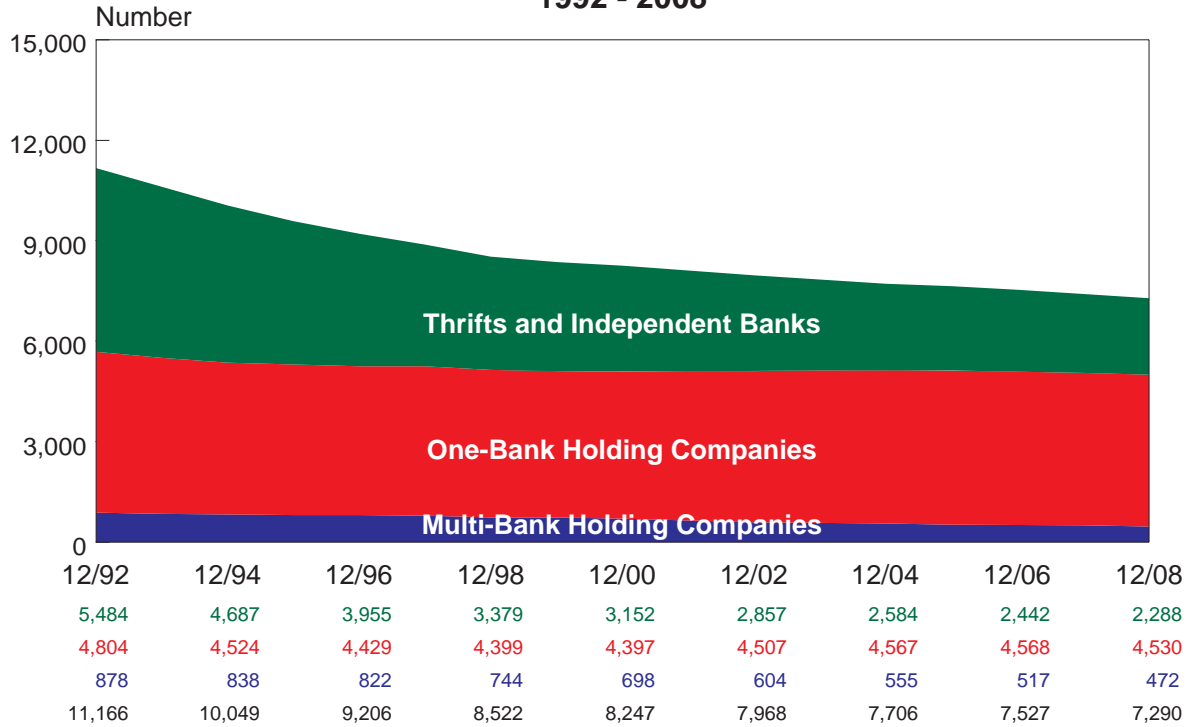


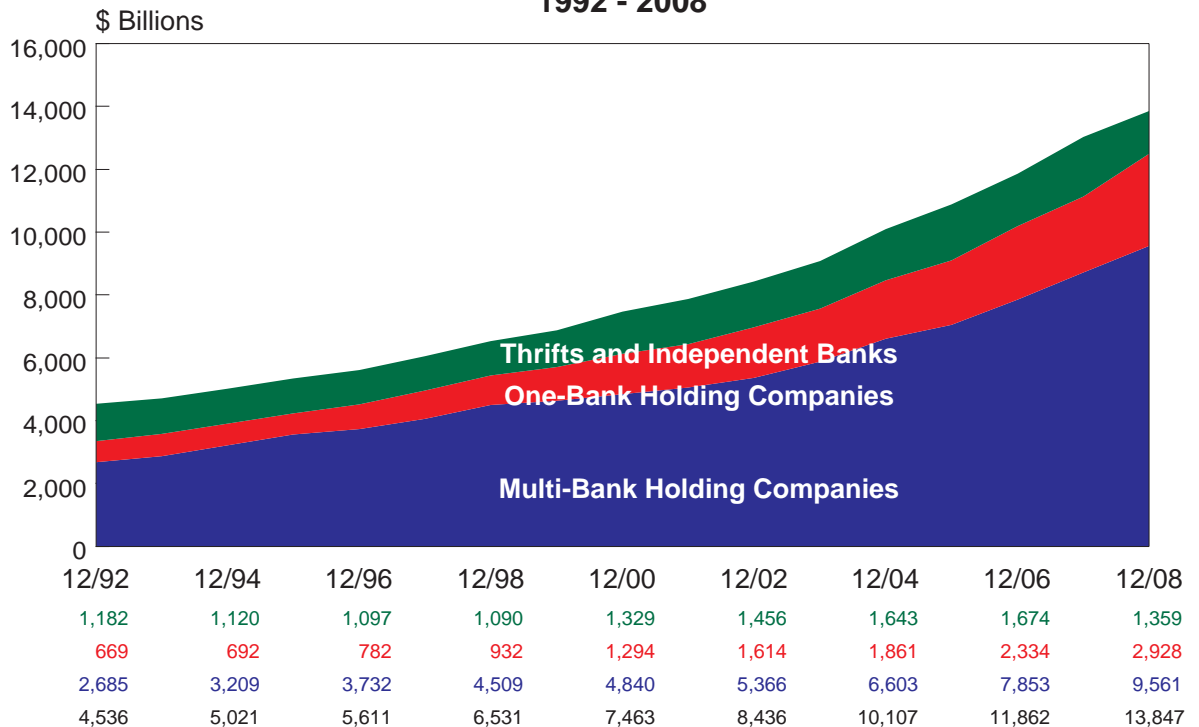
## Number of FDIC-Insured Banking Organizations

1992 - 2008



## Assets of FDIC-Insured Banking Organizations

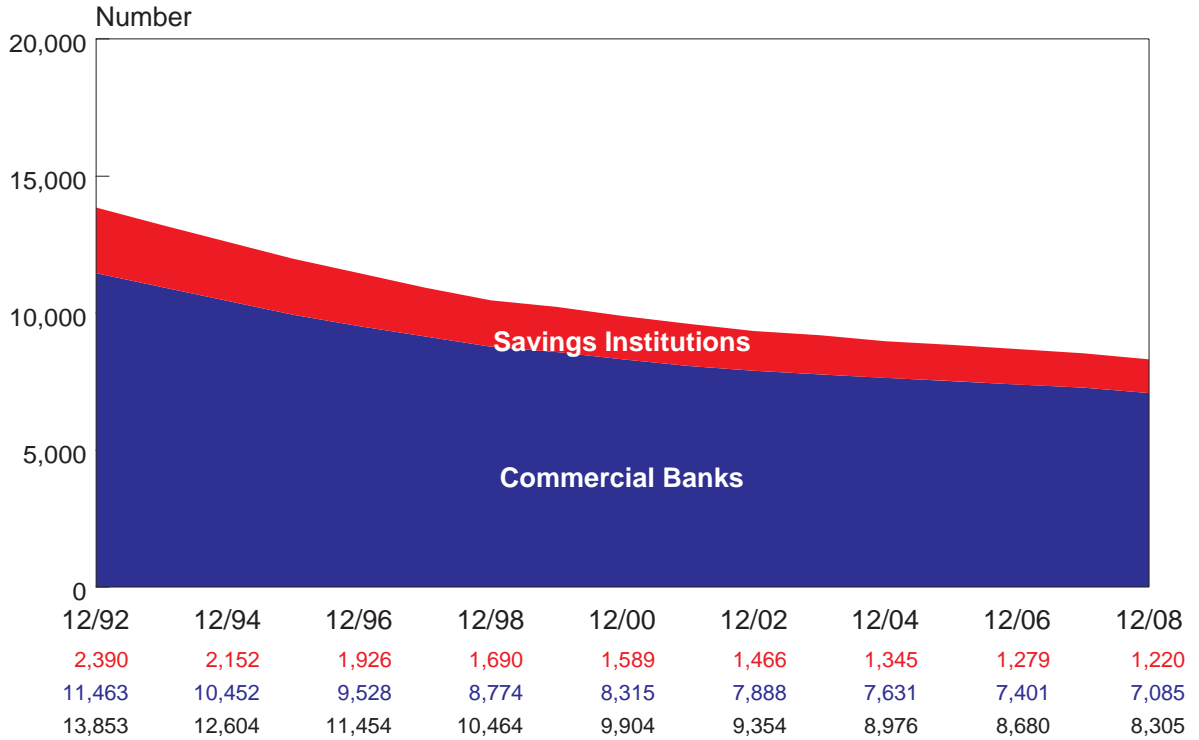
1992 - 2008



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

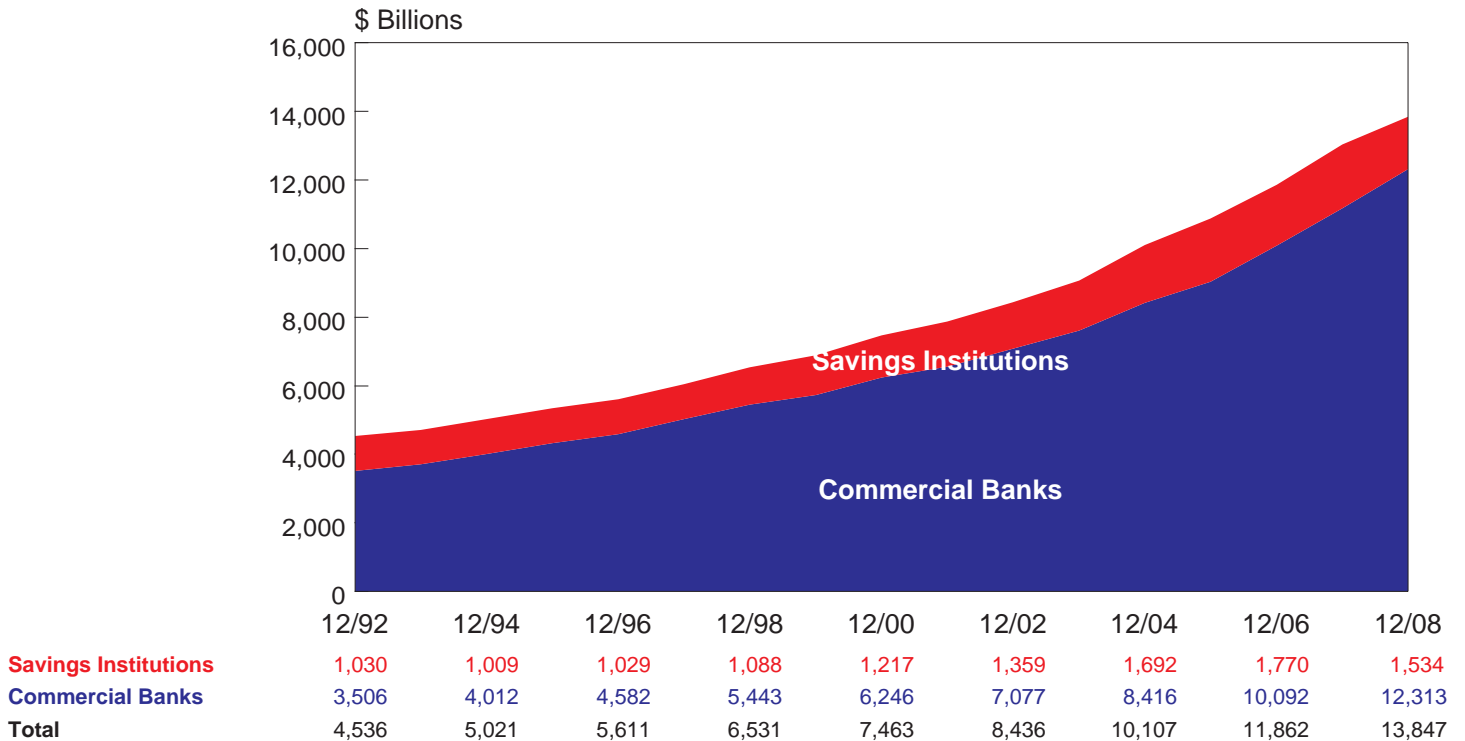
## Number of FDIC-Insured Institutions

1992 - 2008



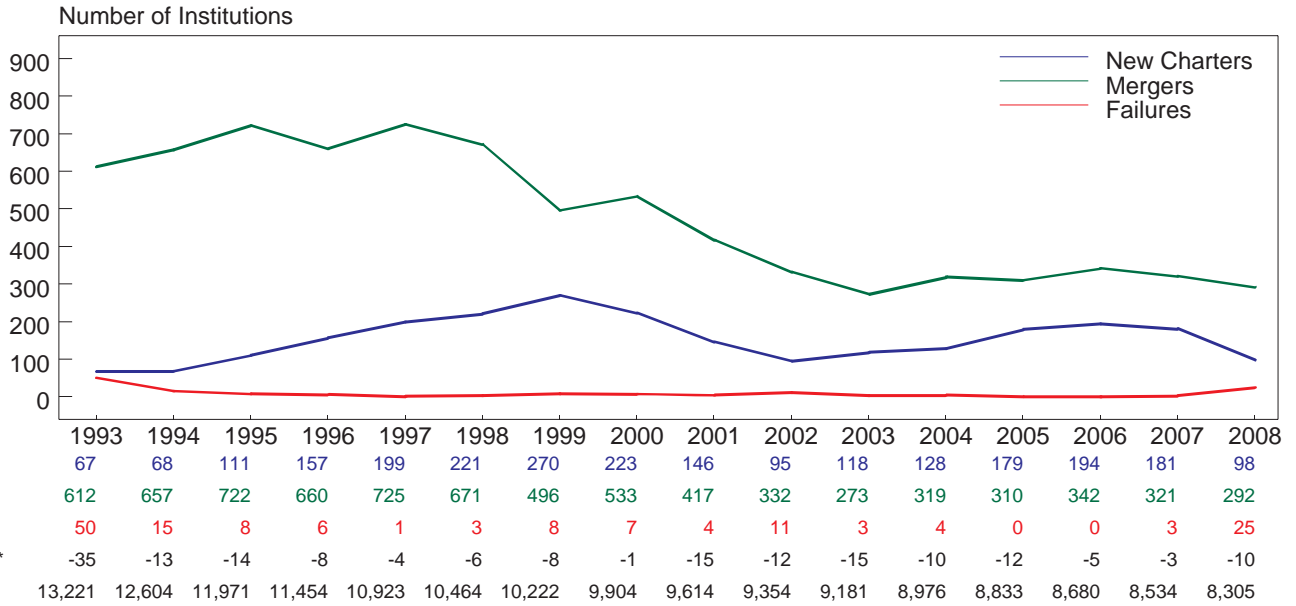
## Assets of FDIC-Insured Institutions

1992 - 2008



## Changes in the Number of FDIC-Insured Institutions

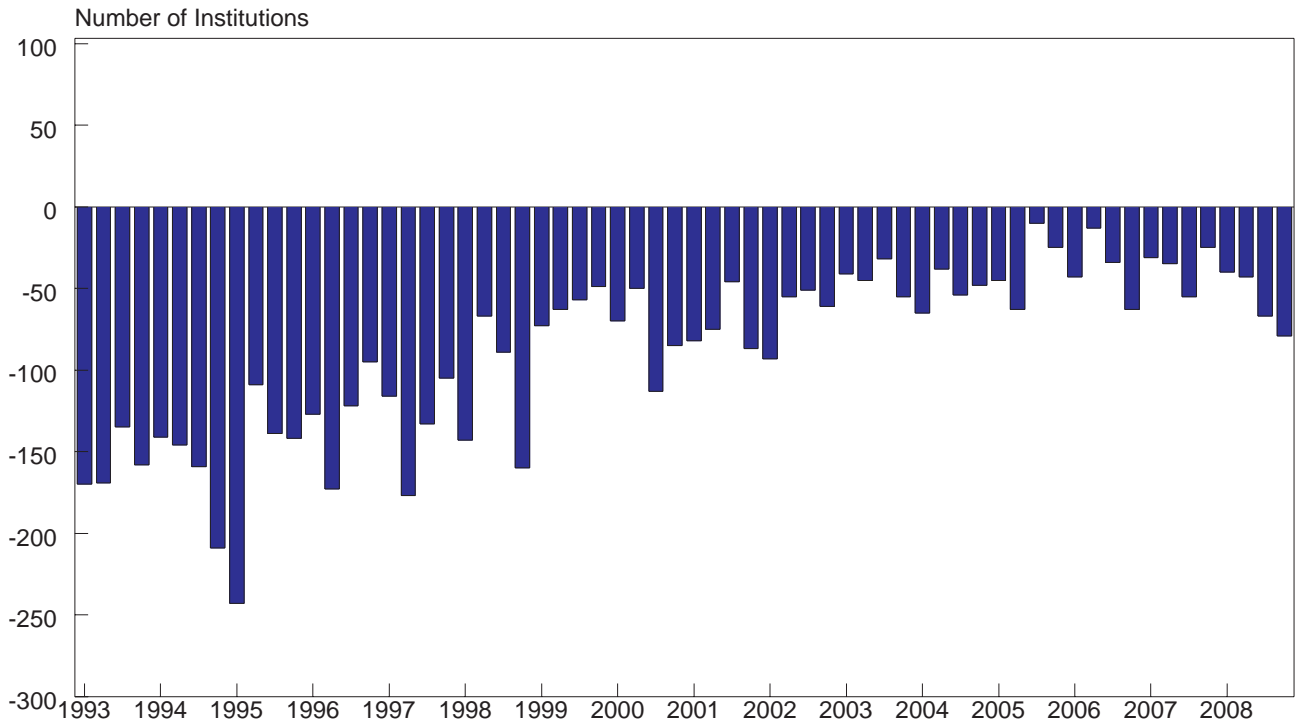
1993 - 2008



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

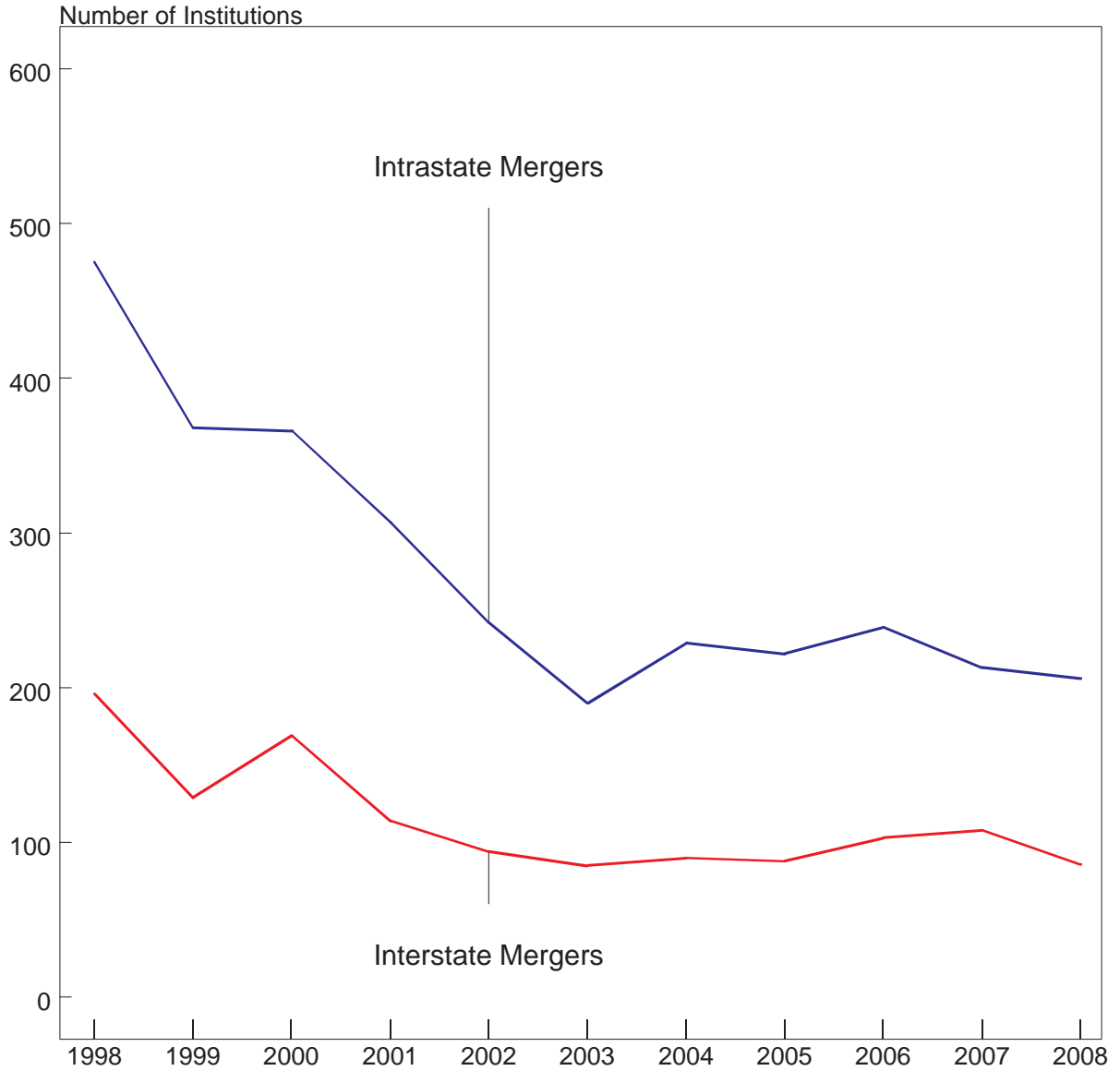
## Quarterly Change in the Number of FDIC-Insured Institutions

1993-2008



# Institution Mergers: Interstate vs. Intrastate

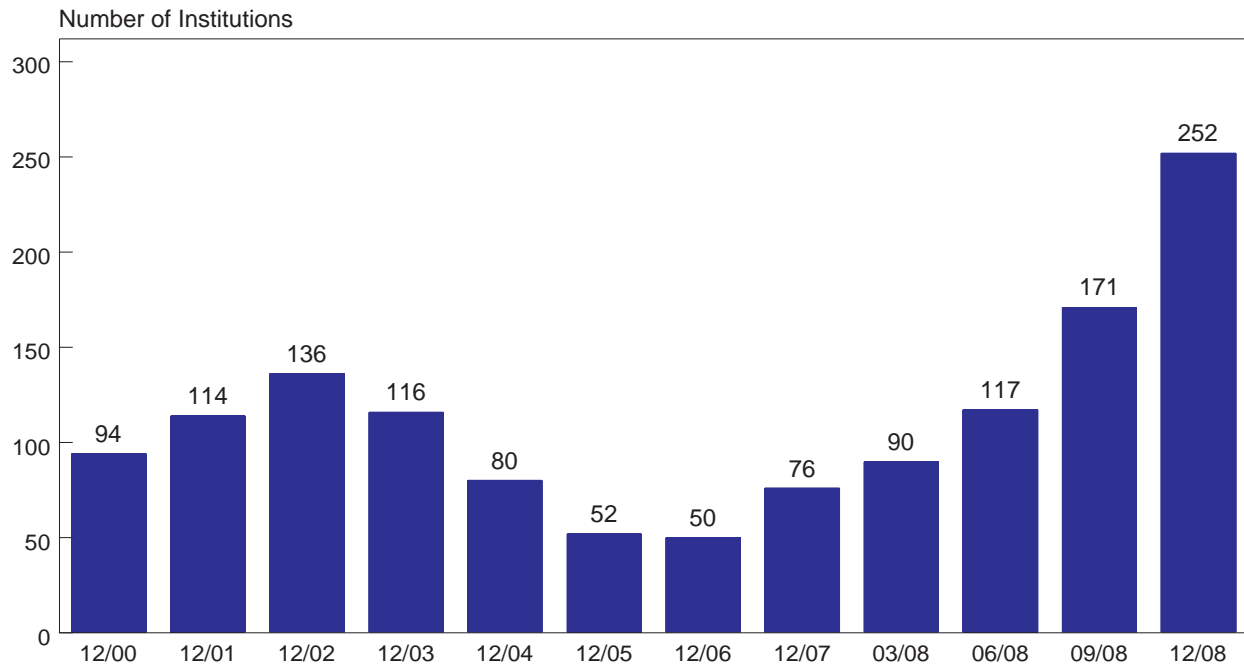
1998 - 2008



<b>Intrastate Mergers</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>213</b>	<b>206</b>
<b>Interstate Mergers</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>	<b>108</b>	<b>86</b>

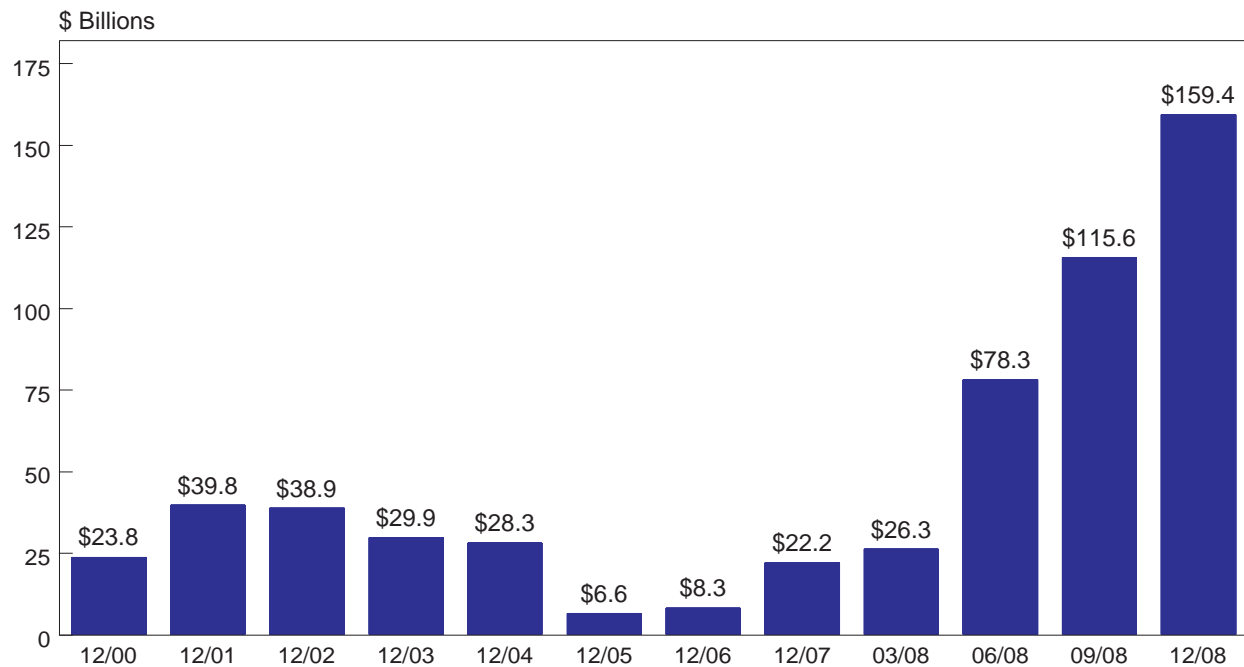
## Number of FDIC-Insured "Problem" Institutions

2000-2008



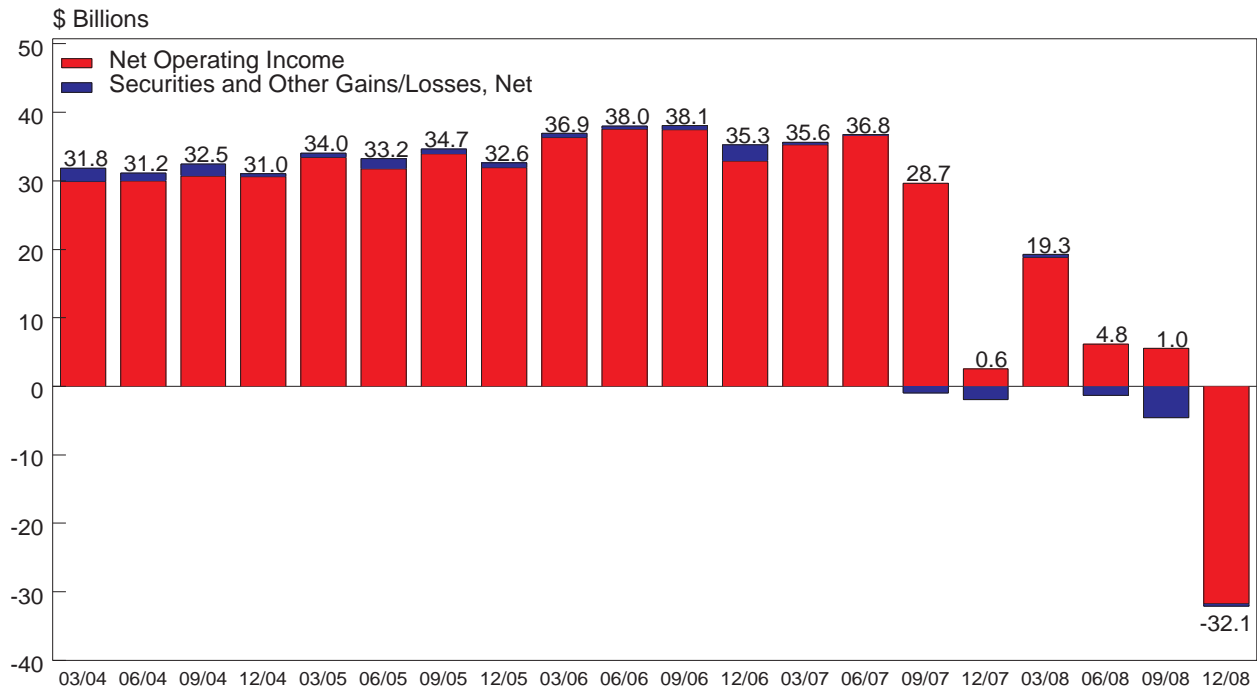
## Assets of FDIC-Insured "Problem" Institutions

2000-2008



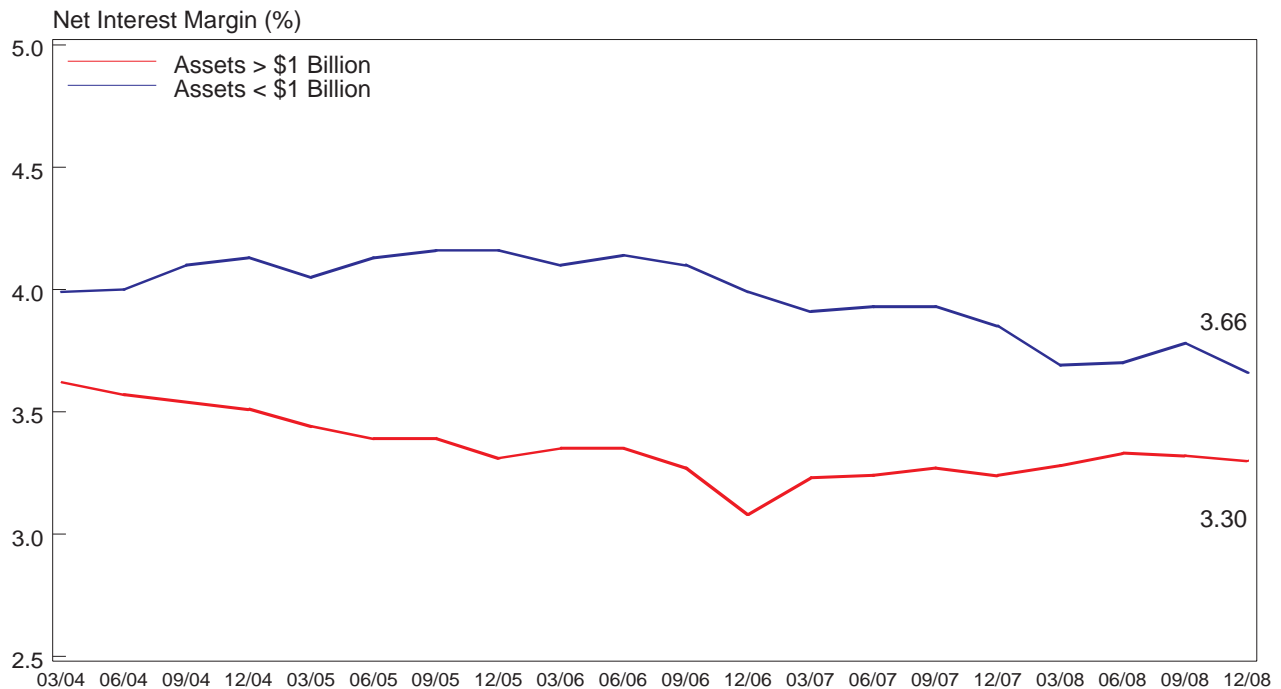
## Quarterly Net Income

2004-2008



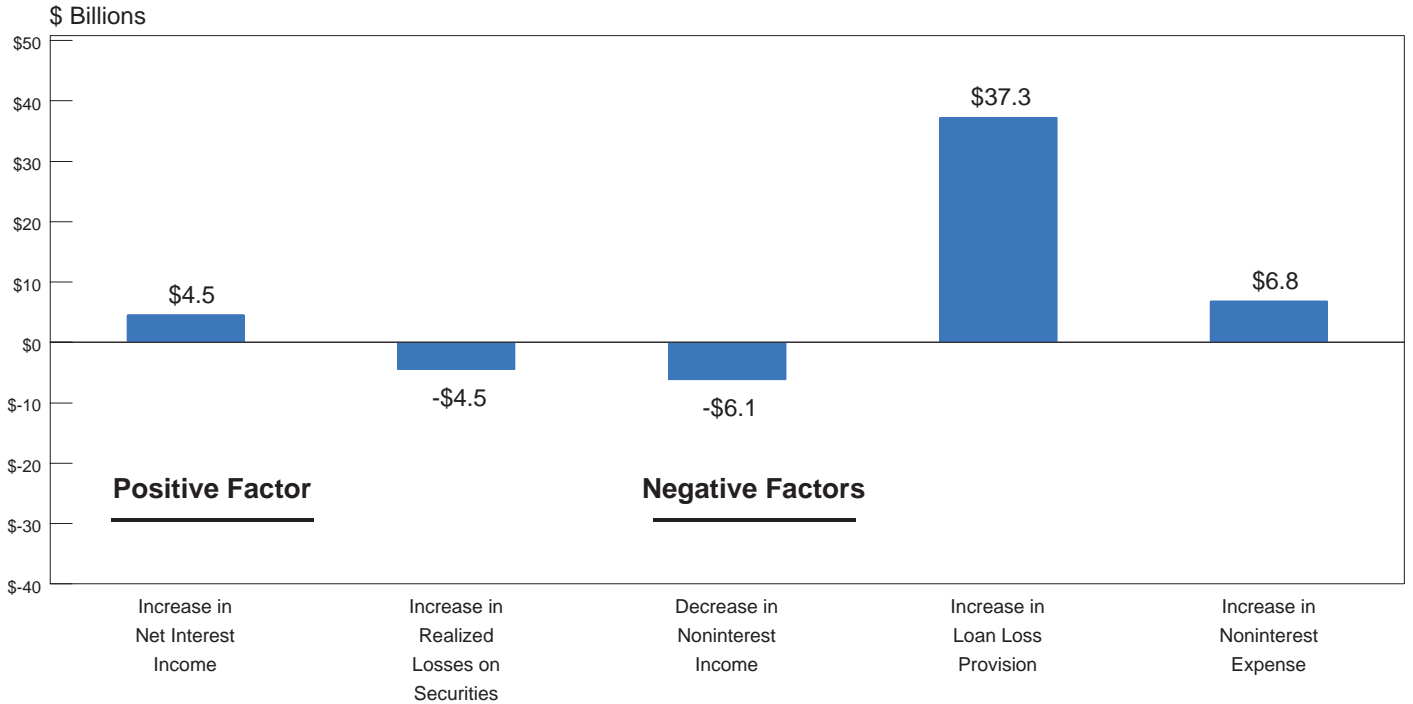
## Quarterly Net Interest Margins, Annualized

2004 - 2008



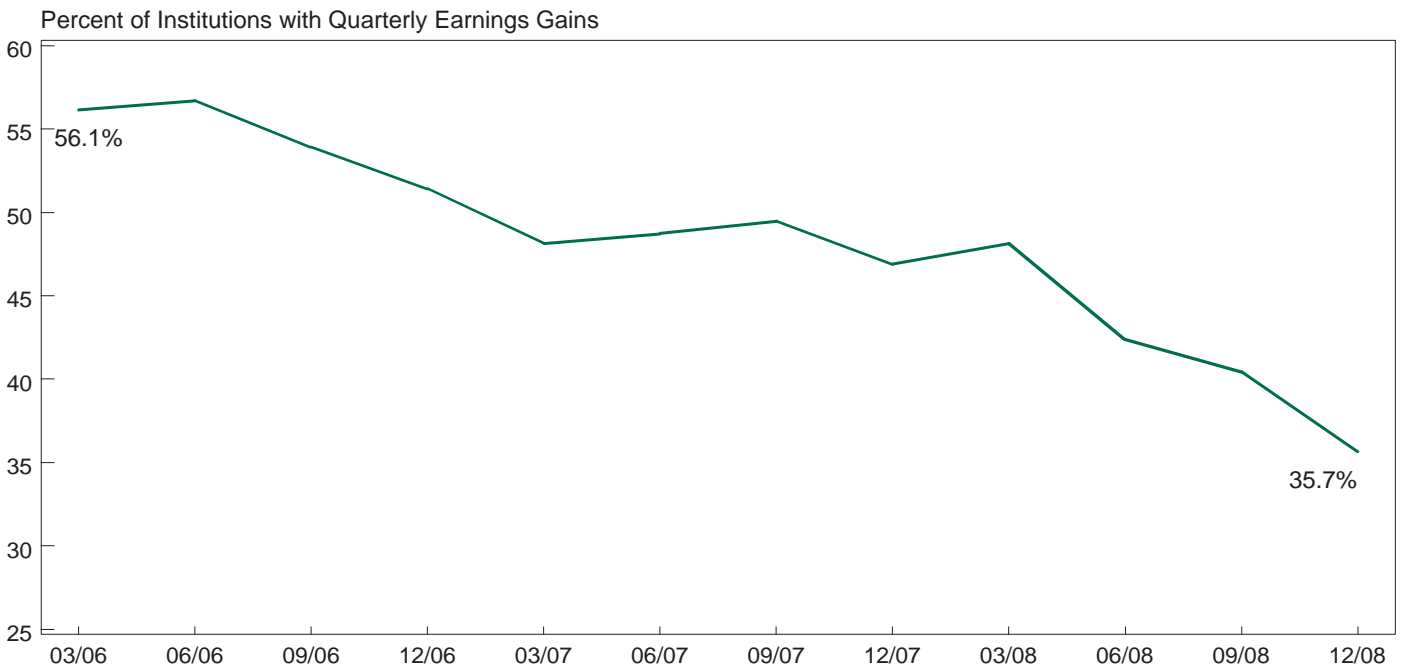
# Major Factors Affecting Earnings

4th Quarter 2008 vs. 4th Quarter 2007



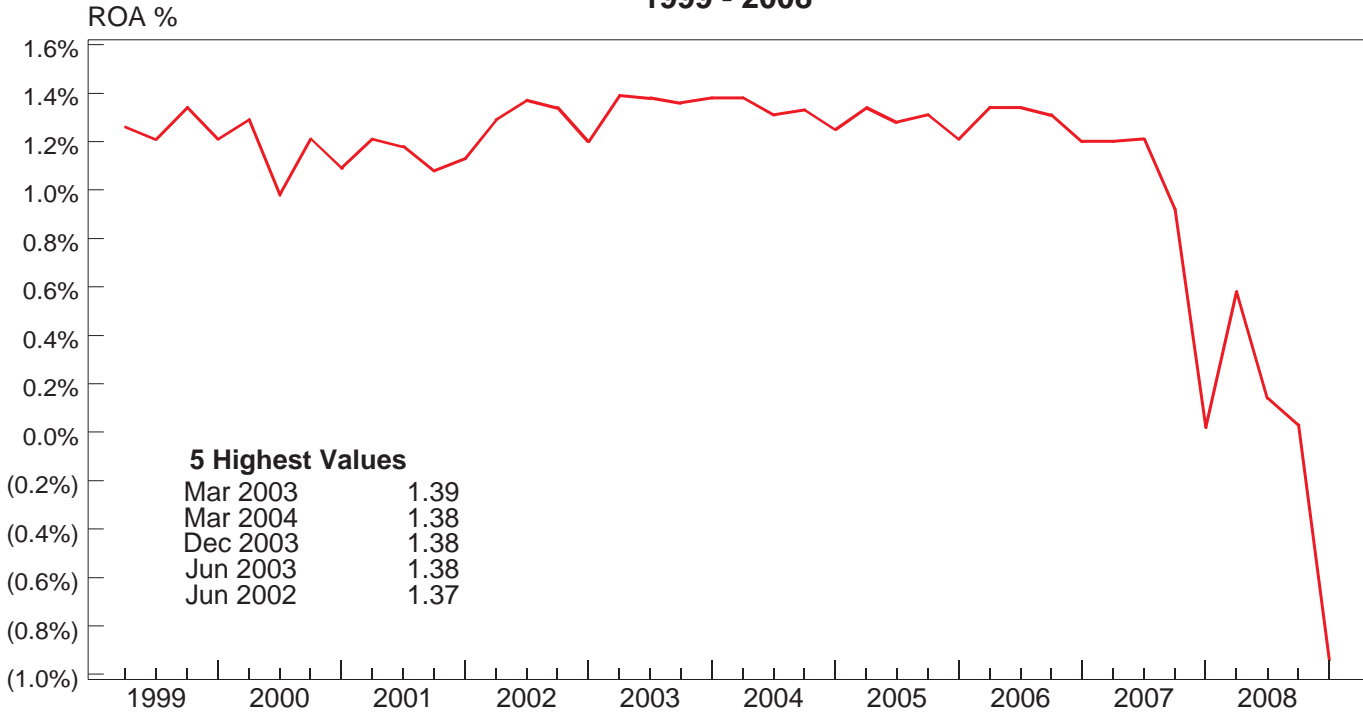
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2006-2008



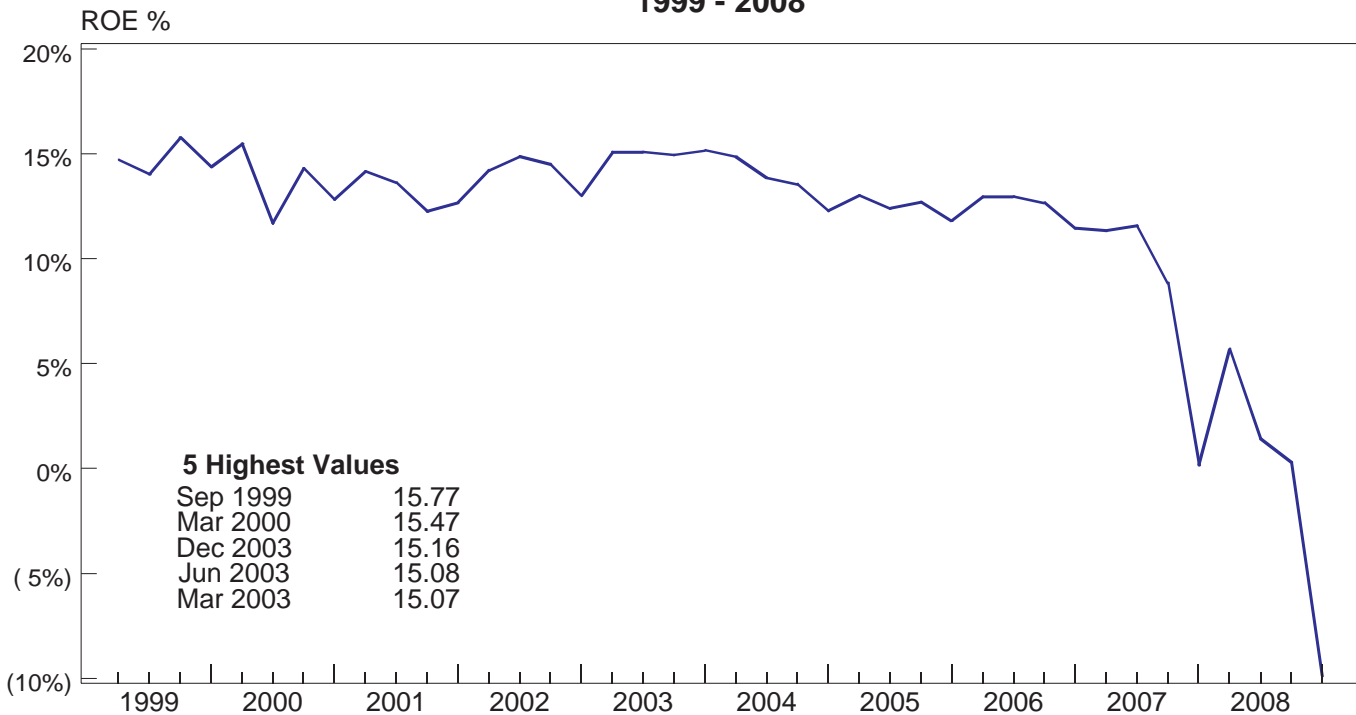
## Quarterly Return on Assets (ROA), Annualized

1999 - 2008



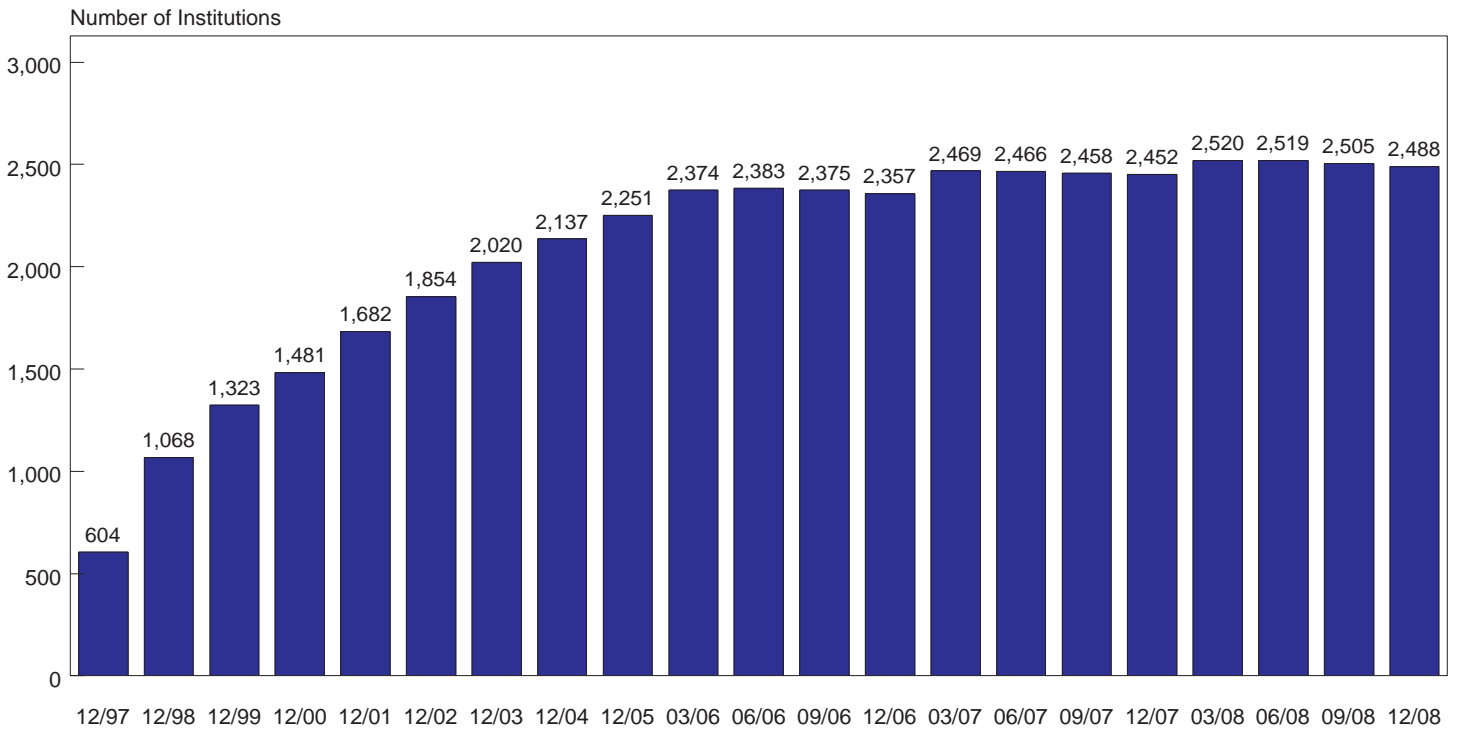
## Quarterly Return on Equity (ROE), Annualized

1999 - 2008

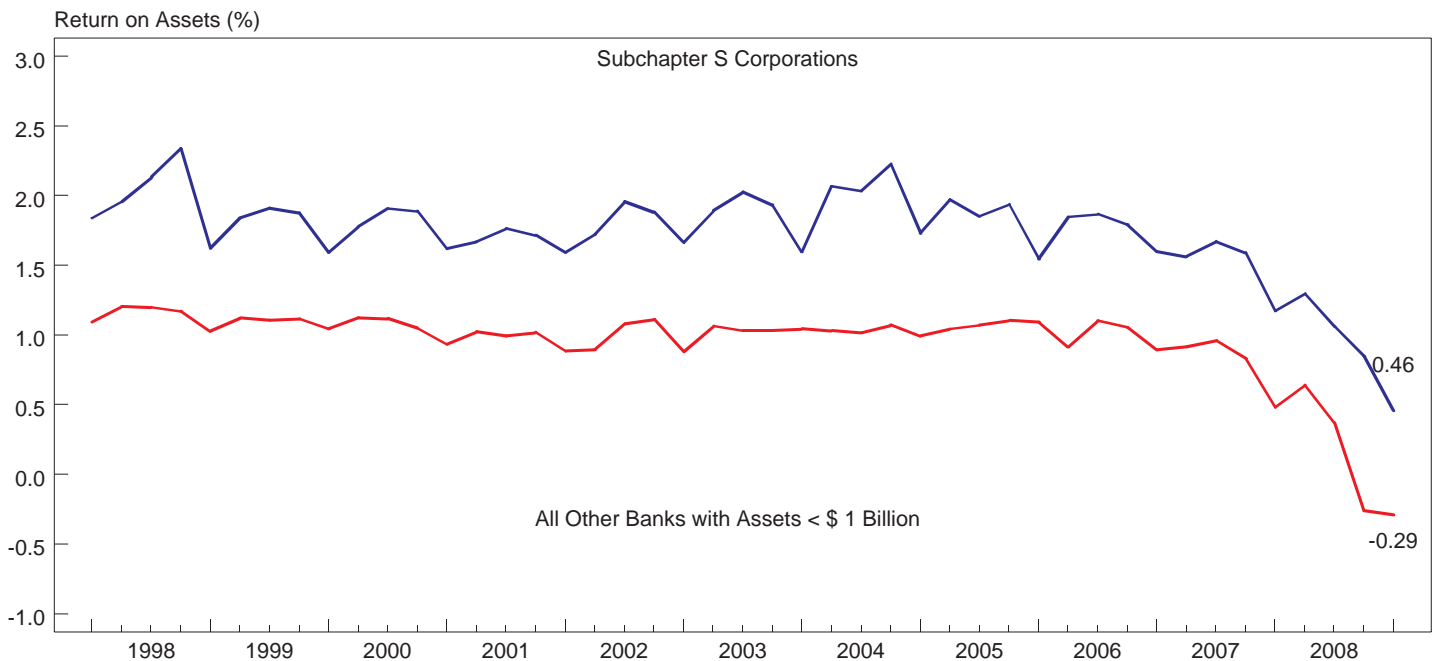




## Number of Subchapter S Corporations 1997-2008

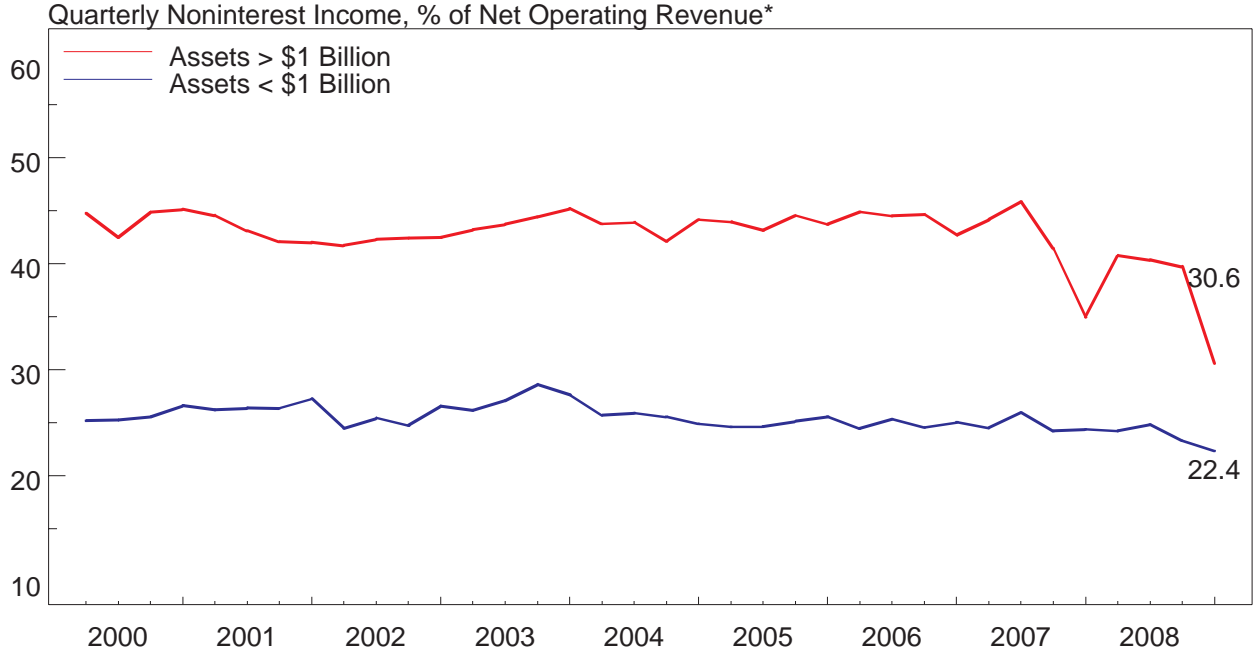


## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1997-2008



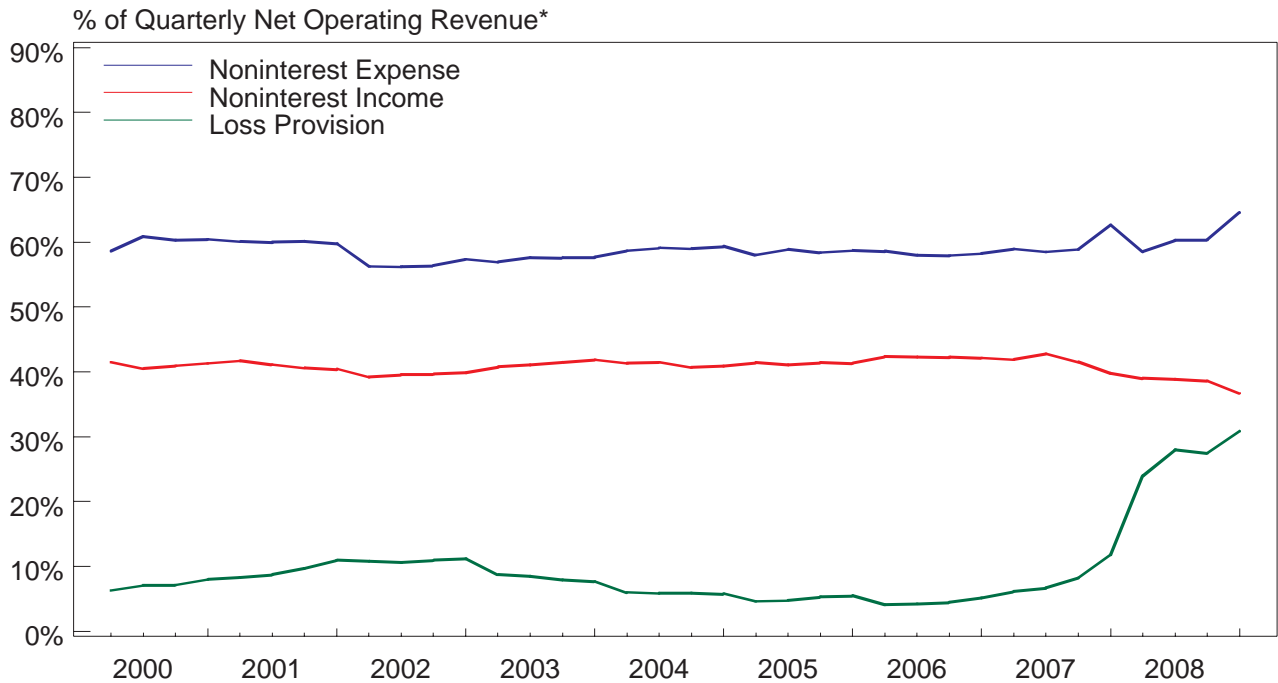
## Noninterest Income as a Percentage of Net Operating Revenue\*

2000 - 2008



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

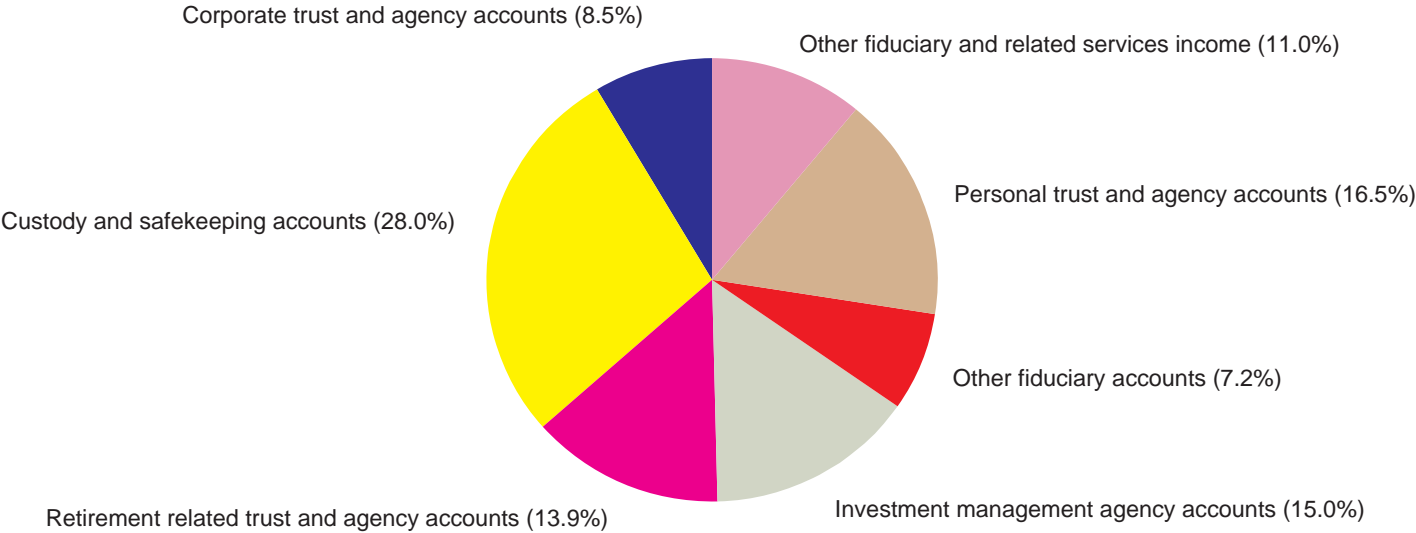
2000 - 2008



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

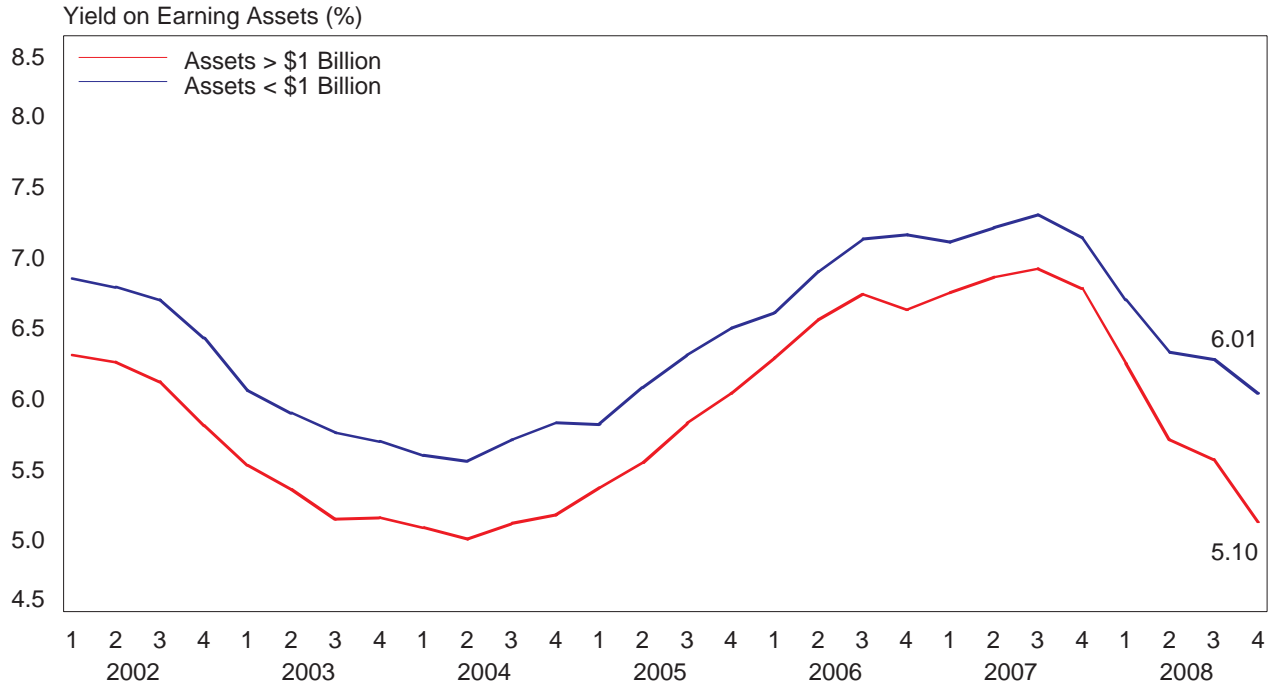
# Composition of Fiduciary and Related Services Income

Full Year 2008



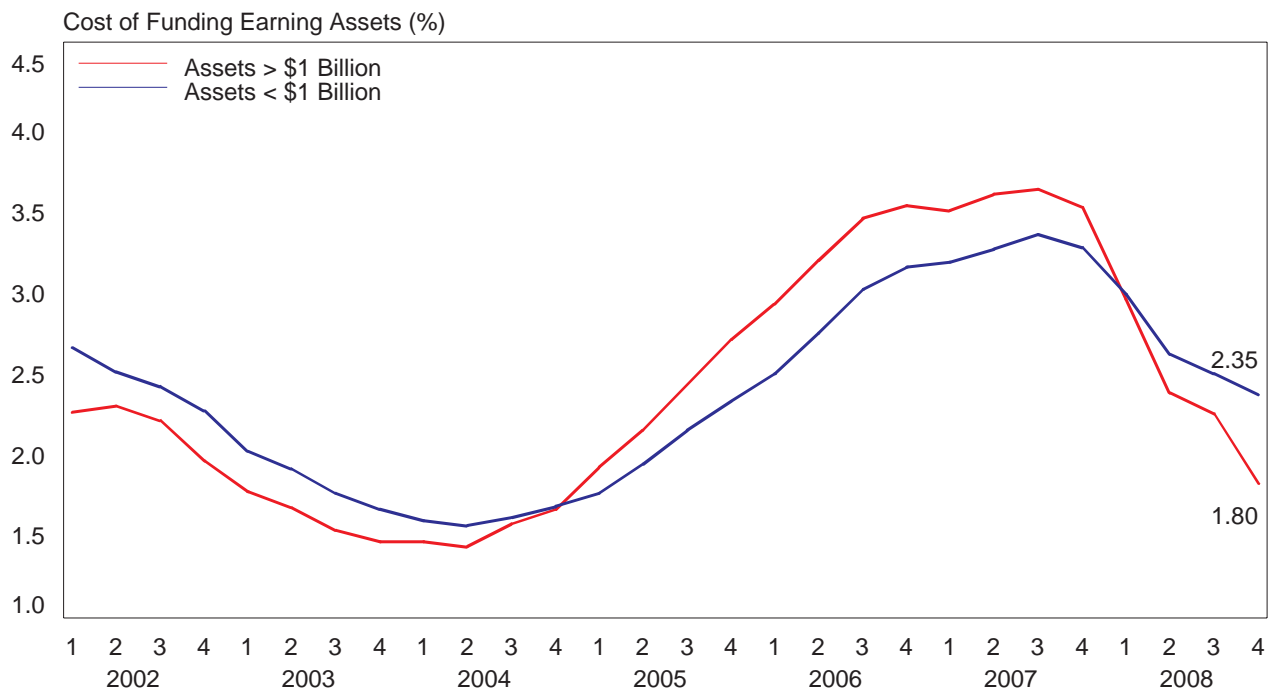
## Quarterly Yield on Earning Assets

2002 - 2008



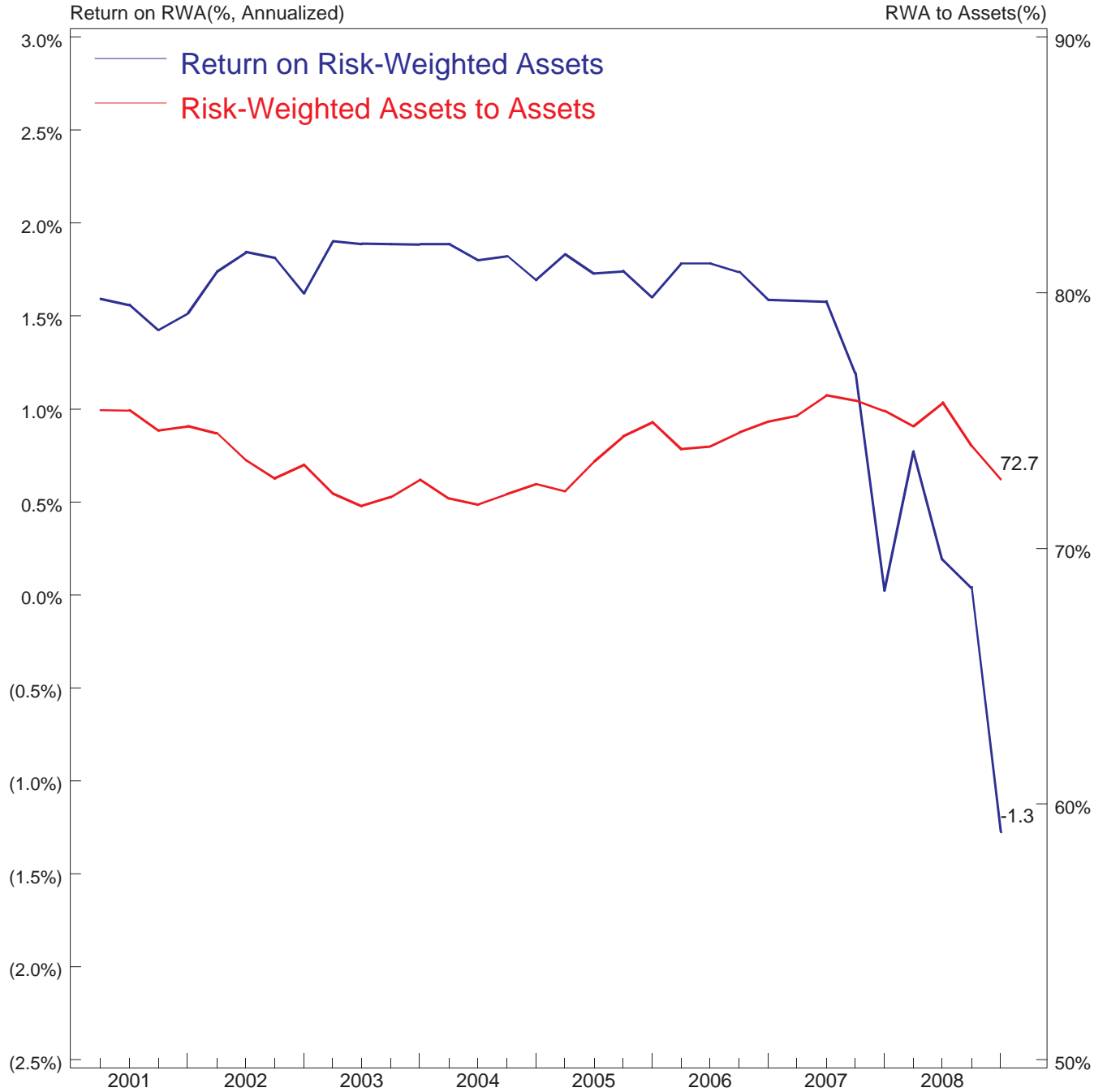
## Quarterly Cost of Funding Earning Assets

2002 - 2008



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

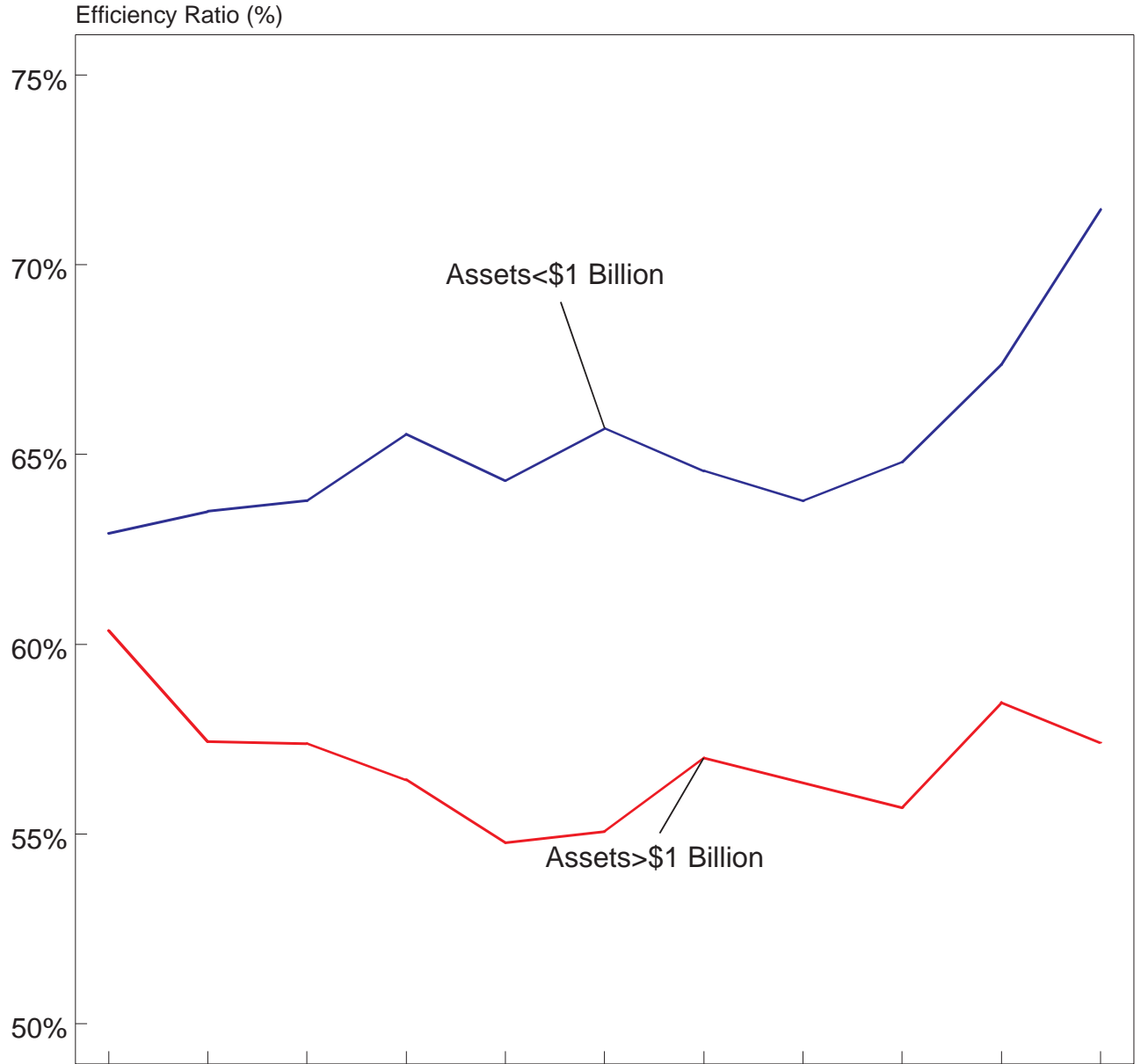
2001 - 2008



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

# Annual Efficiency Ratios\*

1998 - 2008

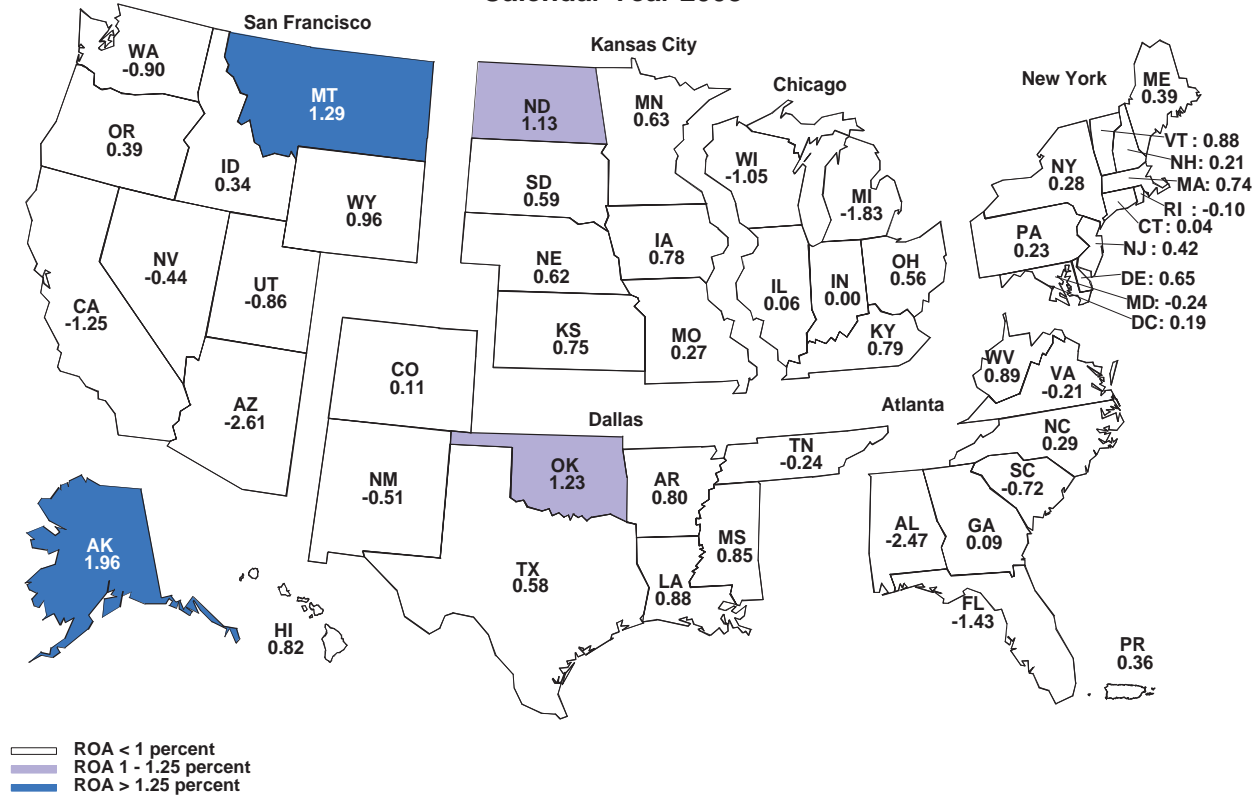


	12/98	12/99	12/00	12/01	12/02	12/03	12/04	12/05	12/06	12/07	12/08
Assets<\$1 Billion	62.92	63.50	63.78	65.53	64.31	65.69	64.57	63.78	64.80	67.37	71.46
Assets>\$1 Billion	60.36	57.43	57.38	56.43	54.77	55.07	57.00	56.35	55.70	58.46	57.41
Total	60.84	58.48	58.40	57.82	56.19	56.57	58.03	57.30	56.82	59.49	59.04

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

# Return on Assets (ROA)

Calendar Year 2008



## ROA Rankings by State

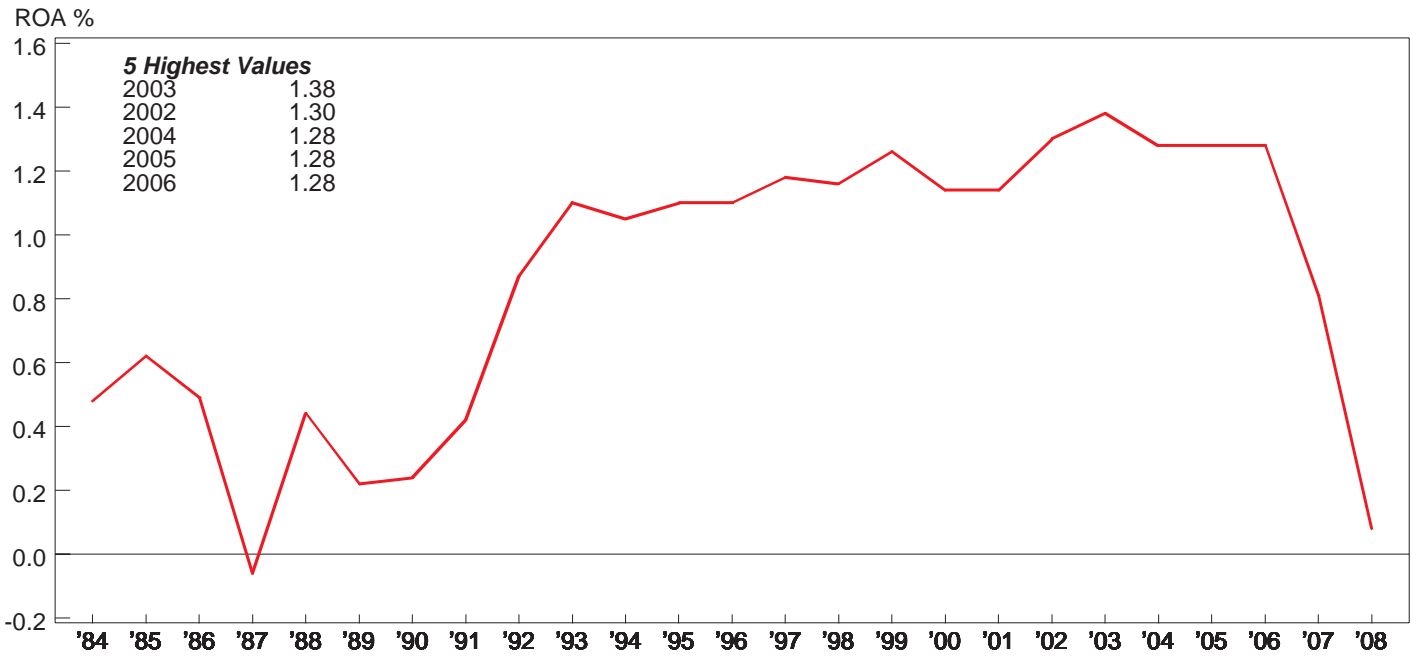
	No. of Inst. as of 12/31/08	2008	2007	Change*		No. of Inst. as of 12/31/08	2008	2007	Change*
1 Alaska	7	1.96	1.43	53	28 New York	196	0.28	0.52	(24)
2 Montana	77	1.29	1.65	(36)	29 Missouri	352	0.27	1.03	(76)
3 Oklahoma	253	1.23	1.39	(16)	30 Pennsylvania	232	0.23	0.31	(8)
4 North Dakota	96	1.13	1.32	(19)	31 New Hampshire	25	0.21	0.61	(40)
5 Wyoming	39	0.96	1.72	(76)	32 District of Col.	6	0.19	(0.11)	30
6 West Virginia	66	0.89	1.09	(20)	33 Colorado	153	0.11	0.82	(71)
7 Louisiana	160	0.88	1.23	(35)	34 Georgia	334	0.09	1.04	(95)
8 Vermont	15	0.88	1.13	(25)	35 Illinois	655	0.06	0.64	(58)
9 Mississippi	95	0.85	1.15	(30)	36 Connecticut	58	0.04	0.83	(79)
10 Hawaii	9	0.82	1.26	(44)	37 Indiana	158	0.00	0.71	(71)
11 Arkansas	143	0.80	0.75	5	38 Rhode Island	13	(0.10)	0.79	(89)
12 Kentucky	198	0.79	0.98	(19)	39 Virginia	118	(0.21)	0.22	(43)
13 Iowa	379	0.78	1.01	(23)	40 Maryland	95	(0.24)	0.76	(100)
14 Kansas	348	0.75	1.13	(38)	41 Tennessee	198	(0.24)	0.37	(61)
15 Massachusetts	175	0.74	0.87	(13)	42 Nevada	41	(0.44)	0.13	(57)
16 Delaware	31	0.65	1.39	(74)	43 New Mexico	54	(0.51)	1.32	(183)
17 Minnesota	431	0.63	1.37	(74)	44 South Carolina	88	(0.72)	0.86	(158)
18 Nebraska	242	0.62	0.92	(30)	45 Utah	69	(0.86)	2.09	(295)
19 South Dakota	87	0.59	1.69	(110)	46 Washington	97	(0.90)	1.29	(219)
20 Texas	644	0.58	1.09	(51)	47 Wisconsin	283	(1.05)	0.90	(195)
21 Ohio	252	0.56	0.94	(38)	48 California	311	(1.25)	0.53	(178)
22 New Jersey	126	0.42	0.72	(30)	49 Florida	307	(1.43)	0.44	(187)
23 Maine	30	0.39	0.71	(32)	50 Michigan	159	(1.83)	0.53	(236)
24 Oregon	40	0.39	0.80	(41)	51 Alabama	157	(2.47)	0.82	(329)
25 Puerto Rico	10	0.36	0.26	10	52 Arizona	57	(2.61)	0.50	(311)
26 Idaho	19	0.34	1.26	(92)					
27 North Carolina	110	0.29	0.90	(61)	U.S. and Terr.	8,305	0.08	0.81	(73)

\*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.

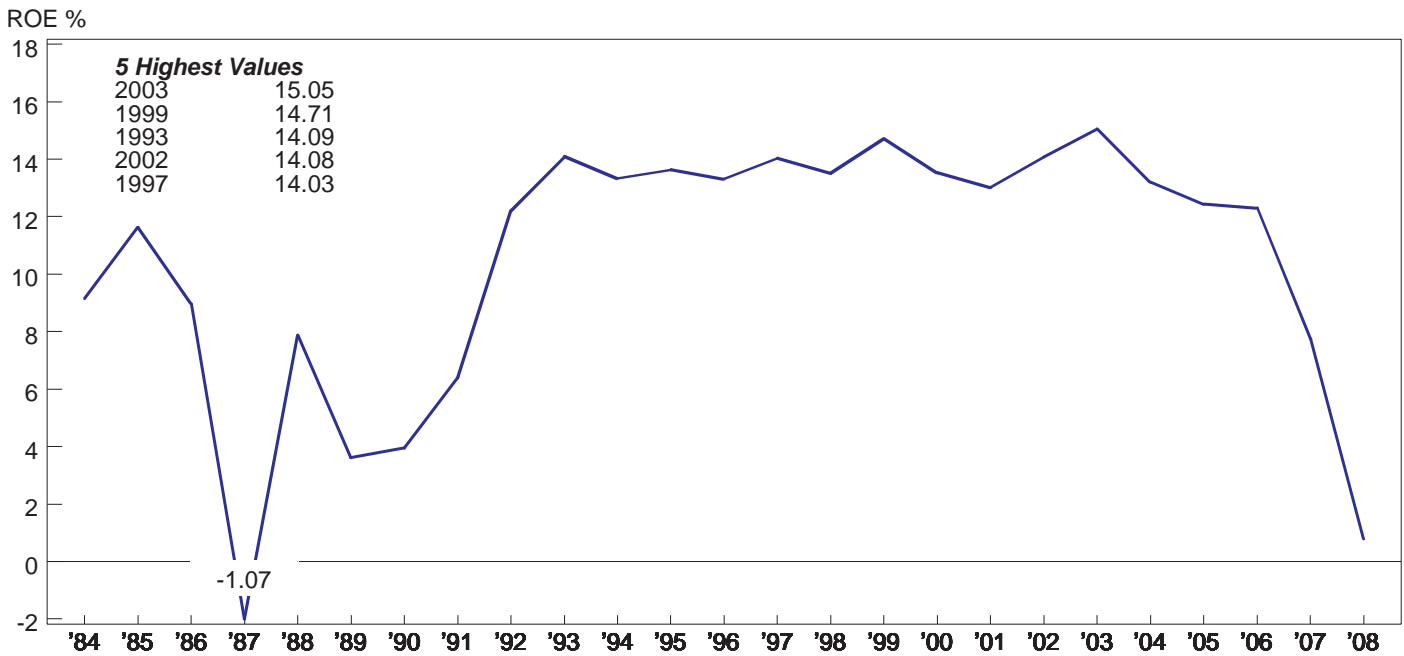
## Annual Return on Assets (ROA)

1984 - 2008



## Annual Return on Equity (ROE)

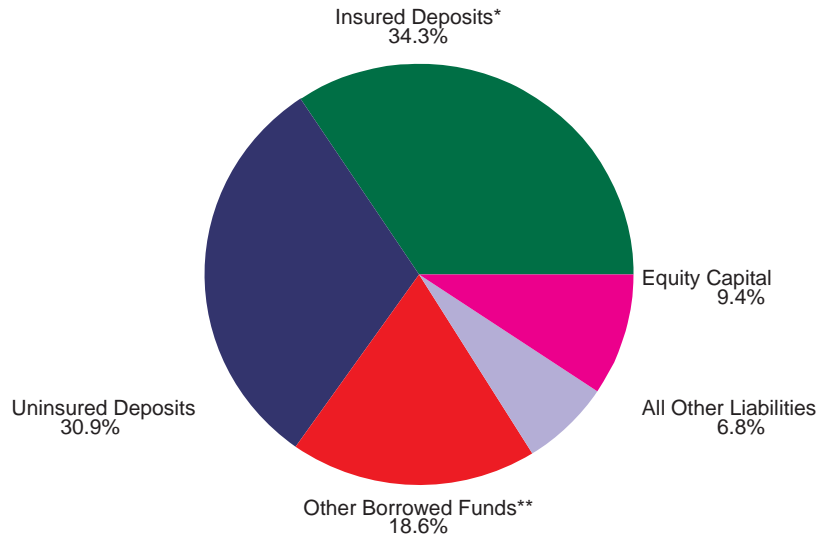
1984 - 2008





## Total Liabilities and Equity Capital

December 31, 2008



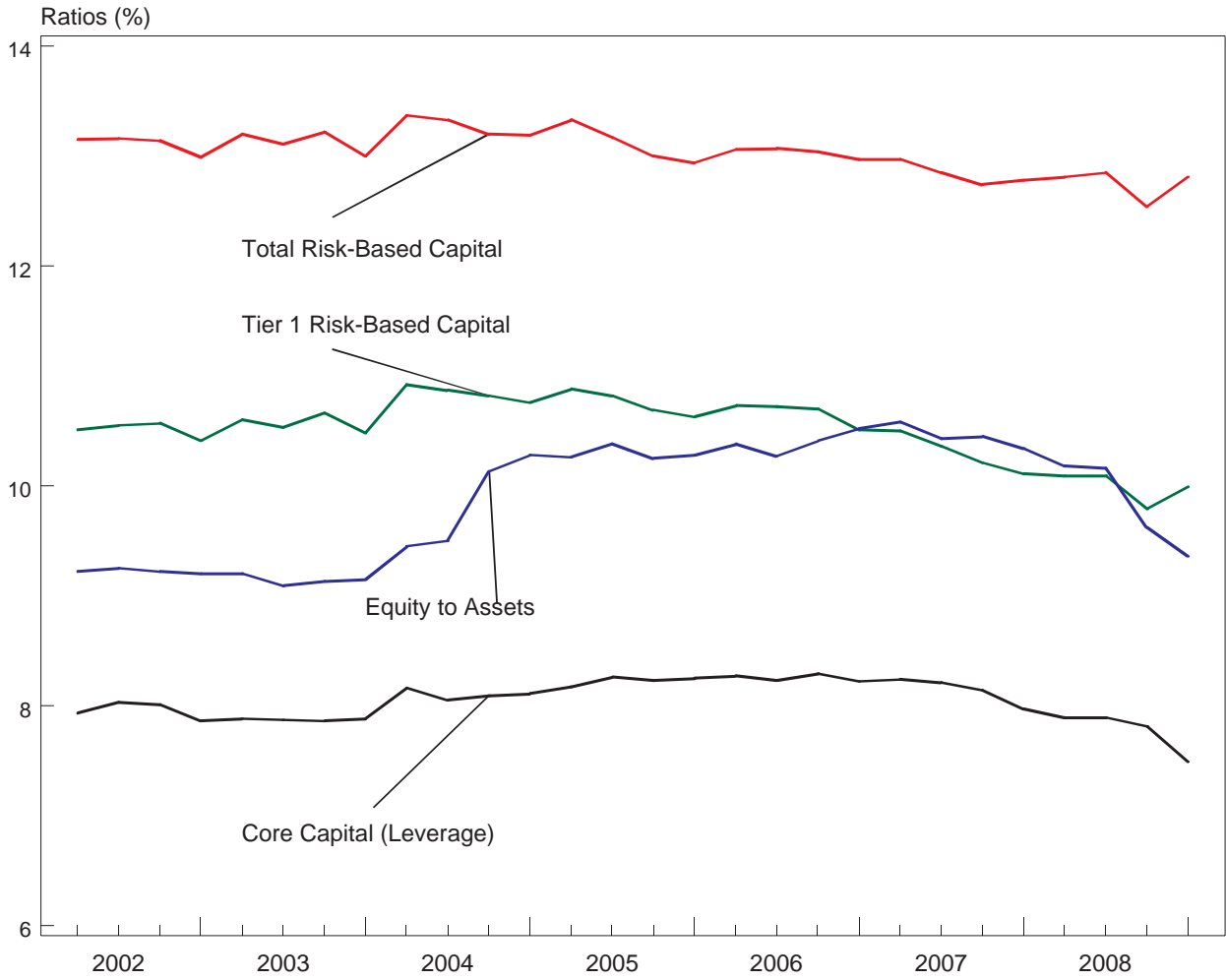
(\$ Billions)	12/31/07	12/31/08	% Change
Insured Deposits (estimated)*	4,286	4,752	10.9
Uninsured Deposits	4,129	4,284	3.8
In Foreign Offices	1,503	1,539	2.4
Other Borrowed Funds**	2,517	2,575	2.3
All Other Liabilities	754	940	24.7
Subordinated Debt	185	185	0.0
Equity Capital	1,347	1,296	-3.8
Total Liabilities and Equity Capital	13,034	13,847	6.2

\* Excludes insured deposits in U.S. branches of foreign banks. These estimates do not consider the temporary insurance coverage increase to \$250,000.

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

# Capital Ratios

2002 - 2008

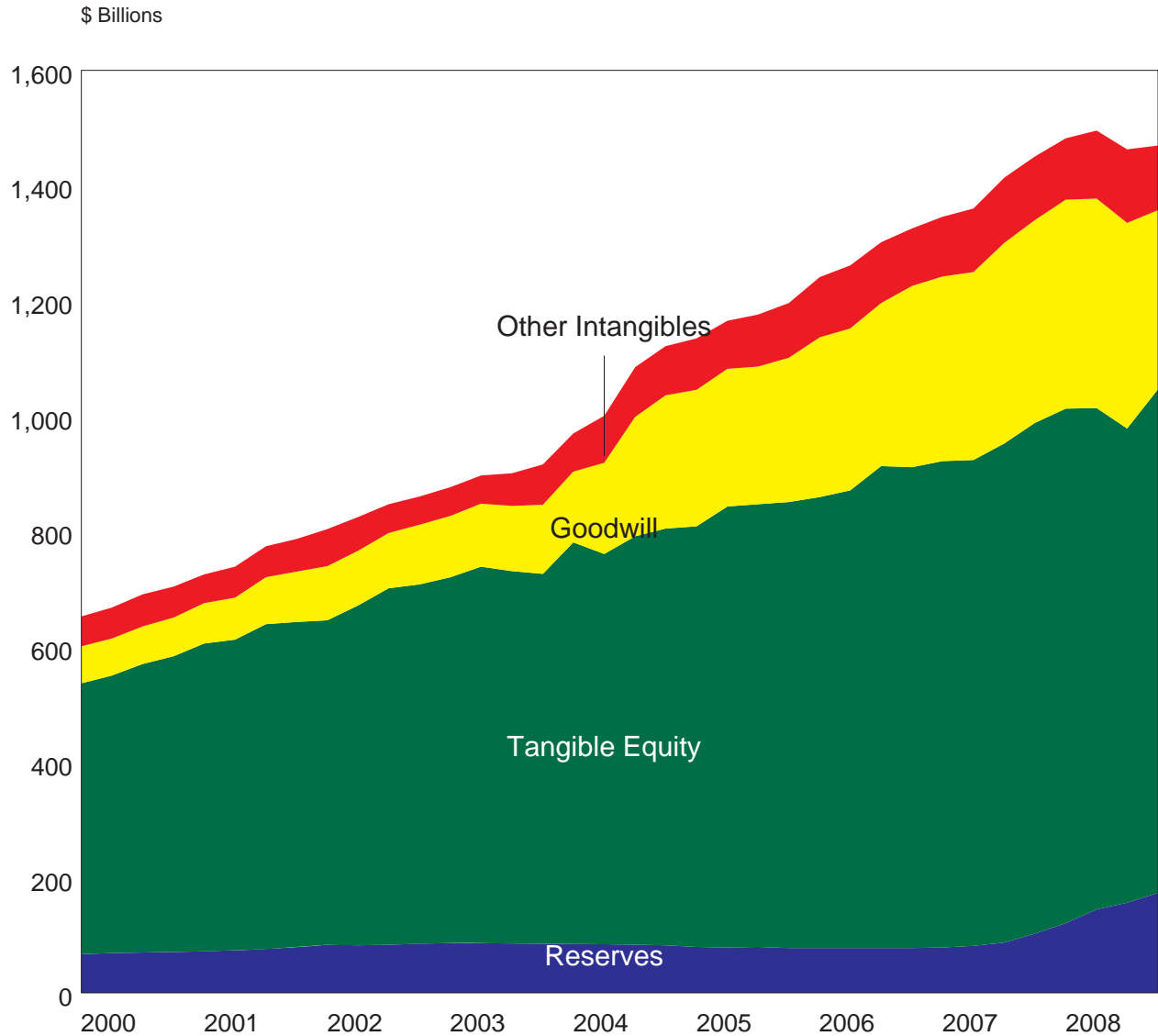


	12/02	12/03	12/04	12/05	12/06	12/07	12/08
<b>Total Risk-Based Capital</b>	<b>12.99</b>	<b>13.00</b>	<b>13.19</b>	<b>12.94</b>	<b>12.97</b>	<b>12.78</b>	<b>12.81</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.41</b>	<b>10.48</b>	<b>10.76</b>	<b>10.63</b>	<b>10.51</b>	<b>10.11</b>	<b>9.99</b>
<b>Equity to Assets</b>	<b>9.20</b>	<b>9.15</b>	<b>10.28</b>	<b>10.28</b>	<b>10.52</b>	<b>10.34</b>	<b>9.36</b>
<b>Core Capital (Leverage)</b>	<b>7.86</b>	<b>7.88</b>	<b>8.11</b>	<b>8.25</b>	<b>8.22</b>	<b>7.97</b>	<b>7.49</b>

# Equity Capital and Reserves

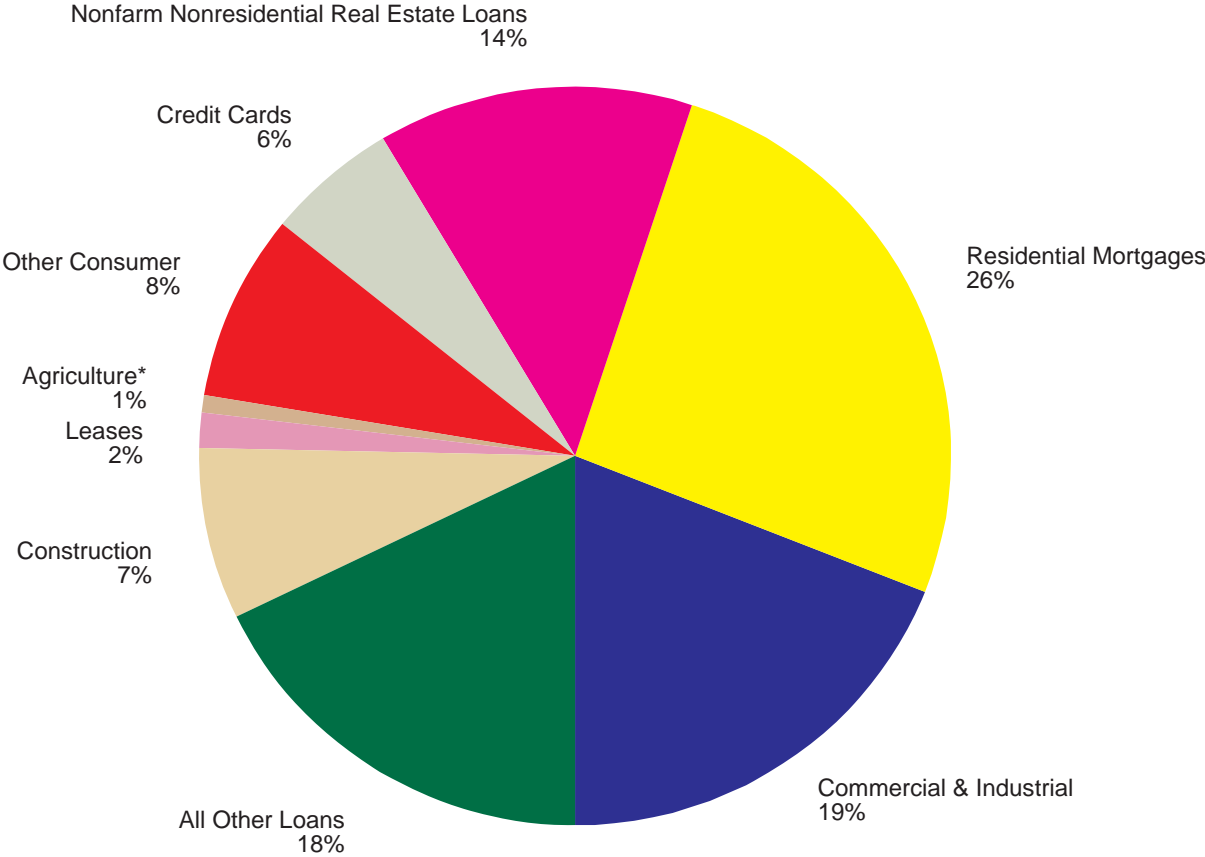
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2008



# Loan Portfolio Composition

December 31, 2008



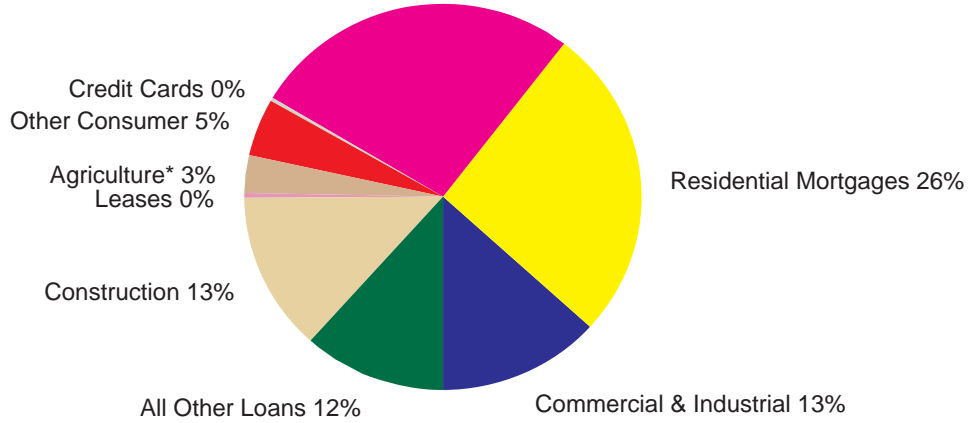
\* OTS - Supervised Savings Associations do not identify agricultural loans.

# Loan Portfolio Composition by Asset Size

December 31, 2008

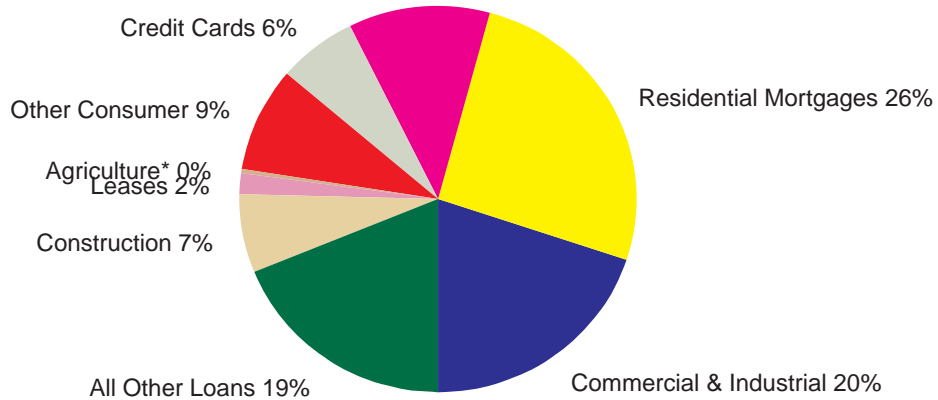
## Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 27%



## Assets > \$1 Billion

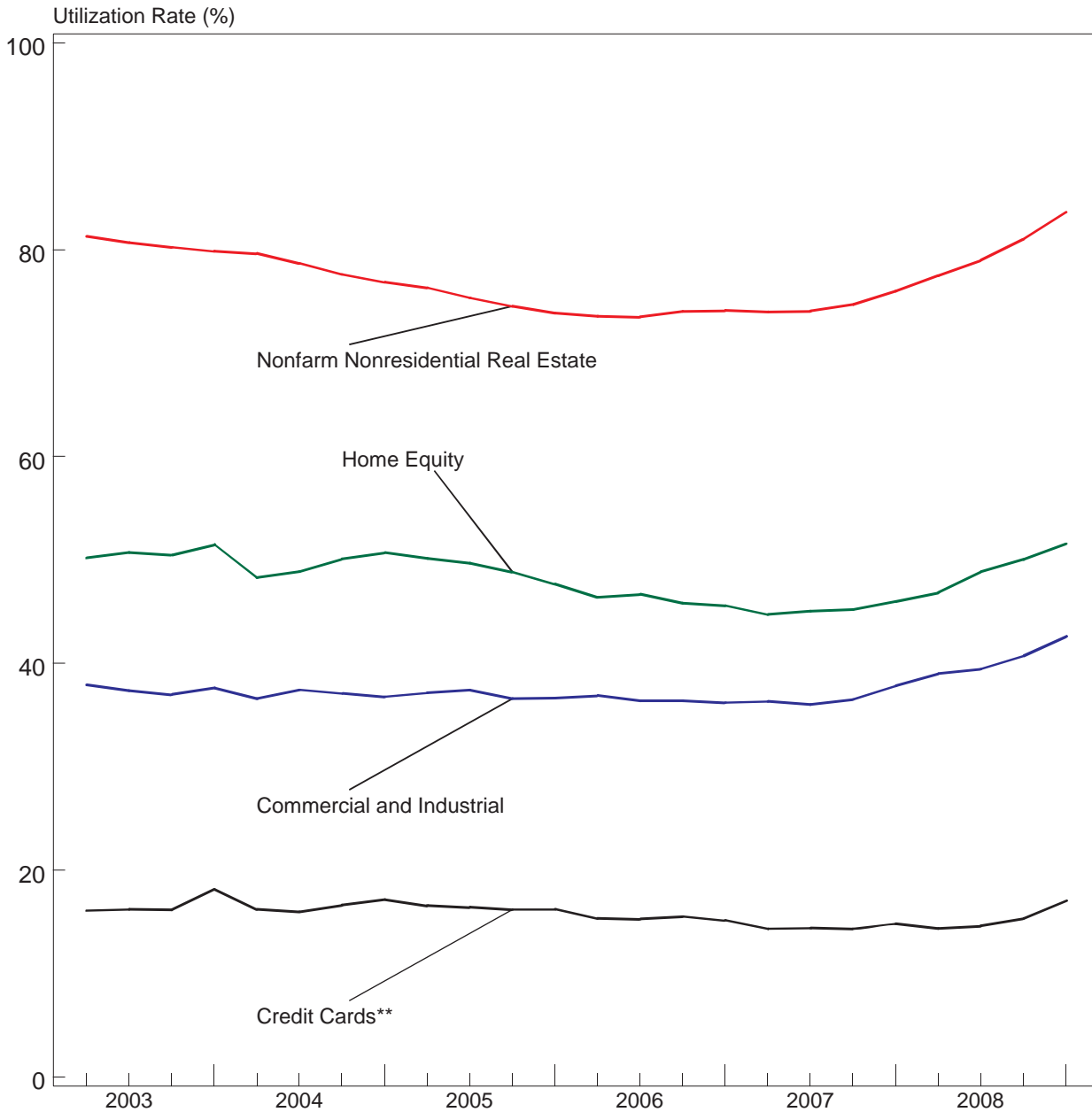
Nonfarm Nonresidential Real Estate Loans 11%



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

## Utilization Rates of Loan Commitments\*

2003-2008

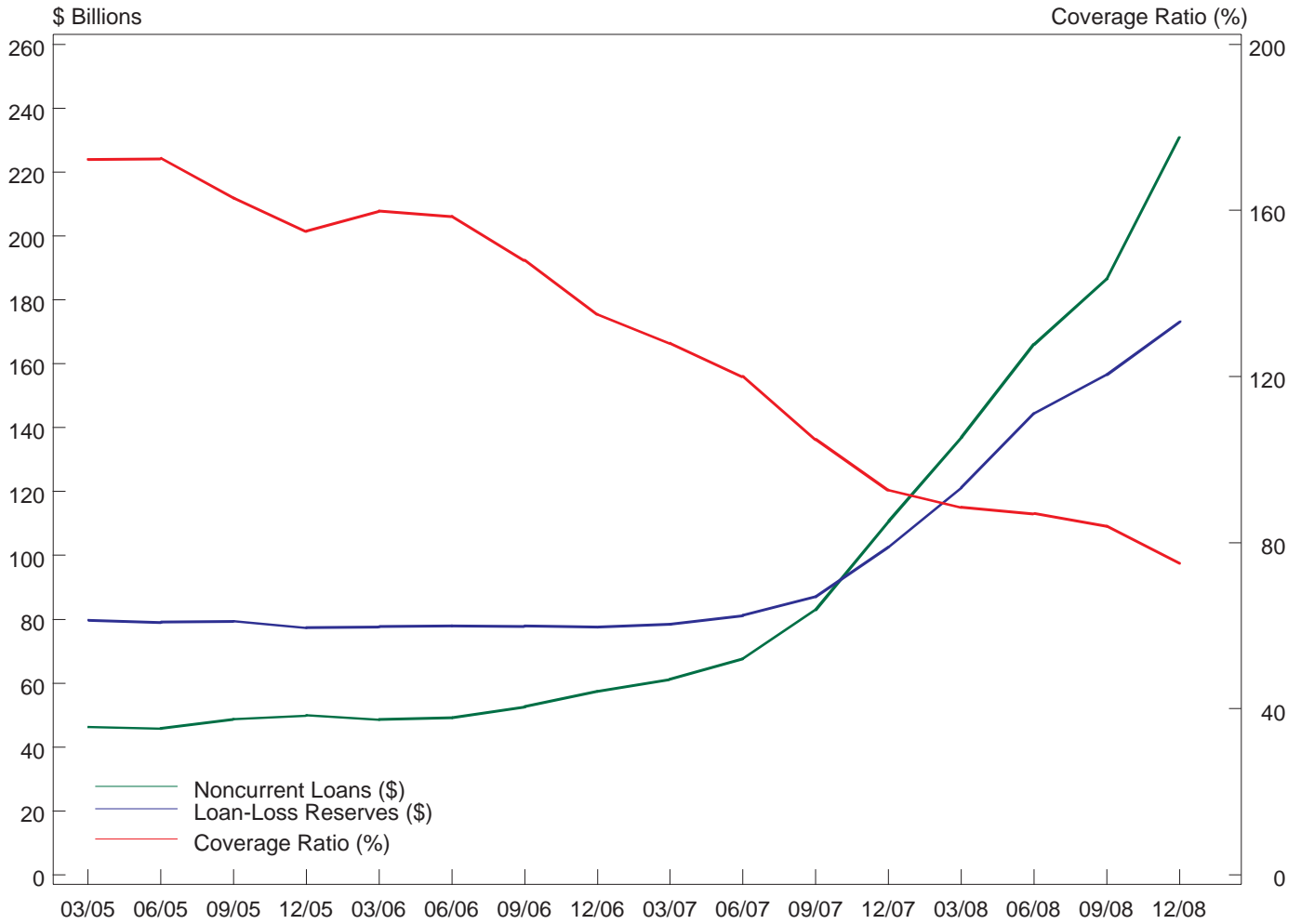


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

## Reserve Coverage Ratio\*

2005-2008



### Noncurrent Loans (\$ Billions)

46.3 45.8 48.7 49.9 48.6 49.1 52.6 57.4 61.3 67.7 83.0 110.7 136.9 166.0 186.6 230.8

### Loan-Loss Reserves (\$ Billions)

79.7 79.1 79.4 77.4 77.7 77.9 77.8 77.5 78.4 81.2 87.0 102.6 121.1 144.4 156.5 173.2

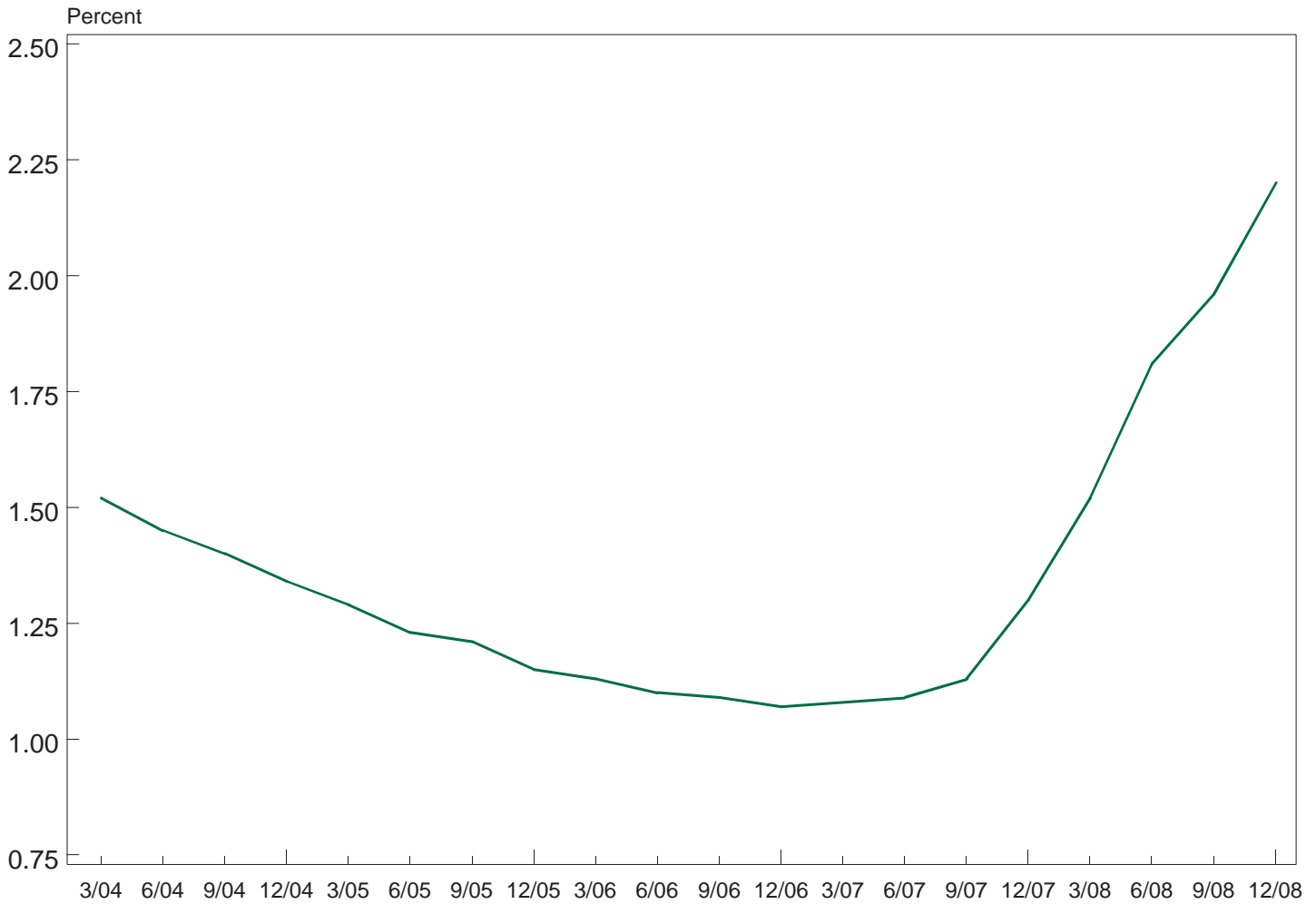
### Coverage Ratio (%)

172 173 163 155 160 159 148 135 128 120 105 93 88 87 84 75

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2004 - 2008



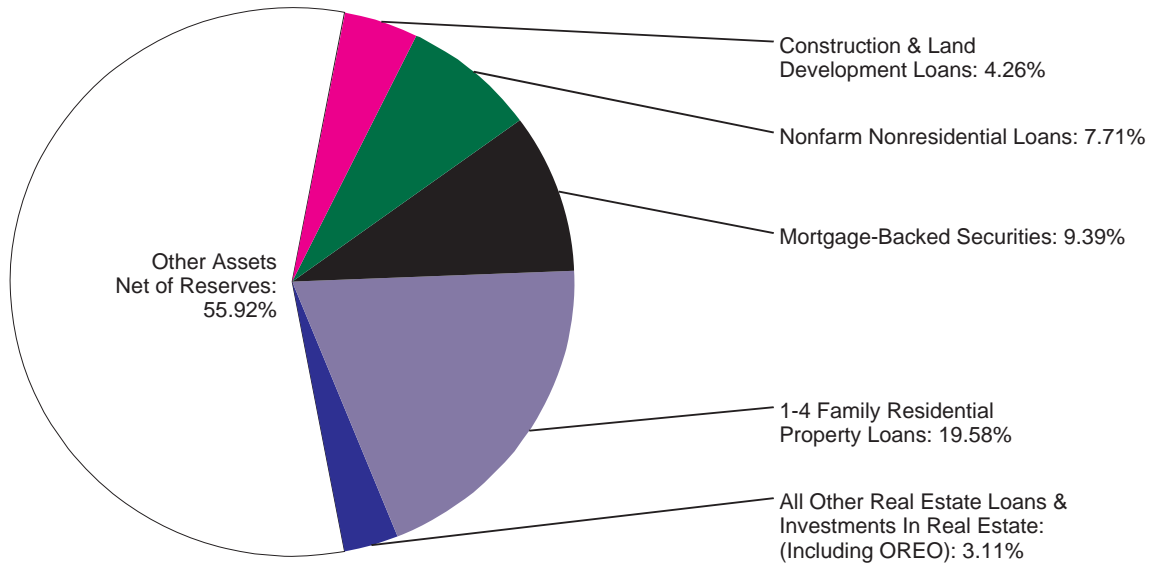
Loss Allowance to Loans and Leases

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 1.09 1.13 1.30 1.52 1.81 1.96 2.20



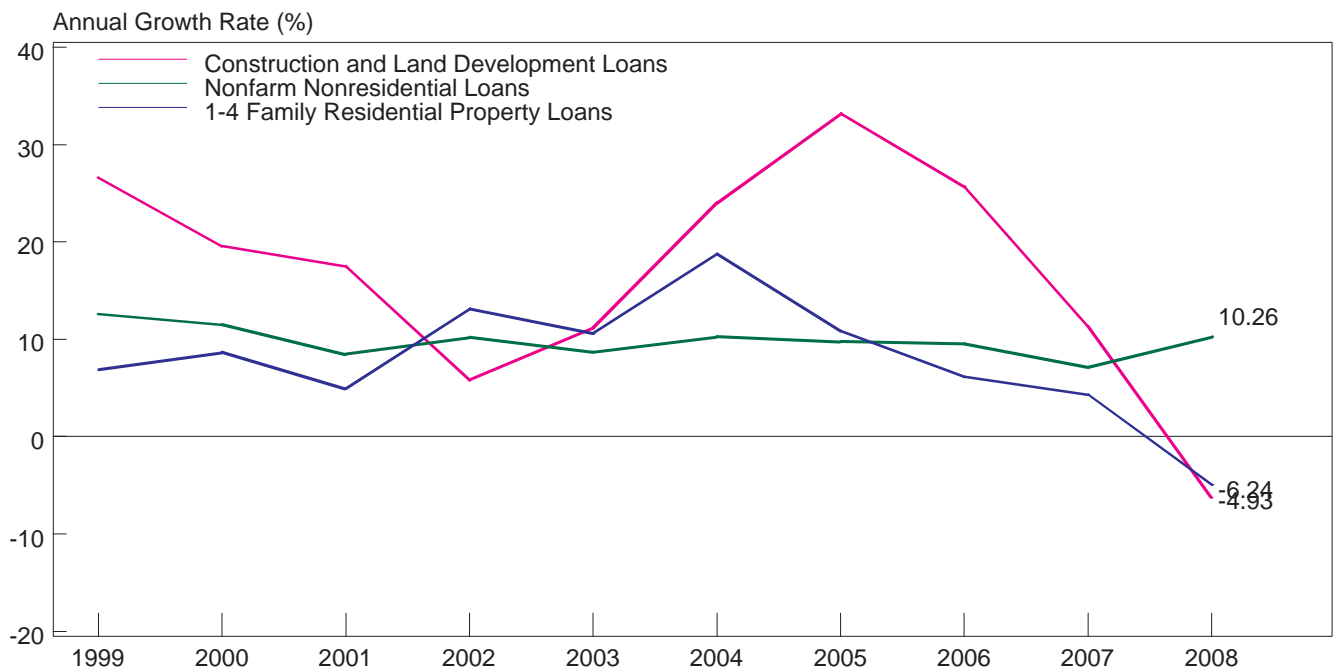
## Real Estate Assets as a Percent of Total Assets

December 31, 2008



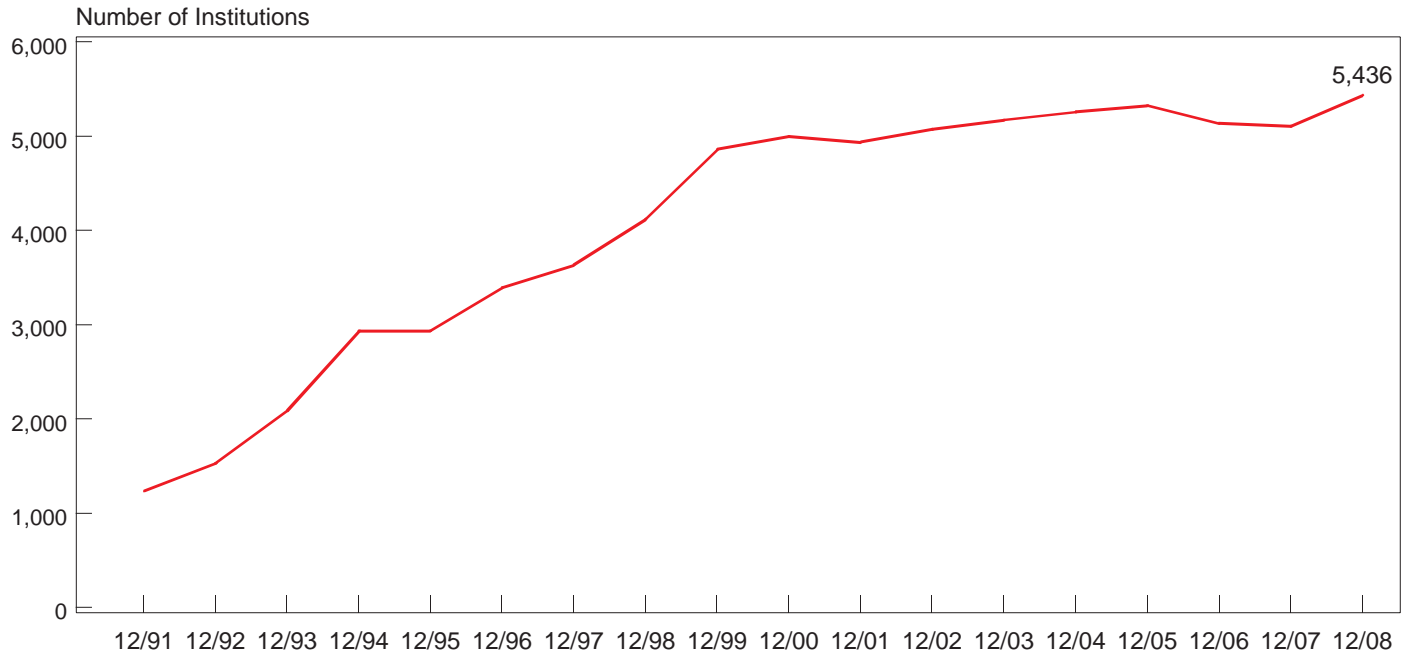
## Real Estate Loan Growth Rates

1999-2008



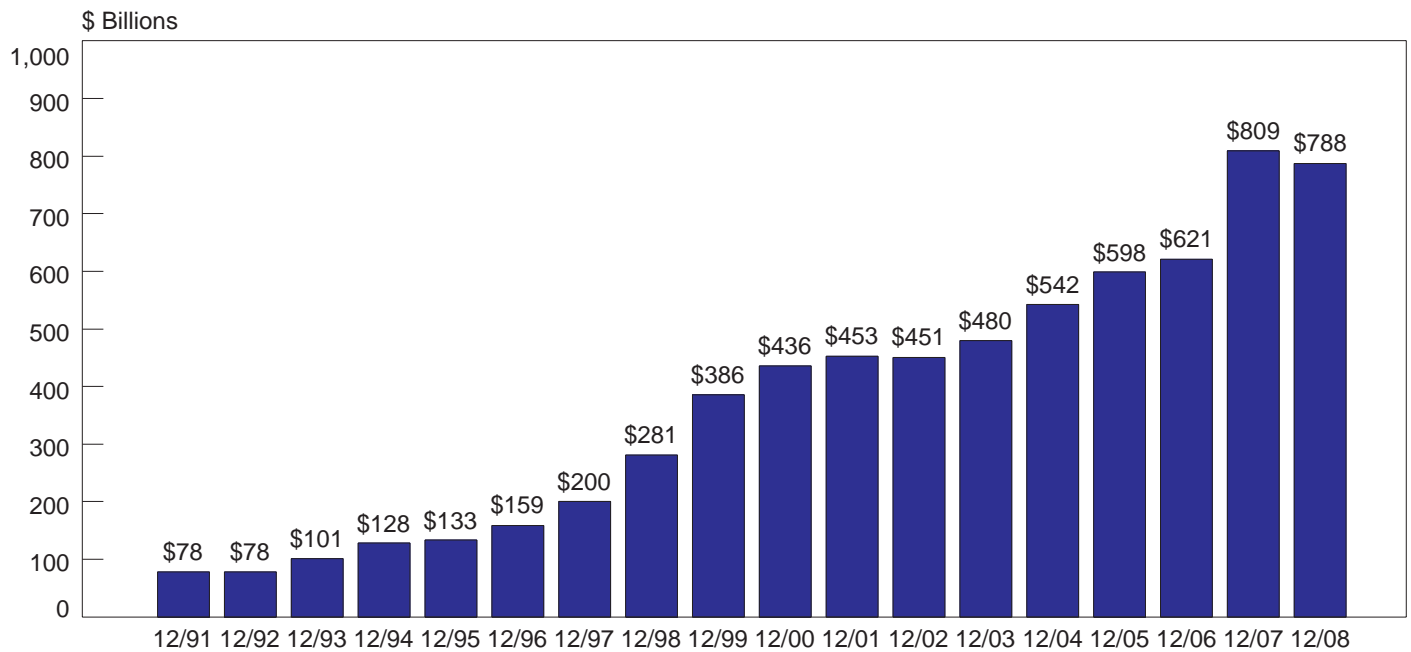
## Number of Institutions with FHLB Advances

1991 - 2008

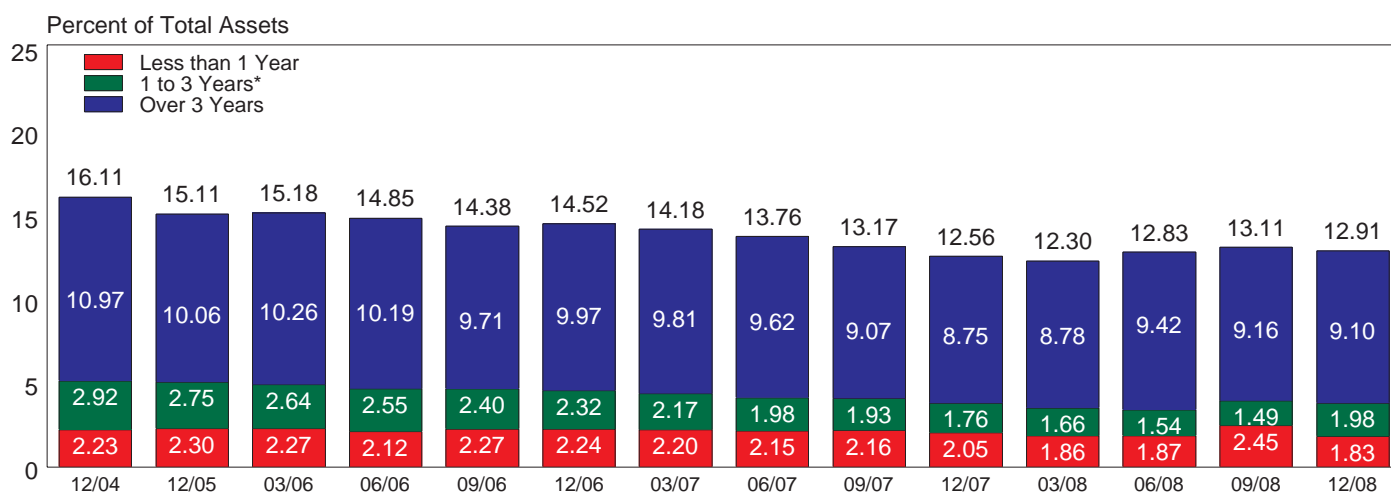


## Amount of FHLB Advances Outstanding

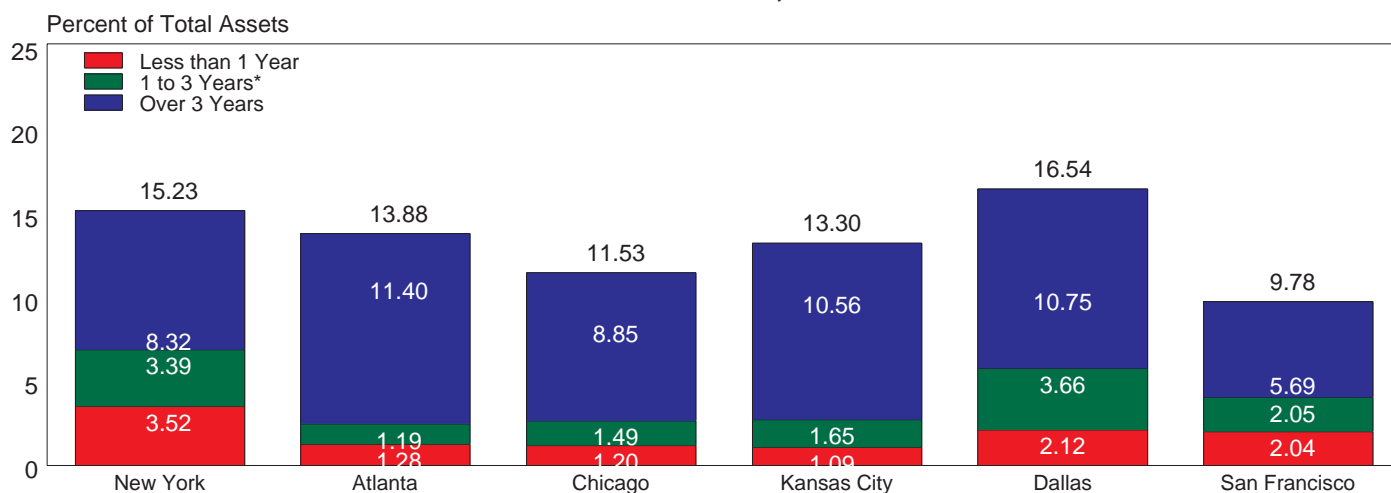
1991 - 2008



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



## ...and by Region December 31, 2008



## Total Securities (Debt and Equity)

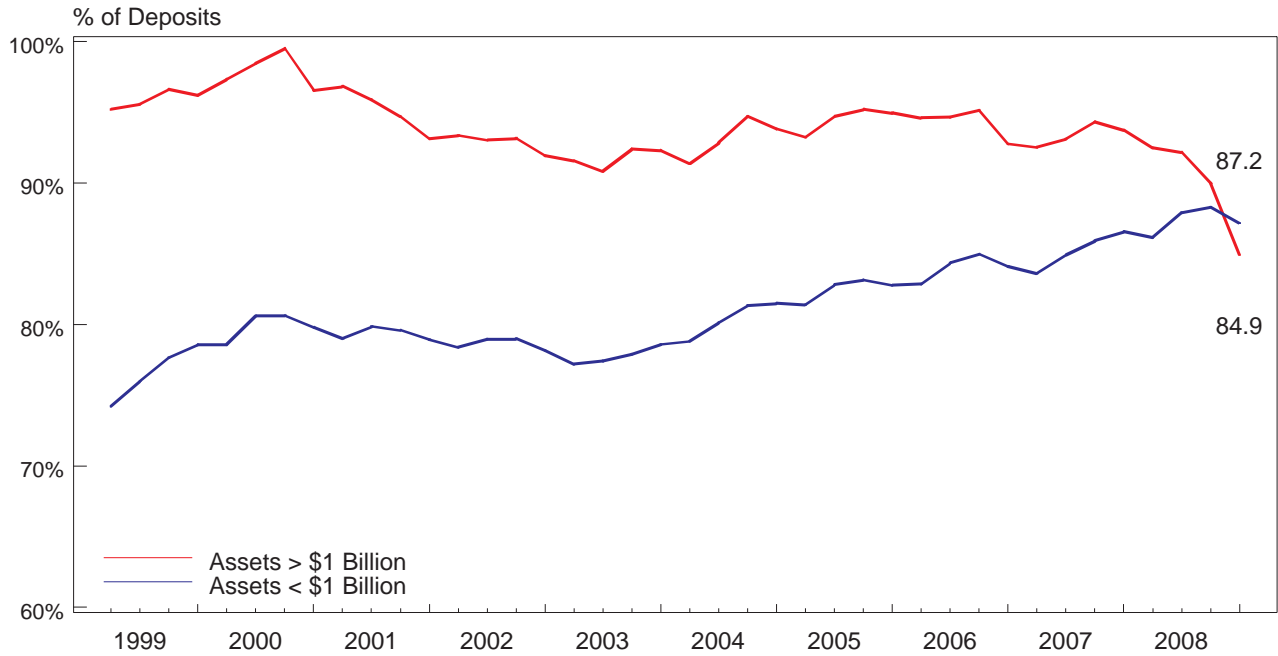
(\$ Billions)

	12/06	3/07	6/07	9/07	12/07	3/08	6/08	9/08	12/08
U.S. Government Obligations:									
U.S. Treasury	48	40	34	35	31	24	24	36	33
U.S. Agencies	11	12	12	11	6	6	6	6	9
Government Sponsored Enterprises	268	260	255	245	219	184	179	162	174
Mortgage Pass-through Securities	785	778	767	728	704	753	796	780	835
Collateralized Mortgage Obligations	422	449	469	490	532	529	526	481	465
State, County, Municipal Obligations	147	150	153	157	153	152	150	145	152
Asset Backed Securities	92	73	74	77	84	93	111	210	132
Other Debt Securities	181	187	189	218	195	183	199	183	209
Equity Securities	27	24	25	28	29	30	27	22	27
<b>Total Securities</b>	<b>\$1,981</b>	<b>\$1,972</b>	<b>\$1,977</b>	<b>\$1,989</b>	<b>\$1,954</b>	<b>\$1,953</b>	<b>\$2,017</b>	<b>\$2,025</b>	<b>\$2,036</b>

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

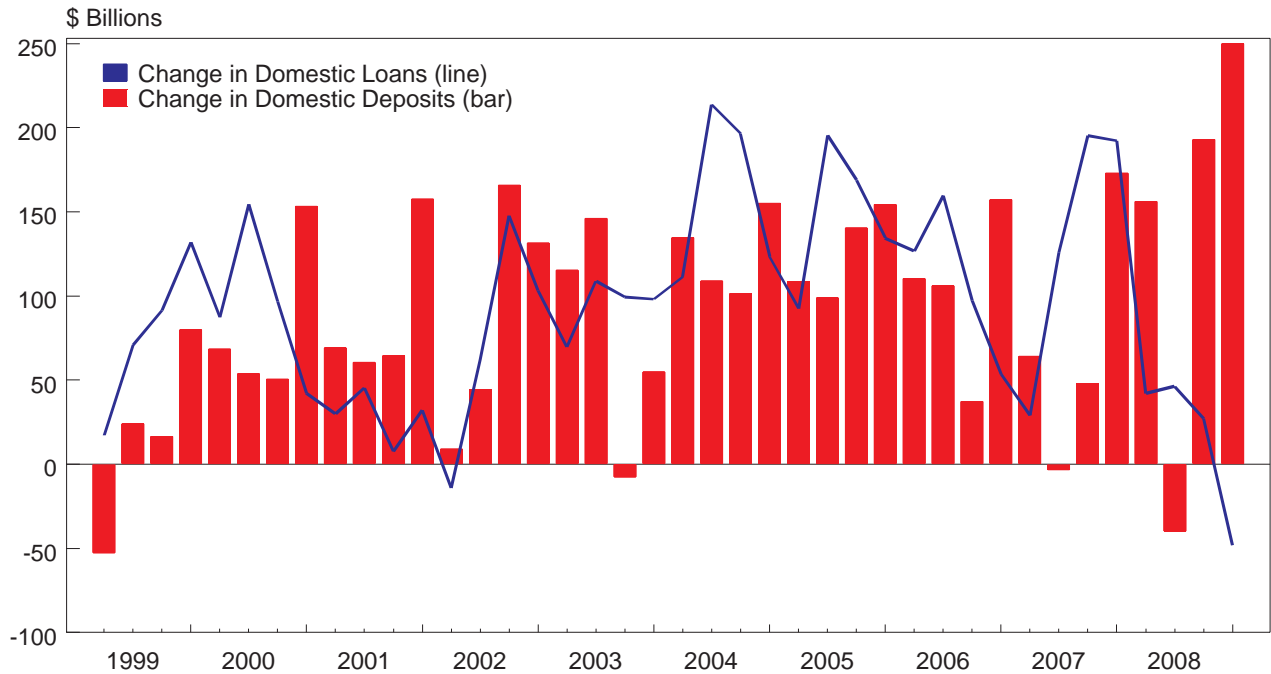
## Net Loans and Leases to Deposits (Domestic and Foreign)

1999 - 2008



## Quarterly Change in Domestic Loans vs Domestic Deposits

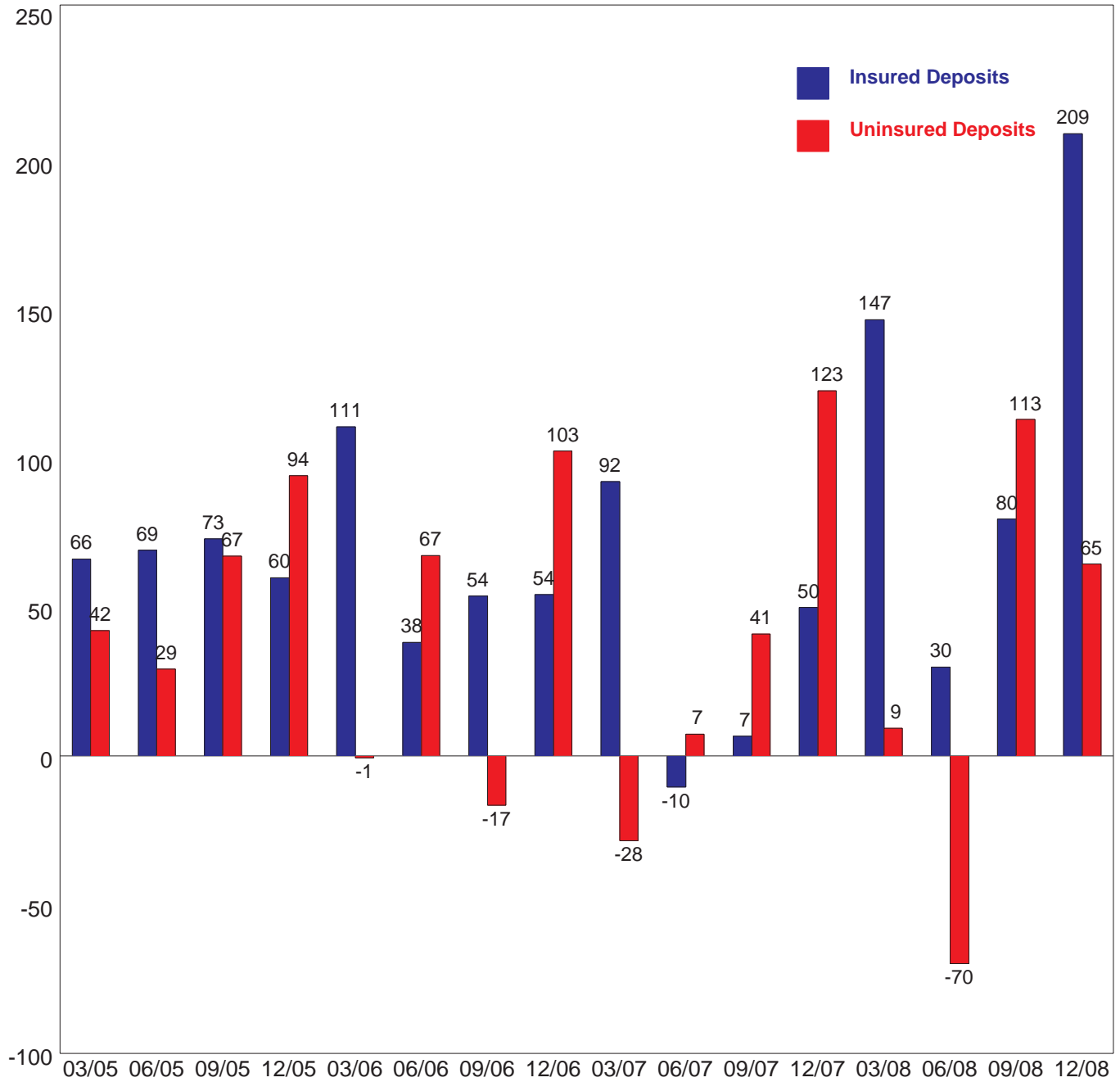
1999 - 2008



# Quarterly Change In Domestic Deposits

2005 - 2008

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

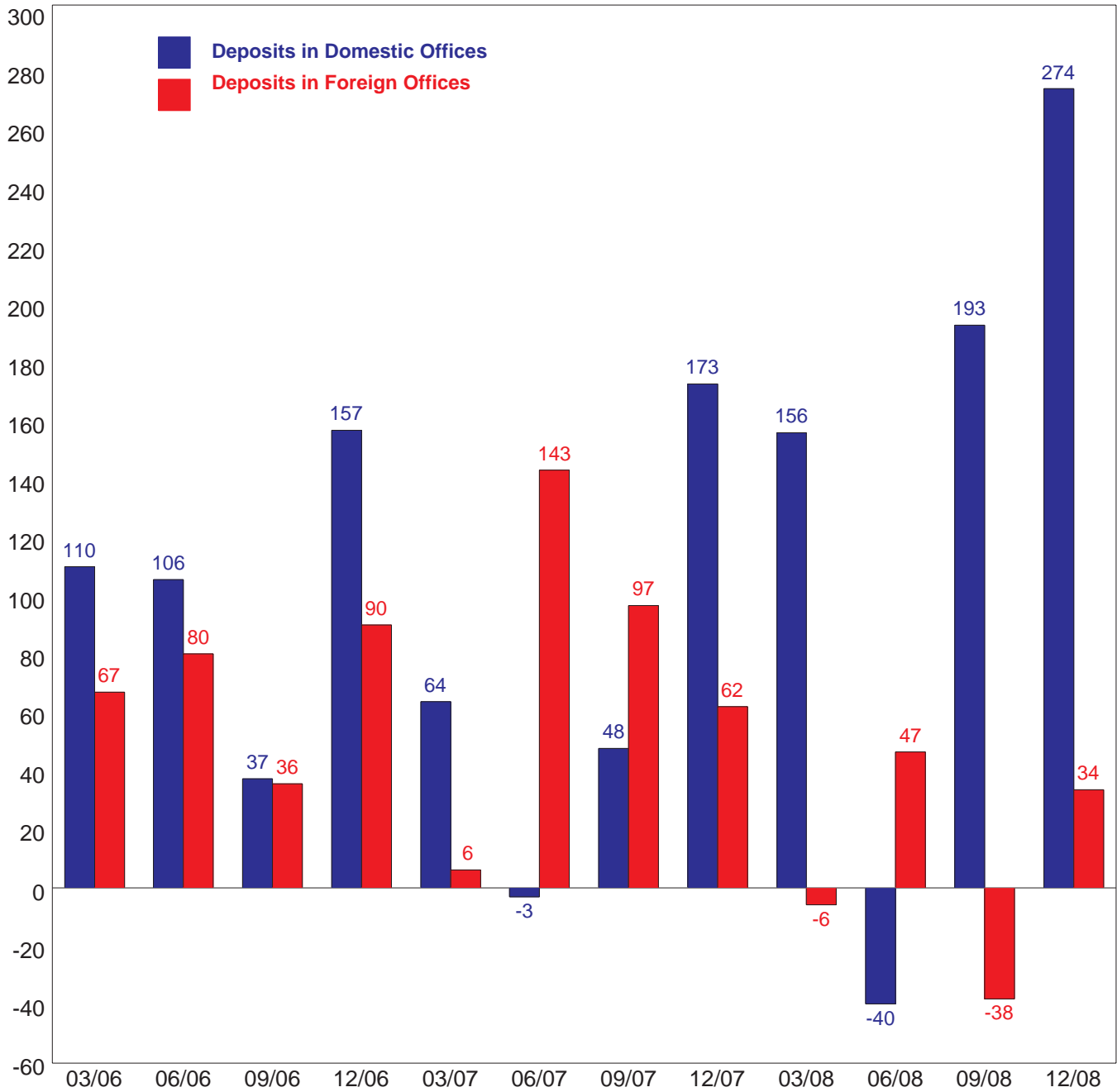
2003 - 2008



# Quarterly Change In Domestic and Foreign Deposits

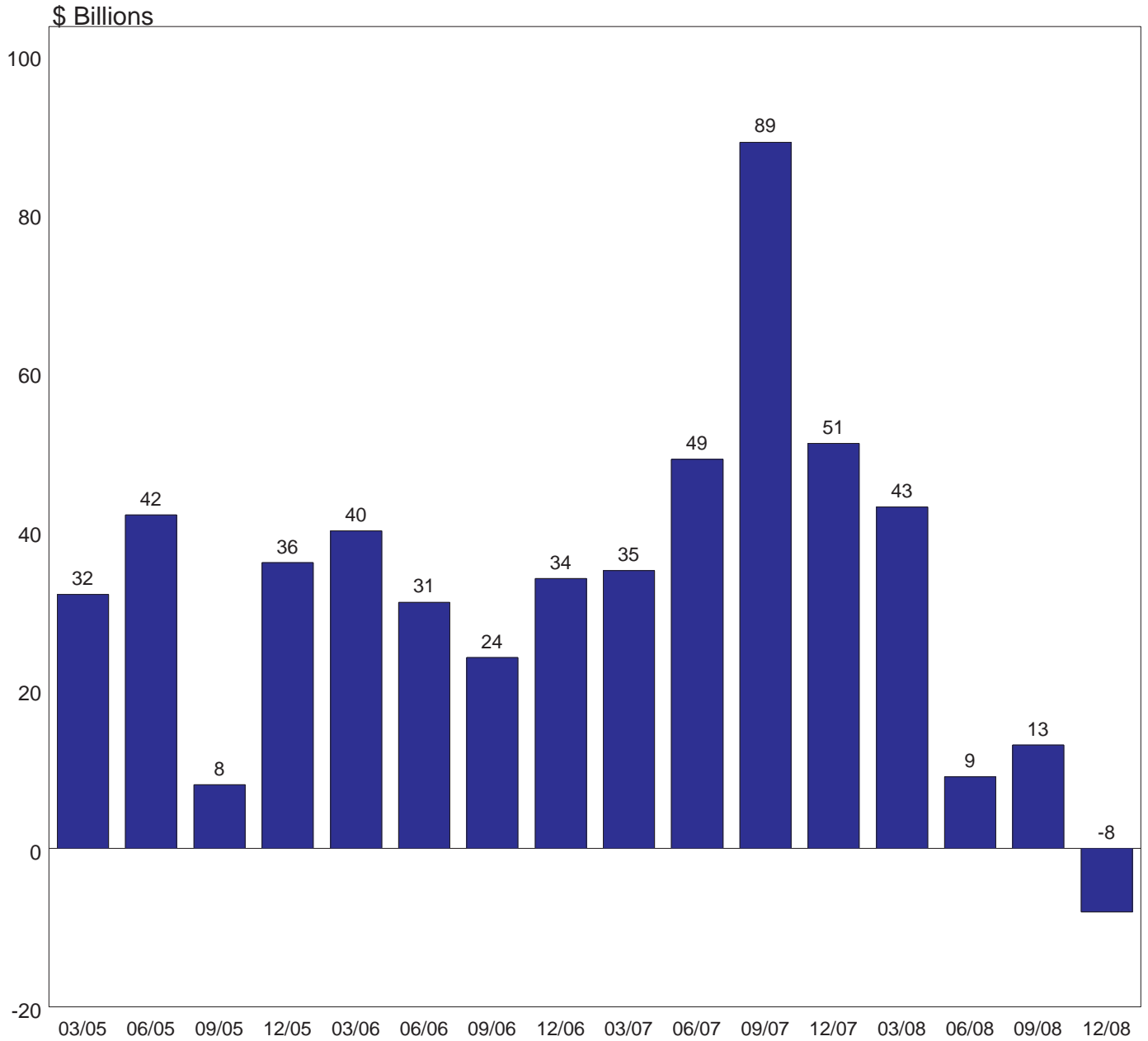
2006 - 2008

\$ Billions



# Quarterly Change in C&I Loans

2005-2008

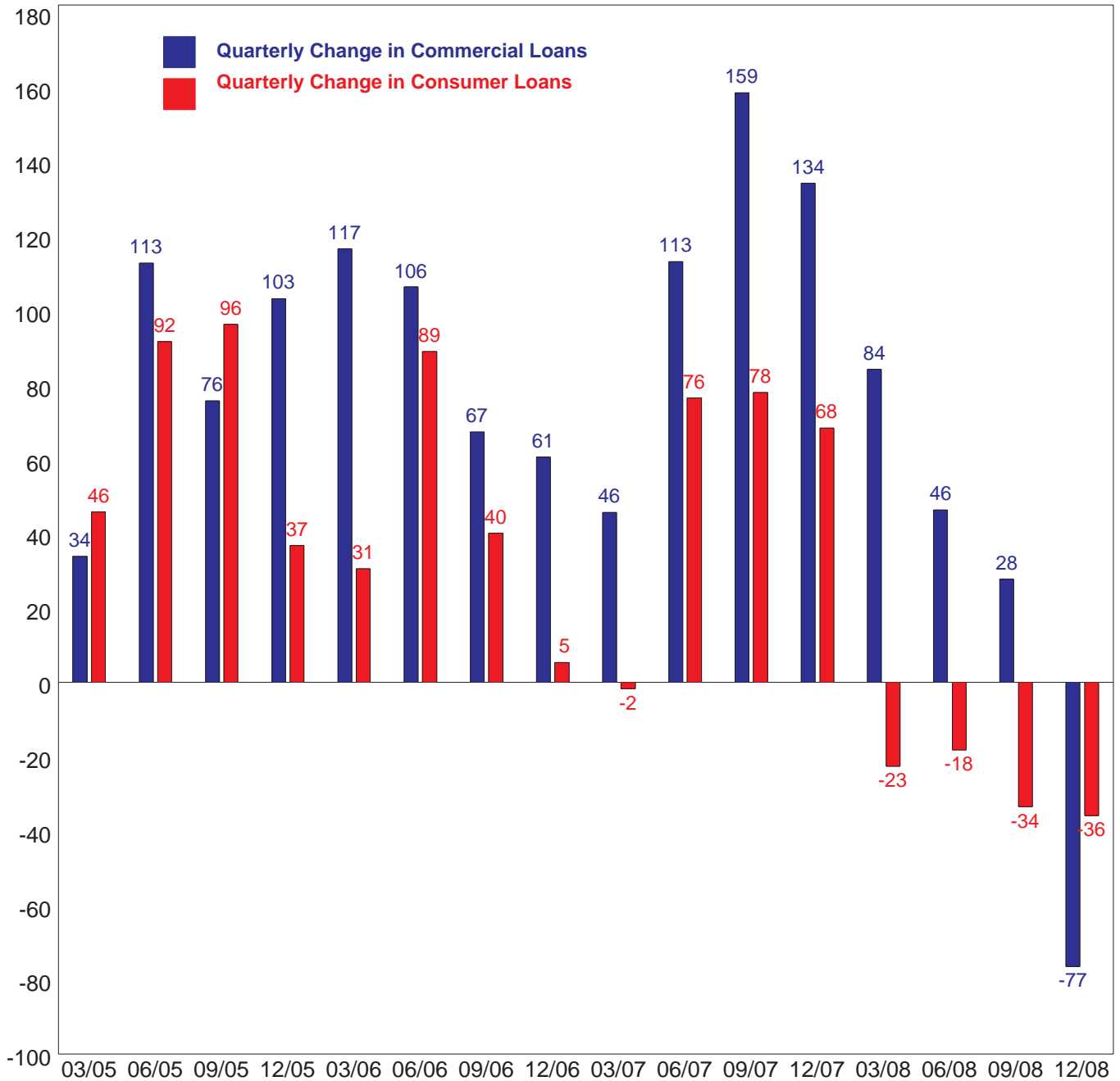




# Quarterly Change in Commercial and Consumer Loans

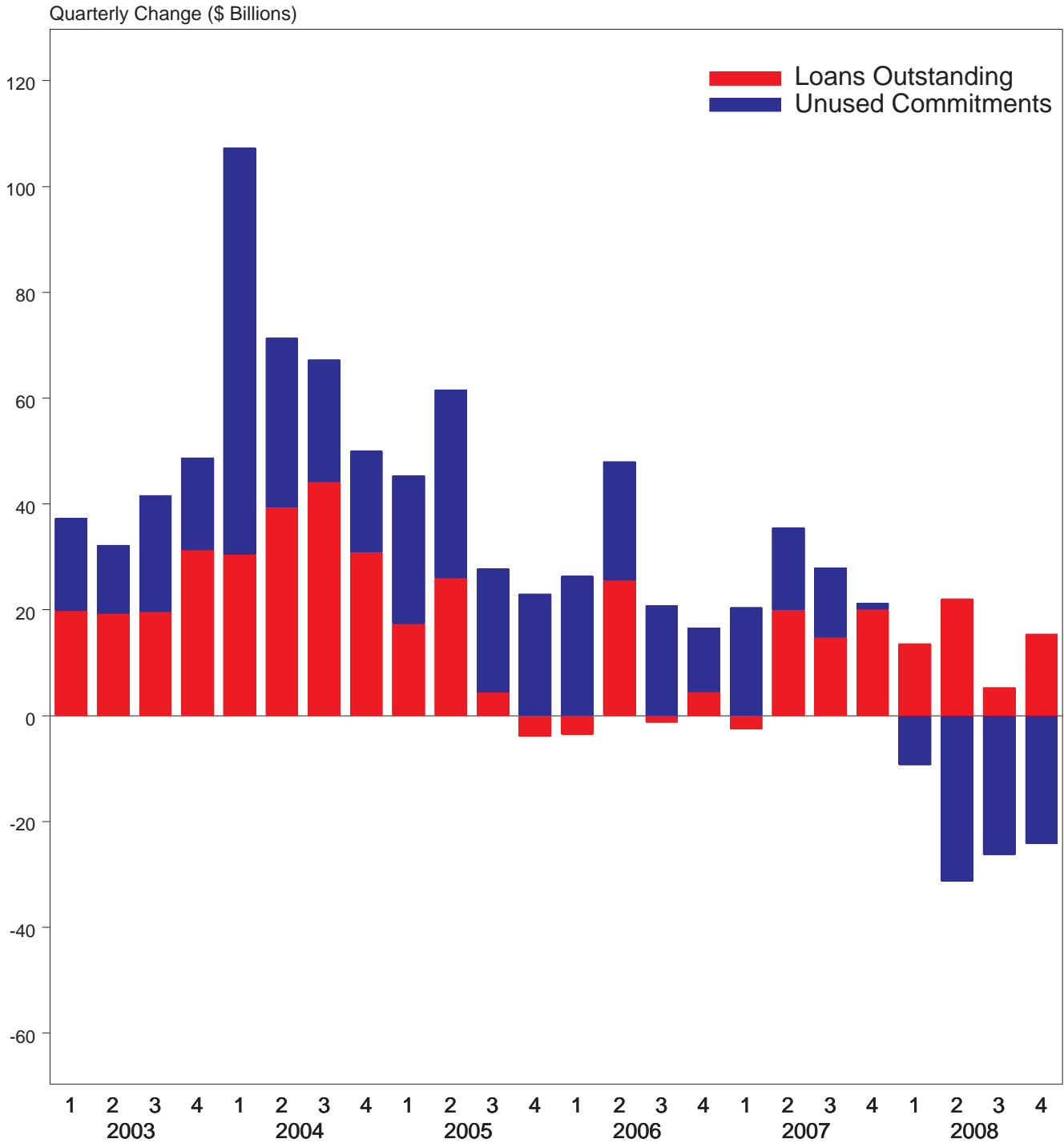
2005 - 2008

\$ Billions

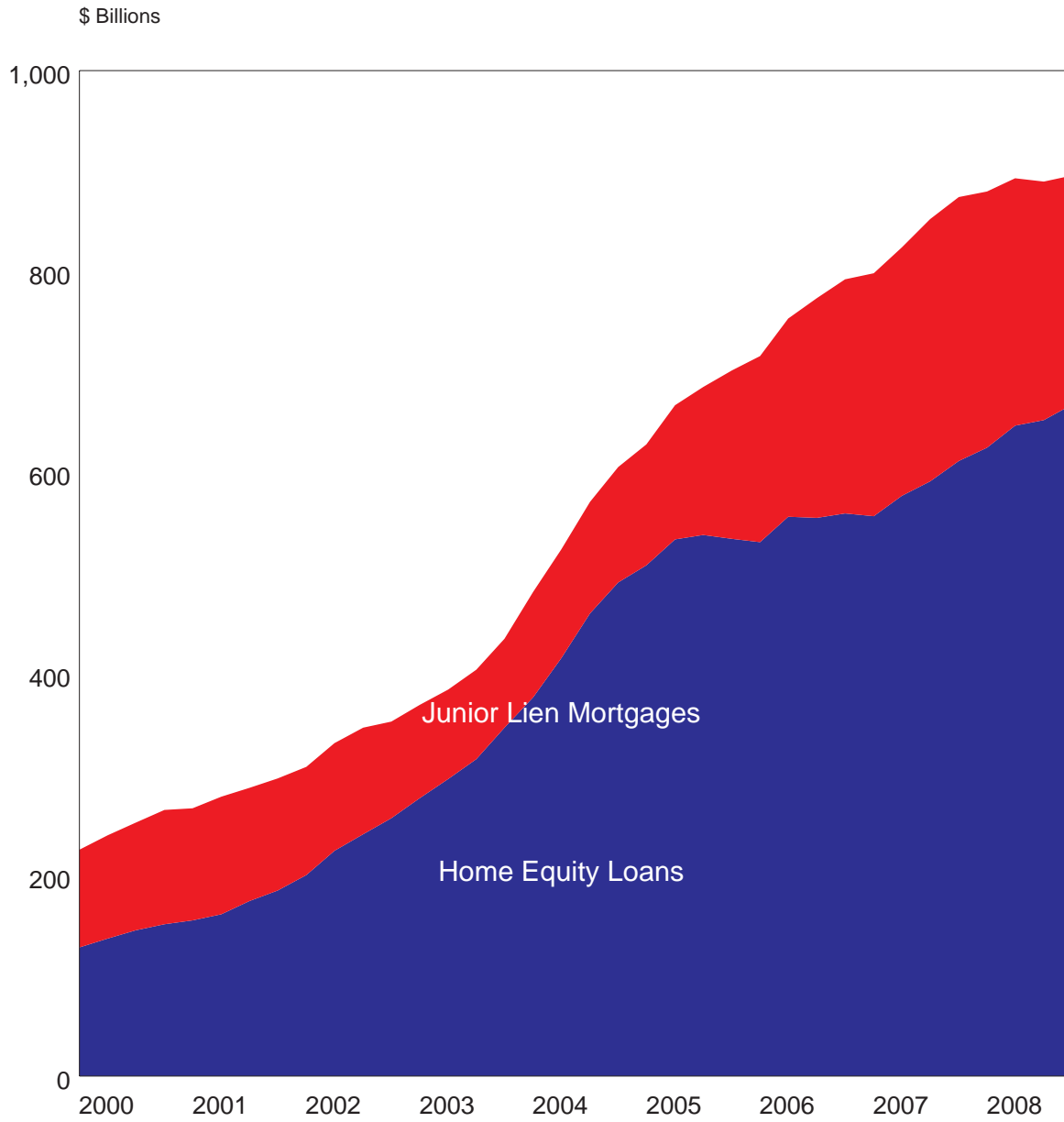


## Quarterly Change in Home Equity Loans

2003-2008

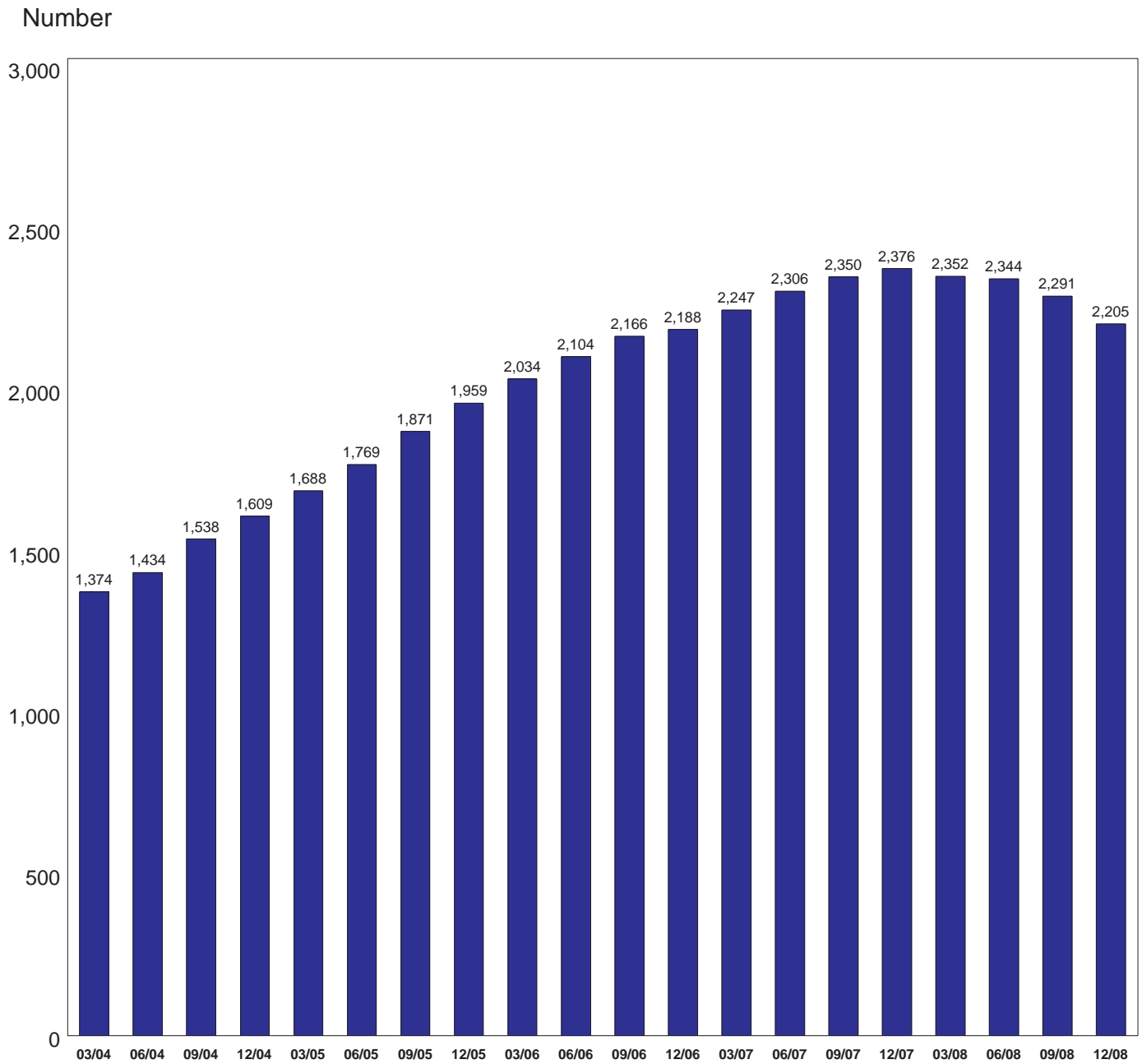


# Home Equity and Junior Lien Loans 2000 - 2008



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

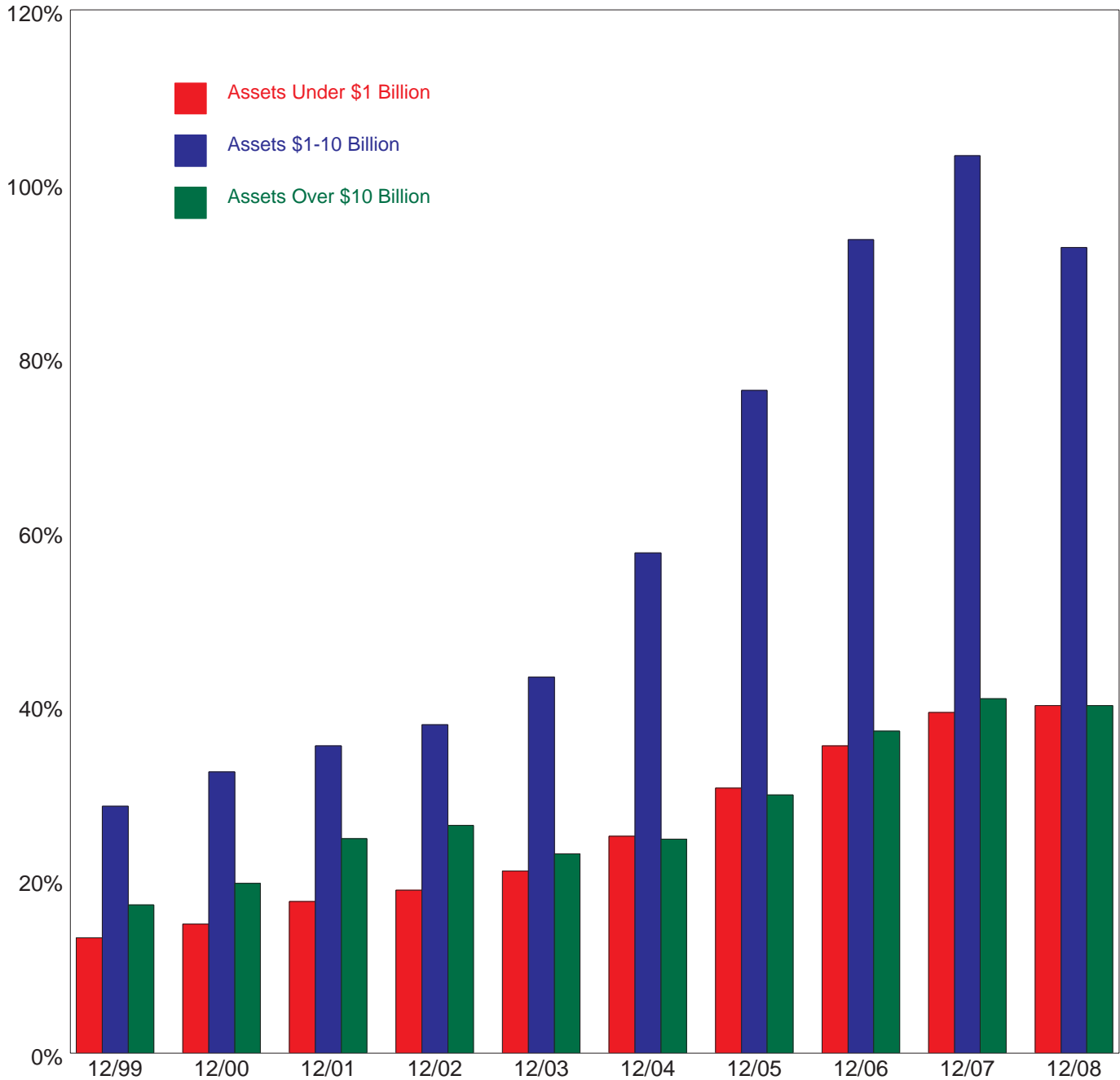
2004-2008



# Median Construction and Development Loan Concentrations

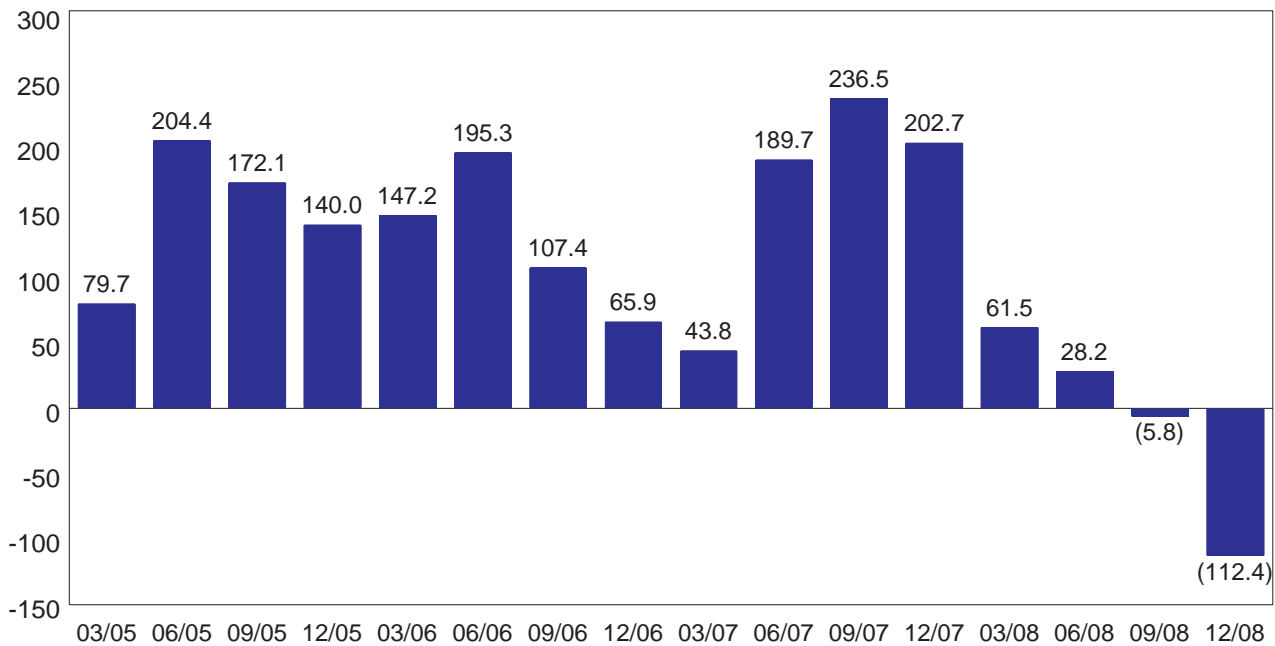
1999 - 2008

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



## Quarterly Change in Reported Loans Outstanding

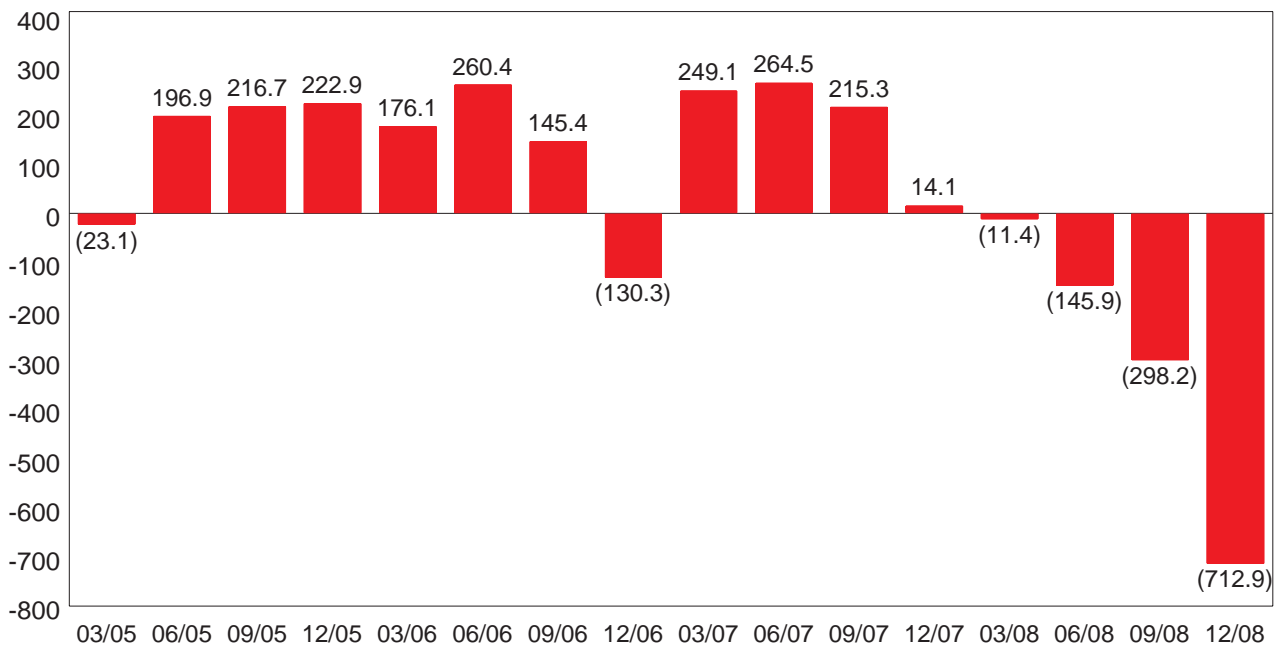
(\$ Billions)



In the fourth quarter of 2008, real estate loans decreased by \$45 billion, commercial and industrial loans decreased by \$7 billion, and consumer loans increased by \$6 billion.

## Quarterly Change in Unused Loan Commitments

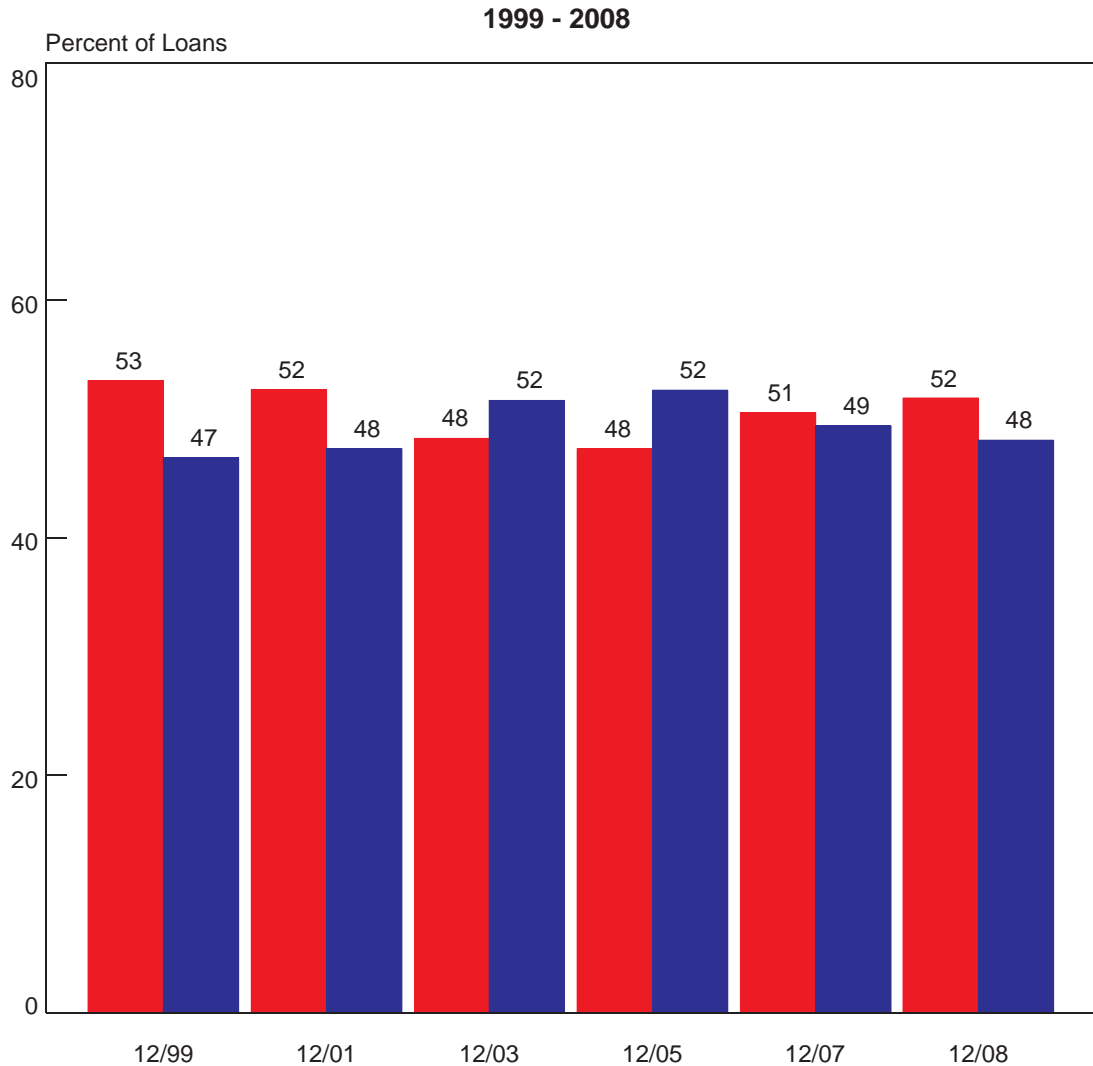
(\$ Billions)



In the fourth quarter of 2008, unused 1-4 residential loan commitments increased by \$12 billion, unused home equity line commitments decreased by \$24 billion, unused credit card commitments decreased by \$484 billion, unused commercial real estate commitments decreased by \$41 billion, and other unused commitments decreased by \$173 billion.

## Credit Risk Diversification

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



**Loans (\$ Billions):**

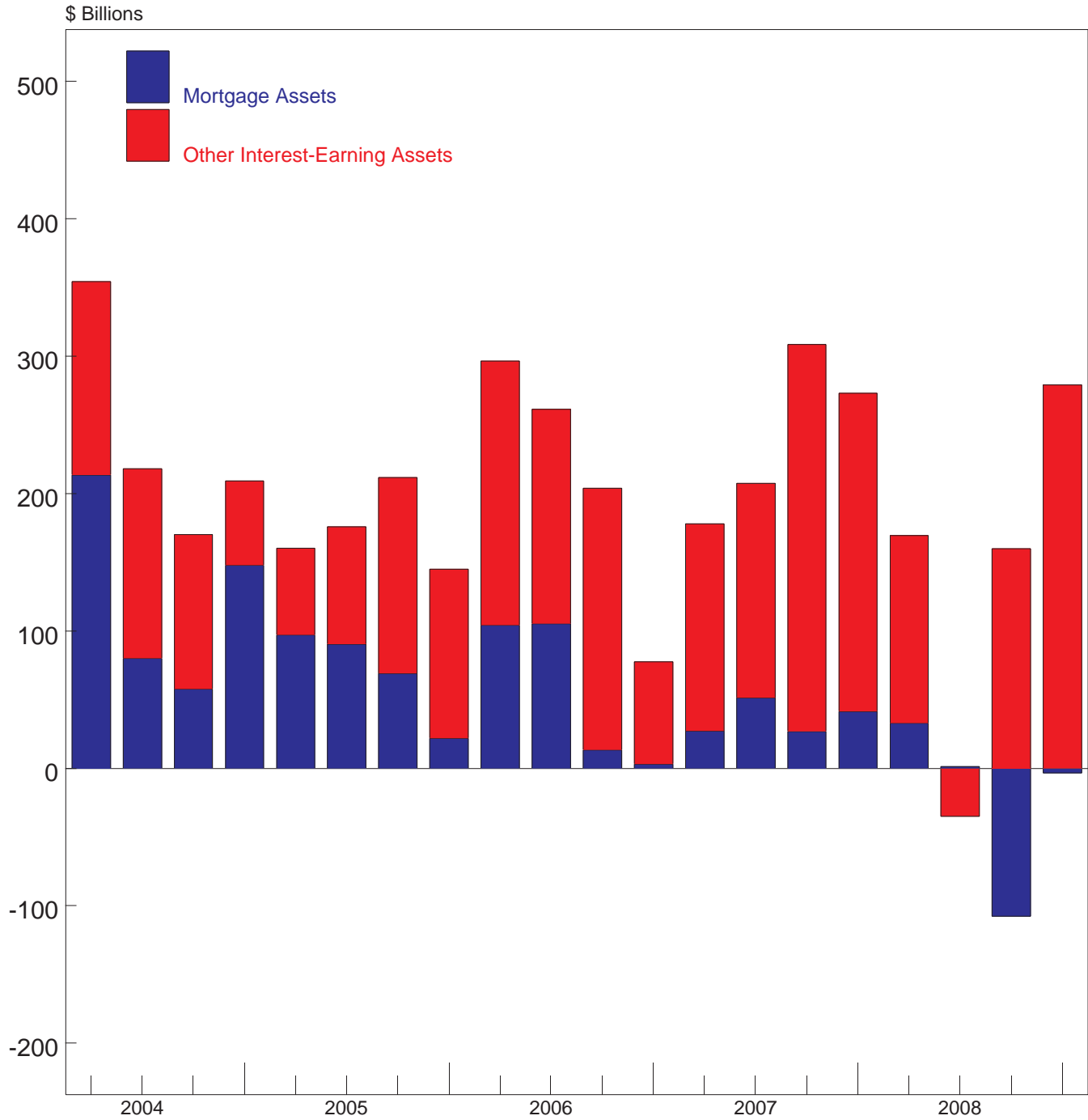
■ Commercial Borrowers	\$2,265	\$2,500	\$2,632	\$3,195	\$3,998	\$4,079
■ Consumer Loans	1,990	2,265	2,805	3,525	3,911	3,801

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

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

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

2004 - 2008

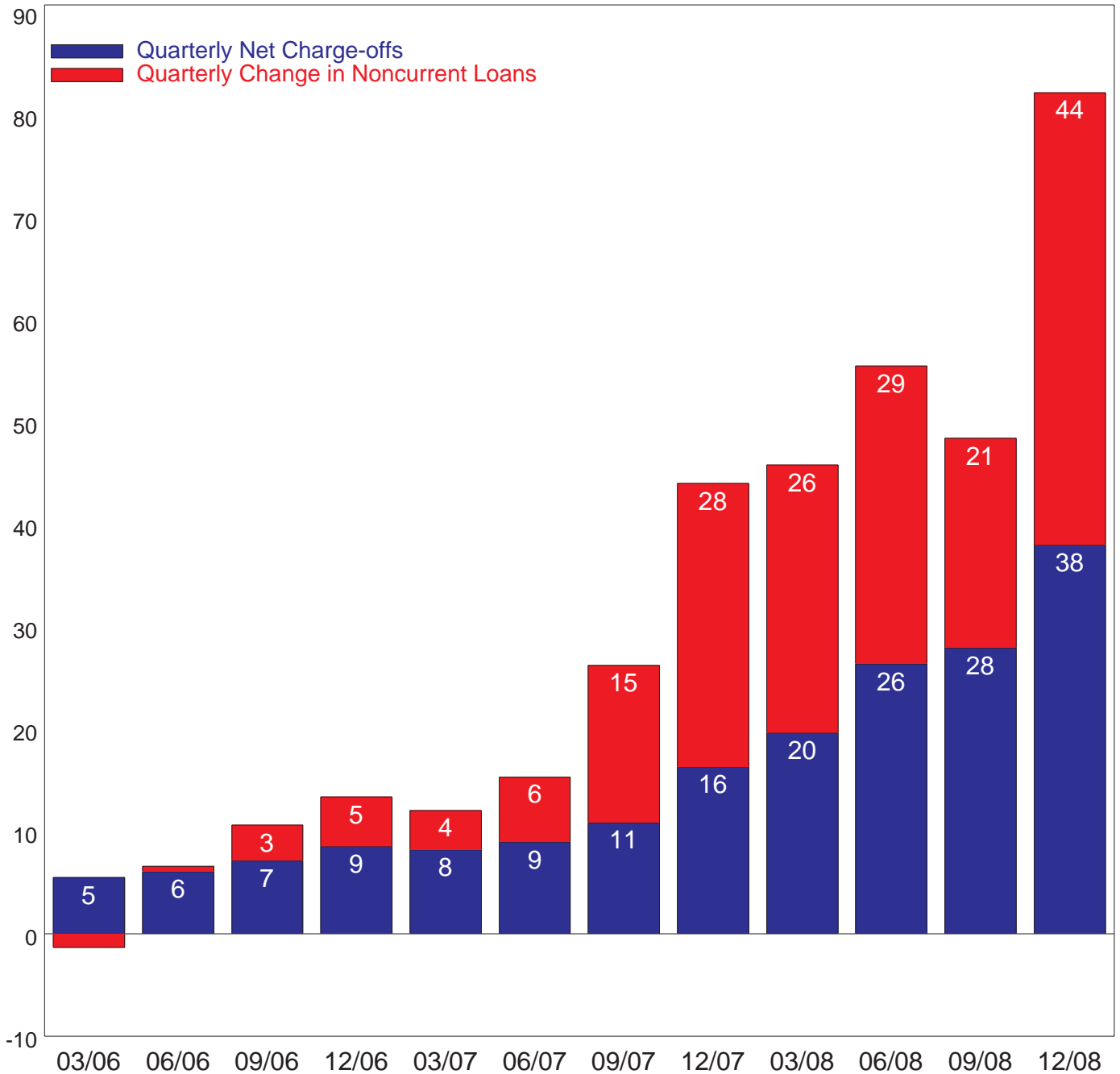




# Quarterly Net Charge Offs and Change in Noncurrent Loans

2006 - 2008

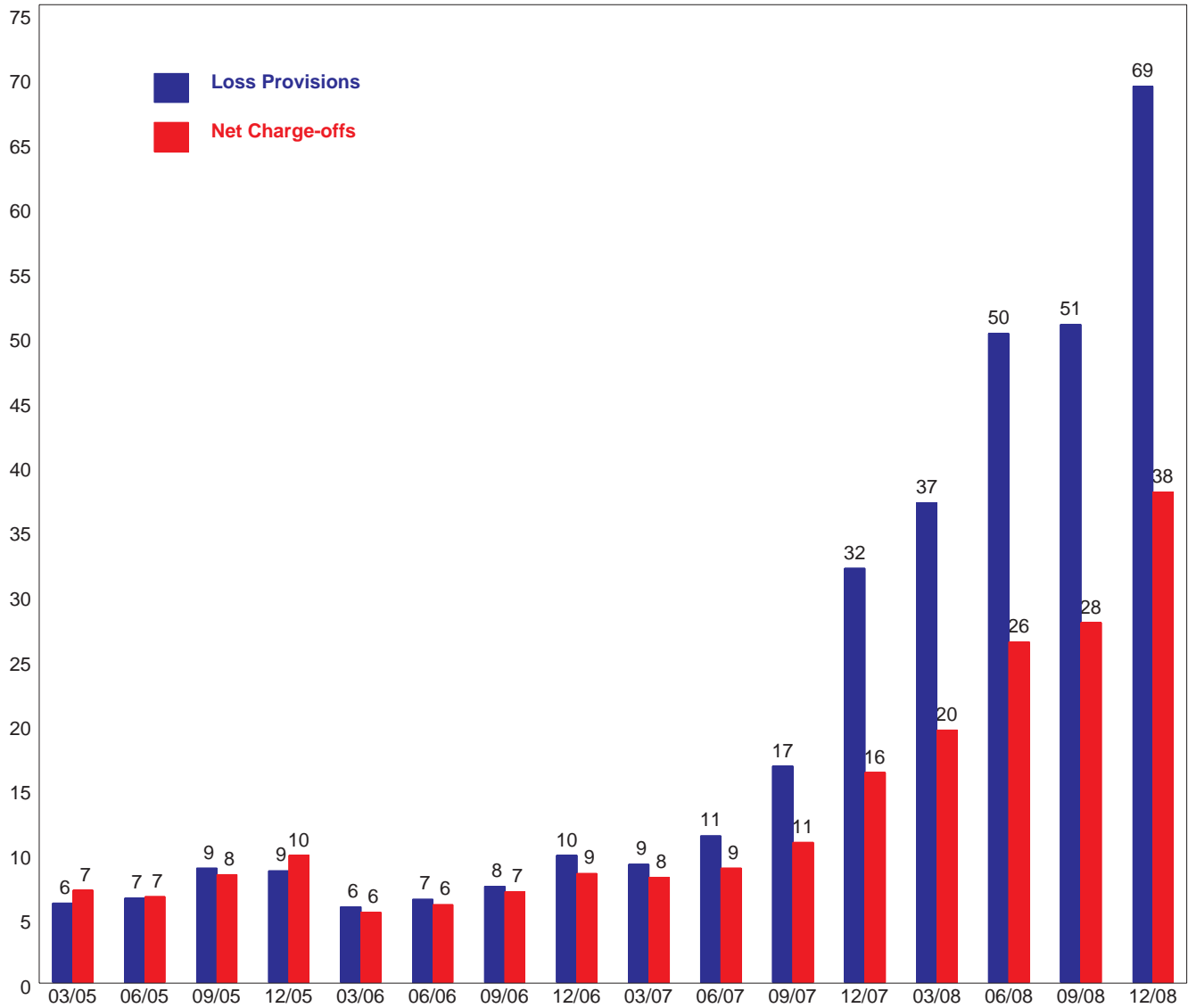
\$ Billions



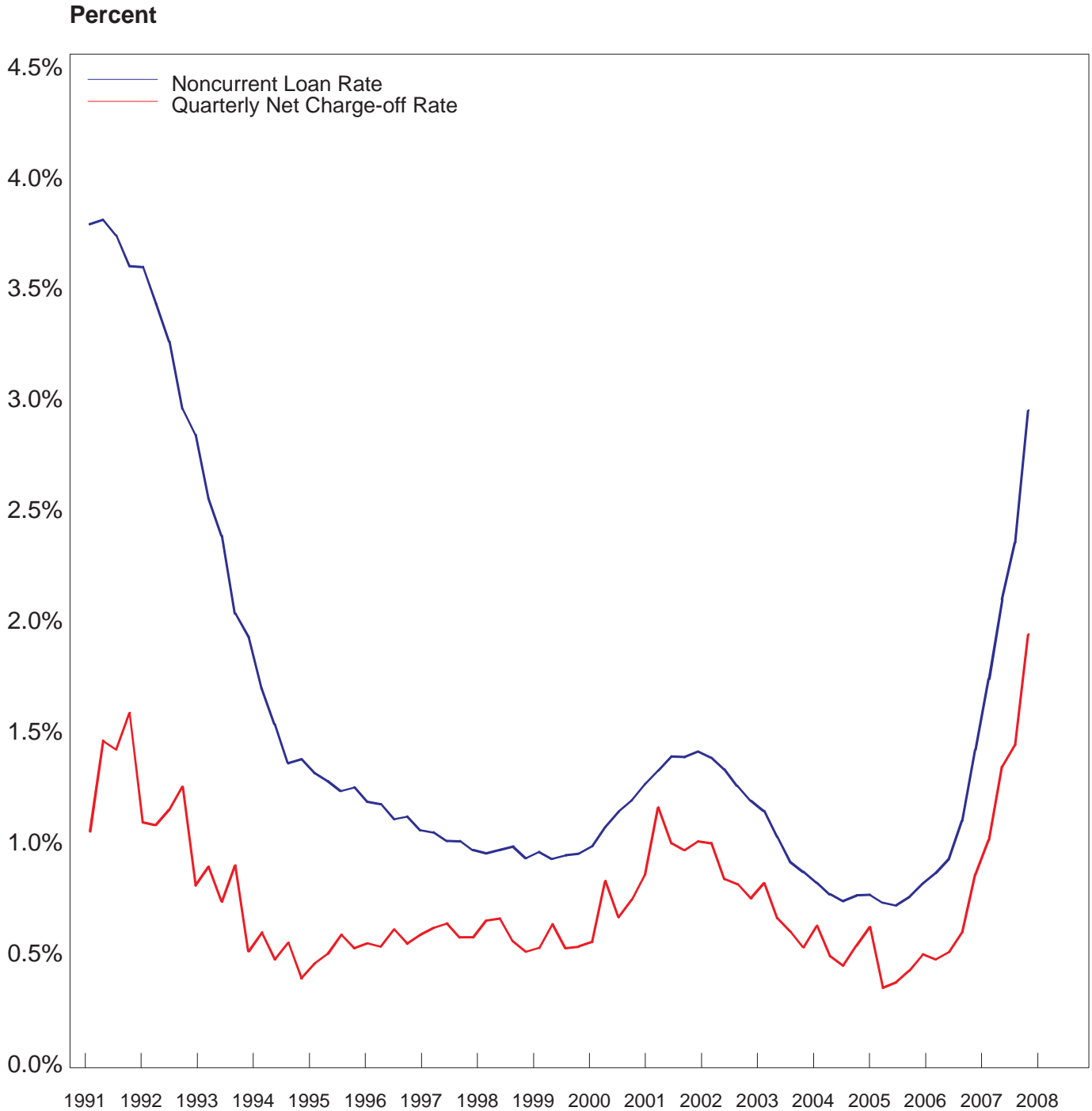
# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2005 - 2008

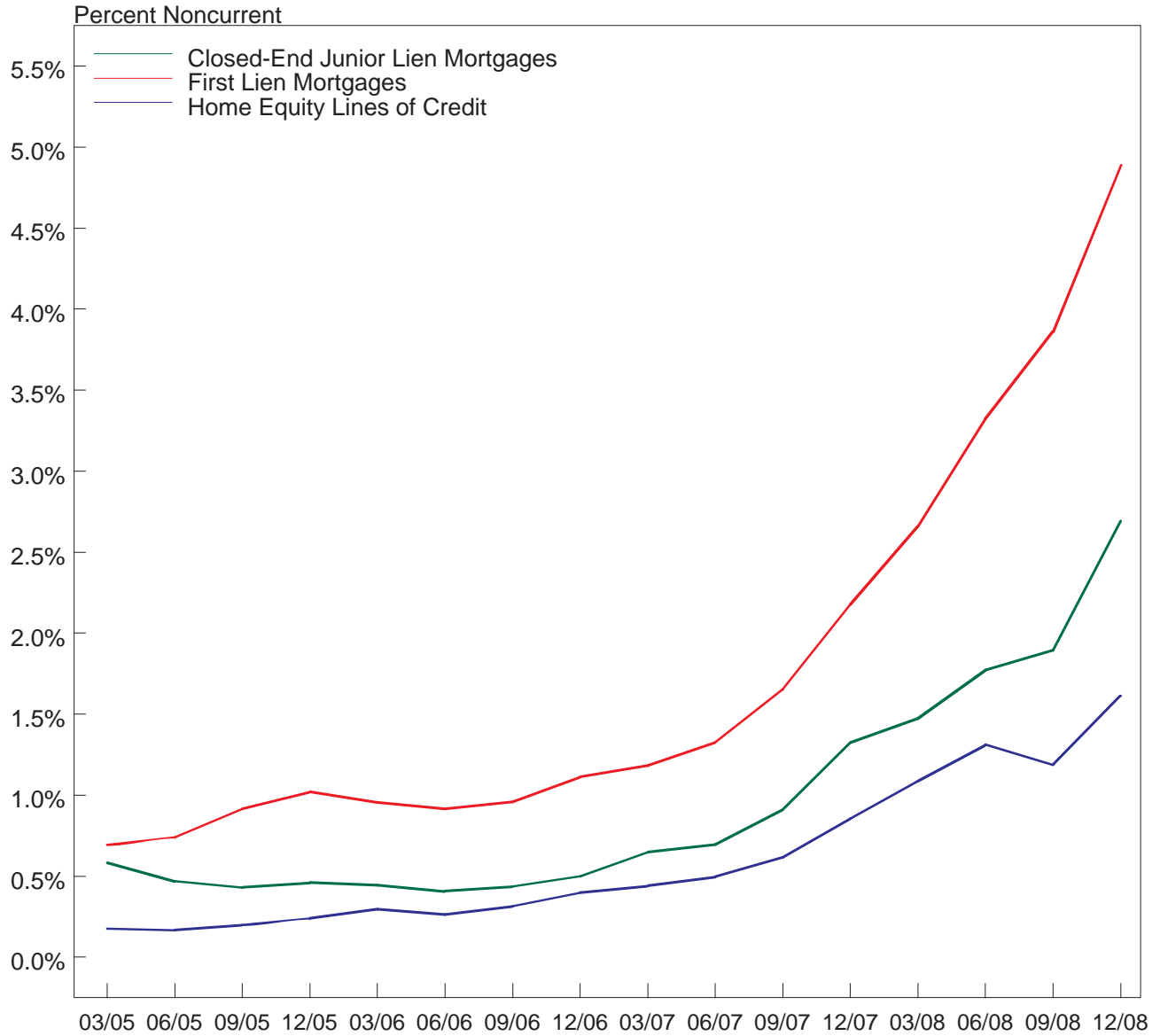
\$ Billions



# Noncurrent Loan and Quarterly Net Charge Off Rates 1991-2008

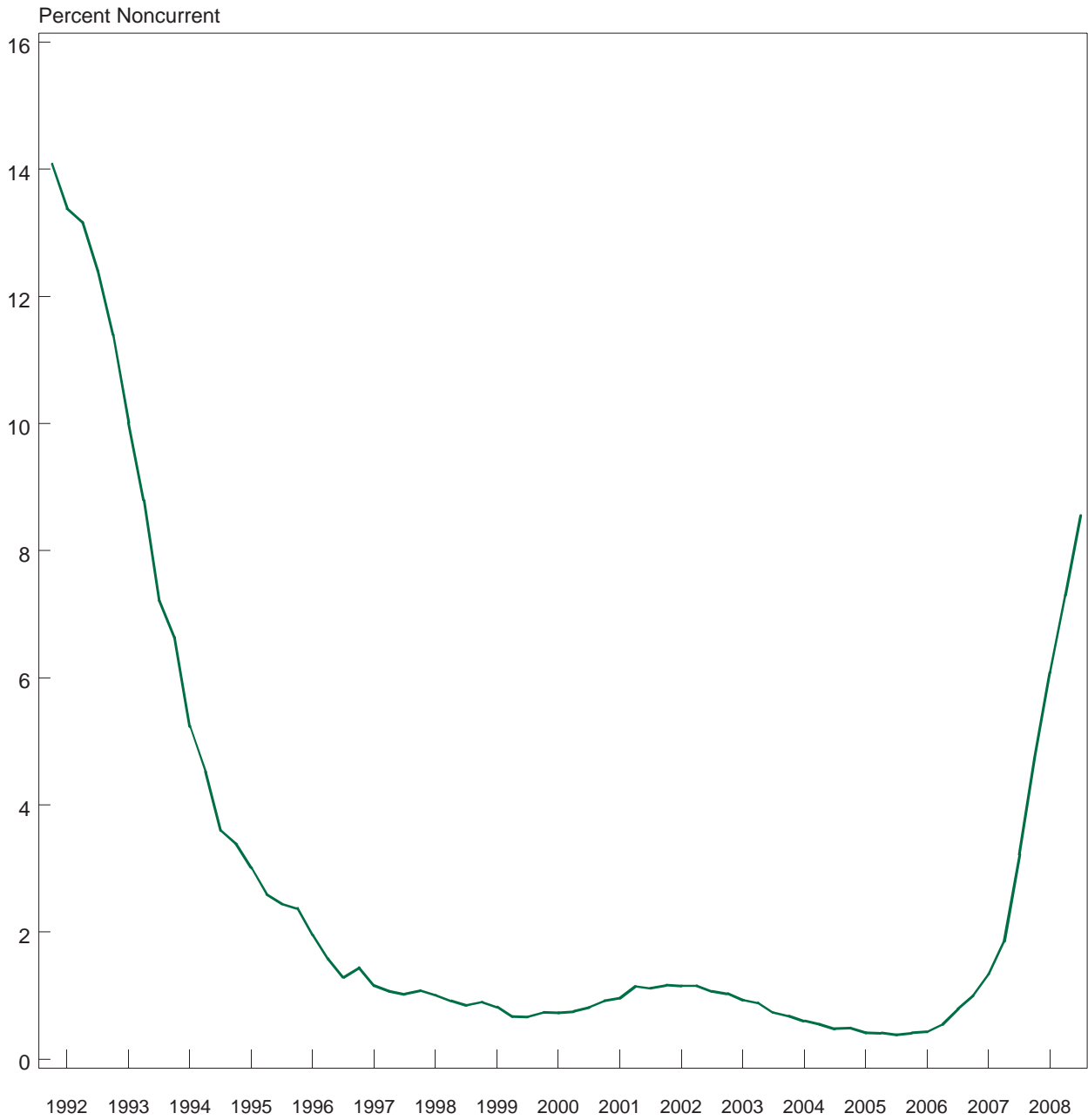


## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2005 to 2008



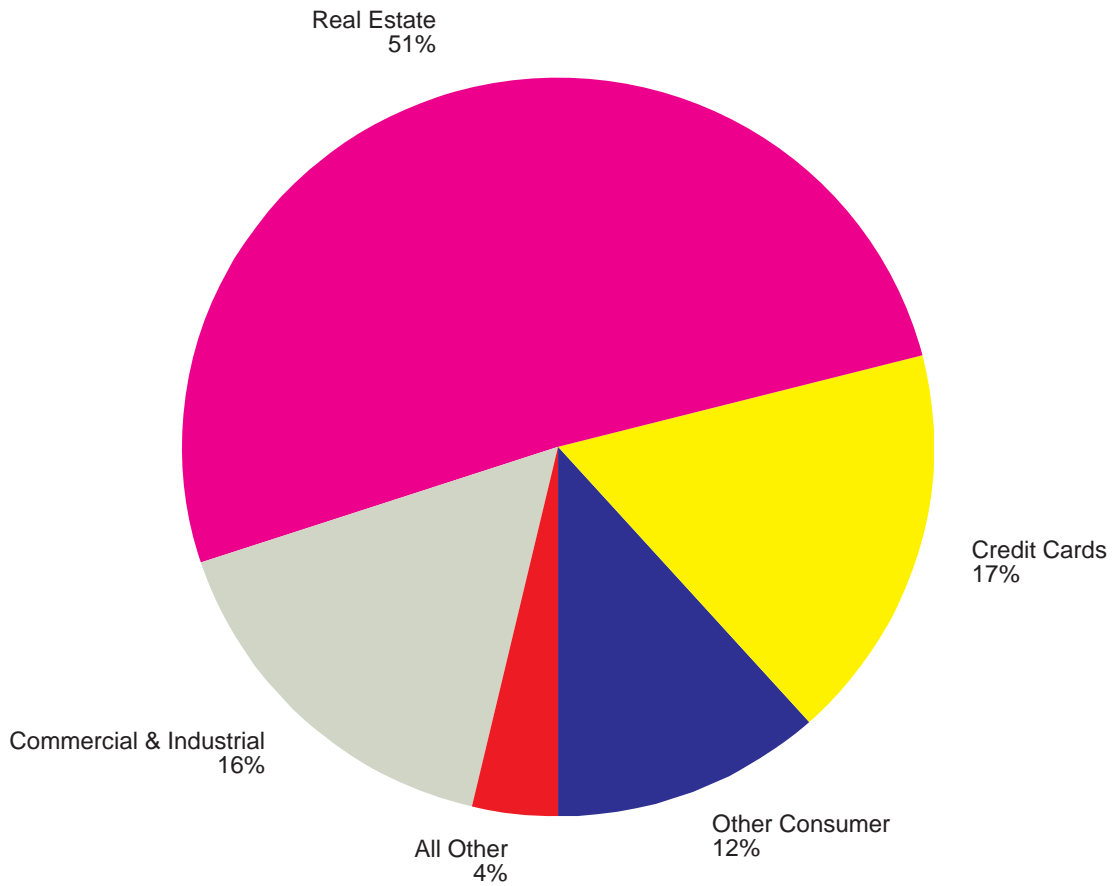
# Noncurrent Rate on Real Estate Construction and Development Loans

1992-2008



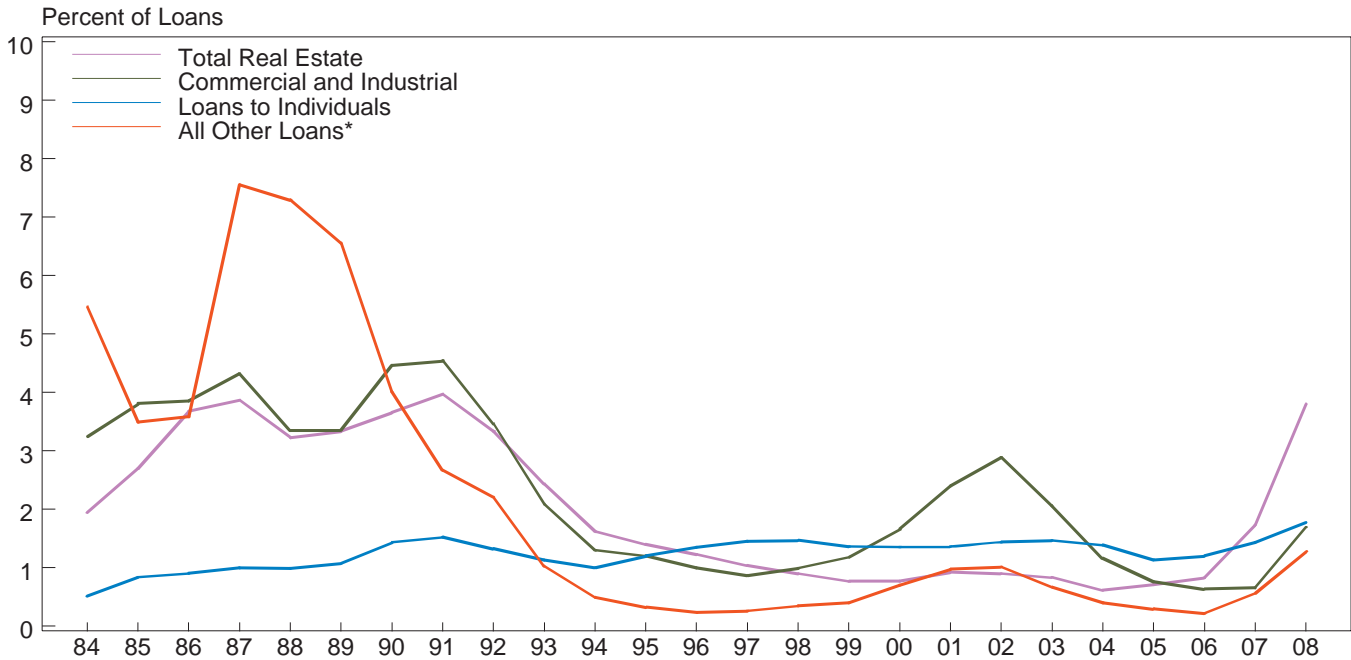
# Composition of FDIC-Insured Institutions' Loan Charge-offs

Fourth Quarter, 2008



## Noncurrent Loan Rates at Year-end

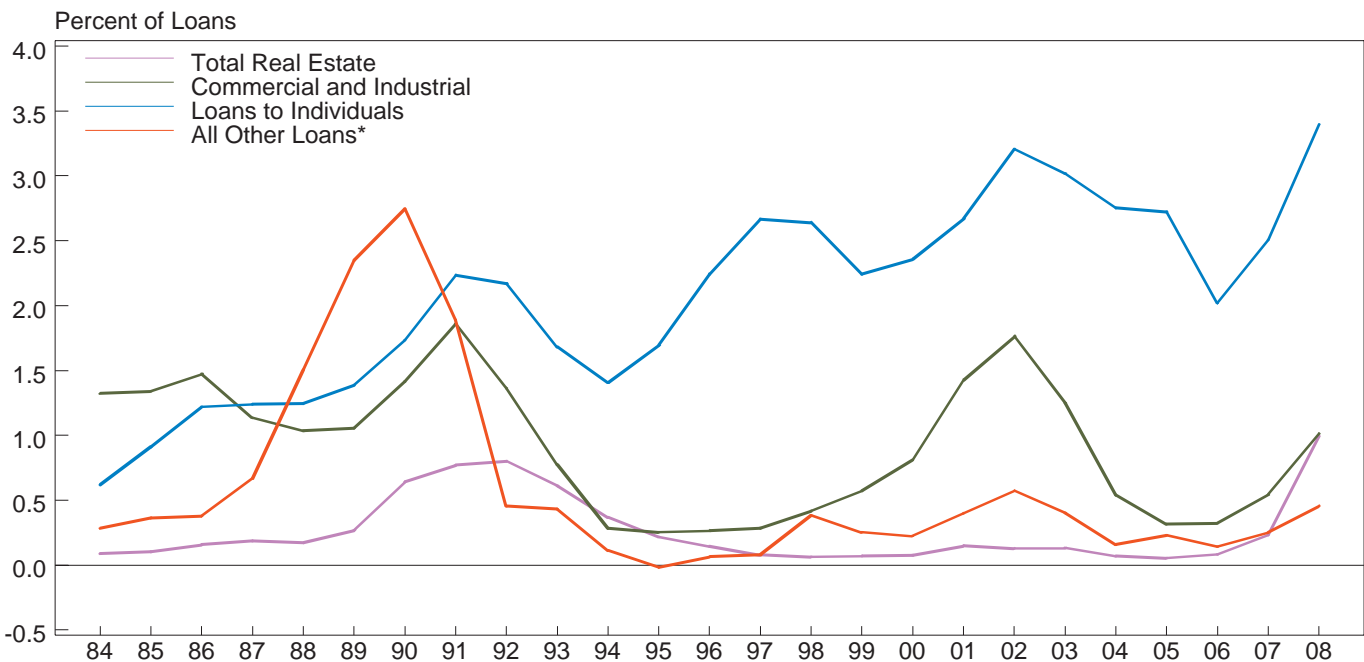
1984-2008



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

1984-2008

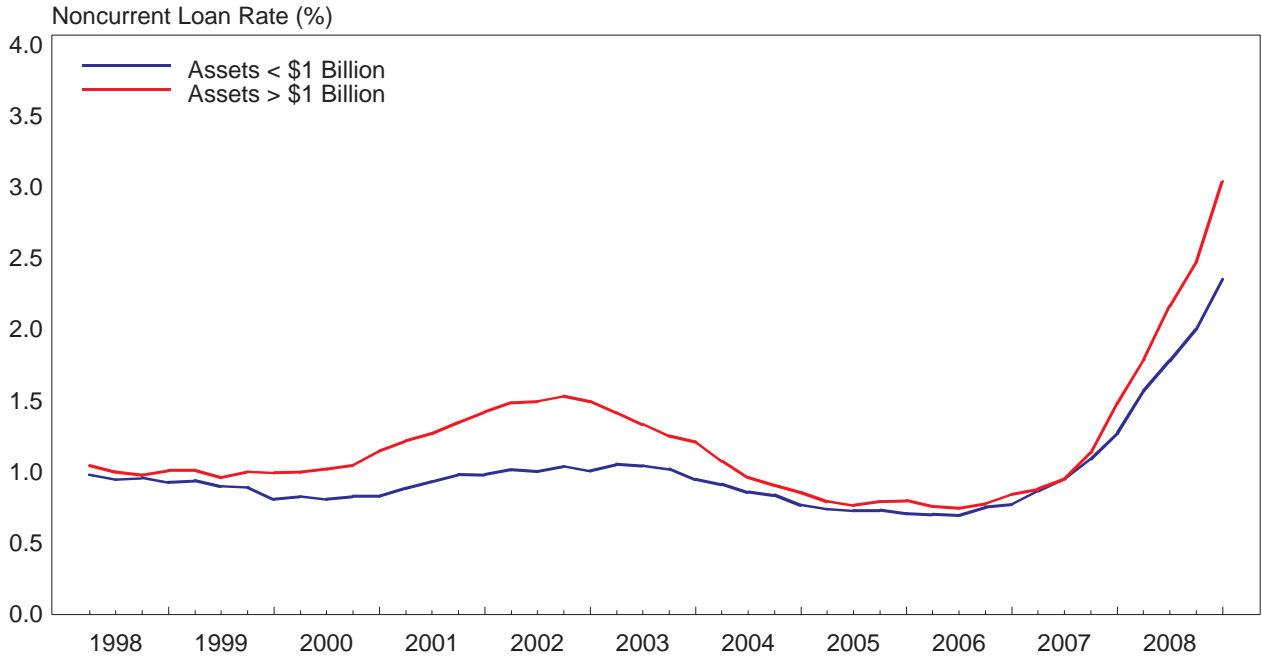


\* Includes loans to foreign governments, depository institutions and lease receivables.

## Noncurrent Loan Rates

### By Asset Size

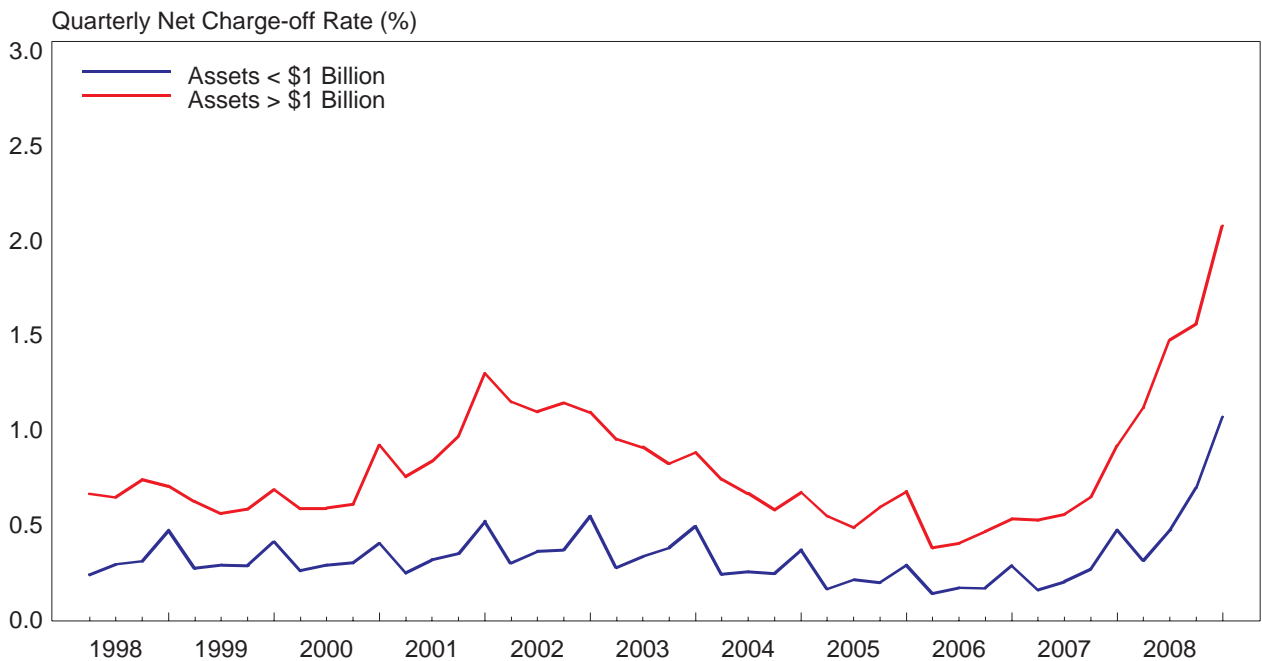
1998 - 2008



## Quarterly Net Charge-off Rates

### By Asset Size, Annualized

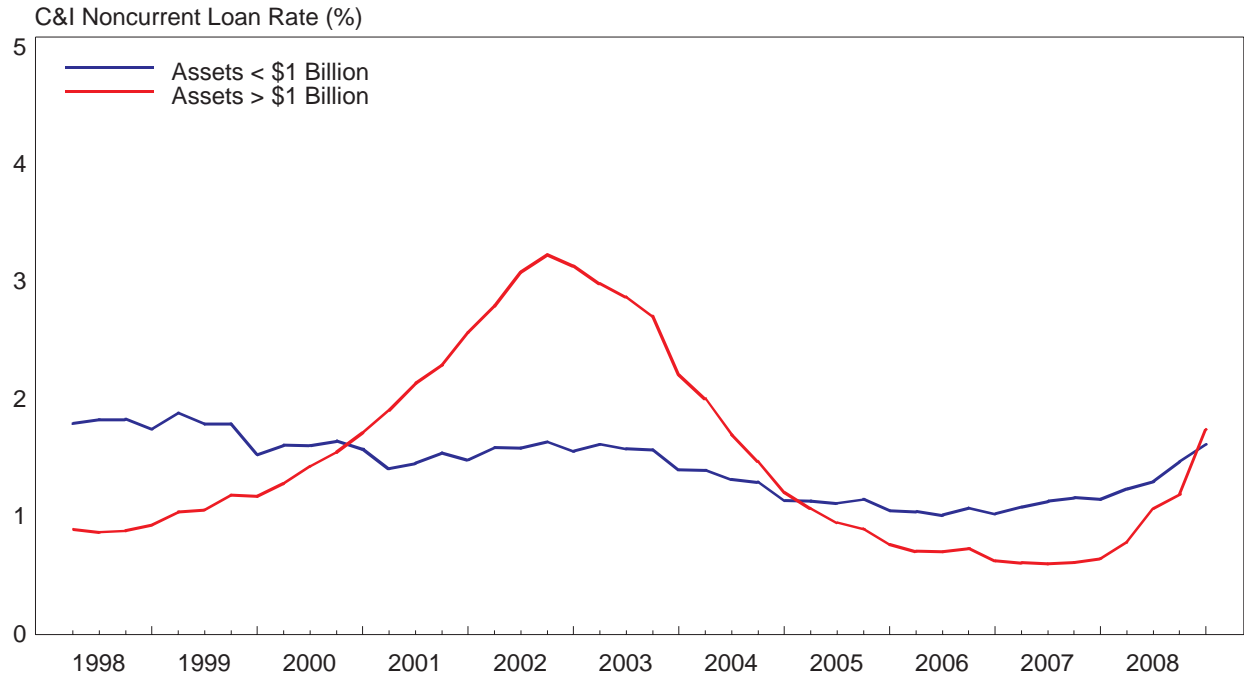
1998 - 2008





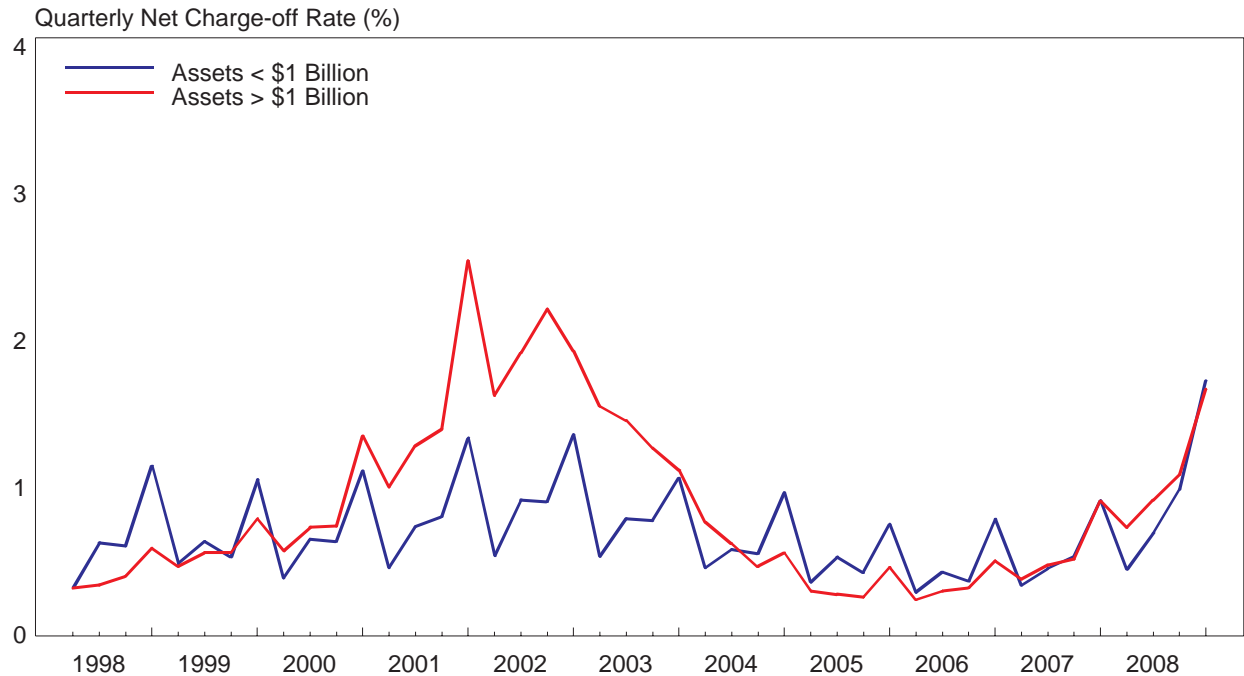
## Noncurrent C & I Loan Rates By Asset Size

1998 - 2008



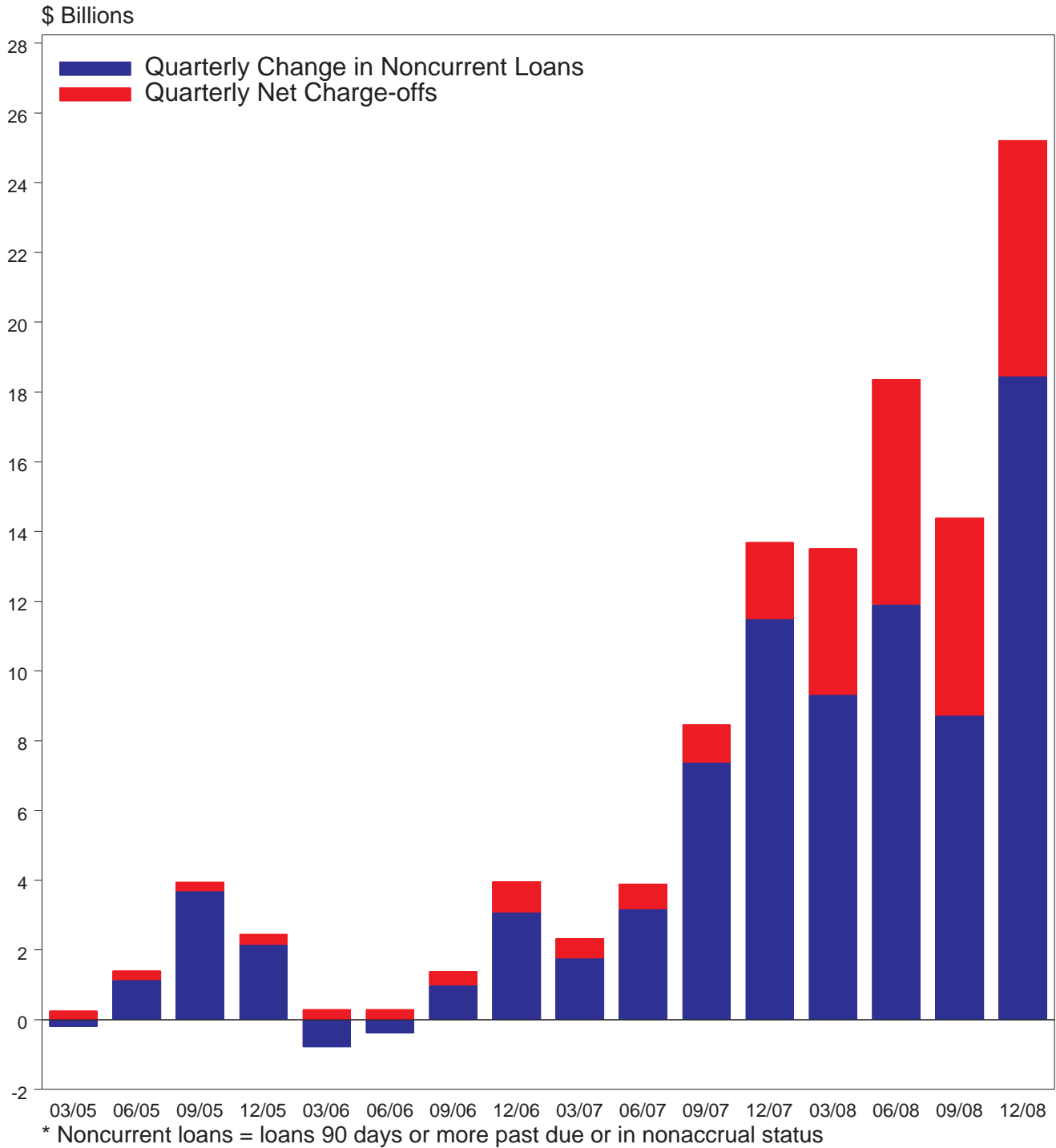
## Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1998 - 2008



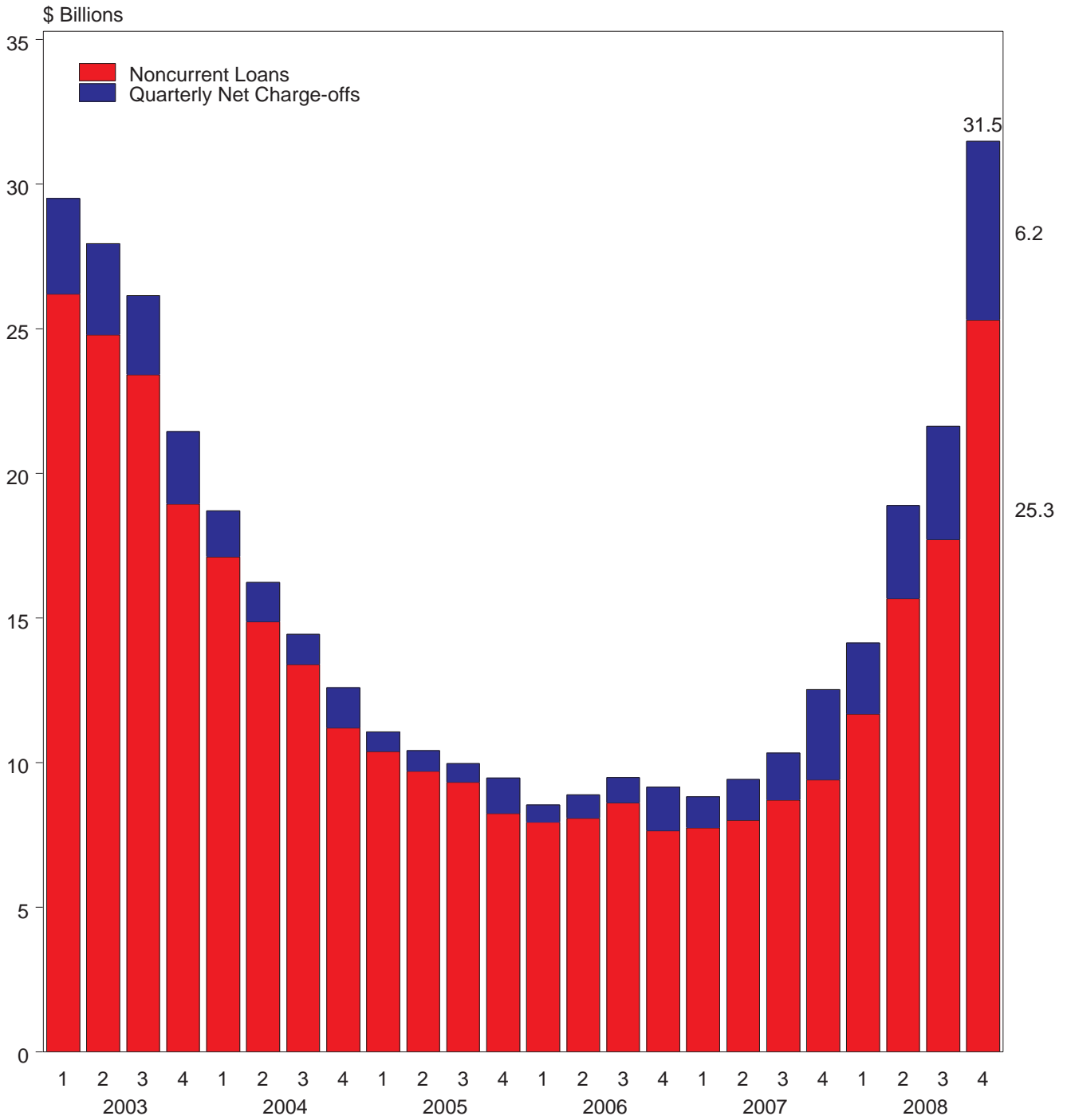
# Credit Quality of Residential Mortgage Loans\*

## 2005 to 2008



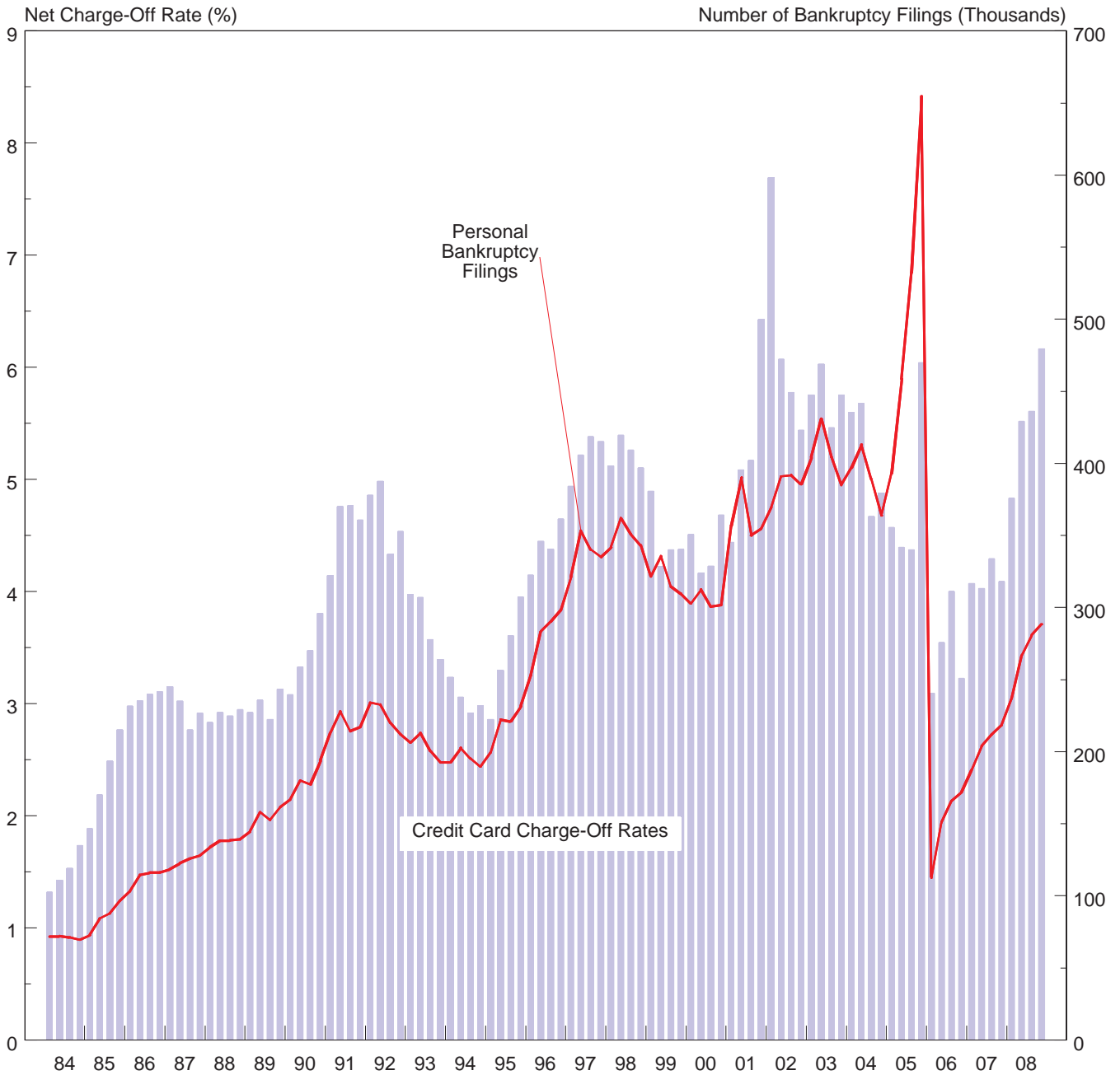
# Credit Quality of C & I Loans

2003-2008



# Credit Card Loss Rates and Personal Bankruptcy Filings

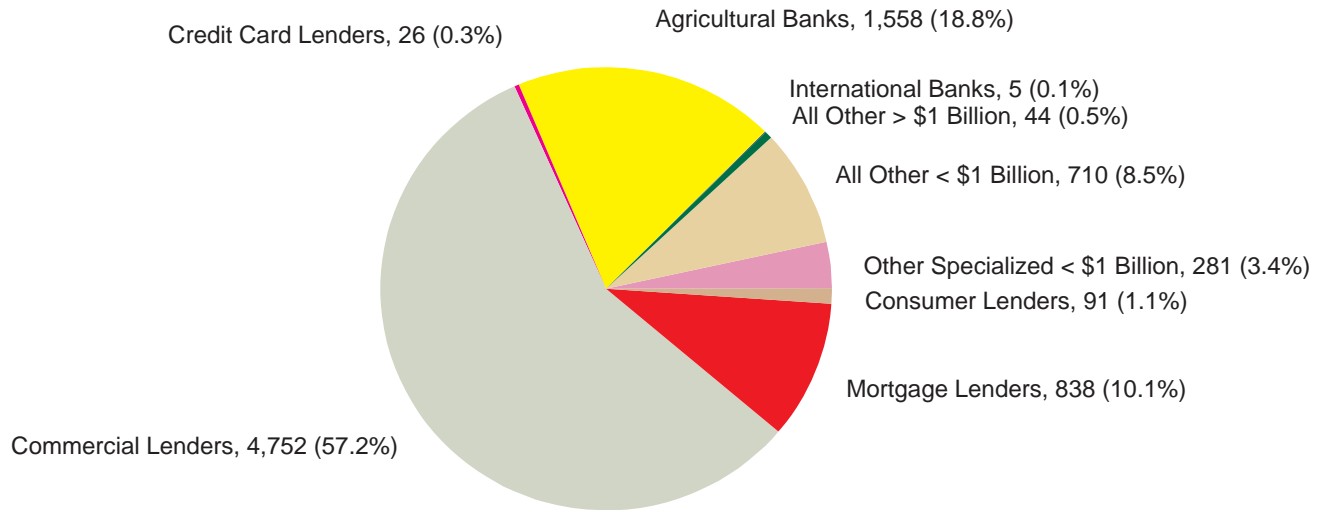
## 1984-2008



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

## Number of Institutions By Asset Concentration Group

December 31, 2008

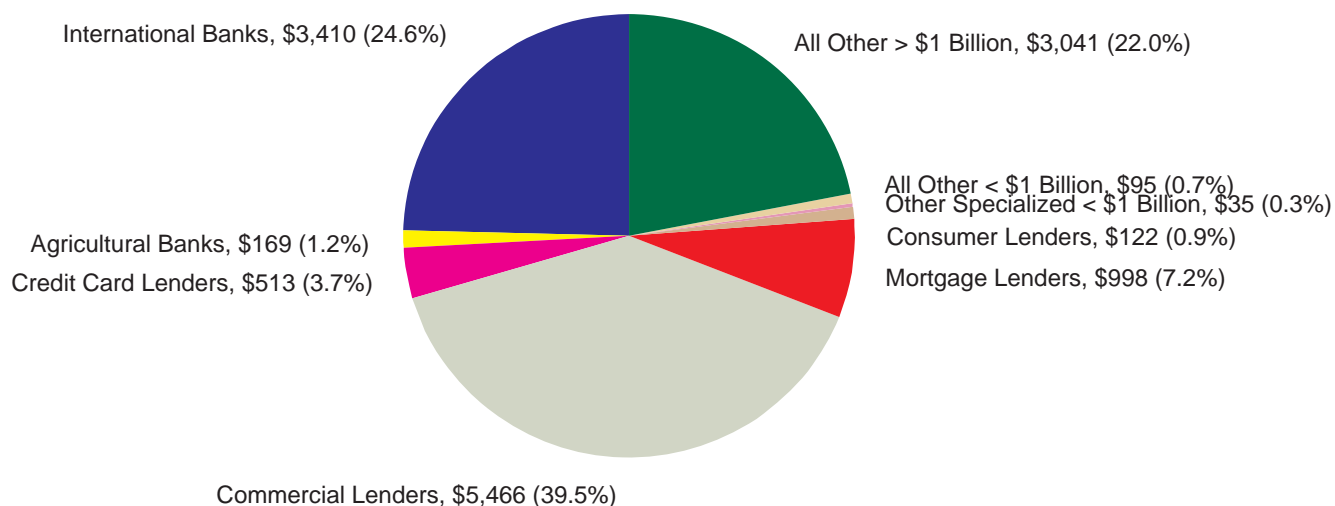


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/08	5	1,558	26	4,752	838	91	281	710	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	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

## Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2008

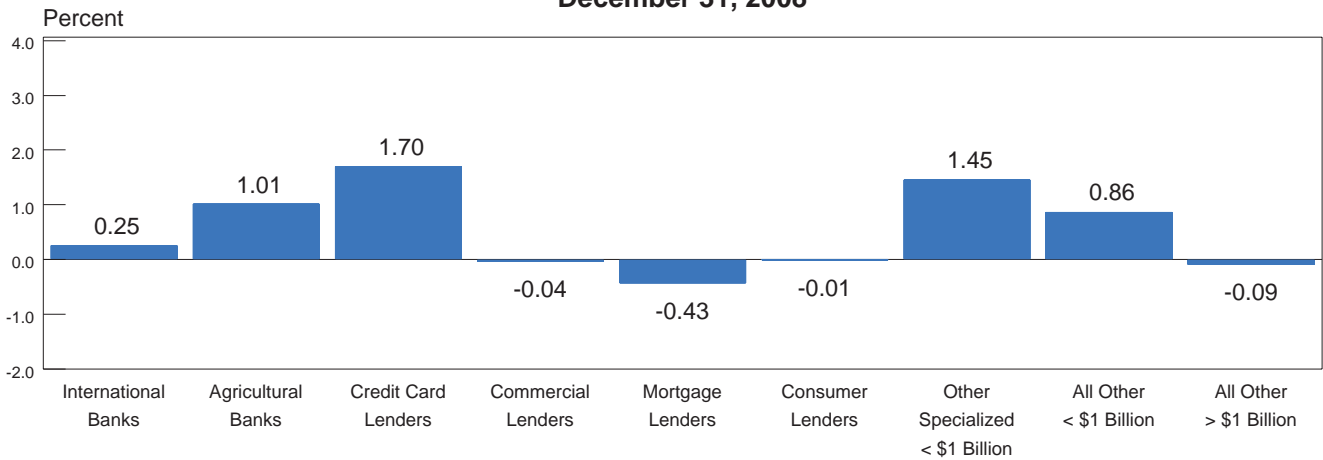


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>12/08</b>	3,410	169	513	5,466	998	122	35	95	3,041
<b>12/07</b>	2,784	158	479	4,619	1,328	95	38	110	3,423
<b>12/06</b>	2,337	149	408	4,905	1,445	110	42	120	2,345
<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	1,505	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

## Performance Ratios By Asset Concentration Group

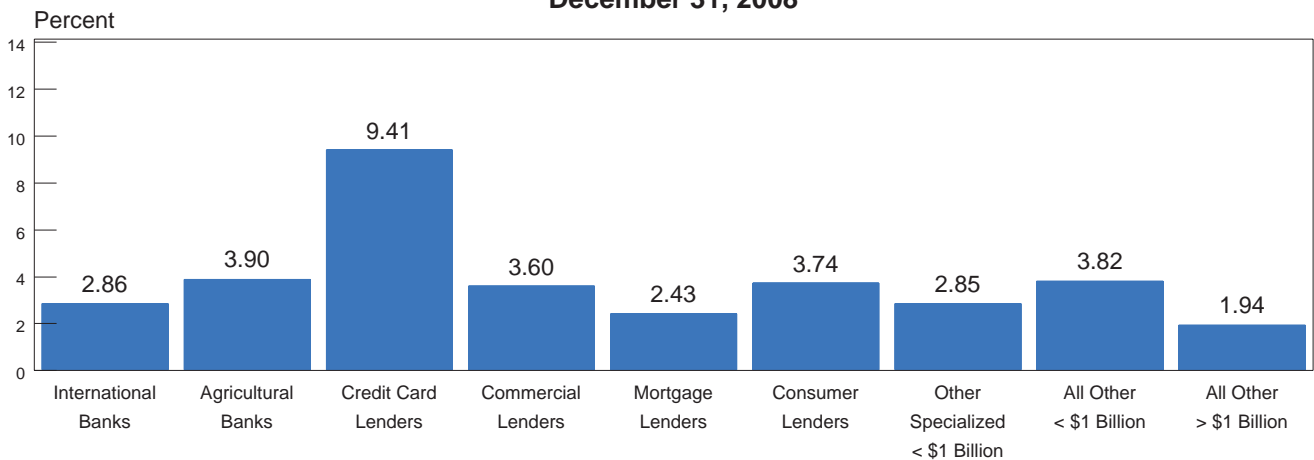
### Return on Assets (YTD)

December 31, 2008



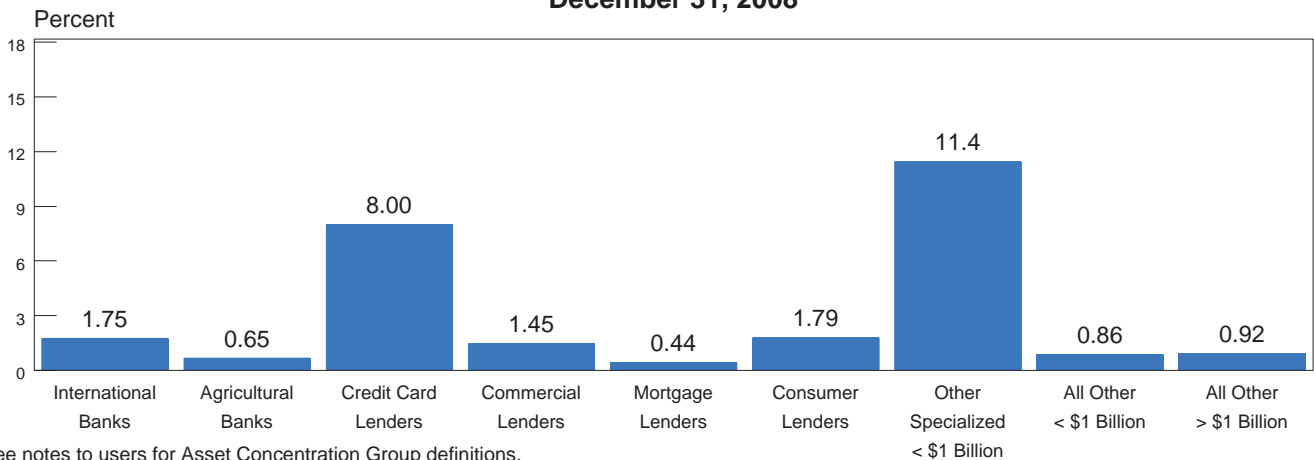
### Net Interest Margin (YTD)

December 31, 2008



### Noninterest Income to Assets (YTD)

December 31, 2008

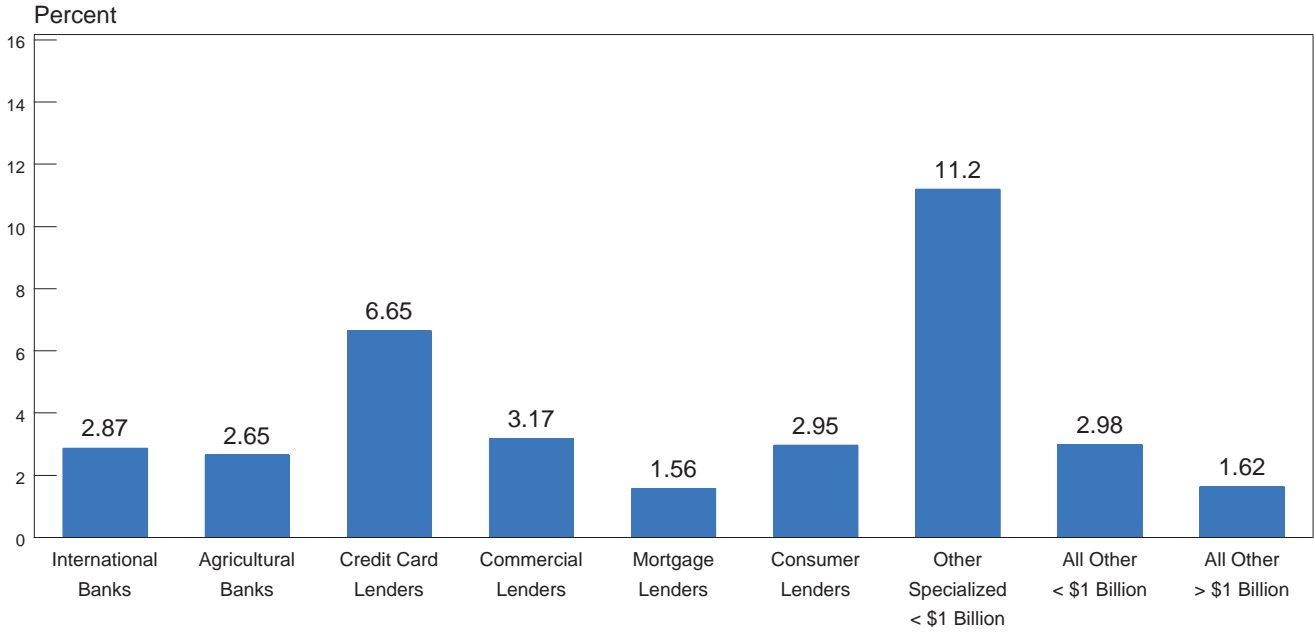


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

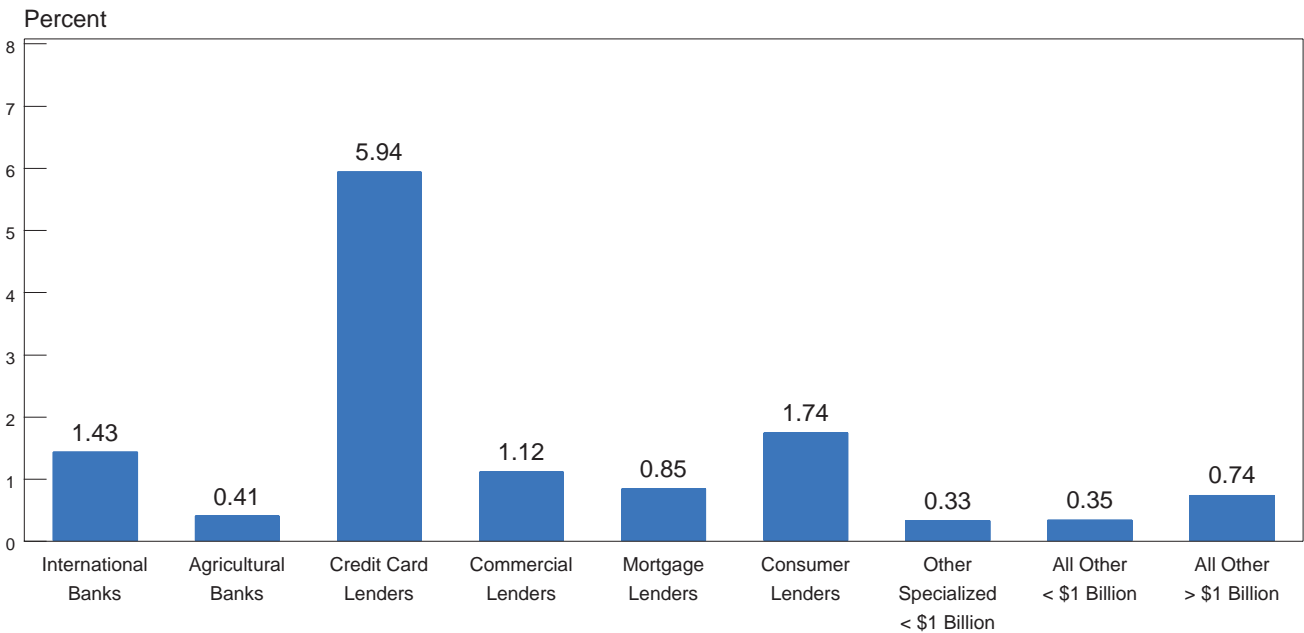
### Noninterest Expense to Assets (YTD)

December 31, 2008



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

December 31, 2008



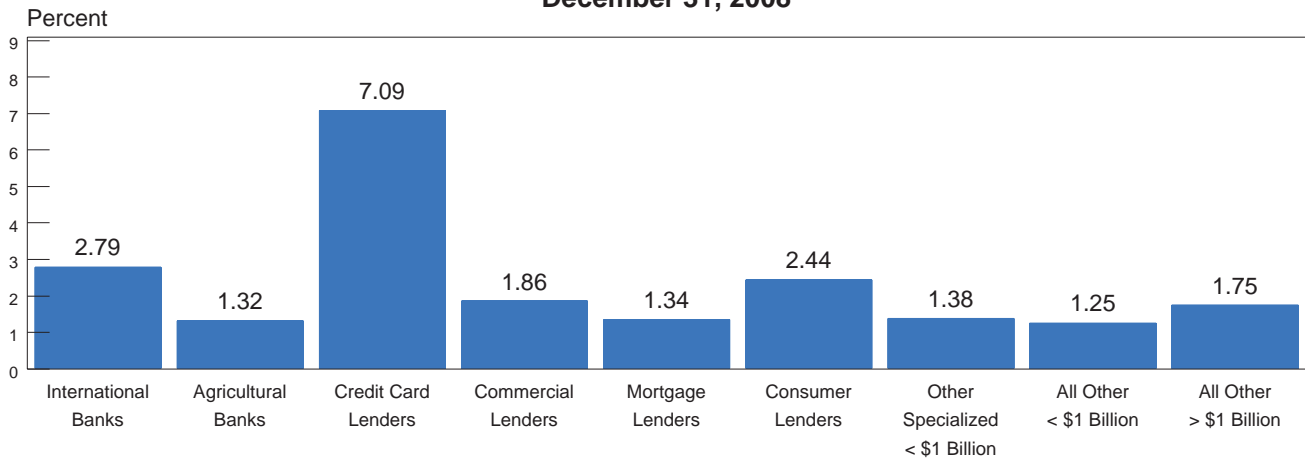
Note: See notes to users for Asset Concentration Group definitions.



## Condition Ratios By Asset Concentration Group

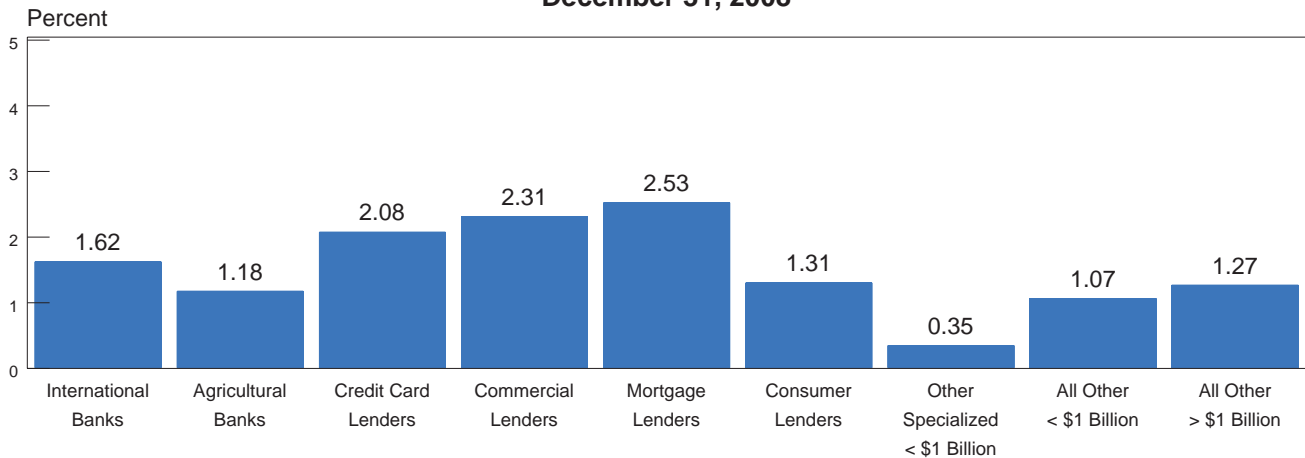
### Loss Allowance To Loans and Leases

December 31, 2008



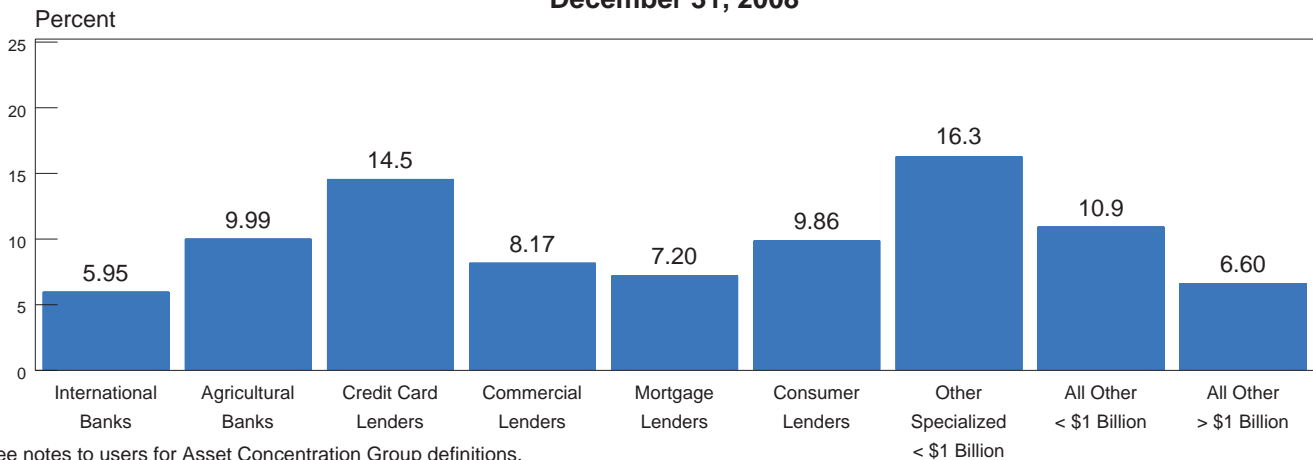
### Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2008



### Core Capital (Leverage) Ratio

December 31, 2008



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

## Return On Average Assets By Asset Concentration Group

1990 - 2008, 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
12/08	0.25	1.01	1.70	-0.04	-0.43	-0.01	1.45	0.86	-0.09
12/07	0.58	1.20	3.35	0.83	0.03	1.26	2.56	1.03	0.88
12/06	1.01	1.23	4.19	1.28	0.94	1.75	1.54	1.04	1.26
12/05	0.86	1.27	2.90	1.36	1.07	1.55	2.18	1.09	1.35
12/04	0.76	1.22	4.03	1.29	1.17	1.66	1.68	1.10	1.32
12/03	1.10	1.20	4.08	1.28	1.38	1.31	1.85	1.06	1.34
12/02	0.74	1.24	3.60	1.30	1.31	1.35	1.08	1.14	1.32
12/01	0.84	1.12	2.89	1.12	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
12/98	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40
12/97	0.93	1.25	2.06	1.31	0.96	1.27	1.66	1.23	1.23
12/96	0.91	1.20	1.92	1.25	0.68	1.27	1.39	1.22	1.17
12/95	0.82	1.18	2.59	1.21	0.81	1.27	1.22	1.20	1.14
12/94	0.86	1.18	3.62	1.10	0.64	1.31	0.81	1.18	1.19
12/93	1.03	1.25	3.74	0.97	0.72	1.45	0.98	1.21	1.09
12/92	0.67	1.23	2.85	0.62	0.76	1.05	1.06	1.07	0.93
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

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

## Net Interest Margin By Asset Concentration Group

1990 - 2008, 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
12/08	2.86	3.90	9.41	3.60	2.43	3.74	2.85	3.82	1.94
12/07	2.59	3.96	8.56	3.59	2.62	4.26	3.04	3.70	2.94
12/06	2.26	4.04	8.82	3.73	2.51	5.52	3.18	3.72	2.99
12/05	2.61	4.11	8.18	3.87	2.78	4.58	2.80	3.80	3.08
12/04	2.50	4.07	8.67	3.85	3.05	4.71	3.20	3.86	3.29
12/03	3.03	4.03	8.29	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.17	8.74	4.19	3.39	4.69	3.40	4.11	3.63
12/01	2.82	4.03	7.85	4.07	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68
12/98	3.01	4.23	7.93	4.24	3.10	4.63	3.86	4.29	3.86
12/97	3.03	4.32	7.88	4.55	3.20	5.18	3.80	4.43	4.01
12/96	3.20	4.31	7.75	4.39	3.21	4.93	3.82	4.42	4.09
12/95	3.41	4.34	8.23	4.35	3.11	4.95	3.83	4.47	4.07
12/94	3.49	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

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 - 2008, 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
12/08	1.43	0.41	5.94	1.12	0.85	1.74	0.33	0.35	0.74
12/07	0.76	0.22	3.95	0.35	0.40	0.87	0.29	0.22	0.39
12/06	0.48	0.17	3.48	0.22	0.15	1.40	0.42	0.20	0.22
12/05	0.87	0.18	4.64	0.23	0.12	1.44	0.26	0.23	0.24
12/04	0.91	0.22	4.66	0.30	0.12	1.57	0.59	0.29	0.25
12/03	1.40	0.28	5.22	0.46	0.18	2.09	1.22	0.38	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
12/98	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60
12/97	0.25	0.23	4.72	0.38	0.18	0.97	0.30	0.29	0.56
12/96	0.29	0.26	3.94	0.34	0.29	0.77	0.47	0.30	0.50
12/95	0.35	0.20	3.31	0.35	0.28	0.58	0.31	0.23	0.41
12/94	0.61	0.15	2.87	0.40	0.44	0.61	0.21	0.19	0.37
12/93	1.20	0.23	3.65	0.75	0.57	0.72	0.52	0.34	0.64
12/92	1.84	0.36	4.68	1.04	0.48	0.77	0.72	0.51	1.08
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

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

## Percent of Loans Noncurrent By Asset Concentration Group

1990 - 2008

	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>12/08</b>	3.84	1.43	2.78	2.84	3.37	1.48	1.03	1.43	2.47
<b>12/07</b>	1.44	1.05	2.01	1.33	1.88	1.97	0.78	0.94	1.15
<b>12/06</b>	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
<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	0.96	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

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

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

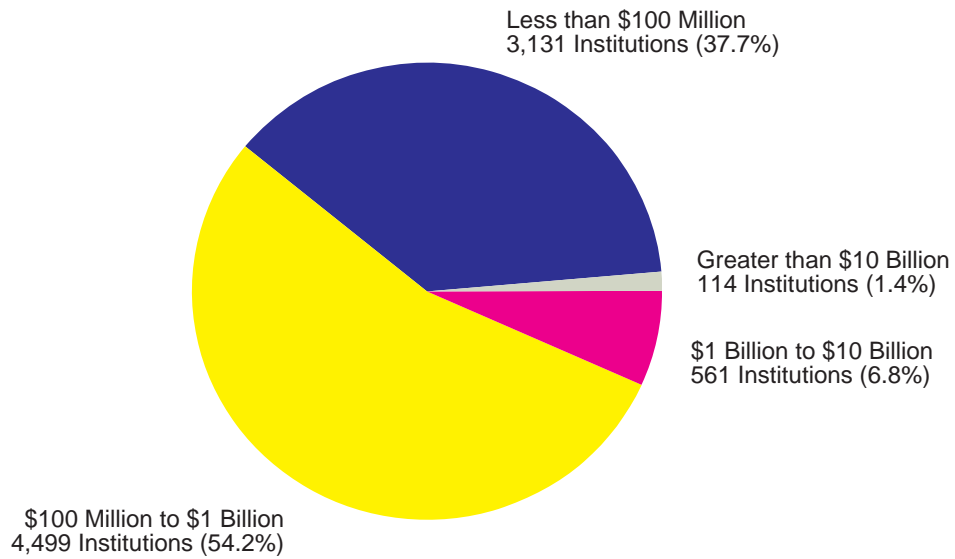
1990 - 2008

	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
12/08	5.95	9.99	14.55	8.17	7.20	9.86	16.30	10.91	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.50	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.19
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
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

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

## Number of Institutions By Asset Size

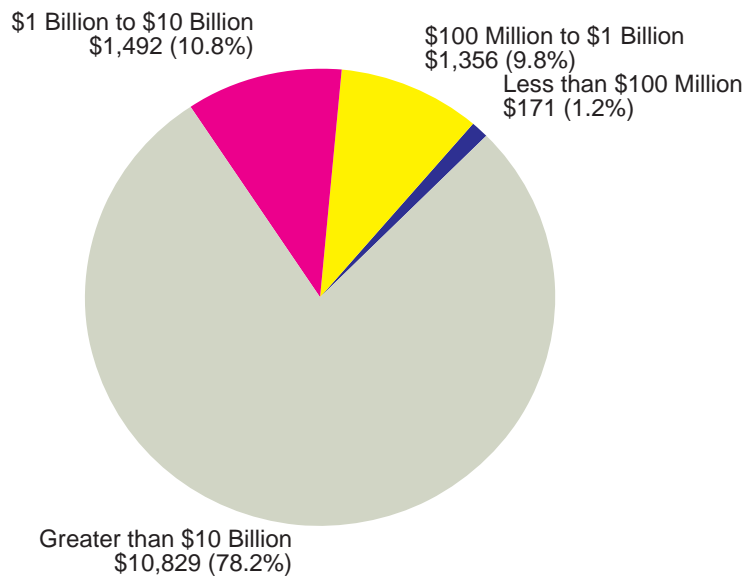
December 31, 2008



## Industry Assets By Asset Size

December 31, 2008

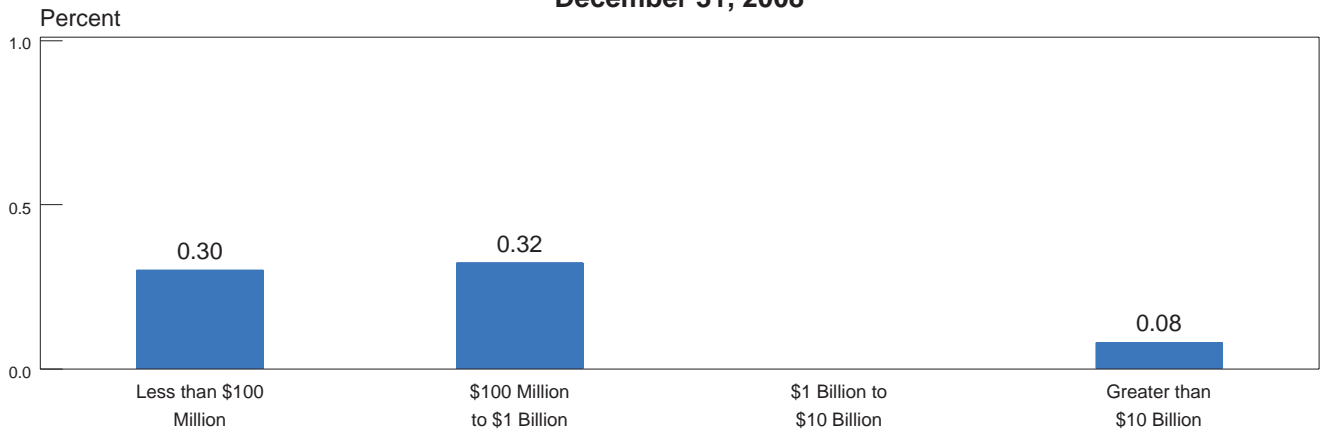
(\$ Billions)



## Performance Ratios By Asset Size

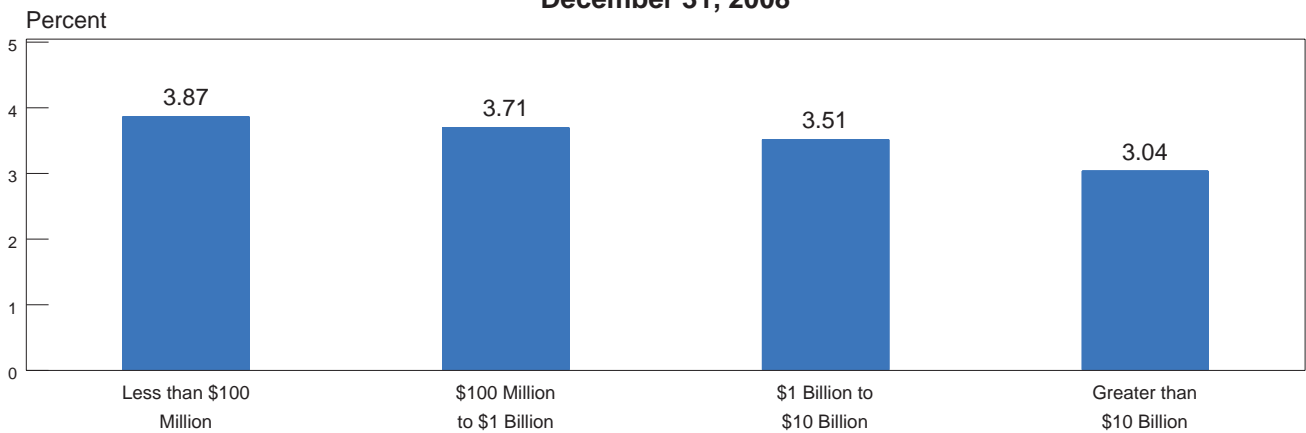
### Return on Assets (YTD)

December 31, 2008



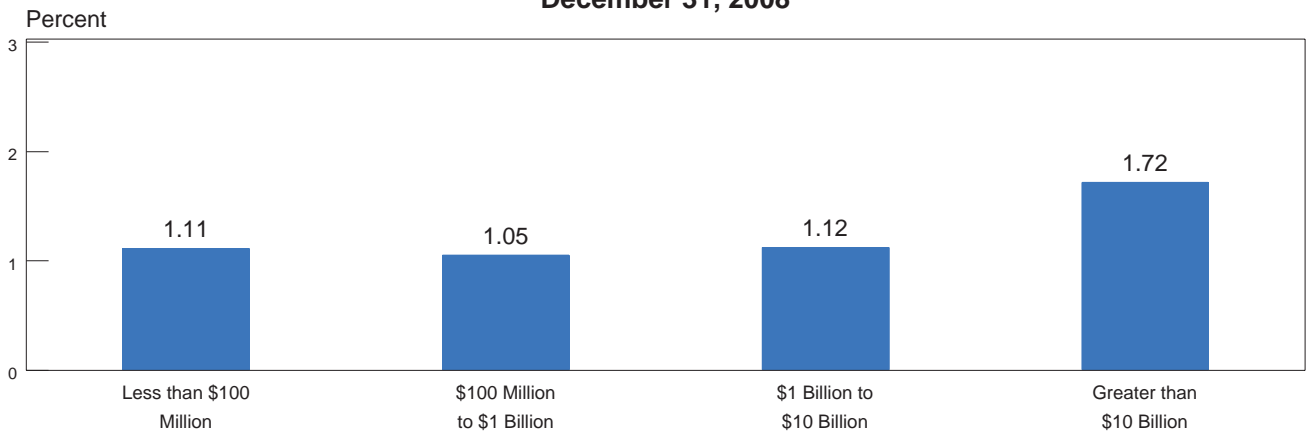
### Net Interest Margin (YTD)

December 31, 2008



### Noninterest Income to Assets (YTD)

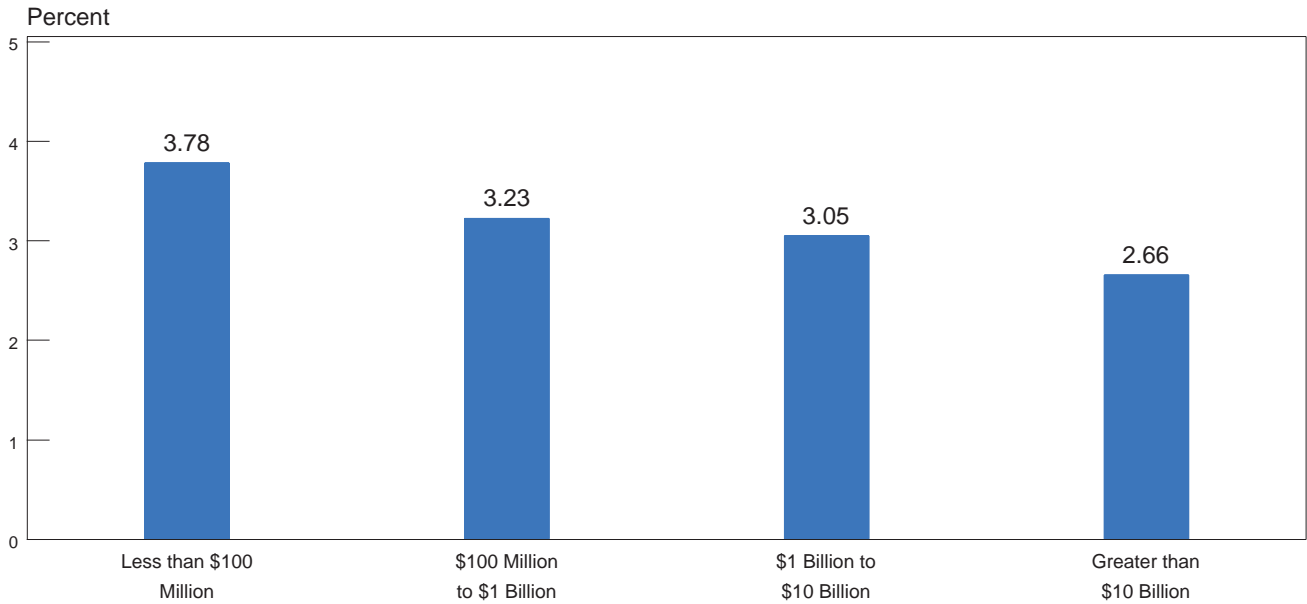
December 31, 2008





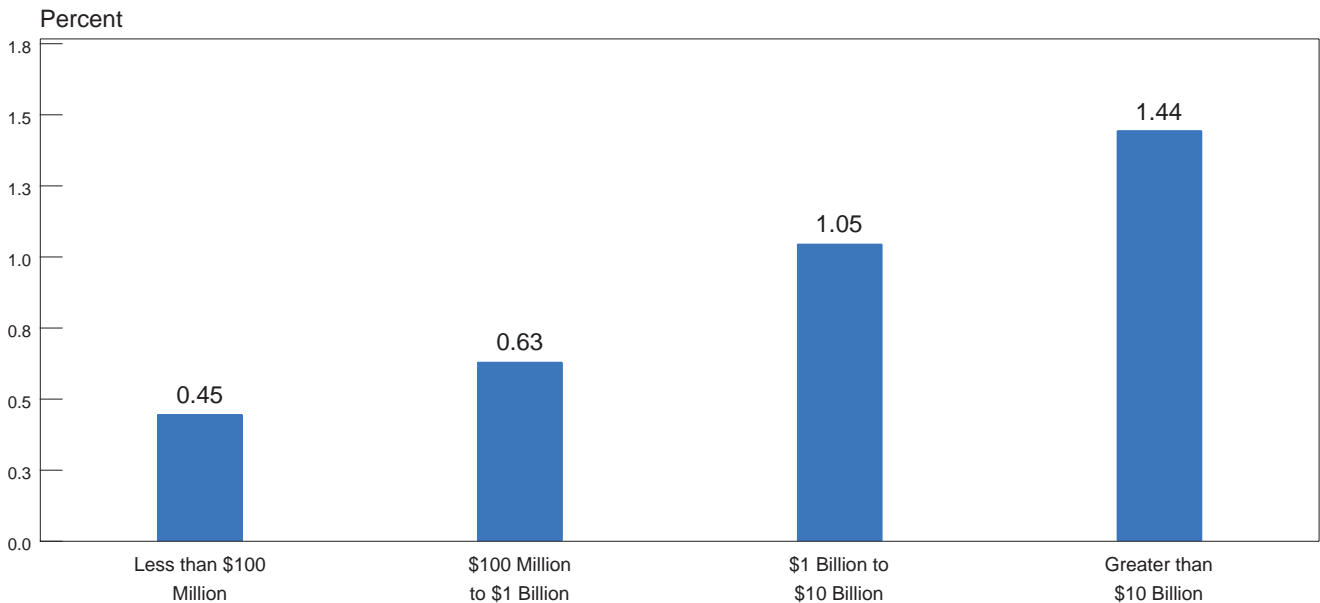
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2008



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

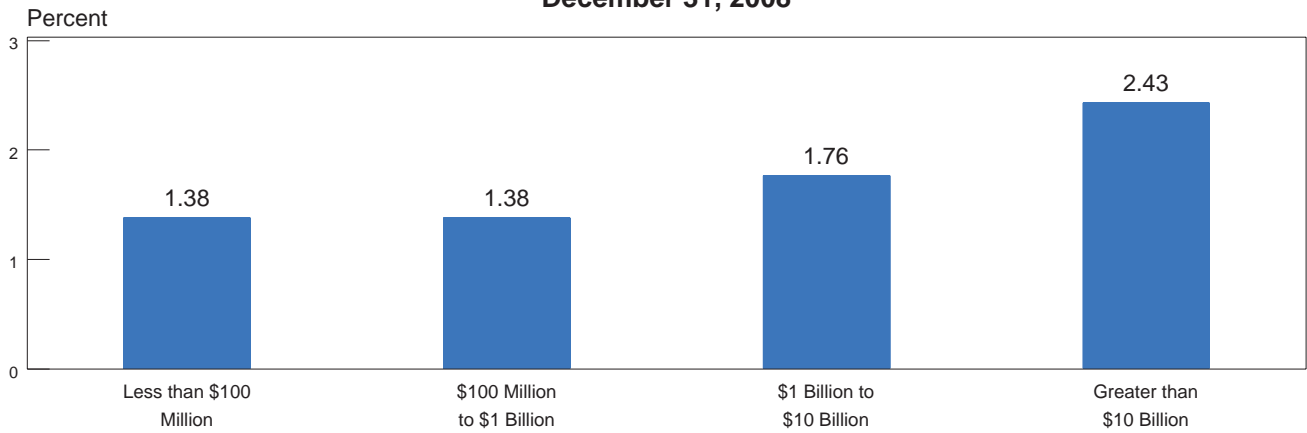
December 31, 2008



## Condition Ratios By Asset Size

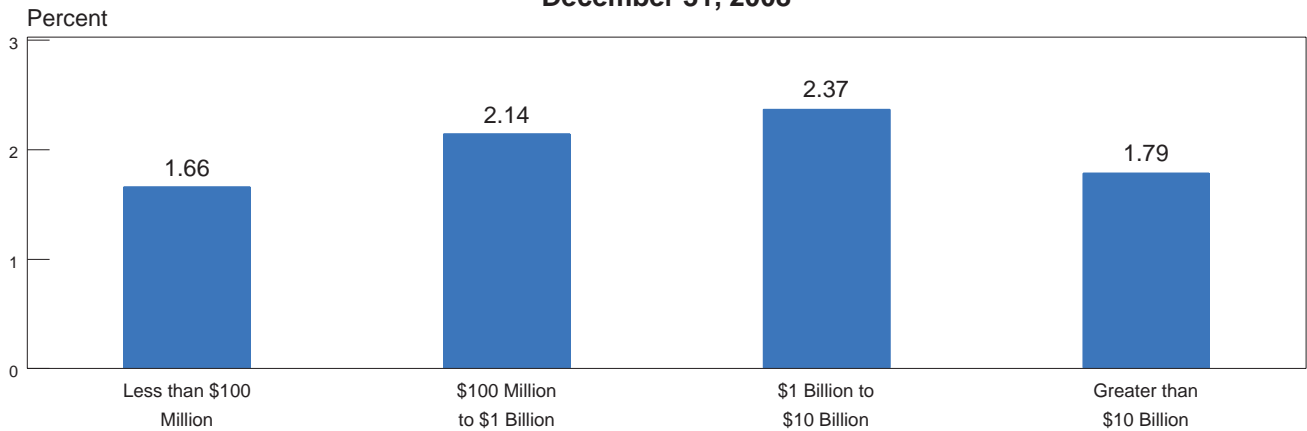
### Loss Allowance To Loans and Leases

December 31, 2008



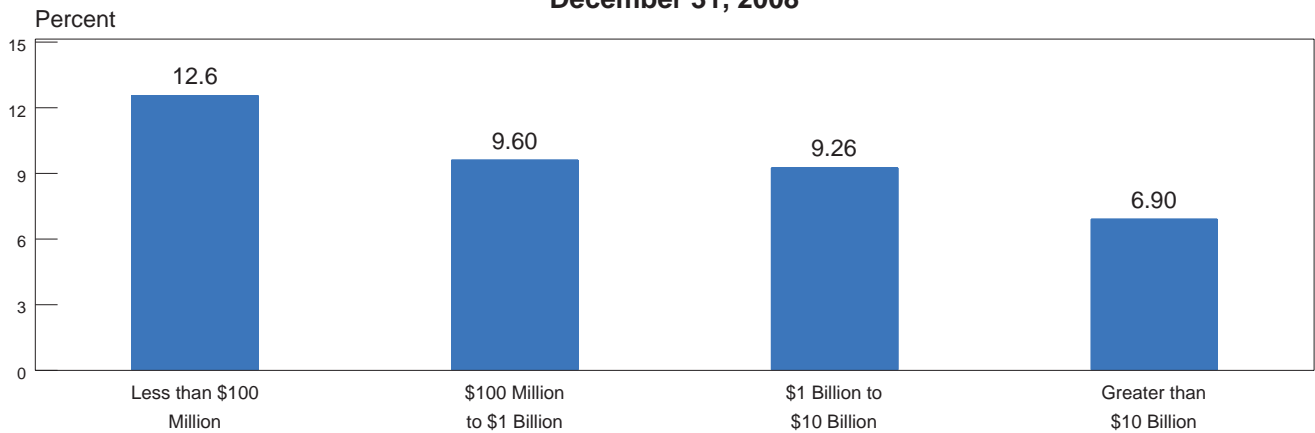
### Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2008



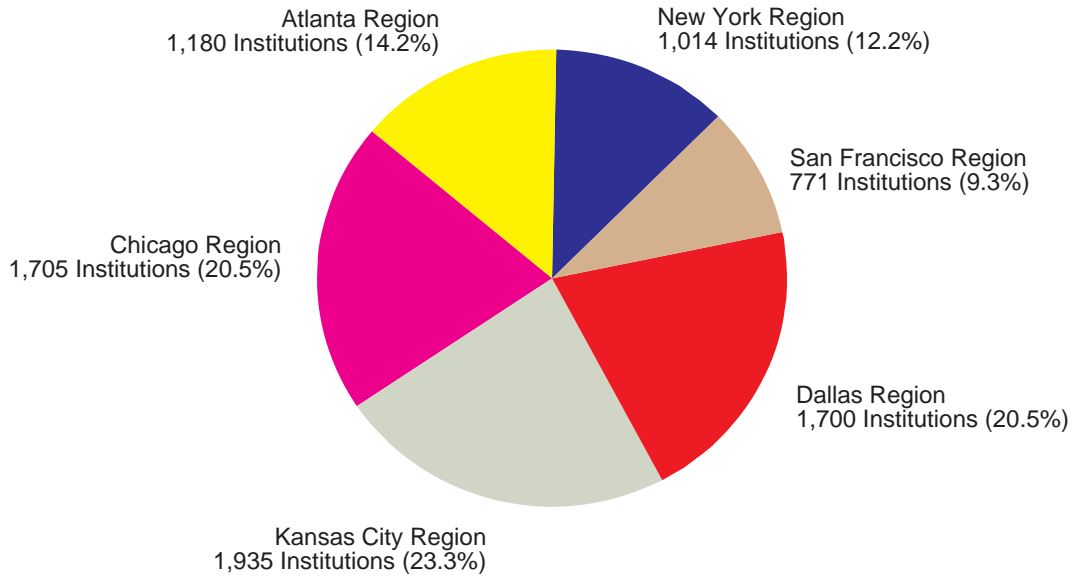
### Core Capital (Leverage) Ratio

December 31, 2008



## Geographic Distribution of FDIC-Insured Institutions

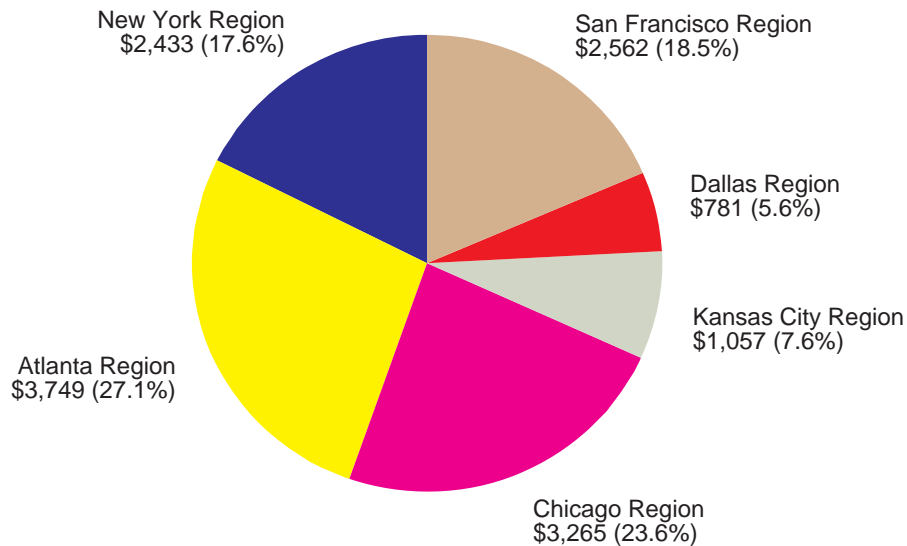
December 31, 2008



## Geographic Distribution of Industry Assets

December 31, 2008

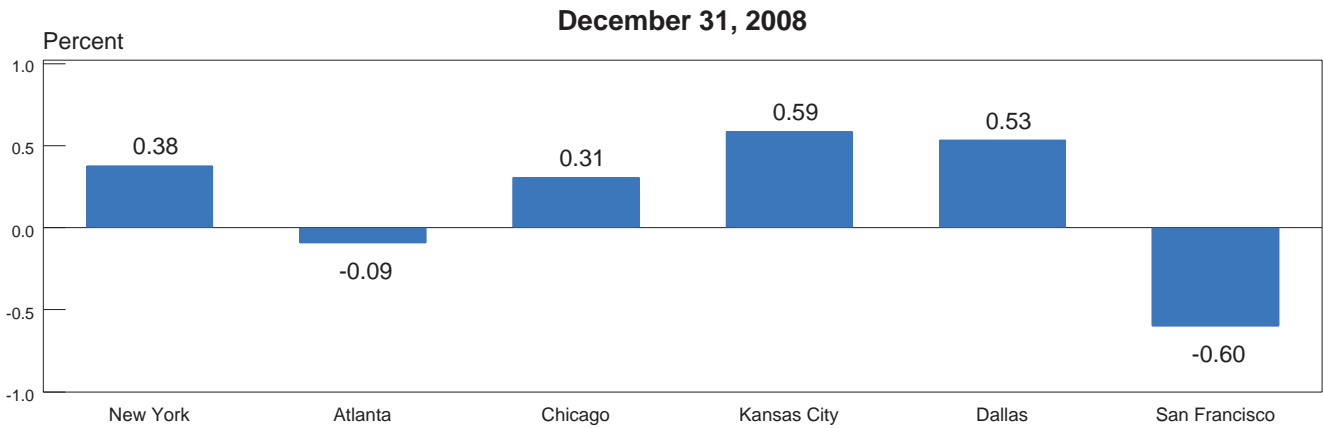
(\$ Billions)



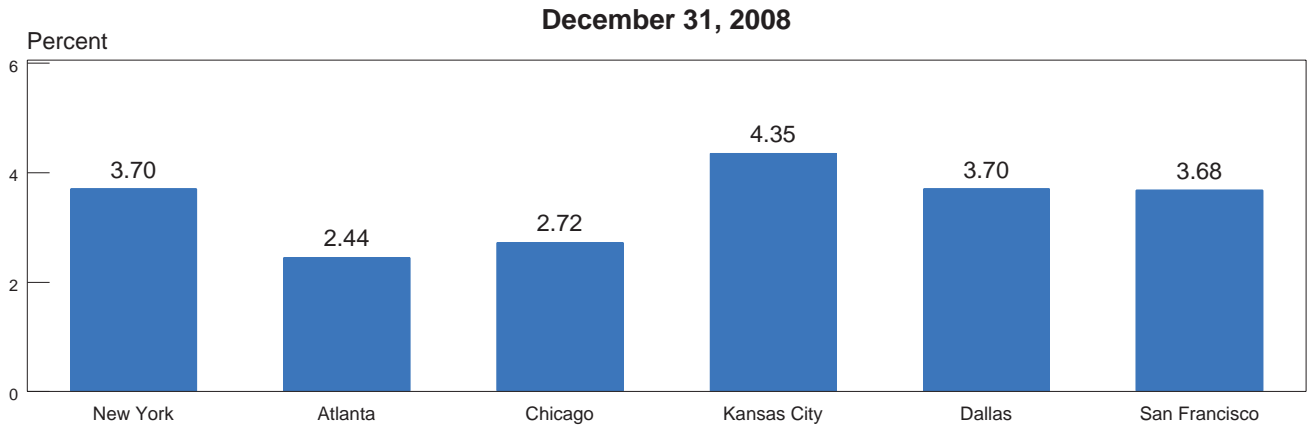
Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

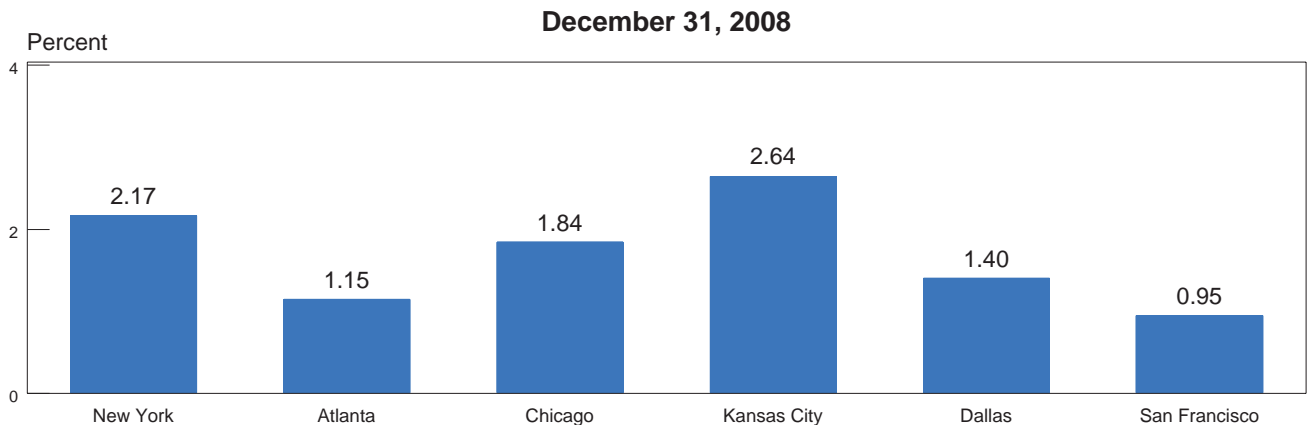
### Return on Assets (YTD)



### Net Interest Margins (YTD)



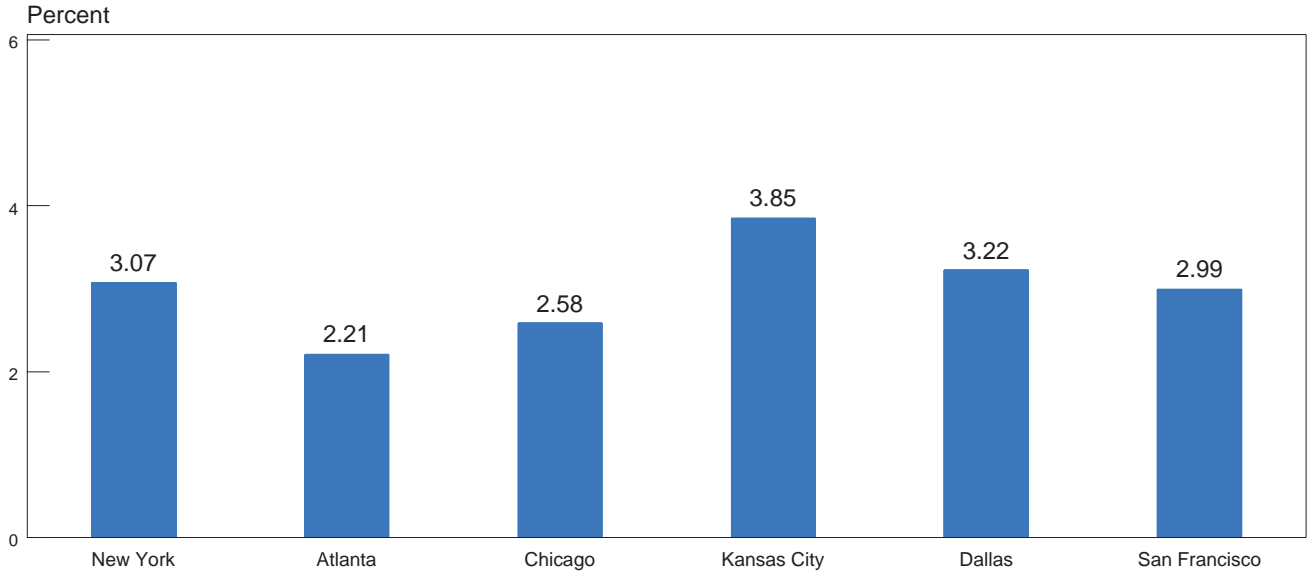
### Noninterest Income to Assets (YTD)



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

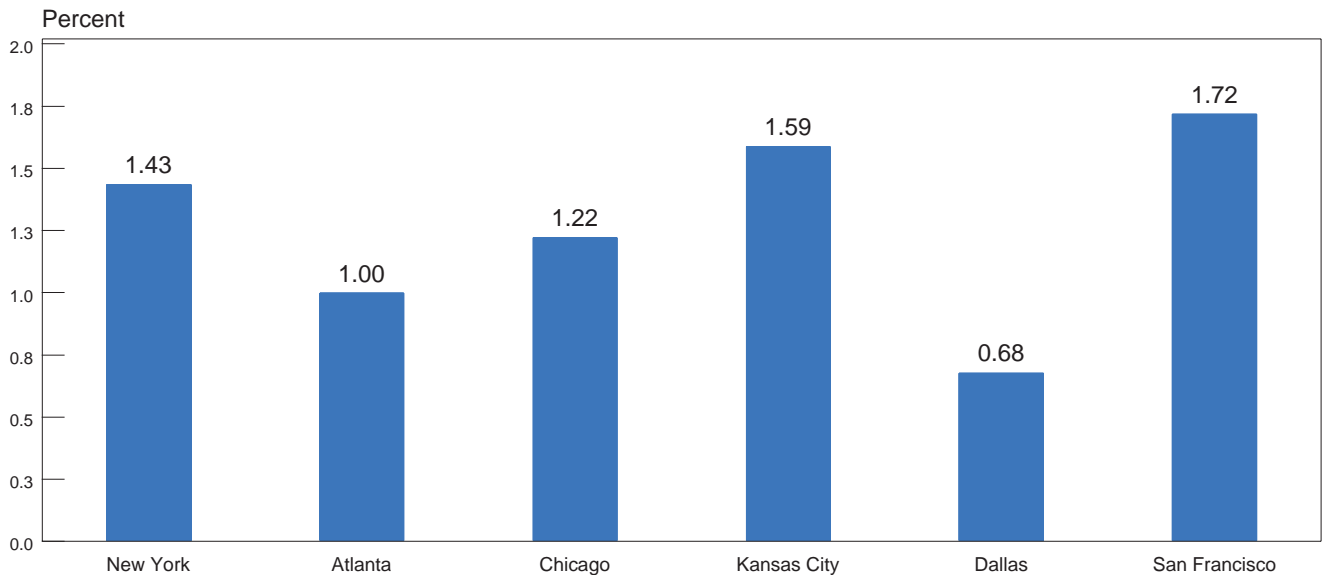
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

December 31, 2008



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

December 31, 2008

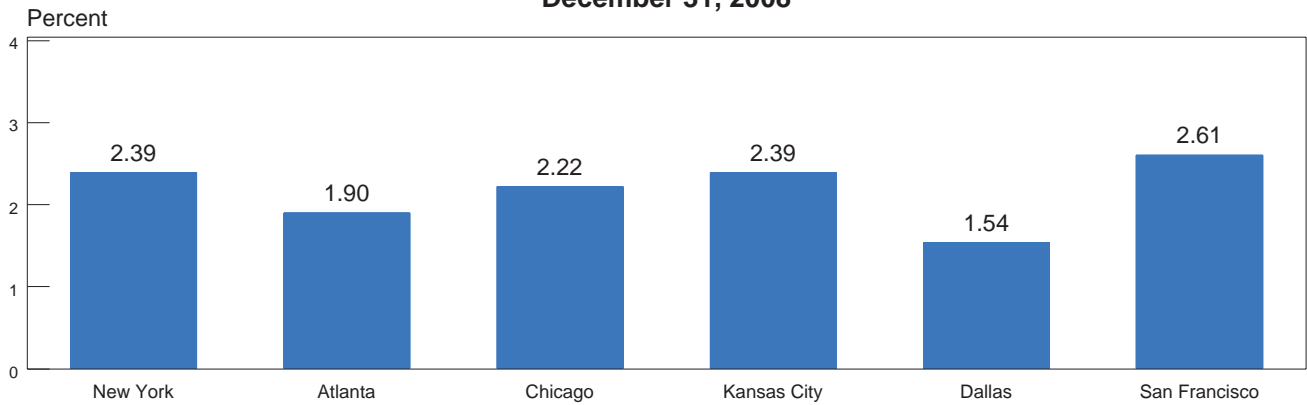


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

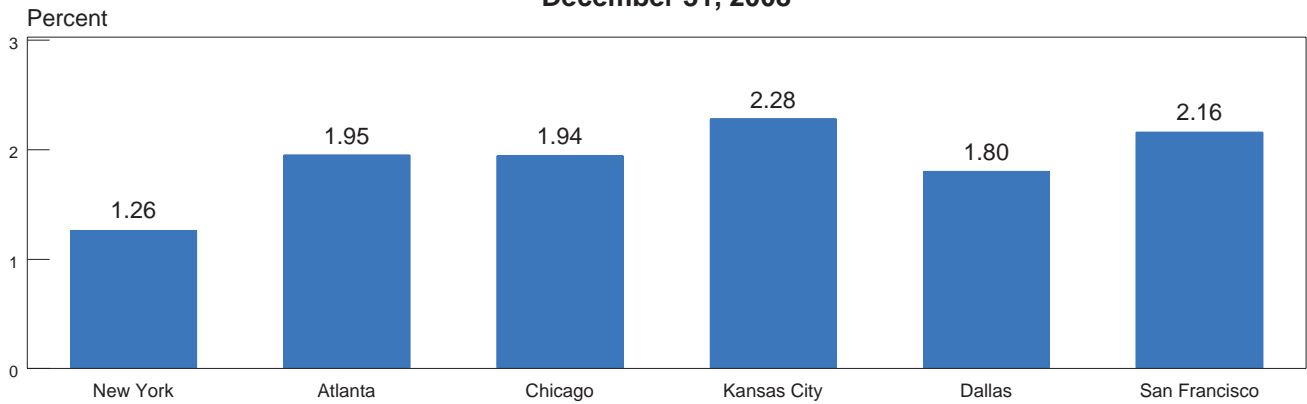
### Loss Allowance To Loans and Leases

December 31, 2008



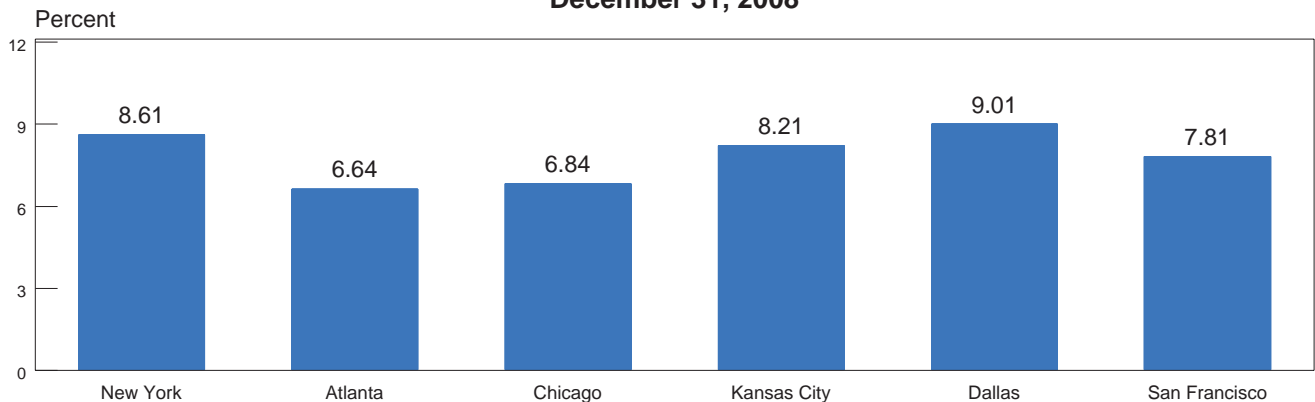
### Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2008



### Core Capital (Leverage) Ratio

December 31, 2008

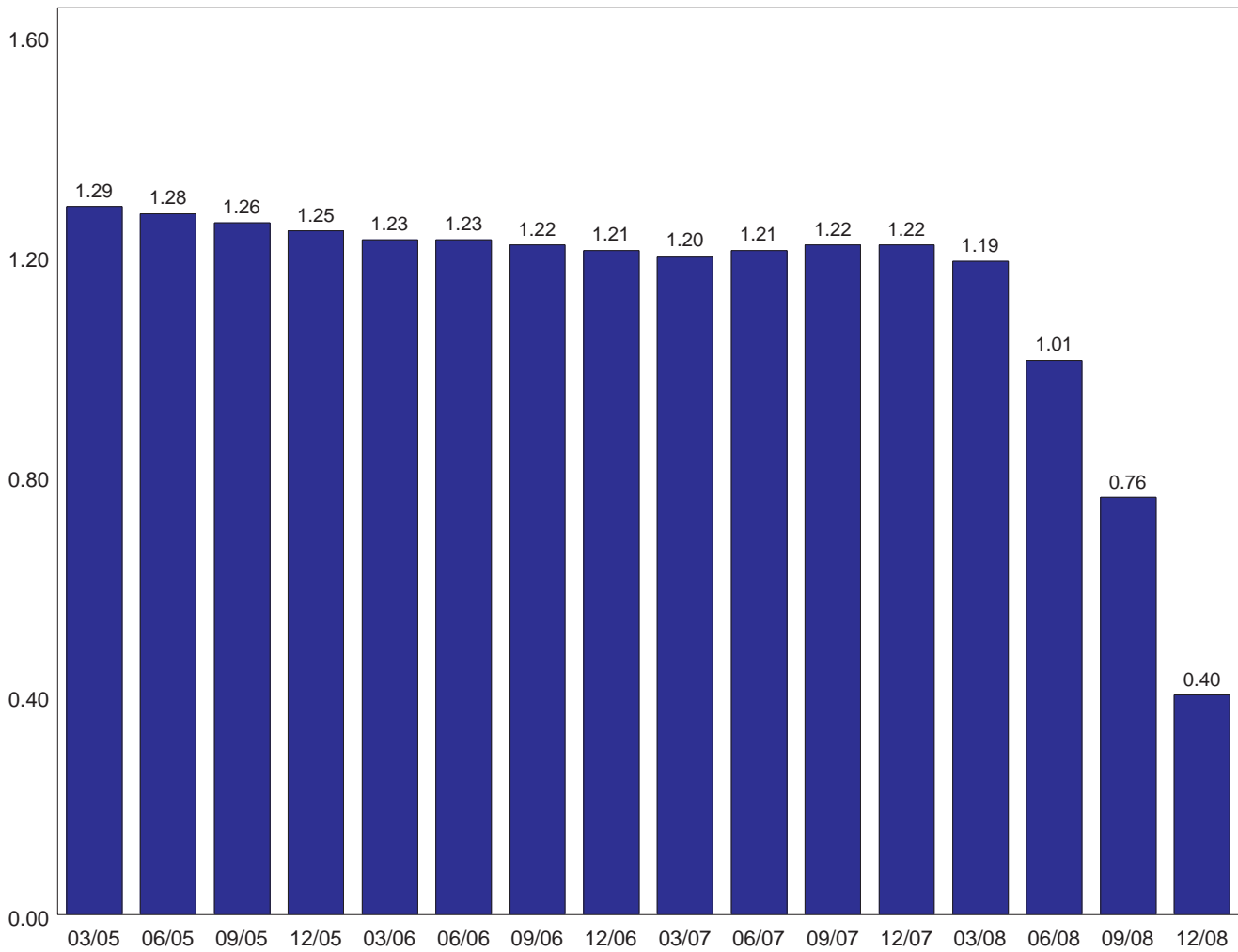


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2005 - December 31, 2008

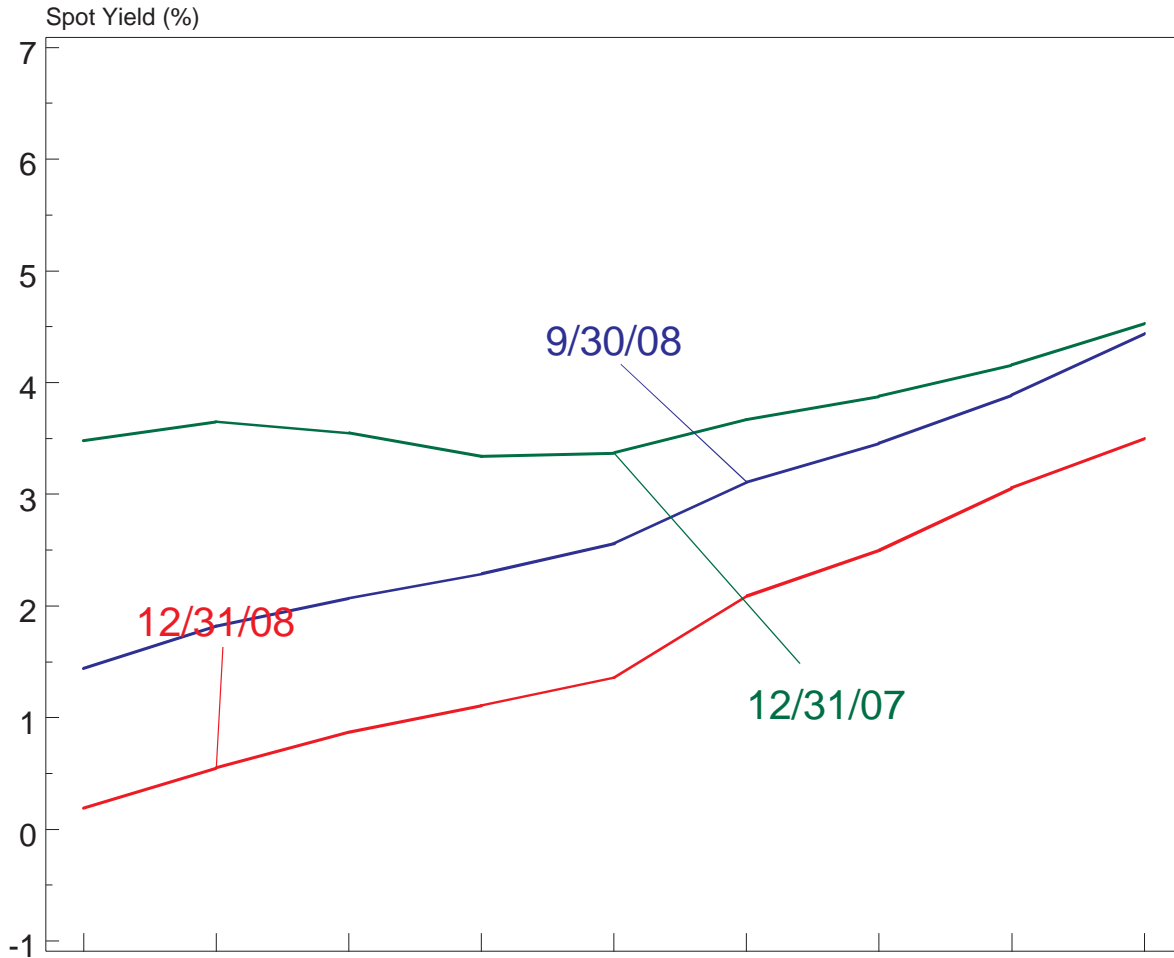
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2008 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

December 31, 2007 - December 31, 2008



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/08	0.19	0.55	0.87	1.11	1.36	2.09	2.50	3.06	3.50
9/30/08	1.44	1.82	2.07	2.29	2.56	3.11	3.46	3.89	4.44
6/30/08	1.74	1.94	2.14	2.53	2.78	3.26	3.54	3.94	4.58
3/31/08	1.73	1.80	1.81	1.81	1.98	2.59	3.01	3.55	4.35
12/31/07	3.48	3.65	3.55	3.34	3.37	3.67	3.88	4.16	4.53

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, 2008

### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,098	97.5%	\$13,661.2	98.7%
Adequately Capitalized	147	1.8%	\$106.0	0.8%
Undercapitalized	31	0.4%	\$16.2	0.1%
Significantly Undercapitalized	13	0.2%	\$21.3	0.2%
Critically Undercapitalized	16	0.2%	\$42.4	0.3%

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

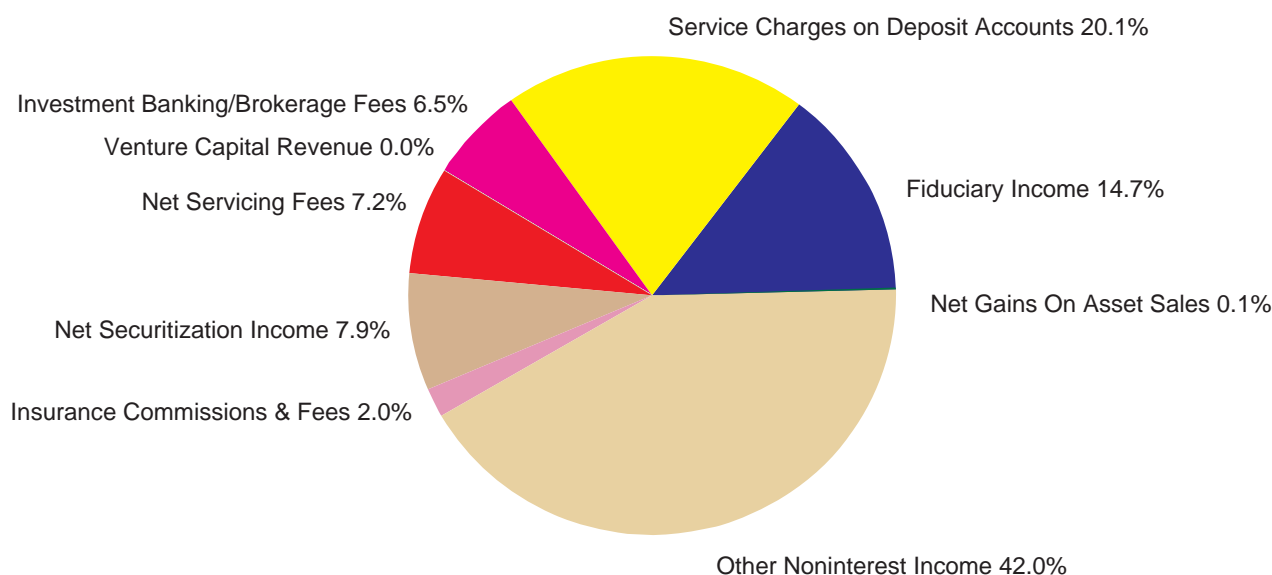
### Capital Category Definitions

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

\*As a percentage of risk-weighted assets

## Composition of Commercial Banks' Noninterest Income

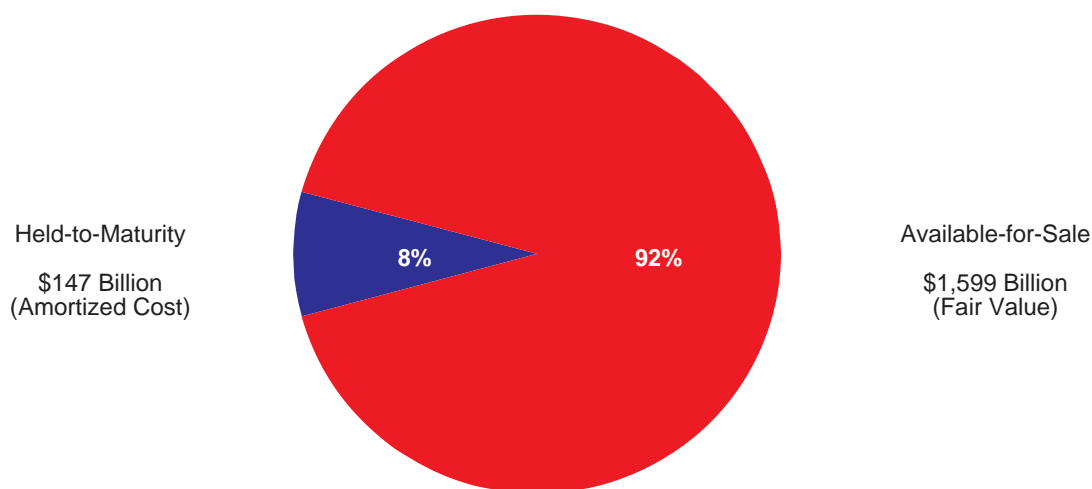
December 31, 2008



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$28,511	1,387	19.4%
Service Charges on Deposit Accounts	\$38,936	6,939	96.9%
Trading Gains & Fees	-\$1,013	192	2.7%
Investment Banking/Brokerage Fees	\$12,533	1,985	27.7%
Venture Capital Revenue	\$8	63	0.9%
Net Servicing Fees	\$14,042	1,742	24.3%
Net Securitization Income	\$15,338	49	0.7%
Insurance Commissions & Fees	\$3,848	3,310	46.2%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	-\$734	2,096	29.3%
Net Gains/Losses On OREO Sales	-\$1,442	2,833	39.6%
Net Gains/Losses On Sales Of Other Assets	\$2,380	2,491	34.8%
Other Noninterest Income	\$81,442	7,007	97.8%
<b>Total Noninterest Income</b>	<b>\$193,853</b>	<b>7,058</b>	<b>98.6%</b>

## Commercial Bank Total Securities\*

December 31, 2008



## Commercial Bank Total Securities\*

December 31, 2008

	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	\$1,380	103.9	\$30,879	101.9	\$32,258	102.0
U.S. Government Agencies	180	100.8	8,865	100.7	9,045	100.7
Government Sponsored Enterprises	14,330	102.2	147,850	101.9	162,180	102.0
Mortgage Pass-through Securities	16,123	102.1	706,652	101.6	722,775	101.6
Collateralized Mortgage Obligations	58,722	91.1	306,510	87.5	365,232	88.1
State, County, Municipal Obligations	21,353	99.5	122,651	94.6	144,004	95.3
Asset Backed Securities	19,797	96.7	111,753	87.6	131,550	88.8
Other Debt Securities	15,256	93.5	142,508	98.2	157,764	110.7
Equity Securities	**	**	21,730	102.2	21,730	102.2
<b>Total Securities</b>	<b>\$147,140</b>	<b>95.8</b>	<b>\$1,599,399</b>	<b>96.7</b>	<b>\$1,746,539</b>	<b>96.6</b>
Memoranda***						
Structured Notes	16,589		16,062			96.8

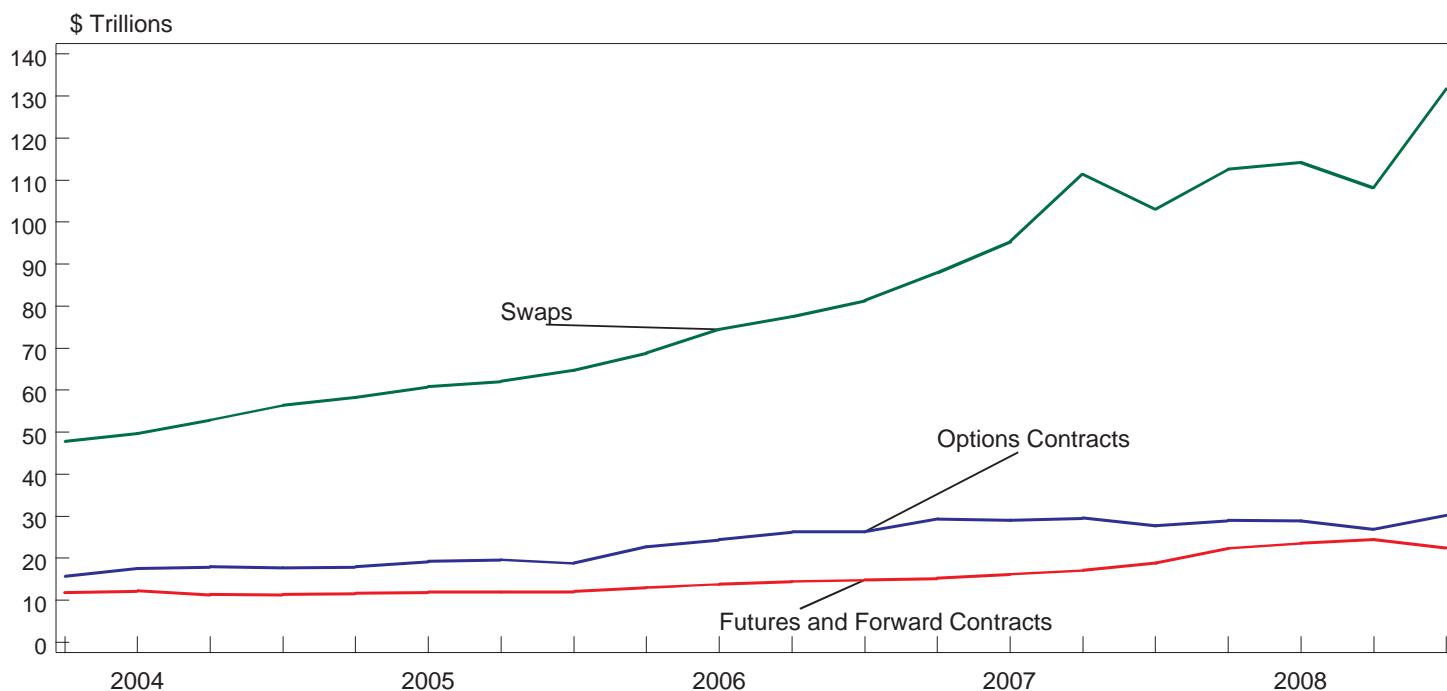
\* Excludes trading account assets.

\*\* 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

2004 - 2008 (Notional Amounts)



	12/04	12/05	12/06	12/07	3/08	6/08	9/08	12/08
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$85,522	\$95,615	\$122,485	\$149,682	\$163,904	\$166,663	\$159,694	\$184,485
<b>Futures and Forward Contracts</b>	<b>11,365</b>	<b>12,056</b>	<b>14,881</b>	<b>18,866</b>	<b>22,361</b>	<b>23,582</b>	<b>24,483</b>	<b>22,512</b>
Interest rate contracts	6,520	7,060	8,539	9,117	11,722	12,881	13,177	13,754
Foreign exchange rate contracts	4,717	4,828	6,143	9,498	10,352	10,393	11,053	8,528
Other futures and forwards*	128	168	199	251	286	308	253	231
<b>Option Contracts</b>	<b>17,751</b>	<b>18,856</b>	<b>26,275</b>	<b>27,725</b>	<b>28,990</b>	<b>28,915</b>	<b>26,934</b>	<b>30,267</b>
Interest rate options	14,952	15,160	20,515	20,984	21,592	21,870	19,624	23,615
Foreign currency options	1,734	2,360	3,273	4,025	4,791	4,447	4,139	4,163
Other option contracts*	1,065	1,336	2,487	2,716	2,607	2,599	3,171	2,489
<b>Swaps</b>	<b>56,406</b>	<b>64,704</b>	<b>81,328</b>	<b>103,091</b>	<b>112,553</b>	<b>114,166</b>	<b>108,276</b>	<b>131,706</b>
Interest rate swaps	54,048	62,299	78,366	99,376	108,551	110,169	104,389	127,036
Foreign exchange rate swaps	2,155	2,101	2,484	3,092	3,354	3,422	3,291	4,133
Other swaps*	203	303	478	623	648	575	596	536
<b>Memoranda</b>								
Spot Foreign Exchange Contracts	419	431	664	560	1,241	1,157	1,246	699
Credit Derivatives	2,347	5,822	9,020	15,863	16,441	15,469	16,148	15,897
Number of banks reporting derivatives	684	838	922	956	1,009	977	976	1,007
Replacement cost of interest rate and foreign exchange rate contracts **	1,268	1,129	1,020	1,570	2,514	2,014	1,908	5,765

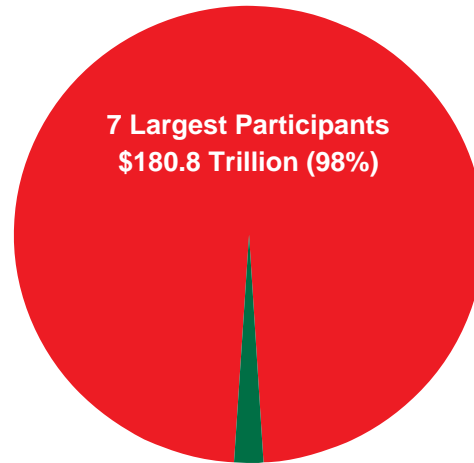
\* Not reported by banks with less than \$300 million in assets.

\*\* 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, 2008

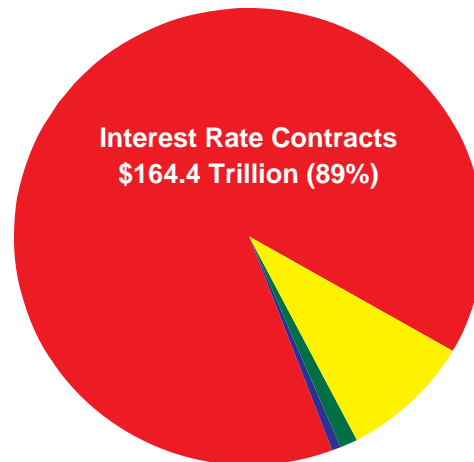


All Other Participants (1000 Banks)  
\$3.7 Trillion (2%)

## Composition of Commercial Bank Derivatives\*

Notional Amounts

December 31, 2008



Commodity & Other Contracts  
\$1.0 Trillion (1%)

Equity Derivative Contracts  
\$2.2 Trillion (1%)

Foreign Exchange Contracts  
\$16.8 Trillion (9%)

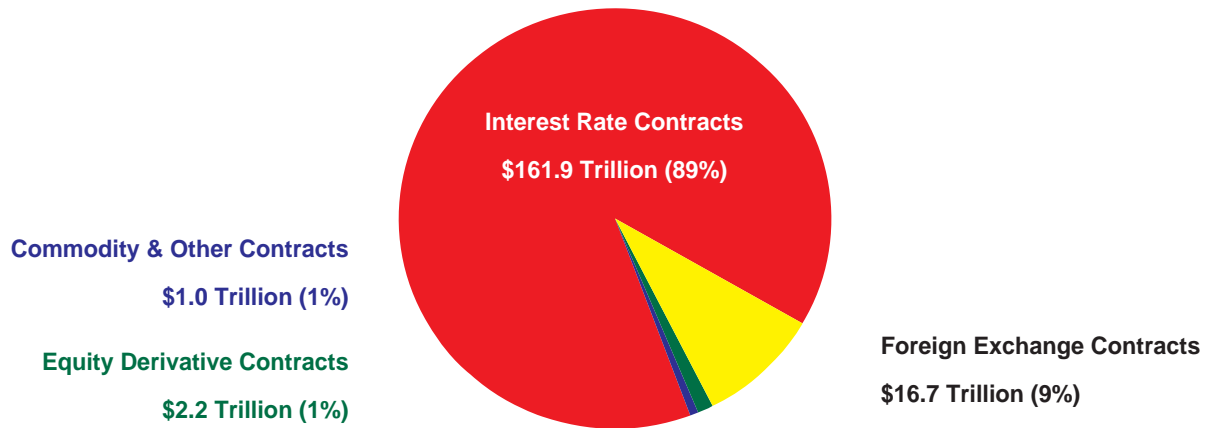
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$647 billion for the seven largest participants and \$52 billion for all others are not included.

## Purpose of Commercial Bank Derivatives\*

### Held for Trading

#### Notional Amounts

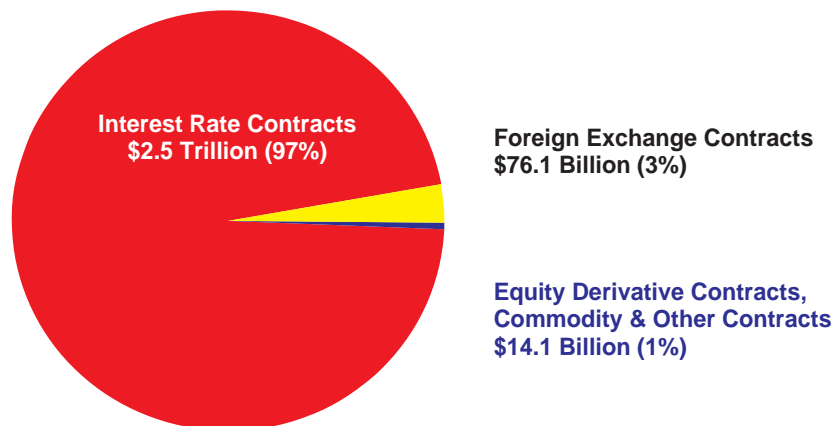
December 31, 2008



### Not Held for Trading

#### Notional Amounts

December 31, 2008



\* 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 \$699 billion are not included.

## Position of Commercial Bank Derivatives

### Gross Fair Values

December 31, 2008  
(\$ Millions)

### Held for Trading

170 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	5,024,726	612,525	125,156	82,859	5,845,266	101,377
Gross negative fair value	4,911,715	630,977	122,241	78,957	5,743,889	
<b>All other participants</b>						
Gross positive fair value	45,528	28,817	1,105	3,682	79,133	3,016
Gross negative fair value	43,092	28,280	1,057	3,688	76,117	
<b>Total</b>						
Gross positive fair value	5,070,254	641,343	126,262	86,541	5,924,399	104,393
Gross negative fair value	4,954,807	659,257	123,298	82,645	5,820,007	

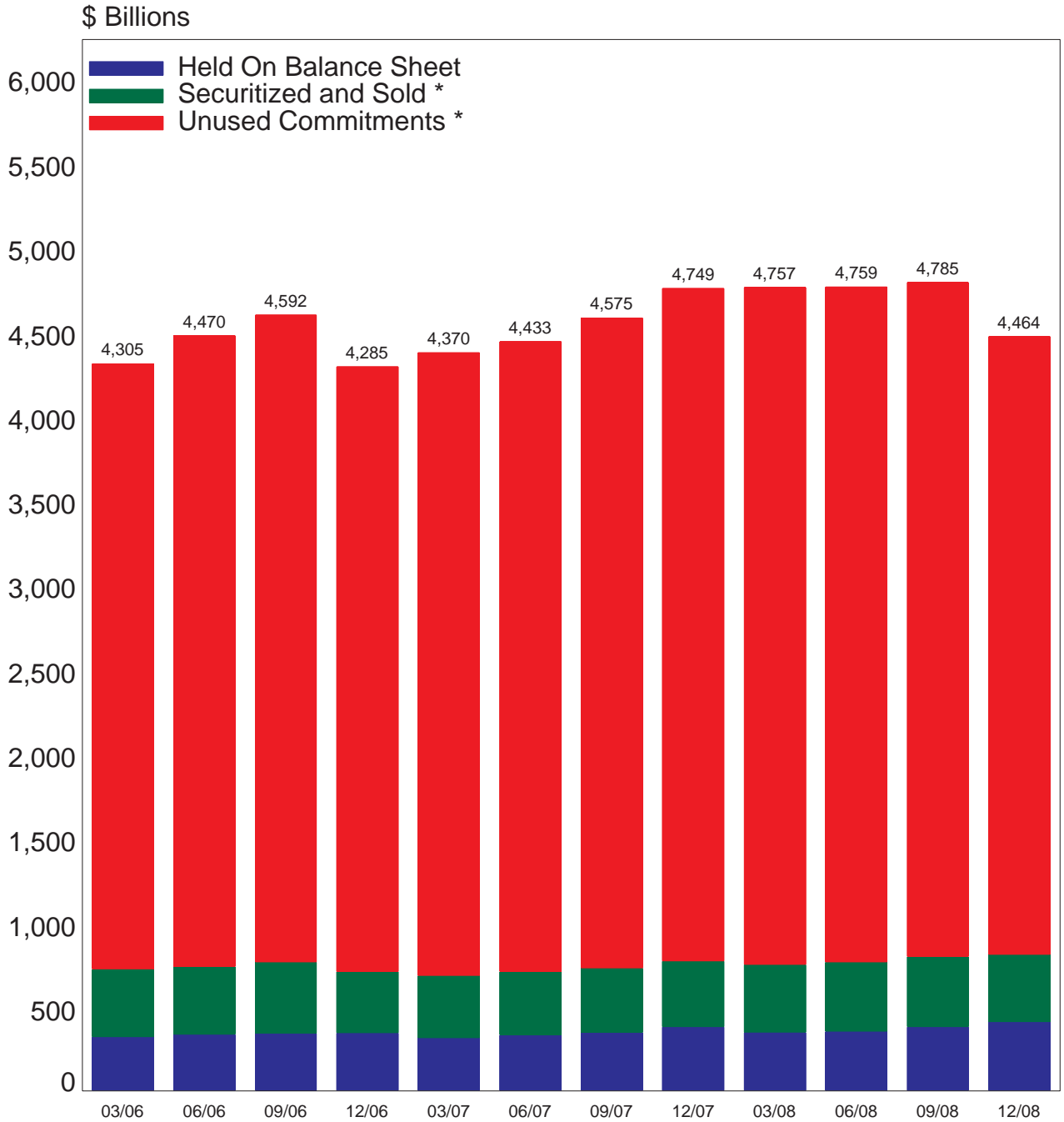
### Held for Purposes Other than Trading

923 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 79% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	33,994	1,272	15	2	35,284	10,367
Gross negative fair value	23,683	1,085	113	35	24,916	
<b>All other participants</b>						
Gross positive fair value	16,265	1,893	218	33	18,409	6,291
Gross negative fair value	10,754	1,108	209	45	12,117	
<b>Total</b>						
Gross positive fair value	50,259	3,166	233	35	53,692	16,659
Gross negative fair value	34,438	2,193	322	80	37,034	

# Expansion of Commercial Bank Credit Card Lines

2006-2008



**Loans Outstanding (\$ Billions)**

<b>Held On Balance Sheet</b>	317.0	331.1	338.2	341.0	311.0	330.0	343.4	375.7	344.3	350.4	375.8	405.4
<b>Securitized and Sold *</b>	402.2	403.4	423.0	362.5	367.8	372.5	379.7	390.0	402.2	409.9	417.8	398.3
<b>Unused Commitments *</b>	3,585.9	3,735.0	3,830.6	3,581.4	3,691.0	3,730.6	3,851.9	3,983.0	4,010.5	3,999.1	3,991.2	3,660.1
<b>Total</b>	<b>4,305.2</b>	<b>4,469.6</b>	<b>4,591.8</b>	<b>4,284.8</b>	<b>4,369.9</b>	<b>4,433.2</b>	<b>4,575.0</b>	<b>4,748.7</b>	<b>4,757.0</b>	<b>4,759.4</b>	<b>4,784.9</b>	<b>4,463.8</b>

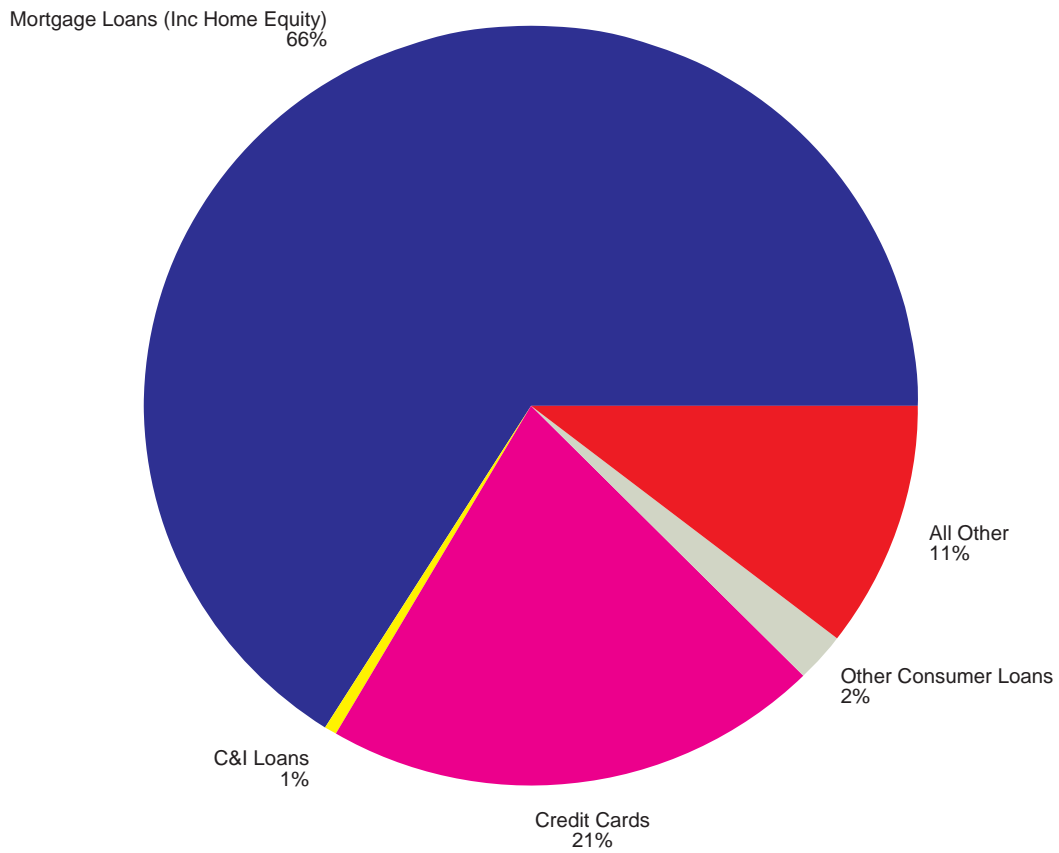
\* Off-balance-sheet



# Composition of Securitized Assets\*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

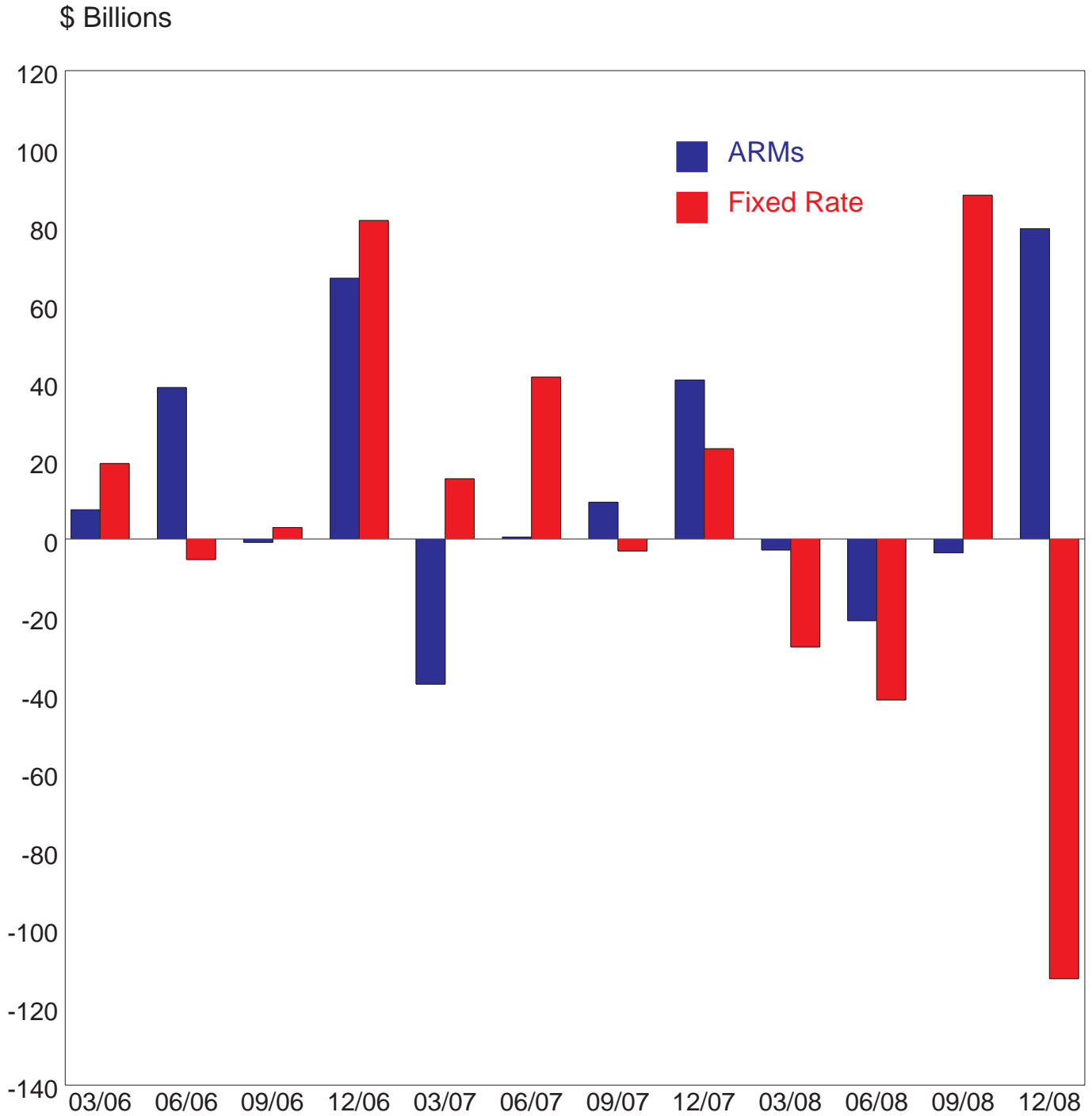
December 31, 2008



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

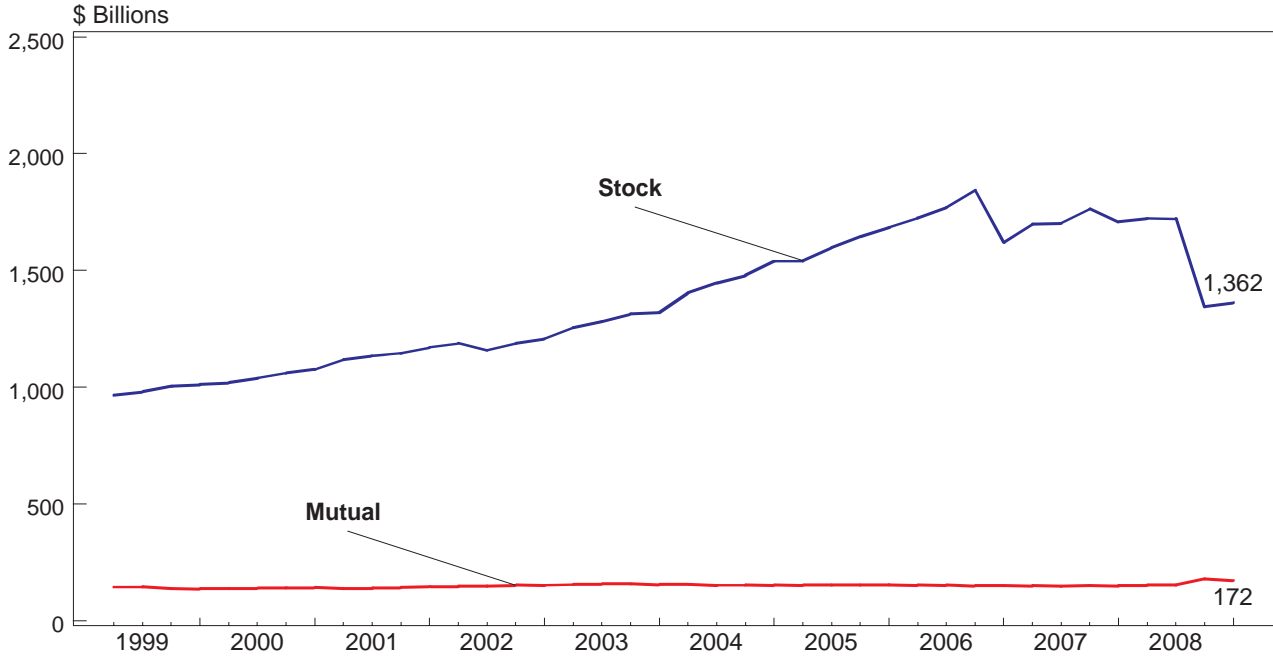
# Growth Rates of ARMs and Fixed-Rate Mortgages

2006 - 2008



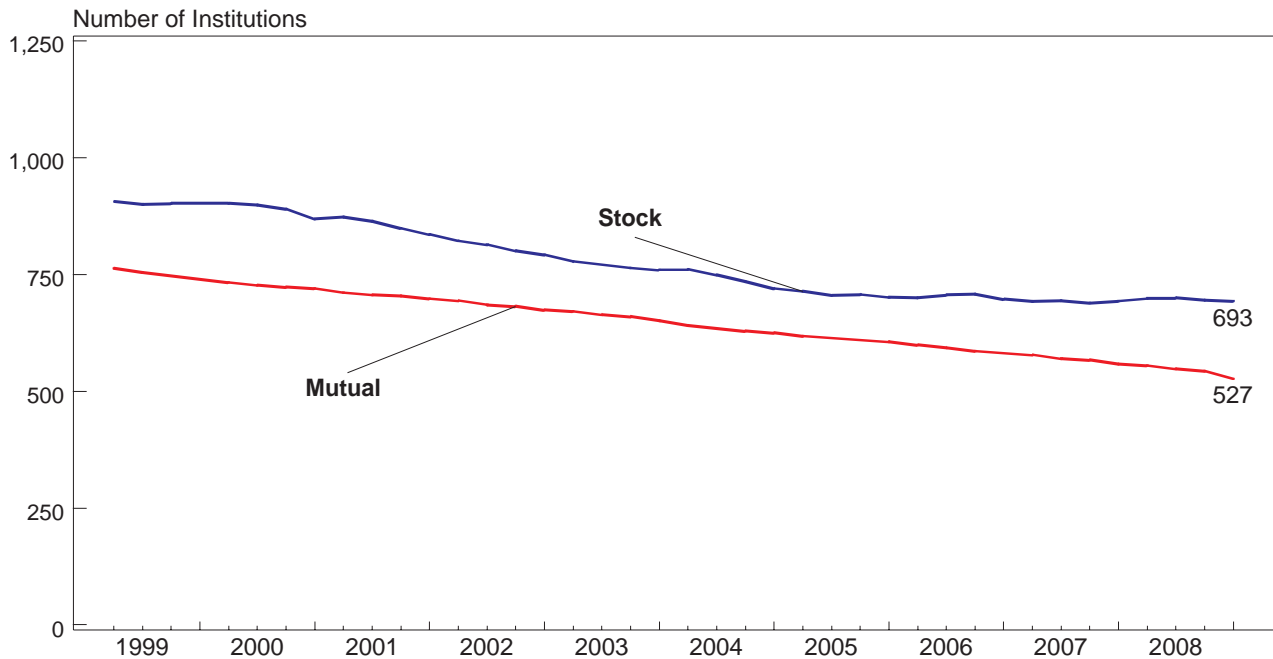
## Assets of Mutual and Stock Savings Institutions

1999 - 2008



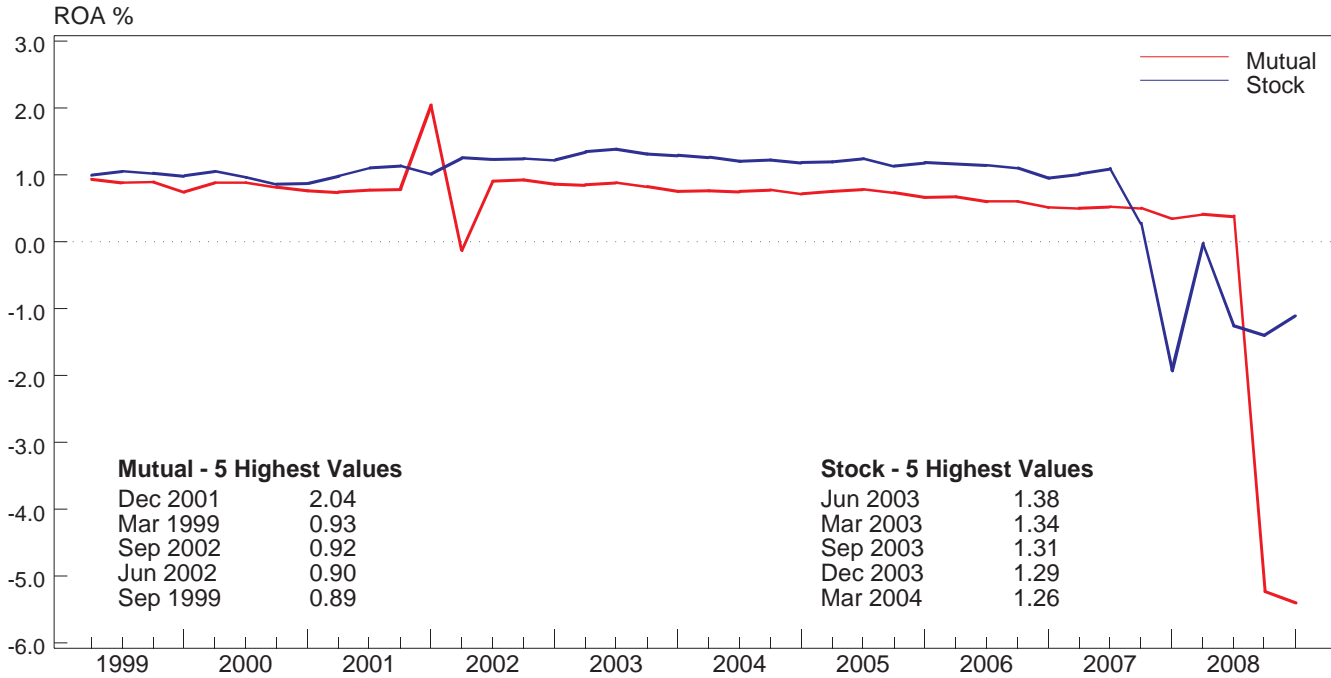
## Number of Mutual and Stock Savings Institutions

1999 - 2008



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

1999-2008



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

1999-2008

