Quarterly Banking Profile Third Quarter 2007

INSURED INSTITUTION PERFORMANCE

- ***Credit Quality Problems Drag Down Earnings***
- ***Industry Net Income Falls to Four-Year Low***
- ***Asset Growth Sets New Quarterly Record***
- ***Net Interest Margins Register Slight Improvement***

Almost Half of All Institutions Report Lower Profits

Rising levels of troubled loans in all major loan categories, but most notably in residential mortgage portfolios, led to a steep jump in expenses for bad loans in the third quarter. These higher costs, combined with sharply lower trading revenue, caused industry earnings to fall 24.7 percent from a year ago to $28.7 billion — the lowest level for industry earnings since the fourth quarter of 2002. This is the first time since 2003 that quarterly earnings have been below $30 billion. The industry's return on assets (ROA) for the quarter was 0.92 percent, the lowest ROA since the fourth quarter of 1992. Slightly fewer than half of all insured institutions (48.5 percent) had ROAs of 1 percent or higher. A year ago, 54.4 percent of institutions attained this benchmark. The year-over-year decline in industry net income was fairly widespread; almost half of all institutions (49 percent) reported lower quarterly earnings compared to the third quarter of 2006. However, most of the decline was attributable to results at a relatively few large institutions. Ten institutions accounted for more than half of the decline in industry earnings. Net income in foreign offices fell by $4.3 billion, from a positive $2.0 billion in the third quarter of 2006 to a negative $2.3 billion in the current quarter.

Loss Provisions Surge to 20-Year High

Loan-loss provisions totaled $16.6 billion, more than double the $7.5 billion insured institutions set aside for credit losses in the third quarter of 2006 and the largest quarterly loss provision for the industry since the second quarter of 1987. Loss provisions absorbed 11 percent of net operating revenue (net interest income plus total noninterest income), the highest level since the fourth quarter of 2002. Noninterest income was $3.2 billion (5.1 percent) lower than in the third quarter of 2006; this is only the second time in the last 12 quarters that noninterest income has declined on a year-over-year basis. Revenue from trading was $2.8 billion (60.3 percent) lower than a year earlier. Sales of loans yielded a net loss of $139 million, compared to $2.3 billion in gains a year ago. This is the first time the industry has reported a net loss on loan sales since institutions first began reporting these data seven years ago. Gains on sales of securities and other assets declined by

Chart 1

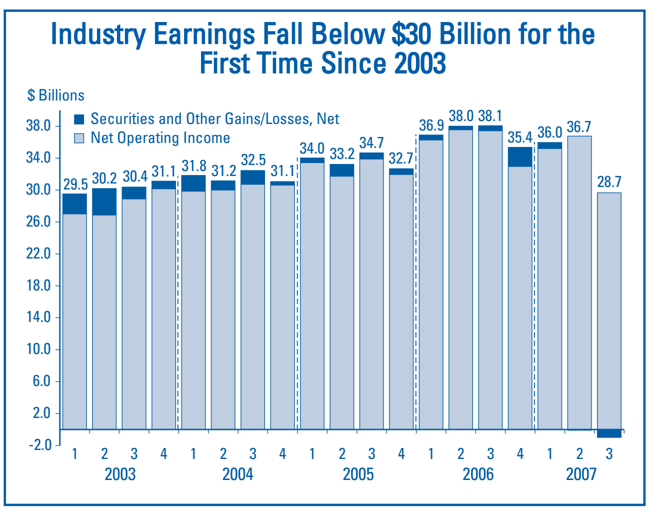
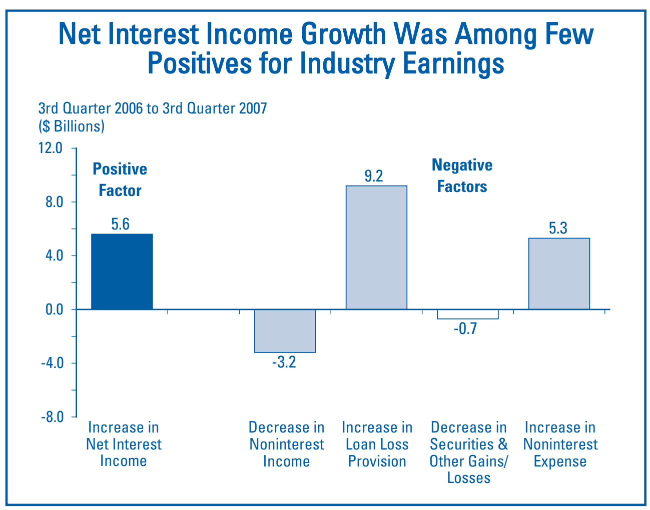


Chart 2



$698 million (80.8 percent) from a year earlier, to $166 million, the lowest level in seven years. Extraordinary items, which added $101 million to earnings a year ago, produced a net loss of $1.1 billion in the quarter. Noninterest expenses were $5.3 billion (6.5 percent) higher than in the third quarter of 2006. The magnitude of these downward pressures dwarfed improvements in net interest income, trust income and service charges on deposit accounts (up $5.6 billion, $1.3 billion, and $721 million, respectively).

Net Interest Income Registers Strong Growth

The 6.5-percent increase in net interest income was the best year-over-year growth rate in five years. Interest-earning assets were up 7.5 percent from a year ago, and net interest margins (NIMs) were modestly higher than in the second quarter, thanks in part to a slightly steeper yield curve. The average NIM in the third quarter was 3.36 percent, up from 3.34 percent in the second quarter, but lower than the 3.38 percent average of a year ago. More than half of all institutions reported consecutive-quarter improvements in NIMs, but only 35 percent had year-over-year margin improvement. Overall, margins remain near 17-year lows.

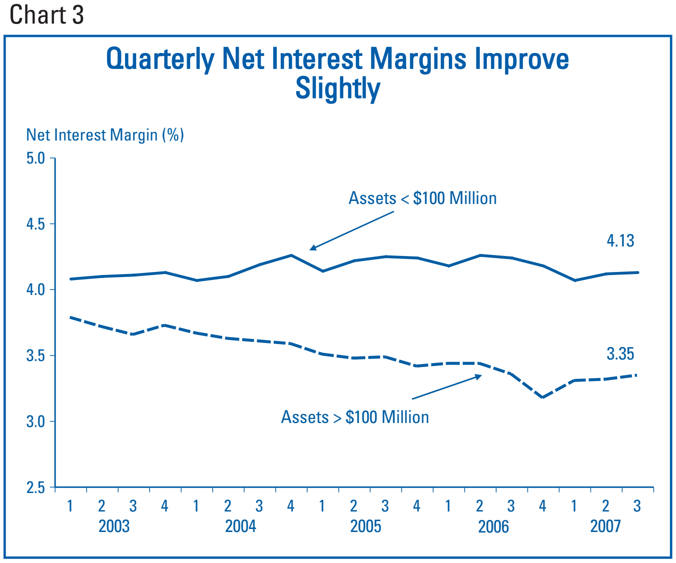
Loan Losses Are Higher in Most Loan Categories

Net charge-offs totaled $10.7 billion, the largest quarterly amount since the fourth quarter of 2002. Loan losses in the third quarter were $3.6 billion (49.9 percent) higher than a year earlier, rising year-over-year for the third quarter in a row. Losses were up in most of the major loan categories. The largest increase occurred in loans to commercial and industrial (C&I) borrowers, where charge-offs were $796 million (91.4 percent) higher than a year earlier. Charge-offs of consumer loans other than credit cards had the second-largest increase, rising by $702 million (46.1 percent). Net charge-offs of residential mortgage loans were up by $676 million (164.8 percent). Loss rates were significantly higher at larger institutions, where deterioration was most pronounced in residential mortgage loans. The quarterly loss rate on residential mortgage loans increased to 0.21 percent in the third quarter, from 0.08 percent a year earlier, at institutions with assets greater than $1 billion. The net charge-off rate on residential mortgages at smaller institutions increased from 0.05 percent to 0.09 percent. The net charge-off rate on all loans and leases rose from 0.44 percent to 0.62 percent at larger institutions, while at smaller institutions, the quarterly charge-off rate rose from 0.15 percent to 0.24 percent.

Residential Real Estate Accounts for More than Half of the Increase in Noncurrent Loans

Noncurrent loans and leases registered their largest quarterly increase in 20 years during the third quarter, rising by $16.0 billion (23.8 percent). More than half of the increase consisted of residential real estate loans. Noncurrent residential mortgage loans increased by $7.5 billion (27.2 percent), while noncurrent home equity lines of credit rose by $783 million (27.4 percent). Large increases in noncurrent loans

Chart 3



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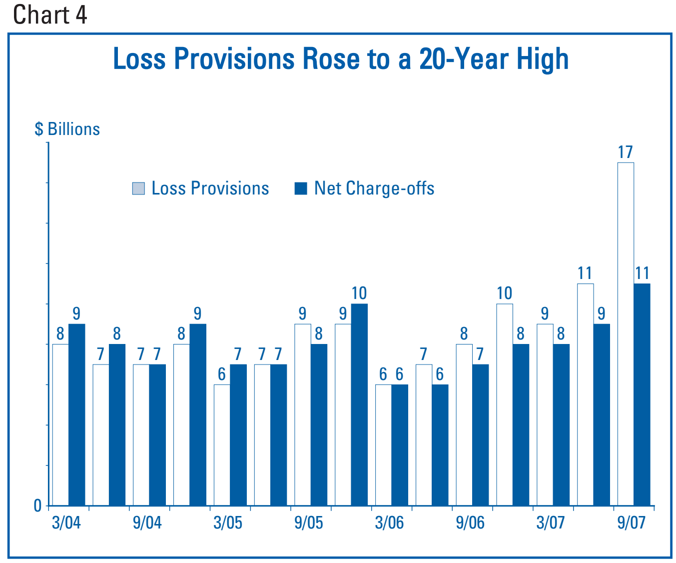


also occurred in real estate construction and development loans (up $3.6 billion, or 45.5 percent), real estate loans secured by nonfarm nonresidential properties (up $918 million, or 15.4 percent), and C&I loans (up $833 milllion, or 10.4 percent). At the end of September, the total amount of loans and leases that were noncurrent stood at $83.0 billion, the highest level since the third quarter of 1992. The percentage of loans and leases that were noncurrent, which reached a 22-year low of 0.70 percent at midyear 2006, has risen in each of the five succeeding quarters. The noncurrent rate was 1.08 percent at the end of September, the highest level since the fourth quarter of 2003.

Strong Reserve Growth Falls Short of the Increase in Noncurrent Loans

The industry's reserves for loan and lease losses increased by $5.7 billion (7.0 percent) during the quarter, as insured institutions added $5.9 billion more to reserves in loss provisions than was removed by charge-offs. The growth in reserves was the largest quarterly increase in 18 years and caused the industry's ratio of reserves to total loans and leases to increase for the third quarter in a row. However, the increase in reserves failed to keep pace with the sharp rise in noncurrent loans. As a result, the industry's "coverage ratio" declined from $1.21 in reserves for every $1.00 of noncurrent loans to $1.05 during the quarter — the lowest level for the coverage ratio since the third quarter of 1993.

Regulatory Capital Ratios Decline

Equity capital grew by $48.1 billion (3.8 percent), the largest quarterly increase since the third quarter of 2004, as the industry's equity-to-assets ratio rose from 10.43 percent to 10.45 percent. A sizable share of the increase in equity capital came from merger-related goodwill, which grew by $22.2 billion (6.8 percent). Unrealized losses on securities held for sale, which are deducted from equity capital, declined by $8.1 billion (39.2 percent) during the quarter, providing an additional boost to capital. The industry's tier 1 regulatory capital, which excludes goodwill and unrealized gains or losses on securities, increased by only $17.6 billion (1.8 percent), and the average core capital (leverage) ratio declined from 8.18 percent to 8.14 percent during the quarter. The industry's ratio of tier 1 capital to risk-weighted assets fell from 10.41 percent to 10.24 percent, and the total risk-weighted capital ratio declined from 12.86 percent to 12.75 percent, both six-year lows. At the end of the quarter, more than 99 percent of insured institutions met or exceeded the highest regulatory capital requirements.

C&I Loan Growth Sets Another New Record

Total assets increased by a record $446.3 billion (3.6 percent), eclipsing the previous quarterly high of $331.6 billion set in the first quarter of 2006. Loans and leases accounted for more than half of the increase, rising by $231.8 billion (3.1 percent). After increasing by a record $51.2 billion in

Chart 5

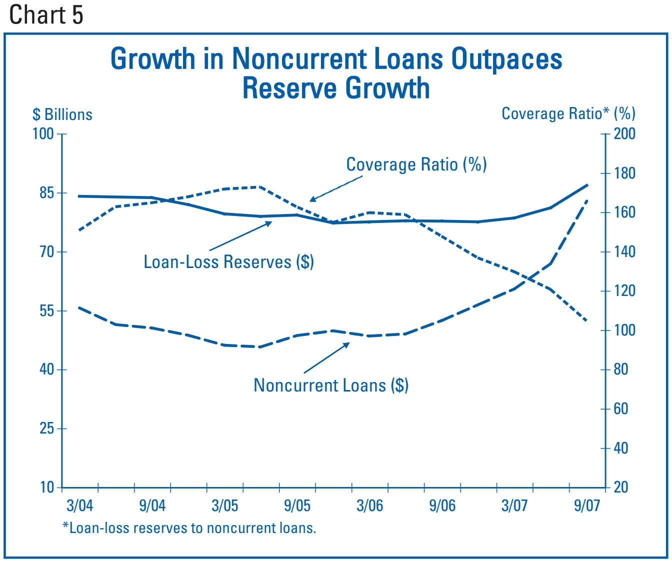
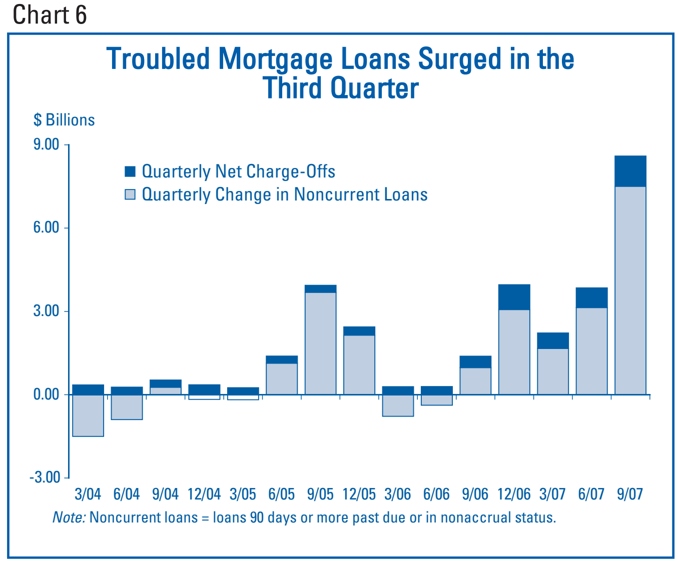


Chart 6



the second quarter, C&I loan growth set a new record of $89.5 billion (6.9 percent) in the third quarter. Three large institutions accounted for more than half of the increase in C&I loans. Residential mortgage loans increased by $50.2 billion (2.3 percent), the largest quarterly increase since the second quarter of 2006. Real estate construction and development loans increased by $16.0 billion (2.7 percent), the smallest quarterly increase since the second quarter of 2004. Despite the slowdown in construction loan growth, the number of insured institutions with concentrations of construction loans continued to increase. At the end of September, more than one in four institutions (27.4 percent) reported construction loan portfolios that exceeded their total capital. In addition to the growth in loans, assets in trading accounts increased by $78.6 billion (10.7 percent), and intangible assets rose by $25.2 billion (5.8 percent) during the quarter. Goodwill accounted for most of the growth in intangible assets.

Nondeposit Borrowings Fund Bulk of Asset Growth

Insured institutions increased their reliance on wholesale funding sources during the quarter, as domestic deposit growth did not keep pace with growth in assets. Deposits increased by $146.0 billion (1.8 percent), as domestic office deposits grew by $49.2 billion (0.7 percent), and deposits in foreign offices rose by $96.8 billion (7.2 percent). This growth in deposits represented less than a third of the growth in total assets during the quarter. The increase in domestic deposits came from time deposits, which rose by $82.2 billion (3.3 percent), and from other interest-bearing deposits, which increased by $20.1 billion (0.7 percent). Noninterest-bearing deposits in domestic offices fell by $53.1 billion (4.5 percent). Federal Home Loan Bank (FHLB) advances filled a substantial share of the funding gap, rising by $161.8 billion (26.6 percent) during the quarter. More than half of all insured institutions (59.2 percent) had FHLB advances at the end of September. Liabilities in trading accounts increased by $45.0 billion (15.3 percent).

"Problem List" Assets Decline

The number of insured commercial banks and savings institutions reporting quarterly financial results declined from 8,615 to 8,560 during the quarter. Forty-two new charters were added, while mergers absorbed 93 charters. One insured savings institution failed during the quarter. Two mutually-owned savings institutions, with combined assets of $304 million, converted to stock ownership. The number of institutions on the FDIC's "Problem List" increased for the fourth quarter in a row, from 61 to 65, but the assets of "problem" institutions declined during the quarter, from $23.8 billion to $18.5 billion.

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Chart 7

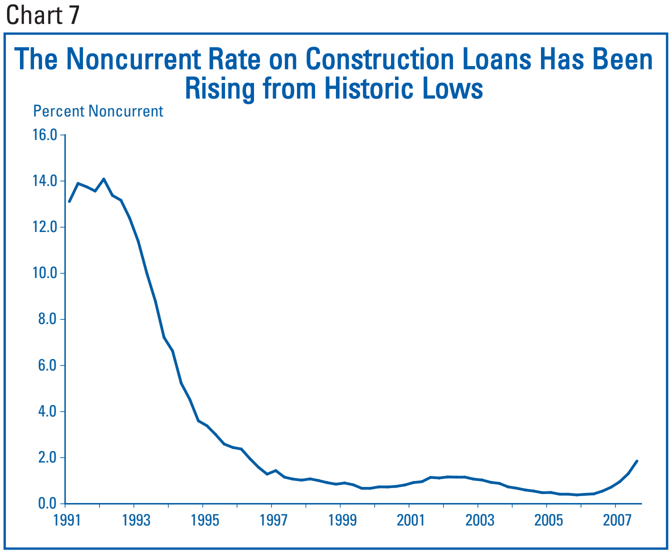

Chart 8

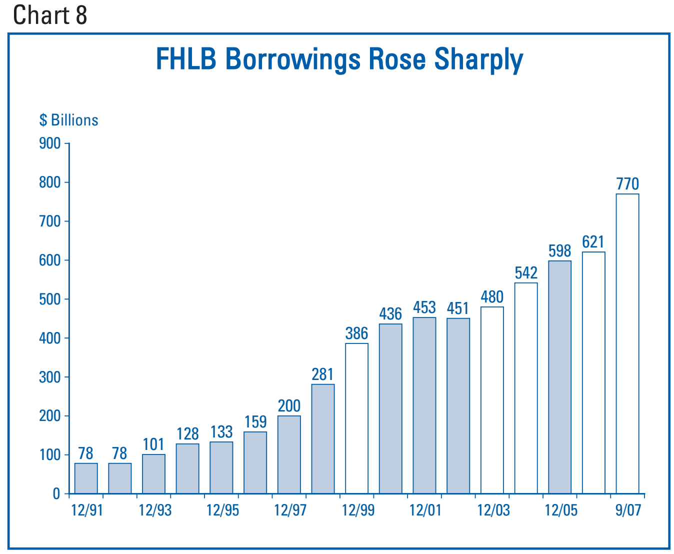

TABLE I-A. Selected Indicators, All FDIC-Insured Institutions*

	2007**	2006**	2006	2005	2004	2003	2002
Return on assets (%)	1.11	1.33	1.28	1.28	1.28	1.38	1.30
Return on equity (%)	10.52	12.87	12.31	12.43	13.20	15.05	14.08
Core capital (leverage) ratio (%)	8.14	8.29	8.23	8.25	8.11	7.88	7.86
Noncurrent assets plus other real estate owned to assets (%)	0.73	0.50	0.53	0.50	0.53	0.75	0.90
Net charge-offs to loans (%)	0.50	0.36	0.39	0.49	0.56	0.78	0.97
Asset growth rate (%)	8.11	9.84	9.03	7.64	11.36	7.58	7.20
Net interest margin (%)	3.32	3.43	3.31	3.47	3.52	3.73	3.96
Net operating income growth (%)	-9.08	12.20	8.54	11.43	4.02	16.39	17.58
Number of institutions reporting	8,560	8,743	8,680	8,833	8,976	9,181	9,354
Commercial banks	7,303	7,449	7,401	7,526	7,631	7,770	7,888
Savings institutions	1,257	1,294	1,279	1,307	1,345	1,411	1,466
Percentage of unprofitable institutions (%)	10.23	6.99	7.91	6.22	5.97	5.99	6.67
Number of problem institutions	65	47	50	52	80	116	136
Assets of problem institutions (in billions)	$19	$4	$8	$7	$28	$30	$39
Number of failed/assisted institutions	2	0	0	0	4	3	11

* Excludes insured branches of foreign banks (IBAs).

** Through September 30, ratios annualized where appropriate. Asset growth rates are for 12 months ending September 30.

TABLE II-A. Aggregate Condition and Income Data, All FDIC-Insured Institutions

(dollar figures in millions)	3rd Quarter 2007	2nd Quarter 2007	3rd Quarter 2006	%Change 06:3-07:3
Number of institutions reporting	8,560	8,615	8,743	-2.1
Total employees (full-time equivalent)	2,220,446	2,220,950	2,196,445	1.1
CONDITION DATA				
Total assets	$12,707,112	$12,260,815	$11,753,570	8.1
Loans secured by real estate	4,700,419	4,619,133	4,464,287	5.3
1-4 Family residential mortgages	2,238,284	2,188,078	2,175,303	2.9
Nonfarm nonresidential	939,559	943,286	885,953	6.1
Construction and development	616,403	600,374	545,000	13.1
Home equity lines	591,360	576,684	554,890	6.6
Commercial & industrial loans	1,389,545	1,300,007	1,180,769	17.7
Loans to individuals	1,013,337	980,884	954,854	6.1
Credit cards	384,540	373,951	383,143	0.4
Farm loans	56,172	55,608	54,010	4.0
Other loans & leases	546,324	513,507	515,704	5.9
Less: Unearned income	2,237	3,068	2,235	0.1
Total loans & leases	7,703,559	7,466,070	7,167,388	7.5
Less: Reserve for losses	86,935	81,222	77,841	11.7
Net loans and leases	7,616,624	7,384,848	7,089,548	7.4
Securities	1,989,044	1,976,945	1,991,930	-0.1
Other real estate owned	9,805	7,995	5,567	76.1
Goodwill and other intangibles	461,051	435,890	387,895	18.9
All other assets	2,630,588	2,455,138	2,278,631	15.4
Total liabilities and capital	12,707,112	12,260,815	11,753,570	8.1
Deposits	8,181,570	8,035,535	7,577,977	8.0
Domestic office deposits	6,741,161	6,691,951	6,474,123	4.1
Foreign office deposits	1,440,409	1,343,583	1,103,854	30.5
Other borrowed funds	2,454,135	2,248,609	2,298,791	6.8
Subordinated debt	177,482	172,377	146,675	21.0
All other liabilities	566,607	525,086	506,258	11.9
Equity capital	1,327,318	1,279,208	1,223,868	8.5
Loans and leases 30-89 days past due	92,223	74,090	62,752	47.0
Noncurrent loans and leases	82,960	66,995	52,538	57.9
Restructured loans and leases	4,244	3,231	3,635	16.8
Direct and indirect investments in real estate	1,101	1,080	1,119	-1.6
Mortgage-backed securities	1,199,186	1,217,987	1,208,741	-0.8
Earning assets	11,031,953	10,721,804	10,258,099	7.5
FHLB Advances	770,203	608,438	632,586	21.8
Unused loan commitments	8,301,186	8,082,795	7,703,202	7.8
Trust assets	21,501,189	20,748,637	18,064,588	19.0
Assets securitized and sold***	1,735,779	1,714,556	1,073,059	61.8
Notional amount of derivatives***	173,374,162	153,825,754	127,107,293	36.4

INCOME DATA	First Three Qtrs 2007	First Three Qtrs 2006	%Change	3rd Quarter 2007	3rd Quarter 2006	%Change 06:3-07:3
Total interest income	$542,980	$485,113	11.9	$188,431	$171,599	9.8
Total interest expense	278,779	231,185	20.6	97,193	85,956	13.1
Net interest income	264,201	253,928	4.1	91,238	85,643	6.5
Provision for loan and lease losses	37,085	19,858	86.8	16,637	7,481	122.4
Total noninterest income	187,279	185,971	0.7	59,400	62,618	-5.1
Total noninterest expense	265,996	254,815	4.4	91,029	85,692	6.2
Securities gains (losses)	2,439	1,815	34.4	166	864	-80.8
Applicable income taxes	48,187	54,788	-12.1	13,391	17,986	-25.6
Extraordinary gains, net	-1,918	569	N/M	-1,079	101	N/M
Net income	100,732	112,823	-10.7	28,669	38,067	-24.7
Net charge-offs	27,922	18,649	49.7	10,702	7,138	49.9
Cash dividends	94,393	60,396	56.3	27,868	19,910	40.0
Retained earnings	6,339	52,427	-87.9	800	18,156	-95.6
Net operating income	101,015	111,101	-9.1	29,661	37,428	-20.8

*** Call Report filers only.

N/M - Not Meaningful

TABLE III-A. Third Quarter 2007, All FDIC-Insured Institutions

		Asset Concentration Groups*								
THIRD QUARTER (The way it is...)	All Insured Institutions	Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	8,560	28	4	1,634	4,739	781	120	377	820	57
Commercial banks	7,303	25	4	1,630	4,259	169	95	332	747	42
Savings institutions	1,257	3	0	4	480	612	25	45	73	15
Total assets (in billions)	$12,707.1	$423.6	$2,644.0	$157.3	$5,055.9	$1,454.2	$95.8	$40.1	$111.4	$2,724.9
Commercial banks	10,792.7	411.7	2,644.0	156.9	4,584.1	254.2	46.0	32.1	94.8	2,568.8
Savings institutions	1,914.4	11.8	0.0	0.4	471.8	1,199.9	49.8	8.1	16.5	156.1
Total deposits (in billions)	8,181.6	122.4	1,597.8	127.4	3,567.7	848.0	73.2	28.5	91.0	1,725.6
Commercial banks	7,011.5	120.6	1,597.8	127.1	3,265.5	113.4	32.9	23.0	78.0	1,653.2
Savings institutions	1,170.0	1.8	0.0	0.3	302.2	734.6	40.3	5.5	13.0	72.4
Net income (in millions)	28,669	4,137	4,454	510	12,160	1,133	275	223	295	5,483
Commercial banks	27,270	4,055	4,454	509	11,230	518	198	151	267	5,887
Savings institutions	1,399	82	0	1	929	614	77	72	28	-404
Performance Ratios (annualized,%)										
Yield on earning assets	6.95	13.37	6.53	7.27	7.10	6.64	7.77	5.69	6.62	6.30
Cost of funding earning assets	3.58	4.62	3.76	3.27	3.41	4.02	3.27	2.55	2.90	3.42
Net interest margin	3.36	8.75	2.77	4.00	3.68	2.61	4.50	3.14	3.72	2.88
Noninterest income to assets	1.91	11.24	1.93	0.71	1.42	0.91	2.31	9.43	1.05	1.84
Noninterest expense to assets	2.92	9.04	2.71	2.65	2.82	2.08	3.45	8.73	3.04	2.72
Loan and lease loss provision to assets	0.53	3.42	0.63	0.16	0.33	0.75	1.38	0.11	0.15	0.27
Net operating income to assets	0.95	3.67	0.65	1.31	1.07	0.32	1.11	2.21	1.03	0.88
Pretax return on assets	1.35	6.09	0.99	1.56	1.42	0.47	1.76	3.40	1.31	1.24
Return on assets	0.92	3.98	0.69	1.31	0.98	0.32	1.17	2.23	1.07	0.83
Return on equity	8.81	16.76	8.91	11.64	9.06	3.30	10.86	11.48	9.31	7.82
Net charge-offs to loans and leases	0.57	3.98	0.77	0.26	0.30	0.42	1.05	0.32	0.22	0.42
Loan and lease loss provision to net charge-offs	155.45	116.99	181.85	90.34	158.22	252.07	164.92	136.68	125.56	122.56
Efficiency ratio	58.37	46.61	62.25	60.12	59.01	62.00	49.98	70.30	67.70	58.96
% of unprofitable institutions	10.90	7.14	0.00	3.67	12.77	13.96	9.17	24.40	5.98	8.77
% of institutions with earnings gains	49.47	64.29	75.00	61.08	46.78	38.16	43.33	46.42	54.39	49.12
Structural Changes										
New Charters	42	0	0	1	7	2	0	31	1	0
Institutions absorbed by mergers	93	0	0	8	70	2	1	0	1	11
Failed Institutions	1	0	0	0	0	0	0	0	0	1
PRIOR THIRD QUARTERS (The way it was...)										
Return on assets (%) 2006	1.31	4.09	0.92	1.30	1.32	1.06	1.60	2.12	1.07	1.35
2004	1.33	4.10	0.86	1.33	1.34	1.15	1.16	1.53	1.18	1.34
2002	1.34	3.76	0.65	1.38	1.31	1.36	1.18	1.60	1.20	1.51
Net charge-offs to loans and leases (%) 2006	0.40	3.86	0.64	0.15	0.19	0.18	1.21	0.12	0.17	0.23
2004	0.51	4.24	0.89	0.20	0.28	0.10	1.10	0.27	0.26	0.26
2002	0.98	5.35	2.17	0.30	0.68	0.15	1.29	0.42	0.34	0.86

* See Table IV-A (page 8) for explanations.

TABLE III-A. Third Quarter 2007, All FDIC-Insured Institutions

		Asset Size Distribution				Geographic Regions*					
THIRD QUARTER **(The way it is...)**	All Insured Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	8,560	3,513	4,392	539	116	1,047	1,214	1,794	1,990	1,740	775
Commercial banks	7,303	3,131	3,673	415	84	547	1,069	1,479	1,885	1,618	705
Savings institutions	1,257	382	719	124	32	500	145	315	105	122	70
Total assets (in billions)	$12,707.1	$186.0	$1,296.8	$1,408.3	$9,816.0	$2,381.6	$3,197.1	$2,796.5	$931.6	$659.5	$2,740.9
Commercial banks	10,792.7	166.5	1,050.3	1,100.1	8,475.8	1,710.3	2,920.1	2,641.0	891.8	542.4	2,087.0
Savings institutions	1,914.4	19.5	246.5	308.2	1,340.2	671.2	277.0	155.4	39.8	117.1	653.9
Total deposits (in billions)	8,181.6	151.2	1,036.0	1,009.6	5,984.8	1,470.4	2,064.2	1,786.9	661.4	492.6	1,706.0
Commercial banks	7,011.5	136.5	850.4	793.0	5,231.7	1,024.5	1,901.2	1,675.8	633.3	422.2	1,354.6
Savings institutions	1,170.0	14.7	185.5	216.7	753.1	445.9	163.0	111.2	28.1	70.4	351.4
Net income (in millions)	28,669	369	3,328	3,904	21,068	4,828	6,083	6,348	3,758	1,866	5,784
Commercial banks	27,270	357	2,932	3,433	20,547	4,686	6,424	6,228	3,709	1,606	4,616
Savings institutions	1,399	12	396	470	521	142	-341	120	49	260	1,168
Performance Ratios (annualized,%)											
Yield on earning assets	6.95	7.18	7.28	7.21	6.86	6.96	6.62	6.54	7.71	7.35	7.39
Cost of funding earning assets	3.58	3.05	3.38	3.48	3.64	3.55	3.52	3.54	3.45	3.41	3.82
Net interest margin	3.36	4.13	3.90	3.73	3.22	3.41	3.10	3.00	4.26	3.94	3.56
Noninterest income to assets	1.91	1.45	1.11	1.61	2.07	2.18	1.47	1.78	3.35	1.40	1.95
Noninterest expense to assets	2.92	4.00	3.09	2.92	2.88	3.23	2.49	2.72	4.09	3.17	2.91
Loan and lease loss provision to assets	0.53	0.23	0.25	0.35	0.60	0.63	0.39	0.38	0.58	0.28	0.83
Net operating income to assets	0.95	0.79	1.02	1.18	0.91	0.90	0.87	0.90	1.58	1.13	0.90
Pretax return on assets	1.35	1.04	1.37	1.68	1.31	1.21	1.18	1.32	2.45	1.52	1.29
Return on assets	0.92	0.80	1.04	1.12	0.88	0.84	0.77	0.91	1.63	1.15	0.87
Return on equity	8.81	5.87	9.86	9.92	8.57	6.77	7.61	10.17	16.16	11.13	8.08
Net charge-offs to loans and leases	0.57	0.24	0.24	0.35	0.66	0.93	0.28	0.43	0.74	0.29	0.72
Loan and lease loss provision to net charge-offs	155.45	147.01	150.43	144.22	156.84	117.69	224.79	156.68	111.67	146.13	179.52
Efficiency ratio	58.37	75.52	65.38	57.19	57.27	57.11	59.01	60.68	56.58	63.19	56.47
% of unprofitable institutions	10.90	17.31	6.31	5.94	13.79	15.19	16.06	10.76	6.63	7.01	17.03
% of institutions with earnings gains	49.47	49.33	49.93	48.42	41.38	42.60	39.21	47.71	53.62	58.33	48.39
Structural Changes											
New Charters	42	40	1	1	0	2	18	5	3	3	11
Institutions absorbed by mergers	93	27	45	12	9	29	20	15	13	11	5
Failed Institutions	1	0	0	1	0	0	1	0	0	0	0
PRIOR THIRD QUARTERS **(The way it was...)**											
Return on assets (%) 2006	1.31	1.02	1.23	1.27	1.33	1.13	1.37	1.01	1.79	1.22	1.82
2004	1.33	1.08	1.22	1.47	1.33	1.13	1.46	1.21	1.49	1.46	1.67
2002	1.34	1.11	1.23	1.54	1.33	1.10	1.38	1.29	1.64	1.44	1.75
Net charge-offs to loans and leases (%) 2006	0.40	0.16	0.14	0.20	0.49	0.63	0.18	0.27	0.46	0.23	0.62
2004	0.51	0.25	0.22	0.34	0.60	0.73	0.26	0.43	0.61	0.30	0.54
2002	0.98	0.31	0.36	0.76	1.21	1.51	0.73	0.80	1.15	0.42	0.77

* See Table IV-A (page 9) for explanations.

TABLE IV-A. First Three Quarters 2007, All FDIC-Insured Institutions

FIRST THREE QUARTERS (The way it is...)	All Insured Institutions	Asset Concentration Groups* Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	8,560	28	4	1,634	4,739	781	120	377	820	57
Commercial banks	7,303	25	4	1,630	4,259	169	95	332	747	42
Savings institutions	1,257	3	0	4	480	612	25	45	73	15
Total assets (in billions)	$12,707.1	$423.6	$2,644.0	$157.3	$5,055.9	$1,454.2	$95.8	$40.1	$111.4	$2,724.9
Commercial banks	10,792.7	411.7	2,644.0	156.9	4,584.1	254.2	46.0	32.1	94.8	2,568.8
Savings institutions	1,914.4	11.8	0.0	0.4	471.8	1,199.9	49.8	8.1	16.5	156.1
Total deposits (in billions)	8,181.6	122.4	1,597.8	127.4	3,567.7	848.0	73.2	28.5	91.0	1,725.6
Commercial banks	7,011.5	120.6	1,597.8	127.1	3,265.5	113.4	32.9	23.0	78.0	1,653.2
Savings institutions	1,170.0	1.8	0.0	0.3	302.2	734.6	40.3	5.5	13.0	72.4
Net income (in millions)	100,732	11,649	16,190	1,432	39,953	7,557	962	715	860	21,416
Commercial banks	90,184	11,030	16,190	1,429	36,870	1,700	699	481	788	20,996
Savings institutions	10,549	618	0	3	3,083	5,856	263	234	73	419
Performance Ratios (annualized,%)										
Yield on earning assets	6.83	13.23	6.28	7.15	7.02	6.59	7.23	5.53	6.51	6.16
Cost of funding earning assets	3.50	4.80	3.68	3.19	3.35	3.93	2.99	2.47	2.84	3.29
Net interest margin	3.32	8.43	2.60	3.96	3.67	2.66	4.24	3.06	3.67	2.88
Noninterest income to assets	2.05	10.31	2.31	0.68	1.51	0.99	1.93	9.44	1.01	2.10
Noninterest expense to assets	2.92	8.36	2.84	2.66	2.84	2.05	2.92	8.59	3.01	2.66
Loan and lease loss provision to assets	0.41	3.10	0.45	0.15	0.27	0.38	0.91	0.08	0.11	0.22
Net operating income to assets	1.11	3.47	0.85	1.26	1.14	0.65	1.38	2.35	1.01	1.12
Pretax return on assets	1.63	5.81	1.26	1.50	1.59	1.11	2.14	3.55	1.29	1.67
Return on assets	1.11	3.74	0.87	1.25	1.08	0.73	1.40	2.39	1.04	1.11
Return on equity	10.52	15.63	11.25	11.32	10.11	7.44	13.75	12.34	9.16	10.30
Net charge-offs to loans and leases	0.50	3.90	0.65	0.19	0.28	0.29	0.98	0.29	0.17	0.35
Loan and lease loss provision to net charge-offs	132.82	108.79	155.91	123.18	137.62	188.45	118.75	119.97	117.12	118.18
Efficiency ratio	57.33	46.06	61.90	61.10	58.41	58.87	47.98	69.94	68.34	56.16
% of unprofitable institutions	10.23	10.71	0.00	2.63	12.20	13.06	8.33	24.67	5.37	5.26
% of institutions with earnings gains	49.50	57.14	75.00	57.34	50.12	30.99	44.17	43.50	51.10	49.12
Condition Ratios (%)										
Earning assets to total assets	86.82	77.67	84.04	91.57	88.28	91.46	91.71	88.48	91.79	85.07
Loss Allowance to:										
Loans and leases	1.13	3.99	1.23	1.31	1.14	0.61	1.12	1.35	1.18	0.74
Noncurrent loans and leases	104.79	216.17	117.12	127.52	113.24	45.93	179.85	142.44	126.60	77.38
Noncurrent assets plus other real estate owned to assets	0.73	1.34	0.51	0.81	0.81	1.09	0.53	0.27	0.64	0.53
Equity capital ratio	10.45	23.07	7.78	11.32	10.85	9.44	11.89	19.58	11.58	10.56
Core capital (leverage) ratio	8.14	15.18	6.23	10.46	8.45	7.87	9.53	18.01	11.21	8.10
Tier 1 risk-based capital ratio	10.22	13.53	8.19	13.85	9.64	12.82	11.46	40.05	18.41	10.83
Total risk-based capital ratio	12.75	16.33	11.93	14.92	11.84	14.48	13.04	41.13	19.55	13.37
Net loans and leases to deposits	93.09	242.65	74.20	82.47	97.76	120.12	104.10	33.82	68.72	79.64
Net loans to total assets	59.94	70.12	44.84	66.80	68.99	70.05	79.47	24.02	56.13	50.43
Domestic deposits to total assets	53.05	26.31	26.39	81.01	67.29	58.23	75.24	68.84	81.69	50.08
Structural Changes										
New Charters	131	1	0	4	32	4	0	89	1	0
Institutions absorbed by mergers	247	1	0	22	191	8	2	2	3	18
Failed Institutions	2	0	0	0	0	1	0	0	0	1
PRIOR FIRST THREE QUARTERS (The way it was...)										
Number of institutions 2006	8,743	29	4	1,691	4,710	845	125	398	886	55
2004	9,024	35	6	1,783	4,385	1,000	136	458	1,138	83
2002	9,415	41	5	1,877	4,081	1,159	206	453	1,495	98
Total assets (in billions) 2006	$11,753.6	$382.0	$2,128.5	$151.5	$4,673.2	$1,790.4	$107.1	$42.3	$117.4	$2,361.2
2004	9,877.2	367.9	1,565.9	137.7	3,195.3	1,405.2	211.7	54.0	147.6	2,791.9
2002	8,272.8	291.0	1,232.2	124.7	3,394.2	1,279.5	168.3	49.0	192.5	1,541.3
Return on assets (%) 2006	1.33	4.42	1.03	1.29	1.32	1.07	1.69	1.33	1.07	1.31
2004	1.29	3.90	0.89	1.28	1.33	1.20	0.82	1.47	1.14	1.23
2002	1.34	3.55	0.85	1.31	1.30	1.34	1.40	1.39	1.19	1.40
Net charge-offs to loans & leases (%) 2006	0.36	3.38	0.59	0.14	0.18	0.14	1.00	0.53	0.17	0.20
2004	0.55	4.69	1.05	0.17	0.29	0.11	0.94	0.46	0.26	0.25
2002	0.97	6.07	1.78	0.26	0.67	0.16	1.12	0.47	0.30	0.86
Noncurrent assets plus OREO to assets (%) 2006	0.50	1.35	0.40	0.67	0.51	0.52	0.65	0.20	0.52	0.37
2004	0.57	1.30	0.69	0.77	0.55	0.59	0.63	0.30	0.63	0.40
2002	0.92	1.61	1.28	0.93	0.88	0.68	1.34	0.36	0.70	0.80
Equity capital ratio (%) 2006	10.41	27.18	7.82	10.94	10.39	10.54	9.76	22.46	11.11	9.73
2004	10.13	20.78	7.27	10.87	10.40	8.74	13.62	16.95	10.93	10.25
2002	9.22	15.39	7.26	11.04	9.53	8.81	7.78	16.73	10.89	8.87

***Asset Concentration Group Definitions (Groups are hierarchical and mutually exclusive):**

Credit-card Lenders - Institutions whose credit-card loans plus securitized receivables exceed 50 percent of total assets plus securitized receivables.
International Banks - Banks with assets greater than $10 billion and more than 25 percent of total assets in foreign offices.
Agricultural Banks - Banks whose agricultural production loans plus real estate loans secured by farmland exceed 25 percent of their total loans and leases.
Commercial Lenders - Institutions whose commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties exceed 25 percent of total assets.
Mortgage Lenders - Institutions whose residential mortgage loans, plus mortgage-backed securities, exceed 50 percent of total assets.
Consumer Lenders - Institutions whose residential mortgage loans, plus credit-card loans, plus other loans to individuals, exceed 50 percent of total assets.
Other Specialized < $1 Billion - Institutions with assets less than $1 billion, whose loans and leases are less than 40 percent of total assets.
All Other < $1 billion - Institutions with assets less than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.
All Other > $1 billion - Institutions with assets greater than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

TABLE IV-A. First Three Quarters 2007, All FDIC-Insured Institutions

		Asset Size Distribution				Geographic Regions*					
FIRST THREE QUARTERS (The way it is...)	All Insured Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	8,560	3,513	4,392	539	116	1,047	1,214	1,794	1,990	1,740	775
Commercial banks	7,303	3,131	3,673	415	84	547	1,069	1,479	1,885	1,618	705
Savings institutions	1,257	382	719	124	32	500	145	315	105	122	70
Total assets (in billions)	$12,707.1	$186.0	$1,296.8	$1,408.3	$9,816.0	$2,381.6	$3,197.1	$2,796.5	$931.6	$659.5	$2,740.9
Commercial banks	10,792.7	166.5	1,050.3	1,100.1	8,475.8	1,710.3	2,920.1	2,641.0	891.8	542.4	2,087.0
Savings institutions	1,914.4	19.5	246.5	308.2	1,340.2	671.2	277.0	155.4	39.8	117.1	653.9
Total deposits (in billions)	8,181.6	151.2	1,036.0	1,009.6	5,984.8	1,470.4	2,064.2	1,786.9	661.4	492.6	1,706.0
Commercial banks	7,011.5	136.5	850.4	793.0	5,231.7	1,024.5	1,901.2	1,675.8	633.3	422.2	1,354.6
Savings institutions	1,170.0	14.7	185.5	216.7	753.1	445.9	163.0	111.2	28.1	70.4	351.4
Net income (in millions)	100,732	1,159	10,078	11,051	78,444	16,257	24,756	20,963	10,937	5,538	22,280
Commercial banks	90,184	1,118	8,777	9,429	70,859	14,017	24,150	20,346	10,760	4,729	16,182
Savings institutions	10,549	42	1,300	1,621	7,585	2,240	606	617	178	810	6,098
Performance Ratios (annualized,%)											
Yield on earning assets	6.83	7.00	7.17	7.10	6.73	6.80	6.54	6.36	7.62	7.23	7.31
Cost of funding earning assets	3.50	2.93	3.29	3.39	3.57	3.46	3.45	3.48	3.29	3.33	3.76
Net interest margin	3.32	4.07	3.87	3.71	3.17	3.34	3.09	2.88	4.33	3.90	3.55
Noninterest income to assets	2.05	1.35	1.12	1.58	2.26	2.17	1.72	2.08	3.42	1.40	2.03
Noninterest expense to assets	2.92	3.82	3.09	2.93	2.88	3.05	2.55	2.81	4.19	3.16	2.86
Loan and lease loss provision to assets	0.41	0.18	0.20	0.31	0.45	0.56	0.24	0.28	0.61	0.22	0.58
Net operating income to assets	1.11	0.84	1.05	1.16	1.11	0.98	1.09	1.01	1.62	1.15	1.16
Pretax return on assets	1.63	1.10	1.42	1.63	1.67	1.44	1.61	1.49	2.40	1.53	1.74
Return on assets	1.11	0.85	1.06	1.08	1.12	0.97	1.07	1.02	1.63	1.16	1.16
Return on equity	10.52	6.19	10.16	9.58	10.82	7.80	10.43	11.36	15.79	11.32	10.65
Net charge-offs to loans and leases	0.50	0.18	0.18	0.35	0.59	0.87	0.25	0.37	0.66	0.23	0.64
Loan and lease loss provision to net charge-offs	132.82	164.51	155.94	130.27	131.72	112.92	154.07	139.58	129.22	150.80	140.47
Efficiency ratio	57.33	74.75	65.42	57.90	55.88	56.60	56.86	60.13	56.99	63.53	54.50
% of unprofitable institutions	10.23	16.99	5.71	3.90	6.03	15.00	15.32	9.36	5.53	7.18	16.77
% of institutions with earnings gains	49.50	49.25	50.27	46.75	40.52	38.11	43.33	45.48	53.12	58.79	53.68
Condition Ratios (%)											
Earning assets to total assets	86.82	91.95	92.02	90.80	85.46	86.35	86.23	86.88	86.03	89.99	87.34
Loss Allowance to:											
Loans and leases	1.13	1.29	1.16	1.20	1.11	1.41	0.93	1.20	1.19	1.10	1.06
Noncurrent loans and leases	104.79	115.62	111.81	113.31	102.07	128.01	119.76	97.79	81.87	112.11	92.39
Noncurrent assets plus other real estate owned to assets	0.73	0.87	0.89	0.83	0.69	0.66	0.54	0.78	1.19	0.77	0.80
Equity capital ratio	10.45	13.69	10.57	11.39	10.23	12.41	10.16	9.09	10.14	10.40	10.58
Core capital (leverage) ratio	8.14	13.53	10.07	9.58	7.56	9.01	7.26	7.37	8.26	8.88	9.01
Tier 1 risk-based capital ratio	10.22	19.65	13.36	12.16	9.38	12.20	8.97	8.87	9.64	11.87	11.48
Total risk-based capital ratio	12.75	20.70	14.47	13.43	12.29	14.15	11.42	11.80	12.28	13.25	14.35
Net loans and leases to deposits	93.09	77.06	87.23	94.80	94.23	90.38	93.86	86.34	98.07	86.29	101.63
Net loans to total assets	59.94	62.64	69.69	67.96	57.45	55.80	60.60	55.17	69.62	64.46	63.26
Domestic deposits to total assets	53.05	81.28	79.78	71.08	46.40	53.20	56.69	51.43	64.58	74.06	41.36
Structural Changes											
New Charters	131	124	5	2	0	14	40	12	7	24	34
Institutions absorbed by mergers	247	84	128	26	9	62	40	44	36	40	25
Failed Institutions	2	1	0	1	0	1	1	0	0	0	0
PRIOR FIRST THREE QUARTERS (The way it was...)											
Number of institutions 2006	8,743	3,731	4,369	523	120	1,097	1,232	1,848	2,027	1,767	772
2004	9,024	4,204	4,223	480	117	1,136	1,223	1,968	2,104	1,840	753
2002	9,415	4,809	4,059	441	106	1,222	1,249	2,067	2,180	1,910	787
Total assets (in billions) 2006	$11,753.6	$194.2	$1,283.5	$1,422.5	$8,853.4	$2,962.9	$2,928.6	$2,736.1	$814.5	$644.3	$1,667.3
2004	9,877.2	217.7	1,177.3	1,326.4	7,155.9	3,403.0	2,104.7	1,745.7	763.1	588.8	1,271.9
2002	8,272.8	243.9	1,113.3	1,256.3	5,659.4	2,826.3	1,667.5	1,561.3	429.8	569.2	1,218.7
Return on assets (%) 2006	1.33	1.01	1.20	1.30	1.36	1.24	1.34	1.07	1.68	1.27	1.77
2004	1.29	1.02	1.19	1.48	1.28	1.14	1.40	1.13	1.51	1.35	1.61
2002	1.34	1.05	1.18	1.45	1.36	1.17	1.36	1.32	1.59	1.42	1.60
Net charge-offs to loans & leases (%) 2006	0.36	0.14	0.14	0.19	0.43	0.56	0.16	0.24	0.39	0.20	0.56
2004	0.55	0.22	0.23	0.35	0.66	0.81	0.31	0.36	0.75	0.26	0.60
2002	0.97	0.28	0.33	0.74	1.19	1.48	0.69	0.77	1.19	0.40	0.79
Noncurrent assets plus OREO to assets (%) 2006	0.50	0.72	0.57	0.46	0.49	0.43	0.31	0.54	0.89	0.62	0.63
2004	0.57	0.82	0.61	0.53	0.56	0.56	0.39	0.68	0.61	0.65	0.66
2002	0.92	0.87	0.75	0.73	1.00	1.05	0.79	1.04	0.87	0.84	0.72
Equity capital ratio (%) 2006	10.41	13.04	10.46	11.00	10.25	11.13	9.76	9.03	11.18	10.36	12.20
2004	10.13	11.94	10.20	10.83	9.94	10.16	8.45	10.47	10.52	10.17	12.14
2002	9.22	11.42	10.05	10.08	8.78	8.92	9.42	8.62	10.32	9.76	9.79

* Regions:
New York - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, U.S. Virgin Islands
Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia
Chicago - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin
Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota
Dallas - Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas
San Francisco - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

		Asset Concentration Groups*								
September 30, 2007	All Insured Institutions	Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Percent of Loans 30-89 Days Past Due										
All loans secured by real estate	1.27	3.14	1.82	1.13	1.05	1.63	0.66	1.10	1.52	1.19
Construction and development	1.37	0.00	0.61	2.19	1.30	3.34	1.73	1.35	1.41	1.18
Nonfarm nonresidential	0.62	0.00	0.41	1.00	0.65	0.81	0.50	0.62	1.22	0.35
Multifamily residential real estate	0.43	0.00	0.07	0.88	0.53	0.26	0.06	2.21	0.96	0.36
Home equity loans	0.91	2.46	0.89	0.68	0.74	1.21	0.65	0.52	0.86	0.97
Other 1-4 family residential	1.71	5.59	2.48	1.75	1.47	1.76	0.64	1.28	1.76	1.56
Commercial and industrial loans	0.65	2.65	0.53	1.61	0.65	0.93	0.94	1.65	1.52	0.44
Loans to individuals	1.99	2.31	2.48	2.09	1.65	1.30	1.62	1.82	2.14	1.66
Credit card loans	2.42	2.31	3.36	0.98	2.06	2.09	1.26	3.54	1.08	2.14
Other loans to individuals	1.72	2.29	2.08	2.16	1.59	0.75	1.73	1.67	2.18	1.56
All other loans and leases (including farm)	0.52	0.12	0.66	0.53	0.58	0.41	0.10	0.85	0.51	0.31
Total loans and leases	1.20	2.22	1.41	1.11	0.99	1.60	1.16	1.28	1.53	1.01
Percent of Loans Noncurrent**										
All real estate loans	1.27	2.48	1.44	1.15	1.19	1.36	0.39	0.94	0.98	1.32
Construction and development	1.85	0.00	1.10	3.03	1.84	2.70	0.75	2.76	2.01	1.57
Nonfarm nonresidential	0.73	0.00	0.56	1.33	0.73	0.85	0.64	0.94	1.26	0.59
Multifamily residential real estate	0.68	0.00	0.38	1.10	0.85	0.44	0.02	1.17	1.33	0.42
Home equity loans	0.62	1.56	0.53	0.40	0.48	0.97	0.17	0.12	0.71	0.64
Other 1-4 family residential	1.57	5.71	1.91	0.90	1.48	1.45	0.51	0.72	0.80	1.81
Commercial and industrial loans	0.64	1.96	0.33	1.33	0.69	0.94	0.74	2.01	1.15	0.59
Loans to individuals	1.18	1.96	1.62	0.71	0.67	0.85	0.82	0.55	0.67	0.52
Credit card loans	1.93	1.99	2.18	0.71	1.49	1.73	1.14	1.21	0.80	1.87
Other loans to individuals	0.73	1.78	1.37	0.71	0.56	0.23	0.72	0.49	0.66	0.23
All other loans and leases (including farm)	0.44	0.03	0.61	0.64	0.39	1.01	0.04	0.38	0.61	0.27
Total loans and leases	1.08	1.85	1.05	1.02	1.01	1.33	0.62	0.95	0.93	0.96
Percent of Loans Charged-off (net, YTD)										
All real estate loans	0.16	1.55	0.29	0.06	0.14	0.17	0.09	0.06	0.06	0.11
Construction and development	0.20	0.00	0.03	0.23	0.20	0.40	0.11	0.12	0.24	0.12
Nonfarm nonresidential	0.07	0.00	0.03	0.08	0.08	0.03	0.01	0.05	0.06	0.02
Multifamily residential real estate	0.10	0.00	-0.02	0.02	0.15	0.01	0.06	0.06	0.05	0.03
Home equity loans	0.34	1.78	0.38	0.04	0.27	0.55	0.15	0.01	0.04	0.31
Other 1-4 family residential	0.14	1.04	0.32	0.08	0.14	0.13	0.06	0.06	0.06	0.07
Commercial and industrial loans	0.43	4.51	0.10	0.68	0.40	0.38	2.76	0.39	0.40	0.37
Loans to individuals	2.42	4.16	2.78	0.60	1.15	3.53	1.54	0.76	0.59	1.52
Credit card loans	4.09	4.19	3.48	2.31	3.51	7.42	3.00	4.30	1.88	3.91
Other loans to individuals	1.38	3.94	2.47	0.49	0.81	0.46	1.07	0.42	0.54	1.01
All other loans and leases (including farm)	0.18	0.00	0.06	0.00	0.30	0.41	0.05	0.98	0.00	0.20
Total loans and leases	0.50	3.90	0.65	0.19	0.28	0.29	0.98	0.29	0.17	0.35
Loans Outstanding (in billions)										
All real estate loans	$4,700.4	$1.8	$473.1	$59.2	$2,338.6	$965.1	$31.7	$6.0	$44.5	$780.6
Construction and development	616.4	0.0	9.5	5.8	517.5	25.0	0.9	0.5	3.0	54.3
Nonfarm nonresidential	939.6	0.0	24.7	16.1	738.8	36.6	2.0	1.7	10.4	109.3
Multifamily residential real estate	192.8	0.0	11.7	1.0	115.5	47.7	0.3	0.1	0.8	15.6
Home equity loans	591.4	1.4	92.8	1.1	209.9	102.0	11.4	0.2	1.7	171.0
Other 1-4 family residential	2,238.3	0.4	285.4	15.6	717.6	753.0	17.0	3.3	25.6	420.4
Commercial and industrial loans	1,389.5	33.0	306.7	14.9	723.3	18.9	3.6	1.2	6.4	281.5
Loans to individuals	1,013.3	255.6	214.4	6.7	270.6	36.0	40.1	1.8	7.8	180.3
Credit card loans	384.5	226.4	66.7	0.4	34.5	14.8	9.4	0.1	0.3	31.9
Other loans to individuals	628.8	29.2	147.7	6.3	236.0	21.3	30.7	1.6	7.6	148.4
All other loans and leases (including farm)	602.5	19.0	206.7	25.6	196.9	5.0	1.7	0.8	4.6	142.2
Total loans and leases	7,705.8	309.3	1,200.9	106.5	3,529.4	1,024.9	77.1	9.8	63.3	1,384.6
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	9,804.8	-15.1	891.1	187.5	5,153.3	2,174.7	23.7	13.3	126.3	1,250.0
Construction and development	1,489.0	0.0	0.0	53.3	1,277.6	107.1	0.8	0.9	17.6	31.7
Nonfarm nonresidential	1,362.2	0.0	6.0	60.3	1,096.5	69.6	5.2	8.0	47.3	69.2
Multifamily residential real estate	318.7	0.0	0.0	3.6	275.0	14.7	0.2	0.0	8.9	16.4
1-4 family residential	5,342.2	1.0	397.1	45.1	2,218.9	1,965.0	17.5	4.4	48.6	644.6
Farmland	67.8	0.0	0.0	25.0	38.3	0.2	0.1	0.0	3.7	0.6

* See Table IV-A (page 8) for explanations.
** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

September 30, 2007	All Insured Institutions	Asset Size Distribution				Geographic Regions*					
		Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	1.27	1.44	1.09	0.87	1.40	0.96	1.16	1.40	1.07	1.25	1.62
Construction and development	1.37	1.41	1.44	1.18	1.44	1.39	1.14	1.87	1.60	0.99	1.38
Nonfarm nonresidential	0.62	1.14	0.82	0.56	0.52	0.69	0.48	0.87	0.68	0.72	0.34
Multifamily residential real estate	0.43	0.84	0.73	0.53	0.32	0.27	0.34	1.00	0.77	0.88	0.24
Home equity loans	0.91	0.86	0.83	0.70	0.94	0.70	0.99	0.80	1.03	0.62	1.04
Other 1-4 family residential	1.71	1.95	1.27	1.07	1.85	1.10	1.54	1.85	1.25	2.16	2.31
Commercial and industrial loans	0.65	1.50	1.15	0.86	0.55	0.94	0.35	0.71	0.98	0.82	0.55
Loans to individuals	1.99	2.47	1.76	1.99	2.00	2.09	1.70	1.71	2.15	1.53	2.28
Credit card loans	2.42	1.89	2.32	2.23	2.44	2.26	2.76	2.06	2.21	1.20	2.95
Other loans to individuals	1.72	2.47	1.72	1.86	1.70	1.82	1.57	1.59	2.11	1.60	1.83
All other loans and leases (including farm)	0.52	0.63	0.48	0.58	0.52	0.98	0.25	0.82	0.50	0.74	0.13
Total loans and leases	1.20	1.44	1.11	0.95	1.25	1.19	1.00	1.22	1.16	1.18	1.42
Percent of Loans Noncurrent**											
All real estate loans	1.27	1.14	1.09	1.17	1.33	1.02	0.93	1.68	1.99	1.12	1.29
Construction and development	1.85	1.72	2.11	1.88	1.71	2.35	1.58	2.50	1.96	1.22	1.71
Nonfarm nonresidential	0.73	1.21	0.85	0.72	0.66	1.01	0.47	1.09	0.79	0.66	0.36
Multifamily residential real estate	0.68	0.91	0.99	1.21	0.44	0.36	0.59	2.08	0.72	1.35	0.29
Home equity loans	0.62	0.60	0.49	0.50	0.63	0.46	0.70	0.57	0.59	0.25	0.71
Other 1-4 family residential	1.57	1.04	0.83	1.29	1.71	0.97	1.01	2.21	3.73	1.65	1.70
Commercial and industrial loans	0.64	1.42	1.09	0.77	0.56	1.18	0.42	0.60	0.82	0.72	0.47
Loans to individuals	1.18	0.90	0.57	0.88	1.25	1.56	0.72	0.81	0.94	0.54	1.55
Credit card loans	1.93	0.91	1.19	1.73	1.95	2.10	1.98	1.58	1.64	1.01	1.98
Other loans to individuals	0.73	0.90	0.52	0.43	0.77	0.69	0.56	0.55	0.40	0.44	1.25
All other loans and leases (including farm)	0.44	0.72	0.55	0.39	0.43	0.18	0.25	0.54	0.30	0.68	0.78
Total loans and leases	1.08	1.11	1.04	1.06	1.09	1.10	0.78	1.23	1.45	0.98	1.14
Percent of Loans Charged-off (net, YTD)											
All real estate loans	0.16	0.08	0.09	0.14	0.18	0.07	0.13	0.25	0.19	0.10	0.19
Construction and development	0.20	0.19	0.19	0.22	0.19	0.19	0.20	0.28	0.18	0.14	0.13
Nonfarm nonresidential	0.07	0.07	0.06	0.09	0.06	0.06	0.05	0.12	0.04	0.06	0.06
Multifamily residential real estate	0.10	0.12	0.11	0.31	0.02	0.01	0.30	0.24	0.02	0.19	0.02
Home equity loans	0.34	0.13	0.10	0.22	0.37	0.18	0.31	0.34	0.50	0.20	0.43
Other 1-4 family residential	0.14	0.08	0.08	0.08	0.16	0.06	0.08	0.28	0.15	0.07	0.20
Commercial and industrial loans	0.43	0.47	0.40	0.51	0.42	0.93	0.25	0.27	0.84	0.30	0.36
Loans to individuals	2.42	0.52	0.91	2.03	2.57	3.28	1.13	1.42	2.67	1.06	3.25
Credit card loans	4.09	2.80	5.17	3.67	4.11	4.23	3.92	3.34	3.88	2.73	4.42
Other loans to individuals	1.38	0.48	0.59	1.23	1.48	1.64	0.72	0.75	1.61	0.67	2.52
All other loans and leases (including farm)	0.18	0.15	0.20	0.31	0.17	0.22	0.28	0.13	0.11	0.37	0.10
Total loans and leases	0.50	0.18	0.18	0.35	0.59	0.87	0.25	0.37	0.66	0.23	0.64
Loans Outstanding (in billions)											
All real estate loans	$4,700.4	$78.9	$708.7	$704.7	$3,208.1	$791.7	$1,295.1	$881.4	$375.1	$298.7	$1,058.3
Construction and development	616.4	11.0	145.8	162.5	297.0	63.2	202.0	125.7	50.4	79.6	95.5
Nonfarm nonresidential	939.6	22.1	239.8	228.1	449.6	175.0	245.4	200.1	85.2	89.1	144.8
Multifamily residential real estate	192.8	1.8	27.0	40.9	123.0	46.1	28.1	29.9	8.7	6.4	73.6
Home equity loans	591.4	2.5	33.1	41.2	514.4	57.5	184.8	151.6	74.1	19.7	103.6
Other 1-4 family residential	2,238.3	32.0	236.3	218.8	1,751.2	445.8	615.5	358.0	138.9	94.0	586.1
Commercial and industrial loans	1,389.5	17.0	120.3	150.7	1,101.5	196.2	331.9	350.8	117.5	74.1	319.0
Loans to individuals	1,013.3	9.3	49.7	78.1	876.3	272.3	179.6	171.6	96.5	39.6	253.7
Credit card loans	384.5	0.1	3.6	27.1	353.7	168.9	20.7	43.7	42.2	7.2	101.8
Other loans to individuals	628.8	9.1	46.1	50.9	522.6	103.4	158.9	127.8	54.3	32.4	152.0
All other loans and leases (including farm)	602.5	12.9	36.2	35.8	517.6	88.0	149.4	157.9	67.3	17.5	122.3
Total loans and leases	7,705.8	118.1	914.8	969.4	5,703.5	1,348.2	1,956.0	1,561.7	656.5	430.0	1,753.4
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	9,804.8	306.4	2,057.5	1,400.4	6,040.5	791.3	2,198.4	2,433.1	1,510.9	891.8	1,979.3
Construction and development	1,489.0	48.5	688.5	480.2	271.8	143.0	490.7	256.9	225.1	265.7	107.5
Nonfarm nonresidential	1,362.2	99.3	622.5	285.1	355.3	156.2	319.2	363.9	217.3	241.2	64.4
Multifamily residential real estate	318.7	10.3	72.1	91.7	144.6	27.1	148.6	83.3	15.0	25.4	19.3
1-4 family residential	5,342.2	135.5	636.7	532.1	4,037.8	439.5	1,191.9	1,187.6	553.8	306.5	1,663.0
Farmland	67.8	12.7	34.1	8.6	12.5	12.7	5.1	5.0	11.5	31.8	1.7

* See Table IV-A (page 9) for explanations.

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

TABLE VI-A. Derivatives, All FDIC-Insured Commercial Banks and State-Chartered Savings Banks

							Asset Size Distribution			
(dollar figures in millions; notional amounts unless otherwise indicated)	3rd Quarter 2007	2nd Quarter 2007	1st Quarter 2007	4th Quarter 2006	3rd Quarter 2006	%Change 06:3-07:3	Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion
ALL DERIVATIVE HOLDERS										
Number of institutions reporting derivatives	1,025	1,058	1,056	1,014	1,014	1.1	66	618	262	79
Total assets of institutions reporting derivatives	$9,460,401	$9,147,069	$8,872,062	$8,834,491	$8,411,745	12.5	$4,813	$269,166	$804,948	$8,381,474
Total deposits of institutions reporting derivatives	6,031,943	5,900,334	5,750,636	5,751,266	5,431,479	11.1	3,788	212,908	580,996	5,234,251
Total derivatives	173,374,162	153,825,754	144,243,311	132,182,732	127,107,293	36.4	128	18,050	193,153	173,162,830
Derivative Contracts by Underlying Risk Exposure										
Interest rate	138,789,184	123,340,590	116,751,419	107,434,665	103,199,181	34.5	117	17,477	86,265	138,685,325
Foreign exchange*	16,696,567	15,117,713	14,167,853	12,564,160	12,226,802	36.6	0	125	5,808	16,690,633
Equity	2,873,509	2,638,709	2,317,769	2,270,942	2,218,658	29.5	12	228	100,716	2,772,553
Commodity & other (excluding credit derivatives)	1,025,685	951,725	840,505	893,310	1,558,264	-34.2	0	2	141	1,025,543
Credit	13,989,217	11,777,017	10,165,765	9,019,655	7,904,389	77.0	0	218	223	13,988,776
Total	173,374,162	153,825,754	144,243,311	132,182,732	127,107,293	36.4	128	18,050	193,153	173,162,830
Derivative Contracts by Transaction Type										
Swaps	111,410,085	95,320,189	88,006,970	81,339,865	77,556,008	43.7	58	9,948	62,861	111,337,218
Futures & forwards	17,202,716	16,198,682	15,307,492	14,881,758	14,482,709	18.8	23	1,772	17,641	17,183,280
Purchased options	14,652,412	14,377,620	14,816,440	12,944,893	13,301,484	10.2	5	3,730	106,954	14,541,723
Written options	15,033,435	14,842,430	14,667,326	13,332,489	12,945,812	16.1	41	2,272	4,825	15,026,296
Total	158,298,648	140,738,921	132,798,228	122,499,005	118,286,013	33.8	128	17,723	192,280	158,088,517
Fair Value of Derivative Contracts										
Interest rate contracts	30,717	20,025	24,447	23,299	22,720	35.2	0	21	106	30,590
Foreign exchange contracts	3,119	5,661	74,088	5,324	4,144	-24.7	0	0	-19	3,138
Equity contracts	-20,872	-24,713	-18,845	-17,845	-13,526	54.3	1	11	37	-20,921
Commodity & other (excluding credit derivatives)	1,664	1,946	22,530	2,658	2,562	-35.1	0	0	0	1,664
Credit derivatives as guarantor	-104,120	-22,960	9,032	31,583	14,670	N/M	0	0	-8	-104,112
Credit derivatives as beneficiary	110,905	23,824	-9,668	-32,745	-14,819	N/M	0	0	6	110,899
Derivative Contracts by Maturity**										
Interest rate contracts < 1 year	48,916,897	39,403,802	32,457,725	29,551,704	26,615,376	83.8	19	2,308	25,896	48,888,674
1-5 years	36,310,944	33,846,133	33,802,189	31,385,640	30,872,442	17.6	17	10,078	25,894	36,274,955
> 5 years	27,875,202	24,588,177	24,684,533	23,273,618	22,518,236	23.8	41	2,694	28,253	27,844,214
Foreign exchange contracts < 1 year	10,094,603	8,948,450	8,372,488	7,690,210	6,687,566	50.9	0	9	4,307	10,090,288
1-5 years	1,831,220	1,667,700	1,571,241	1,415,846	1,573,062	16.4	0	4	17	1,831,200
> 5 years	718,390	676,071	624,415	592,897	767,427	-6.4	0	3	10	718,377
Equity contracts < 1 year	464,820	442,652	397,237	341,346	333,262	39.5	1	20	153	464,647
1-5 years	330,227	283,520	236,563	220,856	296,151	11.5	5	91	410	329,722
> 5 years	95,900	62,916	74,332	44,858	53,988	77.6	0	0	37	95,863
Commodity & other contracts < 1 year	278,442	280,133	271,647	235,107	496,634	-43.9	0	0	101	278,341
1-5 years	308,298	261,410	200,458	272,314	274,378	12.4	0	1	29	308,267
> 5 years	27,617	27,273	23,931	21,581	14,486	90.6	0	0	0	27,617
Risk-Based Capital: Credit Equivalent Amount										
Total current exposure to tier 1 capital (%)	38.0	30.7	28.3	29.2	28.6		0.4	0.2	1.4	44.2
Total potential future exposure to tier 1 capital (%)	115.1	113.4	106.8	97.7	99.0		0.2	0.4	0.9	134.1
Total exposure (credit equivalent amount) to tier 1 capital (%)	153.1	144.1	135.1	126.9	127.6		0.6	0.6	2.3	178.3
Credit losses on derivatives***	126.0	6.0	-3.0	-25.0	-19.0	N/M	0.0	2.0	0.0	124.0
HELD FOR TRADING										
Number of institutions reporting derivatives	158	167	155	147	147	7.5	7	44	54	53
Total assets of institutions reporting derivatives	7,977,228	7,783,774	7,387,988	7,223,405	6,927,469	15.2	487	19,956	239,558	7,717,226
Total deposits of institutions reporting derivatives	5,082,751	4,923,927	4,770,607	4,712,089	4,435,616	14.6	379	15,964	165,978	4,900,430
Derivative Contracts by Underlying Risk Exposure										
Interest rate	136,068,933	120,820,776	114,003,892	104,692,154	100,300,237	35.7	8	239	29,179	136,039,507
Foreign exchange	15,489,462	13,683,371	12,769,131	11,788,161	11,207,226	38.2	0	12	4,860	15,484,590
Equity	2,767,663	2,622,872	2,313,326	2,266,778	2,214,881	25.0	0	3	416	2,767,244
Commodity & other	1,024,998	951,236	840,237	893,087	1,558,095	-34.2	0	0	90	1,024,907
Total	155,351,056	138,078,255	129,926,585	119,640,180	115,280,439	34.8	8	254	34,546	155,316,248
Trading Revenues: Cash & Derivative Instruments										
Interest rate	1,166	2,969	2,405	1,151	546	113.6	0	0	3	1,163
Foreign exchange	2,005	1,264	1,831	1,613	1,355	48.0	0	0	9	1,997
Equity	-92	1,020	1,732	1,214	1,827	-105.0	0	0	0	-92
Commodity & other (including credit derivatives)	-757	877	1,053	-111	789	-195.9	0	0	-1	-756
Total trading revenues	2,322	6,130	7,021	3,866	4,517	-48.6	0	0	11	2,311
Share of Revenue										
Trading revenues to gross revenues (%)	1.6	3.9	4.9	3.0	3.4		0.0	0.0	0.2	1.6
Trading revenues to net operating revenues (%)	13.0	25.8	33.0	19.6	20.7		0.0	-0.1	1.9	13.4
HELD FOR PURPOSES OTHER THAN TRADING										
Number of institutions reporting derivatives	949	972	970	935	934	1.6	60	575	238	76
Total assets of institutions reporting derivatives	9,300,602	8,967,425	8,637,855	8,604,877	8,227,057	13.0	4,377	249,131	735,782	8,311,312
Total deposits of institutions reporting derivatives	5,923,394	5,776,744	5,582,956	5,589,964	5,305,613	11.6	3,450	196,827	533,703	5,189,414
Derivative Contracts by Underlying Risk Exposure										
Interest rate	2,720,251	2,519,814	2,747,527	2,742,511	2,898,943	-6.2	108	17,238	57,086	2,645,819
Foreign exchange	120,808	124,526	119,405	111,928	102,685	17.6	0	4	298	120,506
Equity	105,846	15,837	4,443	4,164	3,777	N/M	12	226	100,300	5,309
Commodity & other	687	489	268	223	169	306.5	0	2	51	635
Total notional amount	2,947,592	2,660,666	2,871,643	2,858,826	3,005,575	-1.9	120	17,469	157,734	2,772,269

All line items are reported on a quarterly basis.

*Include spot foreign exchange contracts. All other references to foreign exchange contracts in which notional values or fair values are reported exclude spot foreign exchange contracts.

** Derivative contracts subject to the risk-based capital requirements for derivatives.

*** The reporting of credit losses on derivatives is applicable to all banks filing the FFIEC 031 report form and to those banks filing the FFIEC 041 report form that have $300 million or more in total assets.

TABLE VII-A. Servicing, Securitization, and Asset Sales Activities (All FDIC-Insured Commercial Banks and State-Chartered Savings Banks)

(dollar figures in millions)	3rd Quarter 2007	2nd Quarter 2007	1st Quarter 2007	4th Quarter 2006	3rd Quarter 2006	%Change 06:3-07:3	Asset Size Distribution: Less than $100 Million	Asset Size Distribution: $100 Million to $1 Billion	Asset Size Distribution: $1 Billion to $10 Billion	Asset Size Distribution: Greater than $10 Billion
Assets Securitized and Sold with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements										
Number of institutions reporting securitization activities	123	126	126	123	119	3.4	13	48	23	39
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	$1,105,601	$1,115,865	$1,079,930	$739,041	$453,900	143.6	$61	$292	$10,190	$1,095,059
Home equity loans	9,894	10,640	9,339	8,905	9,257	6.9	0	0	248	9,646
Credit card receivables	379,662	372,481	367,796	362,467	422,983	-10.2	0	3,328	11,204	365,130
Auto loans	10,433	12,547	14,132	16,263	16,781	-37.8	0	0	332	10,101
Other consumer loans	29,386	27,396	27,737	28,673	25,753	14.1	0	7	0	29,379
Commercial and industrial loans	15,862	13,193	12,039	10,543	8,404	88.7	0	30	4,984	10,849
All other loans, leases, and other assets*	184,941	162,434	150,404	144,582	135,982	36.0	1	77	799	184,065
Total securitized and sold	1,735,779	1,714,556	1,661,376	1,310,475	1,073,059	61.8	62	3,733	27,756	1,704,229
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	6,858	6,511	6,047	6,627	4,619	48.5	20	5	44	6,788
Home equity loans	2,336	2,420	2,368	2,332	2,358	-0.9	0	0	9	2,327
Credit card receivables	19,120	18,711	17,685	19,182	25,084	-23.8	0	186	526	18,408
Auto loans	426	555	628	724	813	-47.6	0	0	15	411
Other consumer loans	2,114	1,768	1,861	1,882	1,653	27.9	0	0	0	2,114
Commercial and industrial loans	399	314	311	348	407	-2.0	0	0	83	316
All other loans, leases, and other assets	4,578	1,053	1,052	964	740	518.6	1	26	46	4,505
Total credit exposure	35,831	31,331	29,952	32,059	35,674	0.4	21	218	724	34,869
Total unused liquidity commitments provided to institution's own securitizations	5,095	5,667	6,116	6,503	6,970	-26.9	0	0	0	5,095
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)										
1-4 family residential loans	2.7	2.5	2.1	3.0	2.4		0.1	0.0	8.8	2.7
Home equity loans	0.7	0.6	0.7	0.7	0.7		0.0	0.0	1.9	0.6
Credit card receivables	2.1	1.9	1.9	2.0	2.0		0.0	2.8	1.6	2.2
Auto loans	2.0	1.7	1.5	1.7	1.3		0.0	0.0	1.0	2.0
Other consumer loans	2.8	2.8	2.4	3.0	3.0		0.0	0.0	0.0	2.8
Commercial and industrial loans	1.0	0.5	0.7	0.7	1.2		0.0	0.0	1.8	0.6
All other loans, leases, and other assets	0.1	0.1	0.1	0.2	0.2		0.0	0.0	0.2	0.1
Total loans, leases, and other assets	2.3	2.1	1.9	2.4	2.0		0.1	2.5	4.3	2.3
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)										
1-4 family residential loans	1.2	1.2	1.1	1.2	0.9		0.0	0.0	17.3	1.0
Home equity loans	0.4	0.3	0.4	0.5	0.3		0.0	0.0	1.2	0.3
Credit card receivables	1.7	1.6	1.8	1.7	1.6		0.0	1.4	1.3	1.8
Auto loans	0.2	0.2	0.2	0.3	0.2		0.0	0.0	0.1	0.2
Other consumer loans	2.1	2.1	2.0	2.1	2.1		0.0	0.0	0.0	2.1
Commercial and industrial loans	0.7	0.6	0.6	0.7	0.8		0.0	0.0	1.4	0.4
All other loans, leases, and other assets	0.1	0.2	0.1	0.2	0.2		0.0	2.0	0.1	0.1
Total loans, leases, and other assets	1.2	1.2	1.1	1.2	1.1		0.0	1.3	7.2	1.1
Securitized Loans, Leases, and Other Assets Charged-Off (net, YTD, annualized, %)										
1-4 family residential loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	1.6	0.0
Home equity loans	0.1	0.1	0.1	0.3	0.2		0.0	0.0	1.1	0.1
Credit card receivables	3.3	2.2	1.1	3.8	2.9		0.0	2.4	2.2	3.4
Auto loans	0.8	0.5	0.3	0.7	0.5		0.0	0.0	0.4	0.8
Other consumer loans	1.1	0.7	0.4	1.5	1.2		0.0	0.0	0.0	1.1
Commercial and industrial loans	1.3	0.7	0.4	1.3	1.2		0.0	0.0	3.1	0.4
All other loans, leases, and other assets	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
Total loans, leases, and other assets	0.8	0.5	0.3	1.1	1.2		0.0	2.2	2.0	0.8
Seller's Interests in Institution's Own Securitizations - Carried as Loans										
Home equity loans	494	651	671	869	728	-32.1	0	0	0	494
Credit card receivables	77,451	73,405	61,569	75,225	68,885	12.4	0	239	4,349	72,863
Commercial and industrial loans	6,018	2,843	2,863	2,596	2,891	108.2	0	0	974	5,044
Seller's Interests in Institution's Own Securitizations - Carried as Securities										
Home equity loans	10	10	10	10	11	-9.1	0	0	0	10
Credit card receivables	374	327	281	322	184	103.3	0	71	303	0
Commercial and industrial loans	6	9	1	5	0	0.0	0	0	0	6
Assets Sold with Recourse and Not Securitized										
Number of institutions reporting asset sales	748	735	729	716	708	5.6	157	446	100	45
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	57,454	55,486	58,005	55,777	56,002	2.6	1,003	6,808	2,883	46,760
Home equity, credit card receivables, auto, and other consumer loans	775	601	1,905	708	115	573.9	2	28	12	734
Commercial and industrial loans	5,302	7,708	8,198	6,668	6,781	-21.8	0	188	337	4,776
All other loans, leases, and other assets	21,509	8,035	8,103	6,981	7,403	190.5	1	46	176	21,286
Total sold and not securitized	85,040	71,831	76,210	70,133	70,302	21.0	1,007	7,071	3,407	73,556
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	15,829	14,869	16,112	13,213	13,704	15.5	148	1,511	1,995	12,175
Home equity, credit card receivables, auto, and other consumer loans	742	573	1,869	663	47	1478.7	2	5	7	728
Commercial and industrial loans	3,671	4,453	4,543	4,499	4,479	-18.0	0	169	337	3,165
All other loans, leases, and other assets	6,447	2,383	2,428	2,530	2,502	157.7	1	22	89	6,335
Total credit exposure	26,689	22,278	24,952	20,904	20,732	28.7	151	1,708	2,426	22,403
Support for Securitization Facilities Sponsored by Other Institutions										
Number of institutions reporting securitization facilities sponsored by others	49	50	47	47	48	2.1	24	15	3	7
Total credit exposure	1,477	1,375	1,348	1,135	958	54.2	7	121	100	1,249
Total unused liquidity commitments	8,242	14,093	5,827	5,857	4,718	74.7	0	0	0	8,242
Other										
Assets serviced for others**	3,647,431	3,569,529	3,494,728	3,392,129	3,072,169	18.7	7,553	61,643	120,033	3,458,202
Asset-backed commercial paper conduits										
Credit exposure to conduits sponsored by institutions and others	22,592	22,211	21,404	20,714	19,244	17.4	2	0	112	22,478
Unused liquidity commitments to conduits sponsored by institutions and others	365,850	364,656	327,395	306,435	294,279	24.3	0	0	0	365,850
Net servicing income (for the quarter)	3,634	5,330	3,601	2,159	3,381	7.5	57	123	153	3,301
Net securitization income (for the quarter)	5,642	5,437	5,051	2,407	6,832	-17.4	0	68	285	5,289
Total credit exposure to Tier 1 capital (%)***	6.5	5.7	5.9	5.8	6.1		0.7	1.6	2.5	8.3

*Line item titled "All other loans and all leases" for quarters prior to March 31, 2006
**The amount of financial assets serviced for others, other than closed-end 1-4 family residential mortgages, is reported when these assets are greater than $10 million
***Total credit exposure includes the sum of the three line items titled "Total credit exposure" reported above

INSURANCE FUND INDICATORS

- ***Insured Deposit Growth Increases Only Slightly***
- ***DIF Reserve Ratio Rises One Basis Point to 1.22 Percent***
- ***One Institution Fails During the Third Quarter***

From June 30 to September 30, total assets of the nation's 8,560 FDIC-insured commercial banks and savings institutions increased by $446.3 billion (3.6 percent). Total deposits, which increased by $146.0 billion, funded about one third of this asset growth. Total domestic deposits increased by 0.7 percent in the third quarter. Domestic time deposits increased by 3.3 percent, while other domestic interest-bearing deposits increased by only 0.7 percent and domestic noninterest-bearing deposits decreased by 4.5 percent. Over the 12 months ending September 30, total domestic deposits increased by 4.1 percent, with domestic interest-bearing deposits rising by 5.7 percent but domestic noninterest-bearing deposits declining by 3.1 percent.

Insured institutions in aggregate have reduced their reliance on domestic deposits steadily since the early 1990s. Domestic deposits funded 72 percent of industry assets in 1992, but only fund 53 percent today. Foreign office deposits have funded an increasing share of assets over the same time period, from 7 percent in 1992 to 11 percent today. Foreign deposits as a percent of assets have risen from 8.4 percent in September 2005 to 9.4 percent at September 2006 and 11.3 percent at September 2007. From September 30, 2006 to September 30, 2007, foreign office deposits increased by 30.5 percent. Federal Home Loan Bank (FHLB) advances increased by 21.8 percent over the same twelve-month period. In the third quarter, FHLB advances funded 6.1 percent of assets, up from 5.0 percent in June and 5.4 percent a year ago.

Estimated insured deposits (including U.S. branches of foreign banks) increased slightly during the third quarter of 2007 (0.2 percent increase), compared to a slight decline (0.2 percent decrease) during the second quarter of 2007. Over the last 12 months, insured deposits increased by 3.5 percent. For institutions existing as of September 30, 2007 and June 30, 2007, insured deposits increased during the third quarter at 4,652 institutions (55 percent), decreased at 3,816 institutions (45 percent), and remained unchanged at 49 institutions.

The Deposit Insurance Fund (DIF) increased by 1.0 percent ($527 million) during the third quarter to $51,754 million (unaudited). Accrued assessment income added $170 million to the DIF during the third quarter. The fund received a $68 million increase from unrealized gains on available for sale securities, and took in $421 million (net of expenses) from interest on securities and other revenue. The DIF was reduced by $132 million in additional provisions for insurance losses. The increase in the DIF, together with nearly flat insured deposit growth, raised the DIF reserve ratio to 1.22 percent on September 30, 2007, one basis point higher than the June ratio and equal to the reserve ratio of a year earlier.

One FDIC-insured institution failed during the third quarter of 2007, a federal savings bank with assets of $2.2 billion. The loss to the DIF is estimated to be approximately $108 million. For the first nine months of 2007, two institutions with combined assets of $2.3 billion have failed at an estimated cost of $117 million. There were no failures of insured institutions during the first nine months of the previous year.

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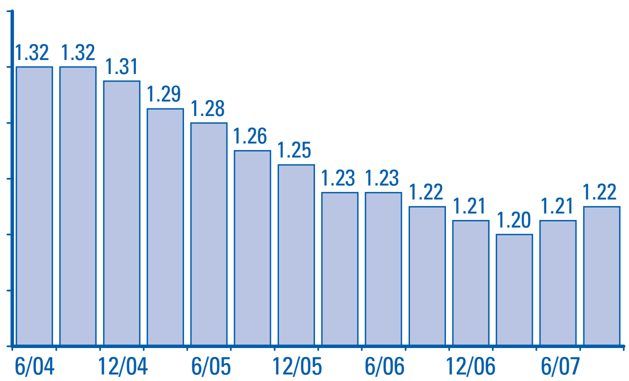
TABLE I-B. Insurance Fund Balances and Selected Indicators

(dollar figures in millions)	Deposit Insurance Fund								
	3rd Quarter 2007	2nd Quarter 2007	1st Quarter 2007	4th Quarter 2006	3rd Quarter 2006	2nd Quarter 2006	1st Quarter 2006	4th Quarter 2005	3rd Quarter 2005
Beginning Fund Balance*	$51,227	$50,745	$50,165	$49,992	$49,564	$49,193	$48,597	$48,373	$48,023
Changes in Fund Balance:									
Assessments earned	170	140	94	10	10	7	5	13	20
Interest earned on investment securities	640	748	567	476	622	665	478	675	536
Operating expenses	243	248	239	248	237	242	224	252	227
Provision for insurance losses	132	-3	-73	49	-50	-6	-45	-19	-65
All other income, net of expenses**	24	1	4	5	1	12	349	4	3
Unrealized gain/(loss) on available-for-sale securities	68	-162	81	-21	-18	-77	-57	-235	-47
Total fund balance change	527	482	580	173	428	371	596	224	350
Ending Fund Balance*	51,754	51,227	50,745	50,165	49,992	49,564	49,193	48,597	48,373
Percent change from four quarters earlier	3.52	3.36	3.15	3.23	3.35	3.21	3.31	2.29	2.94
Reserve Ratio (%)	1.22	1.21	1.20	1.21	1.22	1.23	1.23	1.25	1.26
Estimated Insured Deposits	4,241,307	4,231,656	4,242,146	4,151,966	4,098,430	4,040,405	4,001,955	3,890,941	3,830,950
Percent change from four quarters earlier	3.49	4.73	6.00	6.71	6.98	7.52	8.50	7.42	7.63
Assessment Base	6,881,843	6,815,426	6,801,892	6,595,357	6,439,330	6,386,916	6,272,555	6,177,429	6,038,857
Percent change from four quarters earlier	6.87	6.71	8.44	6.77	6.63	8.64	8.15	8.88	9.47
Number of institutions reporting	8,571	8,626	8,662	8,693	8,755	8,790	8,803	8,845	8,870

DIF Reserve Ratio*
Percent of Insured Deposits



Deposit Insurance Fund Balance and Insured Deposits*
($ Millions)

	DIF Balance	DIF-Insured Deposits
6/04	46,521	3,531,806
9/04	46,990	3,559,489
12/04	47,507	3,622,068
3/05	47,617	3,688,562
6/05	48,023	3,757,728
9/05	48,373	3,830,950
12/05	48,597	3,890,941
3/06	49,193	4,001,955
6/06	49,564	4,040,405
9/06	49,992	4,098,430
12/06	50,165	4,151,966
3/07	50,745	4,242,146
6/07	51,227	4,231,656
9/07	51,754	4,241,307

TABLE II-B. Problem Institutions and Failed/Assisted Institutions

(dollar figures in millions)	2007***	2006***	2006	2005	2004	2003	2002
Problem Institutions							
Number of institutions	65	47	50	52	80	116	136
Total assets	$18,515	$3,983	$8,265	$6,607	$28,250	$29,917	$38,927
Failed/Assisted Institutions							
Number of institutions	2	0	0	0	4	3	11
Total assets	$2,252	$0	$0	$0	$166	$1,097	$2,558

* Prior to 2006, amounts represent sum of separate BIF and SAIF amounts.
** First Quarter 2006 includes previously escrowed revenue from SAIF-member exit fees.
*** Through September 30.

TABLE III-B. Estimated FDIC-Insured Deposits by Type of Institution

(dollar figures in millions) September 30, 2007	Number of Institutions	Total Assets	Domestic Deposits*	Est. Insured Deposits
Commercial Banks and Savings Institutions				
FDIC-Insured Commercial Banks	7,303	10,792,691	5,571,617	3,331,209
FDIC-Supervised	4,767	1,842,731	1,354,199	922,436
OCC-Supervised	1,659	7,492,702	3,400,698	1,920,915
Federal Reserve-Supervised	877	1,457,258	816,720	487,858
FDIC-Insured Savings Institutions	1,257	1,914,422	1,169,544	903,717
OTS-Supervised Savings Institutions	831	1,613,489	956,061	739,217
FDIC-Supervised State Savings Banks	426	300,933	213,483	164,500
Total Commercial Banks and Savings Institutions	8,560	12,707,112	6,741,161	4,234,925
Other FDIC-Insured Institutions				
U.S. Branches of Foreign Banks	11	19,868	8,181	6,381
Total FDIC-Insured Institutions	8,571	12,726,980	6,749,342	4,241,307

* Excludes $1.44 trillion in foreign office deposits, which are uninsured.

TABLE IV-B. Distribution of Institutions and Assessment Base Among Risk Categories

Quarter Ending June 30, 2007

(dollar figures in billions) ***Risk Category***	Annual Rate in Basis Points	Number of Institutions	Percent of Total Institutions	Assessment Base	Percent of Total Assessment Base
I - Minimum	5	2,931	34.0%	3,949	57.9%
I - Middle	5.01- 6.00	3,211	37.2%	2,120	31.1%
I - Middle	6.01- 6.99	1,343	15.6%	436	6.4%
I - Maximum	7	665	7.7%	198	2.9%
II	10	413	4.8%	93	1.4%
III	28	53	0.6%	5	0.1%
IV	43	10	0.1%	14	0.2%

Note: Institutions are categorized based on supervisory ratings, debt ratings and financial data as of June 30, 2007.

Rates do not reflect the application of assessment credits. See notes to users for further information on risk categories and rates.

Notes To Users

This publication contains financial data and other information for depository institutions insured by the Federal Deposit Insurance Corporation (FDIC). These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Tables I-A through VIII-A.

The information presented in Tables I-A through V-A of the *FDIC Quarterly Banking Profile* is aggregated for all FDIC-insured Institutions, both commercial banks and savings institutions. Tables VI-A (Derivatives) and VII-A (Servicing, Securitization, and Asset Sales Activities) aggregate information only for insured commercial banks and state-chartered savings banks that file quarterly Call Reports. Table VIII-A Trust Services aggregates Trust asset and income information collected annually from all FDIC-insured institutions. Some tables are arrayed by groups of FDIC-insured institutions based on predominant types of asset concentration, while other tables aggregate institutions by asset size and geographic region. Quarterly and full-year data are provided for selected indicators, including aggregate condition and income data, performance ratios, condition ratios and structural changes, as well as past due, noncurrent and charge-off information for loans outstanding and other assets.

Tables I-B through IV-B.

A separate set of tables (Tables I-B through IV-B) provides comparative quarterly data related to the Deposit Insurance Fund (DIF), problem institutions, failed/assisted institutions, estimated FDIC-insured deposits, as well as assessment rate information. Depository institutions that are not insured by the FDIC through the DIF are not included in the *FDIC Quarterly Banking Profile*. U.S. branches of institutions headquartered in foreign countries and non-deposit trust companies are not included unless otherwise indicated. Efforts are made to obtain financial reports for all active institutions. However, in some cases, final financial reports are not available for institutions that have closed or converted their charters.

DATA SOURCES

The financial information appearing in this publication is obtained primarily from the Federal Financial Institutions Examination Council (FFIEC) *Call Reports* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. This information is stored on and retrieved from the FDIC's Research Information System (RIS) data base.

COMPUTATION METHODOLOGY

Certain adjustments are made to the OTS *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports*. Parent institutions are required to file consolidated reports, while their subsidiary financial institutions are still required to file separate reports. Data from subsidiary institution reports are included in the *Quarterly Banking Profile* tables, which can lead to double-counting. No adjustments are made for any double-counting of subsidiary data.

All asset and liability figures used in calculating performance ratios represent average amounts for the period (beginning-of-period amount plus end-of-period amount plus any interim periods, divided by the total number of periods). For "pooling-of-interest" mergers, the assets of the acquired institution(s) are included in average assets since the year-to-date income includes the results of all merged institutions. No adjustments are made for "purchase accounting" mergers. Growth rates represent the percentage change over a 12-month period in totals for institutions in the base period to totals for institutions in the current period.

All data are collected and presented based on the location of each reporting institution's main office. Reported data may include assets and liabilities located outside of the reporting institution's home state. In addition, institutions may relocate across state lines or change their charters, resulting in an inter-regional or inter-industry migration, e.g., institutions can move their home offices between regions, and savings institutions can convert to commercial banks or commercial banks may convert to savings institutions.

ACCOUNTING CHANGES

FASB Statement No. 157 *Fair Value Measurements* issued in September 2006 and FASB Statement No. 159 *The Fair Value Option for Financial Assets and Financial Liabilities* issued in February 2007 – both are effective in 2008 with early adoption permitted in 2007. FAS 157 defines a fair value measurement framework, while FAS 159 allows banks to elect a fair value option when assets are recognized on the balance sheet and to report certain financial assets and liabilities at fair value with subsequent changes in fair value included in earnings. Existing eligible items can be fair-valued as early as January 2007 under FAS 159, if a bank adopts FAS 157.

FASB Statement 158 *Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans* – issued in September 2006 requires a bank to recognize in 2007 the funded status of its postretirement plans on its balance sheet. An overfunded plan is recognized as an asset and an underfunded plan is recognized as a liability. An adjustment is made to equity as accumulated other comprehensive income (AOCI) upon application of FAS 158 and AOCI is adjusted in subsequent periods as net periodic benefit costs are recognized in earnings.

FASB Statement No. 156 Accounting for Servicing of Financial Assets – issued in March 2006 and effective in 2007, requires all separately recognized servicing assets and liabilities to be initially measured at fair value and allows a bank the option to subsequently adjust that value by periodic revaluation and recognition of earnings or by periodic amortization to earnings.

Purchased Impaired Loans and Debt Securities – Statement of Position 03-3, *Accounting for Certain Loans or Debt Securities Acquired in a Transfer*. The SOP applies to loans and debt securities acquired in fiscal years beginning after December 15, 2004. In general, this Statement of Position applies to "purchased impaired loans and debt securities," i.e., loans and debt securities that a bank has purchased, including those acquired in a purchase business combination, when it is probable, at the purchase date, that the bank will be unable to collect all contractually required payments receivable. Banks must follow Statement of Position 03-3 for Call Report purposes. The SOP does not apply to the loans that a bank has originated, prohibits "carrying over" or creation of valuation allowances in the initial accounting and any subsequent valuation allowances reflect only those losses incurred by the investor after acquisition.

GNMA Buy-back Option – If an issuer of GNMA securities has the option to buy back the loans that collateralize the GNMA securities, when certain delinquency criteria are met, FASB Statement No. 140 requires that loans with this buy-back option must be brought back on the issuer's books as assets. The rebooking of GNMA loans is required regardless of whether the issuer intends to exercise the buy-back option. The banking agencies clarified in May 2005 that all GNMA loans that are rebooked because of delinquency should be reported as past due according to their contractual terms.

FASB Interpretation No. 45 – In November 2002, the FASB issued Interpretation No. 45, *Guarantor's Accounting and Disclosure Requirements for Guarantees, Including Indirect Guarantees of Indebtedness of Others*. This interpretation clarifies that a guarantor is required to recognize, at the inception of a guarantee (financial standby letters of credit, performance standby letters of credit), a liability for the fair value of the obligation undertaken in issuing the guarantee. Banks apply the initial recognition and measurement provisions of Interpretation No. 45 on a prospective basis to guarantees issued or modified after December 31, 2002, irrespective of the bank's fiscal year end. A bank's previous accounting for guarantees issued prior to January 1, 2003, is not revised.

FASB Interpretation No. 46 – The FASB issued Interpretation No. 46, *Consolidation of Variable Interest Entities*, in January 2003 and revised it in December 2003. Generally, banks with variable interests in variable interest entities created after December 31, 2003, must consolidate them. The timing of consolidation varies with certain situations with application as late as 2005. The assets and liabilities of a consolidated variable interest entity are reported on a line-by-line basis according to the asset and liability categories shown on the bank's balance sheet, as well as related income items. Most small banks are unlikely to have any "variable interests" in variable interest entities.

FASB Statement No. 123 (Revised 2004) and Share-Based Payments – requires all entities to recognize compensation expense in an amount equal to the fair value of share-based payments, e.g., stock options and restricted stock, granted to employees. As of January 2006 all banks must adopt FAS 123(R). The compensation cost is typically recognized over the vesting period with a corresponding credit to equity. The recording of the compensation cost also gives rise to a deferred tax asset.

Goodwill and intangible assets – FAS 141 terminates the use of pooling-of-interest accounting for business combinations after 2001 and requires purchase accounting. Under FAS 142 amortization of goodwill is eliminated. Only intangible assets other than goodwill are amortized each quarter. In addition companies are required to test for impairment of both goodwill and other intangibles once each fiscal year. The year 2002, the first fiscal year affected by this accounting change, has been designated a transitional year and the amount of initial impairments are to be recorded as extraordinary losses on a "net of tax" basis (and not as noninterest expense). Subsequent annual review of intangibles and goodwill impairment may require additional noninterest expense recognition. FASB Statement No. 147 clarifies that acquisitions of financial institutions (except transactions between two or more mutual enterprises), including branch acquisitions that meet the definition of a business combination, should be accounted for by the purchase method under FASB Statement No. 141. This accounting standard includes transition provisions that apply to unidentifiable intangible assets previously accounted for in accordance with FASB Statement No. 72. If the transaction (such as a branch acquisition) in which an unidentifiable intangible asset arose does not meet the definition of a business combination, this intangible asset is not be reported as "Goodwill" on the Call Report balance sheet. Rather, this unidentifiable intangible asset is reported as "Other intangible assets," and must continue to be amortized and the amortization expense should be reported in the Call Report income statement.

FASB Statement No. 133 ***Accounting for Derivative Instruments and Hedging Activities*** – All banks must recognize derivatives as either assets or liabilities on the balance sheet, measured at fair value. A derivative may be specifically designated as a "fair value hedge," a "cash flow hedge," or a hedge of a foreign currency exposure. The accounting for changes in the value of a derivative (gains and losses) depends on the intended use of the derivative, its resulting designation, and the effectiveness of the hedge. Derivatives held for purposes other than trading are reported as "other assets" (positive fair values) or "other liabilities" (negative fair values). For a fair value hedge, the gain or loss is recognized in earnings and "effectively" offsets loss or gain on the hedged item attributable to the risk being hedged. Any ineffectiveness of the hedge could result in a net gain or loss on the income statement. Accumulated net gains (losses) on cash flow hedges are recorded on the balance sheet as "accumulated other comprehensive income" and the periodic change in the accumulated net gains (losses) for cash flow hedges is reflected directly in equity as the value of the derivative changes. FASB Statement No. 149, Amendment of Statement 133 on Derivative Instruments and Hedging Activities provides guidance on the circumstances in which a loan commitment must be accounted for as derivative. Under Statement No. 149, loan commitments that relate to the origination of mortgage loans that will be held for sale, commonly referred to as interest rate lock commitments, must be accounted for as derivatives on the balance sheet by the issuer of the commitment.

DEFINITIONS (in alphabetical order)

All other assets – total cash, balances due from depository institutions, premises, fixed assets, direct investments in real estate, investment in unconsolidated subsidiaries, customers' liability on acceptances outstanding, assets held in trading accounts, federal funds sold, securities purchased with agreements to resell, fair market value of derivatives, and other assets.

All other liabilities – bank's liability on acceptances, limited-life preferred stock, allowance for estimated off-balance-sheet credit losses, fair market value of derivatives, and other liabilities.

Assessment base –assessable deposits consist of DIF deposits (deposits insured by the FDIC Deposit Insurance Fund) in banks' domestic offices with certain adjustments.

Assets securitized and sold – total outstanding principal balance of assets securitized and sold with servicing retained or other seller-provided credit enhancements.

Construction and development loans – includes loans for all property types under construction, as well as loans for land acquisition and development.

Core capital – common equity capital plus noncumulative perpetual preferred stock plus minority interest in consolidated subsidiaries, less goodwill and other ineligible intangible assets. The amount of eligible intangibles (including servicing rights) included in core capital is limited in accordance with supervisory capital regulations.

Cost of funding earning assets – total interest expense paid on deposits and other borrowed money as a percentage of average earning assets.

Credit enhancements – techniques whereby a company attempts to reduce the credit risk of its obligations. Credit enhancement may be provided by a third party (external credit enhancement) or by the originator (internal credit enhancement), and more than one type of enhancement may be associated with a given issuance.

Deposit Insurance Fund (DIF) – The Bank (BIF) and Savings Association (SAIF) Insurance Funds were merged in 2006 by the Federal Deposit Insurance Reform Act to form the DIF.

Derivatives notional amount – The notional or contractual amounts of derivatives represent the level of involvement in the types of derivatives transactions and are not a quantification of market risk or credit risk. Notional amounts represent the amounts used to calculate contractual cash flows to be exchanged.

Derivatives credit equivalent amount – the fair value of the derivative plus an additional amount for potential future credit exposure based on the notional amount, the remaining maturity and type of the contract.

Derivatives transaction types:

Futures and forward contracts – contracts in which the buyer agrees to purchase and the seller agrees to sell, at a specified future date, a specific quantity of an underlying variable or index at a specified price or yield. These contracts exist for a variety of variables or indices, (traditional agricultural or physical commodities, as well as currencies and interest rates). Futures contracts are standardized and are traded on organized exchanges which set limits on counterparty credit exposure. Forward contracts do not have standardized terms and are traded over the counter.

Option contracts – contracts in which the buyer acquires the right to buy from or sell to another party some specified amount of an underlying variable or index at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the variable or index at the discretion of the buyer of the contract.

Swaps – obligations between two parties to exchange a series of cash flows at periodic intervals (settlement dates), for a specified period. The cash flows of a swap are either fixed, or determined for each settlement date by multiplying the quantity (notional principal) of the underlying variable or index by specified reference rates or prices. Except for currency swaps, the notional principal is used to calculate each payment but is not exchanged.

Derivatives underlying risk exposure – the potential exposure characterized by the level of banks' concentration in particular underlying instruments, in general. Exposure can result from market risk, credit risk and operational risk, as well as, interest rate risk.

Domestic deposits to total assets – total domestic office deposits as a percent of total assets on a consolidated basis.

Earning assets – all loans and other investments that earn interest or dividend income.

Efficiency ratio – Noninterest expense less amortization of intangible assets as a percent of net interest income plus noninterest income. This ratio measures the proportion of net operating revenues that are absorbed by overhead expenses, so that a lower value indicates greater efficiency.

Estimated insured deposits – in general, insured deposits are total domestic deposits minus estimated uninsured deposits. Prior to June 30, 2000, the uninsured estimate is calculated as the sum of the excess amounts in accounts over $100,000. Beginning June 30, 2000, the amount of estimated uninsured deposits is adjusted to consider a financial institution's own estimate of uninsured deposits when such an estimate is reported. Beginning in 2006, the uninsured deposits estimate also considers IRA accounts over $250,000.

Failed/assisted institutions – an institution fails when regulators take control of the institution, placing the assets and liabilities into a bridge bank, conservatorship, receivership, or another healthy institution. This action may require the FDIC to provide funds to cover losses. An institution is defined as "assisted" when the institution remains open and receives some insurance funds in order to continue operating.

FHLB advances – all borrowings by FDIC insured institutions from the Federal Home Loan Bank System (FHLB), as reported by Call Report filers and by TFR filers.

Goodwill and other intangibles – intangible assets include servicing rights, purchased credit card relationships and other identifiable intangible assets. Goodwill is the excess of the purchase price over the fair market value of the net assets acquired.

Loans secured by real estate – includes home equity loans, junior liens secured by 1-4 family residential properties and all other loans secured by real estate.

Loans to individuals – includes outstanding credit card balances and other secured and unsecured consumer loans.

Long-term assets (5+ years) – loans and debt securities with remaining maturities or repricing intervals of over five years.

Maximum credit exposure – the maximum contractual credit exposure remaining under recourse arrangements and other seller-provided credit enhancements provided by the reporting bank to securitizations.

Mortgage-backed securities – certificates of participation in pools of residential mortgages and collateralized mortgage obligations issued or guaranteed by government-sponsored or private enterprises. Also, see "Securities", below.

Net charge-offs – total loans and leases charged off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged off.

Net interest margin – the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors, expressed as a percentage of average earning assets. No adjustments are made for interest income that is tax exempt.

Net loans to total assets – loans and lease financing receivables, net of unearned income, allowance and reserves, as a percent of total assets on a consolidated basis.

Net operating income – income excluding discretionary transactions such as gains (or losses) on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (or losses).

Noncurrent assets – the sum of loans, leases, debt securities and other assets that are 90 days or more past due, or in nonaccrual status.

Noncurrent loans & leases – the sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status.

Number of institutions reporting – the number of institutions that actually filed a financial report.

Other borrowed funds – federal funds purchased, securities sold with agreements to repurchase, demand notes issued to the U.S. Treasury, FHLB advances, other borrowed money, mortgage indebtedness, obligations under capitalized leases and trading liabilities, less revaluation losses on assets held in trading accounts.

Other real estate owned – primarily foreclosed property. Direct and indirect investments in real estate ventures are excluded. The amount is reflected net of valuation allowances. For institutions that file a Thrift Financial Report (TFR), the valuation allowance subtracted also includes allowances for other repossessed assets. Also, for TFR filers the components of other real estate owned are reported gross of valuation allowances.

Percent of institutions with earnings gains – the percent of institutions that increased their net income (or decreased their losses) compared to the same period a year earlier.

"Problem" institutions – federal regulators assign a composite rating to each financial institution, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. "Problem" institutions are those institutions with financial, operational, or managerial weaknesses that threaten their continued financial viability. Depending upon the degree of risk and supervisory concern, they are rated either a "4" or "5". For all insured commercial banks and for insured savings banks for which the FDIC is the primary federal regulator, FDIC composite ratings are used. For all institutions whose primary federal regulator is the OTS, the OTS composite rating is used.

Recourse – an arrangement in which a bank retains, in form or in substance, any credit risk directly or indirectly associated with an asset it has sold (in accordance with generally accepted accounting principles) that exceeds a pro rata share of the bank's claim on the asset. If a bank has no claim on an asset it has sold, then the retention of any credit risk is recourse.

Reserves for losses – the allowance for loan and lease losses on a consolidated basis.

Restructured loans and leases – loan and lease financing receivables with terms restructured from the original contract. Excludes restructured loans and leases that are not in compliance with the modified terms.

Retained earnings – net income less cash dividends on common and preferred stock for the reporting period.

Return on assets – net income (including gains or losses on securities and extraordinary items) as a percentage of average total assets. The basic yardstick of bank profitability.

Return on equity – net income (including gains or losses on securities and extraordinary items) as a percentage of average total equity capital.

Risk-based capital groups – definition:

(Percent)	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.

Risk Categories and Assessment Rate Schedule – The current risk categories and assessment rate schedule became effective January 1, 2007. Capital ratios and supervisory ratings distinguish one risk category from another. The following table shows the relationship of risk categories (I, II, III, IV) to capital and supervisory groups as well as the assessment rates (in basis points) for each risk category. Supervisory Group A generally includes institutions with CAMELS composite ratings of 1 or 2; Supervisory Group B generally includes institutions with a CAMELS composite rating of 3; and Supervisory Group C generally includes institutions with CAMELS composite ratings of 4 or 5. For purposes of risk-based assessment capital groups, undercapitalized includes institutions that are significantly or critically undercapitalized.

<table>
<tr><th rowspan="2">Capital Group</th><th colspan="3">Supervisory Group</th></tr>
<tr><th>A</th><th>B</th><th>C</th></tr>
<tr><td>1. Well Capitalized</td><td>I
5-7 bps</td><td rowspan="2">II
10 bps</td><td rowspan="2">III
28 bps</td></tr>
<tr><td>2. Adequately Capitalized</td><td></td></tr>
<tr><td>3. Undercapitalized</td><td colspan="2">III
28 bps</td><td>IV
43 bps</td></tr>
</table>

Assessment rates are 3 basis points above the base rate schedule. The FDIC may adjust rates up or down by 3 basis points from the base rate schedule without notice and comment, provided that any single adjustment from one quarter to the next cannot move rates more than 3 basis points.

For most institutions in Risk Category I, the assessment rate assigned will be based on a combination of financial ratios and CAMELS component ratings.

For large institutions in Risk Category I (generally those with at least $10 billion in assets) that have long-term debt issuer ratings, assessment rates will be determined by weighting CAMELS component ratings 50 percent and long-term debt issuer ratings 50 percent. For all large Risk Category I institutions, additional risk factors will be considered to determine whether assessment rates should be adjusted. This additional information includes market data, financial performance measures, considerations of the ability of an institution to withstand financial stress, and loss severity indicators. Any adjustment will be limited to no more than ½ basis point.

Beginning in 2007, each institution is assigned a risk-based rate for a quarterly assessment period near the end of the quarter following the assessment period. Payment will generally be due on the 30th day of the last month of the quarter following the assessment period. Supervisory rating changes will be effective for assessment purposes as of the examination transmittal date. For institutions with long-term debt issuer ratings, changes in ratings will be effective for assessment purposes as of the date the change was announced.

Risk-weighted assets – assets adjusted for risk-based capital definitions which include on-balance-sheet as well as off-balance-sheet items multiplied by risk-weights that range from zero to 100 percent. A conversion factor is used to assign a balance sheet equivalent amount for selected off-balance-sheet accounts.

Securities – excludes securities held in trading accounts. Banks' securities portfolios consist of securities designated as "held-to-maturity", which are reported at amortized cost (book value), and securities designated as "available-for-sale", reported at fair (market) value.

Securities gains (losses) – realized gains (losses) on held-to-maturity and available-for-sale securities, before adjustments for income taxes. Thrift Financial Report (TFR) filers also include gains (losses) on the sales of assets held for sale.

Seller's interest in institution's own securitizations – the reporting bank's ownership interest in loans and other assets that have been securitized, except an interest that is a form of recourse or other seller-provided credit enhancement. Seller's interests differ from the securities issued to investors by the securitization structure. The principal amount of a seller's interest is generally equal to the total principal amount of the pool of assets included in the securitization structure less the principal amount of those assets attributable to investors, i.e., in the form of securities issued to investors.

Subchapter S Corporation – A Subchapter S corporation is treated as a pass-through entity, similar to a partnership, for federal income tax purposes. It is generally not subject to any federal income taxes at the corporate level. This can have the effect of reducing institutions' reported taxes and increasing their after-tax earnings.

Trust assets – market value, or other reasonably available value of fiduciary and related assets, to include marketable securities, and other financial and physical assets. Common physical assets held in fiduciary accounts include real estate, equipment, collectibles, and household goods. Such fiduciary assets are not included in the assets of the financial institution.

Unearned income & contra accounts – unearned income for Call Report filers only.

Unused loan commitments – includes credit card lines, home equity lines, commitments to make loans for construction, loans secured by commercial real estate, and unused commitments to originate or purchase loans. (Excluded are commitments after June 2003 for originated mortgage loans held for sale, which are accounted for as derivatives on the balance sheet.)

Volatile liabilities – the sum of large-denomination time deposits, foreign-office deposits, federal funds purchased, securities sold under agreements to repurchase, and other borrowings.

Yield on earning assets – total interest, dividend and fee income earned on loans and investments as a percentage of average earning assets.