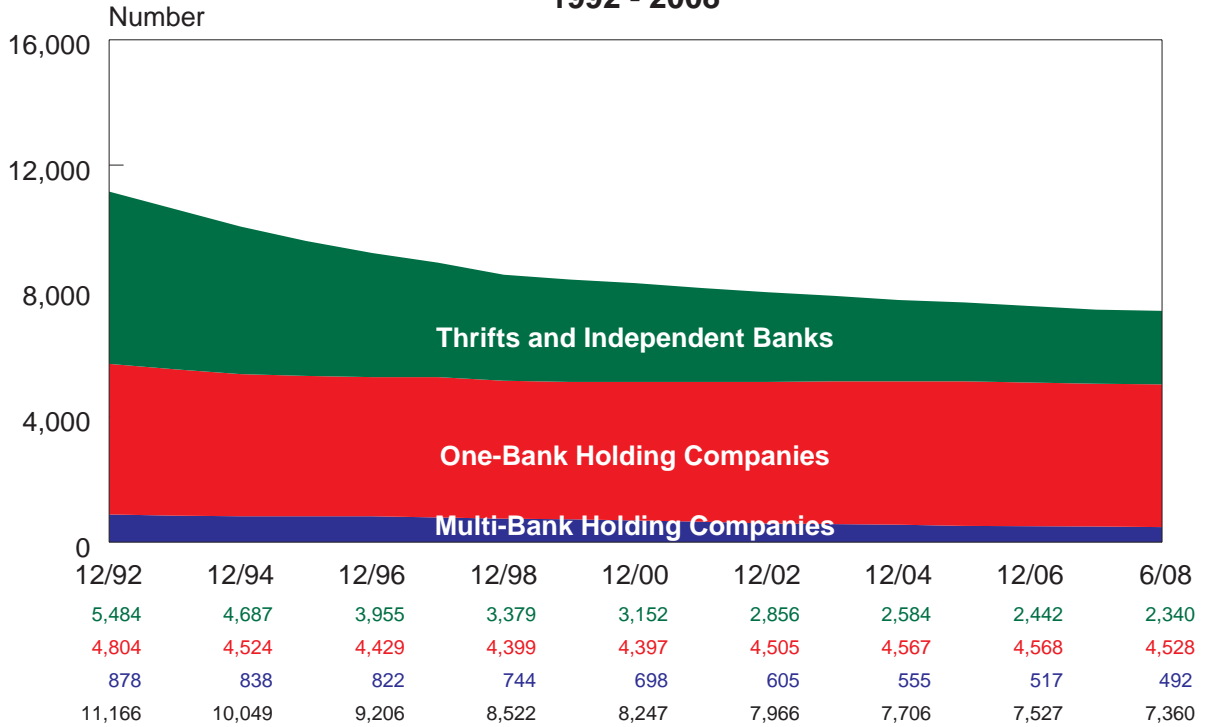


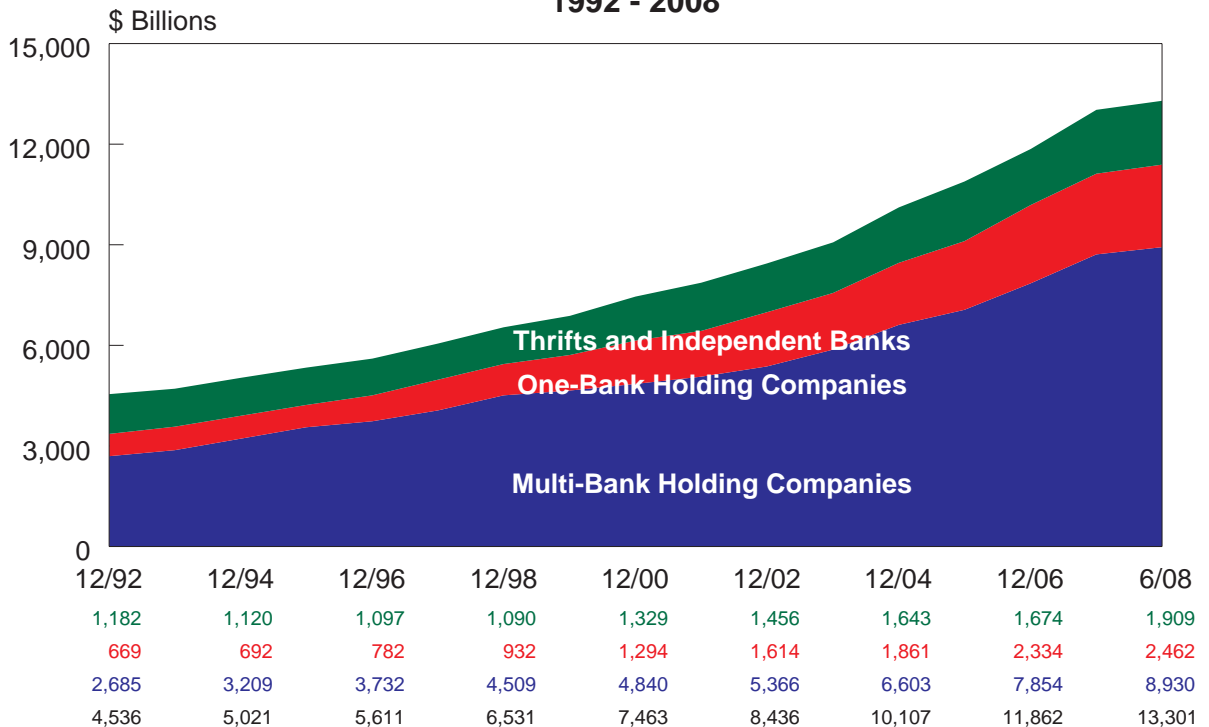
## Number of FDIC-Insured Banking Organizations

1992 - 2008



## Assets of FDIC-Insured Banking Organizations

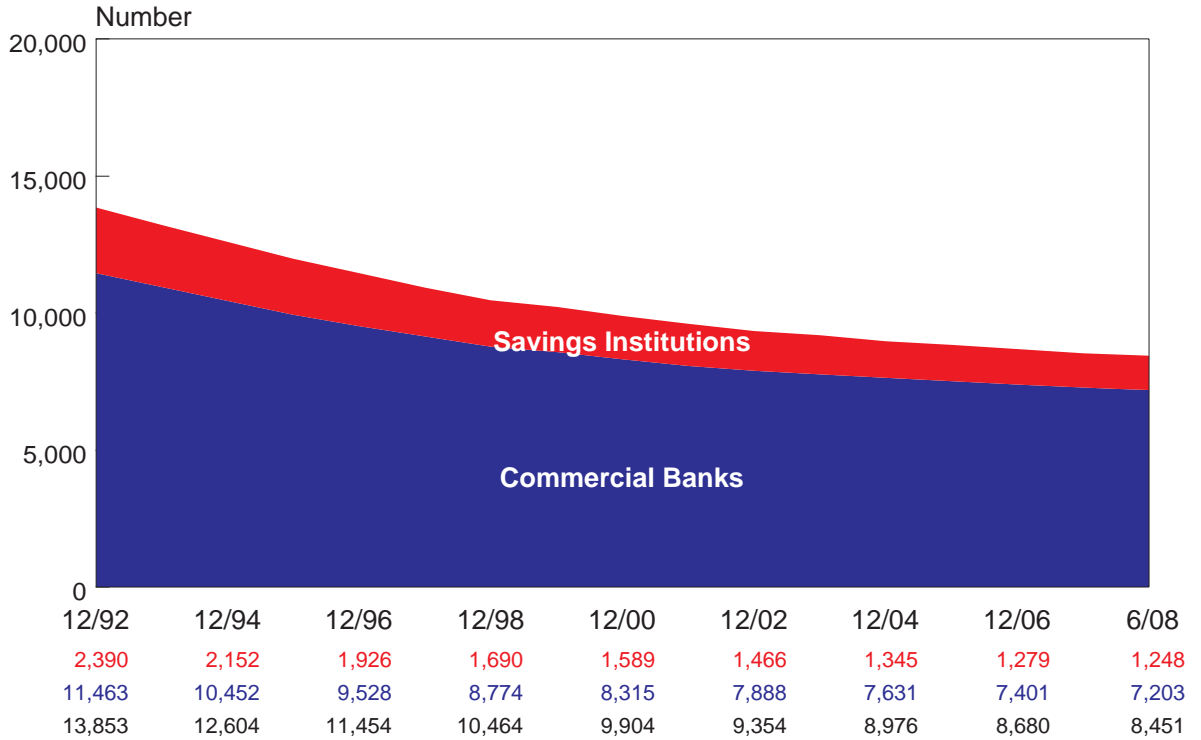
1992 - 2008



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

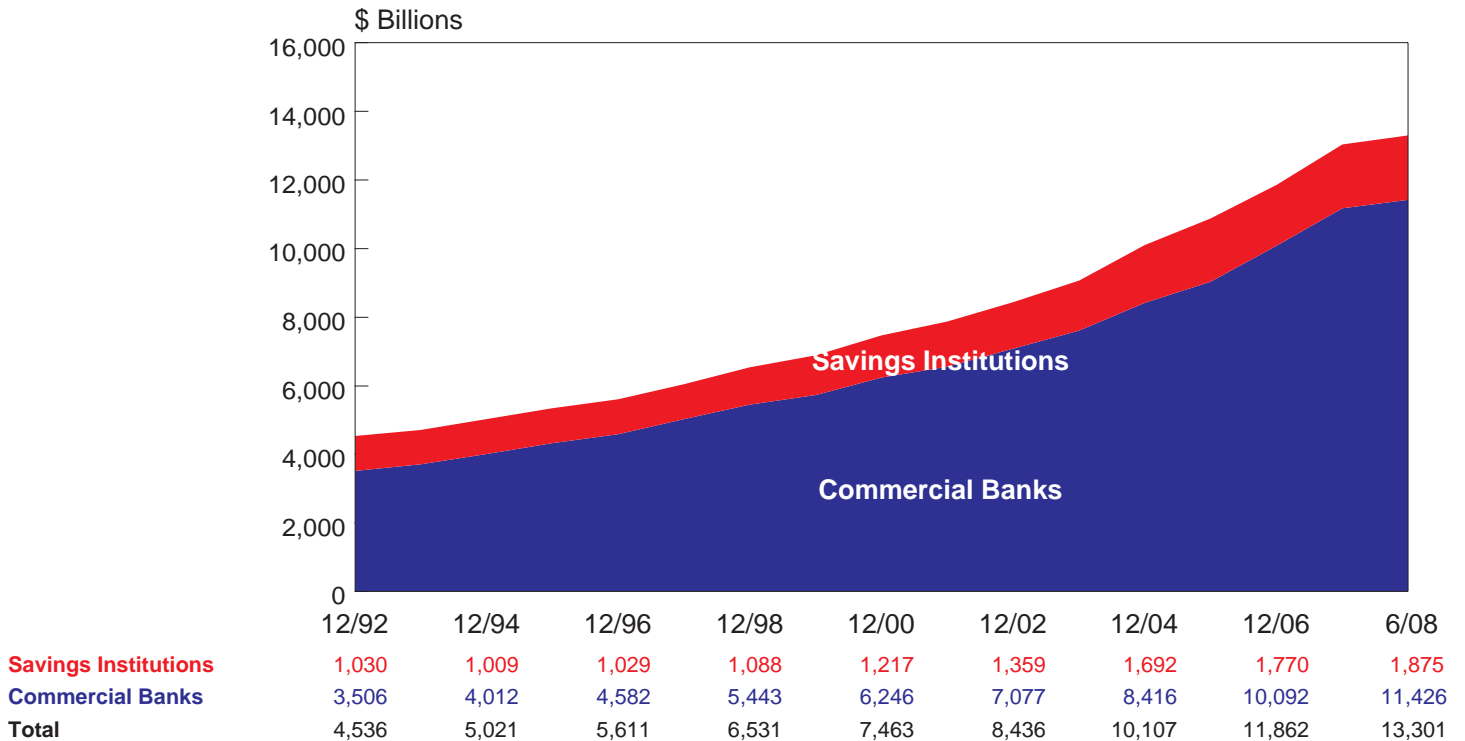
## Number of FDIC-Insured Institutions

1992 - 2008



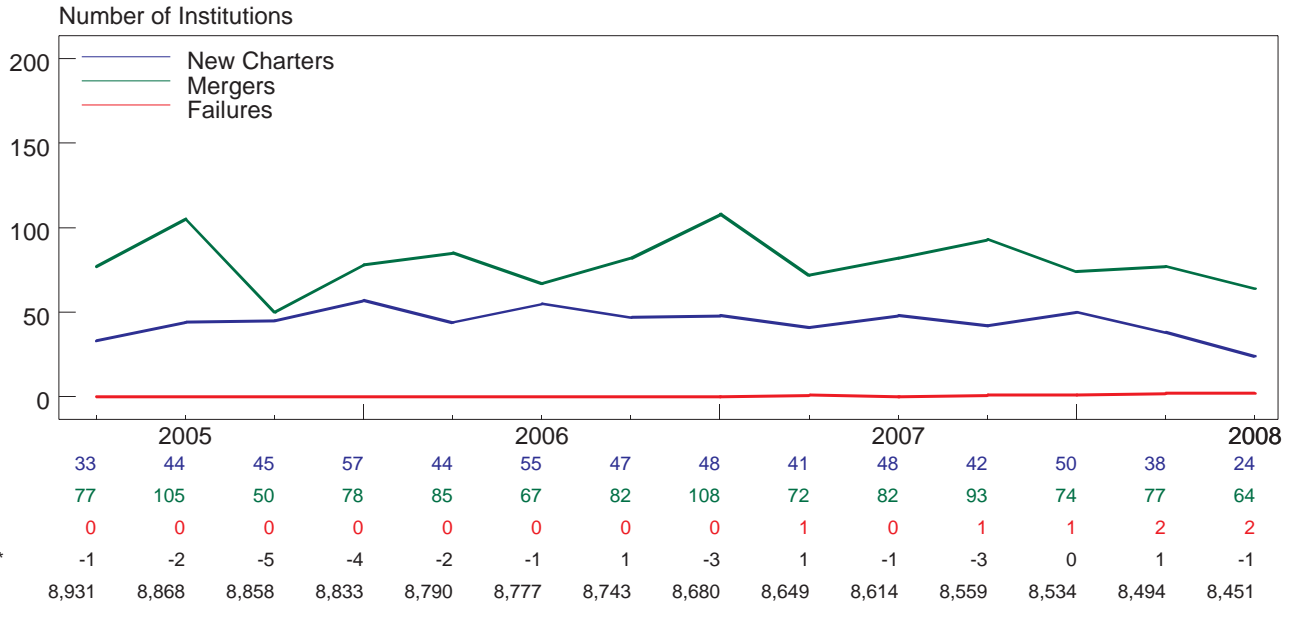
## Assets of FDIC-Insured Institutions

1992 - 2008



## Changes in the Number of FDIC-Insured Institutions

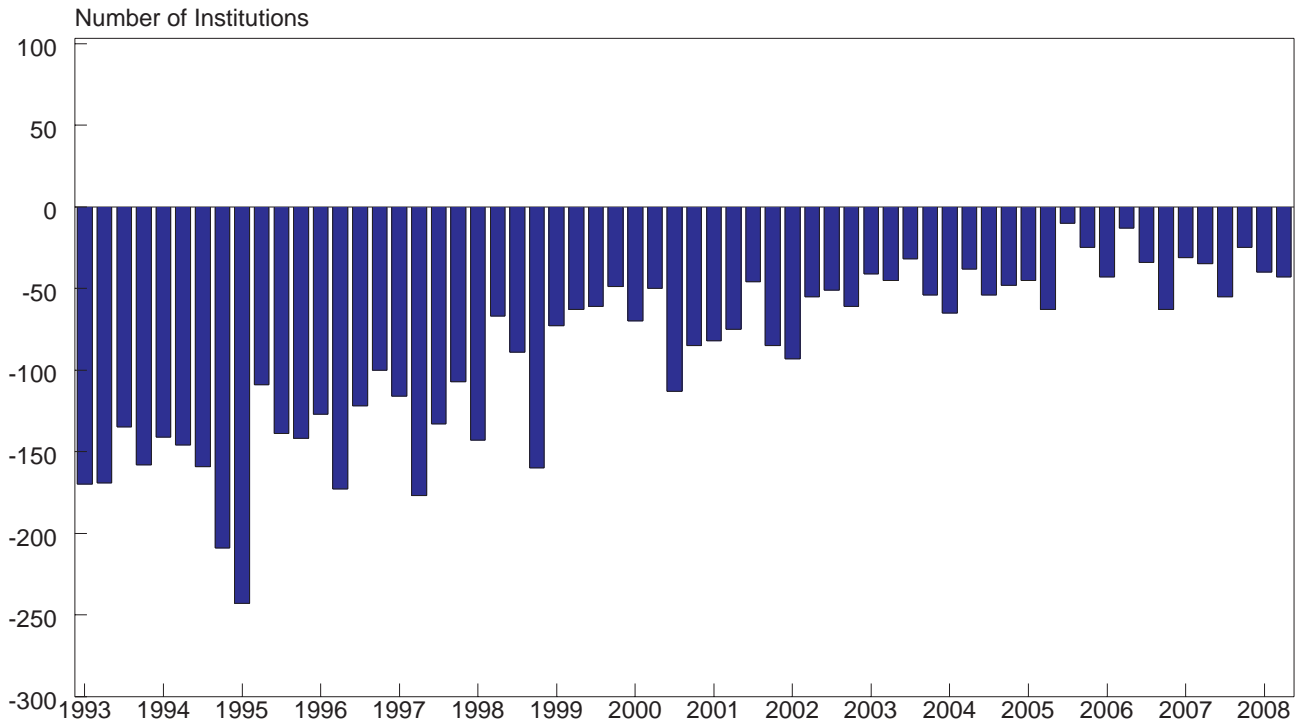
Quarterly, 2005 - 2008



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

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

1993-2008



# Institution Mergers: Interstate vs. Intrastate

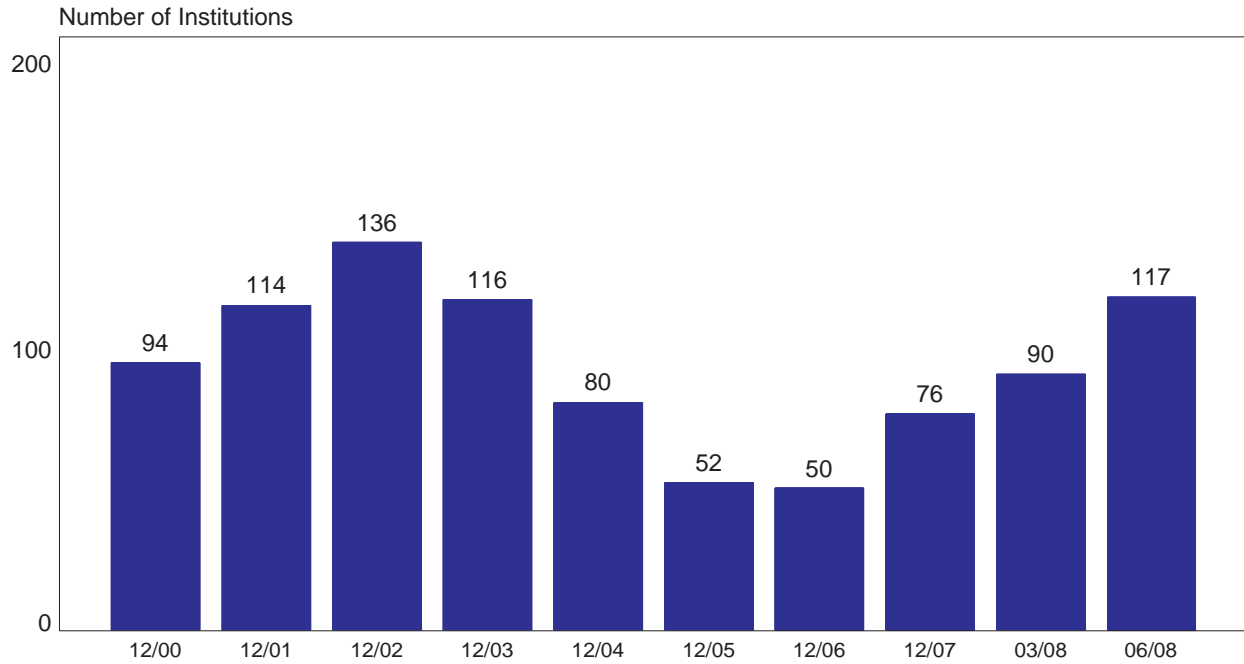
Quarterly, 2004 - 2008



<b>Intrastate Mergers</b>	<b>66</b>	<b>39</b>	<b>65</b>	<b>59</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>53</b>	<b>54</b>	<b>59</b>	<b>51</b>	<b>36</b>
<b>Interstate Mergers</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>	<b>39</b>	<b>15</b>	<b>26</b>	<b>28</b>

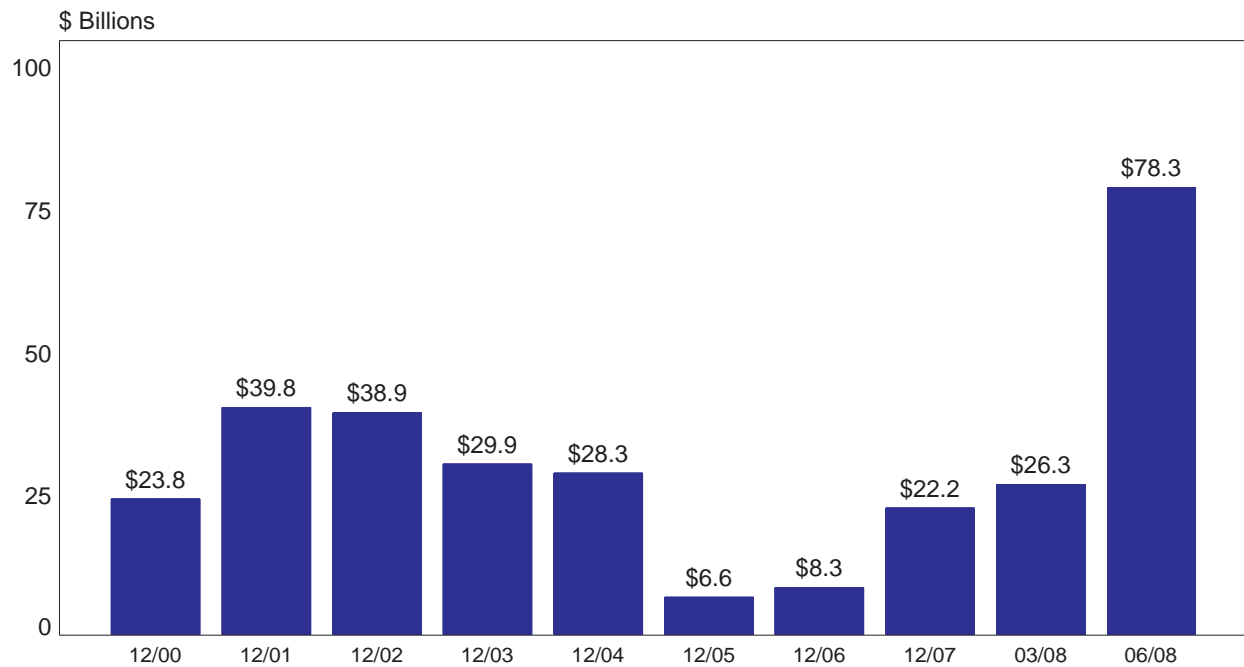
## Number of FDIC-Insured "Problem" Institutions

2000-2008



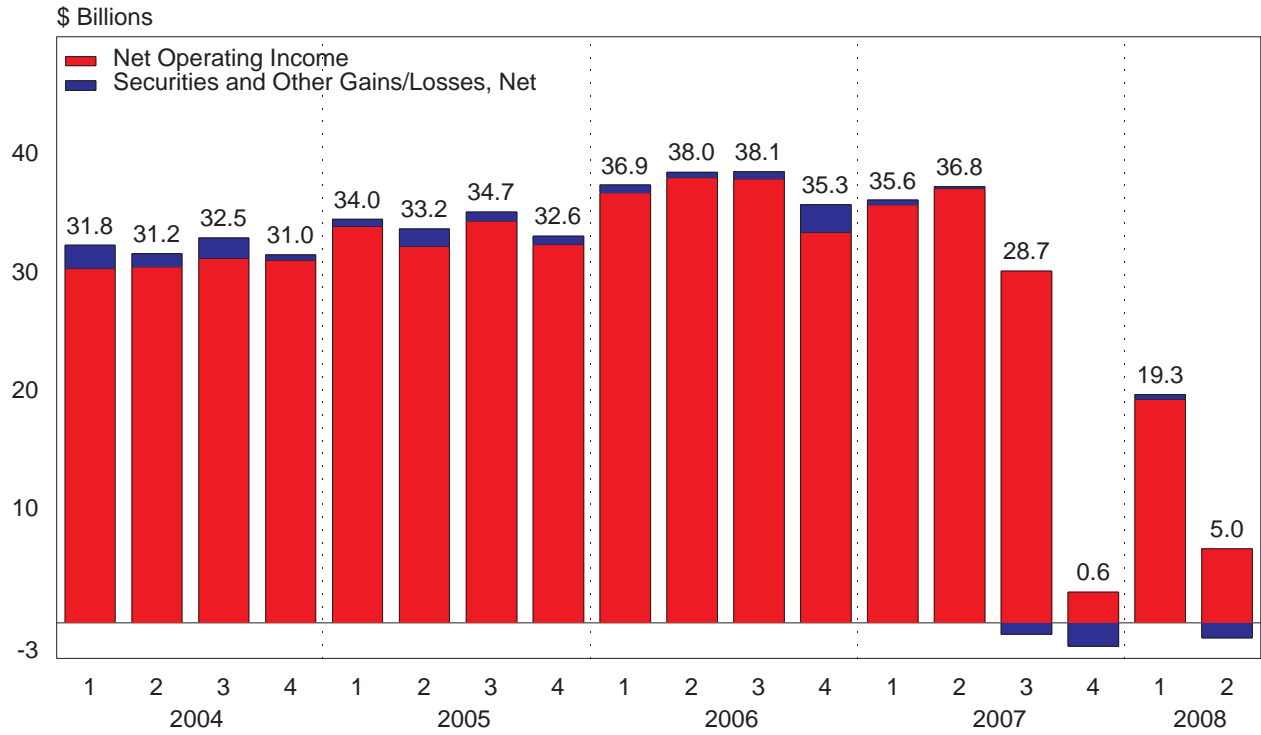
## Assets of FDIC-Insured "Problem" Institutions

2000-2008



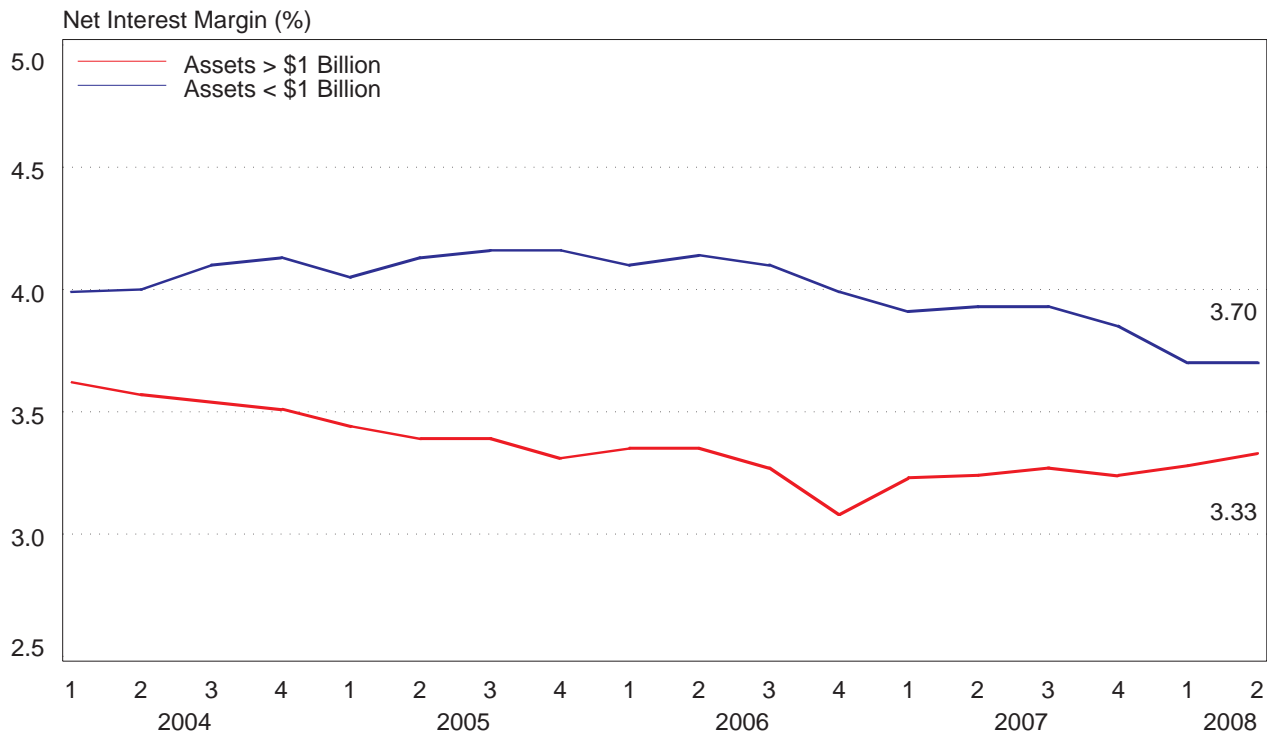
## Quarterly Net Income

2004 - 2008



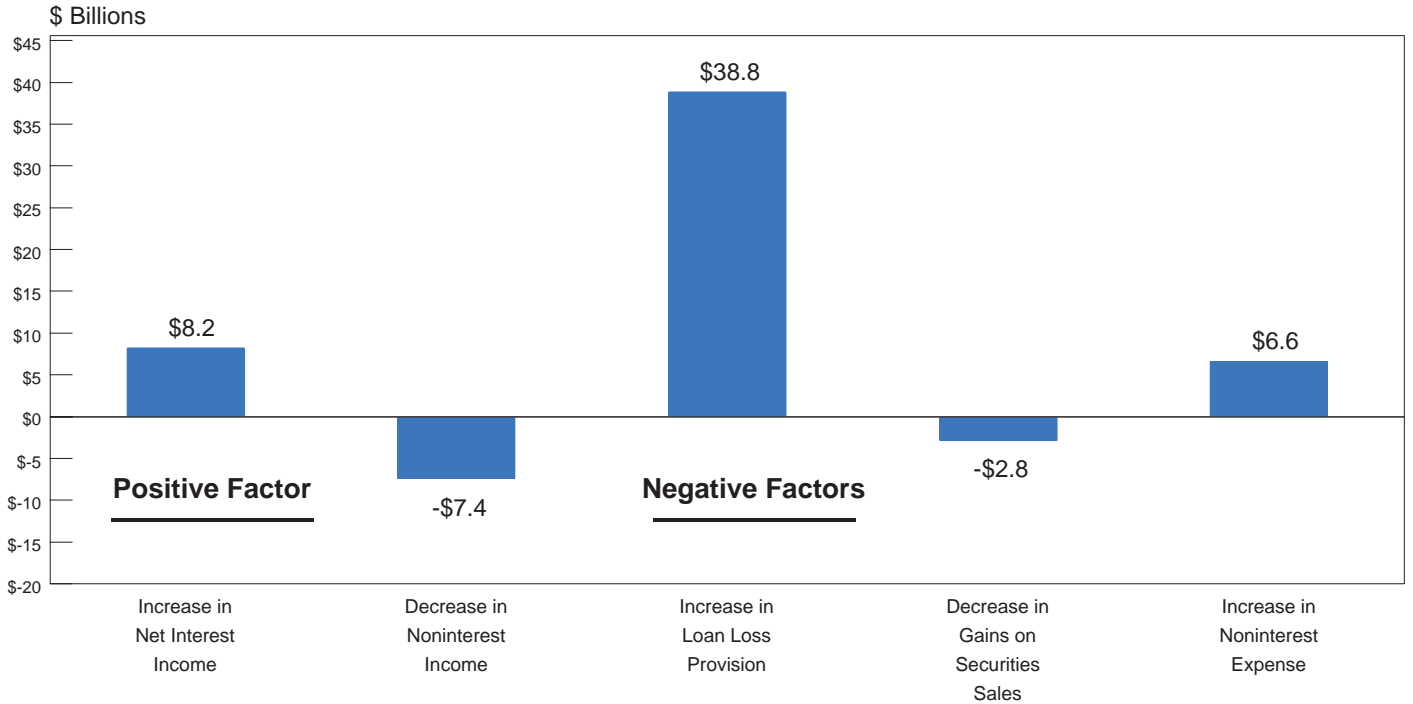
## Quarterly Net Interest Margins, Annualized

2004 - 2008



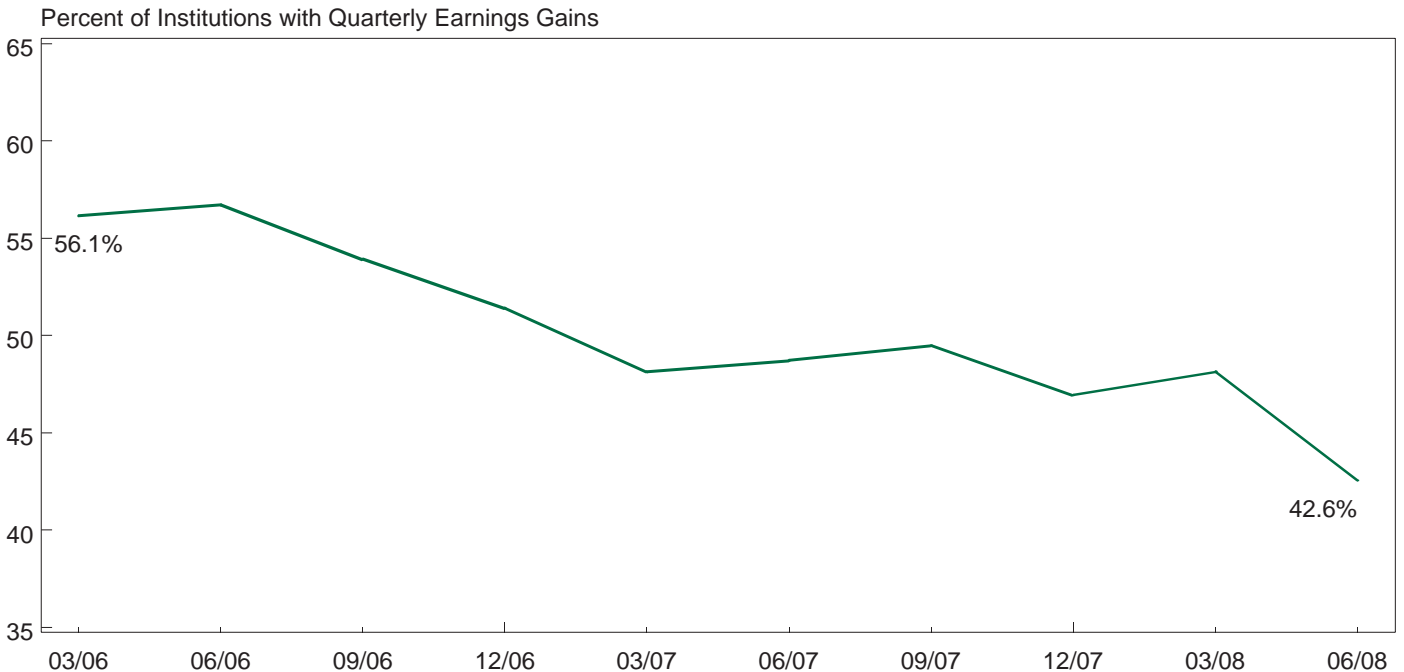
# Major Factors Affecting Earnings

2nd Quarter 2008 vs. 2nd Quarter 2007



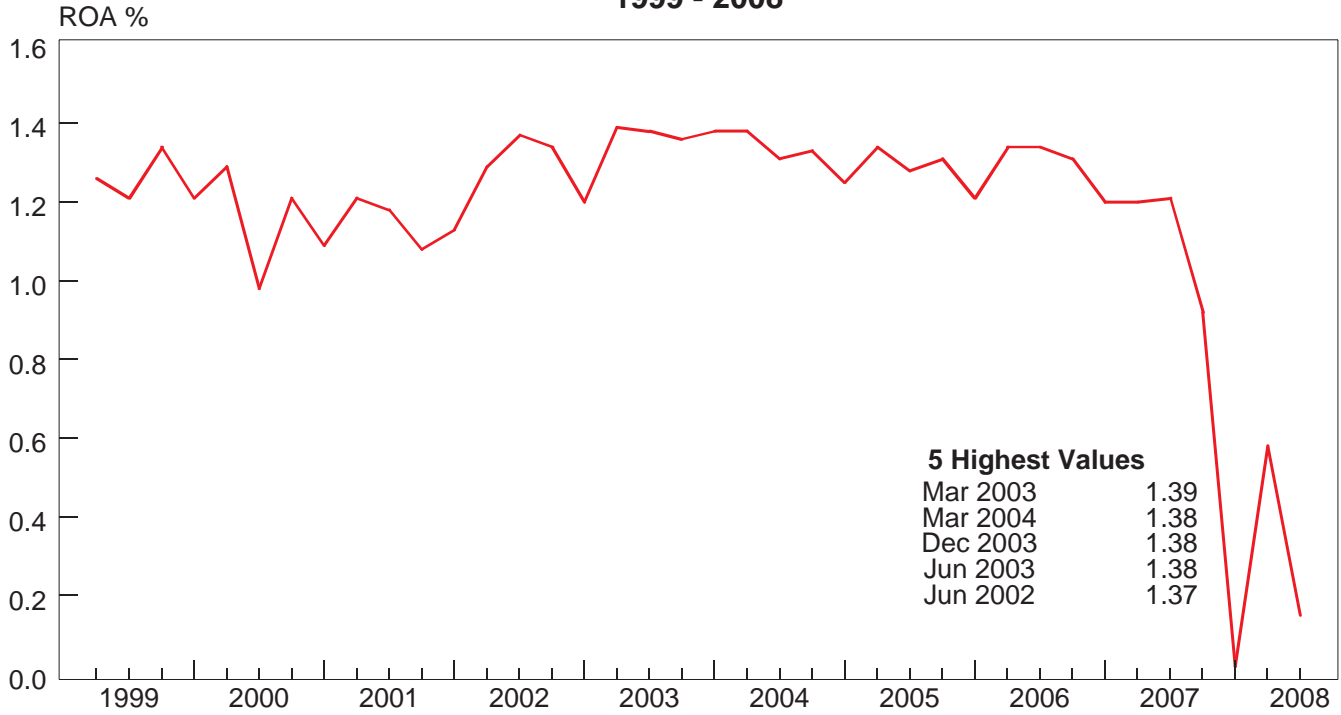
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2006-2008



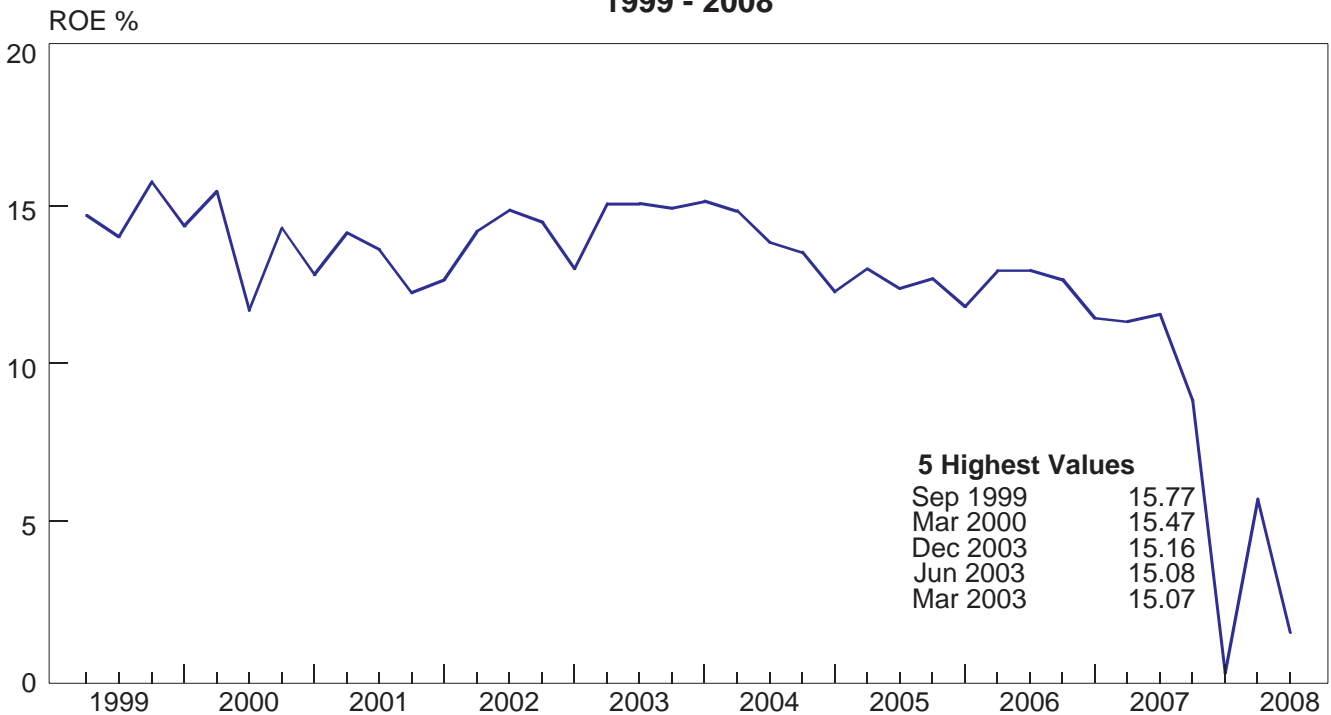
## Quarterly Return on Assets (ROA), Annualized

1999 - 2008



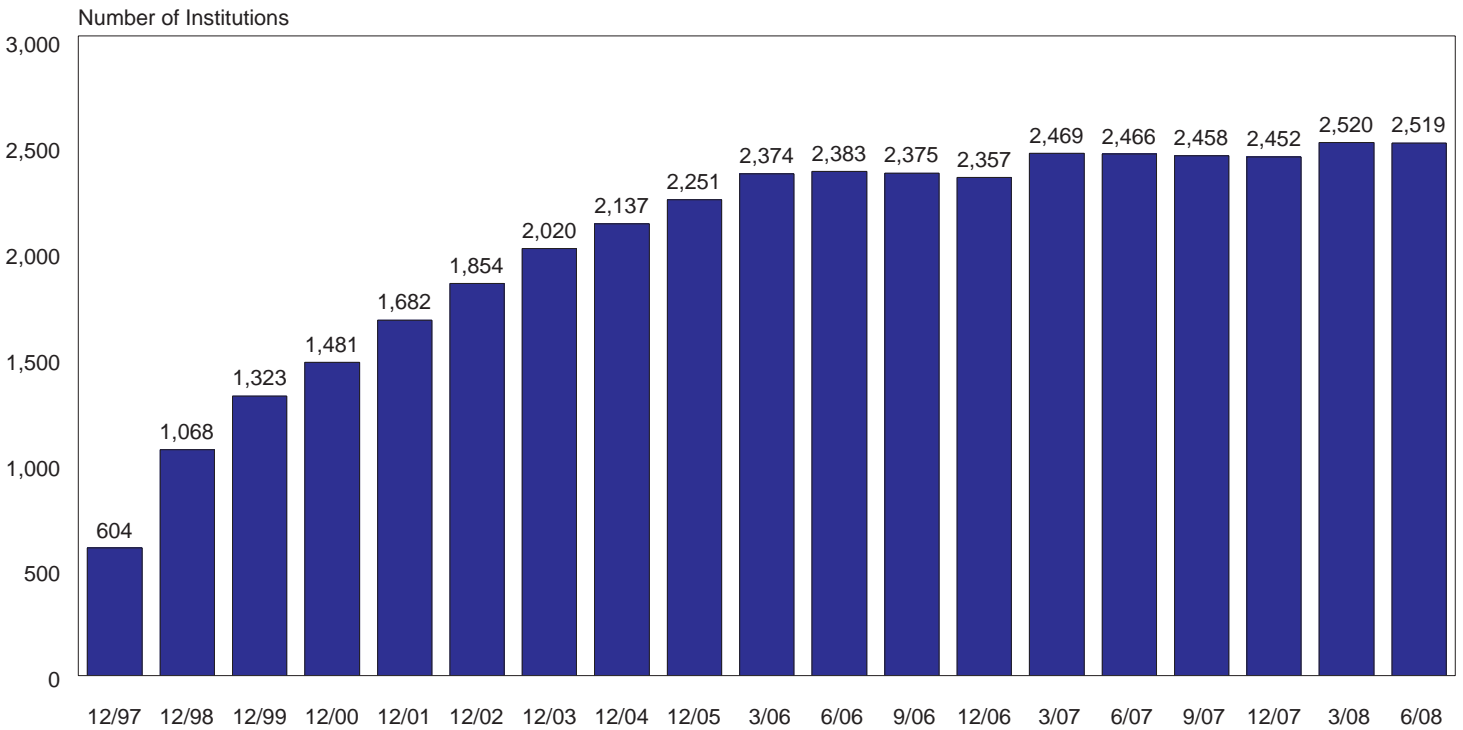
## Quarterly Return on Equity (ROE), Annualized

1999 - 2008

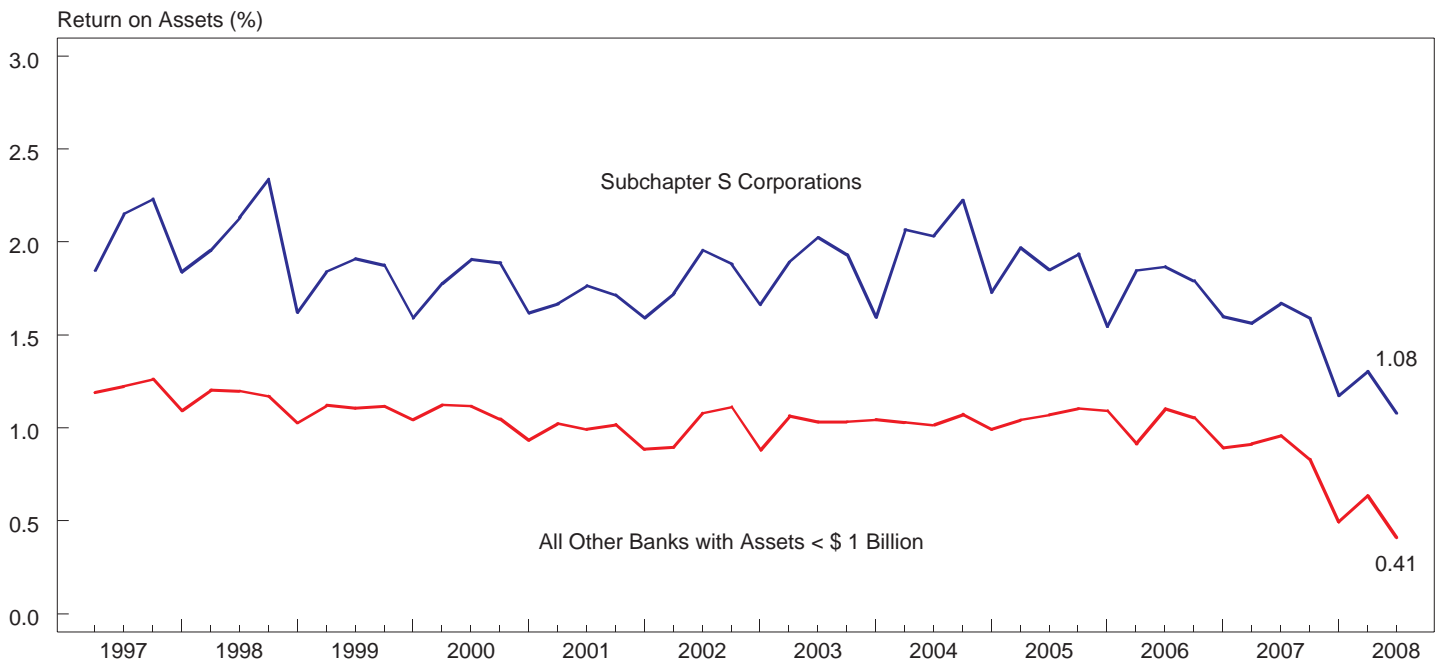




## Number of Subchapter S Corporations 1997-2008

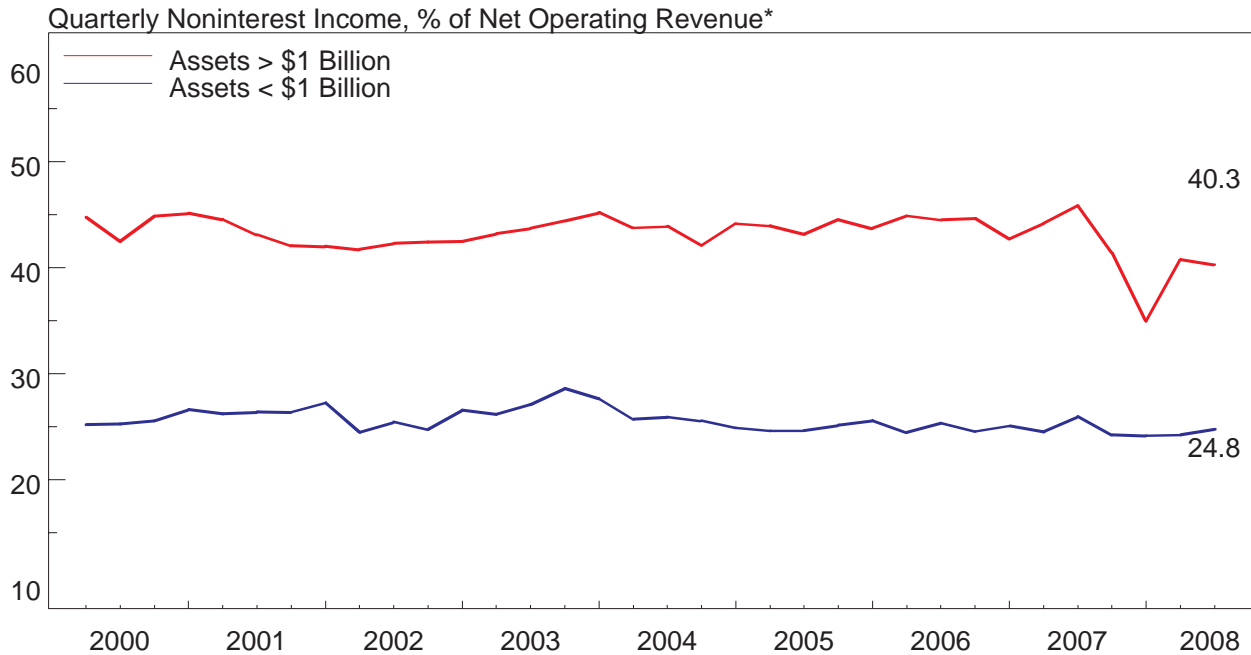


## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1997-2008



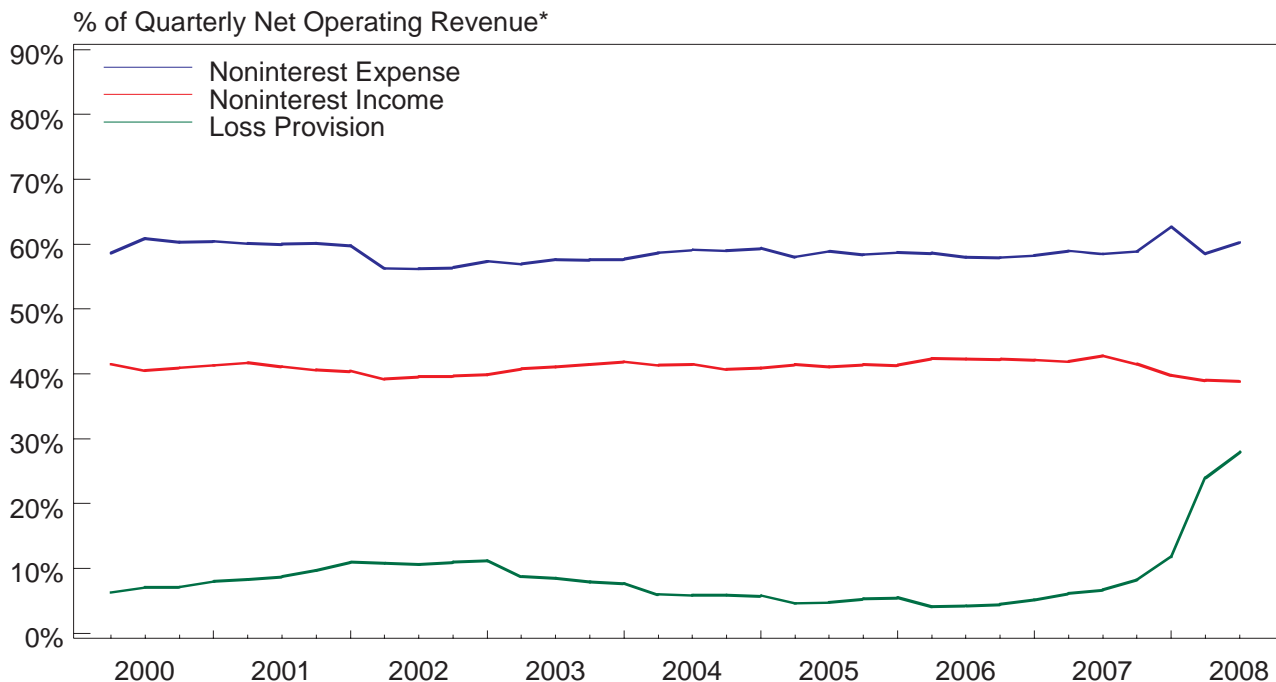
## Noninterest Income as a Percentage of Net Operating Revenue\*

2000 - 2008



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

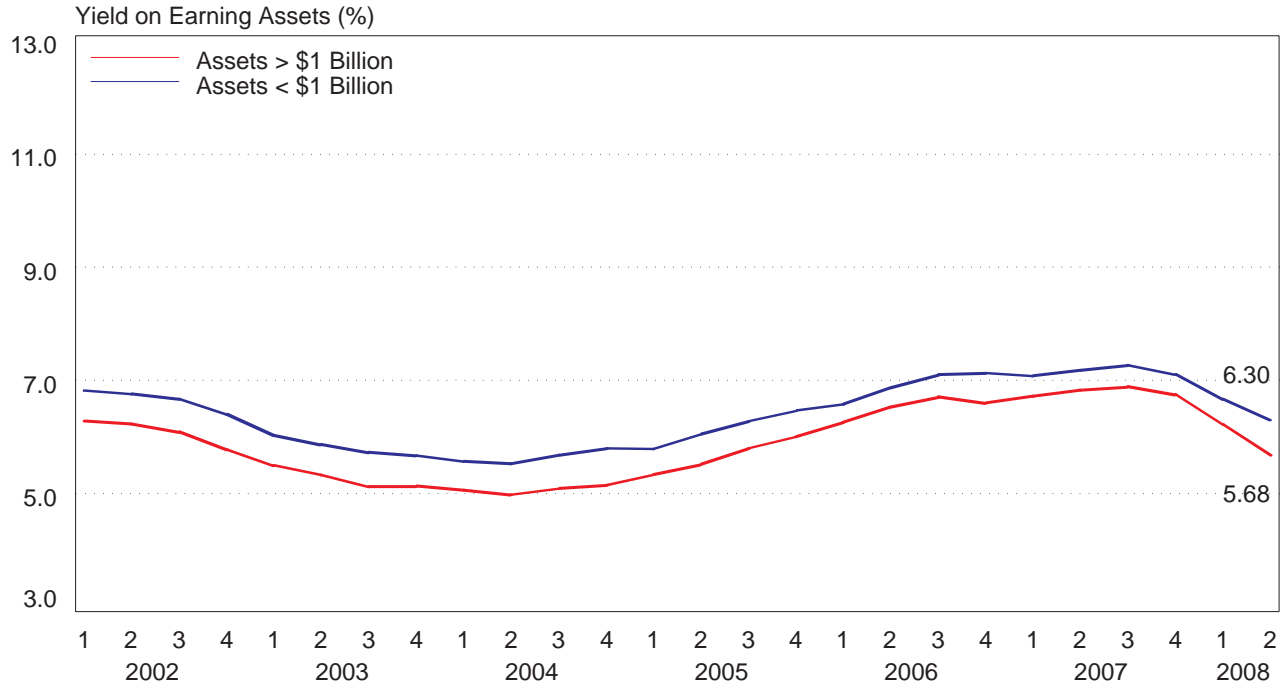
2000 - 2008



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

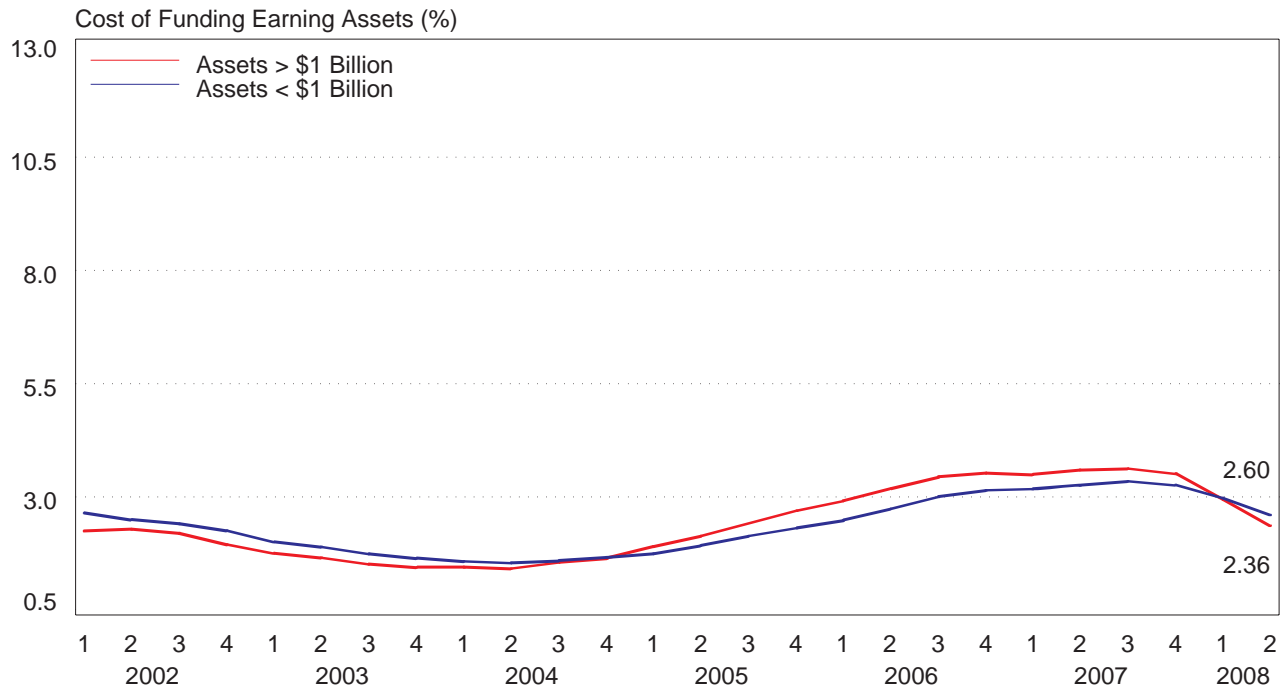
## Quarterly Yield on Earning Assets

2002 - 2008



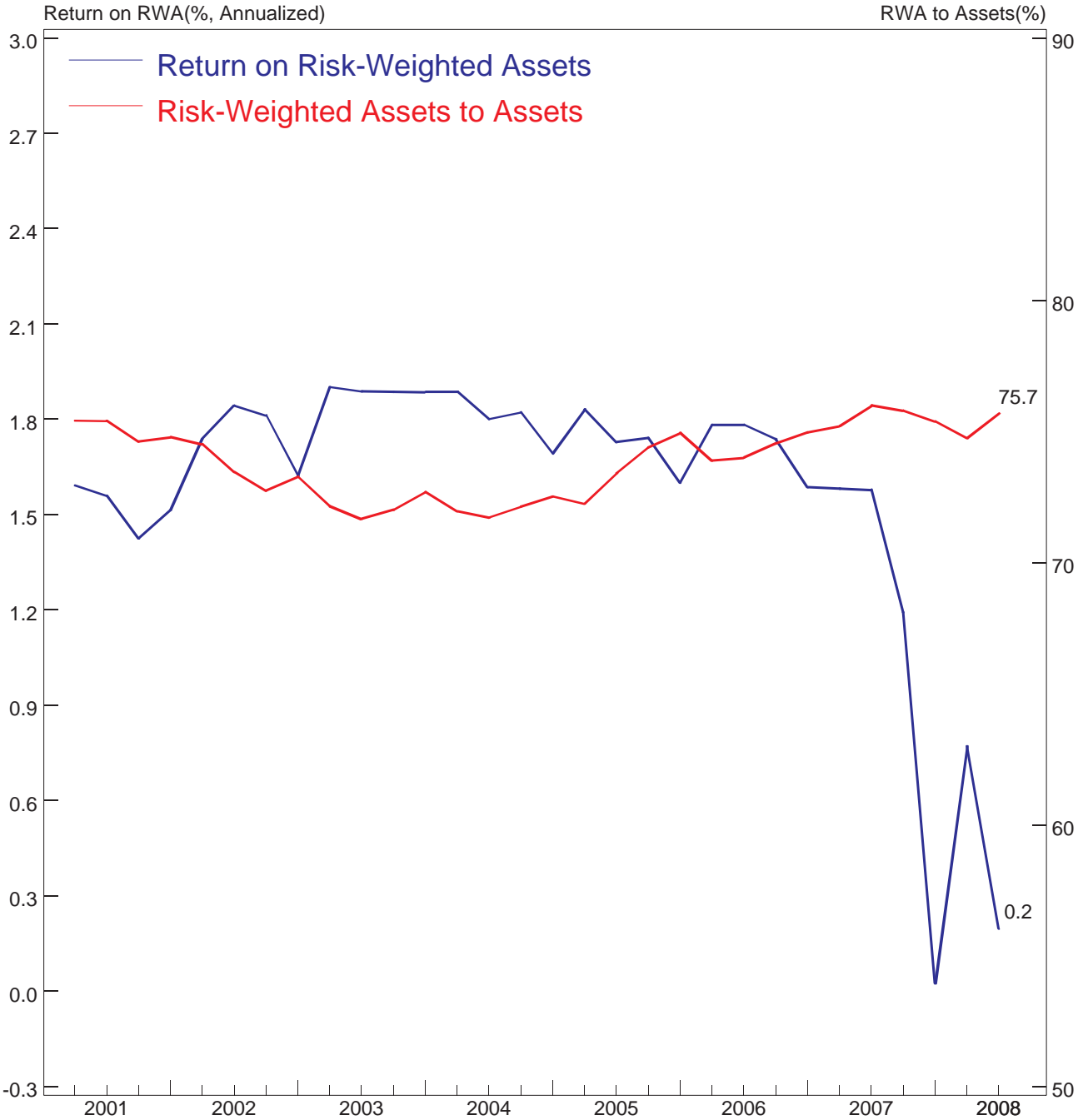
## Quarterly Cost of Funding Earning Assets

2002 - 2008



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

2001 - 2008

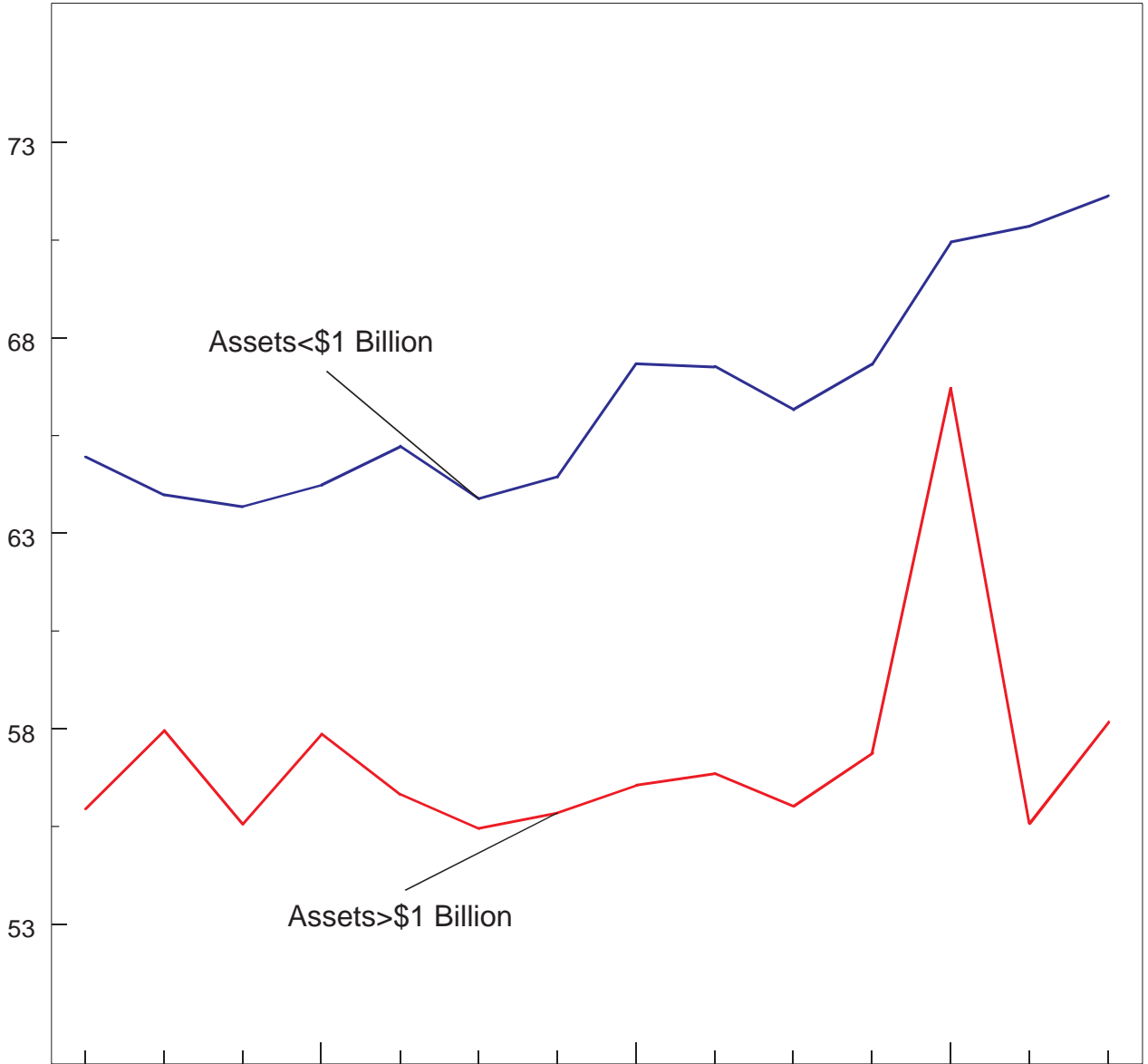


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2005 - 2008

Efficiency Ratio (%)

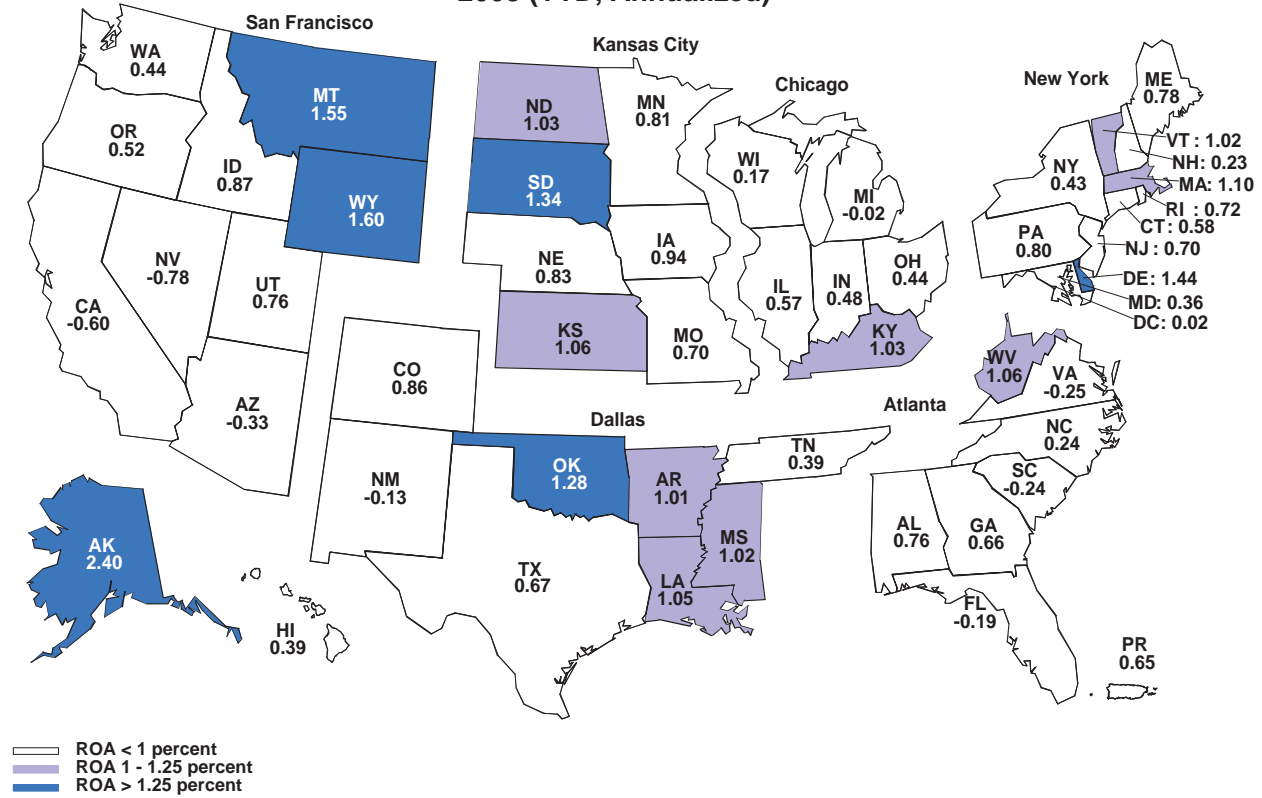


	03/05	06/05	09/05	12/05	03/06	06/06	09/06	12/06	03/07	06/07	09/07	12/07	03/08	06/08
Assets <\$1 Billion	64.46	63.49	63.19	63.74	64.73	63.39	63.95	66.84	66.77	65.67	66.83	69.95	70.36	71.14
Assets >\$1 Billion	55.46	57.46	55.07	57.37	55.83	54.96	55.36	56.06	56.36	55.53	56.89	66.22	55.09	57.68
Total	56.62	58.26	56.12	58.22	56.94	56.01	56.42	57.47	57.59	56.69	58.05	66.68	56.73	59.13

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

# Return on Assets (ROA)

2008 (YTD, Annualized)



## ROA Rankings by State

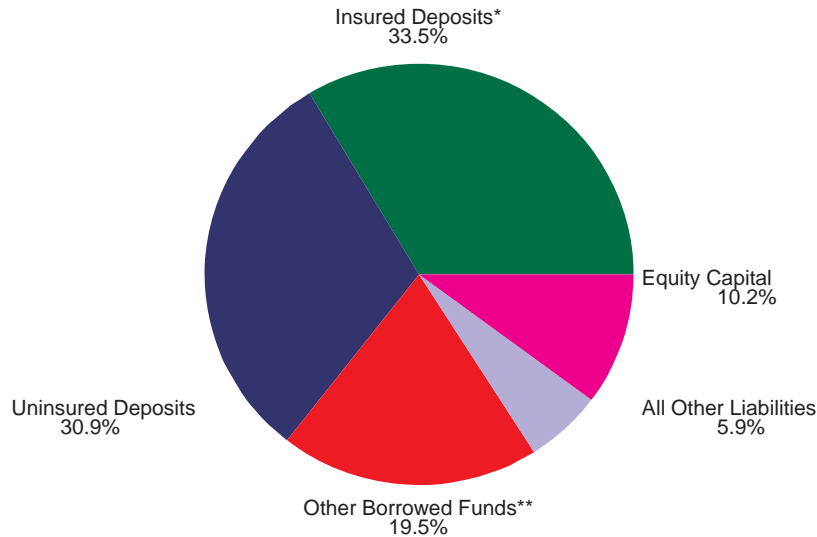
Rank	State	No. of Inst. as of 6/30/08	YTD 2008	YTD 2007	Change*
1	Alaska	7	2.40	1.38	102
2	Wyoming	43	1.60	1.70	(10)
3	Montana	78	1.55	1.63	(8)
4	Delaware	33	1.44	1.79	(35)
5	South Dakota	89	1.34	1.90	(56)
6	Oklahoma	257	1.28	1.45	(17)
7	Massachusetts	180	1.10	1.03	7
8	Kansas	352	1.06	1.17	(11)
9	West Virginia	68	1.06	1.24	(18)
10	Louisiana	161	1.05	0.90	15
11	Kentucky	204	1.03	1.06	(3)
12	North Dakota	96	1.03	1.28	(25)
13	Mississippi	98	1.02	1.17	(15)
14	Vermont	15	1.02	0.99	3
15	Arkansas	147	1.01	1.07	(6)
16	Iowa	383	0.94	1.03	(9)
17	Idaho	20	0.87	1.28	(41)
18	Colorado	156	0.86	1.16	(30)
19	Nebraska	245	0.83	1.16	(33)
20	Minnesota	438	0.81	1.75	(94)
21	Pennsylvania	242	0.80	0.74	6
22	Maine	31	0.78	0.70	8
23	Alabama	160	0.76	1.11	(35)
24	Utah	70	0.76	3.01	(225)
25	Rhode Island	13	0.72	0.73	(1)
26	Missouri	357	0.70	1.13	(43)
27	New Jersey	126	0.70	0.81	(11)
28	Texas	649	0.67	1.21	(54)
29	Georgia	354	0.66	1.14	(48)
30	Puerto Rico	10	0.65	0.46	19
31	Connecticut	57	0.58	0.87	(29)
32	Illinois	661	0.57	1.04	(47)
33	Oregon	40	0.52	0.99	(47)
34	Indiana	159	0.48	0.78	(30)
35	Ohio	263	0.44	1.09	(65)
36	Washington	97	0.44	1.54	(110)
37	New York	194	0.43	0.91	(48)
38	Hawaii	9	0.39	1.47	(108)
39	Tennessee	200	0.39	0.80	(41)
40	Maryland	98	0.36	1.09	(73)
41	North Carolina	111	0.24	1.26	(102)
42	New Hampshire	26	0.23	1.08	(85)
43	Wisconsin	290	0.17	1.05	(88)
44	District of Col.	7	0.02	0.12	(10)
45	Michigan	161	(0.02)	0.97	(99)
46	New Mexico	54	(0.13)	1.33	(146)
47	Florida	310	(0.19)	0.73	(92)
48	South Carolina	92	(0.24)	0.92	(116)
49	Virginia	118	(0.25)	1.59	(184)
50	Arizona	57	(0.33)	1.12	(145)
51	California	313	(0.60)	0.91	(151)
52	Nevada	45	(0.78)	1.09	(187)
	U.S. and Terr.	8,451	0.37	1.20	(83)

\*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, 2008



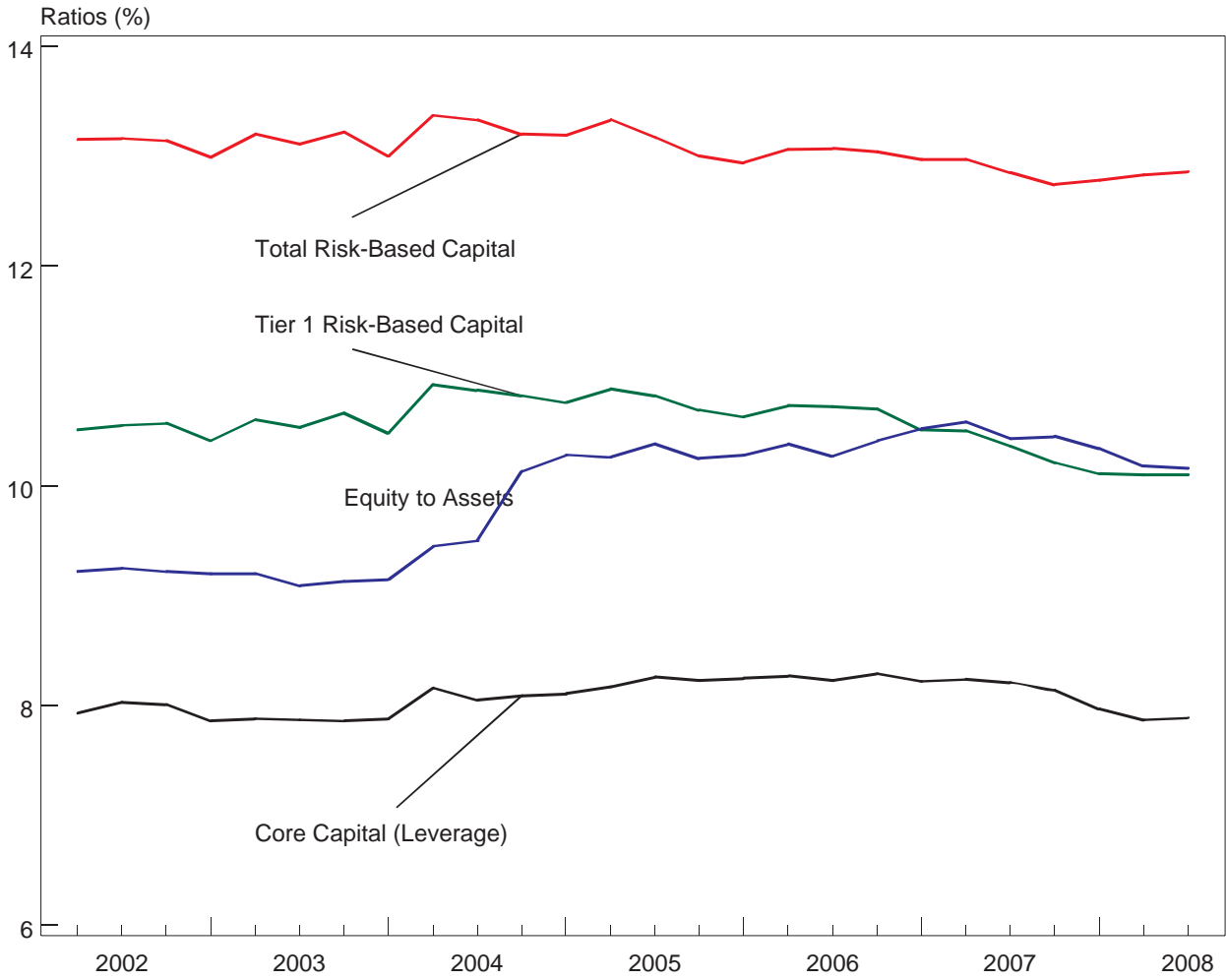
(\$ Billions)	6/30/07	6/30/08	% Change
<b>Insured Deposits (estimated)*</b>	<b>4,229</b>	<b>4,458</b>	<b>5.4</b>
<b>Uninsured Deposits</b>	<b>3,806</b>	<b>4,115</b>	<b>8.1</b>
In Foreign Offices	1,344	1,544	14.9
<b>Other Borrowed Funds**</b>	<b>2,249</b>	<b>2,598</b>	<b>15.5</b>
<b>All Other Liabilities</b>	<b>698</b>	<b>778</b>	<b>11.5</b>
Subordinated Debt	172	185	7.6
<b>Equity Capital</b>	<b>1,279</b>	<b>1,352</b>	<b>5.7</b>
<b>Total Liabilities and Equity Capital</b>	<b>12,261</b>	<b>13,301</b>	<b>8.5</b>

\* 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

2002 - 2008



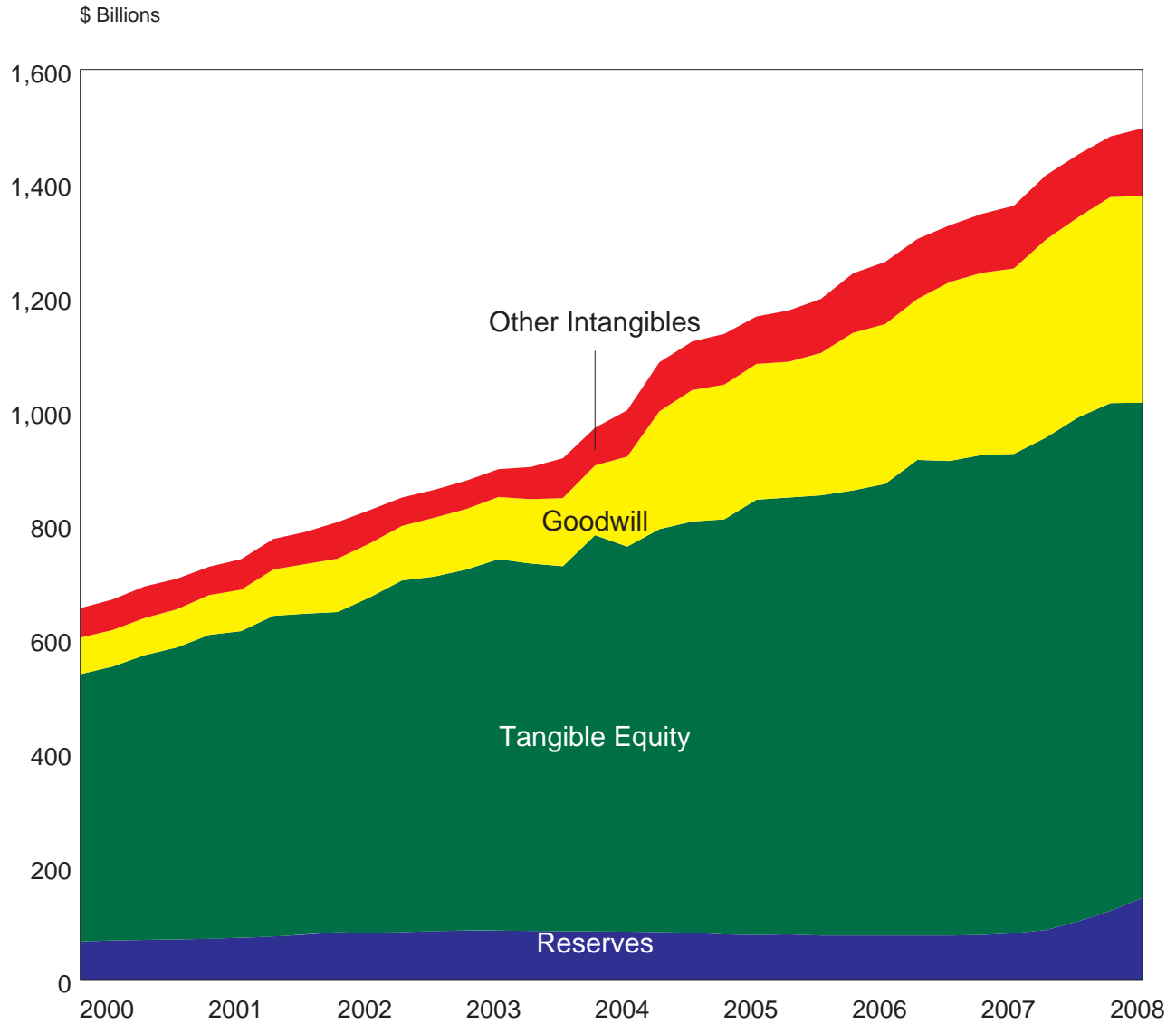
	12/02	12/03	12/04	12/05	12/06	12/07	6/08
<b>Total Risk-Based Capital</b>	<b>12.99</b>	<b>13.00</b>	<b>13.19</b>	<b>12.94</b>	<b>12.97</b>	<b>12.78</b>	<b>12.86</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.41</b>	<b>10.48</b>	<b>10.76</b>	<b>10.63</b>	<b>10.51</b>	<b>10.11</b>	<b>10.10</b>
<b>Equity to Assets</b>	<b>9.20</b>	<b>9.15</b>	<b>10.28</b>	<b>10.28</b>	<b>10.52</b>	<b>10.34</b>	<b>10.16</b>
<b>Core Capital (Leverage)</b>	<b>7.86</b>	<b>7.88</b>	<b>8.11</b>	<b>8.25</b>	<b>8.22</b>	<b>7.97</b>	<b>7.89</b>



# Equity Capital and Reserves

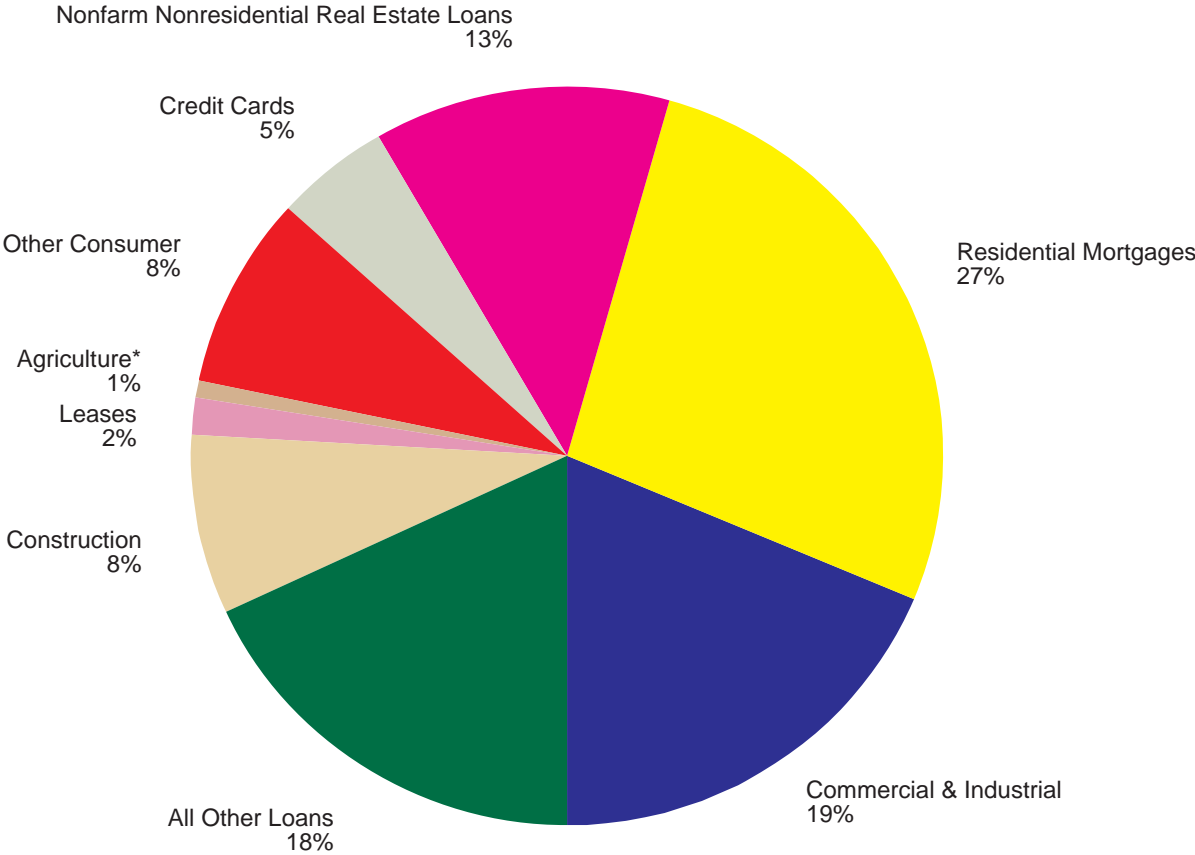
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2008



# Loan Portfolio Composition

June 30, 2008



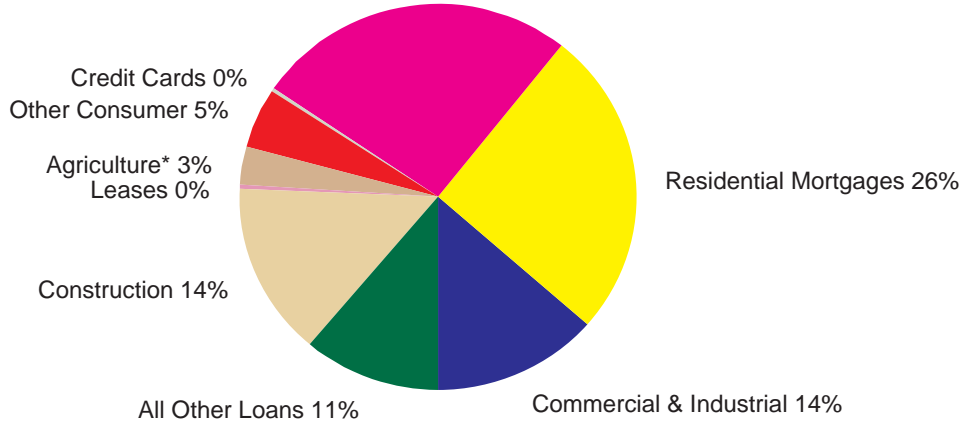
\* OTS - Supervised Savings Associations do not identify agricultural loans.

# Loan Portfolio Composition by Asset Size

June 30, 2008

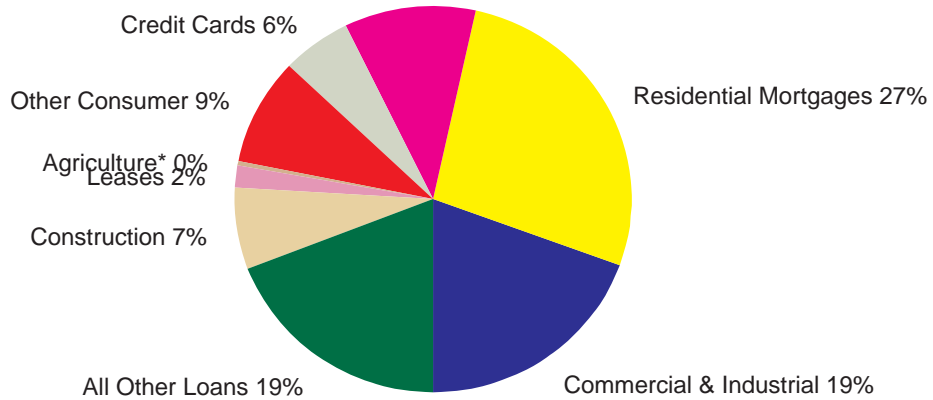
## Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 26%



## Assets > \$1 Billion

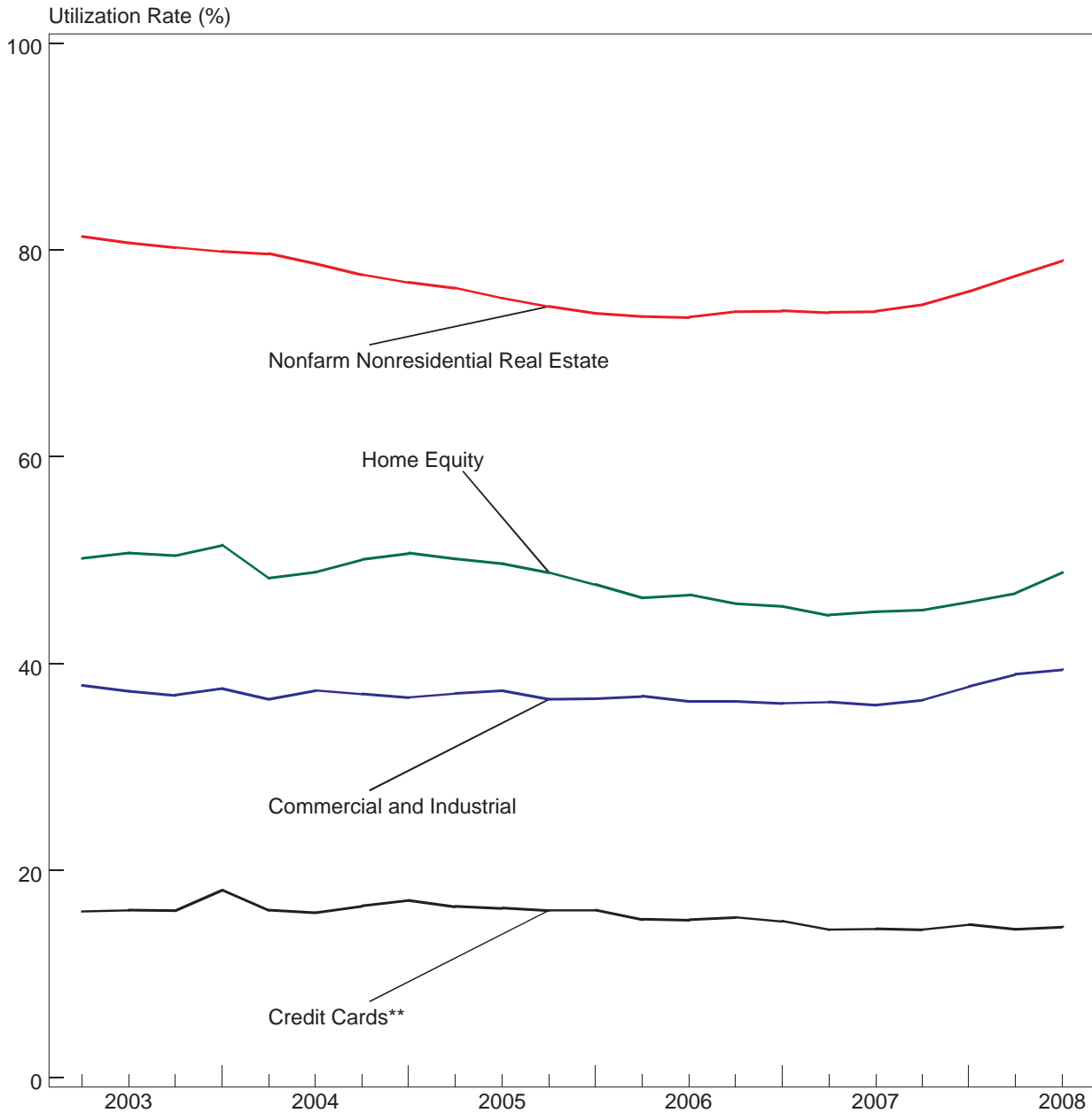
Nonfarm Nonresidential Real Estate Loans 11%



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

# Utilization Rates of Loan Commitments\*

2003-2008

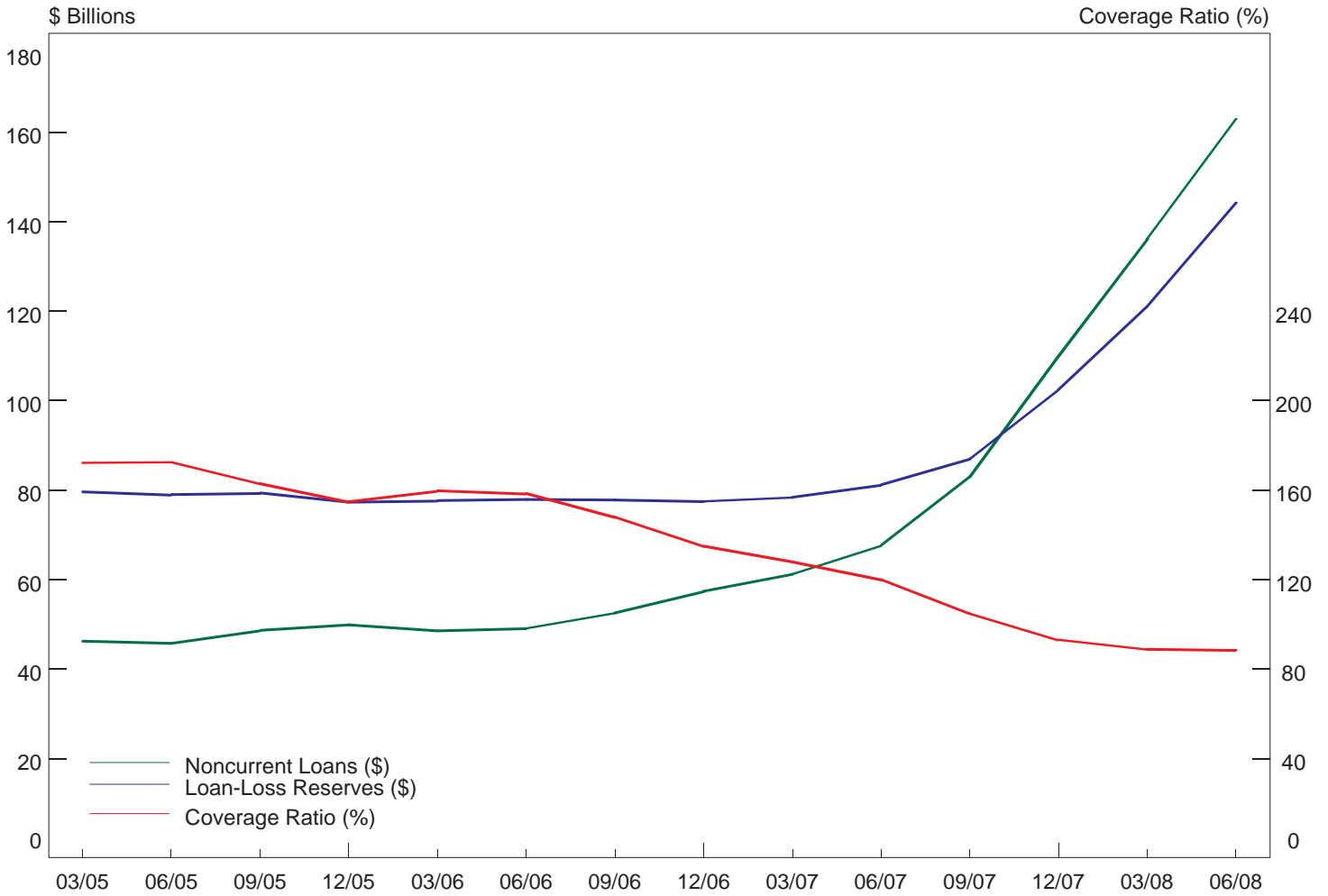


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

## Reserve Coverage Ratio\*

2005-2008



**Noncurrent Loans (\$ Billions)**

46.3 45.8 48.7 49.9 48.6 49.1 52.6 57.4 61.3 67.7 83.0 110.0 136.2 162.9

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

79.7 79.1 79.4 77.4 77.7 77.9 77.8 77.5 78.4 81.2 87.0 102.5 121.1 144.3

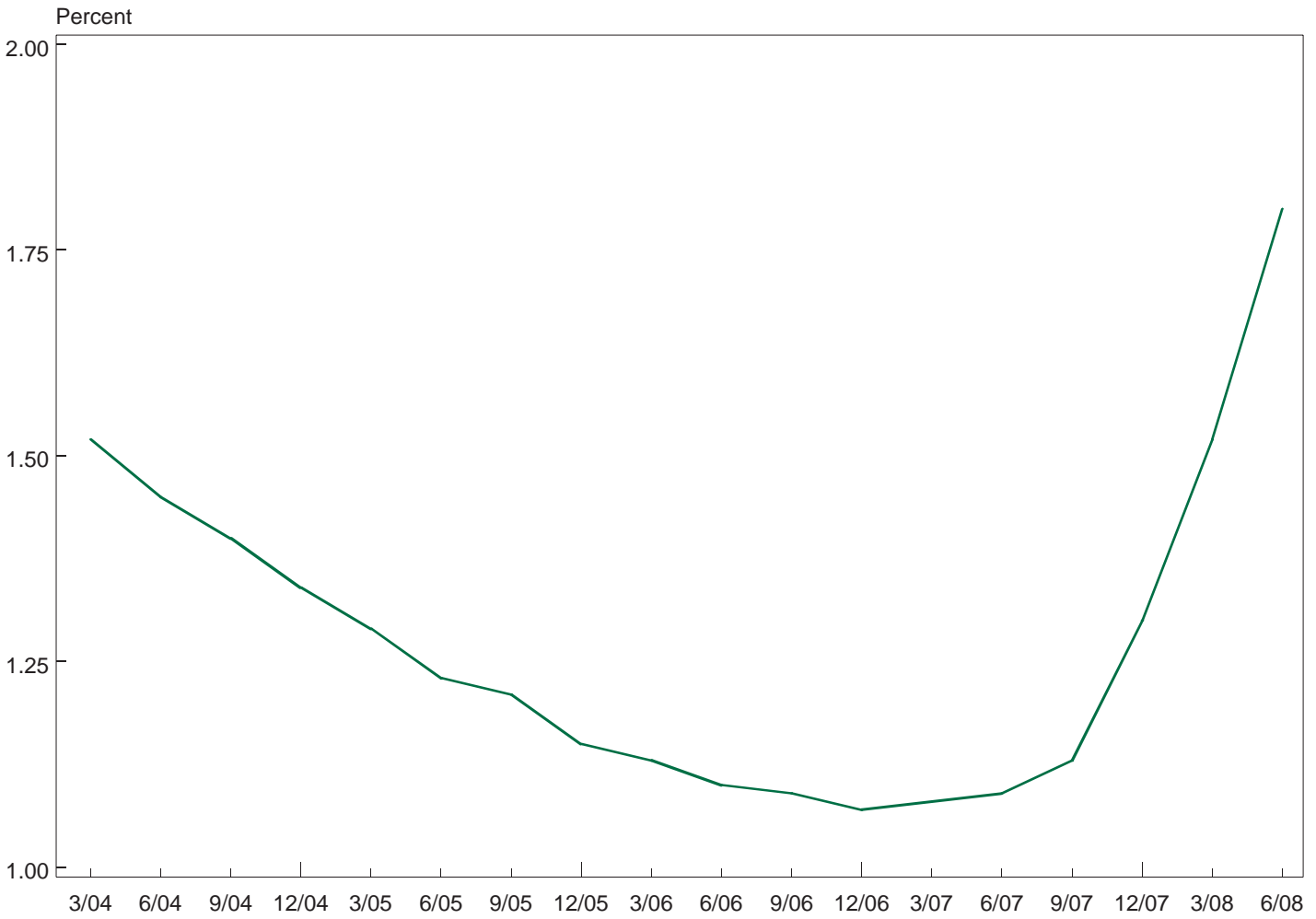
**Coverage Ratio (%)**

172 173 163 155 160 159 148 135 128 120 105 93 89 89

\* Loan-loss reserves to noncurrent loans.

## Loss Allowance to Loans and Leases

2004-2008

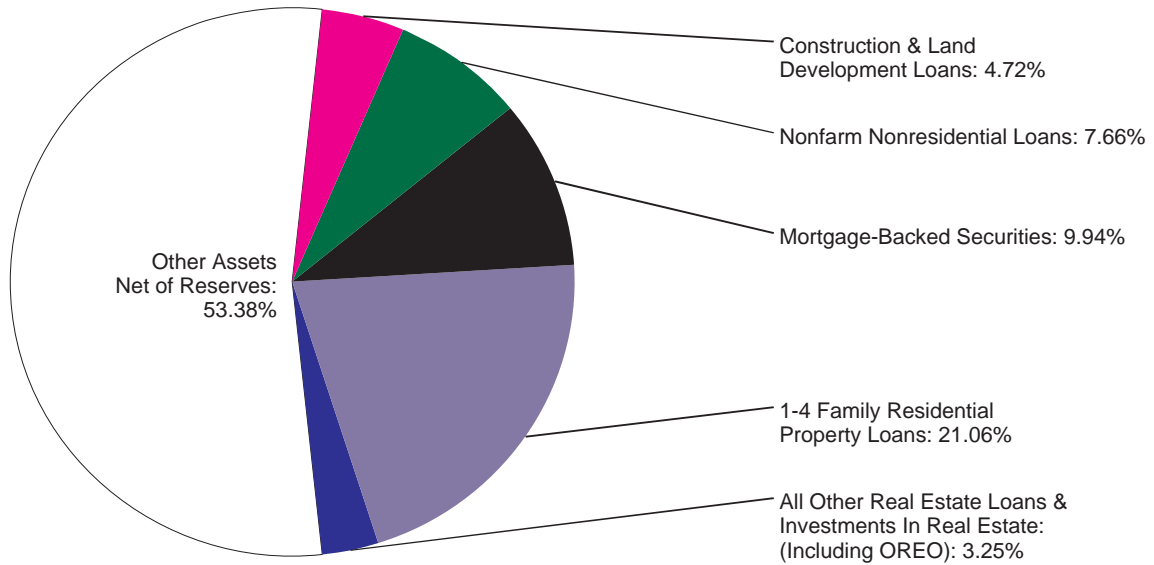


**Loss Allowance to Loans and Leases**

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 1.13 1.30 1.52 1.80

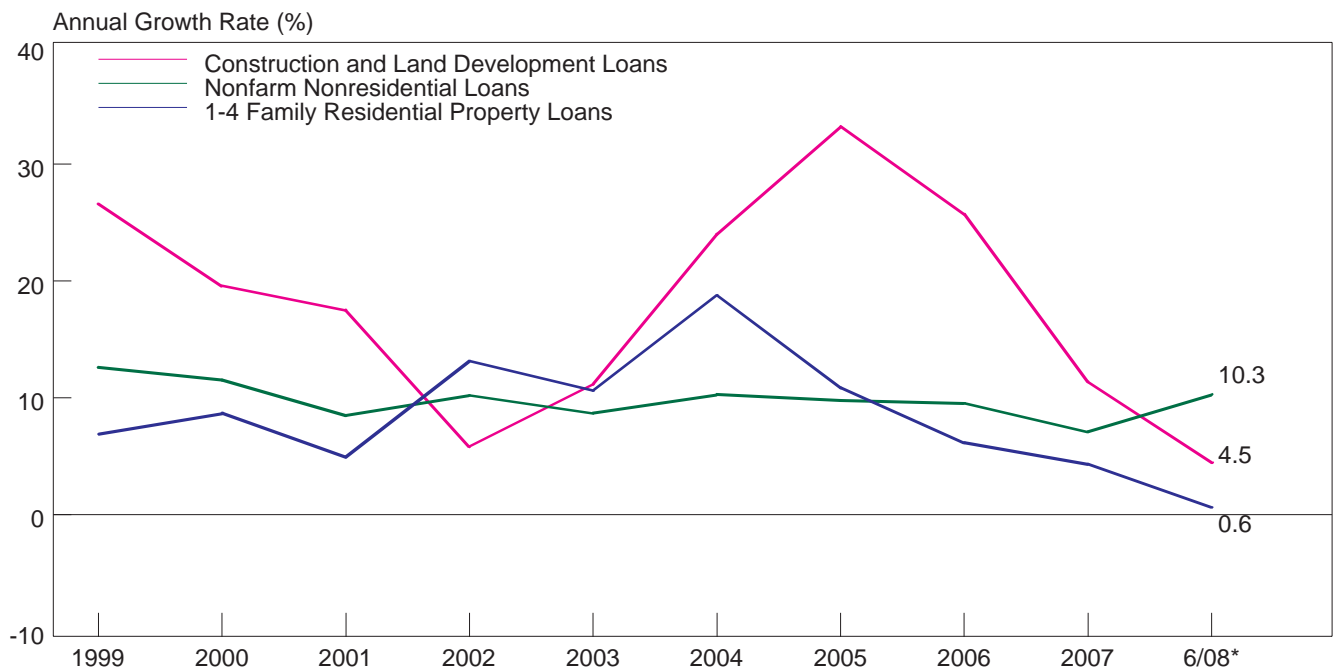
## Real Estate Assets as a Percent of Total Assets

June 30, 2008



## Real Estate Loan Growth Rates\*

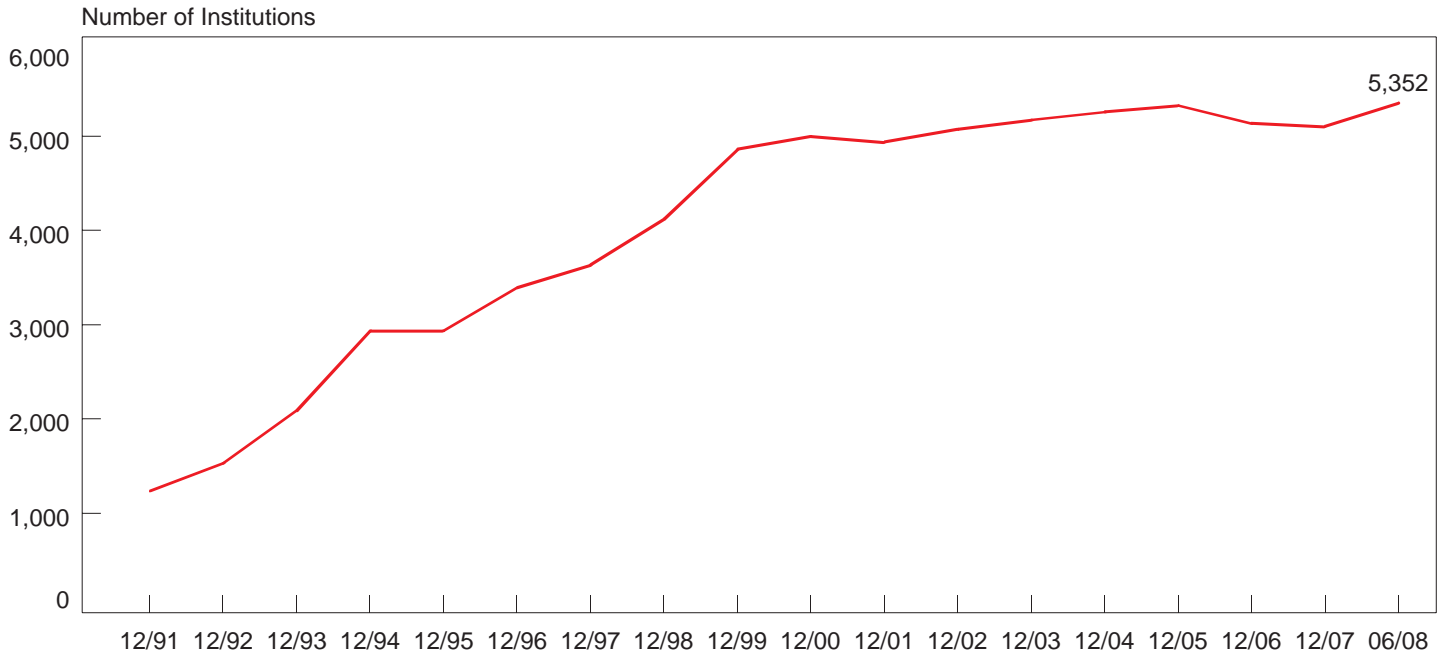
1999-2008



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

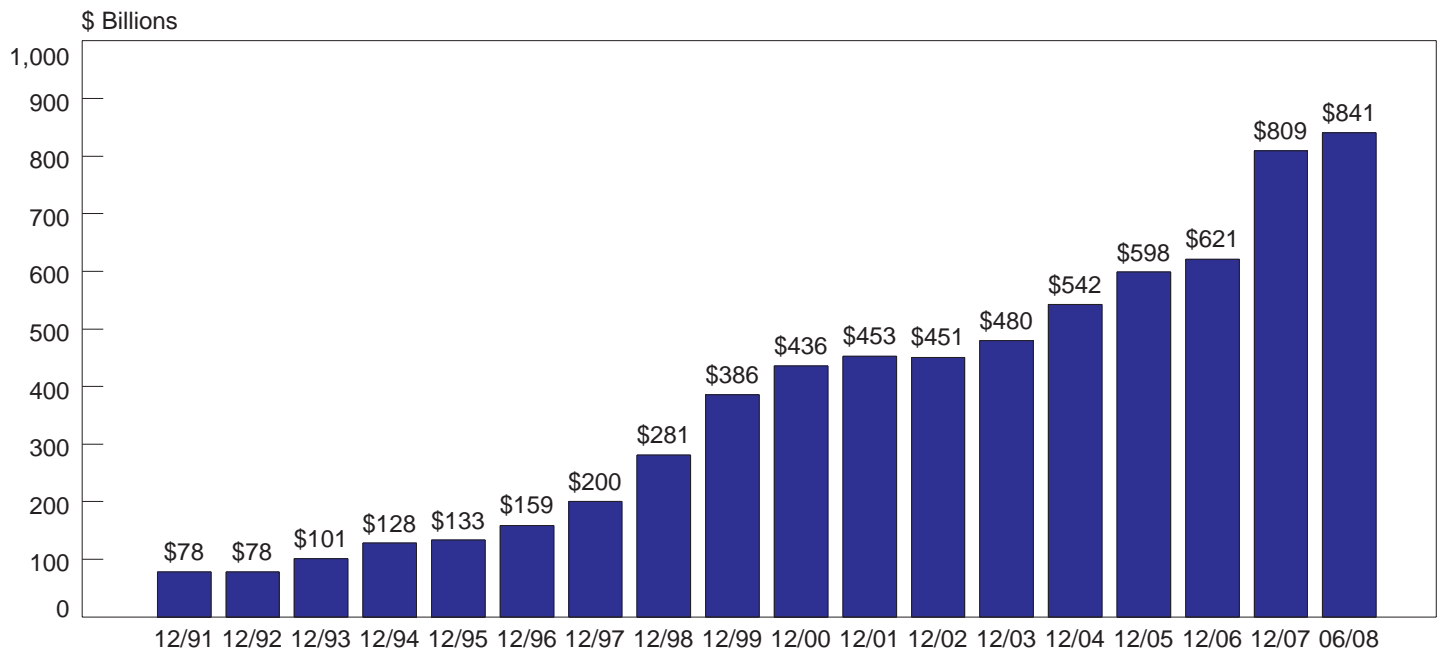
## Number of Institutions with FHLB Advances

1991 - 2008



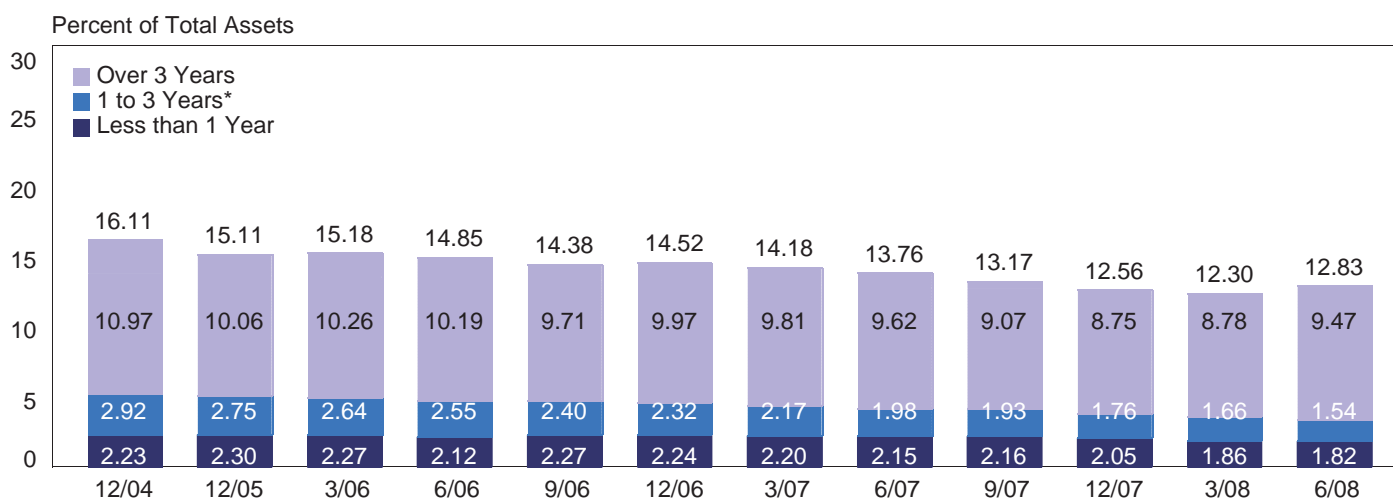
## Amount of FHLB Advances Outstanding

1991 - 2008



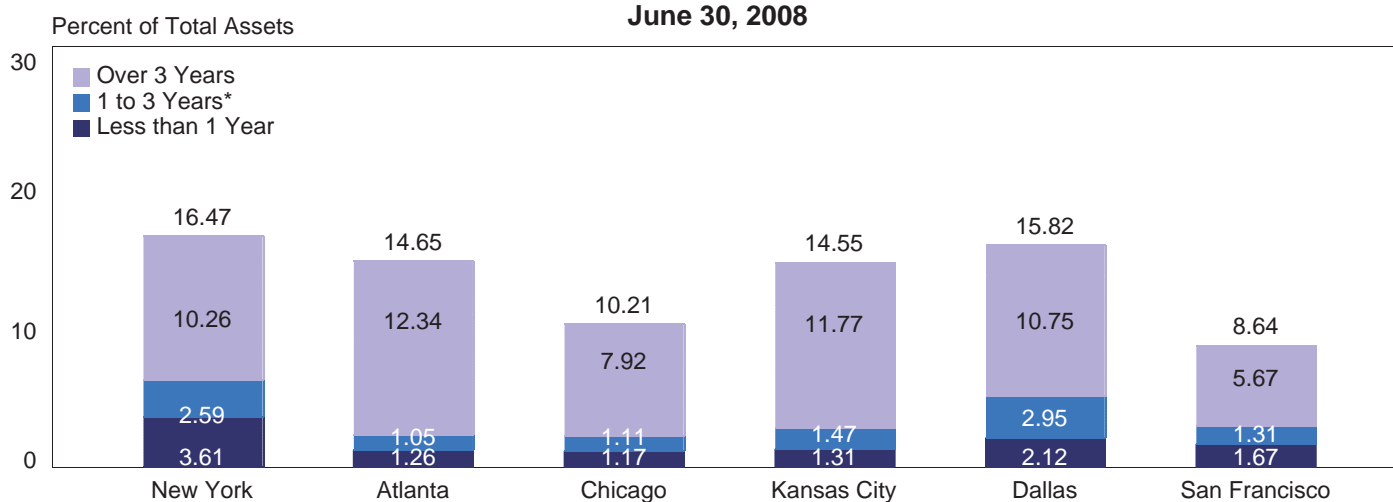


## Debt Securities by Maturity or Repricing Frequency...



## ...and by Region

June 30, 2008



## Total Securities (Debt and Equity)

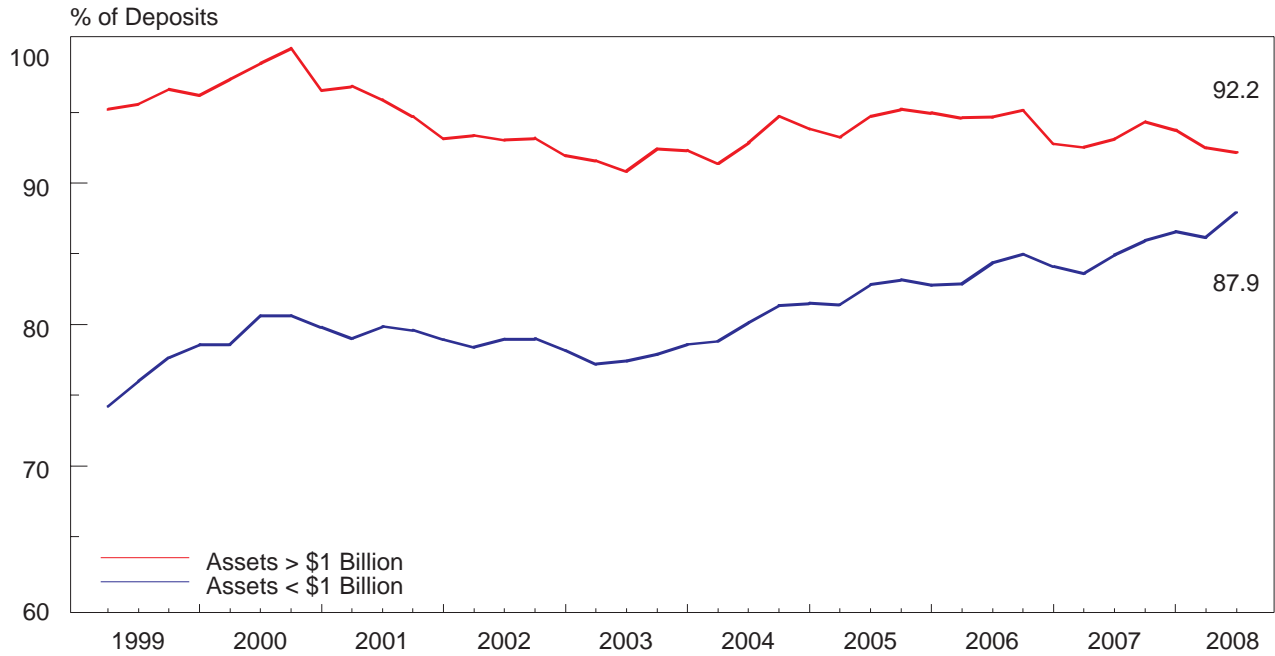
(\$ Billions)

	6/06	9/06	12/06	3/07	6/07	9/07	12/07	3/08	6/08
U.S. Government Obligations:									
U.S. Treasury	46	45	48	40	34	35	31	24	24
U.S. Agencies	11	12	11	12	12	11	6	6	6
Government Sponsored Enterprises	272	276	268	260	255	245	219	184	179
Mortgage Pass-through Securities	795	778	785	778	767	728	704	753	796
Collateralized Mortgage Obligations	419	431	422	449	470	490	532	529	526
State, County, Municipal Obligations	135	140	147	150	153	157	153	152	149
Asset Backed Securities	88	94	92	73	74	77	84	93	110
Other Debt Securities	182	193	181	187	188	218	195	183	200
Equity Securities	23	24	27	24	25	28	29	30	27
<b>Total Securities</b>	<b>\$1,971</b>	<b>\$1,992</b>	<b>\$1,981</b>	<b>\$1,972</b>	<b>\$1,977</b>	<b>\$1,989</b>	<b>\$1,954</b>	<b>\$1,953</b>	<b>\$2,017</b>

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

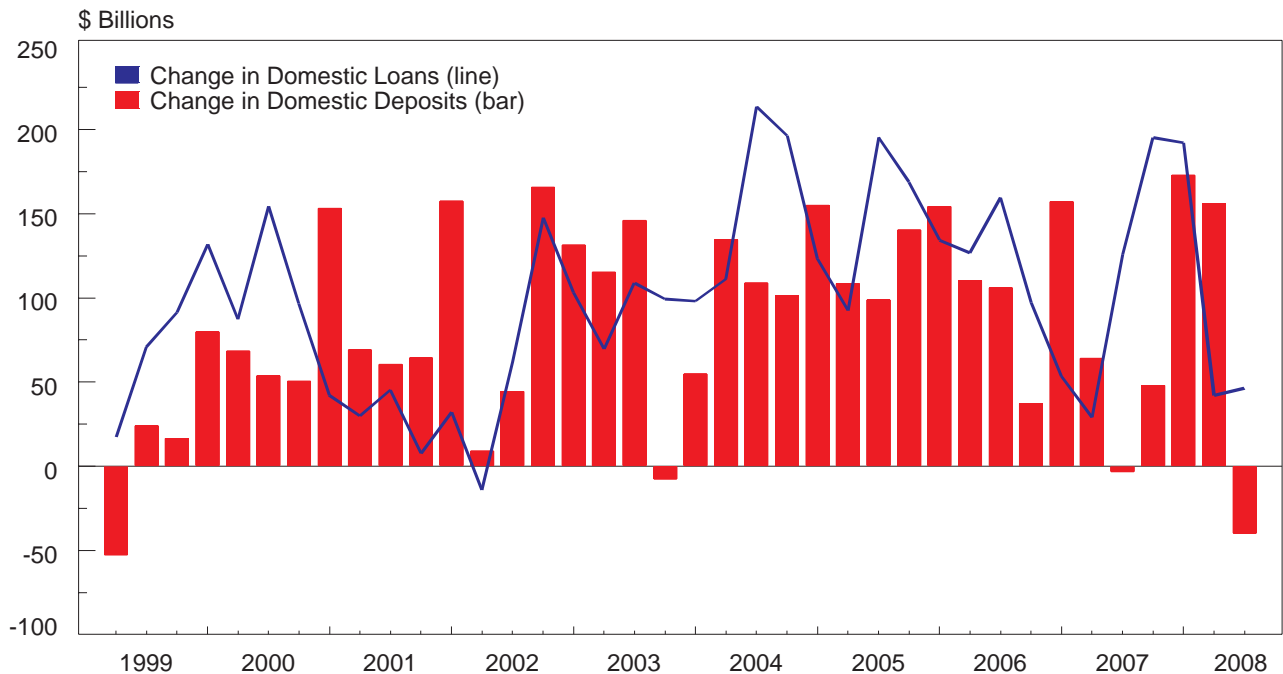
## Net Loans and Leases to Deposits (Domestic and Foreign)

1999 - 2008



## Quarterly Change in Domestic Loans vs Domestic Deposits

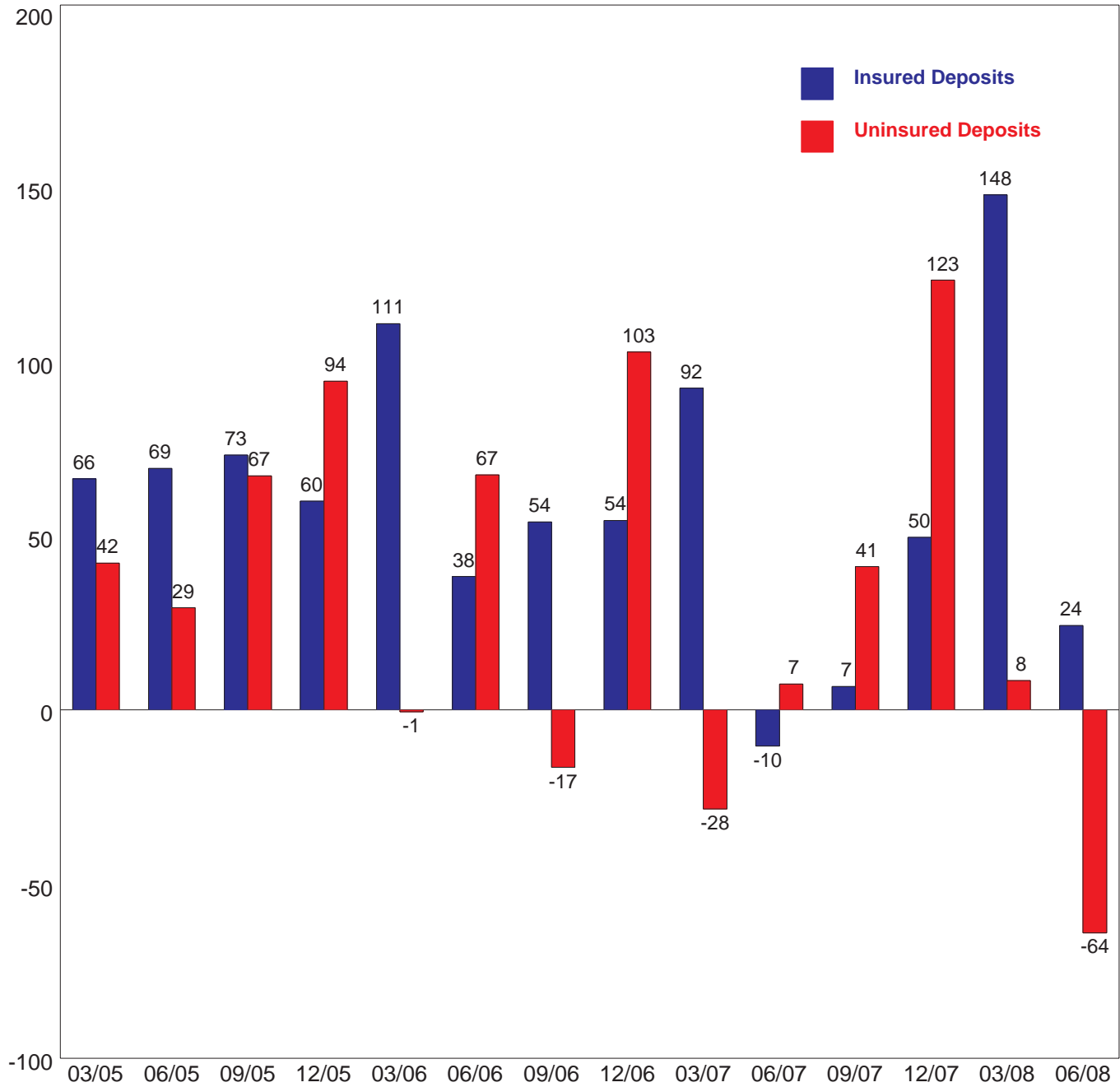
1999 - 2008



# Quarterly Change In Domestic Deposits

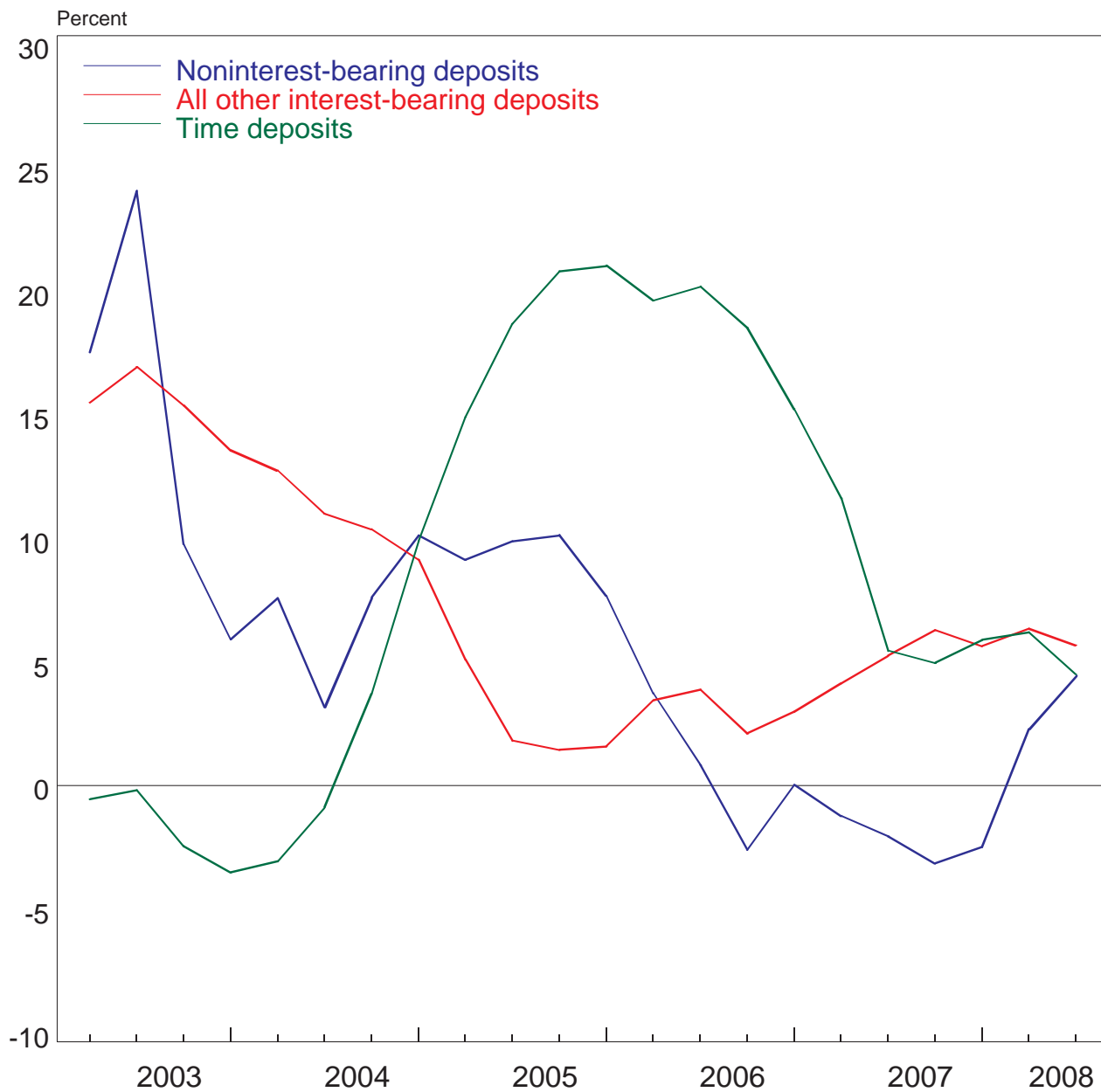
2005 - 2008

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

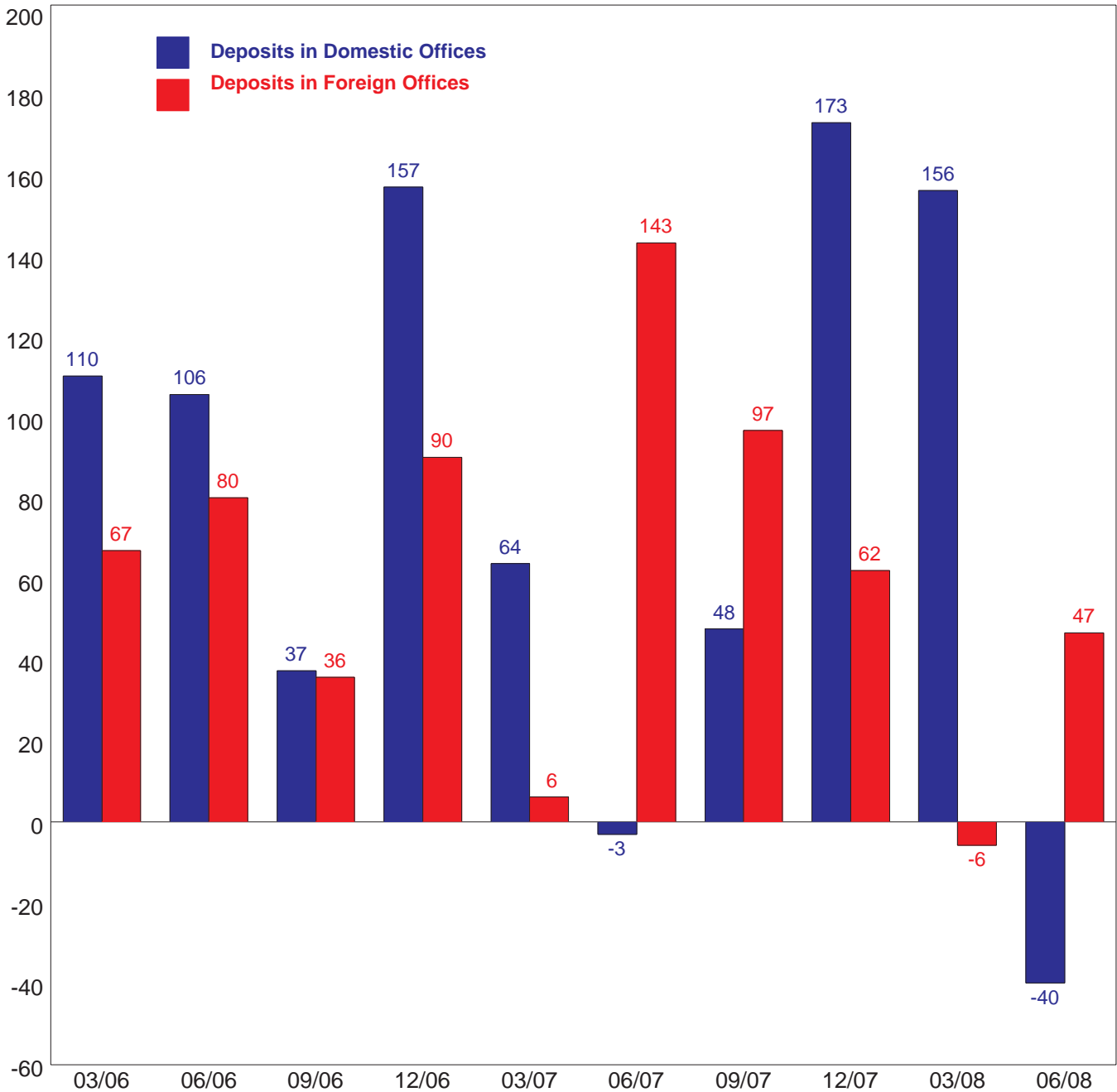
2003 - 2008



# Quarterly Change In Domestic and Foreign Deposits

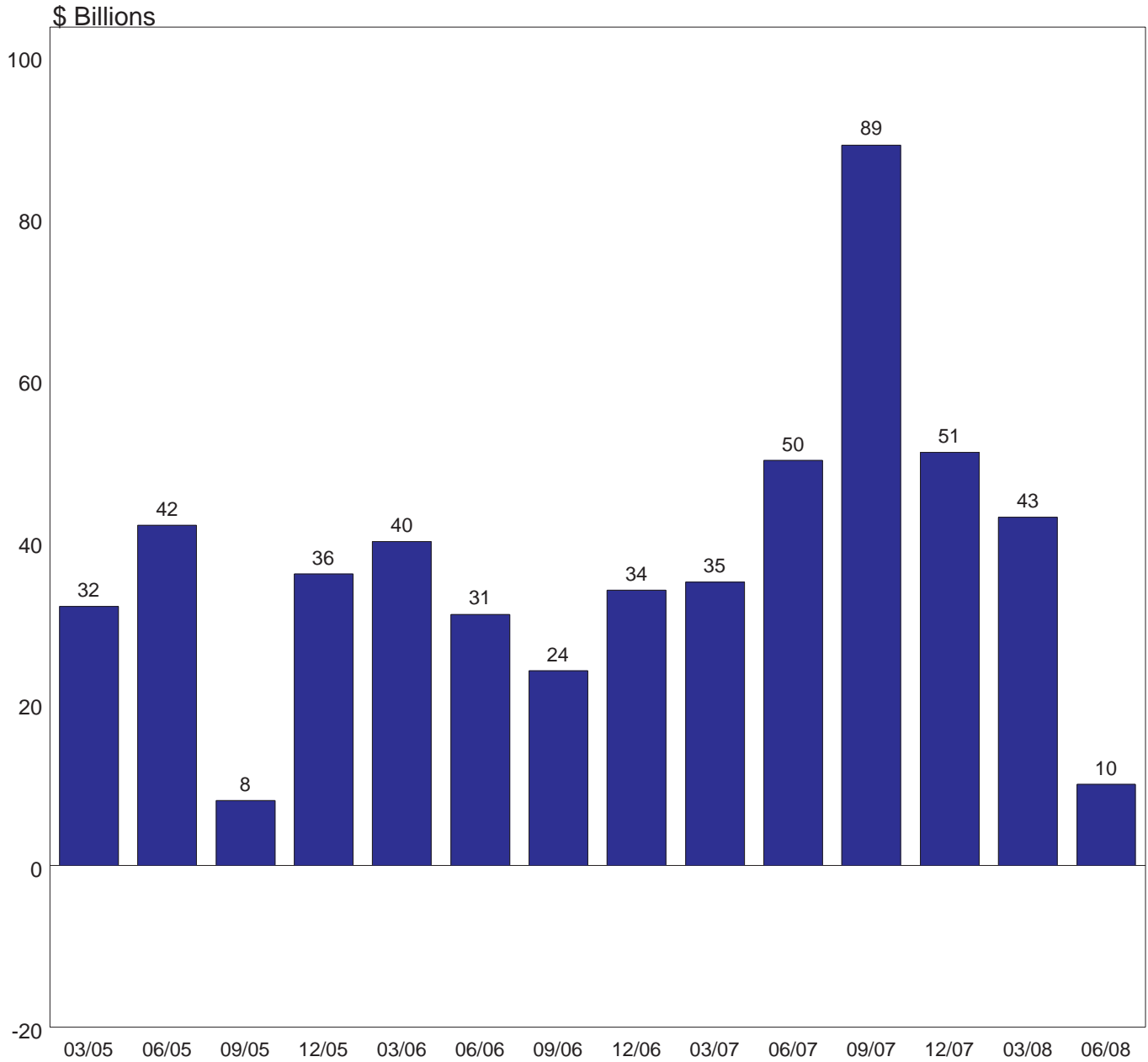
2006 - 2008

\$ Billions



# Quarterly Change in C&I Loans

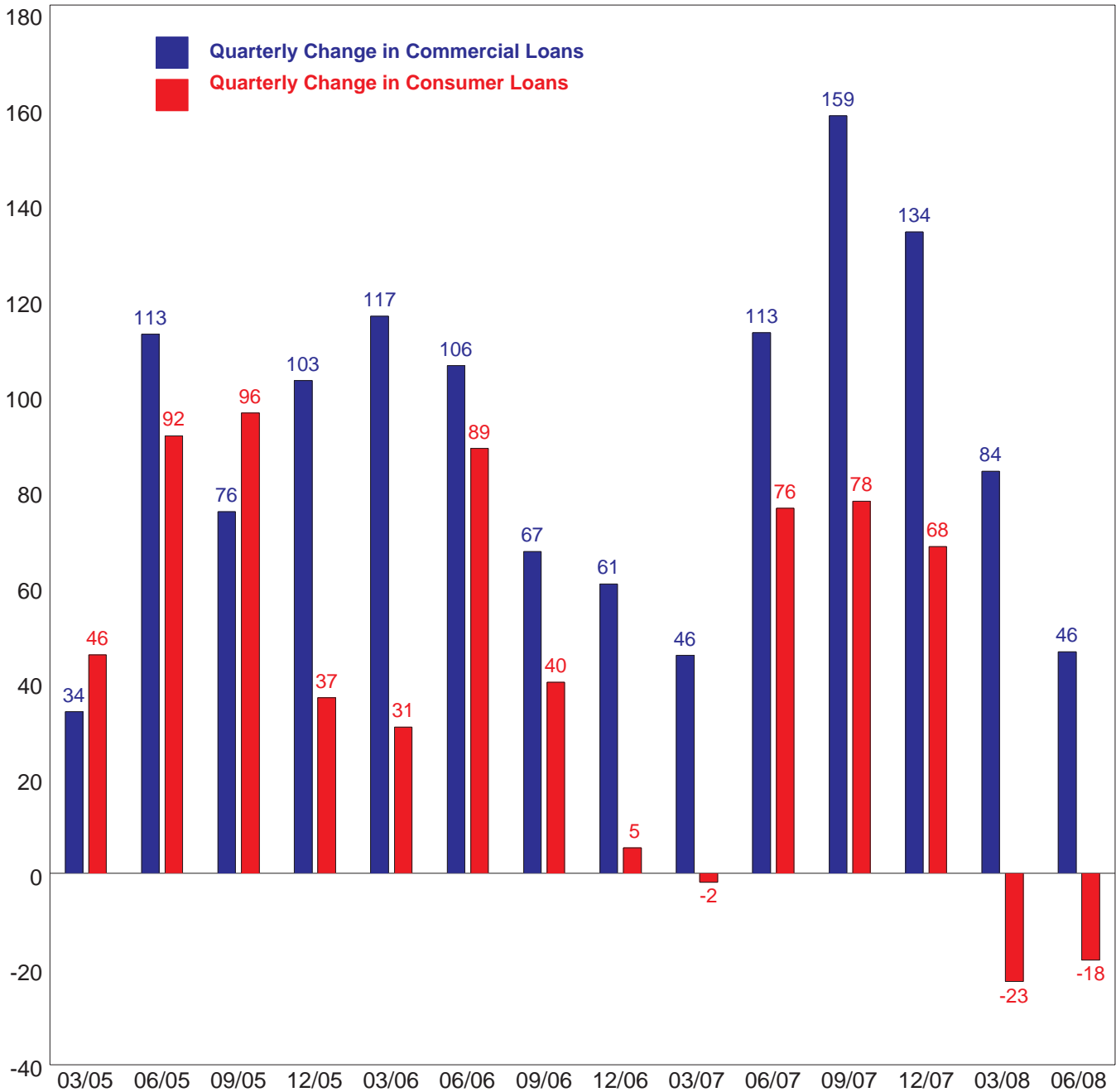
## 2005-2008



# Quarterly Change in Commercial and Consumer Loans

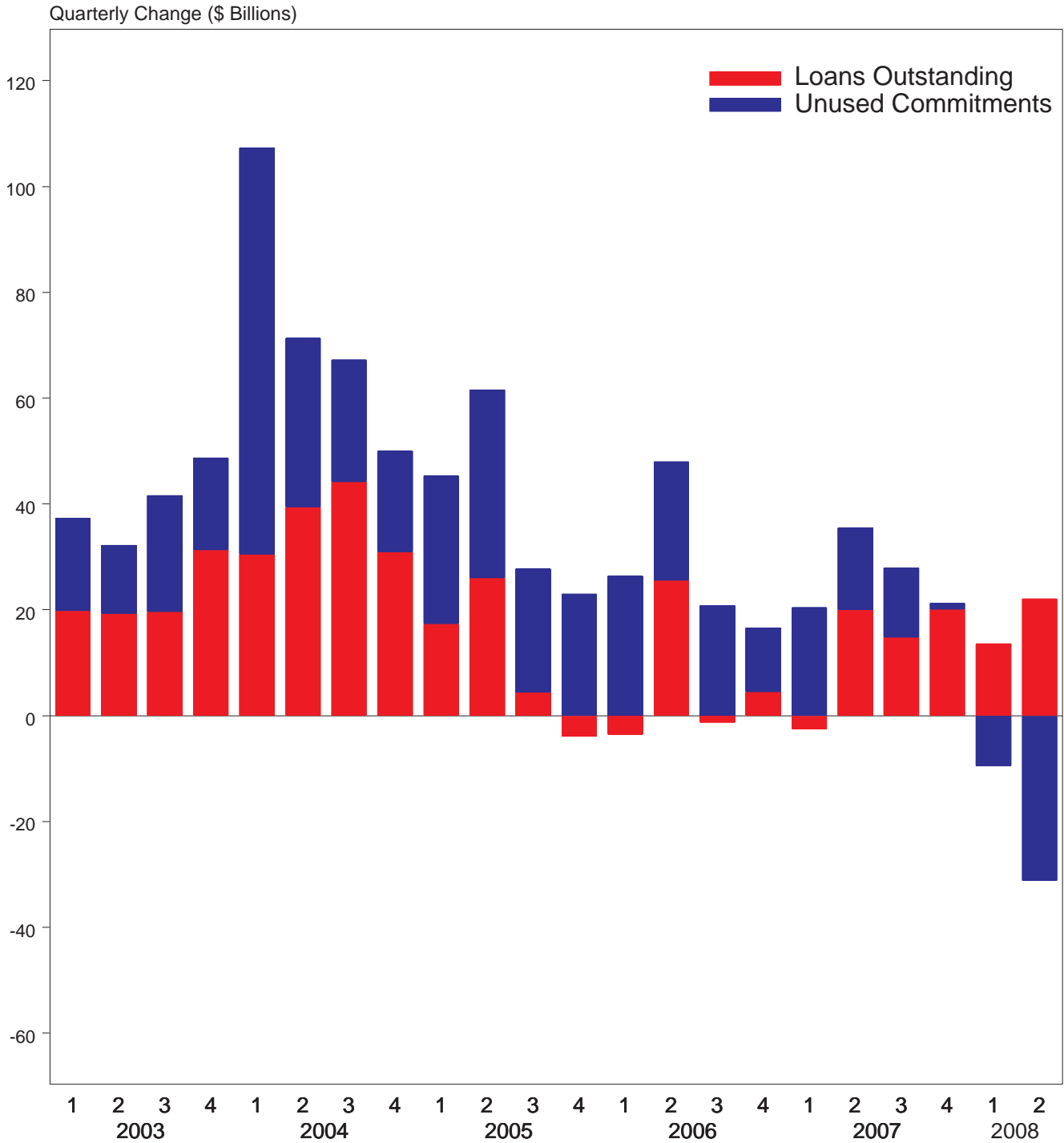
2005 - 2008

\$ Billions



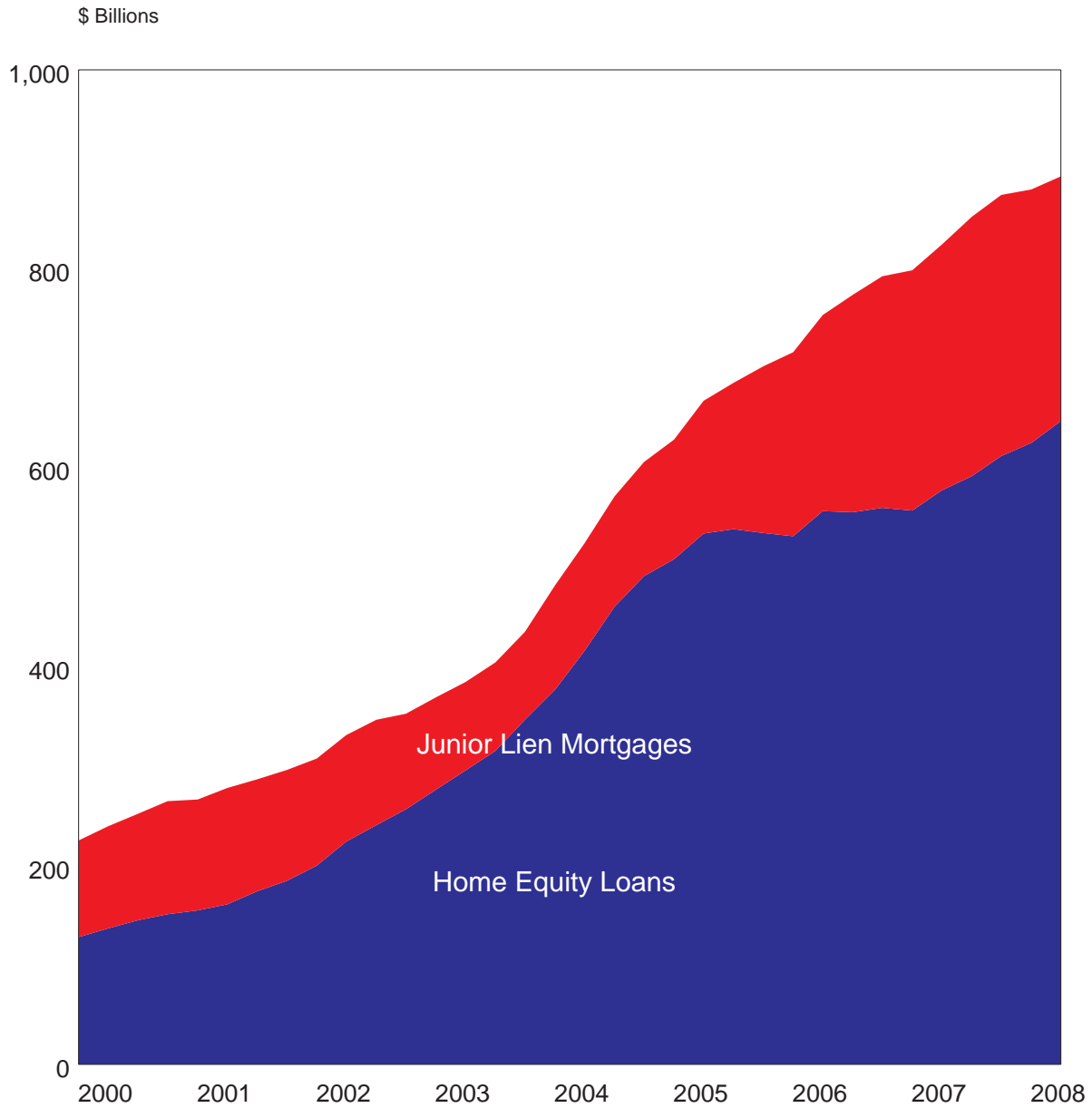
## Quarterly Change in Home Equity Loans

2003-2008



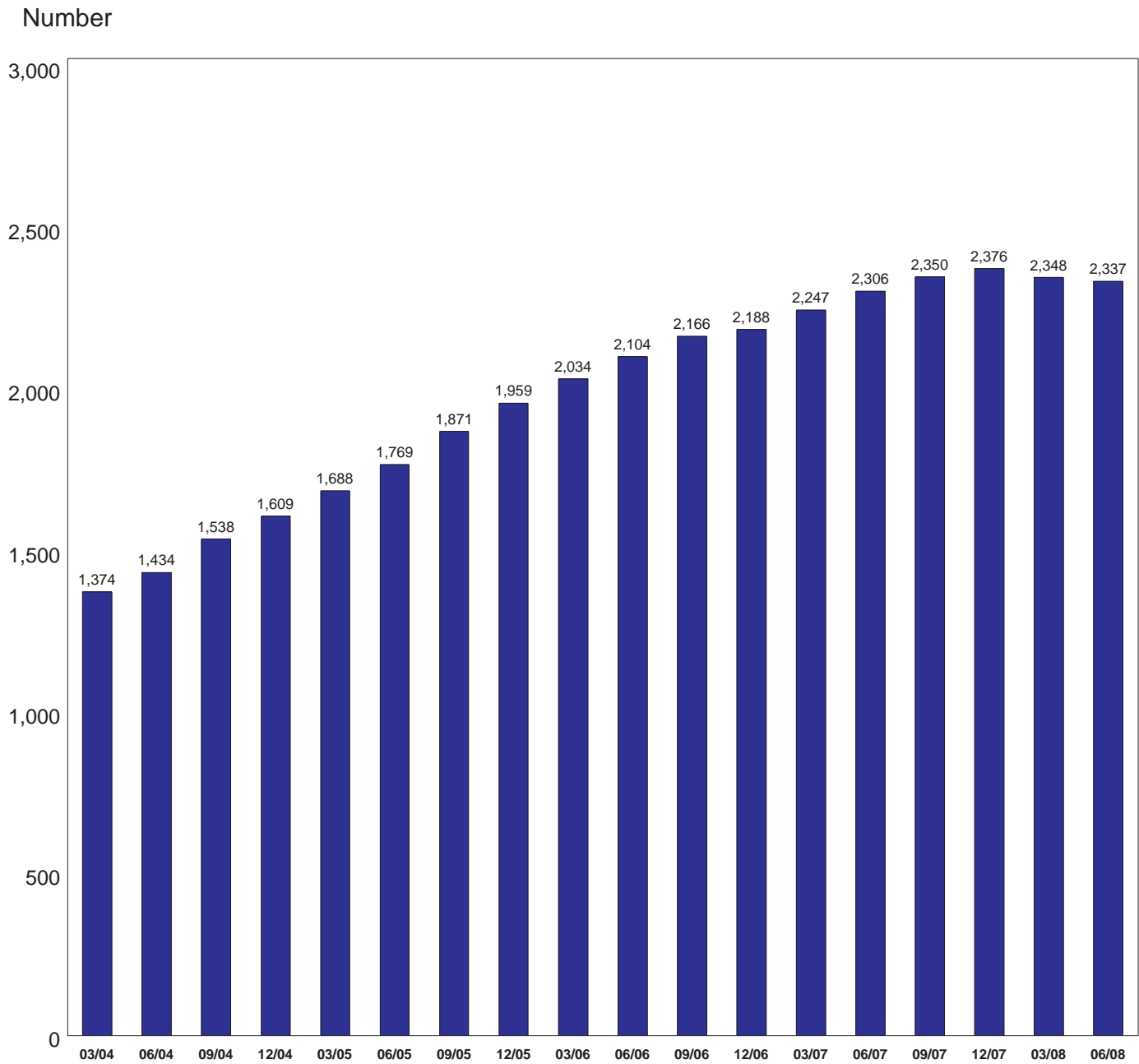


# Home Equity and Junior Lien Loans 2000 - 2008



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

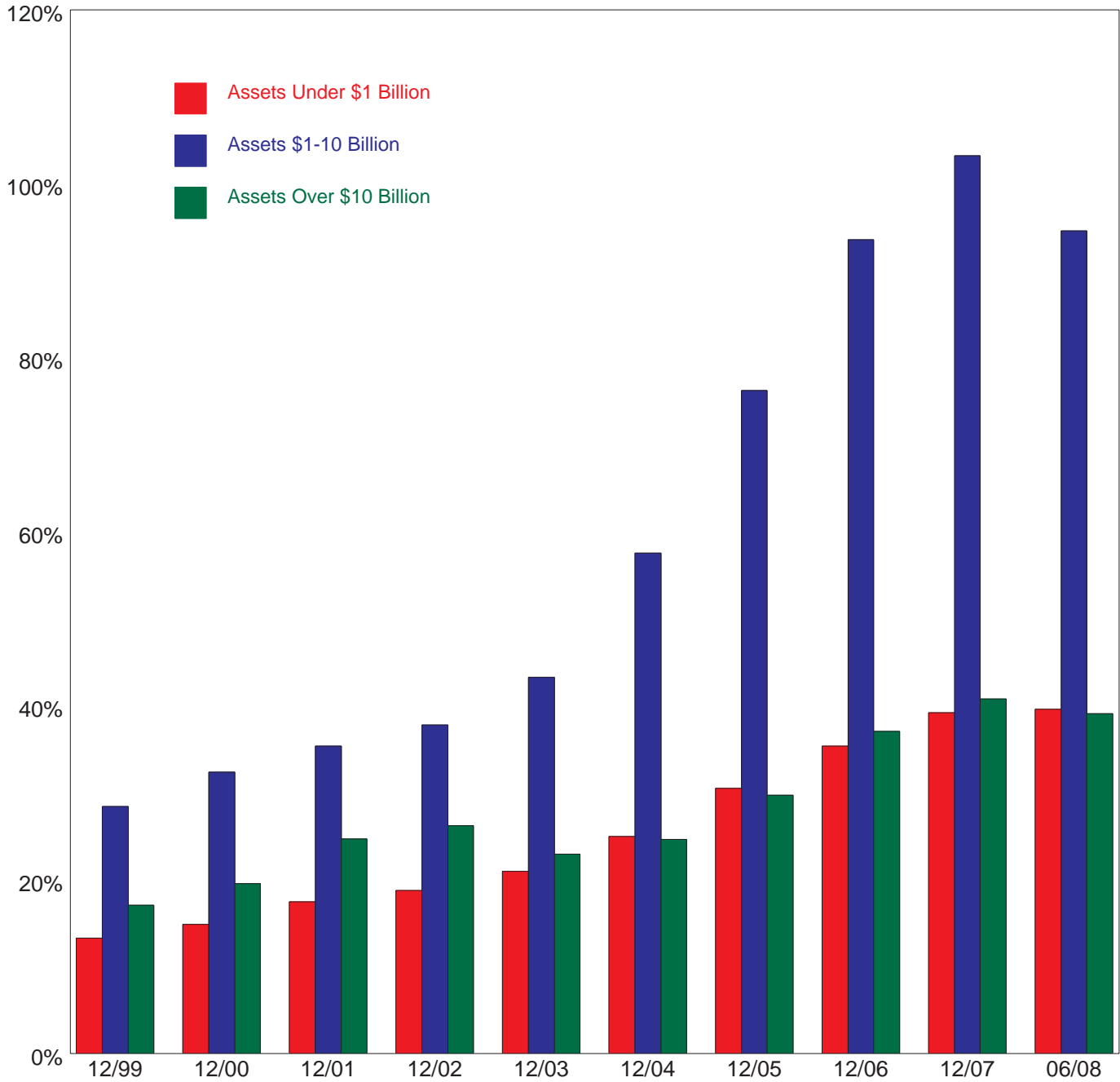
2004-2008



# Median Construction and Development Loan Concentrations

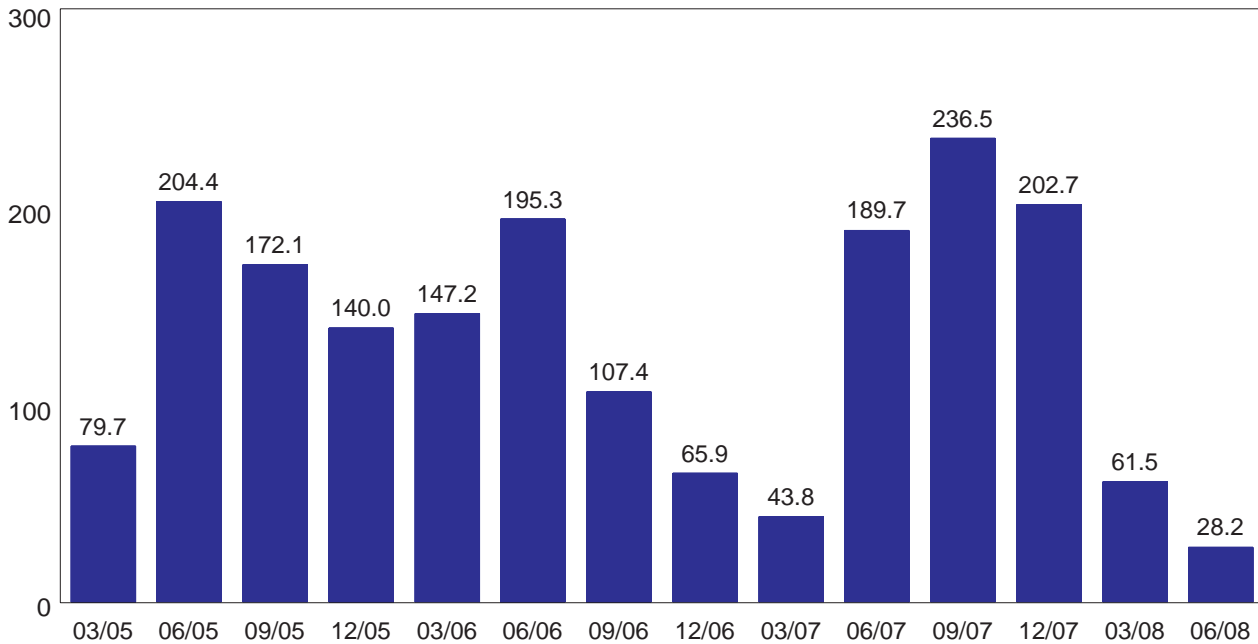
1999 - 2008

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



## Quarterly Change in Reported Loans Outstanding

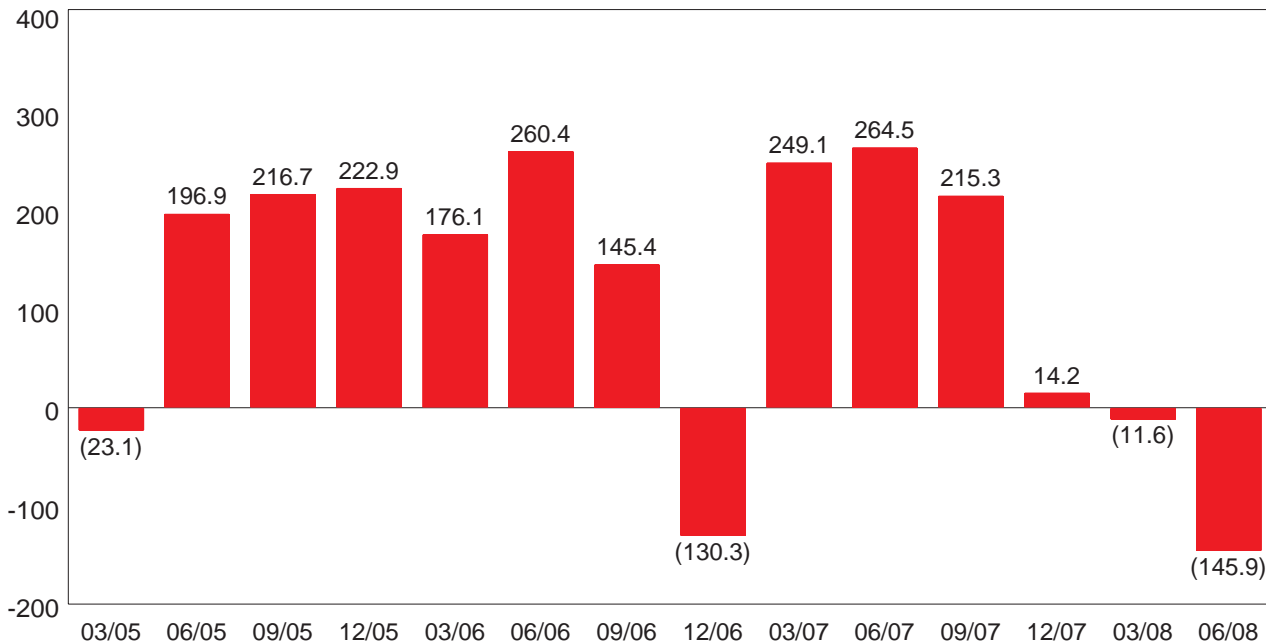
(\$ Billions)



In the second quarter of 2008, real estate loans decreased by \$11 billion, commercial and industrial loans increased by \$9 billion, and consumer loans increased by \$21 billion.

## Quarterly Change in Unused Loan Commitments

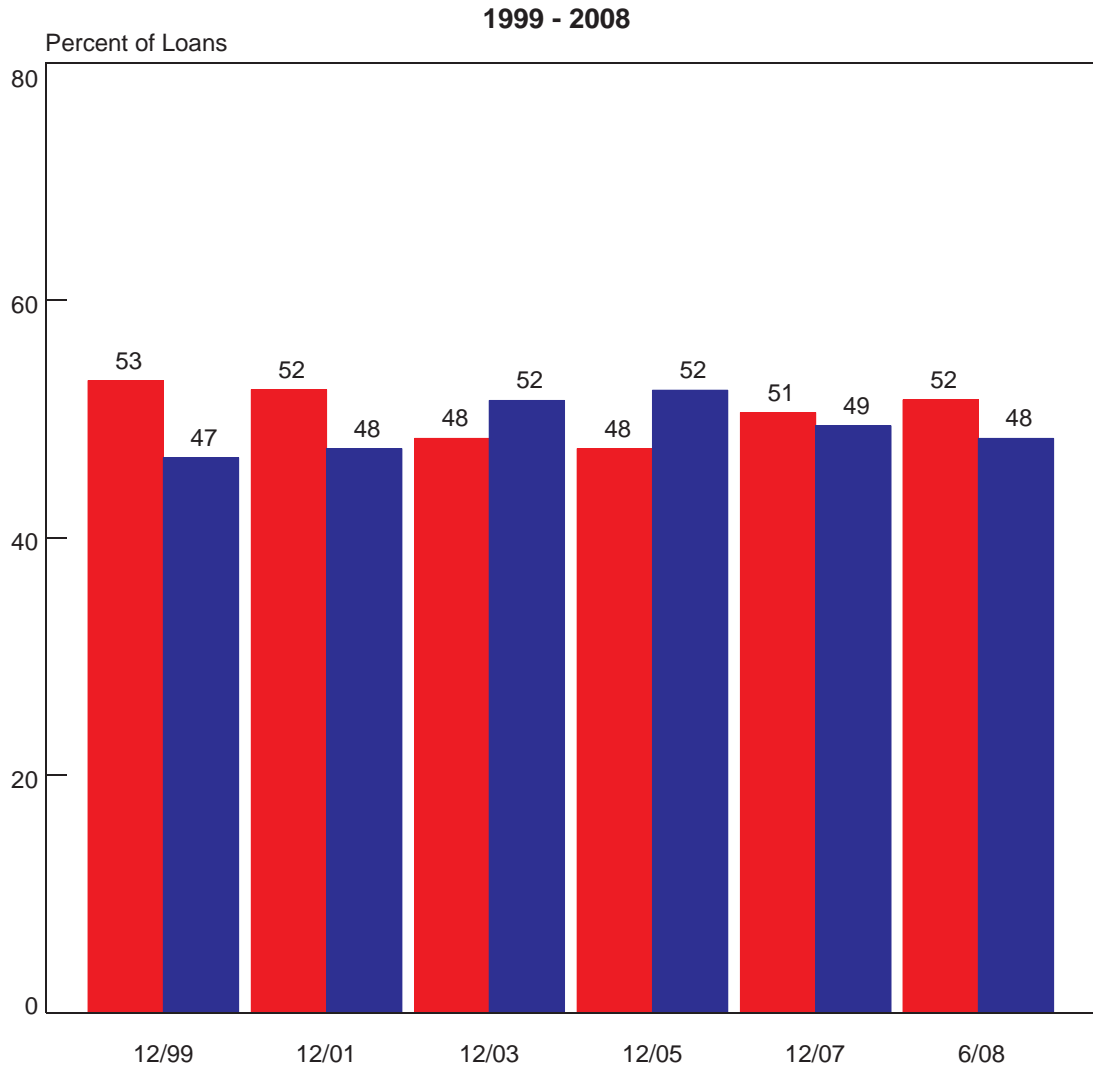
(\$ Billions)



In the second quarter of 2008, unused 1-4 residential loan commitments decreased by \$25 billion, unused home equity line commitments decreased by \$31 billion, unused commitments to purchase loans decreased by \$38 billion, unused commercial real estate commitments decreased by \$19 billion, and other unused commitments decreased by \$30 billion.

## Credit Risk Diversification

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



**Loans (\$ Billions):**

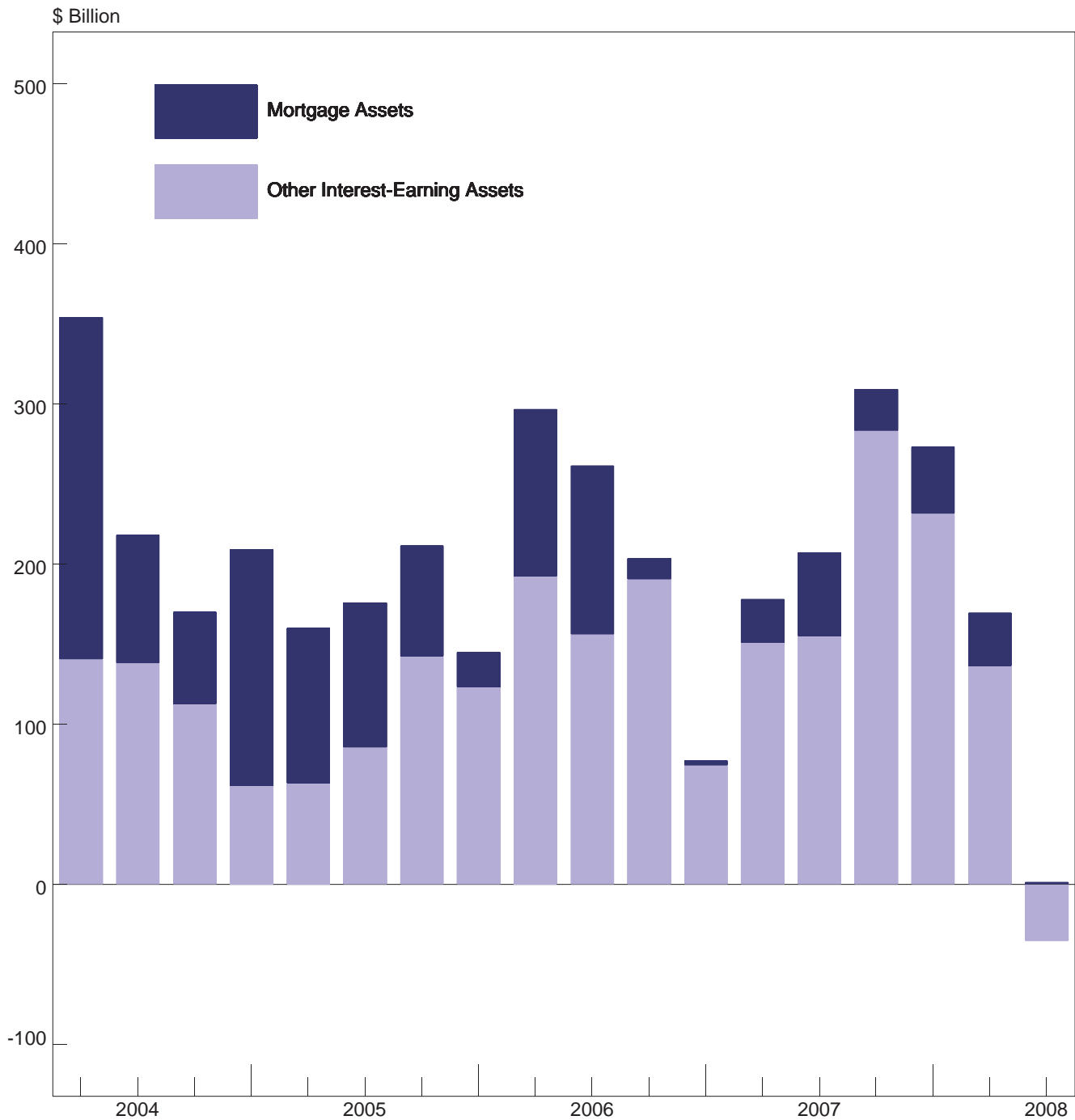
■ Commercial Borrowers	\$2,265	\$2,500	\$2,632	\$3,195	\$3,997	\$4,128
■ Consumer Loans	1,990	2,265	2,805	3,525	3,911	3,871

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

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

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

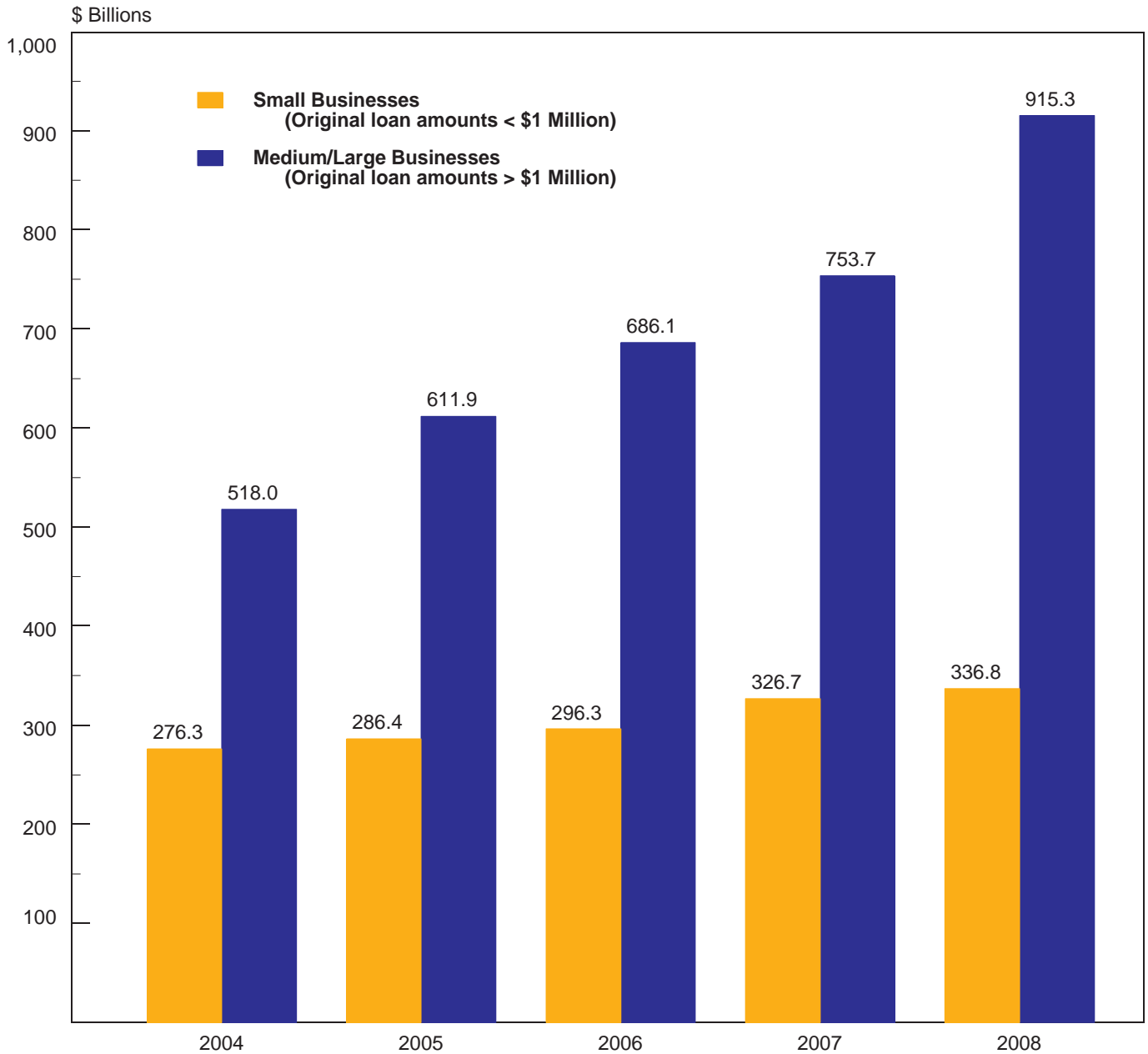
2004 - 2008



# Commercial and Industrial Loans to Small Businesses

2004-2008

As of June 30

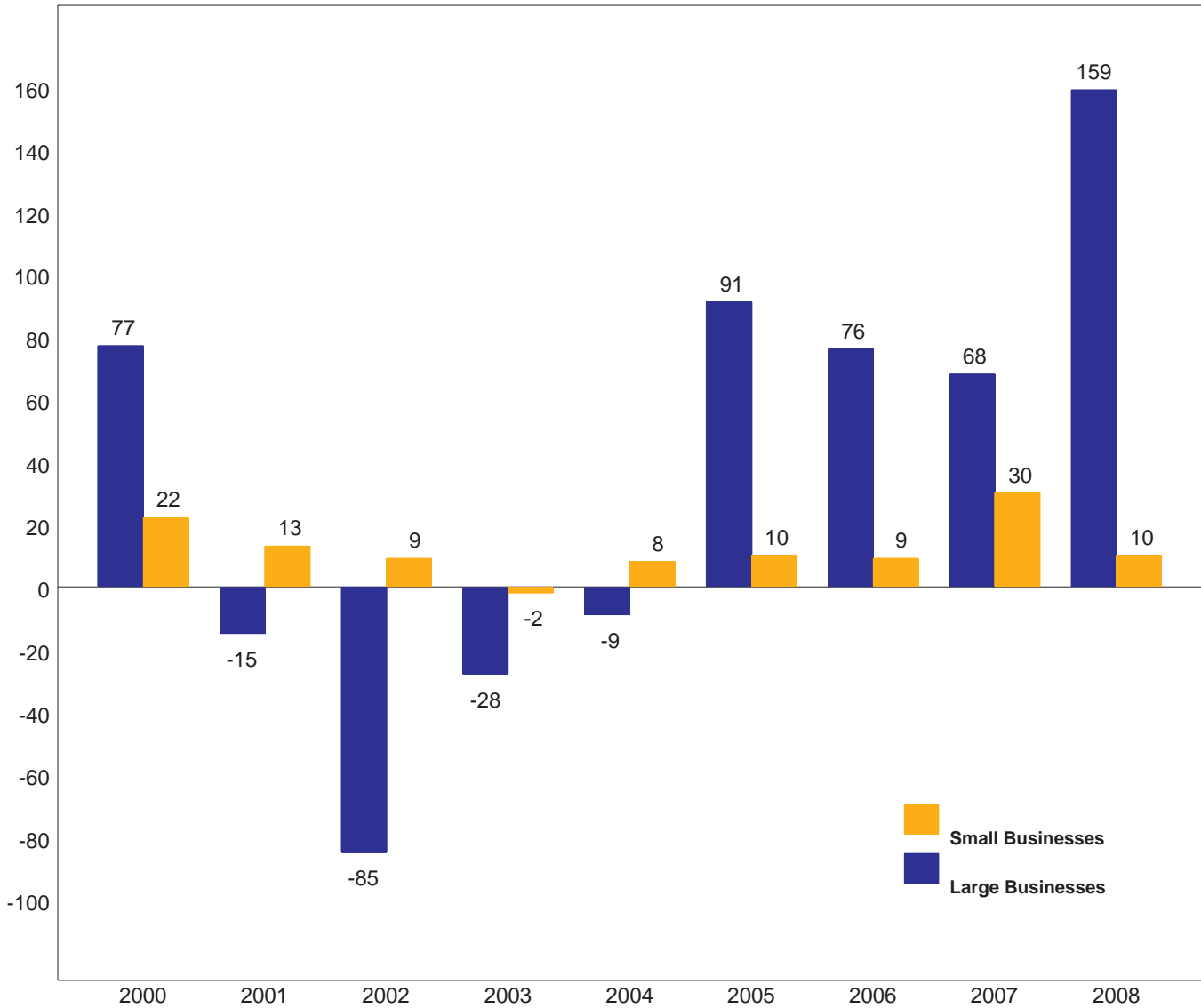


# Annual Change in C&I Loans to Large and Small Businesses

2000 - 2008

As of June 30

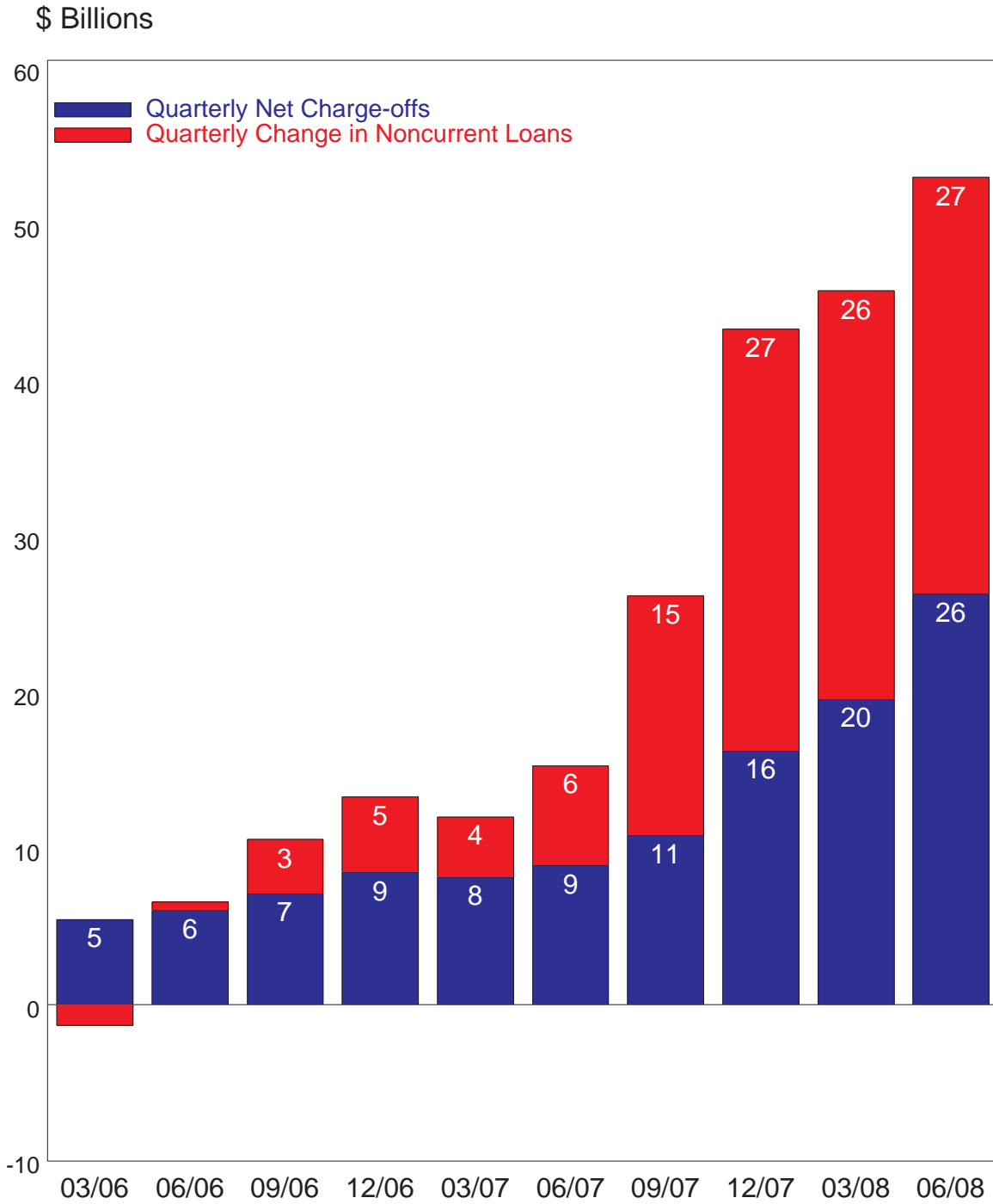
\$ Billions





# Quarterly Net Charge Offs and Change in Noncurrent Loans

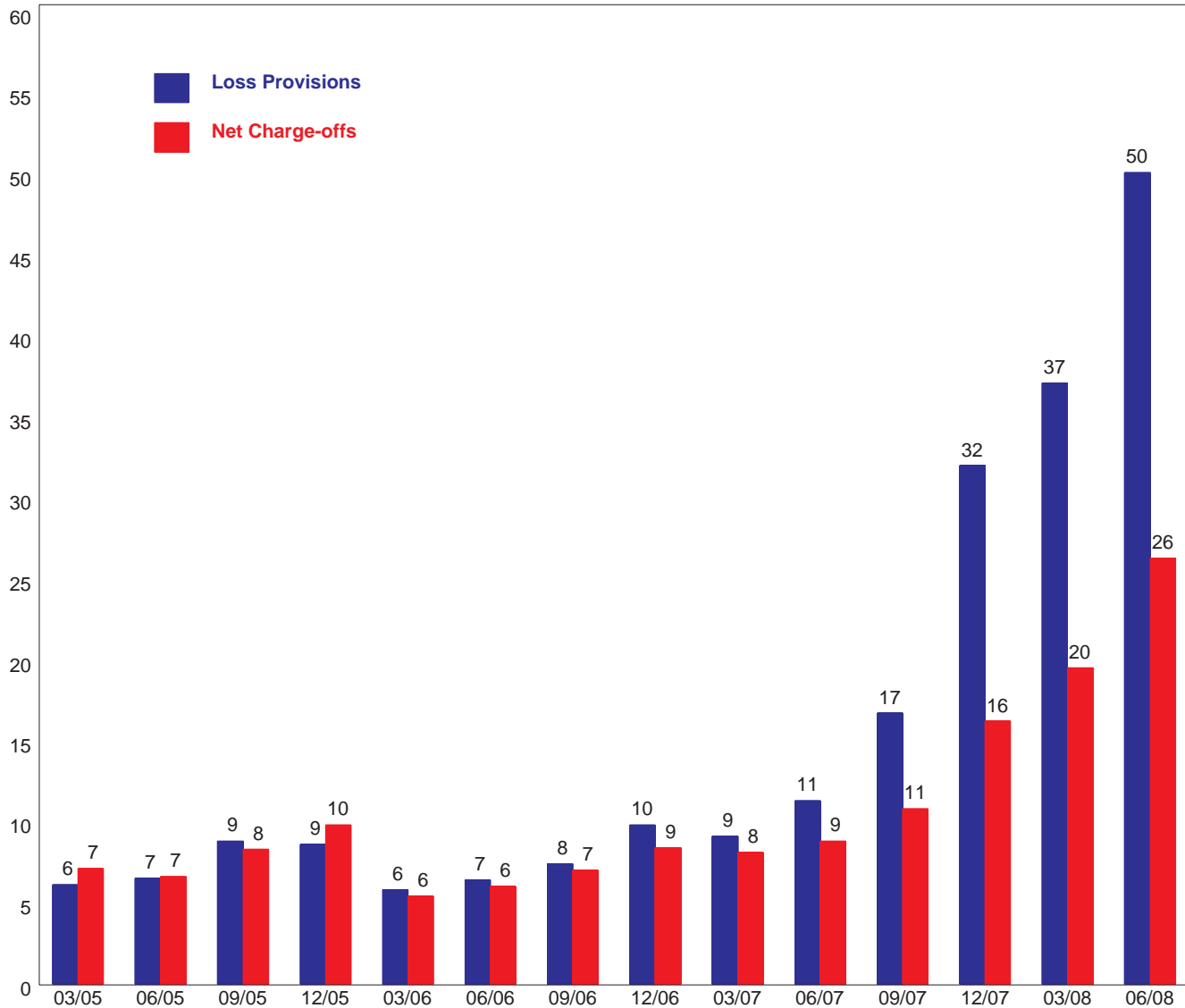
2006 - 2008



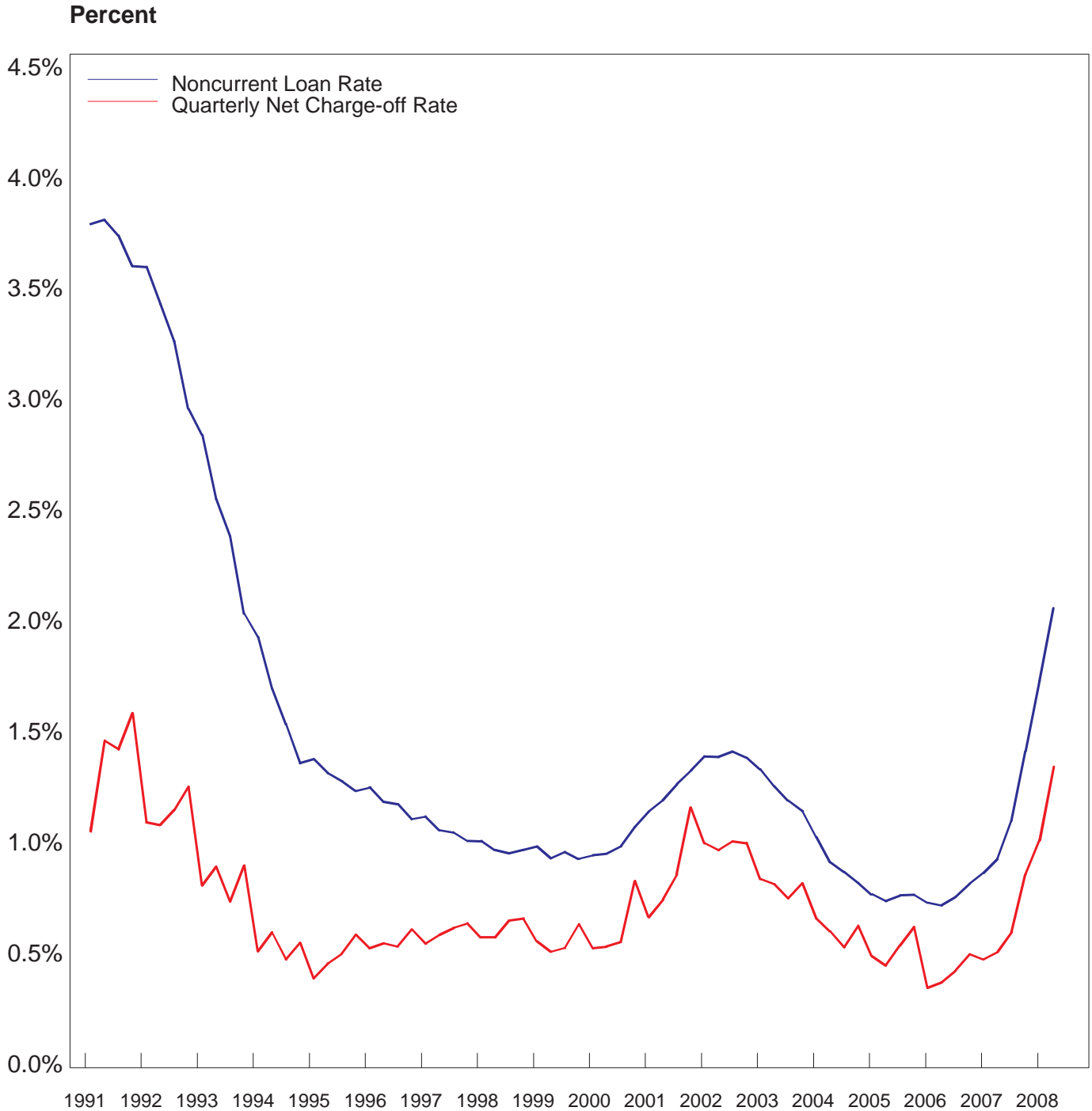
# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2005 - 2008

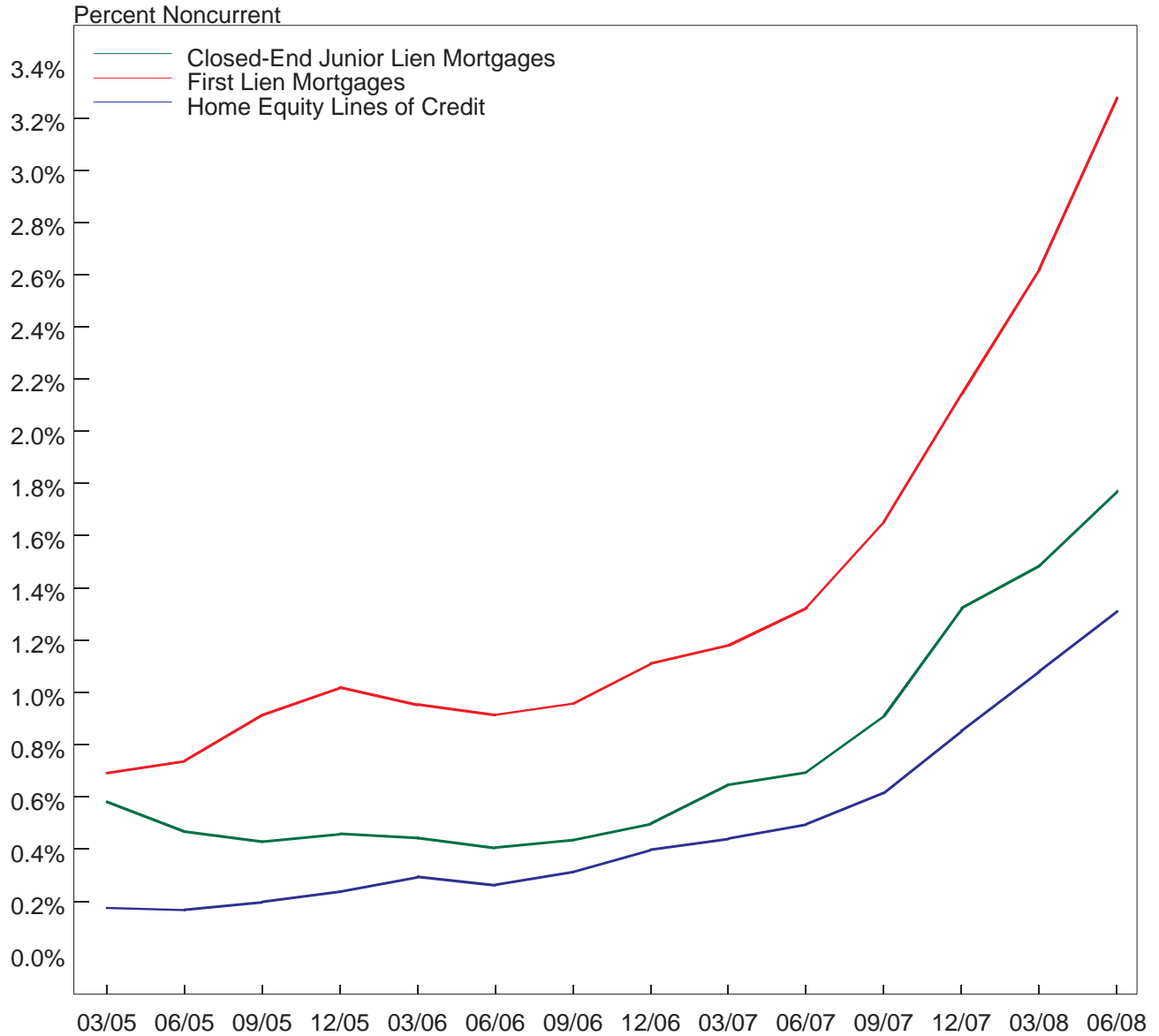
\$ Billions



# Noncurrent Loan and Quarterly Net Charge Off Rates 1991-2008

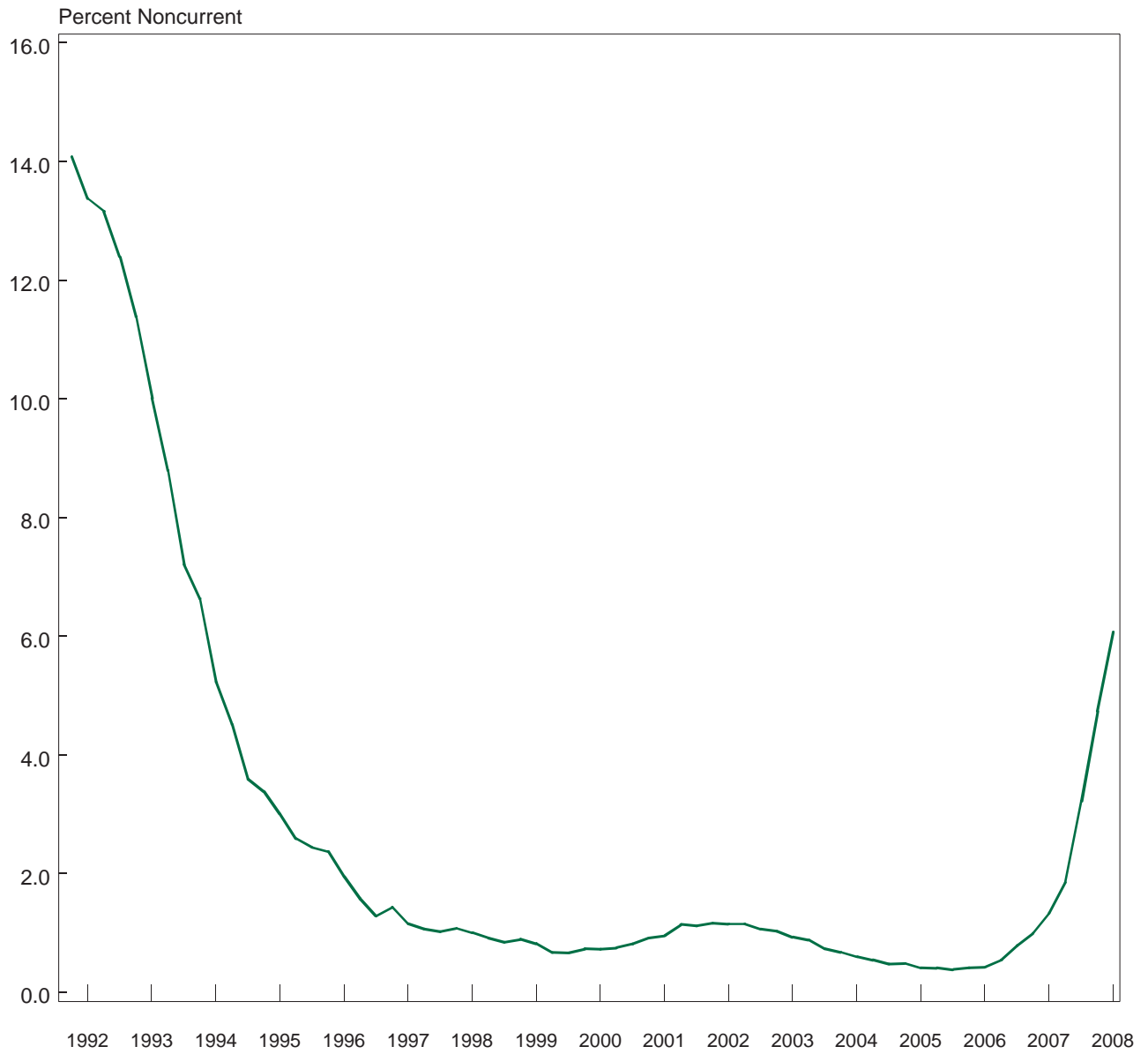


## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2005 to 2008



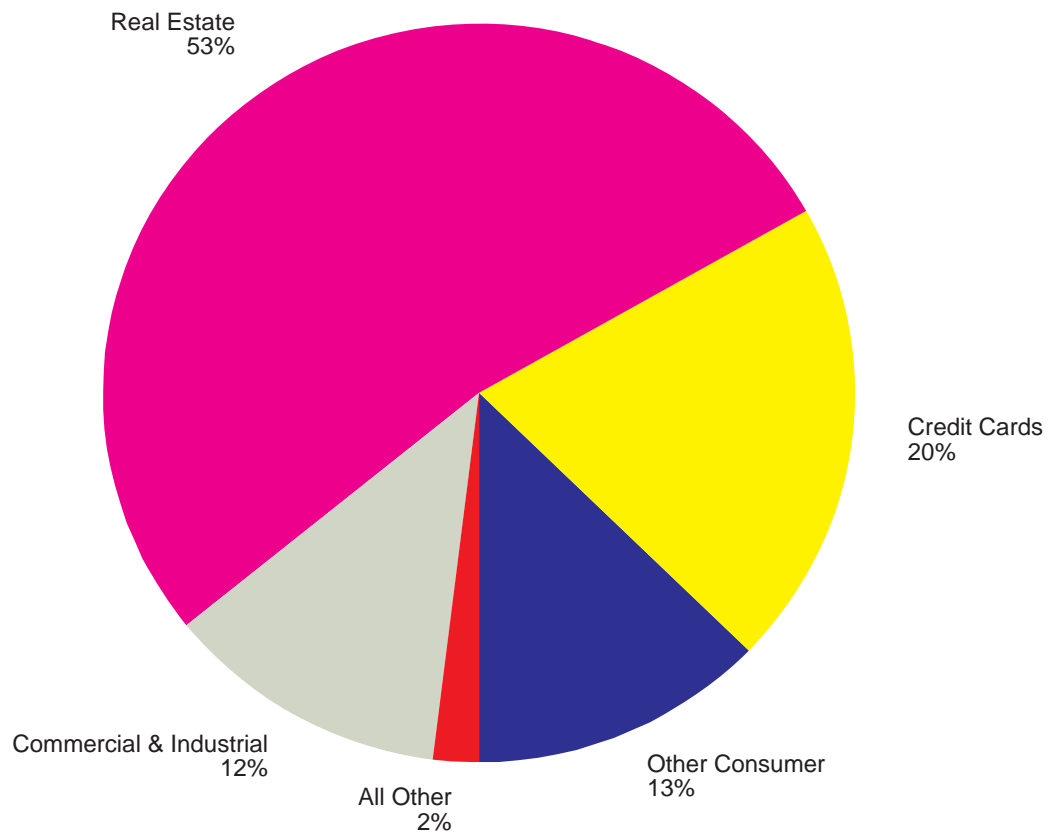
# Noncurrent Rate on Real Estate Construction and Development Loans

1992-2008



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

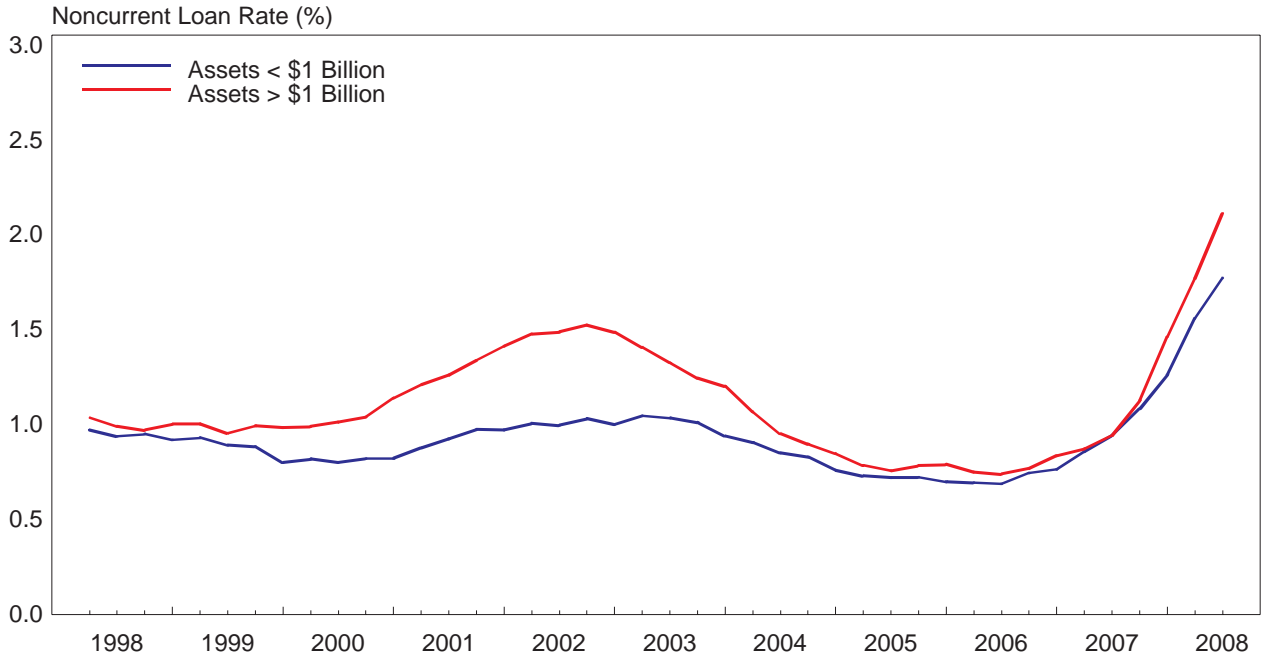
Second Quarter, 2008



## Noncurrent Loan Rates

### By Asset Size

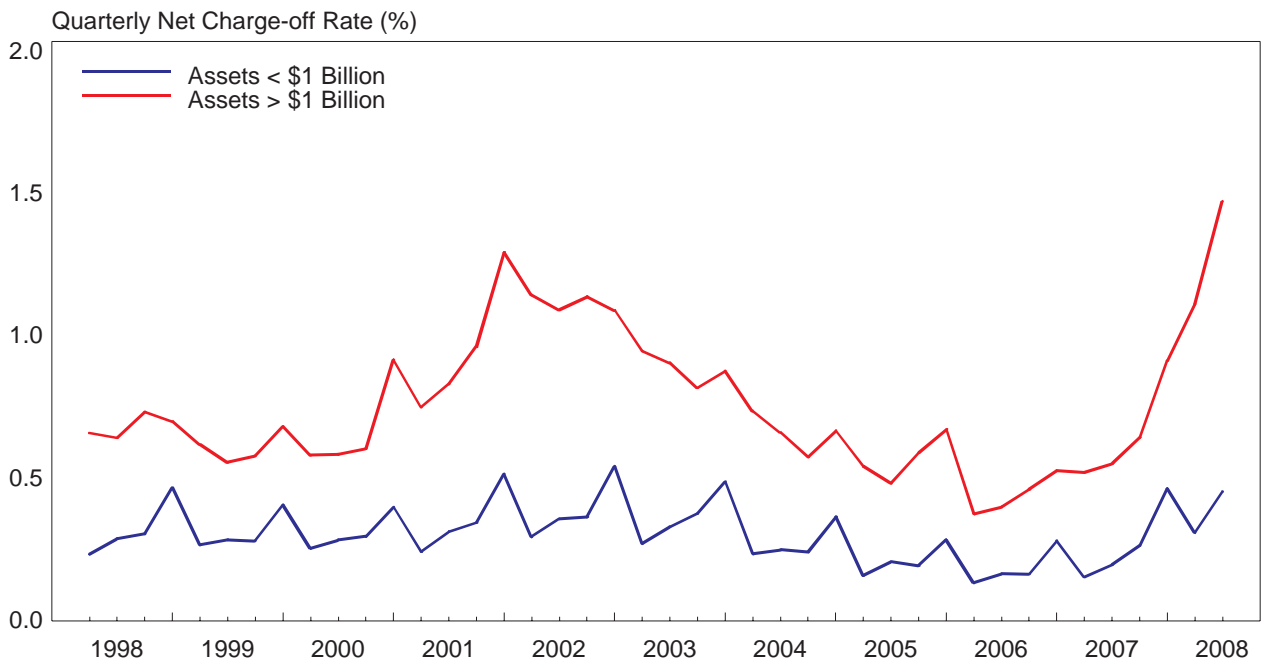
1998 - 2008



## Quarterly Net Charge-off Rates

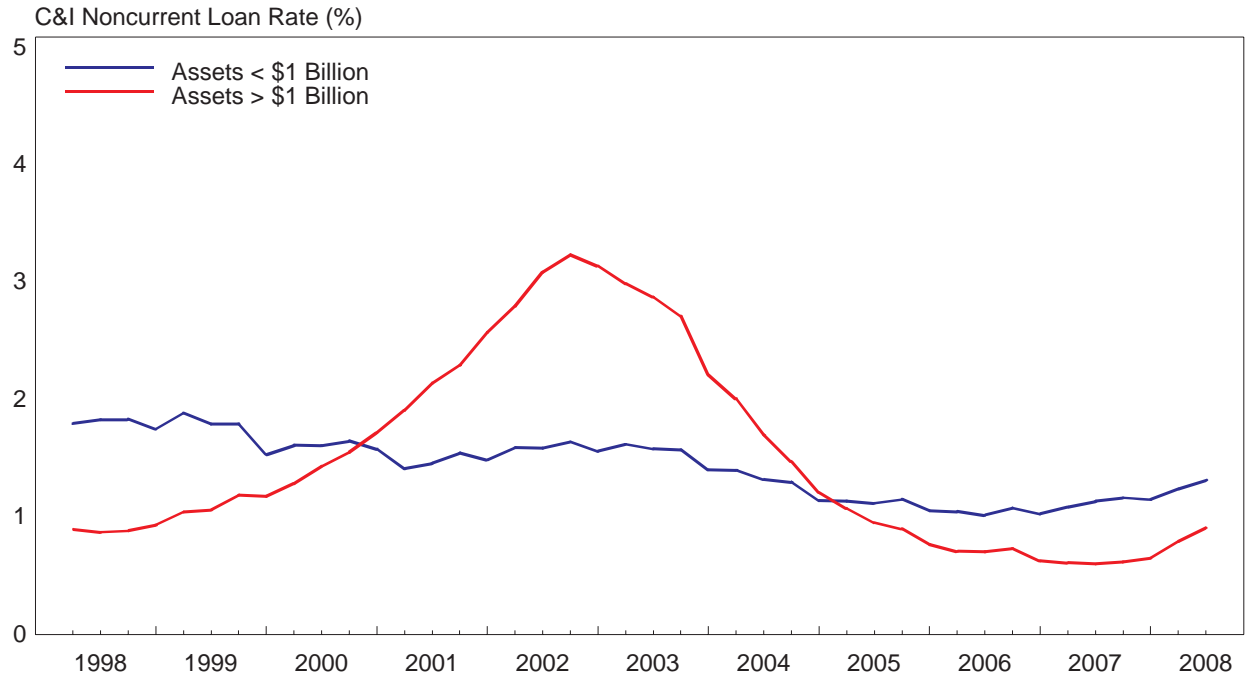
### By Asset Size, Annualized

1998 - 2008



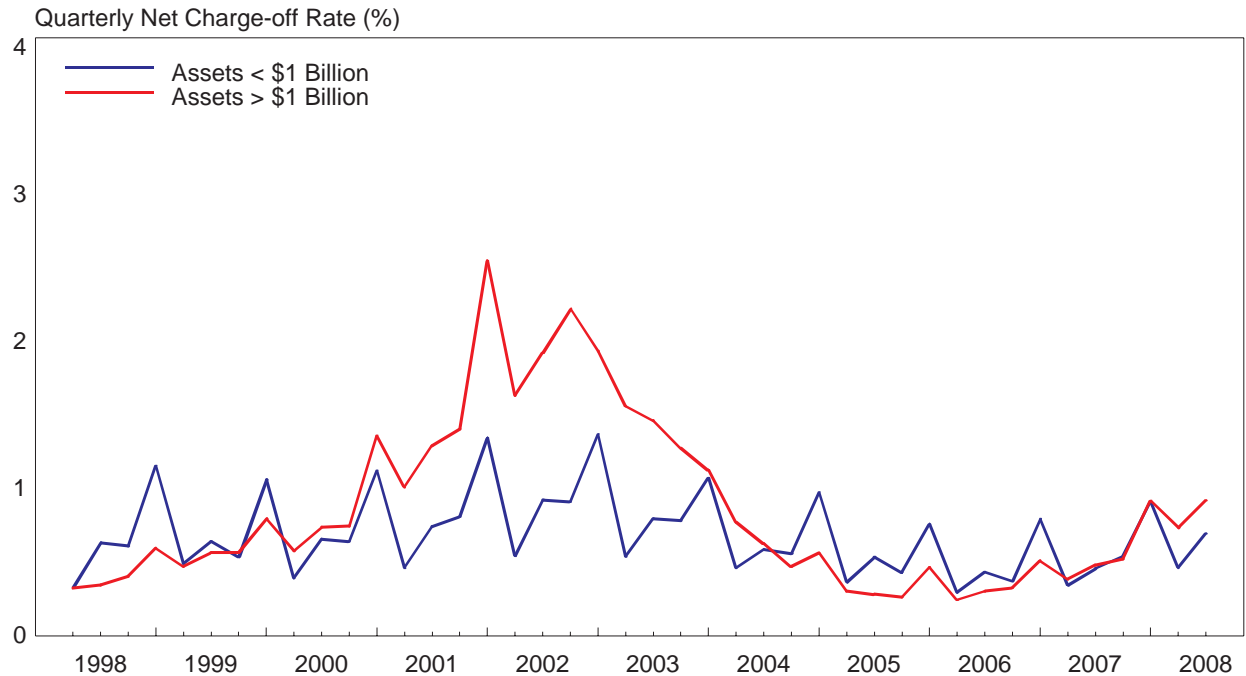
## Noncurrent C & I Loan Rates By Asset Size

1998 - 2008



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

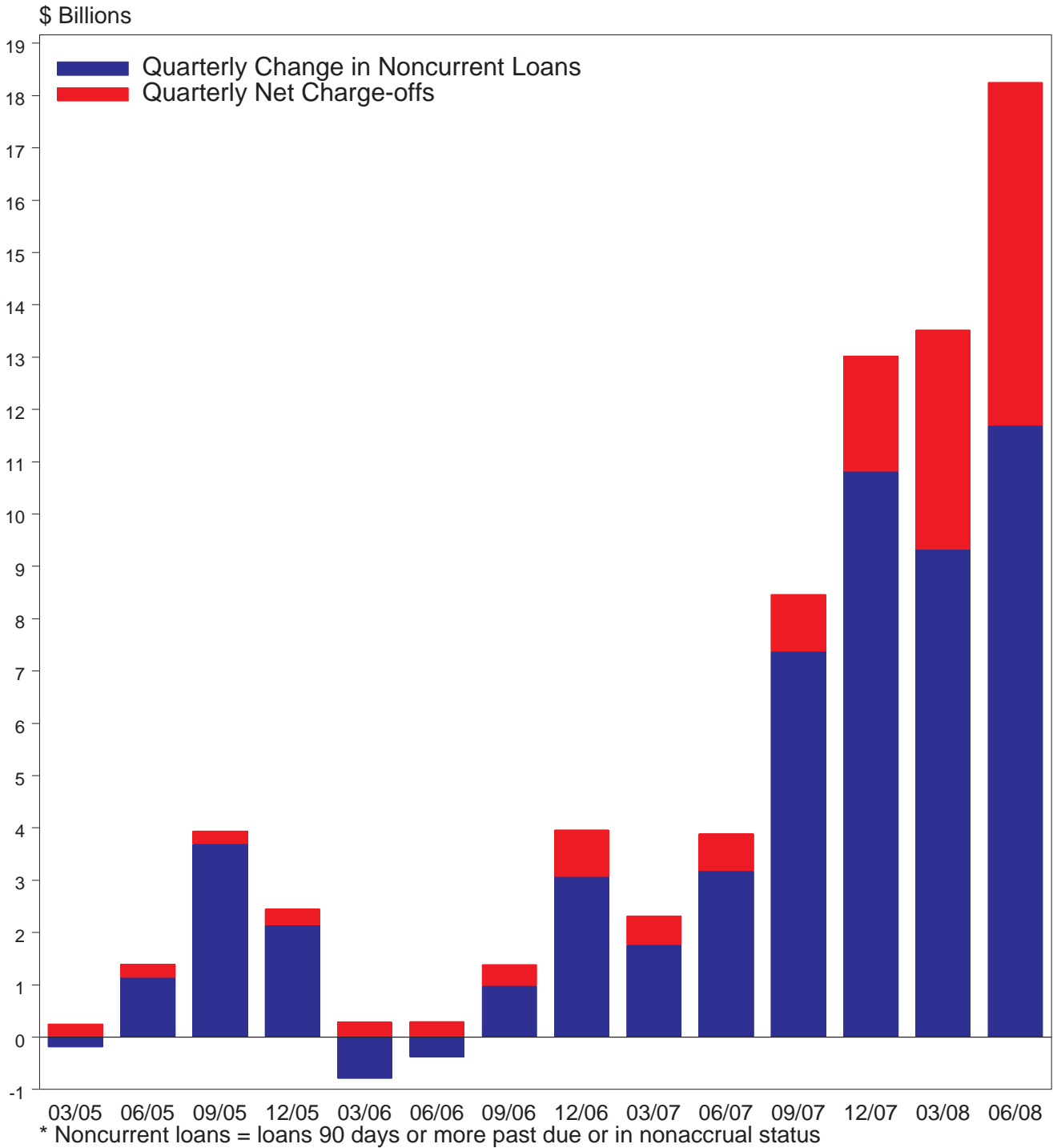
1998 - 2008





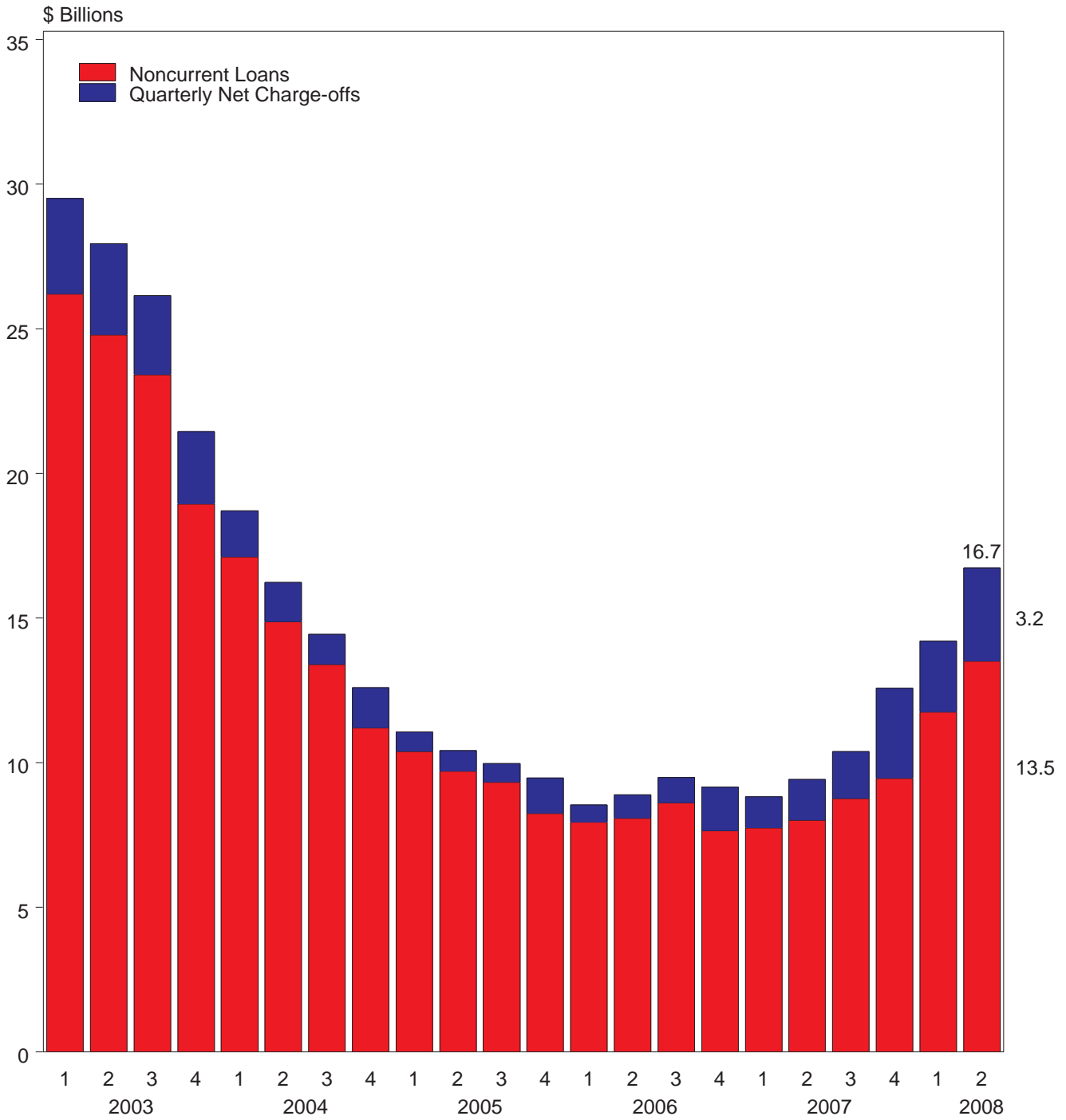
# Credit Quality of Residential Mortgage Loans\*

## 2005 to 2008



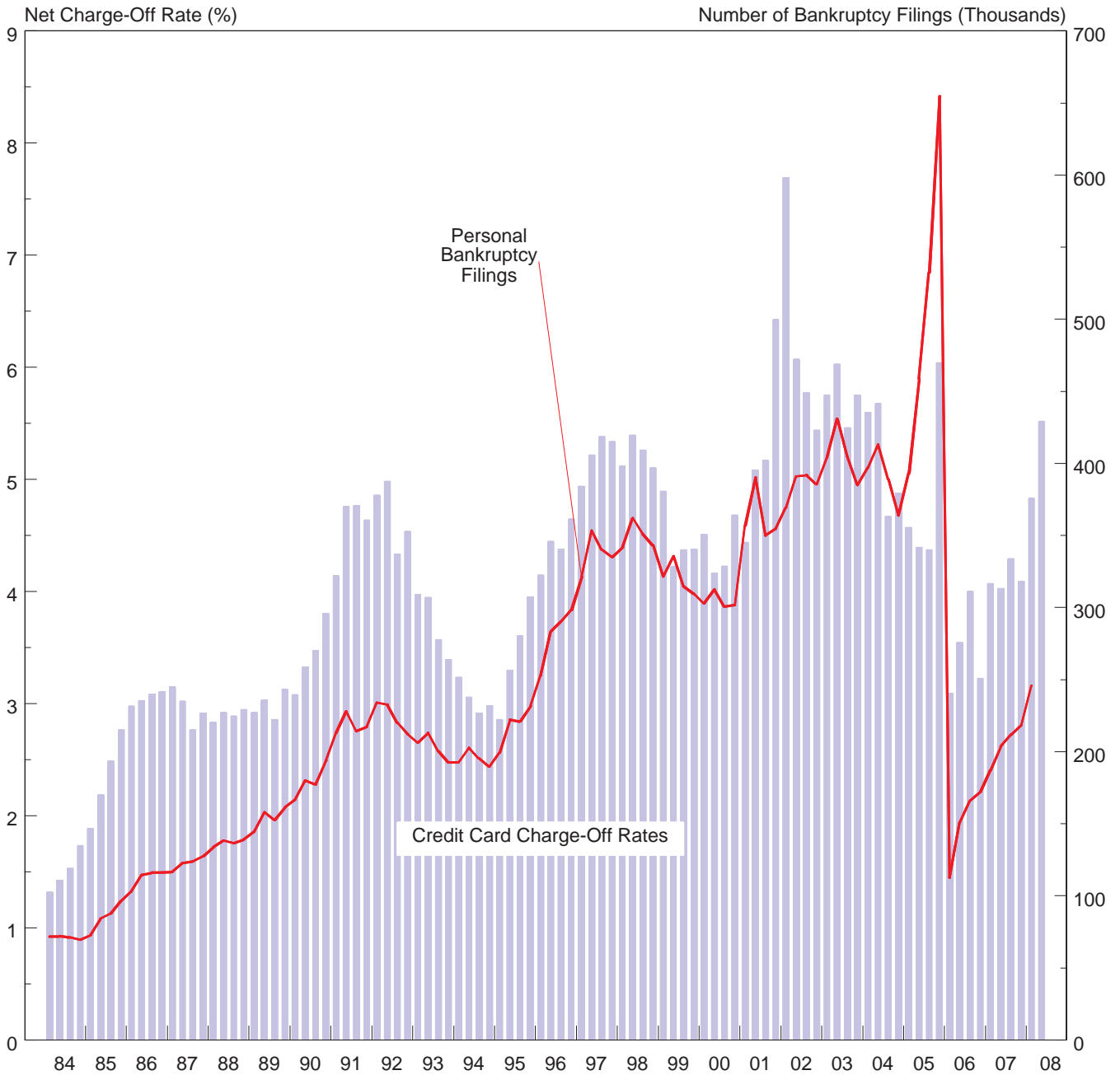
# Credit Quality of C & I Loans

2003-2008



# Credit Card Loss Rates and Personal Bankruptcy Filings

## 1984-2008

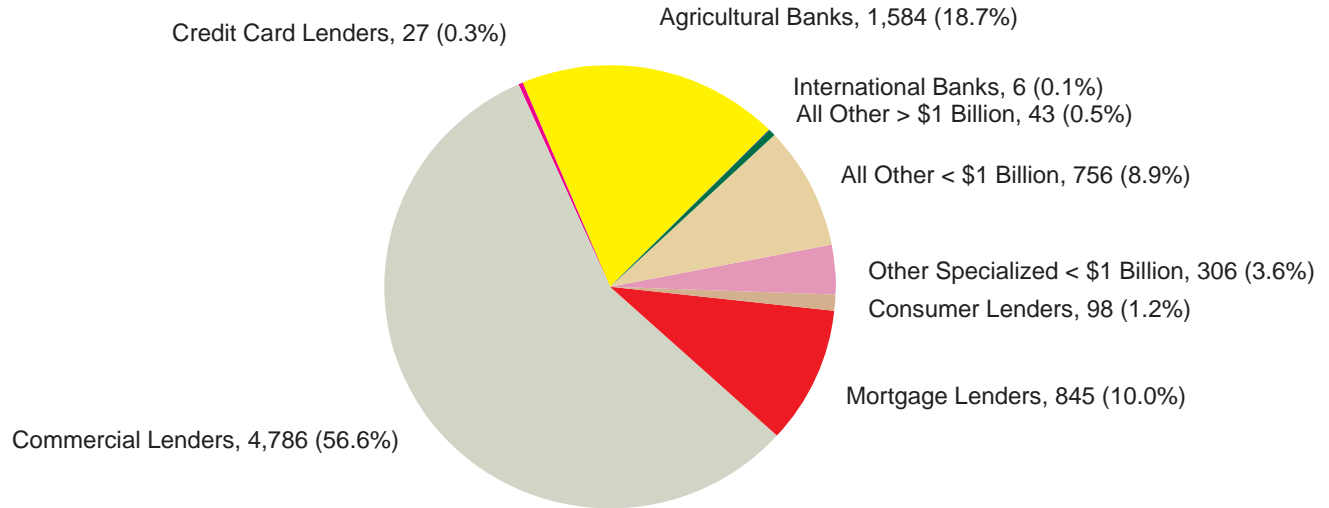


Sources: Bankruptcies - Administrative Offices of the United States Courts  
 Charge-off rates - Call reports and Thrift Financial Reports

Note: Personal Bankruptcy Filings for June 2008 are not available at this time

## Number of Institutions By Asset Concentration Group

June 30, 2008

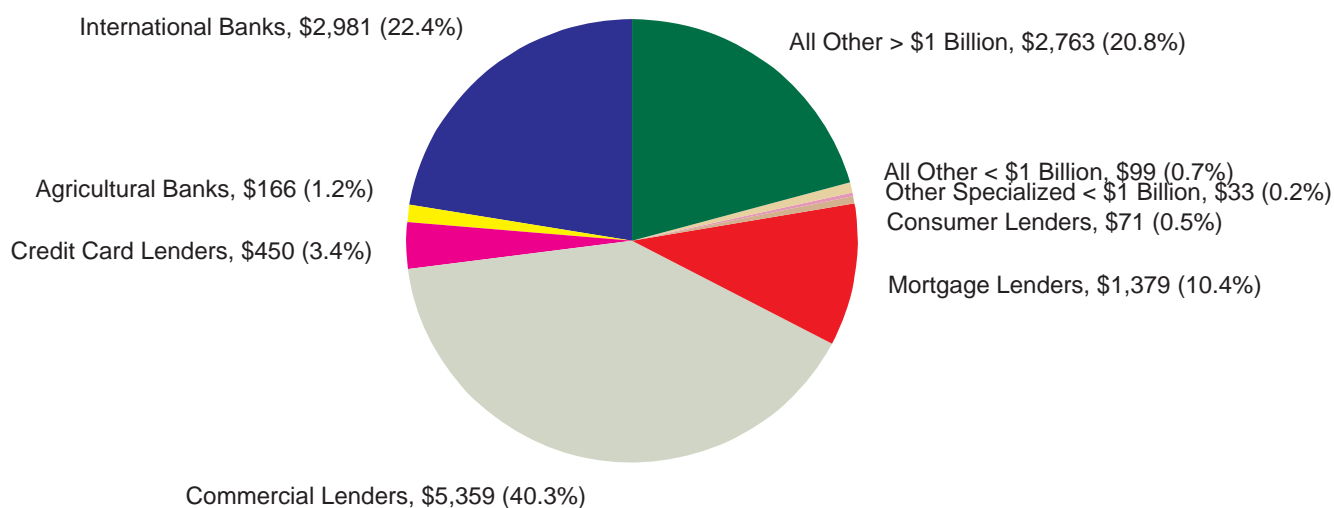


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/08</b>	6	1,584	27	4,786	845	98	306	756	43
<b>12/07</b>	5	1,591	27	4,773	784	109	373	816	56
<b>12/06</b>	4	1,634	26	4,713	817	123	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

## Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2008

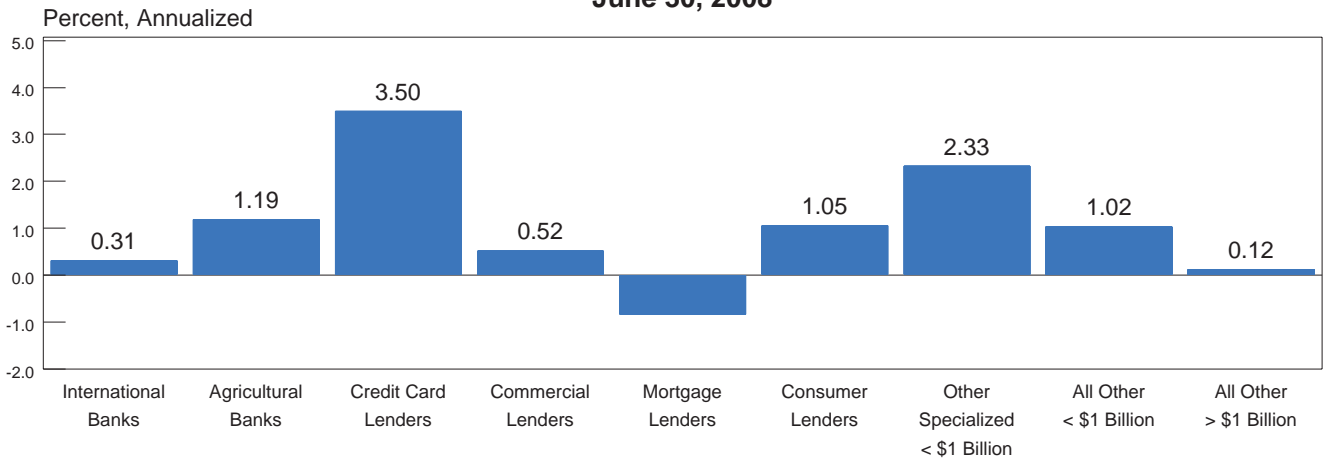


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/08</b>	2,981	166	450	5,359	1,379	71	33	99	2,763
<b>12/07</b>	2,784	157	479	4,619	1,328	95	38	110	3,423
<b>12/06</b>	2,337	149	408	4,905	1,445	110	42	120	2,345
<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	1,505	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

## Performance Ratios By Asset Concentration Group

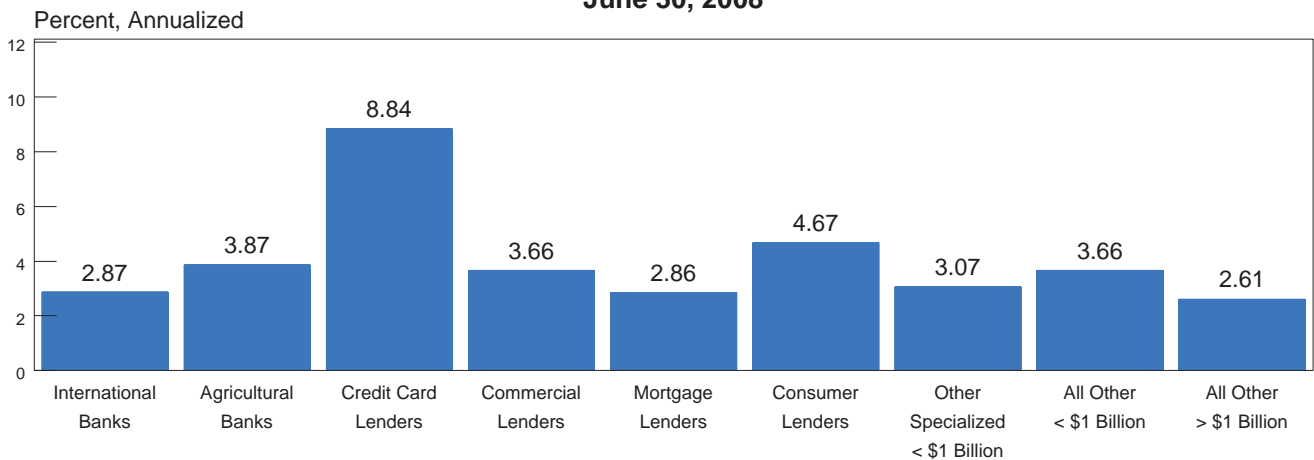
### Return on Assets (YTD)

June 30, 2008



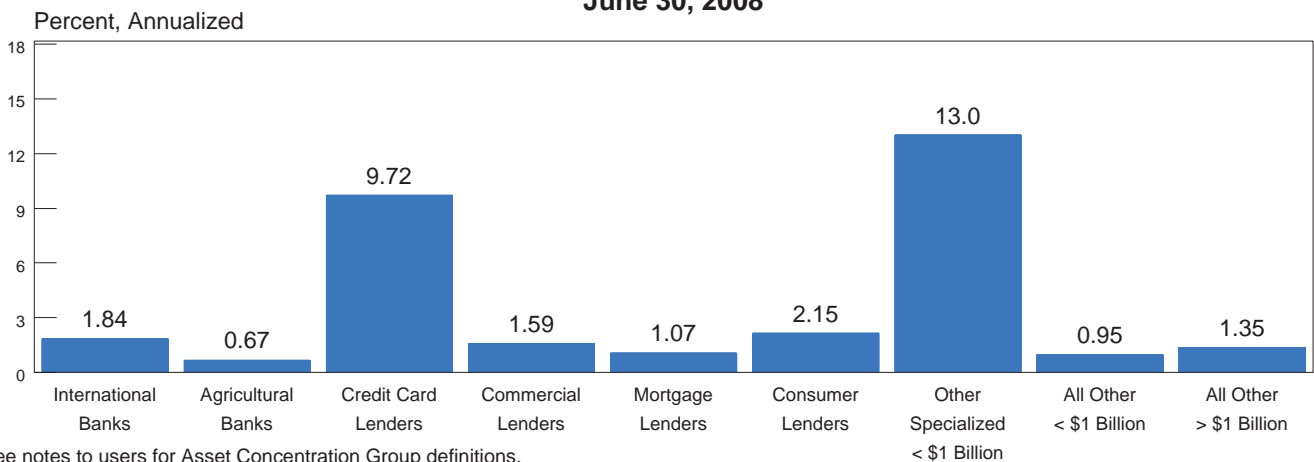
### Net Interest Margin (YTD)

June 30, 2008



### Noninterest Income to Assets (YTD)

June 30, 2008

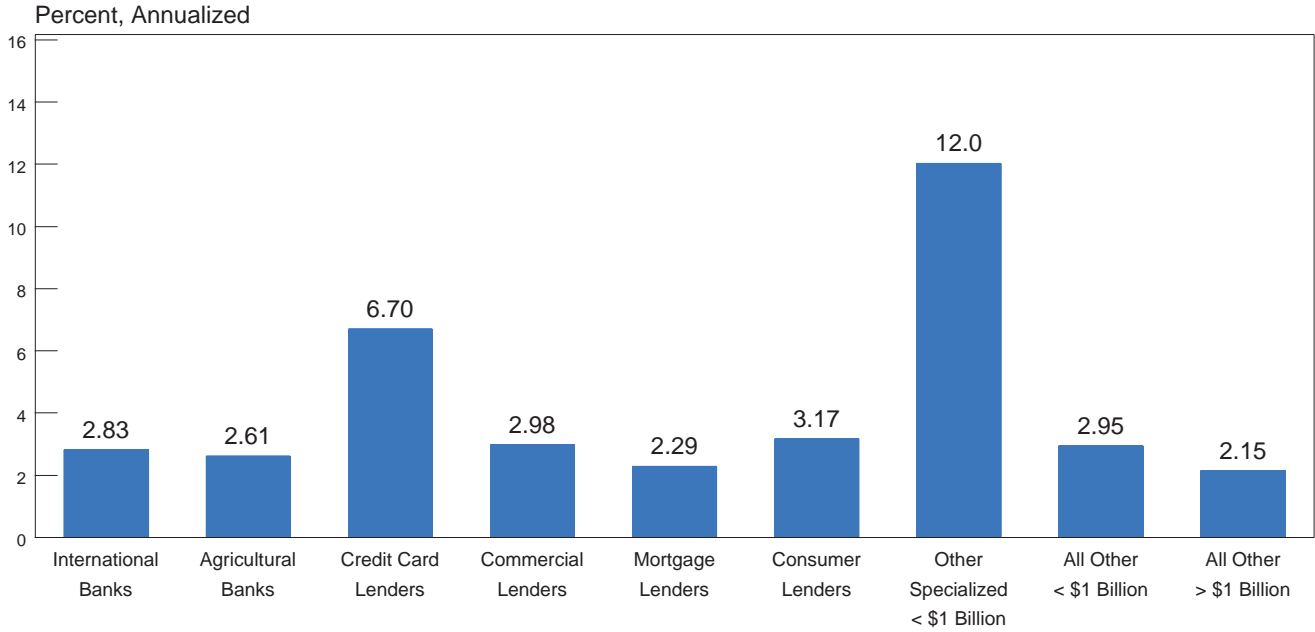


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

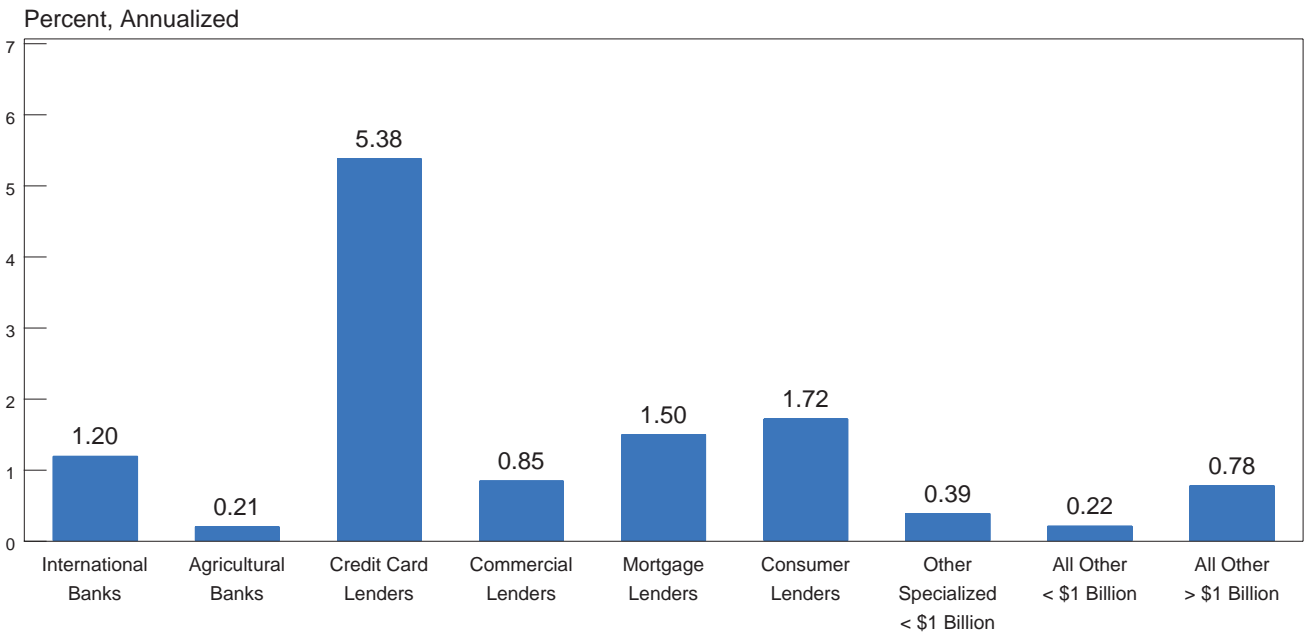
### Noninterest Expense to Assets (YTD)

June 30, 2008



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

June 30, 2008

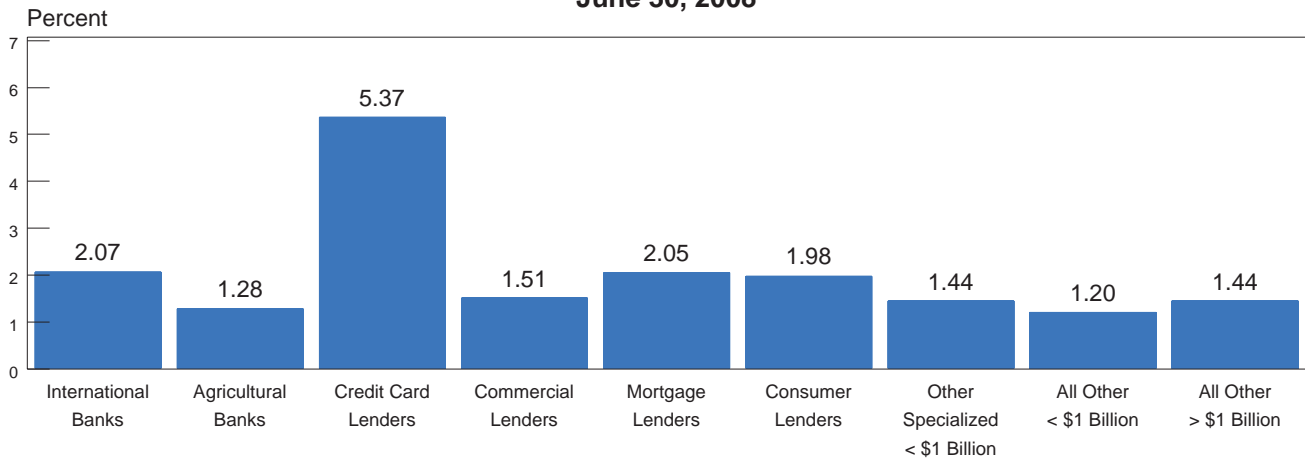


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

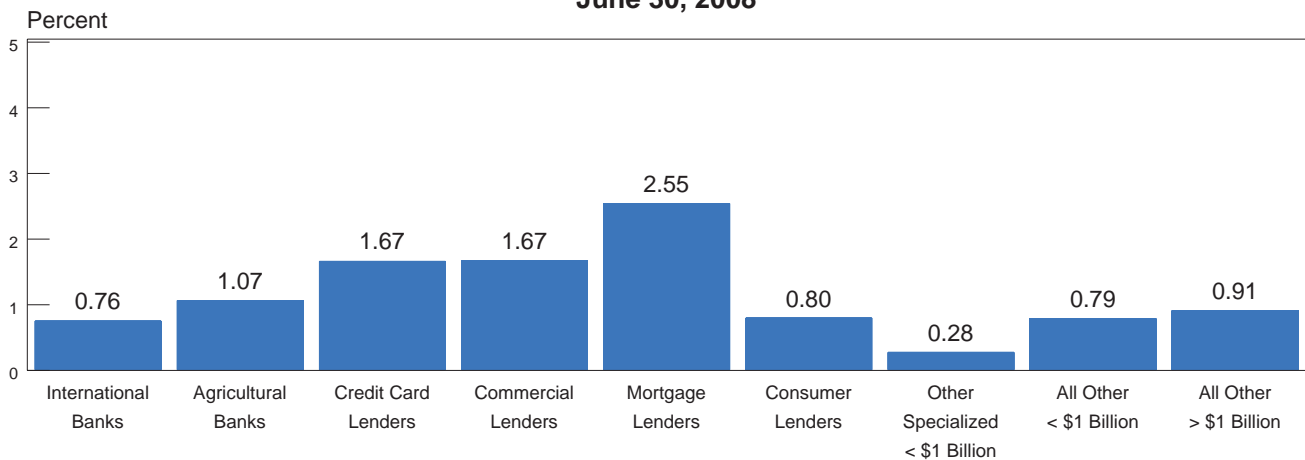
### Loss Allowance To Loans and Leases

June 30, 2008



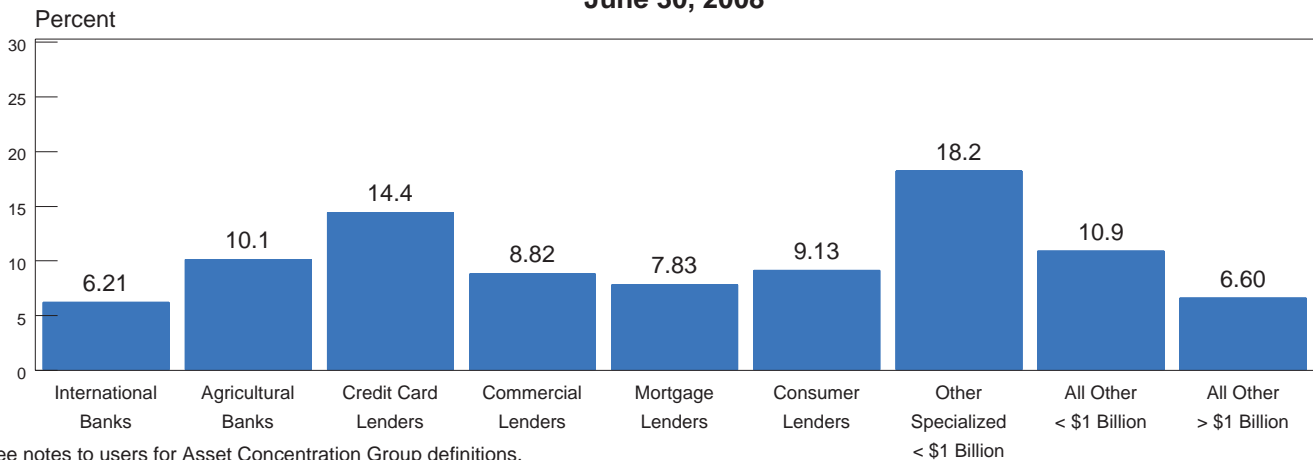
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2008



## Core Capital (Leverage) Ratio

June 30, 2008



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



## Return On Average Assets By Asset Concentration Group

1990 - 2008, 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
06/08	0.31	1.19	3.50	0.52	-0.84	1.05	2.33	1.02	0.12
06/07	0.96	1.22	3.58	1.15	0.91	2.54	2.23	1.07	1.27
06/06	1.08	1.29	4.58	1.33	1.06	2.00	0.88	1.02	1.27
06/05	0.81	1.31	3.18	1.34	1.21	1.35	1.58	1.14	1.44
06/04	0.89	1.26	3.97	1.35	1.22	1.58	1.36	1.10	1.29
06/03	1.06	1.24	3.79	1.32	1.51	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77
06/99	0.84	1.21	3.46	1.29	1.03	1.33	1.57	1.39	1.40
06/98	0.88	1.30	2.61	1.27	1.10	1.31	1.63	1.22	1.49
06/97	1.00	1.29	1.63	1.31	0.97	1.31	1.61	1.26	1.28
06/96	0.88	1.27	1.94	1.31	0.92	1.28	1.29	1.25	1.10
06/95	0.74	1.22	2.97	1.15	0.78	1.13	0.75	1.18	1.17
06/94	0.83	1.25	4.13	1.03	0.68	1.30	1.08	1.19	1.19
06/93	1.00	1.35	3.48	1.00	0.86	1.46	0.95	1.31	0.97
06/92	0.57	1.28	2.86	0.69	0.81	1.08	1.19	1.14	0.88
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

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

## Net Interest Margin By Asset Concentration Group

1990 - 2008, 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
06/08	2.87	3.87	8.84	3.66	2.86	4.67	3.07	3.66	2.61
06/07	2.49	3.96	8.21	3.70	2.71	5.65	2.98	3.67	2.92
06/06	2.56	4.07	9.20	3.84	2.81	4.66	3.48	3.73	2.99
06/05	2.60	4.08	8.25	3.85	2.90	4.37	3.04	3.86	3.28
06/04	2.84	4.01	8.91	3.92	3.16	4.79	2.94	3.83	3.16
06/03	3.08	4.01	8.17	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48
06/99	3.11	4.11	8.18	4.19	3.07	4.69	3.39	4.18	3.86
06/98	2.97	4.27	7.92	4.29	3.14	4.55	3.93	4.31	4.08
06/97	3.04	4.34	7.85	4.46	3.23	5.17	3.81	4.44	4.28
06/96	3.25	4.28	7.78	4.32	3.21	5.10	3.71	4.41	4.07
06/95	3.43	4.36	8.36	4.37	3.09	4.73	3.78	4.48	4.13
06/94	3.44	4.29	9.47	4.37	3.37	5.05	3.78	4.46	4.21
06/93	3.56	4.37	9.65	4.45	3.59	5.48	3.82	4.64	4.36
06/92	3.29	4.37	9.51	4.27	3.37	5.22	3.91	4.56	4.12
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

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

1990 - 2008, 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
06/08	1.20	0.21	5.38	0.85	1.50	1.72	0.39	0.22	0.78
06/07	0.58	0.15	3.84	0.25	0.24	1.86	0.23	0.16	0.31
06/06	0.55	0.14	3.14	0.17	0.12	0.94	0.74	0.15	0.19
06/05	0.70	0.13	4.26	0.21	0.09	1.16	0.31	0.29	0.17
06/04	1.13	0.15	5.03	0.32	0.12	1.29	0.50	0.27	0.29
06/03	1.42	0.20	5.36	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.56	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50
06/99	0.46	0.19	4.18	0.39	0.13	0.54	0.20	0.26	0.43
06/98	0.47	0.15	4.84	0.33	0.17	0.69	0.70	0.24	0.55
06/97	0.21	0.19	4.66	0.31	0.20	0.98	0.30	0.24	0.74
06/96	0.40	0.18	4.04	0.32	0.26	0.79	0.13	0.22	0.44
06/95	0.20	0.10	2.99	0.35	0.27	0.40	0.43	0.17	0.34
06/94	0.73	0.10	3.14	0.43	0.44	0.51	0.13	0.15	0.38
06/93	1.24	0.16	3.99	0.75	0.55	0.68	0.48	0.32	1.14
06/92	1.71	0.31	4.95	0.96	0.47	0.71	0.55	0.42	1.03
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

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

## Percent of Loans Noncurrent By Asset Concentration Group

1990 - 2008

	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>06/08</b>	1.72	1.34	2.30	2.07	3.12	0.91	0.96	1.11	1.56
<b>12/07</b>	1.39	1.05	2.01	1.33	1.88	1.97	0.78	0.94	1.15
<b>12/06</b>	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
<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	0.96	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

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

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

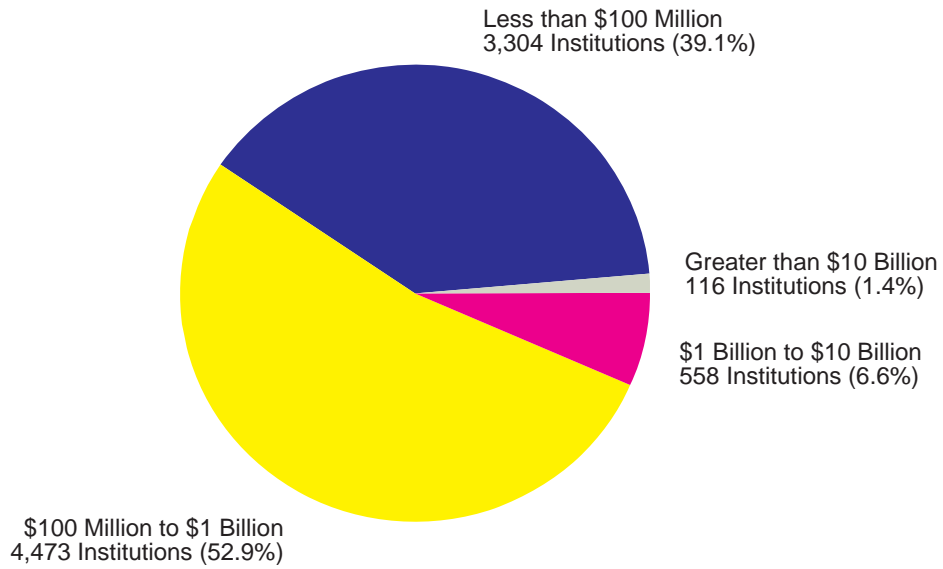
1990 - 2008

	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>06/08</b>	6.21	10.13	14.42	8.82	7.83	9.13	18.23	10.91	6.60
<b>12/07</b>	6.38	10.31	14.56	8.47	7.88	9.86	18.50	11.04	7.43
<b>12/06</b>	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
<b>12/05</b>	6.29	10.40	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	9.09	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

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

## Number of Institutions By Asset Size

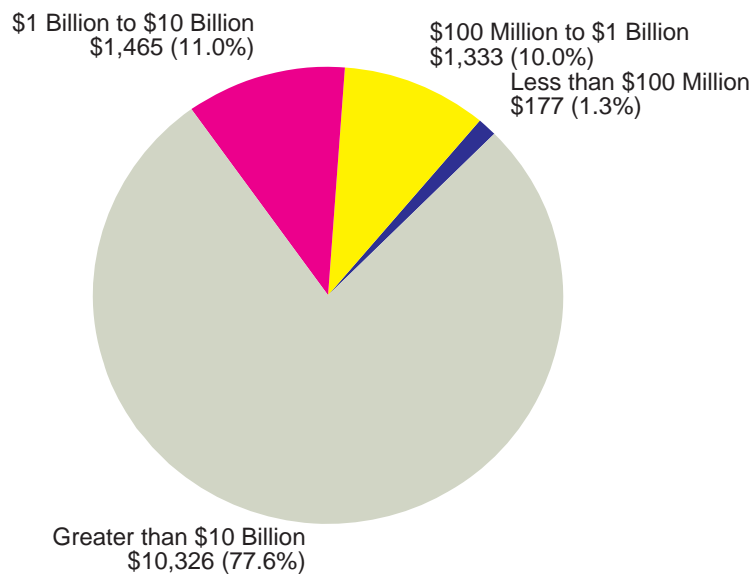
June 30, 2008



## Industry Assets By Asset Size

June 30, 2008

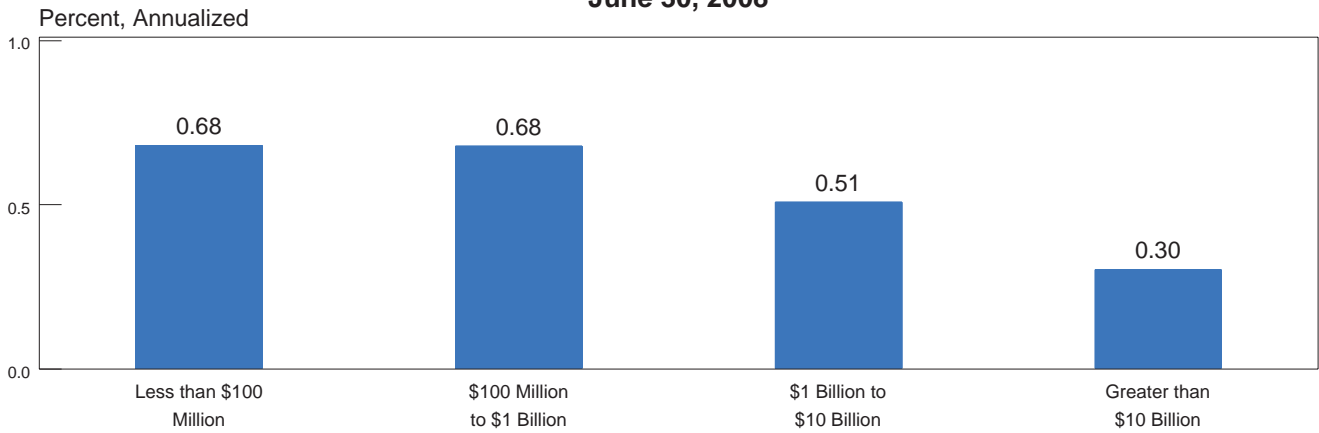
(\$ Billions)



## Performance Ratios By Asset Size

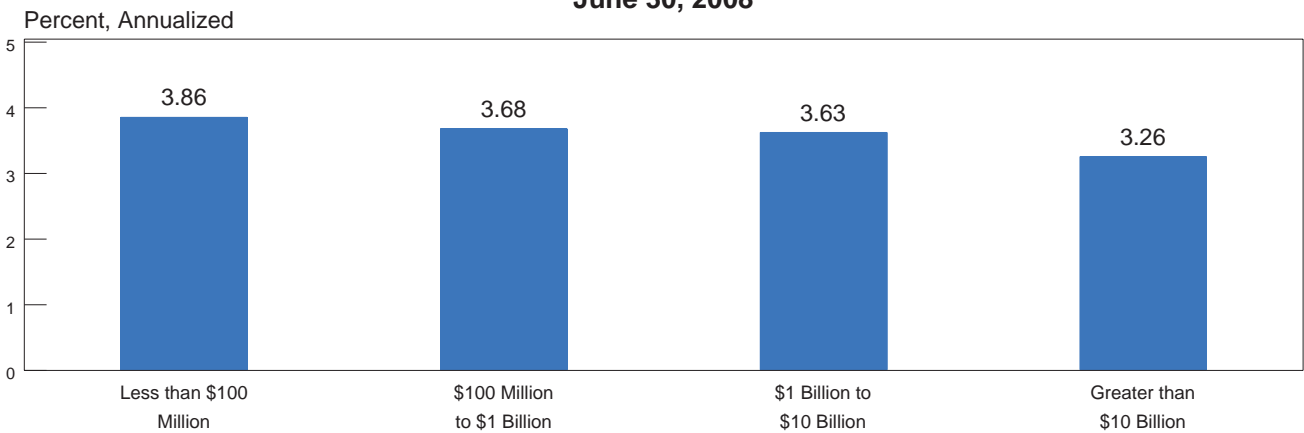
### Return on Assets (YTD)

June 30, 2008



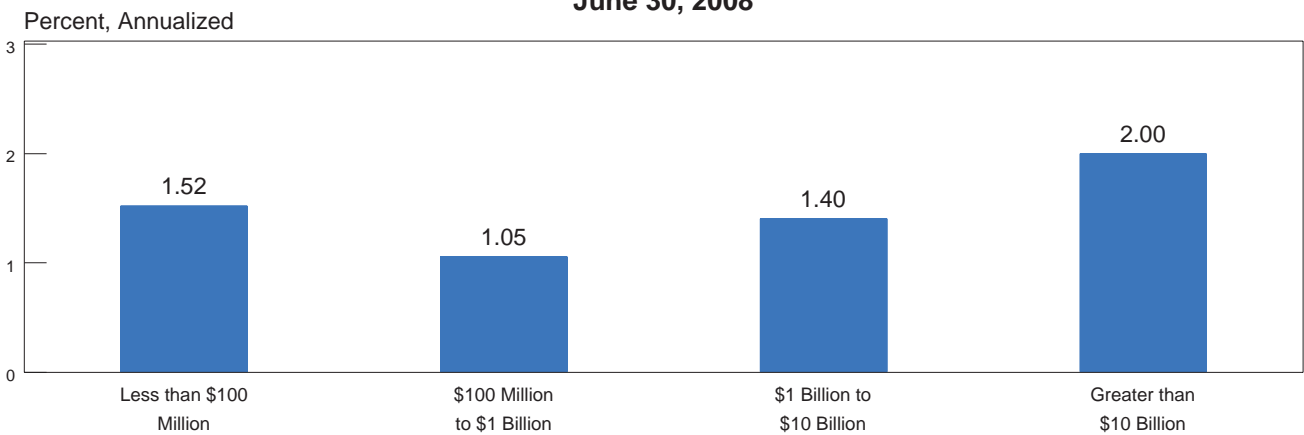
### Net Interest Margin (YTD)

June 30, 2008



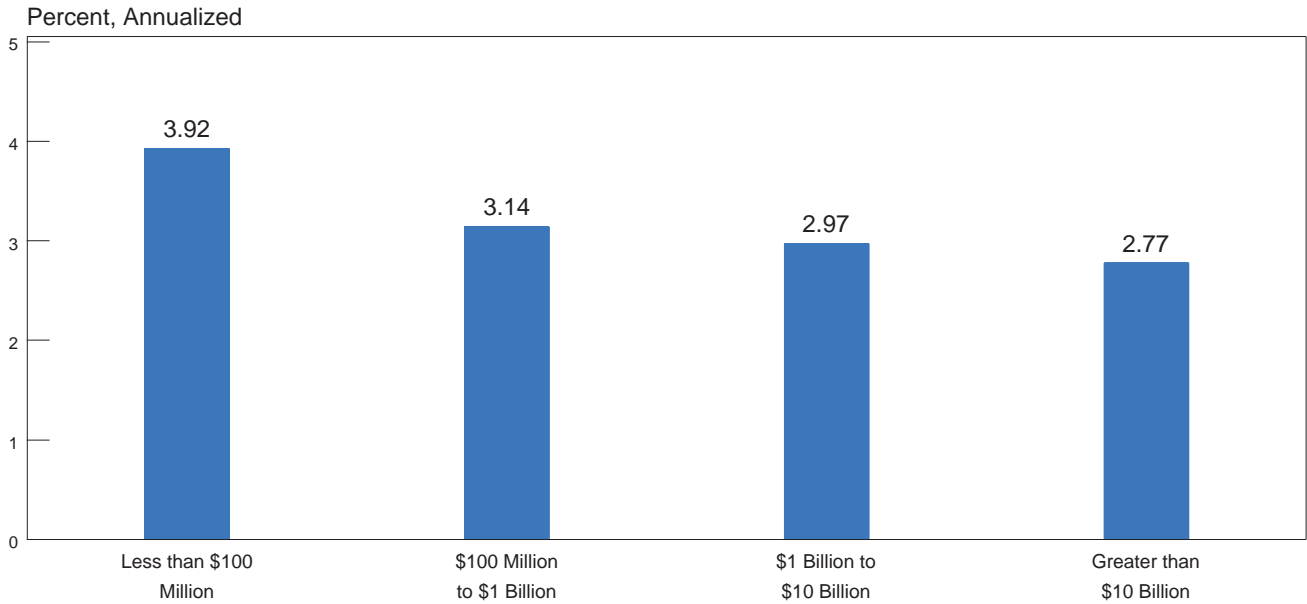
### Noninterest Income to Assets (YTD)

June 30, 2008



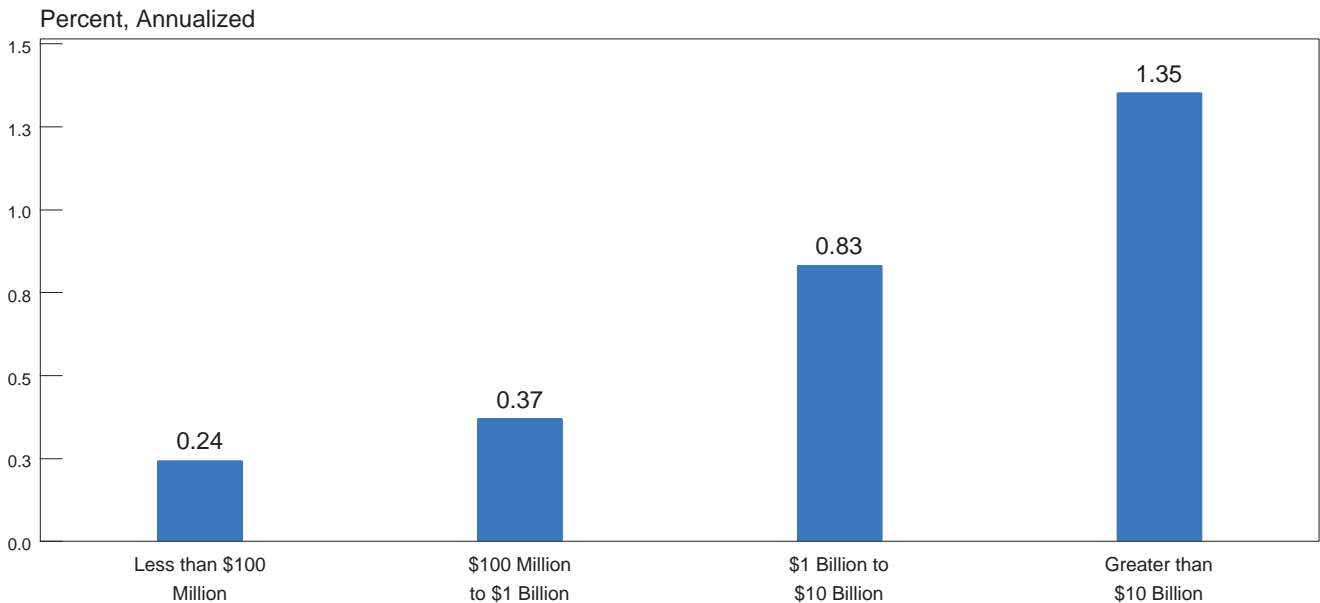
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2008



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

June 30, 2008

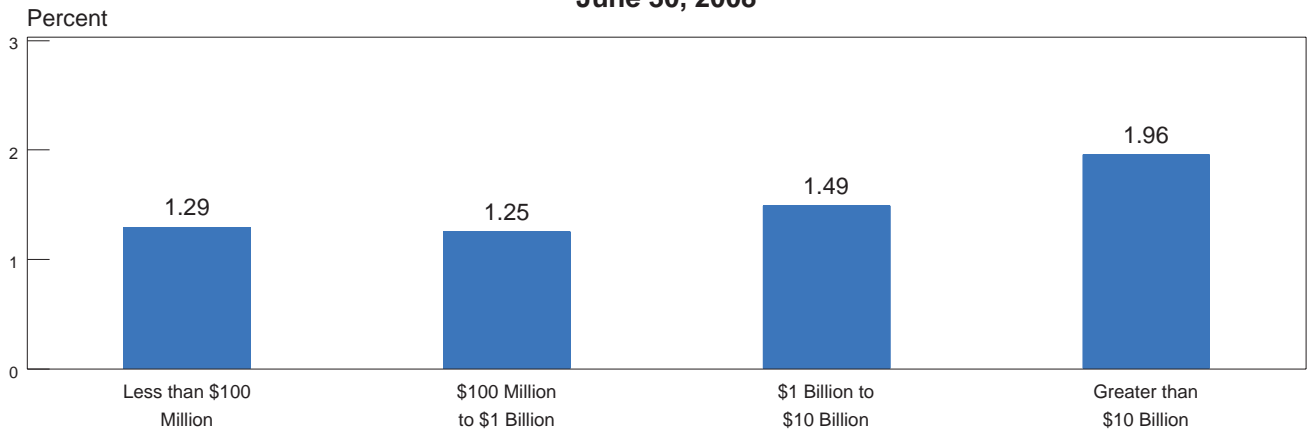




## Condition Ratios By Asset Size

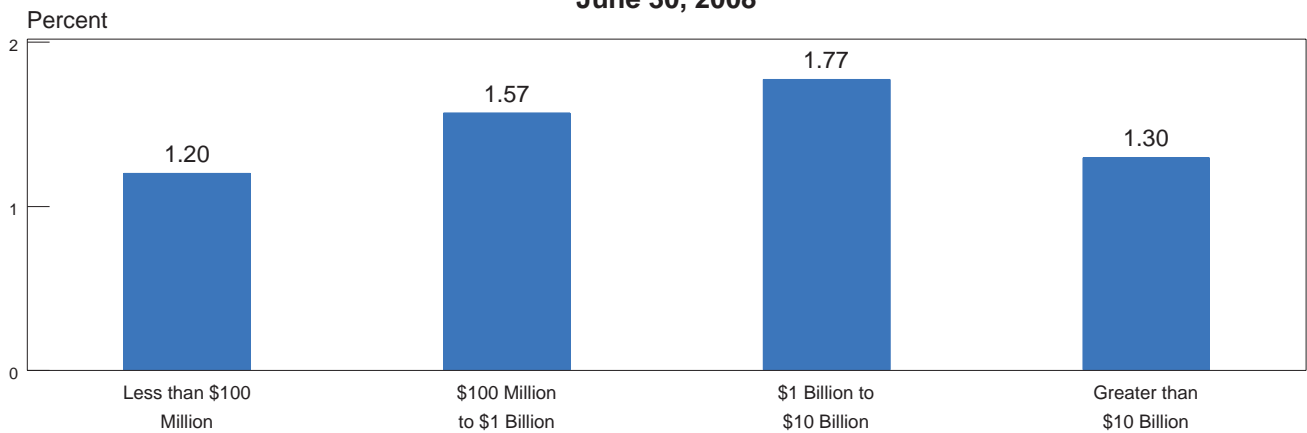
### Loss Allowance To Loans and Leases

June 30, 2008



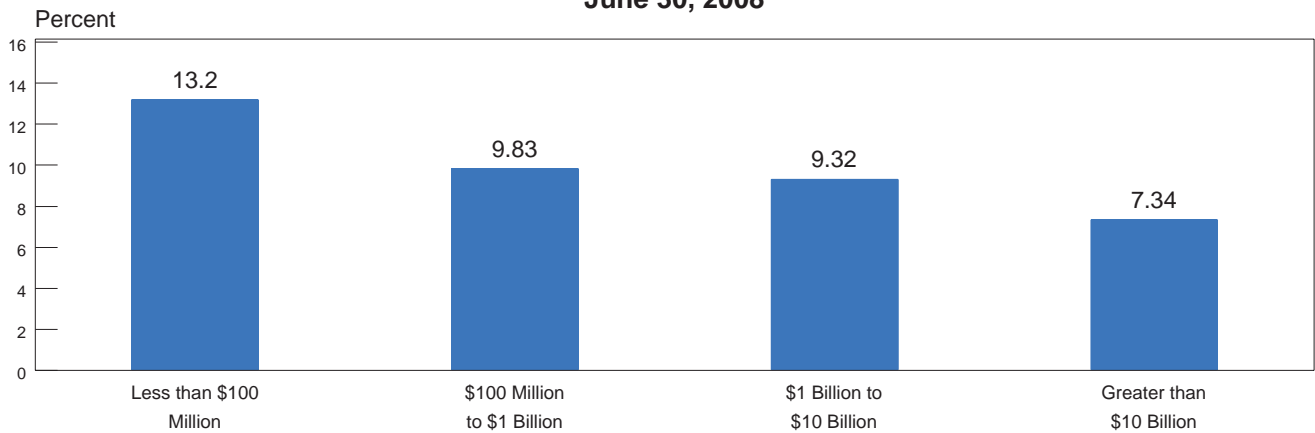
### Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2008



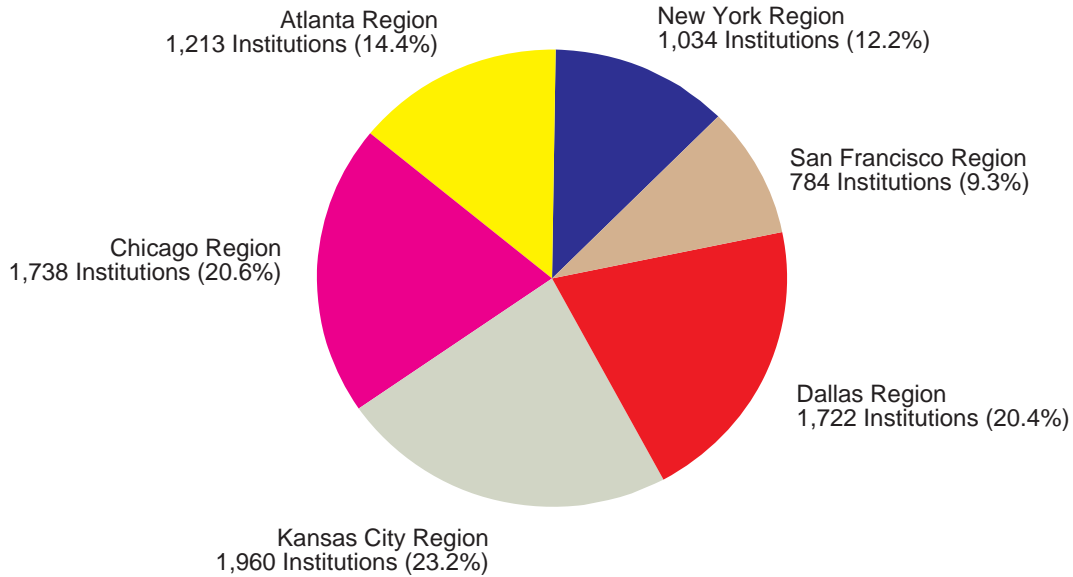
### Core Capital (Leverage) Ratio

June 30, 2008



## Geographic Distribution of FDIC-Insured Institutions

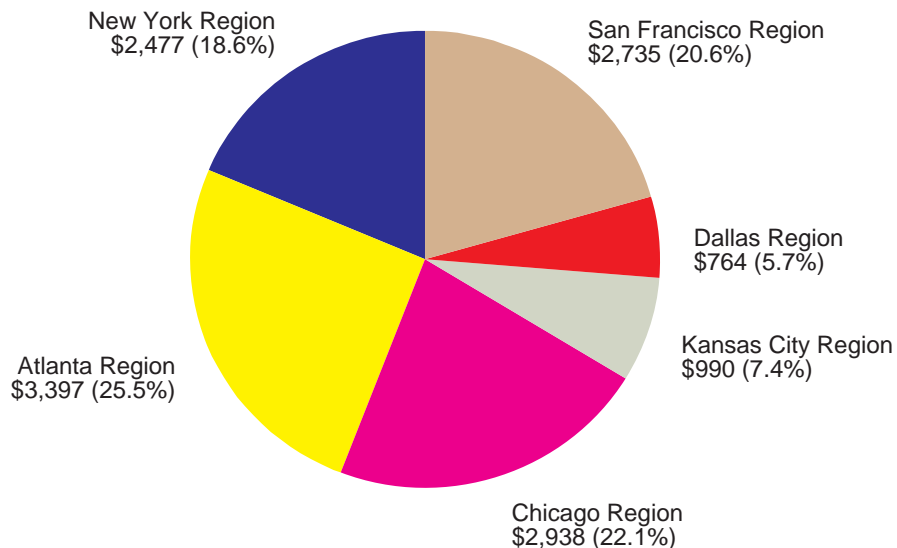
June 30, 2008



## Geographic Distribution of Industry Assets

June 30, 2008

(\$ Billions)

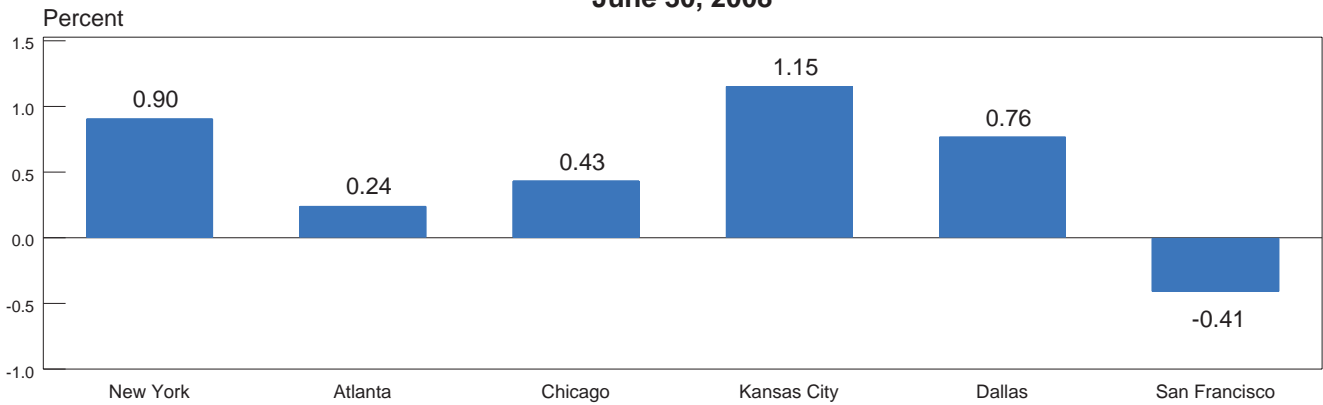


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

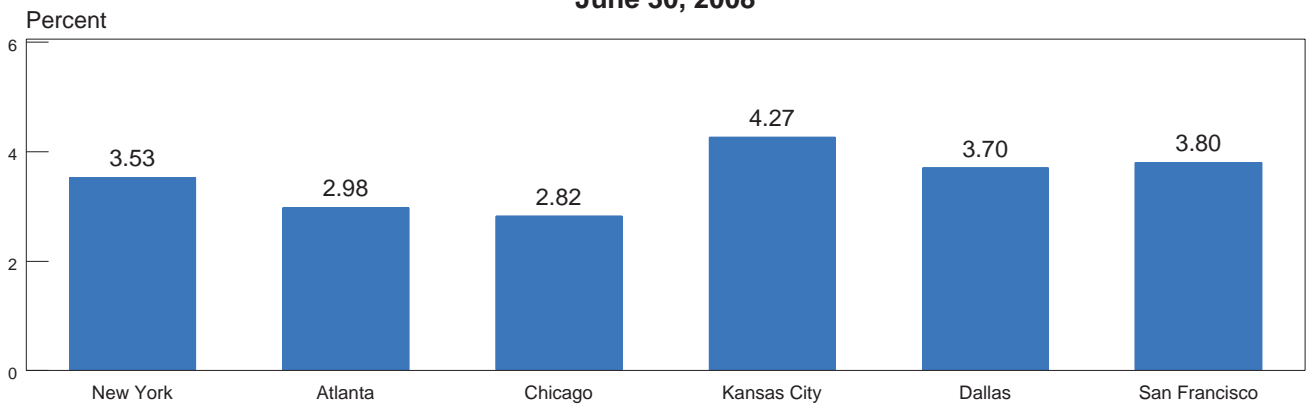
### Return on Assets (YTD, Annualized)

June 30, 2008



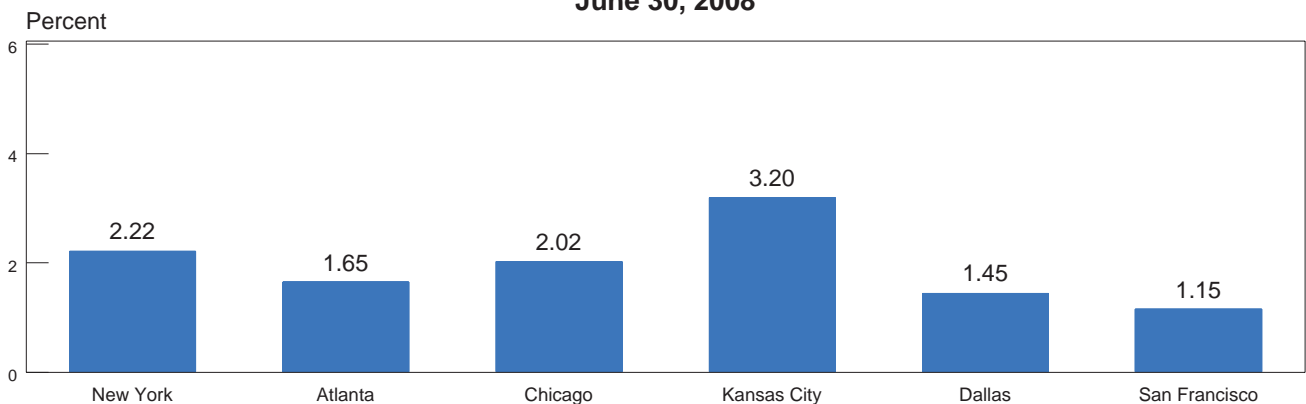
### Net Interest Margins (YTD, Annualized)

June 30, 2008



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

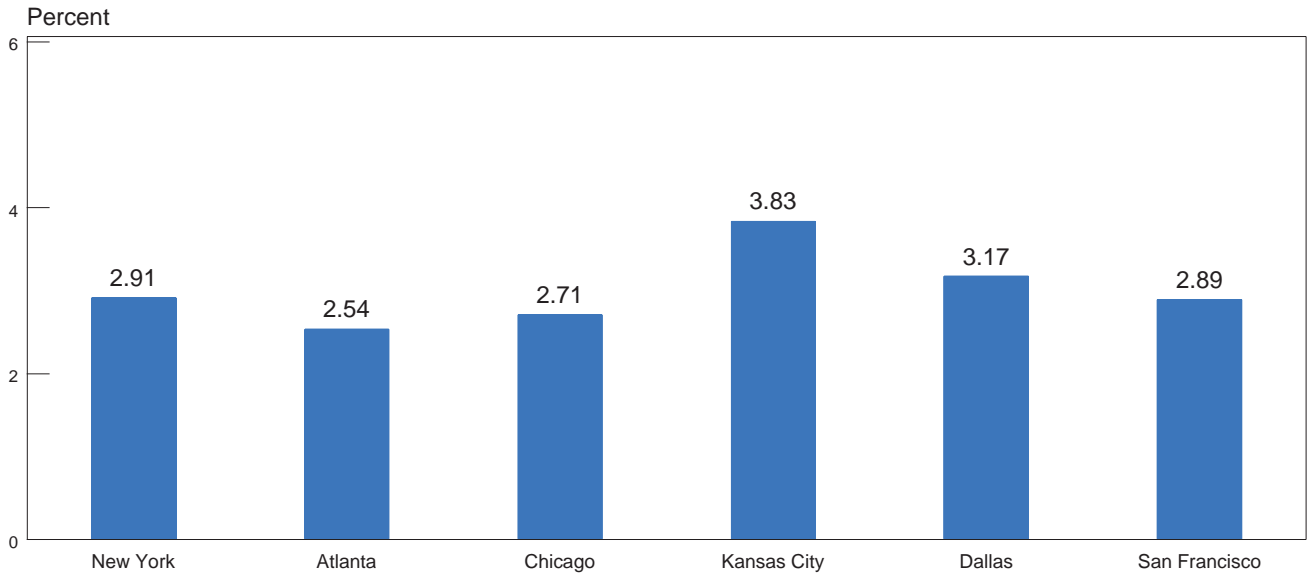
June 30, 2008



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

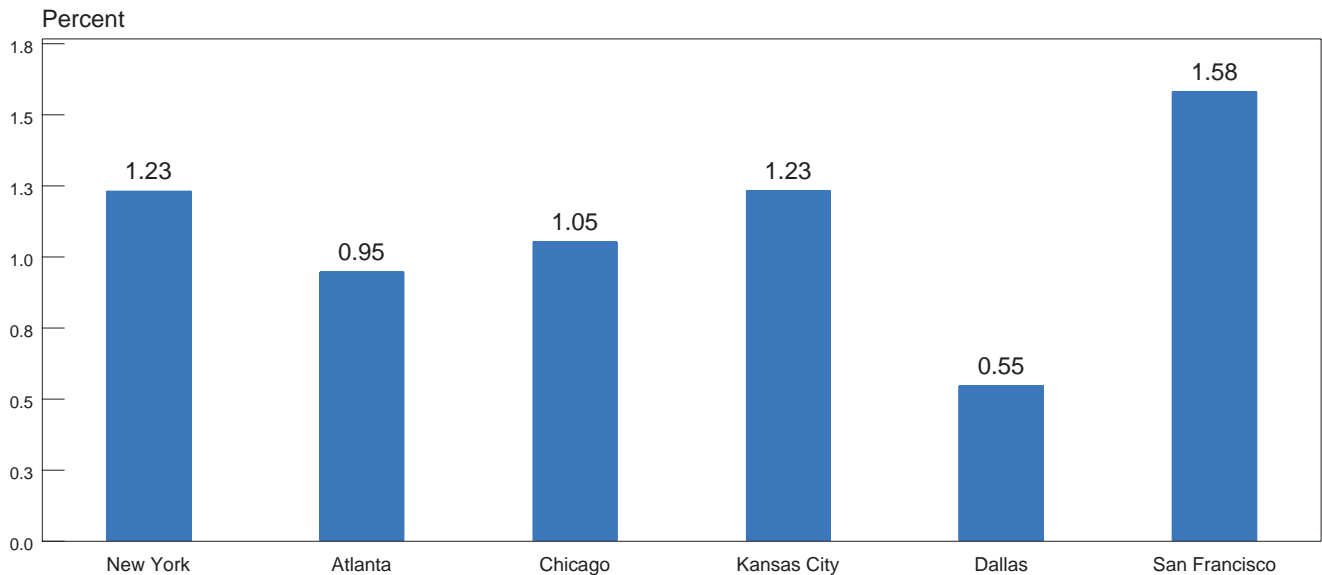
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

June 30, 2008



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

June 30, 2008

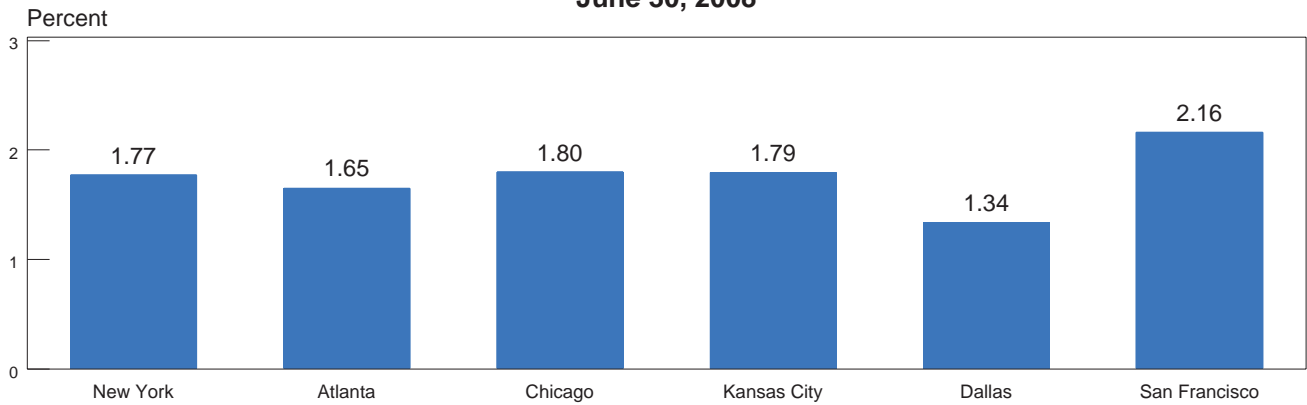


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

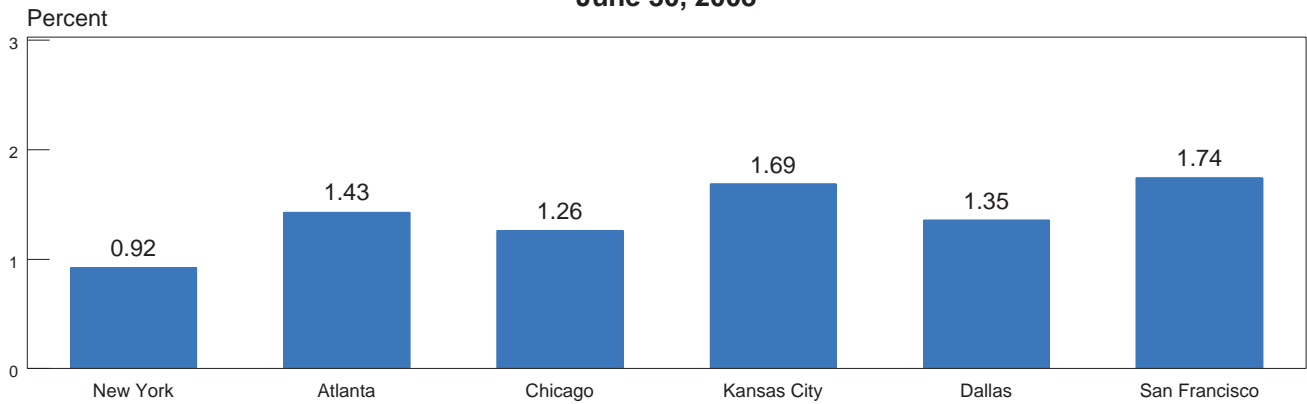
### Loss Allowance To Loans and Leases

June 30, 2008



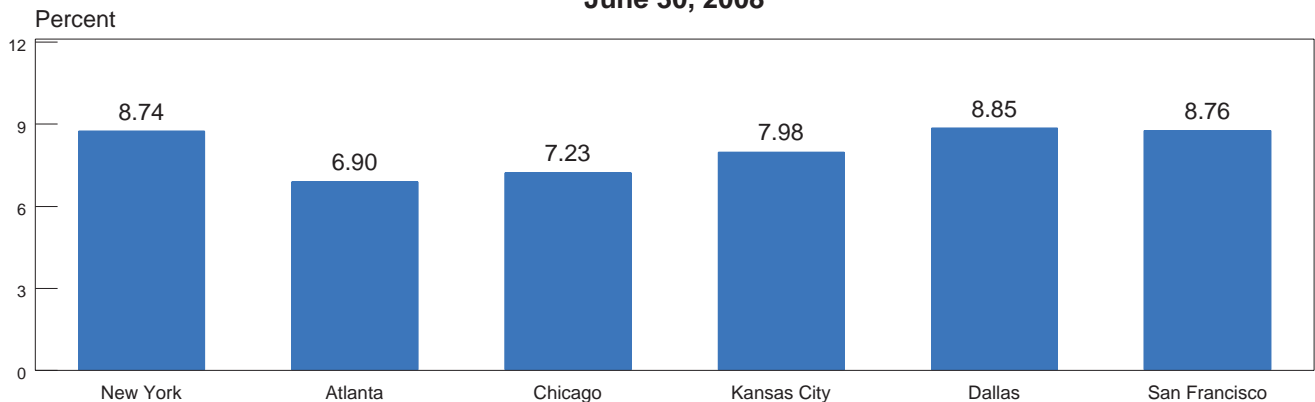
### Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2008



### Core Capital (Leverage) Ratio

June 30, 2008

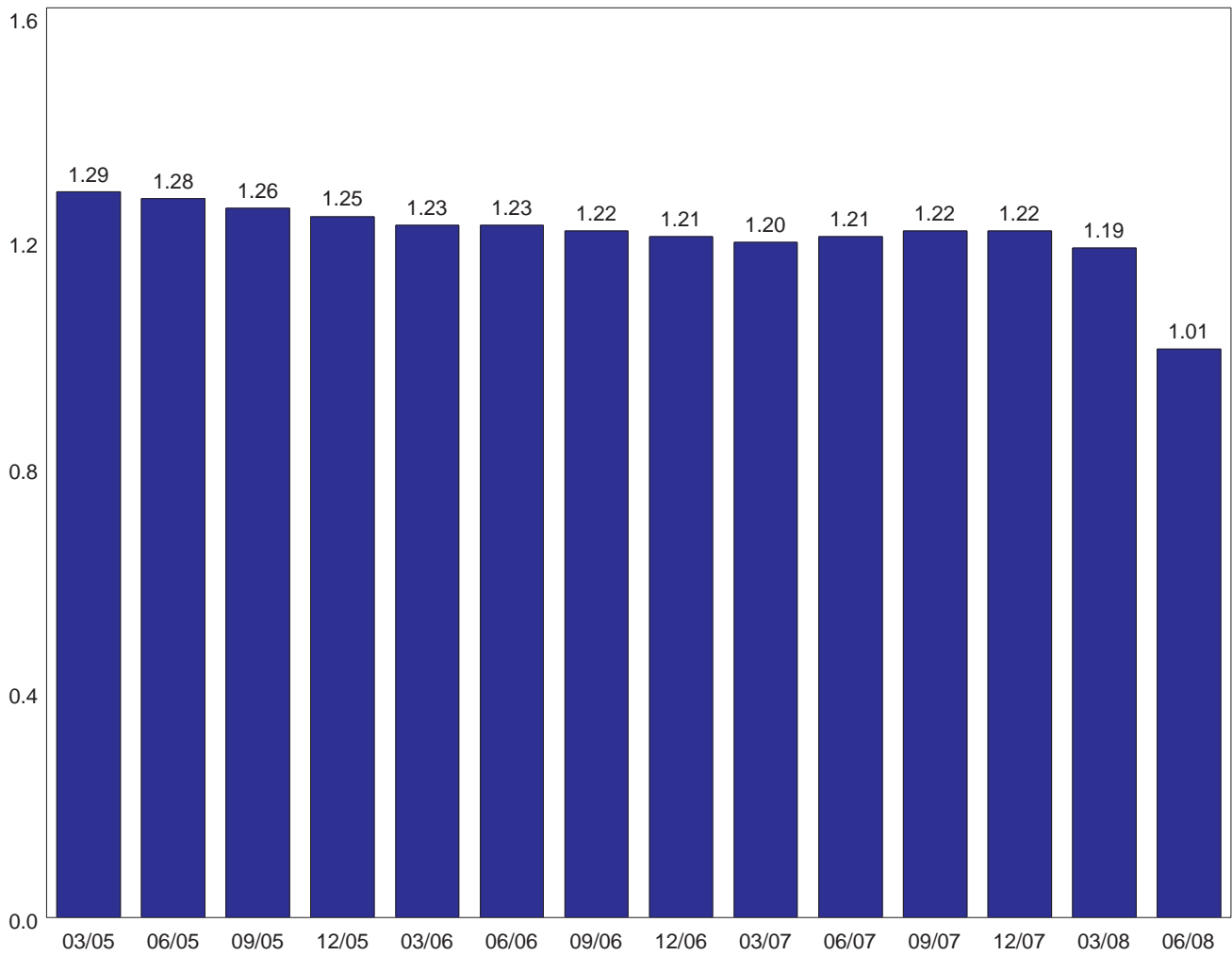


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2005 - June 30, 2008

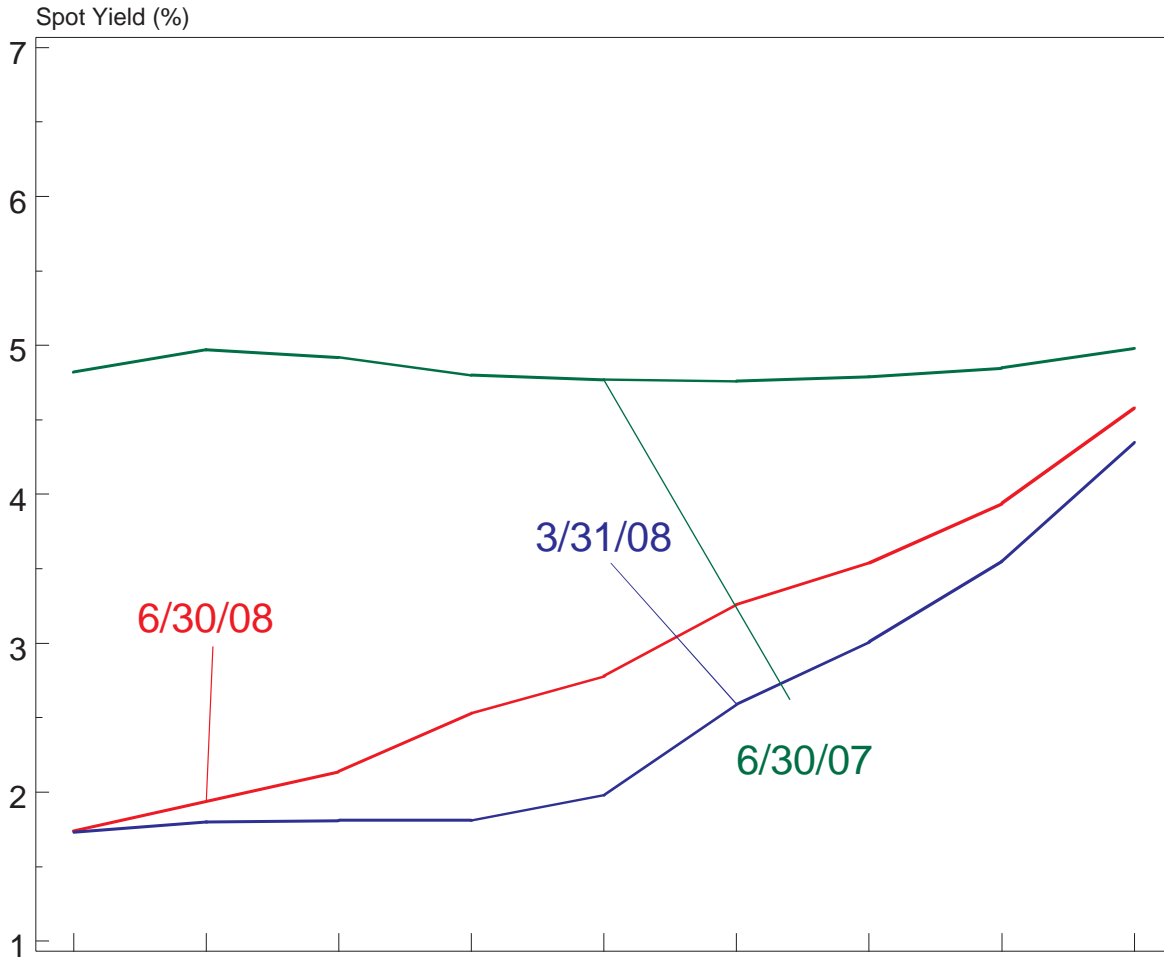
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2008 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

June 30, 2007 - June 30, 2008



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/08	1.74	1.94	2.14	2.53	2.78	3.26	3.54	3.94	4.58
3/31/08	1.73	1.80	1.81	1.81	1.98	2.59	3.01	3.55	4.35
12/31/07	3.48	3.65	3.55	3.34	3.37	3.67	3.88	4.16	4.53
9/30/07	4.26	4.43	4.36	4.23	4.25	4.36	4.47	4.64	4.86
6/30/07	4.82	4.97	4.92	4.80	4.77	4.76	4.79	4.85	4.98

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, 2008

### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,319	98.4%	\$13,214.6	99.4%
Adequately Capitalized	105	1.2%	\$42.0	0.3%
Undercapitalized	17	0.2%	\$12.3	0.1%
Significantly Undercapitalized	5	0.1%	\$31.2	0.2%
Critically Undercapitalized	4	0.0%	\$0.5	0.0%

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

### Capital Category Definitions

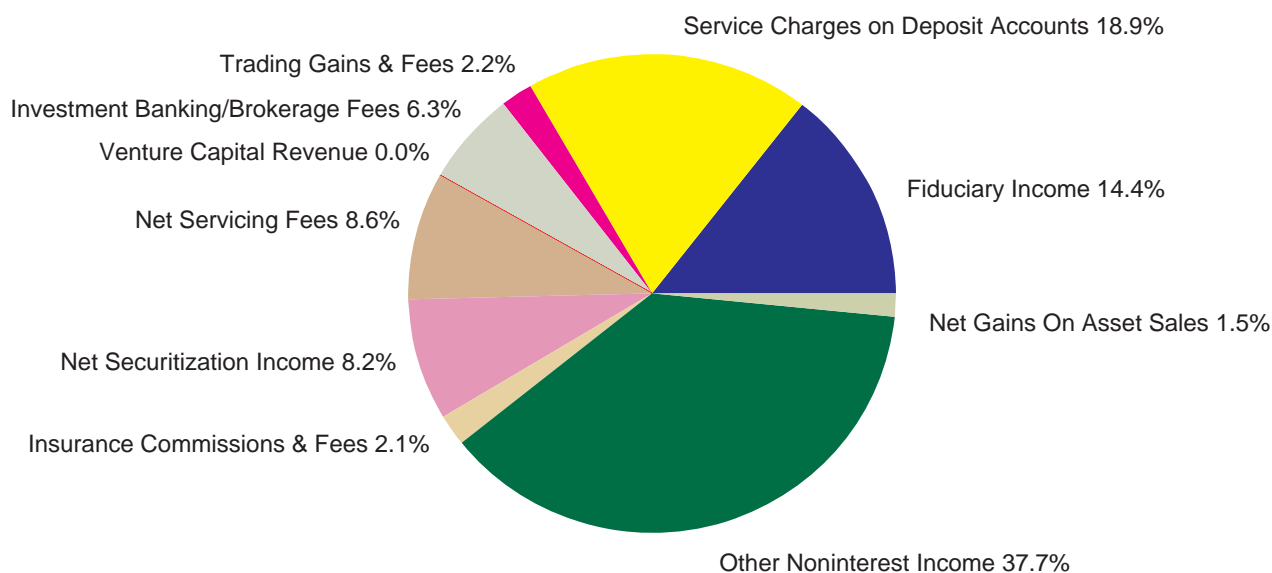
	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage		Tangible Equity
Well Capitalized	>=10%	and	>=6%	and	>=5%		--
Adequately Capitalized	>=8%	and	>=4%	and	>=4%		--
Undercapitalized	>=6%	and	>=3%	and	>=3%		--
Significantly Undercapitalized	<6%	or	<3%	or	<3%	and	>2%
Critically Undercapitalized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

\*As a percentage of risk-weighted assets



## Composition of Commercial Banks' Noninterest Income

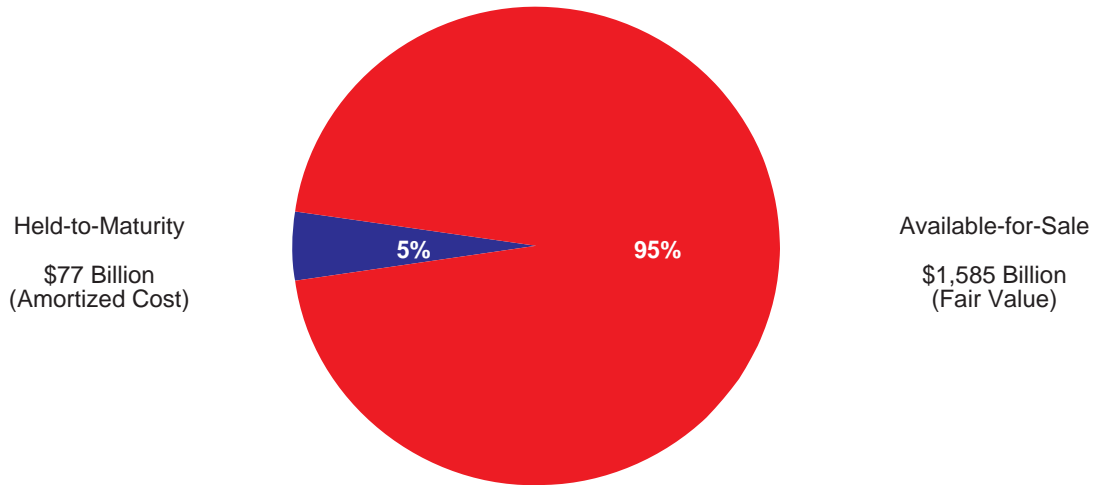
First Half 2008



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$15,745	1,342	18.5%
Service Charges on Deposit Accounts	\$20,563	7,025	96.7%
Trading Gains & Fees	\$2,348	190	2.6%
Investment Banking/Brokerage Fees	\$6,896	1,947	26.8%
Venture Capital Revenue	\$16	58	0.8%
Net Servicing Fees	\$9,388	1,717	23.6%
Net Securitization Income	\$8,973	51	0.7%
Insurance Commissions & Fees	\$2,303	3,067	42.2%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	-\$118	2,022	27.8%
Net Gains/Losses On OREO Sales	-\$532	1,985	27.3%
Net Gains/Losses On Sales Of Other Assets	\$2,333	1,757	24.2%
Other Noninterest Income	\$41,133	7,092	97.6%
<b>Total Noninterest Income</b>	<b>\$109,051</b>	<b>7,169</b>	<b>98.7%</b>

## Commercial Bank Total Securities\*

June 30, 2008



## Commercial Bank Total Securities\*

June 30, 2008

	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	\$1,626	101.3	\$21,129	100.6	\$22,756	100.7
U.S. Government Agencies	189	98.6	5,197	99.4	5,386	99.4
Government Sponsored Enterprises	18,871	100.2	147,732	100.2	166,603	100.2
Mortgage Pass-through Securities	13,754	99.1	662,713	98.3	676,466	98.4
Collateralized Mortgage Obligations	14,568	98.1	373,006	94.7	387,574	94.8
State, County, Municipal Obligations	20,899	100.1	116,499	98.6	137,398	98.8
Asset Backed Securities	1,556	96.8	108,478	94.7	110,033	94.7
Other Debt Securities	5,254	92.5	130,308	98.8	135,562	111.8
Equity Securities	**	**	20,110	104.5	20,110	104.5
<b>Total Securities</b>	<b>\$76,717</b>	<b>99.0</b>	<b>\$1,585,171</b>	<b>97.4</b>	<b>\$1,661,888</b>	<b>97.5</b>
Memoranda***						
Structured Notes	19,073		18,943			99.3

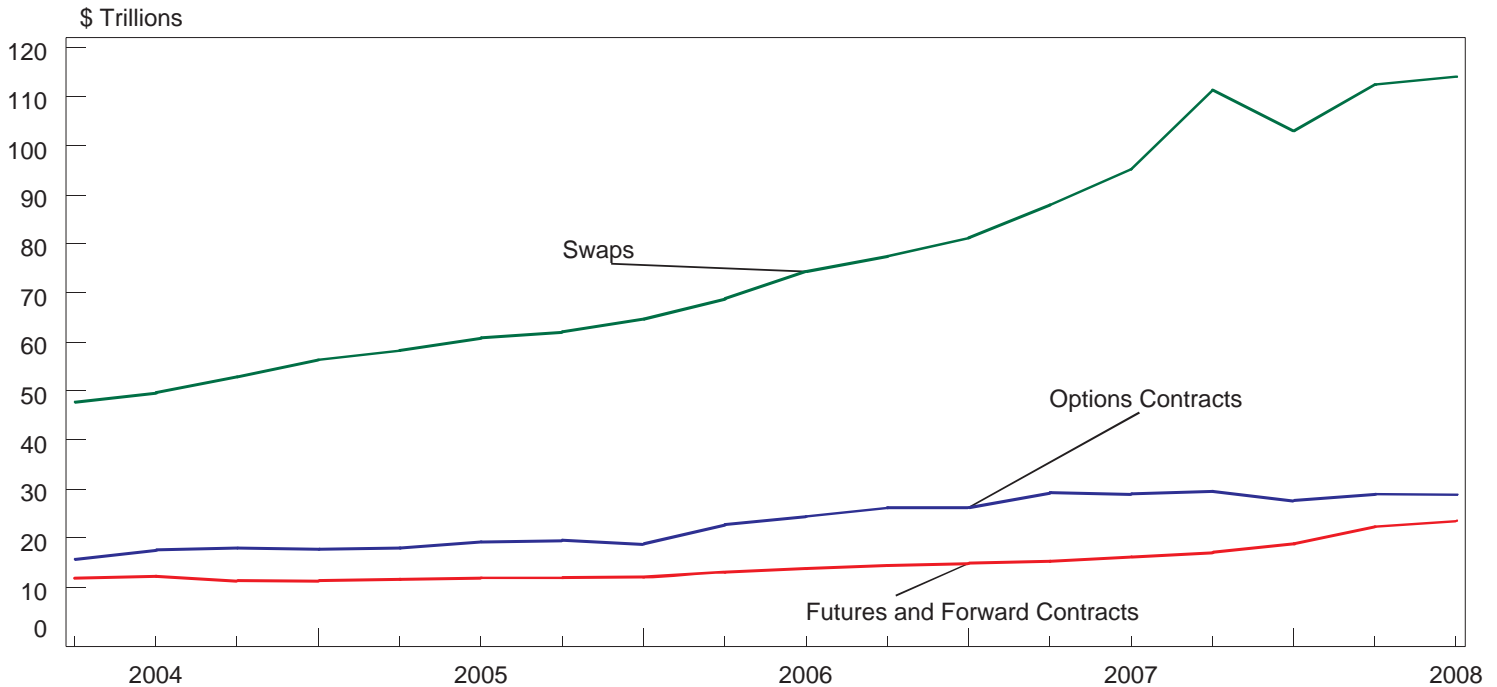
\* Excludes trading account assets.

\*\* 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

2004 - 2008 (Notional Amounts)



	12/04	12/05	12/06	12/07	3/08	6/08
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$85,522	\$95,615	\$122,485	\$149,681	\$163,903	\$166,662
<b>Futures and Forward Contracts</b>	<b>11,365</b>	<b>12,056</b>	<b>14,881</b>	<b>18,866</b>	<b>22,361</b>	<b>23,582</b>
Interest rate contracts	6,520	7,060	8,539	9,117	11,722	12,880
Foreign exchange rate contracts	4,717	4,828	6,143	9,498	10,352	10,393
Other futures and forwards*	128	168	199	251	286	308
<b>Option Contracts</b>	<b>17,751</b>	<b>18,856</b>	<b>26,275</b>	<b>27,724</b>	<b>28,989</b>	<b>28,914</b>
Interest rate options	14,952	15,160	20,515	20,984	21,592	21,870
Foreign currency options	1,734	2,360	3,273	4,025	4,791	4,447
Other option contracts*	1,065	1,336	2,487	2,715	2,606	2,598
<b>Swaps</b>	<b>56,406</b>	<b>64,704</b>	<b>81,328</b>	<b>103,091</b>	<b>112,553</b>	<b>114,166</b>
Interest rate swaps	54,048	62,299	78,366	99,376	108,551	110,169
Foreign exchange rate swaps	2,155	2,101	2,484	3,092	3,354	3,422
Other swaps*	203	303	478	623	648	575
<b>Memoranda</b>						
Spot Foreign Exchange Contracts	419	431	664	560	1,241	1,157
Credit Derivatives	2,347	5,822	9,020	15,863	16,441	15,469
Number of banks reporting derivatives	684	838	922	956	1,005	973
Replacement cost of interest rate and foreign exchange rate contracts **	1,268	1,129	1,020	1,570	2,514	2,014

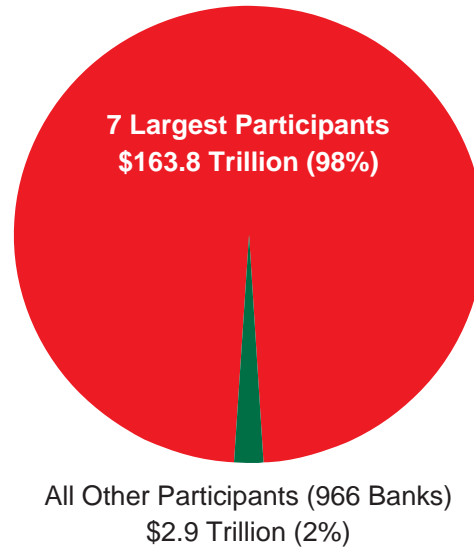
\* Not reported by banks with less than \$300 million in assets.

\*\* 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

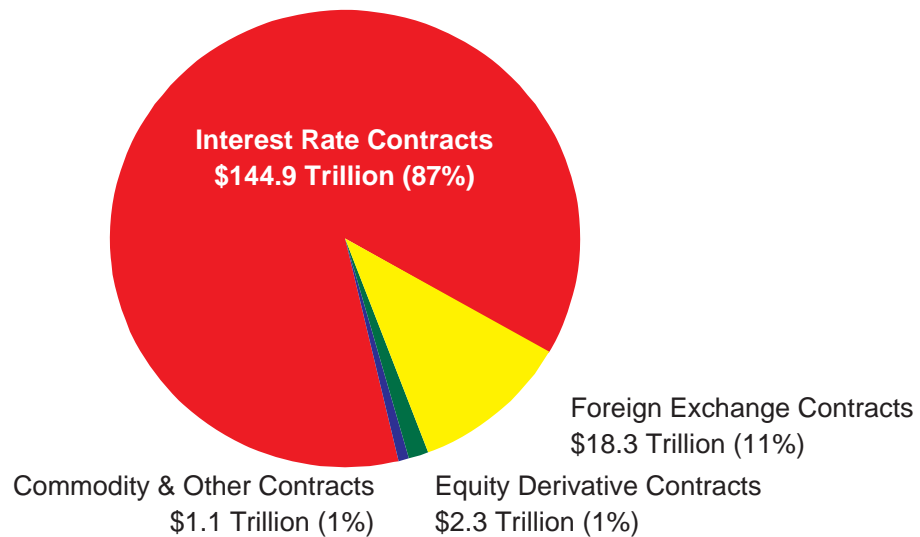
June 30, 2008



## Composition of Commercial Bank Derivatives\*

Notional Amounts

June 30, 2008



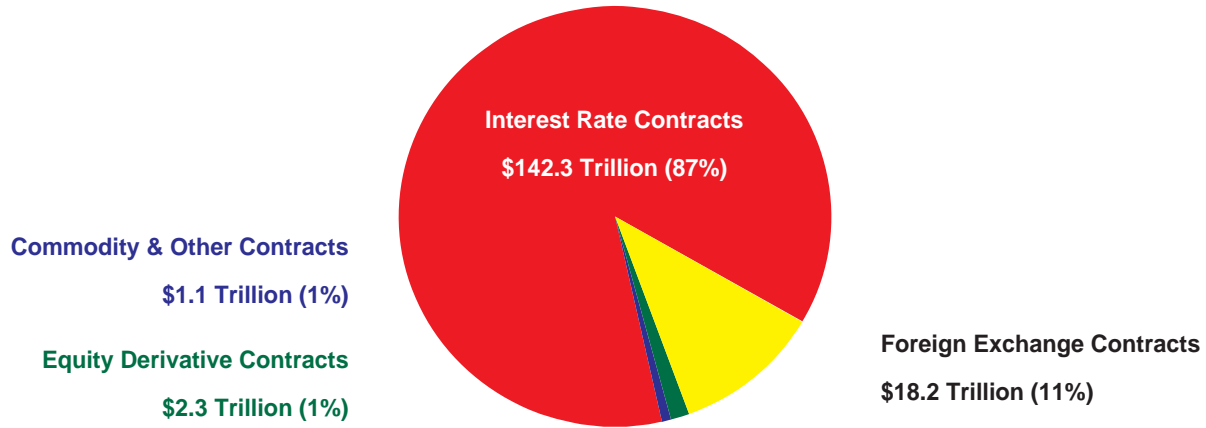
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,045 billion for the seven largest participants and \$112 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

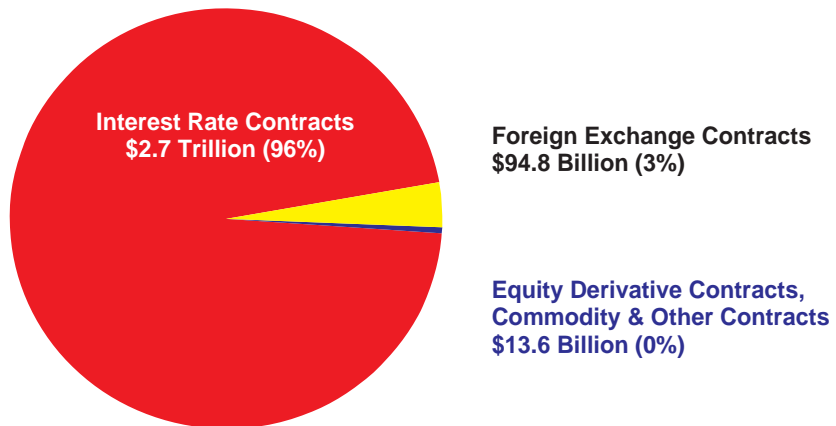
June 30, 2008



### Not Held for Trading

#### Notional Amounts

June 30, 2008



\* 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 \$1,157 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

June 30, 2008  
(\$ Millions)

### Held for Trading

173 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	1,645,693	326,939	94,732	138,179	2,205,543	104,523
Gross negative fair value	1,574,185	295,678	97,927	133,229	2,101,020	
<b>All other participants</b>						
Gross positive fair value	16,497	6,346	1,562	9,172	33,577	2,648
Gross negative fair value	14,215	5,896	1,751	9,066	30,929	
<b>Total</b>						
Gross positive fair value	1,662,190	333,285	96,294	147,351	2,239,120	107,171
Gross negative fair value	1,588,400	301,575	99,679	142,295	2,131,949	

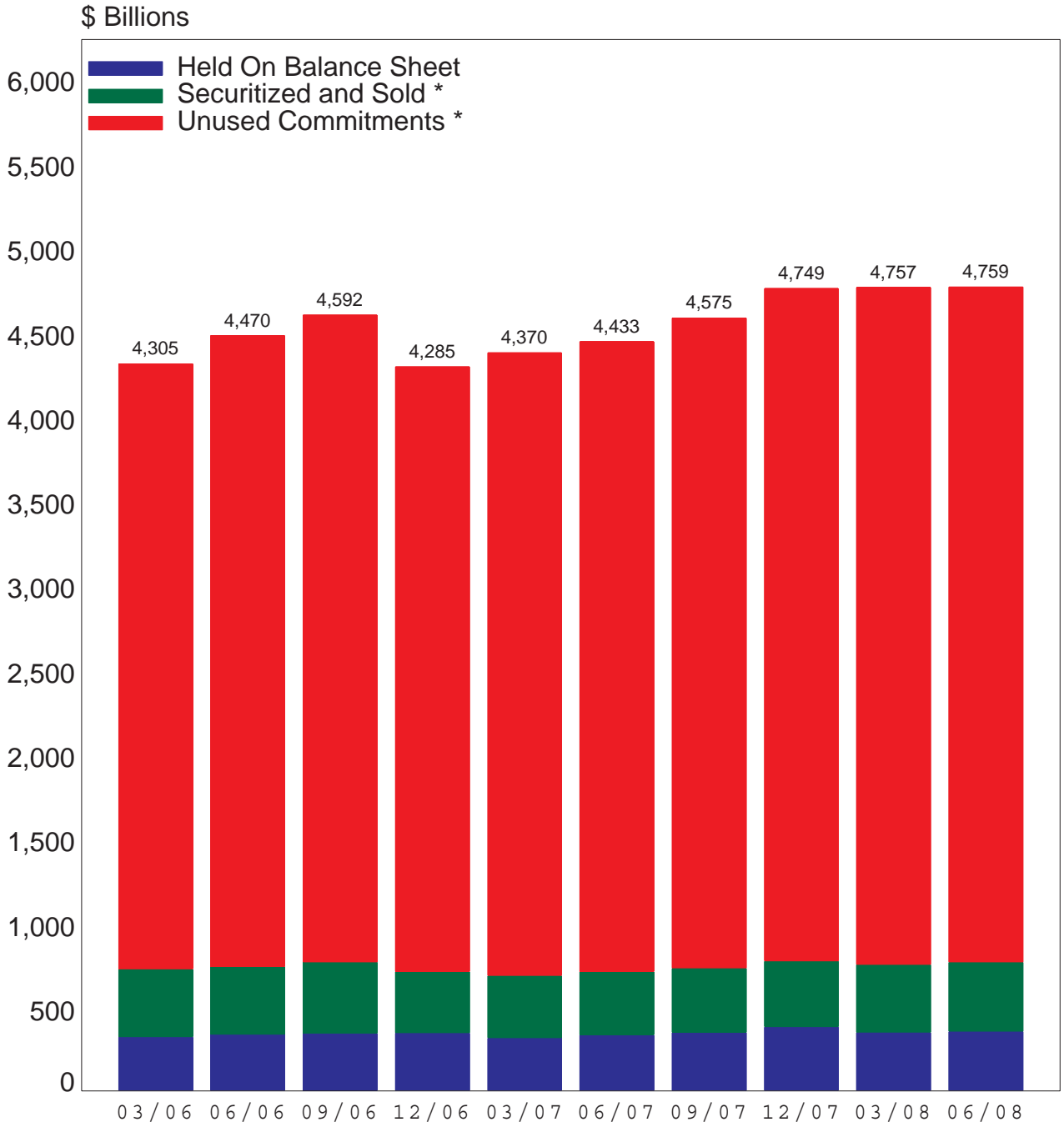
### Held for Purposes Other than Trading

898 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 82% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	10,465	1,387	19	11	11,882	1,452
Gross negative fair value	9,412	775	124	118	10,430	
<b>All other participants</b>						
Gross positive fair value	5,474	717	179	45	6,414	508
Gross negative fair value	4,304	1,024	561	17	5,906	
<b>Total</b>						
Gross positive fair value	15,939	2,104	197	56	18,296	1,960
Gross negative fair value	13,716	1,799	686	135	16,336	

# Expansion of Commercial Bank Credit Card Lines

2006-2008



**Loans Outstanding (\$ Billions)**

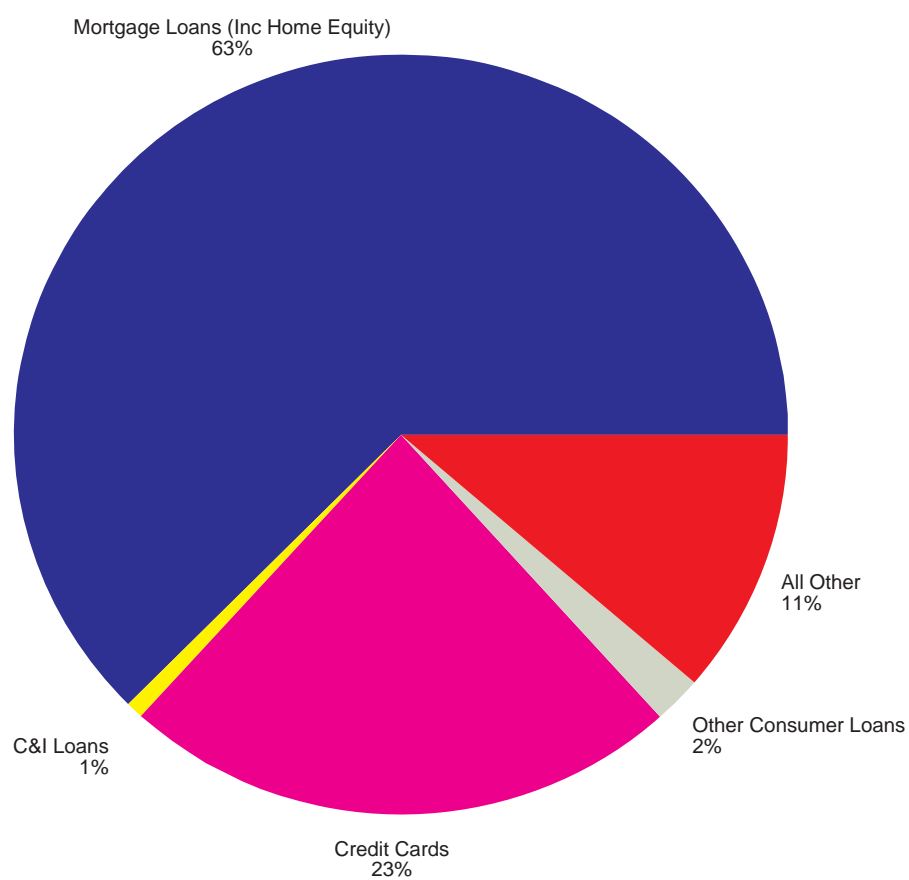
	03/06	06/06	09/06	12/06	03/07	06/07	09/07	12/07	03/08	06/08
<b>Held On Balance Sheet</b>	317.0	331.1	338.2	341.0	311.0	330.0	343.4	375.7	344.3	350.5
<b>Securitized and Sold *</b>	402.2	403.4	423.0	362.5	367.8	372.5	379.7	390.0	402.2	409.9
<b>Unused Commitments *</b>	3,585.9	3,735.0	3,830.6	3,581.4	3,691.0	3,730.6	3,851.9	3,983.0	4,010.5	3,999.1
<b>Total</b>	4,305.2	4,469.6	4,591.8	4,284.8	4,369.9	4,433.2	4,575.0	4,748.7	4,757.0	4,759.4

\* Off-balance-sheet

## Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

June 30, 2008

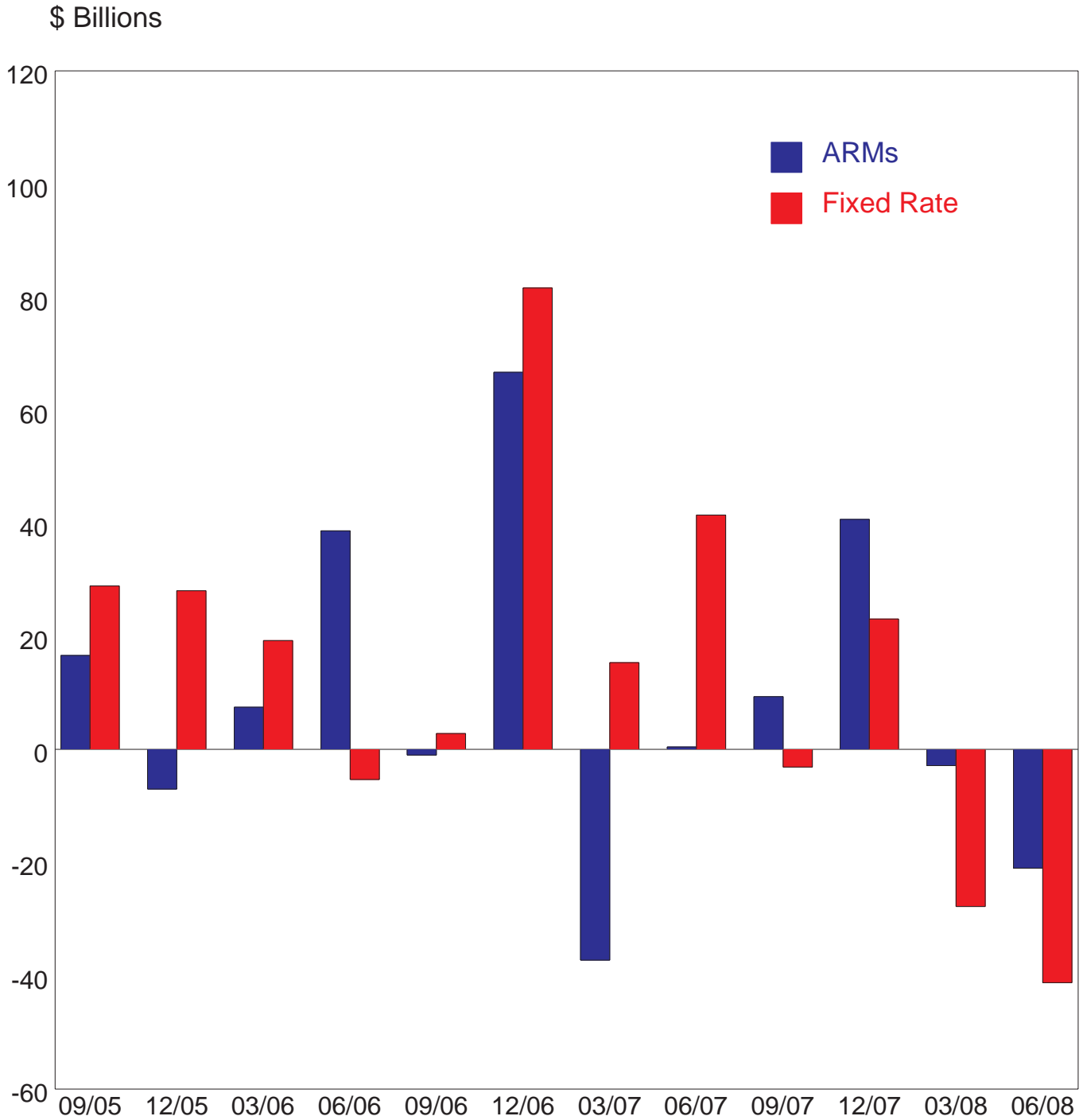


\* Assets securitized and sold with servicing retained or with recourse or other seller-provided credit.



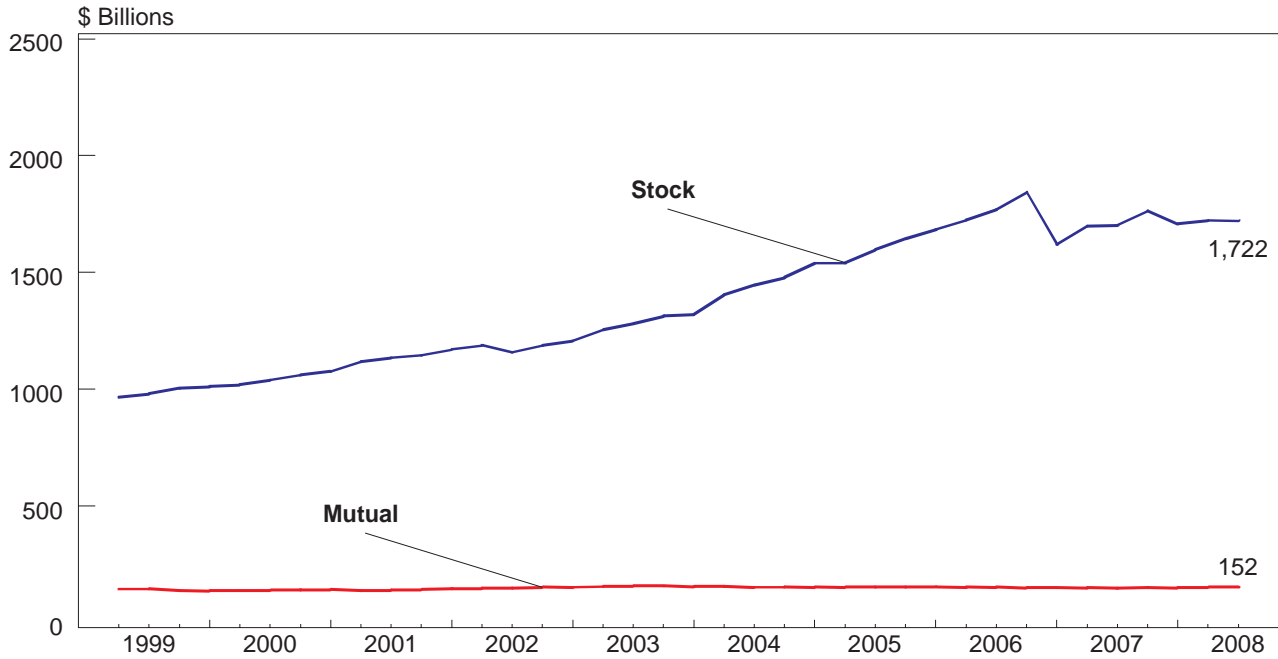
# Growth Rates of ARMs and Fixed-Rate Mortgages

2005 - 2008



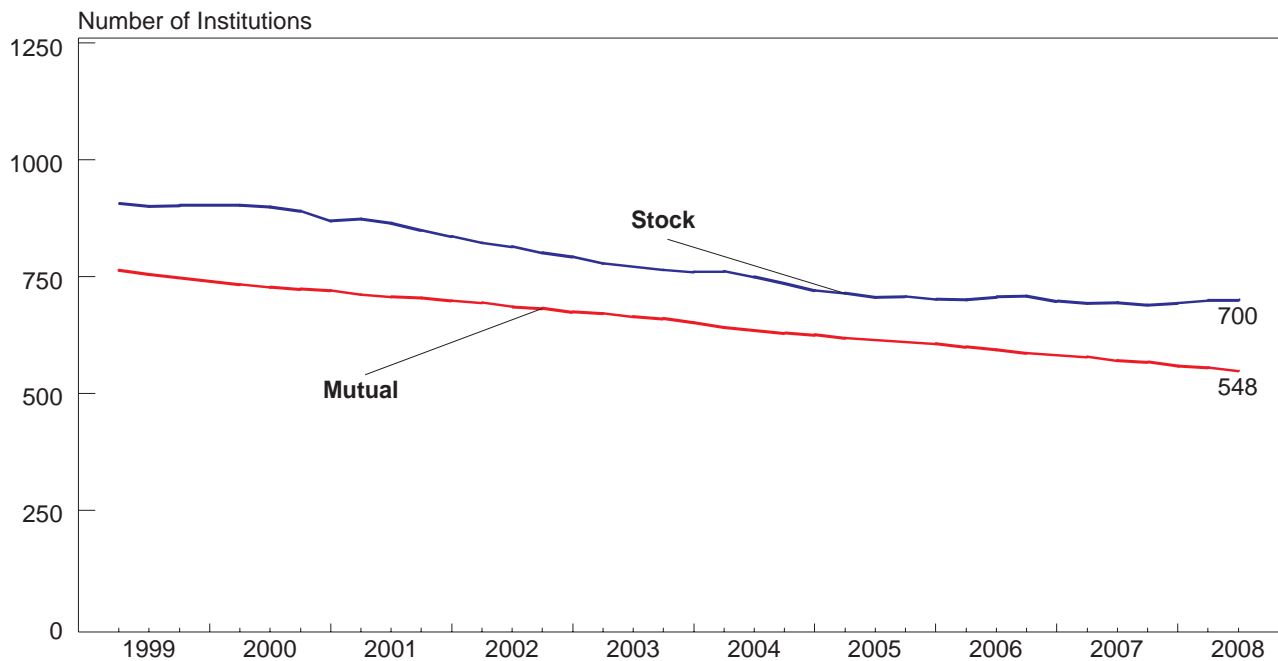
## Assets of Mutual and Stock Savings Institutions

1999 - 2008



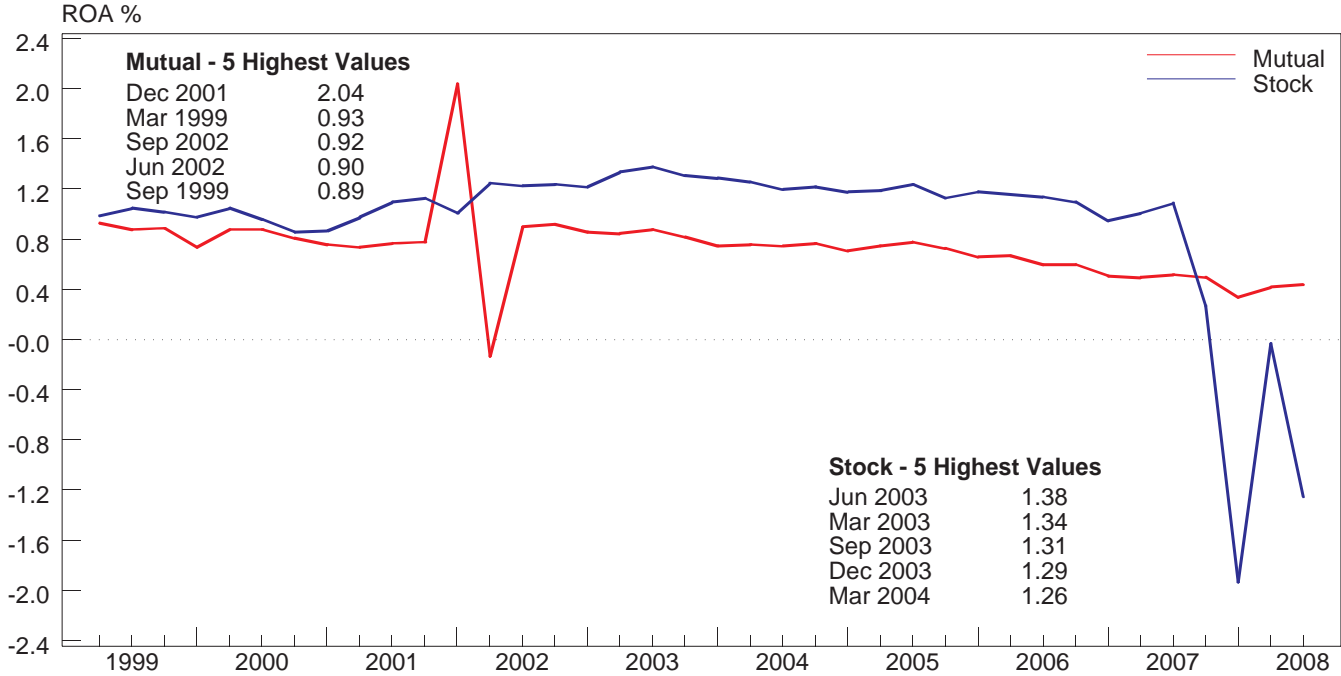
## Number of Mutual and Stock Savings Institutions

1999 - 2008



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

1999-2008



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

1999-2008

