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

		Asset Size Distribution				Geographic Regions*					
SECOND 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	8,615	3,583	4,370	539	123	1,071	1,215	1,807	2,000	1,750	772
Commercial banks	7,350	3,197	3,649	413	91	564	1,070	1,490	1,895	1,628	703
Savings institutions	1,265	386	721	126	32	507	145	317	105	122	69
Total assets (in billions)	$12,261.0	$189.8	$1,294.4	$1,411.7	$9,365.1	$2,261.5	$3,004.4	$2,830.9	$910.0	$674.4	$2,579.8
Commercial banks	10,411.0	169.9	1,046.3	1,086.0	8,108.8	1,609.3	2,731.6	2,676.0	872.2	564.9	1,957.0
Savings institutions	1,850.0	19.9	248.2	325.7	1,256.3	652.1	272.8	154.9	37.8	109.5	622.8
Total deposits (in billions)	8,035.3	155.0	1,041.3	1,020.0	5,818.9	1,446.5	2,006.6	1,768.3	642.5	513.1	1,658.3
Commercial banks	6,865.3	139.8	853.0	788.3	5,084.2	1,011.1	1,830.3	1,657.5	616.2	444.3	1,306.0
Savings institutions	1,169.9	15.2	188.3	231.7	734.8	435.4	176.3	110.8	26.3	68.8	352.4
Net income (in millions)	36,734	413	3,701	3,880	28,740	5,811	9,447	7,386	3,416	1,932	8,742
Commercial banks	31,915	394	3,144	3,387	24,990	4,608	9,043	7,122	3,358	1,630	6,154
Savings institutions	4,819	19	557	493	3,751	1,203	404	263	58	302	2,589
Performance Ratios (annualized,%)											
Yield on earning assets	6.85	7.08	7.20	7.15	6.75	6.89	6.64	6.31	7.64	7.24	7.28
Cost of funding earning assets	3.51	2.97	3.29	3.43	3.57	3.52	3.52	3.48	3.27	3.32	3.67
Net interest margin	3.34	4.12	3.90	3.72	3.18	3.37	3.12	2.82	4.37	3.92	3.60
Noninterest income to assets	2.25	1.31	1.26	1.56	2.51	2.41	1.98	2.25	3.51	1.42	2.18
Noninterest expense to assets	2.99	3.82	3.14	2.99	2.96	3.18	2.64	2.88	4.28	3.20	2.87
Loan and lease loss provision to assets	0.37	0.18	0.18	0.30	0.42	0.60	0.21	0.26	0.74	0.23	0.41
Net operating income to assets	1.22	0.86	1.14	1.11	1.25	1.04	1.23	1.07	1.55	1.14	1.41
Pretax return on assets	1.81	1.12	1.55	1.66	1.88	1.57	1.91	1.55	2.27	1.53	2.08
Return on assets	1.21	0.88	1.15	1.11	1.24	1.04	1.27	1.05	1.54	1.16	1.37
Return on equity	11.54	6.47	10.98	9.84	12.03	8.27	12.79	11.59	15.01	10.91	12.49
Net charge-offs to loans and leases	0.50	0.14	0.18	0.33	0.59	0.84	0.26	0.37	0.63	0.23	0.64
Loan and lease loss provision to net charge-offs	123.87	204.40	143.59	133.32	121.46	124.39	129.97	131.00	165.65	157.51	97.95
Efficiency ratio	56.52	74.64	64.20	58.61	54.88	57.03	54.83	59.75	57.19	63.76	52.63
% of unprofitable institutions	9.56	15.80	5.38	3.53	3.25	13.17	13.91	8.25	6.00	7.03	15.80
% of institutions with earnings gains	49.07	47.25	50.57	49.35	47.15	40.06	42.88	46.21	53.10	55.89	52.07
Structural Changes											
New Charters	48	47	1	0	0	5	10	3	2	14	14
Institutions absorbed by mergers	81	26	48	7	0	21	12	16	10	12	10
Failed Institutions	0	0	0	0	0	0	0	0	0	0	0
PRIOR SECOND QUARTERS **(The way it was...)**											
Return on assets (%) 2006	1.34	1.02	1.26	1.34	1.36	1.28	1.32	1.09	1.63	1.29	1.78
2004	1.31	0.98	1.17	1.46	1.32	1.08	1.40	1.36	1.53	1.31	1.59
2002	1.37	1.06	1.20	1.38	1.42	1.25	1.35	1.35	1.60	1.50	1.57
Net charge-offs to loans & leases (%) 2006	0.35	0.15	0.15	0.20	0.42	0.56	0.15	0.23	0.37	0.22	0.54
2004	0.58	0.23	0.23	0.45	0.68	0.85	0.32	0.41	0.76	0.39	0.61
2002	0.94	0.31	0.35	0.73	1.16	1.40	0.72	0.73	1.21	0.39	0.83

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

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

FIRST HALF (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	8,615	26	4	1,645	4,731	804	119	378	851	57
Commercial banks	7,350	24	4	1,640	4,262	181	87	331	777	44
Savings institutions	1,265	2	0	5	469	623	32	47	74	13
Total assets (in billions)	$12,261.0	$395.0	$2,544.3	$155.6	$4,789.4	$1,550.8	$117.7	$42.4	$113.1	$2,552.7
Commercial banks	10,411.0	393.3	2,544.3	155.2	4,323.2	327.1	48.7	34.3	97.3	2,487.6
Savings institutions	1,850.0	1.7	0.0	0.5	466.1	1,223.8	69.0	8.1	15.8	65.1
Total deposits (in billions)	8,035.3	109.7	1,512.2	126.8	3,457.3	970.0	83.0	30.2	93.3	1,652.8
Commercial banks	6,865.3	108.8	1,512.2	126.4	3,152.3	192.7	37.3	24.7	80.7	1,630.2
Savings institutions	1,169.9	0.9	0.0	0.4	305.0	777.3	45.7	5.6	12.6	22.6
Net income (in millions)	72,652	7,002	11,736	935	27,433	7,010	1,448	477	607	16,003
Commercial banks	63,338	6,955	11,736	933	25,224	1,598	586	317	563	15,425
Savings institutions	9,315	47	0	2	2,210	5,412	862	160	44	578
Performance Ratios (annualized,%)										
Yield on earning assets	6.81	12.67	6.15	7.10	7.06	6.59	8.64	5.48	6.47	6.17
Cost of funding earning assets	3.48	4.46	3.64	3.15	3.36	3.87	2.99	2.49	2.80	3.25
Net interest margin	3.33	8.21	2.51	3.96	3.70	2.71	5.65	2.99	3.67	2.92
Noninterest income to assets	2.17	10.00	2.52	0.67	1.55	1.05	2.80	9.45	1.23	2.42
Noninterest expense to assets	2.96	7.90	2.92	2.68	2.86	2.09	4.27	8.70	3.17	2.81
Loan and lease loss provision to assets	0.34	2.94	0.35	0.15	0.23	0.20	1.37	0.07	0.10	0.19
Net operating income to assets	1.20	3.51	0.96	1.23	1.20	0.79	1.53	2.21	1.06	1.28
Pretax return on assets	1.79	5.49	1.40	1.47	1.69	1.40	3.93	3.39	1.35	1.94
Return on assets	1.21	3.51	0.96	1.23	1.16	0.91	2.54	2.25	1.08	1.29
Return on equity	11.49	14.84	12.53	11.23	10.83	8.96	18.18	10.73	9.70	12.02
Net charge-offs to loans and leases	0.47	3.84	0.58	0.15	0.26	0.24	1.85	0.23	0.16	0.31
Loan and lease loss provision to net charge-offs	118.77	105.61	137.31	156.26	127.37	123.74	93.08	125.49	108.70	114.33
Efficiency ratio	57.03	44.65	61.73	61.68	57.96	58.30	52.70	71.25	68.62	55.97
% of unprofitable institutions	9.39	11.54	0.00	3.53	10.82	13.18	7.56	23.28	3.76	1.75
% of institutions with earnings gains	49.66	46.15	50.00	54.59	52.25	27.86	47.90	43.12	49.47	50.88
Condition Ratios(%)										
Earning assets to total assets	87.44	77.95	85.23	91.72	88.69	91.24	92.10	88.01	91.95	85.77
Loss Allowance to:										
Loans and leases	1.09	3.96	1.11	1.33	1.13	0.52	1.59	1.30	1.20	0.75
Noncurrent loans and leases	121.29	220.95	131.52	128.24	133.97	51.94	201.32	153.06	135.61	93.16
Noncurrent assets plus other real estate owned to assets	0.61	1.31	0.41	0.80	0.68	0.81	0.63	0.23	0.60	0.46
Equity capital ratio	10.43	23.88	7.64	11.15	10.68	10.22	13.72	21.02	11.10	10.40
Core capital (leverage) ratio	8.18	15.06	5.89	10.49	8.46	8.22	12.73	19.09	10.97	8.31
Tier 1 risk-based capital ratio	10.38	13.77	8.01	13.81	9.75	13.15	15.26	43.86	18.07	10.94
Total risk-based capital ratio	12.87	16.87	11.55	14.89	11.98	14.84	16.27	44.90	19.22	13.42
Net loans and leases to deposits	91.90	252.58	73.71	82.19	96.44	111.05	110.27	32.08	68.07	79.40
Net loans to total assets	60.22	70.14	43.81	66.96	69.61	69.46	77.73	22.89	56.13	51.41
Domestic deposits to total assets	54.58	25.33	26.83	81.47	69.12	62.44	69.28	69.00	82.40	50.91
Structural Changes										
New Charters	89	1	0	3	25	2	0	58	0	0
Institutions absorbed by mergers	153	1	0	14	121	6	1	1	2	7
Failed Institutions	1	0	0	0	0	1	0	0	0	0
PRIOR FIRST HALVES (The way it was...)										
Number of institutions 2006	8,777	29	5	1,681	4,708	861	123	404	910	56
2004	9,078	36	6	1,775	4,350	997	144	488	1,195	87
2002	9,466	47	6	1,892	4,079	1,168	216	440	1,526	92
Total assets (in billions) 2006	$11,526.2	$376.8	$2,097.8	$146.6	$4,552.3	$1,765.2	$97.5	$45.3	$117.1	$2,327.6
2004	9,648.5	334.4	1,554.5	135.7	3,031.1	1,402.0	160.7	57.1	155.6	2,817.4
2002	8,039.0	299.4	1,294.8	123.3	3,356.5	1,191.8	163.2	48.4	189.7	1,371.8
Return on assets (%) 2006	1.34	4.58	1.08	1.29	1.33	1.06	2.00	0.88	1.02	1.27
2004	1.33	3.97	0.89	1.26	1.35	1.22	1.58	1.36	1.10	1.29
2002	1.34	3.44	0.99	1.28	1.30	1.29	1.52	1.31	1.19	1.33
Net charge-offs to loans & leases (%) 2006	0.34	3.14	0.55	0.14	0.17	0.12	0.94	0.74	0.15	0.19
2004	0.60	5.03	1.13	0.15	0.32	0.12	1.29	0.50	0.27	0.29
2002	0.96	6.42	1.49	0.24	0.67	0.16	1.04	0.51	0.28	0.76
Noncurrent assets plus OREO to assets (%) 2006	0.47	1.28	0.40	0.67	0.46	0.54	0.60	0.21	0.53	0.36
2004	0.60	1.33	0.75	0.80	0.59	0.58	0.79	0.30	0.64	0.43
2002	0.91	1.54	1.16	0.94	0.89	0.66	1.22	0.35	0.68	0.82
Equity capital ratio (%) 2006	10.27	27.09	8.05	10.73	10.20	10.64	9.92	21.35	10.79	9.13
2004	9.50	18.01	7.18	10.52	9.35	8.65	7.99	16.25	10.38	10.23
2002	9.25	15.64	7.20	10.82	9.62	9.10	8.56	17.55	10.53	8.46

***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 Half 2007, All FDIC-Insured Institutions

		Asset Size Distribution				Geographic Regions*					
FIRST HALF (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	8,615	3,583	4,370	539	123	1,071	1,215	1,807	2,000	1,750	772
Commercial banks	7,350	3,197	3,649	413	91	564	1,070	1,490	1,895	1,628	703
Savings institutions	1,265	386	721	126	32	507	145	317	105	122	69
Total assets (in billions)	$12,261.0	$189.8	$1,294.4	$1,411.7	$9,365.1	$2,261.5	$3,004.4	$2,830.9	$910.0	$674.4	$2,579.8
Commercial banks	10,411.0	169.9	1,046.3	1,086.0	8,108.8	1,609.3	2,731.6	2,676.0	872.2	564.9	1,957.0
Savings institutions	1,850.0	19.9	248.2	325.7	1,256.3	652.1	272.8	154.9	37.8	109.5	622.8
Total deposits (in billions)	8,035.3	155.0	1,041.3	1,020.0	5,818.9	1,446.5	2,006.6	1,768.3	642.5	513.1	1,658.3
Commercial banks	6,865.3	139.8	853.0	788.3	5,084.2	1,011.1	1,830.3	1,657.5	616.2	444.3	1,306.0
Savings institutions	1,169.9	15.2	188.3	231.7	734.8	435.4	176.3	110.8	26.3	68.8	352.4
Net income (in millions)	72,652	809	7,085	7,853	56,905	11,875	18,519	14,791	7,184	3,748	16,535
Commercial banks	63,338	774	6,143	6,752	49,669	9,664	17,531	14,289	7,055	3,199	11,602
Savings institutions	9,315	35	943	1,101	7,237	2,211	989	502	130	550	4,933
Performance Ratios (annualized,%)											
Yield on earning assets	6.81	6.98	7.13	7.10	6.71	6.85	6.61	6.27	7.58	7.16	7.21
Cost of funding earning assets	3.48	2.91	3.25	3.39	3.54	3.48	3.48	3.45	3.21	3.28	3.66
Net interest margin	3.33	4.07	3.88	3.71	3.17	3.37	3.13	2.82	4.36	3.88	3.56
Noninterest income to assets	2.17	1.29	1.20	1.52	2.42	2.32	1.90	2.20	3.46	1.39	2.07
Noninterest expense to assets	2.96	3.77	3.12	2.93	2.93	3.13	2.63	2.84	4.24	3.17	2.84
Loan and lease loss provision to assets	0.34	0.17	0.17	0.28	0.38	0.52	0.16	0.24	0.63	0.20	0.45
Net operating income to assets	1.20	0.86	1.10	1.13	1.23	1.06	1.23	1.07	1.64	1.13	1.30
Pretax return on assets	1.79	1.11	1.50	1.69	1.86	1.60	1.88	1.57	2.37	1.50	1.98
Return on assets	1.21	0.86	1.11	1.13	1.24	1.07	1.26	1.06	1.64	1.13	1.31
Return on equity	11.49	6.37	10.62	10.09	11.98	8.50	12.58	11.67	15.76	10.74	11.95
Net charge-offs to loans and leases	0.47	0.14	0.15	0.29	0.56	0.82	0.24	0.34	0.63	0.21	0.60
Loan and lease loss provision to net charge-offs	118.77	188.79	157.13	140.20	114.67	110.62	109.60	127.20	140.03	149.47	115.86
Efficiency ratio	57.03	74.71	64.99	58.40	55.46	57.32	55.75	59.81	57.22	64.17	53.55
% of unprofitable institutions	9.39	15.91	4.97	3.53	2.44	14.10	13.33	8.30	5.70	6.34	15.67
% of institutions with earnings gains	49.66	48.06	51.30	47.87	45.53	37.82	47.82	44.88	51.60	58.74	54.53
Condition Ratios (%)											
Earning assets to total assets	87.44	92.01	91.90	90.79	86.22	87.08	86.98	87.09	87.03	89.64	88.24
Loss Allowance to:											
Loans and leases	1.09	1.30	1.15	1.19	1.05	1.43	0.87	1.16	1.21	1.09	0.95
Noncurrent loans and leases	121.29	125.22	130.32	138.77	116.75	146.56	145.77	116.78	87.68	131.86	104.13
Noncurrent assets plus other real estate owned to assets	0.61	0.80	0.75	0.67	0.58	0.58	0.42	0.63	1.11	0.65	0.66
Equity capital ratio	10.43	13.43	10.48	11.28	10.24	12.47	9.84	9.01	9.99	10.57	11.02
Core capital (leverage) ratio	8.18	13.41	10.07	9.57	7.59	9.10	7.39	7.30	8.34	8.80	9.04
Tier 1 risk-based capital ratio	10.38	19.58	13.45	12.22	9.53	12.39	9.22	8.84	9.66	11.80	11.88
Total risk-based capital ratio	12.87	20.63	14.57	13.51	12.40	14.39	11.63	11.67	12.27	13.16	14.68
Net loans and leases to deposits	91.90	76.51	86.18	94.78	92.82	87.65	92.39	87.28	98.46	83.86	99.87
Net loans to total assets	60.22	62.46	69.33	68.49	57.68	56.06	61.70	54.52	69.52	63.80	64.20
Domestic deposits to total assets	54.58	81.63	80.33	71.66	47.89	55.41	58.58	51.31	65.26	75.26	43.59
Structural Changes											
New Charters	89	84	4	1	0	12	22	7	4	21	23
Institutions absorbed by mergers	153	56	83	14	0	32	20	29	23	29	20
Failed Institutions	1	1	0	0	0	1	0	0	0	0	0
PRIOR FIRST HALVES (The way it was...)											
Number of institutions 2006	8,777	3,805	4,332	518	122	1,103	1,234	1,864	2,043	1,777	756
2004	9,078	4,277	4,217	468	116	1,148	1,228	1,990	2,120	1,846	746
2002	9,466	4,918	4,002	446	100	1,235	1,245	2,086	2,192	1,923	785
Total assets (in billions) 2006	$11,526.2	$198.6	$1,269.5	$1,422.7	$8,635.4	$2,952.0	$2,861.6	$2,679.3	$825.3	$631.4	$1,576.6
2004	9,648.5	221.4	1,172.2	1,293.6	6,961.4	3,326.1	2,041.3	1,701.8	760.3	578.1	1,240.8
2002	8,039.0	247.5	1,083.4	1,292.9	5,415.2	2,762.6	1,614.6	1,514.1	420.5	555.5	1,171.6
Return on assets (%) 2006	1.34	0.99	1.18	1.34	1.37	1.29	1.32	1.09	1.62	1.30	1.75
2004	1.33	0.99	1.17	1.47	1.34	1.15	1.37	1.37	1.52	1.33	1.58
2002	1.34	1.02	1.16	1.39	1.38	1.20	1.35	1.34	1.57	1.43	1.53
Net charge-offs to loans & leases (%) 2006	0.34	0.13	0.13	0.19	0.40	0.51	0.15	0.23	0.36	0.19	0.53
2004	0.60	0.20	0.23	0.41	0.72	0.86	0.34	0.42	0.82	0.36	0.63
2002	0.96	0.26	0.31	0.70	1.20	1.47	0.68	0.75	1.21	0.39	0.81
Noncurrent assets plus OREO to assets (%) 2006	0.47	0.70	0.52	0.45	0.47	0.41	0.29	0.51	0.82	0.64	0.62
2004	0.60	0.83	0.62	0.55	0.60	0.61	0.42	0.73	0.63	0.67	0.65
2002	0.91	0.87	0.72	0.71	1.00	1.02	0.79	1.02	0.82	0.83	0.74
Equity capital ratio (%) 2006	10.27	12.51	10.22	10.90	10.12	11.03	9.49	8.92	10.62	10.14	12.41
2004	9.50	11.49	9.90	10.49	9.19	9.65	8.32	8.56	10.28	9.49	11.91
2002	9.25	11.28	10.03	9.96	8.82	8.84	9.36	8.82	10.17	9.77	10.01

*** 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

June 30, 2007	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
Percent of Loans 30-89 Days Past Due										
All loans secured by real estate	1.02	3.36	1.47	1.22	0.88	1.20	0.64	1.05	1.40	0.88
Construction and development	1.04	0.00	1.24	2.21	1.01	1.61	0.67	0.94	1.14	0.78
Nonfarm nonresidential	0.52	0.00	0.28	1.15	0.55	0.52	0.92	0.59	1.13	0.25
Multifamily residential real estate	0.44	0.00	0.31	0.80	0.53	0.23	0.52	2.41	0.45	0.42
Home equity loans	0.72	2.39	0.68	0.49	0.61	0.85	0.47	0.64	0.82	0.79
Other 1-4 family residential	1.37	7.40	2.00	1.66	1.27	1.34	0.71	1.26	1.65	1.15
Commercial and industrial loans	0.58	2.53	0.49	1.55	0.59	0.62	0.96	1.23	1.44	0.34
Loans to individuals	1.76	2.14	1.99	2.07	1.46	1.11	1.66	2.21	2.02	1.62
Credit card loans	2.11	2.16	2.29	0.95	1.88	1.64	2.09	3.90	0.93	1.96
Other loans to individuals	1.55	2.00	1.86	2.14	1.39	0.86	1.50	2.03	2.07	1.55
All other loans and leases (including farm)	0.45	0.11	0.51	0.83	0.57	0.55	0.10	0.65	0.72	0.20
Total loans and leases	1.00	2.05	1.17	1.23	0.85	1.17	1.29	1.22	1.44	0.79
Percent of Loans Noncurrent**										
All real estate loans	1.01	2.40	1.16	1.12	0.95	1.03	0.33	0.87	0.90	1.08
Construction and development	1.29	0.00	0.99	2.19	1.25	1.82	1.32	2.37	1.71	1.29
Nonfarm nonresidential	0.63	0.00	0.53	1.38	0.64	0.69	0.46	0.97	1.10	0.48
Multifamily residential real estate	0.66	0.00	0.43	0.68	0.86	0.30	0.07	0.24	1.40	0.41
Home equity loans	0.50	1.43	0.42	0.36	0.41	0.71	0.03	0.69	0.41	0.52
Other 1-4 family residential	1.26	6.39	1.46	0.91	1.24	1.11	0.45	0.65	0.76	1.52
Commercial and industrial loans	0.62	2.01	0.36	1.46	0.68	0.66	0.83	1.54	1.19	0.49
Loans to individuals	1.12	1.91	1.43	0.69	0.64	0.56	1.01	0.59	0.63	0.60
Credit card loans	1.85	1.94	1.96	0.83	1.44	1.33	1.92	1.07	0.63	1.68
Other loans to individuals	0.68	1.68	1.19	0.68	0.52	0.20	0.66	0.54	0.63	0.38
All other loans and leases (including farm)	0.24	0.02	0.10	0.70	0.32	2.09	0.03	0.23	0.69	0.16
Total loans and leases	0.90	1.79	0.84	1.04	0.84	1.00	0.79	0.85	0.88	0.81
Percent of Loans Charged-off (net, YTD)										
All real estate loans	0.13	1.77	0.25	0.04	0.14	0.11	0.15	0.05	0.04	0.09
Construction and development	0.13	0.00	-0.02	0.12	0.14	0.14	0.38	0.12	0.08	0.05
Nonfarm nonresidential	0.10	0.00	0.03	0.06	0.12	0.03	0.03	0.04	0.07	0.02
Multifamily residential real estate	0.11	0.00	0.32	-0.01	0.13	0.01	0.00	0.00	0.05	0.06
Home equity loans	0.27	1.89	0.30	0.10	0.24	0.36	0.10	0.01	0.03	0.25
Other 1-4 family residential	0.12	1.38	0.25	0.07	0.13	0.09	0.19	0.05	0.04	0.05
Commercial and industrial loans	0.39	4.45	0.08	0.53	0.35	0.38	3.03	0.33	0.37	0.33
Loans to individuals	2.38	4.12	2.61	0.58	1.15	2.28	2.48	0.81	0.60	1.49
Credit card loans	3.99	4.12	2.98	2.85	3.68	5.77	4.74	4.37	3.18	3.80
Other loans to individuals	1.36	4.09	2.45	0.44	0.79	0.53	1.51	0.40	0.46	0.99
All other loans and leases (including farm)	0.14	0.00	0.00	0.00	0.28	0.52	0.35	0.46	0.22	0.17
Total loans and leases	0.47	3.84	0.58	0.15	0.26	0.24	1.85	0.23	0.16	0.31
Loans Outstanding (in billions)										
All real estate loans	$4,618.5	$1.7	$467.6	$58.7	$2,272.4	$987.5	$26.2	$6.3	$45.3	$752.7
Construction and development	600.1	0.0	8.2	5.7	501.7	27.0	0.6	0.5	3.0	53.3
Nonfarm nonresidential	942.8	0.0	29.1	16.1	717.8	46.7	2.1	1.7	10.8	118.6
Multifamily residential real estate	190.0	0.0	11.3	1.0	114.2	47.3	0.2	0.1	0.8	14.9
Home equity loans	576.7	1.4	90.8	1.1	200.8	109.5	9.0	0.3	1.6	162.2
Other 1-4 family residential	2,188.1	0.3	279.8	15.4	699.7	756.5	14.1	3.5	26.1	392.6
Commercial and industrial loans	1,300.6	26.9	268.1	14.9	680.9	32.5	9.2	1.2	6.6	260.3
Loans to individuals	980.8	239.7	203.1	6.6	245.7	56.4	56.7	1.5	8.0	163.1
Credit card loans	372.9	216.1	62.4	0.4	31.5	18.0	15.8	0.1	0.3	28.2
Other loans to individuals	608.0	23.7	140.7	6.2	214.2	38.4	40.9	1.4	7.7	134.8
All other loans and leases (including farm)	568.6	20.1	189.7	25.3	174.4	6.5	1.0	0.8	4.4	146.3
Total loans and leases	7,468.4	288.5	1,128.4	105.6	3,373.4	1,082.9	93.1	9.8	64.3	1,322.4
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	7,990.0	0.9	821.9	149.9	4,114.3	1,758.3	9.2	14.2	115.1	1,006.4
Construction and development	960.7	0.0	0.0	22.6	798.0	95.1	0.8	0.7	16.0	27.4
Nonfarm nonresidential	1,308.9	0.1	6.0	56.7	1,062.1	62.7	4.7	8.1	45.6	63.0
Multifamily residential real estate	234.6	0.0	0.0	4.6	197.5	9.9	0.0	0.0	6.8	15.7
1-4 family residential	4,238.4	0.8	295.9	38.5	1,799.3	1,567.9	12.3	5.0	43.4	475.3
Farmland	72.9	0.0	0.0	27.3	34.8	5.4	0.0	0.6	3.2	1.6

* 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

June 30, 2007	All Insured Institutions	Asset Size Distribution: Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion	Geographic Regions*: New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	1.02	1.41	0.99	0.72	1.09	0.75	0.91	1.14	0.94	1.04	1.27
Construction and development	1.04	1.29	1.19	0.92	1.01	0.84	0.83	1.46	1.23	0.76	1.16
Nonfarm nonresidential	0.52	1.13	0.77	0.50	0.37	0.57	0.34	0.72	0.66	0.66	0.32
Multifamily residential real estate	0.44	0.80	0.70	0.62	0.31	0.25	0.40	1.04	0.79	0.75	0.26
Home equity loans	0.72	0.87	0.74	0.59	0.73	0.63	0.80	0.62	0.83	0.55	0.74
Other 1-4 family residential	1.37	1.84	1.18	0.84	1.46	0.87	1.23	1.50	1.11	1.74	1.79
Commercial and industrial loans	0.58	1.58	1.04	0.70	0.49	0.78	0.36	0.72	0.84	0.83	0.35
Loans to individuals	1.76	2.33	1.62	1.73	1.77	1.92	1.36	1.50	2.44	1.52	1.85
Credit card loans	2.11	2.02	2.18	1.88	2.13	2.07	2.02	1.82	2.56	1.09	2.22
Other loans to individuals	1.55	2.33	1.57	1.65	1.52	1.67	1.27	1.39	2.33	1.61	1.61
All other loans and leases (including farm)	0.45	0.70	0.61	0.70	0.42	0.61	0.22	0.72	0.42	0.64	0.24
Total loans and leases	1.00	1.43	1.02	0.79	1.02	0.98	0.81	1.05	1.09	1.03	1.13
Percent of Loans Noncurrent**											
All real estate loans	1.01	1.03	0.90	0.90	1.06	0.83	0.70	1.31	1.78	0.91	1.01
Construction and development	1.29	1.32	1.50	1.29	1.18	1.84	1.07	1.65	1.60	0.82	1.13
Nonfarm nonresidential	0.63	1.10	0.75	0.68	0.53	0.80	0.39	0.94	0.69	0.62	0.40
Multifamily residential real estate	0.66	0.88	0.75	1.14	0.47	0.31	0.78	1.89	0.56	1.29	0.30
Home equity loans	0.50	0.52	0.41	0.45	0.51	0.41	0.53	0.49	0.52	0.23	0.53
Other 1-4 family residential	1.26	1.01	0.77	0.91	1.38	0.80	0.77	1.73	3.41	1.35	1.28
Commercial and industrial loans	0.62	1.37	1.05	0.80	0.52	1.10	0.38	0.61	0.80	0.71	0.46
Loans to individuals	1.12	0.84	0.54	0.73	1.20	1.56	0.61	0.74	1.22	0.49	1.36
Credit card loans	1.85	0.75	1.28	1.39	1.89	2.07	1.57	1.50	1.72	0.94	1.80
Other loans to individuals	0.68	0.84	0.49	0.41	0.73	0.68	0.49	0.49	0.79	0.39	1.09
All other loans and leases (including farm)	0.24	0.75	0.57	0.38	0.19	0.14	0.13	0.24	0.34	0.66	0.29
Total loans and leases	0.90	1.04	0.88	0.86	0.90	0.97	0.60	0.99	1.38	0.82	0.92
Percent of Loans Charged-off (net, YTD)											
All real estate loans	0.13	0.06	0.07	0.10	0.16	0.06	0.10	0.21	0.14	0.07	0.17
Construction and development	0.13	0.13	0.12	0.14	0.12	0.12	0.14	0.19	0.12	0.11	0.02
Nonfarm nonresidential	0.10	0.06	0.04	0.04	0.16	0.04	0.05	0.12	0.01	0.04	0.33
Multifamily residential real estate	0.11	0.09	0.07	0.32	0.05	0.00	0.32	0.25	0.02	0.08	0.06
Home equity loans	0.27	0.07	0.08	0.19	0.30	0.13	0.23	0.29	0.40	0.20	0.32
Other 1-4 family residential	0.12	0.07	0.06	0.06	0.13	0.05	0.06	0.24	0.12	0.06	0.15
Commercial and industrial loans	0.39	0.40	0.35	0.44	0.39	0.72	0.28	0.25	0.81	0.24	0.35
Loans to individuals	2.38	0.45	0.87	1.87	2.53	3.31	1.20	1.34	2.65	1.08	3.06
Credit card loans	3.99	3.15	4.98	3.32	4.03	4.29	4.05	3.28	3.87	3.07	3.89
Other loans to individuals	1.36	0.40	0.53	1.23	1.47	1.58	0.75	0.69	1.53	0.66	2.55
All other loans and leases (including farm)	0.14	0.07	0.18	0.31	0.13	0.13	0.23	0.14	0.08	0.34	0.05
Total loans and leases	0.47	0.14	0.15	0.29	0.56	0.82	0.24	0.34	0.63	0.21	0.60
Loans Outstanding (in billions)											
All real estate loans	$4,618.5	$80.1	$703.2	$719.4	$3,115.9	$759.2	$1,263.6	$896.5	$368.1	$300.9	$1,030.2
Construction and development	600.1	11.1	143.1	159.9	286.0	62.4	194.7	123.3	48.6	77.6	93.6
Nonfarm nonresidential	942.8	22.3	237.4	227.6	455.6	175.4	247.0	204.6	84.3	87.9	143.6
Multifamily residential real estate	190.0	1.8	27.3	40.6	120.2	48.6	23.0	30.3	8.6	6.4	73.1
Home equity loans	576.7	2.6	33.5	43.2	497.4	53.1	176.1	154.2	72.8	19.7	100.7
Other 1-4 family residential	2,188.1	32.6	235.7	235.7	1,684.0	415.7	603.0	366.9	136.3	99.6	566.6
Commercial and industrial loans	1,300.6	17.4	120.0	149.8	1,013.3	184.0	302.6	340.3	111.9	75.4	286.4
Loans to individuals	980.8	9.5	49.6	76.9	844.7	260.8	171.2	172.6	92.6	41.1	242.5
Credit card loans	372.9	0.2	3.7	25.1	343.9	165.5	20.0	43.0	42.8	7.4	94.3
Other loans to individuals	608.0	9.4	45.9	51.9	500.9	95.3	151.3	129.6	49.8	33.8	148.2
All other loans and leases (including farm)	568.6	13.2	35.6	32.9	486.8	82.5	133.2	152.3	67.8	17.8	114.9
Total loans and leases	7,468.4	120.2	908.4	979.1	5,460.7	1,286.6	1,870.6	1,561.7	640.4	435.2	1,674.0
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	7,990.0	281.4	1,698.6	1,017.8	4,992.2	605.7	1,517.6	2,212.2	1,288.2	773.3	1,593.0
Construction and development	960.7	31.7	469.9	287.7	171.3	80.7	313.7	157.6	162.6	183.3	62.7
Nonfarm nonresidential	1,308.9	101.5	566.5	238.8	402.2	131.4	285.9	343.4	191.4	241.7	115.1
Multifamily residential real estate	234.6	8.5	59.1	69.6	97.5	6.7	85.4	87.2	17.0	25.0	13.2
1-4 family residential	4,238.4	126.2	556.1	403.6	3,152.5	368.2	786.1	1,085.7	479.6	269.4	1,249.5
Farmland	72.9	13.6	43.0	13.9	2.4	5.6	12.4	5.0	12.9	34.6	2.2

* 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

(dollar figures in millions; notional amounts unless otherwise indicated)	2nd Quarter 2007	1st Quarter 2007	4th Quarter 2006	3rd Quarter 2006	2nd Quarter 2006	%Change 06:2-07:2	Asset Size Distribution: 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	1,055	1,052	1,014	1,014	992	6.4	72	631	266	86
Total assets of institutions reporting derivatives	$9,144,539	$8,866,417	$8,834,552	$8,411,745	$8,276,560	10.5	$5,003	$274,996	$823,685	$8,040,855
Total deposits of institutions reporting derivatives	5,898,181	5,746,224	5,751,222	5,431,440	5,403,746	9.1	3,995	218,896	600,061	5,075,230
Total derivatives	153,825,897	146,085,265	132,182,077	127,106,628	120,205,407	28.0	118	18,127	104,342	153,703,309
Derivative Contracts by Underlying Risk Exposure										
Interest rate	123,340,731	118,593,265	107,434,319	103,198,838	98,738,848	24.9	104	17,813	86,201	123,236,613
Foreign exchange*	15,117,714	14,167,853	12,564,207	12,226,835	12,256,709	23.3	0	53	6,142	15,111,519
Equity	2,638,709	2,317,769	2,270,942	2,218,658	1,902,399	38.7	14	223	11,535	2,626,937
Commodity & other (excluding credit derivatives)	951,725	840,613	893,310	1,558,264	738,026	29.0	0	3	180	951,542
Credit	11,777,018	10,165,765	9,019,299	7,904,034	6,569,425	79.3	0	35	284	11,776,699
Total	153,825,897	146,085,265	132,182,077	127,106,628	120,205,407	28.0	118	18,127	104,342	153,703,309
Derivative Contracts by Transaction Type										
Swaps	95,320,189	88,007,079	81,339,522	77,555,665	74,448,925	28.0	21	8,404	64,482	95,247,282
Futures & forwards	16,199,457	15,307,468	14,882,008	14,482,742	13,788,776	17.5	32	2,310	15,940	16,181,174
Purchased options	14,377,520	15,737,380	12,944,893	13,301,484	12,367,870	16.2	17	4,792	17,473	14,355,239
Written options	14,842,737	15,588,256	13,332,487	12,945,812	12,081,029	22.9	48	2,563	5,600	14,834,526
Total	140,739,903	134,640,182	122,498,910	118,285,703	112,686,600	24.9	118	18,069	103,495	140,618,221
Fair Value of Derivative Contracts										
Interest rate contracts	20,077	24,447	23,299	22,720	21,194	-5.3	0	-17	-3	20,097
Foreign exchange contracts	5,661	74,088	5,324	4,144	4,641	22.0	0	0	-26	5,687
Equity contracts	-24,713	-18,845	-17,845	-13,526	-9,364	163.9	1	13	42	-24,769
Commodity & other (excluding credit derivatives)	1,946	22,530	2,658	2,562	2,806	-30.6	0	0	0	1,946
Credit derivatives as guarantor	-22,960	9,032	31,583	14,671	7,311	NM	0	0	-1	-22,959
Credit derivatives as beneficiary	23,820	-9,677	-32,745	-14,819	-8,992	NM	0	0	0	23,820
Derivative Contracts by Maturity**										
Interest rate contracts < 1 year	39,403,738	33,255,949	29,551,704	26,615,376	22,679,708	73.7	27	3,220	23,266	39,377,224
1-5 years	33,846,038	33,802,189	31,385,640	30,872,442	31,161,579	8.6	13	8,545	25,804	33,811,677
> 5 years	24,588,177	24,684,533	23,273,618	22,518,236	22,835,007	7.7	18	3,070	29,952	24,555,138
Foreign exchange contracts < 1 year	8,948,450	8,372,488	7,690,210	6,687,566	7,473,995	19.7	0	23	4,966	8,943,461
1-5 years	1,667,700	1,571,241	1,415,846	1,573,062	1,240,609	34.4	0	4	18	1,667,678
> 5 years	676,071	624,415	592,897	767,427	518,618	30.4	0	3	10	676,058
Equity contracts < 1 year	442,652	397,235	341,346	333,262	334,715	32.2	1	20	162	442,469
1-5 years	283,520	236,557	220,856	296,151	219,638	29.1	6	94	407	283,013
> 5 years	62,916	74,332	44,858	53,988	44,457	41.5	0	0	32	62,883
Commodity & other contracts < 1 year	280,133	271,647	235,107	496,634	230,213	21.7	0	0	134	279,999
1-5 years	261,410	200,542	272,314	274,378	177,869	47.0	0	3	35	261,372
> 5 years	27,273	23,955	21,581	14,486	10,426	161.6	0	0	0	27,273
Risk-Based Capital: Credit Equivalent Amount										
Total current exposure to tier 1 capital (%)	30.8	28.3	29.2	28.6	33.6		0.4	0.2	1.2	36.0
Total potential future exposure to tier 1 capital (%)	113.4	106.9	97.7	99.0	90.2		0.2	0.3	1.0	133.2
Total exposure (credit equivalent amount) to tier 1 capital (%)	144.2	135.2	126.9	127.6	123.8		0.5	0.5	2.2	169.2
Credit losses on derivatives***	6.3	-2.9	-25.1	-19.3	-3.3	NM	0.0	1.6	0.3	4.3
HELD FOR TRADING										
Number of institutions reporting derivatives	165	152	147	147	149	10.7	6	45	55	59
Total assets of institutions reporting derivatives	7,782,327	7,383,462	7,223,466	6,927,469	6,808,697	14.3	373	20,066	244,465	7,517,422
Total deposits of institutions reporting derivatives	4,922,584	4,766,993	4,712,044	4,435,577	4,399,031	11.9	282	16,246	170,075	4,735,981
Derivative Contracts by Underlying Risk Exposure										
Interest rate	120,829,579	115,845,739	104,691,811	100,299,894	96,221,190	25.6	10	222	40,985	120,788,363
Foreign exchange	13,684,212	12,769,131	11,788,411	11,207,259	11,206,773	22.1	0	10	5,153	13,679,049
Equity	2,622,872	2,313,326	2,266,778	2,214,881	1,898,493	38.2	0	6	410	2,622,457
Commodity & other	951,236	840,345	893,087	1,558,095	737,910	28.9	0	0	124	951,112
Total	138,087,899	131,768,541	119,640,087	115,280,129	110,064,365	25.5	10	238	46,671	138,040,980
Trading Revenues: Cash & Derivative Instruments										
Interest rate	2,980	2,405	1,146	546	1,665	79.0	0	0	19	2,961
Foreign exchange	1,264	1,831	1,613	1,355	2,672	-52.7	0	0	8	1,256
Equity	1,021	1,732	1,214	1,827	100	921.0	0	0	1	1,020
Commodity & other (including credit derivatives)	24	175	-111	789	272	-91.2	0	0	0	24
Total trading revenues	5,289	6,143	3,861	4,517	4,710	12.3	0	0	27	5,262
Share of Revenue										
Trading revenues to gross revenues (%)	3.4	4.3	2.9	3.4	3.6		0.0	0.0	0.5	3.5
Trading revenues to net operating revenues (%)	22.3	28.9	19.6	20.7	21.6		0.0	0.4	3.8	22.9
HELD FOR PURPOSES OTHER THAN TRADING										
Number of institutions reporting derivatives	969	969	935	934	920	5.3	64	586	236	83
Total assets of institutions reporting derivatives	8,962,437	8,636,687	8,604,934	8,227,057	8,123,922	10.3	4,472	253,102	732,932	7,971,932
Total deposits of institutions reporting derivatives	5,772,676	5,582,122	5,589,925	5,305,574	5,299,416	8.9	3,598	201,019	537,402	5,030,657
Derivative Contracts by Underlying Risk Exposure										
Interest rate	2,511,152	2,747,526	2,742,508	2,898,943	2,517,658	-0.3	95	17,591	45,216	2,448,251
Foreign exchange	124,526	119,405	111,928	102,685	100,555	23.8	0	19	426	124,081
Equity	15,837	4,443	4,164	3,777	3,906	305.5	14	218	11,125	4,480
Commodity & other	489	268	223	169	116	321.6	0	3	56	430
Total notional amount	2,652,004	2,871,642	2,858,823	3,005,575	2,622,234	1.1	108	17,831	56,824	2,577,241

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)	2nd Quarter 2007	1st Quarter 2007	4th Quarter 2006	3rd Quarter 2006	2nd Quarter 2006	%Change 06:2-07:2	Asset Size Distribution: Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	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	126	125	122	119	120	5.0	16	47	20	43
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	$1,115,865	$1,079,912	$739,024	$453,900	$417,800	167.1	$97	$329	$682	$1,114,758
Home equity loans	10,640	9,339	8,905	9,257	9,632	10.5	0	0	431	10,209
Credit card receivables	372,481	367,796	362,467	422,983	403,434	-7.7	0	6,637	6,675	359,170
Auto loans	12,547	14,132	16,263	16,781	16,665	-24.7	0	0	361	12,185
Other consumer loans	27,396	27,737	28,673	25,753	24,414	12.2	0	7	0	27,389
Commercial and industrial loans	13,193	12,039	10,543	8,404	10,582	24.7	0	30	4,859	8,303
All other loans, leases, and other assets*	162,434	150,404	144,939	136,330	121,506	33.7	2	86	1,078	161,268
Total securitized and sold	1,714,556	1,661,359	1,310,814	1,073,407	1,004,034	70.8	99	7,089	14,087	1,693,282
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	6,511	6,047	6,627	4,619	4,336	50.2	13	3	17	6,478
Home equity loans	2,420	2,368	2,332	2,358	2,358	2.6	0	0	20	2,400
Credit card receivables	18,711	17,685	19,182	25,084	24,495	-23.6	0	488	175	18,048
Auto loans	555	628	724	813	806	-31.1	0	0	17	538
Other consumer loans	1,768	1,861	1,882	1,653	1,619	9.2	0	0	0	1,767
Commercial and industrial loans	314	311	348	407	455	-31.0	0	0	82	232
All other loans, leases, and other assets	1,053	1,052	997	761	727	44.8	1	25	49	978
Total credit exposure	31,331	29,952	32,093	35,695	34,796	-10.0	14	517	359	30,442
Total unused liquidity commitments provided to institution's own securitizations	5,667	6,116	6,872	7,323	9,359	-39.4	0	0	0	5,667
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)										
1-4 family residential loans	2.5	2.1	3.0	2.4	2.1		0.0	0.0	2.0	2.5
Home equity loans	0.6	0.7	0.7	0.7	0.6		0.0	0.0	1.8	0.6
Credit card receivables	1.9	1.9	2.0	2.0	1.9		0.0	2.7	0.9	1.9
Auto loans	1.7	1.5	1.7	1.3	1.1		0.0	0.0	0.9	1.7
Other consumer loans	2.8	2.4	3.0	3.0	2.6		0.0	0.0	0.0	2.8
Commercial and industrial loans	0.5	0.7	0.7	1.2	1.2		0.0	0.0	1.4	0.0
All other loans, leases, and other assets	0.1	0.1	0.2	0.2	0.1		0.0	0.0	0.1	0.1
Total loans, leases, and other assets	2.1	1.9	2.4	2.0	1.7		0.0	2.5	1.1	2.1
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)										
1-4 family residential loans	1.2	1.1	1.2	0.9	1.1		0.0	0.0	0.6	1.2
Home equity loans	0.3	0.4	0.5	0.3	0.3		0.0	0.0	1.2	0.3
Credit card receivables	1.6	1.8	1.7	1.6	1.6		0.0	1.6	0.6	1.6
Auto loans	0.2	0.2	0.3	0.2	0.2		0.0	0.0	0.1	0.2
Other consumer loans	2.1	2.0	2.1	2.1	2.1		0.0	0.0	0.0	2.1
Commercial and industrial loans	0.6	0.6	0.7	0.8	0.9		0.0	0.0	1.4	0.1
All other loans, leases, and other assets	0.2	0.1	0.2	0.2	0.1		0.0	0.0	0.1	0.2
Total loans, leases, and other assets	1.2	1.1	1.2	1.1	1.2		0.0	1.5	0.8	1.2
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	0.0	0.0
Home equity loans	0.1	0.1	0.3	0.2	0.1		0.0	0.0	0.7	0.1
Credit card receivables	2.2	1.1	3.8	2.9	1.9		0.0	2.2	1.0	2.3
Auto loans	0.5	0.3	0.7	0.5	0.3		0.0	0.0	0.2	0.5
Other consumer loans	0.7	0.4	1.5	1.2	0.7		0.0	0.0	0.0	0.7
Commercial and industrial loans	0.7	0.4	1.3	1.2	0.8		0.0	0.0	2.0	0.0
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	0.5	0.3	1.1	1.2	0.8		0.0	2.0	1.2	0.5
Seller's Interests in Institution's Own Securitizations - Carried as Loans										
Home equity loans	651	671	869	728	650	0.2	0	0	3	648
Credit card receivables	73,405	61,569	75,225	68,885	82,533	-11.1	0	341	4,820	68,244
Commercial and industrial loans	2,843	2,863	2,596	2,891	3,284	-13.4	0	0	875	1,968
Seller's Interests in Institution's Own Securitizations - Carried as Securities										
Home equity loans	10	10	10	11	12	-16.7	0	0	0	10
Credit card receivables	327	281	322	184	137	138.7	0	27	301	0
Commercial and industrial loans	9	1	5	0	0	0.0	0	0	0	9
Assets Sold with Recourse and Not Securitized										
Number of institutions reporting asset sales	733	729	715	708	698	5.0	168	420	100	45
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	55,761	58,005	55,761	56,002	54,319	2.7	934	6,657	2,684	45,487
Home equity, credit card receivables, auto, and other consumer loans	601	1,905	708	115	124	NM	1	30	10	561
Commercial and industrial loans	7,716	8,198	6,668	6,781	6,184	24.8	8	90	330	7,288
All other loans, leases, and other assets	8,035	8,103	6,981	7,403	12,998	-38.2	2	47	183	7,803
Total sold and not securitized	72,114	76,210	70,118	70,302	73,625	-2.1	945	6,824	3,206	61,139
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	14,884	16,112	13,197	13,698	12,167	22.3	70	1,463	1,894	11,457
Home equity, credit card receivables, auto, and other consumer loans	564	1,869	663	47	64	NM	1	7	1	556
Commercial and industrial loans	4,461	4,543	4,499	4,479	4,272	4.4	8	65	330	4,058
All other loans, leases, and other assets	2,383	2,428	2,530	2,502	2,161	10.3	2	22	90	2,270
Total credit exposure	22,292	24,952	20,888	20,726	18,663	19.4	81	1,557	2,314	18,340
Support for Securitization Facilities Sponsored by Other Institutions										
Number of institutions reporting securitization facilities sponsored by others	50	47	47	48	46	8.7	24	15	3	8
Total credit exposure	1,375	1,348	1,135	958	853	61.2	6	123	95	1,151
Total unused liquidity commitments	14,093	5,827	6,257	5,066	4,251	231.5	0	0	0	14,093
Other										
Assets serviced for others**	3,571,164	3,493,527	3,392,129	3,072,169	2,836,997	25.9	7,553	63,015	89,301	3,411,295
Asset-backed commercial paper conduits										
Credit exposure to conduits sponsored by institutions and others	22,211	21,404	20,714	19,244	19,293	15.1	2	99	0	22,109
Unused liquidity commitments to conduits sponsored by institutions and others	364,656	327,395	306,435	294,329	286,363	27.3	0	0	0	364,656
Net servicing income (for the quarter)	5,333	3,601	2,159	3,381	4,262	25.1	50	182	155	4,946
Net securitization income (for the quarter)	5,437	5,051	2,407	6,832	6,225	-12.7	0	210	141	5,086
Total credit exposure to Tier 1 capital (%)***	5.7	5.9	5.8	6.1	5.9		0.4	1.7	2.1	7.3

*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

- ***Domestic Deposit Growth Is Flat***
- ***Foreign Deposits Show Record Growth***
- ***DIF Reserve Ratio Rises 1 Basis Point to 1.21 Percent***
- ***New Risk-Based Assessments Add $140 Million to the DIF***

Total assets of the nation's 8,615 FDIC-insured commercial banks and savings institutions increased by $279.9 billion (2.3 percent) during the second quarter of 2007. About half of the quarter's asset growth was funded by deposits, as interest-bearing deposits increased by $127.6 billion (1.9 percent), and noninterest-bearing deposits increased by $12.5 billion (1.0 percent). Deposit growth was concentrated in foreign offices, up $143.3 billion (11.9 percent). This was the largest quarterly increase of foreign office deposits on record. Domestic deposits were almost unchanged in the second quarter, declining by only $3.2 billion, (0.05 percent) from the previous quarter.

At the end of June, deposits funded nearly two-thirds of insured institution assets, with insured deposits funding 34 percent, uninsured domestic deposits funding 20 percent, and foreign office deposits funding 11 percent. Estimated insured deposits declined slightly in the second quarter of 2007 (a 0.3 percent decrease), compared to a first quarter rise of 2.1 percent and a 1.0 percent increase in the second quarter of 2006. For institutions existing as of March 31, 2007 and June 30, 2007, insured deposits increased during the second quarter at 4,658 institutions (54 percent), decreased at 3,862 institutions (45 percent), and remained unchanged at 46 institutions.

The Deposit Insurance Fund (DIF) increased by 0.9 percent ($482 million) during the second quarter to $51,227 million (unaudited). Accrued assessment income added $140 million to the DIF during the second quarter. The fund received $501 million (net of expenses) from interest on securities and other revenue and $3 million from a decrease in provisions for insurance losses. Unrealized losses on available-for-sale securities reduced the DIF by $162 million.

The increase in the DIF combined with nearly flat insured deposit growth raised the DIF reserve ratio to 1.21 percent, one basis point higher than the previous quarter, but the reserve ratio is two basis points lower than a year earlier.

There were no failures of FDIC-insured institutions during the second quarter of 2007. For the first half of 2007, one insured institution failed with assets of $15.3 million and an estimated loss to the DIF of $7.2 million.

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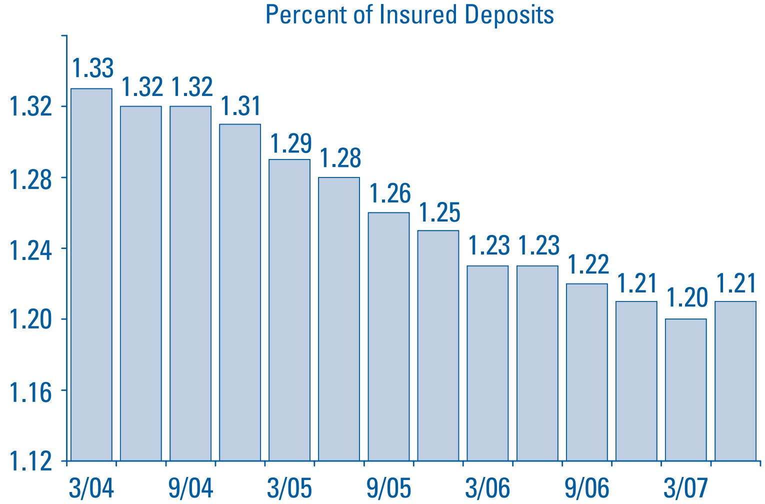
TABLE I-B. Insurance Fund Balances and Selected Indicators

(dollar figures in millions)	Deposit Insurance Fund								
	2nd Quarter 2007	1st Quarter 2007	4th Quarter 2006	3rd Quarter 2006	2nd Quarter 2006	1st Quarter 2006	4th Quarter 2005	3rd Quarter 2005	2nd Quarter 2005
Beginning Fund Balance*..	$50,745	$50,165	$49,992	$49,564	$49,193	$48,597	$48,373	$48,023	$47,617
Changes in Fund Balance:									
Assessments earned..	140	94	10	10	7	5	13	20	14
Interest earned on investment securities.......................	748	567	476	622	665	478	675	536	657
Operating expenses...	248	239	248	237	242	224	252	227	254
Provision for insurance losses....................................	-3	-73	49	-50	-6	-45	-19	-65	-57
All other income, net of expenses**.............................	1	4	5	1	12	349	4	3	4
Unrealized gain/(loss) on available-for-sale securities..	-162	81	-21	-18	-77	-57	-235	-47	-72
Total fund balance change...	482	580	173	428	371	596	224	350	406
Ending Fund Balance*..	51,227	50,745	50,165	49,992	49,564	49,193	48,597	48,373	48,023
Percent change from four quarters earlier...................	3.36	3.15	3.23	3.35	3.21	3.31	2.29	2.94	3.23
Reserve Ratio (%)..	1.21	1.20	1.21	1.22	1.23	1.23	1.25	1.26	1.28
Estimated Insured Deposits	4,229,874****	4,241,209	4,152,806	4,099,769	4,040,368	4,001,921	3,890,944	3,830,950	3,757,728
Percent change from four quarters earlier...................	4.69****	5.98	6.73	7.02	7.52	8.50	7.42	7.63	6.40
Assessment Base	6,815,248	6,801,622	6,595,300	6,439,293	6,386,880	6,272,524	6,177,431	6,038,857	5,878,968
Percent change from four quarters earlier...................	6.71	8.44	6.76	6.63	8.64	8.15	8.88	9.47	8.36
Number of institutions reporting..............................	8,626	8,662	8,693	8,755	8,790	8,803	8,845	8,870	8,881

DIF Reserve Ratio*
Percent of Insured Deposits



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

	DIF Balance	DIF-Insured Deposits
12/03	46,022	3,452,503
3/04	46,558	3,499,469
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	3,890,944
3/06	49,193	4,001,921
6/06	49,564	4,040,368
9/06	49,992	4,099,769
12/06	50,165	4,152,806
3/07	50,745	4,241,209
6/07	51,227	4,229,874****

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..	61	50	50	52	80	116	136
Total assets..	$23,077	$5,539	$8,265	$6,607	$28,250	$29,917	$38,927
Failed/Assisted Institutions							
Number of institutions..	1	0	0	0	4	3	11
Total assets..	$15	$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 June 30.

**** Insured deposit total for June 30 has been updated from the originally published amount to reflect an amendment to submitted data.

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

(dollar figures in millions) June 30, 2007	Number of Institutions	Total Assets	Domestic Deposits*	Est. Insured Deposits
Commercial Banks and Savings Institutions				
FDIC-Insured Commercial Banks	7,350	$10,410,995	$5,522,309	$3,317,278
FDIC-Supervised	4,785	1,914,303	1,424,370	955,492
OCC-Supervised	1,677	7,061,682	3,267,489	1,859,439
Federal Reserve-Supervised	888	1,435,010	830,451	502,347
FDIC-Insured Savings Institutions	1,265	1,850,034	1,169,364	906,917**
OTS-Supervised Savings Institutions	836	1,542,479	949,688	736,182**
FDIC-Supervised State Savings Banks	429	307,555	219,676	170,735
Total Commercial Banks and Savings Institutions	8,615	12,261,029	6,691,674	4,224,195**
Other FDIC-Insured Institutions				
U.S. Branches of Foreign Banks	11	16,861	6,875	5,680
Total FDIC-Insured Institutions	8,626	12,277,891	6,698,548	4,229,874**

*Excludes $1,344 billion in foreign office deposits, which are uninsured.
**Insured deposit total for June 30 has been updated from the originally published amount to reflect an amendment to submitted data.

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

Quarter Ending March 31, 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	3,079	35.5%	4,019.8	59.1%
I - Middle	5.01- 6.00	3,266	37.7%	2,095.5	30.8%
I - Middle	6.01- 6.99	1,235	14.3%	411.3	6.0%
I - Maximum	7	633	7.3%	168.8	2.5%
II	10	393	4.5%	87.8	1.3%
III	28	50	0.6%	7.5	0.1%
IV	43	6	0.1%	11.0	0.2%

Note: Institutions are categorized based on supervisory ratings, debt ratings and financial data as of March 31, 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.

Capital Group	Supervisory Group A	Supervisory Group B	Supervisory Group C
1. Well Capitalized	I 5-7 bps	II 10 bps	III 28 bps
2. Adequately Capitalized			
3. Undercapitalized	III 28 bps		IV 43 bps

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.

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The FDIC's Money Smart *Curriculum*

The FDIC developed *Money Smart* to help adults outside the financial mainstream build financial knowledge and develop positive relationships with financial institutions. *Money Smart,* piloted in early 2001 in the Washington, D.C., area, was distributed throughout the United States later that year. Today, *Money Smart* is available in six languages in addition to Braille and large print.

Money Smart contains these ten modules:

- *Bank On It:* an introduction to bank services.
- *Borrowing Basics:* an introduction to credit.
- *Check It Out:* how to choose and keep a checking account.
- *Money Matters:* how to keep track of your money.
- *Pay Yourself First:* why you should save, save, save.
- *Keep It Safe:* your rights as a consumer.
- *To Your Credit:* how your credit history will affect your credit future.
- *Charge It Right:* how to make a credit card work for you.
- *Loan To Own:* know what you are borrowing before you buy.
- *Your Own Home:* what homeownership is all about.

Money Smart may be offered to students in a classroom, small group, or one-on-one setting. Financial institutions often partner with community-based organizations and other local groups, such as housing authorities, to offer *Money Smart* classes. Together, these banks and other organizations form the FDIC's *Money Smart* Alliance. More than 1,250 organizations in the Alliance facilitate the delivery of financial education by promoting, delivering, translating, funding, and evaluating the *Money Smart* program.

Use of *Money Smart* is not limited to Alliance members. The FDIC provides copies of the *Money Smart* curriculum free of charge to anyone requesting a copy. As of July 1, 2007, the FDIC has delivered about 440,000 copies.

Although all ten *Money Smart* modules were developed with a detailed instructor script, the FDIC often provides instructional training and technical support. In addition, a Train-the-Trainer video, produced in English and Spanish, is available to help instructors prepare to teach *Money Smart.* As of July 1, 2007, the FDIC had offered more than 600 instructor workshops to approximately 13,000 instructors and distributed 35,000 copies of the Train-the-Trainer video.

The computer-based instruction (CBI) version of *Money Smart* was released in English and Spanish in 2004. The CBI version, which can be completed online, is available on the FDIC's Web site at www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html. The FDIC also will provide a compact disc for those without Internet access.

Banks Reach Out with Financial Education[23]

Words Become Seeds: A Community Bank's Use of *Money Smart* Helps a Diverse Market

Center Bank in Los Angeles, California, was established in 1986 to serve the credit needs of the diverse community in and around the city's Koreatown. The bank now operates in California, Washington, and Illinois. Center Bank's involvement in the *Money Smart* program began when it helped the FDIC launch the Korean-language version of *Money Smart*. In particular, Center Bank cooperated with community-based organizations and competitor banks to ensure that the Korean translation was accurate and culturally sensitive. Center Bank also was the FDIC's first partner in delivering *Money Smart* to Korean-speaking Americans. Classes began in June 2003, and soon other Korean-American banks began teaching, sponsoring, and using *Money Smart*.

Center Bank has continued using *Money Smart* and now offers after-hours classes in branch offices. Each class is advertised in local newspapers. At the end of the course, students participate in a graduation ceremony and receive a certificate of completion from a bank executive. More than 600 people, many of whom might not otherwise have come to Center Bank, have attended about 40 classes offered at Center Bank branches.

Also, using the *Money Smart* curriculum, Center Bank delivered financial education tips during a program on a Korean radio station. While no formal tracking occurred, bank management believes that these presentations helped attract new customers and highlighted the bank's services to the local community.

Educational Outreach in Action—Building Long-term Relationships and Measuring Results

Wachovia Bank, N.A., was the first major bank to partner with the FDIC to offer the *Money Smart* curriculum to lower-income consumers. Wachovia sees financial outreach as an essential community responsibility, and believes that giving consumers a stronger financial foundation will help them make more informed financial product choices.

Wachovia uses a variety of delivery channels for *Money Smart*, including community partners, the Wachovia branch network, and employee volunteers. The *Money Smart* curriculum is delivered primarily through about 60 nonprofit community partners in low- and moderate-income neighborhoods. Wachovia supports the financial literacy efforts of its community partners in various ways, including donation of classroom materials. Classroom materials feature dual-language (English and Spanish) *Money Smart* videos and DVDs specifically created by Wachovia for students and instructors.

A distinctive element of Wachovia's financial education program is its ability to track activities and results. Wachovia sets goals and establishes benchmarks to track course delivery, participant demographics and skill level, and banking account trends. Wachovia uses the data to provide its nonprofit community partners an annual report that measures the impact of their financial literacy outreach.

Since the program began in 2003, Wachovia has trained more than 70,000 participants, who are predominantly African-American, Hispanic/Latino, women, low- and moderate-income, and either unbanked or underbanked. Based on participants' self-assessments, the average skill level improved substantially after course completion.

Wachovia's plans for financial education programs include improving measurement of financial behavior among class participants over time. Also, Wachovia is developing a more robust measure of the extent to which financial education can be used to inform or change behaviors about timely personal financial issues, such as payday lending, identity theft, stored-value cards, mortgage lending disclosures, and bankruptcy.

[23] These are only examples of some banks that use the *Money Smart* curriculum. The FDIC does not endorse these or any other specific bank programs.

Tailor Made: A Customized Approach to Financial Education Seminar Delivery

Marshall & Ilsley Bank (M&I) realized that to reach new customers, it needed to make some adjustments to the content and delivery of its financial education program. Beginning in 2005, the bank partnered with local community organizations that helped identify individuals who would benefit most from financial education. M&I customized financial education topics and *Money Smart* modules to meet the needs of these audiences and has been particularly active in financial education for youth.

During the past year and a half, M&I has formed partnerships with more than 40 government, community, nonprofit, educational, and private organizations to deliver customized training. The following are examples of M&I's customized approach to financial education:

Financial Literacy Alliance for Milwaukee Education (FLAME): M&I joined with other Milwaukee-based financial institutions to address the lack of financial literacy in urban Milwaukee schools. This consortium provides training and financial incentives to help teachers incorporate a semester-long financial education program into the existing curriculum, thus reaching a wider audience while expending fewer resources.

City of Milwaukee Summer Youth Internship Program: As part of this summer program, youth are hired for city jobs and receive life-skills training. M&I was invited to participate, and approximately 200 urban youth received education about the importance of saving and the proper management of a checking account.

Make a Difference—Wisconsin, Inc.: M&I partnered with this nonprofit organization to deliver financial education to youth in the Milwaukee Public School (MPS) system. A financial literacy program was developed for 11th grade students attending an MPS high school. This grade level was targeted because these students represent the next generation of financial consumers.

To gauge the effectiveness of these and all of the bank's financial education programs, M&I surveys all students before and after the training. The 2006 seminar attendees gave more correct answers on the post-survey than on the presurvey, and M&I attributes the improvement to the seminars. M&I intends to conduct more long-term follow-up of program participants' banking behaviors to document the effectiveness of its financial education efforts.

M&I also offers a suite of products to participants in the financial education seminars as entry points for formal banking products:

- Thrift Savings: Allows customers to open an account with $25, earns interest, and allows direct deposit.
- Foundation Checking: Provides a $50 cash bonus for customers who have completed the Get Checking program (a six-hour checking education course). The account has no minimum balance requirements and offers an ATM card after six months of good standing.
- Credit Builder: Provides a way to borrow $1,000 to $5,000, with flexible repayment timeframes, no prepayment penalties, and the ability to build savings and earn interest. Once approved, the loan dollars are held in an M&I Bank certificate of deposit (CD) for the term of the loan. When the loan is repaid in full, the customer will receive the amount borrowed plus the interest earned on the CD. As a result, customers with no credit history or with a challenged credit history can improve their credit score during the loan period, while also building assets (savings).