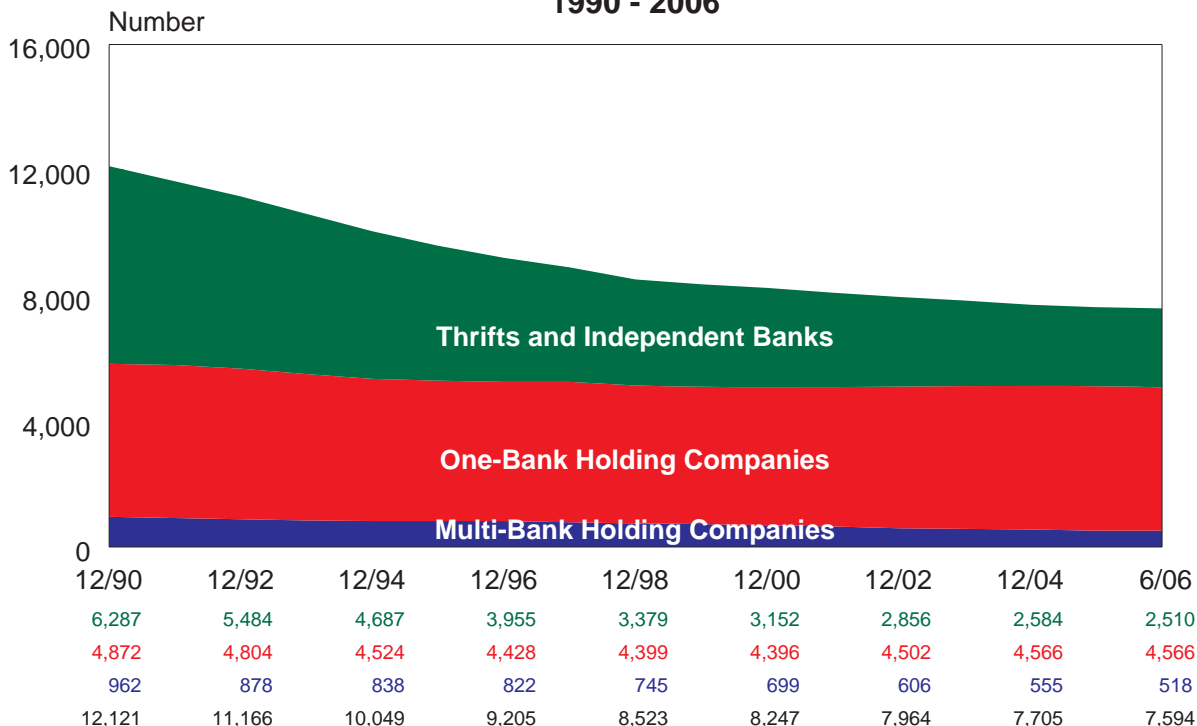


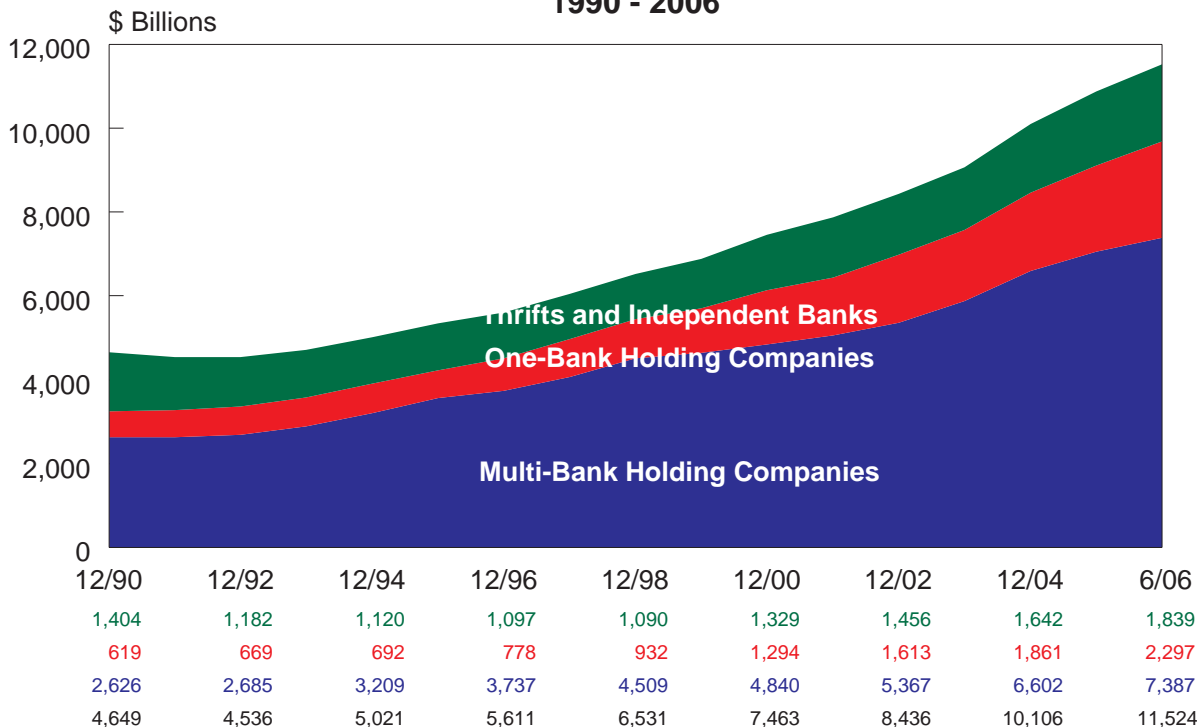
# Number of FDIC-Insured Banking Organizations

1990 - 2006



# Assets of FDIC-Insured Banking Organizations

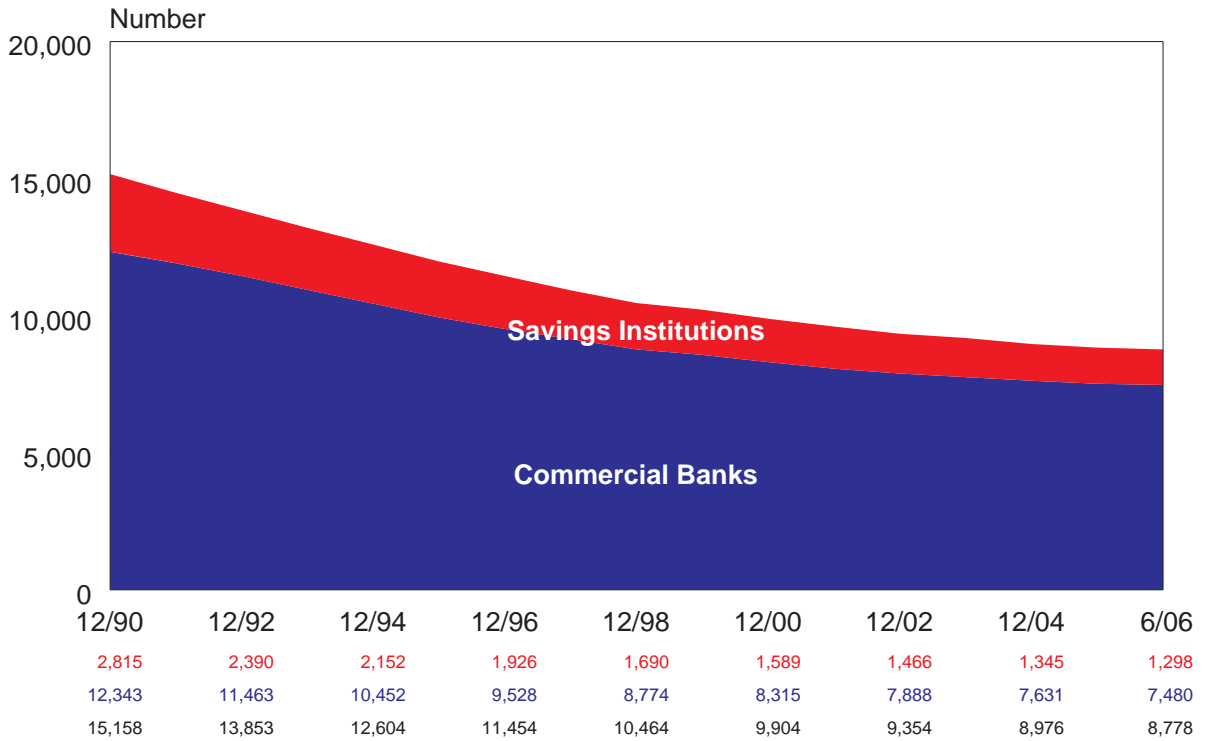
1990 - 2006



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

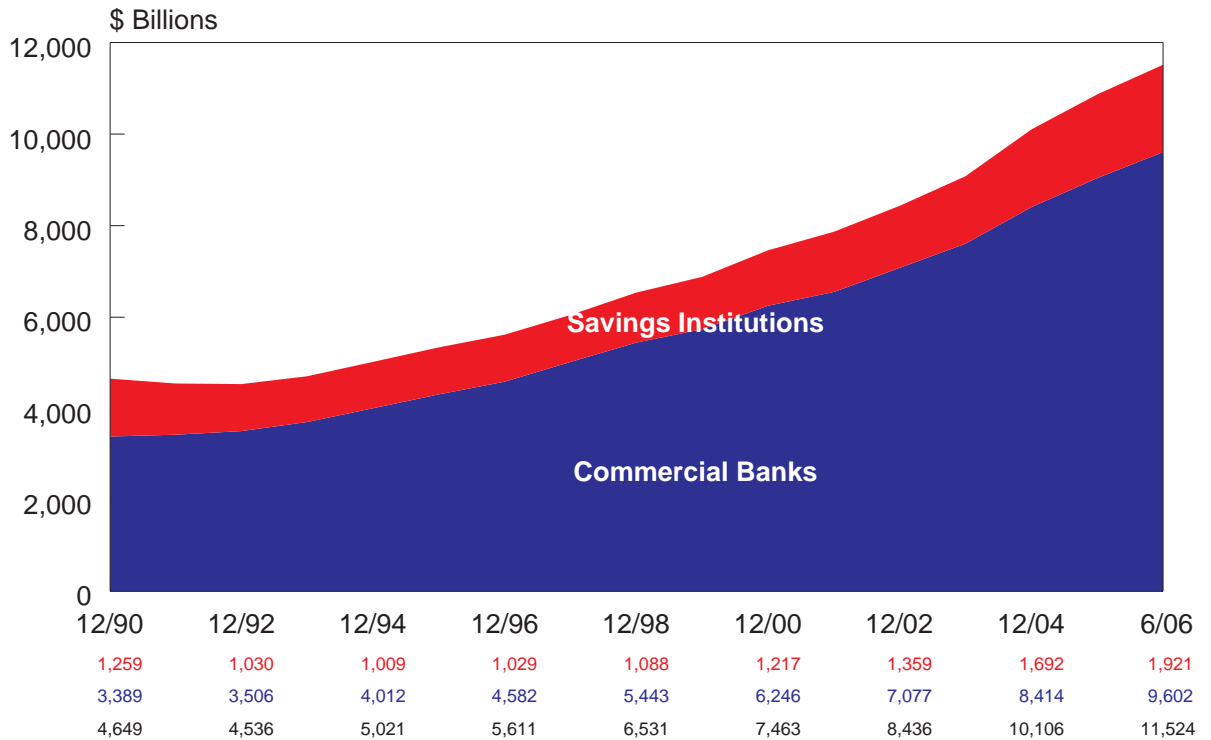
# Number of FDIC-Insured Institutions

1990 - 2006



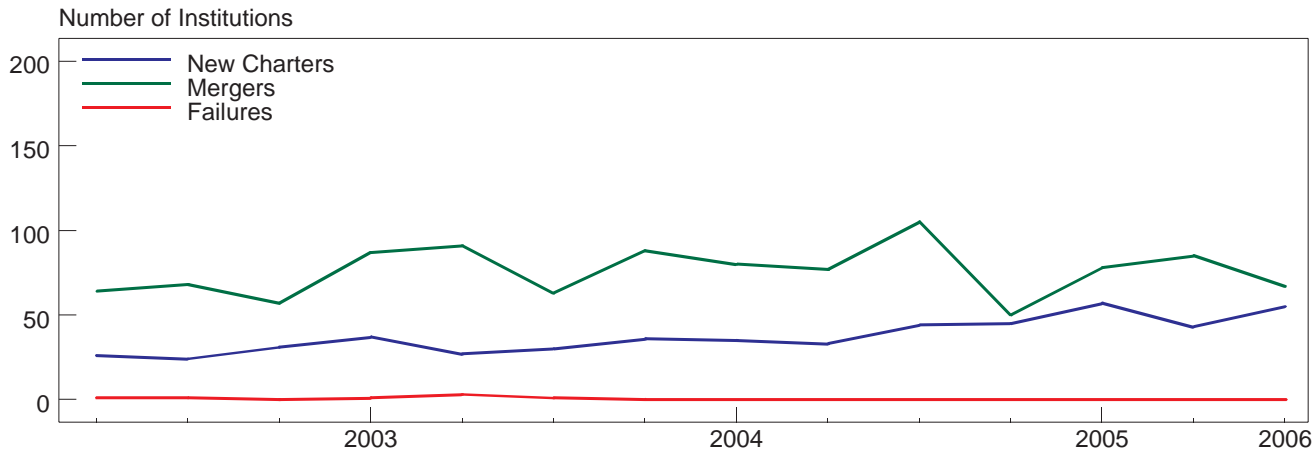
# Assets of FDIC-Insured Institutions

1990 - 2006



# Changes in the Number of FDIC-Insured Institutions

Quarterly, 2003 - 2006

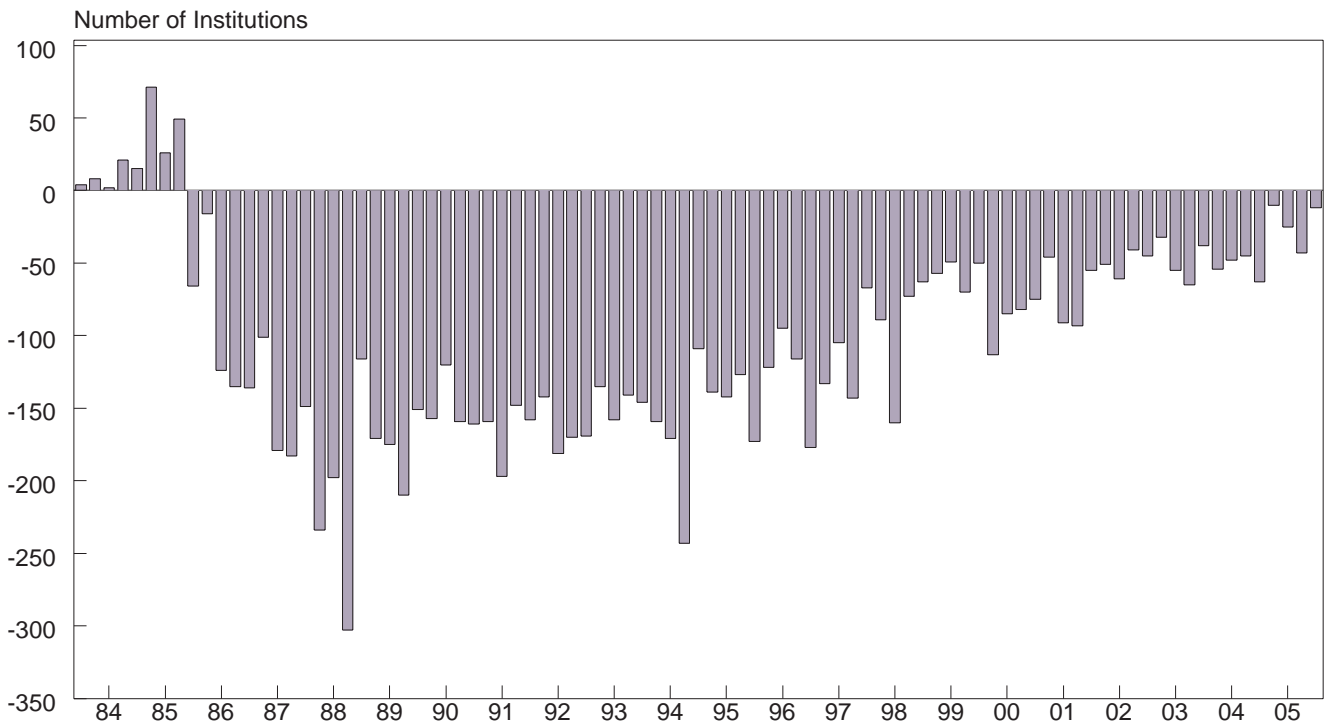


	2003	2004	2005	2006
<b>New Charters</b>	26	36	45	55
<b>Mergers</b>	64	88	78	67
<b>Failures</b>	1	0	0	0
<b>Other Changes, Net*</b>	-1	-2	-4	0
<b>No. of Institutions at end of quarter</b>	9,314	9,024	8,833	8,778

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

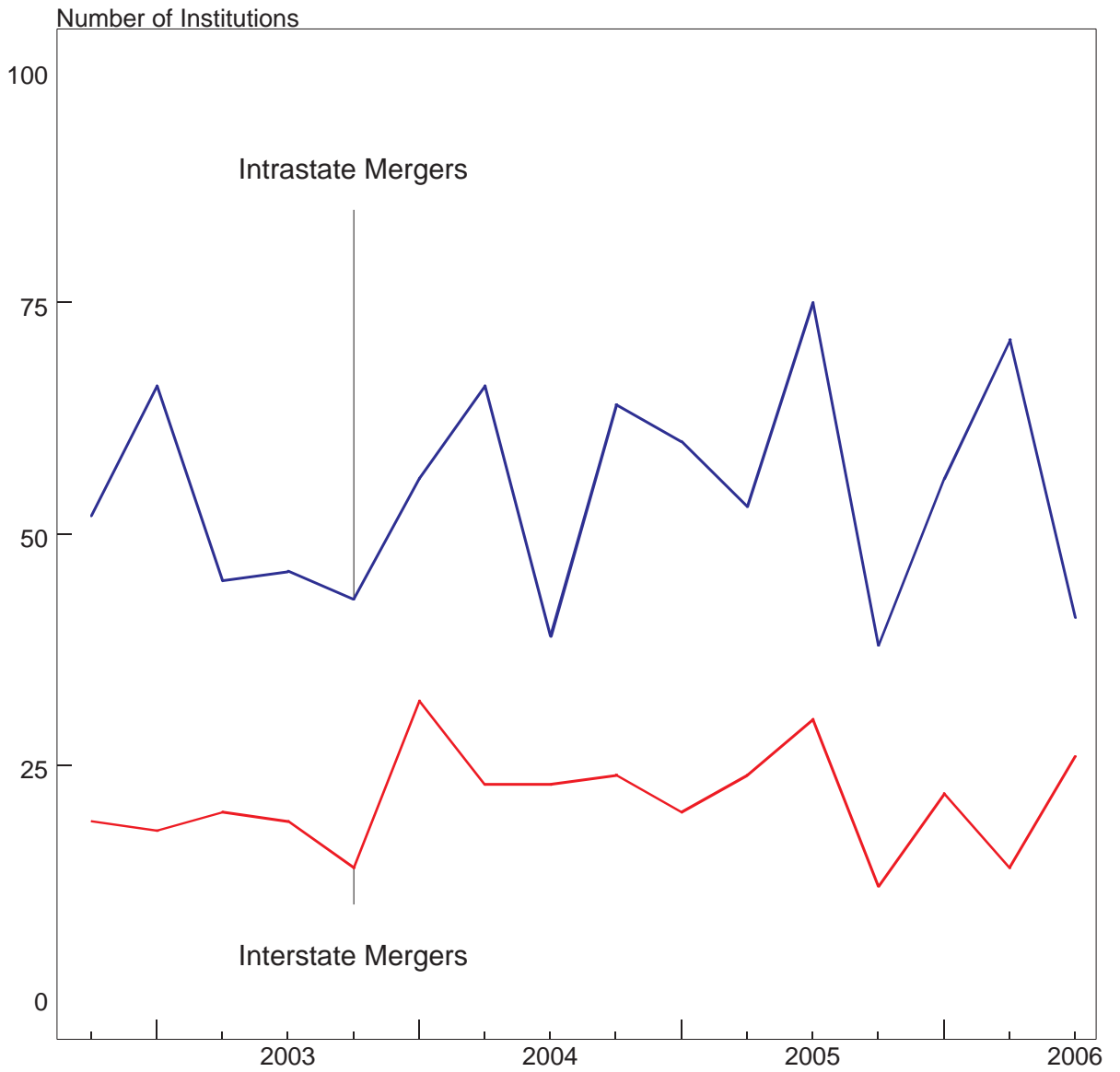
# Quarterly Change in the Number of FDIC-Insured Institutions

1984-2006



# Institution Mergers: Interstate vs. Intrastate

Quarterly, 2002 - 2006

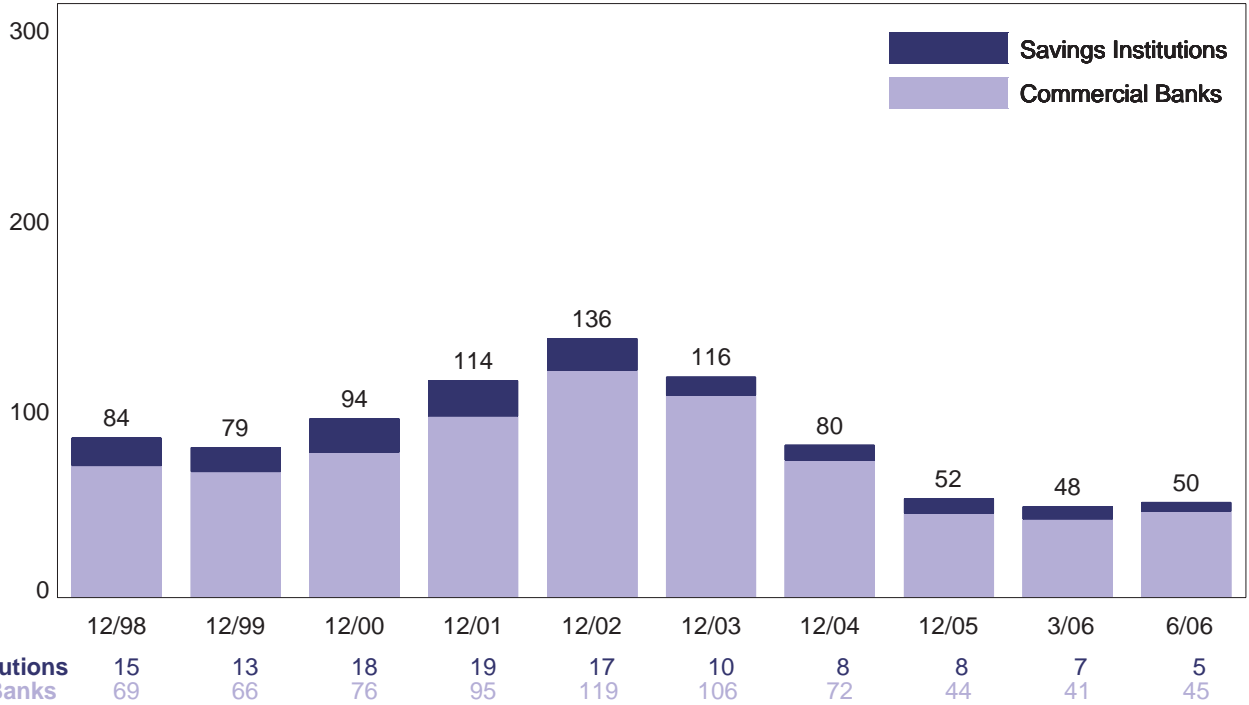


<b>Intrastate Mergers</b>	<b>52</b>	<b>66</b>	<b>45</b>	<b>46</b>	<b>43</b>	<b>56</b>	<b>66</b>	<b>39</b>	<b>64</b>	<b>60</b>	<b>53</b>	<b>75</b>	<b>38</b>	<b>56</b>	<b>71</b>	<b>41</b>
<b>Interstate Mergers</b>	<b>19</b>	<b>18</b>	<b>20</b>	<b>19</b>	<b>14</b>	<b>32</b>	<b>23</b>	<b>23</b>	<b>24</b>	<b>20</b>	<b>24</b>	<b>30</b>	<b>12</b>	<b>22</b>	<b>14</b>	<b>26</b>

## Number of FDIC-Insured "Problem" Institutions

1998-2006

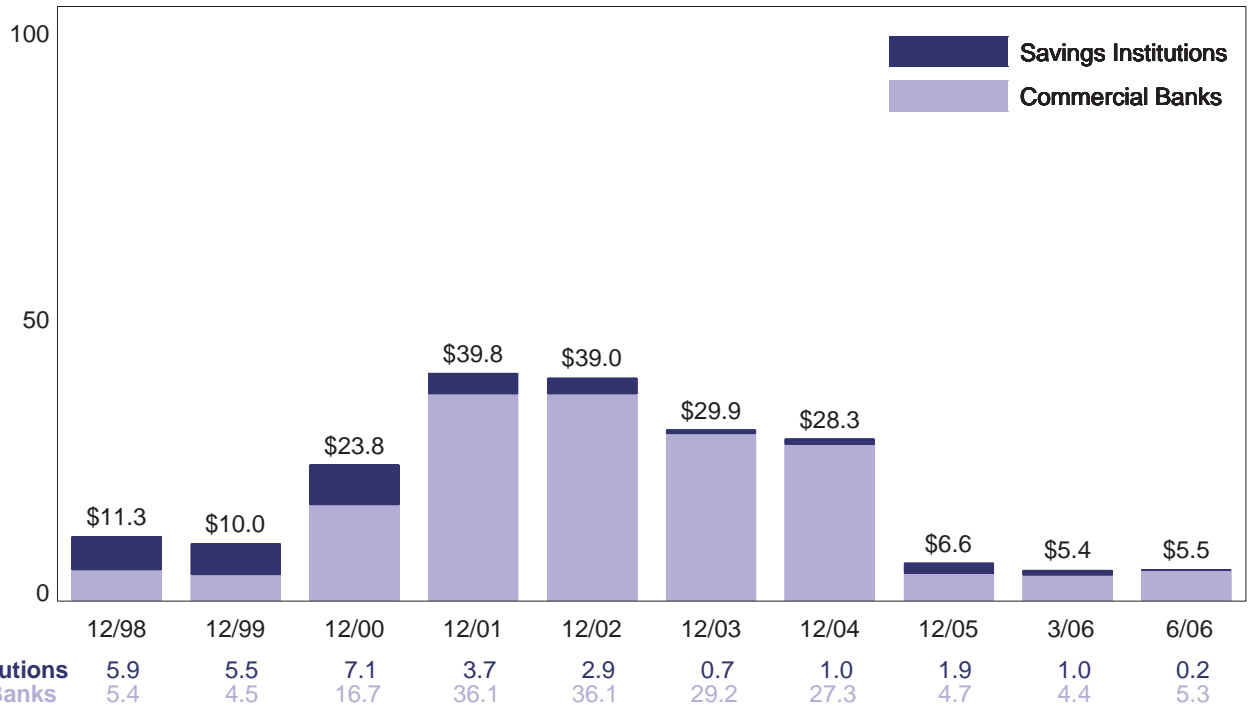
Number of Institutions



## Assets of FDIC-Insured "Problem" Institutions

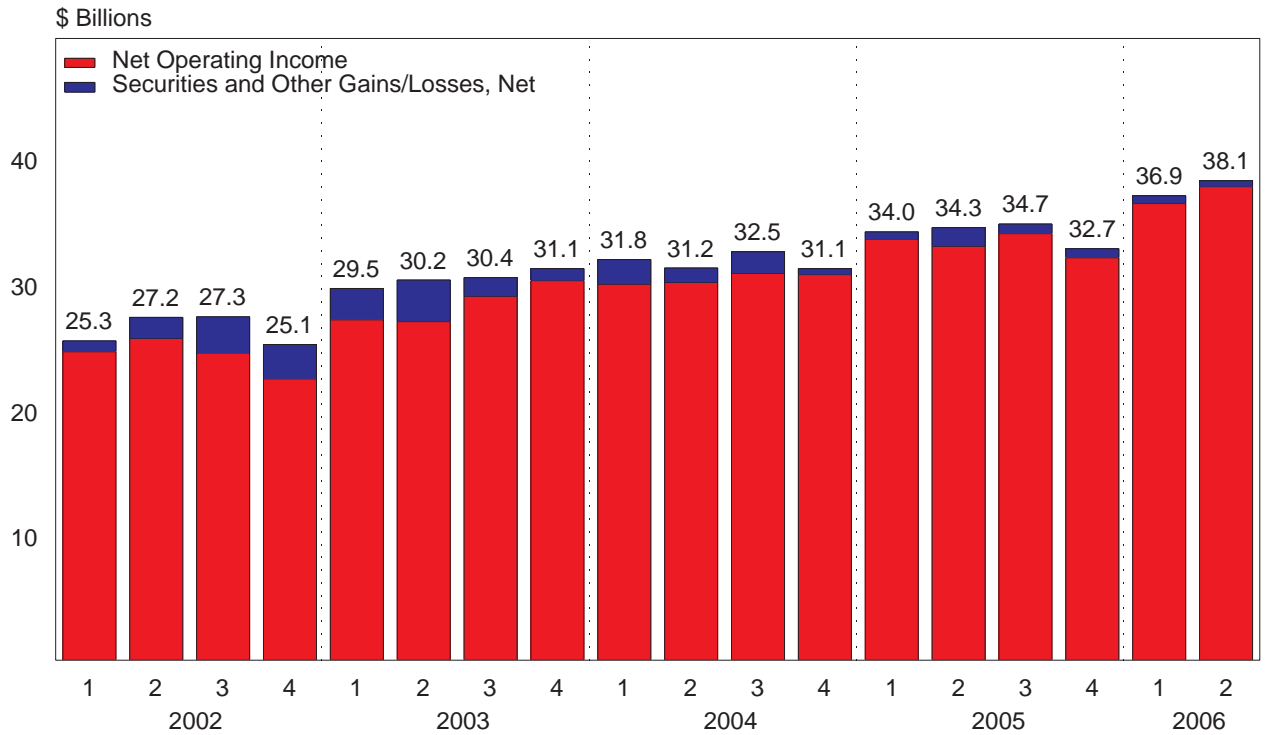
1998-2006

\$ Billions



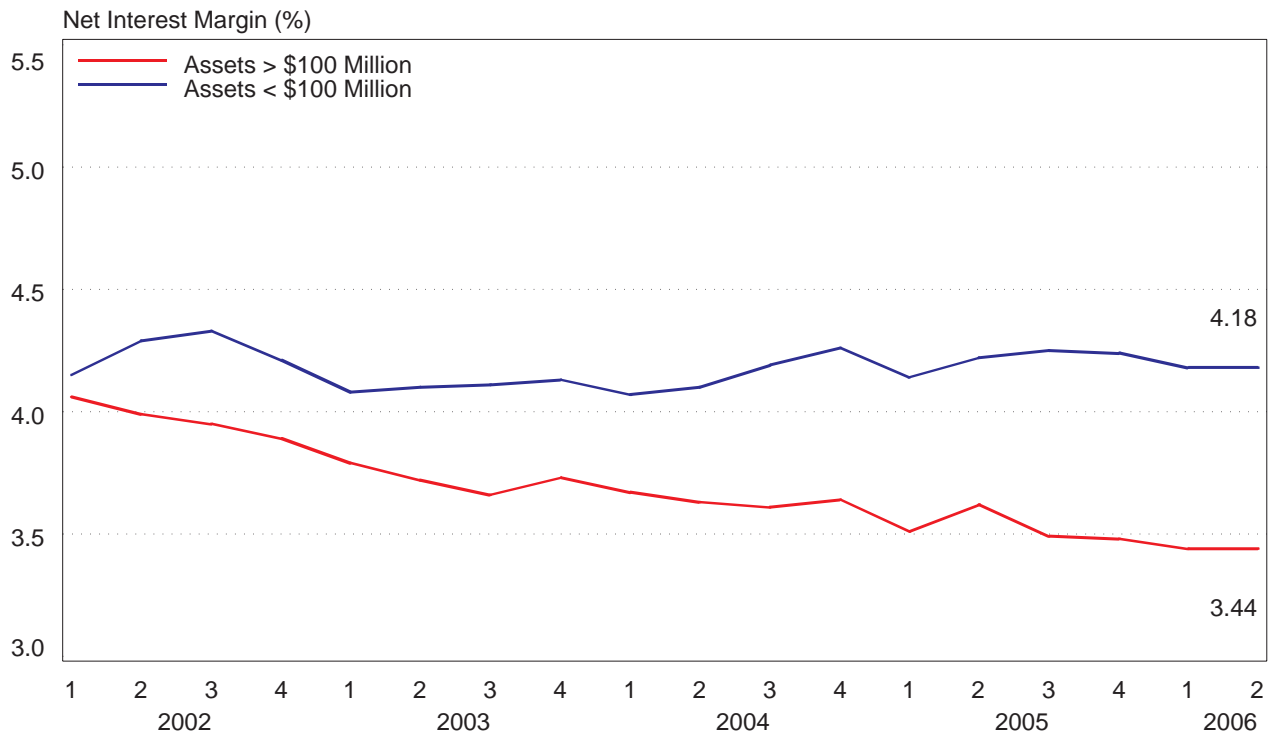
# Quarterly Net Income

2002 - 2006



# Quarterly Net Interest Margins, Annualized

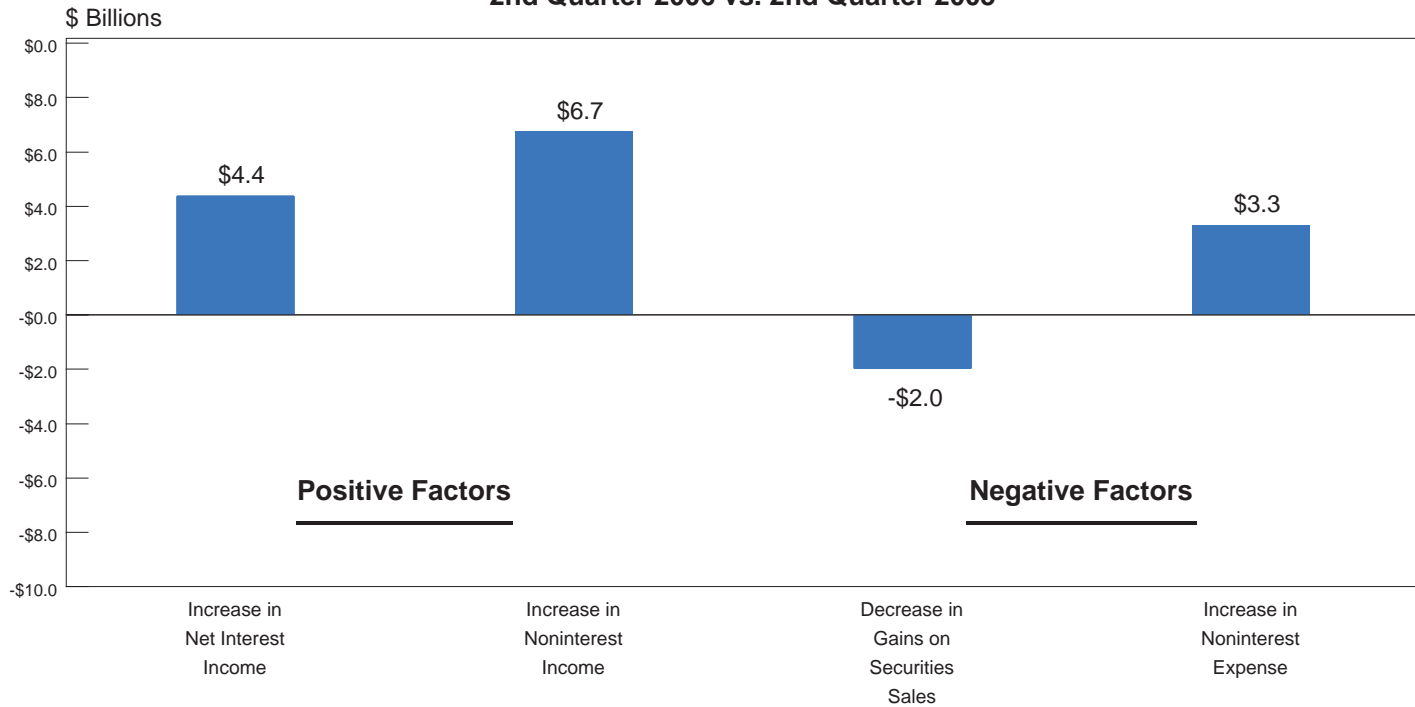
2002 - 2006



# Sources of Earnings Growth

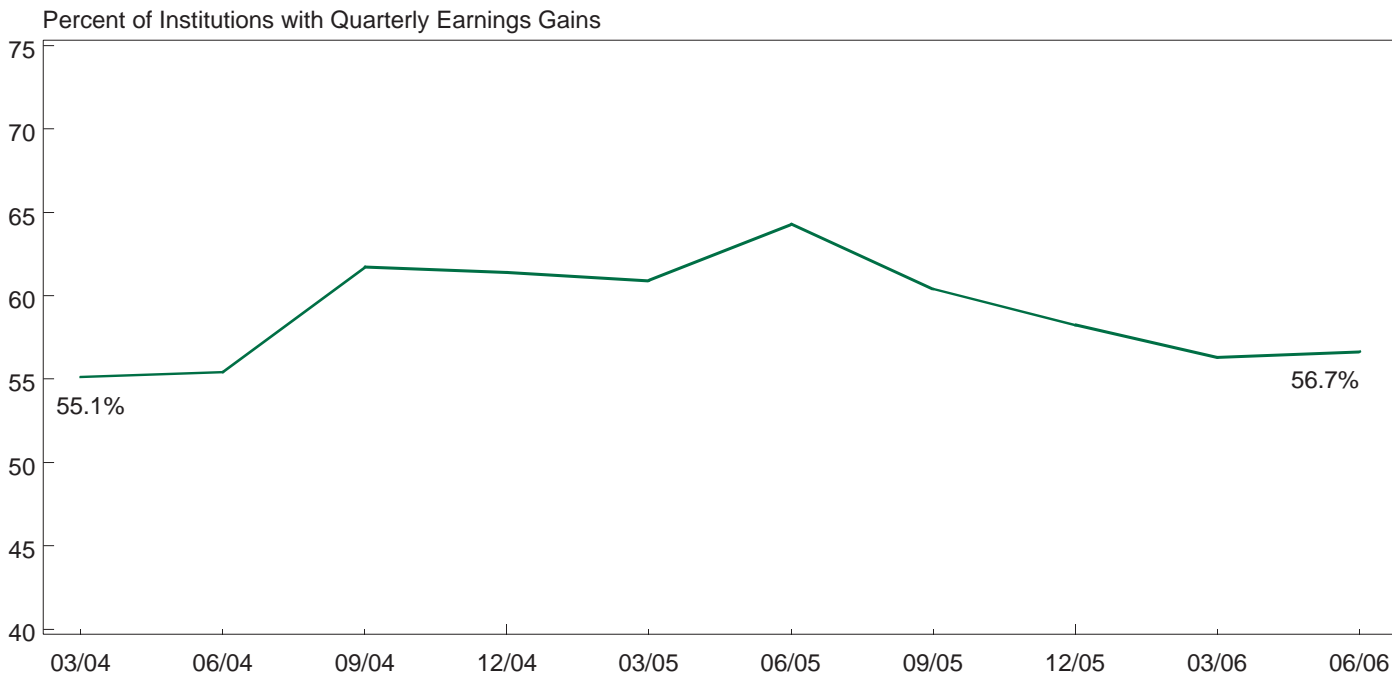
## Contributions to Pre-Tax Earnings Growth

2nd Quarter 2006 vs. 2nd Quarter 2005



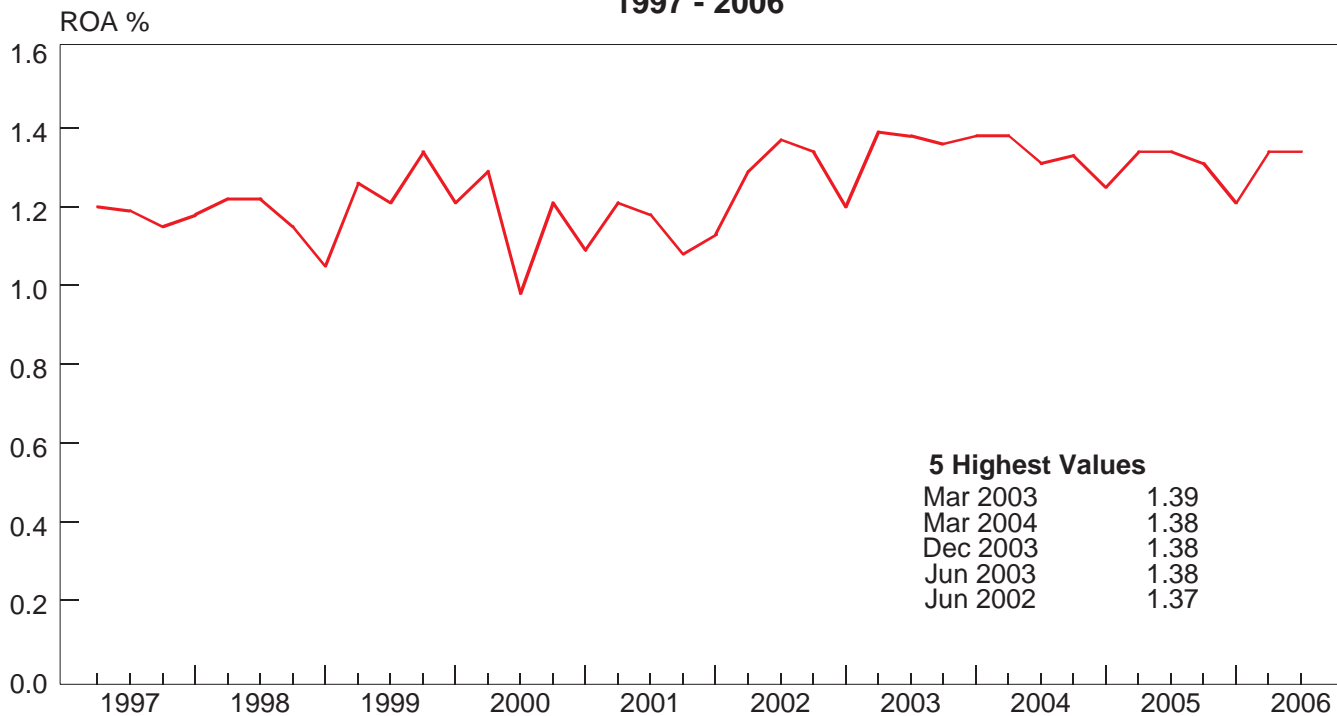
## Percentage of Insured Institutions With Earnings Gains

### Compared to Year-Earlier Quarter, 2004-2006



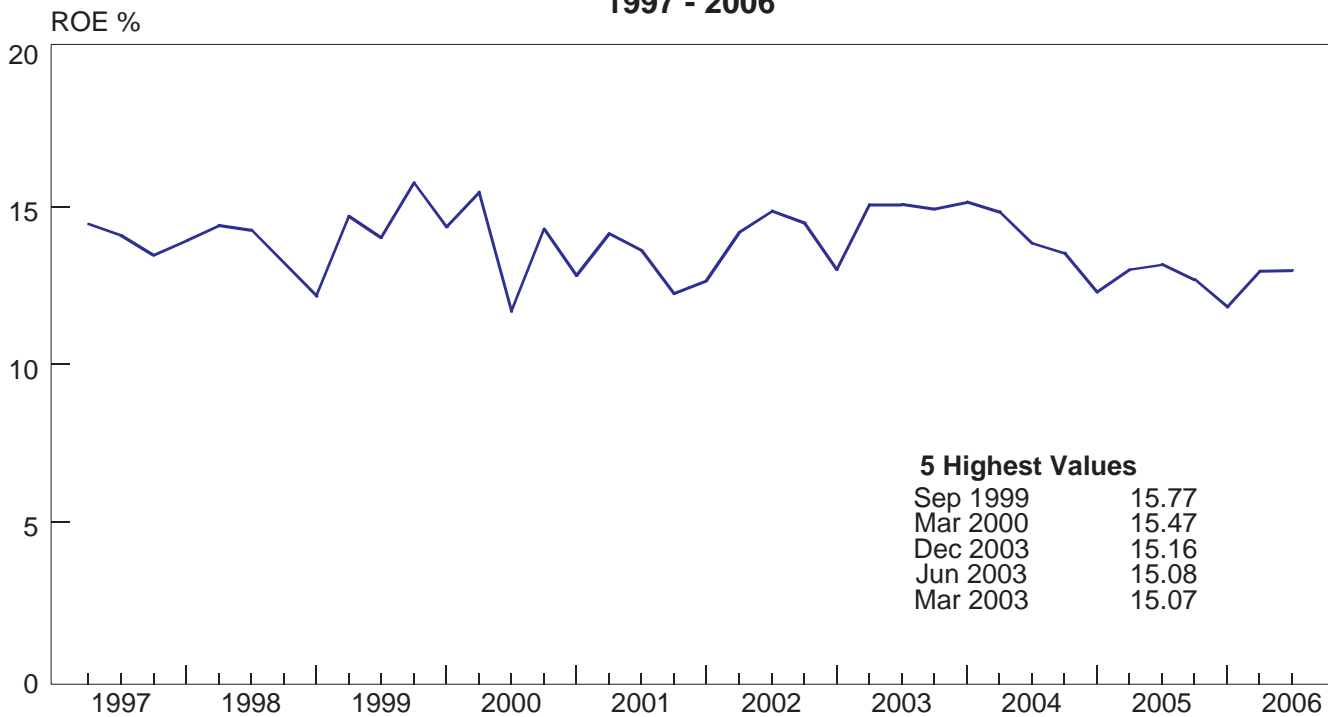
## Quarterly Return on Assets (ROA), Annualized

1997 - 2006



## Quarterly Return on Equity (ROE), Annualized

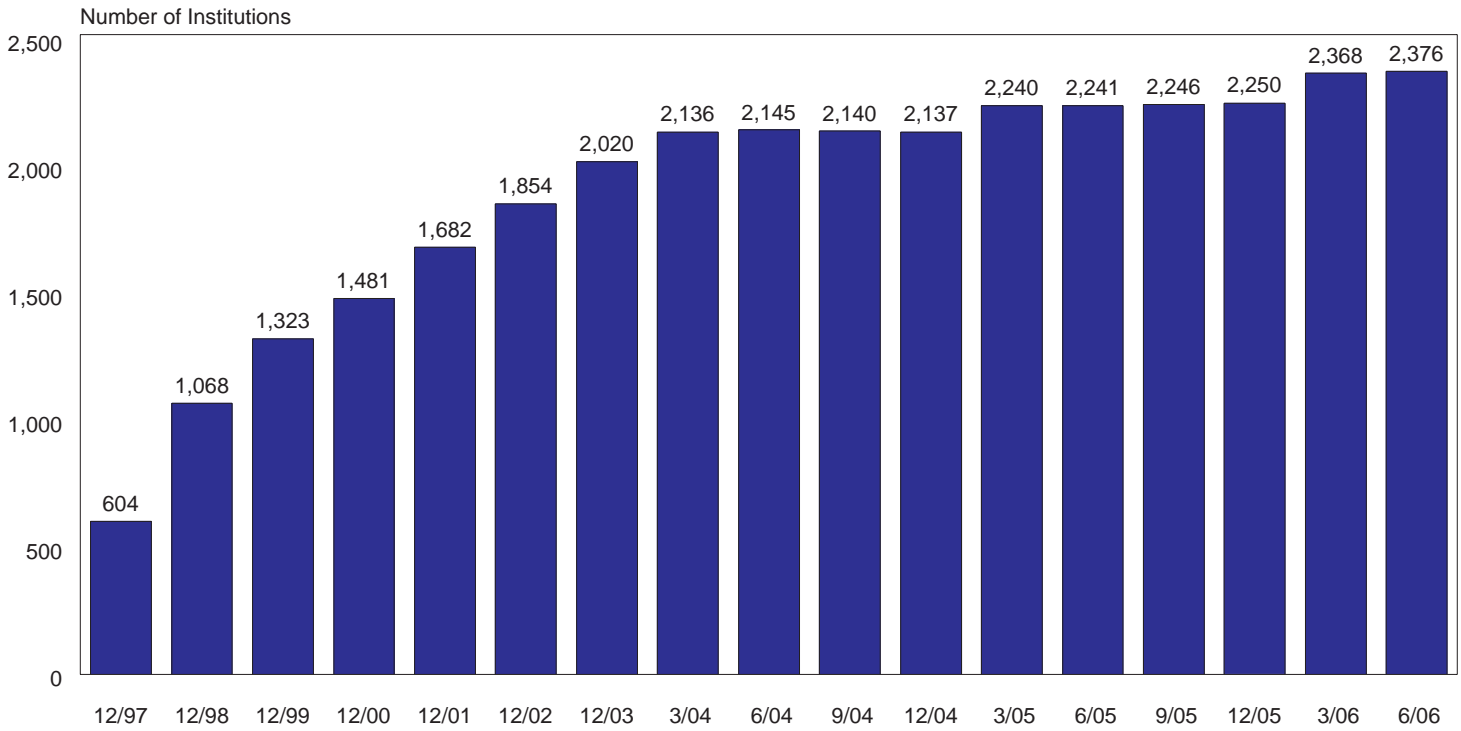
1997 - 2006





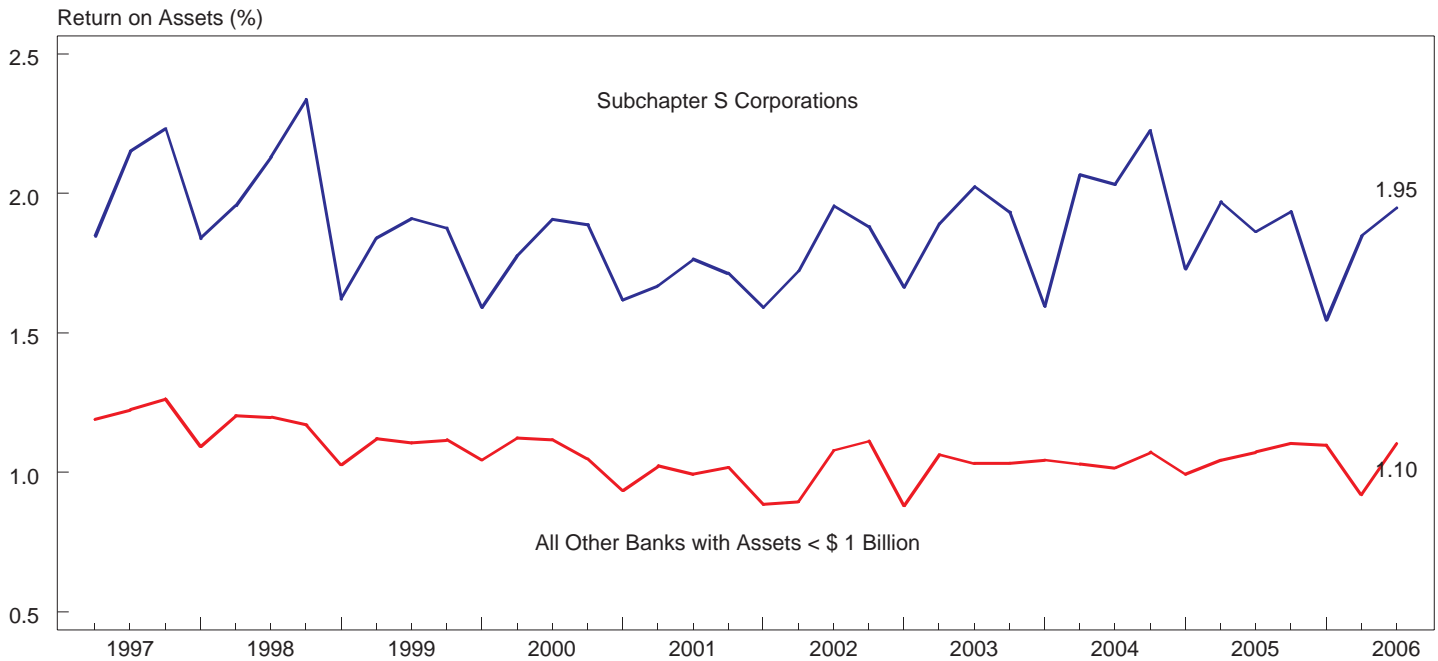
## Number of Subchapter S Corporations

1997-2006



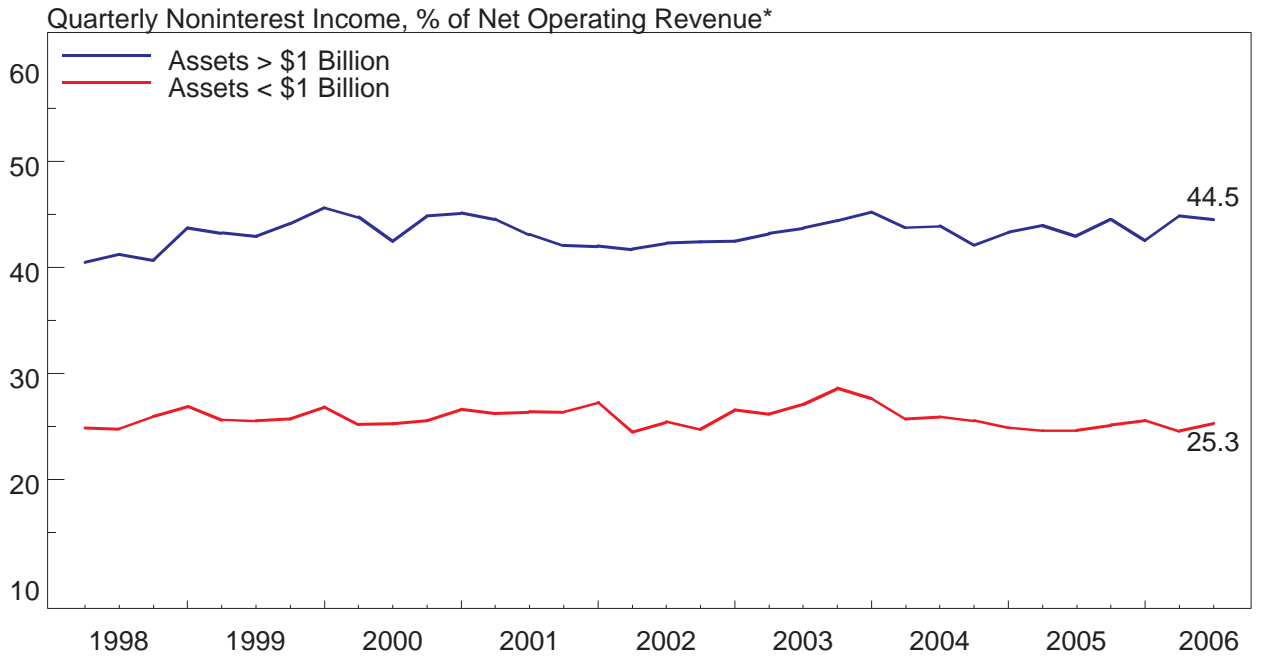
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2006



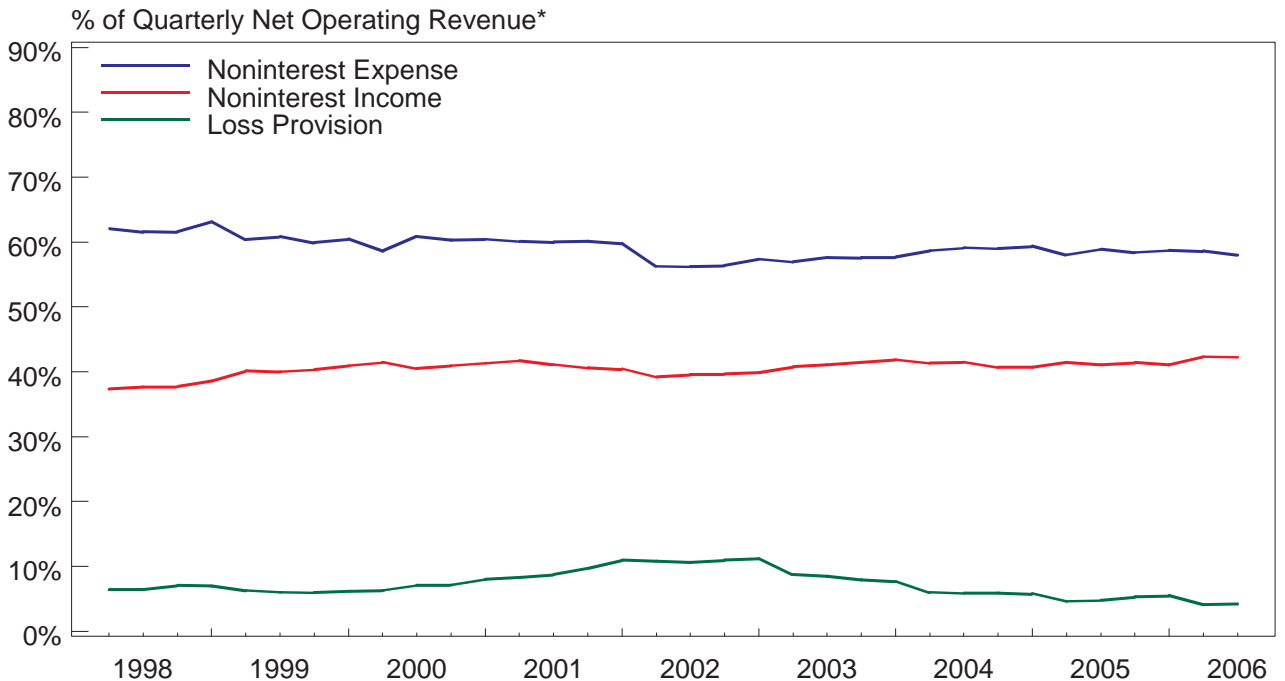
# Noninterest Income as a Percentage of Net Operating Revenue\*

1998 - 2006



## Trends in FDIC-Insured Institutions' Income & Expenses

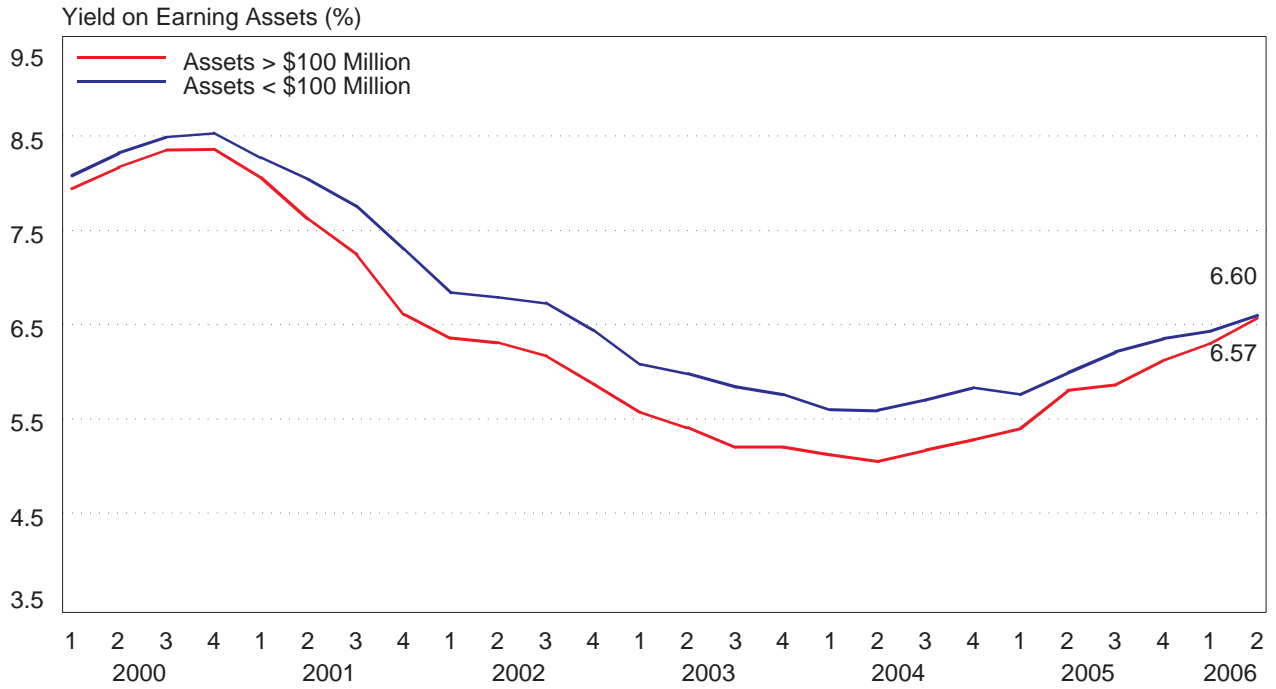
1998 - 2006



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

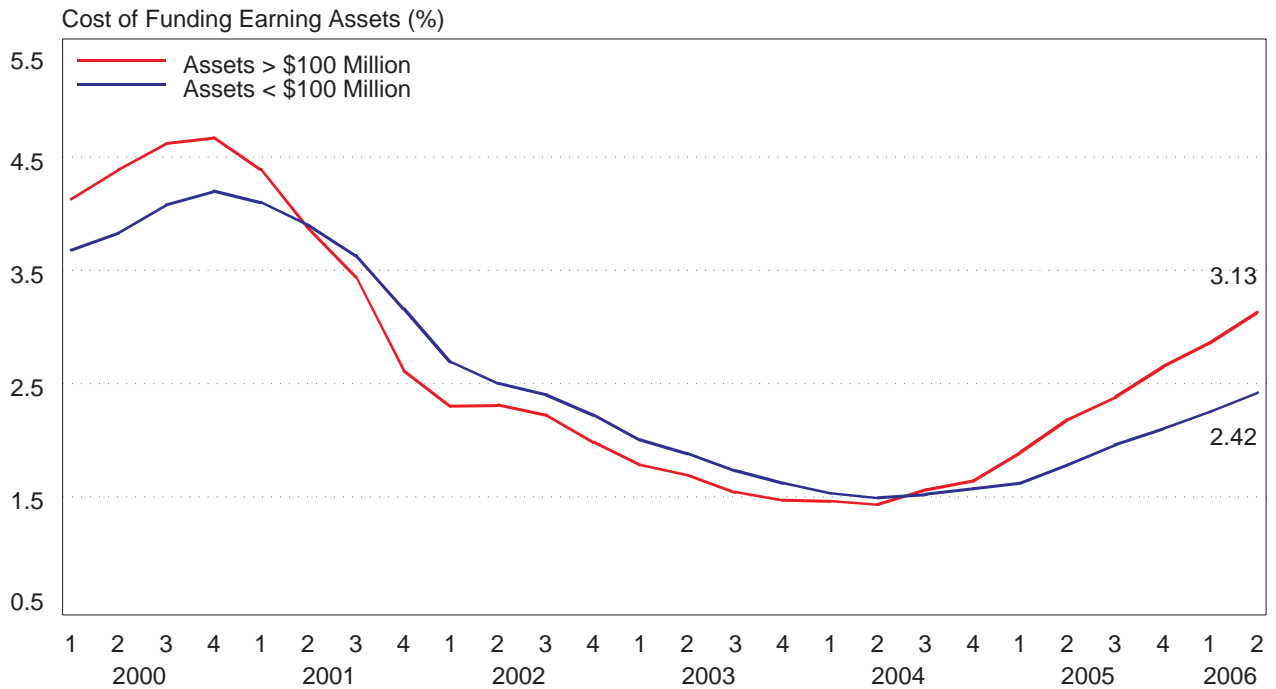
## Quarterly Yield on Earning Assets

2000 - 2006



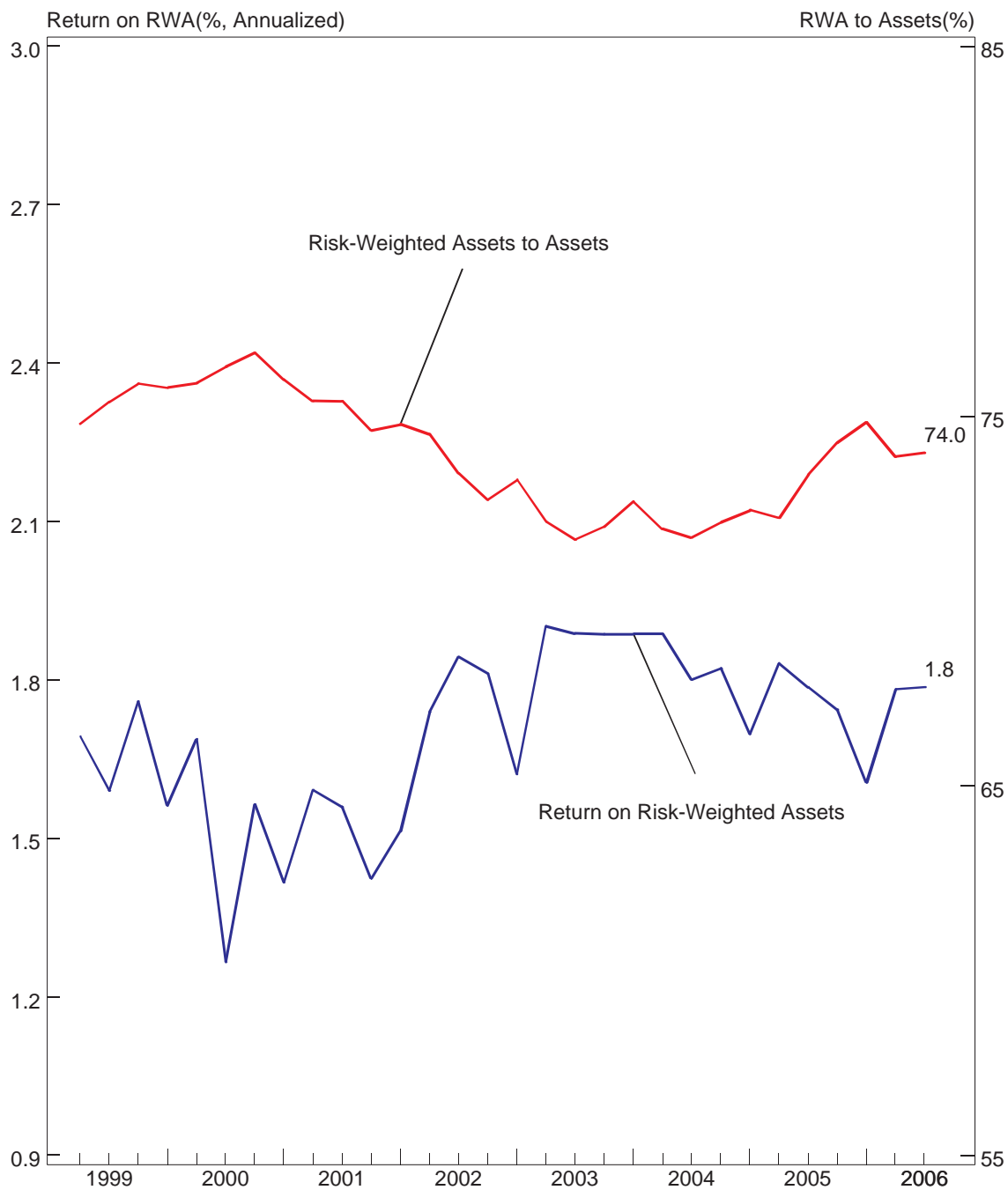
## Quarterly Cost of Funding Earning Assets

2000 - 2006



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

1999 - 2006

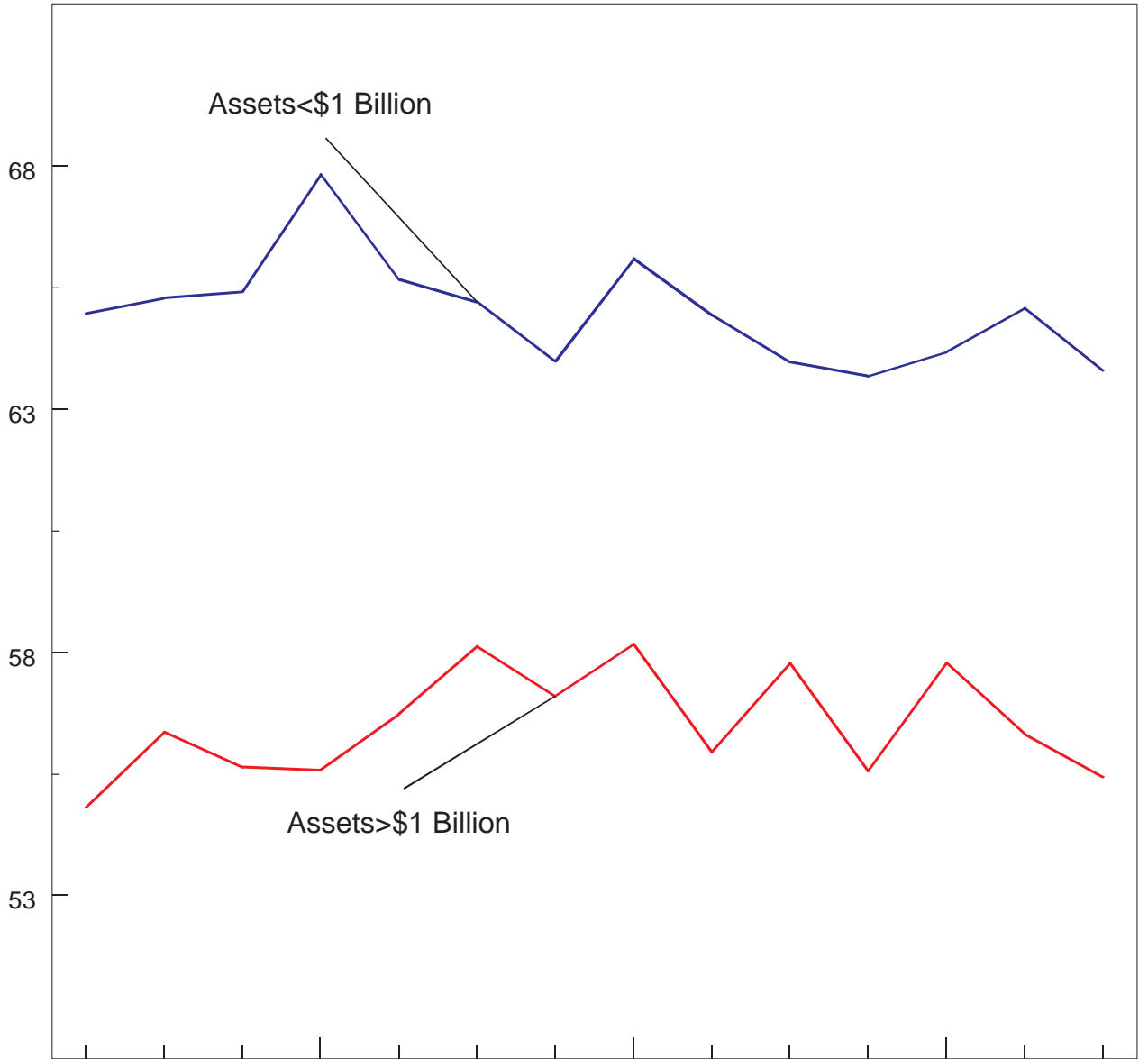


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2003 - 2006

Efficiency Ratio (%)

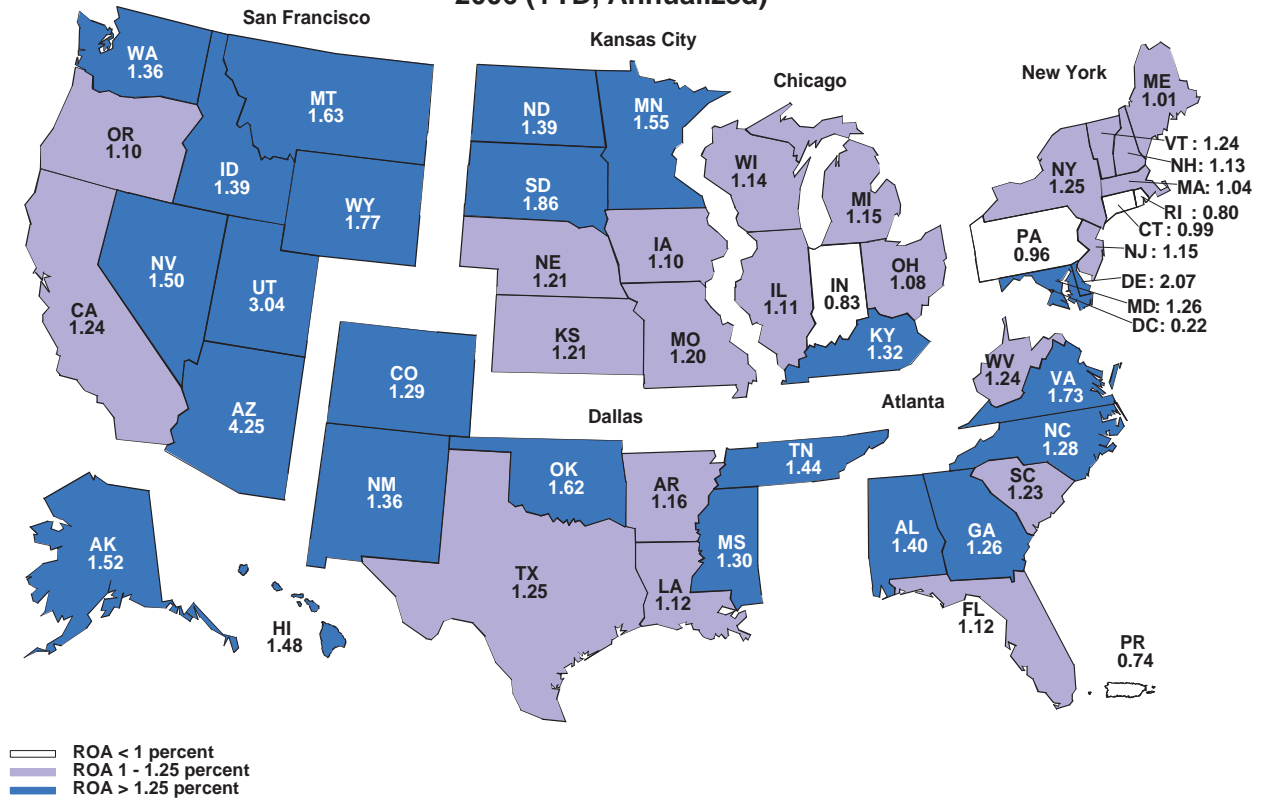


	03/03	06/03	09/03	12/03	03/04	06/04	09/04	12/04	03/05	06/05	09/05	12/05	03/06	06/06
Assets<\$1 Billion	64.48	64.80	64.93	67.34	65.18	64.72	63.50	65.61	64.45	63.48	63.19	63.69	64.59	63.31
Assets>\$1 Billion	54.32	55.87	55.15	55.09	56.24	57.63	56.61	57.68	55.46	57.29	55.07	57.29	55.83	54.95
Total	55.78	57.14	56.57	56.78	57.45	58.57	57.55	58.72	56.62	58.09	56.12	58.15	56.93	56.00

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

# Return on Assets (ROA)

2006 (YTD, Annualized)



## ROA Rankings by State

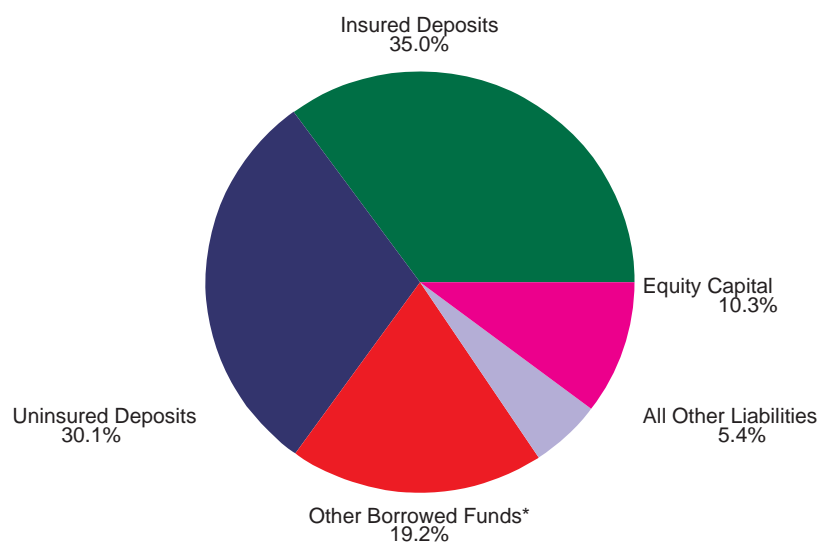
	No. of Inst. as of 6/30/06	YTD 2006	YTD 2005	Change*		No. of Inst. as of 6/30/06	YTD 2006	YTD 2005	Change*
1 Arizona	53	4.25	2.18	207	28 Vermont	19	1.24	1.31	(7)
2 Utah	70	3.04	2.48	56	29 West Virginia	70	1.24	1.20	4
3 Delaware	35	2.07	1.66	41	30 South Carolina	98	1.23	1.12	11
4 South Dakota	91	1.86	1.86	0	31 Kansas	365	1.21	1.38	(17)
5 Wyoming	44	1.77	1.57	20	32 Nebraska	257	1.21	0.77	44
6 Virginia	139	1.73	1.65	8	33 Missouri	373	1.20	1.22	(2)
7 Montana	82	1.63	1.51	12	34 Arkansas	159	1.16	1.19	(3)
8 Oklahoma	271	1.62	1.70	(8)	35 Michigan	173	1.15	1.22	(7)
9 Minnesota	455	1.55	1.67	(12)	36 New Jersey	134	1.15	1.12	3
10 Alaska	7	1.52	1.38	14	37 Wisconsin	302	1.14	1.25	(11)
11 Nevada	38	1.50	3.65	(215)	38 New Hampshire	26	1.13	2.85	(172)
12 Hawaii	9	1.48	1.48	0	39 Florida	305	1.12	1.09	3
13 Tennessee	204	1.44	1.19	25	40 Louisiana	166	1.12	1.31	(19)
14 Alabama	160	1.40	1.30	10	41 Illinois	704	1.11	1.23	(12)
15 Idaho	17	1.39	1.33	6	42 Iowa	404	1.10	1.16	(6)
16 North Dakota	98	1.39	1.67	(28)	43 Oregon	39	1.10	1.33	(23)
17 New Mexico	54	1.36	1.23	13	44 Ohio	278	1.08	0.85	23
18 Washington	96	1.36	1.31	5	45 Massachusetts	194	1.04	0.97	7
19 Kentucky	223	1.32	1.17	15	46 Maine	37	1.01	0.89	12
20 Mississippi	99	1.30	1.22	8	47 Connecticut	57	0.99	1.14	(15)
21 Colorado	170	1.29	1.26	3	48 Pennsylvania	255	0.96	1.21	(25)
22 North Carolina	109	1.28	1.59	(31)	49 Indiana	184	0.83	1.34	(51)
23 Georgia	353	1.26	1.35	(9)	50 Rhode Island	13	0.80	1.12	(32)
24 Maryland	112	1.26	1.36	(10)	51 Puerto Rico	10	0.74	1.28	(54)
25 New York	203	1.25	1.22	3	52 District of Col.	7	0.22	0.46	(24)
26 Texas	654	1.25	1.23	2					
27 California	296	1.24	1.31	(7)	U.S. and Terr.	8,778	1.34	1.34	0

\*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 four of the states with the highest ROAs (SD, NV, DE, & NH) were significantly influenced by the presence of large credit card operators.

# Total Liabilities and Equity Capital

June 30, 2006

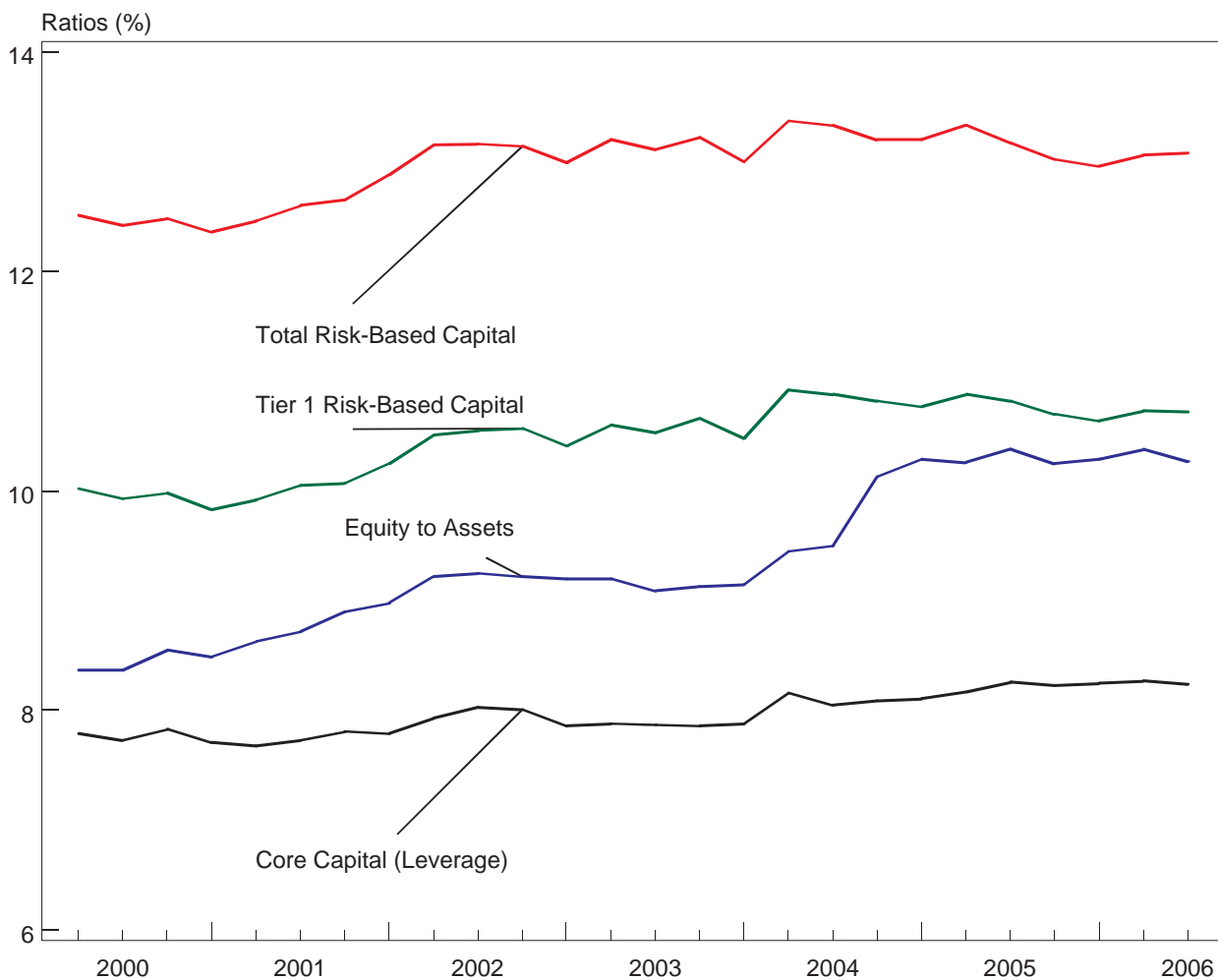


(\$ Billions)	6/30/05	6/30/06	% Change
Insured Deposits (estimated)	3,757	4,038	7.5
Uninsured Deposits	3,064	3,468	13.2
In Foreign Offices	895	1,068	19.3
Other Borrowed Funds*	2,017	2,215	9.8
All Other Liabilities	549	620	12.9
Subordinated Debt	123	143	16.3
Equity Capital	1,087	1,184	8.9
Total Liabilities and Equity Capital	10,474	11,524	10.0

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

# Capital Ratios

2000 - 2006



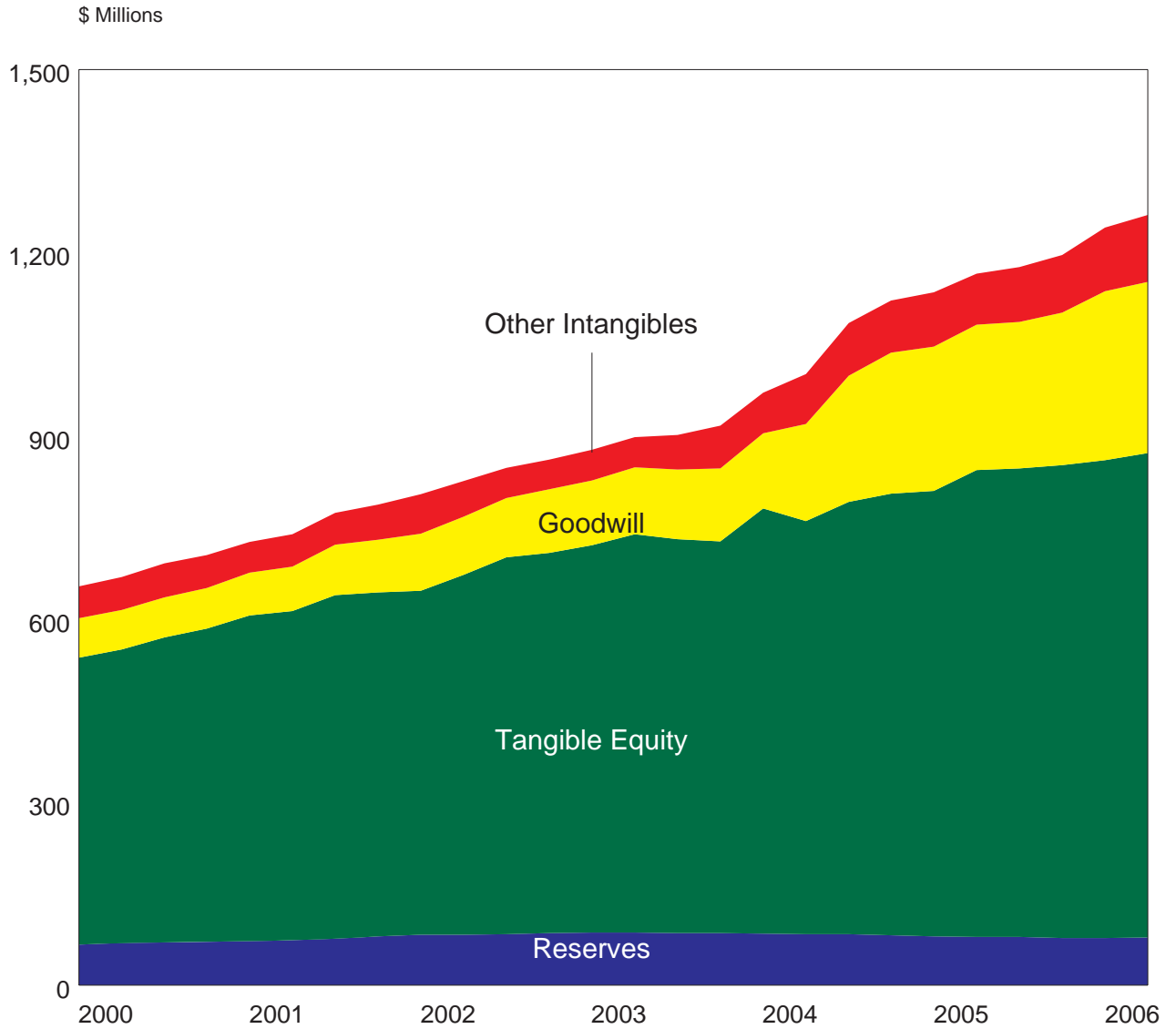
	12/00	12/01	12/02	12/03	12/04	12/05	6/06
<b>Total Risk-Based Capital</b>	<b>12.36</b>	<b>12.88</b>	<b>12.99</b>	<b>13.00</b>	<b>13.20</b>	<b>12.96</b>	<b>13.08</b>
<b>Tier 1 Risk-Based Capital</b>	<b>9.83</b>	<b>10.25</b>	<b>10.41</b>	<b>10.48</b>	<b>10.77</b>	<b>10.64</b>	<b>10.72</b>
<b>Equity to Assets</b>	<b>8.49</b>	<b>8.98</b>	<b>9.20</b>	<b>9.15</b>	<b>10.29</b>	<b>10.29</b>	<b>10.27</b>
<b>Core Capital (Leverage)</b>	<b>7.71</b>	<b>7.79</b>	<b>7.86</b>	<b>7.88</b>	<b>8.11</b>	<b>8.25</b>	<b>8.24</b>



# Equity Capital and Reserves

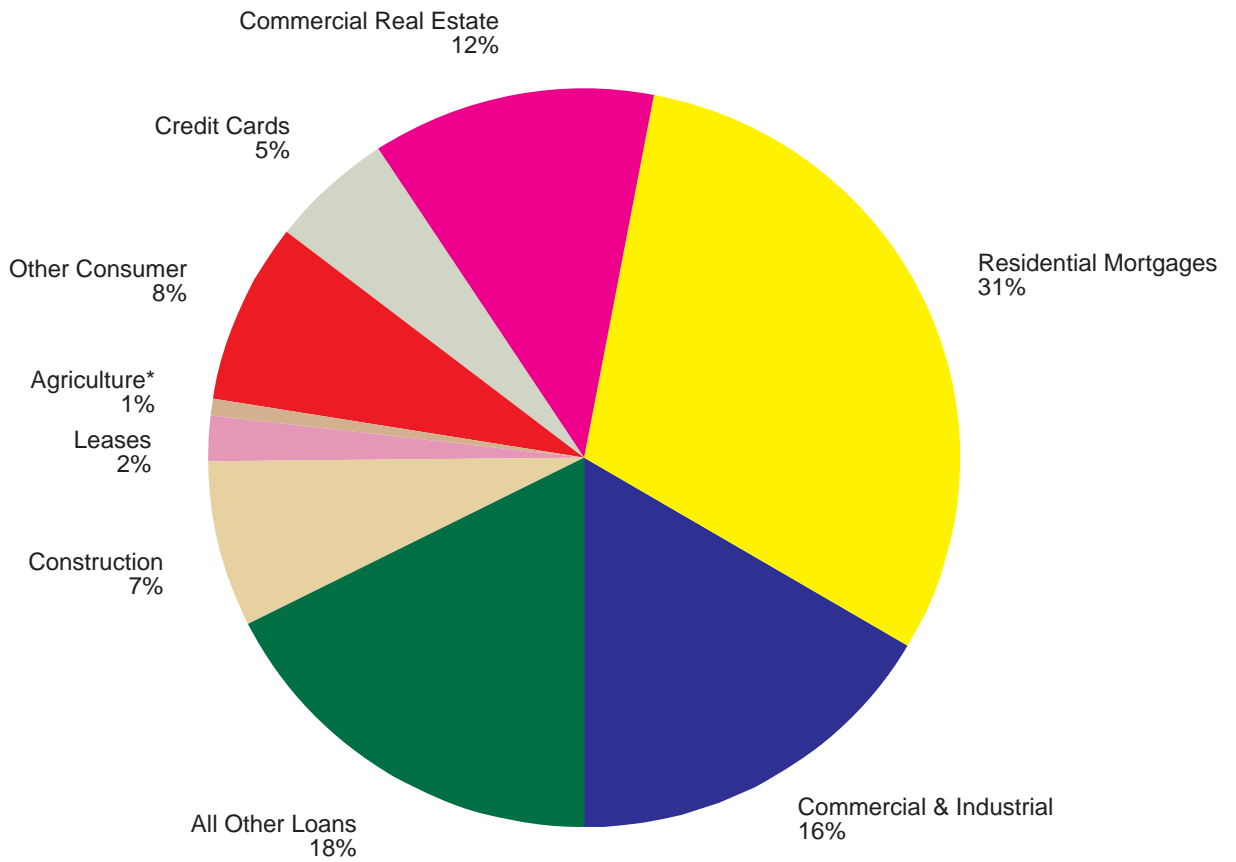
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2006



# Loan Portfolio Composition

June 30, 2006

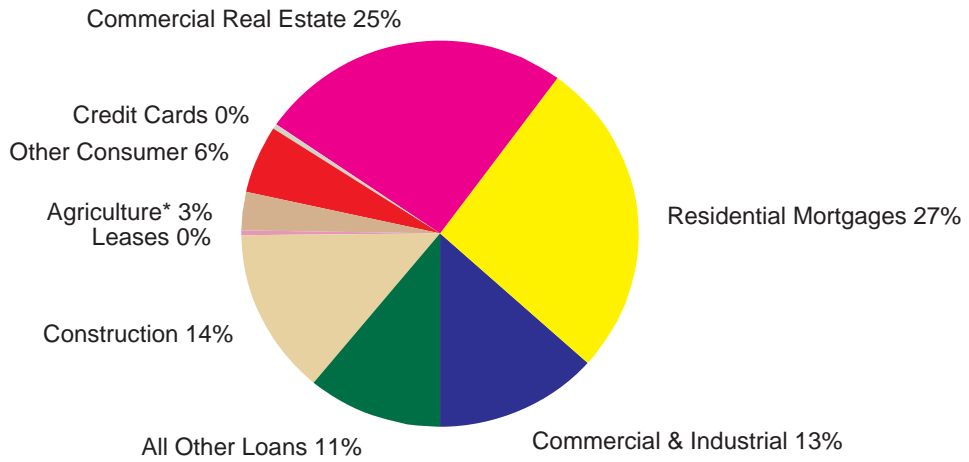


\* OTS - Supervised Savings Associations do not identify agricultural loans.

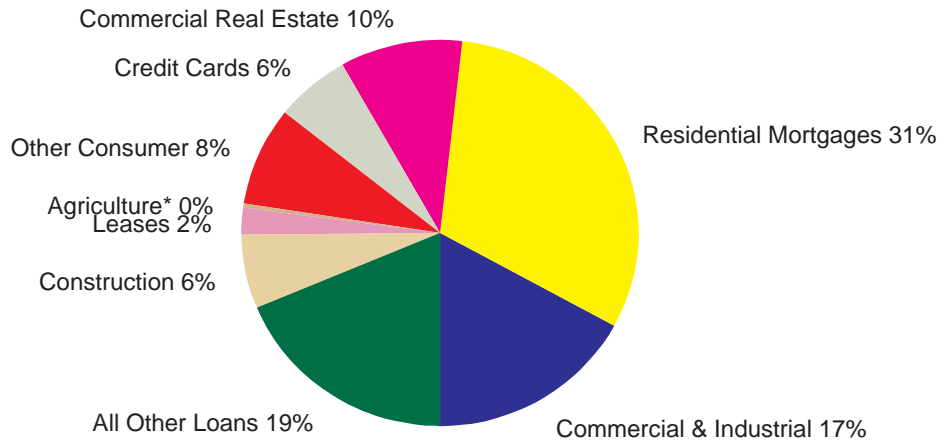
# Loan Portfolio Composition by Asset Size

June 30, 2006

## Assets < \$1 Billion



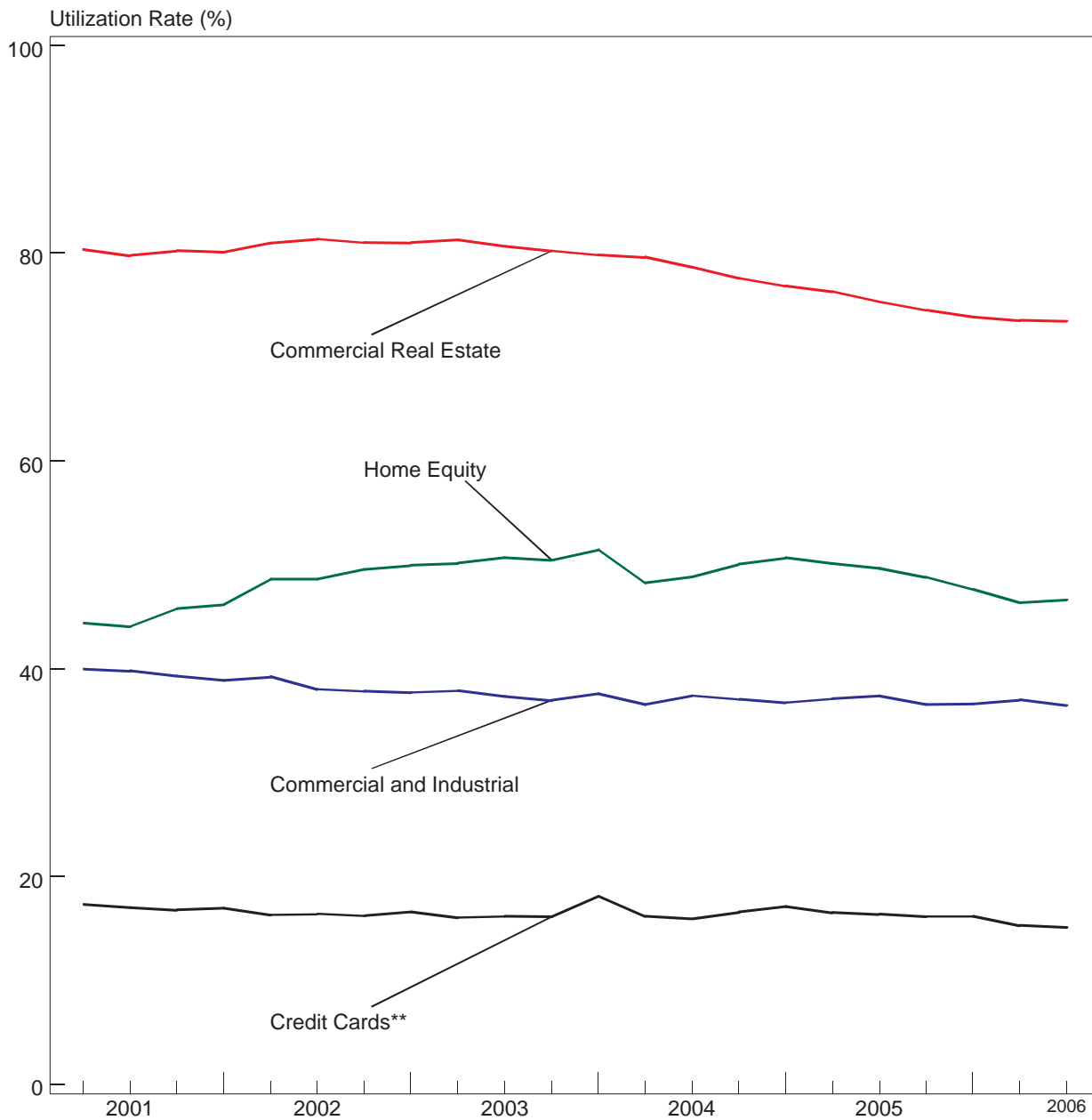
## Assets > \$1 Billion



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

# Utilization Rates of Loan Commitments\*

2001-2006

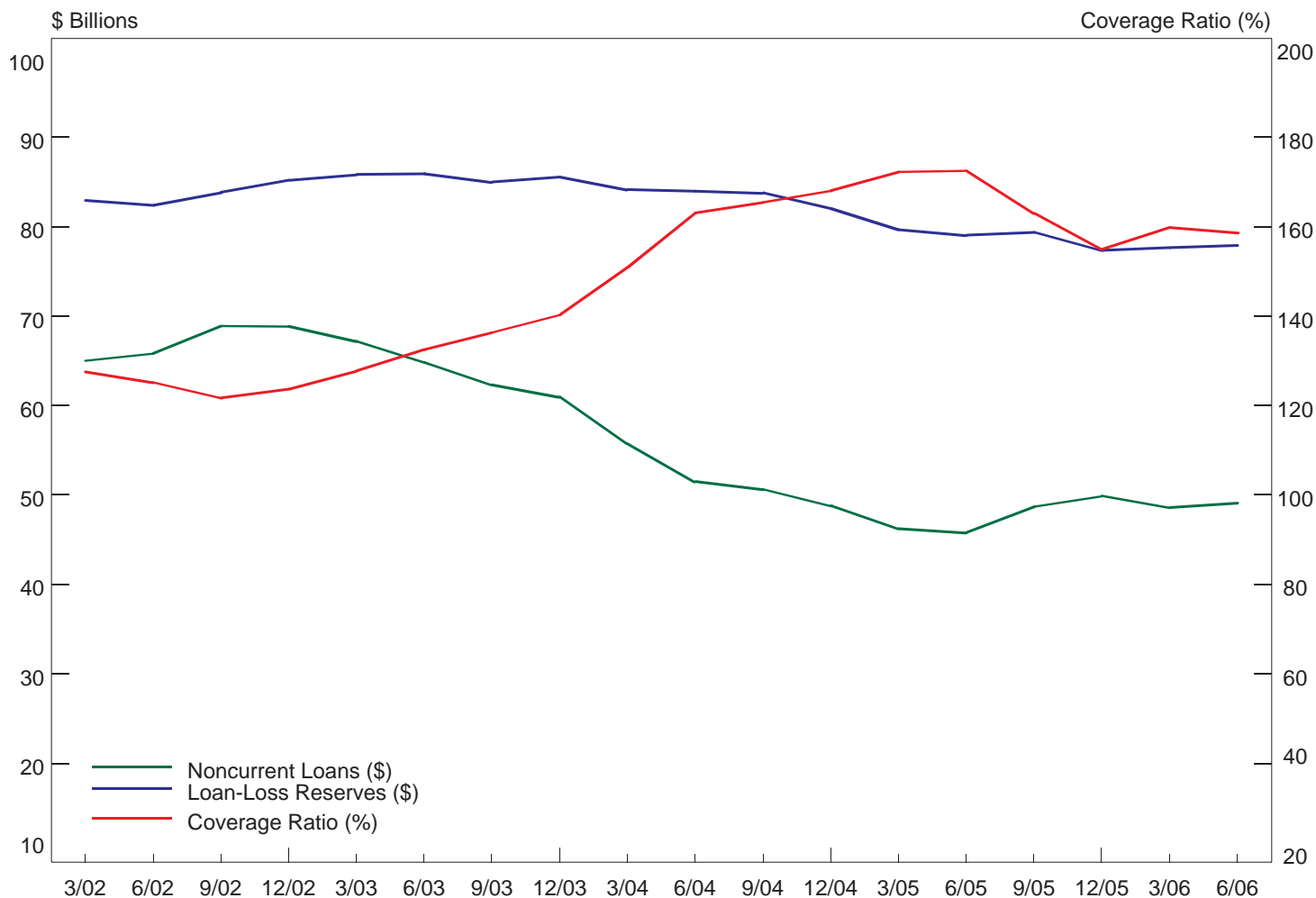


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

# Reserve Coverage Ratio\*

2002-2006



## Noncurrent Loans (\$ Billions)

65.0 65.8 68.9 68.9 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

## Loan-Loss Reserves (\$ Billions)

83.0 82.4 83.9 85.2 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

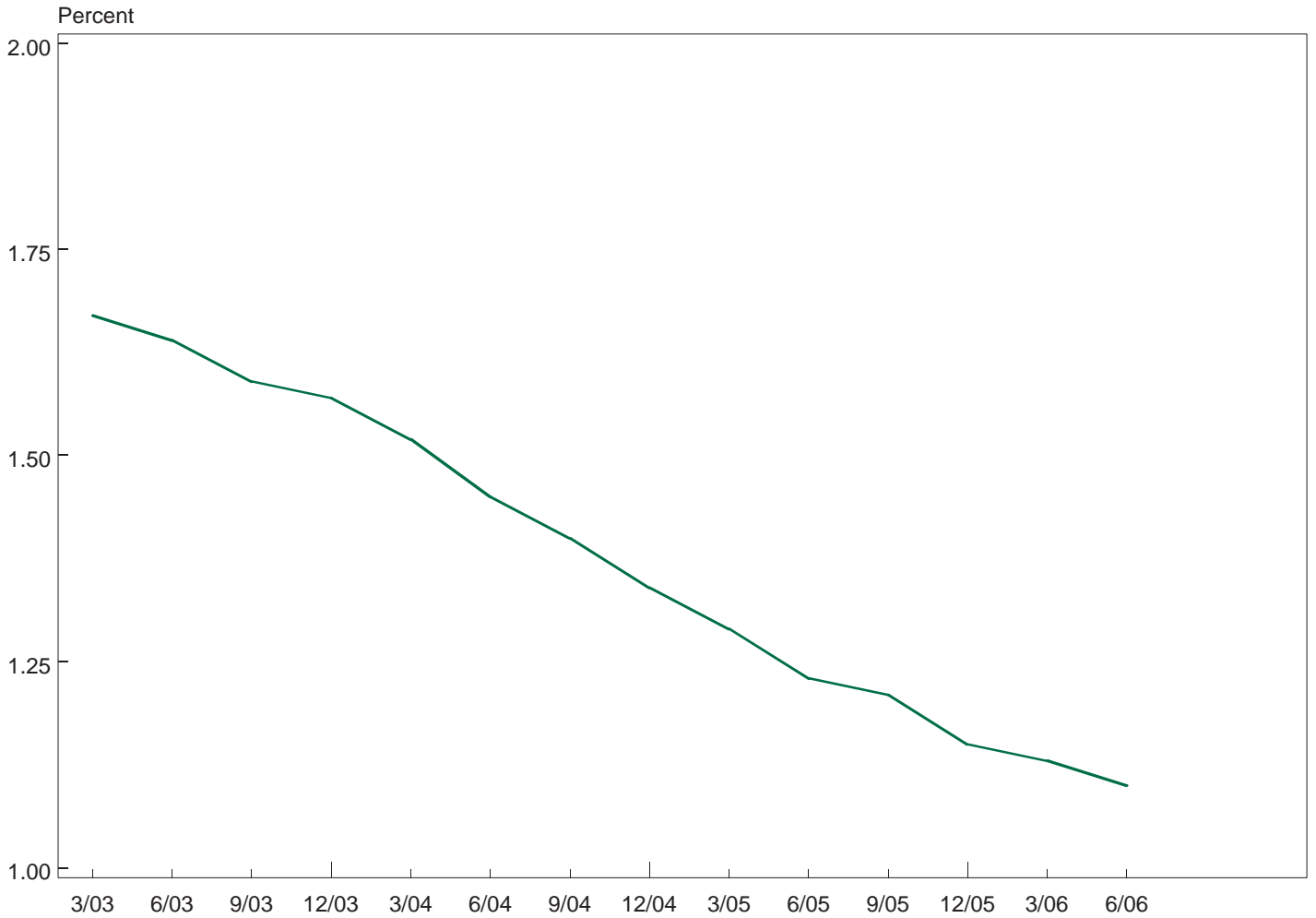
## Coverage Ratio (%)

128 125 122 124 128 133 136 140 151 163 165 168 172 173 163 155 160 159

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2003-2006

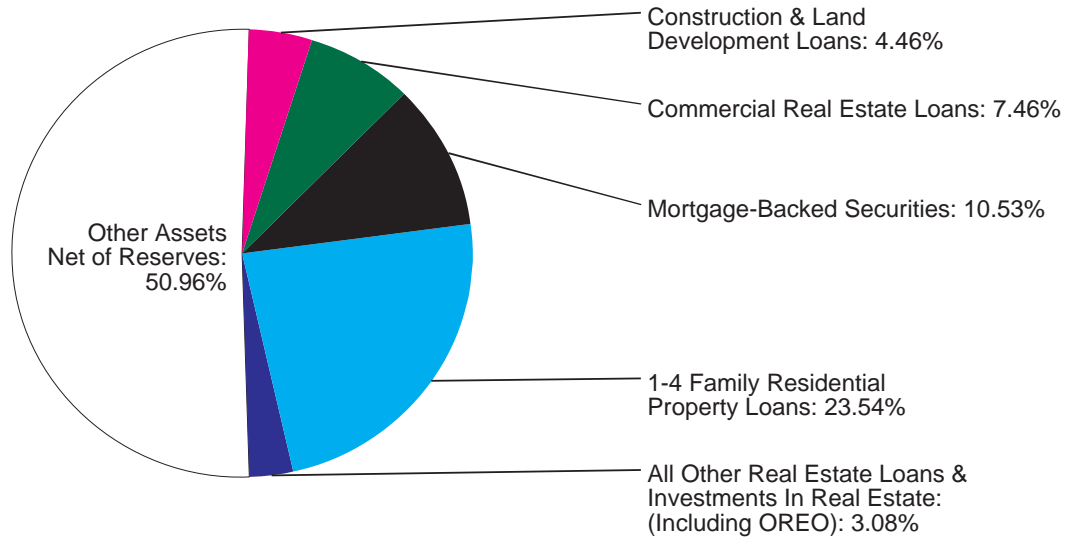


## Loss Allowance to Loans and Leases

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

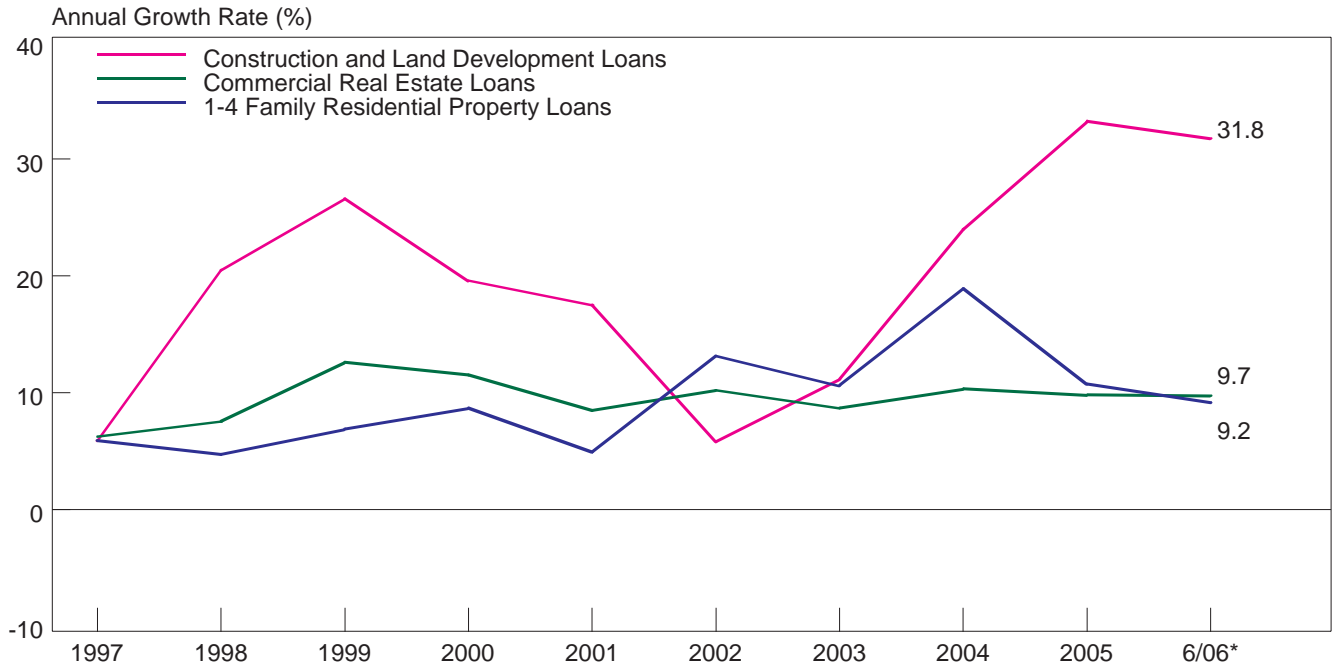
# Real Estate Assets as a Percent of Total Assets

June 30, 2006



# Real Estate Loan Growth Rates\*

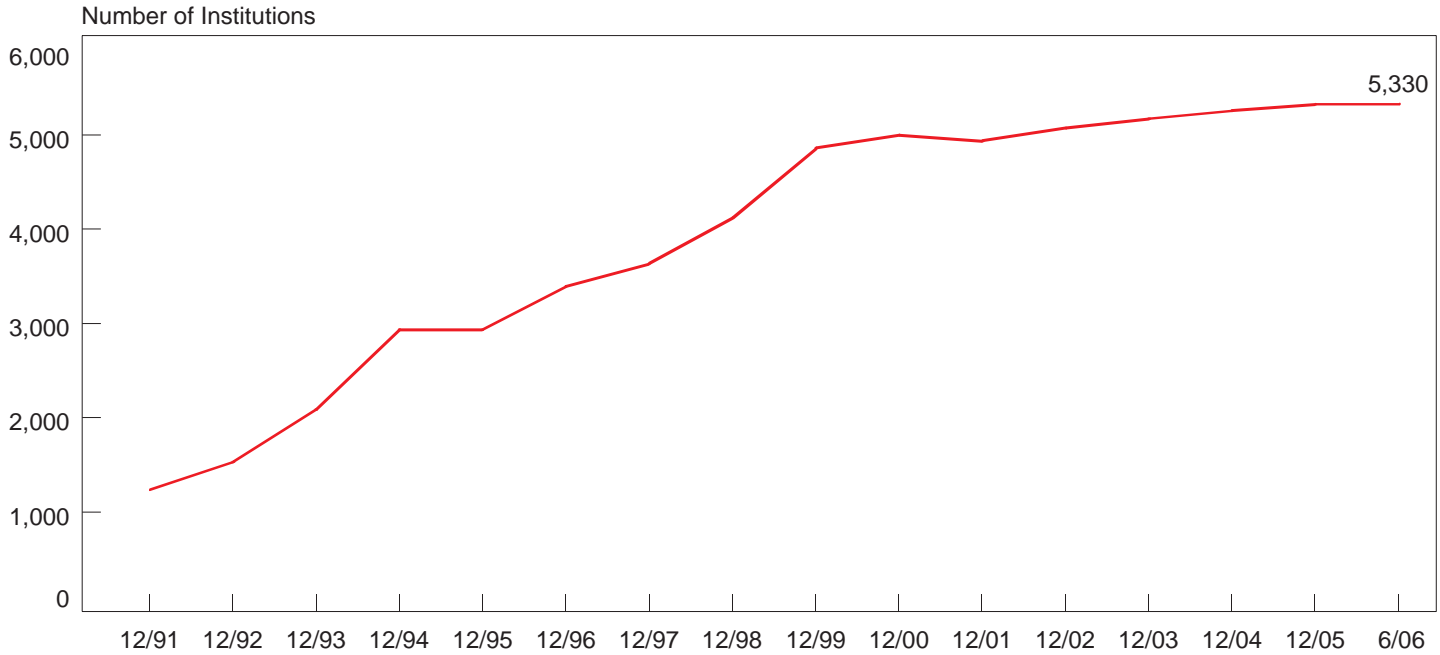
1997-2006



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

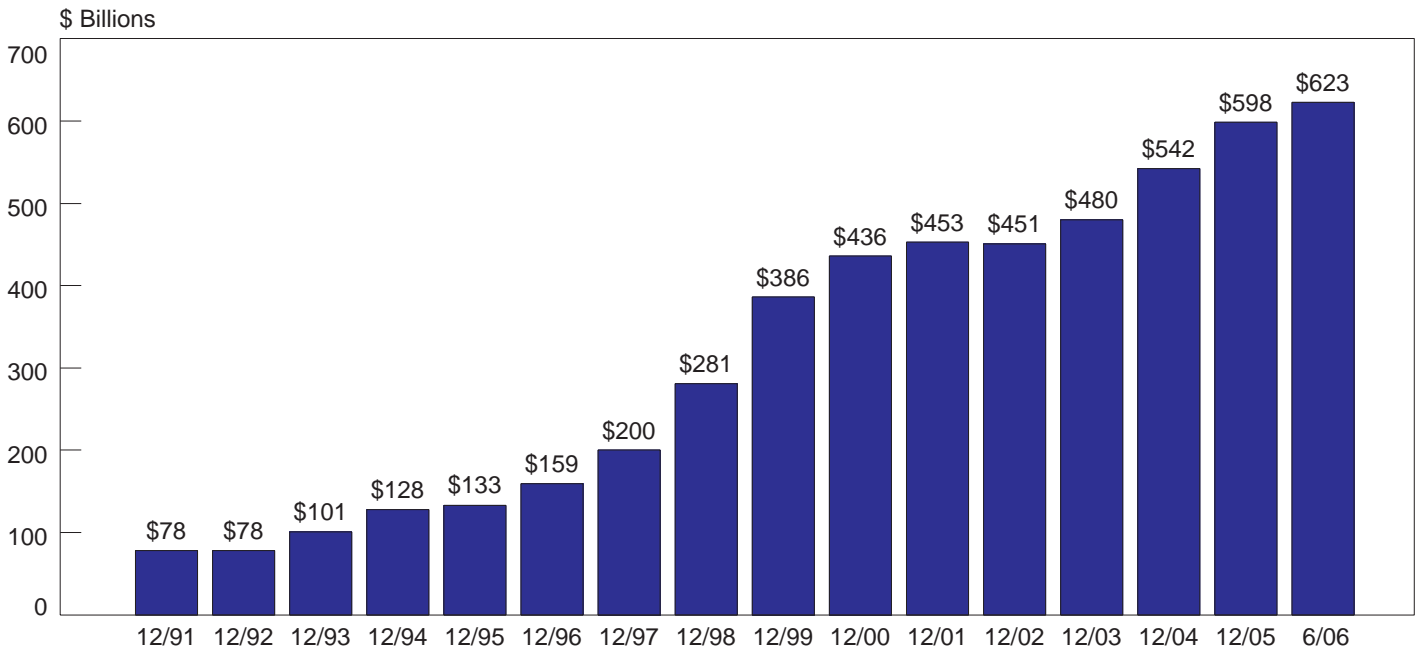
## Number of Institutions with FHLB Advances

1991 - 2006



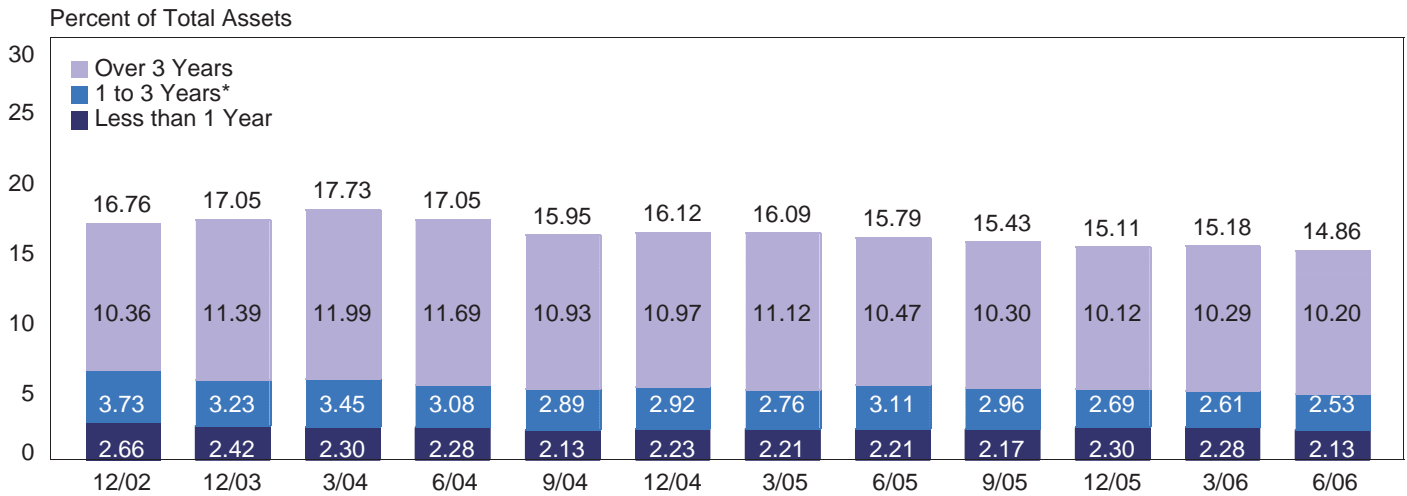
## Amount of FHLB Advances Outstanding

1991 - 2006

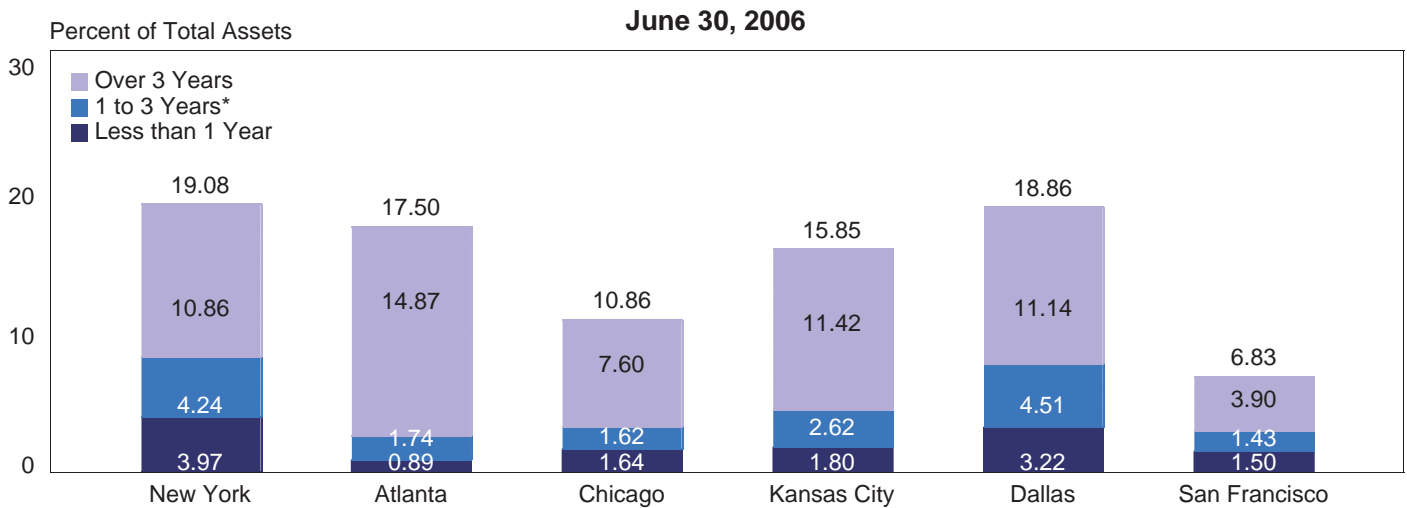




## Debt Securities by Maturity or Repricing Frequency...



### ...and by Region



## Total Securities (Debt and Equity)

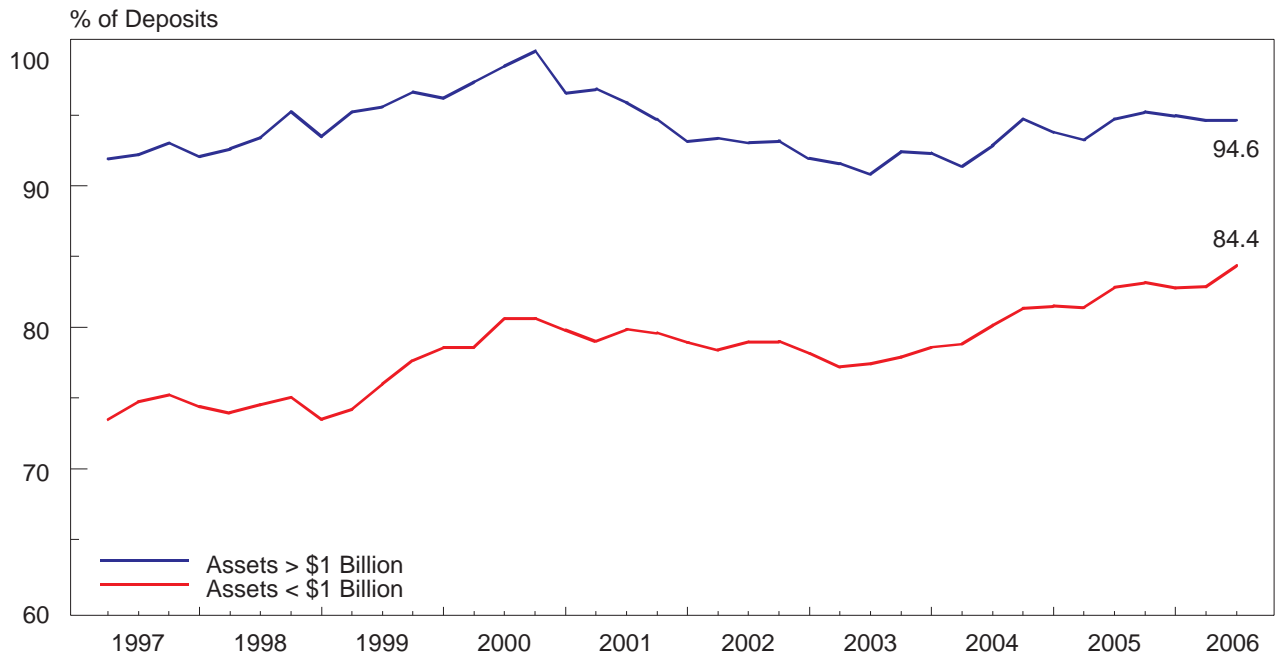
(\$ Billions)

	6/04	9/04	12/04	3/05	6/05	9/05	12/05	3/06	6/06
U.S. Government Obligations:									
U.S. Treasury	123	102	98	90	91	94	94	92	82
U.S. Agencies	11	11	11	11	11	12	11	12	12
Government Sponsored Enterprises	288	280	279	281	279	279	283	283	271
Mortgage Pass-through Securities	731	697	745	759	746	739	738	775	795
Collateralized Mortgage Obligations	342	351	369	384	395	400	402	412	417
State, County, Municipal Obligations	117	120	119	121	125	128	131	134	136
Asset Backed Securities	103	75	70	80	86	86	80	82	89
Other Debt Securities	133	136	143	139	133	130	130	144	146
Equity Securities	26	25	26	23	22	22	23	21	23
<b>Total Securities</b>	<b>\$1,875</b>	<b>\$1,796</b>	<b>\$1,860</b>	<b>\$1,888</b>	<b>\$1,889</b>	<b>\$1,890</b>	<b>\$1,893</b>	<b>\$1,956</b>	<b>\$1,971</b>

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

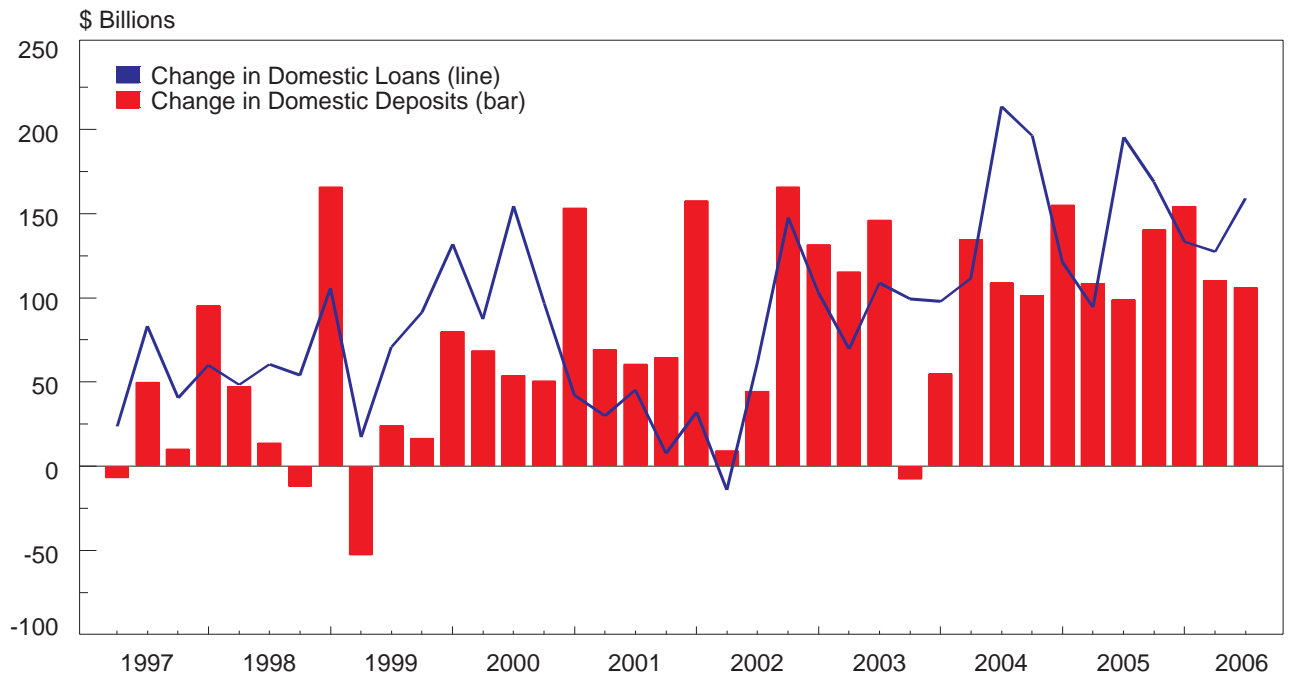
## Net Loans and Leases to Deposits (Domestic and Foreign)

1997 - 2006



## Quarterly Change in Domestic Loans vs Domestic Deposits

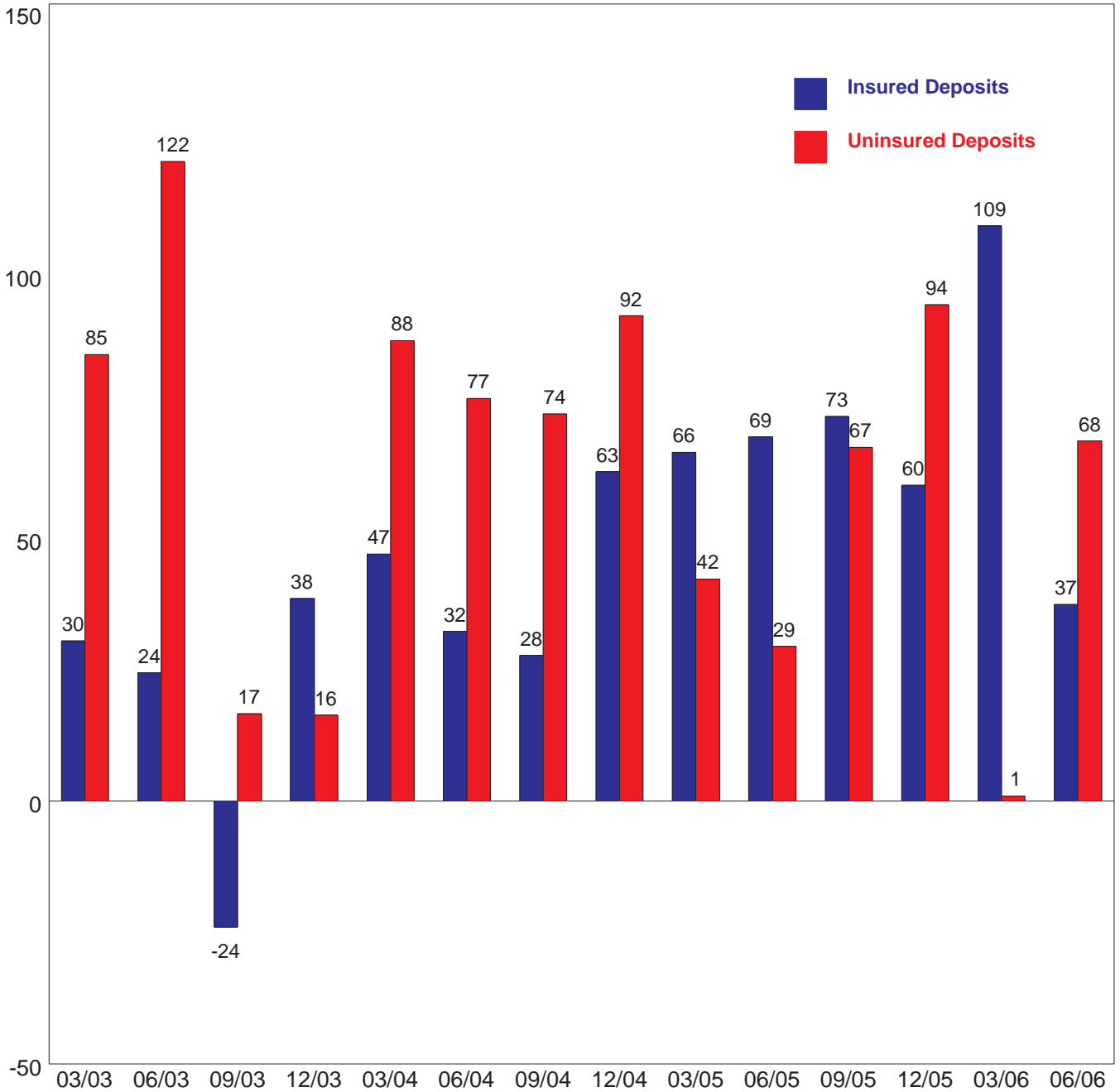
1997 - 2006



# Quarterly Change In Domestic Deposits

2003 - 2006

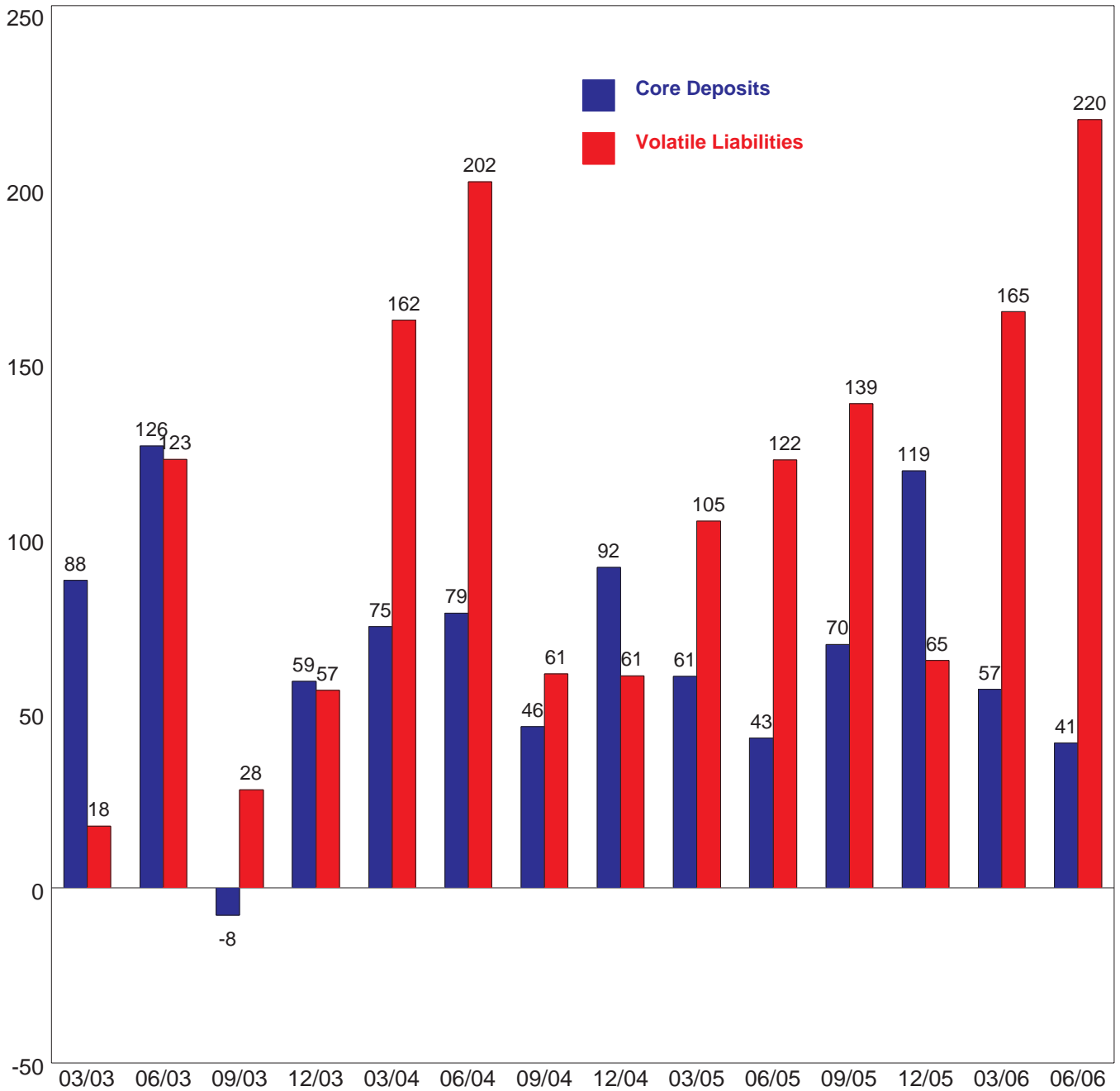
\$ Billions



# Quarterly Growth in Volatile Liabilities and Core Deposits

2003 - 2006

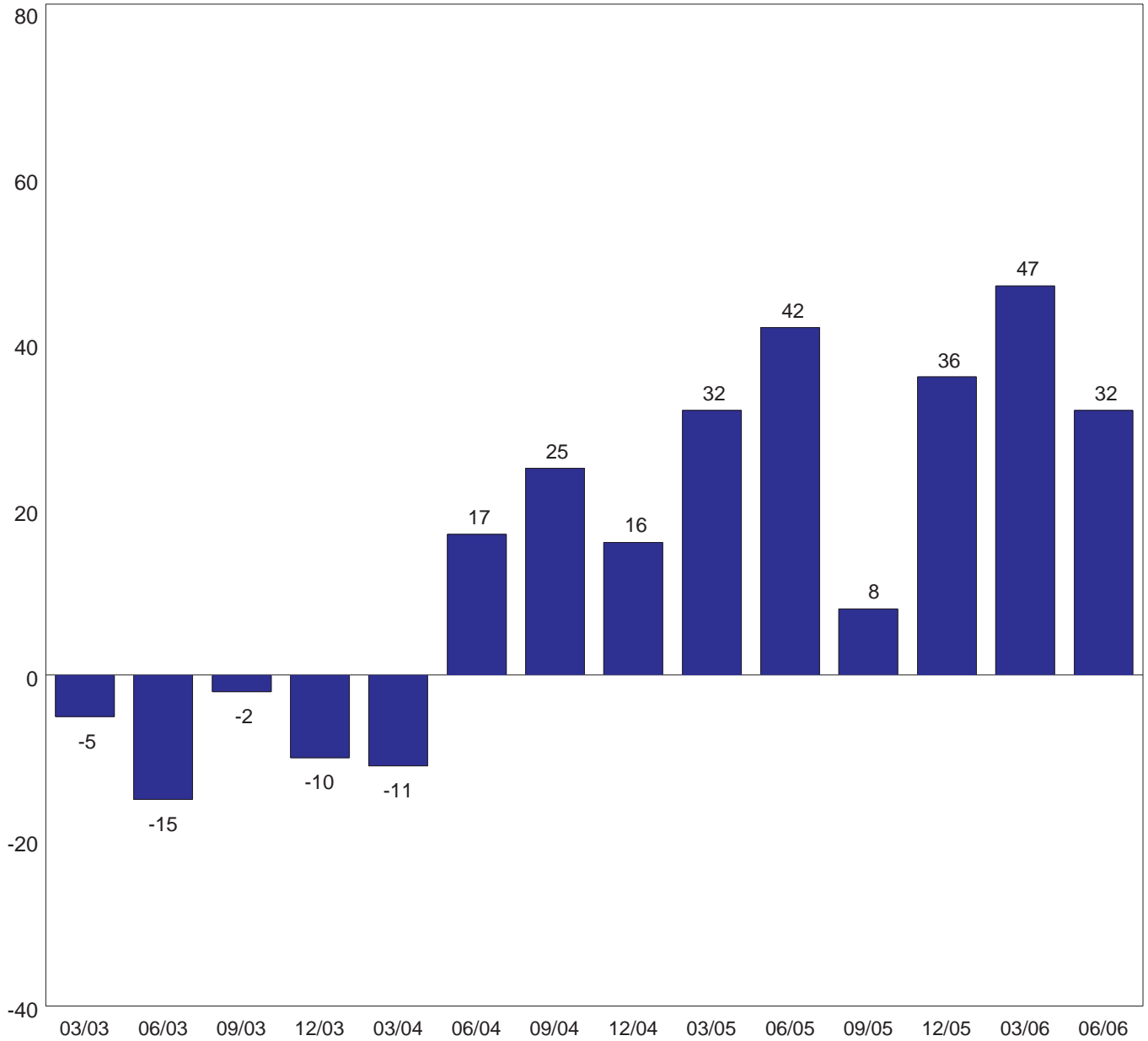
\$ Billions



# Quarterly Change in C&I Loans

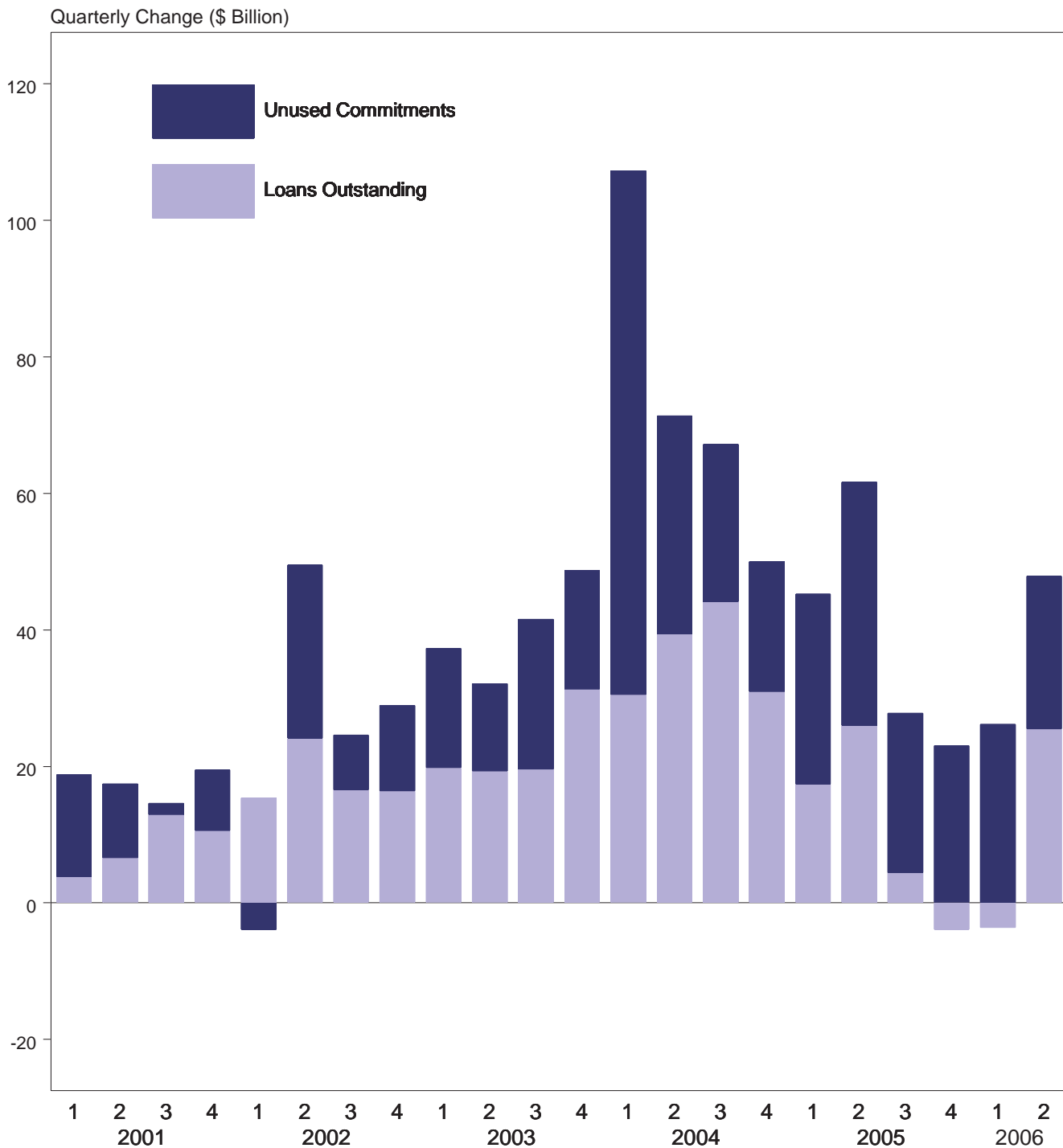
2003-2006

\$ Billions



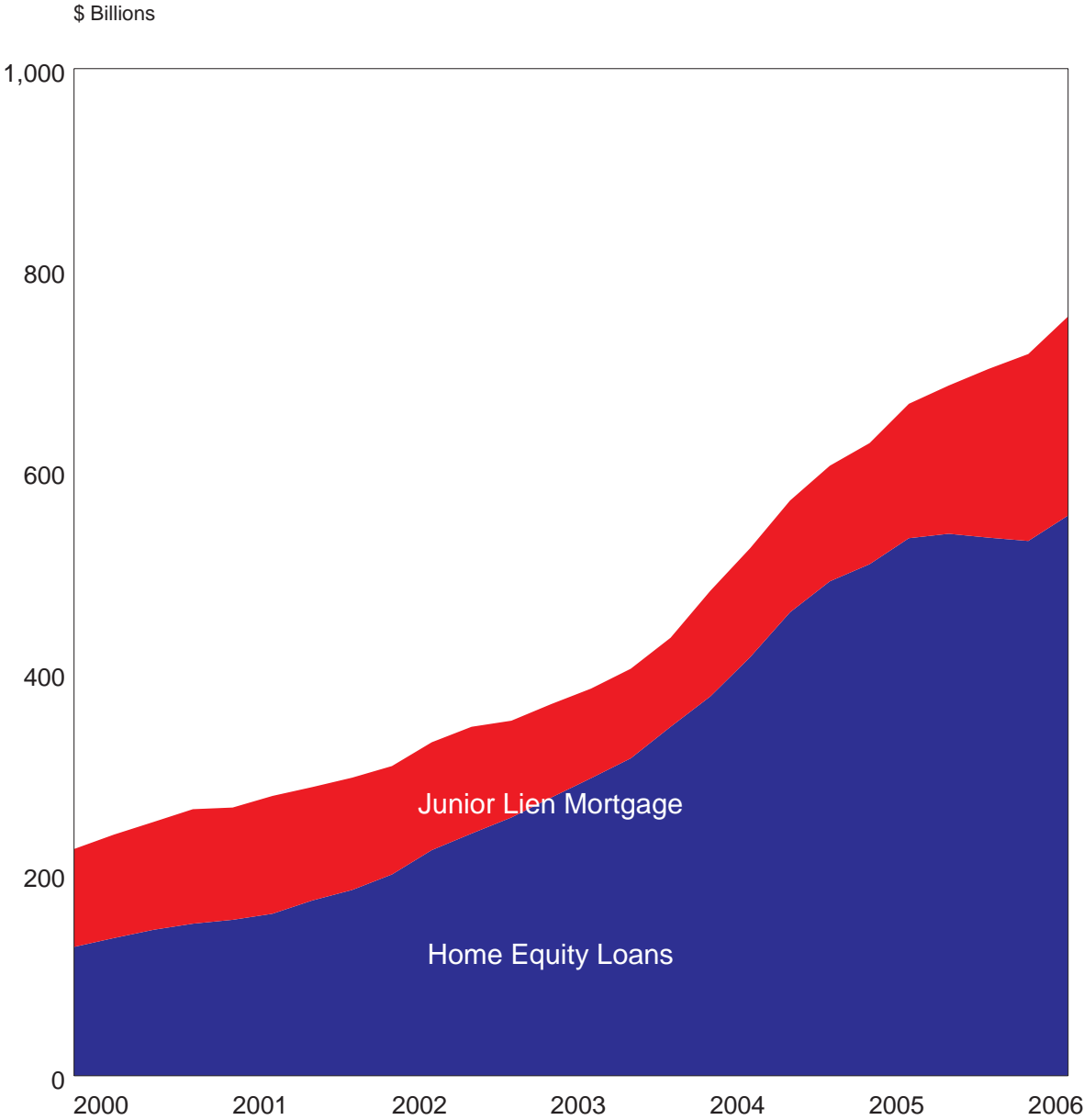
# Quarterly Change in Home Equity Loans

2001-2006



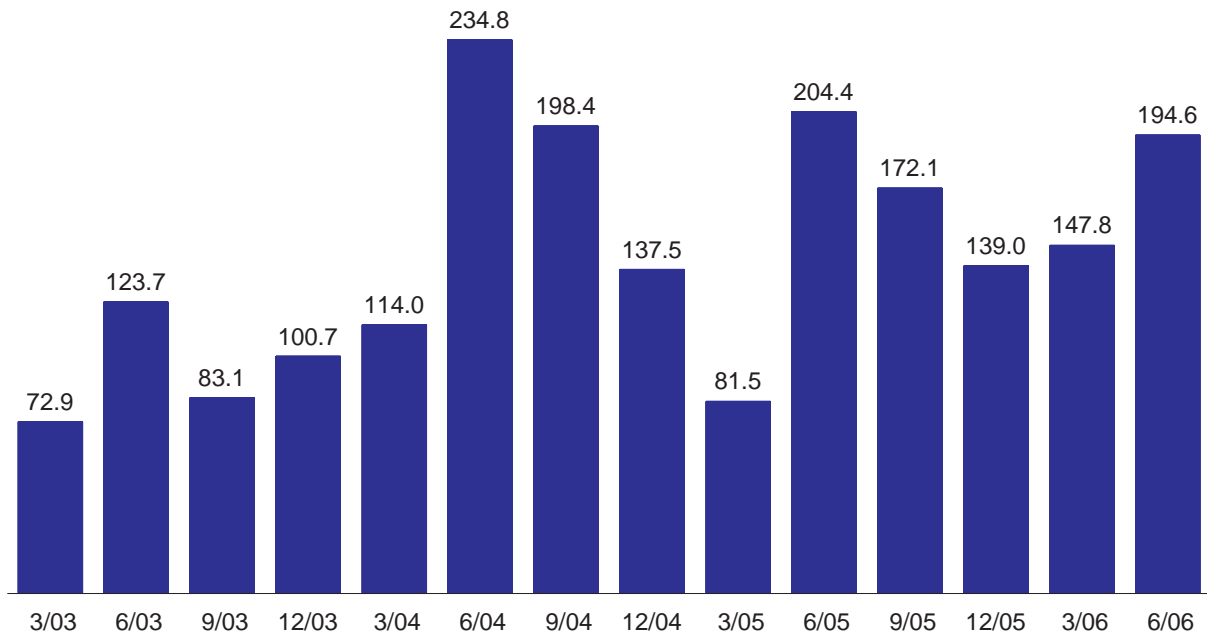
# Home Equity and Junior Lien Loans

2000 - 2006



## Quarterly Change in Reported Loans Outstanding

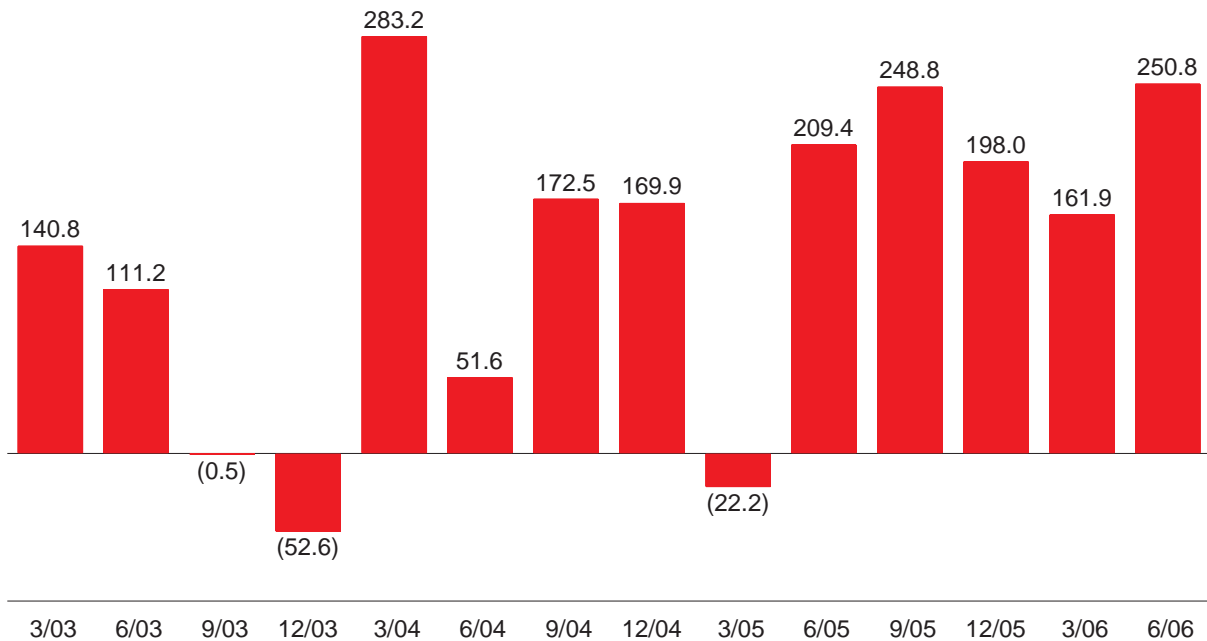
(\$ Billions)



In the second quarter of 2006, 1-4 family loans increased by \$80 billion, commercial and industrial loans increased by \$32 billion and consumer loans increased by \$10 billion.

## Quarterly Change in Unused Loan Commitments

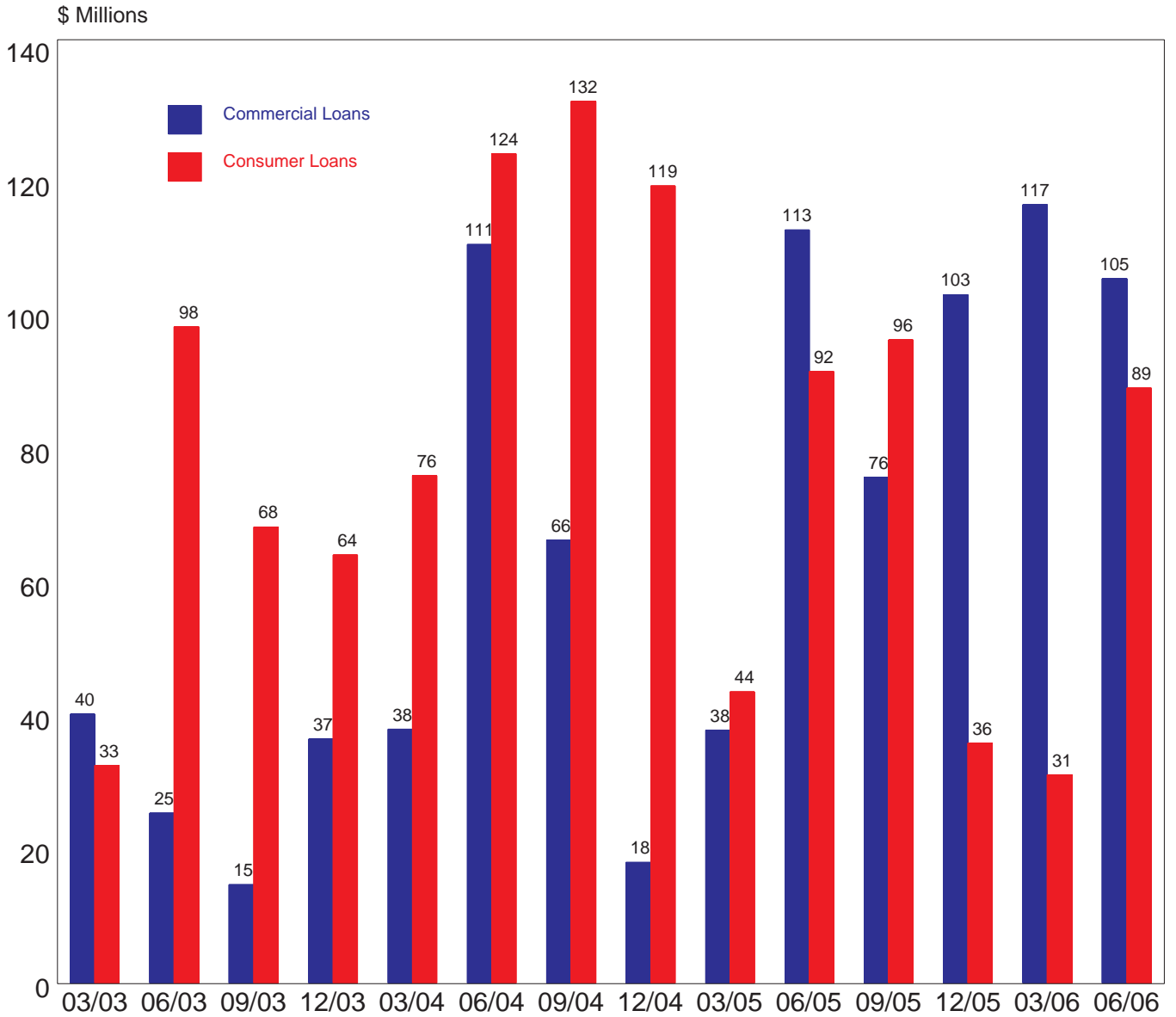
(\$ Billions)



In the second quarter of 2006, unused credit card commitments increased by \$116 billion and unused commitments for loans increased by \$99 billion.



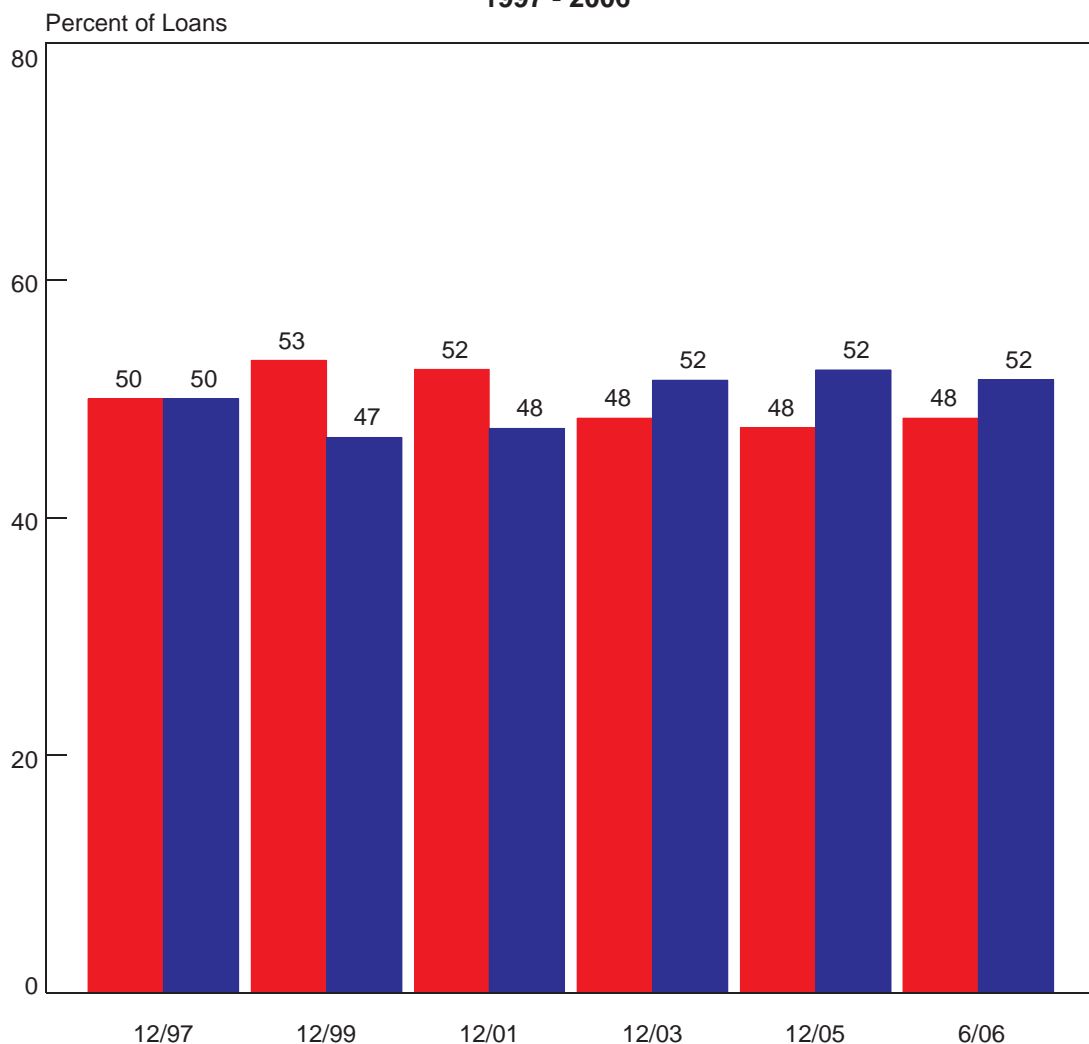
## Commercial and Consumer Loan Growth 2003-2006



## Credit Risk Diversification

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

1997 - 2006



#### Loans (\$ Billions):

■ Commercial Borrowers	\$1,839	\$2,265	\$2,500	\$2,632	\$3,195	\$3,417
■ Consumer Loans	1,838	1,990	2,265	2,805	3,525	3,645

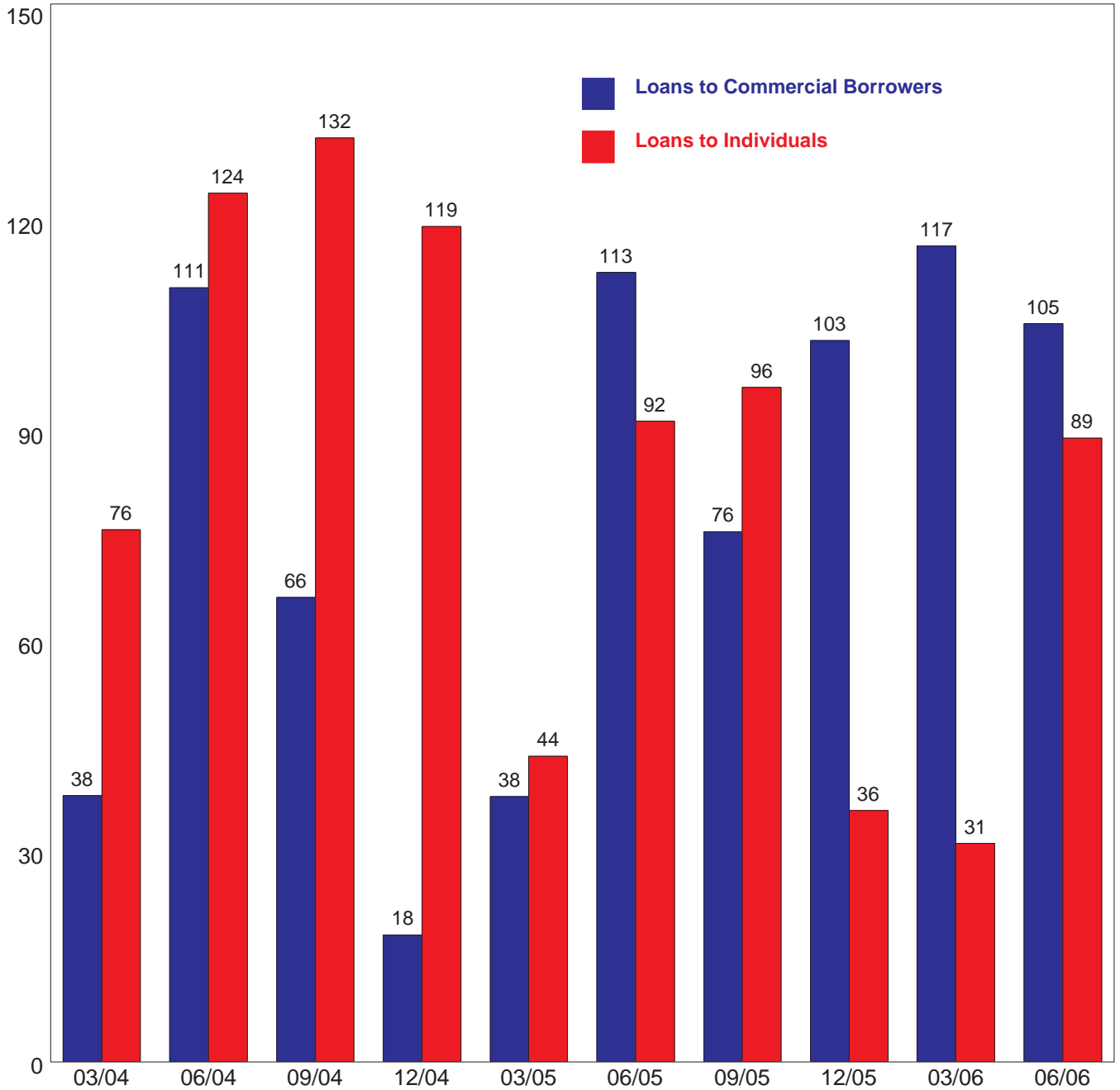
**Loans to Commercial Borrowers (Credit Risk Concentrated)** — - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair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

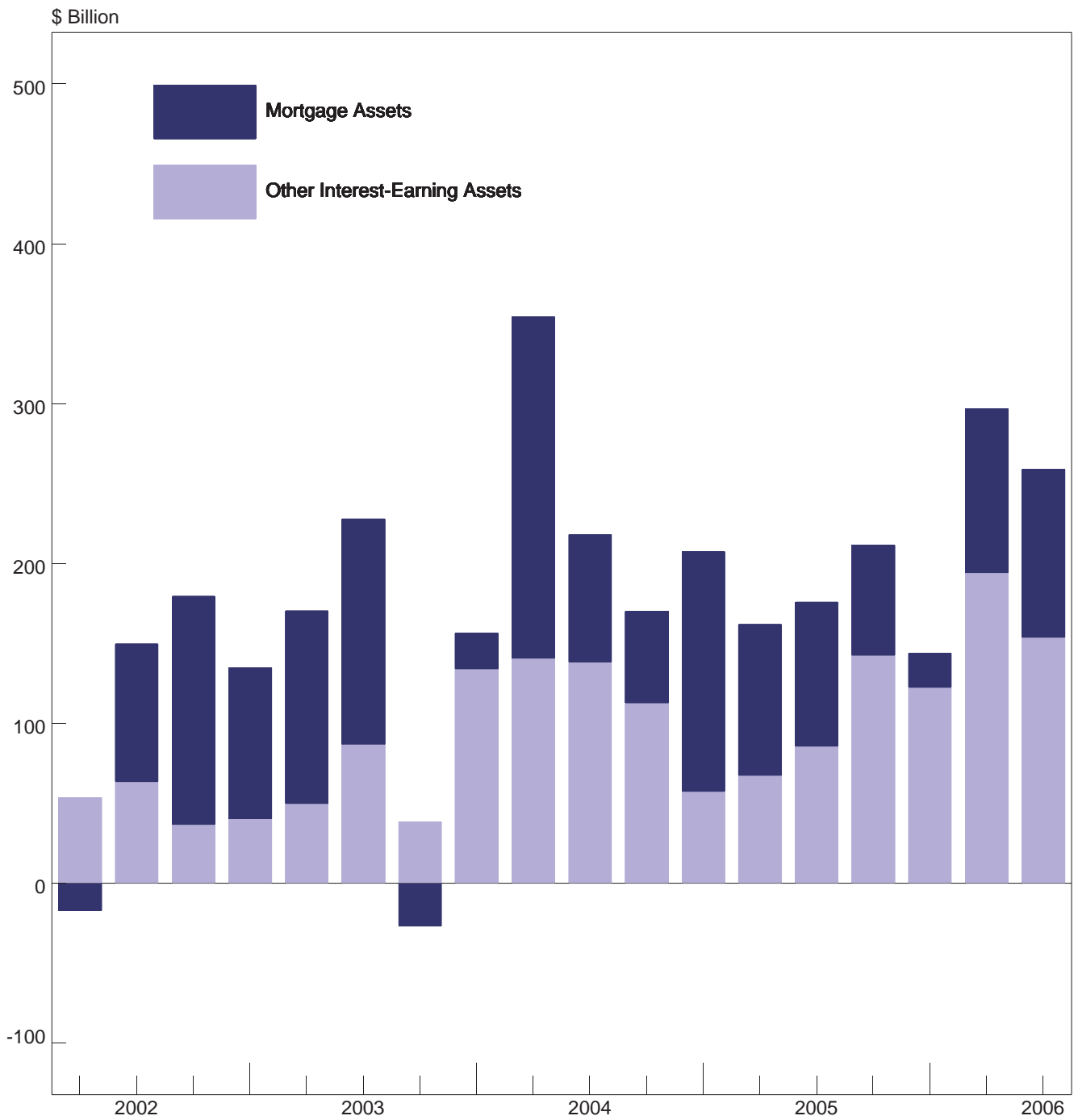
2004 - 2006

\$ Billions



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

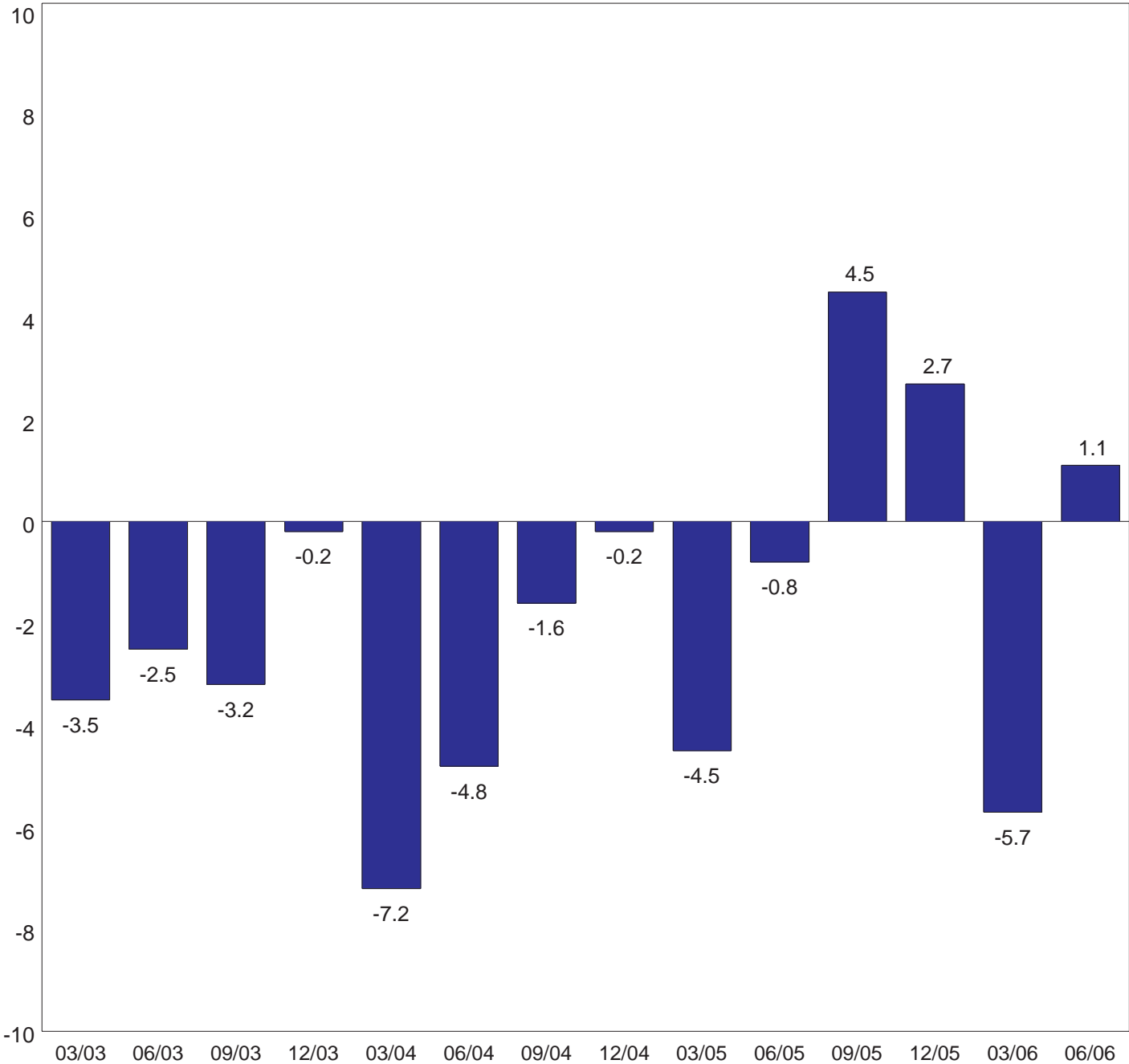
2002-2006



# Quarterly Change in Noncurrent Loans & Net Charge-Offs

2003-2006

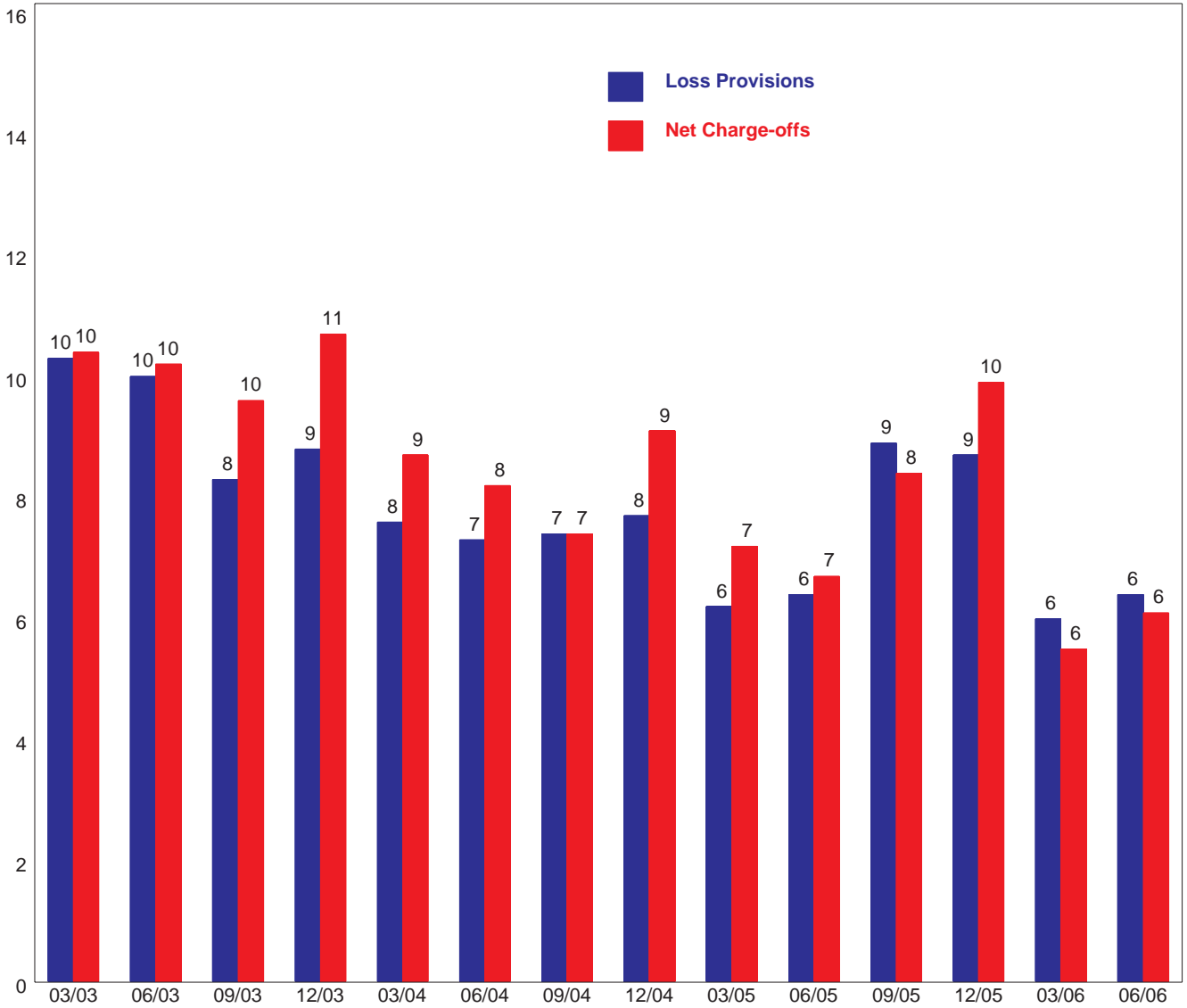
\$ Billions



# Quarterly Net Charge-Offs vs. Loan Loss Provisions

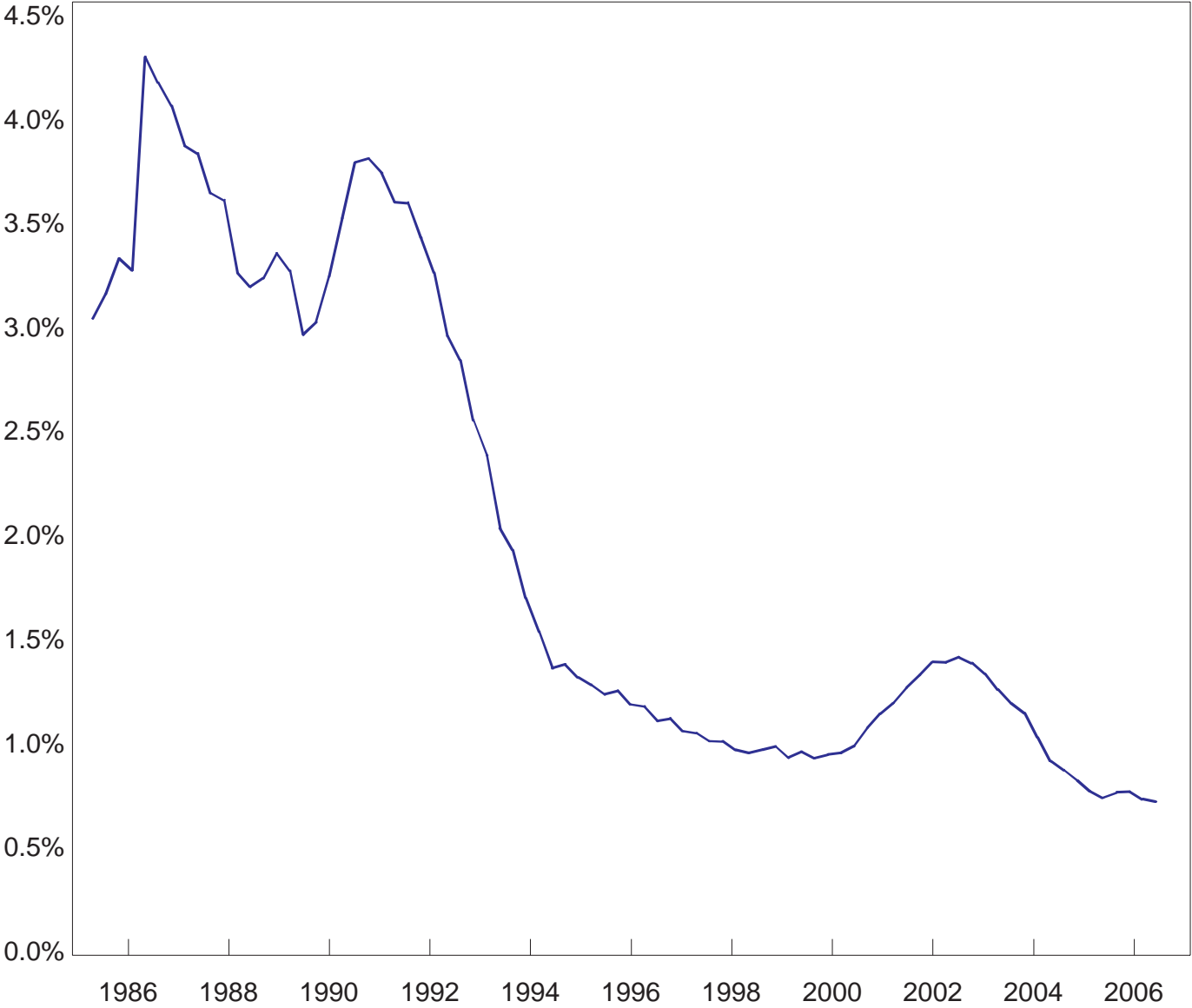
2003 - 2006

\$ Billions



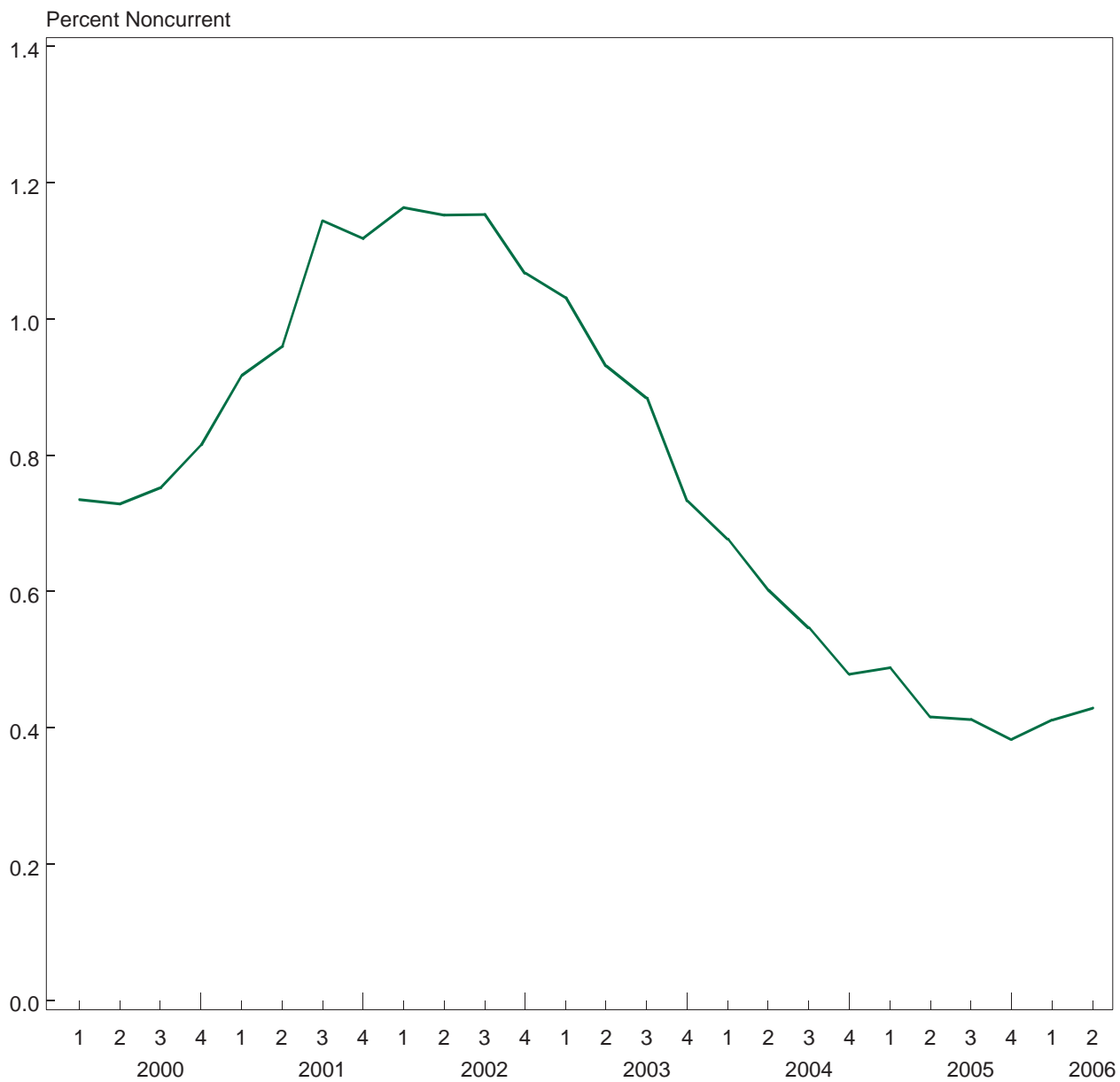
# Noncurrent Loan Rate, Total Loans & Leases

1986-2006



# Noncurrent Rate on Real Estate Construction and Development Loans

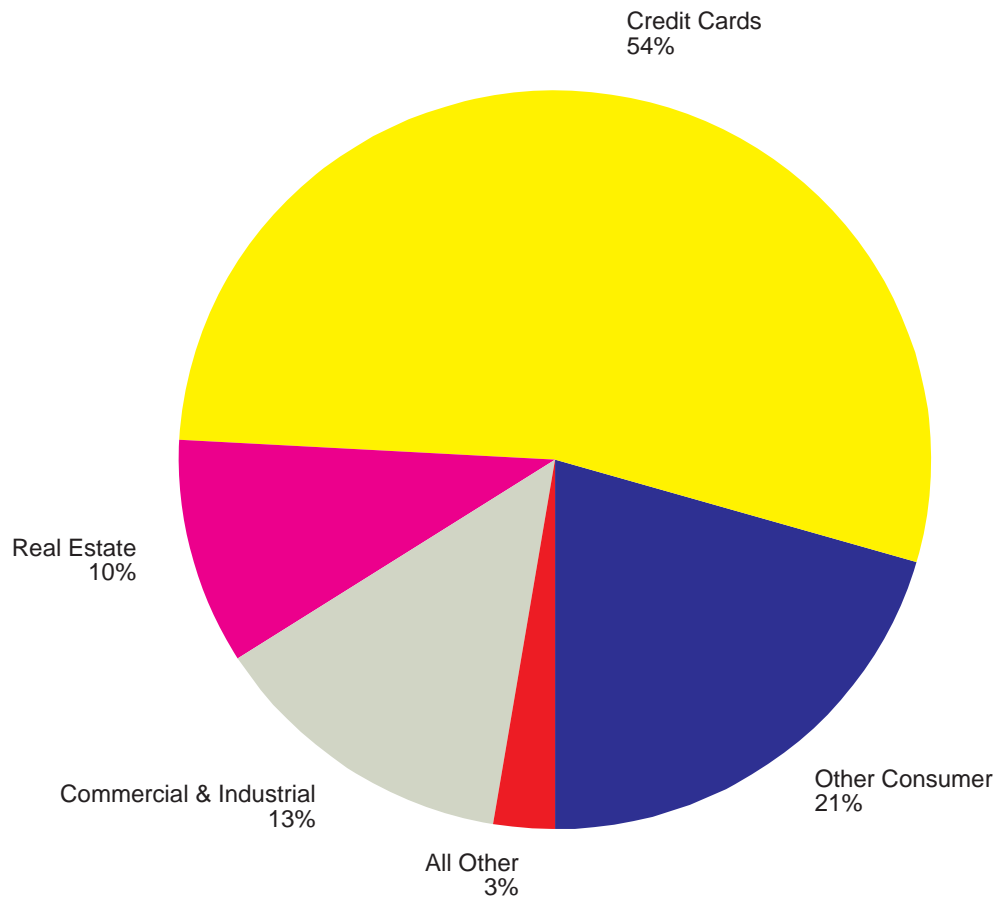
2000-2006





# Composition of FDIC-Insured Institutions' Loan Charge-offs

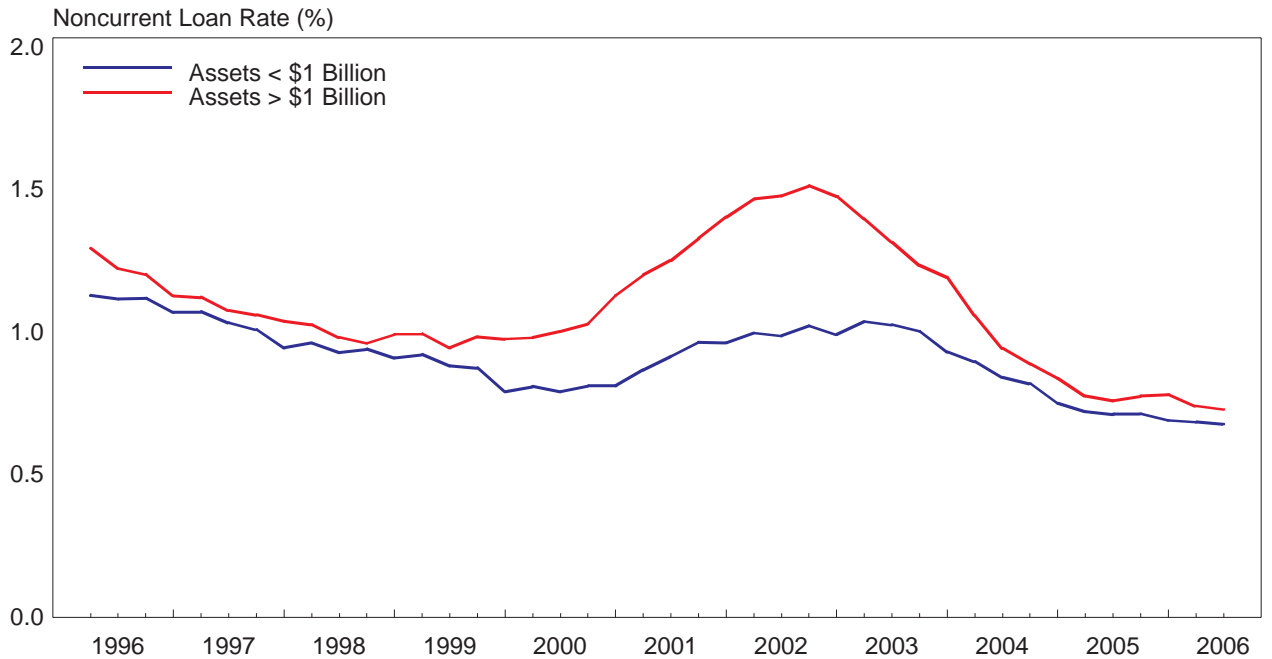
Second Quarter, 2006



## Noncurrent Loan Rates

### By Asset Size

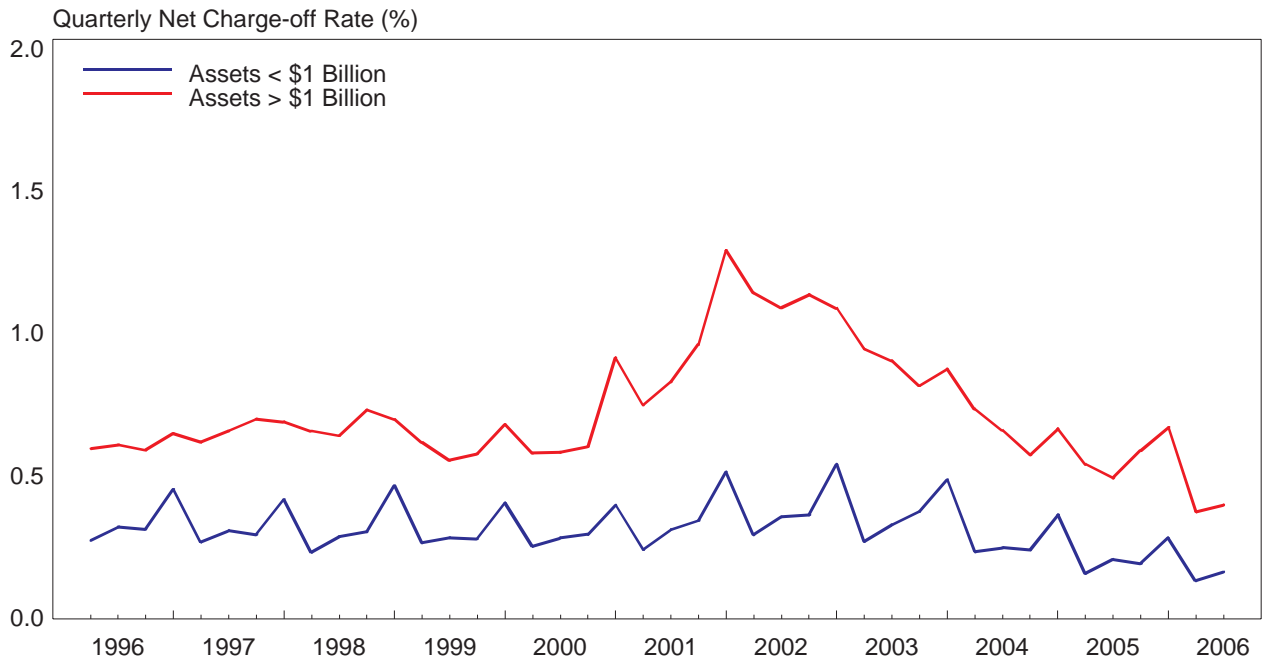
1996 - 2006



## Quarterly Net Charge-off Rates

### By Asset Size, Annualized

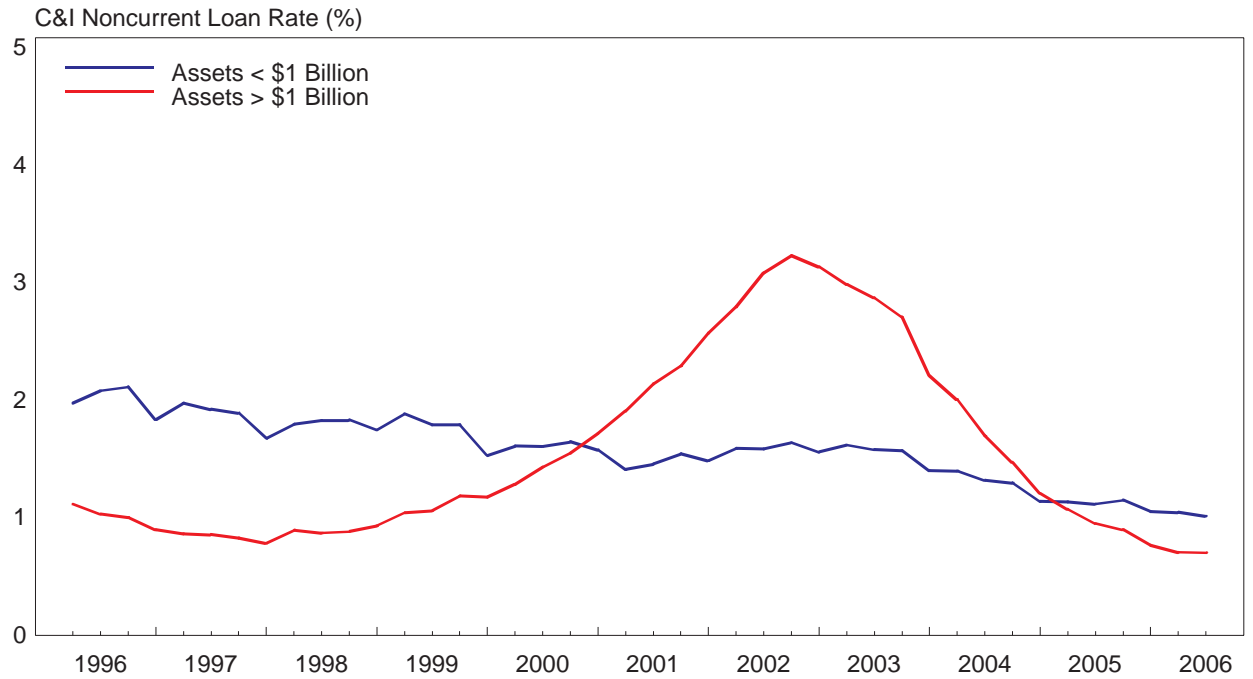
1996 - 2006



# Noncurrent C & I Loan Rates

## By Asset Size

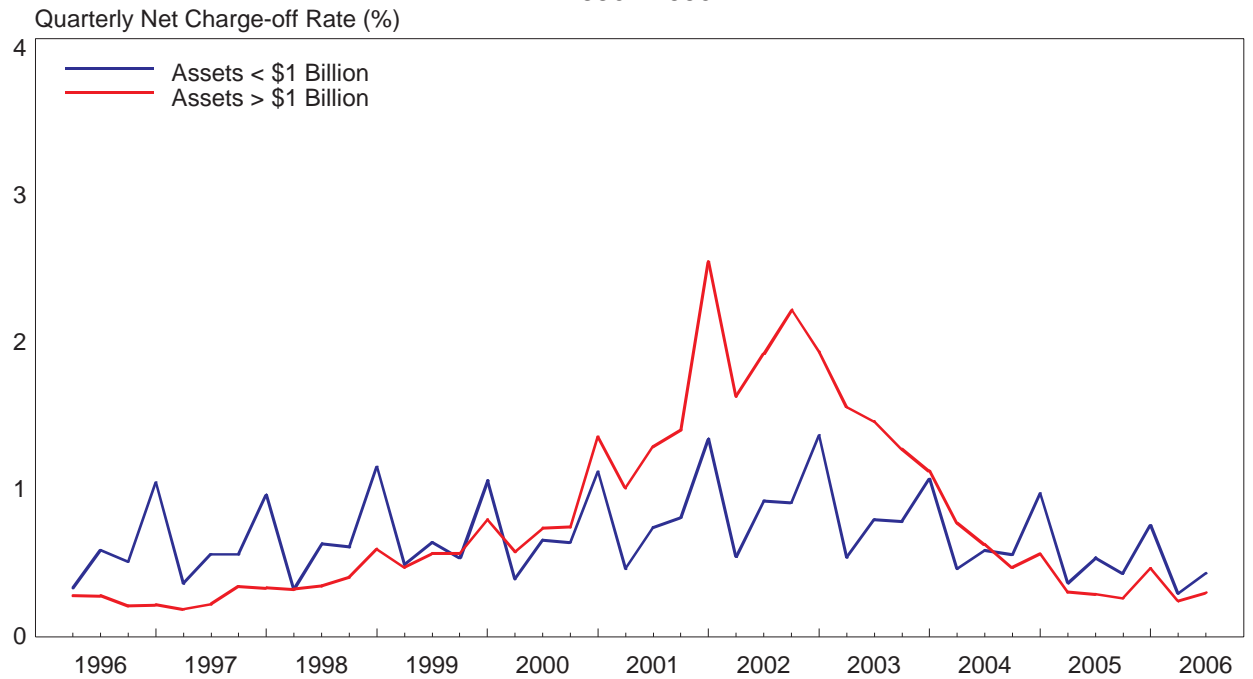
1996 - 2006



# Quarterly Net Charge-off Rates on C & I Loans

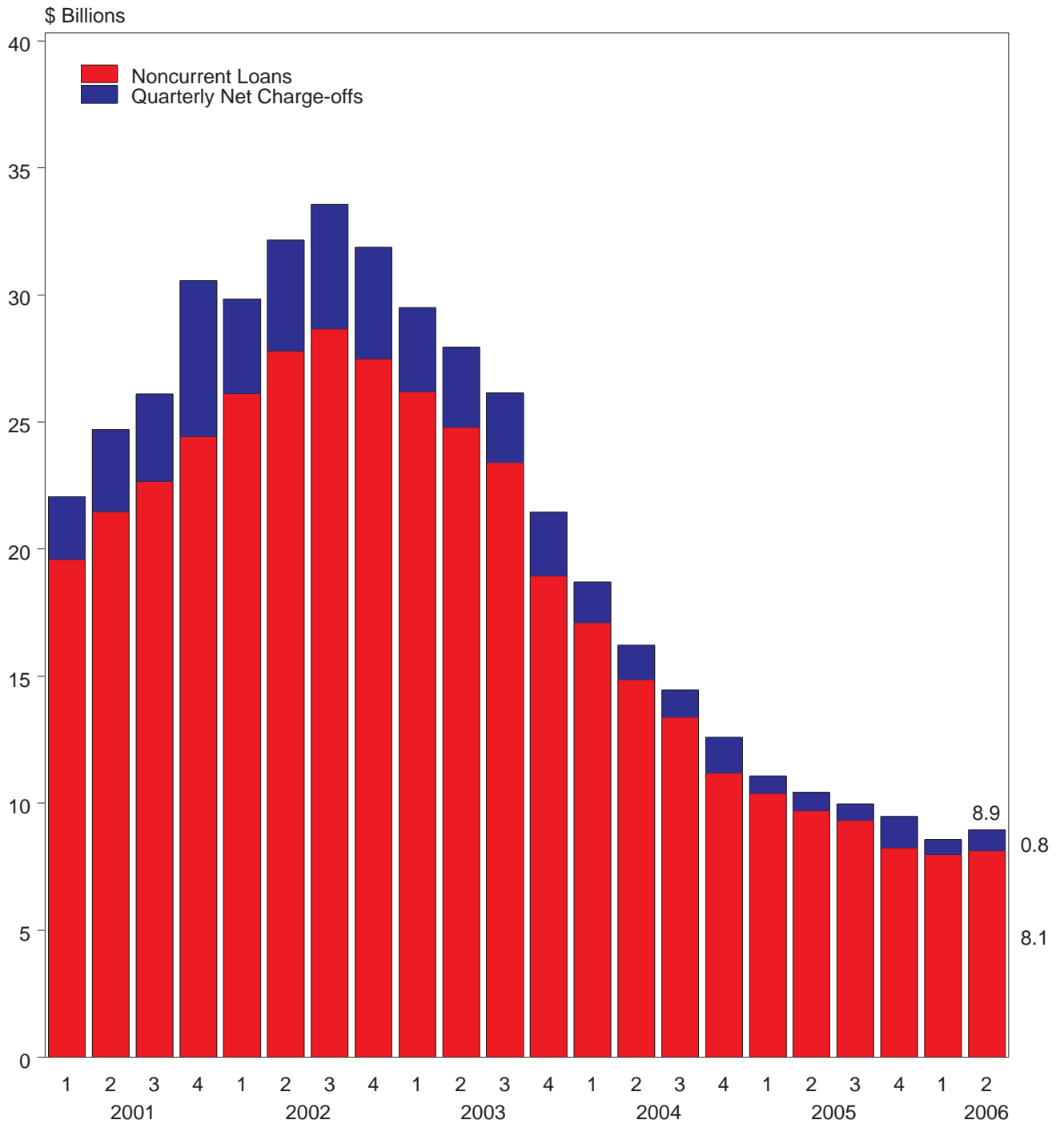
## By Asset Size

1996 - 2006



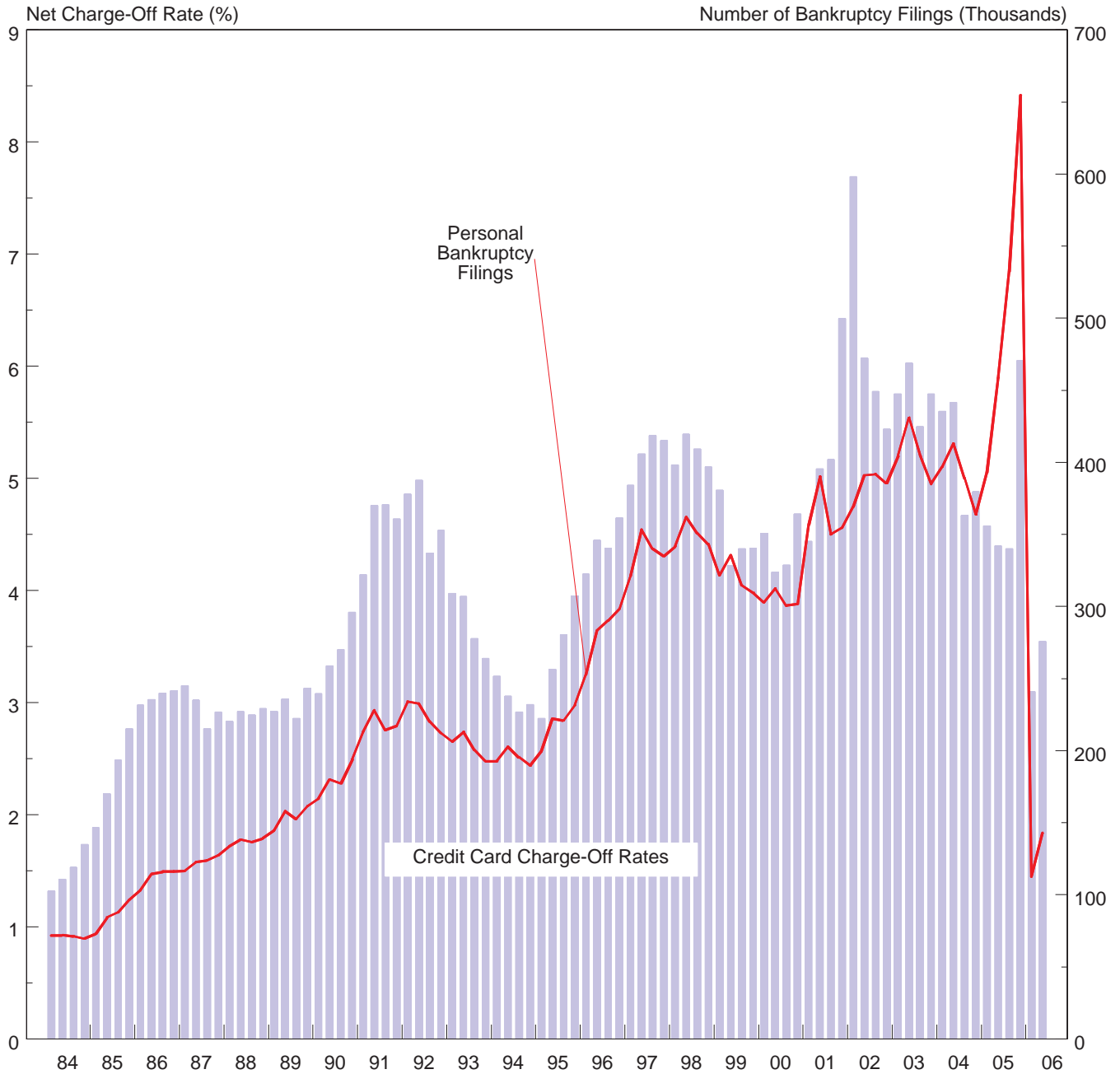
# Credit Quality of C & I Loans

2001 - 2006



# Credit Card Loss Rates and Personal Bankruptcy Filings

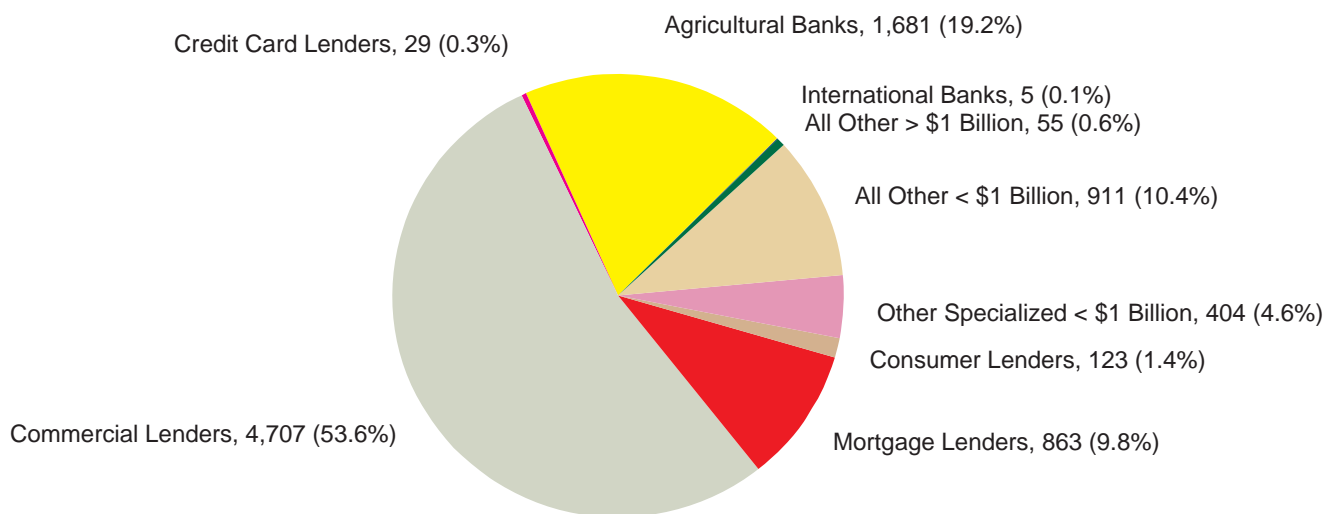
1984-2006



Sources: Bankruptcies - Administrative Offices of the United States Courts  
 Charge-Off Rates - Commercial Bank Call Reports

# Number of Institutions By Asset Concentration Group

June 30, 2006

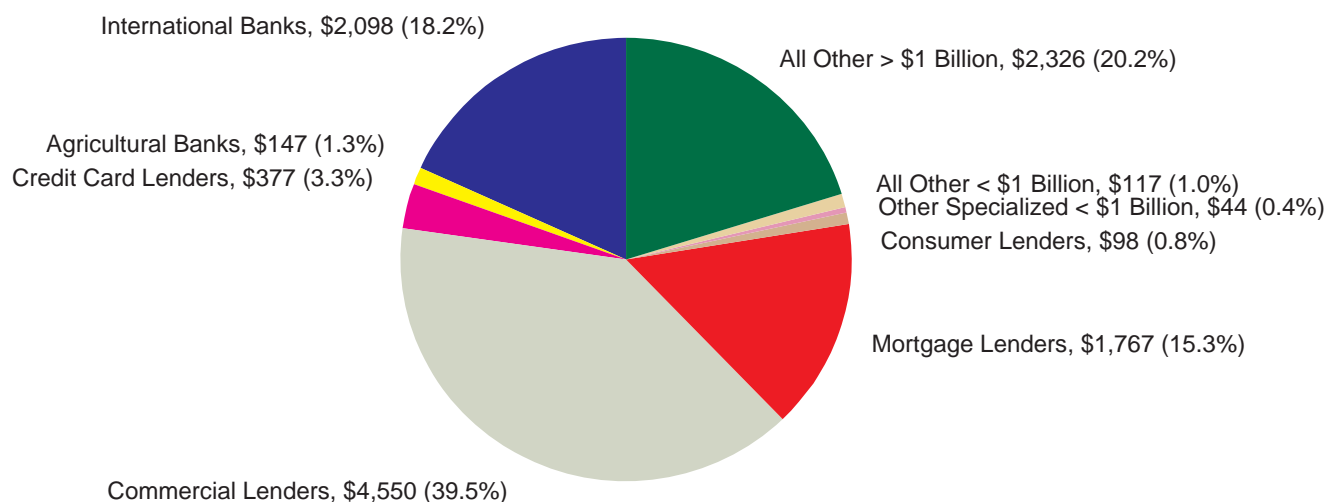


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/06</b>	5	1,681	29	4,707	863	123	404	911	55
<b>12/05</b>	4	1,685	33	4,617	887	125	425	995	62
<b>12/04</b>	5	1,731	34	4,424	990	132	466	1,119	75
<b>12/03</b>	6	1,767	36	4,254	1,033	157	529	1,308	91
<b>12/02</b>	5	1,823	40	4,070	1,107	196	488	1,525	100
<b>12/01</b>	5	1,875	56	3,967	1,242	228	477	1,663	101
<b>12/00</b>	7	1,977	56	3,954	1,266	288	512	1,755	89
<b>12/99</b>	8	2,113	64	3,784	1,356	304	562	1,942	89
<b>12/98</b>	11	2,279	69	3,372	1,452	273	652	2,264	92
<b>12/97</b>	11	2,377	74	3,437	1,615	338	611	2,365	95
<b>12/96</b>	11	2,476	81	3,484	1,732	354	688	2,529	99
<b>12/95</b>	11	2,645	73	3,322	1,825	370	797	2,805	123
<b>12/94</b>	11	2,837	72	3,394	2,029	379	916	2,836	132
<b>12/93</b>	11	2,951	63	3,305	2,153	323	1,224	3,109	145
<b>12/92</b>	11	3,021	68	3,342	2,327	319	1,388	3,315	143
<b>12/91</b>	10	3,120	73	3,668	2,395	379	1,371	3,426	131
<b>12/90</b>	10	3,114	73	4,147	2,338	463	1,396	3,678	117
<b>12/89</b>	12	3,184	68	4,590	2,367	519	1,429	3,810	95
<b>12/88</b>	13	3,259	53	4,768	2,363	550	1,523	3,940	91

## Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2006



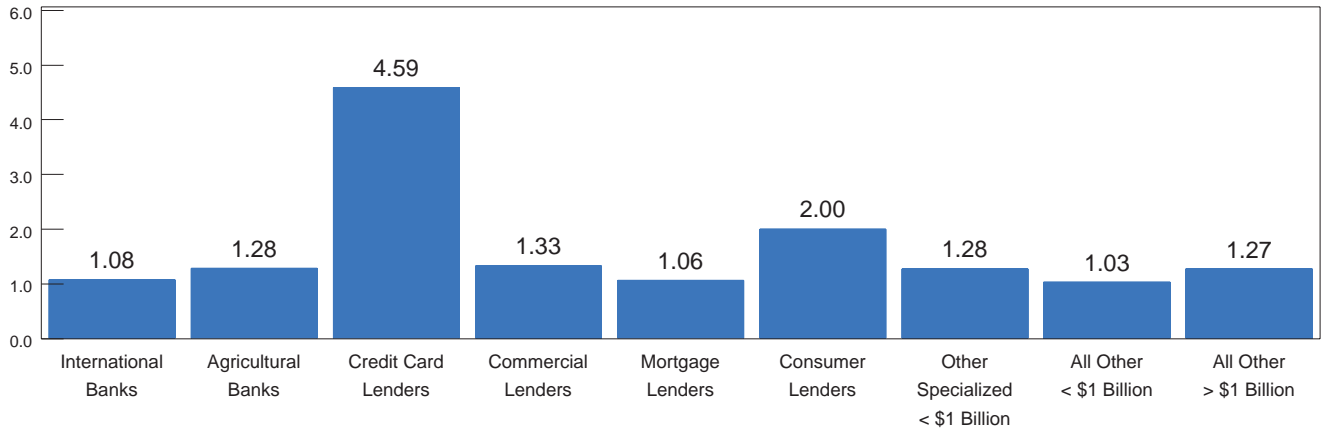
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/06</b>	2,098	147	377	4,550	1,767	98	44	117	2,326
<b>12/05</b>	1,851	142	358	4,257	1,655	117	48	129	2,320
<b>12/04</b>	1,881	139	383	3,302	1,504	104	52	143	2,598
<b>12/03</b>	1,448	130	348	2,924	1,658	147	61	171	2,189
<b>12/02</b>	1,273	124	299	2,961	1,342	166	60	197	2,013
<b>12/01</b>	1,176	120	335	3,539	1,179	141	50	203	1,127
<b>12/00</b>	1,229	120	295	3,823	1,000	88	51	205	651
<b>12/99</b>	1,179	121	254	3,392	1,045	101	56	225	509
<b>12/98</b>	1,444	125	258	2,786	1,079	81	68	270	420
<b>12/97</b>	1,383	120	217	2,019	967	118	65	279	876
<b>12/96</b>	1,197	117	223	2,166	932	134	70	291	480
<b>12/95</b>	1,046	118	169	1,922	935	114	82	315	641
<b>12/94</b>	960	119	134	1,675	926	92	92	306	719
<b>12/93</b>	831	120	102	1,561	920	85	119	329	663
<b>12/92</b>	754	117	93	1,666	861	60	131	342	551
<b>12/91</b>	637	114	94	1,989	798	65	112	333	446
<b>12/90</b>	625	108	87	2,206	828	61	102	329	381
<b>12/89</b>	712	102	82	2,264	854	82	100	317	305
<b>12/88</b>	699	99	67	2,224	857	75	102	315	298

# Performance Ratios By Asset Concentration Group

## Return on Assets (YTD)

June 30, 2006

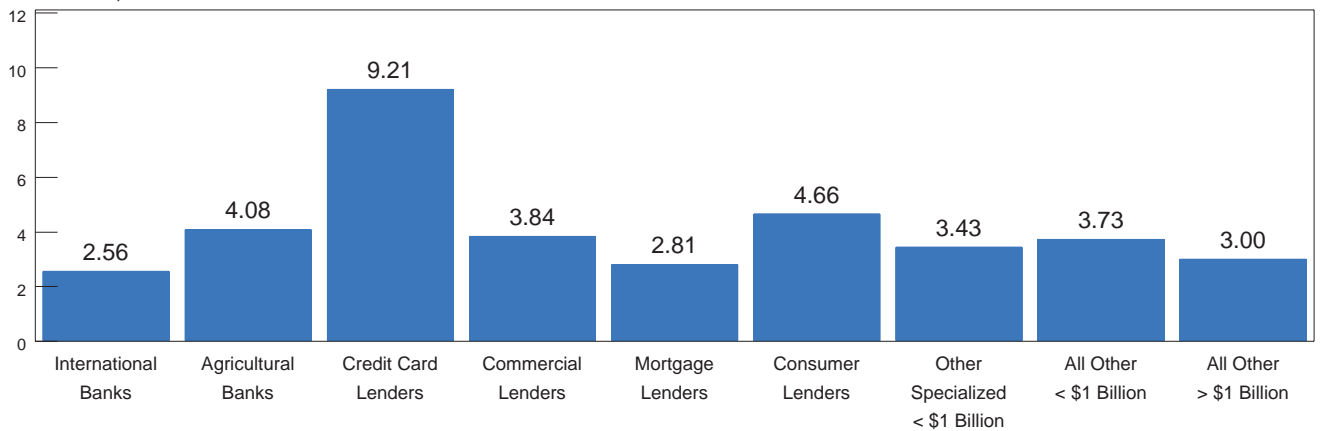
Percent, Annualized



## Net Interest Margin (YTD)

June 30, 2006

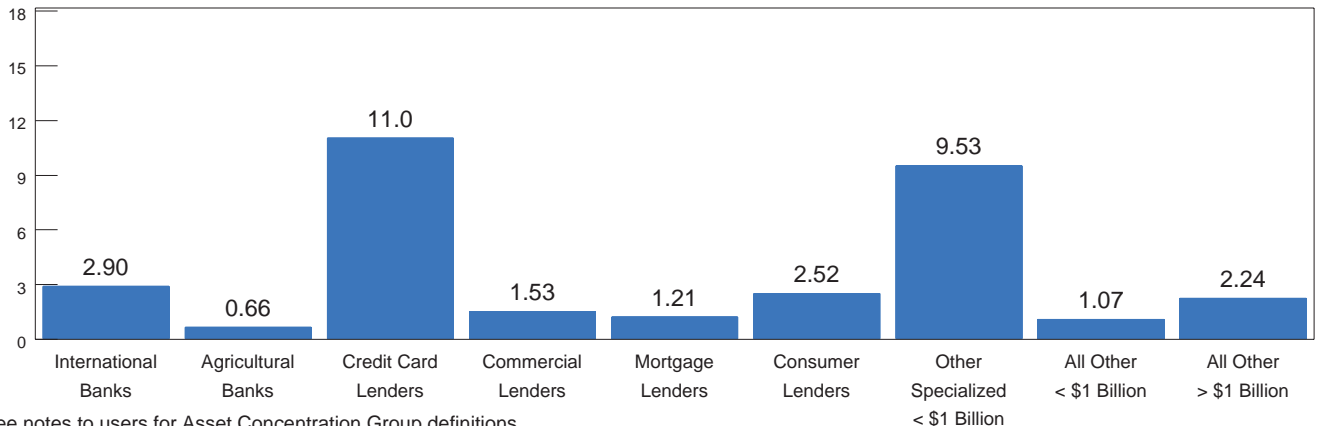
Percent, Annualized



## Noninterest Income to Assets (YTD)

June 30, 2006

Percent, Annualized



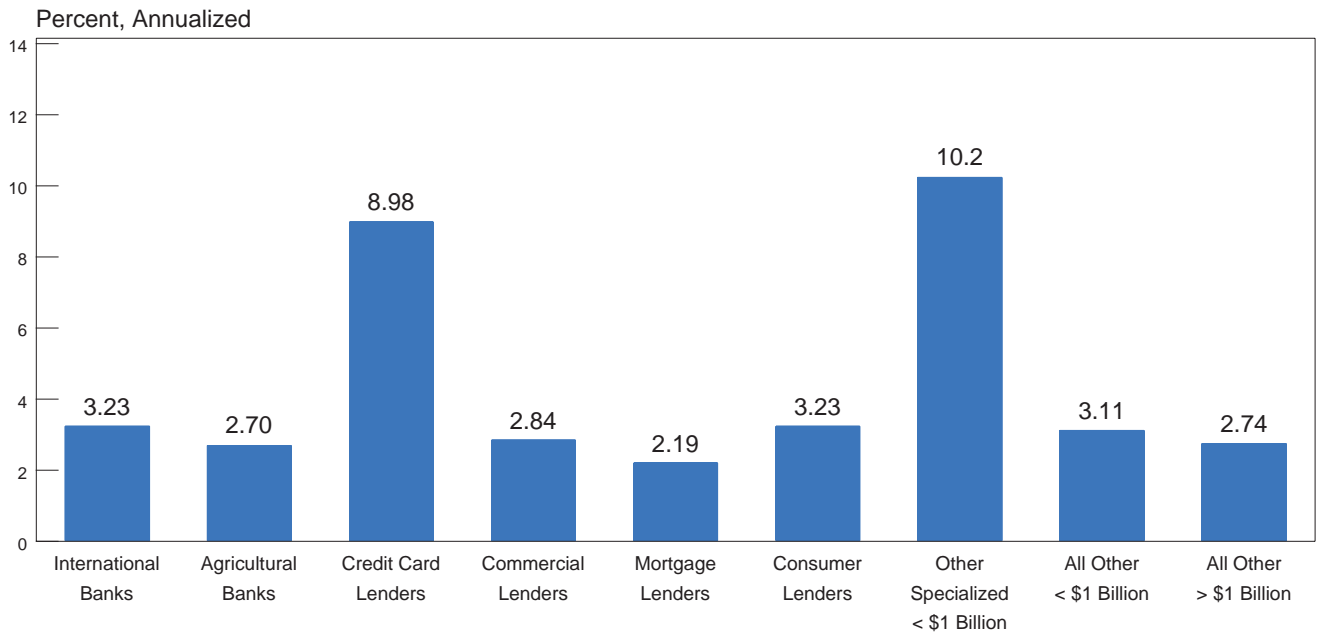
Note: See notes to users for Asset Concentration Group definitions.



# Performance Ratios By Asset Concentration Group

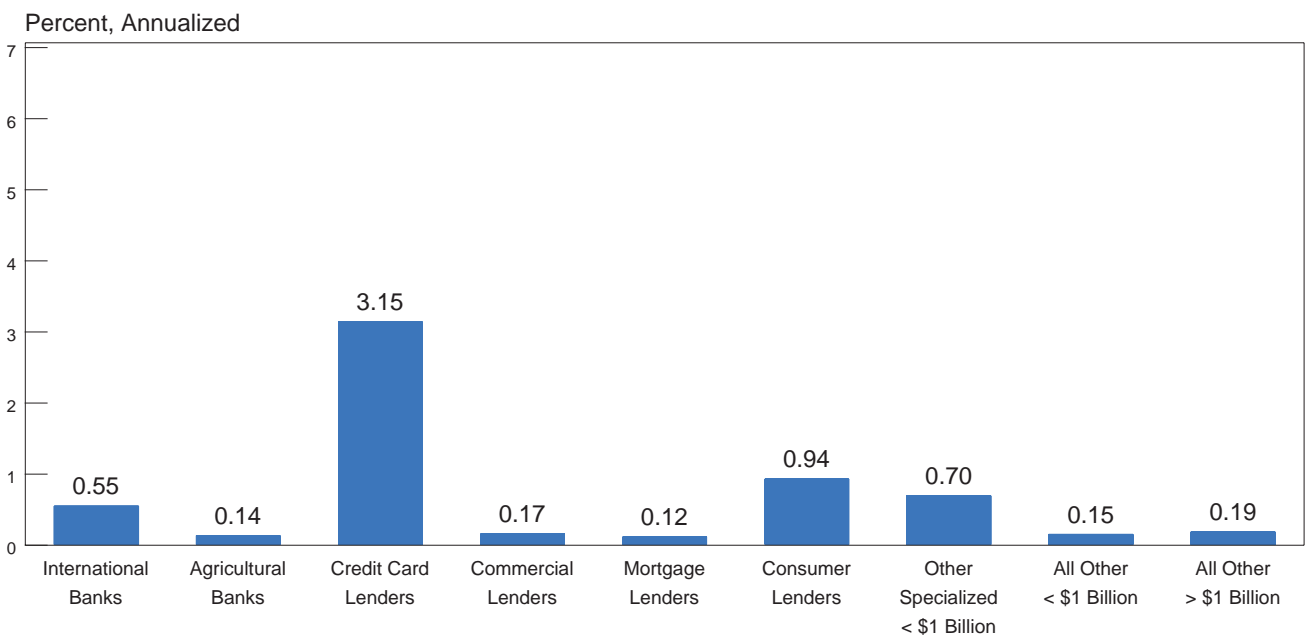
## Noninterest Expense to Assets (YTD)

June 30, 2006



## Net Charge-offs to Loans and Leases (YTD)

June 30, 2006

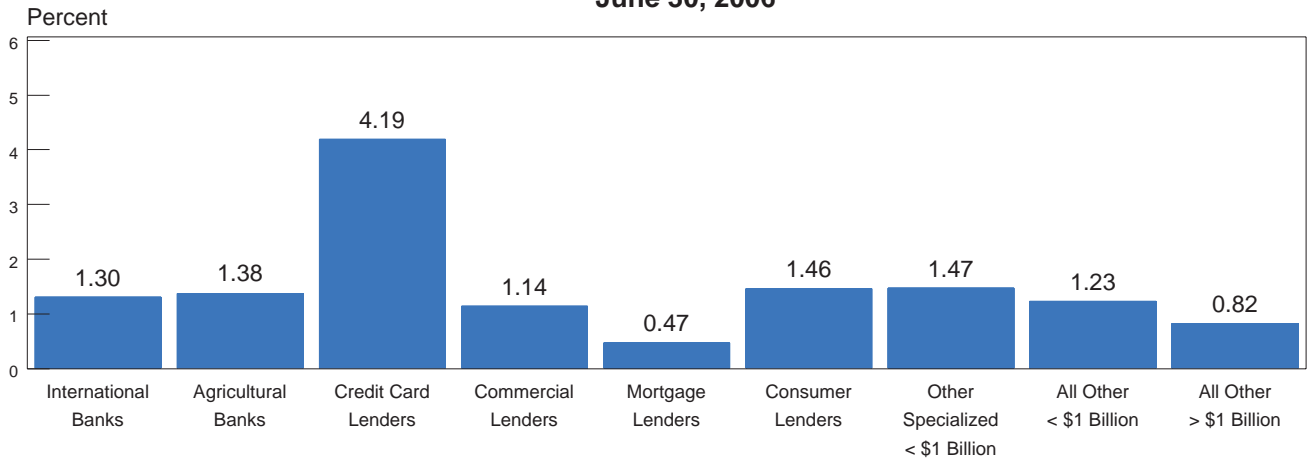


Note: See notes to users for Asset Concentration Group definitions.

# Condition Ratios By Asset Concentration Group

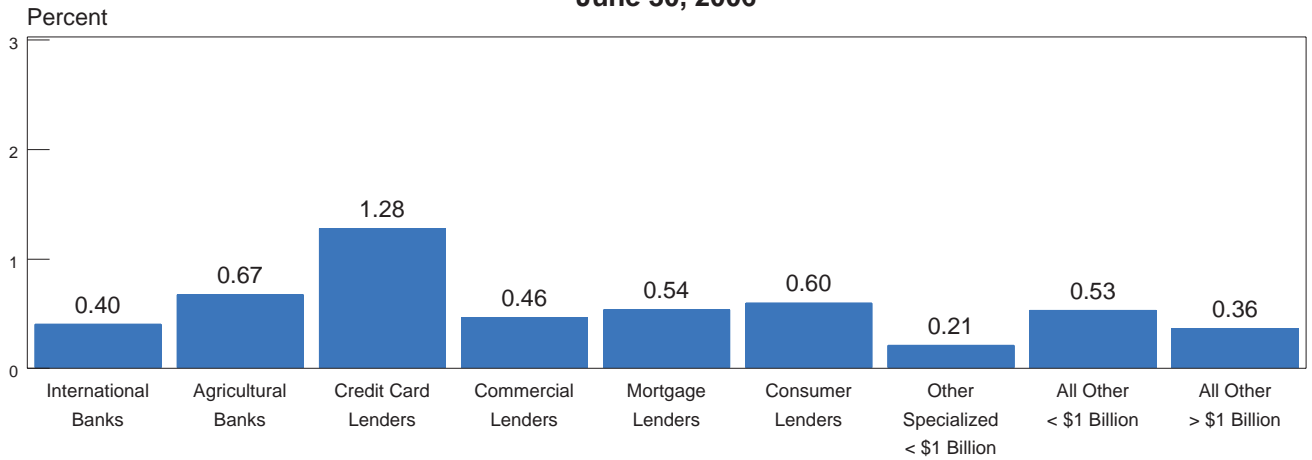
## Loss Allowance To Loans and Leases

June 30, 2006



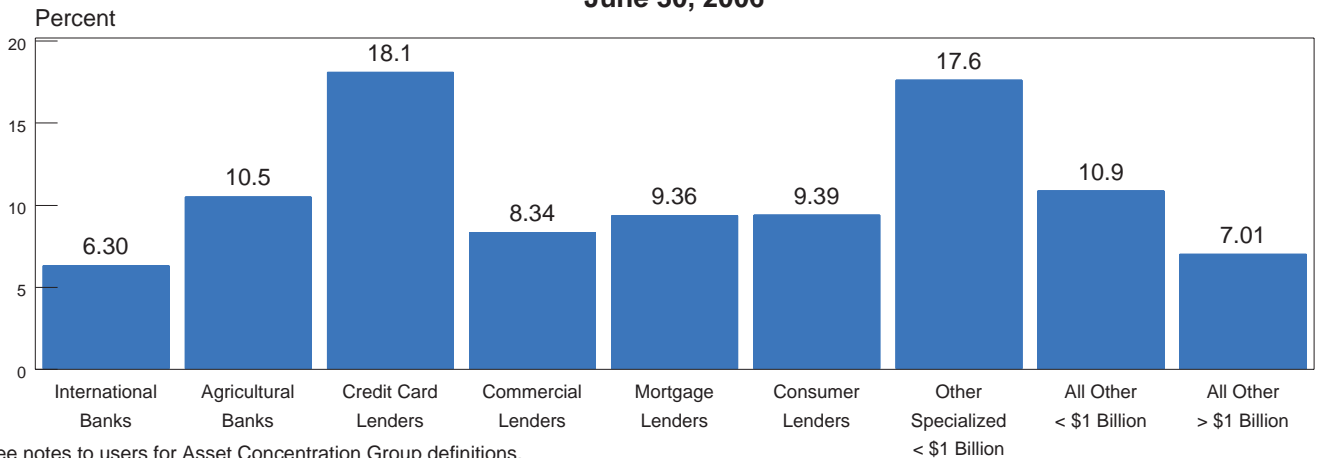
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2006



## Core Capital (Leverage) Ratio

June 30, 2006



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

# Return On Average Assets By Asset Concentration Group

1988 - 2006, 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
06/06	1.08	1.28	4.59	1.33	1.06	2.00	1.28	1.03	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
06/88	0.93	1.00	1.86	-0.33	0.18	0.45	0.30	0.67	0.26

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

# Net Interest Margin By Asset Concentration Group

1988 - 2006, 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
06/06	2.56	4.08	9.21	3.84	2.81	4.66	3.43	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
06/88	2.97	4.05	9.32	3.44	2.08	4.06	3.08	3.91	2.53

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

1988 - 2006, 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
06/06	0.55	0.14	3.15	0.17	0.12	0.94	0.70	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
06/88	0.76	0.65	3.64	0.85	0.02	0.44	0.76	0.49	0.43

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

# Percent of Loans Noncurrent By Asset Concentration Group

1988 - 2006

	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
<b>06/06</b>	0.90	0.88	1.83	0.58	0.66	0.72	0.73	0.76	0.63
<b>12/05</b>	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
<b>12/04</b>	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
<b>12/03</b>	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
<b>12/02</b>	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
<b>12/01</b>	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
<b>12/00</b>	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
<b>12/99</b>	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
<b>12/98</b>	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
<b>12/97</b>	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
<b>12/96</b>	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
<b>12/95</b>	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
<b>12/94</b>	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
<b>12/93</b>	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
<b>12/92</b>	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36
<b>12/91</b>	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
<b>12/90</b>	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
<b>12/89</b>	5.47	2.00	1.96	3.43	2.68	2.22	3.81	2.10	6.24
<b>12/88</b>	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43

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

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

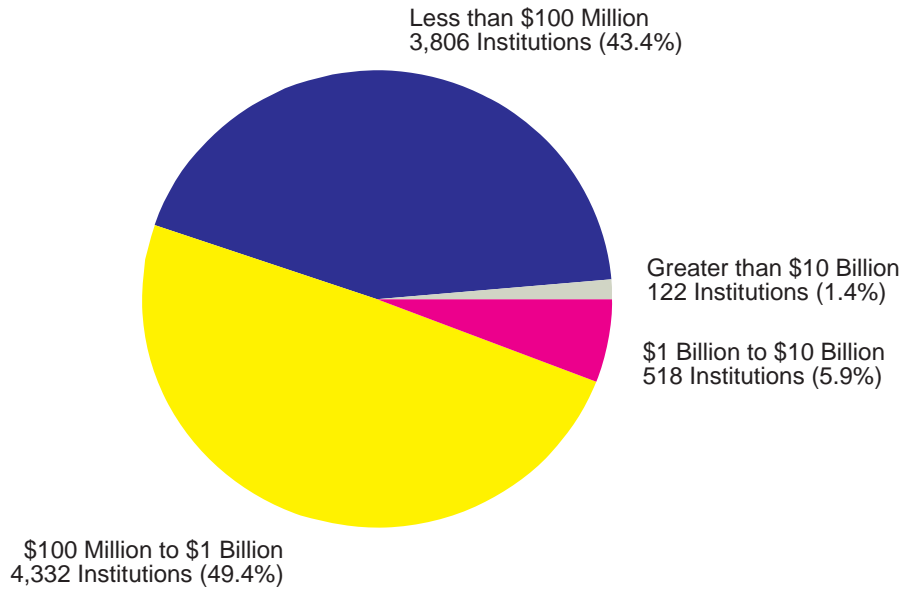
1988 - 2006

	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
<b>06/06</b>	6.30	10.51	18.08	8.34	9.36	9.39	17.61	10.86	7.01
<b>12/05</b>	6.29	10.39	17.25	8.91	7.68	9.35	16.90	10.74	7.18
<b>12/04</b>	6.05	10.35	16.59	8.28	9.10	8.81	15.31	10.38	7.18
<b>12/03</b>	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
<b>12/02</b>	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
<b>12/01</b>	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
<b>12/00</b>	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
<b>12/99</b>	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
<b>12/98</b>	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
<b>12/97</b>	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
<b>12/96</b>	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
<b>12/95</b>	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
<b>12/94</b>	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
<b>12/93</b>	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
<b>12/92</b>	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
<b>12/91</b>	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
<b>12/90</b>	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
<b>12/89</b>	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
<b>12/88</b>	4.93	9.43	5.96	6.03	6.86	7.55	9.46	8.00	6.10

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

## Number of Institutions By Asset Size

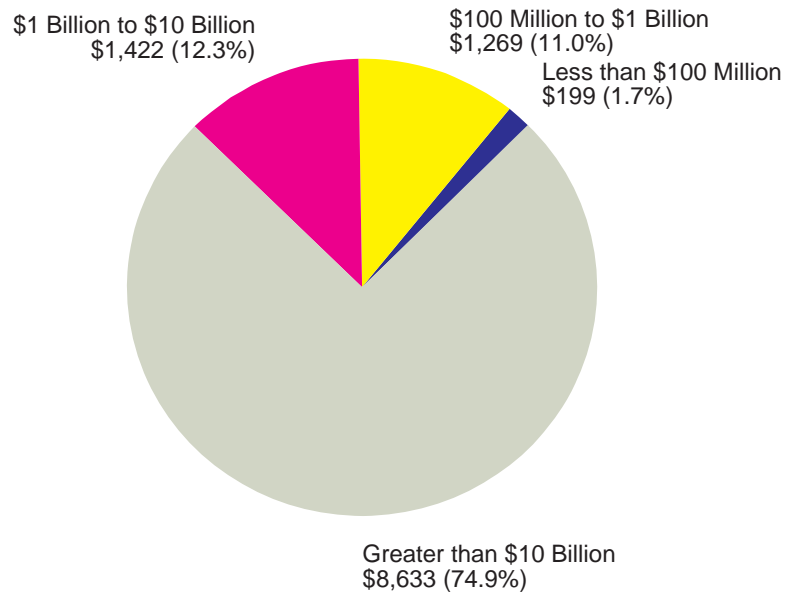
June 30, 2006



## Industry Assets By Asset Size

June 30, 2006

(\$ Billions)

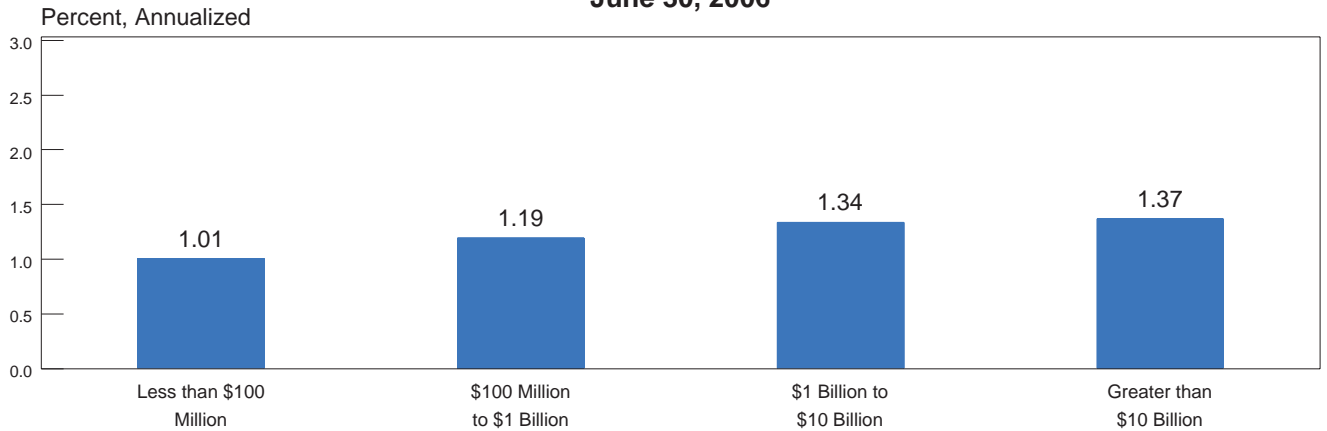




# Performance Ratios By Asset Size

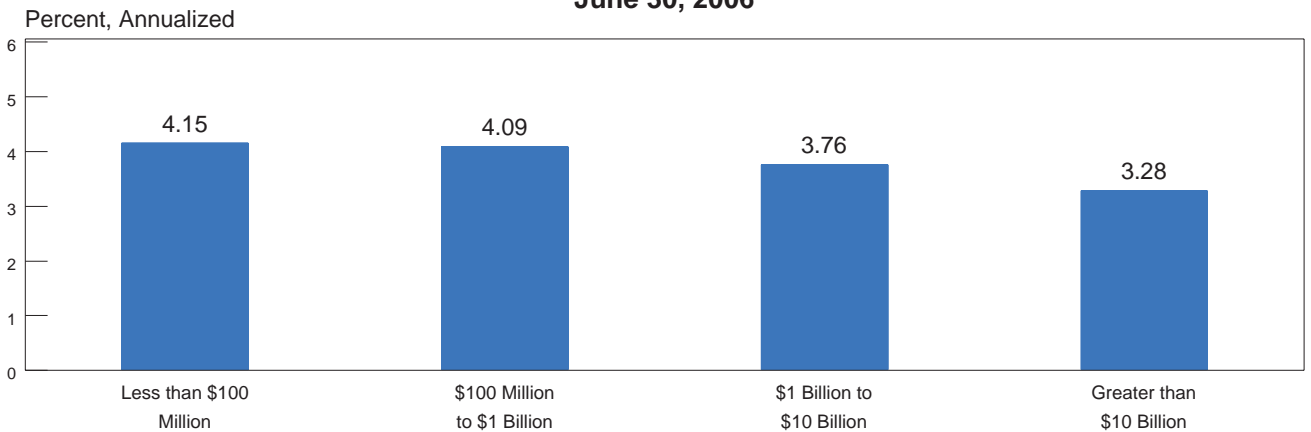
## Return on Assets (YTD)

June 30, 2006



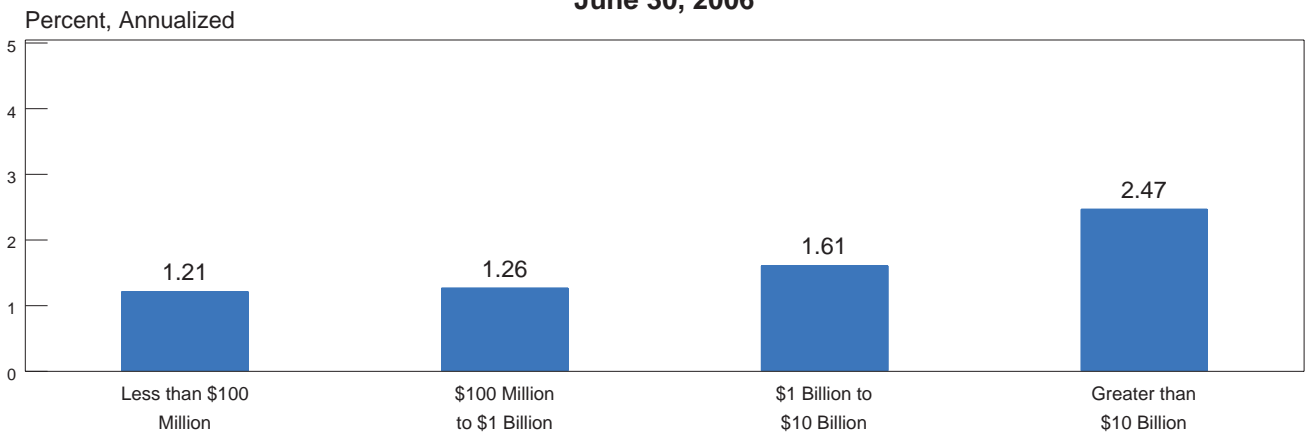
## Net Interest Margin (YTD)

June 30, 2006



## Noninterest Income to Assets (YTD)

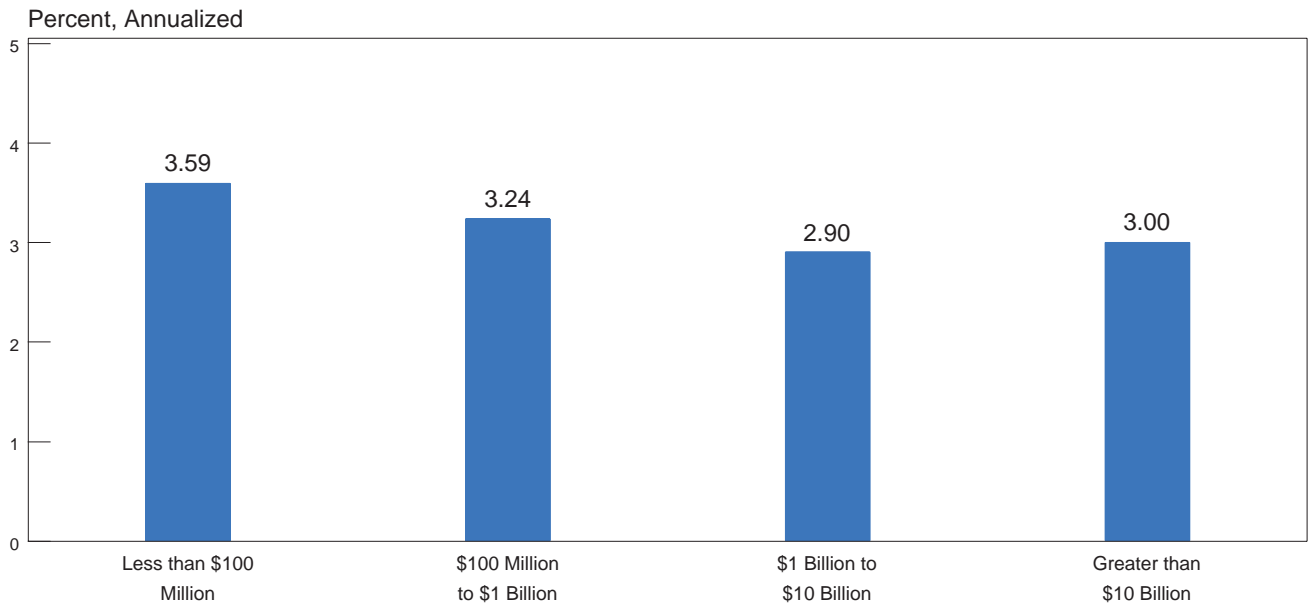
June 30, 2006



# Performance Ratios By Asset Size

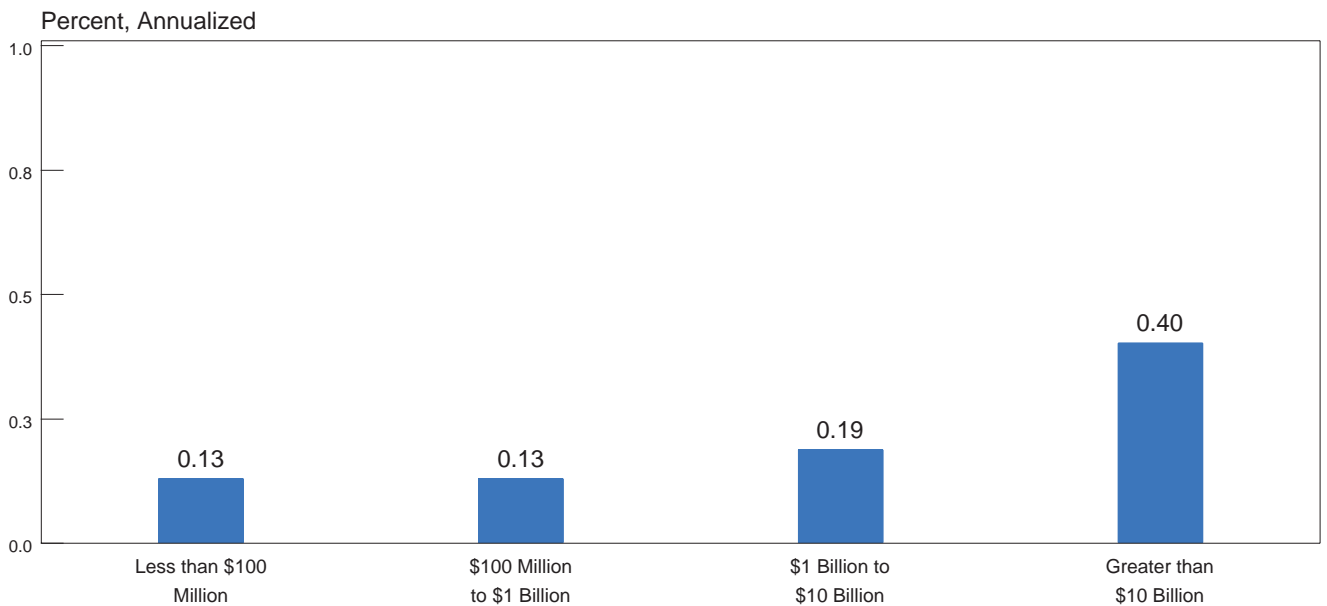
## Noninterest Expense to Assets (YTD)

June 30, 2006



## Net Charge-offs to Loans and Leases (YTD)

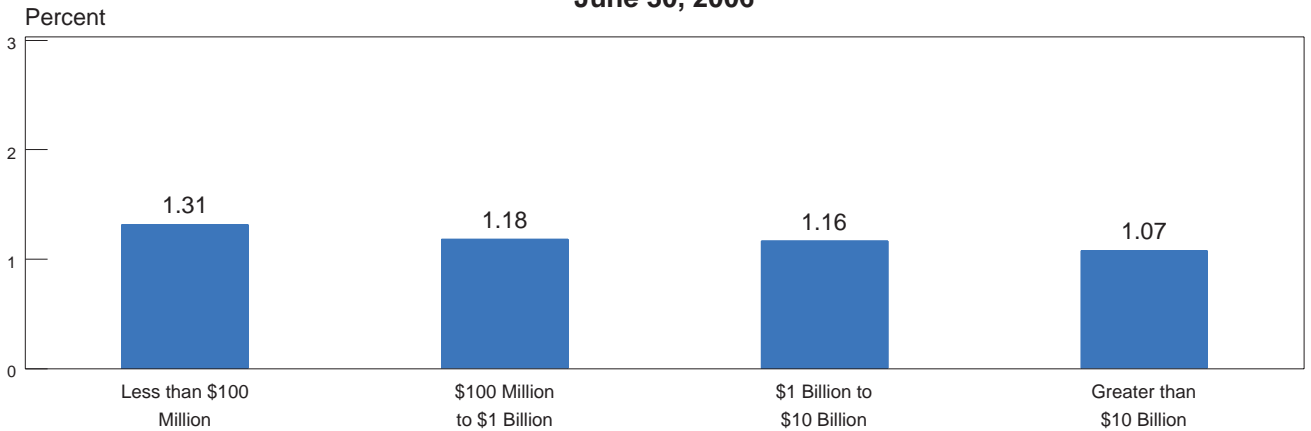
June 30, 2006



## Condition Ratios By Asset Size

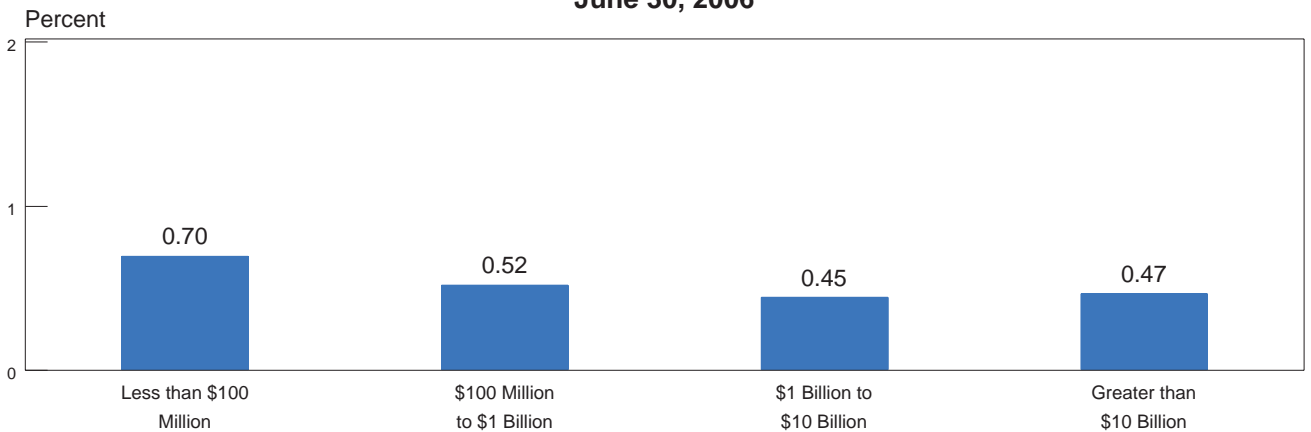
### Loss Allowance To Loans and Leases

June 30, 2006



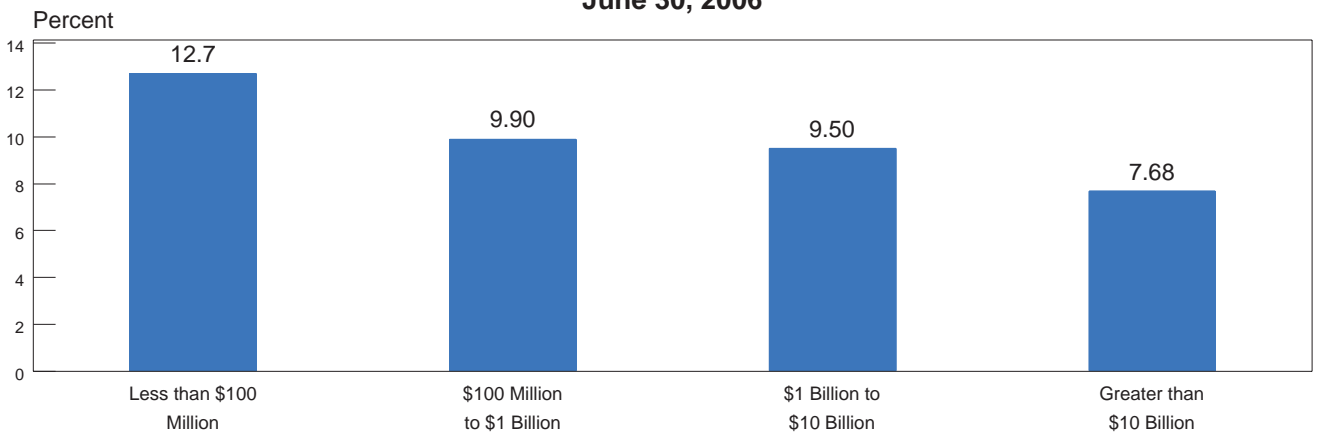
### Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2006



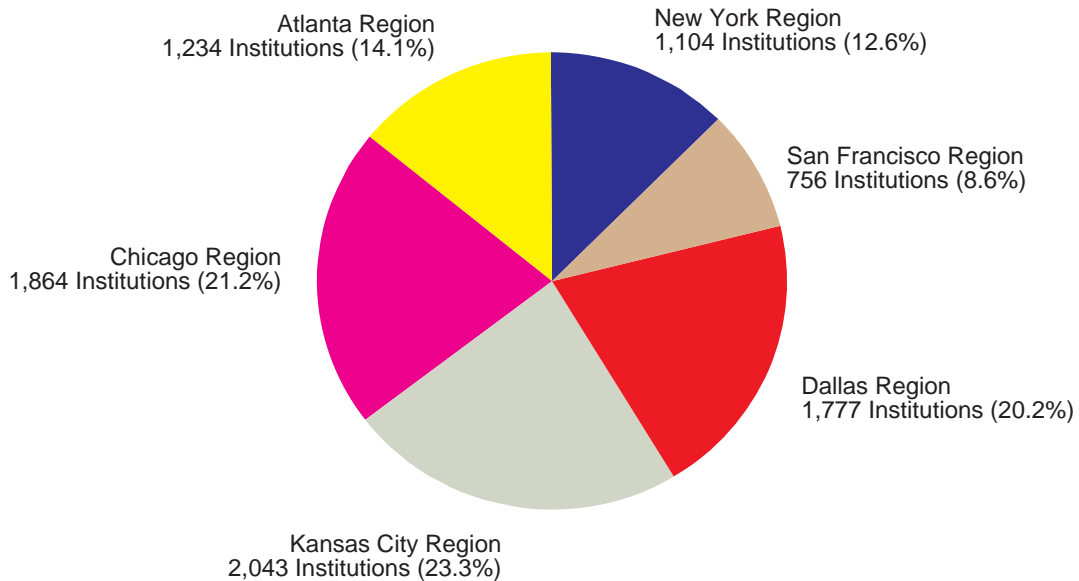
### Core Capital (Leverage) Ratio

June 30, 2006



## Geographic Distribution of FDIC-Insured Institutions

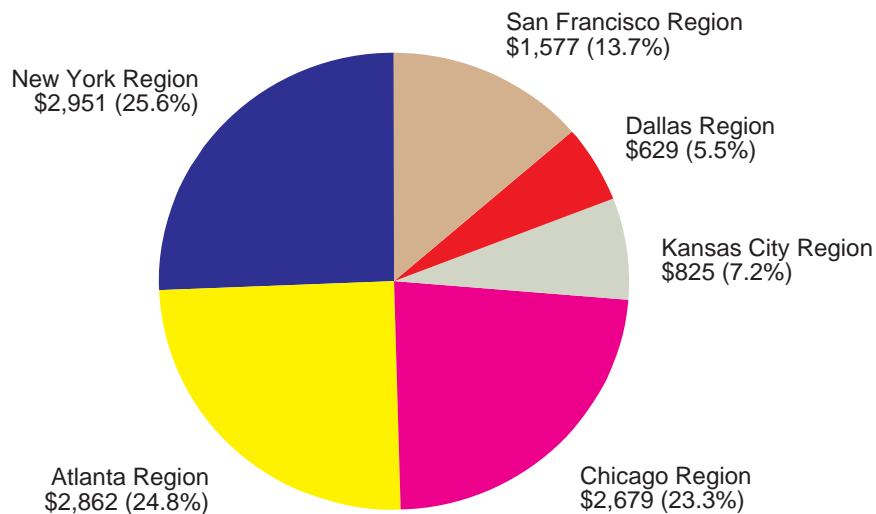
June 30, 2006



## Geographic Distribution of Industry Assets

June 30, 2006

(\$ Billions)

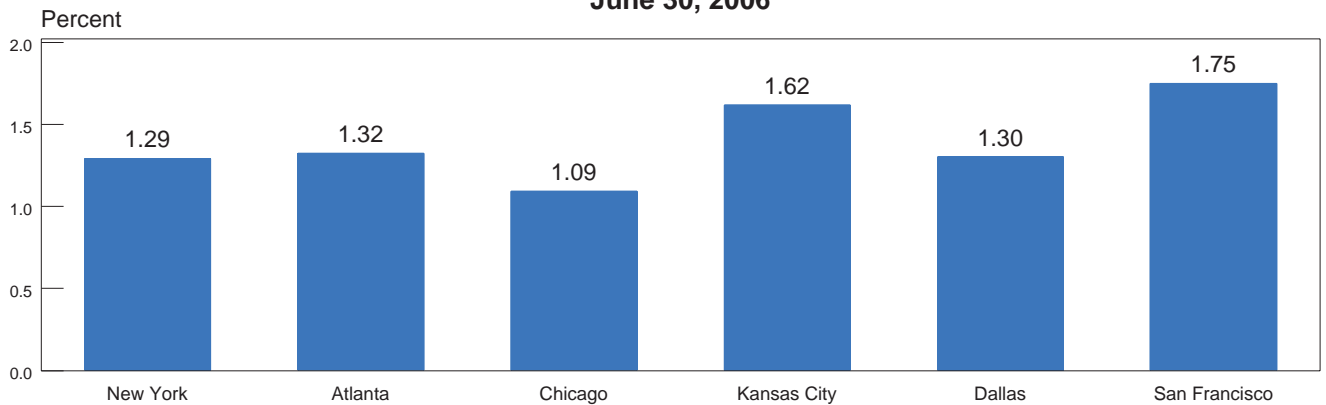


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

# Performance Ratios By Geographic Regions

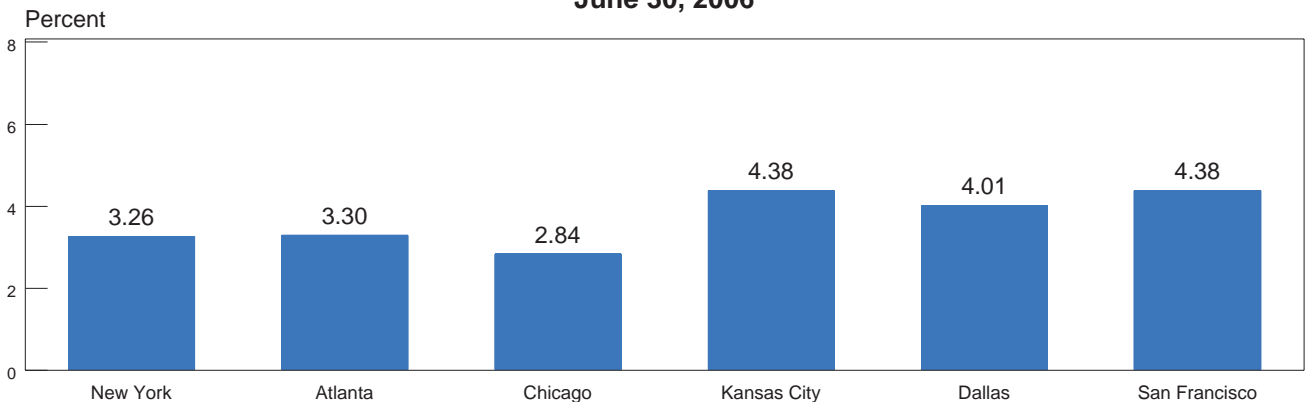
## Return on Assets (YTD, Annualized)

June 30, 2006



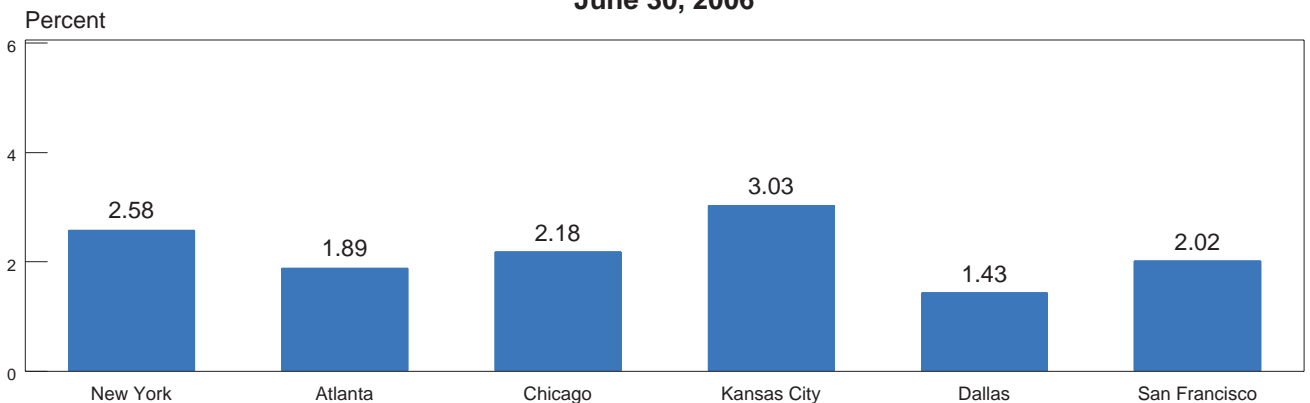
## Net Interest Margins (YTD, Annualized)

June 30, 2006



## Noninterest Income to Assets (YTD, Annualized)

June 30, 2006

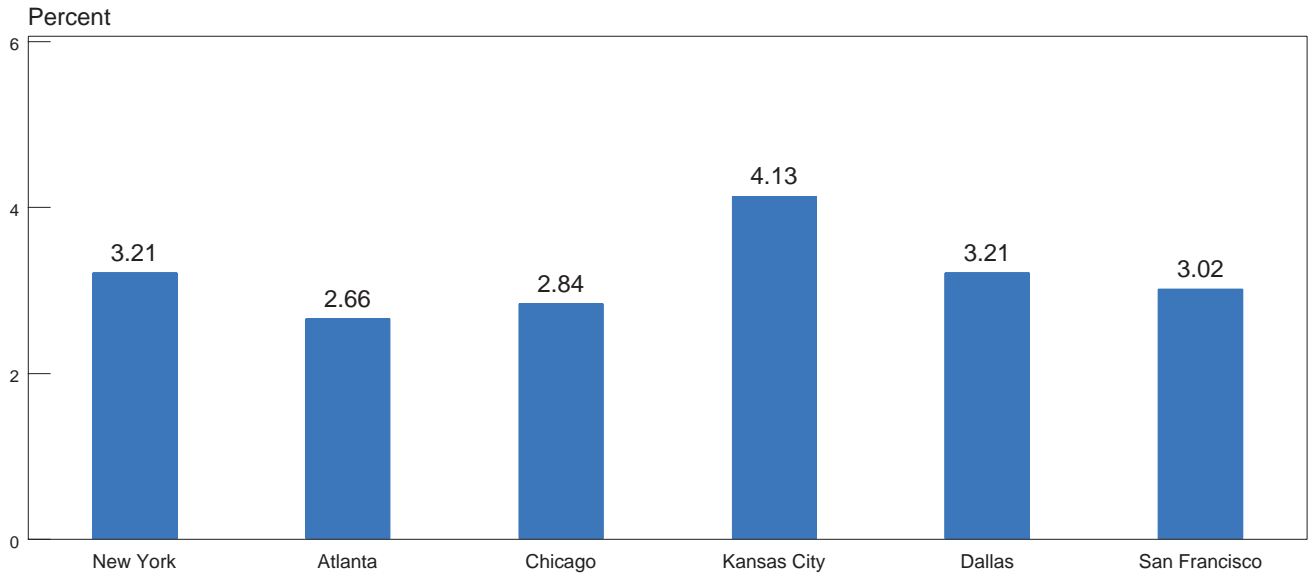


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

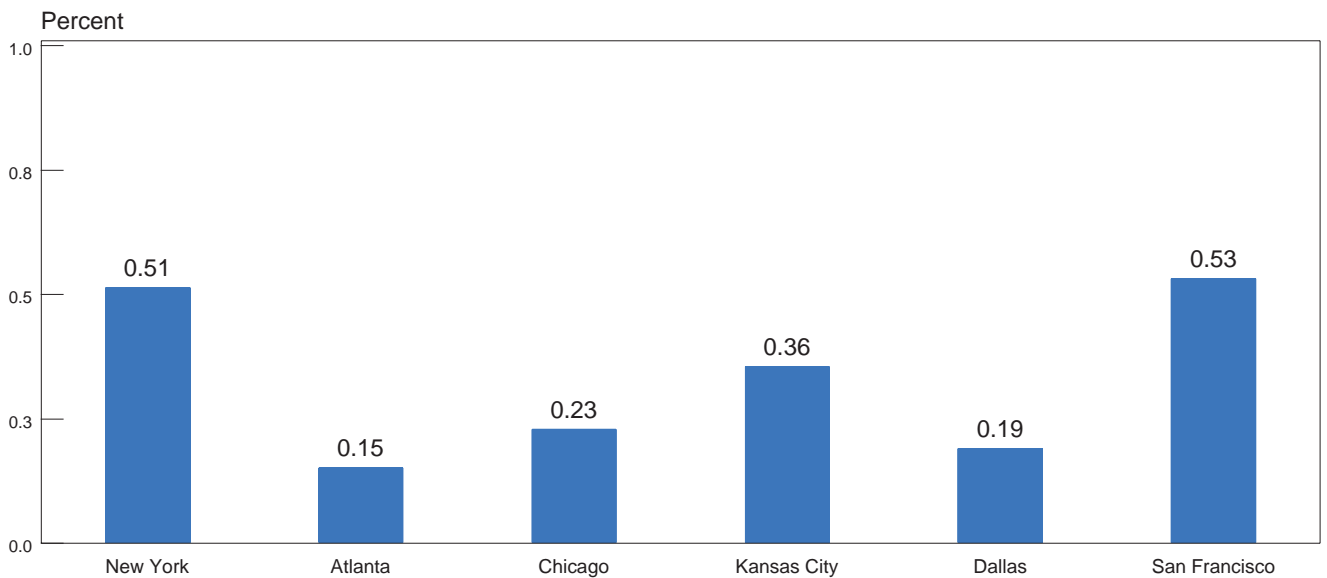
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

June 30, 2006



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

June 30, 2006



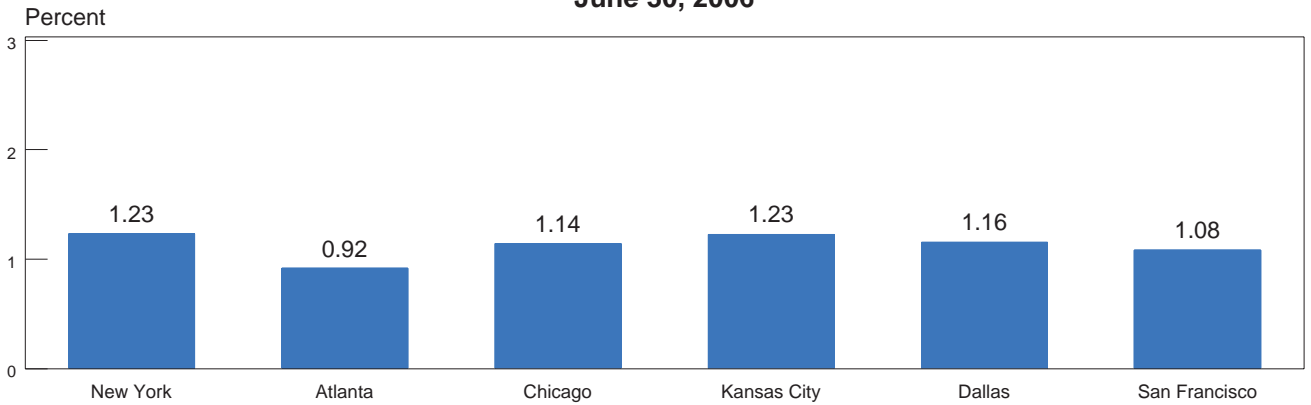
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

# Condition Ratios By Geographic Regions

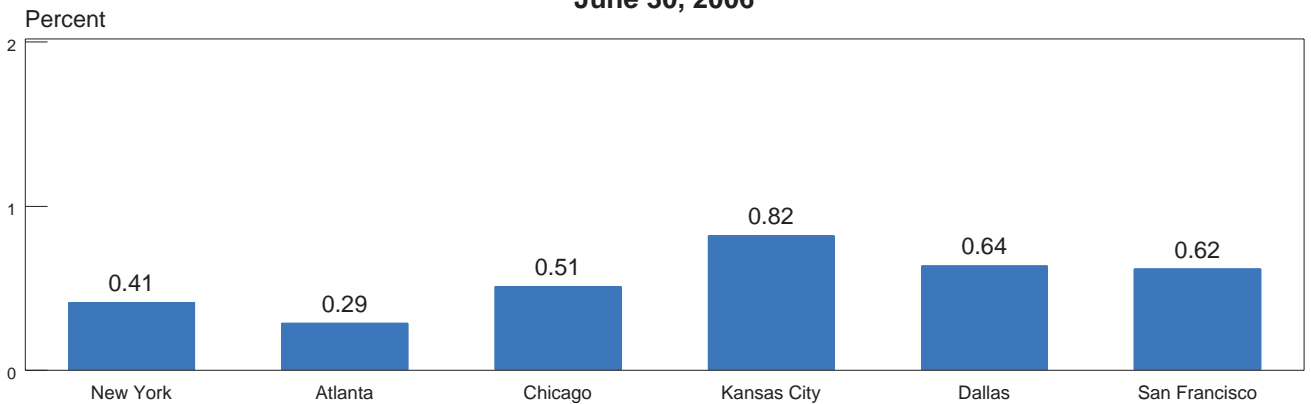
## Loss Allowance To Loans and Leases

June 30, 2006



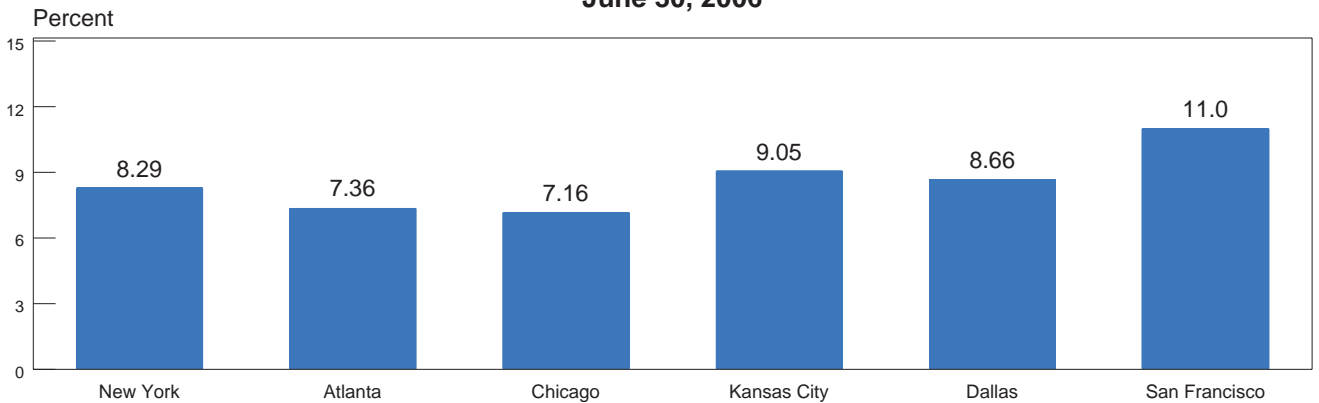
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2006



## Core Capital (Leverage) Ratio

June 30, 2006



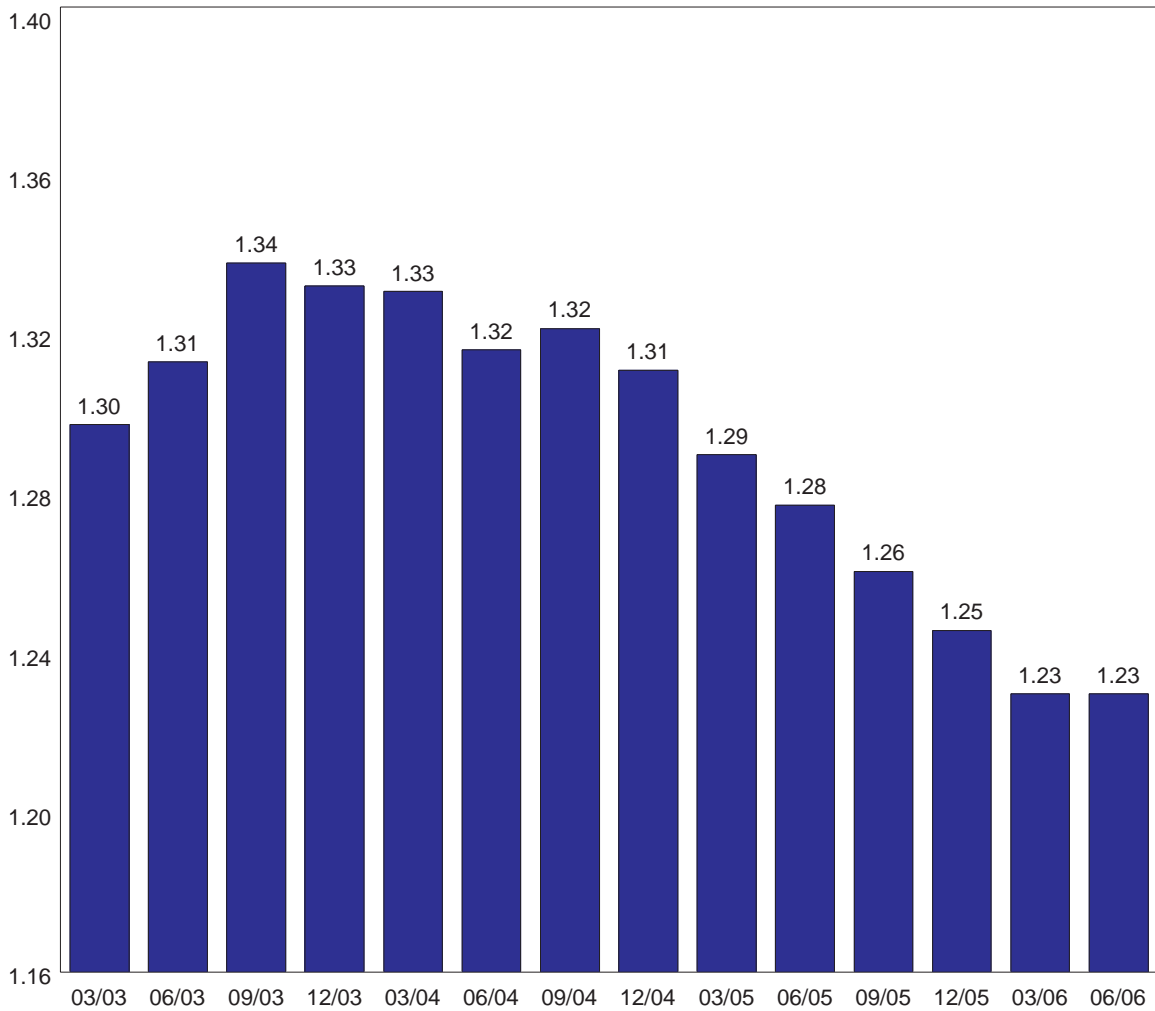
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2003 - June 30, 2006

Funds per \$100 Est. Insured Deposits

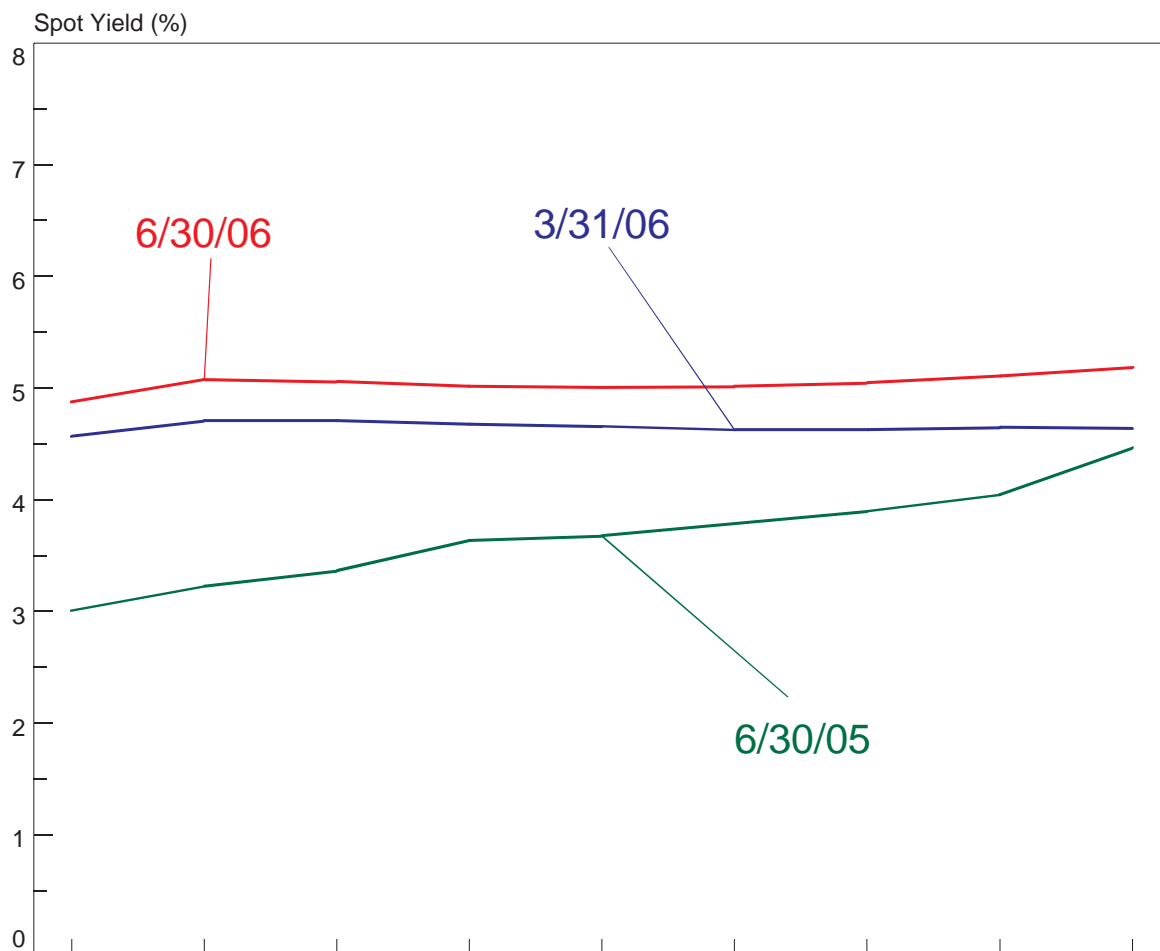


Note: Includes insured branches of foreign banks. 2006 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.



# U.S. Treasury Yield Curves

June 30, 2005 - June 30, 2006



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/06	4.88	5.08	5.06	5.02	5.01	5.02	5.05	5.11	5.19
3/31/06	4.57	4.71	4.71	4.68	4.66	4.63	4.63	4.65	4.64
12/31/05	4.00	4.31	4.34	4.41	4.40	4.41	4.43	4.48	4.69
9/30/05	3.50	3.79	3.86	4.01	4.02	4.06	4.12	4.21	4.44
6/30/05	3.01	3.23	3.37	3.64	3.68	3.79	3.90	4.05	4.47

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, 2006

## DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,708	99.2%	\$11,502.2	99.8%
Adequately Capitalized	68	0.8%	\$21.0	0.2%
Undercapitalized	1	0.0%	\$0.0	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	1	0.0%	\$0.1	0.0%

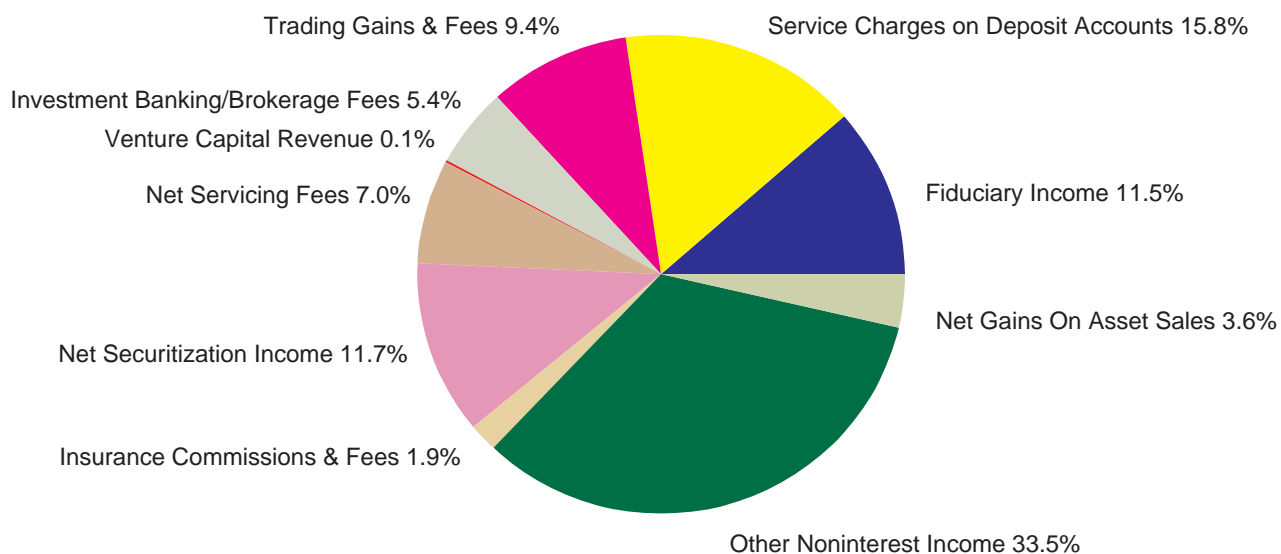
Note: Excludes U.S. branches of foreign banks.

## 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

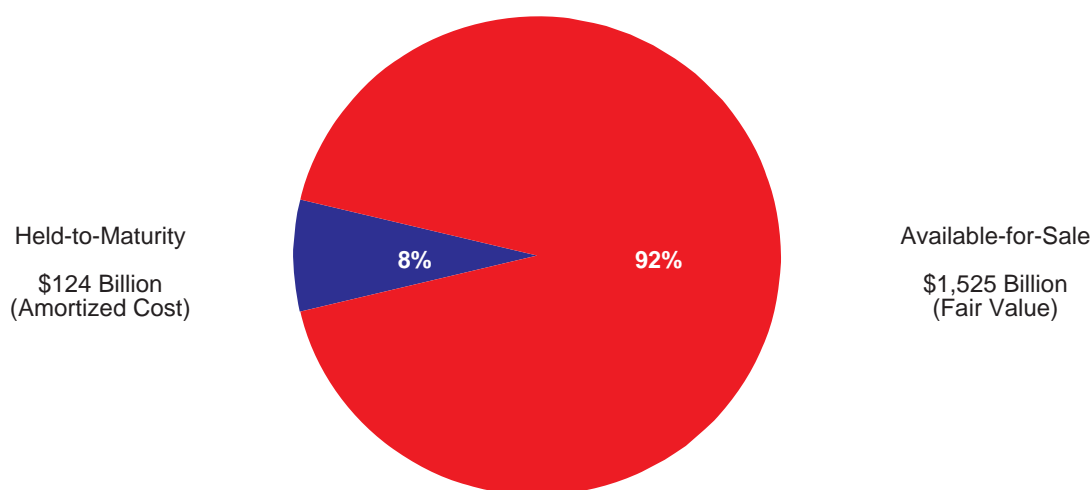
First Half 2006



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$12,768	1,399	18.5%
Service Charges on Deposit Accounts	\$17,588	7,286	96.6%
Trading Gains & Fees	\$10,477	125	1.7%
Investment Banking/Brokerage Fees	\$5,977	2,000	26.5%
Venture Capital Revenue	\$148	57	0.8%
Net Servicing Fees	\$7,801	1,770	23.5%
Net Securitization Income	\$13,046	72	1.0%
Insurance Commissions & Fees	\$2,131	3,348	44.4%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$3,229	2,038	27.0%
Net Gains/Losses On OREO Sales	\$93	1,677	22.2%
Net Gains/Losses On Sales Of Other Assets	\$649	1,776	23.5%
Other Noninterest Income	\$37,241	7,357	97.5%
<b>Total Noninterest Income</b>	<b>111,153</b>	<b>7,430</b>	<b>98.5%</b>

## Commercial Bank Total Securities\*

June 30, 2006



## Commercial Bank Total Securities\*

June 30, 2006

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$5,048	98.1	\$39,655	97.6	\$44,702	97.7
U.S. Government Agencies	3,402	98.7	8,264	97.7	11,666	98.0
Government Sponsored Enterprises	35,321	96.8	216,480	97.5	251,801	97.4
Mortgage Pass-through Securities	19,308	95.9	639,492	95.9	658,800	95.9
Collateralized Mortgage Obligations	33,363	96.7	277,605	97.3	310,968	97.2
State, County, Municipal Obligations	23,284	99.7	102,062	100.2	125,346	100.1
Asset Backed Securities	108	96.9	88,556	100.7	88,664	100.7
Other Debt Securities	4,159	100.6	138,400	101.4	142,559	108.8
Equity Securities	**	**	14,217	114.0	14,217	114.0
<b>Total Securities</b>	<b>\$123,993</b>	<b>97.4</b>	<b>\$1,524,731</b>	<b>97.4</b>	<b>\$1,648,723</b>	<b>97.4</b>
Memoranda***						
Structured Notes	20,350		19,808			97.3

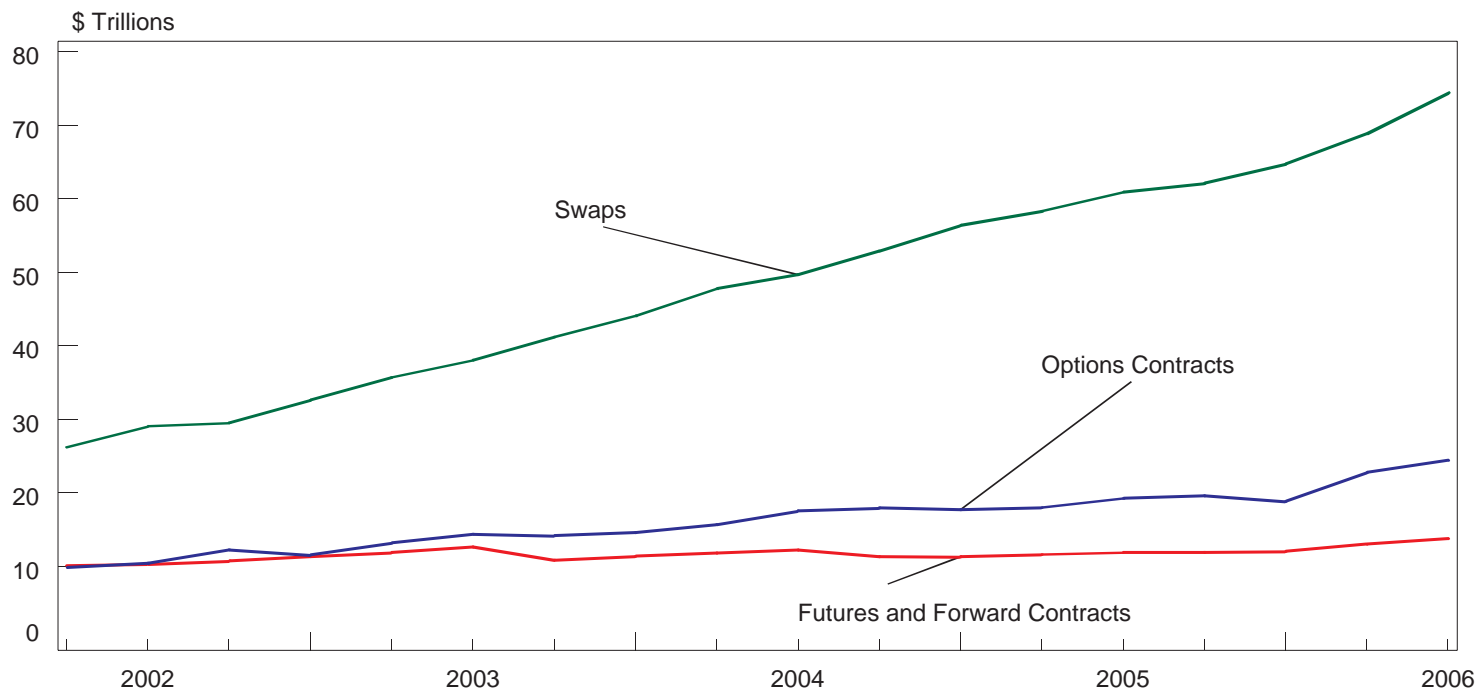
\* Excludes trading account assets.

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

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

# Commercial Bank Derivatives

2002 - 2006 (Notional Amounts)



	12/02	12/03	12/04	12/05	3/06	6/06
Total Derivatives (Notional Amounts, in billions of dollars)	\$55,567	\$70,098	\$85,526	\$95,661	\$104,711	\$112,674
<b>Futures and Forward Contracts</b>	<b>11,376</b>	<b>11,400</b>	<b>11,365</b>	<b>12,056</b>	<b>13,044</b>	<b>13,788</b>
Interest rate contracts	7,380	7,213	6,520	7,060	7,659	7,761
Foreign exchange rate contracts	3,866	4,079	4,717	4,828	5,200	5,840
Other futures and forwards*	130	109	128	168	184	187
<b>Option Contracts</b>	<b>11,574</b>	<b>14,613</b>	<b>17,750</b>	<b>18,869</b>	<b>22,790</b>	<b>24,447</b>
Interest rate options	9,898	12,542	14,950	15,160	18,273	19,213
Foreign currency options	911	1,300	1,734	2,360	2,949	3,169
Other option contracts*	766	771	1,065	1,349	1,568	2,065
<b>Swaps</b>	<b>32,617</b>	<b>44,085</b>	<b>56,412</b>	<b>64,737</b>	<b>68,877</b>	<b>74,438</b>
Interest rate swaps	31,195	42,107	54,048	62,299	66,347	71,747
Foreign exchange rate swaps	1,304	1,805	2,155	2,101	2,161	2,299
Other swaps*	118	172	208	336	370	393
Memoranda						
Spot Foreign Exchange Contracts	196	273	419	431	938	949
Credit Derivatives	642	1,001	2,347	5,822	5,472	6,569
Number of banks reporting derivatives	447	580	684	838	883	902
Replacement cost of interest rate and foreign exchange rate contracts **	1,118	1,118	1,268	1,129	1,104	1,215

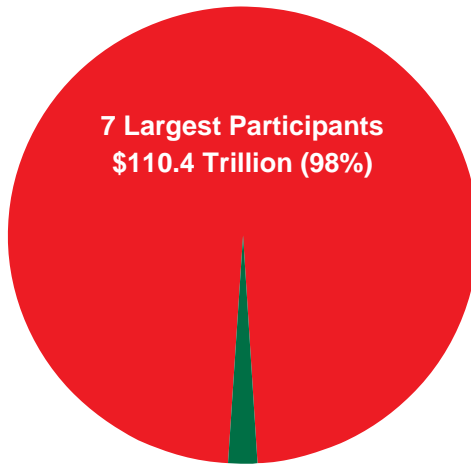
\* Not reported by banks with less than \$300 million in assets.

\*\* 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, 2006

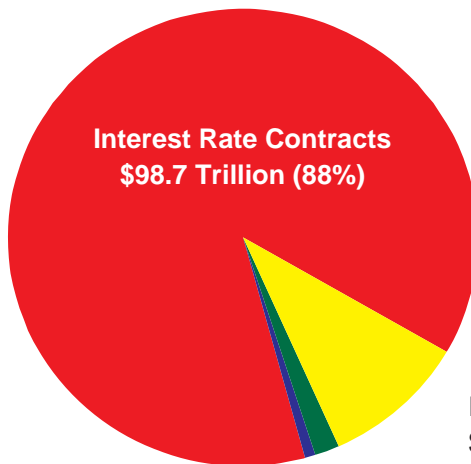


All Other Participants (895 Banks)  
\$2.3 Trillion (2%)

# Composition of Commercial Bank Derivatives\*

Notional Amounts

June 30, 2006



Commodity & Other Contracts  
\$0.7 Trillion (1%)

Equity Derivative Contracts  
\$1.9 Trillion (2%)

Foreign Exchange Contracts  
\$11.3 Trillion (10%)

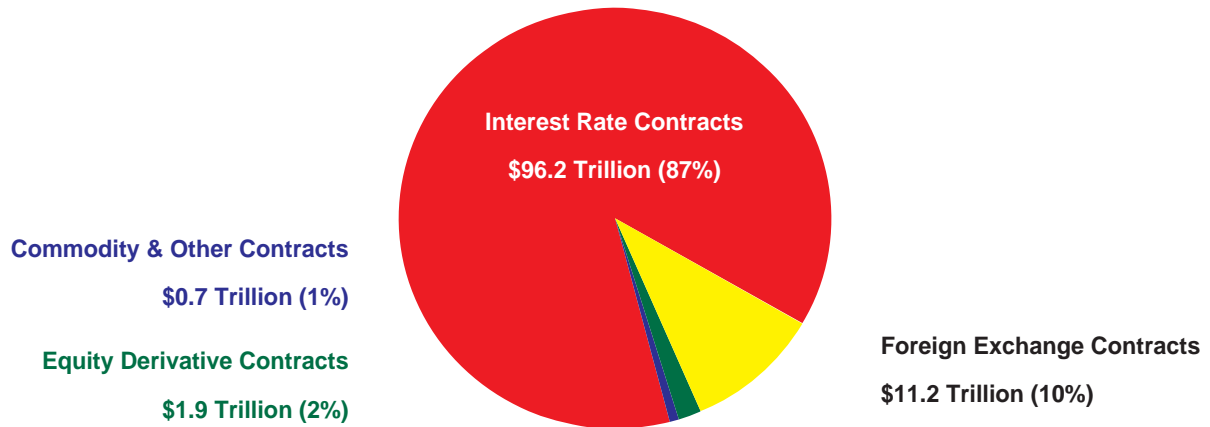
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$899 billion for the seven largest participants and \$51 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

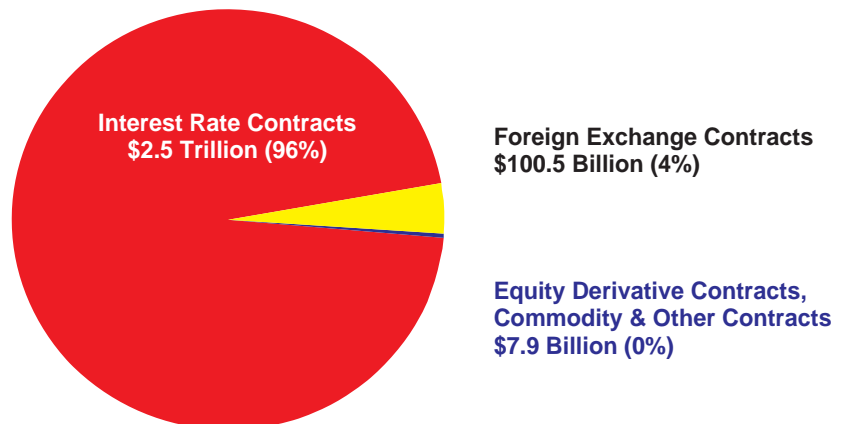
June 30, 2006



### Not Held for Trading

#### Notional Amounts

June 30, 2006



\* 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 \$949 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

June 30, 2006  
(\$ Millions)

#### Held for Trading

139 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
<b>Seven Largest Participants</b>						
Gross positive fair value	1,018,047	169,456	56,303	45,033	1,288,839	18,451
Gross negative fair value	997,675	164,605	65,892	42,216	1,270,388	
<b>All other participants</b>						
Gross positive fair value	9,192	2,658	1,629	2,452	15,930	1,109
Gross negative fair value	8,259	2,630	1,486	2,445	14,821	
<b>Total</b>						
Gross positive fair value	1,027,239	172,113	57,931	47,485	1,304,769	19,560
Gross negative fair value	1,005,934	167,235	67,379	44,661	1,285,209	

#### Held for Purposes Other than Trading

847 Banks Held Derivative Contracts for Purposes Other than Trading

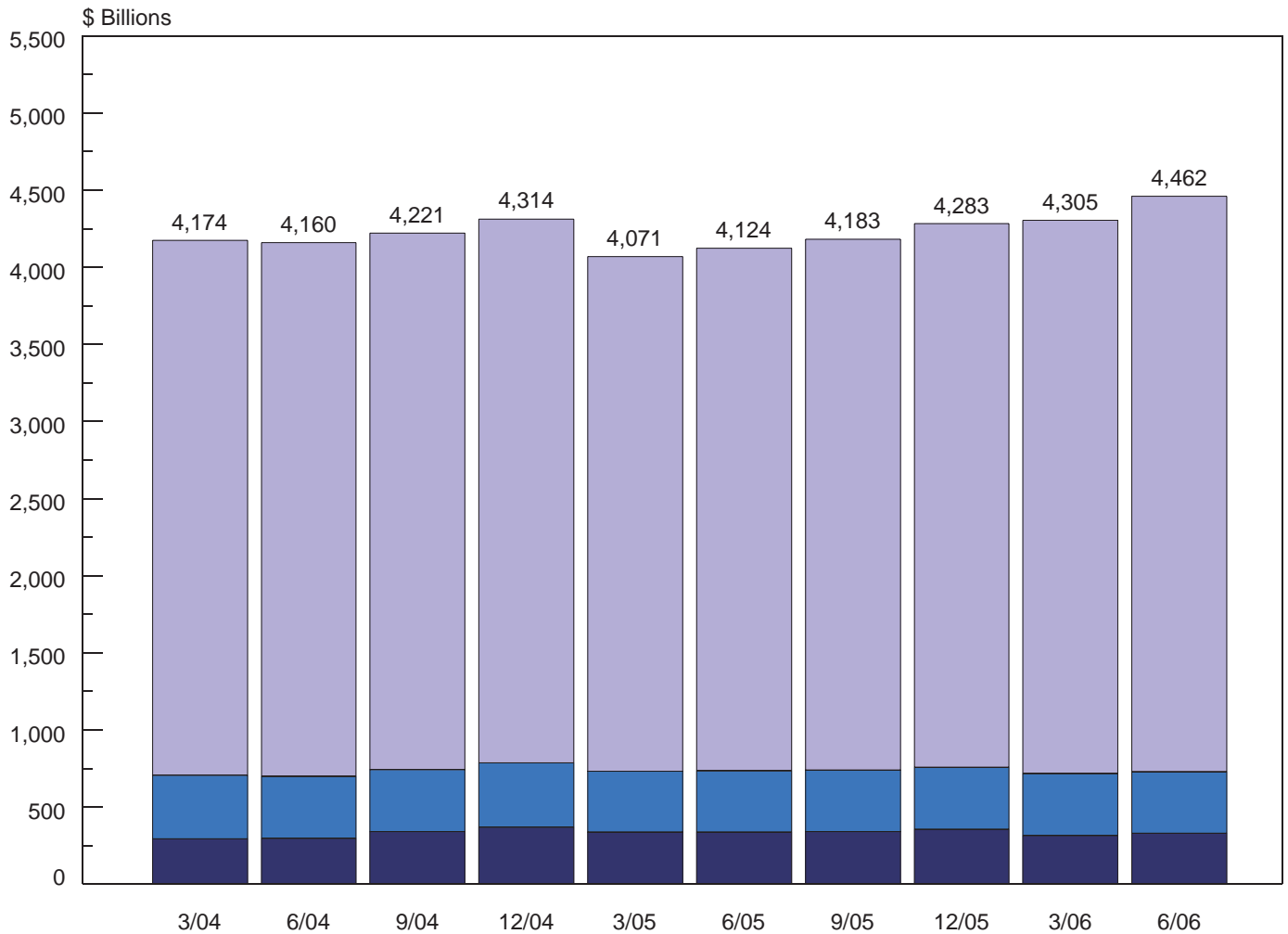
7 Largest Participants Held 76% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	8,330	665	0	0	8,994	653
Gross negative fair value	7,709	633	0	0	8,342	
<b>All other participants</b>						
Gross positive fair value	5,950	250	207	13	6,420	(1,049)
Gross negative fair value	6,815	520	120	13	7,469	
<b>Total</b>						
Gross positive fair value	14,279	915	207	13	15,414	(397)
Gross negative fair value	14,525	1,153	120	13	15,811	



# Expansion of Commercial Bank Credit Card Lines

2004 - 2006



## Loans outstanding (\$Billions)

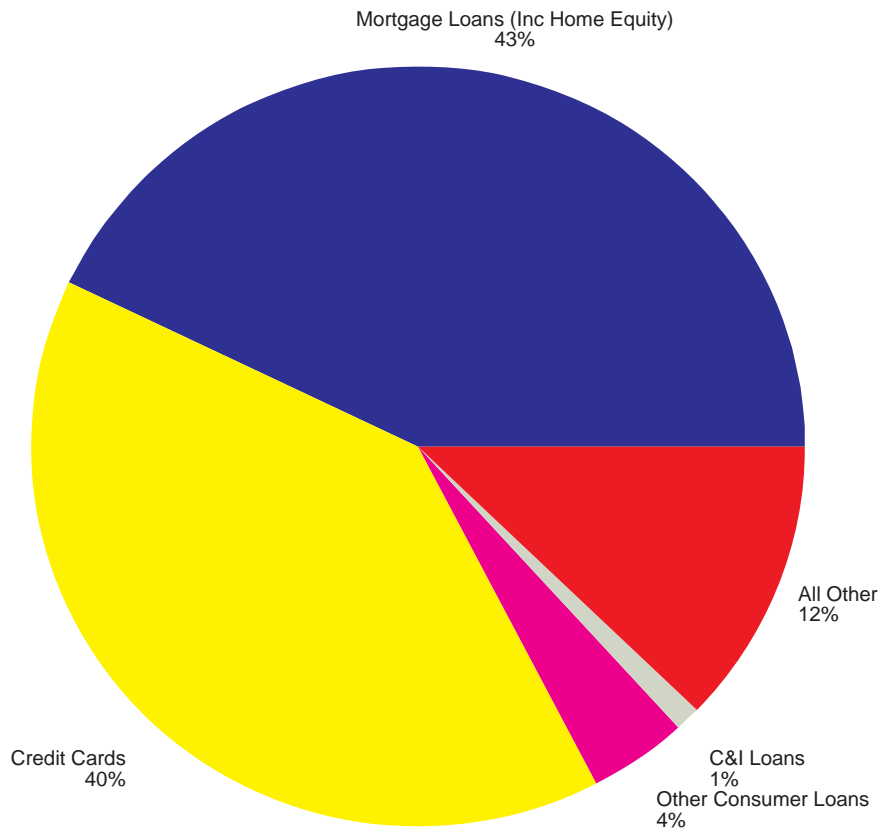
■ Held on-balance-sheet	292.4	298.1	340.0	371.4	336.9	338.5	338.9	354.8	317.0	331.2
■ Securitized & sold *	412.9	402.7	401.8	416.7	395.3	397.8	401.8	402.9	402.2	395.9
■ Unused Commitments *	3,468.9	3,459.0	3,479.0	3,526.2	3,339.2	3,387.6	3,442.4	3,525.1	3,585.9	3,734.6
<b>Total</b>	<b>4,174.1</b>	<b>4,159.8</b>	<b>4,220.8</b>	<b>4,314.3</b>	<b>4,071.3</b>	<b>4,123.9</b>	<b>4,183.1</b>	<b>4,282.8</b>	<b>4,305.2</b>	<b>4,461.6</b>

\* Off-balance-sheet

# Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

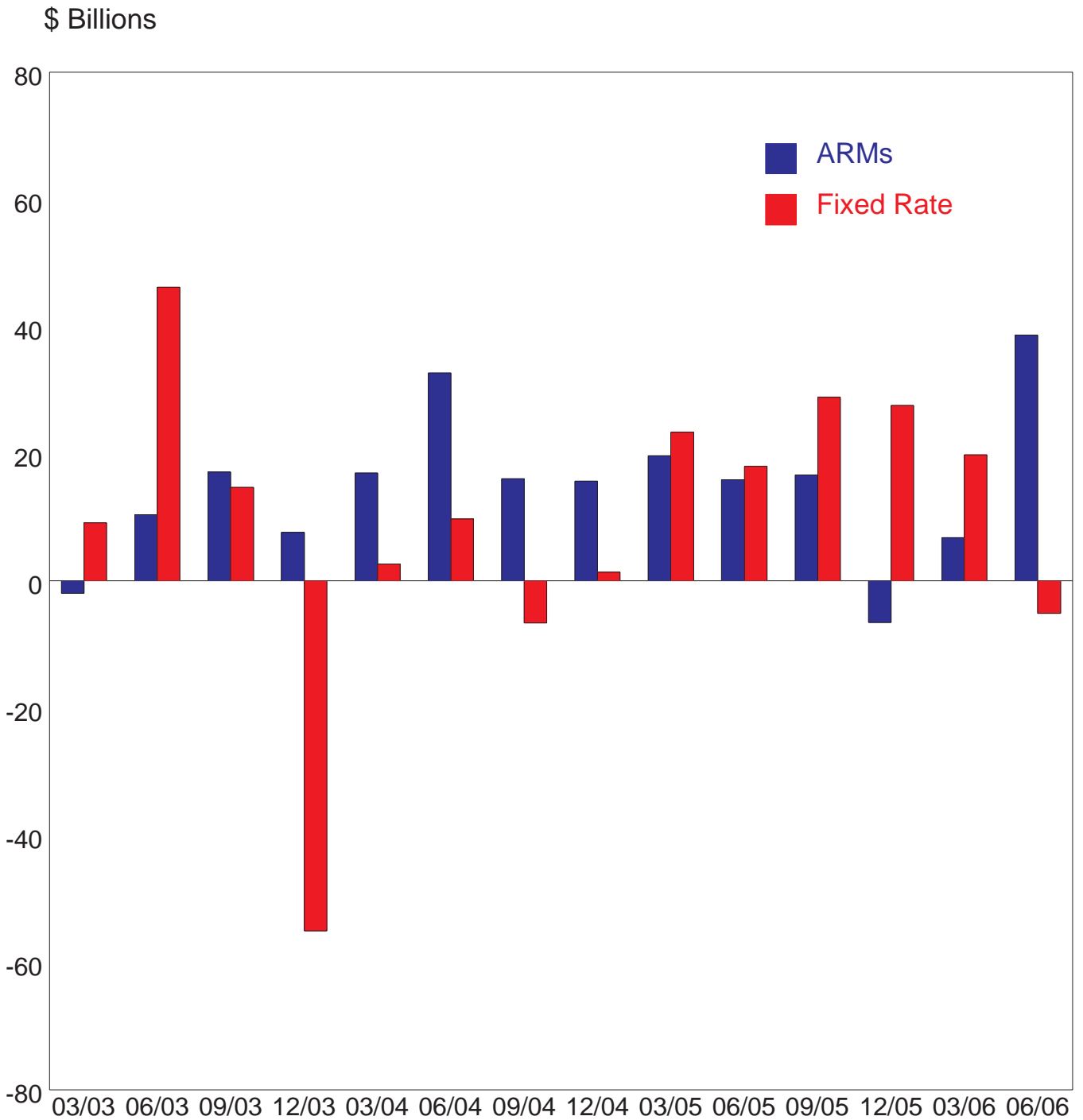
June 30, 2006



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

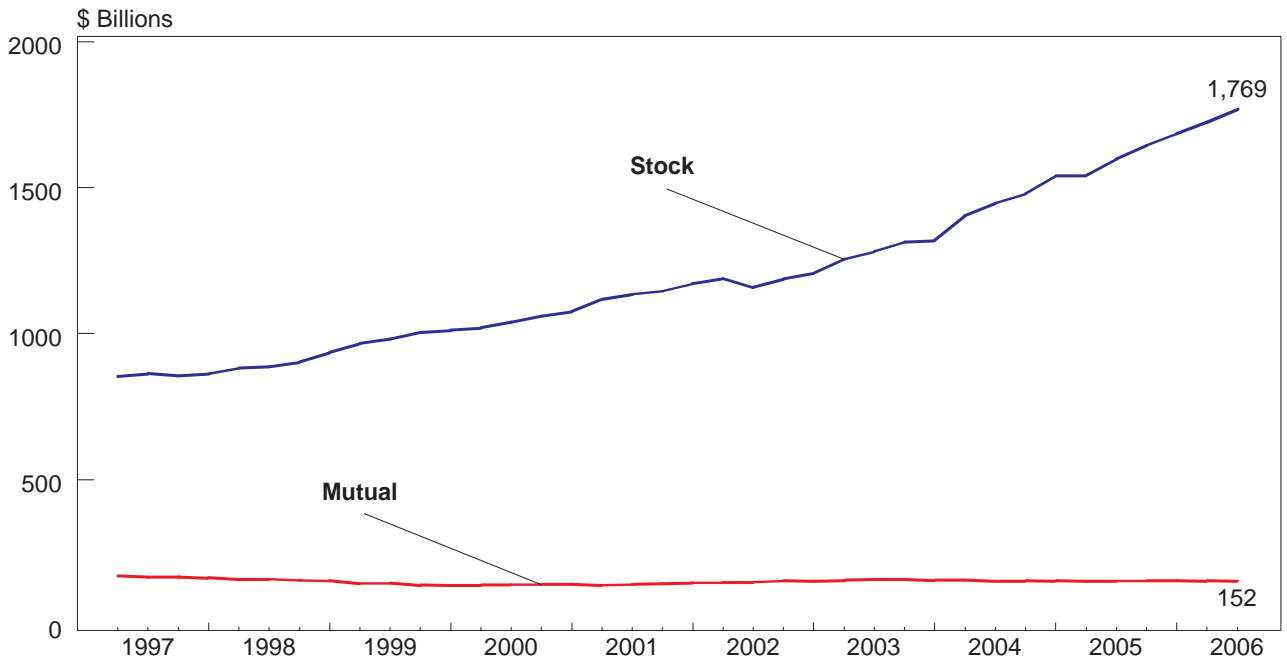
# Growth Rates of ARMs and Fixed-Rate Mortgages

2003 - 2006



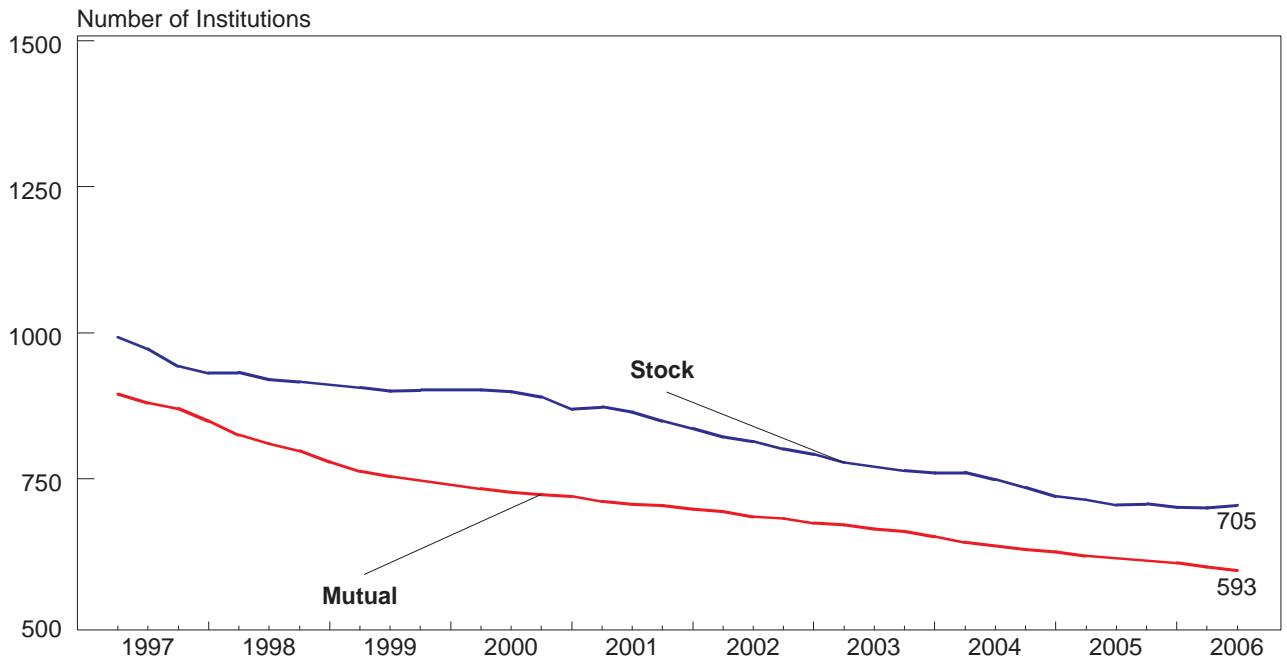
## Assets of Mutual and Stock Savings Institutions

1997 - 2006



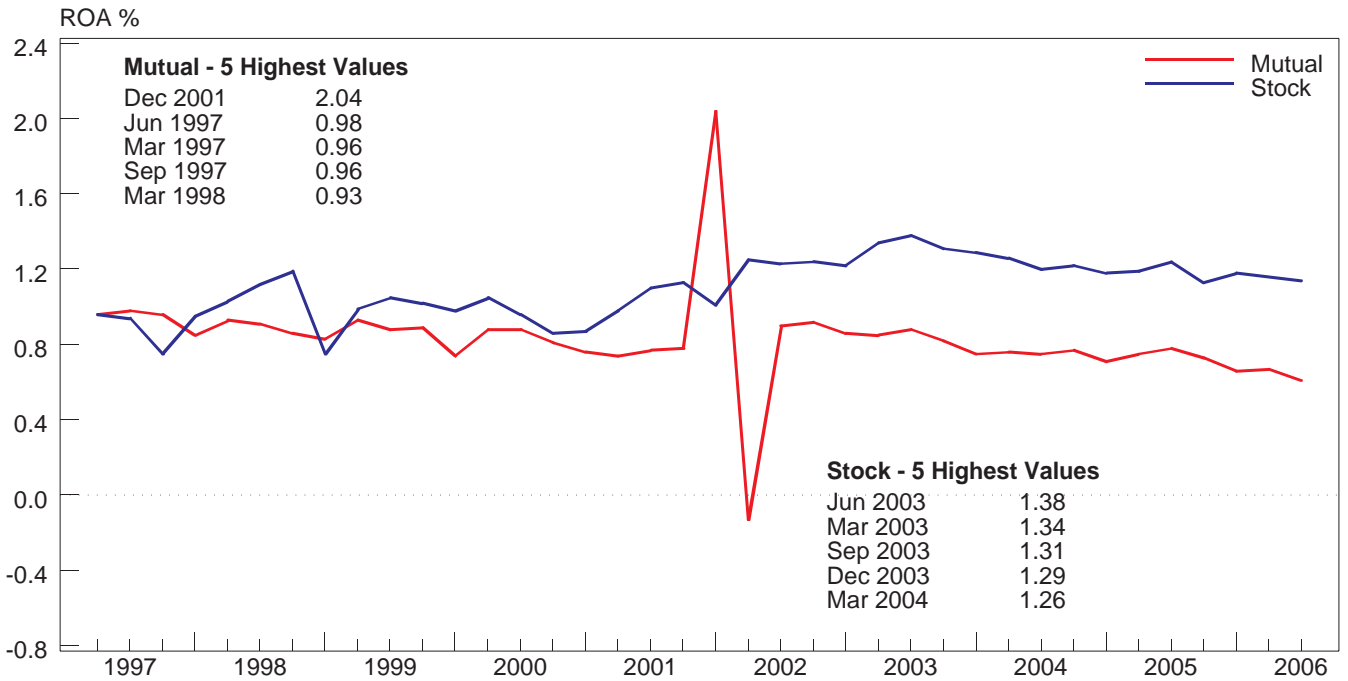
## Number of Mutual and Stock Savings Institutions

1997 - 2006



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

1997-2006



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

1997-2006

