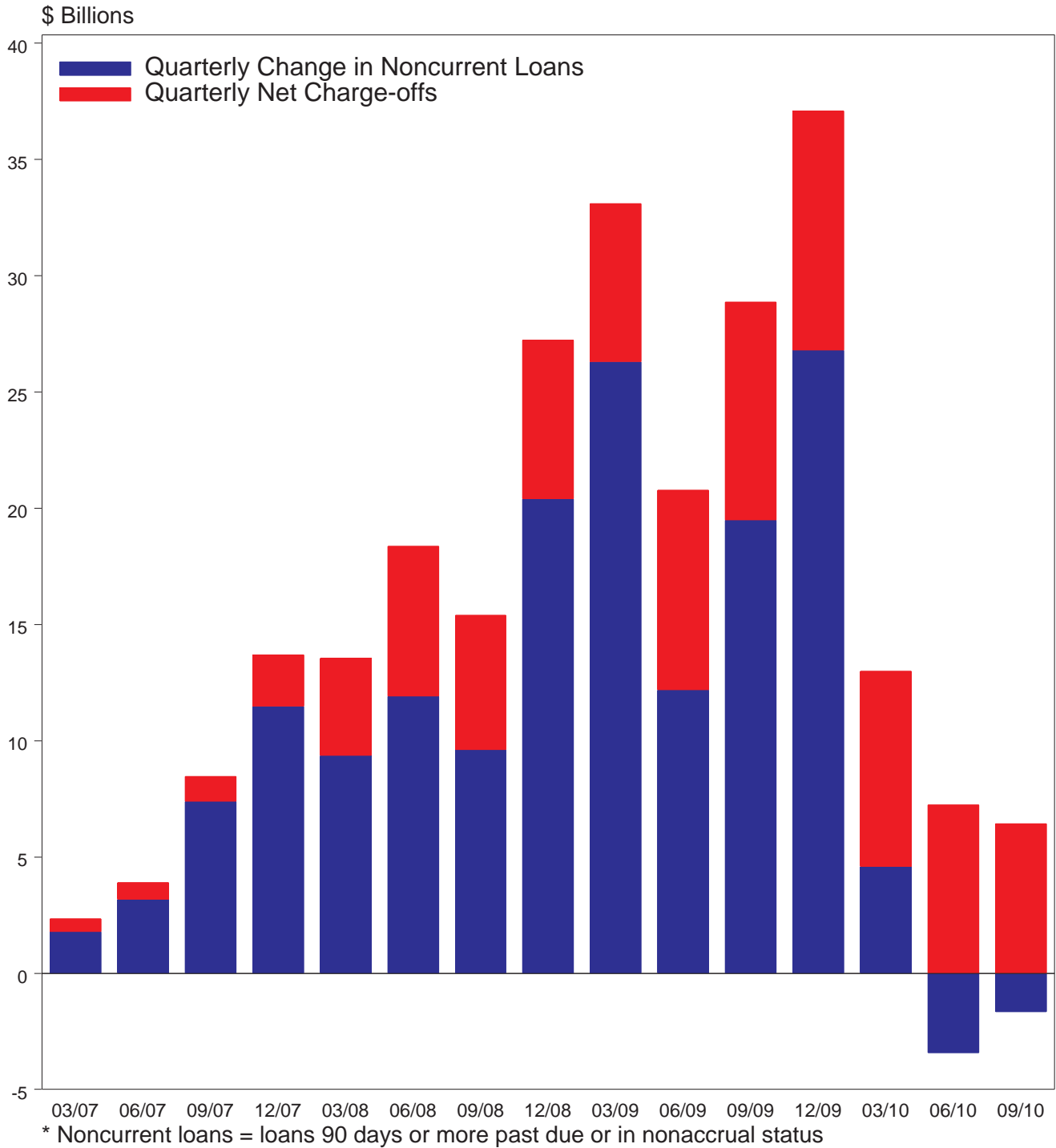
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2000 - 2010



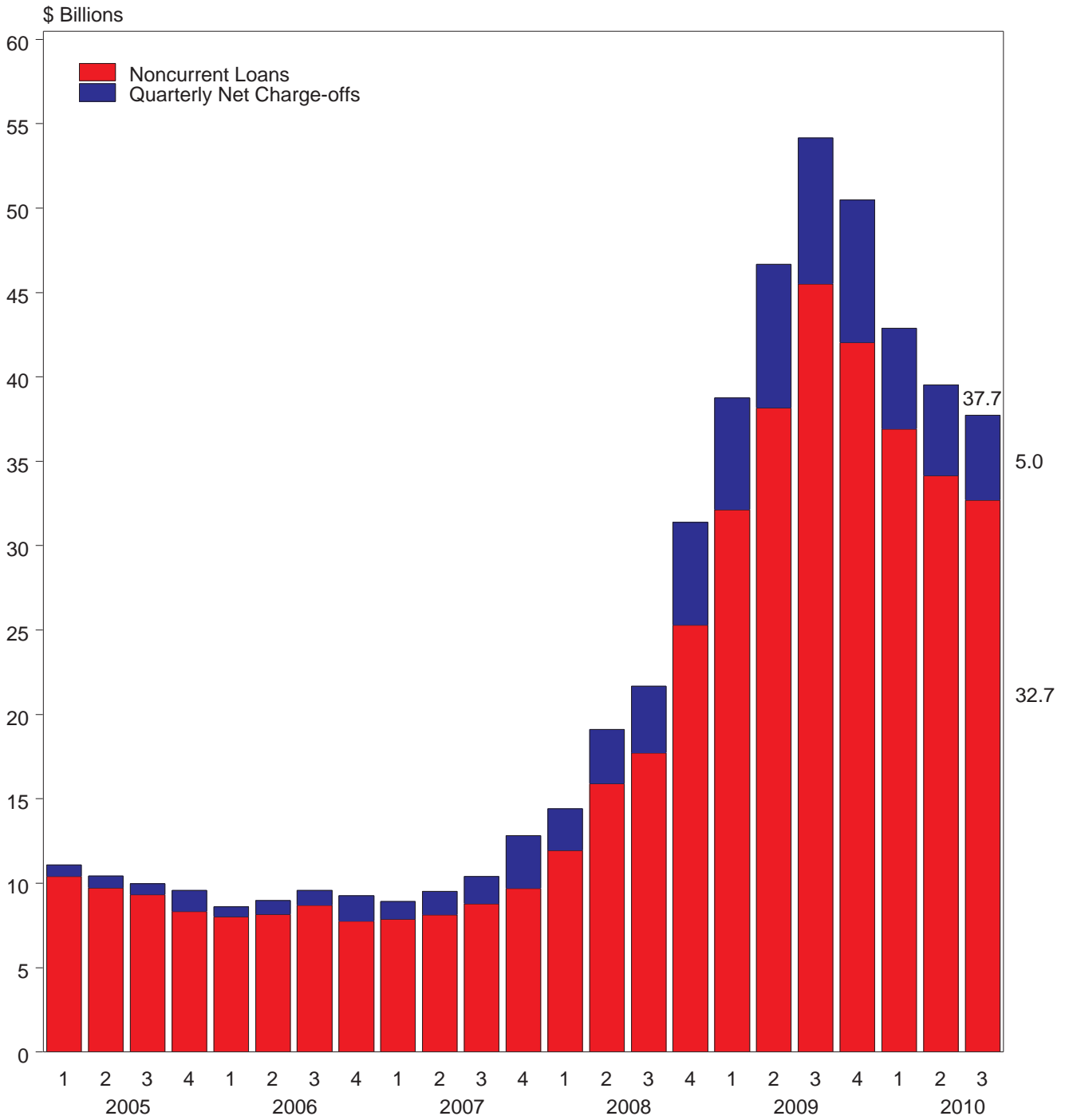
Credit Quality of Residential Mortgage Loans*

2007 to 2010



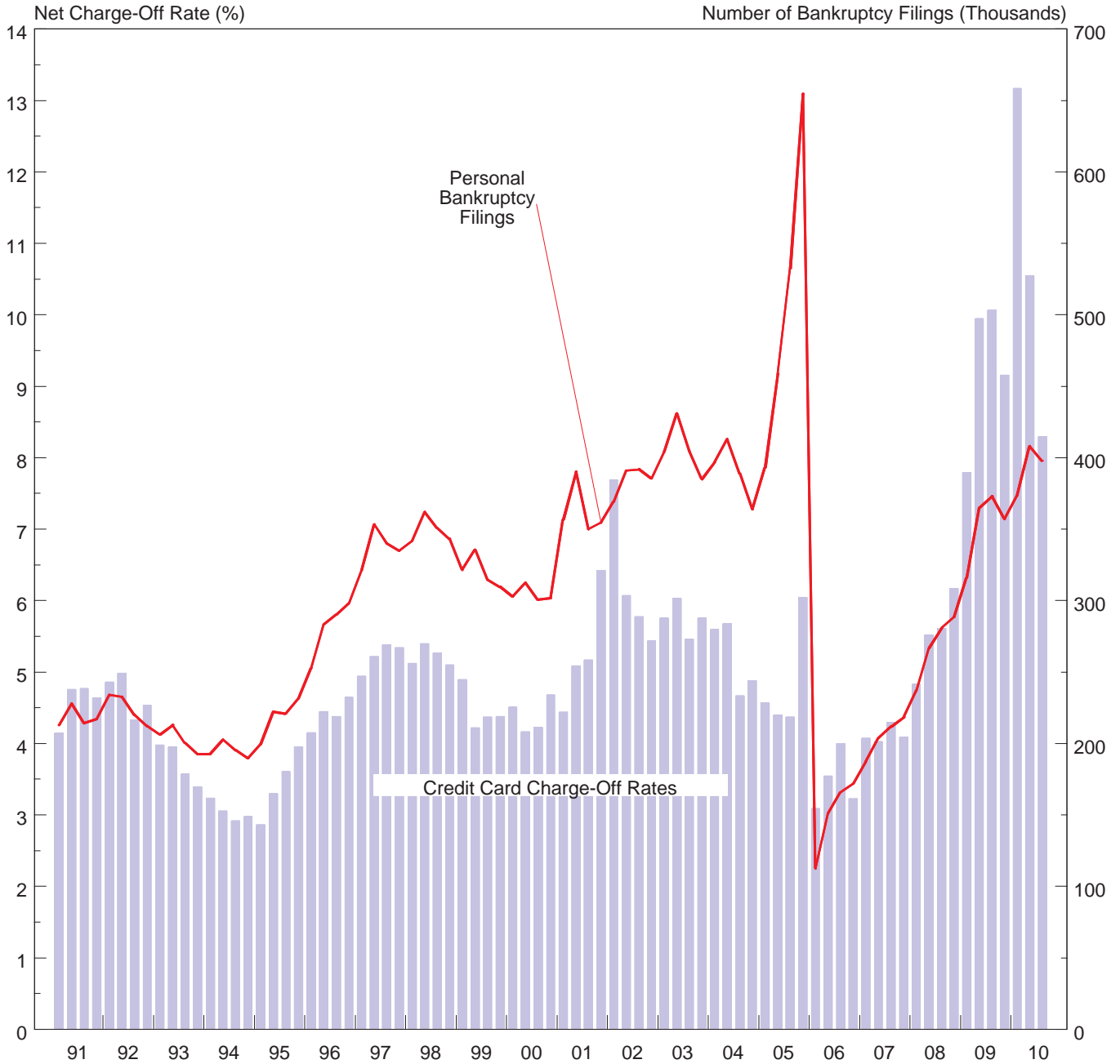
Credit Quality of C & I Loans

2005-2010



Credit Card Loss Rates and Personal Bankruptcy Filings

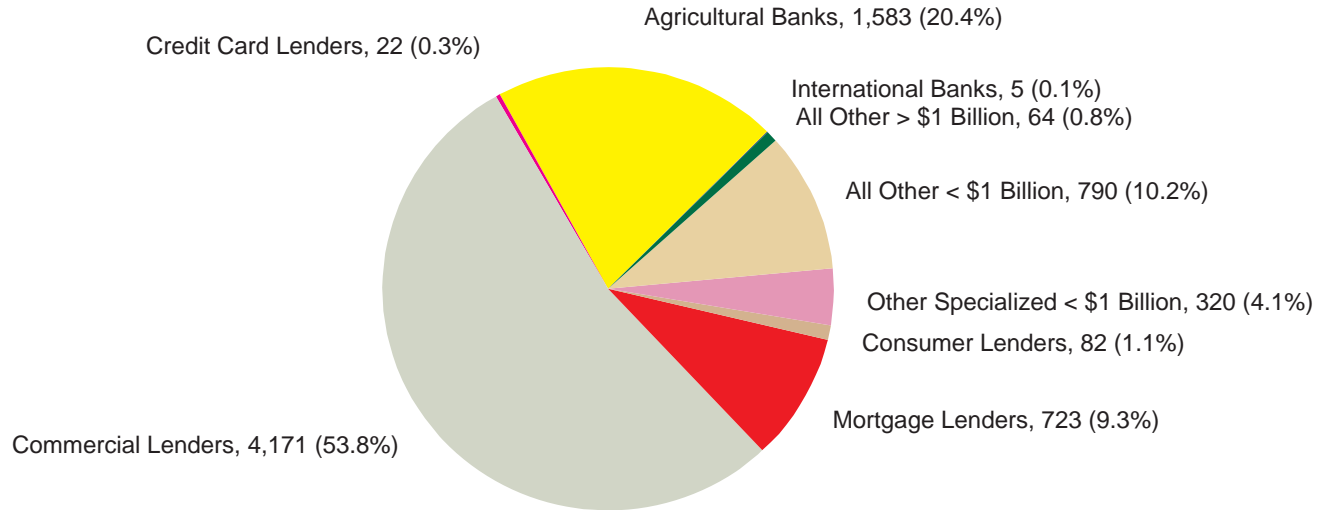
1991-2010



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

September 30, 2010

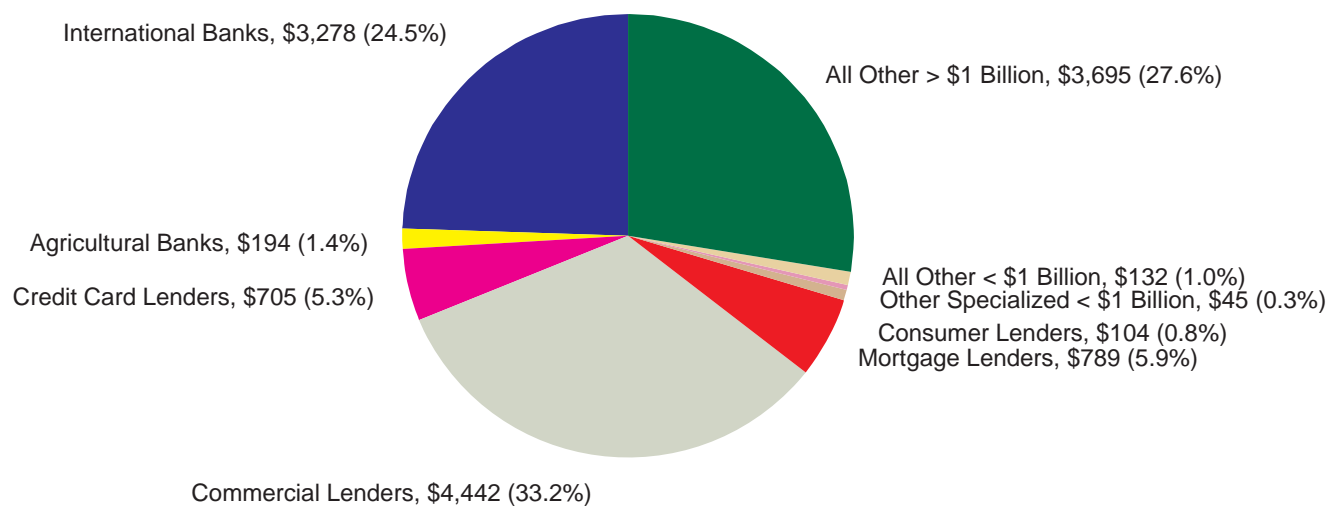


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/10	5	1,583	22	4,171	723	82	320	790	64
12/09	4	1,568	23	4,453	767	82	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132
12/93	11	2,951	63	3,305	2,153	323	1,224	3,109	145
12/92	11	3,021	68	3,342	2,327	319	1,388	3,315	143

Industry Assets By Asset Concentration Group

\$ Billions

September 30, 2010

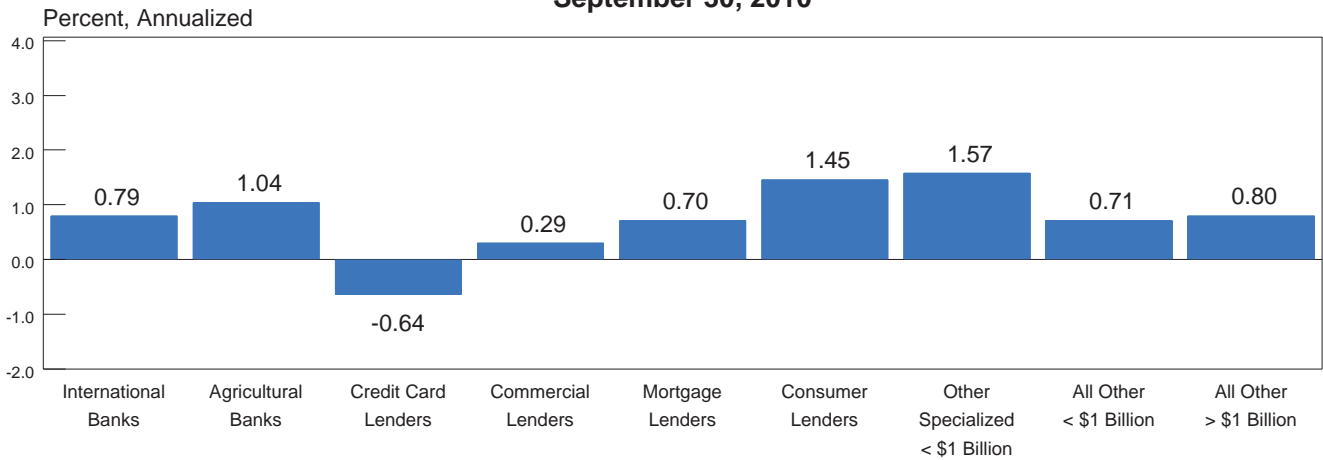


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/10	3,278	194	705	4,442	789	104	45	132	3,695
12/09	3,107	182	522	4,547	810	96	38	116	3,689
12/08	3,410	169	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

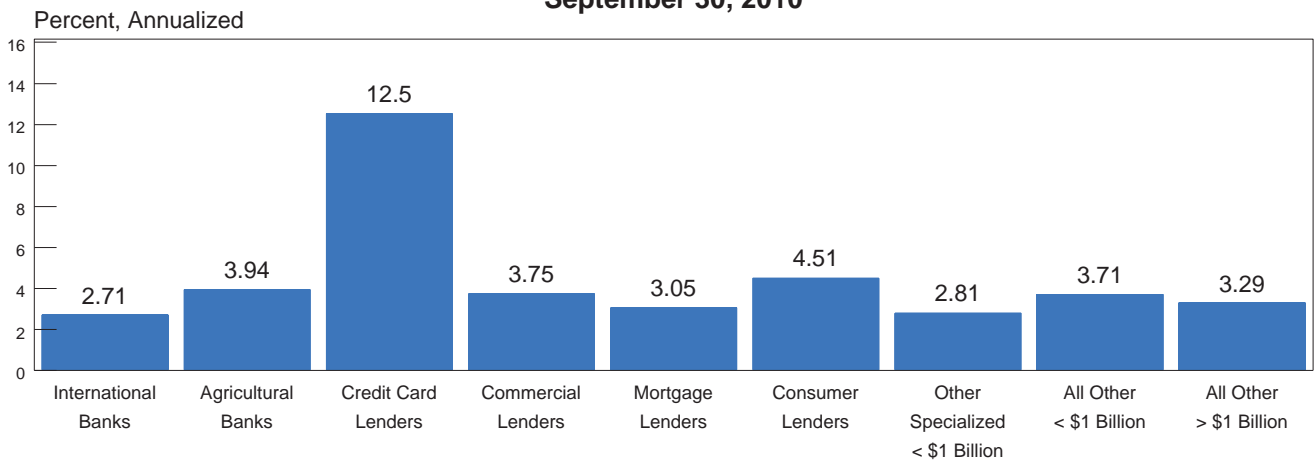
Return on Assets (YTD)

September 30, 2010



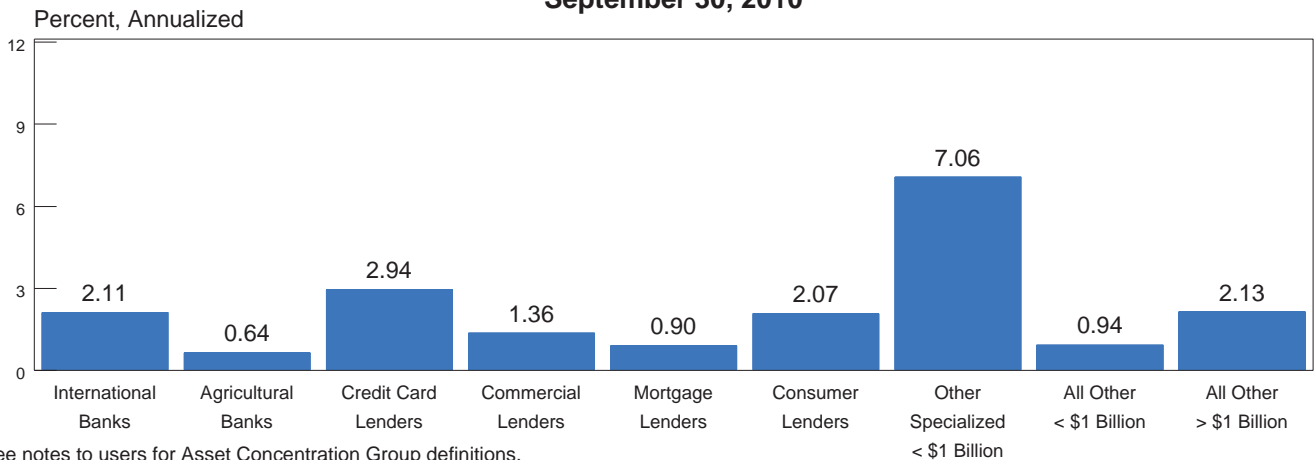
Net Interest Margin (YTD)

September 30, 2010



Noninterest Income to Assets (YTD)

September 30, 2010

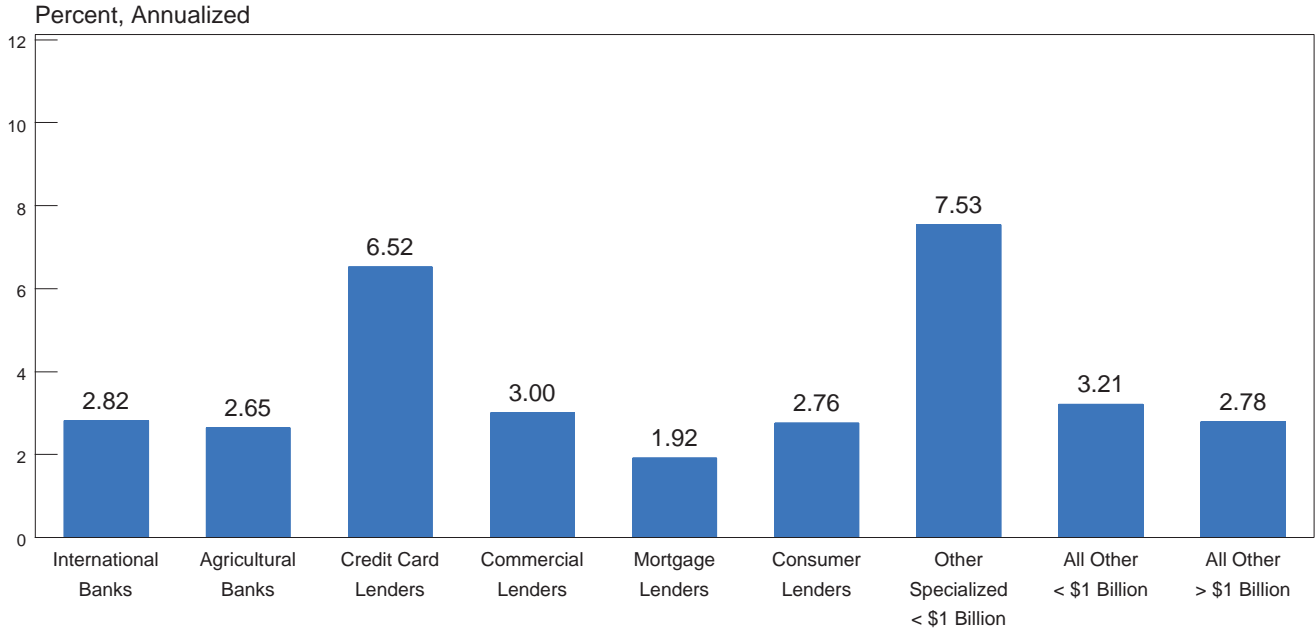


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

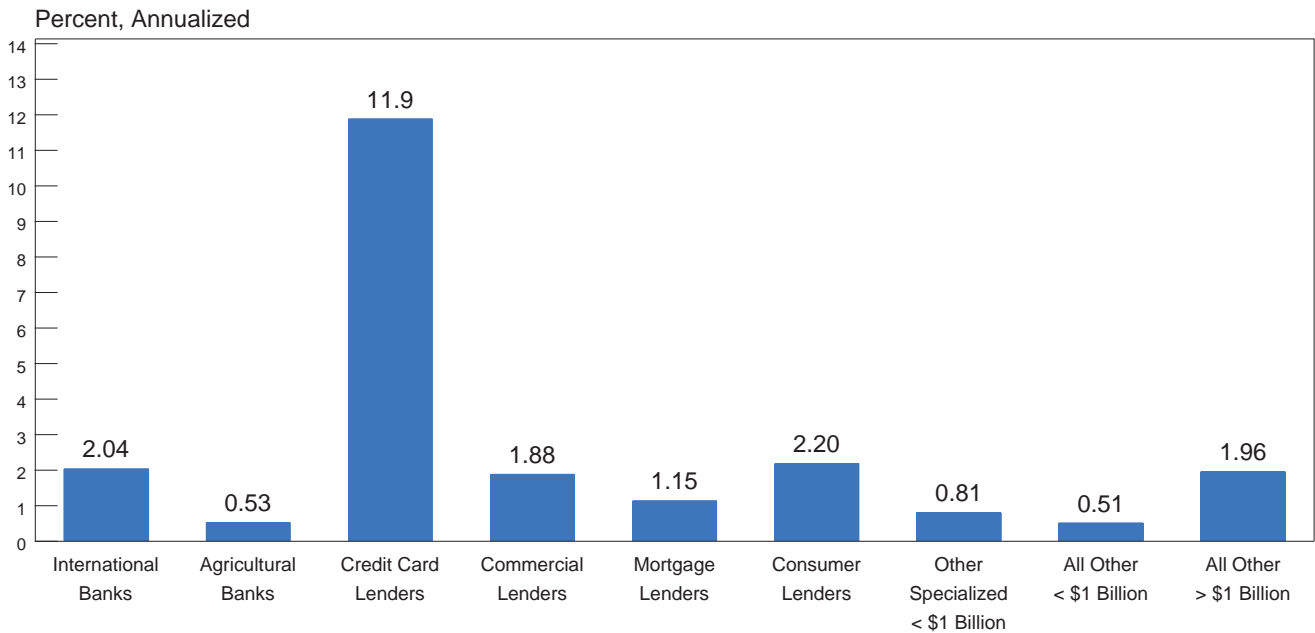
Noninterest Expense to Assets (YTD)

September 30, 2010



Net Charge-offs to Loans and Leases (YTD)

September 30, 2010

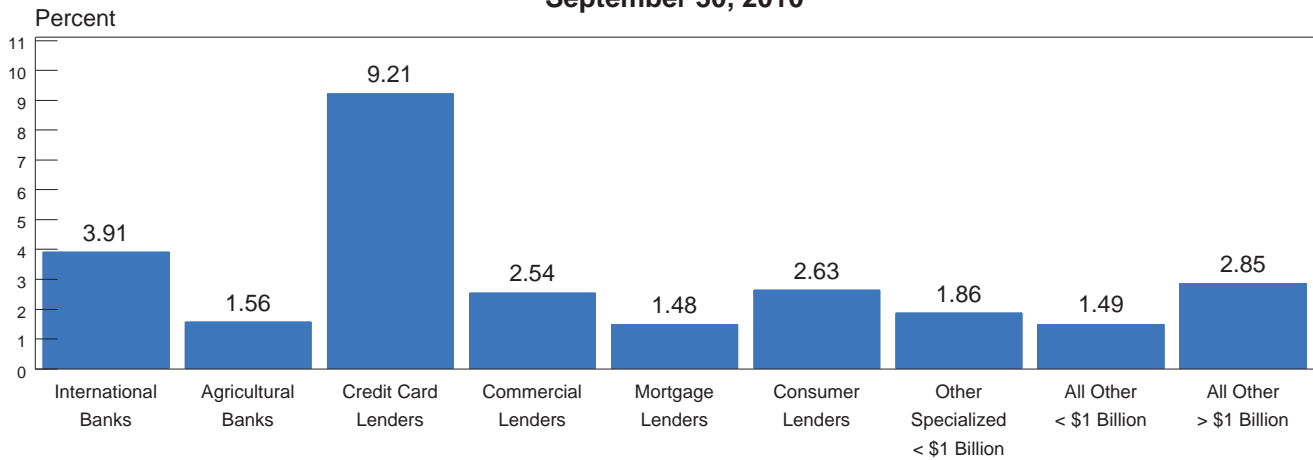


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

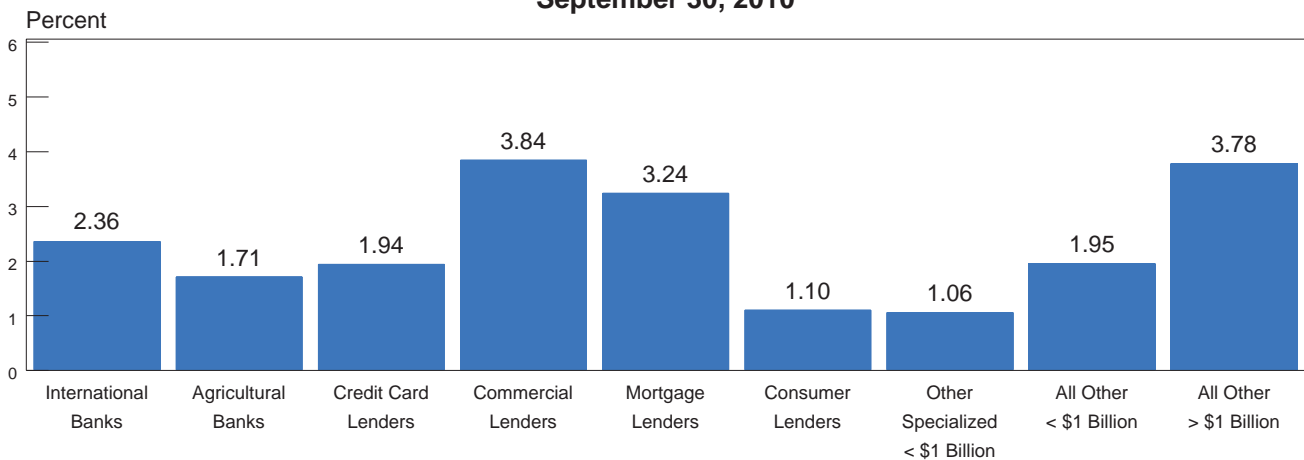
Loss Allowance To Loans and Leases

September 30, 2010



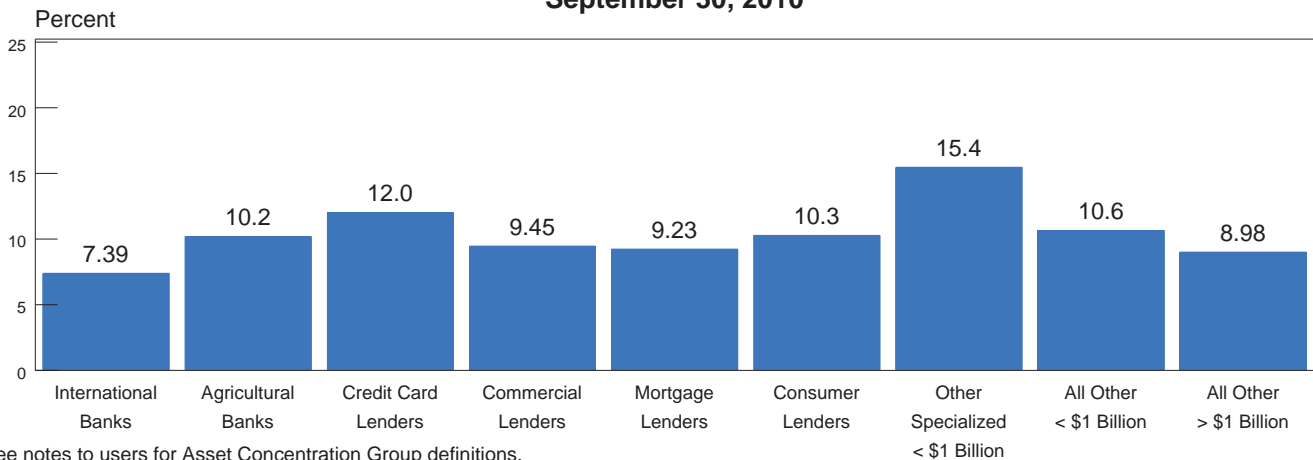
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2010



Core Capital (Leverage) Ratio

September 30, 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
09/10	0.79	1.04	-0.64	0.29	0.70	1.45	1.57	0.71	0.80
09/09	0.00	0.90	-0.58	-0.22	0.47	0.22	0.64	0.79	0.59
09/08	0.31	1.12	2.42	0.23	-0.35	1.01	1.57	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

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
09/10	2.71	3.94	12.52	3.75	3.05	4.51	2.81	3.71	3.29
09/09	2.94	3.92	10.23	3.47	3.22	4.12	2.77	3.77	2.94
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

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
09/10	2.04	0.53	11.88	1.88	1.15	2.20	0.81	0.51	1.96
09/09	2.90	0.52	9.93	1.77	1.26	2.64	0.81	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

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
09/10	6.44	1.94	2.29	4.54	4.82	1.32	2.69	2.53	6.71
12/09	7.40	1.84	3.36	4.71	4.63	1.75	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
12/93	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
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

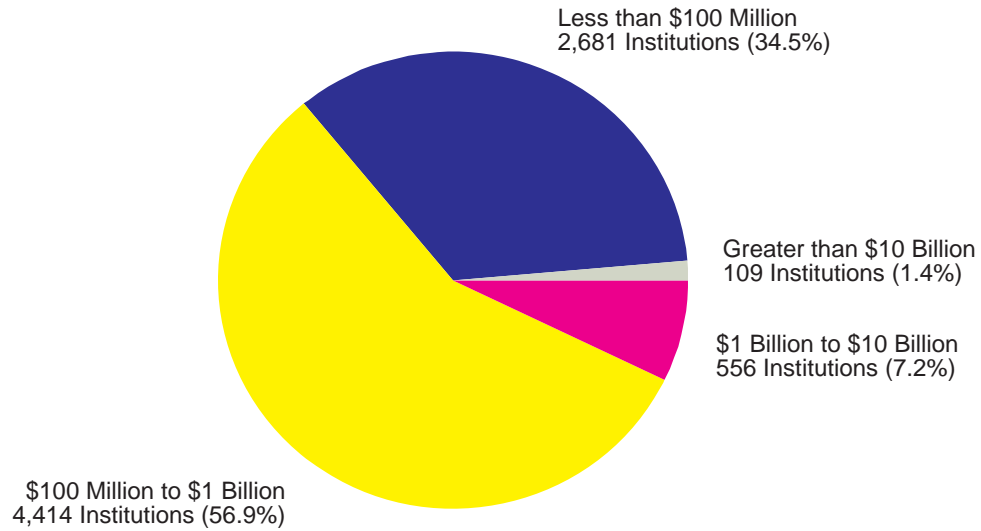
1992 - 2010

	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
09/10	7.39	10.16	12.02	9.45	9.23	10.29	15.44	10.63	8.98
12/09	6.98	9.95	19.60	8.69	8.91	10.46	15.64	10.63	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

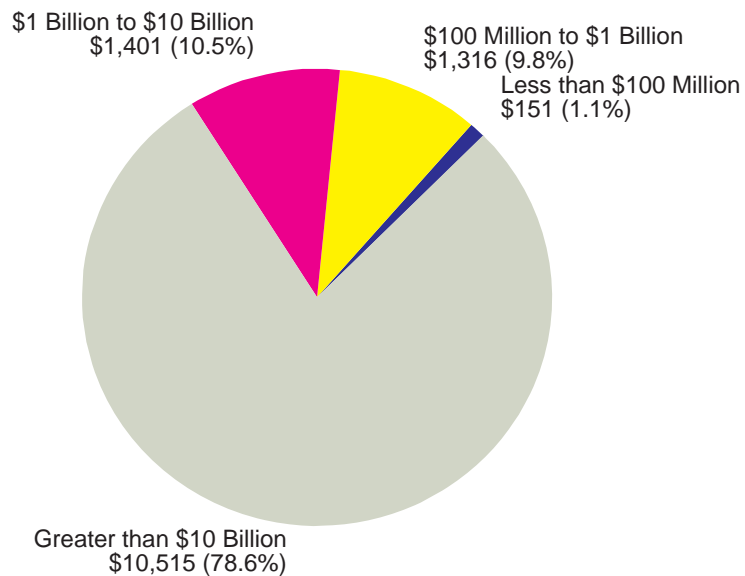
September 30, 2010



Industry Assets By Asset Size

September 30, 2010

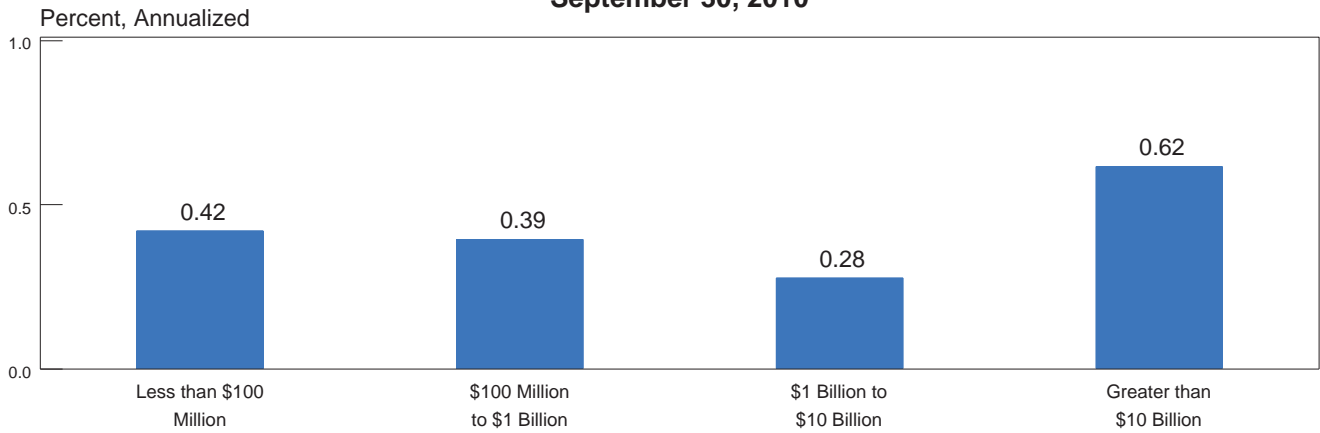
(\$ Billions)



Performance Ratios By Asset Size

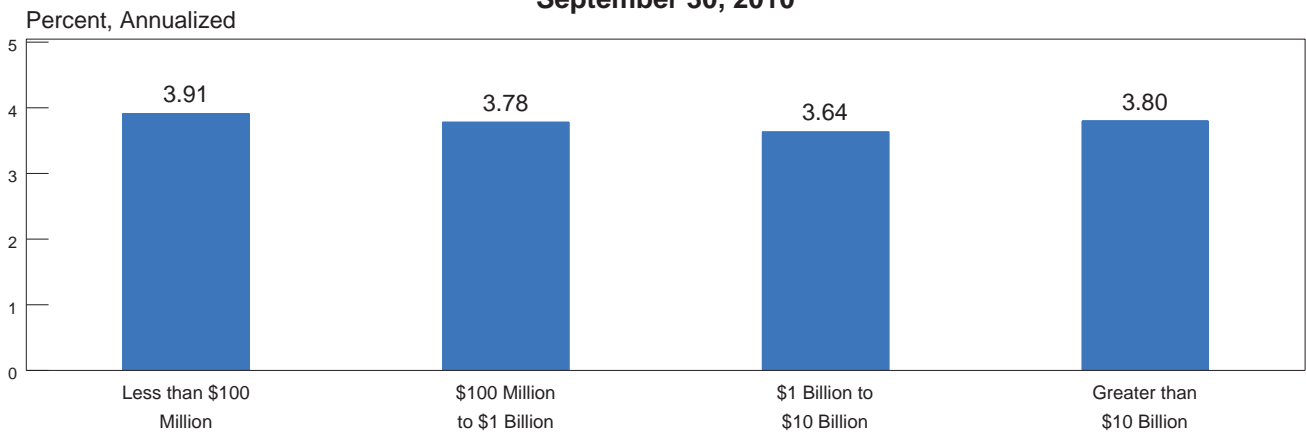
Return on Assets (YTD)

September 30, 2010



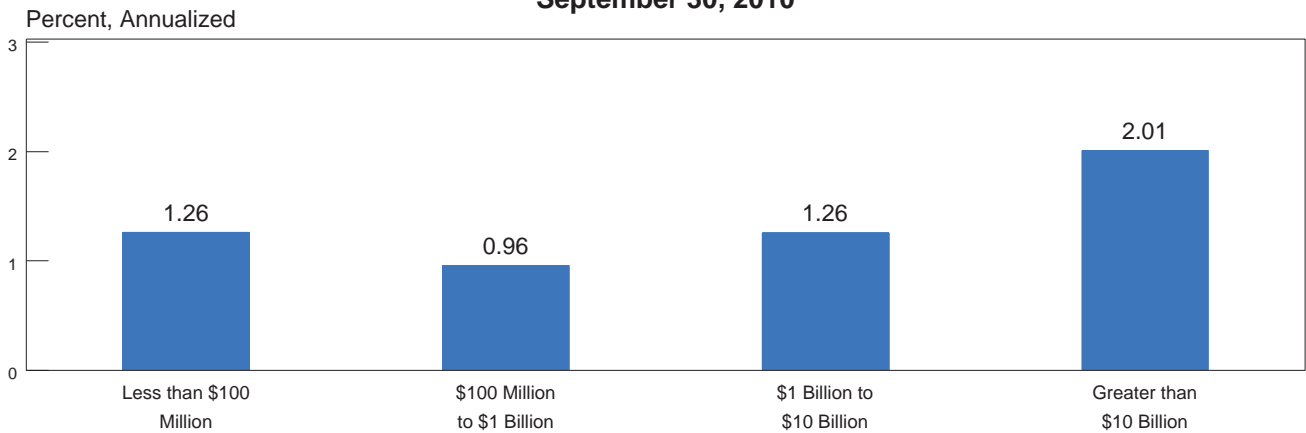
Net Interest Margin (YTD)

September 30, 2010



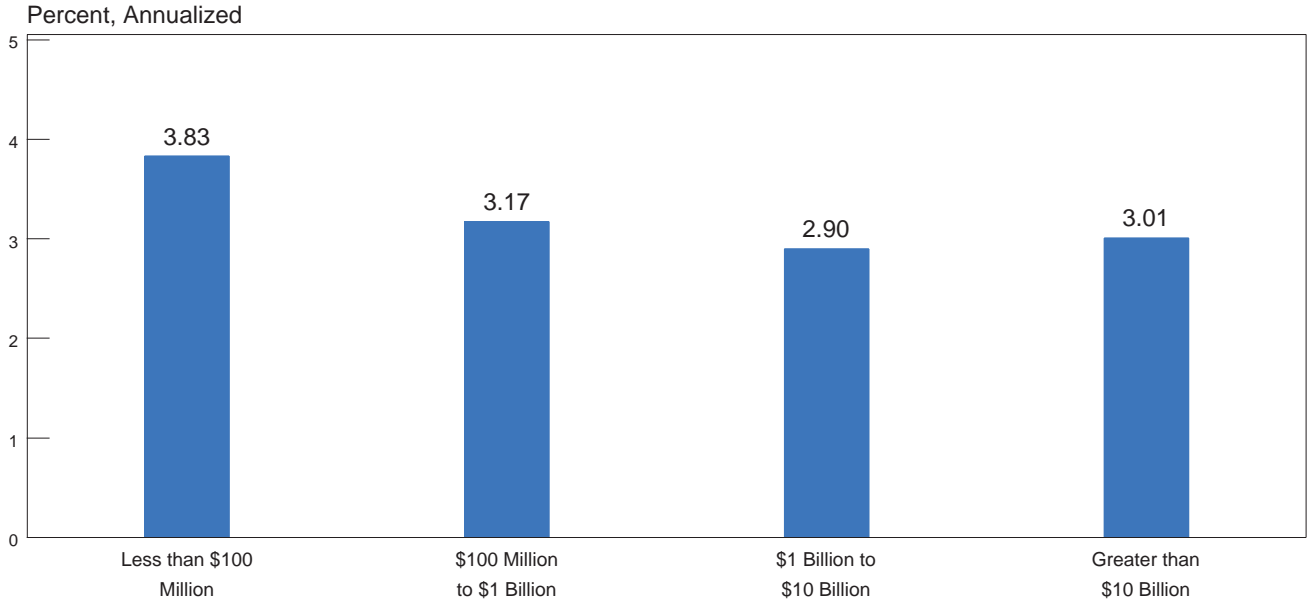
Noninterest Income to Assets (YTD)

September 30, 2010



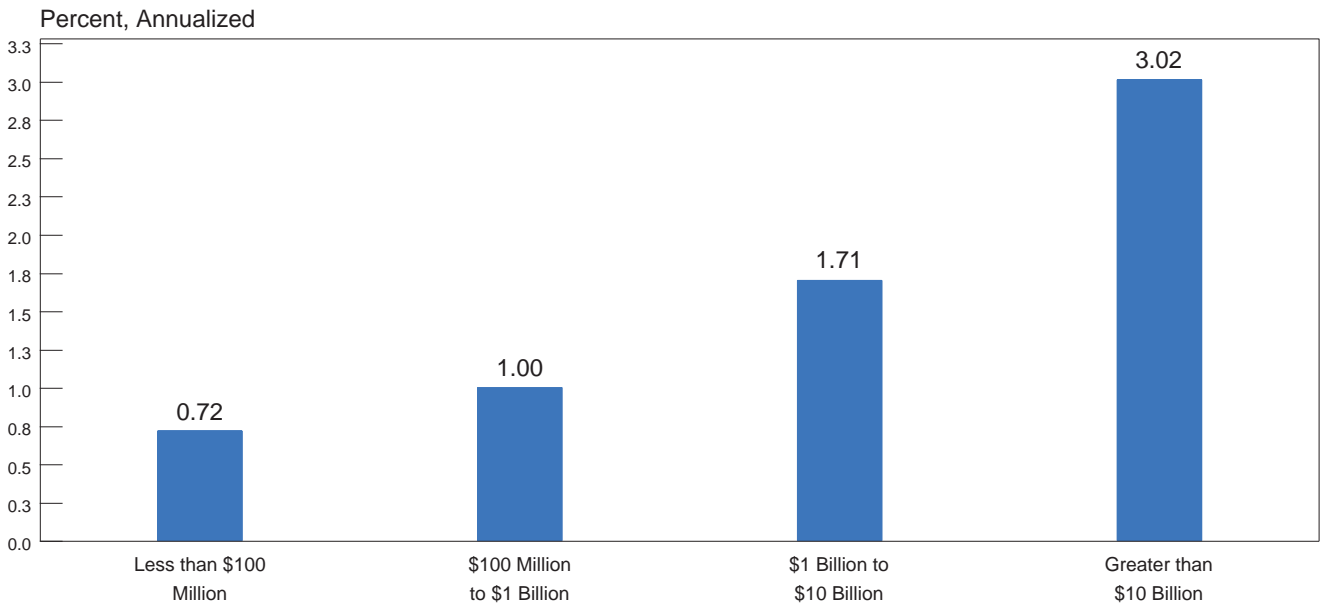
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2010



Net Charge-offs to Loans and Leases (YTD)

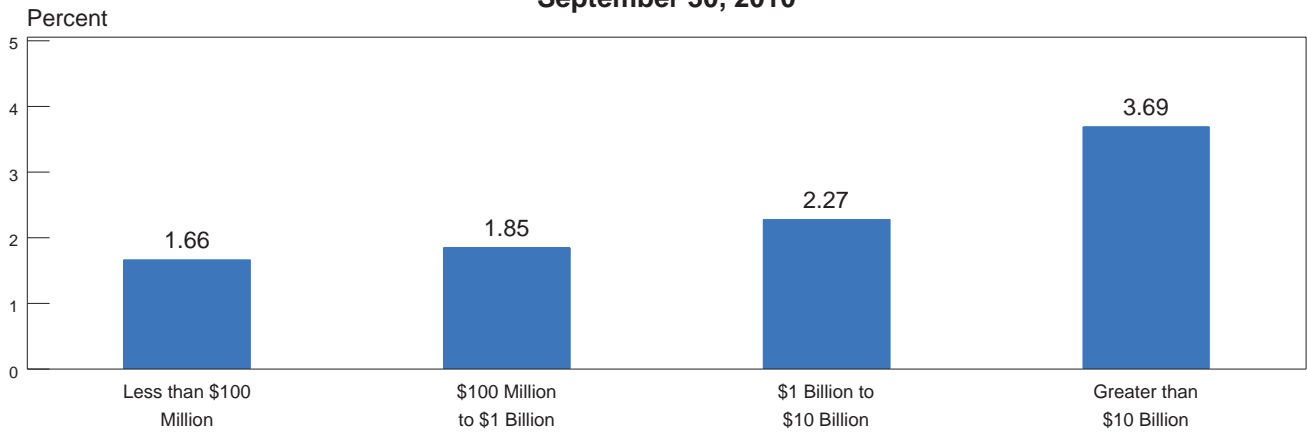
September 30, 2010



Condition Ratios By Asset Size

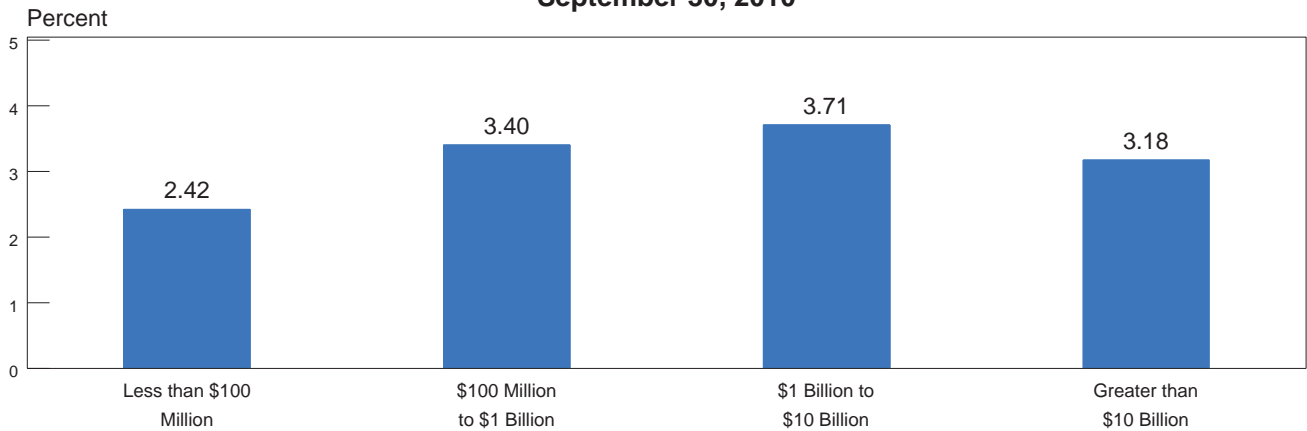
Loss Allowance To Loans and Leases

September 30, 2010



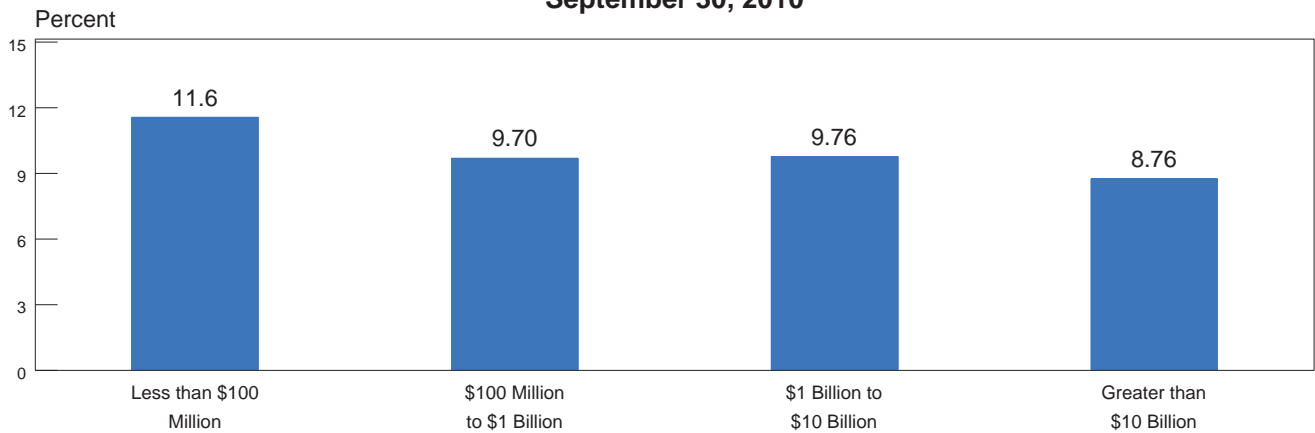
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2010



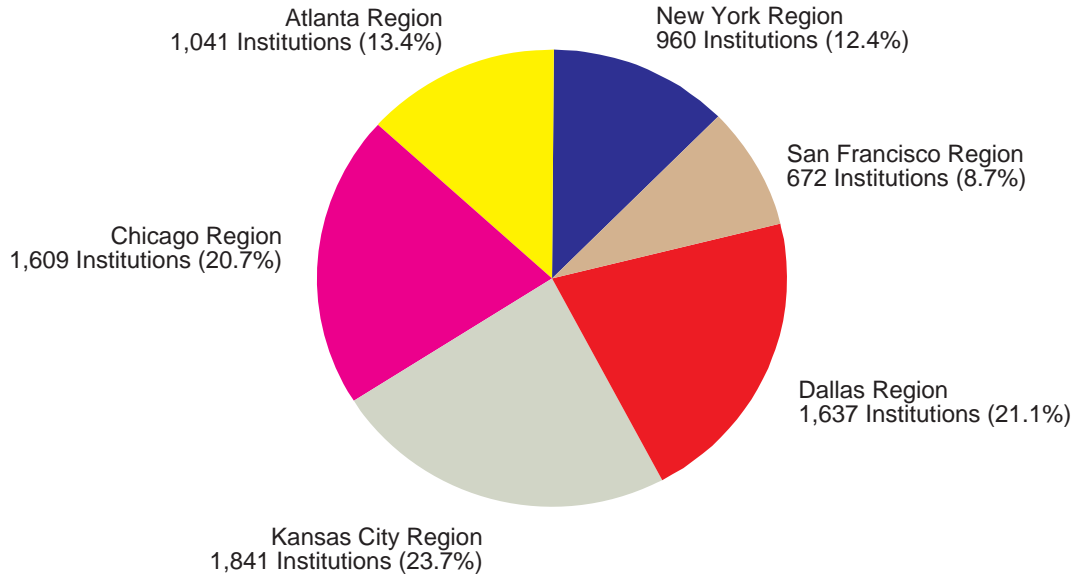
Core Capital (Leverage) Ratio

September 30, 2010



Geographic Distribution of FDIC-Insured Institutions

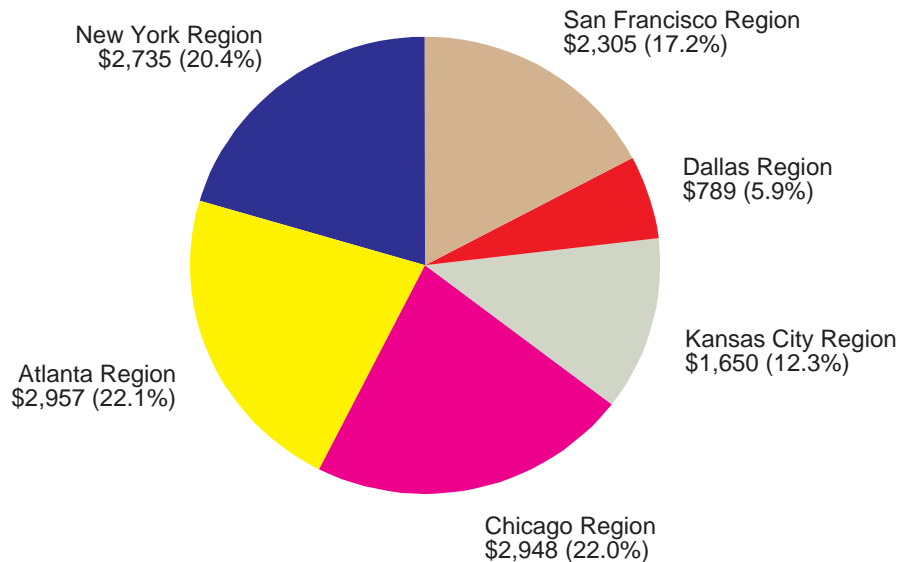
September 30, 2010



Geographic Distribution of Industry Assets

September 30, 2010

(\$ Billions)

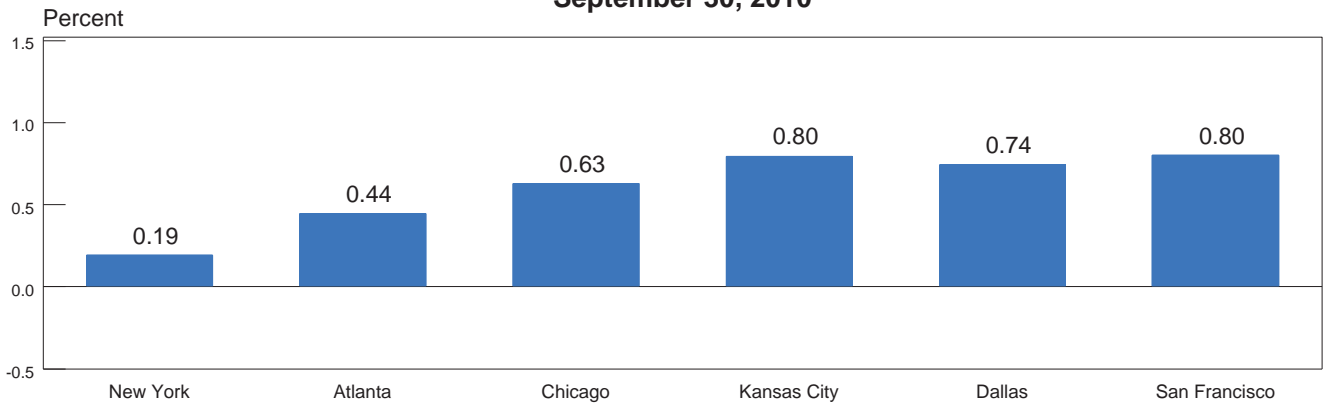


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

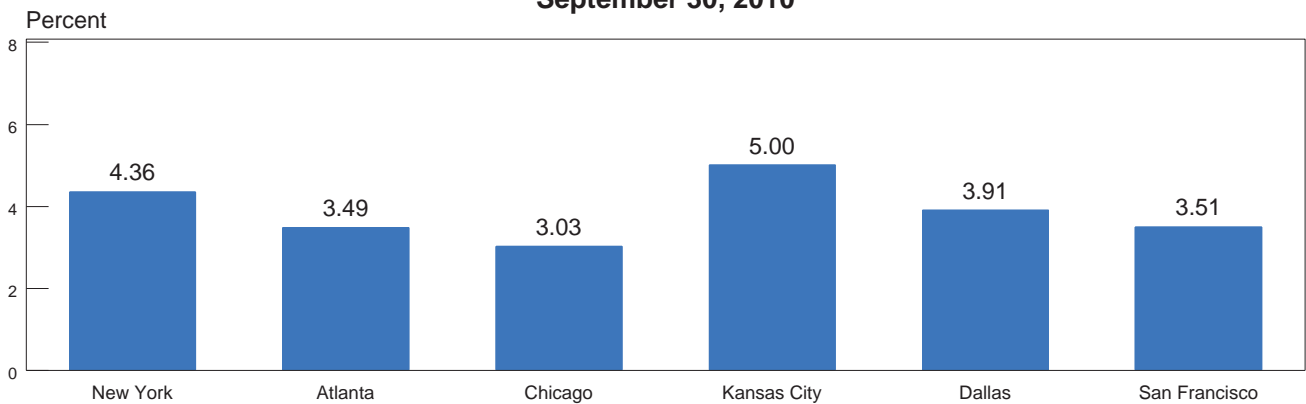
Return on Assets (YTD, Annualized)

September 30, 2010



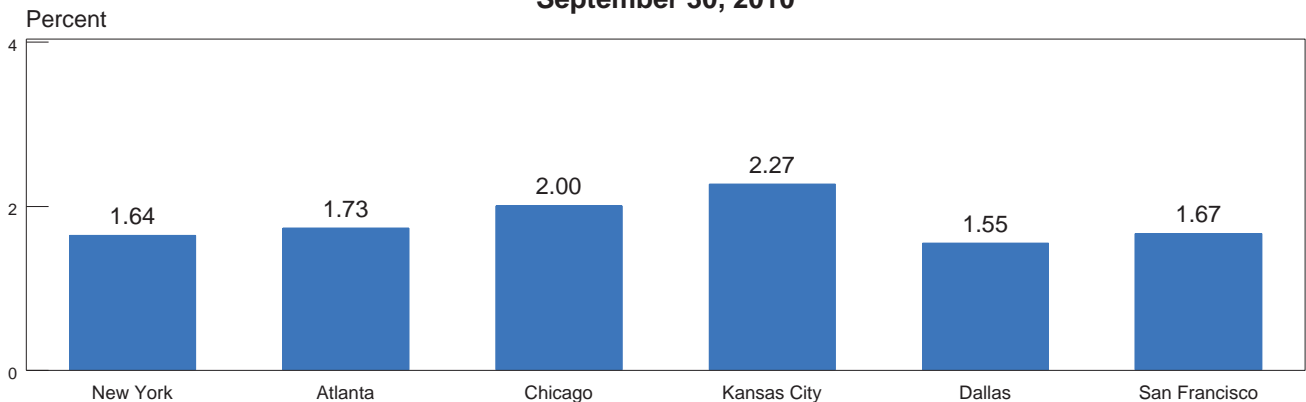
Net Interest Margins (YTD, Annualized)

September 30, 2010



Noninterest Income to Assets (YTD, Annualized)

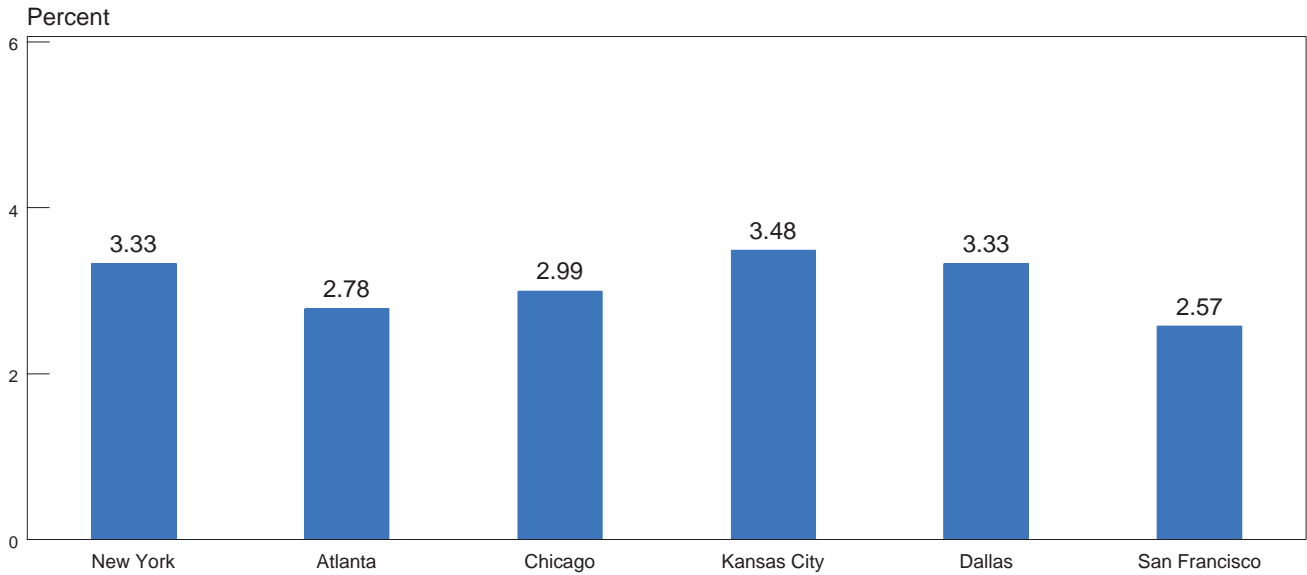
September 30, 2010



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

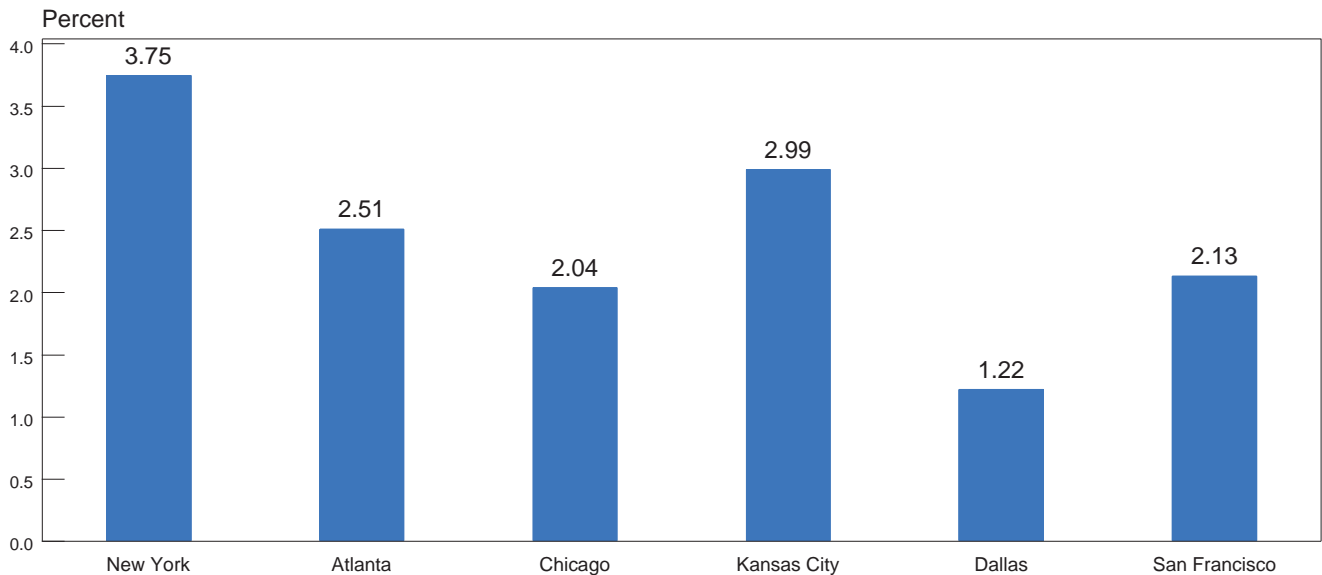
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

September 30, 2010



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

September 30, 2010

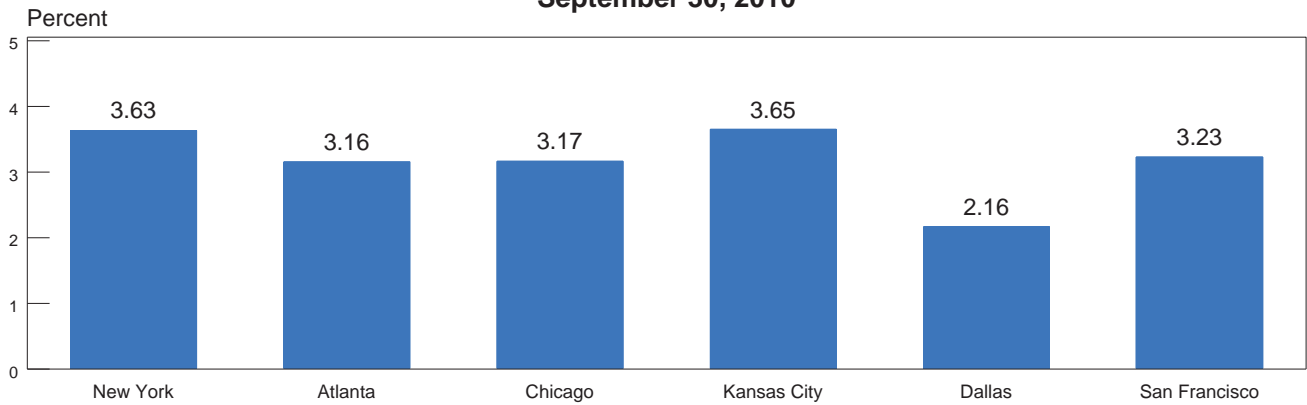


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

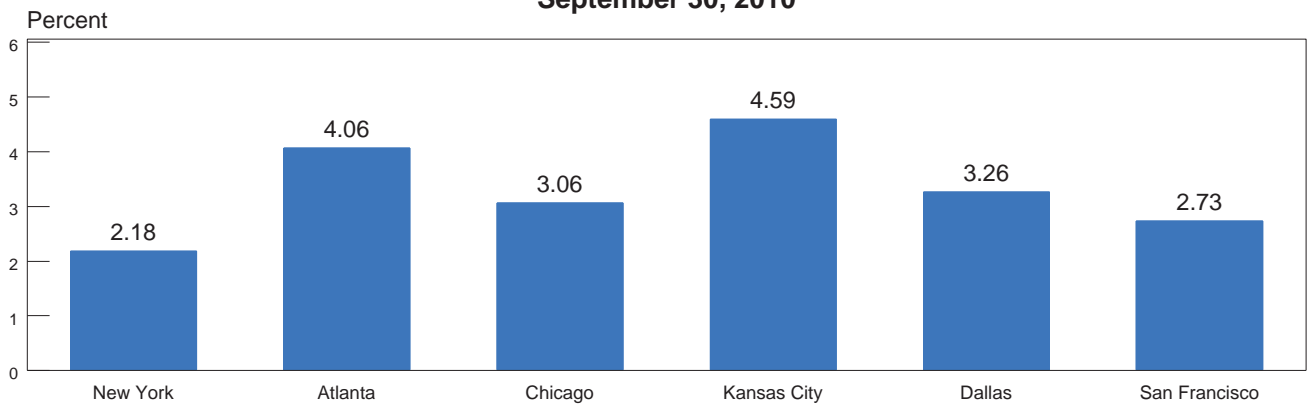
Loss Allowance To Loans and Leases

September 30, 2010



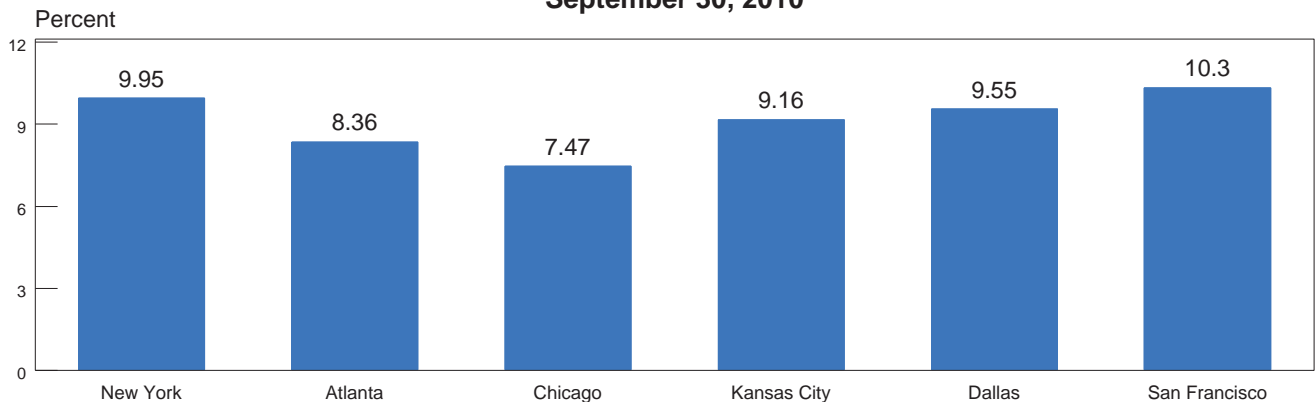
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2010



Core Capital (Leverage) Ratio

September 30, 2010

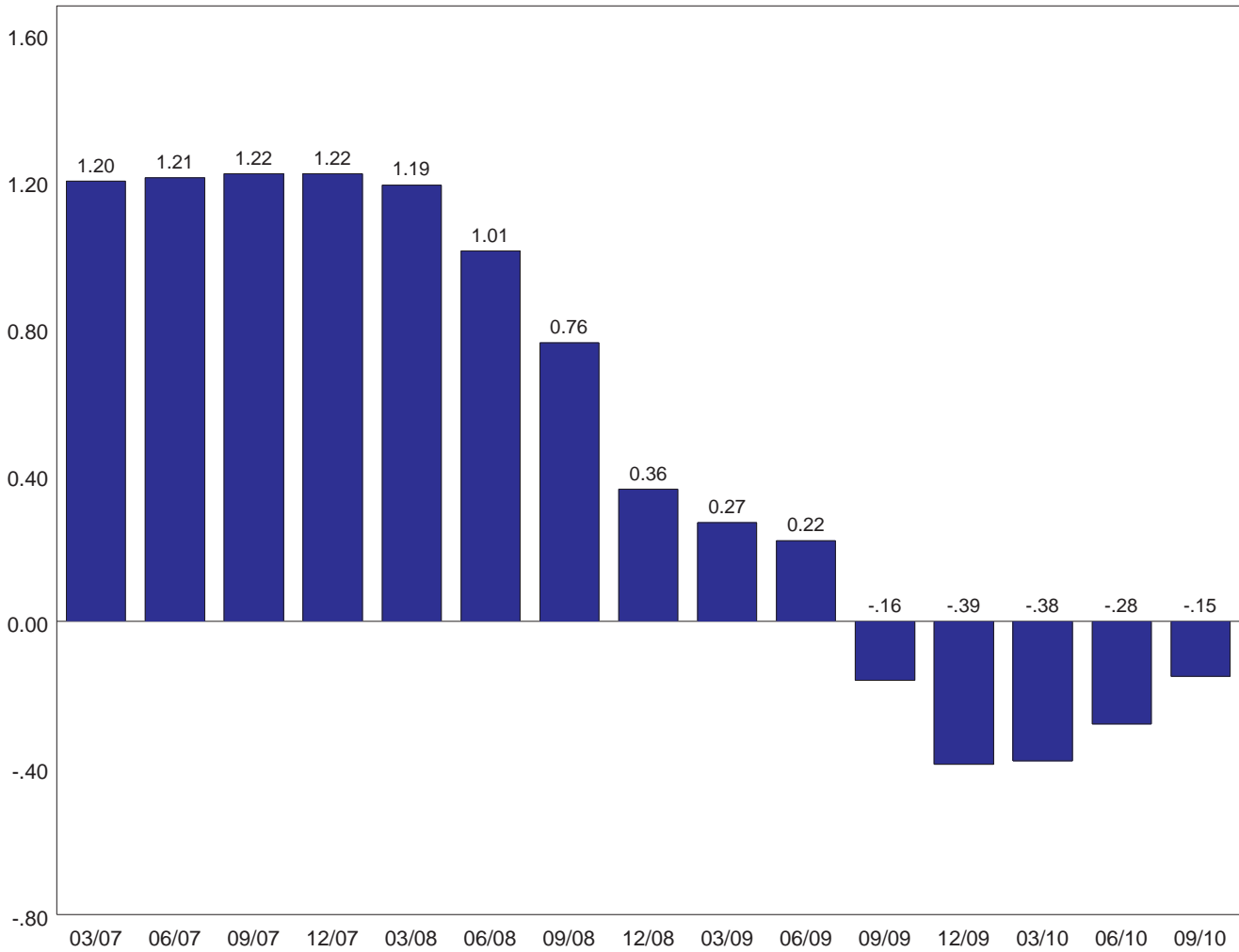


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2007 - September 30, 2010

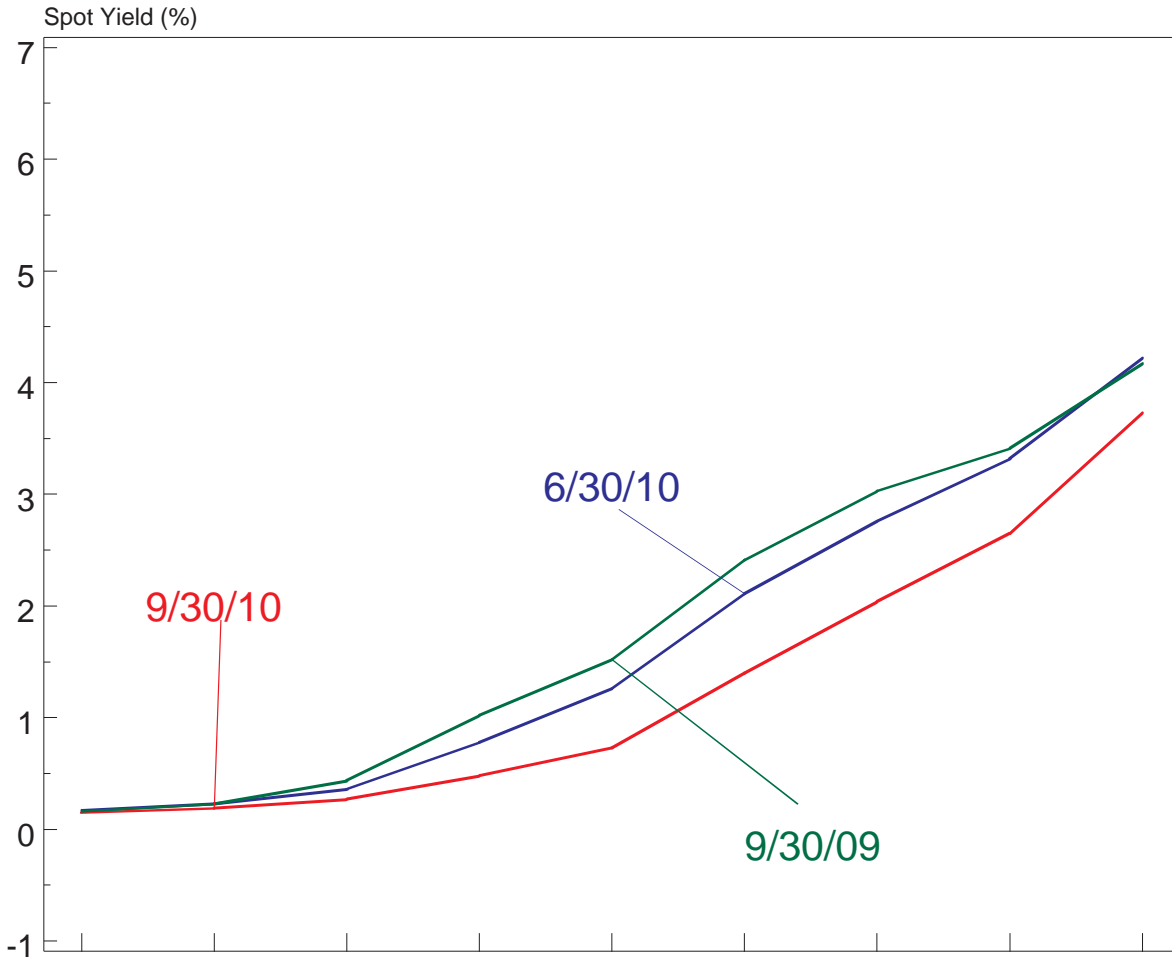
Percent of Insured Deposits



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

September 30, 2009 - September 30, 2010



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/10	0.15	0.19	0.27	0.48	0.73	1.40	2.04	2.65	3.73
6/30/10	0.17	0.23	0.36	0.78	1.26	2.11	2.76	3.32	4.22
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

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, 2010

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,429	95.7%	\$13,254.4	99.0%
Adequately Capitalized	159	2.0%	\$71.1	0.5%
Undercapitalized	67	0.9%	\$17.3	0.1%
Significantly Undercapitalized	68	0.9%	\$26.8	0.2%
Critically Undercapitalized	37	0.5%	\$13.5	0.1%

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

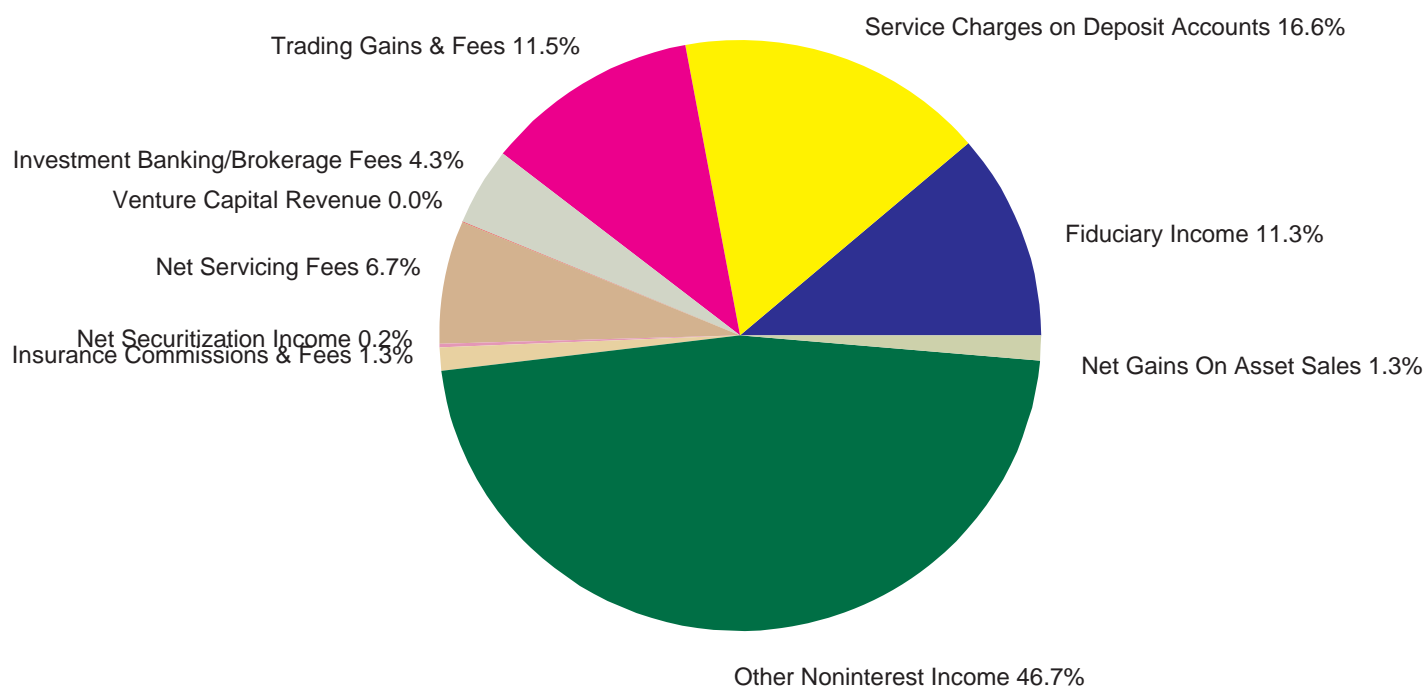
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Composition of Commercial Banks' Noninterest Income

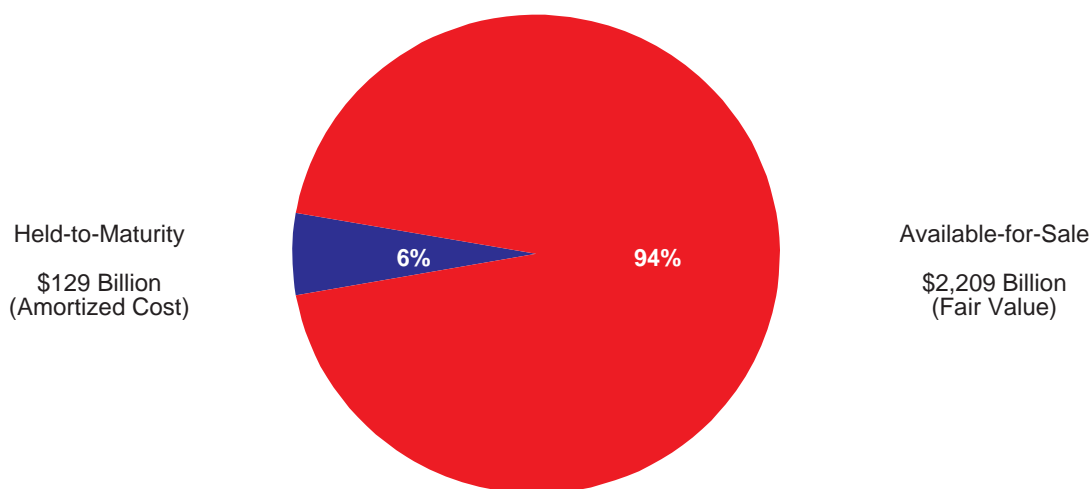
September 30, 2010



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$18,780	1,269	19.0%
Service Charges on Deposit Accounts	\$27,627	6,509	97.4%
Trading Gains & Fees	\$19,163	162	2.4%
Investment Banking/Brokerage Fees	\$7,097	1,728	25.9%
Venture Capital Revenue	\$23	53	0.8%
Net Servicing Fees	\$11,179	1,706	25.5%
Net Securitization Income	\$332	27	0.4%
Insurance Commissions & Fees	\$2,097	2,902	43.4%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$5,830	2,133	31.9%
Net Gains/Losses On OREO Sales	-\$2,925	3,534	52.9%
Net Gains/Losses On Sales Of Other Assets	-\$664	2,134	31.9%
Other Noninterest Income	\$77,696	6,575	98.4%
Total Noninterest Income	\$166,239	6,611	99.0%

Commercial Bank Total Securities*

September 30, 2010



Commercial Bank Total Securities*

September 30, 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	\$2,072	104.8	\$186,496	100.9	\$188,568	101.0
U.S. Government Agencies	394	101.6	10,613	103.7	11,007	103.6
Government Sponsored Enterprises	10,510	102.2	215,605	101.5	226,115	101.5
Mortgage Pass-through Securities	17,944	105.4	708,097	103.2	726,041	103.3
Collateralized Mortgage Obligations	35,702	105.0	440,242	101.3	475,943	101.5
State, County, Municipal Obligations	23,470	103.1	142,259	101.9	165,729	102.0
Asset Backed Securities	11,151	103.7	124,044	99.3	135,195	99.7
Other Debt Securities	27,836	103.3	367,827	102.2	395,662	105.0
Equity Securities	**	**	13,487	111.9	13,487	111.9
Total Securities	\$129,078	104.0	\$2,208,670	101.9	\$2,337,748	102.0
Memoranda***						
Structured Notes	33,526		33,612			100.3

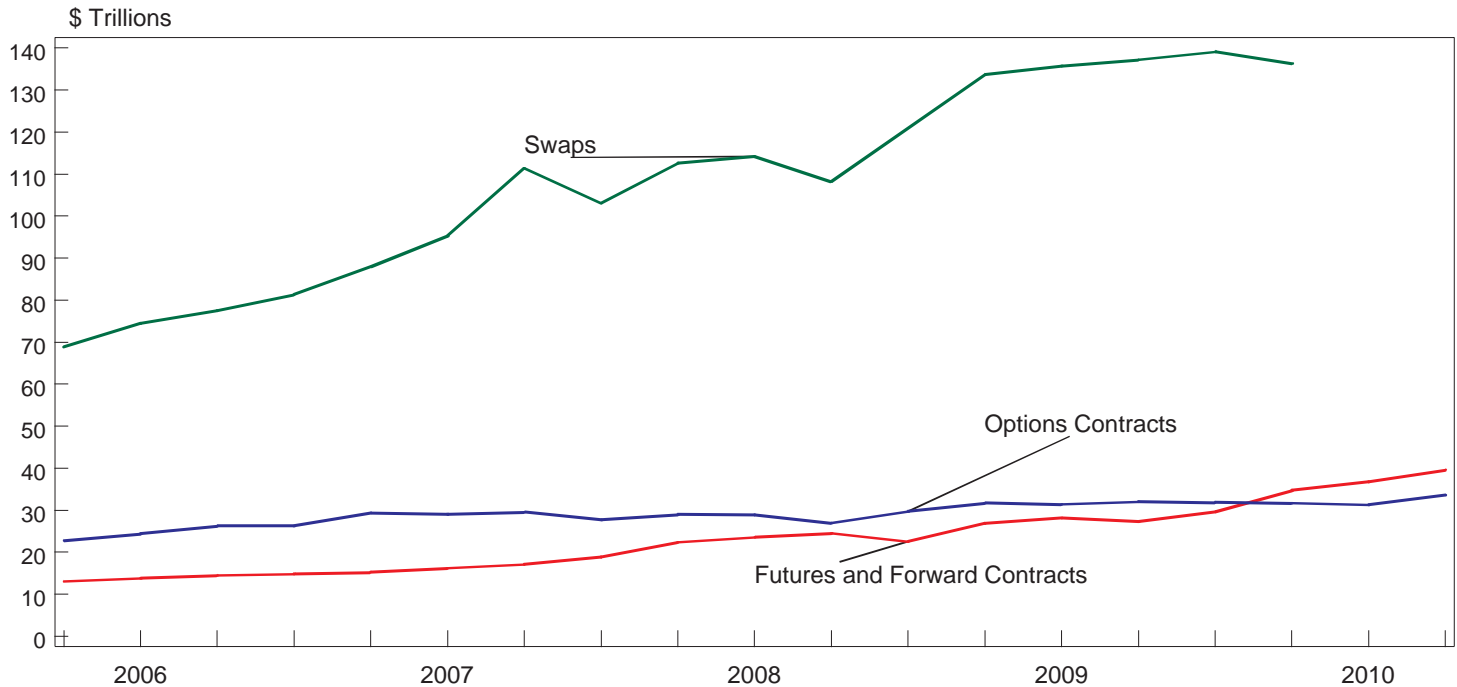
* Excludes trading account assets.

** 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	6/10	9/10
Total Derivatives (Notional Amounts, in billions of dollars)	\$122,485	\$149,682	\$195,371	\$200,658	\$202,735	\$209,500	\$220,182
Futures and Forward Contracts	14,881	18,866	22,527	29,650	34,744	36,790	39,636
Interest rate contracts	8,539	9,117	13,762	20,996	25,196	27,065	28,380
Foreign exchange rate contracts	6,143	9,498	8,528	8,468	9,360	9,492	11,019
Other futures and forwards*	199	251	238	186	189	234	237
Option Contracts	26,275	27,725	29,745	31,882	31,667	31,300	33,603
Interest rate options	20,515	20,984	23,687	27,166	27,031	26,021	27,739
Foreign currency options	3,273	4,025	3,563	2,714	2,790	3,315	3,766
Other option contracts*	2,487	2,716	2,495	2,002	1,846	1,964	2,097
Swaps	81,328	103,091	143,100	139,127	136,323	141,410	146,943
Interest rate swaps	78,366	99,376	138,431	133,277	130,398	135,510	140,407
Foreign exchange rate swaps	2,484	3,092	4,133	5,373	5,447	5,400	6,039
Other swaps*	478	623	535	476	478	500	498
Memoranda							
Spot Foreign Exchange Contracts	664	560	699	745	1,605	2,039	1,708
Credit Derivatives	9,020	15,863	16,029	14,030	14,358	13,876	14,472
Number of banks reporting derivatives	922	956	1,010	1,032	1,048	1,058	1,100
Replacement cost of interest rate and foreign exchange rate contracts**	1,020	1,570	5,765	3,475	3,494	4,391	5,086

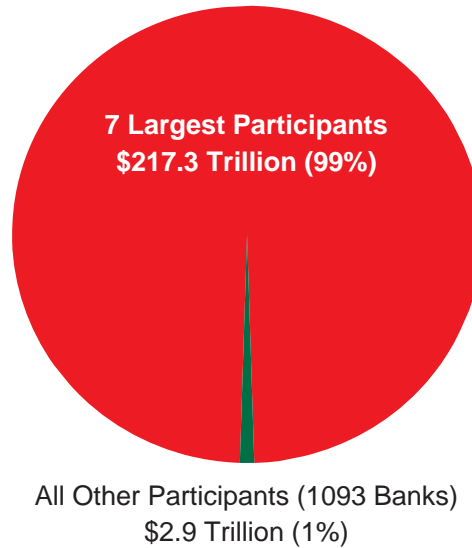
* Not reported by banks with less than \$300 million in assets.

** 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

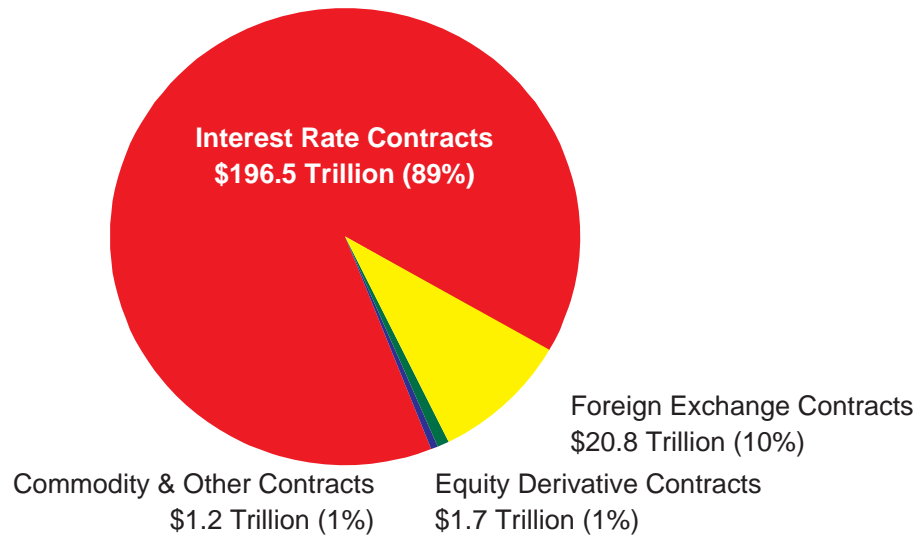
September 30, 2010



Composition of Commercial Bank Derivatives*

Notional Amounts

September 30, 2010



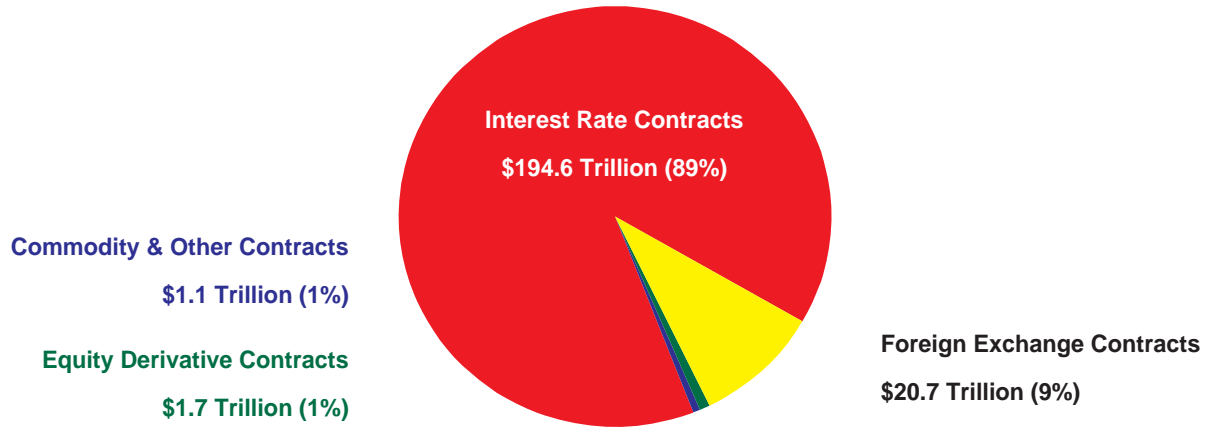
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,641 billion for the seven largest participants and \$67 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

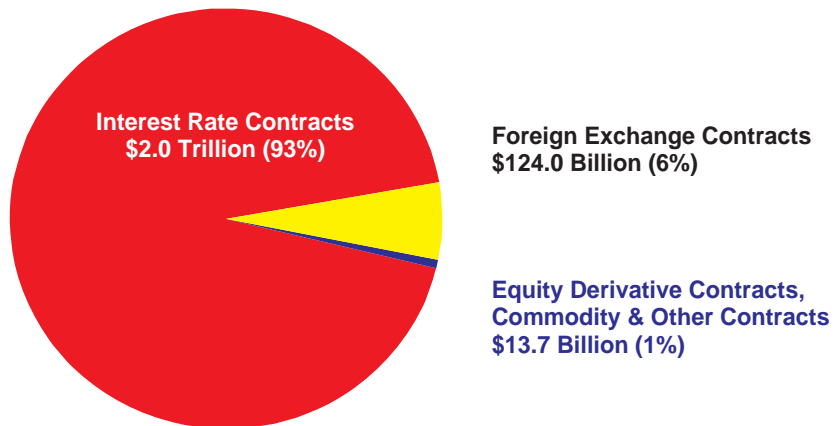
September 30, 2010



Not Held for Trading

Notional Amounts

September 30, 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 \$1,708 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

September 30, 2010
(\$ Millions)

Held for Trading

185 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	4,531,566	474,019	81,122	46,032	5,132,739	88,711
Gross negative fair value	4,433,371	482,450	82,841	45,366	5,044,028	
All other participants						
Gross positive fair value	24,710	18,742	638	1,179	45,268	2,044
Gross negative fair value	24,041	17,277	712	1,194	43,224	
Total						
Gross positive fair value	4,556,275	492,761	81,760	47,211	5,178,008	90,755
Gross negative fair value	4,457,412	499,727	83,553	46,560	5,087,252	

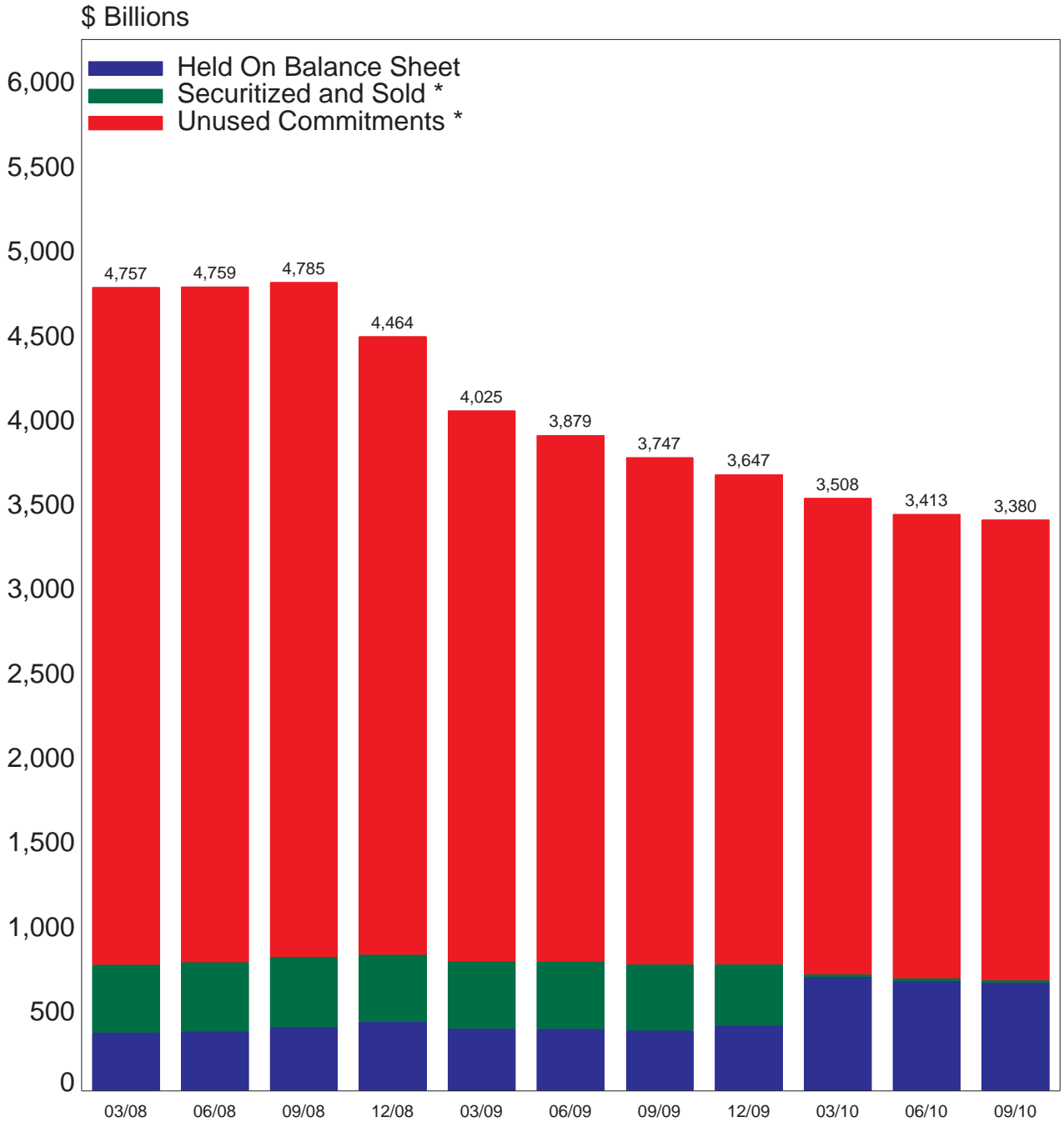
Held for Purposes Other than Trading

999 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 74% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	23,393	1,060	1	72	24,526	2,155
Gross negative fair value	18,365	2,600	34	1,372	22,371	
All other participants						
Gross positive fair value	10,836	1,976	224	24	13,060	4,392
Gross negative fair value	7,460	930	181	97	8,668	
Total						
Gross positive fair value	34,229	3,036	225	96	37,586	6,547
Gross negative fair value	25,825	3,530	215	1,469	31,039	

Expansion of Commercial Bank Credit Card Lines

2008-2010



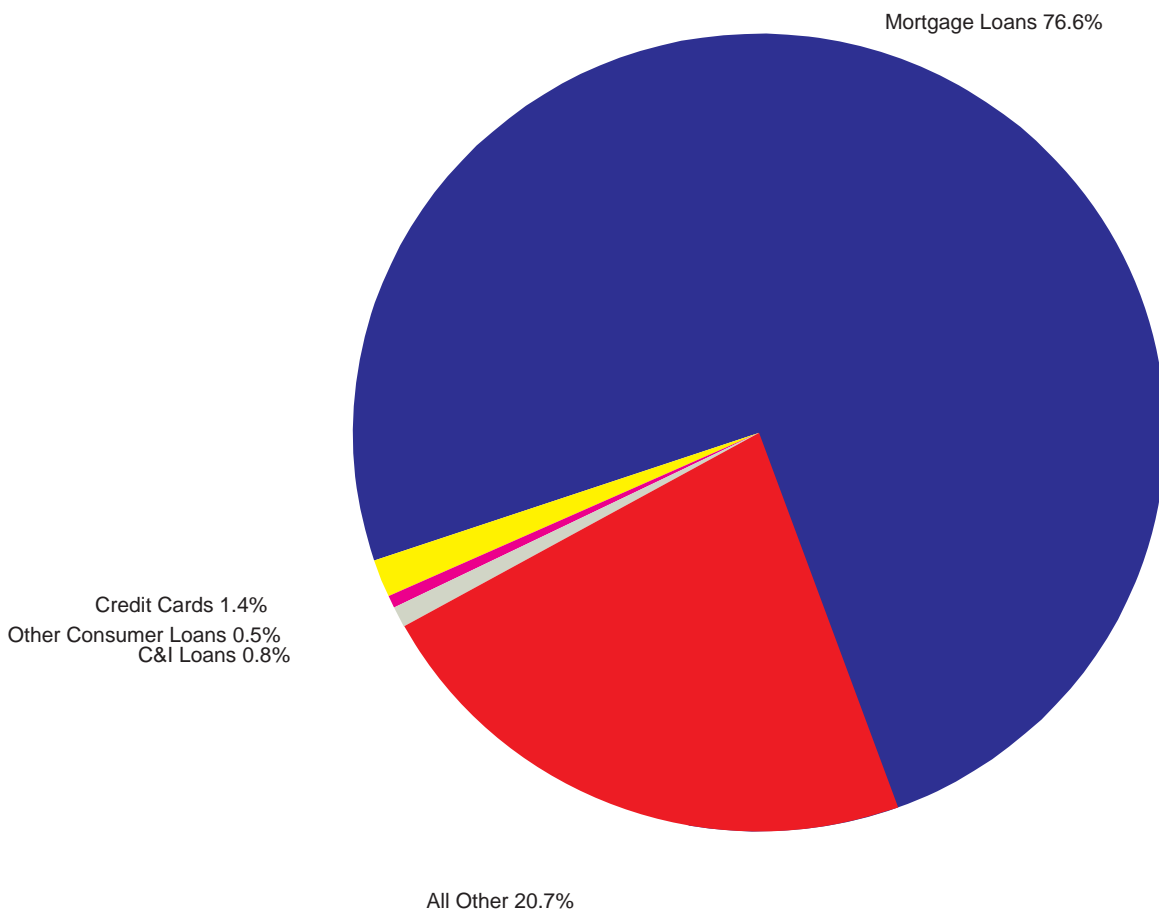
Loans Outstanding (\$ Billions)

Held On Balance Sheet	344.3	350.4	375.8	405.4	367.4	364.6	356.9	384.3	672.7	649.9	638.9
Securitized and Sold *	402.2	409.9	417.8	398.3	399.1	397.9	391.4	363.5	16.1	15.5	14.3
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	2,747.8	2,726.6
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	3,508.5	3,413.2	3,379.9

* Off-balance-sheet

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

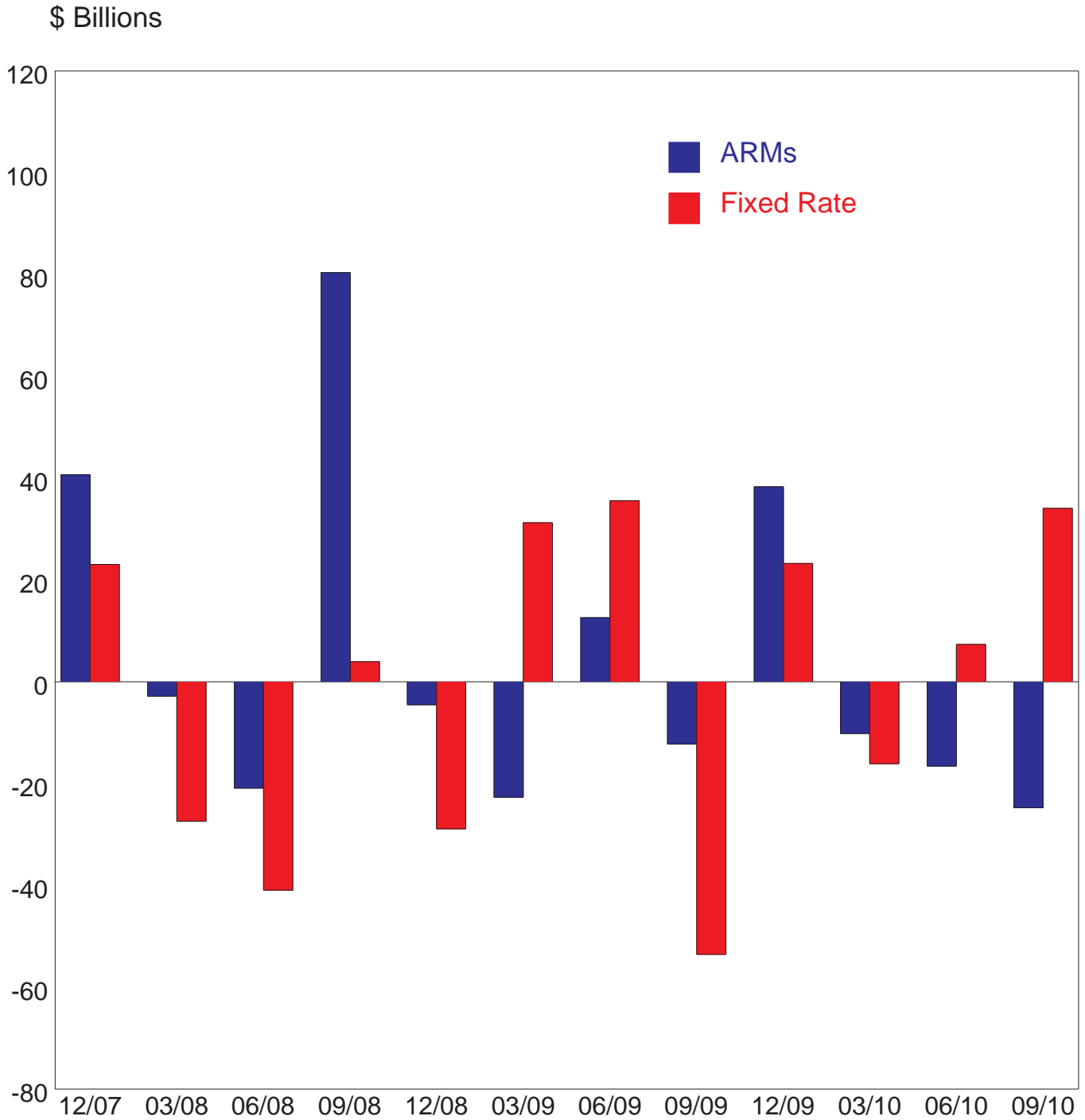
September 30, 2010



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

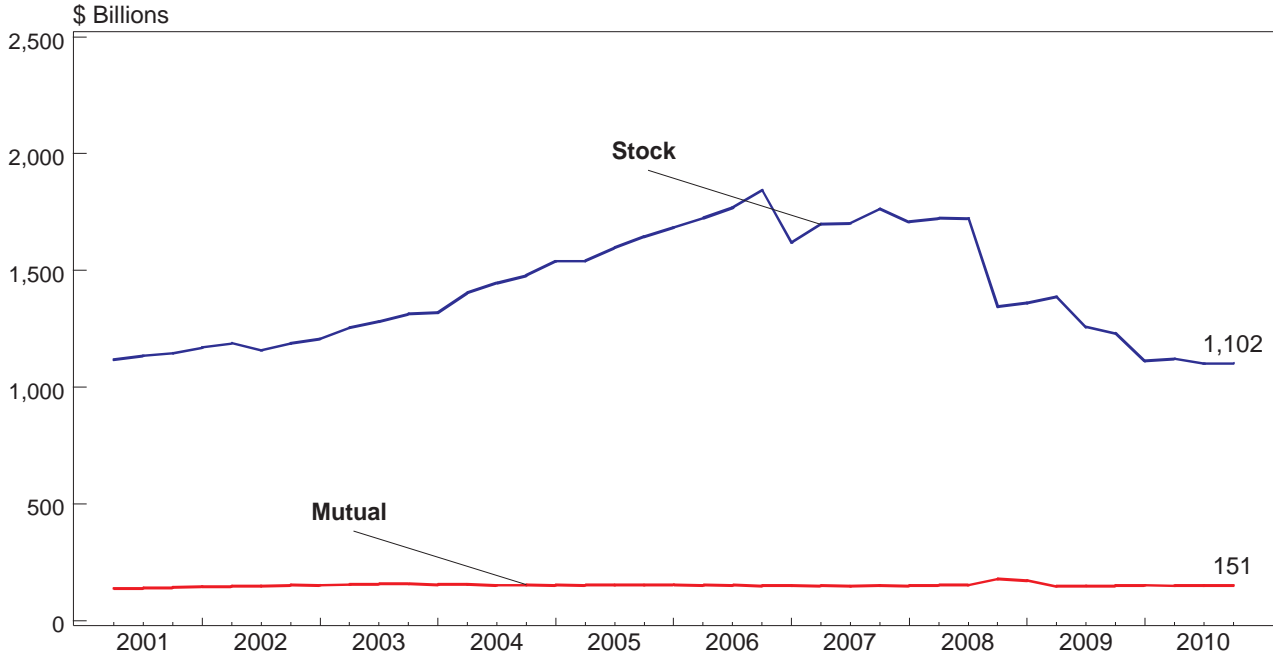
Growth Rates of ARMs and Fixed-Rate Mortgages

2007 - 2010



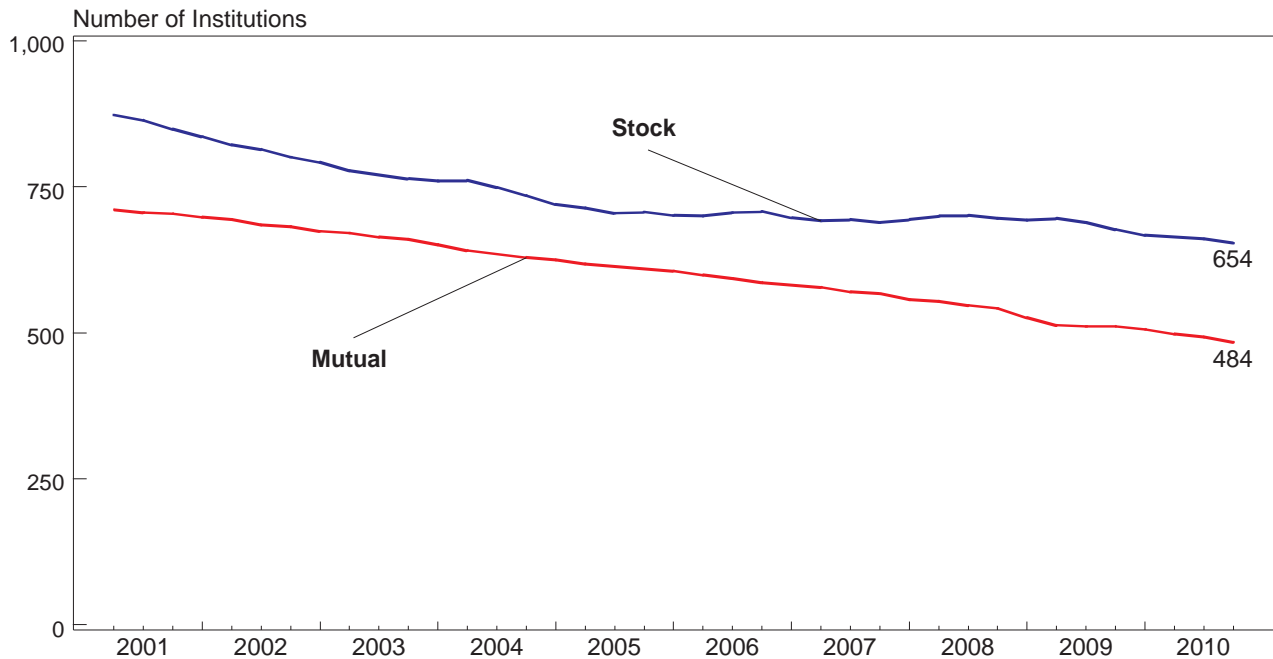
Assets of Mutual and Stock Savings Institutions

2001 - 2010



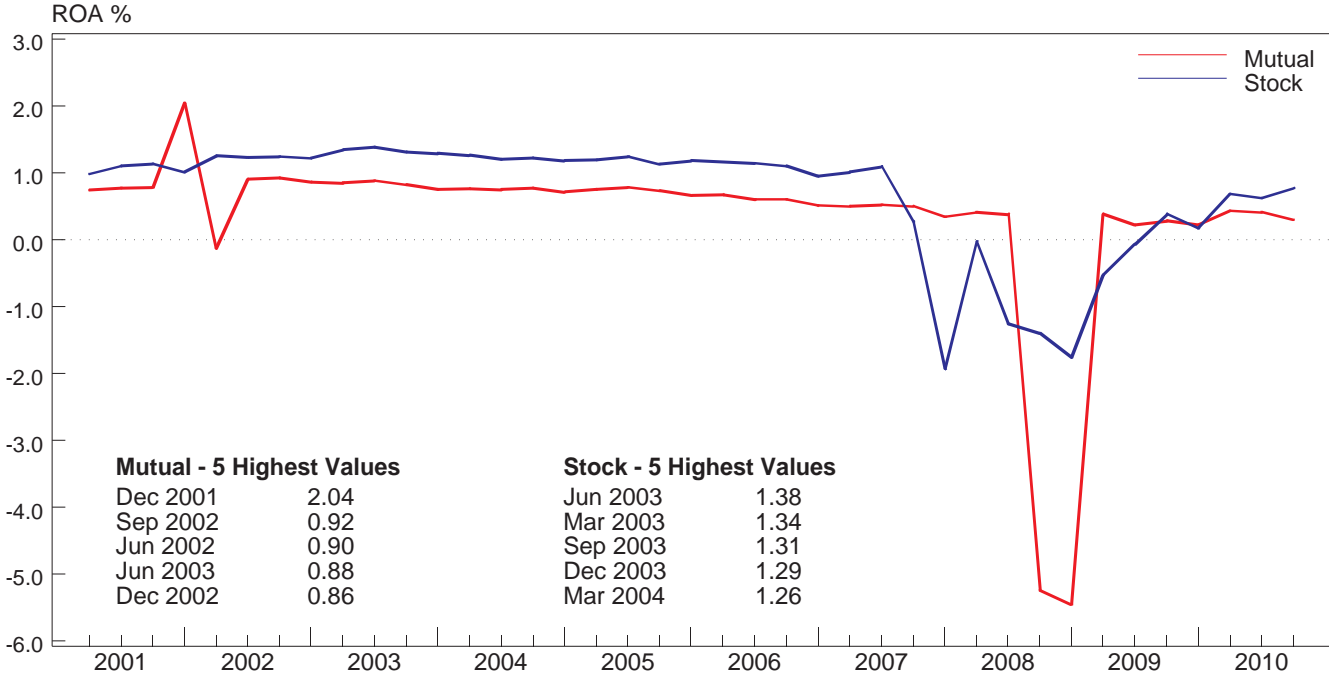
Number of Mutual and Stock Savings Institutions

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

