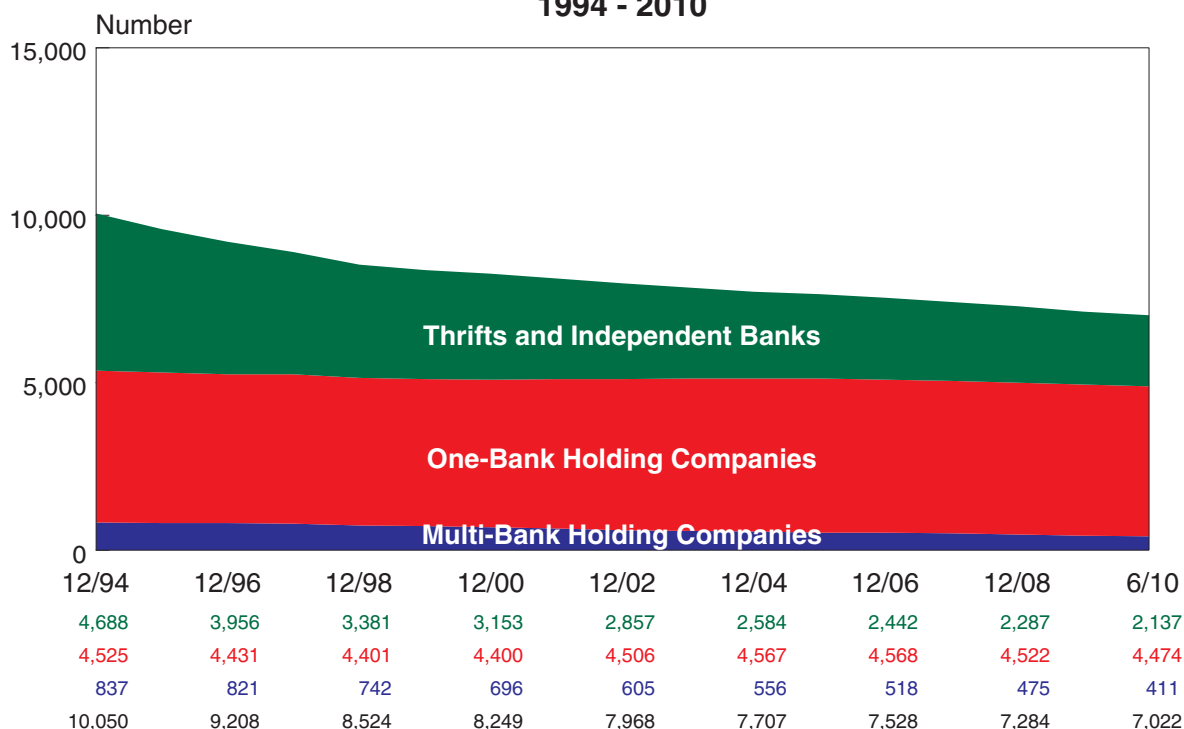


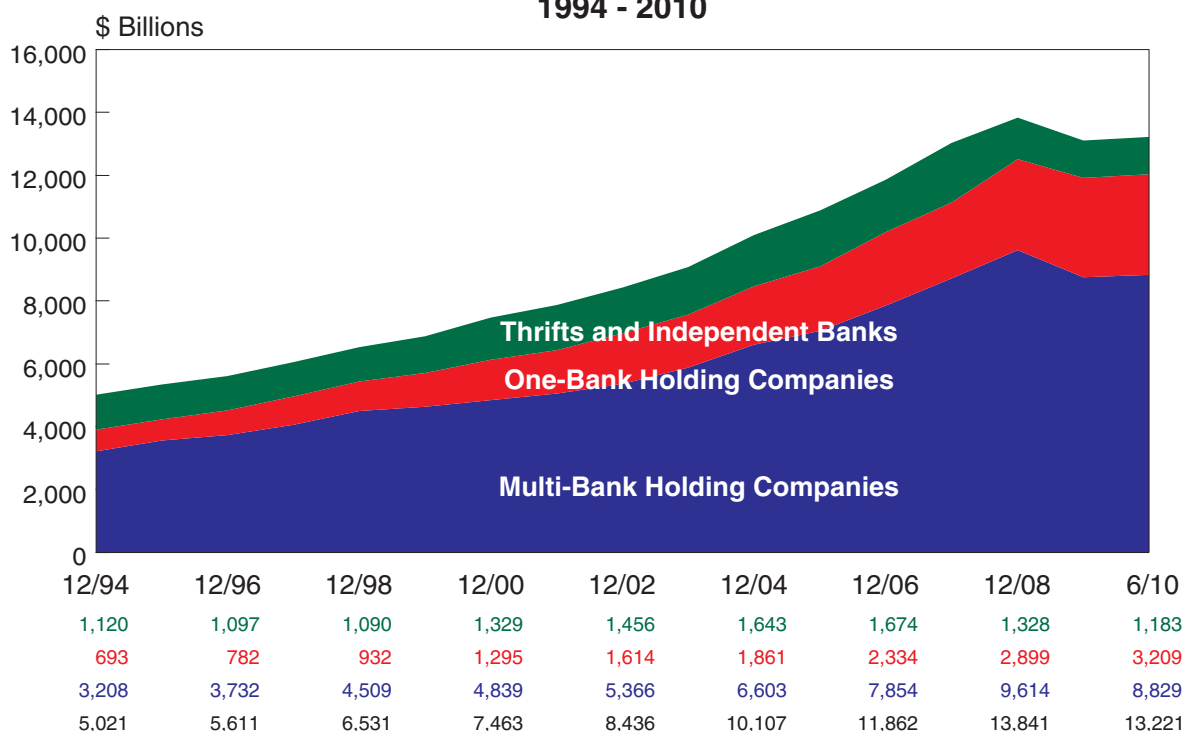
Number of FDIC-Insured Banking Organizations

1994 - 2010



Assets of FDIC-Insured Banking Organizations

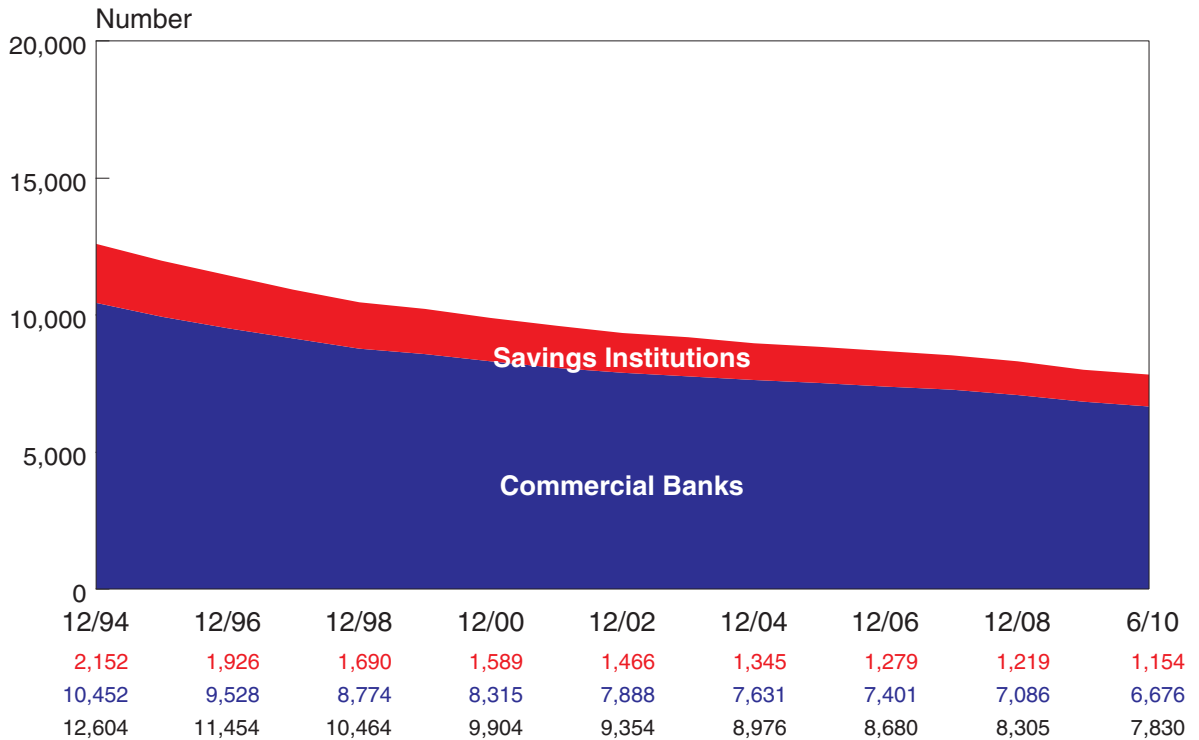
1994 - 2010



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

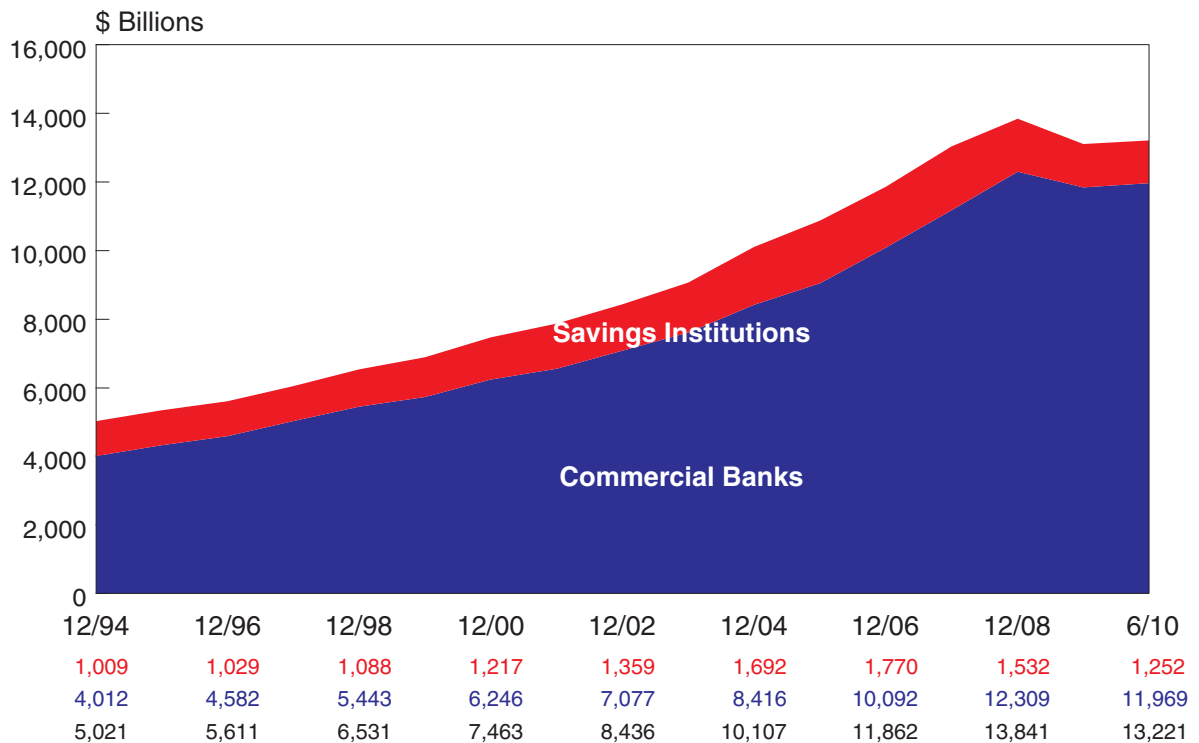
Number of FDIC-Insured Institutions

1994 - 2010



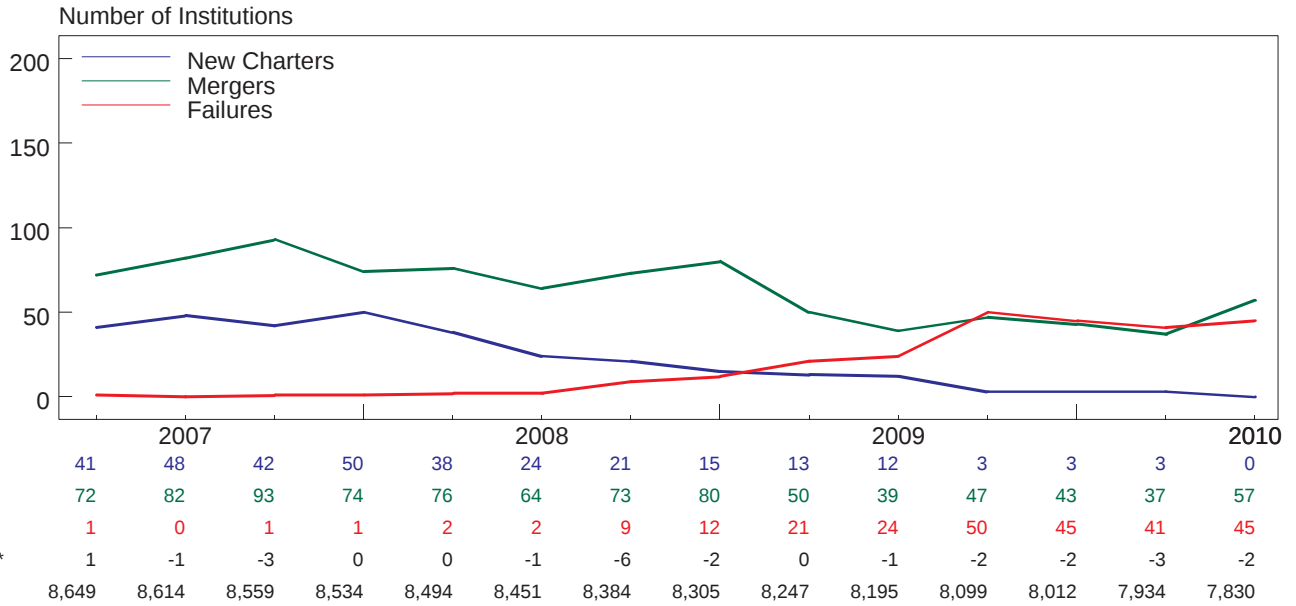
Assets of FDIC-Insured Institutions

1994 - 2010



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2007 - 2010



New Charters

Mergers

Failures

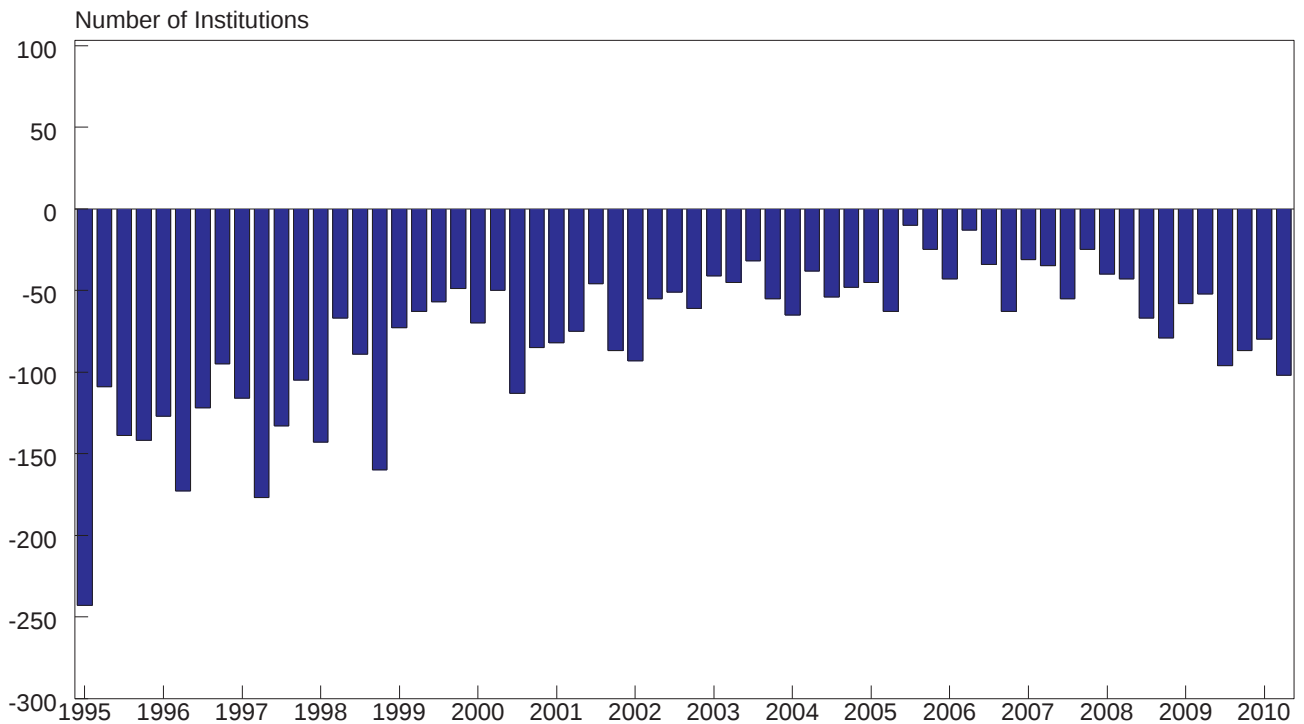
Other Changes, Net*

No. of Institutions at end of quarter

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

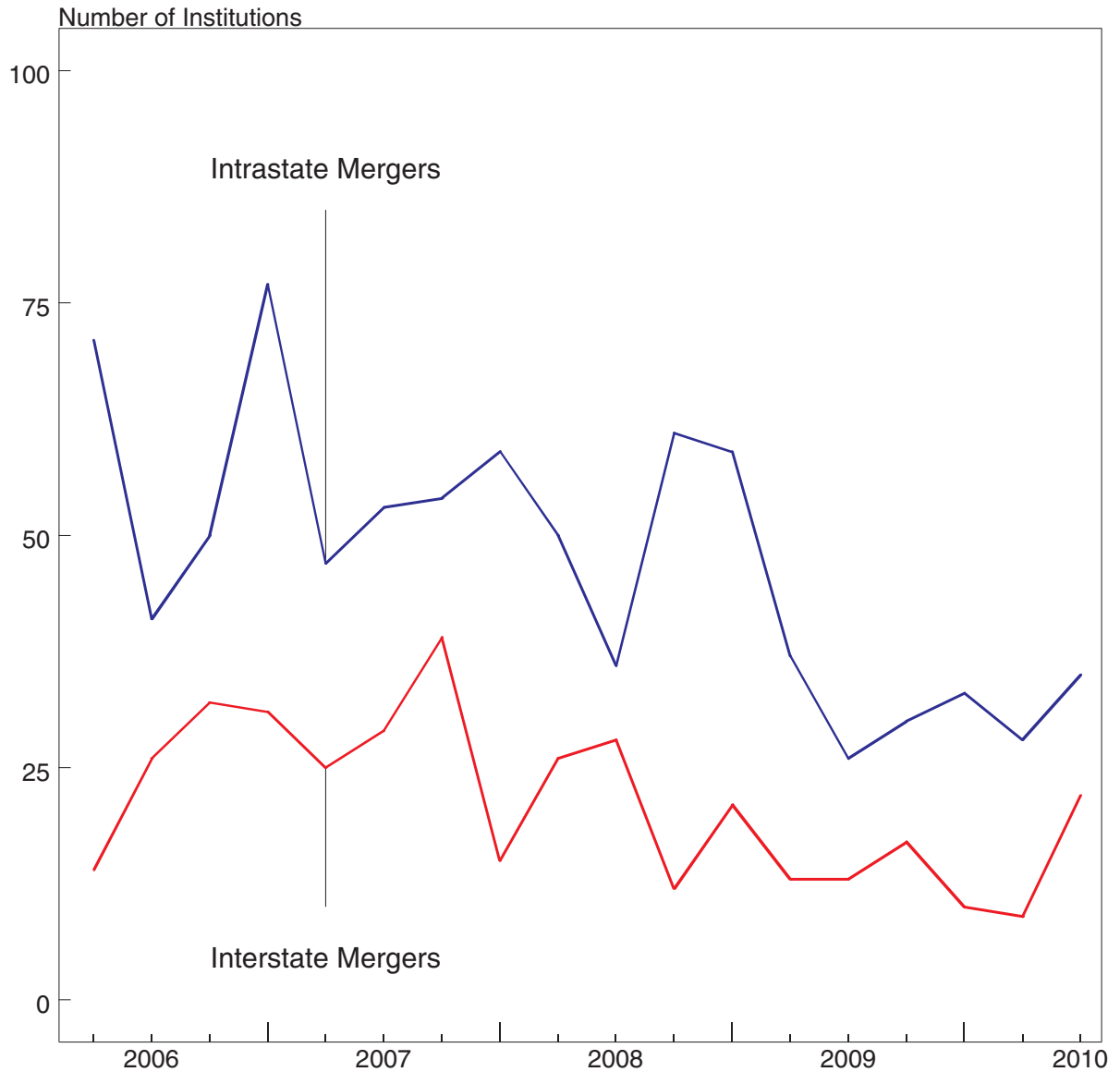
Quarterly Change in the Number of FDIC-Insured Institutions

1995-2010



Institution Mergers: Interstate vs. Intrastate

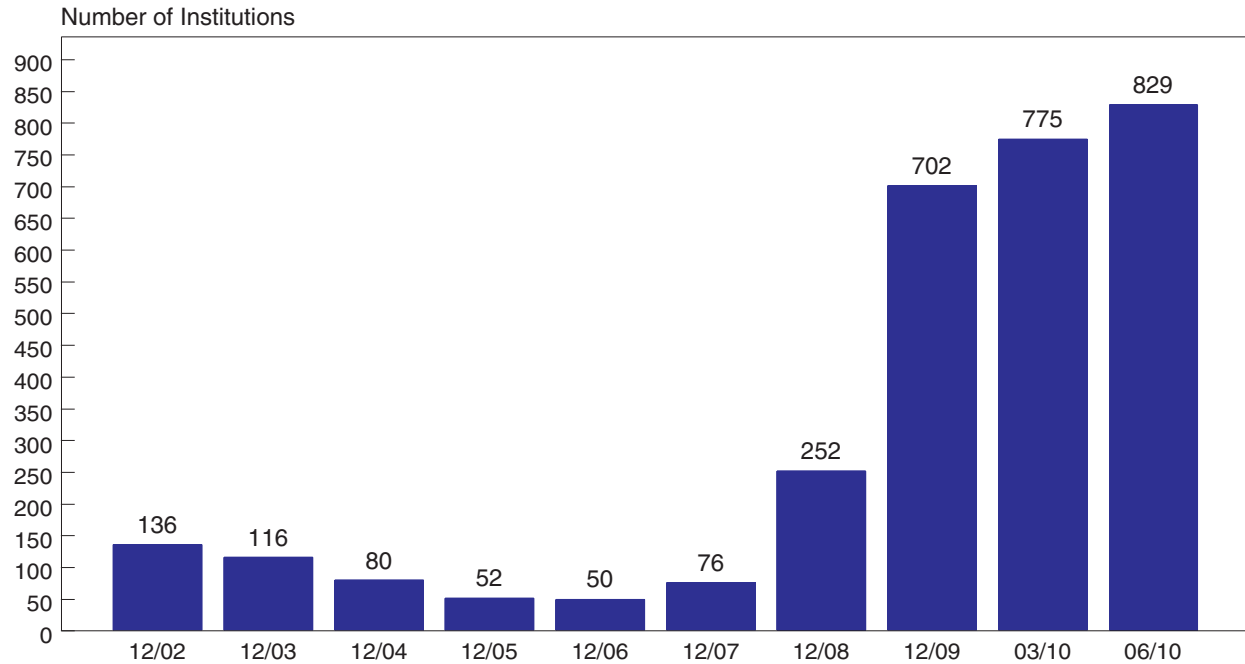
Quarterly, 2006 - 2010



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

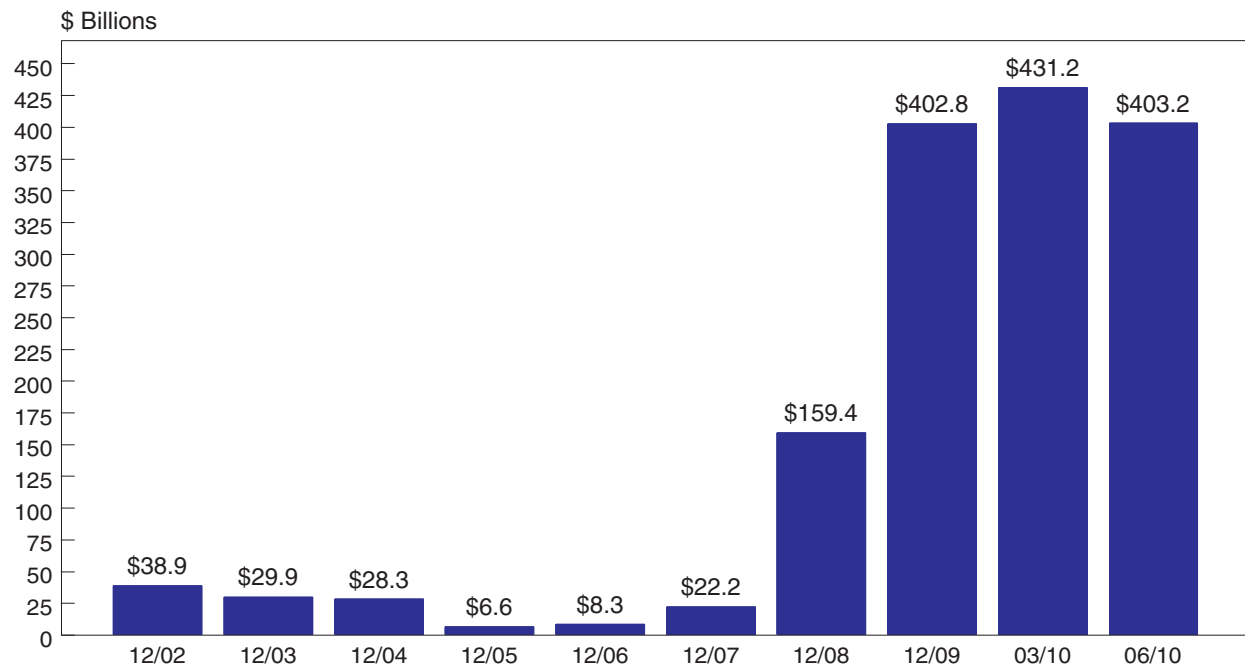
Number of FDIC-Insured "Problem" Institutions

2002-2010



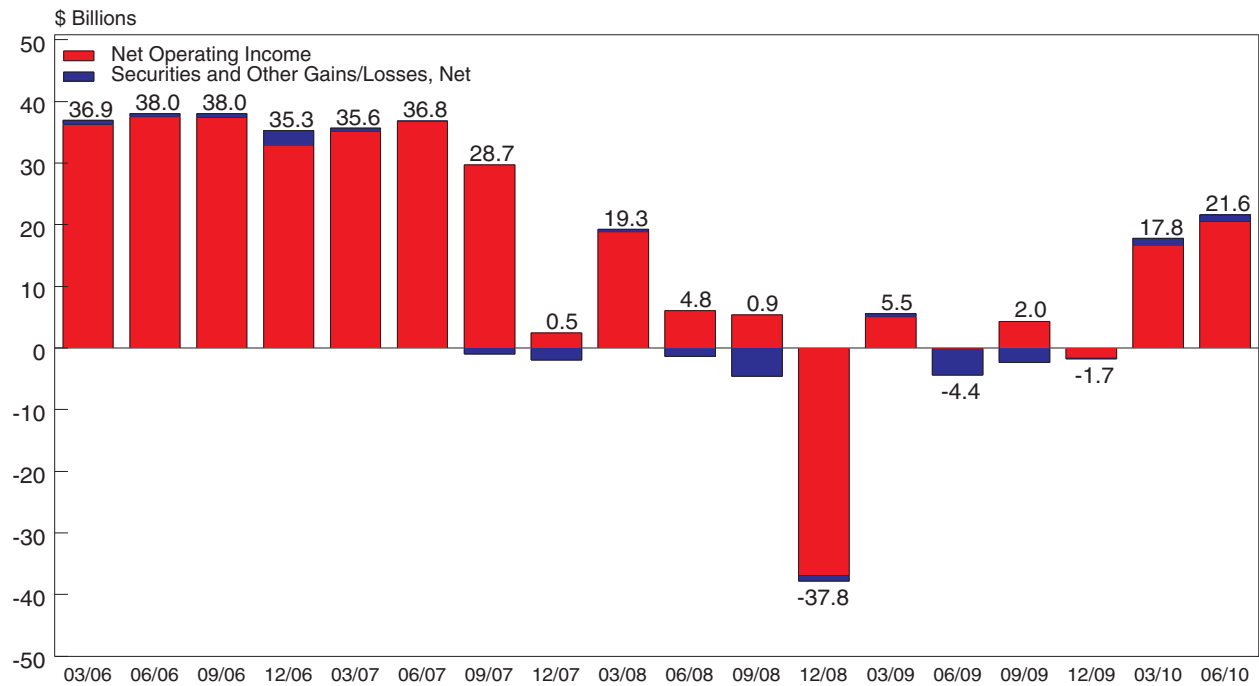
Assets of FDIC-Insured "Problem" Institutions

2002-2010



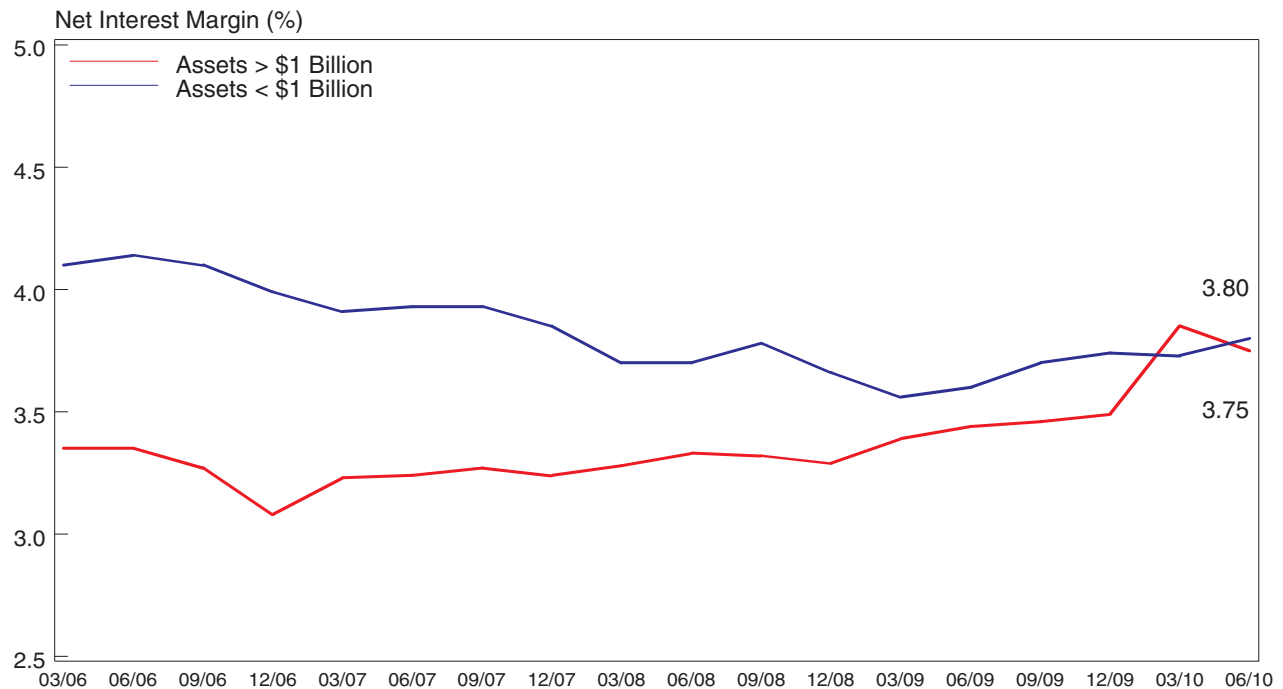
Quarterly Net Income

2006-2010



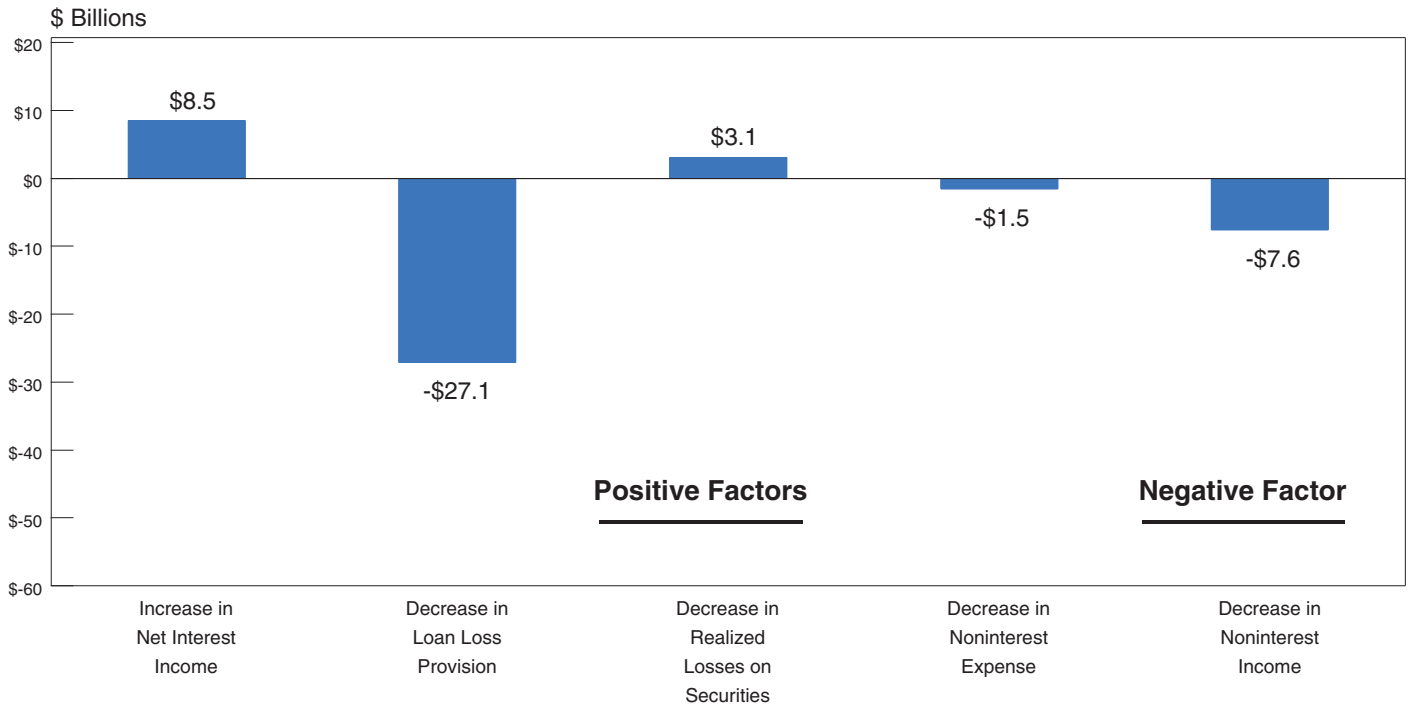
Quarterly Net Interest Margins, Annualized

2006 - 2010



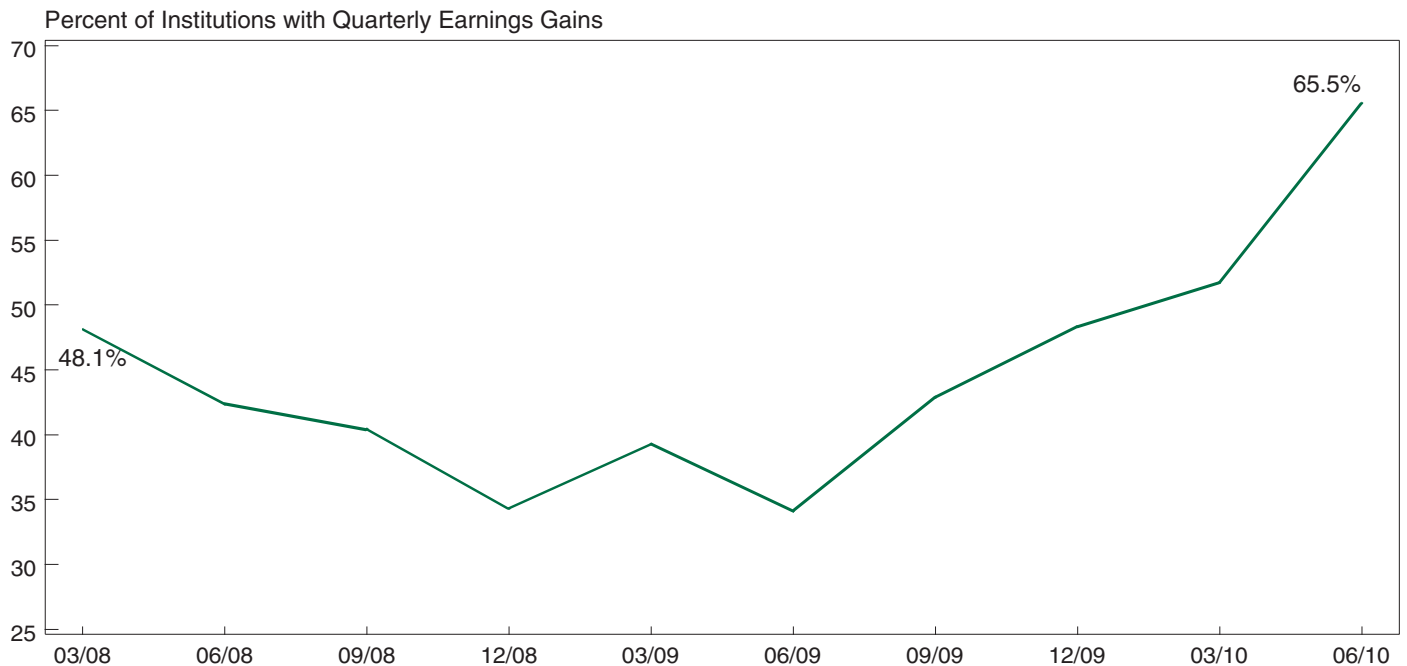
Major Factors Affecting Earnings

2nd Quarter 2010 vs. 2nd Quarter 2009

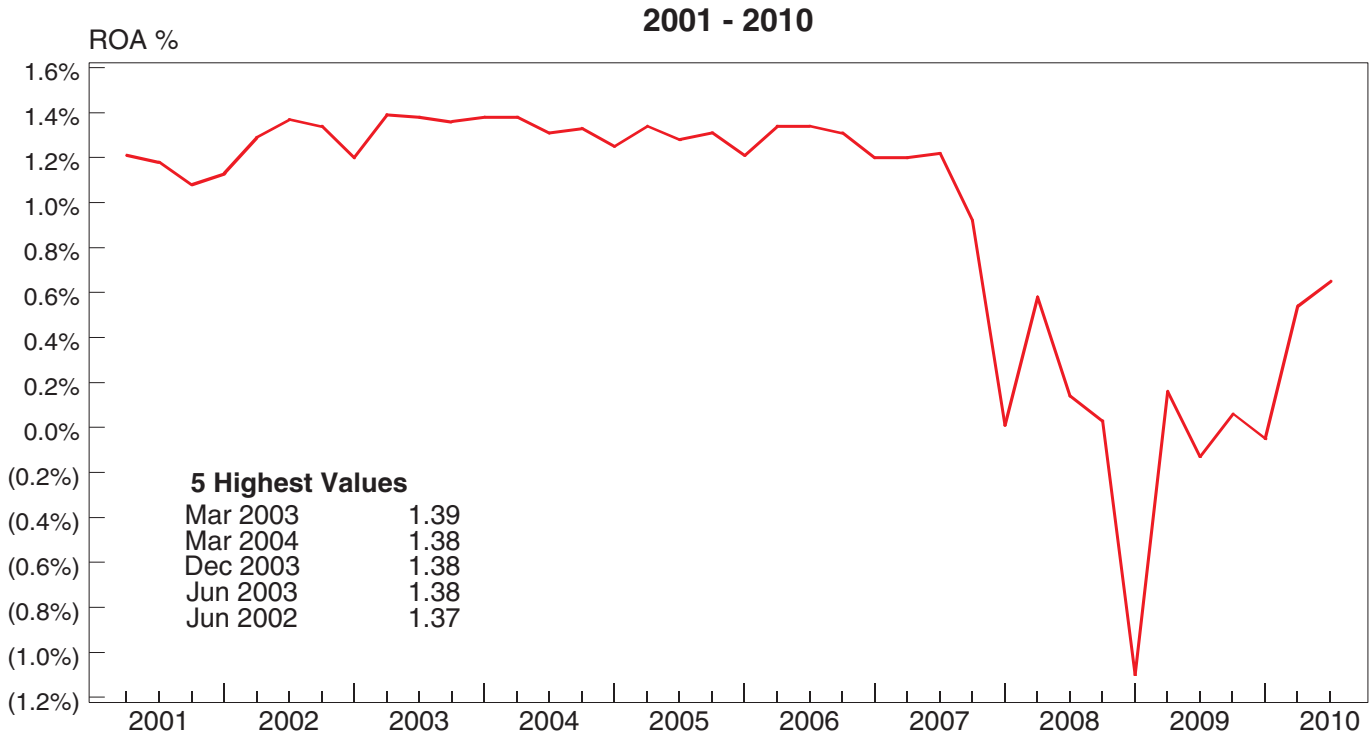


Percentage of Insured Institutions With Earnings Gains

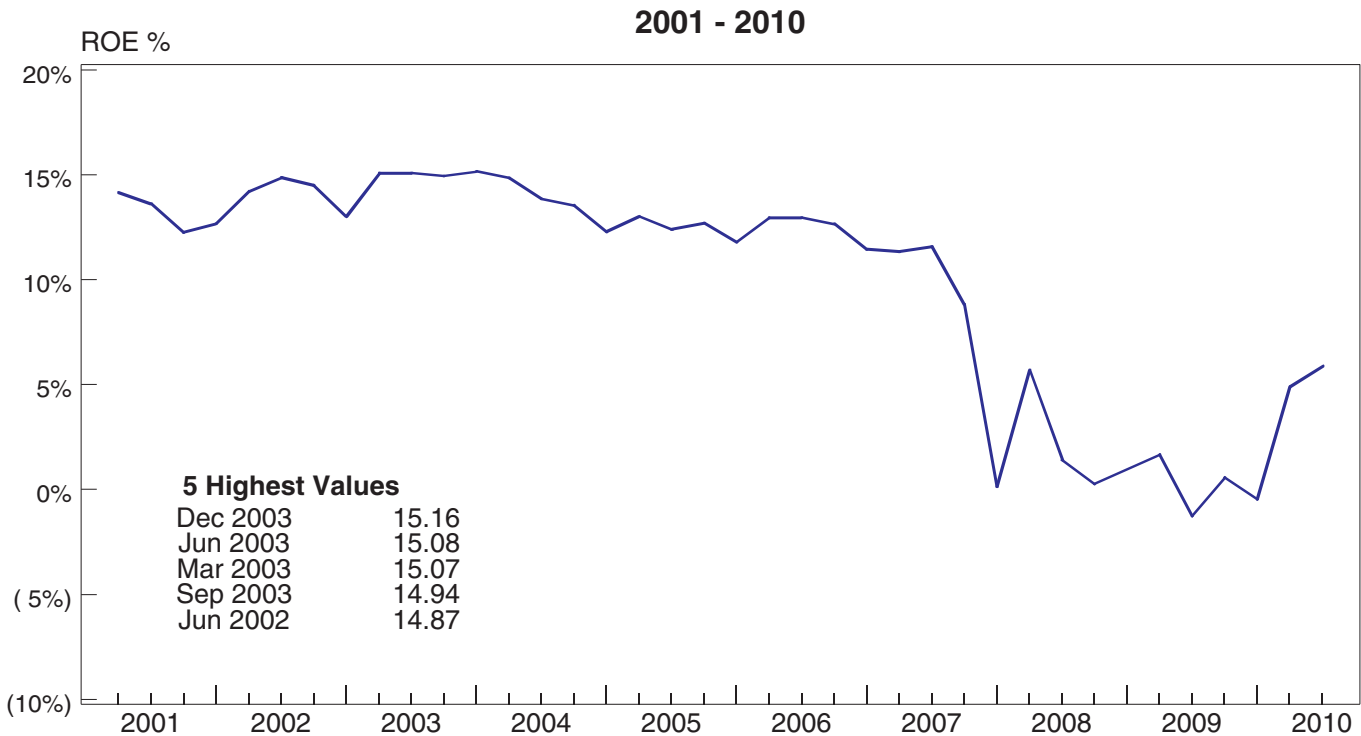
Compared to Year-Earlier Quarter, 2008-2010



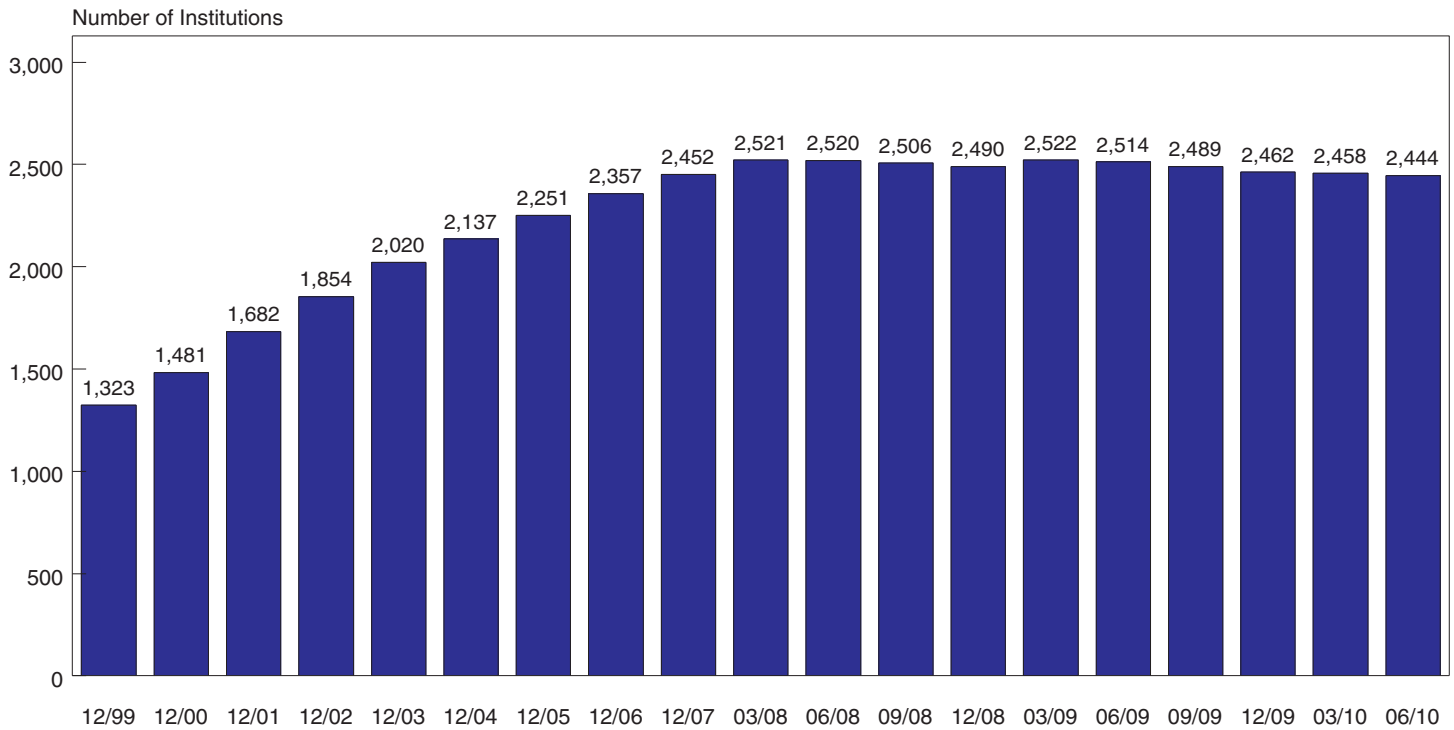
Quarterly Return on Assets (ROA), Annualized



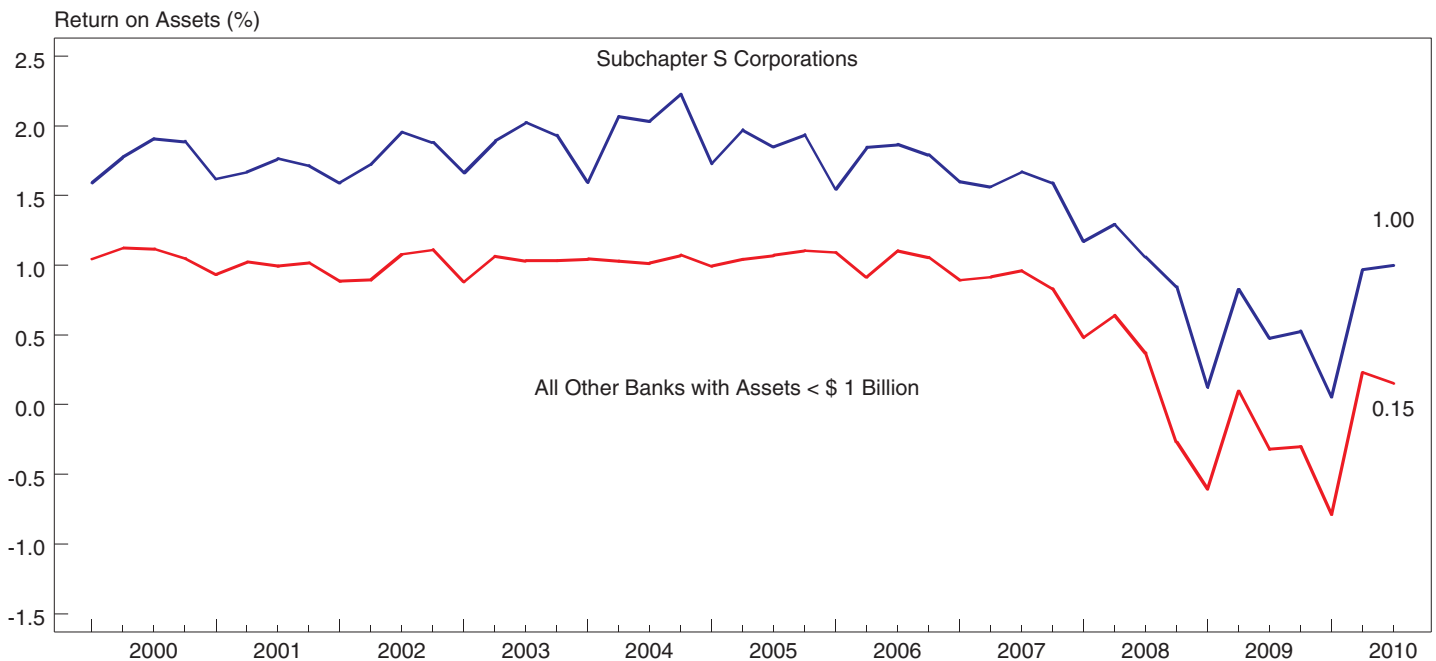
Quarterly Return on Equity (ROE), Annualized



Number of Subchapter S Corporations 1999-2010

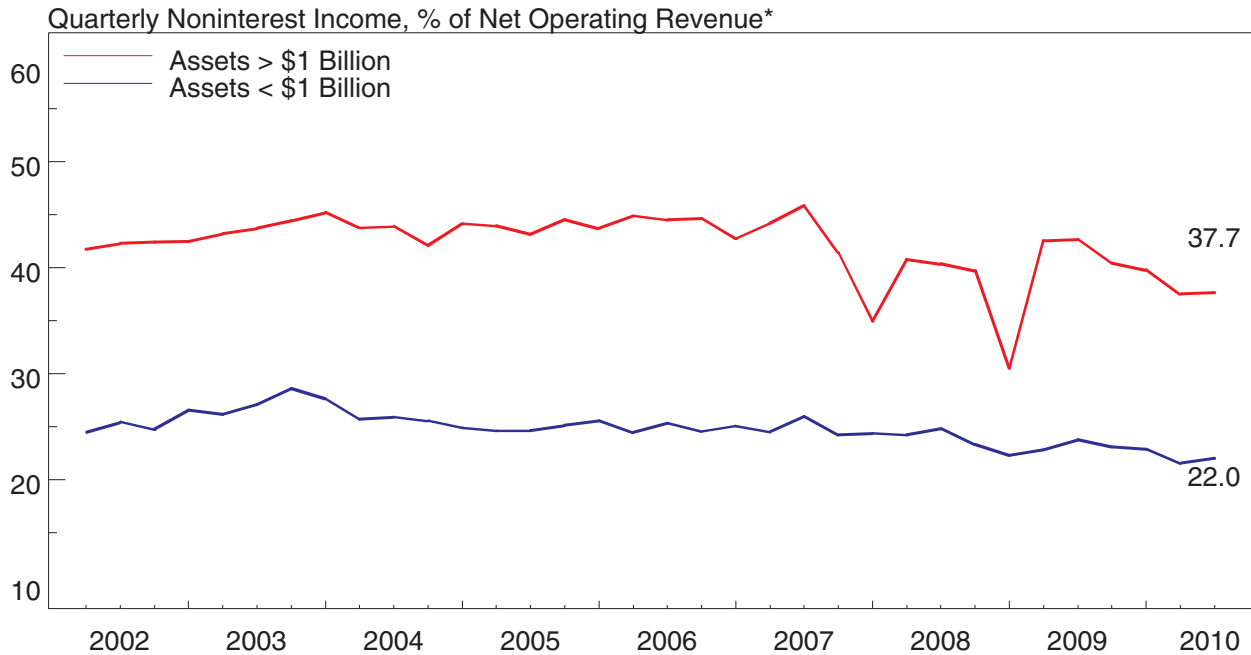


Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1999-2010



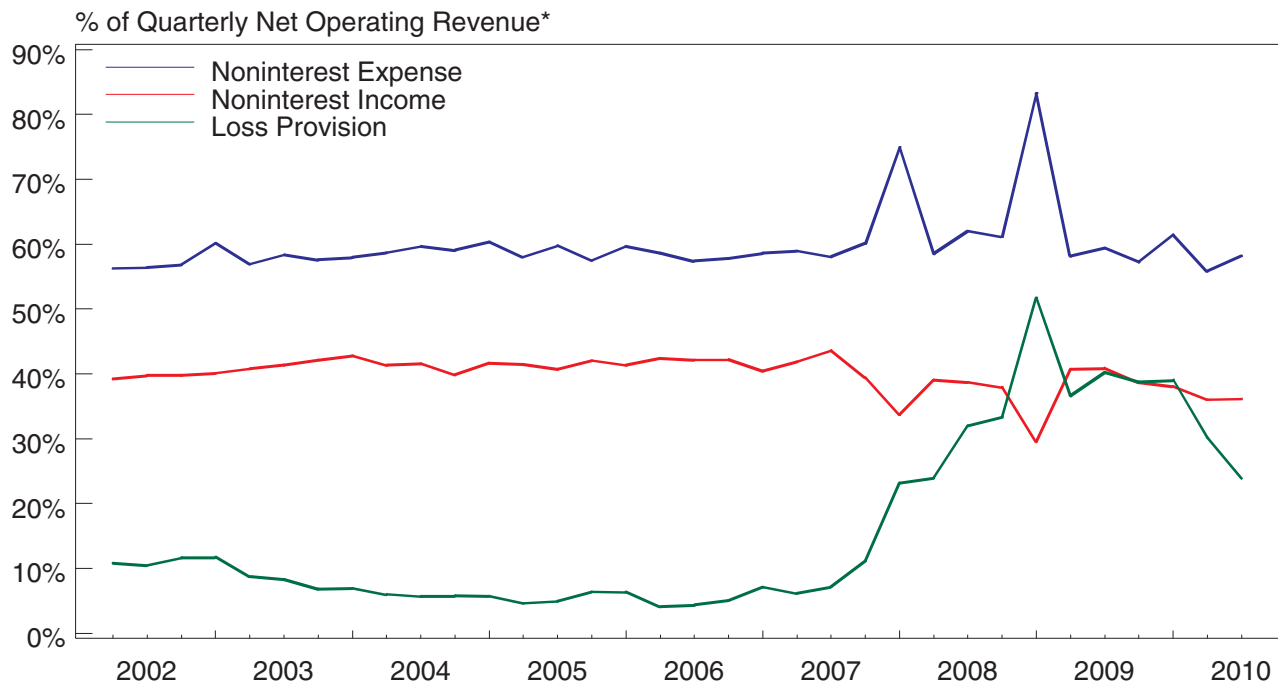
Noninterest Income as a Percentage of Net Operating Revenue*

2002 - 2010



Trends in FDIC-Insured Institutions' Income & Expenses

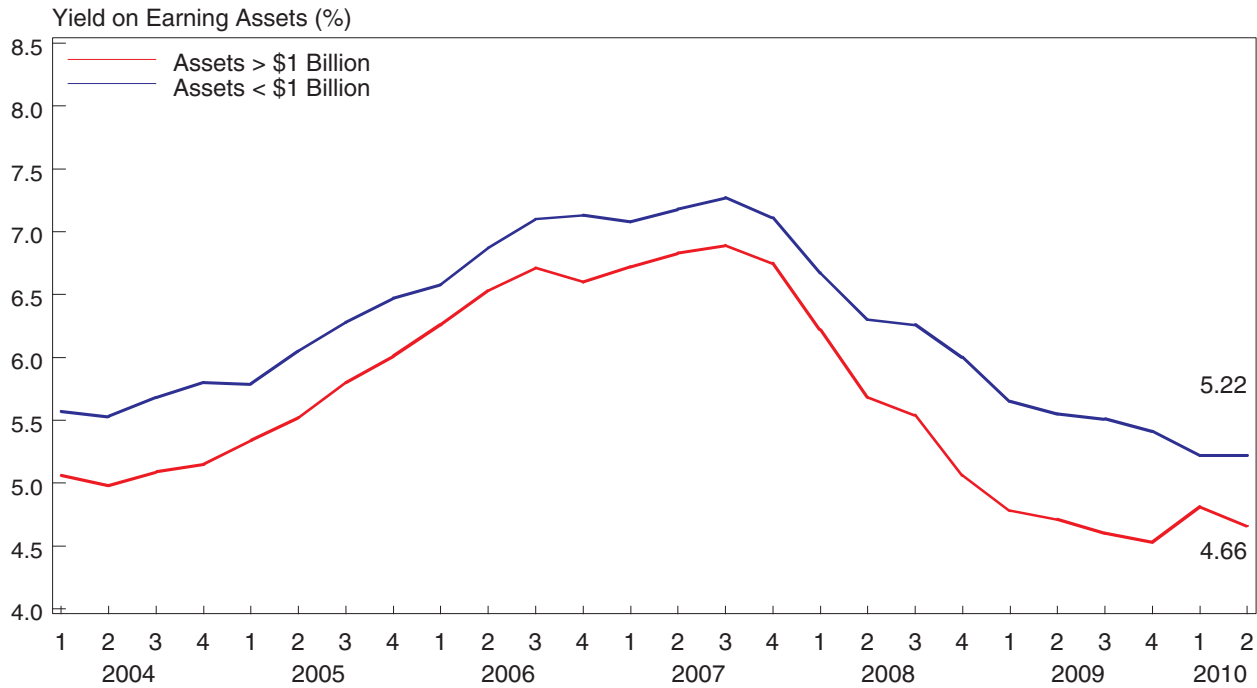
2002 - 2010



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

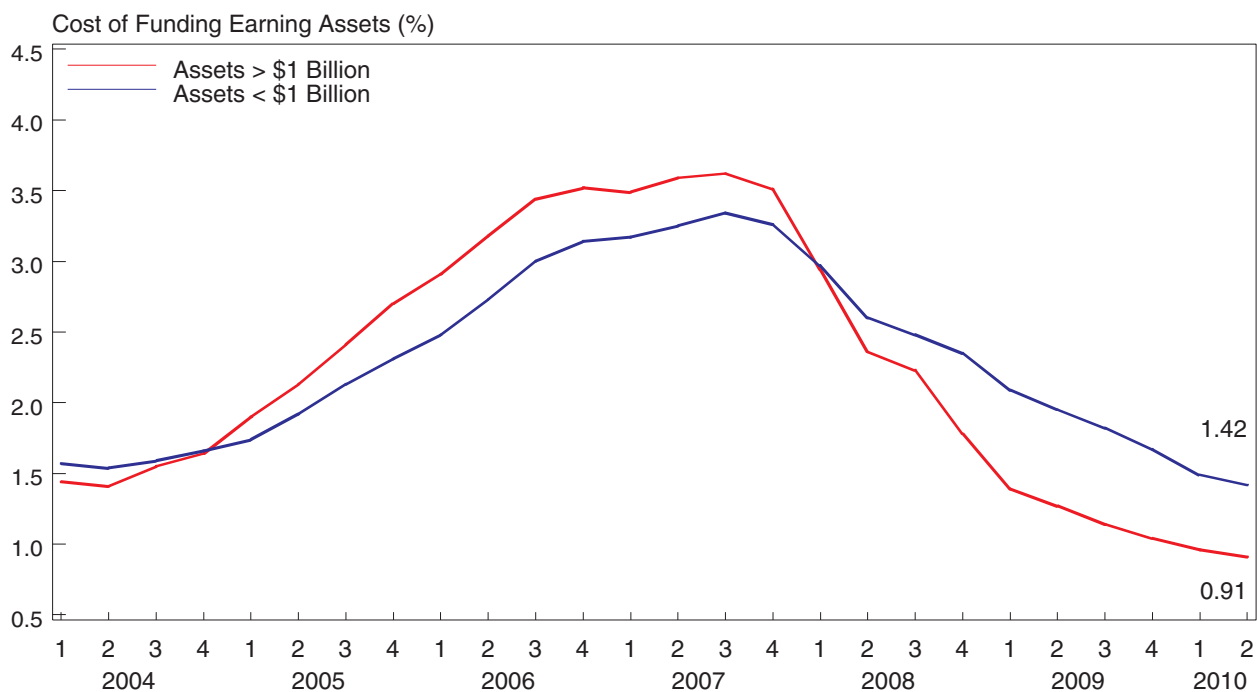
Quarterly Yield on Earning Assets

2004 - 2010



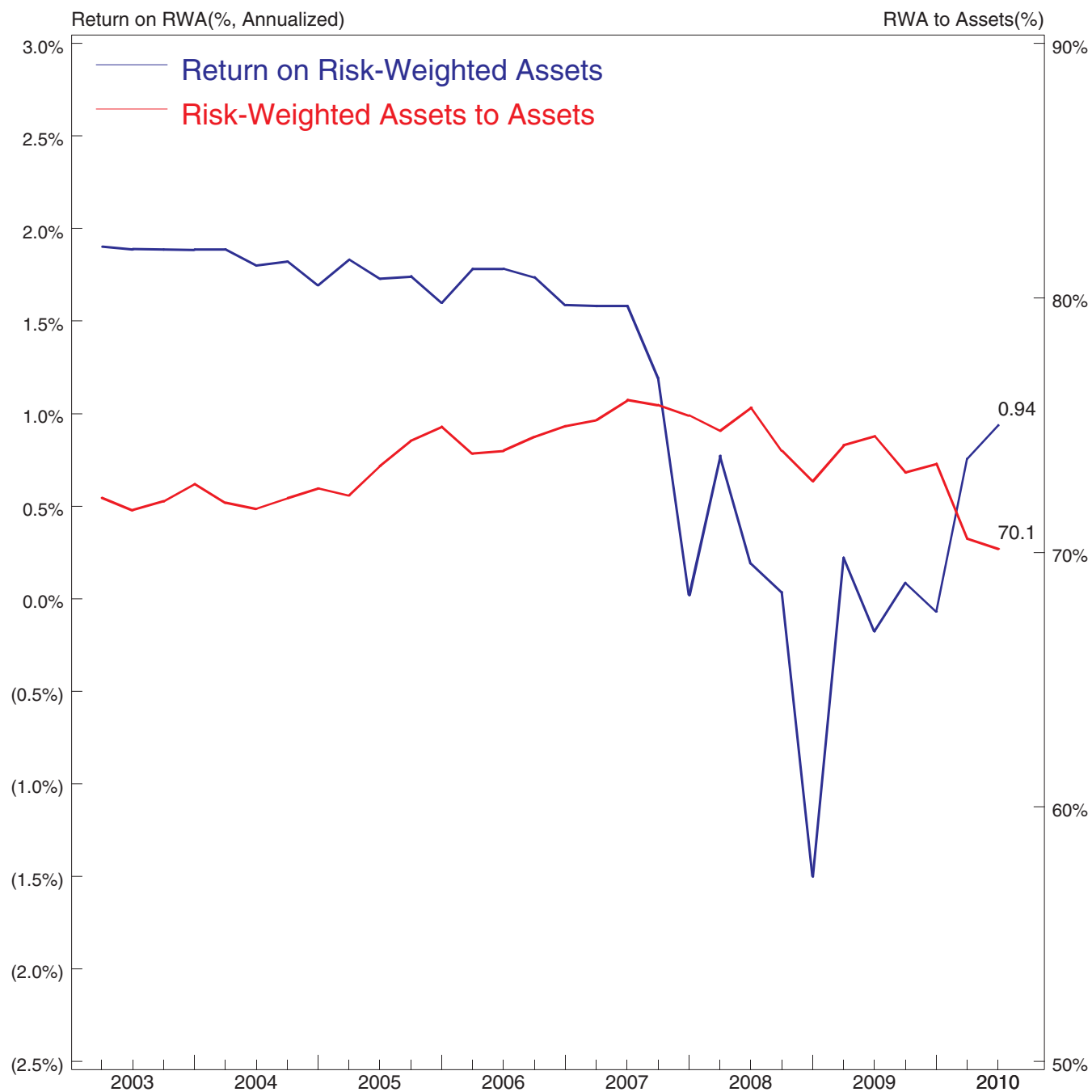
Quarterly Cost of Funding Earning Assets

2004 - 2010



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

2003 - 2010



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

Quarterly Efficiency Ratios*

2007 - 2010

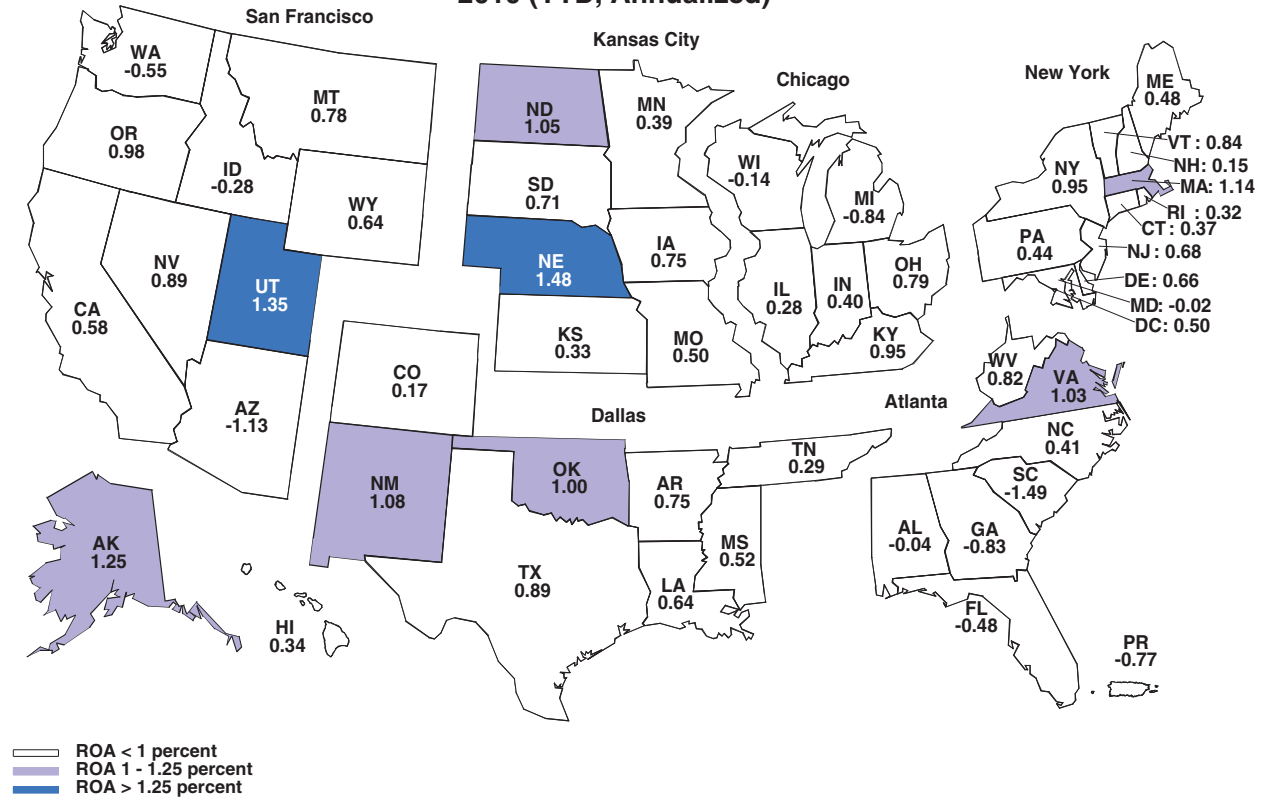


Assets<\$1 Billion	66.77	65.66	66.83	69.75	70.37	71.08	70.74	74.98	73.85	76.52	73.17	75.55	72.59	71.99
Assets>\$1 Billion	56.36	55.53	56.89	66.24	55.09	57.74	56.34	65.08	51.59	54.98	52.56	55.93	52.49	54.79
Total	57.59	56.69	58.05	66.68	56.74	59.17	57.93	66.25	53.72	57.08	54.66	57.97	54.40	56.47

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

Return on Assets (ROA)

2010 (YTD, Annualized)



ROA Rankings by State

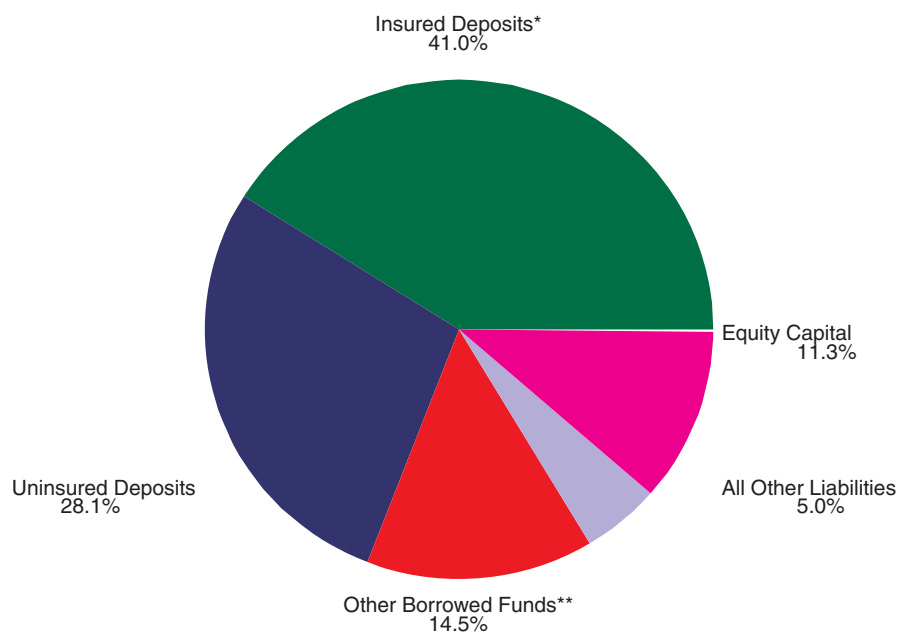
	No. of Inst. as of 06/30/10	YTD 2010	YTD 2009	Change*		No. of Inst. as of 06/30/10	YTD 2010	YTD 2009	Change*
1 Nebraska	229	1.48	0.38	110	28 Missouri	341	0.50	(0.06)	56
2 Utah	60	1.35	0.14	121	29 Maine	29	0.48	0.72	(24)
3 Alaska	6	1.25	1.03	22	30 Pennsylvania	222	0.44	(0.38)	82
4 Massachusetts	166	1.14	(2.01)	315	31 North Carolina	102	0.41	0.55	(14)
5 New Mexico	53	1.08	0.50	58	32 Indiana	144	0.40	(0.51)	91
6 North Dakota	92	1.05	0.98	7	33 Minnesota	405	0.39	0.27	12
7 Virginia	118	1.03	(0.17)	120	34 Connecticut	54	0.37	0.24	13
8 Oklahoma	251	1.00	1.02	(2)	35 Hawaii	9	0.34	0.98	(64)
9 Oregon	36	0.98	(0.03)	101	36 Kansas	337	0.33	0.35	(2)
10 Kentucky	198	0.95	0.75	20	37 Rhode Island	14	0.32	0.09	23
11 New York	189	0.95	0.80	15	38 Tennessee	191	0.29	(0.70)	99
12 Nevada	31	0.89	(0.15)	104	39 Illinois	613	0.28	(0.41)	69
13 Texas	626	0.89	(0.83)	172	40 Colorado	143	0.17	0.04	13
14 Vermont	14	0.84	0.71	13	41 New Hampshire	24	0.15	(0.24)	39
15 West Virginia	65	0.82	0.83	(1)	42 Maryland	89	(0.02)	(0.42)	40
16 Ohio	242	0.79	0.33	46	43 Alabama	144	(0.04)	(0.70)	66
17 Montana	73	0.78	1.14	(36)	44 Wisconsin	279	(0.14)	(0.22)	8
18 Arkansas	132	0.75	0.63	12	45 Idaho	18	(0.28)	(0.55)	27
19 Iowa	363	0.75	0.54	21	46 Florida	264	(0.48)	(1.22)	74
20 South Dakota	84	0.71	0.87	(16)	47 Washington	85	(0.55)	(1.36)	81
21 New Jersey	123	0.68	0.40	28	48 Puerto Rico	7	(0.77)	0.17	(94)
22 Delaware	29	0.66	(1.18)	184	49 Georgia	282	(0.83)	(1.27)	44
23 Louisiana	156	0.64	0.54	10	50 Michigan	139	(0.84)	(1.24)	40
24 Wyoming	37	0.64	0.69	(5)	51 Arizona	42	(1.13)	(2.85)	172
25 California	281	0.58	(0.43)	101	52 South Carolina	87	(1.49)	(0.76)	(73)
26 Mississippi	91	0.52	0.33	19					
27 District of Col.	6	0.50	0.11	39					
					U.S. and Terr.	7,822	0.61	0.03	58

*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, 2010



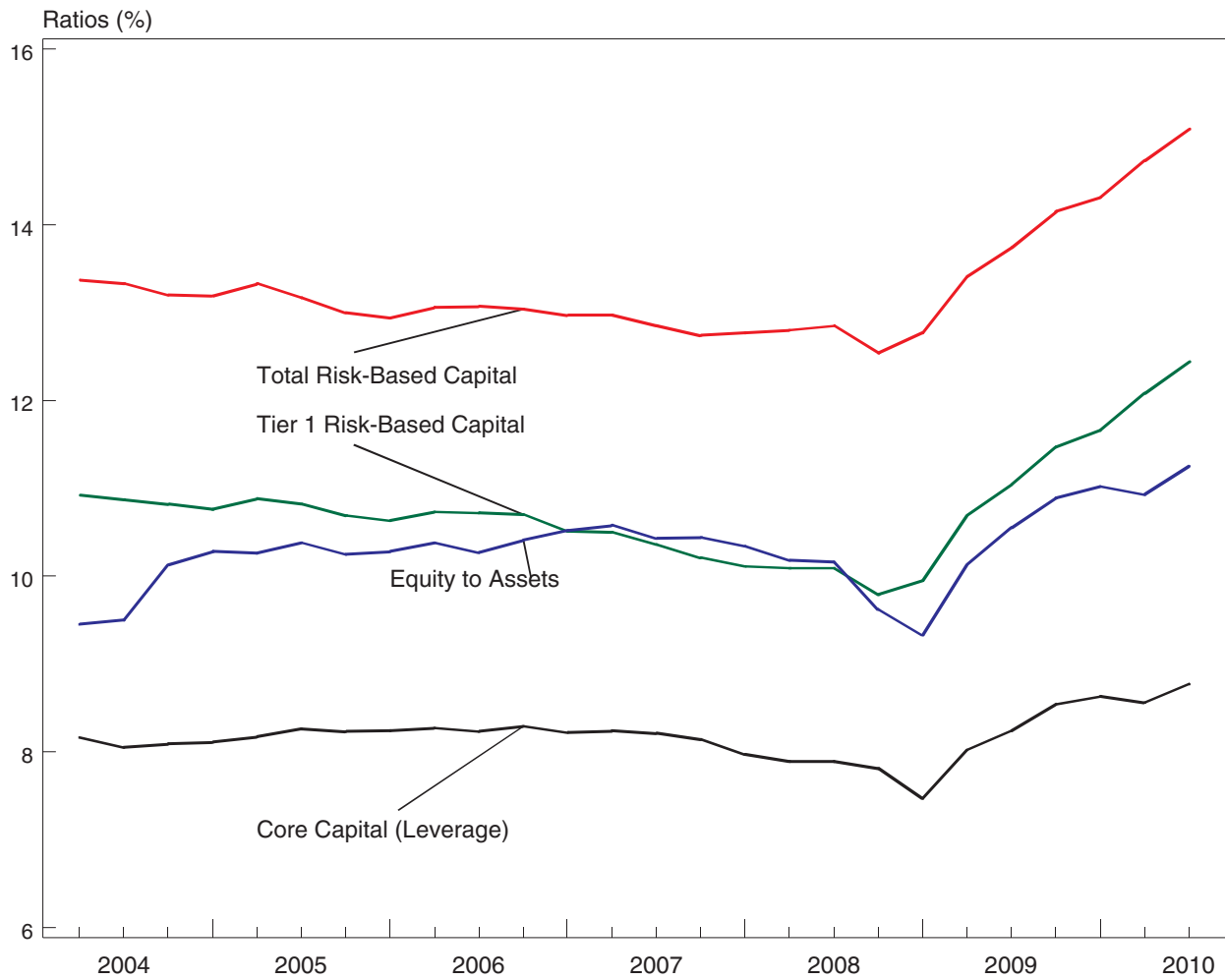
(\$ Billions)	6/30/09	6/30/10	% Change
Insured Deposits (estimated)*	4,813	5,425	12.7
Uninsured Deposits	4,209	3,716	-11.7
In Foreign Offices	1,466	1,473	0.5
Other Borrowed Funds**	2,159	1,912	-11.4
All Other Liabilities	698	661	-5.3
Subordinated Debt	168	151	-10.1
Bank Equity Capital	1,404	1,487	5.9
Total Liabilities and Equity Capital	13,300	13,221	-0.6

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

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

Capital Ratios

2004 - 2010

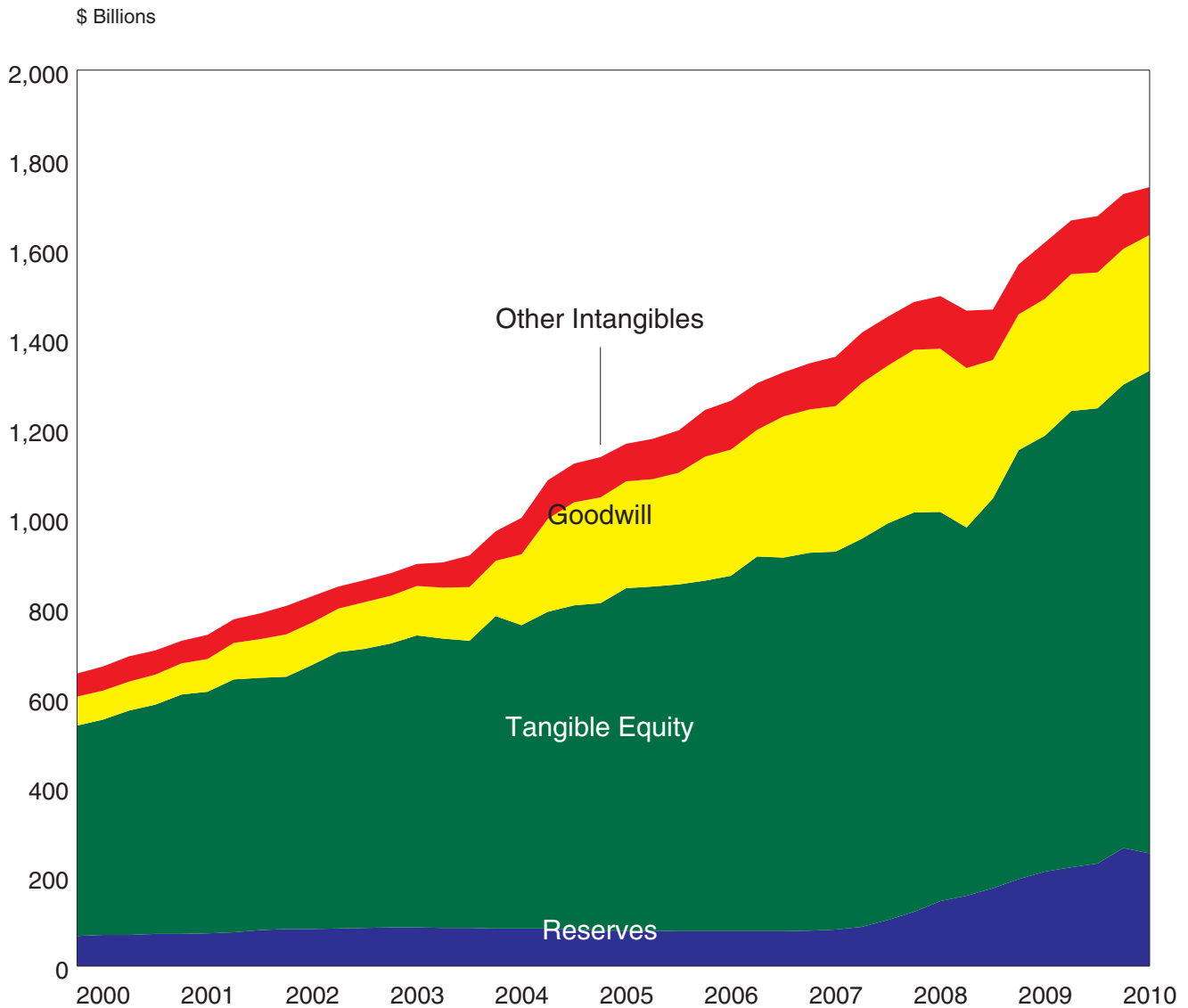


	12/04	12/05	12/06	12/07	12/08	12/09	6/10
Total Risk-Based Capital	13.19	12.94	12.97	12.77	12.77	14.31	15.09
Tier 1 Risk-Based Capital	10.76	10.63	10.51	10.11	9.95	11.66	12.44
Equity to Assets	10.28	10.28	10.52	10.34	9.33	11.02	11.25
Core Capital (Leverage)	8.11	8.24	8.22	7.97	7.47	8.63	8.77

Equity Capital and Reserves

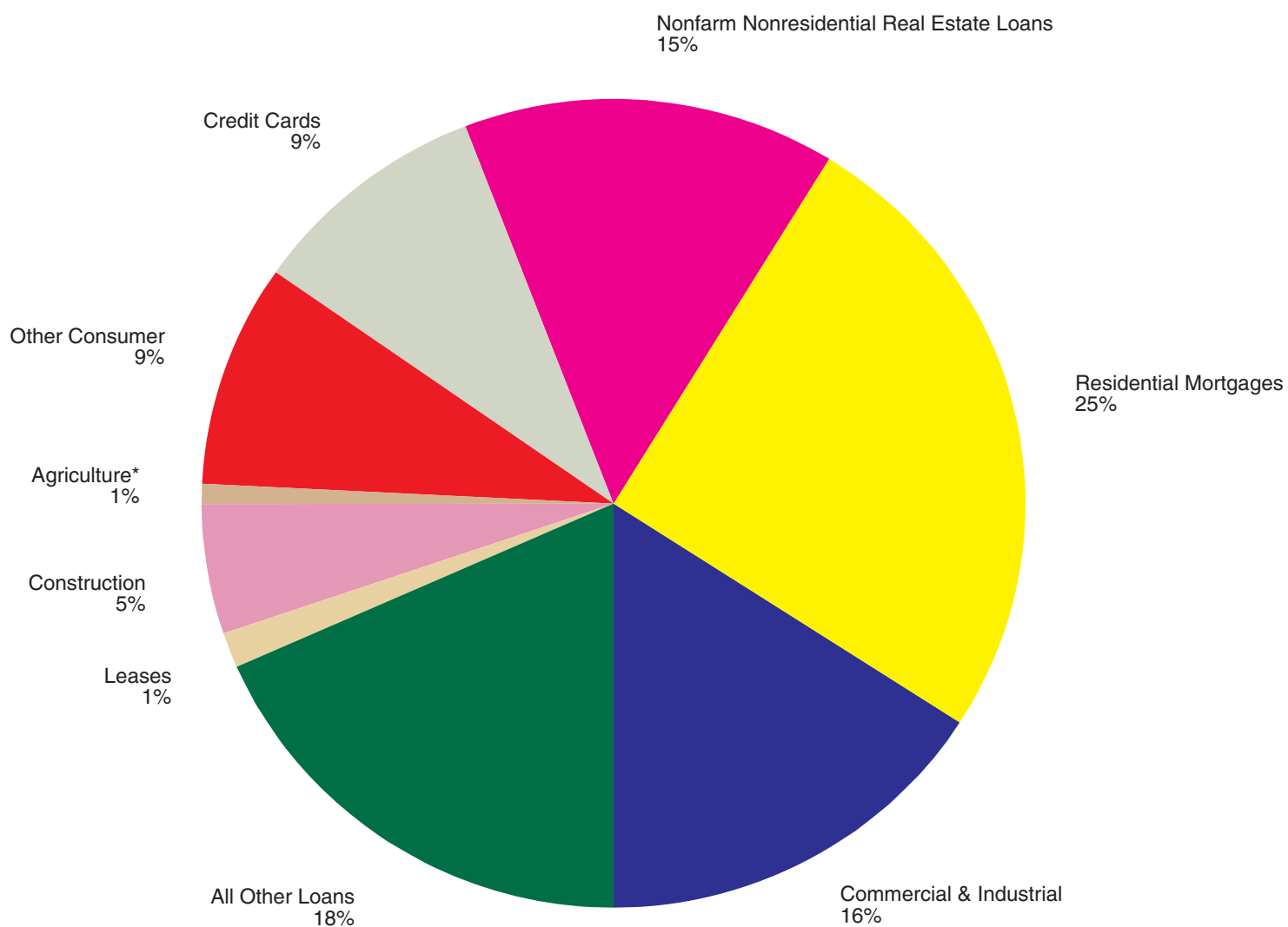
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2010



Loan Portfolio Composition

June 30, 2010



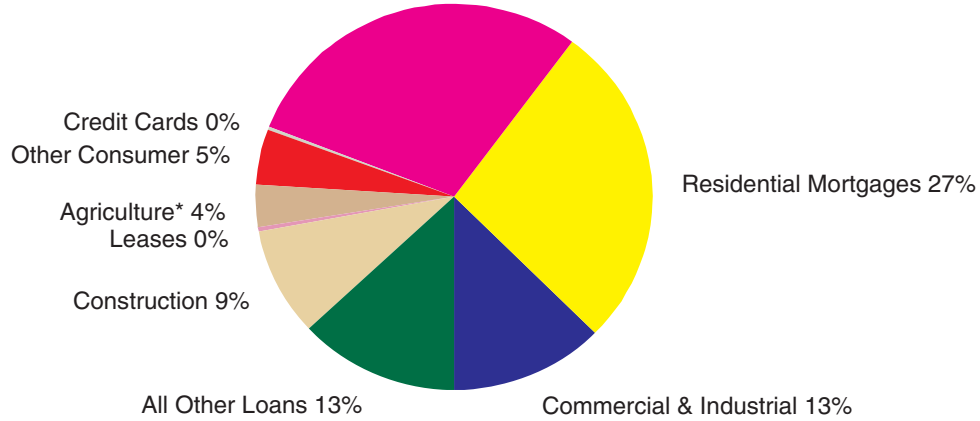
* OTS - Supervised Savings Associations do not identify agricultural loans.

Loan Portfolio Composition by Asset Size

June 30, 2010

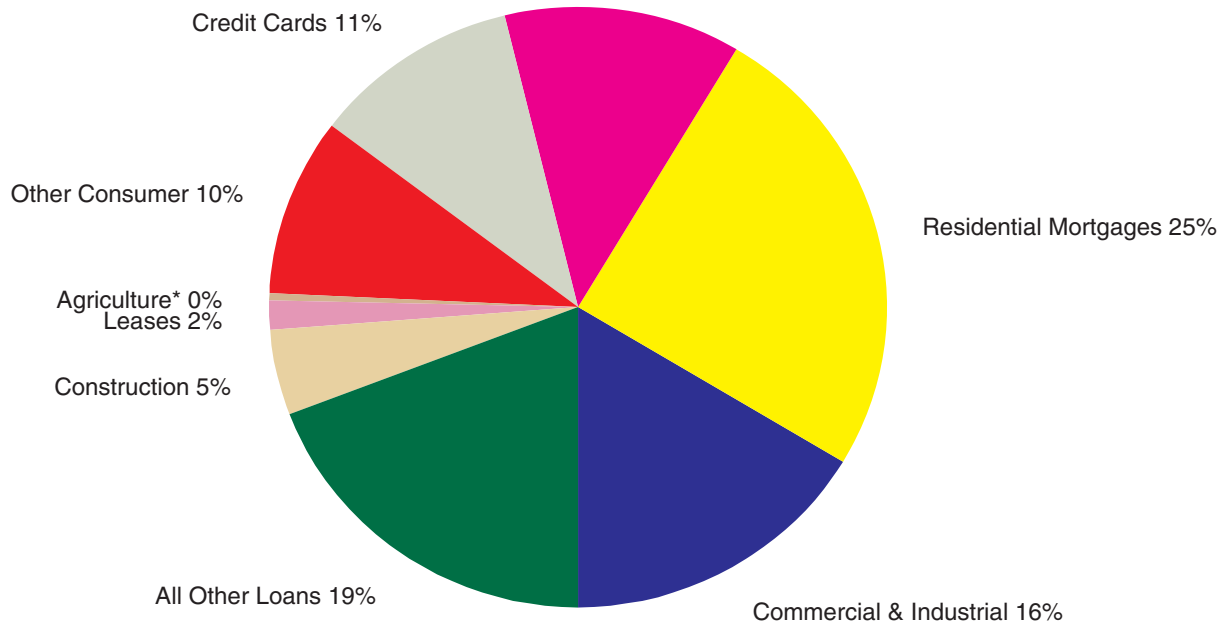
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 29%



Assets > \$1 Billion

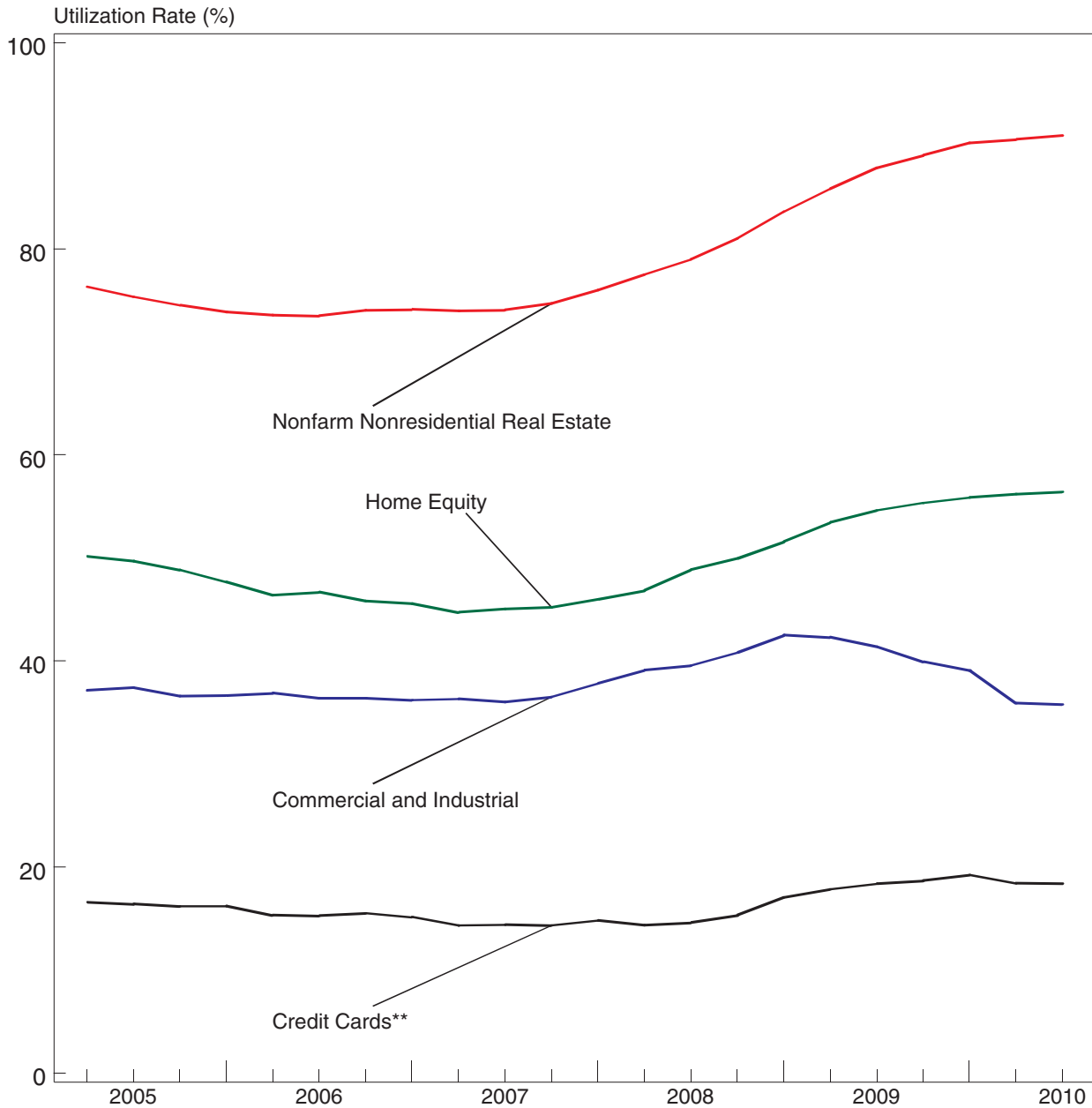
Nonfarm Nonresidential Real Estate Loans 12%



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

Utilization Rates of Loan Commitments*

2005-2010

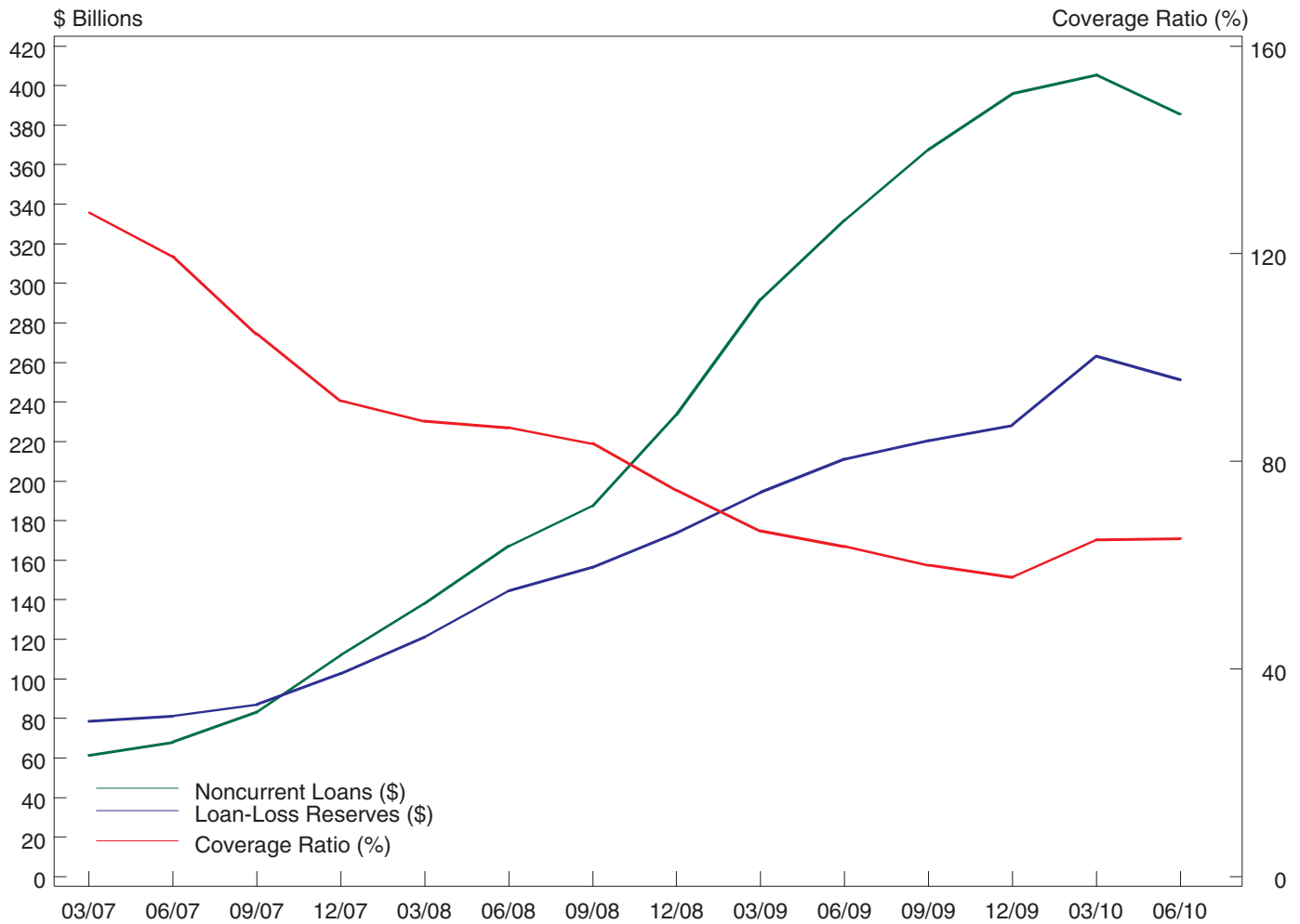


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2007-2010



Noncurrent Loans (\$ Billions)

61.4 68.0 83.3 112.1 138.1 167.1 187.5 233.7 291.9 331.9 367.6 395.9 405.4 385.8

Loan-Loss Reserves (\$ Billions)

78.5 81.2 87.1 102.7 121.2 144.5 156.5 173.9 194.3 211.2 220.5 228.5 263.1 251.3

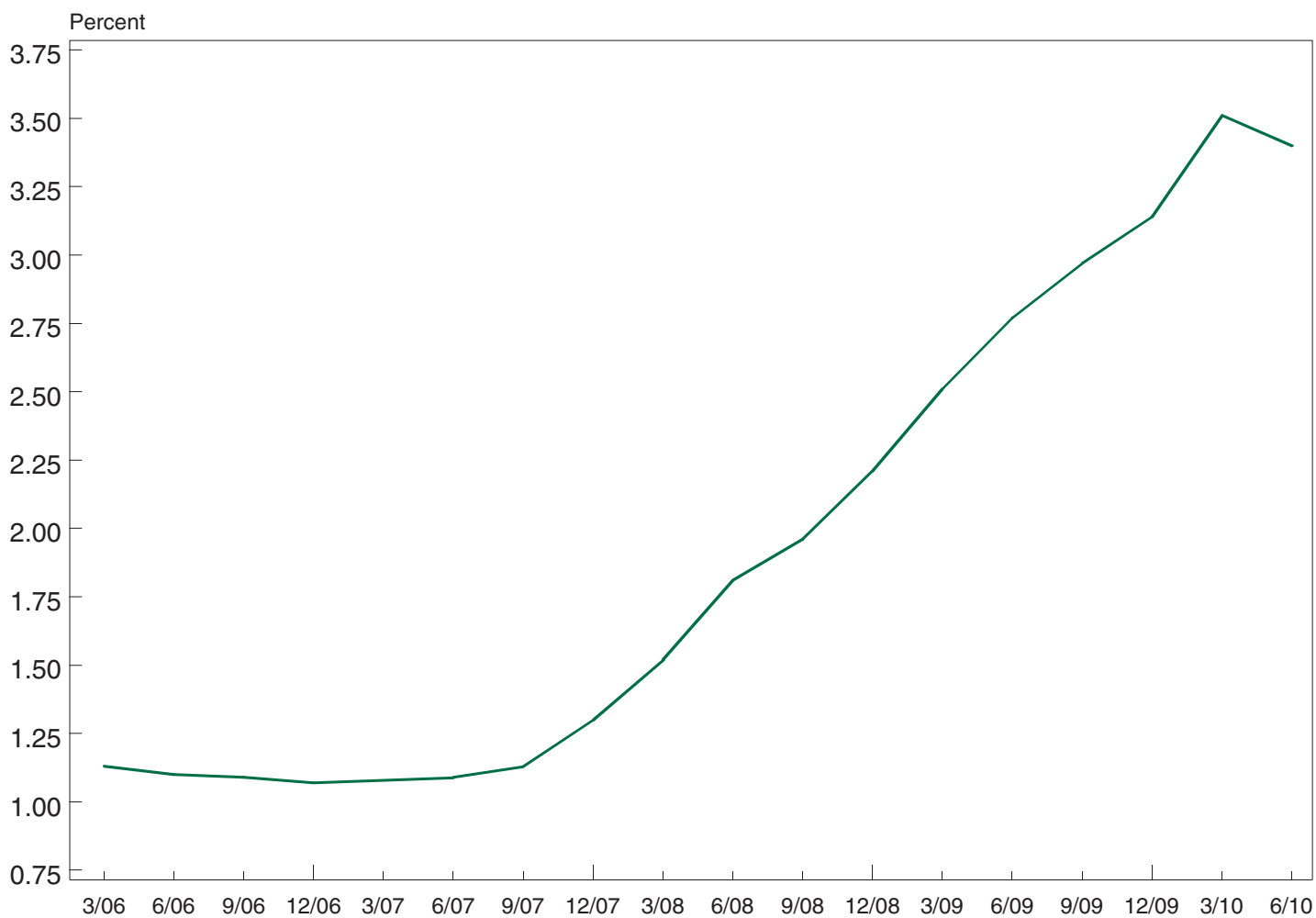
Coverage Ratio (%)

128 119 105 92 88 87 83 74 67 64 60 58 65 65

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2006 - 2010

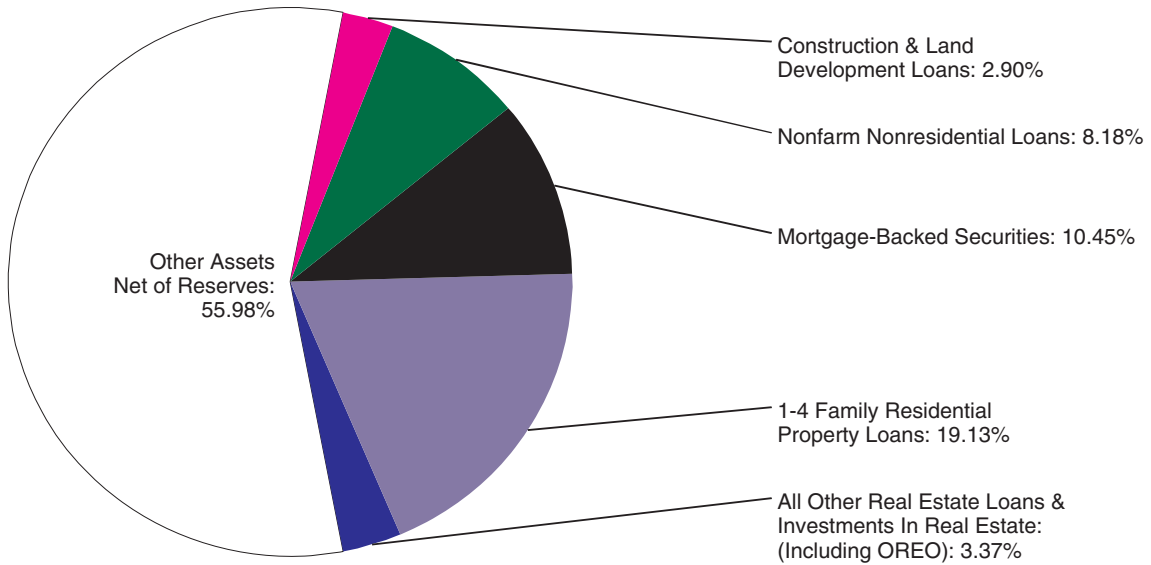


Loss Allowance to Loans and Leases

1.13 1.10 1.09 1.07 1.08 1.09 1.13 1.30 1.52 1.81 1.96 2.21 2.51 2.77 2.97 3.14 3.51 3.40

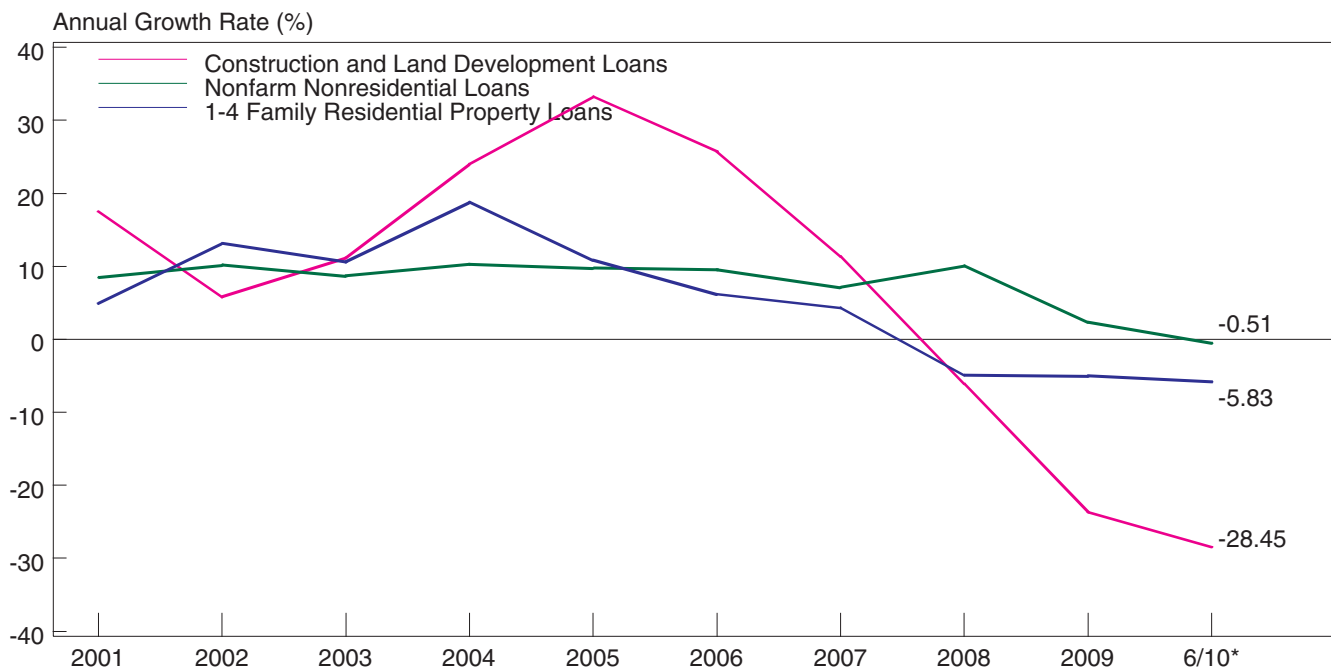
Real Estate Assets as a Percent of Total Assets

June 30, 2010



Real Estate Loan Growth Rates*

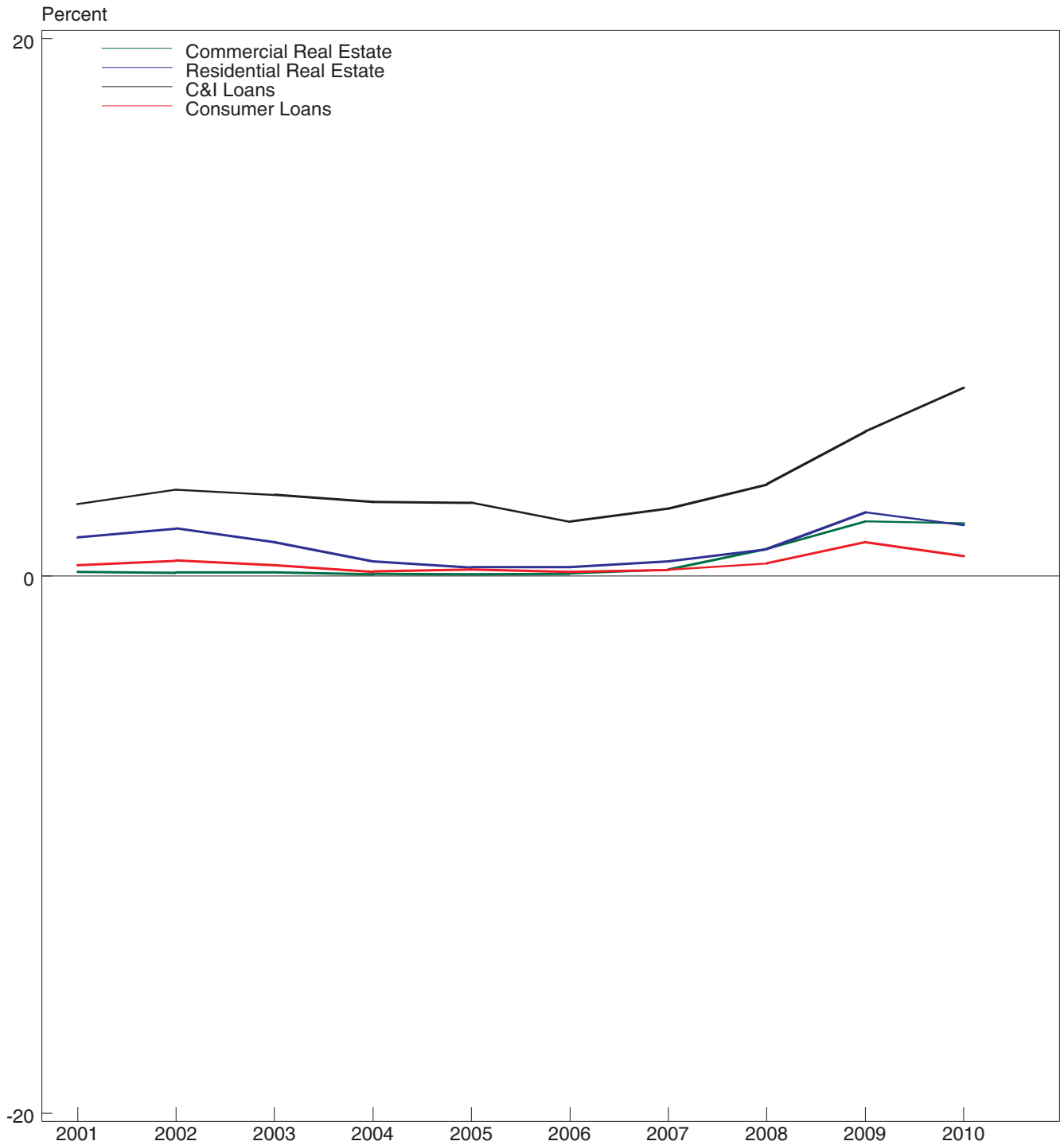
2001-2010



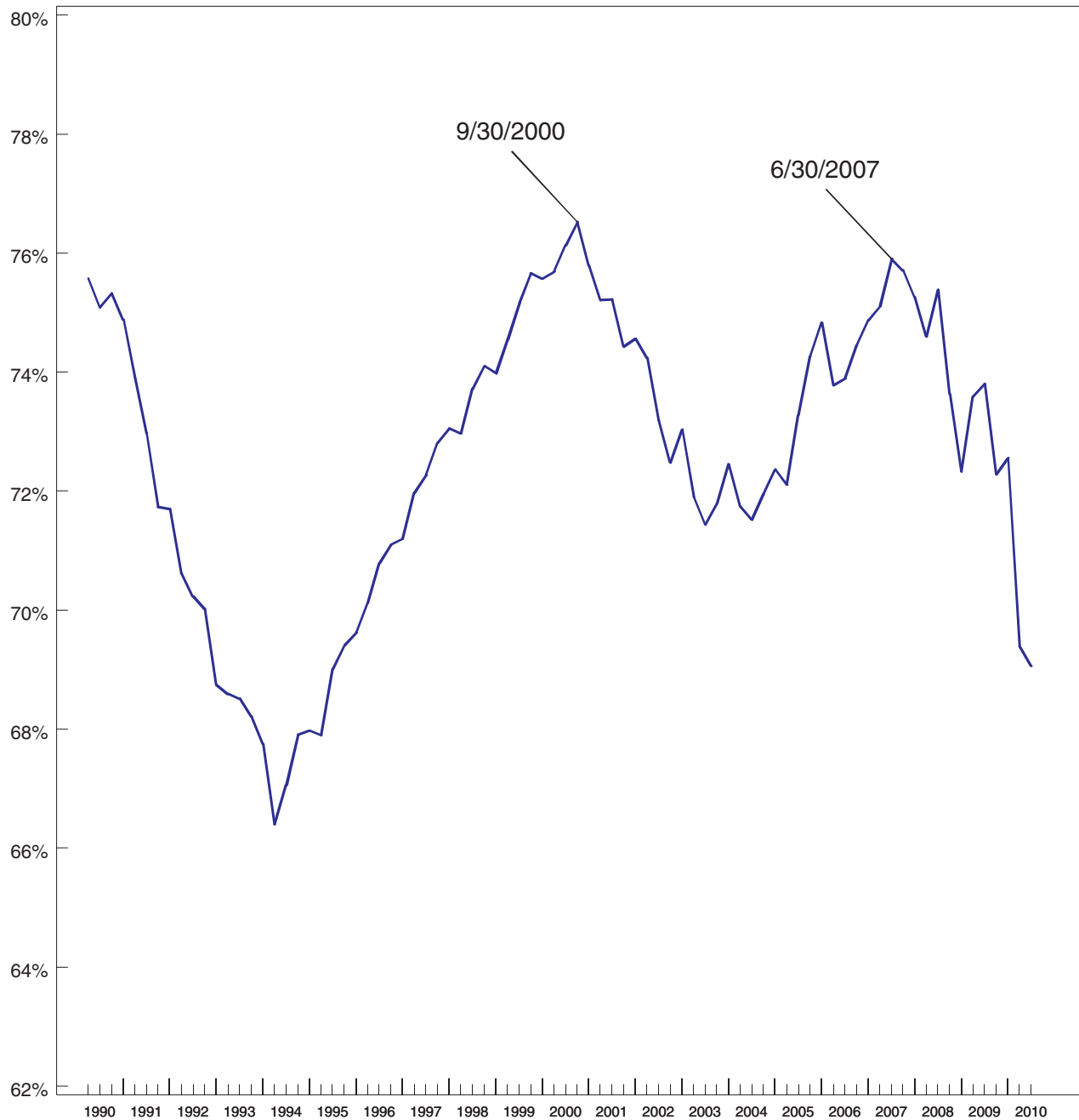
* Growth Rate for the most recent twelve-month period.

Twelve-Month Loan Growth Rates

2001-2010

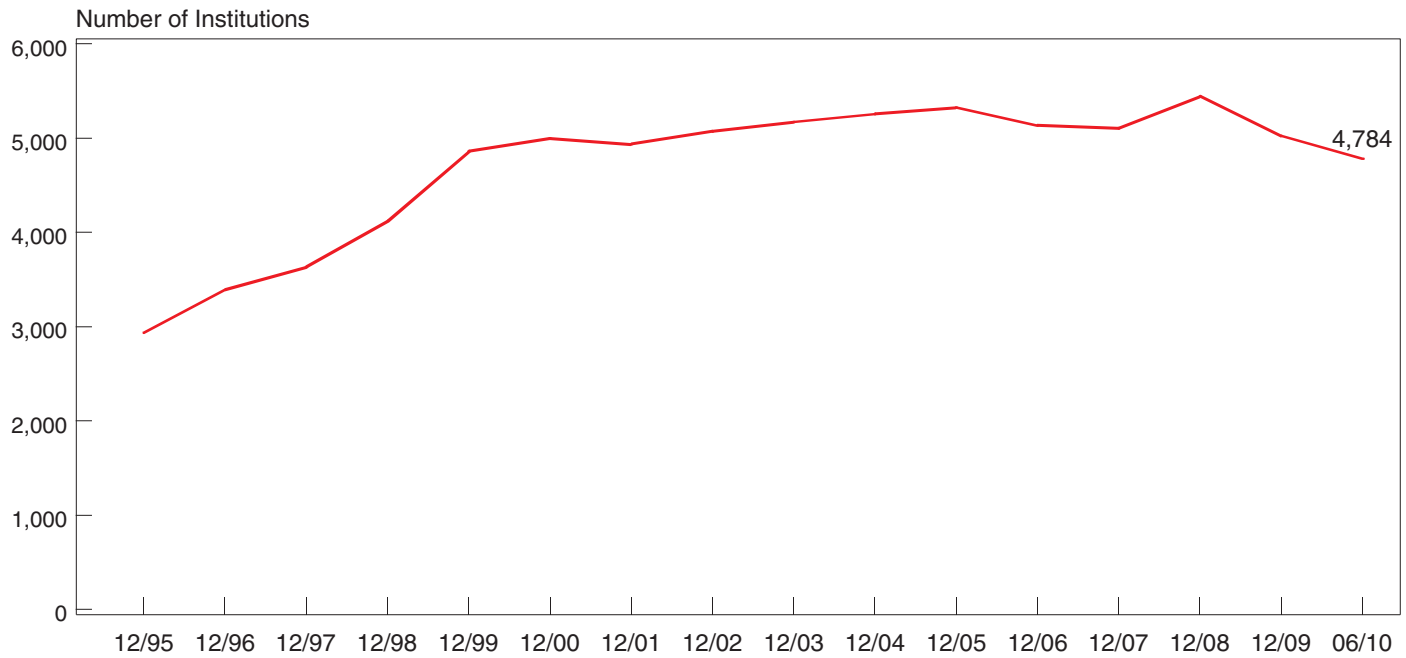


Risk-Weighted Assets as a Percentage of Total Assets 1990 - 2010



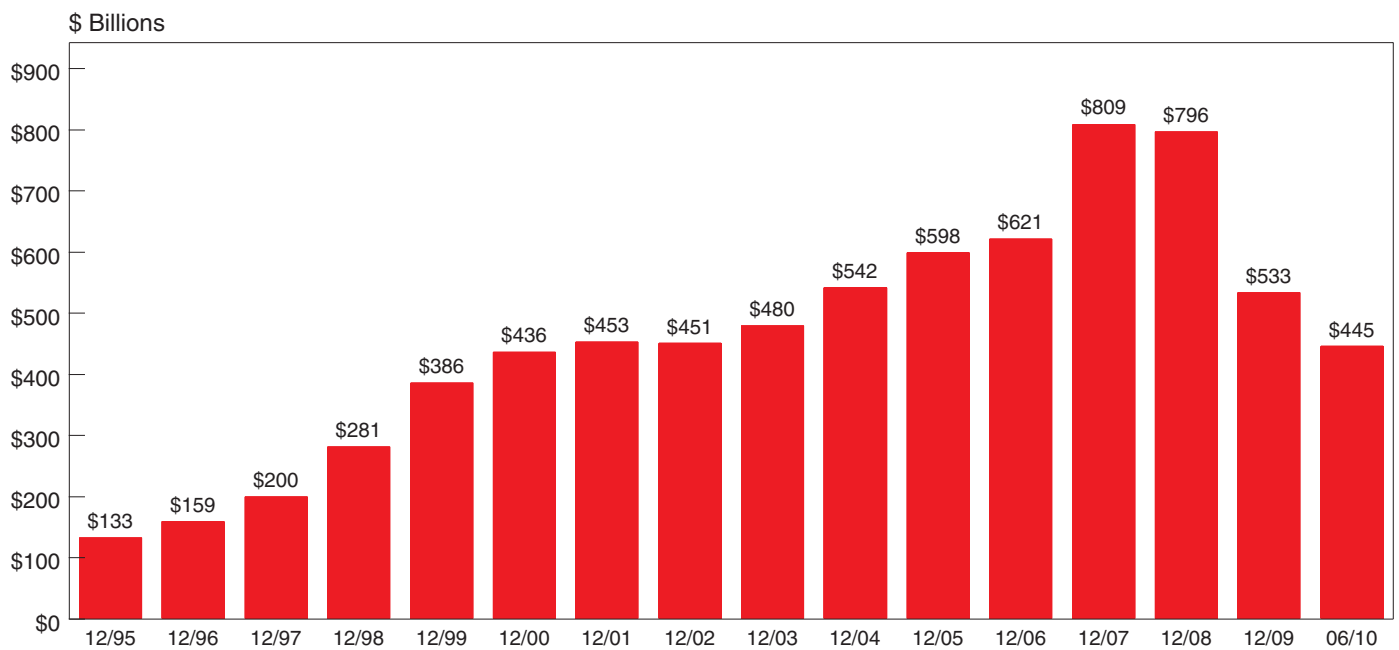
Number of Institutions with FHLB Advances

1995 - 2010

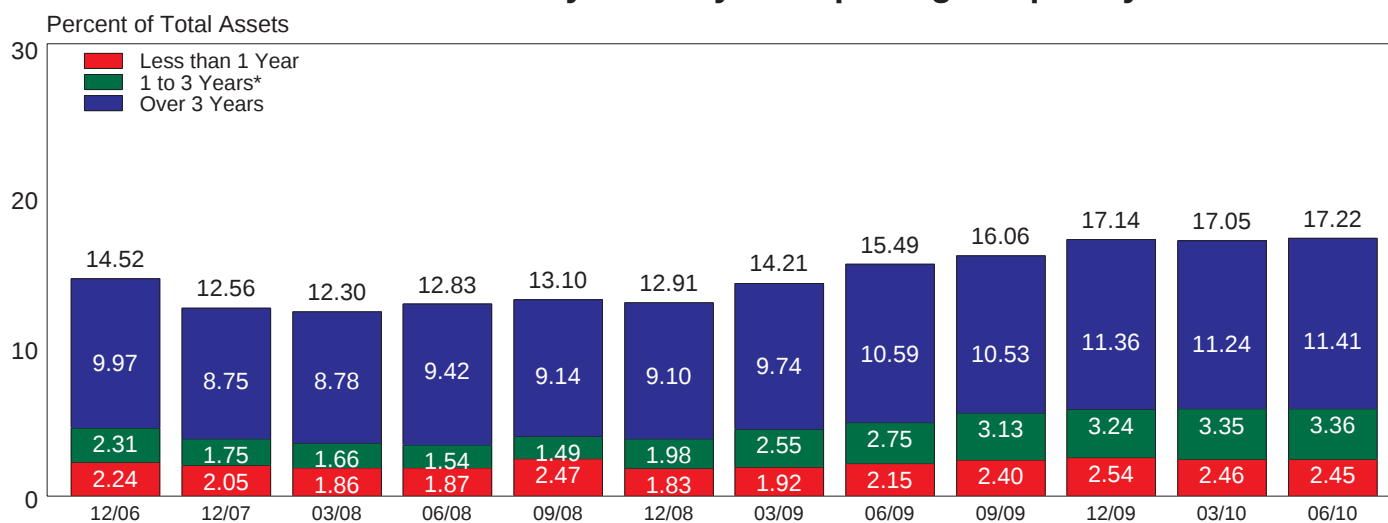


Amount of FHLB Advances Outstanding

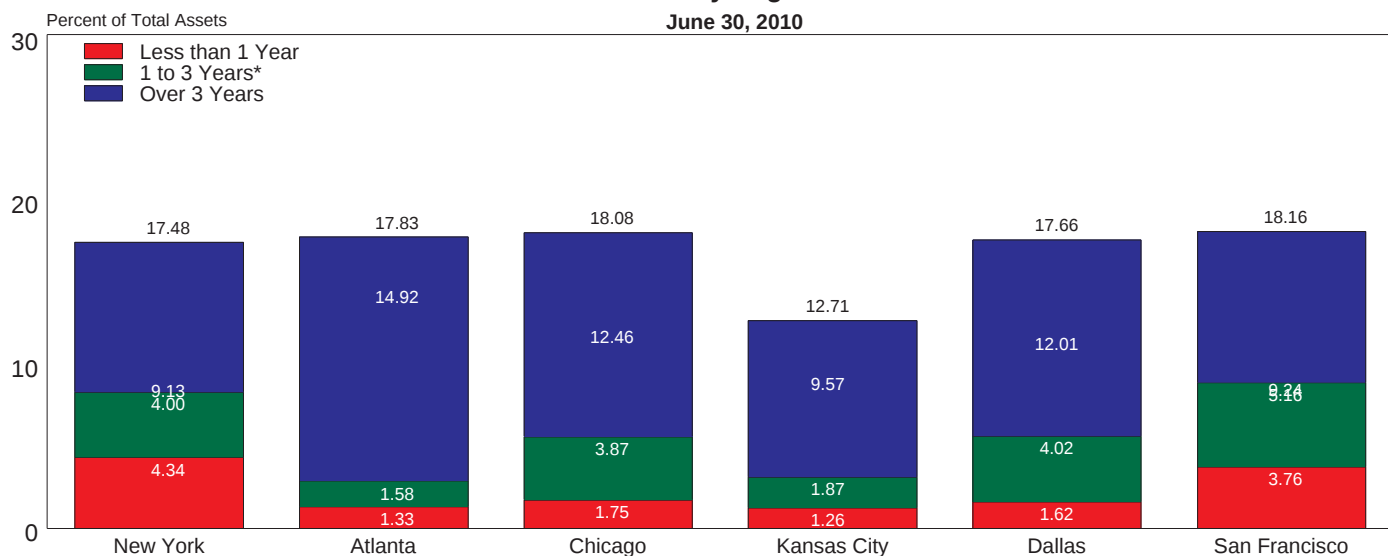
1995 - 2010



Debt Securities by Maturity or Repricing Frequency...



...and by Region



Total Securities (Debt and Equity)

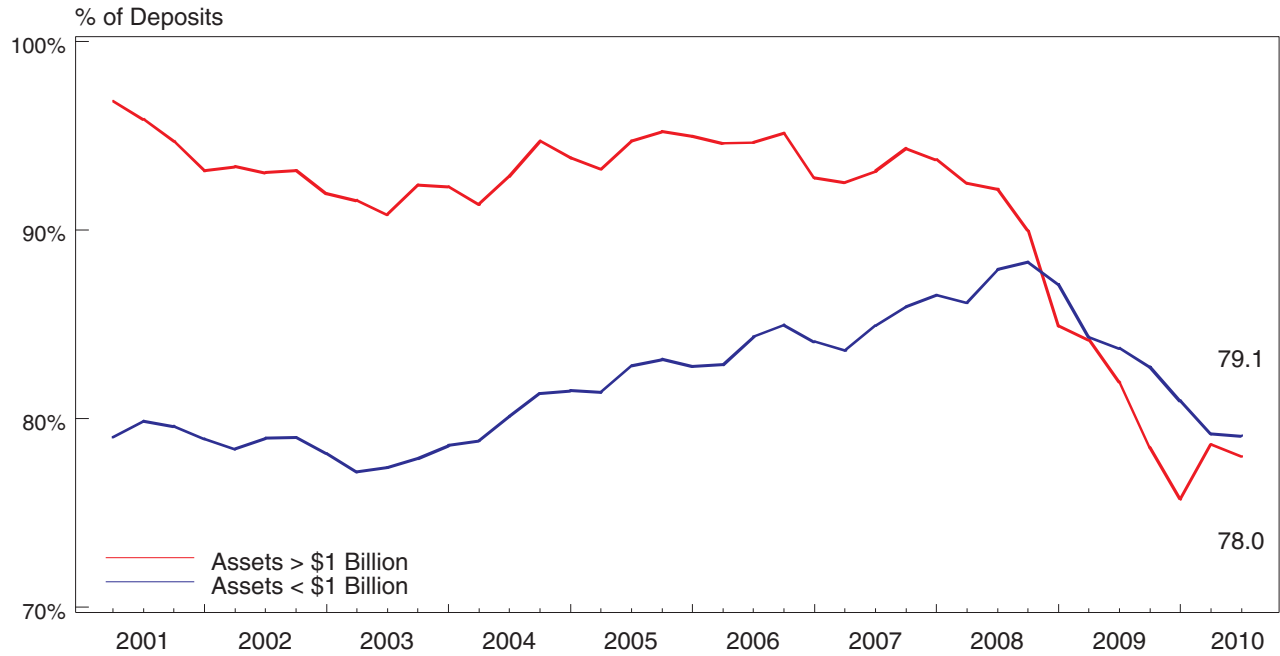
(\$ Billions)

	6/08	9/08	12/08	3/09	6/09	9/09	12/09	3/10	6/10
U.S. Government Obligations:									
U.S. Treasury	24	36	33	38	58	87	103	157	165
U.S. Agencies	6	6	9	10	10	10	10	11	11
Government Sponsored Enterprises	179	161	174	188	197	216	236	237	246
Mortgage Pass-through Securities	796	776	833	851	877	833	862	828	801
Collateralized Mortgage Obligations	526	486	467	462	440	467	484	507	530
State, County, Municipal Obligations	150	145	152	154	164	166	163	166	168
Asset Backed Securities	110	209	130	142	144	152	155	129	131
Other Debt Securities	200	185	210	316	404	436	462	478	457
Equity Securities	27	22	27	45	43	30	26	19	19
Total Securities	\$2,017	\$2,025	\$2,035	\$2,206	\$2,337	\$2,397	\$2,500	\$2,532	\$2,527

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

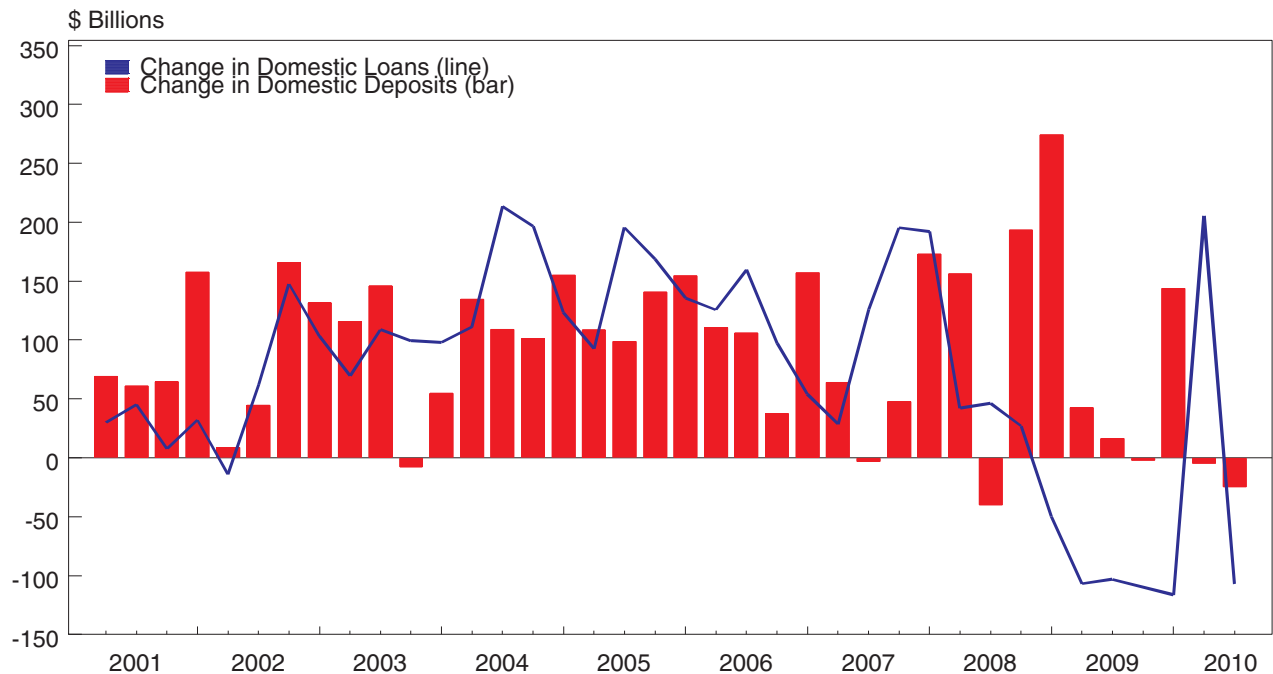
Net Loans and Leases to Deposits (Domestic and Foreign)

2001 - 2010



Quarterly Change in Domestic Loans vs Domestic Deposits

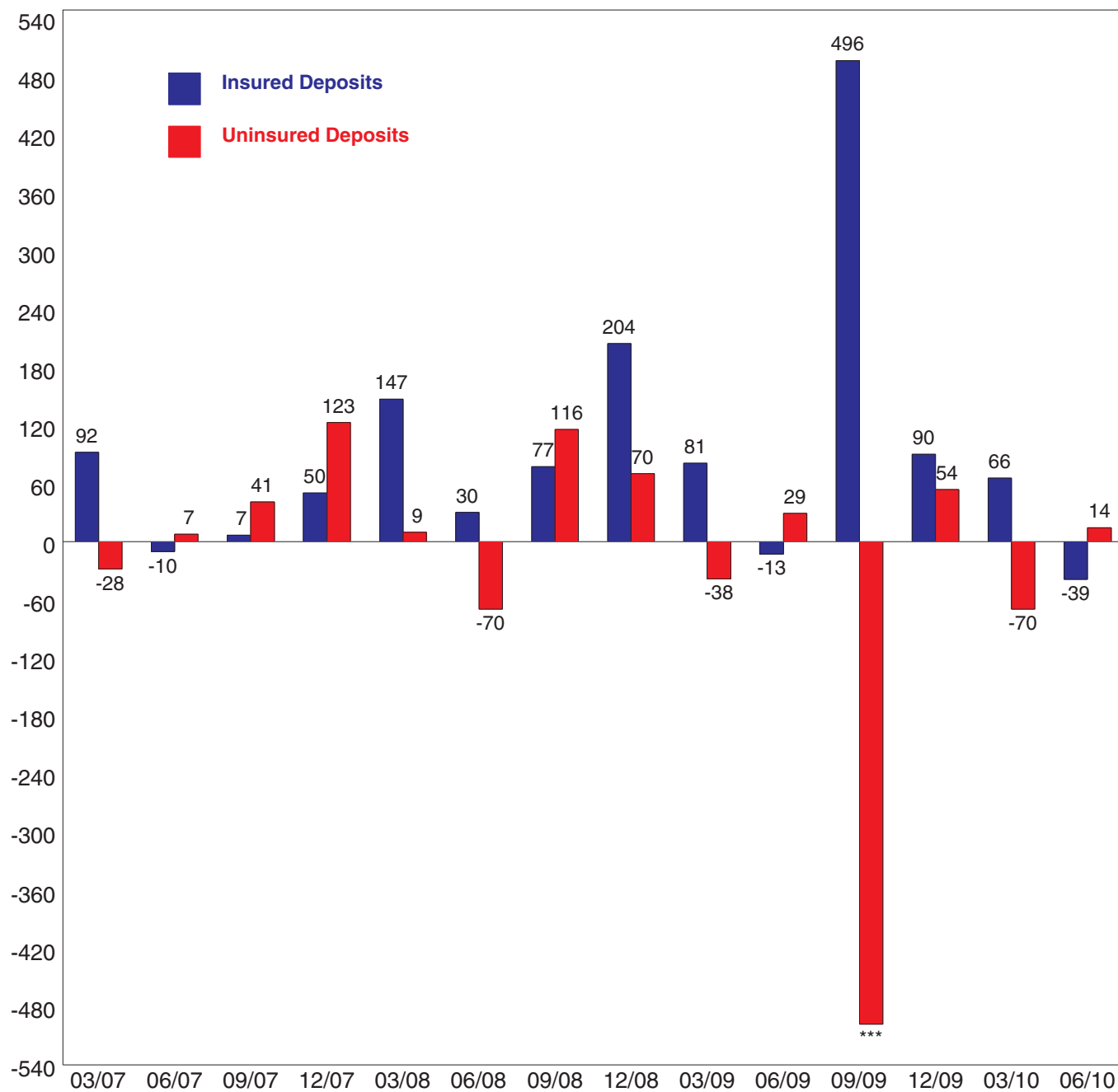
2001 - 2010



Quarterly Change In Domestic Deposits

2007 - 2010

\$ Billions



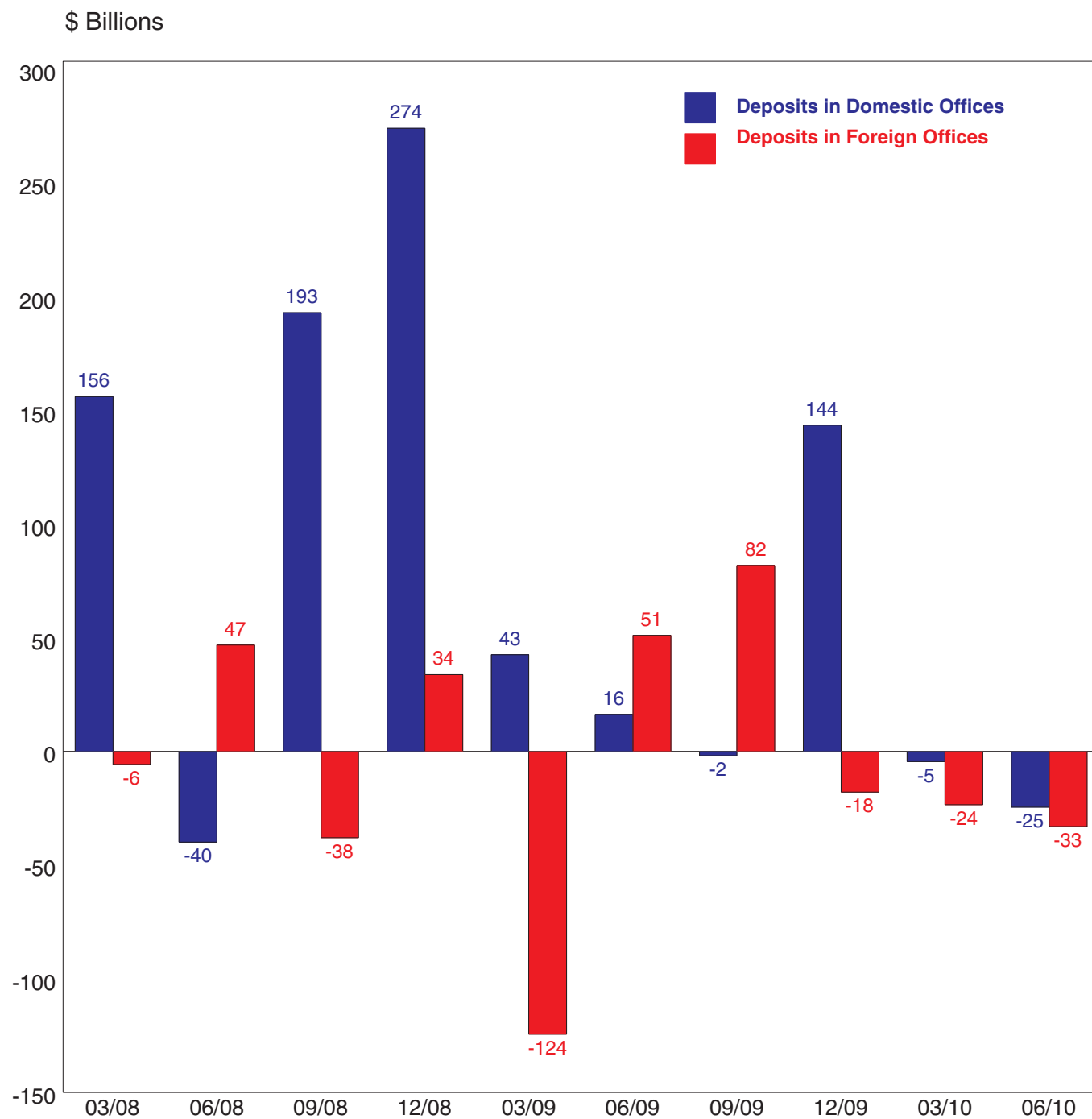
Twelve-Month Growth Rates of Domestic Deposits

2005 - 2010



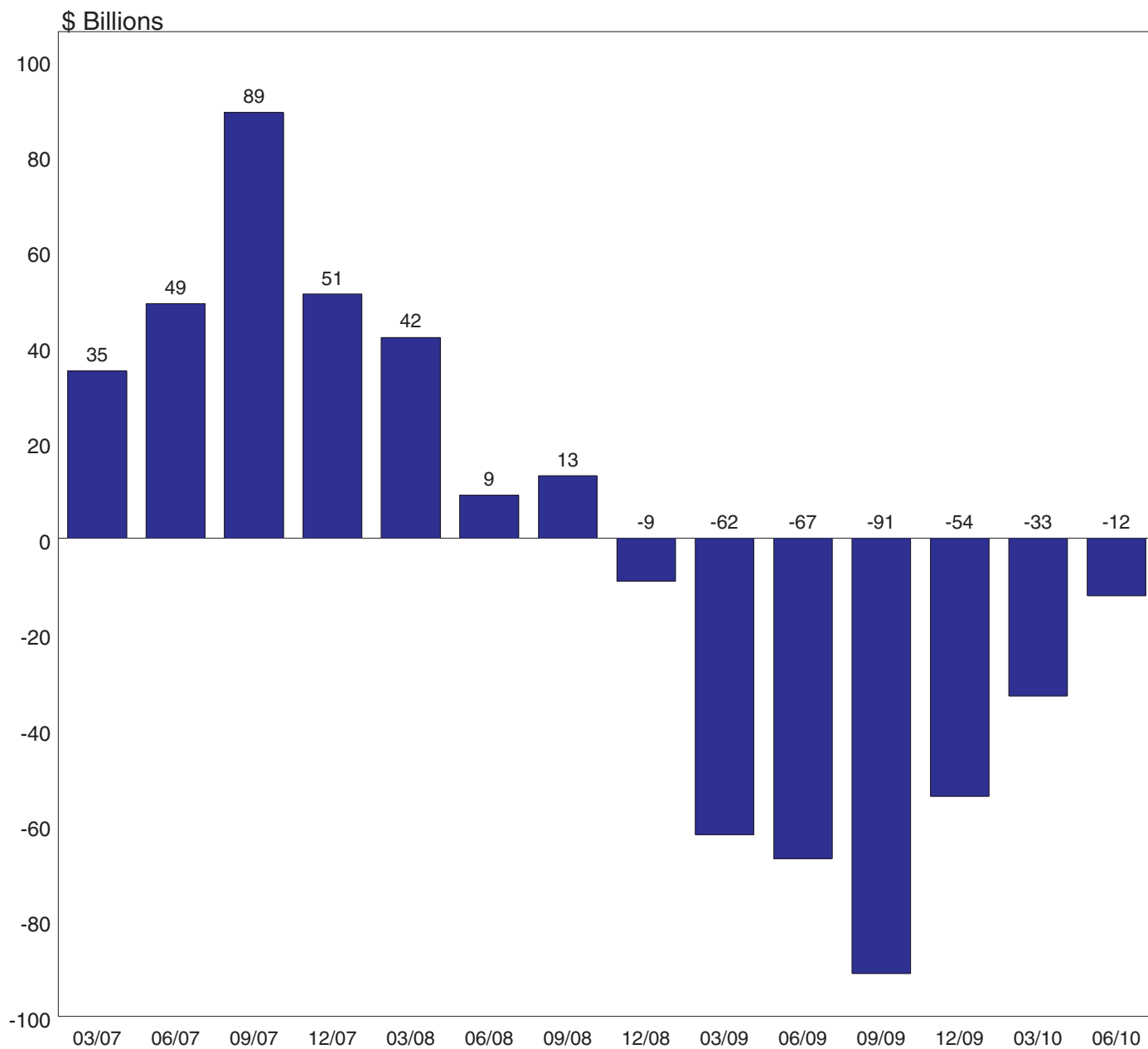
Quarterly Change In Domestic and Foreign Deposits

2008 - 2010



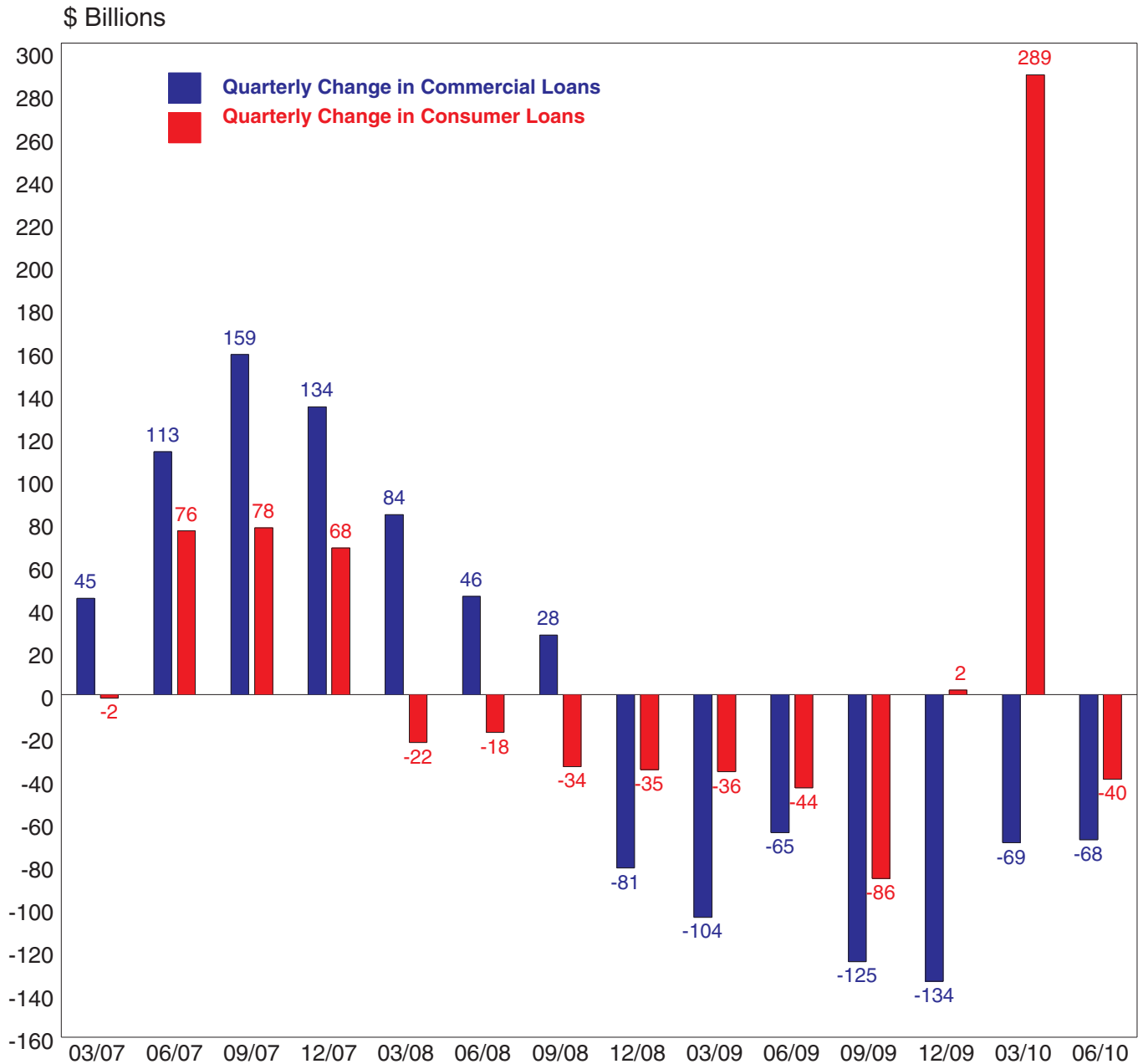
Quarterly Change in C&I Loans

2007-2010



Quarterly Change in Commercial and Consumer Loans

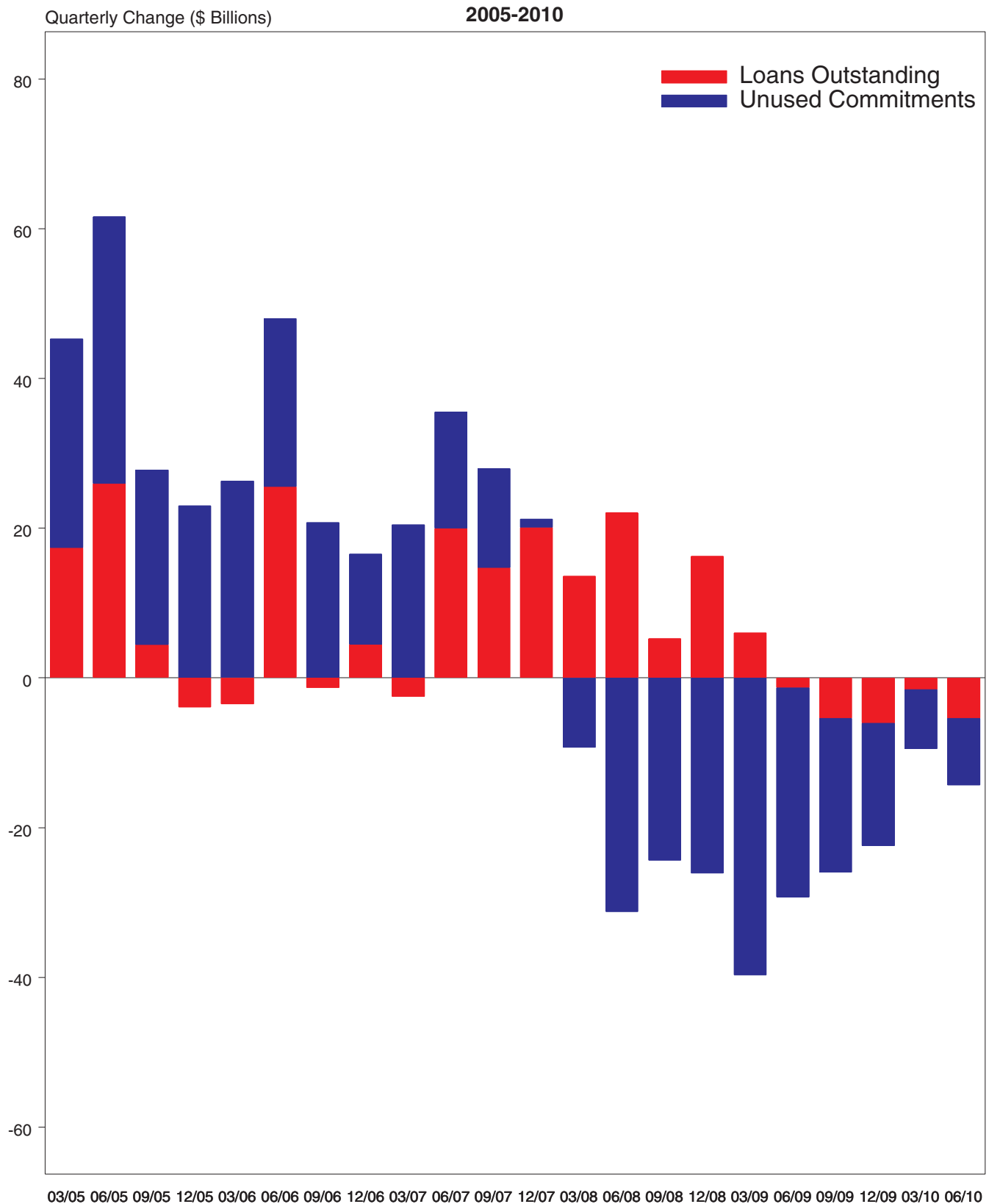
2007 - 2010



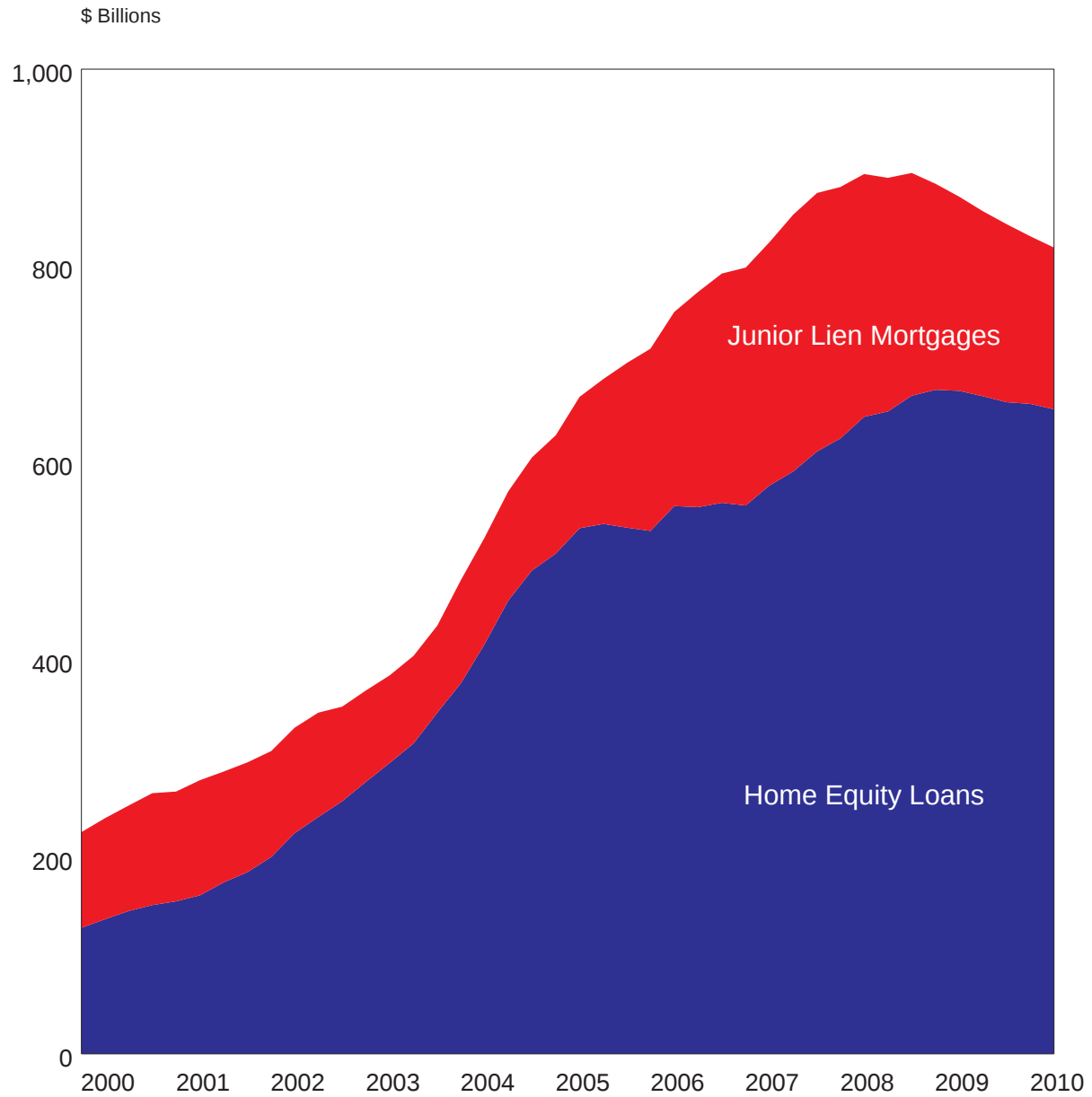
Loans to Commercial Borrowers (Credit Risk Concentrated) - These are loans that can have relative large balances at risk to a single borrower. A single loan may represent a significant portion of an institutions capital or income. Therefore, a an institutions capital or income. These loans include commercial and industrial loans, nonfarm nonr agricultural loans.

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

Quarterly Change in Home Equity Loans

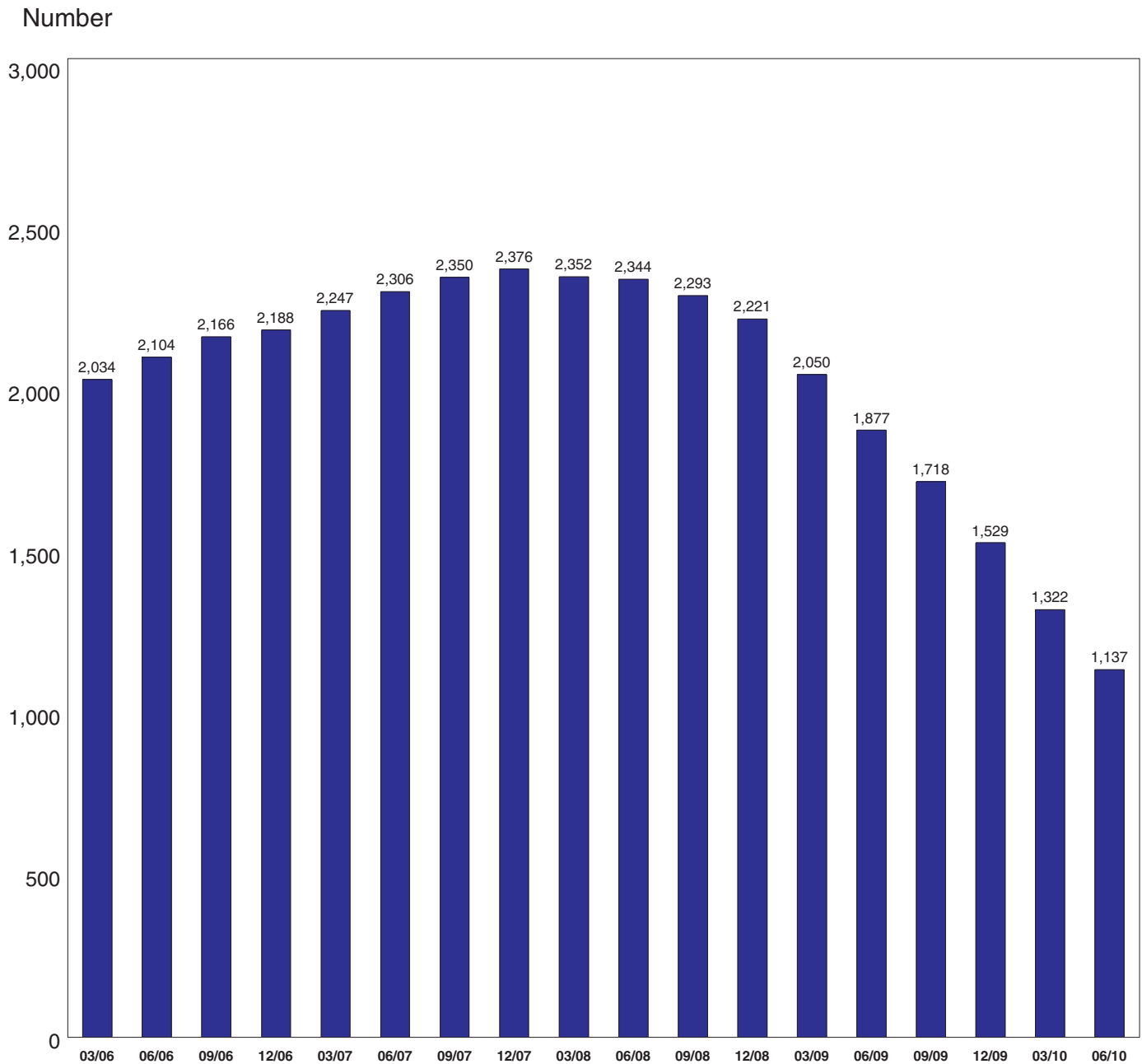


Home Equity and Junior Lien Loans 2000 - 2010



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

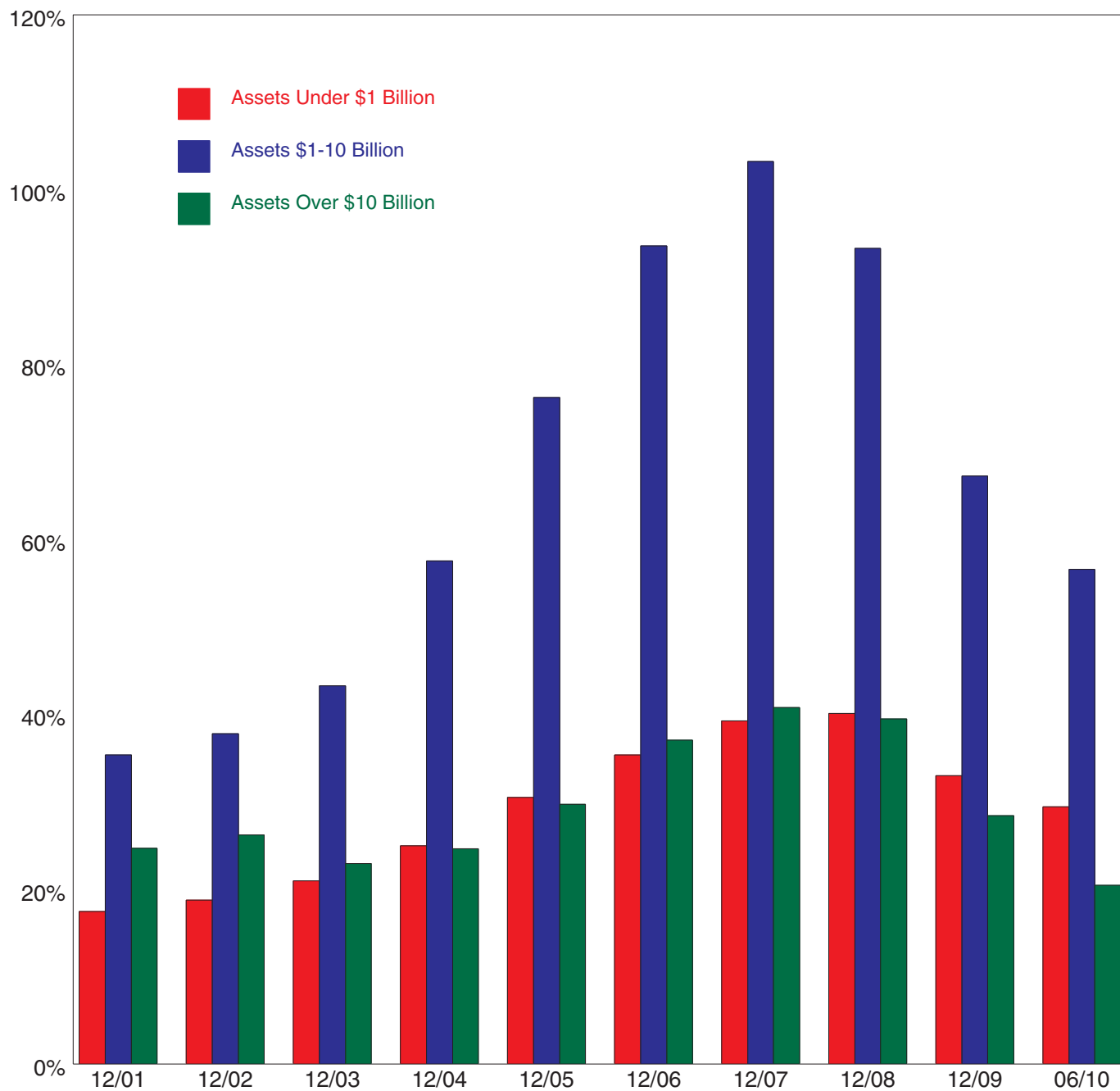
2006-2010



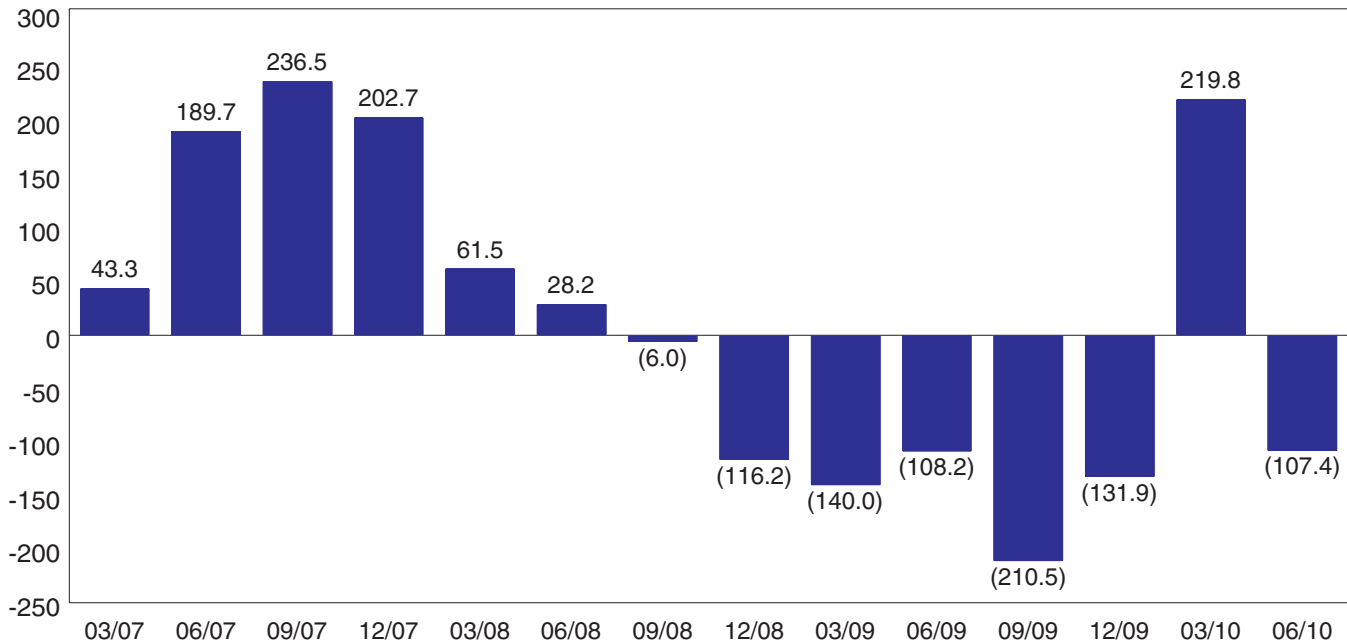
Median Construction and Development Loan Concentrations

2001 - 2010

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

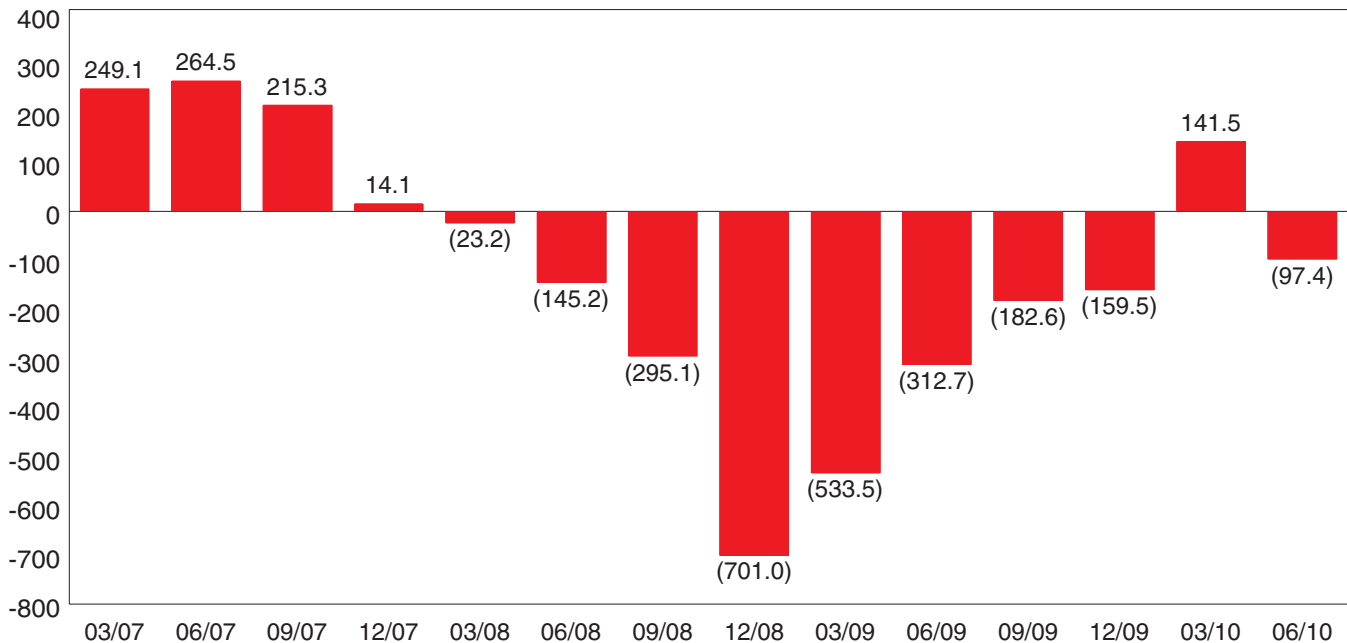


Quarterly Change in Reported Loans Outstanding (\$ Billions)



In the second quarter of 2010, real estate loans decreased by \$65 billion, commercial and industrial loans decreased by \$12 billion, and consumer loans decreased by \$21 billion.

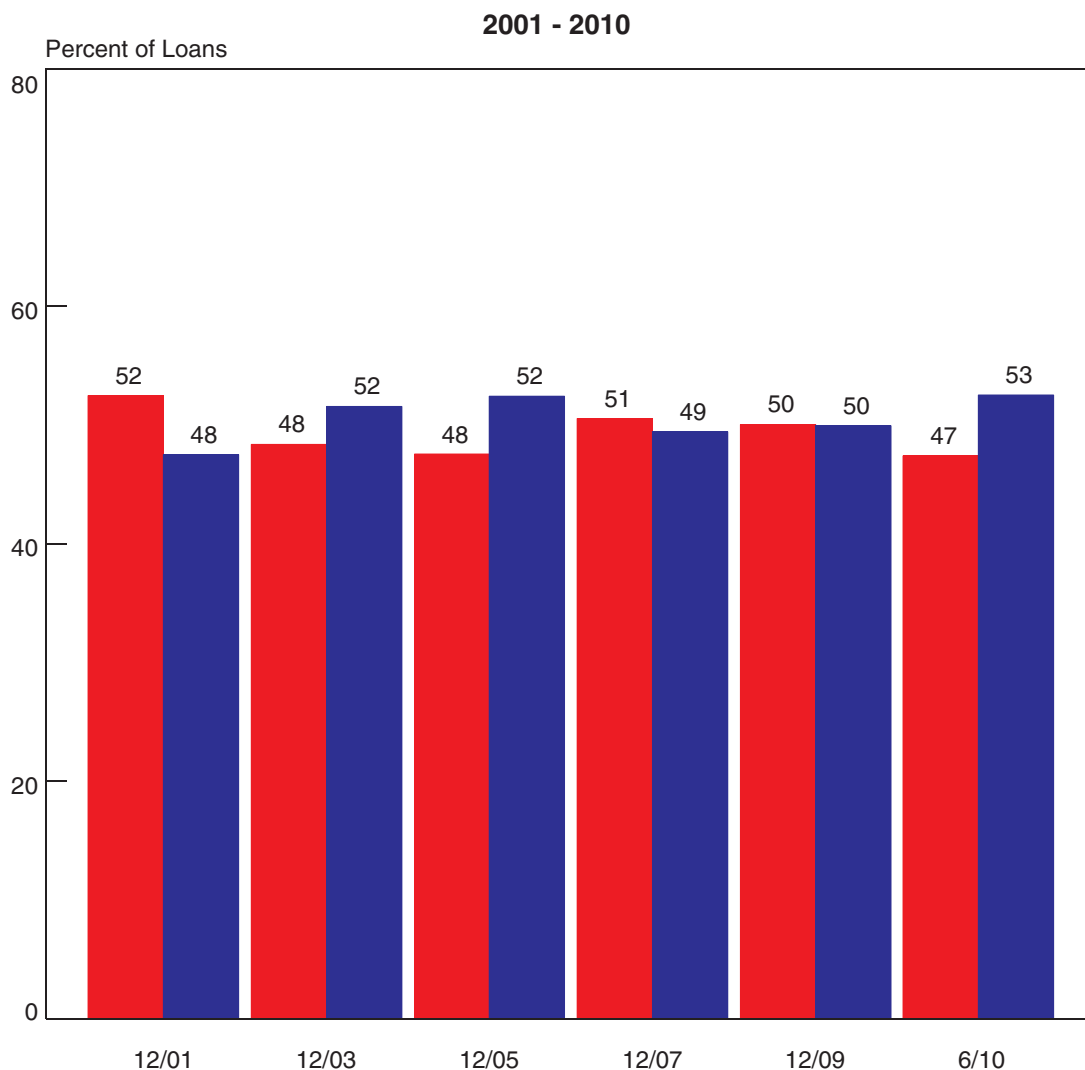
Quarterly Change in Unused Loan Commitments (\$ Billions)



In the second quarter of 2010, unused 1-4 residential loan commitments increased by \$3 billion, unused home equity line commitments decreased by \$9 billion, unused credit card commitments decreased by \$70 billion, unused commercial real estate commitments decreased by \$7 billion, and other unused commitments decreased by \$10 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

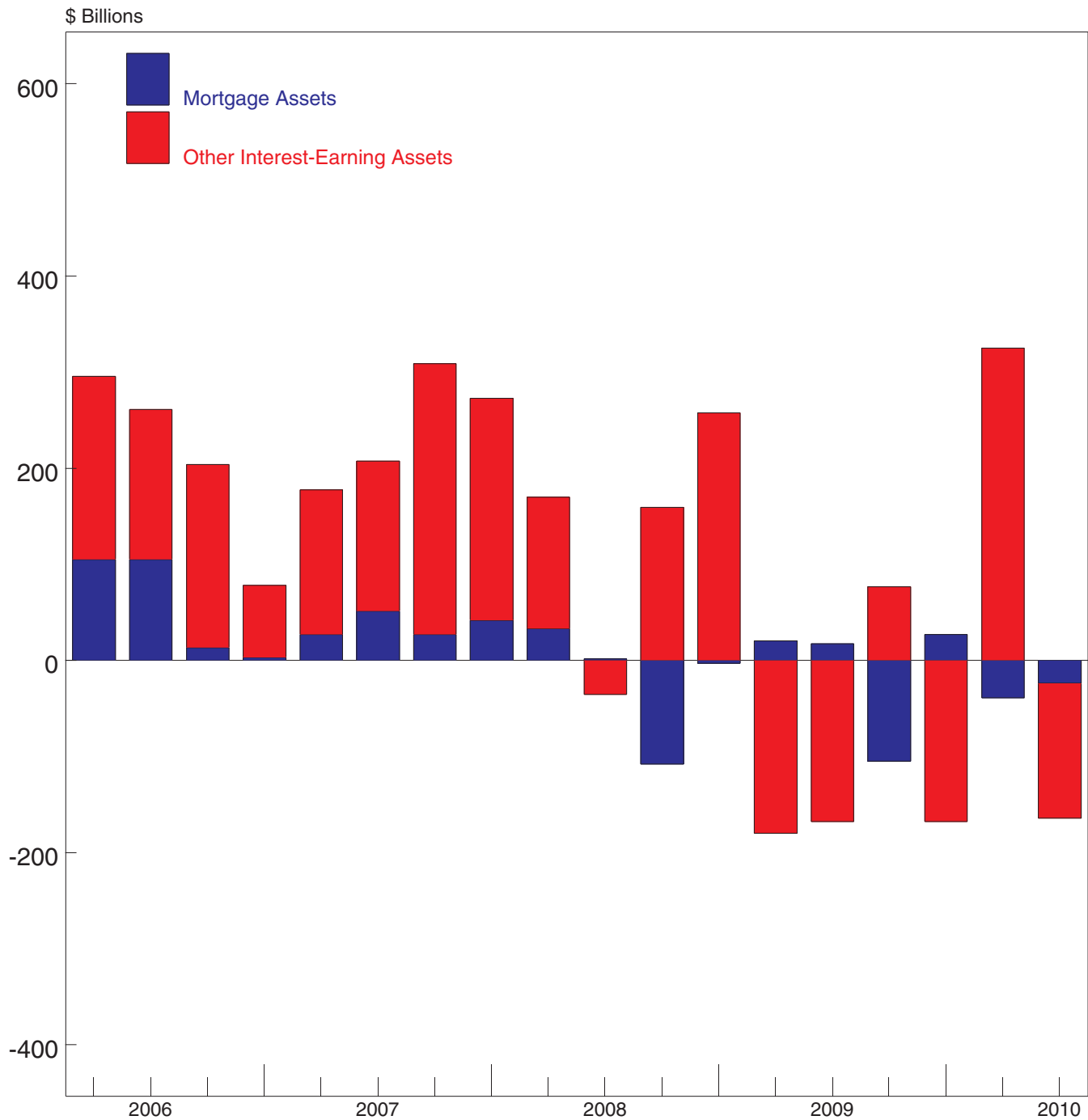
Commercial Borrowers	\$2,500	\$2,632	\$3,197	\$3,997	\$3,647	\$3,510
Consumer Loans	2,265	2,805	3,525	3,911	3,639	3,888

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

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

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

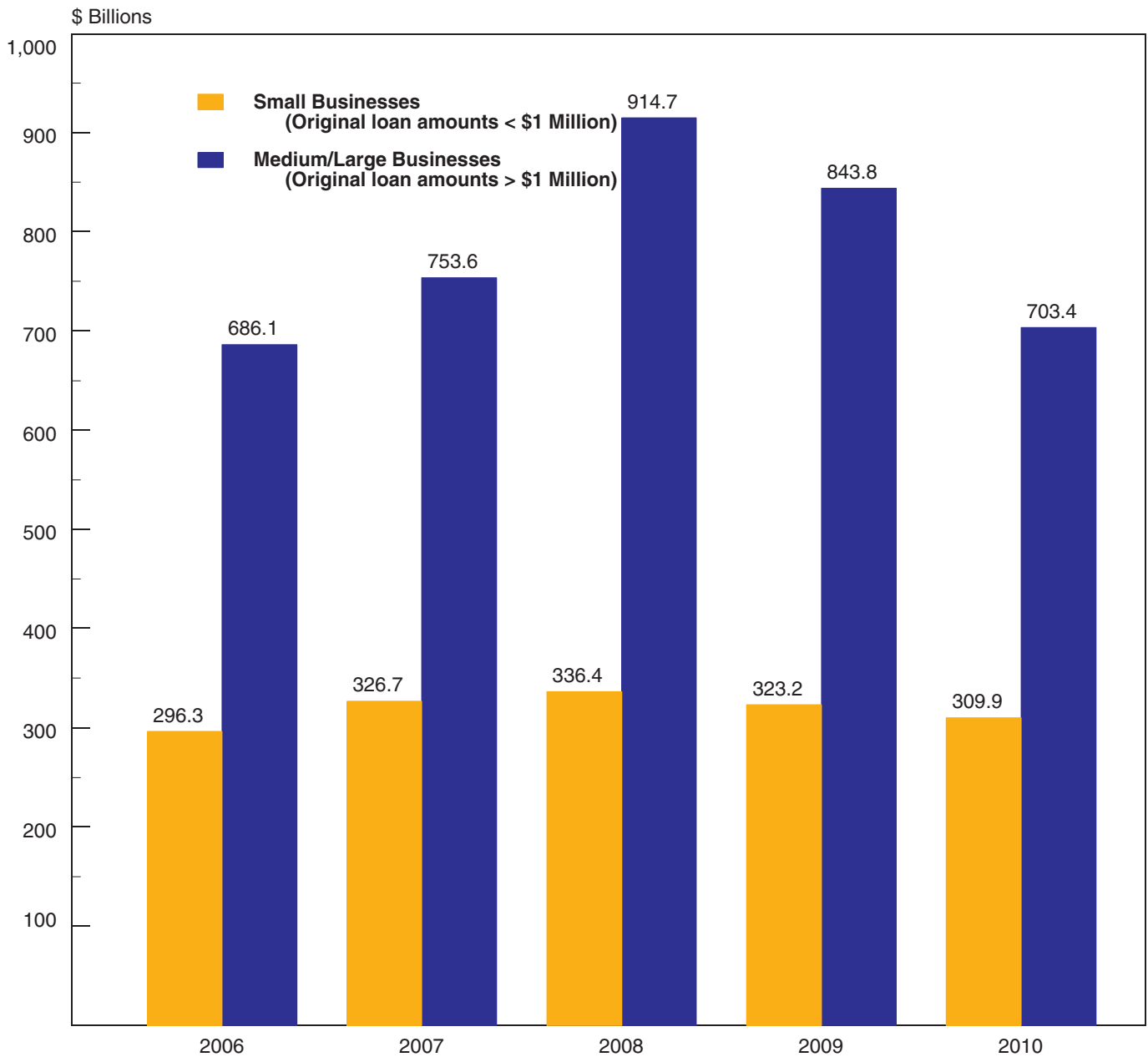
2006 - 2010



Commercial and Industrial Loans to Small Businesses

2006-2010

As of June 30

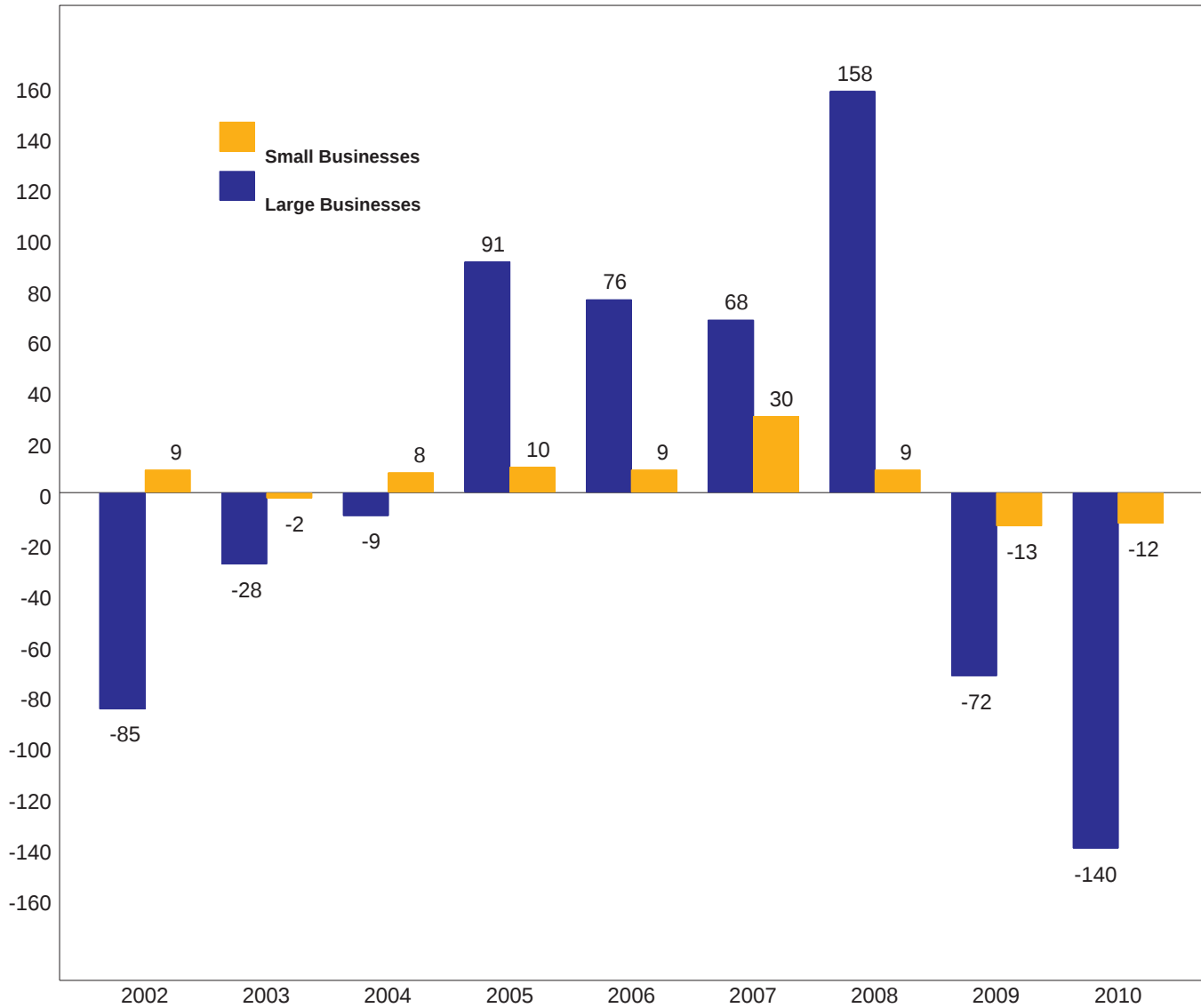


Annual Change in C&I Loans to Large and Small Businesses

2002 - 2010

As of June 30

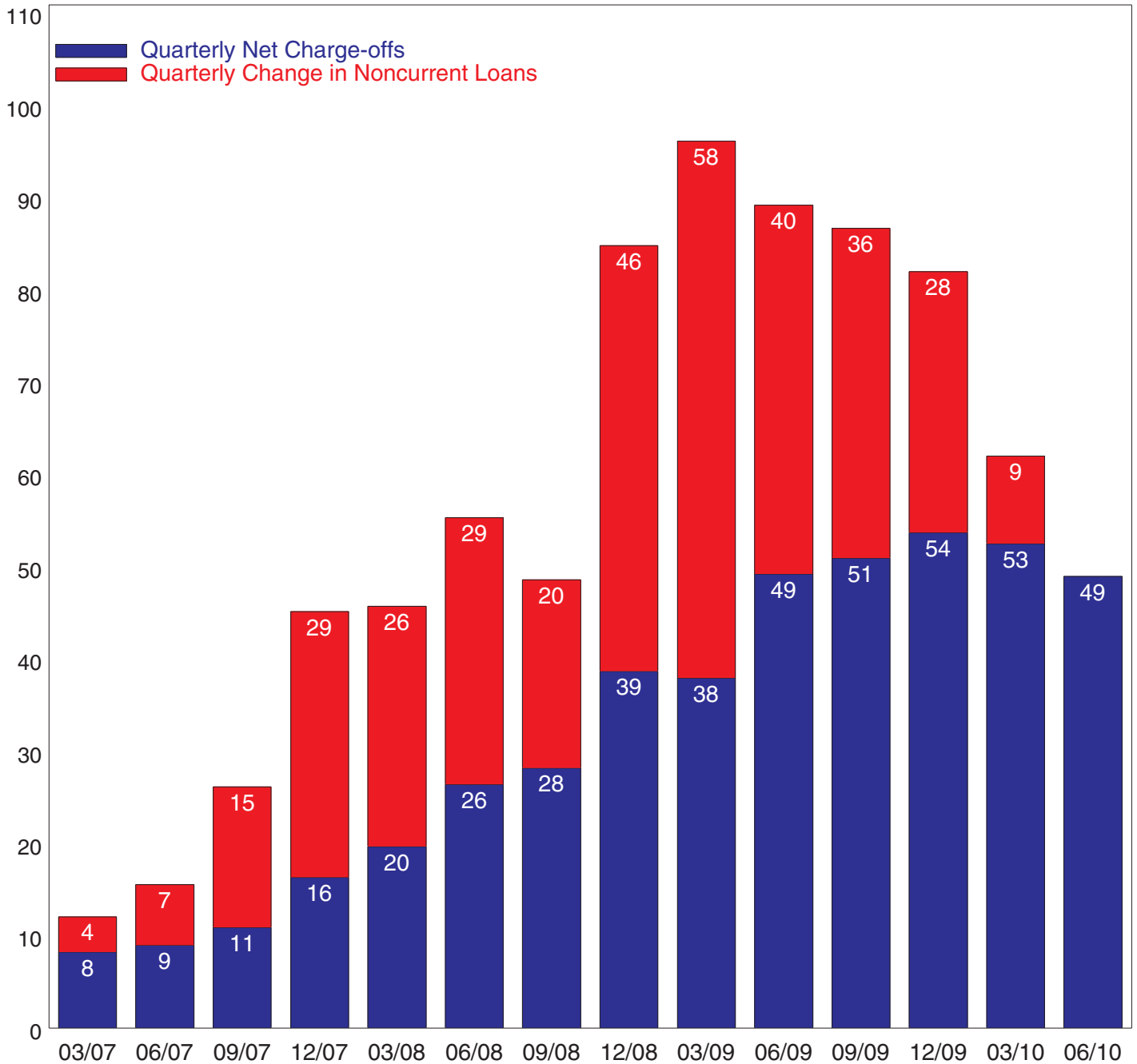
\$ Billions



Quarterly Net Charge Offs and Change in Noncurrent Loans

2007 - 2010

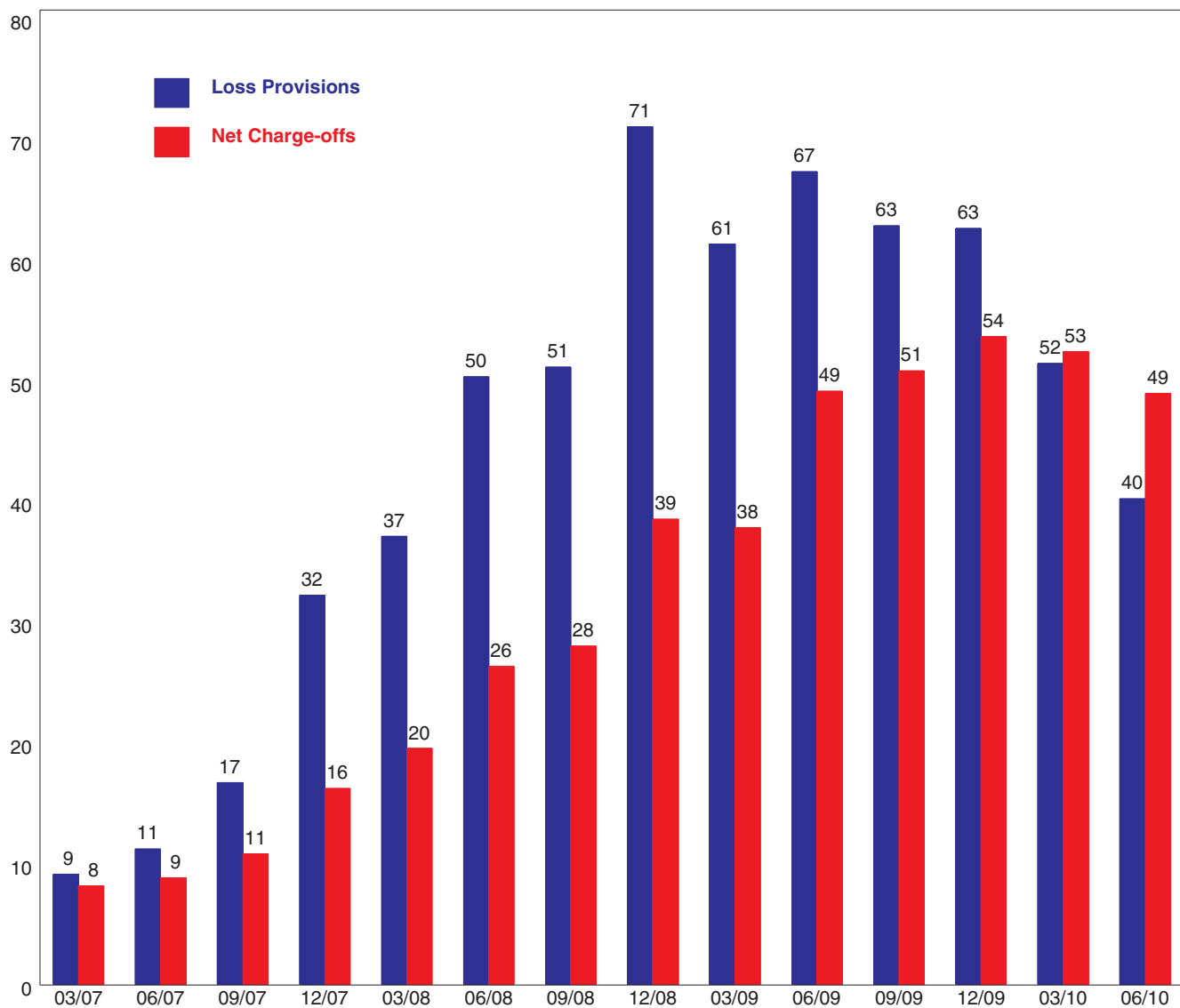
\$ Billions



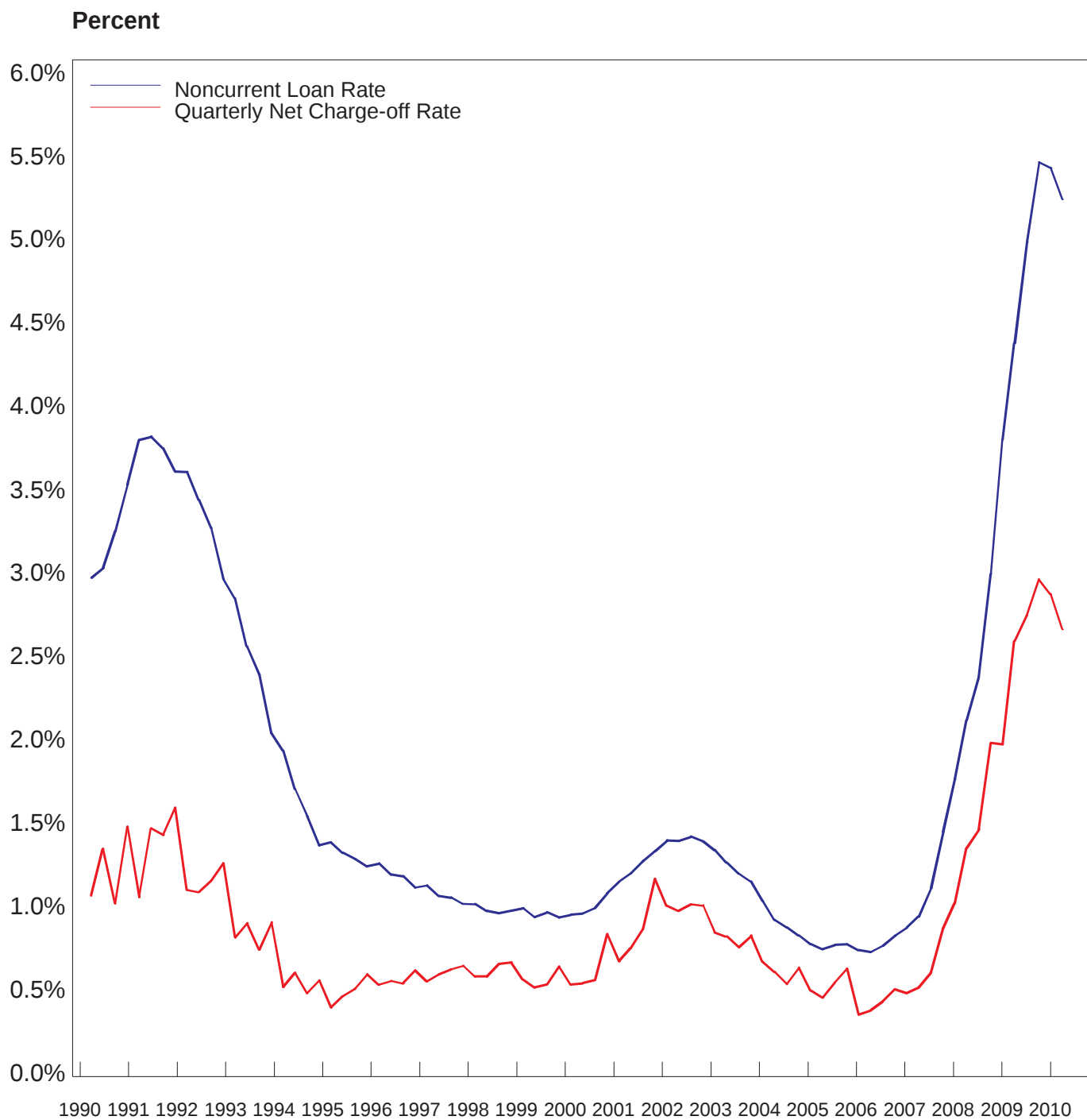
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2007 - 2010

\$ Billions

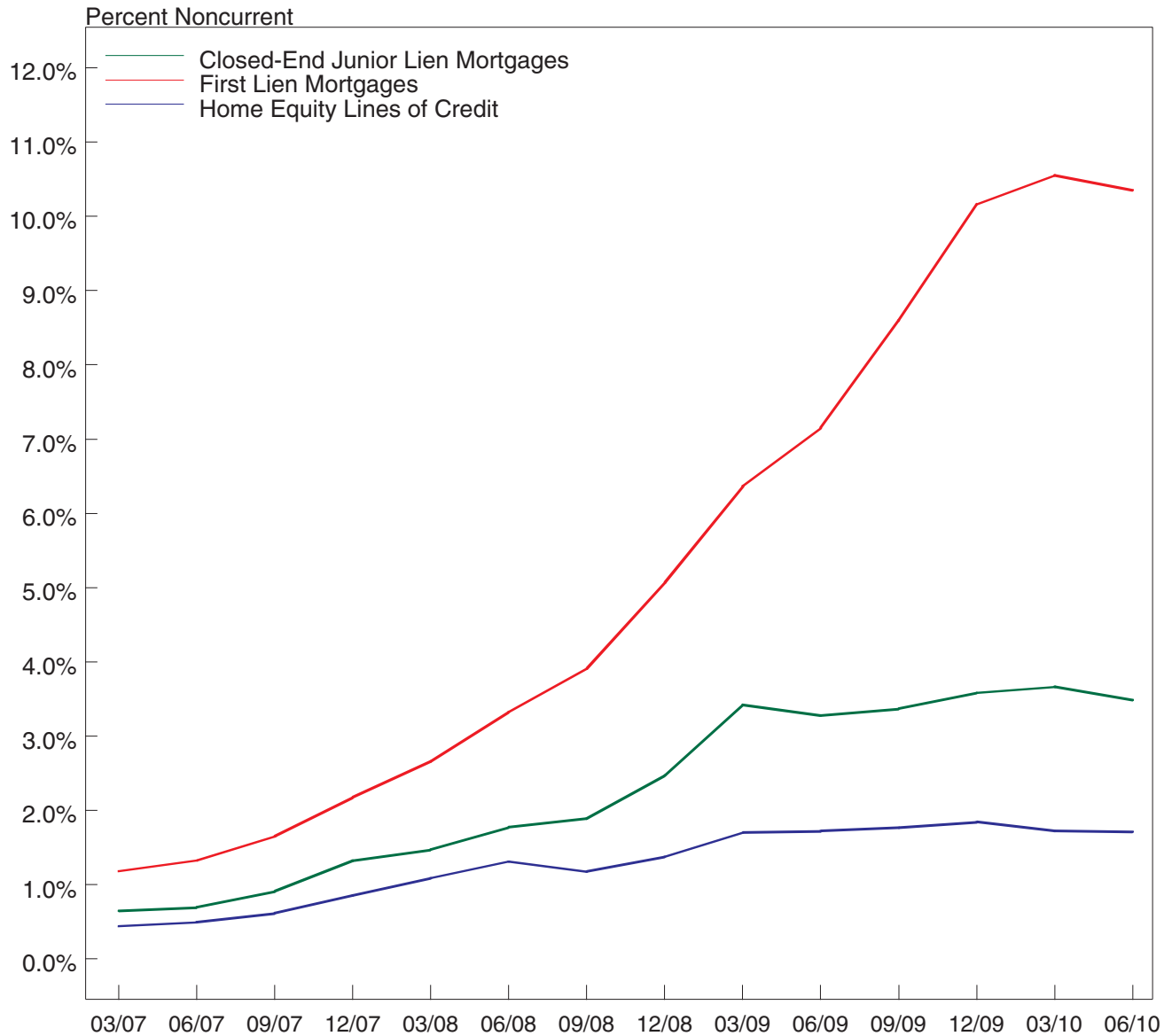


Noncurrent Loan and Quarterly Net Charge Off Rates 1990-2010



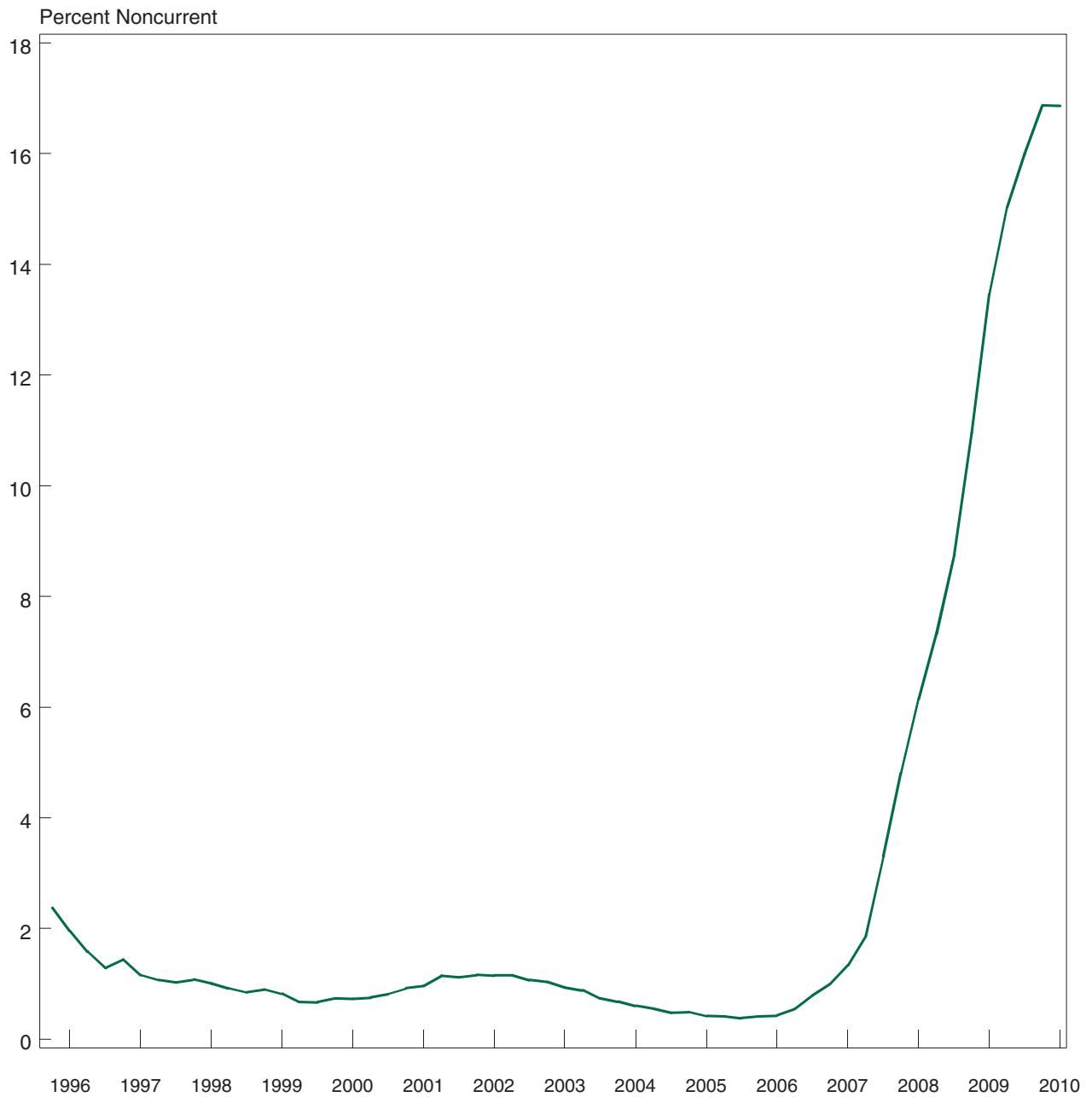
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2007 to 2010



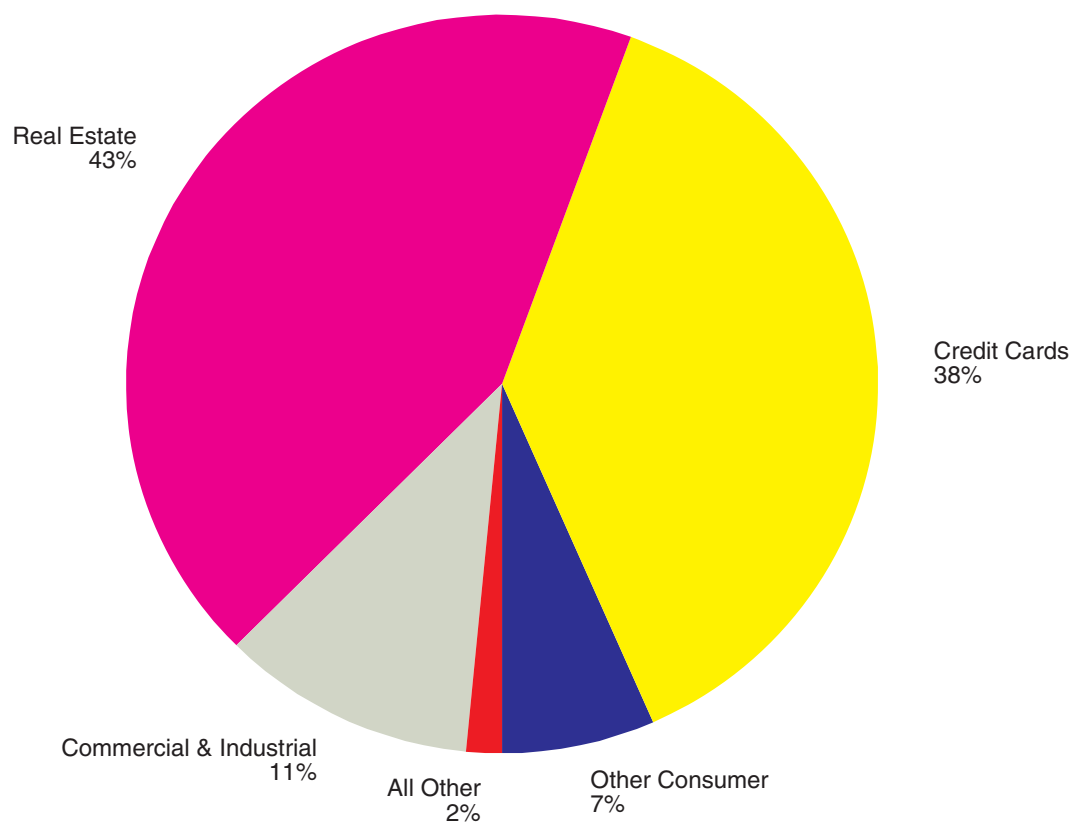
Noncurrent Rate on Real Estate Construction and Development Loans

1996-2010



Composition of FDIC-Insured Institutions' Loan Charge-offs

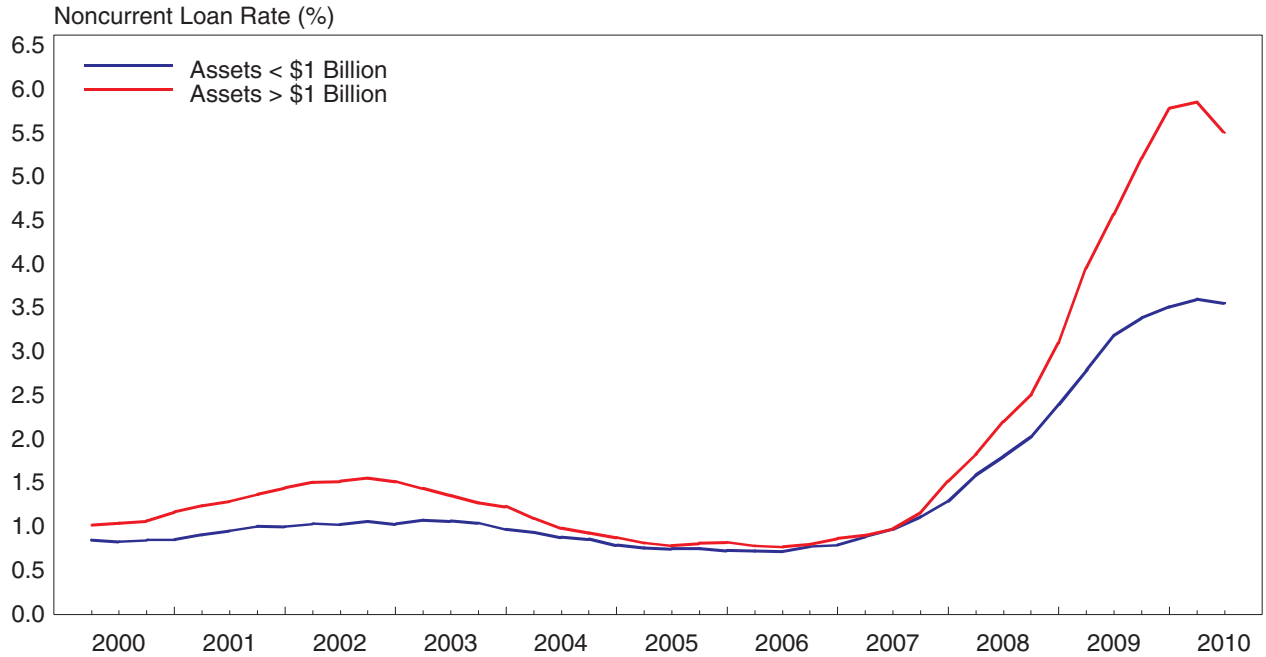
Second Quarter, 2010



Noncurrent Loan Rates

By Asset Size

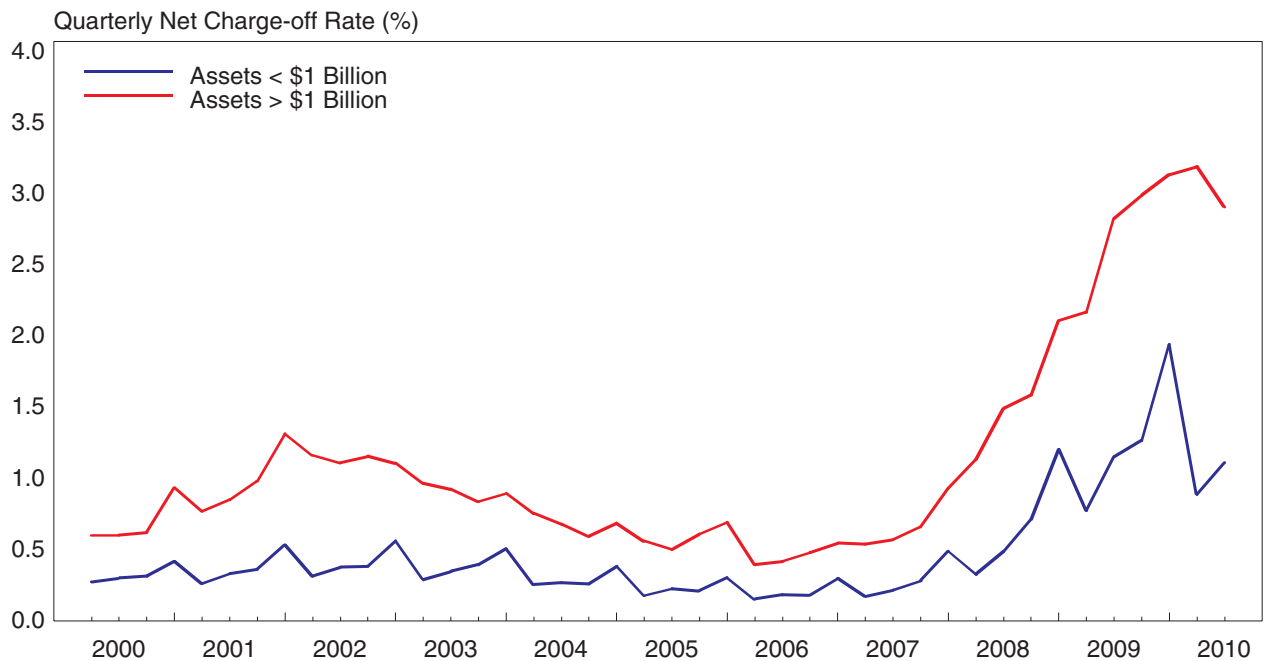
2000 - 2010



Quarterly Net Charge-off Rates

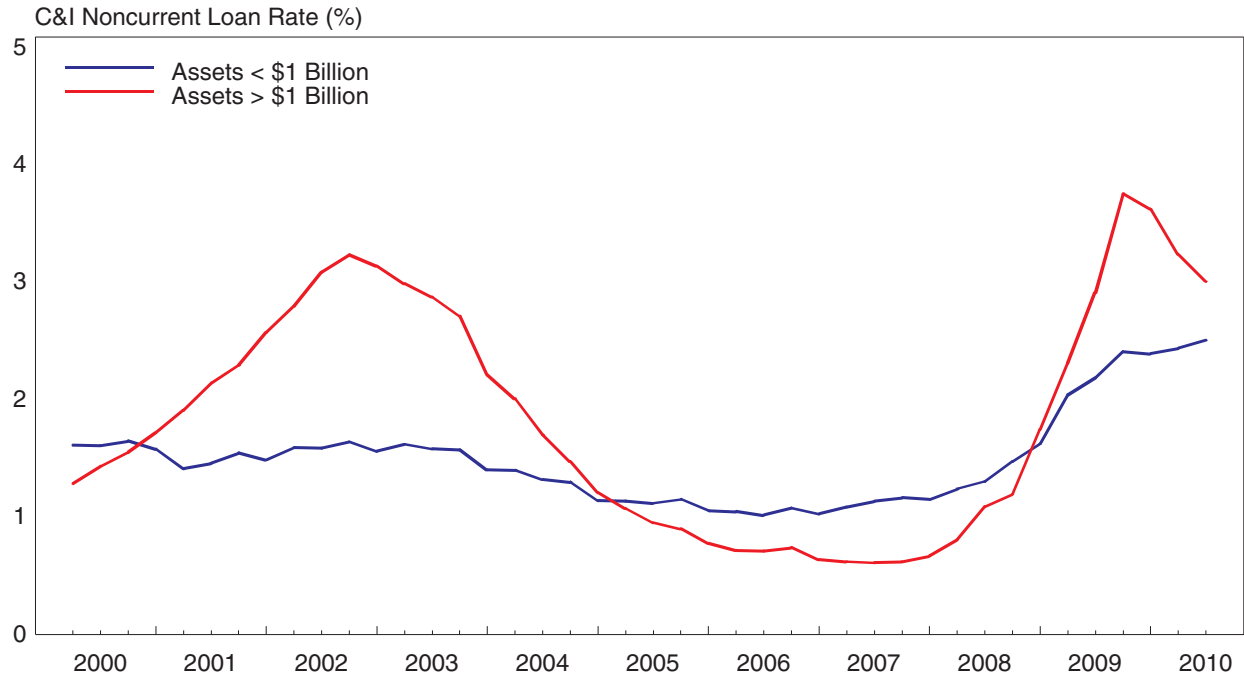
By Asset Size, Annualized

2000 - 2010



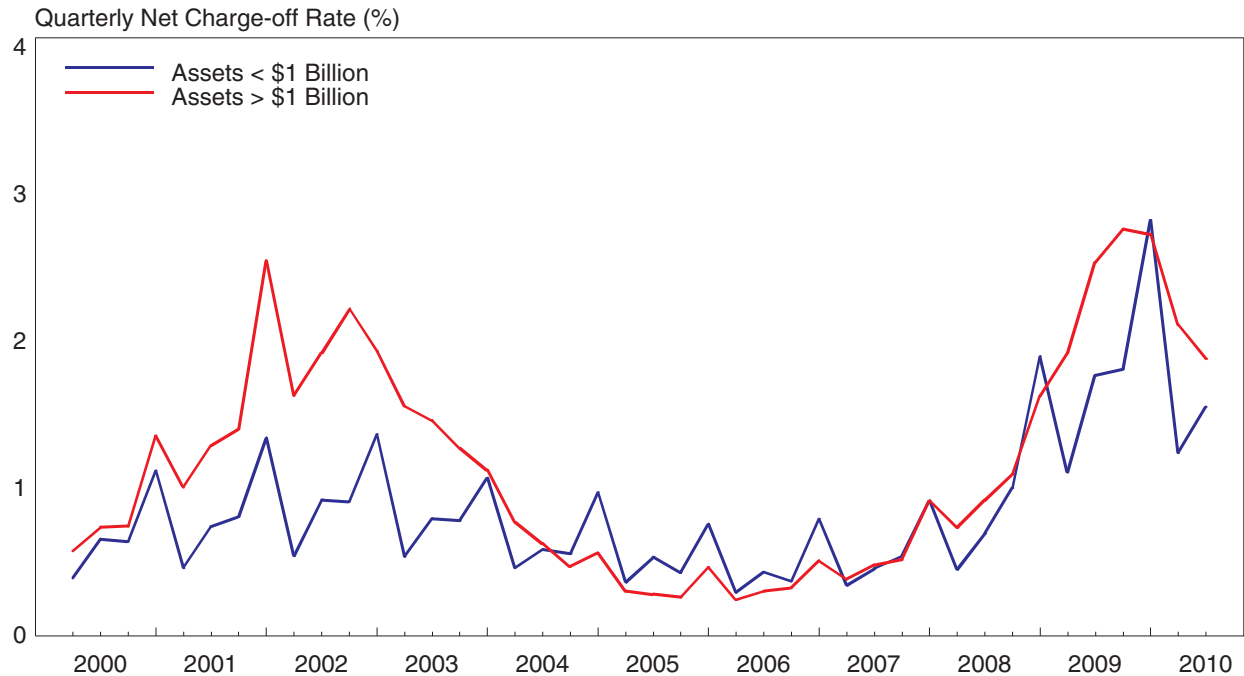
Noncurrent C & I Loan Rates By Asset Size

2000 - 2010



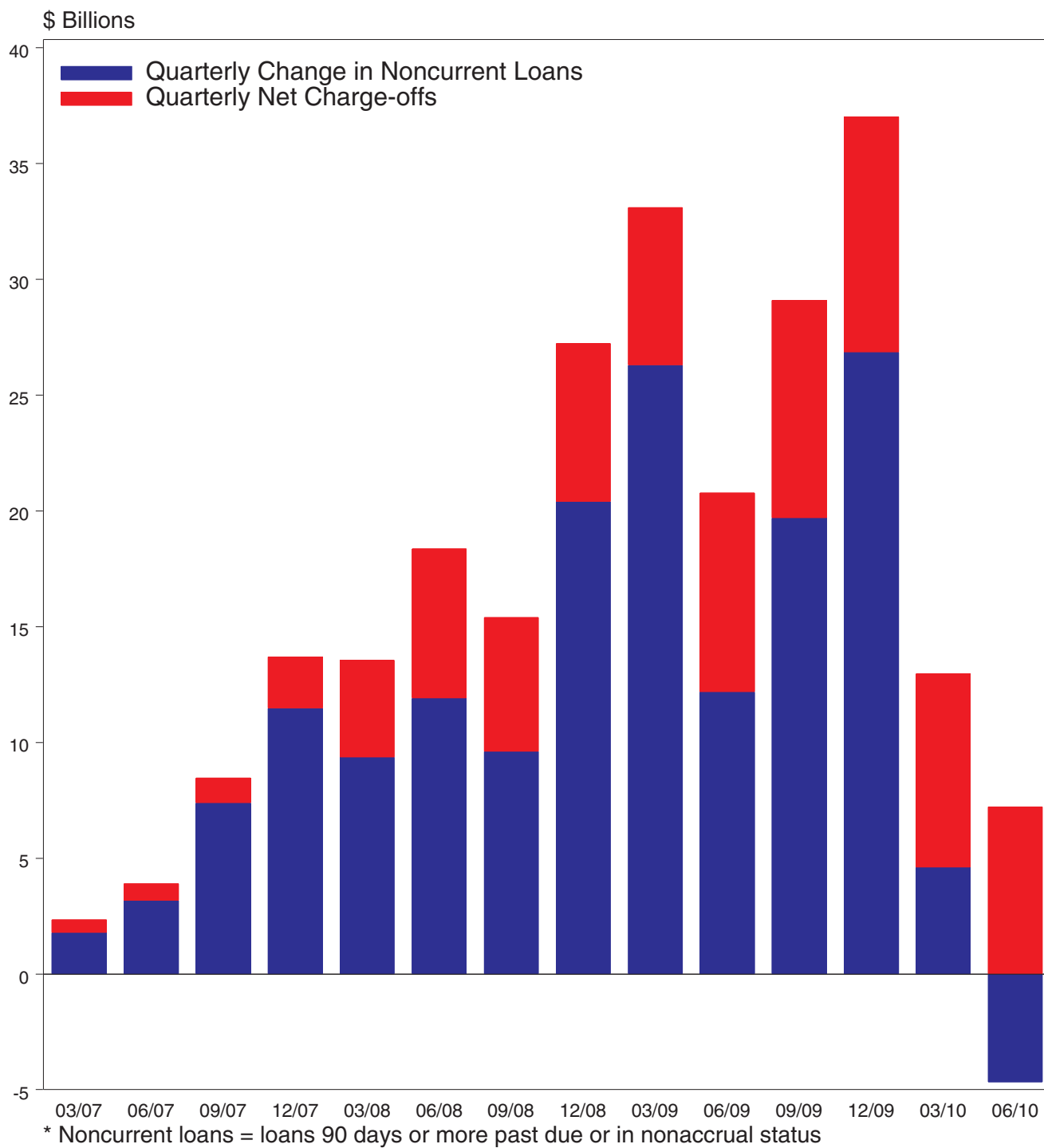
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2000 - 2010



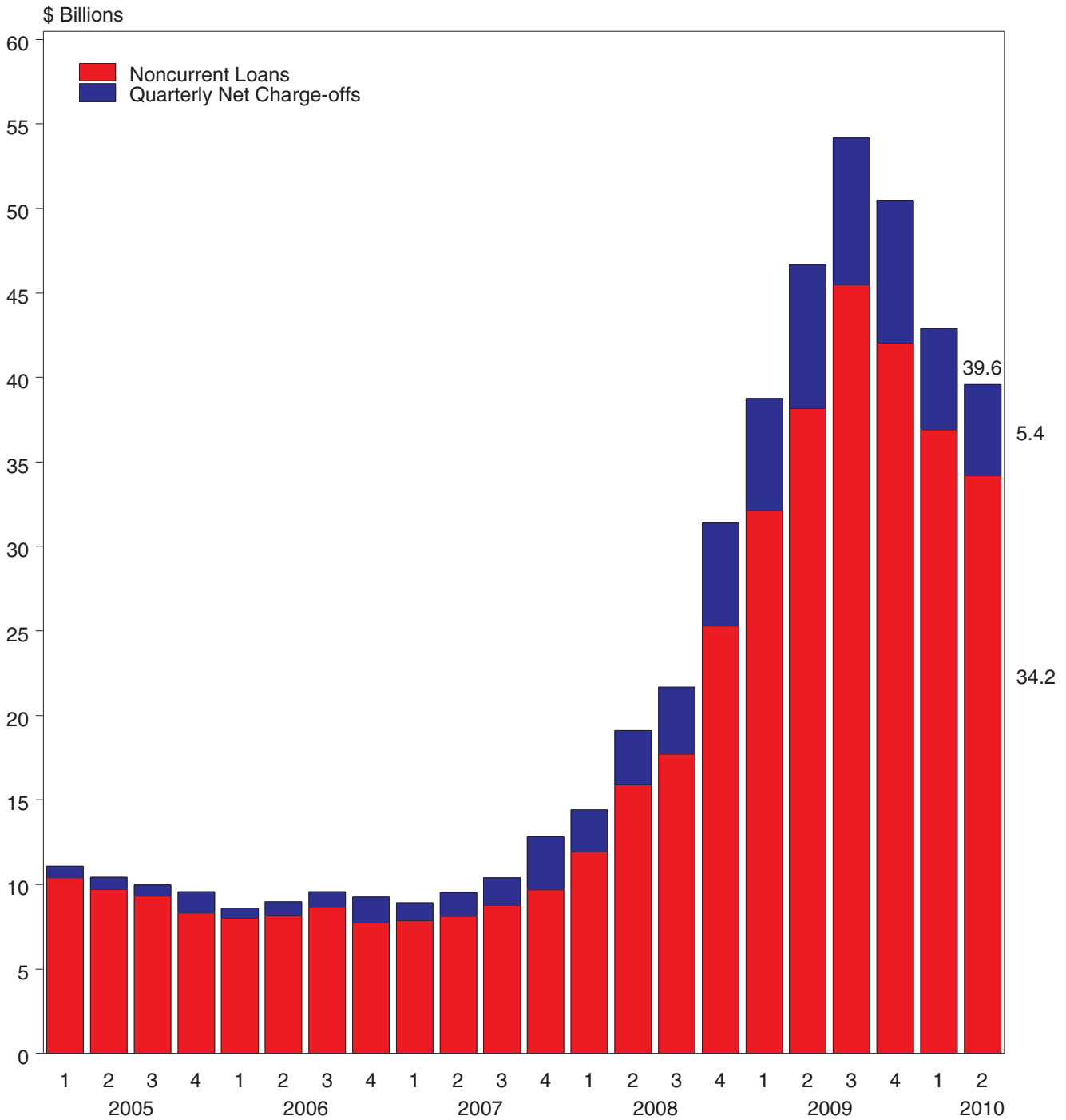
Credit Quality of Residential Mortgage Loans*

2007 to 2010



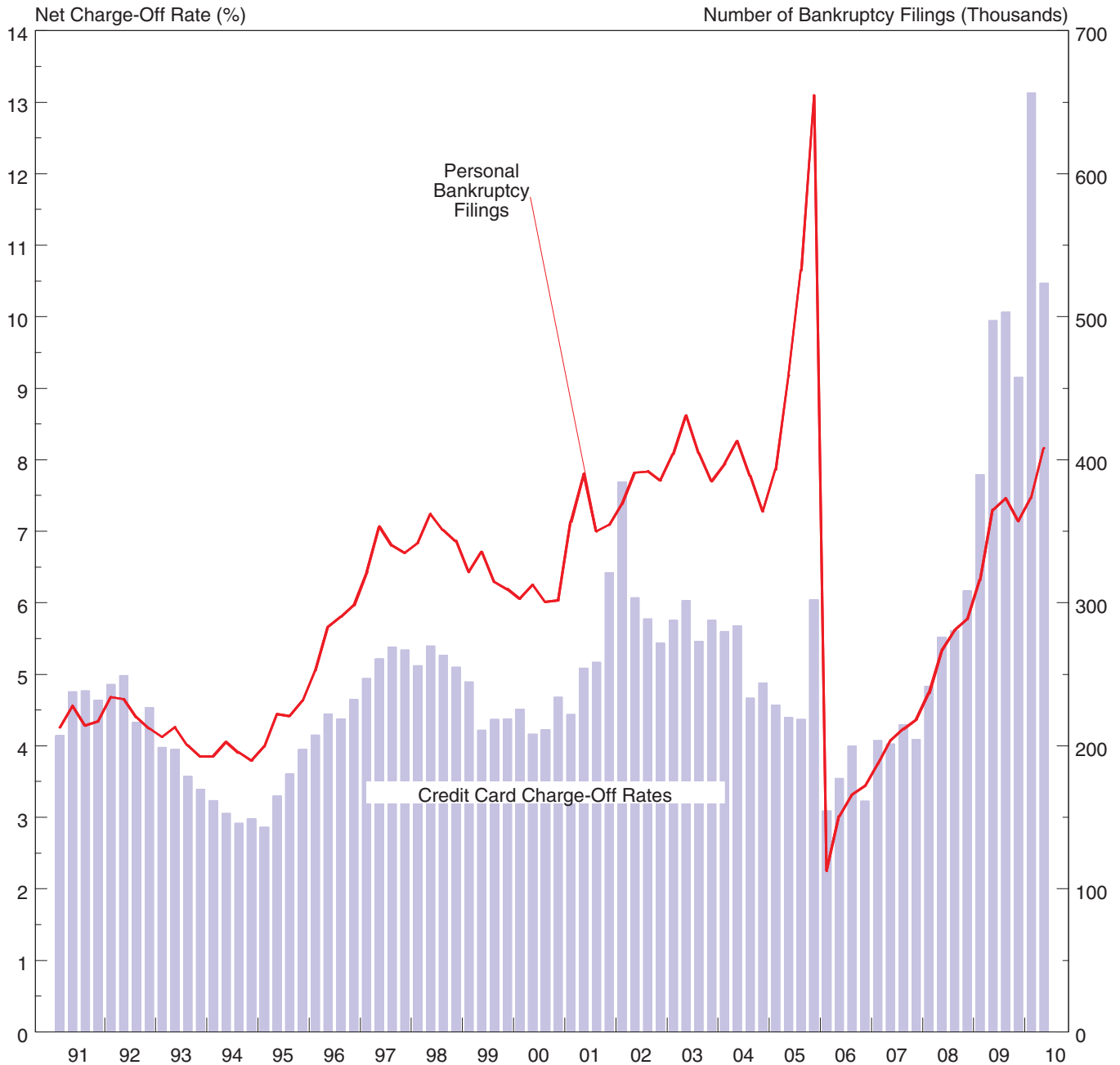
Credit Quality of C & I Loans

2005-2010



Credit Card Loss Rates and Personal Bankruptcy Filings

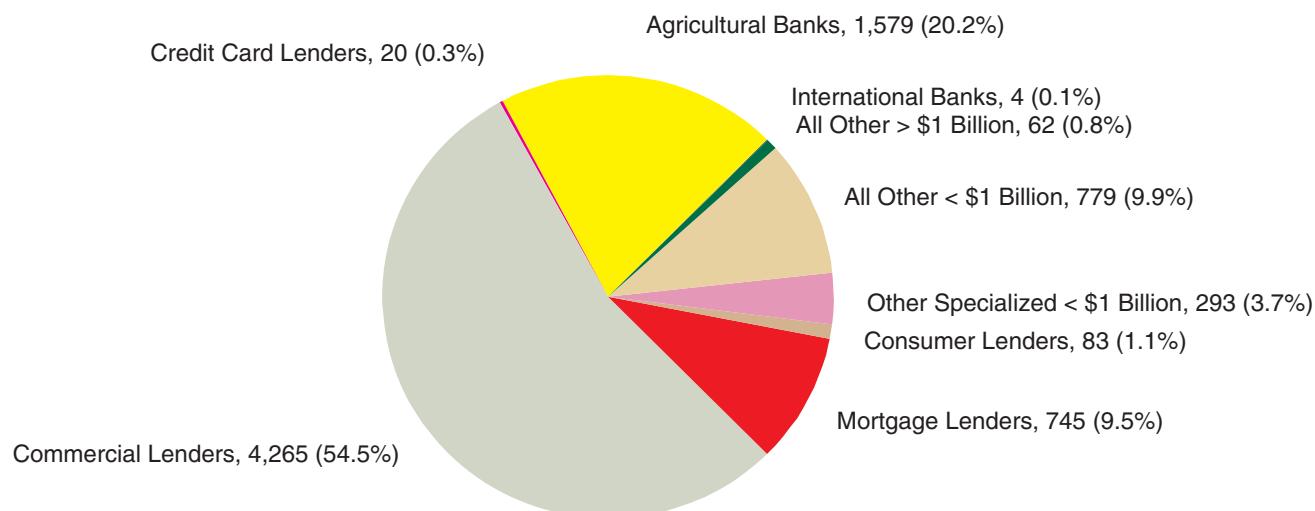
1991-2010



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

Number of Institutions By Asset Concentration Group

June 30, 2010

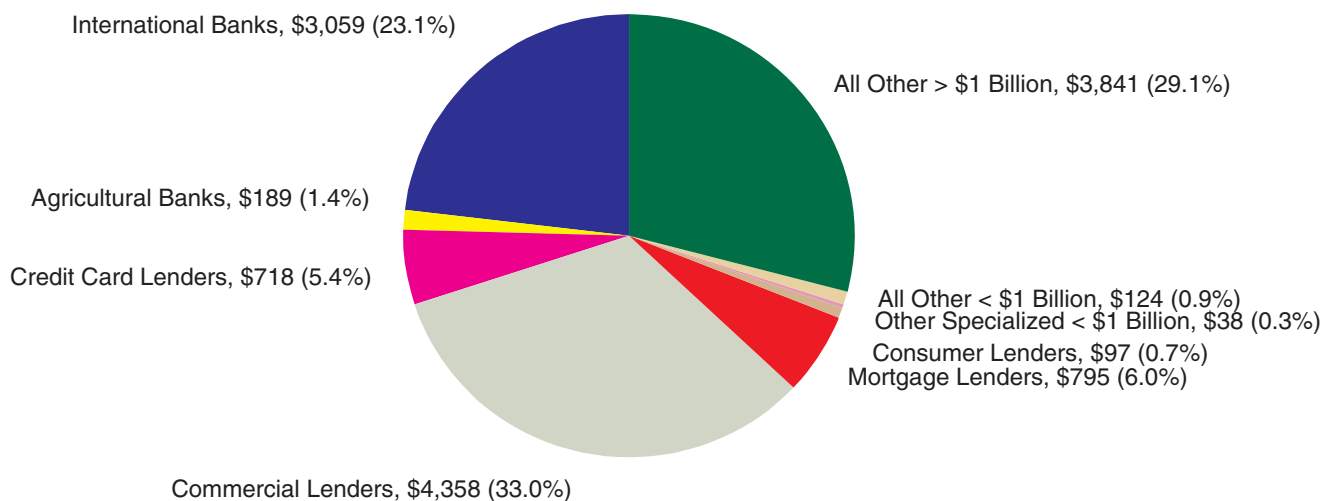


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/10	4	1,579	20	4,265	745	83	293	779	62
12/09	4	1,568	22	4,452	767	83	289	771	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132
12/93	11	2,951	63	3,305	2,153	323	1,224	3,109	145
12/92	11	3,021	68	3,342	2,327	319	1,388	3,315	143

Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2010

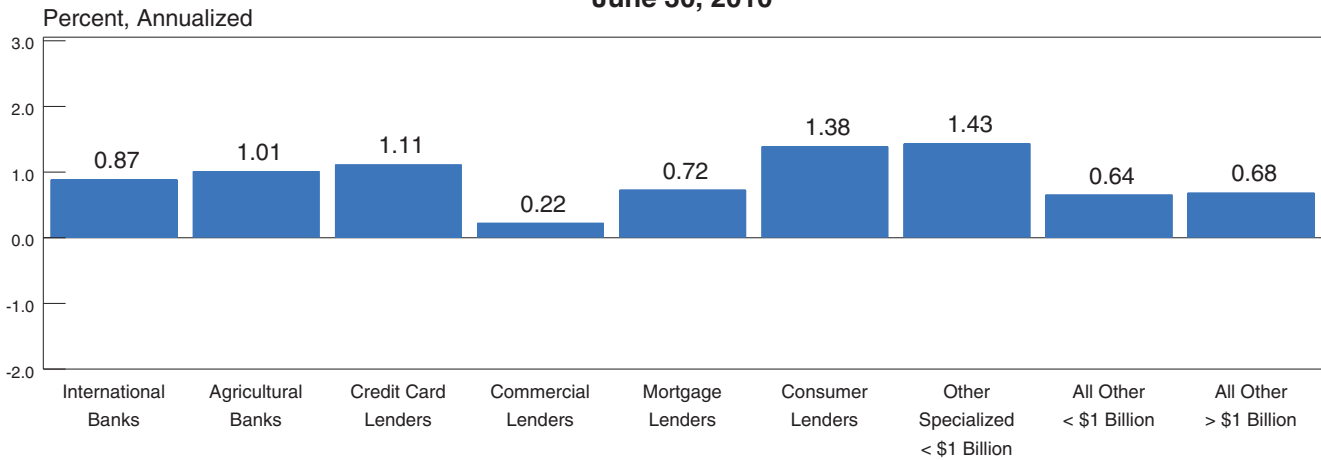


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/10	3,059	189	718	4,358	795	97	38	124	3,841
12/09	3,107	182	522	4,547	810	96	38	116	3,689
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,647	117	48	129	2,328
12/04	1,881	139	383	3,301	1,505	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	223	2,166	932	134	70	291	480
12/95	1,046	118	169	1,922	935	114	82	315	641
12/94	960	119	134	1,675	926	92	92	306	719
12/93	831	120	102	1,561	920	85	119	329	663
12/92	754	117	93	1,666	861	60	131	342	551

Performance Ratios By Asset Concentration Group

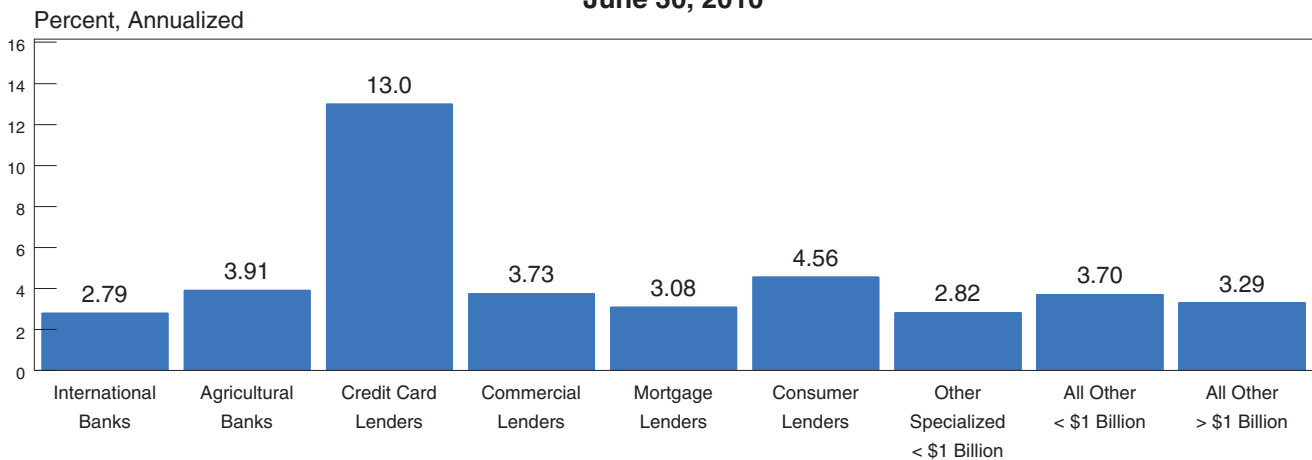
Return on Assets (YTD)

June 30, 2010



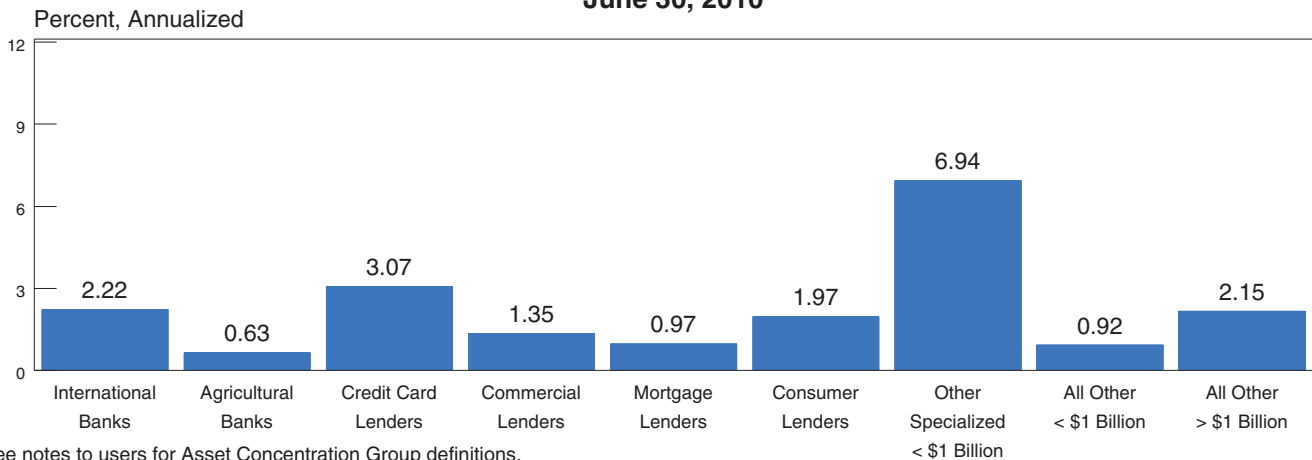
Net Interest Margin (YTD)

June 30, 2010



Noninterest Income to Assets (YTD)

June 30, 2010

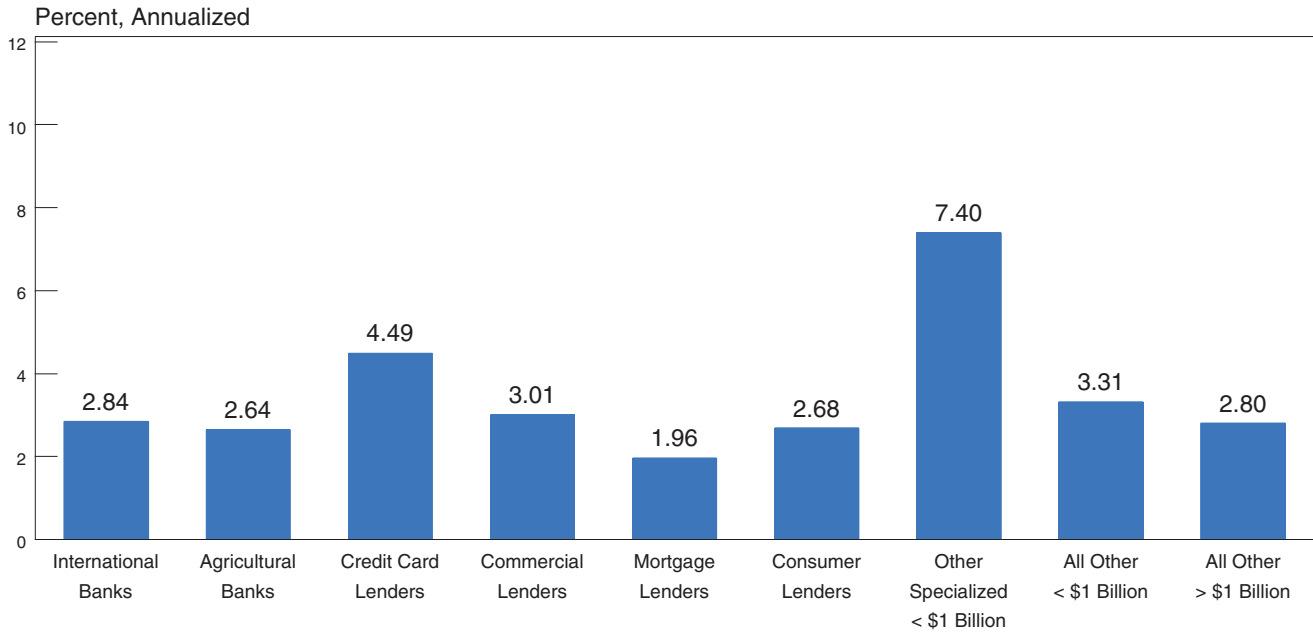


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

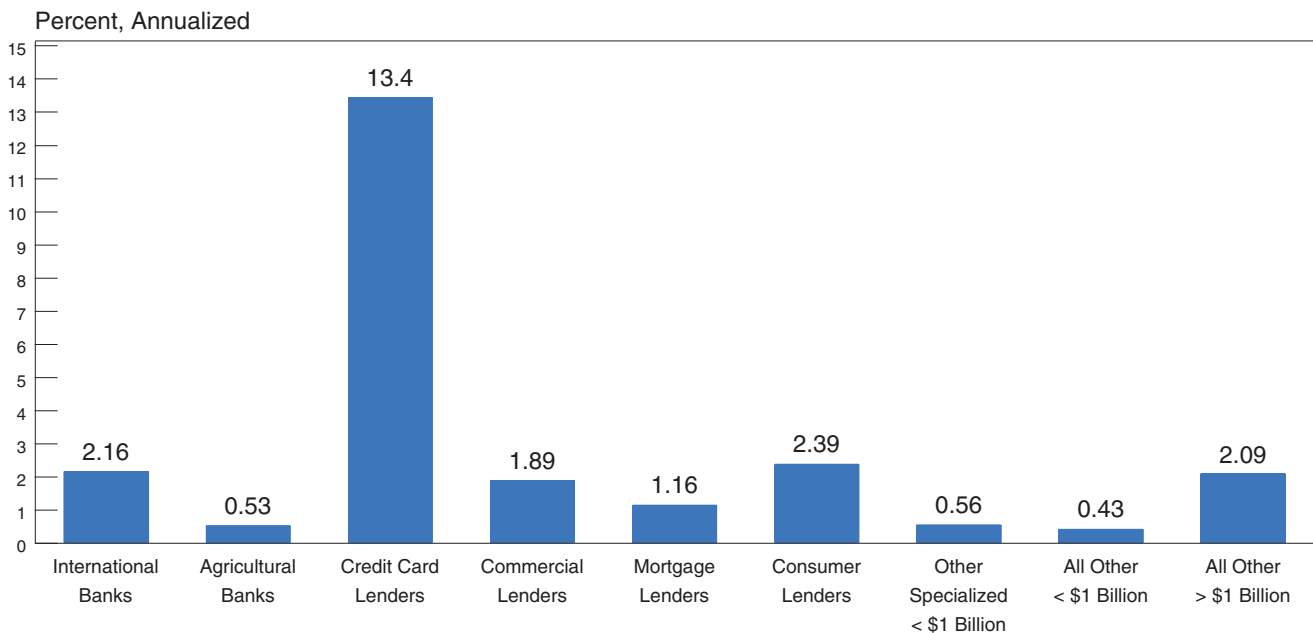
Noninterest Expense to Assets (YTD)

June 30, 2010



Net Charge-offs to Loans and Leases (YTD)

June 30, 2010

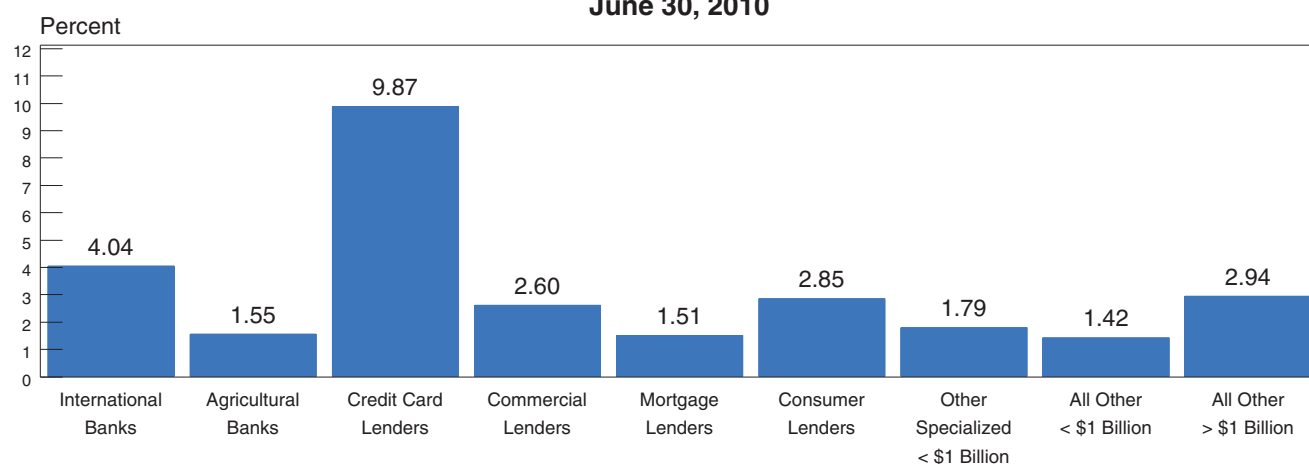


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

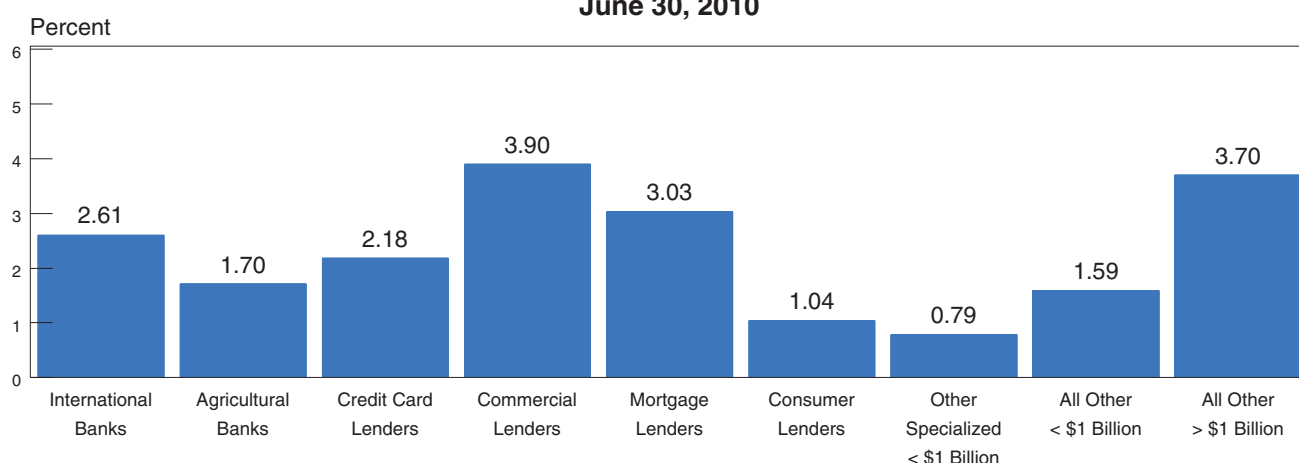
Loss Allowance To Loans and Leases

June 30, 2010



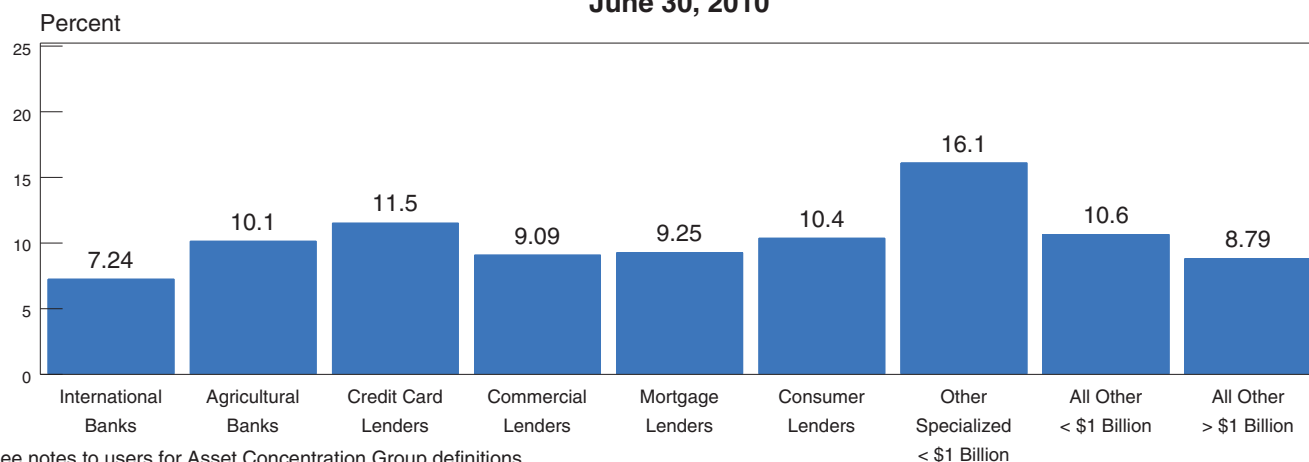
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2010



Core Capital (Leverage) Ratio

June 30, 2010



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

Return On Average Assets By Asset Concentration Group

1992 - 2010, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/10	0.87	1.01	1.11	0.22	0.72	1.38	1.43	0.64	0.68
06/09	0.05	0.88	-1.04	-0.18	0.57	0.28	0.73	0.79	0.42
06/08	0.31	1.18	3.49	0.51	-0.84	1.04	2.30	1.01	0.12
06/07	0.96	1.22	3.58	1.15	0.91	2.54	2.23	1.07	1.27
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	1.34	1.21	1.35	1.58	1.14	1.44
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

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

Net Interest Margin By Asset Concentration Group

1992 - 2010, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/10	2.79	3.91	12.99	3.73	3.08	4.56	2.82	3.70	3.29
06/09	2.95	3.87	10.35	3.57	3.17	4.19	2.79	3.75	2.42
06/08	2.87	3.87	8.83	3.66	2.86	4.67	3.07	3.66	2.61
06/07	2.49	3.96	8.21	3.70	2.71	5.65	2.98	3.67	2.92
06/06	2.56	4.07	9.20	3.84	2.81	4.66	3.48	3.73	2.99
06/05	2.60	4.08	8.25	3.85	2.90	4.37	3.04	3.86	3.28
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

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

Net Charge-offs as a Percent of Average Loans and Leases

By Asset Concentration Group

1992 - 2010, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/10	2.16	0.53	13.44	1.89	1.16	2.39	0.56	0.43	2.09
06/09	2.73	0.47	9.57	1.76	1.13	2.71	0.81	0.42	2.04
06/08	1.20	0.21	5.38	0.86	1.48	1.72	0.46	0.22	0.78
06/07	0.58	0.15	3.84	0.25	0.24	1.86	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	0.21	0.09	1.16	0.31	0.29	0.17
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

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

Percent of Loans Noncurrent By Asset Concentration Group

1992 - 2010

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/10	6.75	1.97	2.62	4.65	4.57	1.25	2.15	2.11	6.61
12/09	7.40	1.84	3.36	4.71	4.63	1.75	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
12/93	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
12/92	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36

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

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

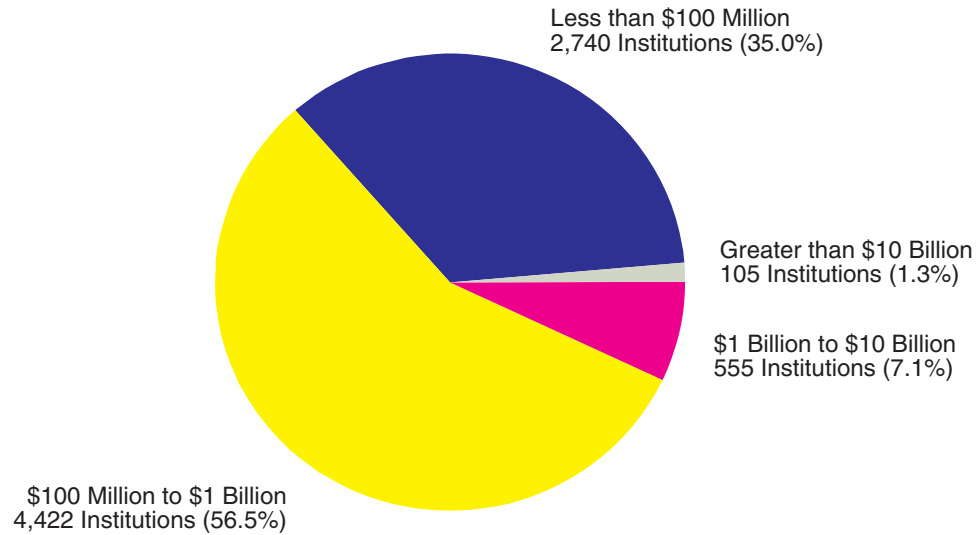
1992 - 2010

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/10	7.24	10.13	11.53	9.09	9.25	10.37	16.11	10.63	8.79
12/09	6.98	9.95	19.60	8.69	8.92	10.46	15.61	10.64	8.22
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68

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

Number of Institutions By Asset Size

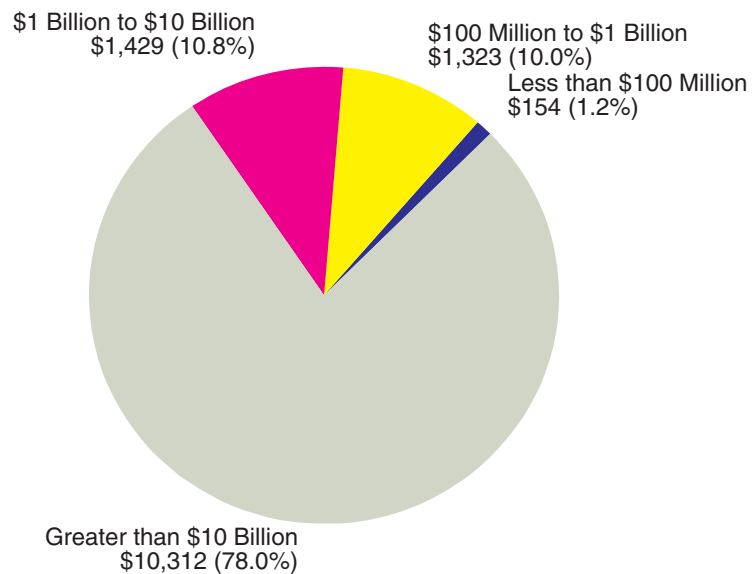
June 30, 2010



Industry Assets By Asset Size

June 30, 2010

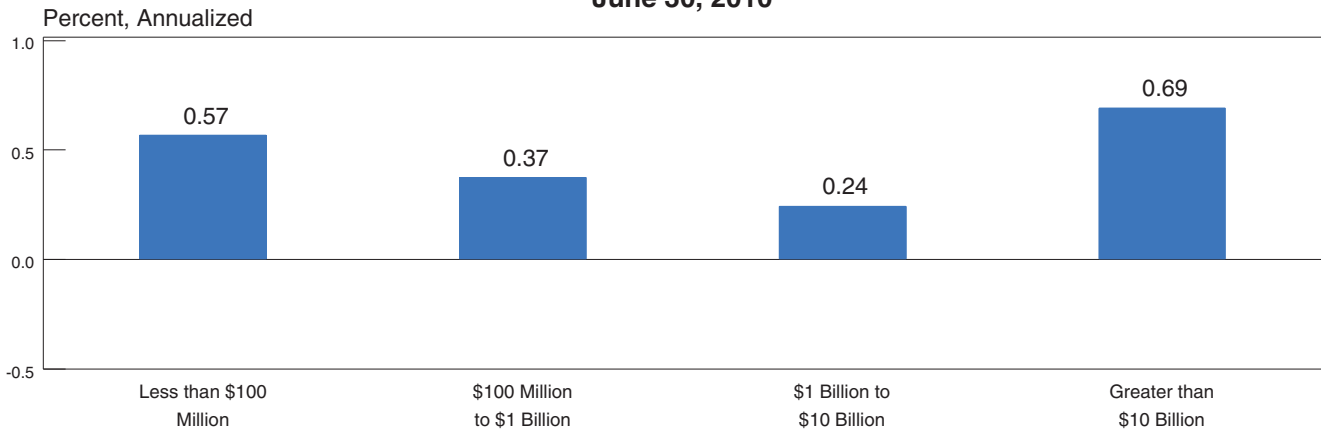
(\$ Billions)



Performance Ratios By Asset Size

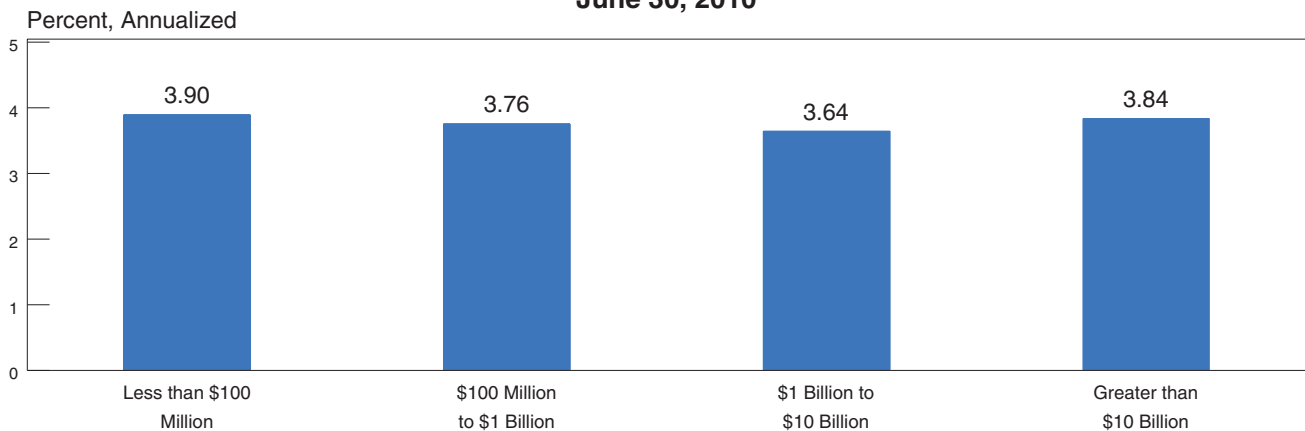
Return on Assets (YTD)

June 30, 2010



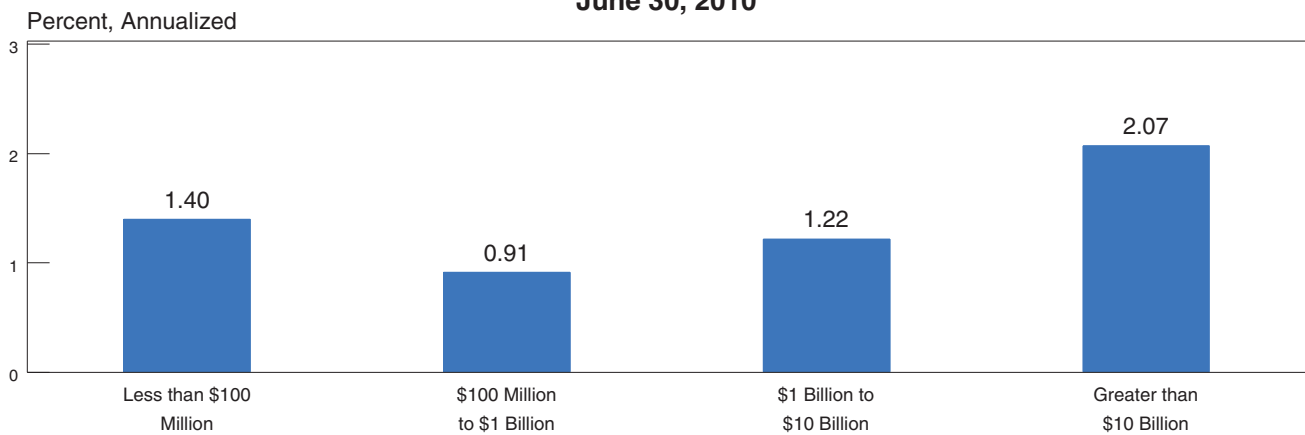
Net Interest Margin (YTD)

June 30, 2010



Noninterest Income to Assets (YTD)

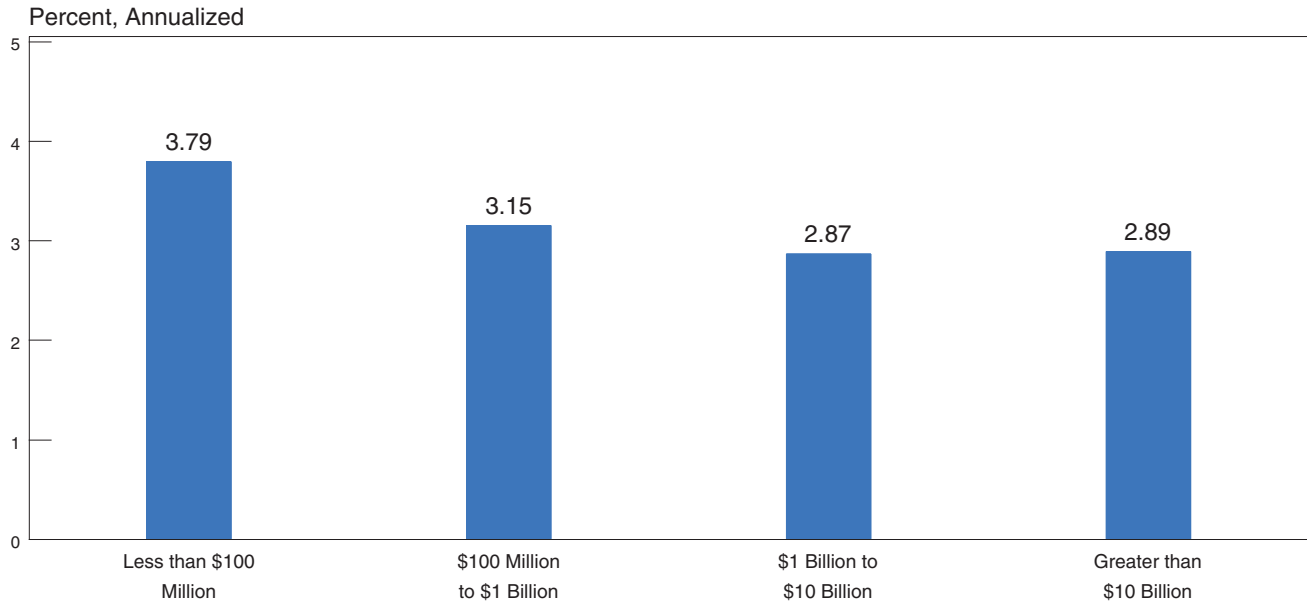
June 30, 2010



Performance Ratios By Asset Size

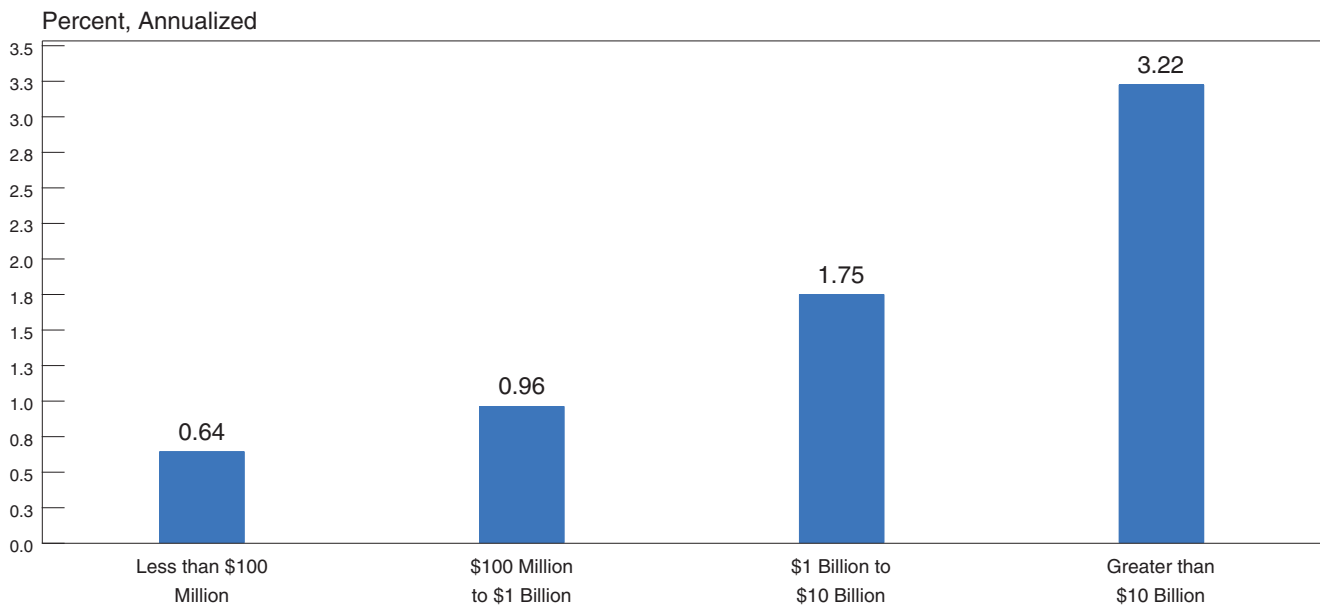
Noninterest Expense to Assets (YTD)

June 30, 2010



Net Charge-offs to Loans and Leases (YTD)

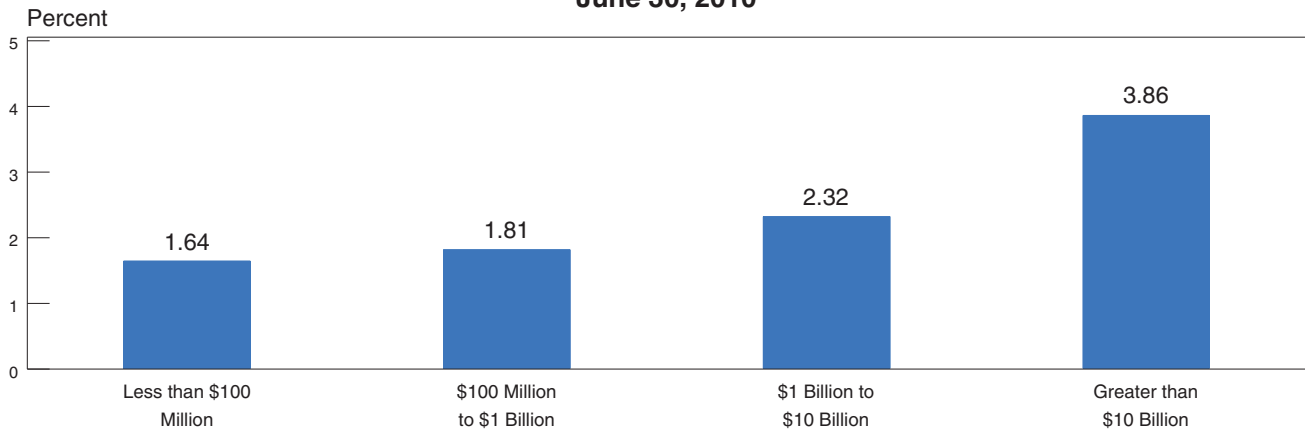
June 30, 2010



Condition Ratios By Asset Size

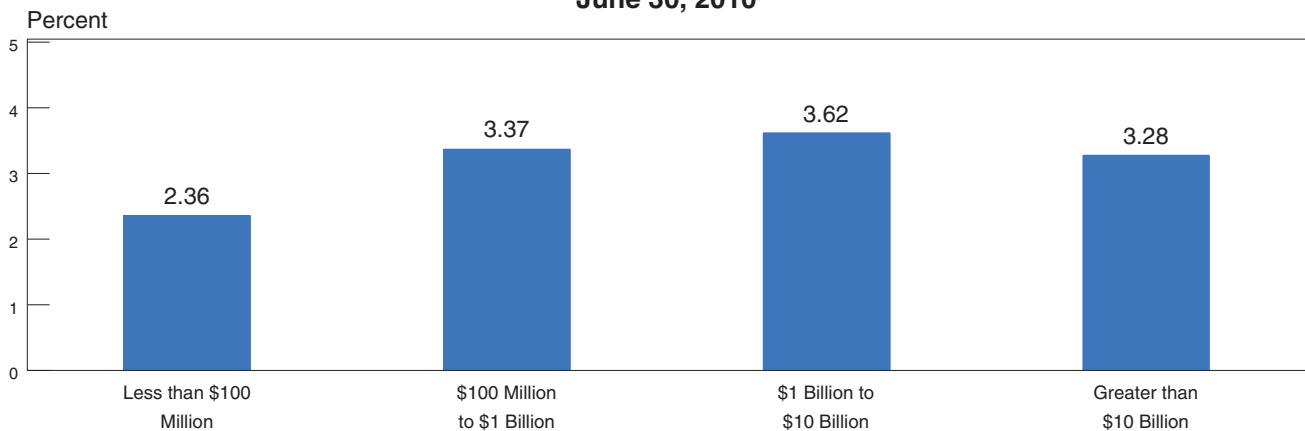
Loss Allowance To Loans and Leases

June 30, 2010



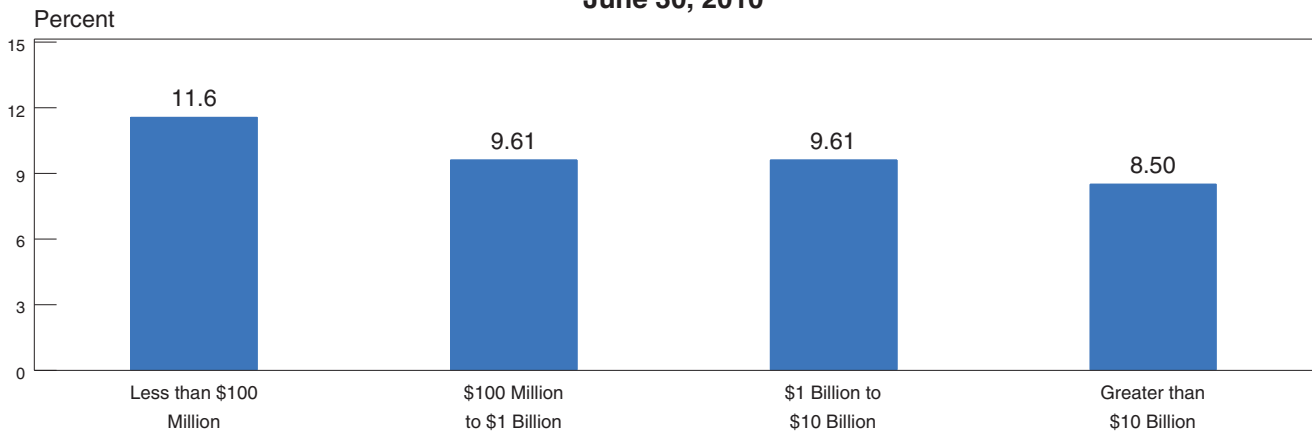
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2010



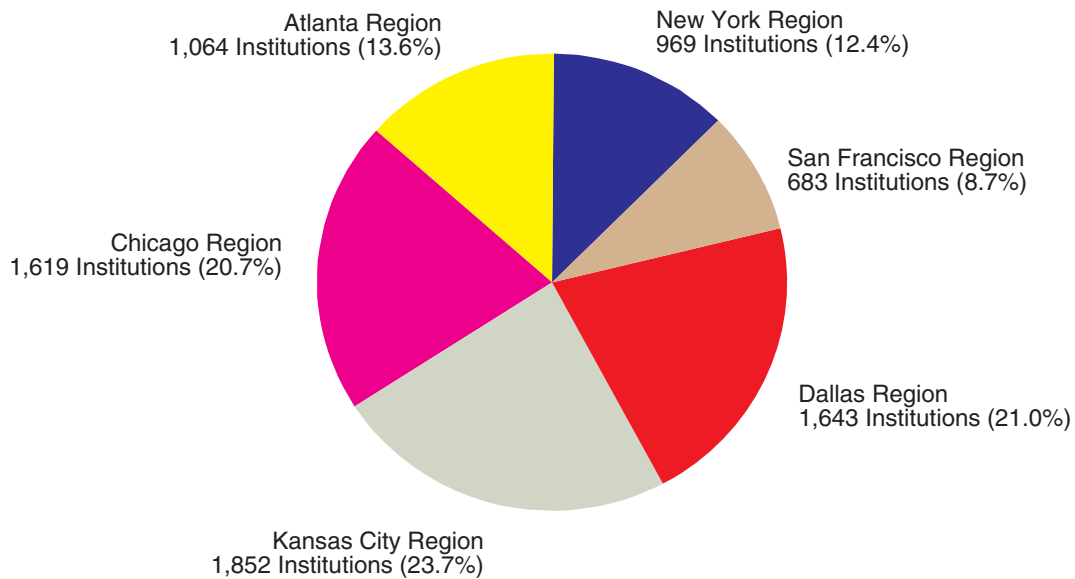
Core Capital (Leverage) Ratio

June 30, 2010



Geographic Distribution of FDIC-Insured Institutions

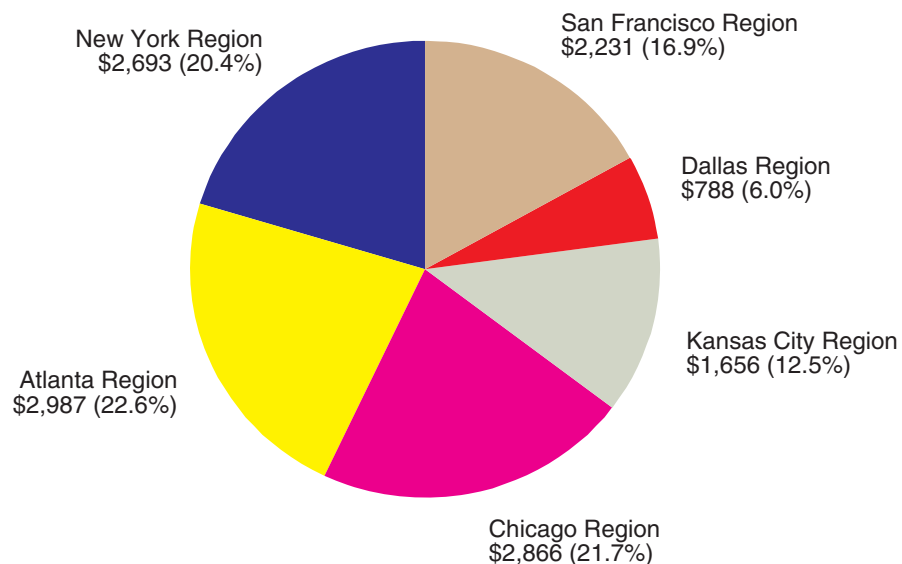
June 30, 2010



Geographic Distribution of Industry Assets

June 30, 2010

(\$ Billions)

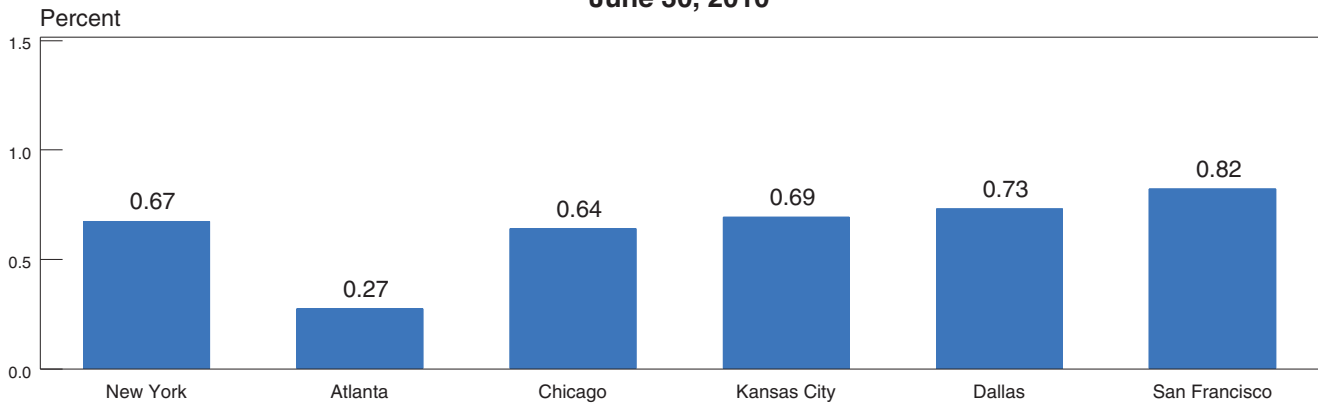


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

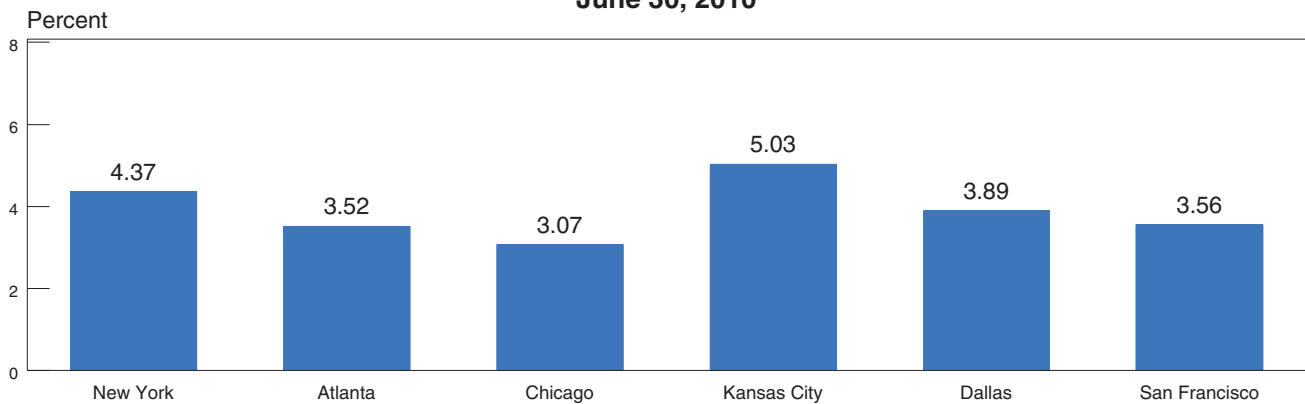
Return on Assets (YTD, Annualized)

June 30, 2010



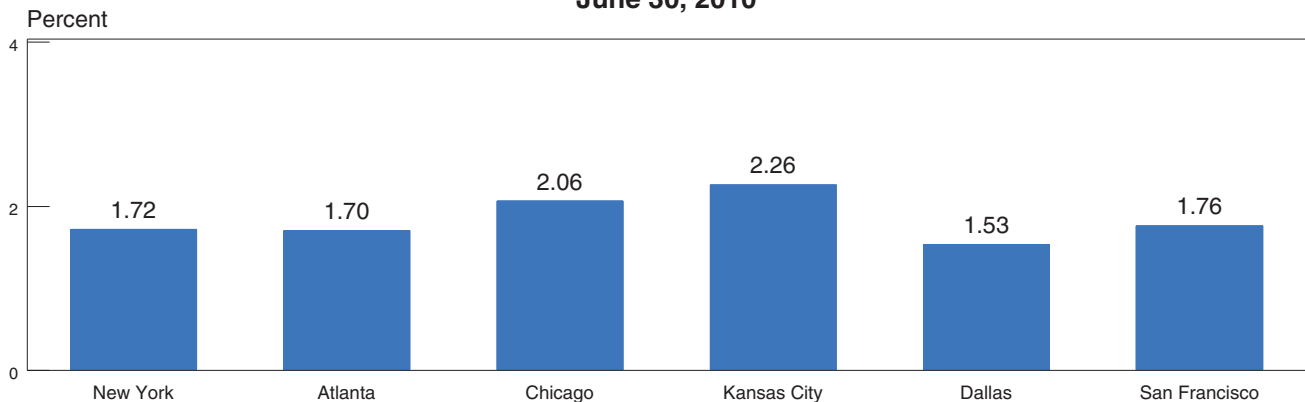
Net Interest Margins (YTD, Annualized)

June 30, 2010



Noninterest Income to Assets (YTD, Annualized)

June 30, 2010

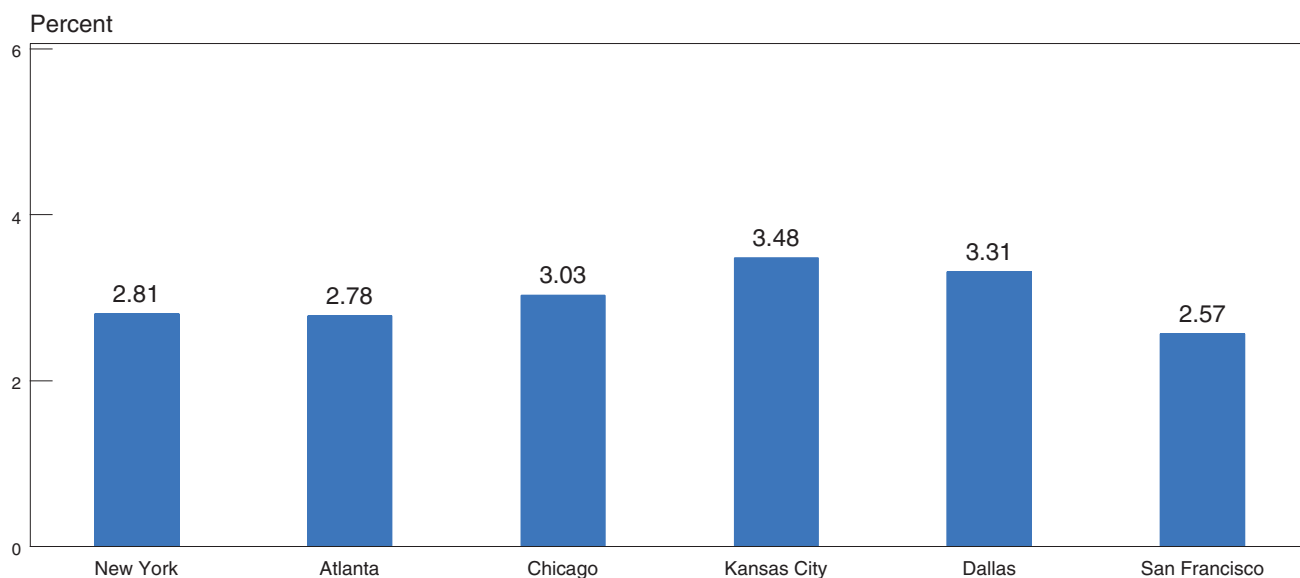


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

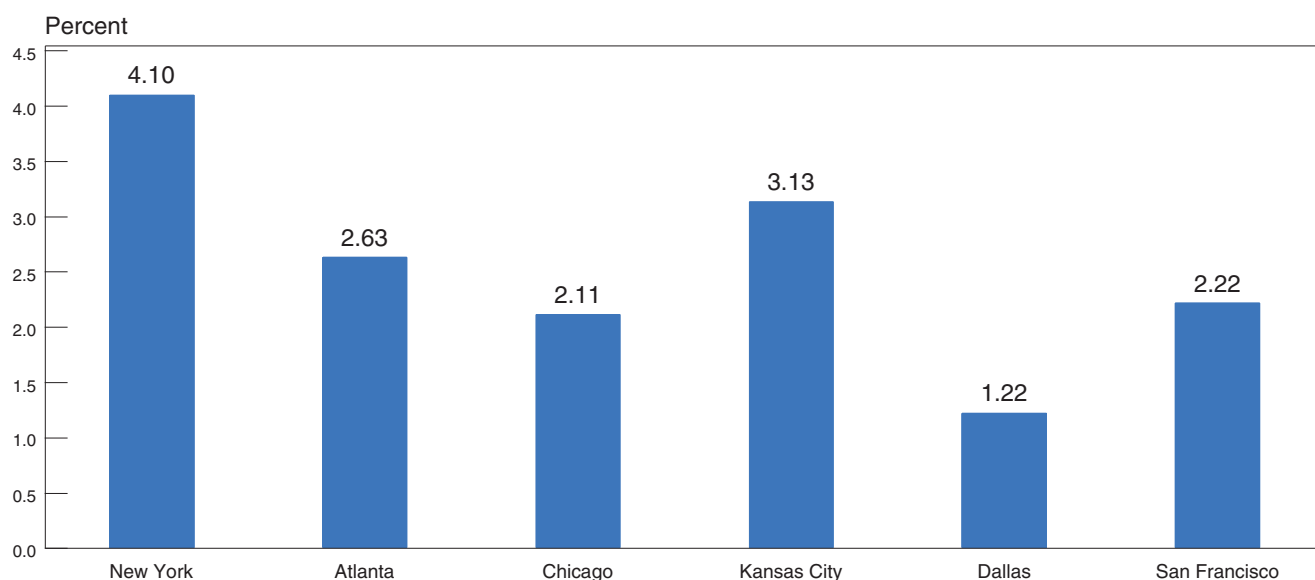
Noninterest Expense to Assets (YTD, Annualized)

June 30, 2010



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

June 30, 2010



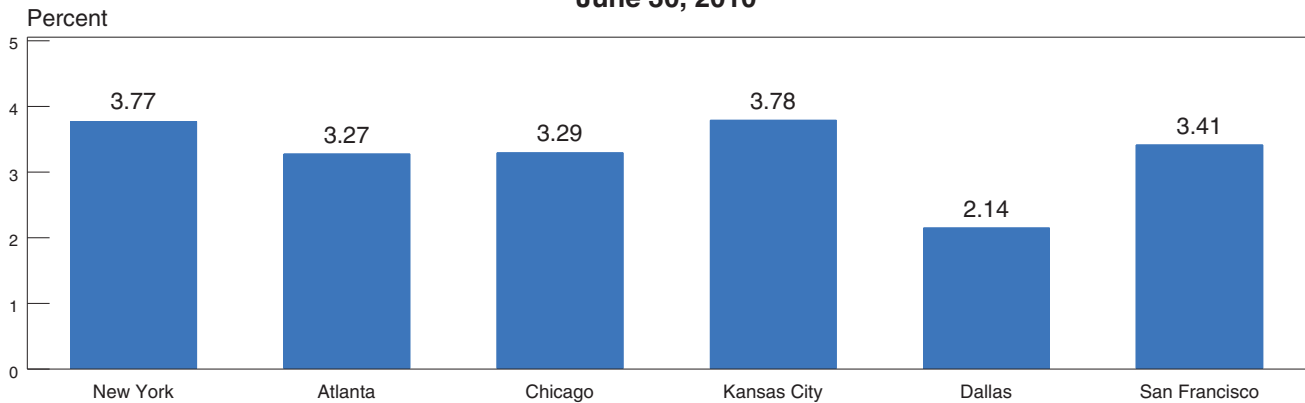
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

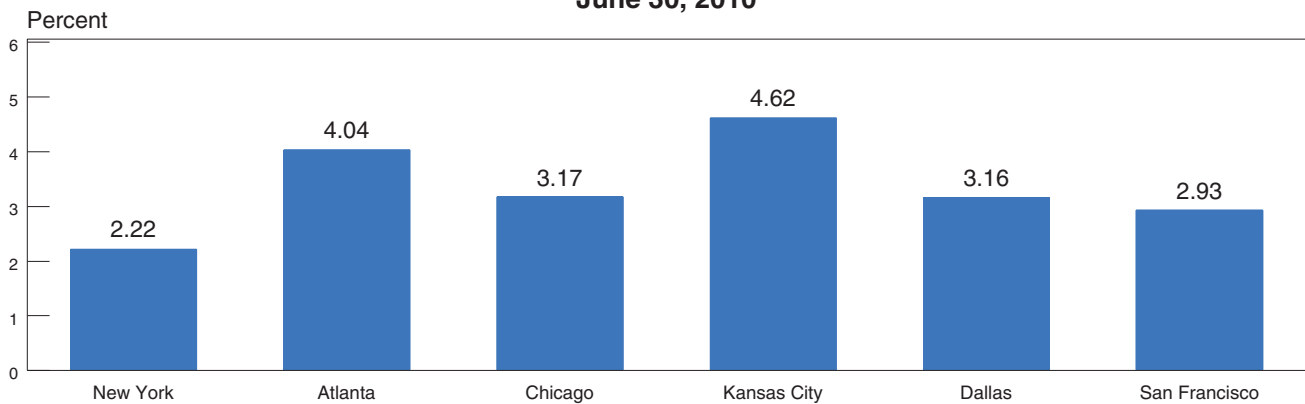
Loss Allowance To Loans and Leases

June 30, 2010



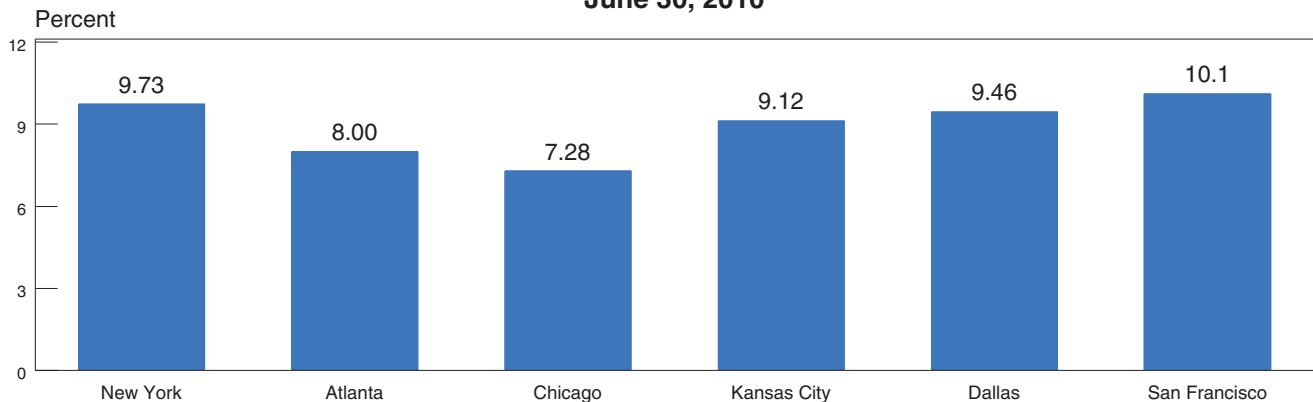
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2010



Core Capital (Leverage) Ratio

June 30, 2010

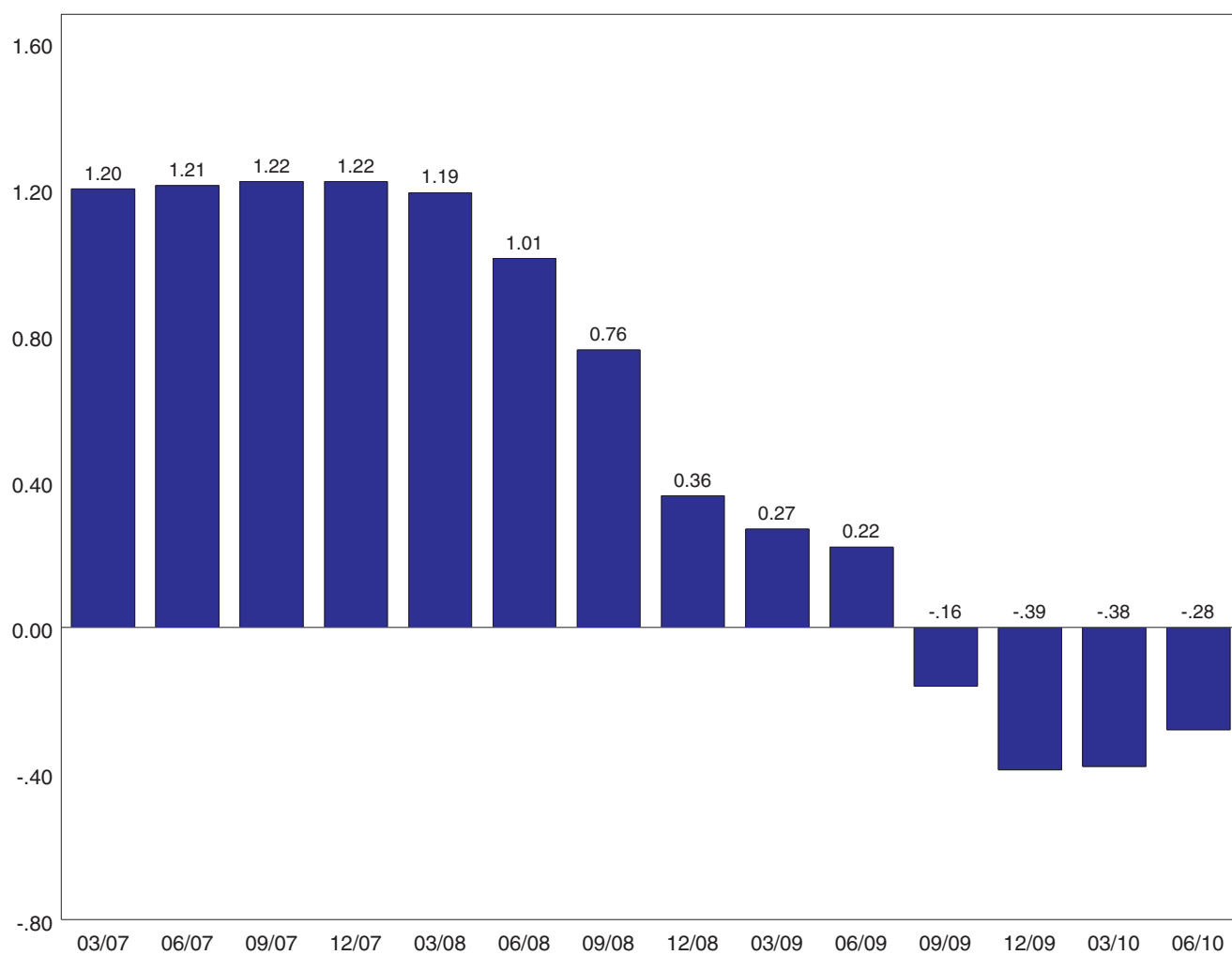


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2007 - June 30, 2010

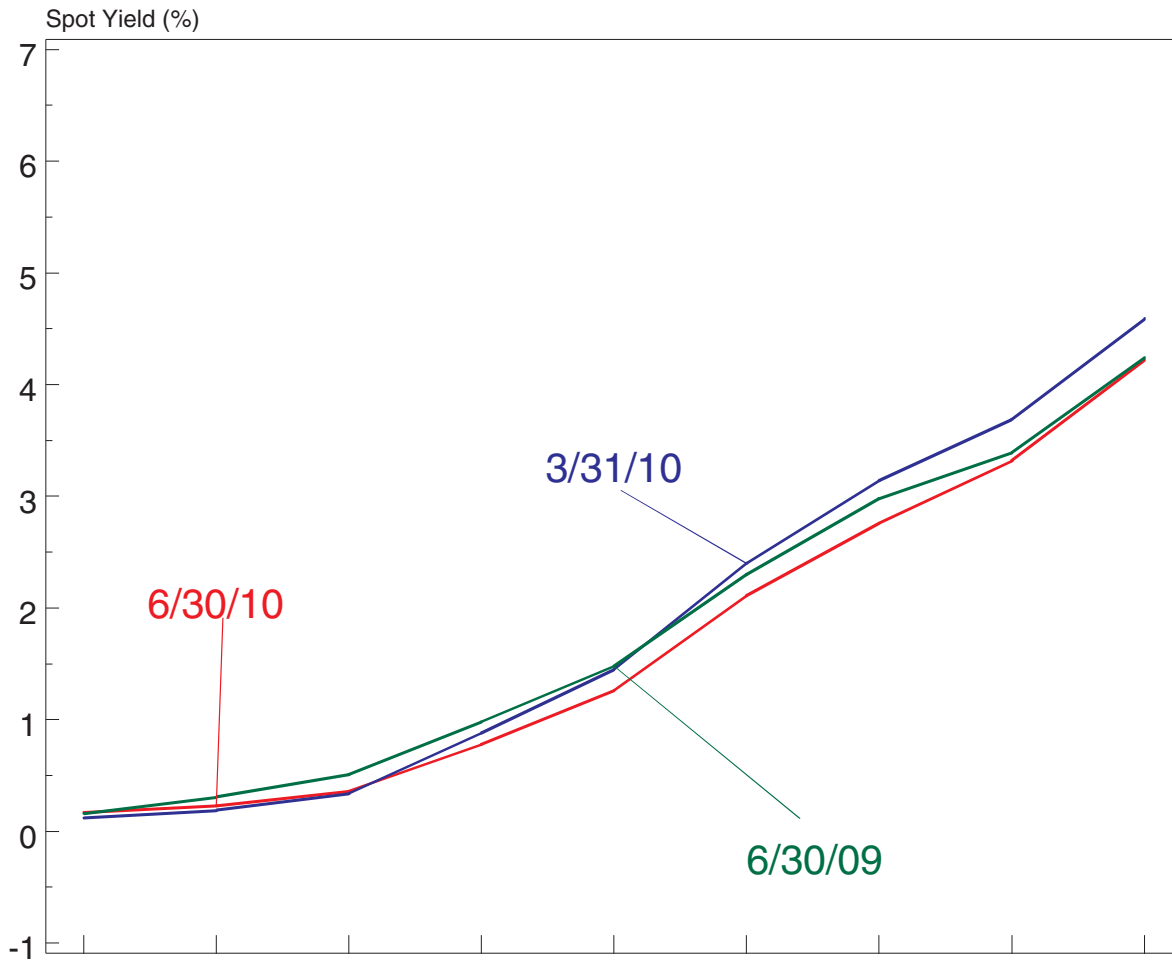
Percent of Insured Deposits



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

U.S. Treasury Yield Curves

June 30, 2009 - June 30, 2010



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/10	0.17	0.23	0.36	0.78	1.26	2.11	2.76	3.32	4.22
3/31/10	0.12	0.19	0.34	0.88	1.45	2.40	3.14	3.69	4.59
12/31/09	0.06	0.17	0.37	0.90	1.42	2.34	3.02	3.49	4.35
9/30/09	0.16	0.23	0.44	1.02	1.52	2.41	3.03	3.41	4.17
6/30/09	0.16	0.31	0.51	0.98	1.48	2.30	2.98	3.39	4.24

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, 2010

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,489	95.6%	\$13,059.0	98.8%
Adequately Capitalized	152	1.9%	\$76.6	0.6%
Undercapitalized	81	1.0%	\$41.2	0.3%
Significantly Undercapitalized	61	0.8%	\$25.2	0.2%
Critically Undercapitalized	47	0.6%	\$18.4	0.1%

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

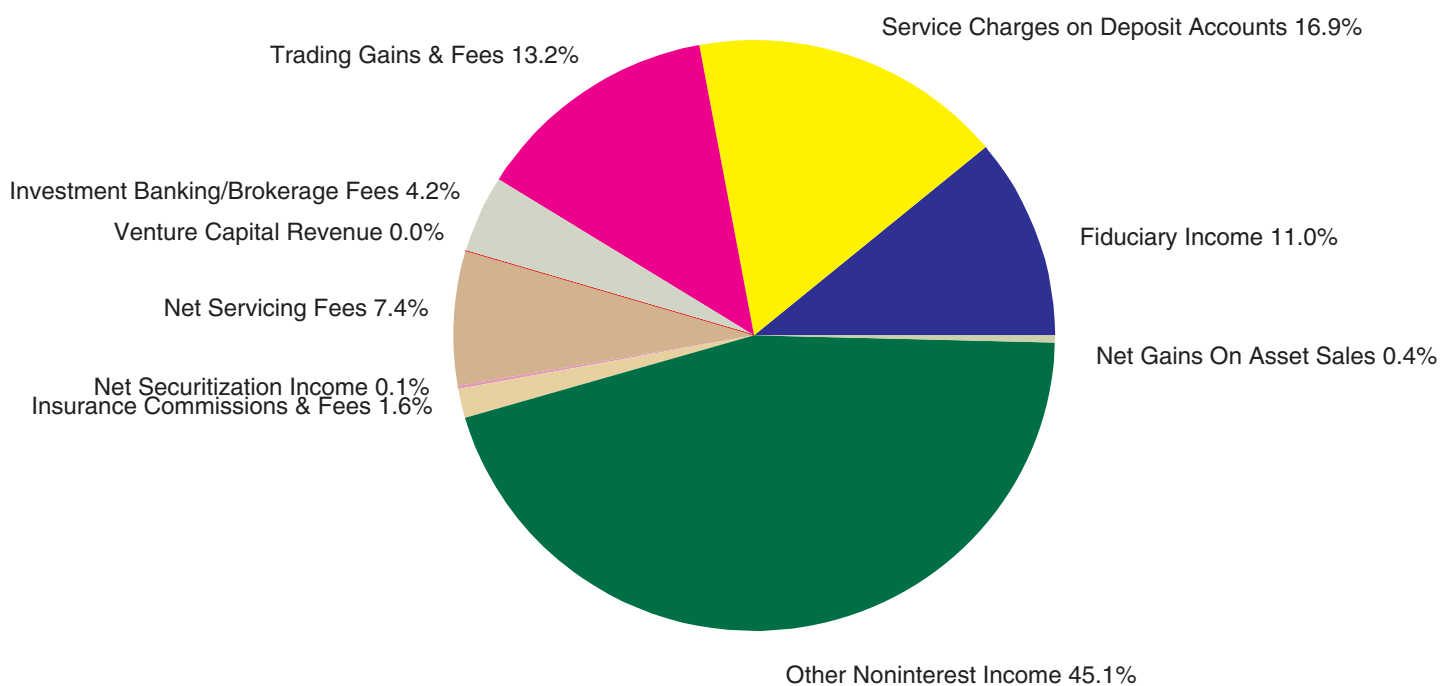
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Composition of Commercial Banks' Noninterest Income

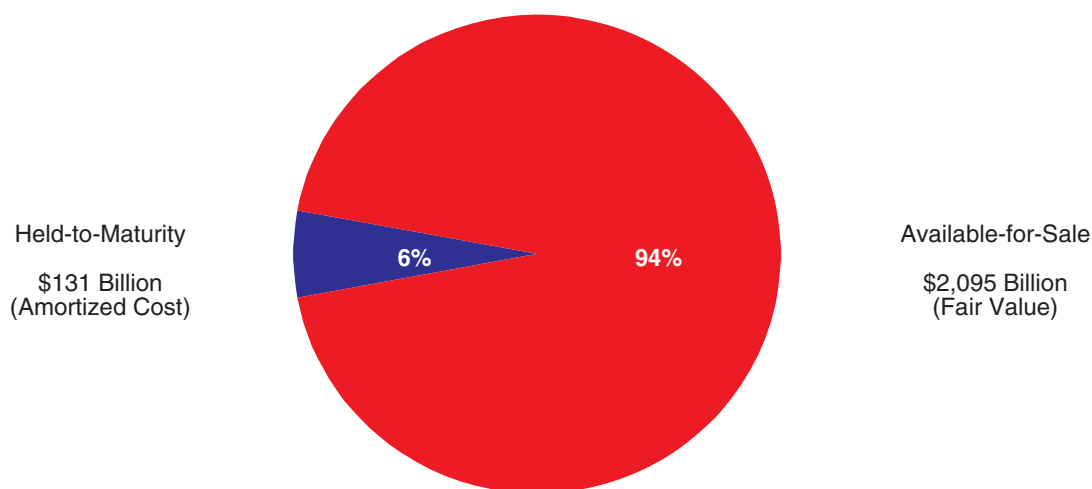
First Half 2010



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$12,415	1,250	18.5%
Service Charges on Deposit Accounts	\$19,041	6,561	96.9%
Trading Gains & Fees	\$14,919	160	2.4%
Investment Banking/Brokerage Fees	\$4,760	1,698	25.1%
Venture Capital Revenue	\$12	50	0.7%
Net Servicing Fees	\$8,282	1,676	24.7%
Net Securitization Income	\$168	24	0.4%
Insurance Commissions & Fees	\$1,812	2,742	40.5%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$2,512	2,054	30.3%
Net Gains/Losses On OREO Sales	-\$1,899	3,178	46.9%
Net Gains/Losses On Sales Of Other Assets	-\$188	1,792	26.5%
Other Noninterest Income	\$50,852	6,618	97.7%
Total Noninterest Income	\$112,689	6,660	98.3%

Commercial Bank Total Securities*

June 30, 2010



Commercial Bank Total Securities*

June 30, 2010

	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	\$2,034	103.5	\$161,052	100.9	\$163,086	100.9
U.S. Government Agencies	331	100.7	10,346	102.8	10,677	102.7
Government Sponsored Enterprises	11,808	101.8	221,098	101.2	232,906	101.3
Mortgage Pass-through Securities	18,533	105.4	681,552	103.9	700,085	104.0
Collateralized Mortgage Obligations	35,852	102.0	411,610	100.6	447,462	100.7
State, County, Municipal Obligations	22,302	101.8	135,594	100.1	157,896	100.4
Asset Backed Securities	12,310	102.6	117,914	99.0	130,224	99.4
Other Debt Securities	27,520	101.5	340,189	101.5	367,710	105.1
Equity Securities	**	**	15,828	109.5	15,828	109.5
Total Securities	\$130,690	102.4	\$2,095,184	101.7	\$2,225,874	101.8
Memoranda***						
Structured Notes	36,770		36,380			98.9

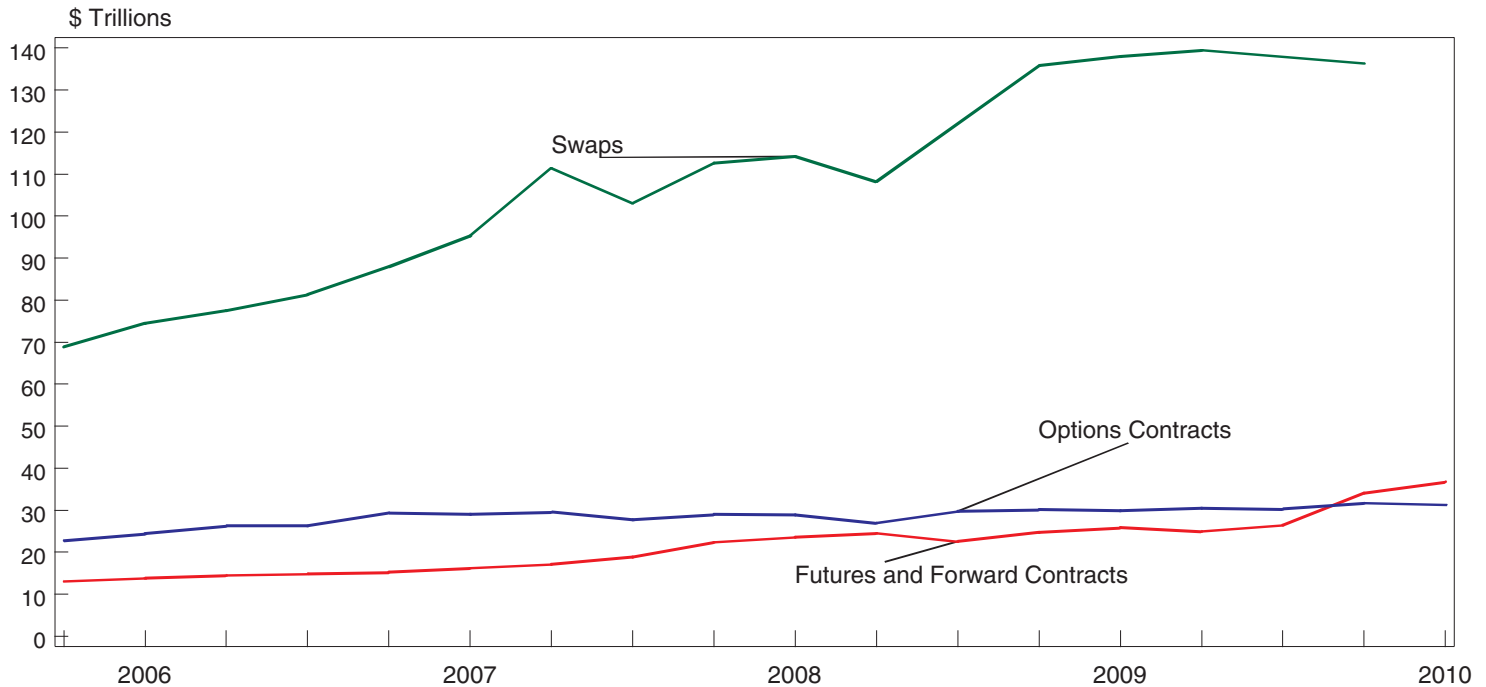
* Excludes trading account assets.

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

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

Commercial Bank Derivatives

2006 - 2010 (Notional Amounts)



	12/06	12/07	12/08	12/09	3/10	6/10
Total Derivatives (Notional Amounts, in billions of dollars)	\$122,485	\$149,682	\$195,371	\$198,767	\$202,082	\$209,500
Futures and Forward Contracts	14,881	18,866	22,527	26,494	34,094	36,790
Interest rate contracts	8,539	9,117	13,762	17,840	24,546	27,065
Foreign exchange rate contracts	6,143	9,498	8,528	8,468	9,360	9,492
Other futures and forwards*	199	251	238	186	189	234
Option Contracts	26,275	27,725	29,745	30,262	31,665	31,301
Interest rate options	20,515	20,984	23,687	25,548	27,029	26,021
Foreign currency options	3,273	4,025	3,563	2,713	2,790	3,315
Other option contracts*	2,487	2,716	2,495	2,002	1,846	1,964
Swaps	81,328	103,091	143,100	142,011	136,323	141,410
Interest rate swaps	78,366	99,376	138,431	136,162	130,398	135,510
Foreign exchange rate swaps	2,484	3,092	4,133	5,373	5,447	5,400
Other swaps*	478	623	535	476	478	500
Memoranda						
Spot Foreign Exchange Contracts	664	560	699	745	1,605	2,039
Credit Derivatives	9,020	15,863	16,029	14,036	14,364	13,876
Number of banks reporting derivatives	922	956	1,010	1,033	1,047	1,059
Replacement cost of interest rate and foreign exchange rate contracts **	1,020	1,570	5,765	3,475	3,494	4,391

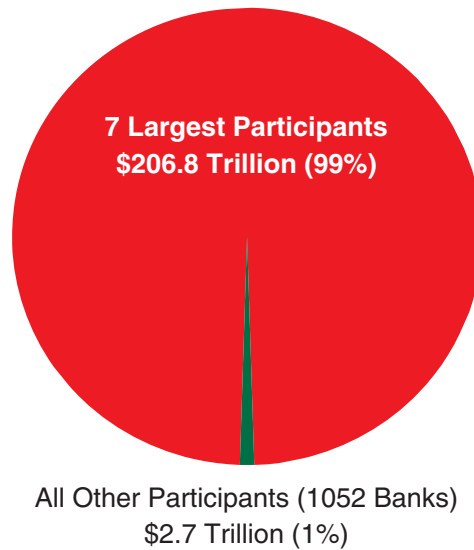
* Not reported by banks with less than \$300 million in assets.

** 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

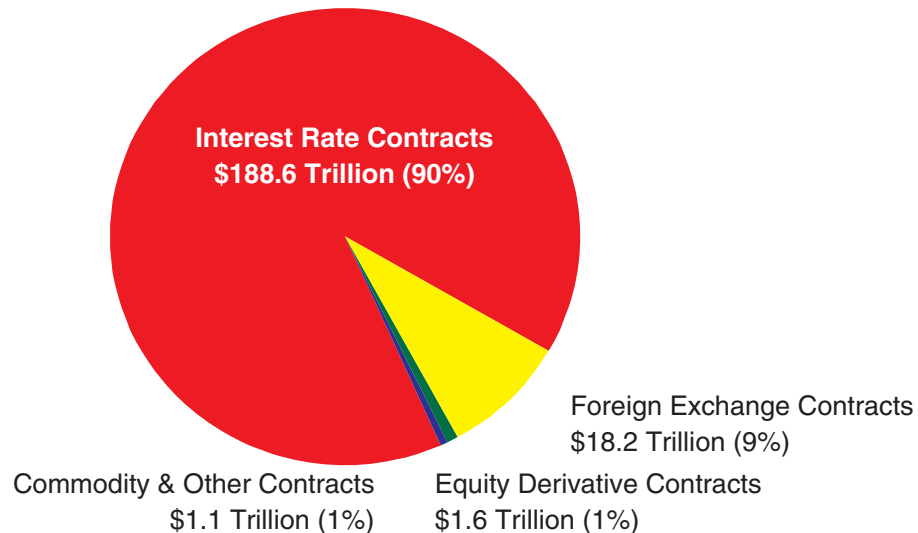
June 30, 2010



Composition of Commercial Bank Derivatives*

Notional Amounts

June 30, 2010



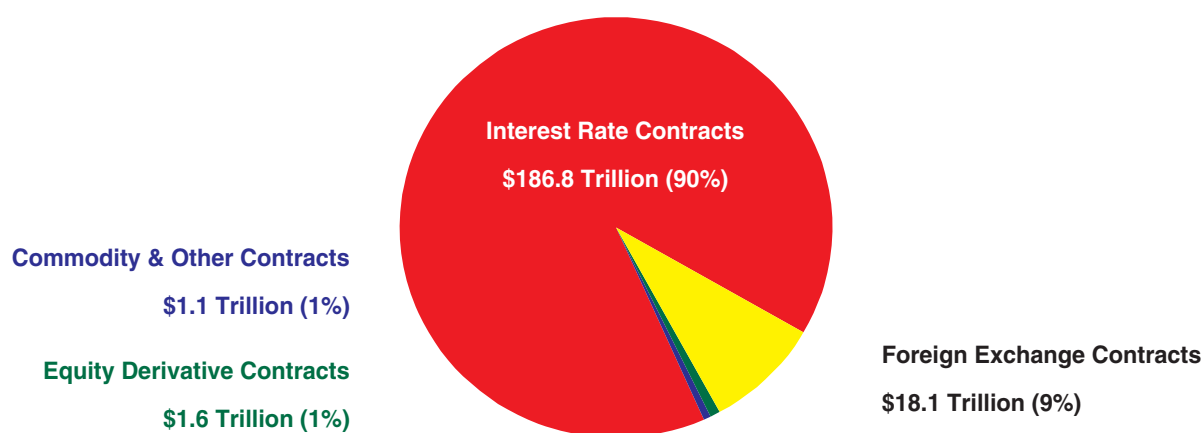
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,990 billion for the seven largest participants and \$49 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

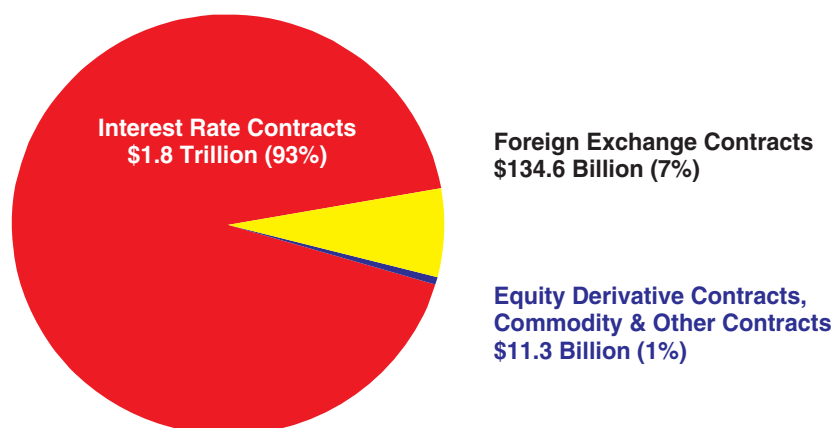
June 30, 2010



Not Held for Trading

Notional Amounts

June 30, 2010



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,039 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

June 30, 2010

(\$ Millions)

Held for Trading

175 Banks Held Derivative Contracts for Trading

7 Largest Participants Held 99% of Total (Notional Amount)

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	3,917,607	400,495	81,261	33,843	4,433,206	81,561
Gross negative fair value	3,828,572	407,606	80,864	34,602	4,351,645	
All other participants						
Gross positive fair value	21,161	14,757	540	1,089	37,547	1,072
Gross negative fair value	20,720	14,000	645	1,110	36,475	
Total						
Gross positive fair value	3,938,768	415,252	81,801	34,932	4,470,753	82,633
Gross negative fair value	3,849,293	421,606	81,510	35,712	4,388,120	

Held for Purposes Other than Trading

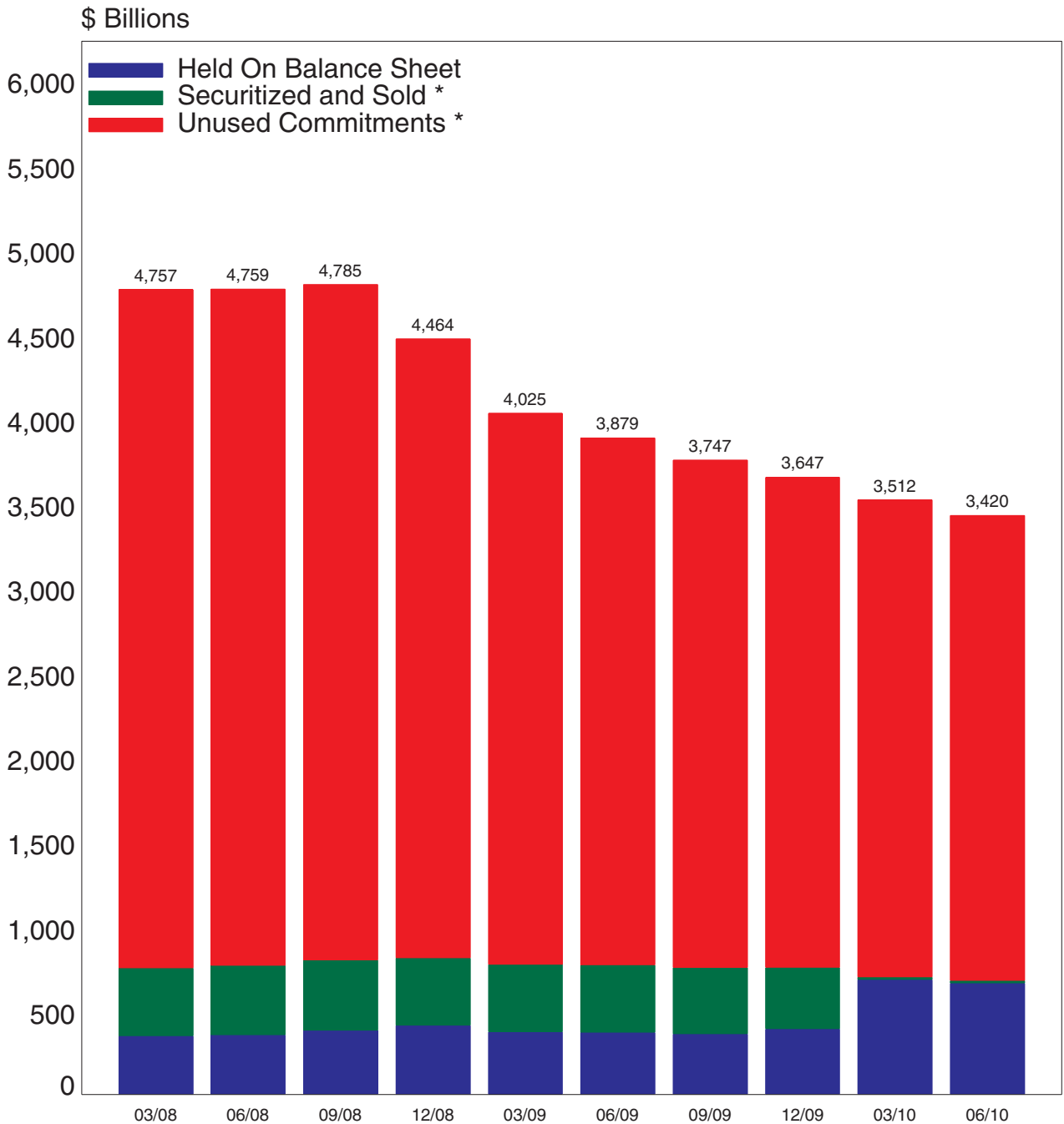
967 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 74% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	22,788	1,602	29	484	24,902	6,501
Gross negative fair value	16,779	1,401	34	187	18,401	
All other participants						
Gross positive fair value	10,520	2,205	212	20	12,957	3,931
Gross negative fair value	7,784	938	193	111	9,026	
Total						
Gross positive fair value	33,307	3,807	240	504	37,859	10,432
Gross negative fair value	24,563	2,339	227	298	27,427	

Expansion of Commercial Bank Credit Card Lines

2008-2010



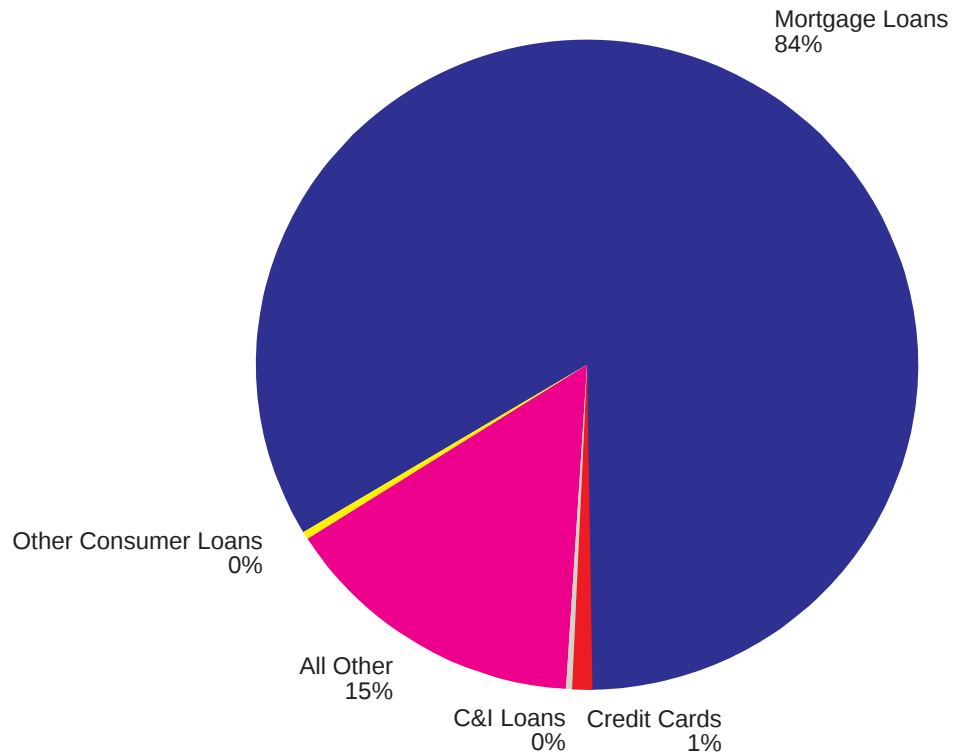
Loans Outstanding (\$ Billions)

Held On Balance Sheet	344.3	350.4	375.8	405.4	367.4	364.6	356.9	384.3	676.3	656.6
Securitized and Sold *	402.2	409.9	417.8	398.3	399.1	397.9	391.4	363.5	16.1	15.5
Unused Commitments *	4,010.5	3,999.1	3,991.2	3,660.0	3,258.6	3,116.5	2,999.2	2,898.9	2,819.7	2,747.8
Total	4,757.0	4,759.4	4,784.9	4,463.7	4,025.1	3,879.0	3,747.5	3,646.7	3,512.1	3,419.8

* Off-balance-sheet

Composition of Securitized Assets*

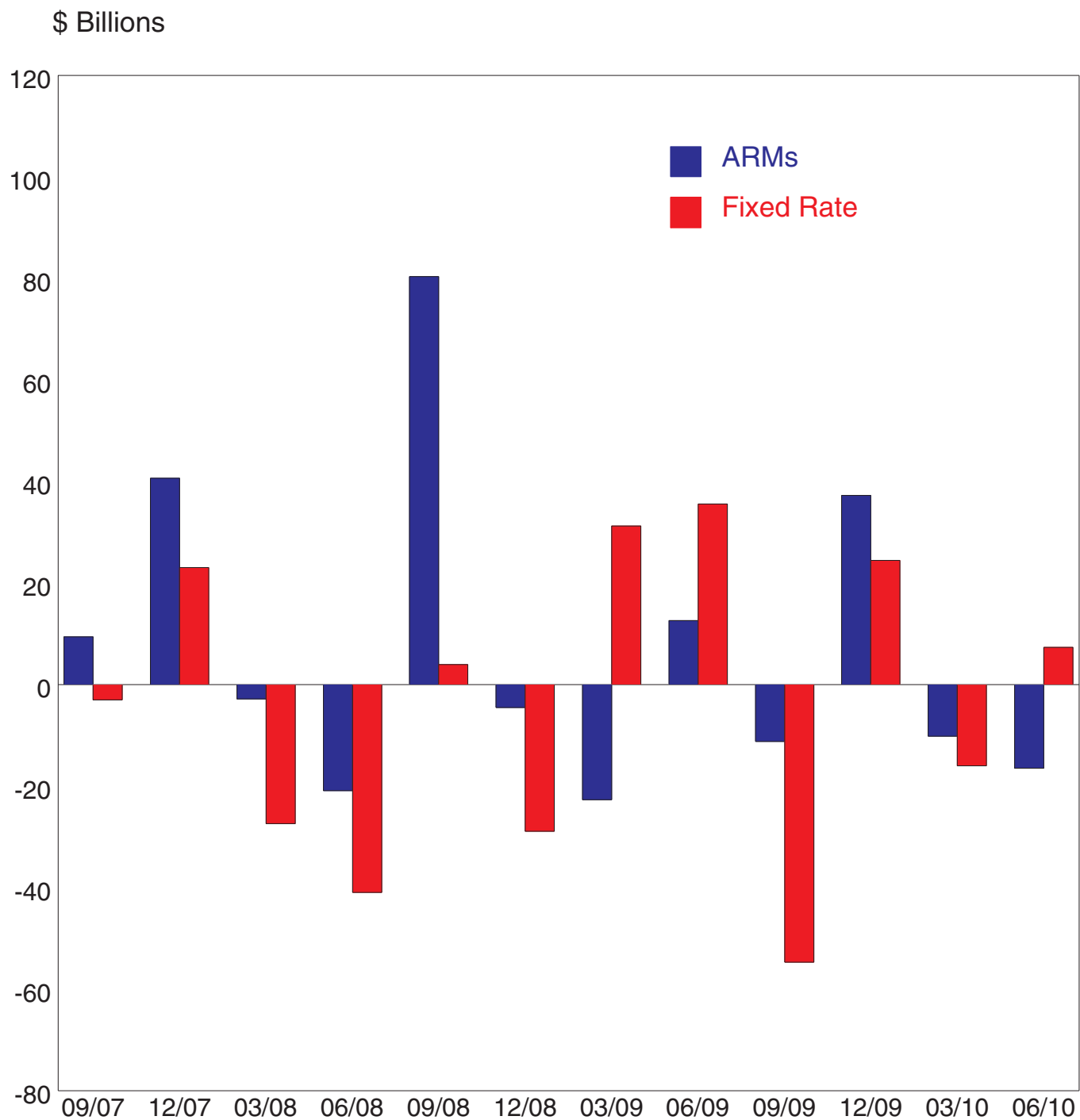
FDIC-Insured Commercial Banks and State-Chartered Savings Banks
June 30, 2010



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

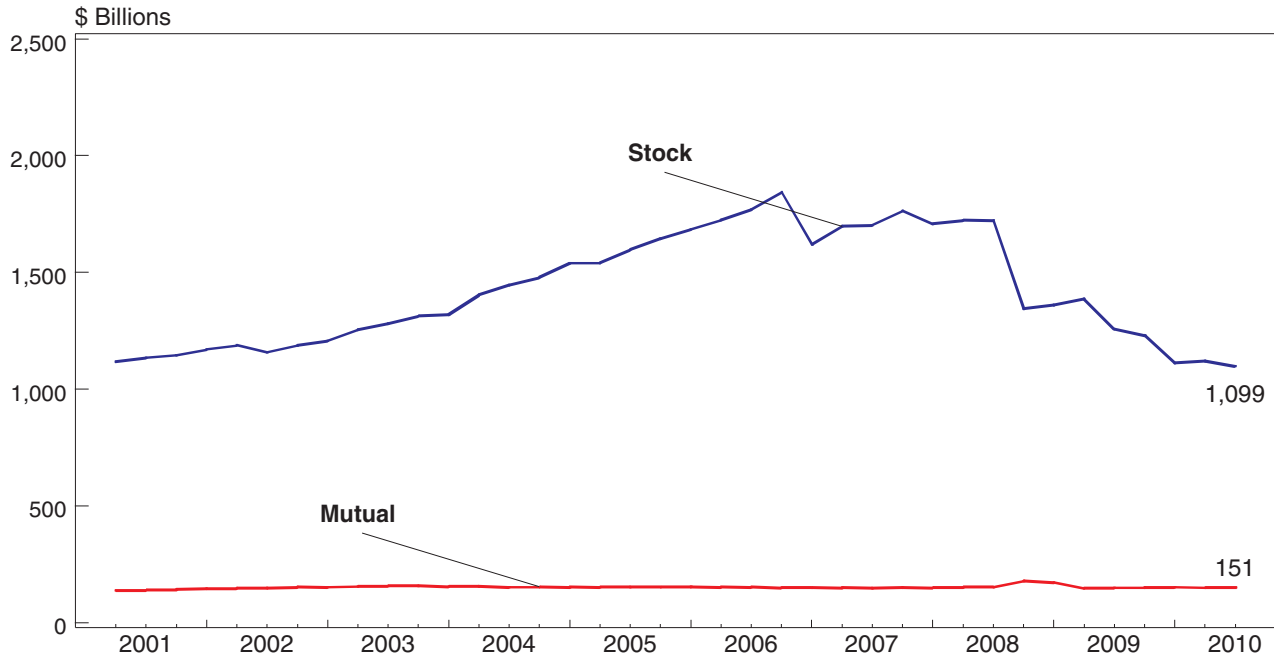
Growth Rates of ARMs and Fixed-Rate Mortgages

2007 - 2010



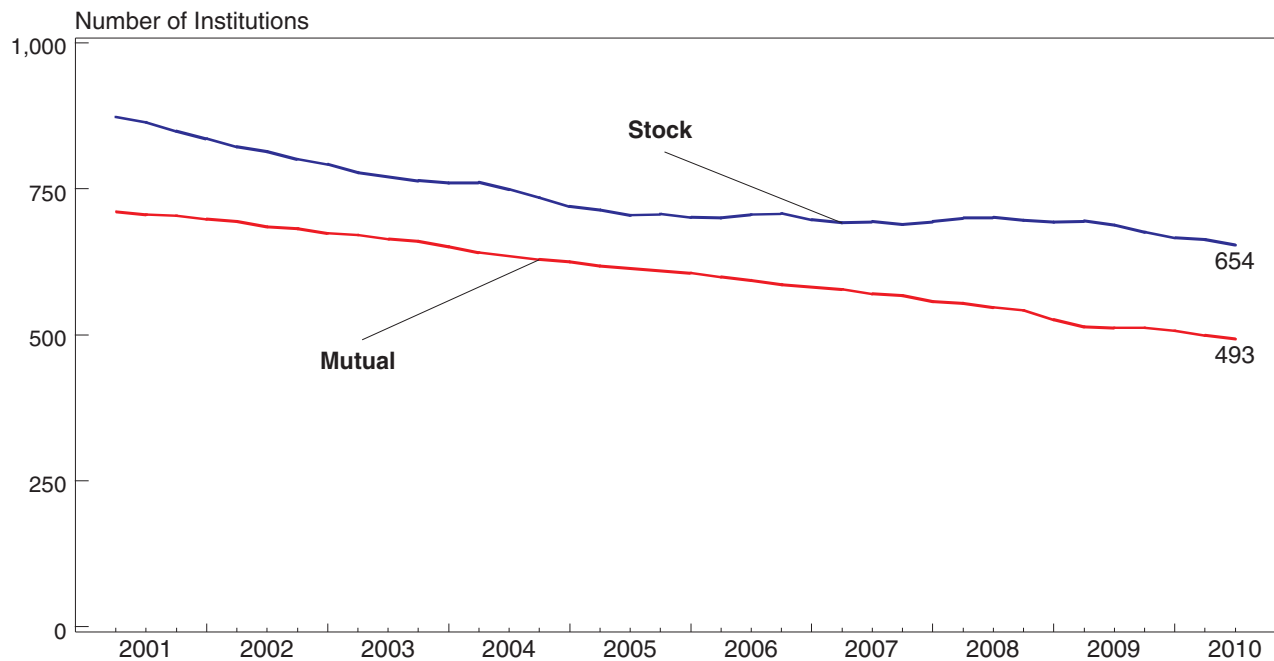
Assets of Mutual and Stock Savings Institutions

2001 - 2010



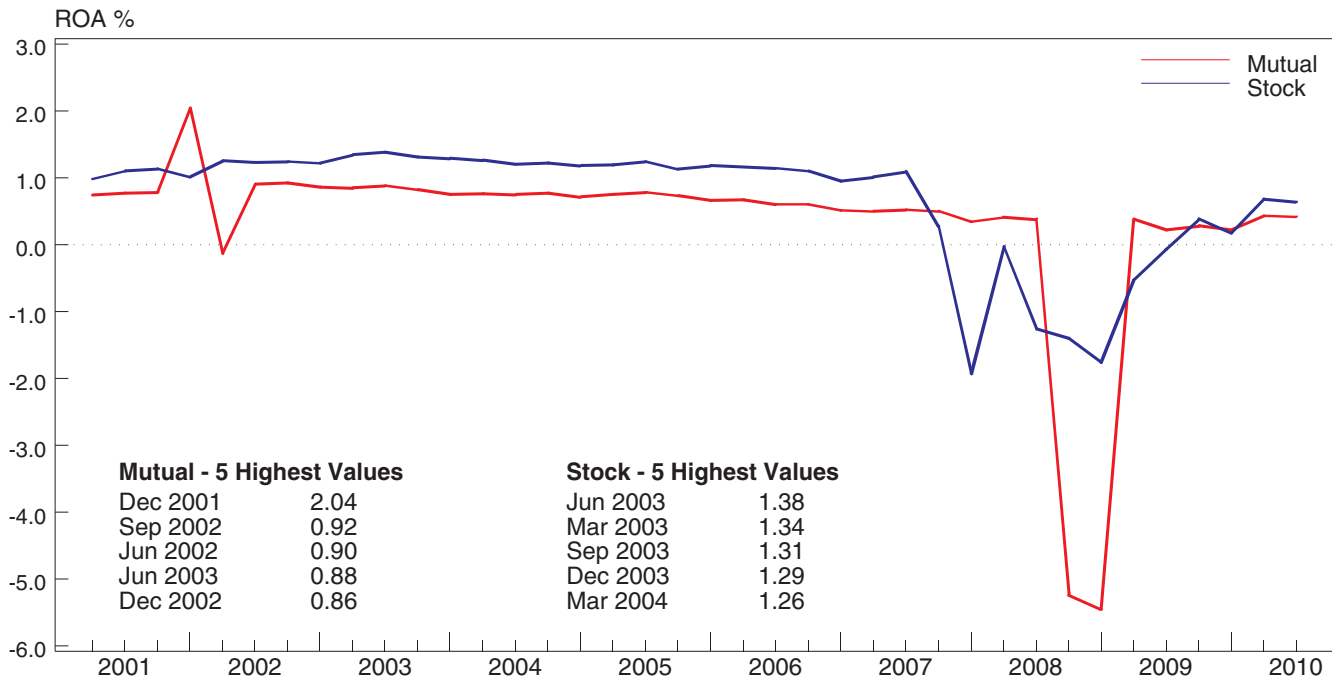
Number of Mutual and Stock Savings Institutions

2001 - 2010



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

2001-2010



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

2001-2010

