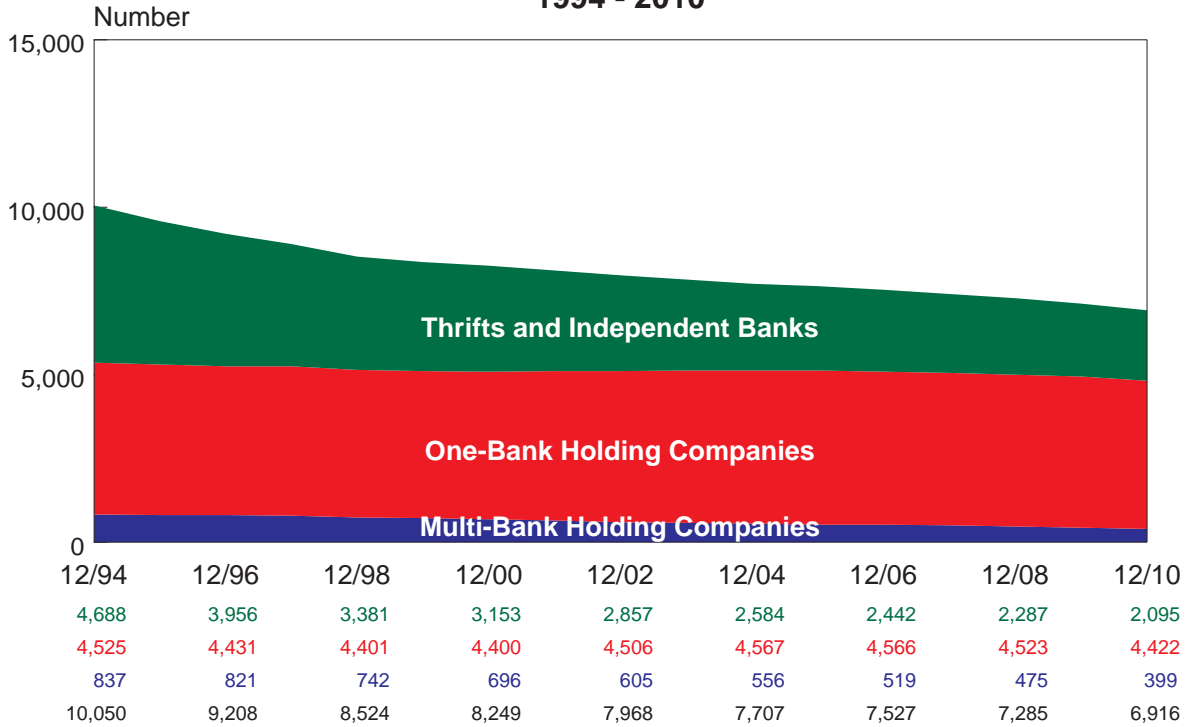


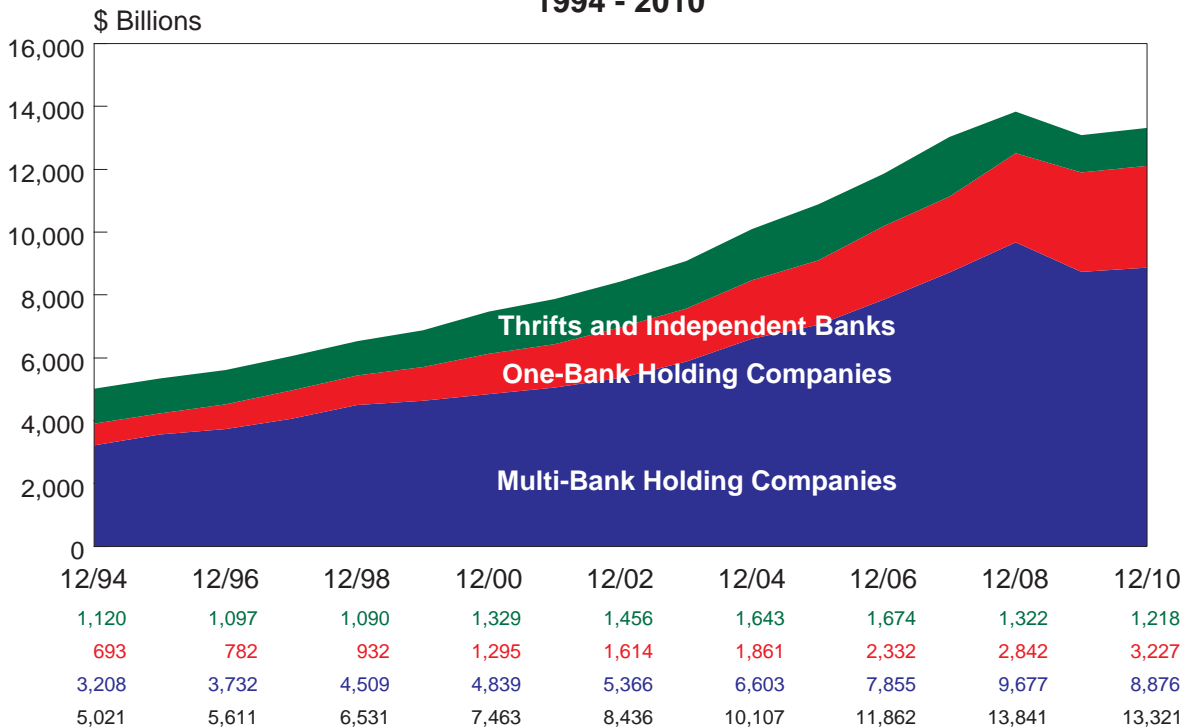
Number of FDIC-Insured Banking Organizations

1994 - 2010



Assets of FDIC-Insured Banking Organizations

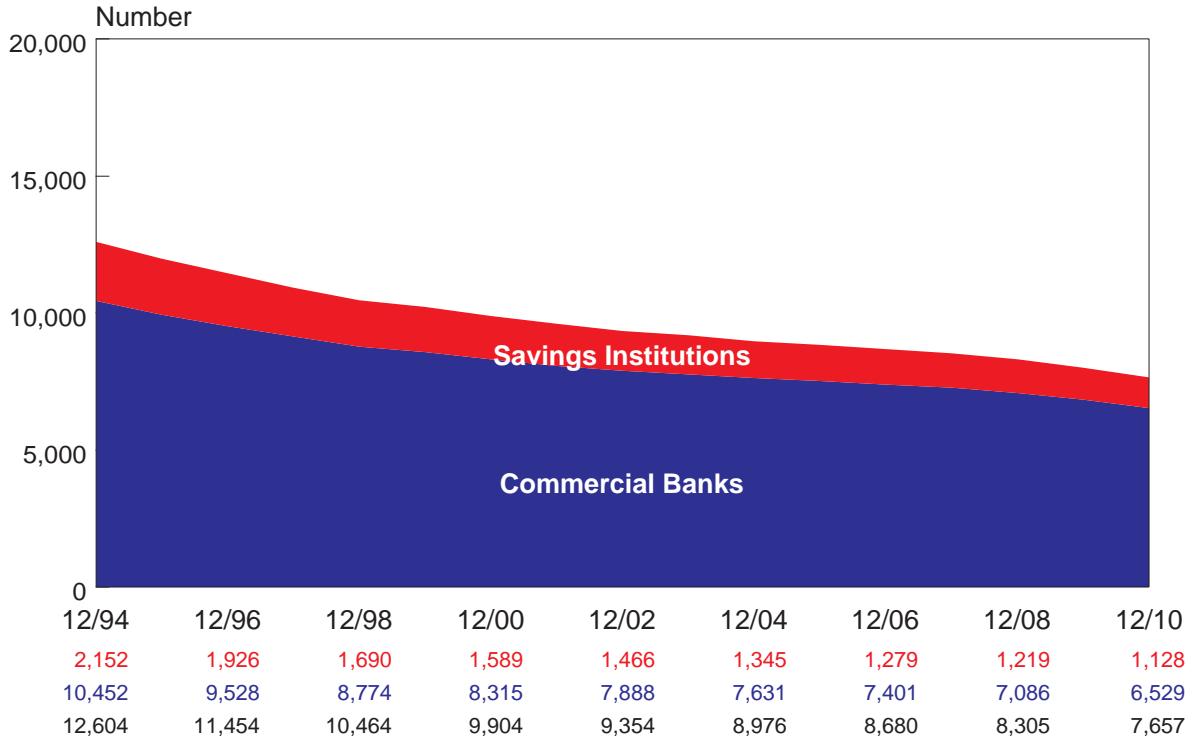
1994 - 2010



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

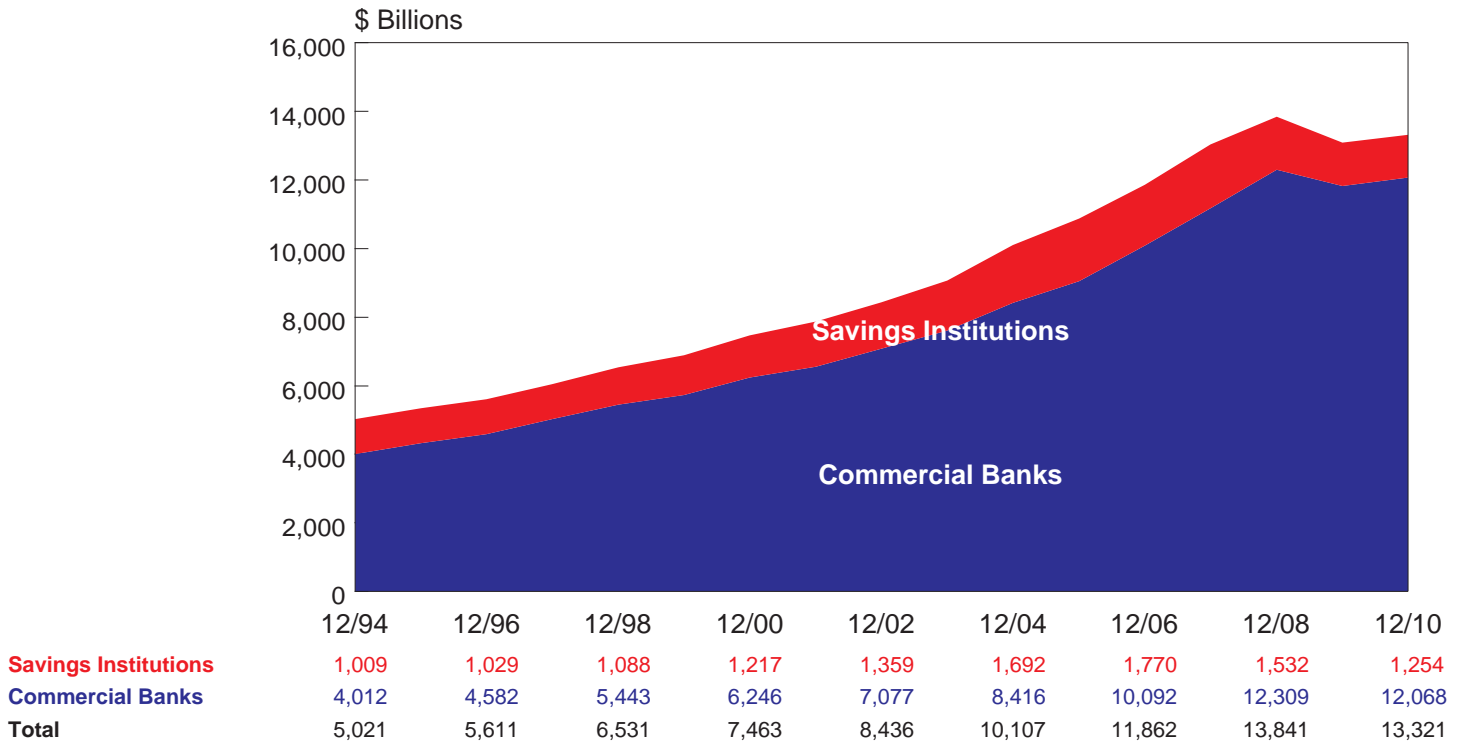
Number of FDIC-Insured Institutions

1994 - 2010



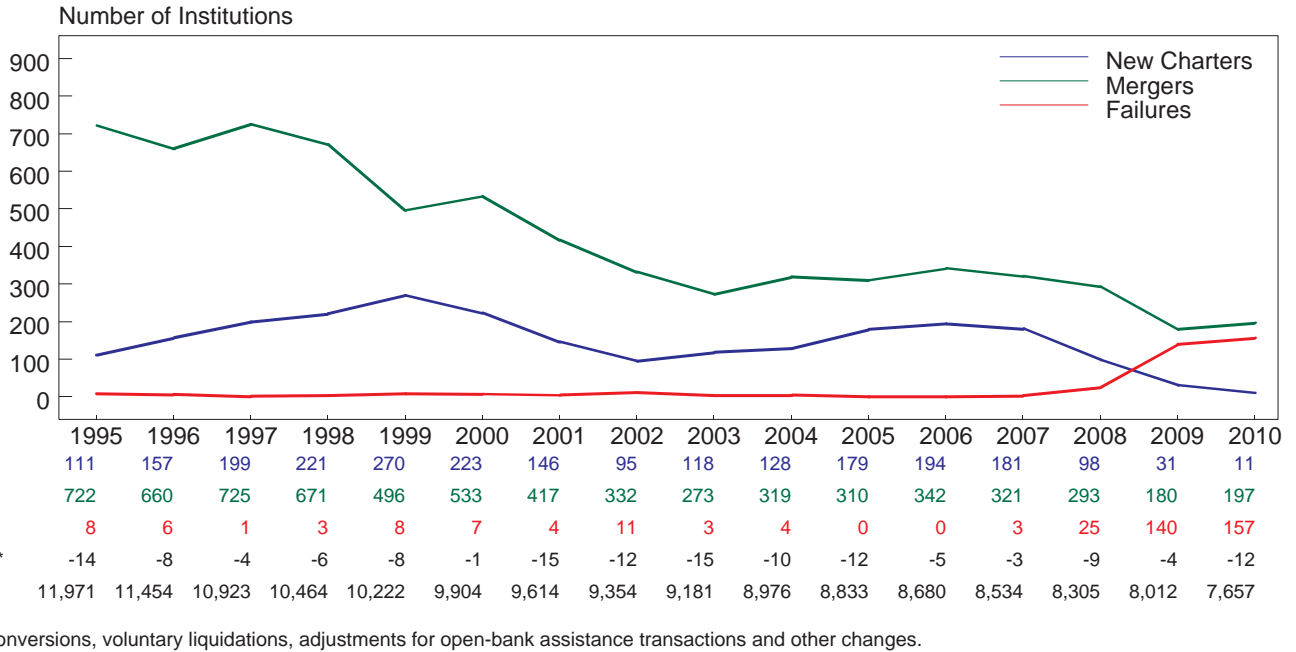
Assets of FDIC-Insured Institutions

1994 - 2010



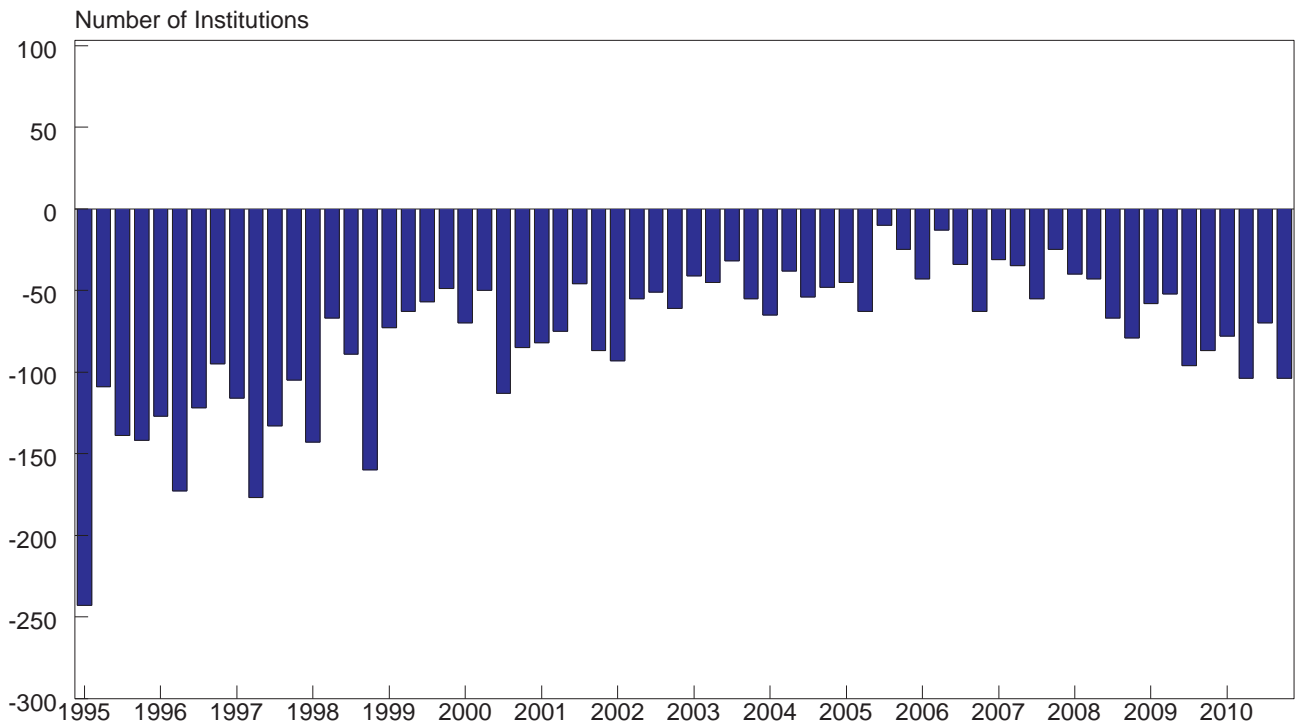
Changes in the Number of FDIC-Insured Institutions

1995 - 2010



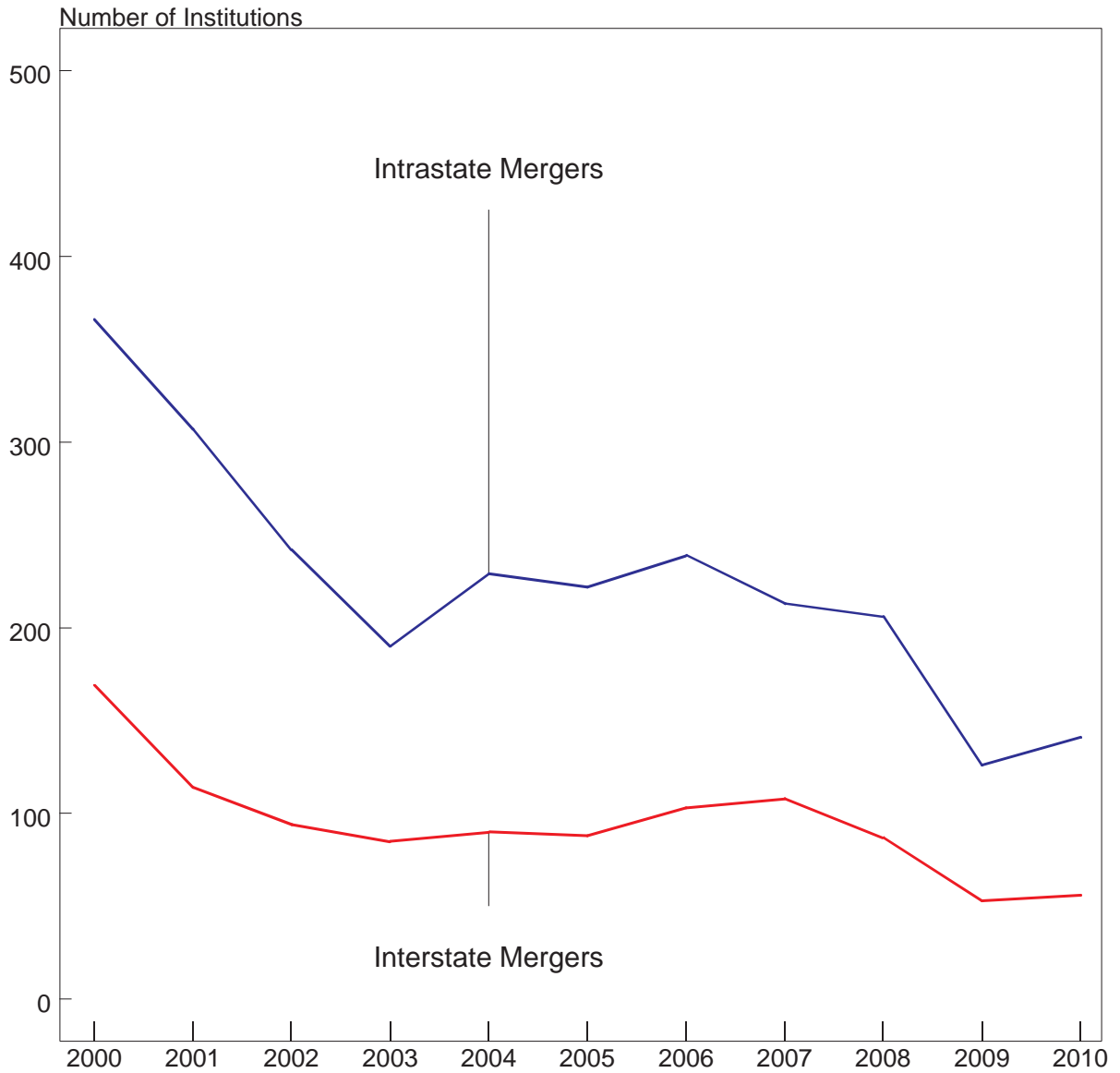
Quarterly Change in the Number of FDIC-Insured Institutions

1995-2010



Institution Mergers: Interstate vs. Intrastate

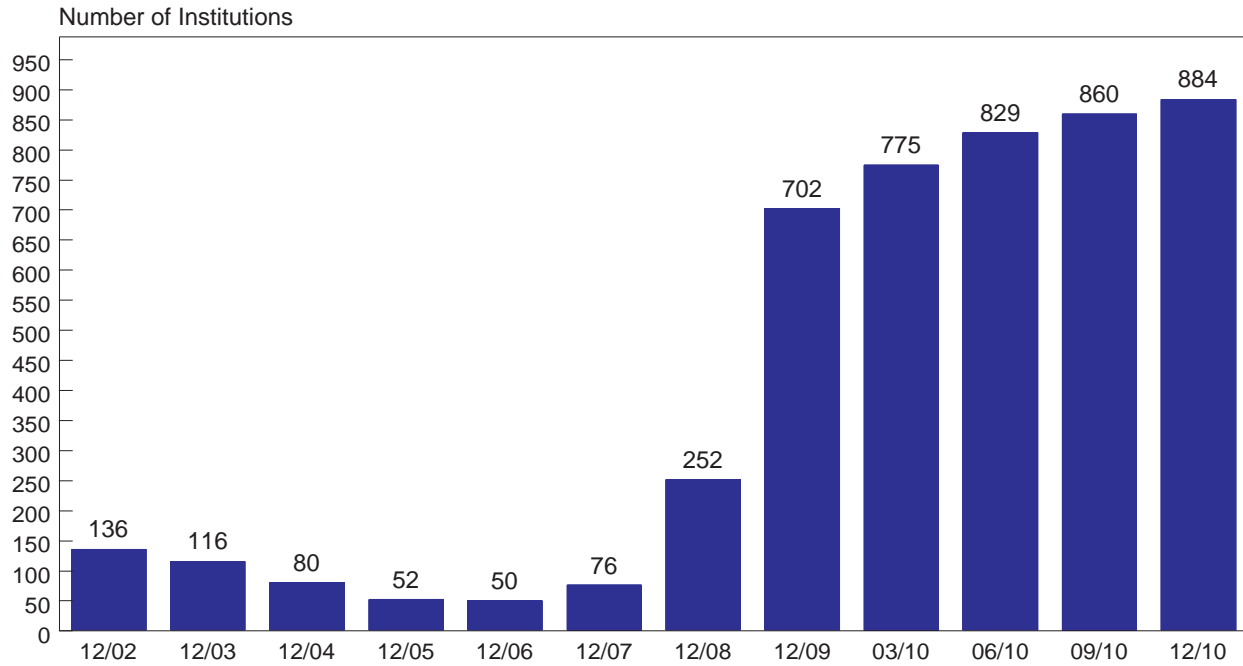
2000 - 2010



Intrastate Mergers	366	307	242	190	229	222	239	213	206	126	141
Interstate Mergers	169	114	94	85	90	88	103	108	87	53	56

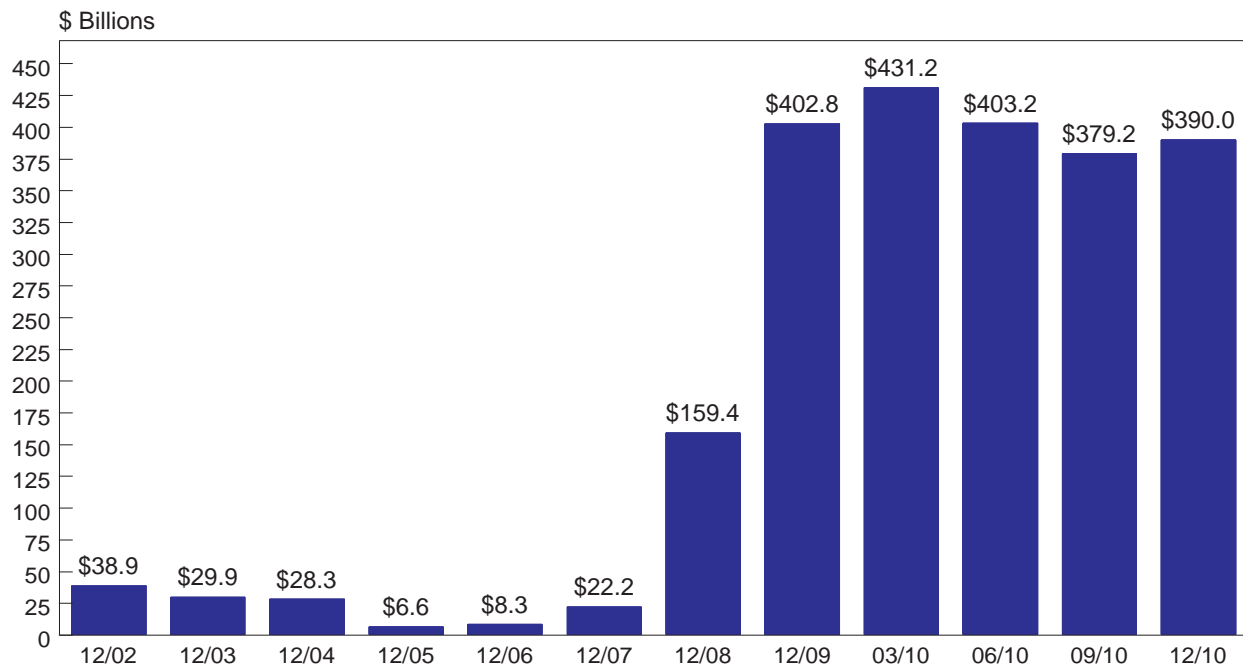
Number of FDIC-Insured "Problem" Institutions

2002-2010



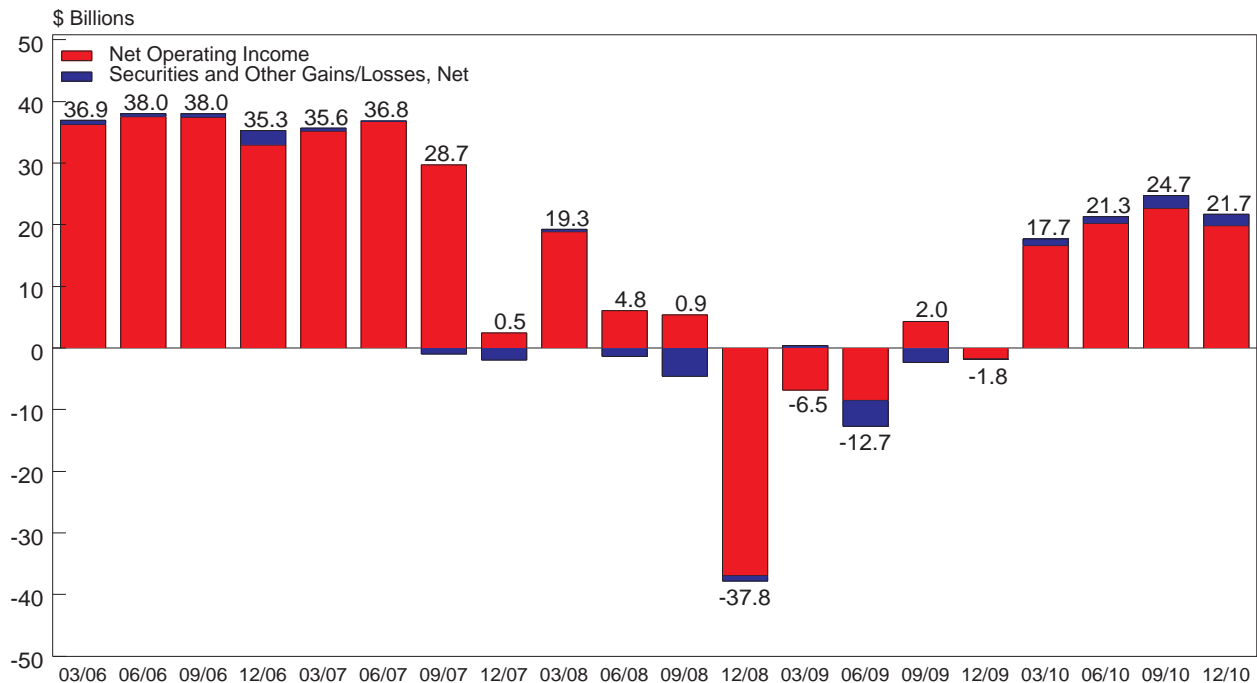
Assets of FDIC-Insured "Problem" Institutions

2002-2010



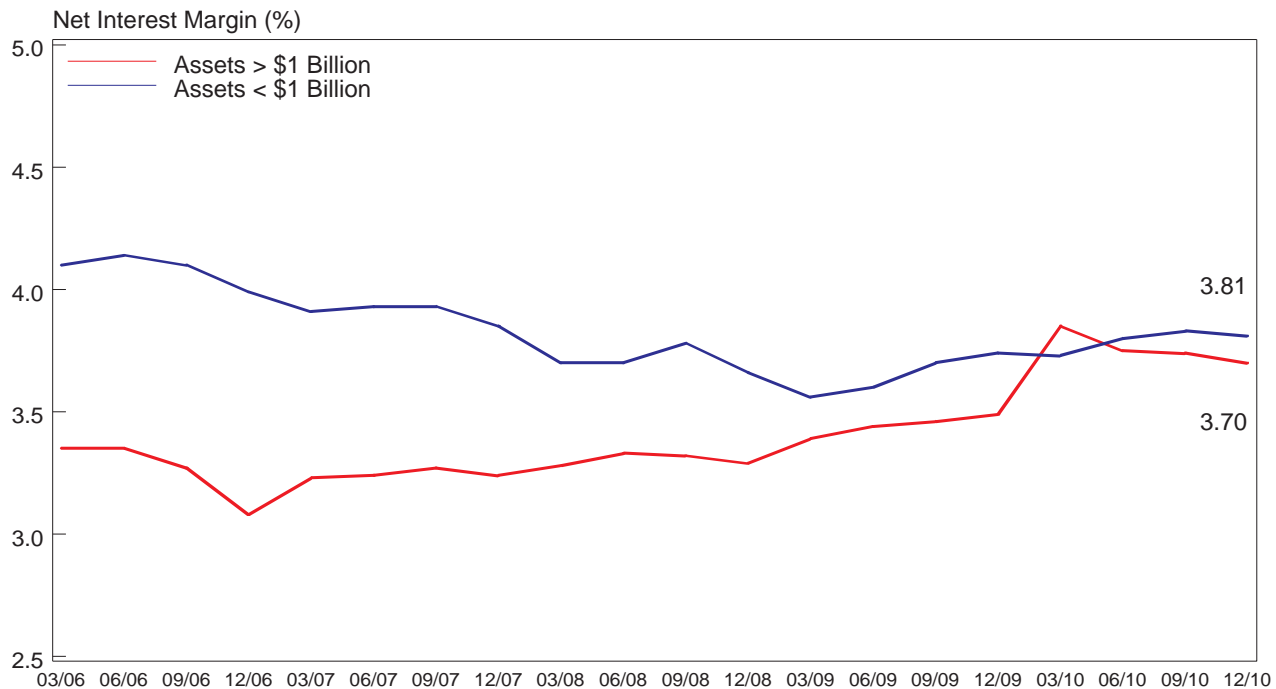
Quarterly Net Income

2006-2010



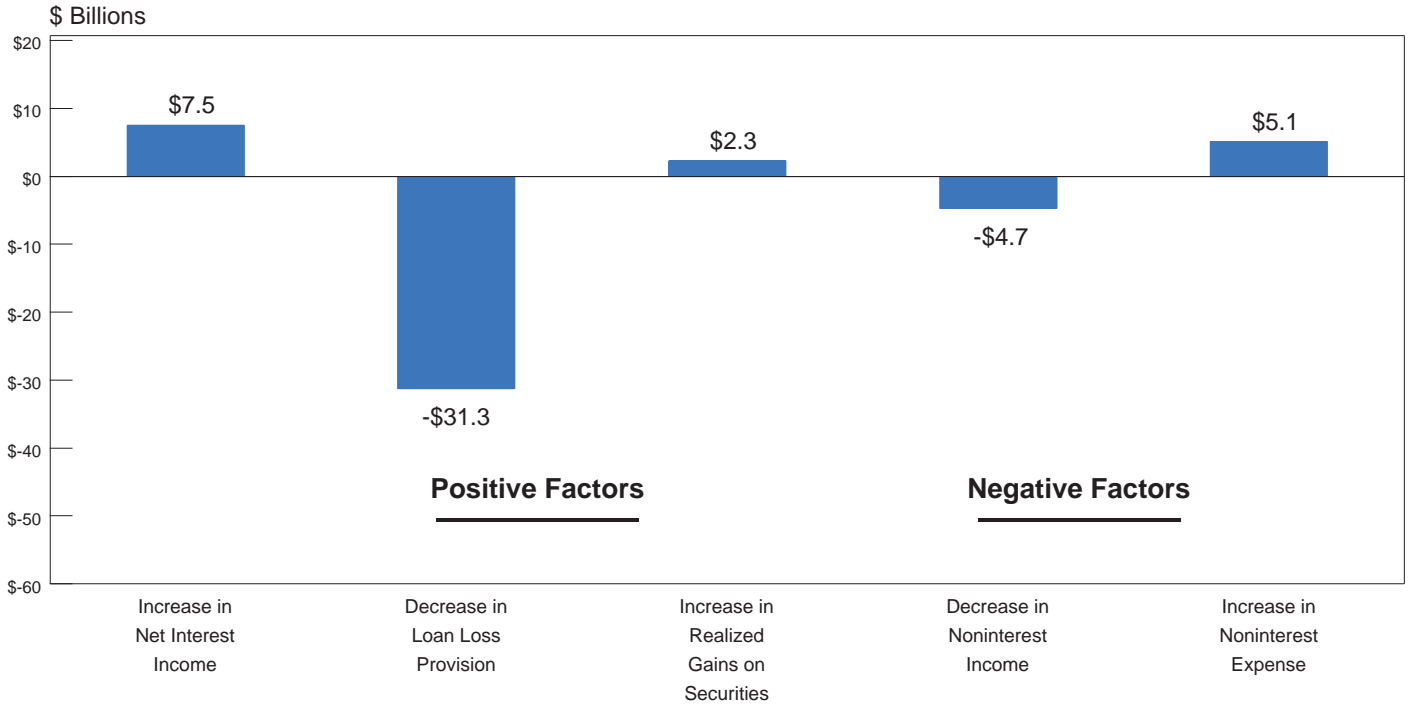
Quarterly Net Interest Margins, Annualized

2006 - 2010



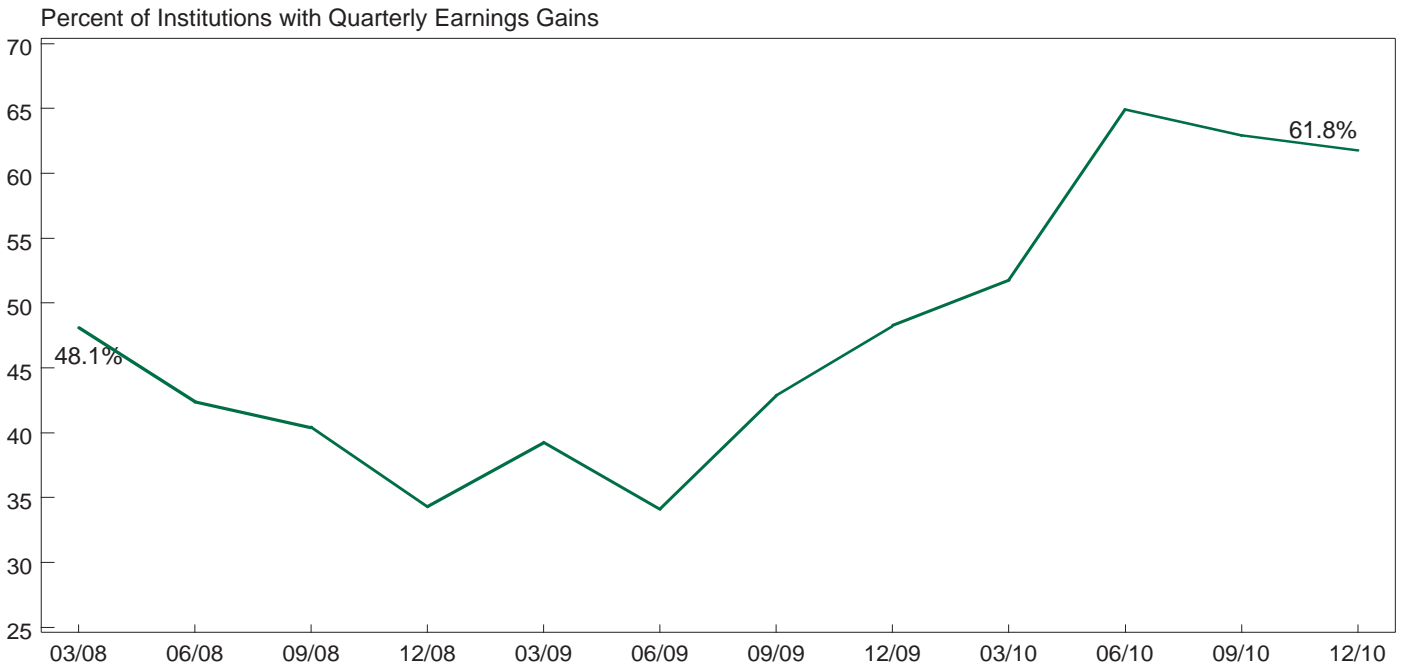
Major Factors Affecting Earnings

4th Quarter 2010 vs. 4th Quarter 2009

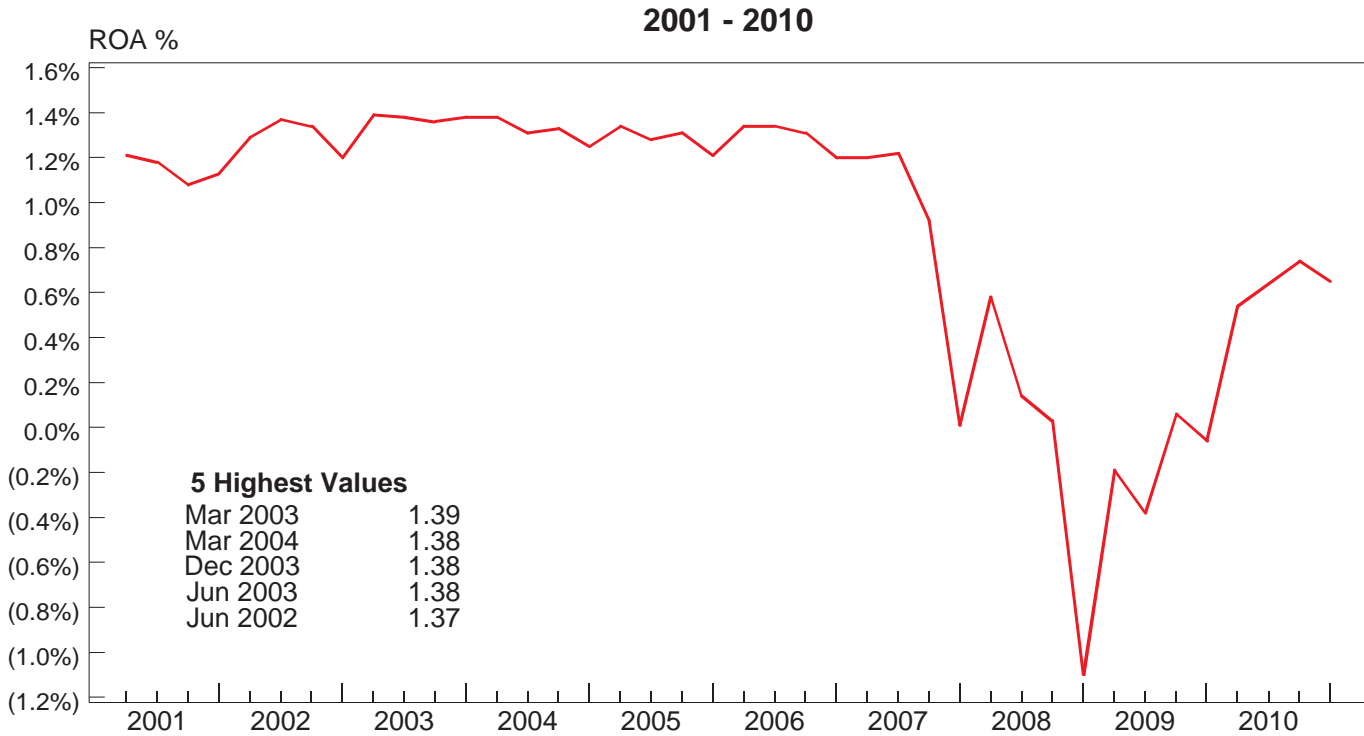


Percentage of Insured Institutions With Earnings Gains

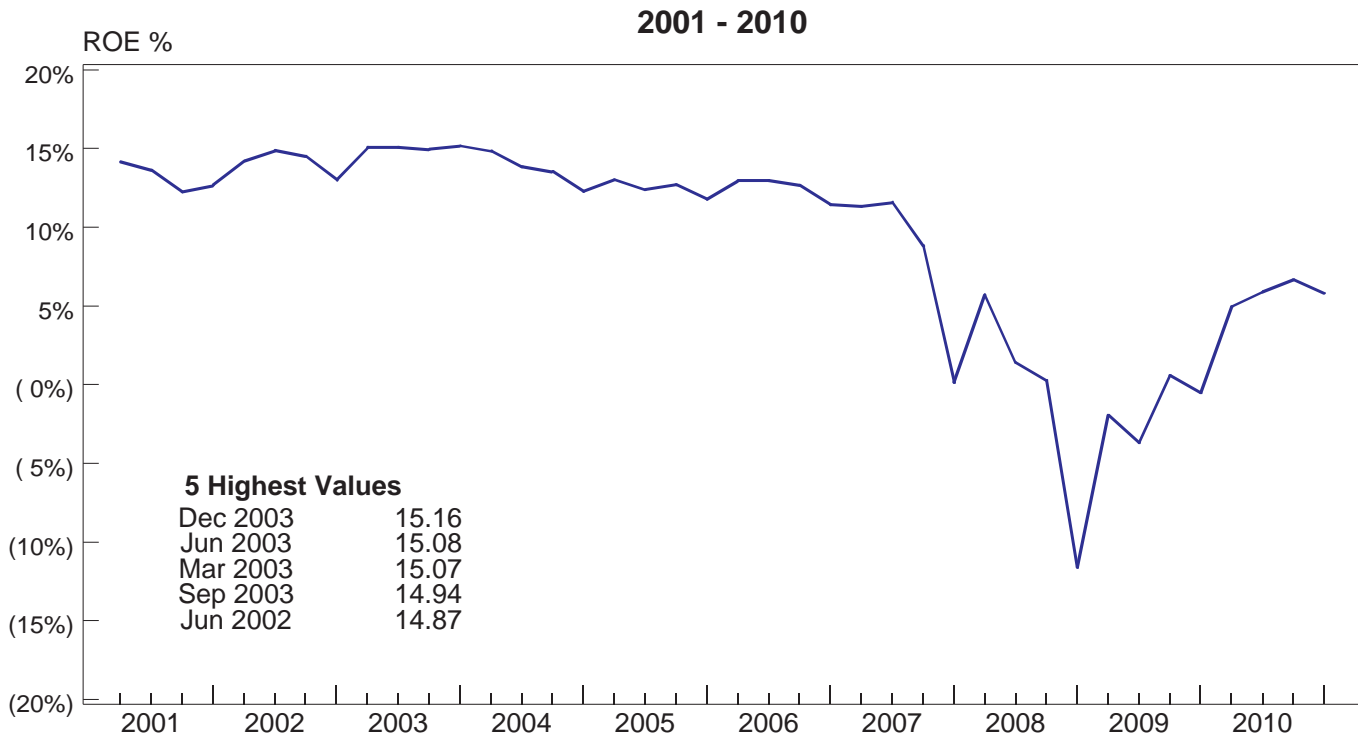
Compared to Year-Earlier Quarter, 2008-2010



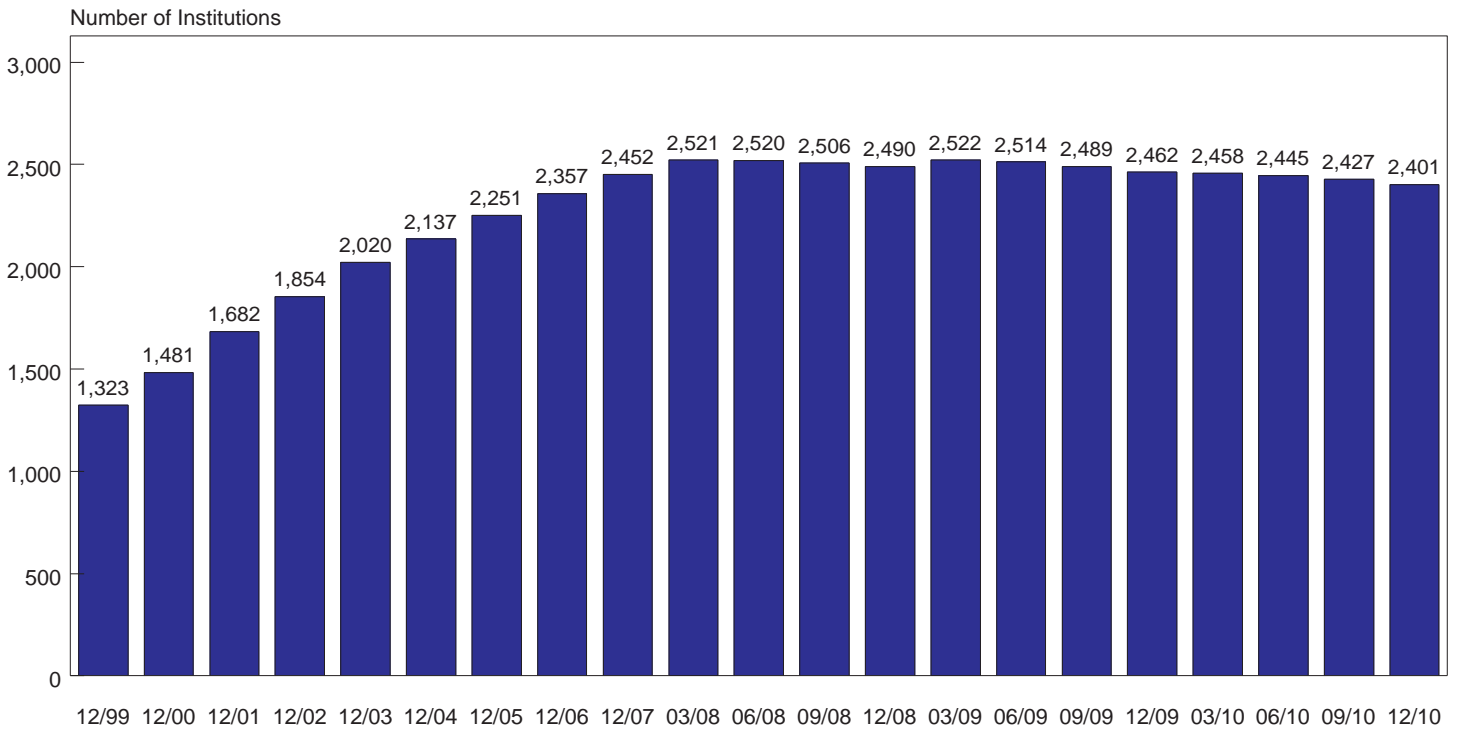
Quarterly Return on Assets (ROA), Annualized



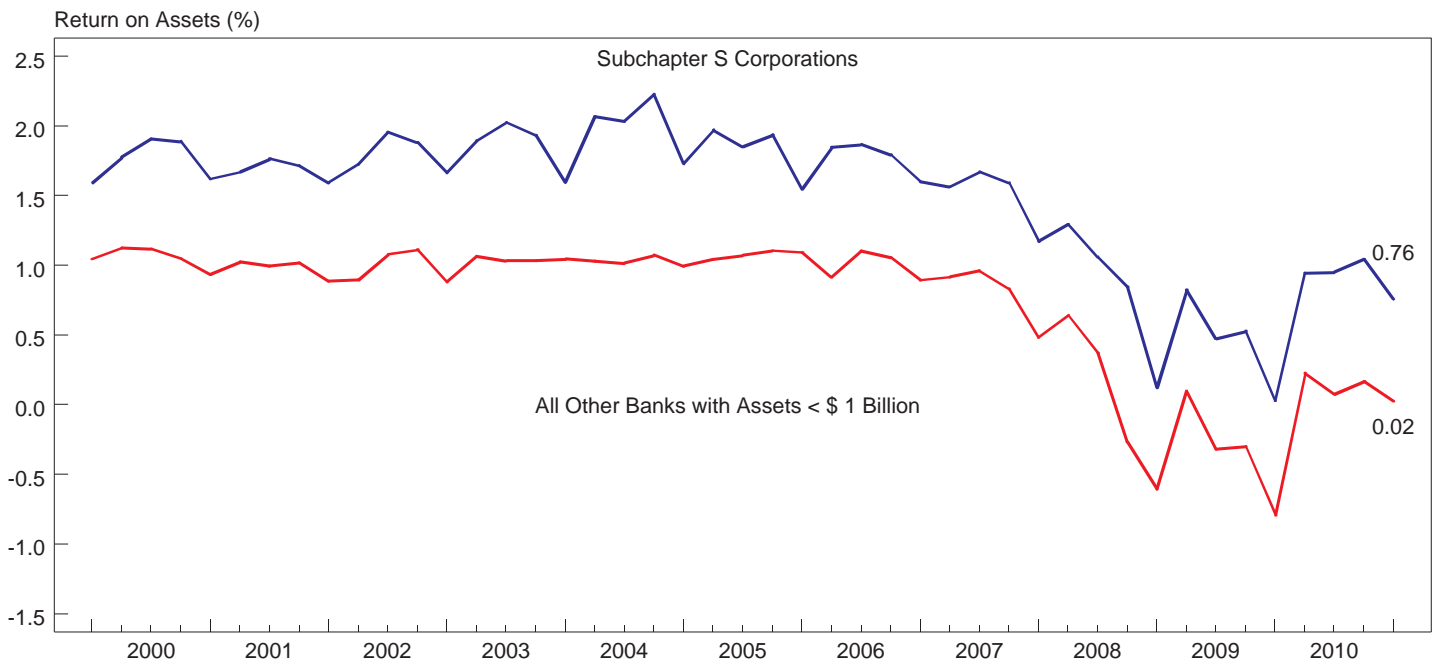
Quarterly Return on Equity (ROE), Annualized



Number of Subchapter S Corporations 1999-2010

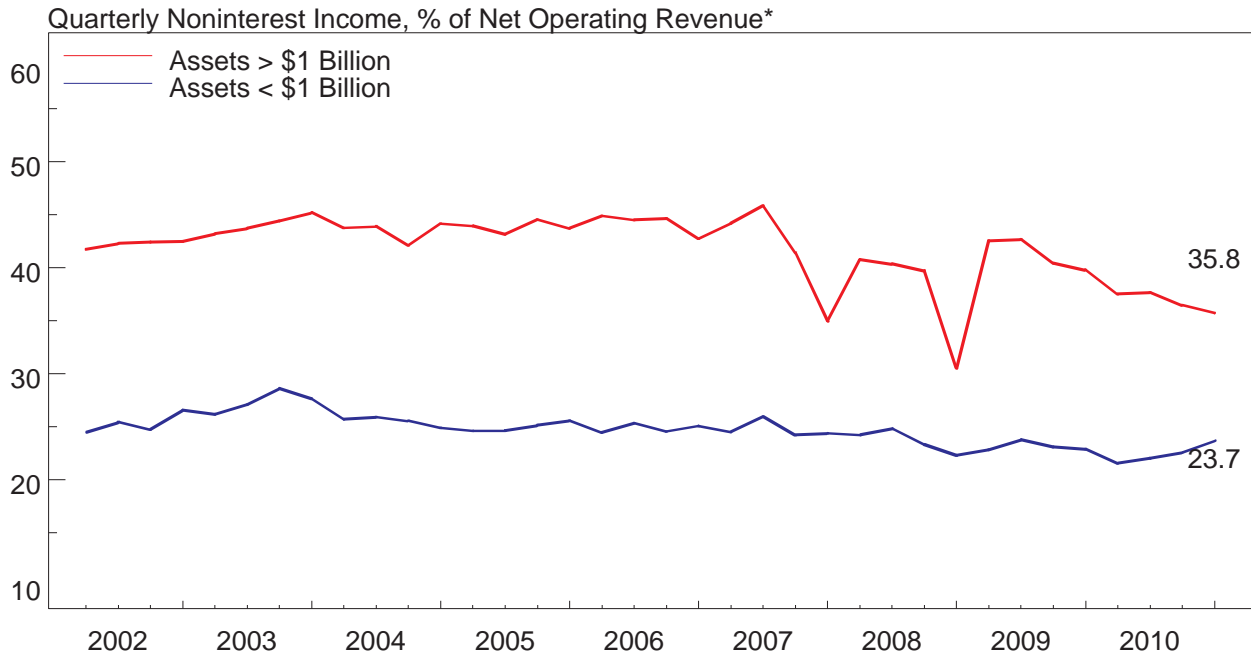


Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1999-2010



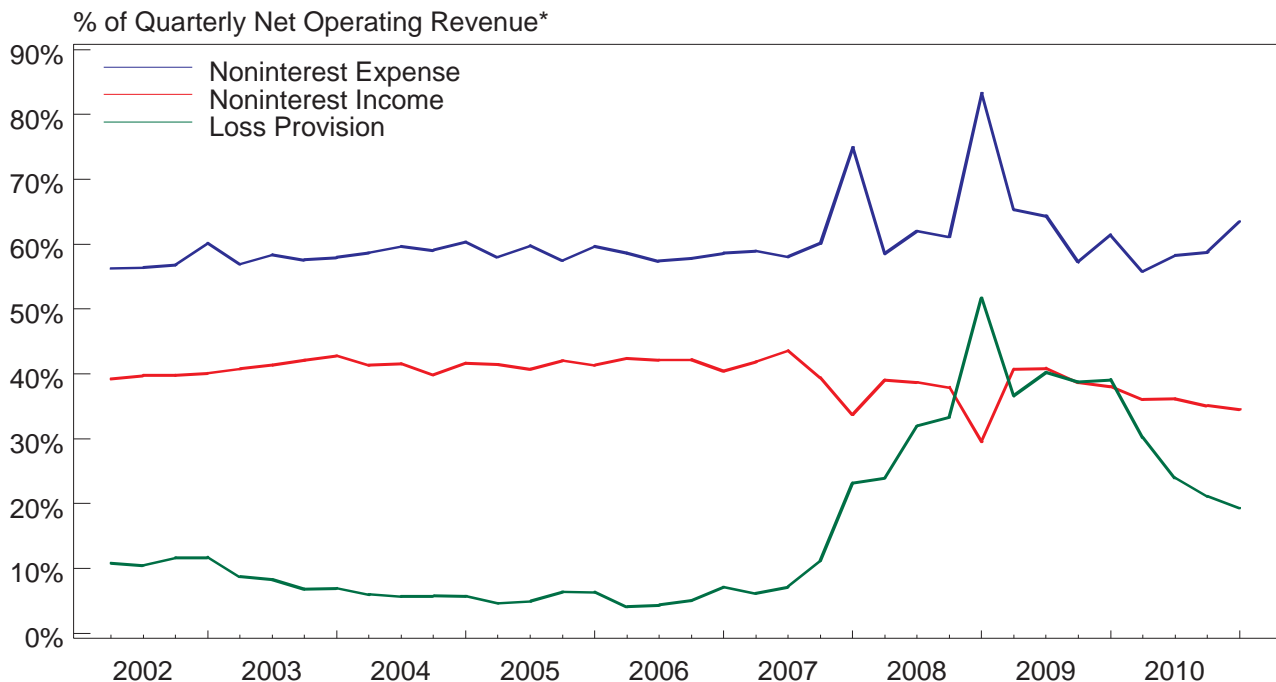
Noninterest Income as a Percentage of Net Operating Revenue*

2002 - 2010



Trends in FDIC-Insured Institutions' Income & Expenses

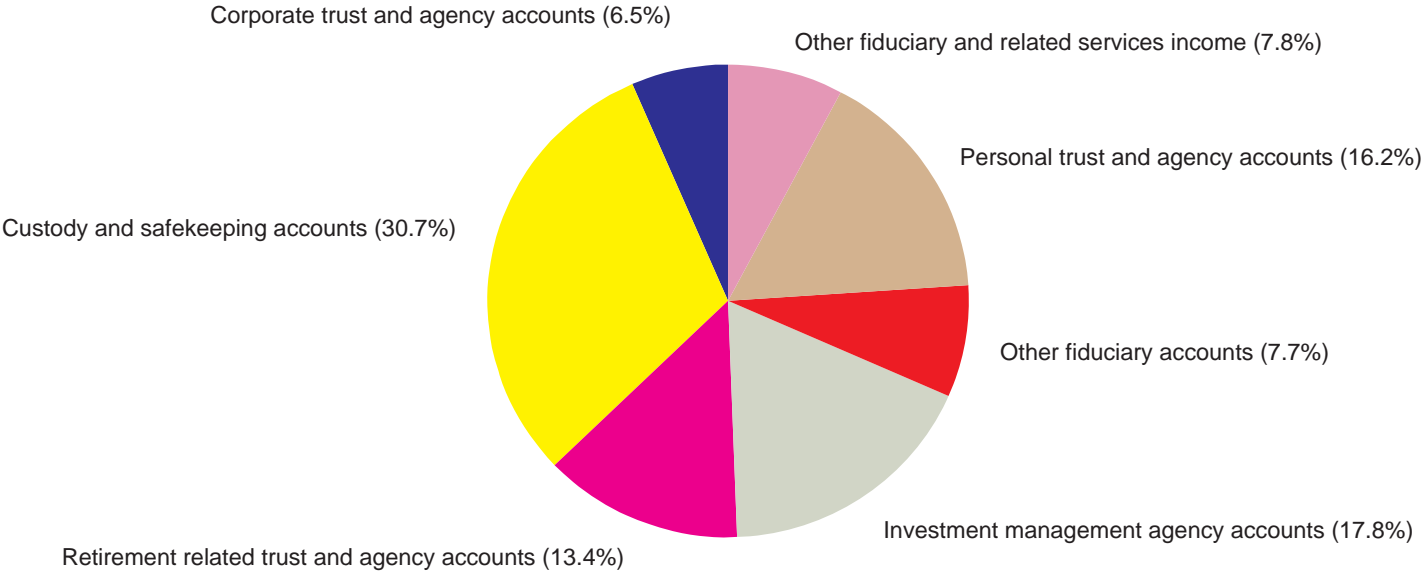
2002 - 2010



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

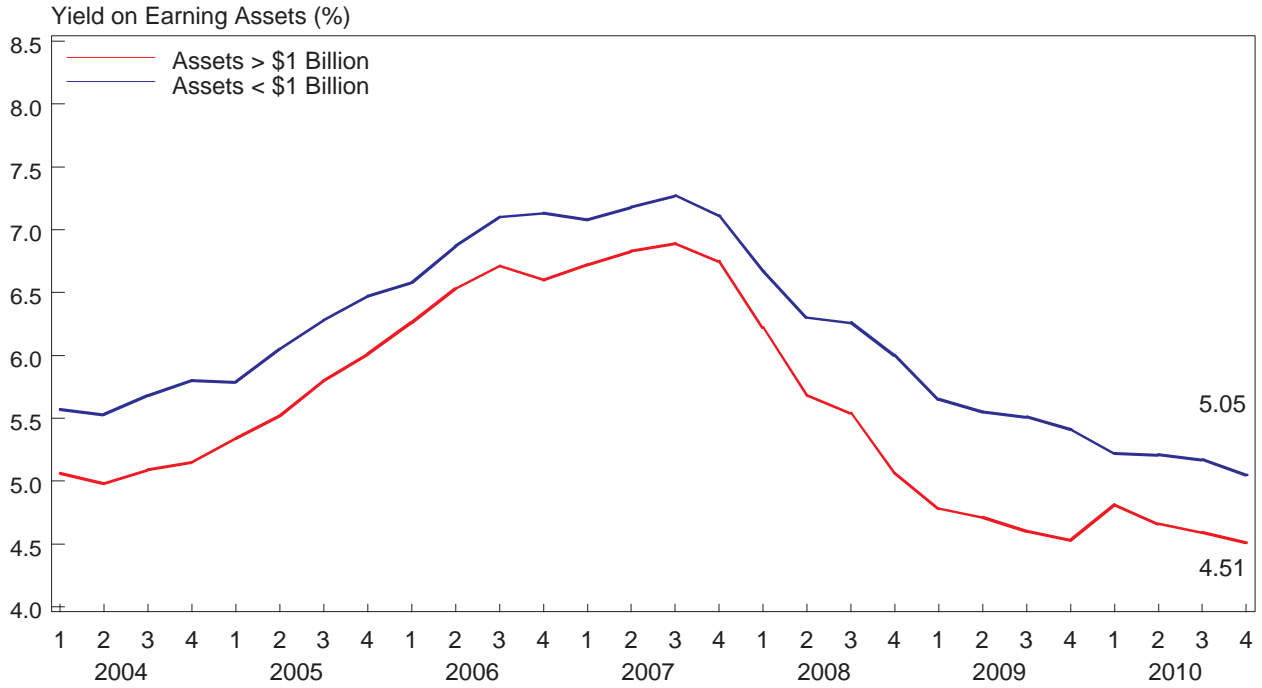
Composition of Fiduciary and Related Services Income

Full Year 2010



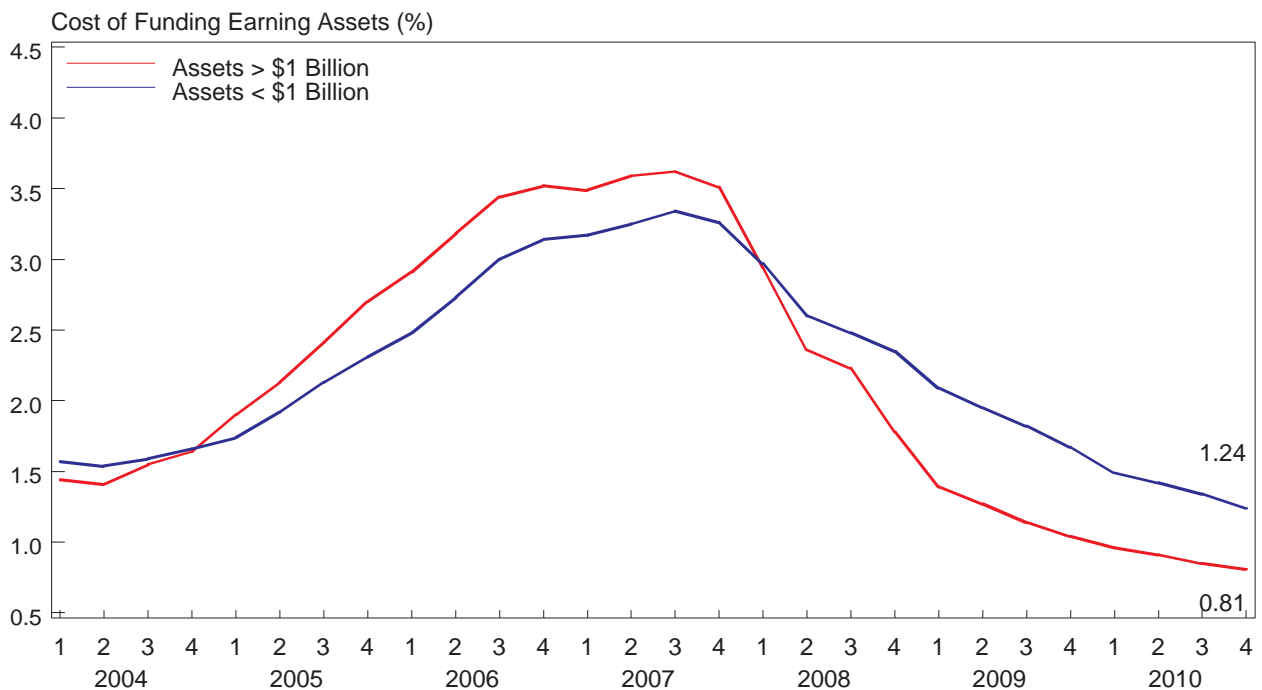
Quarterly Yield on Earning Assets

2004 - 2010



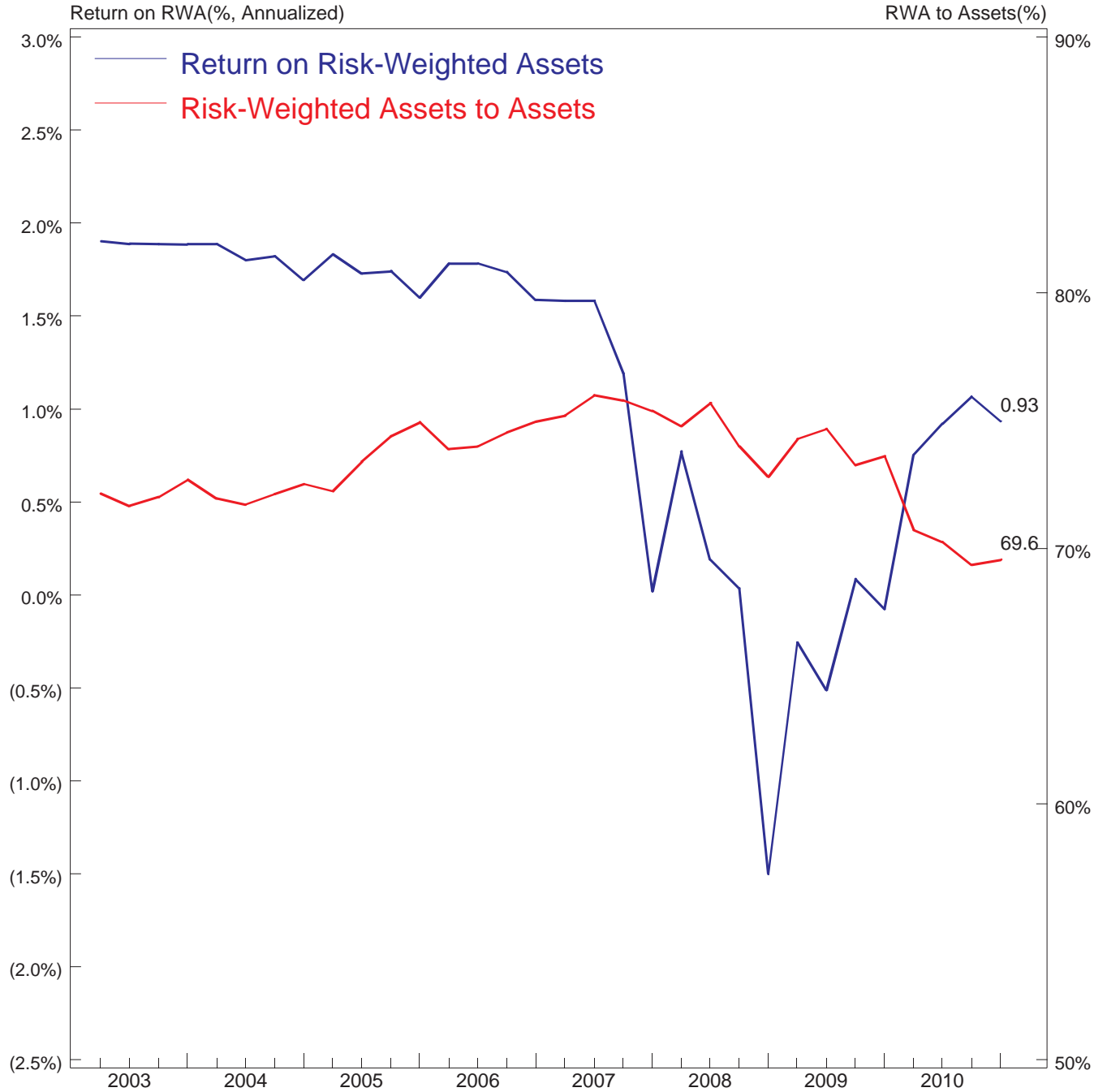
Quarterly Cost of Funding Earning Assets

2004 - 2010



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

2003 - 2010

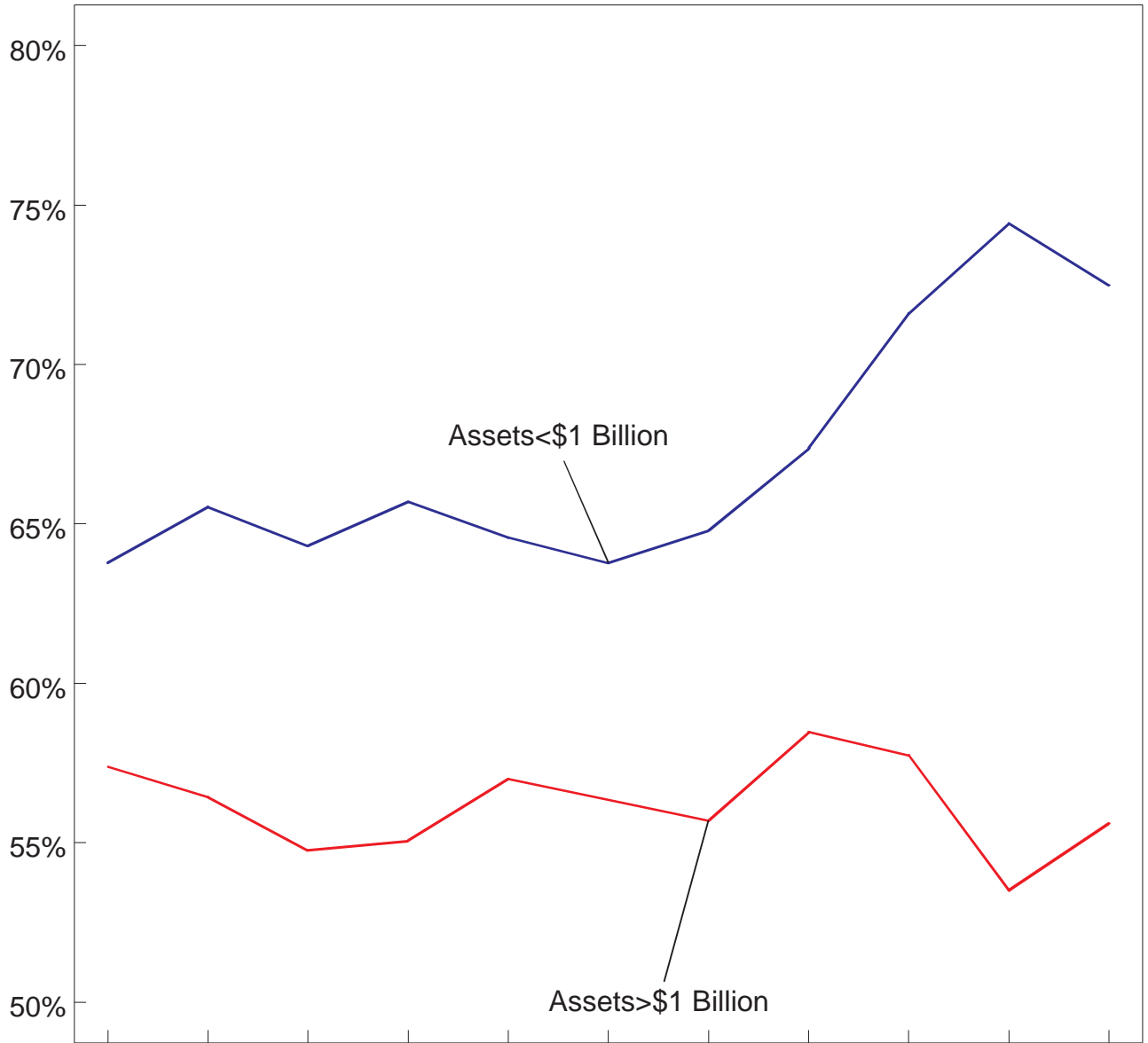


* Assets weighted according to risk categories used in regulatory capital computations.

Annual Efficiency Ratios*

2000 - 2010

Efficiency Ratio (%)

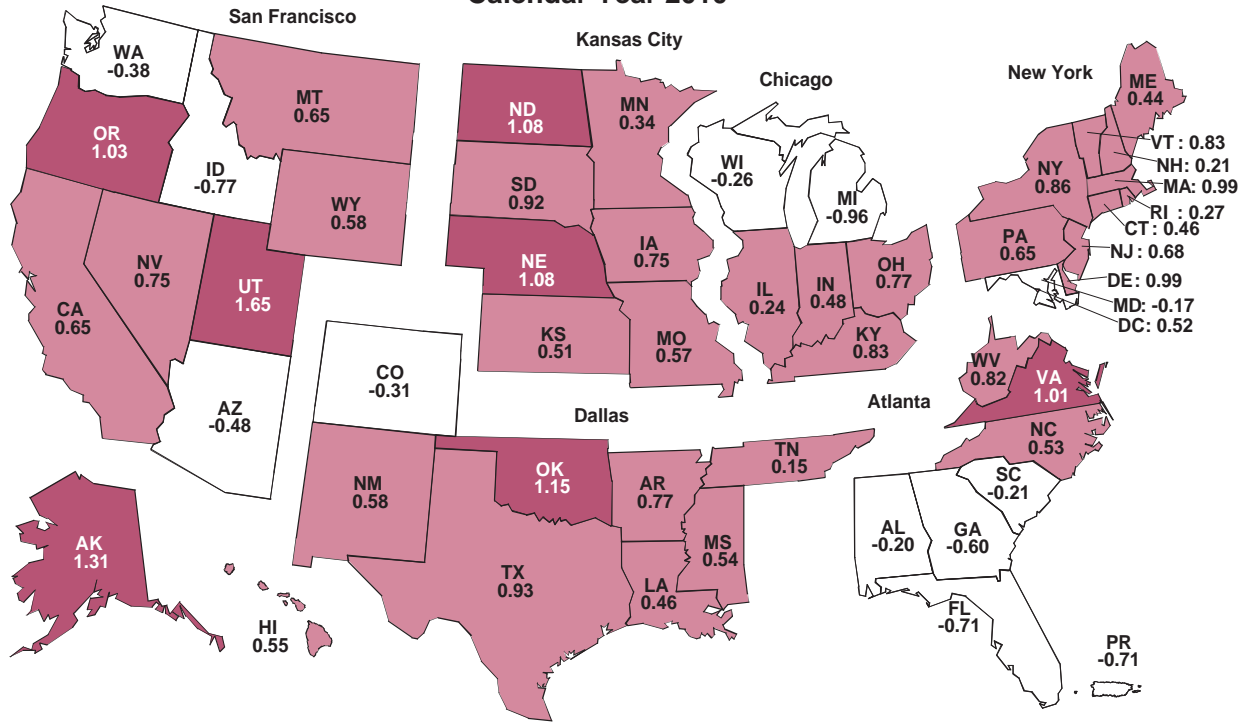


	12/00	12/01	12/02	12/03	12/04	12/05	12/06	12/07	12/08	12/09	12/10
Assets <\$1 Billion	63.78	65.53	64.31	65.69	64.57	63.78	64.80	67.38	71.60	74.42	72.49
Assets >\$1 Billion	57.38	56.43	54.77	55.07	57.00	56.35	55.70	58.47	57.74	53.51	55.61
Total	58.40	57.82	56.19	56.57	58.03	57.31	56.83	59.49	59.35	55.58	57.22

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

Return on Assets (ROA)

Calendar Year 2010



ROA < 0 percent
 ROA 0 - 1 percent
 ROA > 1 percent

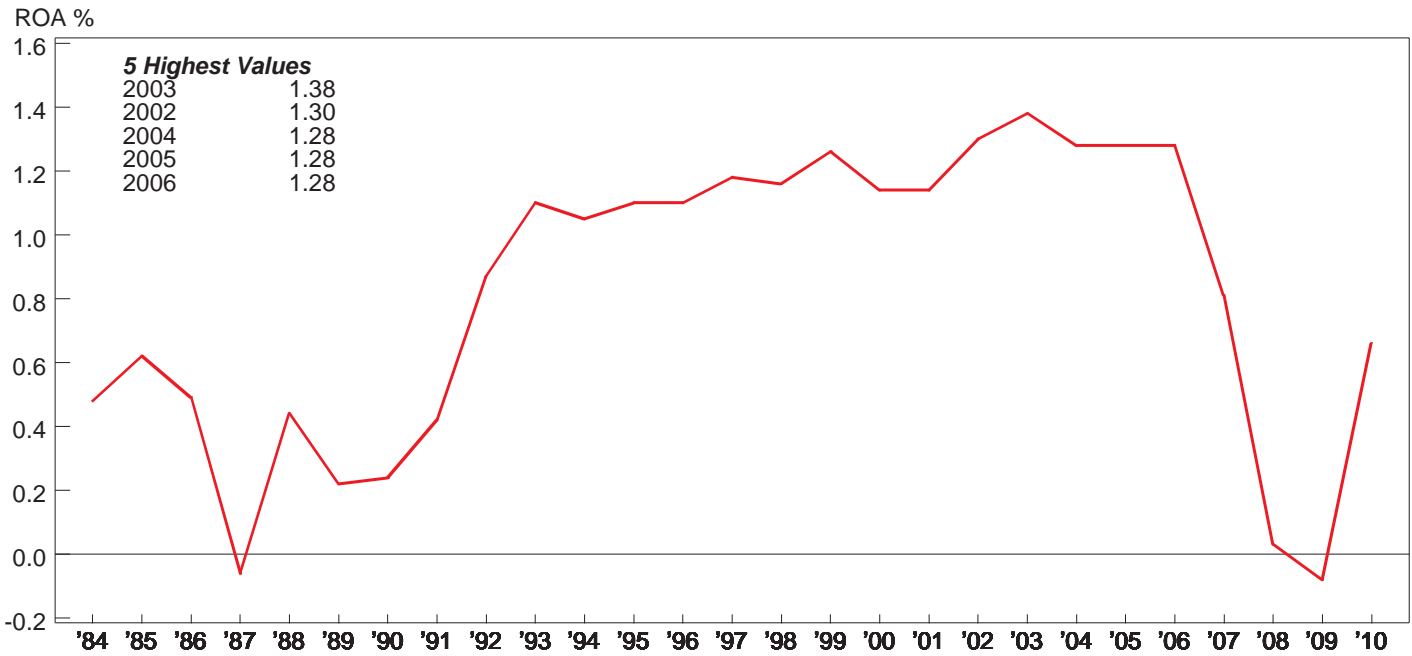
ROA Rankings by State

	No. of Inst. as of 12/31/10	2010	2009	Change*		No. of Inst. as of 12/31/10	2010	2009	Change*
1 Utah	57	1.65	(0.35)	200	28 Mississippi	91	0.54	0.40	14
2 Alaska	6	1.31	1.20	11	29 North Carolina	100	0.53	0.36	17
3 Oklahoma	248	1.15	0.79	36	30 District of Col.	6	0.52	0.10	42
4 Nebraska	224	1.08	0.41	67	31 Kansas	326	0.51	0.24	27
5 North Dakota	92	1.08	0.66	42	32 Indiana	146	0.48	(0.11)	59
6 Oregon	34	1.03	(0.38)	141	33 Connecticut	54	0.46	0.26	20
7 Virginia	115	1.01	0.09	92	34 Louisiana	156	0.46	0.74	(28)
8 Delaware	27	0.99	(2.92)	391	35 Maine	29	0.44	1.85	(141)
9 Massachusetts	165	0.99	(0.54)	153	36 Minnesota	404	0.34	0.12	22
10 Texas	615	0.93	0.51	42	37 Rhode Island	14	0.27	(0.02)	29
11 South Dakota	83	0.92	1.07	(15)	38 Illinois	607	0.24	(0.23)	47
12 New York	186	0.86	0.46	40	39 New Hampshire	24	0.21	(0.16)	37
13 Kentucky	198	0.83	0.48	35	40 Tennessee	191	0.15	(0.49)	64
14 Vermont	14	0.83	0.73	10	41 Maryland	87	(0.17)	(0.52)	35
15 West Virginia	65	0.82	0.75	7	42 Alabama	144	(0.20)	(1.28)	108
16 Arkansas	130	0.77	0.45	32	43 South Carolina	83	(0.21)	(1.70)	149
17 Ohio	239	0.77	0.36	41	44 Wisconsin	276	(0.26)	(0.57)	31
18 Iowa	360	0.75	0.62	13	45 Colorado	117	(0.31)	(0.24)	(7)
19 Nevada	29	0.75	(0.21)	96	46 Washington	79	(0.38)	(2.58)	220
20 New Jersey	117	0.68	0.56	12	47 Arizona	40	(0.48)	(2.71)	223
21 California	272	0.65	0.12	53	48 Georgia	268	(0.60)	(1.24)	64
22 Montana	73	0.65	0.81	(16)	49 Florida	247	(0.71)	(1.38)	67
23 Pennsylvania	216	0.65	(0.11)	76	50 Puerto Rico	7	(0.71)	(0.90)	19
24 New Mexico	53	0.58	(0.62)	120	51 Idaho	18	(0.77)	(0.92)	15
25 Wyoming	37	0.58	1.01	(43)	52 Michigan	136	(0.96)	(1.68)	72
26 Missouri	336	0.57	(0.17)	74					
27 Hawaii	9	0.55	0.26	29	U.S. and Terr.	7,657	0.66	(0.08)	74

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

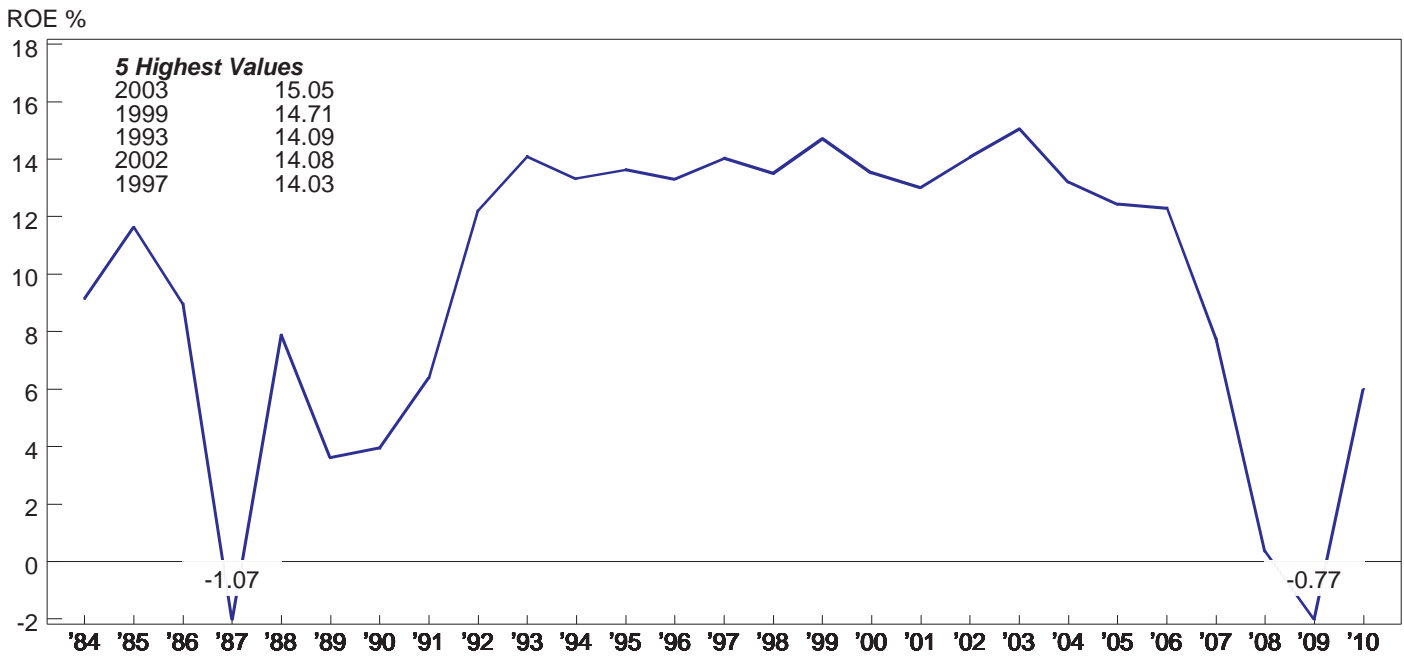
Annual Return on Assets (ROA)

1984 - 2010



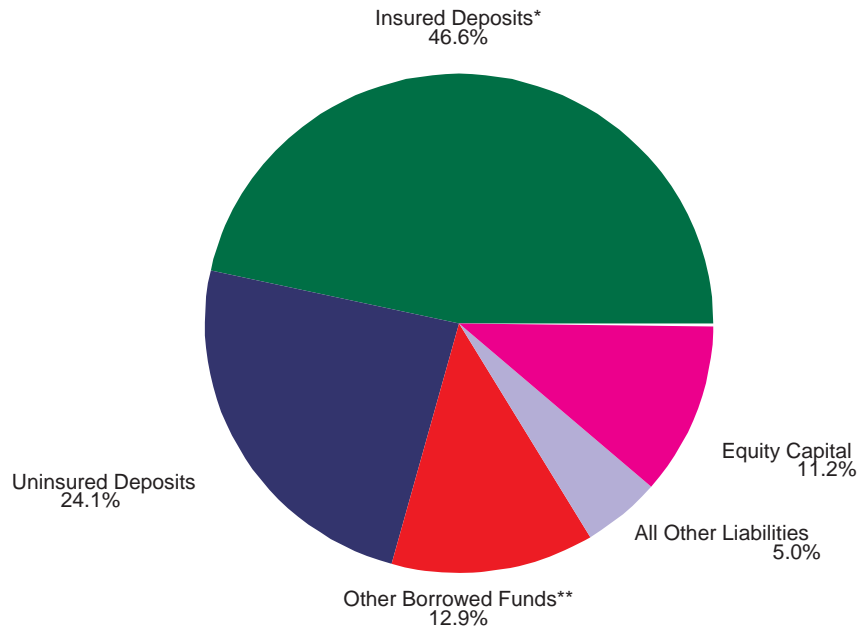
Annual Return on Equity (ROE)

1984 - 2010



Total Liabilities and Equity Capital

December 31, 2010



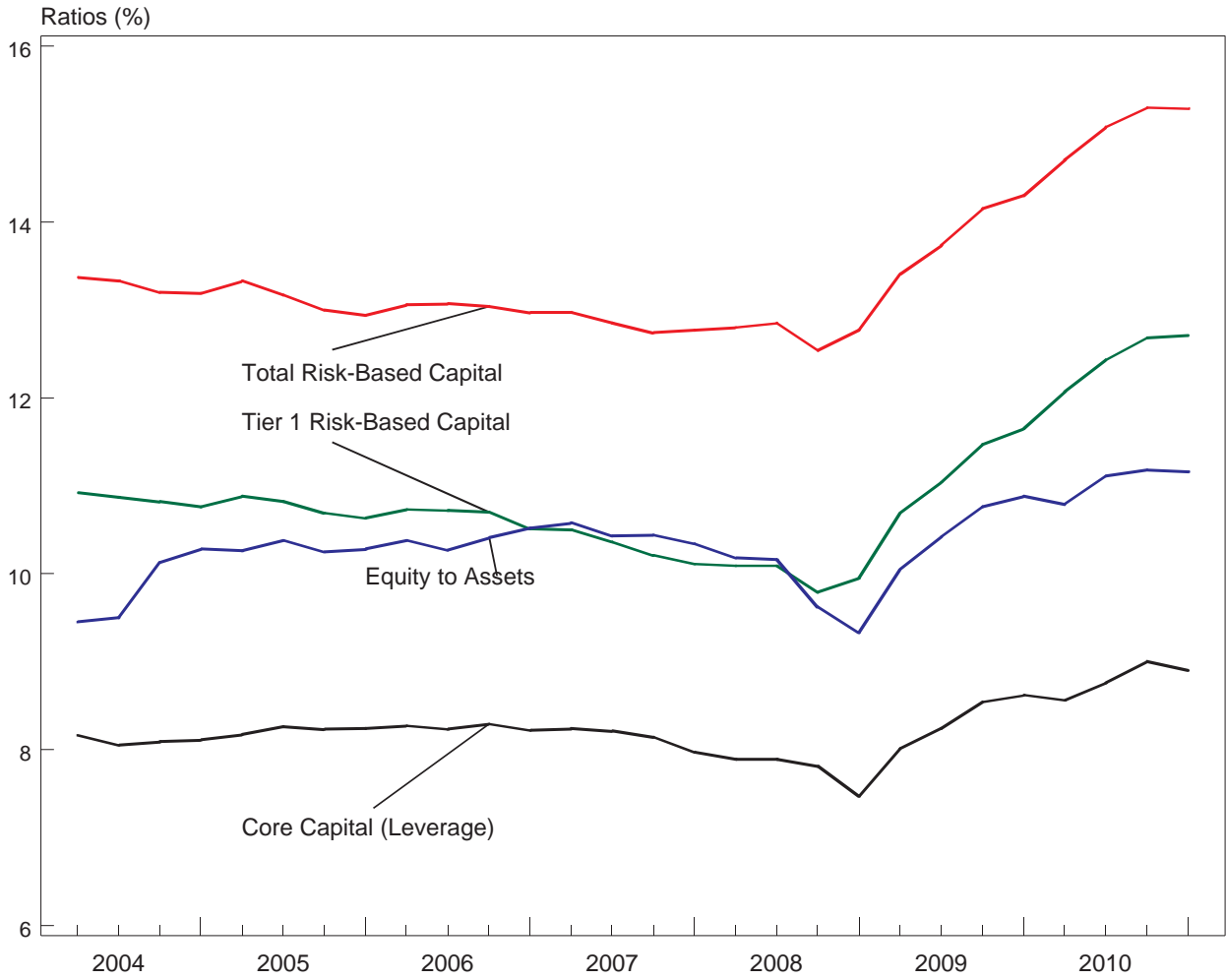
(\$ Billions)	12/31/09	12/31/10	% Change
Insured Deposits (estimated)*	5,400	6,208	15.0
Uninsured Deposits	3,826	3,215	-16.0
In Foreign Offices	1,530	1,550	1.3
Other Borrowed Funds**	1,782	1,718	-3.6
All Other Liabilities	633	667	5.4
Subordinated Debt	157	147	-6.4
Bank Equity Capital	1,424	1,487	4.4
Total Liabilities and Equity Capital	13,087	13,321	1.8

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

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

Capital Ratios

2004 - 2010

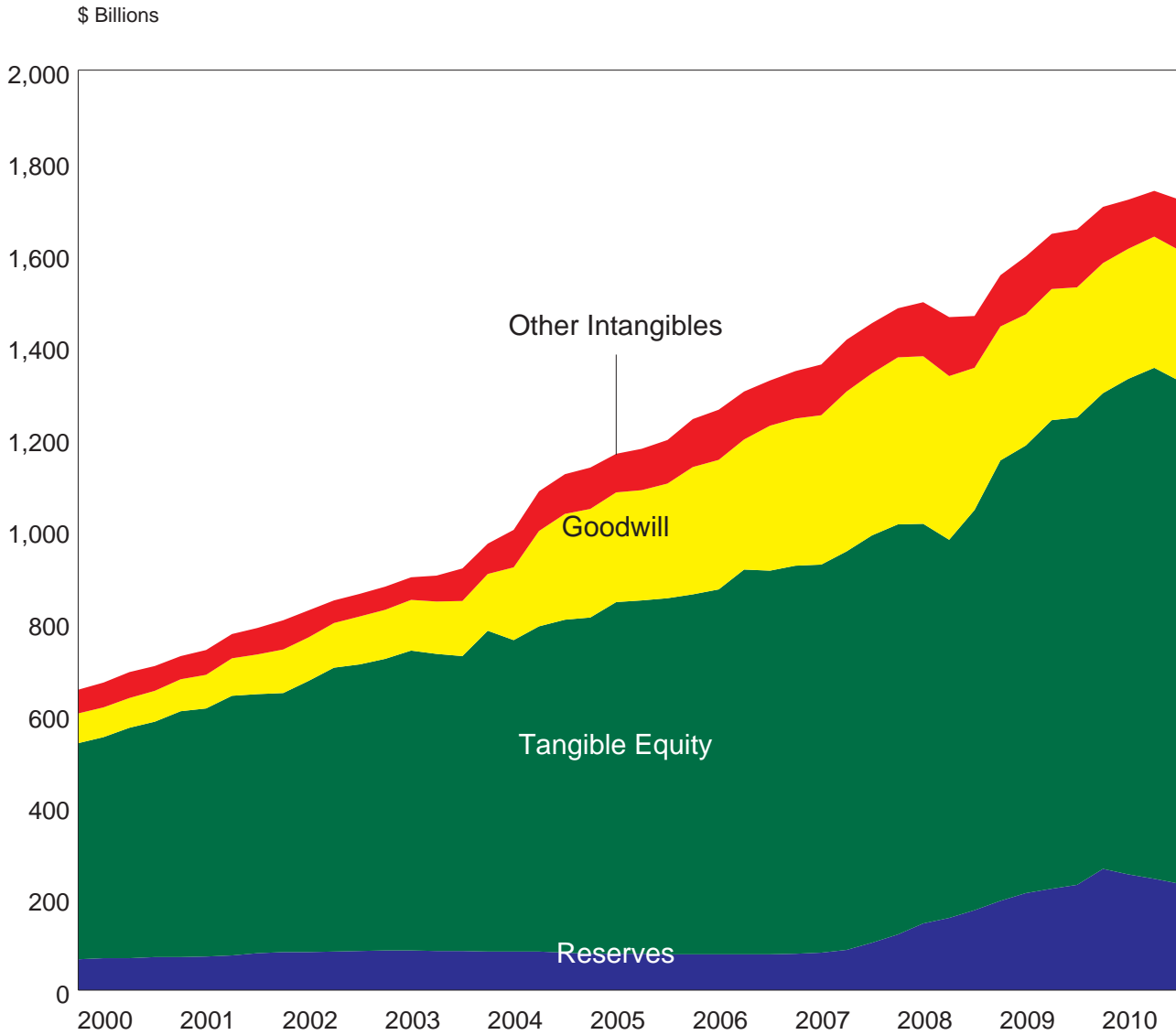


	12/04	12/05	12/06	12/07	12/08	12/09	12/10
Total Risk-Based Capital	13.19	12.94	12.97	12.77	12.77	14.30	15.29
Tier 1 Risk-Based Capital	10.76	10.63	10.51	10.11	9.95	11.65	12.71
Equity to Assets	10.28	10.28	10.52	10.34	9.33	10.88	11.16
Core Capital (Leverage)	8.11	8.24	8.22	7.97	7.47	8.62	8.90

Equity Capital and Reserves

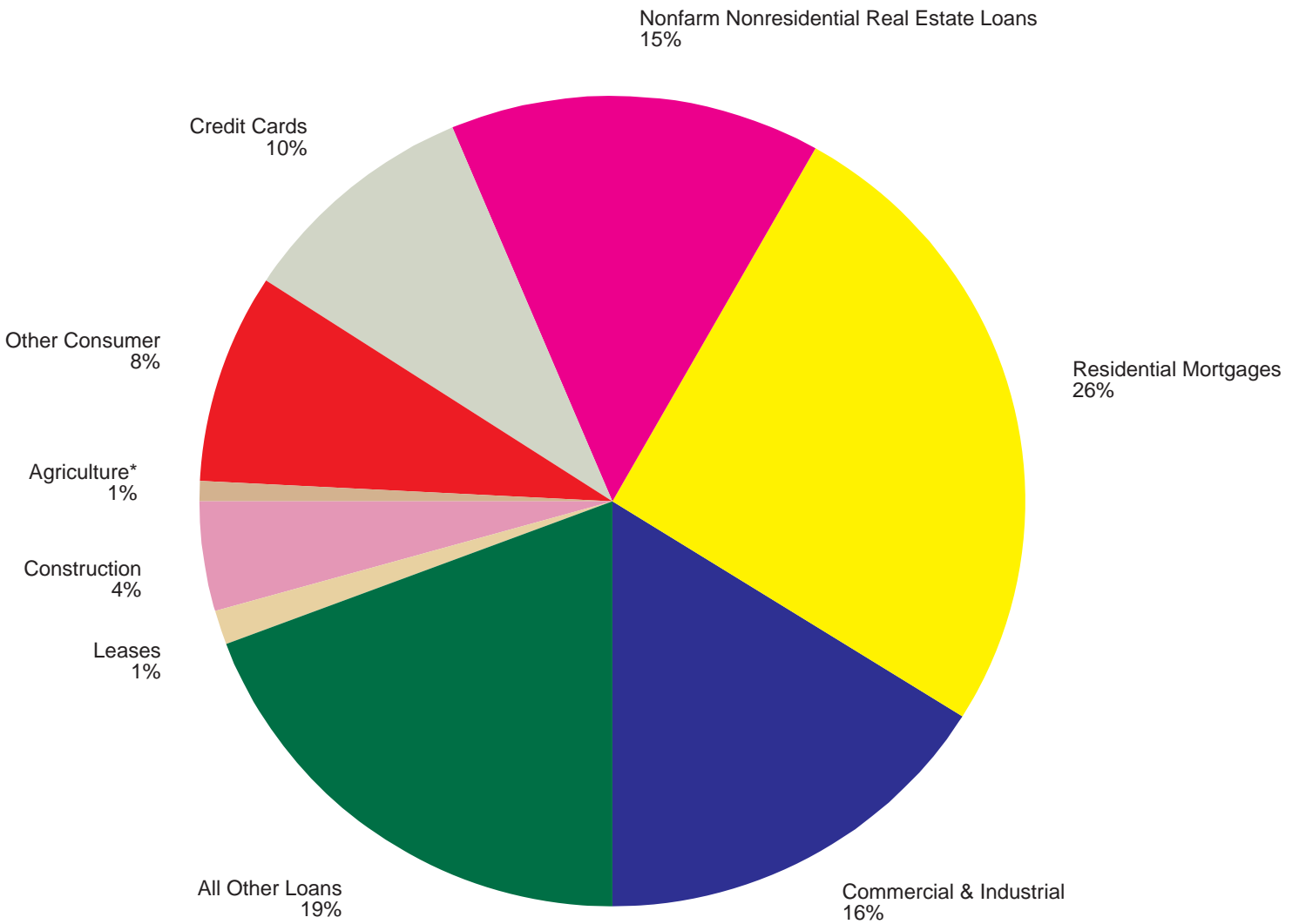
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2010



Loan Portfolio Composition

December 31, 2010



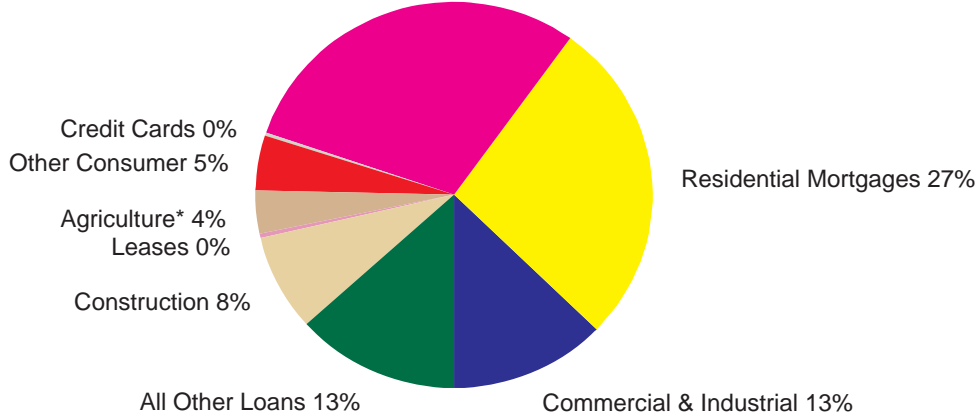
* OTS - Supervised Savings Associations do not identify agricultural loans.

Loan Portfolio Composition by Asset Size

December 31, 2010

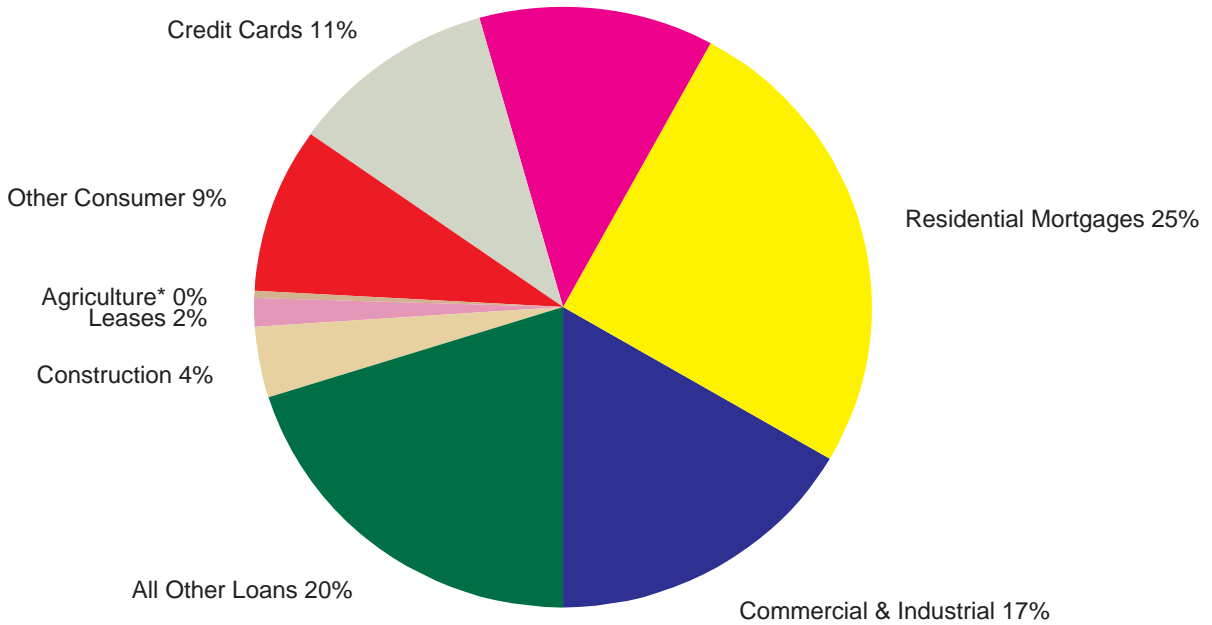
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 30%



Assets > \$1 Billion

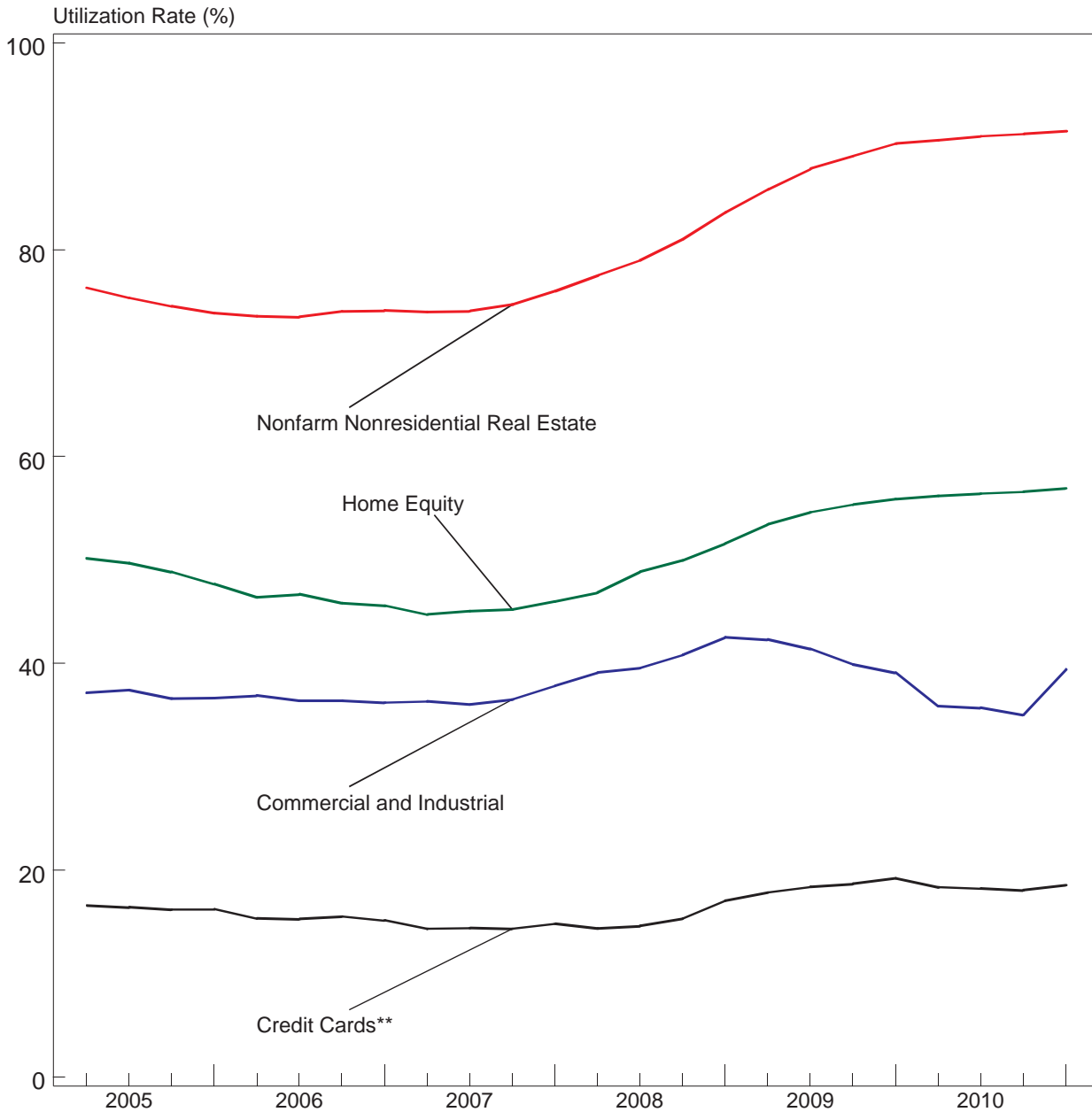
Nonfarm Nonresidential Real Estate Loans 12%



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

Utilization Rates of Loan Commitments*

2005-2010

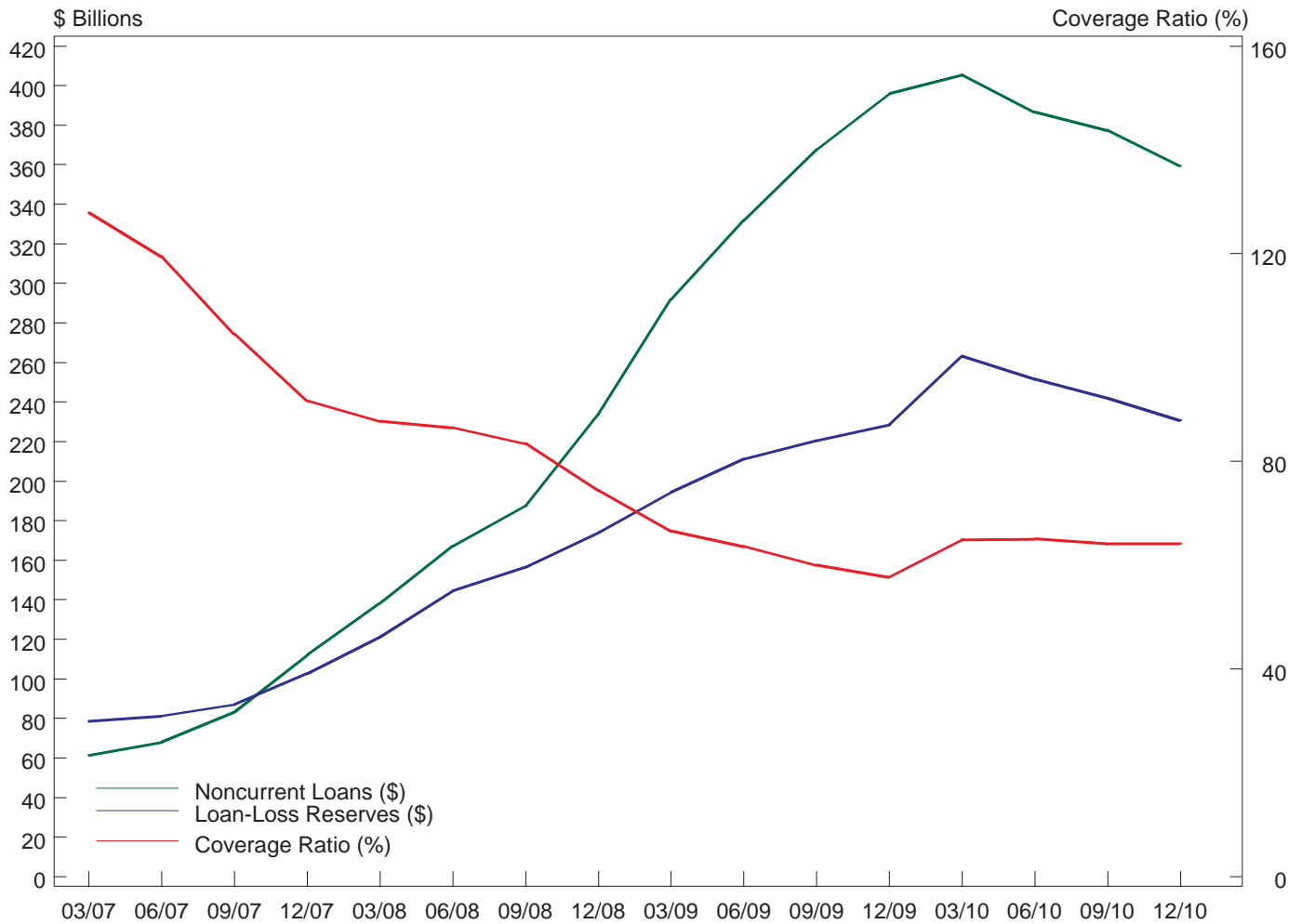


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2007-2010



Noncurrent Loans (\$ Billions)

61.4 68.0 83.3 112.1 138.1 167.1 187.5 233.7 291.9 331.9 367.6 396.0 405.4 386.6 377.5 359.6

Loan-Loss Reserves (\$ Billions)

78.5 81.2 87.1 102.7 121.2 144.5 156.5 173.9 194.3 211.2 220.5 228.5 263.1 251.5 241.9 230.8

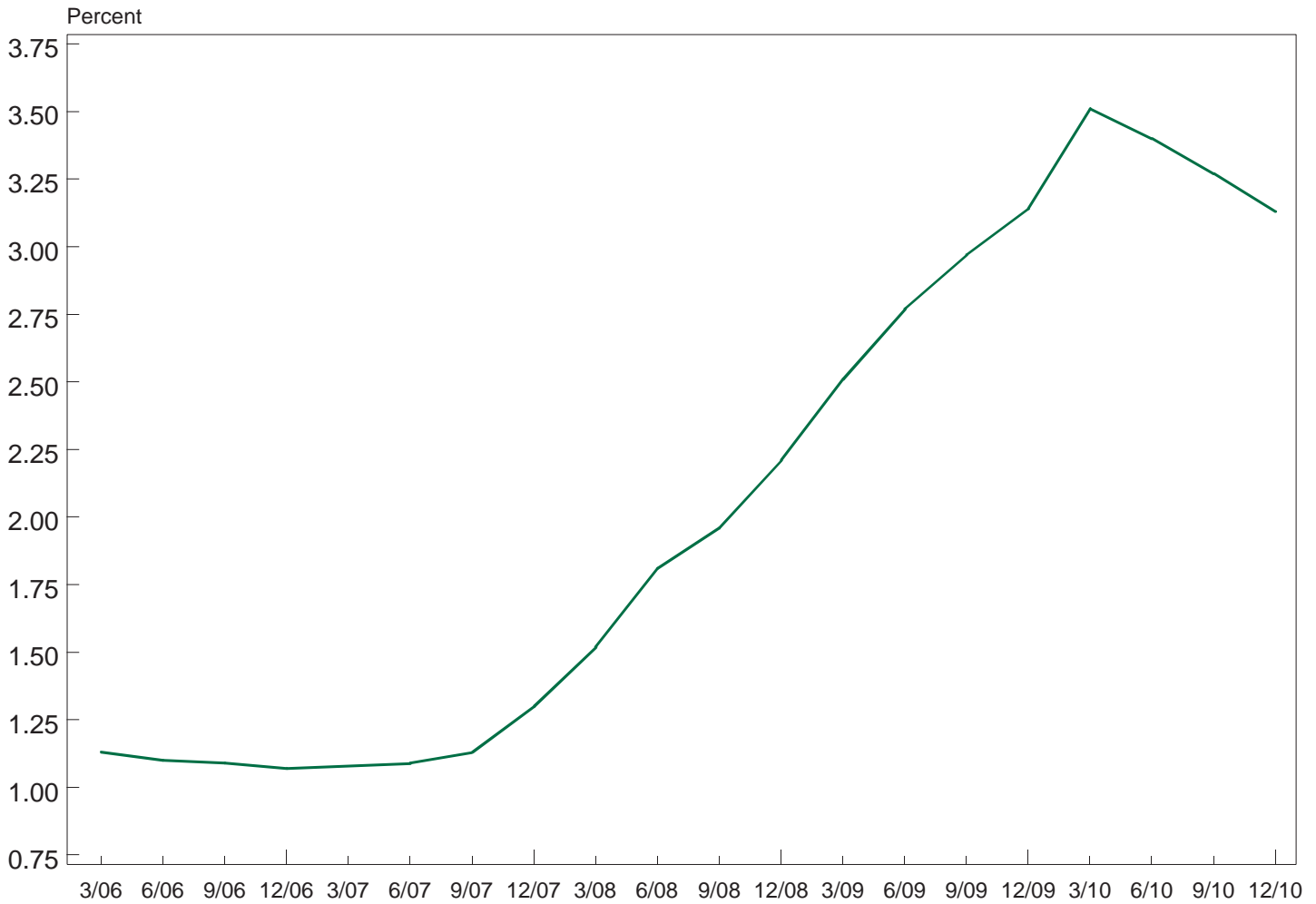
Coverage Ratio (%)

128 119 105 92 88 86 83 74 67 64 60 58 65 65 64 64

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2006 - 2010

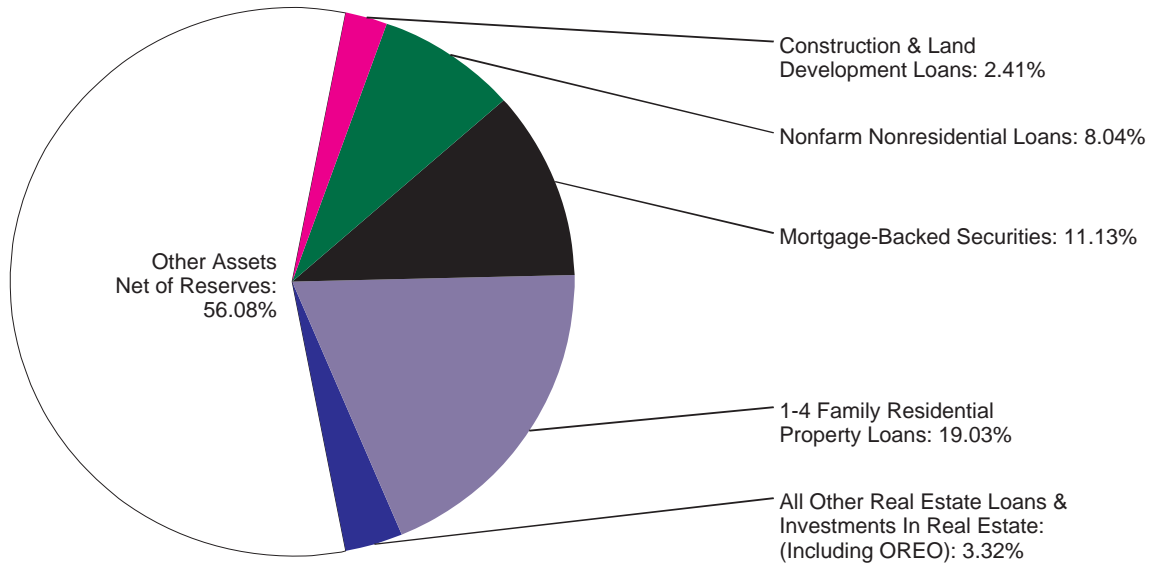


Loss Allowance to Loans and Leases

1.13 1.10 1.09 1.07 1.08 1.09 1.13 1.30 1.52 1.81 1.96 2.21 2.51 2.77 2.97 3.14 3.51 3.40 3.27 3.13

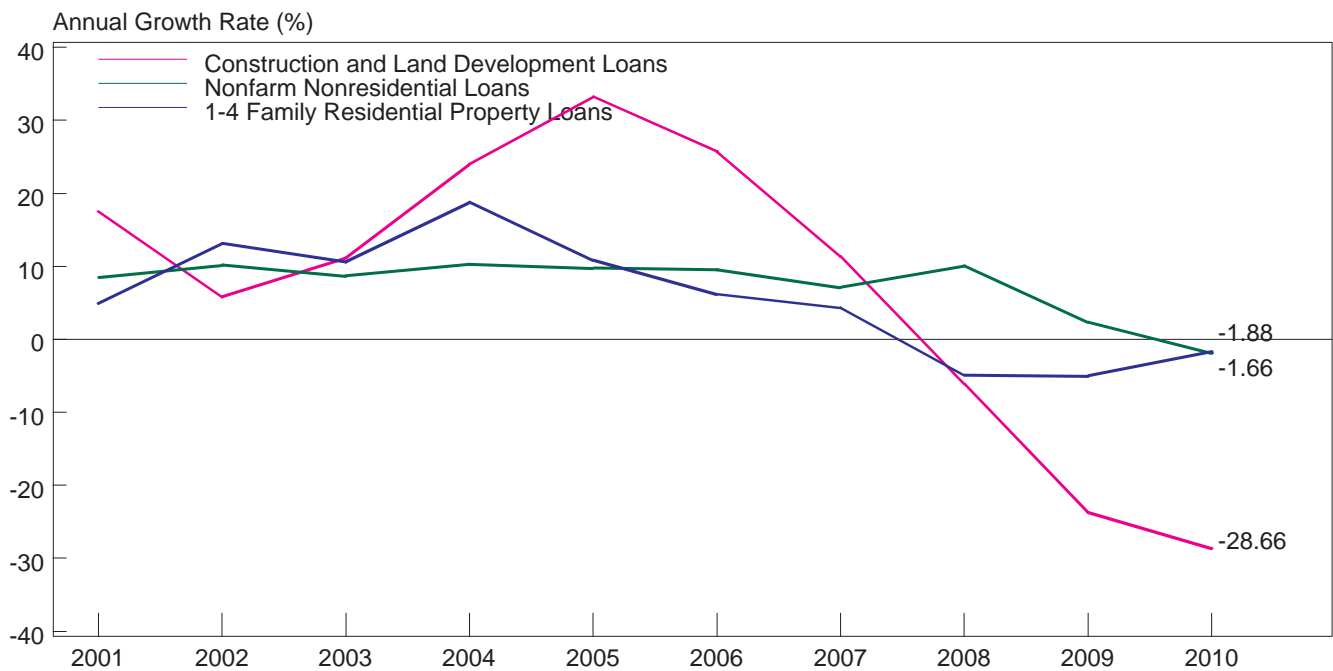
Real Estate Assets as a Percent of Total Assets

December 31, 2010



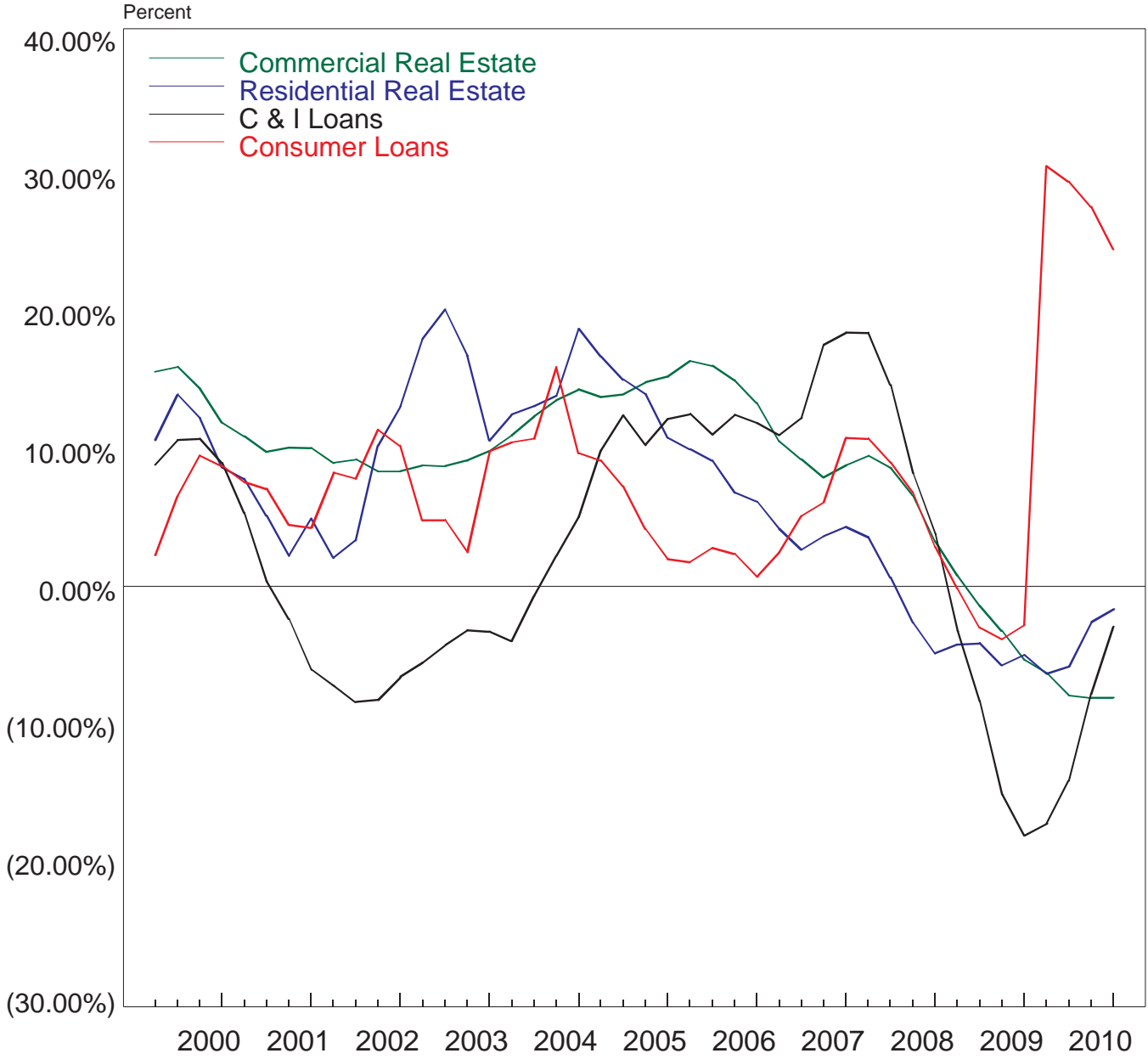
Real Estate Loan Growth Rates

2001-2010

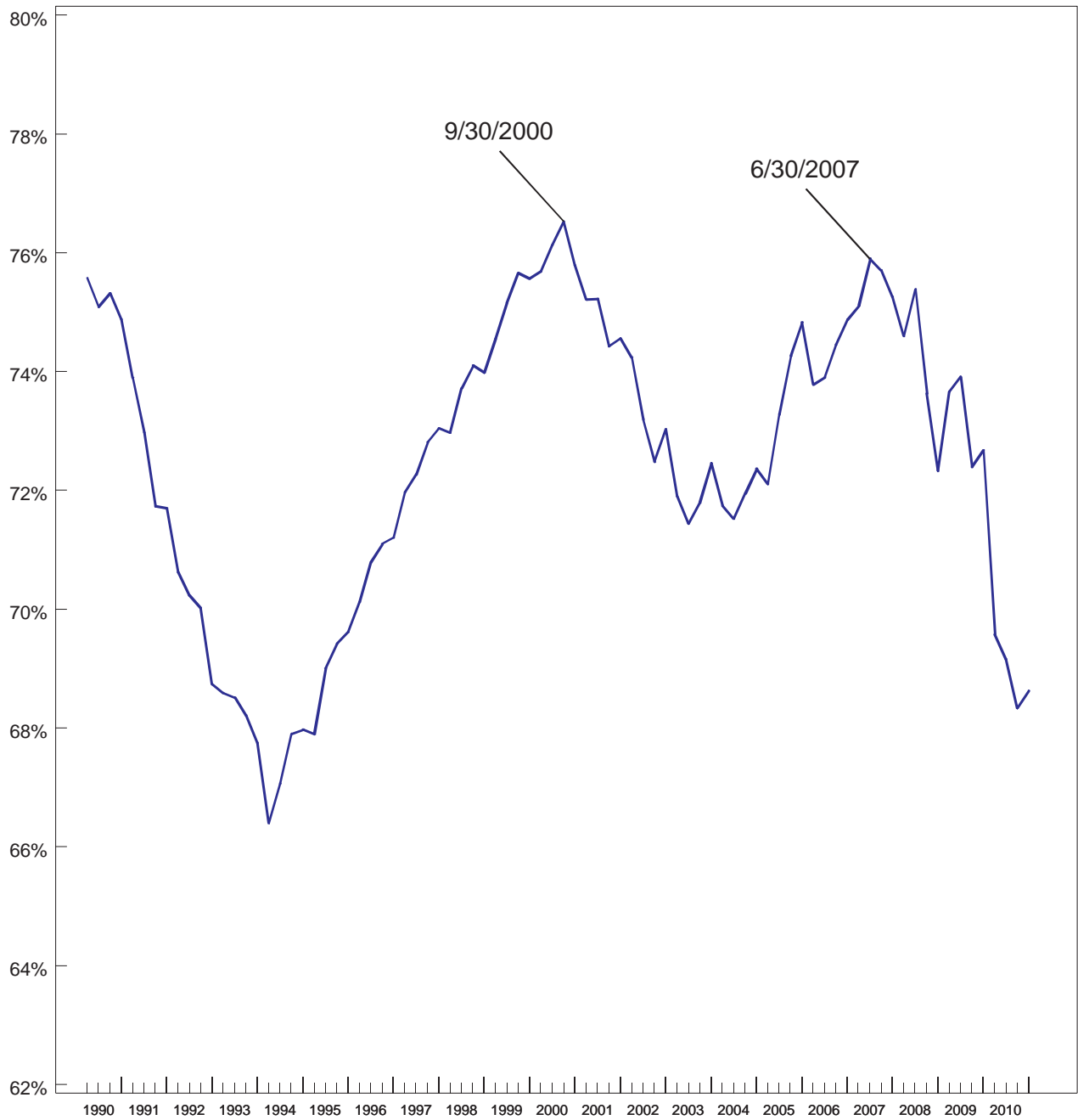


Twelve-Month Loan Growth Rates

2000 - 2010

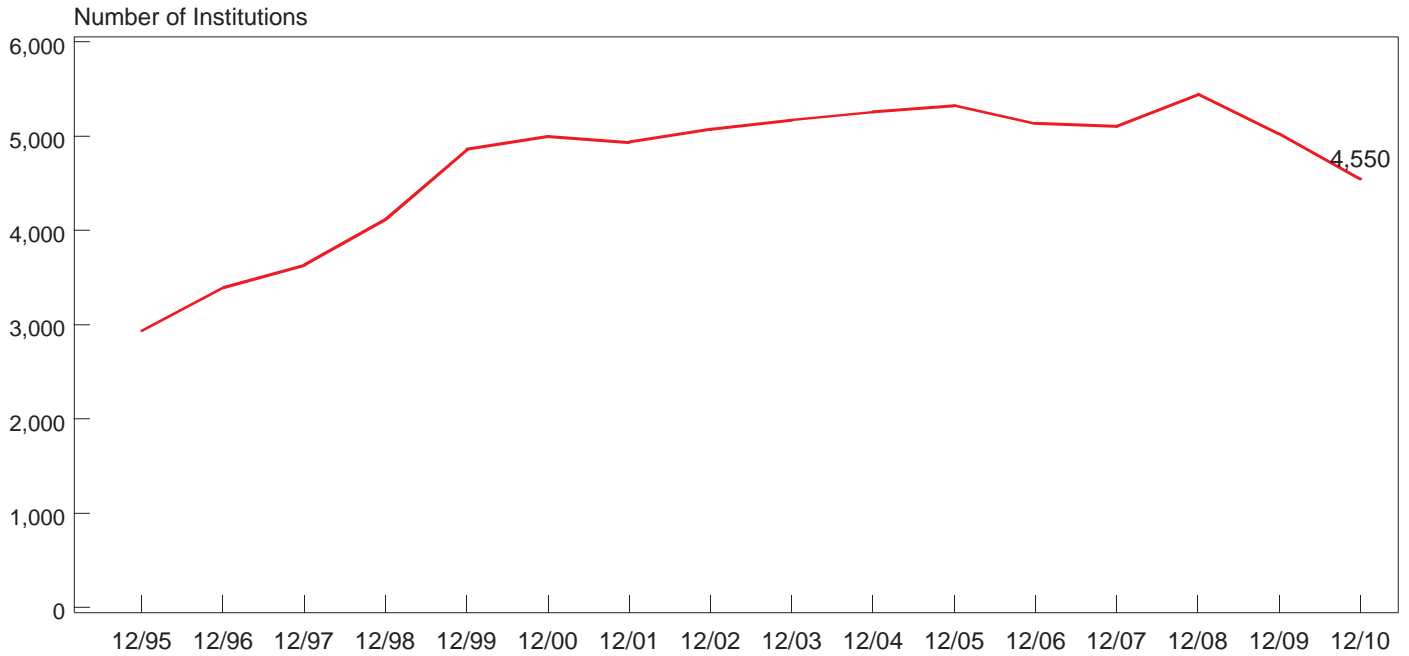


Risk-Weighted Assets as a Percentage of Total Assets 1990 - 2010



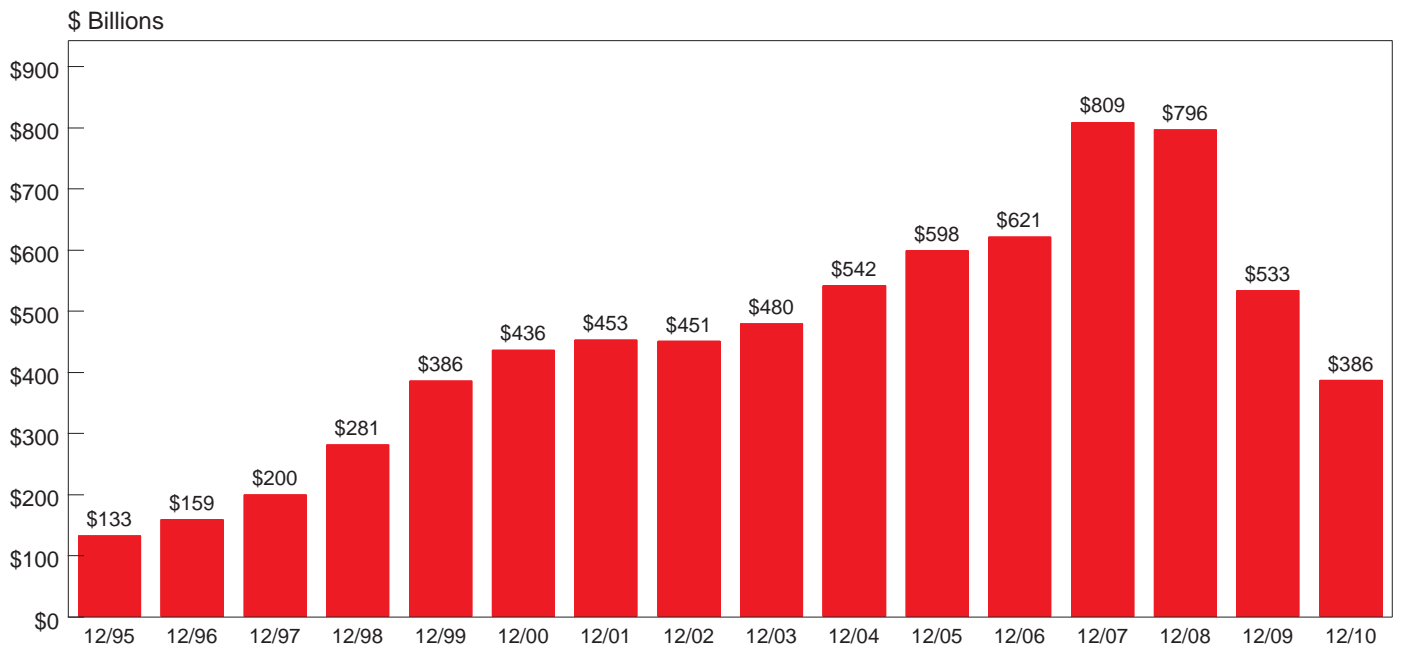
Number of Institutions with FHLB Advances

1995 - 2010

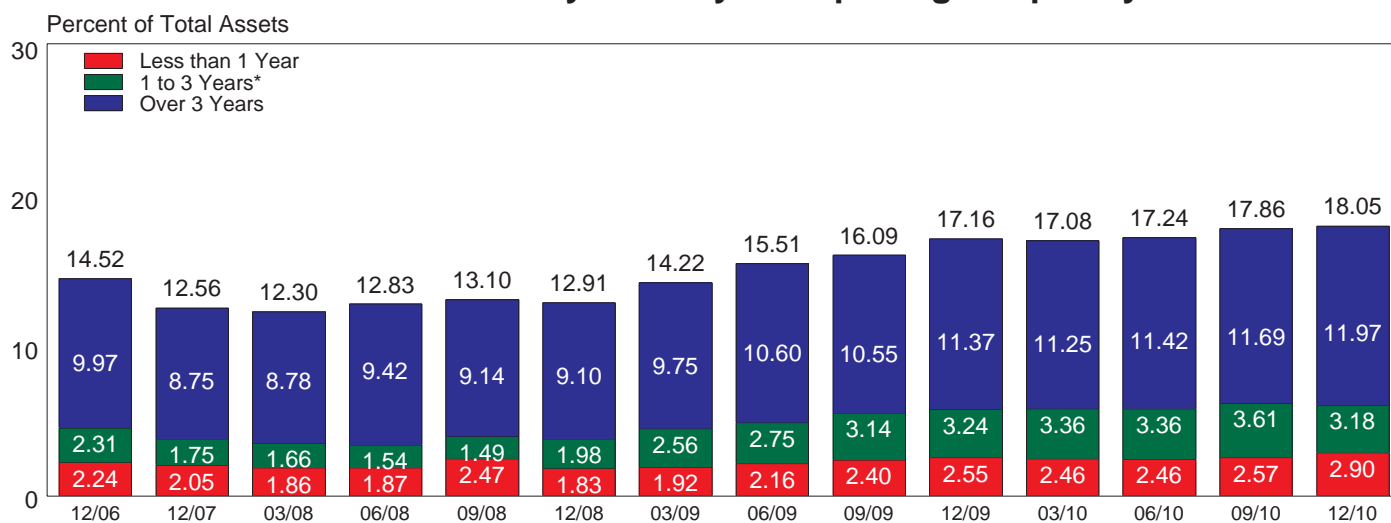


Amount of FHLB Advances Outstanding

1995 - 2010

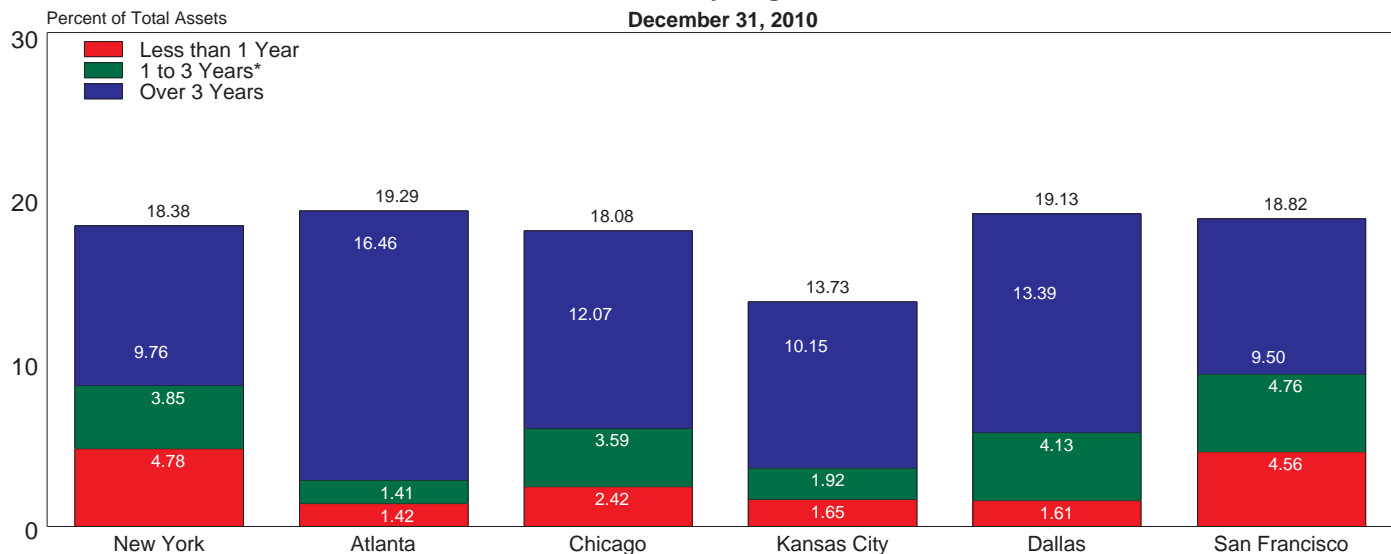


Debt Securities by Maturity or Repricing Frequency...



...and by Region

December 31, 2010



Total Securities (Debt and Equity)

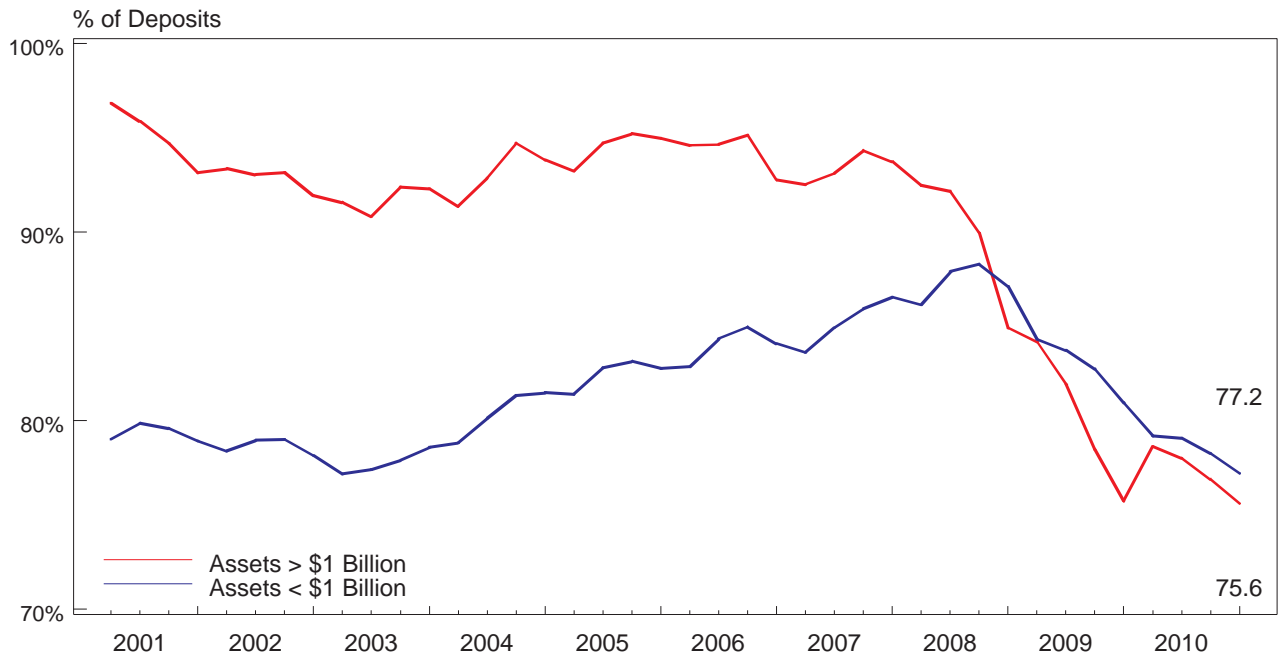
(\$ Billions)

	12/08	3/09	6/09	9/09	12/09	3/10	6/10	9/10	12/10
U.S. Government Obligations:									
U.S. Treasury	33	38	58	87	103	157	164	190	188
U.S. Agencies	9	10	10	10	10	11	11	12	12
Government Sponsored Enterprises	174	188	197	216	236	237	246	238	231
Mortgage Pass-through Securities	833	851	877	833	862	828	801	829	855
Collateralized Mortgage Obligations	467	462	440	467	484	507	530	560	577
State, County, Municipal Obligations	152	154	164	166	163	166	168	176	182
Asset Backed Securities	130	142	144	152	155	129	131	136	130
Other Debt Securities	210	316	404	436	462	478	458	485	475
Equity Securities	27	45	43	30	26	19	19	17	19
Total Securities	\$2,035	\$2,206	\$2,337	\$2,397	\$2,500	\$2,532	\$2,528	\$2,642	\$2,668

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

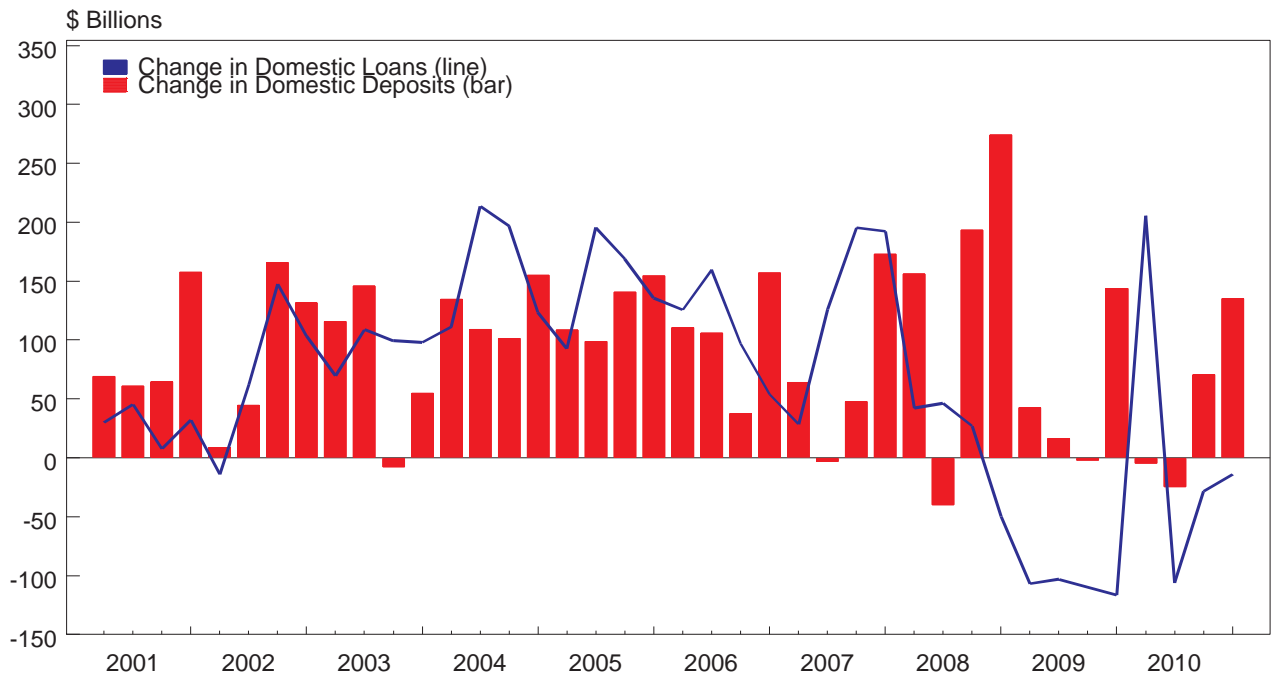
Net Loans and Leases to Deposits (Domestic and Foreign)

2001 - 2010



Quarterly Change in Domestic Loans vs Domestic Deposits

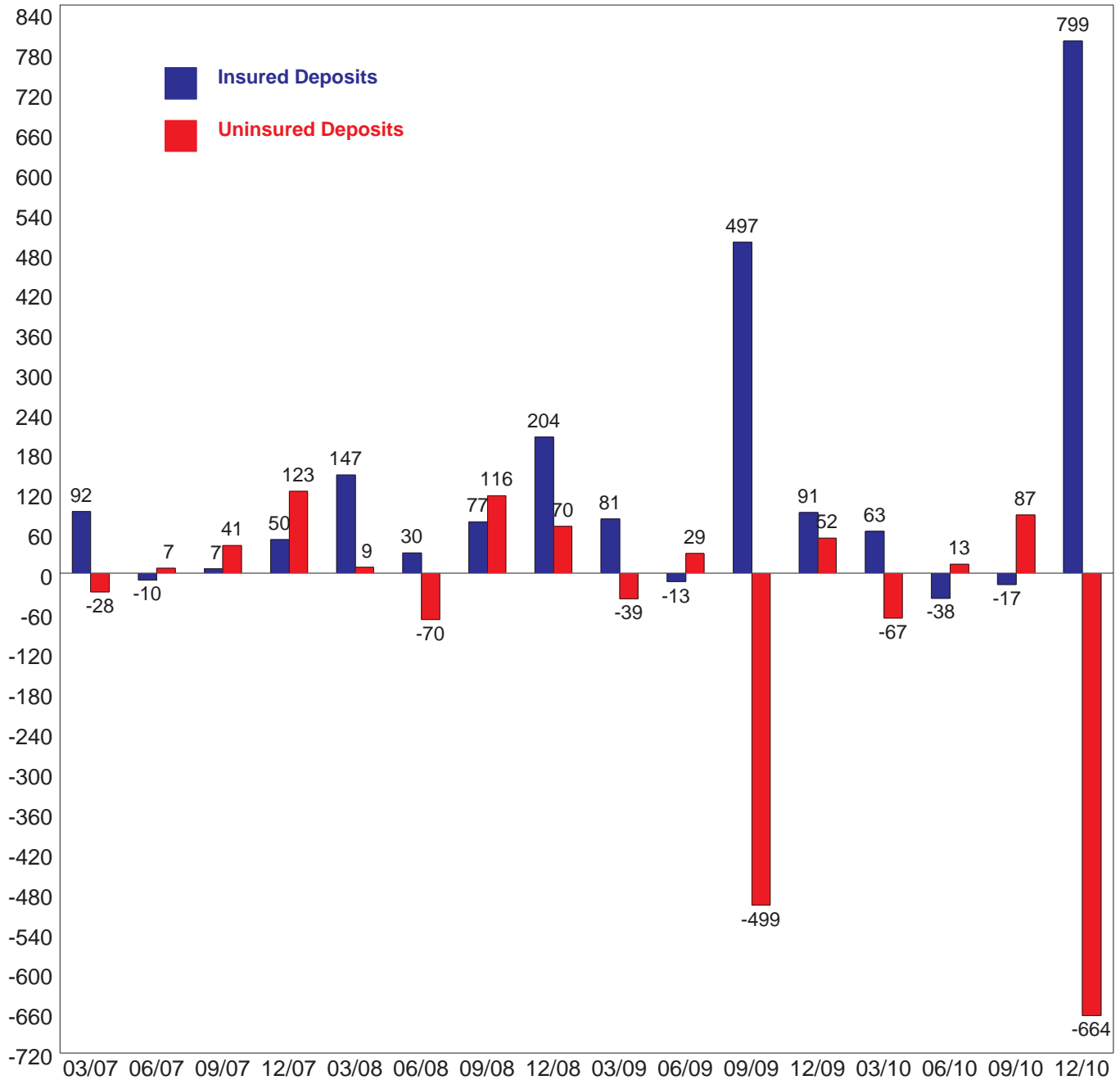
2001 - 2010



Quarterly Change In Domestic Deposits

2007 - 2010

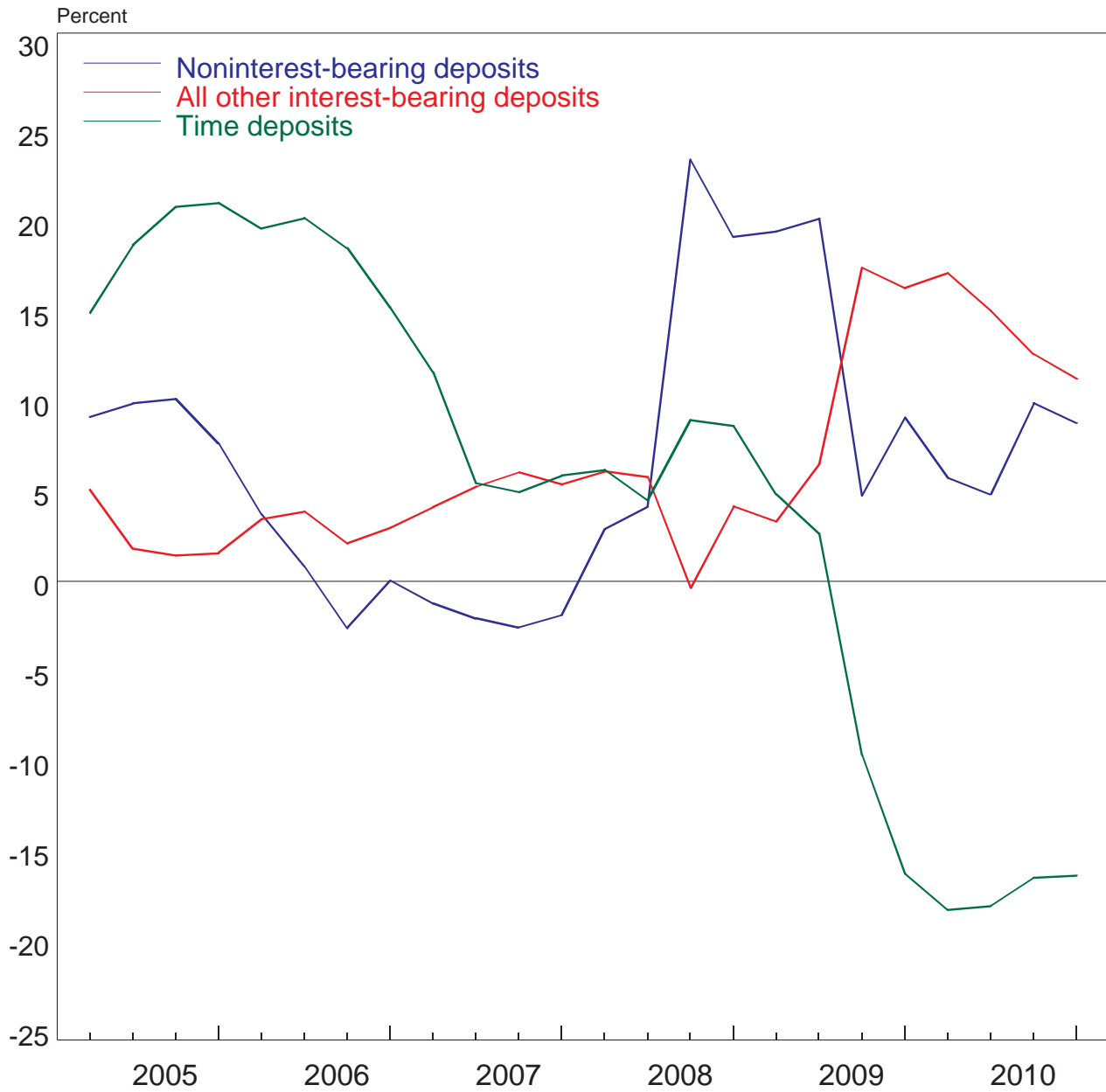
\$ Billions



* Reporting of insured deposits changed in third quarter 2009 and fourth quarter 2010 to reflect increases in coverage levels.

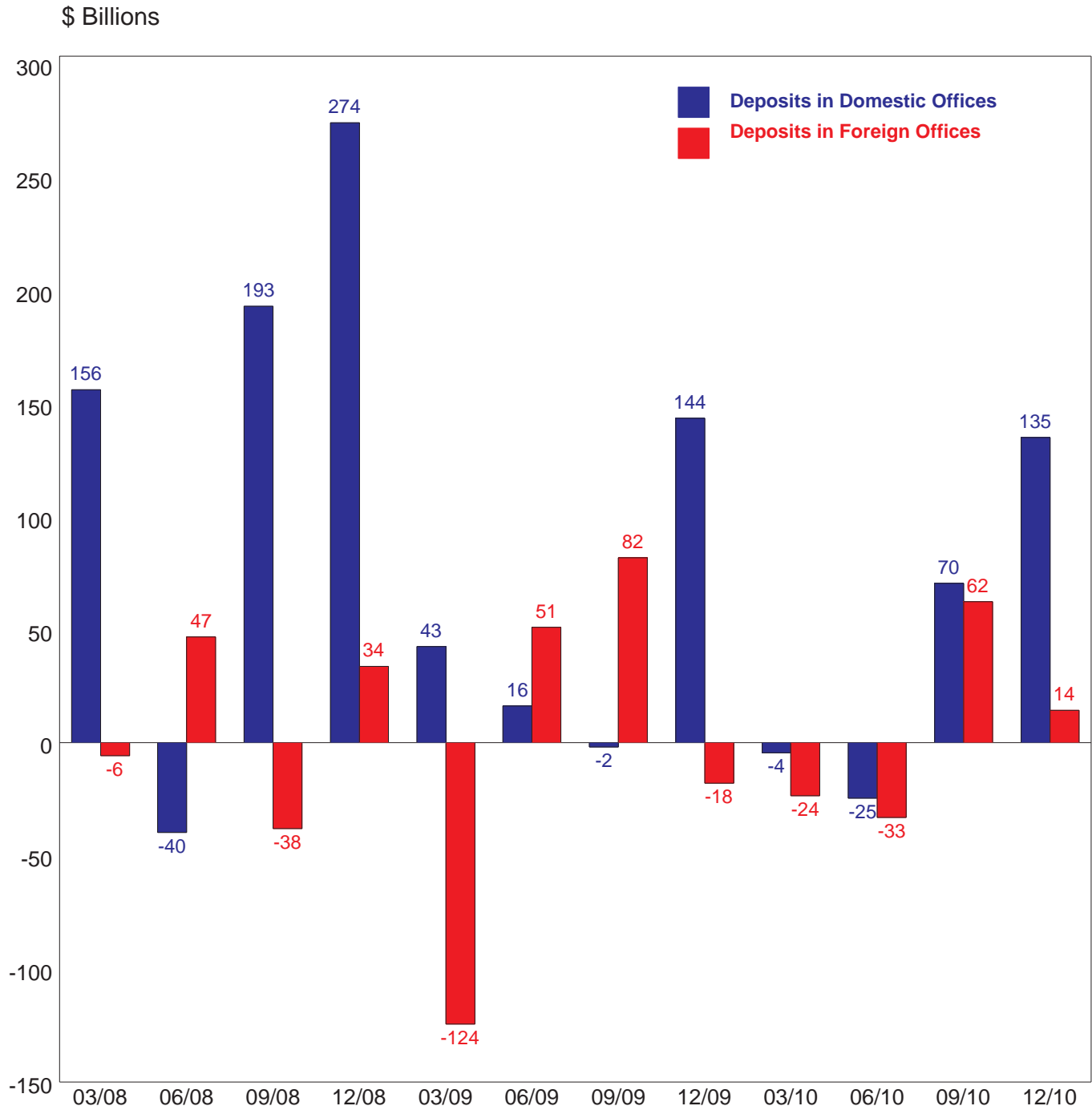
Twelve-Month Growth Rates of Domestic Deposits

2005 - 2010



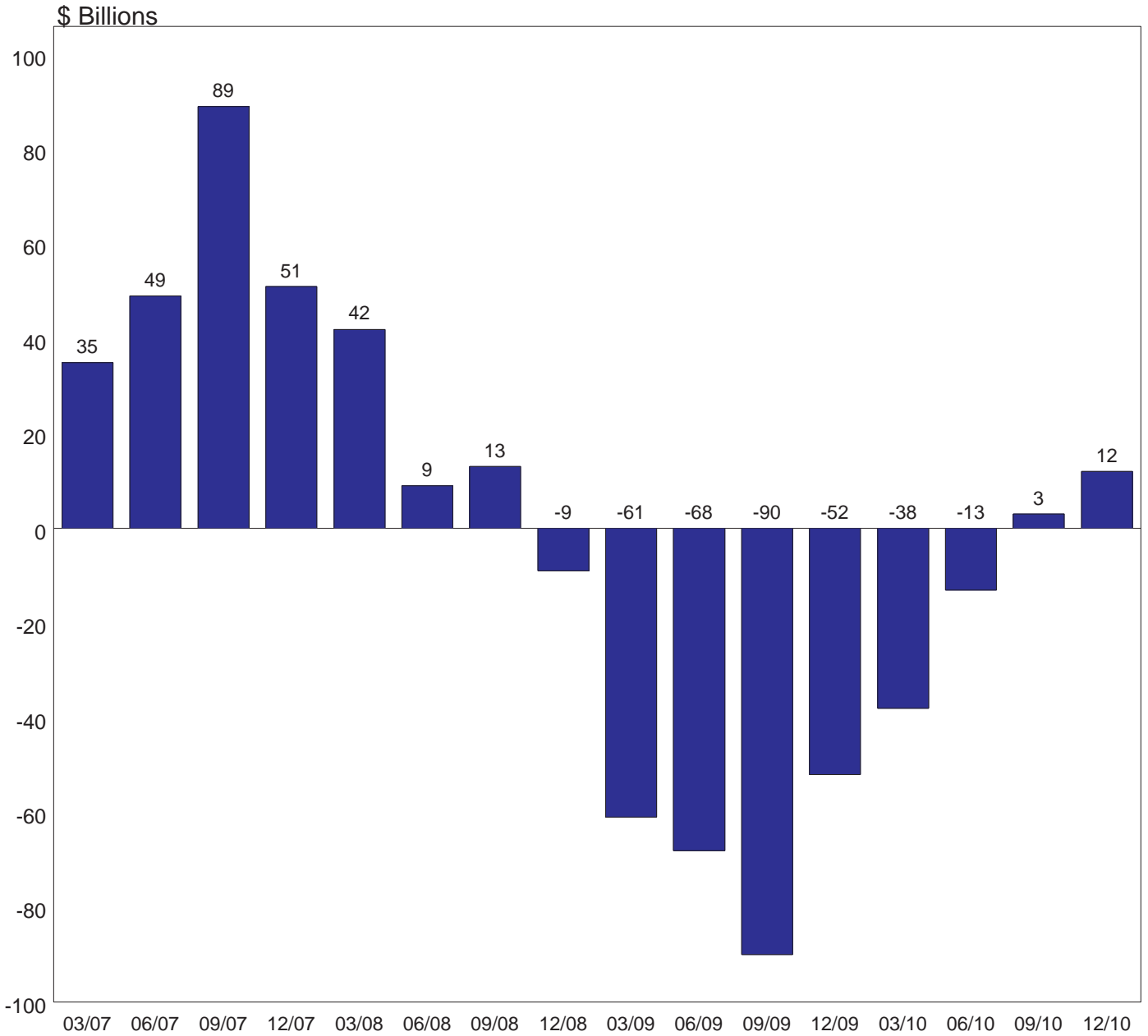
Quarterly Change In Domestic and Foreign Deposits

2008 - 2010



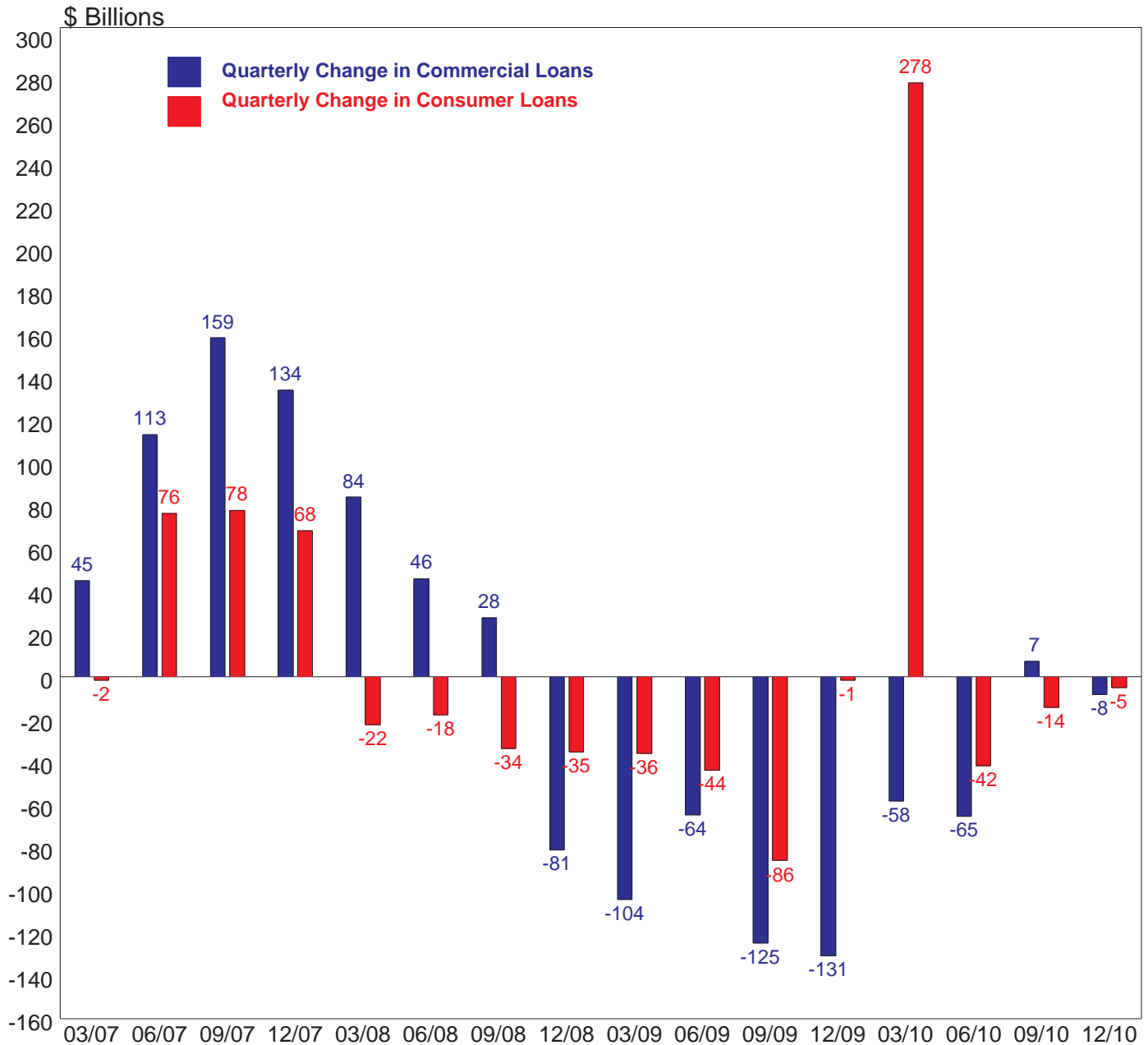
Quarterly Change in C&I Loans

2007-2010



Quarterly Change in Commercial and Consumer Loans

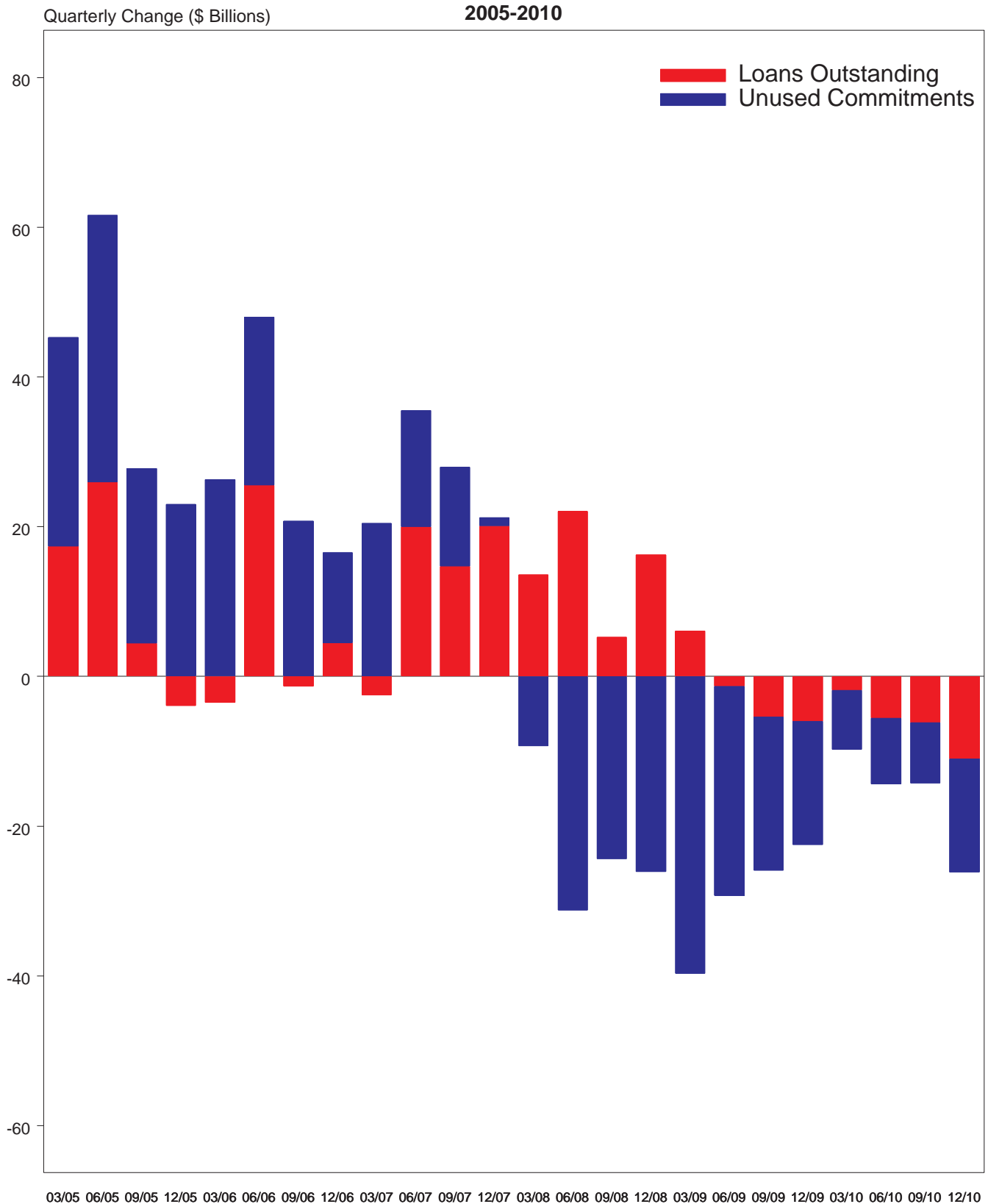
2007 - 2010



Loans to Commercial Borrowers (Credit Risk Concentrated) - These are loans that can have 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.

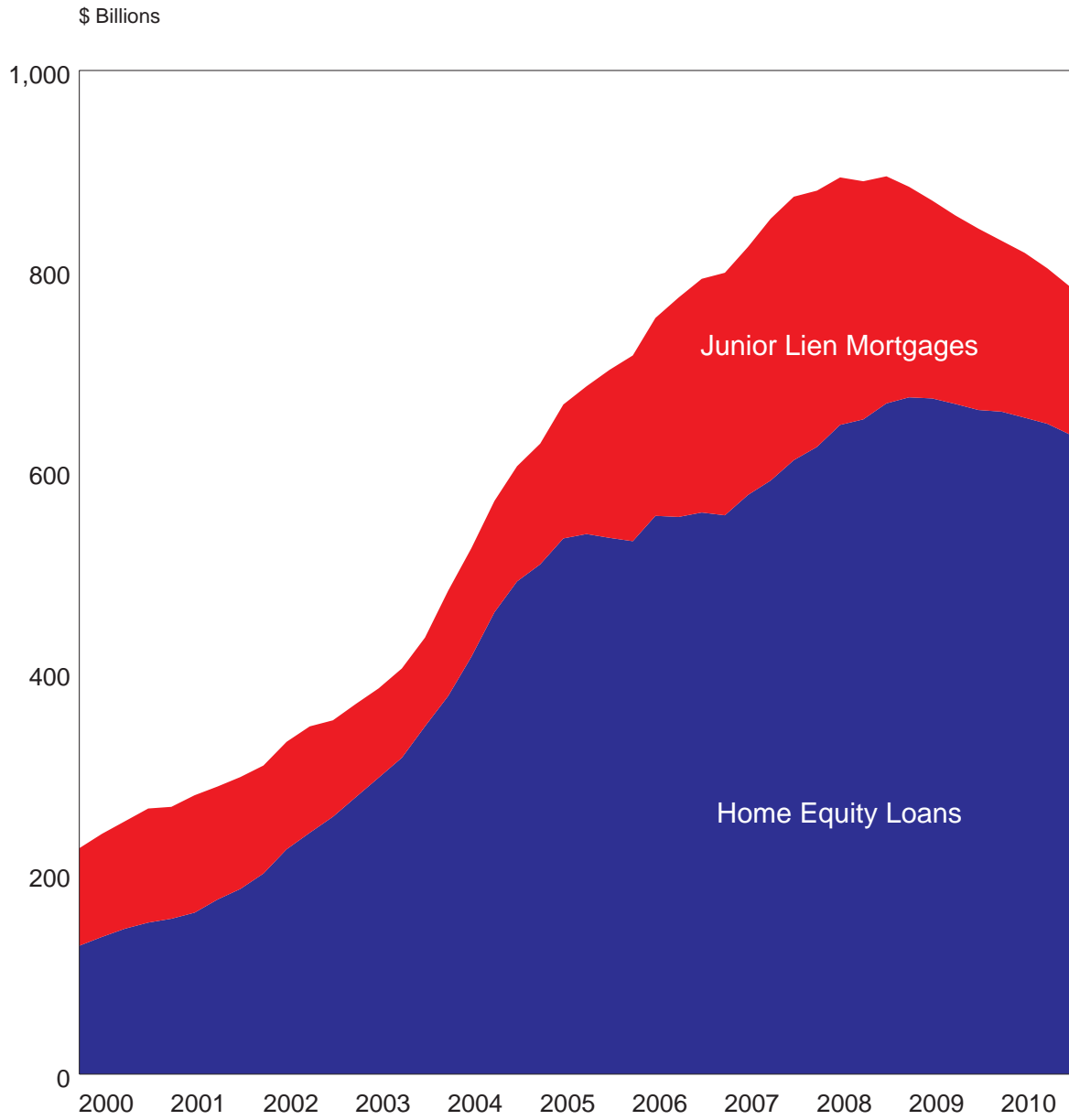
Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family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

Quarterly Change in Home Equity Loans



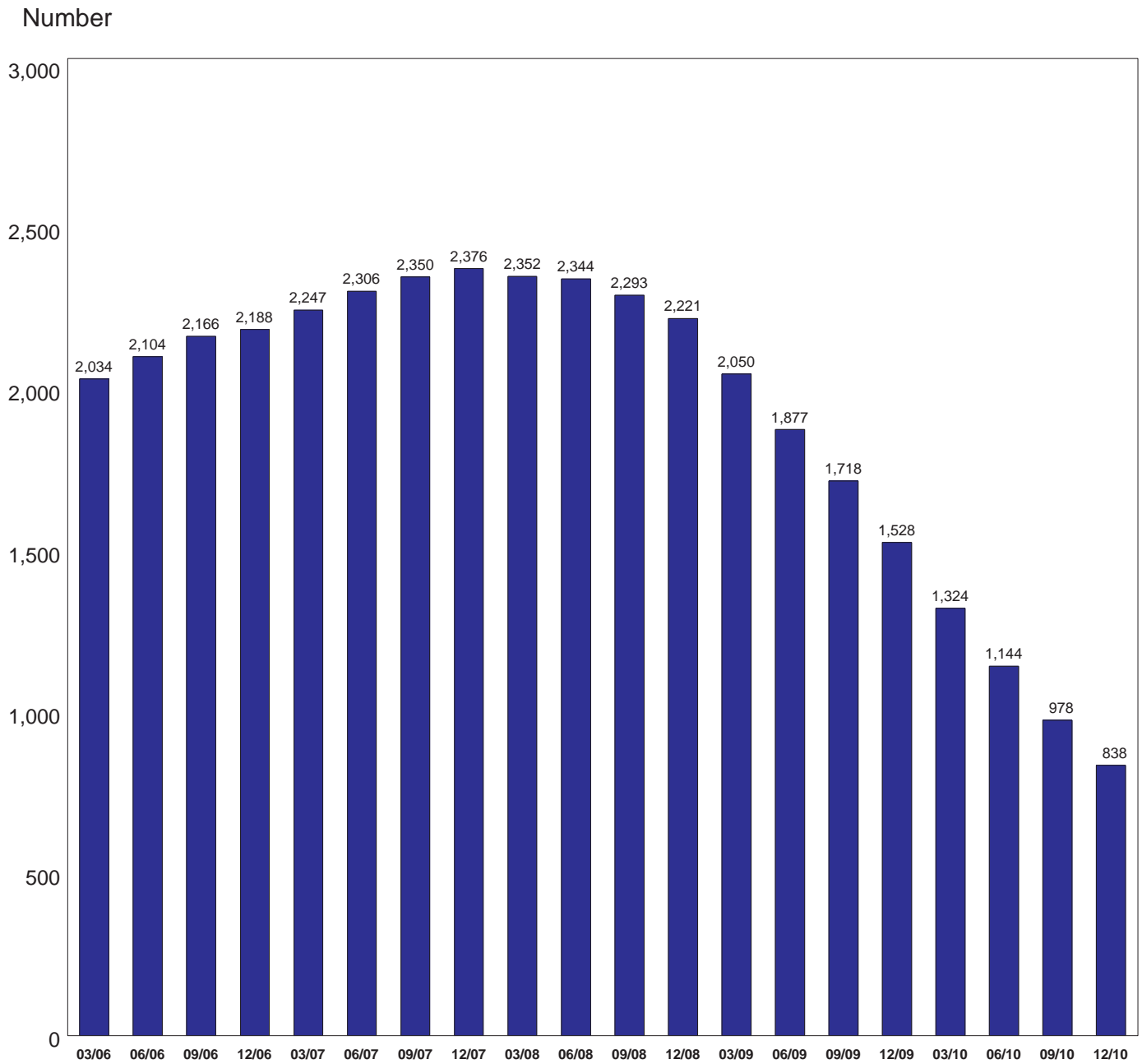
Home Equity and Junior Lien Loans

2000 - 2010



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

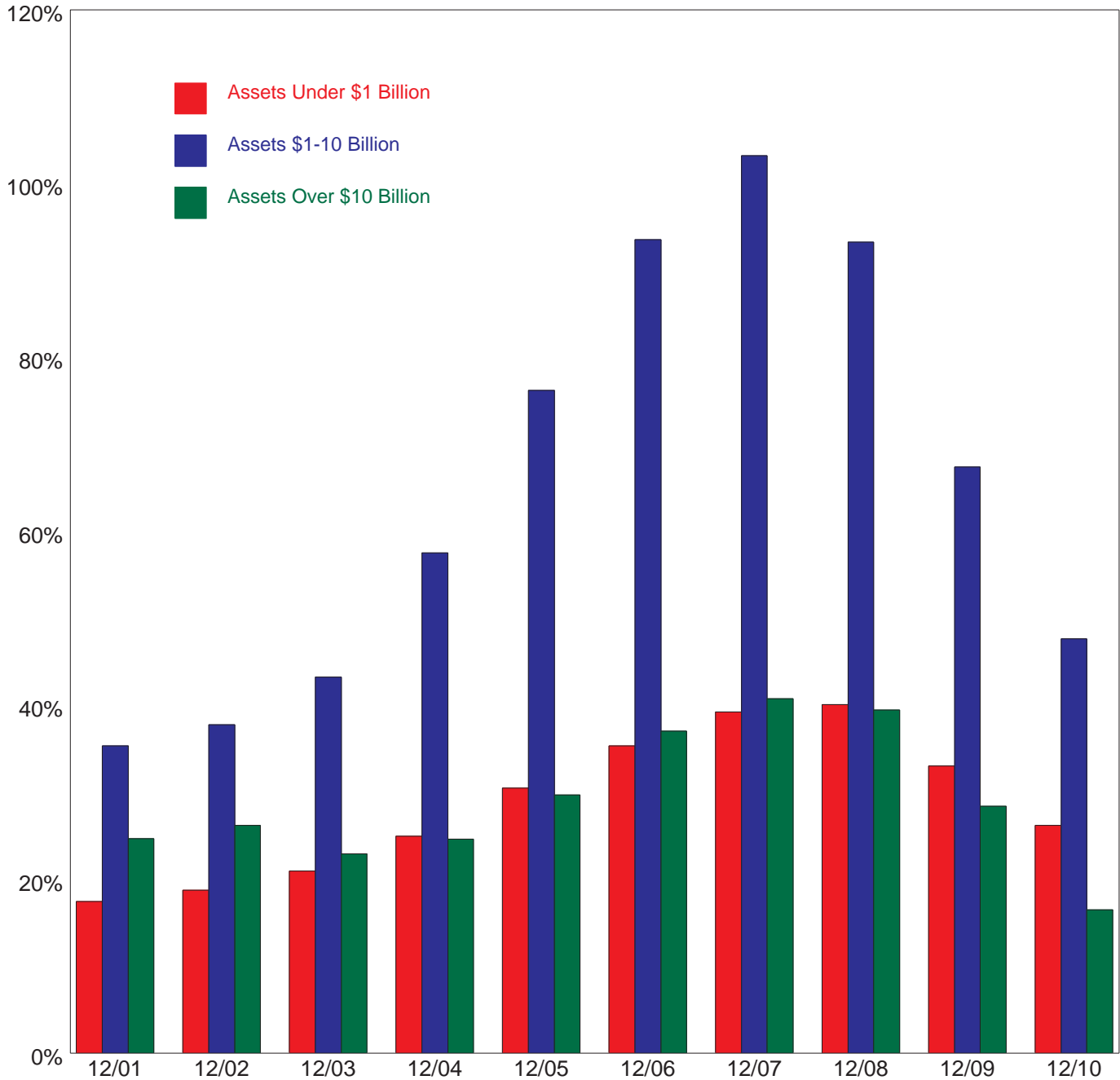
2006-2010



Median Construction and Development Loan Concentrations

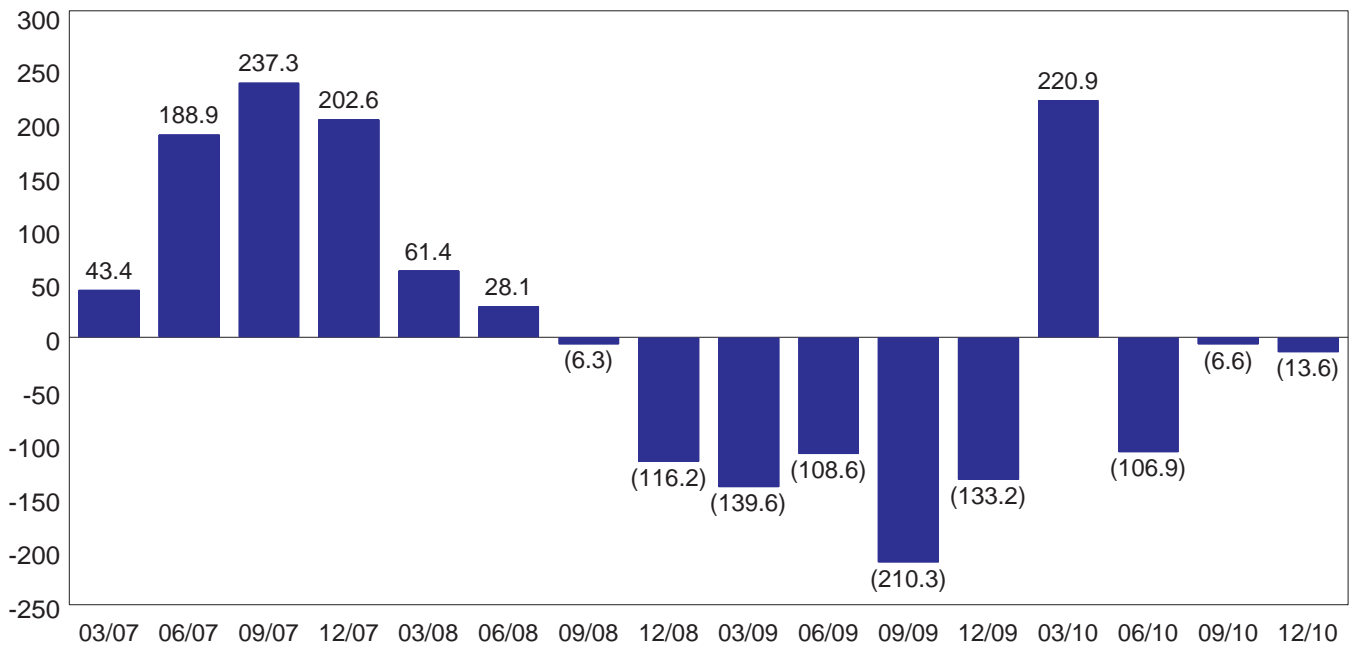
2001 - 2010

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



Quarterly Change in Reported Total Loans Outstanding

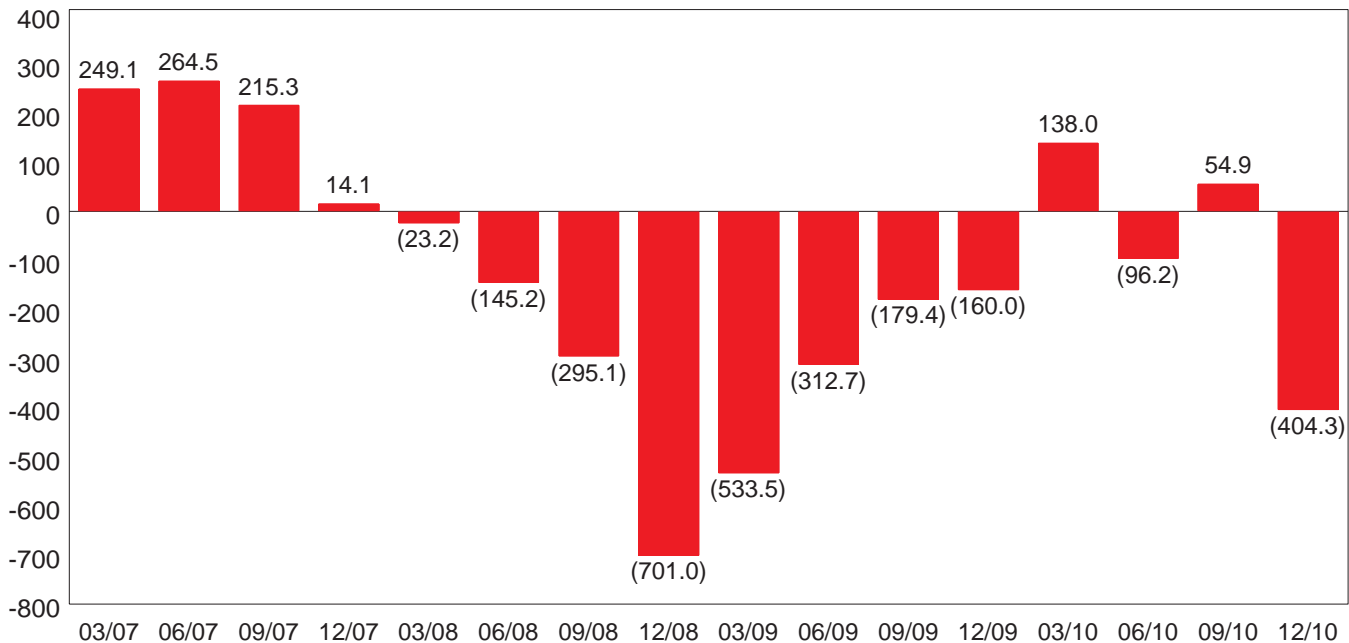
(\$ Billions)



In the fourth quarter of 2010, real estate loans decreased by \$36 billion, commercial and industrial loans increased by \$12 billion, and consumer loans decreased by \$11 billion.

Quarterly Change in Unused Loan Commitments

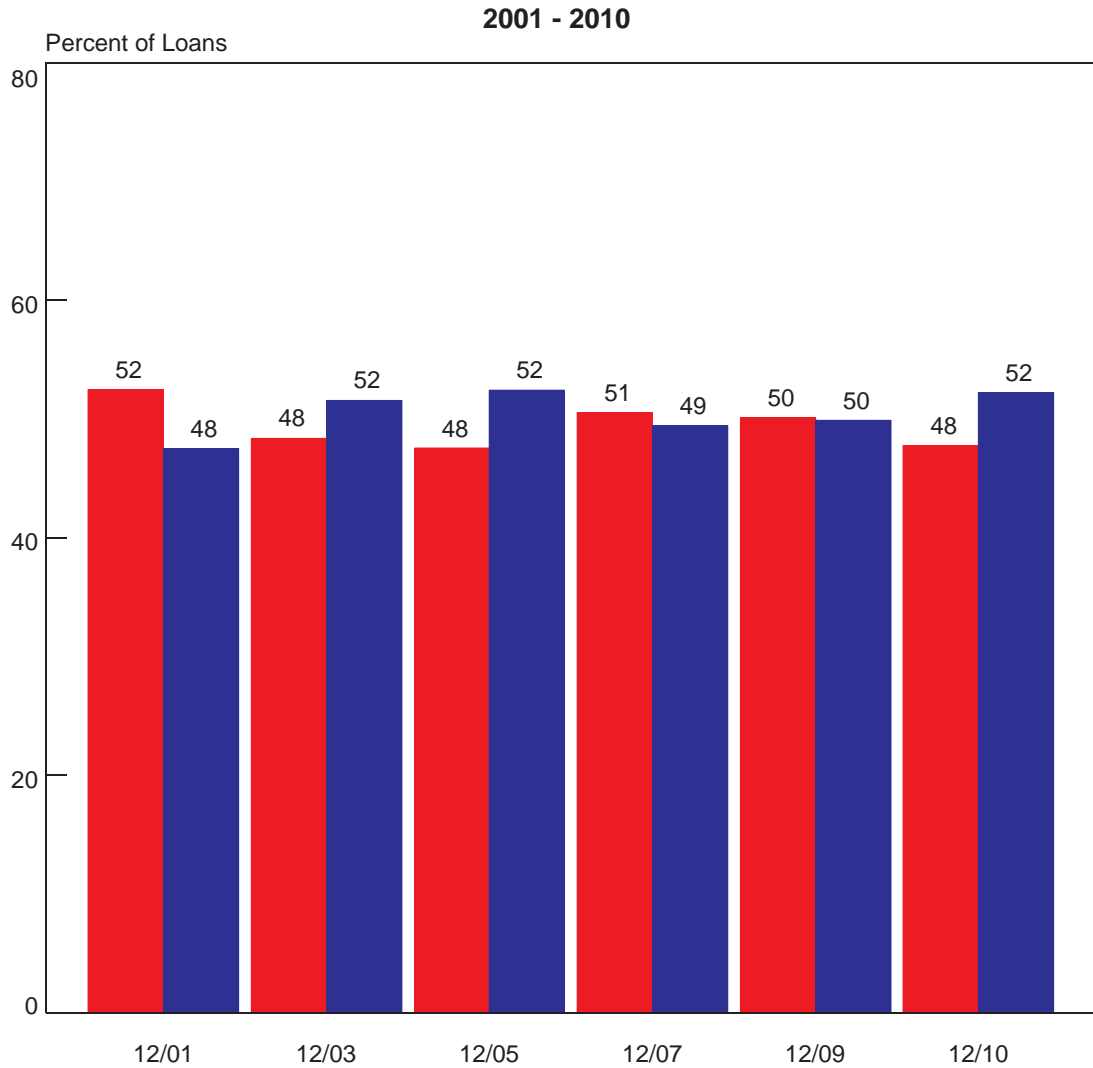
(\$ Billions)



In the fourth quarter of 2010, unused 1-4 residential loan commitments decreased by \$6 billion, unused home equity line commitments decreased by \$15 billion, unused credit card commitments decreased by \$27 billion, and other unused commitments decreased by \$355 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

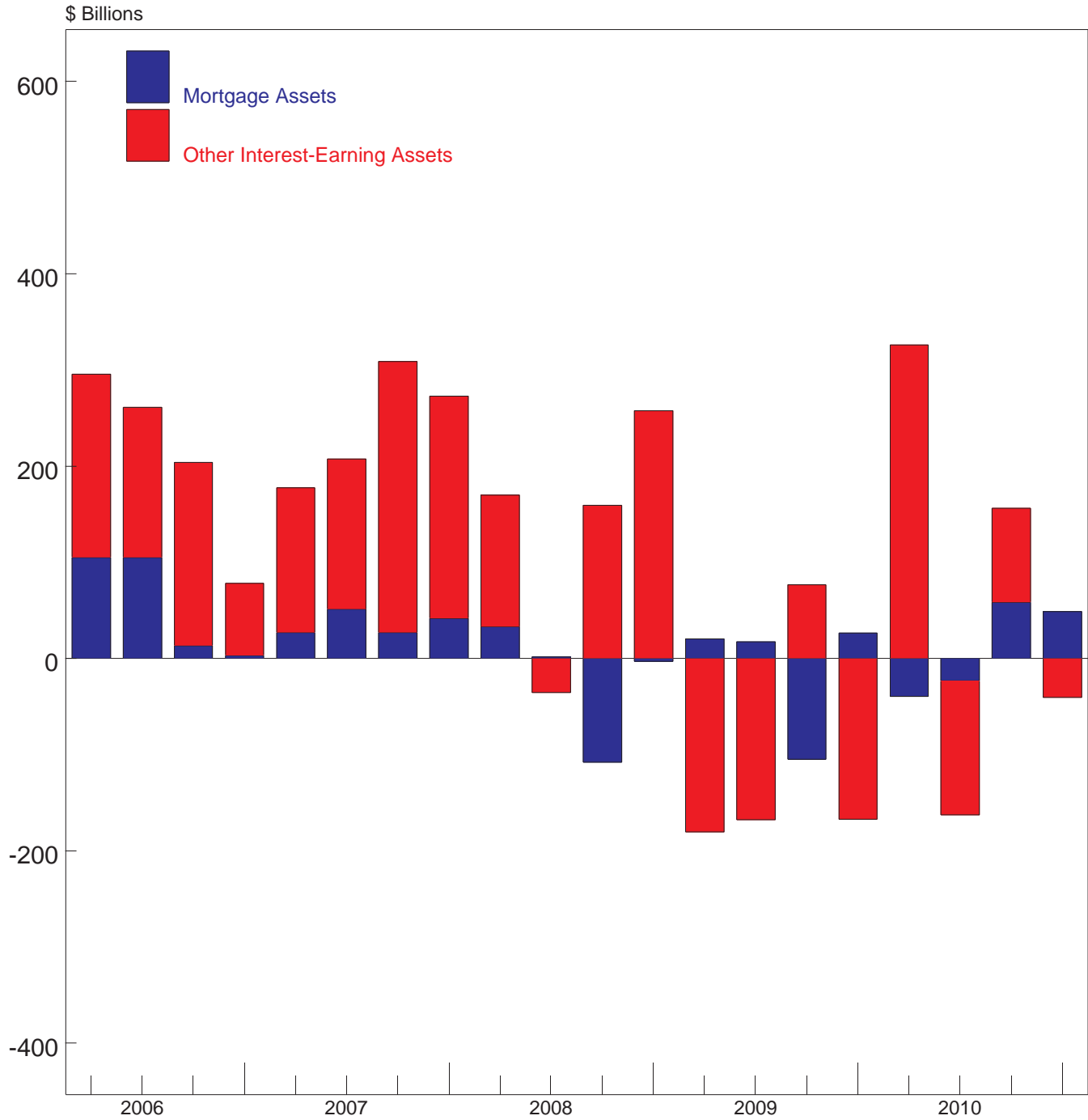
■ Commercial Borrowers	\$2,500	\$2,632	\$3,197	\$3,997	\$3,650	\$3,526
■ Consumer Loans	2,265	2,805	3,525	3,911	3,635	3,852

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

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

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

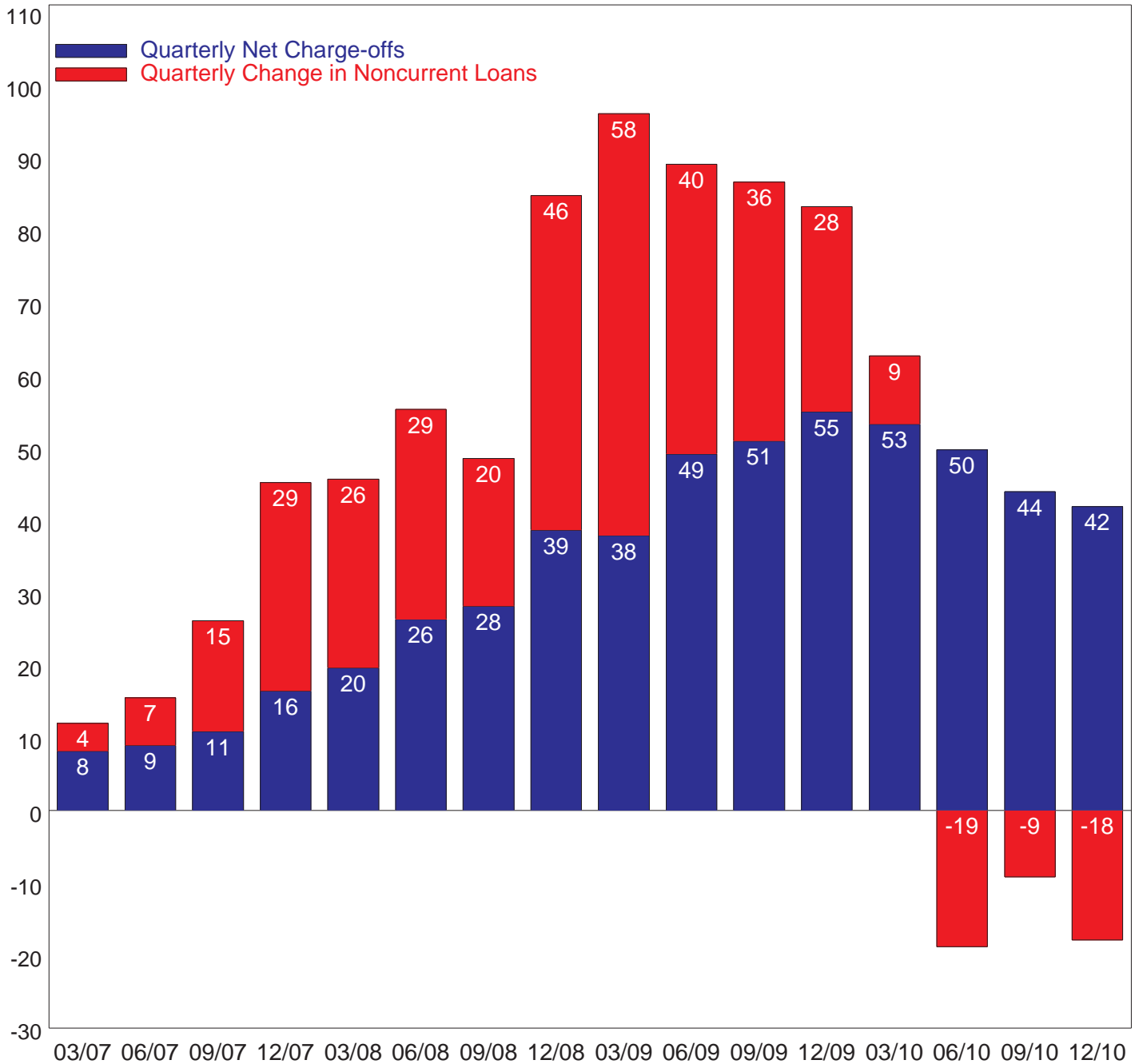
2006 - 2010



Quarterly Net Charge Offs and Change in Noncurrent Loans

2007 - 2010

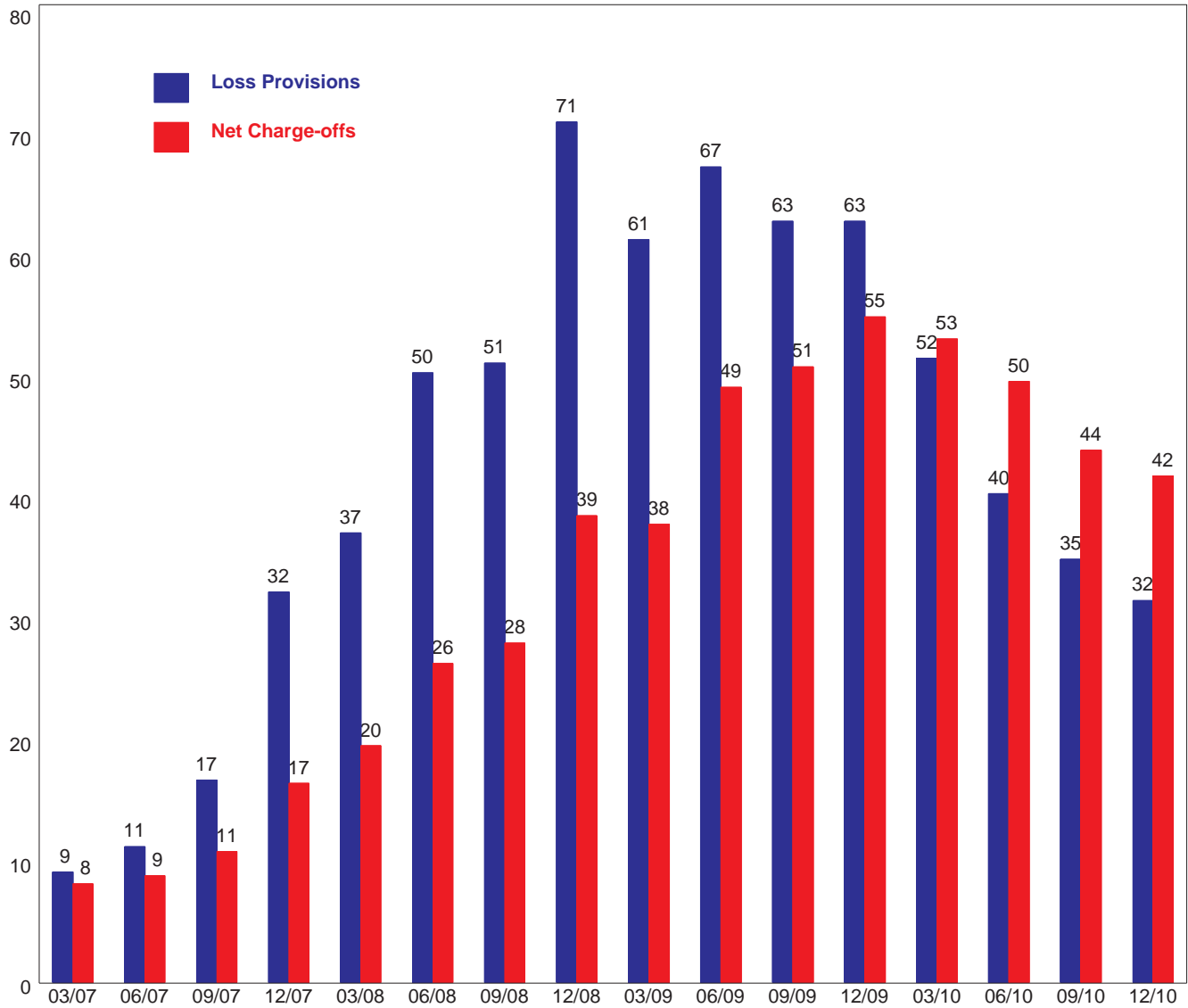
\$ Billions



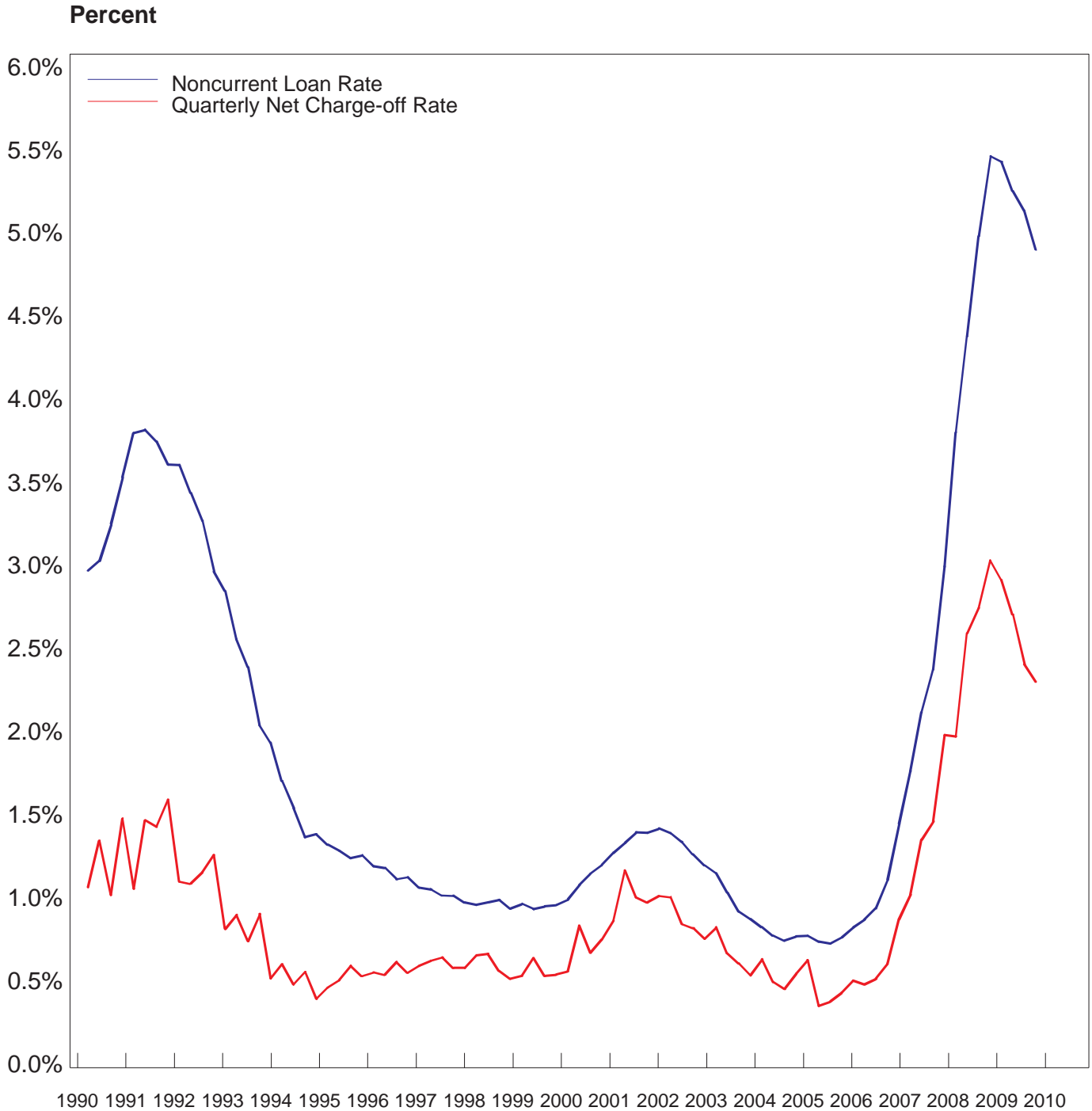
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2007 - 2010

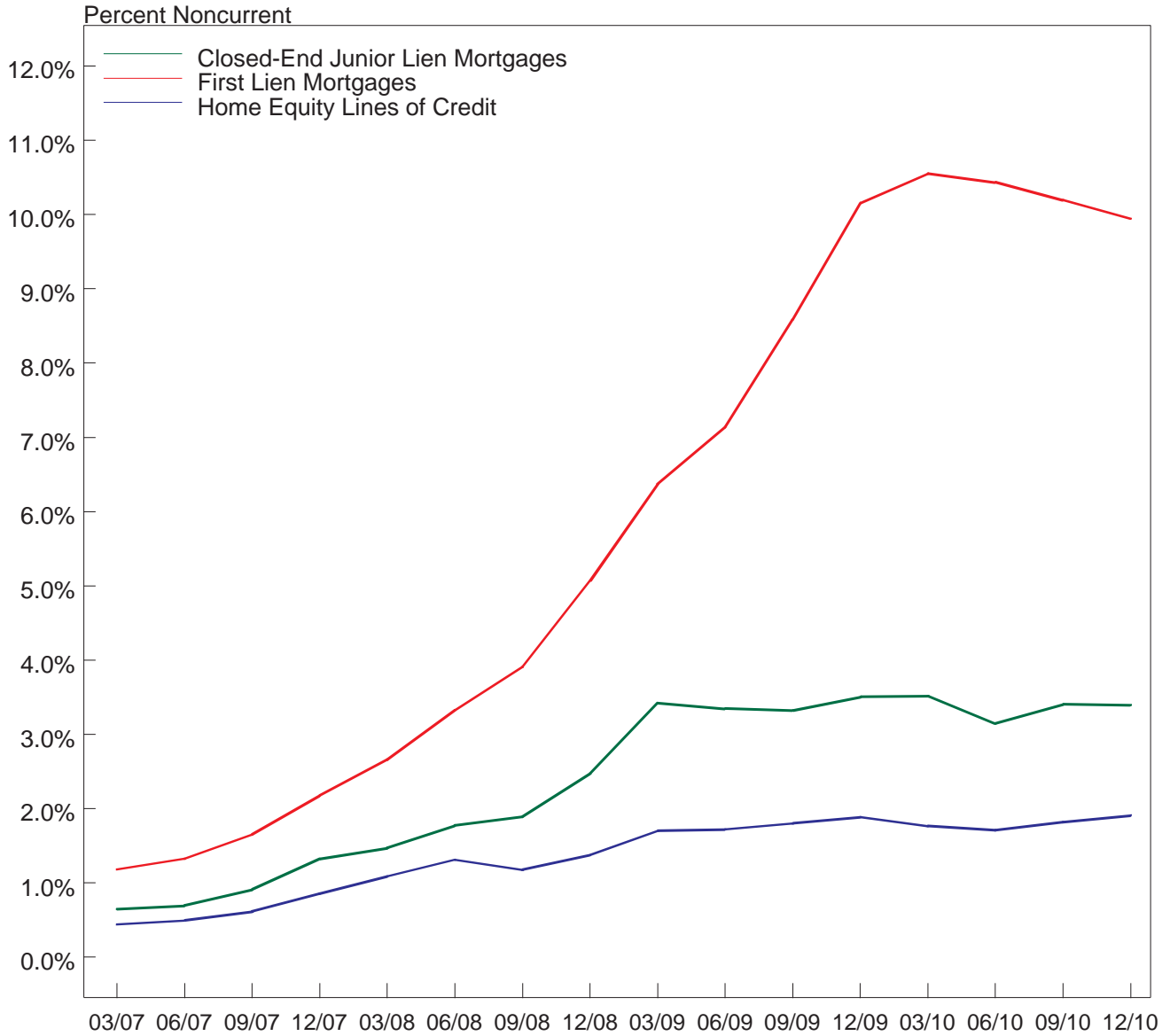
\$ Billions



Noncurrent Loan and Quarterly Net Charge Off Rates 1990-2010

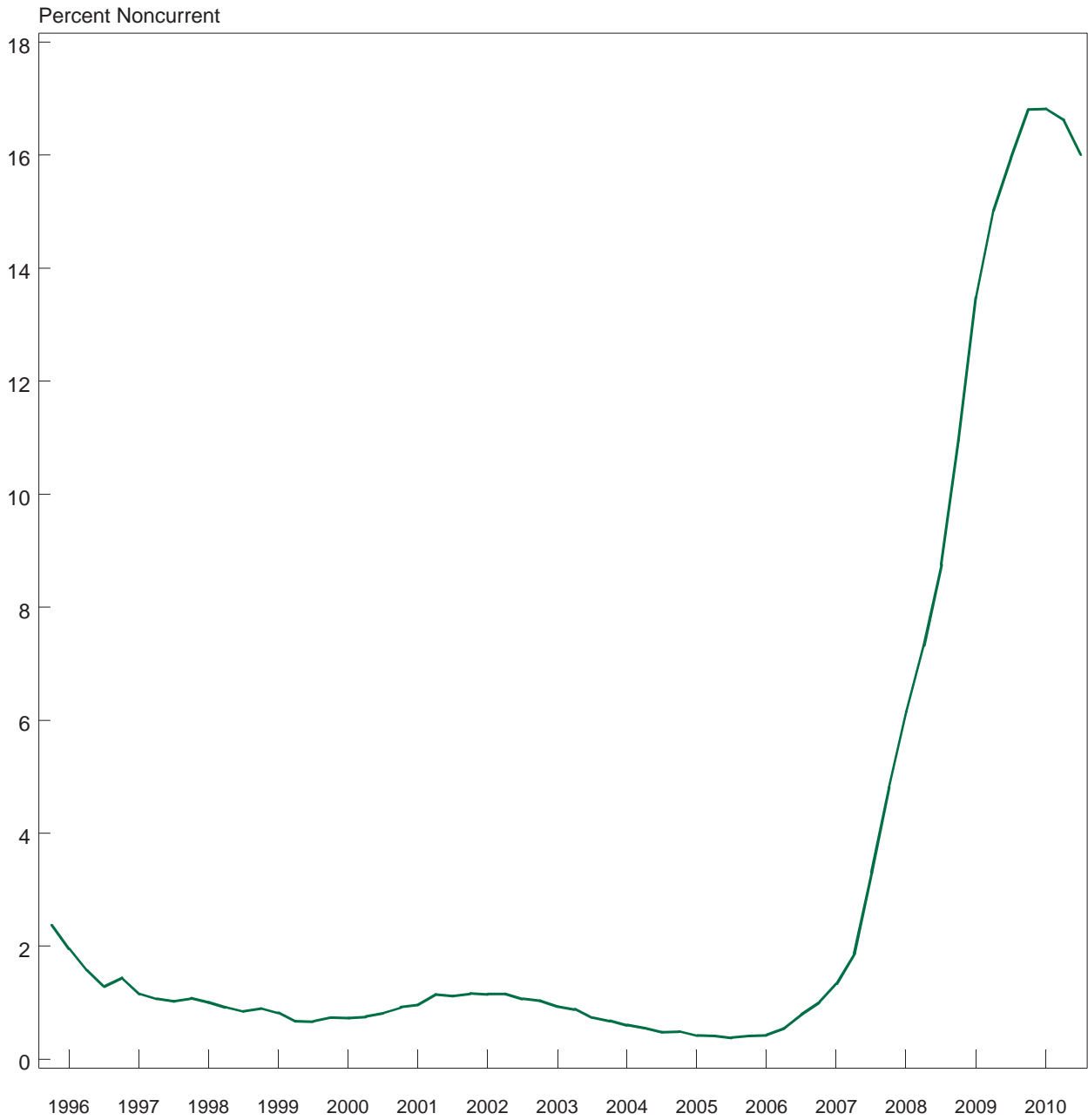


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2007 to 2010



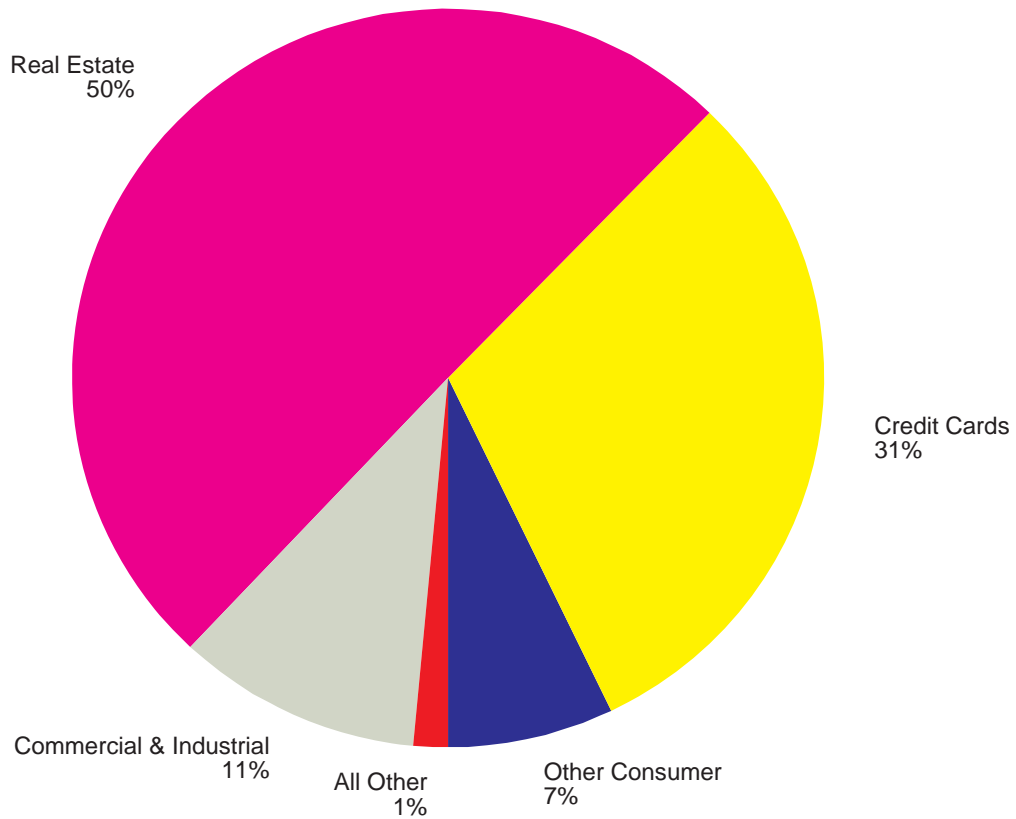
Noncurrent Rate on Real Estate Construction and Development Loans

1996-2010



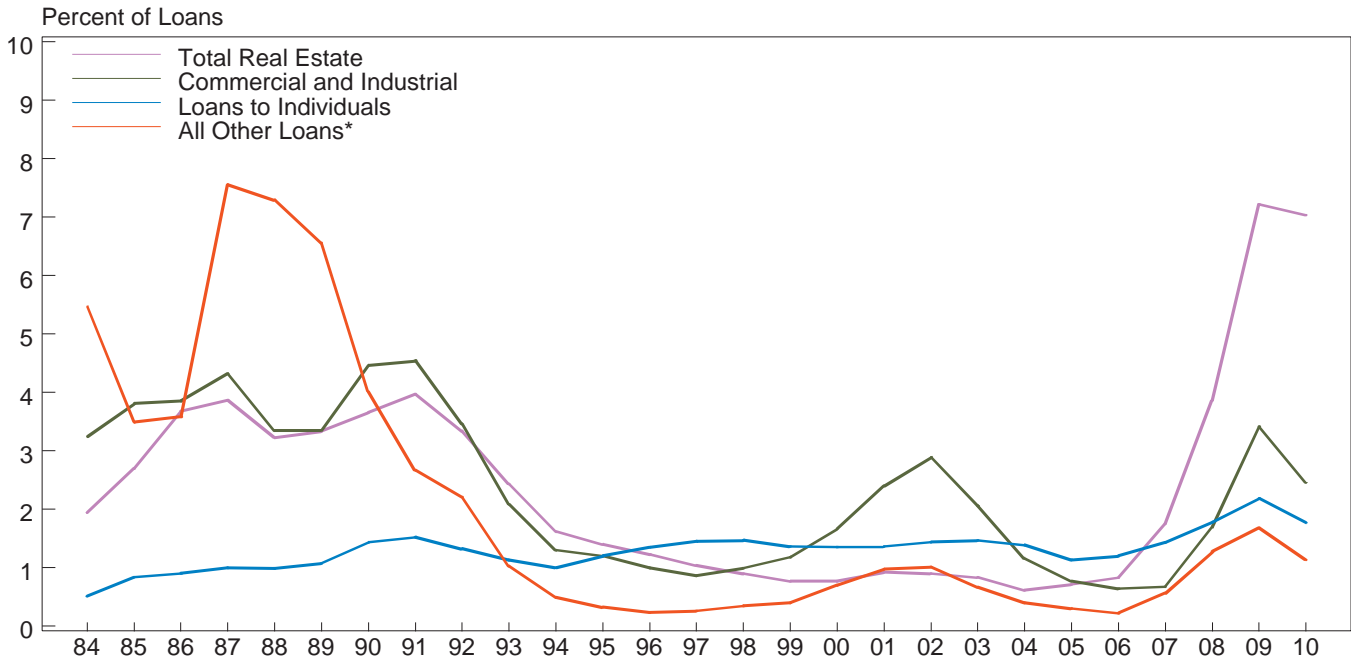
Composition of FDIC-Insured Institutions' Loan Charge-offs

Fourth Quarter, 2010



Noncurrent Loan Rates at Year-end

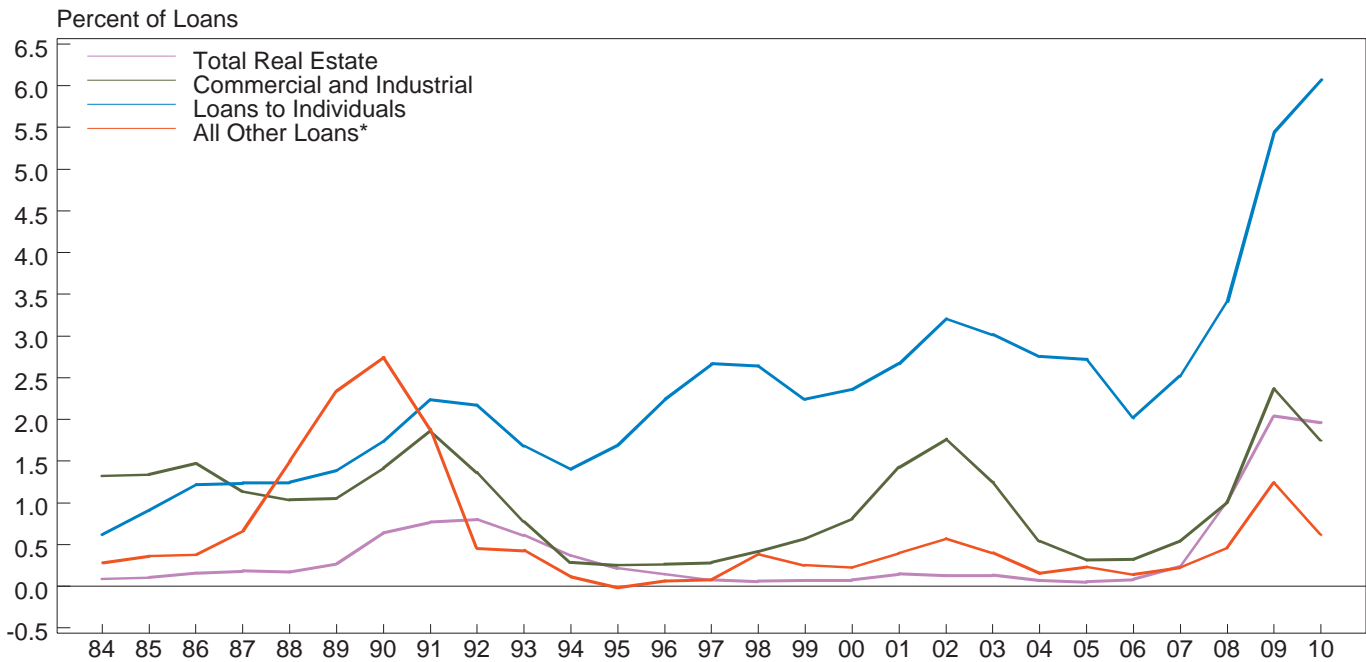
1984-2010



Note: Noncurrent loan rates represent the percentage of loans that are past due 90 days or more or in nonaccrual status.

Annual Net Charge-off Rates on Loans

1984-2010

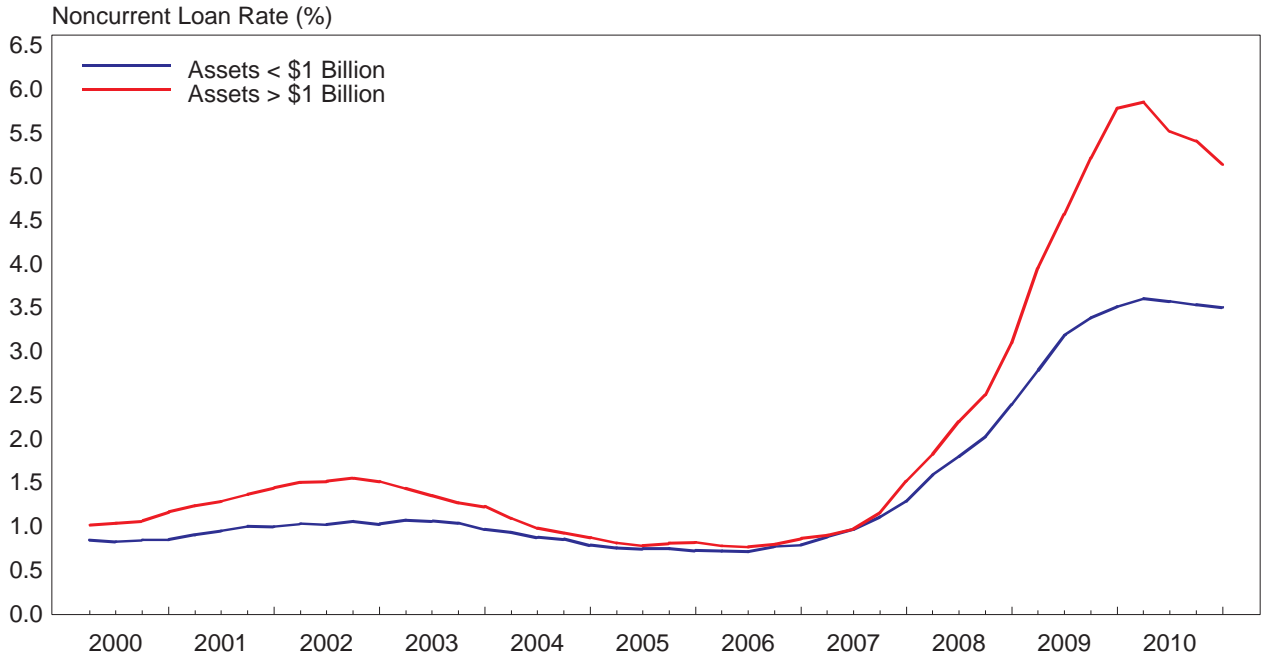


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

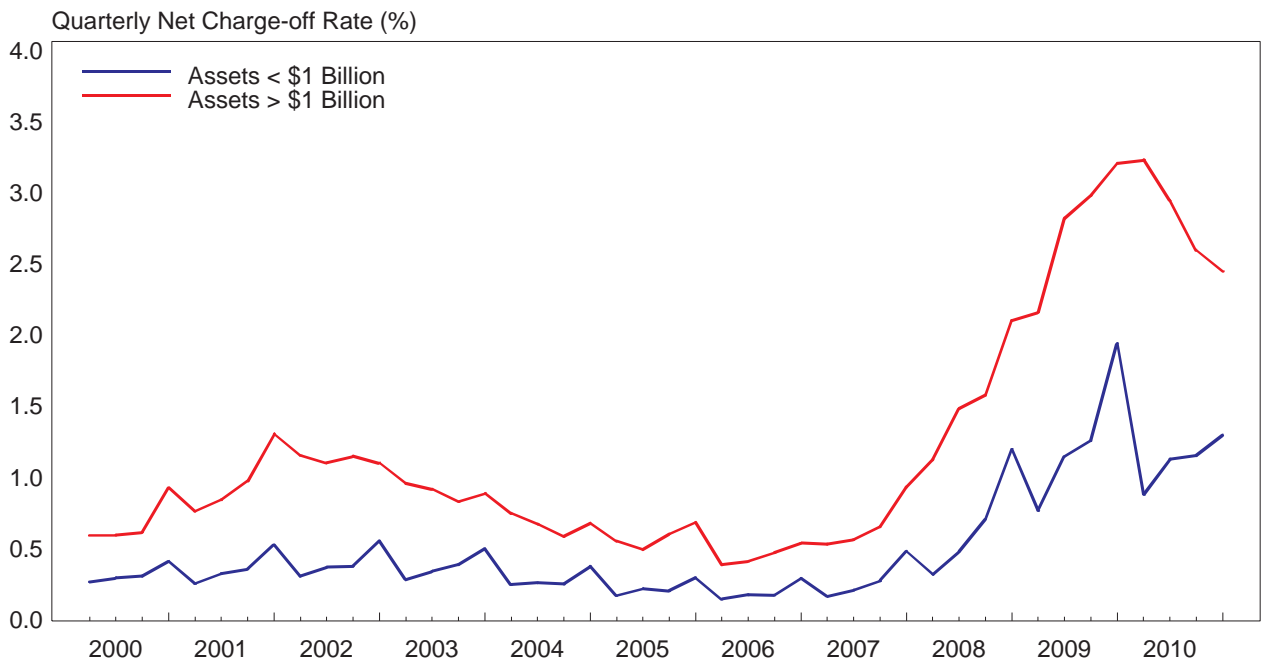
2000 - 2010



Quarterly Net Charge-off Rates

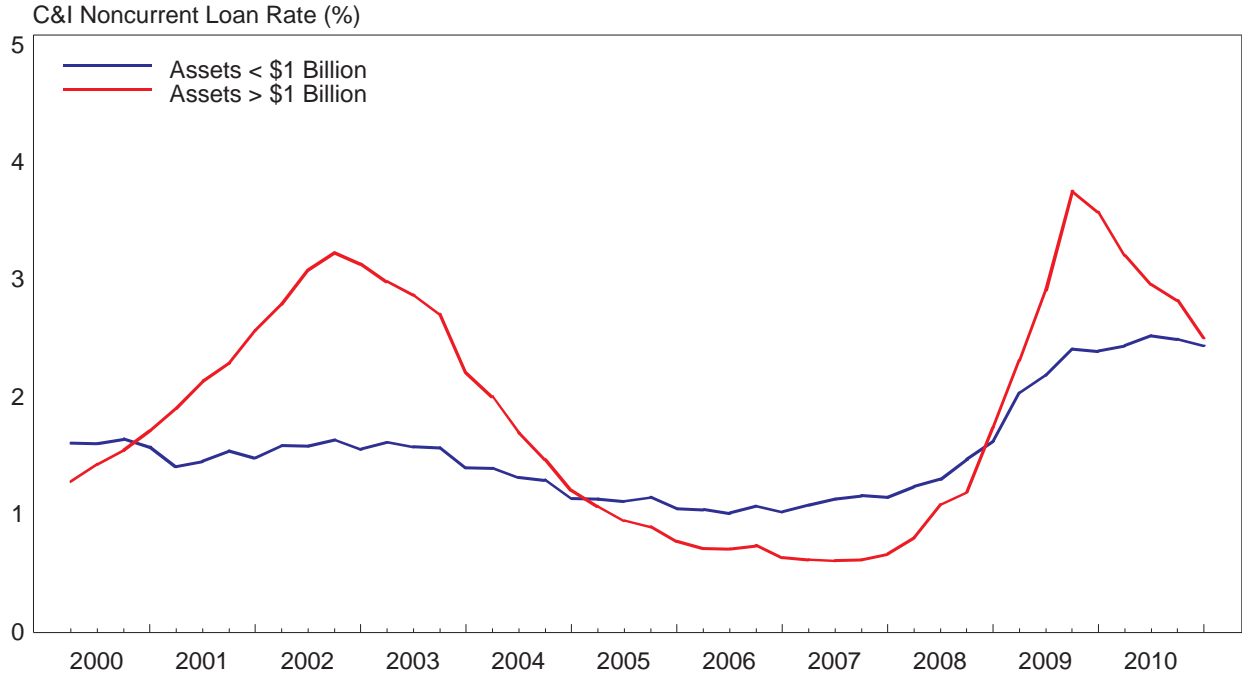
By Asset Size, Annualized

2000 - 2010



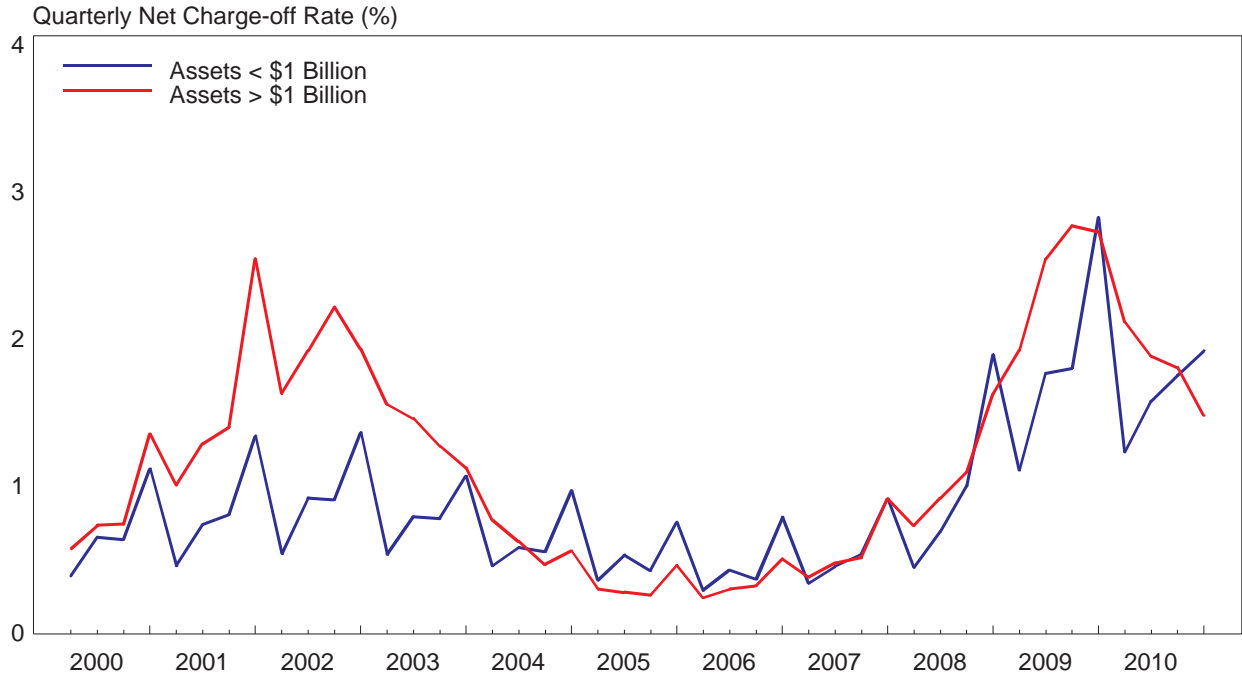
Noncurrent C & I Loan Rates By Asset Size

2000 - 2010



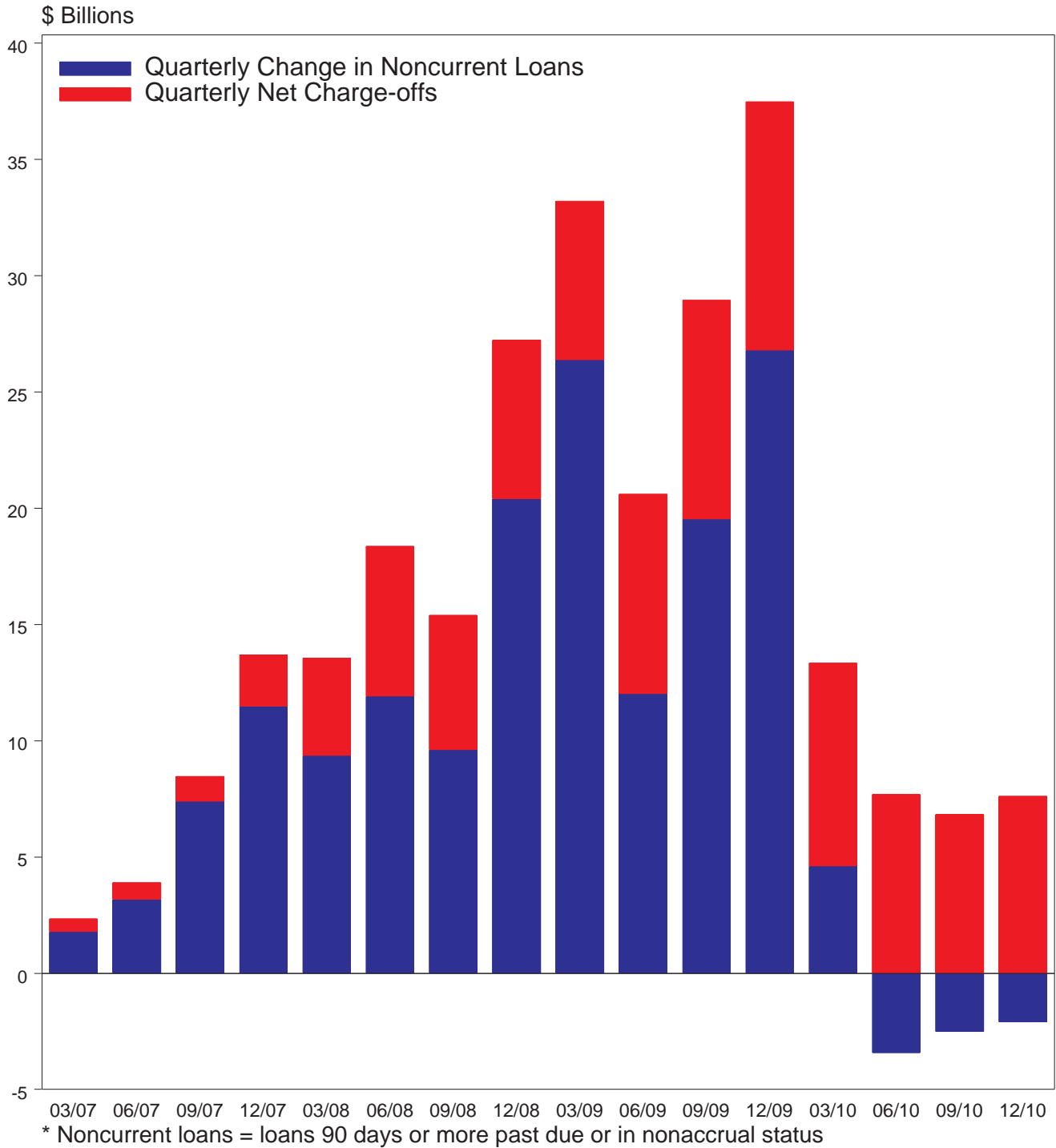
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2000 - 2010



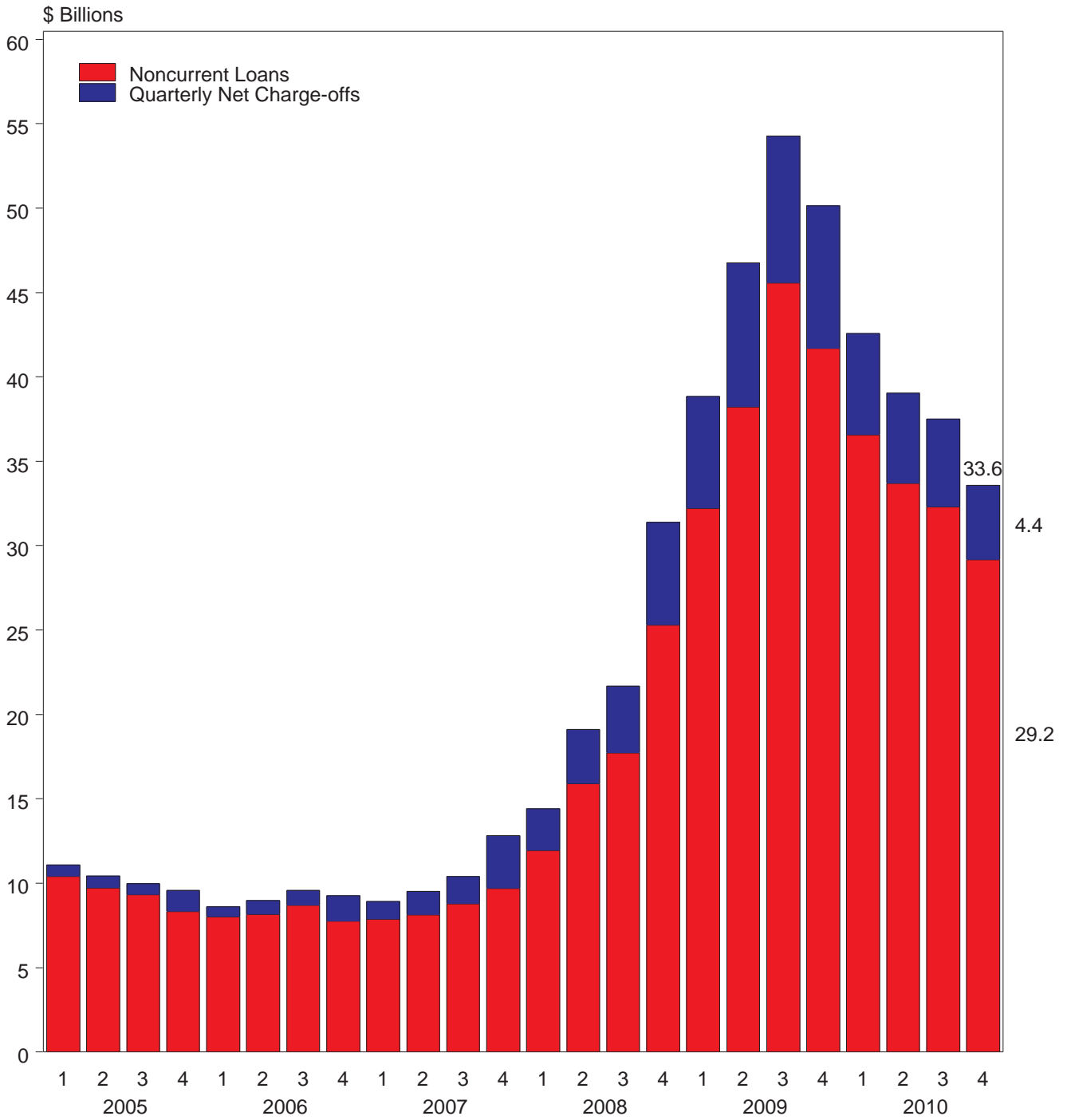
Credit Quality of Residential Mortgage Loans*

2007 to 2010



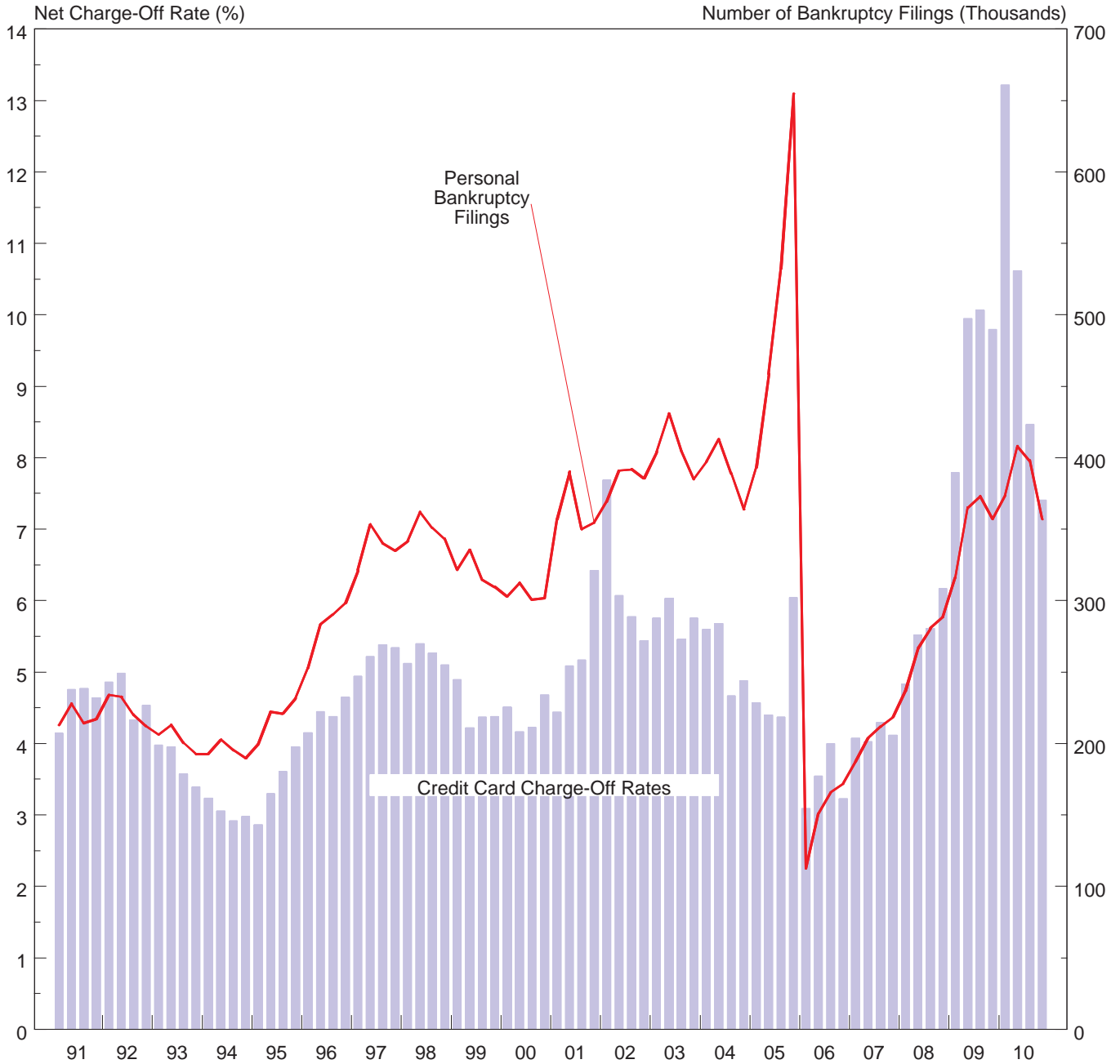
Credit Quality of C & I Loans

2005-2010



Credit Card Loss Rates and Personal Bankruptcy Filings

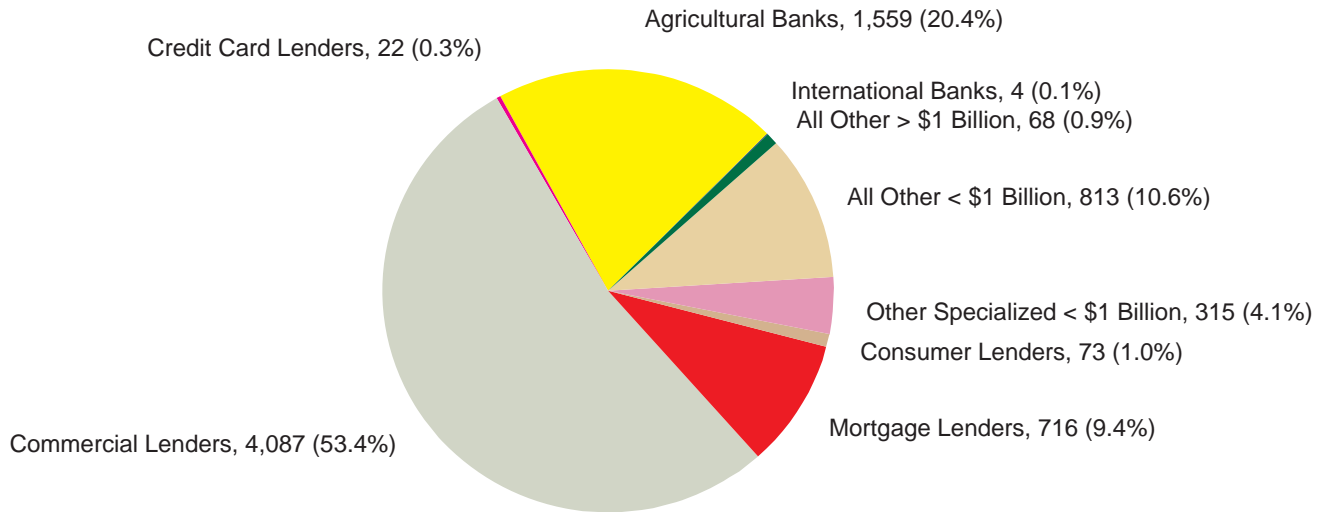
1991-2010



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

Number of Institutions By Asset Concentration Group

December 31, 2010

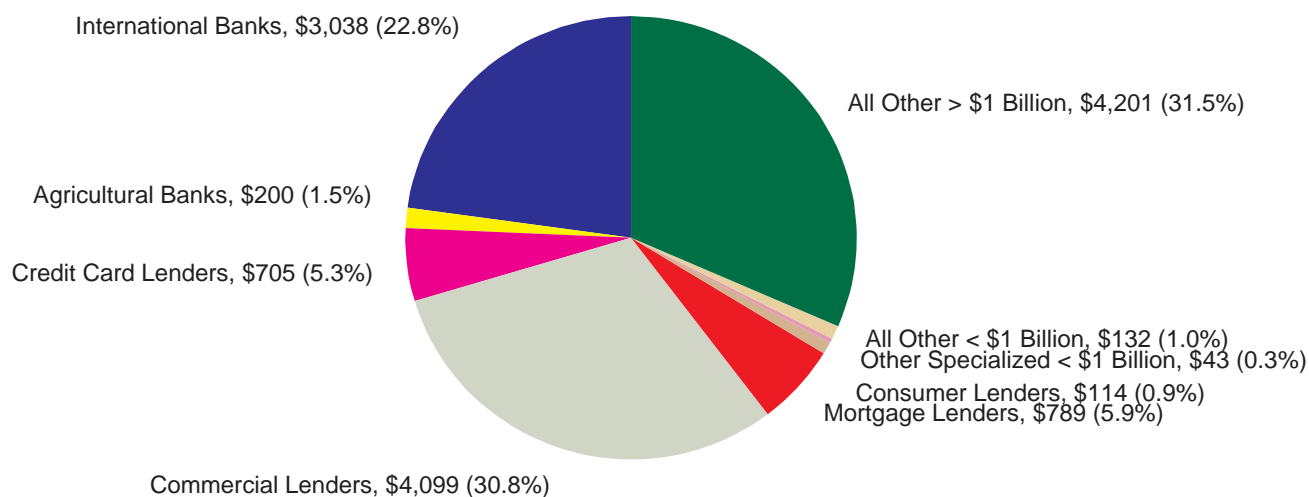


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/10	4	1,559	22	4,087	716	73	315	813	68
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132
12/93	11	2,951	63	3,305	2,153	323	1,224	3,109	145
12/92	11	3,021	68	3,342	2,327	319	1,388	3,315	143

Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2010

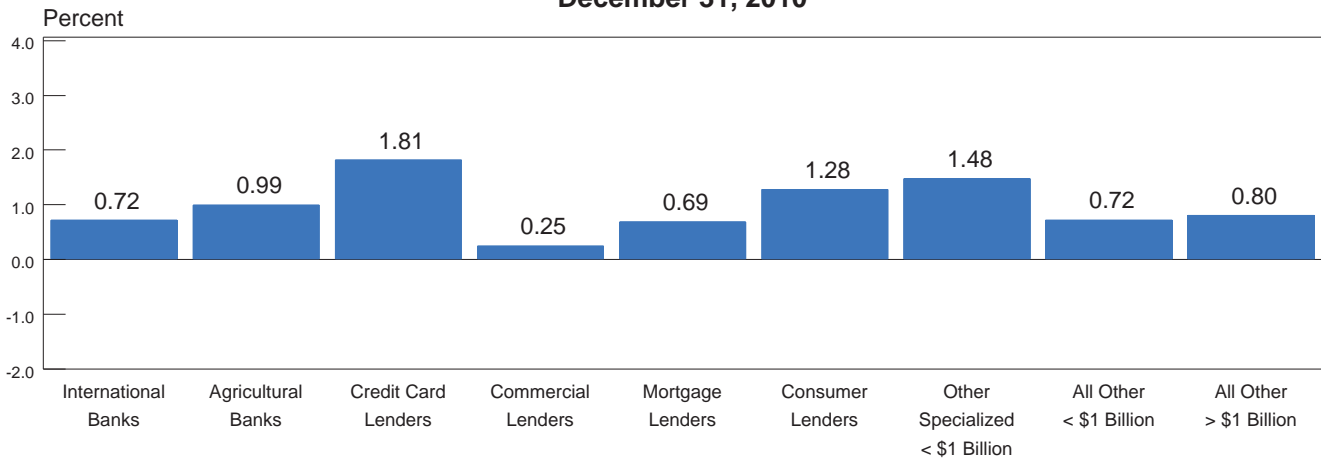


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/10	3,038	200	705	4,099	789	114	43	132	4,201
12/09	3,107	182	502	4,547	810	96	38	116	3,689
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,647	117	48	129	2,328
12/04	1,881	139	383	3,301	1,505	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	223	2,166	932	134	70	291	480
12/95	1,046	118	169	1,922	935	114	82	315	641
12/94	960	119	134	1,675	926	92	92	306	719
12/93	831	120	102	1,561	920	85	119	329	663
12/92	754	117	93	1,666	861	60	131	342	551

Performance Ratios By Asset Concentration Group

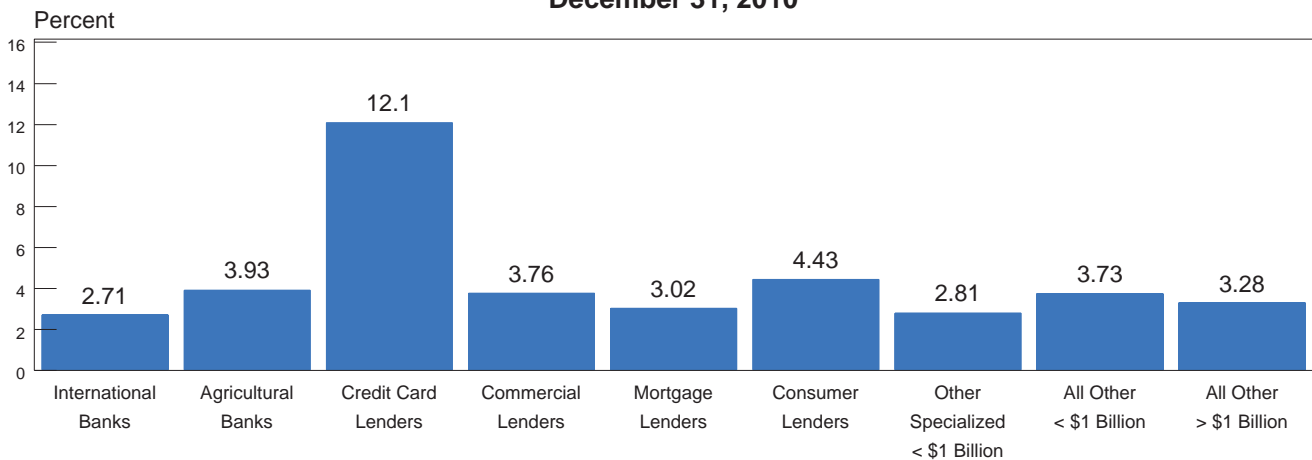
Return on Assets (YTD)

December 31, 2010



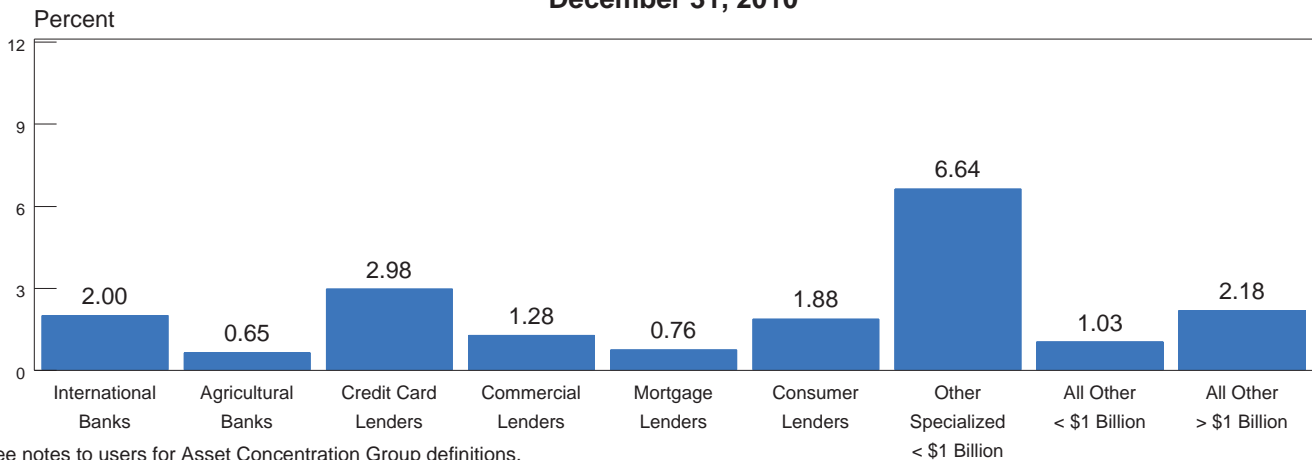
Net Interest Margin (YTD)

December 31, 2010



Noninterest Income to Assets (YTD)

December 31, 2010

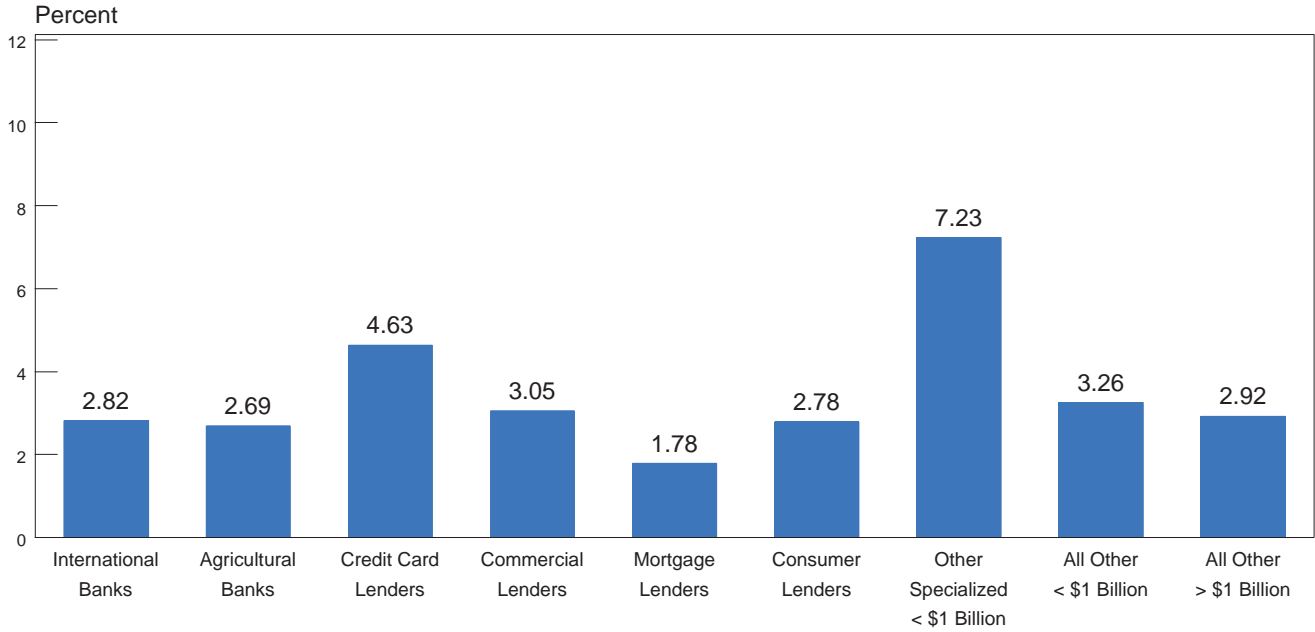


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

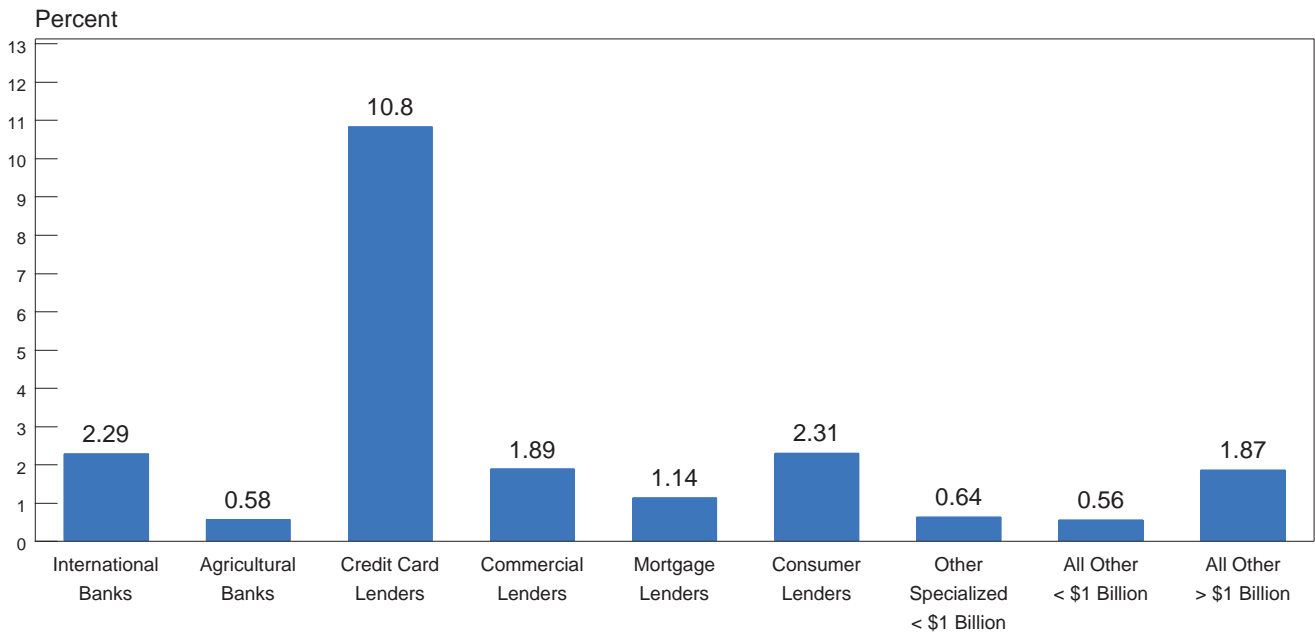
Noninterest Expense to Assets (YTD)

December 31, 2010



Net Charge-offs to Loans and Leases (YTD)

December 31, 2010

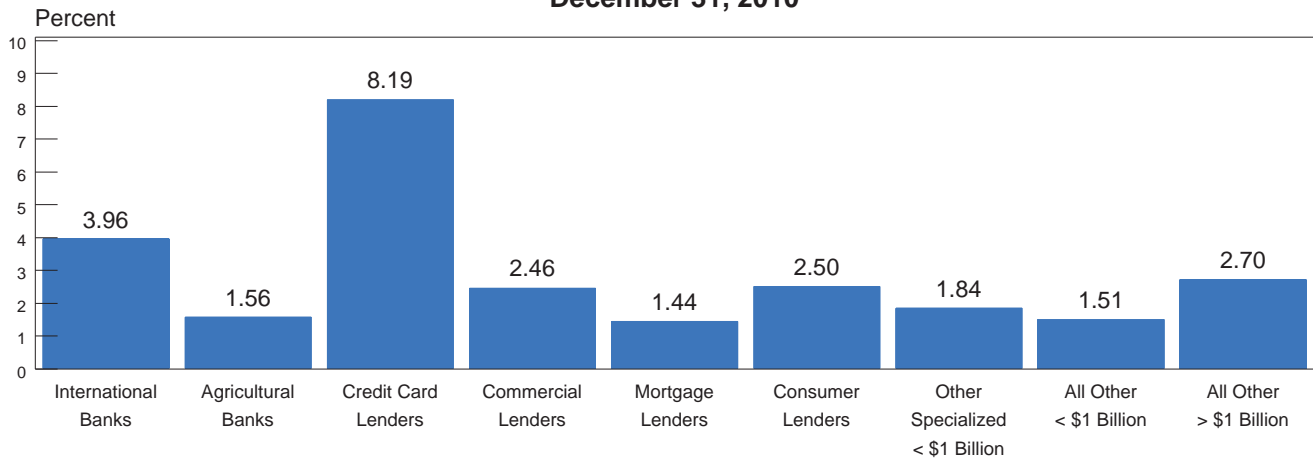


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

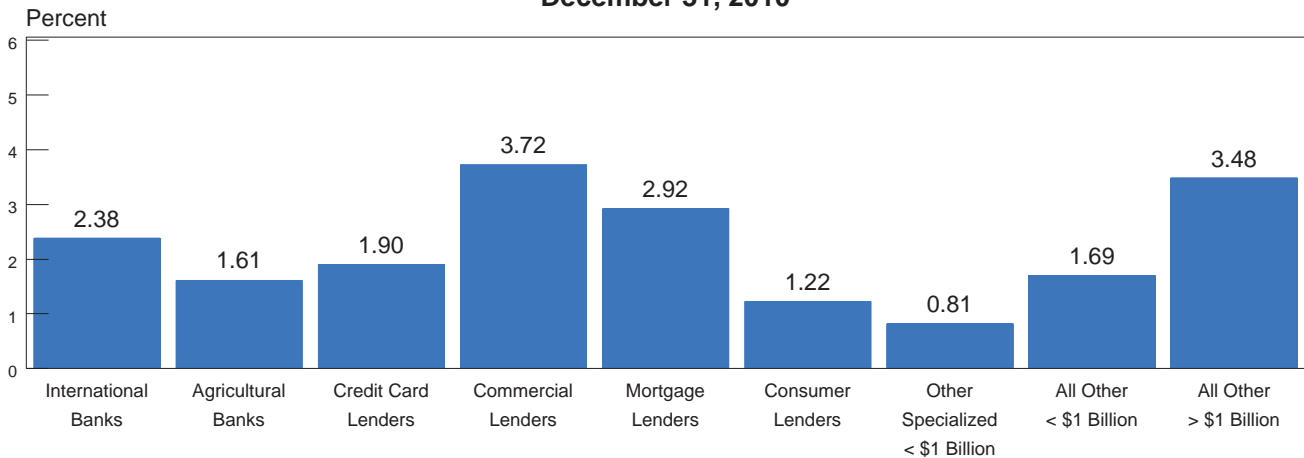
Loss Allowance To Loans and Leases

December 31, 2010



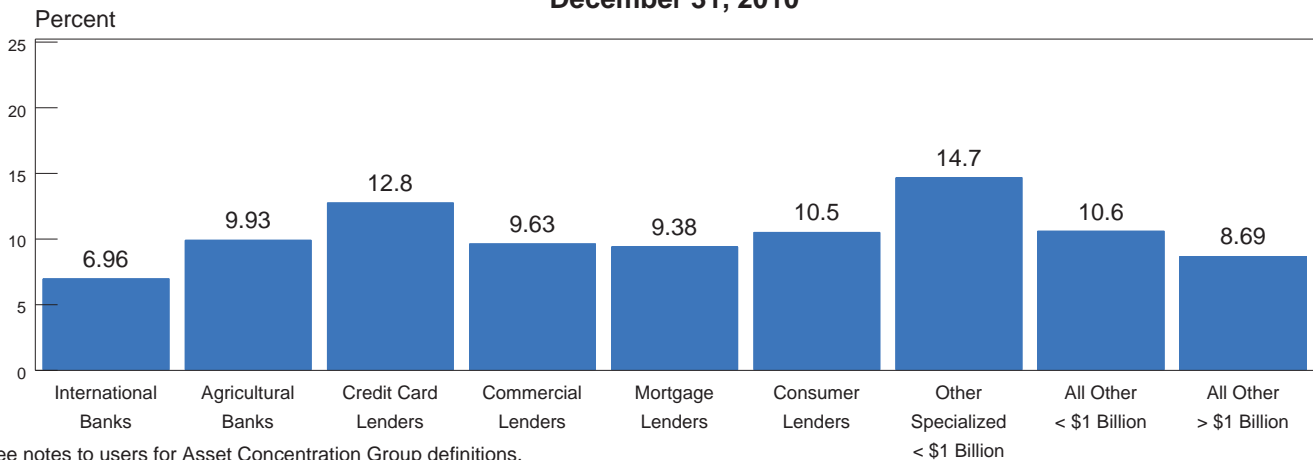
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2010



Core Capital (Leverage) Ratio

December 31, 2010



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

Return On Average Assets By Asset Concentration Group

1992 - 2010, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/10	0.72	0.99	1.81	0.25	0.69	1.28	1.48	0.72	0.80
12/09	0.08	0.81	-4.50	-0.42	0.65	0.33	0.74	0.80	0.51
12/08	0.25	1.00	1.70	-0.13	-0.48	-0.01	1.43	0.82	-0.09
12/07	0.58	1.20	3.35	0.83	0.03	1.26	2.56	1.03	0.88
12/06	1.01	1.23	4.19	1.28	0.94	1.75	1.54	1.04	1.26
12/05	0.86	1.27	2.90	1.36	1.07	1.55	2.18	1.09	1.34
12/04	0.76	1.22	4.03	1.29	1.17	1.66	1.68	1.10	1.32
12/03	1.10	1.20	4.08	1.28	1.38	1.31	1.85	1.06	1.34
12/02	0.74	1.24	3.60	1.30	1.31	1.35	1.08	1.14	1.32
12/01	0.84	1.12	2.89	1.12	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
12/98	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40
12/97	0.93	1.25	2.06	1.31	0.96	1.27	1.66	1.23	1.23
12/96	0.91	1.20	1.92	1.25	0.68	1.27	1.39	1.22	1.17
12/95	0.82	1.18	2.59	1.21	0.81	1.27	1.22	1.20	1.14
12/94	0.86	1.18	3.62	1.10	0.64	1.31	0.81	1.18	1.19
12/93	1.03	1.25	3.74	0.97	0.72	1.45	0.98	1.21	1.09
12/92	0.67	1.23	2.85	0.62	0.76	1.05	1.06	1.07	0.93

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

Net Interest Margin By Asset Concentration Group

1992 - 2010, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/10	2.71	3.93	12.09	3.76	3.02	4.43	2.81	3.73	3.28
12/09	2.92	3.92	10.06	3.50	3.05	4.12	2.83	3.77	3.12
12/08	2.86	3.90	9.41	3.60	2.43	3.73	2.84	3.81	1.90
12/07	2.59	3.96	8.56	3.59	2.62	4.26	3.04	3.70	2.94
12/06	2.26	4.04	8.82	3.73	2.51	5.52	3.18	3.72	2.99
12/05	2.61	4.11	8.18	3.87	2.79	4.58	2.80	3.80	3.08
12/04	2.50	4.07	8.67	3.85	3.05	4.71	3.20	3.86	3.29
12/03	3.03	4.03	8.29	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.17	8.74	4.19	3.39	4.69	3.40	4.11	3.63
12/01	2.82	4.03	7.85	4.07	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68
12/98	3.01	4.23	7.93	4.24	3.10	4.63	3.86	4.29	3.86
12/97	3.03	4.32	7.88	4.55	3.20	5.18	3.80	4.43	4.01
12/96	3.20	4.31	7.75	4.39	3.21	4.93	3.82	4.42	4.09
12/95	3.41	4.34	8.23	4.35	3.11	4.95	3.83	4.47	4.07
12/94	3.50	4.36	8.92	4.45	3.30	5.16	3.77	4.51	4.23
12/93	3.53	4.38	9.59	4.38	3.48	5.57	3.81	4.58	4.35
12/92	3.51	4.41	9.59	4.29	3.49	5.02	3.86	4.62	4.24

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

Net Charge-offs as a Percent of Average Loans and Leases
By Asset Concentration Group
1992 - 2010, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/10	2.29	0.58	10.83	1.89	1.14	2.31	0.64	0.56	1.87
12/09	3.07	0.65	9.77	2.02	1.24	2.74	0.78	0.54	2.19
12/08	1.44	0.41	5.94	1.14	0.86	1.74	0.35	0.35	0.74
12/07	0.77	0.22	3.95	0.35	0.40	0.87	0.29	0.22	0.39
12/06	0.48	0.17	3.48	0.22	0.15	1.40	0.42	0.20	0.22
12/05	0.87	0.18	4.64	0.23	0.12	1.44	0.26	0.23	0.24
12/04	0.91	0.22	4.66	0.30	0.12	1.57	0.59	0.29	0.25
12/03	1.40	0.28	5.22	0.46	0.18	2.09	1.22	0.38	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
12/98	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60
12/97	0.25	0.23	4.72	0.38	0.18	0.97	0.30	0.29	0.56
12/96	0.29	0.26	3.94	0.34	0.29	0.77	0.47	0.30	0.50
12/95	0.35	0.20	3.31	0.35	0.28	0.58	0.31	0.23	0.41
12/94	0.61	0.15	2.87	0.40	0.44	0.61	0.21	0.19	0.37
12/93	1.20	0.23	3.65	0.75	0.57	0.72	0.52	0.34	0.64
12/92	1.84	0.36	4.68	1.04	0.48	0.77	0.72	0.51	1.08

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

Percent of Loans Noncurrent By Asset Concentration Group

1992 - 2010

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/10	6.31	1.83	2.20	4.33	4.29	1.44	2.10	2.19	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
12/93	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
12/92	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36

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

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

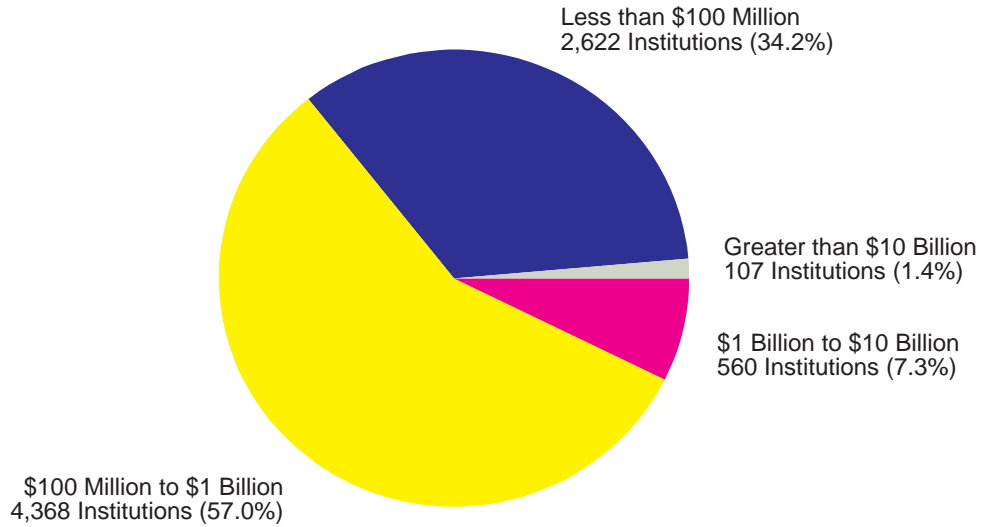
1992 - 2010

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/10	6.96	9.93	12.75	9.63	9.38	10.52	14.68	10.58	8.69
12/09	6.98	9.95	19.60	8.69	8.91	10.45	15.64	10.63	8.22
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68

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

Number of Institutions By Asset Size

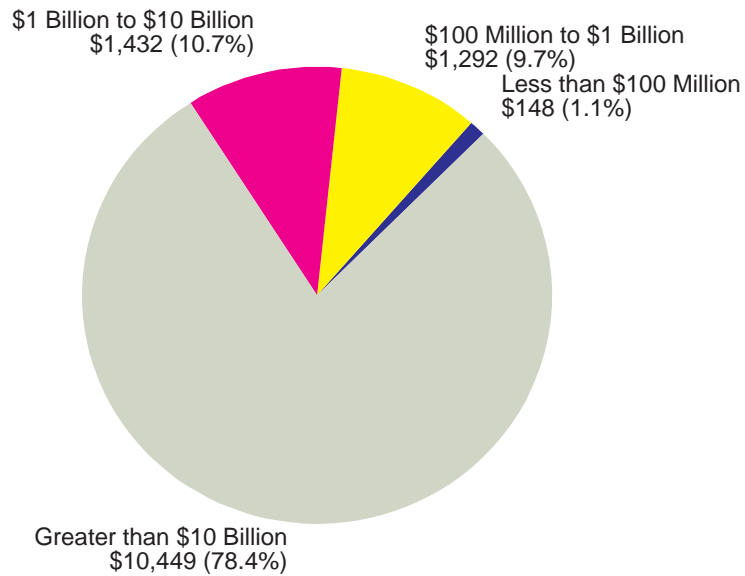
December 31, 2010



Industry Assets By Asset Size

December 31, 2010

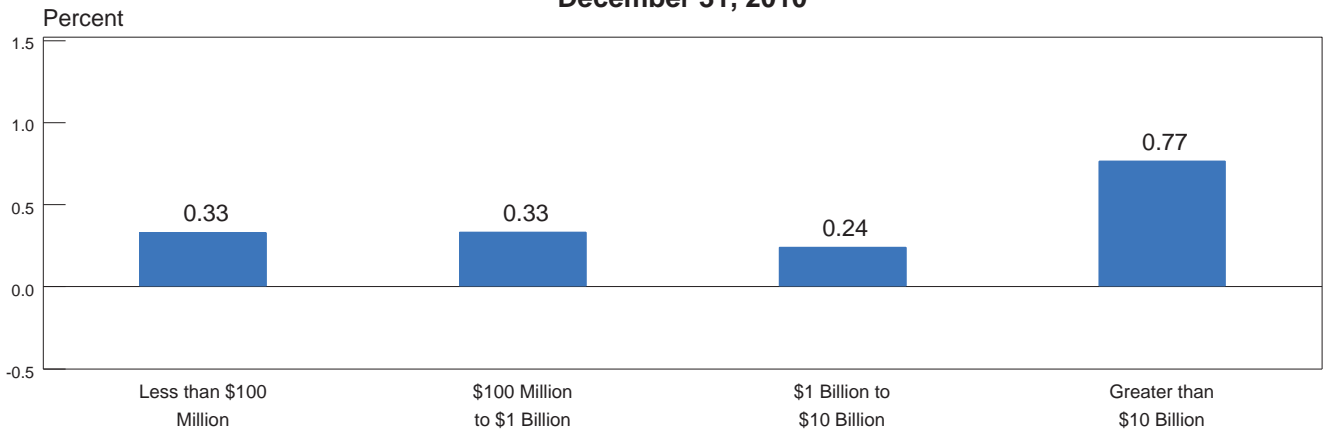
(\$ Billions)



Performance Ratios By Asset Size

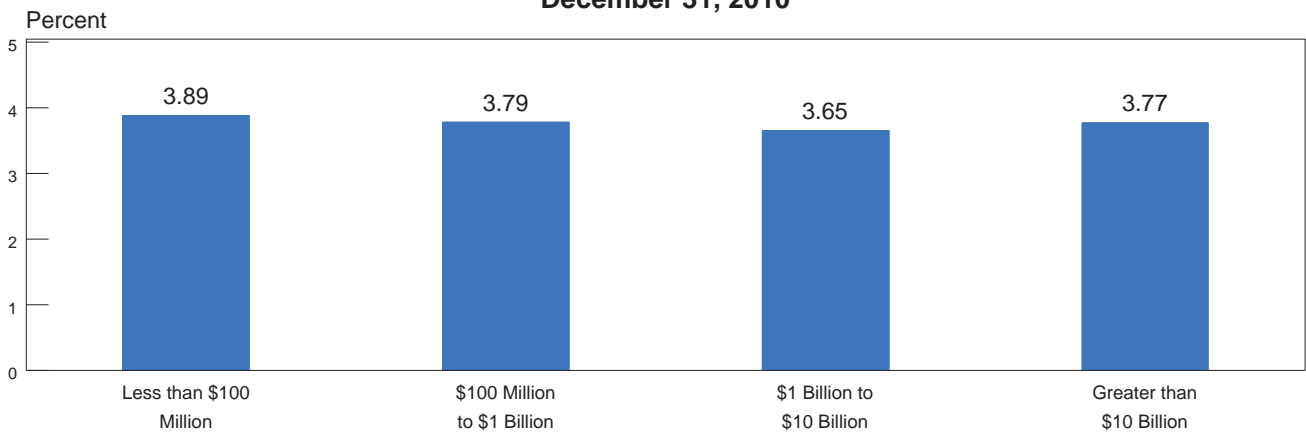
Return on Assets (YTD)

December 31, 2010



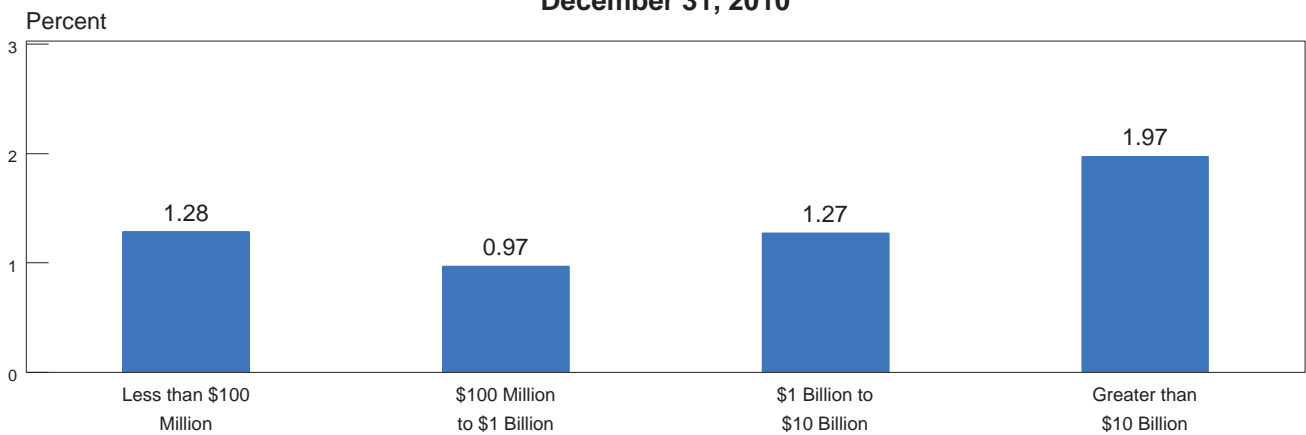
Net Interest Margin (YTD)

December 31, 2010



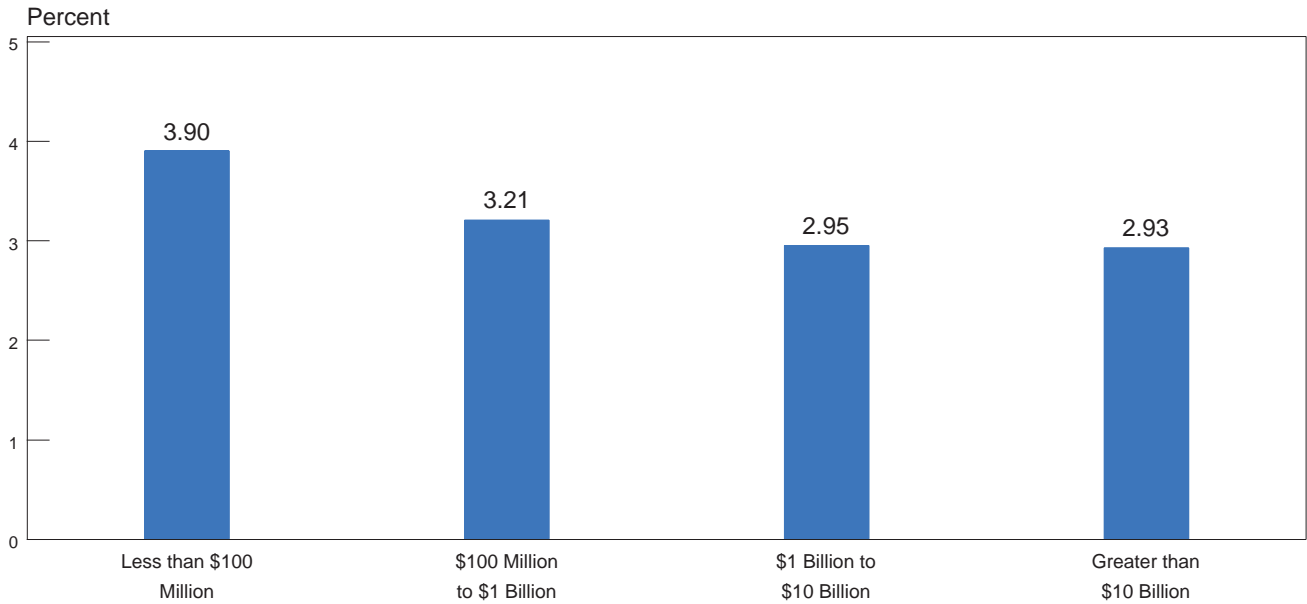
Noninterest Income to Assets (YTD)

December 31, 2010



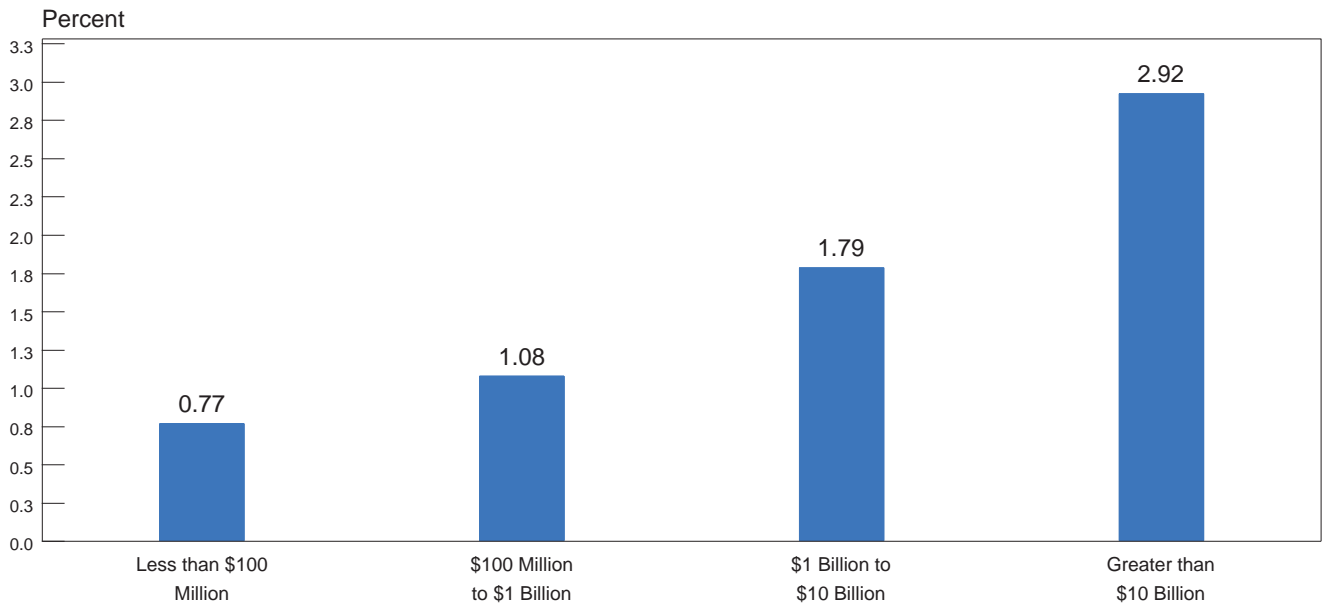
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2010



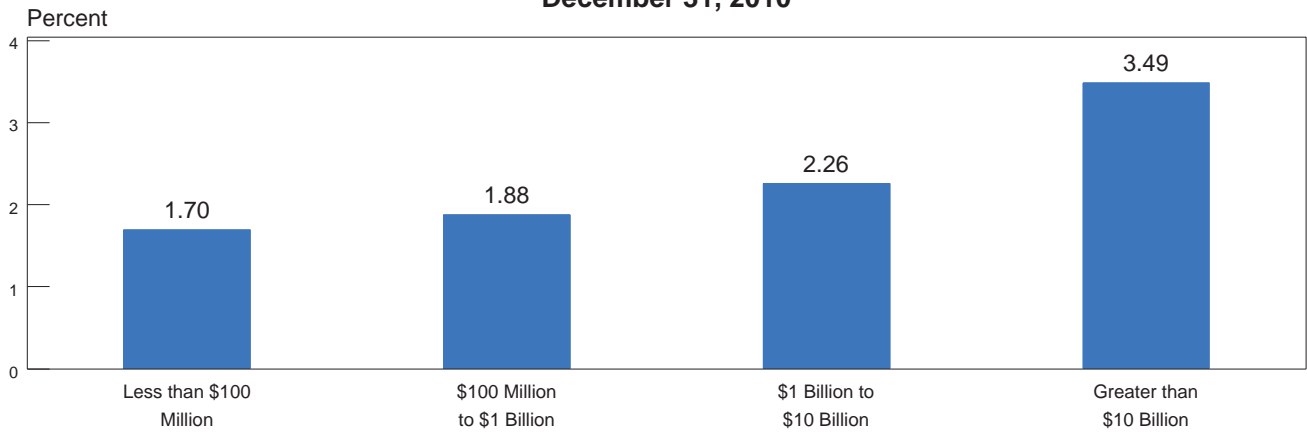
Net Charge-offs to Loans and Leases (YTD)

December 31, 2010



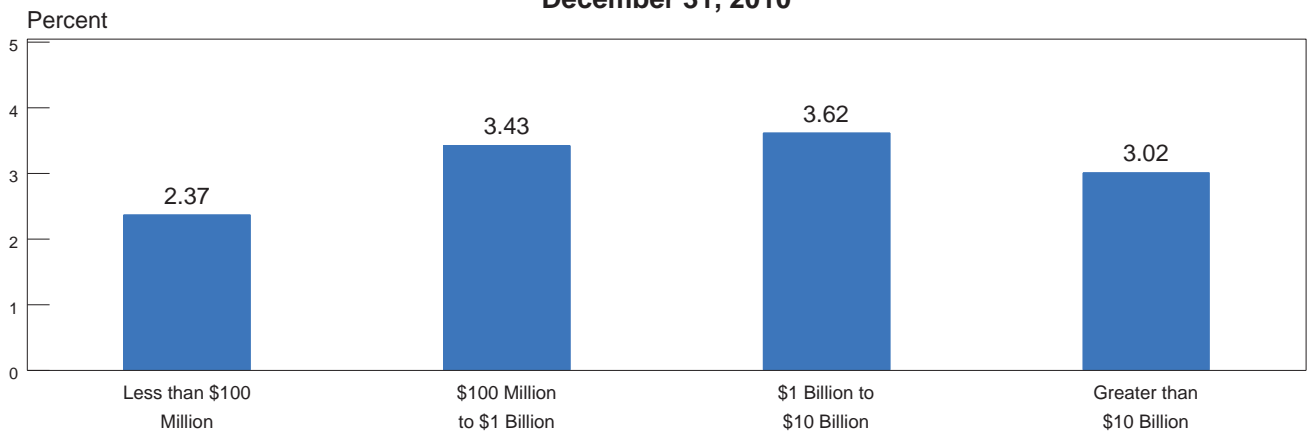
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

December 31, 2010



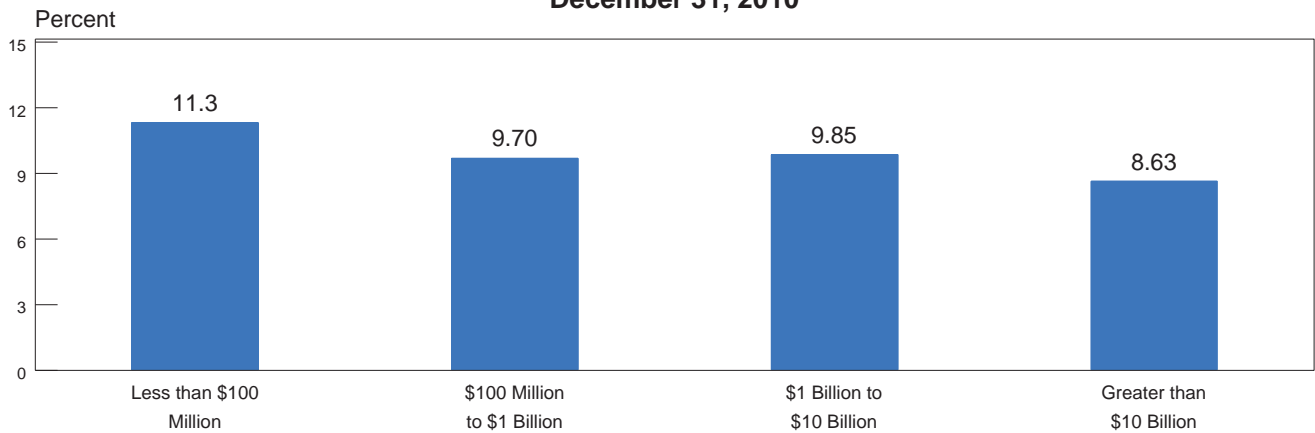
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2010



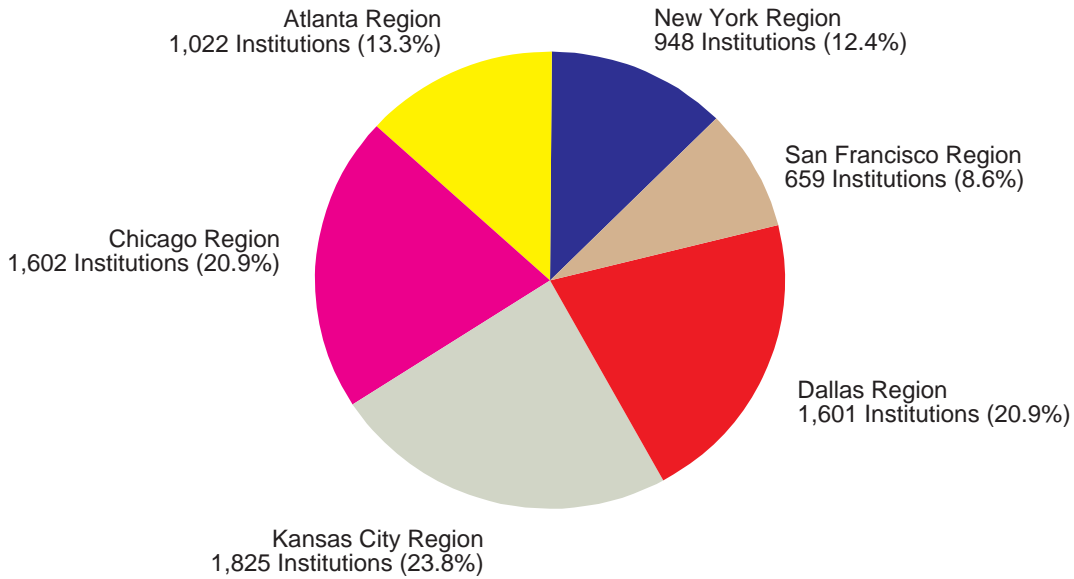
Core Capital (Leverage) Ratio

December 31, 2010



Geographic Distribution of FDIC-Insured Institutions

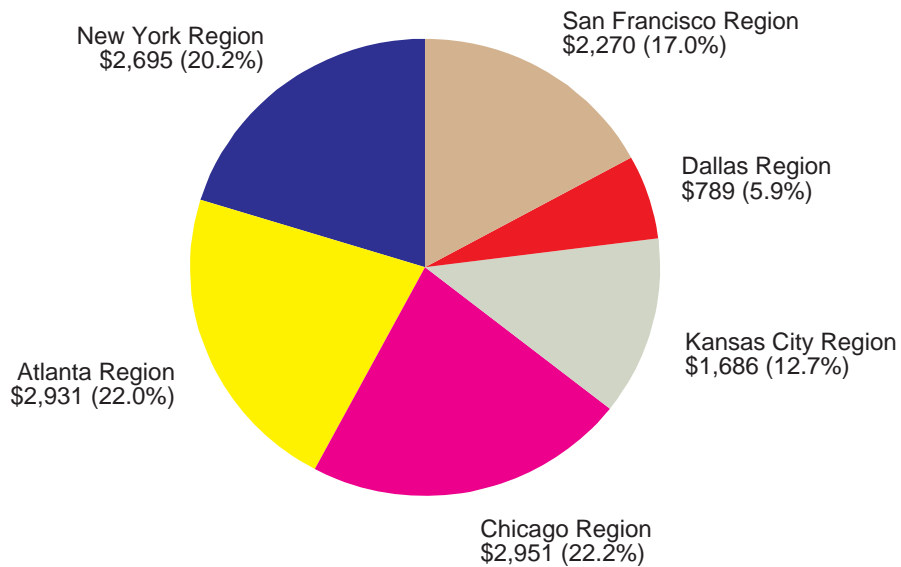
December 31, 2010



Geographic Distribution of Industry Assets

December 31, 2010

(\$ Billions)

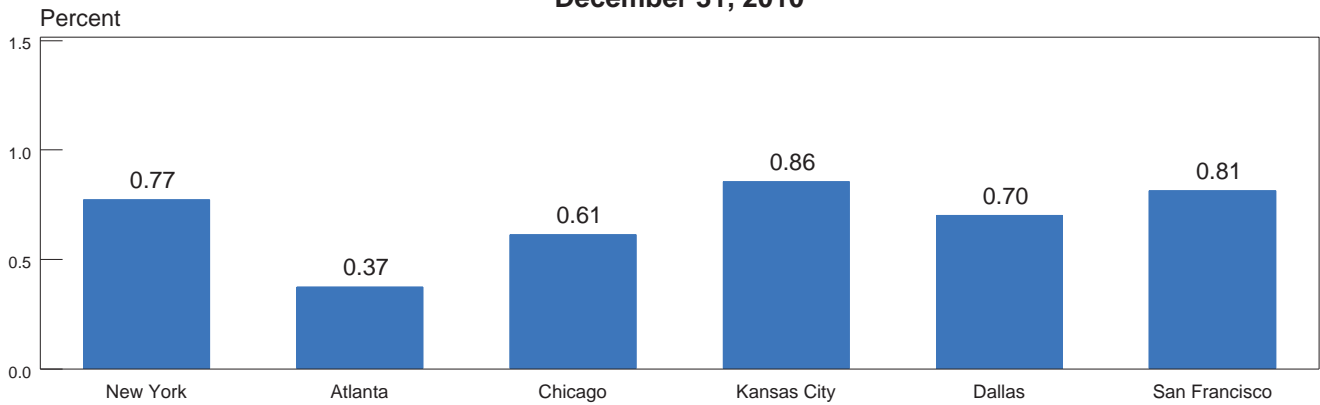


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

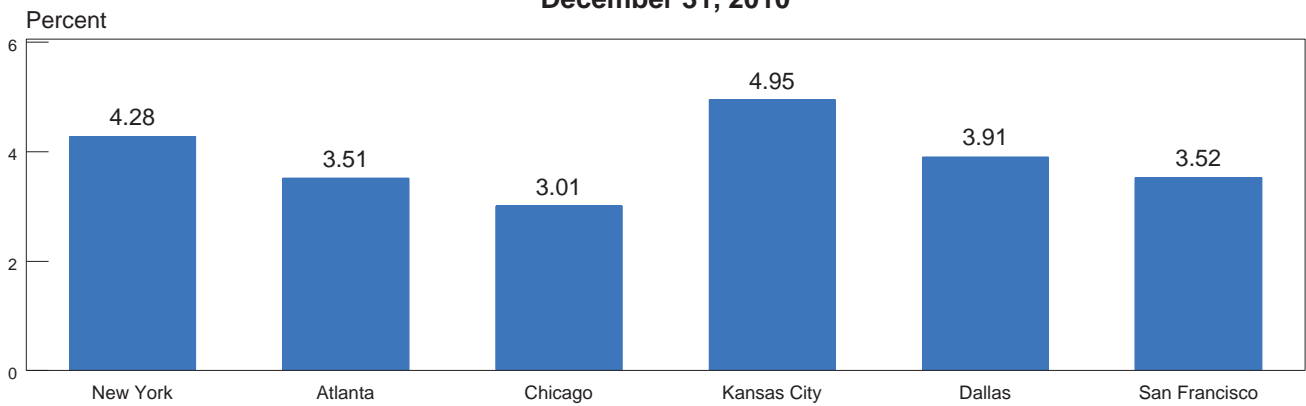
Return on Assets (YTD)

December 31, 2010



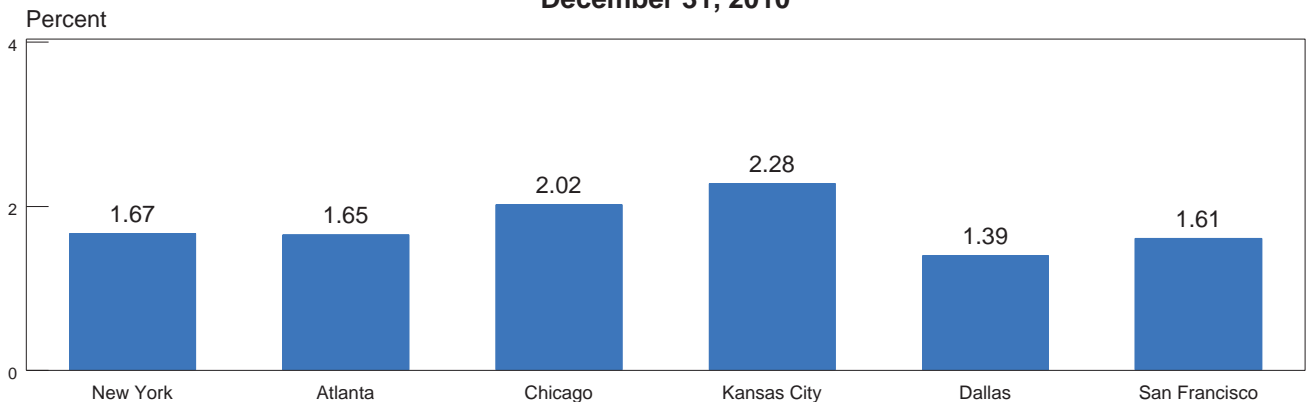
Net Interest Margins (YTD)

December 31, 2010



Noninterest Income to Assets (YTD)

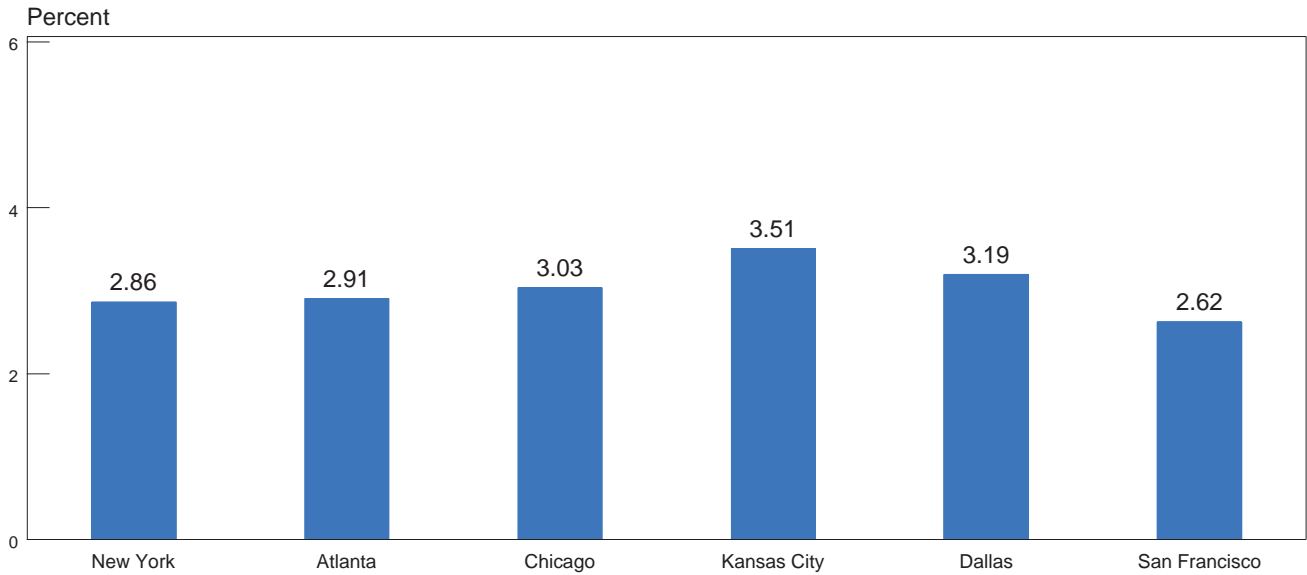
December 31, 2010



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

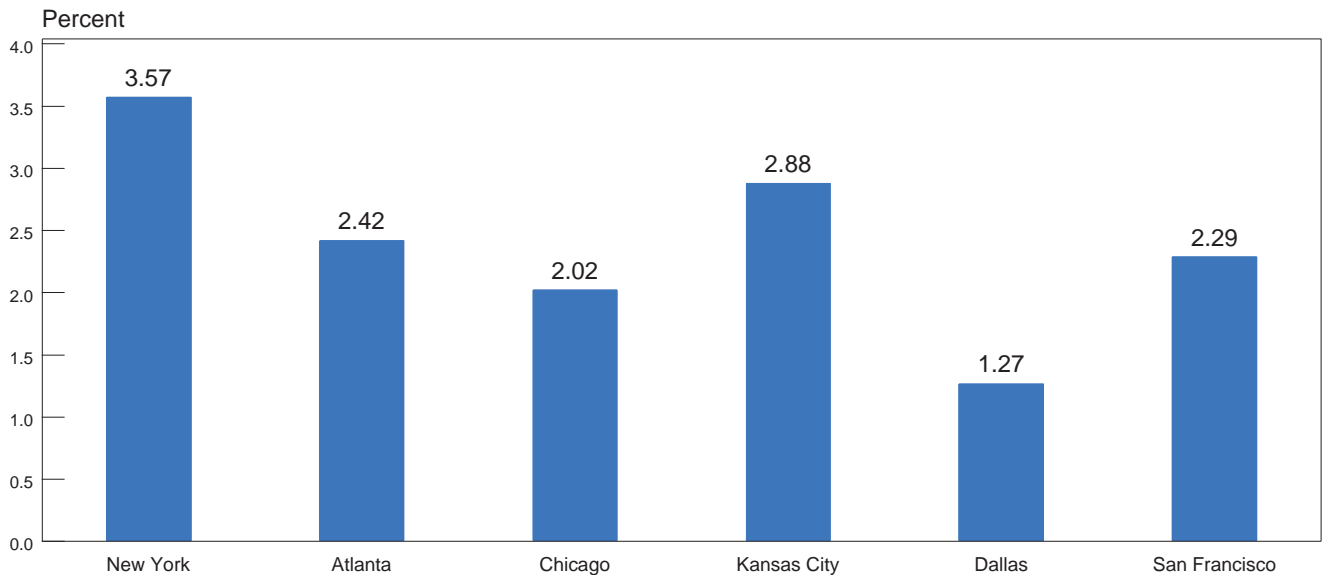
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

December 31, 2010



Net Charge-offs to Loans and Leases (YTD)

December 31, 2010

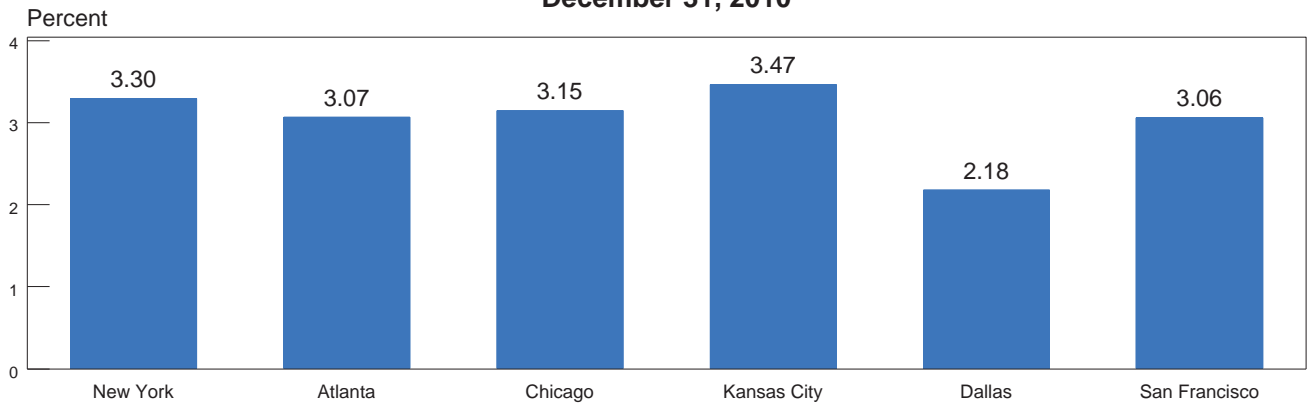


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

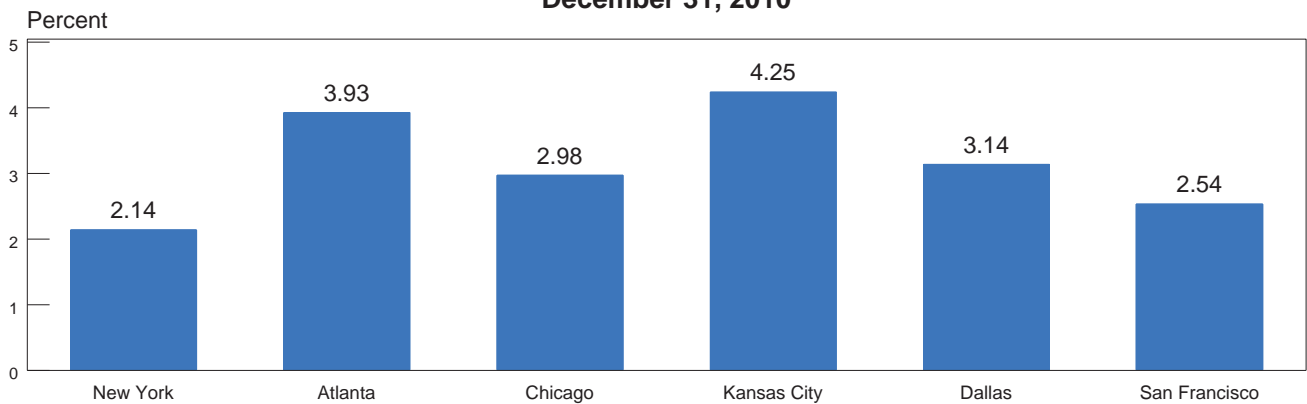
Loss Allowance To Loans and Leases

December 31, 2010



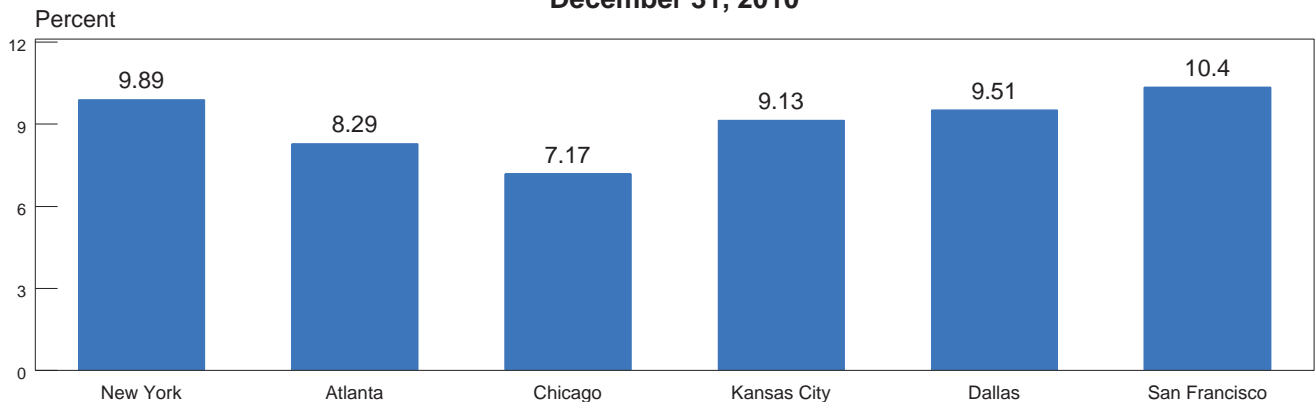
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2010



Core Capital (Leverage) Ratio

December 31, 2010

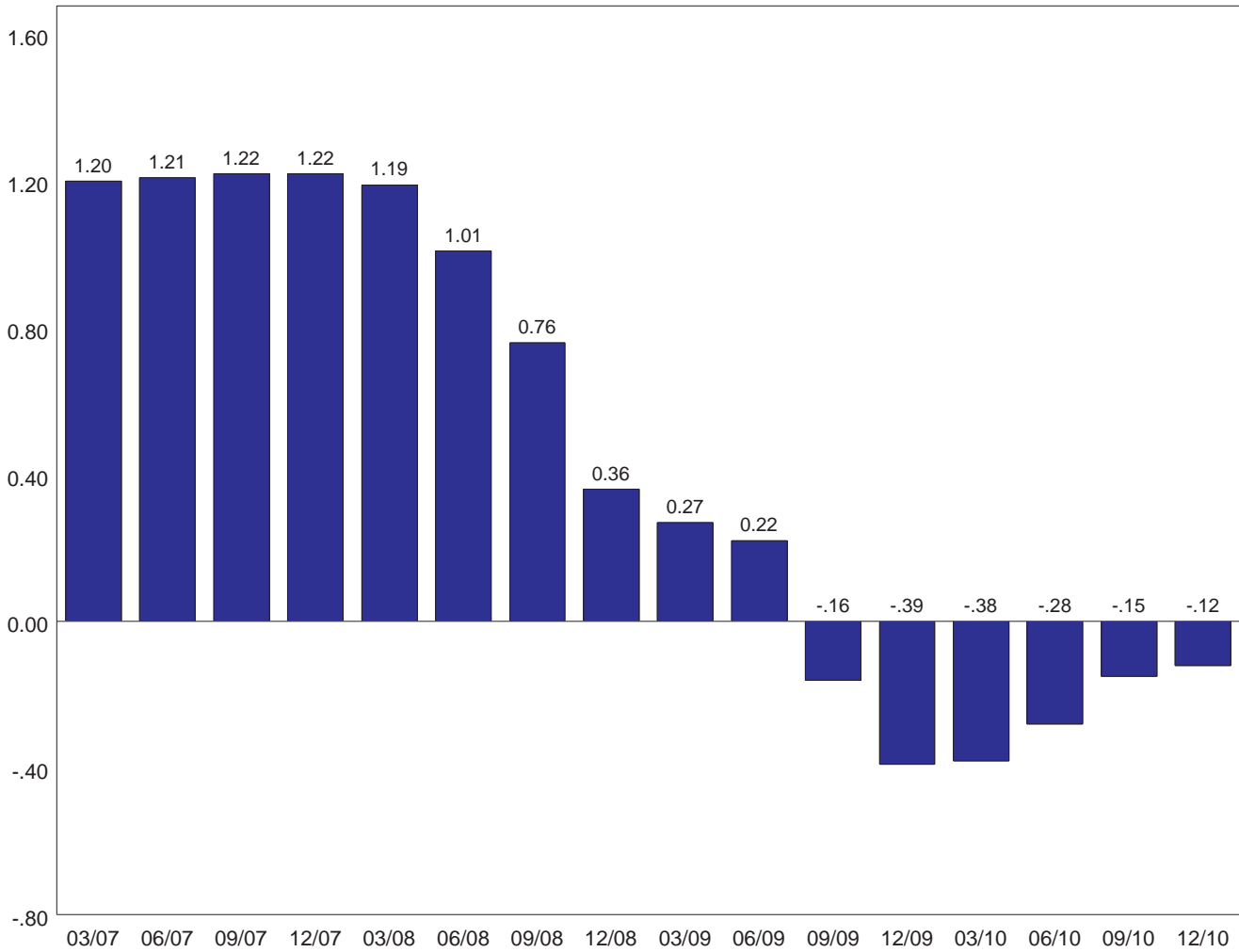


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2007 - December 31, 2010

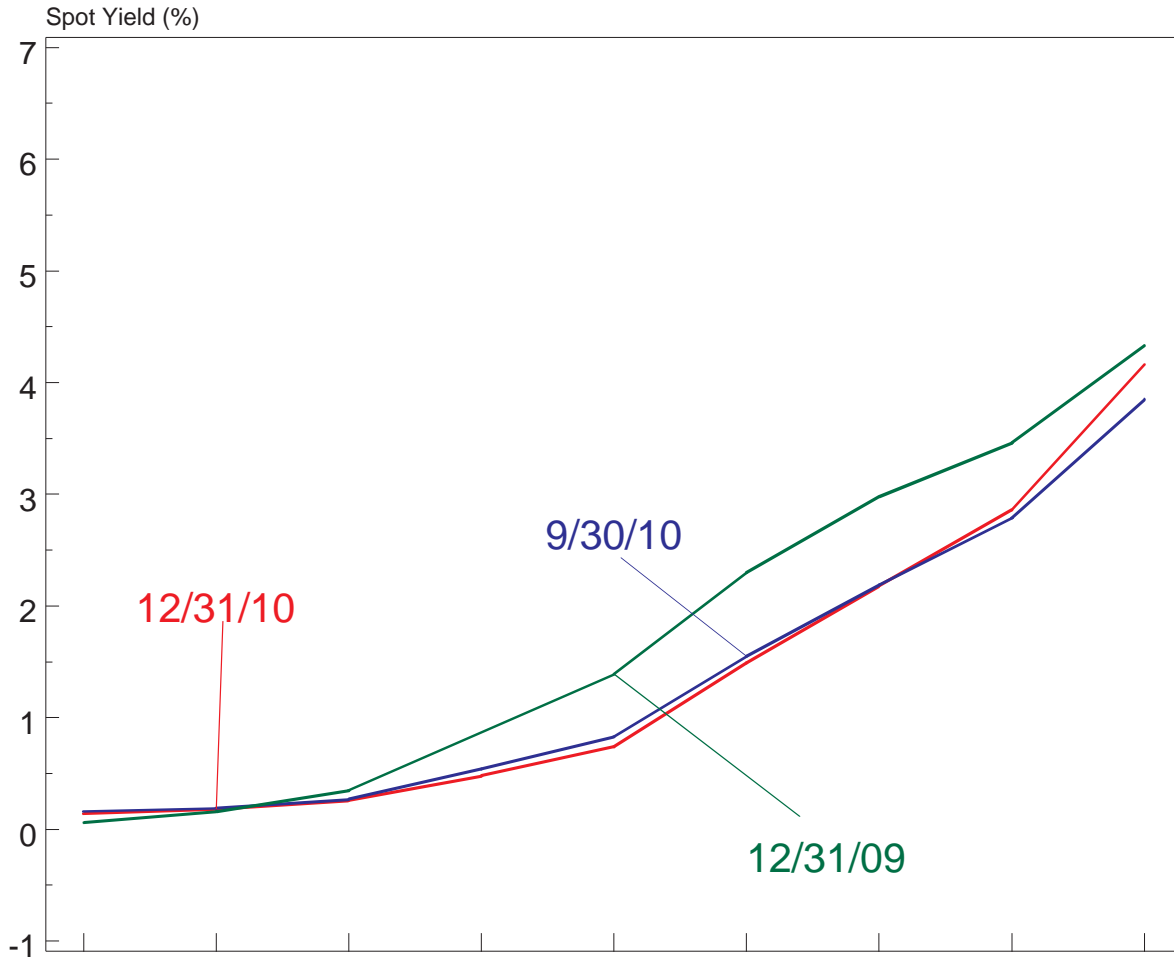
Percent of Insured Deposits



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

U.S. Treasury Yield Curves

December 31, 2009 - December 31, 2010



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/10	0.14	0.18	0.26	0.48	0.74	1.49	2.18	2.86	4.16
9/30/10	0.16	0.19	0.27	0.54	0.83	1.55	2.19	2.79	3.85
6/30/10	0.15	0.22	0.38	0.87	1.38	2.25	2.93	3.49	4.37
3/31/10	0.11	0.19	0.37	0.92	1.47	2.42	3.16	3.72	4.62
12/31/09	0.06	0.16	0.35	0.87	1.39	2.30	2.98	3.46	4.33

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

December 31, 2010

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,338	95.8%	\$13,200.1	99.1%
Adequately Capitalized	140	1.8%	\$61.9	0.5%
Undercapitalized	80	1.0%	\$22.8	0.2%
Significantly Undercapitalized	66	0.9%	\$21.1	0.2%
Critically Undercapitalized	33	0.4%	\$15.4	0.1%

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

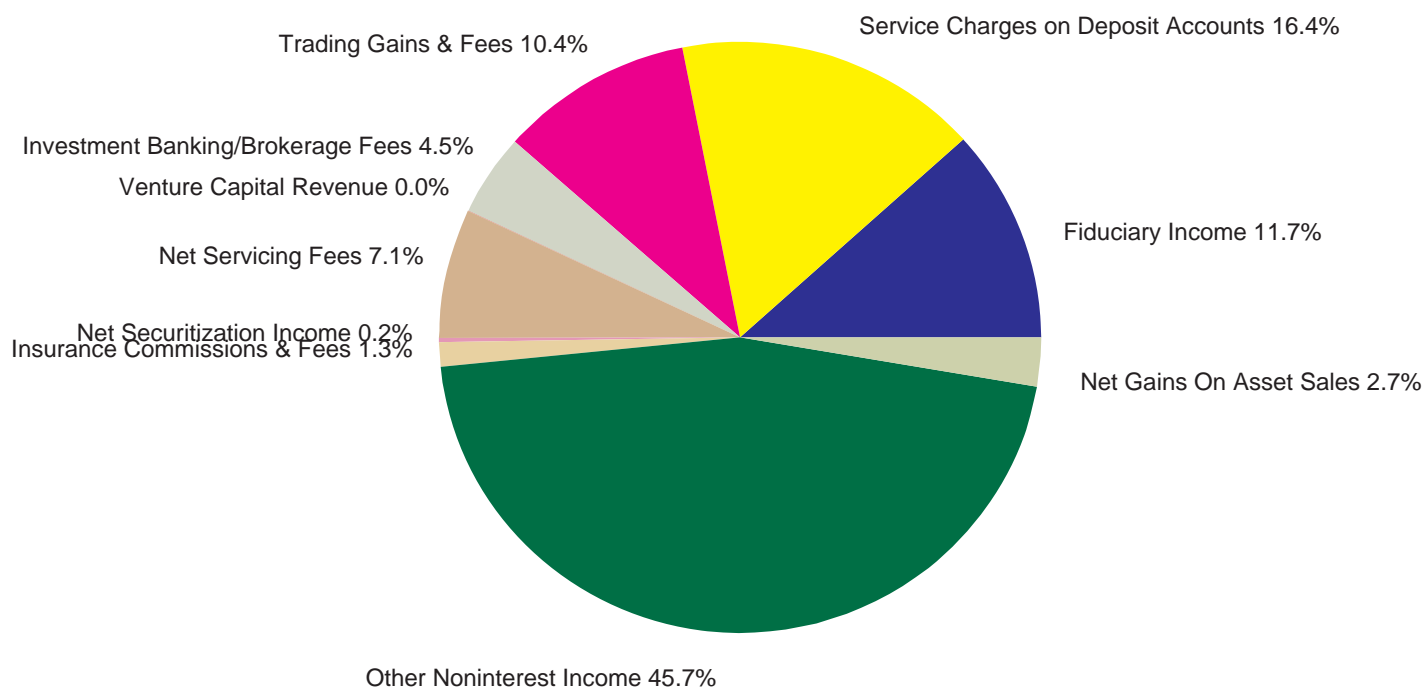
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Composition of Commercial Banks' Noninterest Income

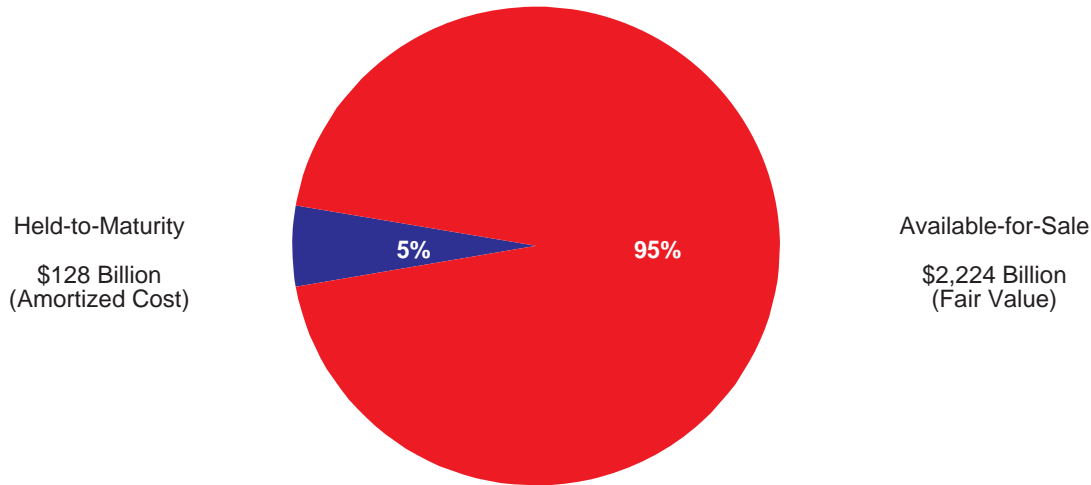
December 31, 2010



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$25,477	1,327	20.0%
Service Charges on Deposit Accounts	\$35,638	6,419	96.9%
Trading Gains & Fees	\$22,631	167	2.5%
Investment Banking/Brokerage Fees	\$9,760	1,751	26.4%
Venture Capital Revenue	\$48	55	0.8%
Net Servicing Fees	\$15,400	1,713	25.8%
Net Securitization Income	\$482	27	0.4%
Insurance Commissions & Fees	\$2,923	3,012	45.5%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$8,821	2,189	33.0%
Net Gains/Losses On OREO Sales	-\$4,111	3,763	56.8%
Net Gains/Losses On Sales Of Other Assets	\$1,089	2,487	37.5%
Other Noninterest Income	\$99,585	6,486	97.9%
Total Noninterest Income	\$217,747	6,518	98.4%

Commercial Bank Total Securities*

December 31, 2010



Commercial Bank Total Securities*

December 31, 2010

	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	\$2,334	102.3	\$183,625	100.0	\$185,959	100.0
U.S. Government Agencies	332	100.4	11,025	102.2	11,357	102.1
Government Sponsored Enterprises	11,761	100.1	206,053	100.4	217,814	100.4
Mortgage Pass-through Securities	19,777	104.2	724,034	101.7	743,811	101.8
Collateralized Mortgage Obligations	32,815	103.4	454,614	100.5	487,429	100.7
State, County, Municipal Obligations	24,789	99.4	146,335	97.7	171,124	97.9
Asset Backed Securities	8,881	101.4	120,388	99.8	129,269	99.9
Other Debt Securities	27,146	102.2	362,973	101.9	390,119	104.9
Equity Securities	**	**	14,759	111.7	14,759	111.7
Total Securities	\$127,835	102.0	\$2,223,805	100.8	\$2,351,640	100.8
Memoranda***						
Structured Notes	35,122		34,749			98.9

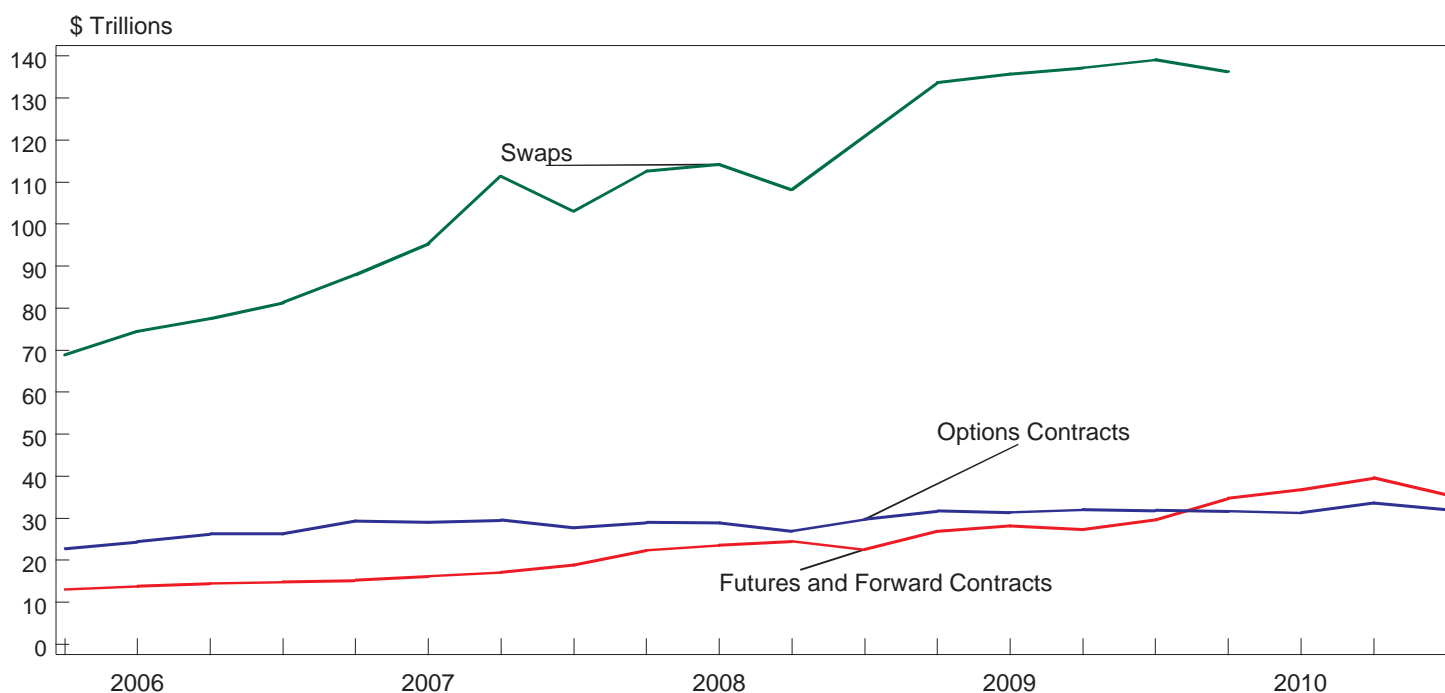
* Excludes trading account assets.

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

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

Commercial Bank Derivatives

2006 - 2010 (Notional Amounts)



	12/06	12/07	12/08	12/09	3/10	6/10	9/10	12/10
Total Derivatives	\$122,485	\$149,682	\$195,371	\$200,658	\$202,735	\$209,494	\$220,182	\$217,031
(Notional Amounts, in billions of dollars)	0	0	0	0	0	0	0	0
Futures and Forward Contracts	14,881	18,866	22,527	29,650	34,744	36,790	39,636	35,709
Interest rate contracts	8,539	9,117	13,762	20,996	25,196	27,065	28,380	24,086
Foreign exchange rate contracts	6,143	9,498	8,528	8,468	9,360	9,492	11,019	11,377
Other futures and forwards*	199	251	238	186	189	234	237	245
Option Contracts	26,275	27,725	29,745	31,882	31,667	31,294	33,603	32,075
Interest rate options	20,515	20,984	23,687	27,166	27,031	26,021	27,739	27,015
Foreign currency options	3,273	4,025	3,563	2,714	2,790	3,315	3,766	3,336
Other option contracts*	2,487	2,716	2,495	2,002	1,846	1,957	2,097	1,724
Swaps	81,328	103,091	143,100	139,127	136,323	141,410	146,943	149,247
Interest rate swaps	78,366	99,376	138,431	133,277	130,398	135,510	140,407	142,381
Foreign exchange rate swaps	2,484	3,092	4,133	5,373	5,447	5,400	6,039	6,277
Other swaps*	478	623	535	476	478	500	498	590
Memoranda	0	0	0	0	0	0	0	0
Spot Foreign Exchange Contracts	664	560	699	745	1,605	2,039	1,708	1,013
Credit Derivatives	9,020	15,863	16,029	14,030	14,358	13,877	14,472	14,150
Number of banks reporting derivatives	922	956	1,010	1,031	1,047	1,057	1,099	1,066
Replacement cost of interest rate and foreign exchange rate contracts**	0	0	0	0	0	0	0	0
	1,020	1,570	5,765	3,475	3,494	4,391	5,086	3,753

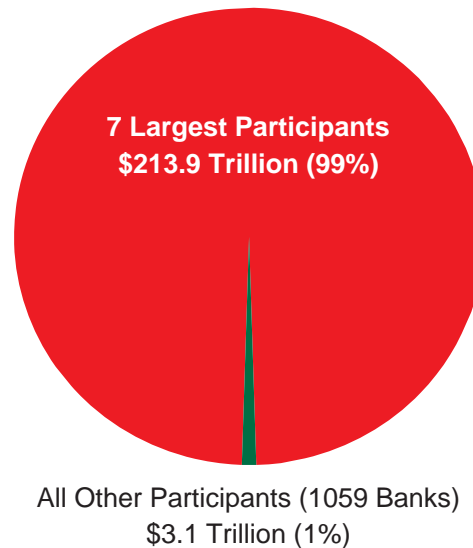
* Not reported by banks with less than \$300 million in assets.

** 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

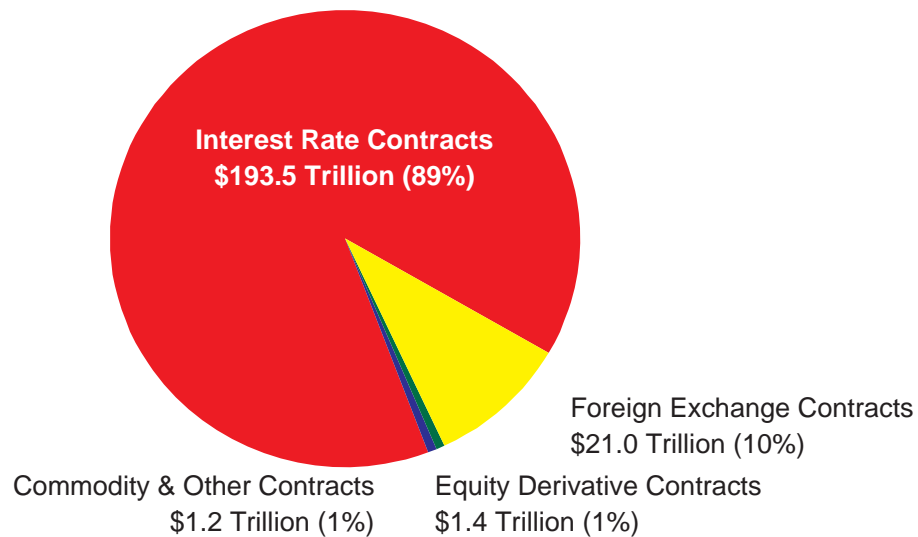
December 31, 2010



Composition of Commercial Bank Derivatives*

Notional Amounts

December 31, 2010



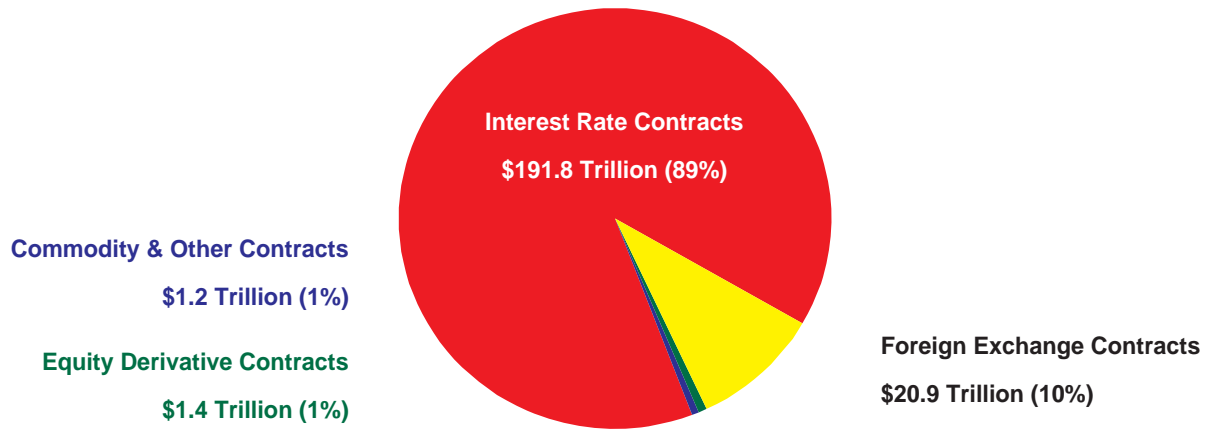
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$970 billion for the seven largest participants and \$43 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

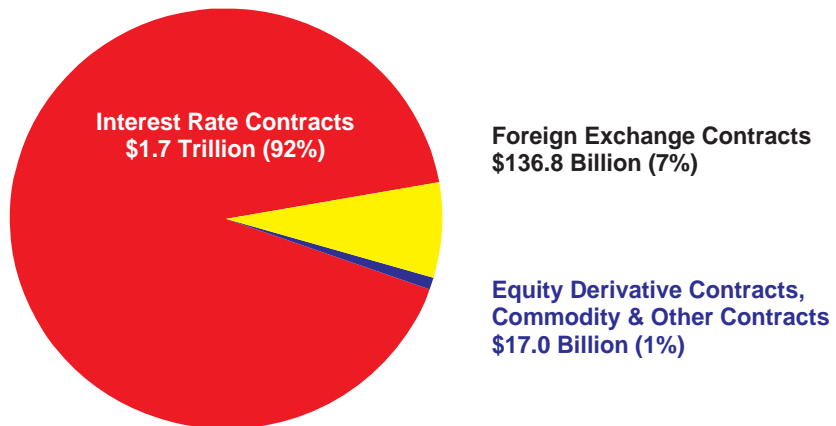
December 31, 2010



Not Held for Trading

Notional Amounts

December 31, 2010



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,013 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

December 31, 2010
(\$ Millions)

Held for Trading

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

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	3,261,321	423,636	65,968	51,836	3,802,760	98,346
Gross negative fair value	3,174,625	410,998	67,957	50,834	3,704,415	
All other participants						
Gross positive fair value	19,093	20,776	838	1,098	41,805	1,124
Gross negative fair value	18,613	19,989	964	1,115	40,680	
Total						
Gross positive fair value	3,280,413	444,412	66,807	52,934	3,844,565	99,470
Gross negative fair value	3,193,238	430,987	68,921	51,949	3,745,095	

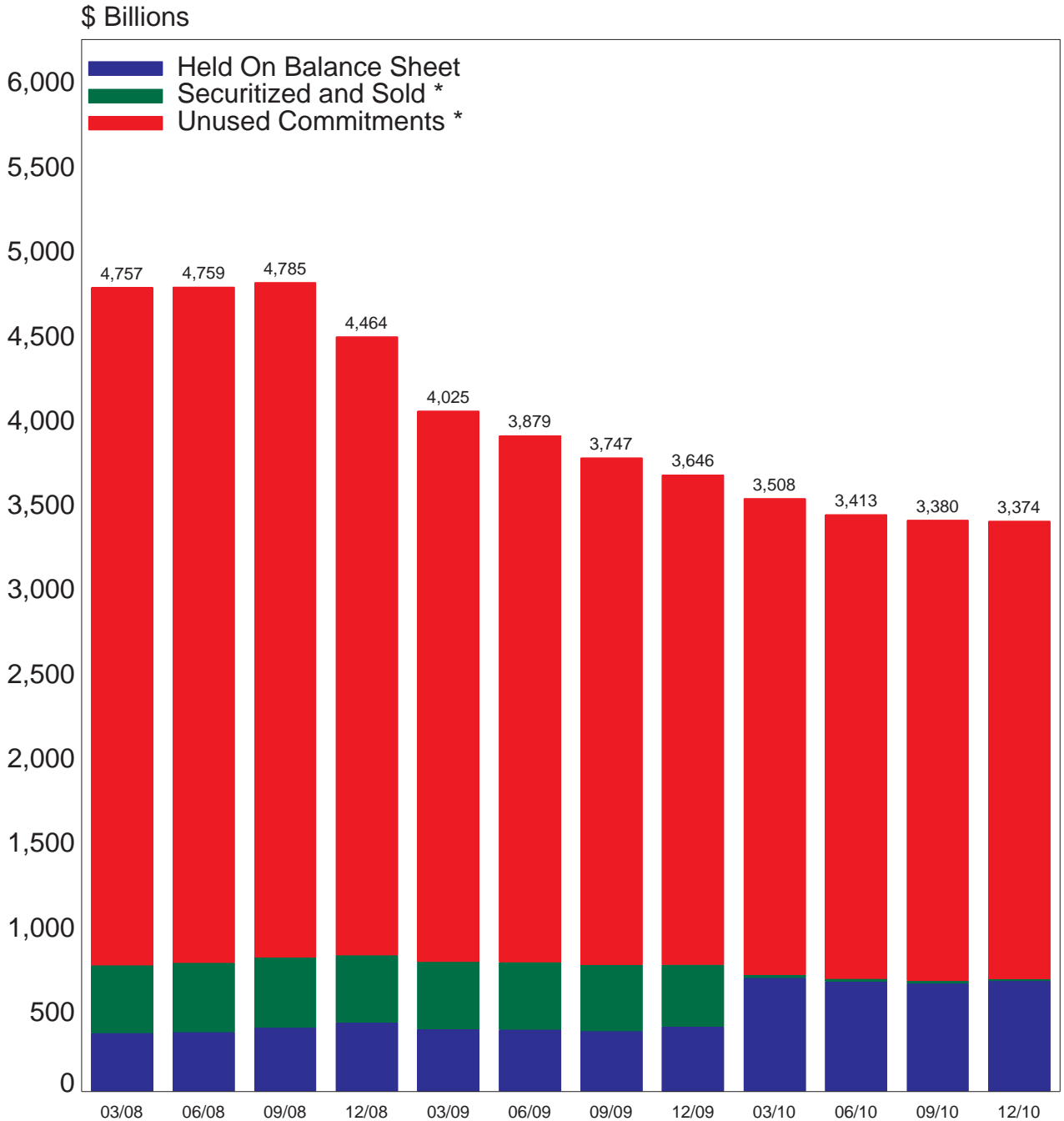
Held for Purposes Other than Trading

972 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 73% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	17,410	1,109	0	24	18,543	(1,270)
Gross negative fair value	14,414	3,216	105	2,078	19,813	
All other participants						
Gross positive fair value	7,956	2,033	246	99	10,335	3,086
Gross negative fair value	5,989	1,009	153	98	7,249	
Total						
Gross positive fair value	25,366	3,142	246	123	28,878	1,816
Gross negative fair value	20,403	4,224	258	2,176	27,061	

Expansion of Commercial Bank Credit Card Lines

2008-2010



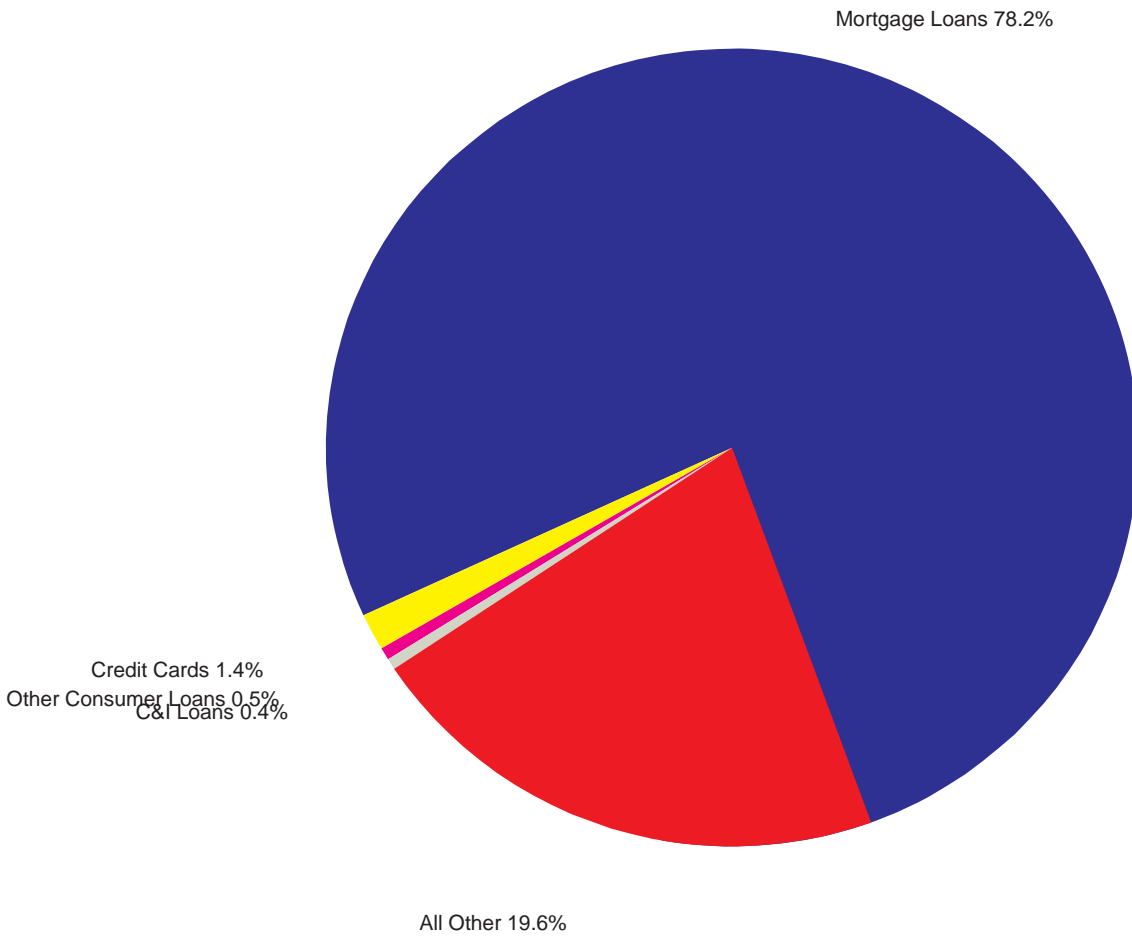
Loans Outstanding (\$ Billions)

	03/08	06/08	09/08	12/08	03/09	06/09	09/09	12/09	03/10	06/10	09/10	12/10
Held On Balance Sheet	344.3	350.4	375.8	405.4	367.4	364.6	356.9	383.7	672.1	649.4	638.9	652.7
Securitized and Sold *	402.2	409.9	417.8	398.3	399.1	397.9	391.4	363.5	16.1	15.5	14.3	13.7
Unused Commitments *	4,010.5	3,999.1	3,991.2	3,660.0	3,258.6	3,116.5	2,999.2	2,898.9	2,819.7	2,747.8	2,726.6	2,707.6
Total	4,757.0	4,759.4	4,784.9	4,463.7	4,025.1	3,879.0	3,747.5	3,646.1	3,507.9	3,412.7	3,379.9	3,374.1

* Off-balance-sheet

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

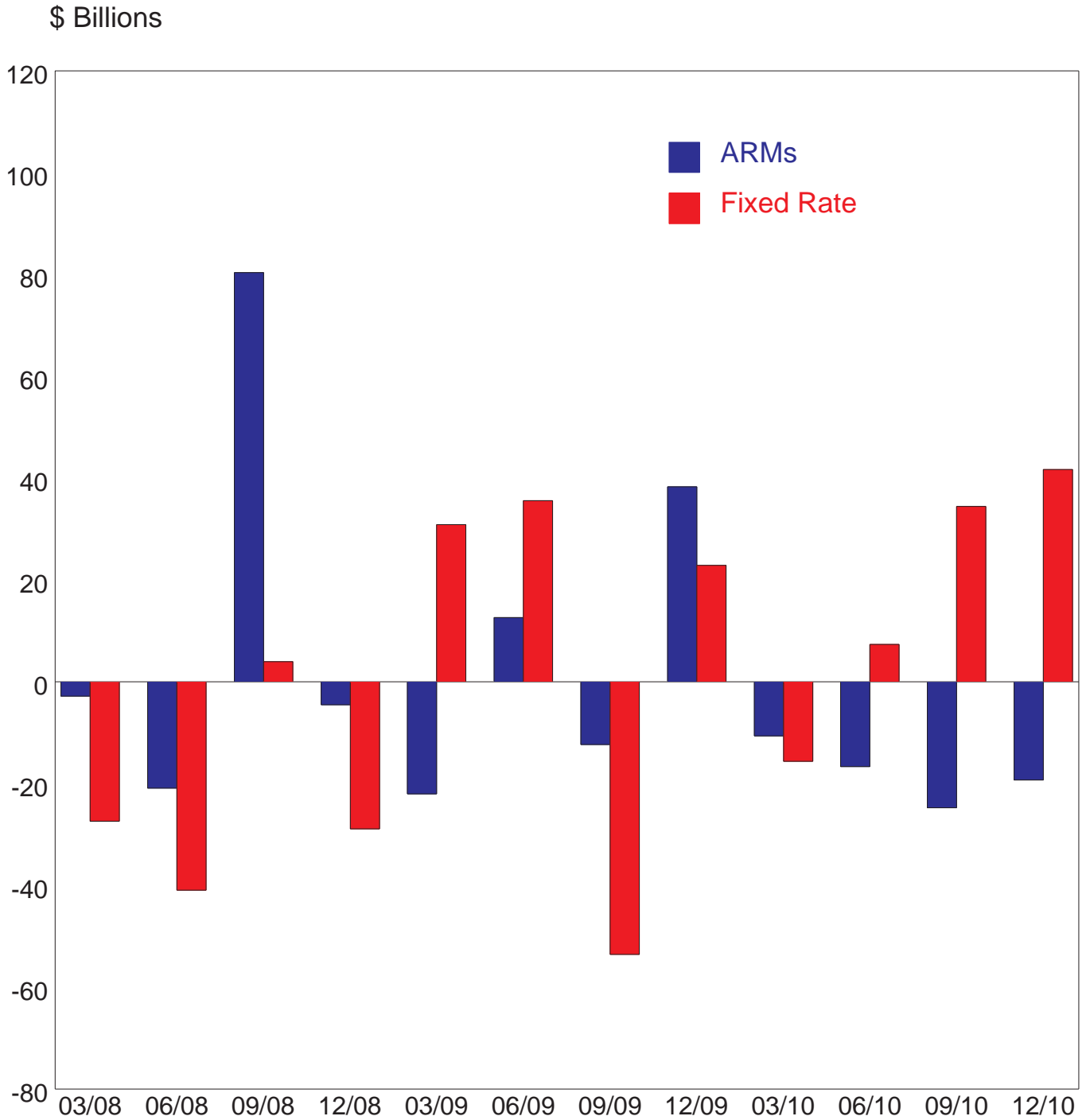
December 31, 2010



* Assets securitized and sold with servicing retained or with recourse or other

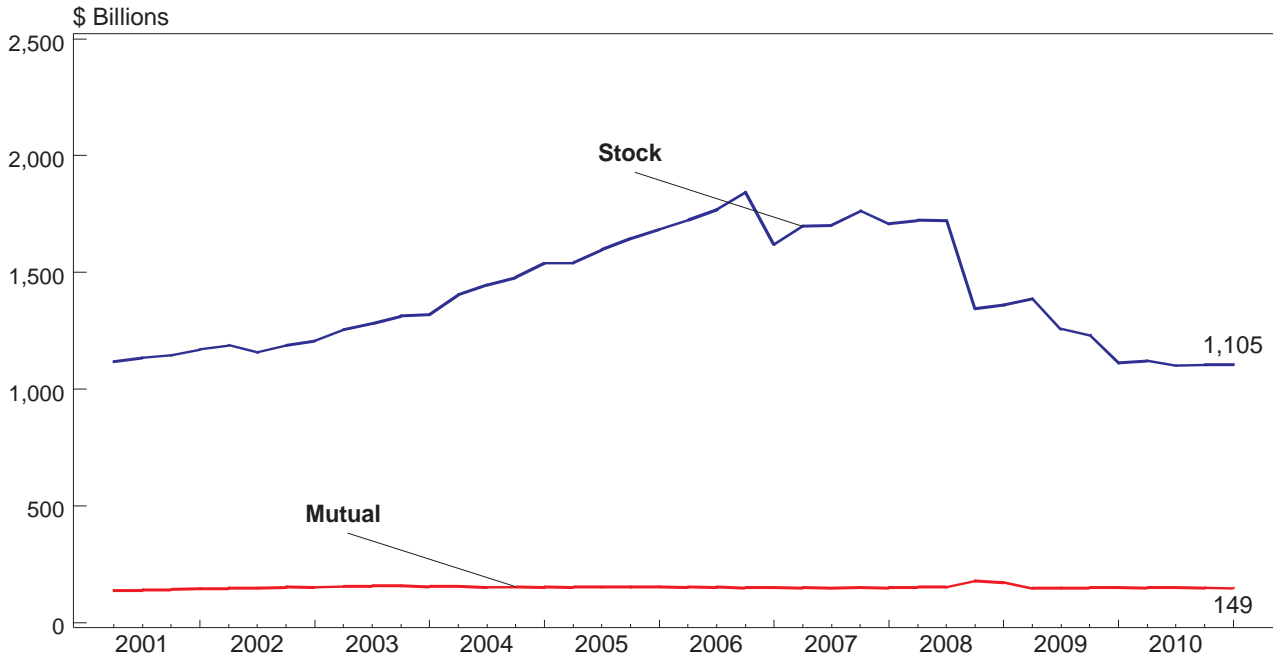
Growth Rates of ARMs and Fixed-Rate Mortgages

2008 - 2010



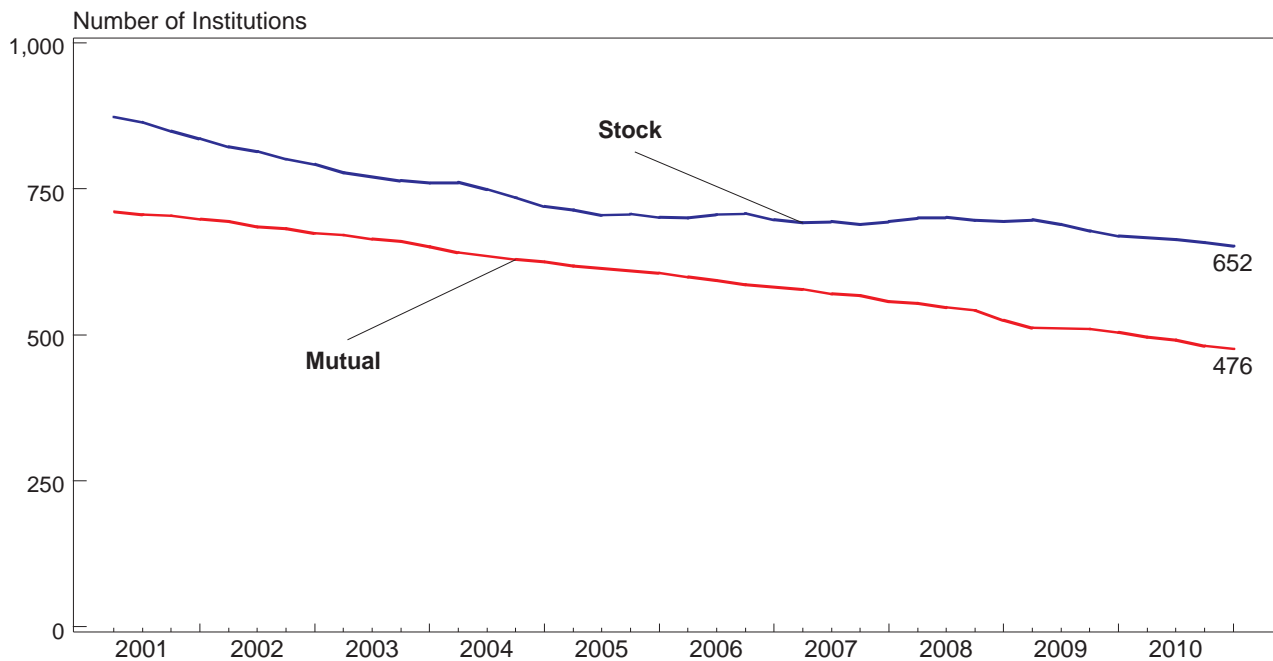
Assets of Mutual and Stock Savings Institutions

2001 - 2010



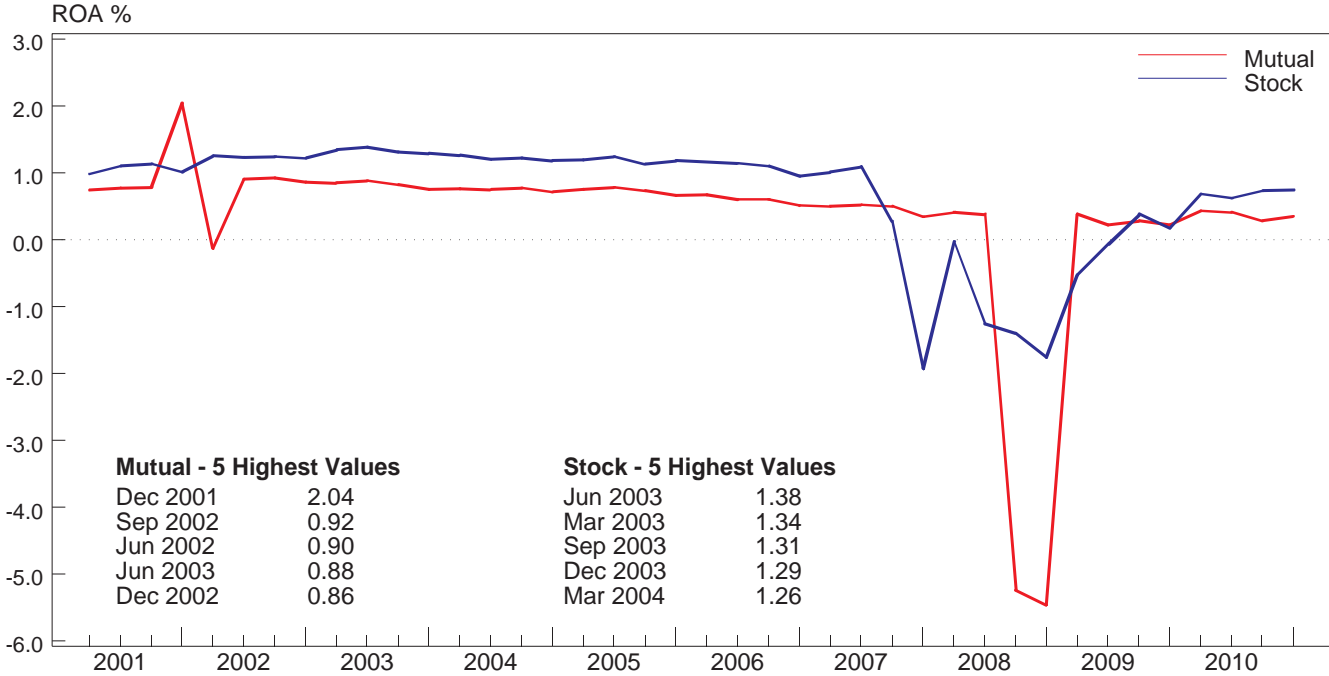
Number of Mutual and Stock Savings Institutions

2001 - 2010



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

2001-2010



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

2001-2010

