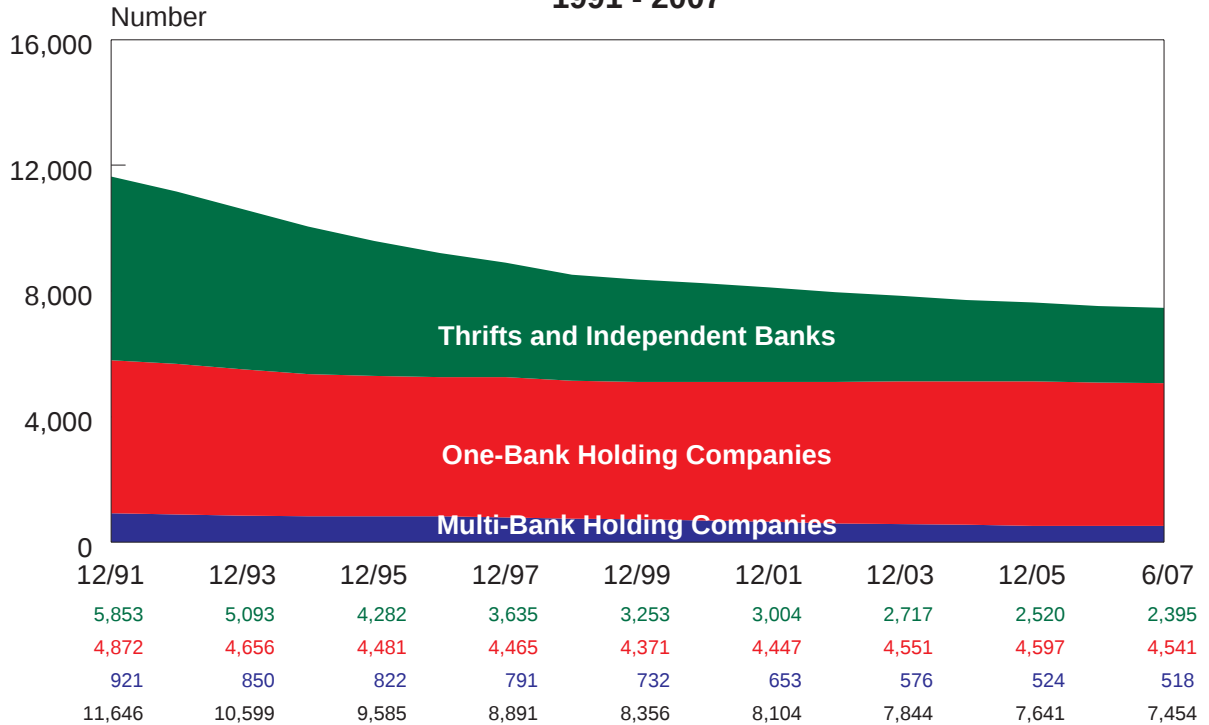


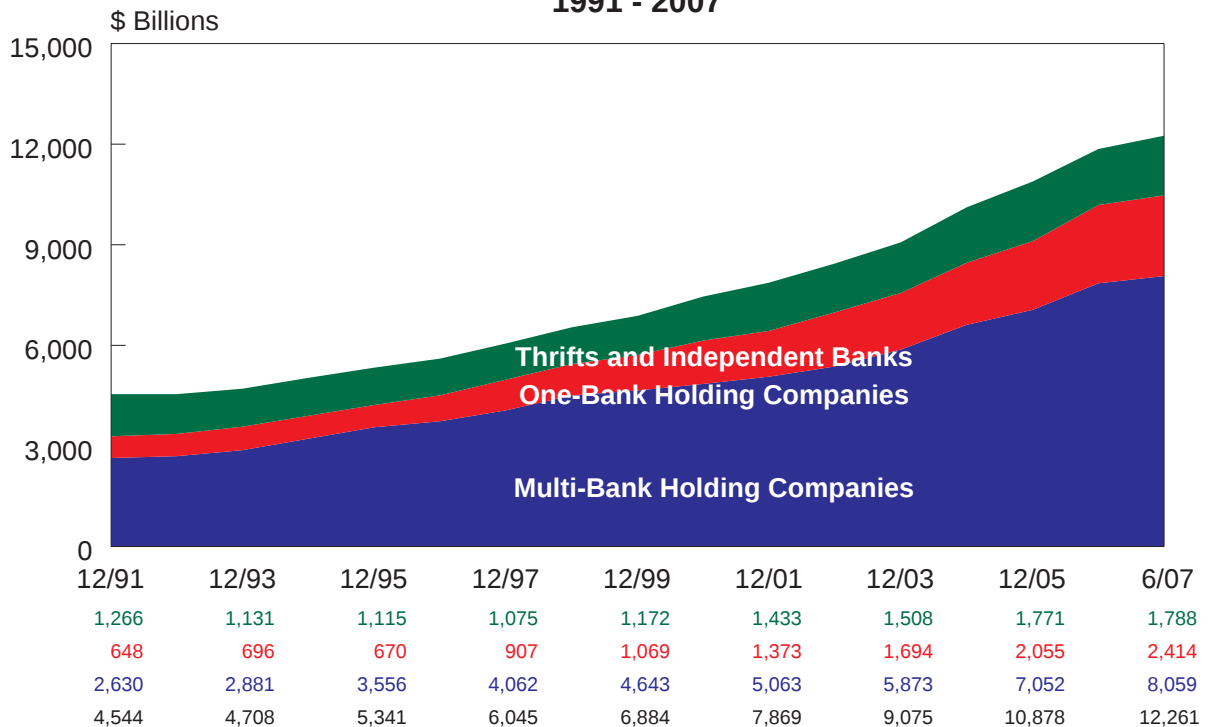
Number of FDIC-Insured Banking Organizations

1991 - 2007



Assets of FDIC-Insured Banking Organizations

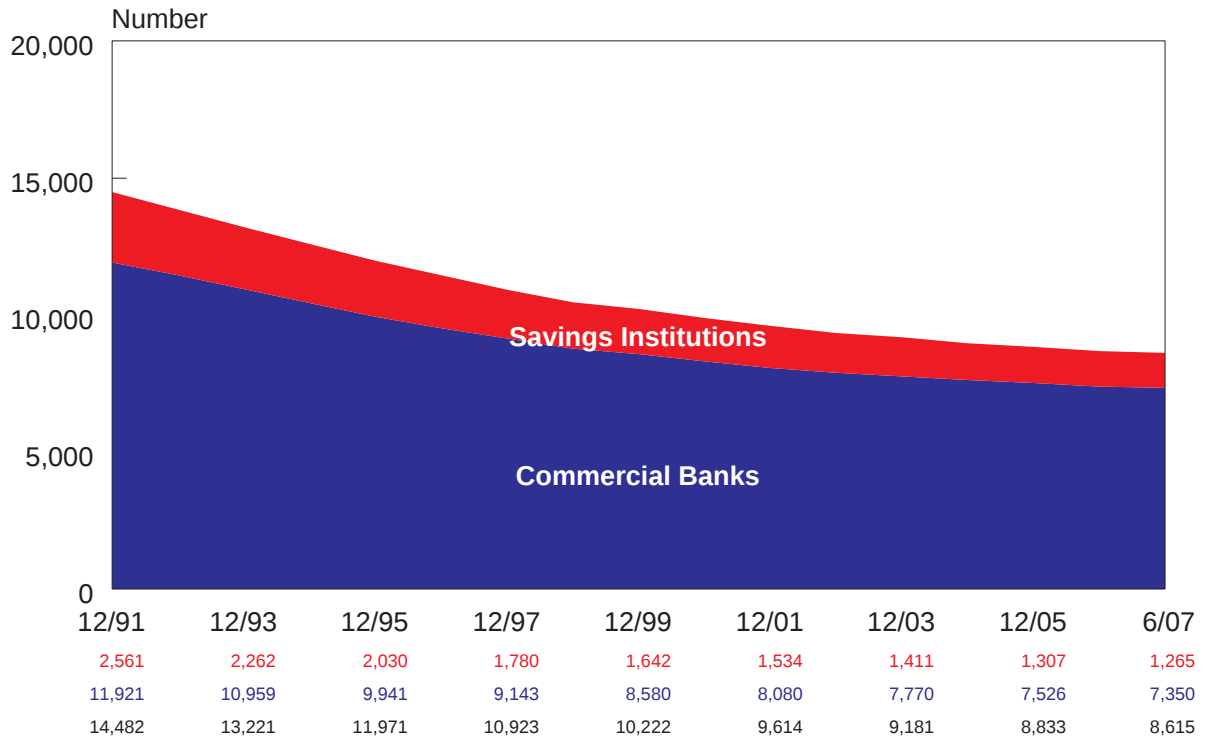
1991 - 2007



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

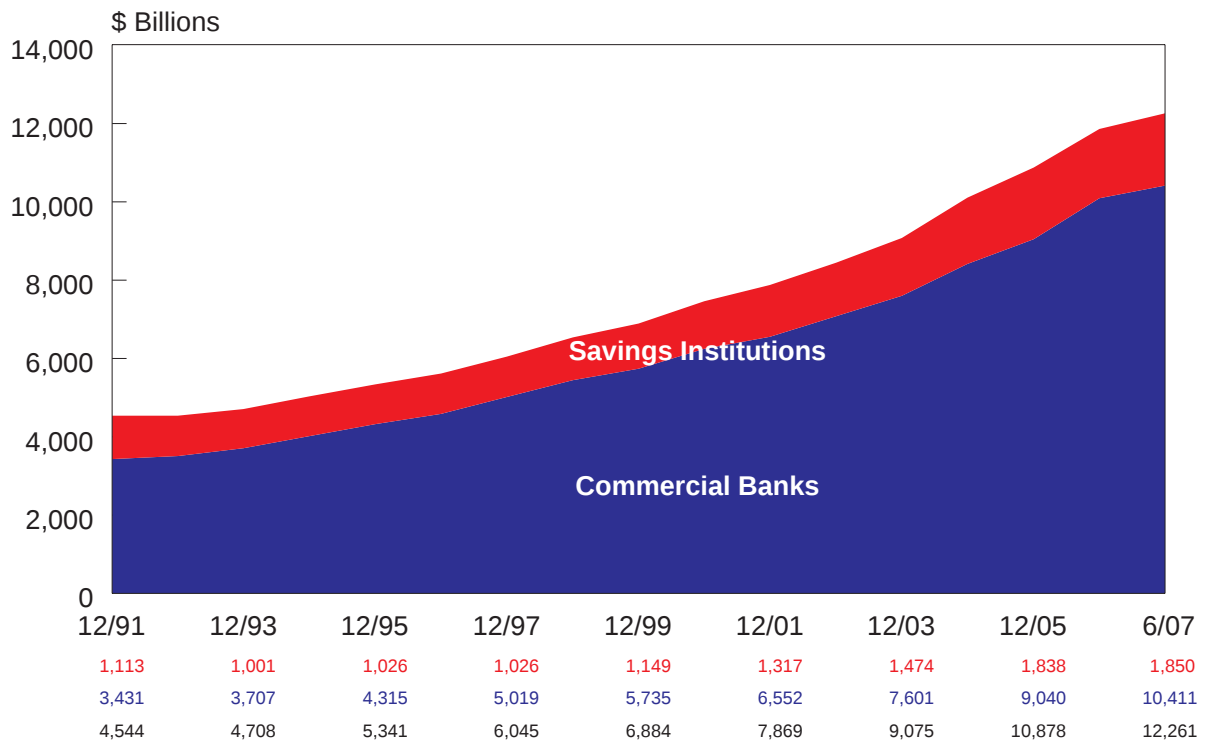
Number of FDIC-Insured Institutions

1991 - 2007



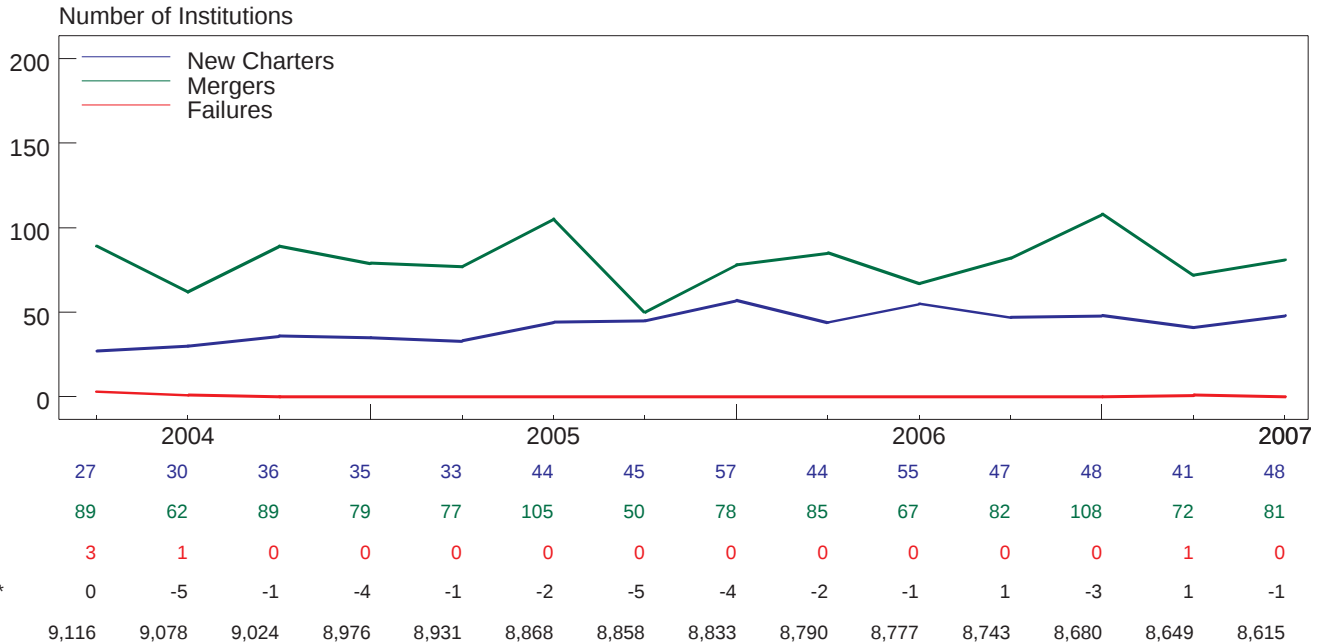
Assets of FDIC-Insured Institutions

1991 - 2007



Changes in the Number of FDIC-Insured Institutions

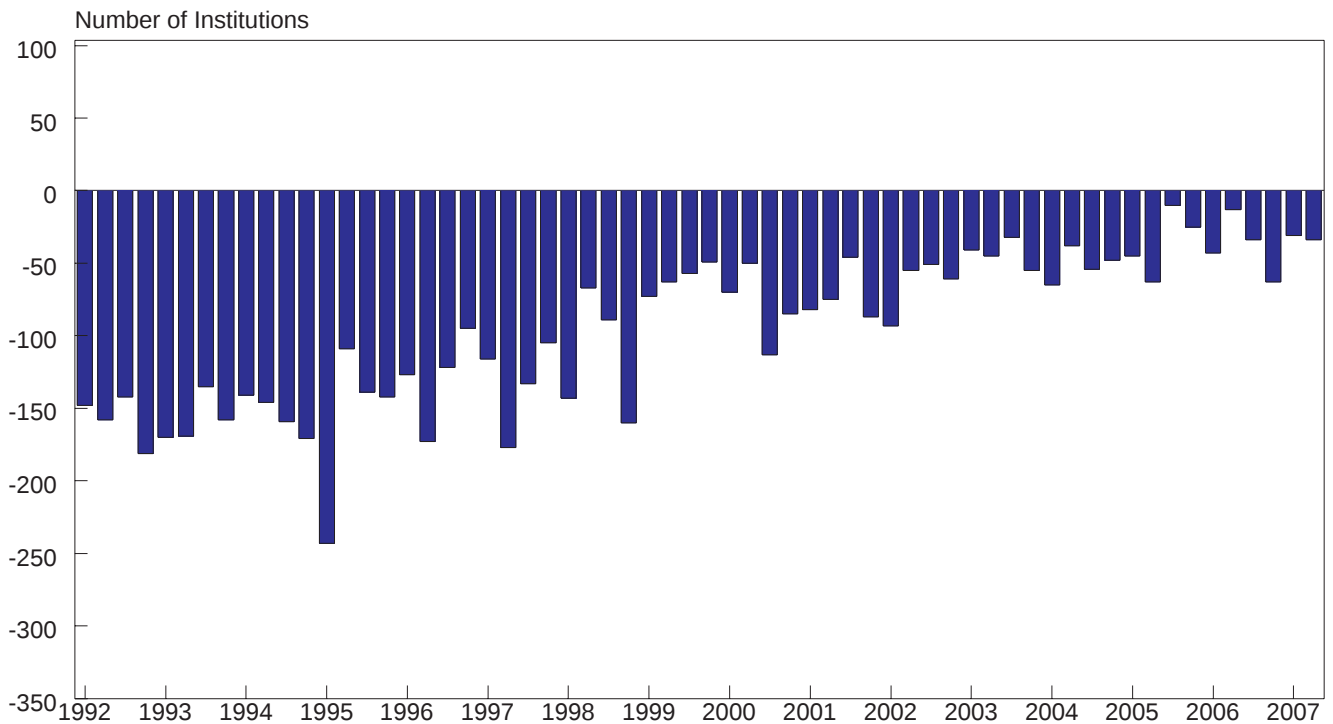
Quarterly, 2004 - 2007



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

Quarterly Change in the Number of FDIC-Insured Institutions

1992-2007



Institution Mergers: Interstate vs. Intrastate

Quarterly, 2003 - 2007

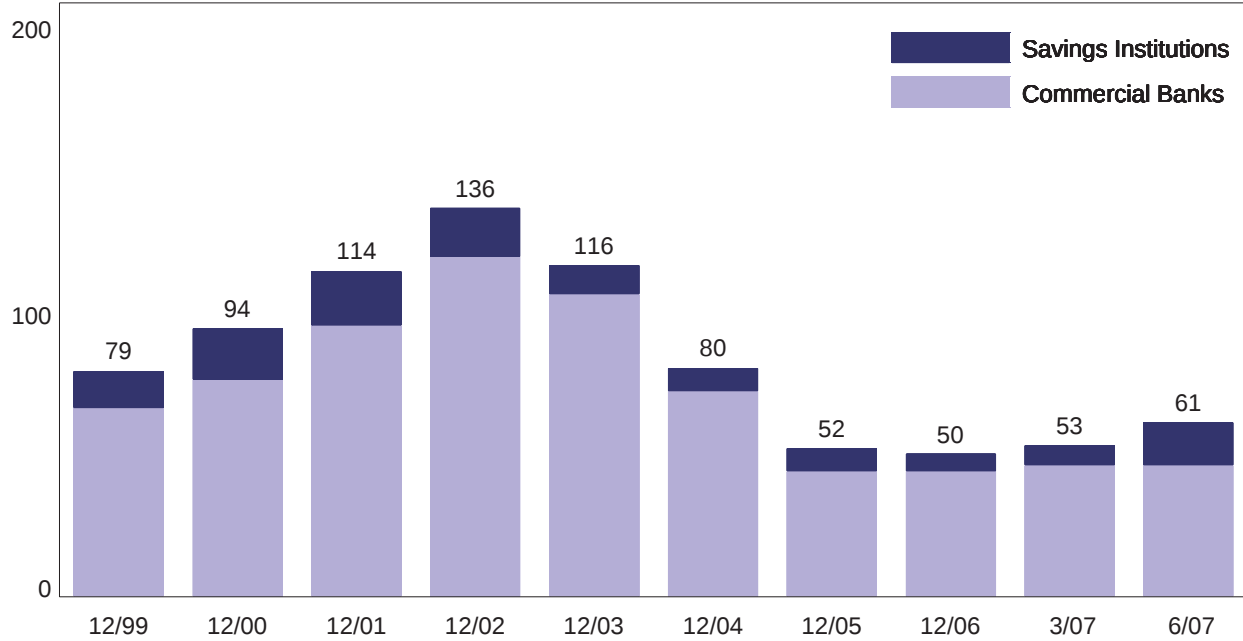


Intrastate Mergers	43	56	66	39	64	60	53	75	38	56	71	41	50	77	47	52
Interstate Mergers	14	32	23	23	24	20	24	30	12	22	14	26	32	31	25	29

Number of FDIC-Insured "Problem" Institutions

1999-2007

Number of Institutions

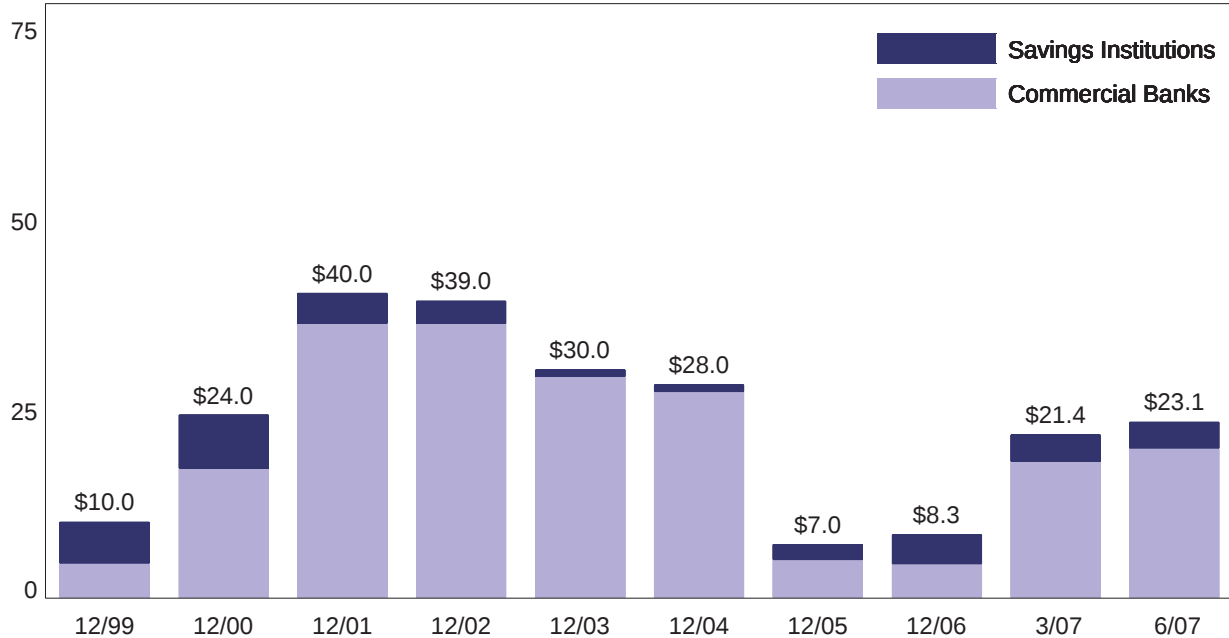


Savings Institutions
Commercial Banks

Assets of FDIC-Insured "Problem" Institutions

1999-2007

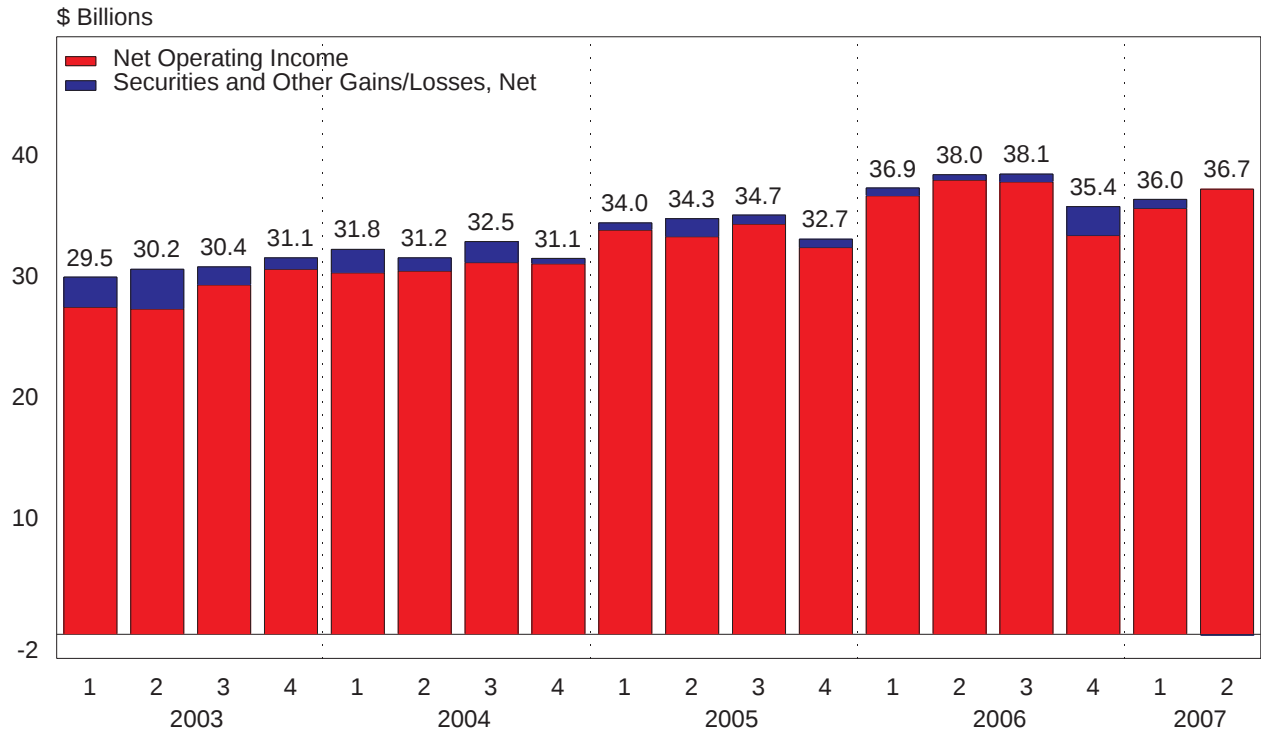
\$ Billions



Savings Institutions
Commercial Banks

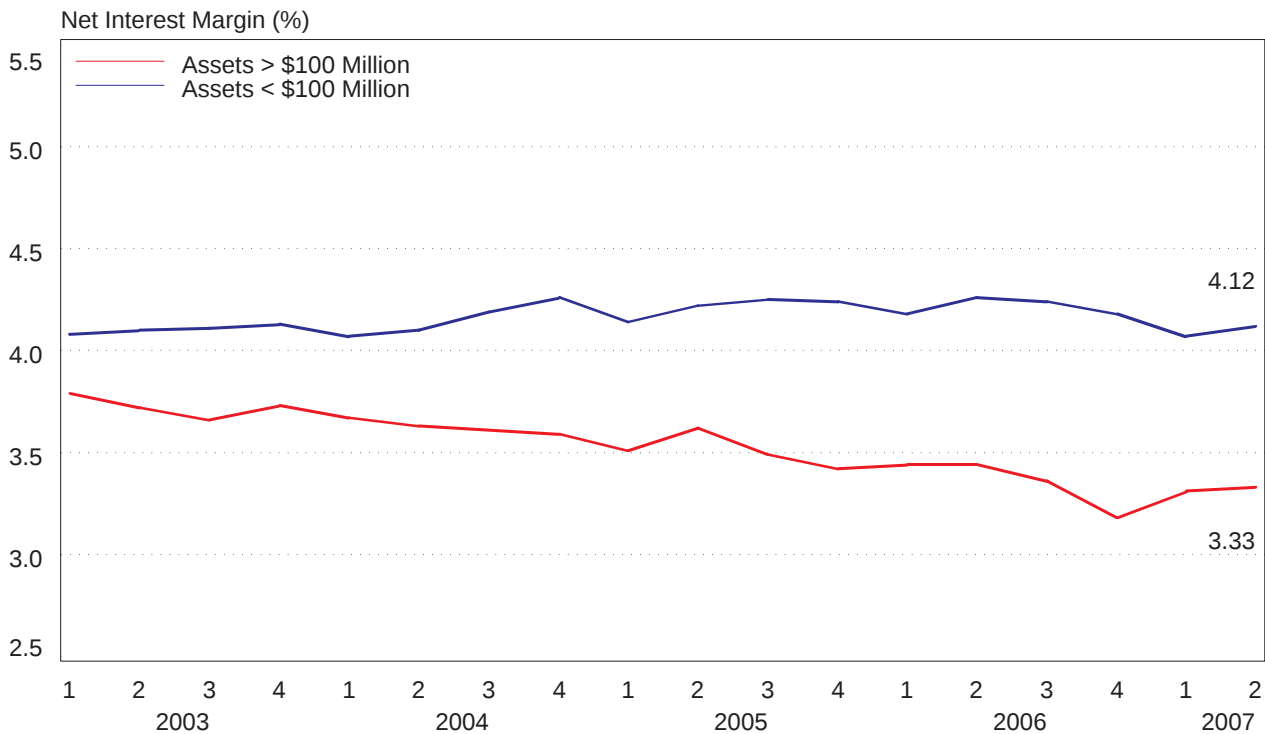
Quarterly Net Income

2003 - 2007



Quarterly Net Interest Margins, Annualized

2003 - 2007



Sources of Earnings Growth

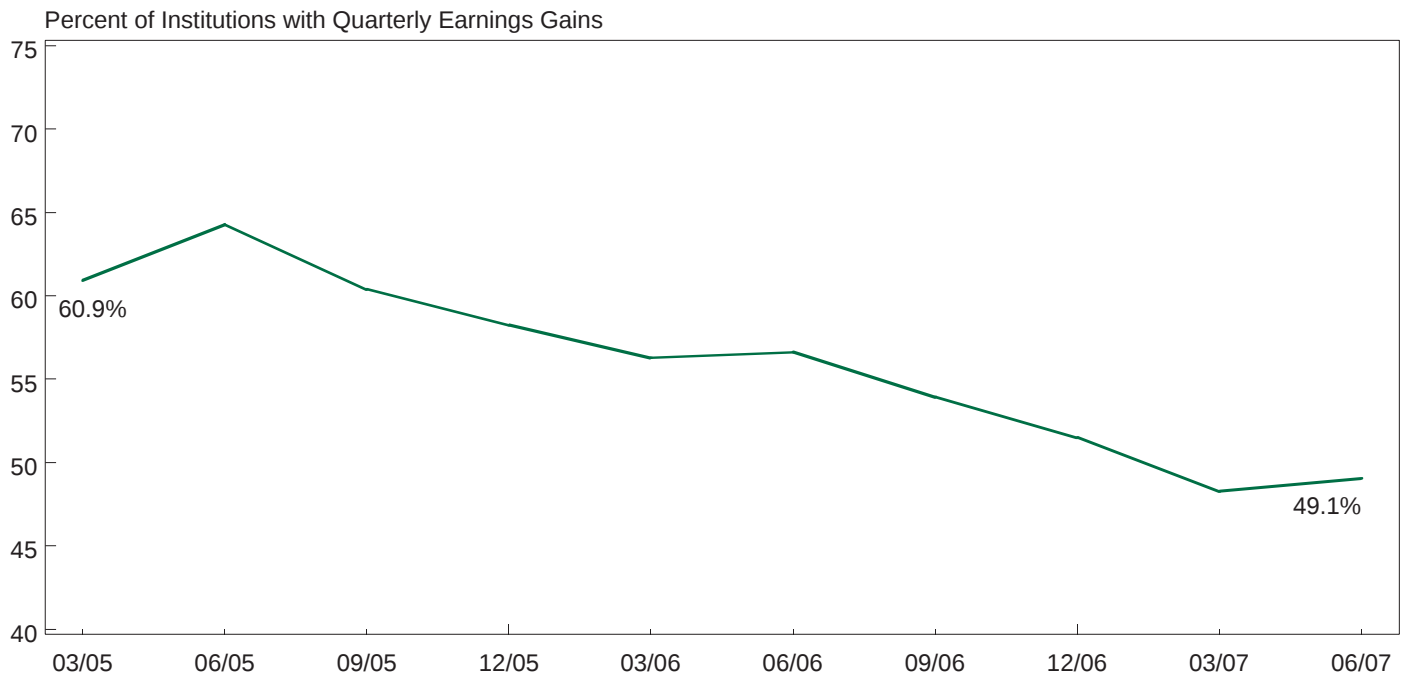
Contributions to Pre-Tax Earnings Growth

2nd Quarter 2007 vs. 2nd Quarter 2006



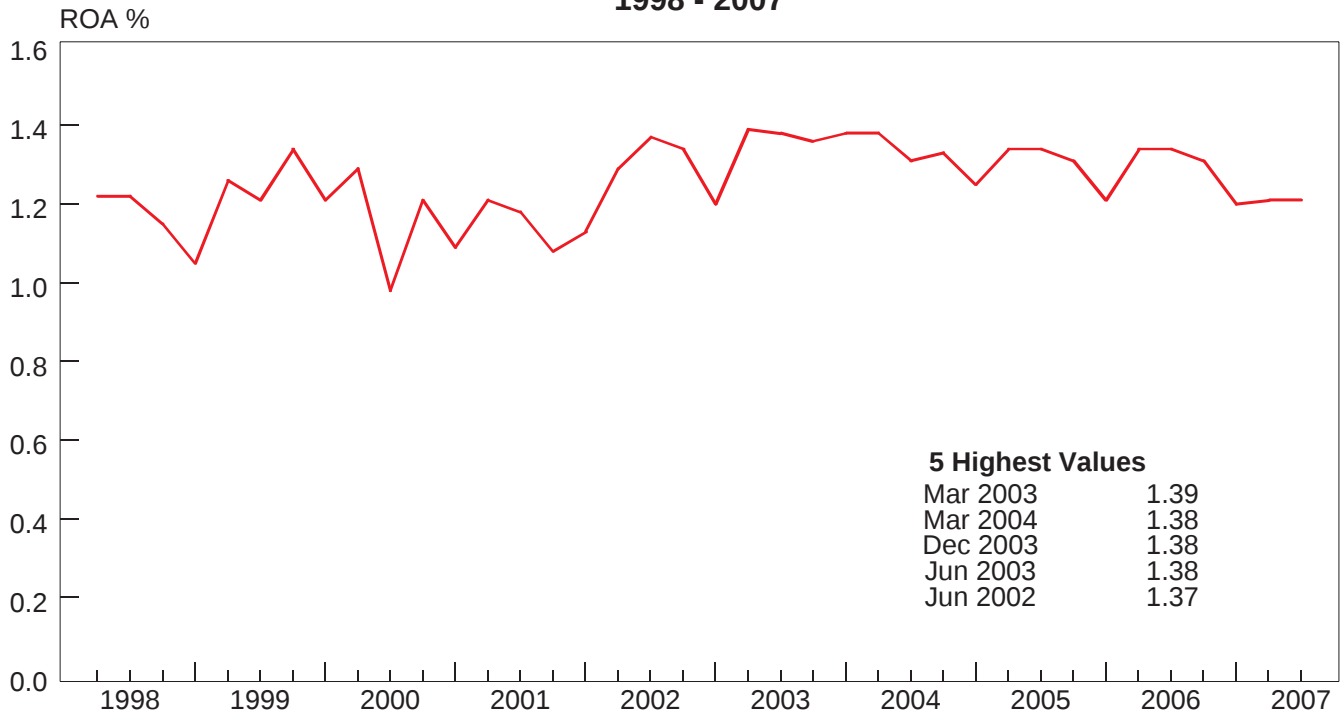
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2005-2007



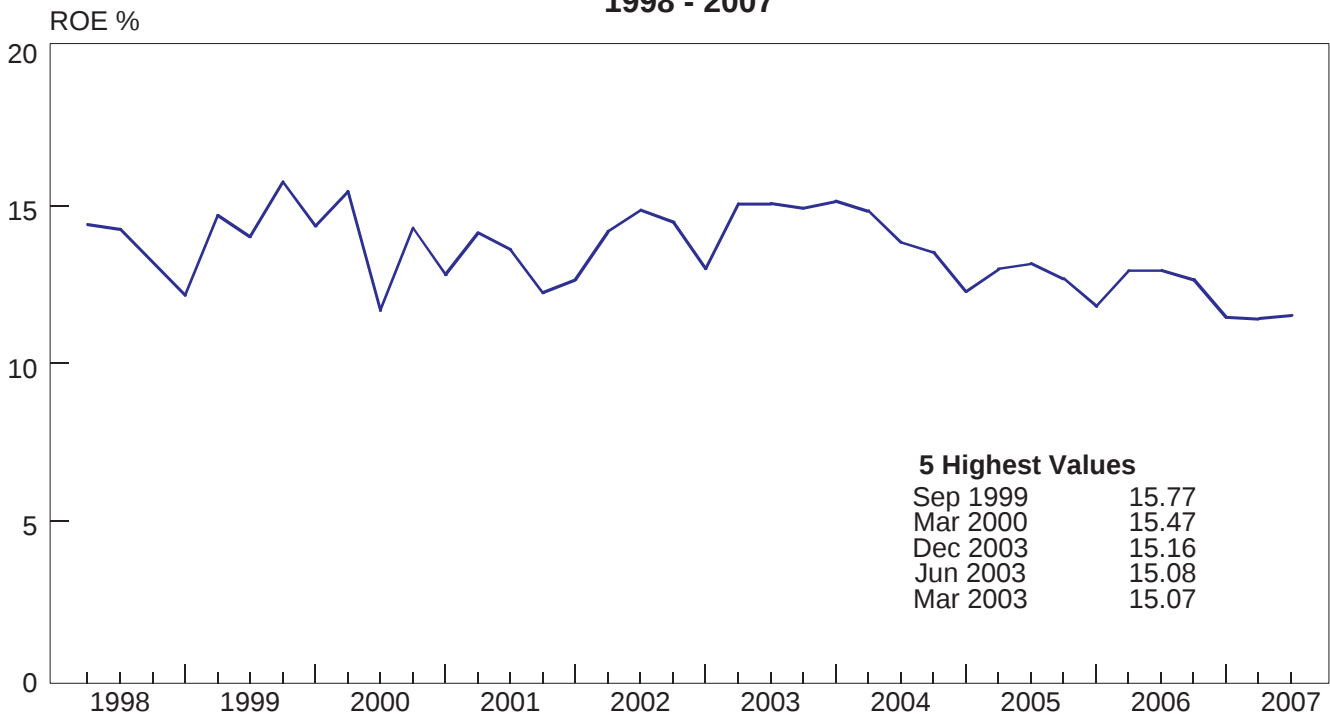
Quarterly Return on Assets (ROA), Annualized

1998 - 2007



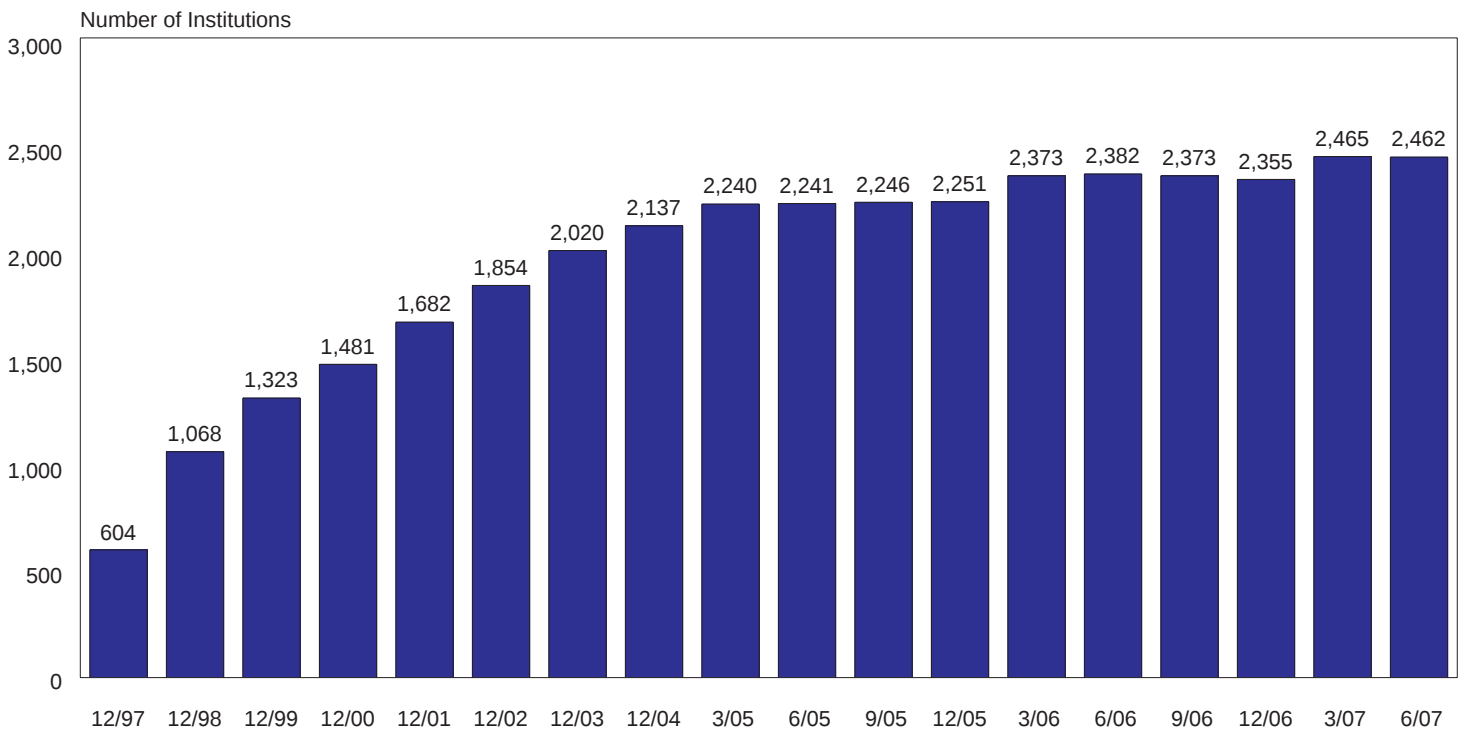
Quarterly Return on Equity (ROE), Annualized

1998 - 2007



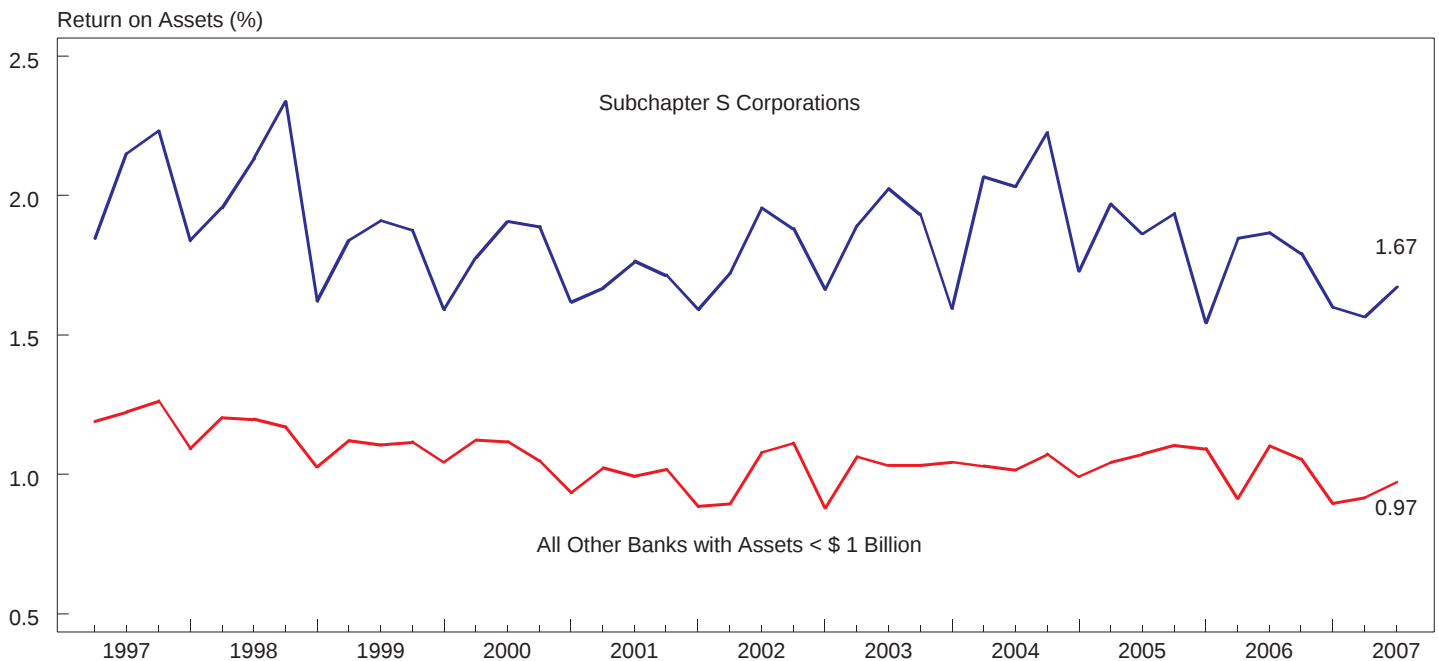
Number of Subchapter S Corporations

1997-2007



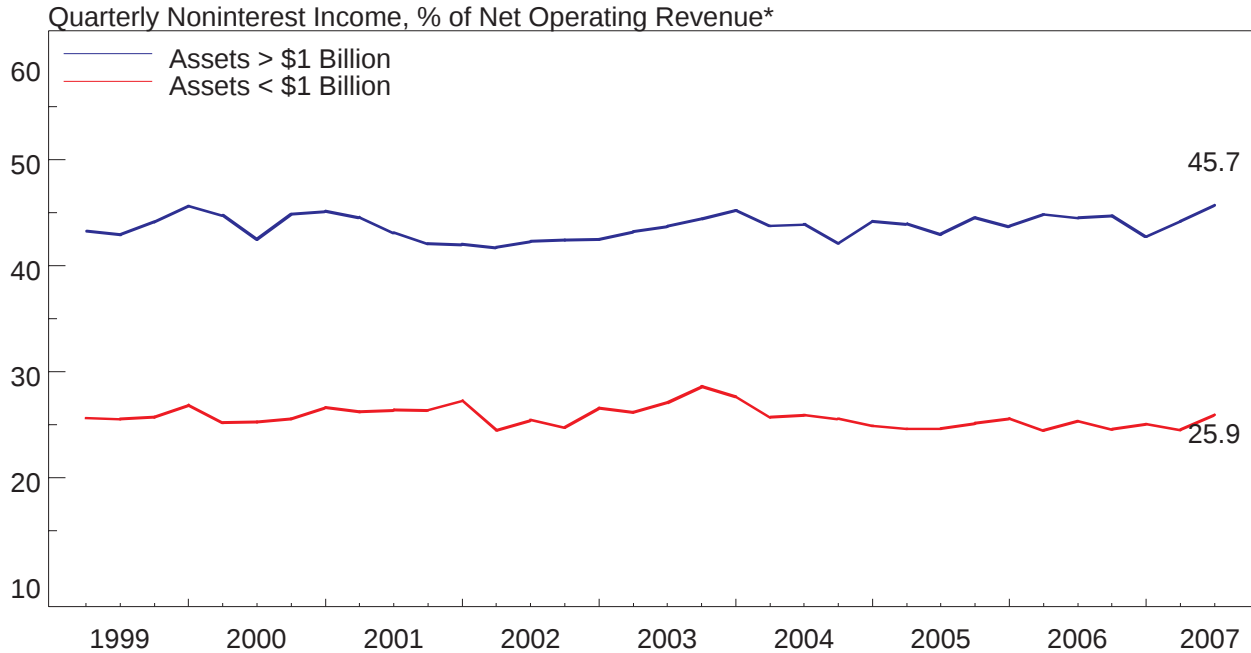
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2007



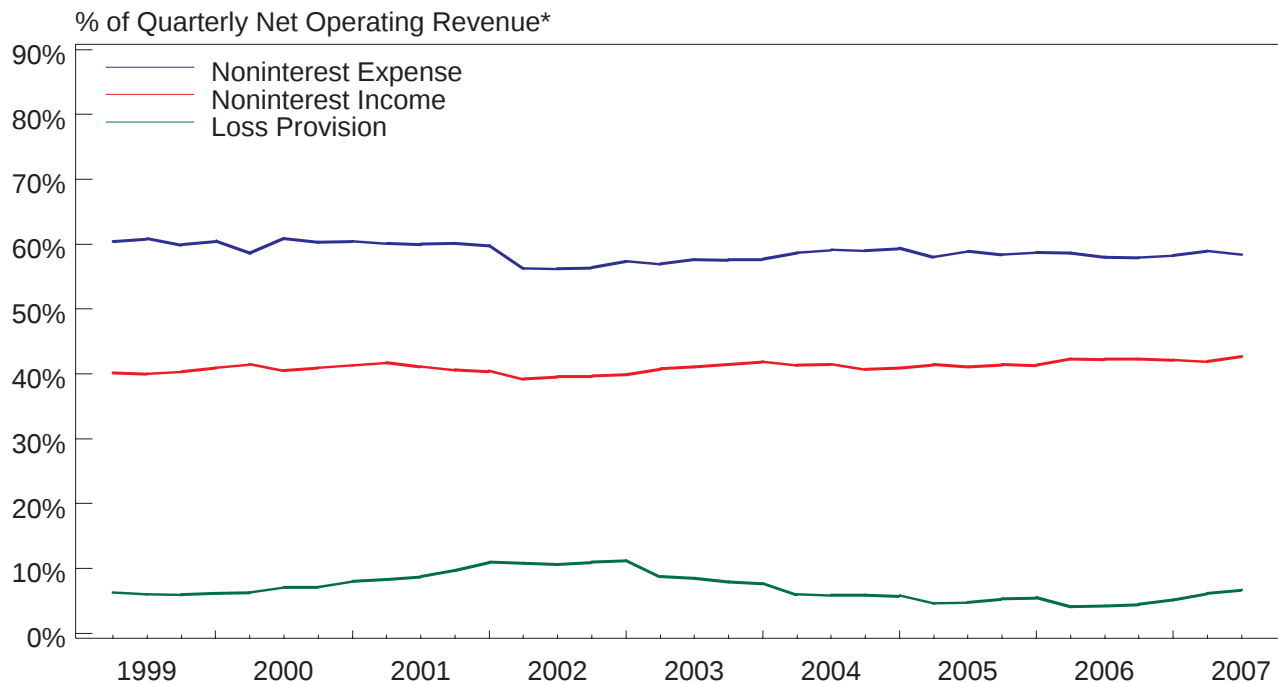
Noninterest Income as a Percentage of Net Operating Revenue*

1999 - 2007



Trends in FDIC-Insured Institutions' Income & Expenses

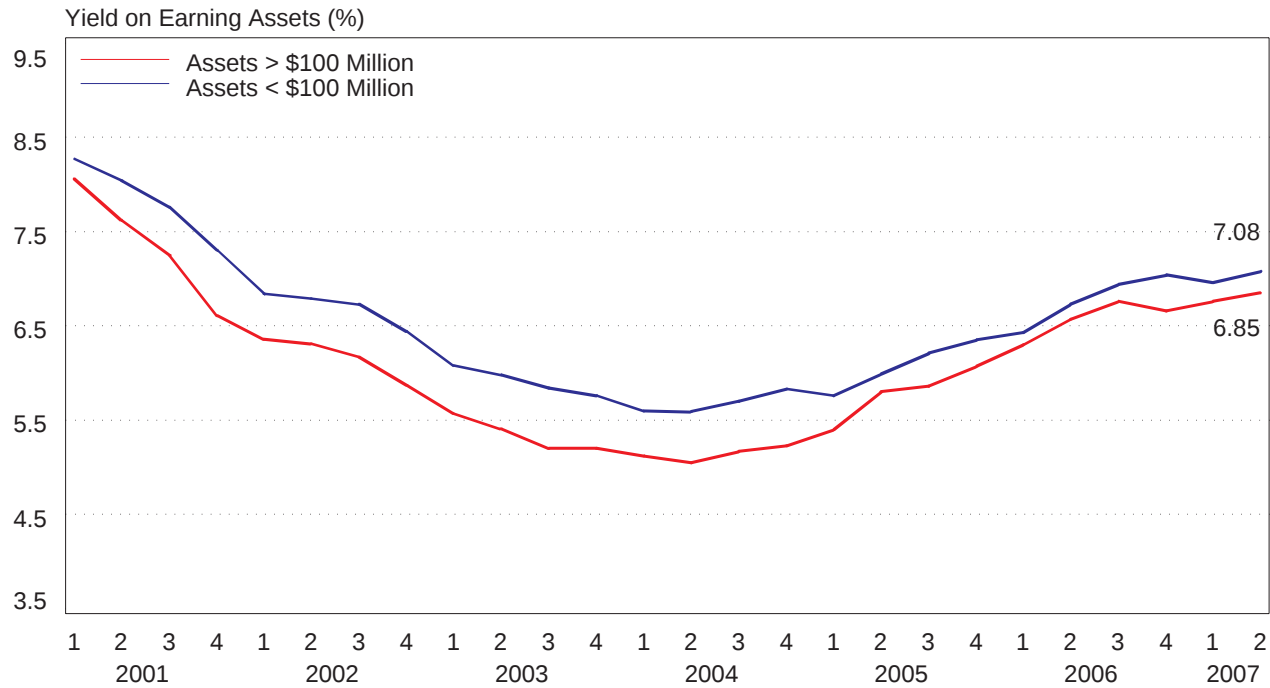
1999 - 2007



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

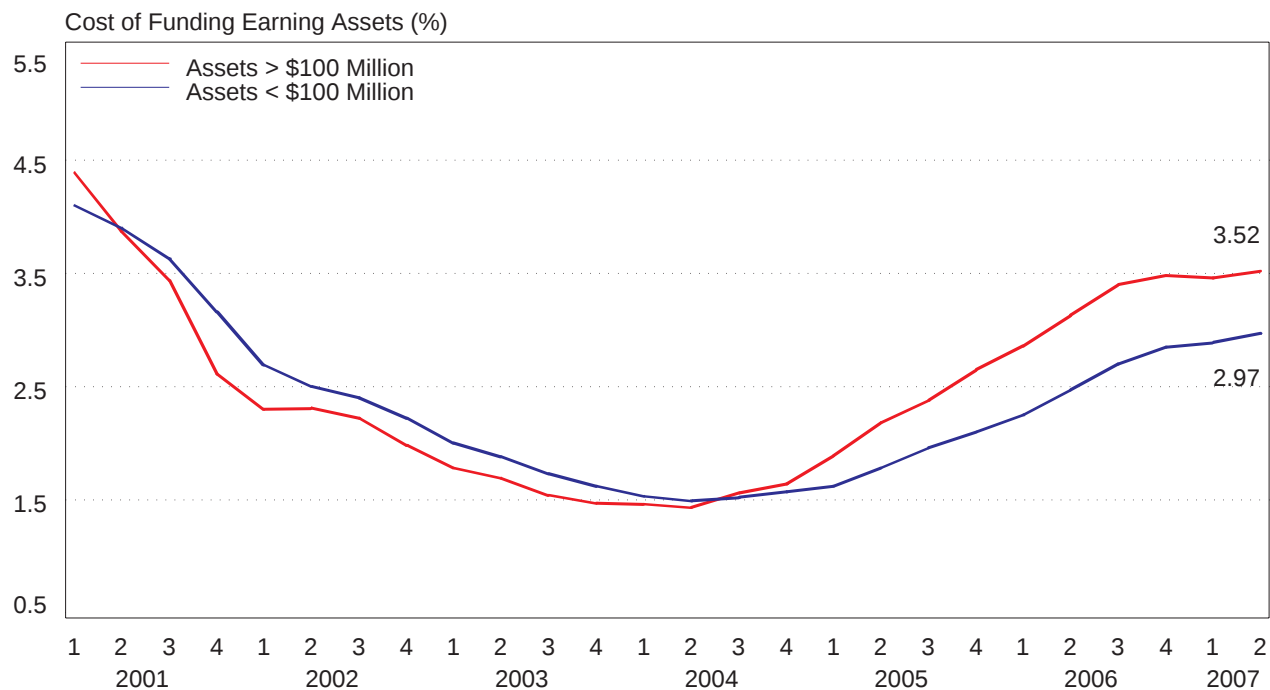
Quarterly Yield on Earning Assets

2001 - 2007



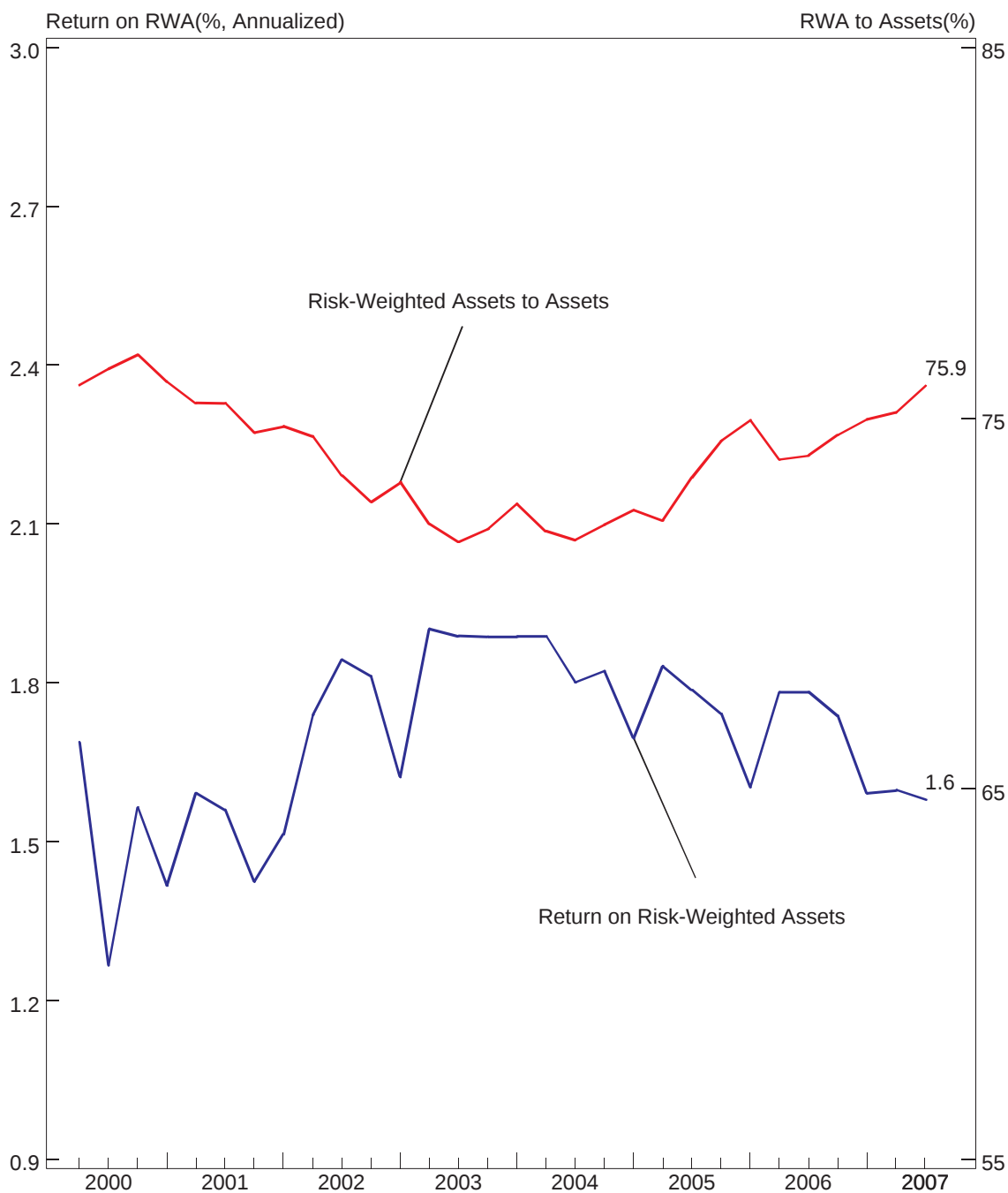
Quarterly Cost of Funding Earning Assets

2001 - 2007



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

2000 - 2007

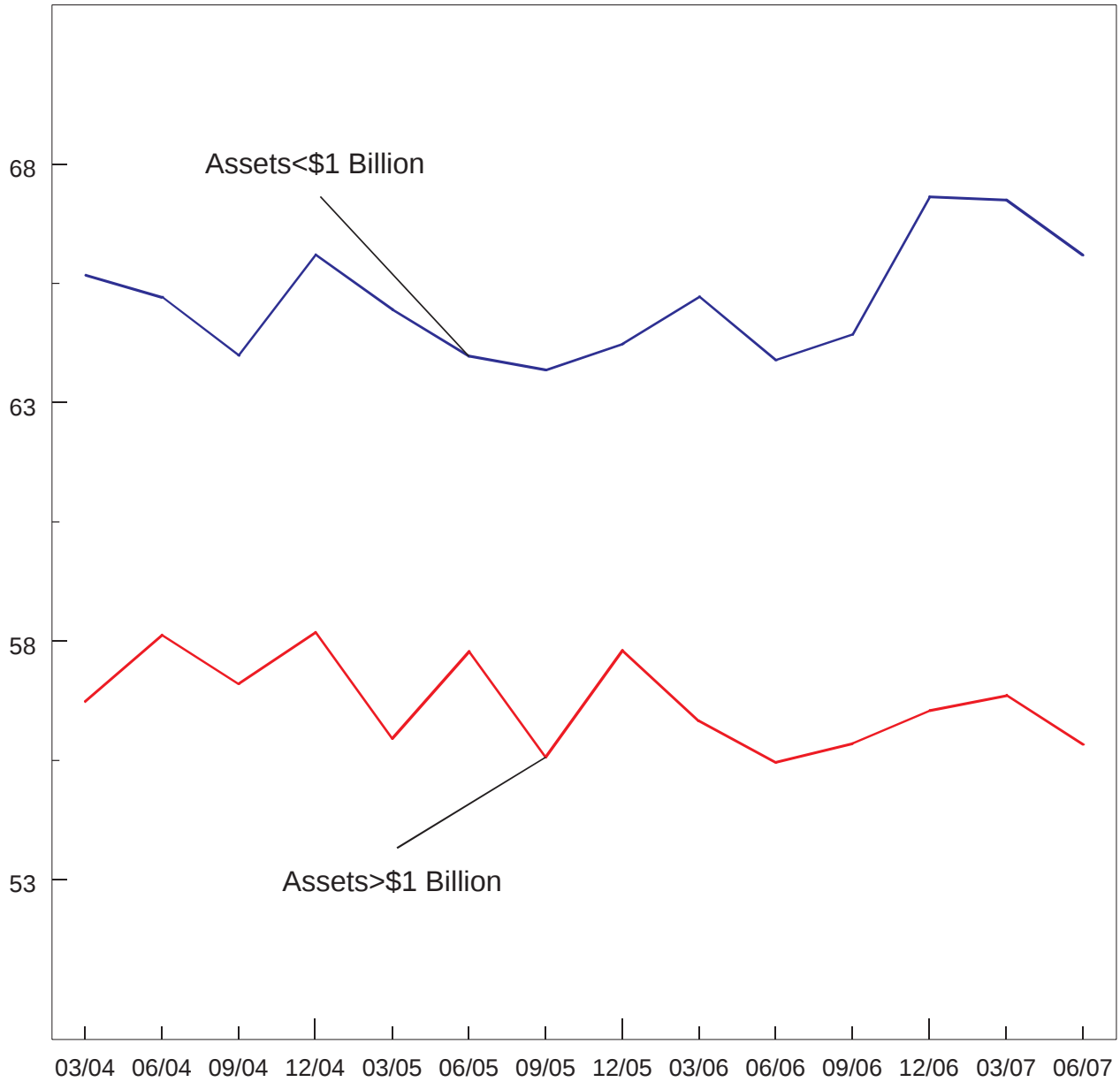


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2004 - 2007

Efficiency Ratio (%)

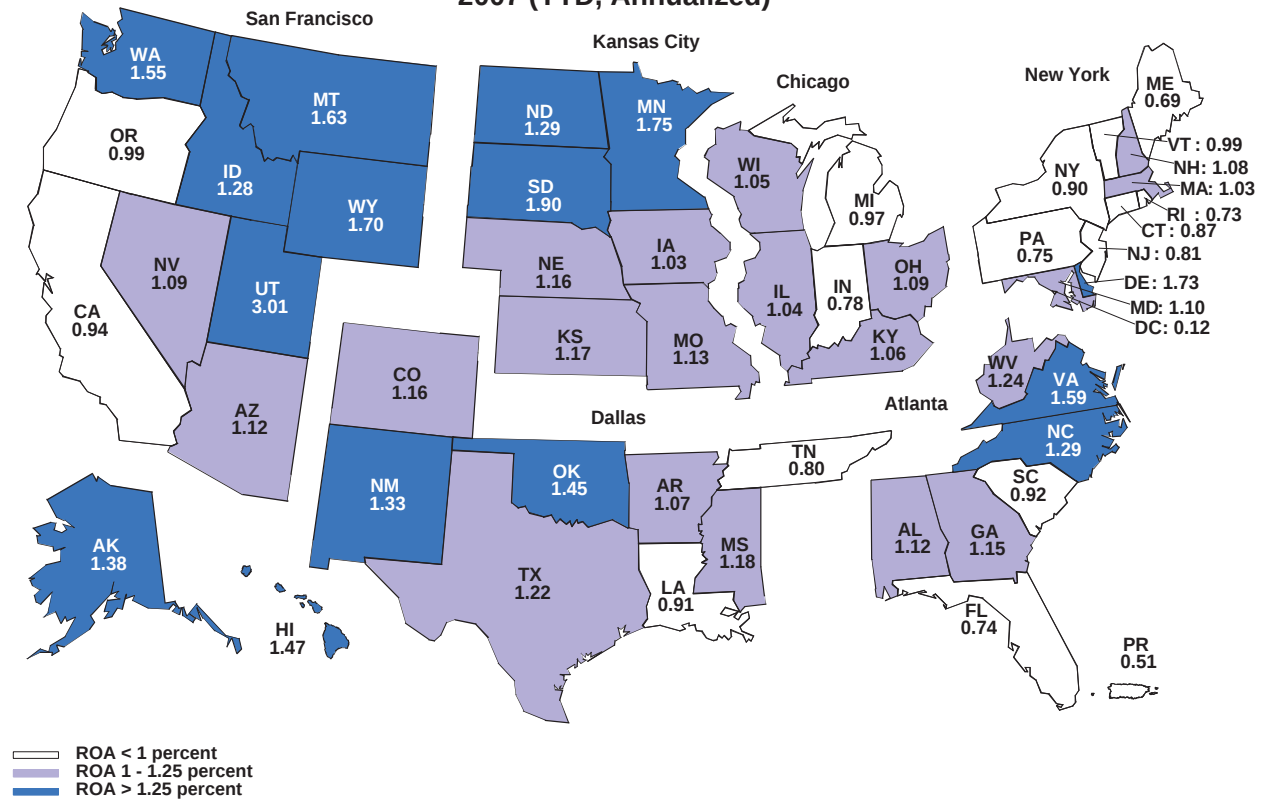


Assets<\$1 Billion	65.18	64.72	63.50	65.61	64.46	63.48	63.19	63.74	64.73	63.40	63.94	66.82	66.76	65.60
Assets>\$1 Billion	56.24	57.63	56.61	57.69	55.46	57.29	55.07	57.31	55.83	54.96	55.36	56.05	56.37	55.34
Total	57.45	58.57	57.55	58.73	56.62	58.09	56.12	58.17	56.94	56.01	56.42	57.45	57.59	56.52

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

Return on Assets (ROA)

2007 (YTD, Annualized)



ROA Rankings by State

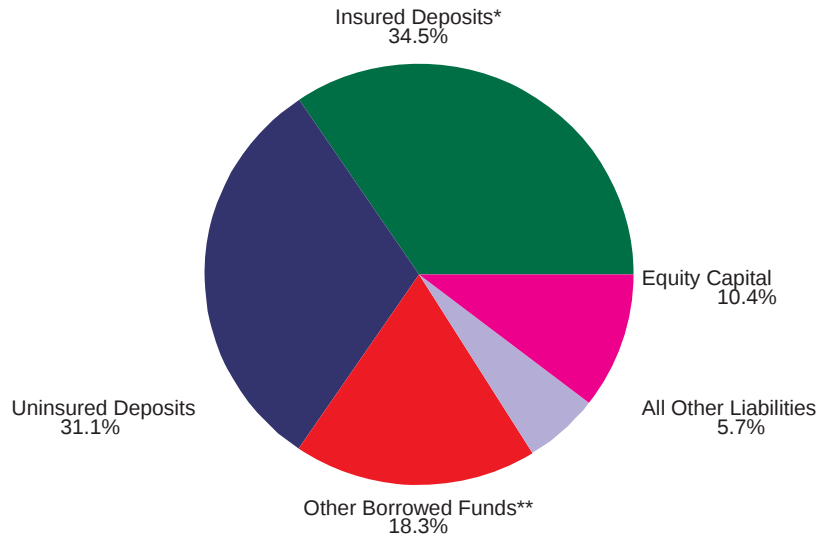
	No. of Inst. as of 6/30/07	YTD 2007	YTD 2006	Change*		No. of Inst. as of 6/30/07	YTD 2007	YTD 2006	Change*
1 Utah	69	3.01	3.01	0	28 Ohio	273	1.09	1.08	1
2 South Dakota	88	1.90	1.86	4	29 New Hampshire	25	1.08	1.13	(5)
3 Minnesota	446	1.75	1.54	21	30 Arkansas	152	1.07	1.17	(10)
4 Delaware	35	1.73	2.04	(31)	31 Kentucky	218	1.06	1.32	(26)
5 Wyoming	44	1.70	1.77	(7)	32 Wisconsin	302	1.05	1.14	(9)
6 Montana	78	1.63	1.61	2	33 Illinois	681	1.04	1.11	(7)
7 Virginia	119	1.59	1.73	(14)	34 Iowa	396	1.03	1.10	(7)
8 Washington	99	1.55	1.36	19	35 Massachusetts	189	1.03	1.04	(1)
9 Hawaii	9	1.47	1.48	(1)	36 Oregon	40	0.99	1.10	(11)
10 Oklahoma	260	1.45	1.60	(15)	37 Vermont	18	0.99	1.24	(25)
11 Alaska	7	1.38	1.52	(14)	38 Michigan	168	0.97	1.15	(18)
12 New Mexico	53	1.33	1.36	(3)	39 California	306	0.94	1.24	(30)
13 North Carolina	110	1.29	1.28	1	40 South Carolina	94	0.92	1.23	(31)
14 North Dakota	97	1.29	1.39	(10)	41 Louisiana	166	0.91	1.12	(21)
15 Idaho	19	1.28	1.39	(11)	42 New York	200	0.90	1.25	(35)
16 West Virginia	70	1.24	1.24	0	43 Connecticut	57	0.87	0.99	(12)
17 Texas	653	1.22	1.25	(3)	44 New Jersey	128	0.81	1.15	(34)
18 Mississippi	98	1.18	1.29	(11)	45 Tennessee	204	0.80	1.44	(64)
19 Kansas	358	1.17	1.21	(4)	46 Indiana	165	0.78	0.83	(5)
20 Colorado	164	1.16	1.29	(13)	47 Pennsylvania	246	0.75	0.96	(21)
21 Nebraska	251	1.16	1.21	(5)	48 Florida	308	0.74	1.12	(38)
22 Georgia	354	1.15	1.25	(10)	49 Rhode Island	13	0.73	0.80	(7)
23 Missouri	364	1.13	1.20	(7)	50 Maine	34	0.69	1.01	(32)
24 Alabama	160	1.12	1.40	(28)	51 Puerto Rico	10	0.51	0.73	(22)
25 Arizona	54	1.12	4.25	(313)	52 District of Col.	7	0.12	0.22	(10)
26 Maryland	106	1.10	1.26	(16)					
27 Nevada	42	1.09	1.50	(41)					
					U.S. and Terr.	8,615	1.21	1.34	(13)

*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

June 30, 2007



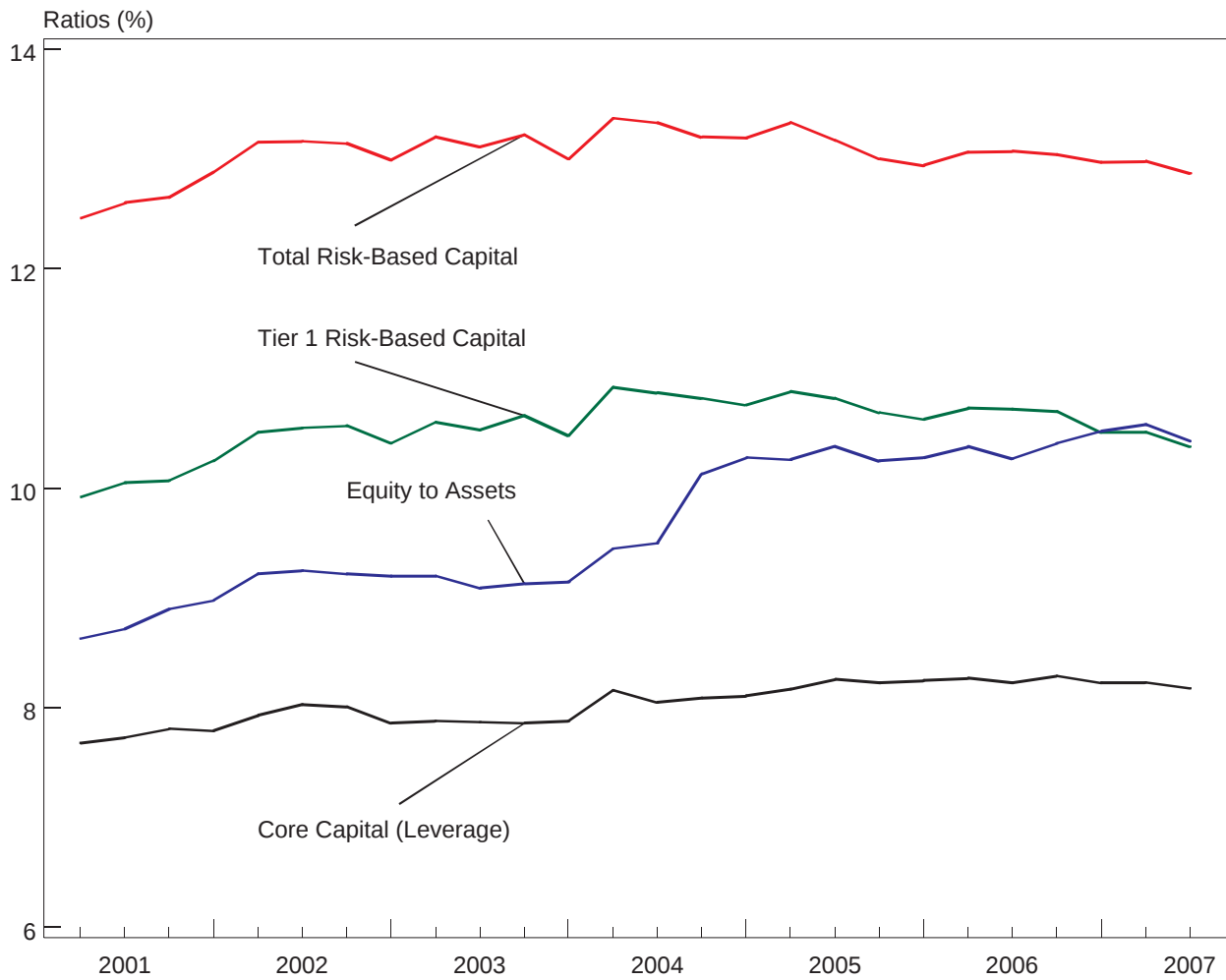
(\$ Billions)	6/30/06	6/30/07	% Change
Insured Deposits (estimated)*	4,034	4,224	4.7
Uninsured Deposits	3,466	3,811	10.0
In Foreign Offices	1,068	1,344	25.8
Other Borrowed Funds**	2,218	2,249	1.4
All Other Liabilities	620	698	12.6
Subordinated Debt	143	172	20.3
Equity Capital	1,184	1,279	8.0
Total Liabilities and Equity Capital	11,526	12,261	6.4

* Excludes insured deposits in U.S. branches of foreign banks

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

Capital Ratios

2001 - 2007

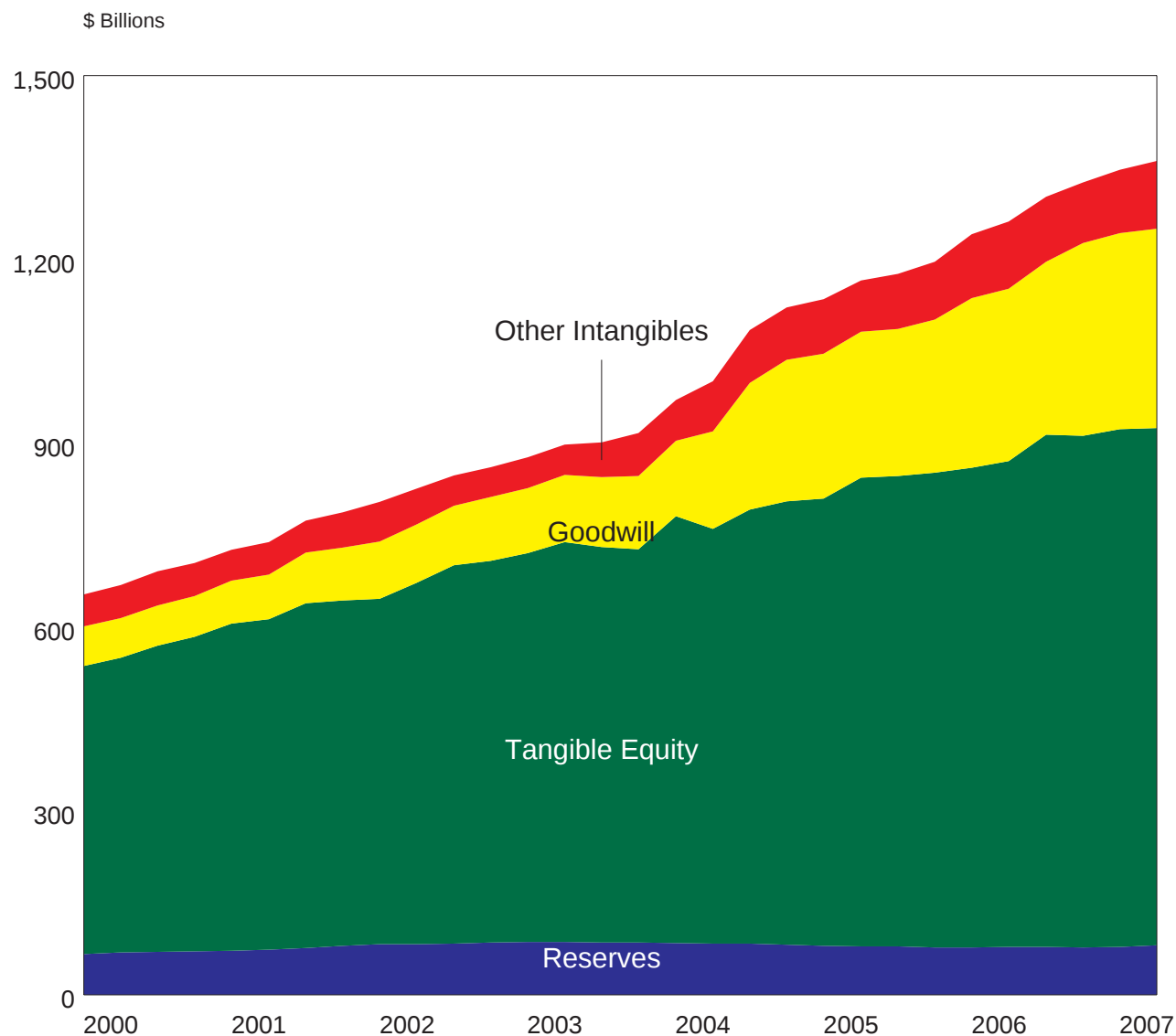


	12/01	12/02	12/03	12/04	12/05	12/06	6/07
Total Risk-Based Capital	12.88	12.99	13.00	13.19	12.94	12.97	12.87
Tier 1 Risk-Based Capital	10.25	10.41	10.48	10.76	10.63	10.51	10.38
Equity to Assets	8.98	9.20	9.15	10.28	10.28	10.52	10.43
Core Capital (Leverage)	7.79	7.86	7.88	8.11	8.25	8.23	8.18

Equity Capital and Reserves

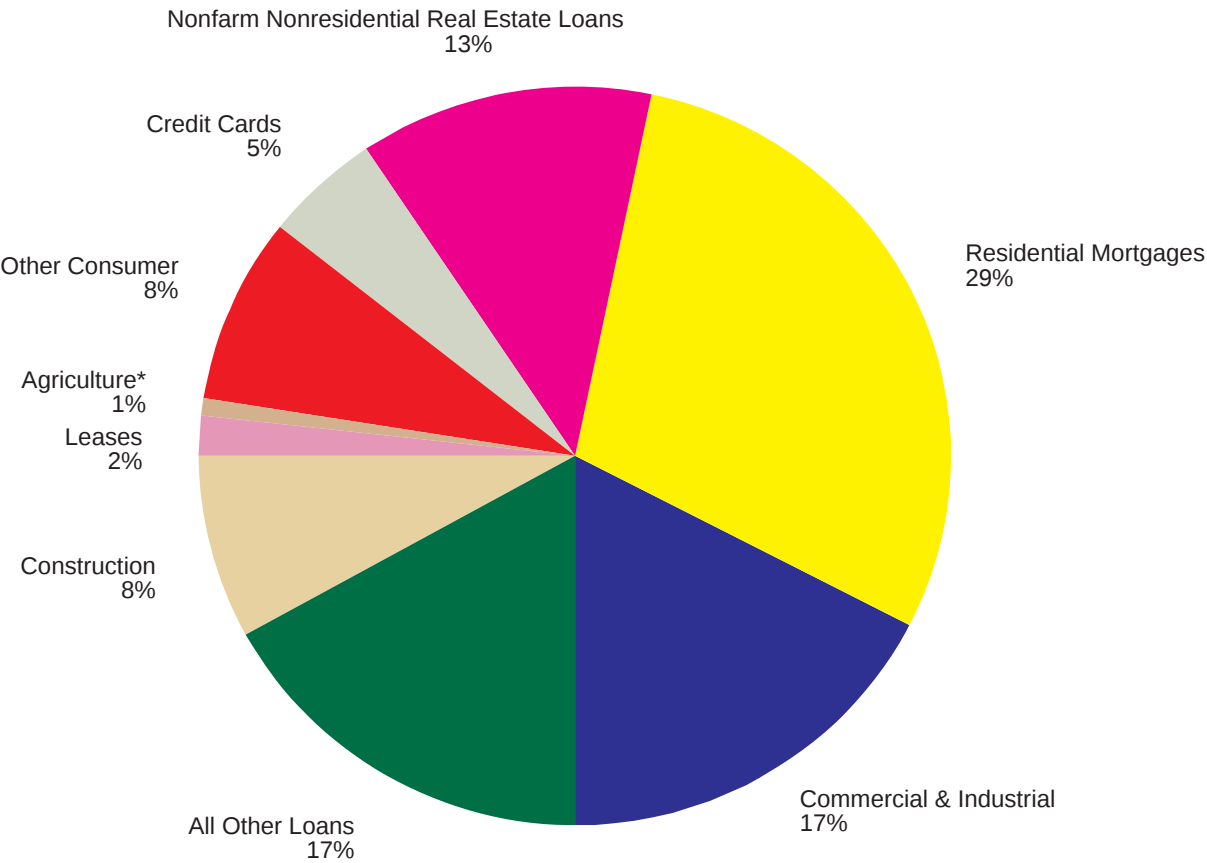
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2007



Loan Portfolio Composition

June 30, 2007

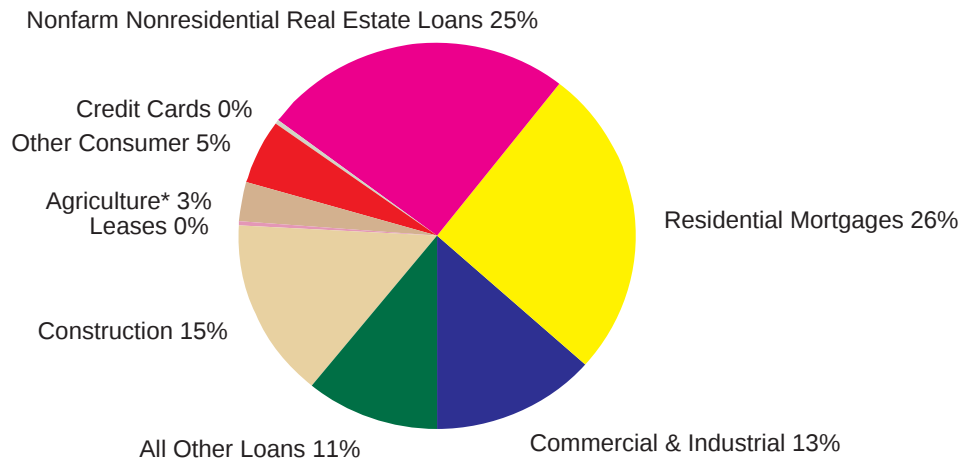


* OTS - Supervised Savings Associations do not identify agricultural loans.

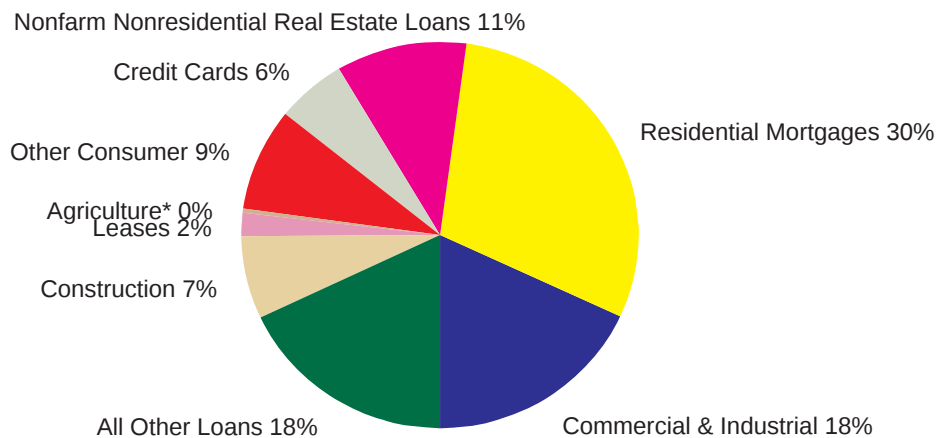
Loan Portfolio Composition by Asset Size

June 30, 2007

Assets < \$1 Billion



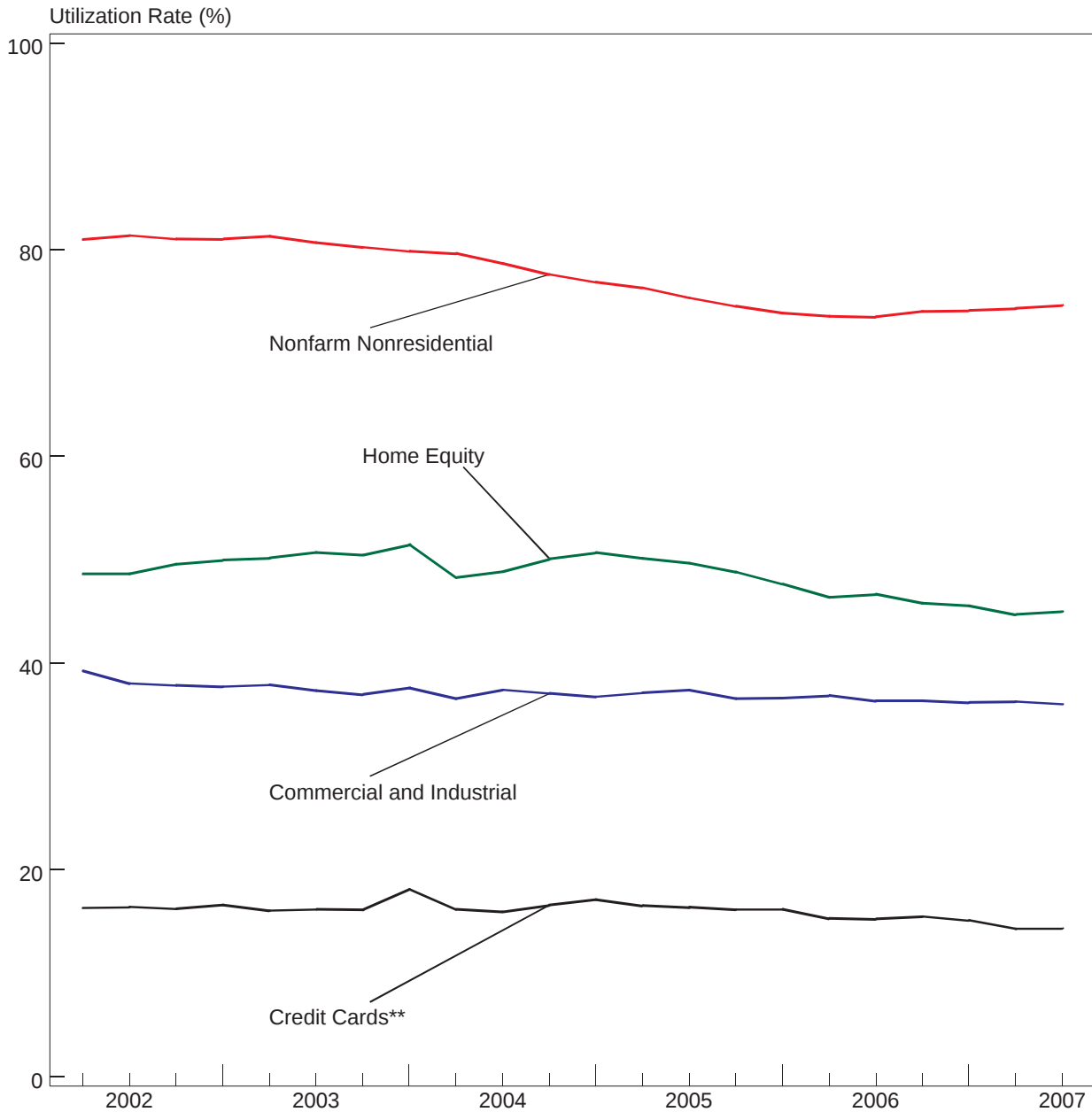
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

2002-2007

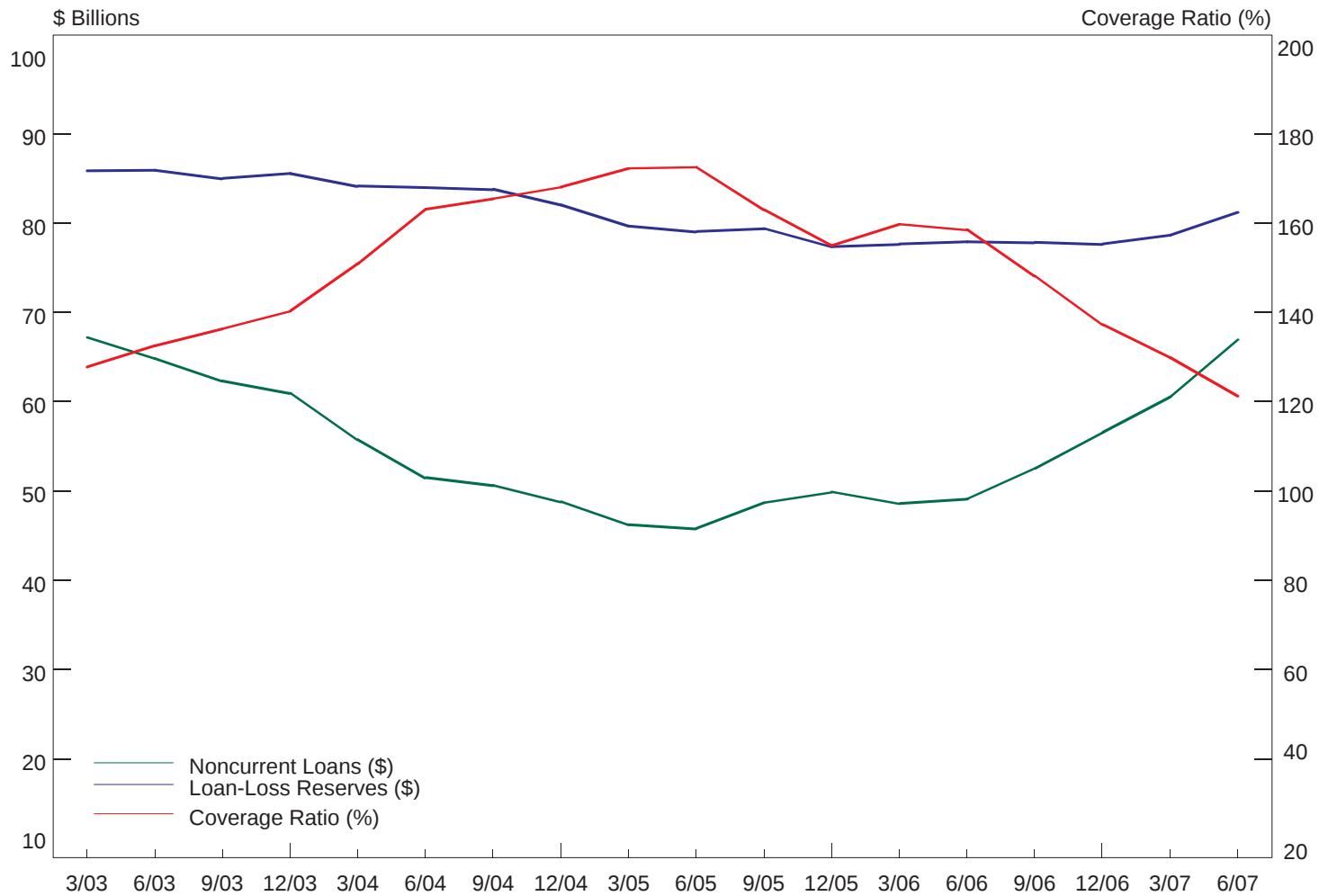


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2003-2007



Noncurrent Loans (\$ Billions)

67.2 64.8 62.3 61.0 55.8 51.5 50.6 48.8 46.3 45.8 48.7 49.9 48.6 49.1 52.5 56.6 60.5 66.9

Loan-Loss Reserves (\$ Billions)

85.9 85.9 85.0 85.6 84.2 84.0 83.8 82.0 79.7 79.1 79.4 77.4 77.7 77.9 77.8 77.7 78.6 81.2

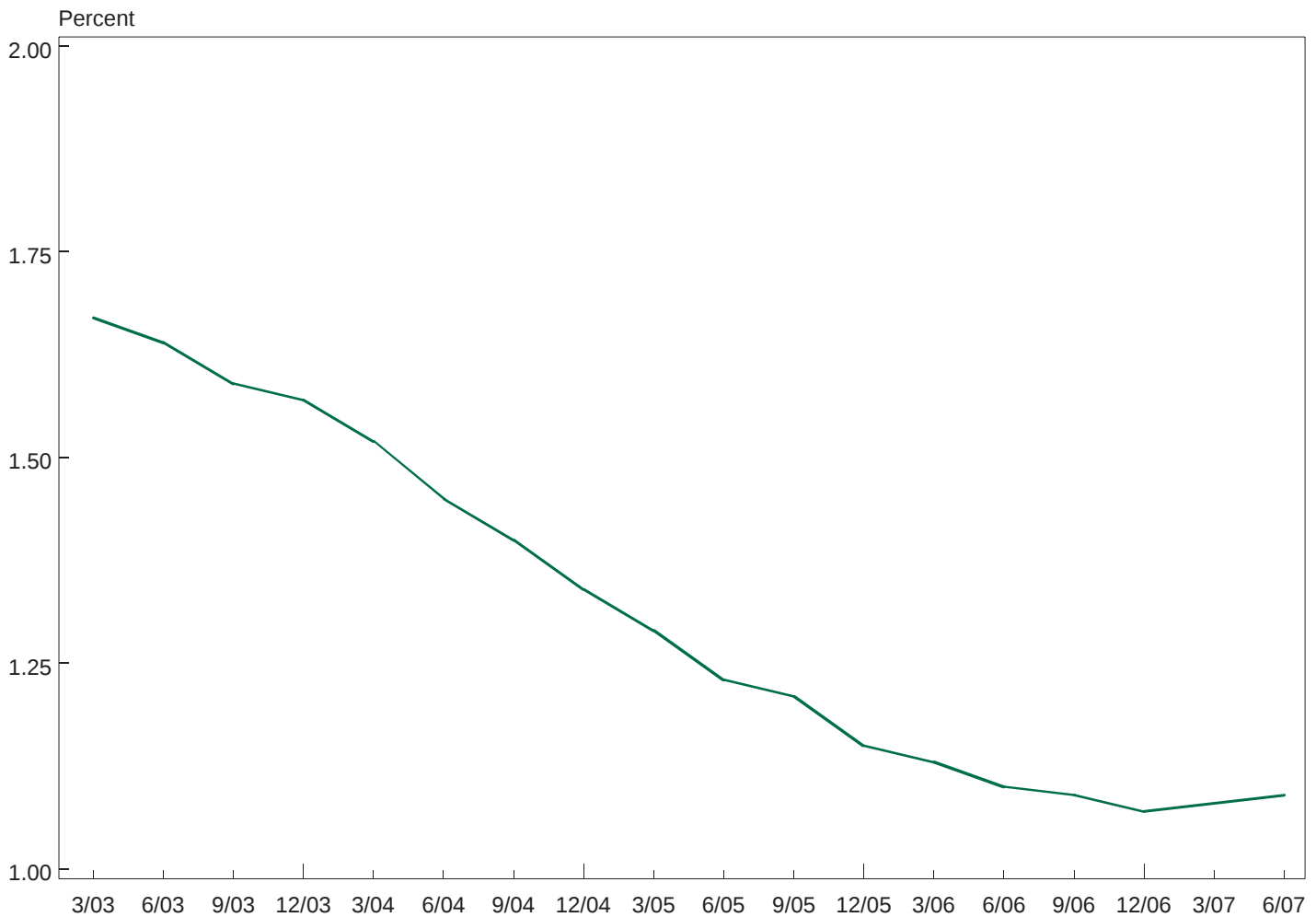
Coverage Ratio (%)

128 133 136 140 151 163 165 168 172 173 163 155 160 159 148 137 130 121

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2003-2007

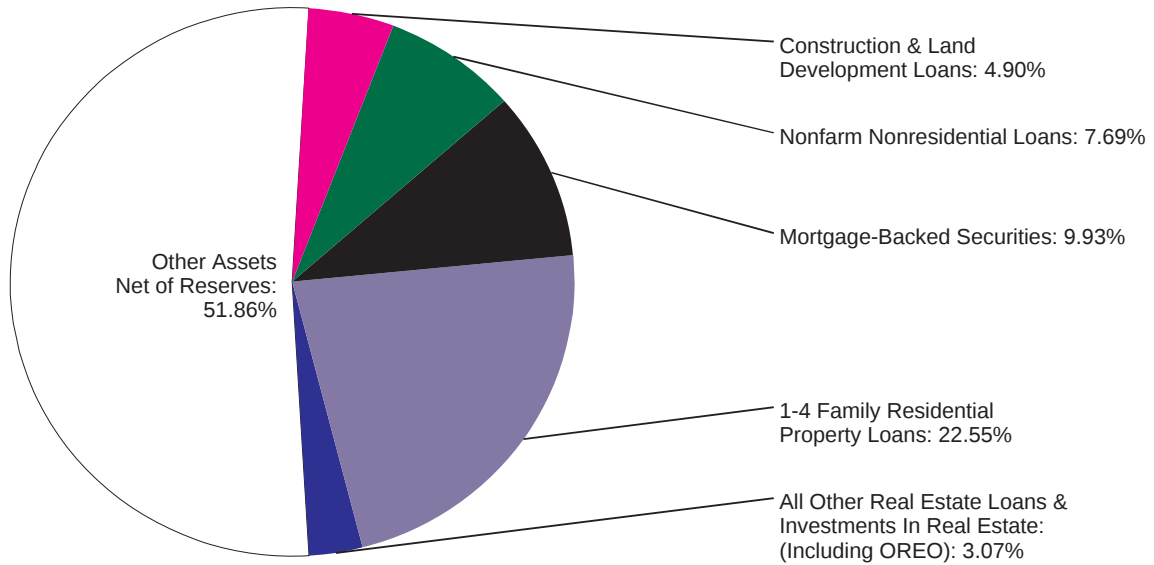


Loss Allowance to Loans and Leases

1.67 1.64 1.59 1.57 1.52 1.45 1.40 1.34 1.29 1.23 1.21 1.15 1.13 1.10 1.09 1.07 1.08 1.09

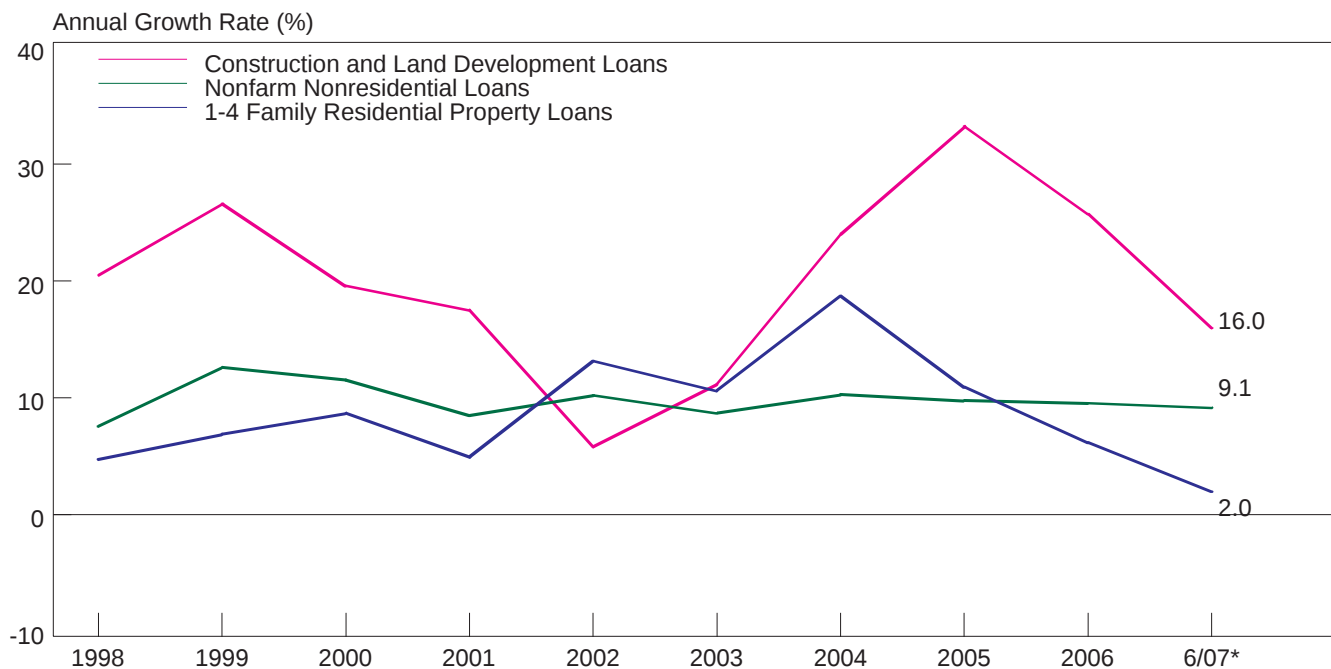
Real Estate Assets as a Percent of Total Assets

June 30, 2007



Real Estate Loan Growth Rates*

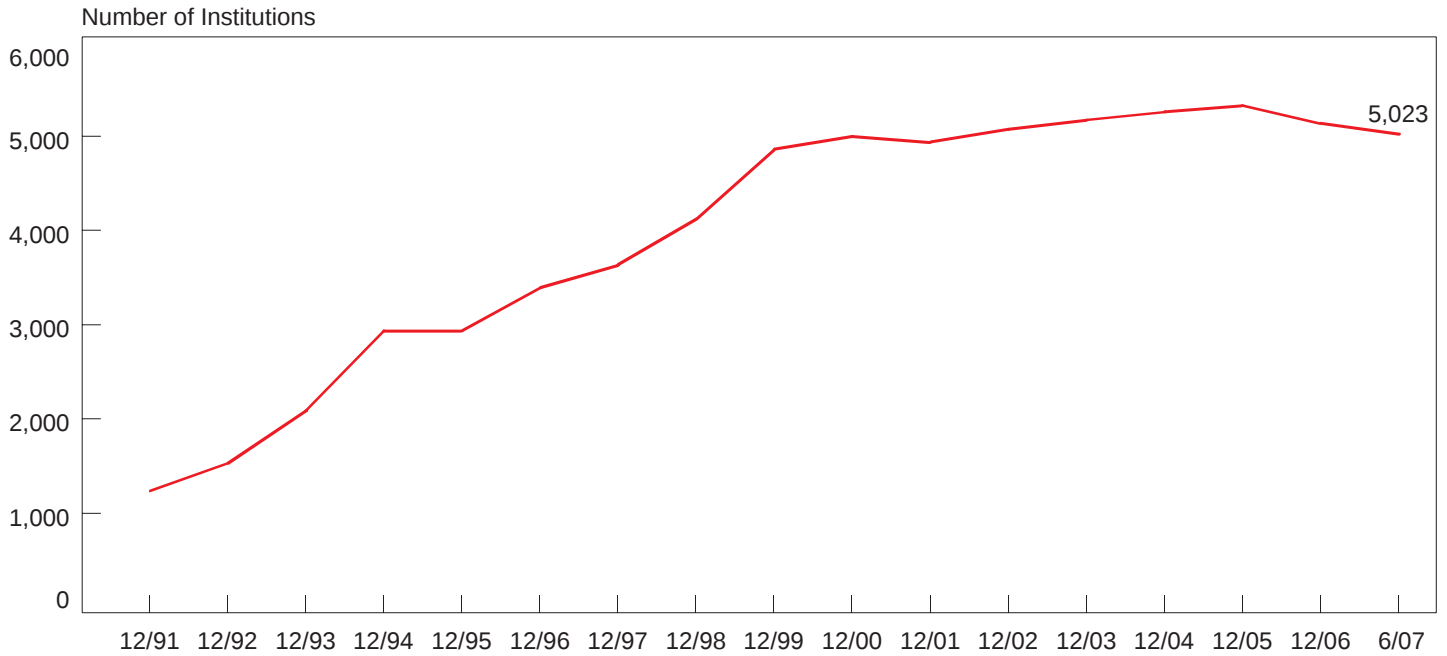
1998-2007



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

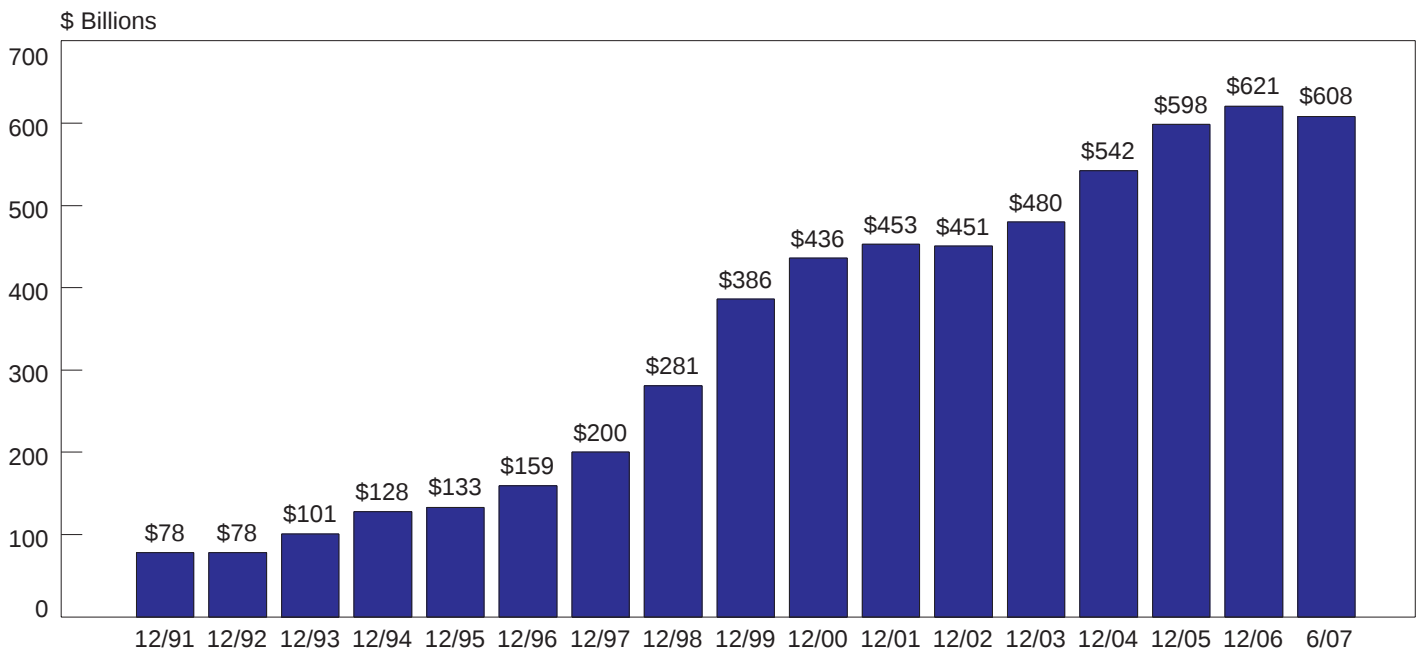
Number of Institutions with FHLB Advances

1991 - 2007

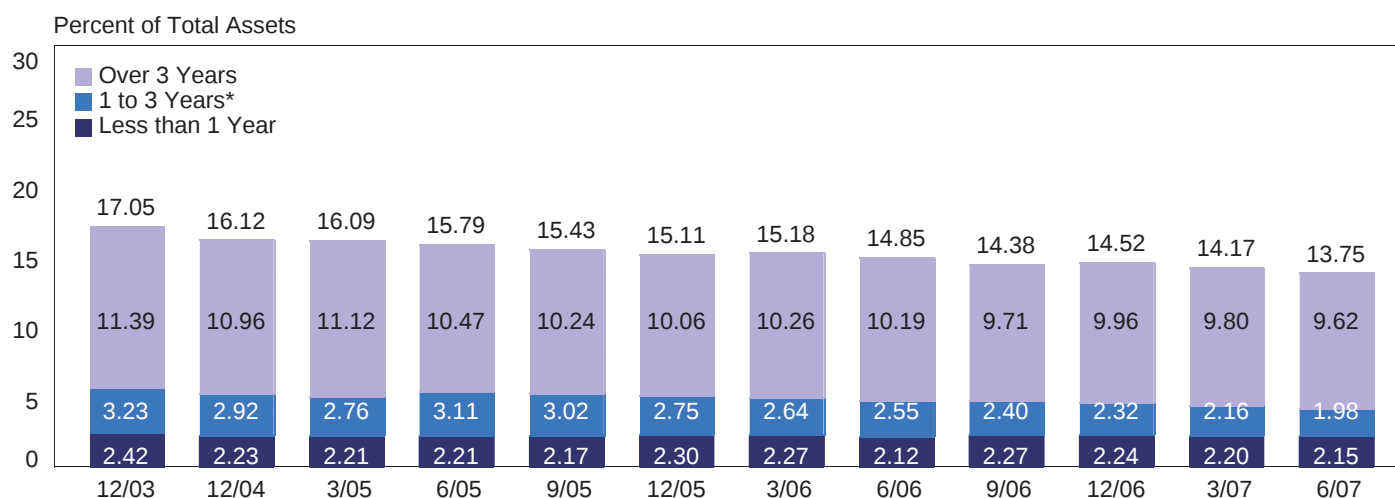


Amount of FHLB Advances Outstanding

1991 - 2007

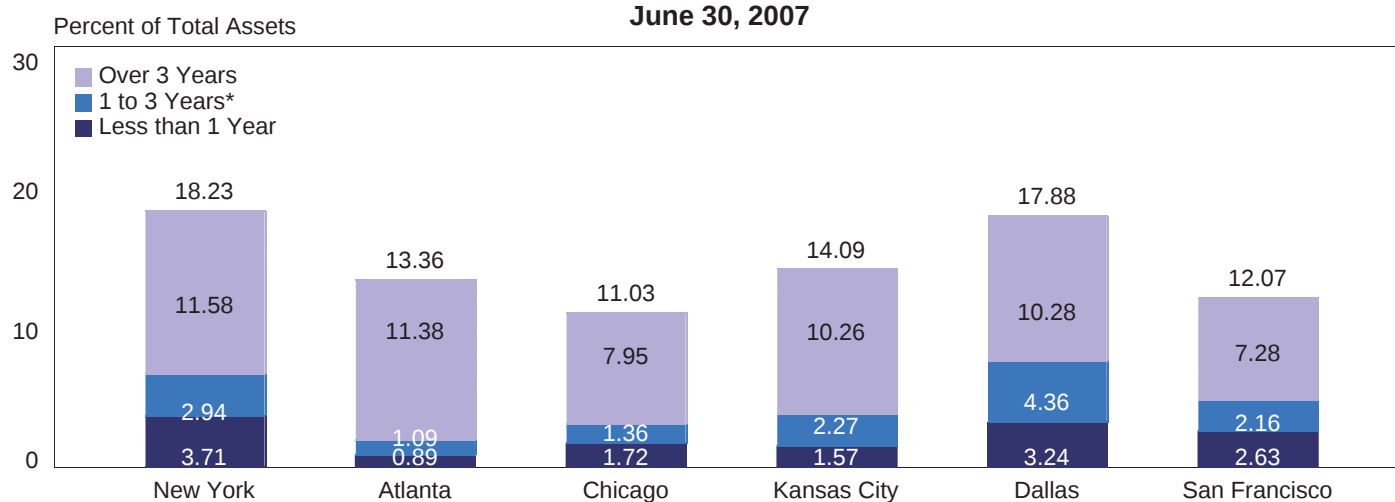


Debt Securities by Maturity or Repricing Frequency...



...and by Region

June 30, 2007



Total Securities (Debt and Equity)

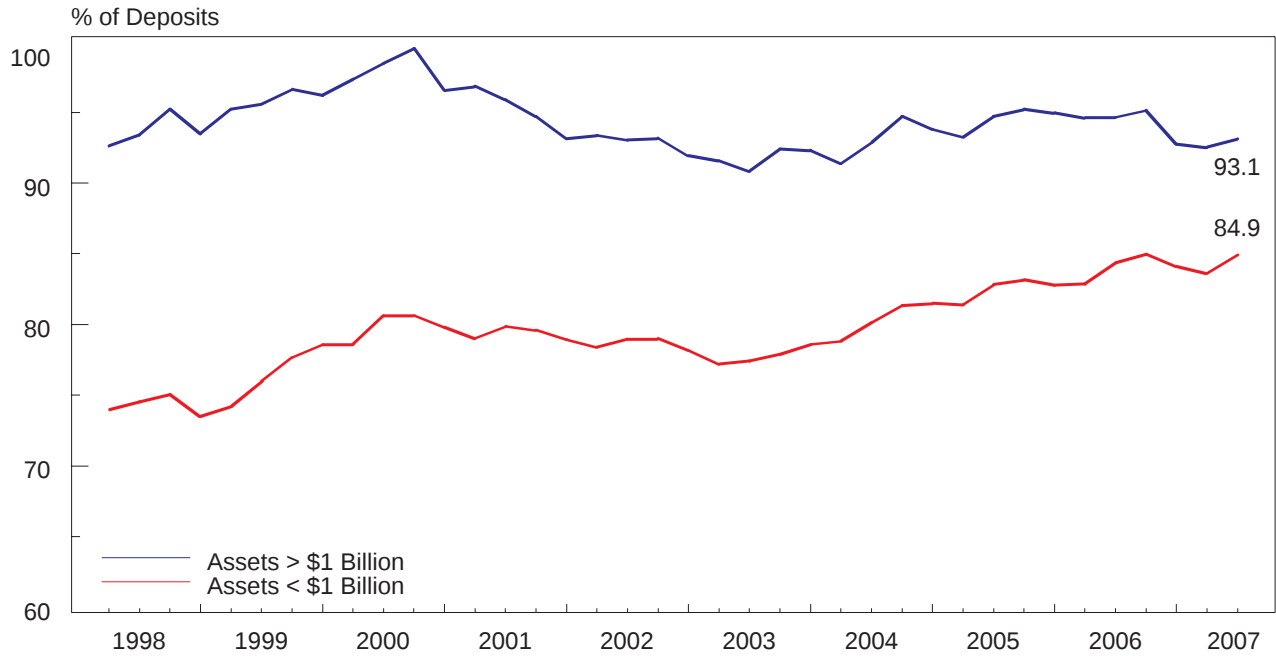
(\$ Billions)

	6/05	9/05	12/05	3/06	6/06	9/06	12/06	3/07	6/07
U.S. Government Obligations:									
U.S. Treasury	55	61	59	56	46	45	48	40	34
U.S. Agencies	11	12	11	11	11	12	11	12	14
Government Sponsored Enterprises	279	279	283	284	272	276	268	259	253
Mortgage Pass-through Securities	746	739	738	775	795	778	785	778	767
Collateralized Mortgage Obligations	395	400	402	413	419	430	411	419	450
State, County, Municipal Obligations	125	128	131	134	135	140	147	150	153
Asset Backed Securities	86	86	80	81	88	93	89	90	92
Other Debt Securities	169	163	165	180	182	193	194	200	189
Equity Securities	22	22	23	21	23	24	27	24	25
Total Securities	\$1,889	\$1,890	\$1,893	\$1,956	\$1,971	\$1,992	\$1,980	\$1,970	\$1,977

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

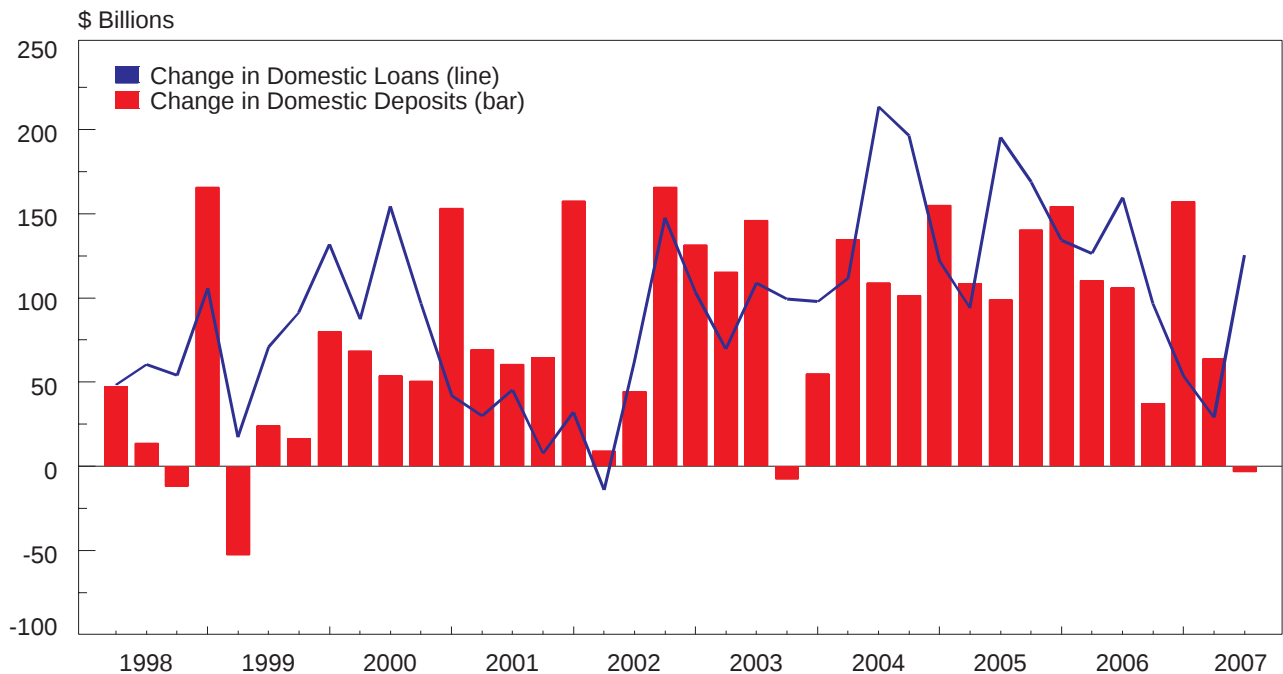
Net Loans and Leases to Deposits (Domestic and Foreign)

1998 - 2007



Quarterly Change in Domestic Loans vs Domestic Deposits

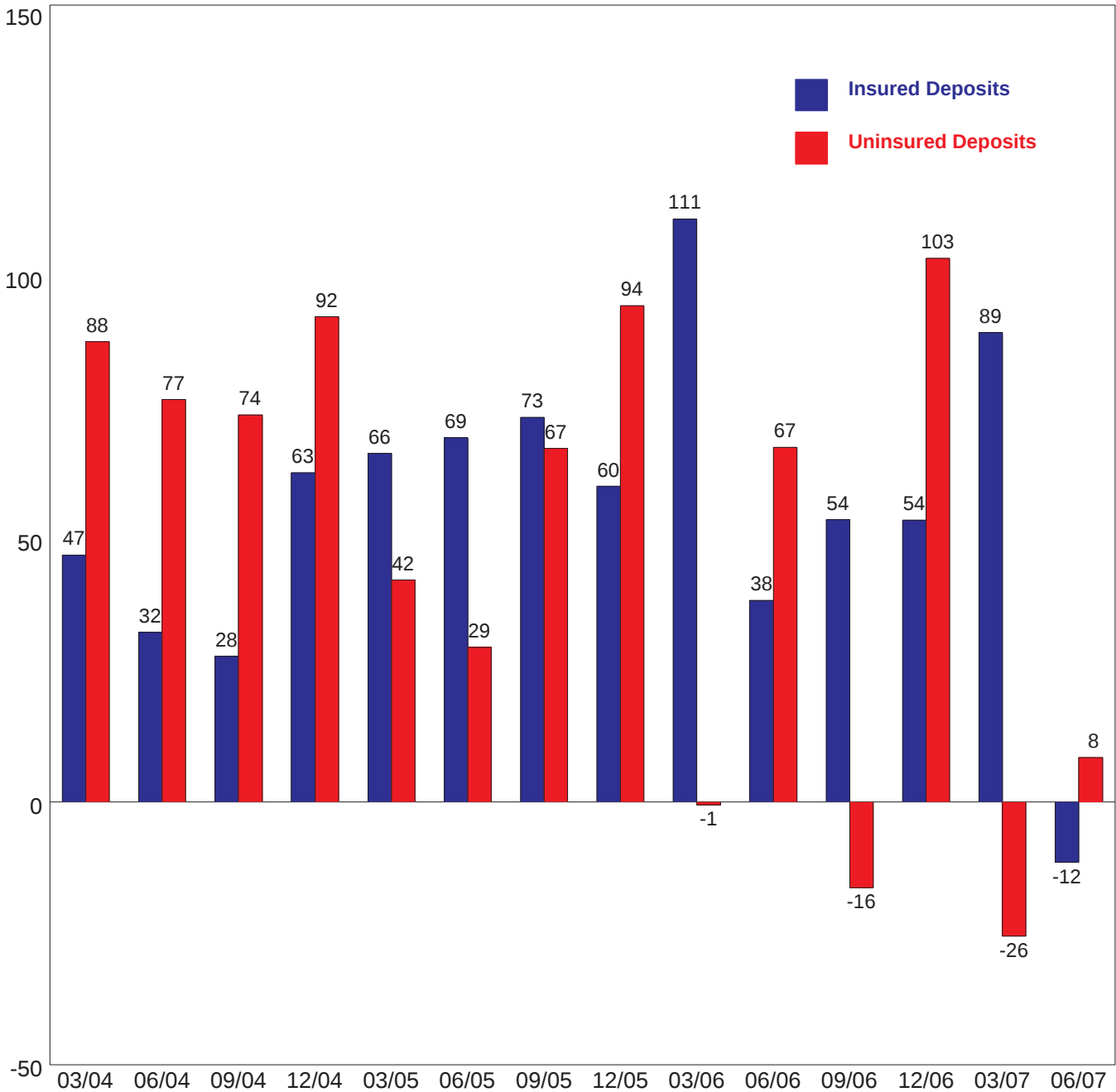
1998 - 2007



Quarterly Change In Domestic Deposits

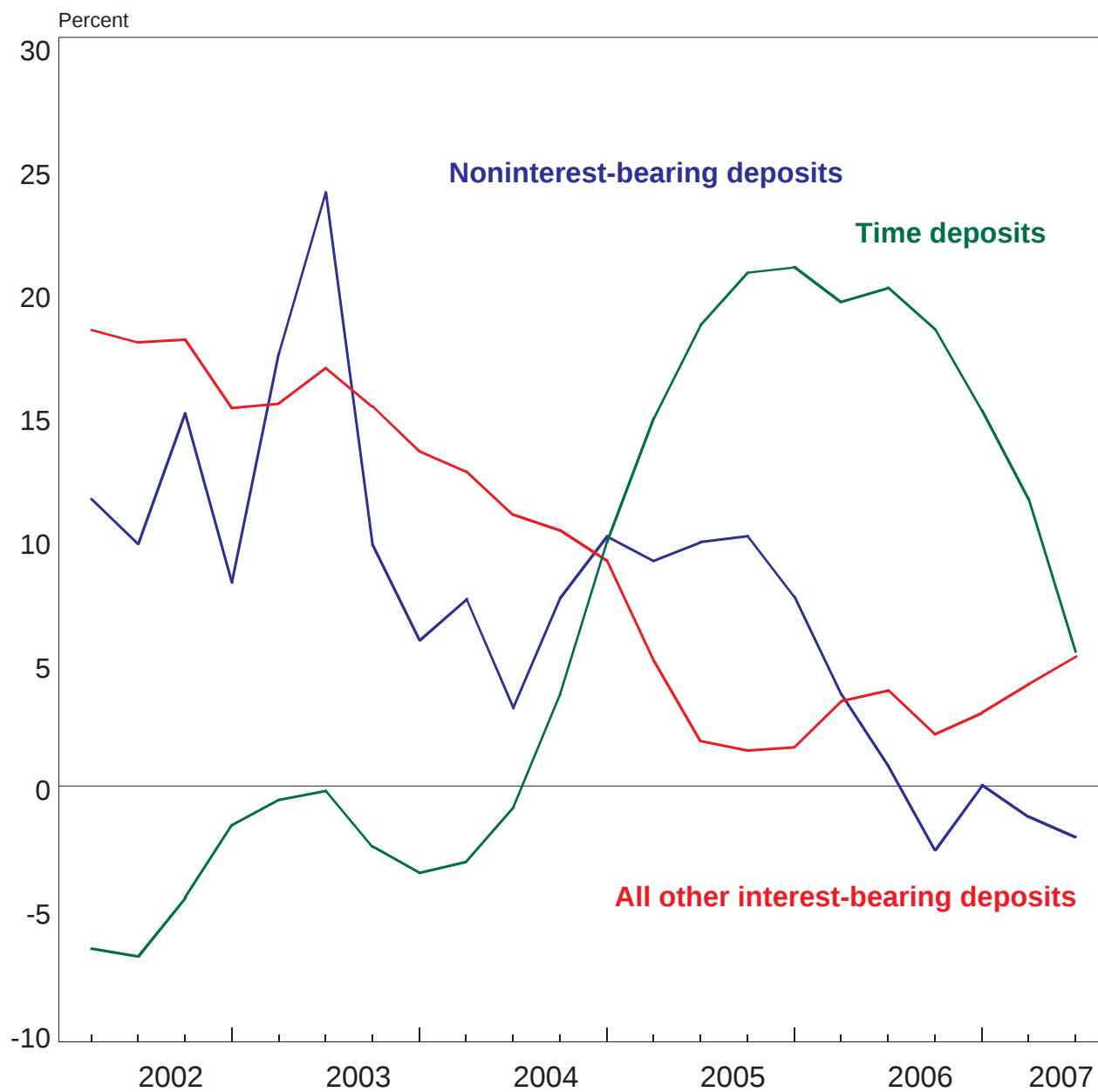
2004 - 2007

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

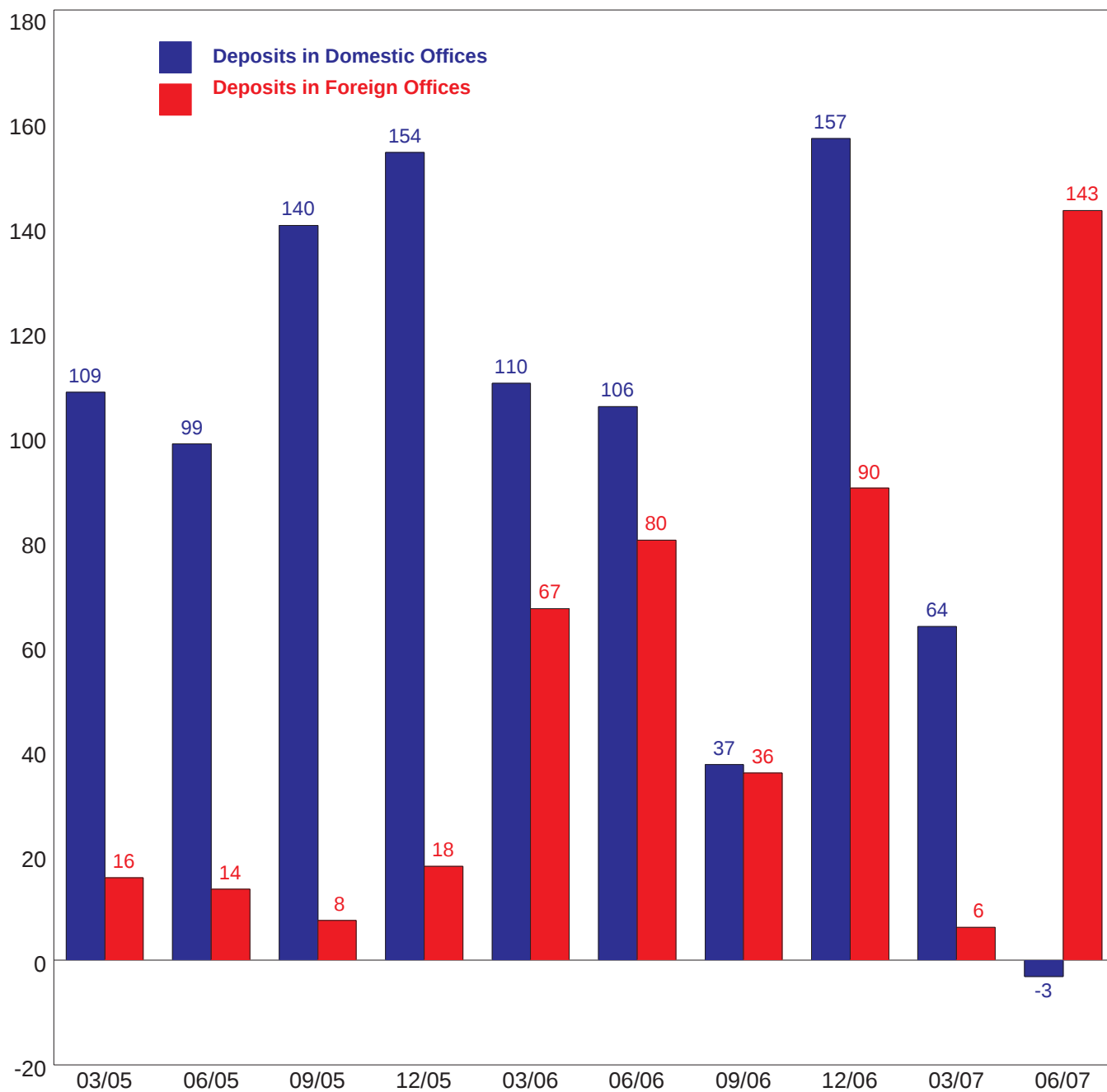
2002 - 2007



Quarterly Change In Domestic and Foreign Deposits

2005 - 2007

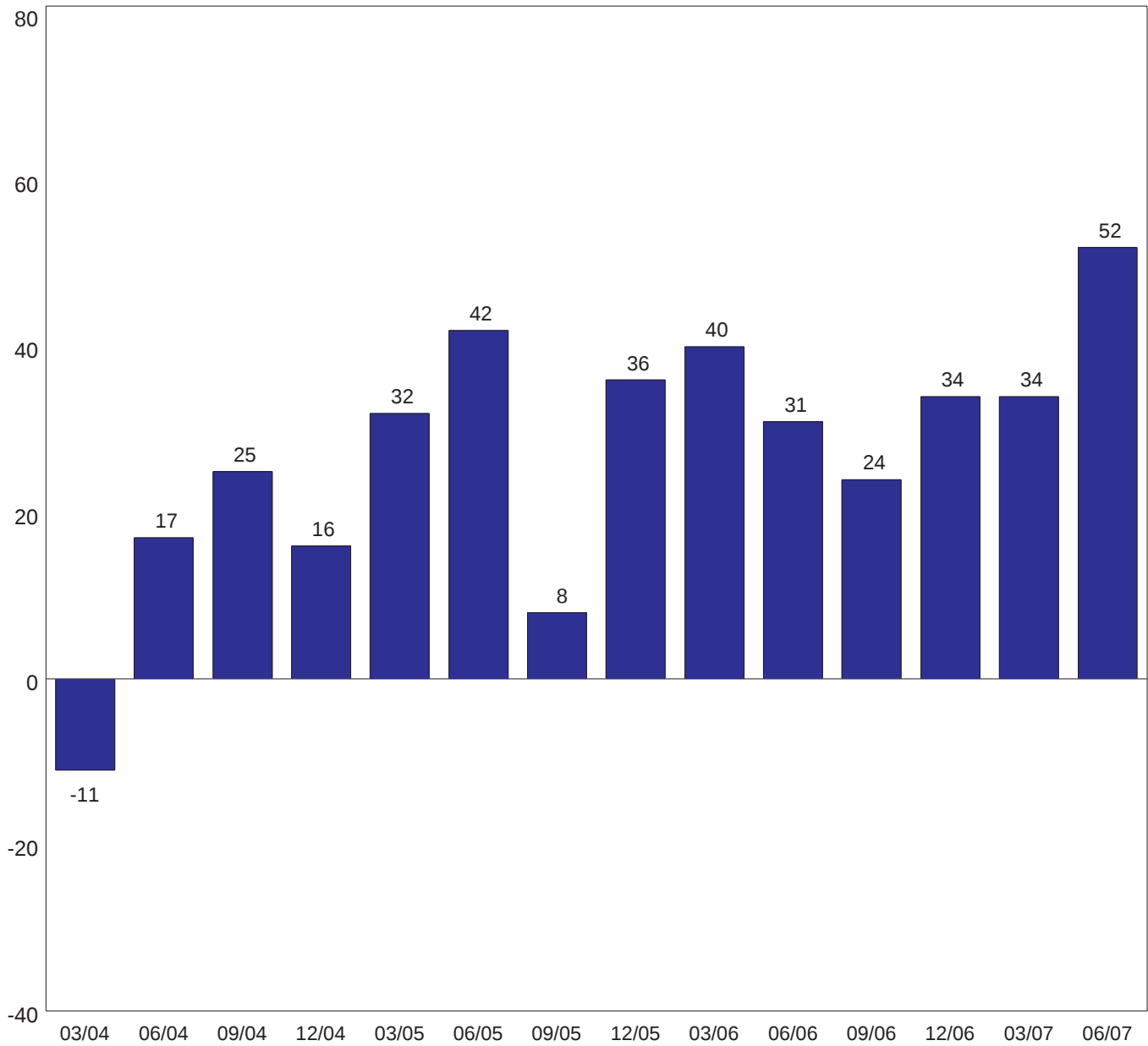
\$ Billions



Quarterly Change in C&I Loans

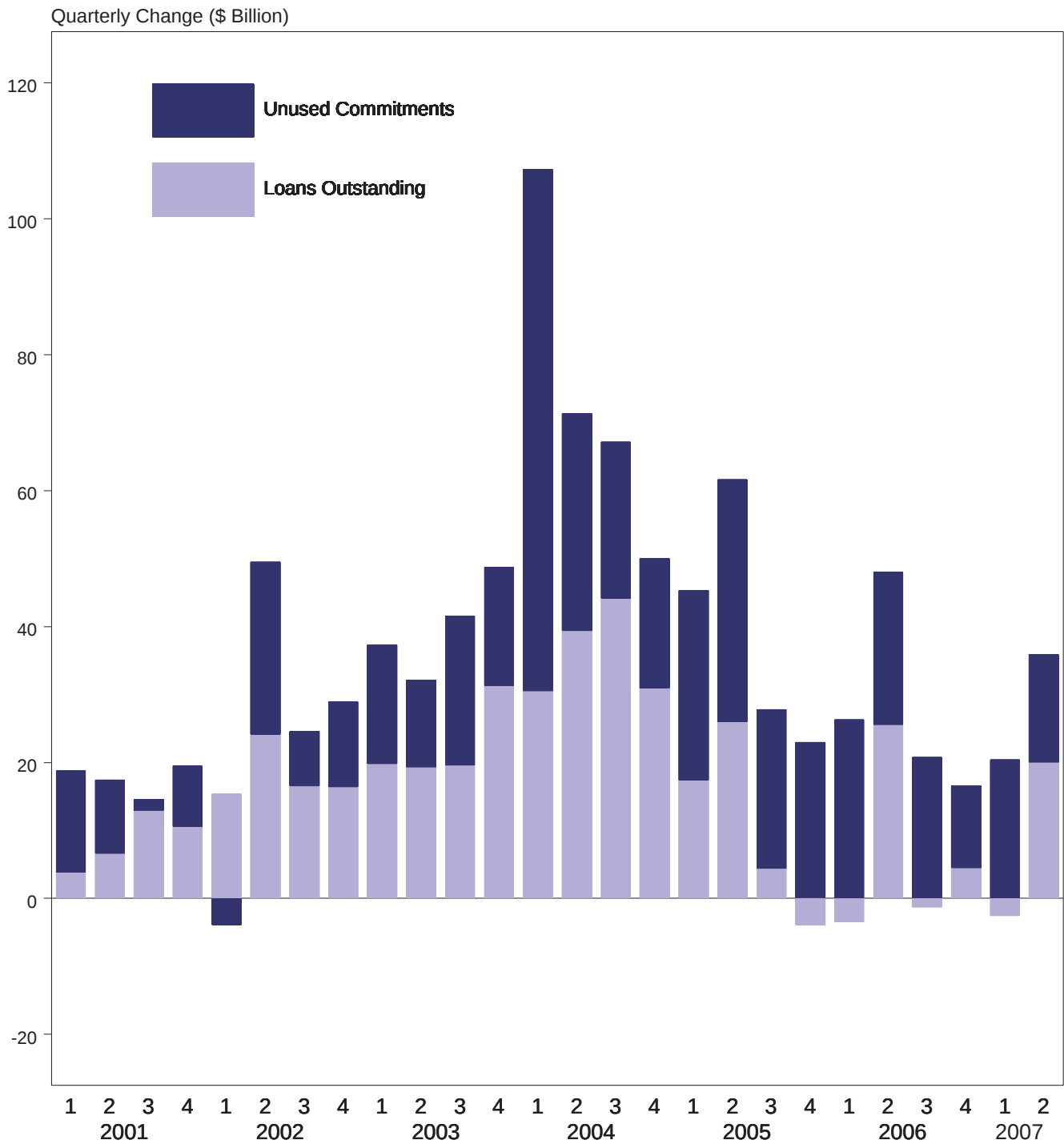
2004-2007

\$ Billions



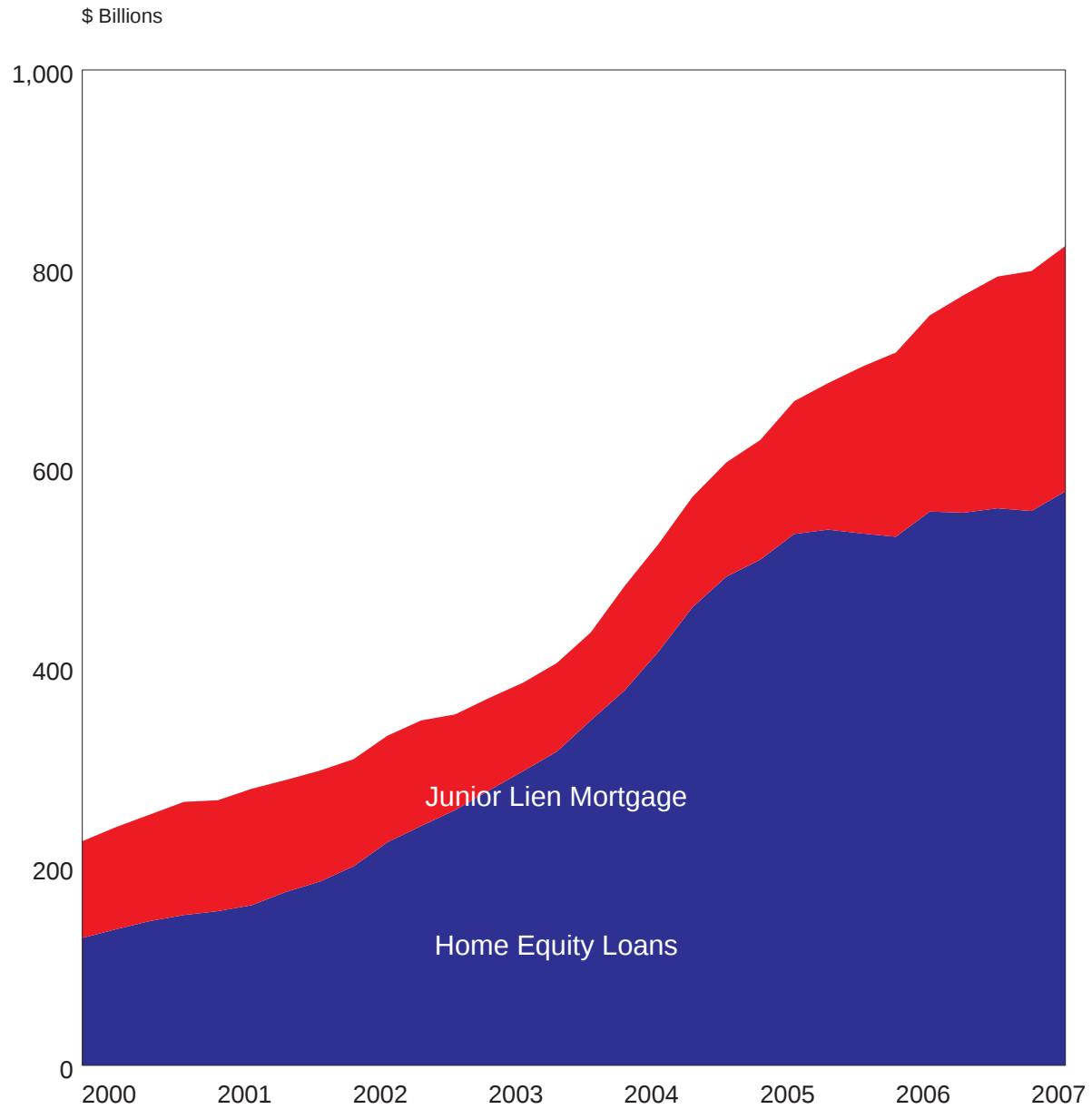
Quarterly Change in Home Equity Loans

2001-2007



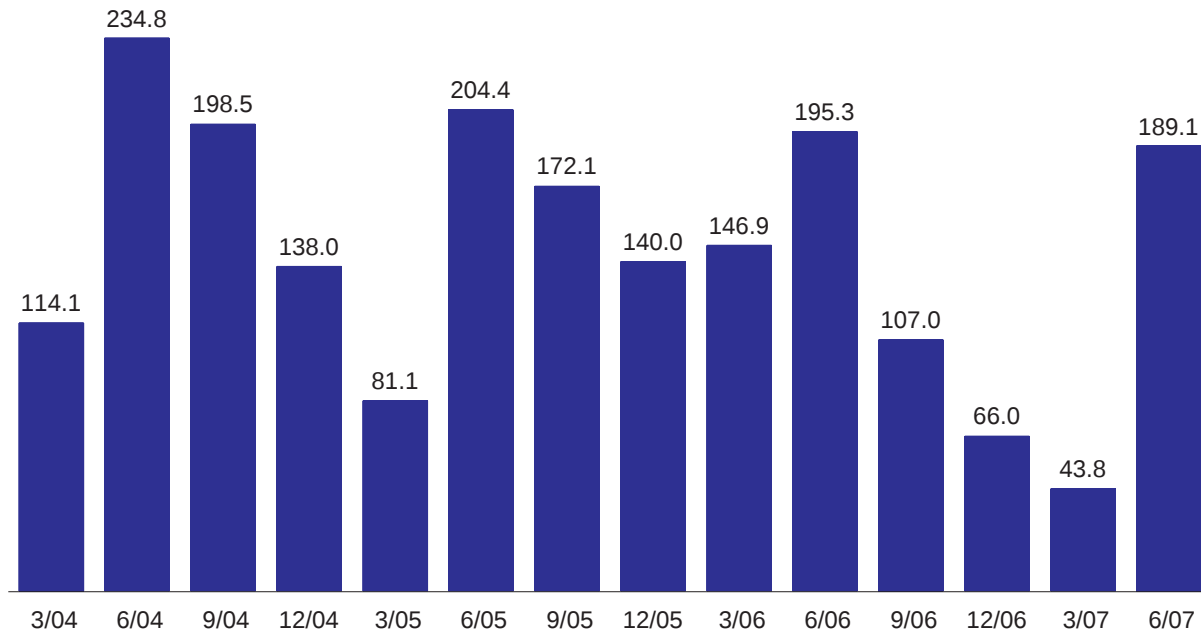
Home Equity and Junior Lien Loans

2000 - 2007



Quarterly Change in Reported Loans Outstanding

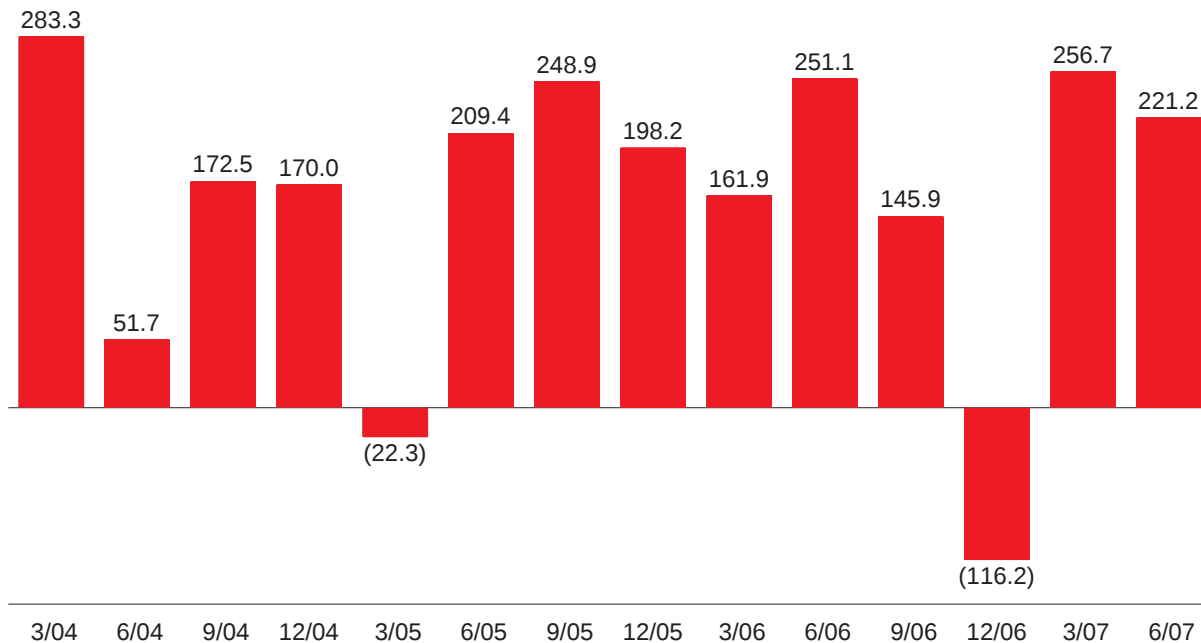
(\$ Billions)



In the second quarter of 2007, real estate loans increased by \$82 billion and commercial and industrial loans increased by \$51 billion, while consumer loans increased by \$35 billion.

Quarterly Change in Unused Loan Commitments

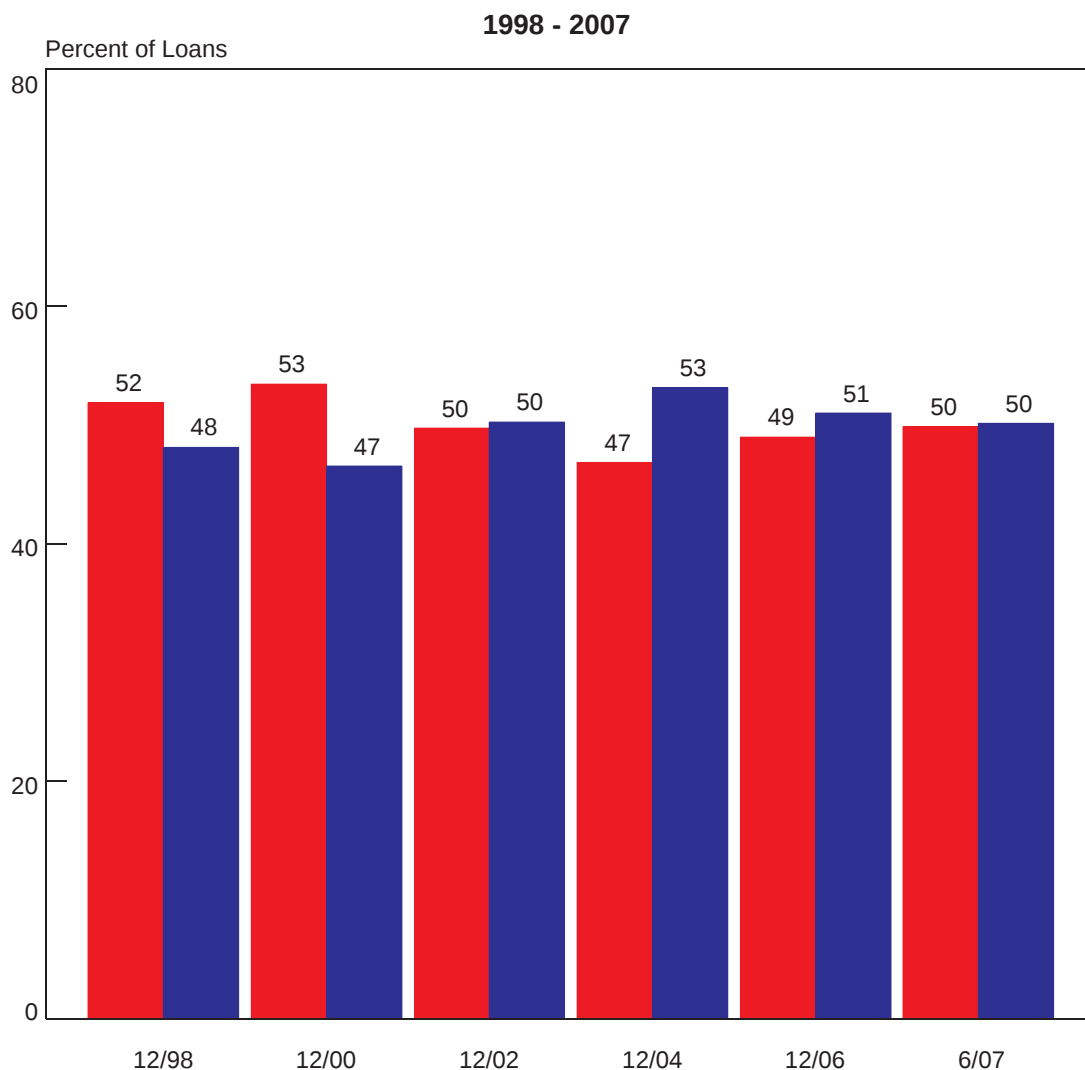
(\$ Billions)



In the second quarter of 2007, unused credit card commitments increased by \$123 billion and other unused commitments increased by \$115 billion, while unused commitments to purchase mortgage backed securities decreased by \$42 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

Commercial Borrowers	\$2,055	\$2,484	\$2,515	\$2,869	\$3,545	\$3,723
Consumer Loans	1,907	2,163	2,542	3,254	3,690	3,746

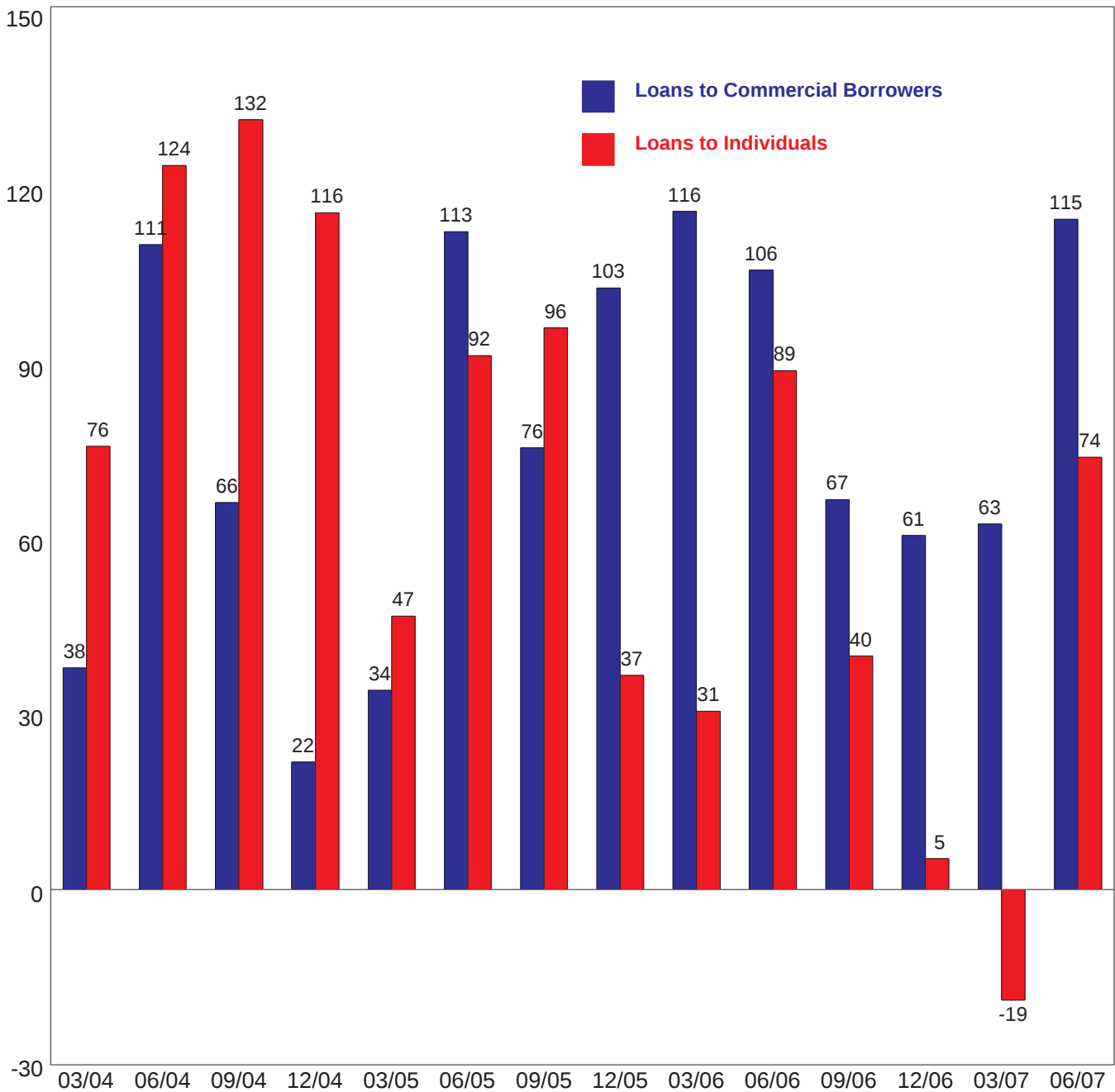
Loans to Commercial Borrowers (Credit Risk Concentrated) — These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

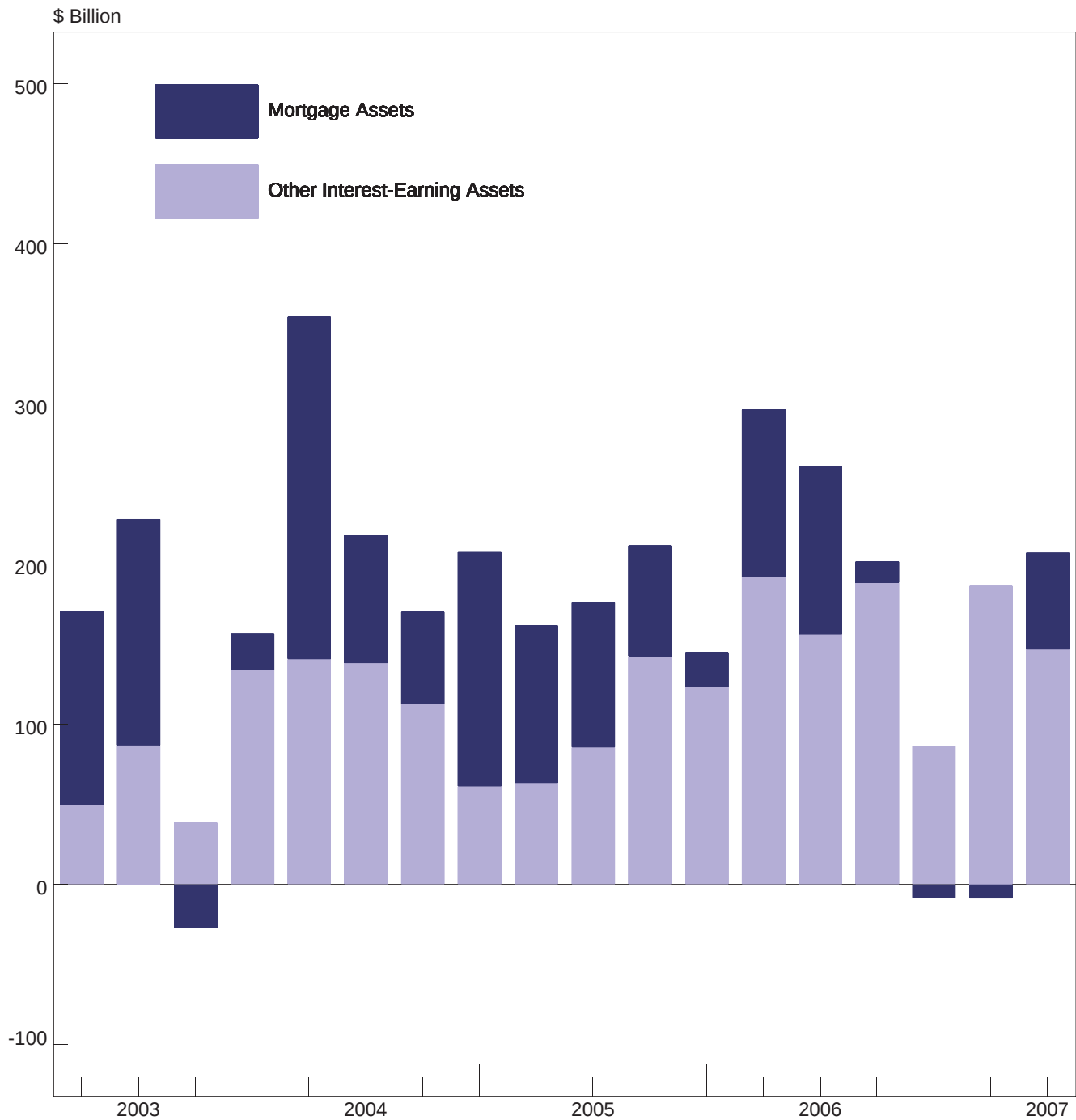
2004 - 2007

\$ Billions



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

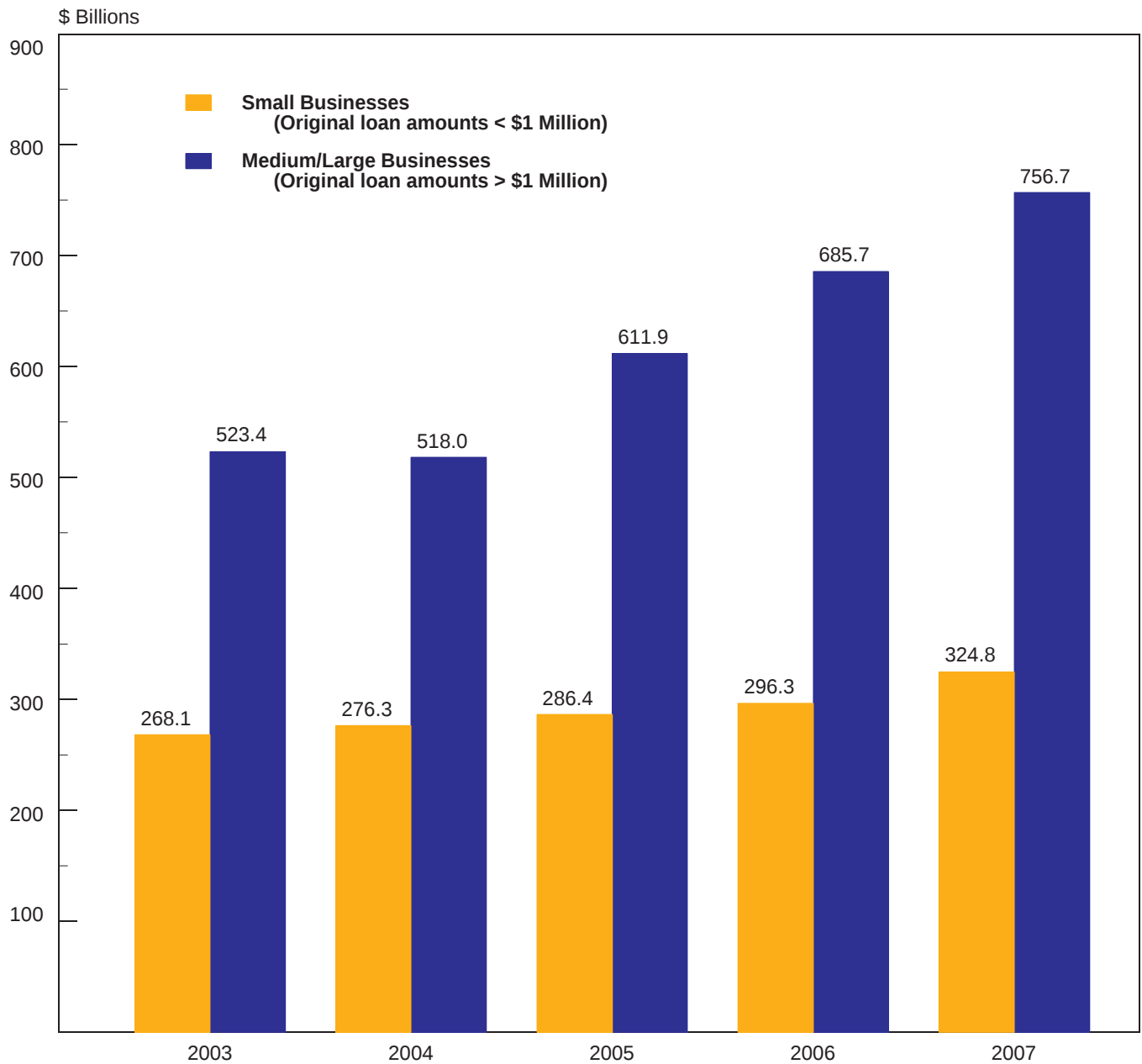
2003-2007



Commercial and Industrial Loans to Small Businesses

2003-2007

As of June 30

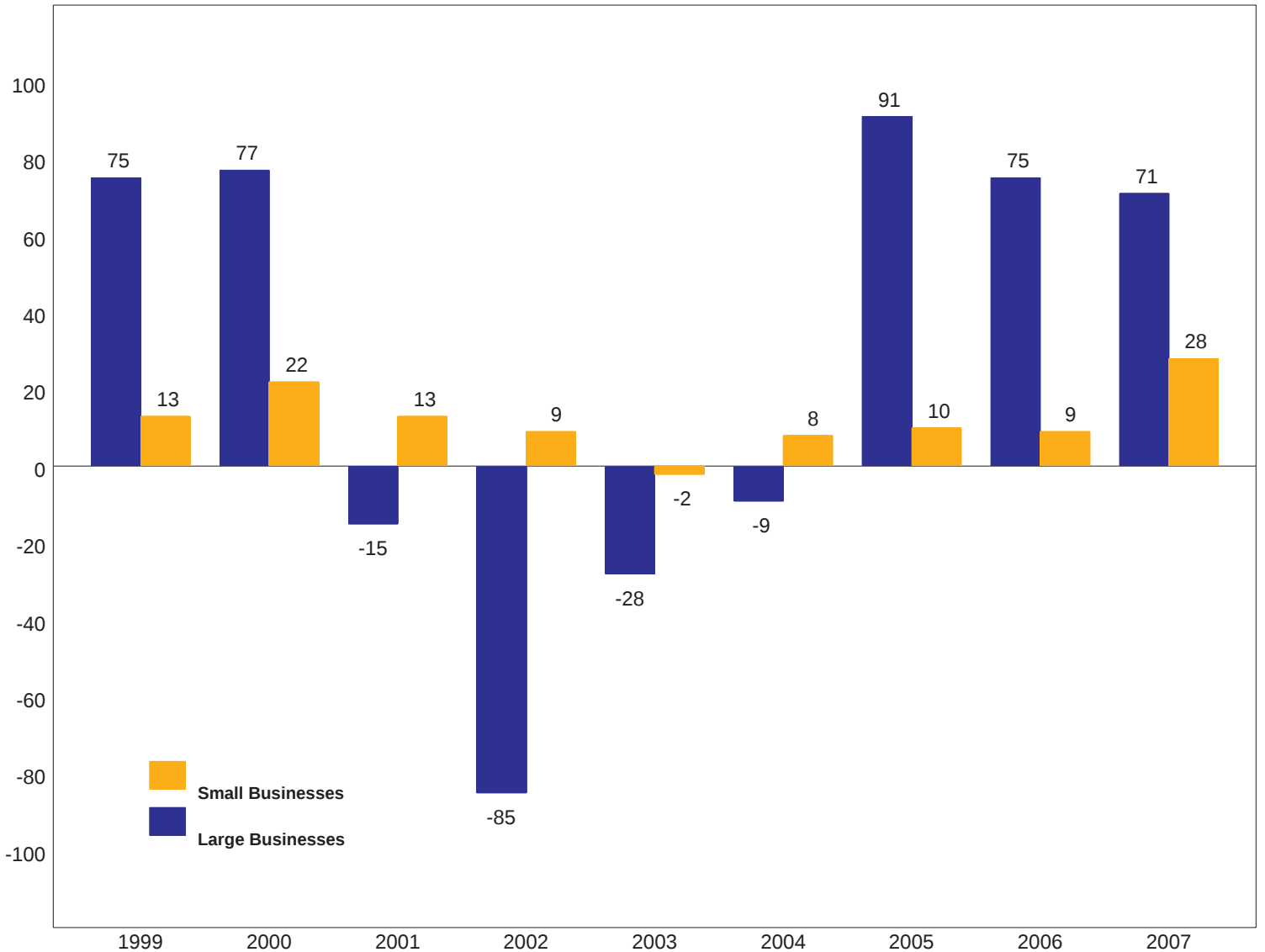


Annual Change in C&I Loans to Large and Small Businesses

1999 - 2007

As of June 30

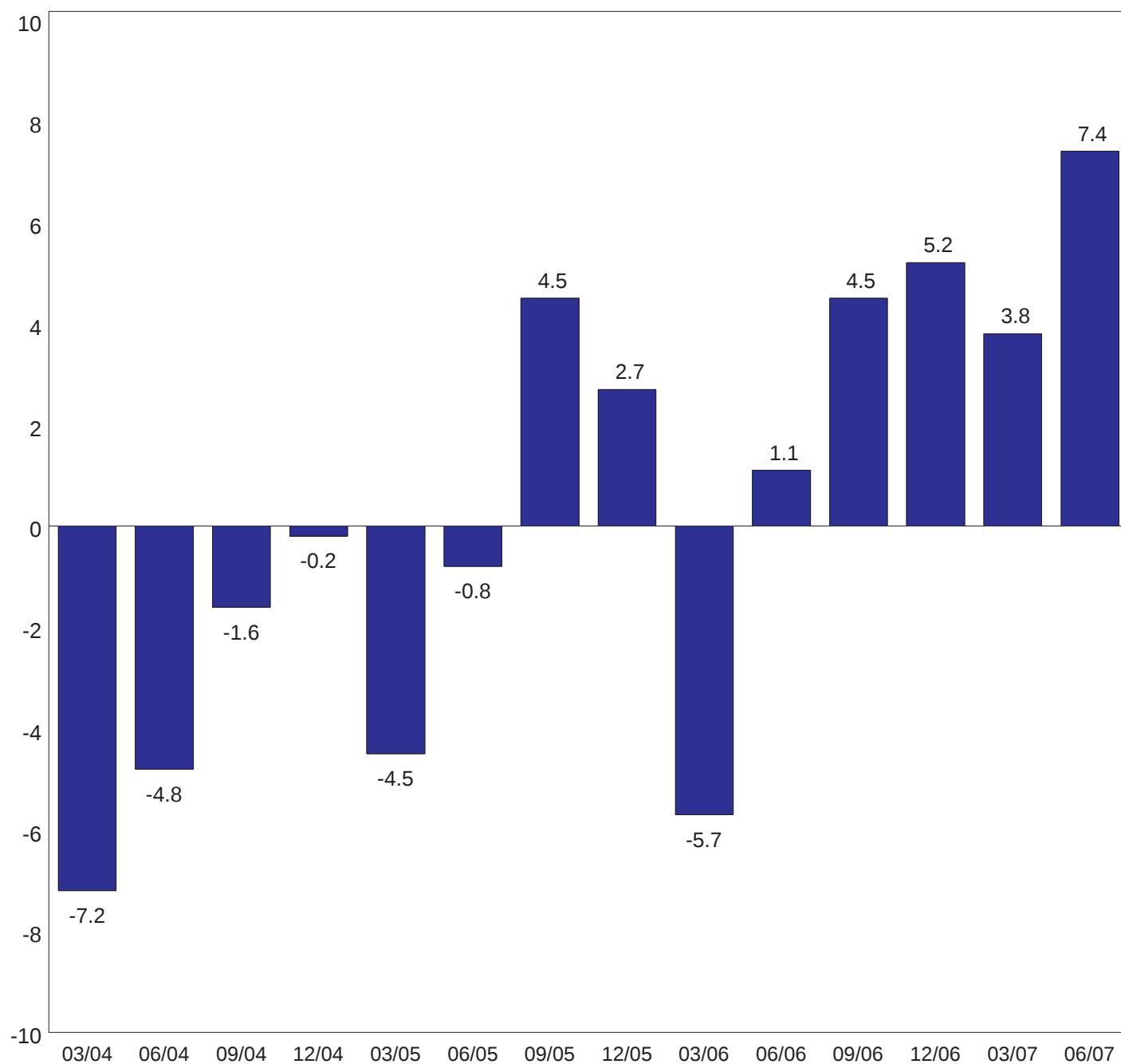
\$ Billions



Quarterly Change in Noncurrent Loans & Net Charge-Offs

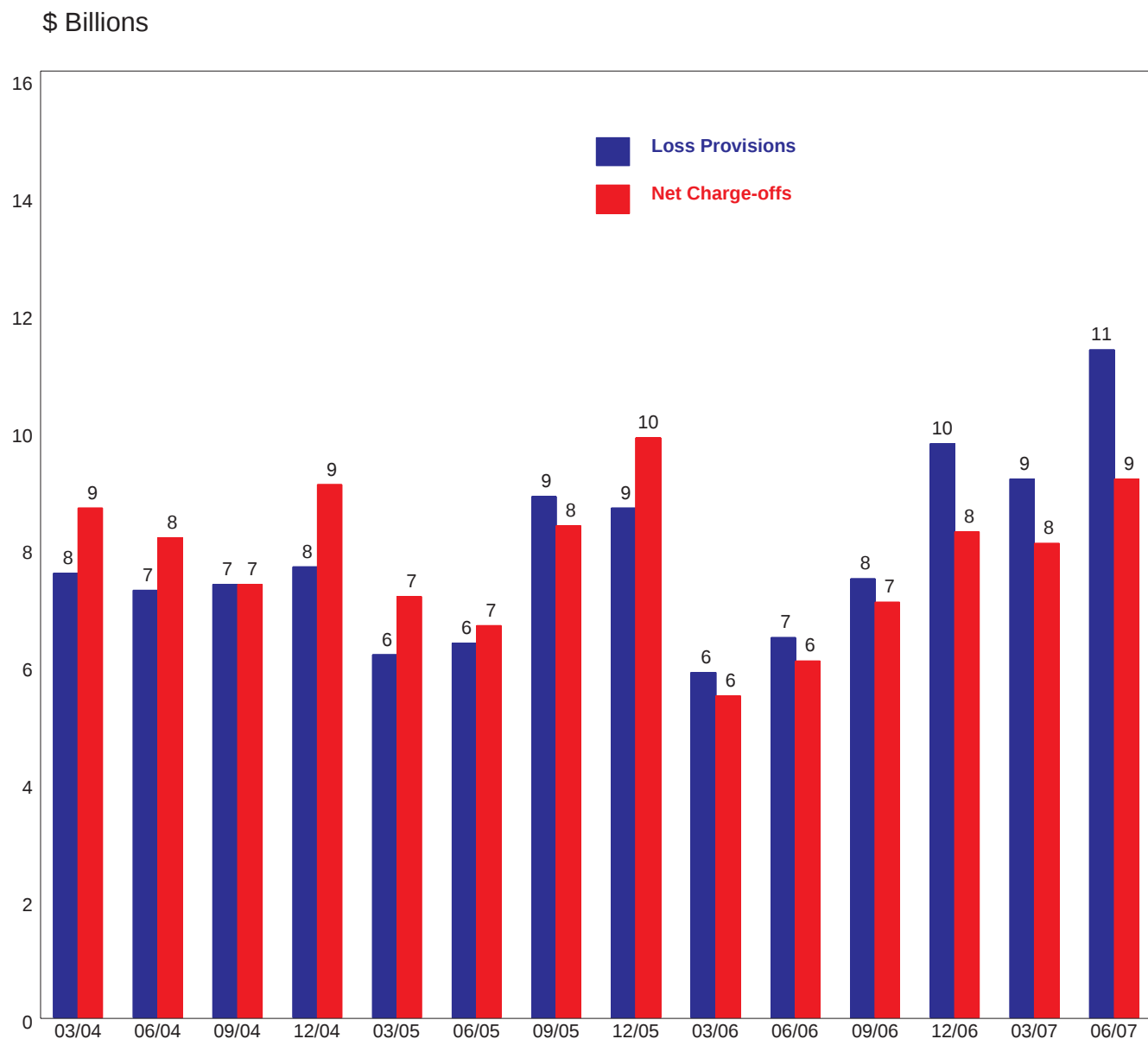
2004-2007

\$ Billions

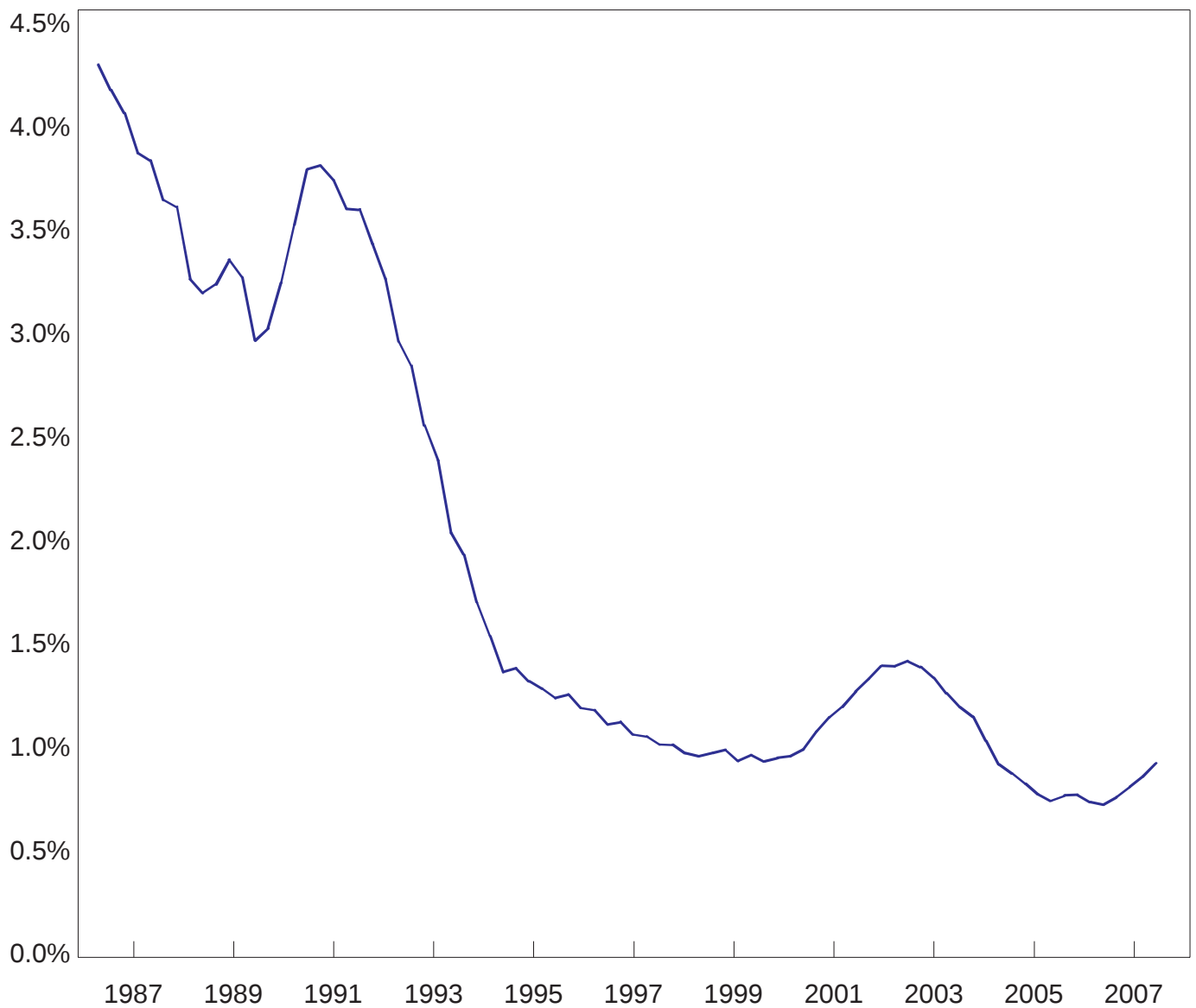


Quarterly Net Charge-Offs vs. Loan Loss Provisions

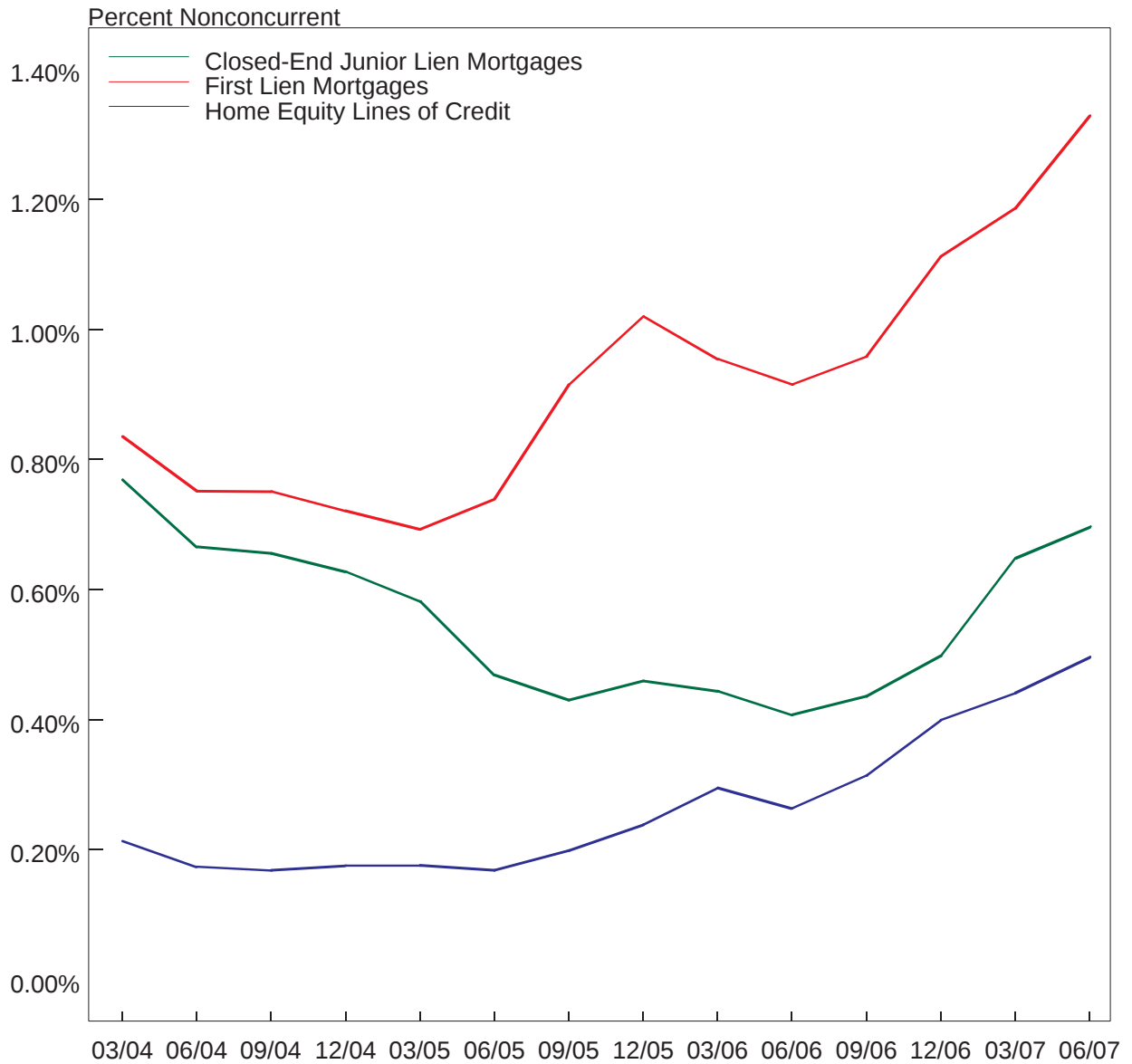
2004 - 2007



Noncurrent Loan Rate, Total Loans & Leases 1987-2007

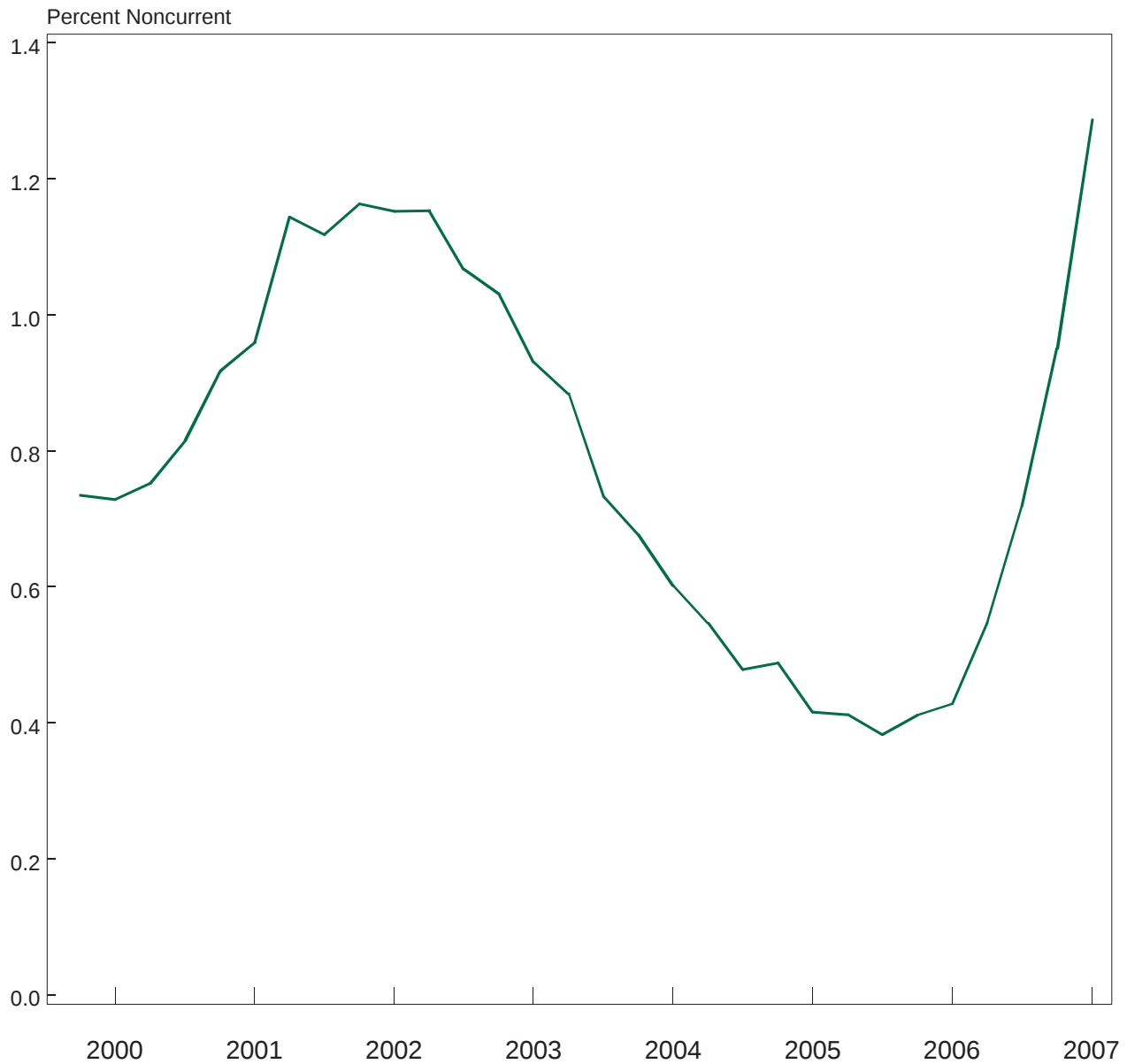


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2004 to 2007



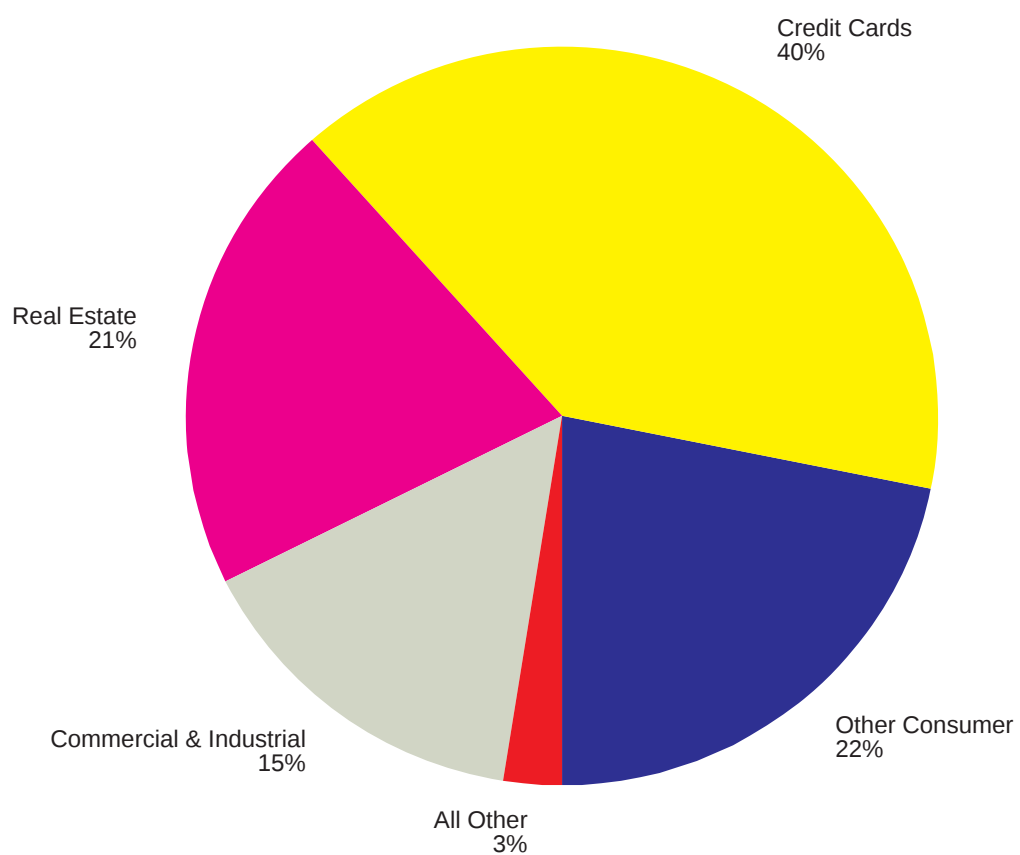
Noncurrent Rate on Real Estate Construction and Development Loans

2000-2007



Composition of FDIC-Insured Institutions' Loan Charge-offs

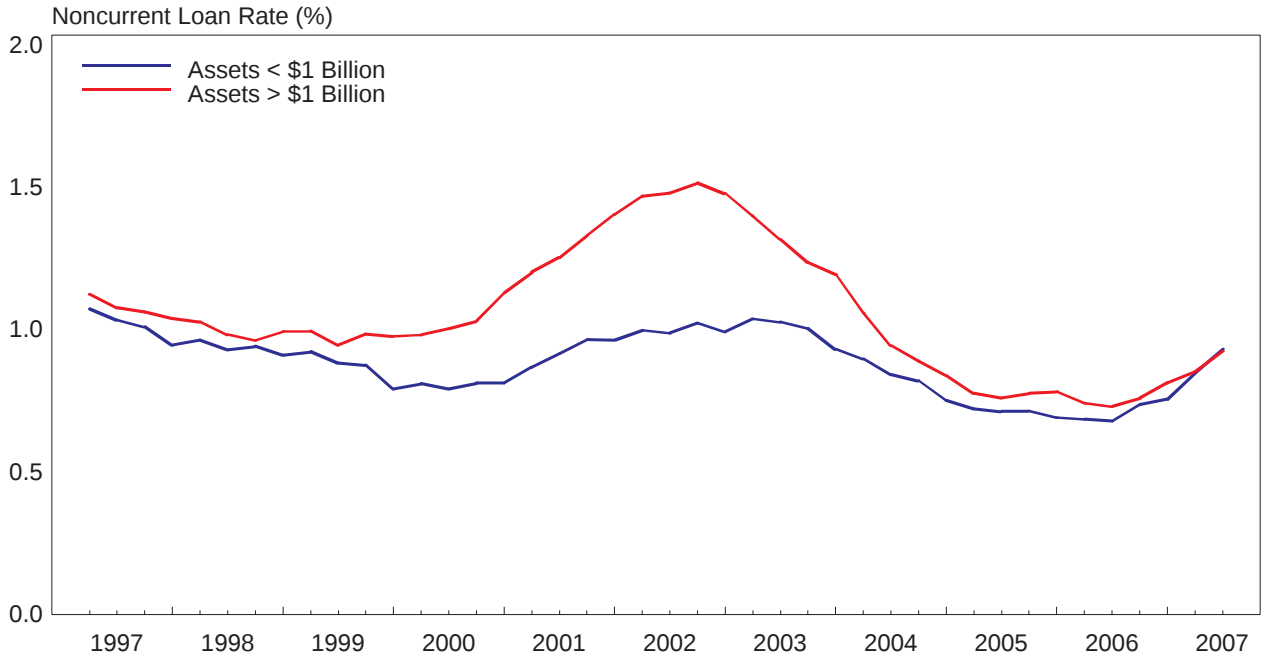
Second Quarter, 2007



Noncurrent Loan Rates

By Asset Size

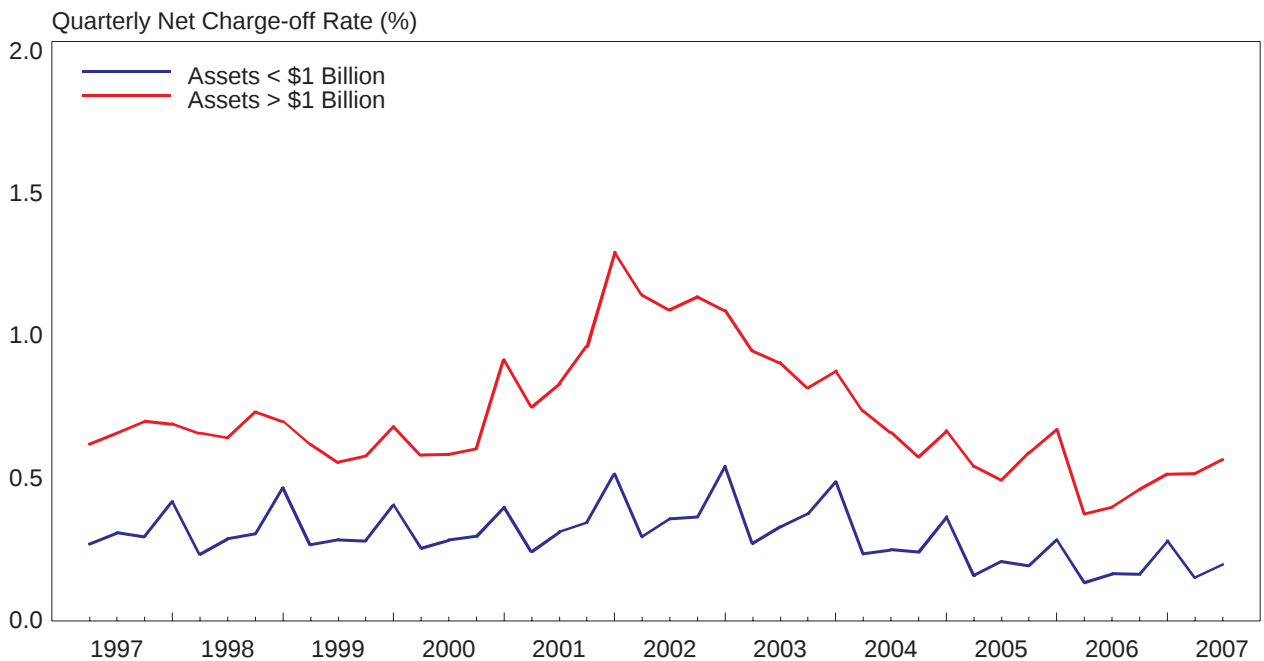
1997 - 2007



Quarterly Net Charge-off Rates

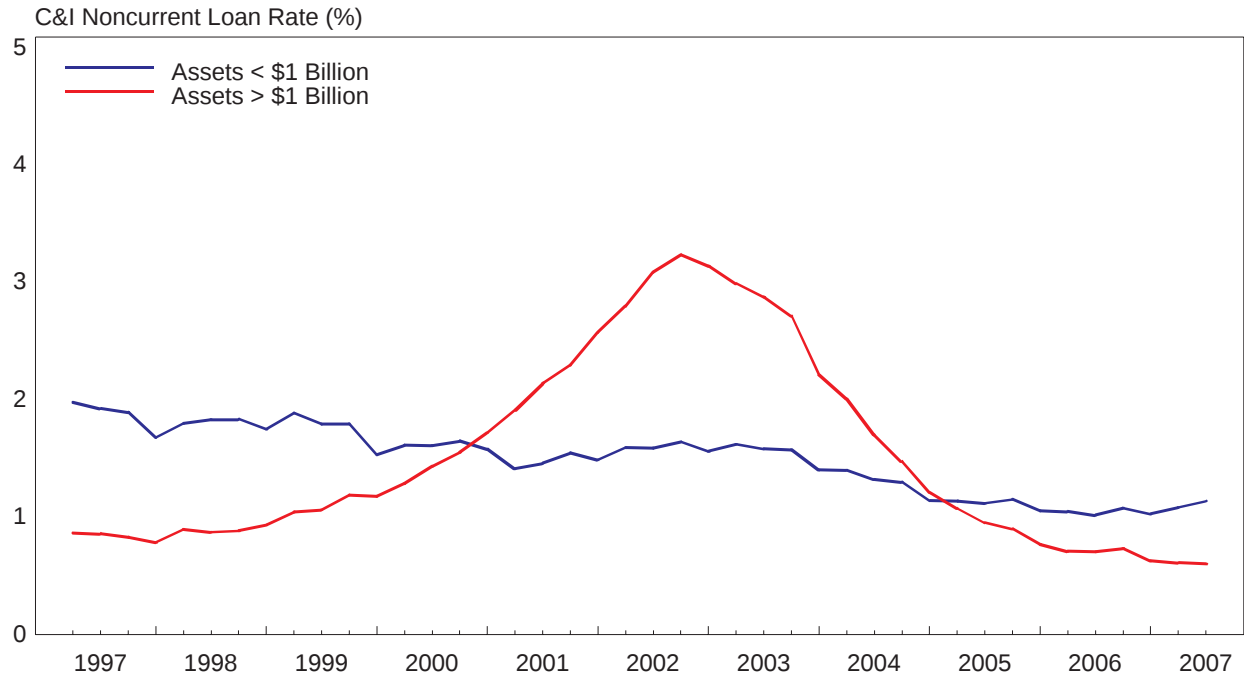
By Asset Size, Annualized

1997 - 2007



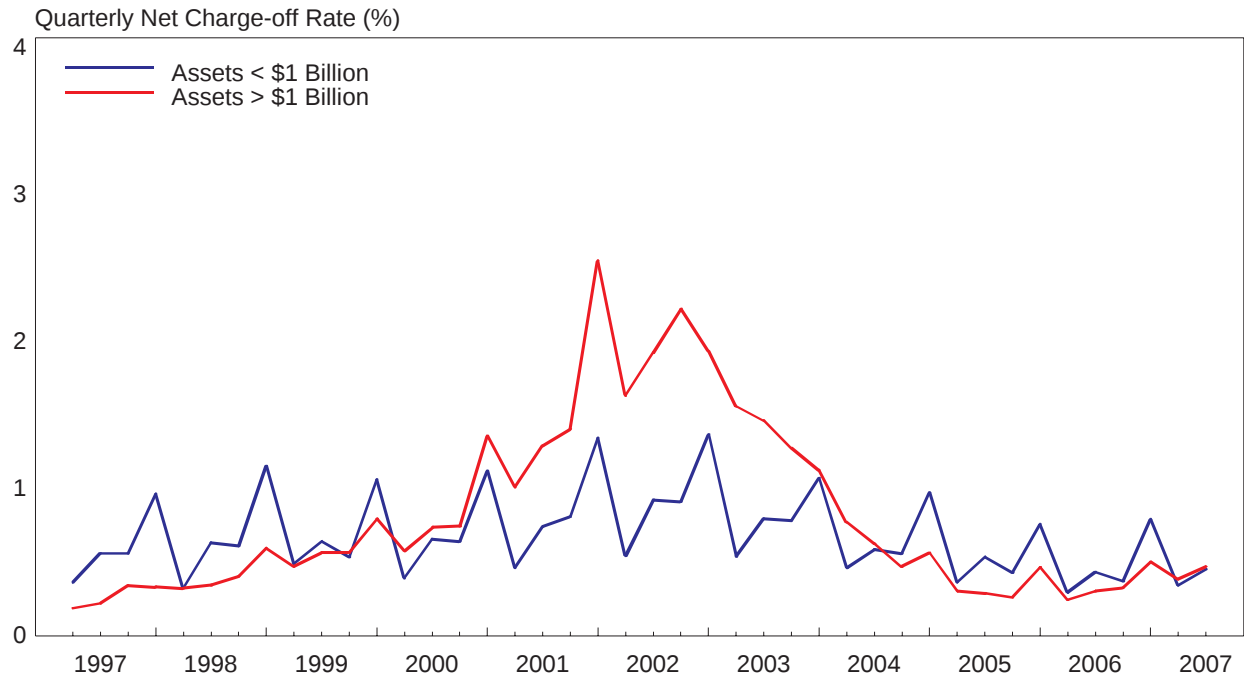
Noncurrent C & I Loan Rates By Asset Size

1997 - 2007



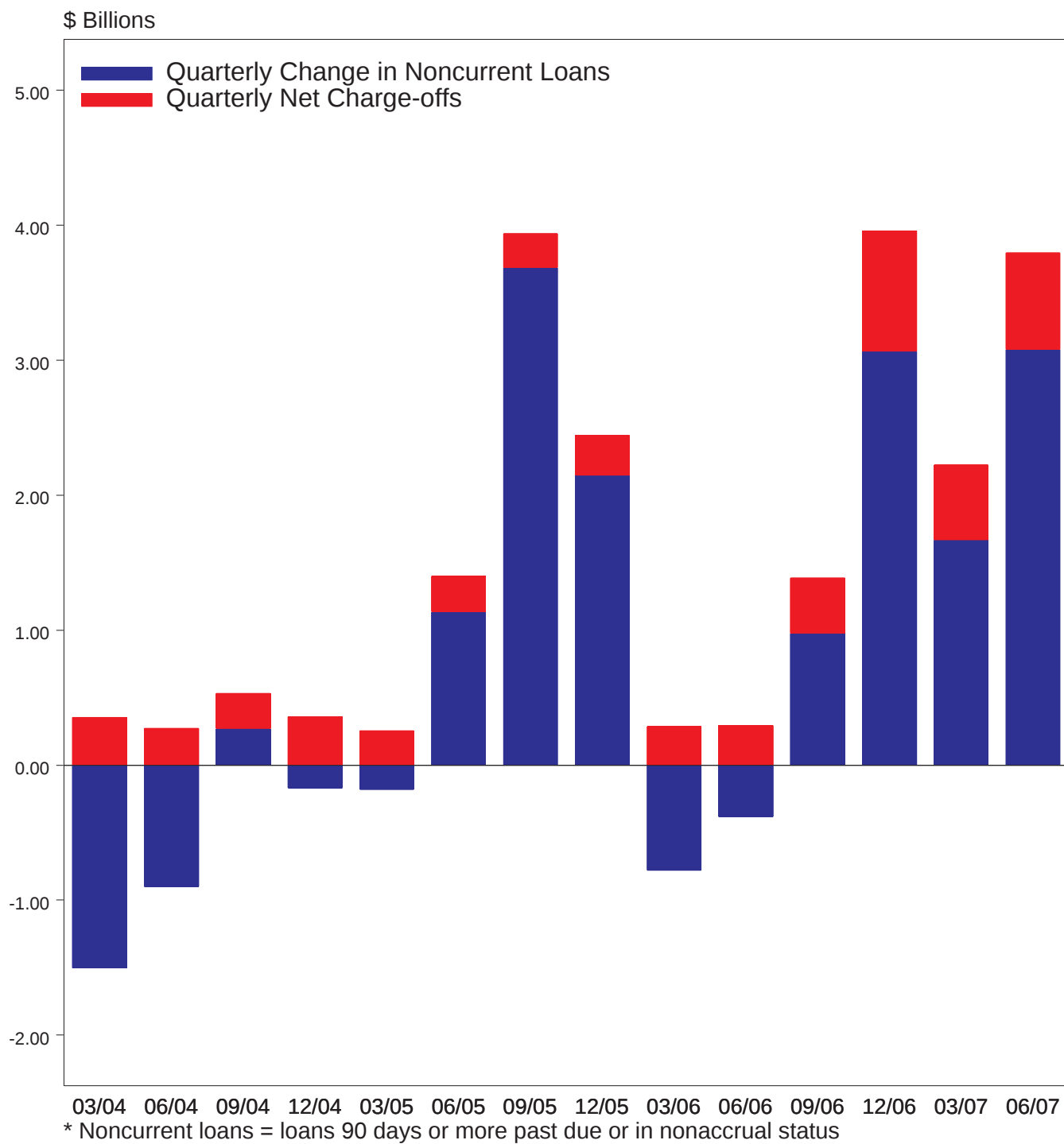
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1997 - 2007



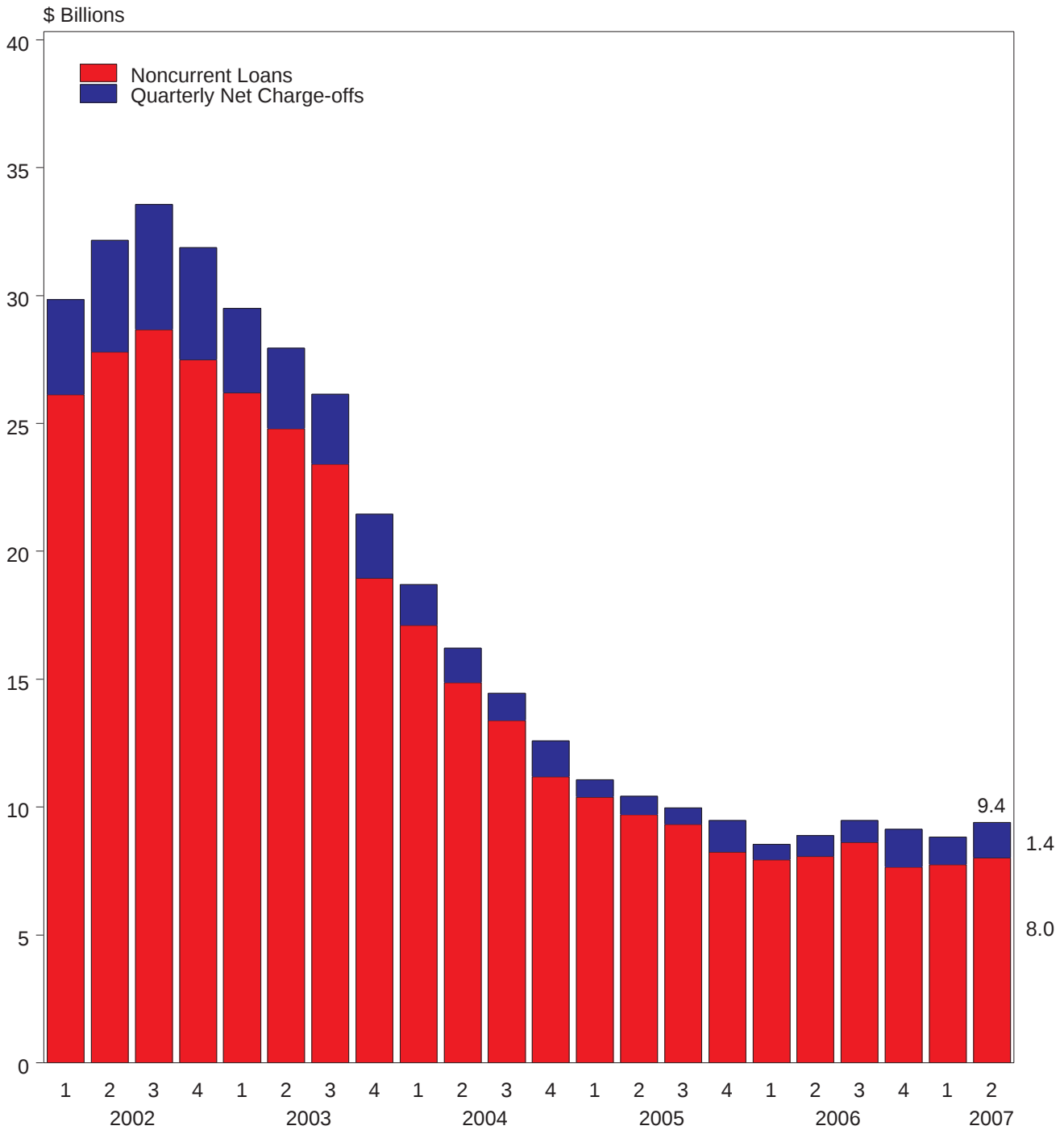
Credit Quality of Residential Mortgage Loans*

2004 to 2007



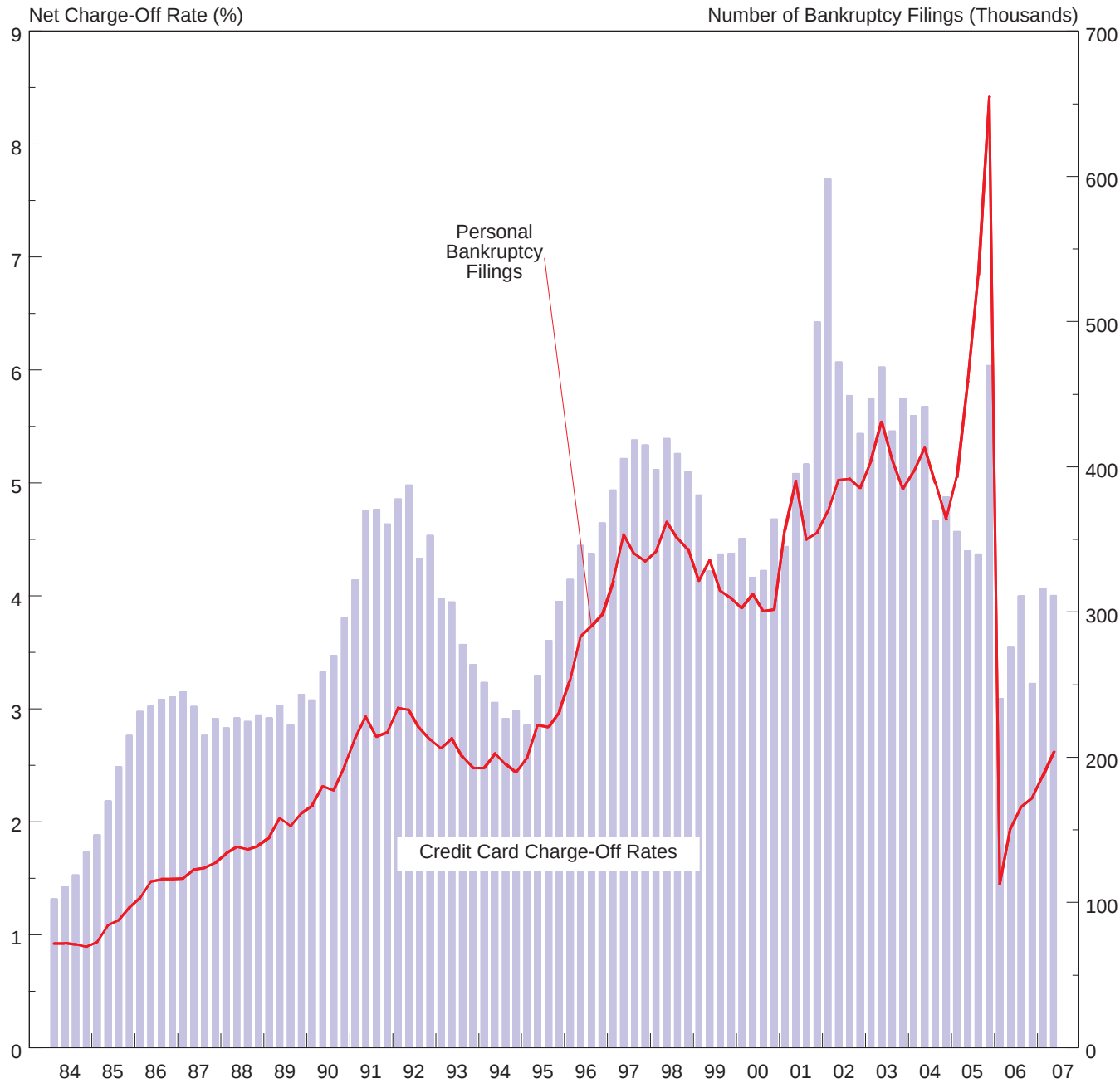
Credit Quality of C & I Loans

2002 - 2007



Credit Card Loss Rates and Personal Bankruptcy Filings

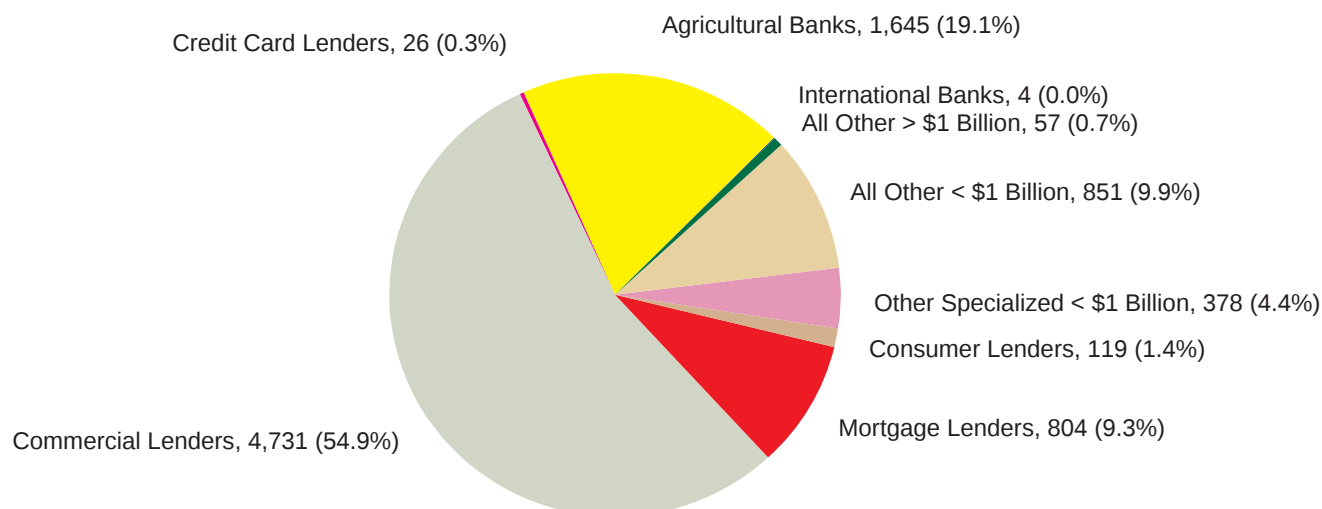
1984-2007



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

June 30, 2007

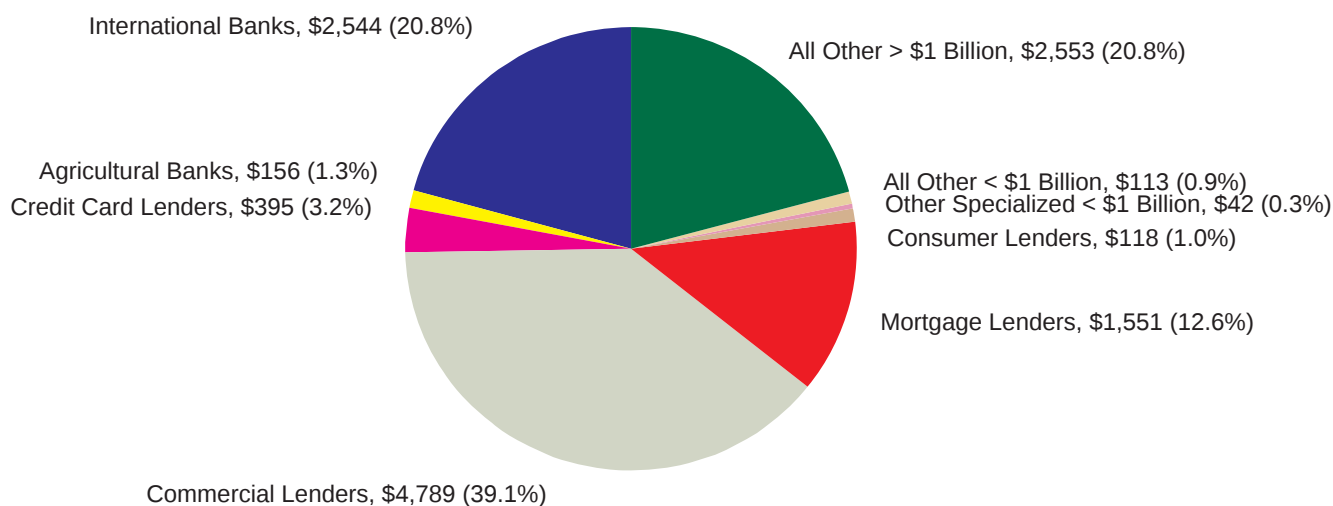


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/07	4	1,645	26	4,731	804	119	378	851	57
12/06	4	1,634	26	4,712	817	124	411	895	57
12/05	4	1,685	33	4,617	887	125	425	995	62
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132
12/93	11	2,951	63	3,305	2,153	323	1,224	3,109	145
12/92	11	3,021	68	3,342	2,327	319	1,388	3,315	143
12/91	10	3,120	73	3,668	2,395	379	1,371	3,426	131
12/90	10	3,114	73	4,147	2,338	463	1,396	3,678	117
12/89	12	3,184	68	4,590	2,367	519	1,429	3,810	95

Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2007

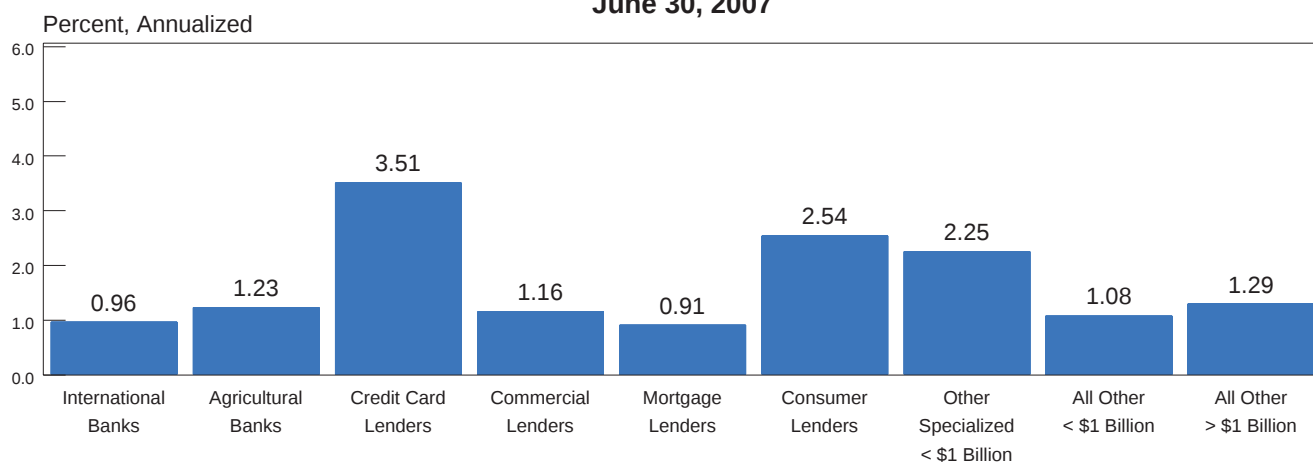


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/07	2,544	156	395	4,789	1,551	118	42	113	2,553
12/06	2,337	149	408	4,905	1,445	110	42	120	2,344
12/05	1,851	142	359	4,257	1,655	117	48	129	2,320
12/04	1,881	139	383	3,301	1,504	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
12/91	637	114	94	1,989	798	65	112	333	446
12/90	625	108	87	2,206	828	61	102	329	381
12/89	712	102	82	2,264	854	82	100	317	305

Performance Ratios By Asset Concentration Group

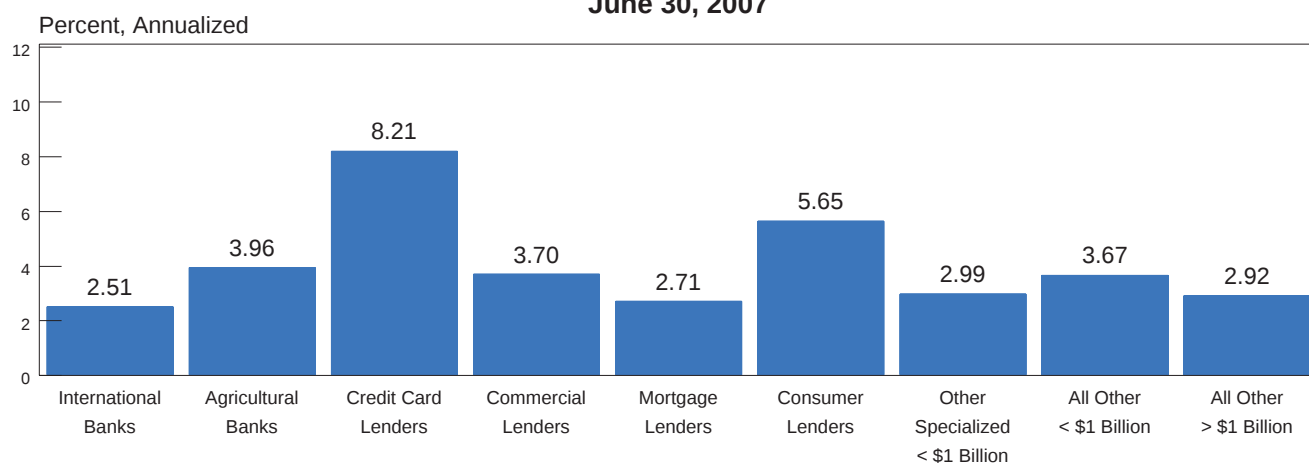
Return on Assets (YTD)

June 30, 2007



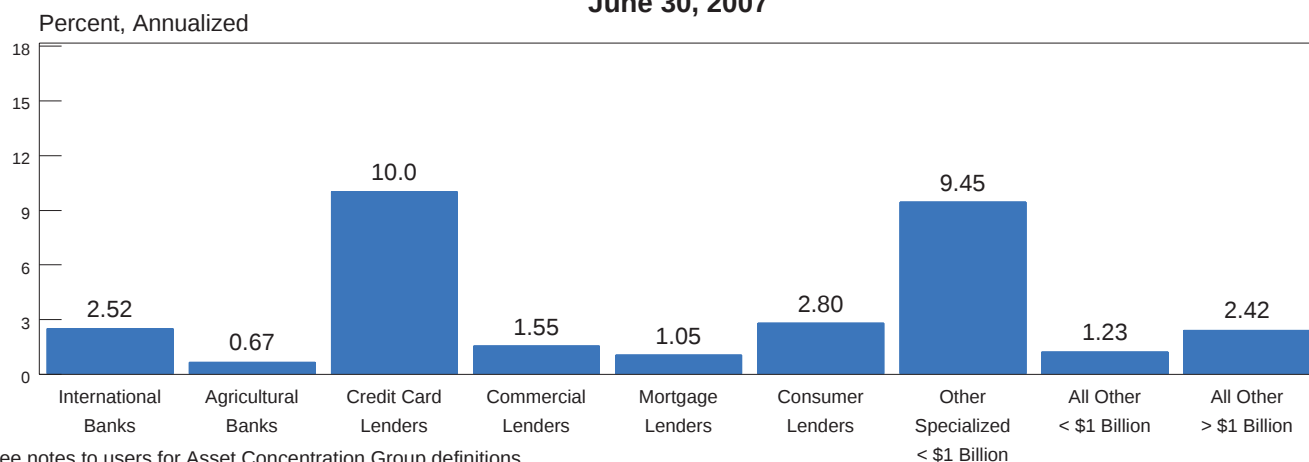
Net Interest Margin (YTD)

June 30, 2007



Noninterest Income to Assets (YTD)

June 30, 2007

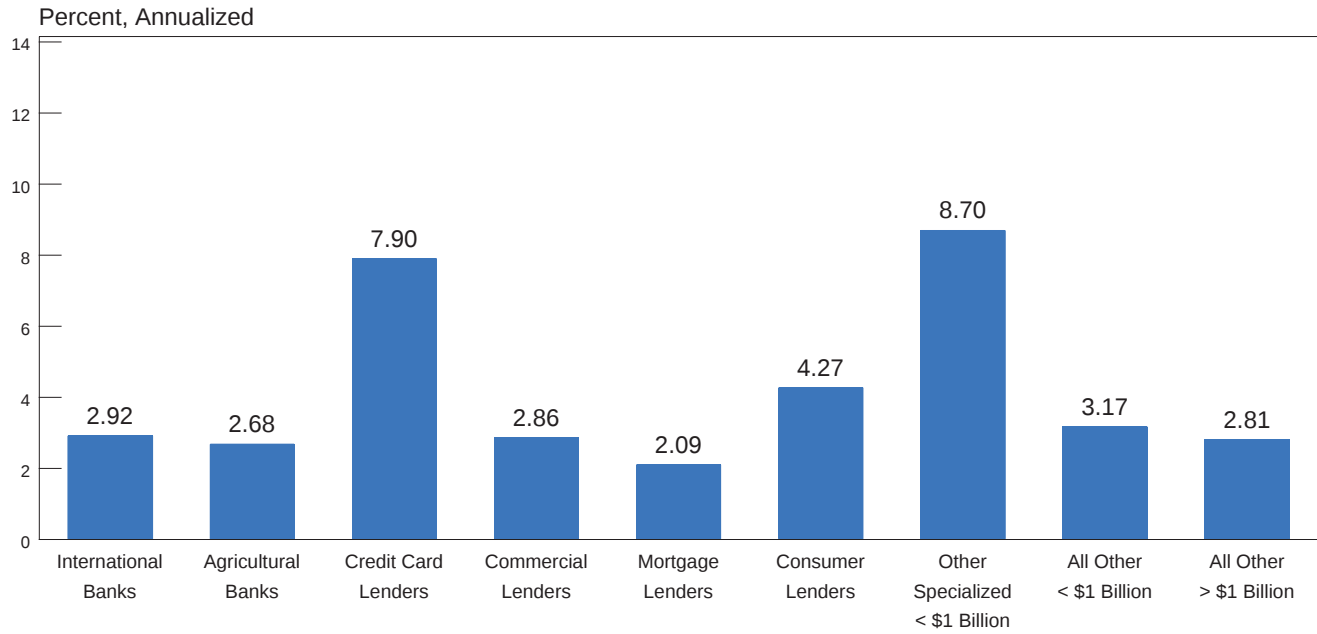


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

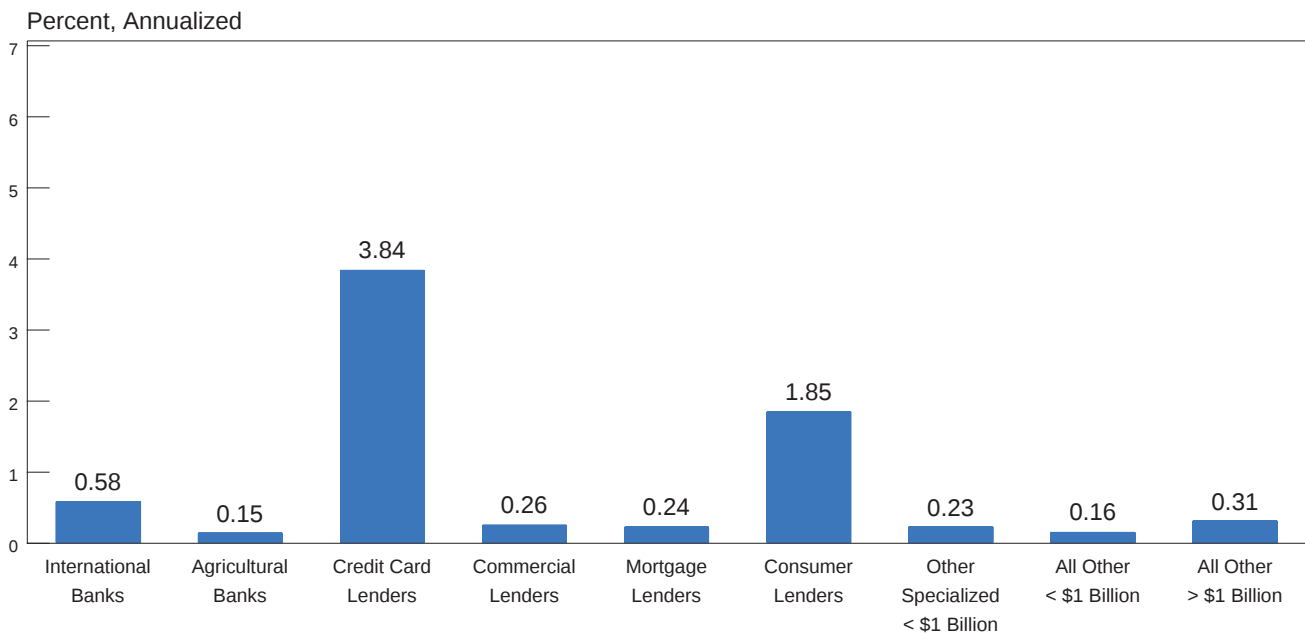
Noninterest Expense to Assets (YTD)

June 30, 2007



Net Charge-offs to Loans and Leases (YTD)

June 30, 2007

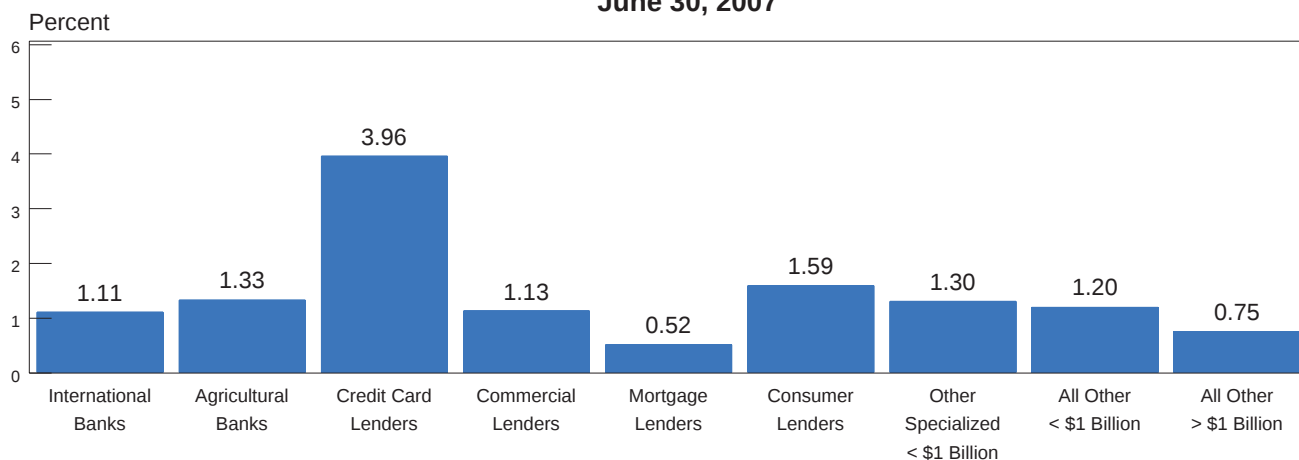


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

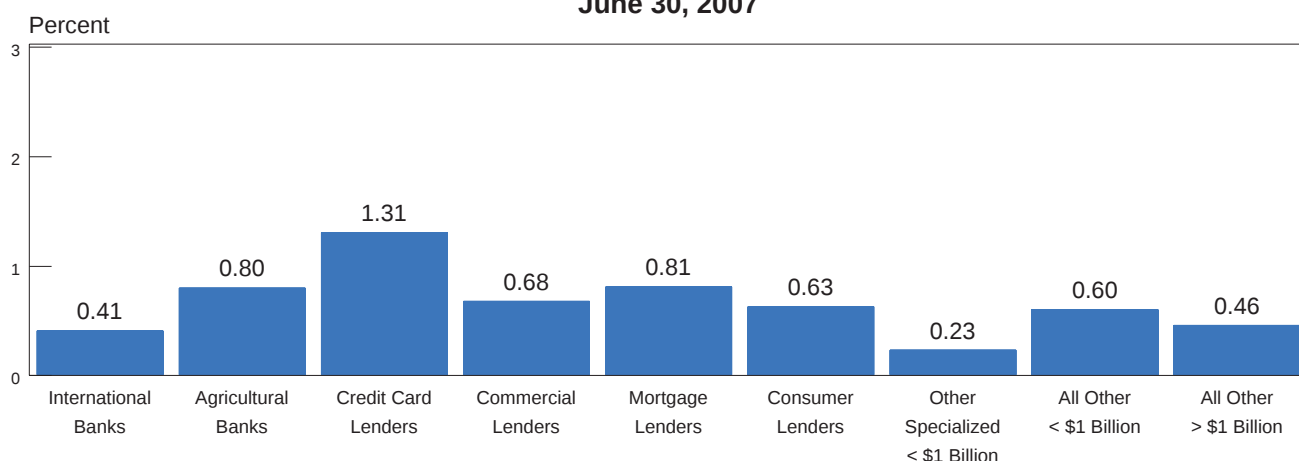
Loss Allowance To Loans and Leases

June 30, 2007



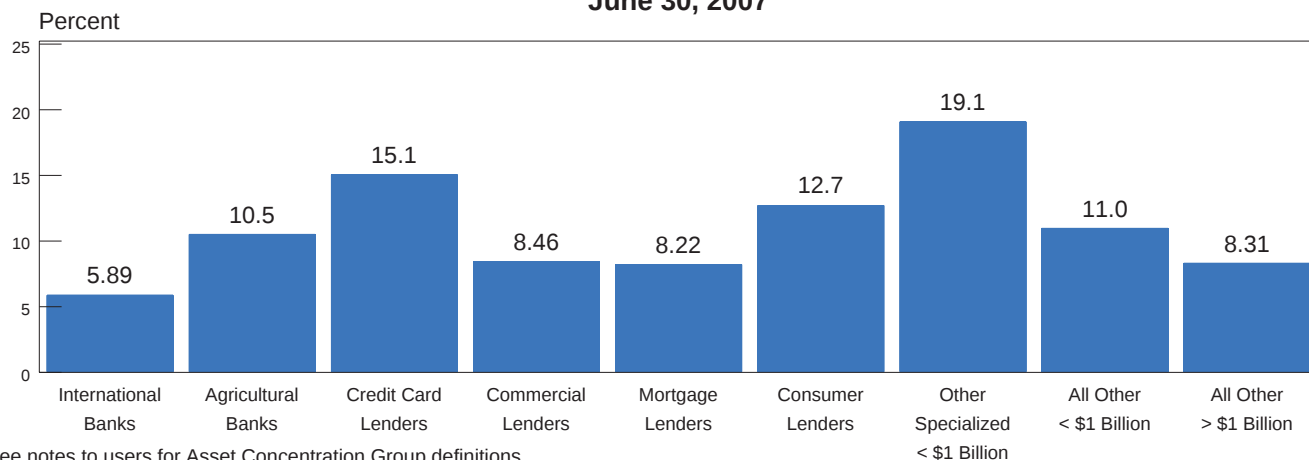
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2007



Core Capital (Leverage) Ratio

June 30, 2007



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

Return On Average Assets By Asset Concentration Group

1989 - 2007, 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
06/07	0.96	1.23	3.51	1.16	0.91	2.54	2.25	1.08	1.29
06/06	1.08	1.29	4.58	1.33	1.06	2.00	0.88	1.02	1.27
06/05	0.81	1.31	3.18	1.35	1.21	1.35	1.58	1.14	1.55
06/04	0.89	1.26	3.97	1.35	1.22	1.58	1.36	1.10	1.29
06/03	1.06	1.24	3.79	1.32	1.51	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77
06/99	0.84	1.21	3.46	1.29	1.03	1.33	1.57	1.39	1.40
06/98	0.88	1.30	2.61	1.27	1.10	1.31	1.63	1.22	1.49
06/97	1.00	1.29	1.63	1.31	0.97	1.31	1.61	1.26	1.28
06/96	0.88	1.27	1.94	1.31	0.92	1.28	1.29	1.25	1.10
06/95	0.74	1.22	2.97	1.15	0.78	1.13	0.75	1.18	1.17
06/94	0.83	1.25	4.13	1.03	0.68	1.30	1.08	1.19	1.19
06/93	1.00	1.35	3.48	1.00	0.86	1.46	0.95	1.31	0.97
06/92	0.57	1.28	2.86	0.69	0.81	1.08	1.19	1.14	0.88
06/91	0.53	1.09	2.36	0.01	0.33	0.59	0.46	0.81	0.70
06/90	0.53	1.04	2.50	0.09	-0.09	-0.12	0.68	0.78	0.41
06/89	0.88	1.14	2.11	0.25	-0.06	0.69	0.52	0.72	0.22

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

Net Interest Margin By Asset Concentration Group

1989 - 2007, 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
06/07	2.51	3.96	8.21	3.70	2.71	5.65	2.99	3.67	2.92
06/06	2.56	4.07	9.20	3.84	2.81	4.66	3.48	3.73	3.00
06/05	2.60	4.09	8.25	3.88	2.90	4.37	3.04	3.86	3.50
06/04	2.84	4.01	8.91	3.92	3.16	4.79	2.94	3.83	3.16
06/03	3.08	4.01	8.17	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48
06/99	3.11	4.11	8.18	4.19	3.07	4.69	3.39	4.18	3.86
06/98	2.97	4.27	7.92	4.29	3.14	4.55	3.93	4.31	4.08
06/97	3.04	4.34	7.85	4.46	3.23	5.17	3.81	4.44	4.28
06/96	3.25	4.28	7.78	4.32	3.21	5.10	3.71	4.41	4.07
06/95	3.43	4.36	8.36	4.37	3.09	4.73	3.78	4.48	4.13
06/94	3.44	4.29	9.47	4.37	3.37	5.05	3.78	4.46	4.21
06/93	3.56	4.37	9.65	4.45	3.59	5.48	3.82	4.64	4.36
06/92	3.29	4.37	9.51	4.27	3.37	5.22	3.91	4.56	4.12
06/91	3.02	4.10	9.30	3.75	2.76	4.33	3.22	4.21	3.28
06/90	2.87	4.06	8.97	3.59	2.30	3.74	3.37	4.08	2.54
06/89	3.11	4.18	8.01	3.59	1.90	4.28	3.36	4.15	2.14

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

1989 - 2007, 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
06/07	0.58	0.15	3.84	0.26	0.24	1.85	0.23	0.16	0.31
06/06	0.55	0.14	3.14	0.17	0.12	0.94	0.74	0.15	0.19
06/05	0.70	0.13	4.26	0.22	0.09	1.16	0.32	0.29	0.19
06/04	1.13	0.15	5.03	0.32	0.12	1.29	0.50	0.27	0.29
06/03	1.42	0.20	5.36	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.56	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50
06/99	0.46	0.19	4.18	0.39	0.13	0.54	0.20	0.26	0.43
06/98	0.47	0.15	4.84	0.33	0.17	0.69	0.70	0.24	0.55
06/97	0.21	0.19	4.66	0.31	0.20	0.98	0.30	0.24	0.74
06/96	0.40	0.18	4.04	0.32	0.26	0.79	0.13	0.22	0.44
06/95	0.20	0.10	2.99	0.35	0.27	0.40	0.43	0.17	0.34
06/94	0.73	0.10	3.14	0.43	0.44	0.51	0.13	0.15	0.38
06/93	1.24	0.16	3.99	0.75	0.55	0.68	0.48	0.32	1.14
06/92	1.71	0.31	4.95	0.96	0.47	0.71	0.55	0.42	1.03
06/91	2.30	0.28	4.71	1.23	0.45	0.83	0.69	0.55	1.03
06/90	2.80	0.39	3.91	1.05	0.36	0.69	0.80	0.54	0.80
06/89	1.13	0.44	3.66	0.59	0.03	0.32	0.69	0.43	0.36

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

Percent of Loans Noncurrent By Asset Concentration Group

1989 - 2007

	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
06/07	0.84	1.04	1.79	0.84	1.00	0.79	0.85	0.88	0.81
12/06	0.85	0.87	1.90	0.68	0.69	1.03	0.73	0.82	0.80
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	0.95	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
12/91	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
12/90	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
12/89	5.47	2.00	1.96	3.43	2.68	2.22	3.81	2.10	6.24

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

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

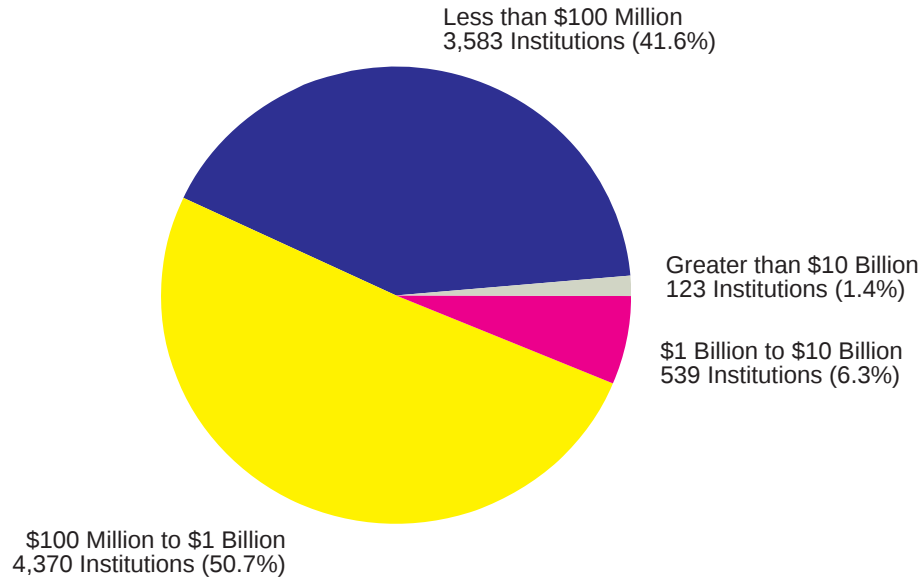
1989 - 2007

	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
06/07	5.89	10.49	15.06	8.46	8.22	12.73	19.09	10.97	8.31
12/06	6.04	10.35	15.33	9.02	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.39	17.25	8.91	7.68	9.35	16.90	10.74	7.19
12/04	6.05	10.35	16.59	8.28	9.10	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
12/91	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
12/90	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
12/89	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74

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

Number of Institutions By Asset Size

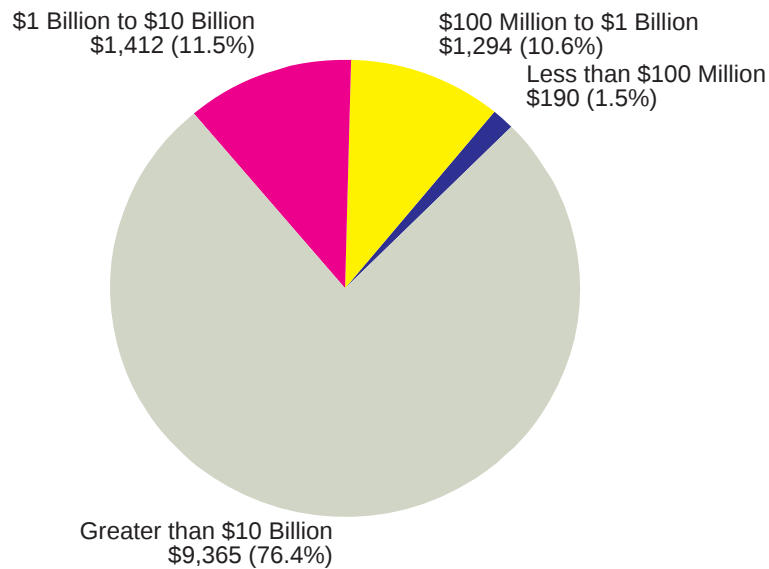
June 30, 2007



Industry Assets By Asset Size

June 30, 2007

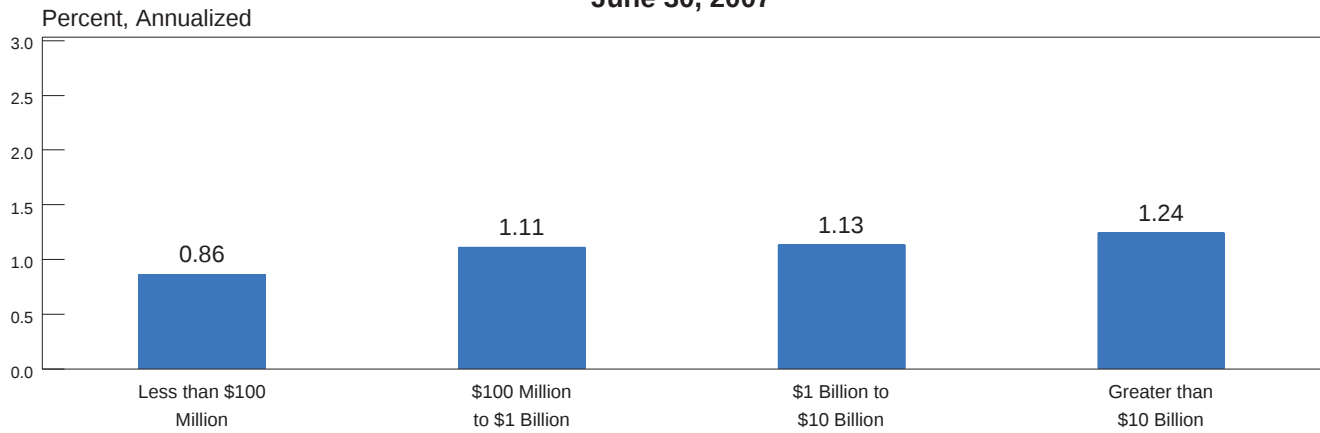
(\$ Billions)



Performance Ratios By Asset Size

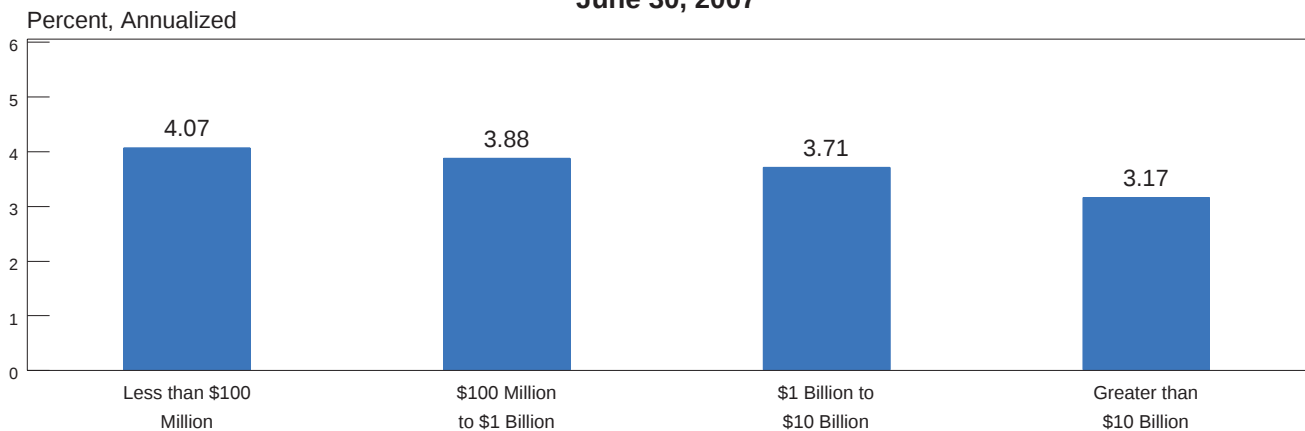
Return on Assets (YTD)

June 30, 2007



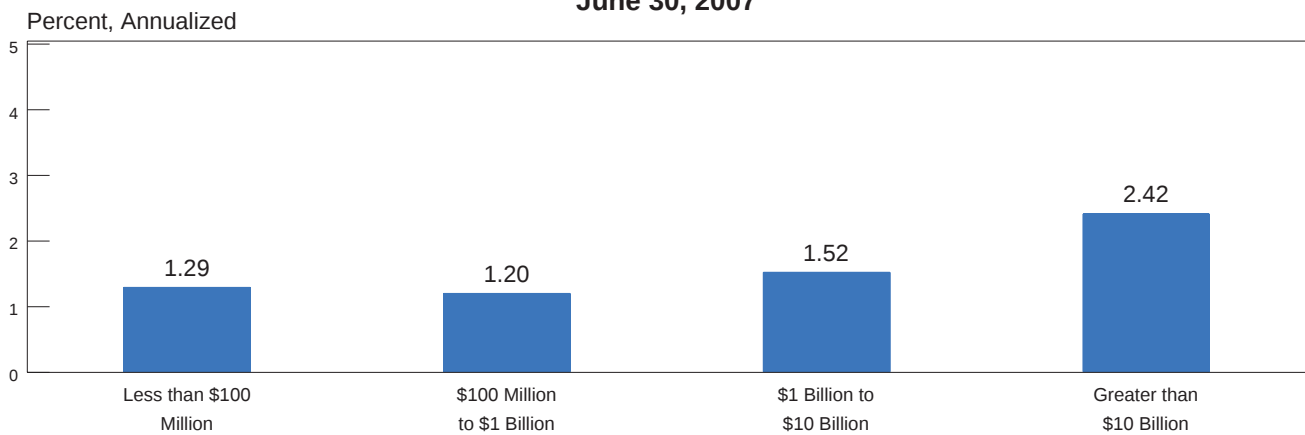
Net Interest Margin (YTD)

June 30, 2007



Noninterest Income to Assets (YTD)

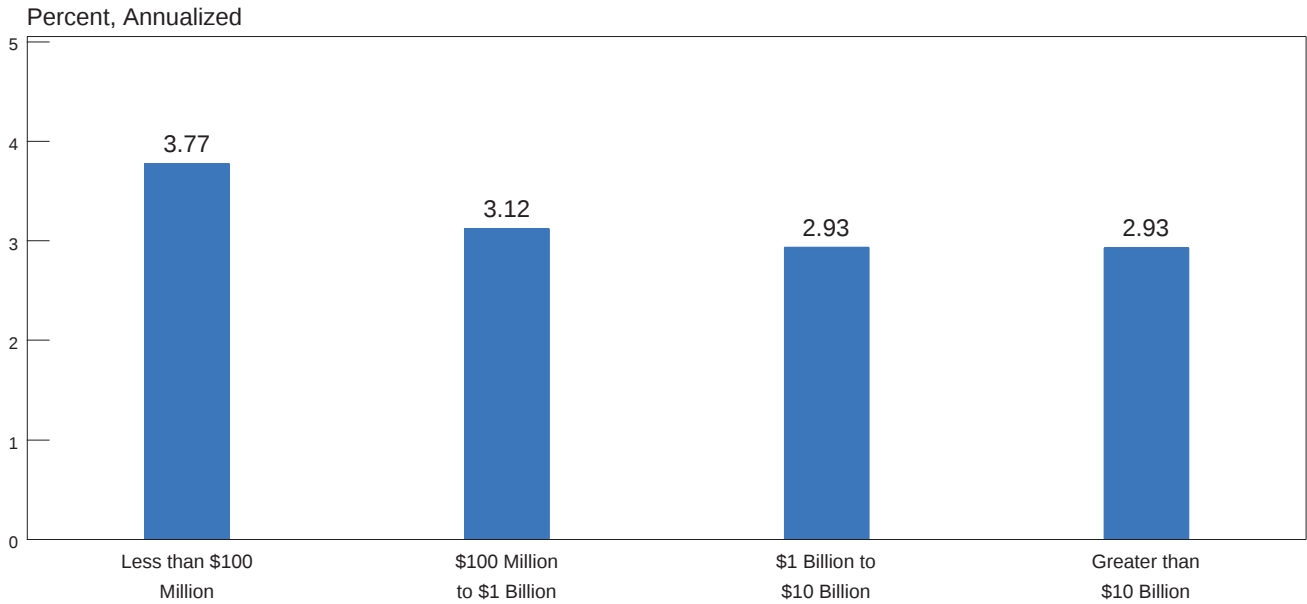
June 30, 2007



Performance Ratios By Asset Size

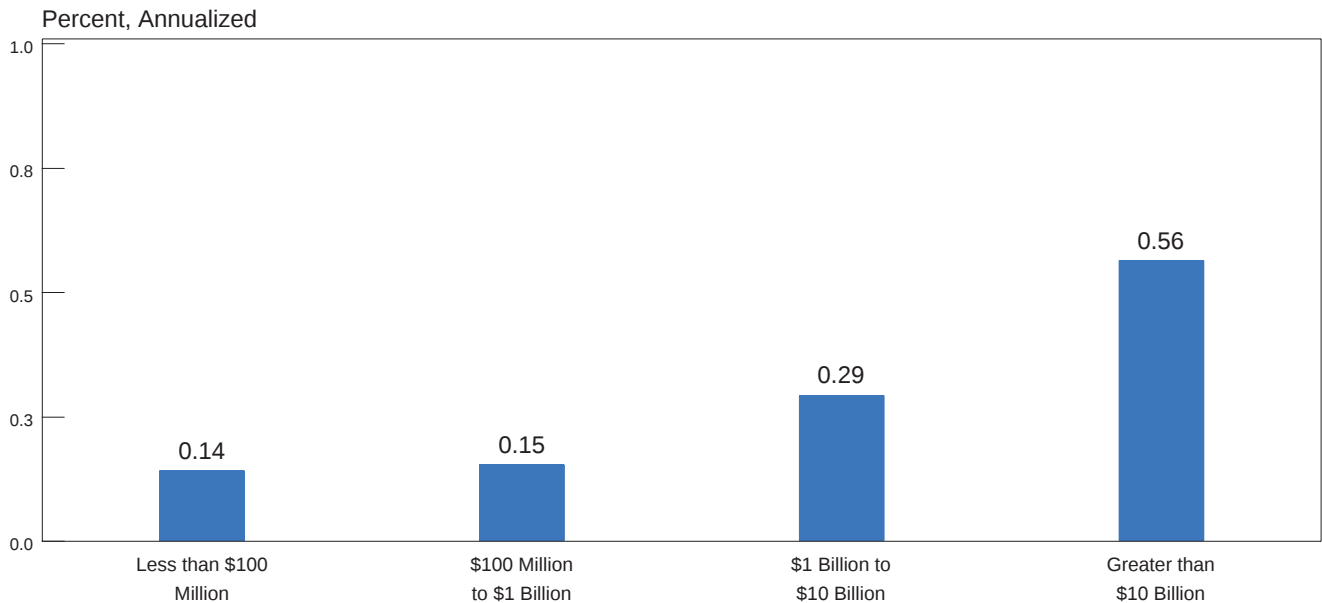
Noninterest Expense to Assets (YTD)

June 30, 2007



Net Charge-offs to Loans and Leases (YTD)

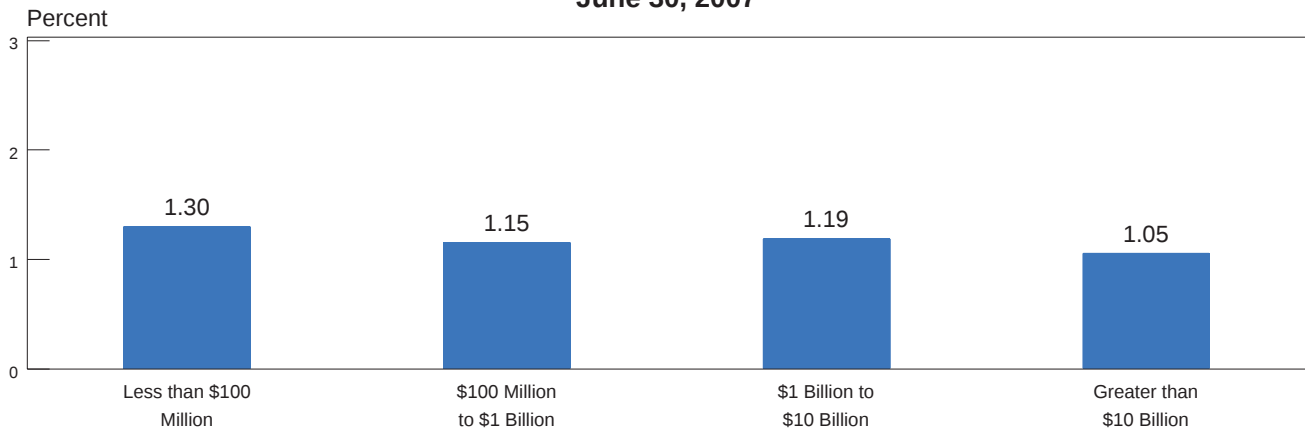
June 30, 2007



Condition Ratios By Asset Size

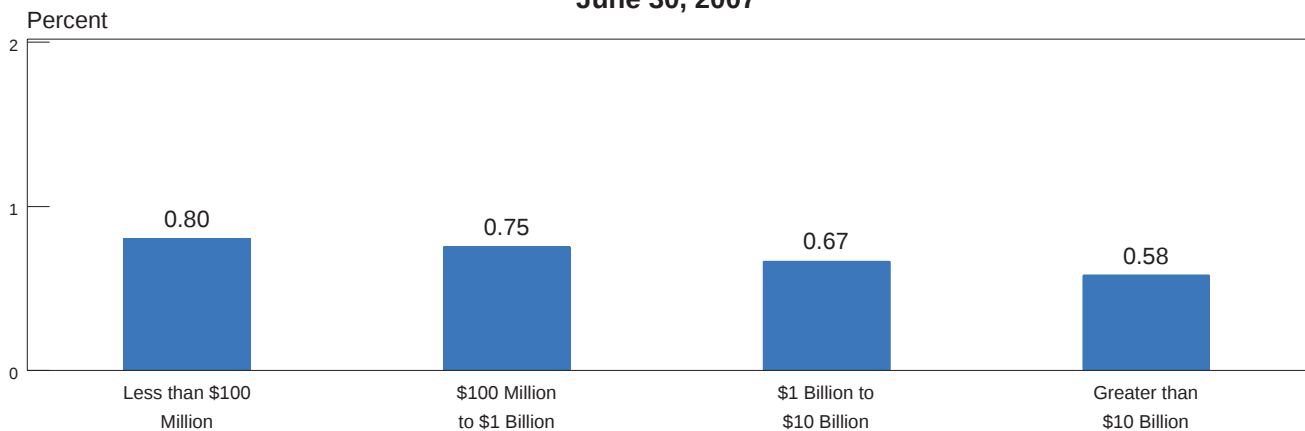
Loss Allowance To Loans and Leases

June 30, 2007



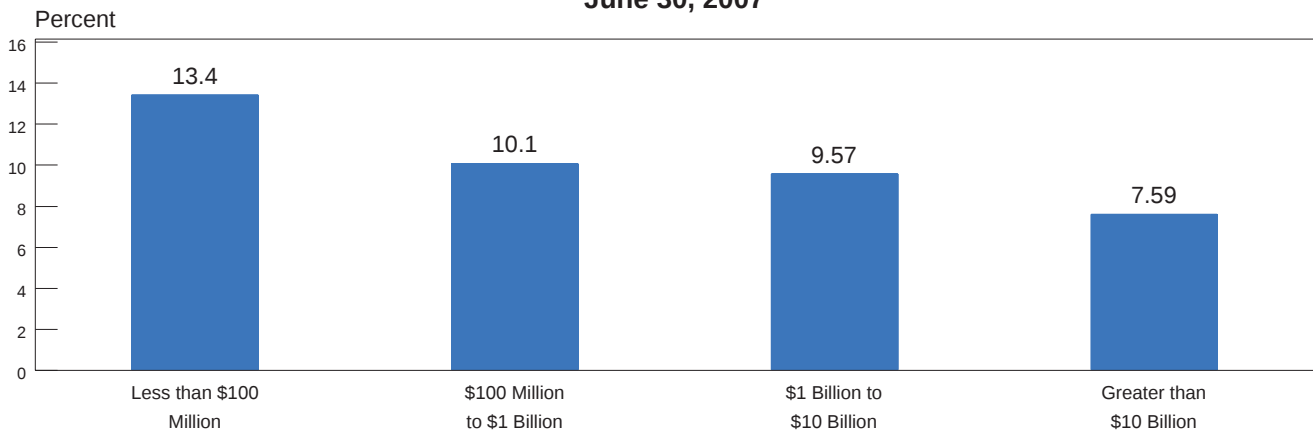
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2007



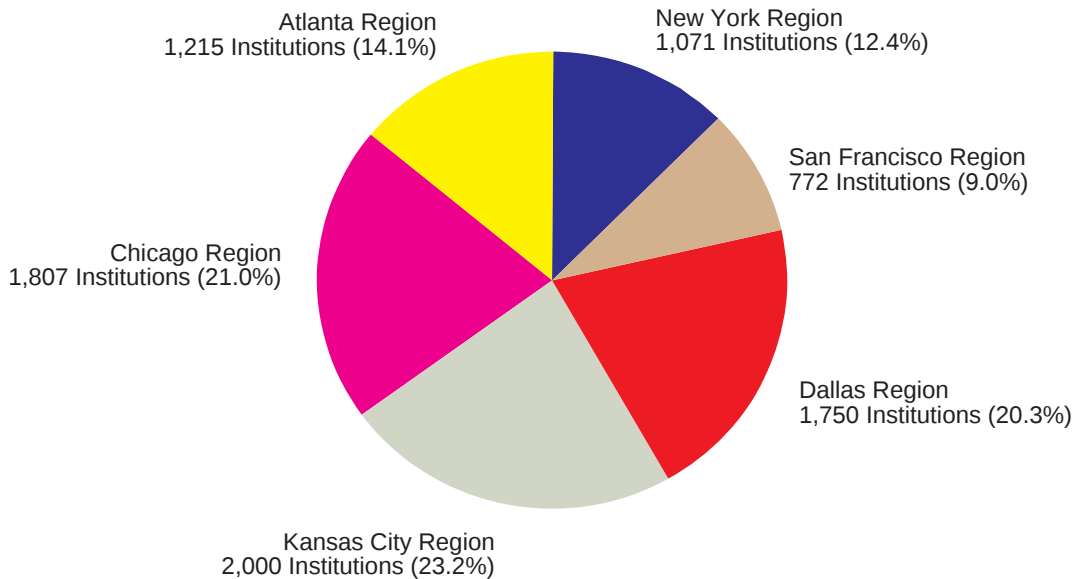
Core Capital (Leverage) Ratio

June 30, 2007



Geographic Distribution of FDIC-Insured Institutions

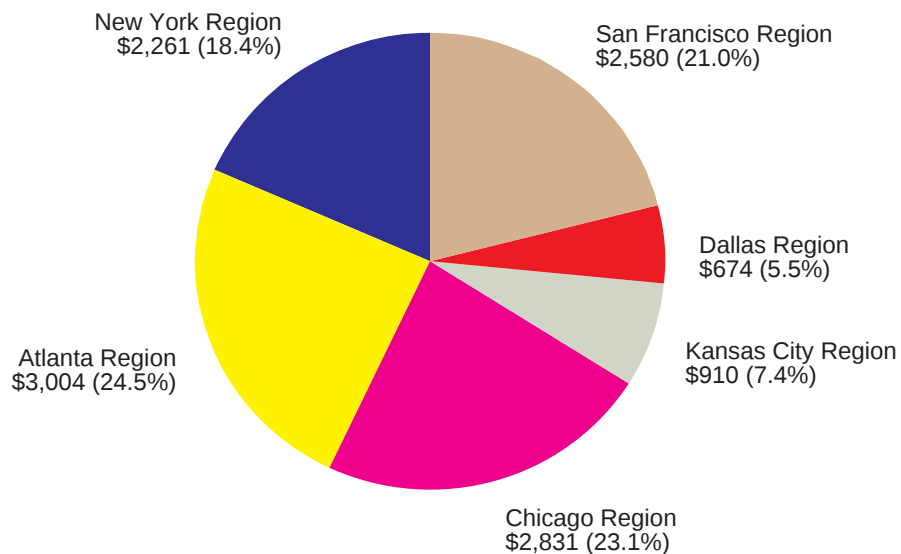
June 30, 2007



Geographic Distribution of Industry Assets

June 30, 2007

(\$ Billions)

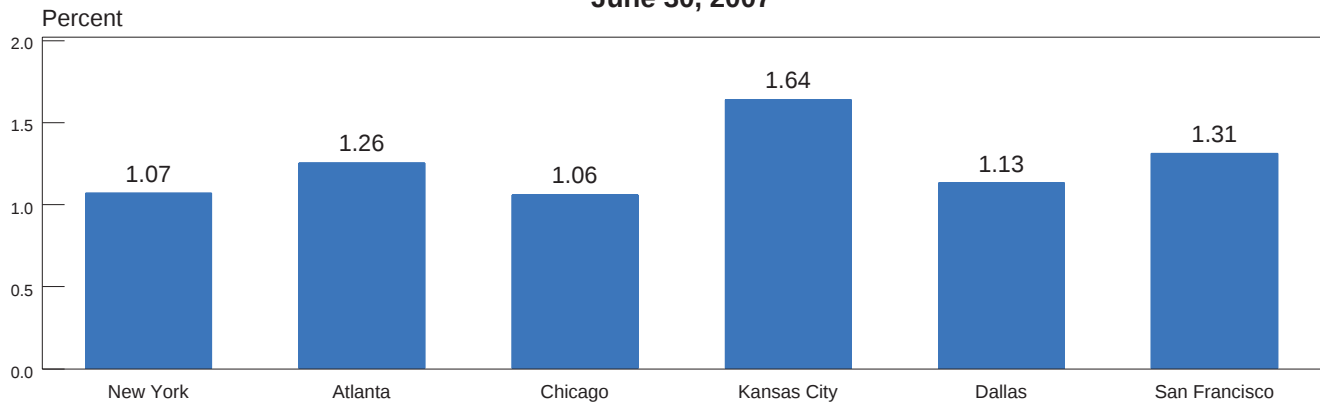


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

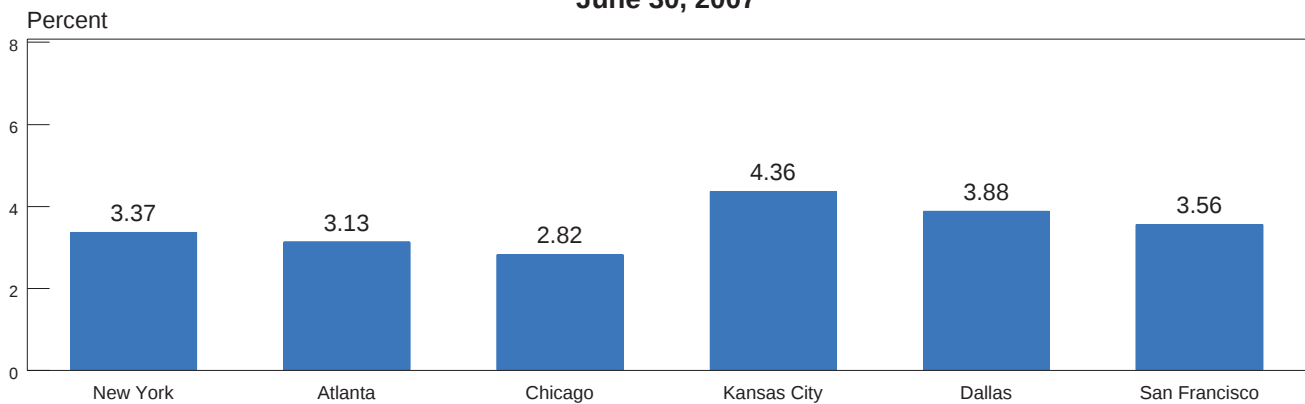
Return on Assets (YTD, Annualized)

June 30, 2007



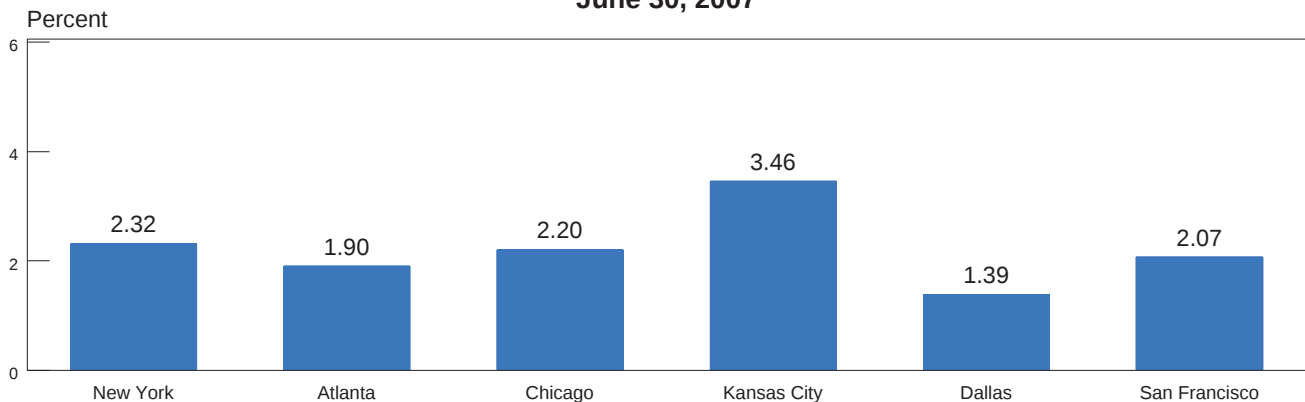
Net Interest Margins (YTD, Annualized)

June 30, 2007



Noninterest Income to Assets (YTD, Annualized)

June 30, 2007



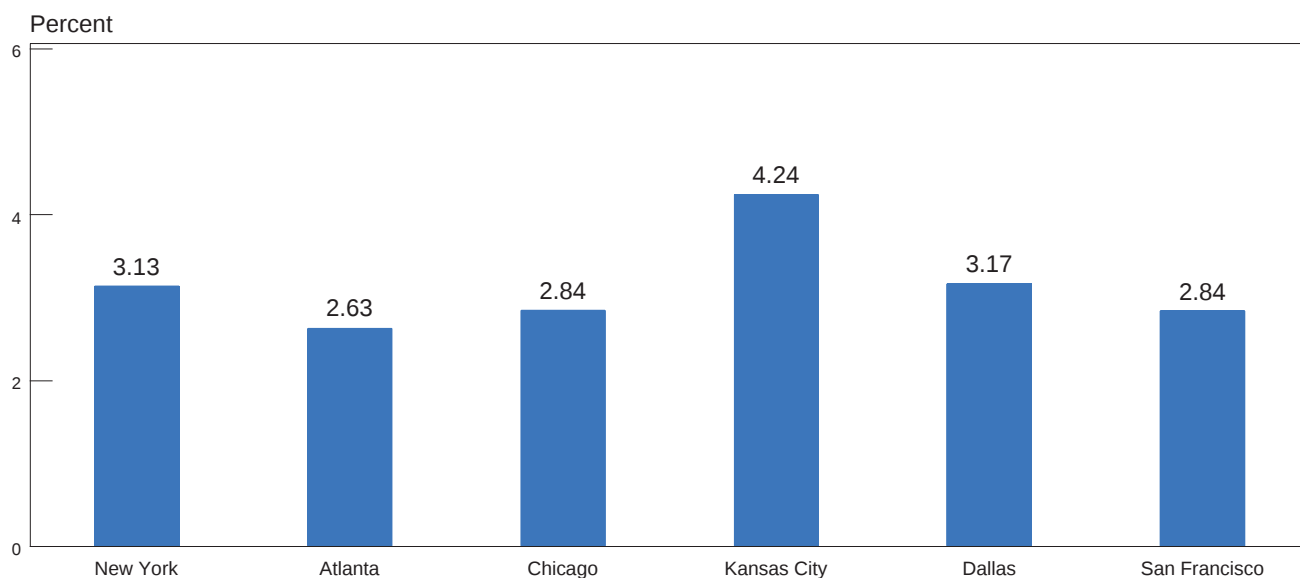
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

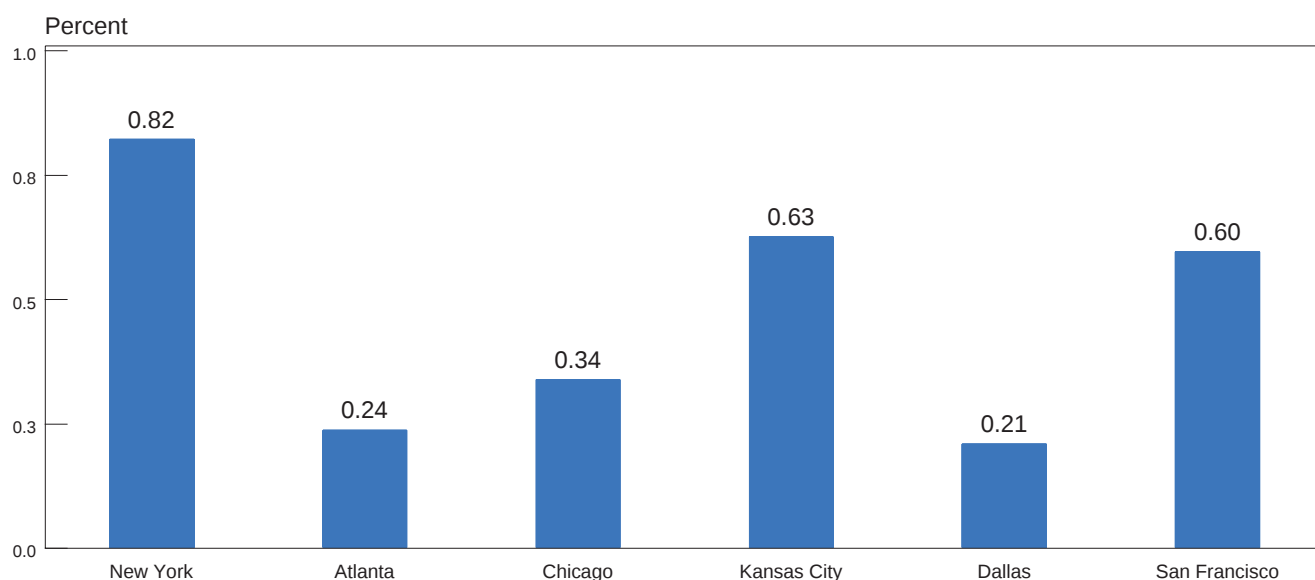
Noninterest Expense to Assets (YTD, Annualized)

June 30, 2007



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

June 30, 2007



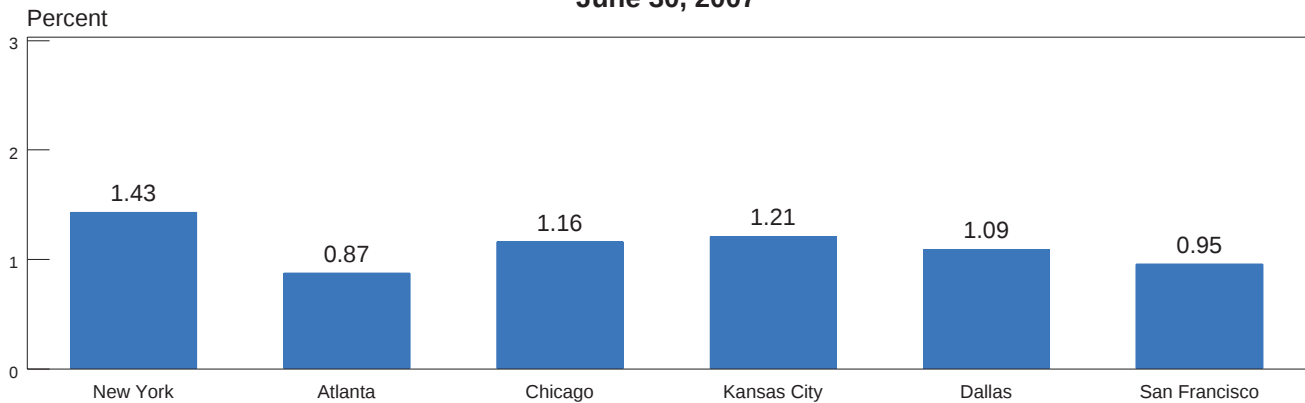
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

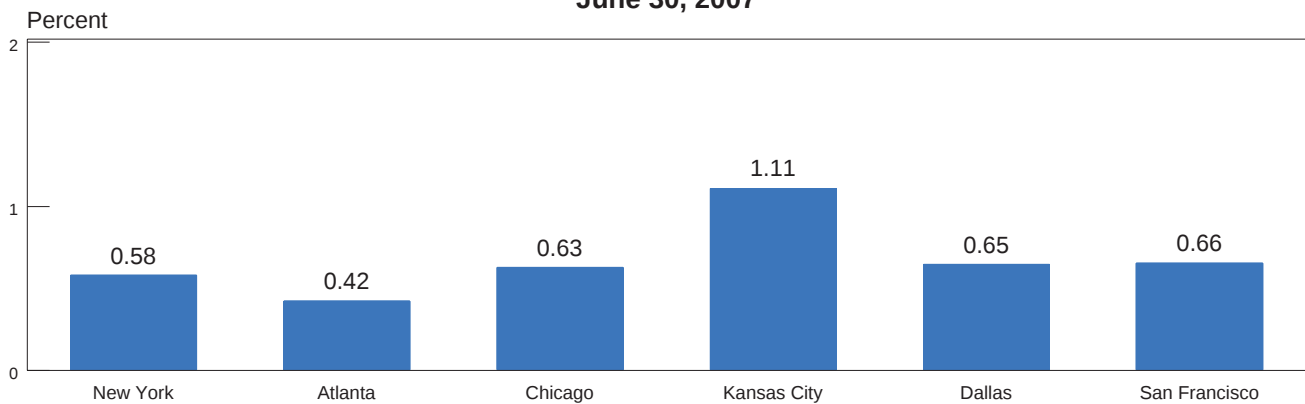
Loss Allowance To Loans and Leases

June 30, 2007



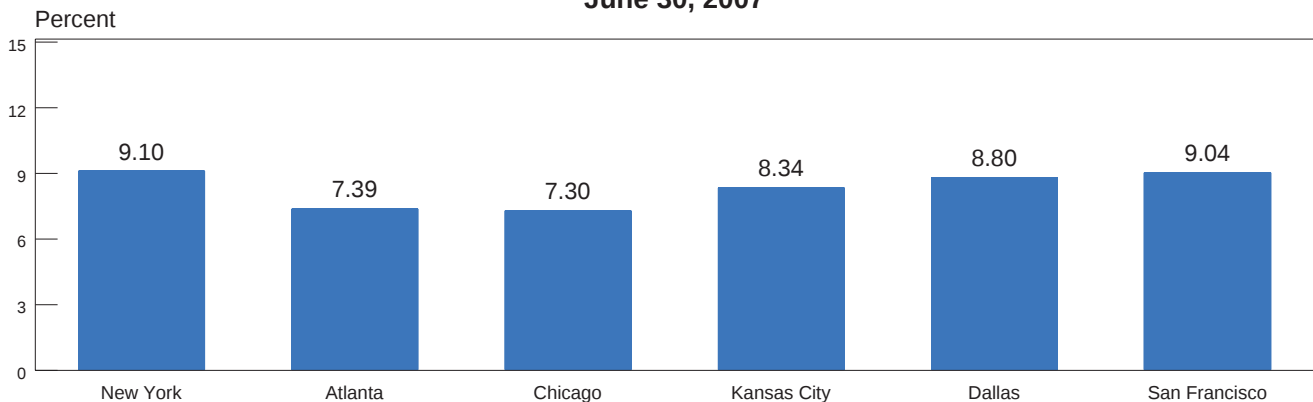
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2007



Core Capital (Leverage) Ratio

June 30, 2007



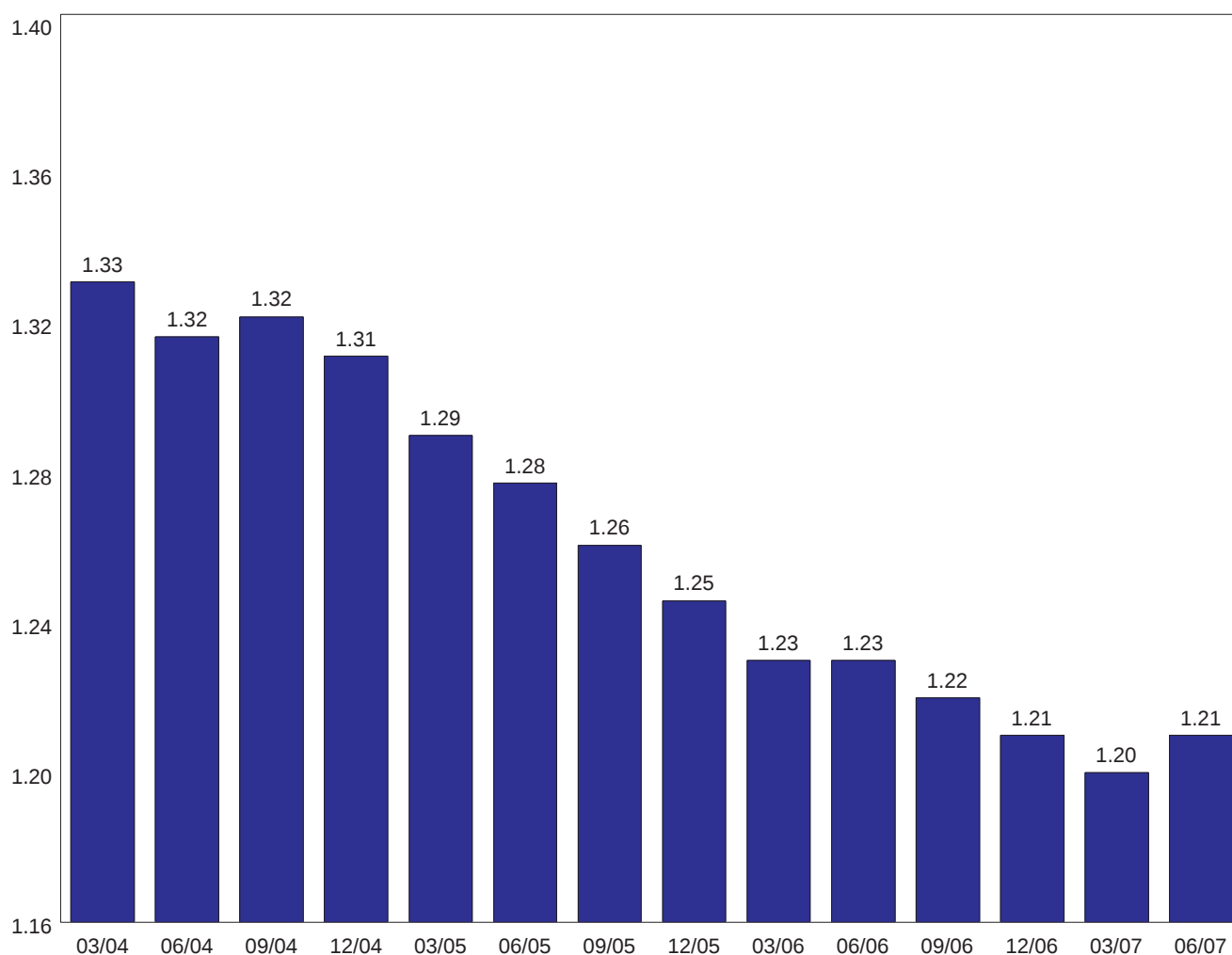
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2004 - June 30, 2007

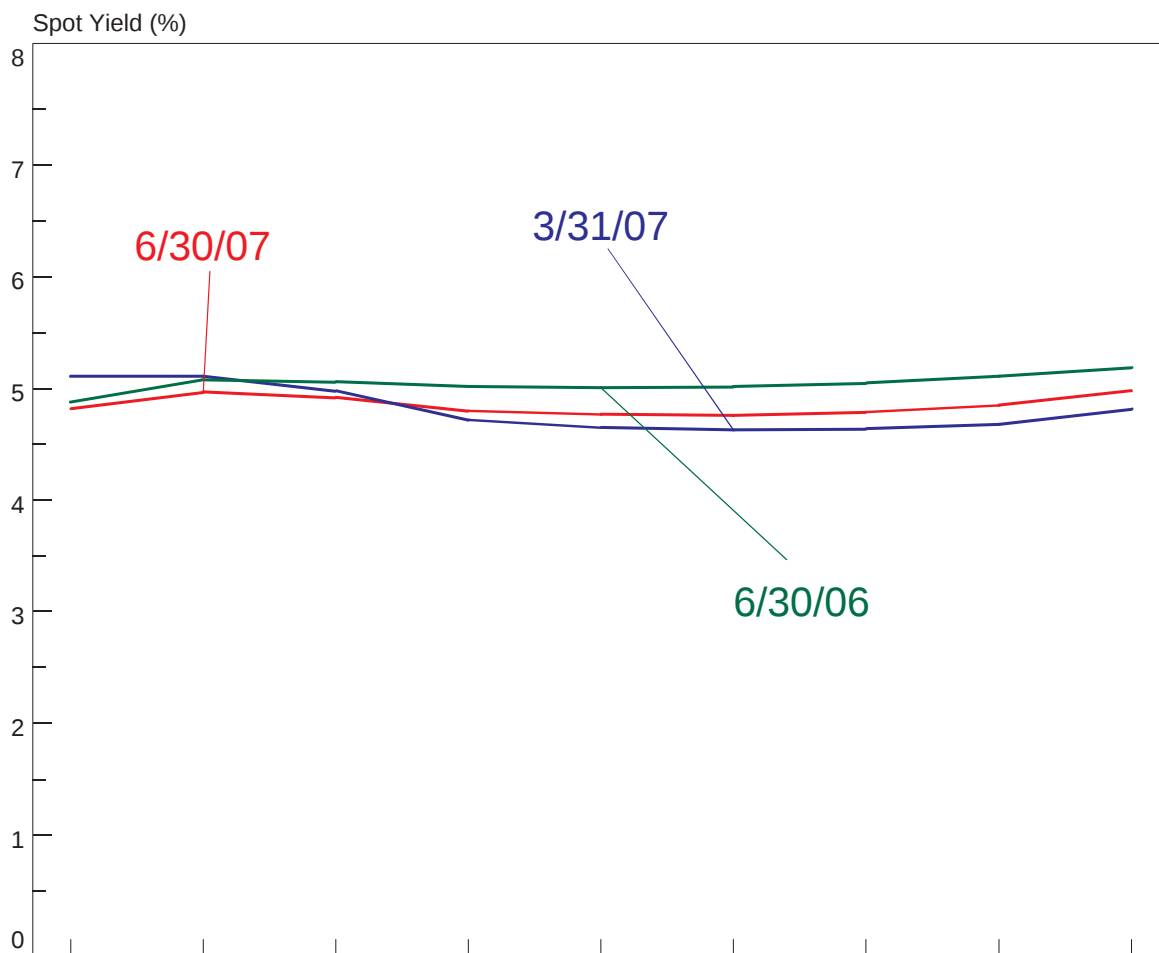
Funds per \$100 Est. Insured Deposits



Note: Includes insured branches of foreign banks. 2007 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

June 30, 2006 - June 30, 2007



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/07	4.82	4.97	4.92	4.80	4.77	4.76	4.79	4.85	4.98
3/31/07	5.11	5.11	4.98	4.72	4.65	4.63	4.64	4.68	4.82
12/31/06	5.04	5.11	4.97	4.70	4.61	4.56	4.56	4.58	4.69
9/30/06	5.01	5.10	5.01	4.82	4.75	4.73	4.74	4.79	4.91
6/30/06	4.88	5.08	5.06	5.02	5.01	5.02	5.05	5.11	5.19

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

June 30, 2007

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,538	99.1%	\$12,226.7	99.7%
Adequately Capitalized	66	0.8%	\$19.7	0.2%
Undercapitalized	8	0.1%	\$11.9	0.1%
Significantly Undercapitalized	2	0.0%	\$2.5	0.0%
Critically Undercapitalized	1	0.0%	\$0.0	0.0%

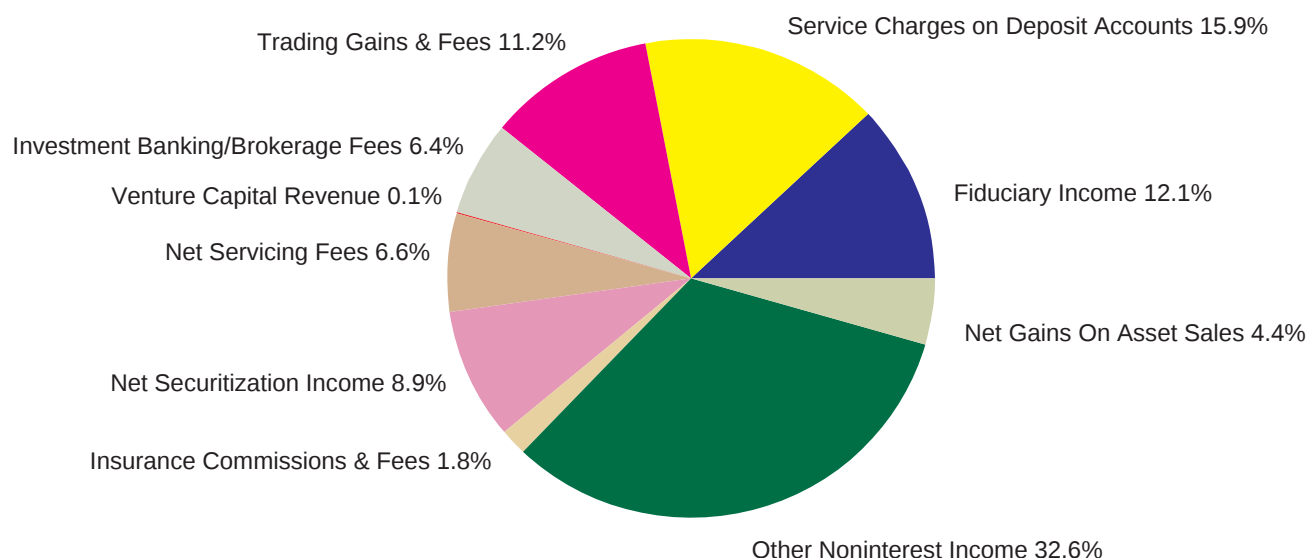
Note: Excludes U.S. branches of foreign banks.

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%

Composition of Commercial Banks' Noninterest Income

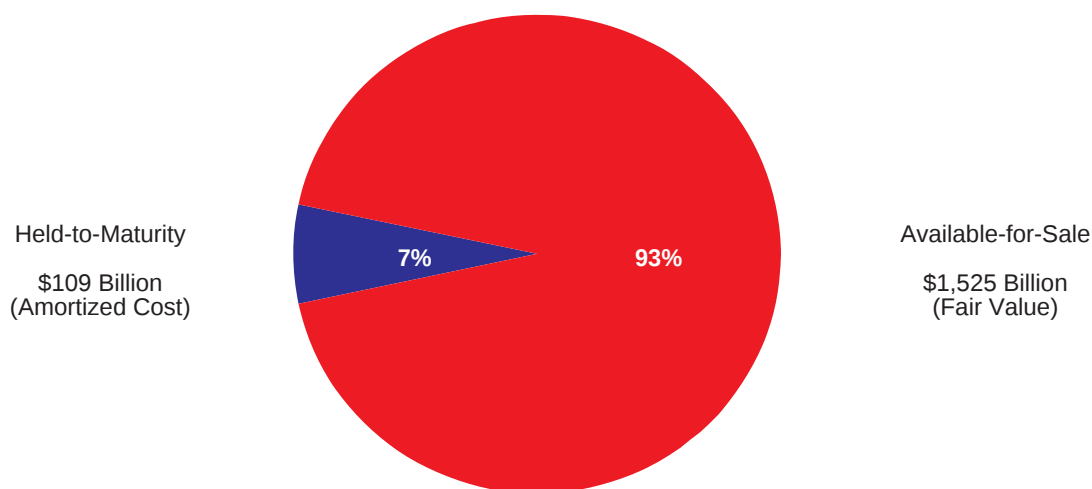
First Half 2007



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$14,271	1,374	18.5%
Service Charges on Deposit Accounts	\$18,812	7,149	96.3%
Trading Gains & Fees	\$13,174	209	2.8%
Investment Banking/Brokerage Fees	\$7,523	2,004	27.0%
Venture Capital Revenue	\$76	53	0.7%
Net Servicing Fees	\$7,842	1,743	23.5%
Net Securitization Income	\$10,487	68	0.9%
Insurance Commissions & Fees	\$2,121	3,202	43.1%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$3,923	2,056	27.7%
Net Gains/Losses On OREO Sales	-\$2	1,731	23.3%
Net Gains/Losses On Sales Of Other Assets	\$1,335	1,742	23.5%
Other Noninterest Income	\$38,569	7,226	97.3%
Total Noninterest Income	118,135	7,298	98.3%

Commercial Bank Total Securities*

June 30, 2007



Commercial Bank Total Securities*

June 30, 2007

	Held-to-Maturity		Available-for-Sale			
	Amortized	Fair Value	Fair	Fair Value	Total	Fair Value
	Cost	to Amortized	Value	to Amortized	Securities	to Amortized
		Cost (%)		Cost (%)		Cost (%)
U.S. Government Obligations						
U.S. Treasury	\$3,174	98.1	\$29,247	98.4	\$32,421	98.3
U.S. Government Agencies	1,794	99.2	11,650	98.5	13,444	98.6
Government Sponsored Enterprises	32,327	98.2	201,697	98.8	234,024	98.7
Mortgage Pass-through Securities	16,945	96.8	627,382	96.9	644,327	96.9
Collateralized Mortgage Obligations	28,593	97.4	292,362	98.4	320,955	98.3
State, County, Municipal Obligations	22,076	99.6	117,605	99.5	139,681	99.5
Asset Backed Securities	607	99.6	91,046	100.0	91,653	100.0
Other Debt Securities	3,013	101.7	137,440	102.7	140,453	111.7
Equity Securities	**	**	16,500	112.7	16,500	112.7
Total Securities	\$108,529	98.2	\$1,524,928	98.3	\$1,633,457	98.3
Memoranda***						
Structured Notes	16,508		16,254			98.5

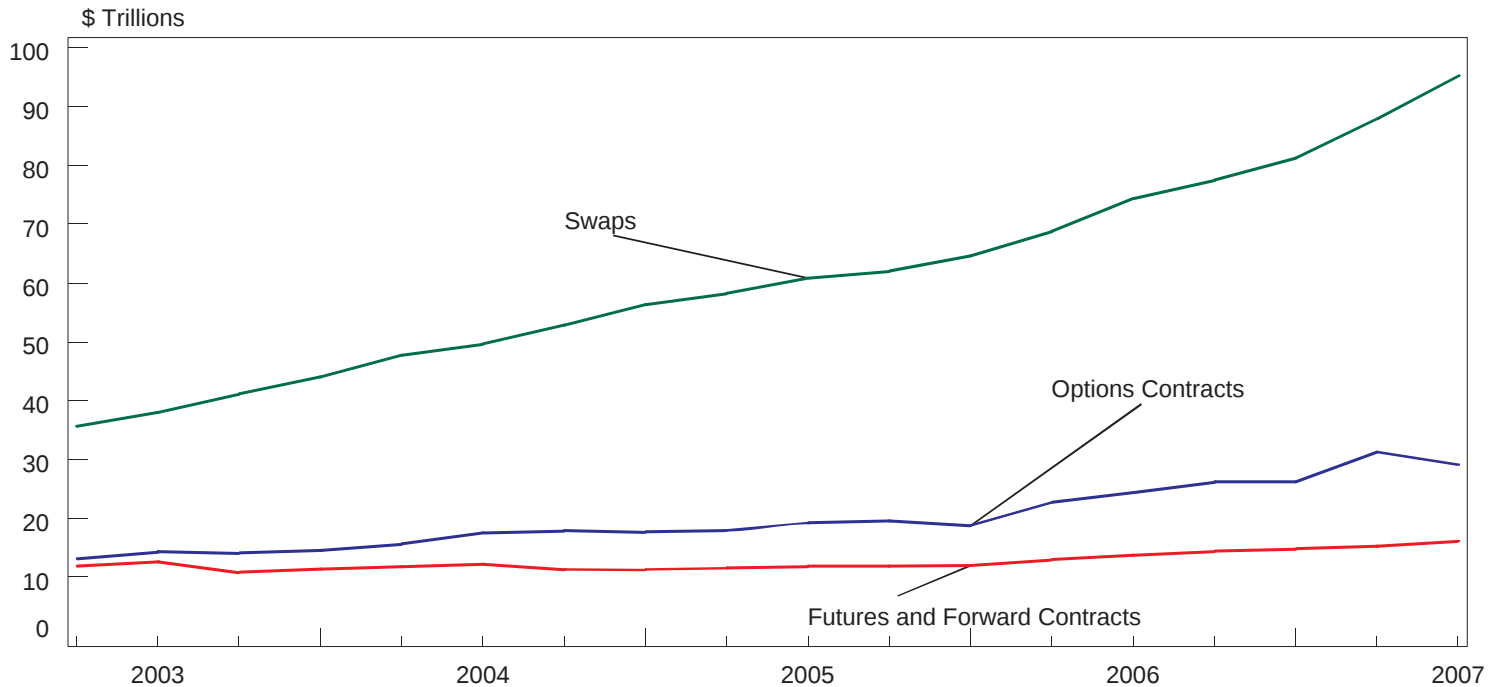
* Excludes trading account assets.

** 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

2003 - 2007 (Notional Amounts)



	12/03	12/04	12/05	12/06	3/07	6/07
Total Derivatives (Notional Amounts, in billions of dollars)	\$70,098	\$85,521	\$95,615	\$122,485	\$134,625	\$140,725
Futures and Forward Contracts	11,400	11,365	12,056	14,881	15,307	16,199
Interest rate contracts	7,213	6,520	7,060	8,539	8,438	8,669
Foreign exchange rate contracts	4,079	4,717	4,828	6,143	6,640	7,304
Other futures and forwards*	109	128	168	199	228	226
Option Contracts	14,613	17,750	18,856	26,275	31,323	29,218
Interest rate options	12,542	14,950	15,160	20,515	25,263	22,594
Foreign currency options	1,300	1,734	2,360	3,273	3,630	3,785
Other option contracts*	771	1,065	1,336	2,487	2,430	2,838
Swaps	44,085	56,407	64,704	81,328	87,995	95,308
Interest rate swaps	42,107	54,048	62,299	78,366	84,877	92,063
Foreign exchange rate swaps	1,805	2,155	2,101	2,484	2,618	2,720
Other swaps*	172	203	303	478	501	526
Memoranda						
Spot Foreign Exchange Contracts	273	419	431	664	1,279	1,309
Credit Derivatives	1,001	2,347	5,822	9,019	10,166	11,777
Number of banks reporting derivatives	580	684	838	921	949	962
Replacement cost of interest rate and foreign exchange rate contracts **	1,118	1,268	1,129	1,019	1,068	1,213

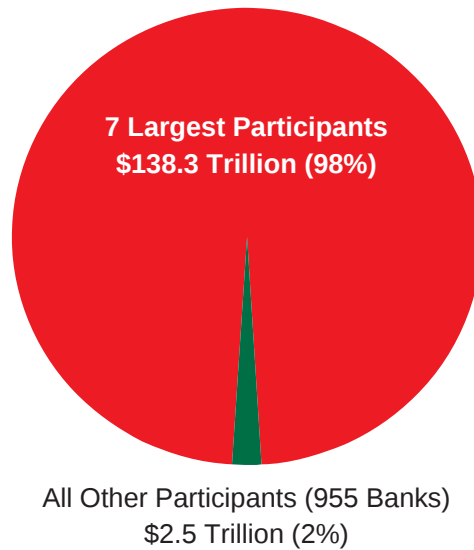
* Not reported by banks with less than \$300 million in assets.

** 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

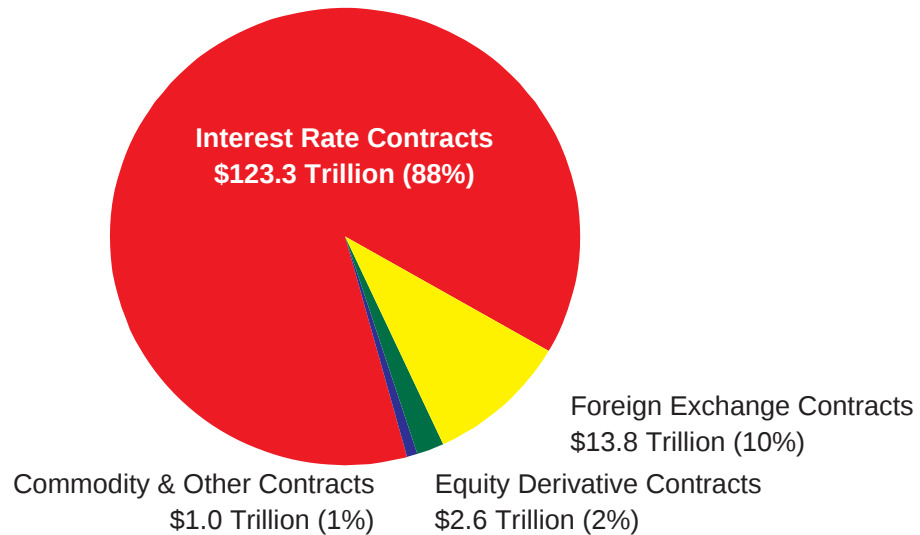
June 30, 2007



Composition of Commercial Bank Derivatives*

Notional Amounts

June 30, 2007

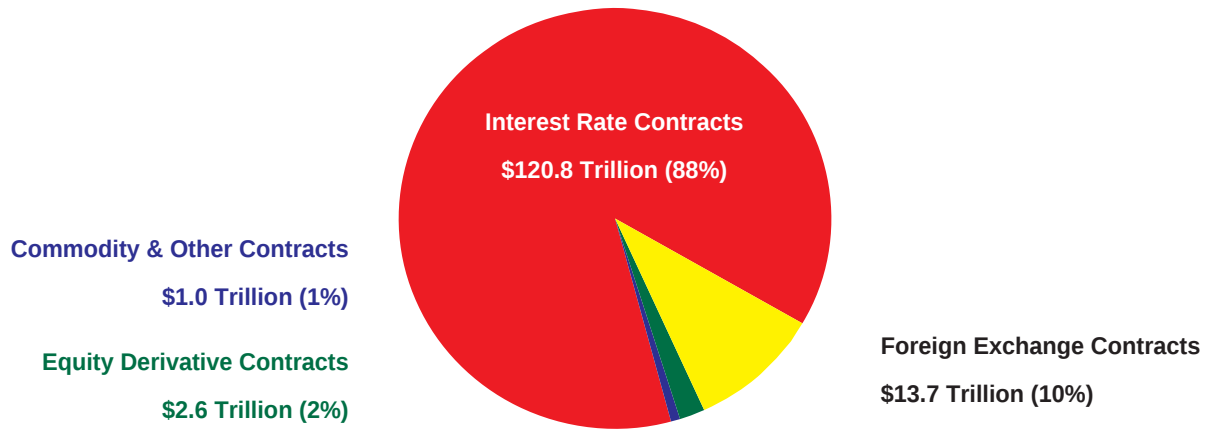


Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

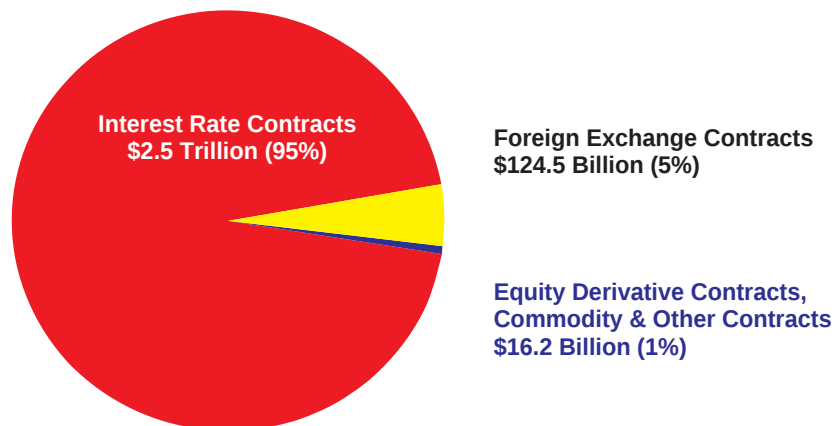
June 30, 2007



Not Held for Trading

Notional Amounts

June 30, 2007



* 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 \$1,309 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

June 30, 2007
(\$ Millions)

Held for Trading

155 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	994,008	195,624	90,099	37,894	1,317,626	2,887
Gross negative fair value	974,725	189,418	114,671	35,925	1,314,739	
All other participants						
Gross positive fair value	7,697	3,455	2,121	1,670	14,943	1,357
Gross negative fair value	6,423	3,175	2,344	1,643	13,586	
Total						
Gross positive fair value	1,001,705	199,079	92,220	39,564	1,332,568	4,244
Gross negative fair value	981,148	192,594	117,014	37,568	1,328,324	

Held for Purposes Other than Trading

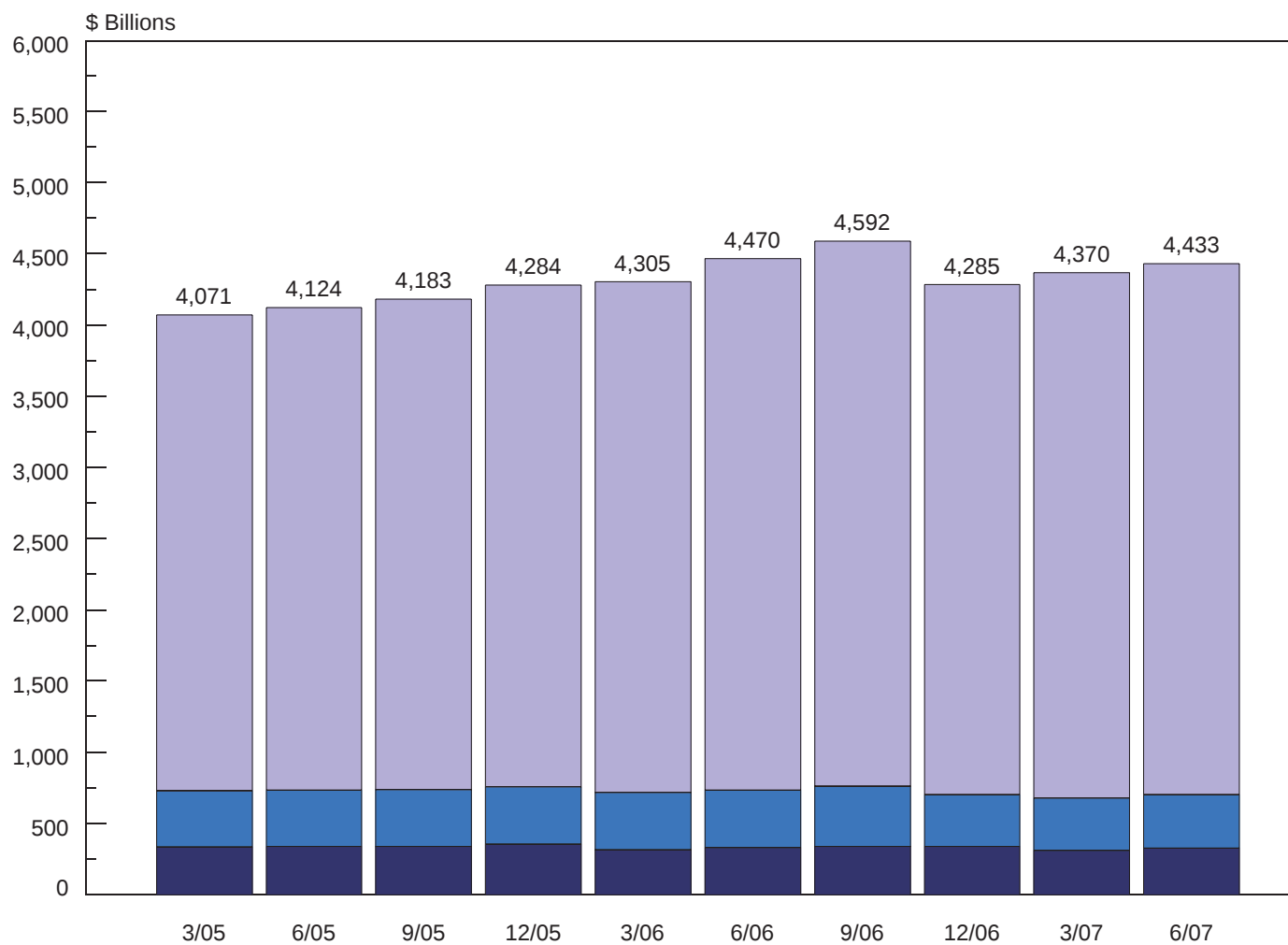
899 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 77% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	6,968	973	0	0	7,940	(811)
Gross negative fair value	7,563	1,075	64	50	8,752	
All other participants						
Gross positive fair value	3,533	355	290	17	4,195	(565)
Gross negative fair value	3,527	1,077	140	17	4,760	
Total						
Gross positive fair value	10,501	1,327	290	17	12,136	(1,376)
Gross negative fair value	11,090	2,152	204	67	13,512	

Expansion of Commercial Bank Credit Card Lines

2005 - 2007



Loans outstanding (\$Billions)

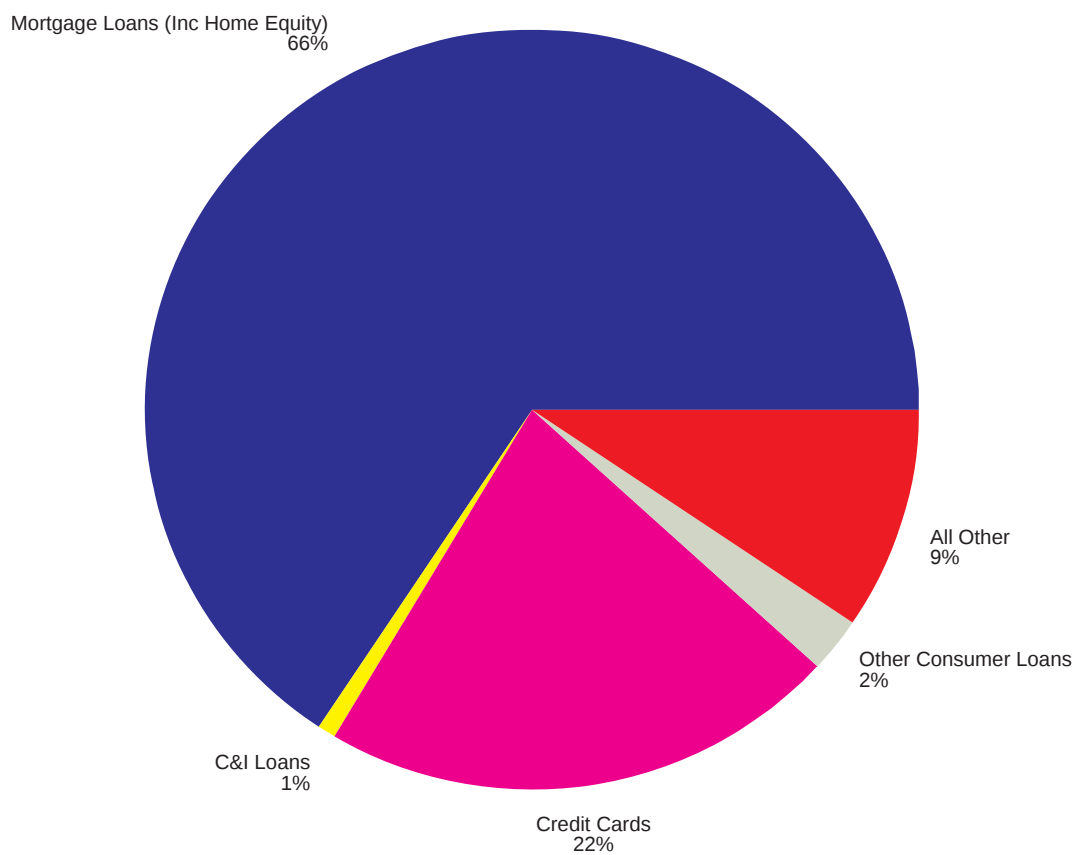
■ Held on-balance-sheet	336.9	338.5	338.9	355.6	317.0	331.1	338.2	341.0	311.0	329.9
■ Securitized & sold *	395.3	397.8	401.8	402.9	402.2	403.4	423.0	362.5	367.8	372.5
■ Unused Commitments *	3,339.2	3,387.6	3,442.4	3,525.1	3,585.9	3,735.0	3,830.6	3,581.4	3,691.0	3,730.6
Total	4,071.3	4,123.9	4,183.1	4,283.6	4,305.2	4,469.6	4,591.8	4,284.8	4,369.9	4,433.0

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

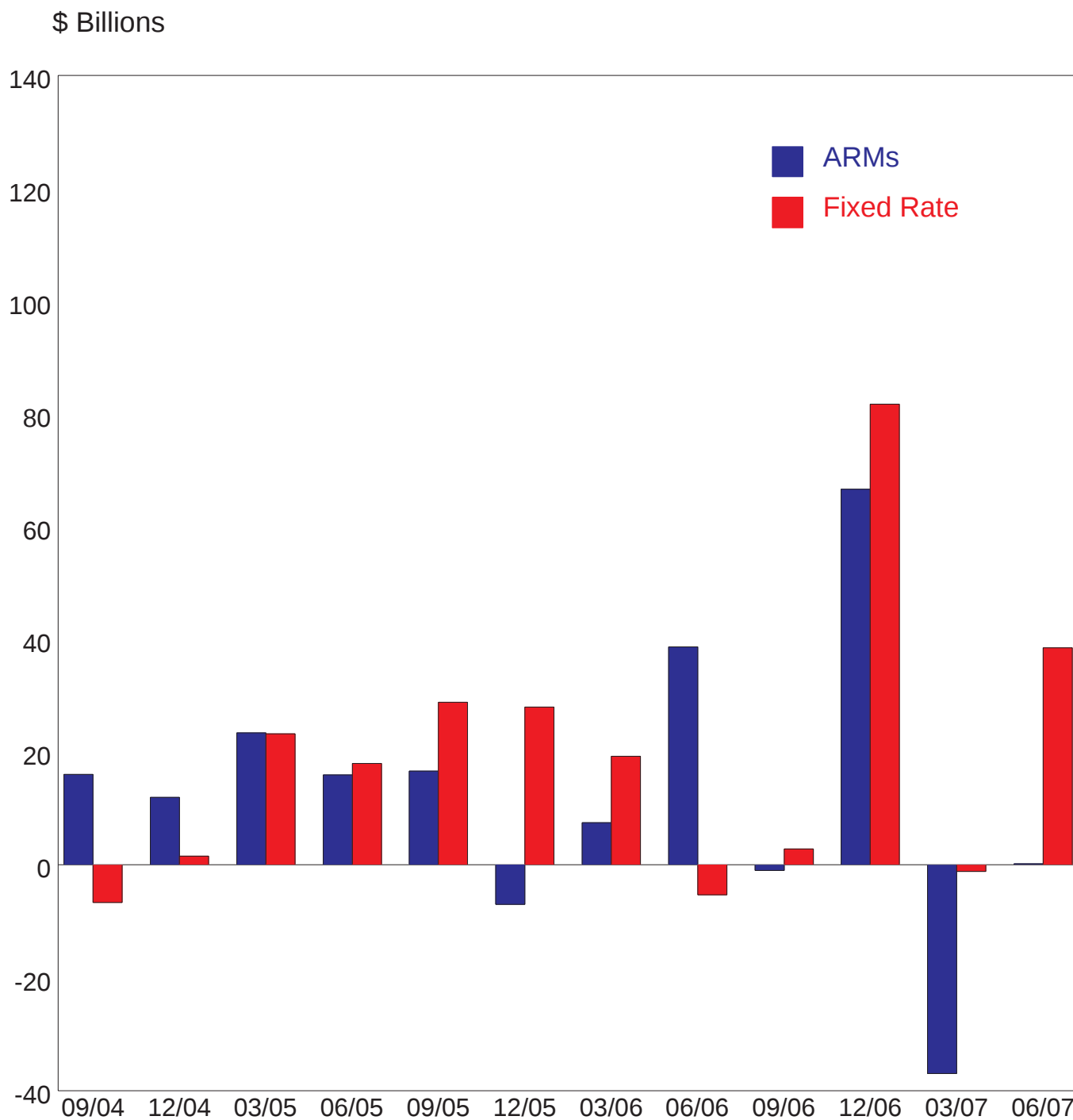
June 30, 2007



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

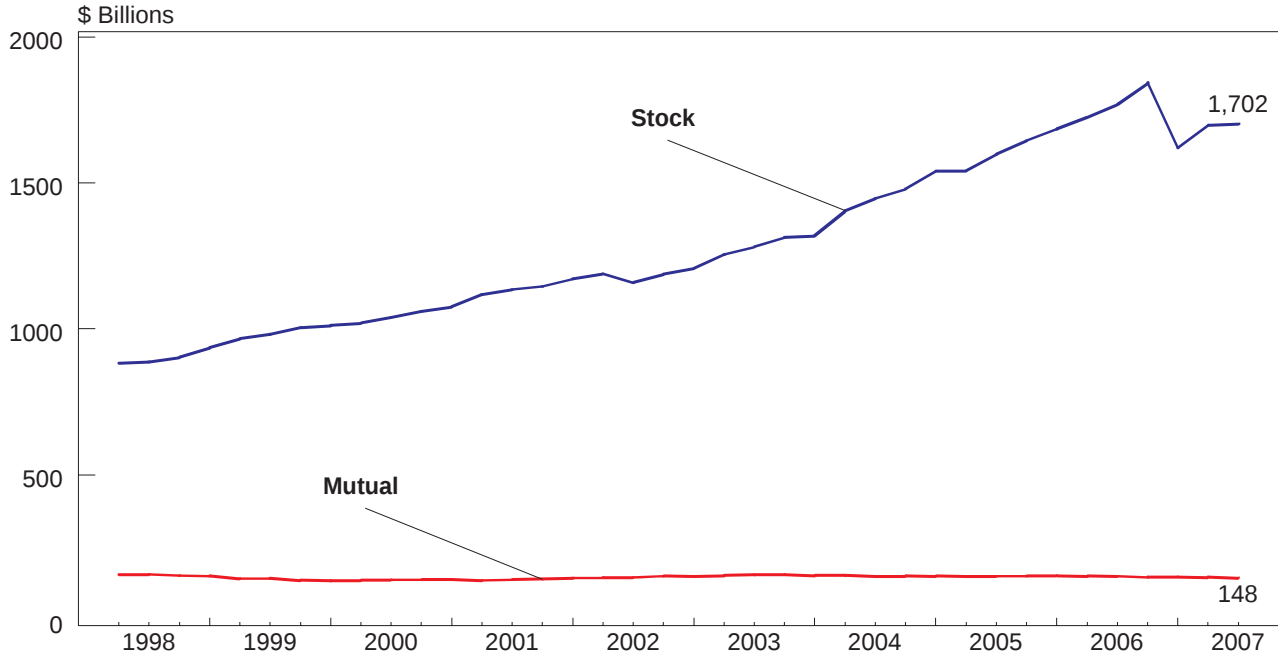
Growth Rates of ARMs and Fixed-Rate Mortgages

2004 - 2007



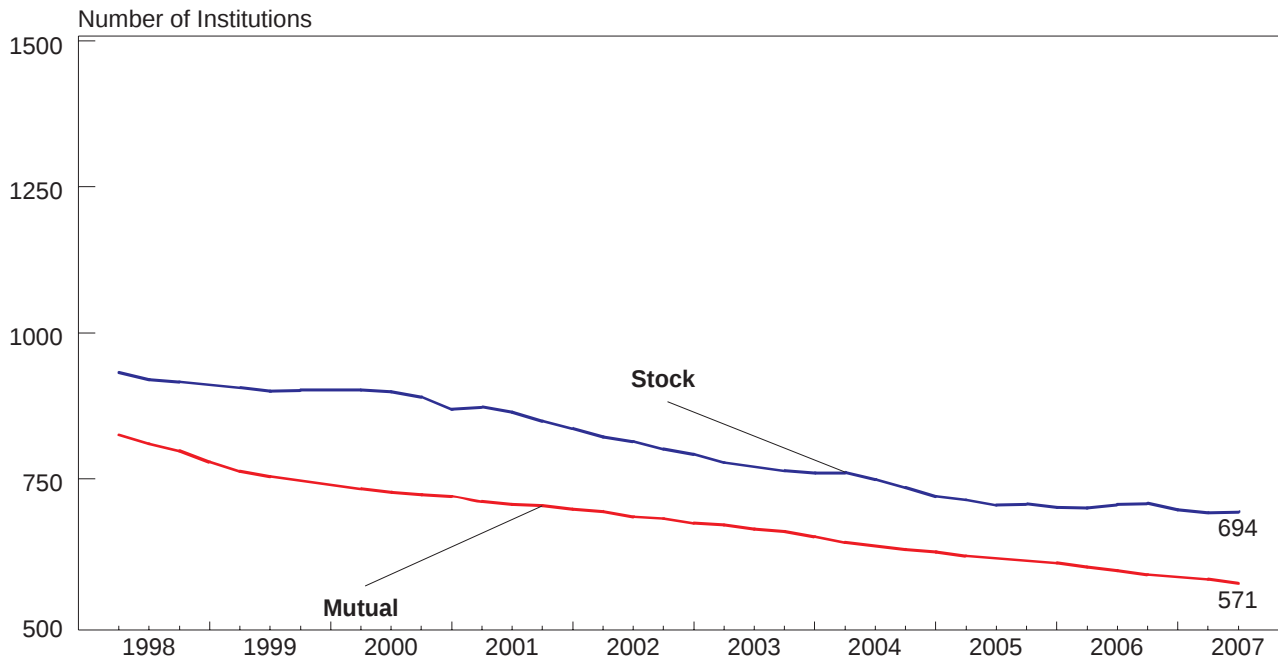
Assets of Mutual and Stock Savings Institutions

1998 - 2007



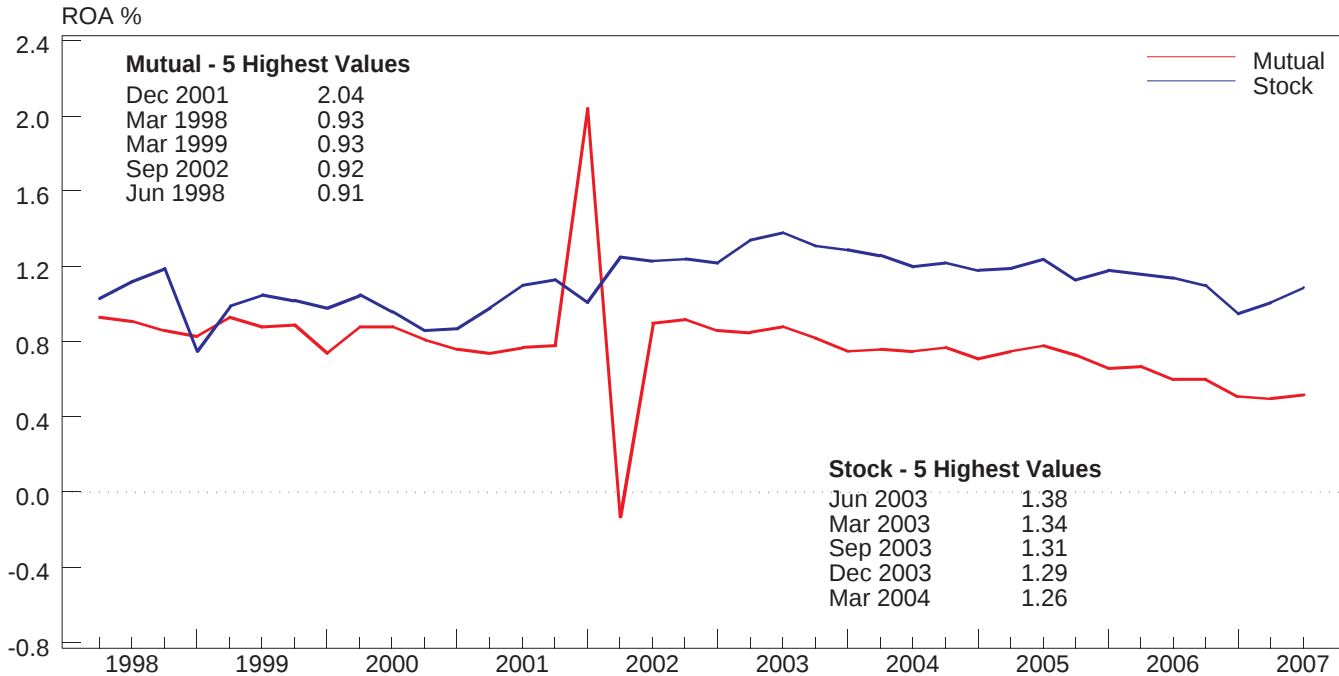
Number of Mutual and Stock Savings Institutions

1998 - 2007



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

1998-2007



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

1998-2007

