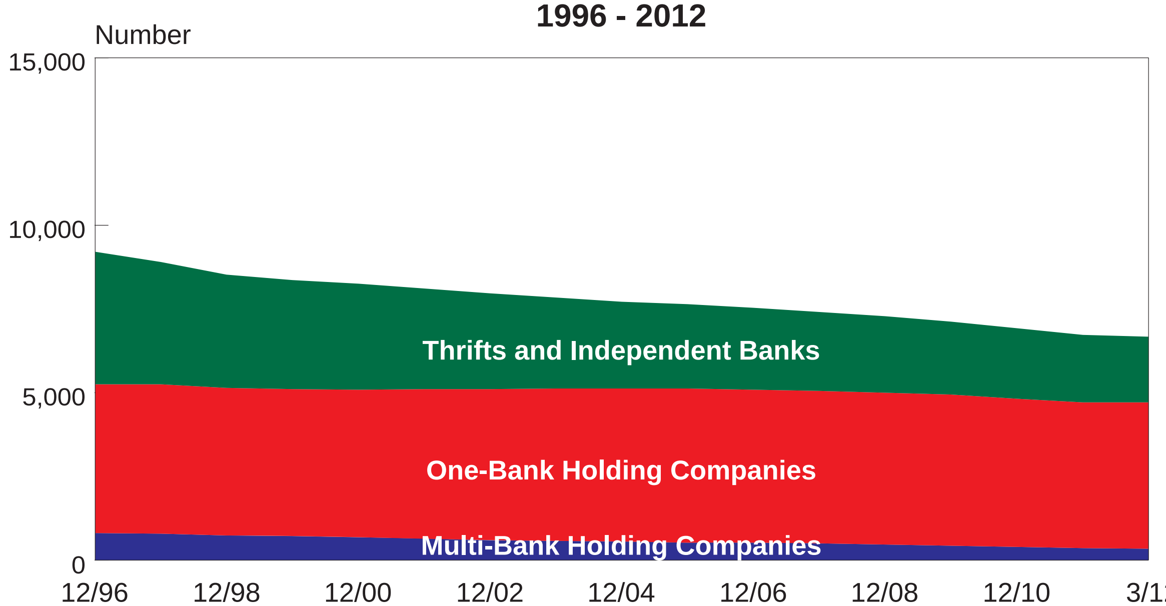
Number of FDIC-Insured Banking Organizations

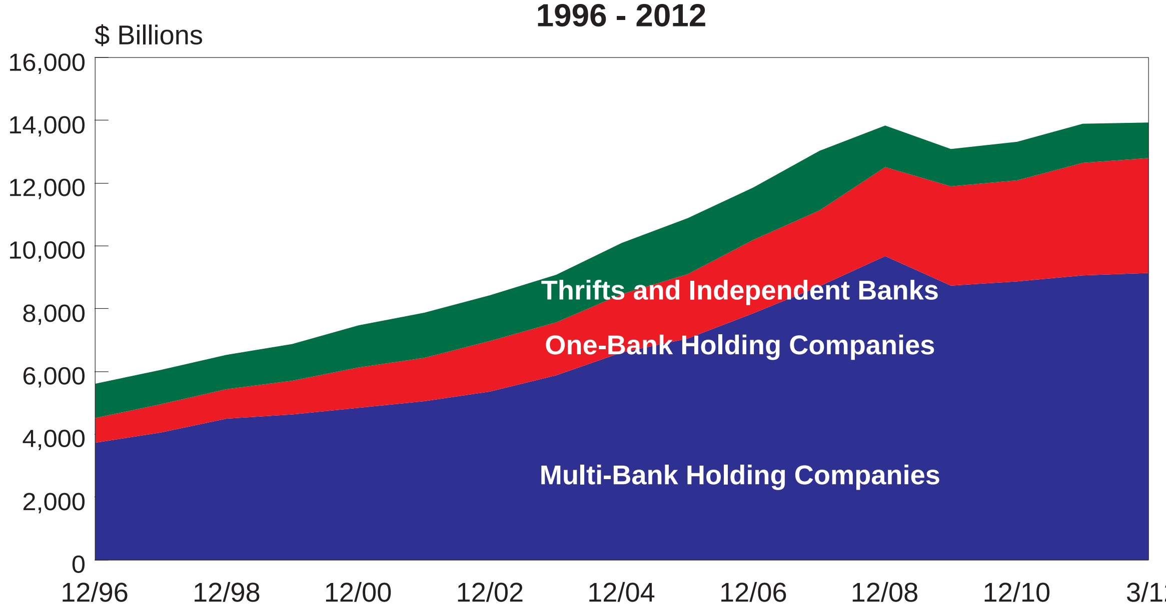
1996 - 2012



	12/96	12/98	12/00	12/02	12/04	12/06	12/08	12/10	3/12
Thrifts* and Indpt Banks	3,956	3,381	3,153	2,857	2,584	2,442	2,286	2,095	1,964
One-Bank Holding Co.'s	4,431	4,401	4,400	4,506	4,567	4,567	4,522	4,421	4,365
Multi-Bank Holding Co.'s	821	742	696	605	556	518	476	399	351
Total	9,208	8,524	8,249	7,968	7,707	7,527	7,284	6,915	6,680

Assets of FDIC-Insured Banking Organizations

1996 - 2012

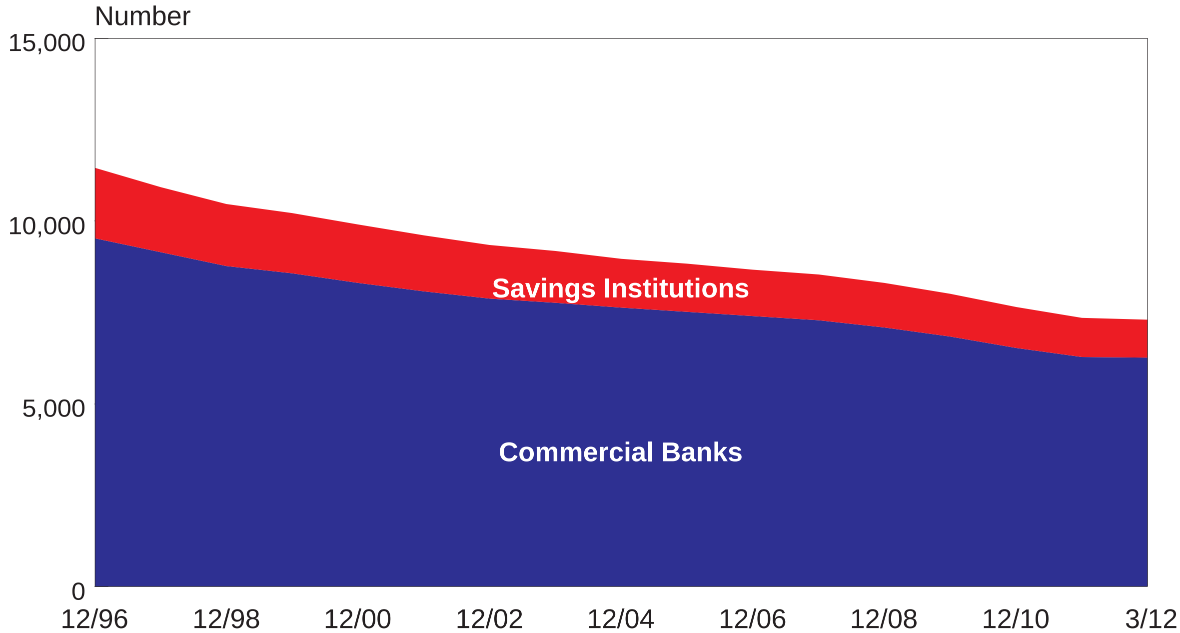


	12/96	12/98	12/00	12/02	12/04	12/06	12/08	12/10	3/12
Thrifts* and Indpt Banks	1,097	1,090	1,329	1,456	1,643	1,674	1,322	1,217	1,125
One-Bank Holding Co.'s	782	932	1,295	1,614	1,861	2,333	2,842	3,225	3,653
Multi-Bank Holding Co.'s	3,732	4,509	4,839	5,366	6,603	7,855	9,676	8,876	9,148
Total	5,611	6,531	7,463	8,436	10,107	11,862	13,841	13,319	13,926

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

Number of FDIC-Insured Institutions

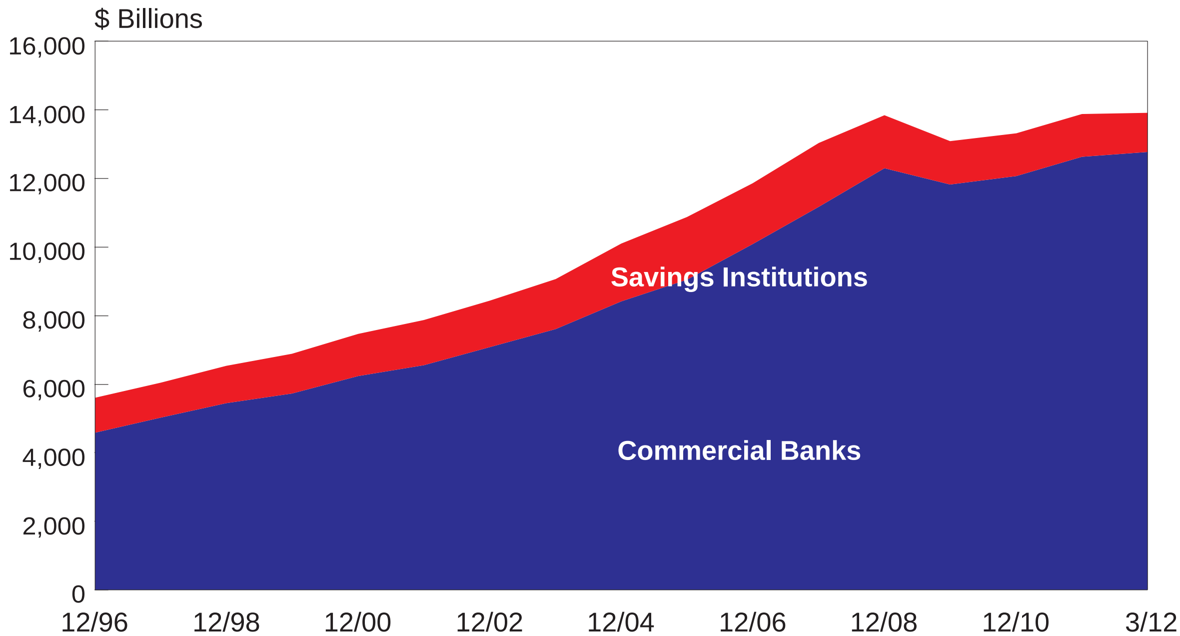
1996 - 2012



	12/96	12/98	12/00	12/02	12/04	12/06	12/08	12/10	3/12
Savings Institutions	1,926	1,690	1,589	1,466	1,345	1,279	1,218	1,128	1,044
Commercial Banks	9,528	8,774	8,315	7,888	7,631	7,401	7,087	6,530	6,263
Total	11,454	10,464	9,904	9,354	8,976	8,680	8,305	7,658	7,307

Assets of FDIC-Insured Institutions

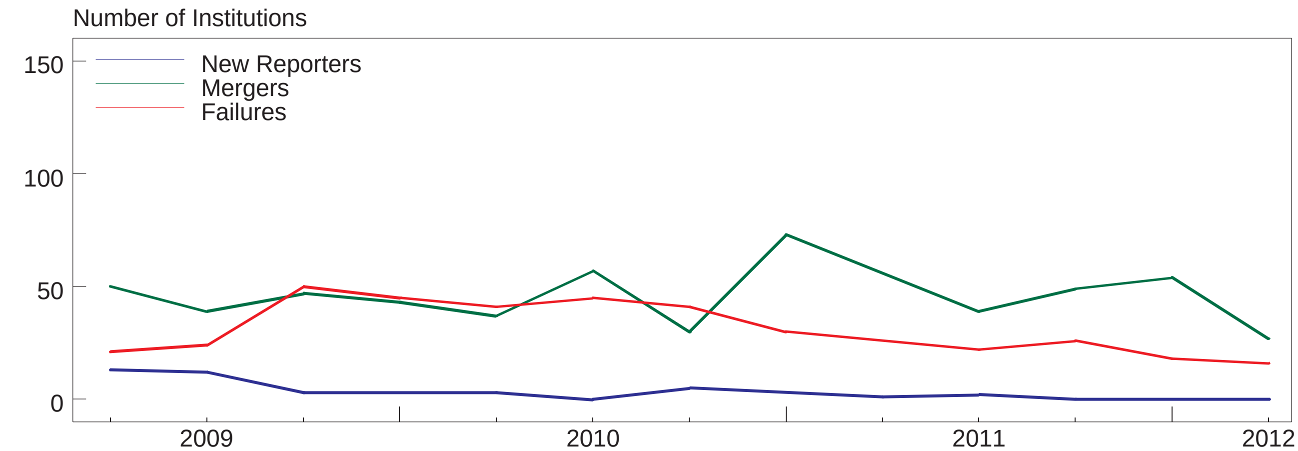
1996 - 2012



	12/96	12/98	12/00	12/02	12/04	12/06	12/08	12/10	3/12
Savings Institutions	1,029	1,088	1,217	1,359	1,692	1,770	1,532	1,253	1,145
Commercial Banks	4,582	5,443	6,246	7,077	8,416	10,092	12,309	12,065	12,781
Total	5,611	6,531	7,463	8,436	10,107	11,862	13,841	13,319	13,926

Changes in the Number of FDIC-Insured Institutions

Quarterly, 2009 - 2012

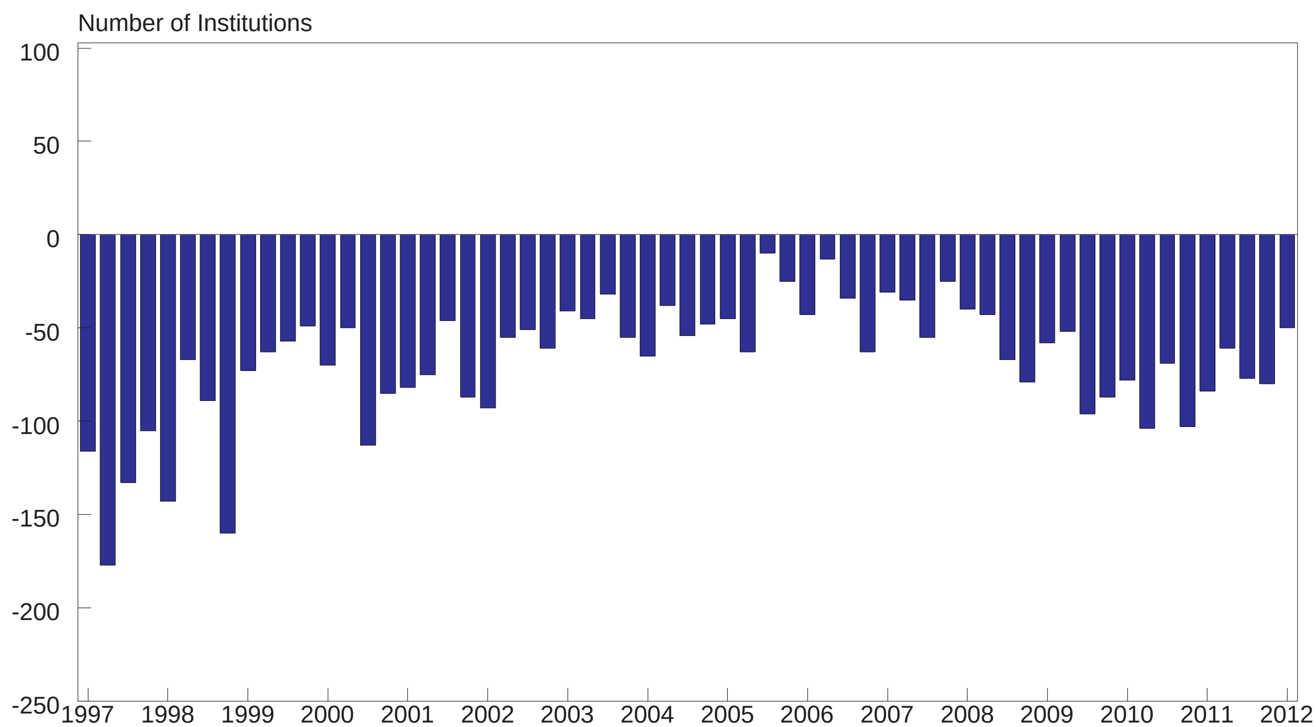


New Reporters	13	12	3	3	3	0	5	3	1	2	0	0	0
Mergers	50	39	47	43	37	57	30	73	56	39	49	54	27
Failures	21	24	50	45	41	45	41	30	26	22	26	18	16
Other Changes, Net*	0	-1	-2	-2	-3	-2	-3	-3	-3	-2	-1	-8	-7
No. of Institutions at end of quarter	8,247	8,195	8,099	8,012	7,934	7,830	7,761	7,658	7,574	7,513	7,437	7,357	7,307

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

Quarterly Change in the Number of FDIC-Insured Institutions

1997-2012



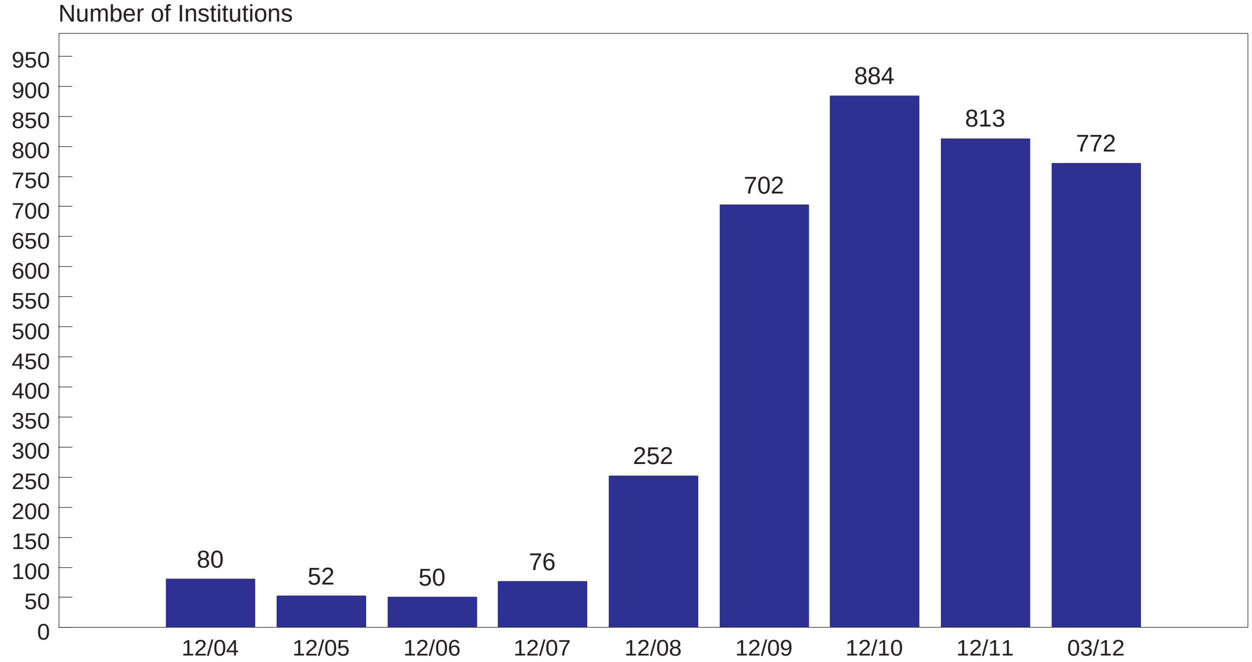
Institution Mergers: Interstate vs. Intrastate

Quarterly, 2008 - 2012

Intrastate Mergers	50	36	61	59	37	26	30	33	28	35	21	57	38	25	34	38	21
Interstate Mergers	26	28	12	21	13	13	17	10	9	22	9	16	18	14	15	16	6

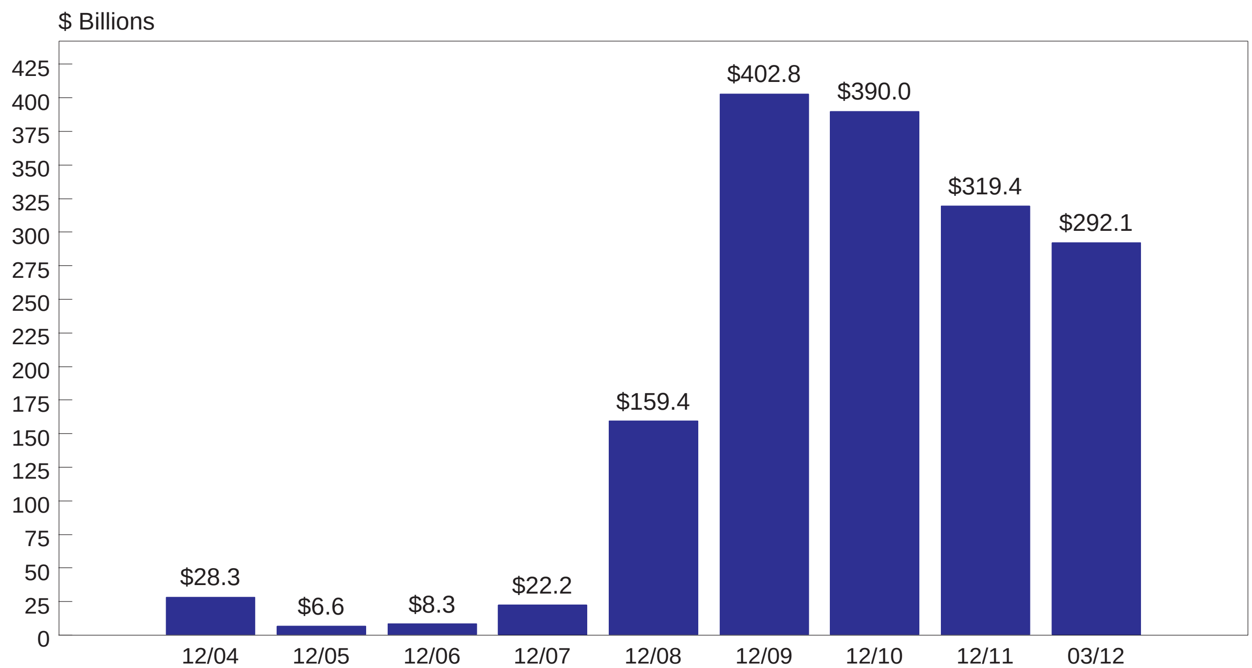
Number of FDIC-Insured "Problem" Institutions

2004-2012



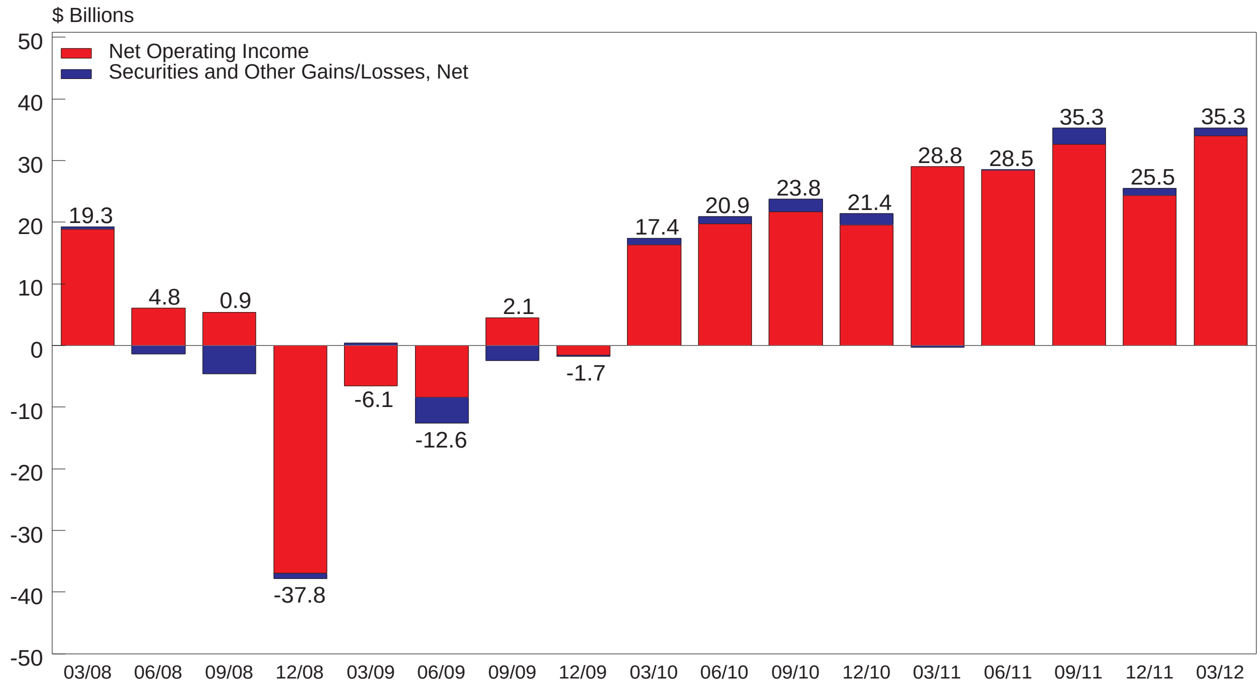
Assets of FDIC-Insured "Problem" Institutions

2004-2012



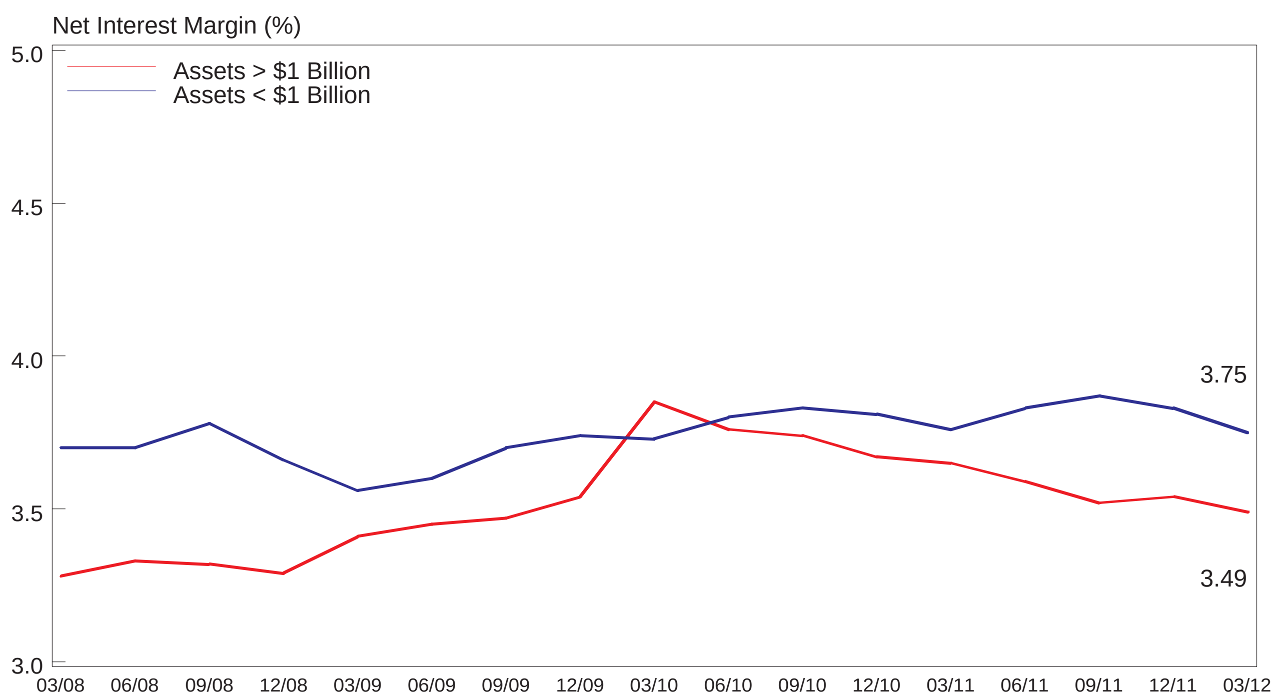
Quarterly Net Income

2008-2012



Quarterly Net Interest Margins, Annualized

2008 - 2012

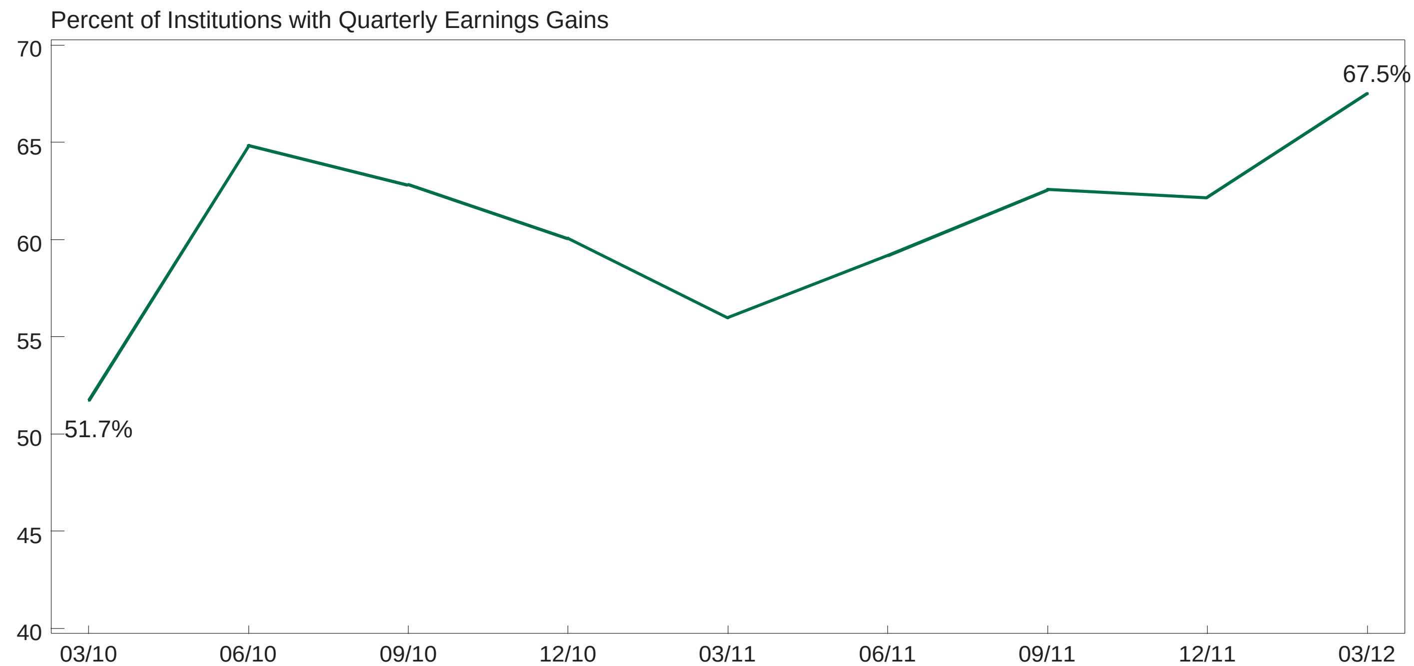


Major Factors Affecting Earnings

1st Quarter 2012 vs. 1st Quarter 2011

Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2010-2012

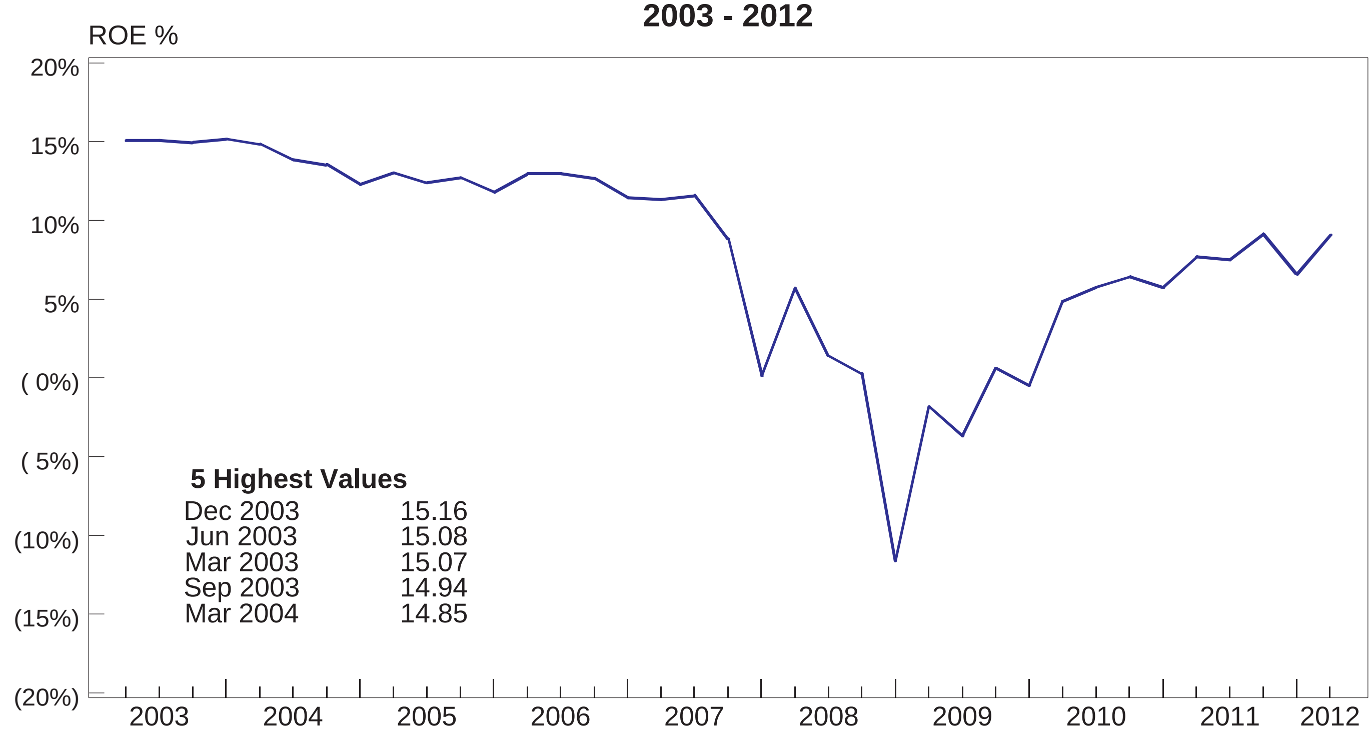


Quarterly Return on Assets (ROA), Annualized

2003 - 2012

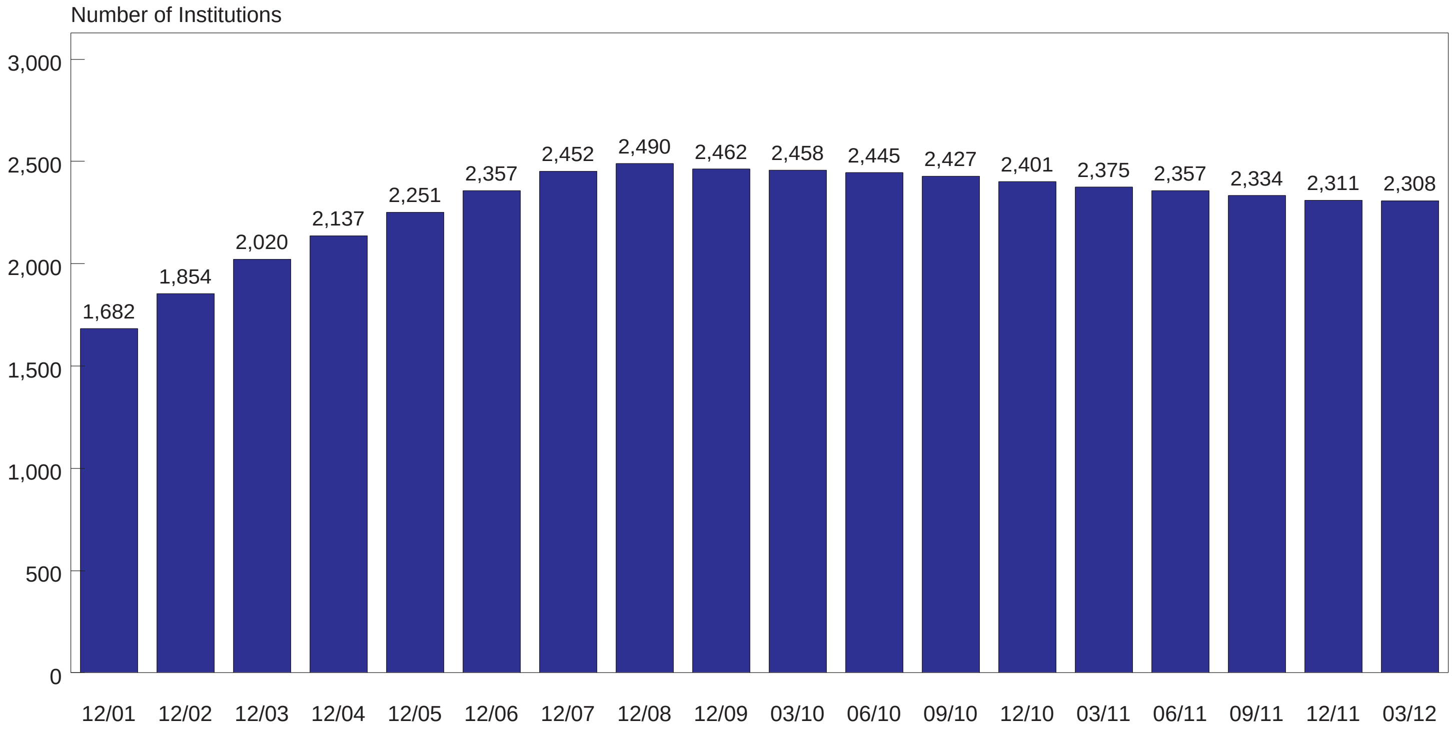
Quarterly Return on Equity (ROE), Annualized

2003 - 2012



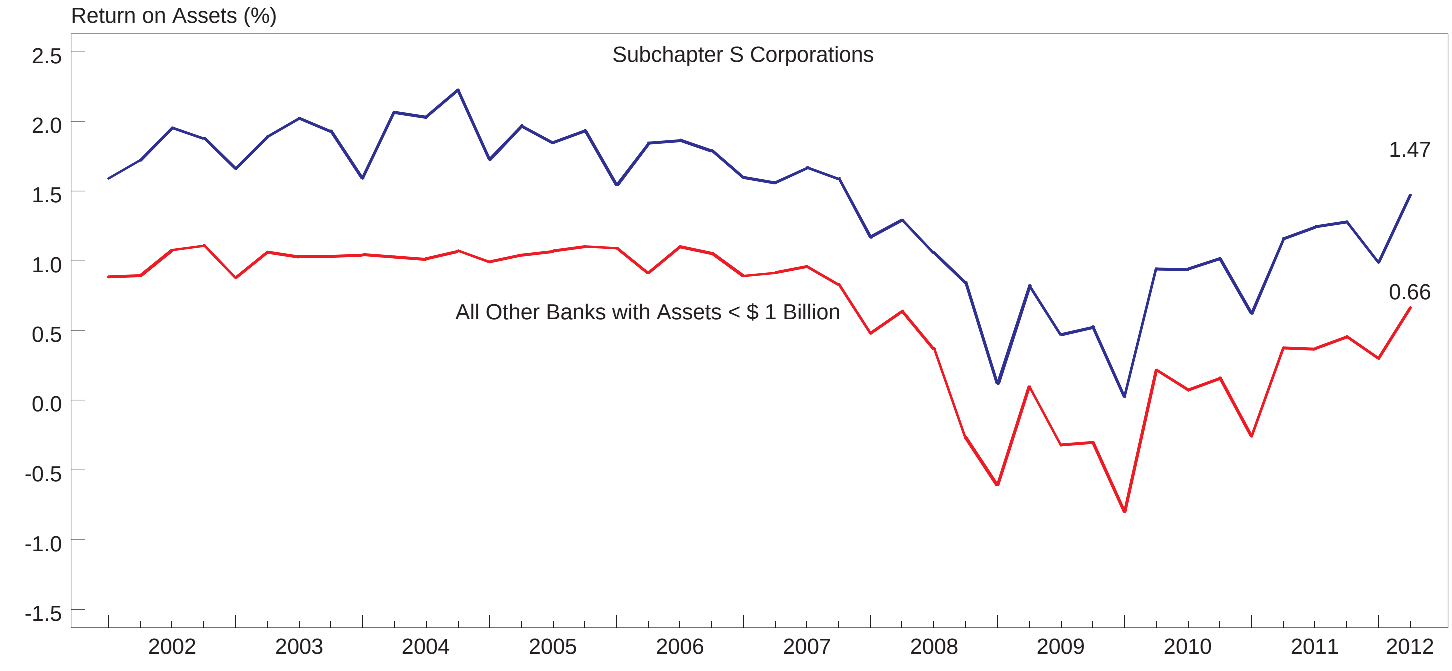
Number of Subchapter S Corporations

2001-2012



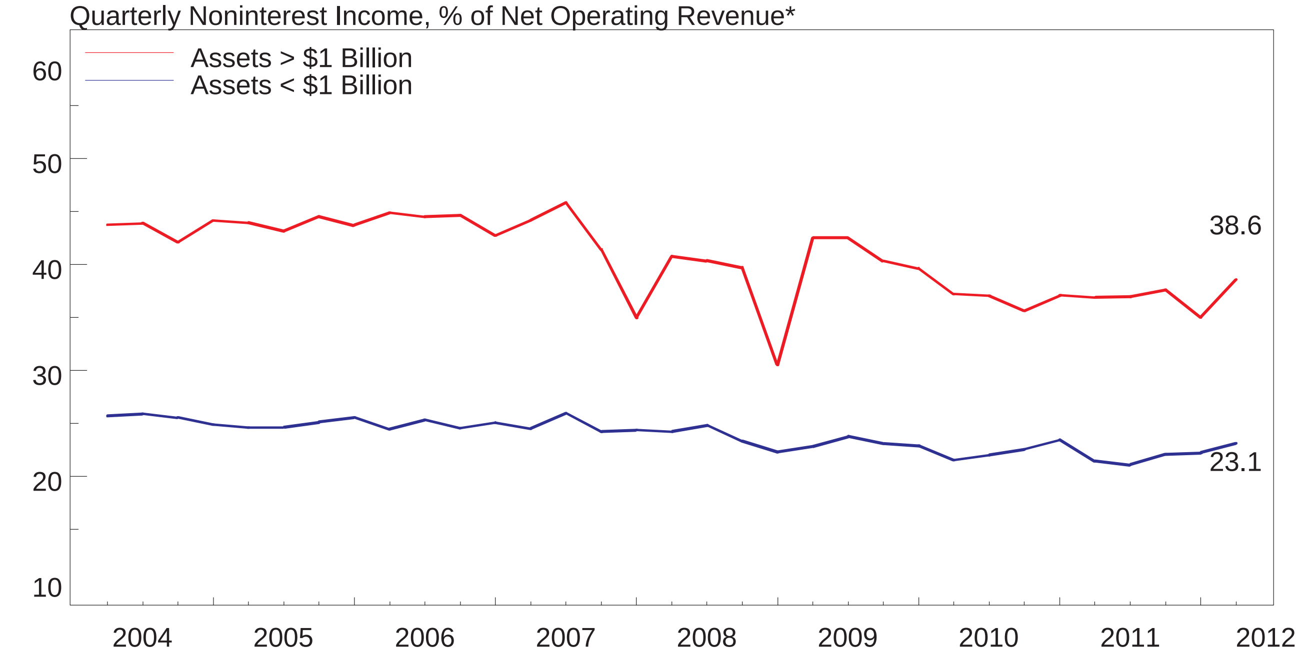
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2001-2012



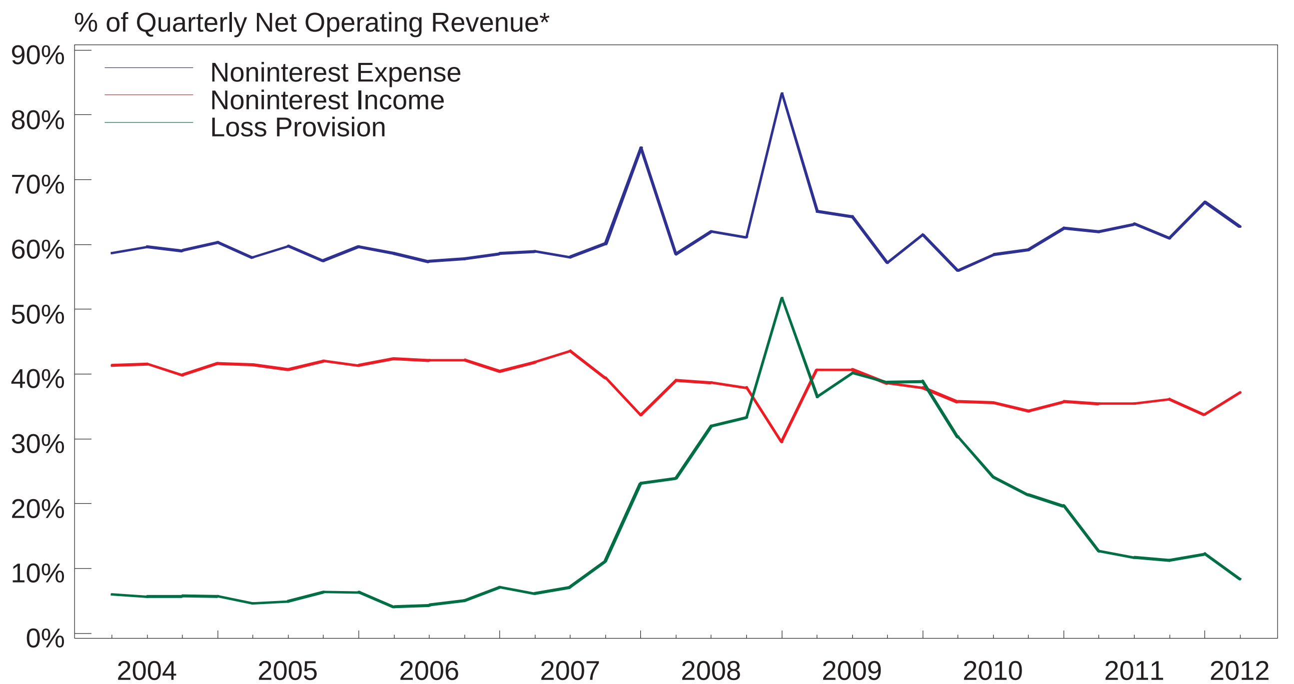
Noninterest Income as a Percentage of Net Operating Revenue*

2004 - 2012



Trends in FDIC-Insured Institutions' Income & Expenses

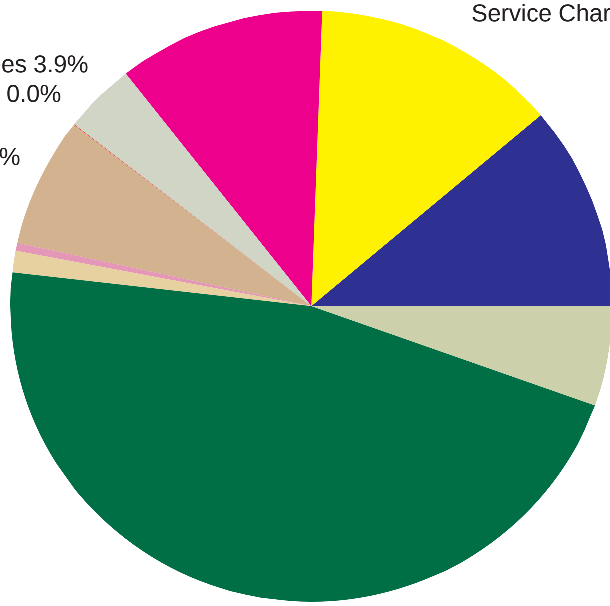
2004 - 2012



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

Composition of Noninterest Income

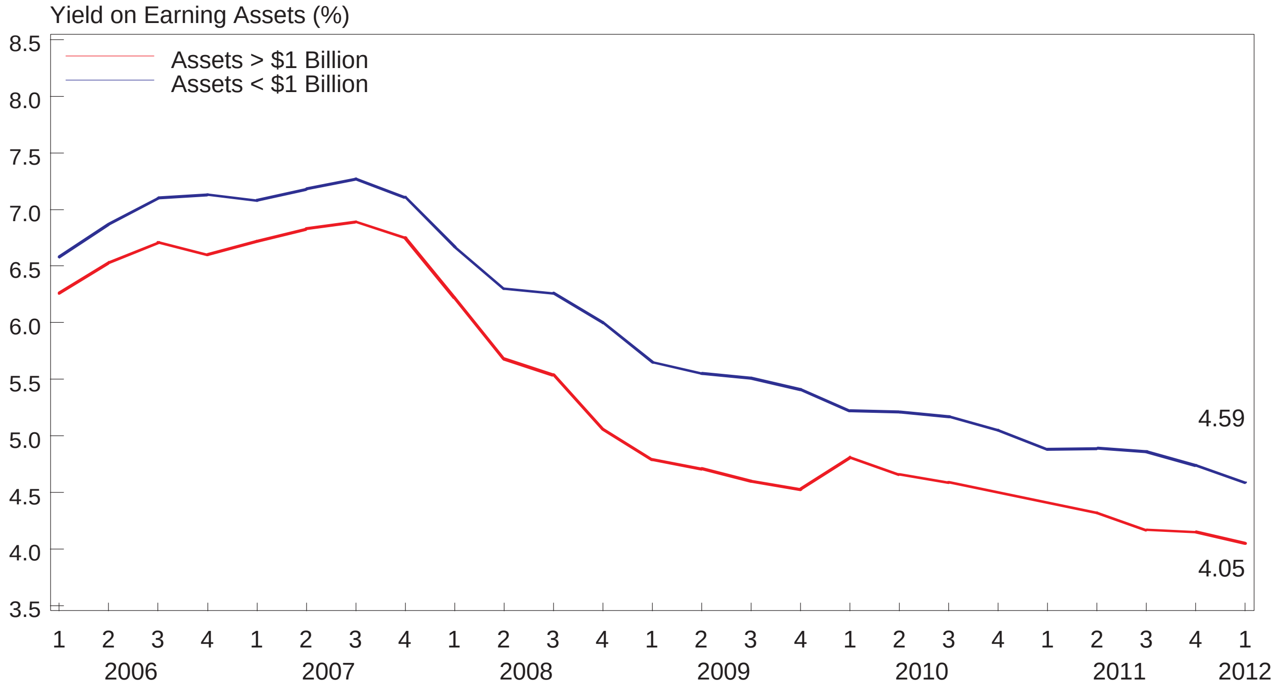
March 31, 2012



Noninterest Income Source	Noninterest Income $ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	$7,053	1,202	16.4%
Service Charges on Deposit Accounts	$8,339	7,083	96.9%
Trading Gains & Fees	$7,029	180	2.5%
Investment Banking/Brokerage Fees	$2,427	1,773	24.3%
Venture Capital Revenue	$17	43	0.6%
Net Servicing Fees	$4,462	2,239	30.6%
Net Securitization Income	$276	30	0.4%
Insurance Commissions & Fees	$737	2,475	33.9%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	$4,053	2,592	35.5%
Net Gains/Losses On OREO Sales	-$729	3,400	46.5%
Net Gains/Losses On Sales Of Other Assets	$112	1,414	19.4%
Other Noninterest Income	$29,231	7,203	98.6%
Total Noninterest Income	$63,012	7,279	99.6%

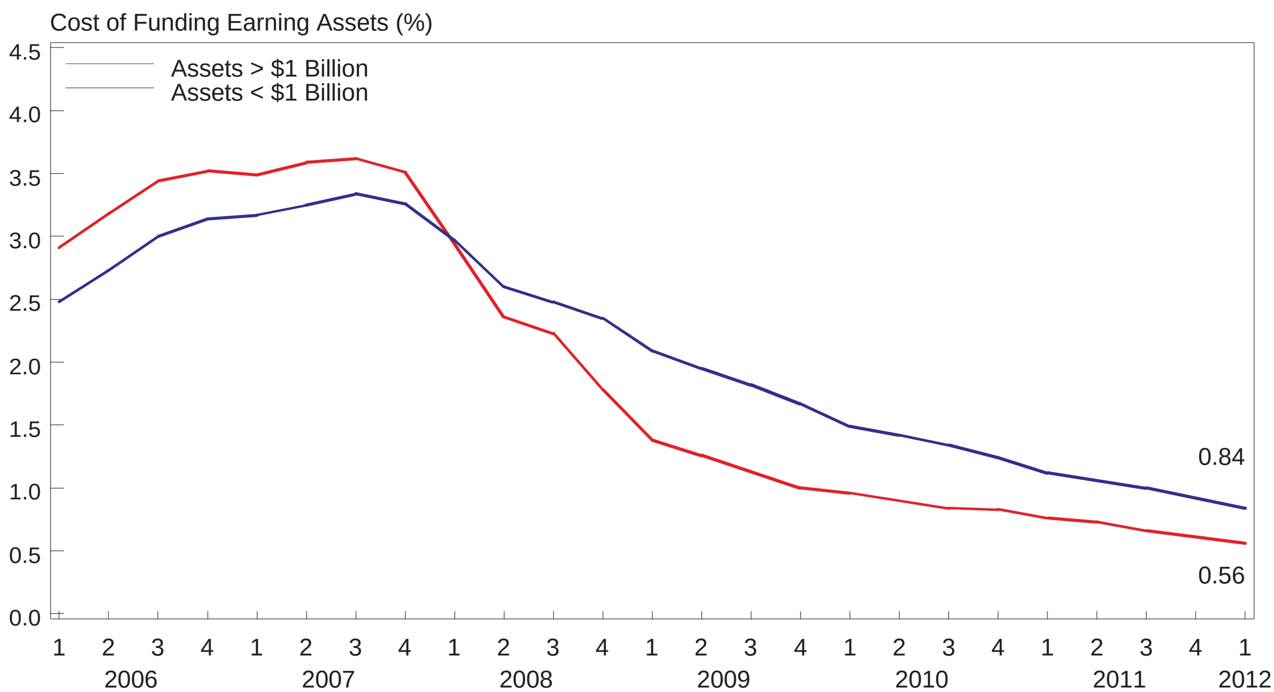
Quarterly Yield on Earning Assets

2006 - 2012



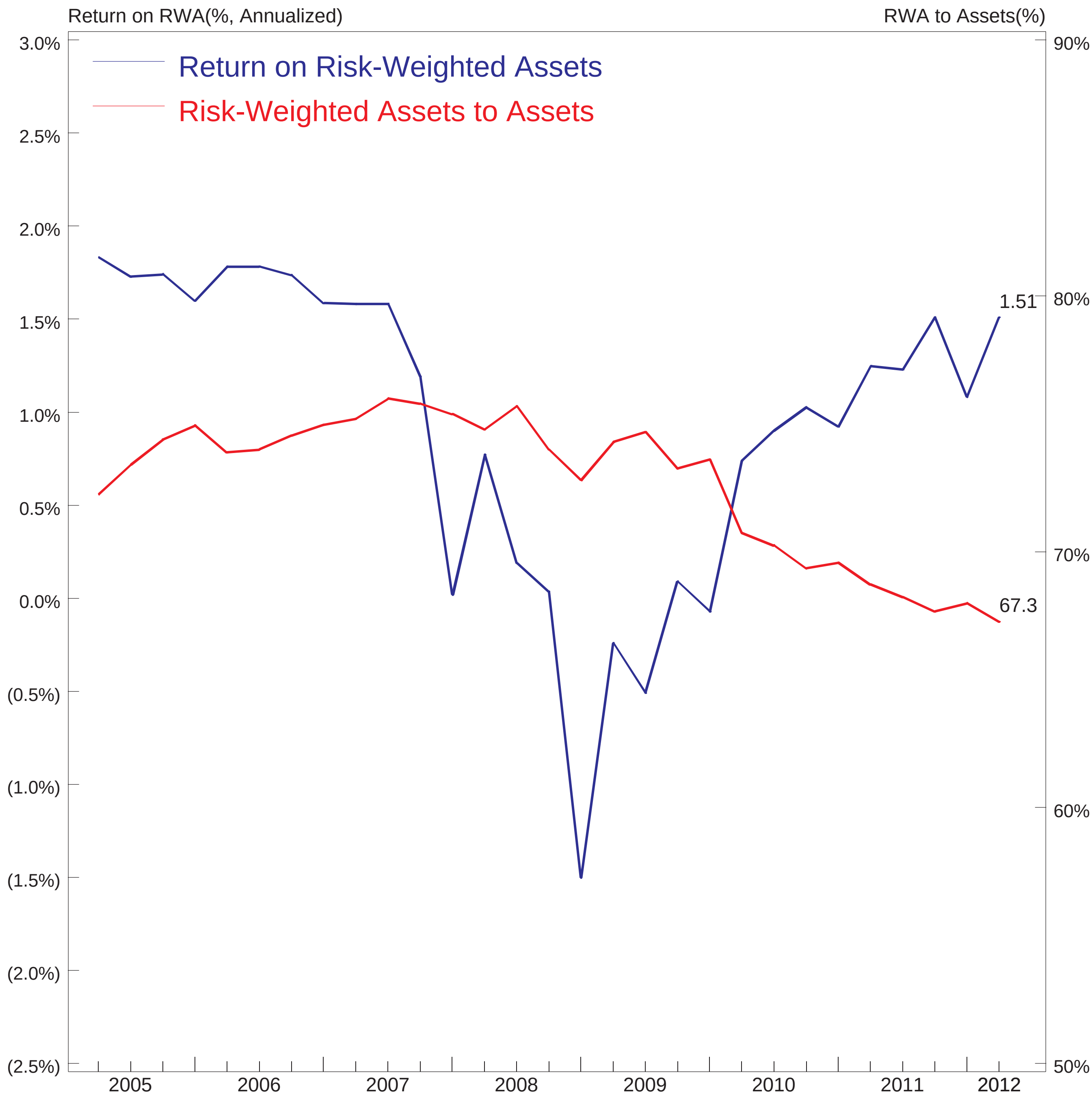
Quarterly Cost of Funding Earning Assets

2006 - 2012



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

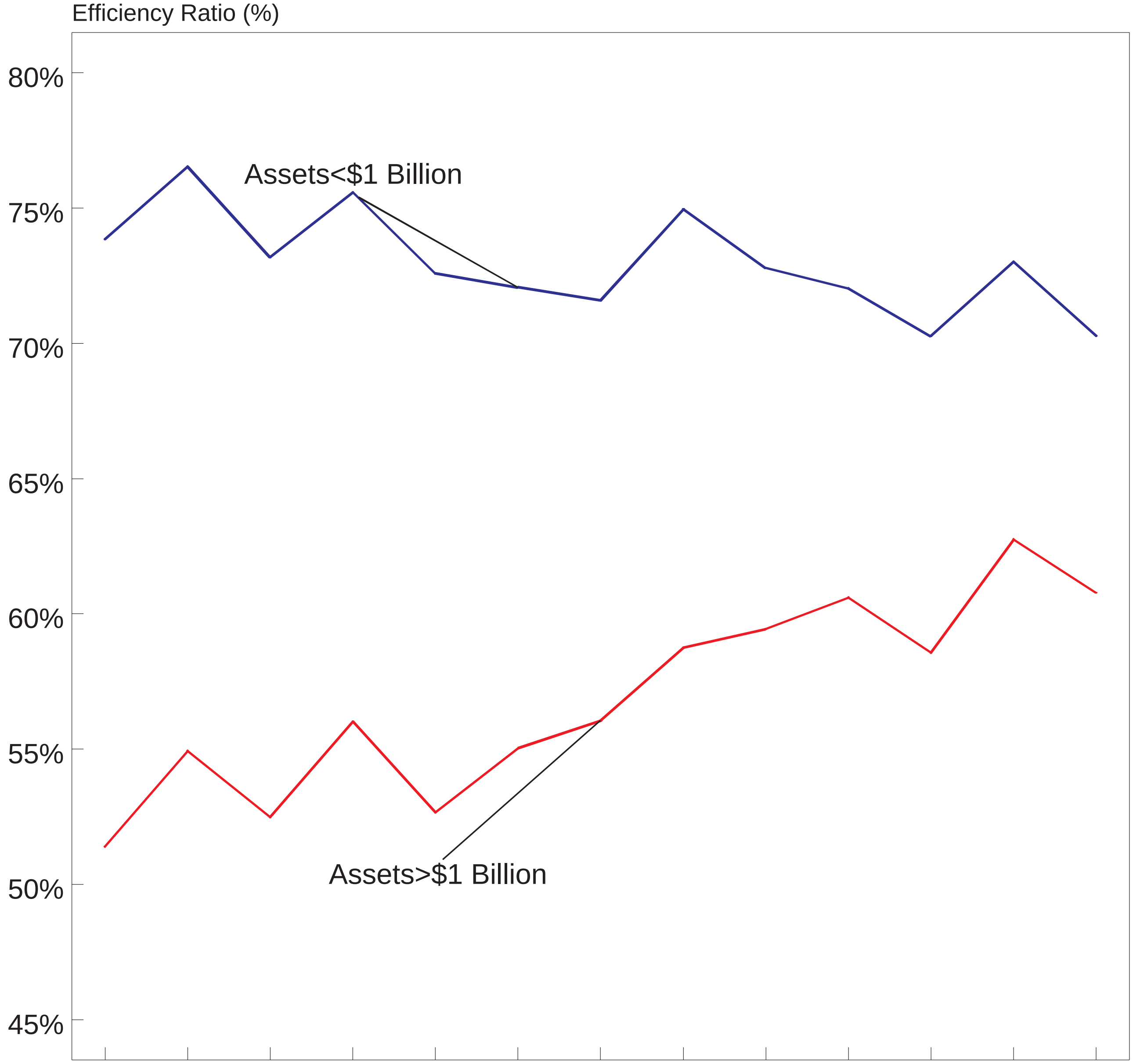
2005 - 2012



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

Quarterly Efficiency Ratios*

2009 - 2012

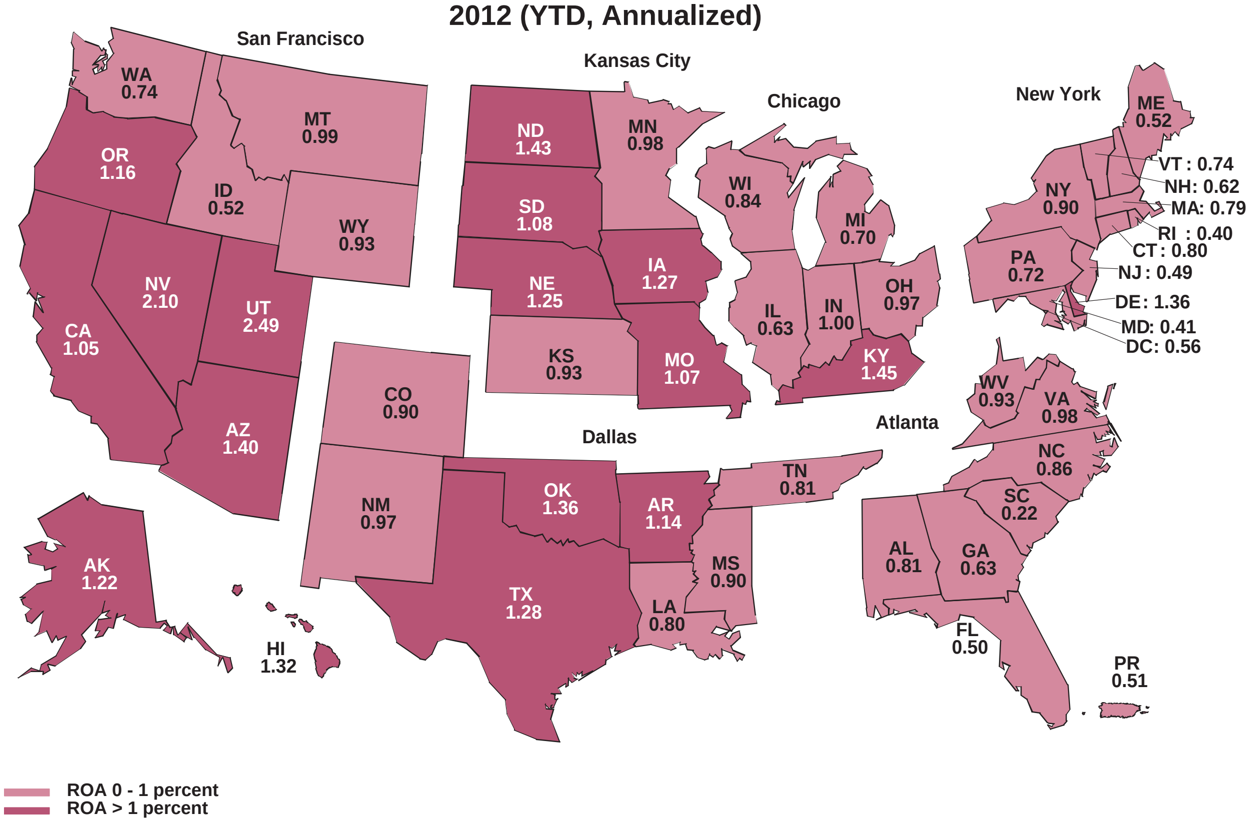


	03/09	06/09	09/09	12/09	03/10	06/10	09/10	12/10	03/11	06/11	09/11	12/11	03/12
Assets<$1 Billion	73.85	76.53	73.18	75.58	72.58	72.07	71.59	74.96	72.79	72.03	70.27	73.01	70.28
Assets>$1 Billion	51.40	54.93	52.49	56.02	52.66	55.04	56.06	58.74	59.44	60.60	58.57	62.75	60.79
Total	53.53	57.03	54.60	58.04	54.55	56.72	57.63	60.34	60.70	61.70	59.70	63.76	61.67

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

Return on Assets (ROA)

2012 (YTD, Annualized)



ROA Rankings by State

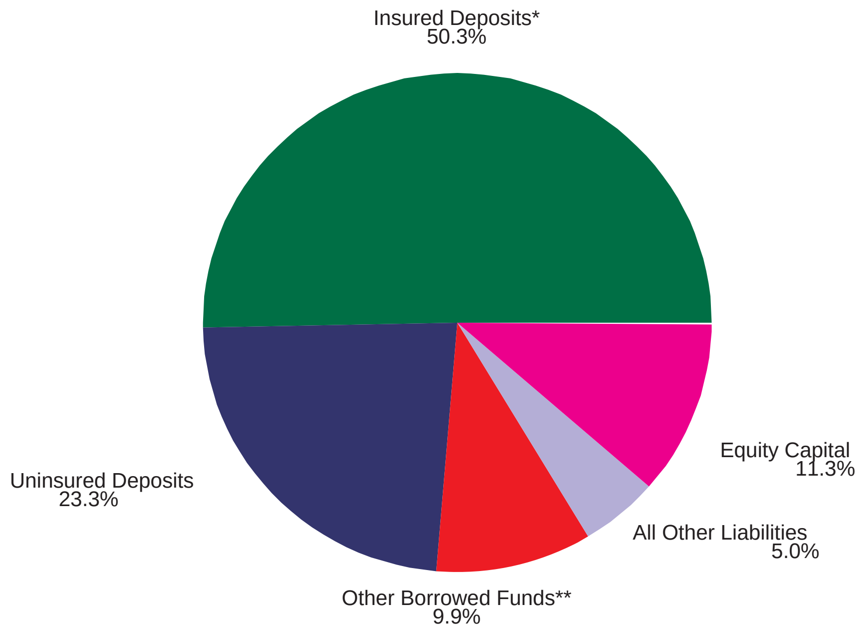
	No. of Inst. as of 03/31/12	YTD 2012	YTD 2011	Change*
1 Utah	56	2.49	2.30	19
2 Nevada	24	2.10	0.63	147
3 Kentucky	194	1.45	1.23	22
4 North Dakota	90	1.43	1.24	19
5 Arizona	31	1.40	0.62	78
6 Delaware	26	1.36	1.88	(52)
7 Oklahoma	239	1.36	1.27	9
8 Hawaii	9	1.32	1.17	15
9 Texas	593	1.28	1.06	22
10 Iowa	343	1.27	0.99	28
11 Nebraska	217	1.25	1.15	10
12 Alaska	6	1.22	1.09	13
13 Oregon	34	1.16	0.88	28
14 Arkansas	126	1.14	0.98	16
15 South Dakota	82	1.08	1.31	(23)
16 Missouri	331	1.07	0.68	39
17 California	251	1.05	1.00	5
18 Indiana	139	1.00	0.39	61
19 Montana	72	0.99	0.77	22
20 Minnesota	387	0.98	0.63	35
21 Virginia	112	0.98	1.39	(41)
22 New Mexico	49	0.97	0.71	26
23 Ohio	236	0.97	0.79	18
24 Kansas	317	0.93	0.73	20
25 West Virginia	63	0.93	0.85	8
26 Wyoming	37	0.93	0.78	15
27 Colorado	107	0.90	0.50	40

	No. of Inst. as of 03/31/12	YTD 2012	YTD 2011	Change*
28 Mississippi	87	0.90	0.56	34
29 New York	176	0.90	0.93	(3)
30 North Carolina	94	0.86	0.61	25
31 Wisconsin	271	0.84	0.08	76
32 Alabama	141	0.81	0.32	49
33 Tennessee	186	0.81	0.50	31
34 Connecticut	53	0.80	0.67	13
35 Louisiana	146	0.80	0.83	(3)
36 Massachusetts	158	0.79	0.92	(13)
37 Vermont	14	0.74	0.74	0
38 Washington	71	0.74	0.22	52
39 Pennsylvania	204	0.72	0.62	10
40 Michigan	131	0.70	(0.30)	100
41 Georgia	237	0.63	(0.28)	91
42 Illinois	572	0.63	0.32	31
43 New Hampshire	23	0.62	0.58	4
44 District of Col.	5	0.56	0.47	9
45 Idaho	18	0.52	0.02	50
46 Maine	29	0.52	0.37	15
47 Puerto Rico	7	0.51	0.04	47
48 Florida	222	0.50	(0.01)	51
49 New Jersey	111	0.49	(1.03)	152
50 Maryland	84	0.41	0.34	7
51 Rhode Island	14	0.40	0.40	0
52 South Carolina	76	0.22	0.00	22
U.S. and Terr.	7,307	1.02	0.86	16

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

Total Liabilities and Equity Capital

March 31, 2012



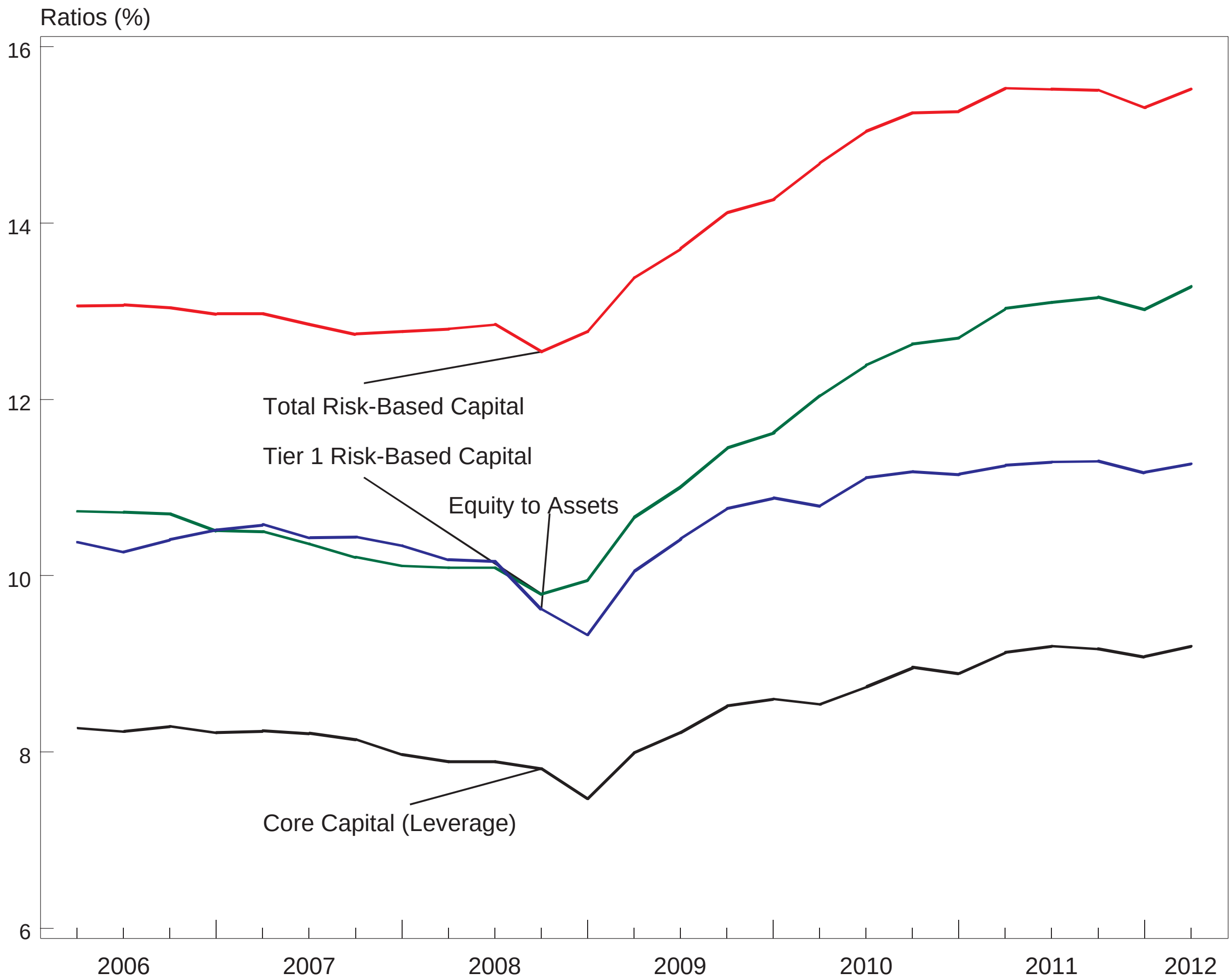
($ Billions)	3/31/11	3/31/12	% Change
Insured Deposits (estimated)*	6,371	7,009	10.0
Uninsured Deposits	3,231	3,252	0.6
In Foreign Offices	1,611	1,435	-10.9
Other Borrowed Funds**	1,630	1,382	-15.2
All Other Liabilities	654	696	6.4
Subordinated Debt	140	129	-7.9
Bank Equity Capital	1,509	1,569	4.0
Total Liabilities and Equity Capital	13,414	13,926	3.8

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

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

Capital Ratios

2006 - 2012

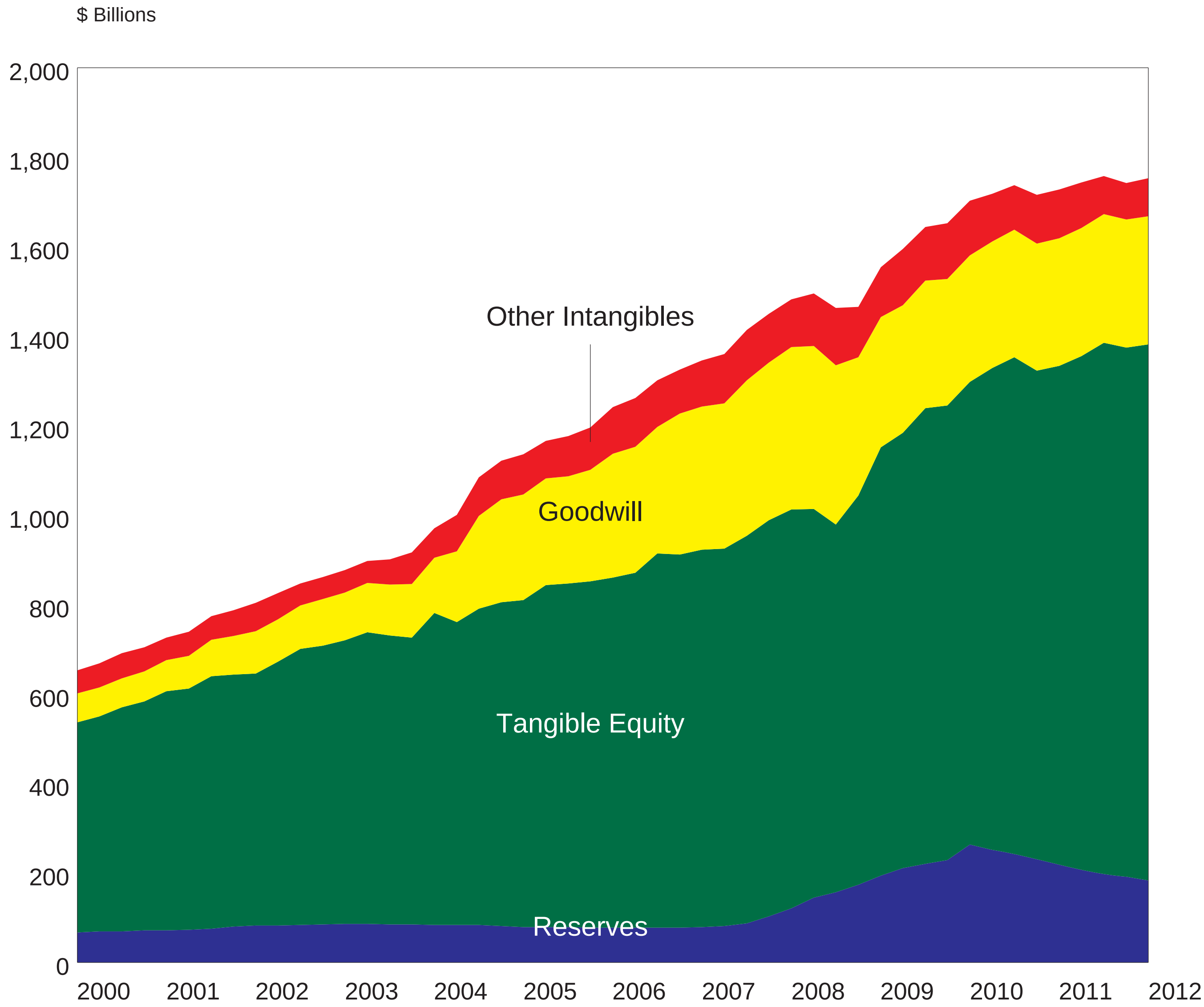


	12/06	12/07	12/08	12/09	12/10	12/11	3/12
Total Risk-Based Capital	**12.97**	**12.77**	**12.77**	**14.27**	**15.27**	**15.31**	**15.52**
Tier 1 Risk-Based Capital	**10.51**	**10.11**	**9.95**	**11.62**	**12.70**	**13.02**	**13.28**
Equity to Assets	**10.52**	**10.34**	**9.33**	**10.88**	**11.15**	**11.17**	**11.27**
Core Capital (Leverage)	**8.22**	**7.97**	**7.47**	**8.60**	**8.89**	**9.08**	**9.20**

Equity Capital and Reserves

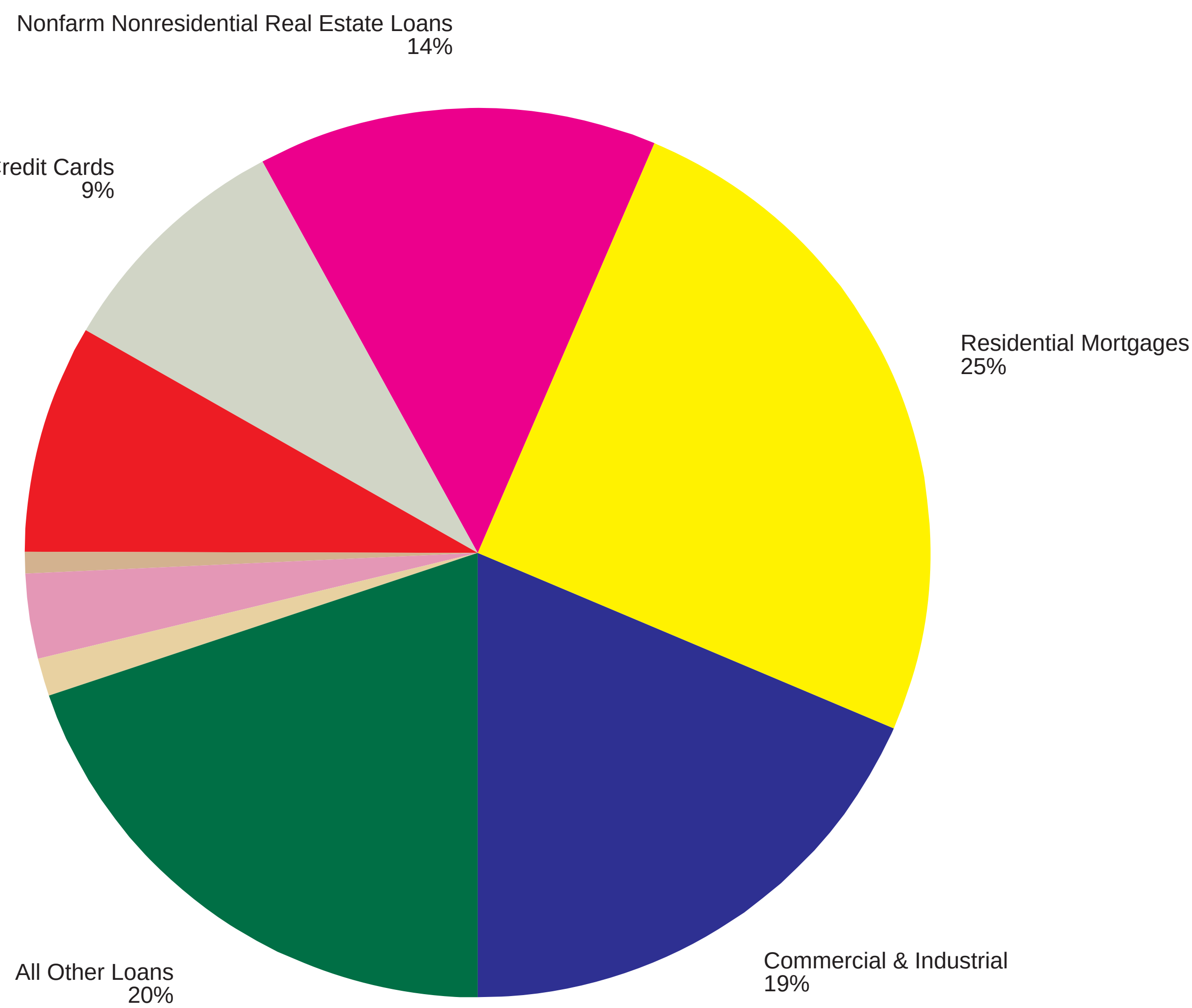
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2012



Loan Portfolio Composition

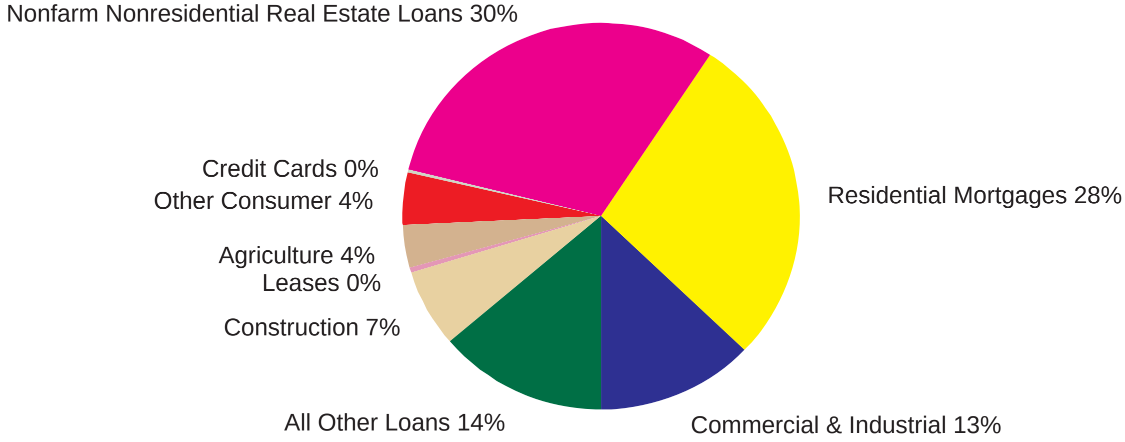
March 31, 2012



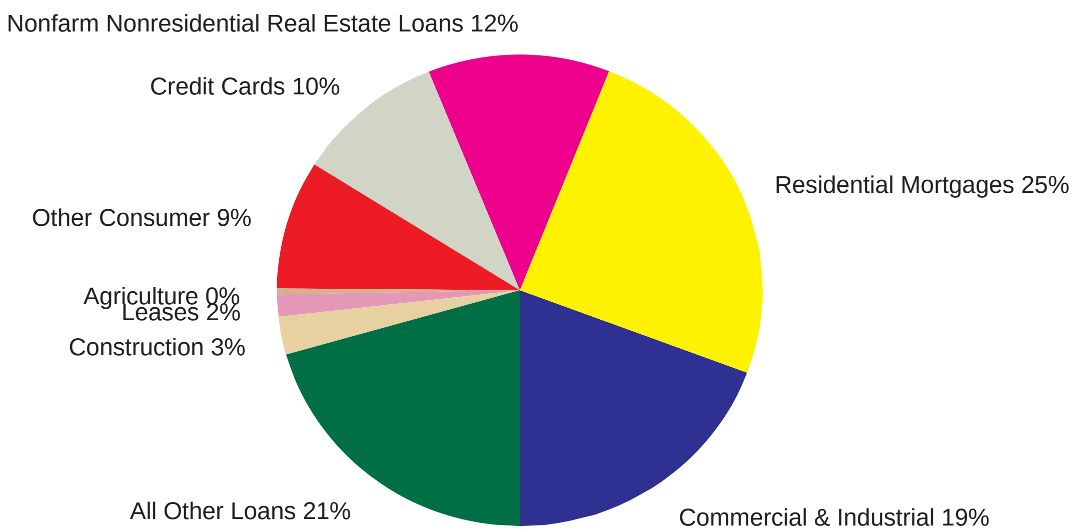
Loan Portfolio Composition by Asset Size

March 31, 2012

Assets < $1 Billion

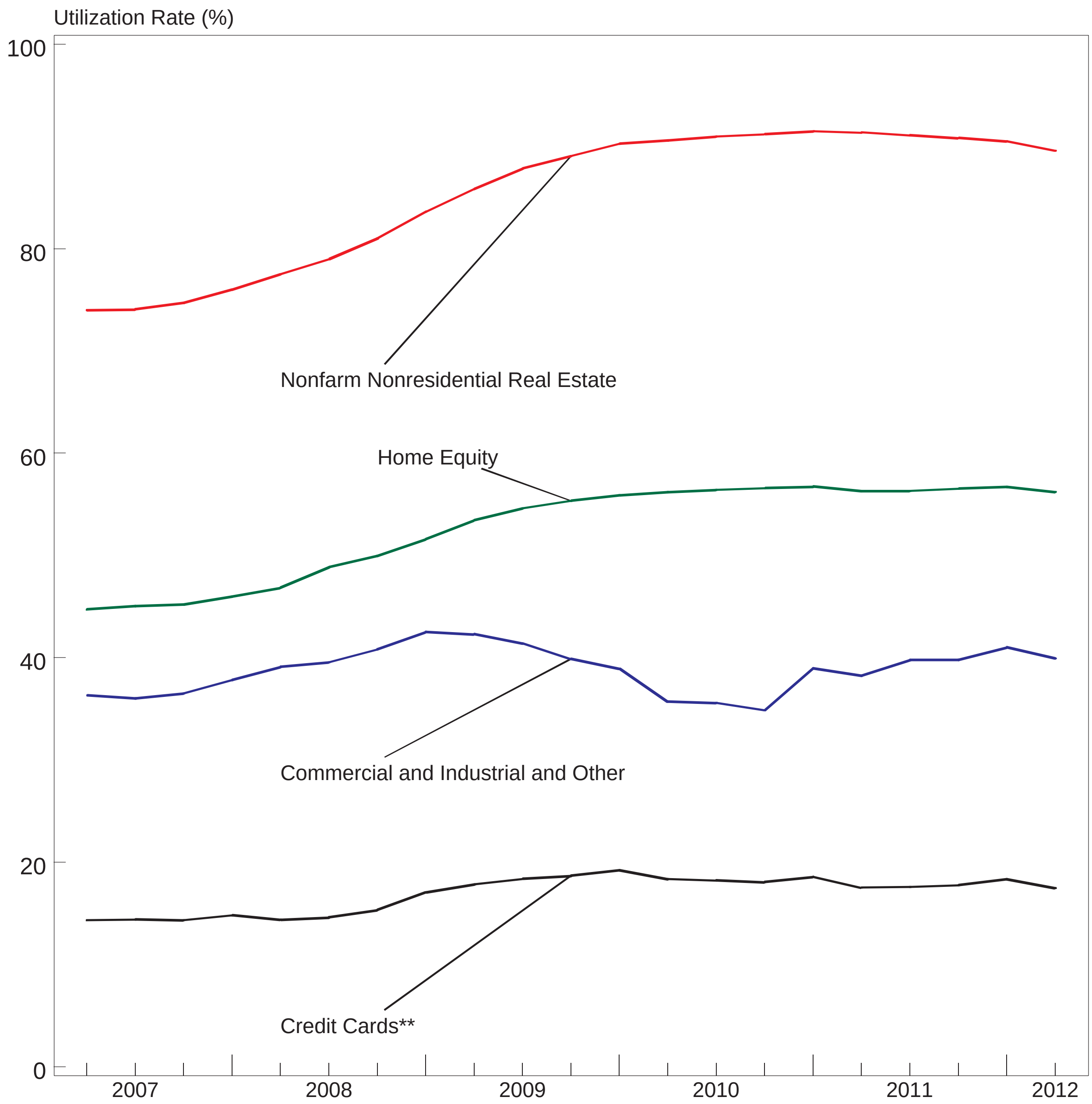


Assets > $1 Billion



Utilization Rates of Loan Commitments*

2007-2012

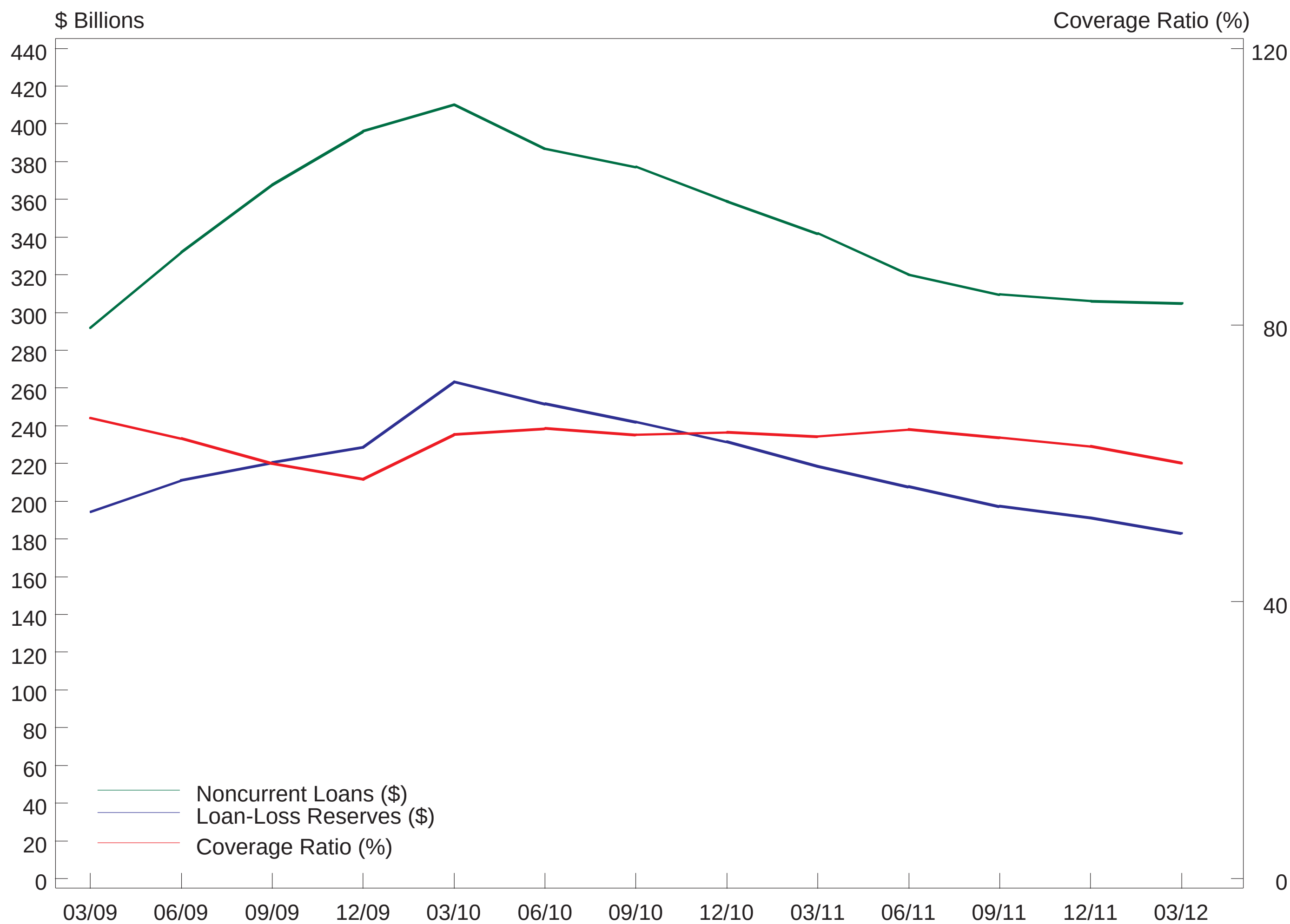


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commmitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2009-2012

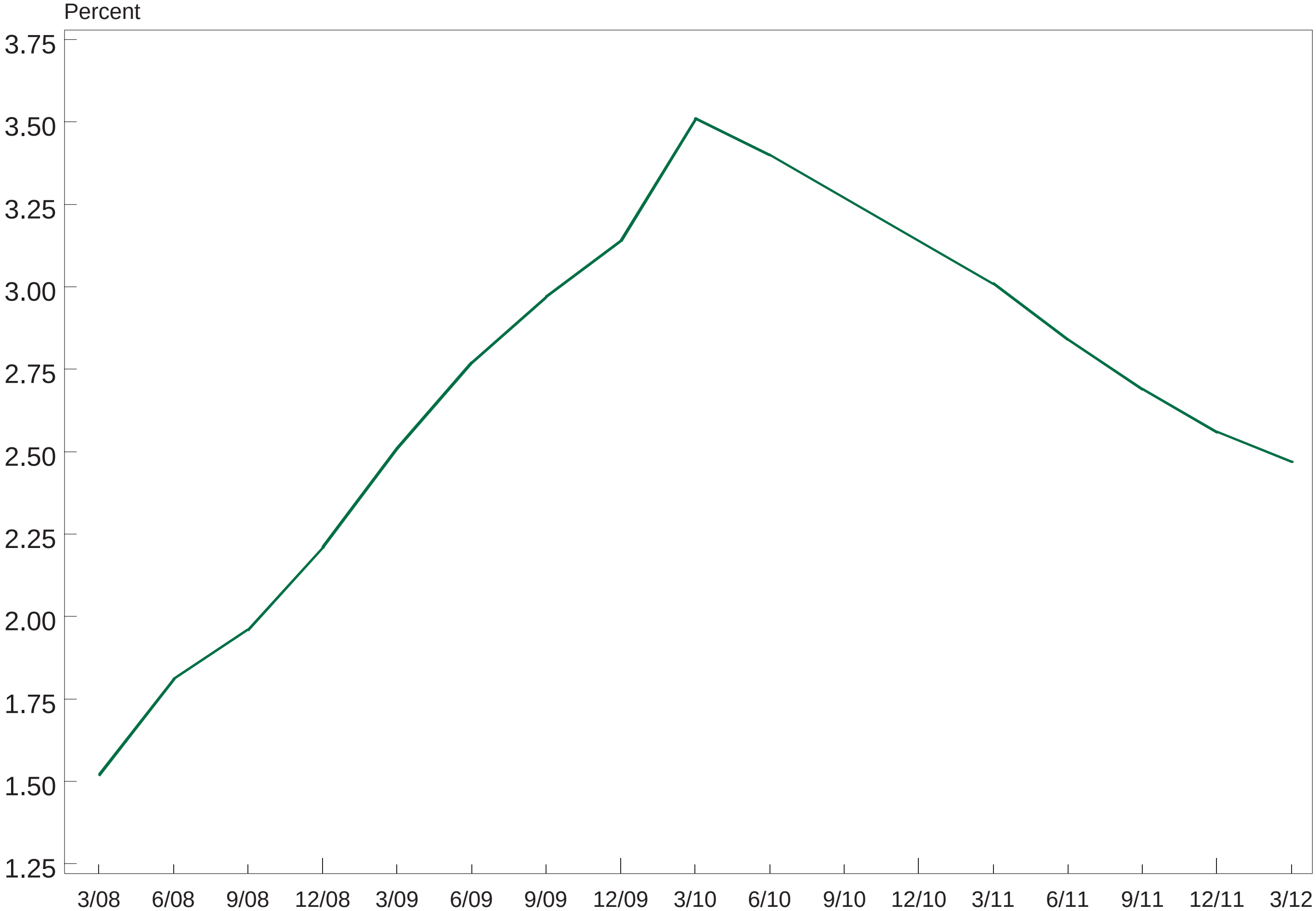


	03/09	06/09	09/09	12/09	03/10	06/10	09/10	12/10	03/11	06/11	09/11	12/11	03/12
Noncurrent Loans ($ Billions)	291.9	331.9	367.6	396.0	410.0	386.8	377.2	358.9	341.9	320.0	309.6	306.0	305.0
Loan-Loss Reserves ($ Billions)	194.3	211.2	220.5	228.6	263.2	251.6	242.0	231.4	218.5	207.7	197.3	191.2	183.1
Coverage Ratio (%)	67	64	60	58	64	65	64	64	64	65	64	62	60

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2008 - 2012

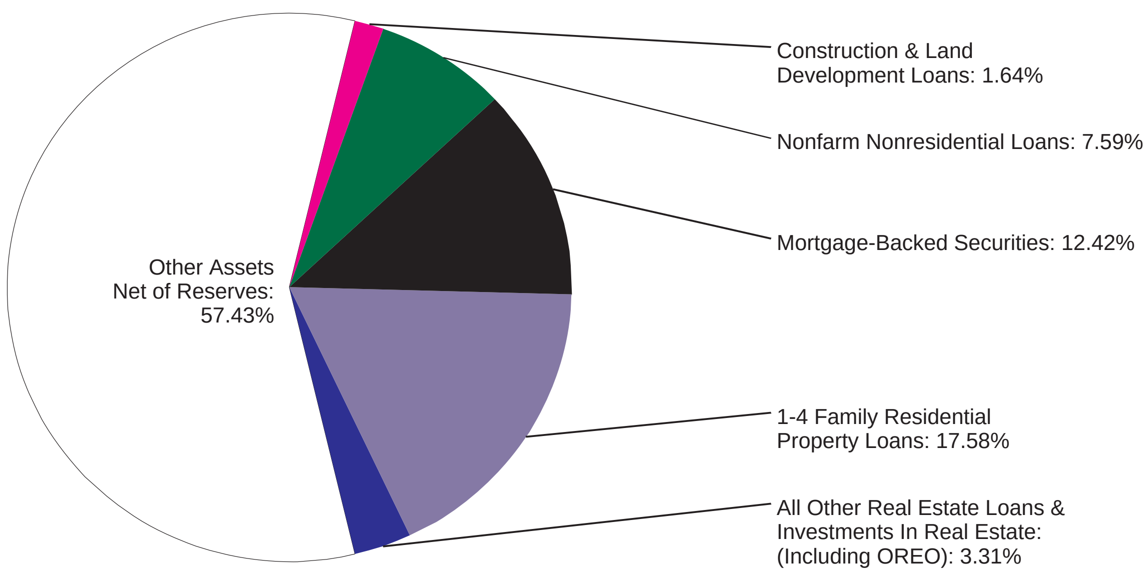


Loss Allowance to Loans and Leases

1.52	1.81	1.96	2.21	2.51	2.77	2.97	3.14	3.51	3.40	3.27	3.14	3.01	2.84	2.69	2.56	2.47

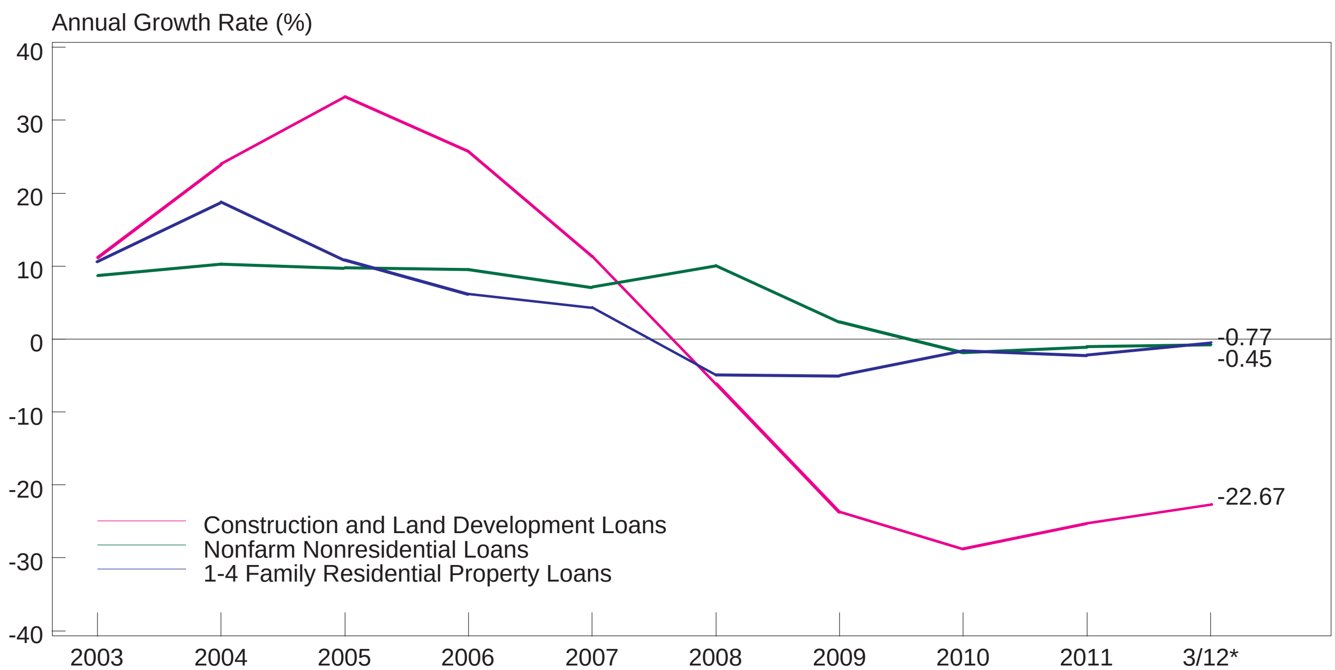
Real Estate Assets as a Percent of Total Assets

March 31, 2012



Real Estate Loan Growth Rates*

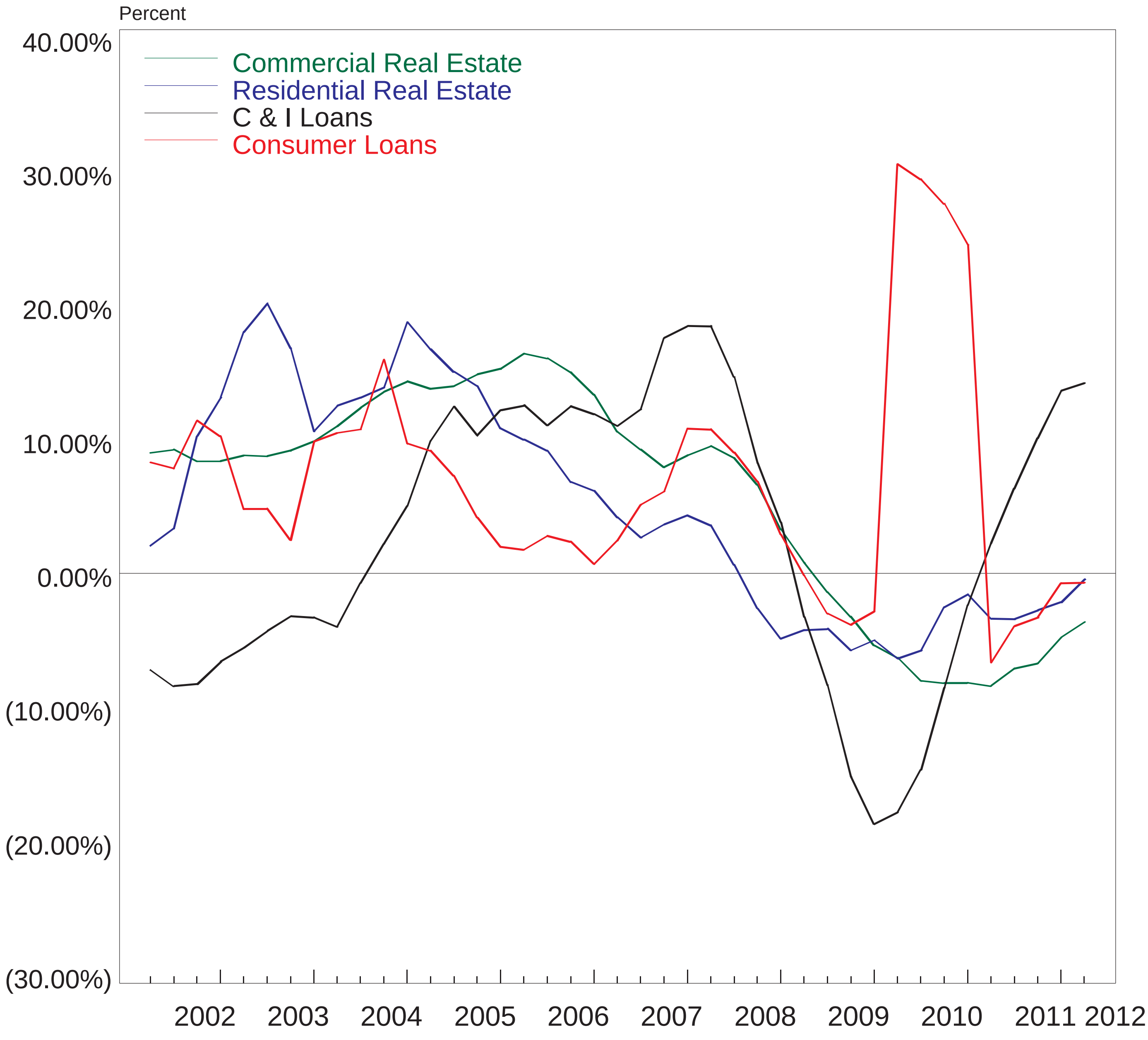
2003-2012



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

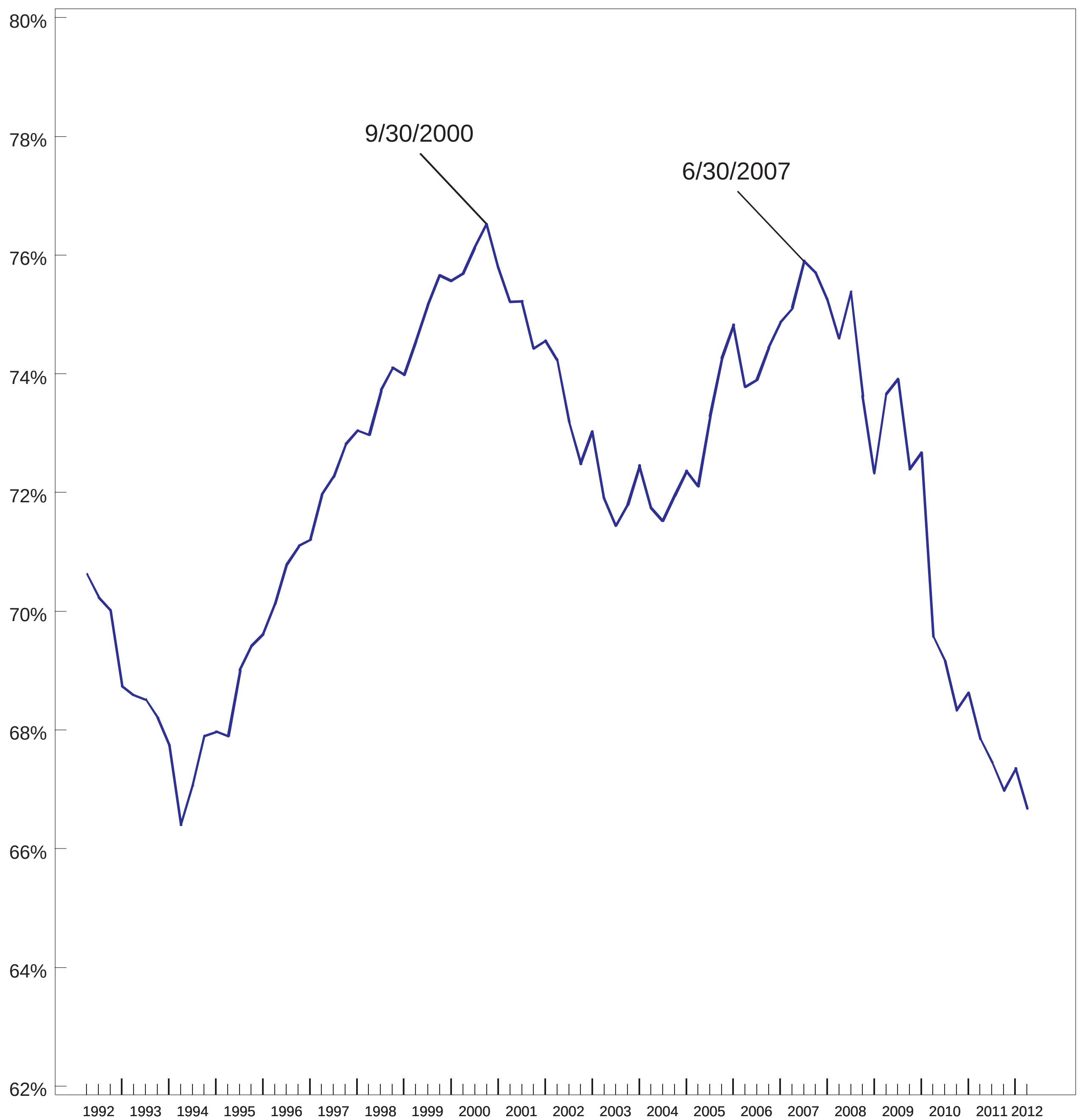
Twelve-Month Loan Growth Rates

2002 - 2012



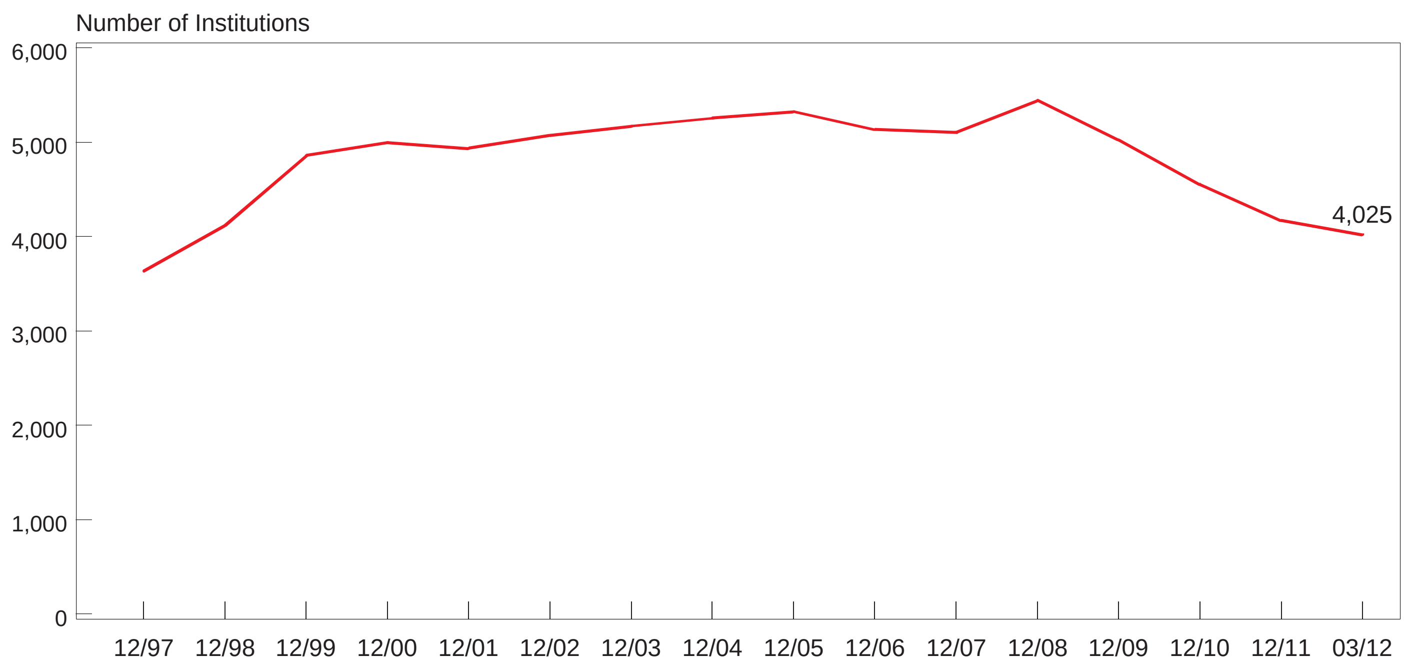
Risk-Weighted Assets as a Percentage of Total Assets

1992 - 2012



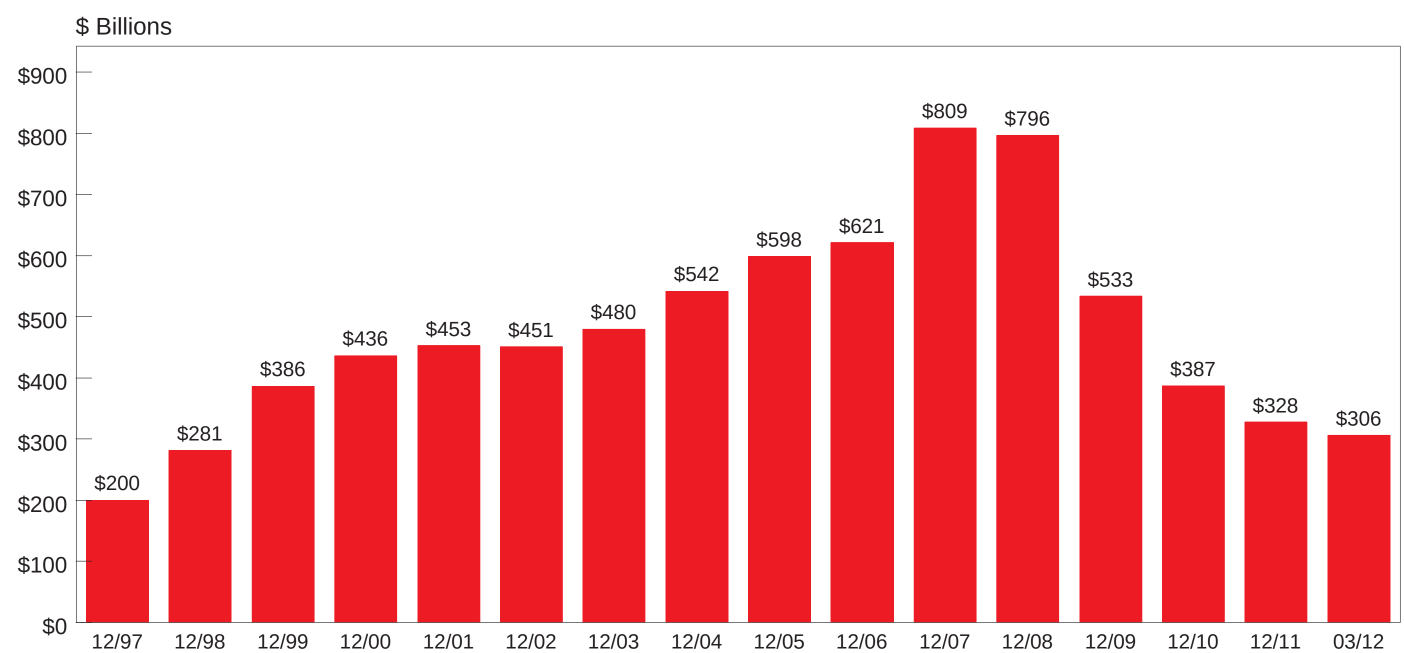
Number of Institutions with FHLB Advances

1997 - 2012

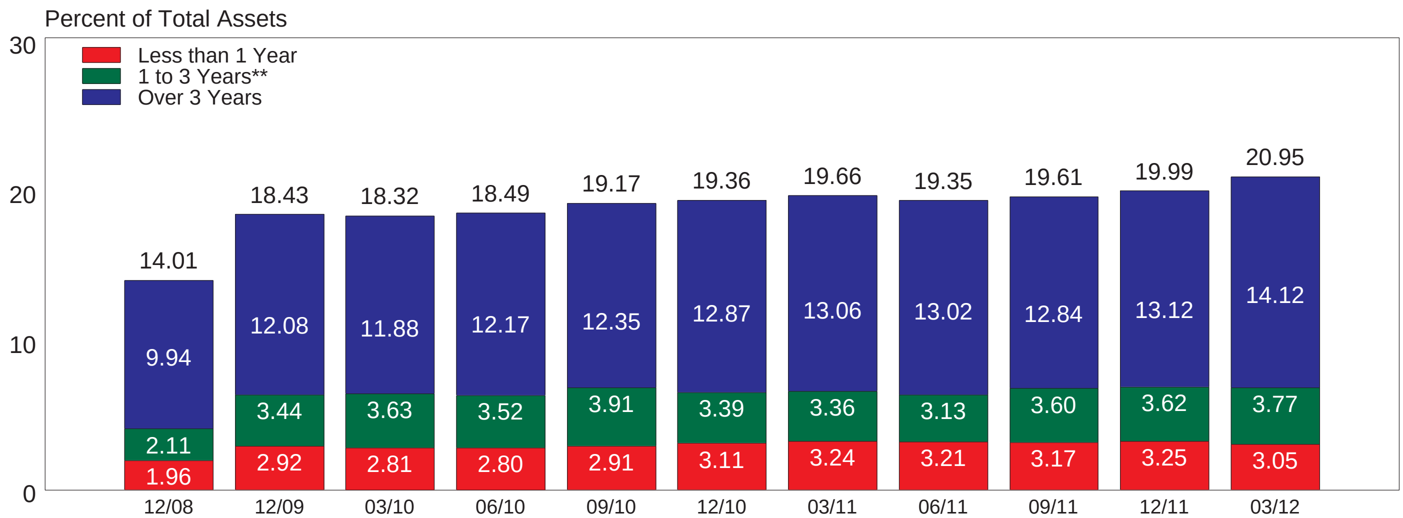


Amount of FHLB Advances Outstanding

1997 - 2012

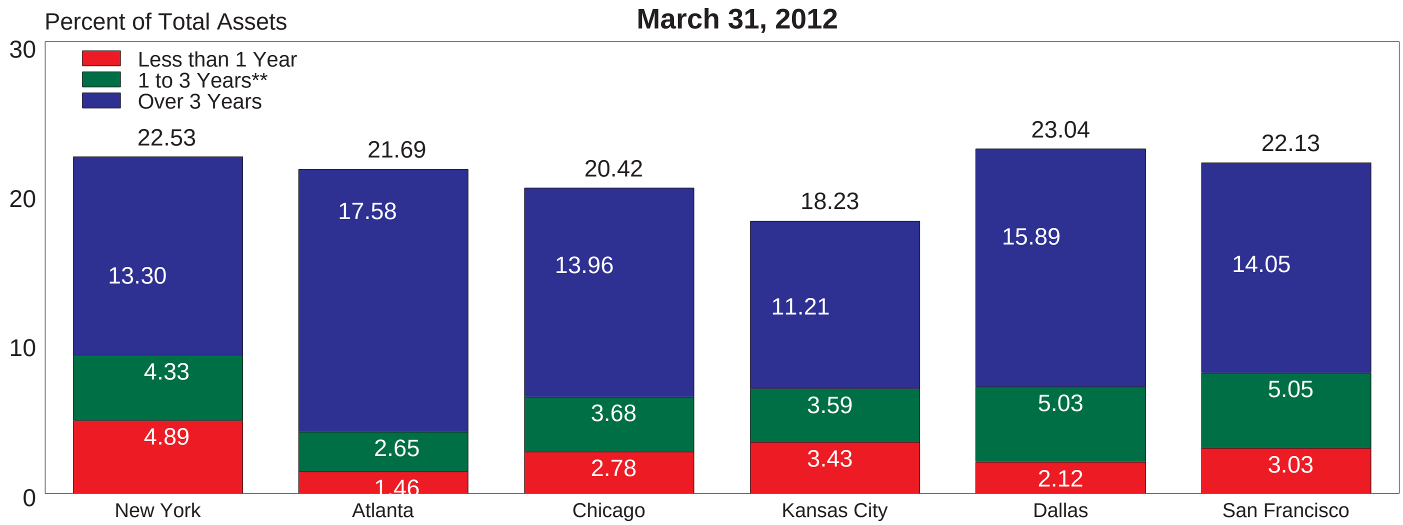


Debt Securities by Maturity or Repricing Frequency*...



.....and by Region

March 31, 2012



Total Securities (Debt and Equity)*

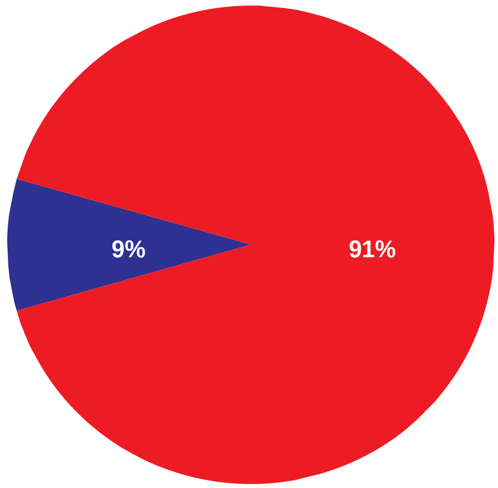
($ Billions)

	3/10	6/10	9/10	12/10	3/11	6/11	9/11	12/11	3/12
U.S. Government Obligations:									
U.S. Treasury	157	164	190	188	179	163	173	158	167
U.S. Agencies	11	11	11	12	12	13	14	15	20
Government Sponsored Enterprises	237	246	238	231	240	222	198	197	212
Mortgage Pass-through Securities	828	801	828	854	868	863	889	920	974
Collateralized Mortgage Obligations	508	530	560	578	596	625	644	646	657
State, County, Municipal Obligations	166	168	176	182	187	193	204	218	226
Asset Backed Securities	129	131	136	130	127	126	134	139	150
Other Debt Securities	478	458	485	475	497	503	516	541	512
Equity Securities	19	19	18	20	17	16	17	16	13
Total Securities	$2,532	$2,528	$2,643	$2,668	$2,723	$2,722	$2,788	$2,850	$2,931

* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.
** Includes other mortgage-backed securities with expected average life of 3 years or less.

Total Securities*

March 31, 2012



Total Securities*

March 31, 2012

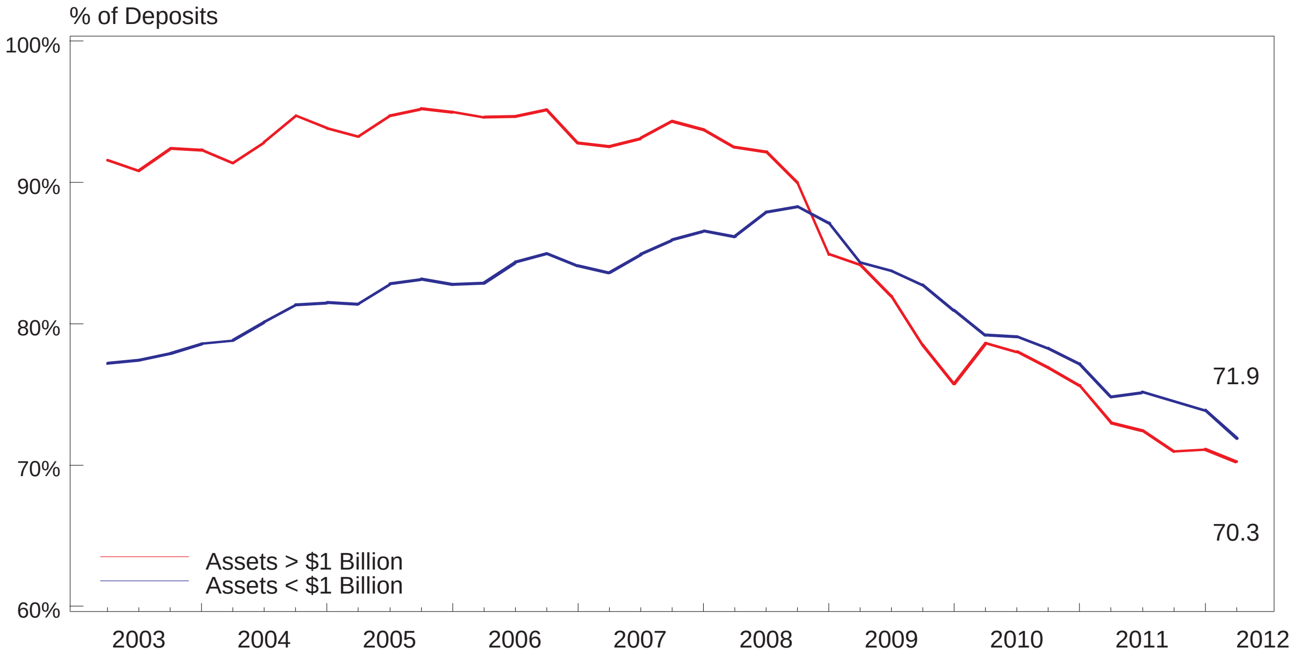
	Held-to-Maturity		Available-for-Sale			
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)	Total Securities	Fair Value to Amortized Cost (%)
U.S. Government Obligations						
U.S. Treasury	**$7,564**	102.2	**$159,322**	100.9	$166,886	101.0
U.S. Government Agencies	**1,731**	103.2	**18,192**	102.6	19,923	102.6
Government Sponsored Enterprises	**18,431**	100.9	**193,929**	101.3	212,360	101.3
Mortgage Pass-through Securities	**98,658**	102.2	**875,087**	103.0	973,745	102.9
Collateralized Mortgage Obligations	**65,247**	101.7	**591,715**	101.2	656,962	101.2
State, County, Municipal Obligations	**31,122**	103.9	**194,437**	102.7	225,559	102.9
Asset Backed Securities	**7,131**	99.8	**142,973**	99.5	150,104	99.5
Other Debt Securities	**31,439**	101.3	**481,003**	101.6	512,442	103.6
Equity Securities	**	**	**12,594**	109.8	12,594	109.8
Total Securities	**$261,322**	102.0	**$2,669,253**	101.8	$2,930,575	101.8
Memoranda***						
Structured Notes	**33,561**		**33,433**			99.6

* 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.

Net Loans and Leases to Deposits

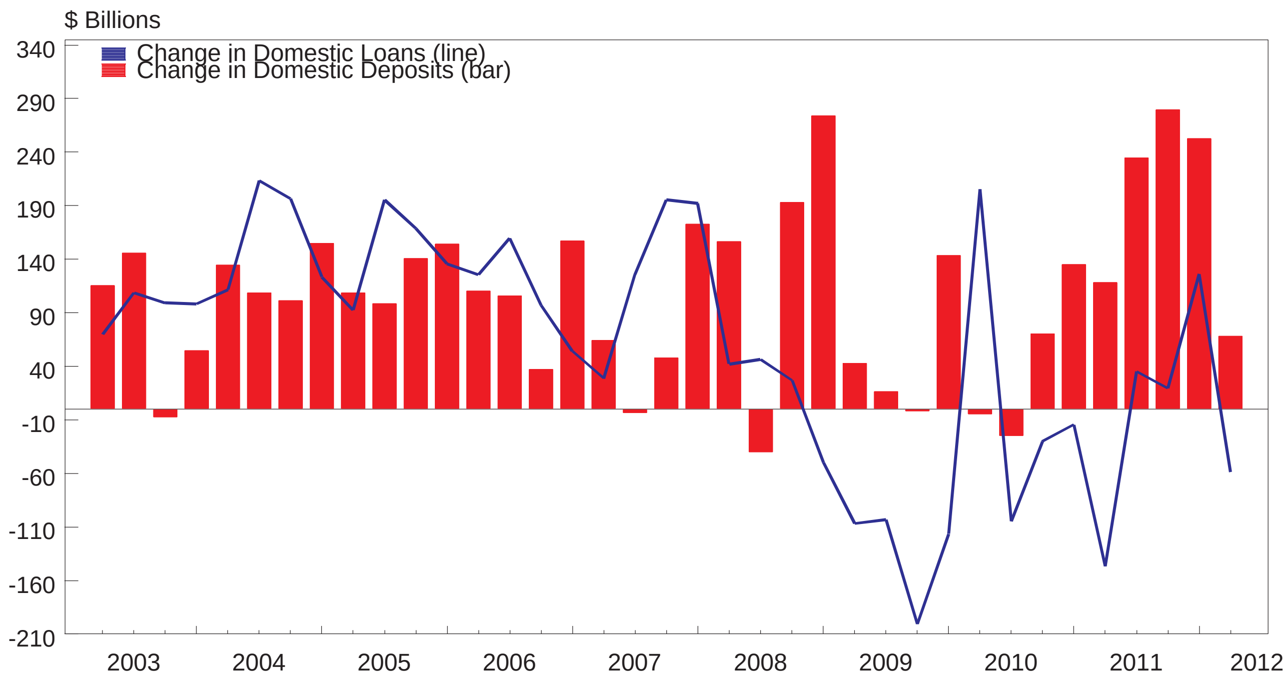
(Domestic and Foreign)

2003 - 2012



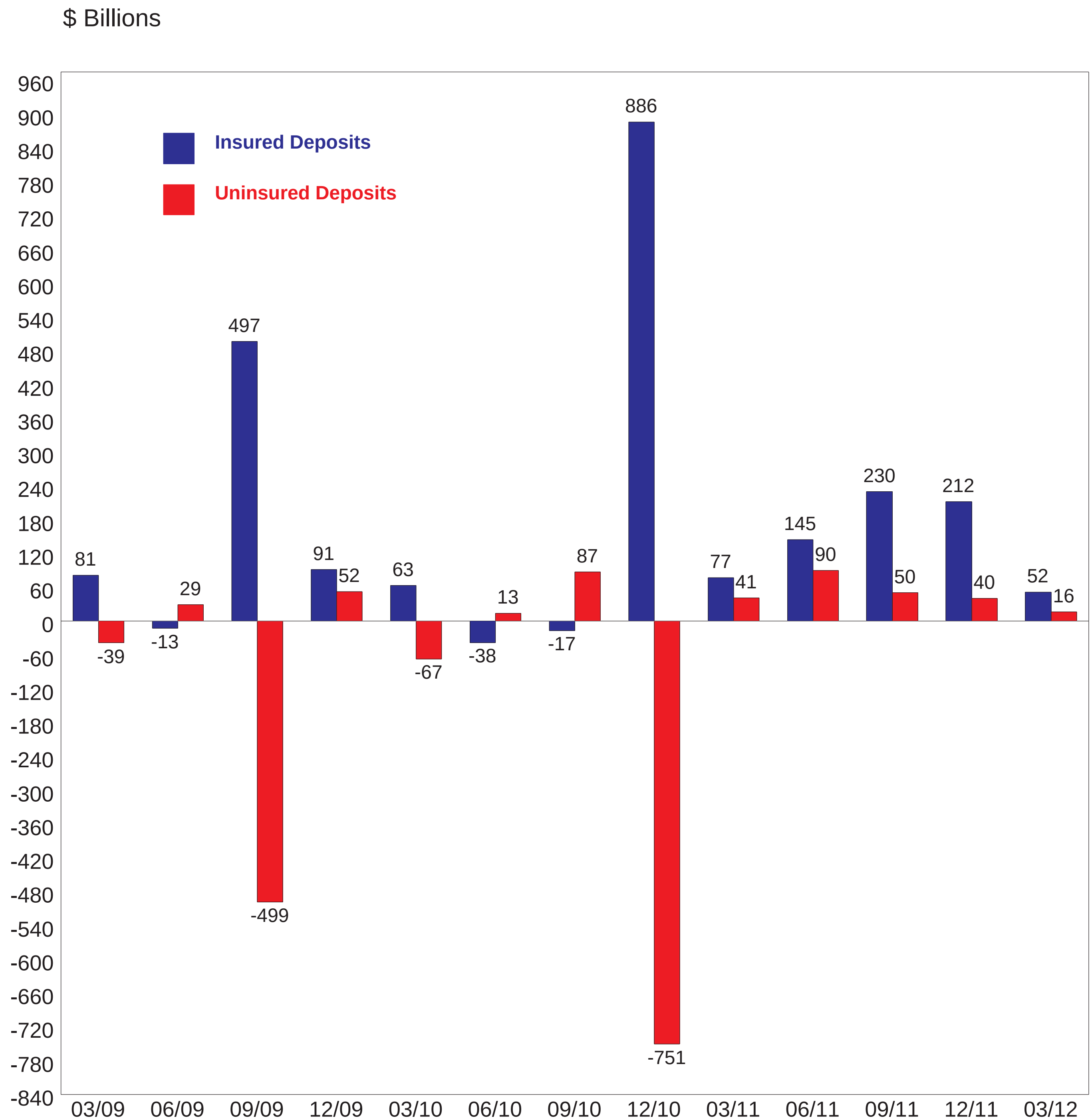
Quarterly Change in Domestic Loans vs Domestic Deposits

2003 - 2012



Quarterly Change In Domestic Deposits

2009 - 2012



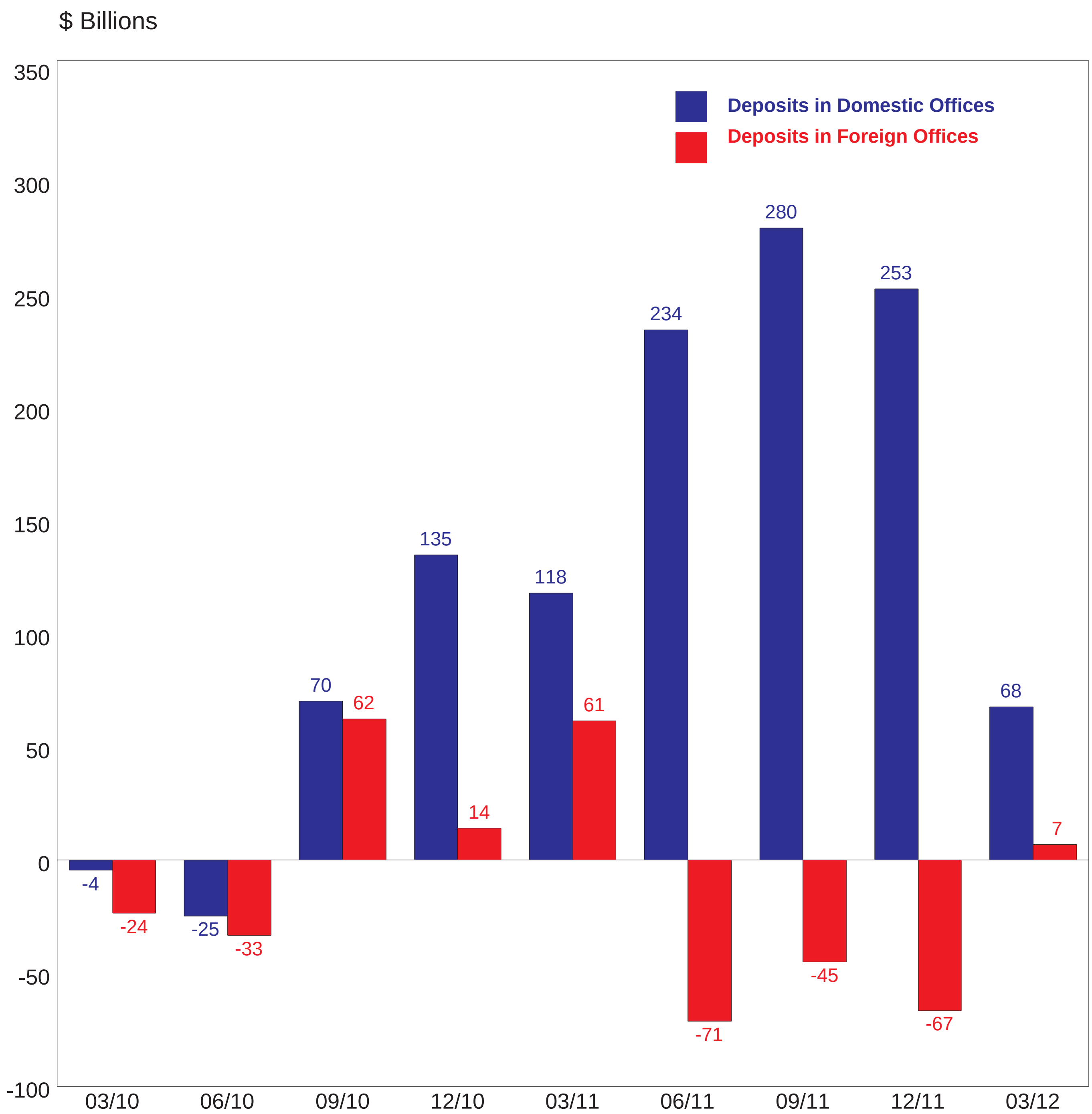
* Reporting of insured deposits changed in third quarter 2009 and fourth quarter 2010 to reflect increases in coverage levels.

Twelve-Month Growth Rates of Domestic Deposits

2007 - 2012

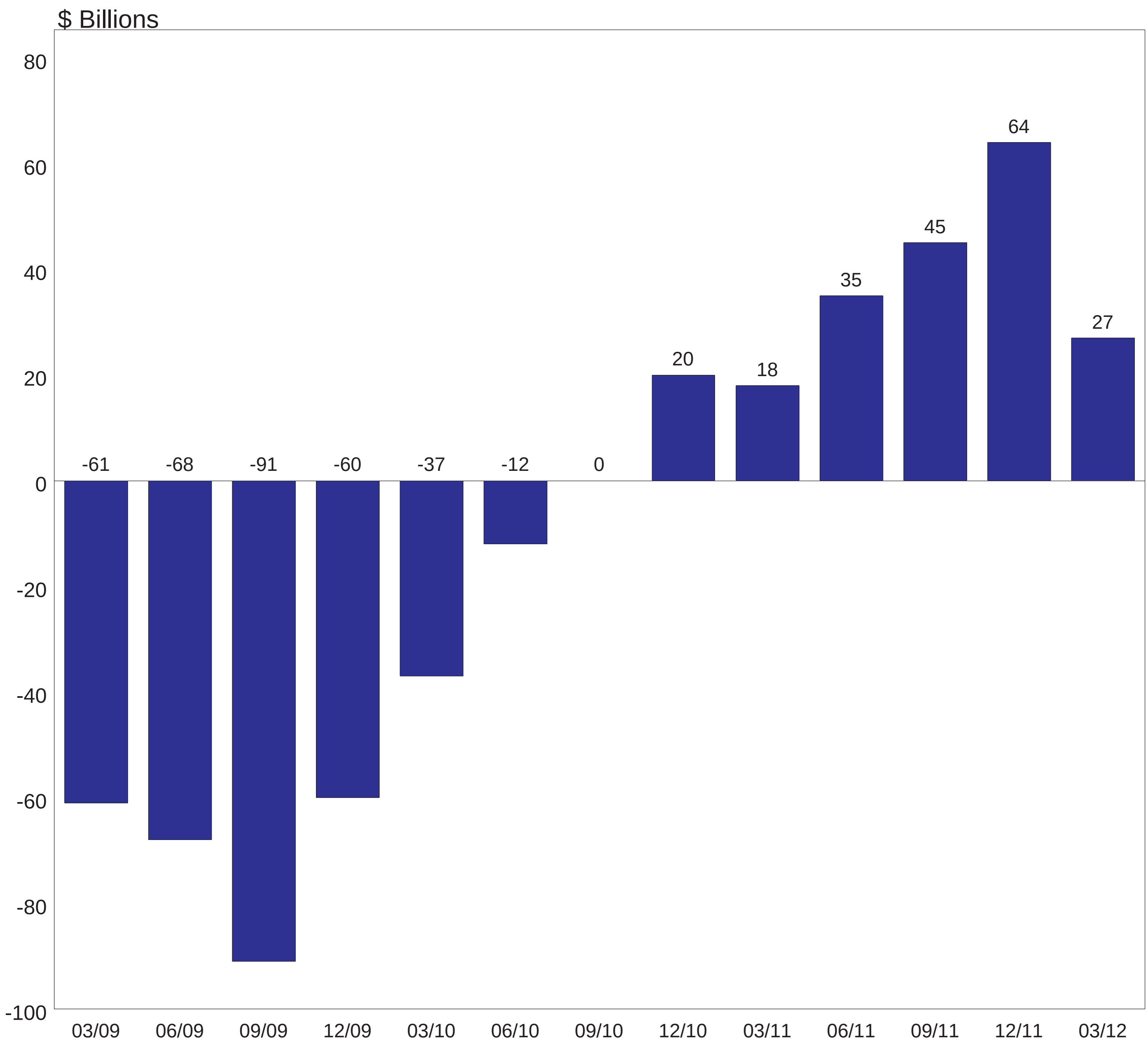
Quarterly Change In Domestic and Foreign Deposits

2010 - 2012



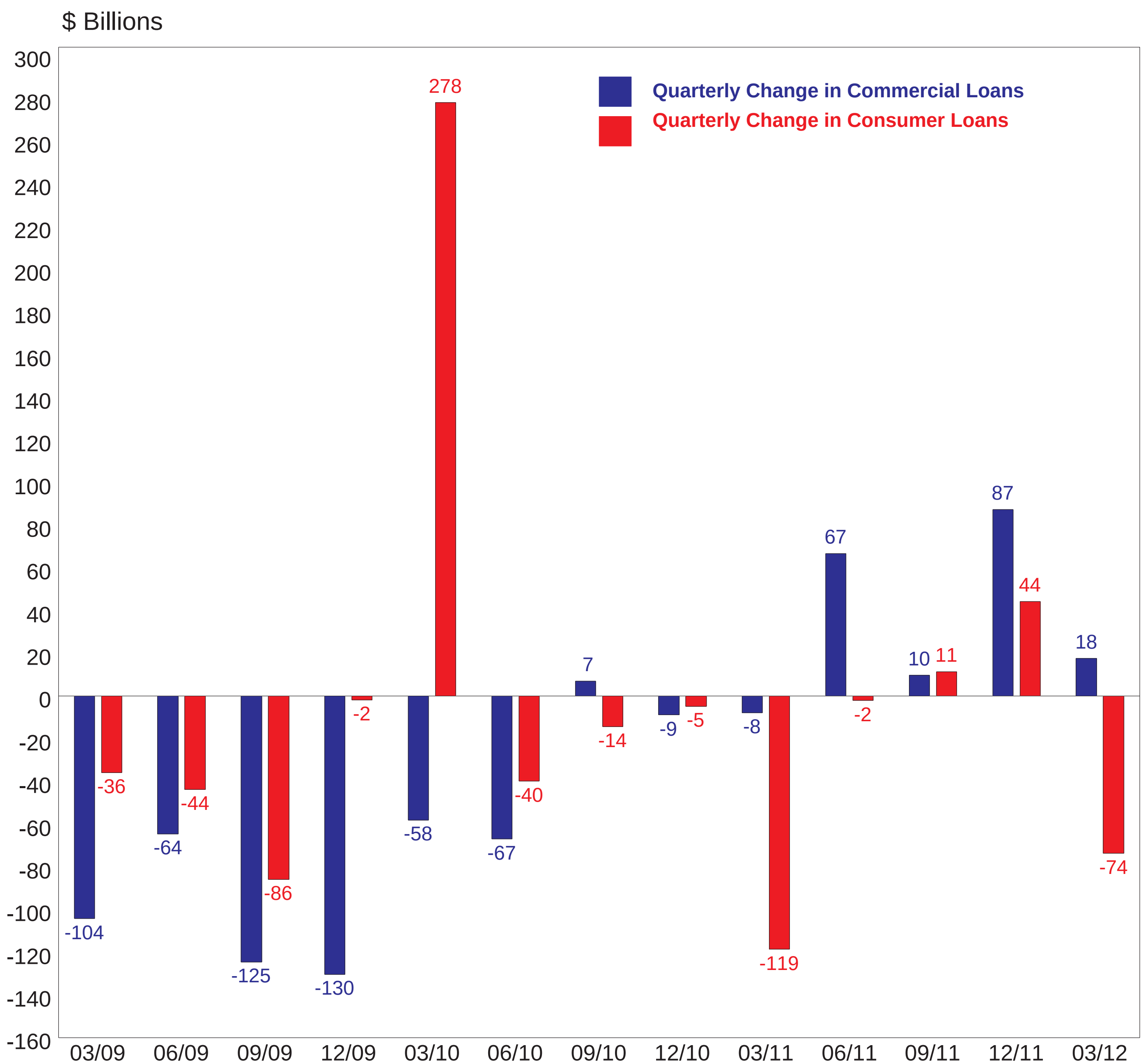
Quarterly Change in C&I Loans

2009-2012



Quarterly Change in Commercial and Consumer Loans

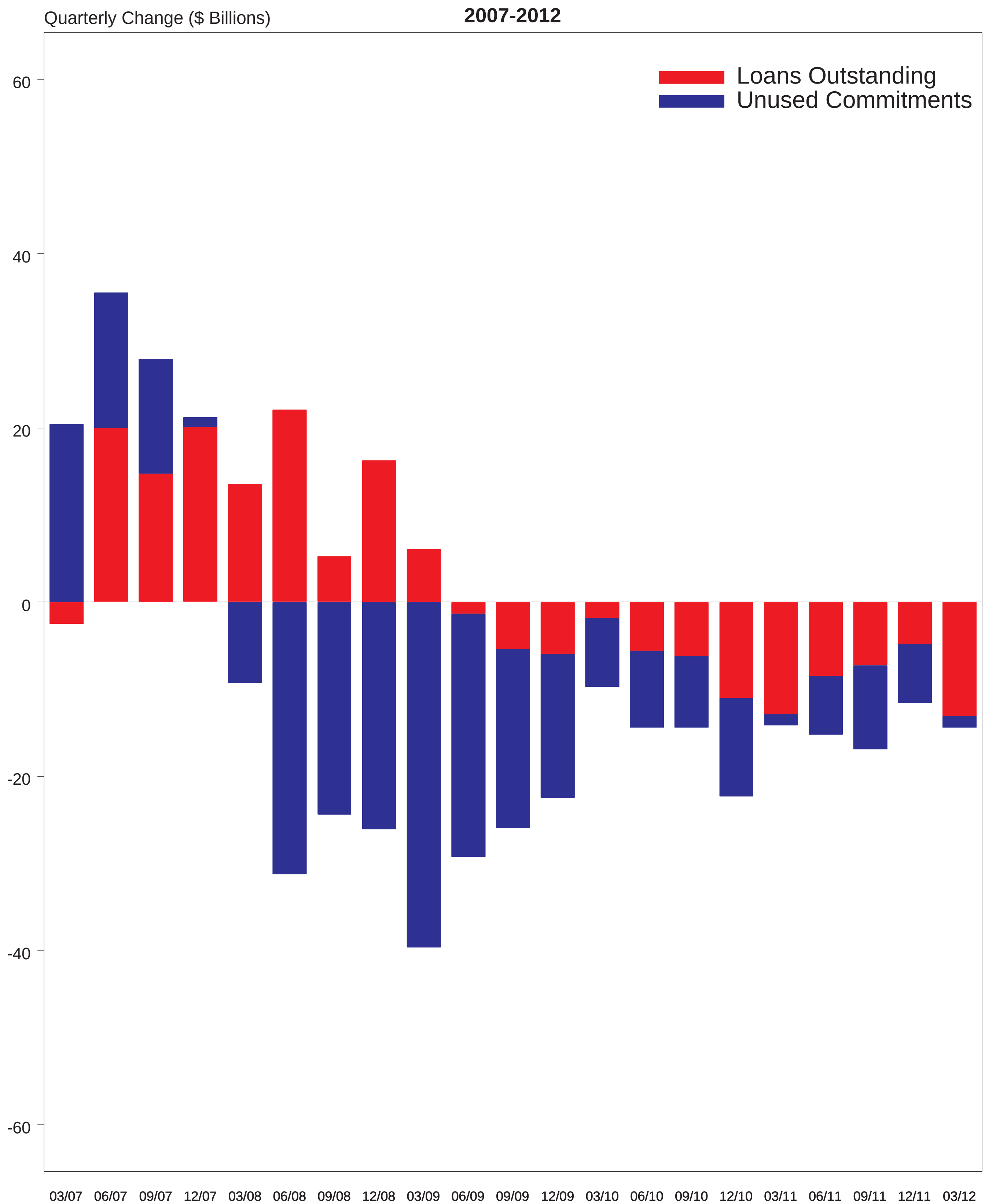
2009 - 2012



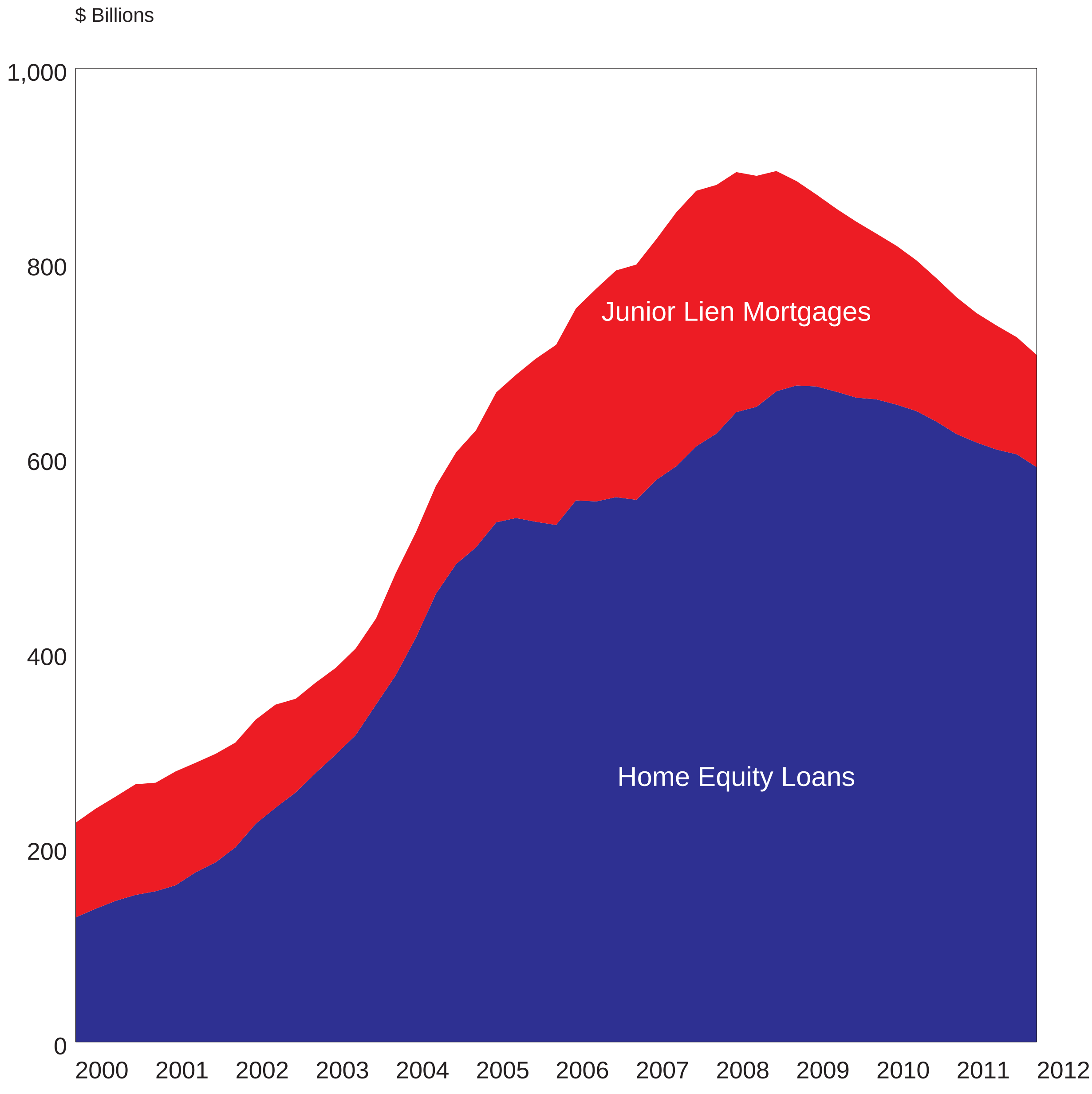
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore , a relatively small number of defaults could impair an institution's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

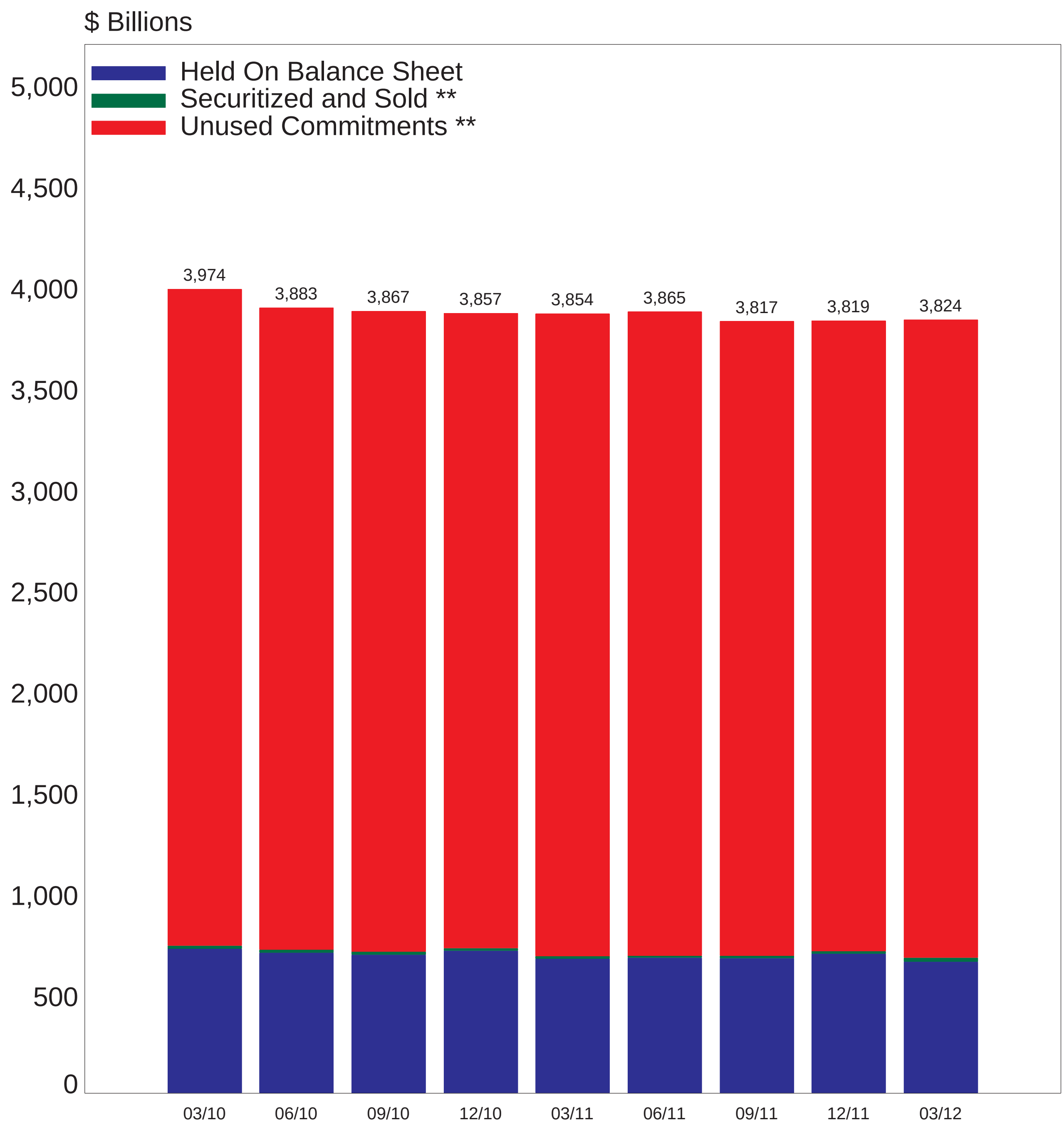


Home Equity and Junior Lien Loans
2000 - 2012



Expansion of Credit Card Lines*

2010-2012



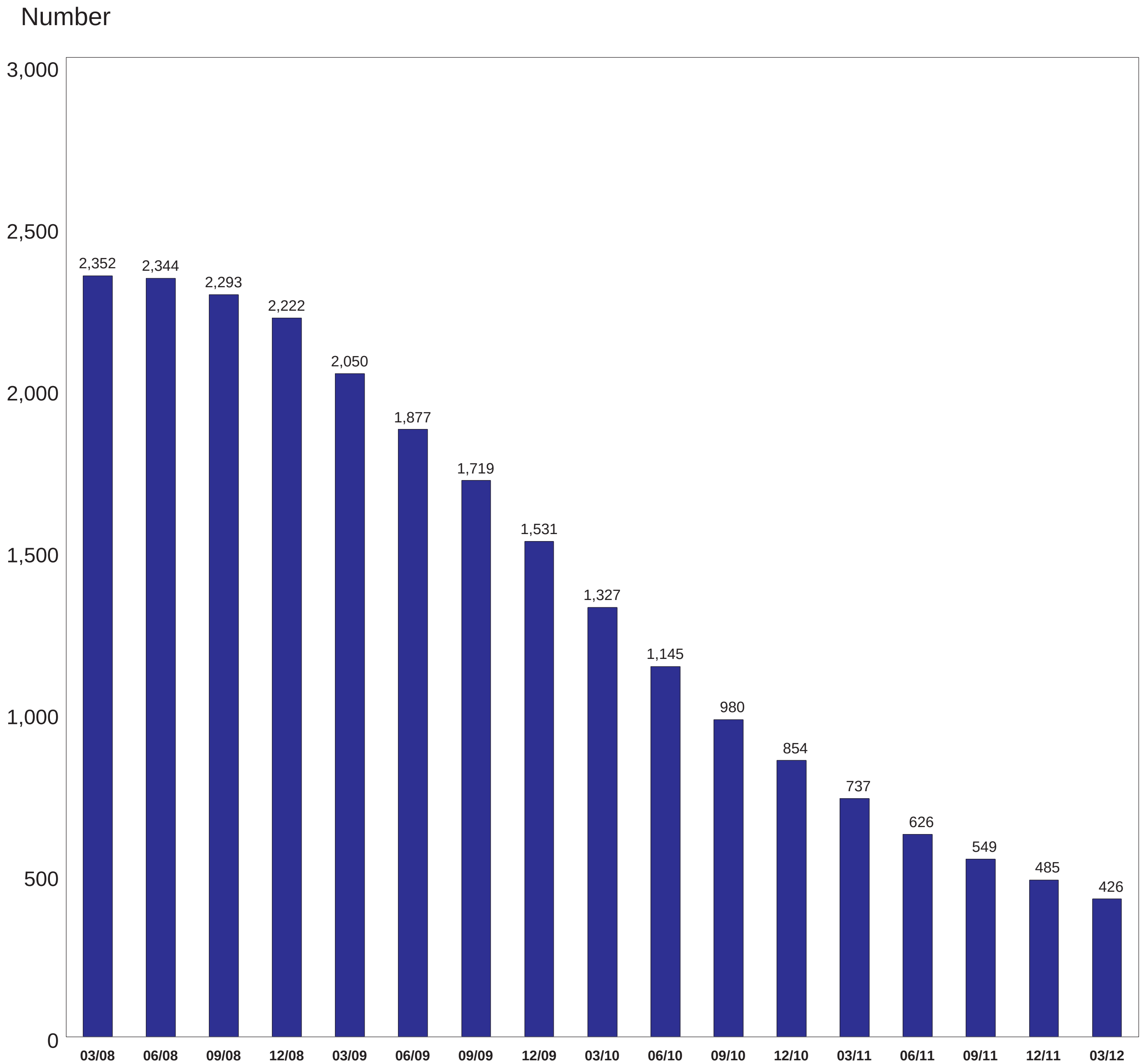
Loans Outstanding ($ Billions)									
Held On Balance Sheet	712.8	692.2	683.9	702.1	663.2	668.3	666.5	687.8	649.6
Securitized and Sold **	16.1	15.5	14.3	13.7	11.9	10.9	10.6	11.8	18.7
Unused Commitments **	3,245.4	3,175.4	3,168.5	3,141.4	3,178.8	3,185.8	3,140.0	3,119.3	3,155.7
Total	3,974.3	3,883.0	3,866.7	3,857.3	3,853.9	3,865.0	3,817.0	3,818.9	3,823.9

* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.
** Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

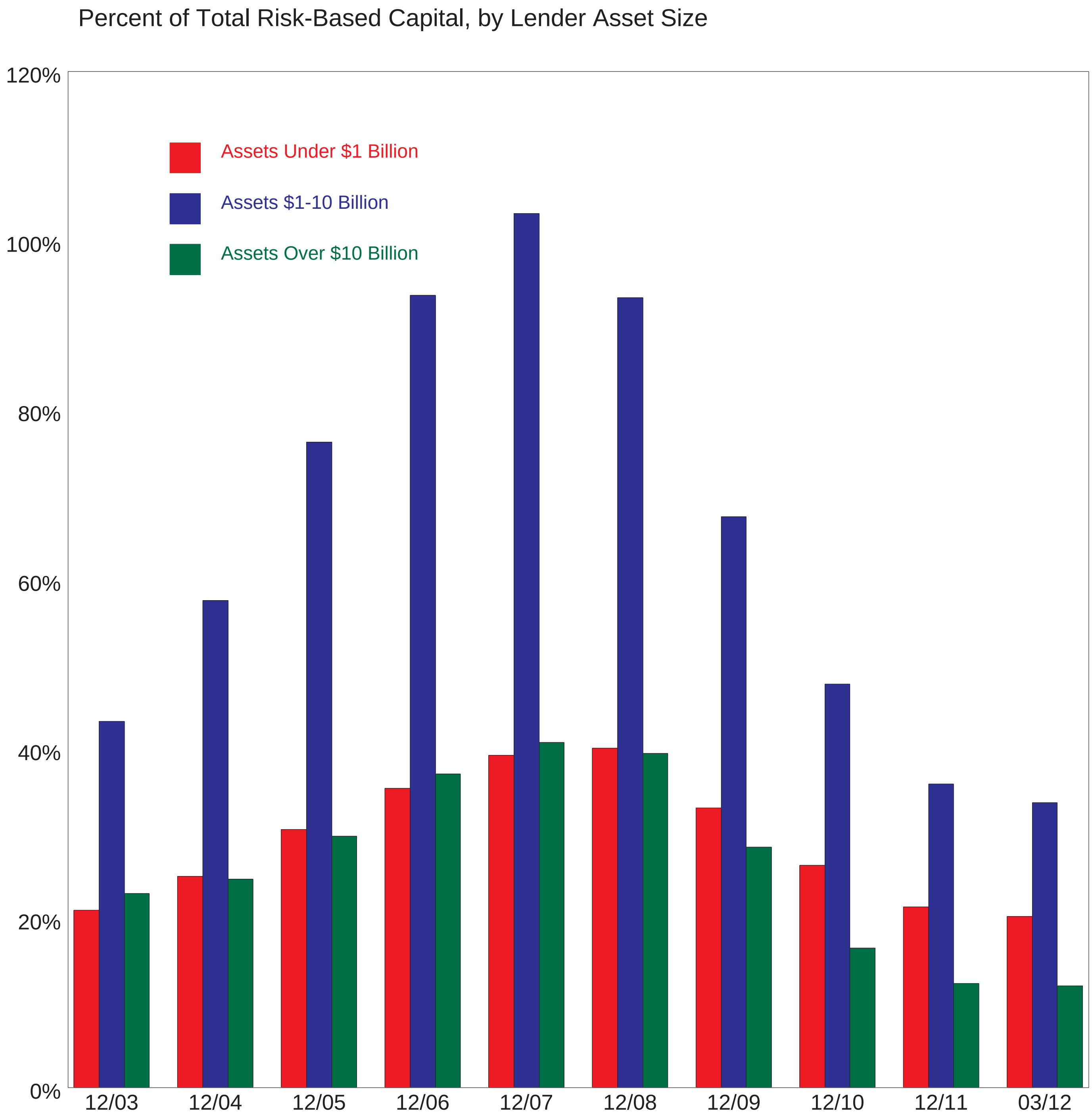
(Construction Loans Exceed Total Capital)

2008-2012



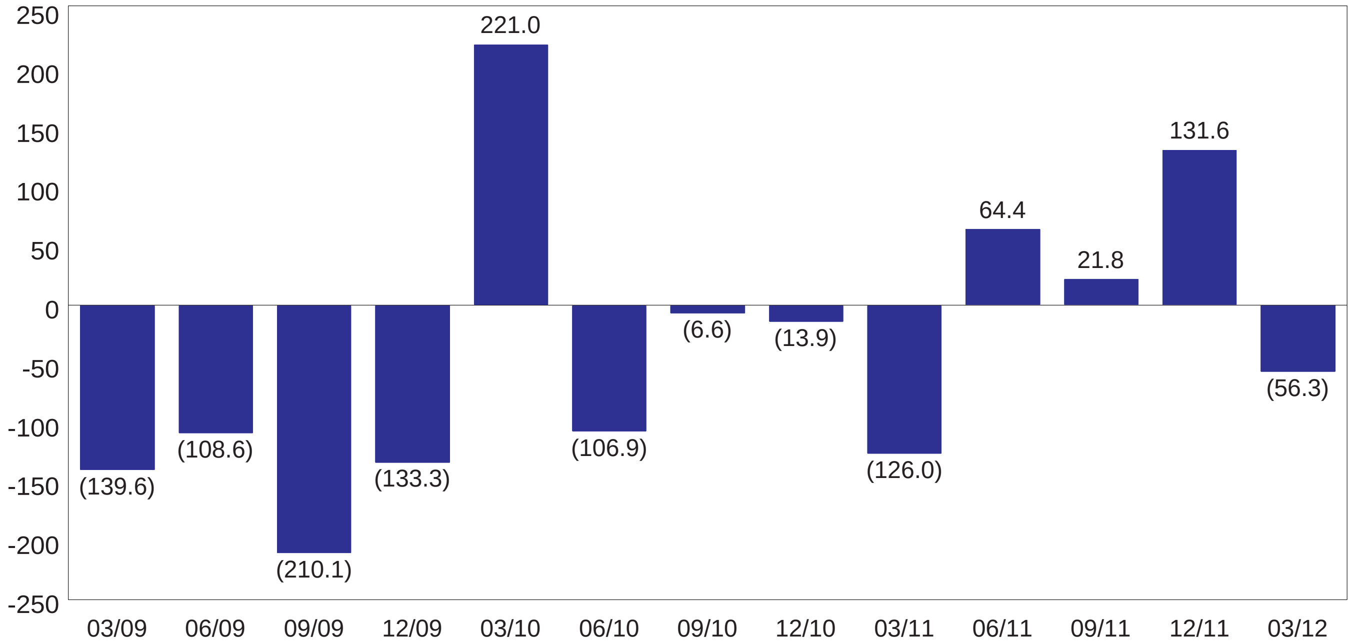
Median Construction and Development Loan Concentrations

2003 - 2012



Quarterly Change in Reported Total Loans Outstanding

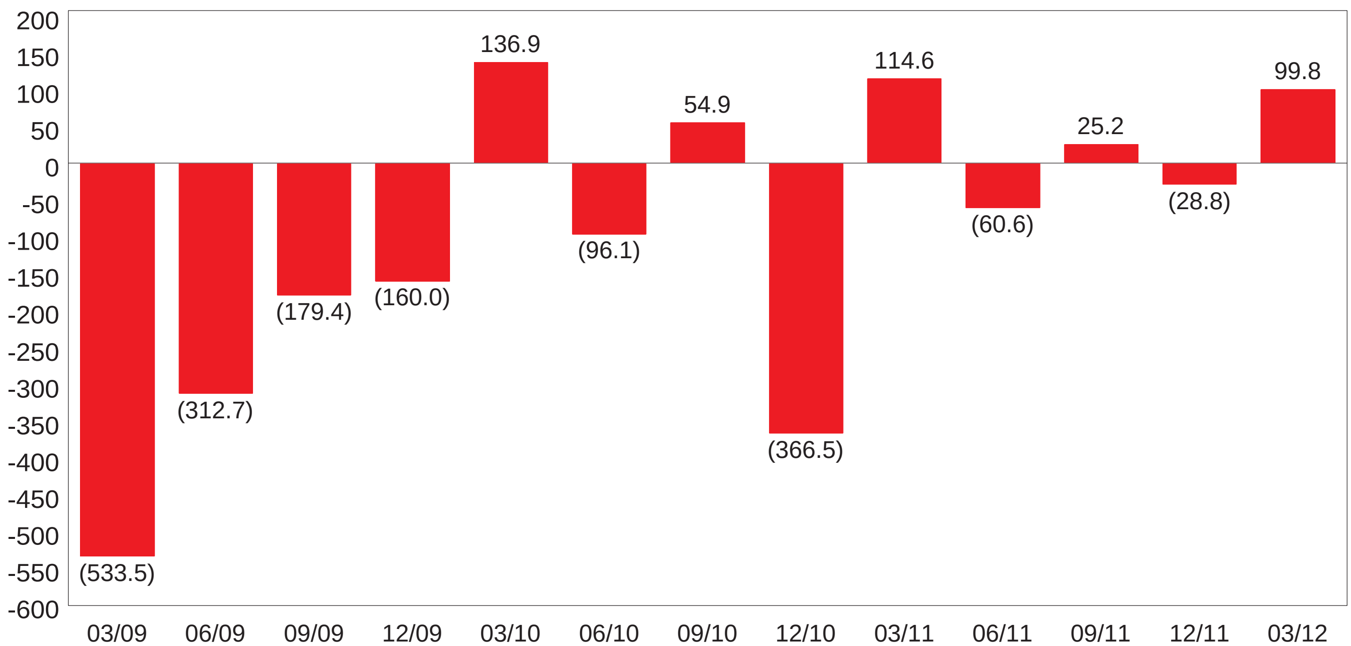
($ Billions)



In the first quarter of 2012, real estate loans decreased by $42.3 billion, commercial and industrial loans increased by $27.3 billion, consumer loans decreased by $41.3 billion, and other loans and leases increased by $0.3 billion.

Quarterly Change in Unused Loan Commitments

($ Billions)



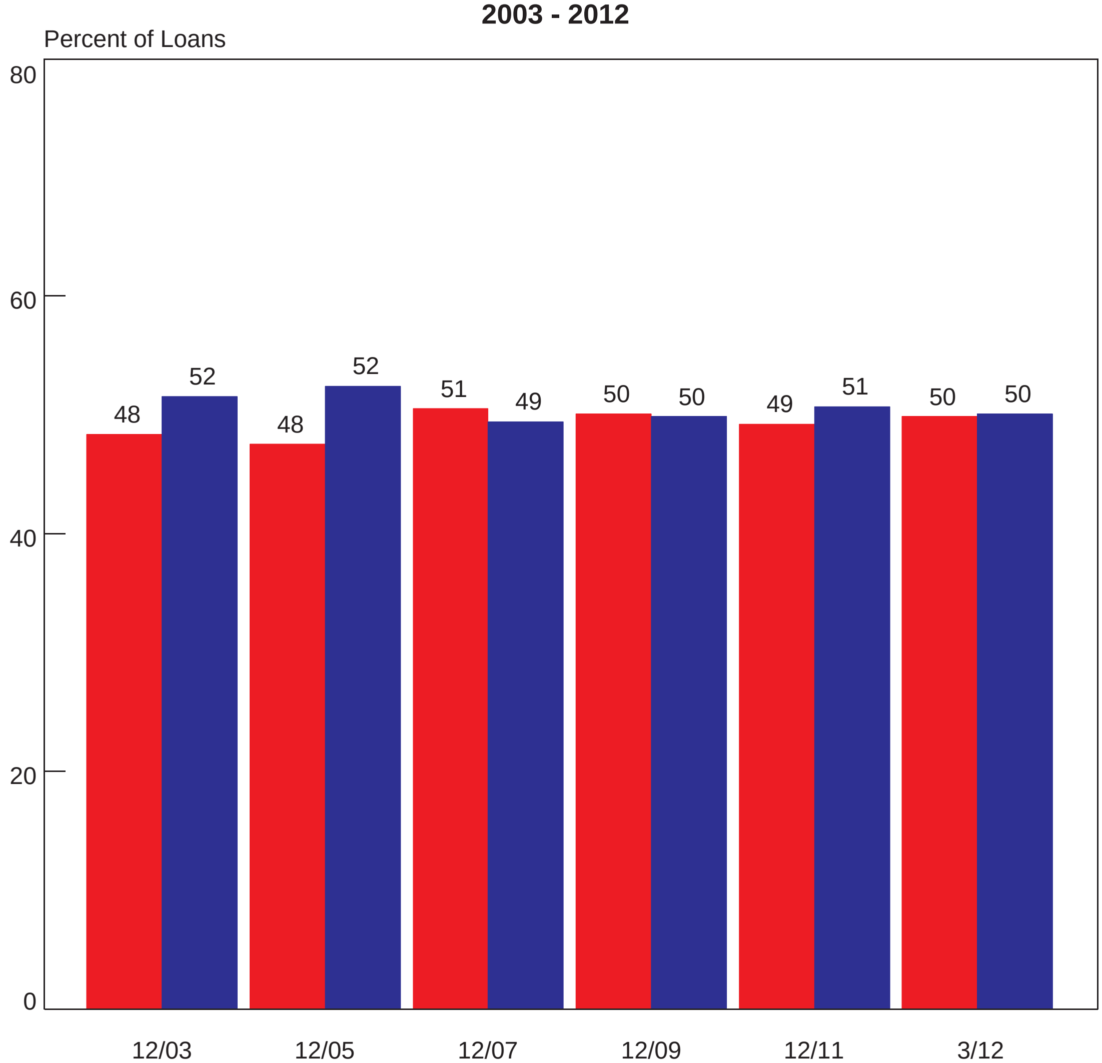
In the first quarter of 2012, unused commercial real estate loan commitments increased by $15 billion, unused home equity line commitments decreased by $1.4 billion, unused credit card commitments increased by $36.4 billion, and other unused commitments increased by $49.8 billion.

Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers

(as a Percent of Total Loans)

2003 - 2012



Loans ($ Billions):

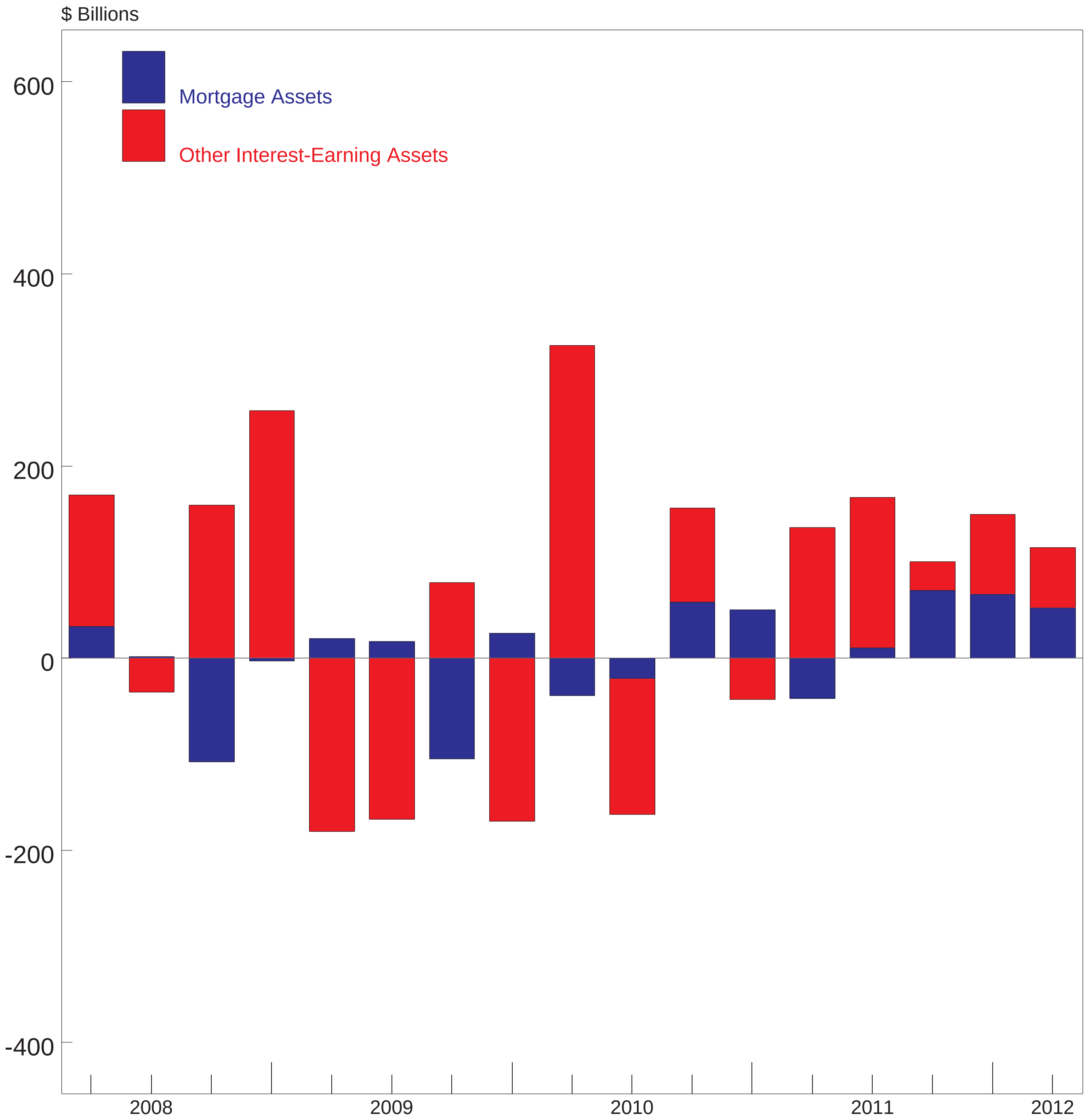
	12/03	12/05	12/07	12/09	12/11	3/12
Commercial Borrowers	$2,632	$3,197	$3,997	$3,650	$3,680	$3,698
Consumer Loans	2,805	3,525	3,911	3,635	3,789	3,715

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.

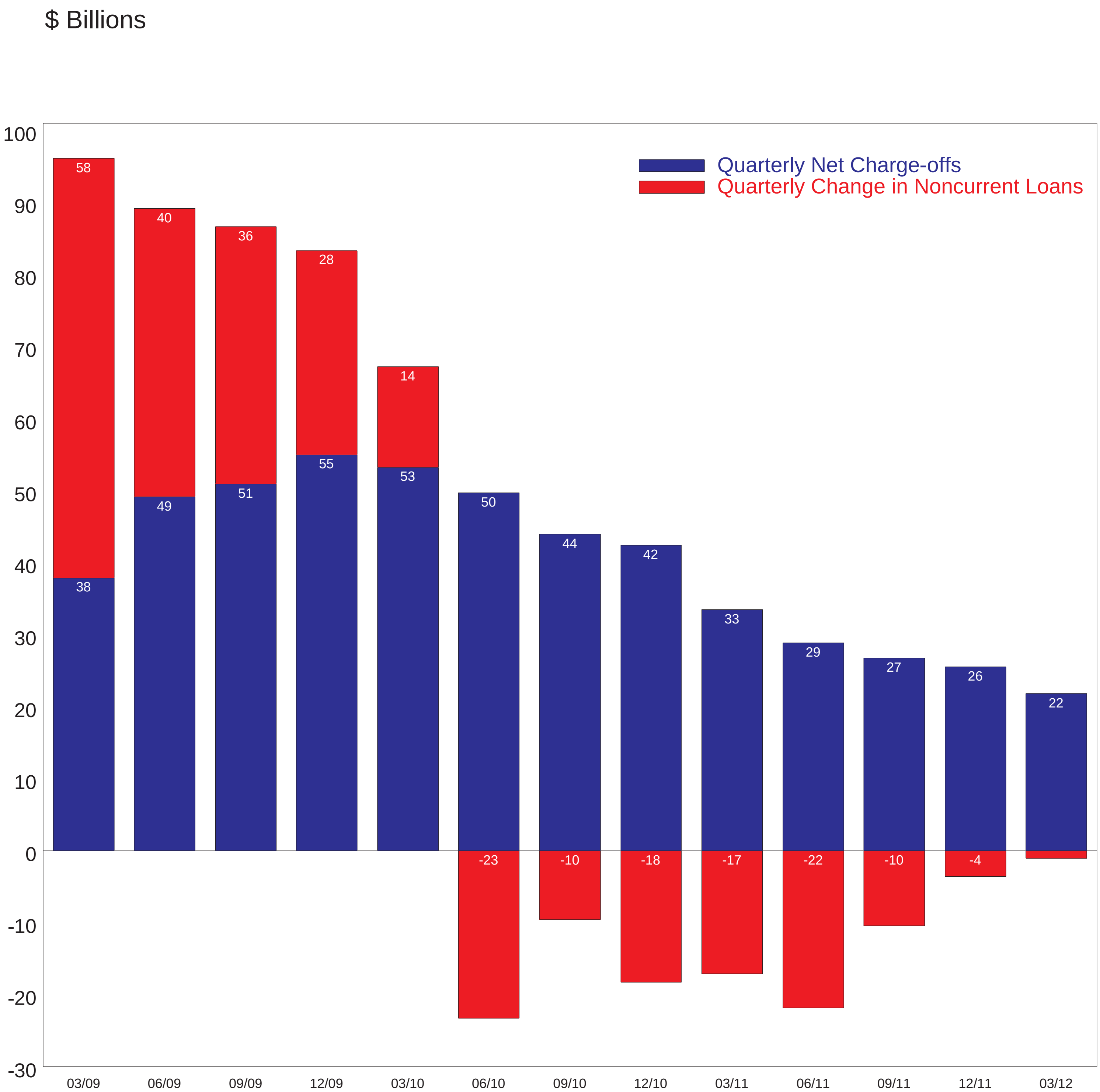
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2008 - 2012



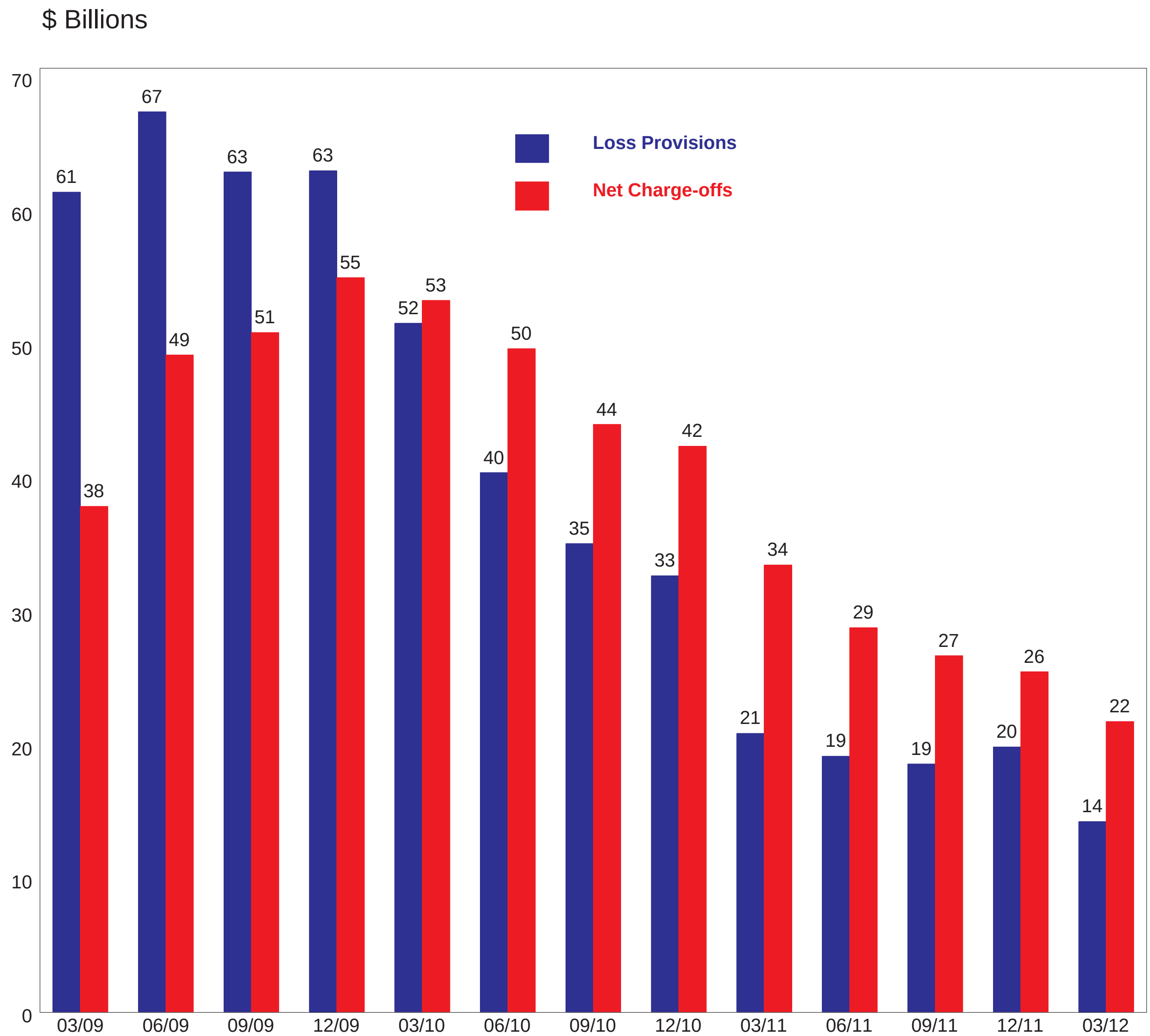
Quarterly Net Charge-Offs and Change in Noncurrent Loans

2009 - 2012

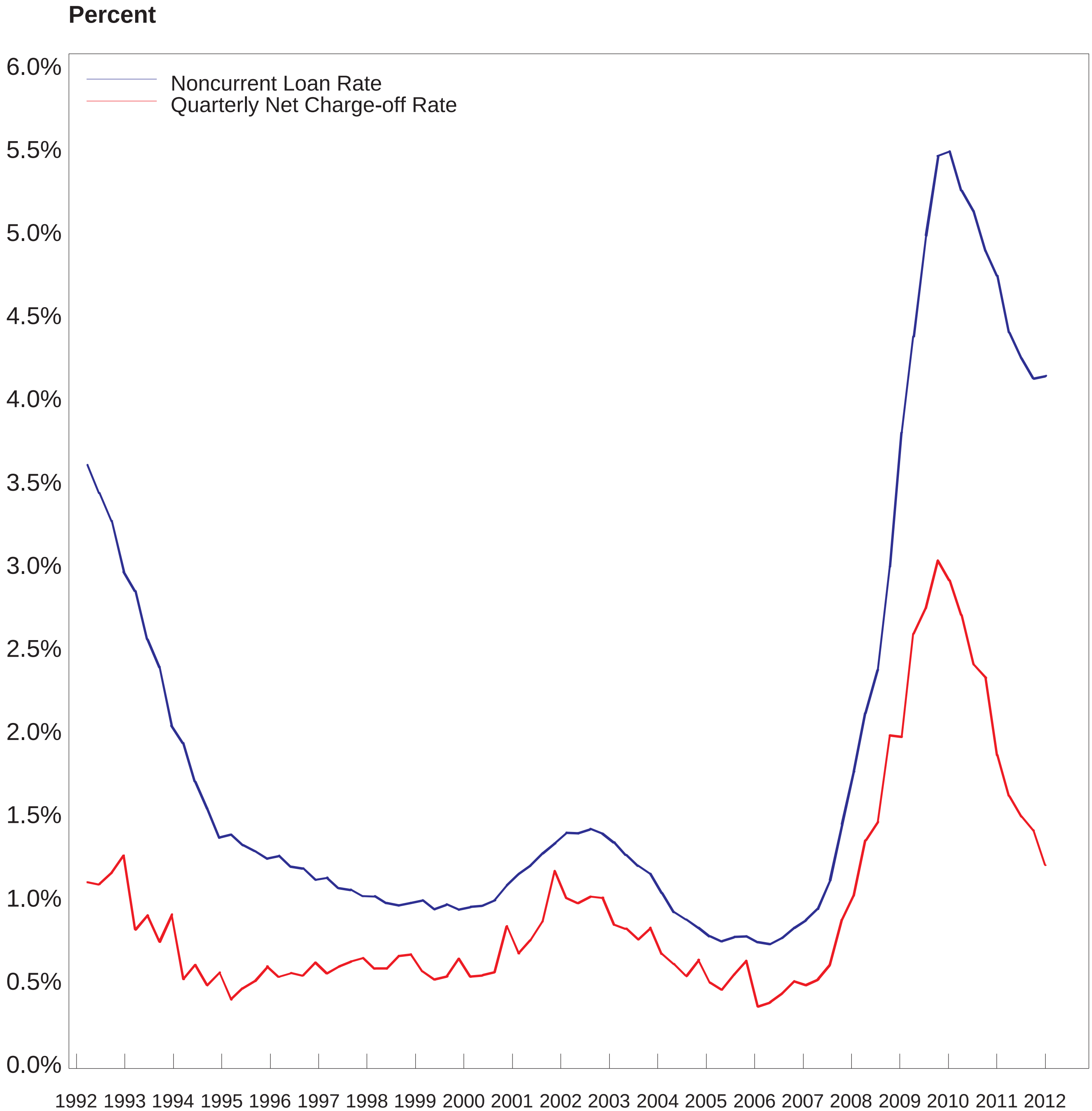


Quarterly Net Charge-Offs vs. Loan Loss Provisions

2009 - 2012

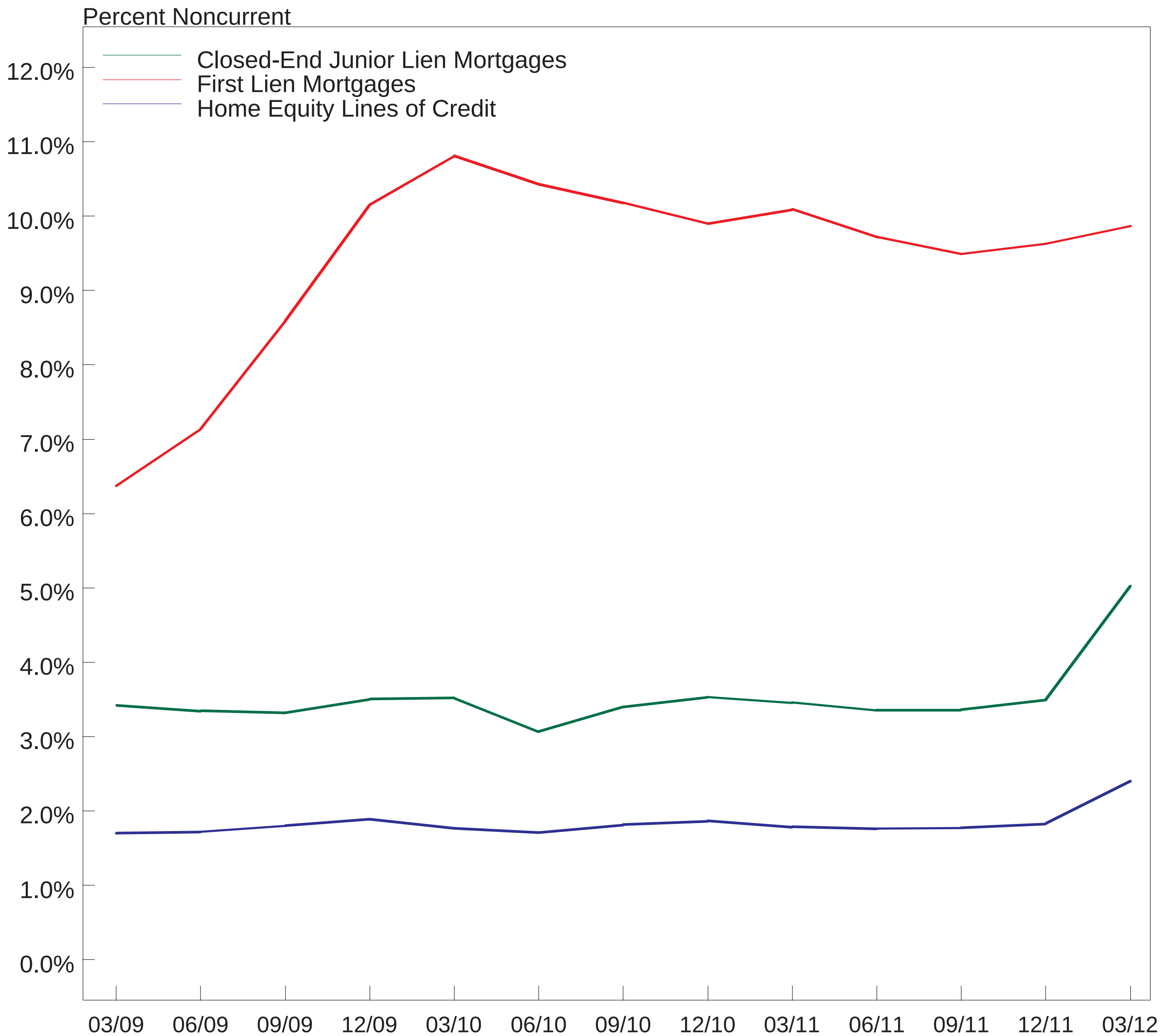


Noncurrent Loan and Quarterly Net Charge Off Rates
1992-2012



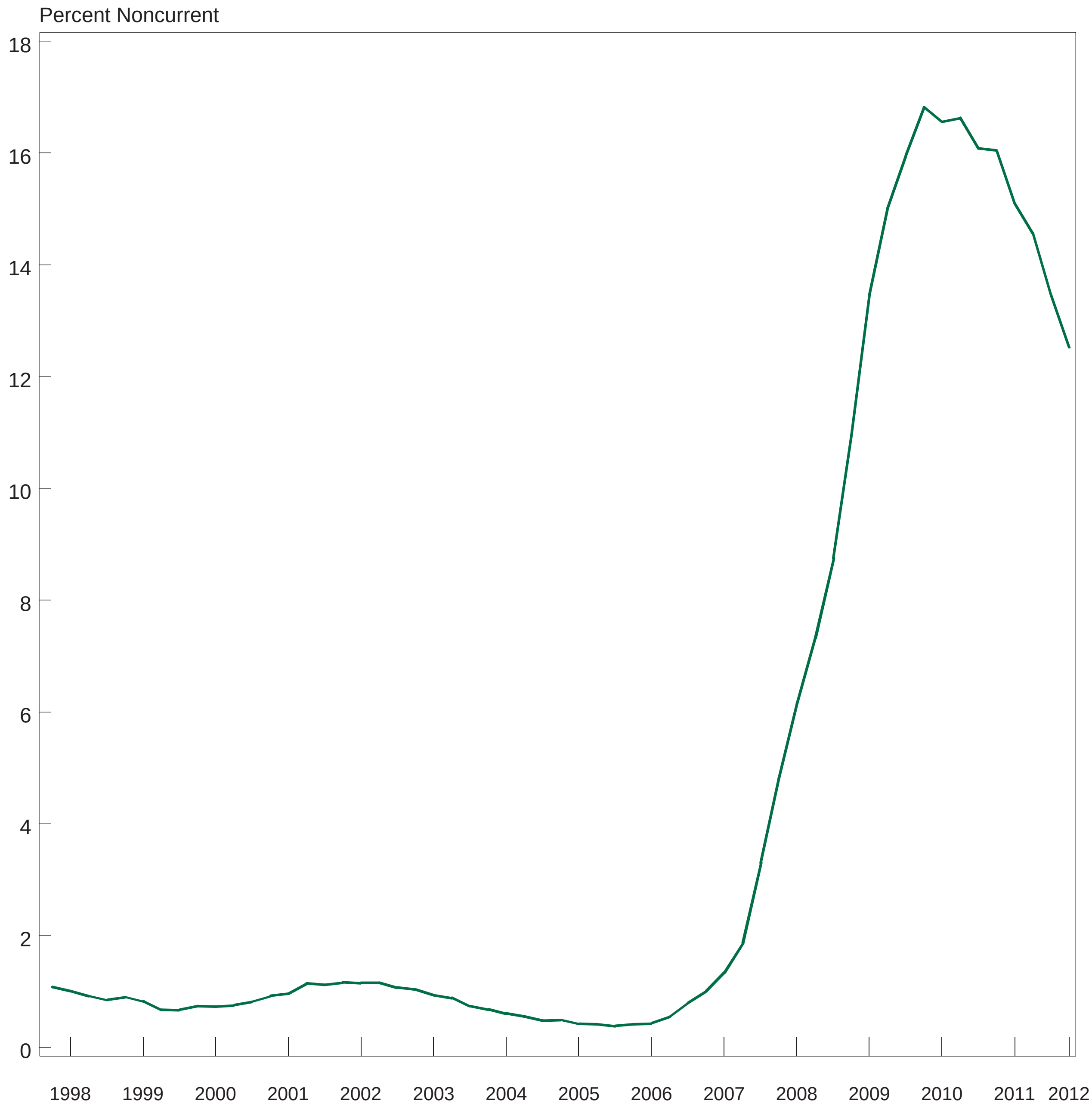
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2009 to 2012



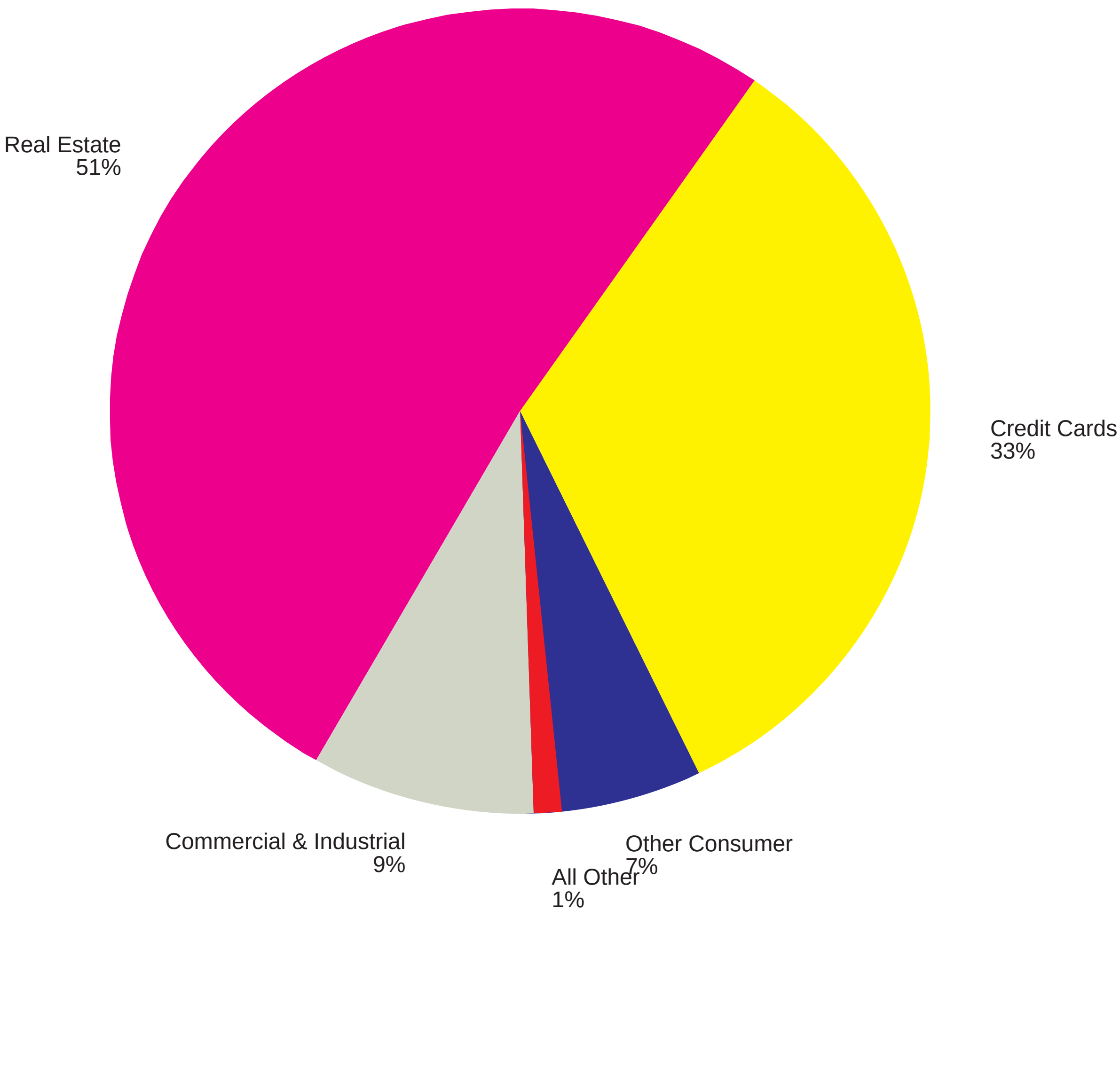
Noncurrent Rate on Real Estate Construction and Development Loans

1998-2012



Composition of FDIC-Insured Institutions' Loan Charge-offs

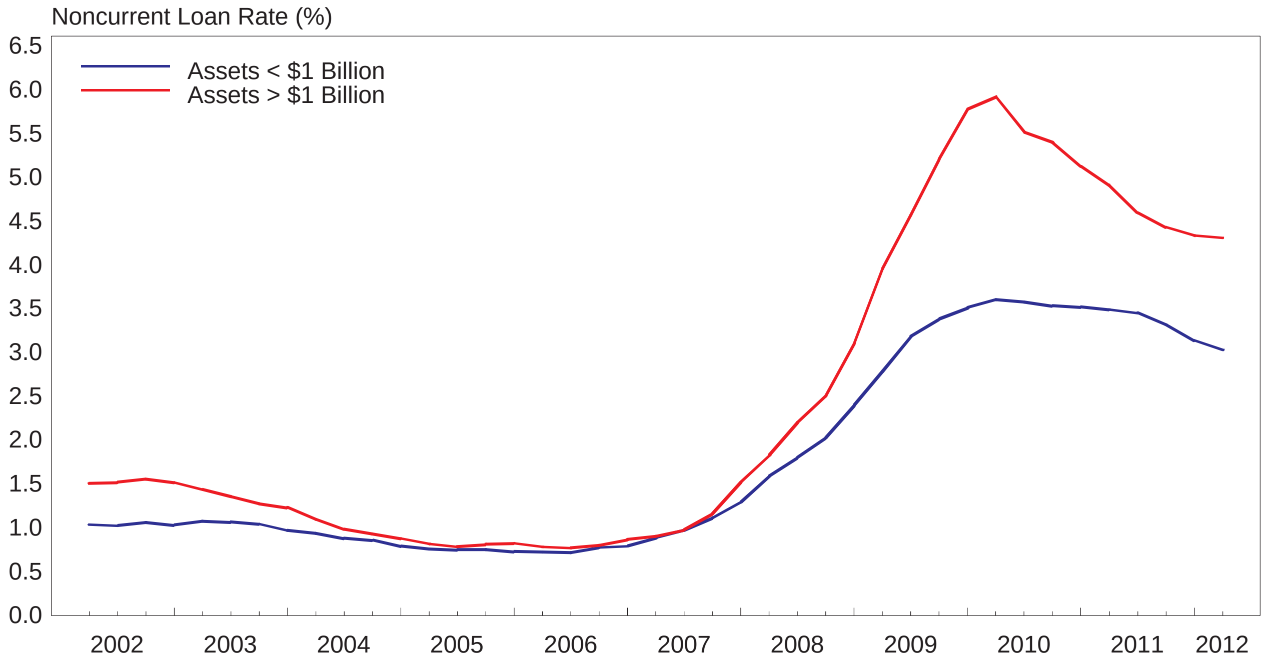
First Quarter, 2012



Noncurrent Loan Rates

By Asset Size

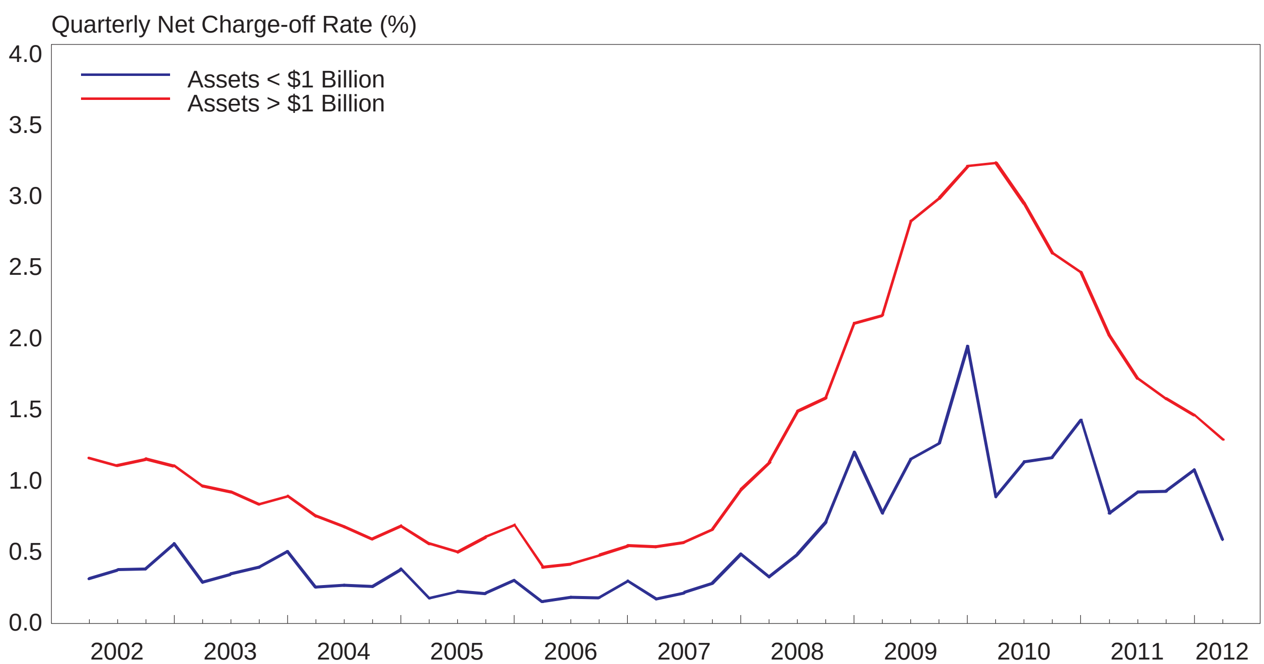
2002 - 2012



Quarterly Net Charge-off Rates

By Asset Size, Annualized

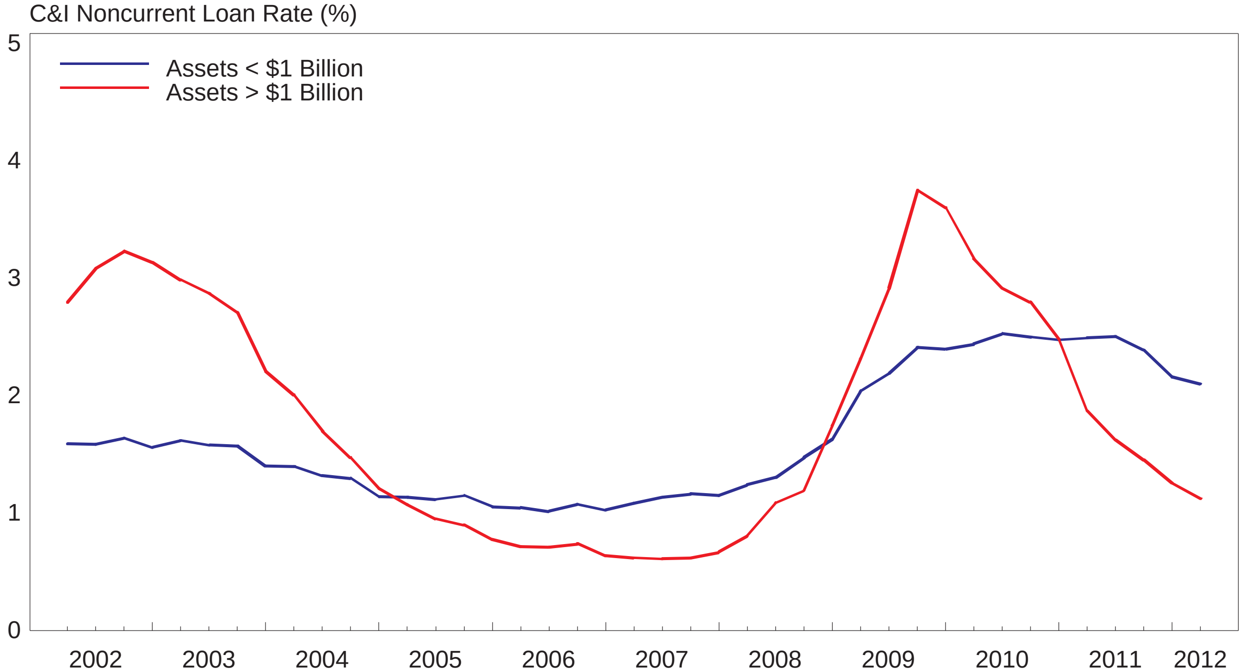
2002 - 2012



Noncurrent C & I Loan Rates

By Asset Size

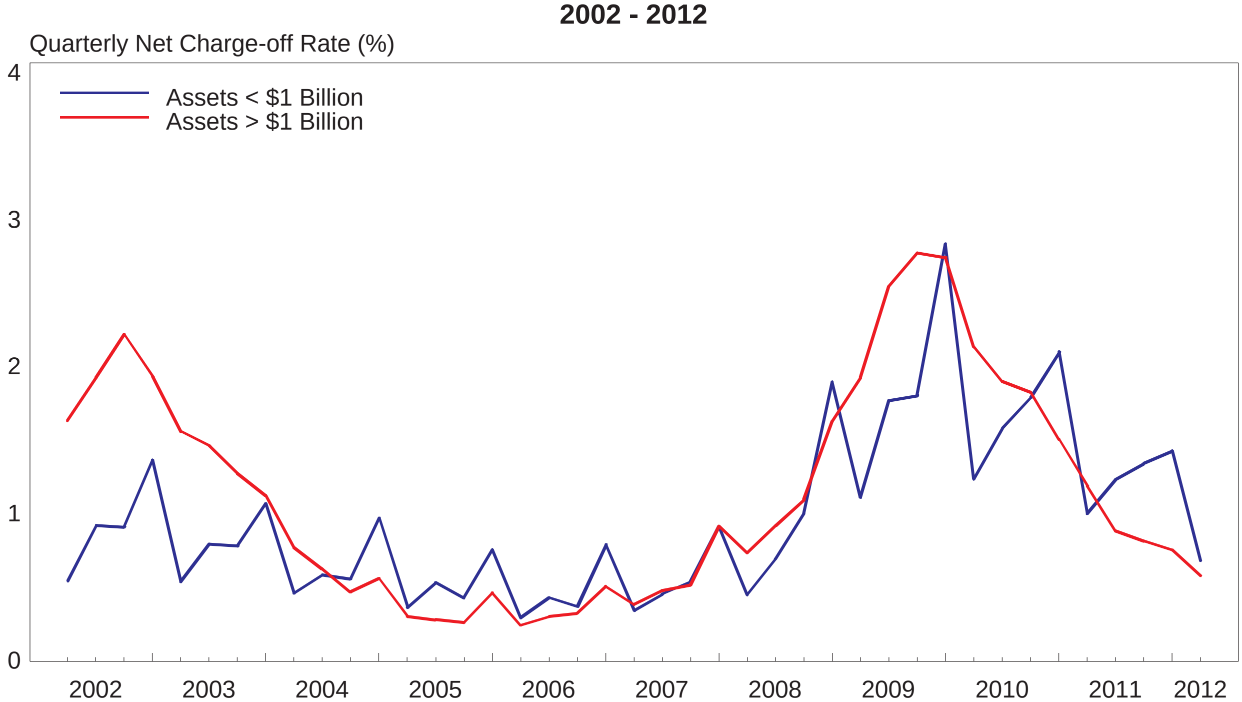
2002 - 2012



Quarterly Net Charge-off Rates on C & I Loans

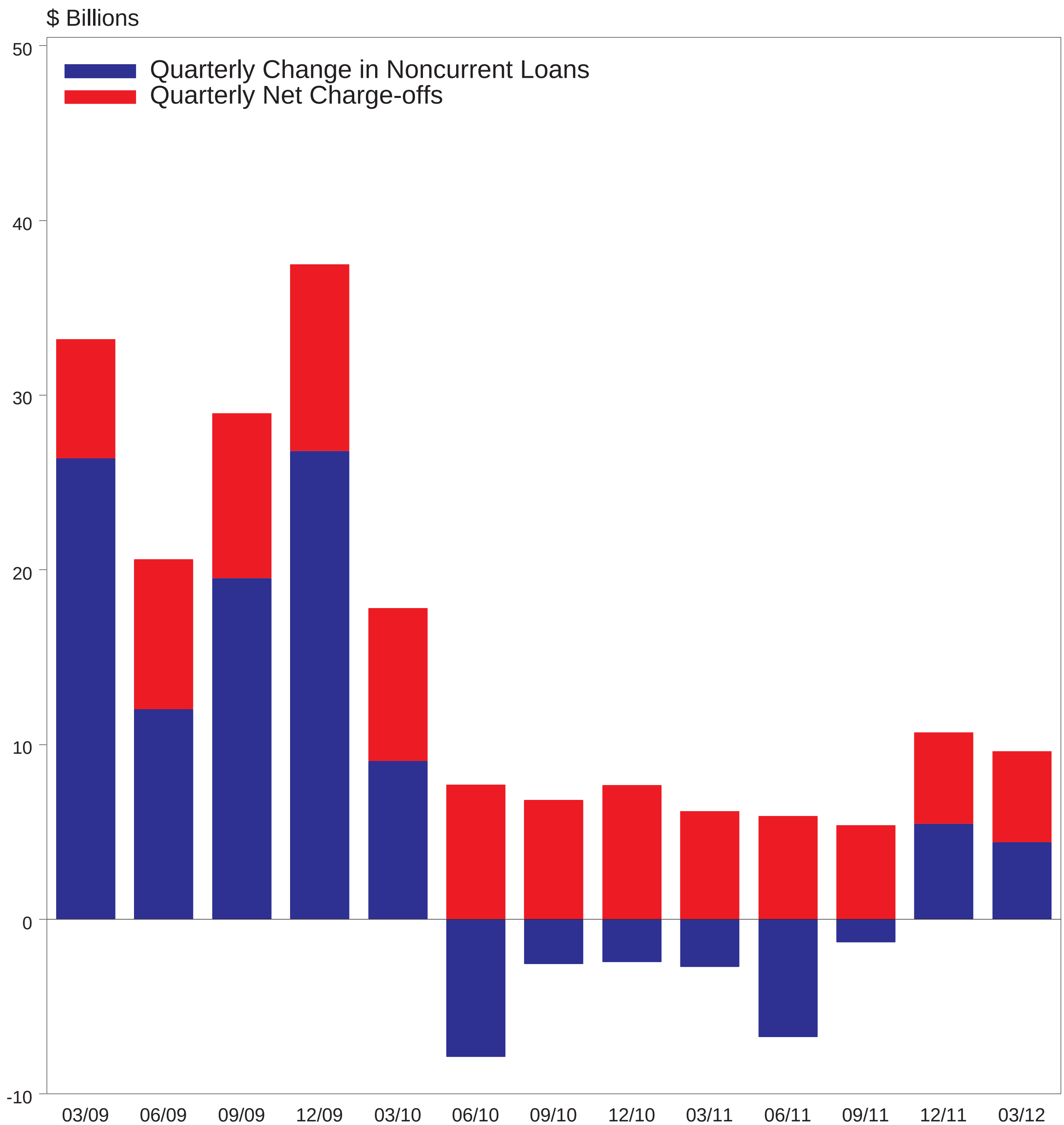
By Asset Size

2002 - 2012



Credit Quality of Residential Mortgage Loans*

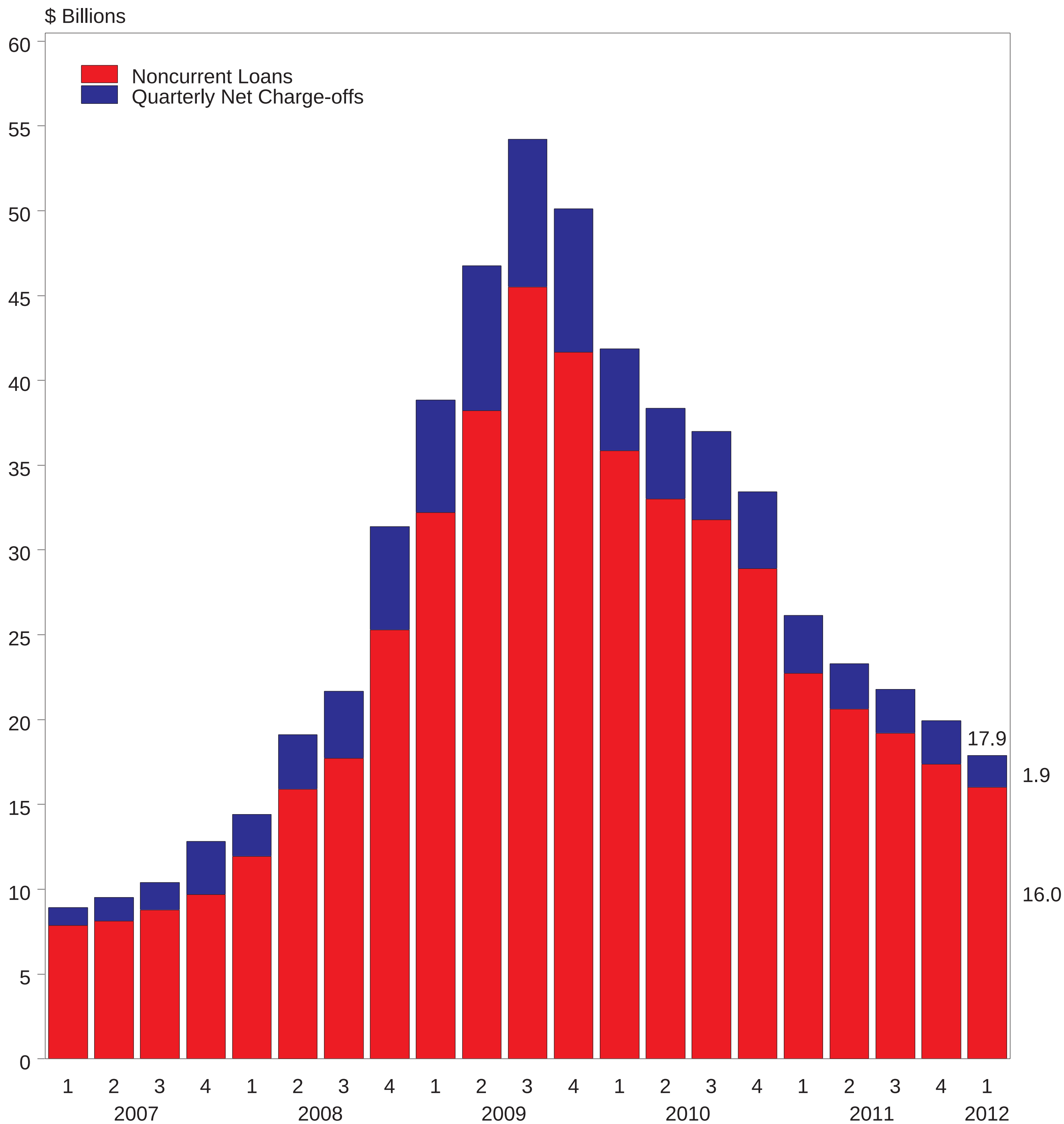
2009 to 2012



* Noncurrent loans = loans 90 days or more past due or in nonaccrual status

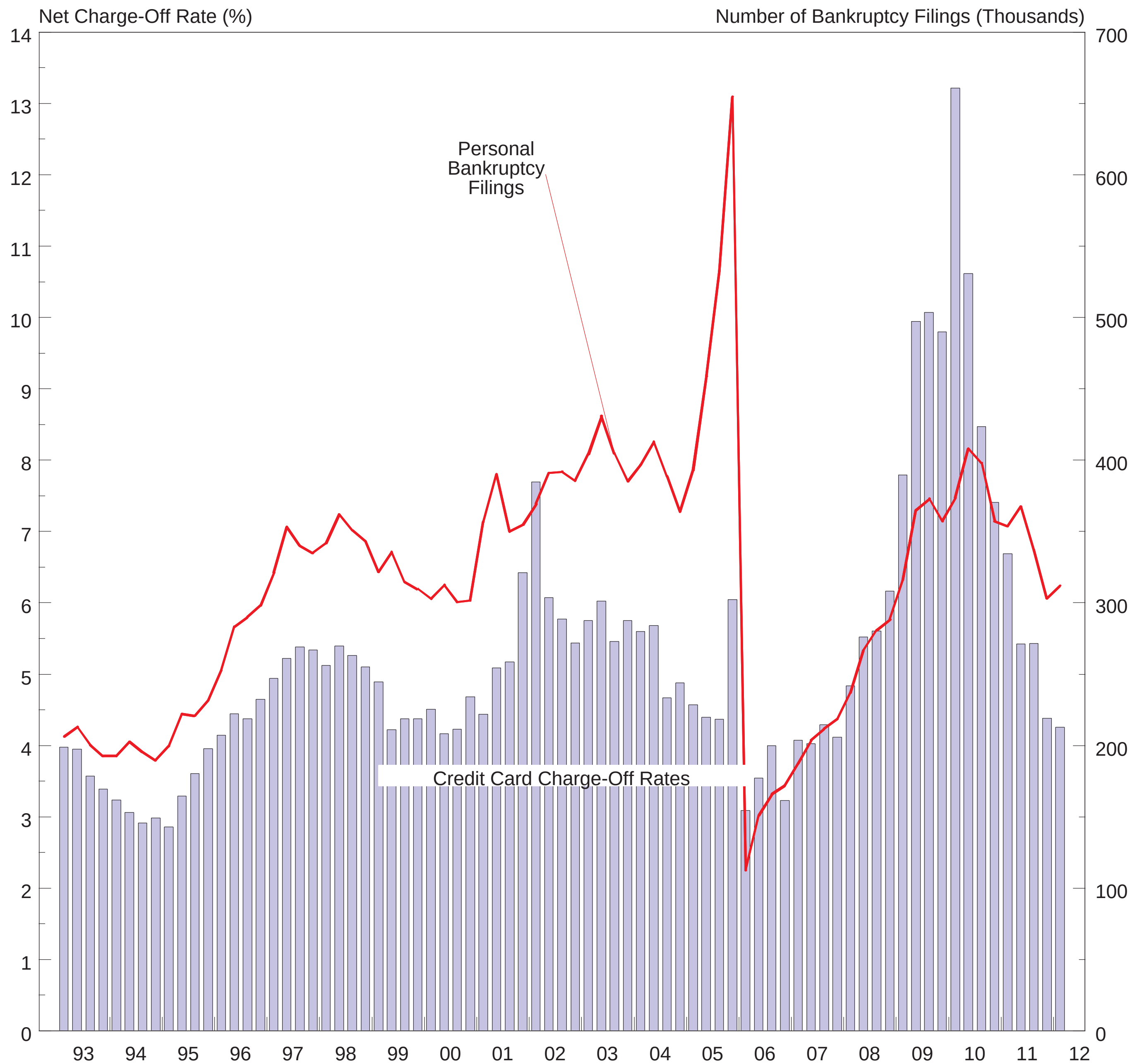
Credit Quality of C & I Loans

2007-2012



Credit Card Loss Rates and Personal Bankruptcy Filings

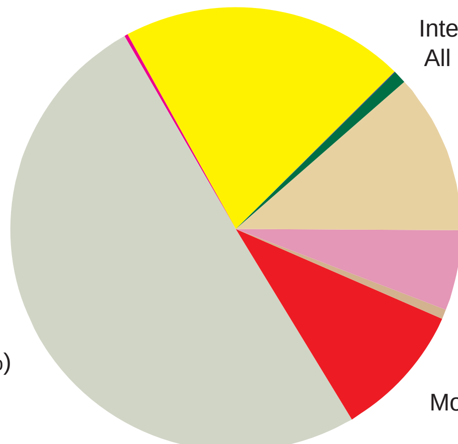
1993-2012



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, 2012

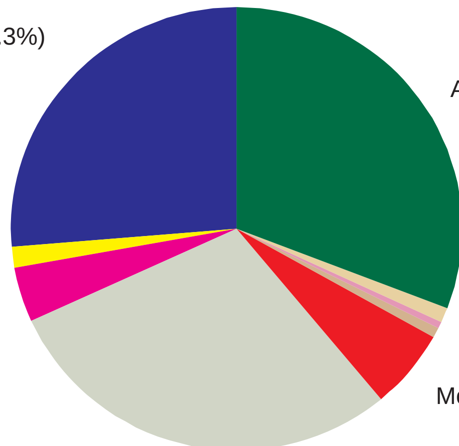


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
03/12	5	1,491	18	3,681	714	52	426	851	69
12/11	4	1,545	18	3,770	731	59	377	790	63
12/10	4	1,559	22	4,085	718	73	314	814	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132

Industry Assets By Asset Concentration Group

$ Billions

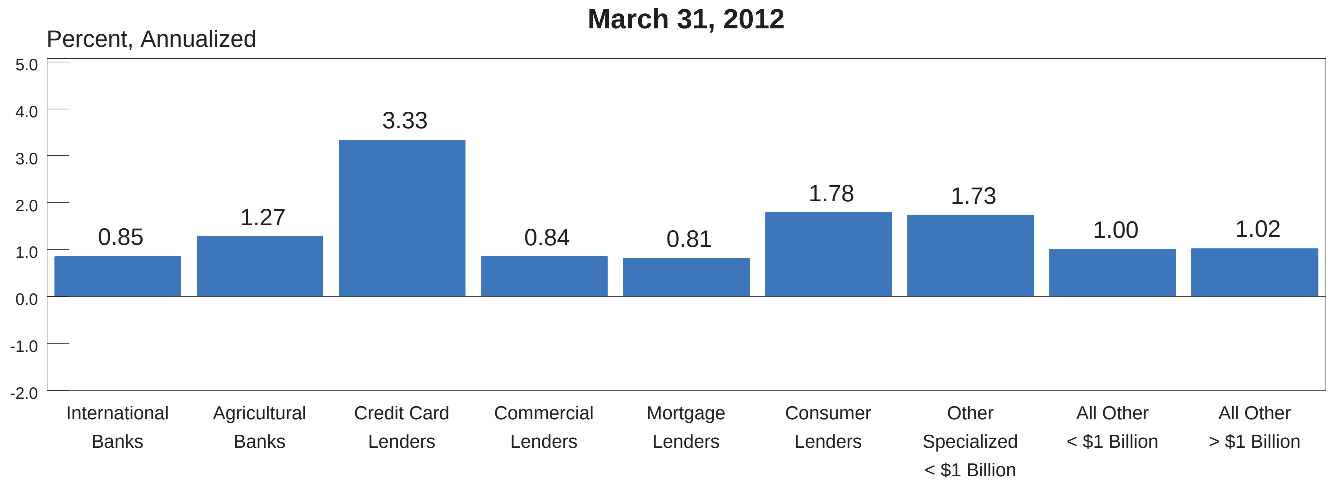
March 31, 2012



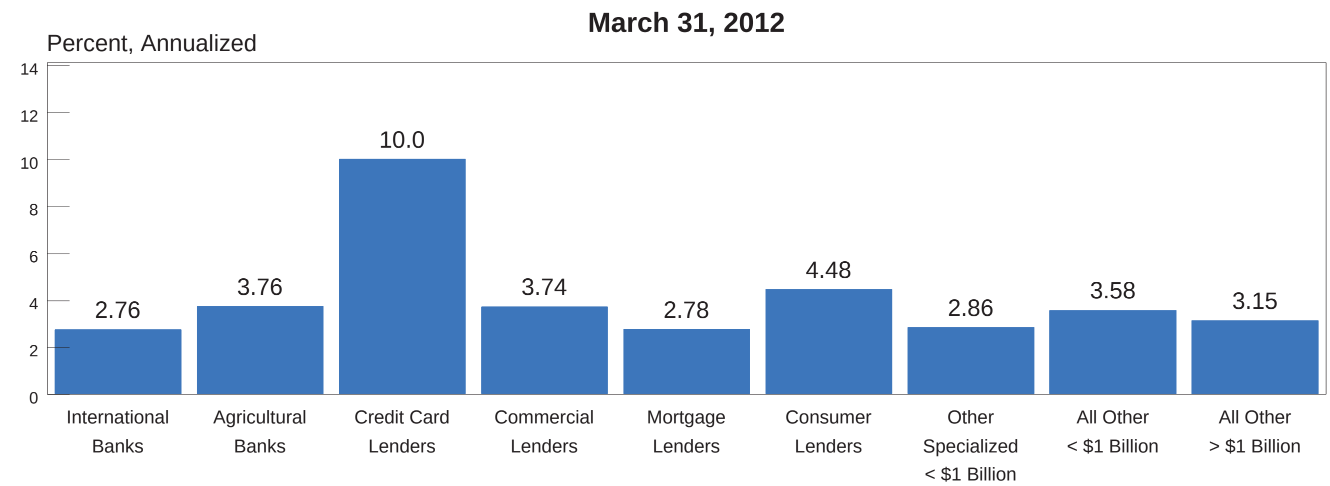
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
03/12	3,661	212	559	4,070	811	98	68	152	4,295
12/11	3,456	216	539	4,087	825	97	56	139	4,470
12/10	3,038	200	705	4,095	789	114	43	132	4,203
12/09	3,107	182	502	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

Performance Ratios By Asset Concentration Group

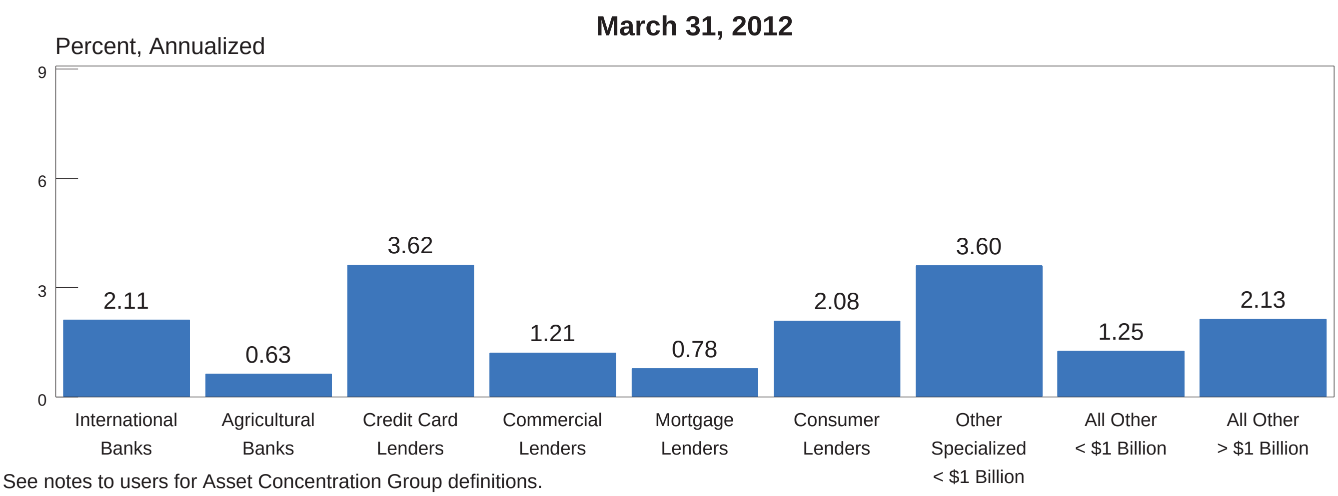
Return on Assets (YTD)



Net Interest Margin (YTD)



Noninterest Income to Assets (YTD)

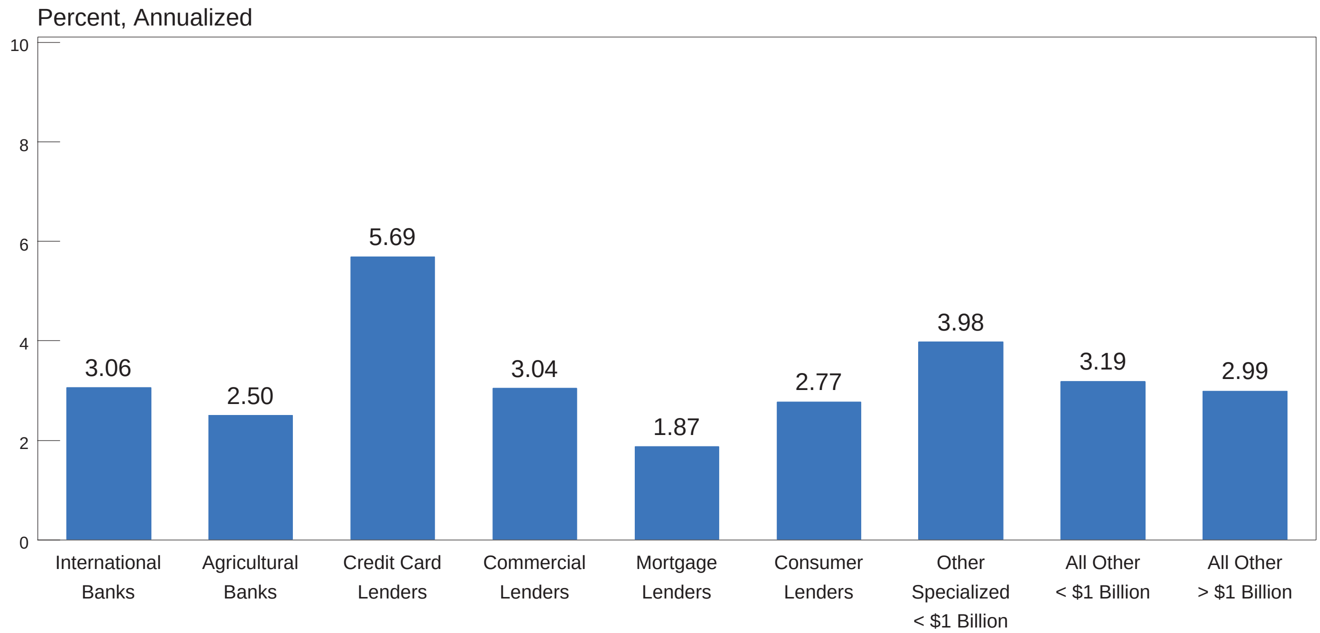


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

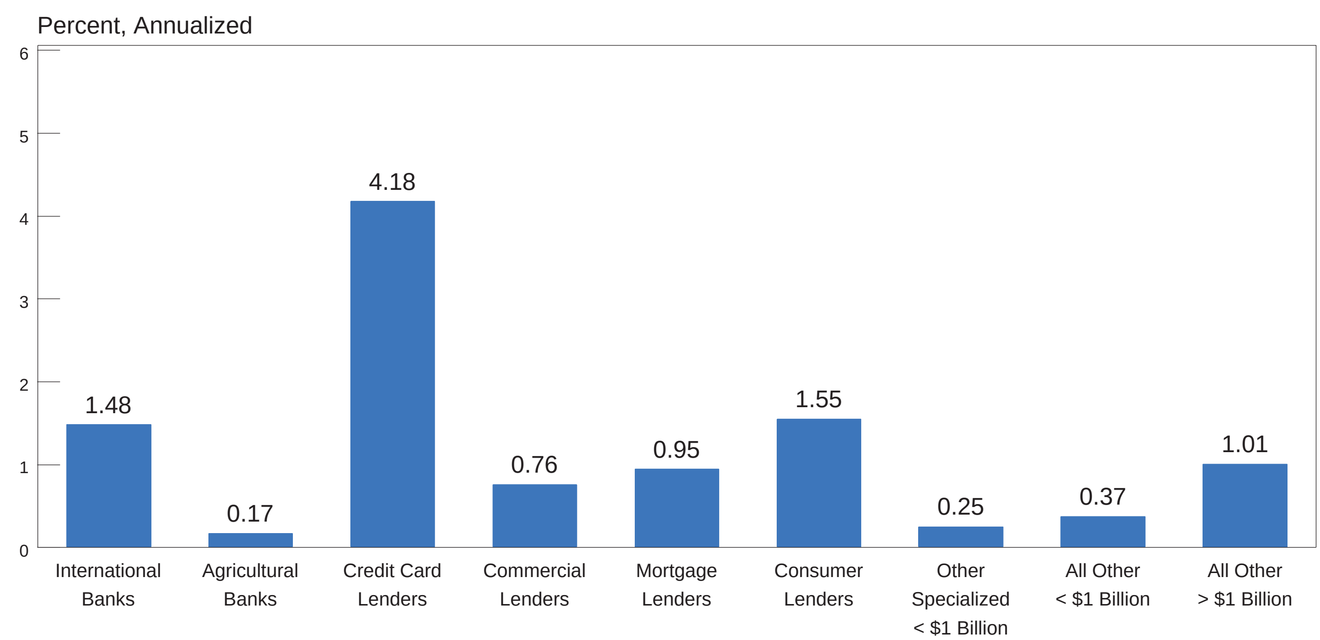
Noninterest Expense to Assets (YTD)

March 31, 2012



Net Charge-offs to Loans and Leases (YTD)

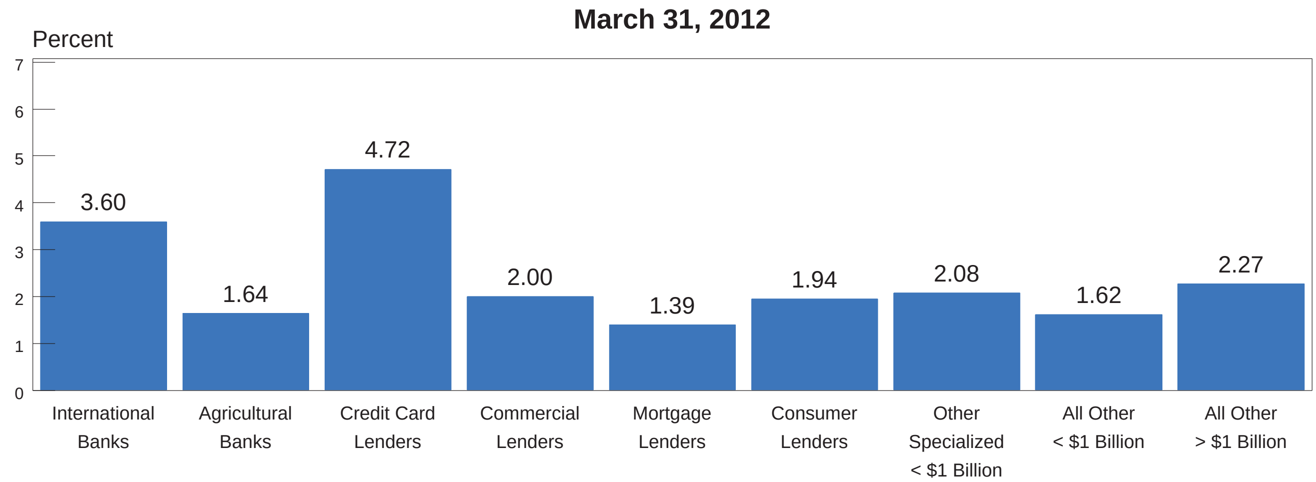
March 31, 2012



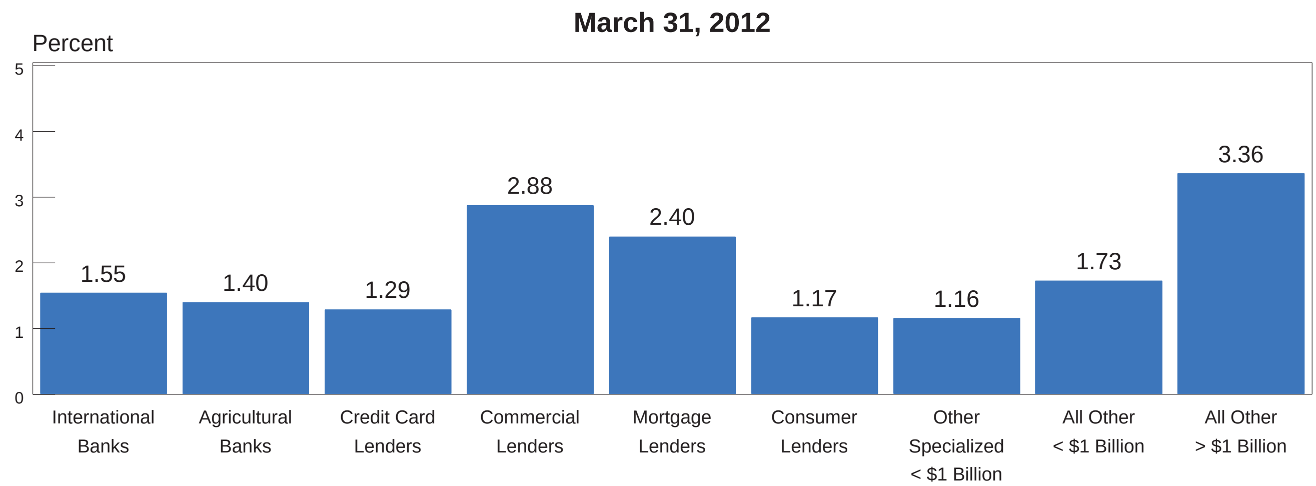
Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

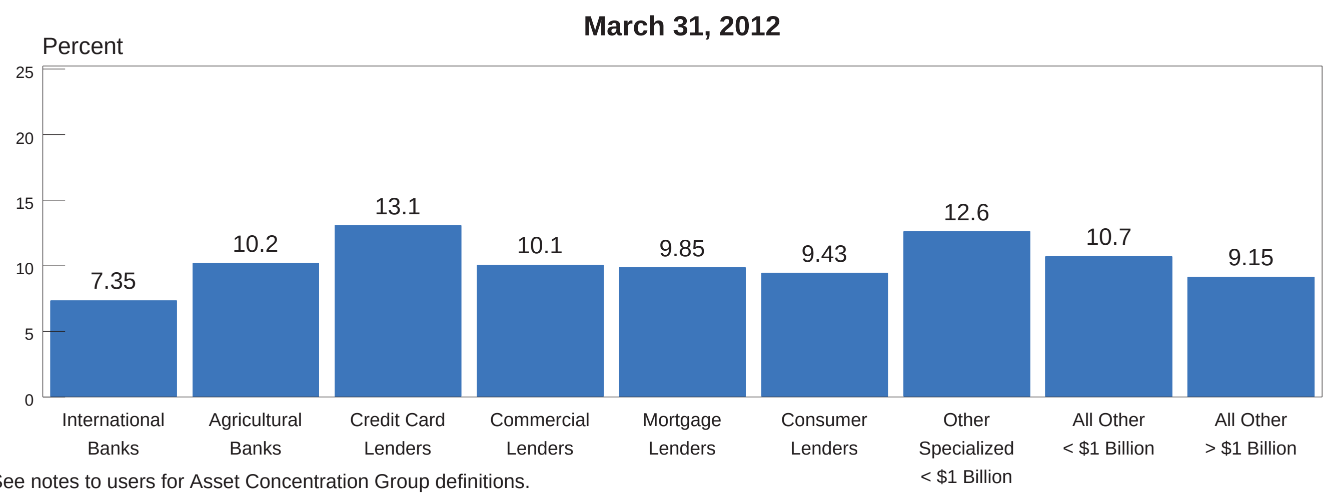
Loss Allowance To Loans and Leases



Noncurrent Assets Plus Other Real Estate Owned To Assets



Core Capital (Leverage) Ratio



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

Return On Average Assets By Asset Concentration Group

1994 - 2012, 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
03/12	0.85	1.27	3.33	0.84	0.81	1.78	1.73	1.00	1.02
03/11	0.60	1.04	3.68	0.59	0.48	1.33	1.34	0.80	0.90
03/10	0.75	0.95	0.70	0.16	0.78	1.41	1.20	0.86	0.64
03/09	0.61	0.73	-11.26	-0.19	0.54	0.08	0.30	0.92	0.55
03/08	0.35	1.19	4.59	0.78	-0.21	1.30	2.20	1.01	0.13
03/07	0.93	1.19	3.84	1.14	0.91	1.77	2.03	0.99	1.25
03/06	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54
03/98	0.83	1.28	2.54	1.33	1.06	1.31	1.68	1.23	1.34
03/97	1.00	1.27	2.03	1.32	0.96	1.41	1.65	1.23	1.18
03/96	0.66	1.26	1.98	1.29	0.88	1.26	1.27	1.27	1.10
03/95	0.67	1.21	2.95	1.16	0.68	1.14	1.09	1.18	1.07
03/94	0.83	1.23	3.78	0.99	0.62	1.35	1.03	1.16	1.22

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

Net Interest Margin By Asset Concentration Group

1994 - 2012, 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
03/12	2.76	3.76	10.02	3.74	2.78	4.48	2.86	3.58	3.15
03/11	2.53	3.80	10.92	3.78	3.06	4.36	2.81	3.70	3.23
03/10	2.83	3.87	14.12	3.68	3.08	4.58	2.72	3.70	3.32
03/09	3.00	3.81	10.44	3.53	3.12	4.51	2.89	3.78	2.41
03/08	2.84	3.84	8.64	3.67	2.73	4.90	3.05	3.61	2.61
03/07	2.46	3.91	8.18	3.71	2.71	5.03	3.15	3.63	2.89
03/06	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.06
03/05	2.64	4.05	8.15	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73
03/98	2.95	4.23	7.84	4.45	3.16	4.34	3.77	4.28	3.76
03/97	3.08	4.25	7.90	4.50	3.28	5.21	3.83	4.36	3.94
03/96	3.32	4.24	8.02	4.32	3.19	5.11	3.72	4.40	4.10
03/95	3.41	4.38	8.22	4.43	3.12	4.74	3.90	4.50	4.01
03/94	3.31	4.22	9.31	4.29	3.38	5.07	3.67	4.38	4.23

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

1994 - 2012, 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
03/12	1.48	0.17	4.18	0.76	0.95	1.55	0.25	0.37	1.01
03/11	1.96	0.31	6.67	1.34	0.98	1.77	0.76	0.39	1.40
03/10	2.75	0.45	14.26	1.89	1.20	2.69	0.54	0.44	2.29
03/09	2.42	0.52	8.57	1.45	1.05	2.56	0.43	0.30	1.87
03/08	1.13	0.17	4.97	0.71	1.14	1.78	0.21	0.17	0.64
03/07	0.57	0.14	3.86	0.23	0.21	1.43	0.18	0.17	0.31
03/06	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44
03/98	0.48	0.10	4.78	0.34	0.18	0.42	0.39	0.19	0.43
03/97	0.19	0.16	4.53	0.31	0.19	0.99	0.27	0.23	0.51
03/96	0.47	0.13	3.89	0.31	0.25	0.79	0.14	0.18	0.42
03/95	0.25	0.07	2.74	0.30	0.24	0.39	0.19	0.15	0.33
03/94	0.62	0.06	3.13	0.39	0.44	0.51	0.15	0.13	0.35

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

Percent of Loans Noncurrent By Asset Concentration Group

1994 - 2012

	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
03/12	4.21	1.68	1.60	3.37	3.71	1.60	2.70	2.19	5.80
12/11	4.20	1.70	1.71	3.53	3.89	1.68	2.58	2.13	5.51
12/10	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98

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

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

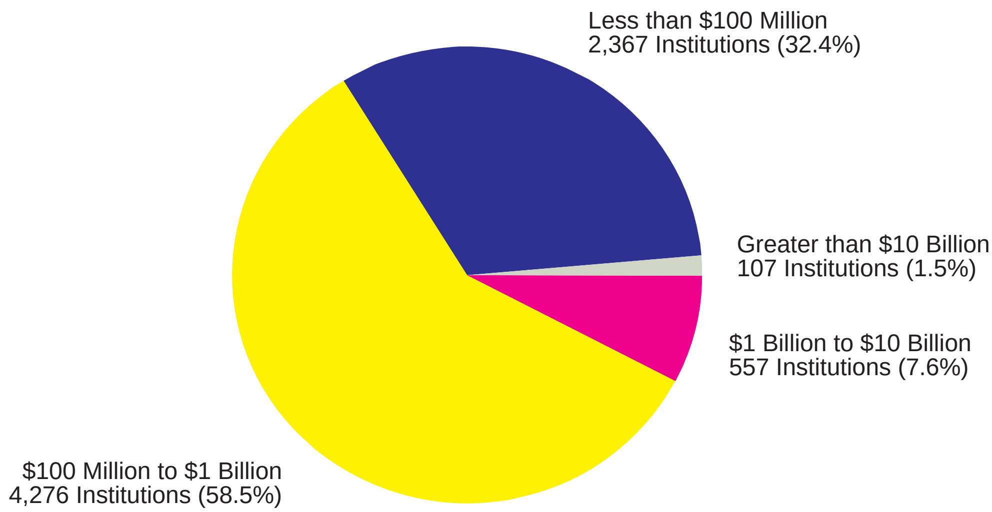
1994 - 2012

	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
03/12	7.35	10.17	13.06	10.07	9.85	9.43	12.60	10.71	9.15
12/11	7.07	10.10	13.23	10.04	9.69	9.61	13.00	10.79	8.98
12/10	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.56	8.69
12/09	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09

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

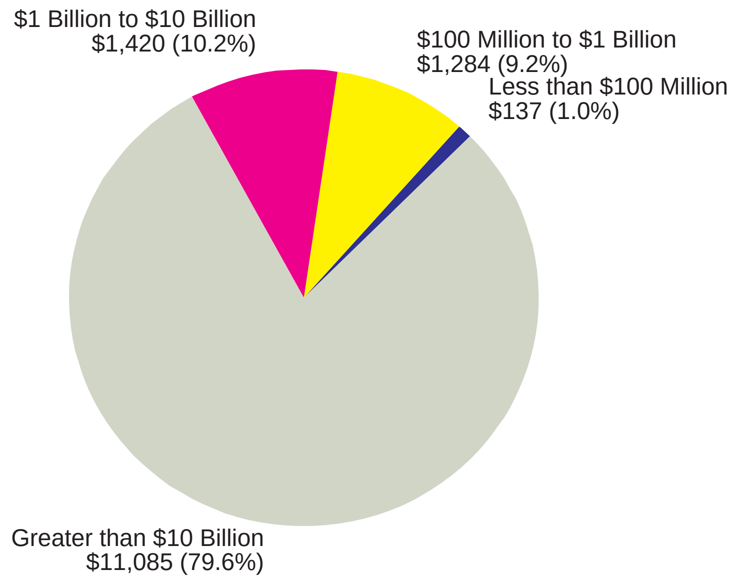
Number of Institutions By Asset Size

March 31, 2012



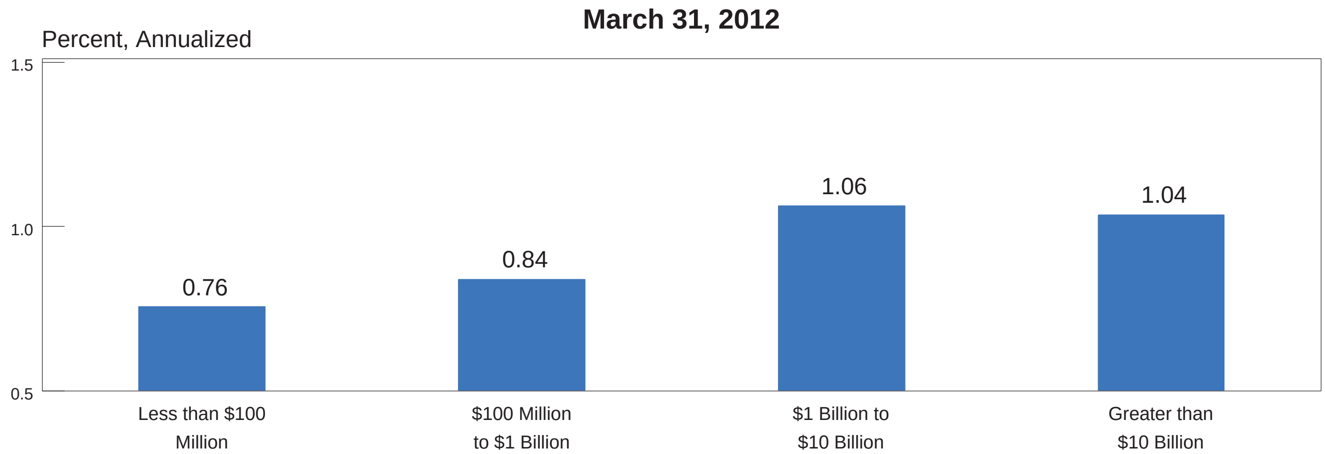
Industry Assets By Asset Size

March 31, 2012
($ Billions)

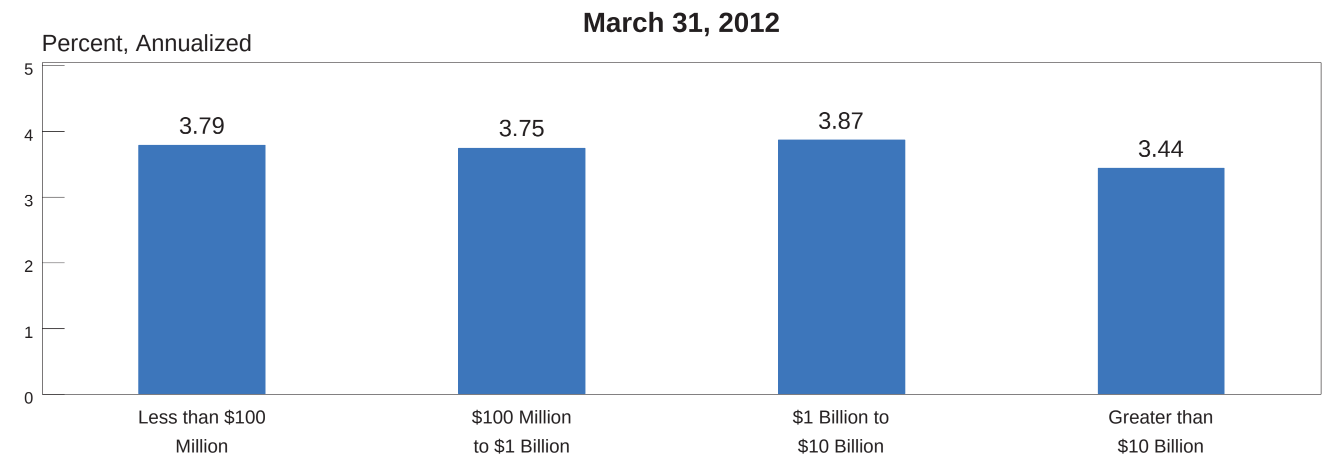


Performance Ratios By Asset Size

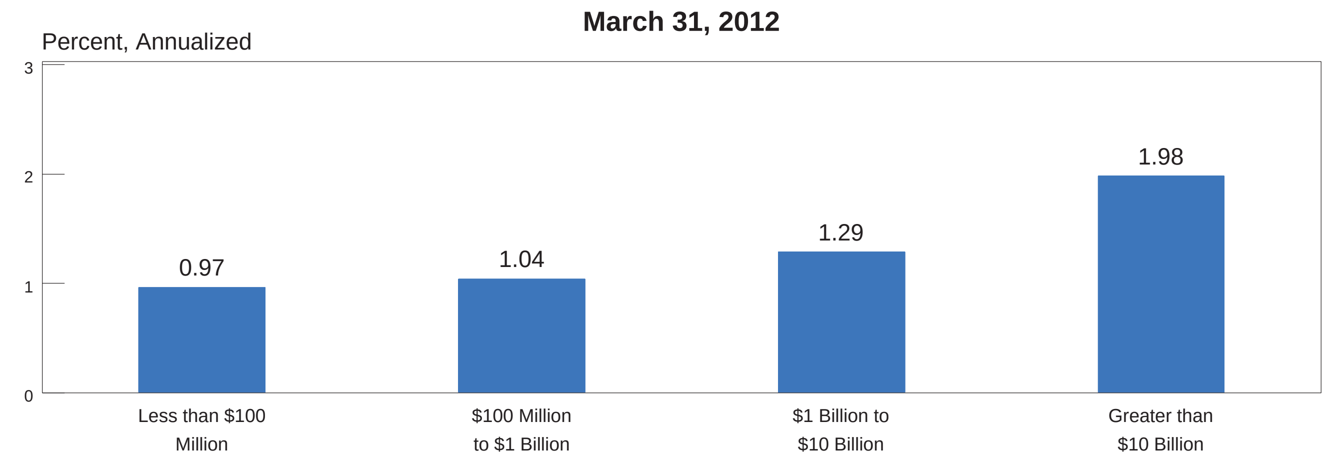
Return on Assets (YTD)



Net Interest Margin (YTD)



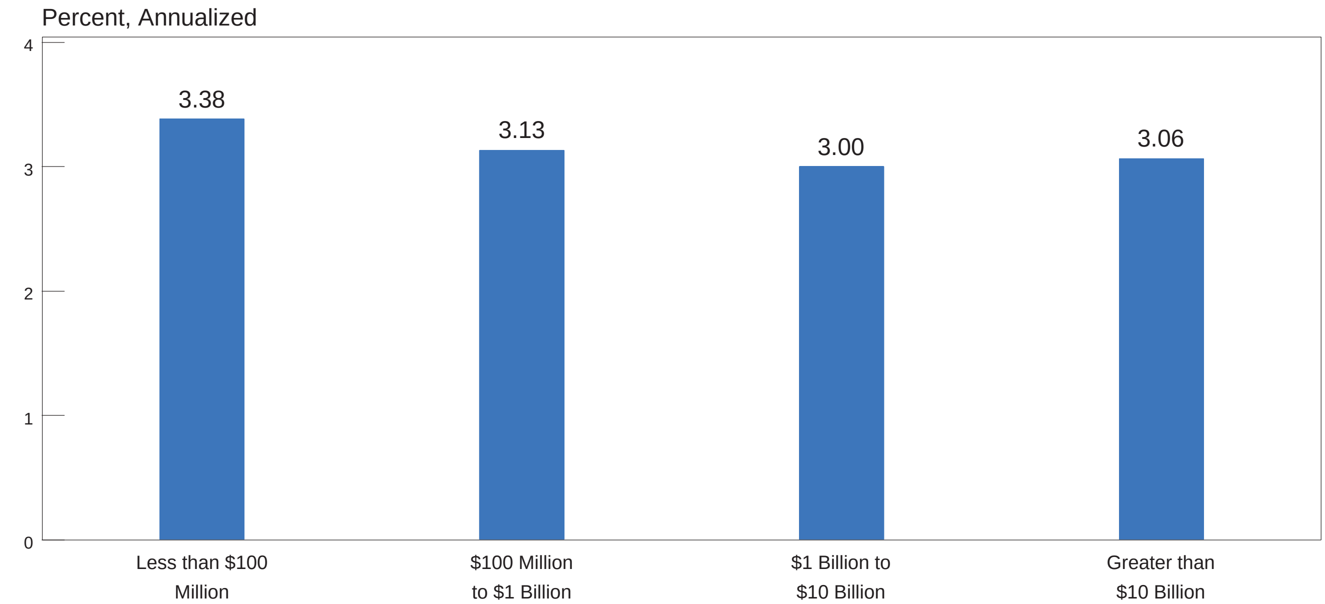
Noninterest Income to Assets (YTD)



Performance Ratios By Asset Size

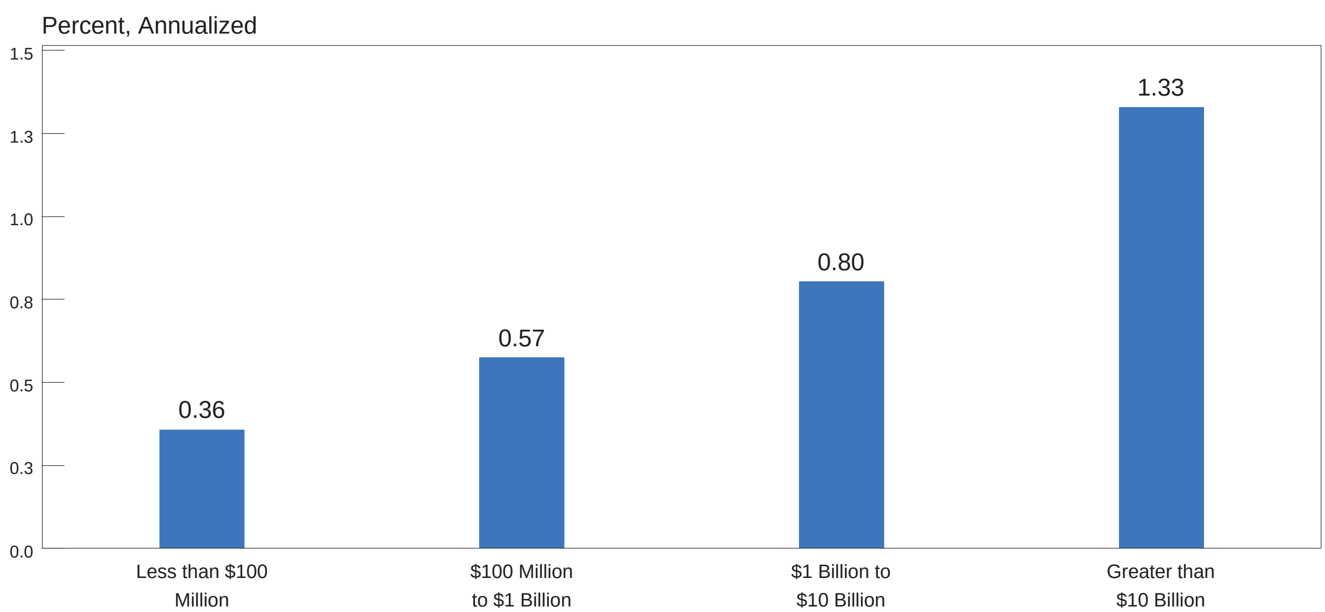
Noninterest Expense to Assets (YTD)

March 31, 2012



Net Charge-offs to Loans and Leases (YTD)

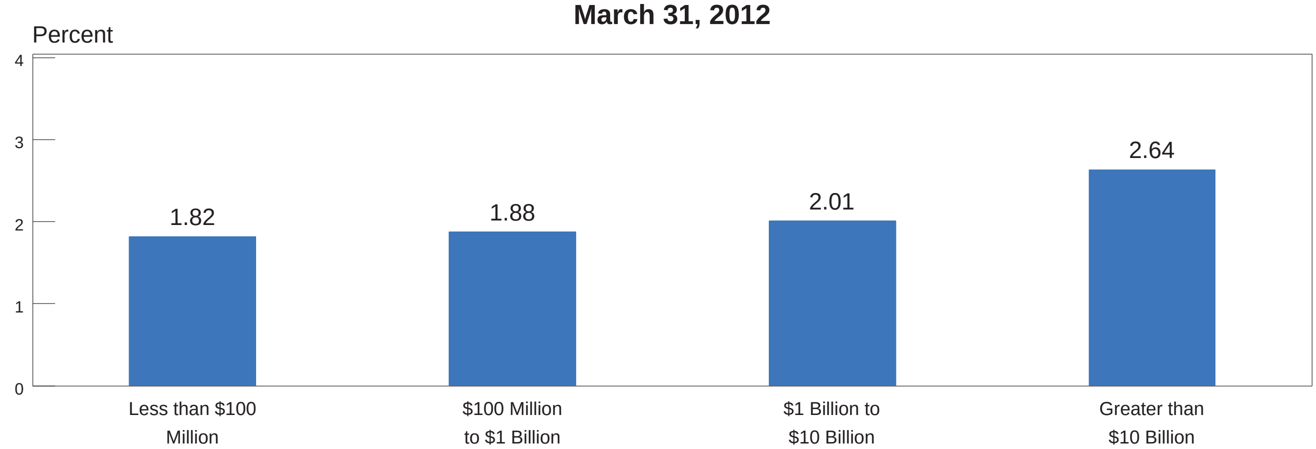
March 31, 2012



Condition Ratios By Asset Size

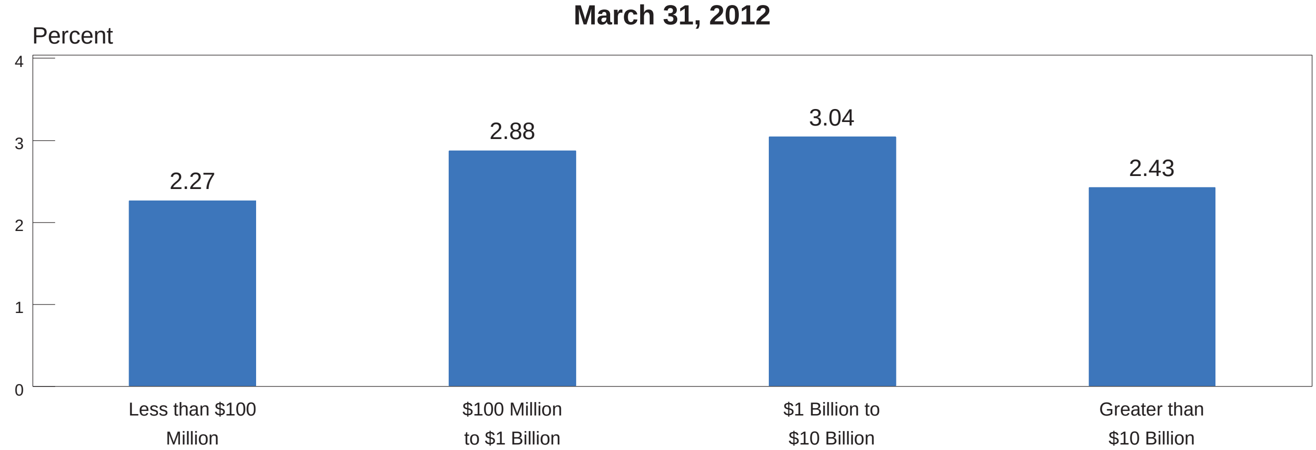
Loss Allowance To Loans and Leases

March 31, 2012



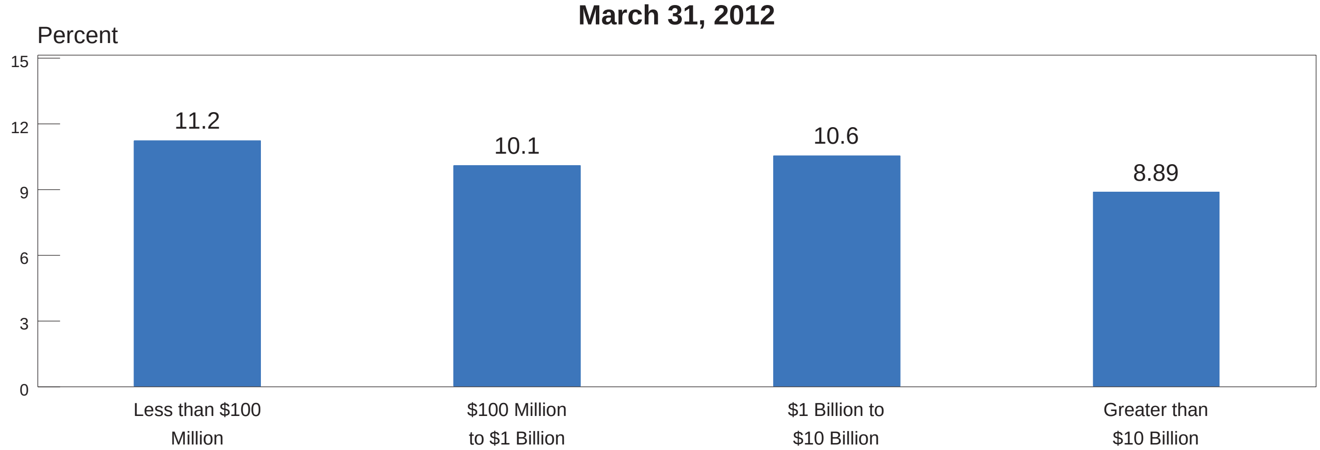
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2012



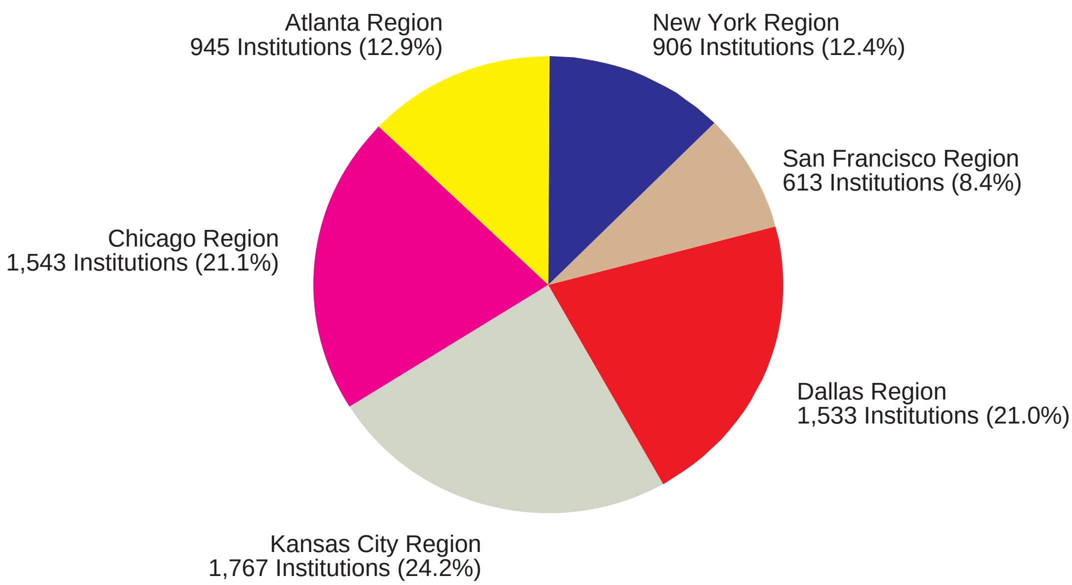
Core Capital (Leverage) Ratio

March 31, 2012



Geographic Distribution of FDIC-Insured Institutions

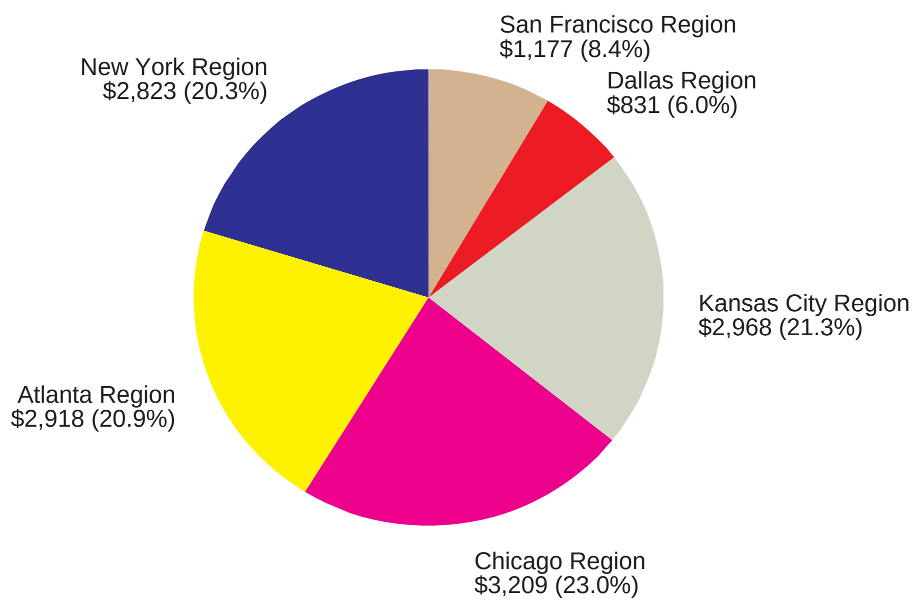
March 31, 2012



Geographic Distribution of Industry Assets

March 31, 2012

($ Billions)

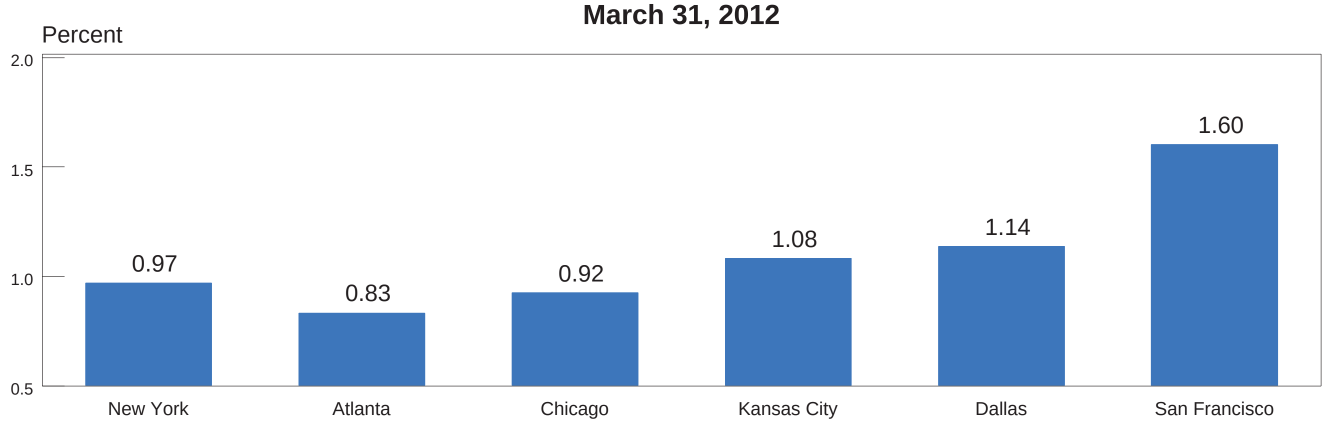


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

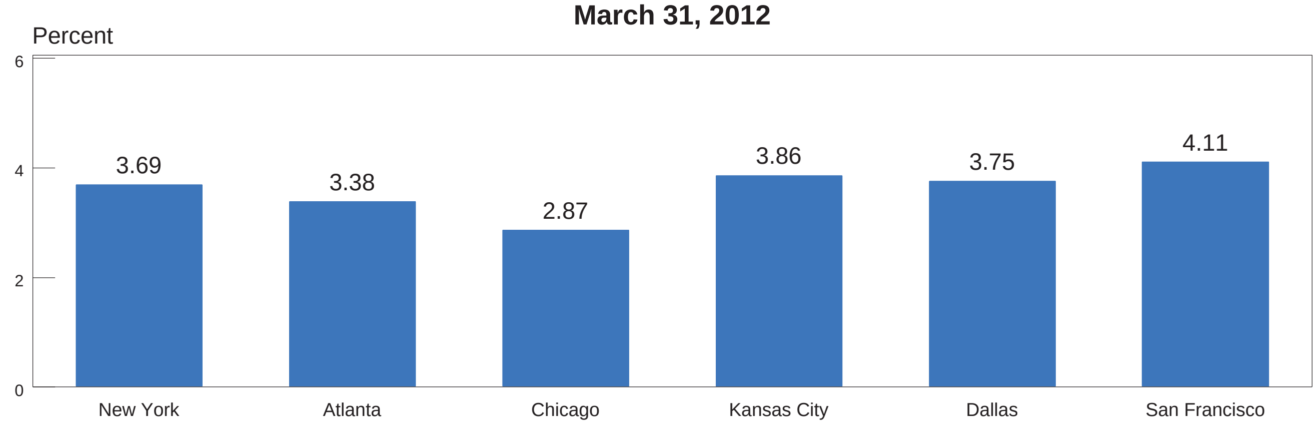
Return on Assets (YTD, Annualized)

March 31, 2012



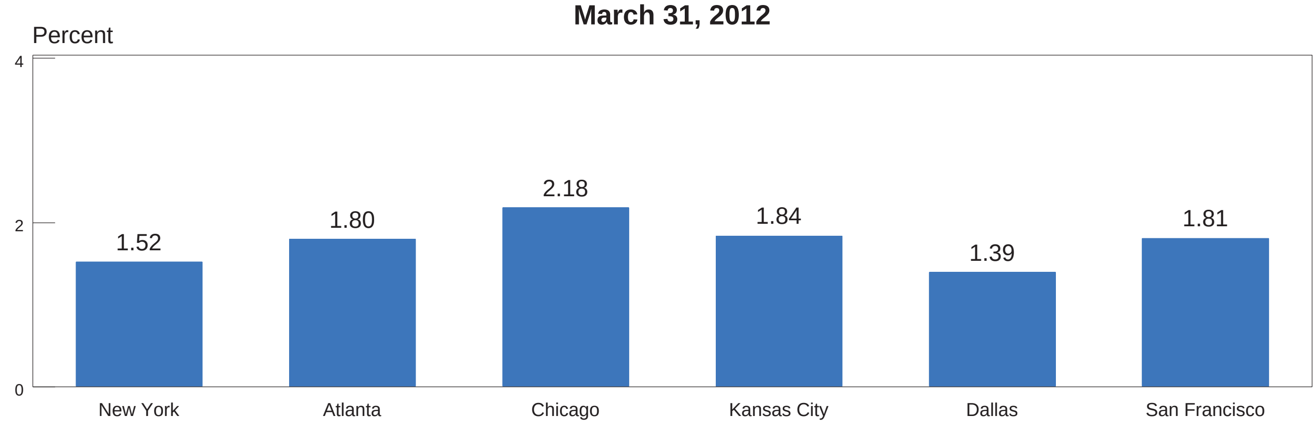
Net Interest Margins (YTD, Annualized)

March 31, 2012



Noninterest Income to Assets (YTD, Annualized)

March 31, 2012

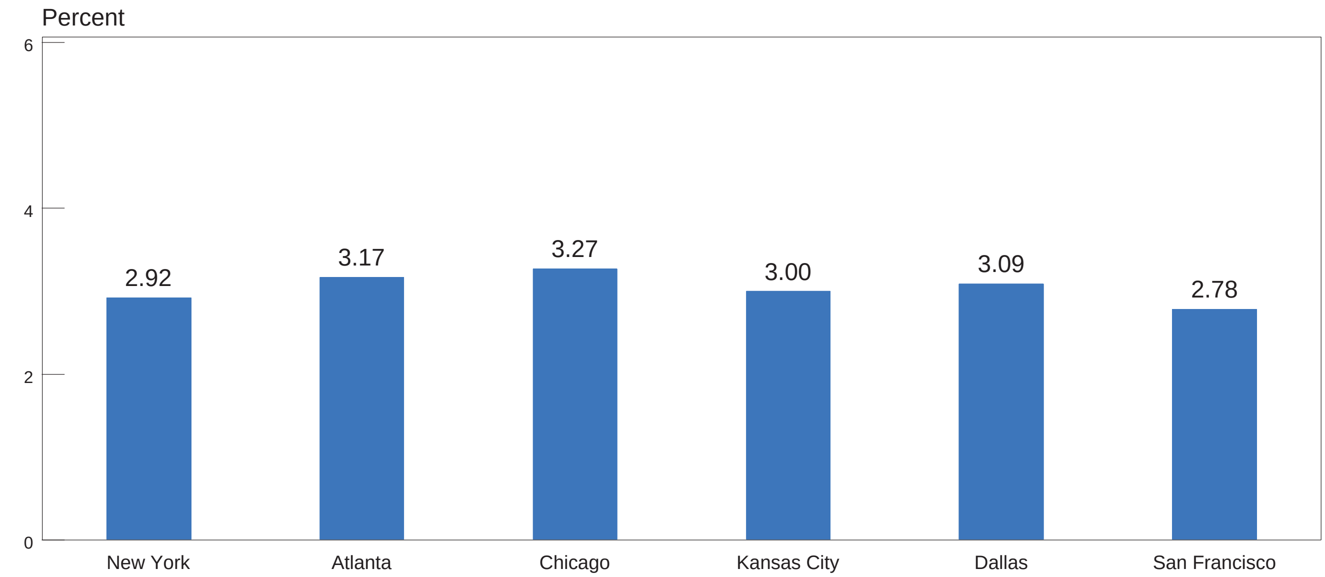


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

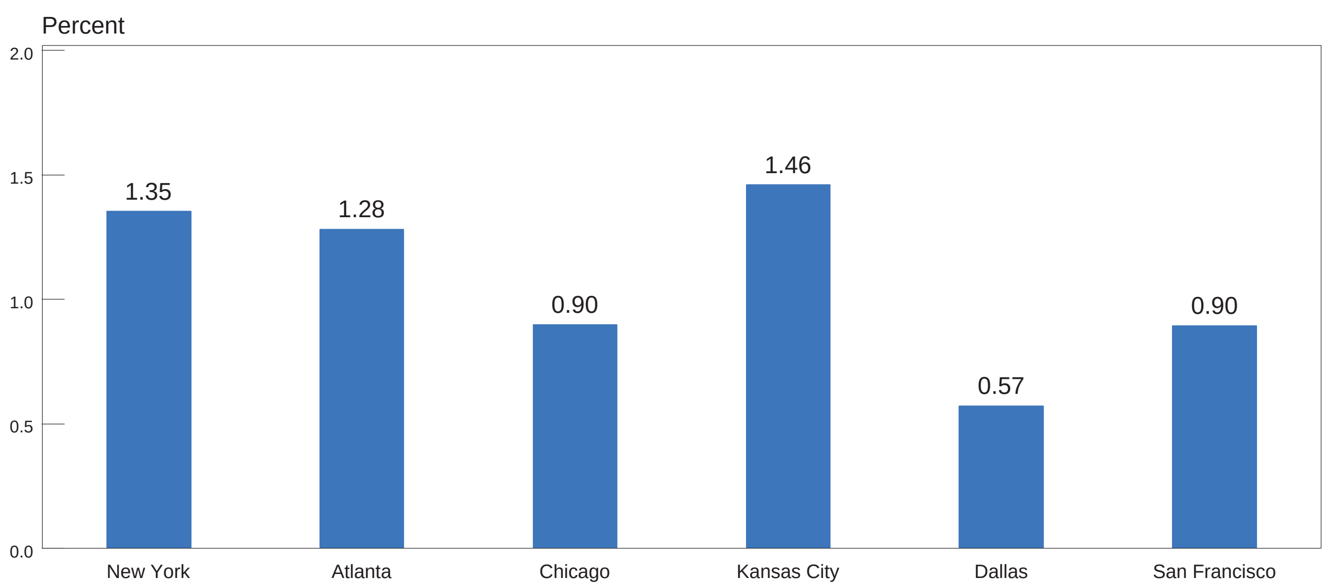
Noninterest Expense to Assets (YTD, Annualized)

March 31, 2012



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

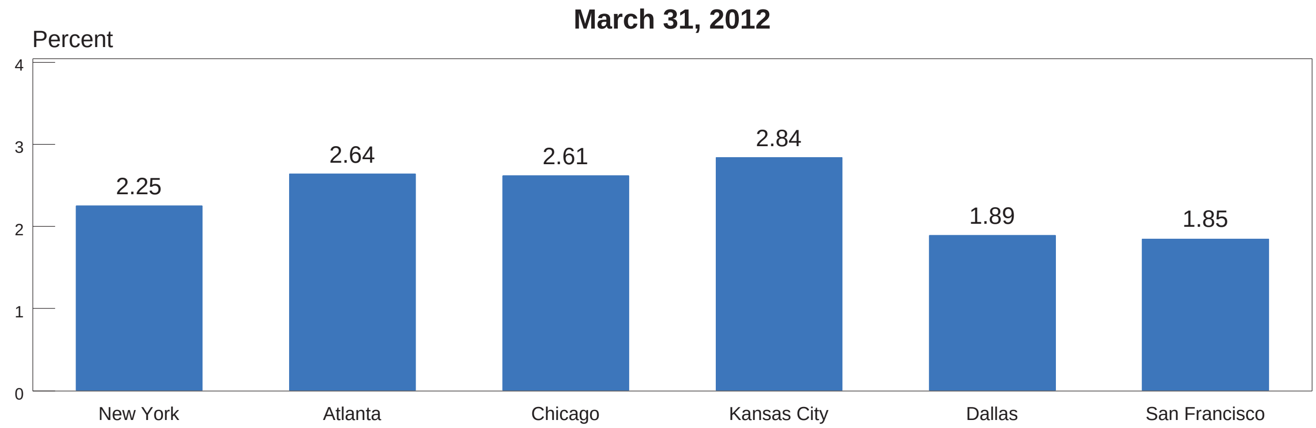
March 31, 2012



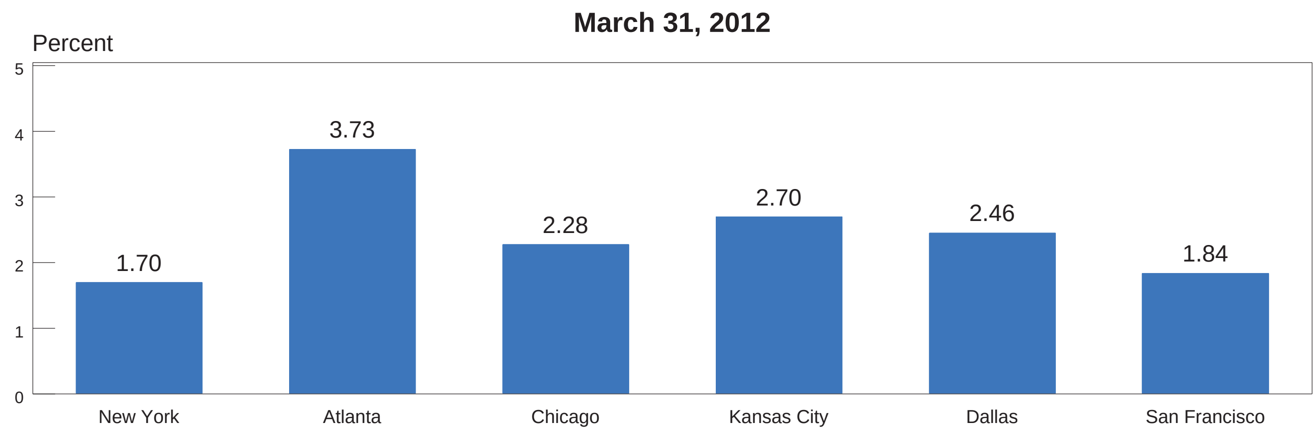
Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

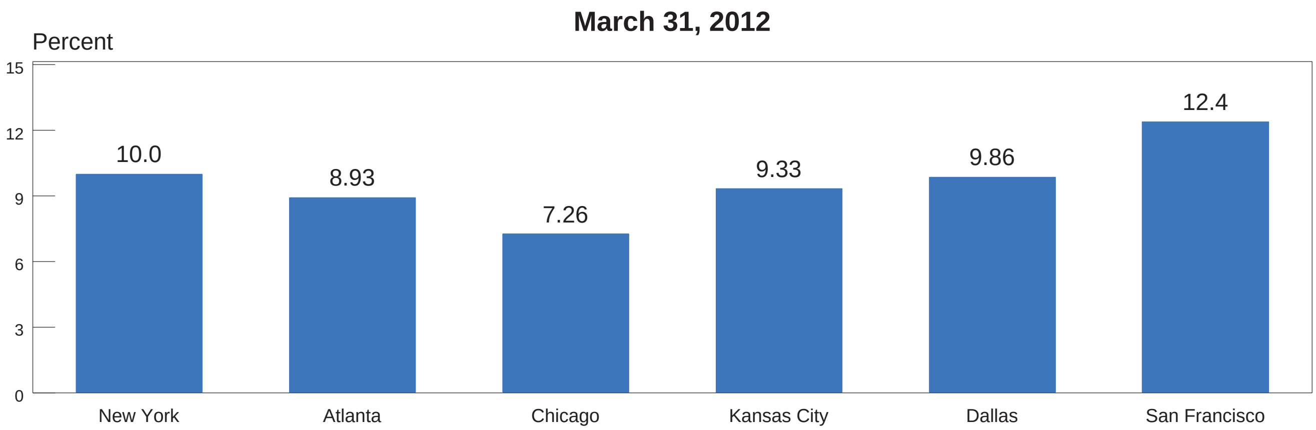
Loss Allowance To Loans and Leases



Noncurrent Assets Plus Other Real Estate Owned To Assets



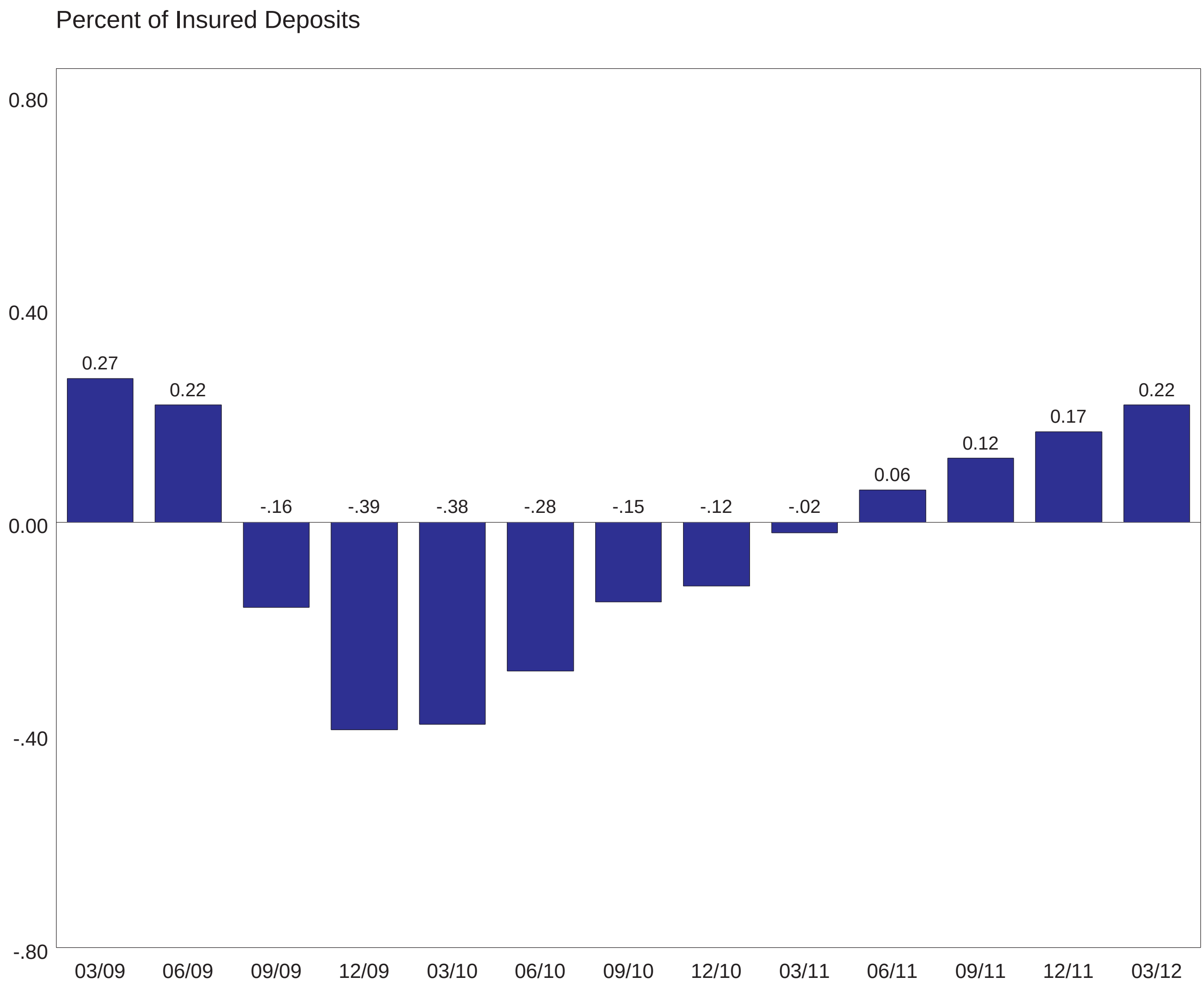
Core Capital (Leverage) Ratio



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

Deposit Insurance Fund Reserve Ratios

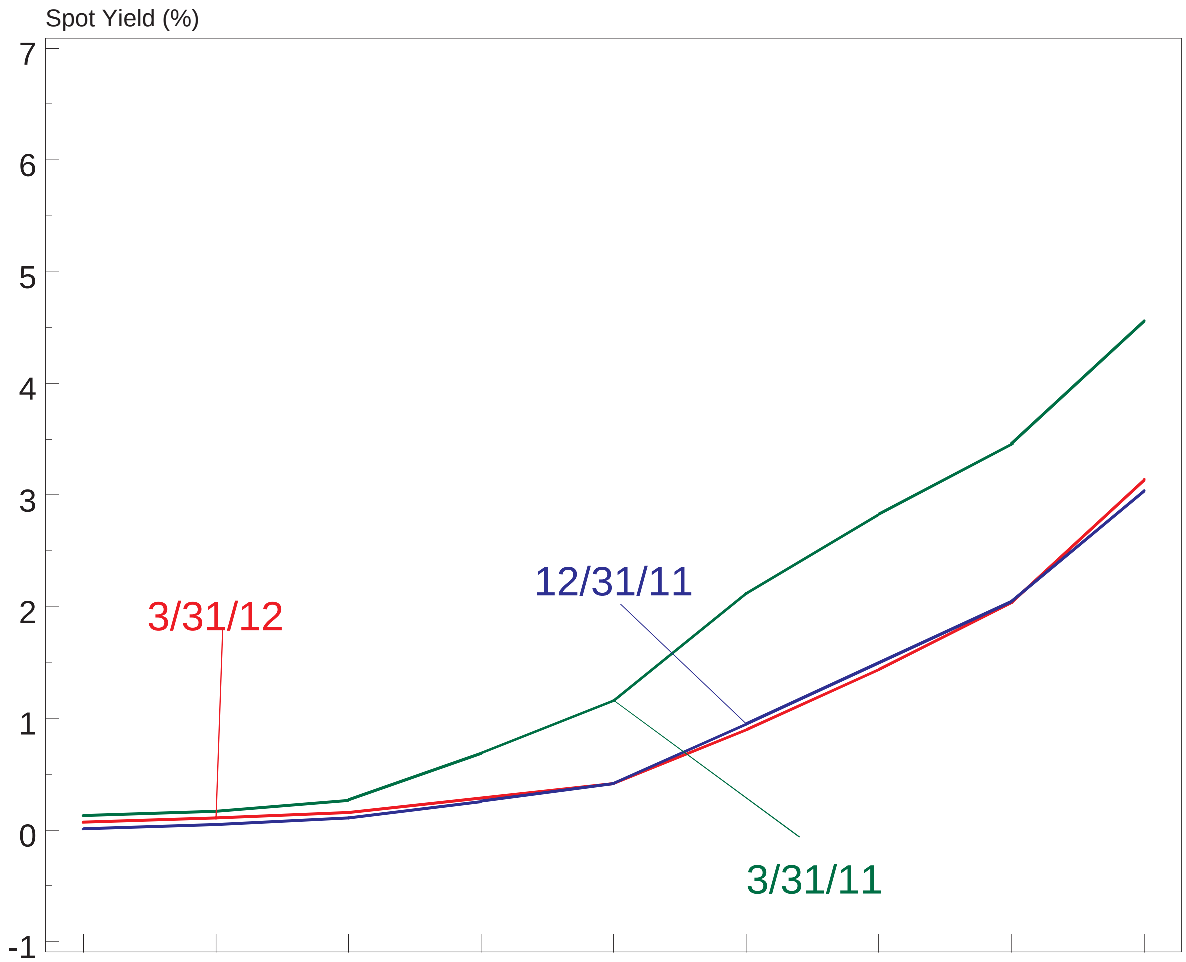
March 31, 2009 - March 31, 2012



Note: Includes insured branches of foreign banks. 2012 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

March 31, 2011 - March 31, 2012



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/12	0.07	0.11	0.16	0.29	0.42	0.90	1.44	2.04	3.14
12/31/11	0.01	0.05	0.11	0.26	0.42	0.95	1.50	2.05	3.04
9/30/11	0.02	0.06	0.13	0.28	0.47	1.15	1.78	2.43	3.70
6/30/11	0.05	0.10	0.21	0.57	0.95	1.86	2.55	3.21	4.34
3/31/11	0.13	0.17	0.27	0.69	1.16	2.12	2.83	3.46	4.56

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, 2012

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,063	96.7%	$13,856.0	99.5%
Adequately Capitalized	89	1.2%	$32.7	0.2%
Undercapitalized	75	1.0%	$17.0	0.1%
Significantly Undercapitalized	59	0.8%	$16.3	0.1%
Critically Undercapitalized	21	0.3%	$3.7	0.0%

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

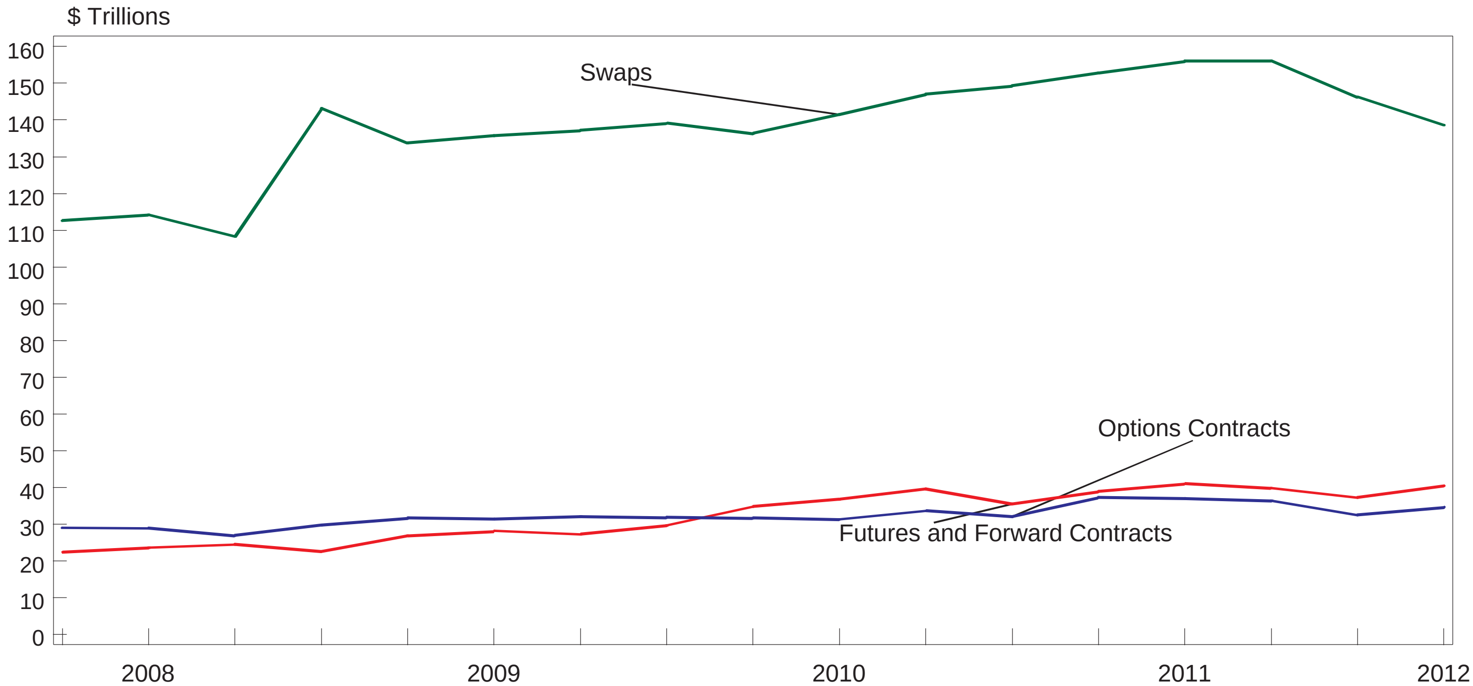
Capital Category Definitions

	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

Off-Balance Sheet Derivatives*

2008 - 2012 (Notional Amounts)



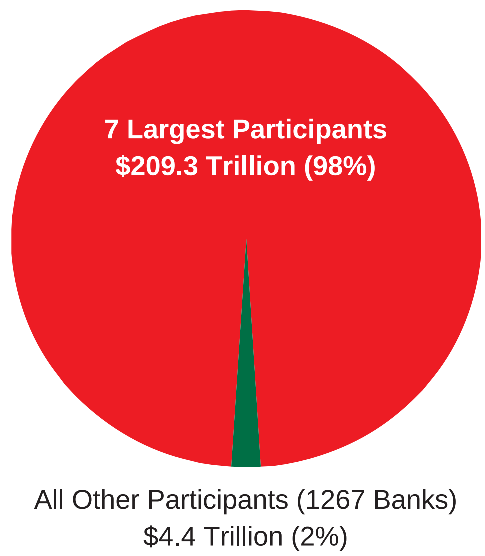
	12/08	12/09	12/10	12/11	3/12
Total Derivatives	$195,387	$200,674	$216,948	$216,058	$213,790
(Notional Amounts, in billions of dollars)					
Futures and Forward Contracts	**22,529**	**29,652**	**35,539**	**37,253**	**40,480**
Interest rate contracts	13,764	20,998	23,990	24,473	27,258
Foreign exchange rate contracts	8,528	8,468	11,304	12,543	12,908
Other futures and forwards**	238	186	245	237	314
Option Contracts	**29,747**	**31,884**	**32,078**	**32,539**	**34,652**
Interest rate options	23,689	27,169	27,018	27,027	27,898
Foreign currency options	3,563	2,714	3,336	3,364	4,482
Other option contracts**	2,495	2,002	1,724	2,148	2,272
Swaps	**143,111**	**139,138**	**149,331**	**146,266**	**138,658**
Interest rate swaps	138,442	133,288	142,390	136,030	128,575
Foreign exchange rate swaps	4,133	5,373	6,351	9,530	9,298
Other swaps**	535	476	590	705	786
Memoranda					
Spot Foreign Exchange Contracts	699	745	1,013	1,063	2,524
Credit Derivatives	16,029	14,112	14,151	14,759	14,051
Number of banks reporting derivatives	1,010	1,031	1,069	1,081	1,097
Replacement cost of interest rate and foreign exchange rate contracts ***	5,765	3,475	3,754	4,981	4,182

* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports(TFRs). Beginning in 2012, all insured institutions file Call Reports.
** 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 Derivatives*

Notional Amounts

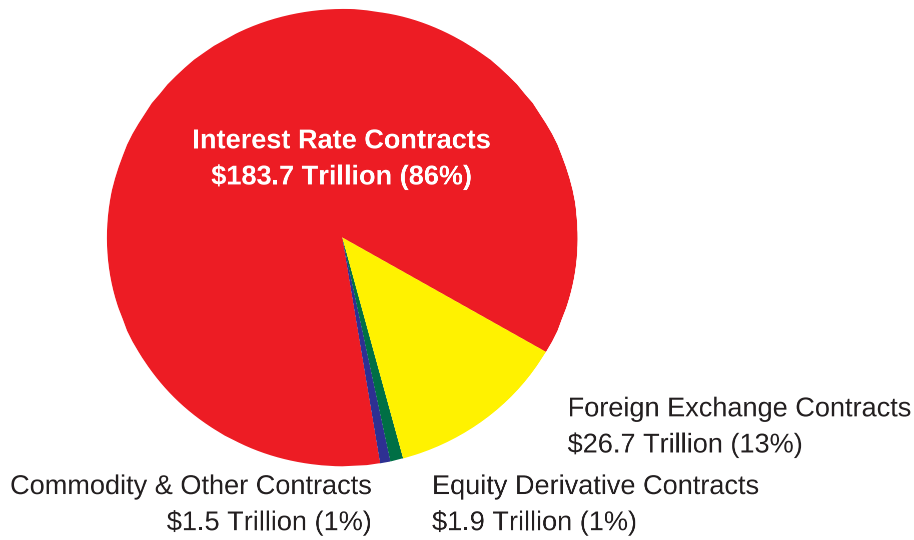
March 31, 2012



Composition of Derivatives*

Notional Amounts

March 31, 2012



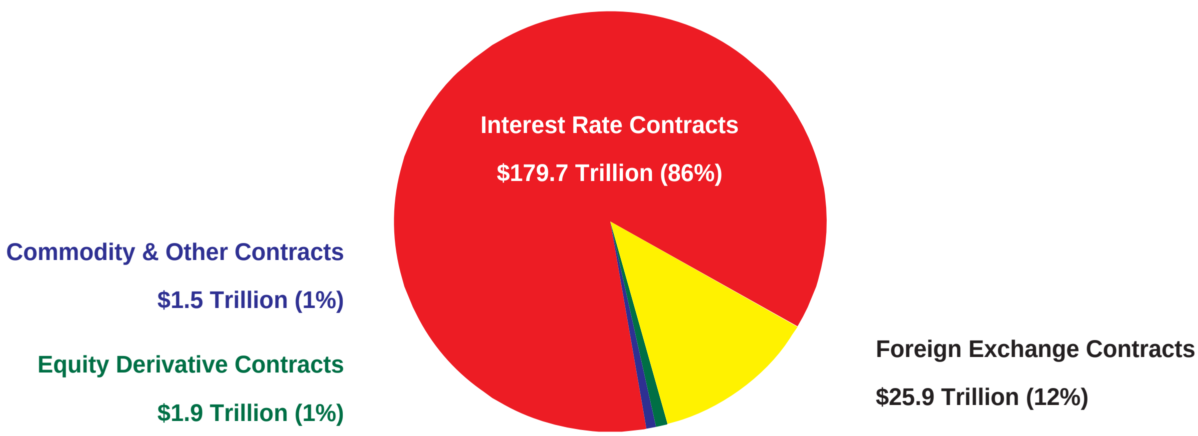
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of $2,401 billion for the seven largest participants and $123 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

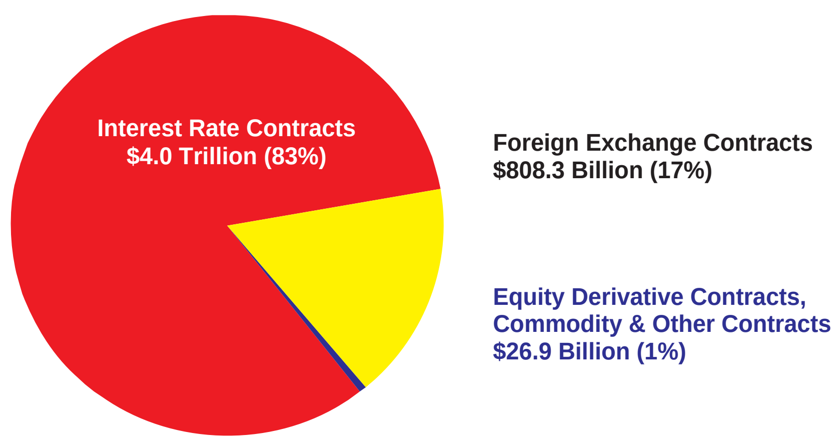
March 31, 2012



Not Held for Trading

Notional Amounts

March 31, 2012



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of $2,524 billion are not included.

Position of Derivatives

Gross Fair Values

March 31, 2012
($ Millions)

Held for Trading

210 Banks Held Derivative Contracts for Trading

7 Largest Participants Held 98% of Total (Notional Amount)

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	3,631,122	383,051	79,620	51,867	4,145,661	79,002
Gross negative fair value	3,546,886	385,951	80,227	53,594	4,066,659	
All other participants						
Gross positive fair value	41,479	14,767	3,239	1,348	60,833	323
Gross negative fair value	41,429	14,454	3,284	1,343	60,509	
Total						
Gross positive fair value	3,672,601	397,818	82,859	53,215	4,206,493	79,325
Gross negative fair value	3,588,316	400,405	83,511	54,937	4,127,169	

Held for Purposes Other than Trading

1165 Banks Held Derivative Contracts for Purposes Other than Trading

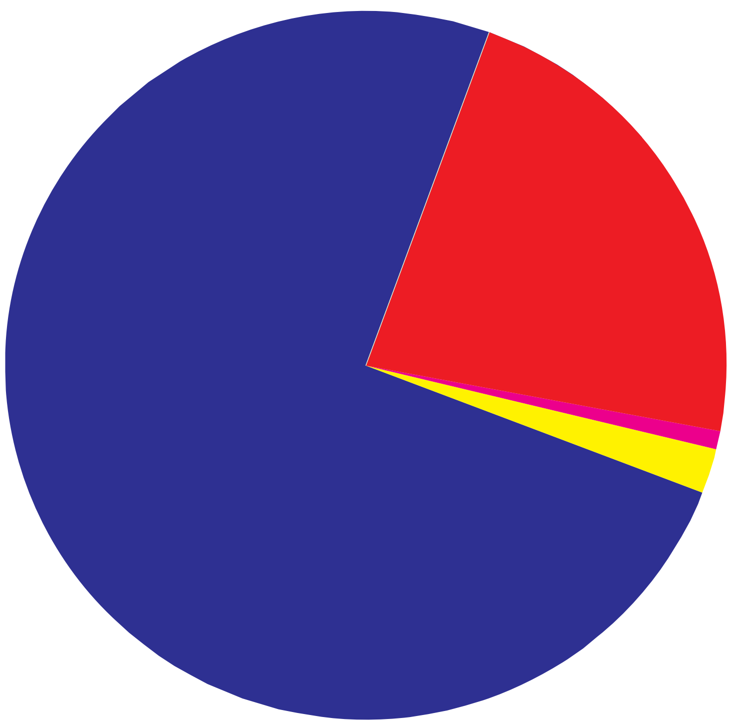
7 Largest Participants Held 88% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	88,340	12,472	0	1,036	101,849	6,255
Gross negative fair value	80,368	13,863	64	1,298	95,594	
All other participants						
Gross positive fair value	9,600	868	657	68	11,193	1,756
Gross negative fair value	8,263	765	320	88	9,437	
Total						
Gross positive fair value	97,940	13,340	657	1,104	113,042	8,011
Gross negative fair value	88,632	14,628	385	1,386	105,031	

Composition of Securitized Assets*

FDIC-Insured Institutions

March 31, 2012

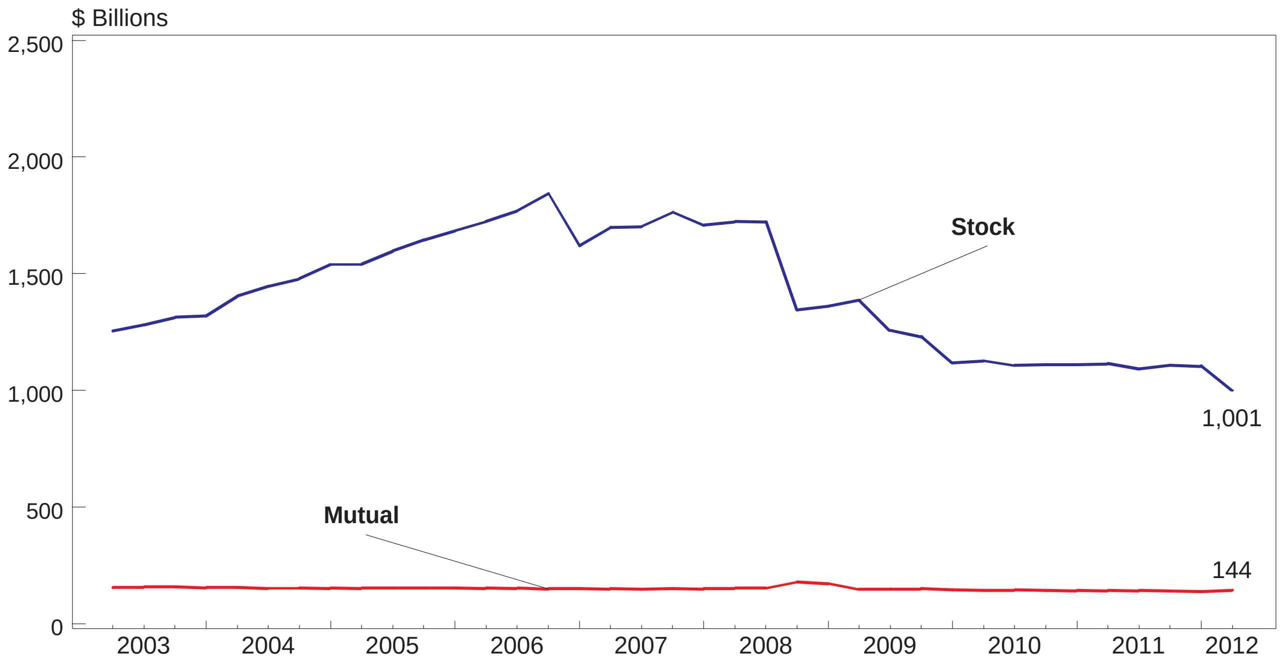


* Assets securitized and sold with servicing retained or with recourse or other seller-provided credit

Assets of Mutual and Stock

Savings Institutions

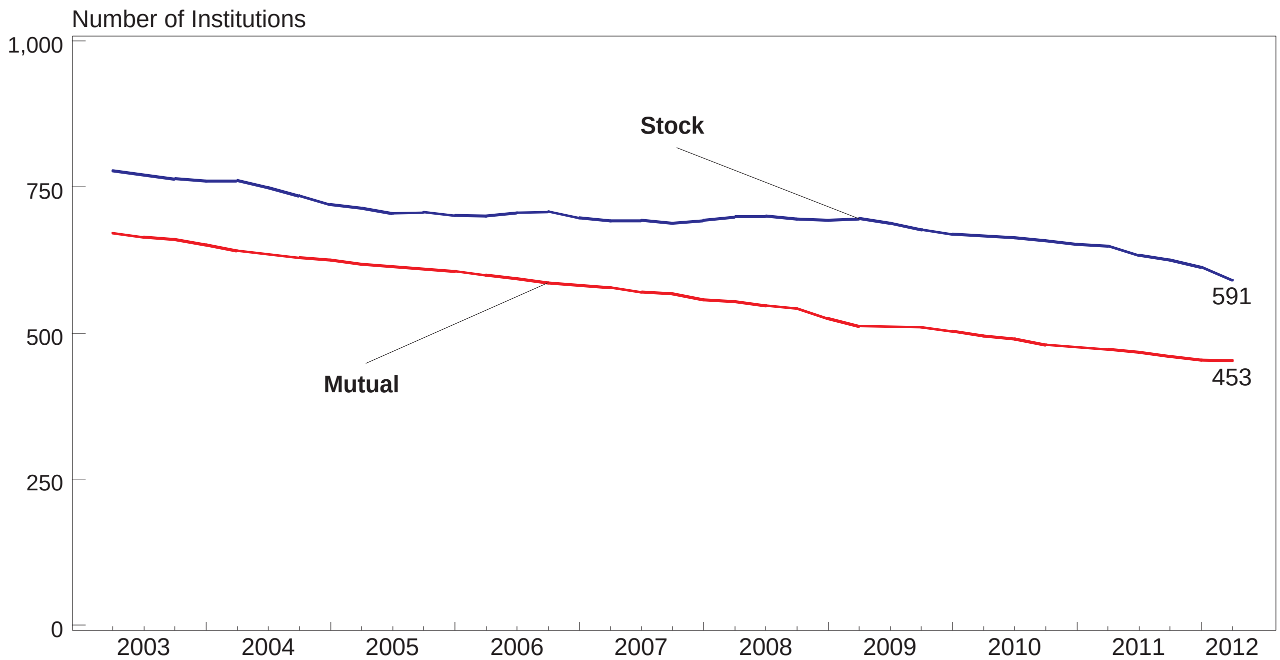
2003 - 2012



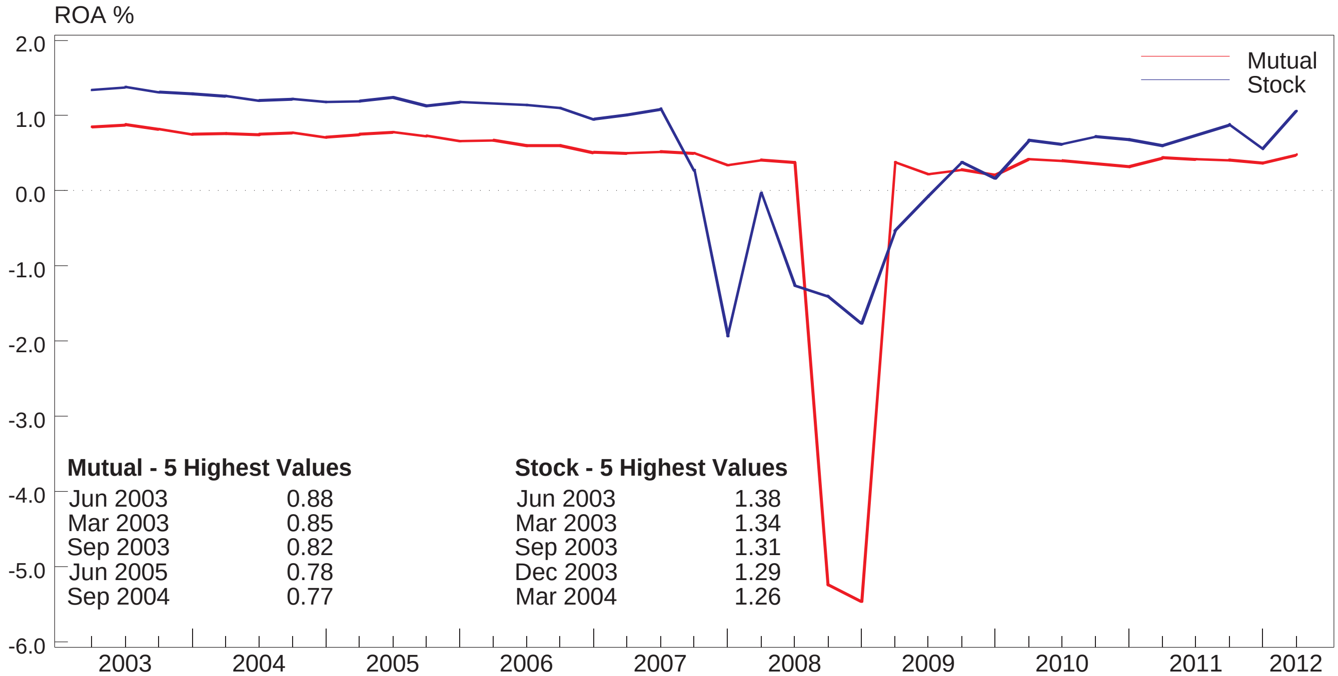
Number of Mutual and Stock

Savings Institutions

2003 - 2012



Quarterly Return on Assets (ROA), Annualized
Mutual and Stock Savings Institutions
2003-2012



Quarterly Return on Equity (ROE), Annualized
Mutual and Stock Savings Institutions
2003-2012