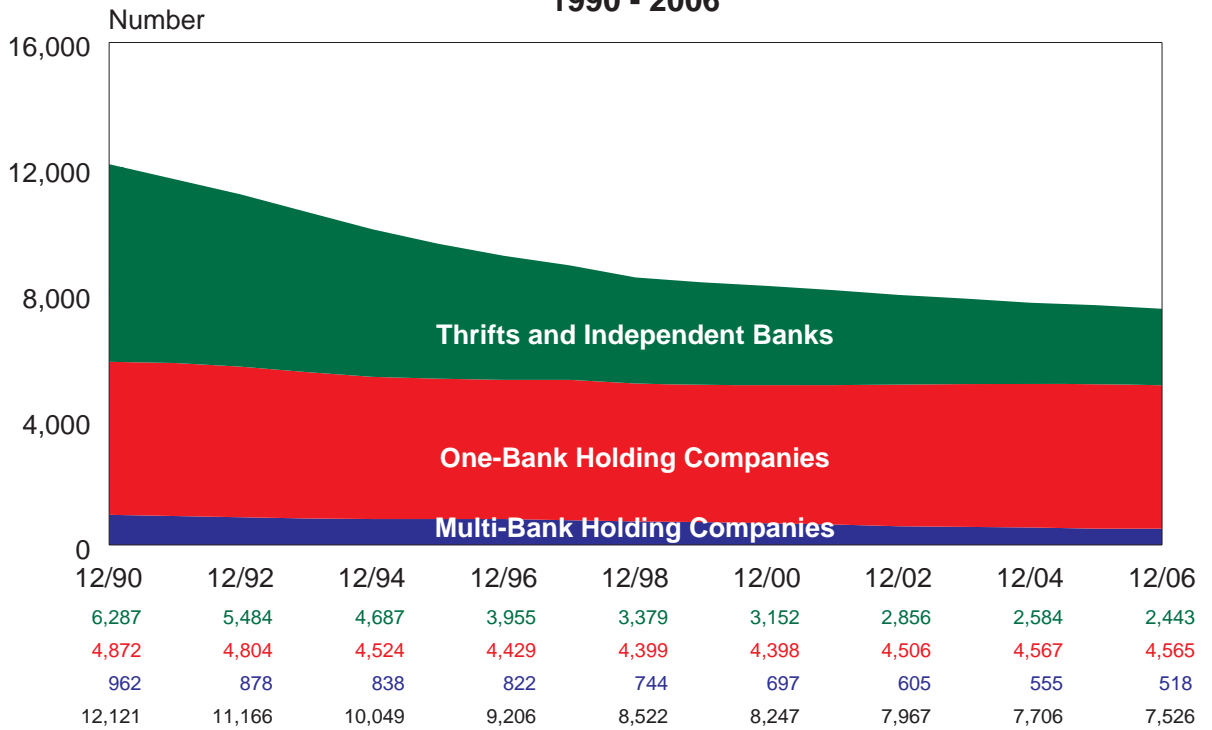


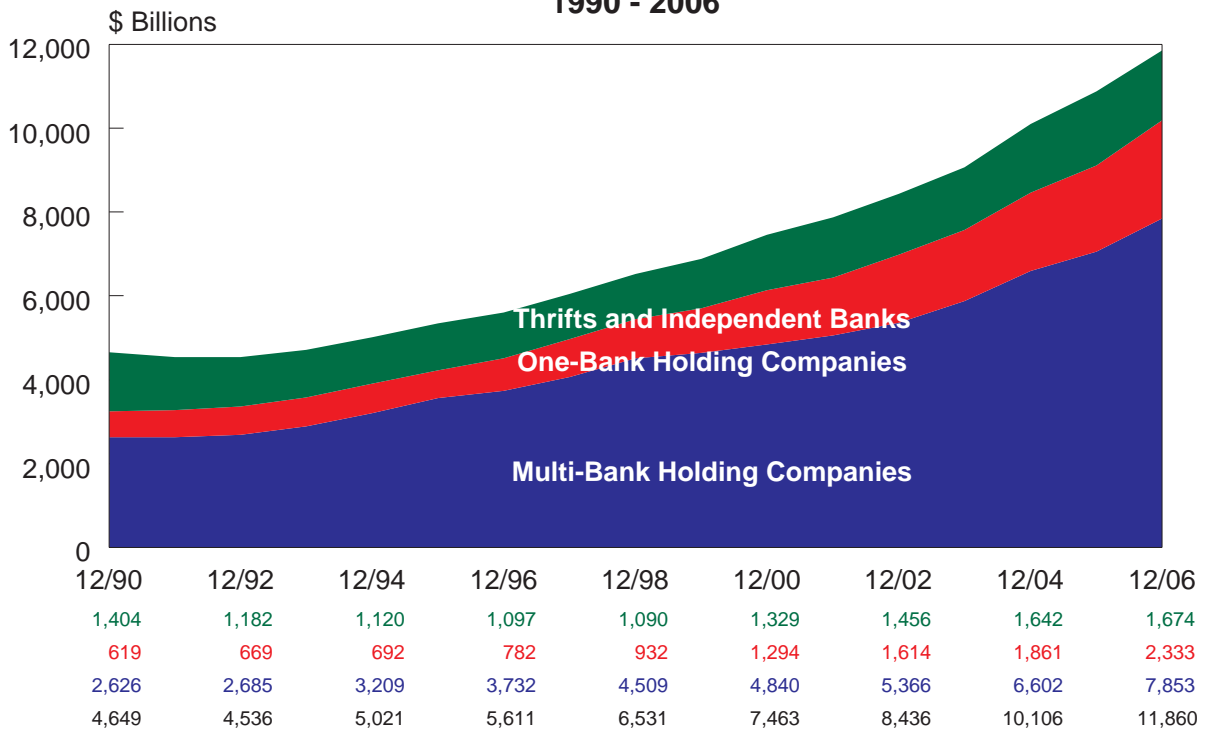
# Number of FDIC-Insured Banking Organizations

1990 - 2006



# Assets of FDIC-Insured Banking Organizations

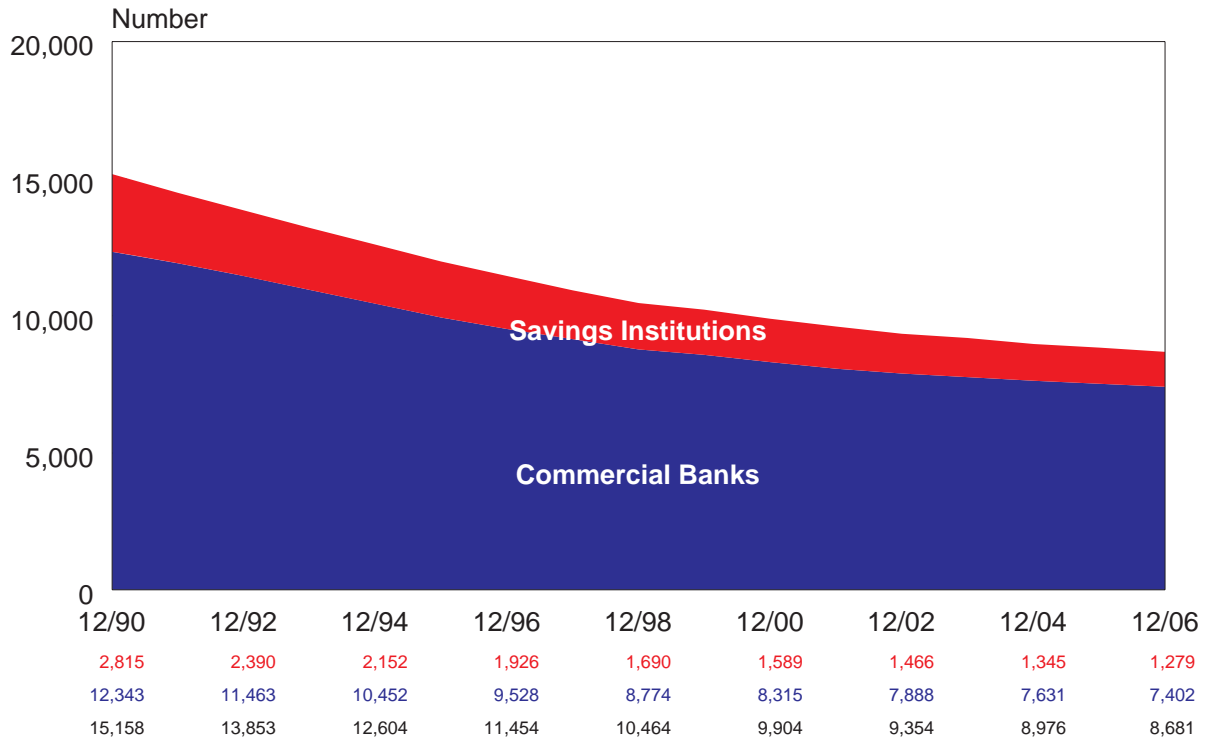
1990 - 2006



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

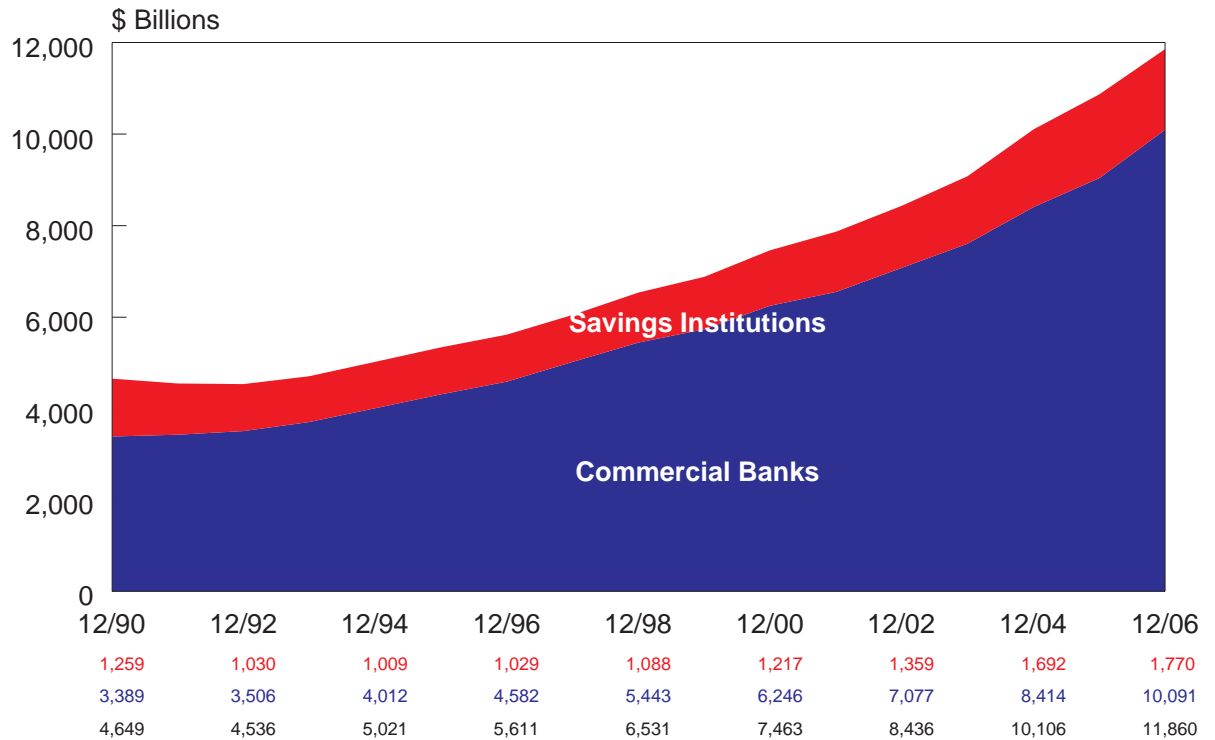
# Number of FDIC-Insured Institutions

1990 - 2006



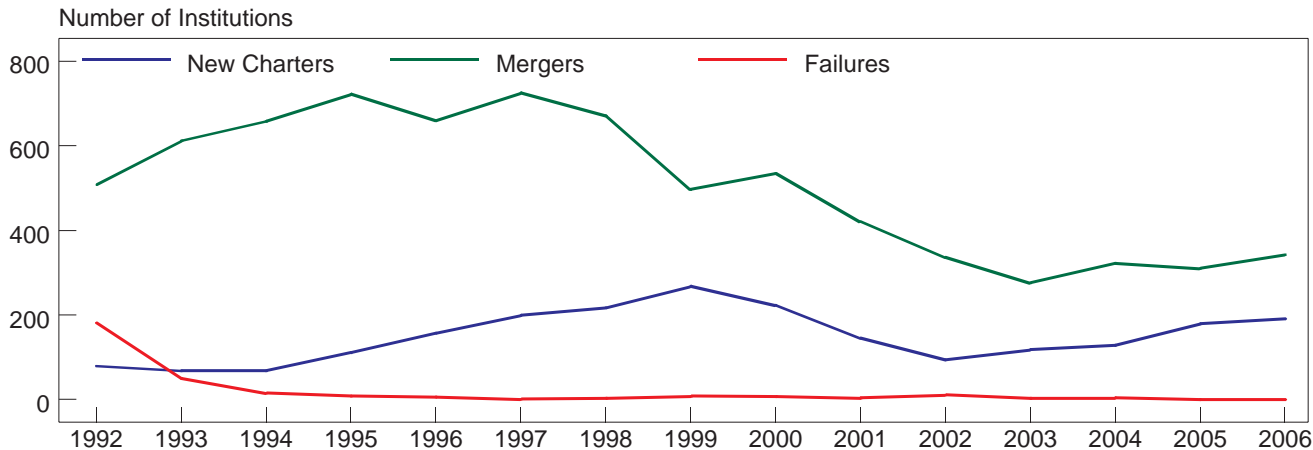
# Assets of FDIC-Insured Institutions

1990 - 2006



# Changes in the Number of FDIC-Insured Institutions

1992 - 2006

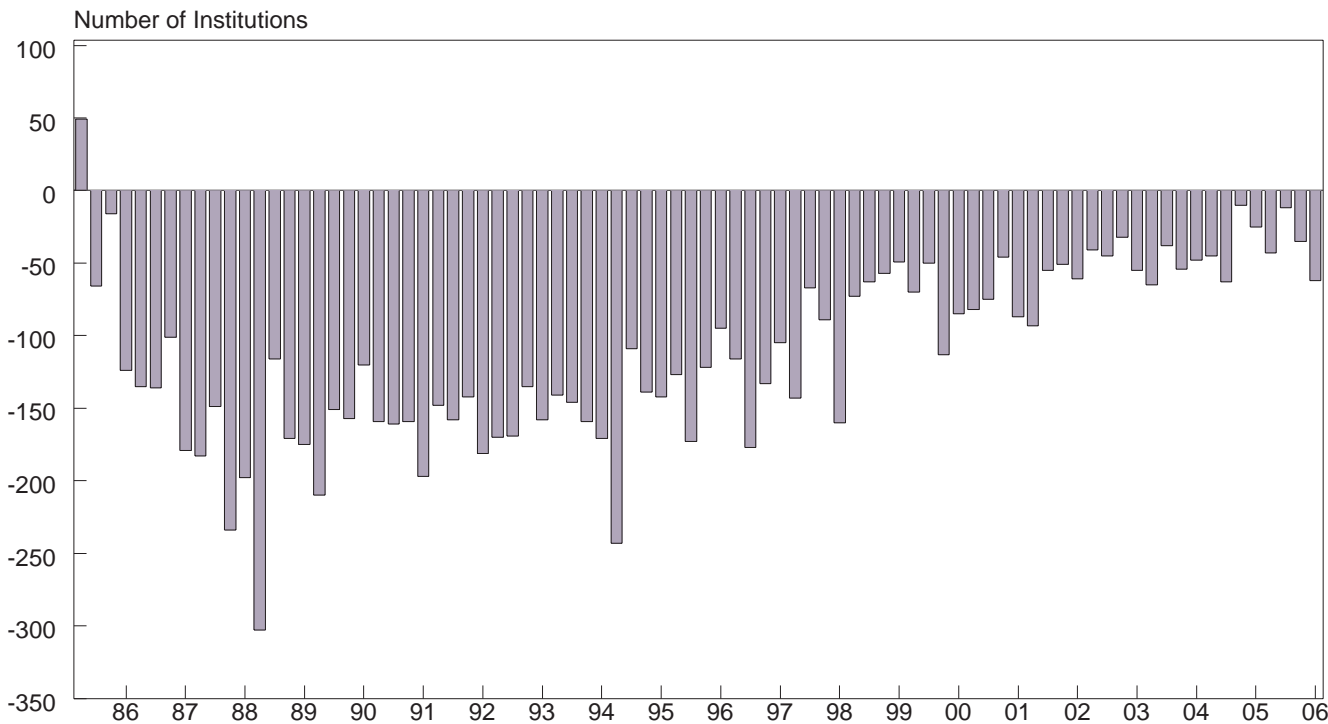


	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
<b>New Charters</b>	79	68	68	111	157	199	217	268	223	145	94	118	128	179	191
<b>Mergers</b>	508	612	658	722	660	725	671	497	535	421	336	276	322	310	342
<b>Failures</b>	181	50	15	8	6	1	3	8	7	4	11	3	4	0	0
<b>Other Changes, Net*</b>	-20	-38	-12	-14	-9	-3	-2	-6	5	-13	-7	-12	-7	-11	-1
<b>No. of Institutions at end of year</b>	13,852	13,220	12,603	11,970	11,452	10,922	10,463	10,221	9,904	9,613	9,354	9,181	8,976	8,833	8,681

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

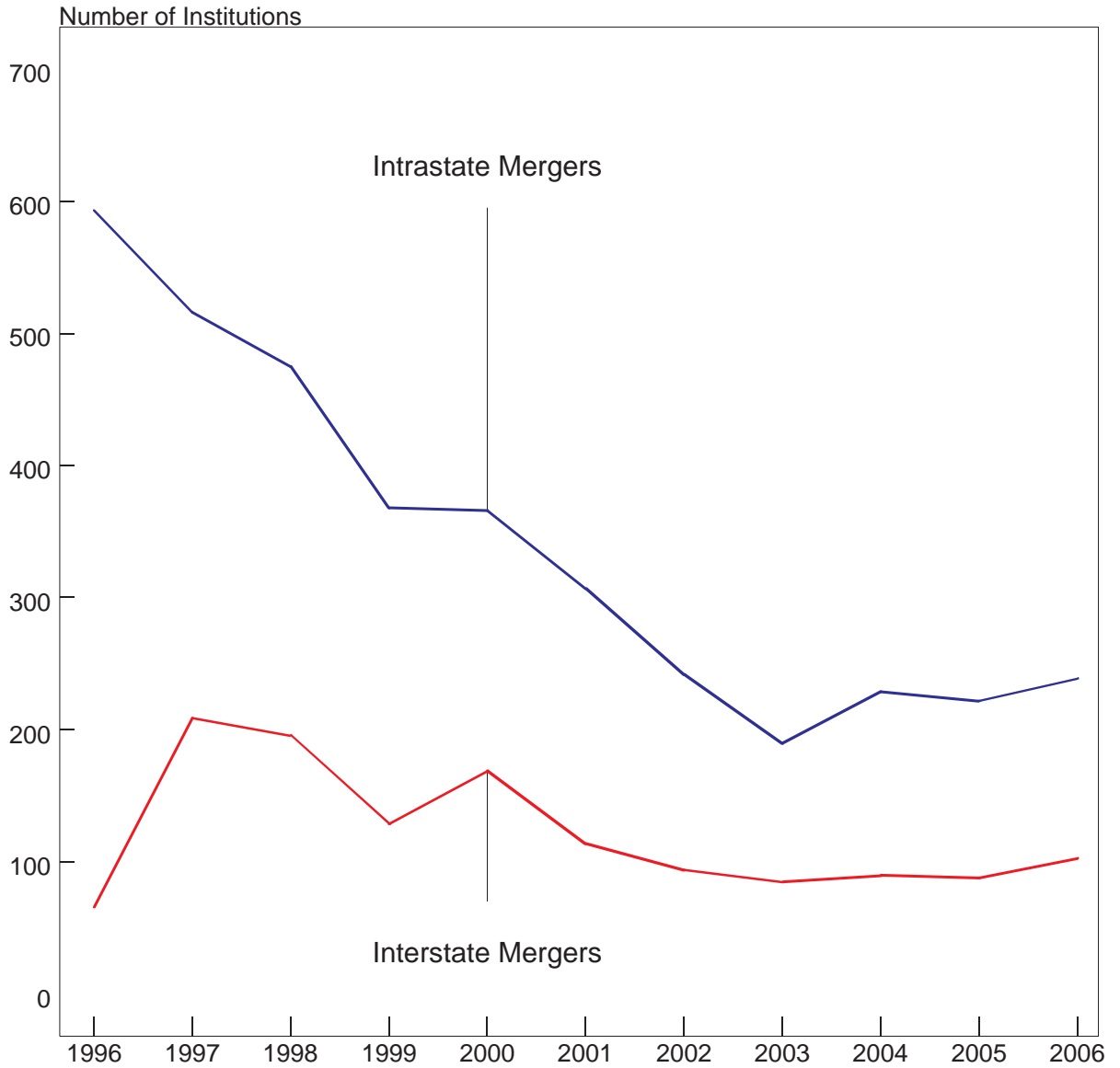
# Quarterly Change in the Number of FDIC-Insured Institutions

1986-2006



# Institution Mergers: Interstate vs. Intrastate

1996 - 2006

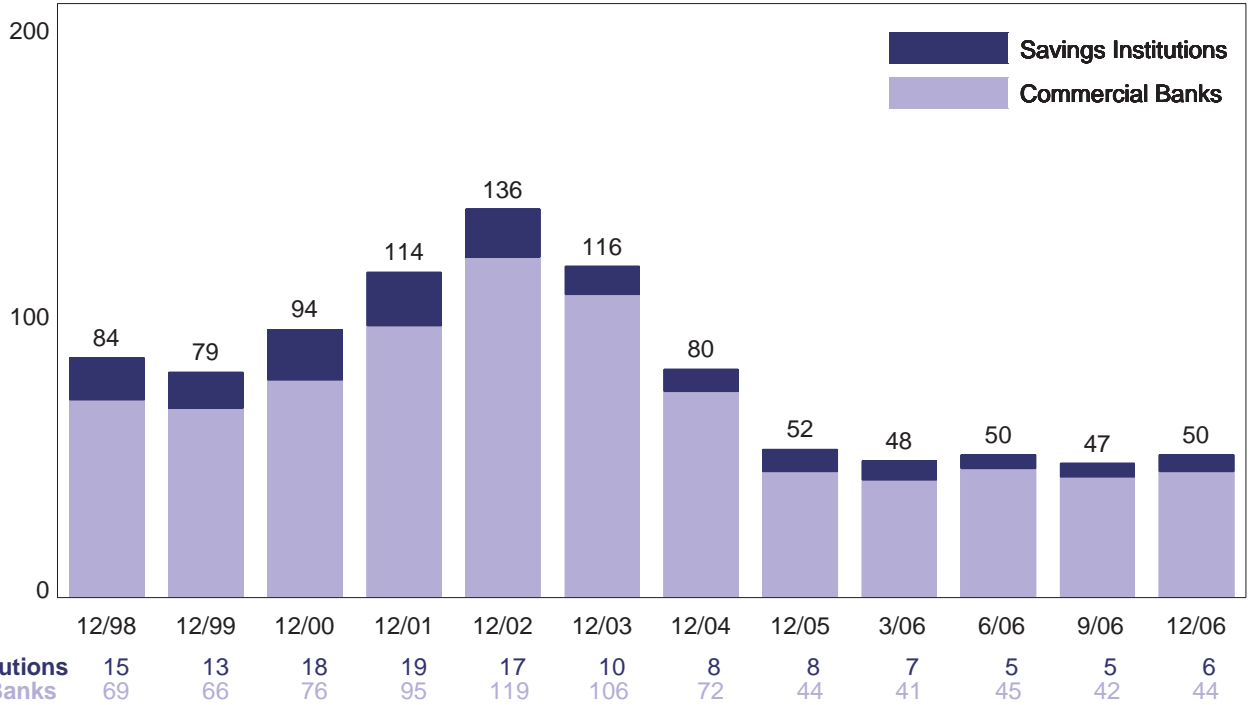


<b>Intrastate Mergers</b>	<b>593</b>	<b>516</b>	<b>475</b>	<b>368</b>	<b>366</b>	<b>307</b>	<b>242</b>	<b>190</b>	<b>229</b>	<b>222</b>	<b>239</b>
<b>Interstate Mergers</b>	<b>66</b>	<b>209</b>	<b>196</b>	<b>129</b>	<b>169</b>	<b>114</b>	<b>94</b>	<b>85</b>	<b>90</b>	<b>88</b>	<b>103</b>

## Number of FDIC-Insured "Problem" Institutions

1998-2006

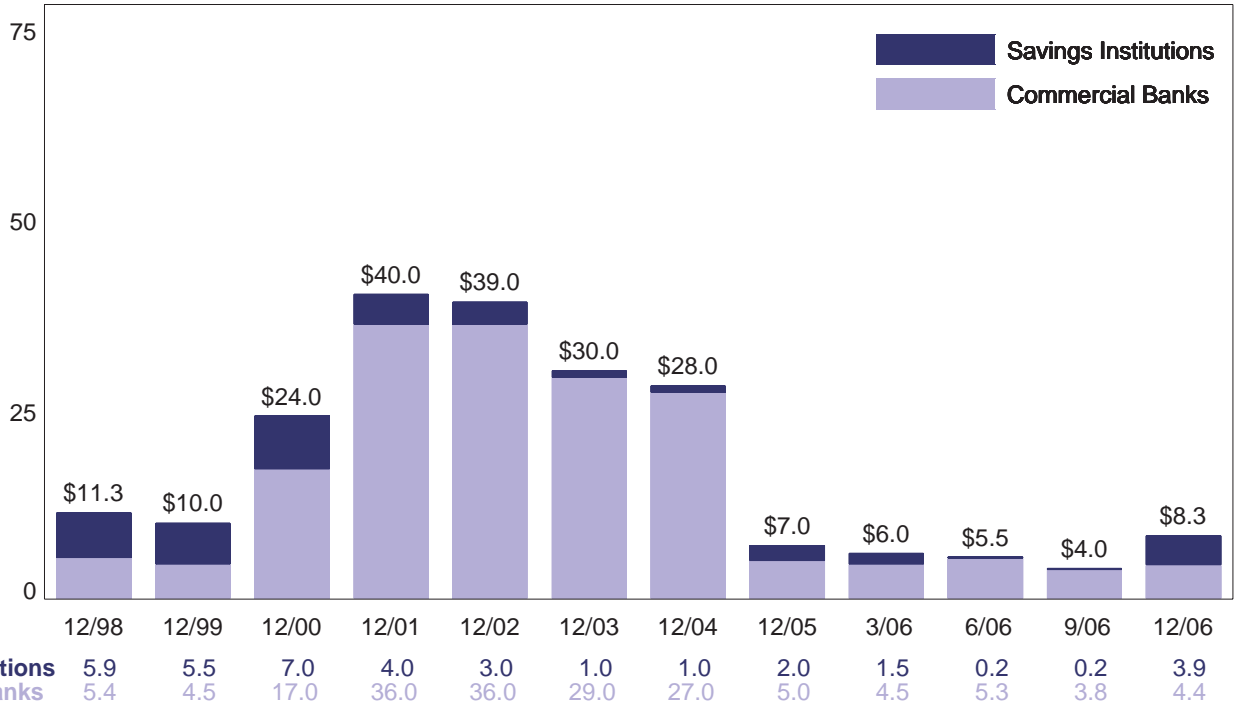
Number of Institutions



## Assets of FDIC-Insured "Problem" Institutions

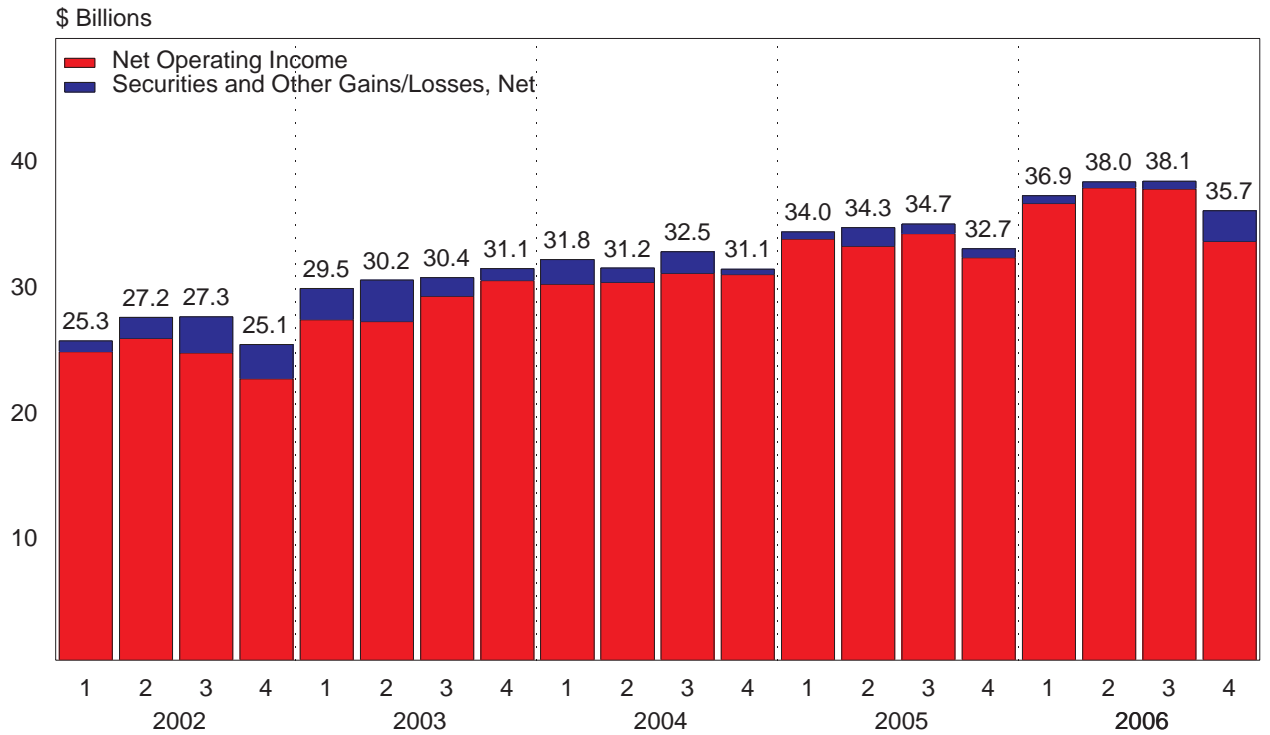
1998-2006

\$ Billions



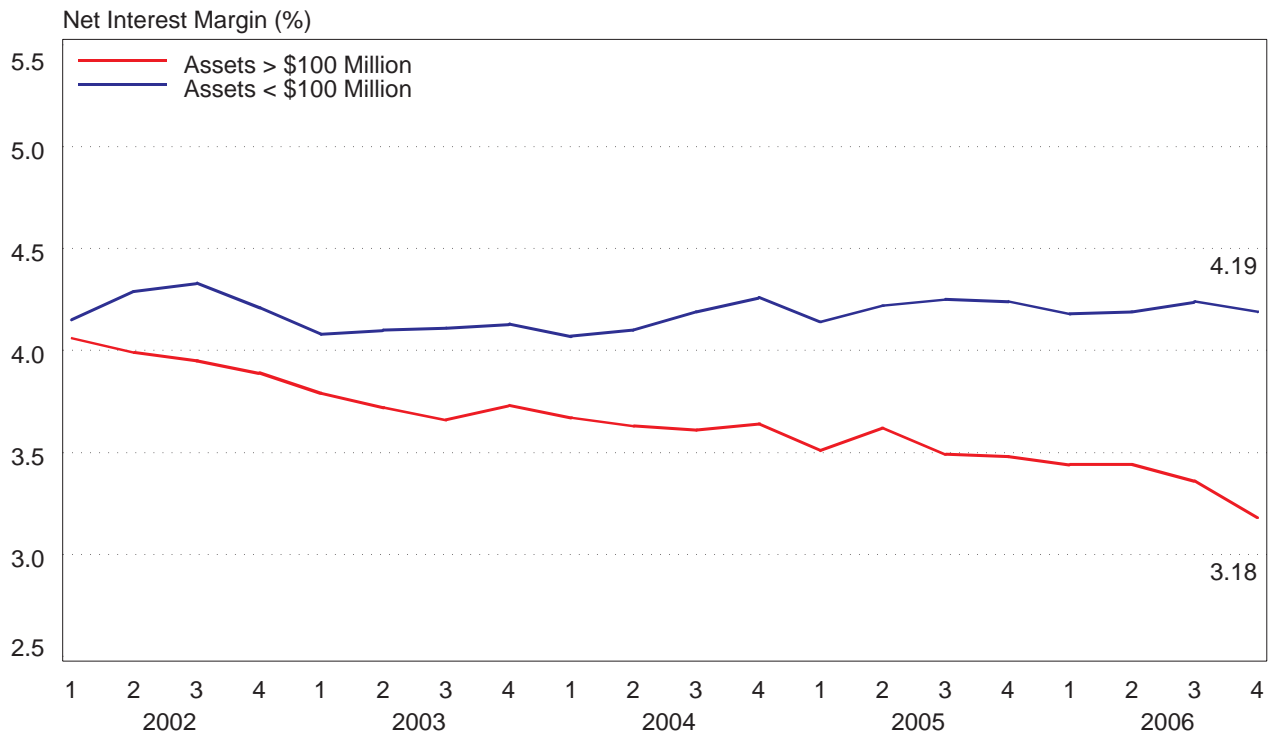
# Quarterly Net Income

2002 - 2006



# Quarterly Net Interest Margins, Annualized

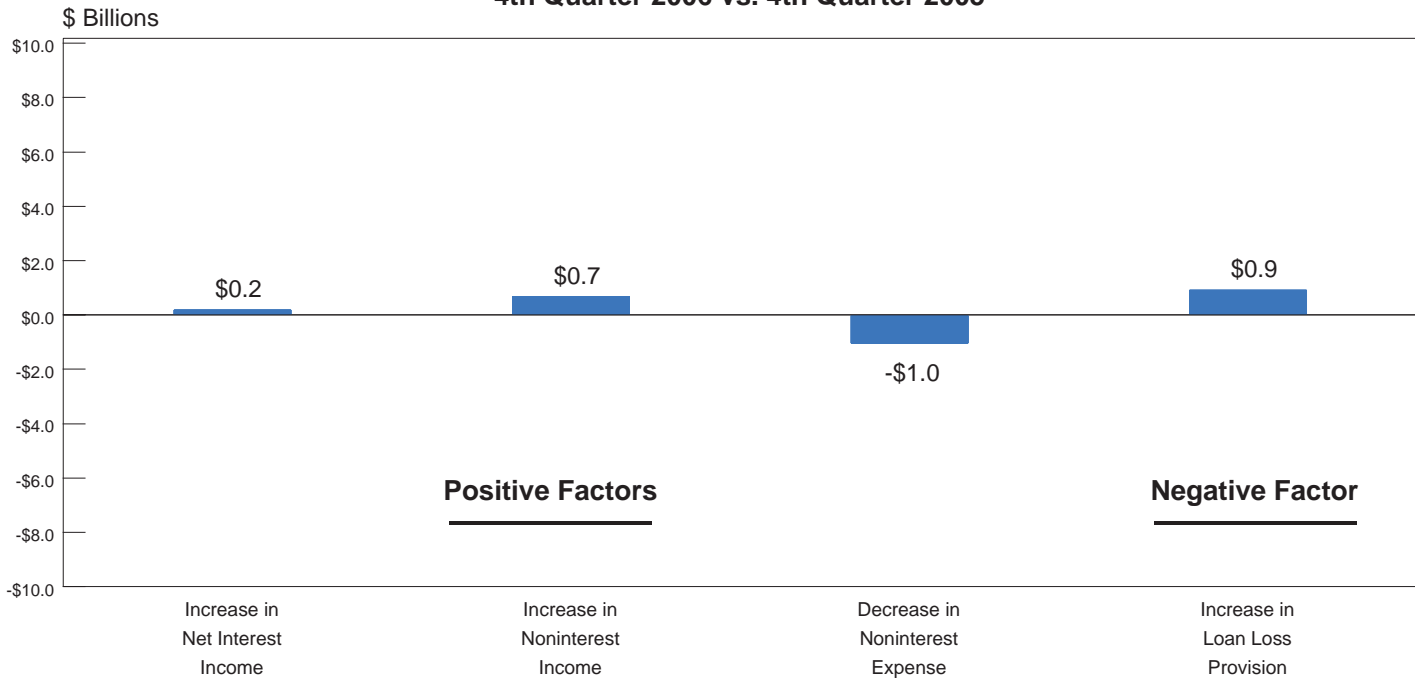
2002 - 2006



# Sources of Earnings Growth

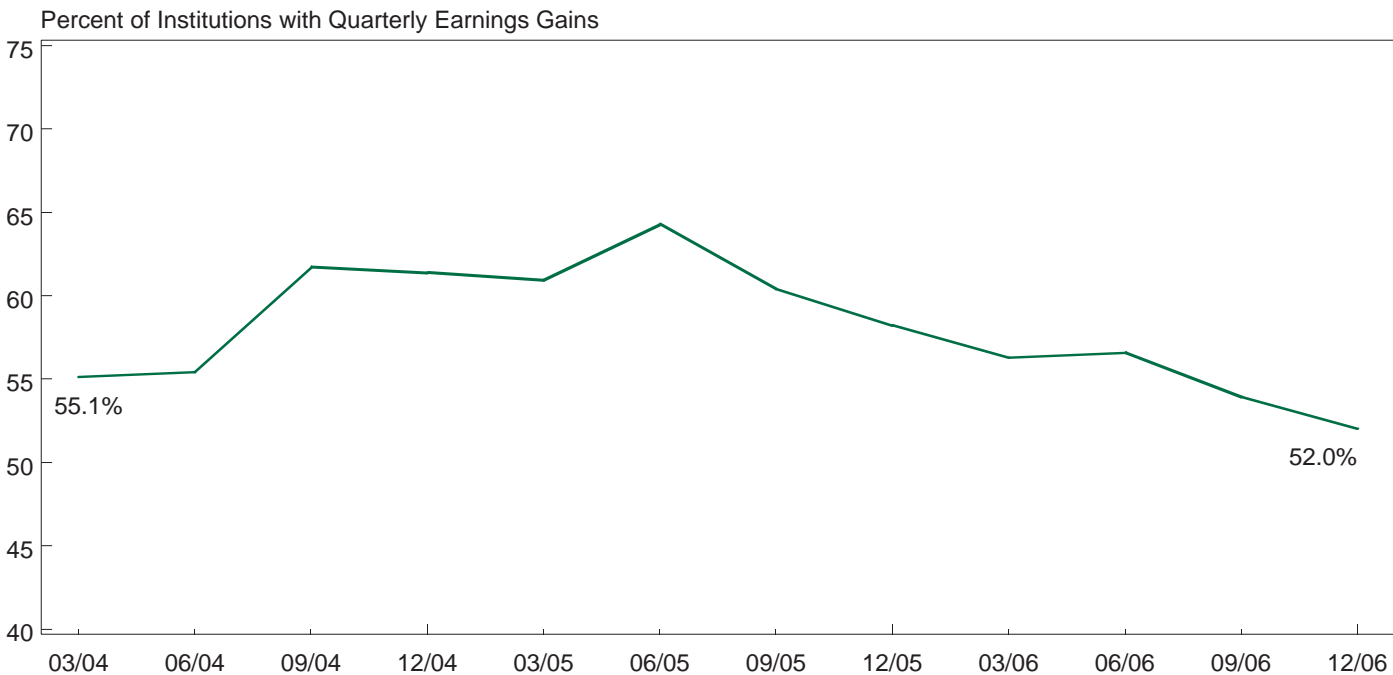
## Contributions to Pre-Tax Earnings Growth

4th Quarter 2006 vs. 4th Quarter 2005



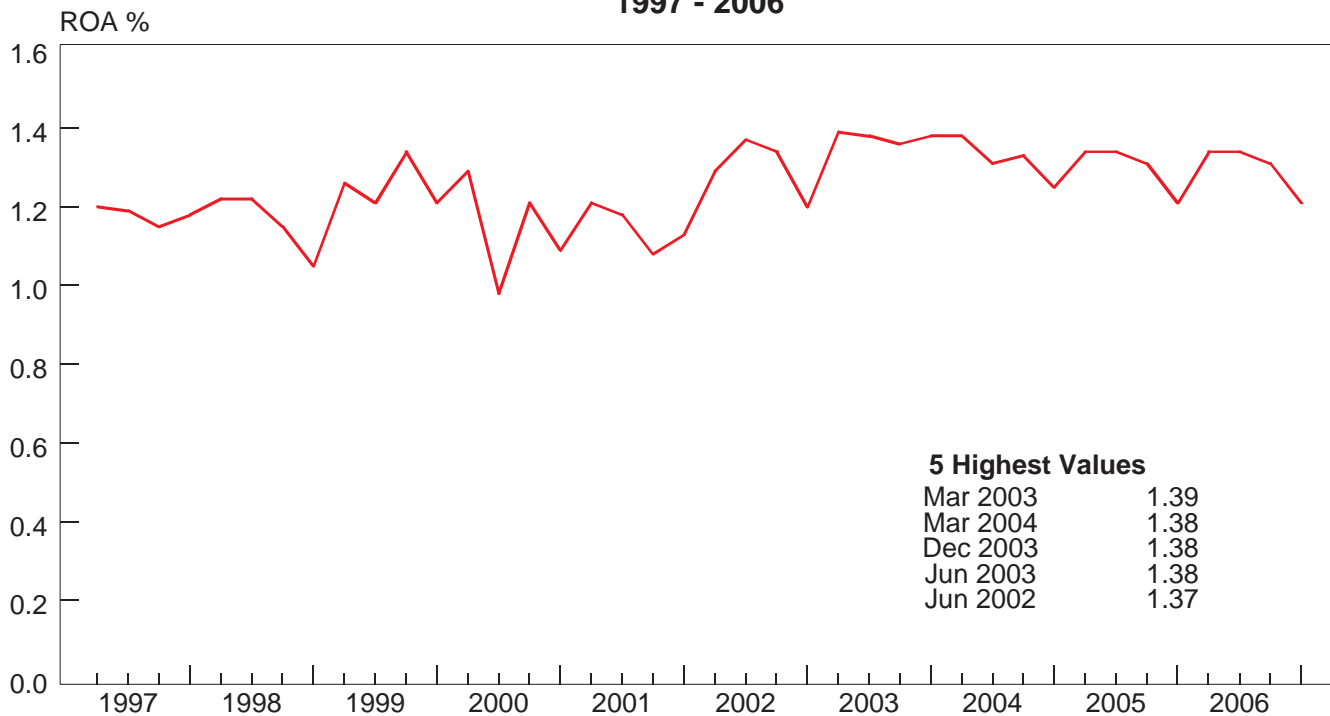
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2004-2006



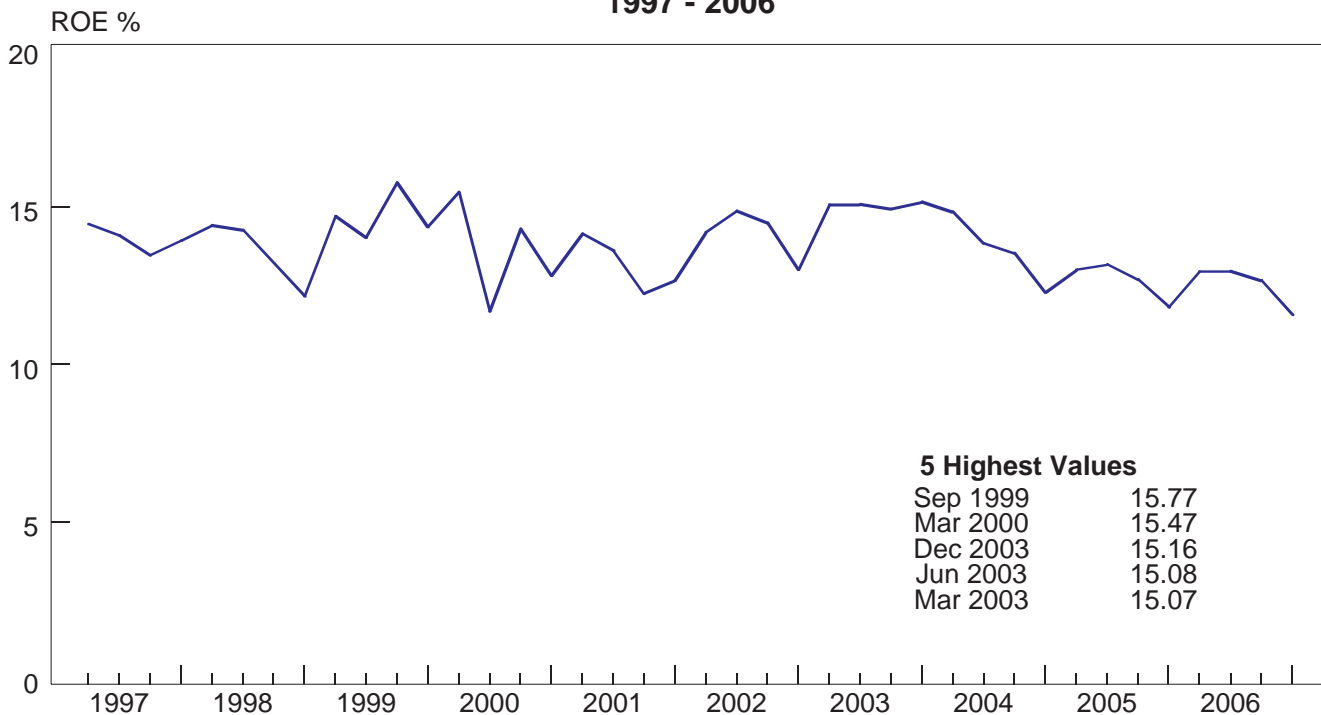
## Quarterly Return on Assets (ROA), Annualized

1997 - 2006



## Quarterly Return on Equity (ROE), Annualized

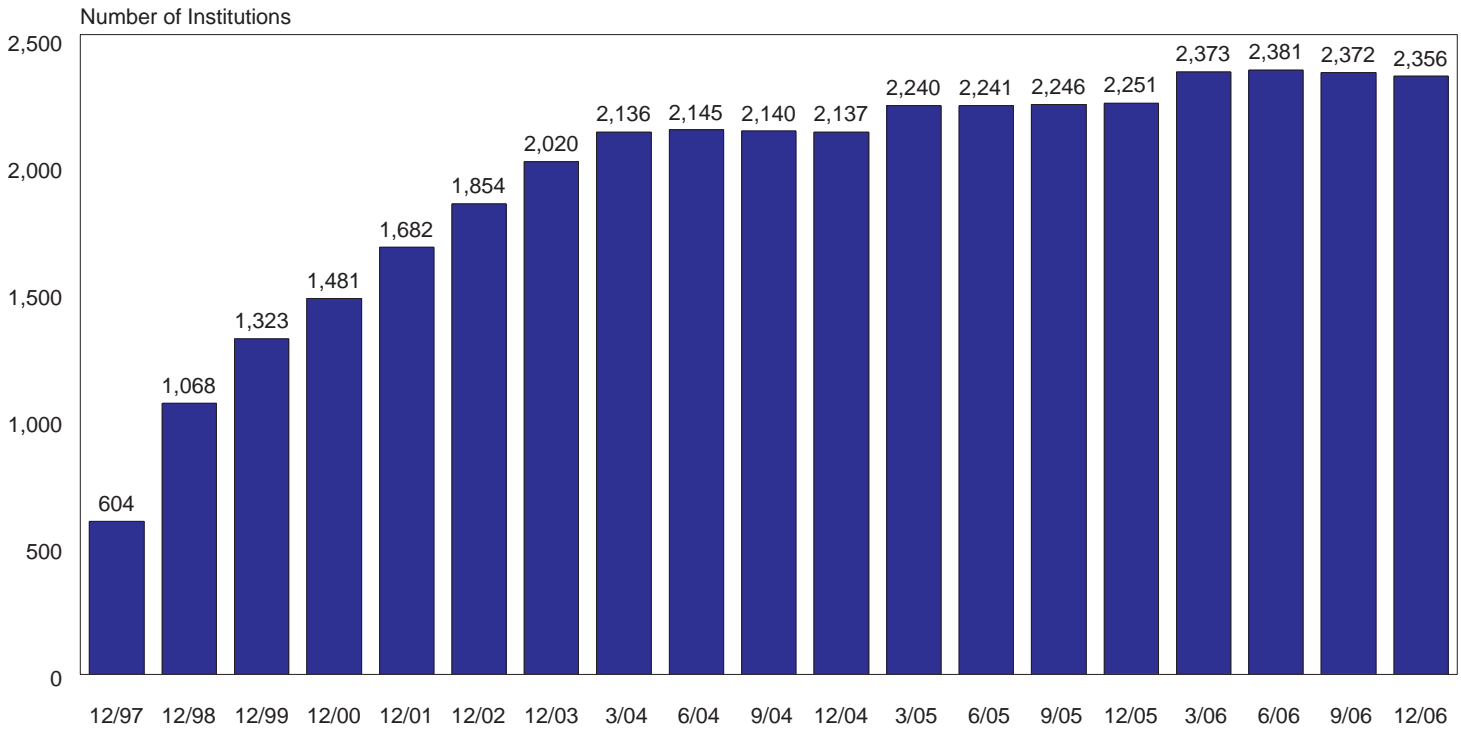
1997 - 2006





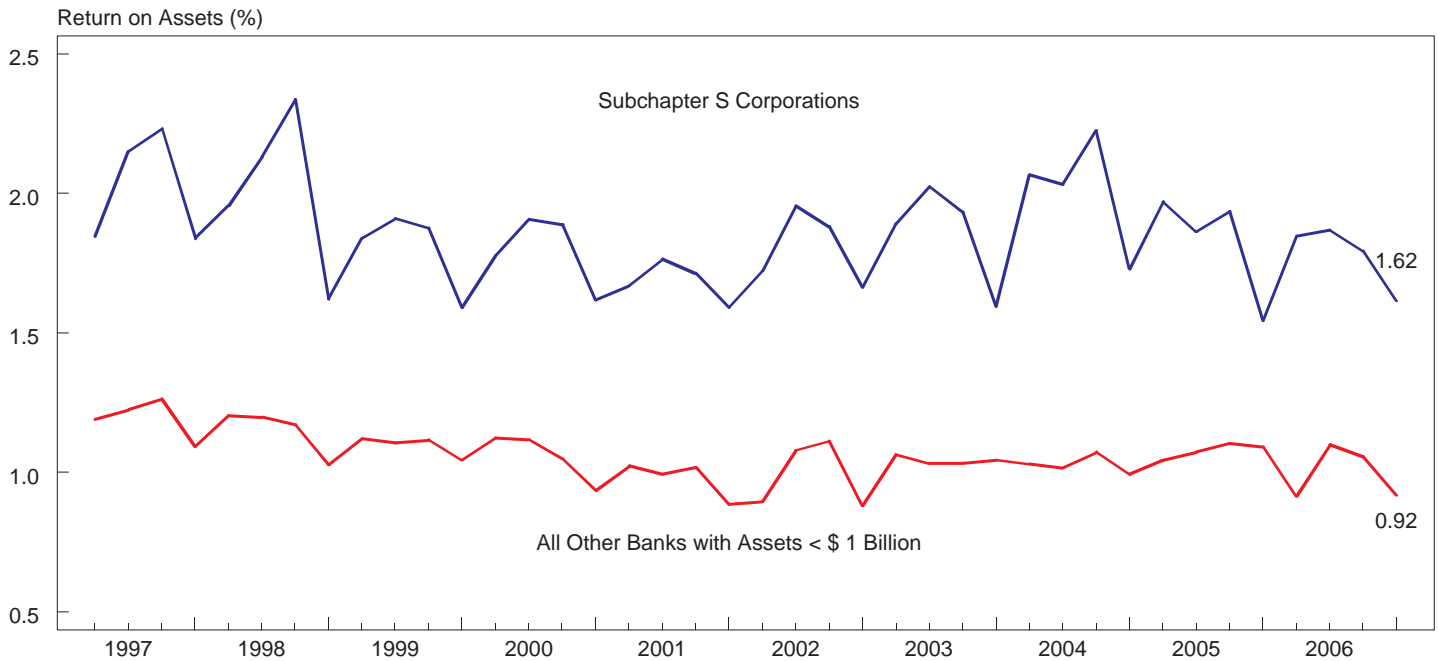
## Number of Subchapter S Corporations

1997-2006



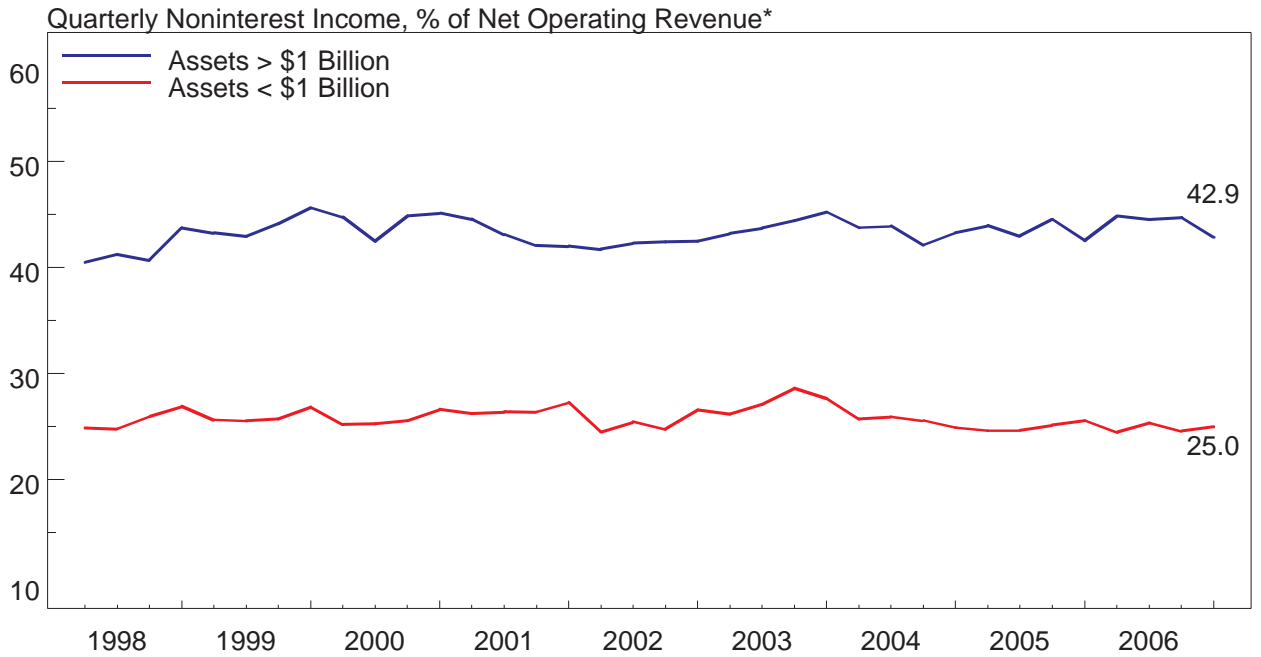
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

1997-2006



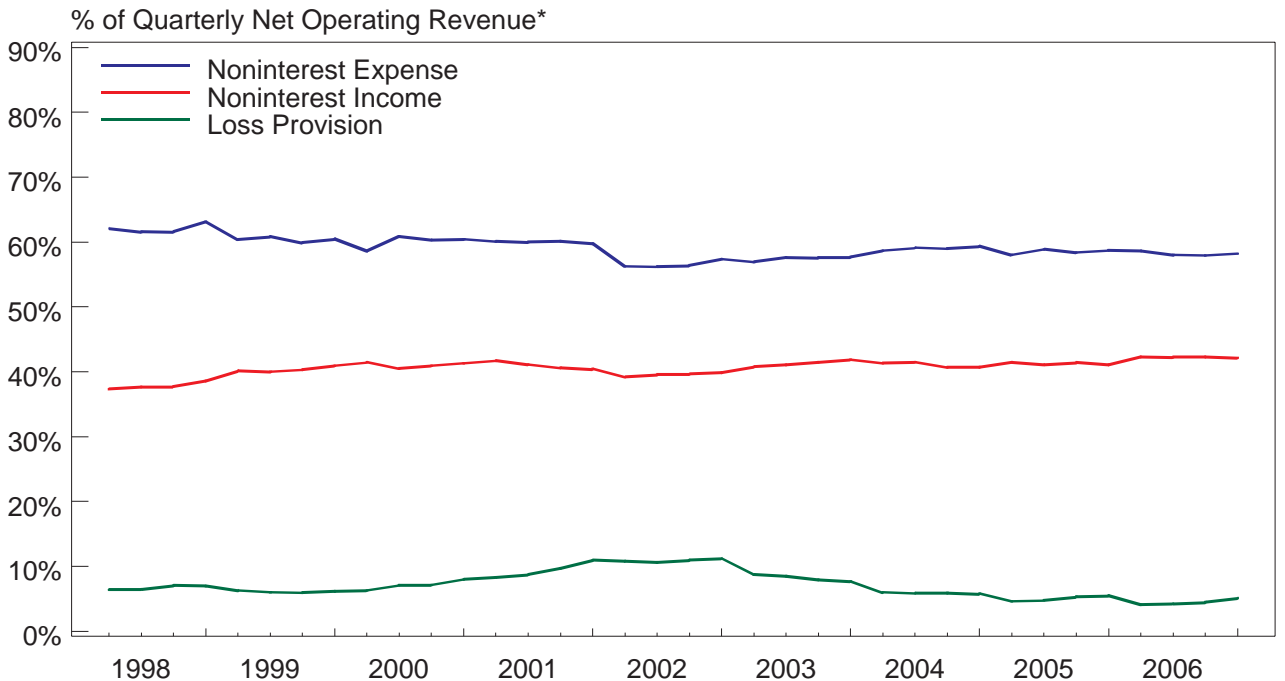
# Noninterest Income as a Percentage of Net Operating Revenue\*

1998 - 2006



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

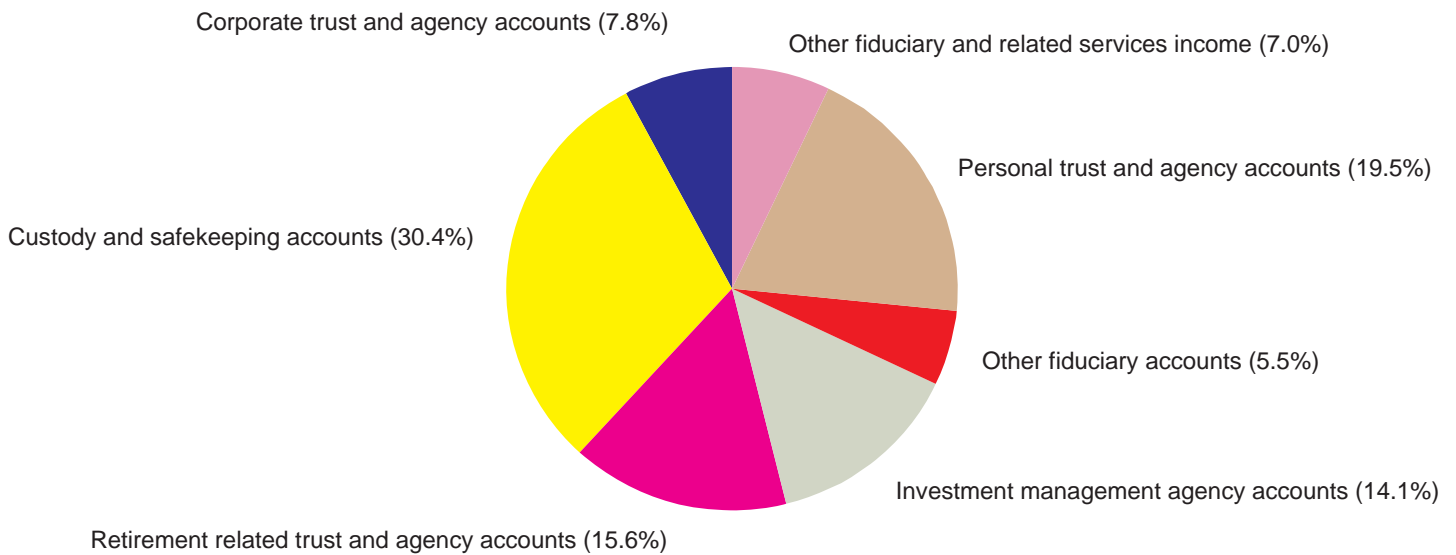
1998 - 2006



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

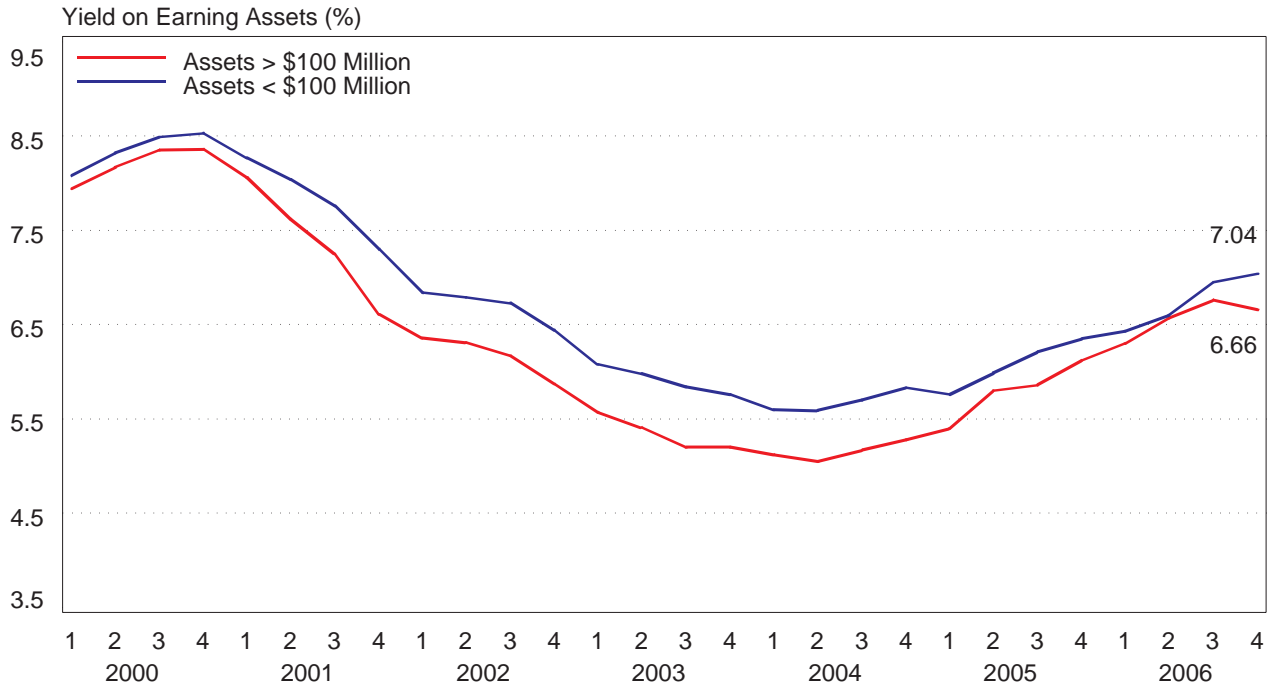
# Composition of Fiduciary and Related Services Income

Full Year 2006



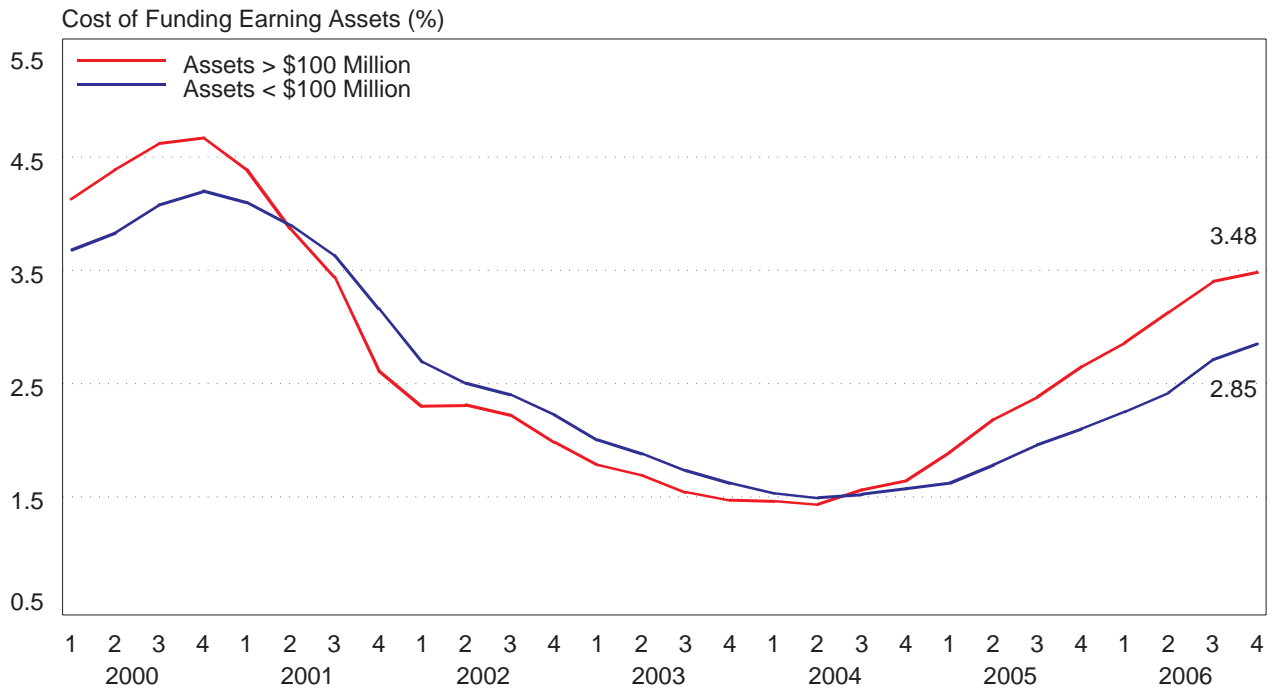
## Quarterly Yield on Earning Assets

2000 - 2006



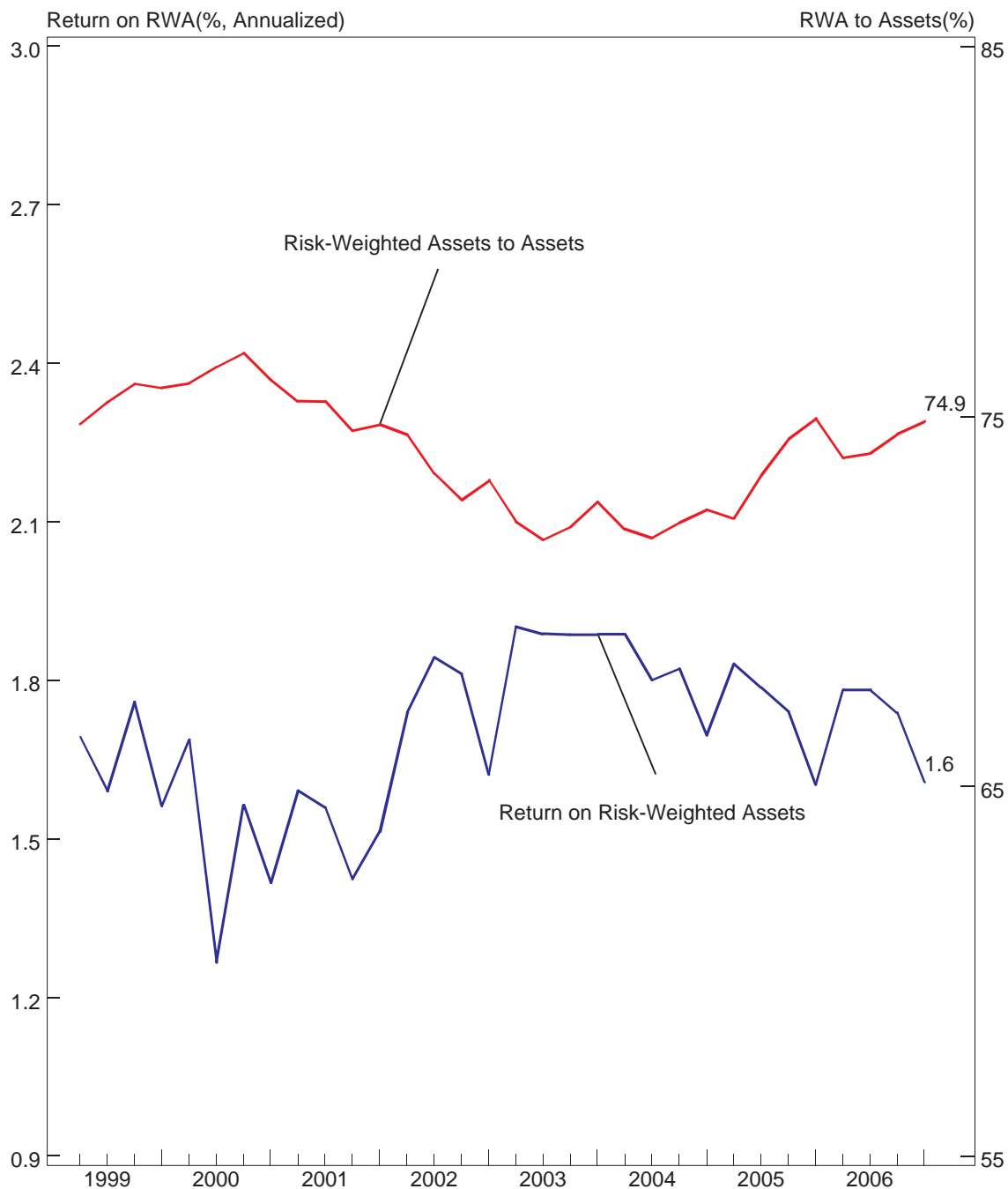
## Quarterly Cost of Funding Earning Assets

2000 - 2006



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

1999 - 2006

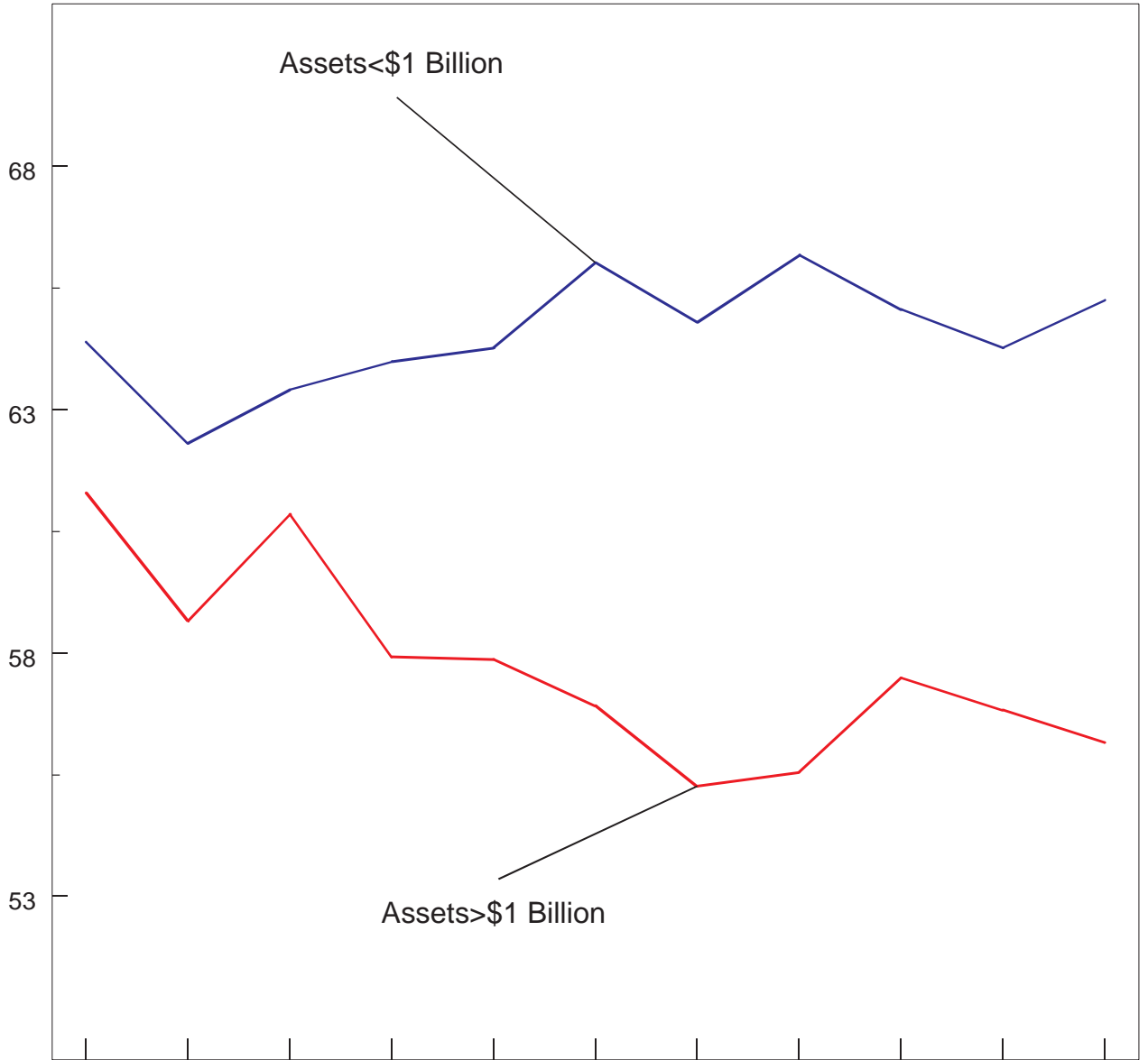


\* Assets weighted according to risk categories used in regulatory capital computations.

# Annual Efficiency Ratios\*

1996 - 2006

Efficiency Ratio (%)

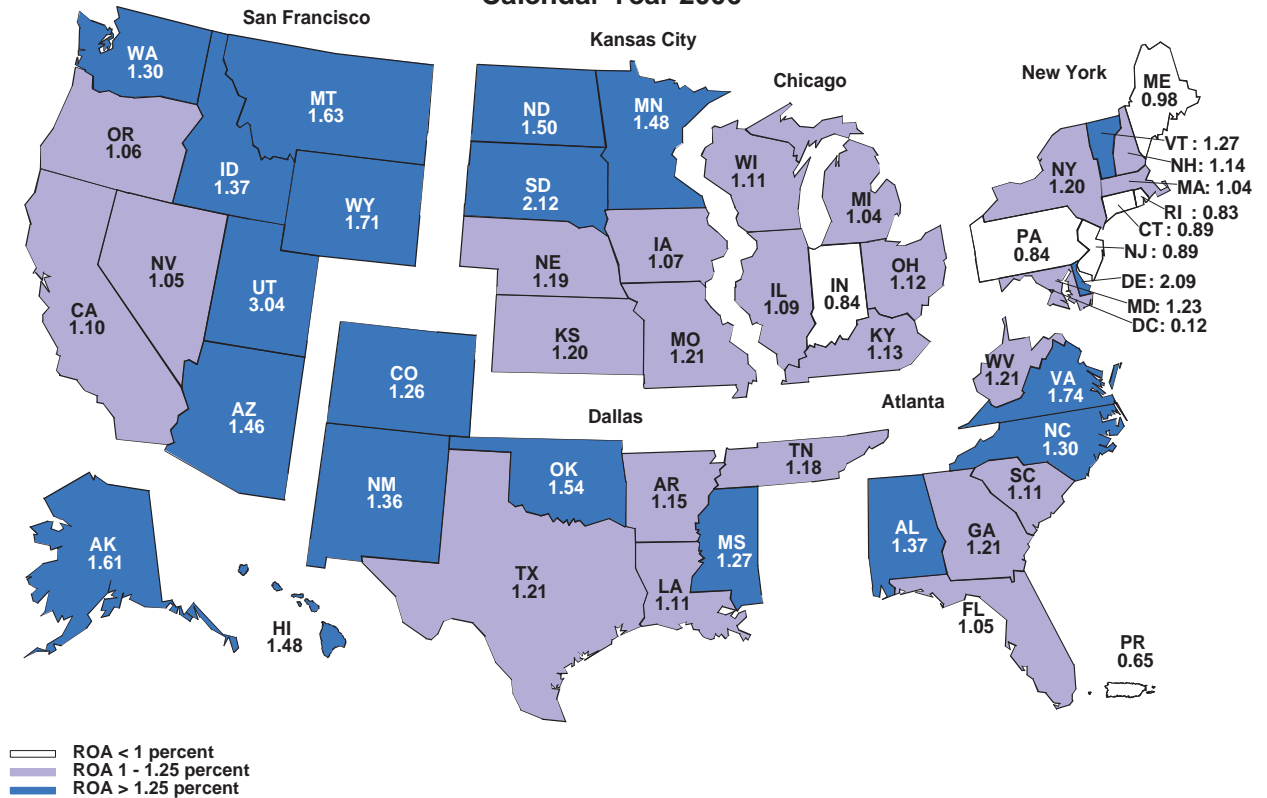


	12/96	12/97	12/98	12/99	12/00	12/01	12/02	12/03	12/04	12/05	12/06
Assets<\$1 Billion	63.90	61.82	62.92	63.50	63.78	65.53	64.31	65.69	64.57	63.78	64.76
Assets>\$1 Billion	60.80	58.17	60.36	57.43	57.38	56.43	54.77	55.06	57.00	56.34	55.67
Total	61.49	58.93	60.84	58.48	58.40	57.82	56.19	56.57	58.02	57.29	56.79

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

# Return on Assets (ROA)

Calendar Year 2006



## ROA Rankings by State

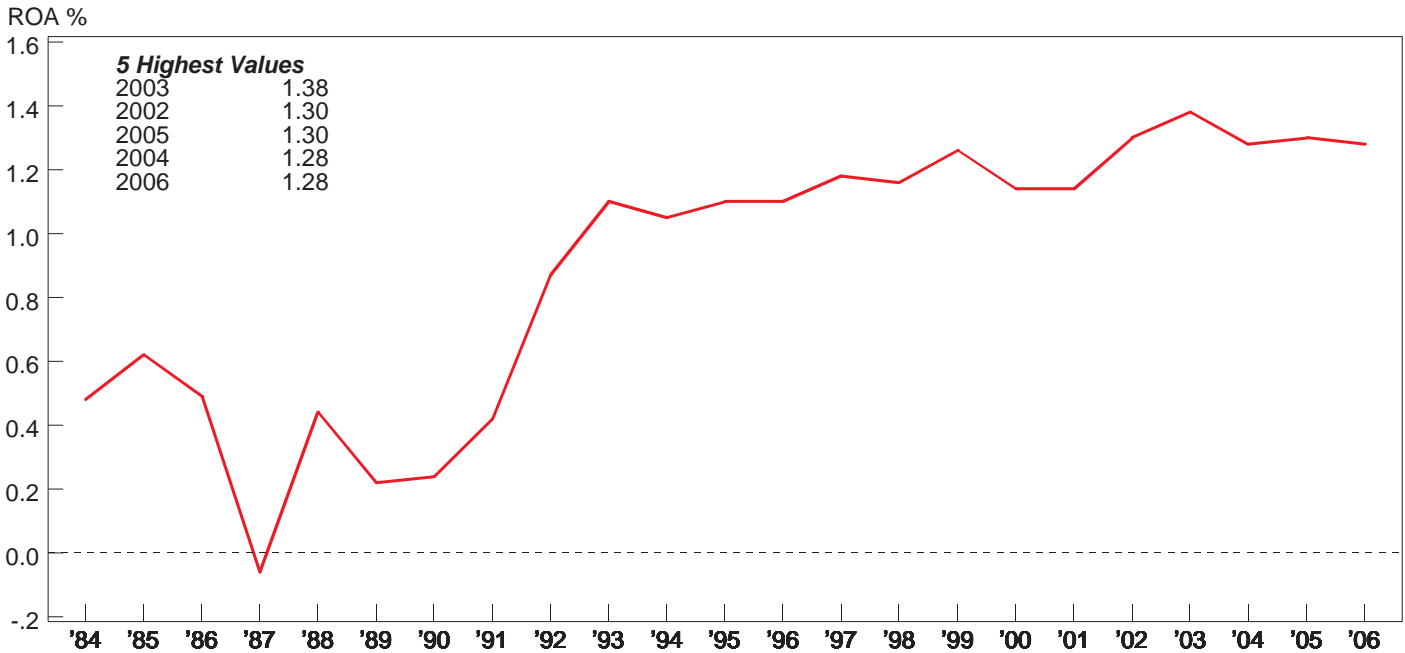
	No. of Inst. as of 12/31/06	2006	2005	Change*		No. of Inst. as of 12/31/06	2006	2005	Change*
1 Utah	69	3.04	2.45	59	28 Nebraska	254	1.19	1.16	3
2 South Dakota	89	2.12	1.85	27	29 Tennessee	201	1.18	1.21	(3)
3 Delaware	34	2.09	1.51	58	30 Arkansas	156	1.15	1.13	2
4 Virginia	126	1.74	1.63	11	31 New Hampshire	26	1.14	1.22	(8)
5 Wyoming	45	1.71	1.68	3	32 Kentucky	220	1.13	1.22	(9)
6 Montana	83	1.63	1.56	7	33 Ohio	276	1.12	0.90	22
7 Alaska	7	1.61	1.43	18	34 Louisiana	166	1.11	0.65	46
8 Oklahoma	264	1.54	1.65	(11)	35 South Carolina	94	1.11	1.11	0
9 North Dakota	96	1.50	1.68	(18)	36 Wisconsin	302	1.11	1.25	(14)
10 Hawaii	9	1.48	1.50	(2)	37 California	304	1.10	1.38	(28)
11 Minnesota	448	1.48	1.62	(14)	38 Illinois	685	1.09	1.19	(10)
12 Arizona	55	1.46	1.91	(45)	39 Iowa	401	1.07	1.14	(7)
13 Alabama	159	1.37	1.31	6	40 Oregon	40	1.06	1.32	(26)
14 Idaho	19	1.37	1.33	4	41 Florida	306	1.05	1.08	(3)
15 New Mexico	54	1.36	1.29	7	42 Nevada	38	1.05	1.51	(46)
16 North Carolina	110	1.30	1.46	(16)	43 Massachusetts	194	1.04	0.96	8
17 Washington	99	1.30	1.36	(6)	44 Michigan	171	1.04	1.18	(14)
18 Mississippi	98	1.27	1.14	13	45 Maine	36	0.98	0.97	1
19 Vermont	19	1.27	1.34	(7)	46 Connecticut	57	0.89	1.12	(23)
20 Colorado	164	1.26	1.27	(1)	47 New Jersey	132	0.89	1.17	(28)
21 Maryland	112	1.23	1.39	(16)	48 Indiana	172	0.84	1.12	(28)
22 Georgia	352	1.21	1.32	(11)	49 Pennsylvania	251	0.84	1.11	(27)
23 Missouri	368	1.21	1.22	(1)	50 Rhode Island	13	0.83	0.92	(9)
24 Texas	650	1.21	1.21	0	51 Puerto Rico	10	0.65	1.08	(43)
25 West Virginia	70	1.21	1.23	(2)	52 District of Col.	7	0.12	0.29	(17)
26 Kansas	362	1.20	1.24	(4)					
27 New York	200	1.20	1.22	(2)	U.S. and Terr.	8,681	1.28	1.30	(2)

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

Results for four of the states with the highest ROAs (SD, NV, DE, & NH) were significantly influenced by the presence of large credit card operators.

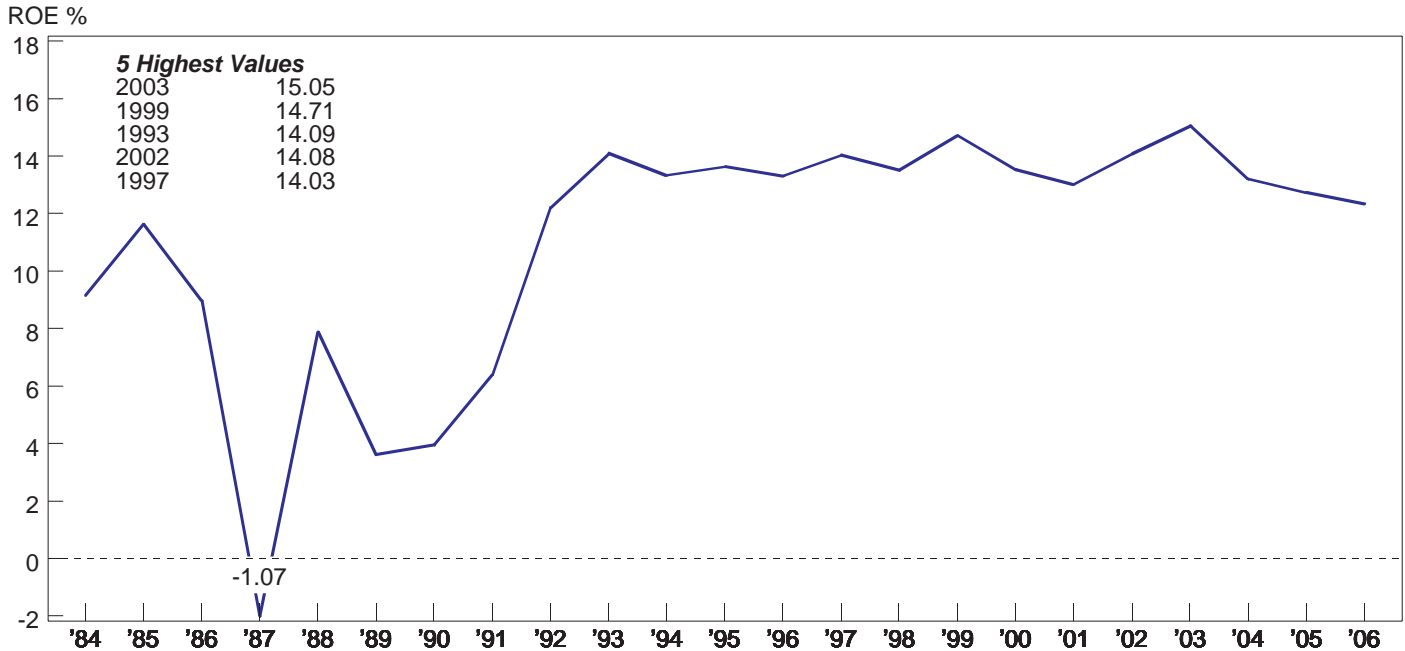
## Annual Return on Assets (ROA)

1984-2006



## Annual Return on Equity (ROE)

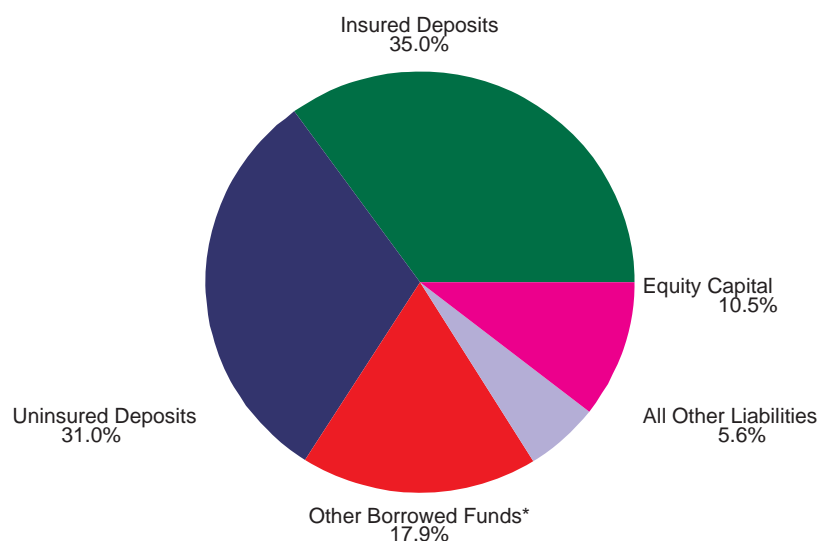
1984-2006





# Total Liabilities and Equity Capital

December 31, 2006

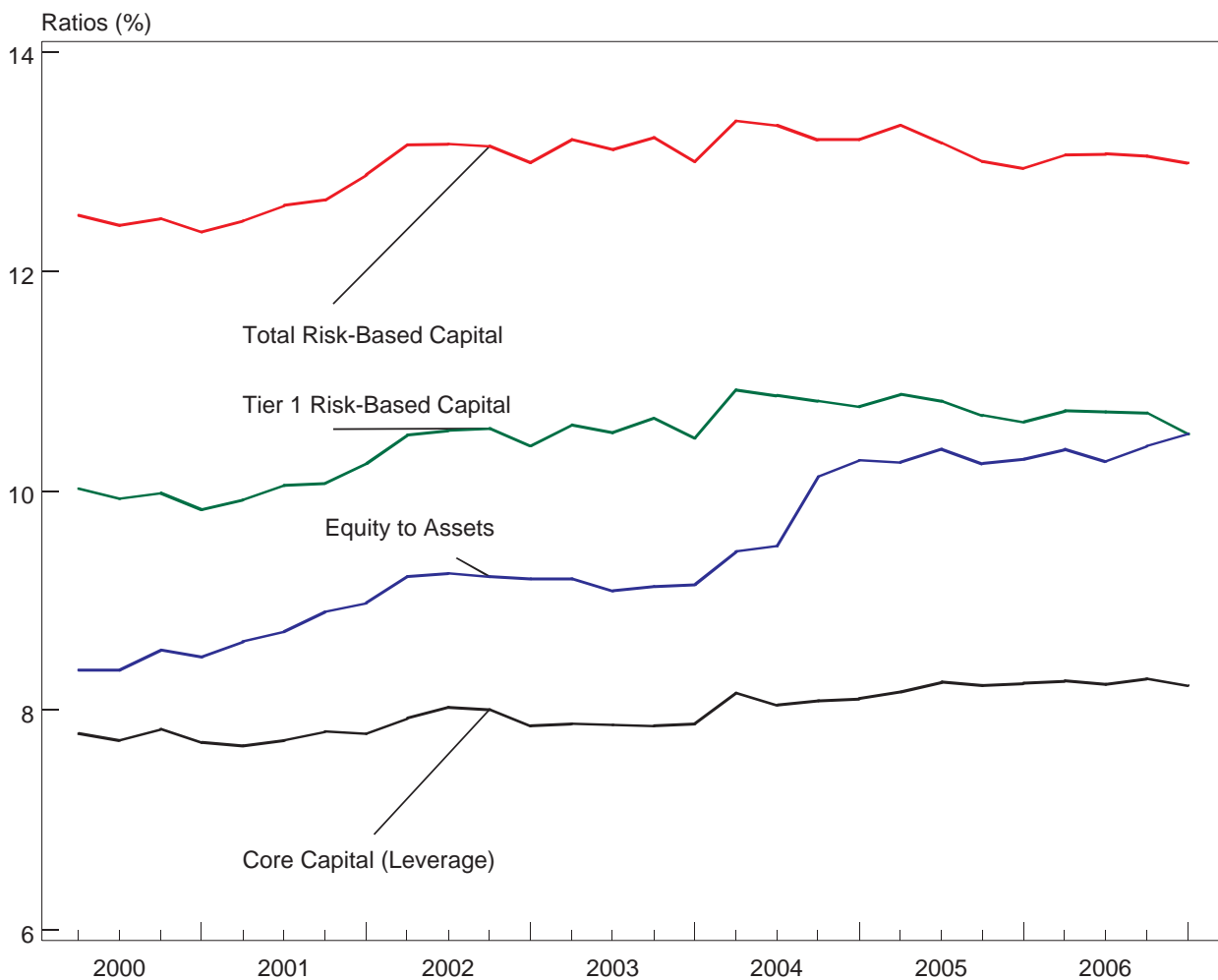


(\$ Billions)	12/31/05	12/31/06	% Change
Insured Deposits (estimated)	3,891	4,153	6.7
Uninsured Deposits	3,251	3,679	13.2
In Foreign Offices	921	1,194	29.6
Other Borrowed Funds*	2,063	2,121	2.8
All Other Liabilities	554	666	20.2
Subordinated Debt	131	161	22.9
Equity Capital	1,119	1,248	11.5
Total Liabilities and Equity Capital	10,877	11,860	9.0

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

# Capital Ratios

2000 - 2006

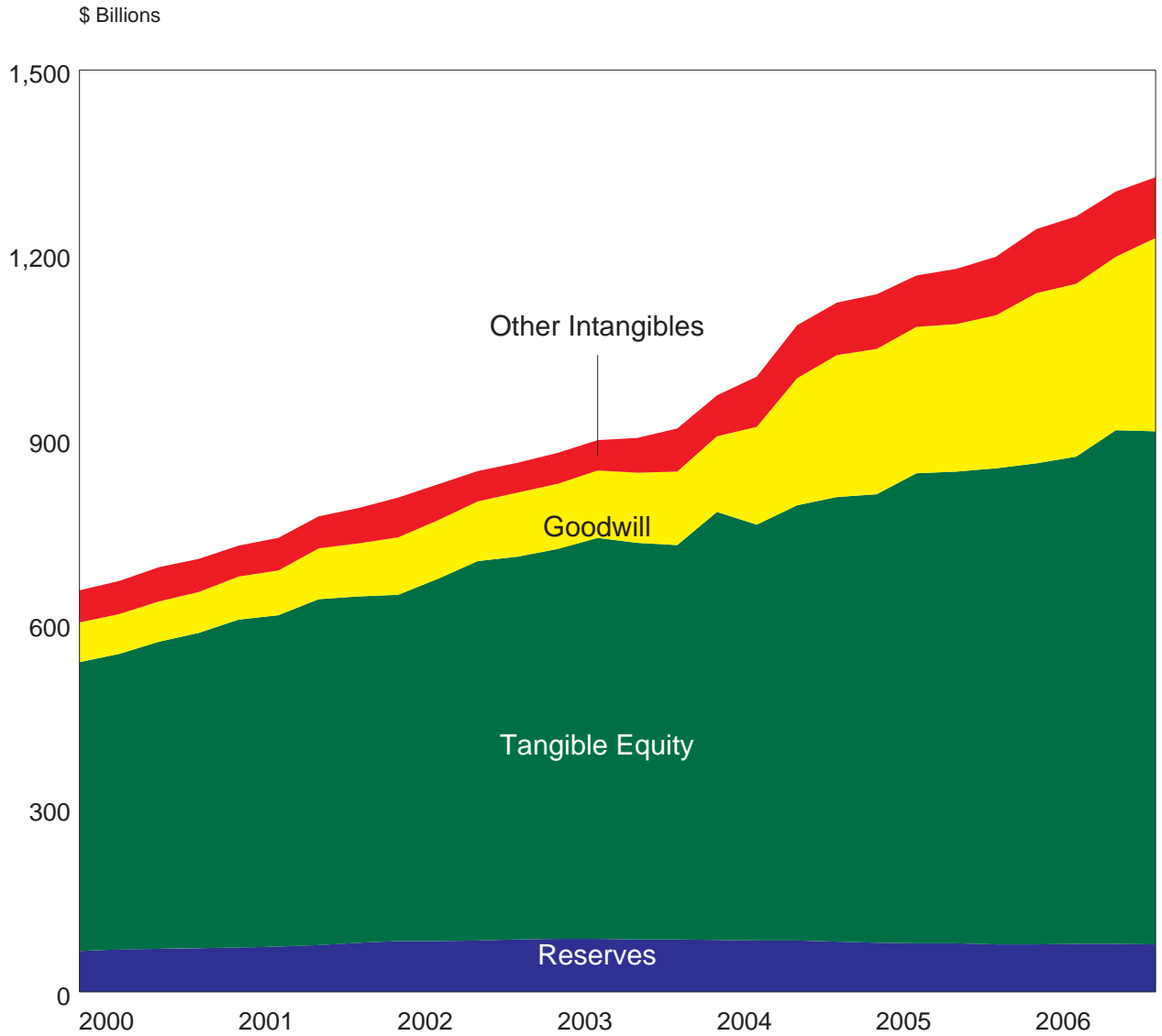


	12/00	12/01	12/02	12/03	12/04	12/05	12/06
<b>Total Risk-Based Capital</b>	<b>12.36</b>	<b>12.88</b>	<b>12.99</b>	<b>13.00</b>	<b>13.20</b>	<b>12.94</b>	<b>12.99</b>
<b>Tier 1 Risk-Based Capital</b>	<b>9.83</b>	<b>10.25</b>	<b>10.41</b>	<b>10.48</b>	<b>10.77</b>	<b>10.63</b>	<b>10.52</b>
<b>Equity to Assets</b>	<b>8.49</b>	<b>8.98</b>	<b>9.20</b>	<b>9.15</b>	<b>10.28</b>	<b>10.29</b>	<b>10.52</b>
<b>Core Capital (Leverage)</b>	<b>7.71</b>	<b>7.79</b>	<b>7.86</b>	<b>7.88</b>	<b>8.11</b>	<b>8.25</b>	<b>8.23</b>

# Equity Capital and Reserves

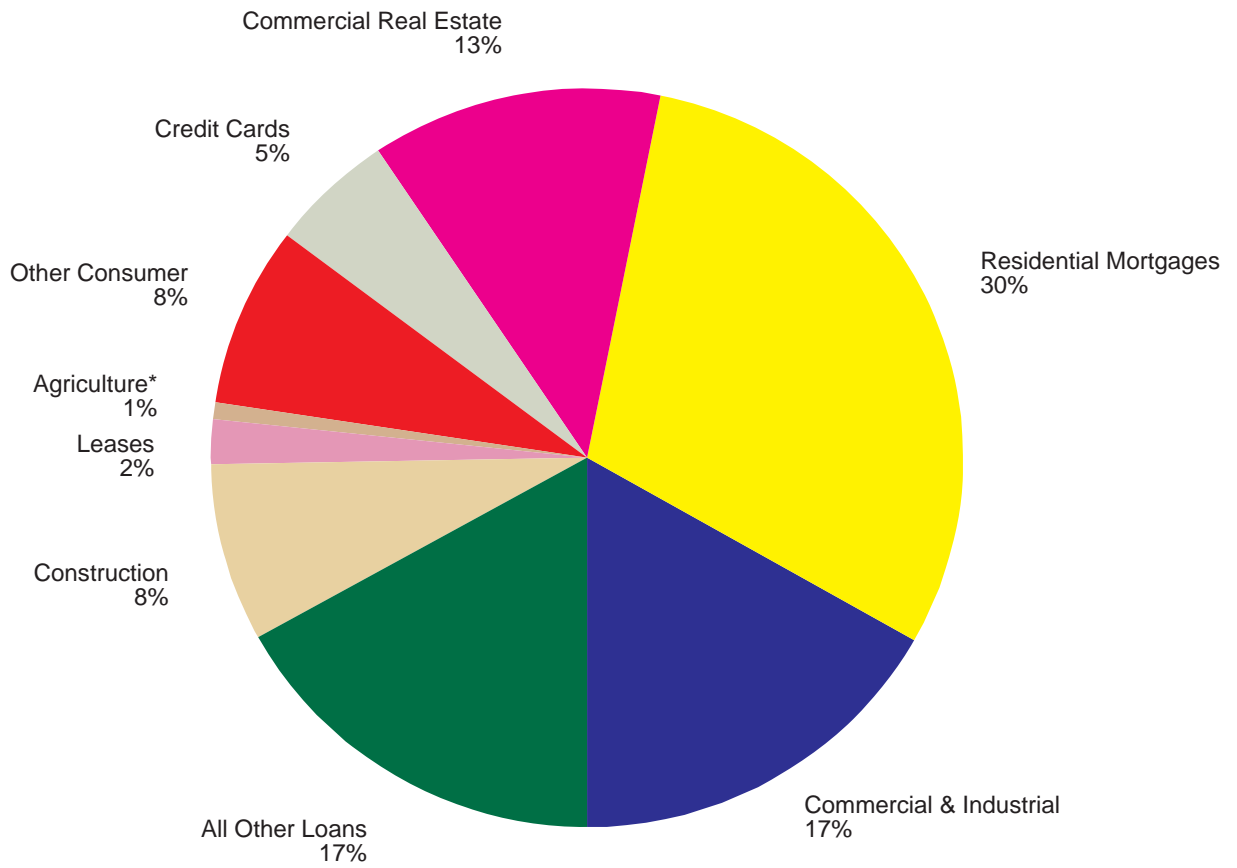
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2006



# Loan Portfolio Composition

December 31, 2006

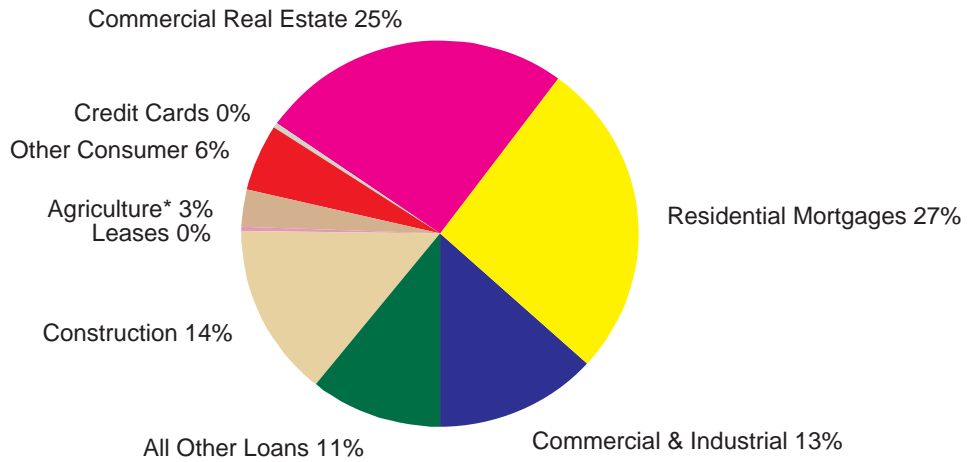


\* OTS - Supervised Savings Associations do not identify agricultural loans.

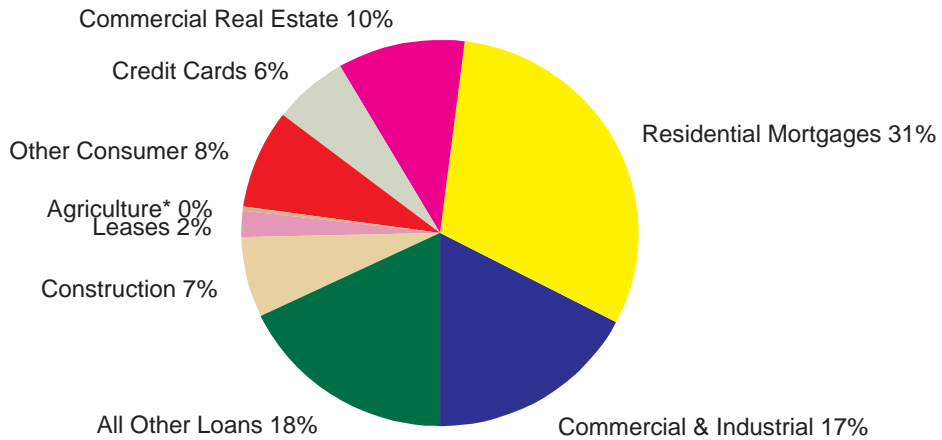
# Loan Portfolio Composition by Asset Size

December 31, 2006

## Assets < \$1 Billion



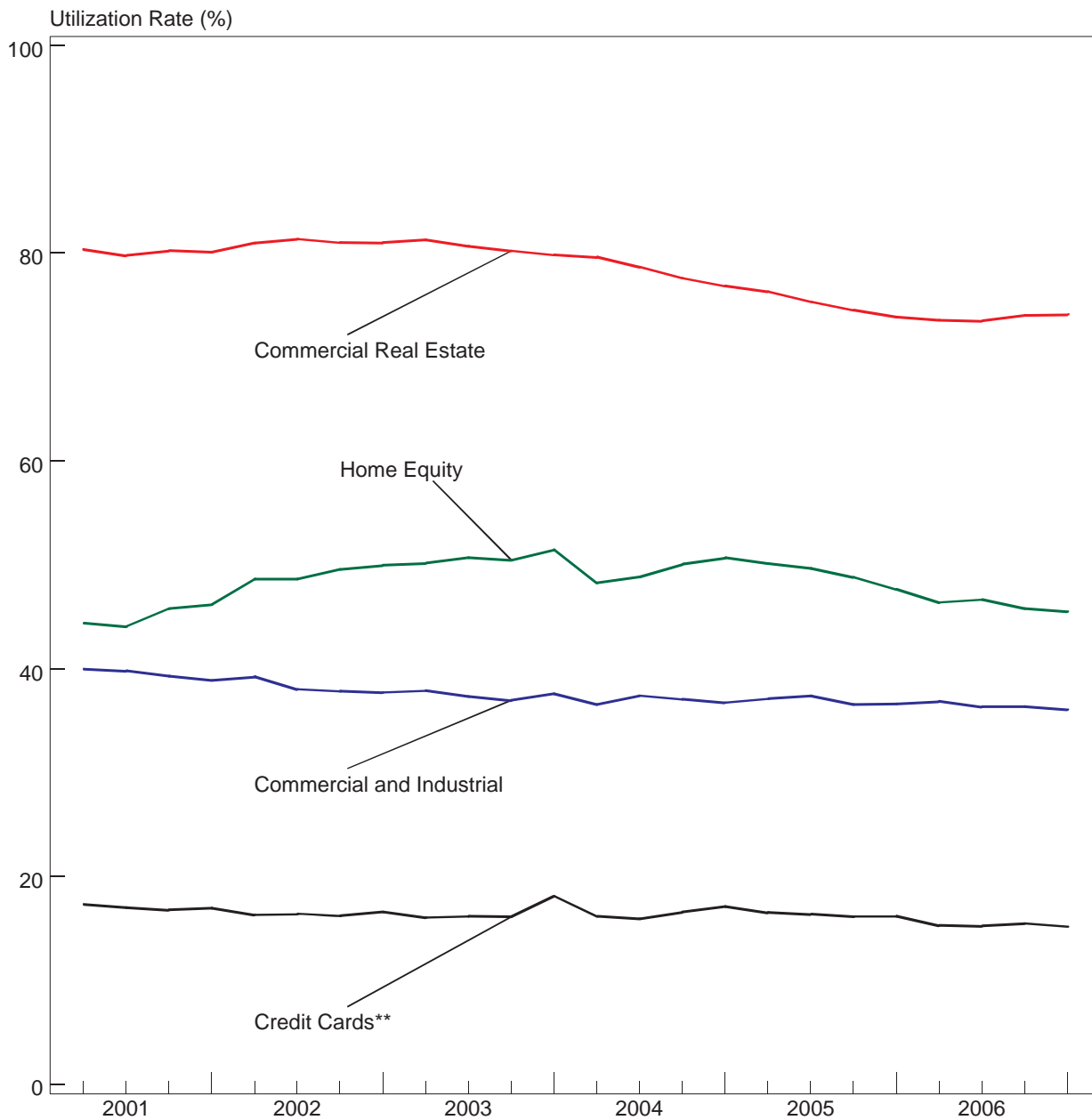
## Assets > \$1 Billion



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

# Utilization Rates of Loan Commitments\*

2001-2006

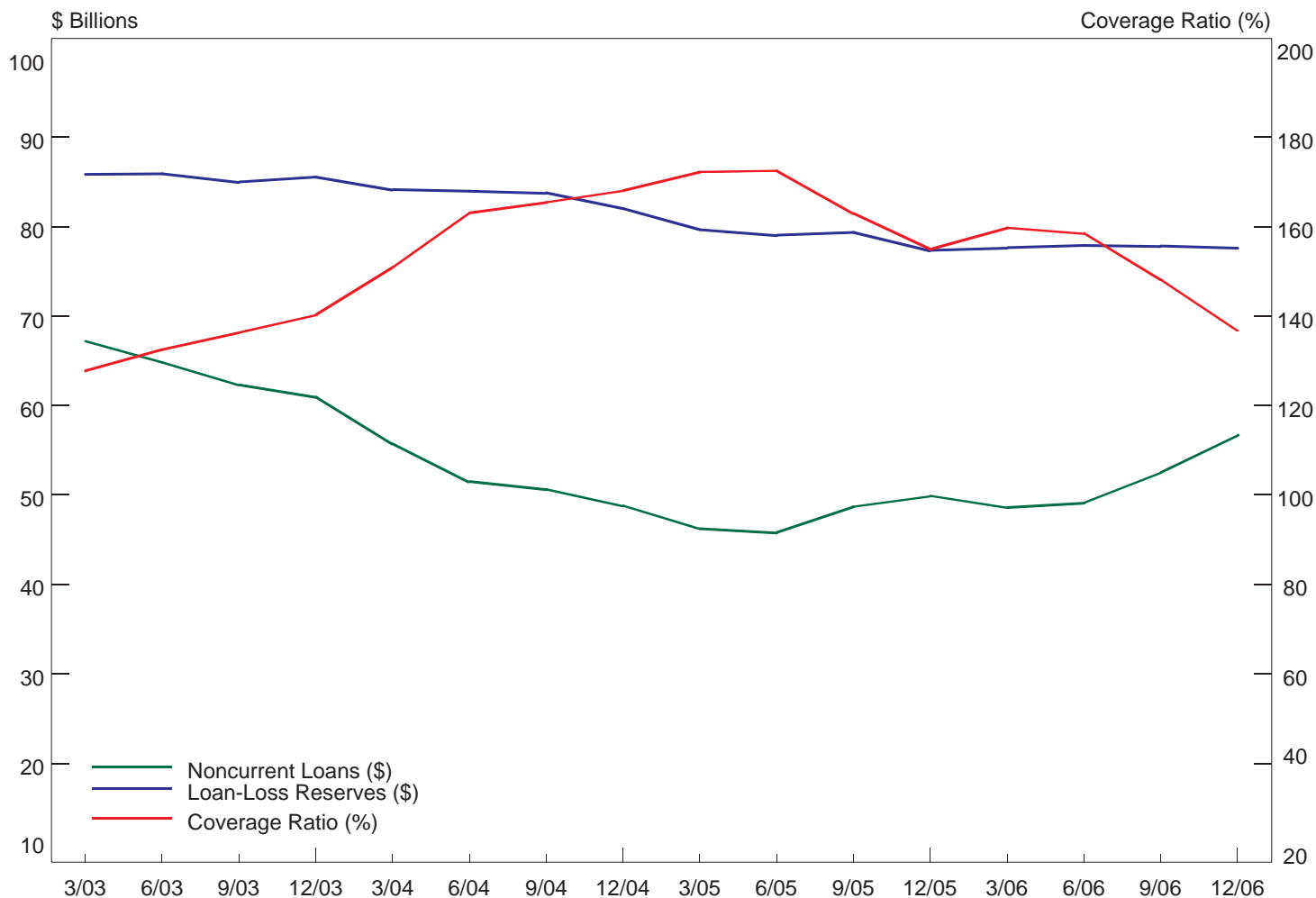


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

# Reserve Coverage Ratio\*

2003-2006



## Noncurrent Loans (\$ Billions)

67.2 64.8 62.3 61.0 55.8 51.5 50.6 48.8 46.3 45.8 48.7 49.9 48.6 49.1 52.5 56.7

## Loan-Loss Reserves (\$ Billions)

85.9 85.9 85.0 85.6 84.2 84.0 83.8 82.0 79.7 79.1 79.4 77.4 77.7 77.9 77.8 77.6

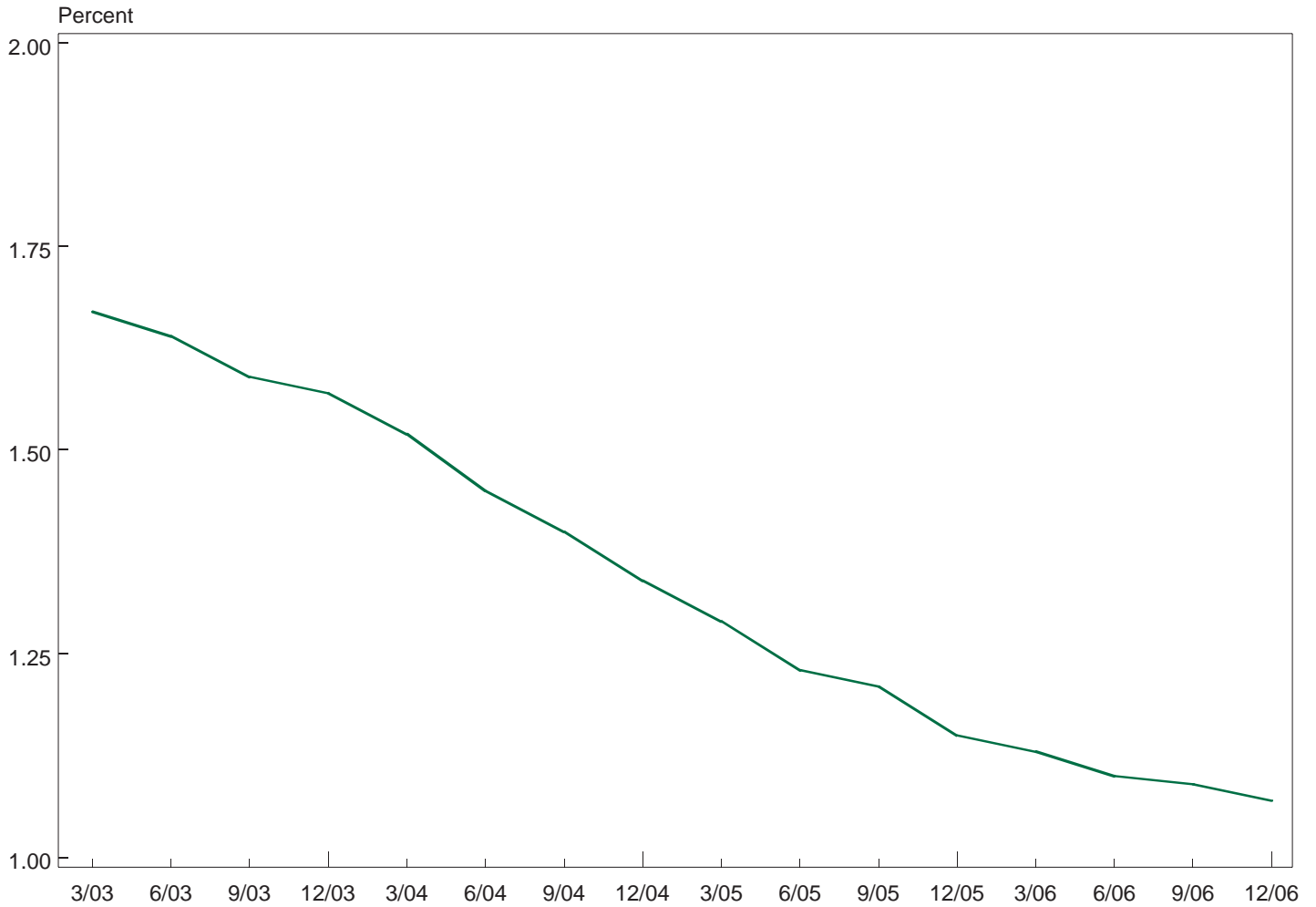
## Coverage Ratio (%)

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

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2003-2006



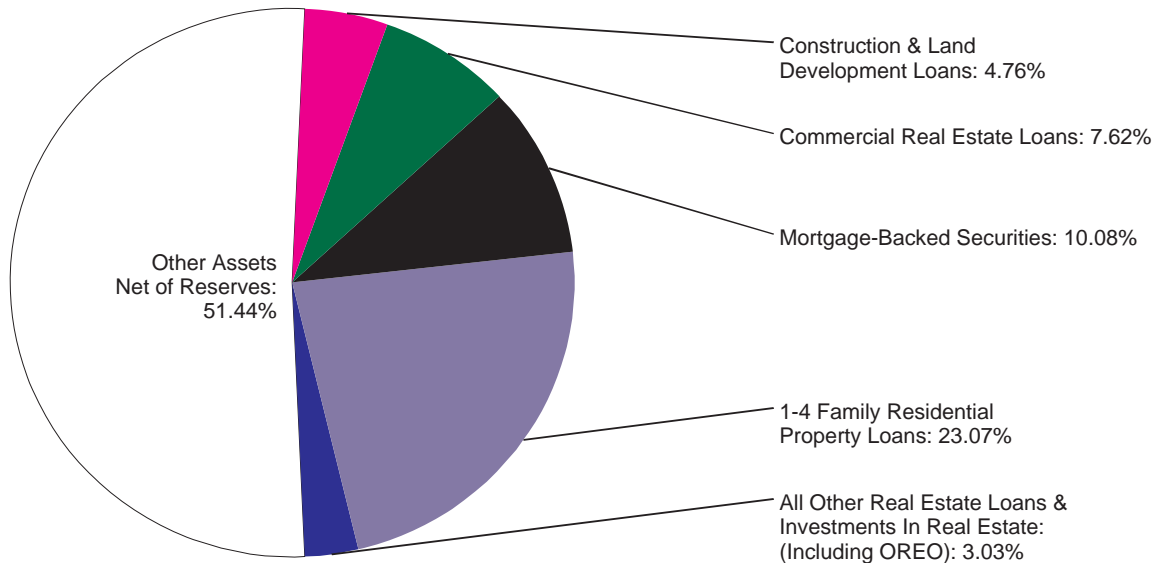
## Loss Allowance to Loans and Leases

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



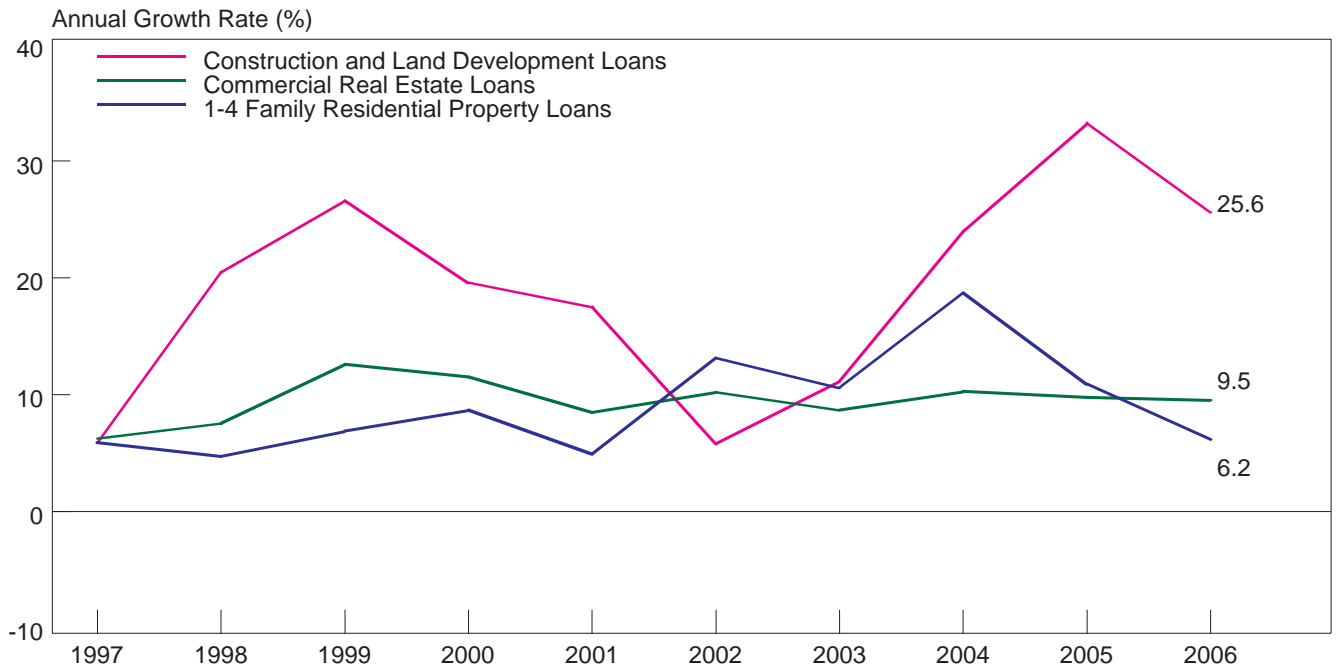
# Real Estate Assets as a Percent of Total Assets

December 31, 2006



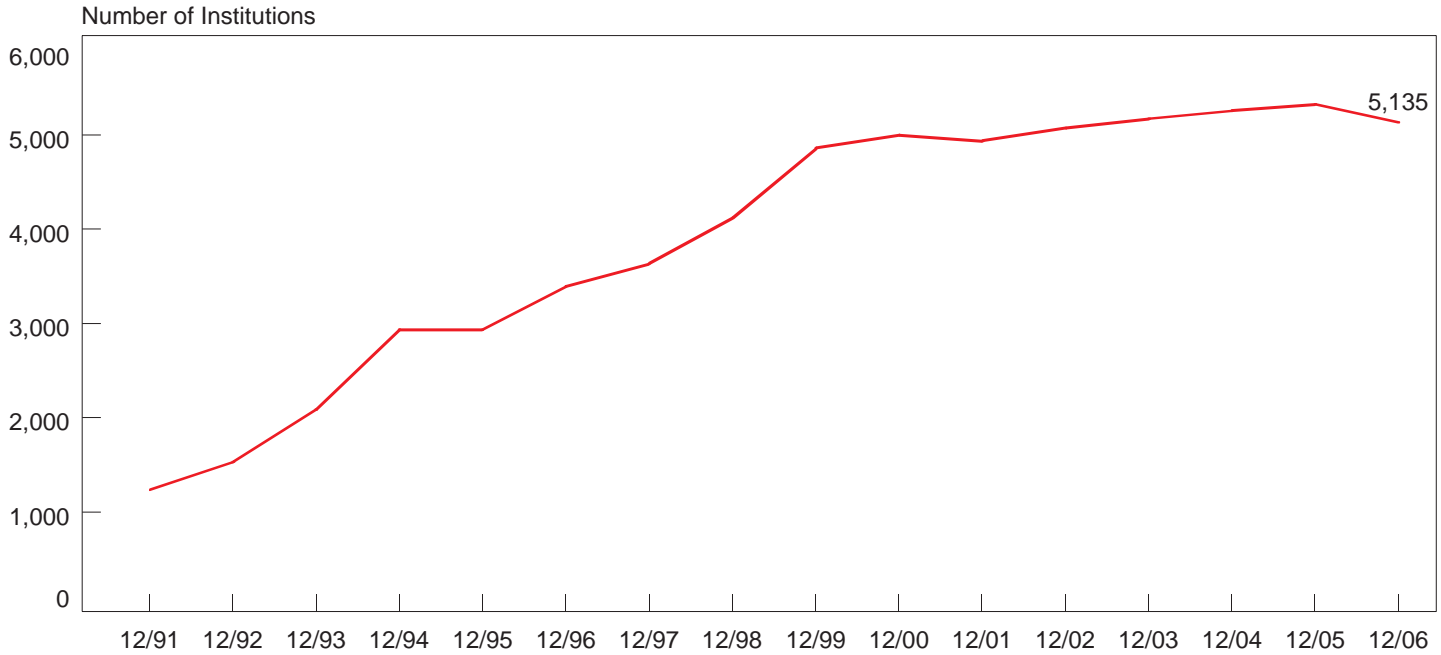
## Real Estate Loan Growth Rates

1997-2006



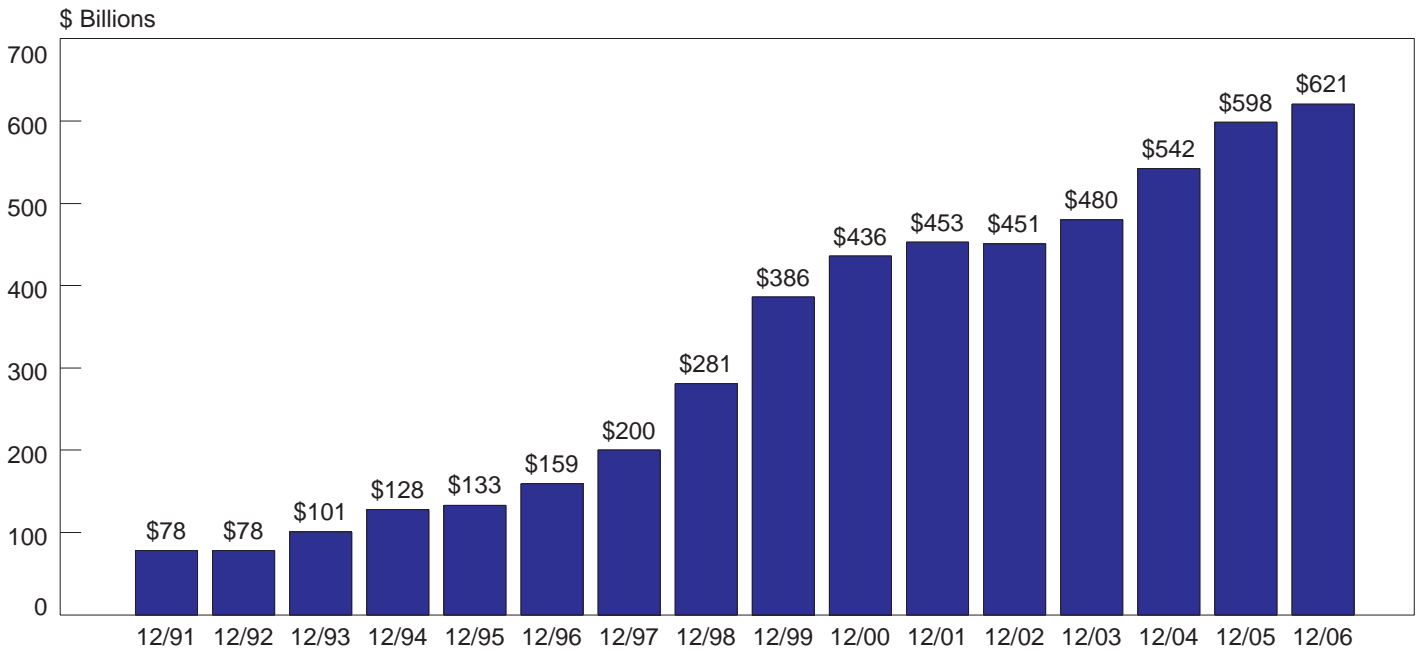
## Number of Institutions with FHLB Advances

1991 - 2006

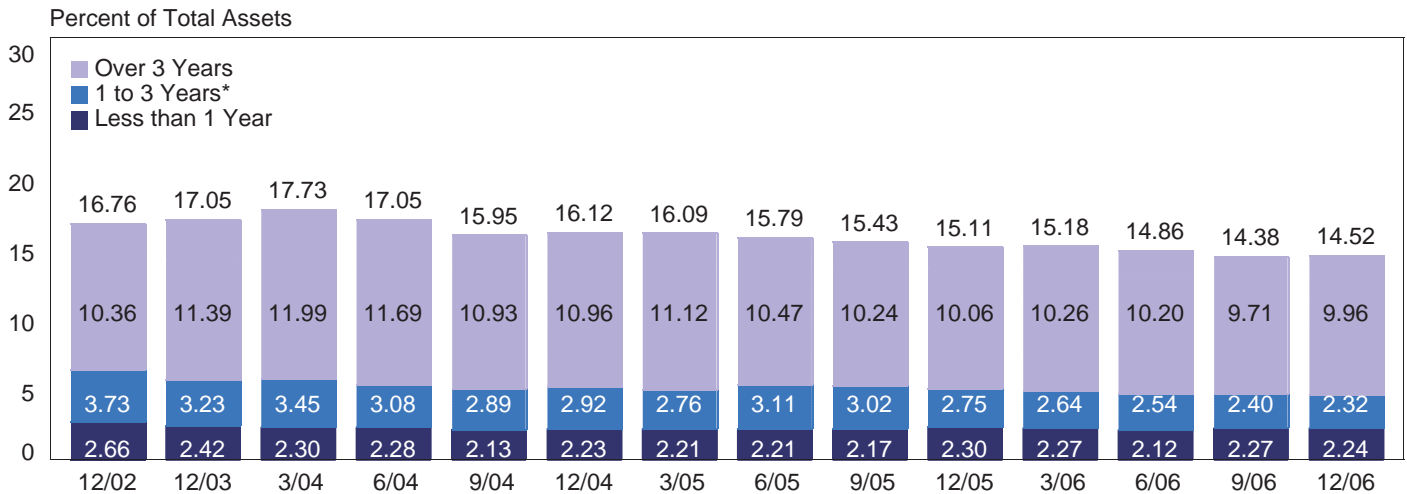


## Amount of FHLB Advances Outstanding

1991 - 2006

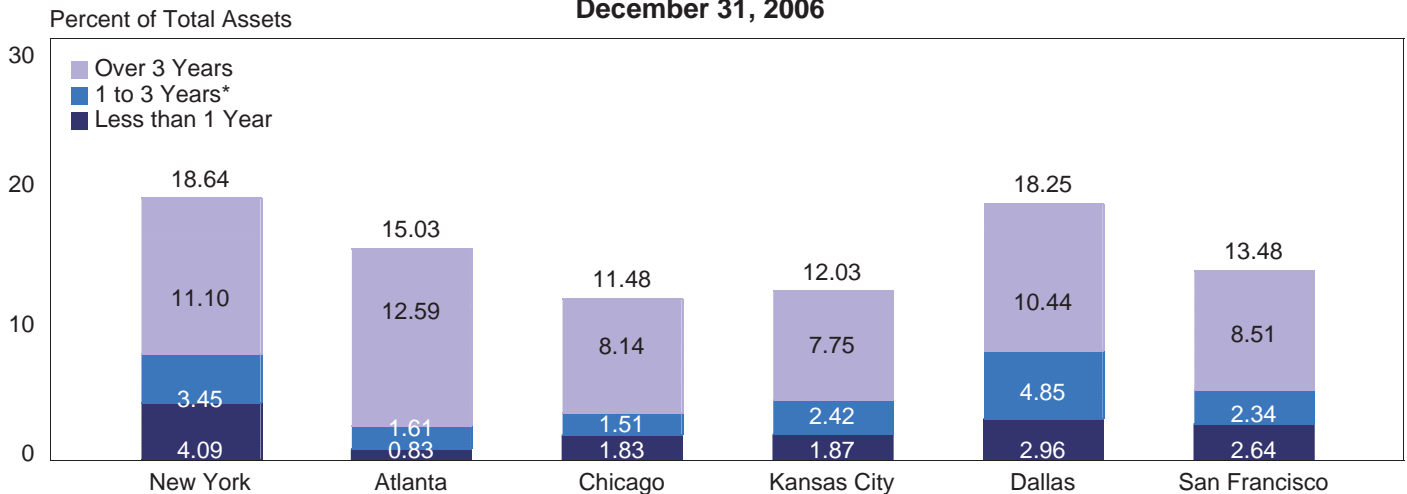


## Debt Securities by Maturity or Repricing Frequency...



### ...and by Region

December 31, 2006



## Total Securities (Debt and Equity)

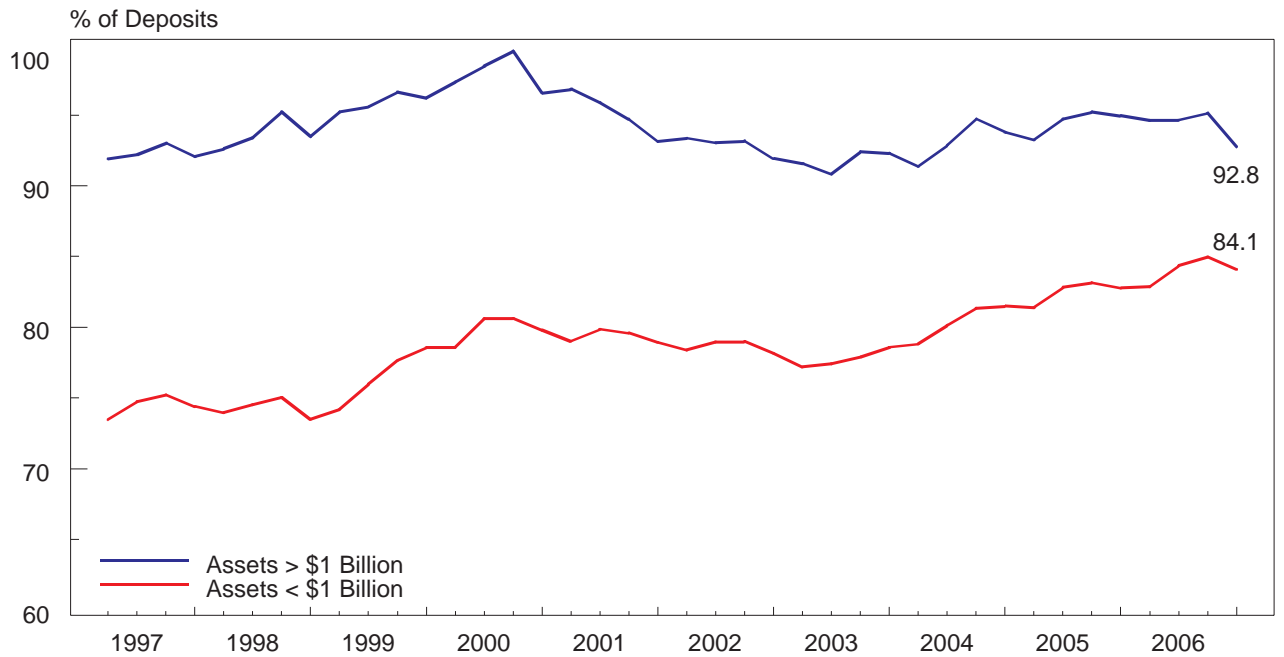
(\$ Billions)

	12/04	3/05	6/05	9/05	12/05	3/06	6/06	9/06	12/06
U.S. Government Obligations:									
U.S. Treasury	67	58	55	61	59	56	46	45	48
U.S. Agencies	11	11	11	12	11	12	12	12	11
Government Sponsored Enterprises	279	281	279	279	283	283	271	276	268
Mortgage Pass-through Securities	745	759	746	739	738	775	795	778	785
Collateralized Mortgage Obligations	369	384	395	400	402	413	419	430	411
State, County, Municipal Obligations	119	121	125	128	131	134	136	140	147
Asset Backed Securities	70	80	86	86	80	81	88	93	89
Other Debt Securities	174	171	169	163	165	180	182	193	194
Equity Securities	26	23	22	22	23	21	23	24	27
<b>Total Securities</b>	<b>\$1,860</b>	<b>\$1,888</b>	<b>\$1,889</b>	<b>\$1,890</b>	<b>\$1,893</b>	<b>\$1,956</b>	<b>\$1,971</b>	<b>\$1,992</b>	<b>\$1,980</b>

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

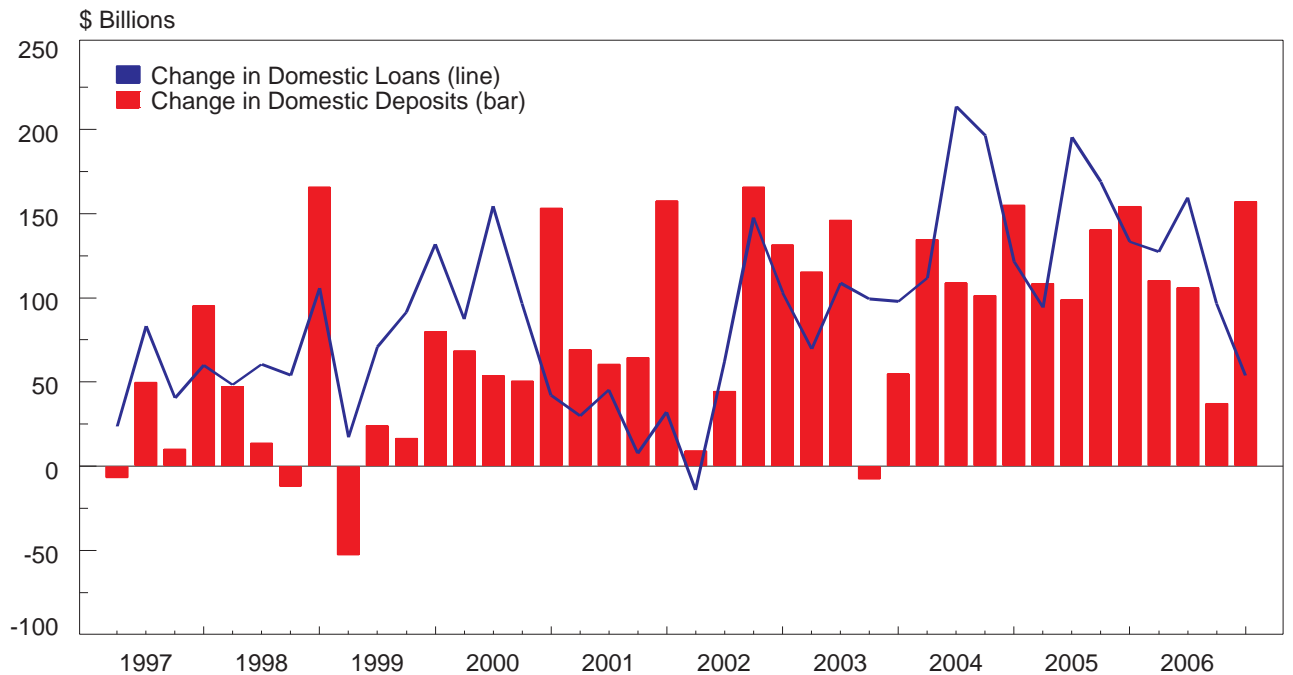
## Net Loans and Leases to Deposits (Domestic and Foreign)

1997 - 2006



## Quarterly Change in Domestic Loans vs Domestic Deposits

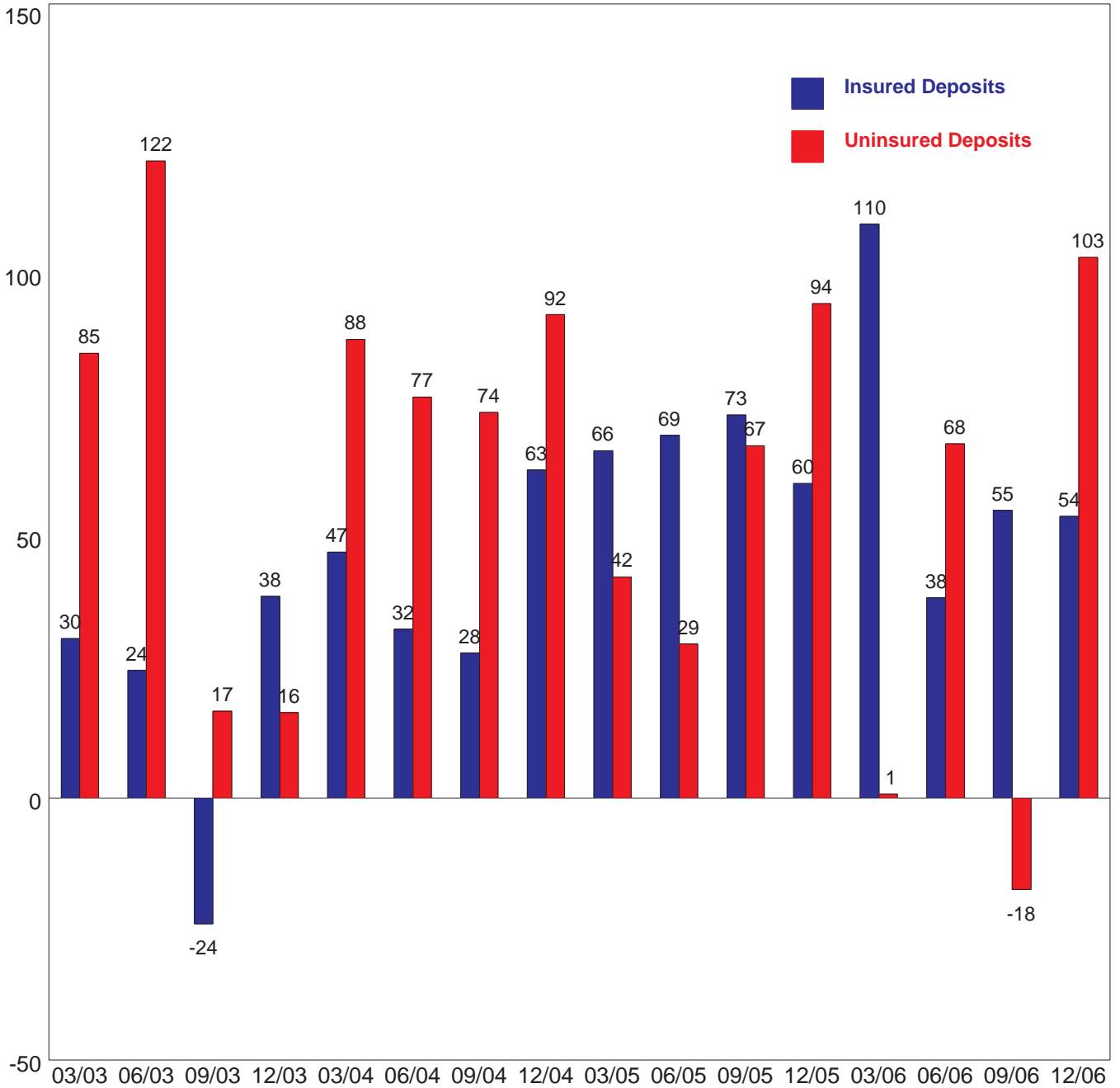
1997 - 2006



# Quarterly Change In Domestic Deposits

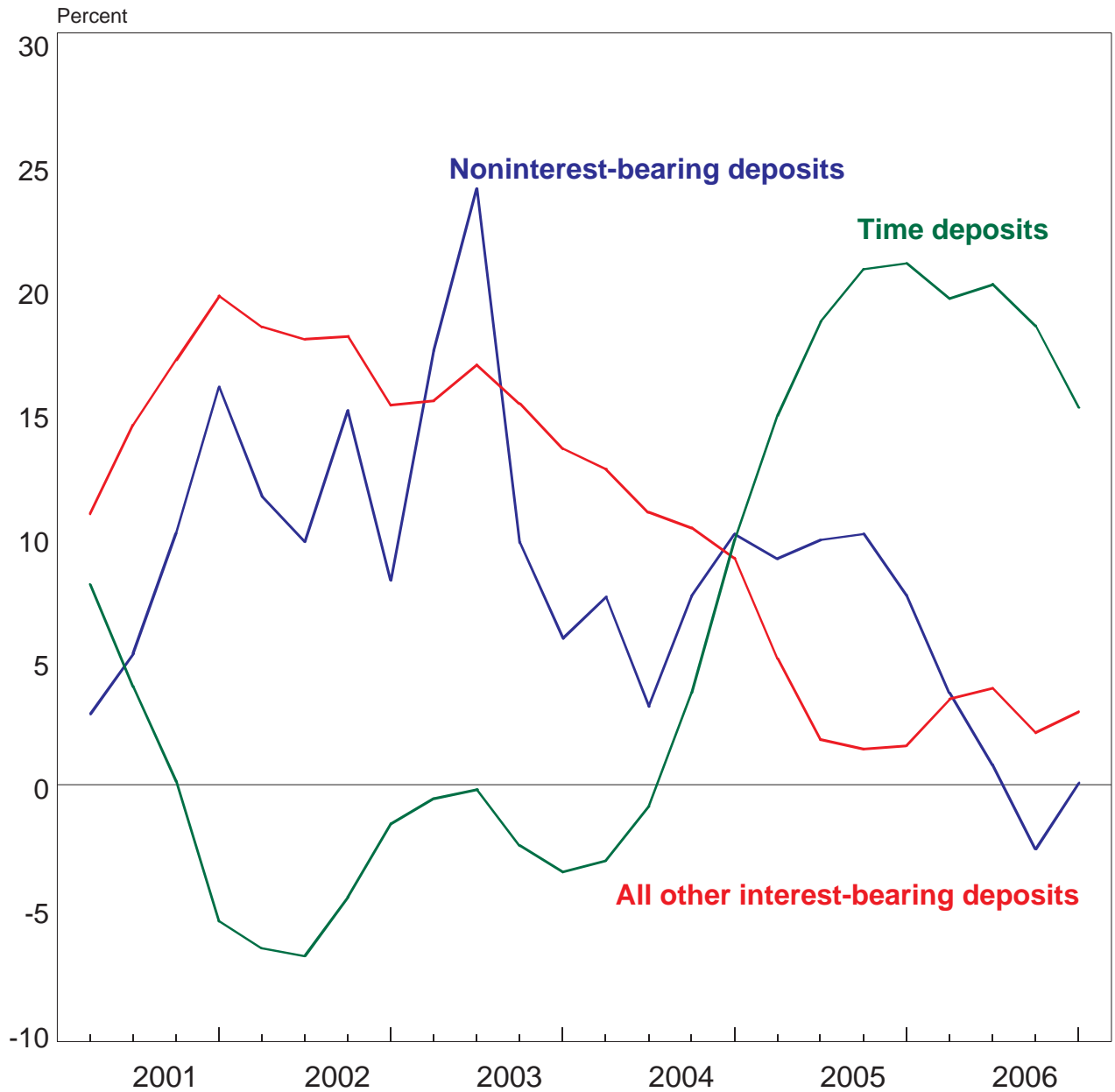
2003 - 2006

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

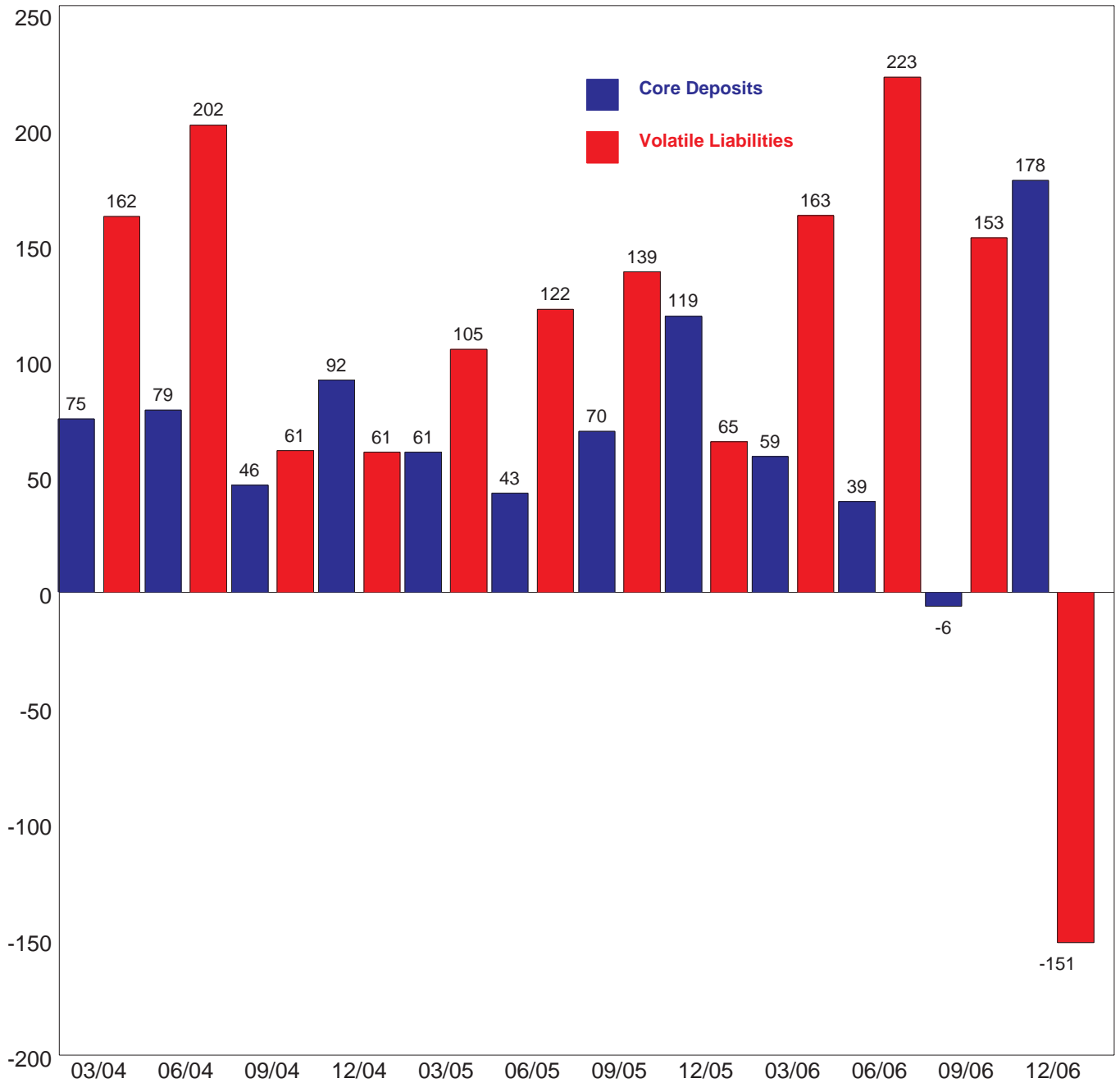
2001 - 2006



# Quarterly Growth in Volatile Liabilities and Core Deposits

2004 - 2006

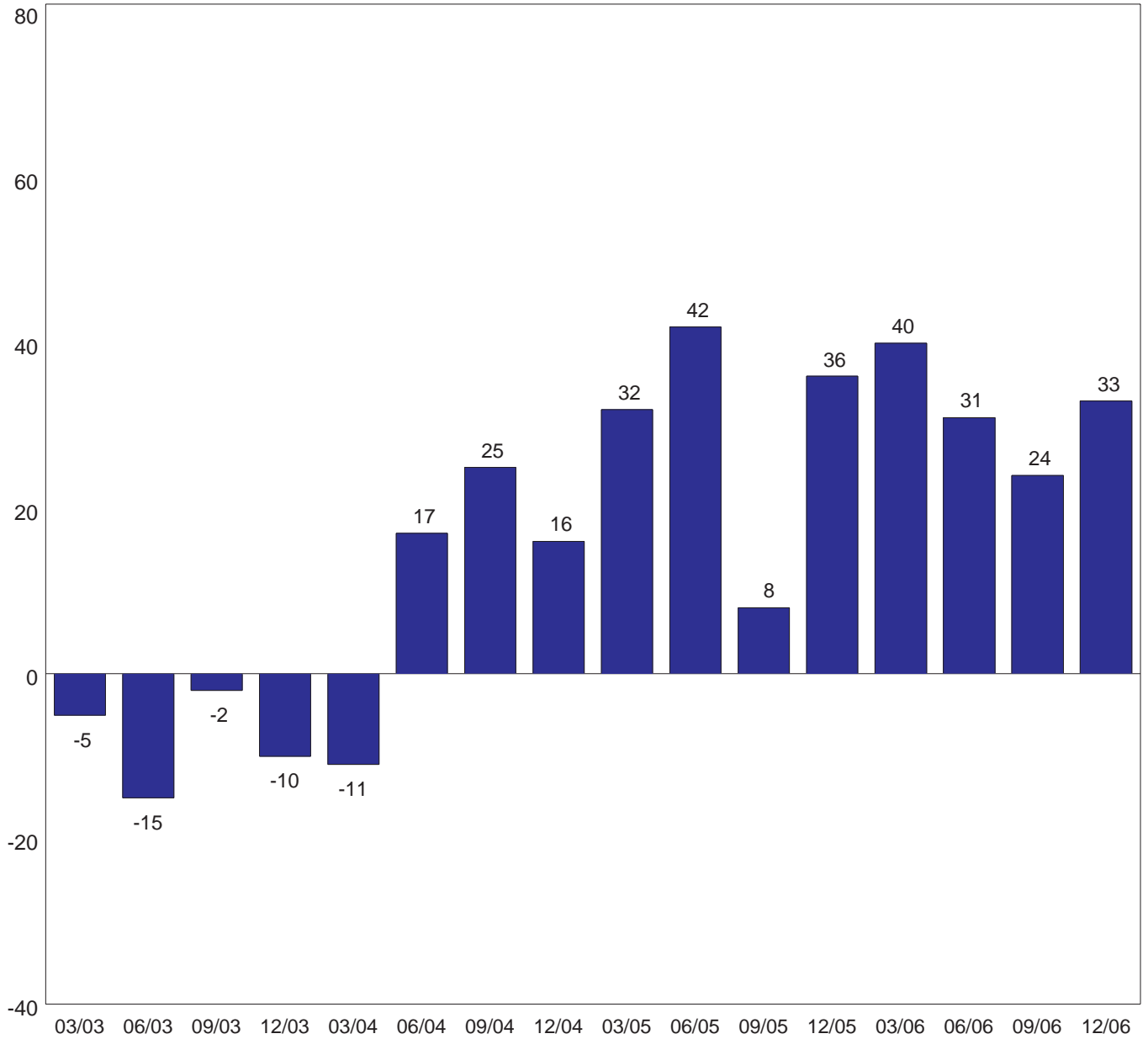
\$ Billions



# Quarterly Change in C&I Loans

2003-2006

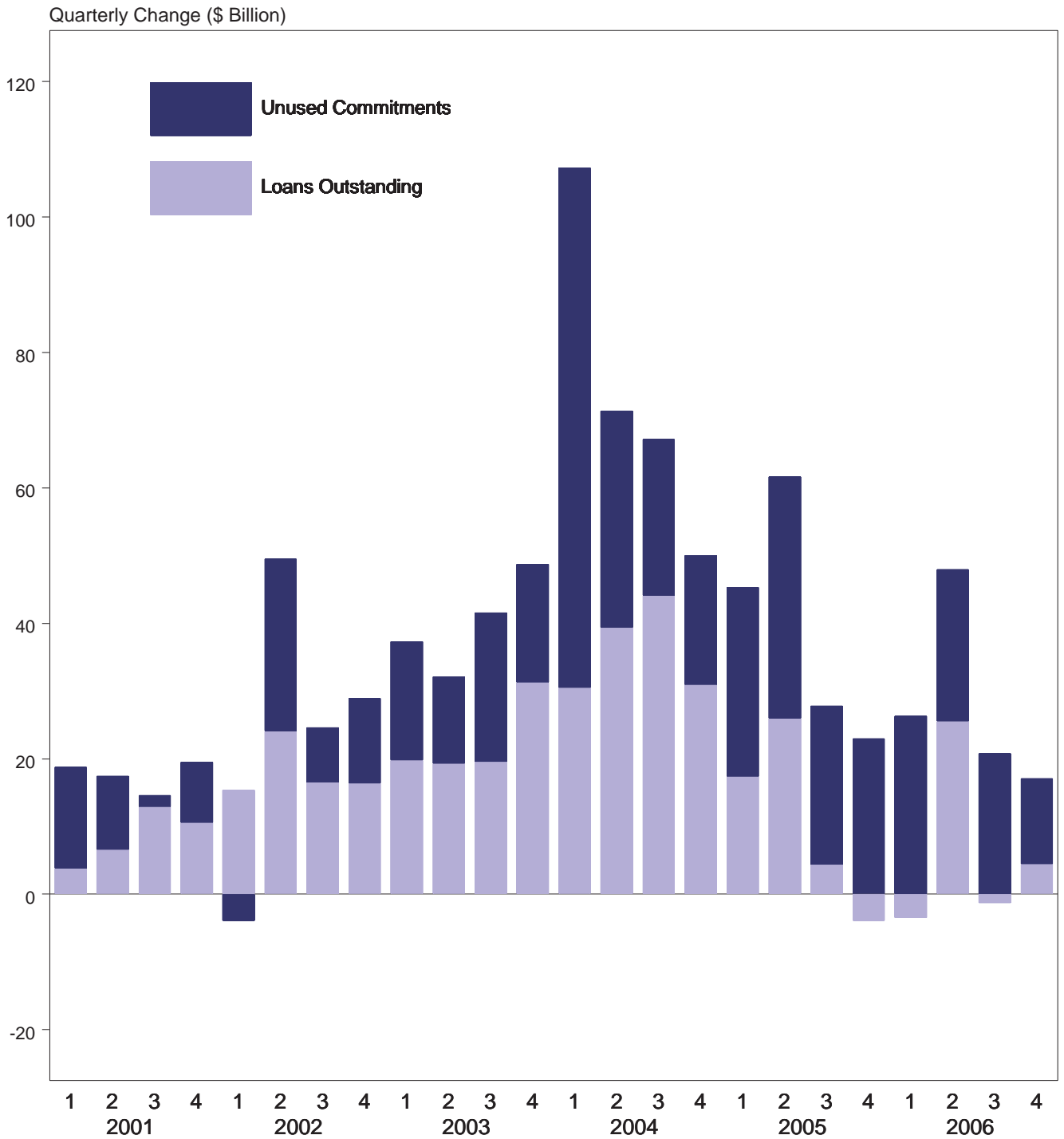
\$ Billions





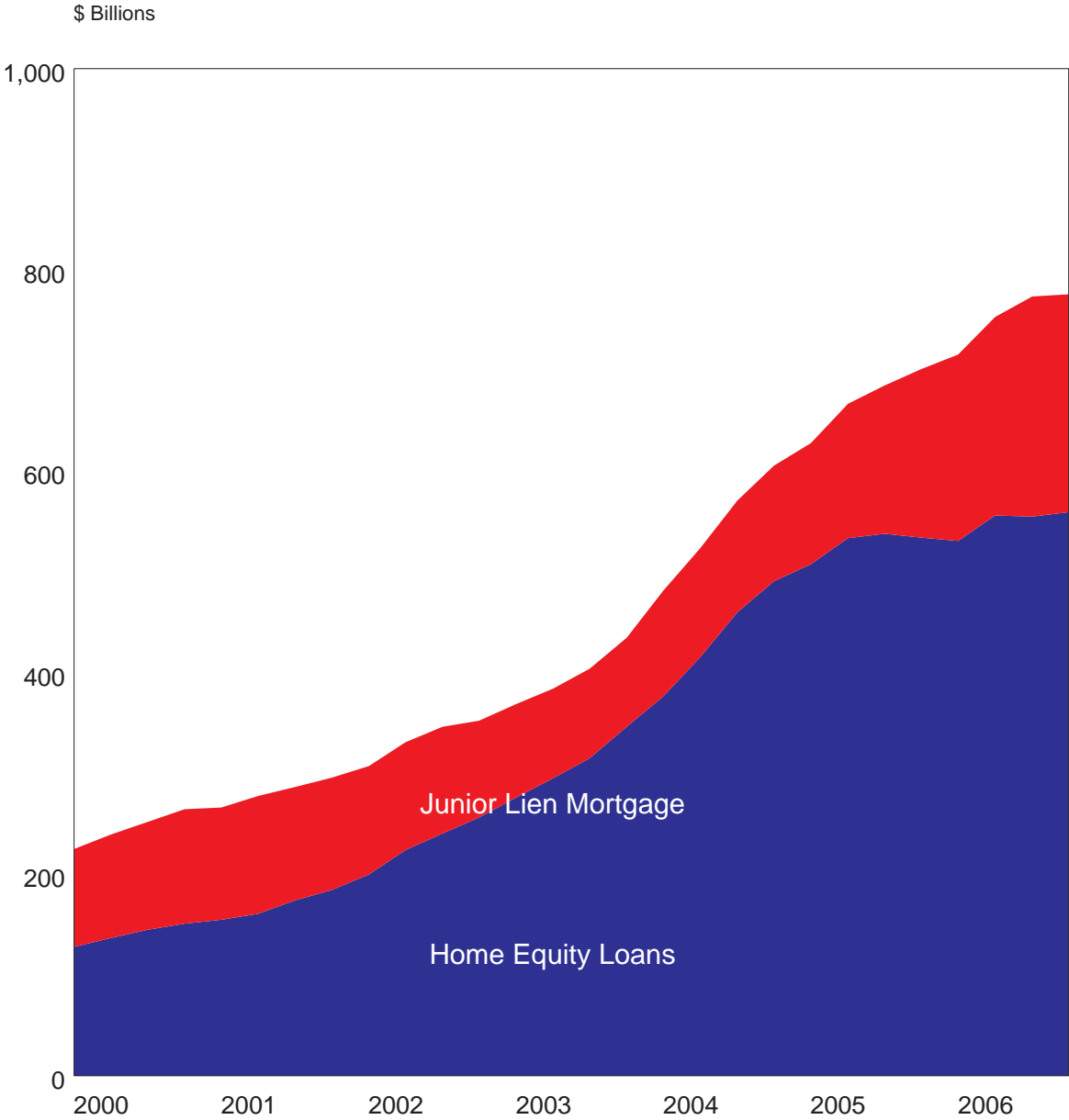
# Quarterly Change in Home Equity Loans

2001-2006



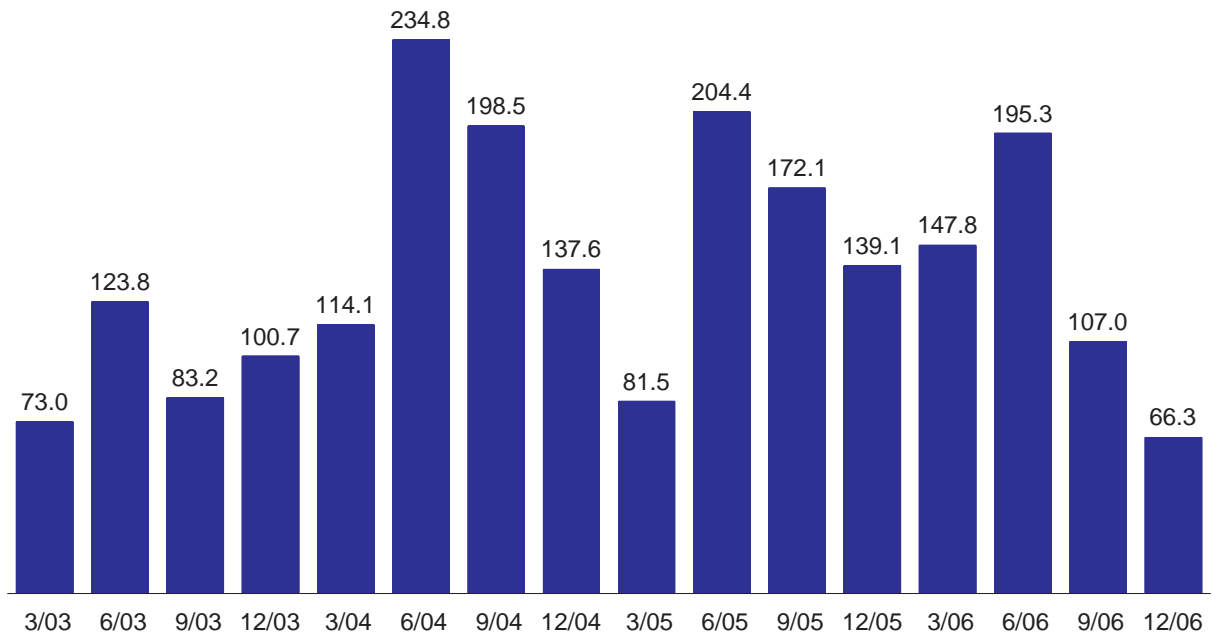
# Home Equity and Junior Lien Loans

2000 - 2006



## Quarterly Change in Reported Loans Outstanding

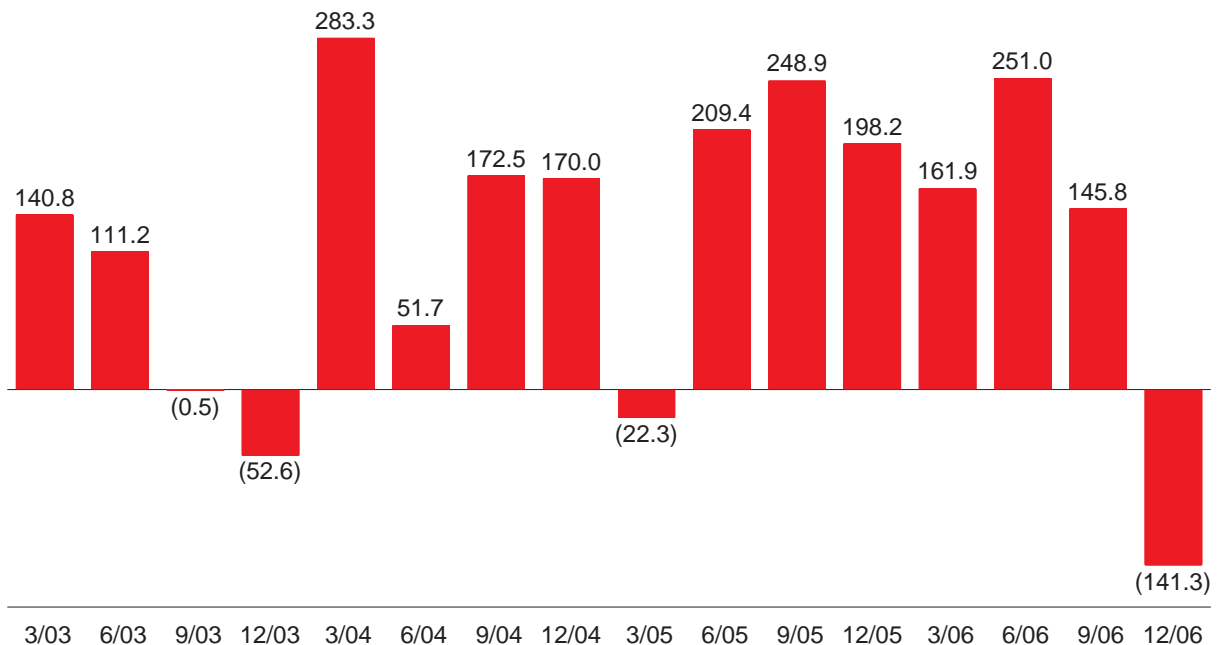
(\$ Billions)



In the fourth quarter of 2006, real estate loans increased by \$44 billion and commercial and industrial loans increased by \$33 billion.

## Quarterly Change in Unused Loan Commitments

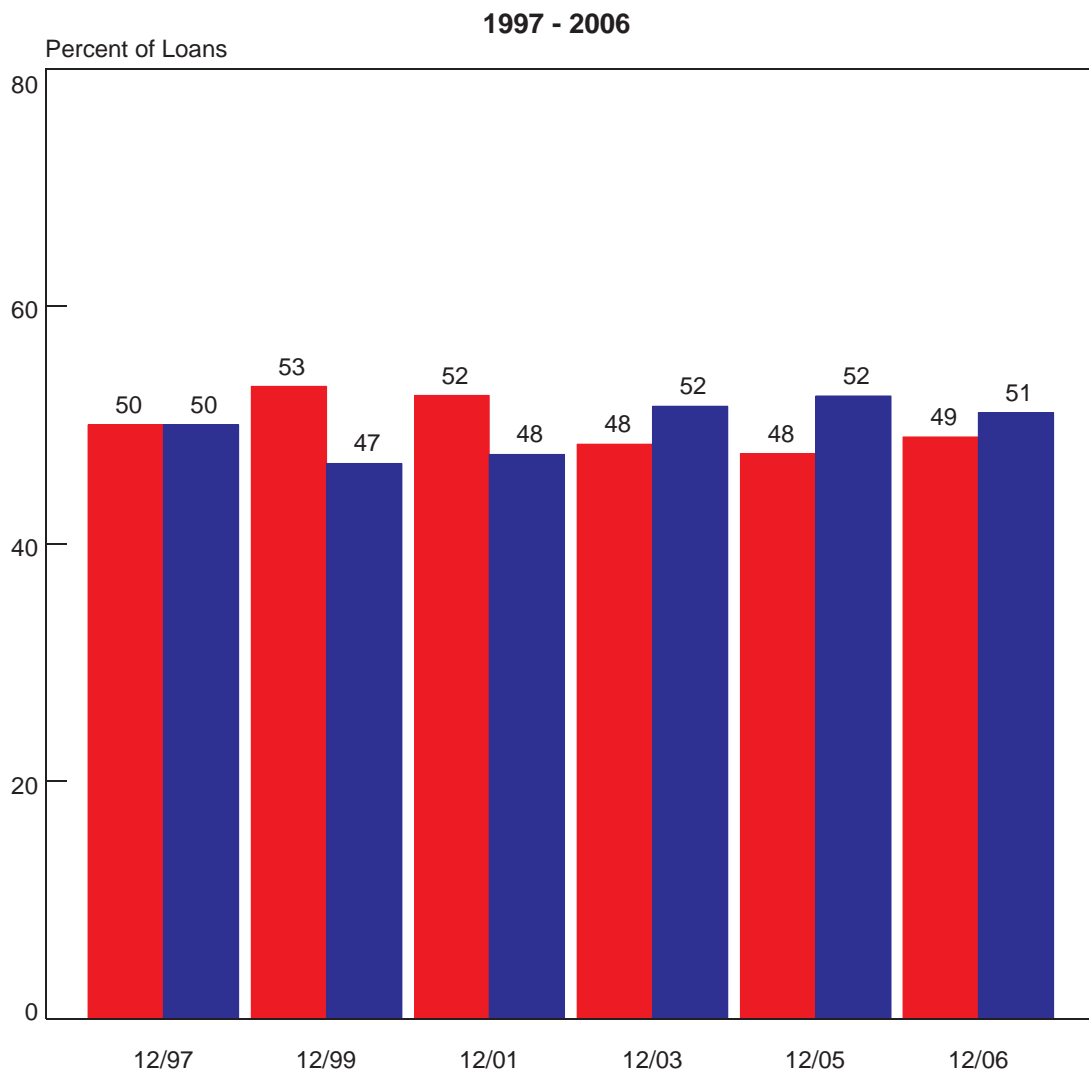
(\$ Billions)



In the fourth quarter of 2006, unused credit card commitments decreased by \$232 billion and unused commitments for loans increased by \$84 billion.

## Credit Risk Diversification

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



#### Loans (\$ Billions):

■ Commercial Borrowers	\$1,839	\$2,265	\$2,500	\$2,632	\$3,195	\$3,545
■ Consumer Loans	1,838	1,990	2,265	2,805	3,525	3,691

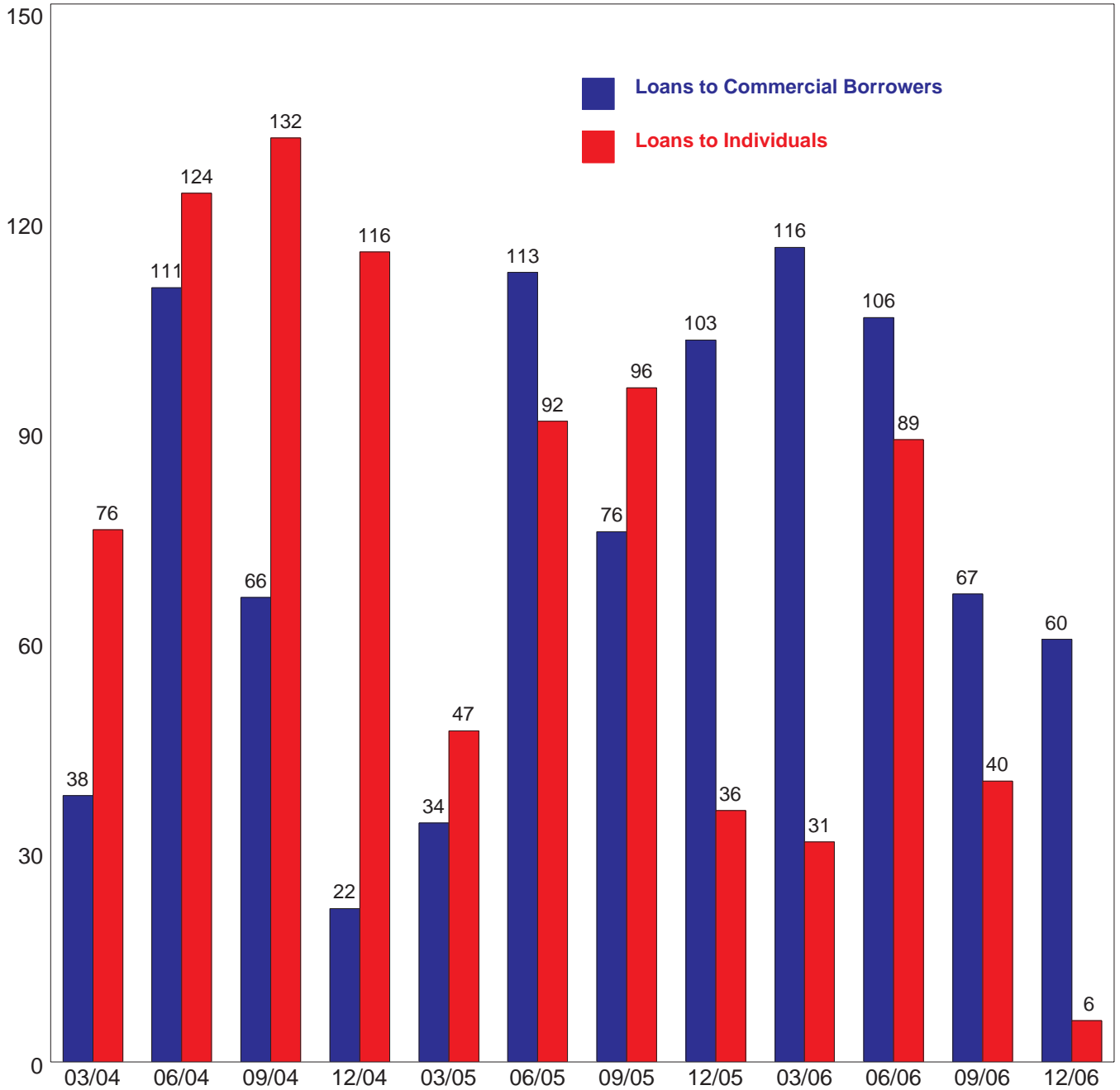
**Loans to Commercial Borrowers (Credit Risk Concentrated)** — - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair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

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

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

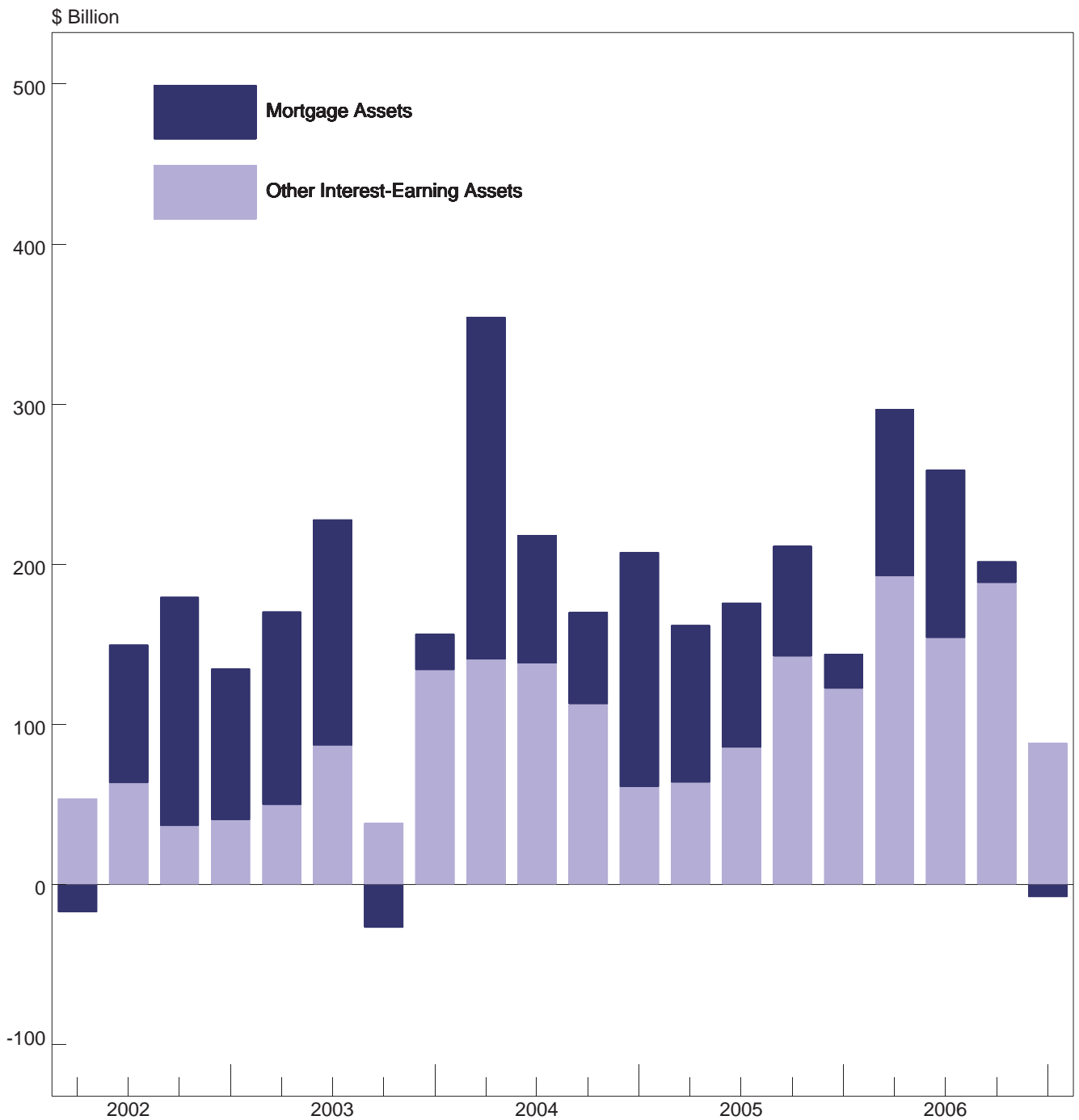
2004 - 2006

\$ Billions



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

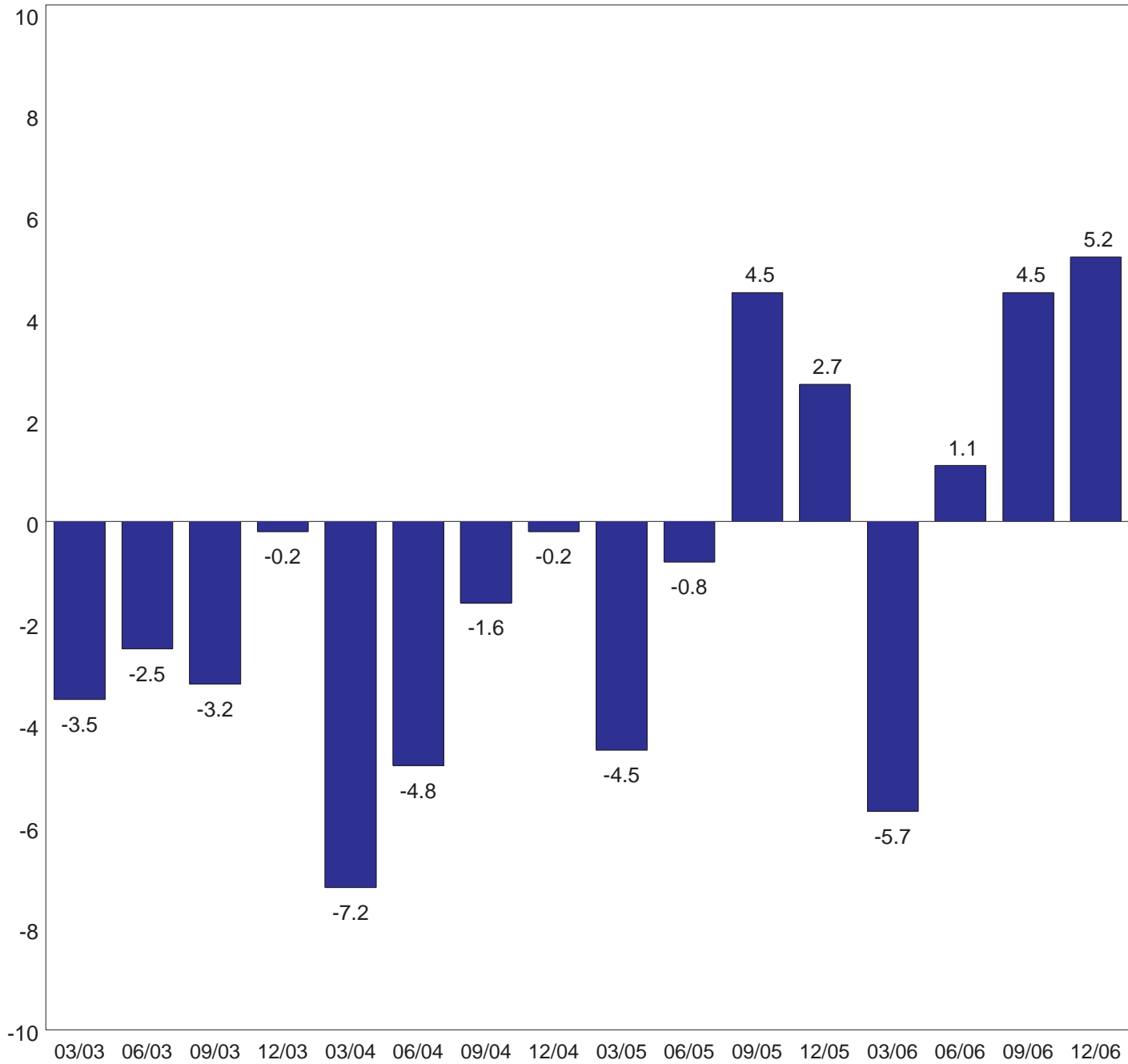
2002-2006



# Quarterly Change in Noncurrent Loans & Net Charge-Offs

2003-2006

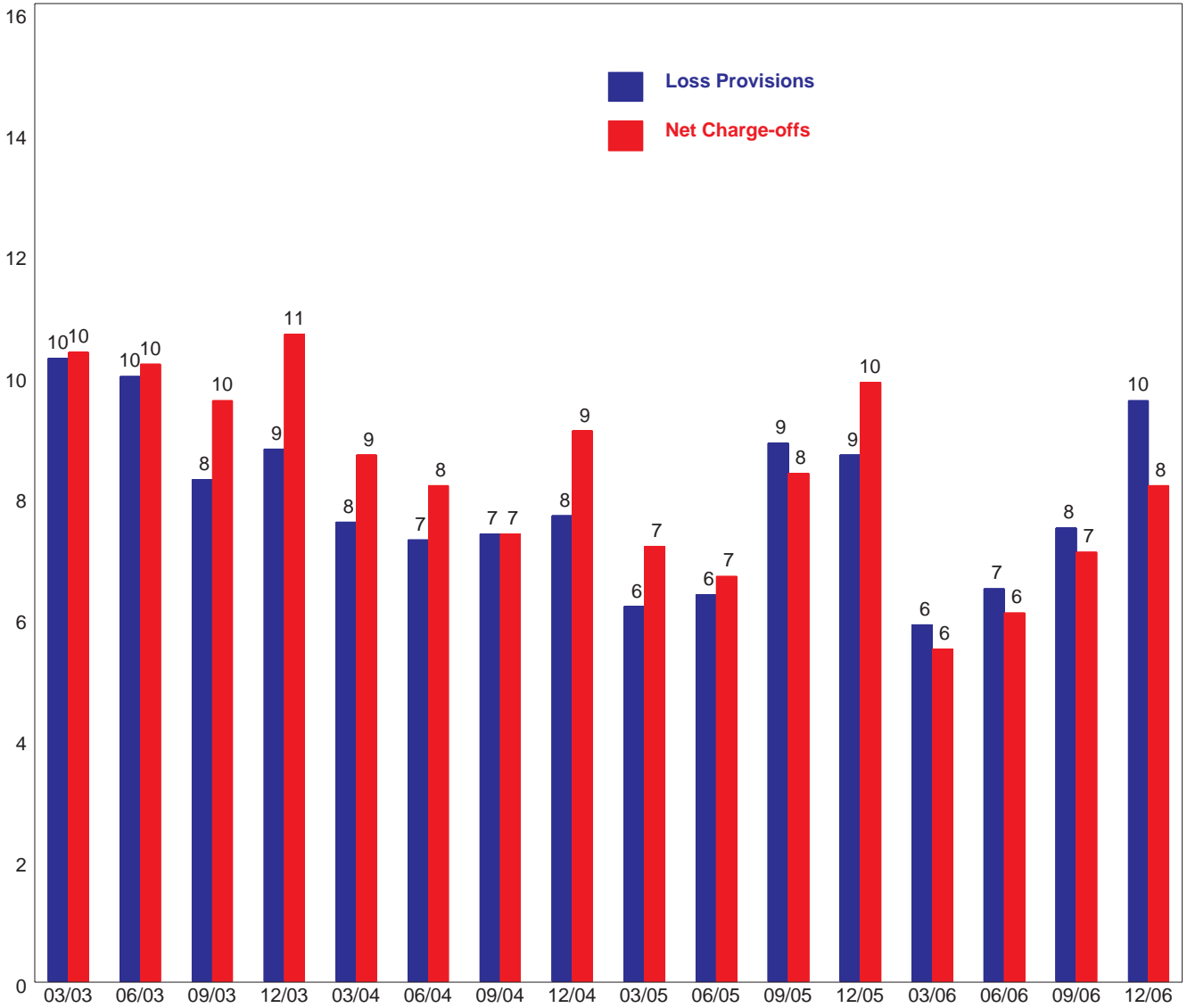
\$ Billions



# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2003 - 2006

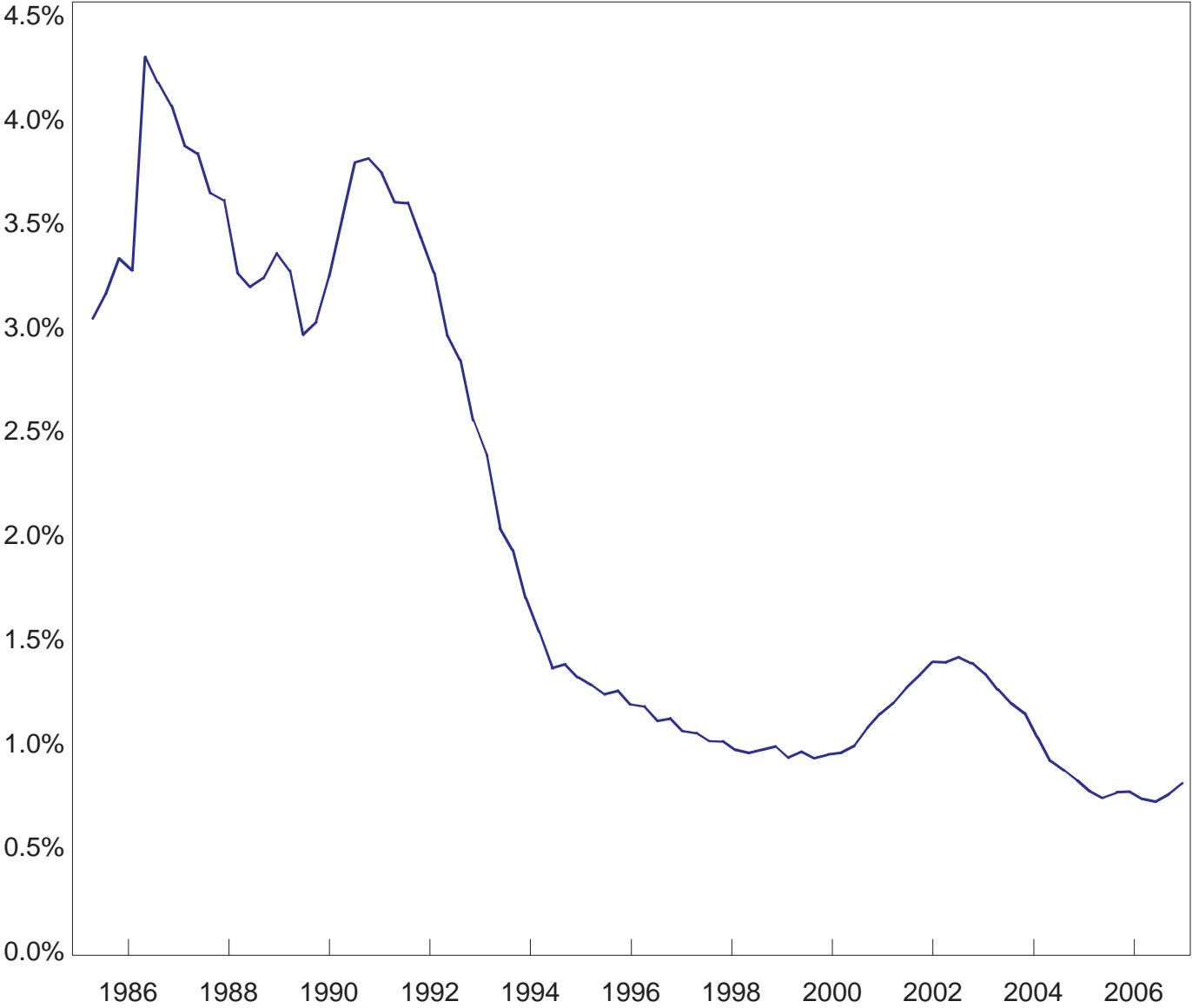
\$ Billions





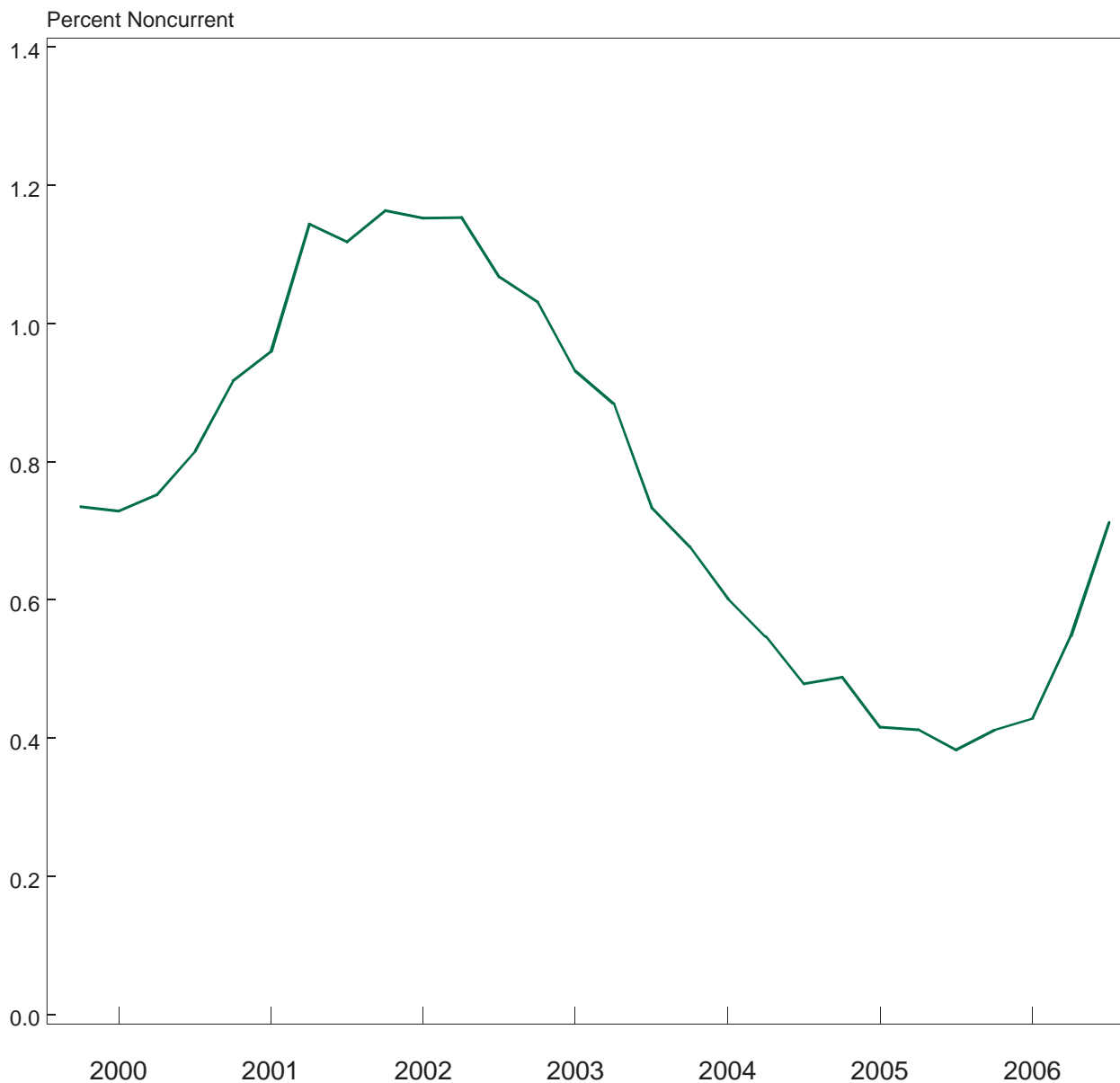
# Noncurrent Loan Rate, Total Loans & Leases

1986-2006



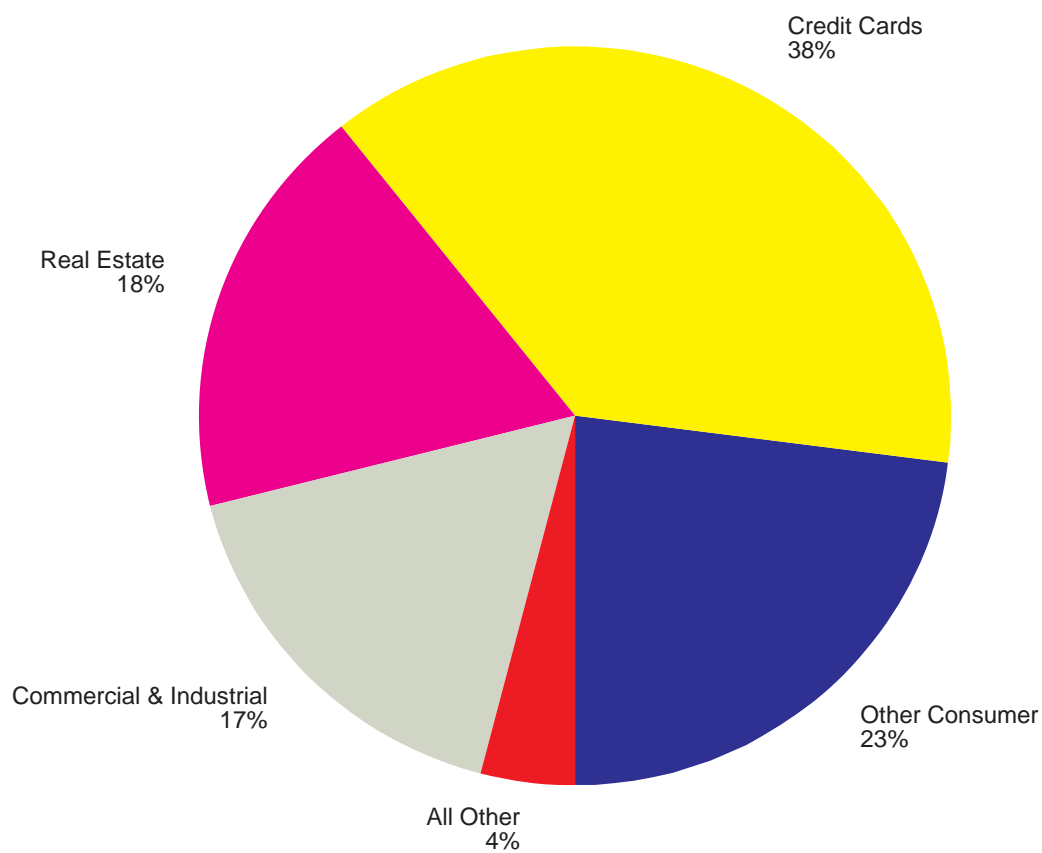
# Noncurrent Rate on Real Estate Construction and Development Loans

2000-2006



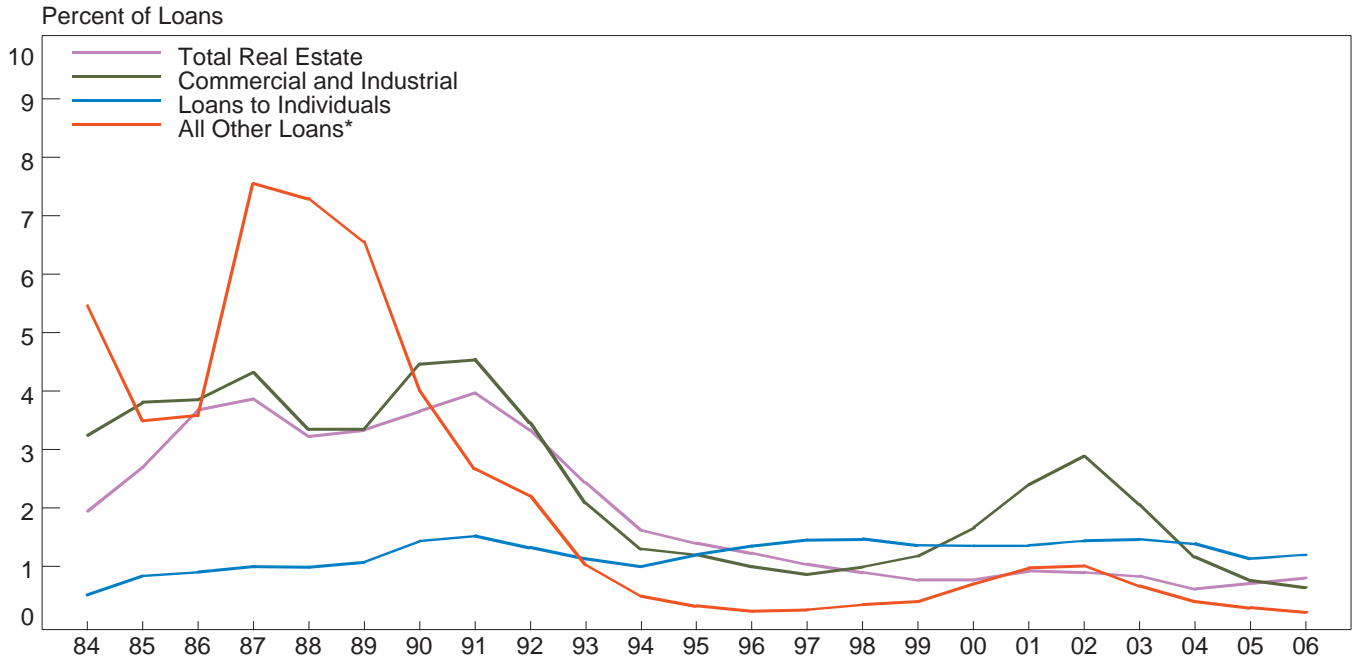
# Composition of FDIC-Insured Institutions' Loan Charge-offs

Fourth Quarter, 2006



## Noncurrent Loan Rates at Year-end

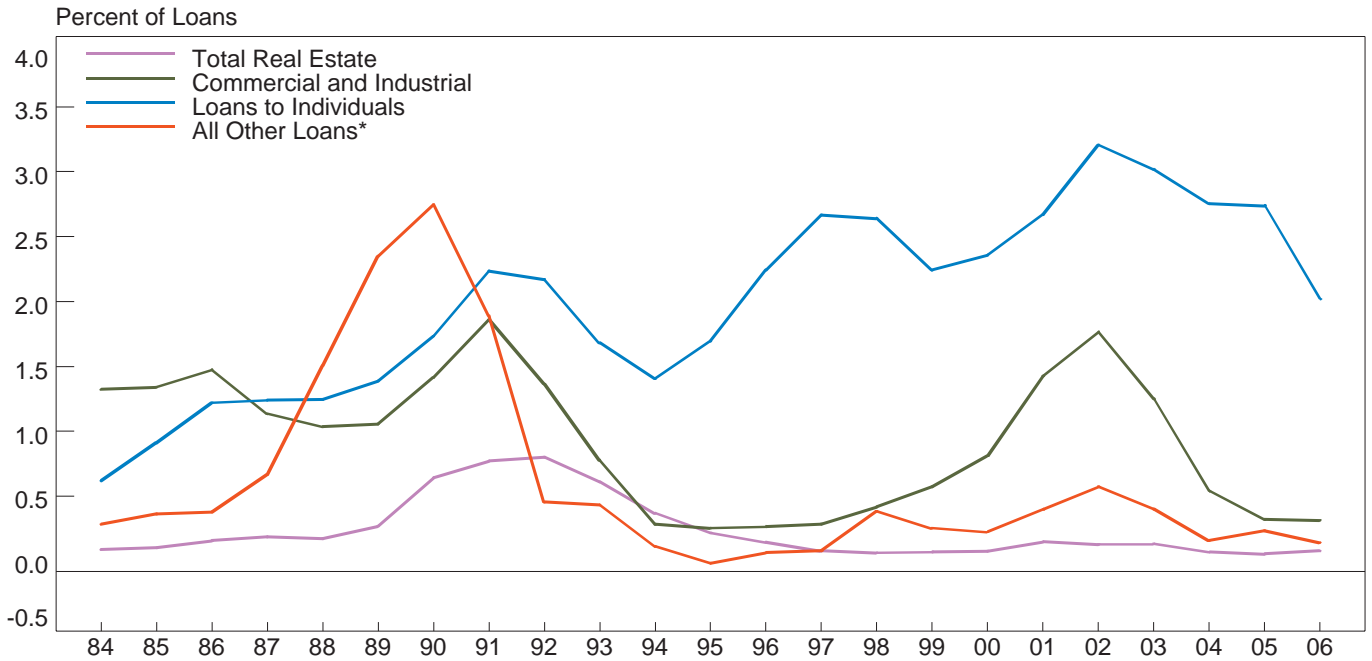
1984-2006



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

## Annual Net Charge-off Rates on Loans

1984-2006

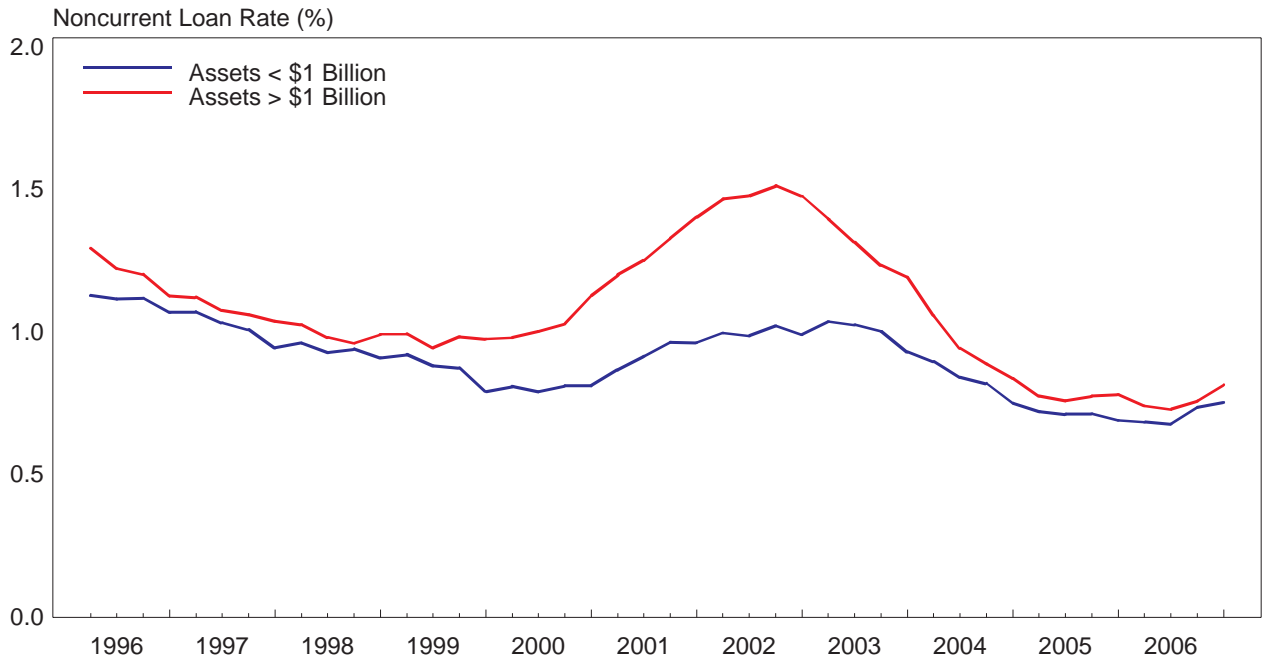


\* Includes loans to foreign governments, depository institutions and lease receivables.

## Noncurrent Loan Rates

### By Asset Size

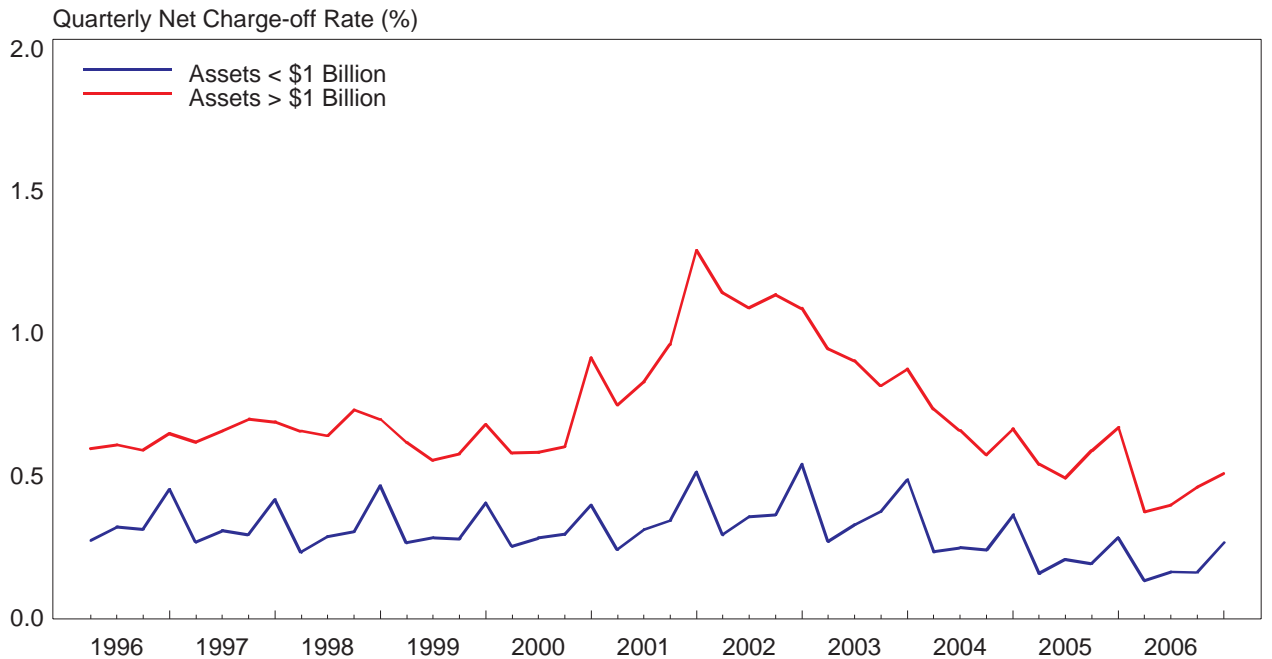
1996 - 2006



## Quarterly Net Charge-off Rates

### By Asset Size, Annualized

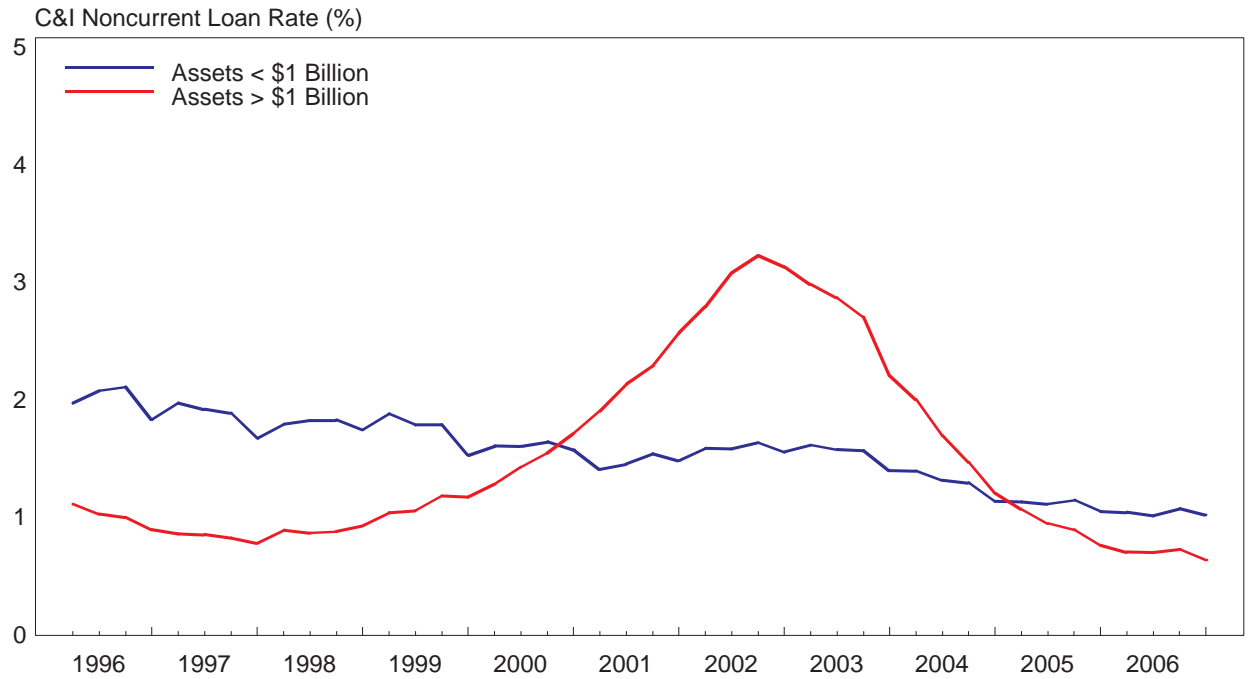
1996 - 2006



# Noncurrent C & I Loan Rates

## By Asset Size

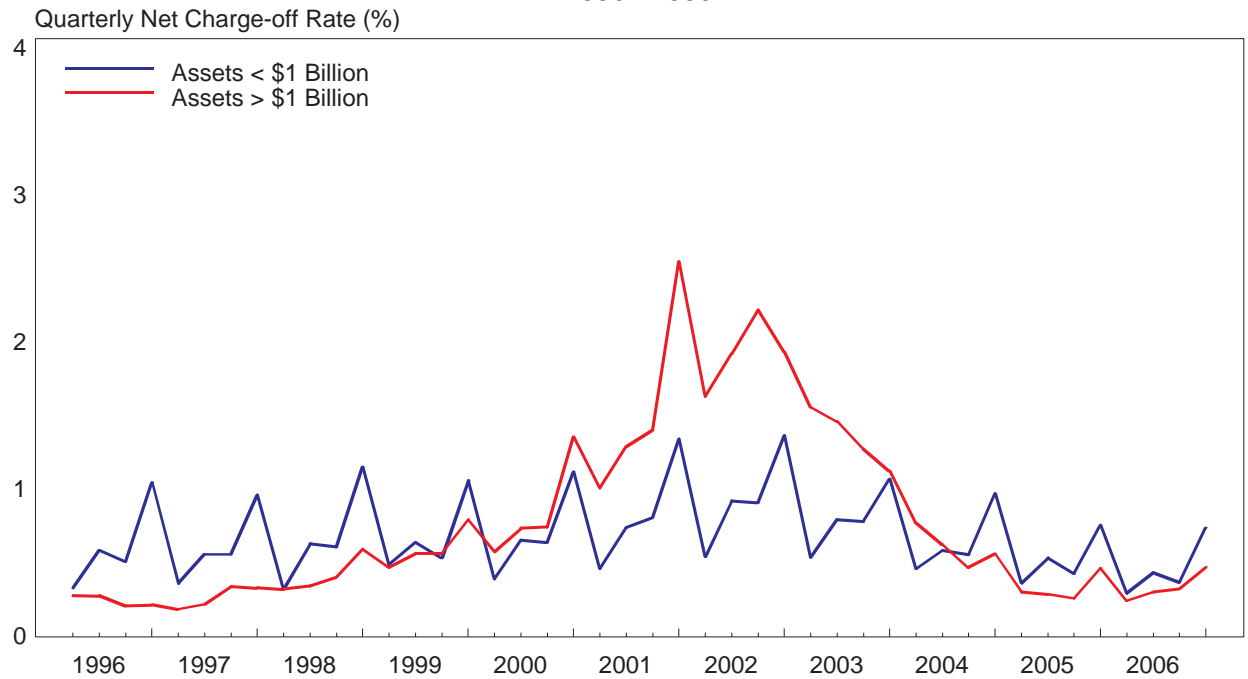
1996 - 2006



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

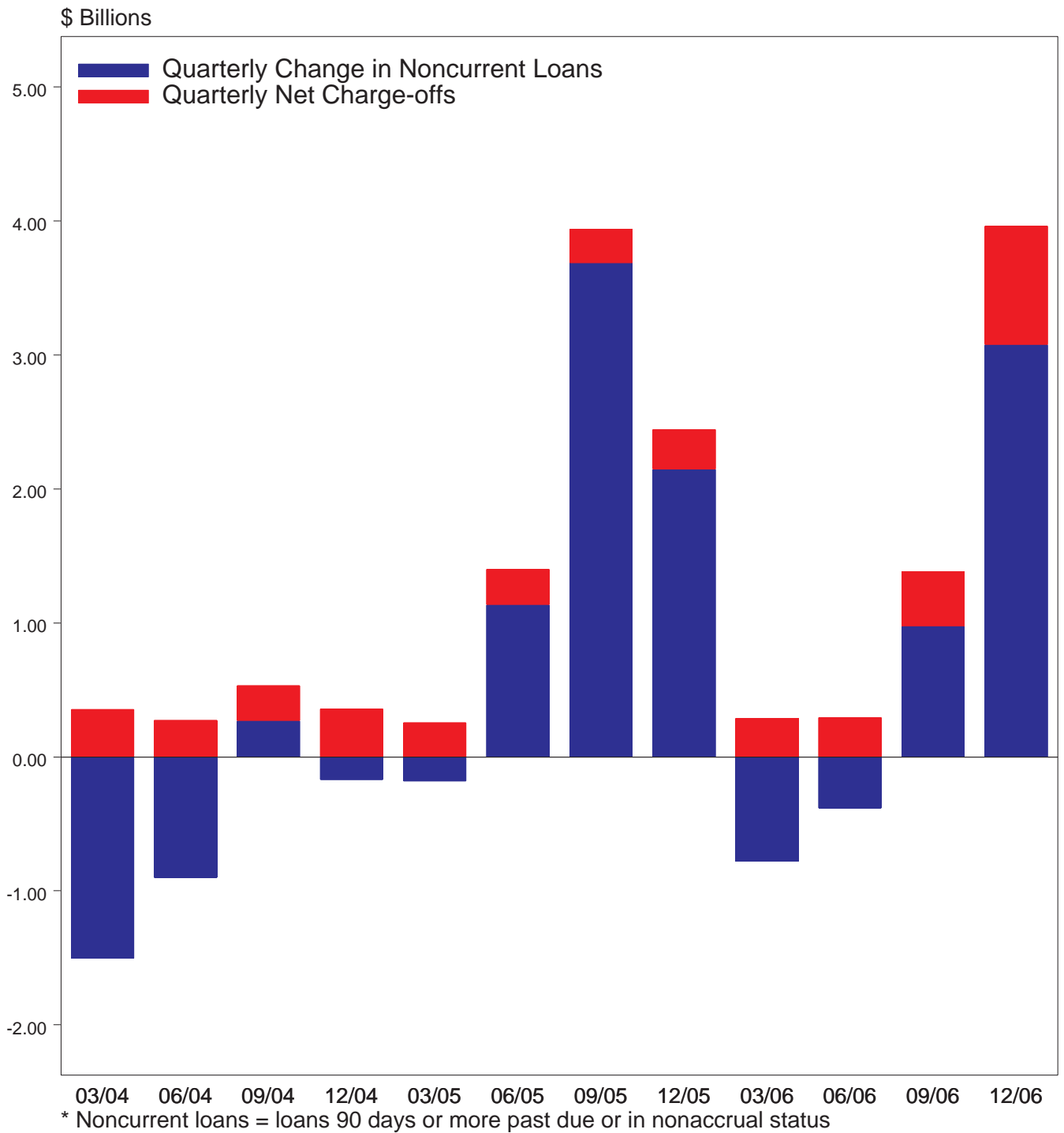
## By Asset Size

1996 - 2006



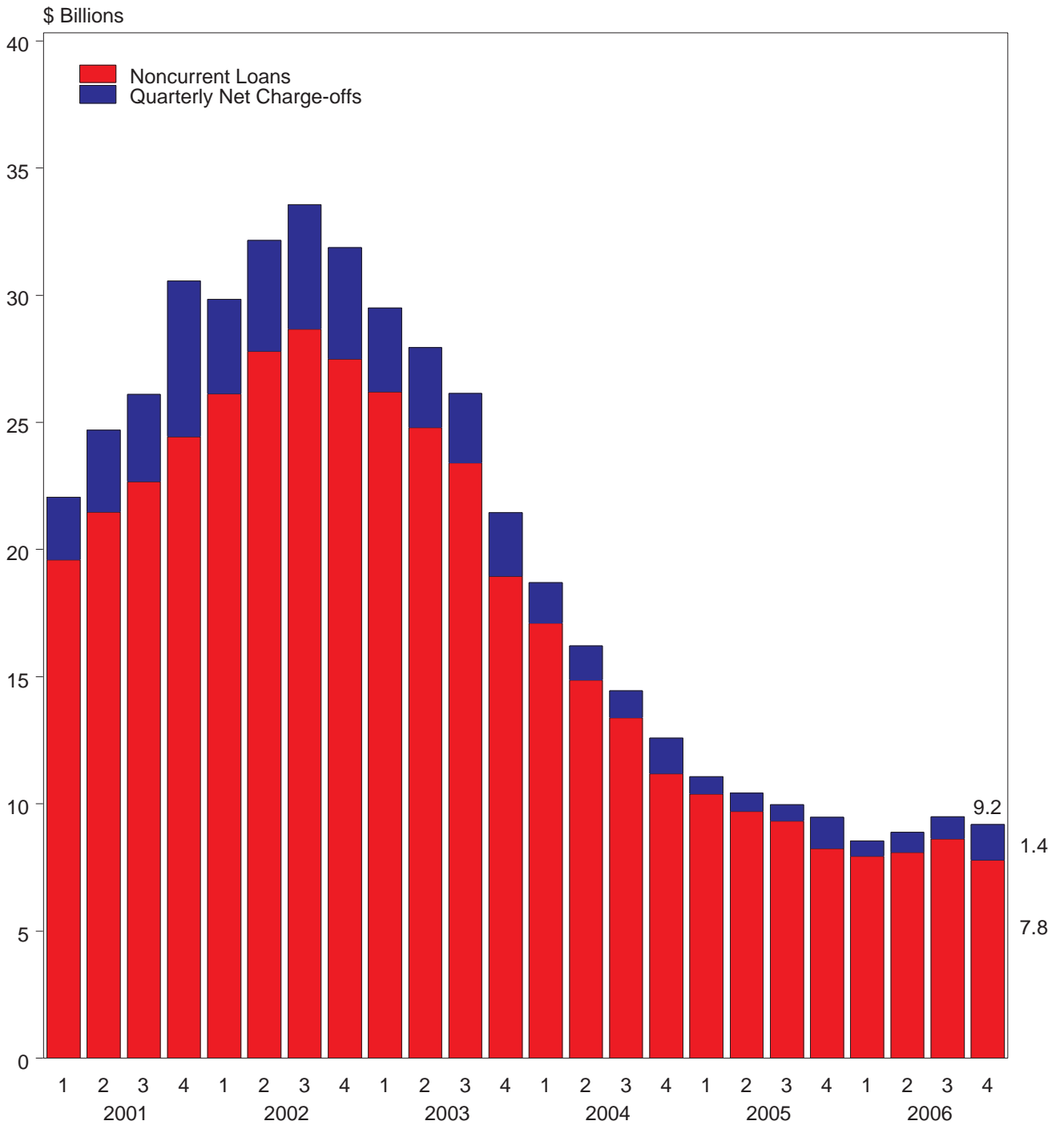
# Credit Quality of Residential Mortgage Loans\*

## 2004 to 2006



# Credit Quality of C & I Loans

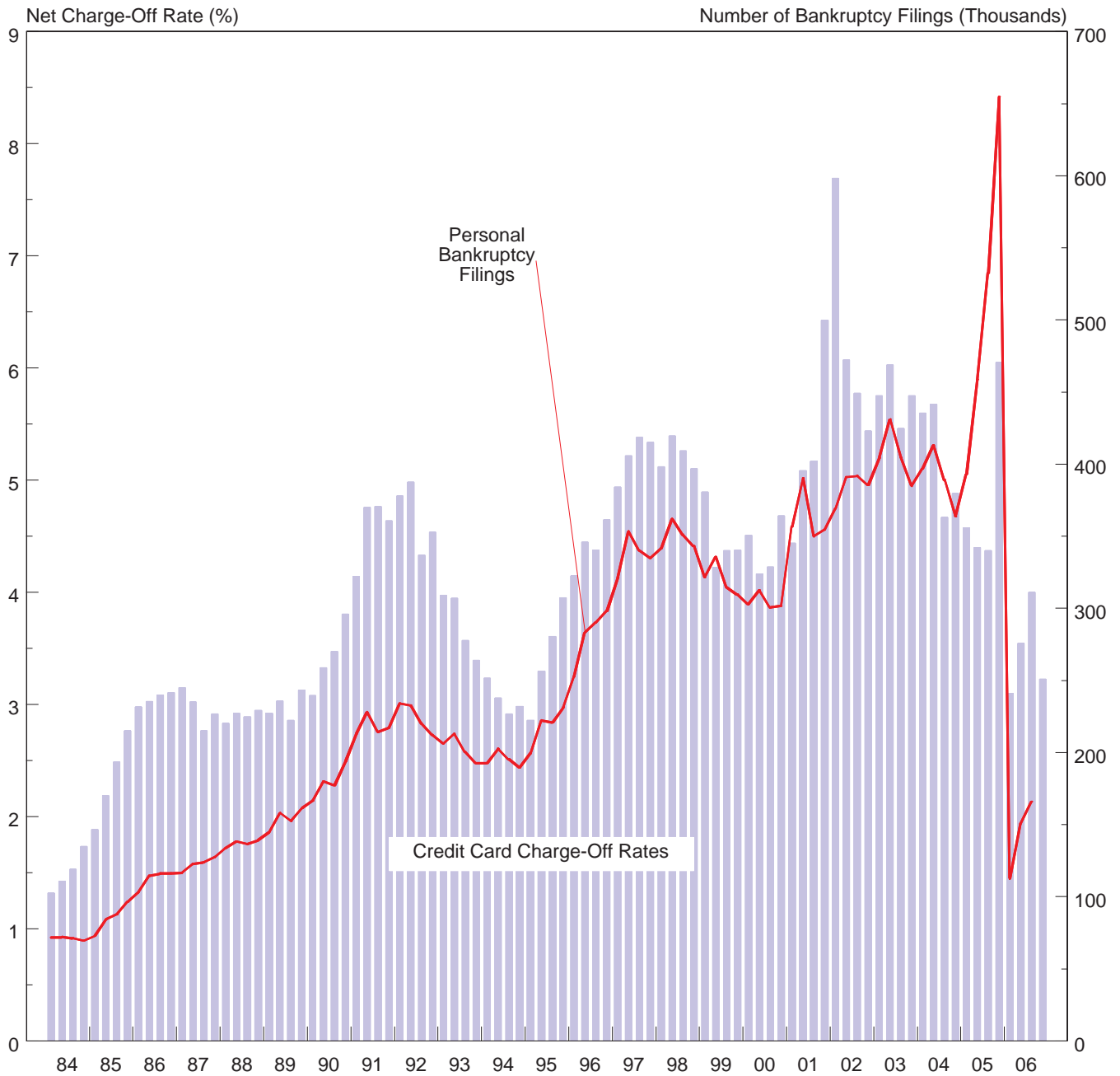
2001 - 2006





# Credit Card Loss Rates and Personal Bankruptcy Filings

1984-2006

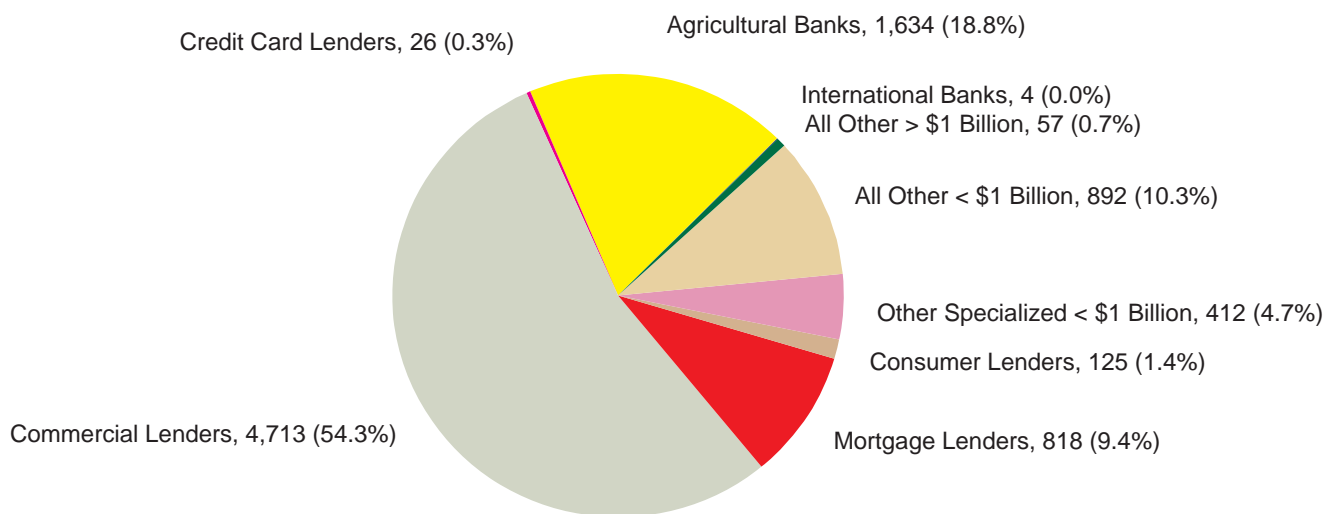


Sources: Bankruptcies - Administrative Offices of the United States Courts  
 Charge-off rates - Call reports and Thrift Financial Reports

NOTE: Personal Bankruptcy Filings for December 2006 not available at time of release.

# Number of Institutions By Asset Concentration Group

December 31, 2006

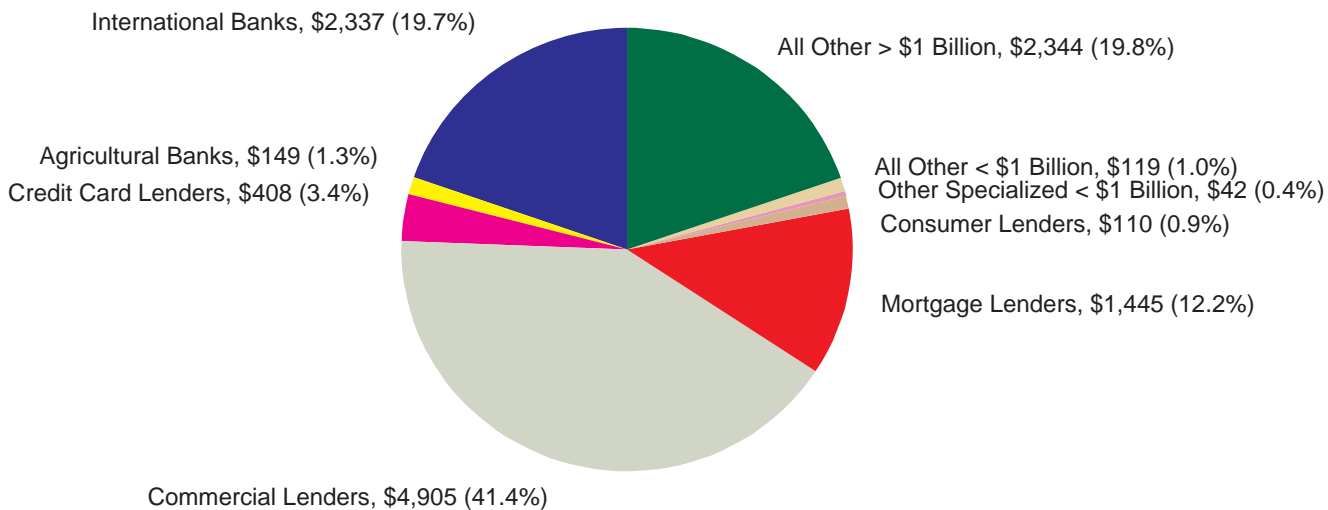


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/06	4	1,634	26	4,713	818	125	412	892	57
12/05	4	1,685	33	4,617	887	125	425	995	62
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132
12/93	11	2,951	63	3,305	2,153	323	1,224	3,109	145
12/92	11	3,021	68	3,342	2,327	319	1,388	3,315	143
12/91	10	3,120	73	3,668	2,395	379	1,371	3,426	131
12/90	10	3,114	73	4,147	2,338	463	1,396	3,678	117
12/89	12	3,184	68	4,590	2,367	519	1,429	3,810	95
12/88	13	3,259	53	4,768	2,363	550	1,523	3,940	91

# Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2006

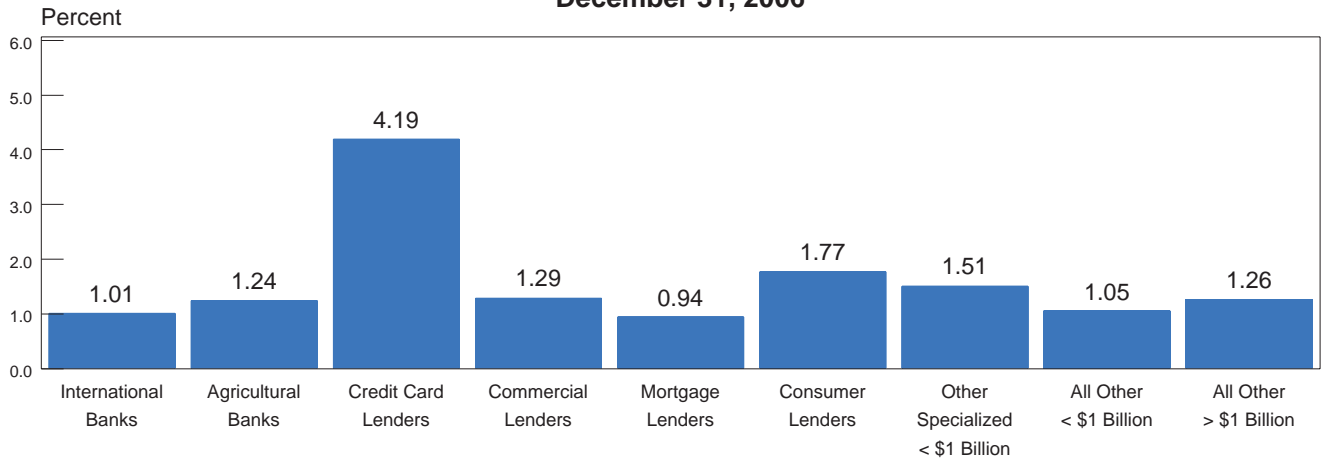


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>12/06</b>	2,337	149	408	4,905	1,445	110	42	119	2,344
<b>12/05</b>	1,851	142	358	4,257	1,655	117	48	129	2,320
<b>12/04</b>	1,881	139	383	3,301	1,504	104	52	143	2,598
<b>12/03</b>	1,448	130	348	2,924	1,658	147	61	171	2,189
<b>12/02</b>	1,273	124	299	2,961	1,342	166	60	197	2,013
<b>12/01</b>	1,176	120	335	3,539	1,179	141	50	203	1,127
<b>12/00</b>	1,229	120	295	3,823	1,000	88	51	205	651
<b>12/99</b>	1,179	121	254	3,392	1,045	101	56	225	509
<b>12/98</b>	1,444	125	258	2,786	1,079	81	68	270	420
<b>12/97</b>	1,383	120	217	2,019	967	118	65	279	876
<b>12/96</b>	1,197	117	223	2,166	932	134	70	291	480
<b>12/95</b>	1,046	118	169	1,922	935	114	82	315	641
<b>12/94</b>	960	119	134	1,675	926	92	92	306	719
<b>12/93</b>	831	120	102	1,561	920	85	119	329	663
<b>12/92</b>	754	117	93	1,666	861	60	131	342	551
<b>12/91</b>	637	114	94	1,989	798	65	112	333	446
<b>12/90</b>	625	108	87	2,206	828	61	102	329	381
<b>12/89</b>	712	102	82	2,264	854	82	100	317	305
<b>12/88</b>	699	99	67	2,224	857	75	102	315	298

# Performance Ratios By Asset Concentration Group

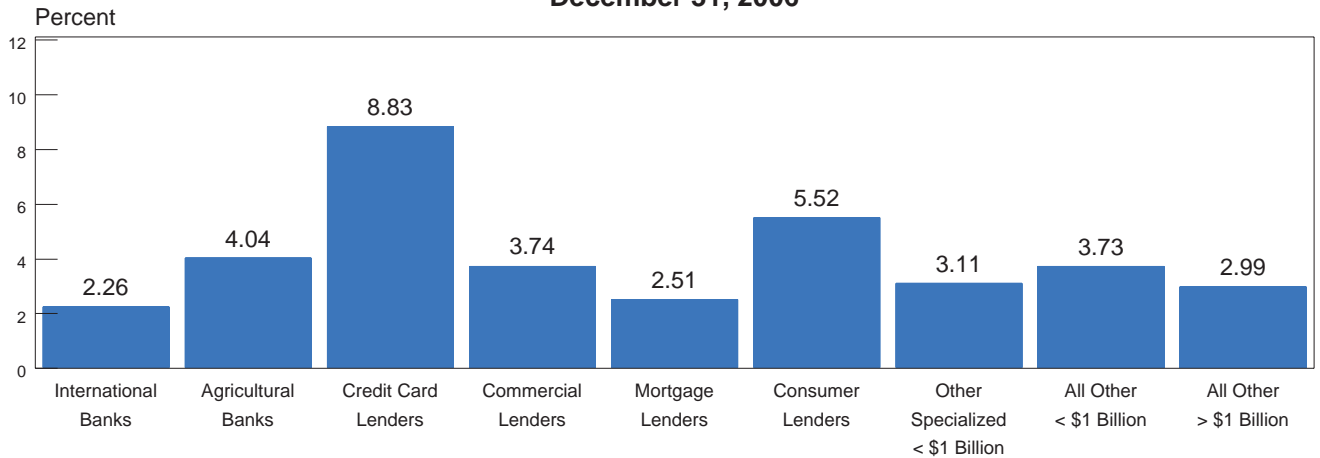
## Return on Assets (YTD)

December 31, 2006



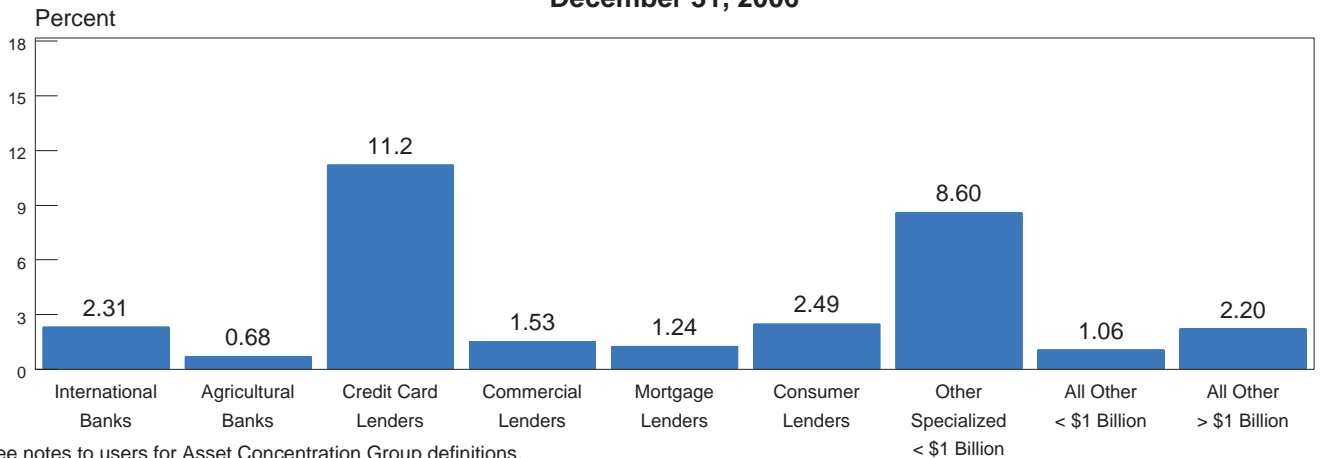
## Net Interest Margin (YTD)

December 31, 2006



## Noninterest Income to Assets (YTD)

December 31, 2006

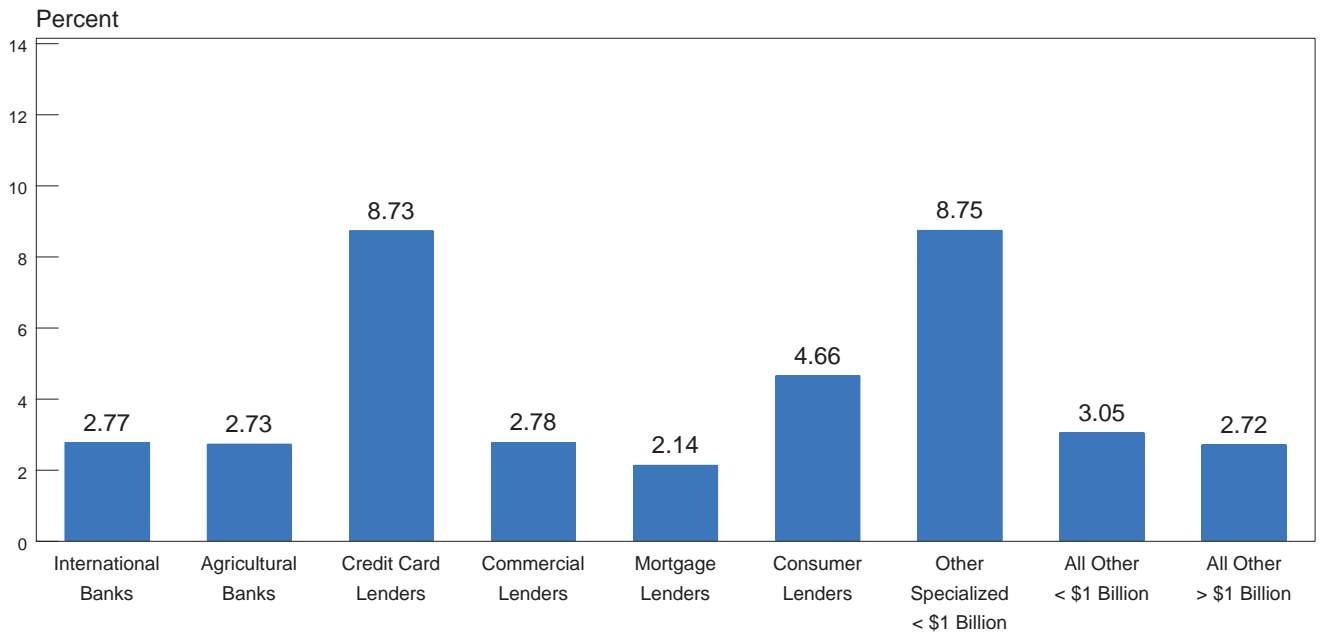


Note: See notes to users for Asset Concentration Group definitions.

# Performance Ratios By Asset Concentration Group

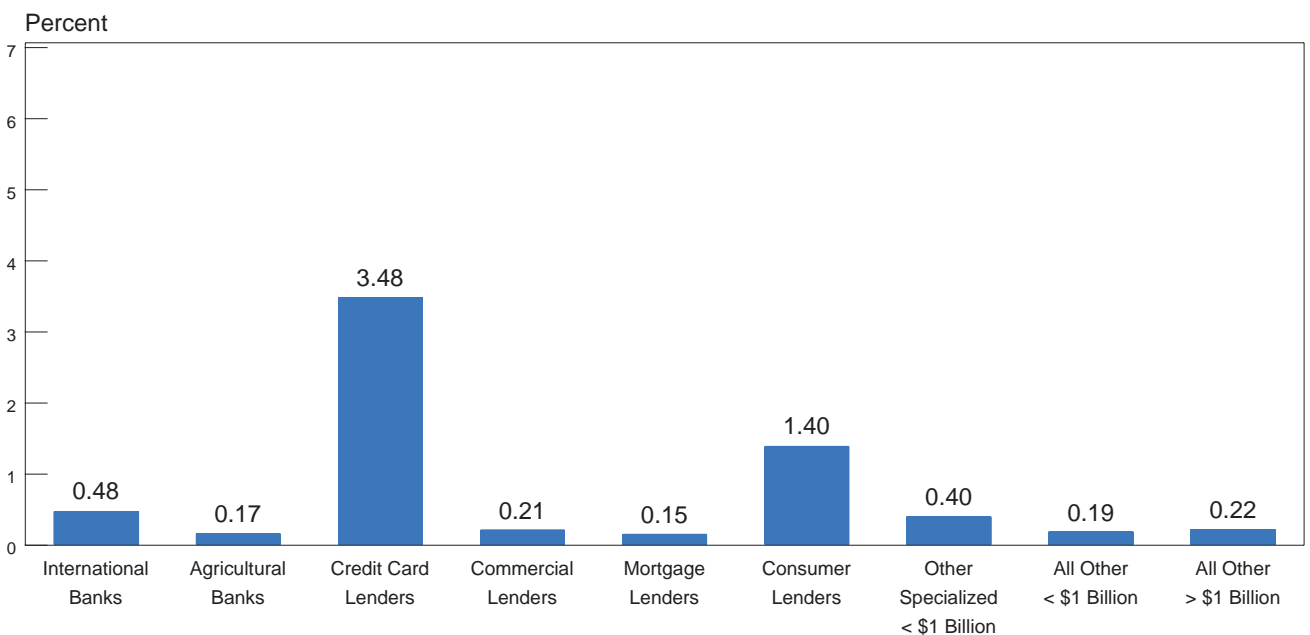
## Noninterest Expense to Assets (YTD)

December 31, 2006



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

December 31, 2006

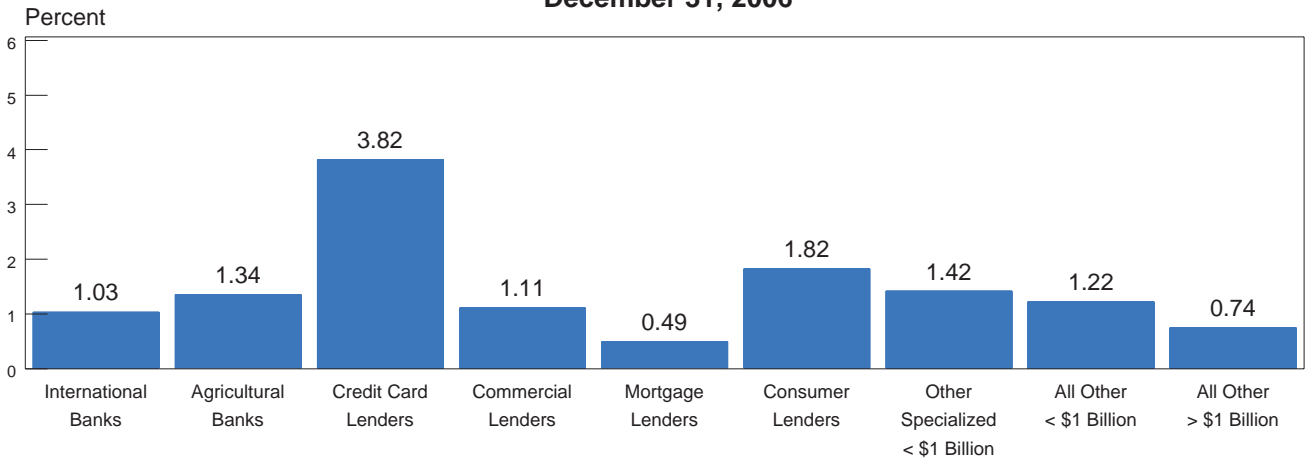


Note: See notes to users for Asset Concentration Group definitions.

# Condition Ratios By Asset Concentration Group

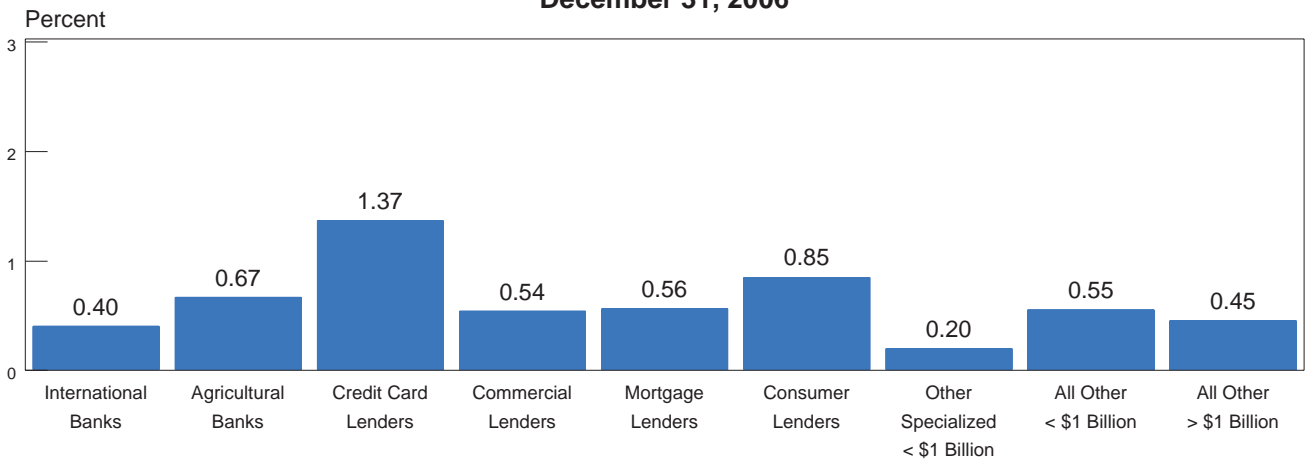
## Loss Allowance To Loans and Leases

December 31, 2006



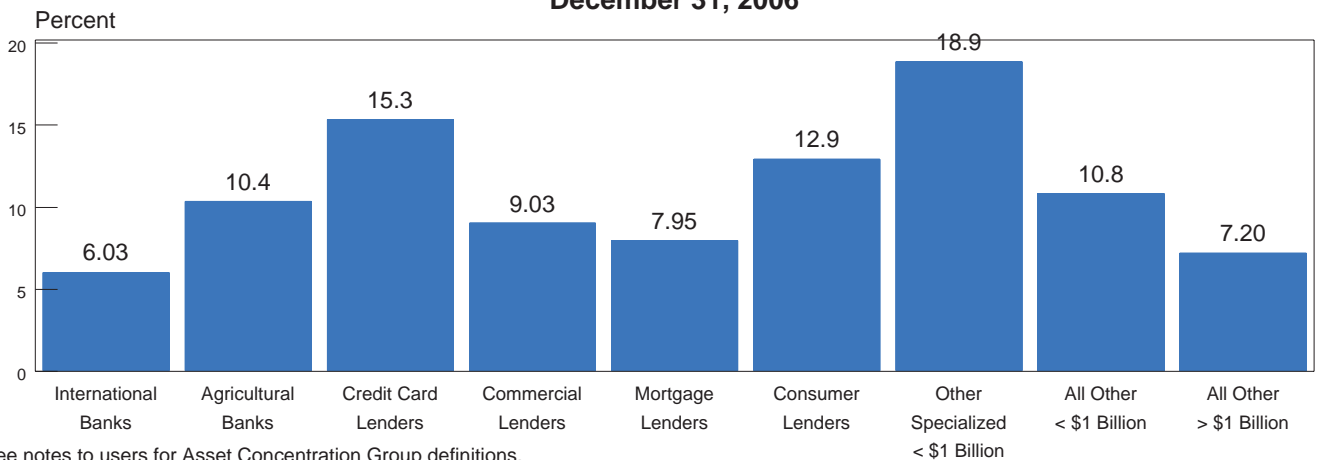
## Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2006



## Core Capital (Leverage) Ratio

December 31, 2006



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

# Return On Average Assets By Asset Concentration Group

1988 - 2006, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/06	1.01	1.24	4.19	1.29	0.94	1.77	1.51	1.05	1.26
12/05	0.86	1.27	2.90	1.37	1.07	1.55	2.19	1.09	1.41
12/04	0.76	1.22	4.03	1.29	1.18	1.66	1.68	1.10	1.32
12/03	1.10	1.20	4.08	1.28	1.38	1.31	1.85	1.06	1.34
12/02	0.74	1.24	3.60	1.30	1.31	1.35	1.08	1.14	1.32
12/01	0.84	1.12	2.89	1.12	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
12/98	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40
12/97	0.93	1.25	2.06	1.31	0.96	1.27	1.66	1.23	1.23
12/96	0.91	1.20	1.92	1.25	0.68	1.27	1.39	1.22	1.17
12/95	0.82	1.18	2.59	1.21	0.81	1.27	1.22	1.20	1.14
12/94	0.86	1.18	3.62	1.10	0.64	1.31	0.81	1.18	1.19
12/93	1.03	1.25	3.74	0.97	0.72	1.45	0.98	1.21	1.09
12/92	0.67	1.23	2.85	0.62	0.76	1.05	1.06	1.07	0.93
12/91	0.38	1.06	2.17	0.10	0.41	0.64	0.85	0.86	0.56
12/90	0.38	1.02	2.26	-0.17	-0.09	0.50	0.33	0.72	0.33
12/89	-0.36	1.03	1.88	0.04	-0.31	-0.86	0.56	0.65	0.24
12/88	1.03	0.92	1.66	0.27	0.22	0.63	0.21	0.57	0.34

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

# Net Interest Margin By Asset Concentration Group

1988 - 2006, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/06	2.26	4.04	8.83	3.74	2.51	5.52	3.11	3.73	2.99
12/05	2.61	4.11	8.65	3.88	2.79	4.58	2.80	3.80	3.21
12/04	2.50	4.07	9.04	3.85	3.05	4.71	3.20	3.86	3.29
12/03	3.03	4.03	8.29	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.17	8.74	4.19	3.39	4.69	3.40	4.11	3.63
12/01	2.82	4.03	7.85	4.07	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68
12/98	3.01	4.23	7.93	4.24	3.10	4.63	3.86	4.29	3.86
12/97	3.03	4.32	7.88	4.55	3.20	5.18	3.80	4.43	4.01
12/96	3.20	4.31	7.75	4.39	3.21	4.93	3.82	4.42	4.09
12/95	3.41	4.34	8.23	4.35	3.11	4.95	3.83	4.47	4.07
12/94	3.49	4.36	8.92	4.45	3.30	5.16	3.77	4.51	4.23
12/93	3.53	4.38	9.59	4.38	3.48	5.57	3.81	4.58	4.35
12/92	3.51	4.41	9.59	4.29	3.49	5.02	3.86	4.62	4.24
12/91	3.14	4.19	9.26	3.85	2.89	4.54	3.62	4.30	3.75
12/90	2.92	4.09	8.73	3.62	2.39	4.51	3.45	4.15	2.69
12/89	3.13	4.14	8.23	3.57	1.92	3.73	3.36	4.07	2.15
12/88	3.31	4.09	8.53	3.55	2.13	4.18	3.36	4.00	2.28

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



# Net Charge-offs as a Percent of Average Loans and Leases

## By Asset Concentration Group

1988 - 2006, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/06	0.48	0.17	3.48	0.21	0.15	1.40	0.40	0.19	0.22
12/05	0.87	0.18	4.64	0.23	0.12	1.44	0.26	0.23	0.25
12/04	0.91	0.22	4.66	0.30	0.12	1.57	0.59	0.29	0.25
12/03	1.40	0.28	5.22	0.46	0.18	2.09	1.22	0.38	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
12/98	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60
12/97	0.25	0.23	4.72	0.38	0.18	0.97	0.30	0.29	0.56
12/96	0.29	0.26	3.94	0.34	0.29	0.77	0.47	0.30	0.50
12/95	0.35	0.20	3.31	0.35	0.28	0.58	0.31	0.23	0.41
12/94	0.61	0.15	2.87	0.40	0.44	0.61	0.21	0.19	0.37
12/93	1.20	0.23	3.65	0.75	0.57	0.72	0.52	0.34	0.64
12/92	1.84	0.36	4.68	1.04	0.48	0.77	0.72	0.51	1.08
12/91	2.47	0.41	4.73	1.33	0.50	0.93	0.51	0.65	1.17
12/90	2.16	0.44	3.85	1.22	0.42	0.59	1.21	0.61	1.03
12/89	1.76	0.58	3.55	0.77	0.05	0.39	0.96	0.62	0.55
12/88	0.83	0.77	3.61	0.78	0.02	0.42	0.88	0.62	0.40

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

# Percent of Loans Noncurrent By Asset Concentration Group

1988 - 2006

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>12/06</b>	0.85	0.87	1.90	0.68	0.69	1.04	0.73	0.81	0.80
<b>12/05</b>	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
<b>12/04</b>	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
<b>12/03</b>	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
<b>12/02</b>	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
<b>12/01</b>	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
<b>12/00</b>	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
<b>12/99</b>	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
<b>12/98</b>	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
<b>12/97</b>	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
<b>12/96</b>	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
<b>12/95</b>	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
<b>12/94</b>	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
<b>12/93</b>	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
<b>12/92</b>	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36
<b>12/91</b>	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
<b>12/90</b>	6.39	1.74	2.05	4.24	2.43	1.94	2.25	1.78	2.48
<b>12/89</b>	5.47	2.00	1.96	3.43	2.68	2.22	3.81	2.10	6.24
<b>12/88</b>	5.69	2.34	1.76	3.02	2.23	1.61	3.34	2.16	5.43

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

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

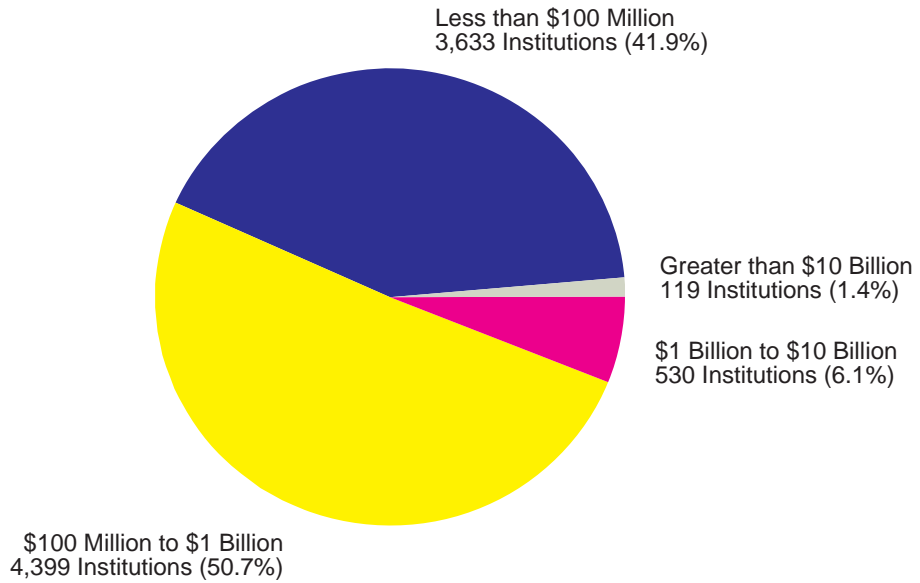
1988 - 2006

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/06	6.03	10.35	15.33	9.03	7.95	12.94	18.86	10.83	7.20
12/05	6.29	10.39	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.10	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
12/91	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
12/90	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
12/89	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74
12/88	4.93	9.43	5.96	6.03	6.86	7.55	9.46	8.00	6.10

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

## Number of Institutions By Asset Size

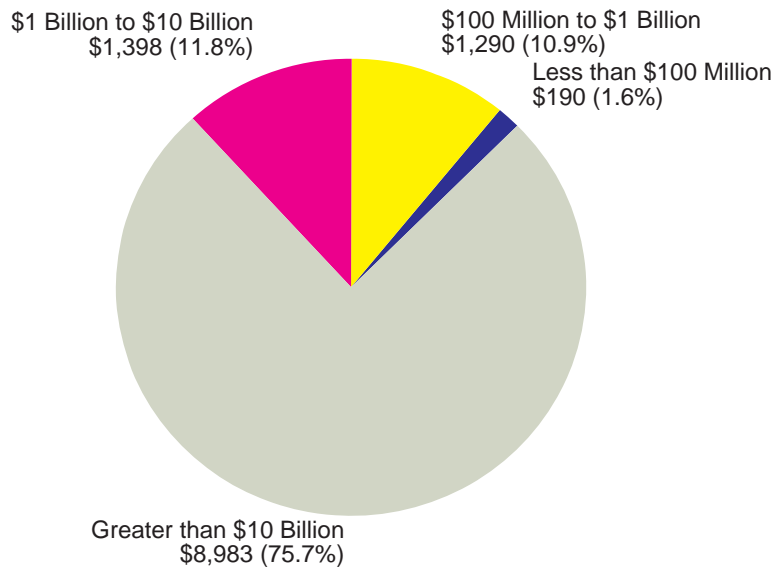
December 31, 2006



## Industry Assets By Asset Size

December 31, 2006

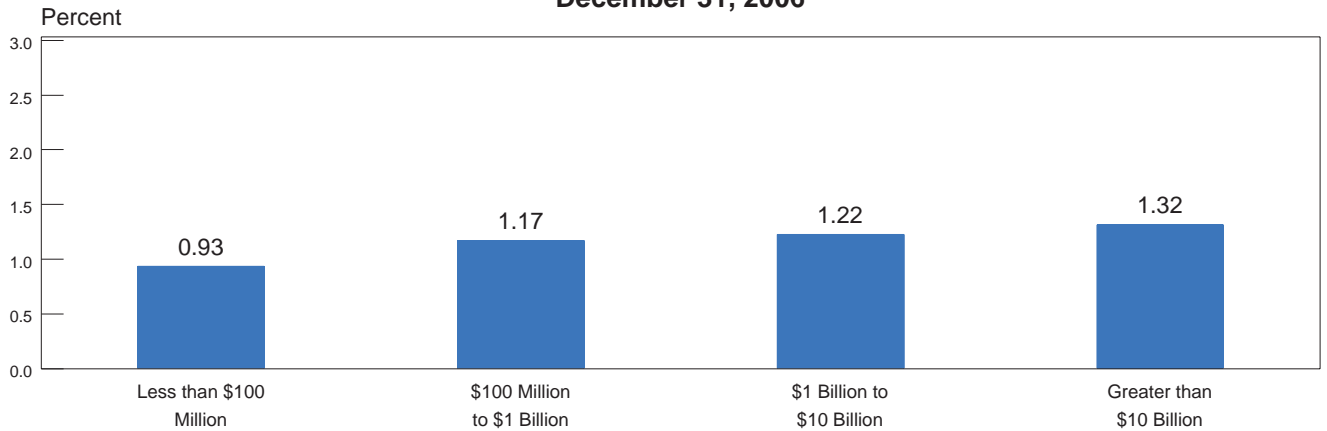
(\$ Billions)



# Performance Ratios By Asset Size

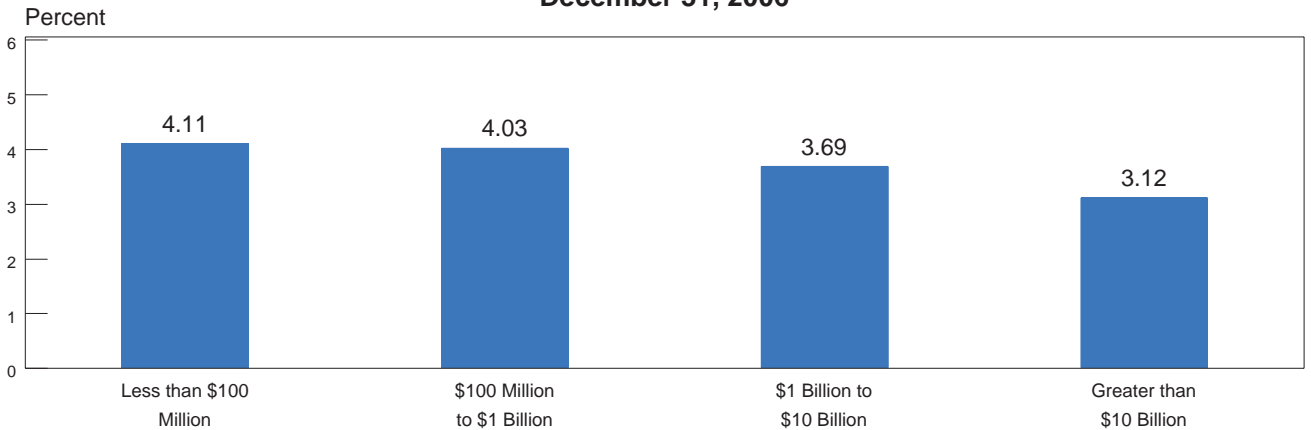
## Return on Assets (YTD)

December 31, 2006



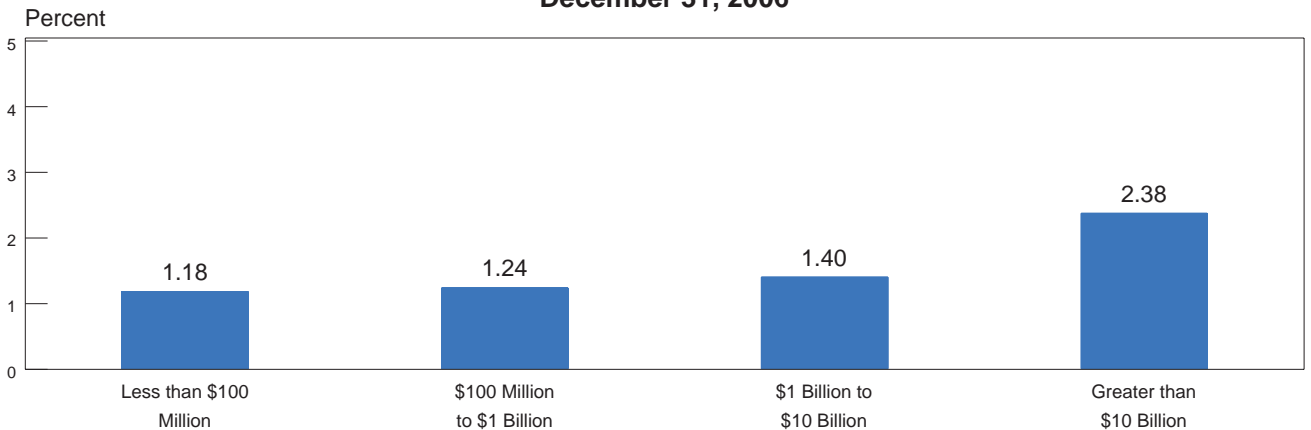
## Net Interest Margin (YTD)

December 31, 2006



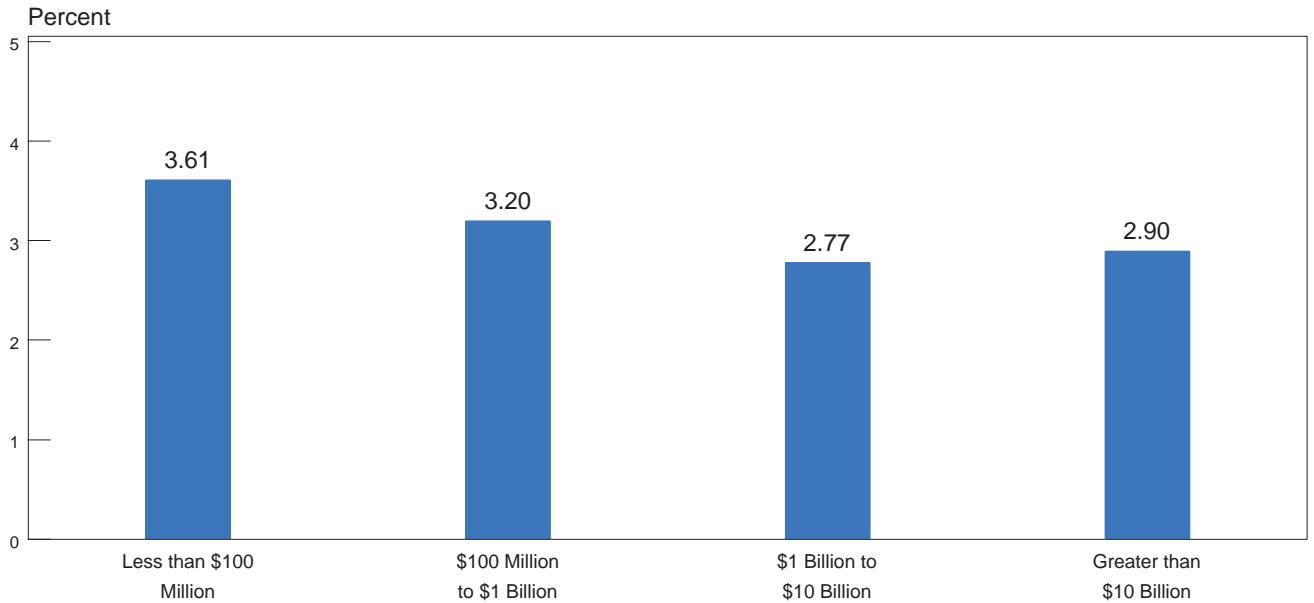
## Noninterest Income to Assets (YTD)

December 31, 2006



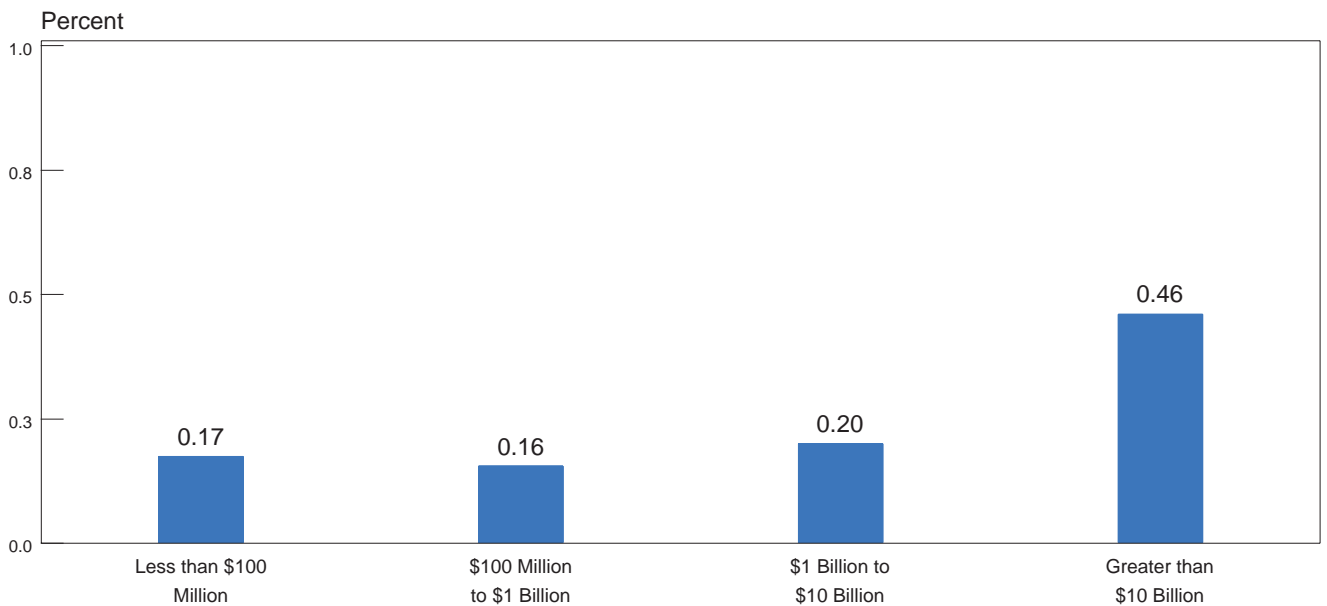
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2006



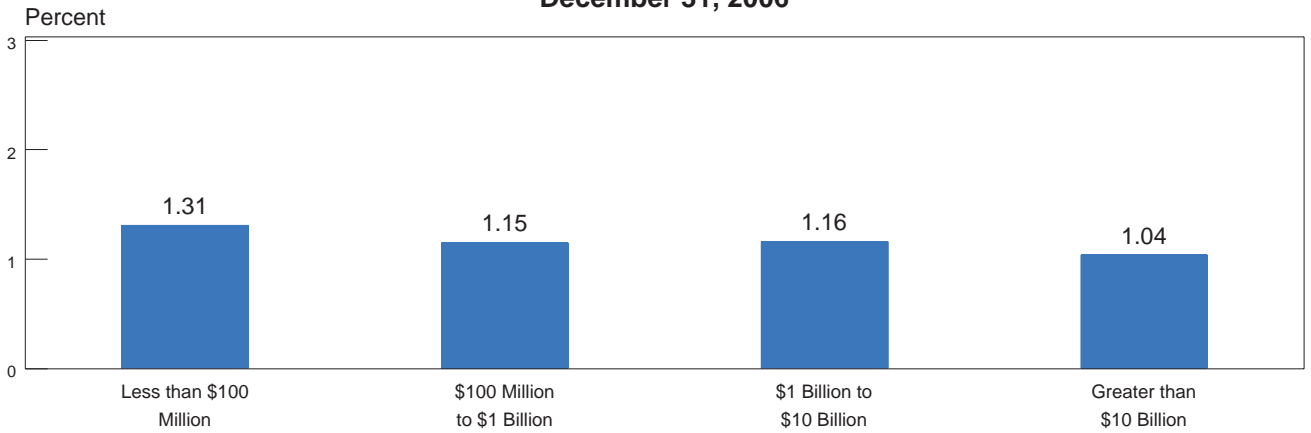
## Net Charge-offs to Loans and Leases (YTD)

December 31, 2006



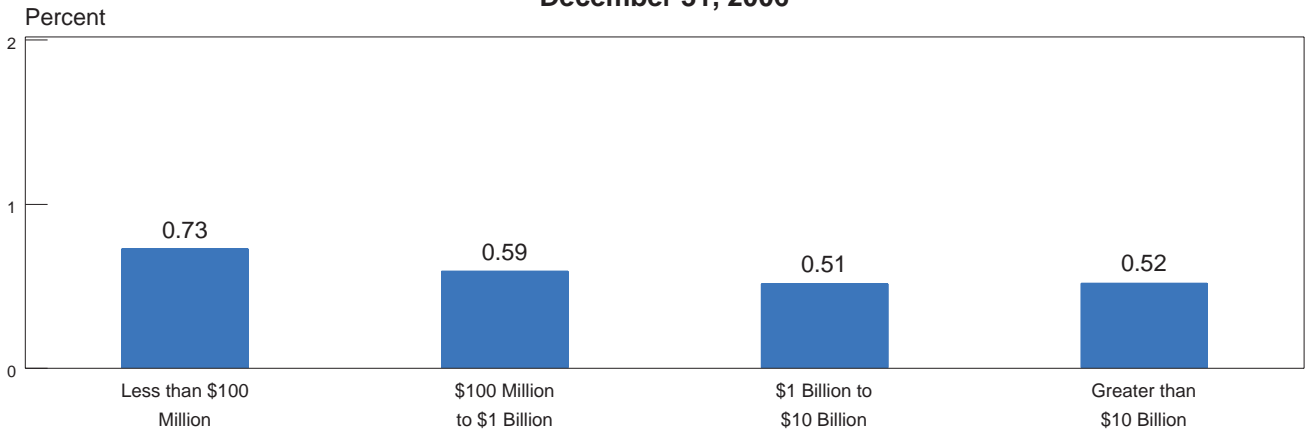
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

December 31, 2006



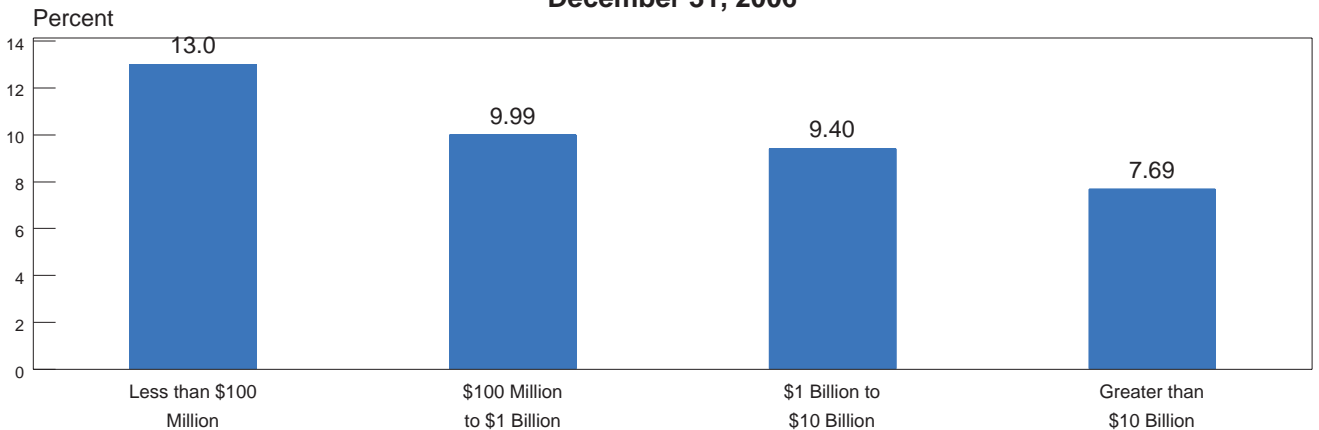
## Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2006



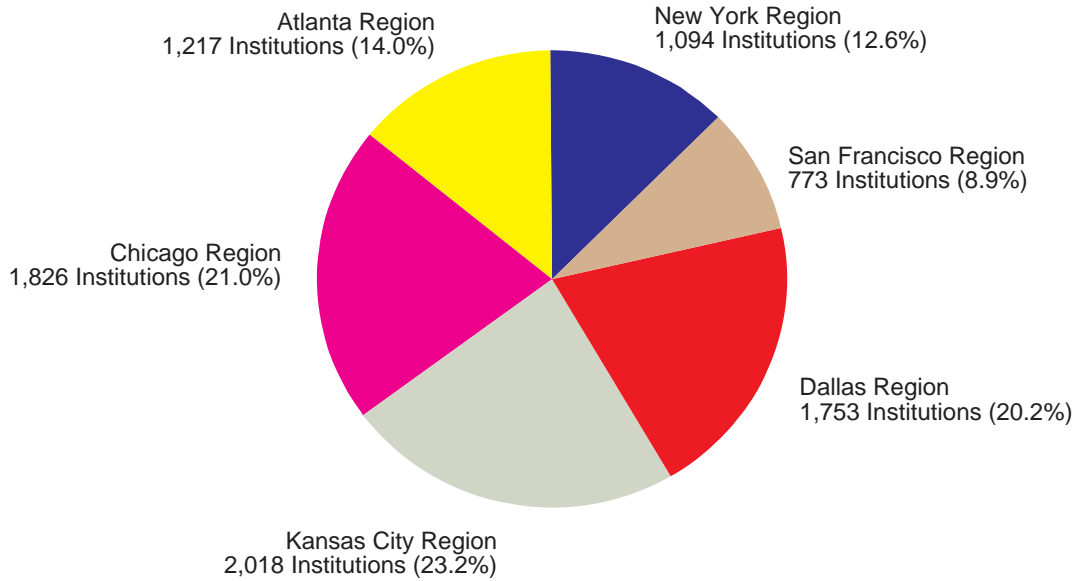
## Core Capital (Leverage) Ratio

December 31, 2006



# Geographic Distribution of FDIC-Insured Institutions

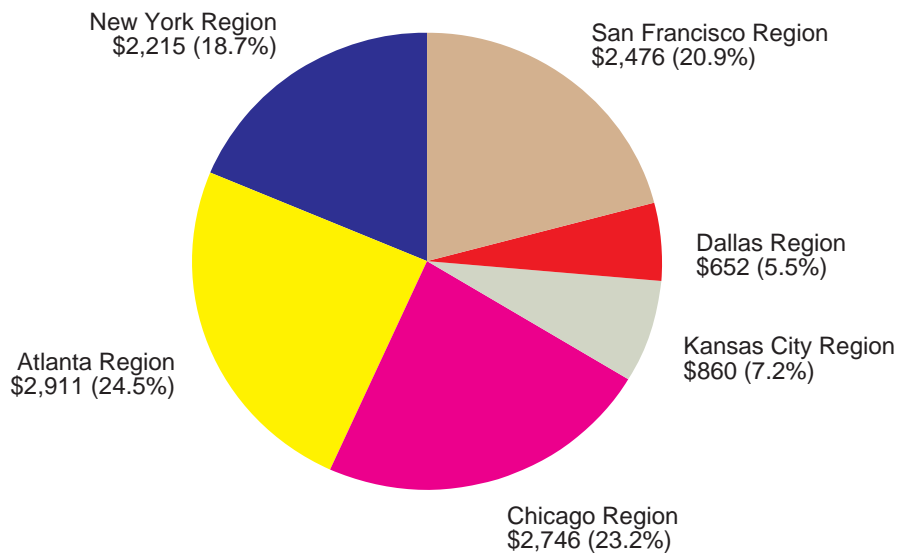
December 31, 2006



# Geographic Distribution of Industry Assets

December 31, 2006

(\$ Billions)



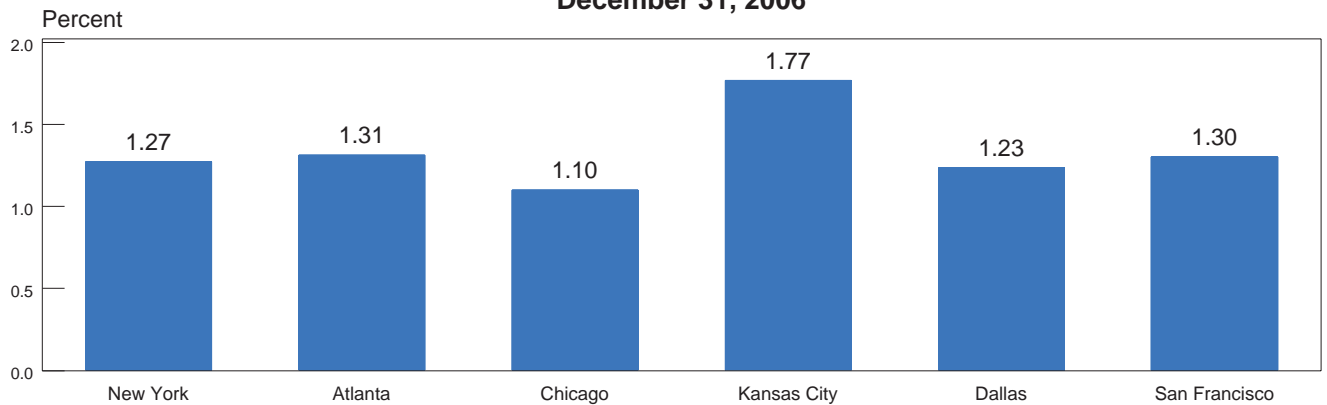
Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.



# Performance Ratios By Geographic Regions

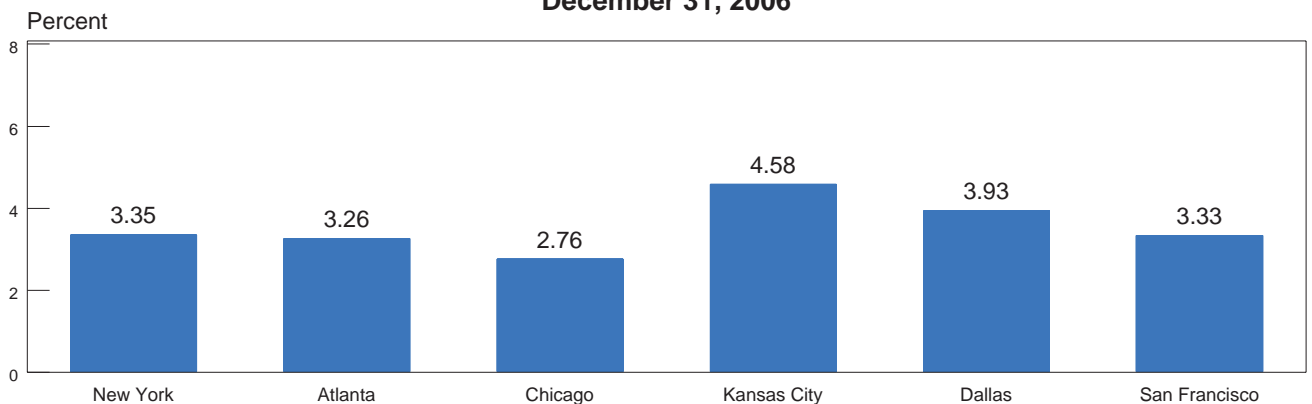
## Return on Assets (YTD)

December 31, 2006



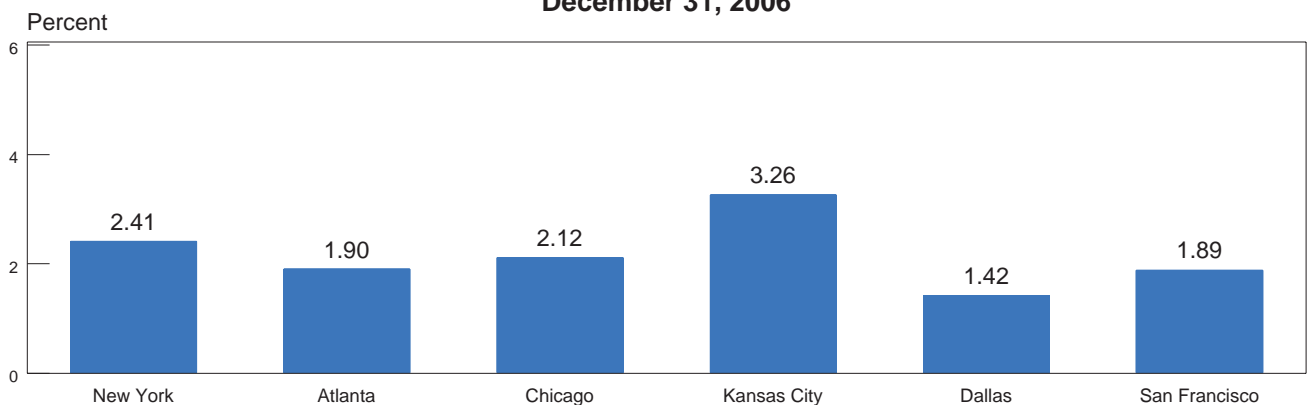
## Net Interest Margins (YTD)

December 31, 2006



## Noninterest Income to Assets (YTD)

December 31, 2006



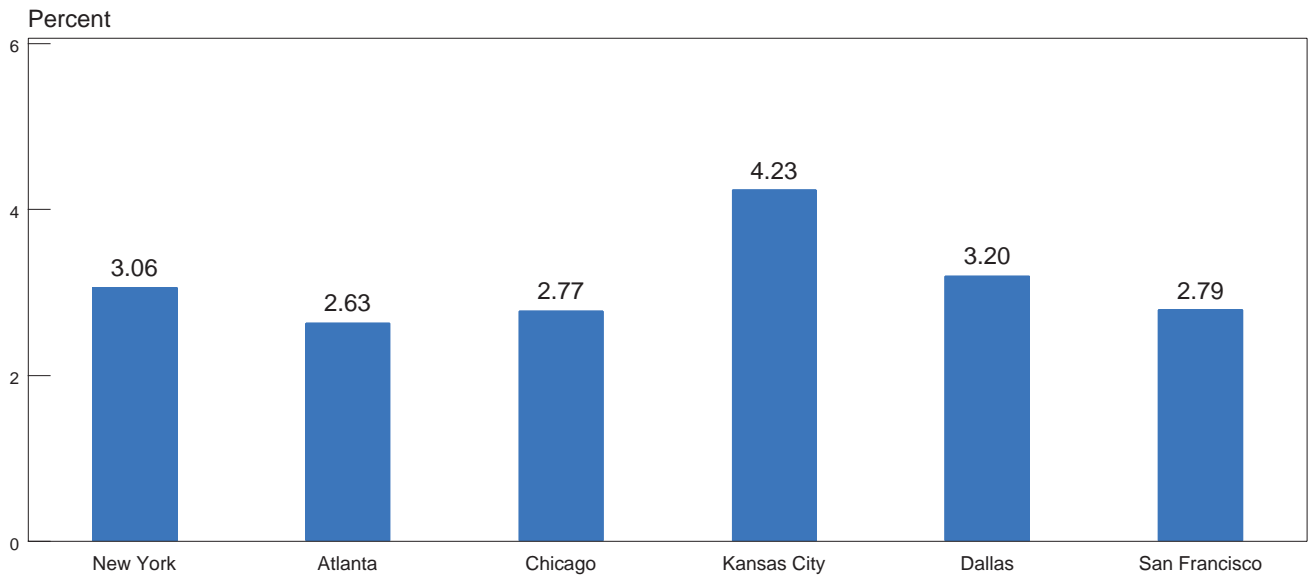
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Region

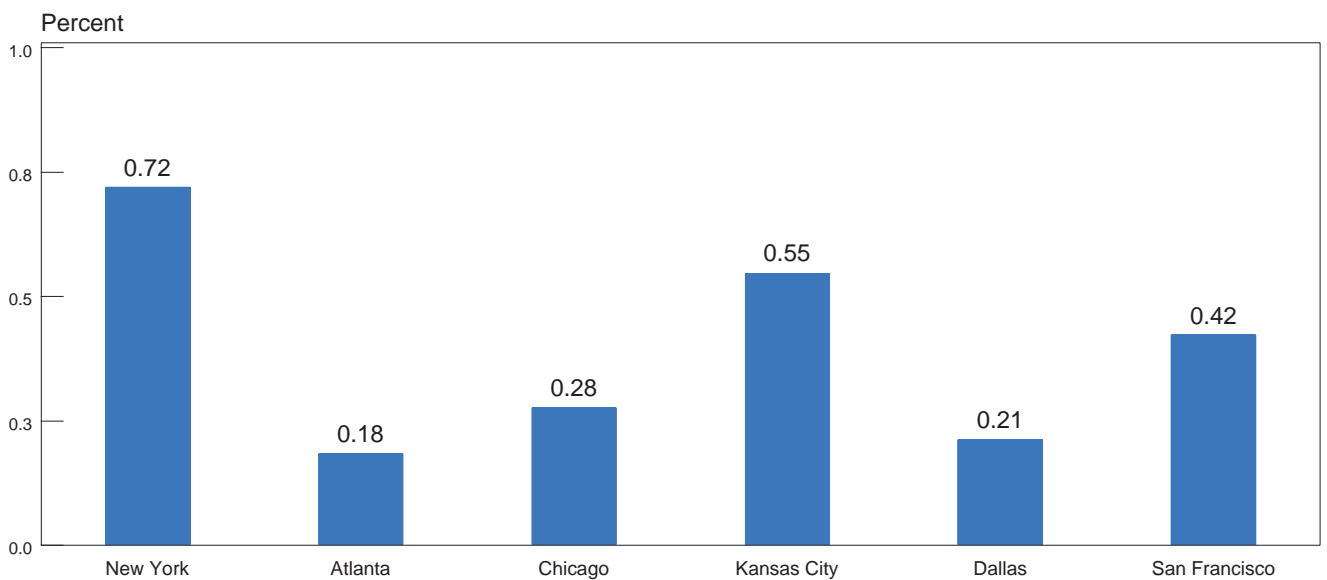
### Noninterest Expense to Assets (YTD)

December 31, 2006



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

December 31, 2006



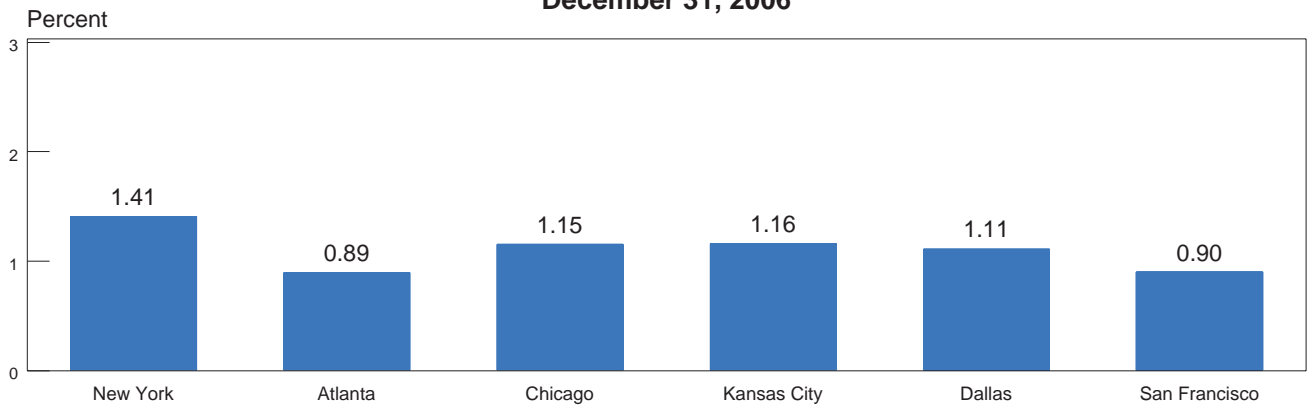
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

# Condition Ratios By Geographic Regions

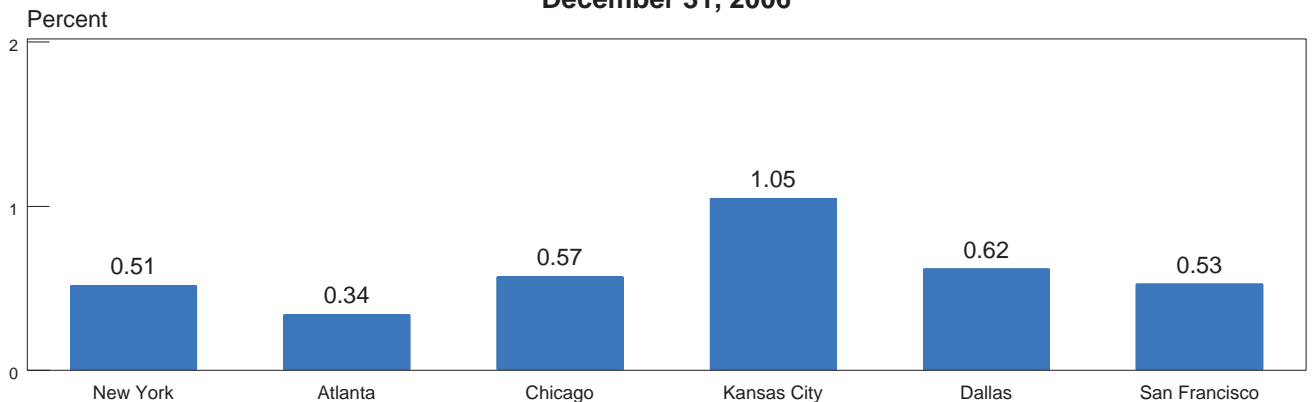
## Loss Allowance To Loans and Leases

December 31, 2006



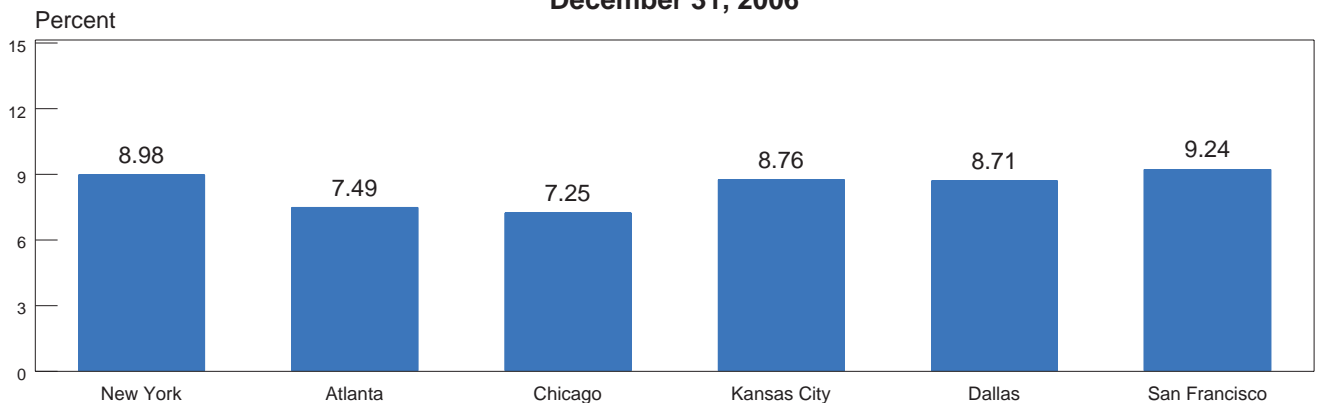
## Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2006



## Core Capital (Leverage) Ratio

December 31, 2006



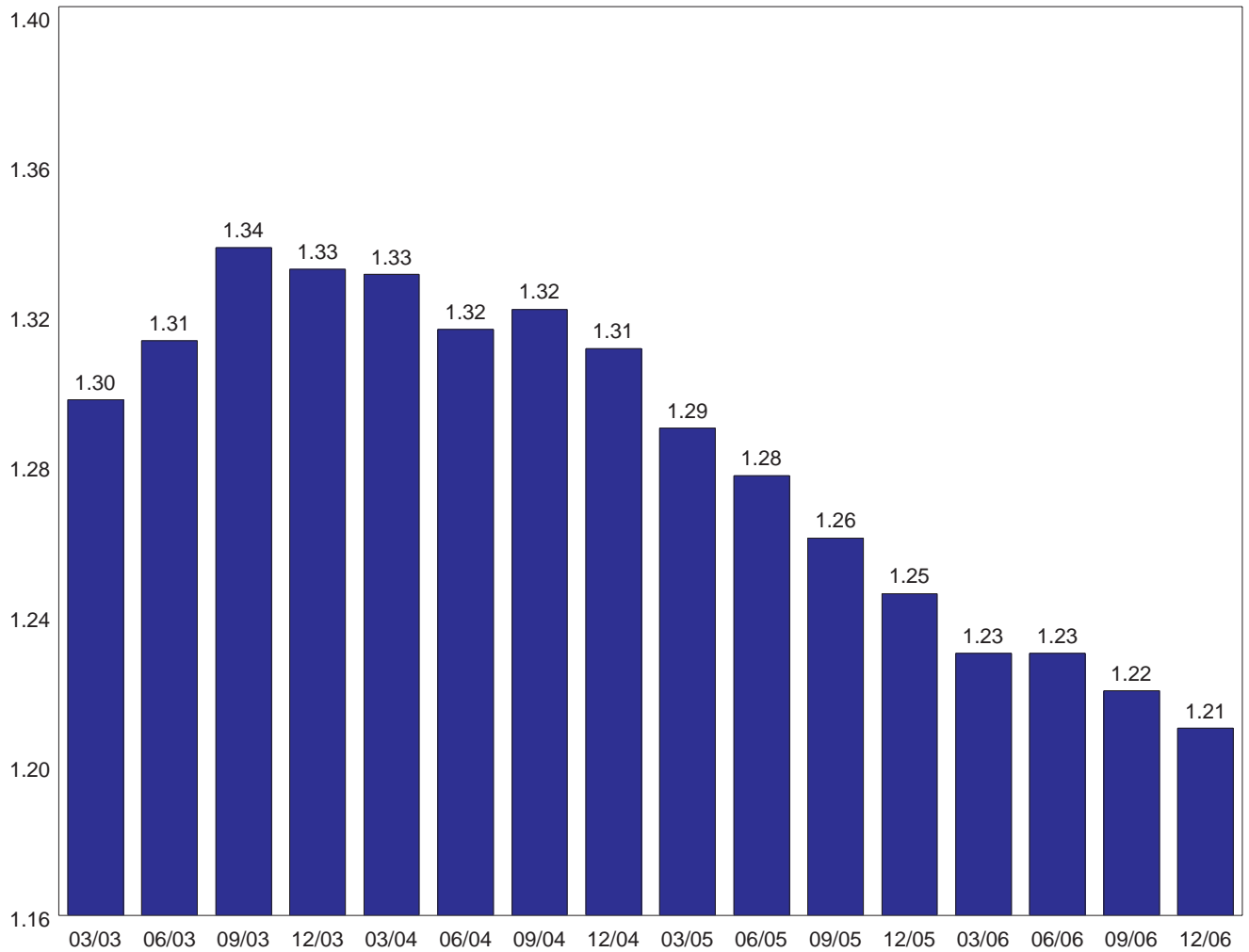
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2003 - December 31, 2006

Funds per \$100 Est. Insured Deposits



Note: Includes insured branches of foreign banks. 2006 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

September 30, 2005 - December 31, 2006



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/06	5.04	5.11	4.97	4.70	4.61	4.56	4.56	4.58	4.69
9/30/06	5.01	5.10	5.01	4.82	4.75	4.73	4.74	4.79	4.91
6/30/06	4.88	5.08	5.06	5.02	5.01	5.02	5.05	5.11	5.19
3/31/06	4.57	4.71	4.71	4.68	4.66	4.63	4.63	4.65	4.64
12/31/05	4.00	4.31	4.34	4.41	4.40	4.41	4.43	4.48	4.69

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

# Capital Category Distribution

December 31, 2006

## DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,621	99.3%	\$11,843.0	99.9%
Adequately Capitalized	57	0.7%	\$15.9	0.1%
Undercapitalized	3	0.0%	\$1.2	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

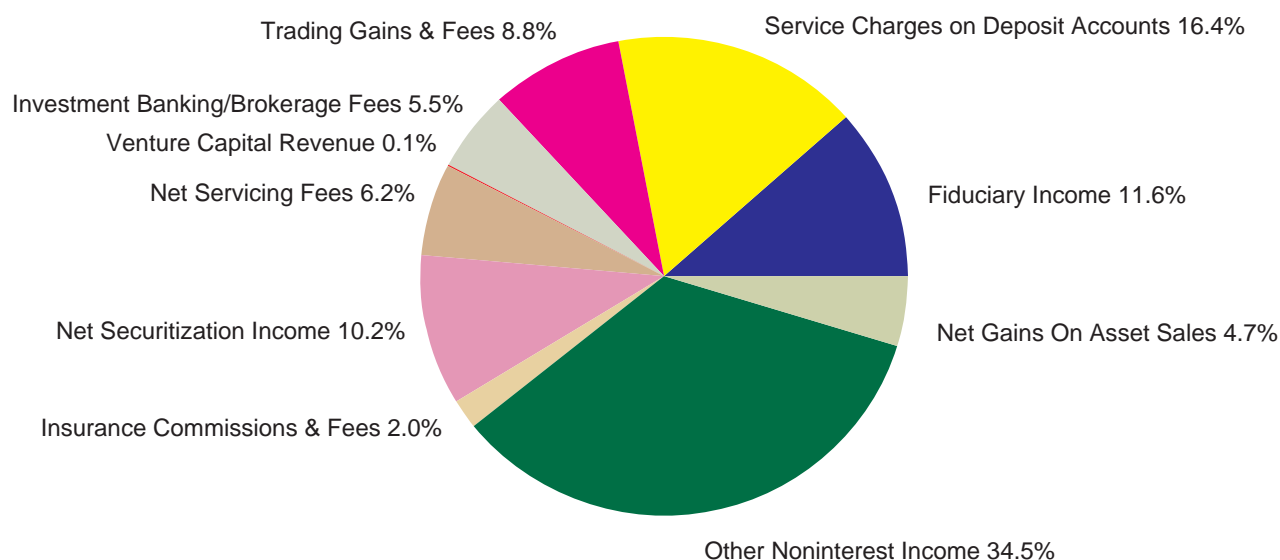
Note: Excludes U.S. branches of foreign banks.

## Capital Category Definitions

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

# Composition of Commercial Banks' Noninterest Income

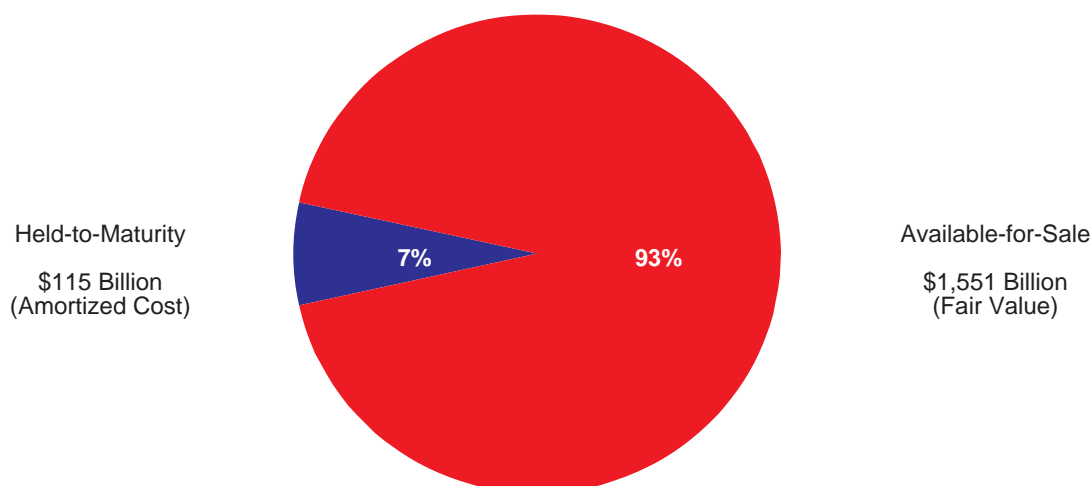
December 31, 2006



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$25,208	1,464	19.5%
Service Charges on Deposit Accounts	\$35,724	7,215	96.2%
Trading Gains & Fees	\$19,181	124	1.7%
Investment Banking/Brokerage Fees	\$11,887	2,067	27.6%
Venture Capital Revenue	\$247	60	0.8%
Net Servicing Fees	\$13,504	1,792	23.9%
Net Securitization Income	\$22,168	69	0.9%
Insurance Commissions & Fees	\$4,304	3,599	48.0%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$7,572	2,133	28.4%
Net Gains/Losses On OREO Sales	\$126	2,303	30.7%
Net Gains/Losses On Sales Of Other Assets	\$2,574	2,490	33.2%
Other Noninterest Income	\$75,124	7,304	97.4%
<b>Total Noninterest Income</b>	<b>217,626</b>	<b>7,360</b>	<b>98.1%</b>

## Commercial Bank Total Securities\*

December 31, 2006



## Commercial Bank Total Securities\*

December 31, 2006

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$3,657	98.7	\$39,111	98.8	\$42,768	98.7
U.S. Government Agencies	2,085	99.5	9,016	99.7	11,101	99.7
Government Sponsored Enterprises	36,016	98.5	213,739	99.1	249,756	99.0
Mortgage Pass-through Securities	16,823	98.1	646,593	98.5	663,416	98.5
Collateralized Mortgage Obligations	29,253	98.6	279,588	99.1	308,841	99.0
State, County, Municipal Obligations	23,035	101.0	112,226	101.5	135,261	101.4
Asset Backed Securities	121	98.2	88,604	100.4	88,725	100.4
Other Debt Securities	3,702	101.7	144,267	101.8	147,969	111.3
Equity Securities	**	**	17,907	111.3	17,907	111.3
<b>Total Securities</b>	<b>\$114,693</b>	<b>99.1</b>	<b>\$1,551,050</b>	<b>99.2</b>	<b>\$1,665,743</b>	<b>99.2</b>
Memoranda***						
Structured Notes	18,198		18,017			99.0

\* Excludes trading account assets.

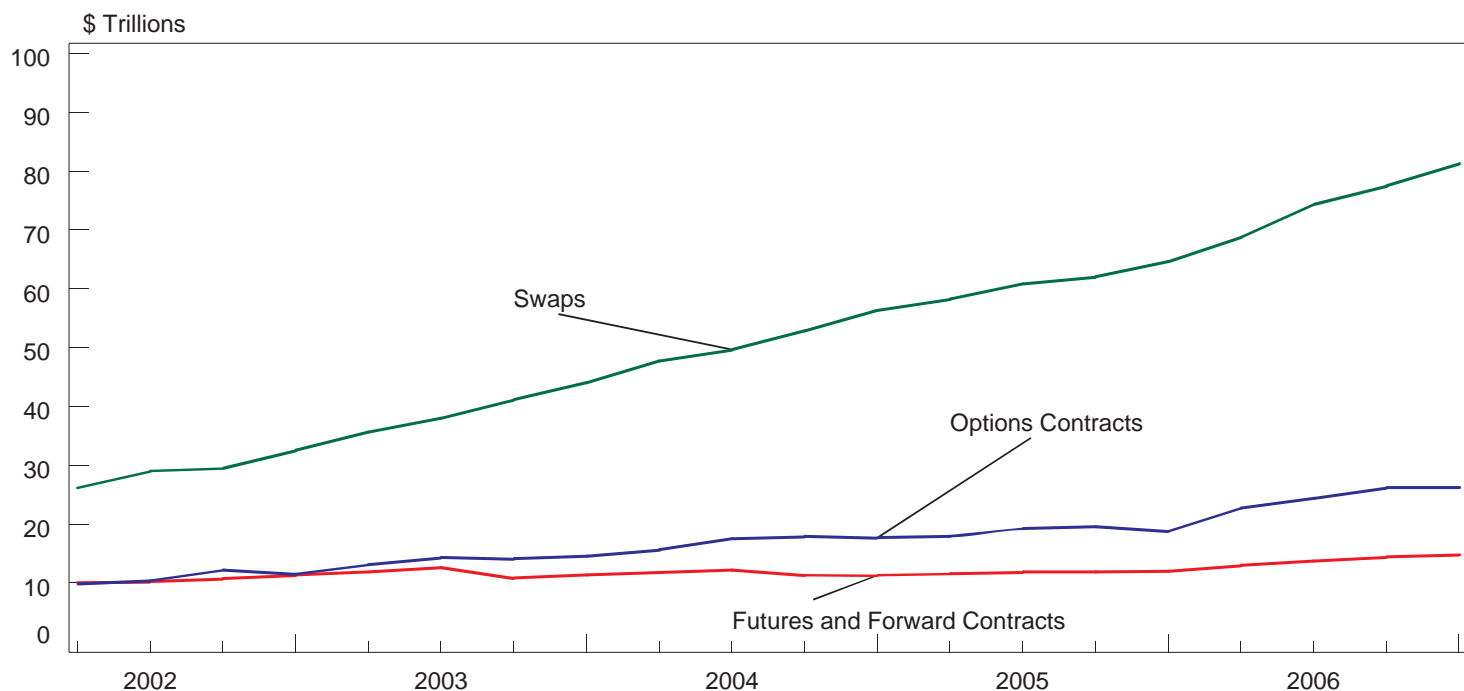
\*\* Equity Securities are classified as 'Available-for-Sale'.

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



# Commercial Bank Derivatives

2002 - 2006 (Notional Amounts)



	12/02	12/03	12/04	12/05	3/06	6/06	9/06	12/06
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$55,567	\$70,098	\$85,521	\$95,615	\$104,663	\$112,674	\$118,272	\$122,480
<b>Futures and Forward Contracts</b>	<b>11,376</b>	<b>11,400</b>	<b>11,365</b>	<b>12,056</b>	<b>13,044</b>	<b>13,788</b>	<b>14,482</b>	<b>14,877</b>
Interest rate contracts	7,380	7,213	6,520	7,060	7,659	7,766	8,393	8,535
Foreign exchange rate contracts	3,866	4,079	4,717	4,828	5,200	5,840	5,766	6,143
Other futures and forwards*	130	109	128	168	184	183	324	199
<b>Option Contracts</b>	<b>11,574</b>	<b>14,613</b>	<b>17,750</b>	<b>18,856</b>	<b>22,779</b>	<b>24,447</b>	<b>26,246</b>	<b>26,275</b>
Interest rate options	9,898	12,542	14,950	15,160	18,273	19,213	20,097	20,515
Foreign currency options	911	1,300	1,734	2,360	2,949	3,169	3,214	3,273
Other option contracts*	766	771	1,065	1,336	1,558	2,065	2,935	2,487
<b>Swaps</b>	<b>32,617</b>	<b>44,085</b>	<b>56,407</b>	<b>64,704</b>	<b>68,840</b>	<b>74,438</b>	<b>77,544</b>	<b>81,328</b>
Interest rate swaps	31,195	42,107	54,048	62,299	66,347	71,747	74,695	78,366
Foreign exchange rate swaps	1,304	1,805	2,155	2,101	2,161	2,299	2,330	2,484
Other swaps*	118	172	203	303	333	393	519	478
<b>Memoranda</b>								
Spot Foreign Exchange Contracts	196	273	419	431	938	949	917	664
Credit Derivatives	642	1,001	2,347	5,822	5,472	6,569	7,904	9,019
Number of banks reporting derivatives	447	580	684	838	883	902	914	917
Replacement cost of interest rate and foreign exchange rate contracts **	1,118	1,118	1,268	1,129	1,104	1,215	1,027	1,019

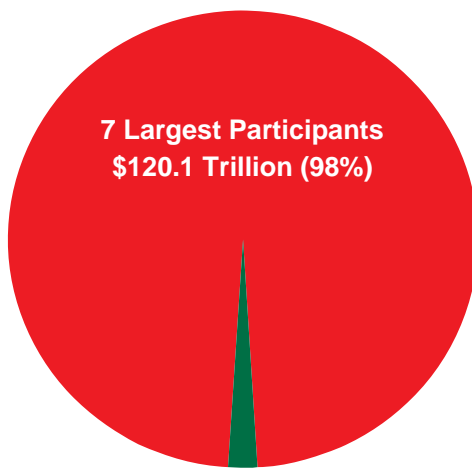
\* Not reported by banks with less than \$300 million in assets.

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

## Concentration of Commercial Bank Derivatives\*

Notional Amounts

December 31, 2006

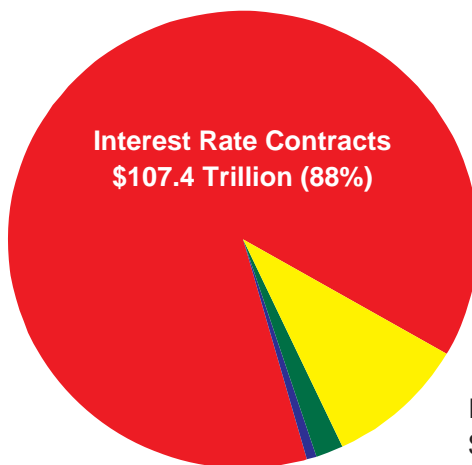


All Other Participants (910 Banks)  
\$2.3 Trillion (2%)

## Composition of Commercial Bank Derivatives\*

Notional Amounts

December 31, 2006



Commodity & Other Contracts  
\$0.9 Trillion (1%)

Equity Derivative Contracts  
\$2.3 Trillion (2%)

Foreign Exchange Contracts  
\$11.9 Trillion (10%)

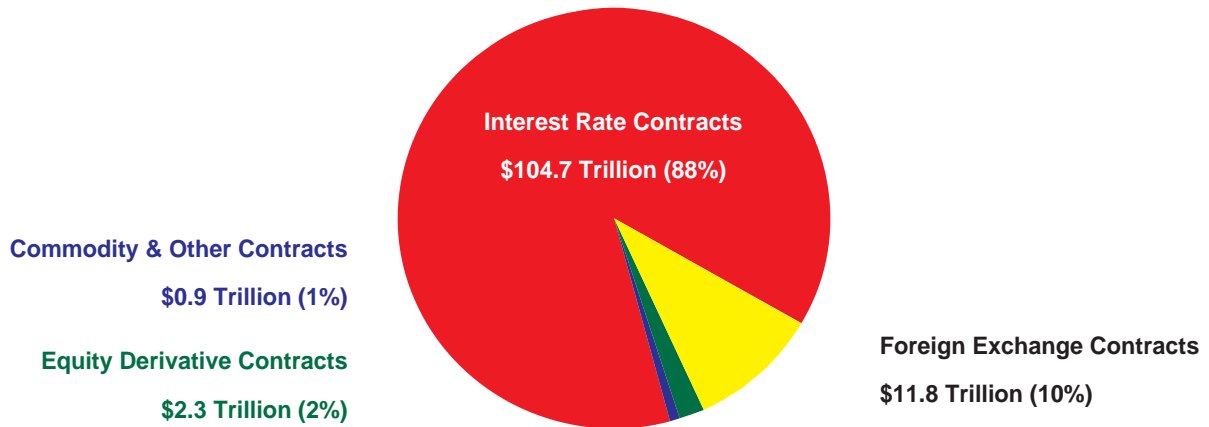
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$630 billion for the seven largest participants and \$34 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

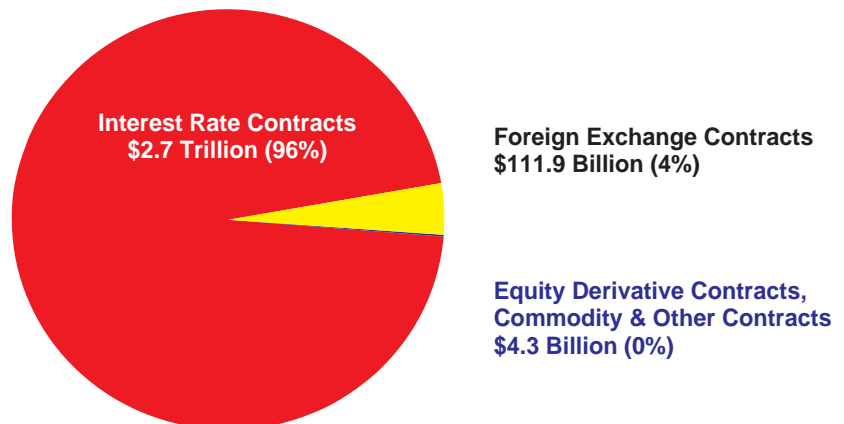
December 31, 2006



### Not Held for Trading

#### Notional Amounts

December 31, 2006



\* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$664 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

December 31, 2006  
(\$ Millions)

#### Held for Trading

139 Banks Held Derivative Contracts for Trading

7 Largest Participants Held 99% of Total (Notional Amount)

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	822,758	175,560	65,660	43,647	1,107,625	12,490
Gross negative fair value	800,033	170,598	83,531	40,973	1,095,135	
<b>All other participants</b>						
Gross positive fair value	6,898	2,916	1,394	1,956	13,163	1,092
Gross negative fair value	5,855	2,750	1,504	1,962	12,071	
<b>Total</b>						
Gross positive fair value	829,656	178,476	67,054	45,602	1,120,788	13,582
Gross negative fair value	805,888	173,348	85,035	42,935	1,107,206	

#### Held for Purposes Other than Trading

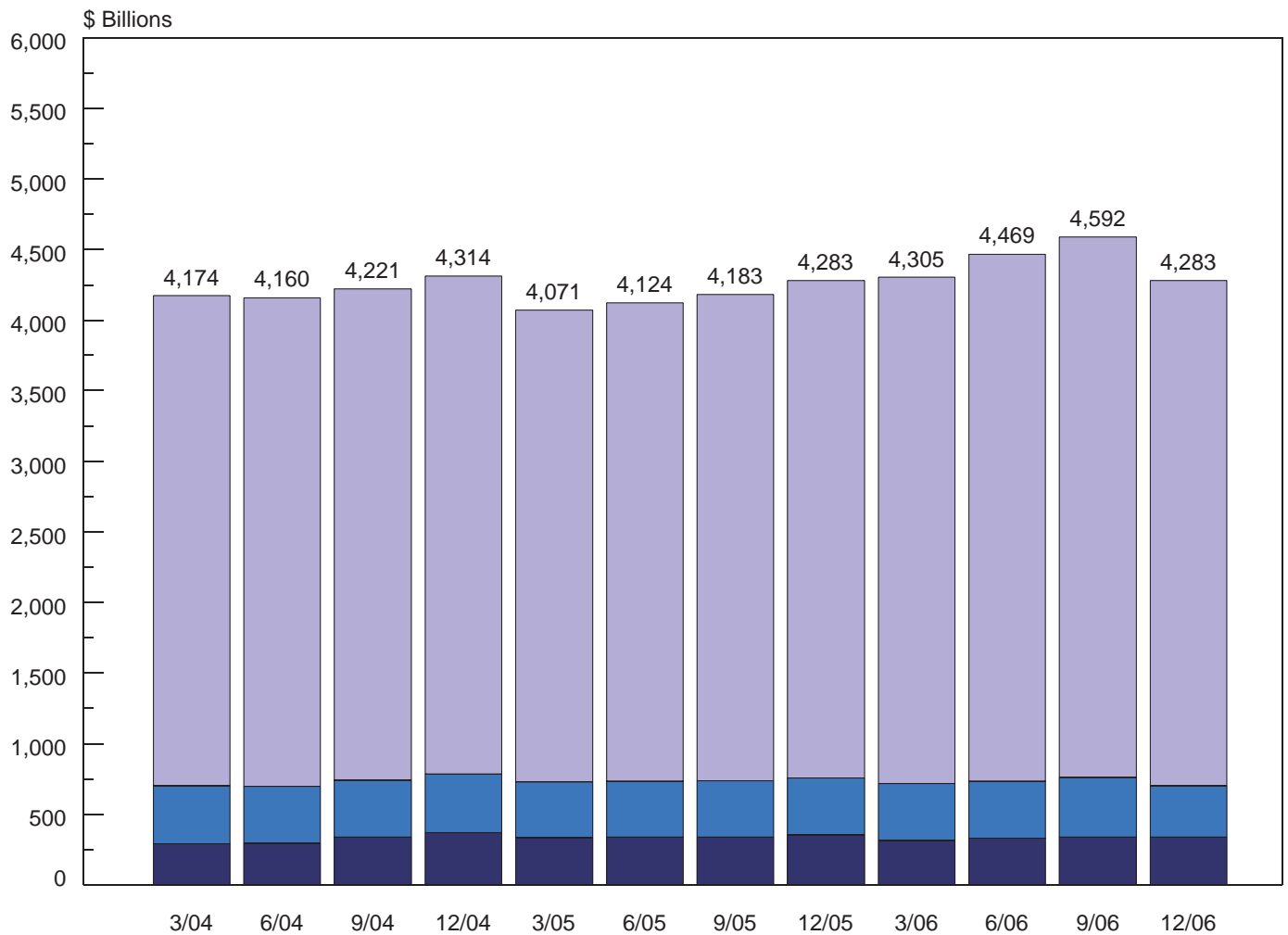
857 Banks Held Derivative Contracts for Purposes Other than Trading

7 Largest Participants Held 78% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	6,665	828	42	0	7,534	(355)
Gross negative fair value	6,996	836	47	10	7,889	
<b>All other participants</b>						
Gross positive fair value	3,210	618	212	7	4,047	165
Gross negative fair value	3,392	413	71	6	3,882	
<b>Total</b>						
Gross positive fair value	9,875	1,446	254	7	11,581	(190)
Gross negative fair value	10,388	1,249	118	16	11,771	

# Expansion of Commercial Bank Credit Card Lines

2004 - 2006



## Loans outstanding (\$Billions)

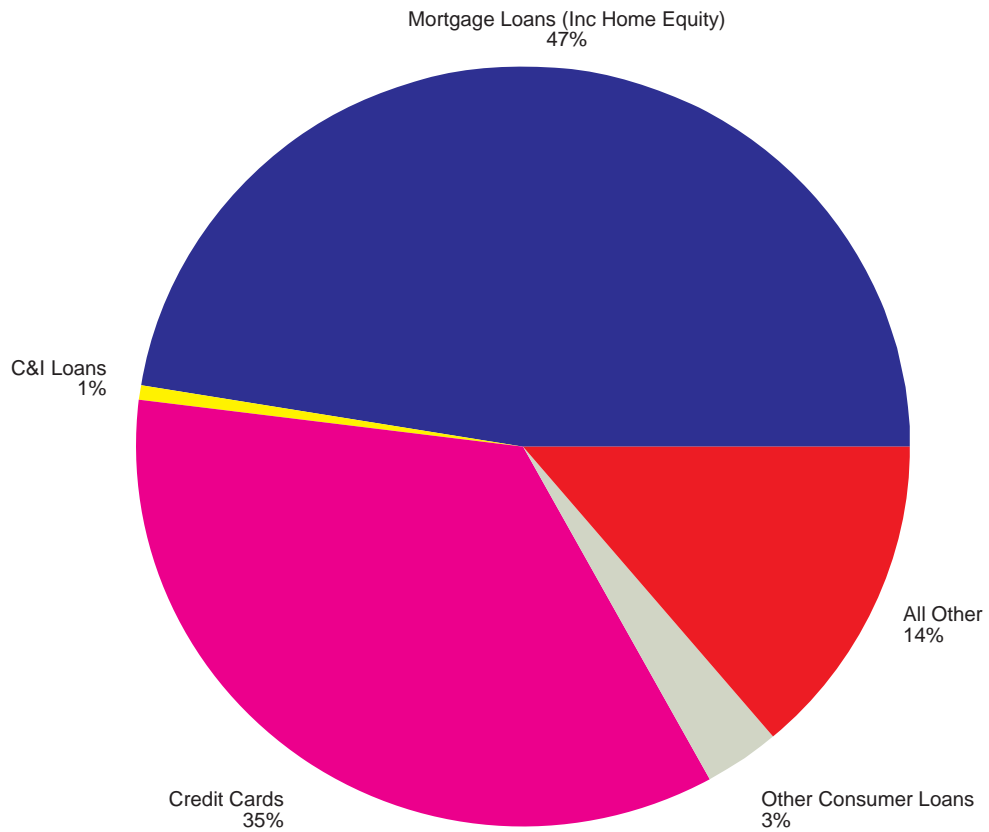
	3/04	6/04	9/04	12/04	3/05	6/05	9/05	12/05	3/06	6/06	9/06	12/06
■ Held on-balance-sheet	292.4	298.1	340.0	371.4	336.9	338.5	338.9	354.8	317.0	331.1	338.2	341.0
■ Securitized & sold *	412.9	402.7	401.8	416.7	395.3	397.8	401.8	402.9	402.2	403.4	423.0	361.1
■ Unused Commitments *	3,468.9	3,459.0	3,479.0	3,526.2	3,339.2	3,387.6	3,442.4	3,525.1	3,585.9	3,734.9	3,830.5	3,581.3
<b>Total</b>	<b>4,174.1</b>	<b>4,159.8</b>	<b>4,220.8</b>	<b>4,314.3</b>	<b>4,071.3</b>	<b>4,123.9</b>	<b>4,183.1</b>	<b>4,282.8</b>	<b>4,305.2</b>	<b>4,469.4</b>	<b>4,591.7</b>	<b>4,283.4</b>

\* Off-balance-sheet

# Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

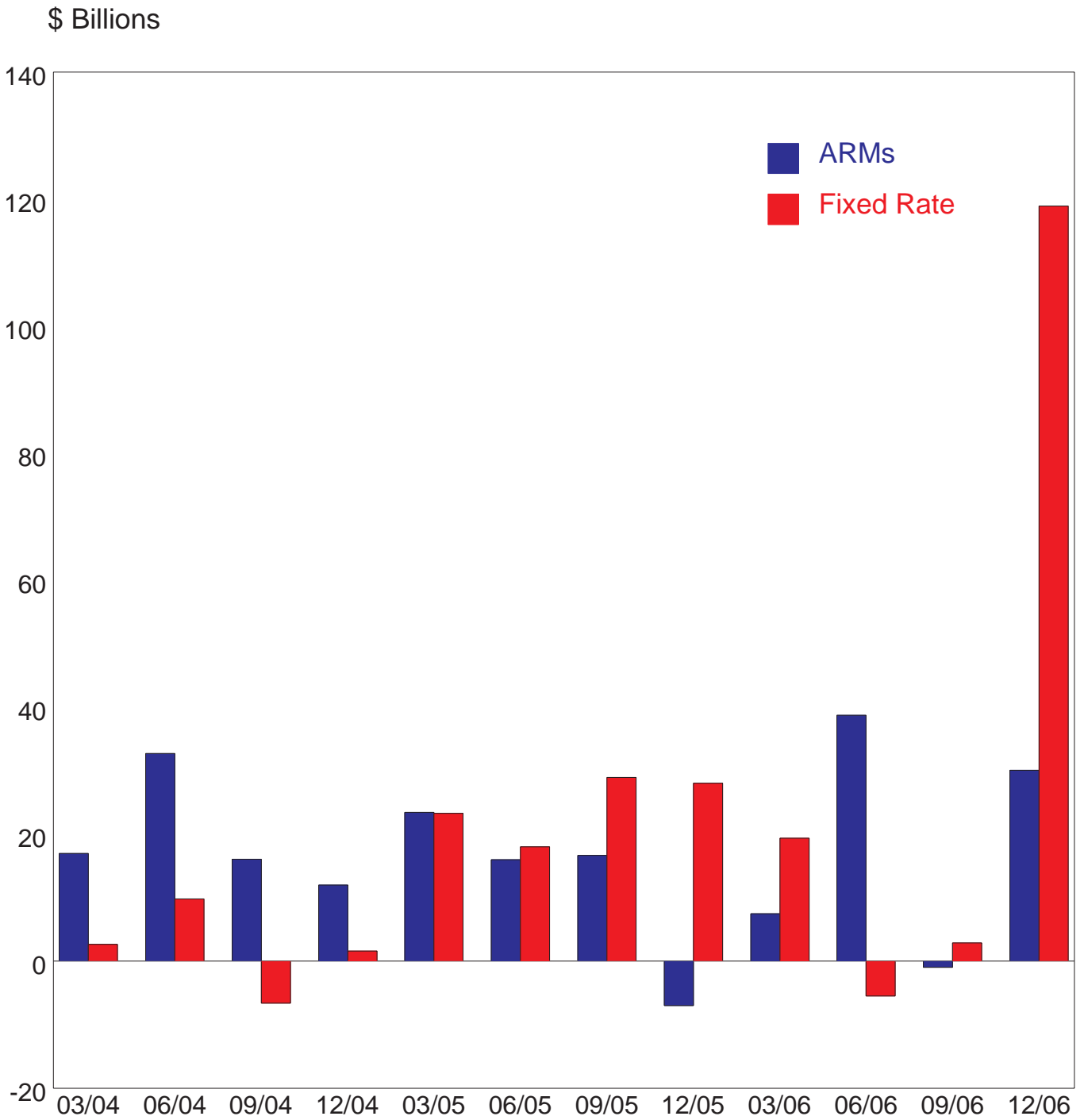
December 31, 2006



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

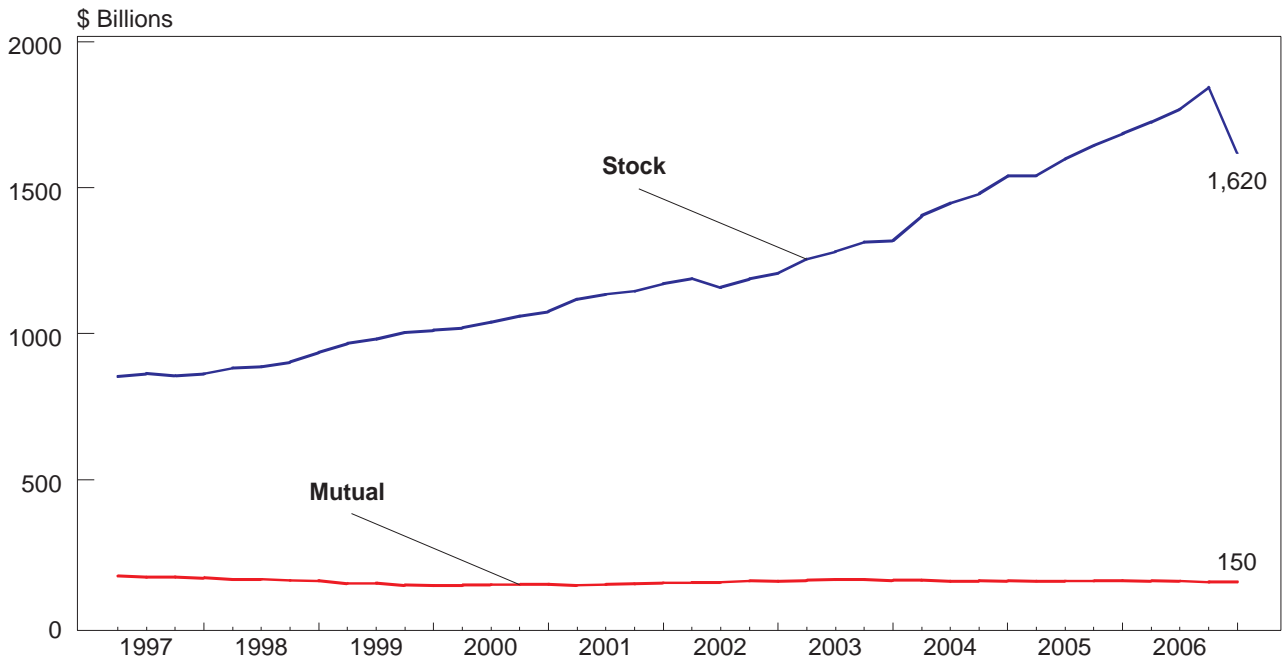
# Growth Rates of ARMs and Fixed-Rate Mortgages

2004 - 2006



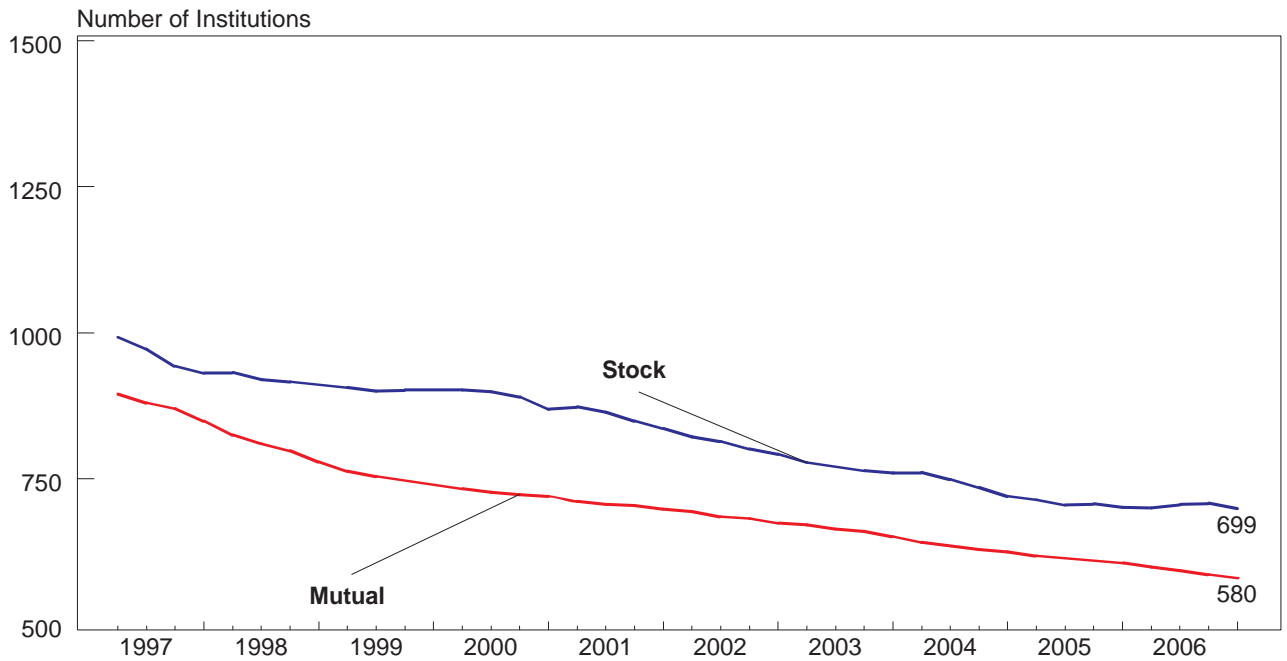
## Assets of Mutual and Stock Savings Institutions

1997 - 2006



## Number of Mutual and Stock Savings Institutions

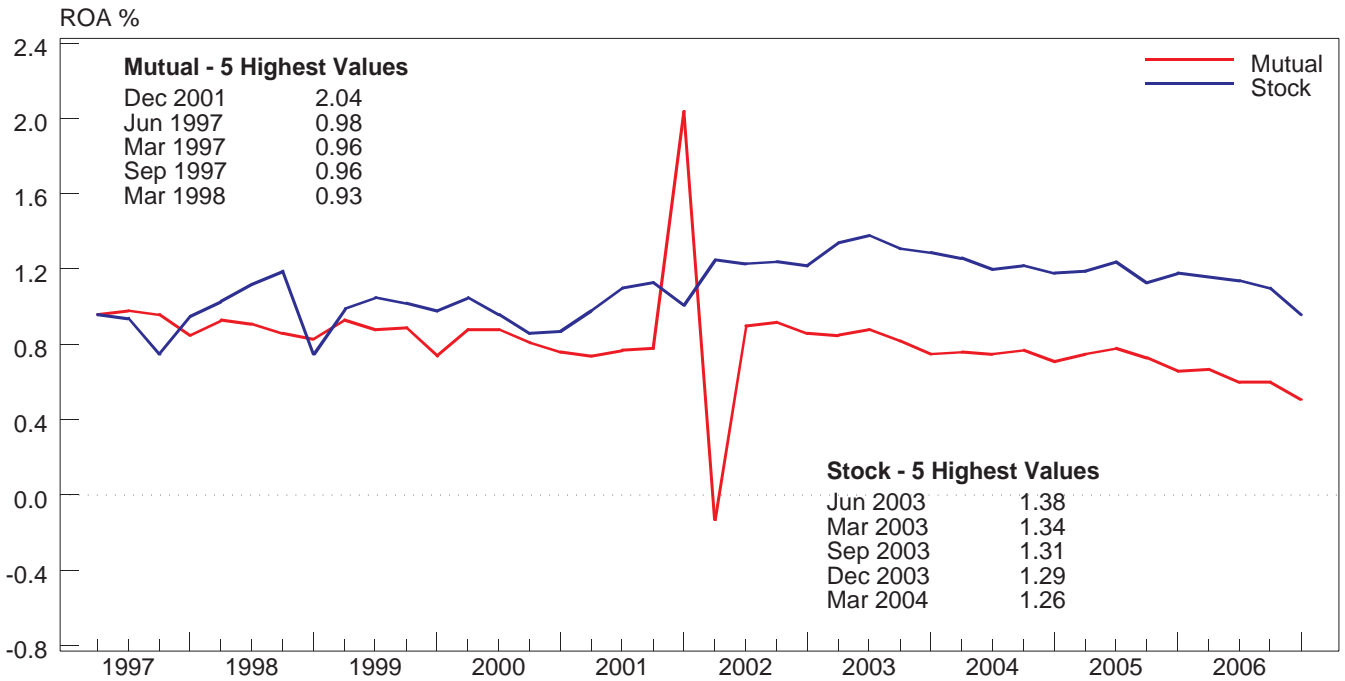
1997 - 2006





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

1997-2006



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

1997-2006

