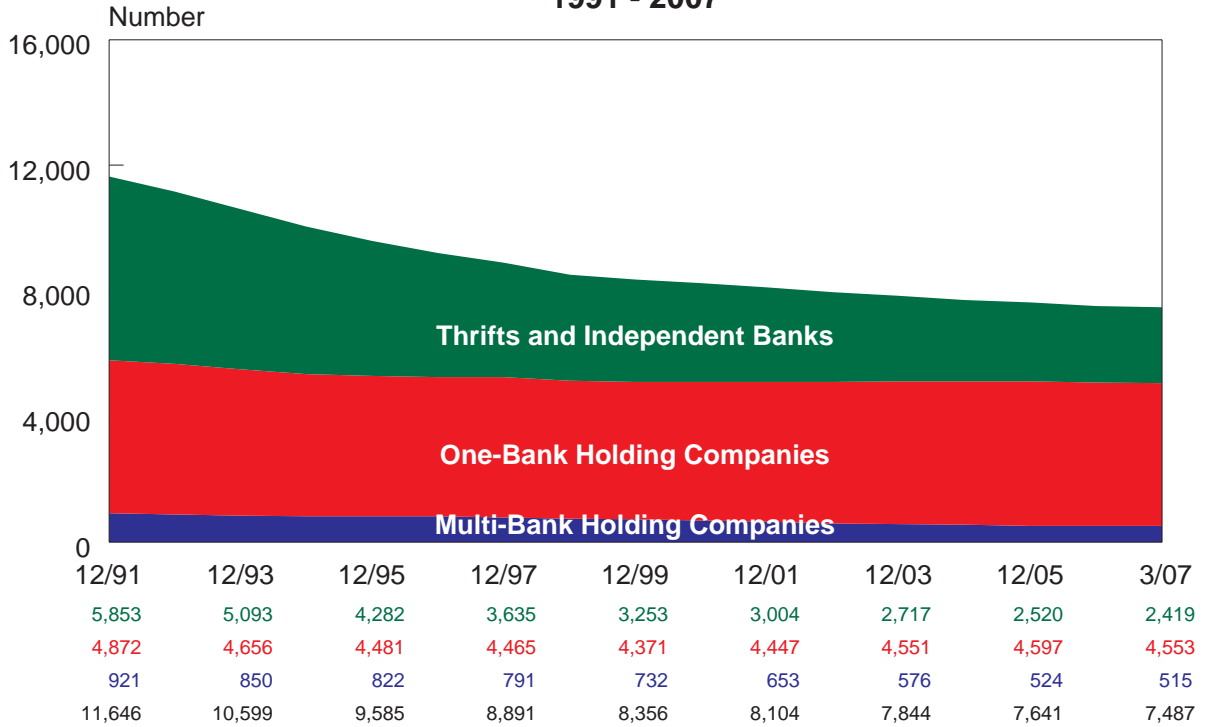


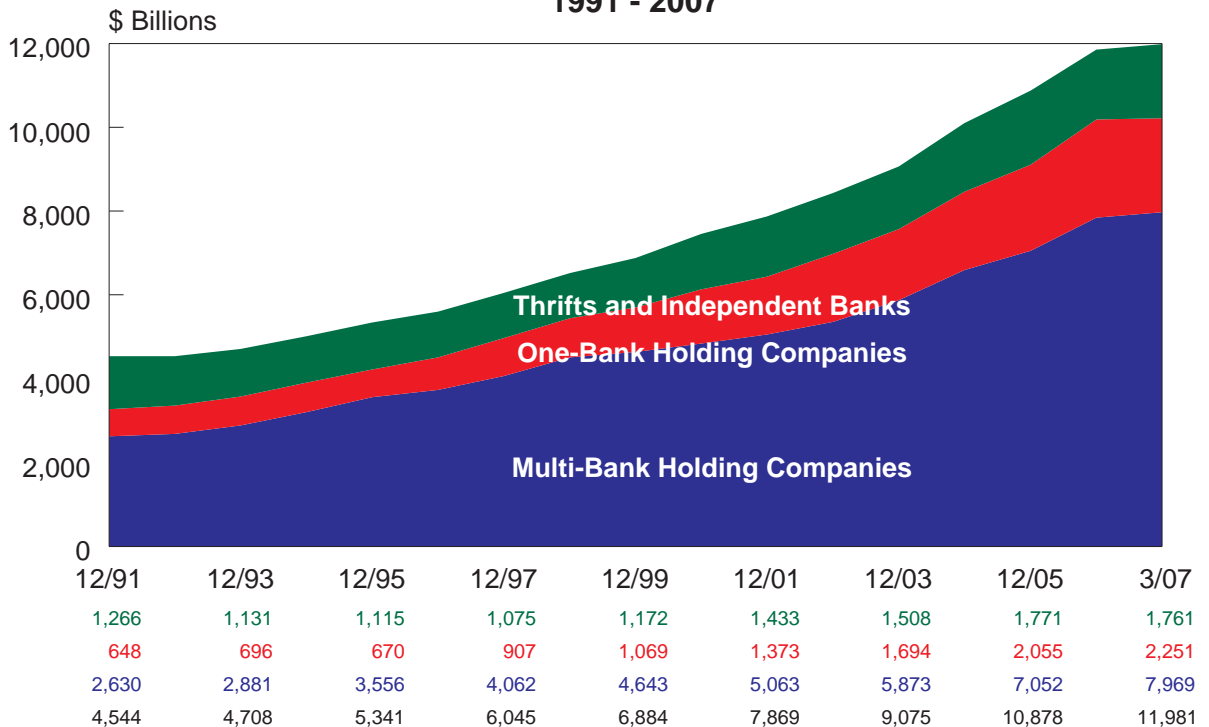
## Number of FDIC-Insured Banking Organizations

1991 - 2007



## Assets of FDIC-Insured Banking Organizations

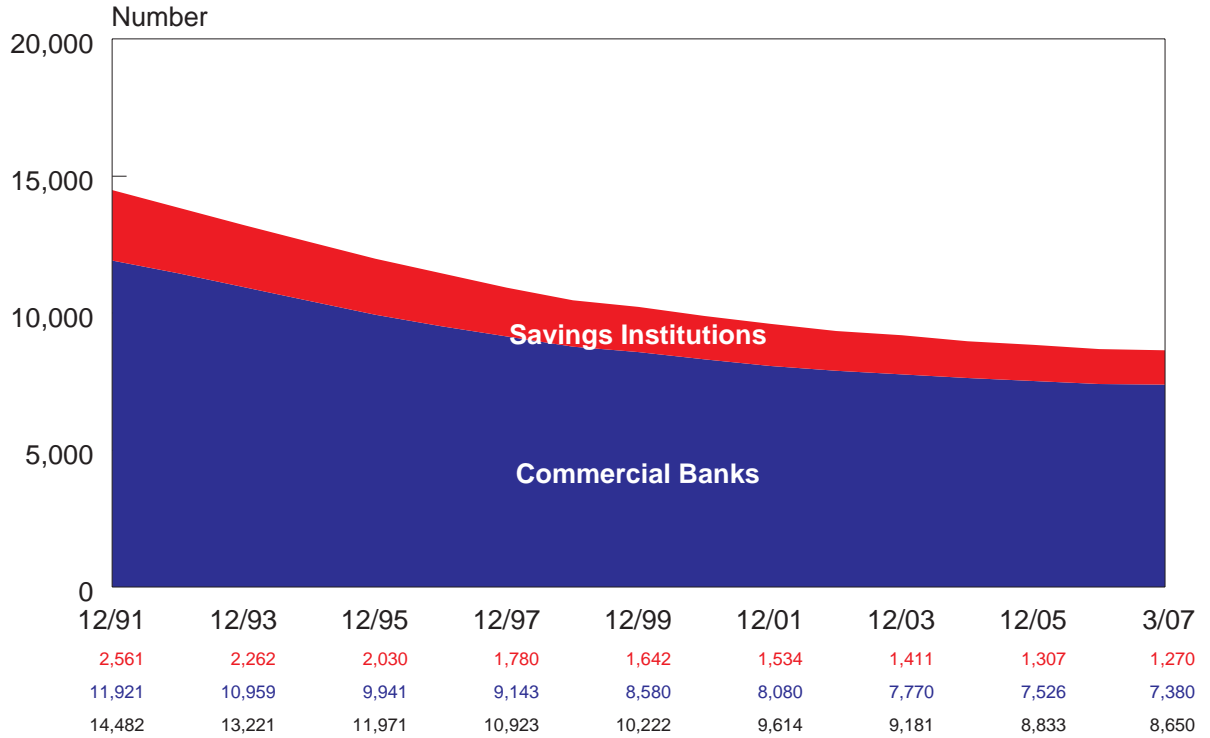
1991 - 2007



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

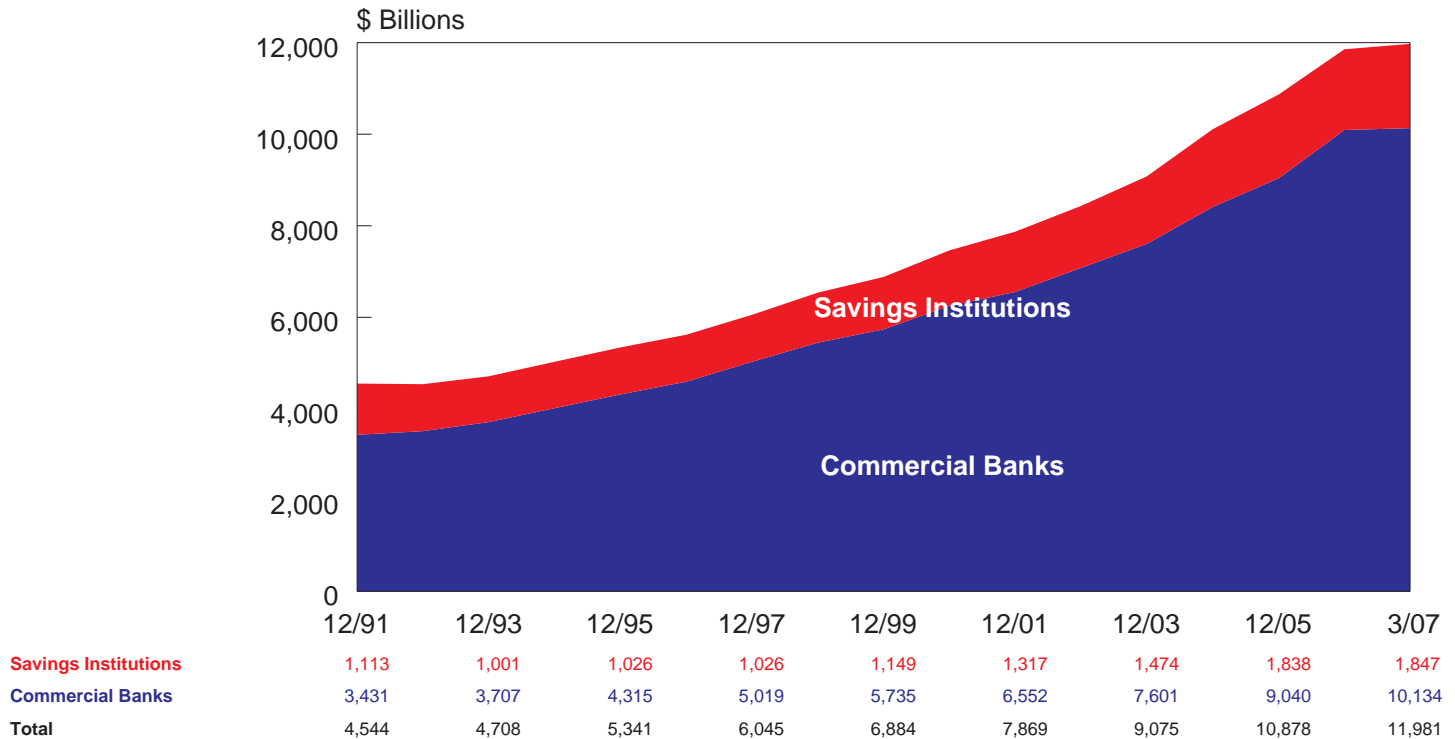
## Number of FDIC-Insured Institutions

1991 - 2007



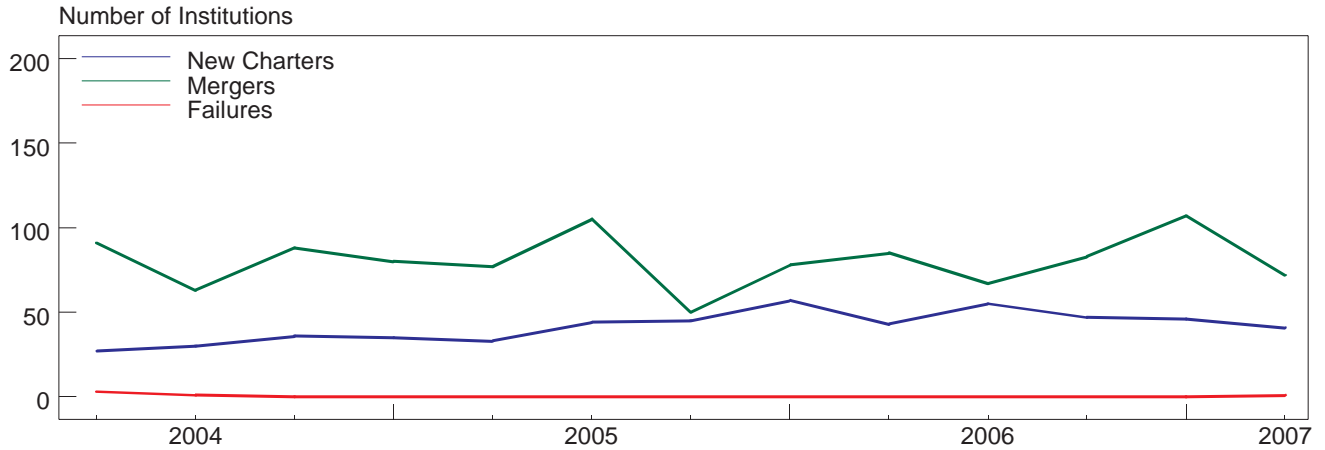
## Assets of FDIC-Insured Institutions

1991 - 2007



## Changes in the Number of FDIC-Insured Institutions

Quarterly, 2004 - 2007

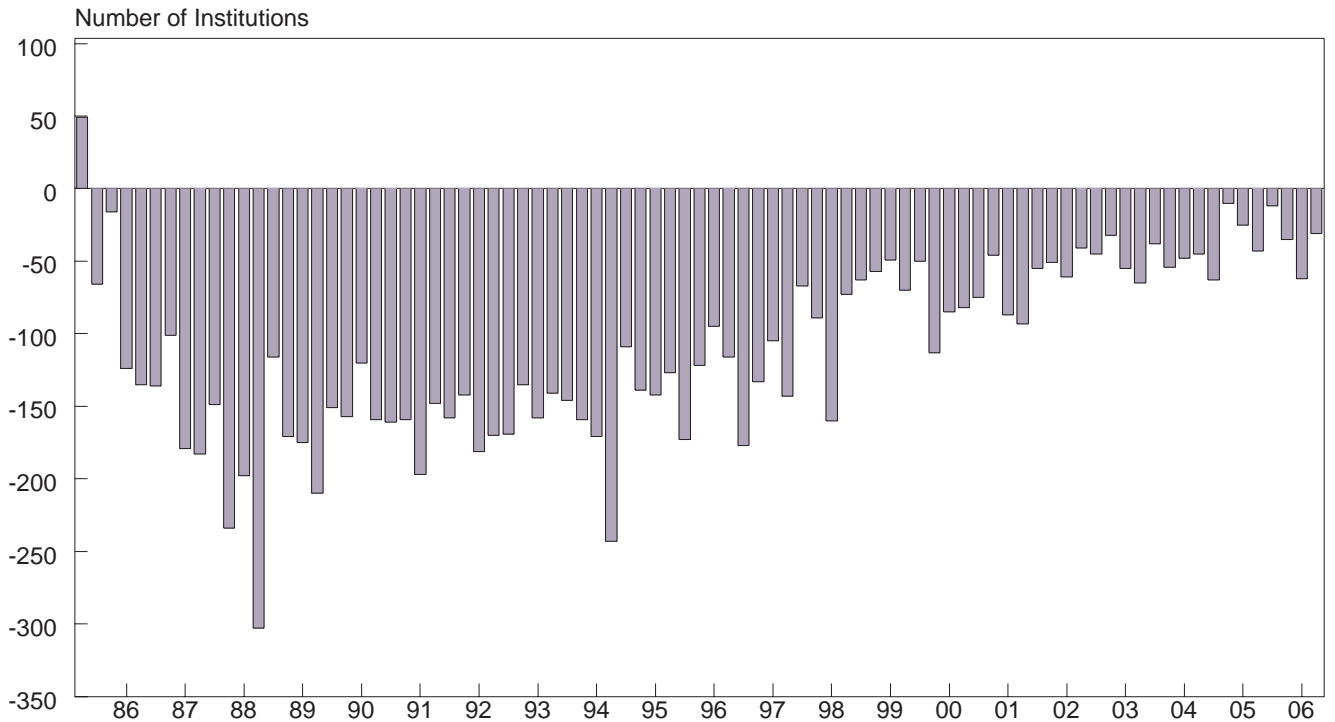


	2004				2005				2006				2007
<b>New Charters</b>	27	30	36	35	33	44	45	57	43	55	47	46	41
<b>Mergers</b>	91	63	88	80	77	105	50	78	85	67	83	107	72
<b>Failures</b>	3	1	0	0	0	0	0	0	0	0	0	0	1
<b>Other Changes, Net*</b>	2	-4	-2	-3	0	-2	-5	-4	-1	0	0	0	1
<b>No. of Institutions at end of quarter</b>	9,116	9,078	9,024	8,976	8,931	8,868	8,858	8,833	8,790	8,778	8,743	8,681	8,650

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

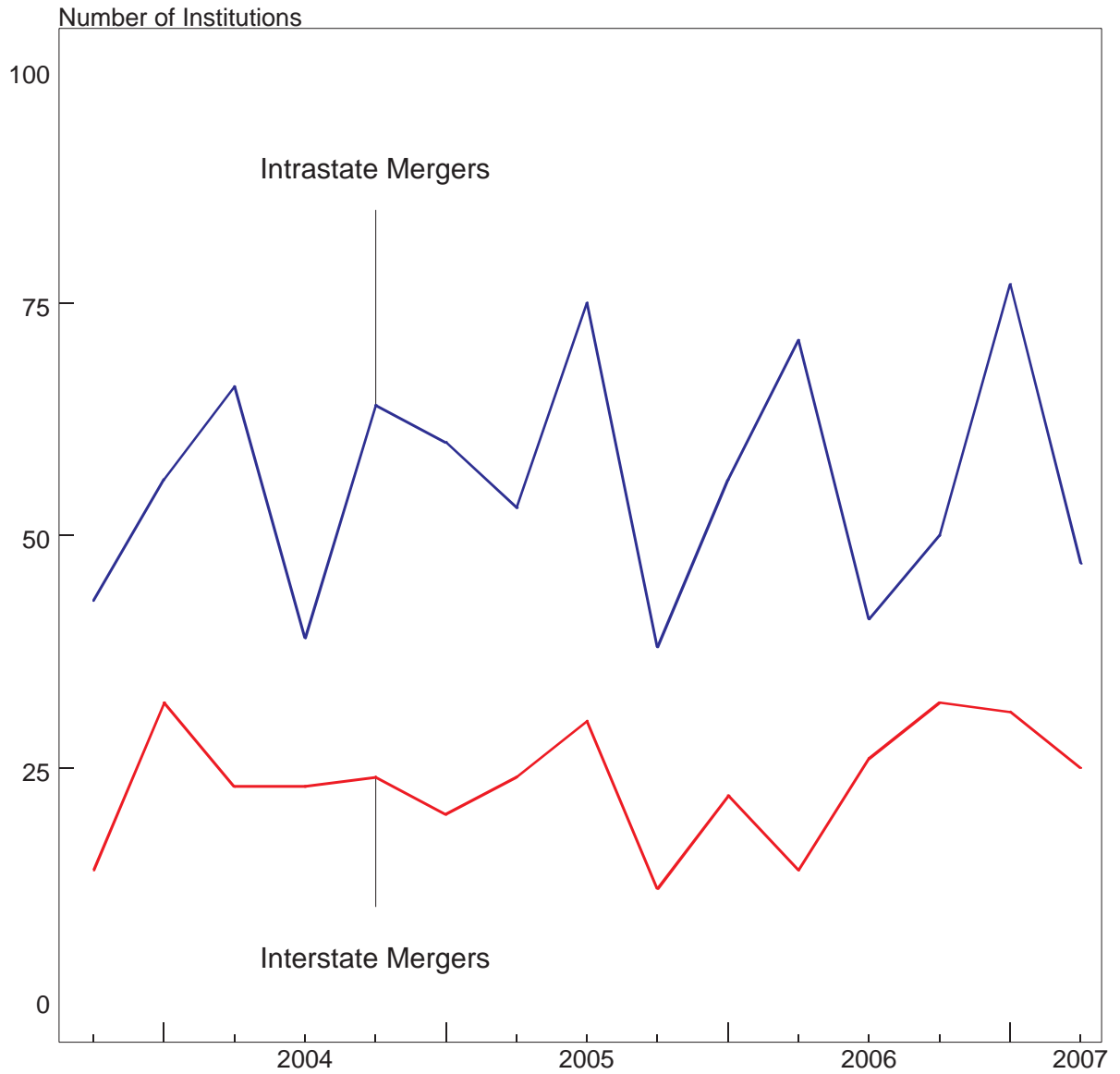
## Quarterly Change in the Number of FDIC-Insured Institutions

1986-2007



# Institution Mergers: Interstate vs. Intrastate

Quarterly, 2003 - 2007

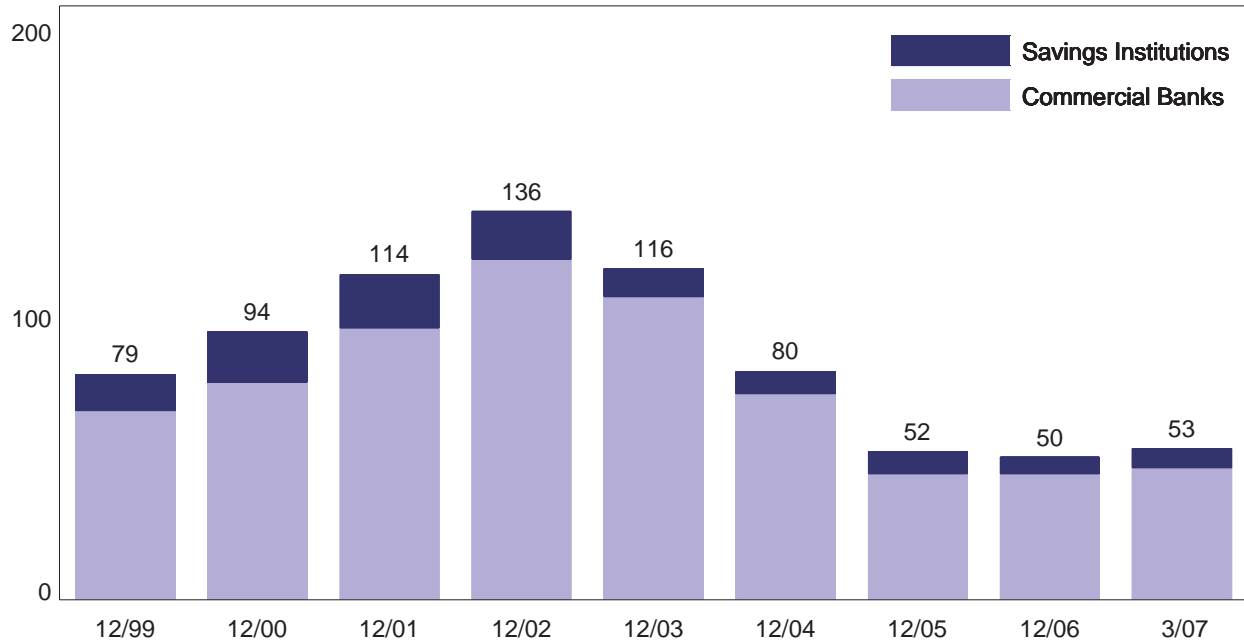


<b>Intrastate Mergers</b>	<b>43</b>	<b>56</b>	<b>66</b>	<b>39</b>	<b>64</b>	<b>60</b>	<b>53</b>	<b>75</b>	<b>38</b>	<b>56</b>	<b>71</b>	<b>41</b>	<b>50</b>	<b>77</b>	<b>47</b>
<b>Interstate Mergers</b>	<b>14</b>	<b>32</b>	<b>23</b>	<b>23</b>	<b>24</b>	<b>20</b>	<b>24</b>	<b>30</b>	<b>12</b>	<b>22</b>	<b>14</b>	<b>26</b>	<b>32</b>	<b>31</b>	<b>25</b>

## Number of FDIC-Insured "Problem" Institutions

1999-2007

Number of Institutions



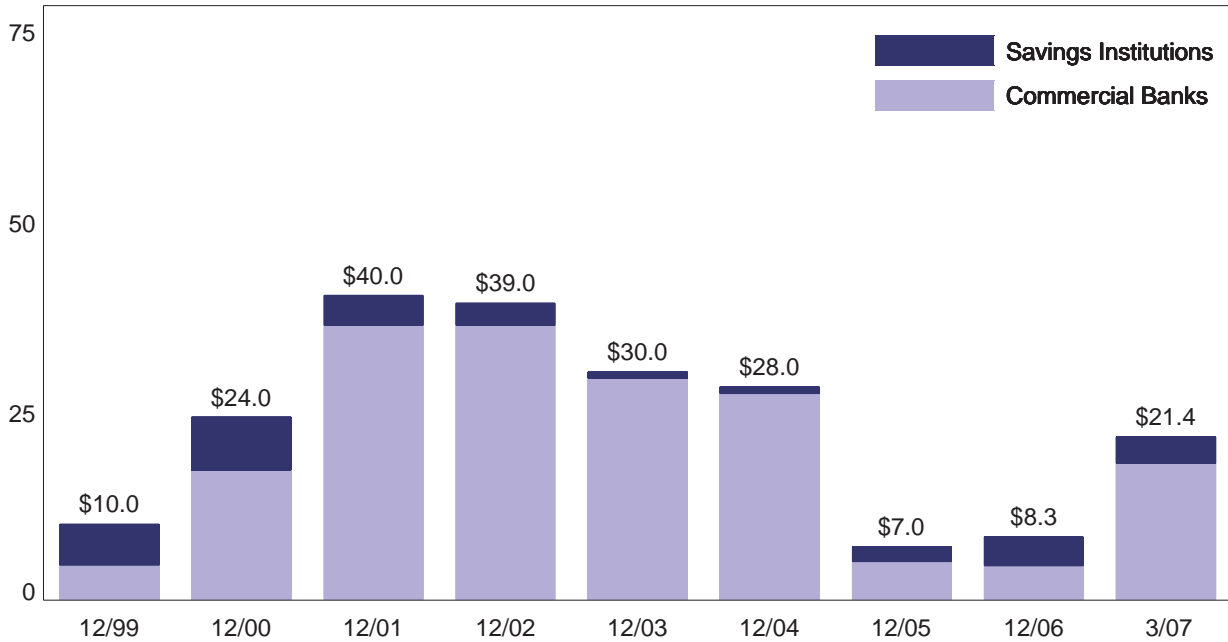
Savings Institutions  
Commercial Banks

12/99	13	18	19	17	10	8	8	6	7
12/00	66	76	95	119	106	72	44	44	46

## Assets of FDIC-Insured "Problem" Institutions

1999-2007

\$ Billions

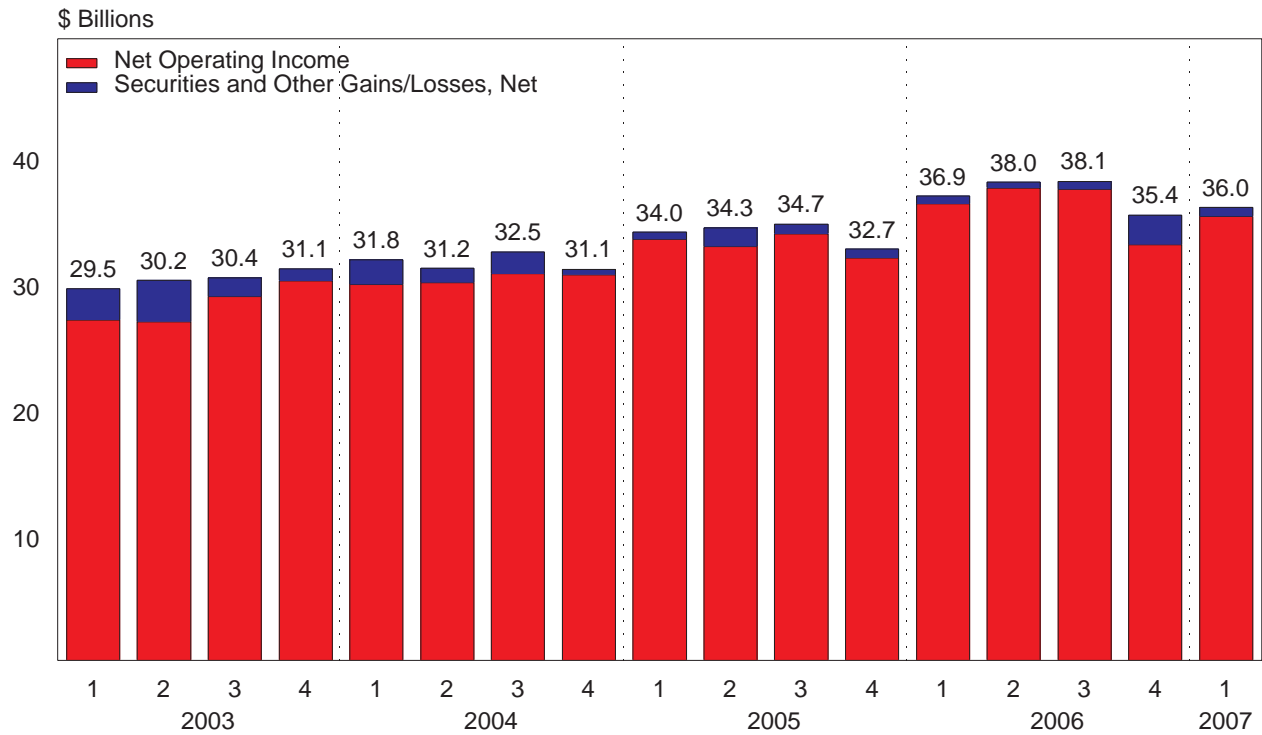


Savings Institutions  
Commercial Banks

12/99	5.5	7.0	4.0	3.0	1.0	1.0	2.0	3.9	3.5
12/00	4.5	17.0	36.0	36.0	29.0	27.0	5.0	4.4	17.9

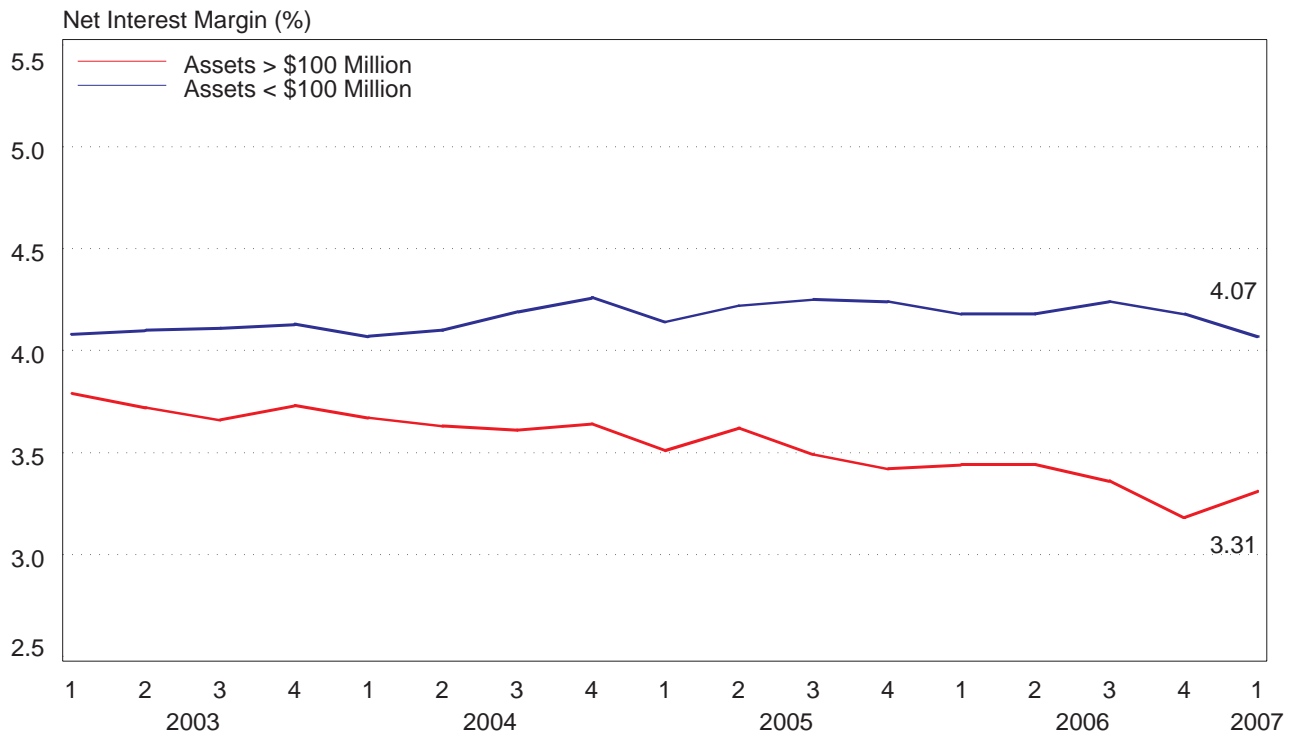
## Quarterly Net Income

2003 - 2007



## Quarterly Net Interest Margins, Annualized

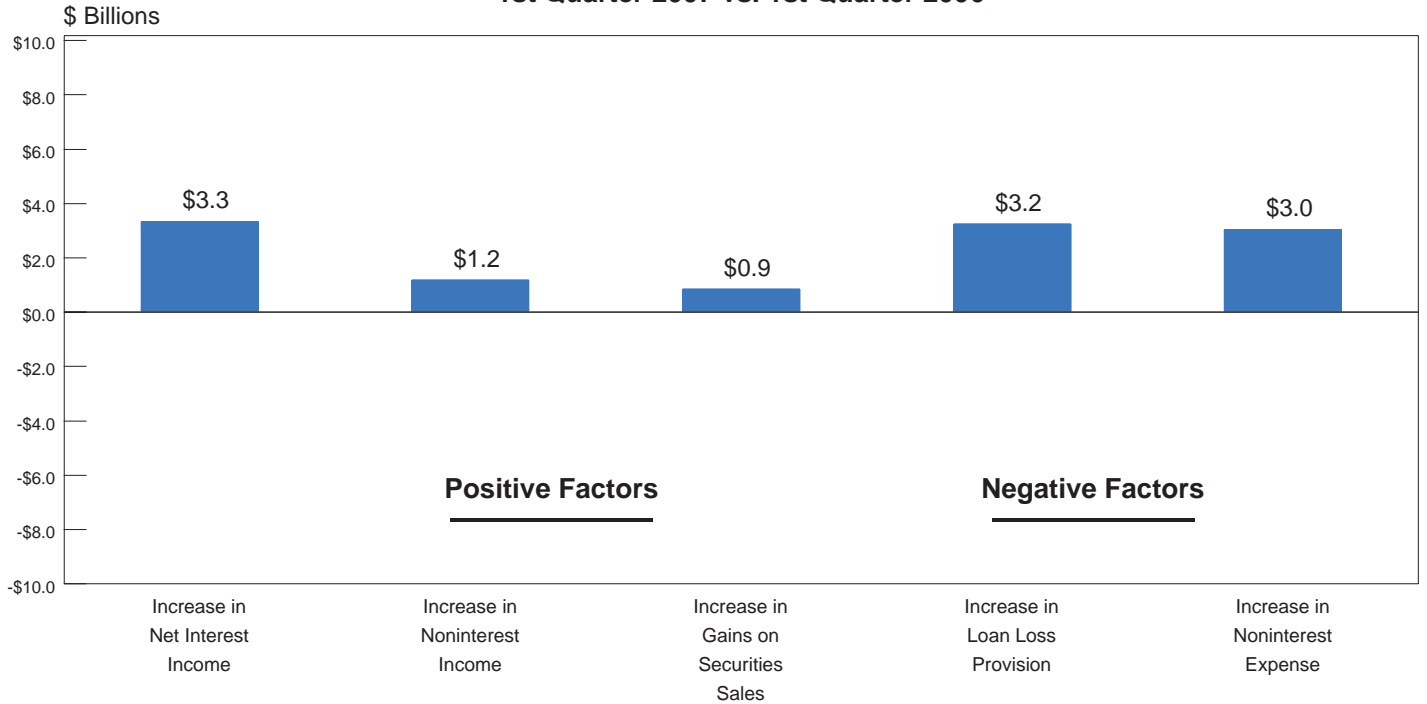
2003 - 2007



# Sources of Earnings Growth

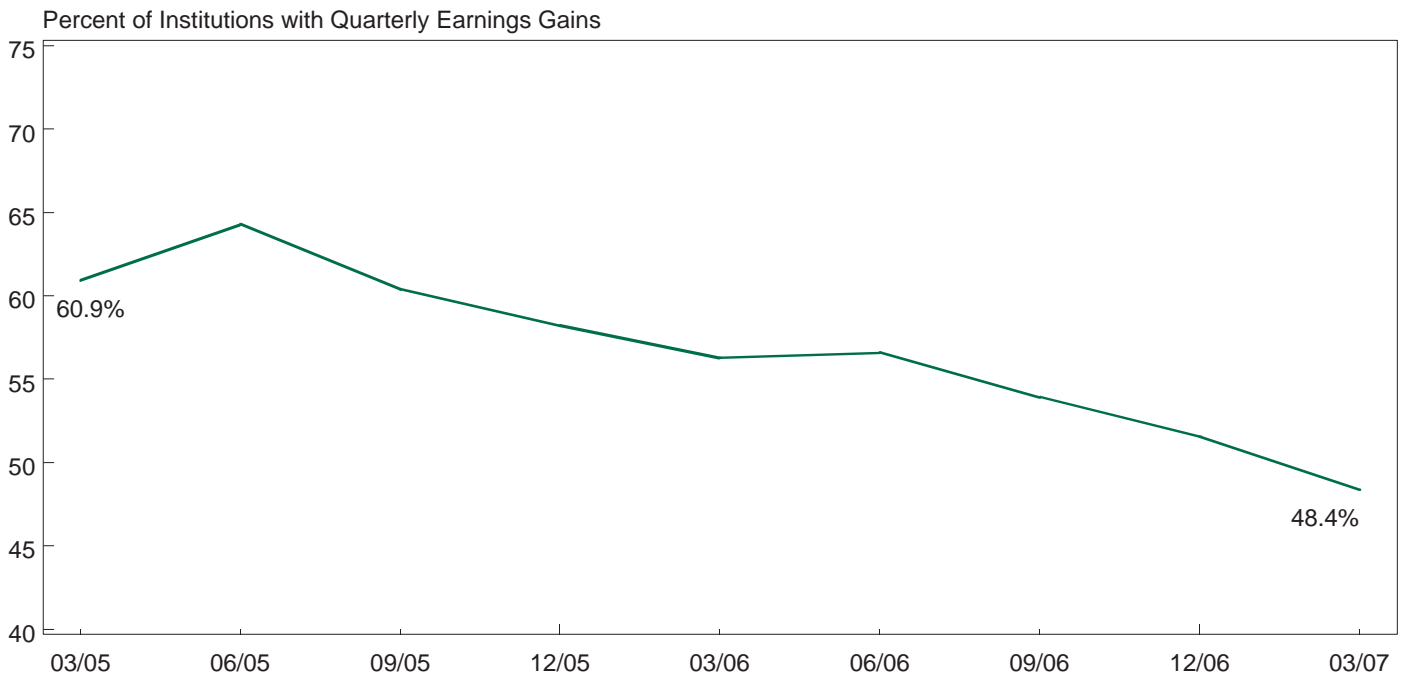
## Contributions to Pre-Tax Earnings Growth

1st Quarter 2007 vs. 1st Quarter 2006



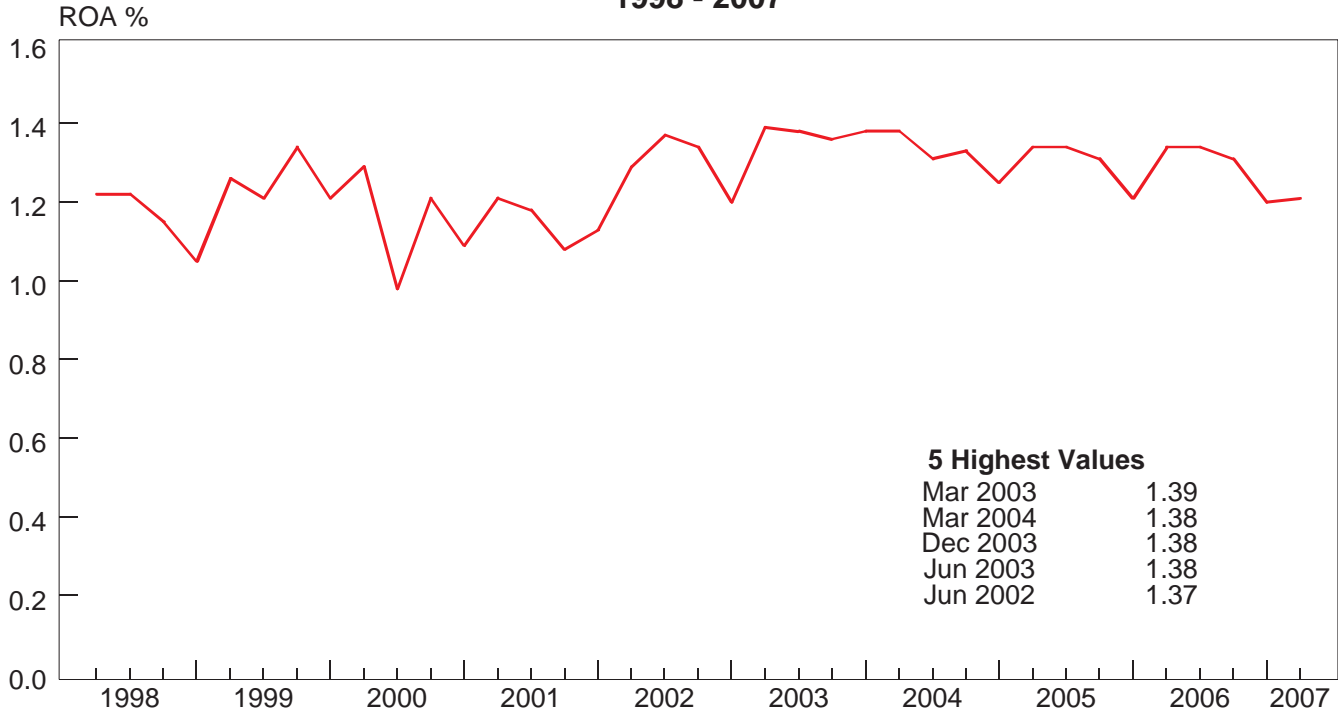
# Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2005-2007



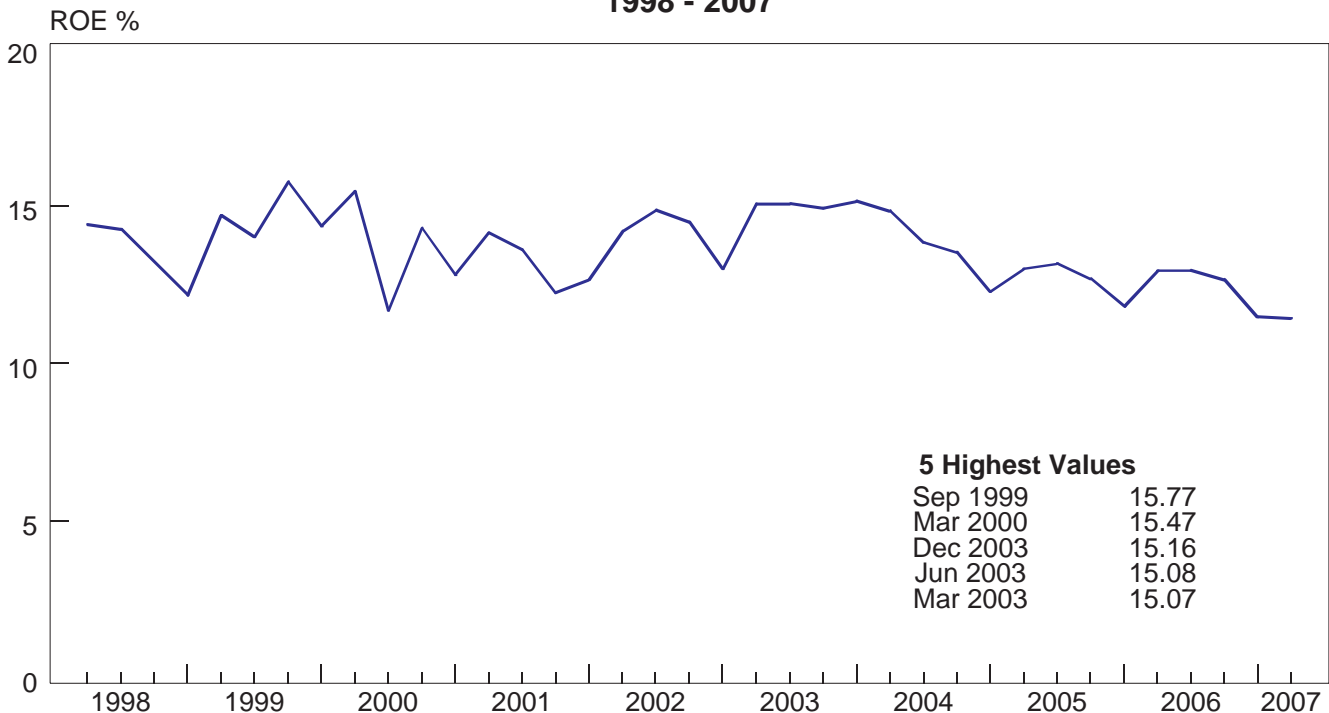
## Quarterly Return on Assets (ROA), Annualized

1998 - 2007



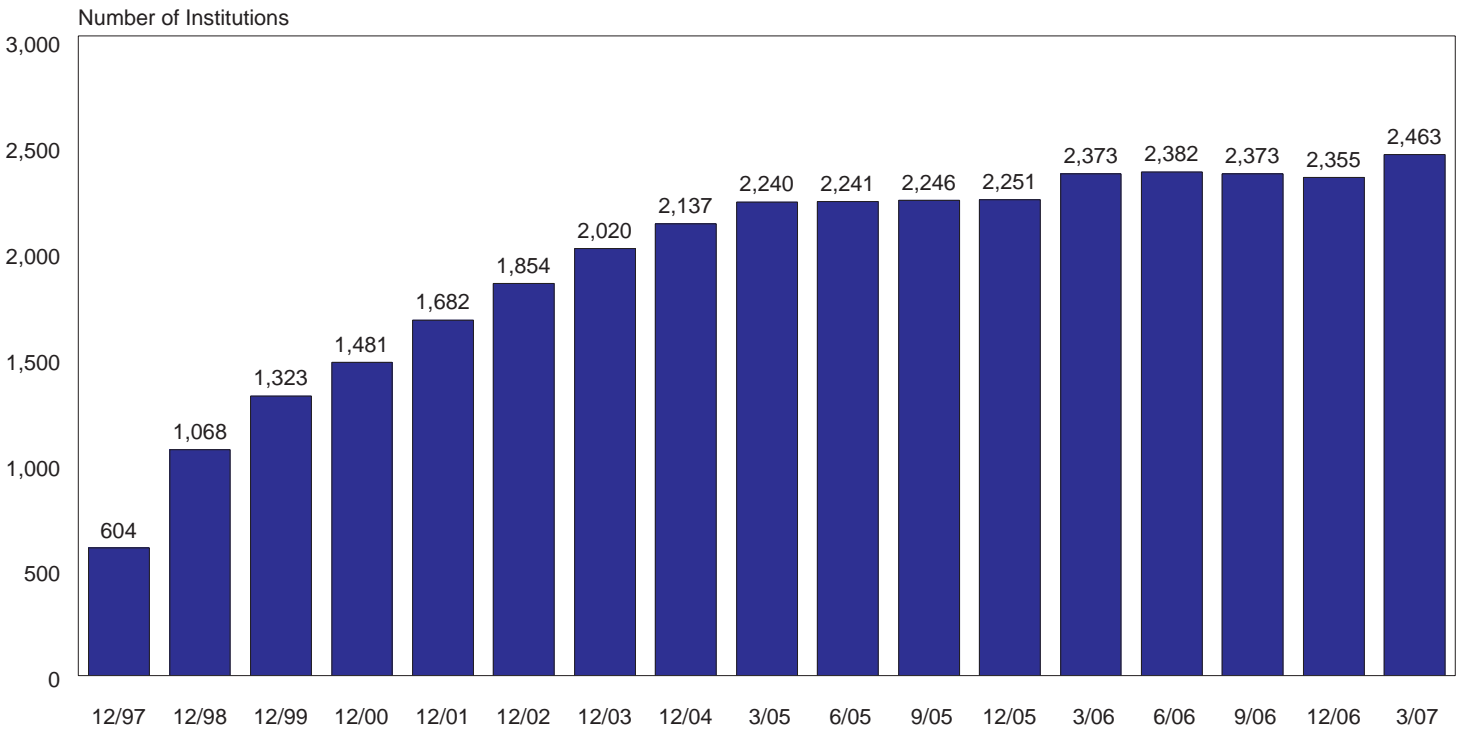
## Quarterly Return on Equity (ROE), Annualized

1998 - 2007

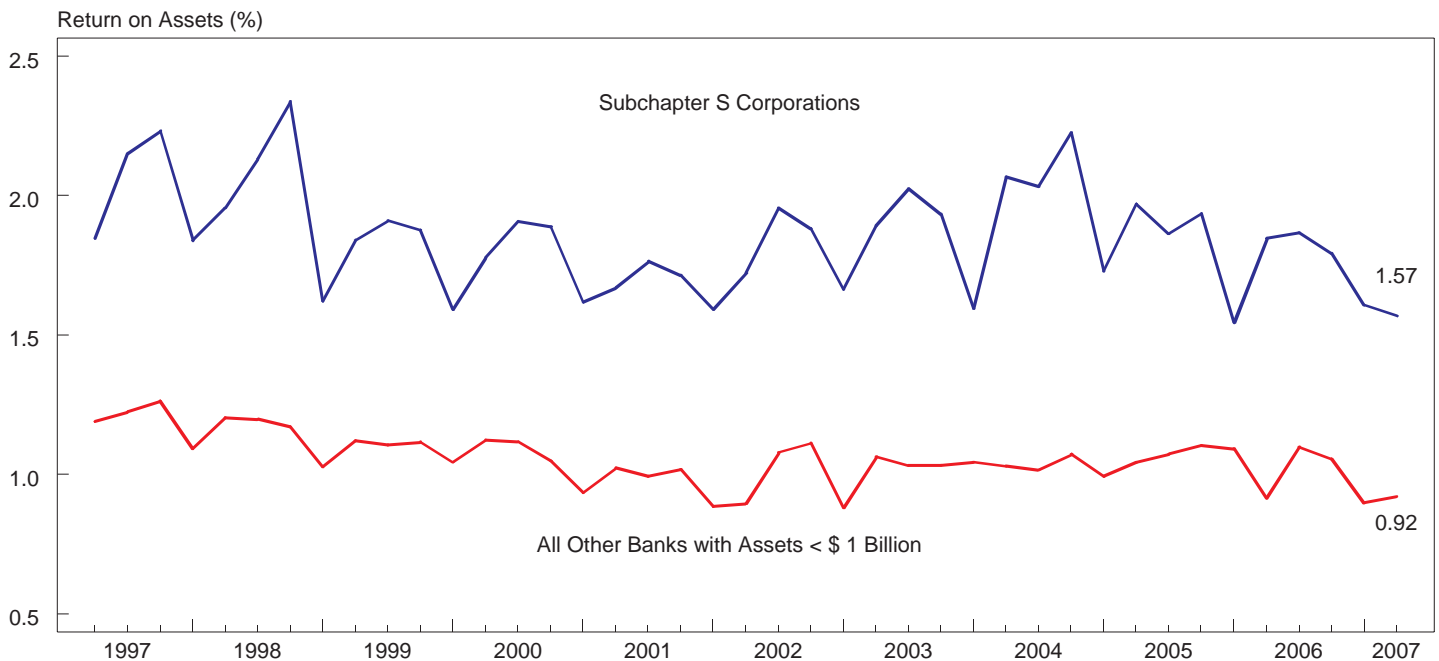




## Number of Subchapter S Corporations 1997-2007

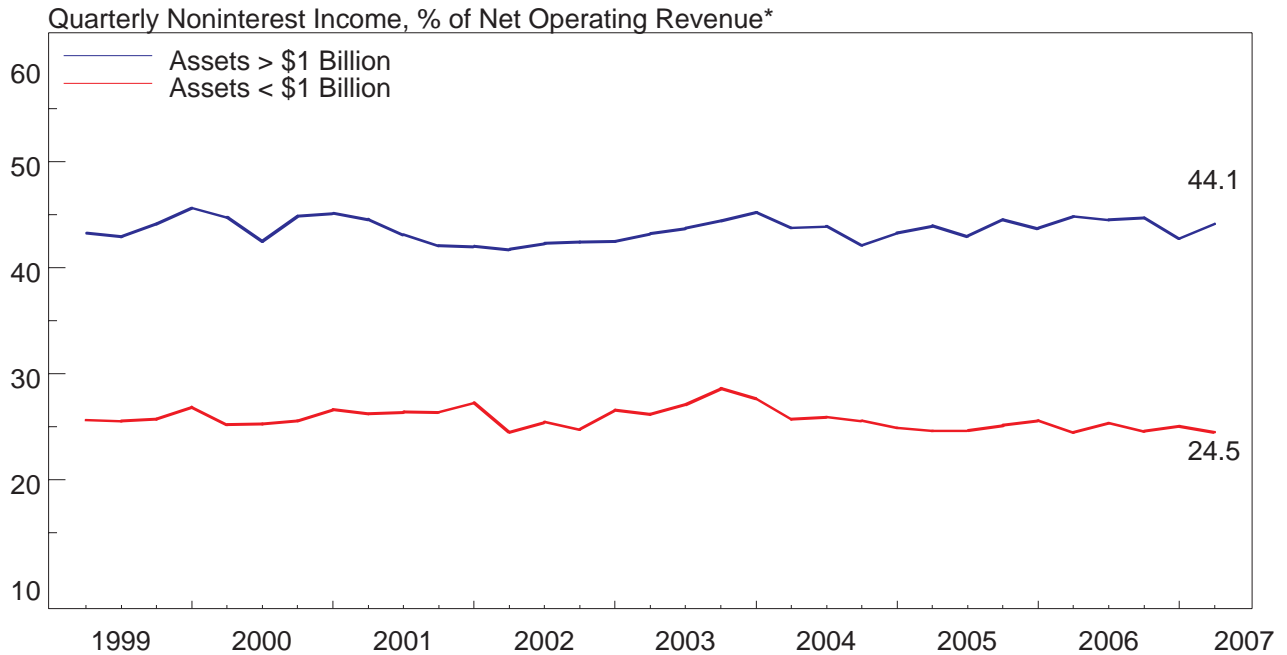


## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1997-2007



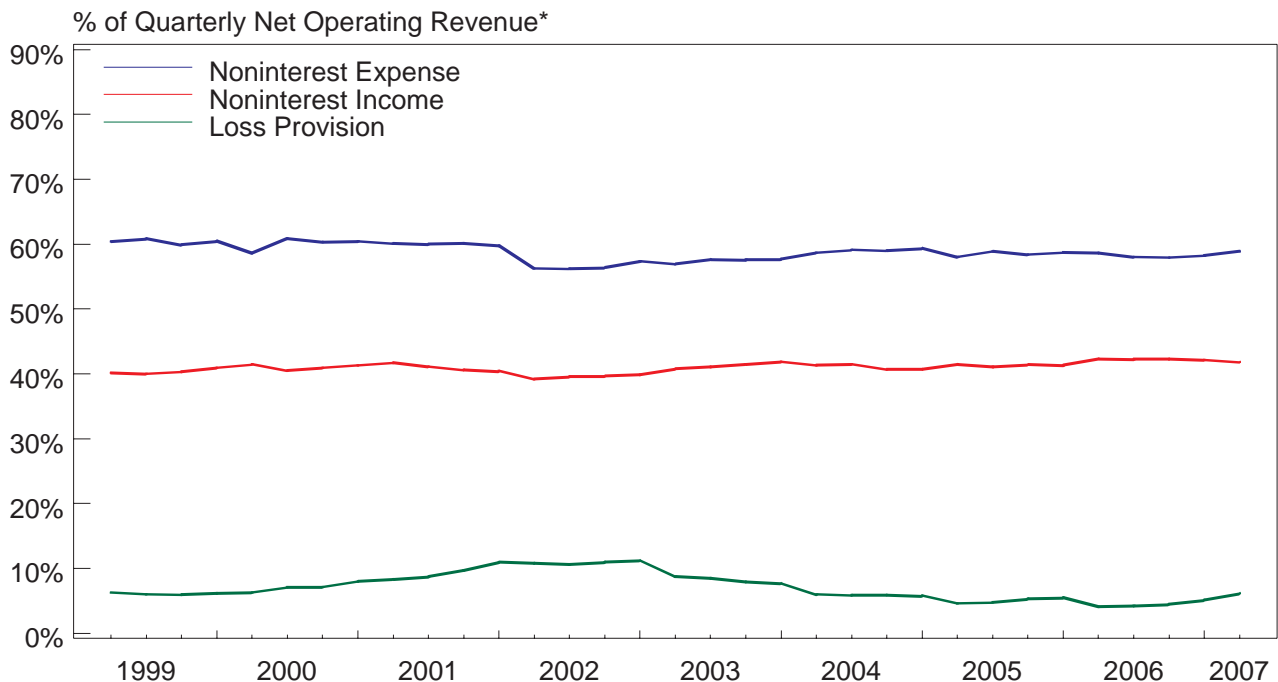
## Noninterest Income as a Percentage of Net Operating Revenue\*

1999 - 2007



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

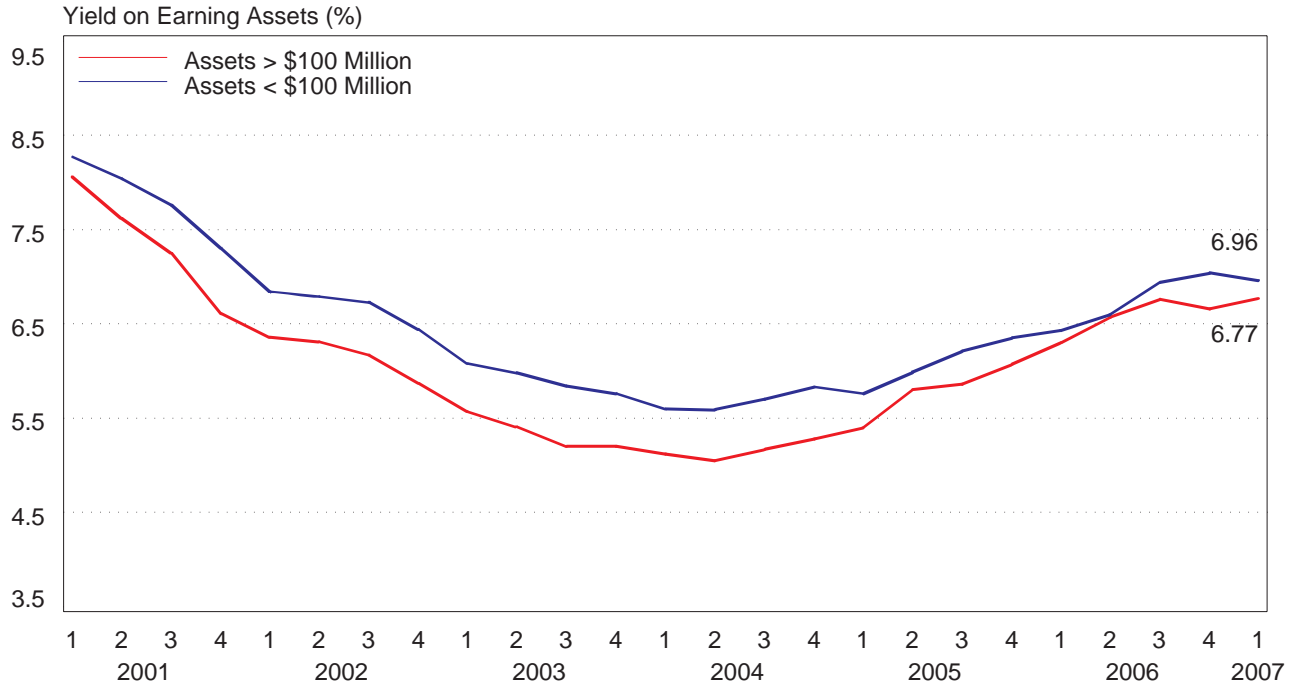
1999 - 2007



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

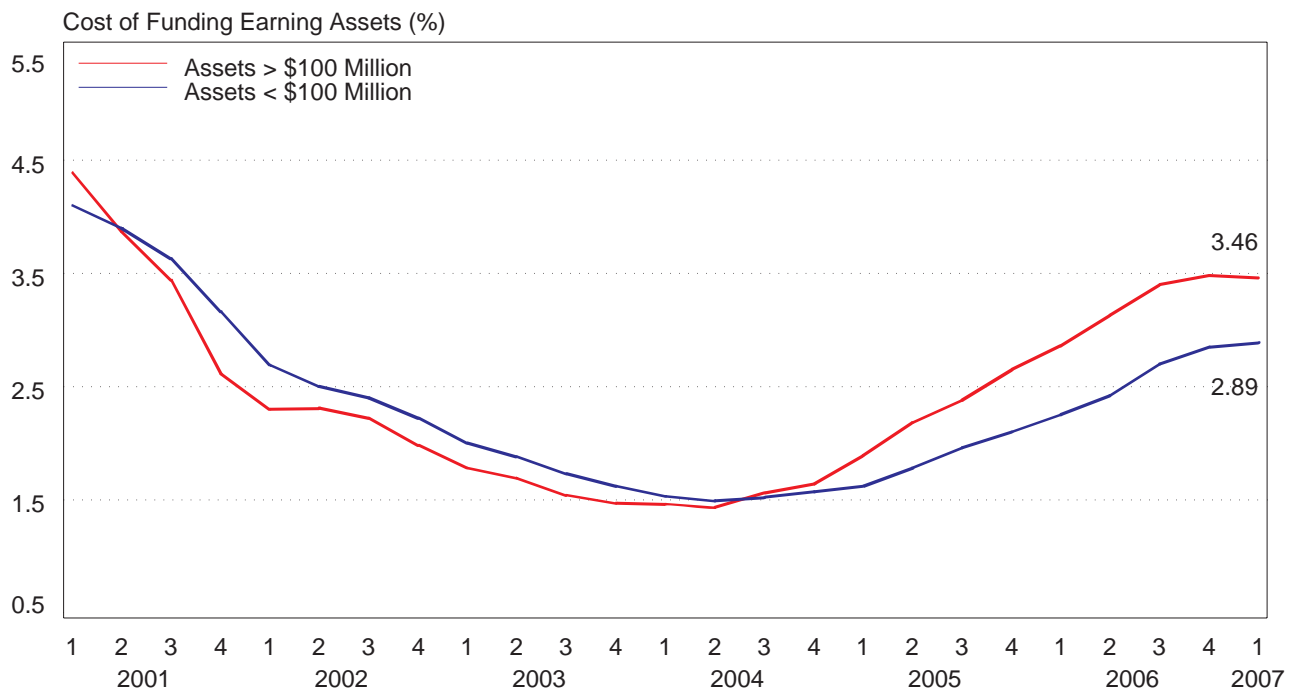
## Quarterly Yield on Earning Assets

2001 - 2007



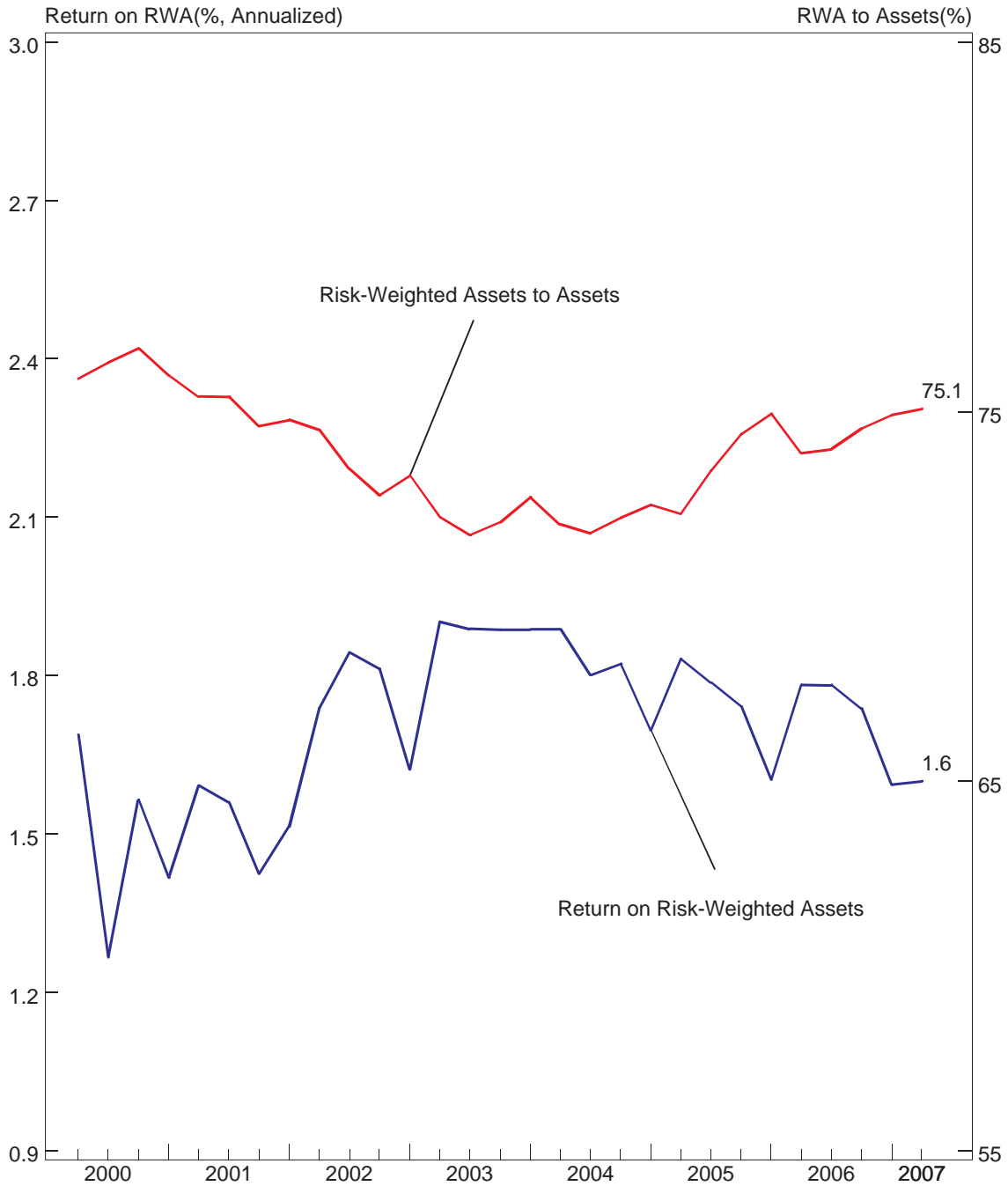
## Quarterly Cost of Funding Earning Assets

2001 - 2007



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

2000 - 2007

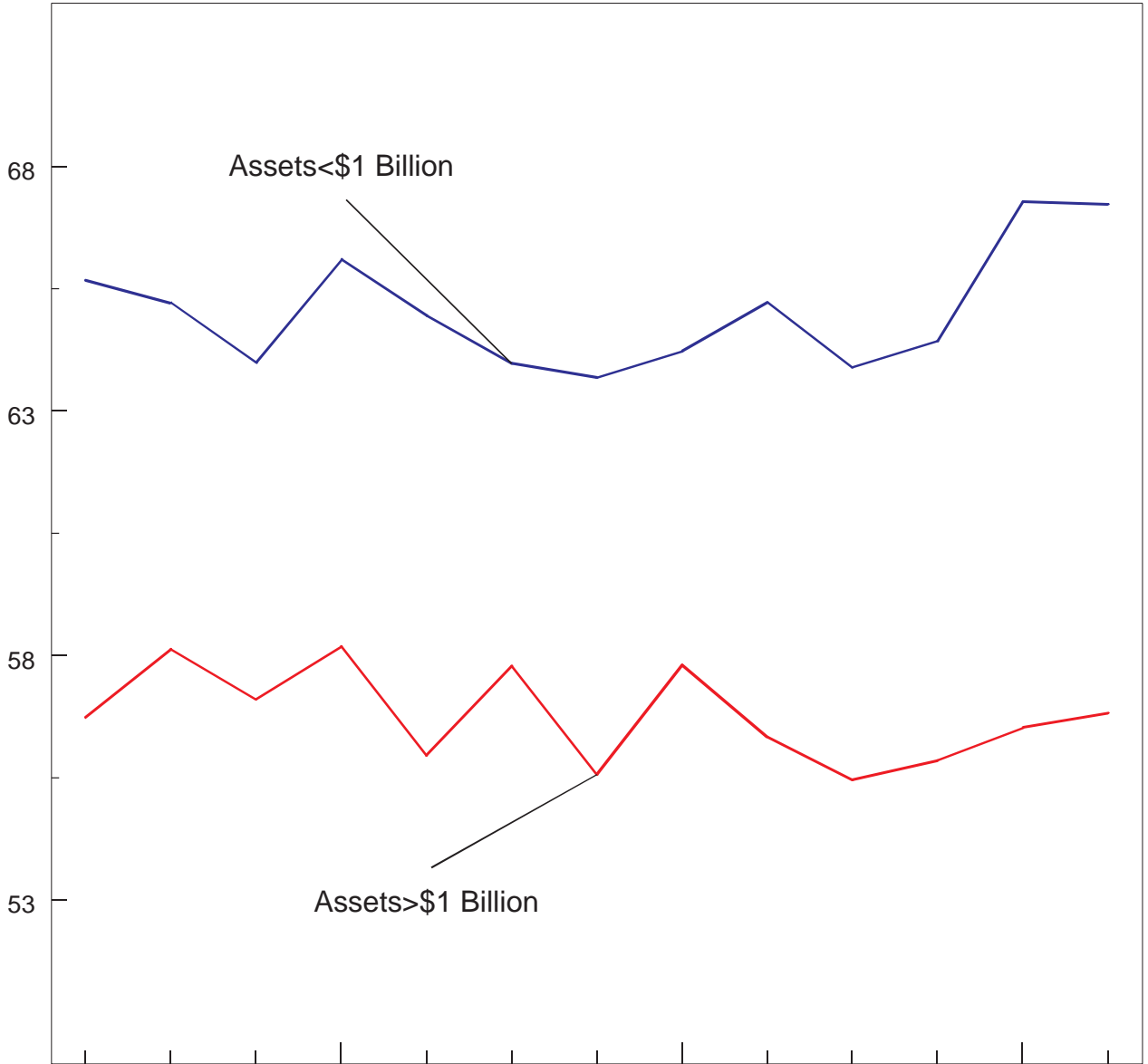


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2004 - 2007

Efficiency Ratio (%)

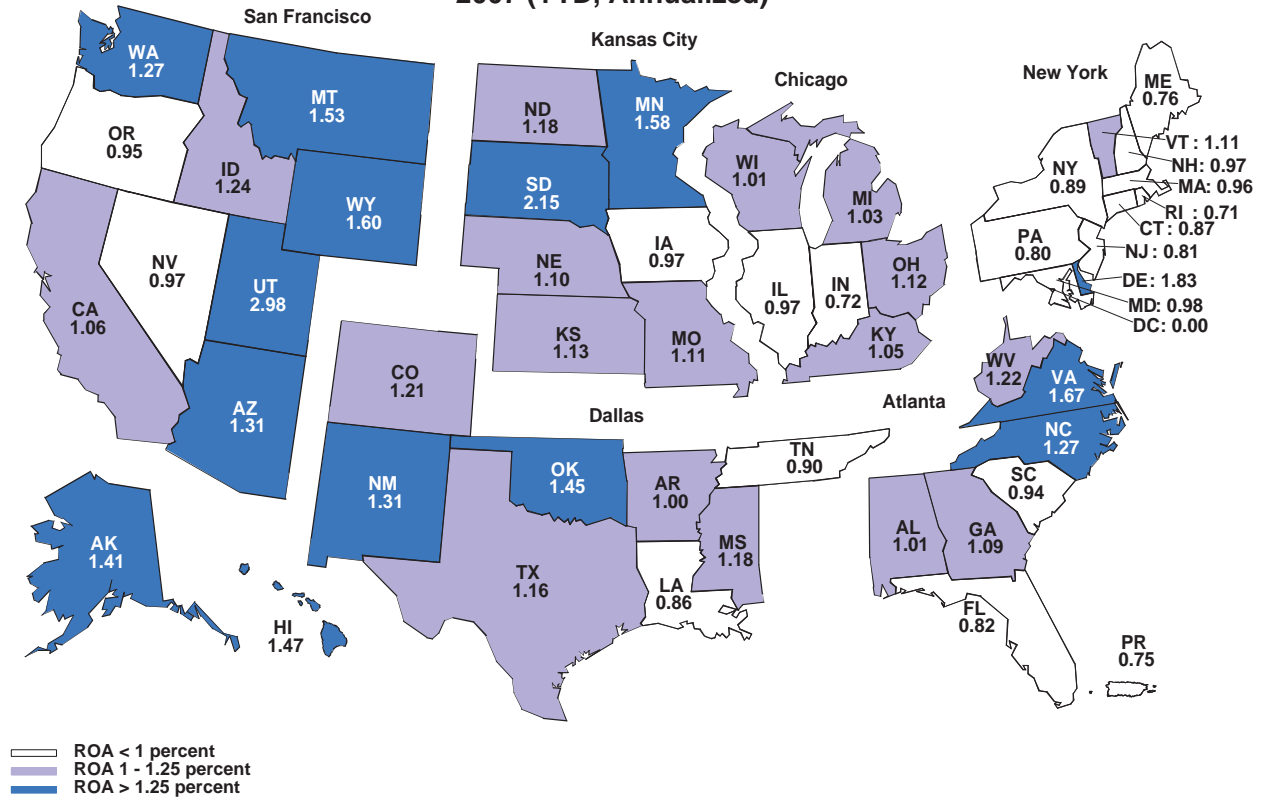


	03/04	06/04	09/04	12/04	03/05	06/05	09/05	12/05	03/06	06/06	09/06	12/06	03/07
Assets<\$1 Billion	65.18	64.72	63.50	65.61	64.46	63.48	63.19	63.73	64.73	63.40	63.94	66.79	66.74
Assets>\$1 Billion	56.24	57.63	56.61	57.69	55.46	57.29	55.07	57.31	55.84	54.96	55.36	56.03	56.33
Total	57.45	58.57	57.55	58.73	56.62	58.09	56.12	58.17	56.95	56.01	56.42	57.43	57.56

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

# Return on Assets (ROA)

2007 (YTD, Annualized)



## ROA Rankings by State

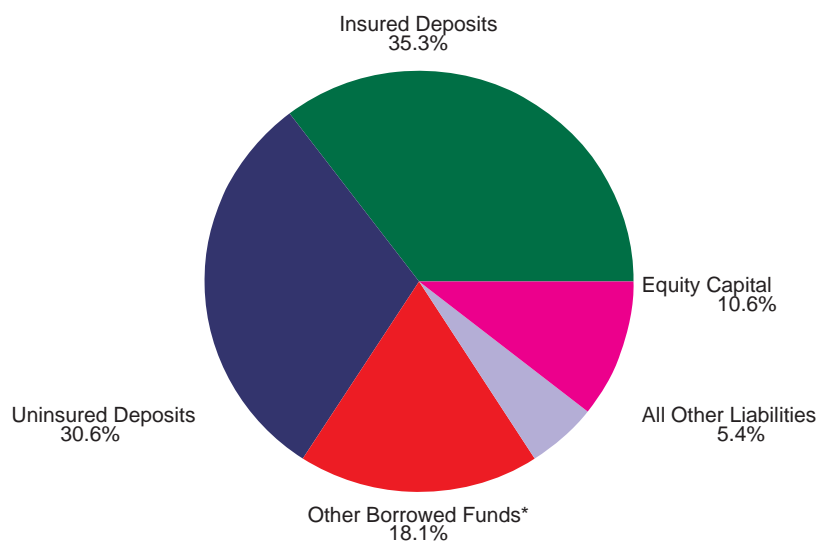
	No. of Inst. as of 3/31/07	YTD 2007	YTD 2006	Change*		No. of Inst. as of 3/31/07	YTD 2007	YTD 2006	Change*
1 Utah	70	2.98	2.89	9	28 Kentucky	220	1.05	1.40	(35)
2 South Dakota	89	2.15	1.84	31	29 Michigan	170	1.03	1.16	(13)
3 Delaware	35	1.83	2.03	(20)	30 Alabama	161	1.01	1.32	(31)
4 Virginia	124	1.67	2.02	(35)	31 Wisconsin	302	1.01	1.09	(8)
5 Wyoming	45	1.60	1.72	(12)	32 Arkansas	154	1.00	1.14	(14)
6 Minnesota	448	1.58	1.50	8	33 Maryland	111	0.98	1.26	(28)
7 Montana	80	1.53	1.60	(7)	34 Illinois	681	0.97	1.05	(8)
8 Hawaii	9	1.47	1.52	(5)	35 Iowa	398	0.97	1.05	(8)
9 Oklahoma	261	1.45	1.60	(15)	36 Nevada	40	0.97	1.58	(61)
10 Alaska	7	1.41	1.51	(10)	37 New Hampshire	26	0.97	1.09	(12)
11 Arizona	53	1.31	3.39	(208)	38 Massachusetts	190	0.96	1.09	(13)
12 New Mexico	53	1.31	1.31	0	39 Oregon	40	0.95	1.11	(16)
13 North Carolina	111	1.27	1.27	0	40 South Carolina	95	0.94	1.20	(26)
14 Washington	100	1.27	1.33	(6)	41 Tennessee	204	0.90	1.69	(79)
15 Idaho	18	1.24	1.35	(11)	42 New York	203	0.89	1.24	(35)
16 West Virginia	70	1.22	1.16	6	43 Connecticut	57	0.87	1.00	(13)
17 Colorado	164	1.21	1.26	(5)	44 Louisiana	166	0.86	1.10	(24)
18 Mississippi	98	1.18	1.27	(9)	45 Florida	308	0.82	1.09	(27)
19 North Dakota	96	1.18	1.60	(42)	46 New Jersey	128	0.81	1.13	(32)
20 Texas	642	1.16	1.21	(5)	47 Pennsylvania	252	0.80	1.03	(23)
21 Kansas	359	1.13	1.11	2	48 Maine	35	0.76	1.02	(26)
22 Ohio	275	1.12	1.12	0	49 Puerto Rico	10	0.75	0.78	(3)
23 Missouri	366	1.11	1.19	(8)	50 Indiana	170	0.72	0.61	11
24 Vermont	19	1.11	1.22	(11)	51 Rhode Island	13	0.71	0.87	(16)
25 Nebraska	251	1.10	1.22	(12)	52 District of Col.	7	0.00	0.39	(39)
26 Georgia	352	1.09	1.27	(18)					
27 California	306	1.06	1.25	(19)	U.S. and Terr.	8,650	1.21	1.34	(13)

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

Results for two of the states with the highest ROAs (SD and DE) were significantly influenced by the presence of large credit card operators.

## Total Liabilities and Equity Capital

March 31, 2007

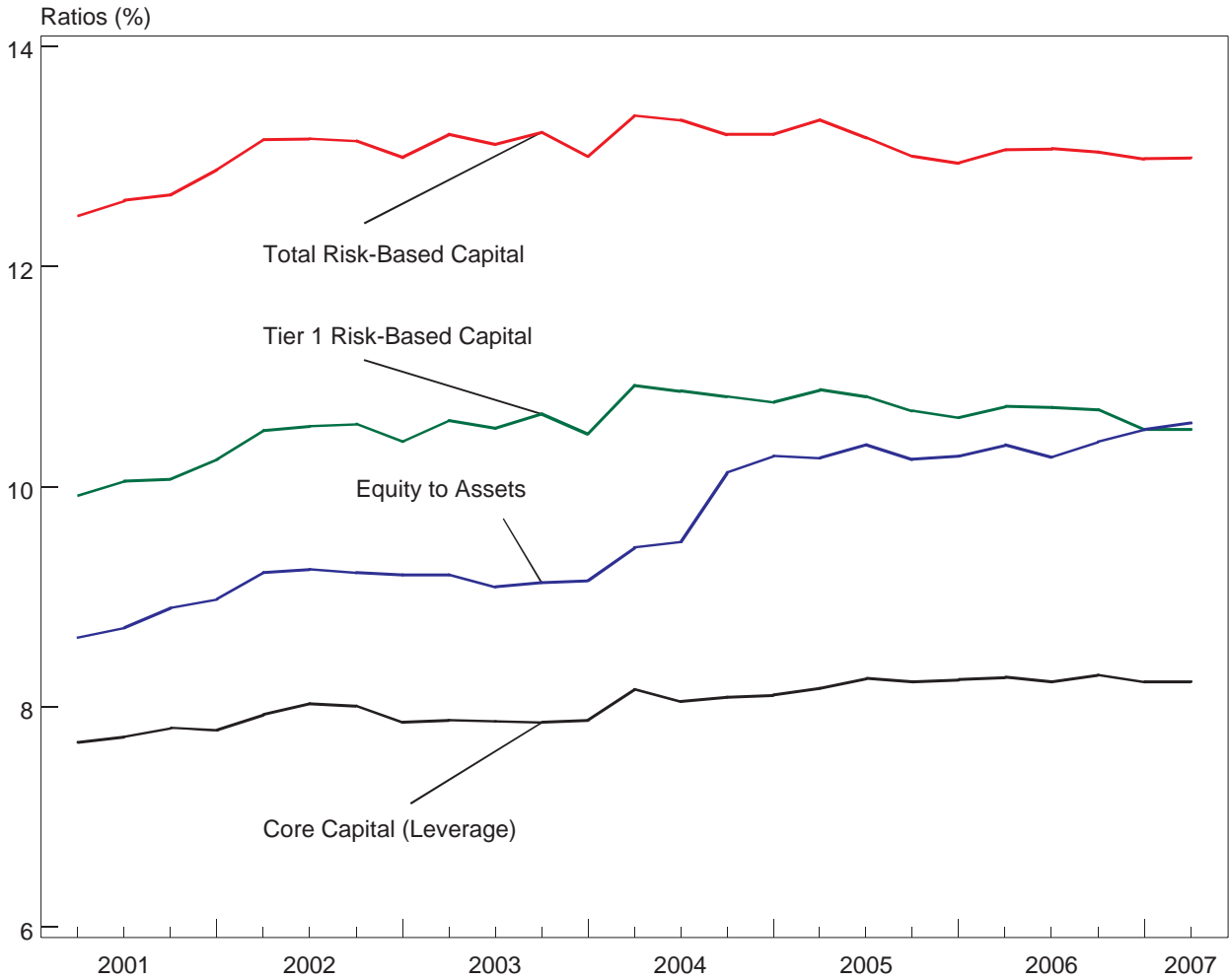


(\$ Billions)	3/31/06	3/31/07	% Change
<b>Insured Deposits (estimated)</b>	<b>4,001</b>	<b>4,237</b>	<b>5.9</b>
<b>Uninsured Deposits</b>	<b>3,318</b>	<b>3,663</b>	<b>10.4</b>
In Foreign Offices	988	1,201	21.6
<b>Other Borrowed Funds*</b>	<b>2,118</b>	<b>2,174</b>	<b>2.6</b>
<b>All Other Liabilities</b>	<b>610</b>	<b>644</b>	<b>5.6</b>
Subordinated Debt	135	165	22.2
<b>Equity Capital</b>	<b>1,163</b>	<b>1,268</b>	<b>9.0</b>
<b>Total Liabilities and Equity Capital</b>	<b>11,210</b>	<b>11,981</b>	<b>6.9</b>

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

# Capital Ratios

2001 - 2007



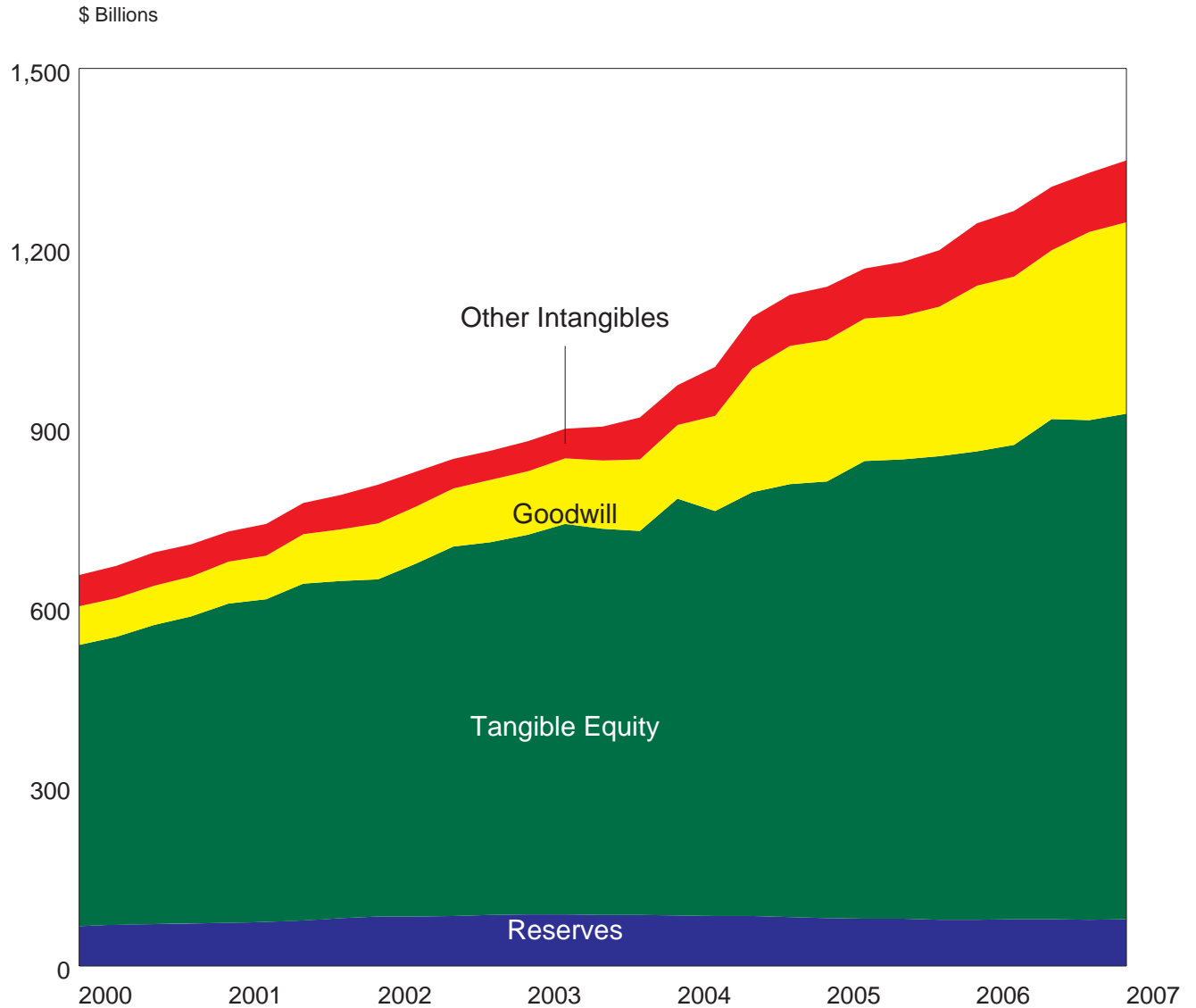
	12/01	12/02	12/03	12/04	12/05	12/06	3/07
<b>Total Risk-Based Capital</b>	<b>12.88</b>	<b>12.99</b>	<b>13.00</b>	<b>13.20</b>	<b>12.94</b>	<b>12.98</b>	<b>12.99</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.25</b>	<b>10.41</b>	<b>10.48</b>	<b>10.77</b>	<b>10.63</b>	<b>10.52</b>	<b>10.52</b>
<b>Equity to Assets</b>	<b>8.98</b>	<b>9.20</b>	<b>9.15</b>	<b>10.28</b>	<b>10.28</b>	<b>10.52</b>	<b>10.58</b>
<b>Core Capital (Leverage)</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>	<b>8.23</b>



# Equity Capital and Reserves

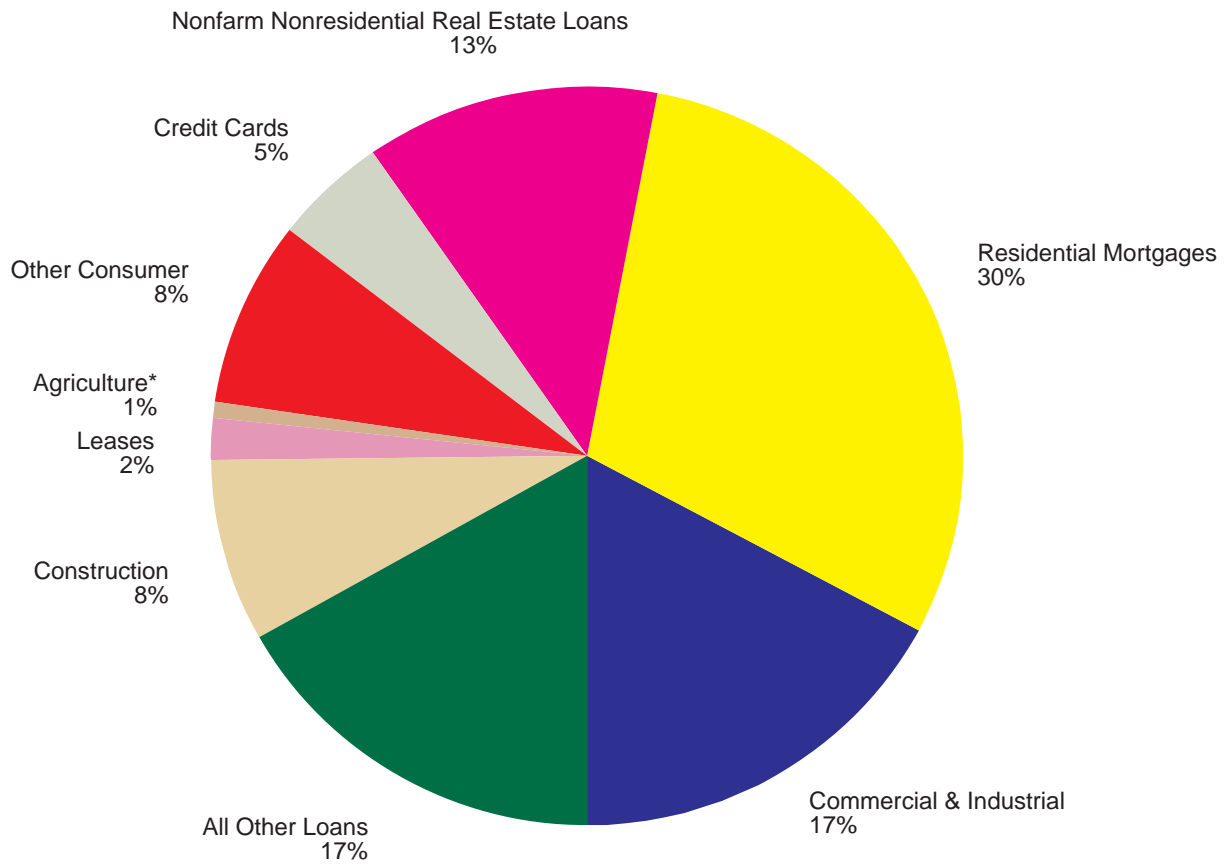
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2007



# Loan Portfolio Composition

March 31, 2007

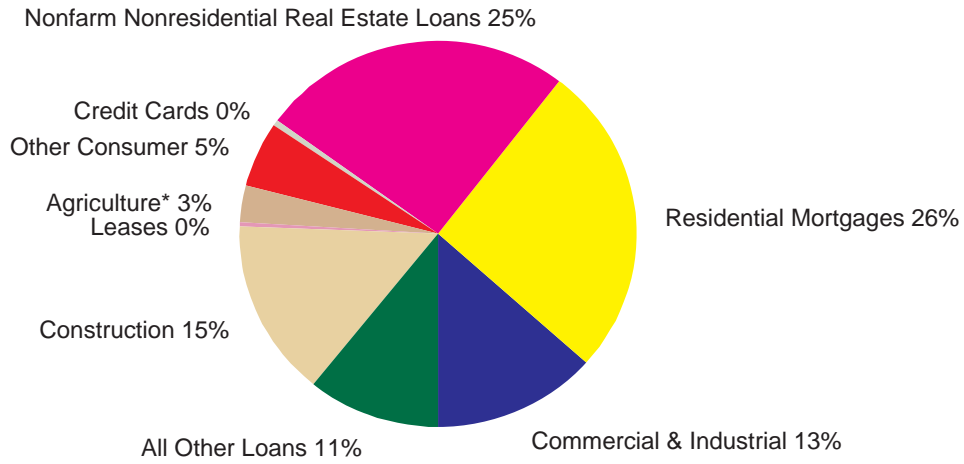


\* OTS - Supervised Savings Associations do not identify agricultural loans.

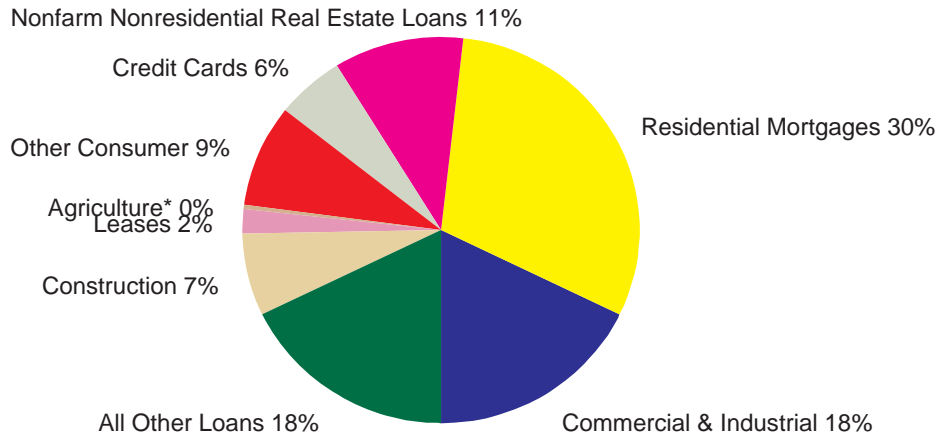
# Loan Portfolio Composition by Asset Size

March 31, 2007

## Assets < \$1 Billion



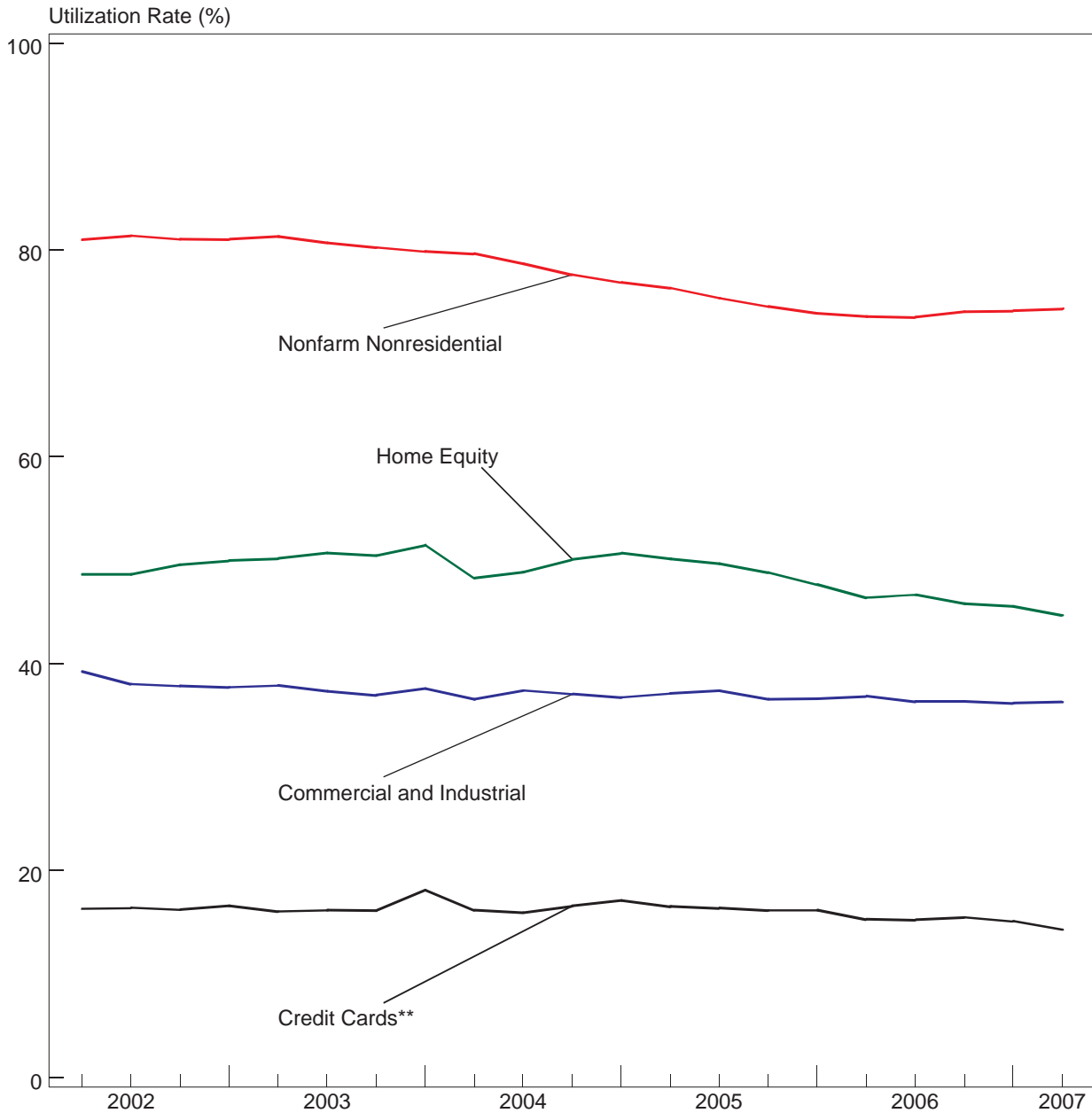
## Assets > \$1 Billion



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

## Utilization Rates of Loan Commitments\*

2002-2007

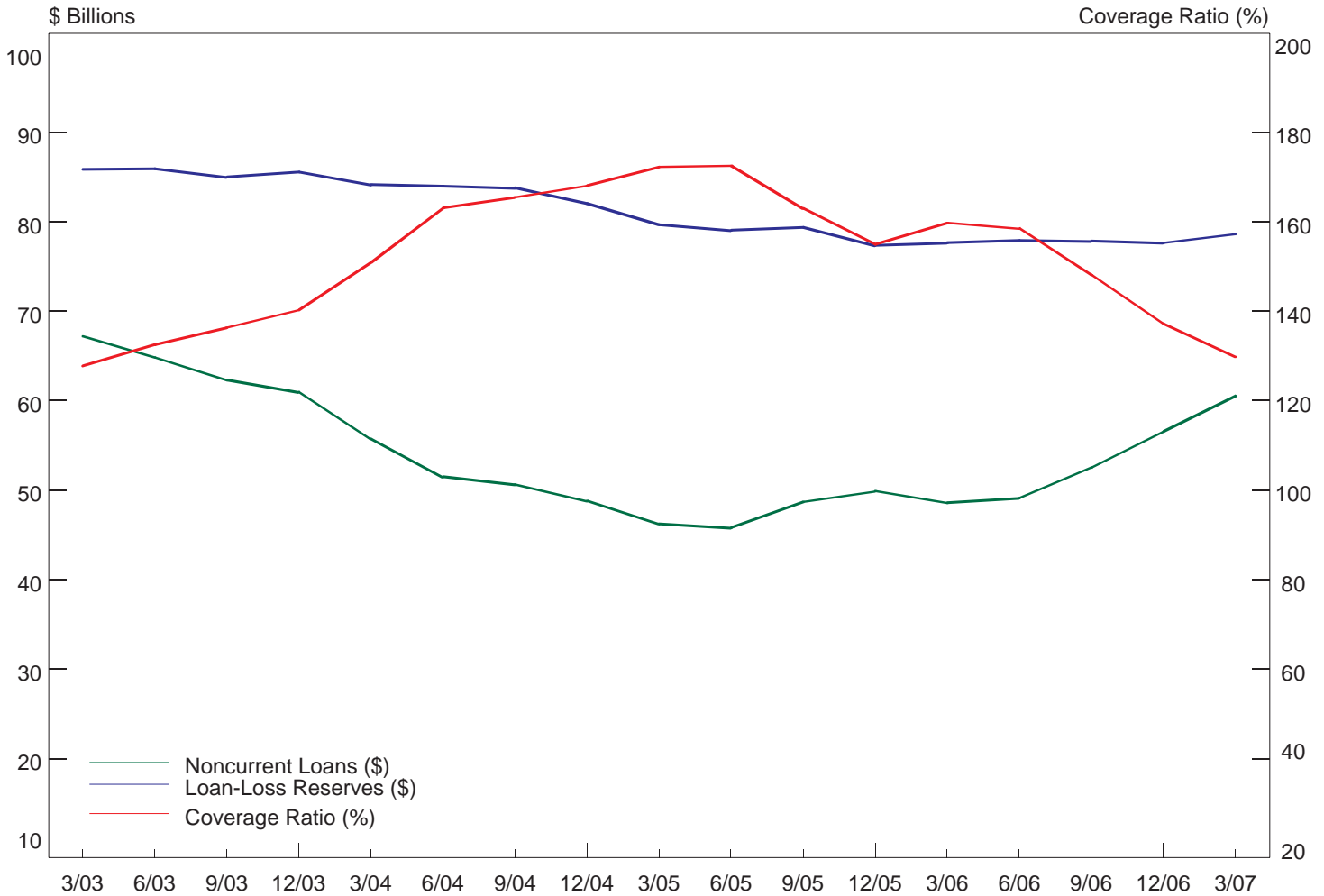


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

# Reserve Coverage Ratio\*

2003-2007



## 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 56.6 60.5

## 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 78.6

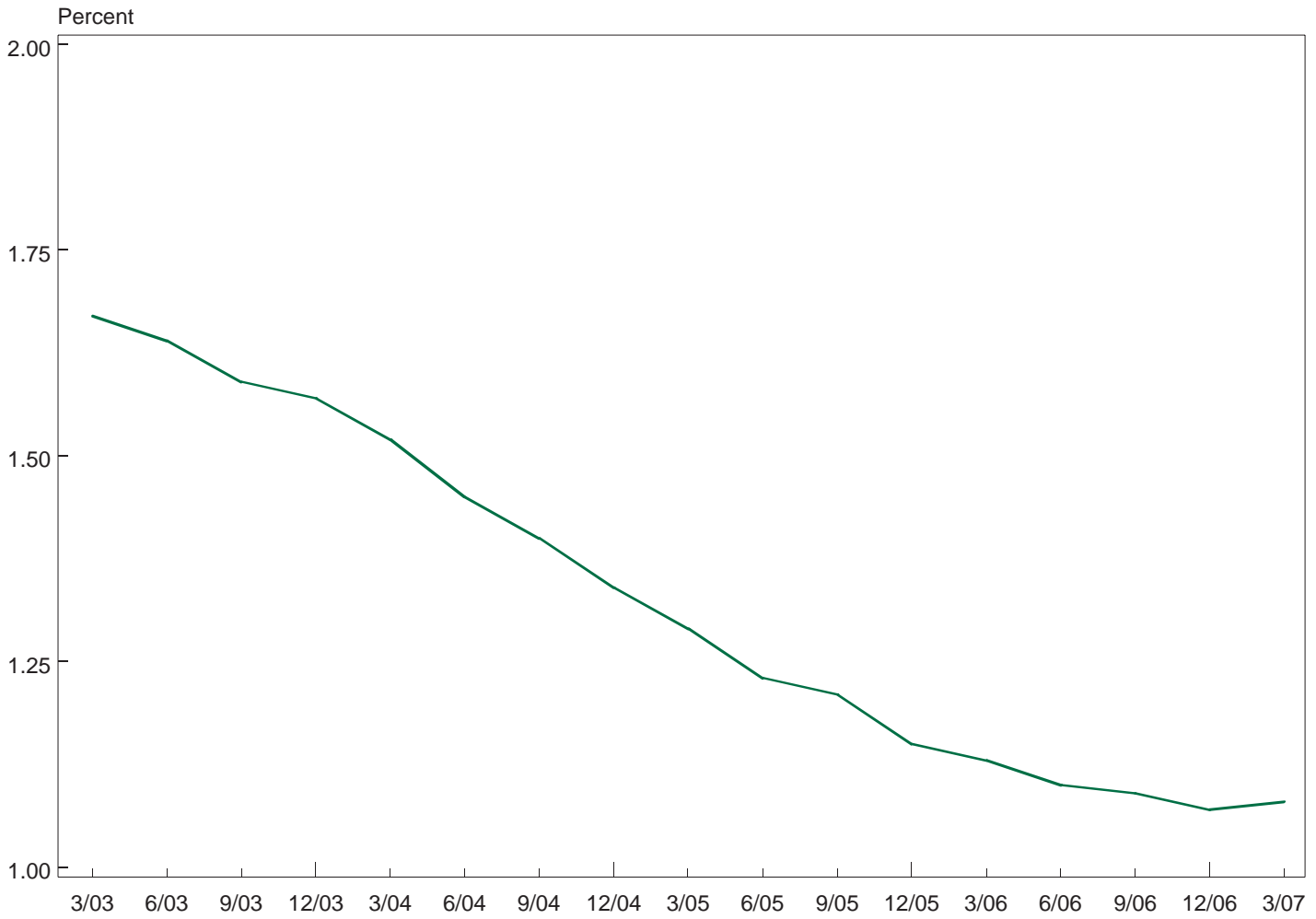
## Coverage Ratio (%)

128 133 136 140 151 163 165 168 172 173 163 155 160 159 148 137 130

\* Loan-loss reserves to noncurrent loans.

## Loss Allowance to Loans and Leases

2003-2007

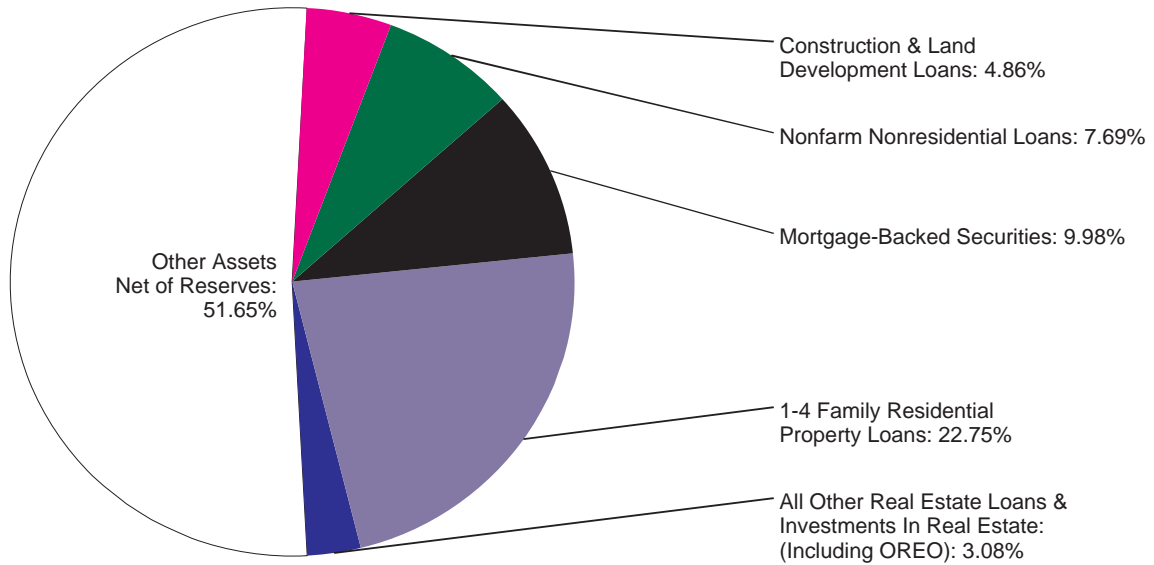


**Loss Allowance to Loans and Leases**

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 1.08

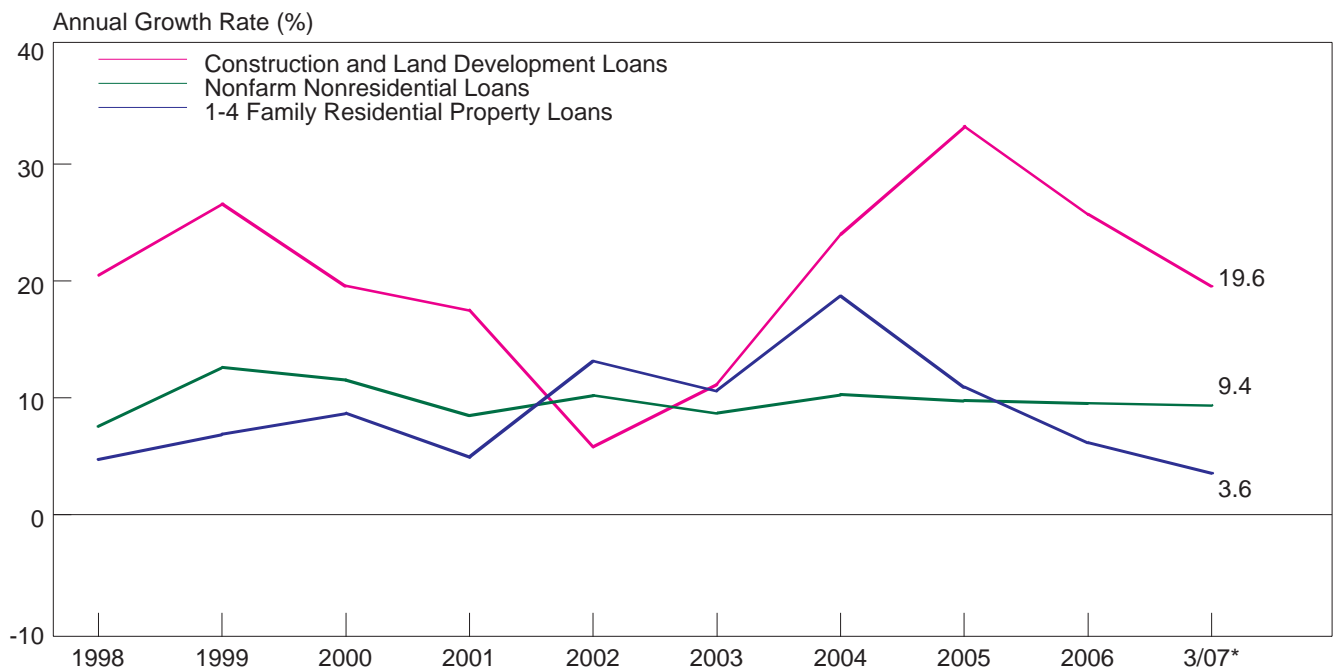
## Real Estate Assets as a Percent of Total Assets

March 31, 2007



## Real Estate Loan Growth Rates\*

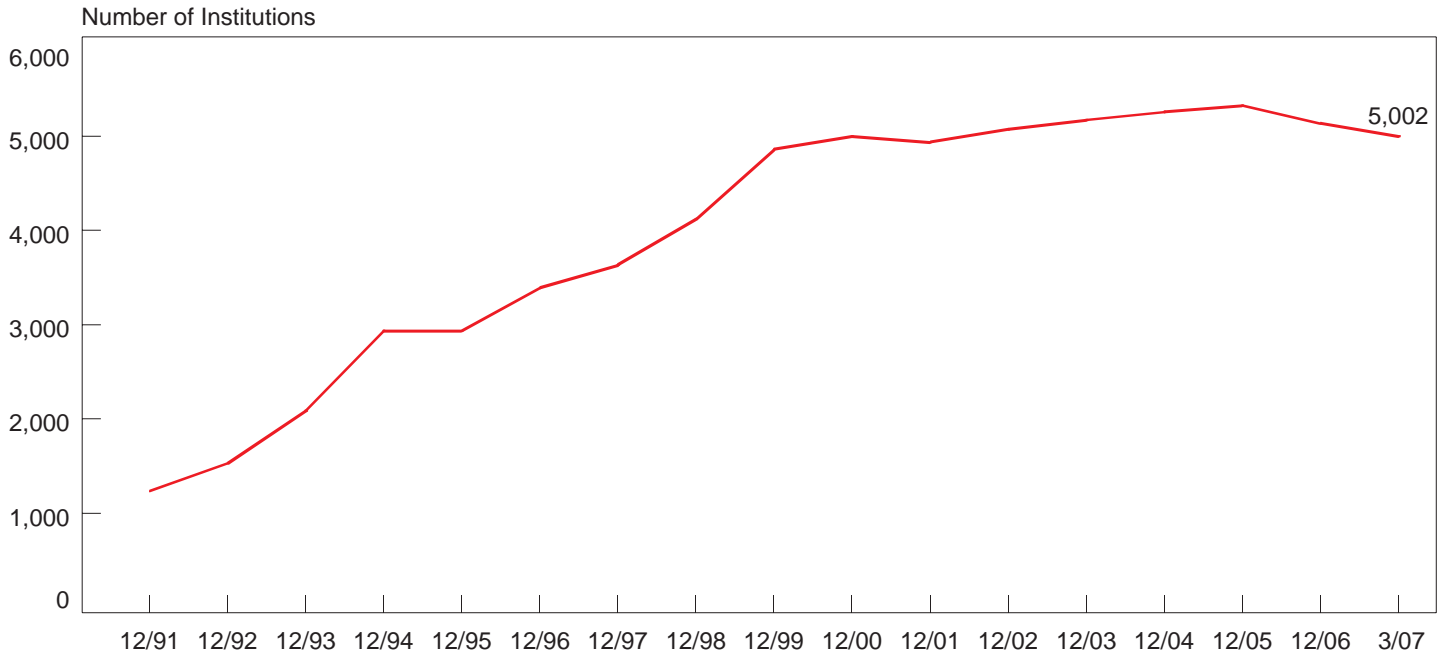
1998-2007



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

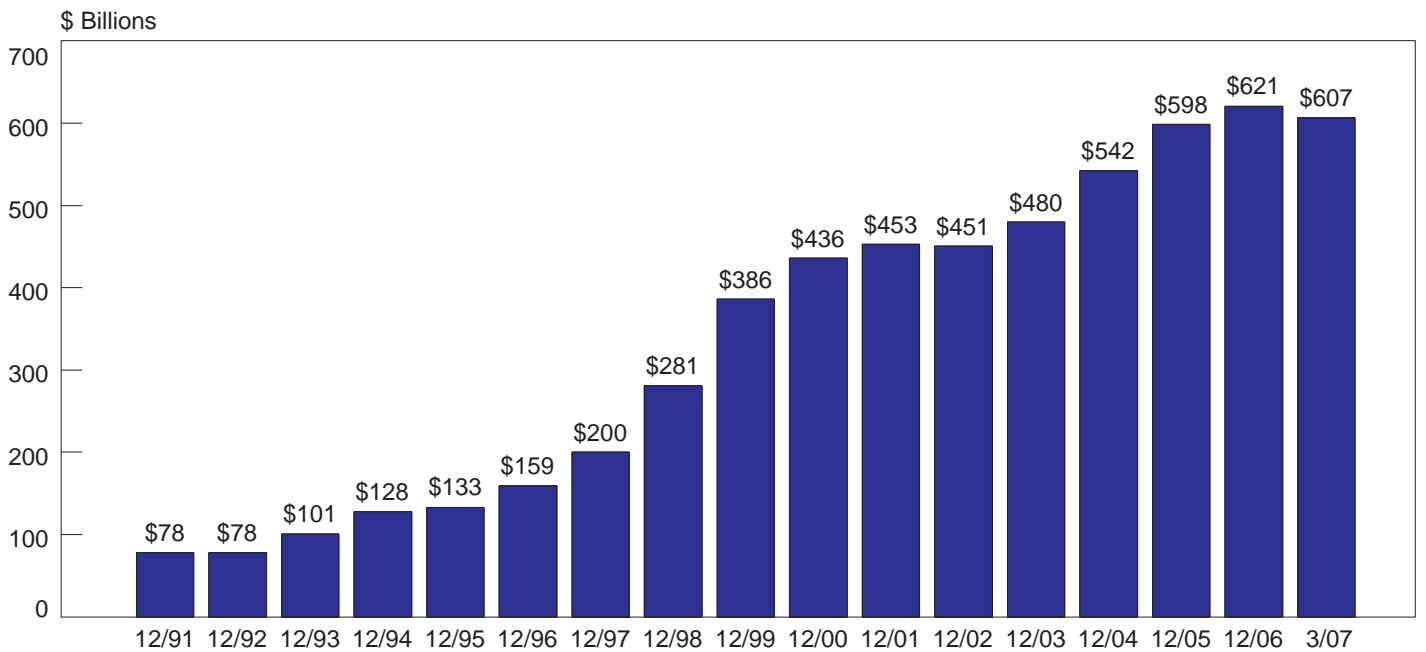
## Number of Institutions with FHLB Advances

1991 - 2007



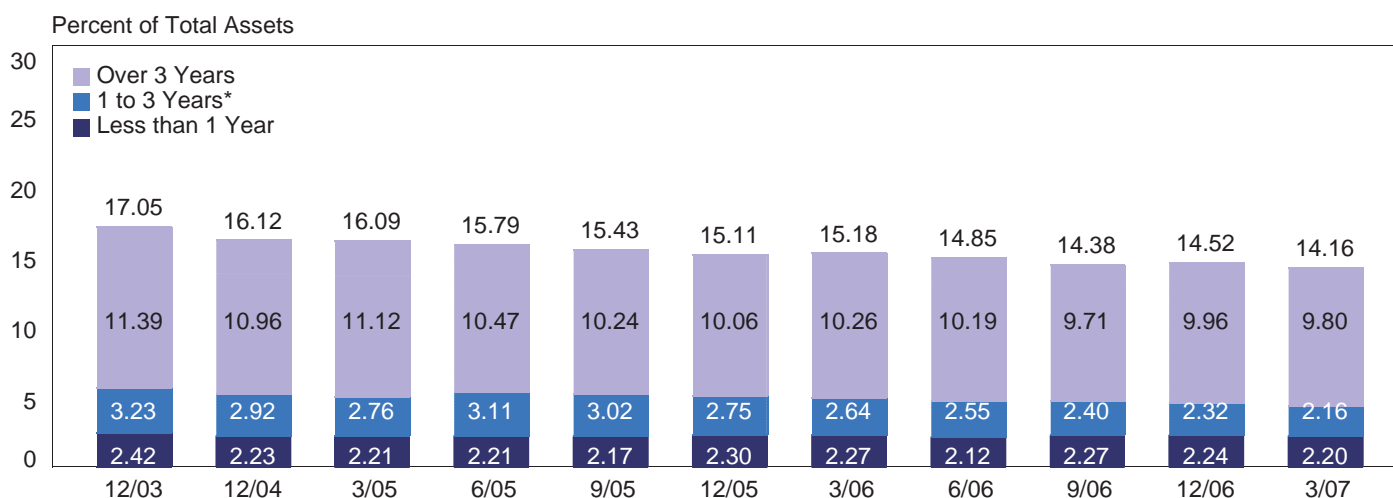
## Amount of FHLB Advances Outstanding

1991 - 2007



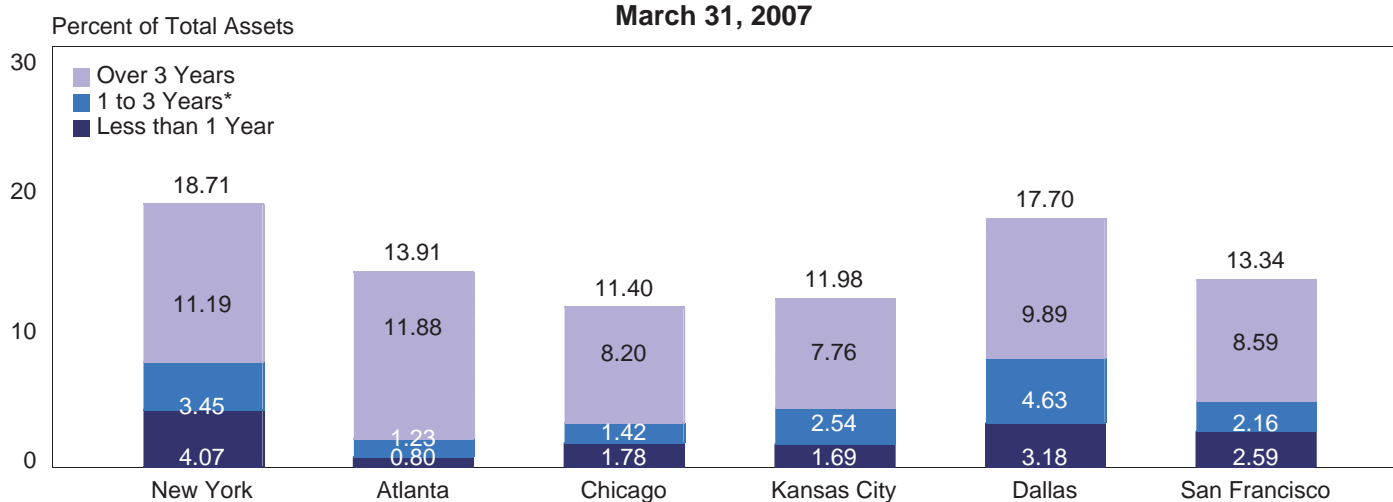


## Debt Securities by Maturity or Repricing Frequency...



## ...and by Region

March 31, 2007



## Total Securities (Debt and Equity)

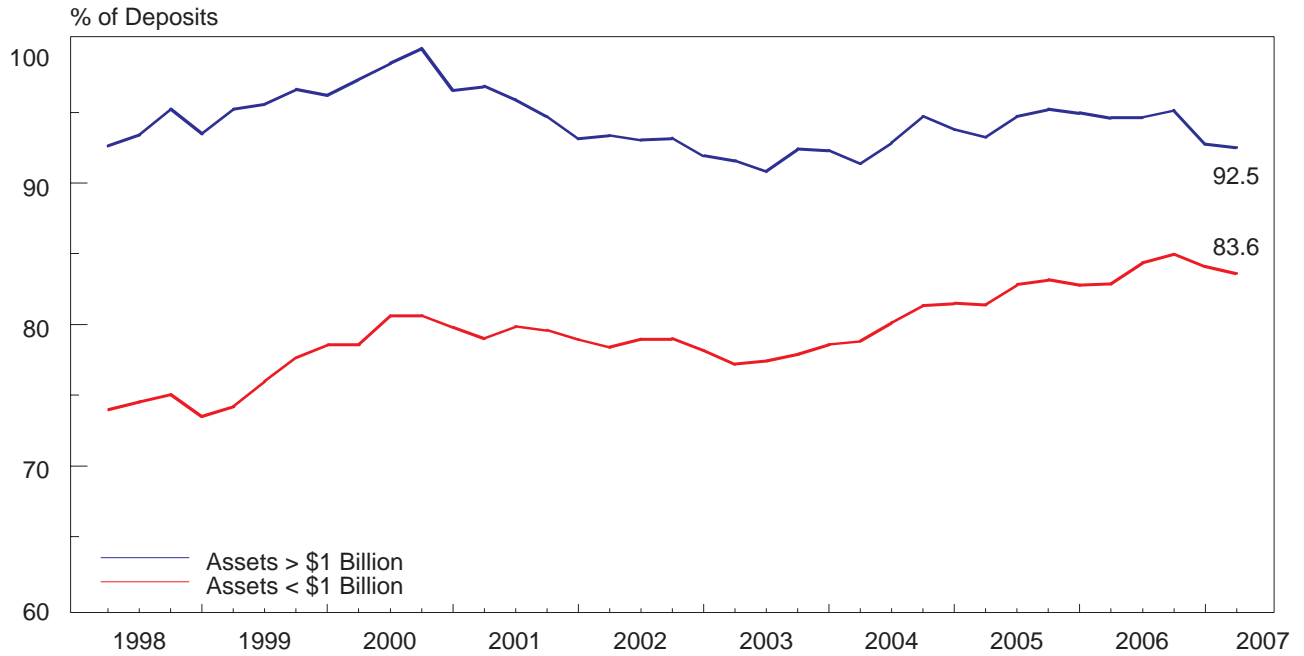
(\$ Billions)

	3/05	6/05	9/05	12/05	3/06	6/06	9/06	12/06	3/07
U.S. Government Obligations:									
U.S. Treasury	58	55	61	59	56	46	45	48	40
U.S. Agencies	11	11	12	11	12	12	12	11	12
Government Sponsored Enterprises	281	279	279	283	283	271	276	268	259
Mortgage Pass-through Securities	759	746	739	738	775	795	778	785	777
Collateralized Mortgage Obligations	384	395	400	402	413	419	430	411	418
State, County, Municipal Obligations	121	125	128	131	134	136	140	147	150
Asset Backed Securities	80	86	86	80	81	88	93	89	90
Other Debt Securities	171	169	163	165	180	182	193	194	200
Equity Securities	23	22	22	23	21	23	24	27	23
<b>Total Securities</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>	<b>\$1,969</b>

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

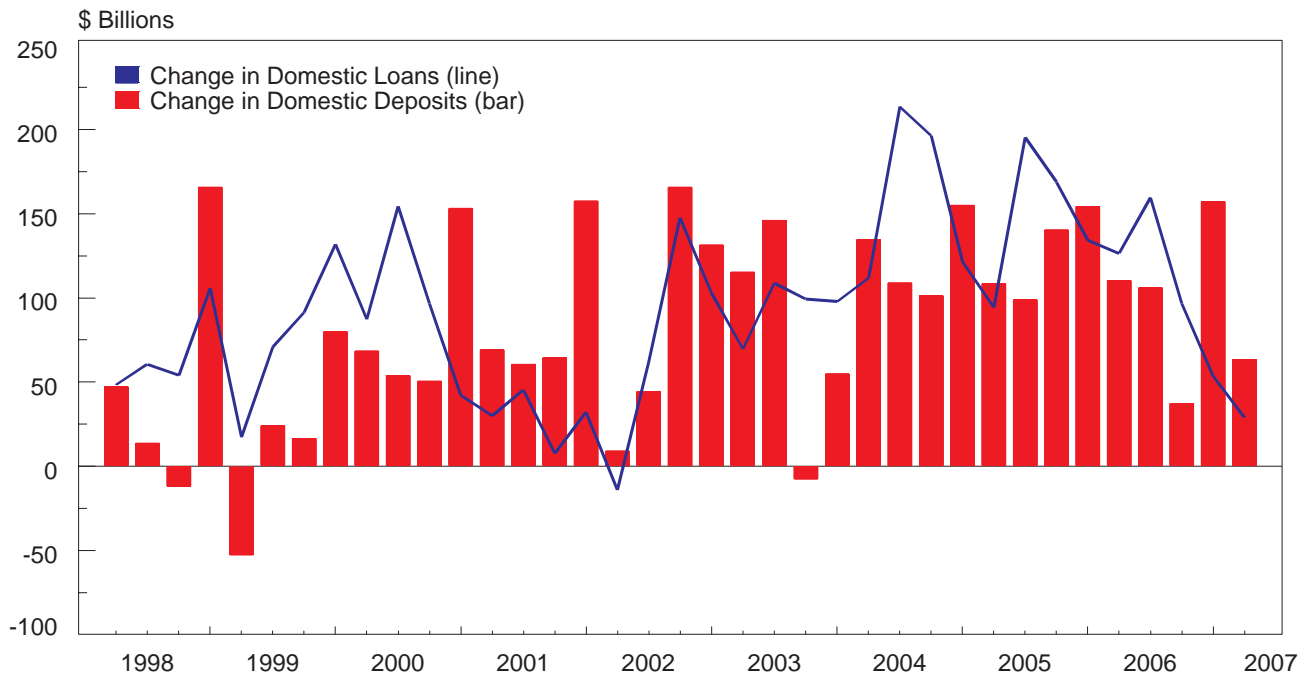
## Net Loans and Leases to Deposits (Domestic and Foreign)

1998 - 2007



## Quarterly Change in Domestic Loans vs Domestic Deposits

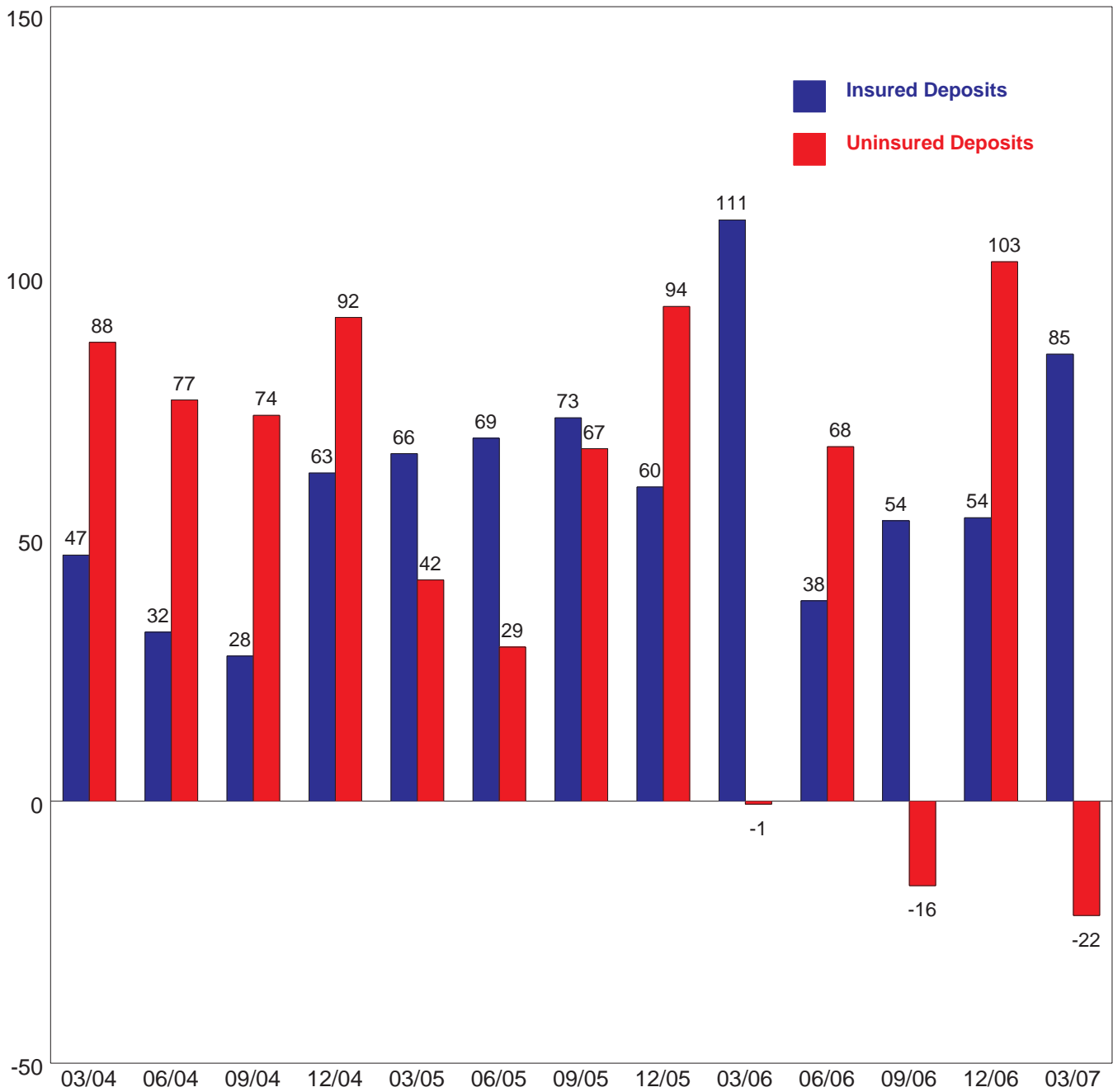
1998 - 2007



# Quarterly Change In Domestic Deposits

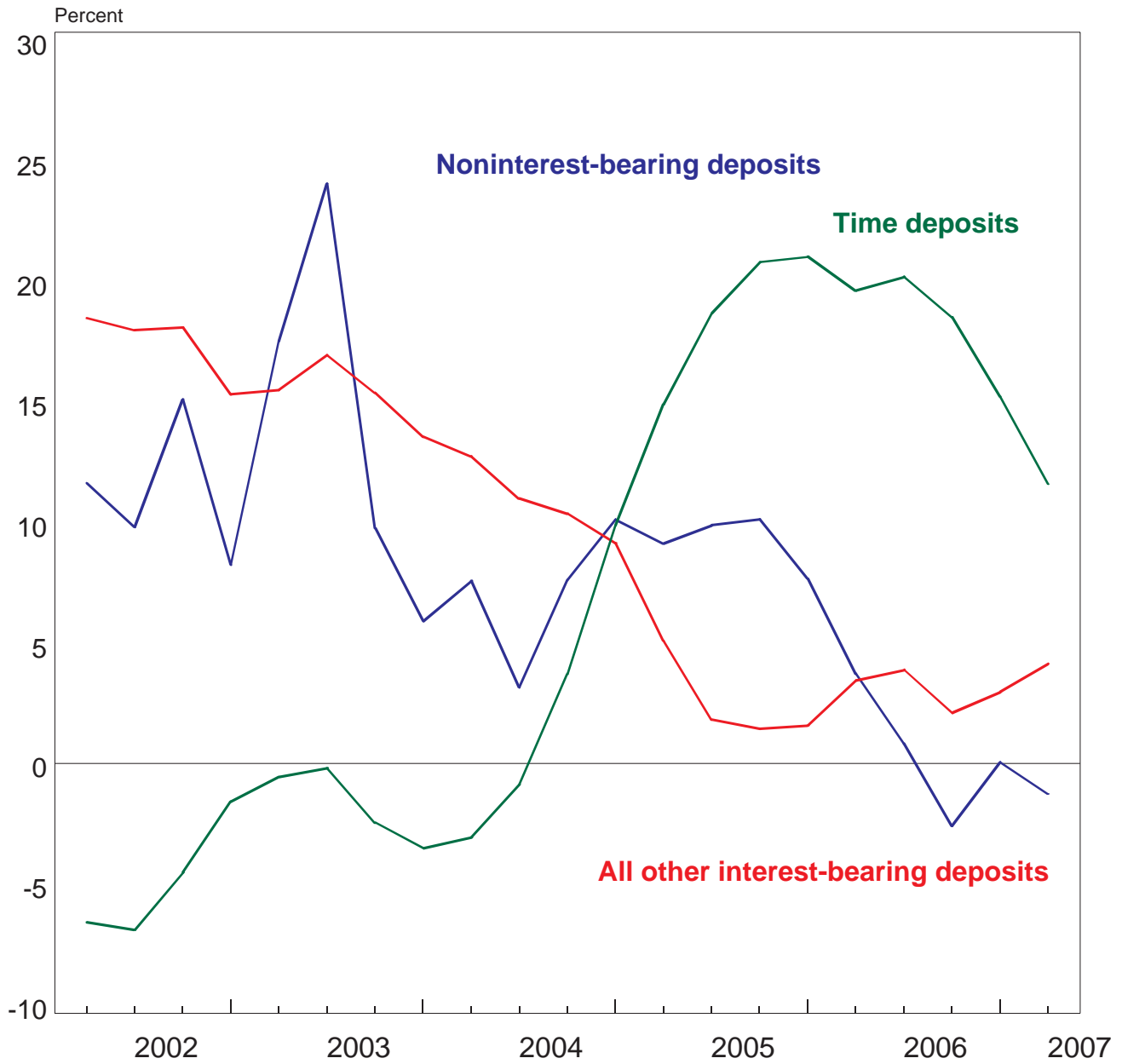
2004 - 2007

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

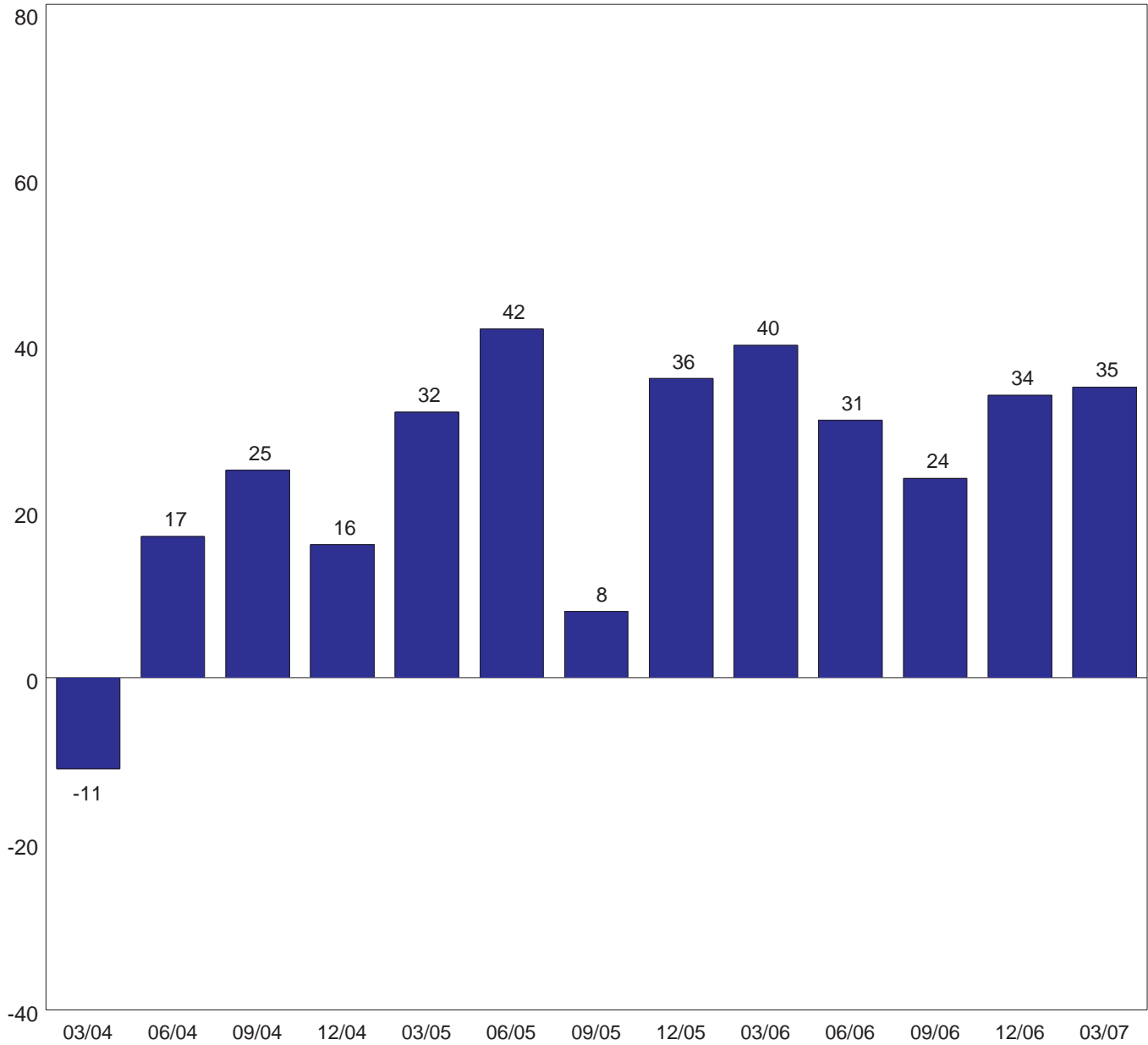
2002 - 2007



# Quarterly Change in C&I Loans

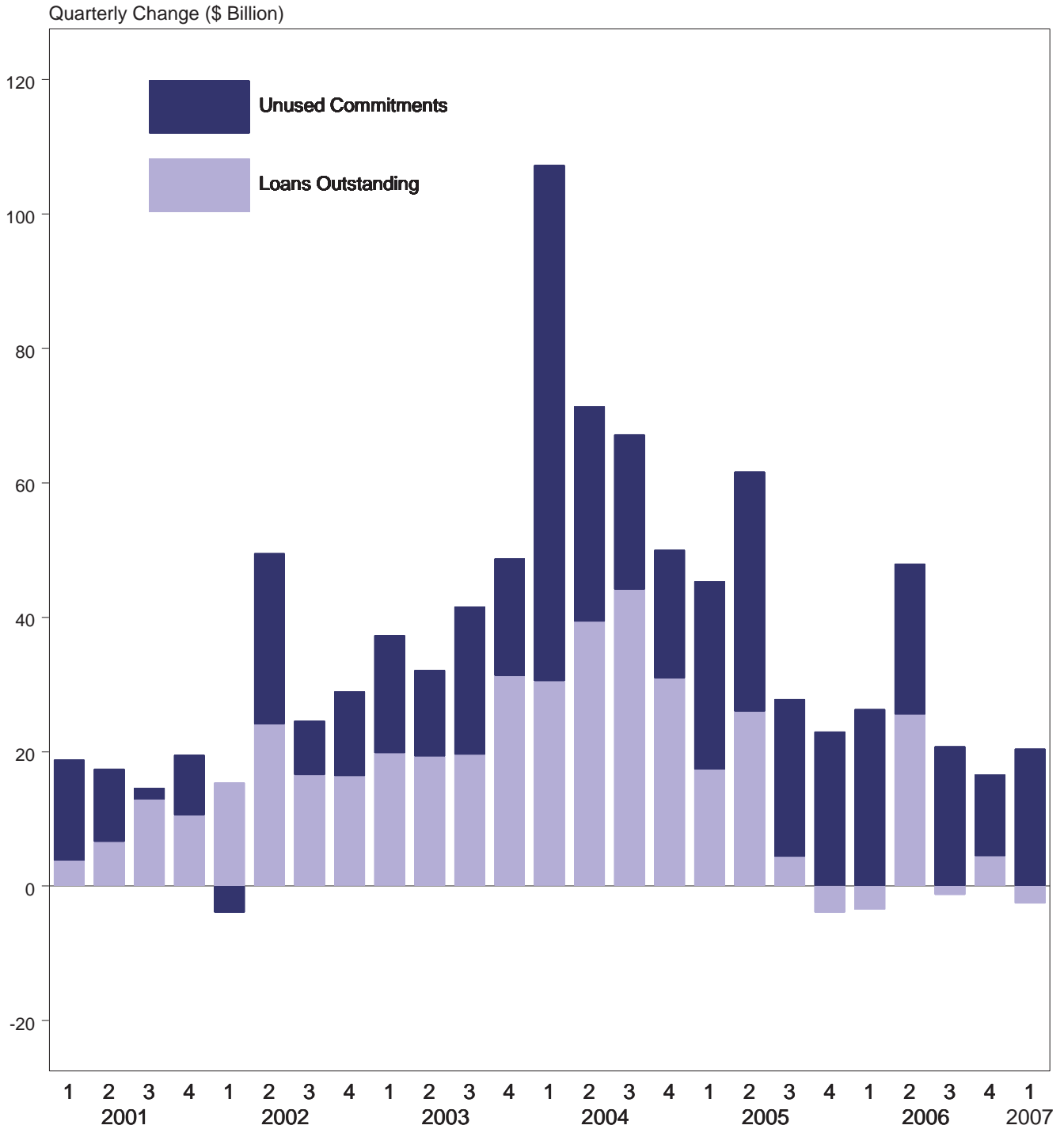
2004-2007

\$ Billions



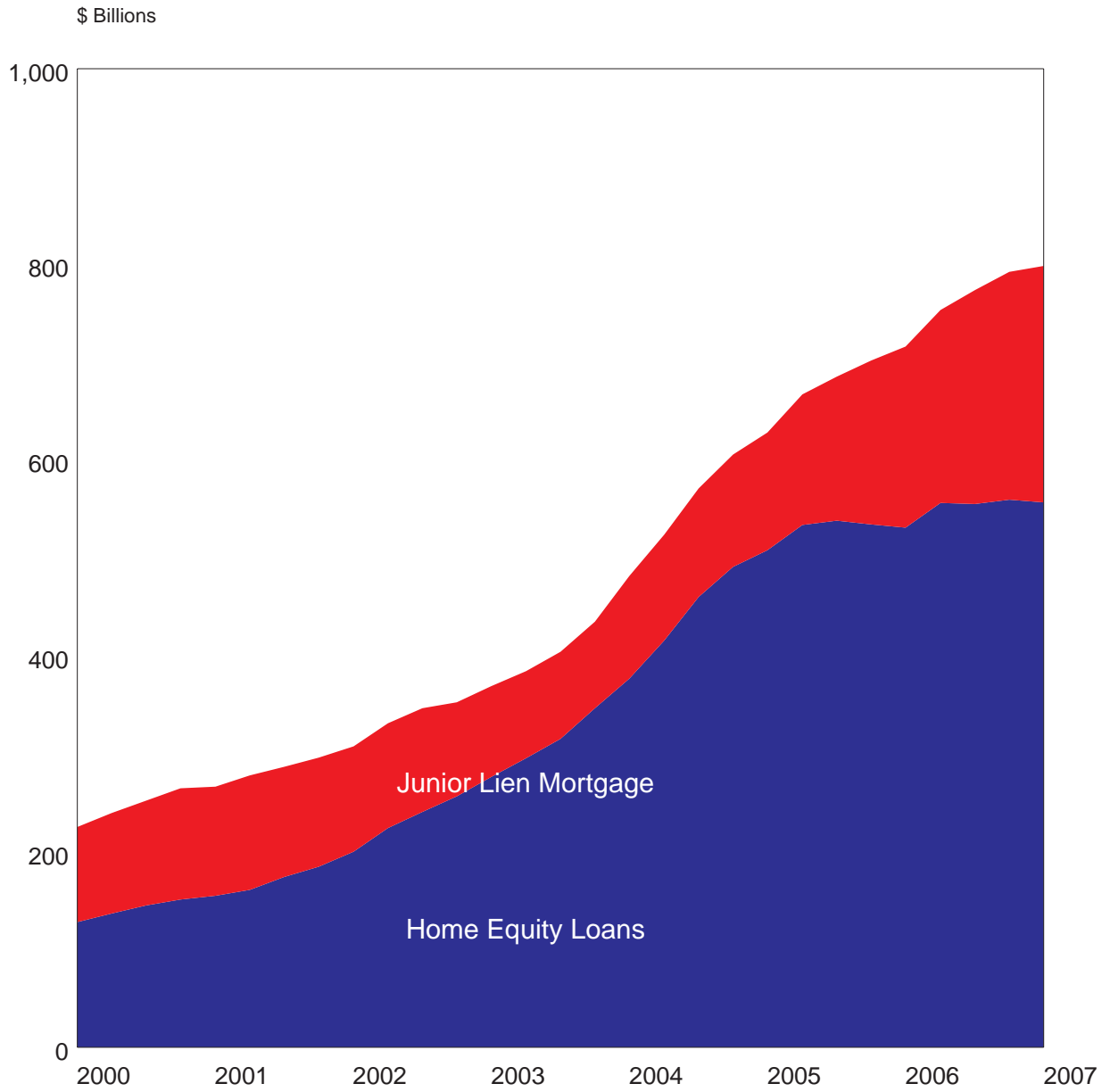
# Quarterly Change in Home Equity Loans

## 2001-2007

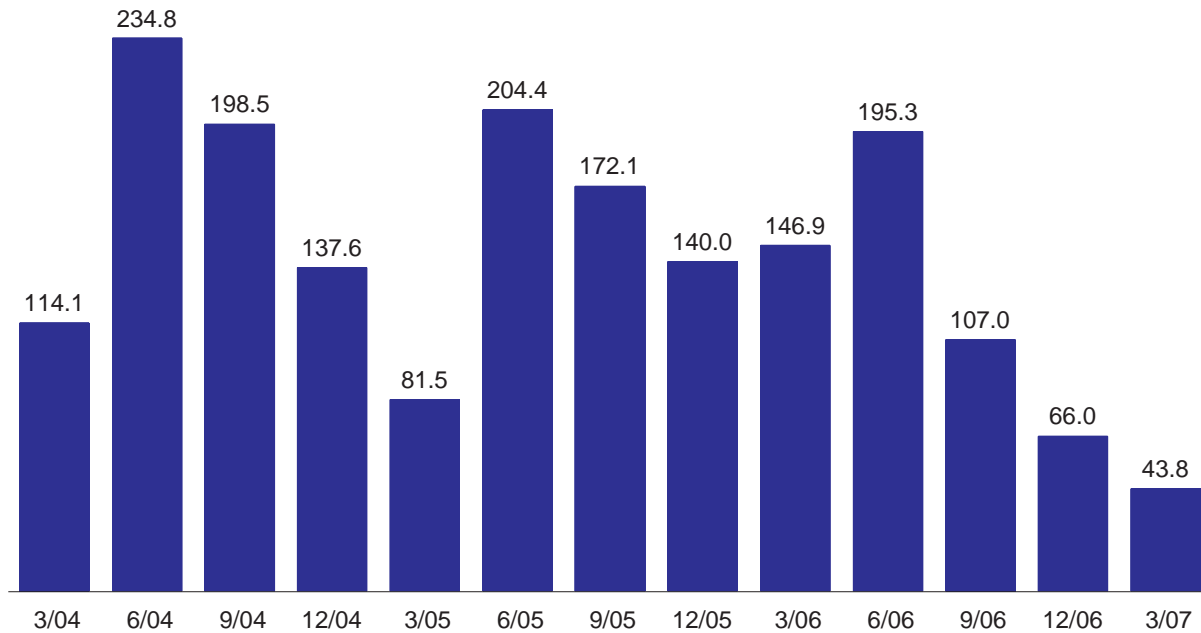


# Home Equity and Junior Lien Loans

2000 - 2007

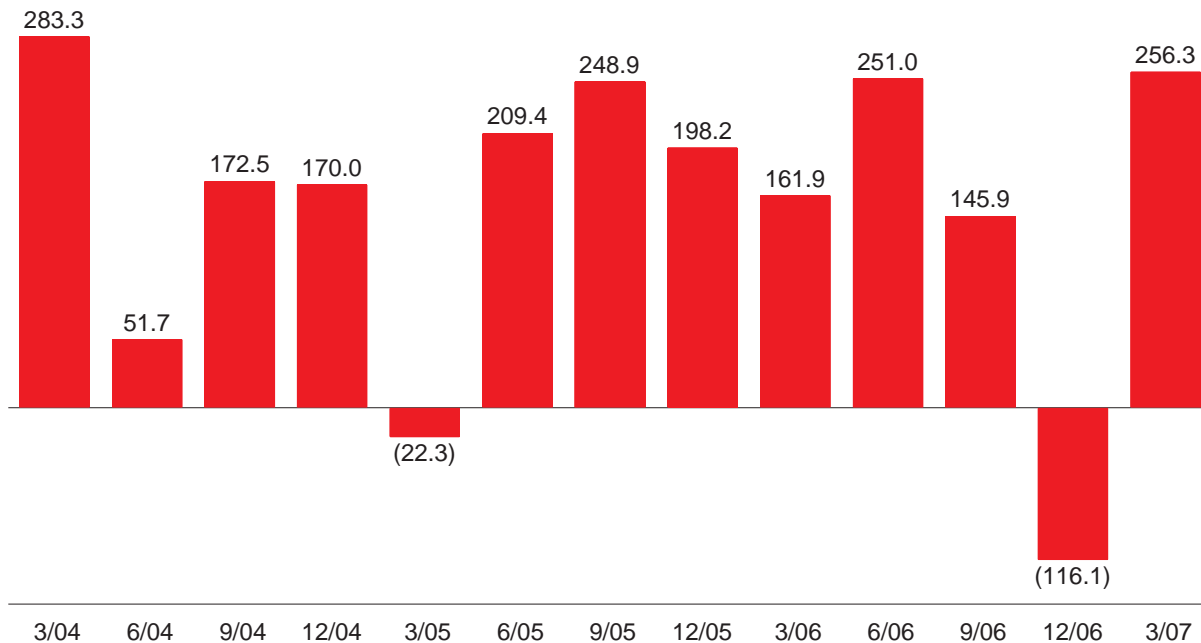


## Quarterly Change in Reported Loans Outstanding (\$ Billions)



In the first quarter of 2007, real estate loans increased by \$28 billion and commercial and industrial loans increased by \$35 billion, while consumer loans decreased by \$10 billion.

## Quarterly Change in Unused Loan Commitments (\$ Billions)

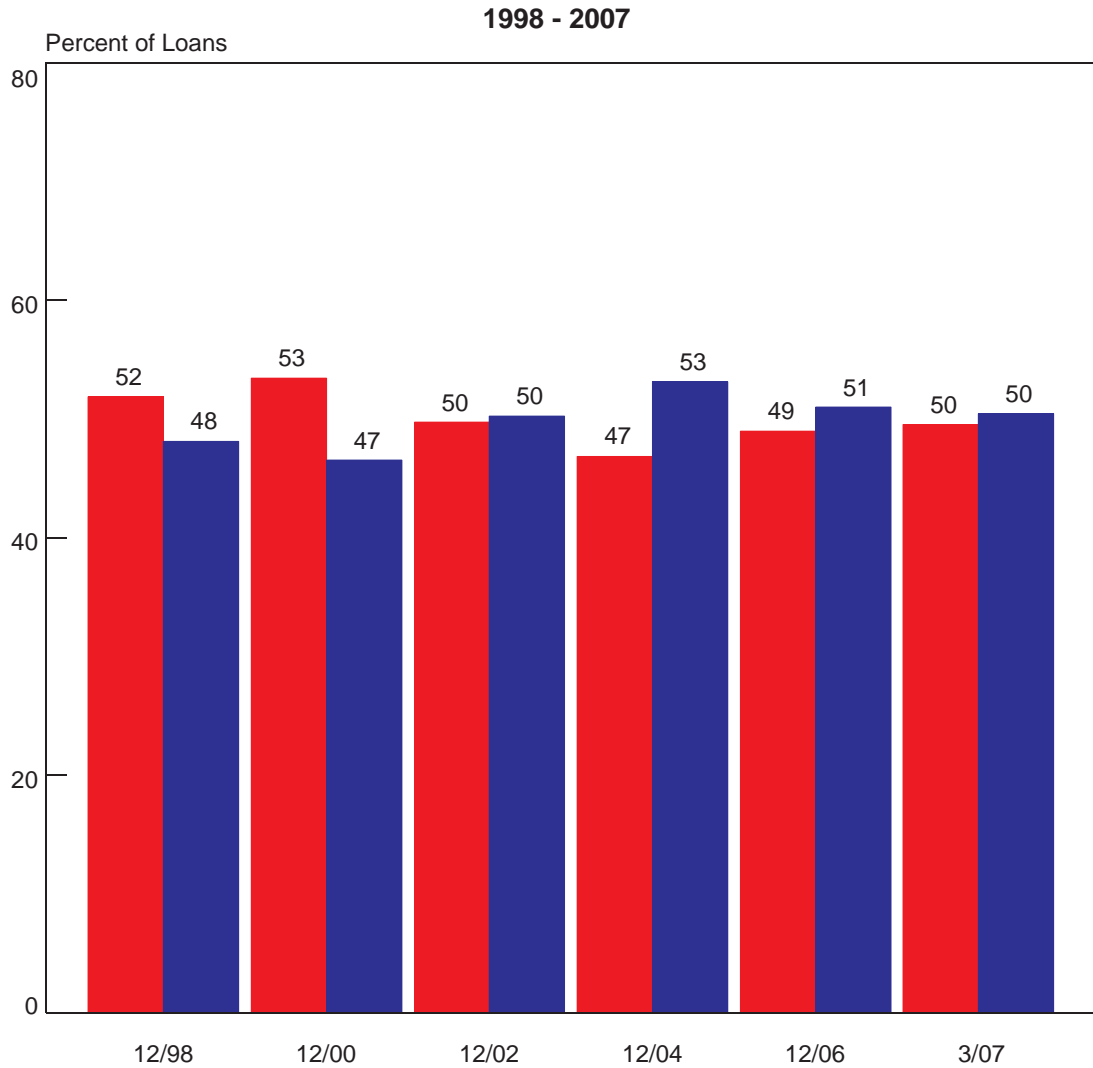


In the first quarter of 2007, unused credit card commitments increased by \$131 billion and other unused commitments increased by \$51 billion.



## Credit Risk Diversification

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



**Loans (\$ Billions):**

■ Commercial Borrowers	\$2,055	\$2,484	\$2,515	\$2,869	\$3,545	\$3,608
■ Consumer Loans	1,907	2,163	2,542	3,253	3,690	3,671

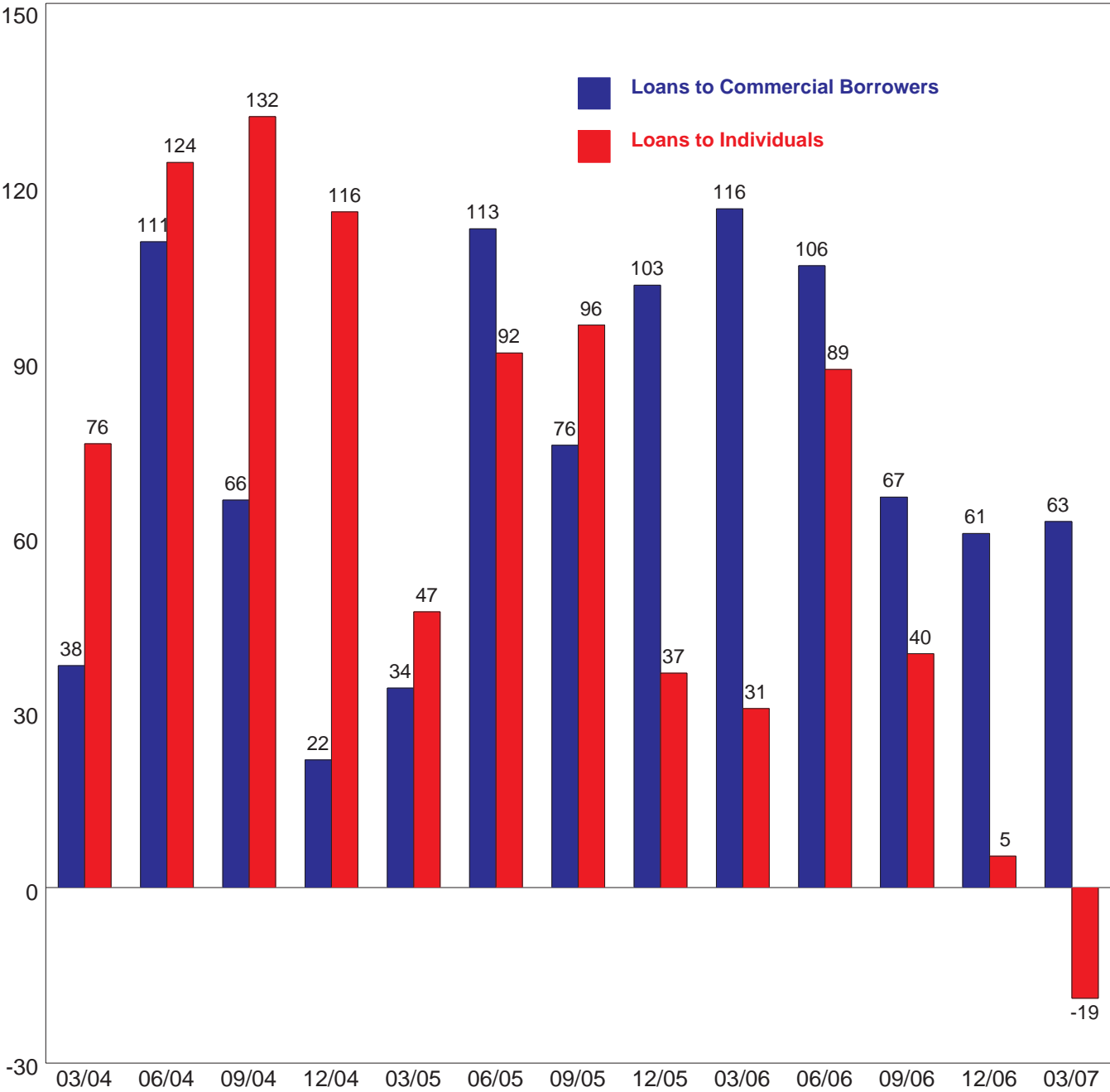
**Loans to Commercial Borrowers (Credit Risk Concentrated)** — - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair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

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

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

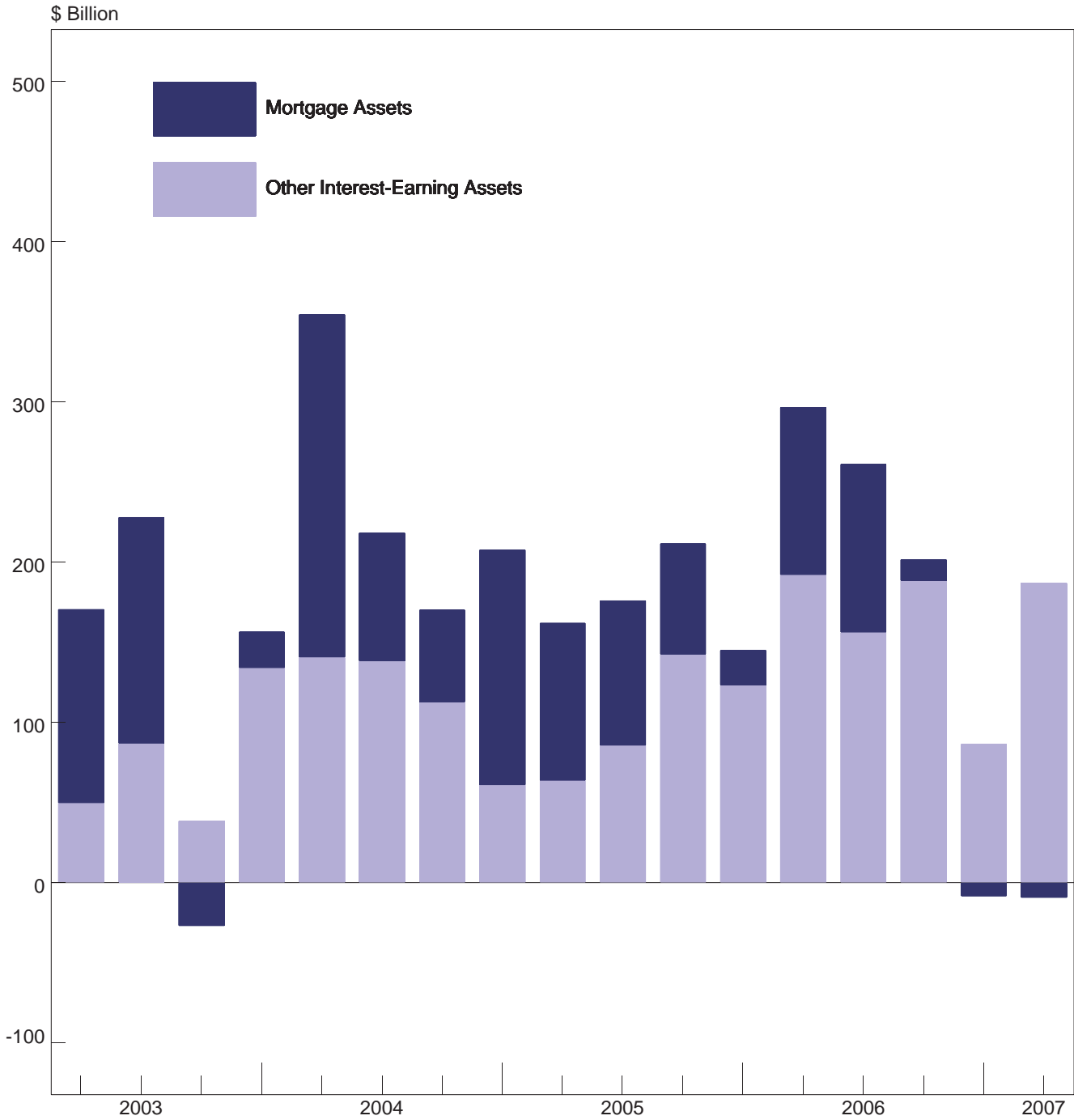
2004 - 2007

\$ Billions



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

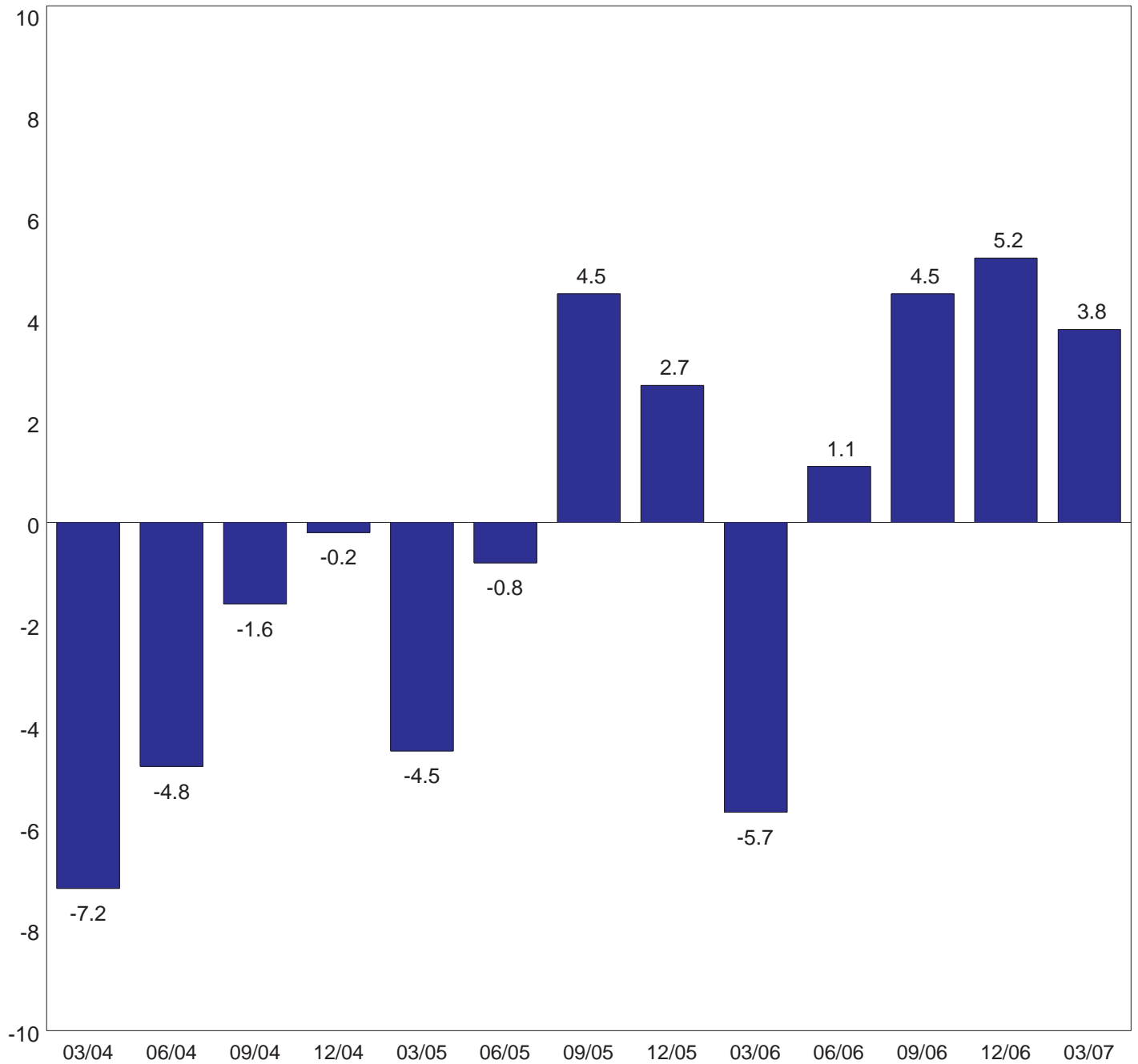
2003-2007



# Quarterly Change in Noncurrent Loans & Net Charge-Offs

2004-2007

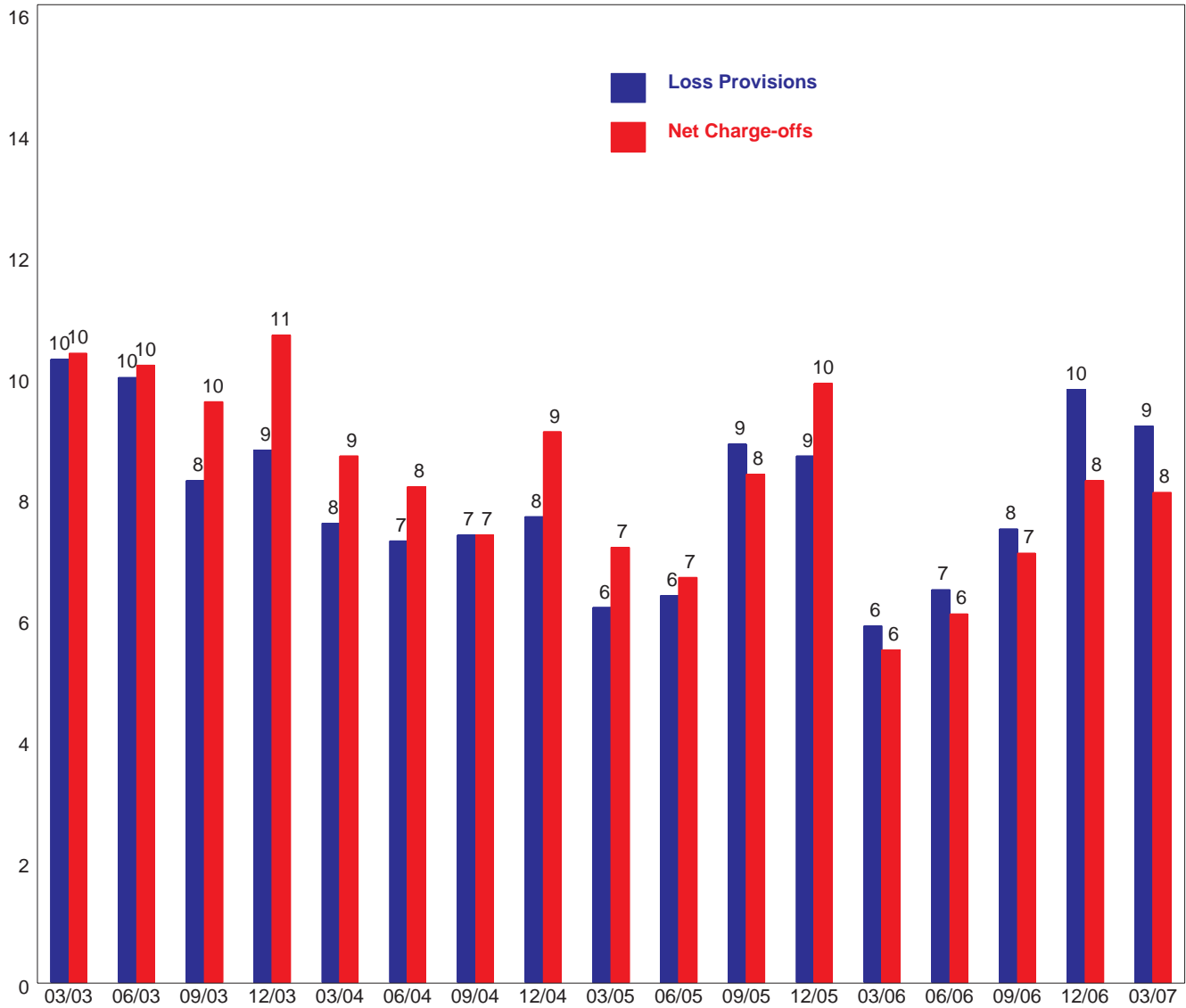
\$ Billions



# Quarterly Net Charge-Offs vs. Loan Loss Provisions

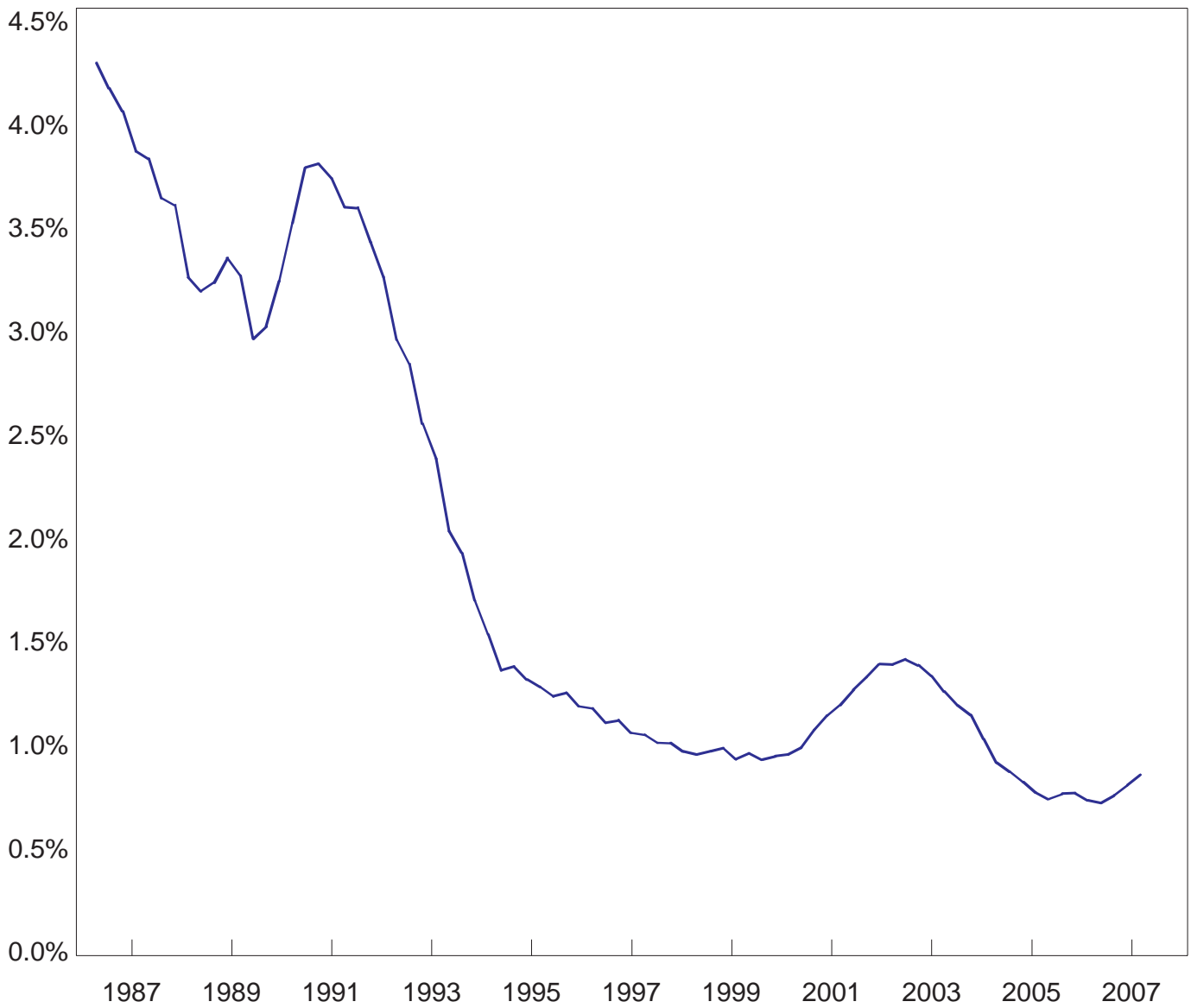
2003 - 2007

\$ Billions



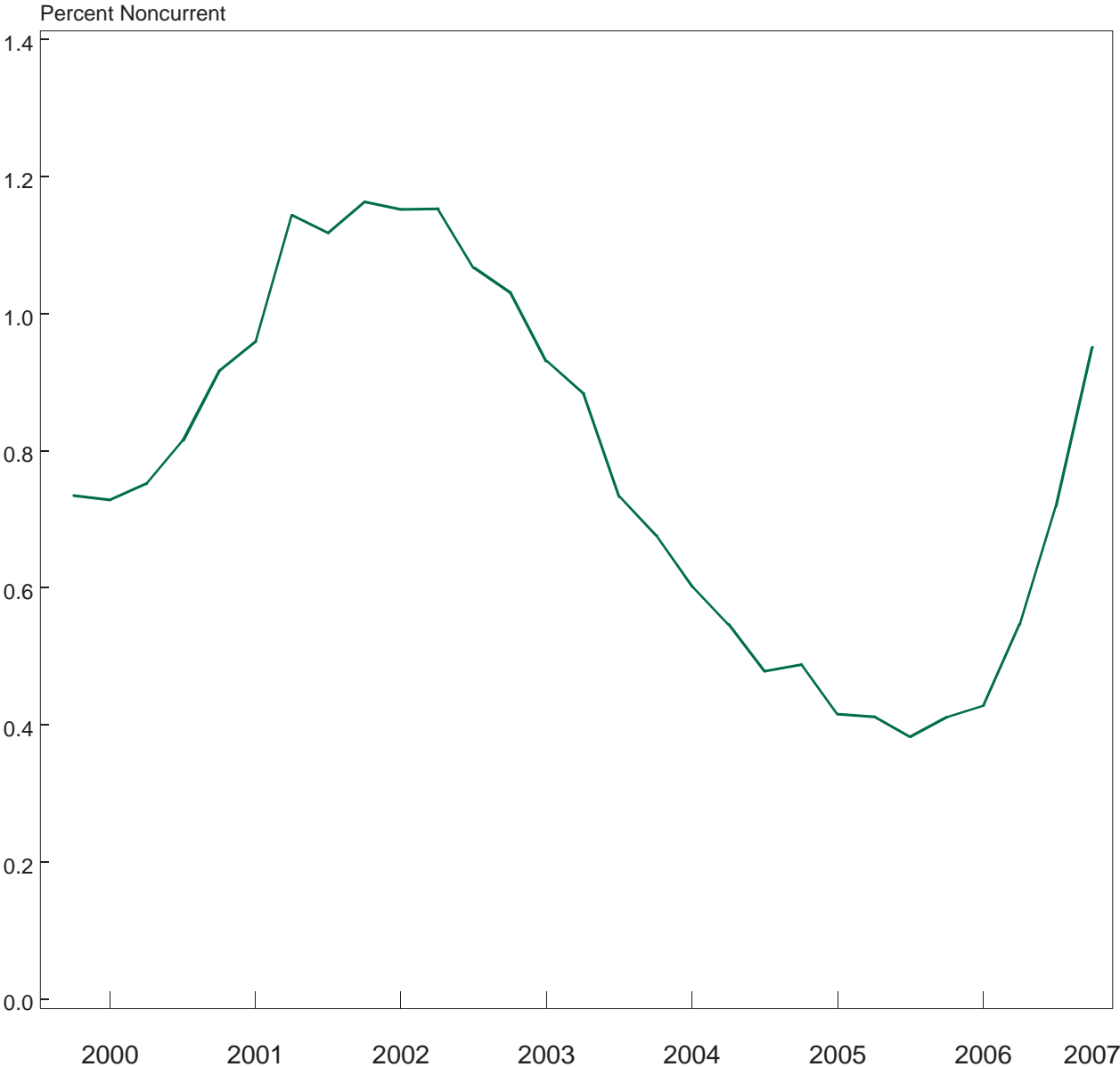
# Noncurrent Loan Rate, Total Loans & Leases

1987-2007



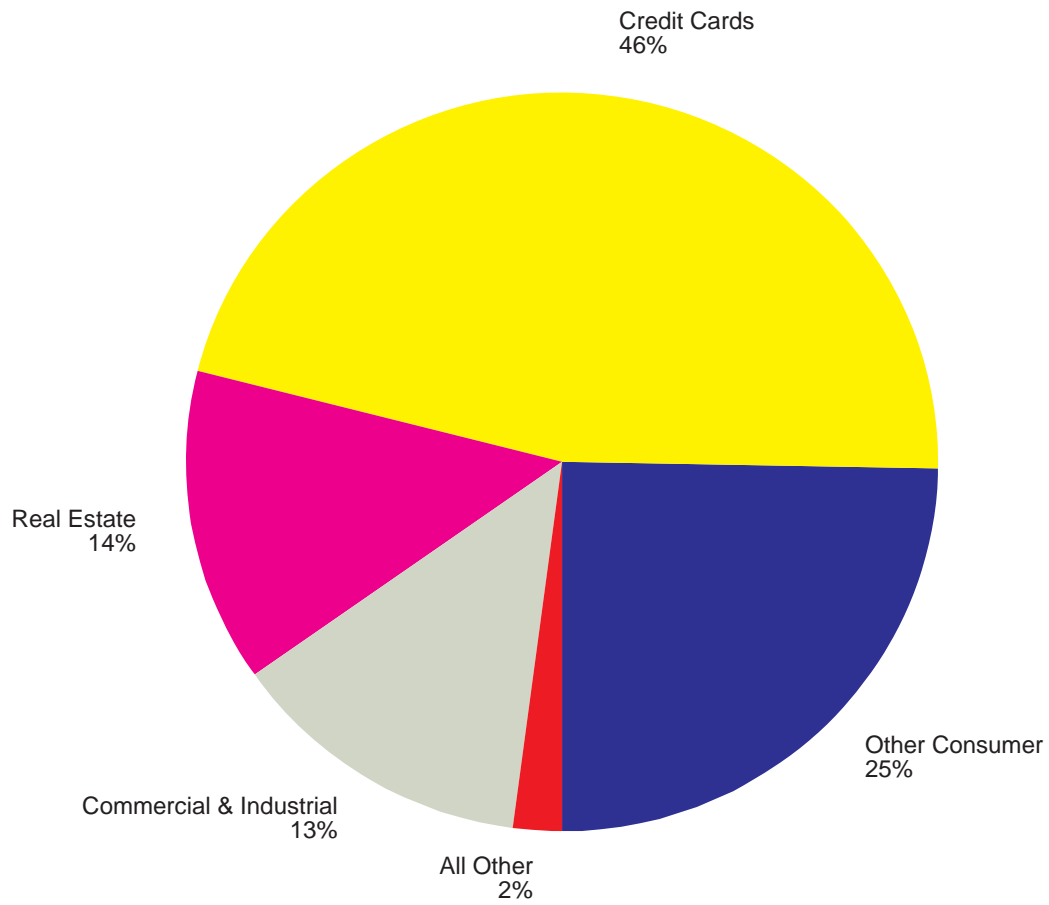
# Noncurrent Rate on Real Estate Construction and Development Loans

2000-2007



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

First Quarter, 2007

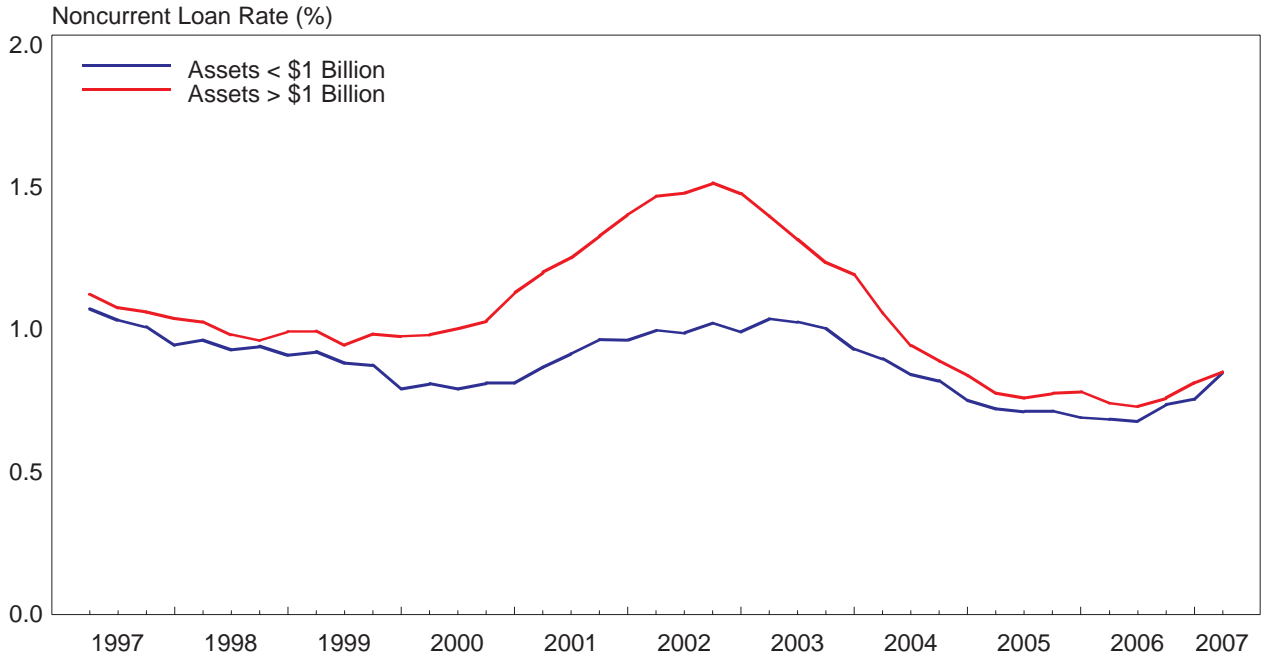




## Noncurrent Loan Rates

### By Asset Size

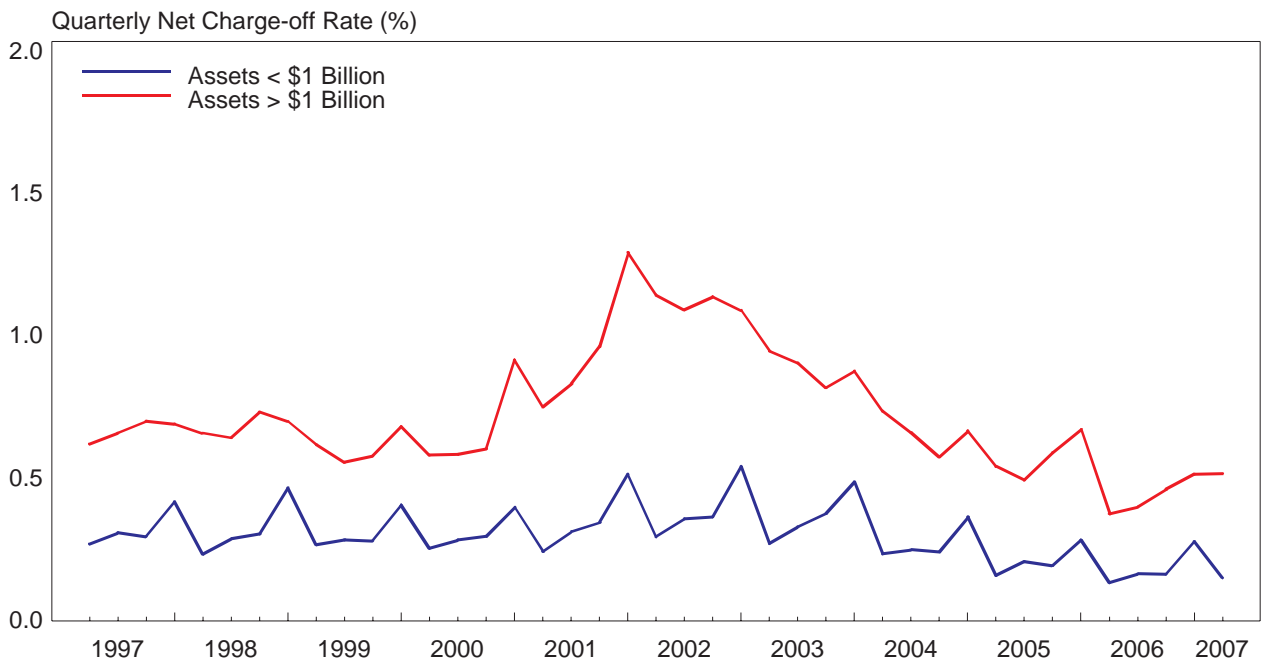
1997 - 2007



## Quarterly Net Charge-off Rates

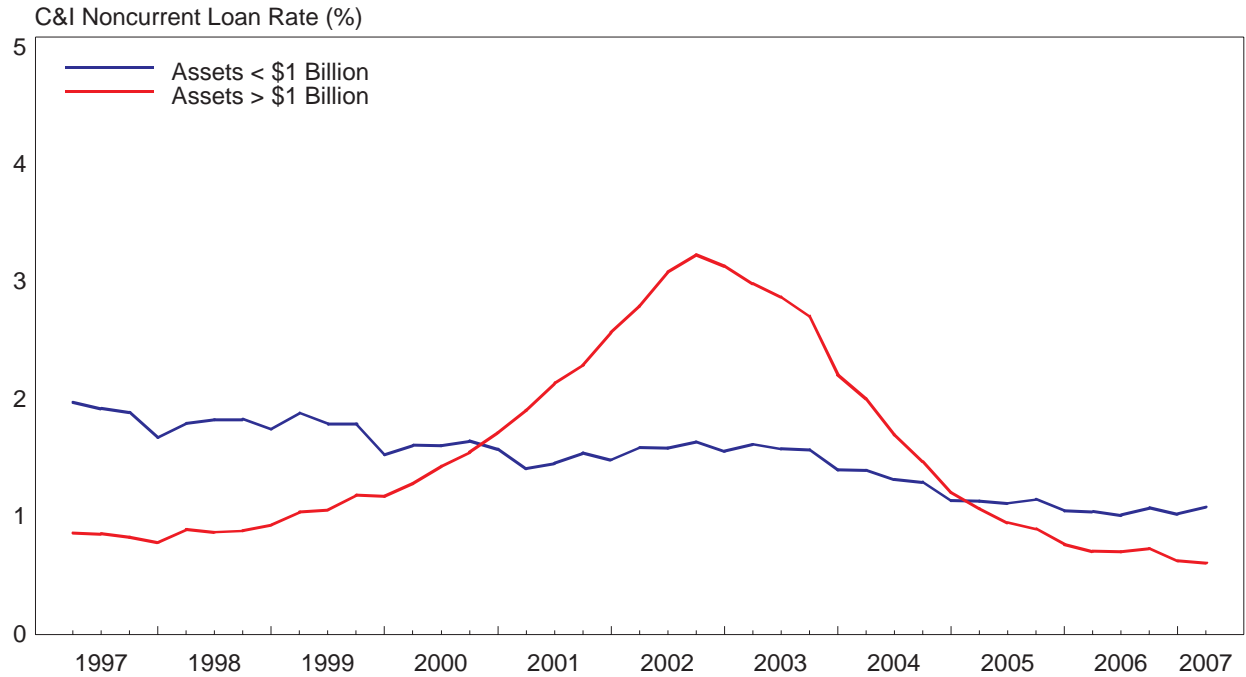
### By Asset Size, Annualized

1997 - 2007



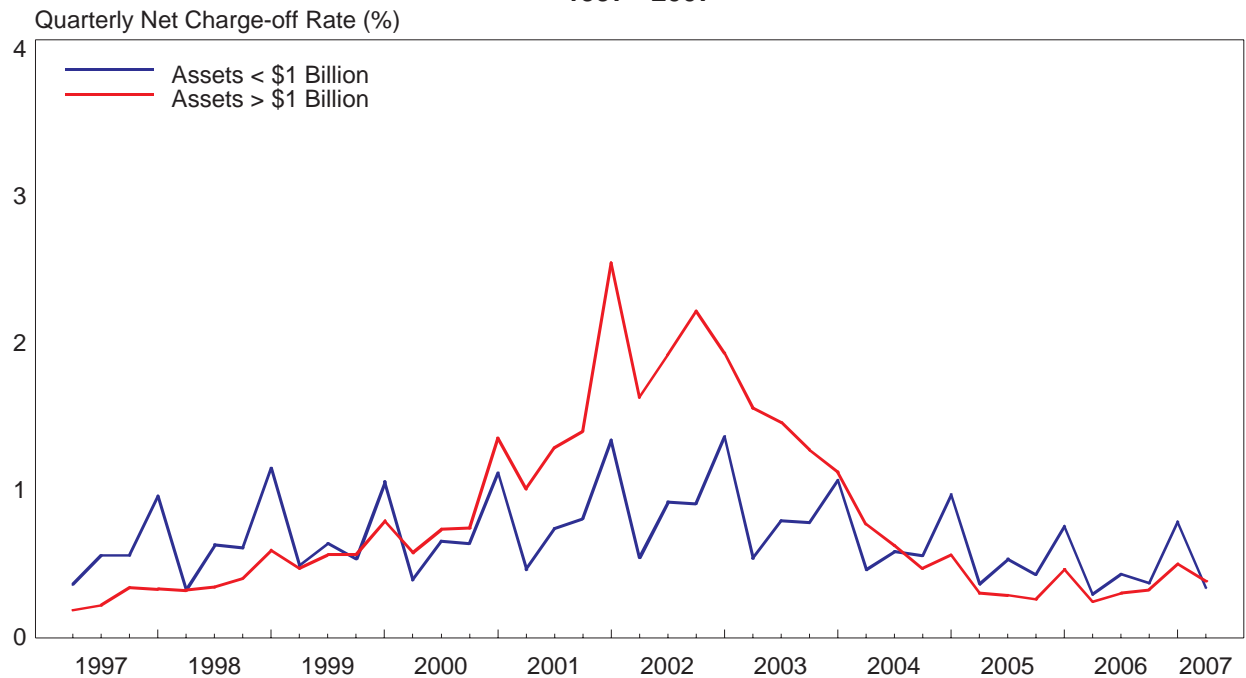
## Noncurrent C & I Loan Rates By Asset Size

1997 - 2007



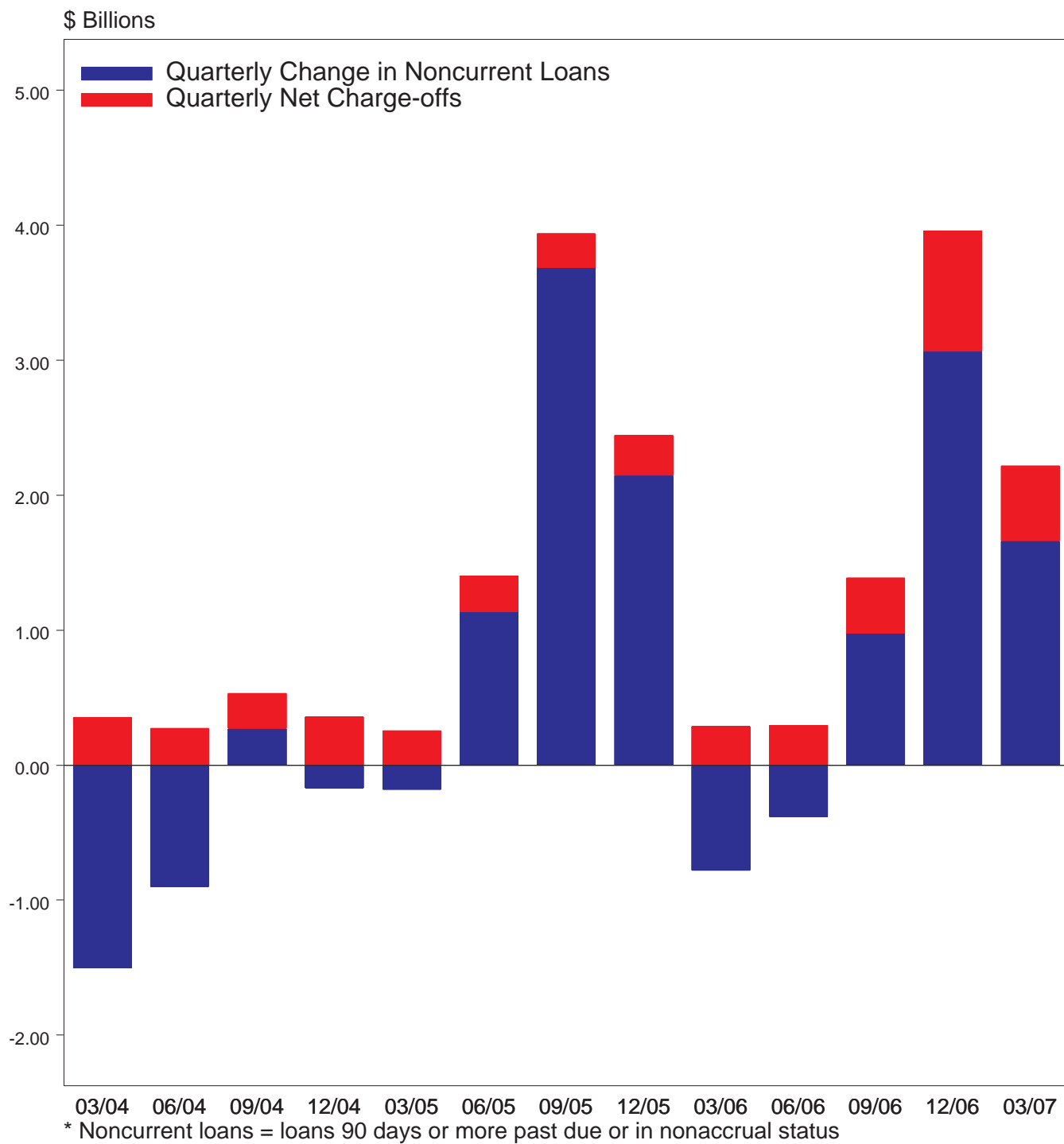
## Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1997 - 2007



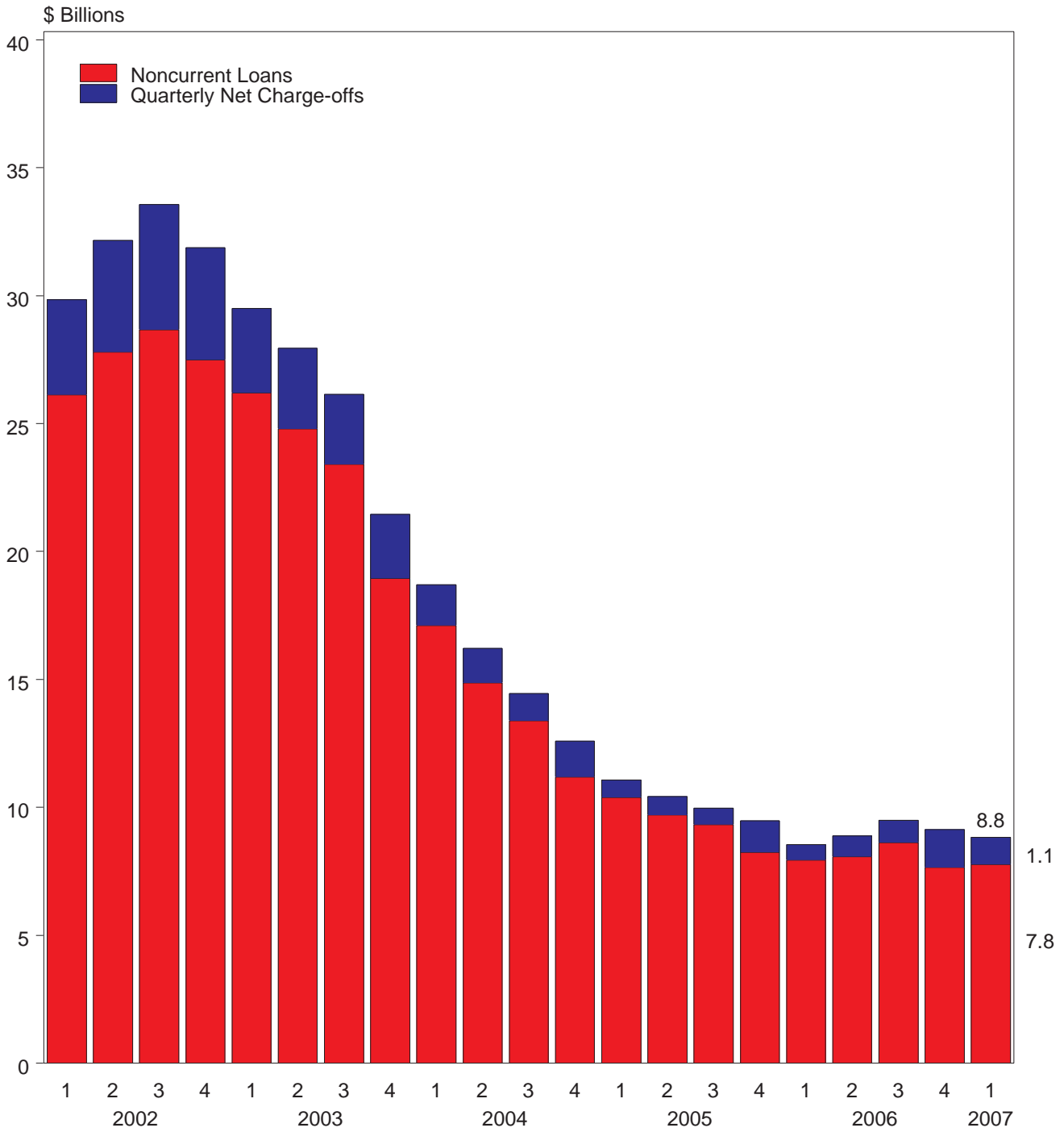
# Credit Quality of Residential Mortgage Loans\*

## 2004 to 2007



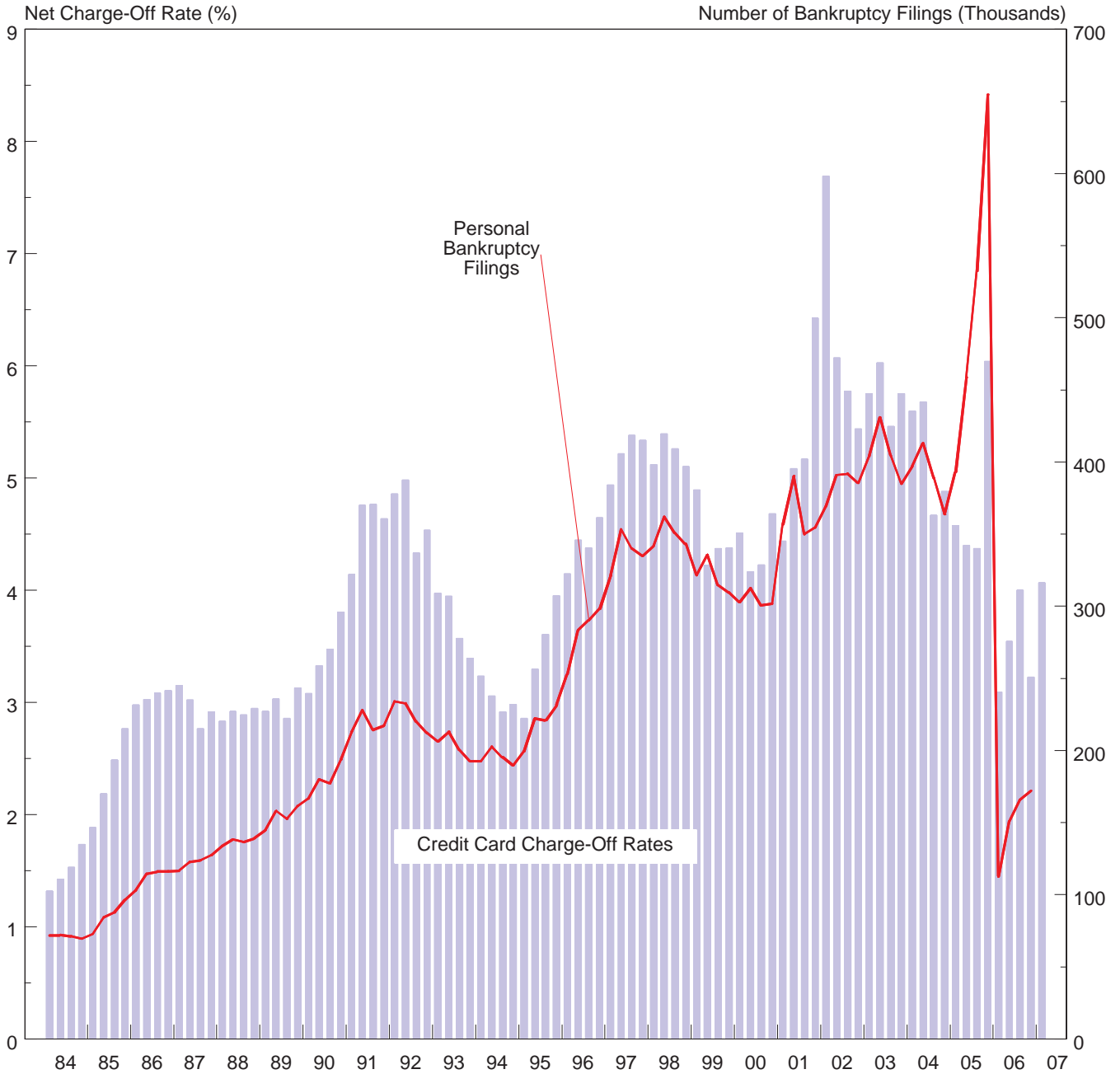
# Credit Quality of C & I Loans

2002 - 2007



# Credit Card Loss Rates and Personal Bankruptcy Filings

## 1984-2007

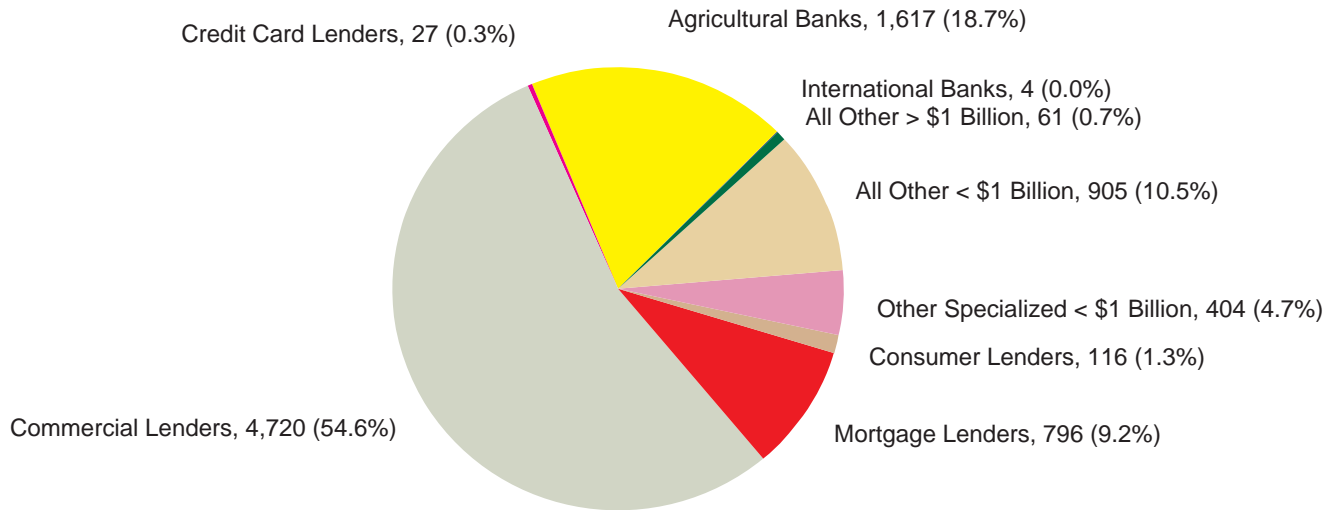


Sources: Bankruptcies - Administrative Offices of the United States Courts  
 Charge-off rates - Call reports and Thrift Financial Reports

NOTE: Personal Bankruptcy filings for March 2007 not available at time of release.

## Number of Institutions By Asset Concentration Group

March 31, 2007

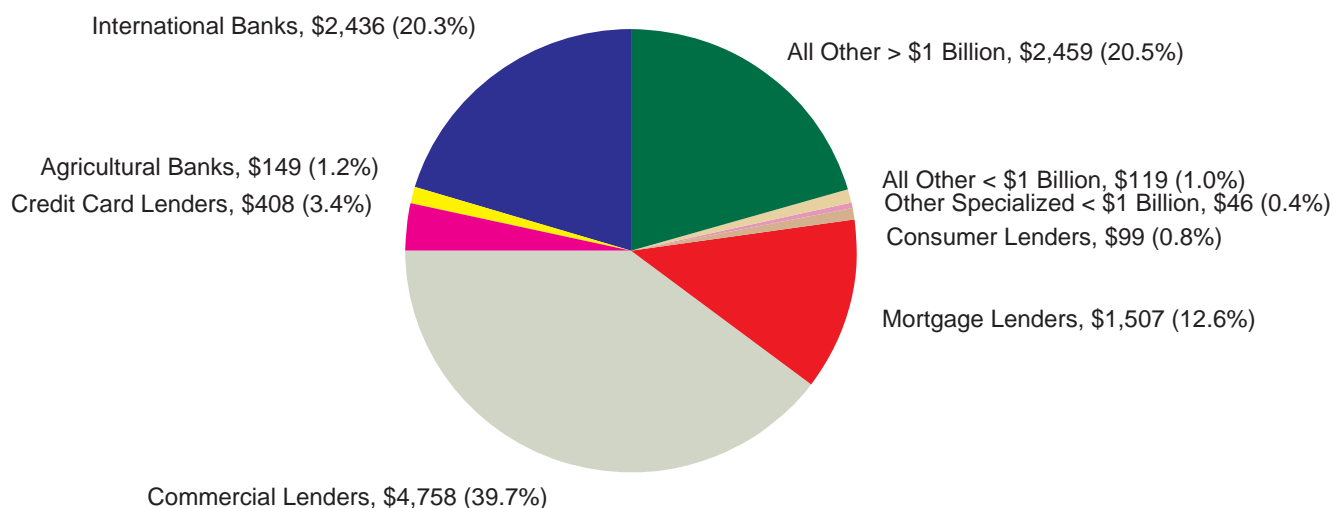


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/07</b>	4	1,617	27	4,720	796	116	404	905	61
<b>12/06</b>	4	1,634	26	4,712	817	124	412	895	57
<b>12/05</b>	4	1,685	33	4,617	887	125	425	995	62
<b>12/04</b>	5	1,731	34	4,423	990	132	466	1,120	75
<b>12/03</b>	6	1,767	36	4,254	1,033	157	529	1,308	91
<b>12/02</b>	5	1,823	40	4,070	1,107	196	488	1,525	100
<b>12/01</b>	5	1,875	56	3,967	1,242	228	477	1,663	101
<b>12/00</b>	7	1,977	56	3,954	1,266	288	512	1,755	89
<b>12/99</b>	8	2,113	64	3,784	1,356	304	562	1,942	89
<b>12/98</b>	11	2,279	69	3,372	1,452	273	652	2,264	92
<b>12/97</b>	11	2,377	74	3,437	1,615	338	611	2,365	95
<b>12/96</b>	11	2,476	81	3,484	1,732	354	688	2,529	99
<b>12/95</b>	11	2,645	73	3,322	1,825	370	797	2,805	123
<b>12/94</b>	11	2,837	72	3,394	2,029	379	916	2,836	132
<b>12/93</b>	11	2,951	63	3,305	2,153	323	1,224	3,109	145
<b>12/92</b>	11	3,021	68	3,342	2,327	319	1,388	3,315	143
<b>12/91</b>	10	3,120	73	3,668	2,395	379	1,371	3,426	131
<b>12/90</b>	10	3,114	73	4,147	2,338	463	1,396	3,678	117
<b>12/89</b>	12	3,184	68	4,590	2,367	519	1,429	3,810	95

## Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2007

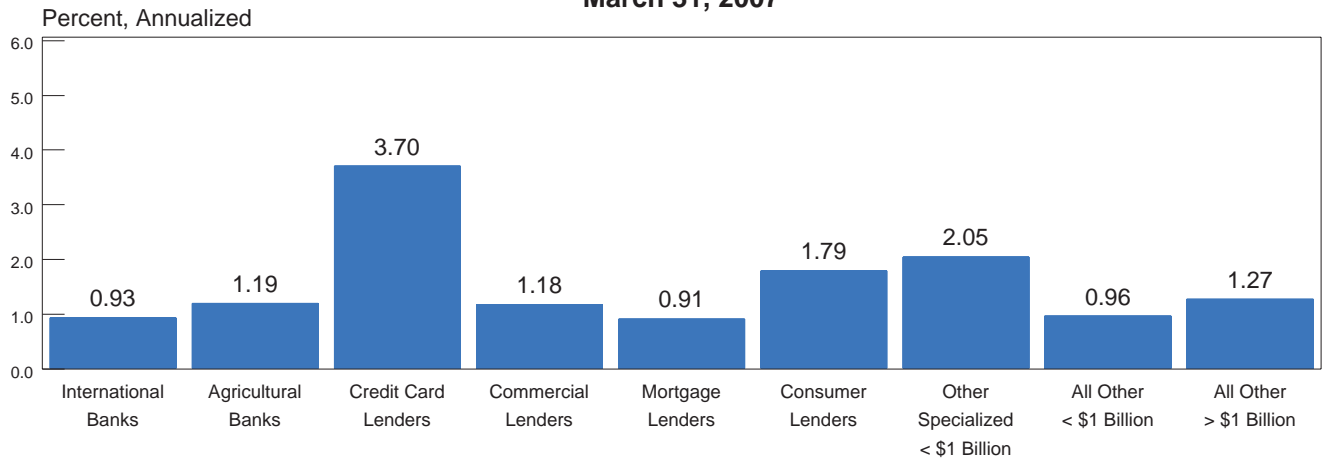


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/07</b>	2,436	149	408	4,758	1,507	99	46	119	2,459
<b>12/06</b>	2,337	149	408	4,905	1,445	110	42	120	2,344
<b>12/05</b>	1,851	142	359	4,257	1,655	117	48	129	2,320
<b>12/04</b>	1,881	139	383	3,301	1,504	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

## Performance Ratios By Asset Concentration Group

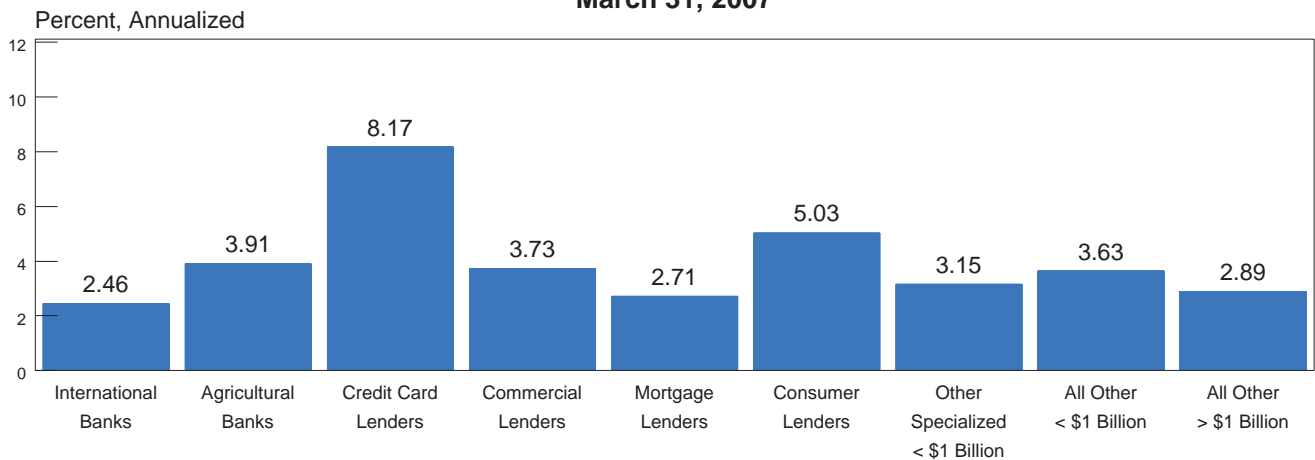
### Return on Assets (YTD)

March 31, 2007



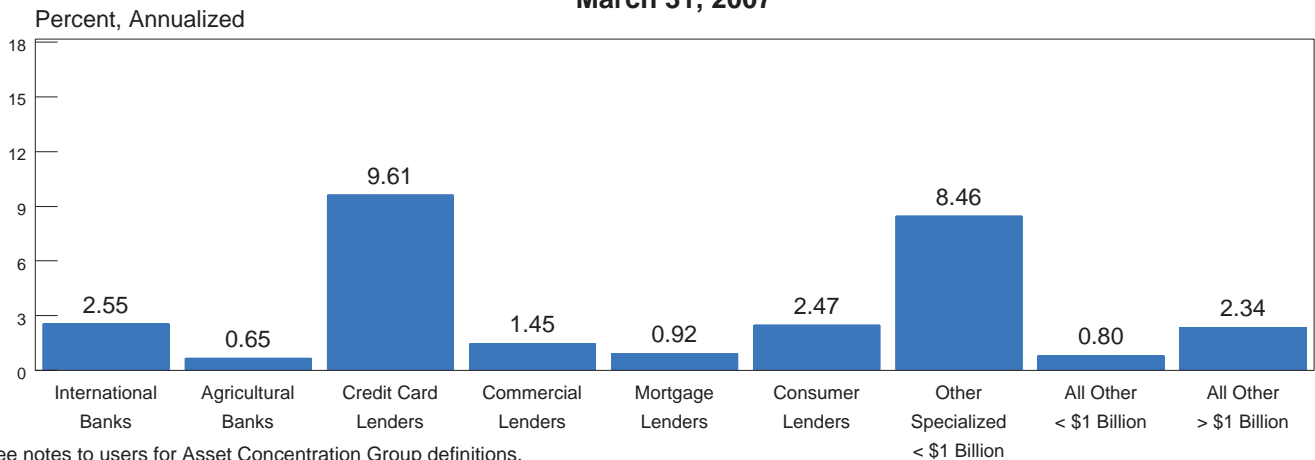
### Net Interest Margin (YTD)

March 31, 2007



### Noninterest Income to Assets (YTD)

March 31, 2007



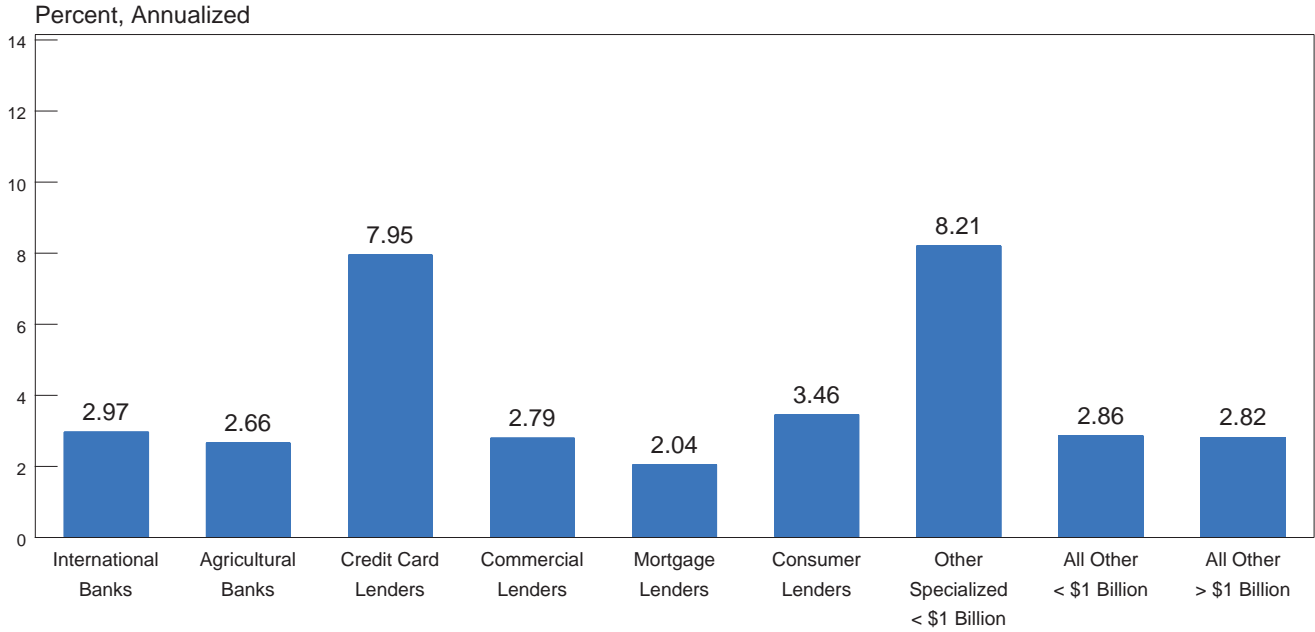
Note: See notes to users for Asset Concentration Group definitions.



## Performance Ratios By Asset Concentration Group

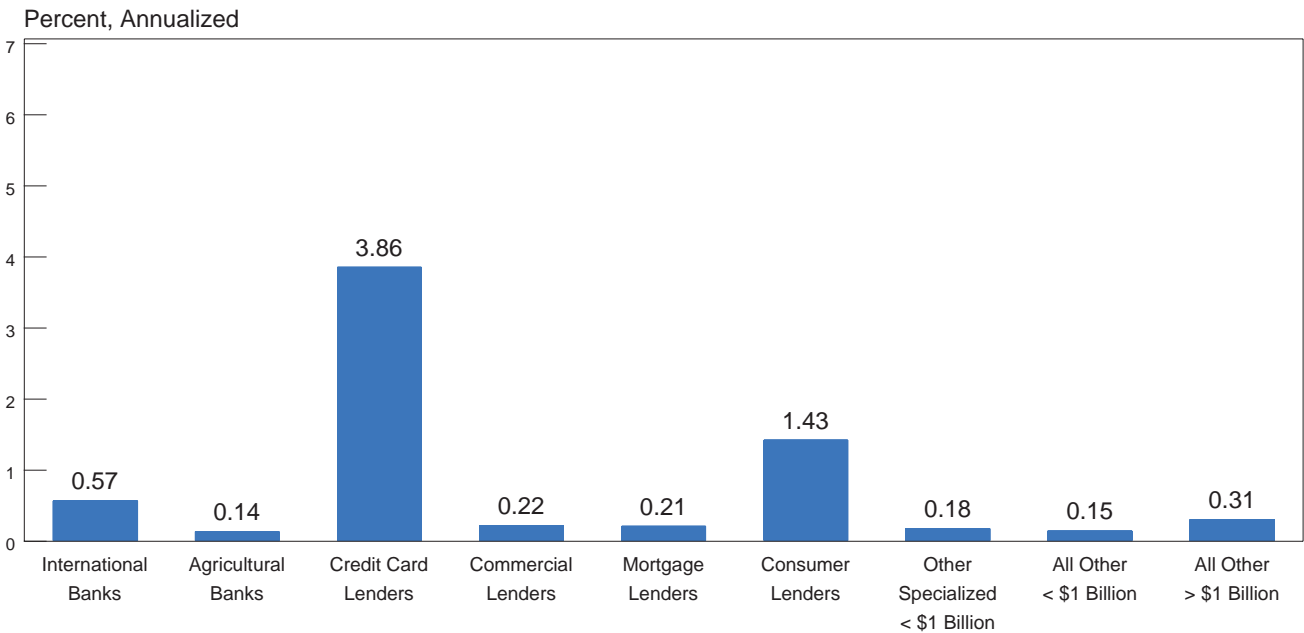
### Noninterest Expense to Assets (YTD)

March 31, 2007



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

March 31, 2007

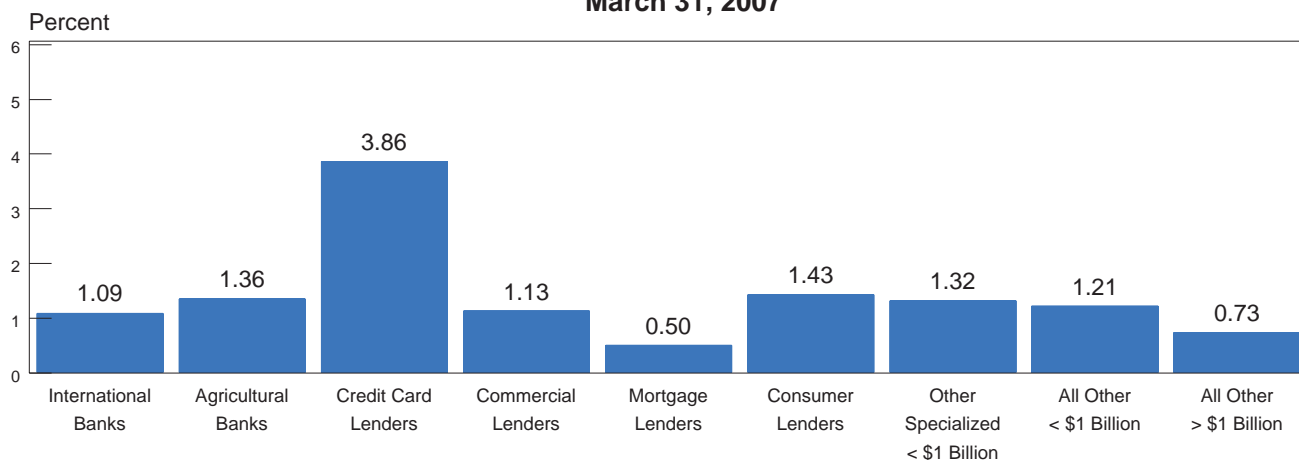


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

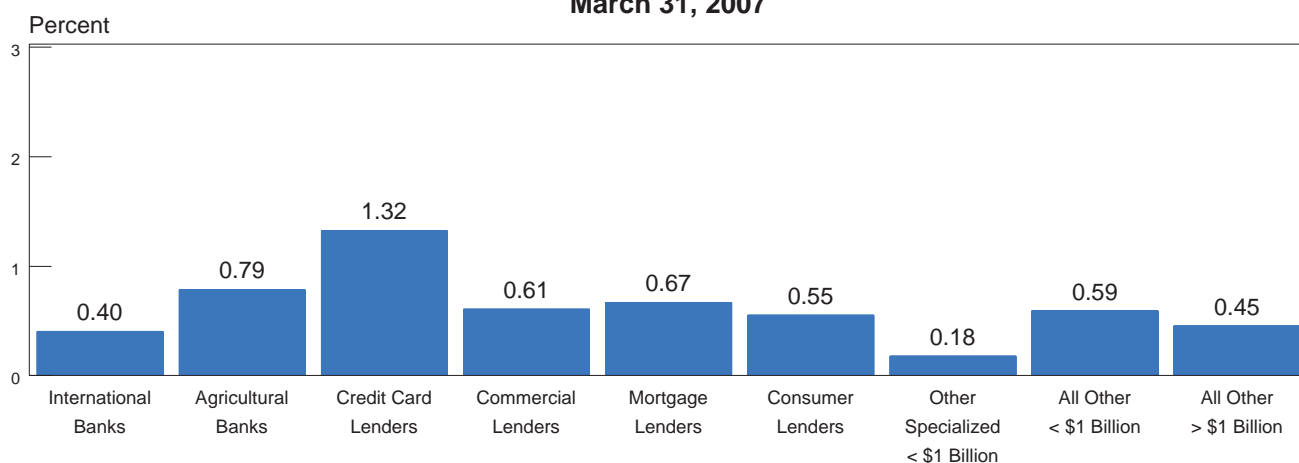
### Loss Allowance To Loans and Leases

March 31, 2007



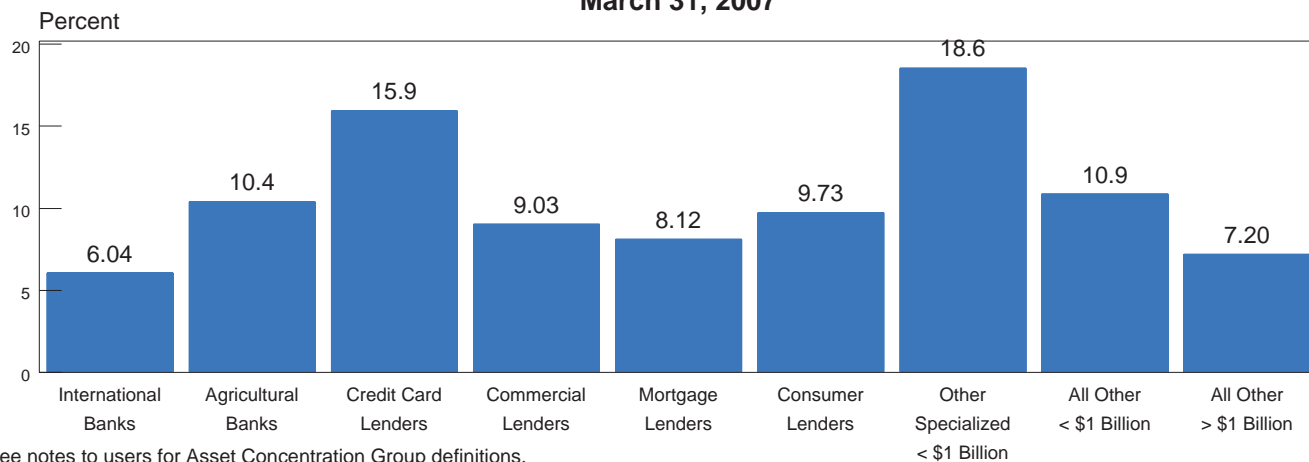
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2007



### Core Capital (Leverage) Ratio

March 31, 2007



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

## Return On Average Assets By Asset Concentration Group

1990 - 2007, 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
03/07	0.93	1.19	3.70	1.18	0.91	1.79	2.05	0.96	1.27
03/06	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54
03/98	0.83	1.28	2.54	1.33	1.06	1.31	1.68	1.23	1.34
03/97	1.00	1.27	2.03	1.32	0.96	1.41	1.65	1.23	1.18
03/96	0.66	1.26	1.98	1.29	0.88	1.26	1.27	1.27	1.10
03/95	0.67	1.21	2.95	1.16	0.68	1.14	1.09	1.18	1.07
03/94	0.83	1.23	3.78	0.99	0.62	1.35	1.03	1.16	1.22
03/93	1.07	1.37	2.93	1.03	0.96	1.49	1.25	1.31	1.12
03/92	0.56	1.26	3.00	0.59	0.86	1.01	1.18	1.10	0.69
03/91	0.53	1.09	2.46	0.17	0.38	0.38	0.41	0.63	0.66
03/90	0.67	1.03	2.73	0.05	-0.19	0.01	0.20	0.66	0.27

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

## Net Interest Margin By Asset Concentration Group

1990 - 2007, 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
03/07	2.46	3.91	8.17	3.73	2.71	5.03	3.15	3.63	2.89
03/06	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.08
03/05	2.64	4.05	8.16	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73
03/98	2.95	4.23	7.84	4.45	3.16	4.34	3.77	4.28	3.76
03/97	3.08	4.25	7.90	4.50	3.28	5.21	3.83	4.36	3.94
03/96	3.32	4.24	8.02	4.32	3.19	5.11	3.72	4.40	4.10
03/95	3.41	4.38	8.22	4.43	3.12	4.74	3.90	4.50	4.01
03/94	3.31	4.22	9.31	4.29	3.38	5.07	3.67	4.38	4.23
03/93	3.70	4.35	9.46	4.39	3.66	5.71	3.81	4.63	4.30
03/92	3.22	4.32	9.68	4.19	3.32	5.04	3.85	4.52	4.04
03/91	3.03	4.04	9.31	3.73	2.66	4.06	3.17	4.05	3.02
03/90	2.93	4.04	8.77	3.51	2.19	3.76	3.24	4.03	2.51

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

**Net Charge-offs as a Percent of Average Loans and Leases**  
**By Asset Concentration Group**  
1990 - 2007, 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
03/07	0.57	0.14	3.86	0.22	0.21	1.43	0.18	0.15	0.31
03/06	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44
03/98	0.48	0.10	4.78	0.34	0.18	0.42	0.39	0.19	0.43
03/97	0.19	0.16	4.53	0.31	0.19	0.99	0.27	0.23	0.51
03/96	0.47	0.13	3.89	0.31	0.25	0.79	0.14	0.18	0.42
03/95	0.25	0.07	2.74	0.30	0.24	0.39	0.19	0.15	0.33
03/94	0.62	0.06	3.13	0.39	0.44	0.51	0.15	0.13	0.35
03/93	1.26	0.12	4.07	0.83	0.45	0.78	0.83	0.28	0.57
03/92	1.76	0.24	5.00	1.05	0.43	0.86	0.37	0.41	1.24
03/91	1.47	0.22	4.63	1.13	0.39	0.84	0.48	0.54	0.94
03/90	1.97	0.29	3.83	1.02	0.36	0.73	0.64	0.59	0.75

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

## Percent of Loans Noncurrent By Asset Concentration Group

1989 - 2007

	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>03/07</b>	0.86	1.04	1.82	0.75	0.84	0.68	0.66	0.85	0.77
<b>12/06</b>	0.85	0.87	1.90	0.68	0.69	1.03	0.73	0.82	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

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

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

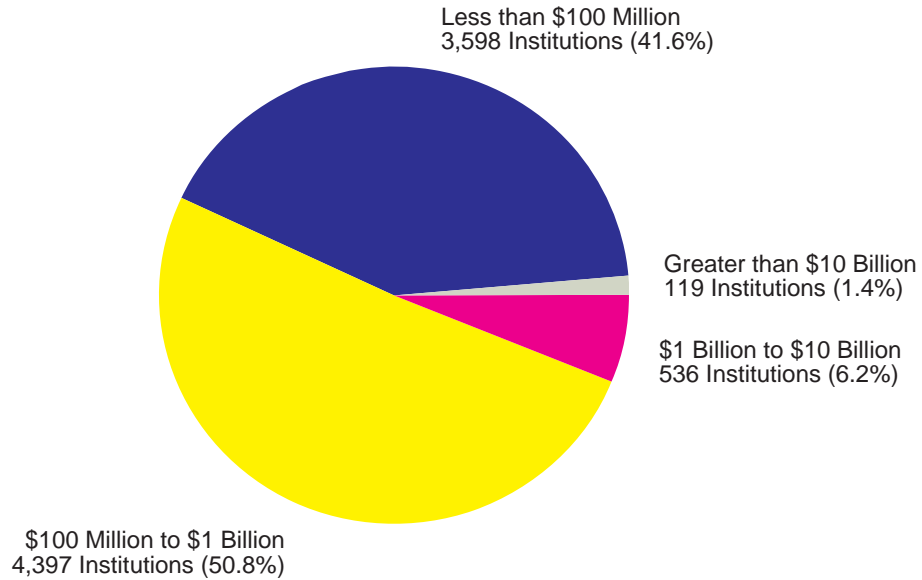
1989 - 2007

	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>03/07</b>	6.04	10.38	15.94	9.03	8.12	9.73	18.56	10.86	7.20
<b>12/06</b>	6.04	10.35	15.33	9.02	7.94	12.94	18.87	10.83	7.20
<b>12/05</b>	6.29	10.39	17.25	8.91	7.68	9.35	16.90	10.74	7.19
<b>12/04</b>	6.05	10.35	16.59	8.28	9.10	8.81	15.31	10.38	7.18
<b>12/03</b>	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
<b>12/02</b>	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
<b>12/01</b>	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
<b>12/00</b>	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
<b>12/99</b>	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
<b>12/98</b>	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
<b>12/97</b>	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
<b>12/96</b>	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
<b>12/95</b>	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
<b>12/94</b>	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
<b>12/93</b>	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
<b>12/92</b>	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
<b>12/91</b>	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
<b>12/90</b>	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93
<b>12/89</b>	4.49	9.60	6.50	5.99	6.34	7.39	9.63	8.14	6.74

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

## Number of Institutions By Asset Size

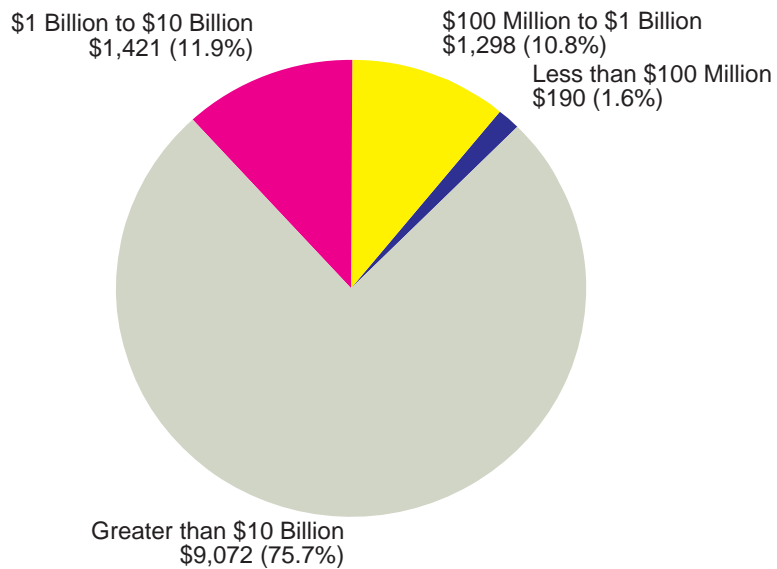
March 31, 2007



## Industry Assets By Asset Size

March 31, 2007

(\$ Billions)

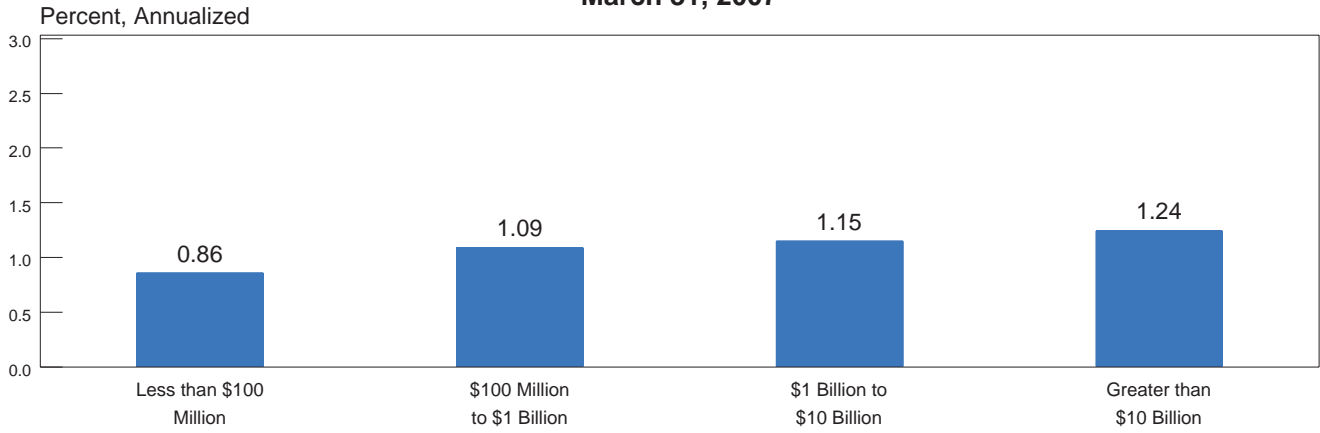




## Performance Ratios By Asset Size

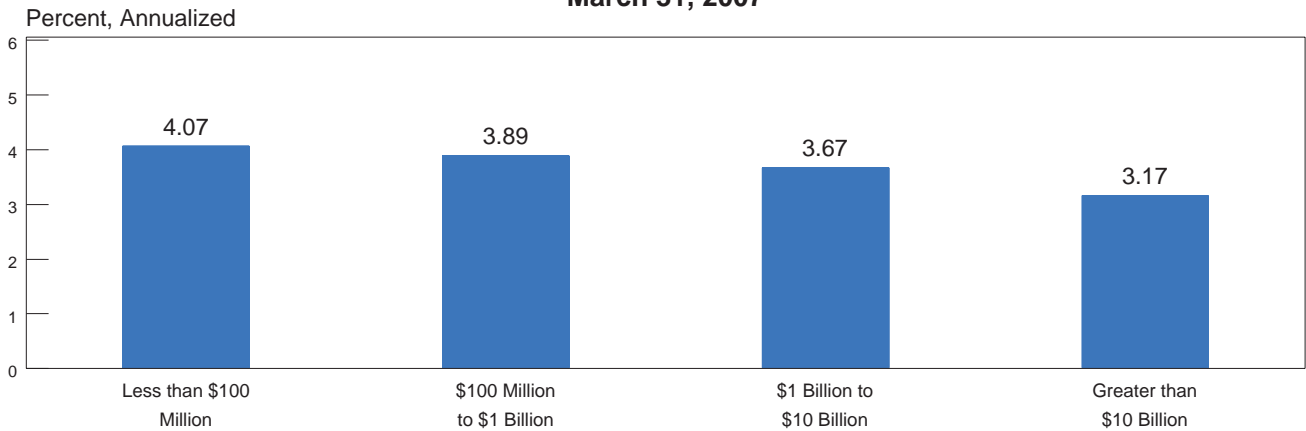
### Return on Assets (YTD)

March 31, 2007



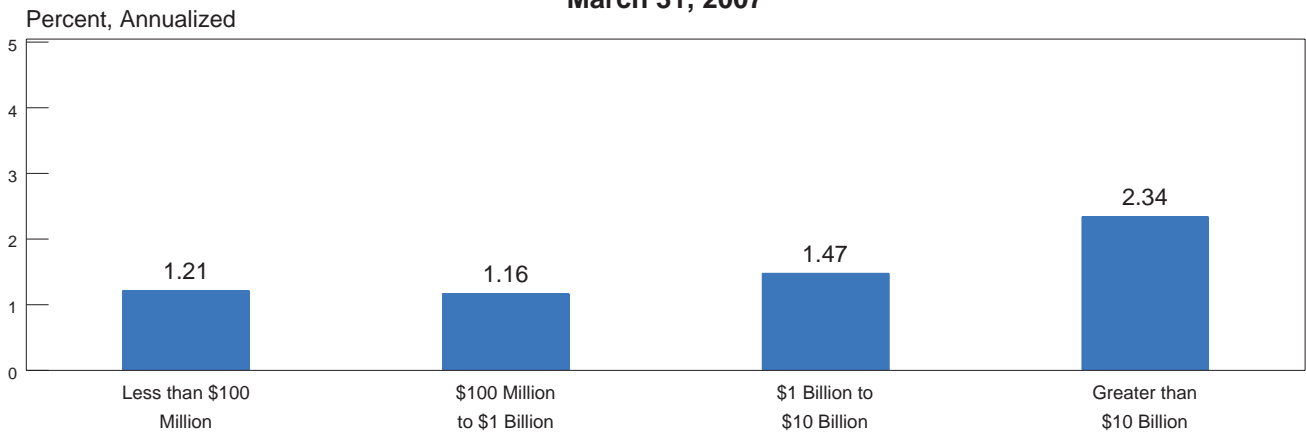
### Net Interest Margin (YTD)

March 31, 2007



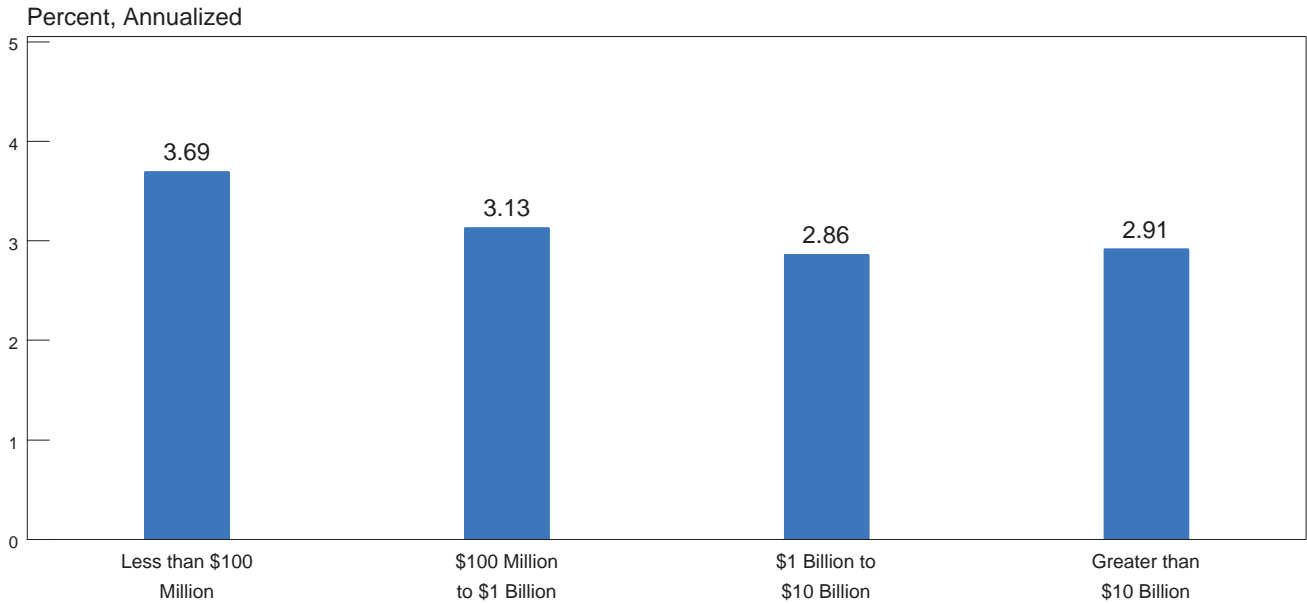
### Noninterest Income to Assets (YTD)

March 31, 2007



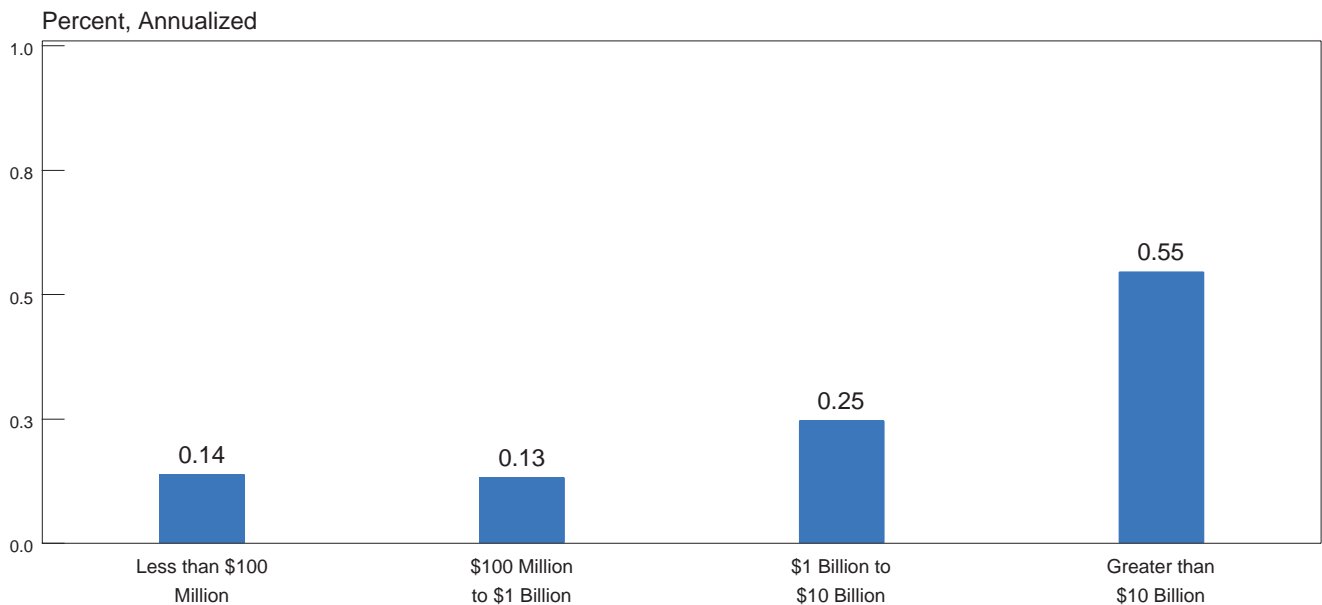
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2007



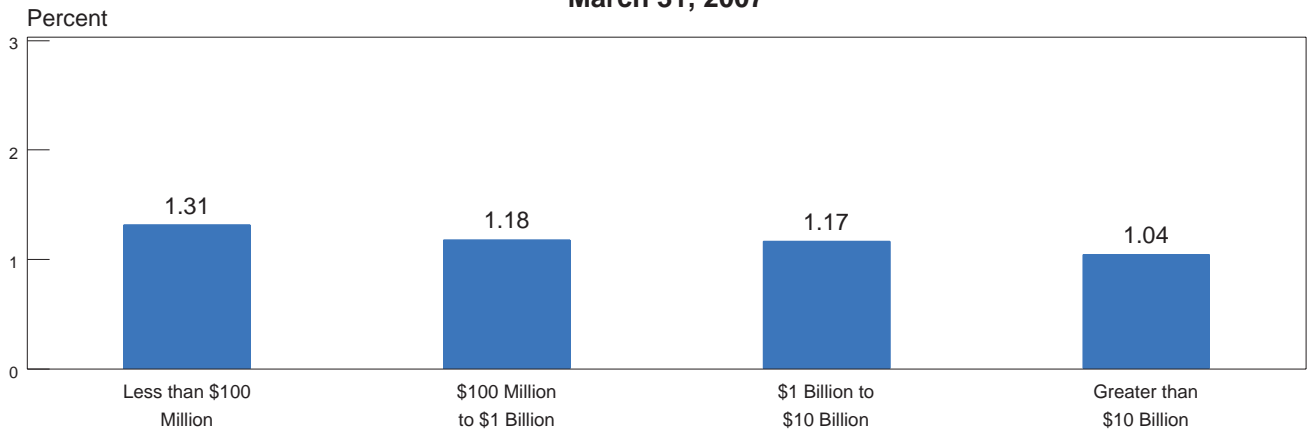
## Net Charge-offs to Loans and Leases (YTD)

March 31, 2007



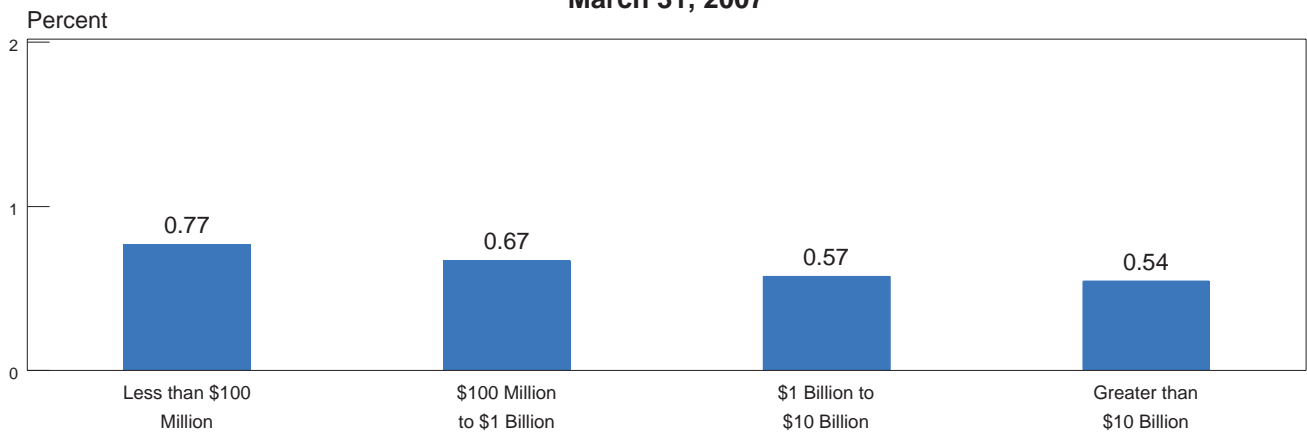
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

March 31, 2007



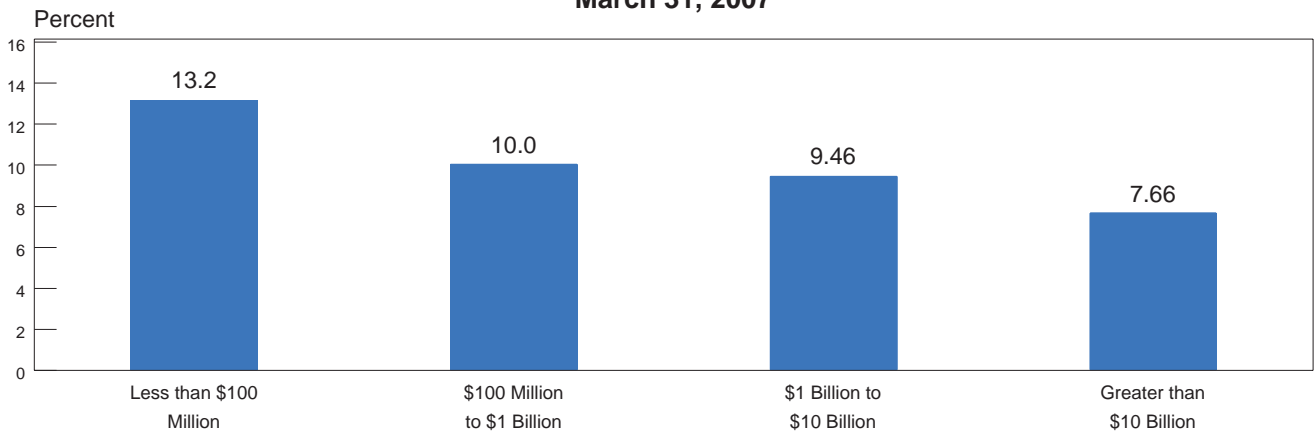
## Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2007



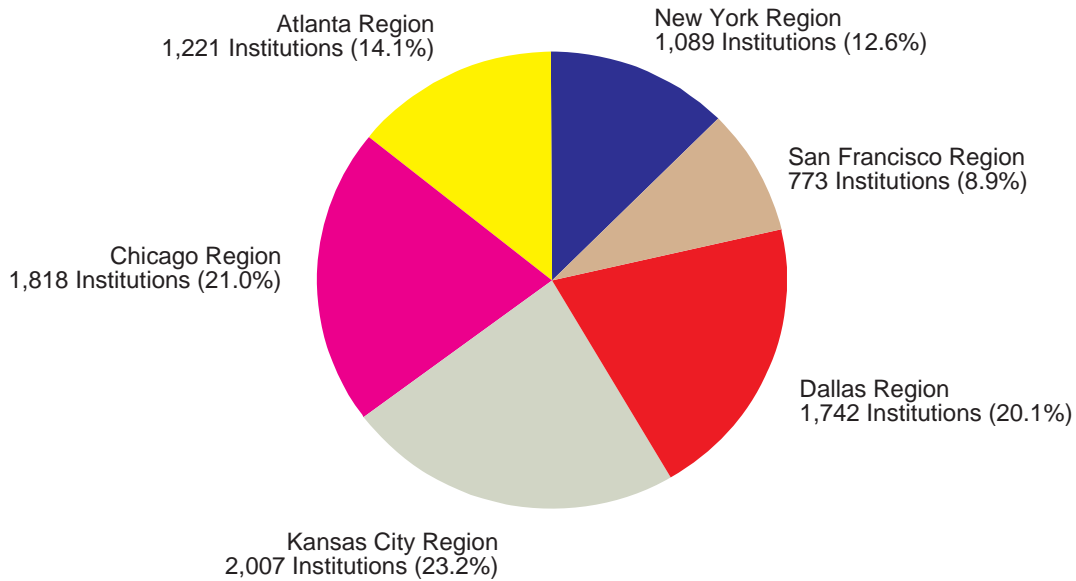
## Core Capital (Leverage) Ratio

March 31, 2007



## Geographic Distribution of FDIC-Insured Institutions

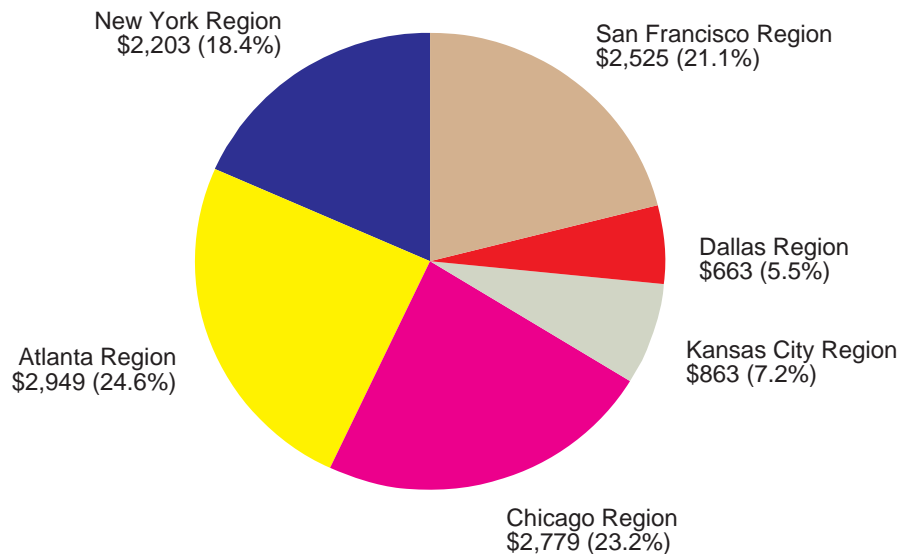
March 31, 2007



## Geographic Distribution of Industry Assets

March 31, 2007

(\$ Billions)

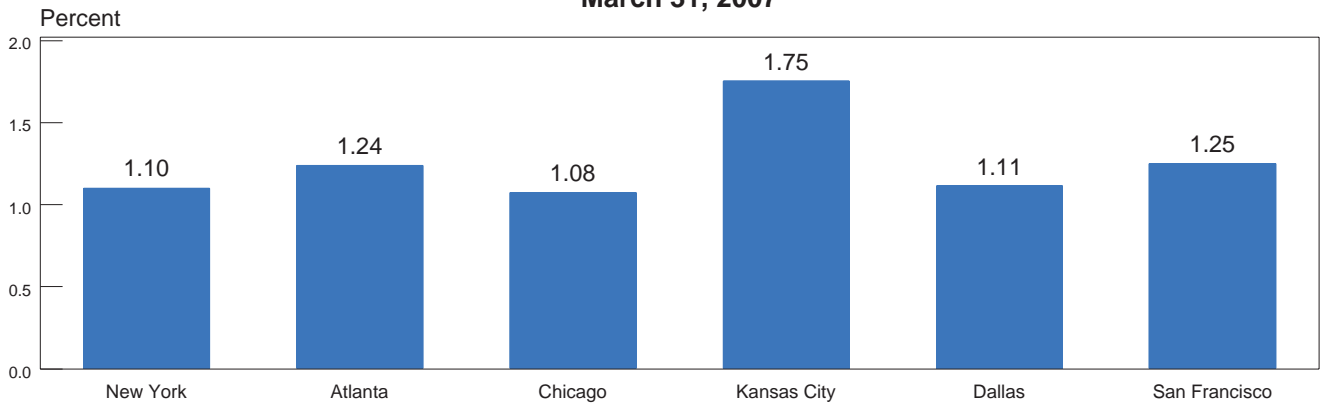


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

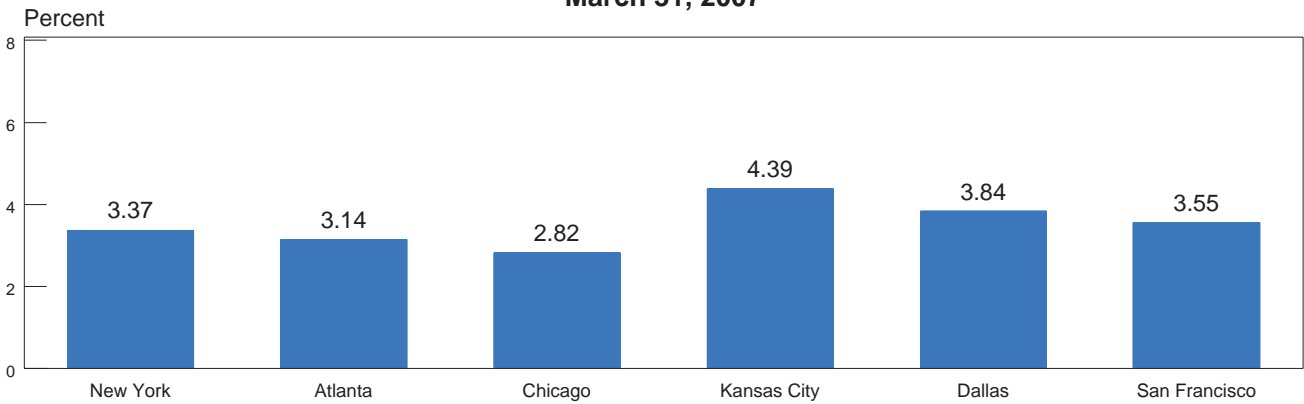
### Return on Assets (YTD, Annualized)

March 31, 2007



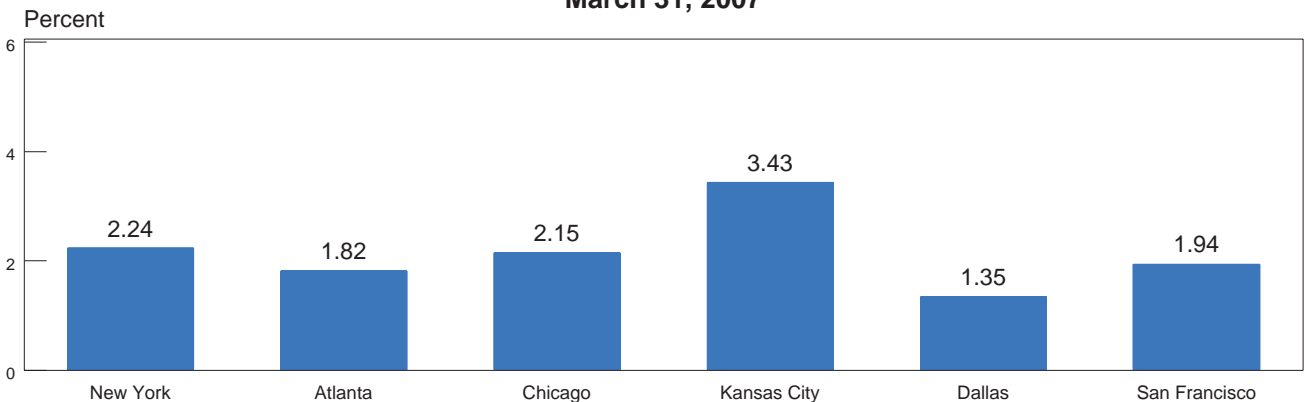
### Net Interest Margins (YTD, Annualized)

March 31, 2007



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

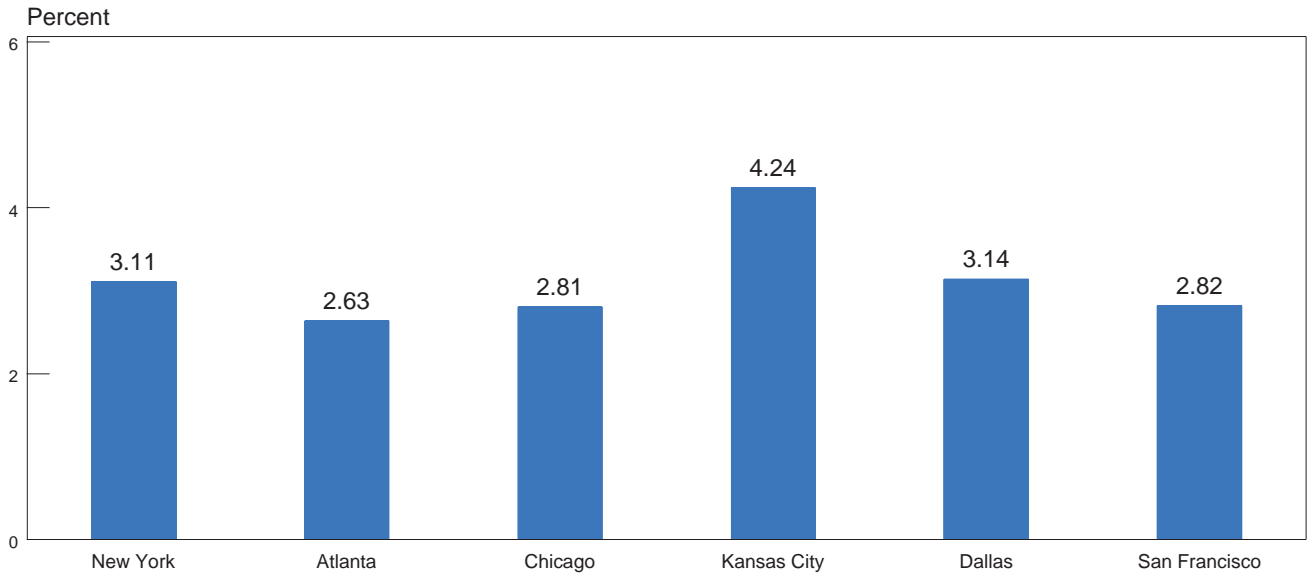
March 31, 2007



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

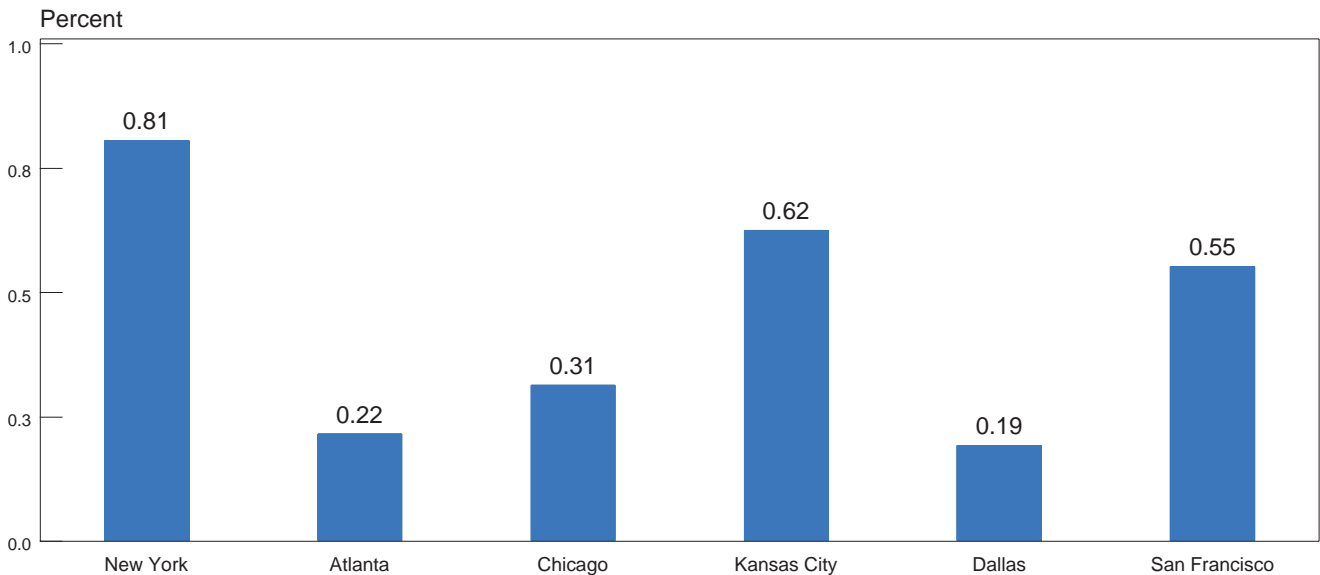
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2007



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

March 31, 2007

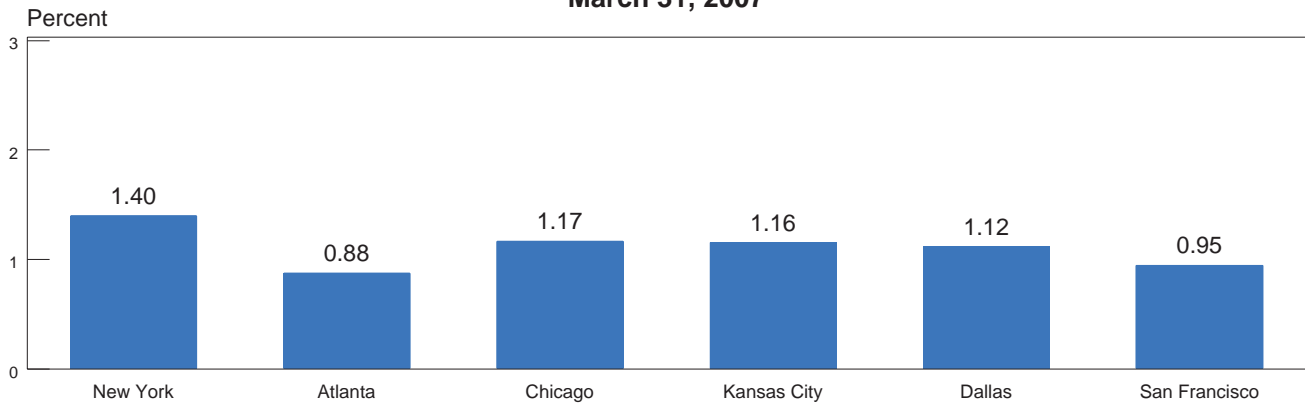


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

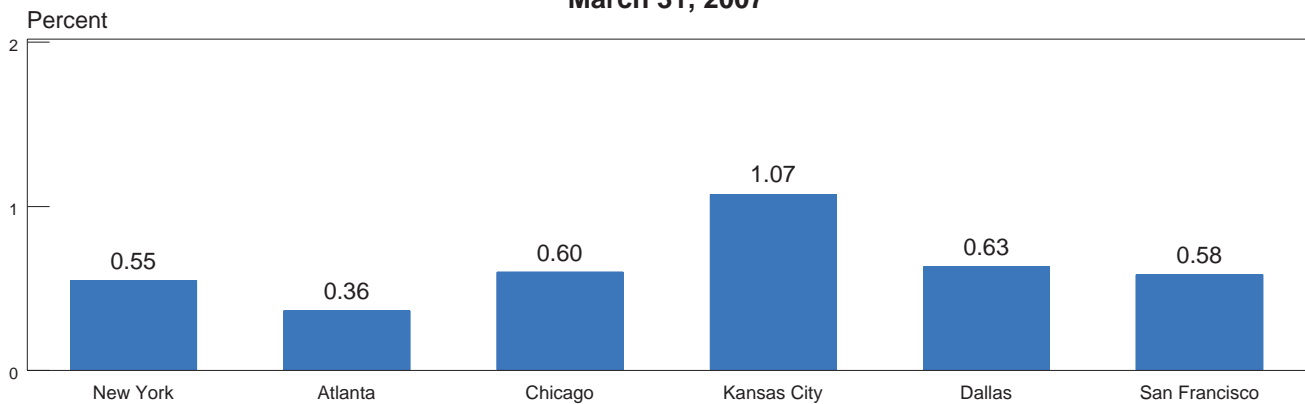
### Loss Allowance To Loans and Leases

March 31, 2007



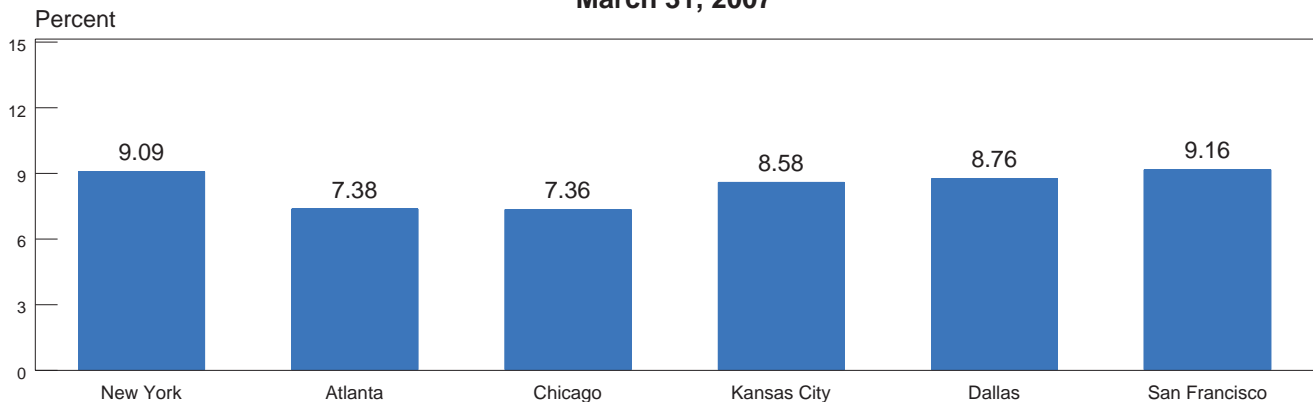
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2007



### Core Capital (Leverage) Ratio

March 31, 2007

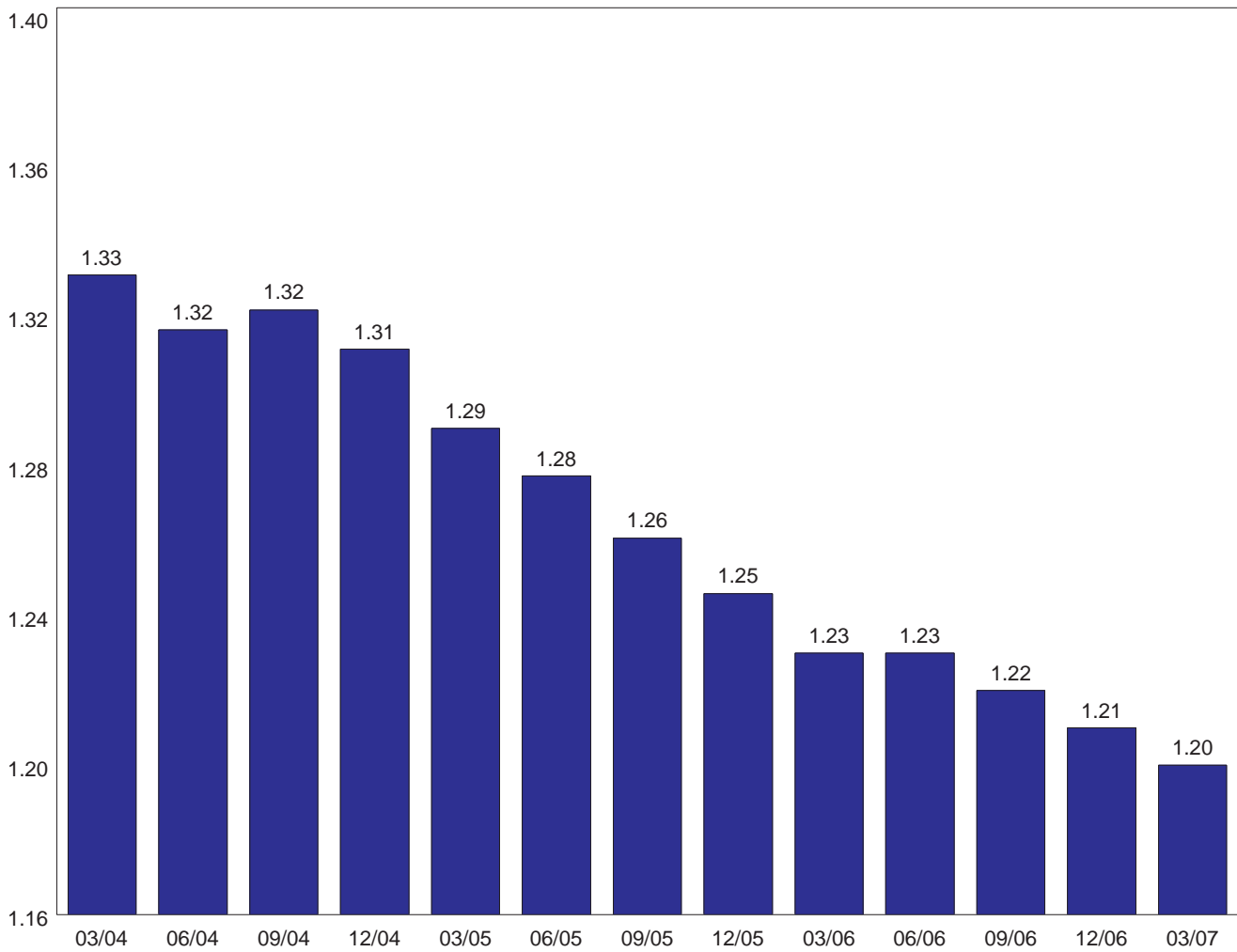


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2004 - March 31, 2007

Funds per \$100 Est. Insured Deposits

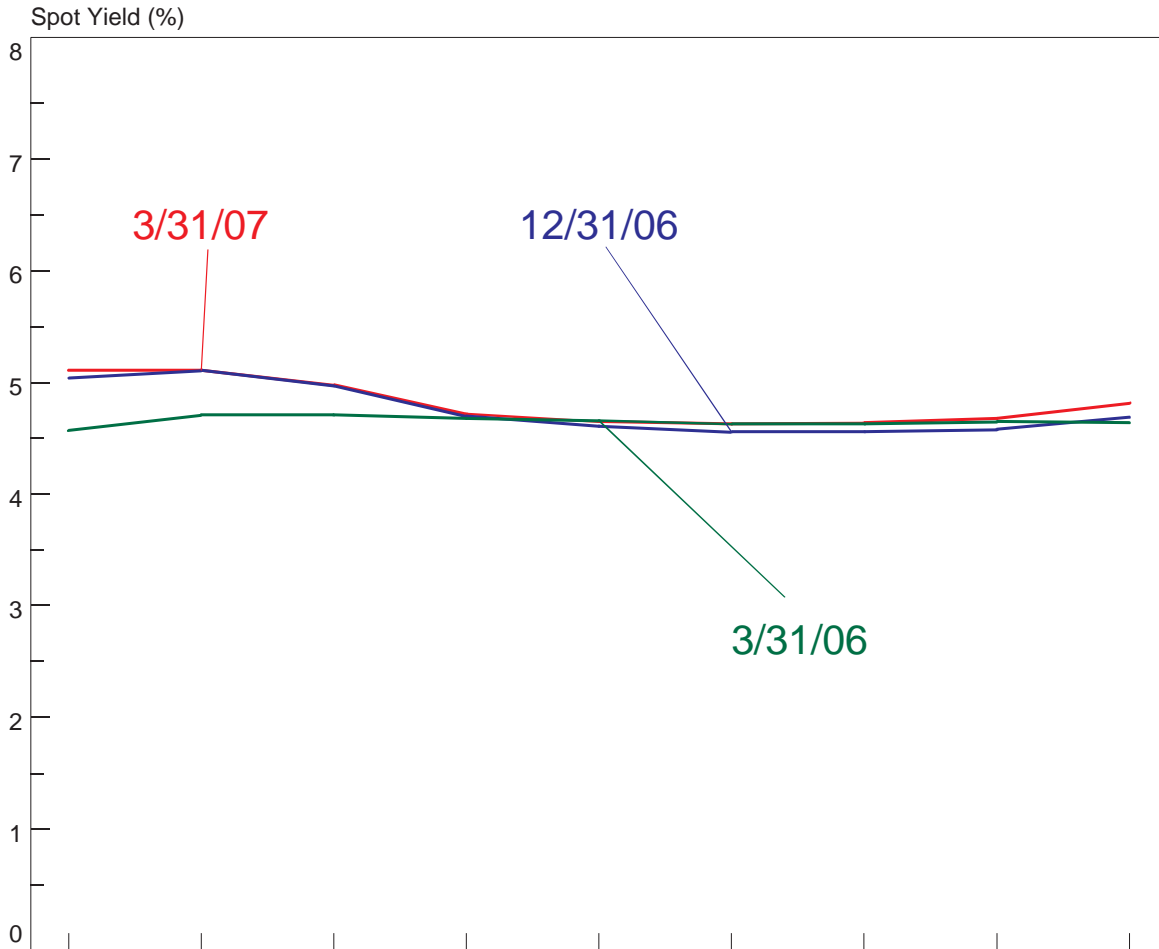


Note: Includes insured branches of foreign banks. 2007 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.



# U.S. Treasury Yield Curves

March 31, 2006 - March 31, 2007



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/07	5.11	5.11	4.98	4.72	4.65	4.63	4.64	4.68	4.82
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

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

March 31, 2007

### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,583	99.2%	\$11,948.3	99.7%
Adequately Capitalized	60	0.7%	\$32.1	0.3%
Undercapitalized	6	0.1%	\$0.5	0.0%
Significantly Undercapitalized	1	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

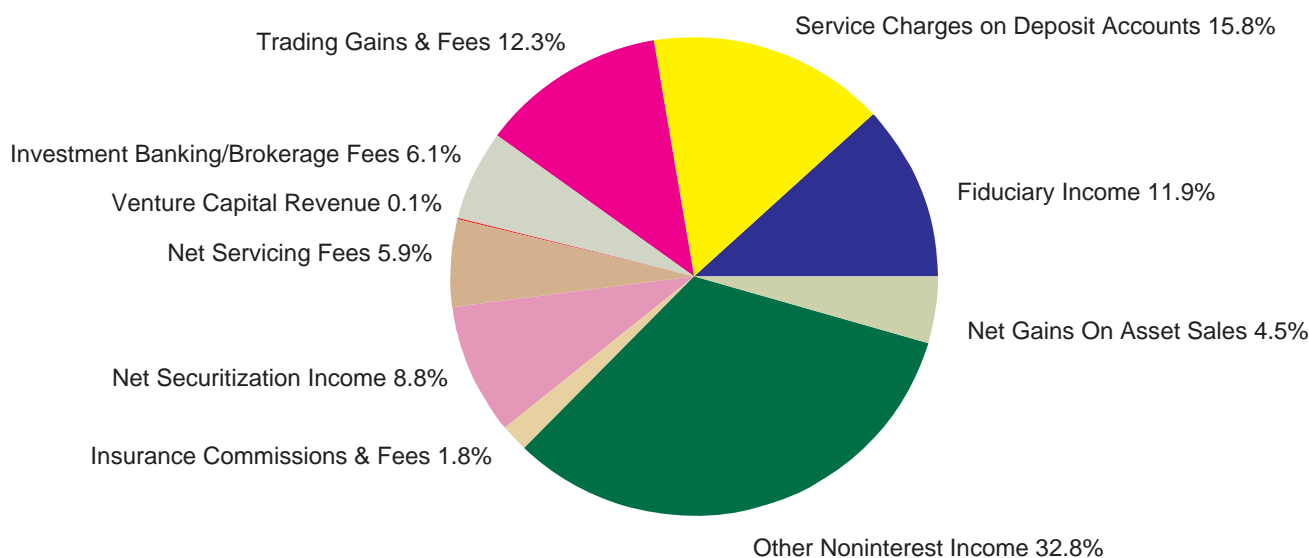
Note: Excludes U.S. branches of foreign banks.

### 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

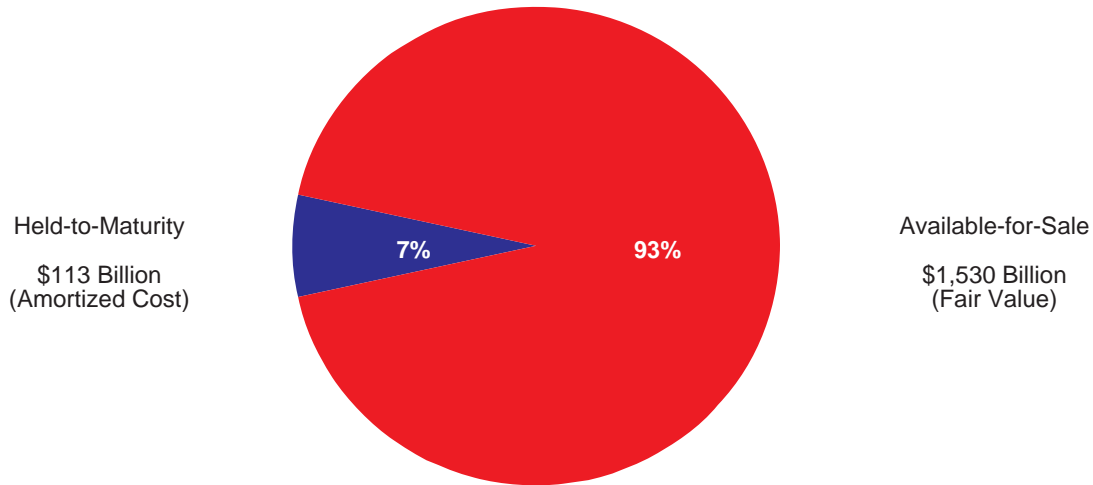
March 31, 2007



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$6,781	1,308	17.6%
Service Charges on Deposit Accounts	\$9,032	7,157	96.1%
Trading Gains & Fees	\$7,056	211	2.8%
Investment Banking/Brokerage Fees	\$3,469	1,907	25.6%
Venture Capital Revenue	\$48	46	0.6%
Net Servicing Fees	\$3,384	1,698	22.8%
Net Securitization Income	\$5,050	64	0.9%
Insurance Commissions & Fees	\$1,054	2,870	38.6%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$2,041	1,911	25.7%
Net Gains/Losses On OREO Sales	\$23	1,179	15.8%
Net Gains/Losses On Sales Of Other Assets	\$504	1,267	17.0%
Other Noninterest Income	\$18,747	7,218	97.0%
<b>Total Noninterest Income</b>	<b>\$57,196</b>	<b>7,325</b>	<b>98.4%</b>

## Commercial Bank Total Securities\*

March 31, 2007



## Commercial Bank Total Securities\*

March 31, 2007

	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	\$3,394	98.8	\$35,348	99.0	\$38,742	99.0
U.S. Government Agencies	2,121	99.0	9,582	99.7	11,703	99.6
Government Sponsored Enterprises	35,001	98.9	205,212	99.3	240,213	99.3
Mortgage Pass-through Securities	17,678	98.5	641,755	98.8	659,433	98.8
Collateralized Mortgage Obligations	28,721	98.9	270,305	99.4	299,025	99.4
State, County, Municipal Obligations	22,347	100.9	115,443	101.3	137,790	101.3
Asset Backed Securities	109	98.2	89,199	100.2	89,308	100.2
Other Debt Securities	3,358	102.6	148,398	102.0	151,756	109.5
Equity Securities	**	**	15,237	113.8	15,237	113.8
<b>Total Securities</b>	<b>\$112,729</b>	<b>99.4</b>	<b>\$1,530,479</b>	<b>99.4</b>	<b>\$1,643,208</b>	<b>99.4</b>
Memoranda***						
Structured Notes	17,490		17,381			99.4

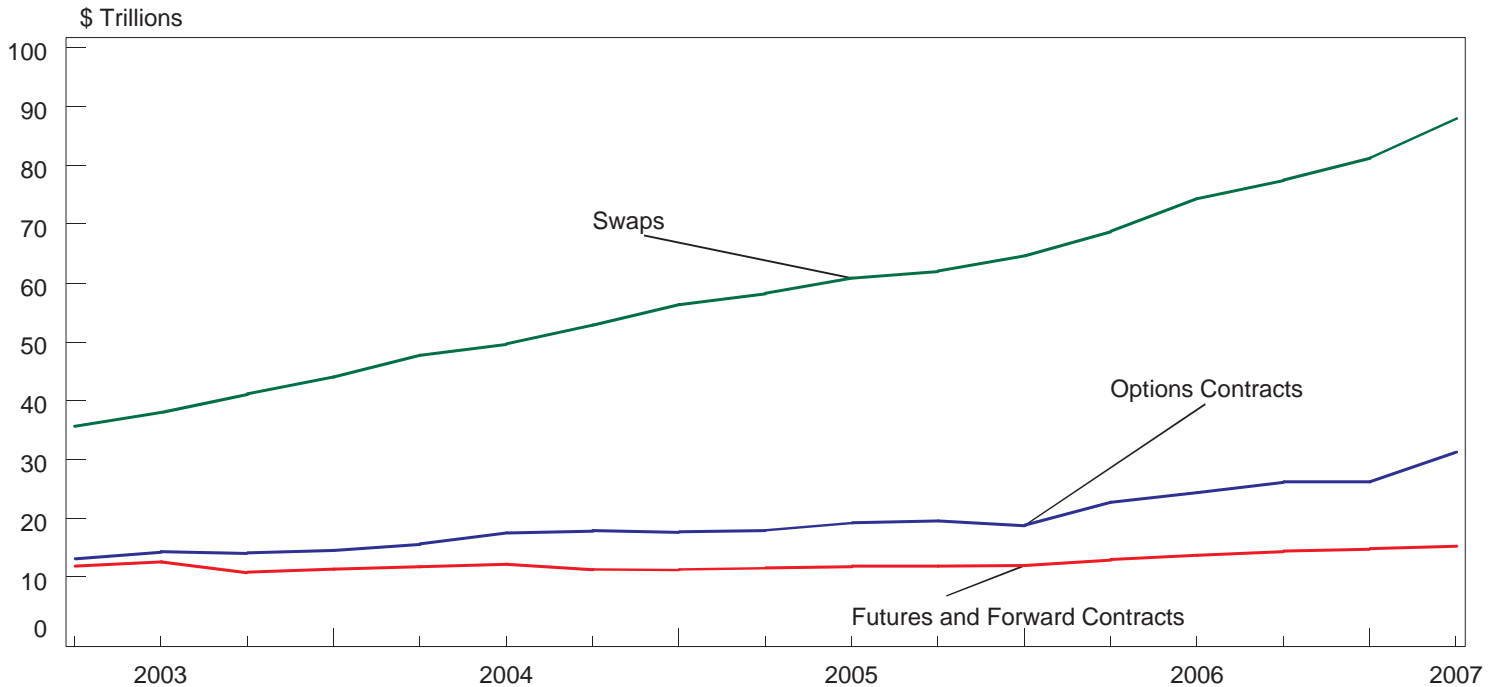
\* Excludes trading account assets.

\*\* 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

2003 - 2007 (Notional Amounts)



	12/03	12/04	12/05	12/06	3/07
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$70,098	\$85,521	\$95,615	\$122,484	\$134,624
<b>Futures and Forward Contracts</b>	<b>11,400</b>	<b>11,365</b>	<b>12,056</b>	<b>14,881</b>	<b>15,307</b>
Interest rate contracts	7,213	6,520	7,060	8,539	8,438
Foreign exchange rate contracts	4,079	4,717	4,828	6,143	6,640
Other futures and forwards*	109	128	168	199	228
<b>Option Contracts</b>	<b>14,613</b>	<b>17,750</b>	<b>18,856</b>	<b>26,275</b>	<b>31,322</b>
Interest rate options	12,542	14,950	15,160	20,515	25,262
Foreign currency options	1,300	1,734	2,360	3,273	3,630
Other option contracts*	771	1,065	1,336	2,487	2,429
<b>Swaps</b>	<b>44,085</b>	<b>56,407</b>	<b>64,704</b>	<b>81,328</b>	<b>87,995</b>
Interest rate swaps	42,107	54,048	62,299	78,366	84,876
Foreign exchange rate swaps	1,805	2,155	2,101	2,484	2,618
Other swaps*	172	203	303	478	501
<b>Memoranda</b>					
Spot Foreign Exchange Contracts	273	419	431	664	1,279
Credit Derivatives	1,001	2,347	5,822	9,019	10,166
Number of banks reporting derivatives	580	684	838	921	947
Replacement cost of interest rate and foreign exchange rate contracts **	1,118	1,268	1,129	1,019	1,068

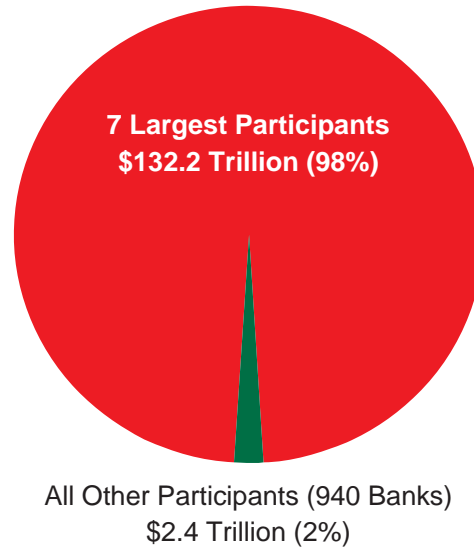
\* Not reported by banks with less than \$300 million in assets.

\*\* 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

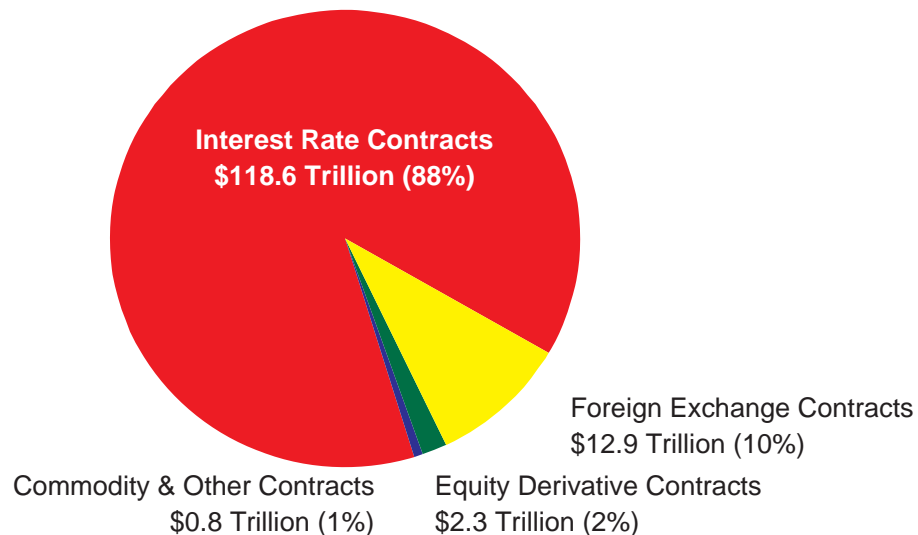
March 31, 2007



## Composition of Commercial Bank Derivatives\*

Notional Amounts

March 31, 2007



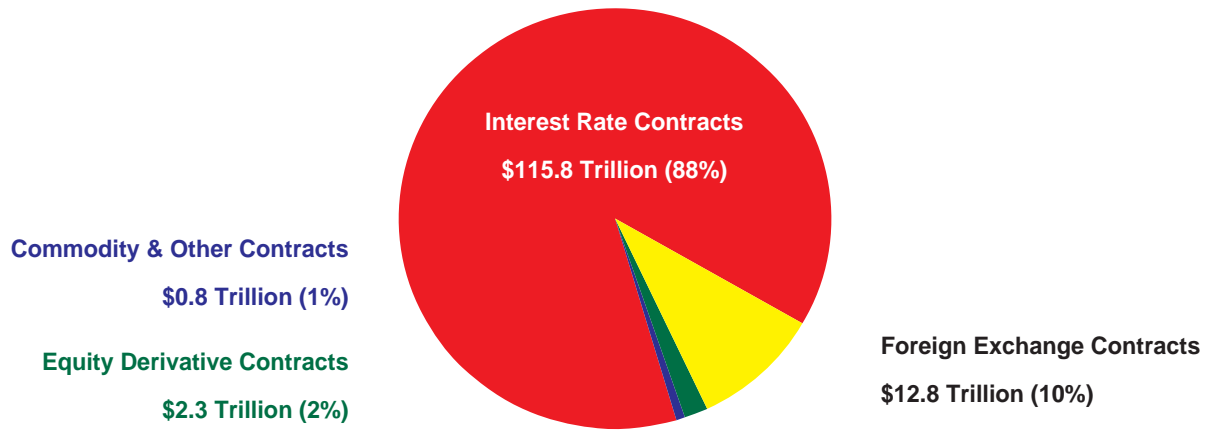
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,206 billion for the seven largest participants and \$73 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

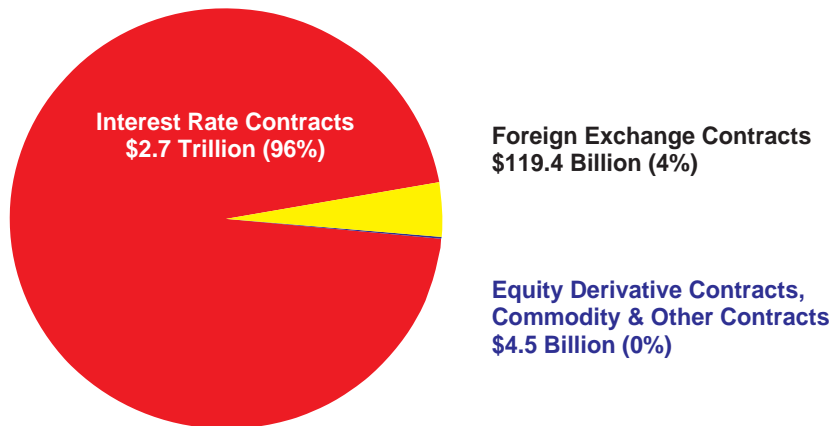
March 31, 2007



### Not Held for Trading

#### Notional Amounts

March 31, 2007



\* 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 \$1279 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

March 31, 2007  
(\$ Millions)

#### Held for Trading

142 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	819,072	229,747	72,634	54,473	1,175,926	102,345
Gross negative fair value	794,379	156,013	91,269	31,921	1,073,581	
<b>All other participants</b>						
Gross positive fair value	6,608	2,687	1,501	1,512	12,308	871
Gross negative fair value	5,687	2,531	1,700	1,519	11,437	
<b>Total</b>						
Gross positive fair value	825,681	232,434	74,135	55,985	1,188,234	103,216
Gross negative fair value	800,065	158,544	92,969	33,440	1,085,018	

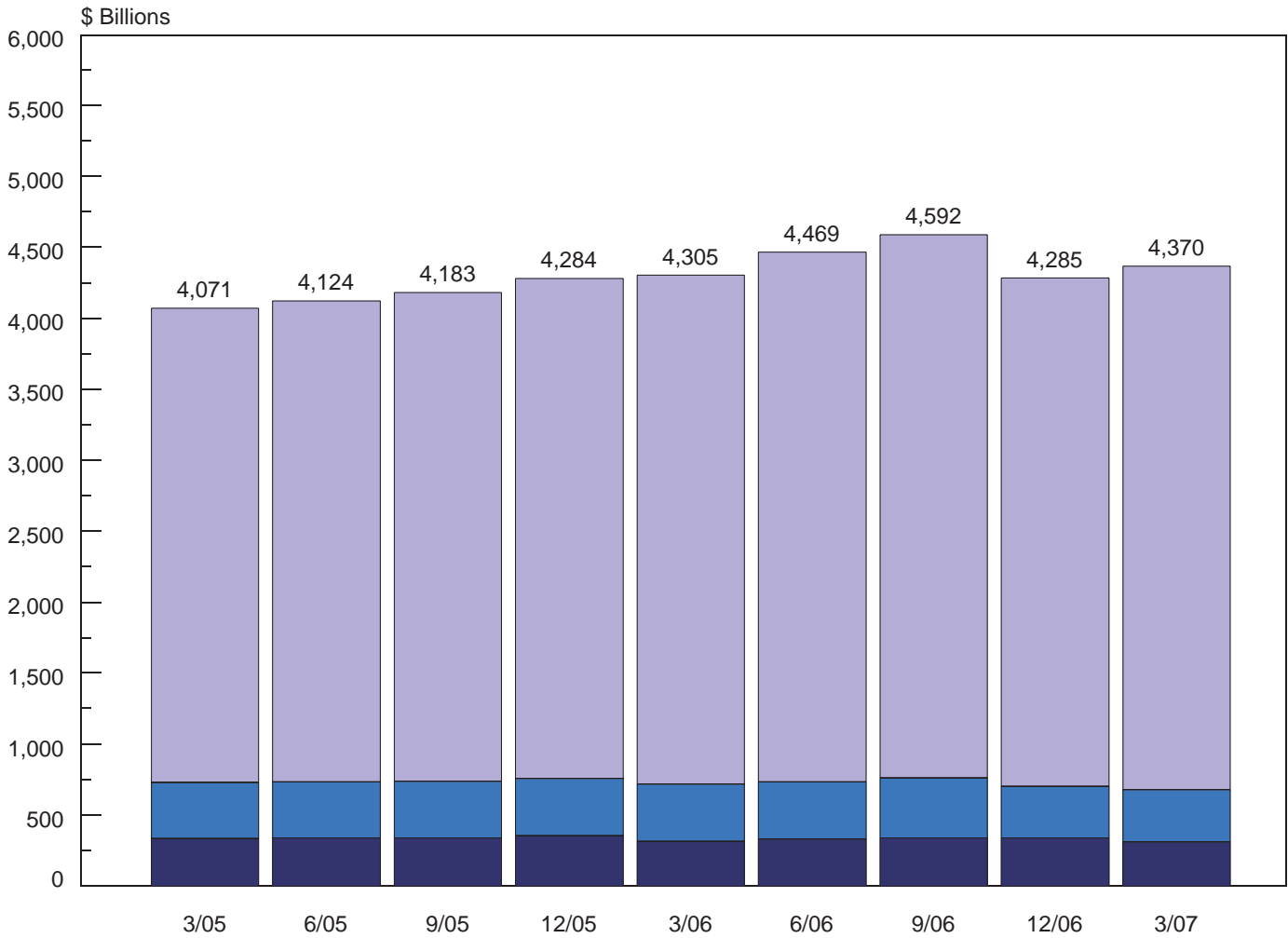
#### Held for Purposes Other than Trading

888 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 80% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	5,844	580	0	0	6,424	(1,144)
Gross negative fair value	6,889	624	39	15	7,567	
<b>All other participants</b>						
Gross positive fair value	2,821	549	186	7	3,563	137
Gross negative fair value	2,978	306	135	6	3,425	
<b>Total</b>						
Gross positive fair value	8,665	1,128	186	7	9,986	(1,006)
Gross negative fair value	9,867	930	174	21	10,993	



## Expansion of Commercial Bank Credit Card Lines 2005 - 2007



### Loans outstanding (\$Billions)

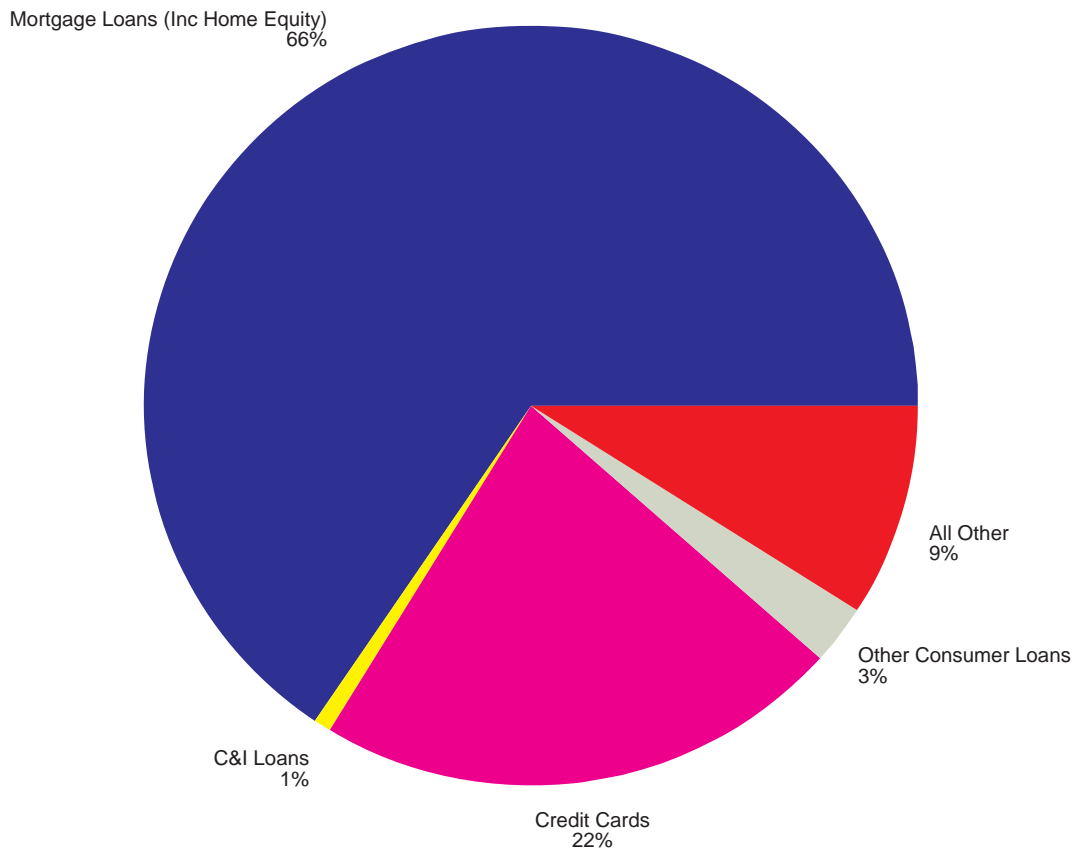
	3/05	6/05	9/05	12/05	3/06	6/06	9/06	12/06	3/07
■ Held on-balance-sheet	336.9	338.5	338.9	355.6	317.0	331.1	338.2	341.0	311.1
■ Securitized & sold *	395.3	397.8	401.8	402.9	402.2	403.4	423.0	362.5	367.8
■ Unused Commitments *	3,339.2	3,387.6	3,442.4	3,525.1	3,585.9	3,734.9	3,830.5	3,581.3	3,690.7
<b>Total</b>	<b>4,071.3</b>	<b>4,123.9</b>	<b>4,183.1</b>	<b>4,283.6</b>	<b>4,305.2</b>	<b>4,469.4</b>	<b>4,591.7</b>	<b>4,284.8</b>	<b>4,369.6</b>

\* Off-balance-sheet

# Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

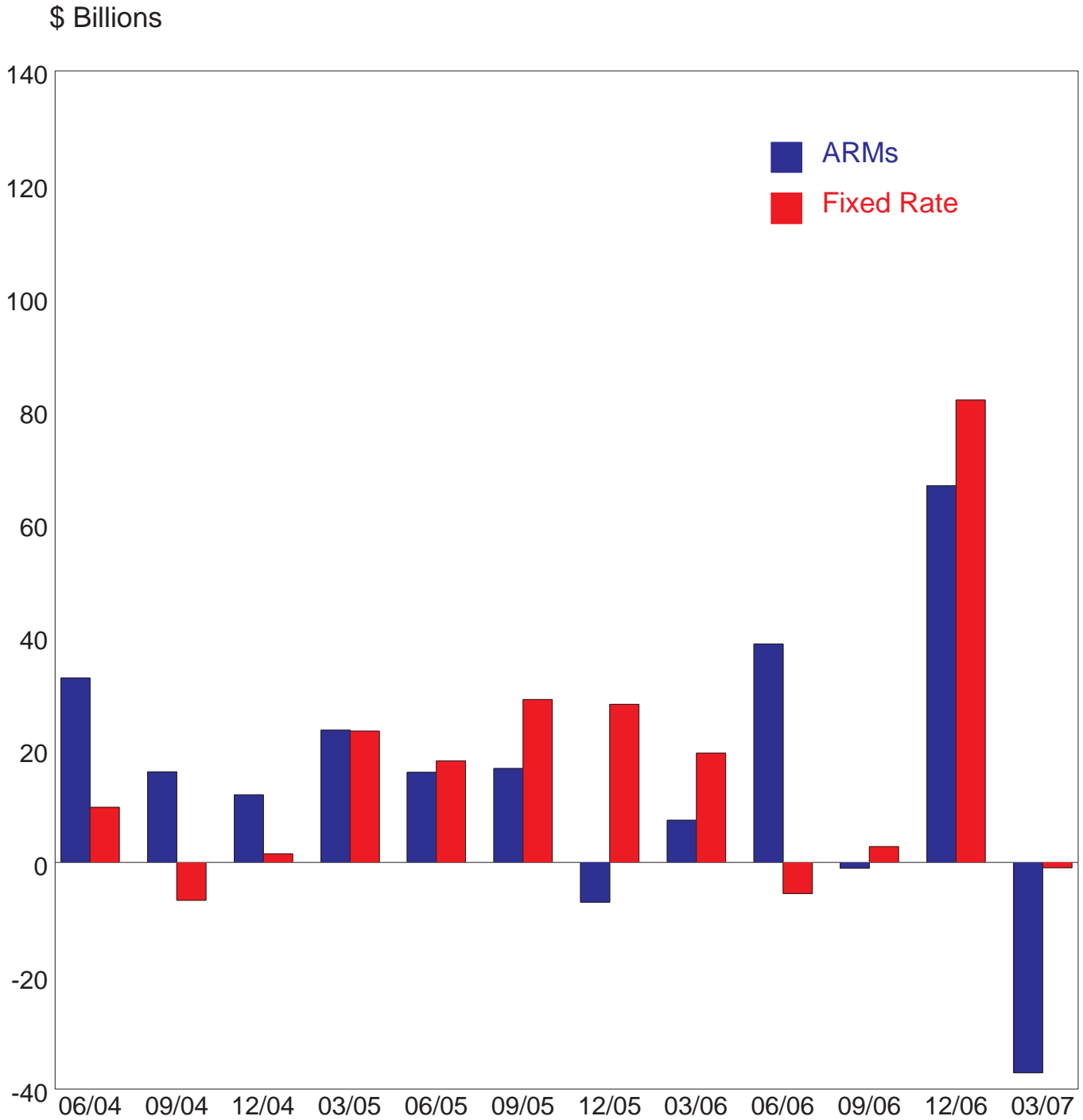
March 31, 2007



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

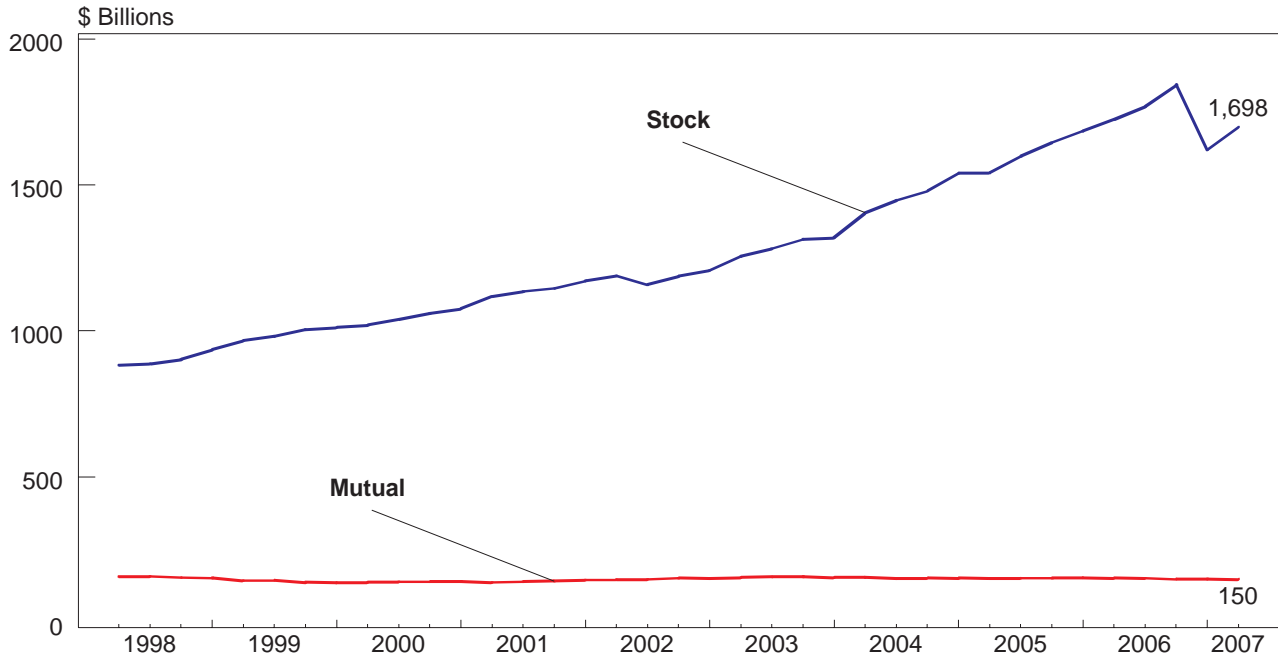
# Growth Rates of ARMs and Fixed-Rate Mortgages

2004 - 2007



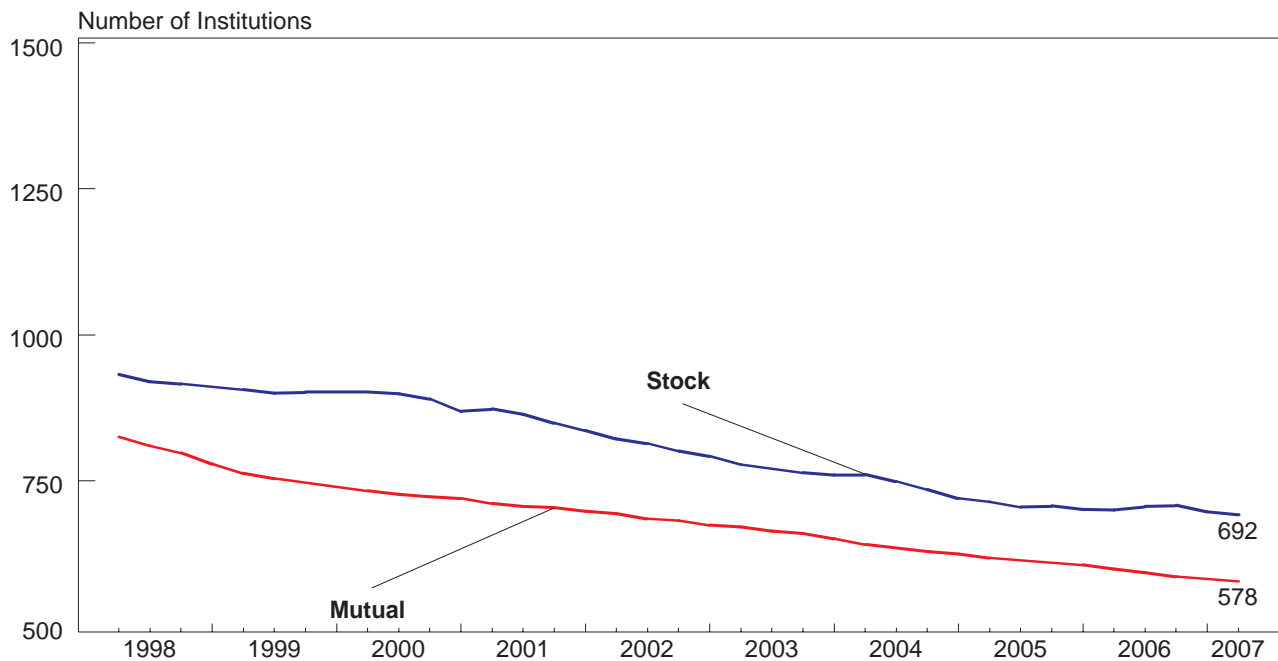
## Assets of Mutual and Stock Savings Institutions

1998 - 2007



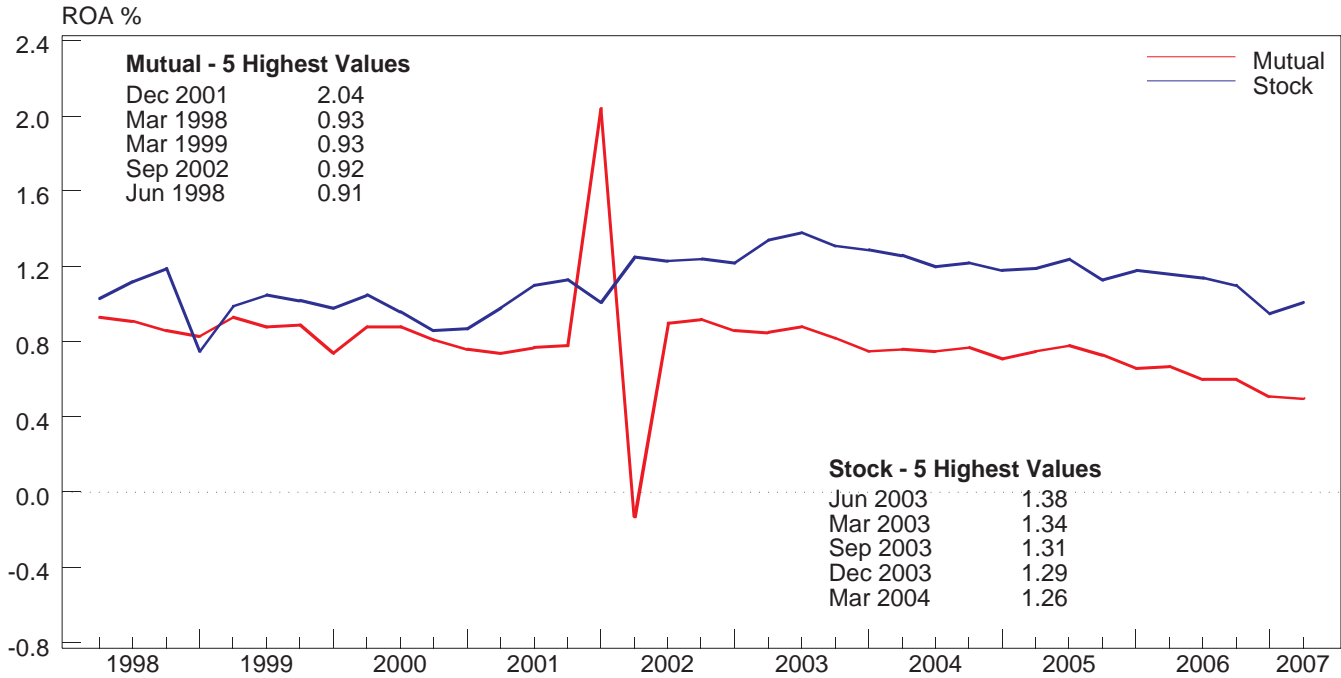
## Number of Mutual and Stock Savings Institutions

1998 - 2007



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

1998-2007



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

1998-2007

