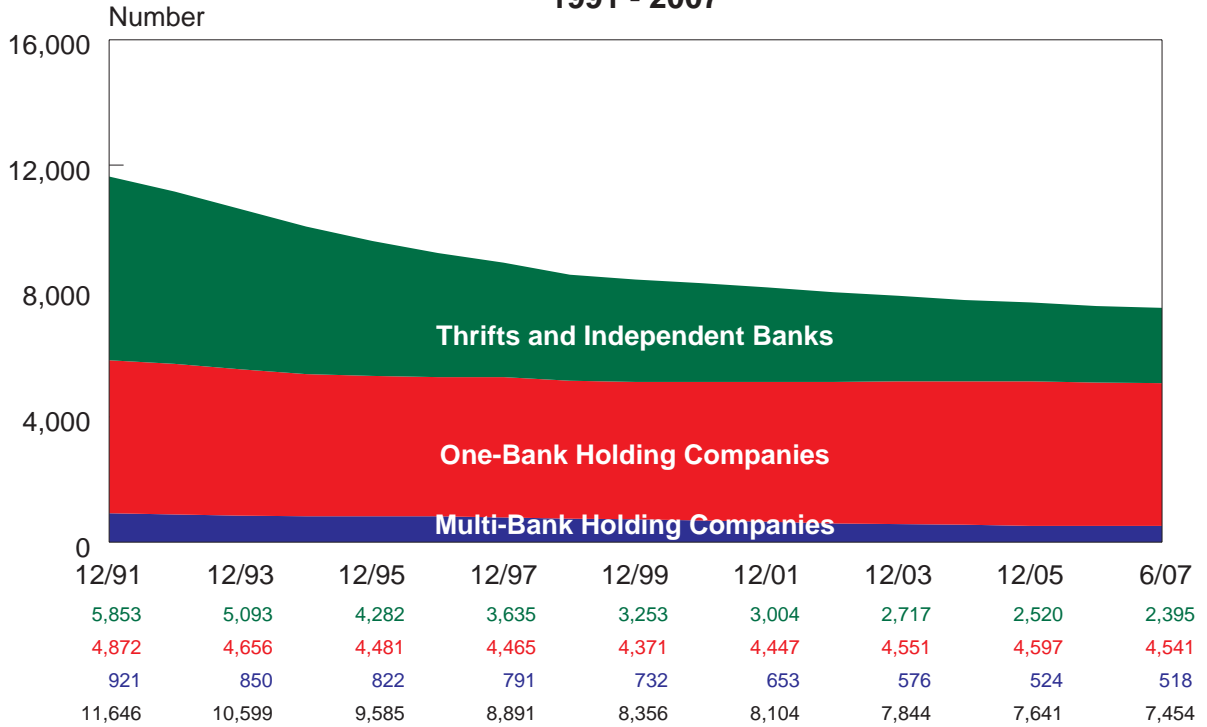


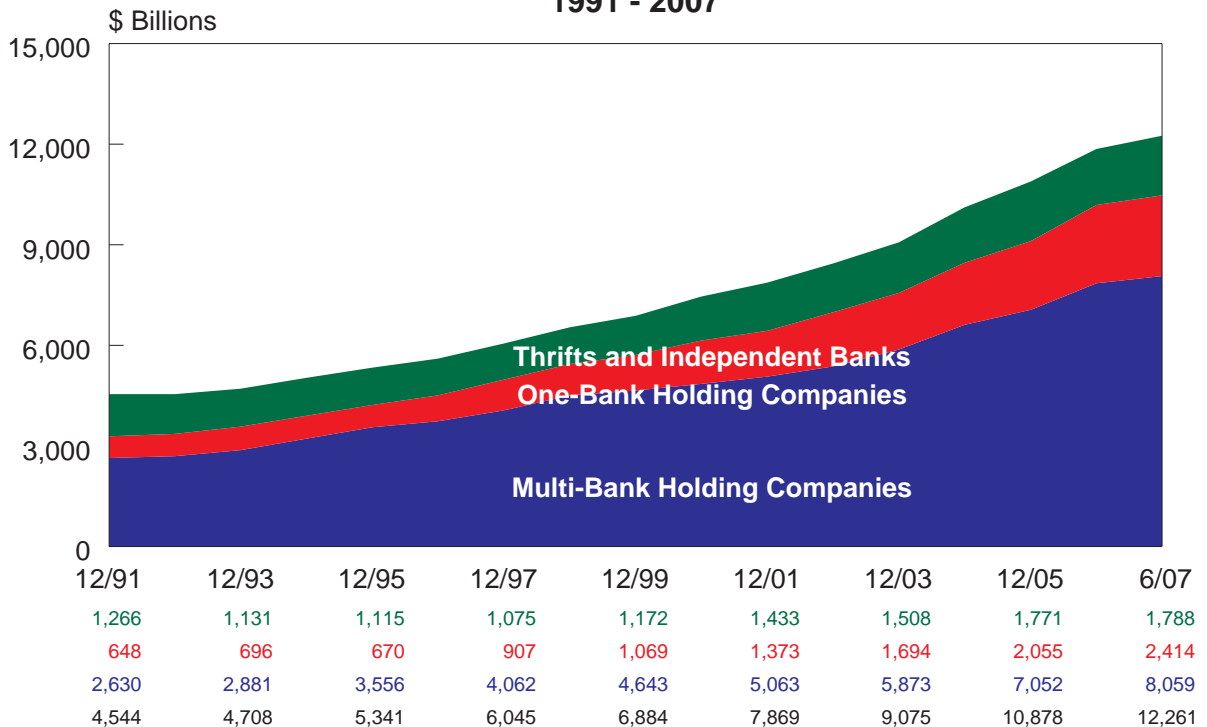
## Number of FDIC-Insured Banking Organizations

1991 - 2007



## Assets of FDIC-Insured Banking Organizations

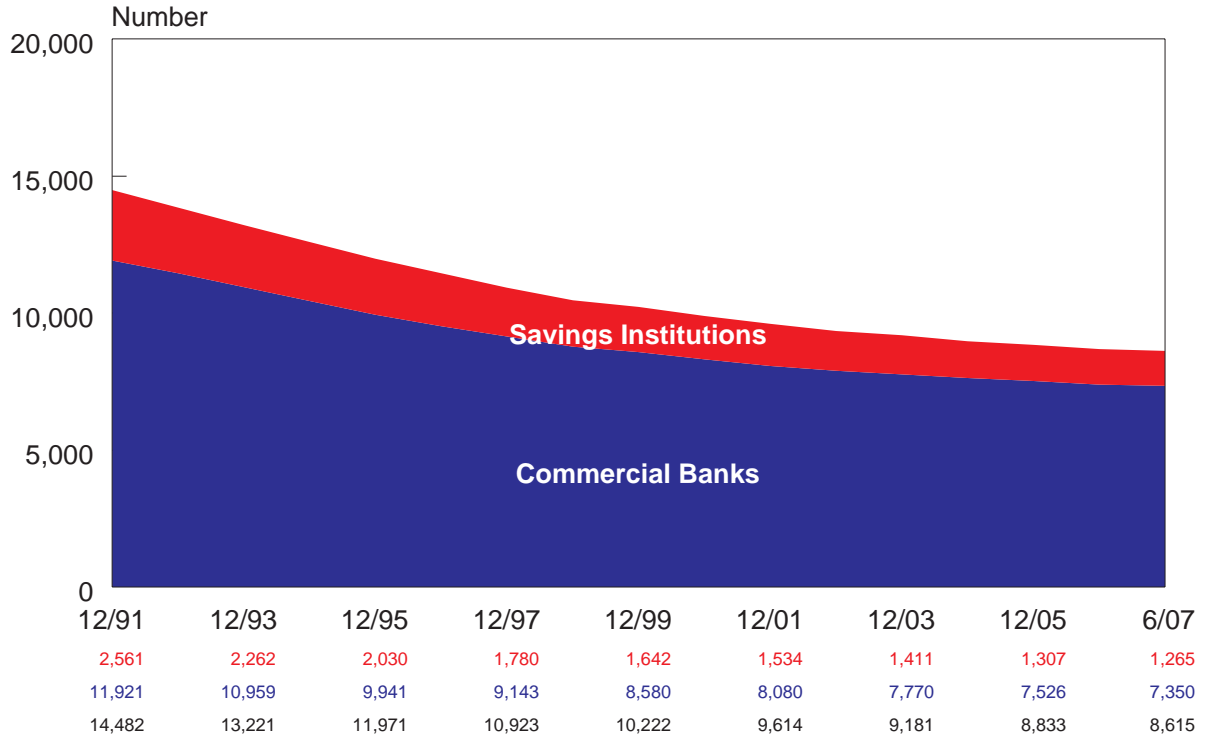
1991 - 2007



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

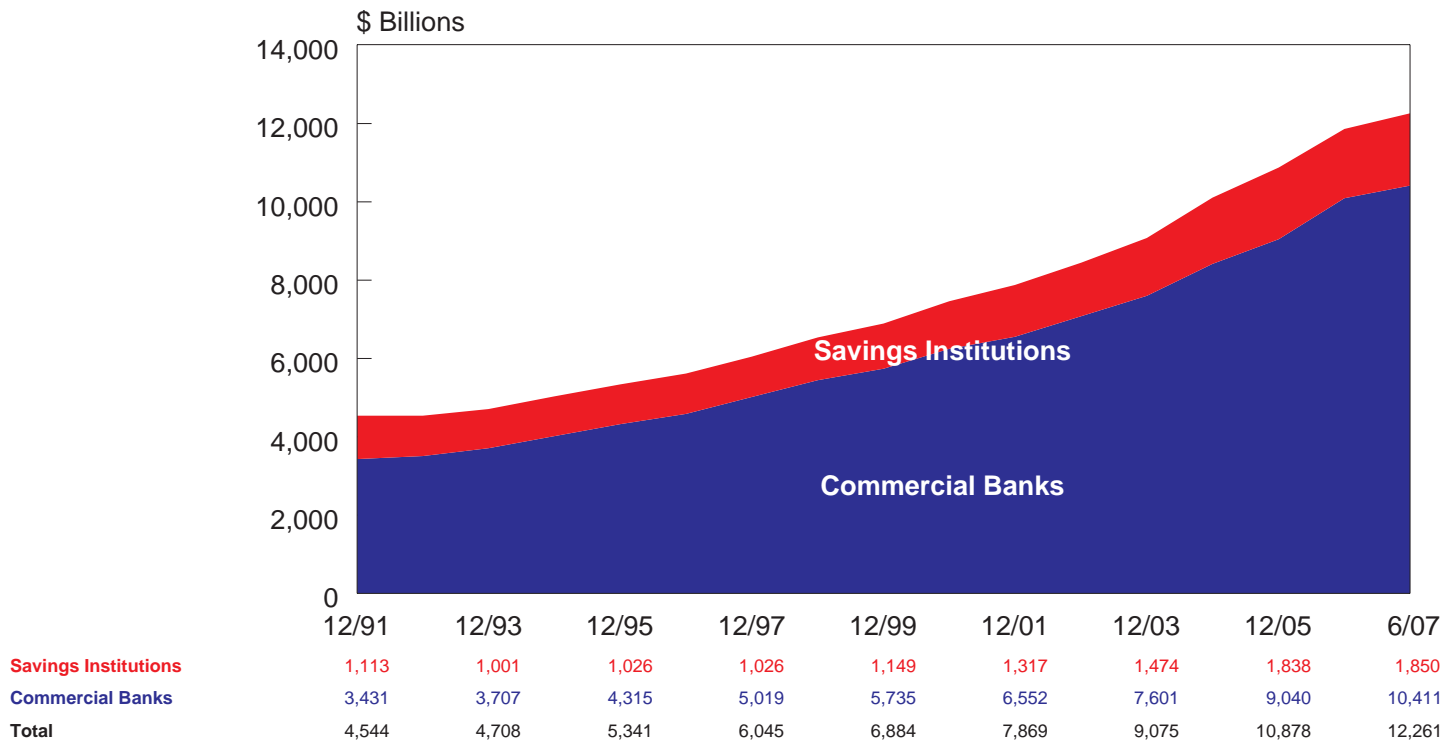
## Number of FDIC-Insured Institutions

1991 - 2007



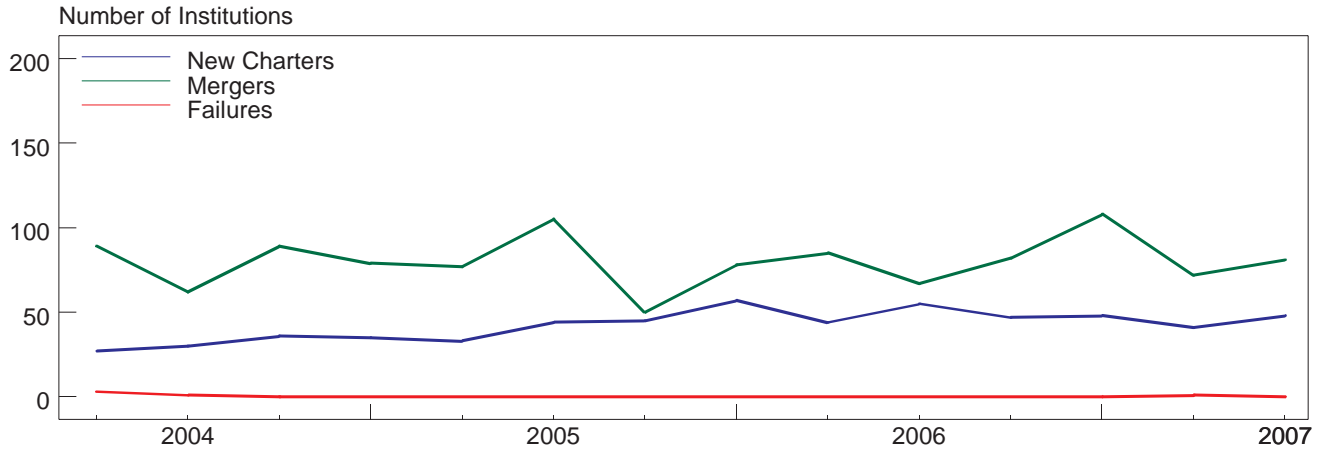
## Assets of FDIC-Insured Institutions

1991 - 2007



## Changes in the Number of FDIC-Insured Institutions

Quarterly, 2004 - 2007

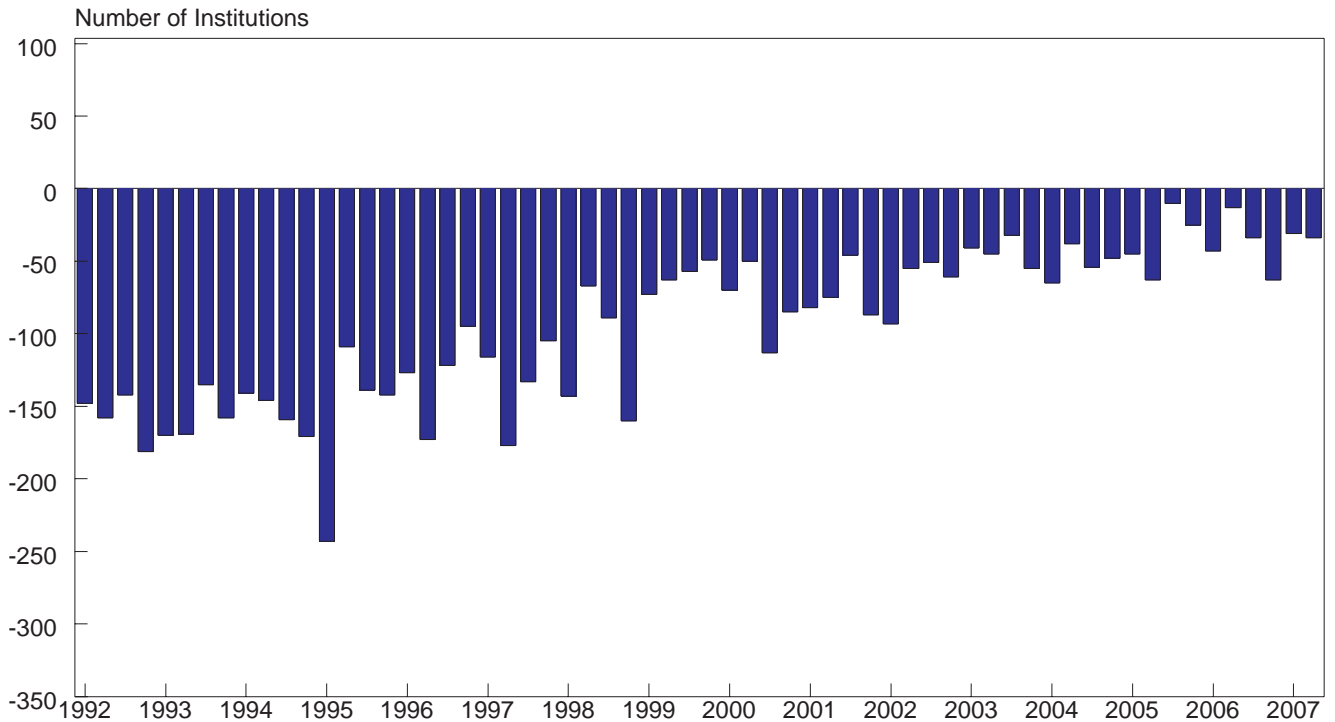


	2004				2005				2006				2007	
<b>New Charters</b>	27	30	36	35	33	44	45	57	44	55	47	48	41	48
<b>Mergers</b>	89	62	89	79	77	105	50	78	85	67	82	108	72	81
<b>Failures</b>	3	1	0	0	0	0	0	0	0	0	0	0	1	0
<b>Other Changes, Net*</b>	0	-5	-1	-4	-1	-2	-5	-4	-2	-1	1	-3	1	-1
<b>No. of Institutions at end of quarter</b>	9,116	9,078	9,024	8,976	8,931	8,868	8,858	8,833	8,790	8,777	8,743	8,680	8,649	8,615

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

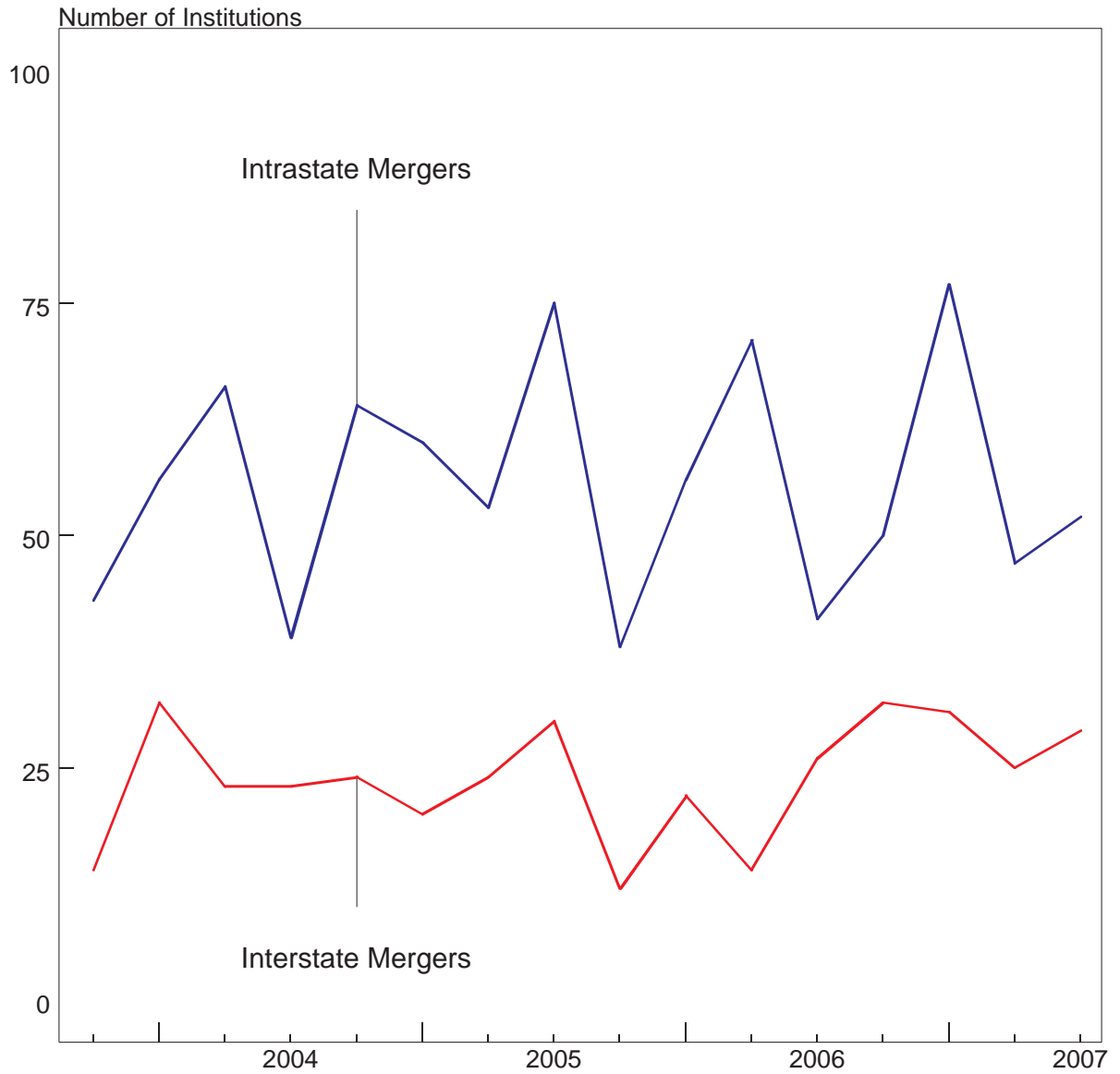
## Quarterly Change in the Number of FDIC-Insured Institutions

1992-2007



# Institution Mergers: Interstate vs. Intrastate

Quarterly, 2003 - 2007

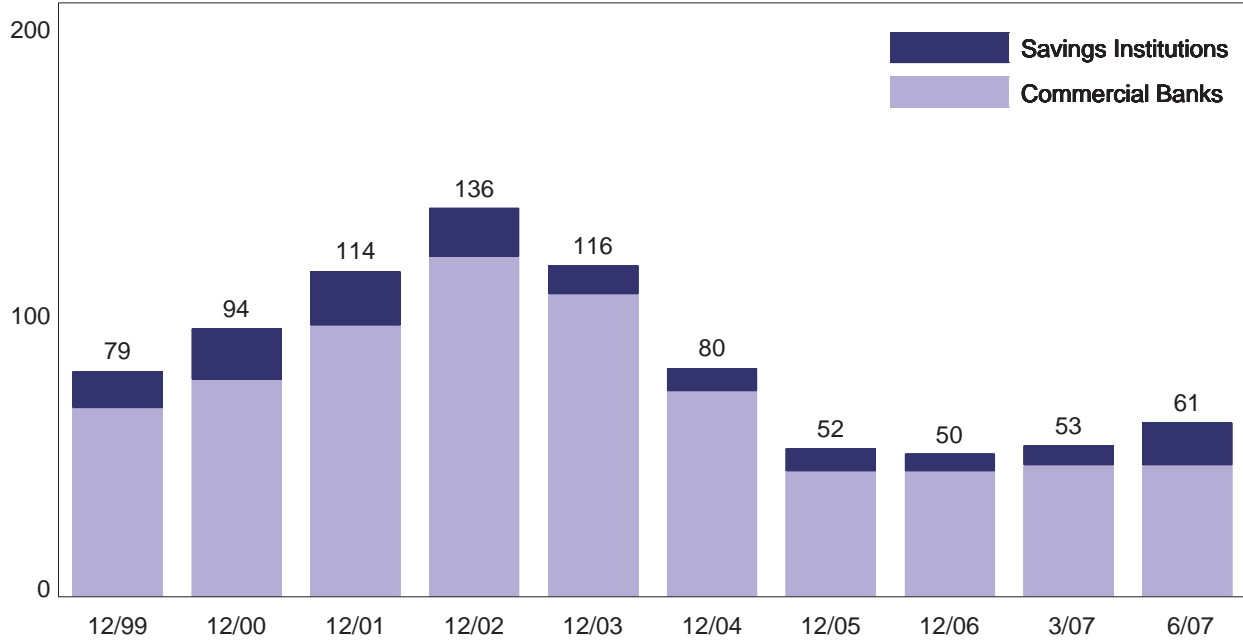


<b>Intrastate Mergers</b>	<b>43</b>	<b>56</b>	<b>66</b>	<b>39</b>	<b>64</b>	<b>60</b>	<b>53</b>	<b>75</b>	<b>38</b>	<b>56</b>	<b>71</b>	<b>41</b>	<b>50</b>	<b>77</b>	<b>47</b>	<b>52</b>
<b>Interstate Mergers</b>	<b>14</b>	<b>32</b>	<b>23</b>	<b>23</b>	<b>24</b>	<b>20</b>	<b>24</b>	<b>30</b>	<b>12</b>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

## Number of FDIC-Insured "Problem" Institutions

1999-2007

Number of Institutions



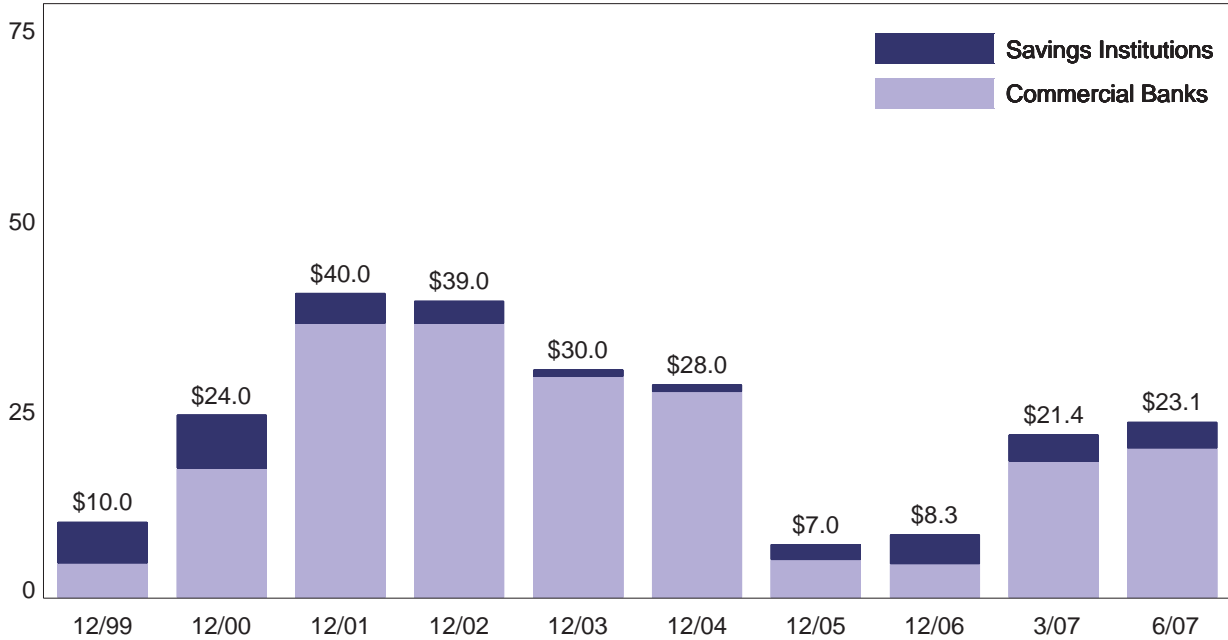
Savings Institutions  
Commercial Banks

13 18 19 17 10 8 8 6 7 15  
66 76 95 119 106 72 44 44 46 46

## Assets of FDIC-Insured "Problem" Institutions

1999-2007

\$ Billions

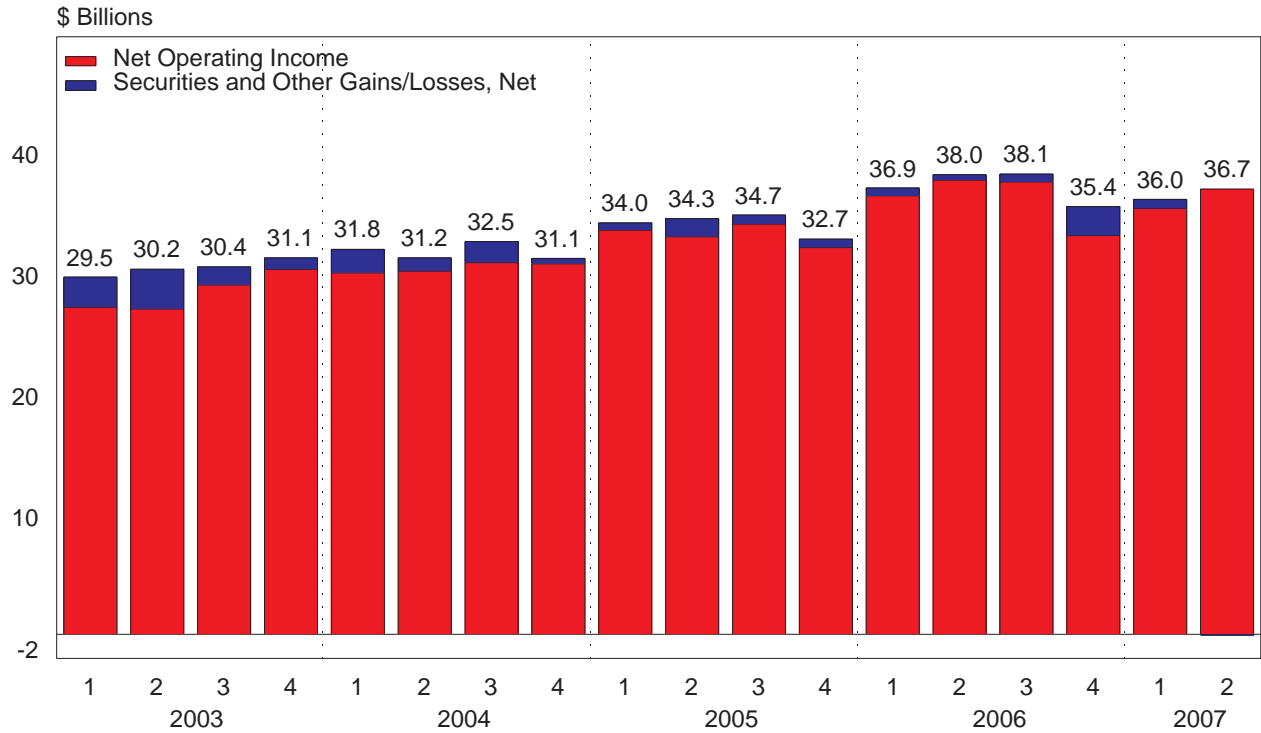


Savings Institutions  
Commercial Banks

5.5 7.0 4.0 3.0 1.0 1.0 2.0 3.9 3.5 3.5  
4.5 17.0 36.0 36.0 29.0 27.0 5.0 4.4 17.9 19.6

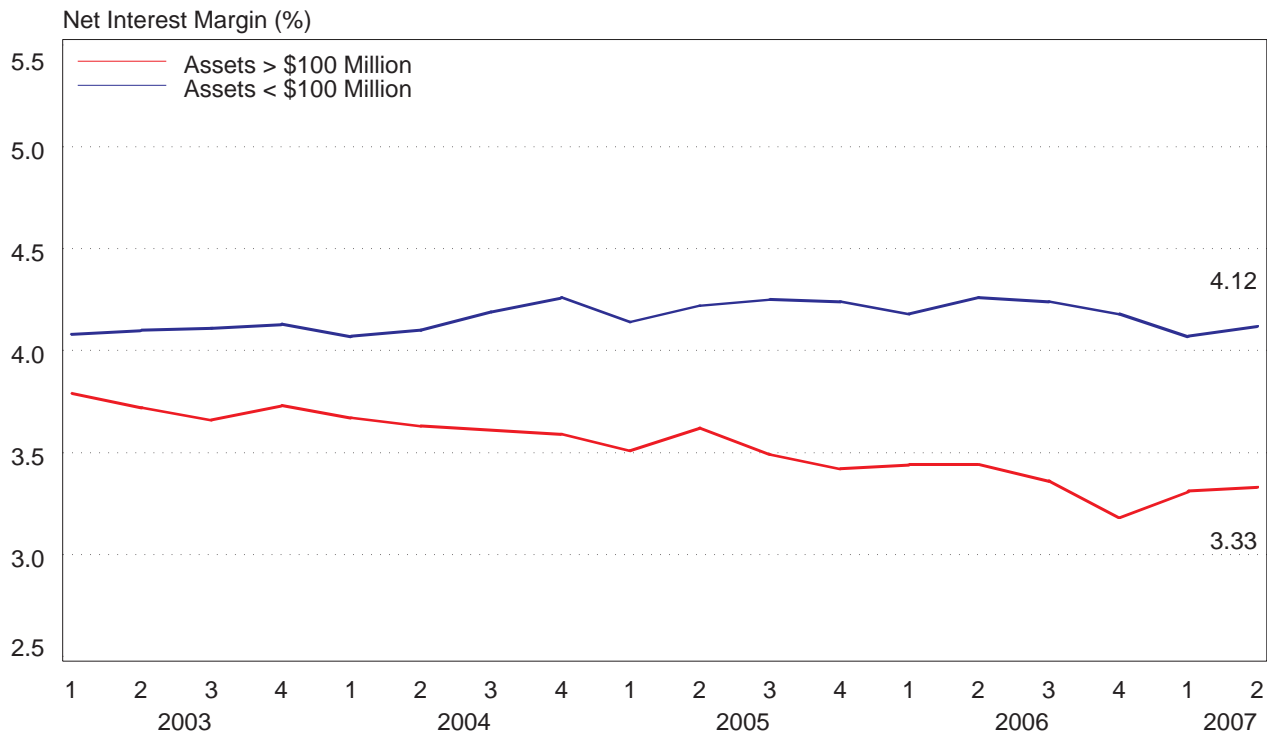
## Quarterly Net Income

2003 - 2007



## Quarterly Net Interest Margins, Annualized

2003 - 2007



## Sources of Earnings Growth

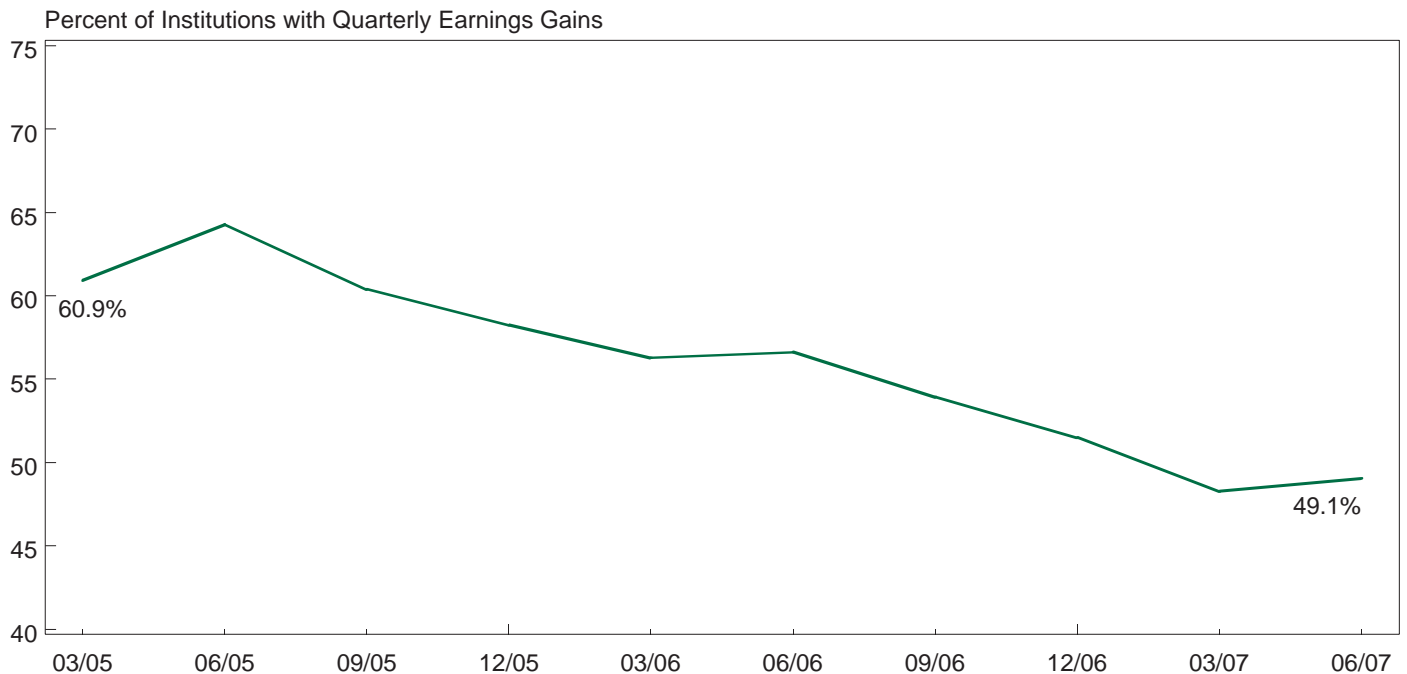
### Contributions to Pre-Tax Earnings Growth

2nd Quarter 2007 vs. 2nd Quarter 2006



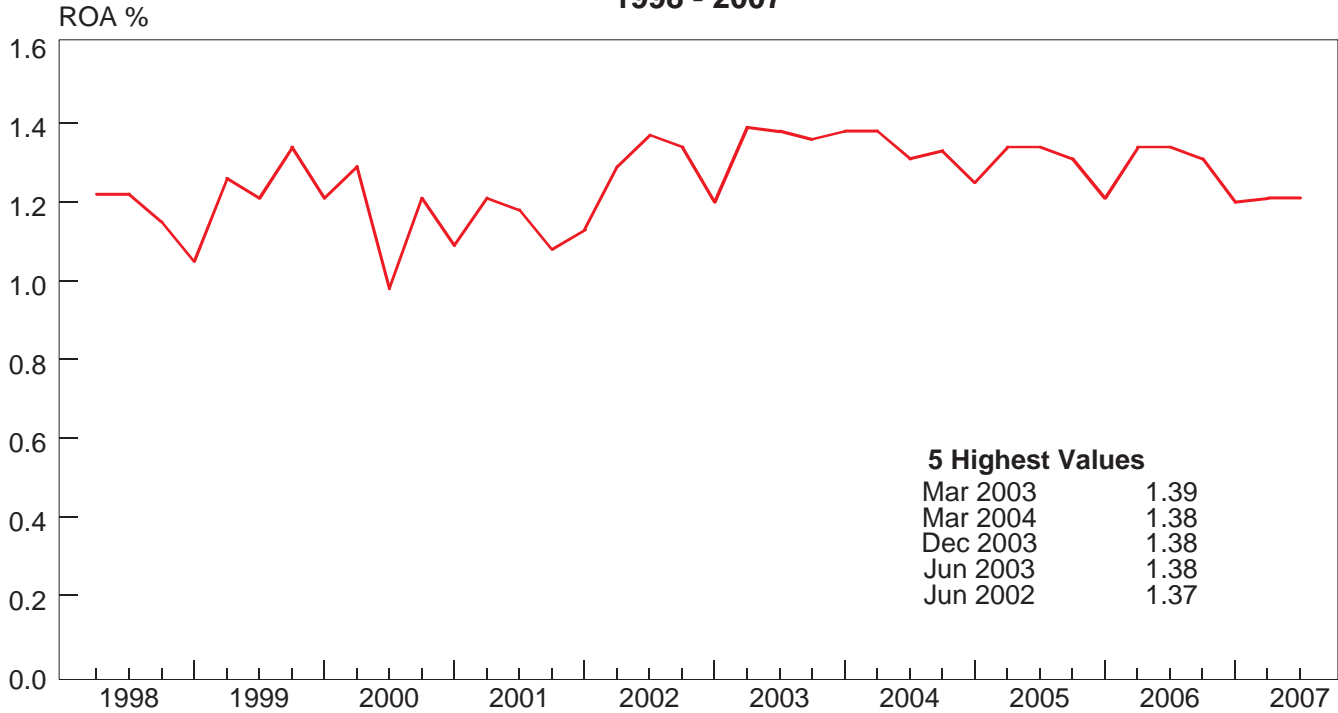
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2005-2007



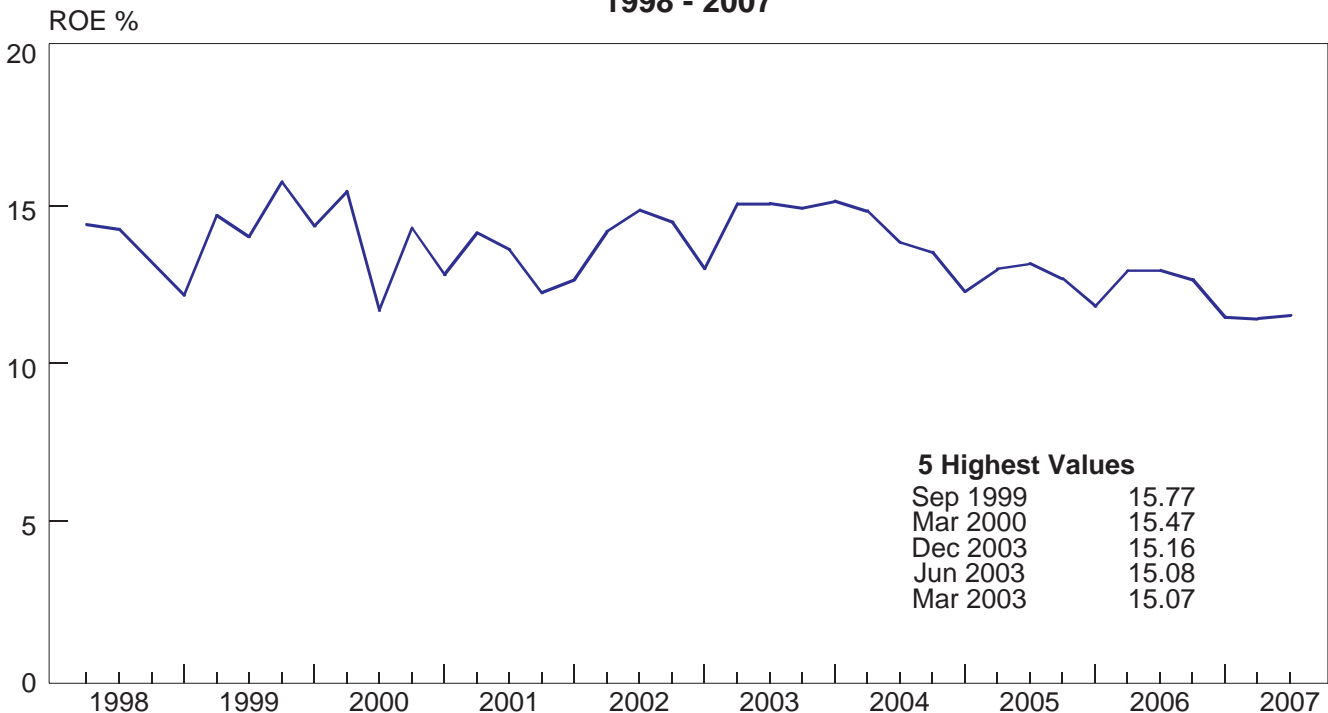
## Quarterly Return on Assets (ROA), Annualized

1998 - 2007



## Quarterly Return on Equity (ROE), Annualized

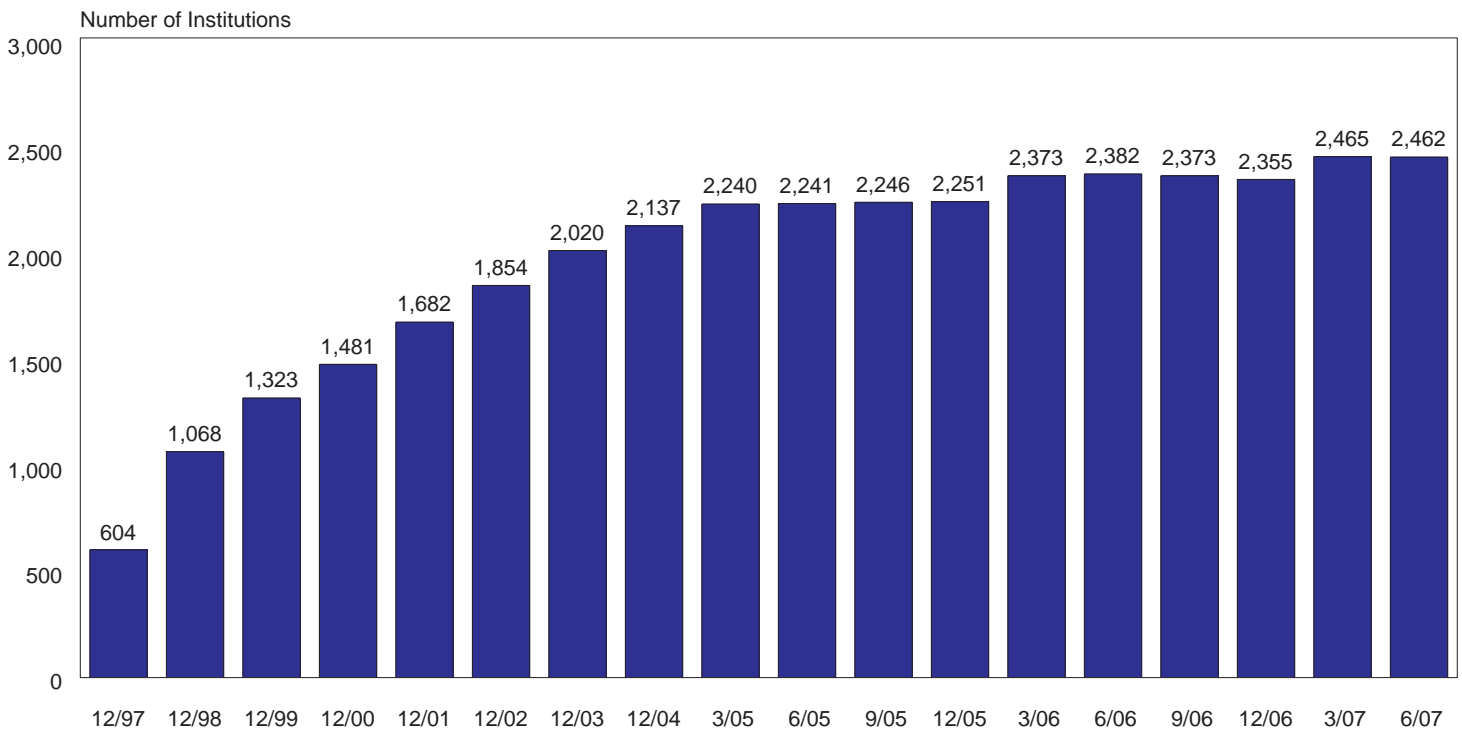
1998 - 2007





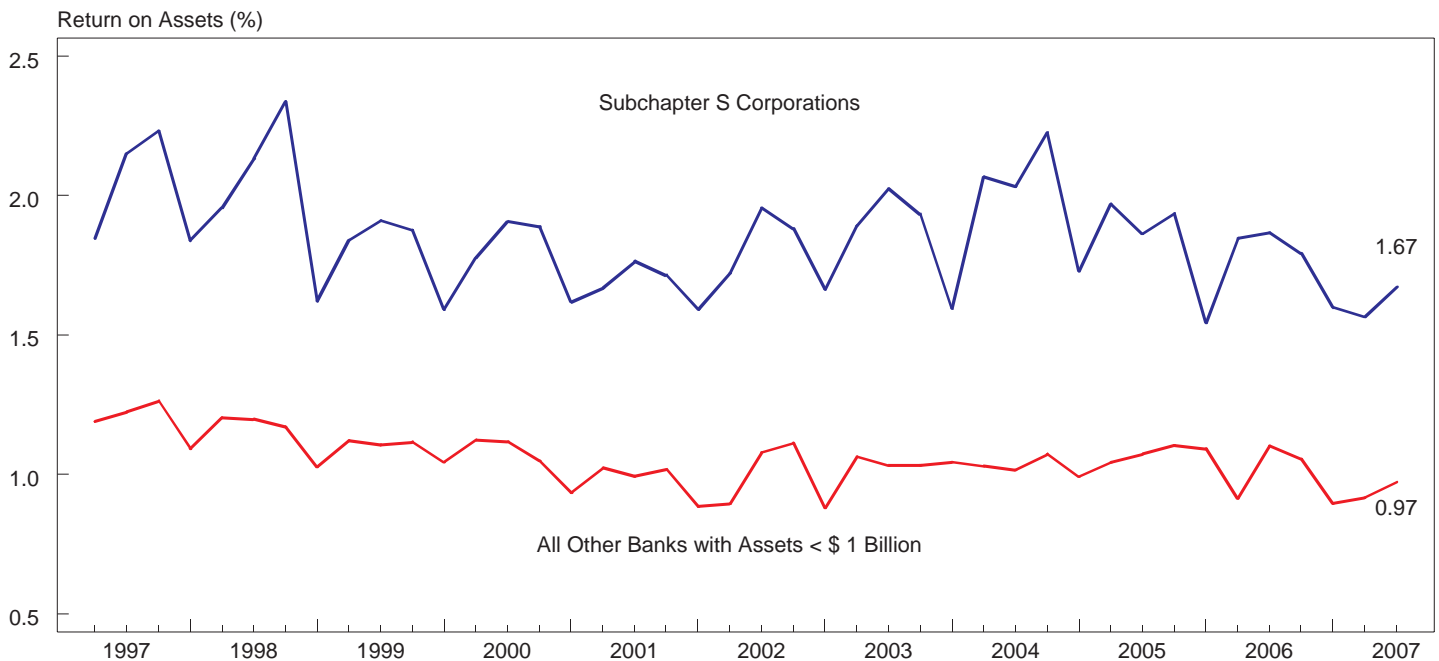
## Number of Subchapter S Corporations

1997-2007



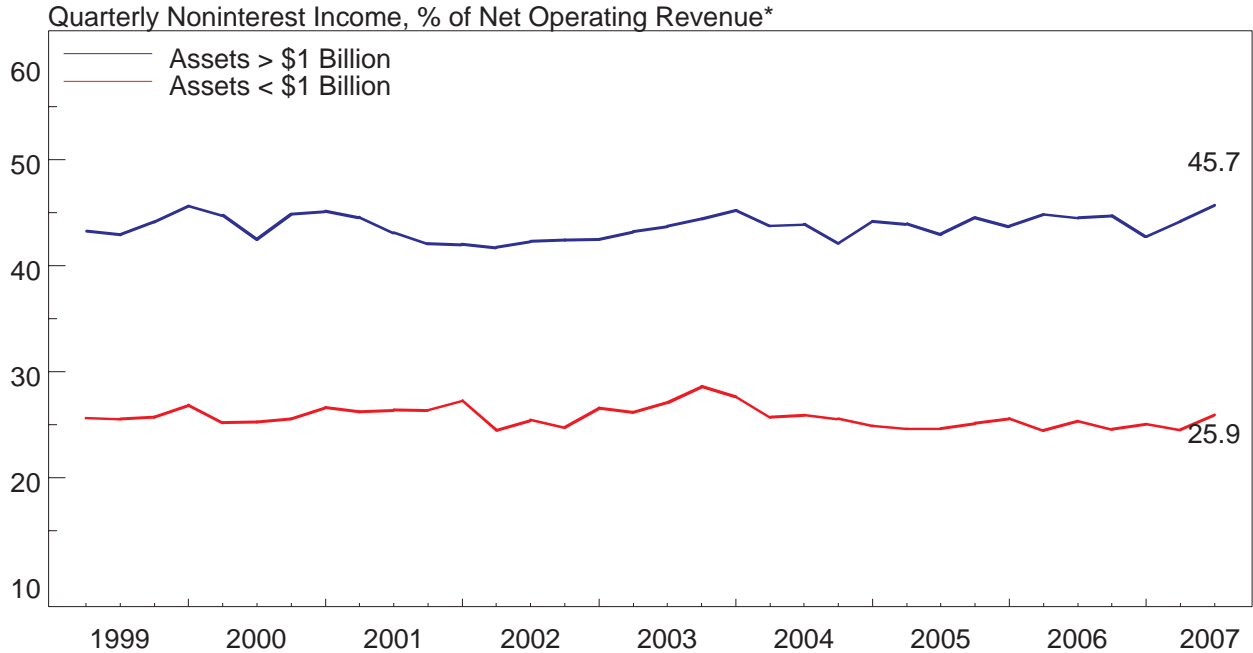
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2007



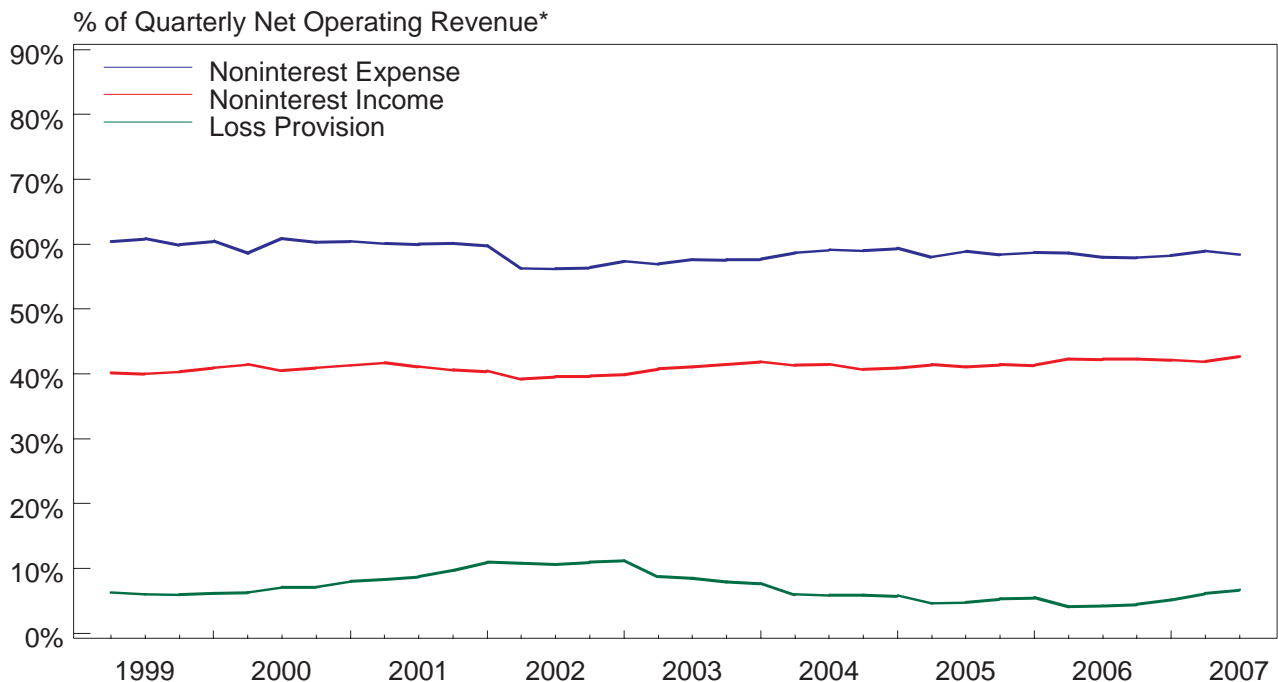
## Noninterest Income as a Percentage of Net Operating Revenue\*

1999 - 2007



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

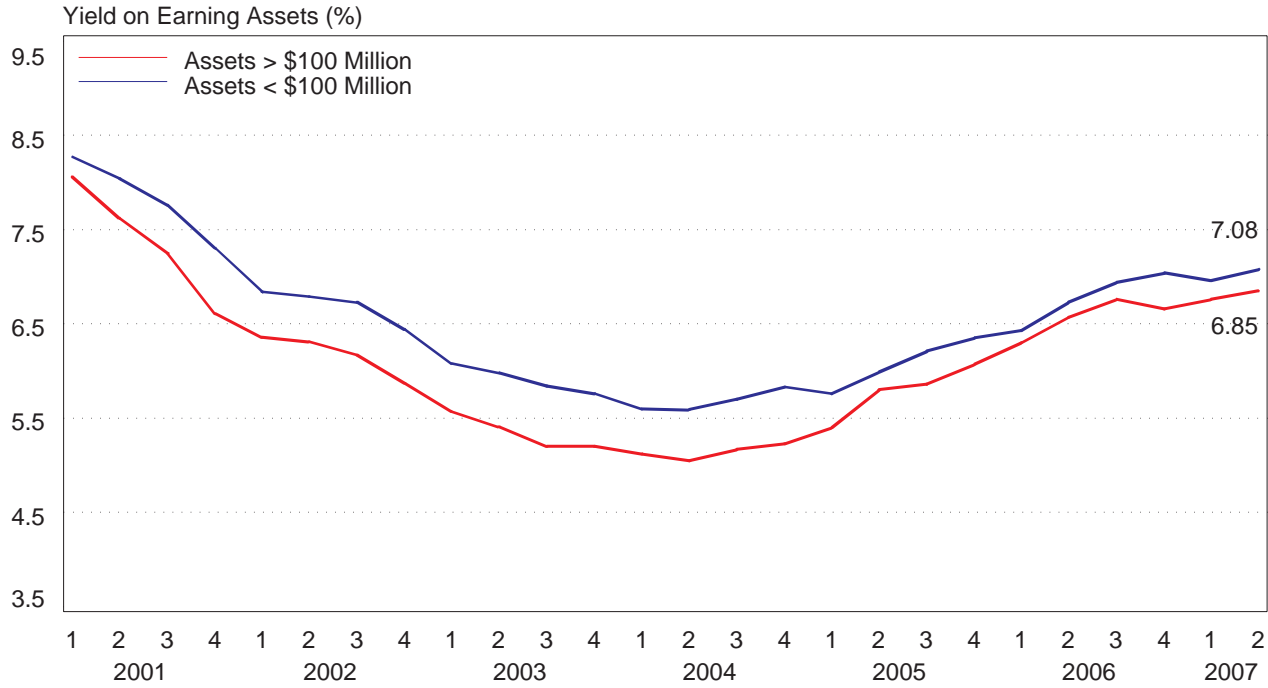
1999 - 2007



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

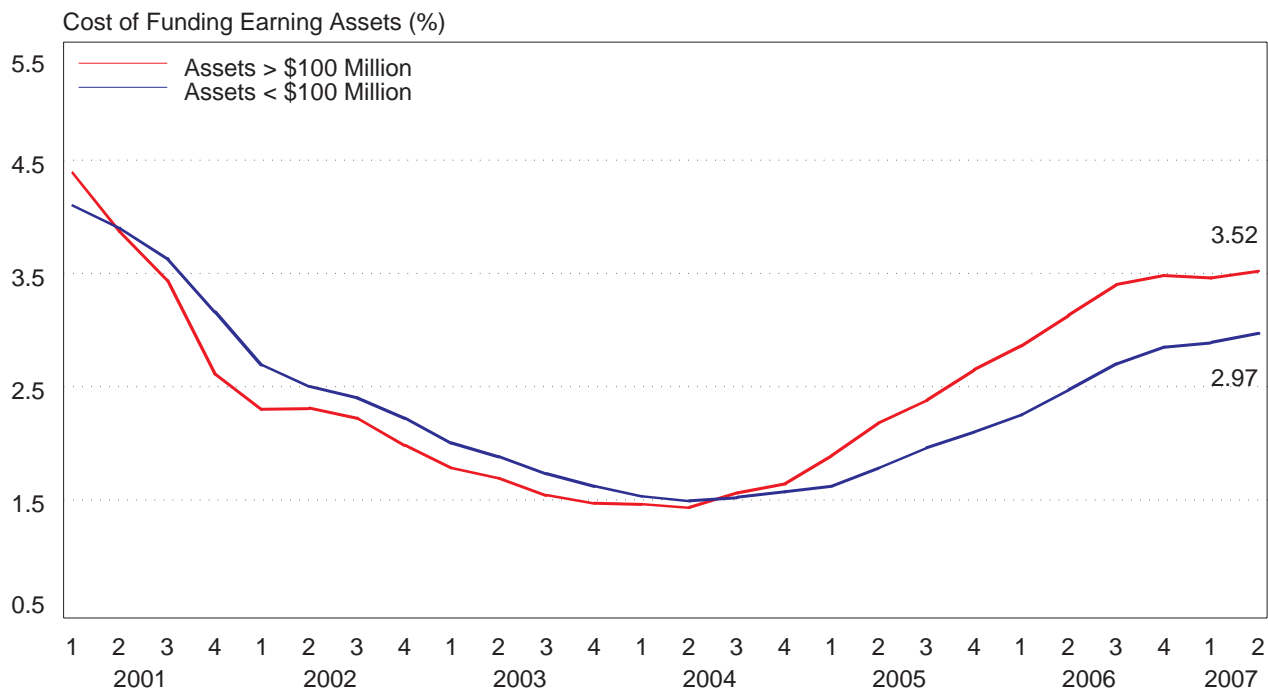
## Quarterly Yield on Earning Assets

2001 - 2007



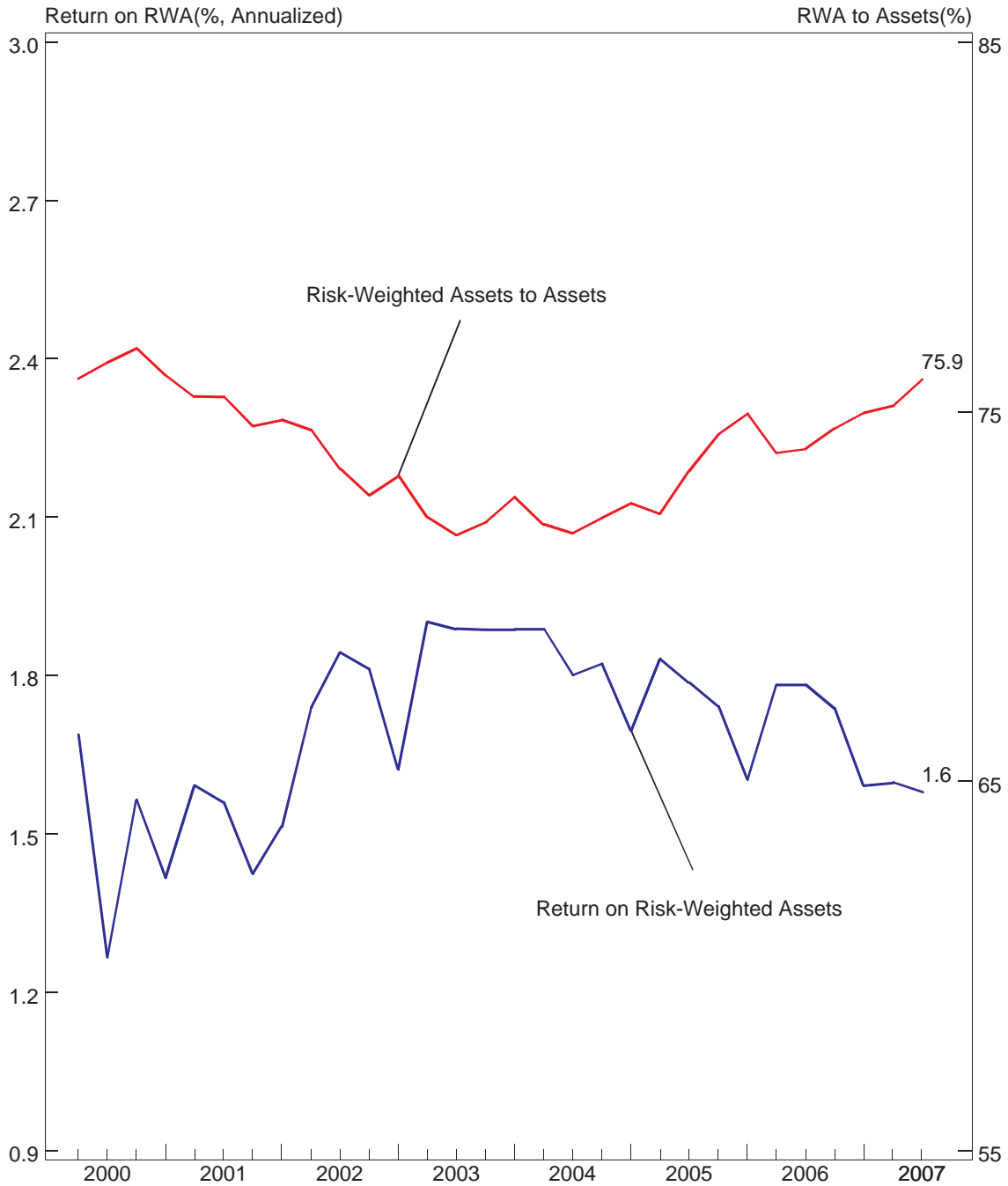
## Quarterly Cost of Funding Earning Assets

2001 - 2007



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

2000 - 2007

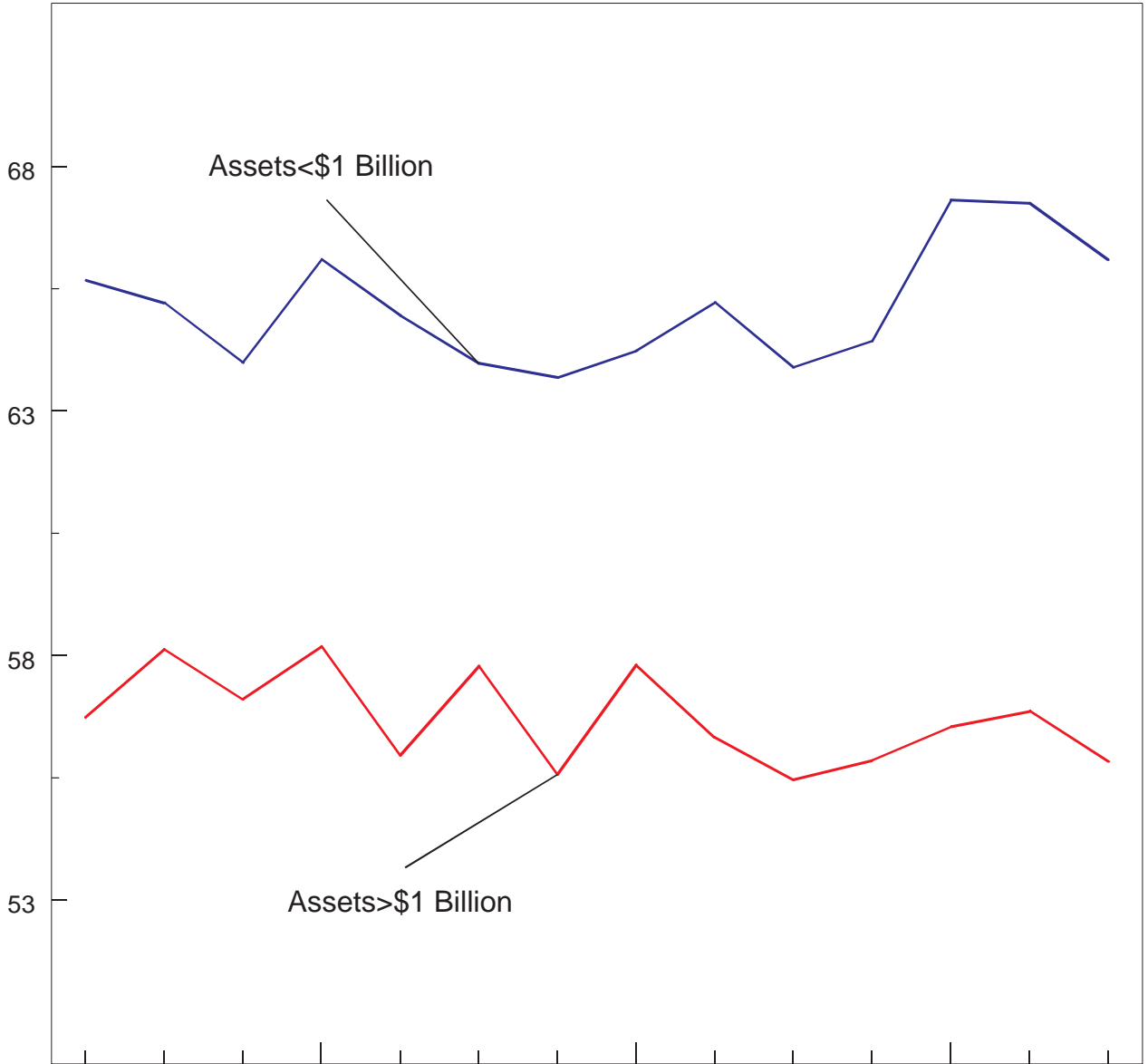


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2004 - 2007

Efficiency Ratio (%)

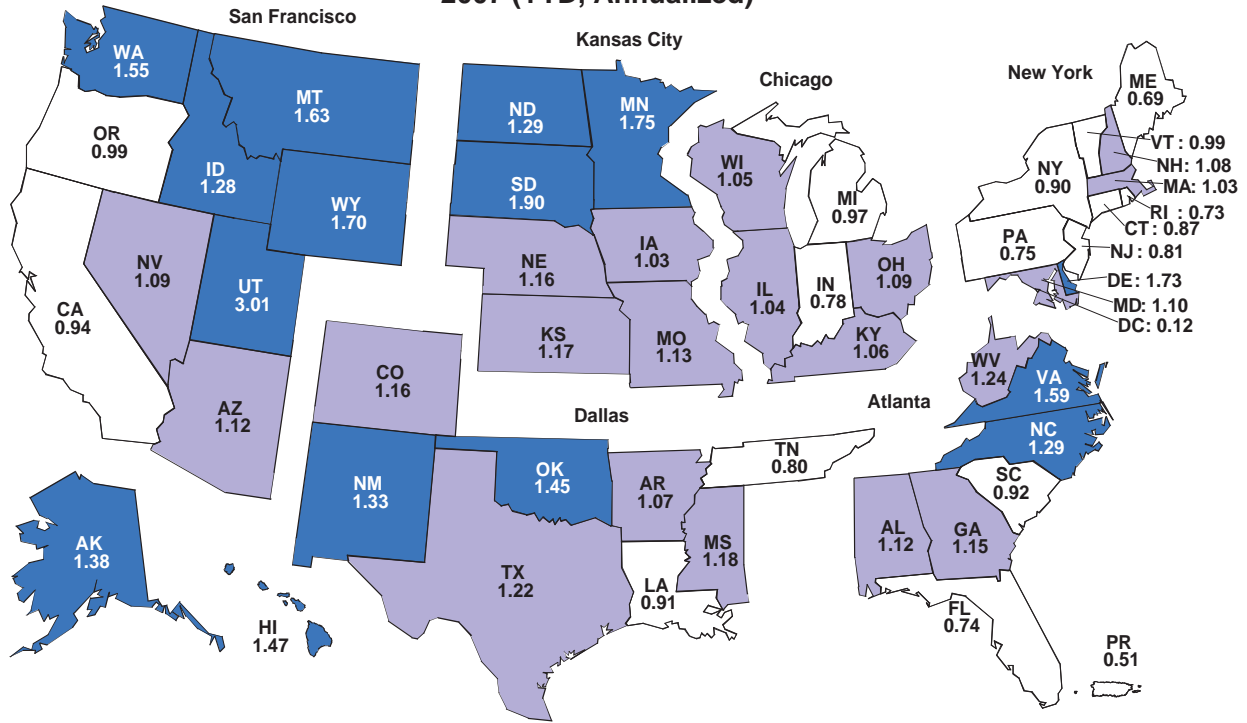


	03/04	06/04	09/04	12/04	03/05	06/05	09/05	12/05	03/06	06/06	09/06	12/06	03/07	06/07
Assets < \$1 Billion	65.18	64.72	63.50	65.61	64.46	63.48	63.19	63.74	64.73	63.40	63.94	66.82	66.76	65.60
Assets > \$1 Billion	56.24	57.63	56.61	57.69	55.46	57.29	55.07	57.31	55.83	54.96	55.36	56.05	56.37	55.34
Total	57.45	58.57	57.55	58.73	56.62	58.09	56.12	58.17	56.94	56.01	56.42	57.45	57.59	56.52

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

# Return on Assets (ROA)

2007 (YTD, Annualized)



ROA < 1 percent  
 ROA 1 - 1.25 percent  
 ROA > 1.25 percent

## ROA Rankings by State

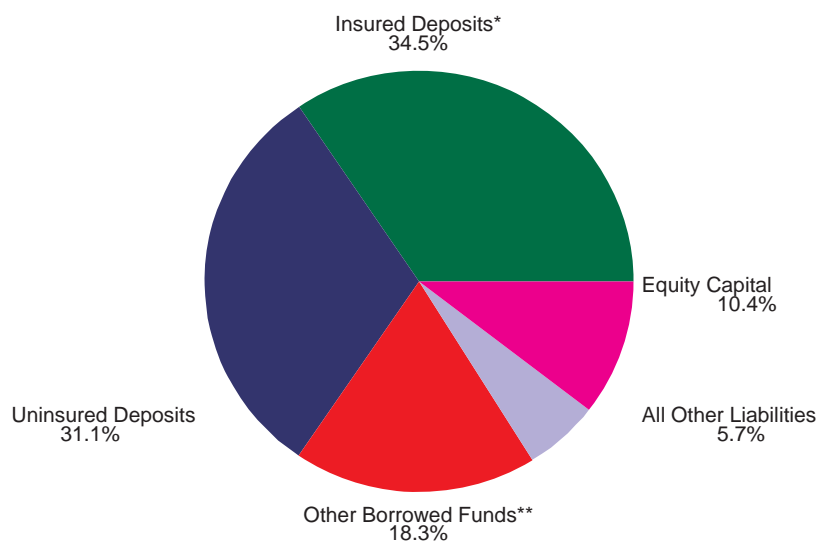
Rank	State	No. of Inst. as of 6/30/07	YTD 2007	YTD 2006	Change*
1	Utah	69	3.01	3.01	0
2	South Dakota	88	1.90	1.86	4
3	Minnesota	446	1.75	1.54	21
4	Delaware	35	1.73	2.04	(31)
5	Wyoming	44	1.70	1.77	(7)
6	Montana	78	1.63	1.61	2
7	Virginia	119	1.59	1.73	(14)
8	Washington	99	1.55	1.36	19
9	Hawaii	9	1.47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

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

Results for two of the states with the highest ROAs (SD and DE) were significantly influenced by the presence of large credit card operators.

## Total Liabilities and Equity Capital

June 30, 2007



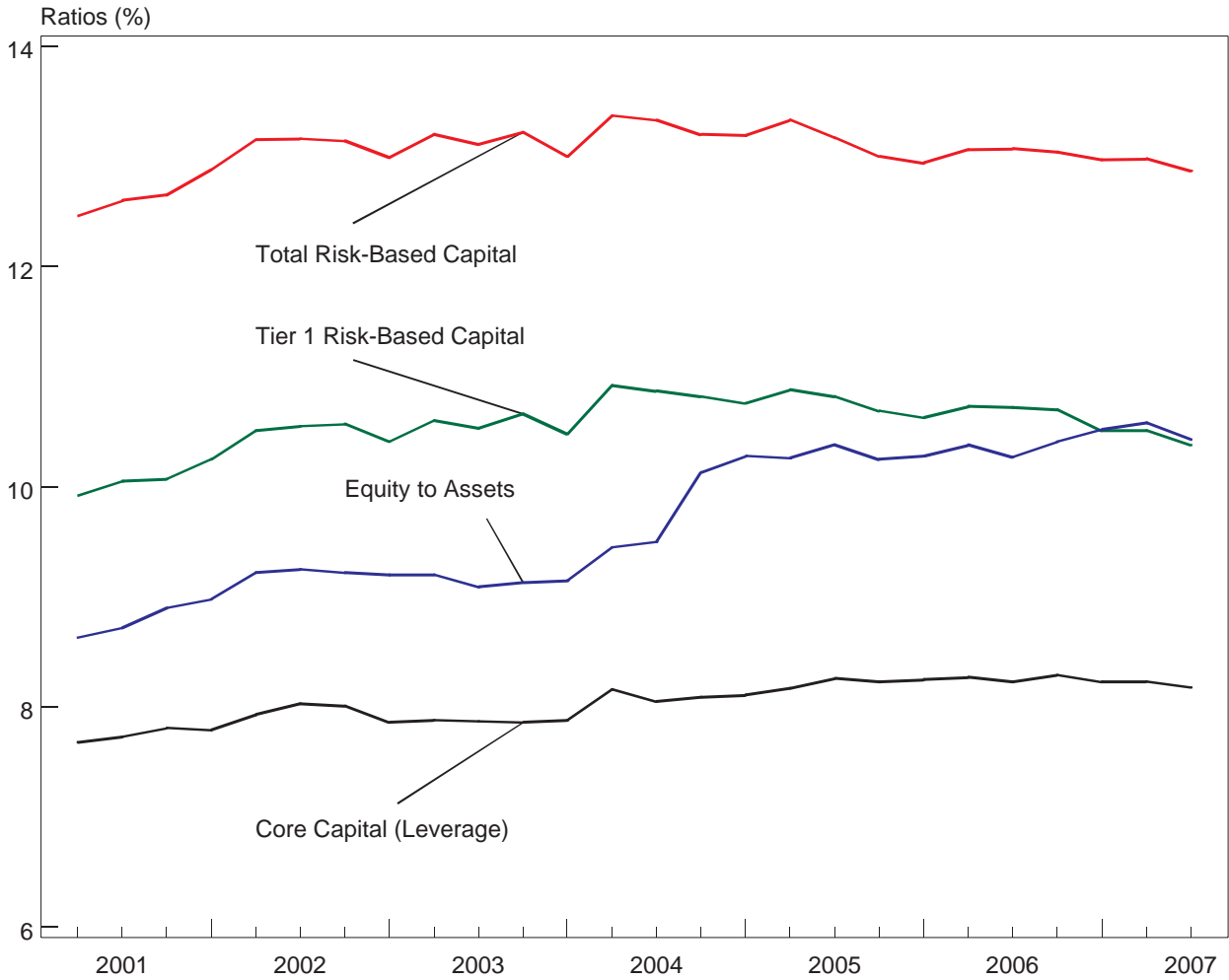
(\$ Billions)	6/30/06	6/30/07	% Change
Insured Deposits (estimated)*	4,034	4,224	4.7
Uninsured Deposits	3,466	3,811	10.0
In Foreign Offices	1,068	1,344	25.8
Other Borrowed Funds**	2,218	2,249	1.4
All Other Liabilities	620	698	12.6
Subordinated Debt	143	172	20.3
Equity Capital	1,184	1,279	8.0
Total Liabilities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

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

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

# Capital Ratios

2001 - 2007



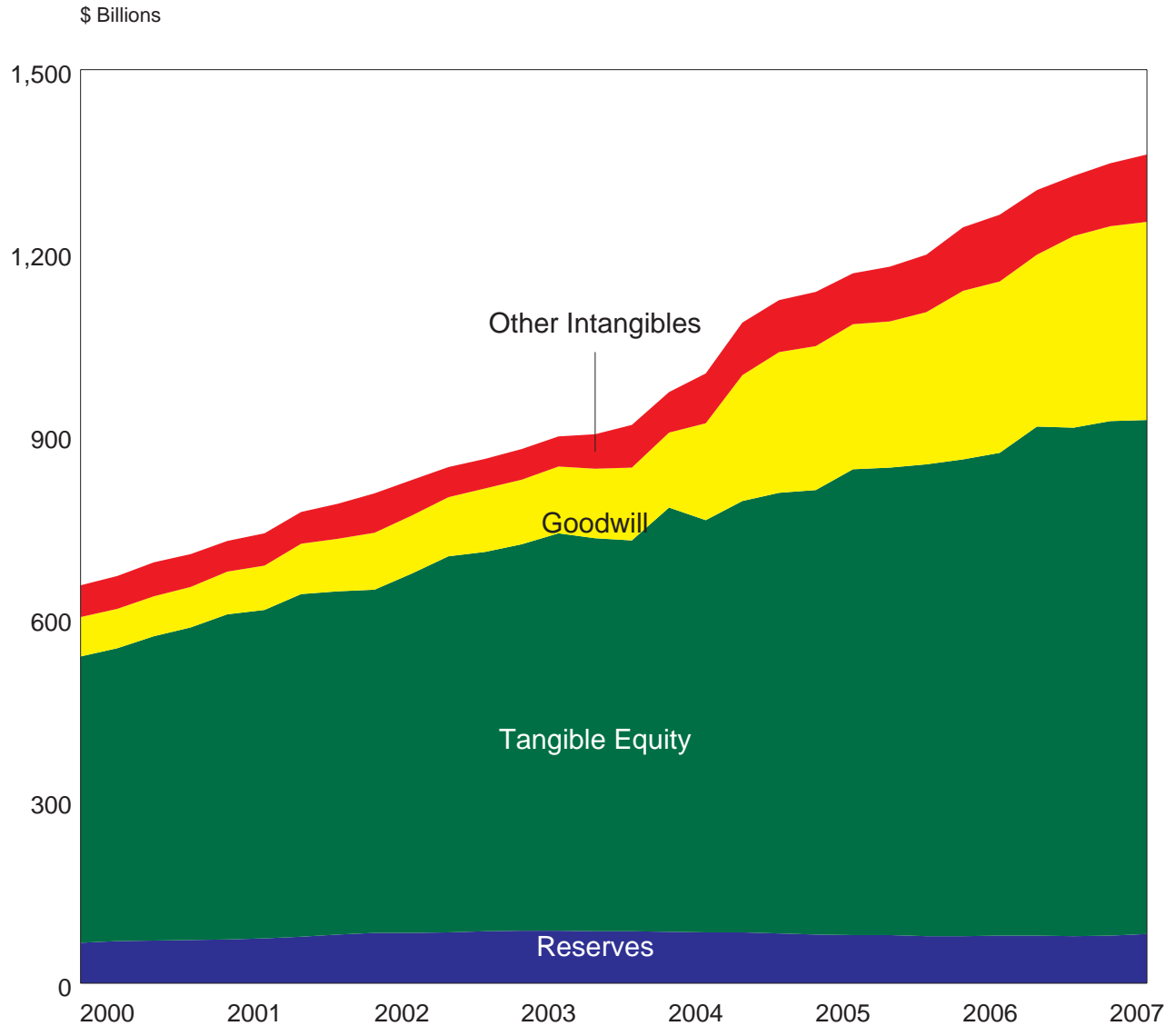
	12/01	12/02	12/03	12/04	12/05	12/06	6/07
<b>Total Risk-Based Capital</b>	<b>12.88</b>	<b>12.99</b>	<b>13.00</b>	<b>13.19</b>	<b>12.94</b>	<b>12.97</b>	<b>12.87</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.25</b>	<b>10.41</b>	<b>10.48</b>	<b>10.76</b>	<b>10.63</b>	<b>10.51</b>	<b>10.38</b>
<b>Equity to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



# Equity Capital and Reserves

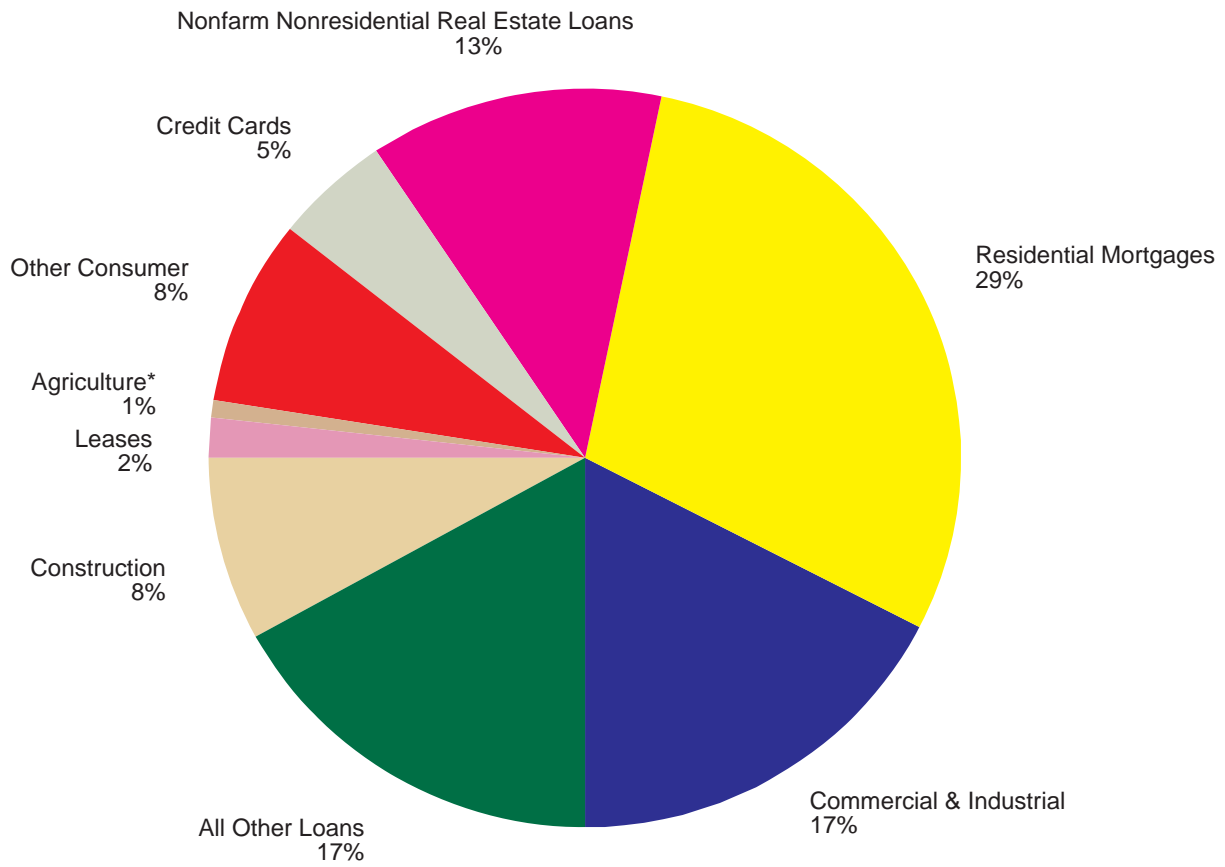
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2007



# Loan Portfolio Composition

June 30, 2007

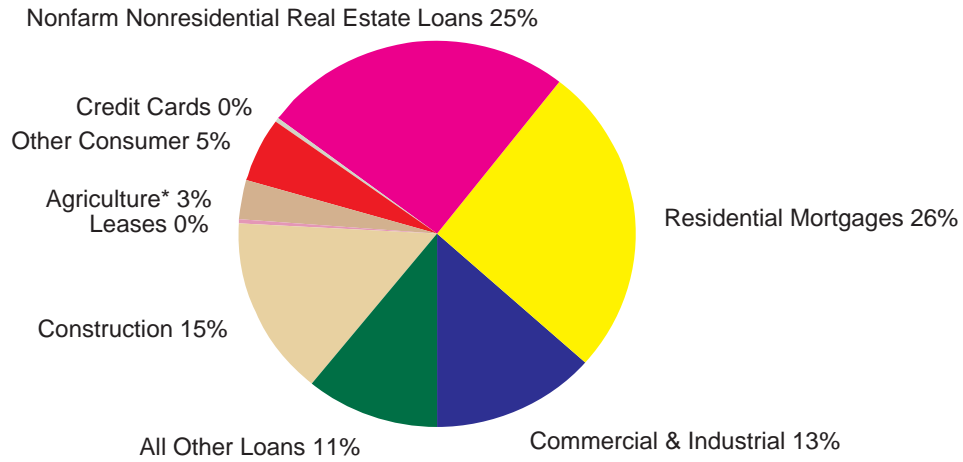


\* OTS - Supervised Savings Associations do not identify agricultural loans.

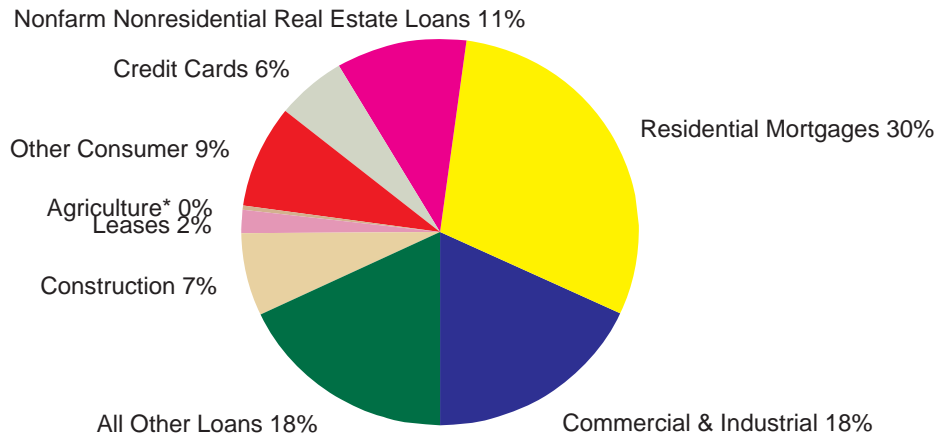
# Loan Portfolio Composition by Asset Size

June 30, 2007

## Assets < \$1 Billion



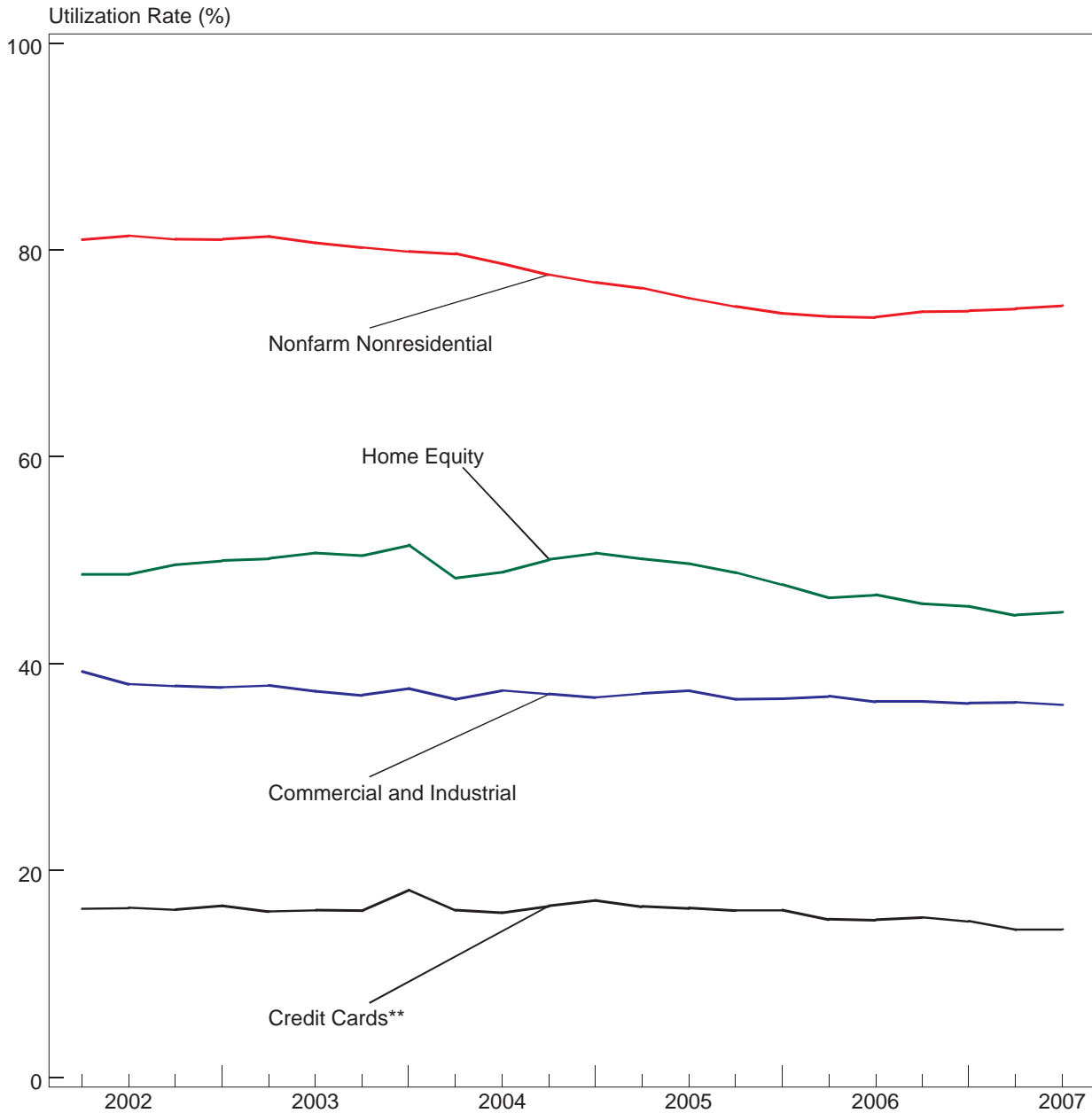
## Assets > \$1 Billion



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

## Utilization Rates of Loan Commitments\*

2002-2007

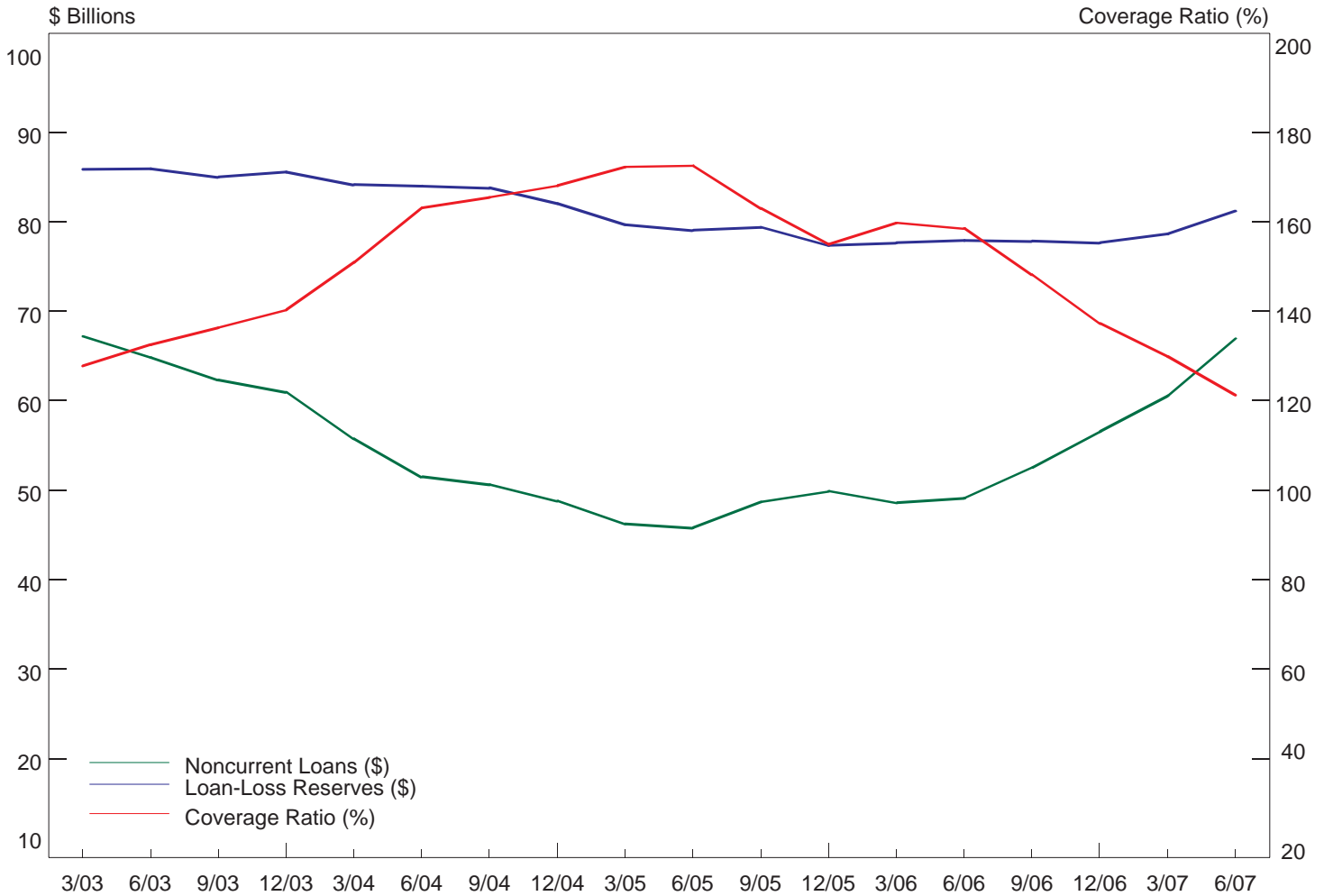


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

## Reserve Coverage Ratio\*

2003-2007



### Noncurrent Loans (\$ Billions)

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

### Loan-Loss Reserves (\$ Billions)

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

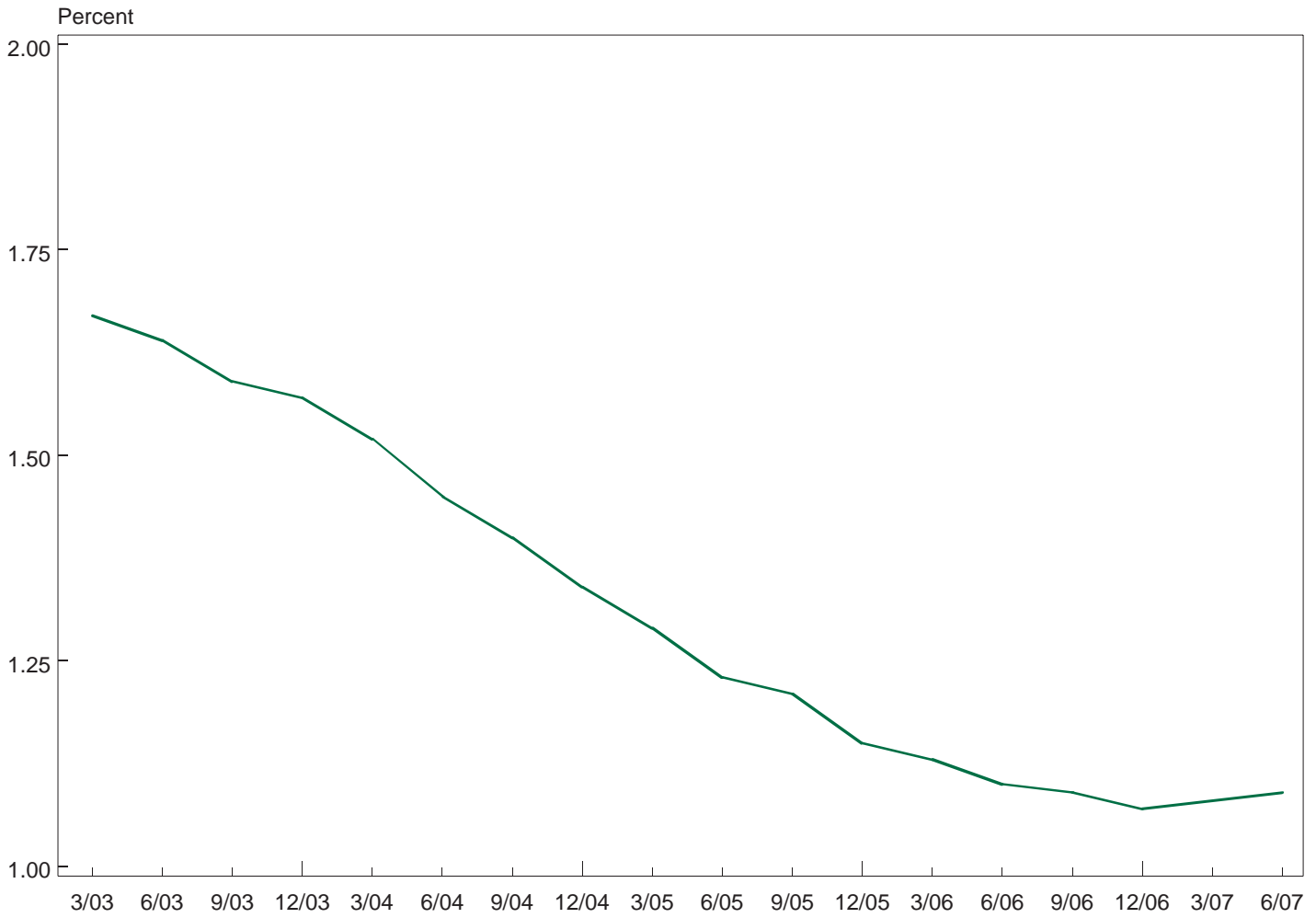
### Coverage Ratio (%)

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

\* Loan-loss reserves to noncurrent loans.

## Loss Allowance to Loans and Leases

2003-2007

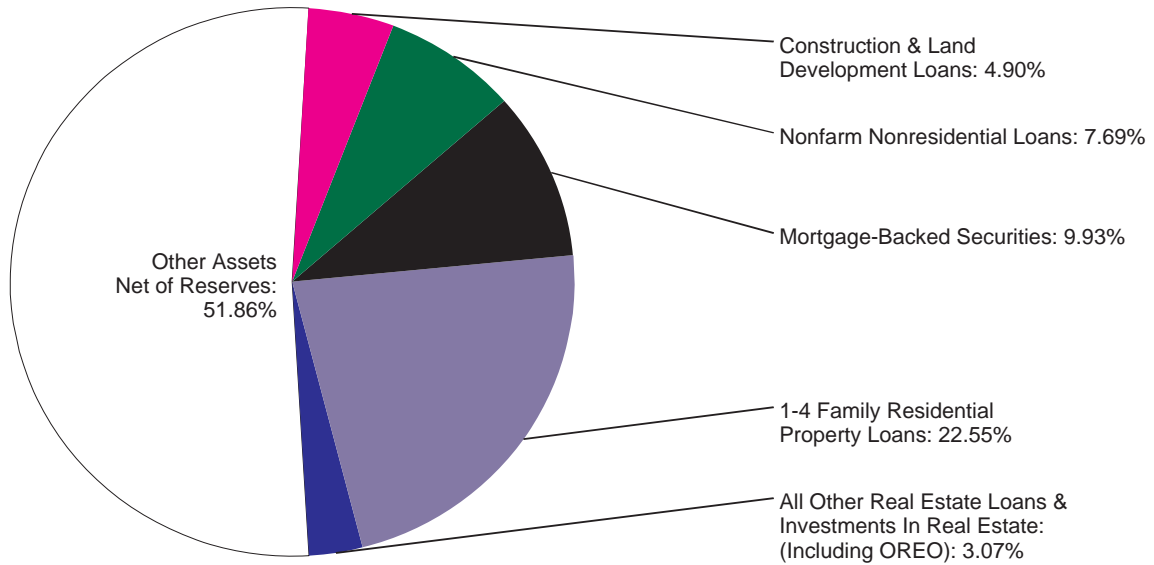


**Loss Allowance to Loans and Leases**

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

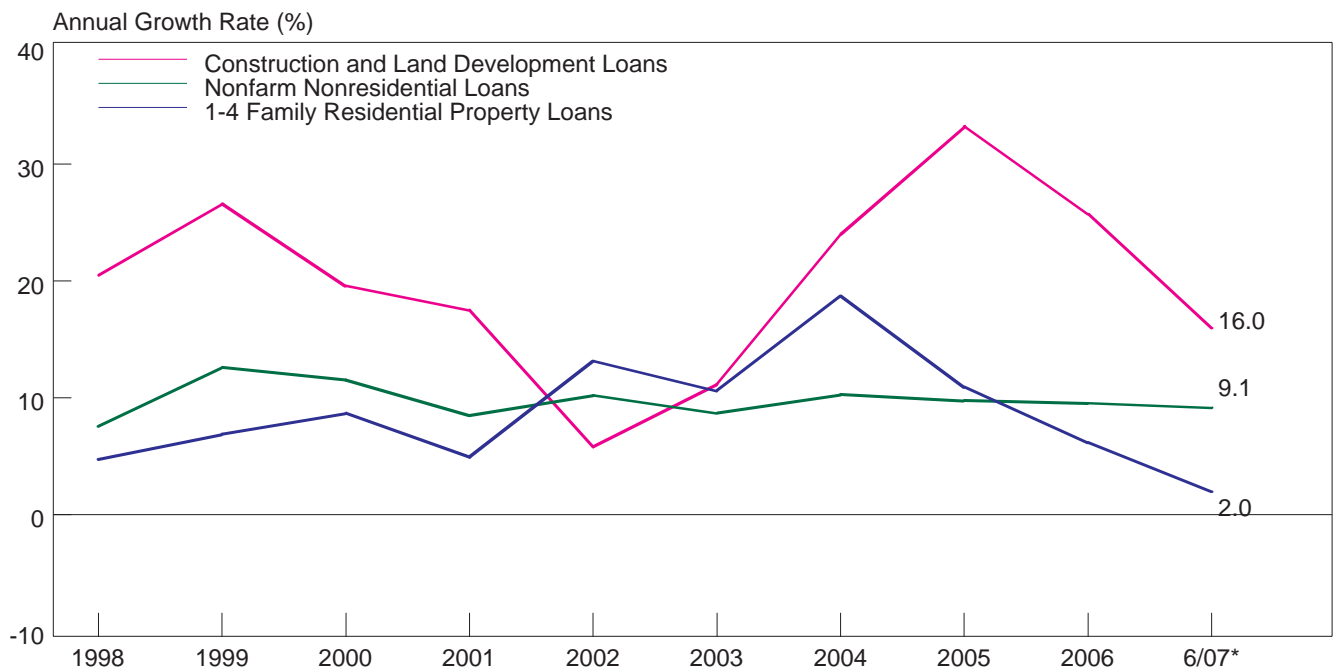
## Real Estate Assets as a Percent of Total Assets

June 30, 2007



## Real Estate Loan Growth Rates\*

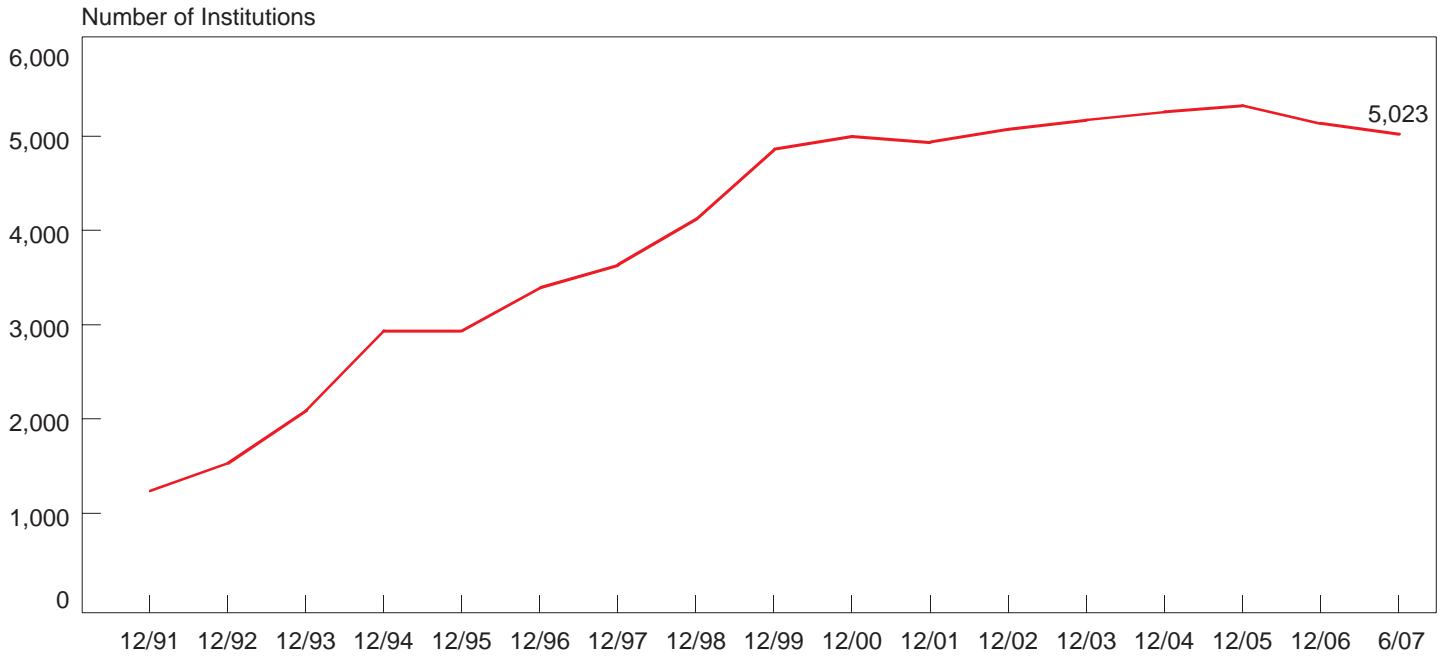
1998-2007



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

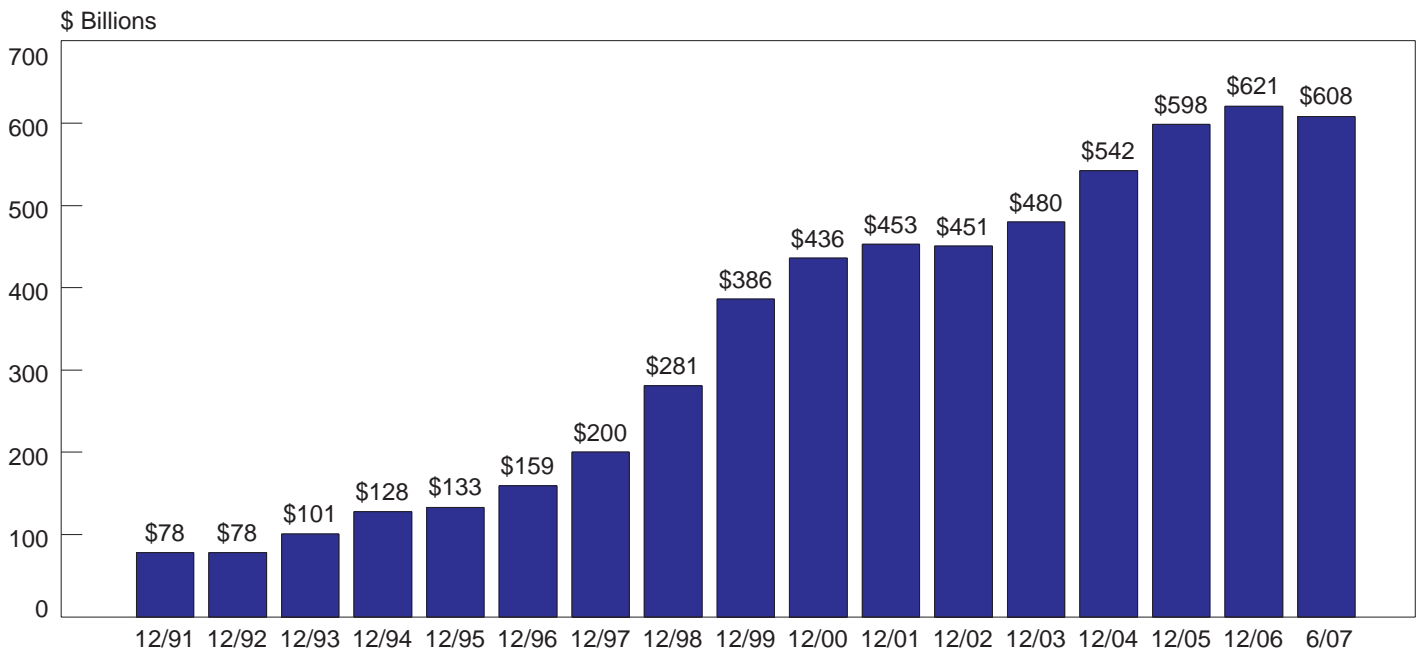
## Number of Institutions with FHLB Advances

1991 - 2007



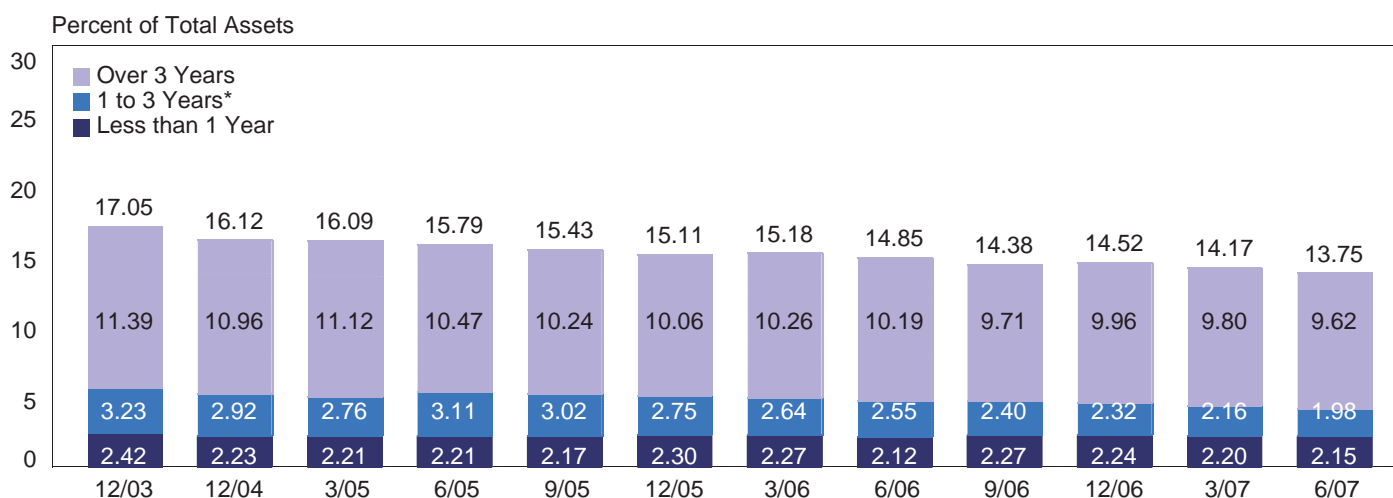
## Amount of FHLB Advances Outstanding

1991 - 2007



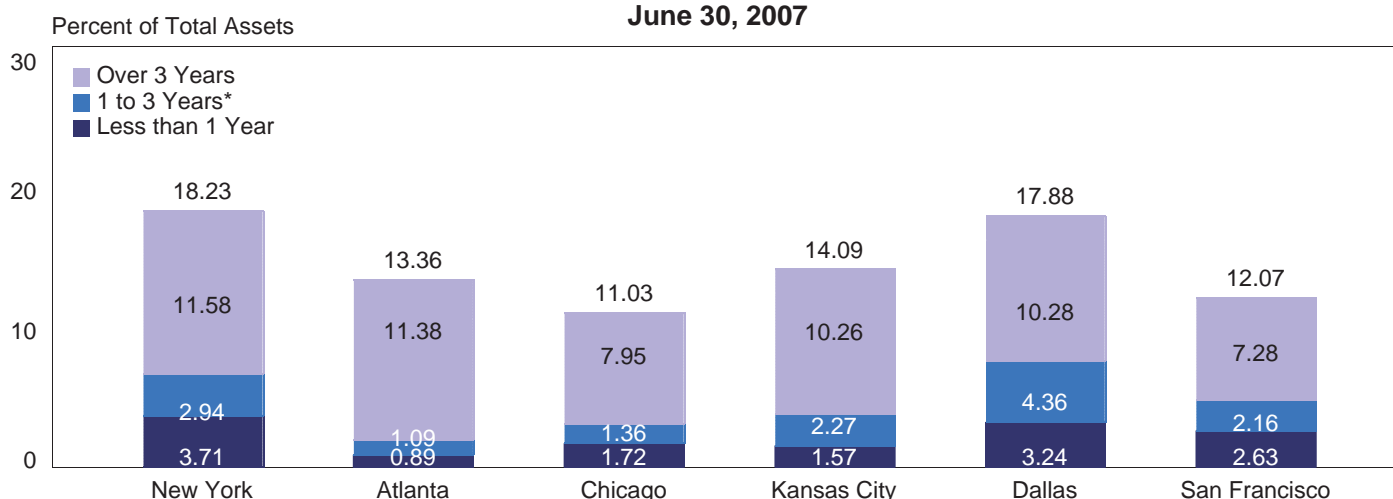


## Debt Securities by Maturity or Repricing Frequency...



## ...and by Region

June 30, 2007



## Total Securities (Debt and Equity)

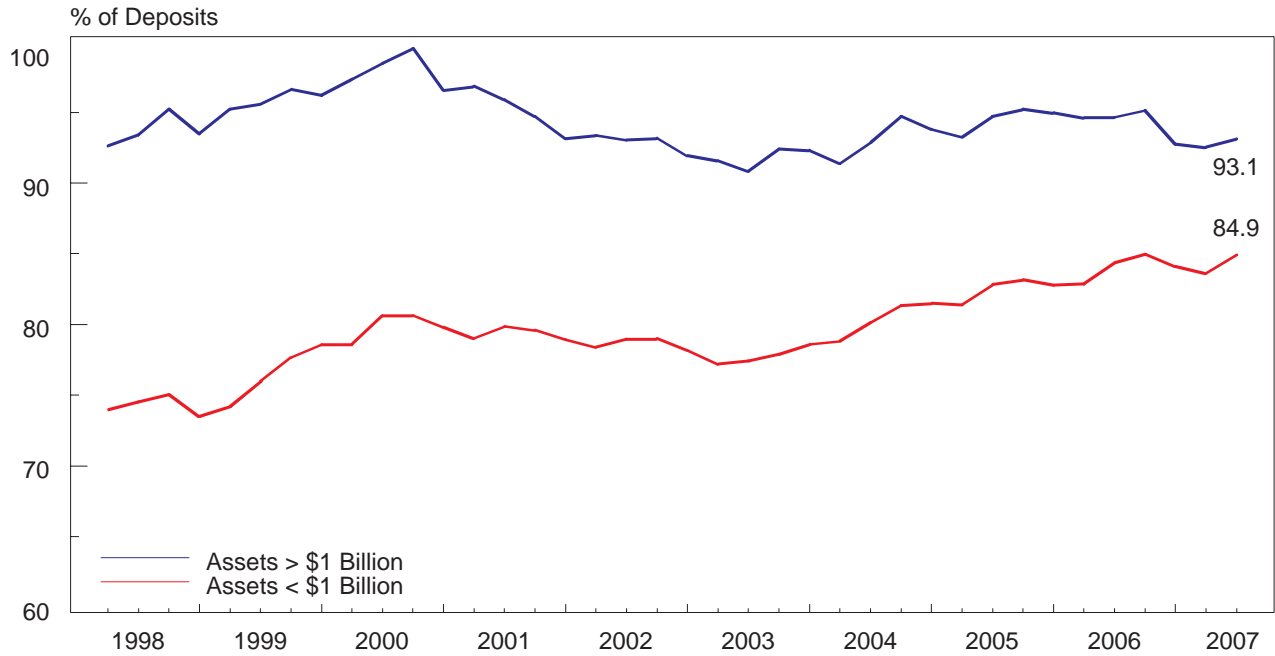
(\$ Billions)

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

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

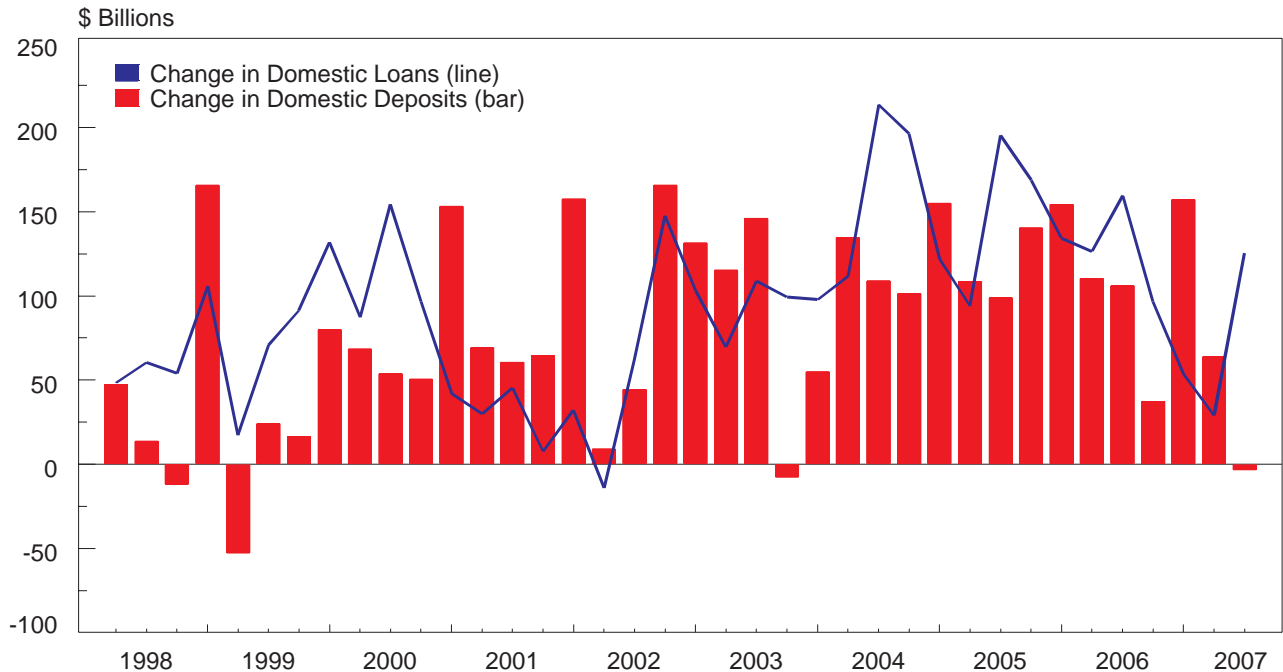
## Net Loans and Leases to Deposits (Domestic and Foreign)

1998 - 2007



## Quarterly Change in Domestic Loans vs Domestic Deposits

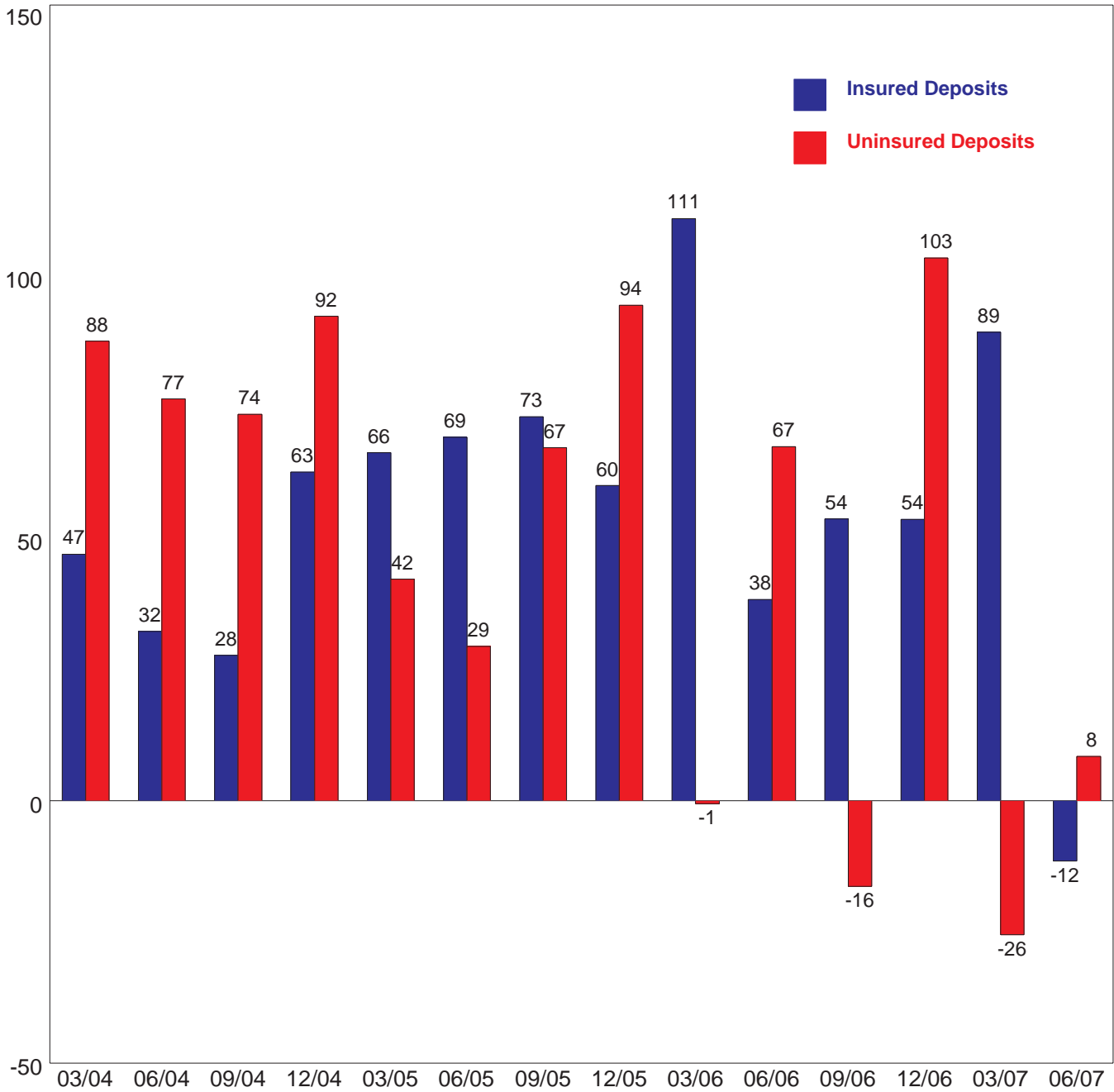
1998 - 2007



# Quarterly Change In Domestic Deposits

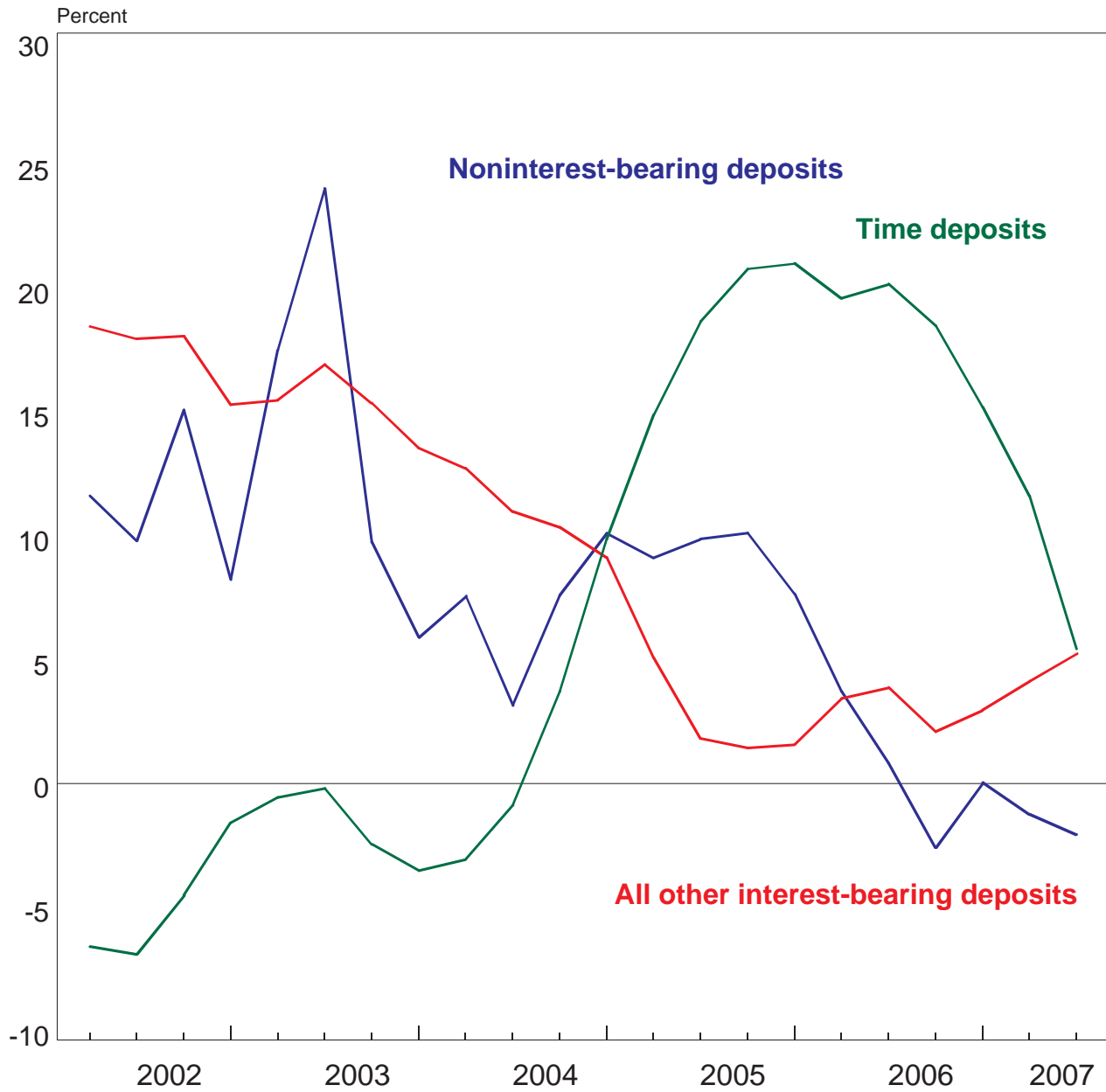
2004 - 2007

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

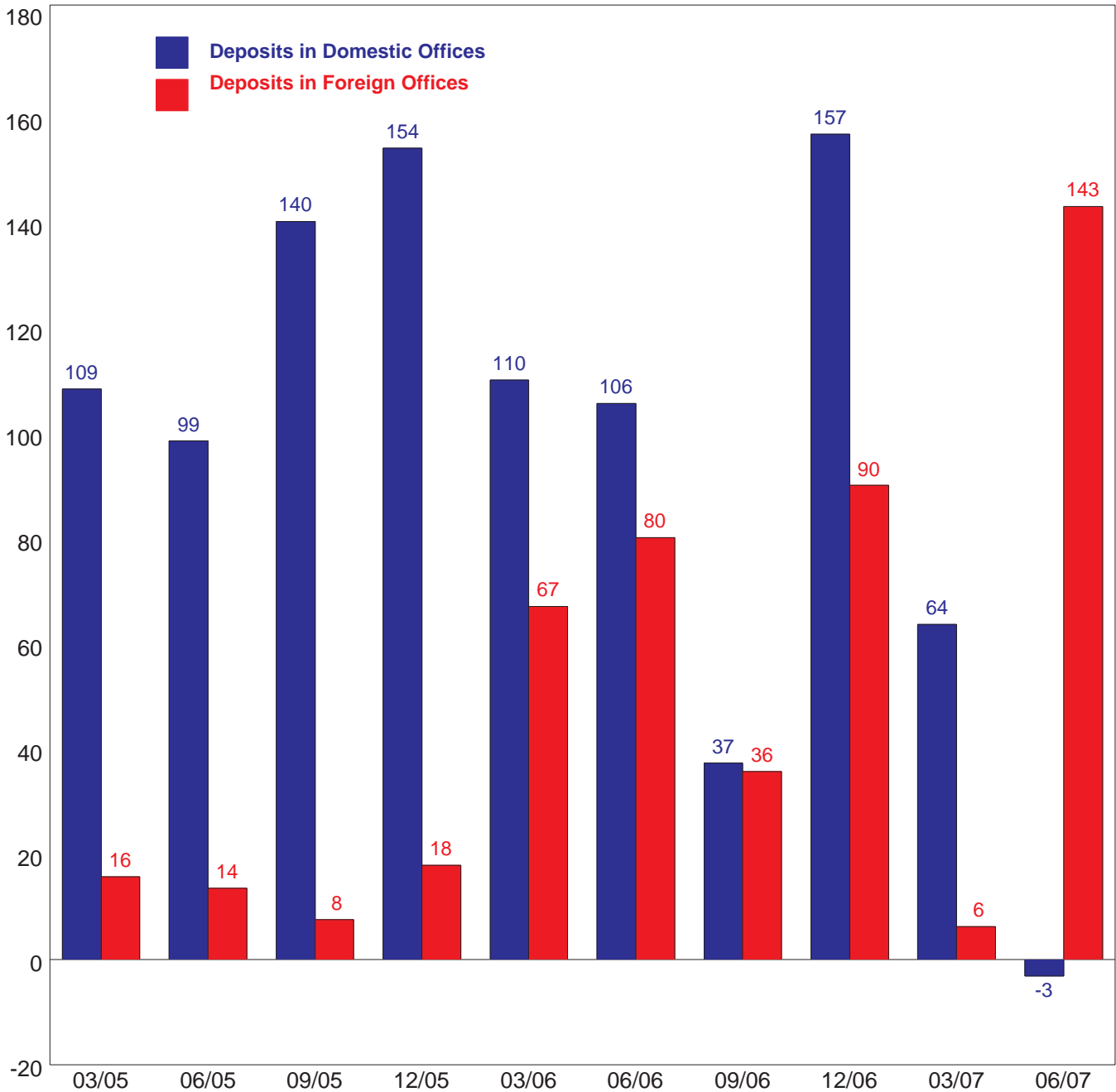
2002 - 2007



# Quarterly Change In Domestic and Foreign Deposits

2005 - 2007

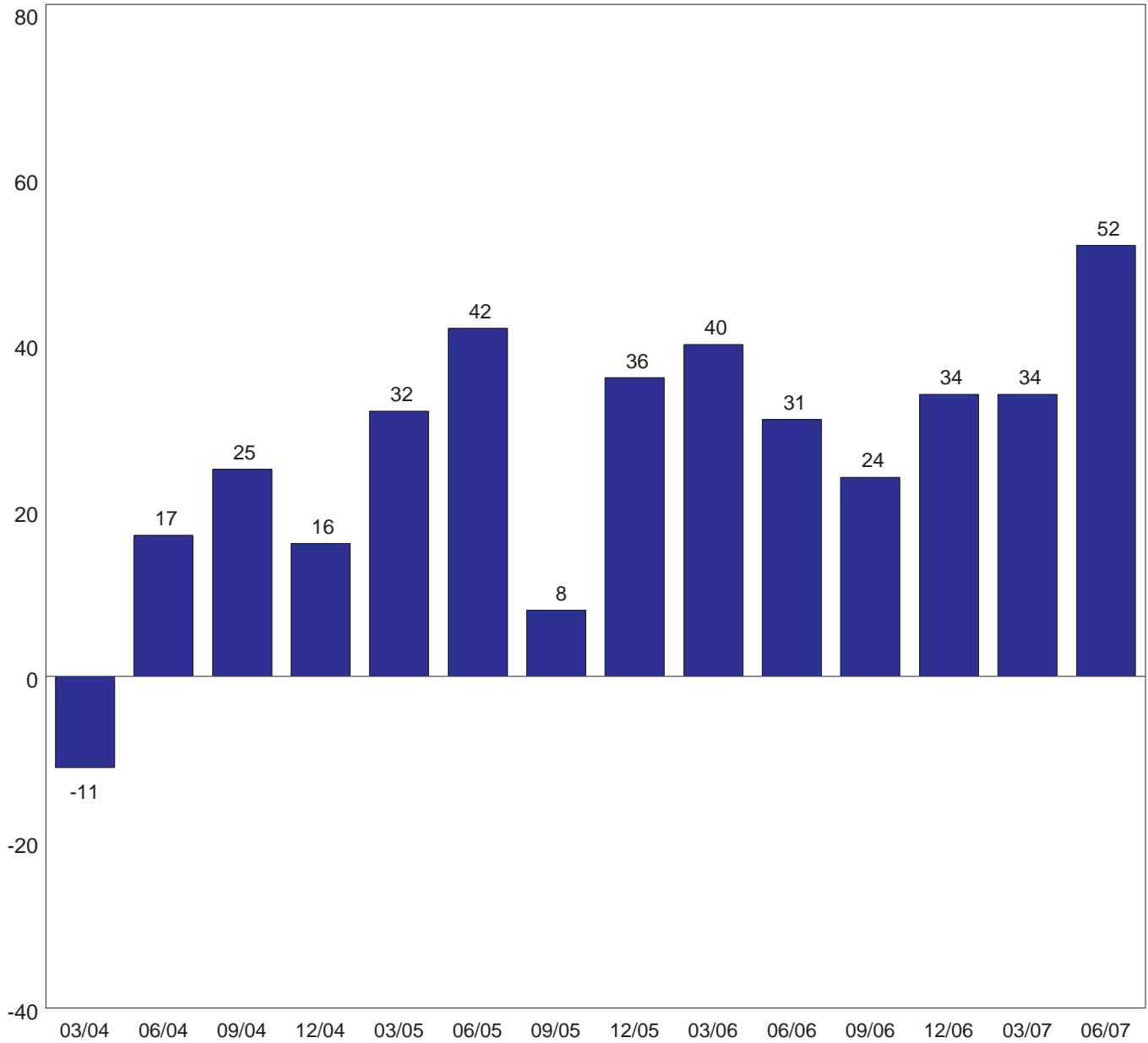
\$ Billions



# Quarterly Change in C&I Loans

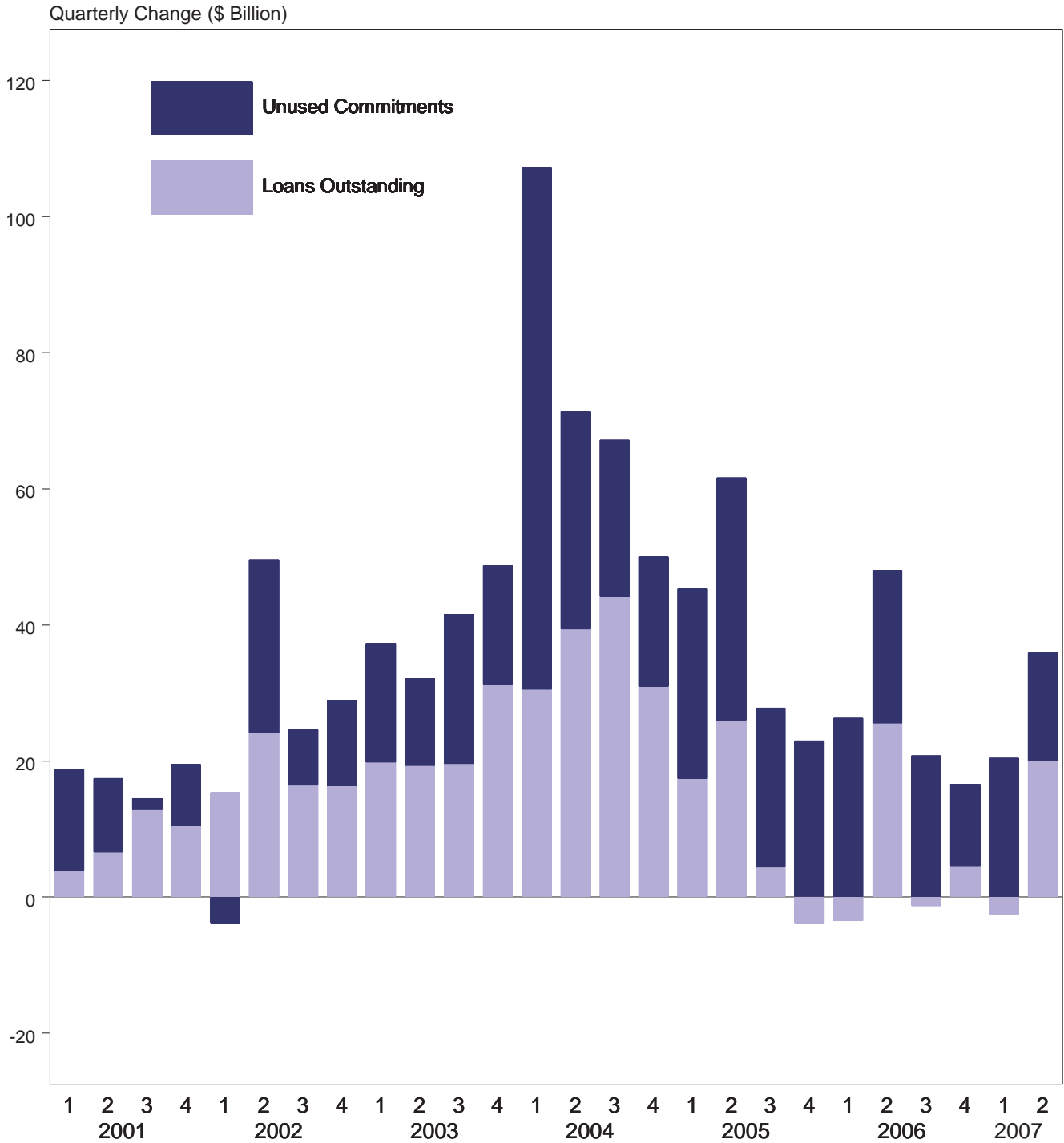
2004-2007

\$ Billions



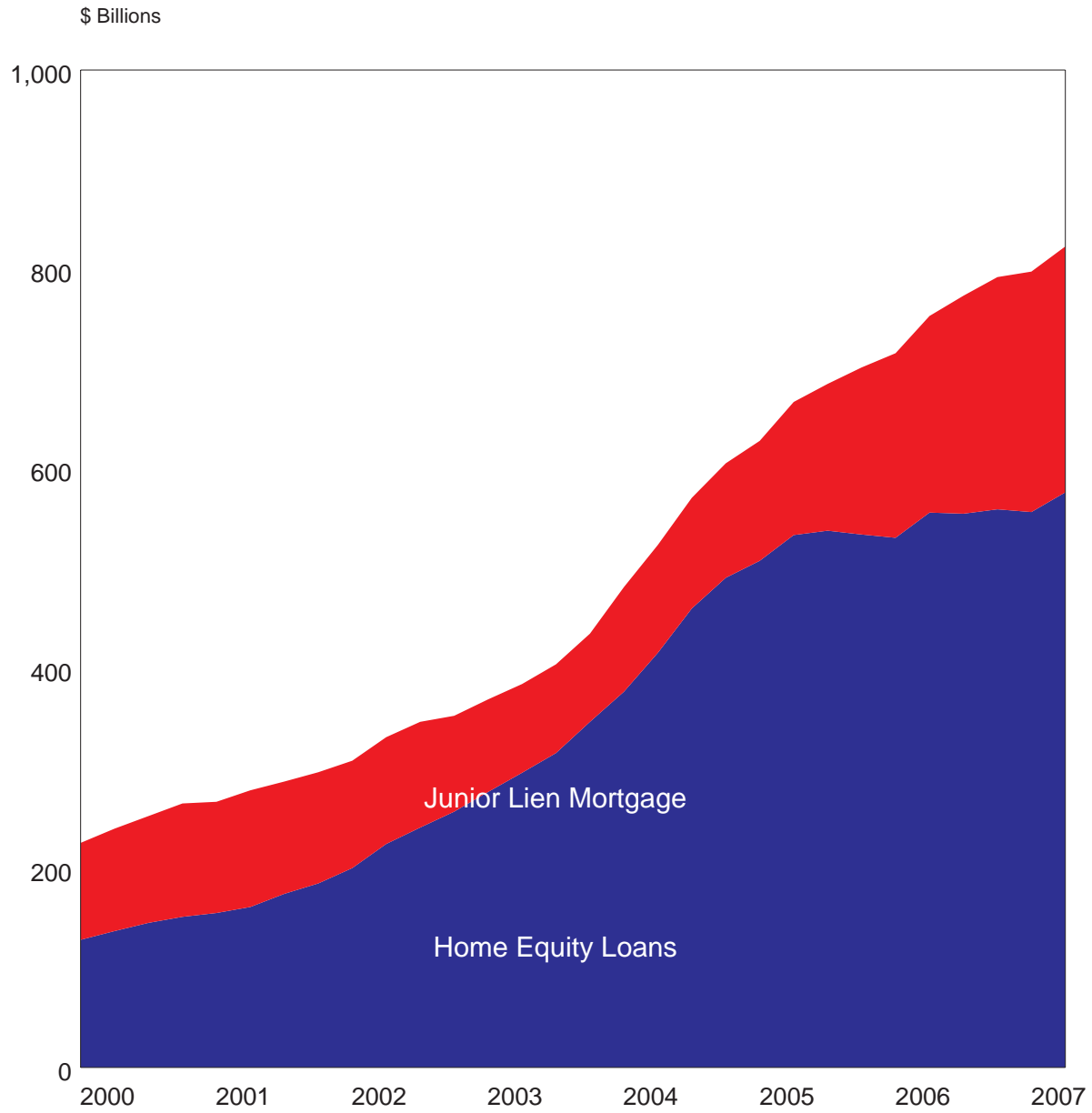
## Quarterly Change in Home Equity Loans

2001-2007



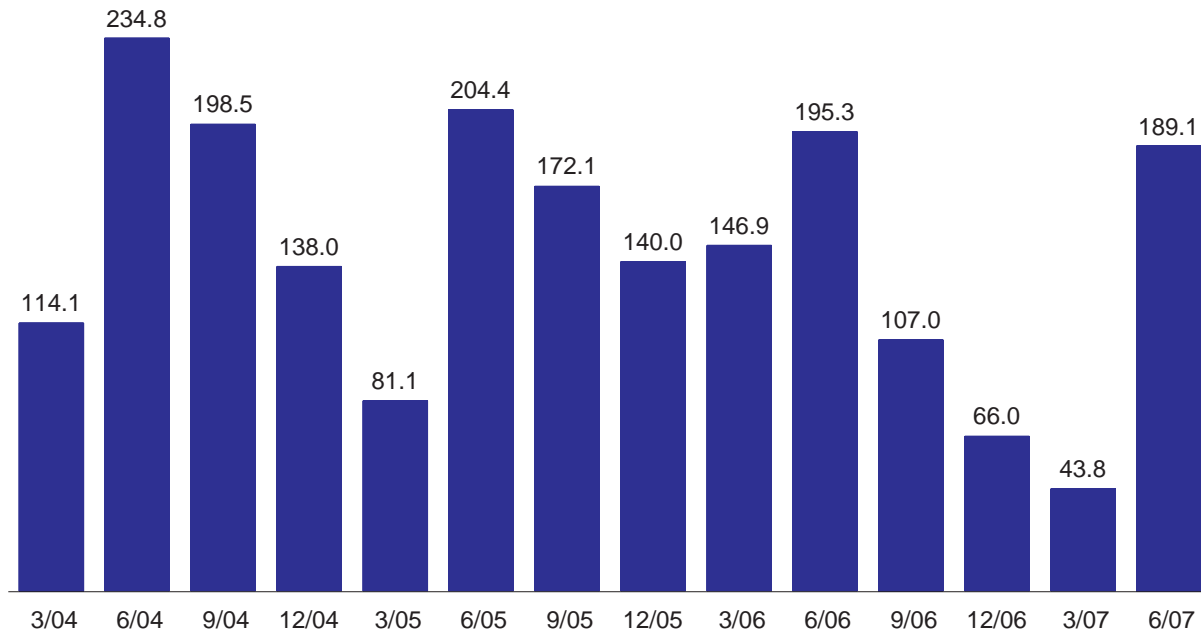
# Home Equity and Junior Lien Loans

2000 - 2007



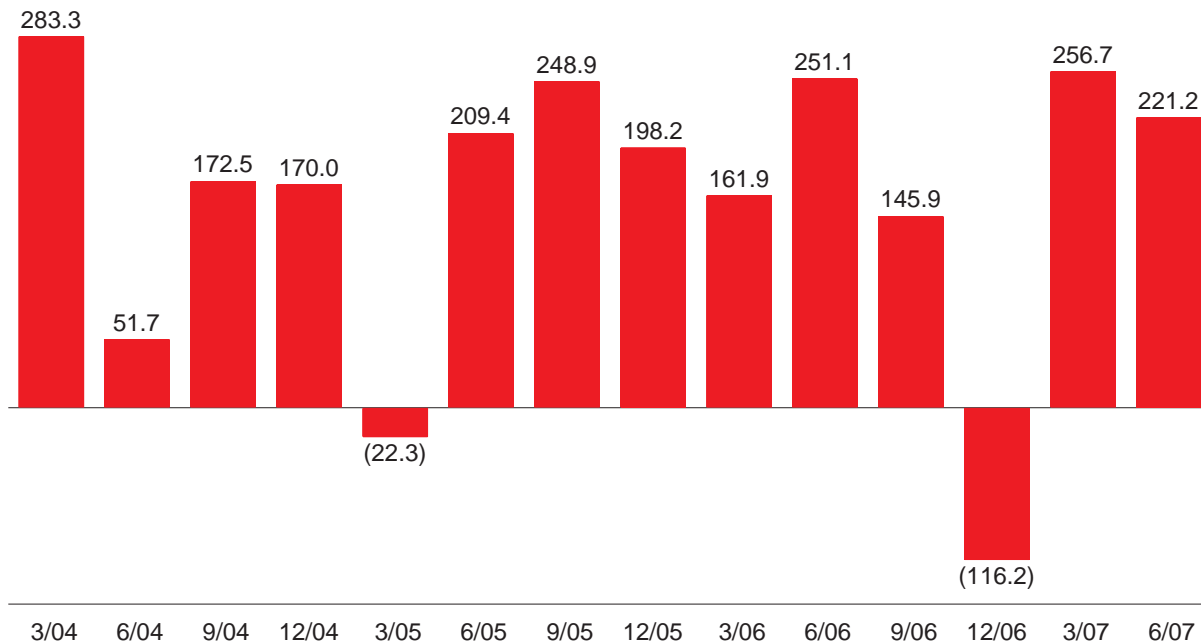


## Quarterly Change in Reported Loans Outstanding (\$ Billions)



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

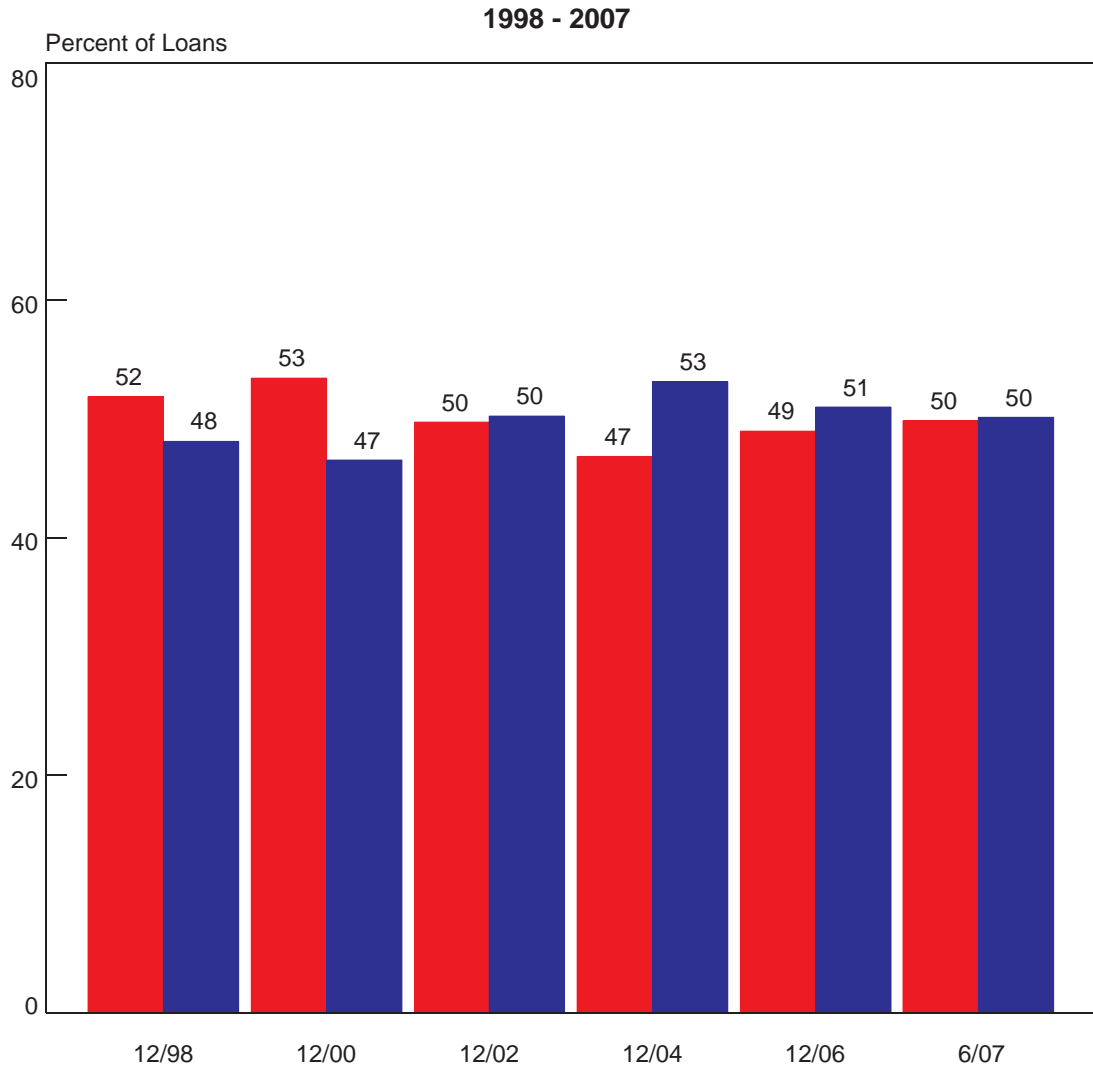
## Quarterly Change in Unused Loan Commitments (\$ Billions)



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

## Credit Risk Diversification

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



**Loans (\$ Billions):**

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

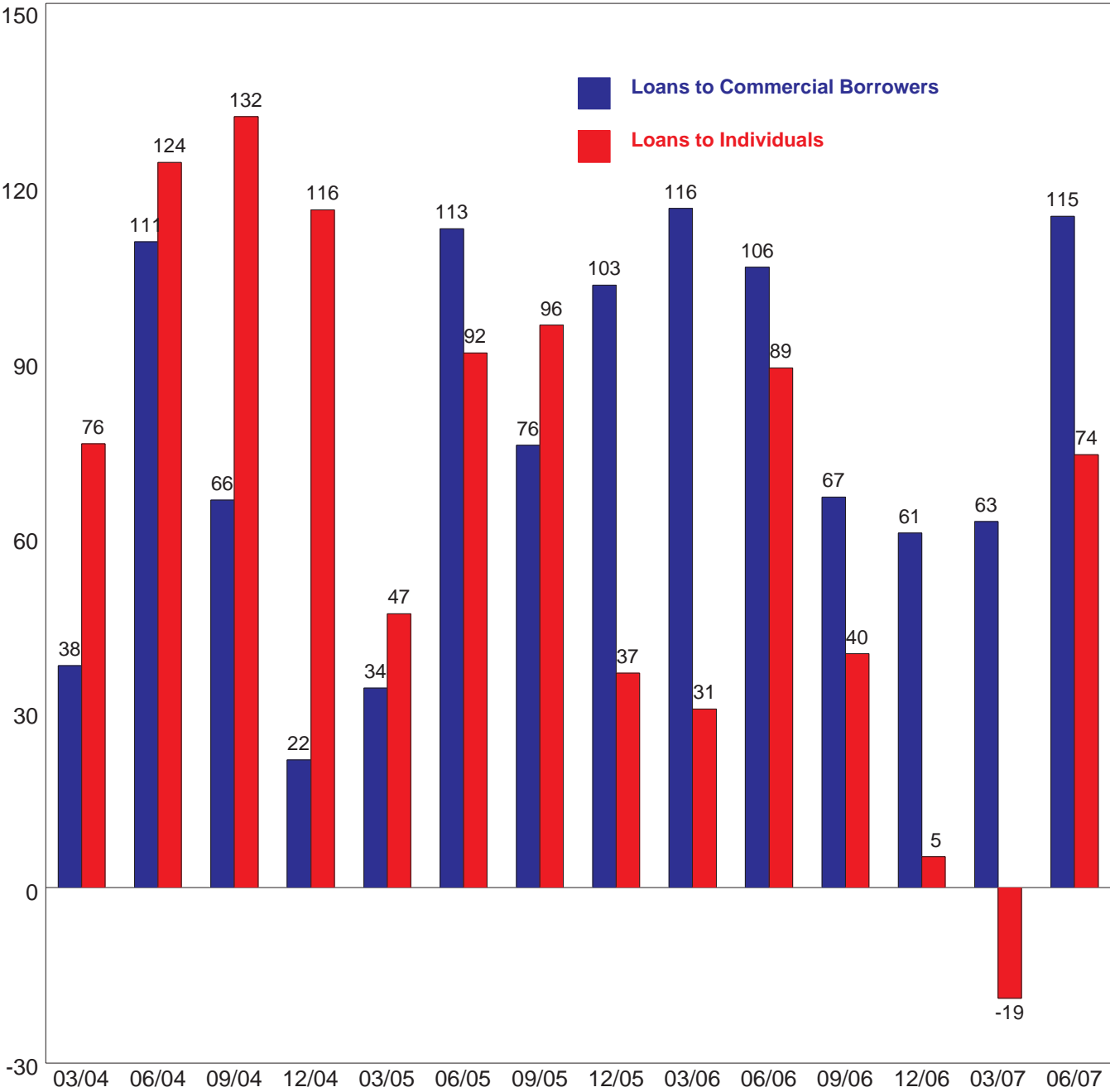
**Loans to Commercial Borrowers (Credit Risk Concentrated)** — - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair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

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

# Quarterly Growth in Loans to Commercial Borrowers and Loans to Individuals

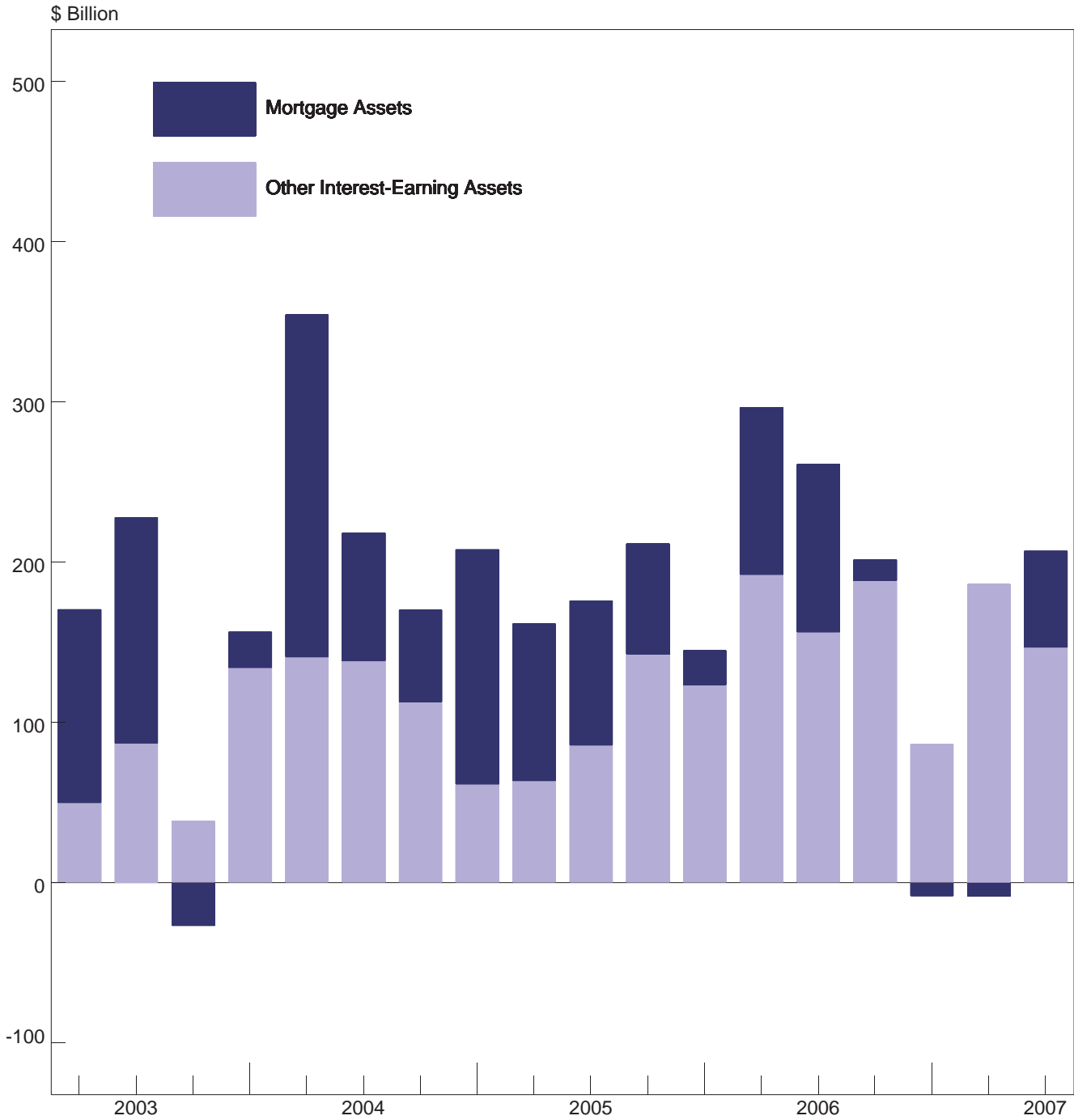
2004 - 2007

\$ Billions



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

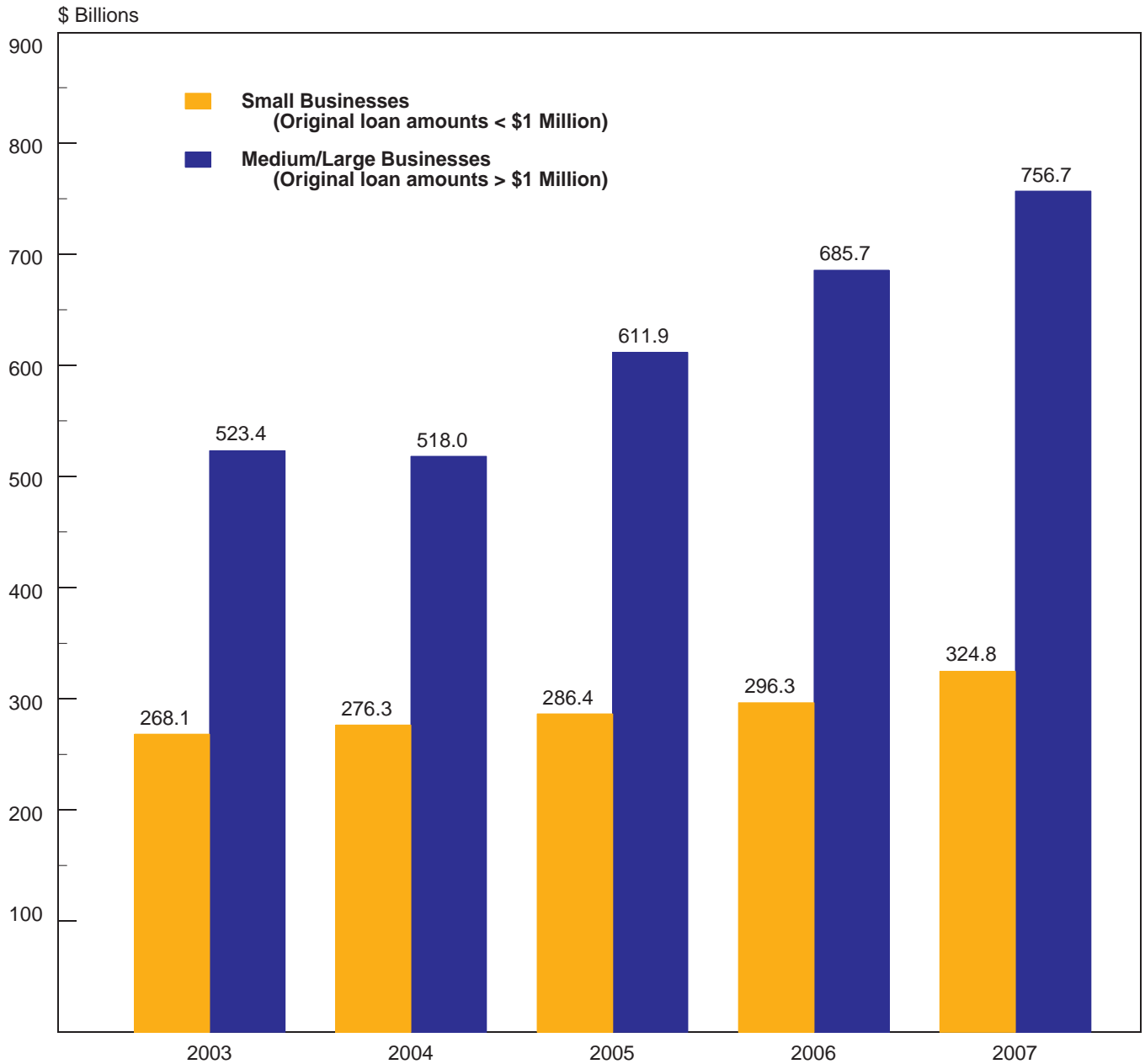
2003-2007



# Commercial and Industrial Loans to Small Businesses

2003-2007

As of June 30

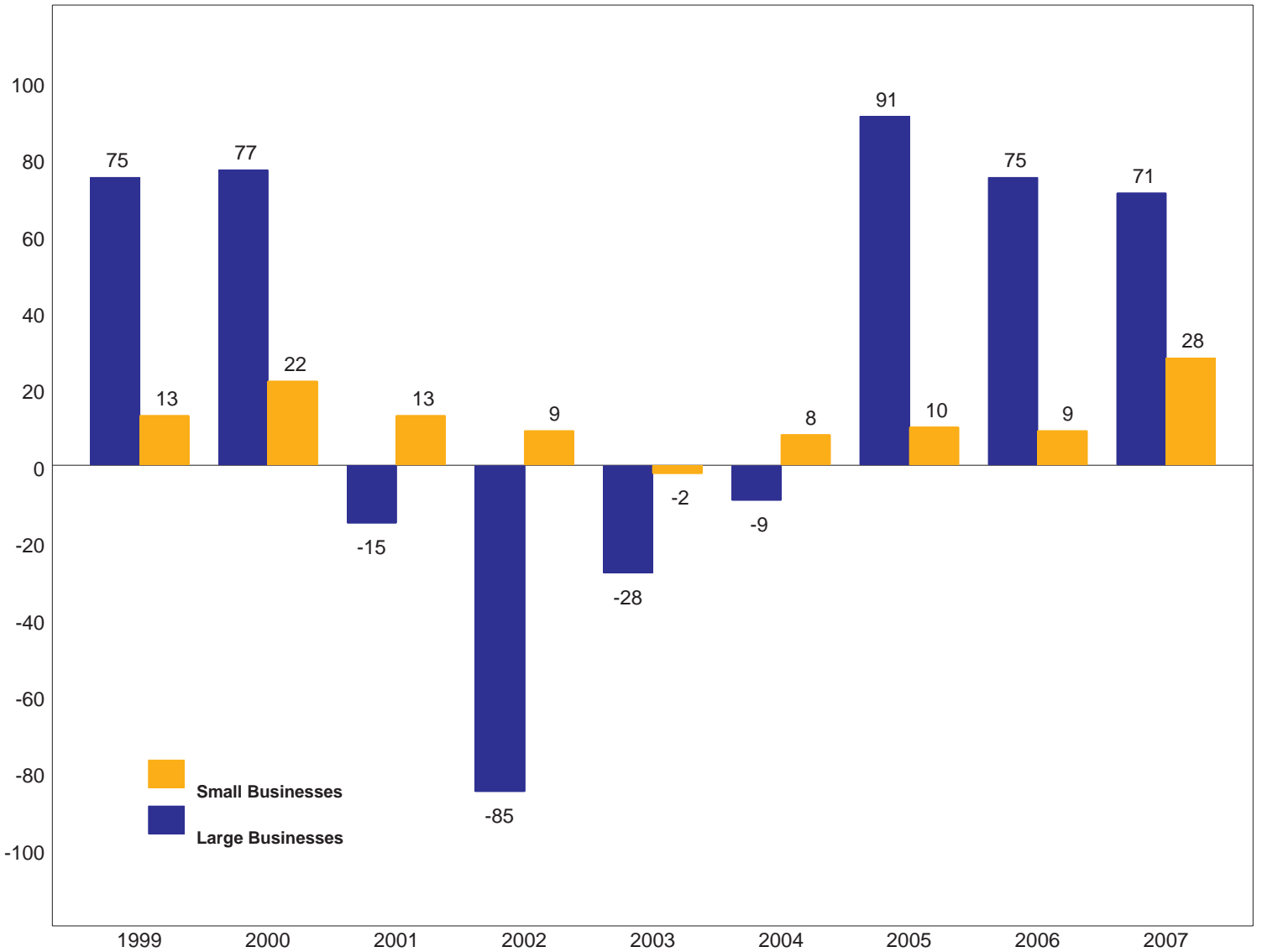


# Annual Change in C&I Loans to Large and Small Businesses

1999 - 2007

As of June 30

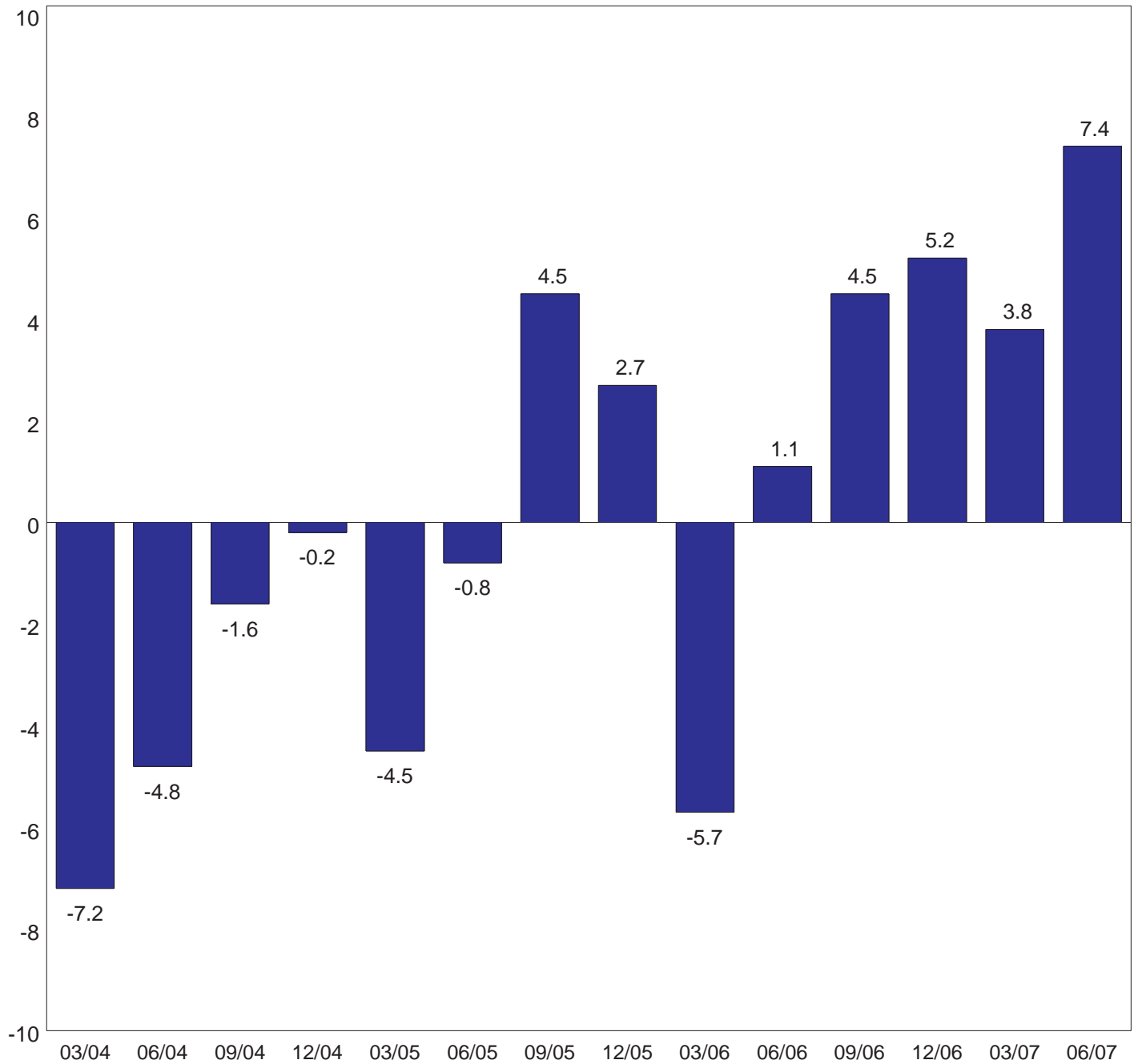
\$ Billions



# Quarterly Change in Noncurrent Loans & Net Charge-Offs

2004-2007

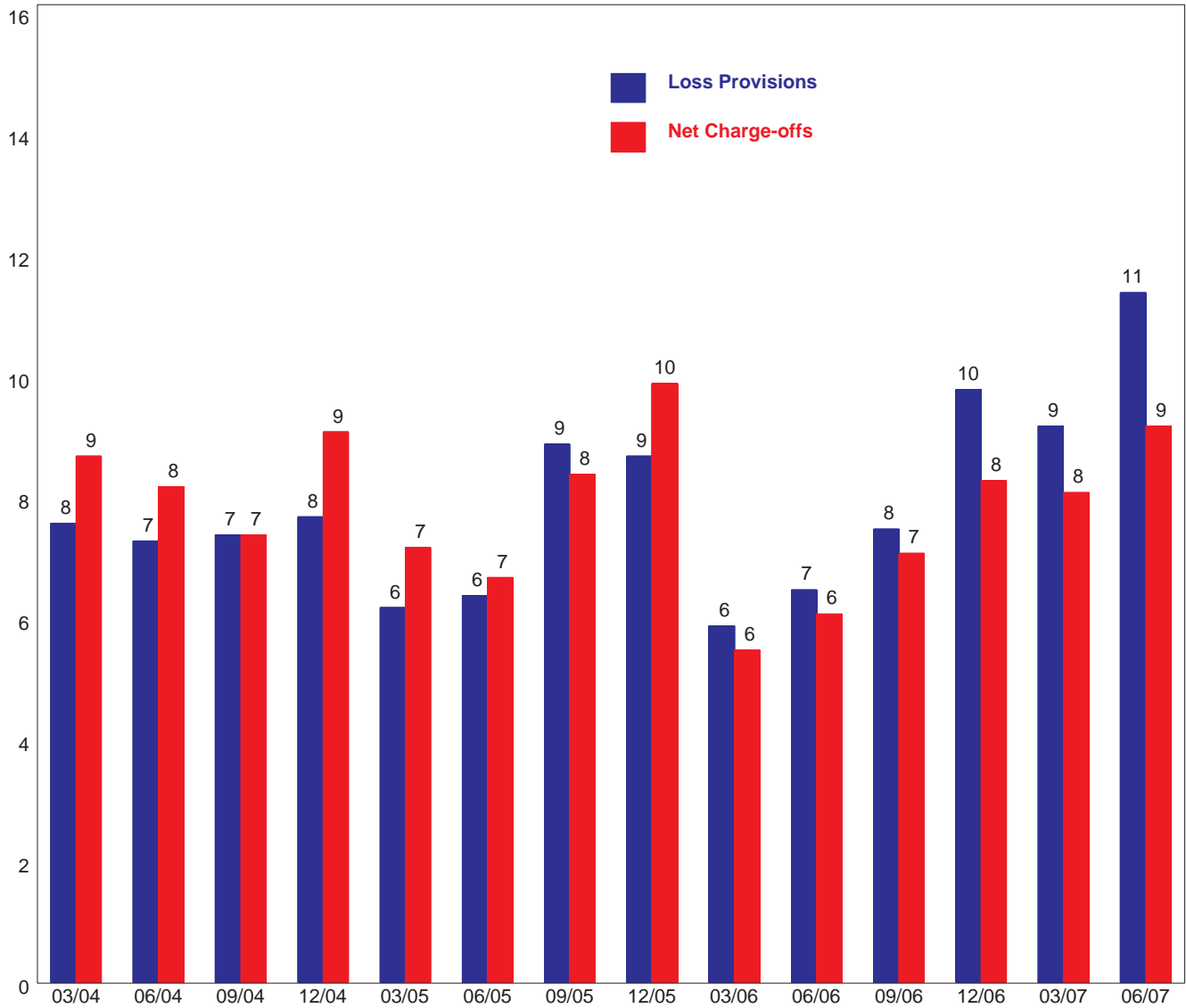
\$ Billions



# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2004 - 2007

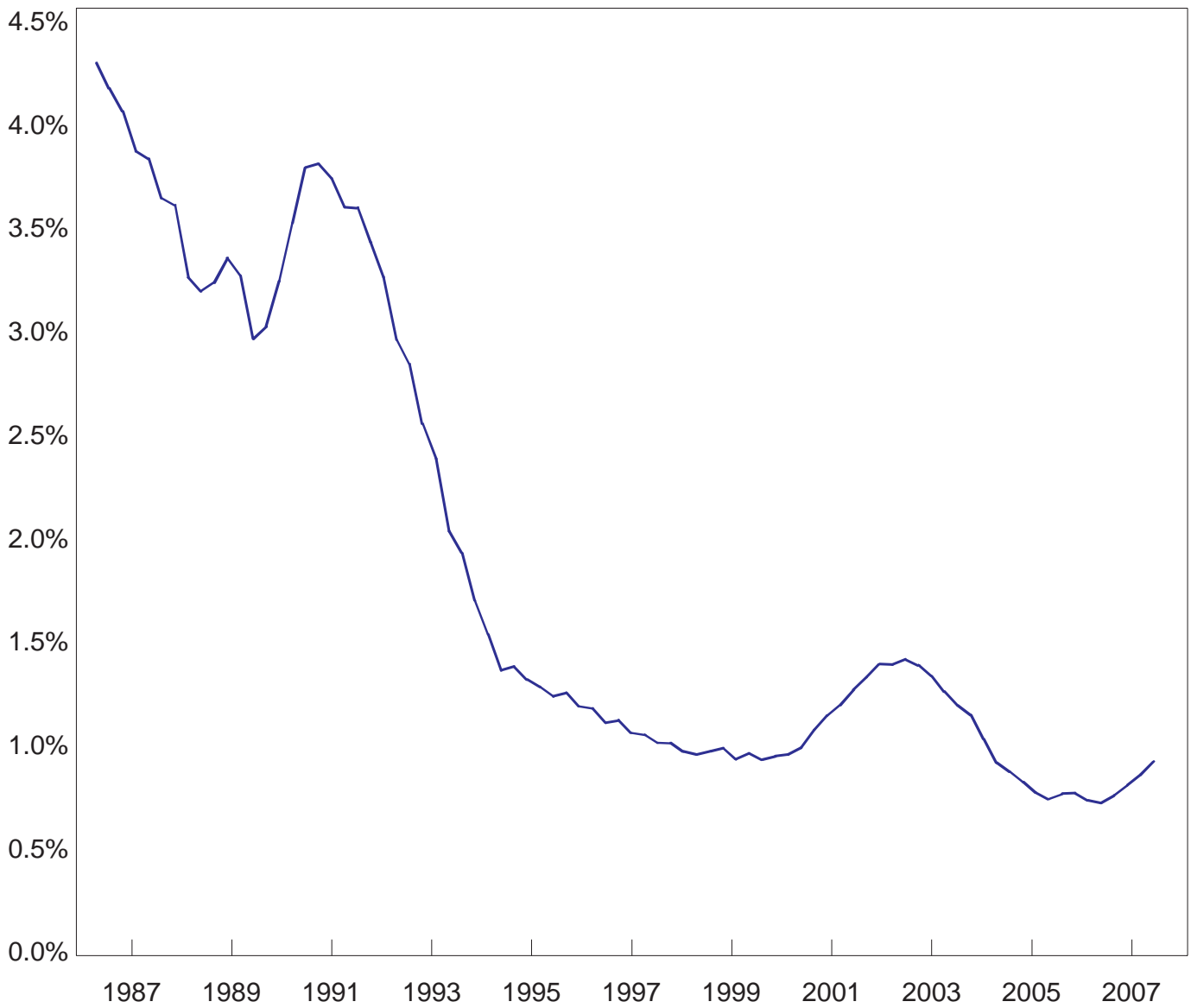
\$ Billions



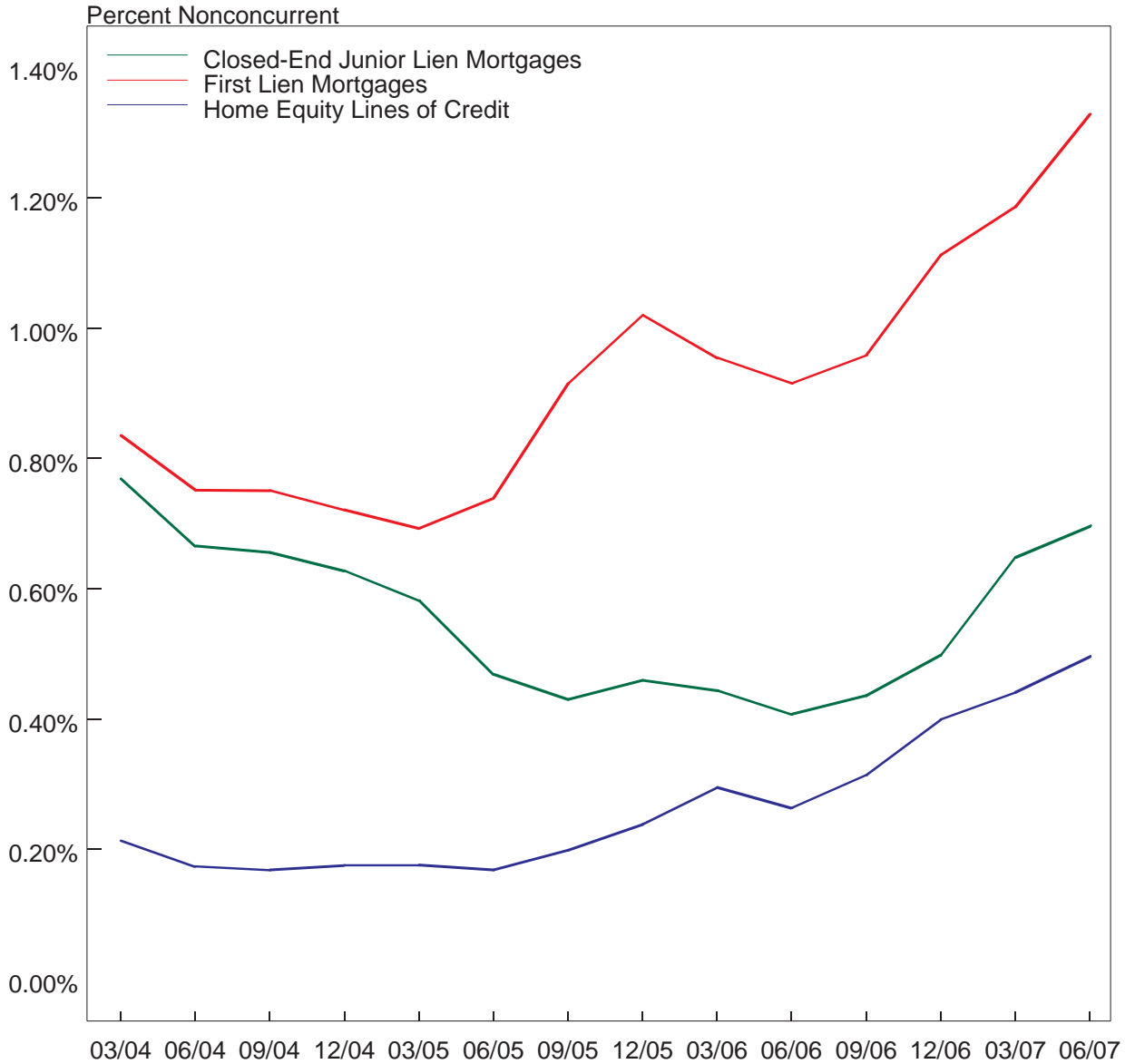


# Noncurrent Loan Rate, Total Loans & Leases

1987-2007



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



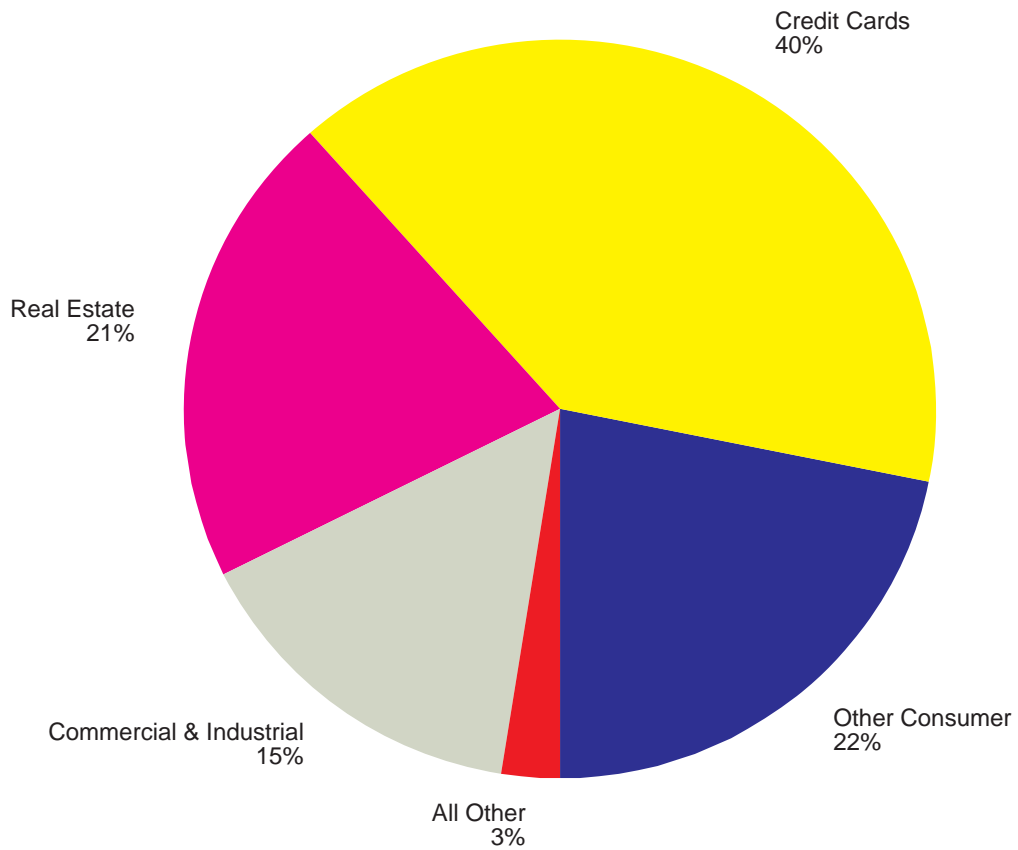
# Noncurrent Rate on Real Estate Construction and Development Loans

2000-2007



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

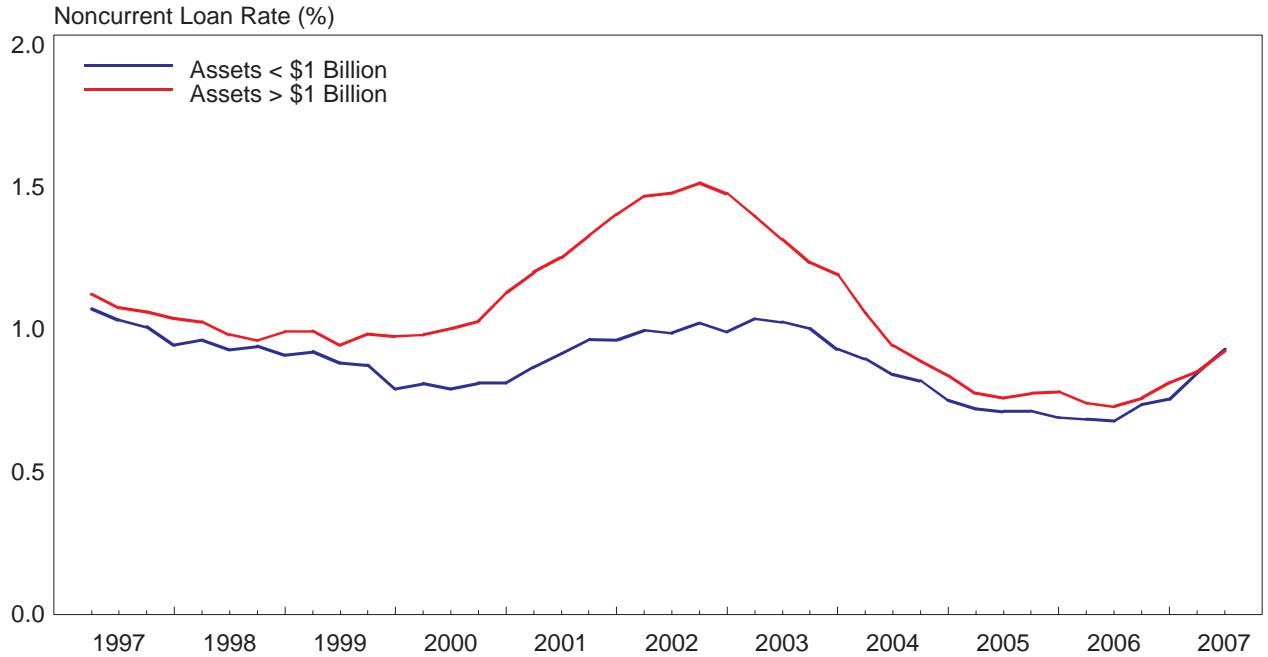
Second Quarter, 2007



## Noncurrent Loan Rates

### By Asset Size

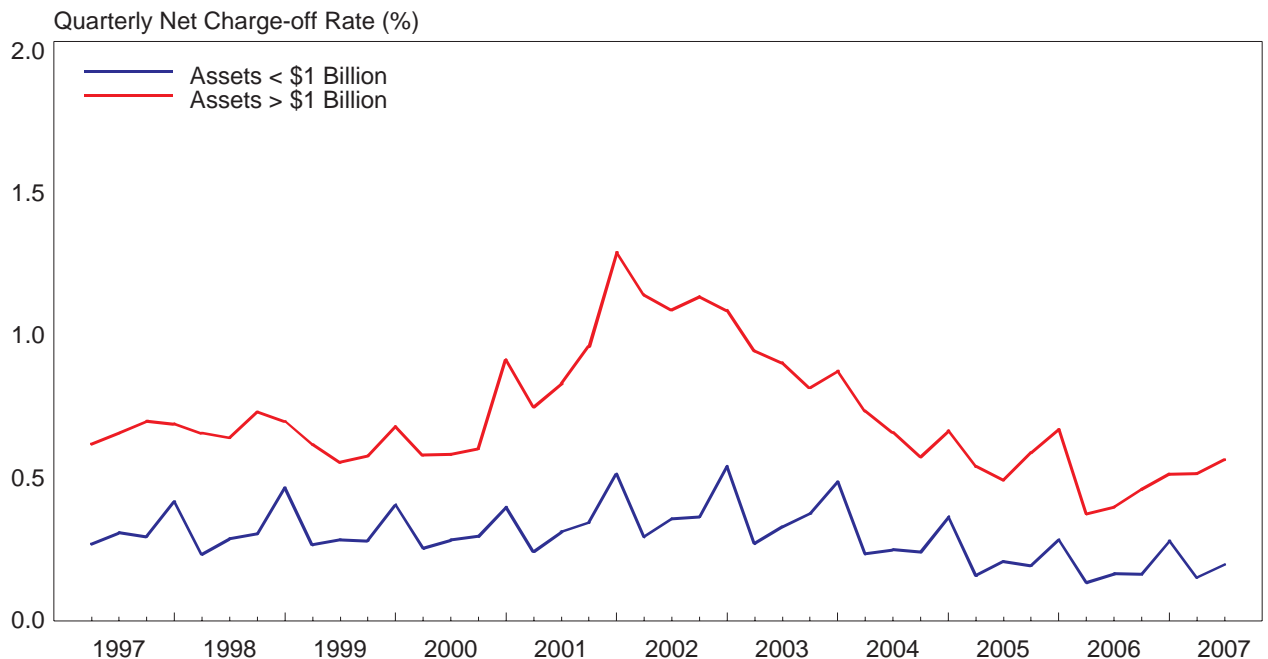
1997 - 2007



## Quarterly Net Charge-off Rates

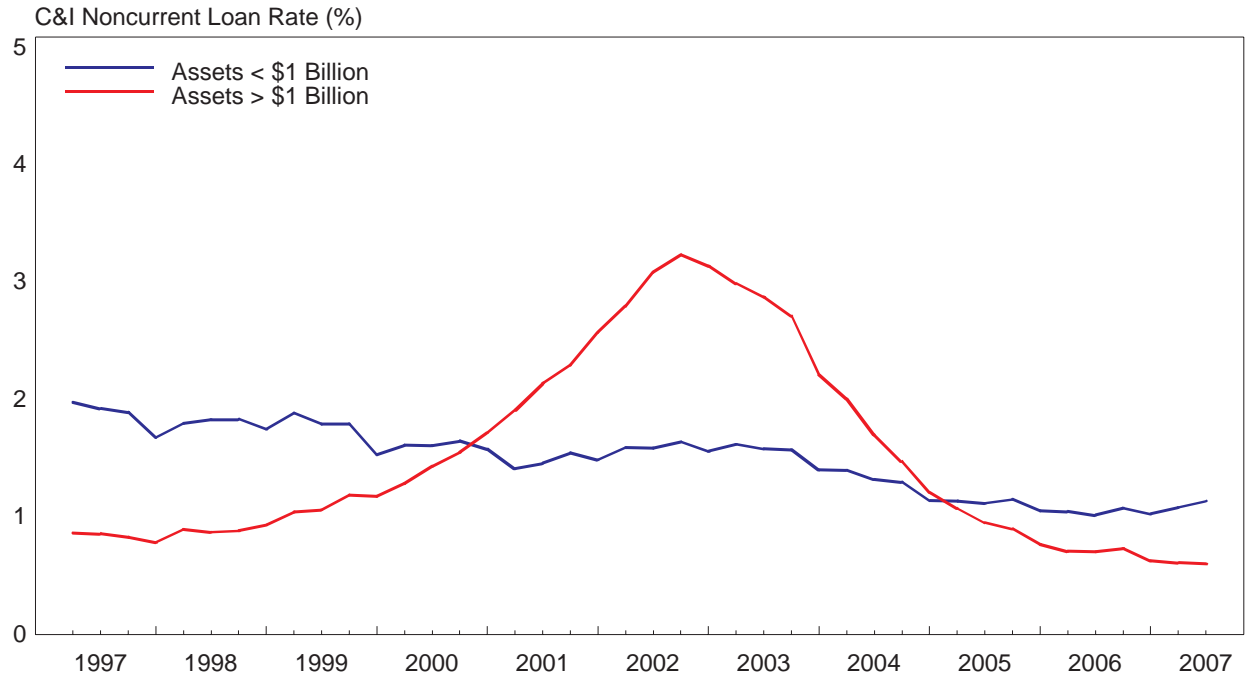
### By Asset Size, Annualized

1997 - 2007



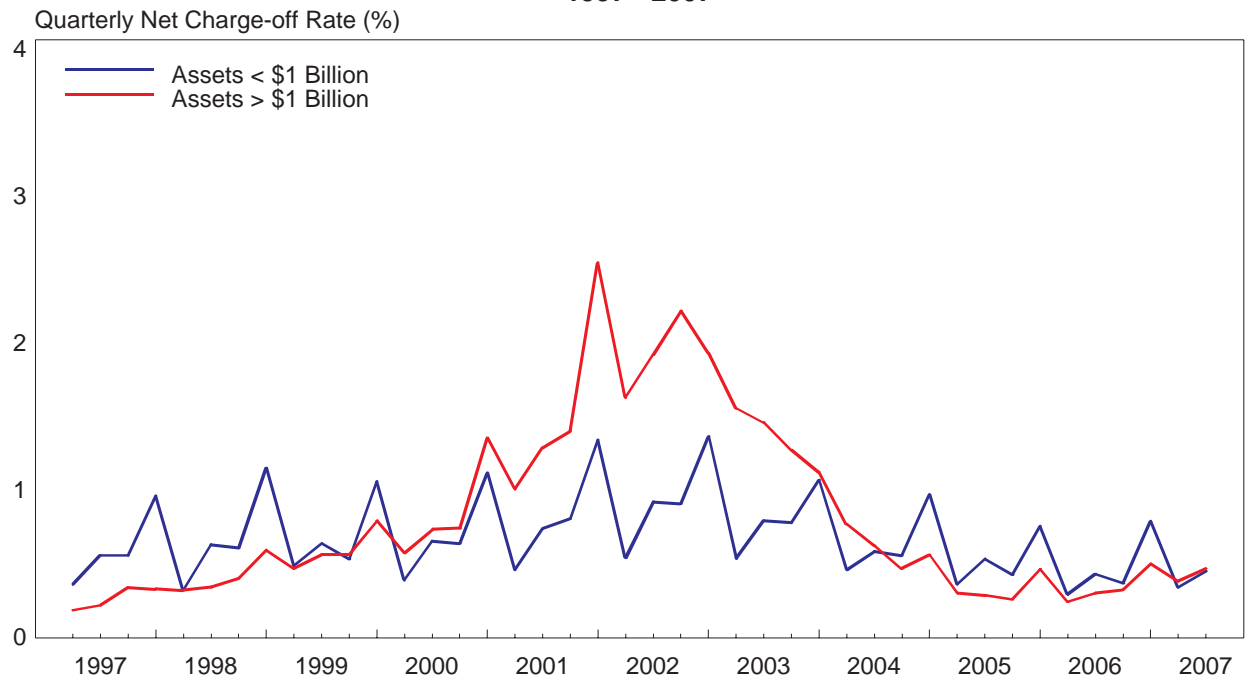
## Noncurrent C & I Loan Rates By Asset Size

1997 - 2007



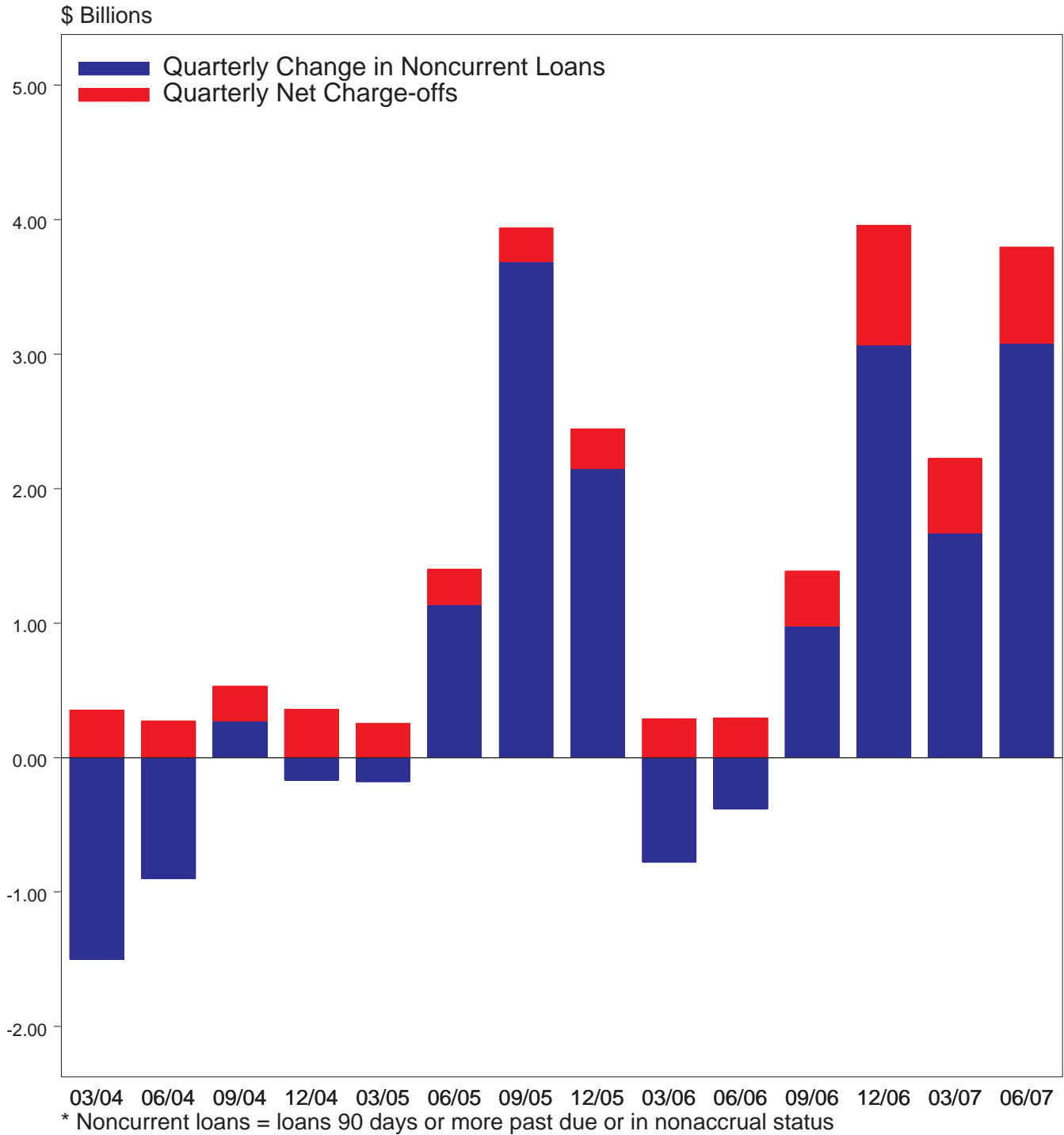
## Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1997 - 2007



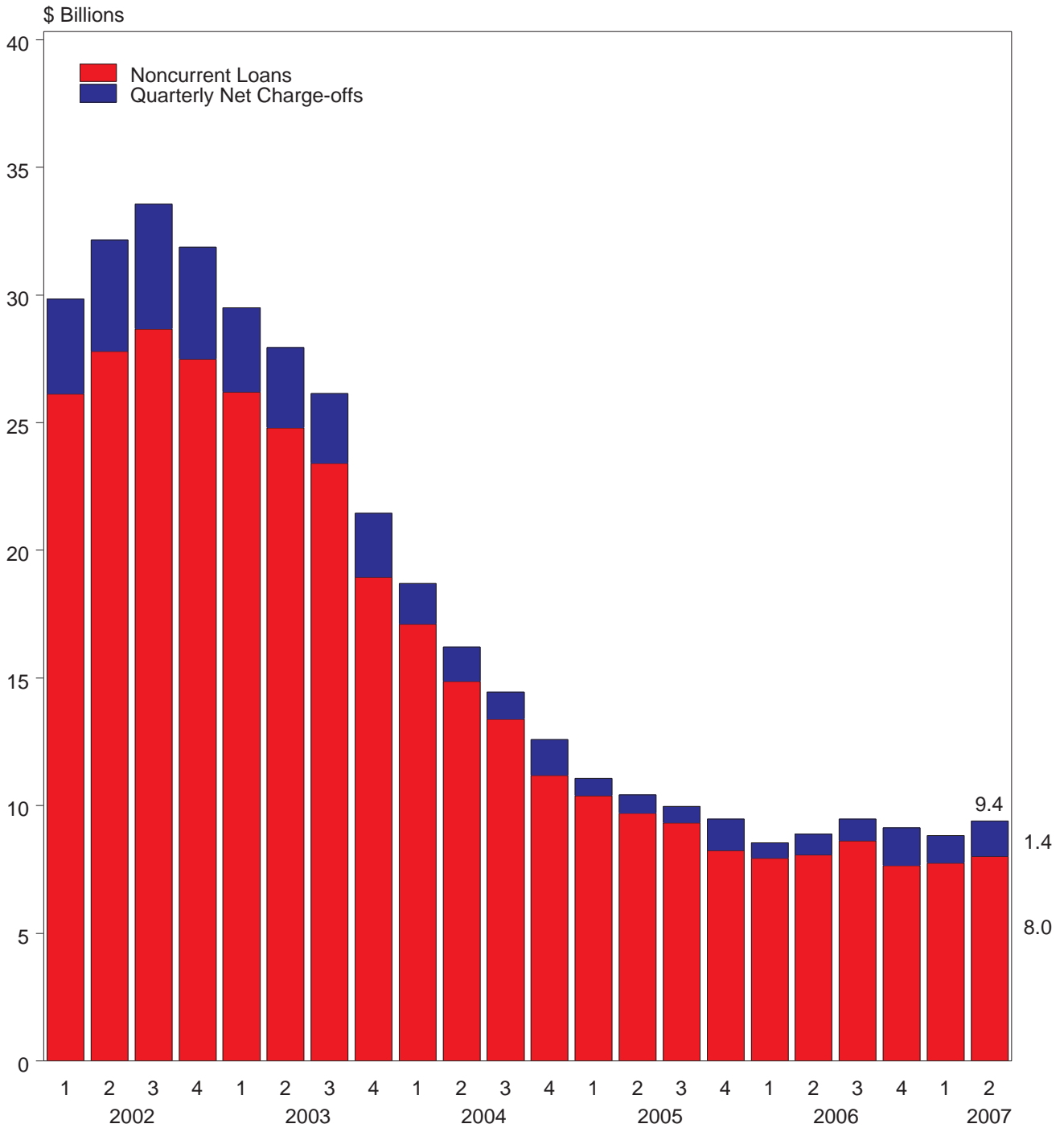
# Credit Quality of Residential Mortgage Loans\*

## 2004 to 2007



# Credit Quality of C & I Loans

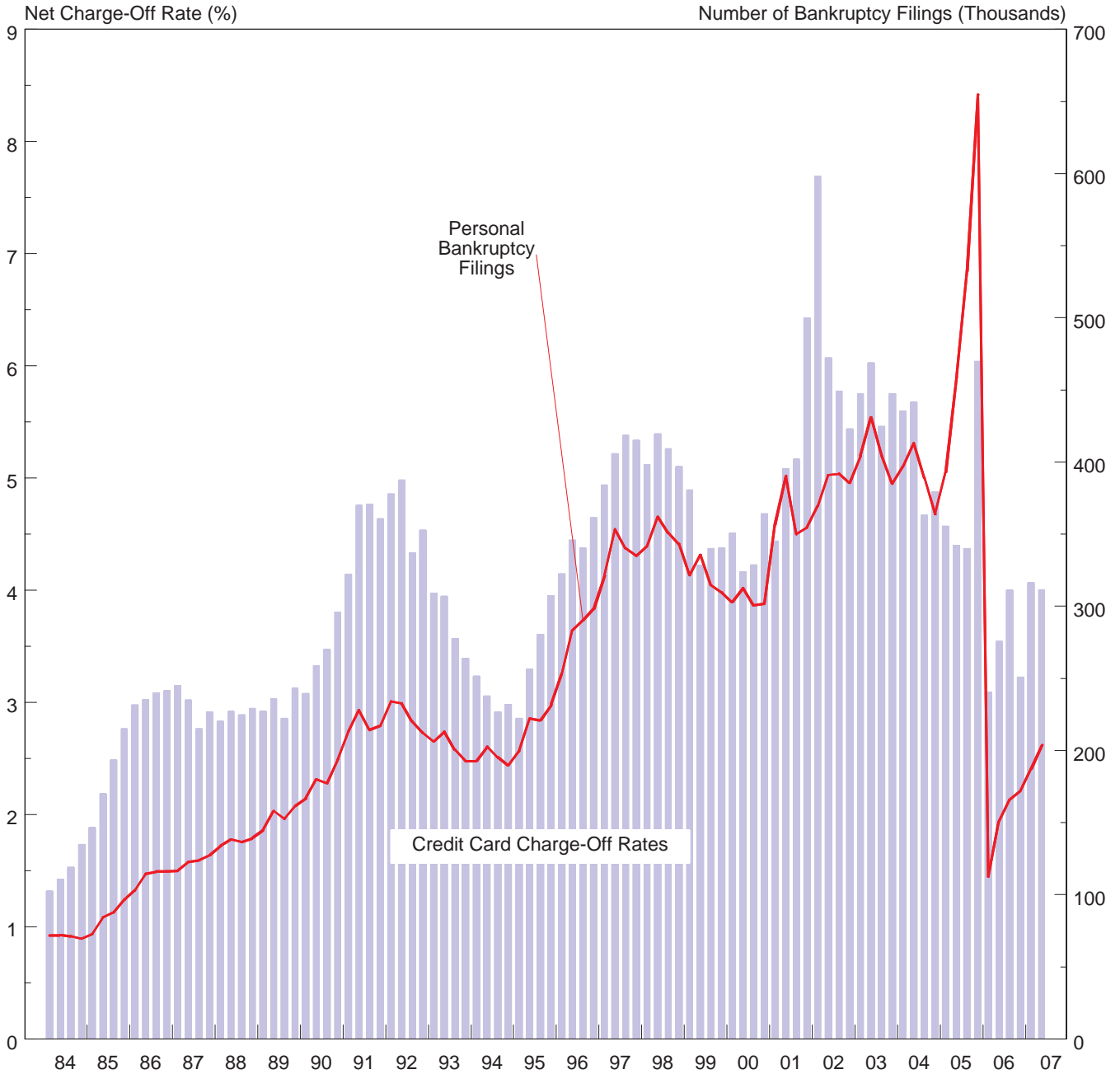
2002 - 2007





# Credit Card Loss Rates and Personal Bankruptcy Filings

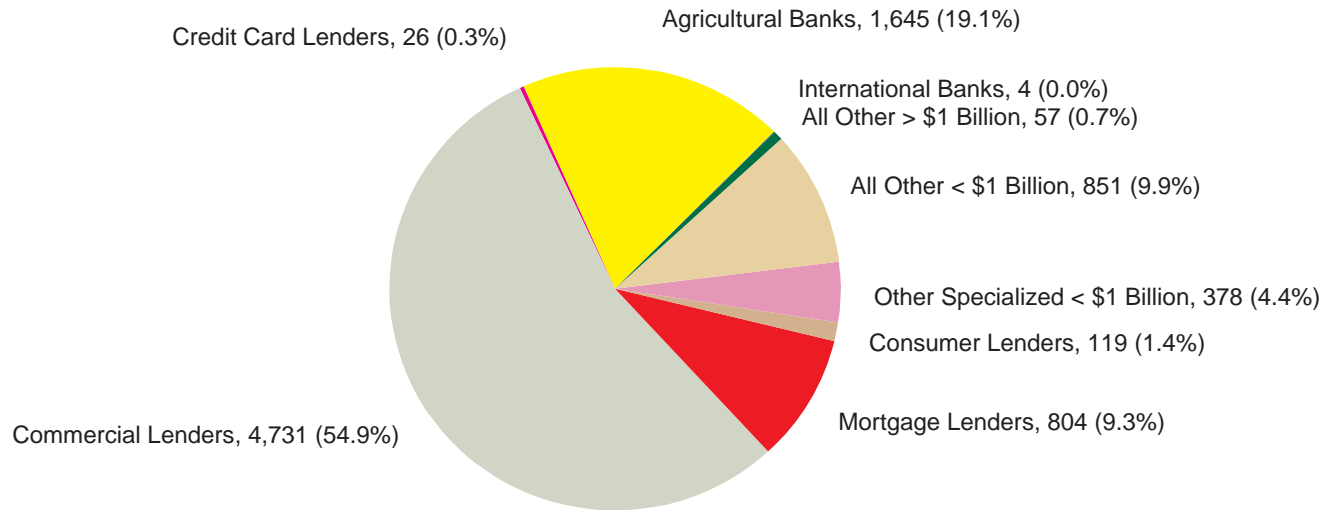
## 1984-2007



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

## Number of Institutions By Asset Concentration Group

June 30, 2007

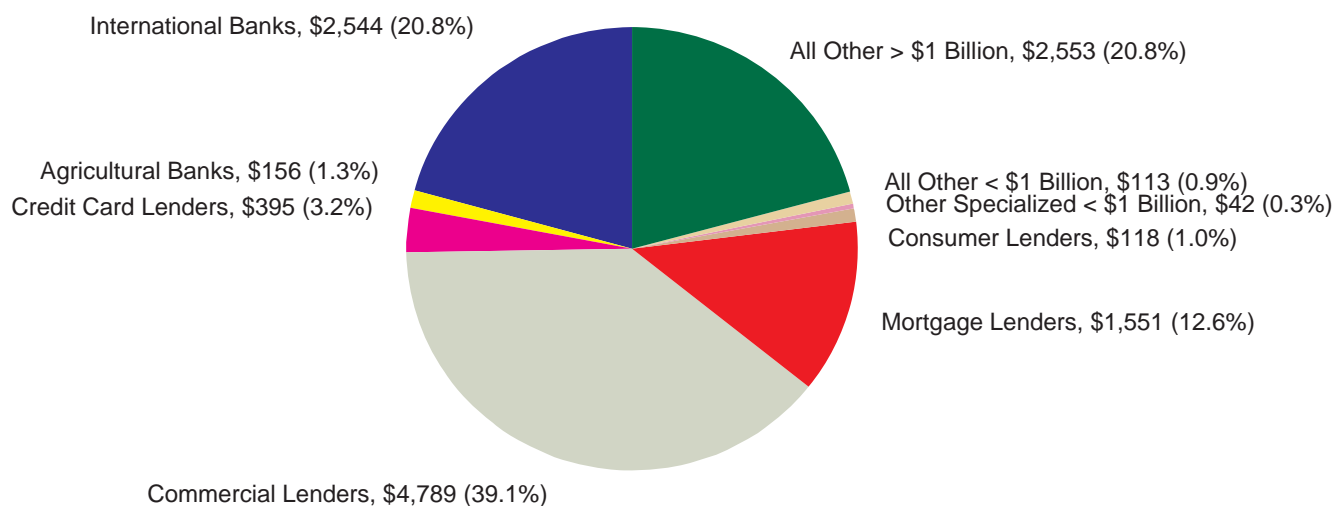


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/07</b>	4	1,645	26	4,731	804	119	378	851	57
<b>12/06</b>	4	1,634	26	4,712	817	124	411	895	57
<b>12/05</b>	4	1,685	33	4,617	887	125	425	995	62
<b>12/04</b>	5	1,731	34	4,423	990	132	466	1,120	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

## Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2007

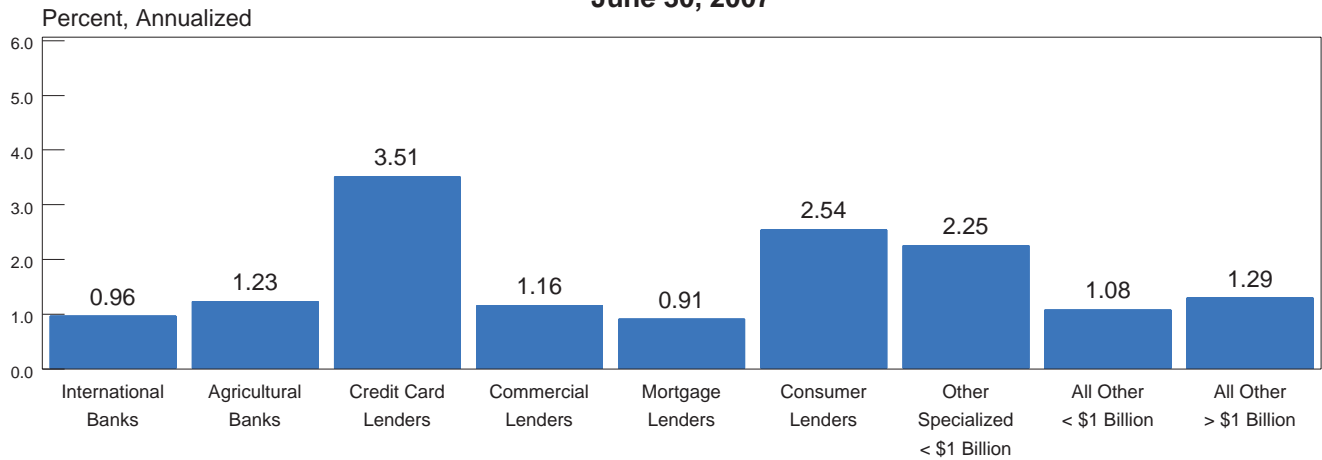


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/07</b>	2,544	156	395	4,789	1,551	118	42	113	2,553
<b>12/06</b>	2,337	149	408	4,905	1,445	110	42	120	2,344
<b>12/05</b>	1,851	142	359	4,257	1,655	117	48	129	2,320
<b>12/04</b>	1,881	139	383	3,301	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

## Performance Ratios By Asset Concentration Group

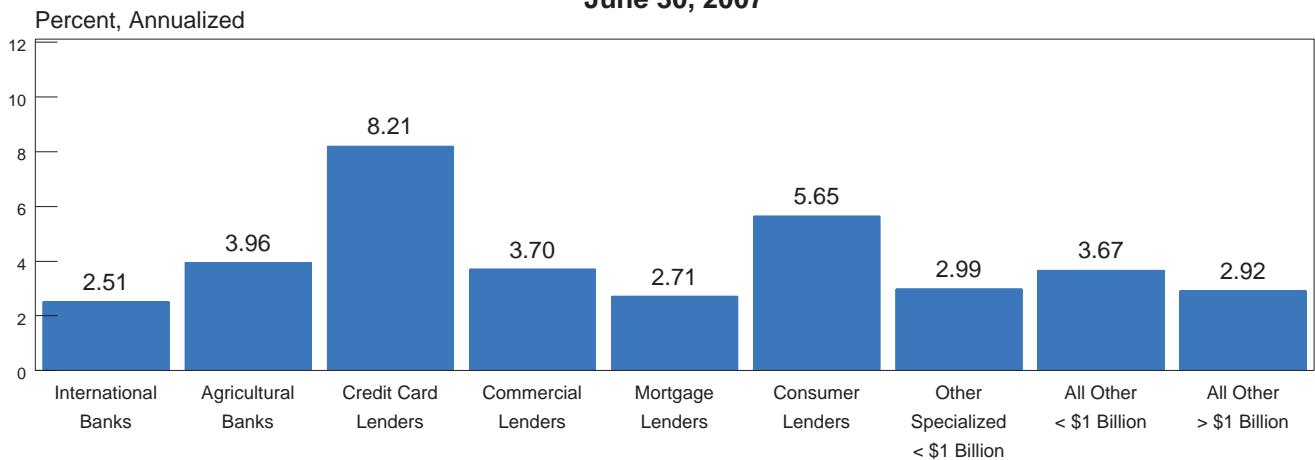
### Return on Assets (YTD)

June 30, 2007



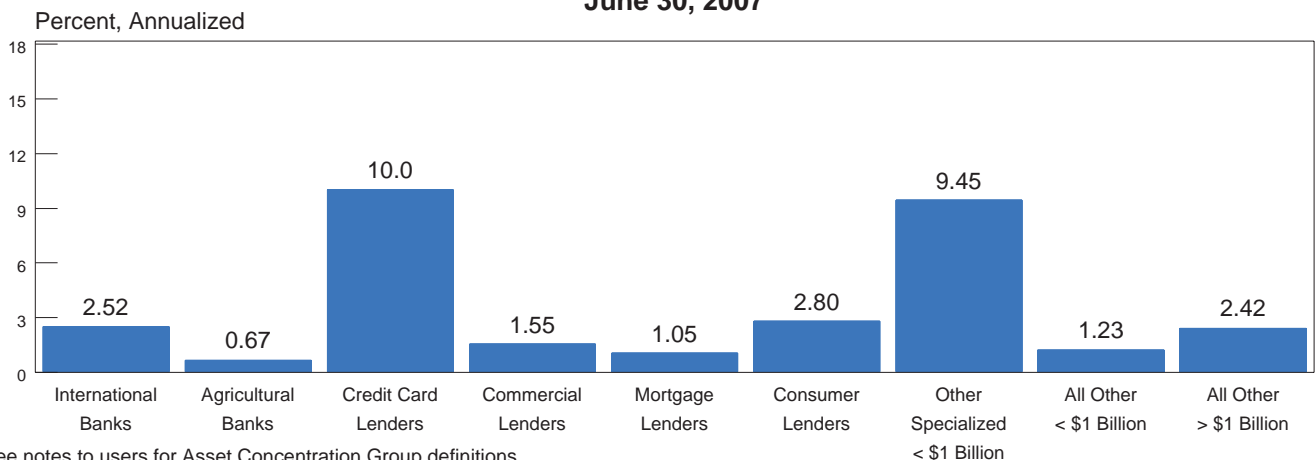
### Net Interest Margin (YTD)

June 30, 2007



### Noninterest Income to Assets (YTD)

June 30, 2007

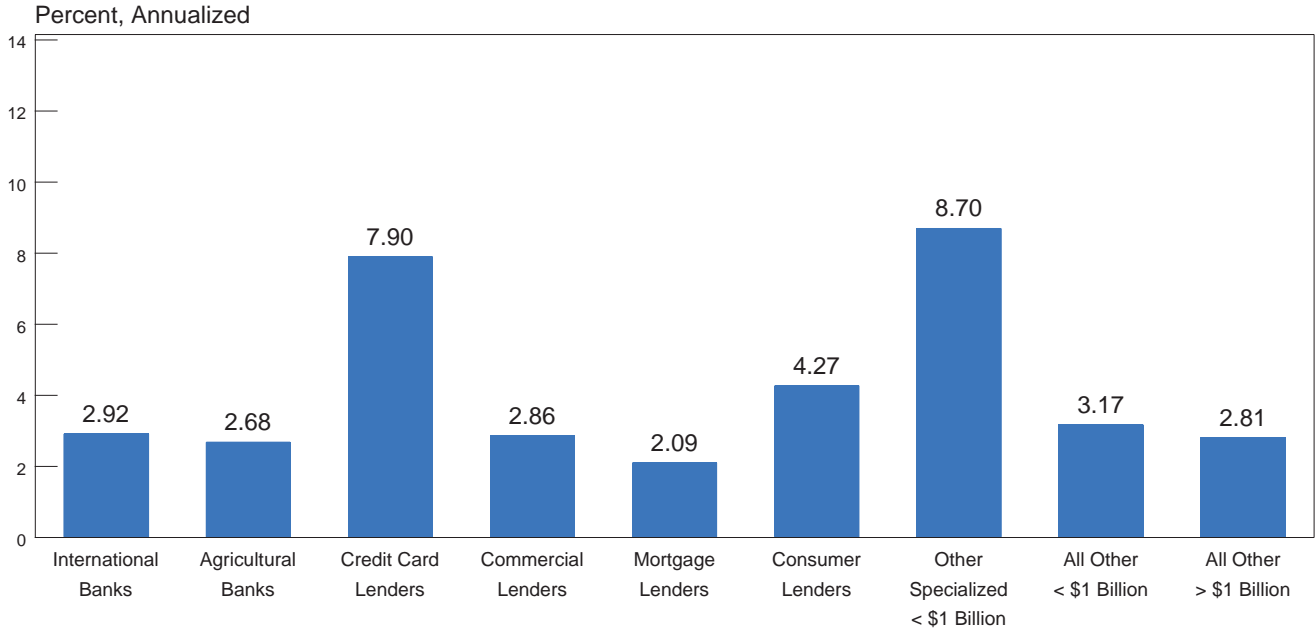


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

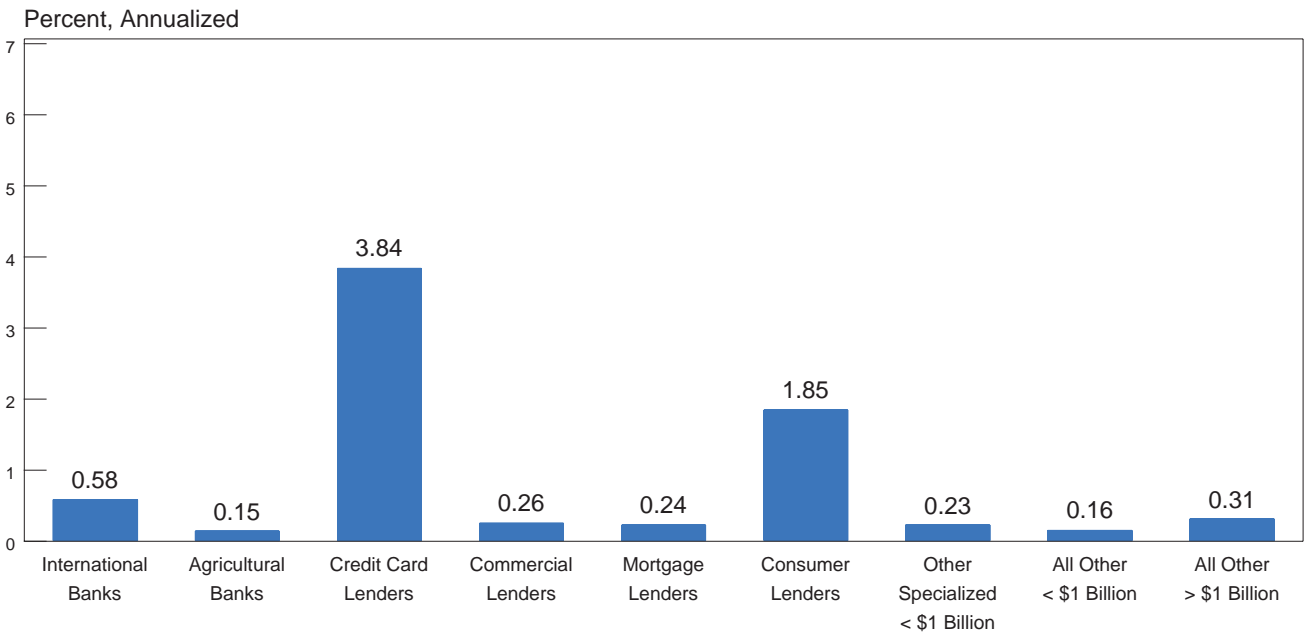
### Noninterest Expense to Assets (YTD)

June 30, 2007



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

June 30, 2007

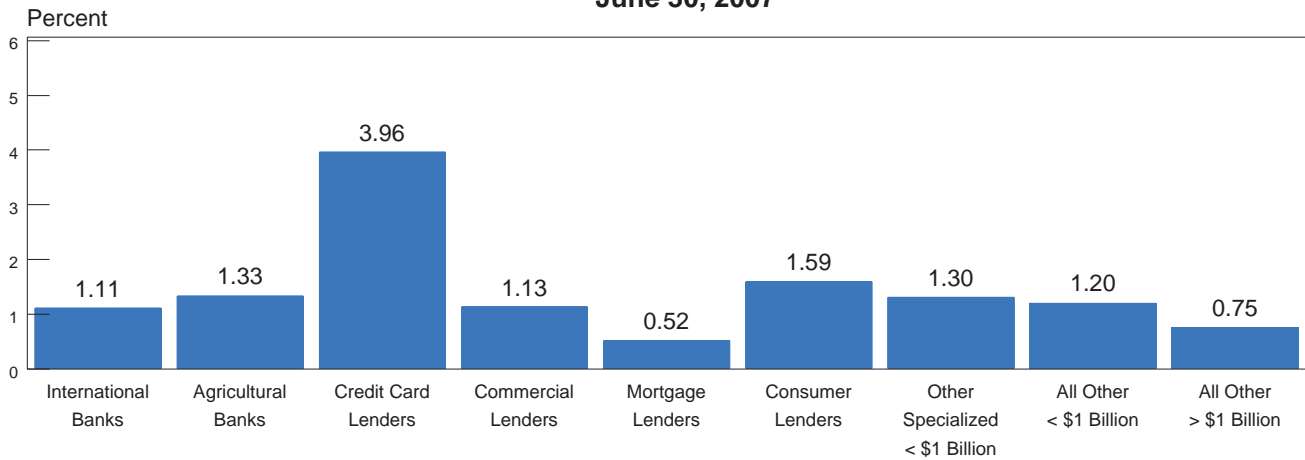


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

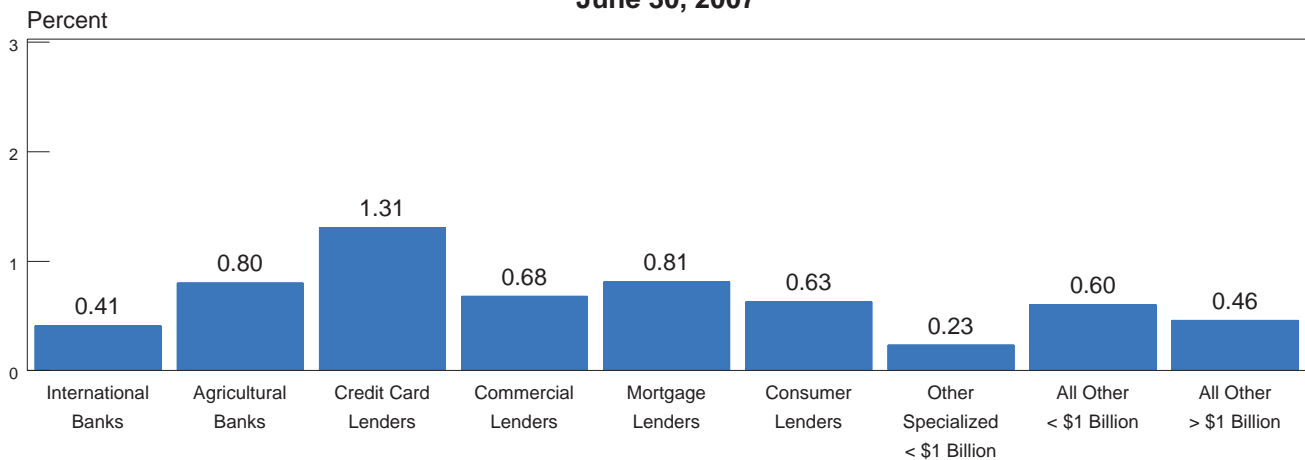
### Loss Allowance To Loans and Leases

June 30, 2007



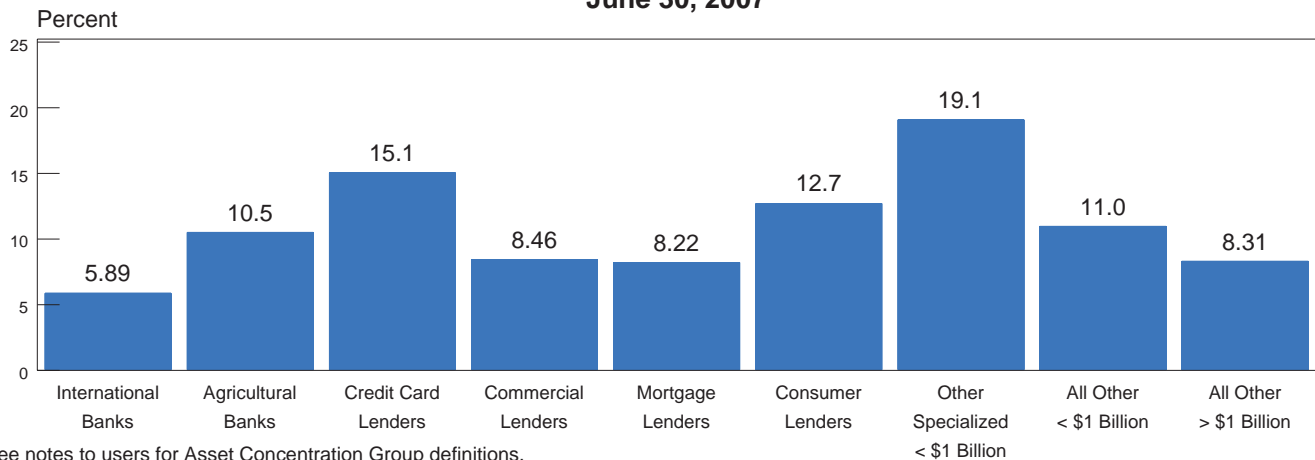
### Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2007



### Core Capital (Leverage) Ratio

June 30, 2007



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

## Return On Average Assets By Asset Concentration Group

1989 - 2007, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/07	0.96	1.23	3.51	1.16	0.91	2.54	2.25	1.08	1.29
06/06	1.08	1.29	4.58	1.33	1.06	2.00	0.88	1.02	1.27
06/05	0.81	1.31	3.18	1.35	1.21	1.35	1.58	1.14	1.55
06/04	0.89	1.26	3.97	1.35	1.22	1.58	1.36	1.10	1.29
06/03	1.06	1.24	3.79	1.32	1.51	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77
06/99	0.84	1.21	3.46	1.29	1.03	1.33	1.57	1.39	1.40
06/98	0.88	1.30	2.61	1.27	1.10	1.31	1.63	1.22	1.49
06/97	1.00	1.29	1.63	1.31	0.97	1.31	1.61	1.26	1.28
06/96	0.88	1.27	1.94	1.31	0.92	1.28	1.29	1.25	1.10
06/95	0.74	1.22	2.97	1.15	0.78	1.13	0.75	1.18	1.17
06/94	0.83	1.25	4.13	1.03	0.68	1.30	1.08	1.19	1.19
06/93	1.00	1.35	3.48	1.00	0.86	1.46	0.95	1.31	0.97
06/92	0.57	1.28	2.86	0.69	0.81	1.08	1.19	1.14	0.88
06/91	0.53	1.09	2.36	0.01	0.33	0.59	0.46	0.81	0.70
06/90	0.53	1.04	2.50	0.09	-0.09	-0.12	0.68	0.78	0.41
06/89	0.88	1.14	2.11	0.25	-0.06	0.69	0.52	0.72	0.22

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

## Net Interest Margin By Asset Concentration Group

1989 - 2007, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/07	2.51	3.96	8.21	3.70	2.71	5.65	2.99	3.67	2.92
06/06	2.56	4.07	9.20	3.84	2.81	4.66	3.48	3.73	3.00
06/05	2.60	4.09	8.25	3.88	2.90	4.37	3.04	3.86	3.50
06/04	2.84	4.01	8.91	3.92	3.16	4.79	2.94	3.83	3.16
06/03	3.08	4.01	8.17	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48
06/99	3.11	4.11	8.18	4.19	3.07	4.69	3.39	4.18	3.86
06/98	2.97	4.27	7.92	4.29	3.14	4.55	3.93	4.31	4.08
06/97	3.04	4.34	7.85	4.46	3.23	5.17	3.81	4.44	4.28
06/96	3.25	4.28	7.78	4.32	3.21	5.10	3.71	4.41	4.07
06/95	3.43	4.36	8.36	4.37	3.09	4.73	3.78	4.48	4.13
06/94	3.44	4.29	9.47	4.37	3.37	5.05	3.78	4.46	4.21
06/93	3.56	4.37	9.65	4.45	3.59	5.48	3.82	4.64	4.36
06/92	3.29	4.37	9.51	4.27	3.37	5.22	3.91	4.56	4.12
06/91	3.02	4.10	9.30	3.75	2.76	4.33	3.22	4.21	3.28
06/90	2.87	4.06	8.97	3.59	2.30	3.74	3.37	4.08	2.54
06/89	3.11	4.18	8.01	3.59	1.90	4.28	3.36	4.15	2.14

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



## Net Charge-offs as a Percent of Average Loans and Leases By Asset Concentration Group

1989 - 2007, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/07	0.58	0.15	3.84	0.26	0.24	1.85	0.23	0.16	0.31
06/06	0.55	0.14	3.14	0.17	0.12	0.94	0.74	0.15	0.19
06/05	0.70	0.13	4.26	0.22	0.09	1.16	0.32	0.29	0.19
06/04	1.13	0.15	5.03	0.32	0.12	1.29	0.50	0.27	0.29
06/03	1.42	0.20	5.36	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.56	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50
06/99	0.46	0.19	4.18	0.39	0.13	0.54	0.20	0.26	0.43
06/98	0.47	0.15	4.84	0.33	0.17	0.69	0.70	0.24	0.55
06/97	0.21	0.19	4.66	0.31	0.20	0.98	0.30	0.24	0.74
06/96	0.40	0.18	4.04	0.32	0.26	0.79	0.13	0.22	0.44
06/95	0.20	0.10	2.99	0.35	0.27	0.40	0.43	0.17	0.34
06/94	0.73	0.10	3.14	0.43	0.44	0.51	0.13	0.15	0.38
06/93	1.24	0.16	3.99	0.75	0.55	0.68	0.48	0.32	1.14
06/92	1.71	0.31	4.95	0.96	0.47	0.71	0.55	0.42	1.03
06/91	2.30	0.28	4.71	1.23	0.45	0.83	0.69	0.55	1.03
06/90	2.80	0.39	3.91	1.05	0.36	0.69	0.80	0.54	0.80
06/89	1.13	0.44	3.66	0.59	0.03	0.32	0.69	0.43	0.36

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

## Percent of Loans Noncurrent By Asset Concentration Group

1989 - 2007

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/07</b>	0.84	1.04	1.79	0.84	1.00	0.79	0.85	0.88	0.81
<b>12/06</b>	0.85	0.87	1.90	0.68	0.69	1.03	0.73	0.82	0.80
<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

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

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

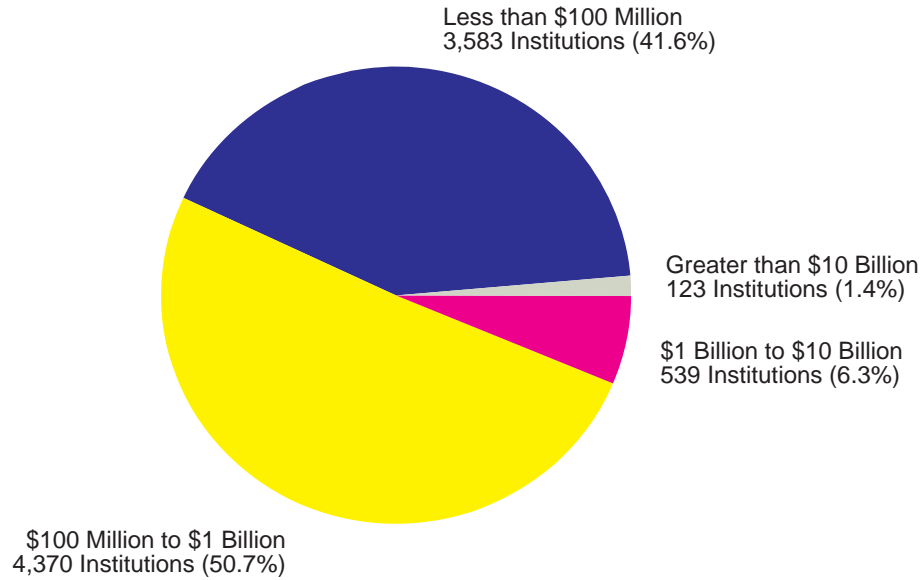
1989 - 2007

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/07</b>	5.89	10.49	15.06	8.46	8.22	12.73	19.09	10.97	8.31
<b>12/06</b>	6.04	10.35	15.33	9.02	7.94	12.94	18.87	10.83	7.20
<b>12/05</b>	6.29	10.39	17.25	8.91	7.68	9.35	16.90	10.74	7.19
<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

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

## Number of Institutions By Asset Size

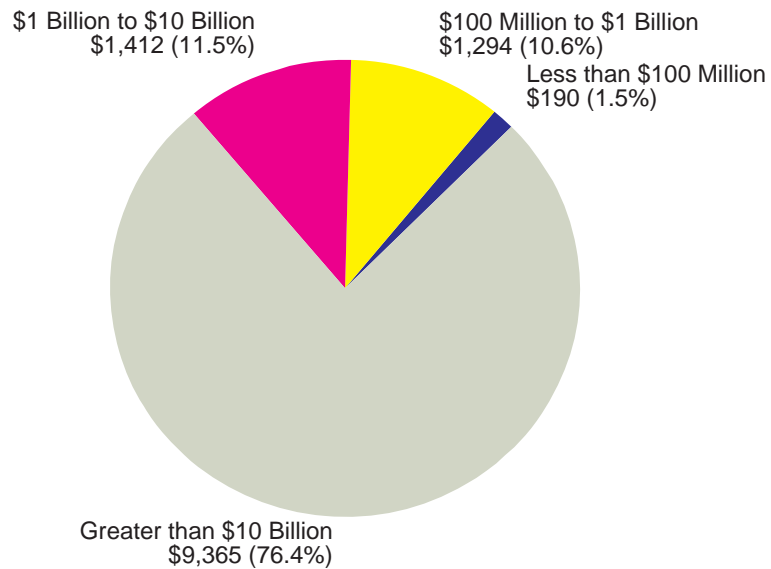
June 30, 2007



## Industry Assets By Asset Size

June 30, 2007

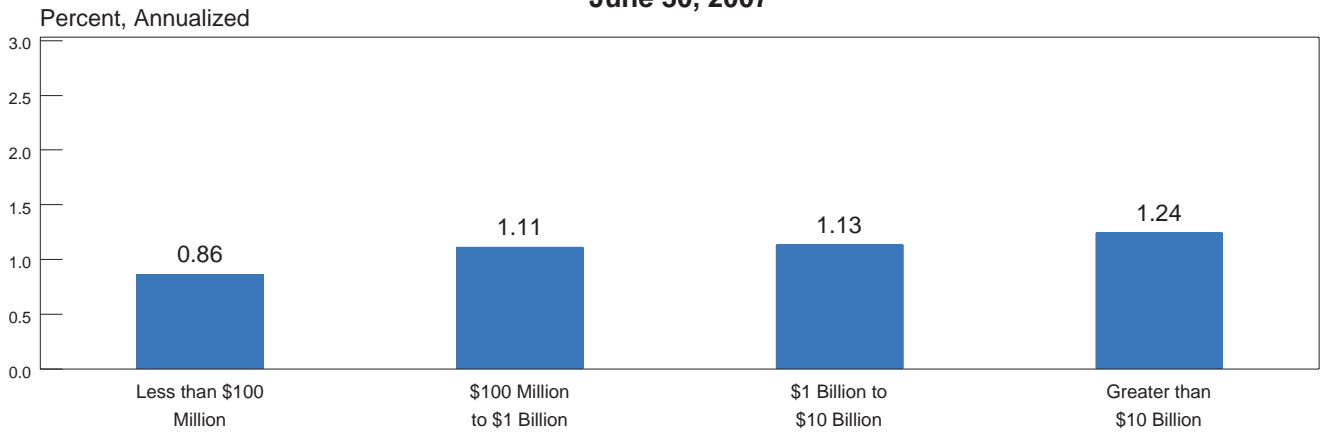
(\$ Billions)



## Performance Ratios By Asset Size

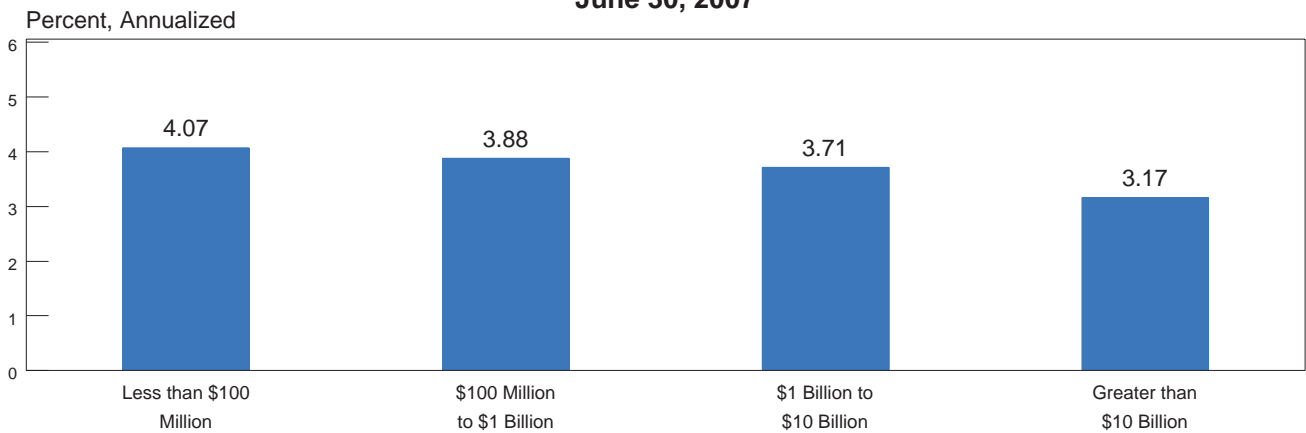
### Return on Assets (YTD)

June 30, 2007



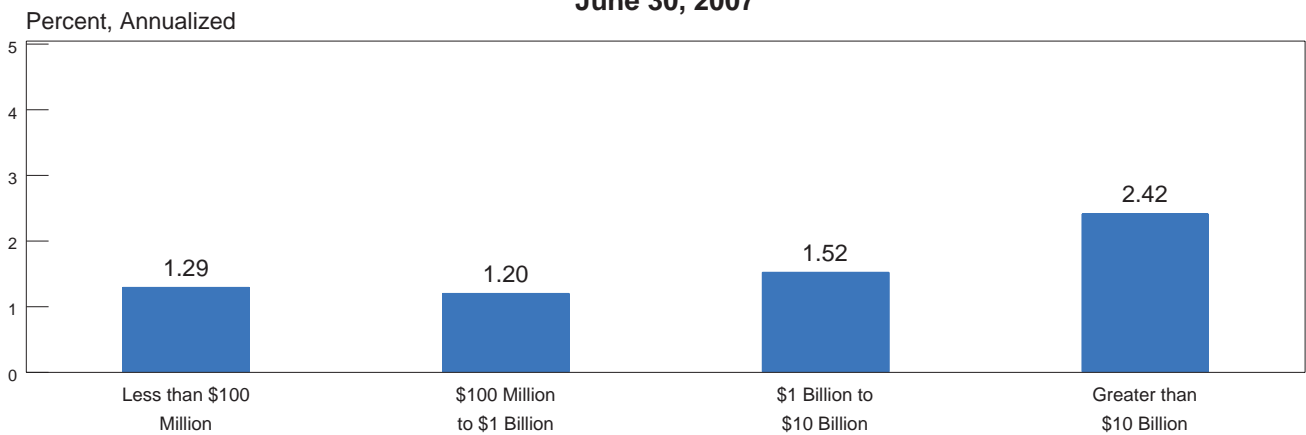
### Net Interest Margin (YTD)

June 30, 2007



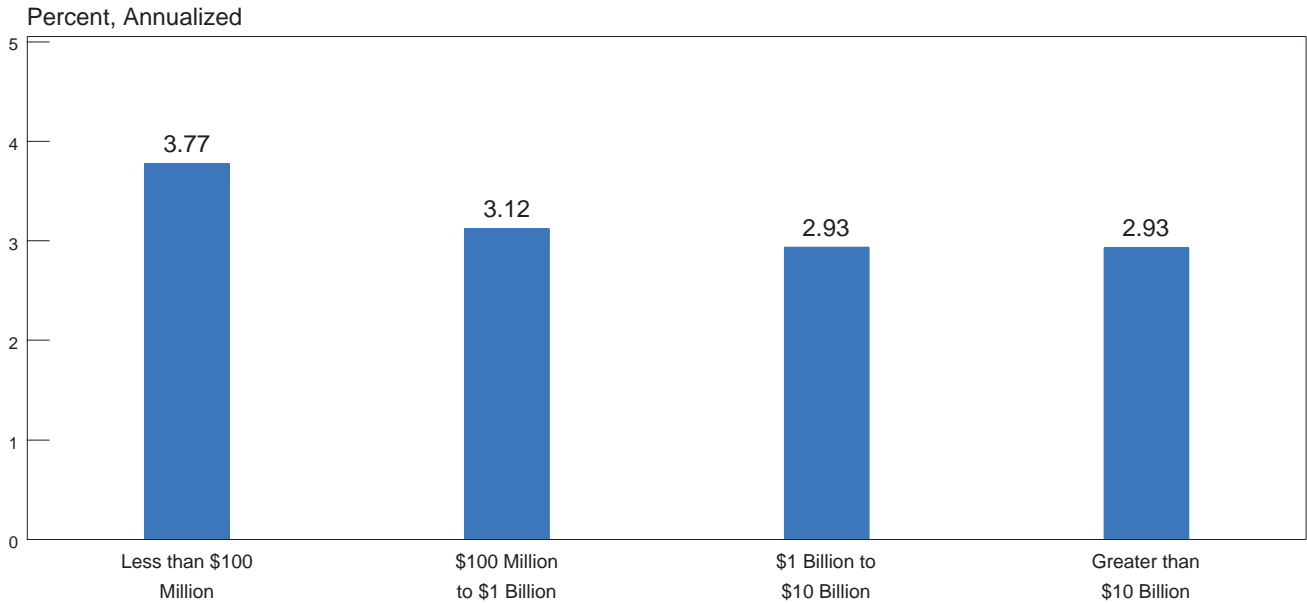
### Noninterest Income to Assets (YTD)

June 30, 2007



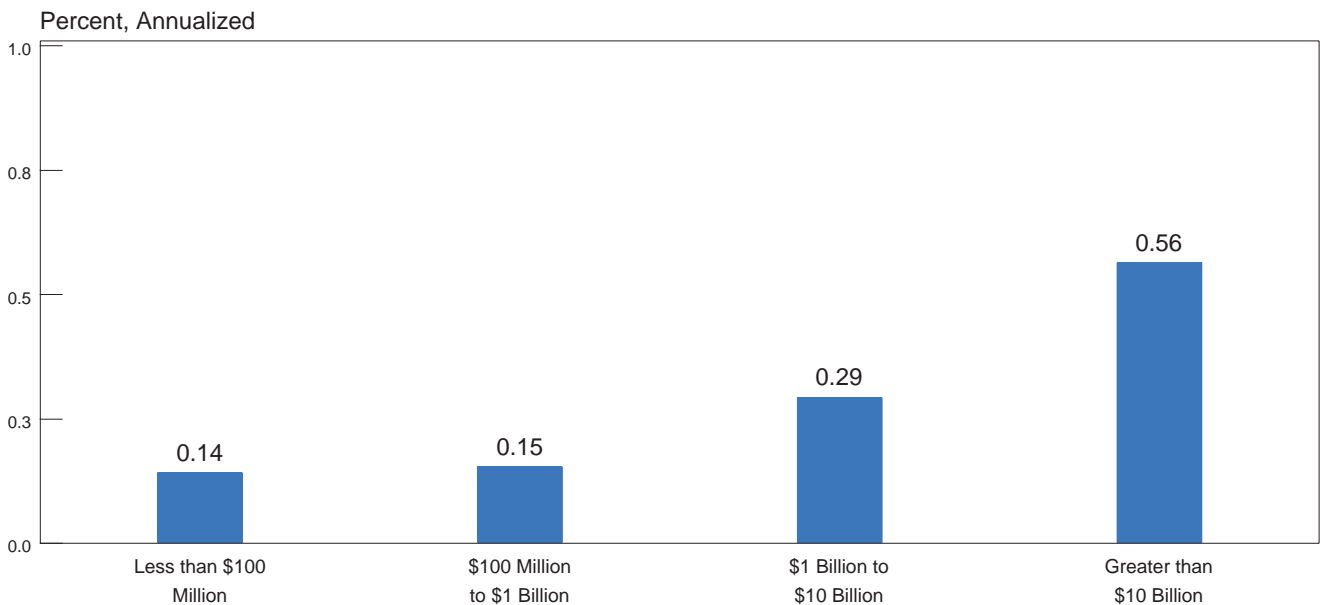
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2007



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

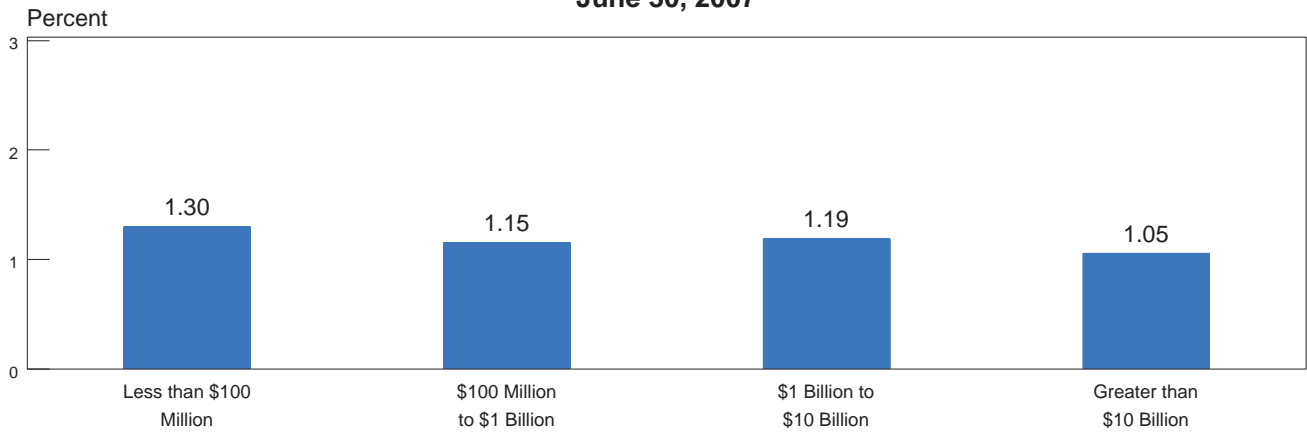
June 30, 2007



## Condition Ratios By Asset Size

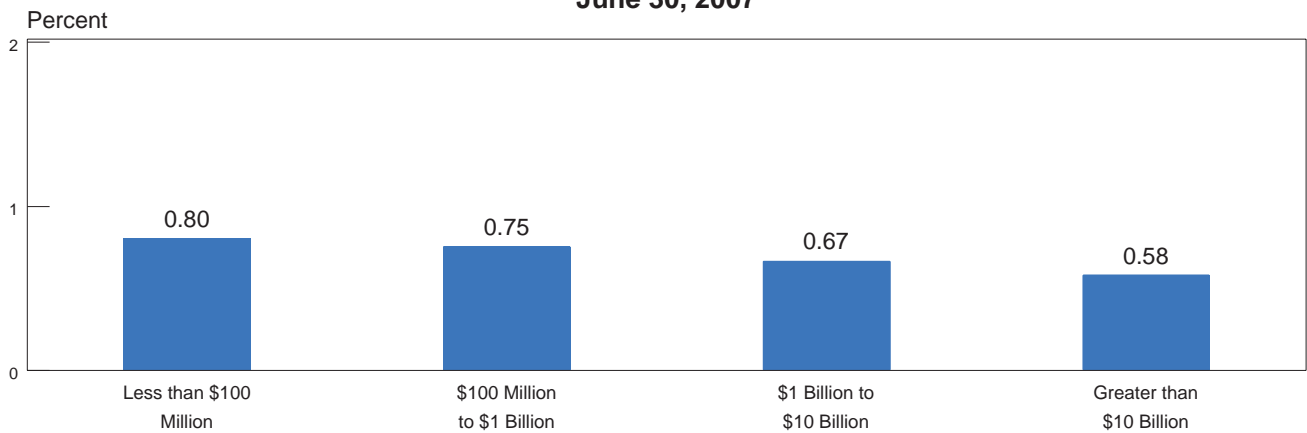
### Loss Allowance To Loans and Leases

June 30, 2007



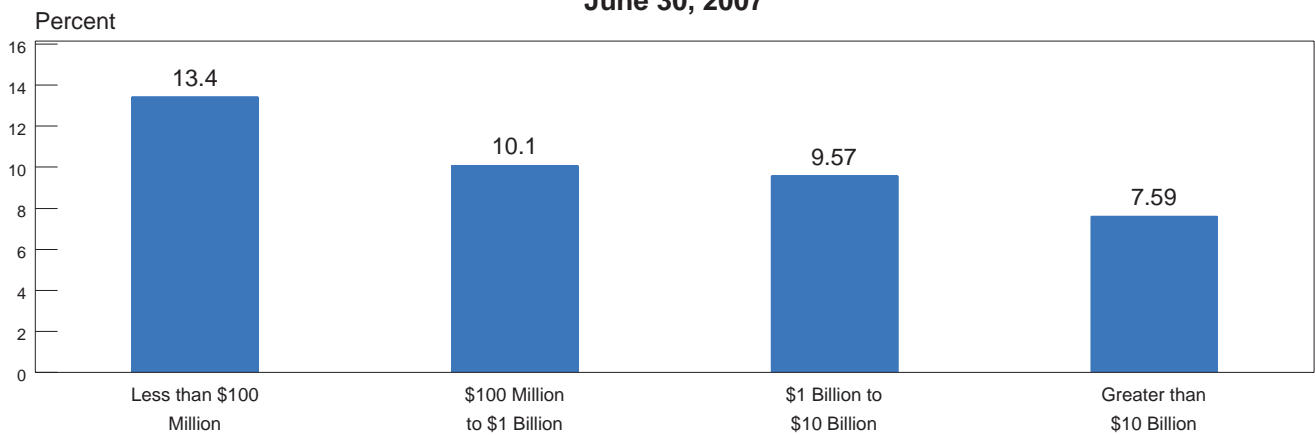
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2007



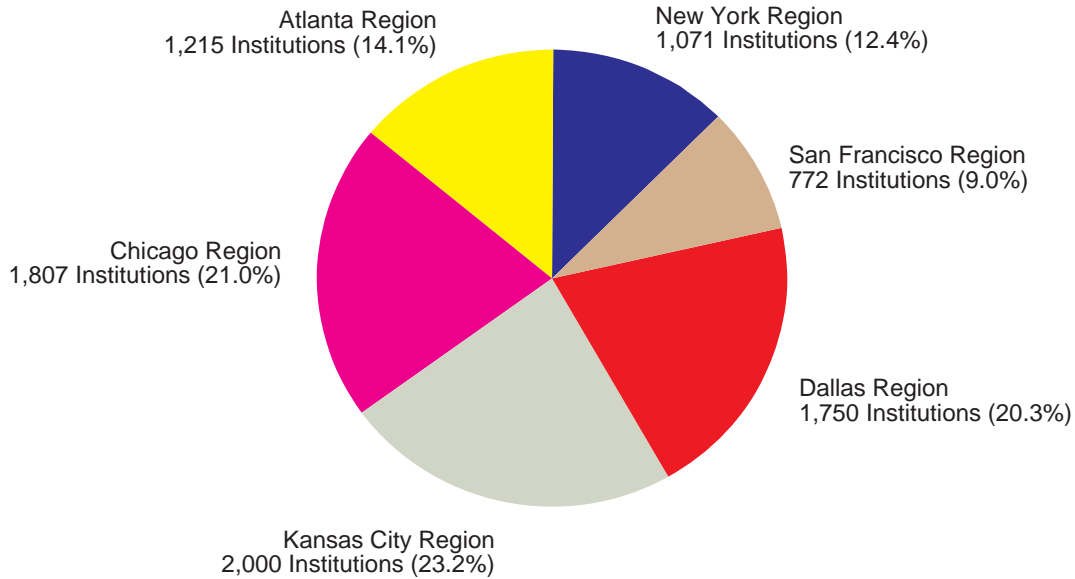
## Core Capital (Leverage) Ratio

June 30, 2007



## Geographic Distribution of FDIC-Insured Institutions

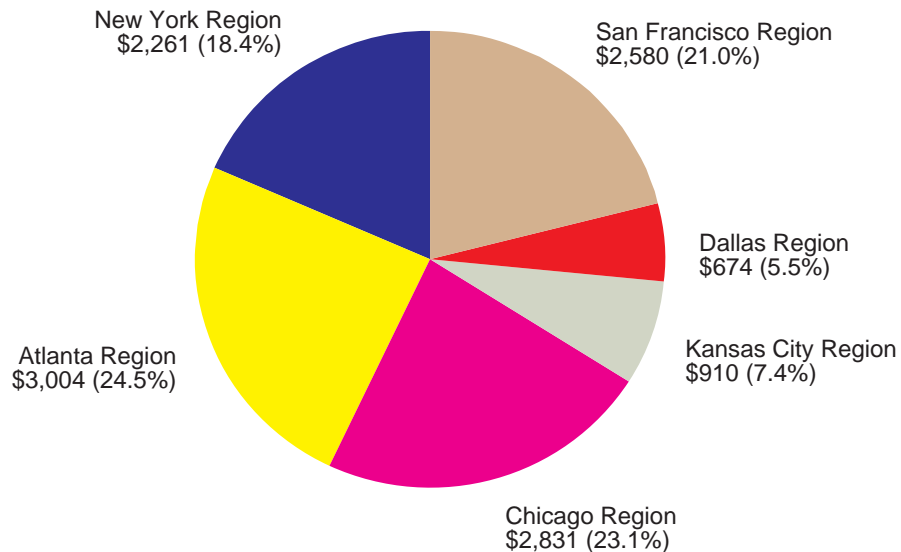
June 30, 2007



## Geographic Distribution of Industry Assets

June 30, 2007

(\$ Billions)



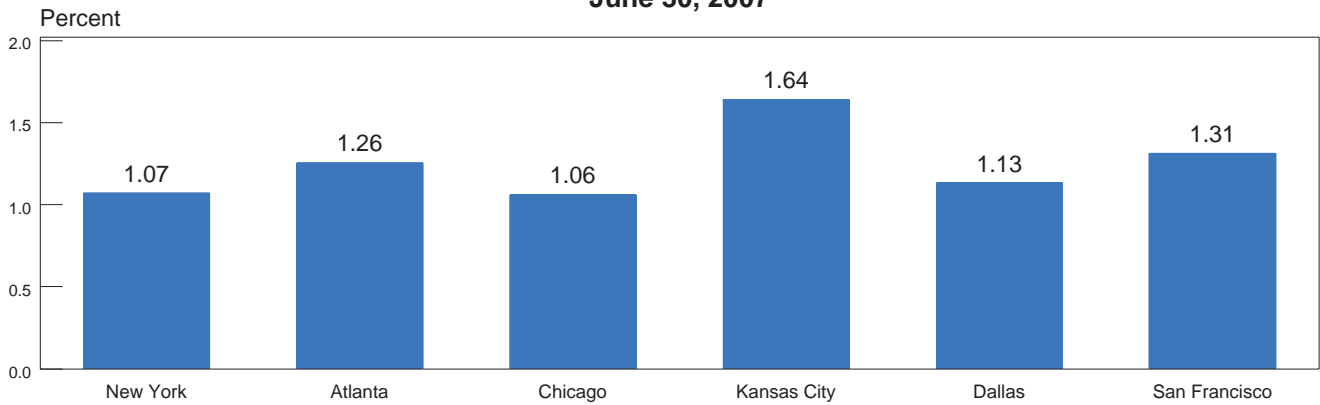
Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.



## Performance Ratios By Geographic Regions

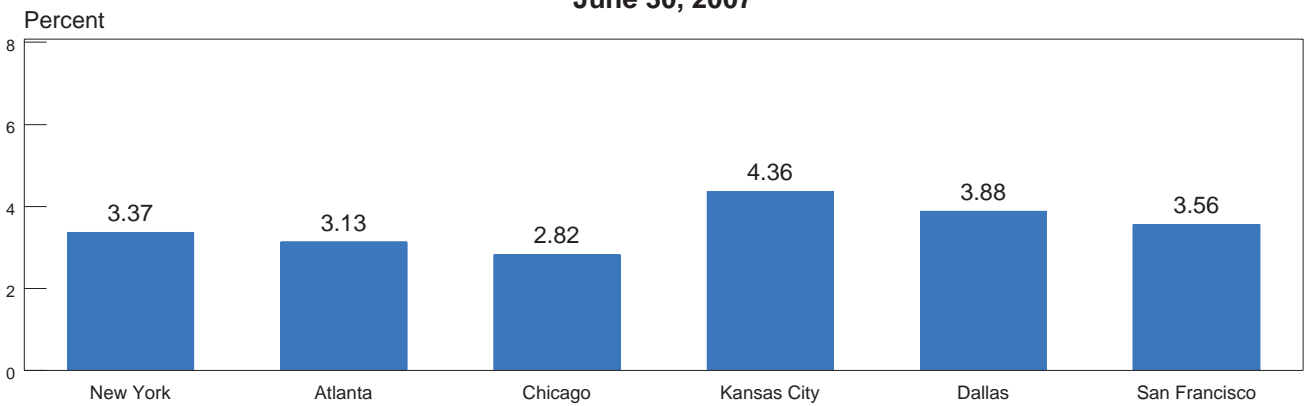
### Return on Assets (YTD, Annualized)

June 30, 2007



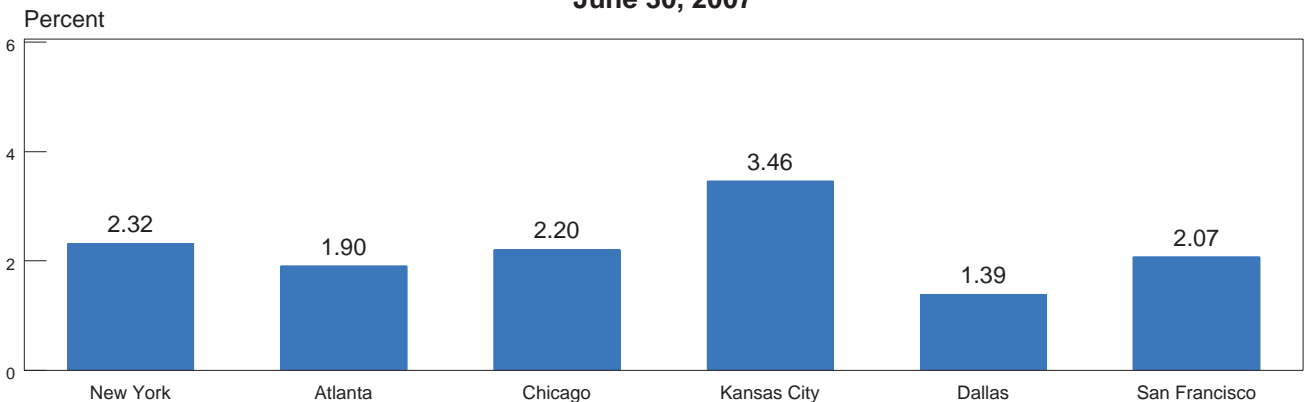
### Net Interest Margins (YTD, Annualized)

June 30, 2007



### Noninterest Income to Assets (YTD, Annualized)

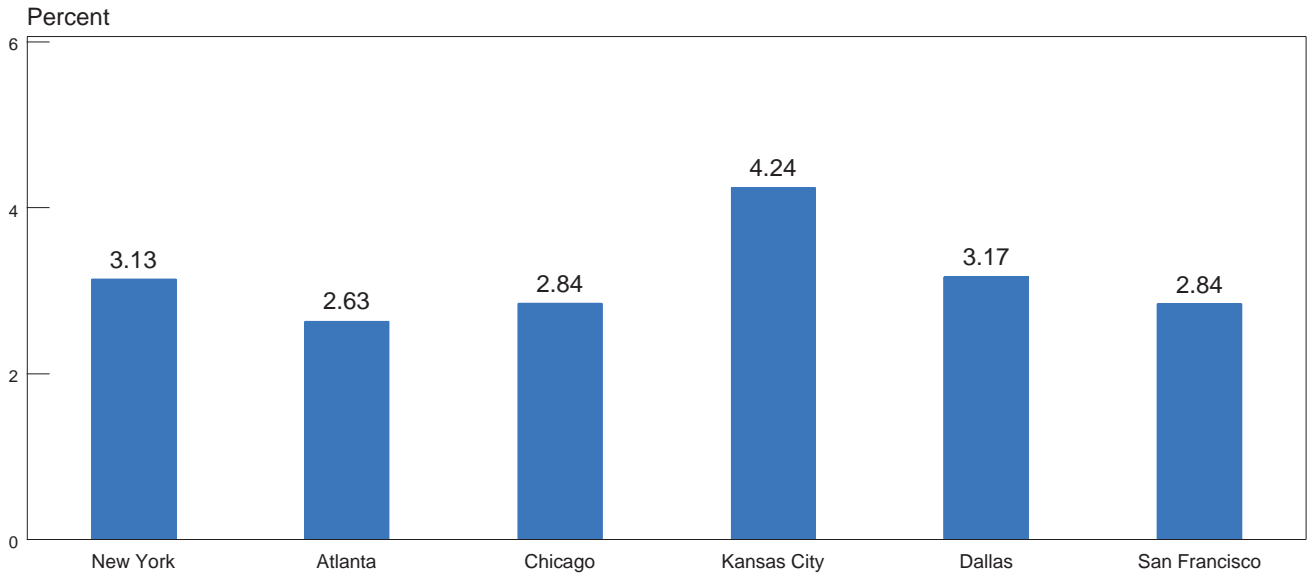
June 30, 2007



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

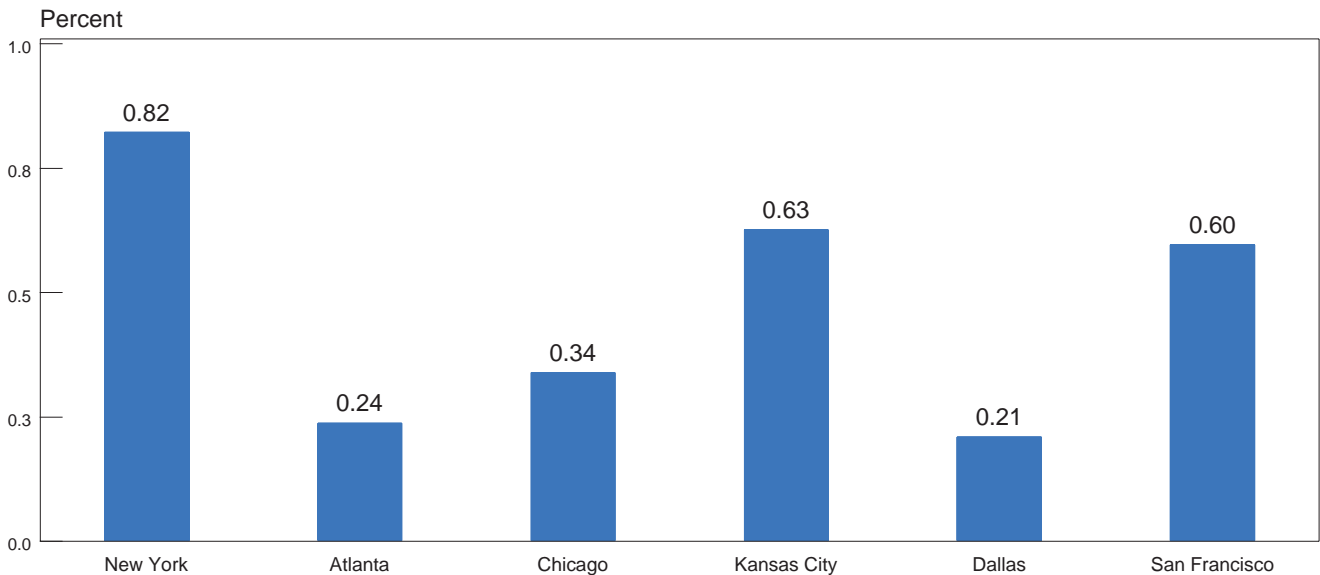
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

June 30, 2007



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

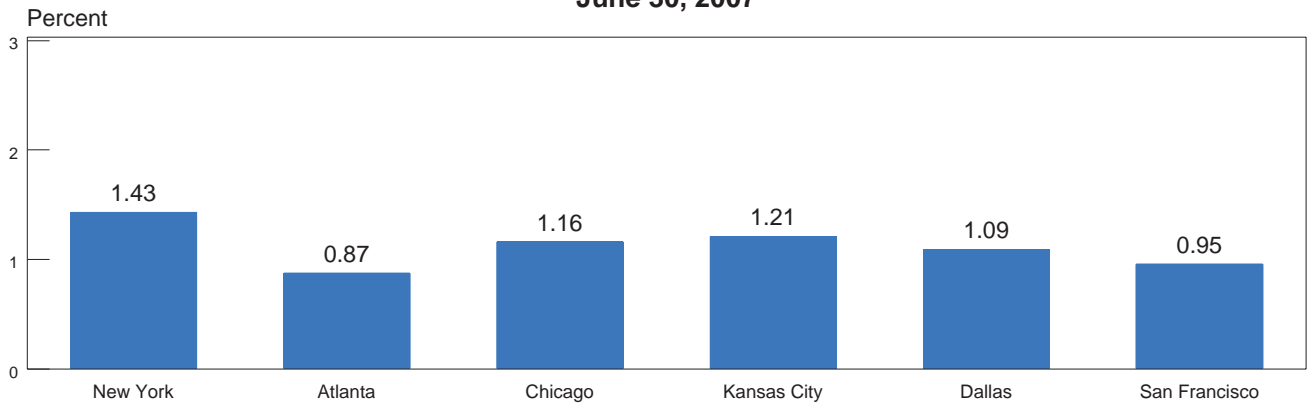
June 30, 2007



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

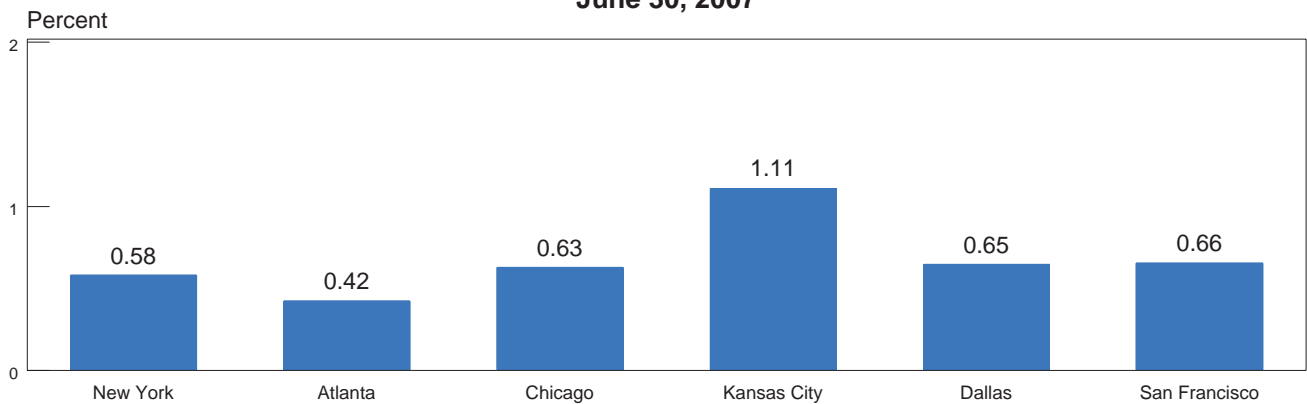
## Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

June 30, 2007



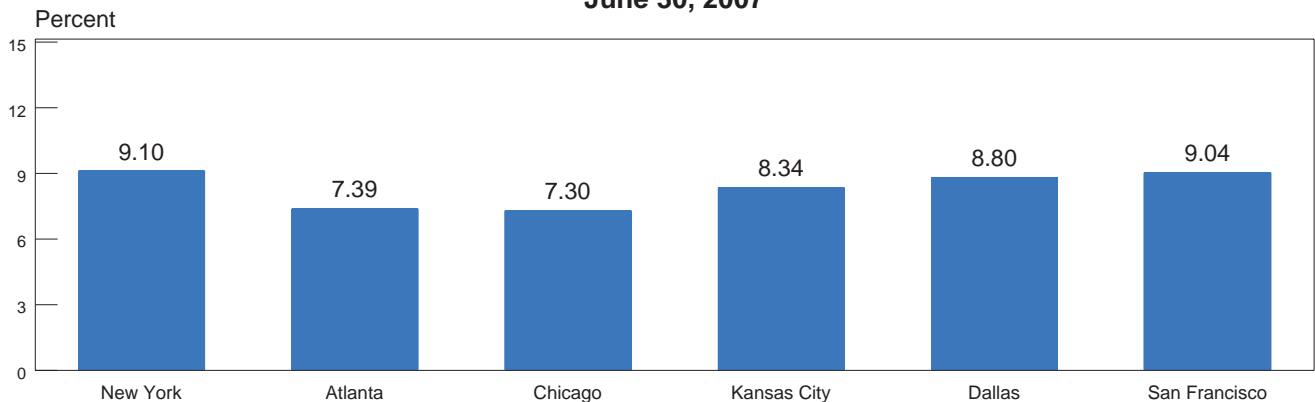
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2007



## Core Capital (Leverage) Ratio

June 30, 2007

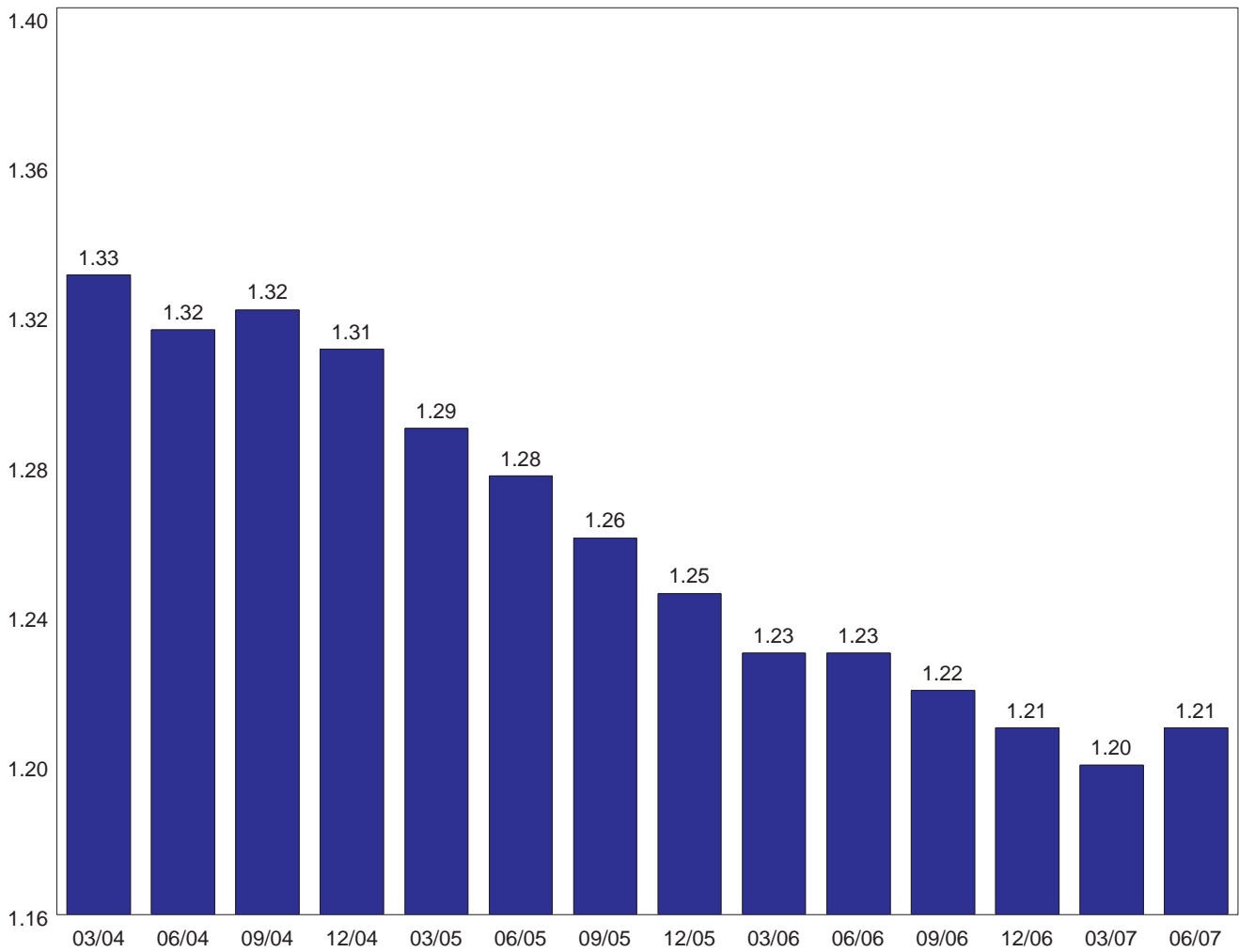


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2004 - June 30, 2007

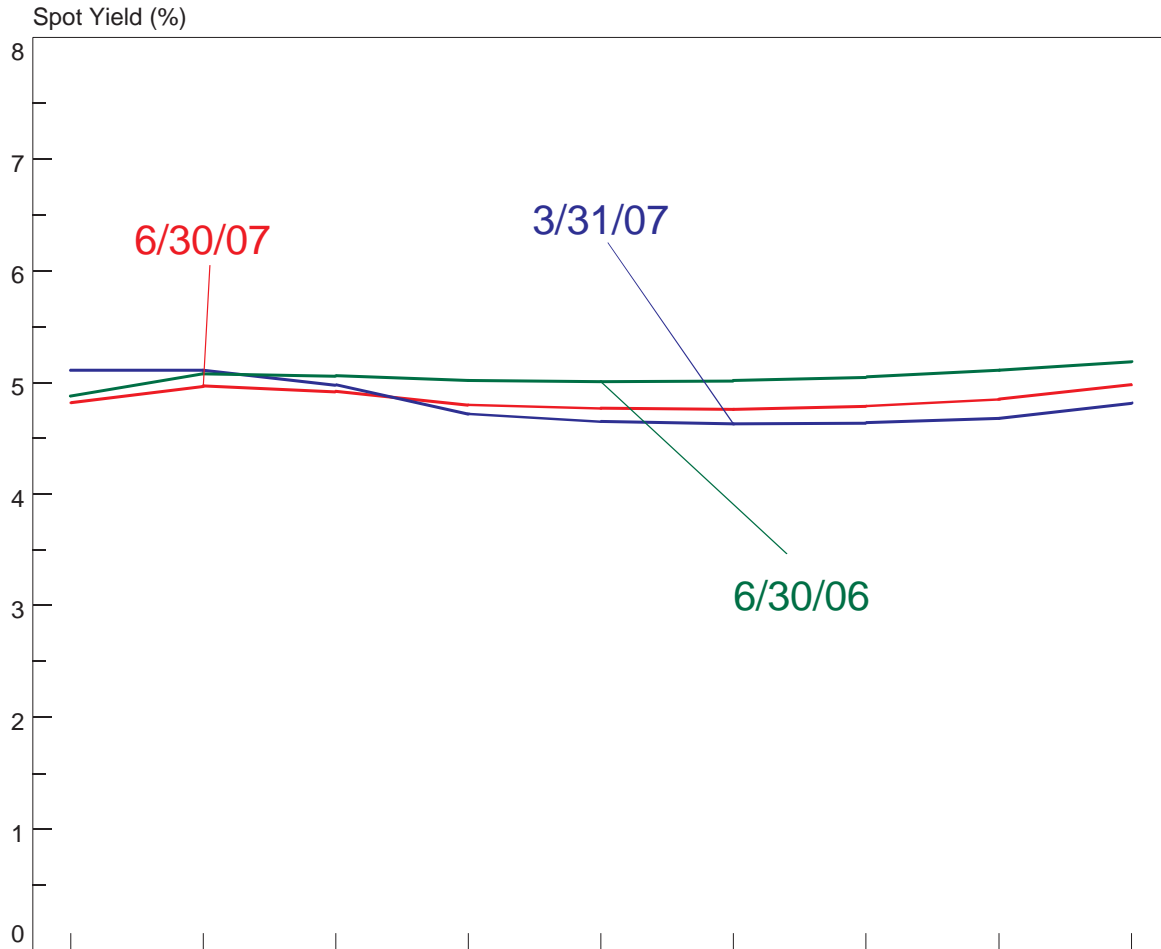
Funds per \$100 Est. Insured Deposits



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

# U.S. Treasury Yield Curves

June 30, 2006 - June 30, 2007



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

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

## Capital Category Distribution

June 30, 2007

### DIF-Member Institutions

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

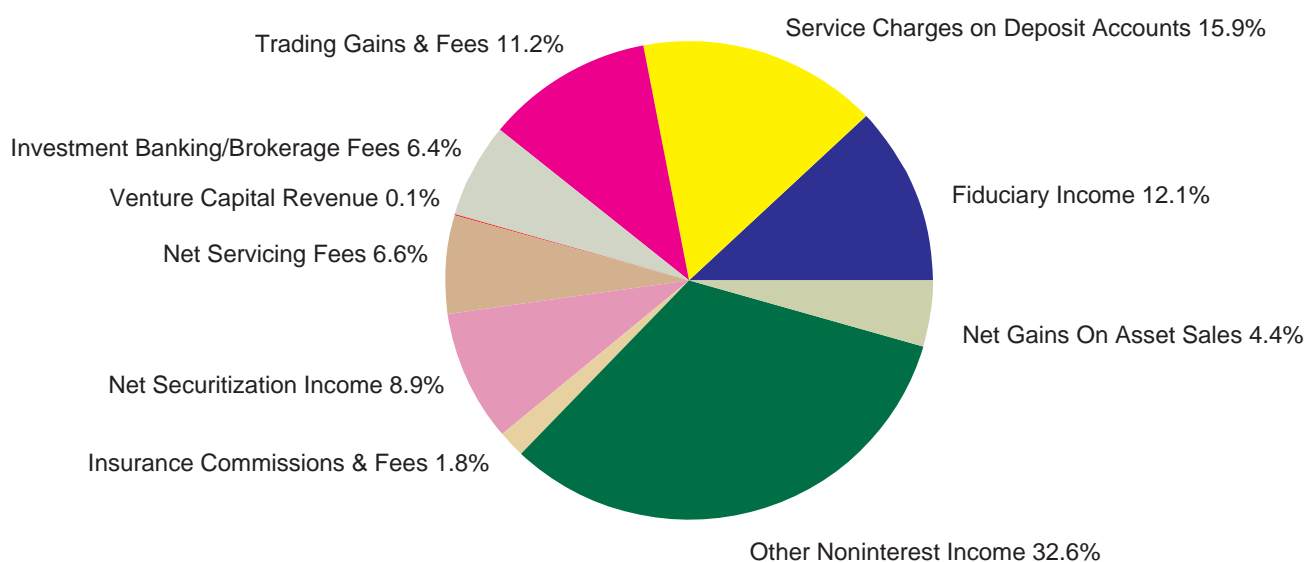
Note: Excludes U.S. branches of foreign banks.

### Capital Category Definitions

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

## Composition of Commercial Banks' Noninterest Income

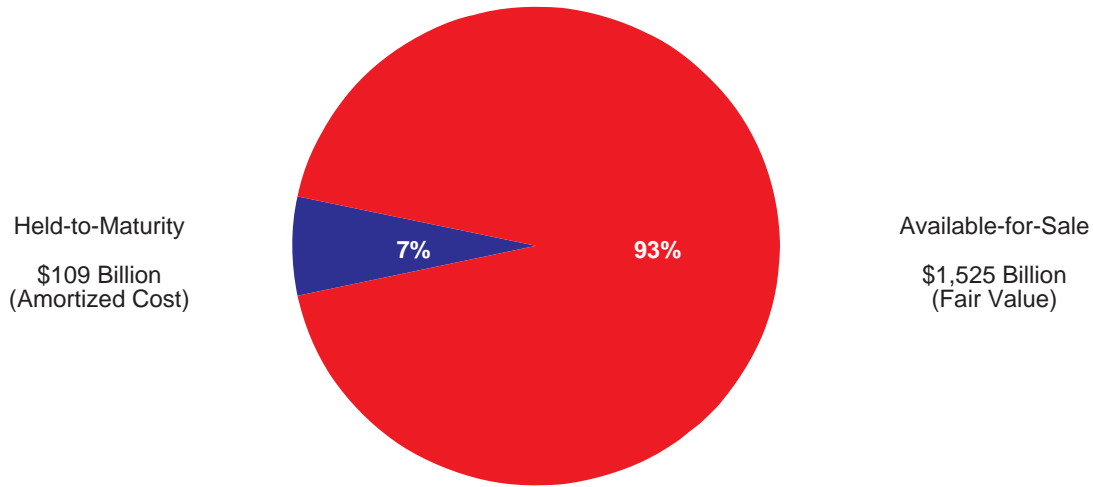
First Half 2007



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

## Commercial Bank Total Securities\*

June 30, 2007



## Commercial Bank Total Securities\*

June 30, 2007

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

\* Excludes trading account assets.

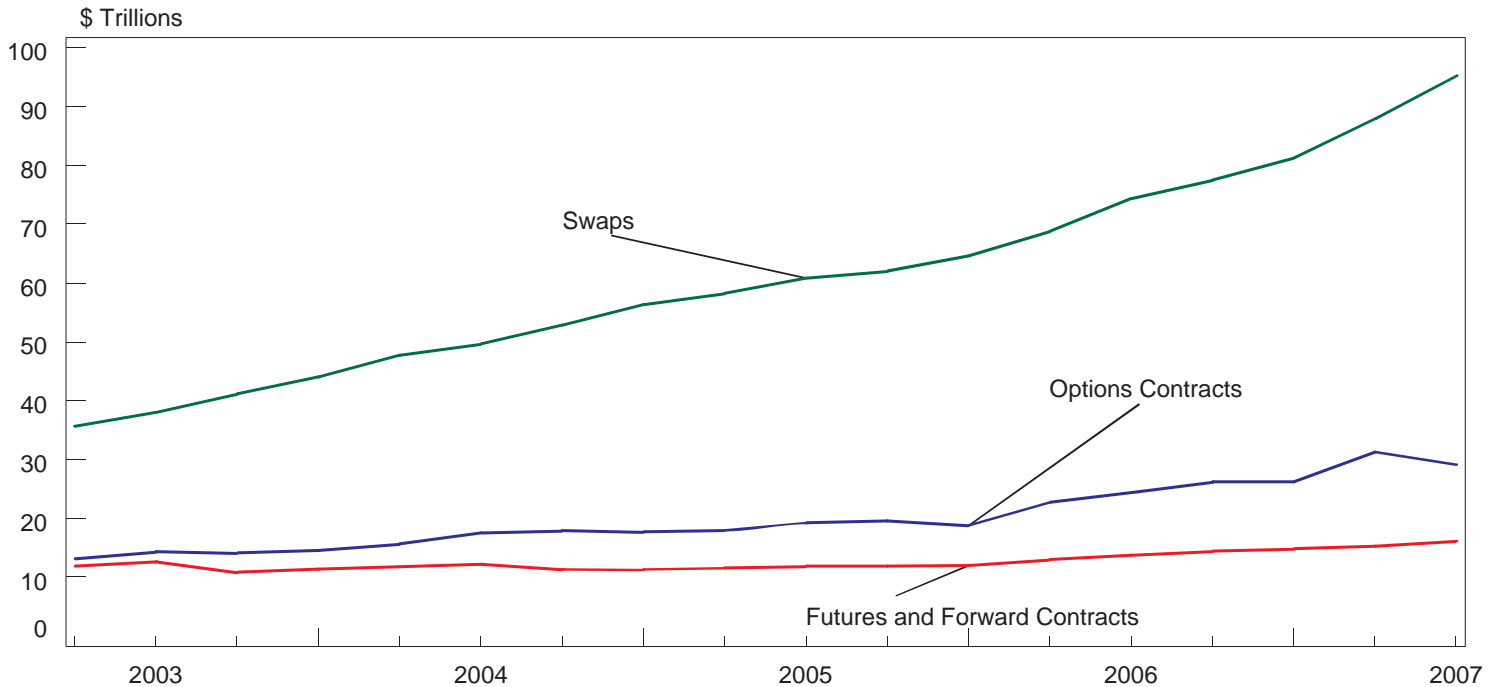
\*\* Equity Securities are classified as 'Available-for-Sale'.

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



# Commercial Bank Derivatives

2003 - 2007 (Notional Amounts)



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

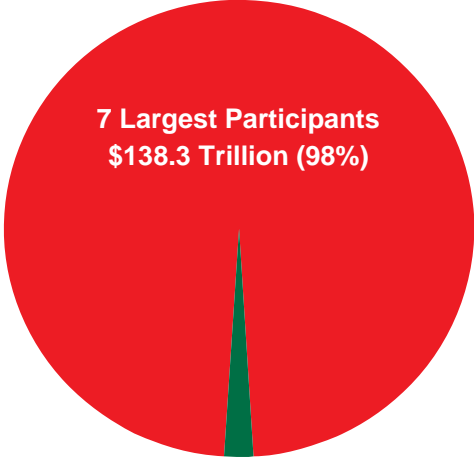
\* Not reported by banks with less than \$300 million in assets.

\*\* Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

# Concentration of Commercial Bank Derivatives\*

Notional Amounts

June 30, 2007

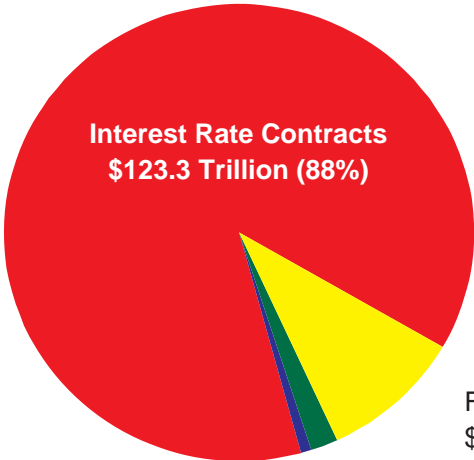


All Other Participants (955 Banks)  
\$2.5 Trillion (2%)

# Composition of Commercial Bank Derivatives\*

Notional Amounts

June 30, 2007



Commodity & Other Contracts  
\$1.0 Trillion (1%)

Equity Derivative Contracts  
\$2.6 Trillion (2%)

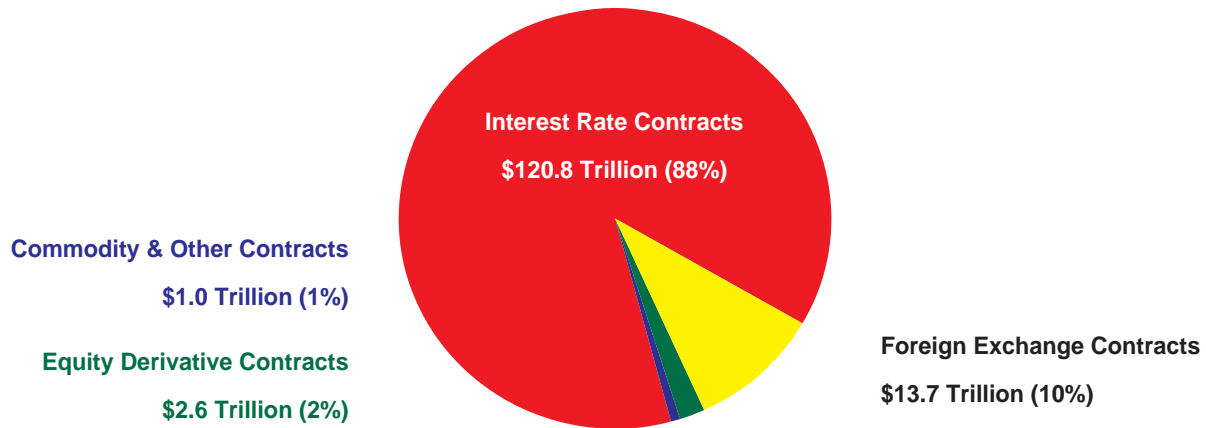
Foreign Exchange Contracts  
\$13.8 Trillion (10%)

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

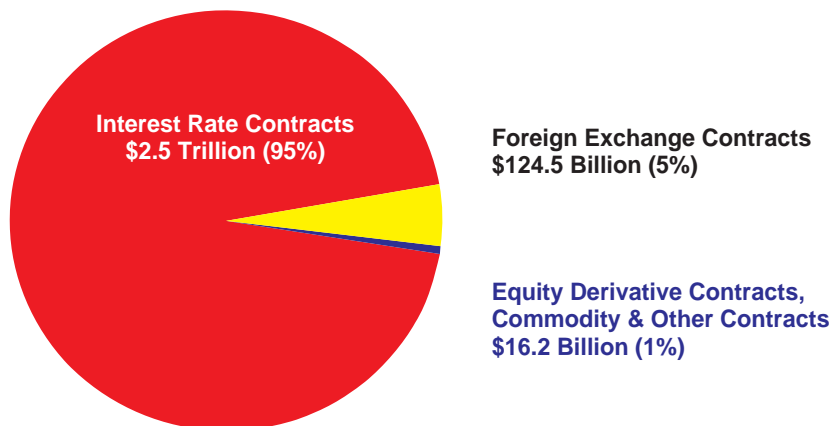
June 30, 2007



### Not Held for Trading

#### Notional Amounts

June 30, 2007



\* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,309 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

June 30, 2007  
(\$ Millions)

### Held for Trading

155 Banks Held Derivative Contracts for Trading  
7 Largest Participants Held 99% of Total (Notional Amount)  
(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	994,008	195,624	90,099	37,894	1,317,626	2,887
Gross negative fair value	974,725	189,418	114,671	35,925	1,314,739	
<b>All other participants</b>						
Gross positive fair value	7,697	3,455	2,121	1,670	14,943	1,357
Gross negative fair value	6,423	3,175	2,344	1,643	13,586	
<b>Total</b>						
Gross positive fair value	1,001,705	199,079	92,220	39,564	1,332,568	4,244
Gross negative fair value	981,148	192,594	117,014	37,568	1,328,324	

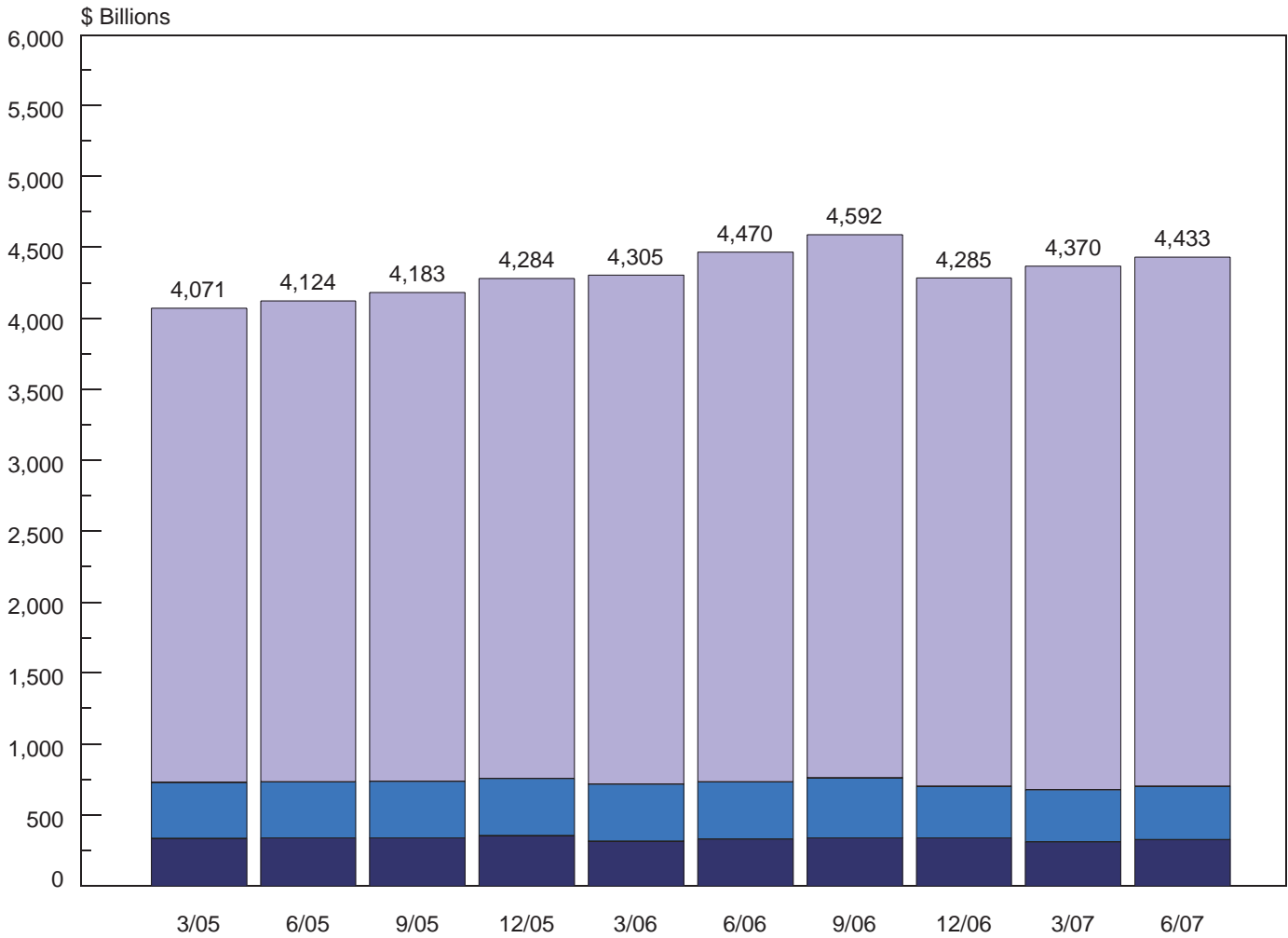
### Held for Purposes Other than Trading

899 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 77% of Total (Notional Amount)

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

## Expansion of Commercial Bank Credit Card Lines

2005 - 2007



Loans outstanding (\$Billions)

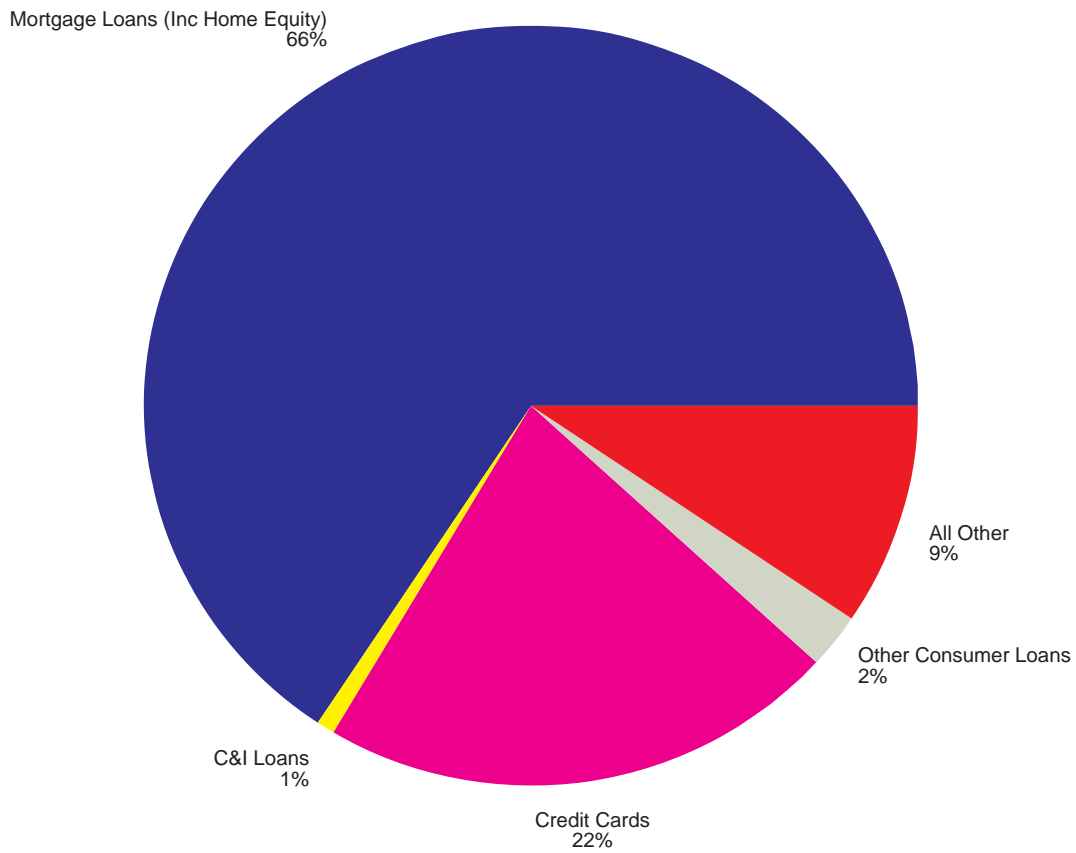
■ Held on-balance-sheet	336.9	338.5	338.9	355.6	317.0	331.1	338.2	341.0	311.0	329.9
■ Securitized & sold *	395.3	397.8	401.8	402.9	402.2	403.4	423.0	362.5	367.8	372.5
■ Unused Commitments *	3,339.2	3,387.6	3,442.4	3,525.1	3,585.9	3,735.0	3,830.6	3,581.4	3,691.0	3,730.6
<b>Total</b>	<b>4,071.3</b>	<b>4,123.9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

\* Off-balance-sheet

# Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

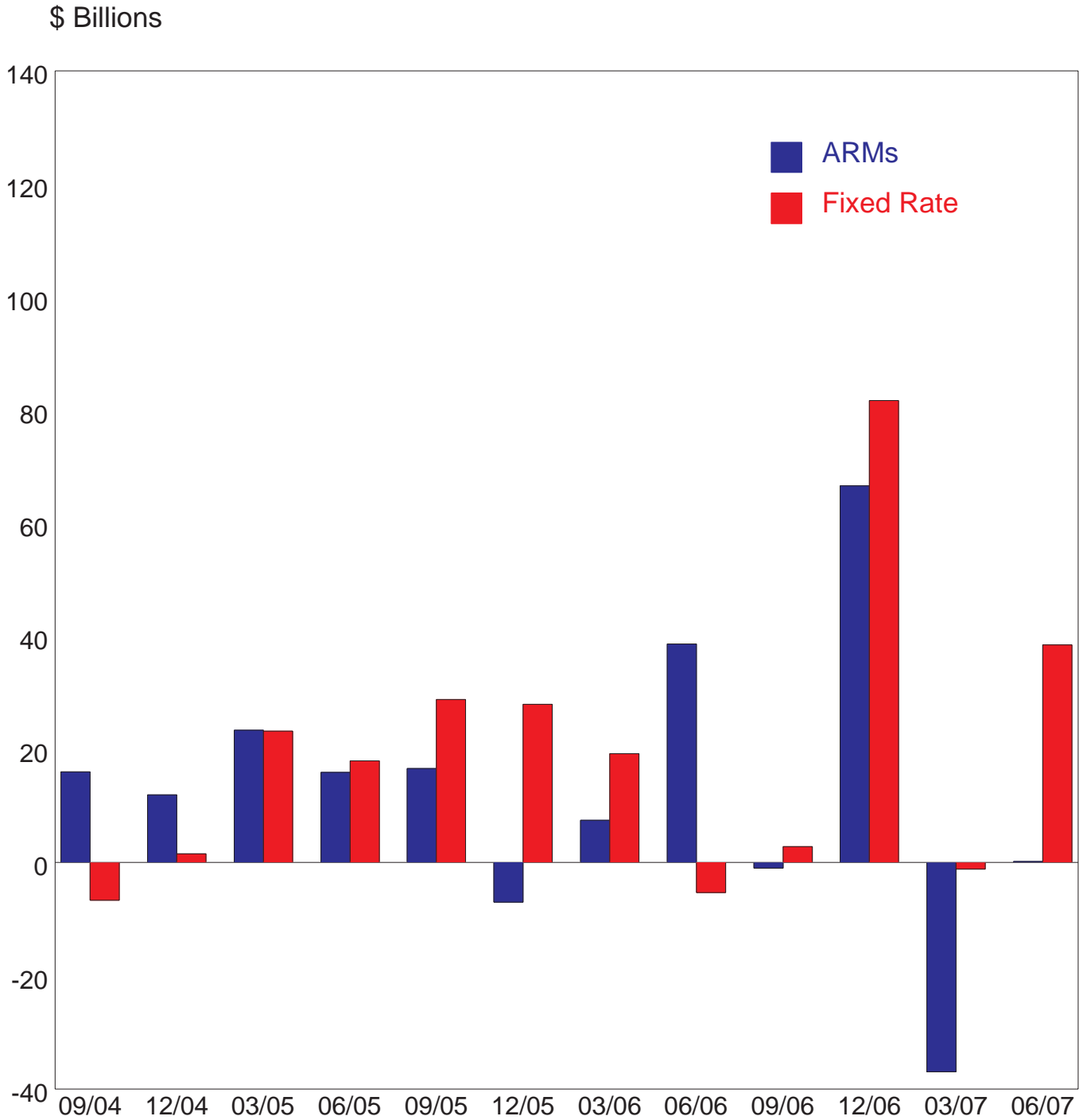
June 30, 2007



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

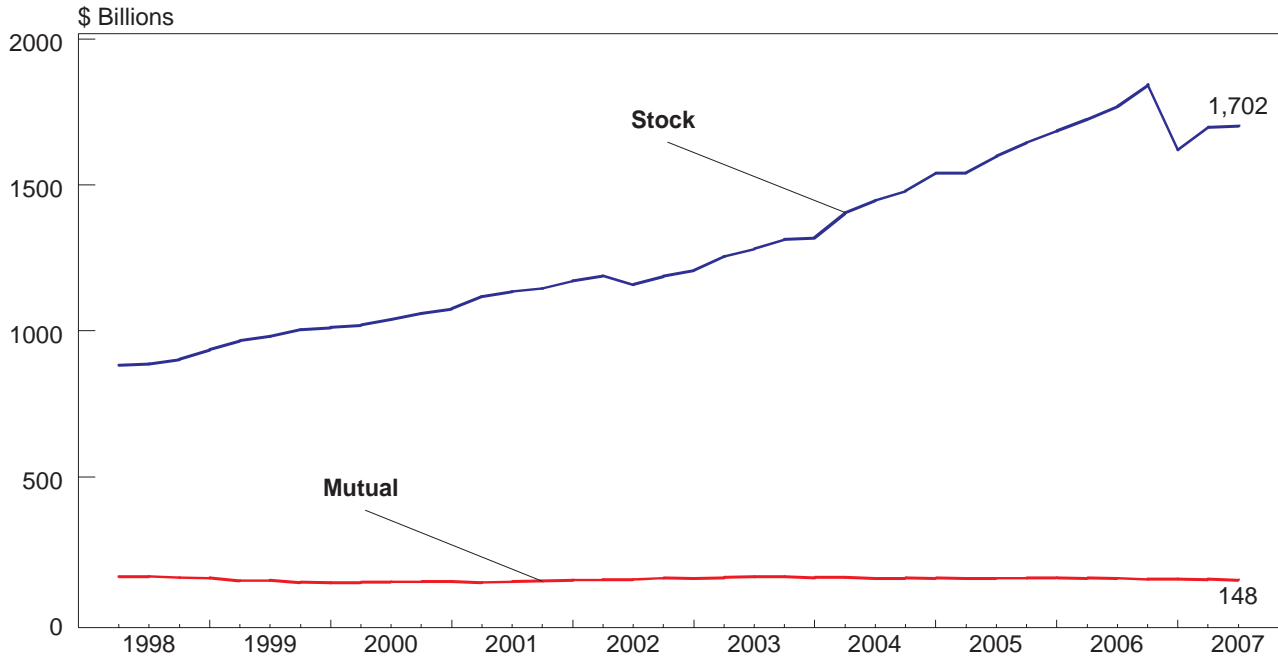
# Growth Rates of ARMs and Fixed-Rate Mortgages

2004 - 2007



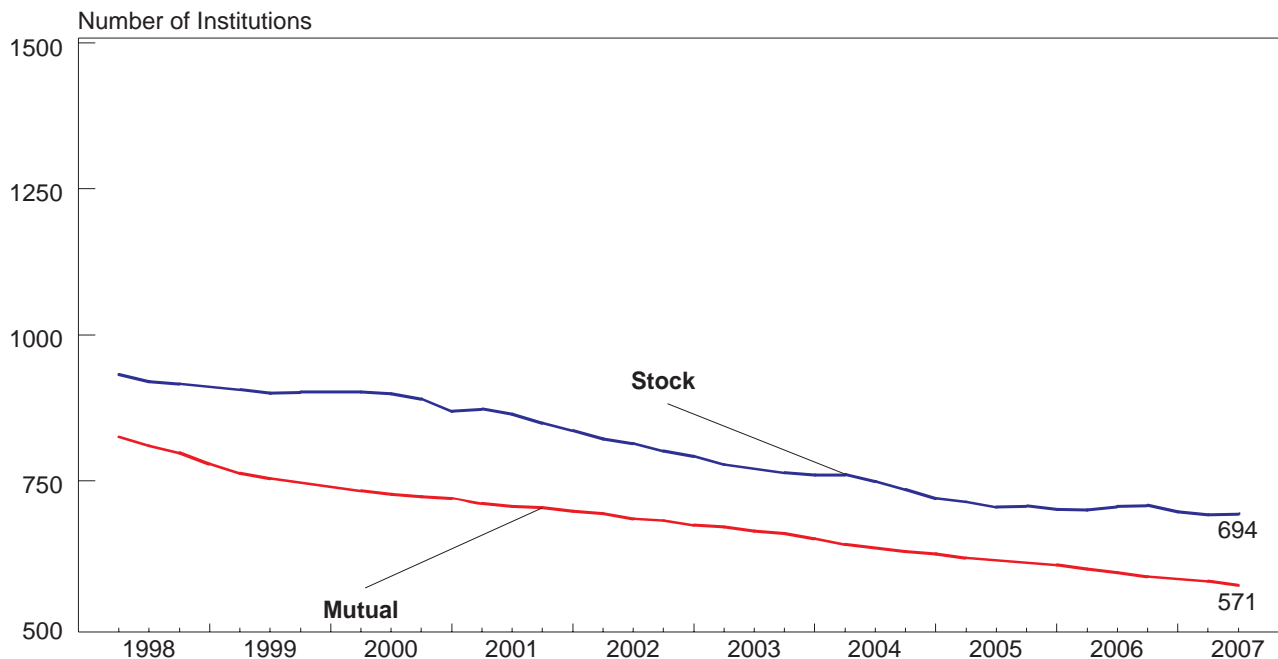
## Assets of Mutual and Stock Savings Institutions

1998 - 2007



## Number of Mutual and Stock Savings Institutions

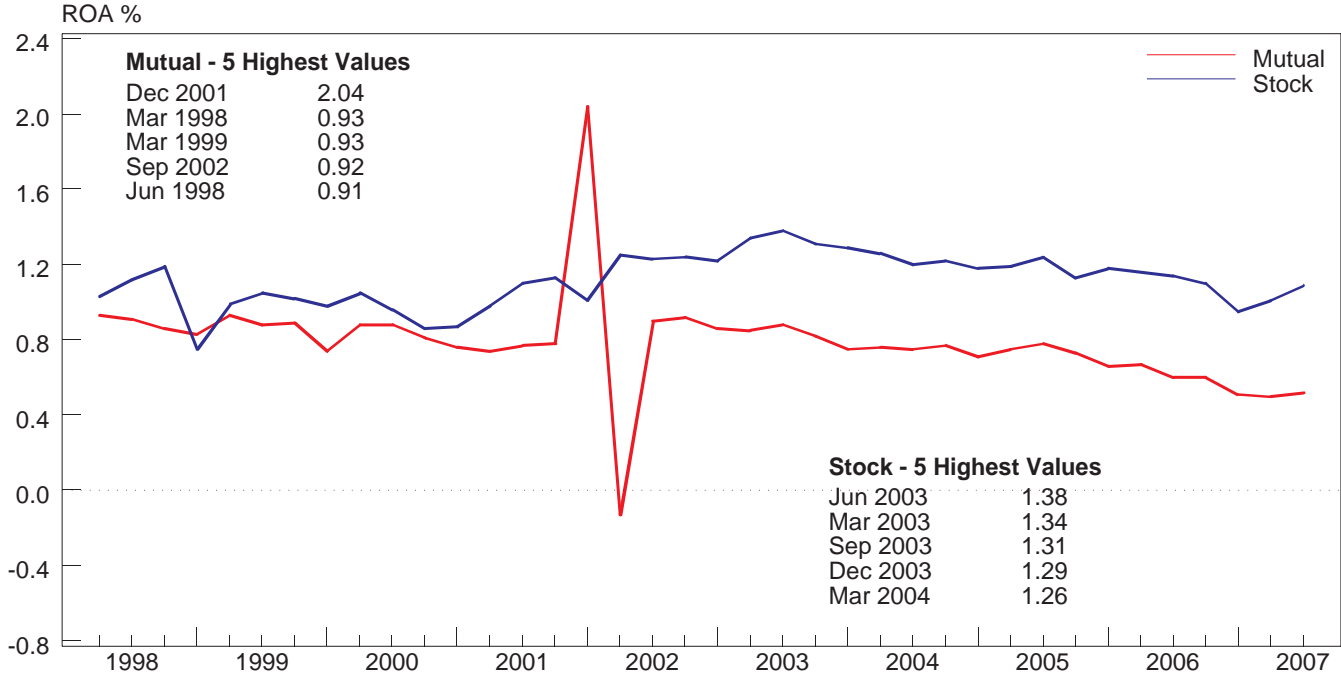
1998 - 2007





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

1998-2007



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

1998-2007

