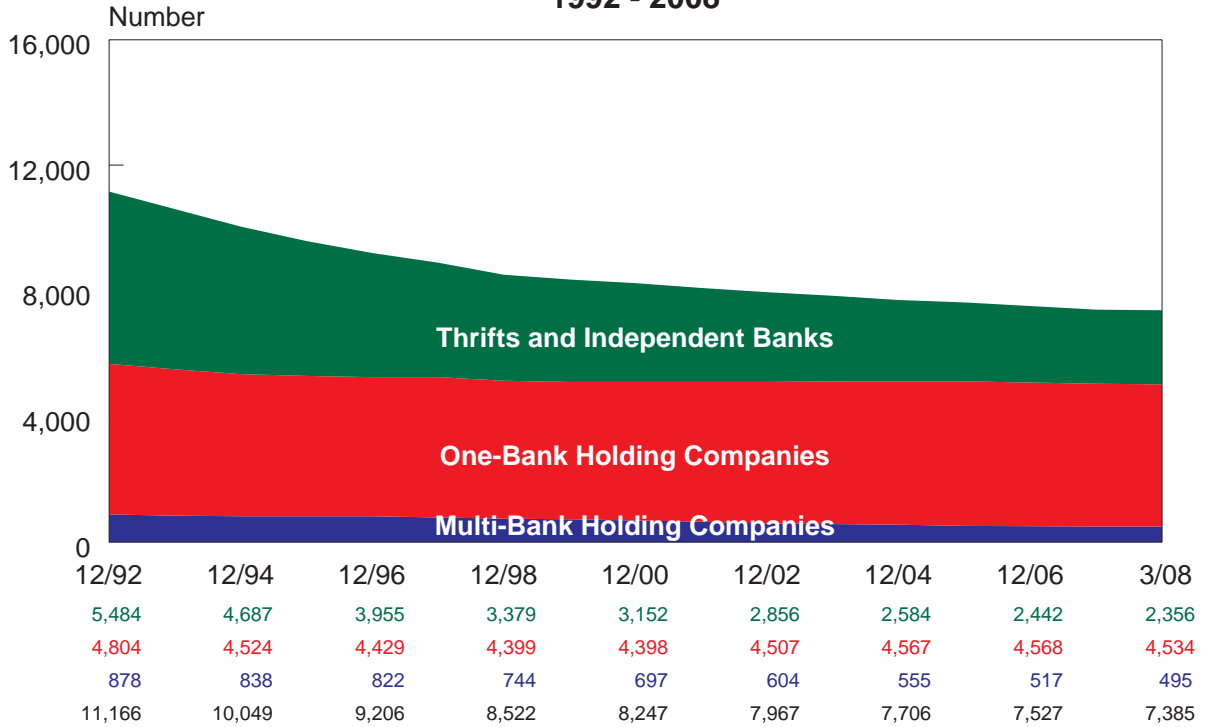


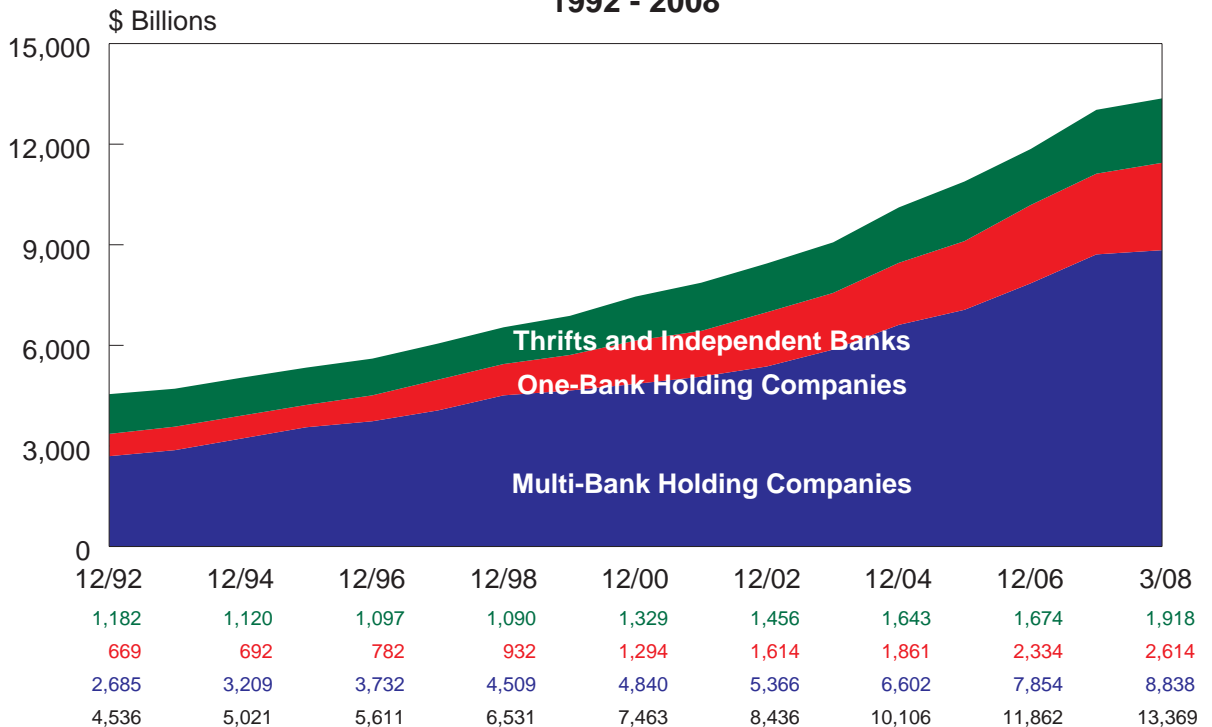
Number of FDIC-Insured Banking Organizations

1992 - 2008



Assets of FDIC-Insured Banking Organizations

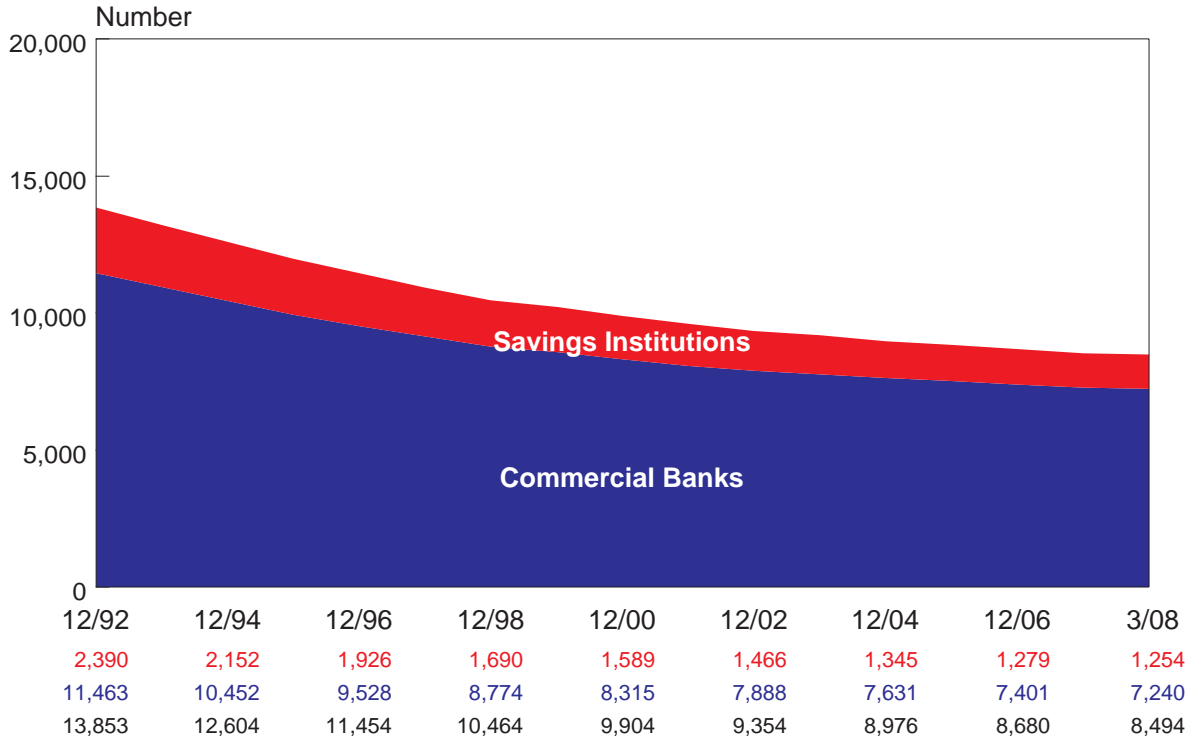
1992 - 2008



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

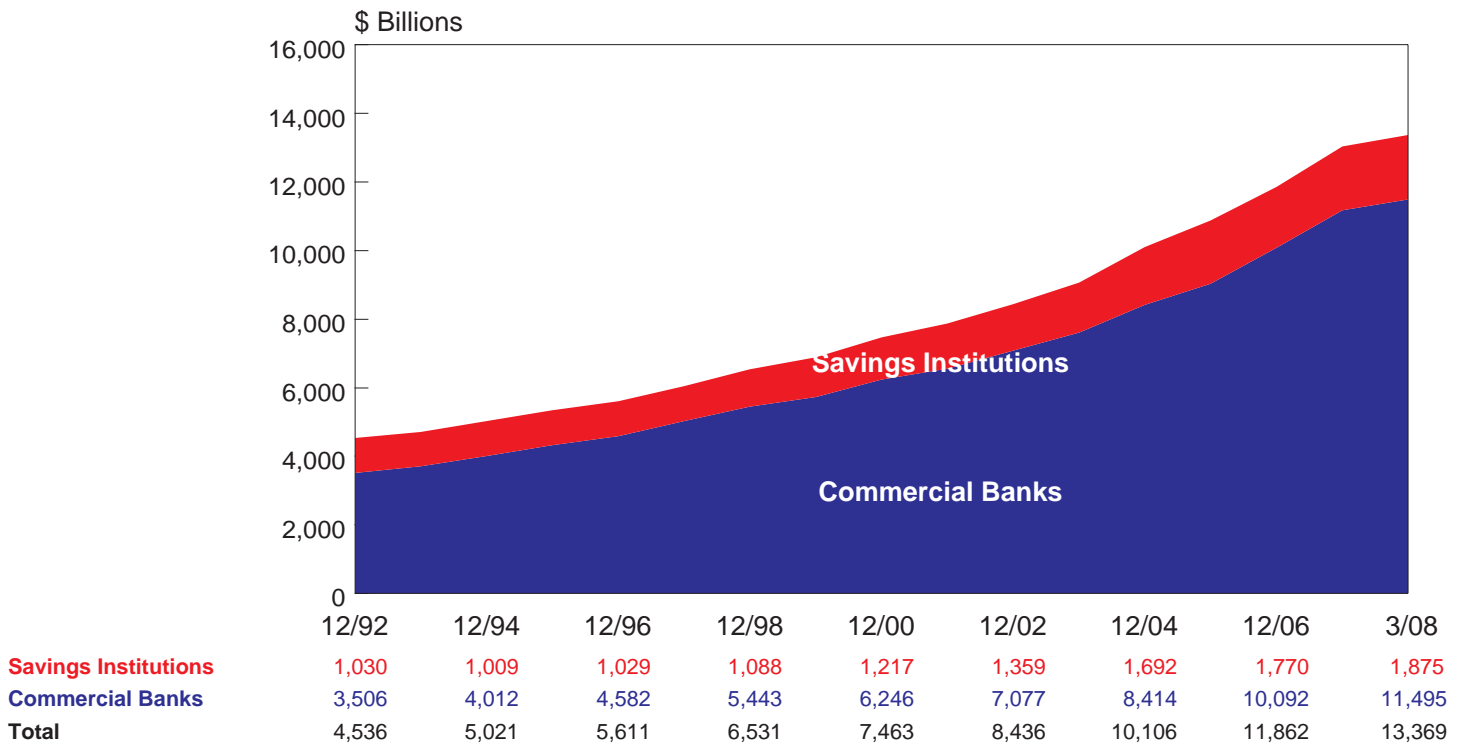
Number of FDIC-Insured Institutions

1992 - 2008



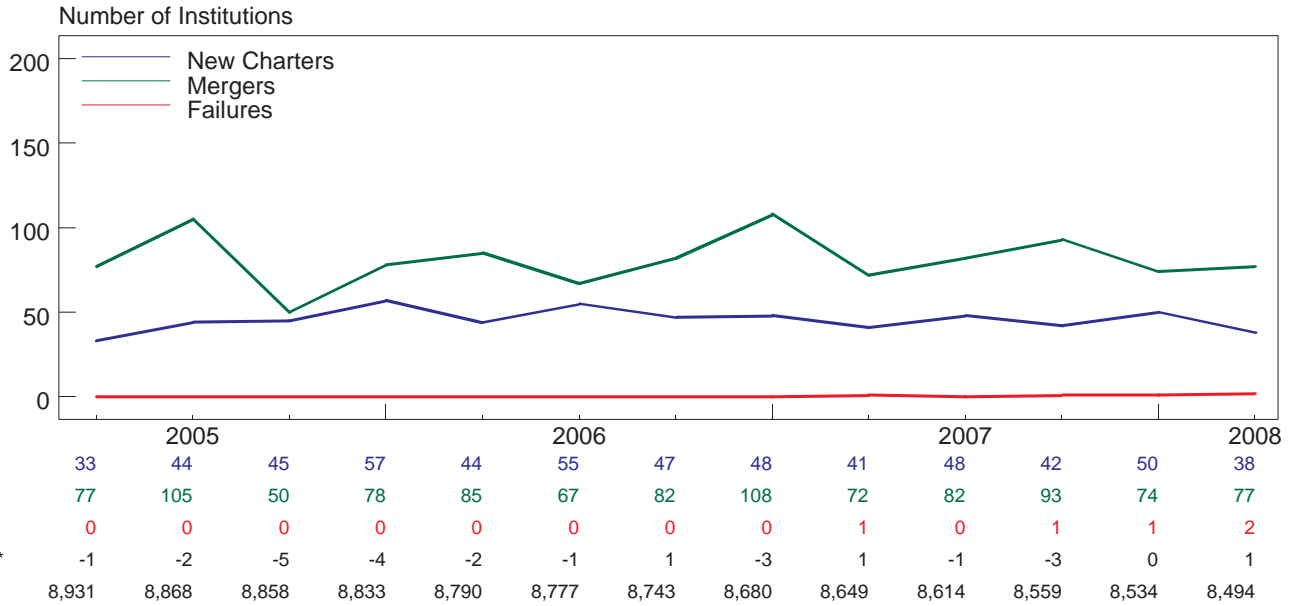
Assets of FDIC-Insured Institutions

1992 - 2008



Changes in the Number of FDIC-Insured Institutions

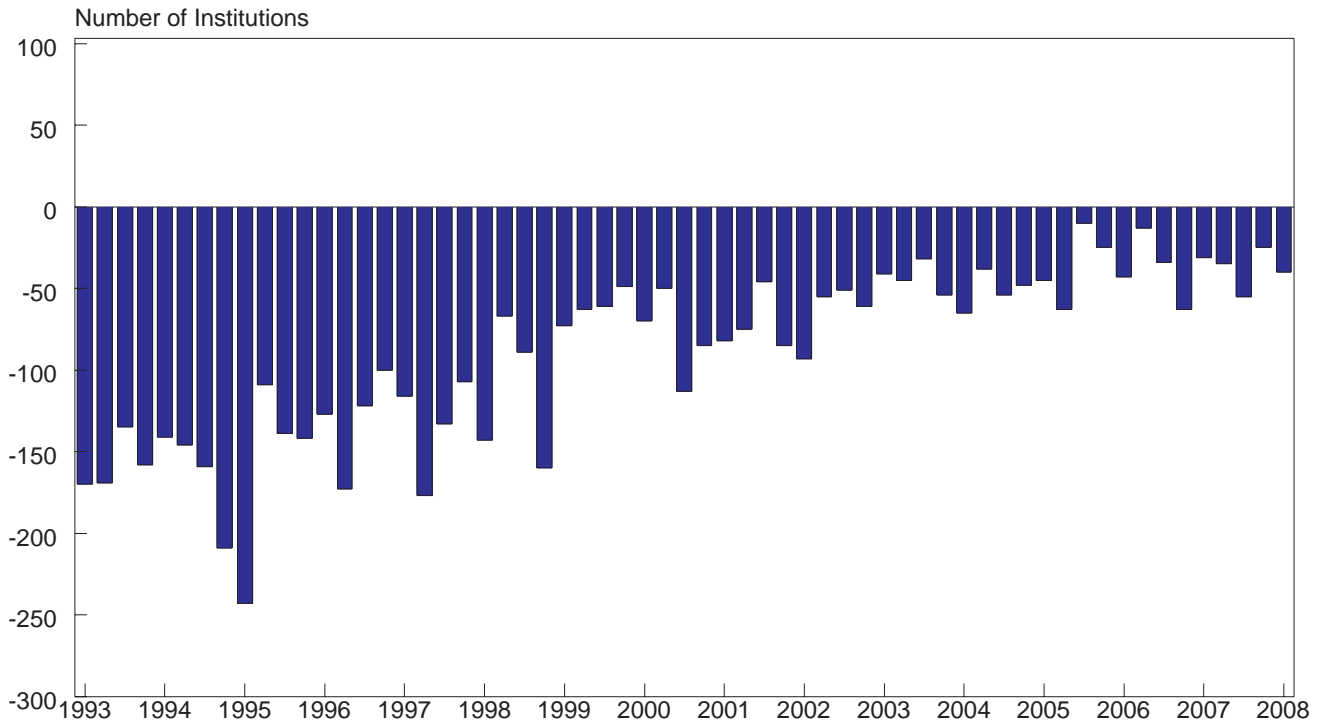
Quarterly, 2005 - 2008



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

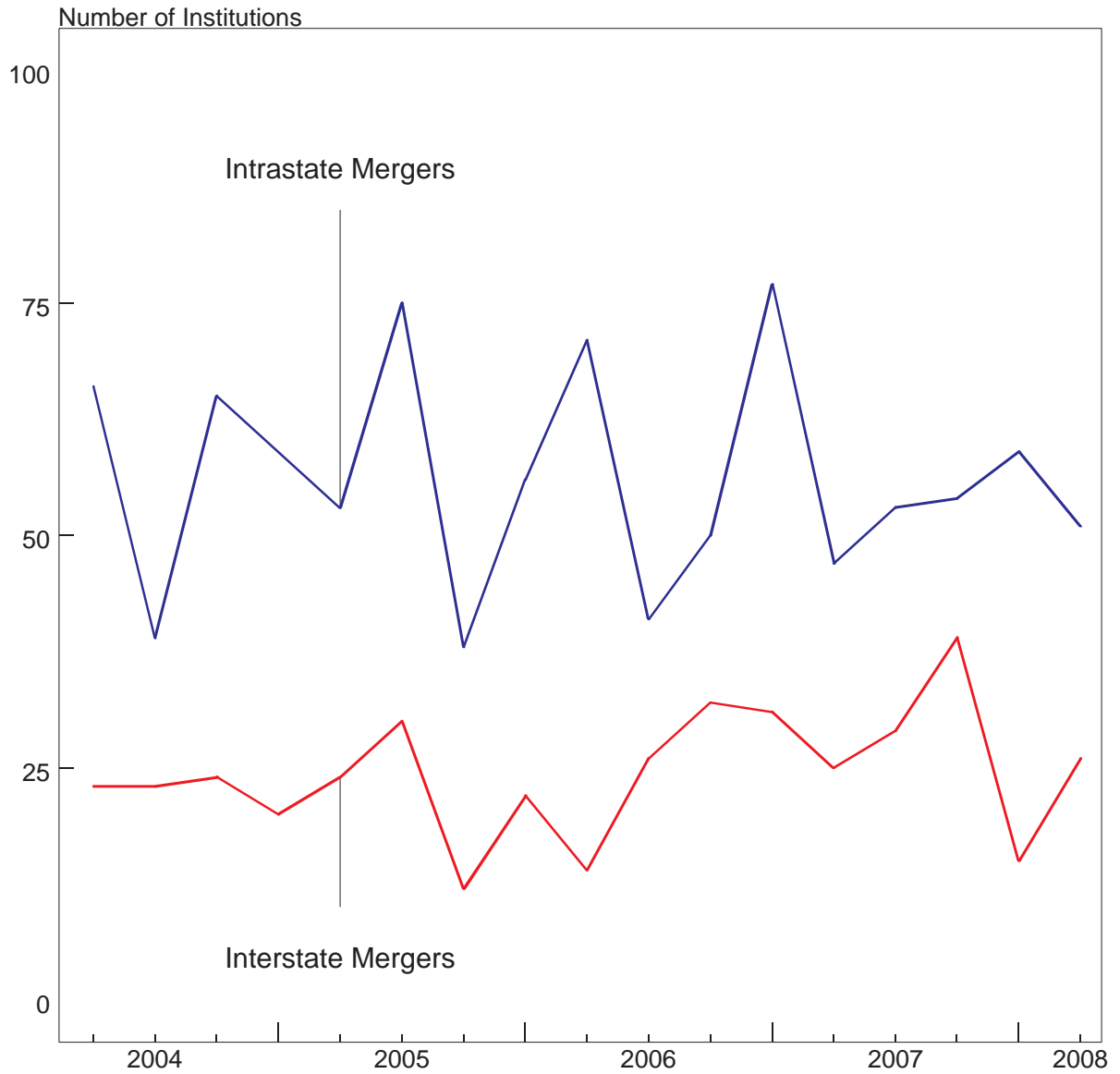
Quarterly Change in the Number of FDIC-Insured Institutions

1993-2008



Institution Mergers: Interstate vs. Intrastate

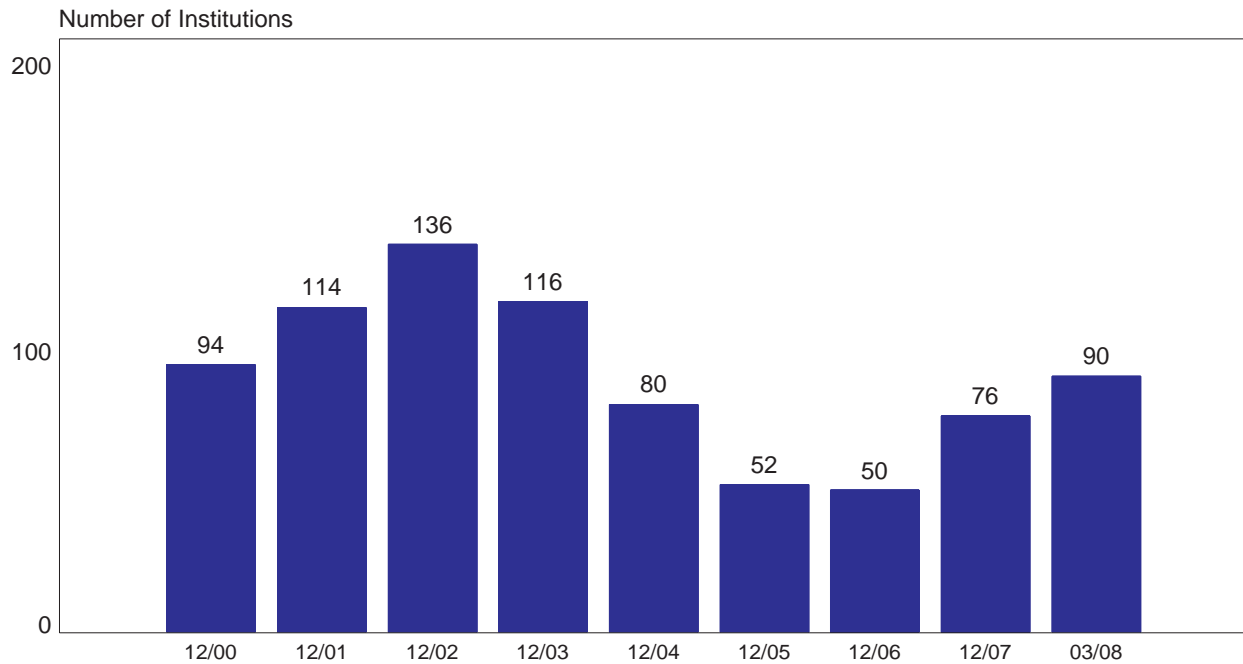
Quarterly, 2004 - 2008



Intrastate Mergers	66	39	65	59	53	75	38	56	71	41	50	77	47	53	54	59	51
Interstate Mergers	23	23	24	20	24	30	12	22	14	26	32	31	25	29	39	15	26

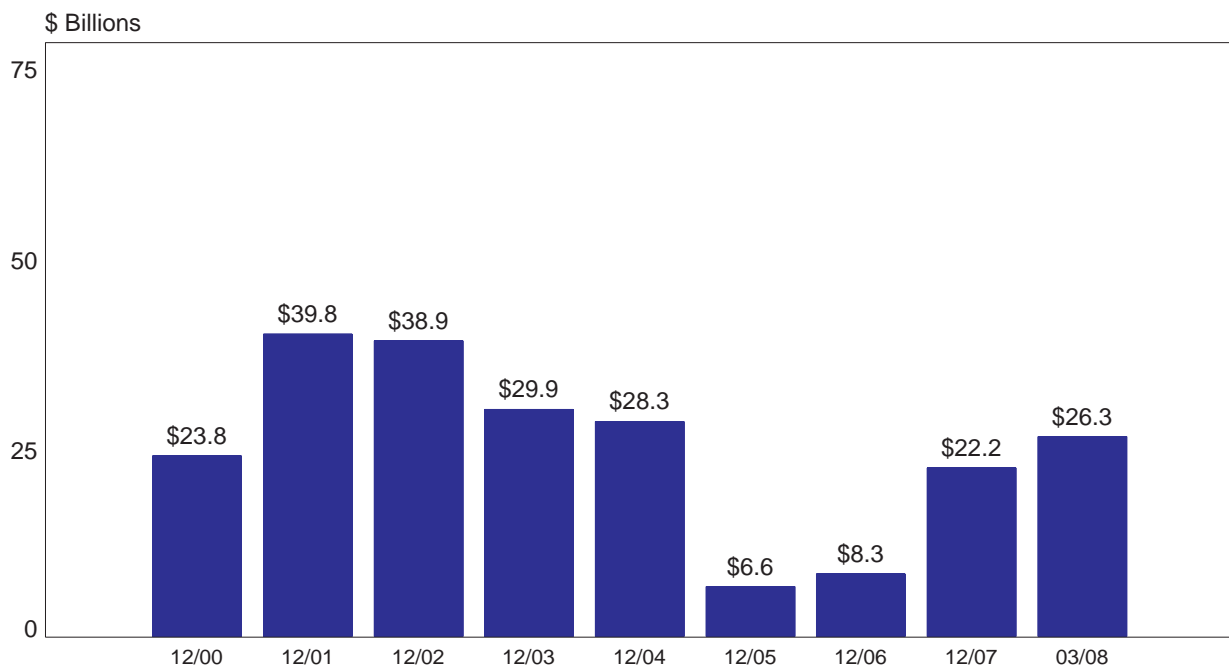
Number of FDIC-Insured "Problem" Institutions

2000-2008



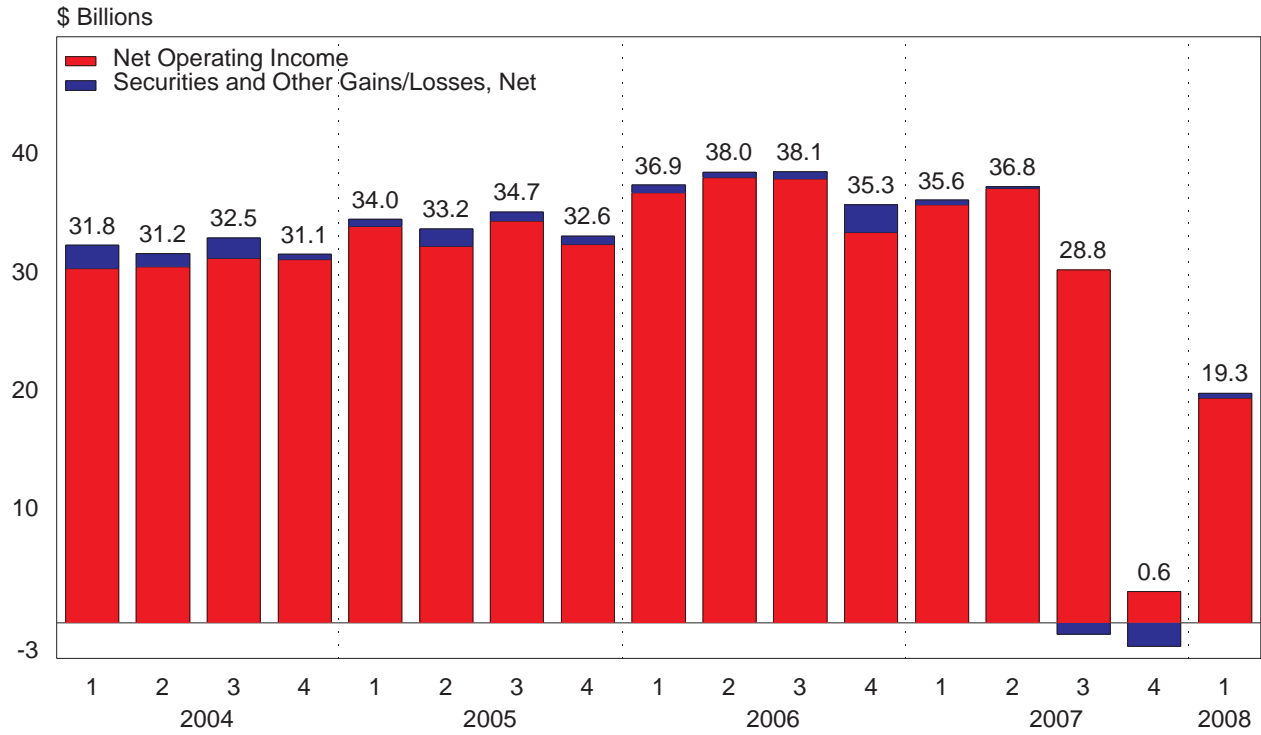
Assets of FDIC-Insured "Problem" Institutions

2000-2008



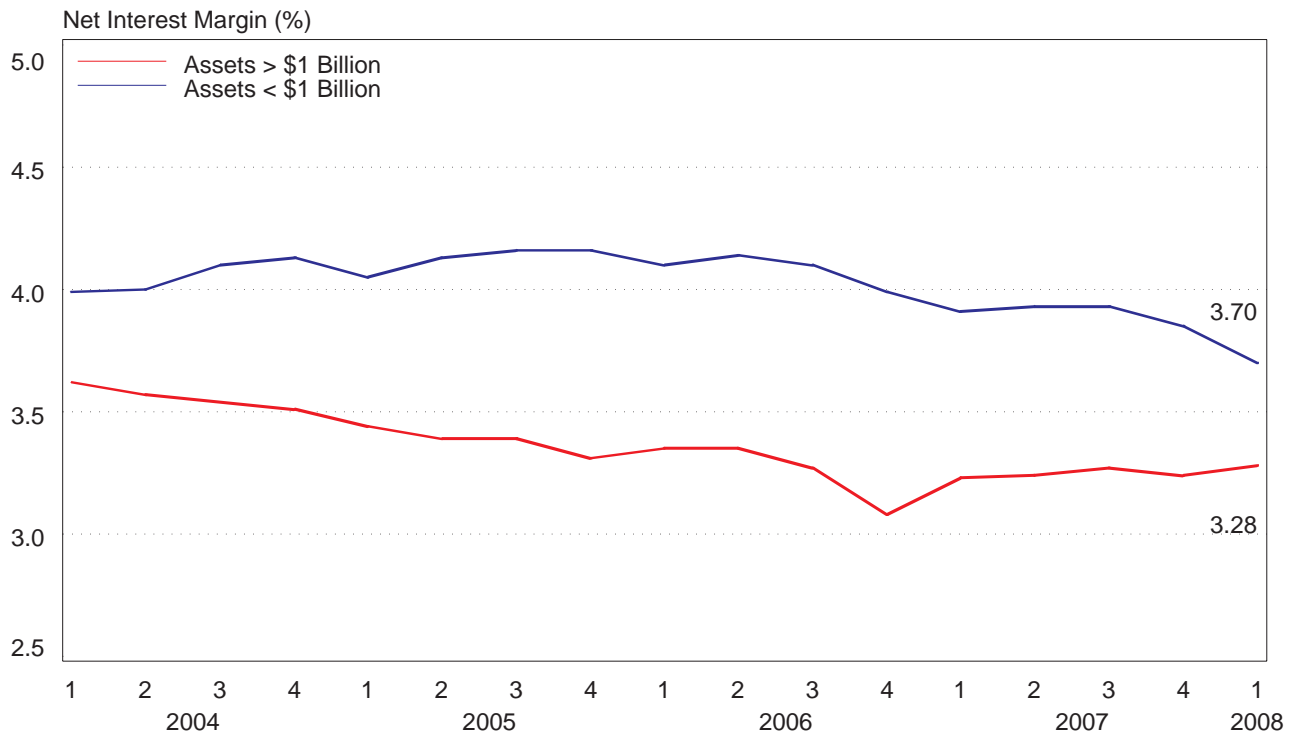
Quarterly Net Income

2004 - 2008



Quarterly Net Interest Margins, Annualized

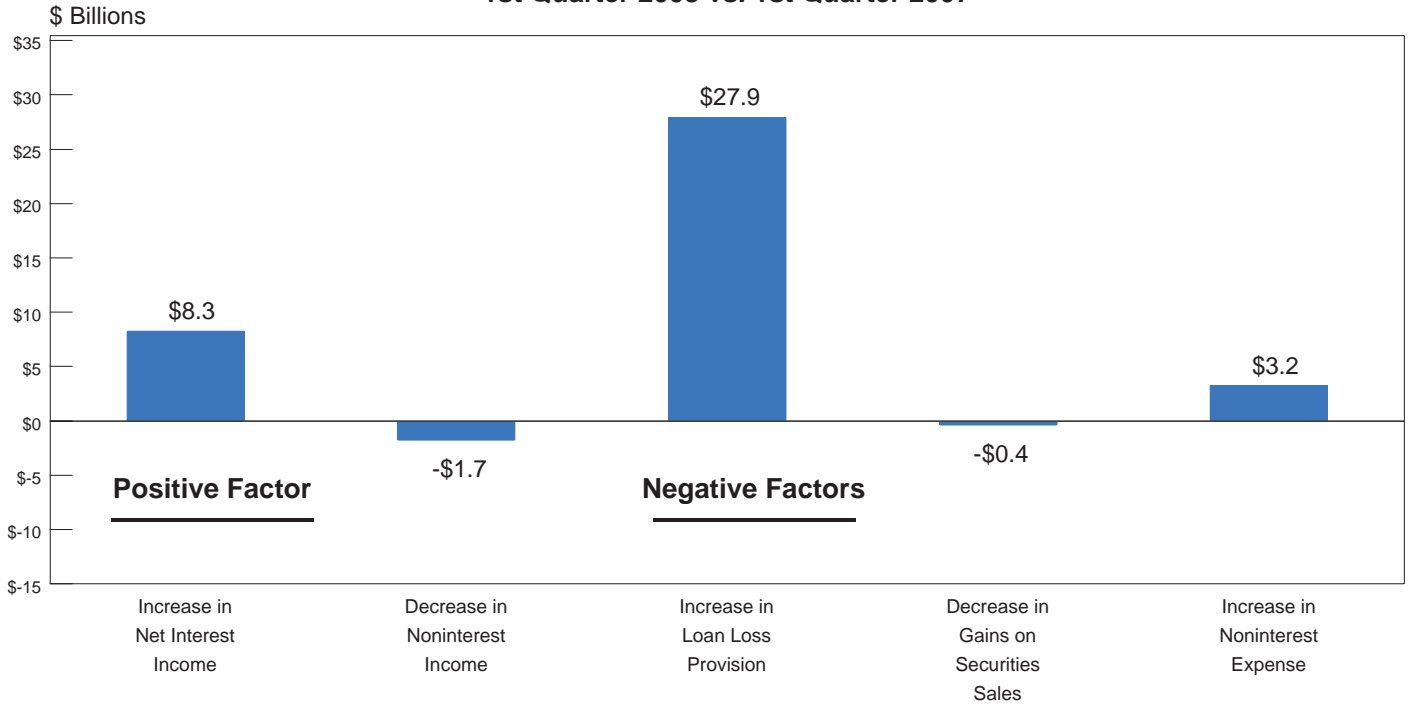
2004 - 2008



Major Factors Affecting Earnings

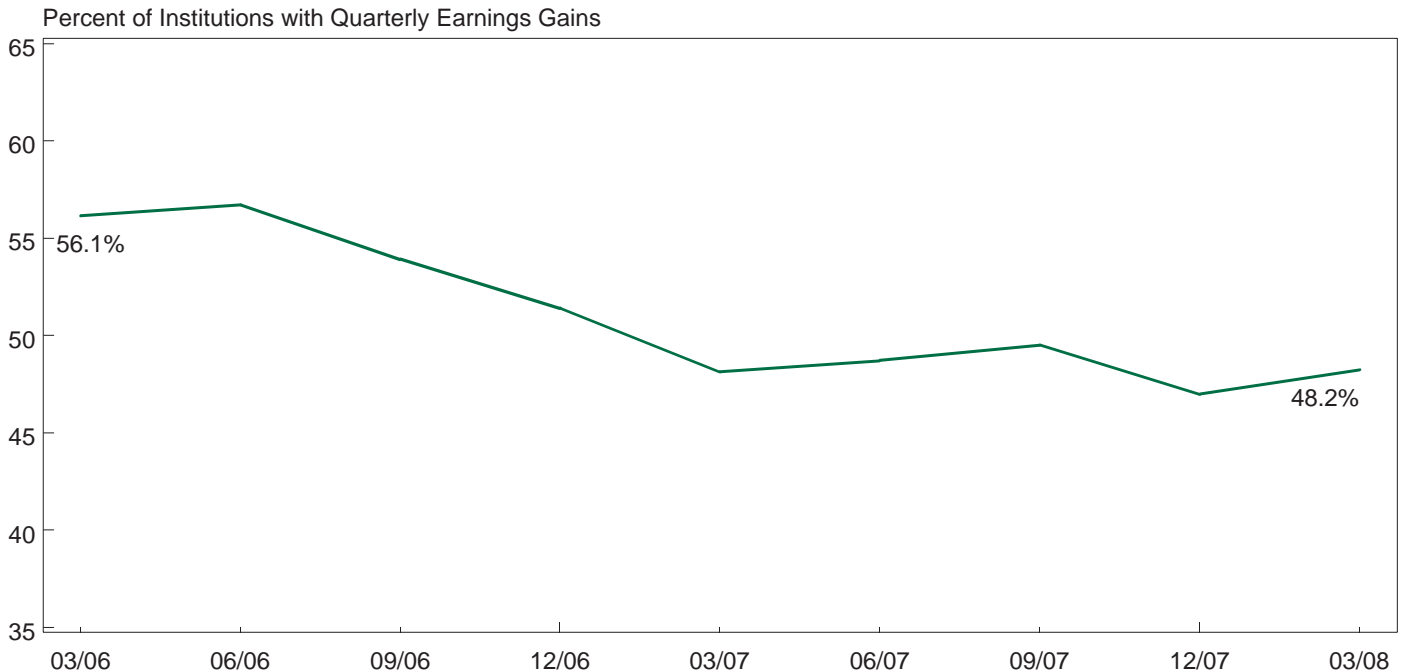
Contributions to Pre-Tax Earnings Growth

1st Quarter 2008 vs. 1st Quarter 2007



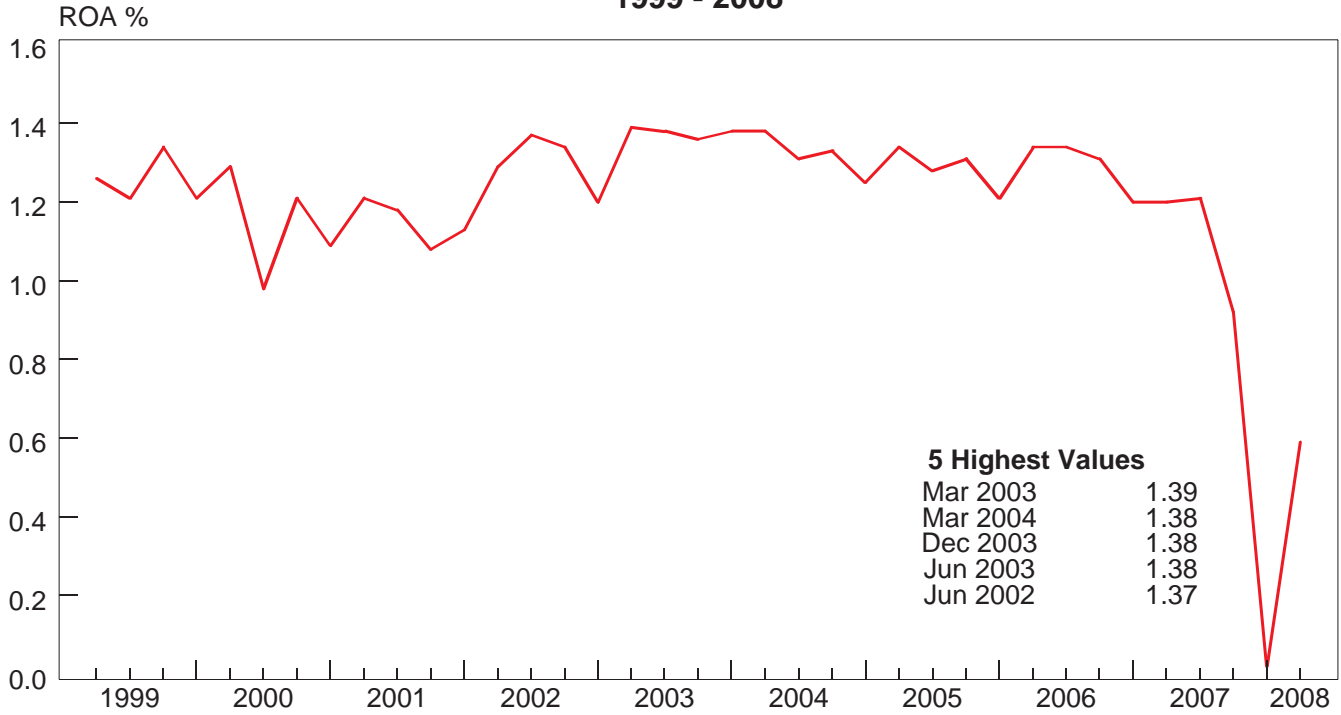
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2006-2008



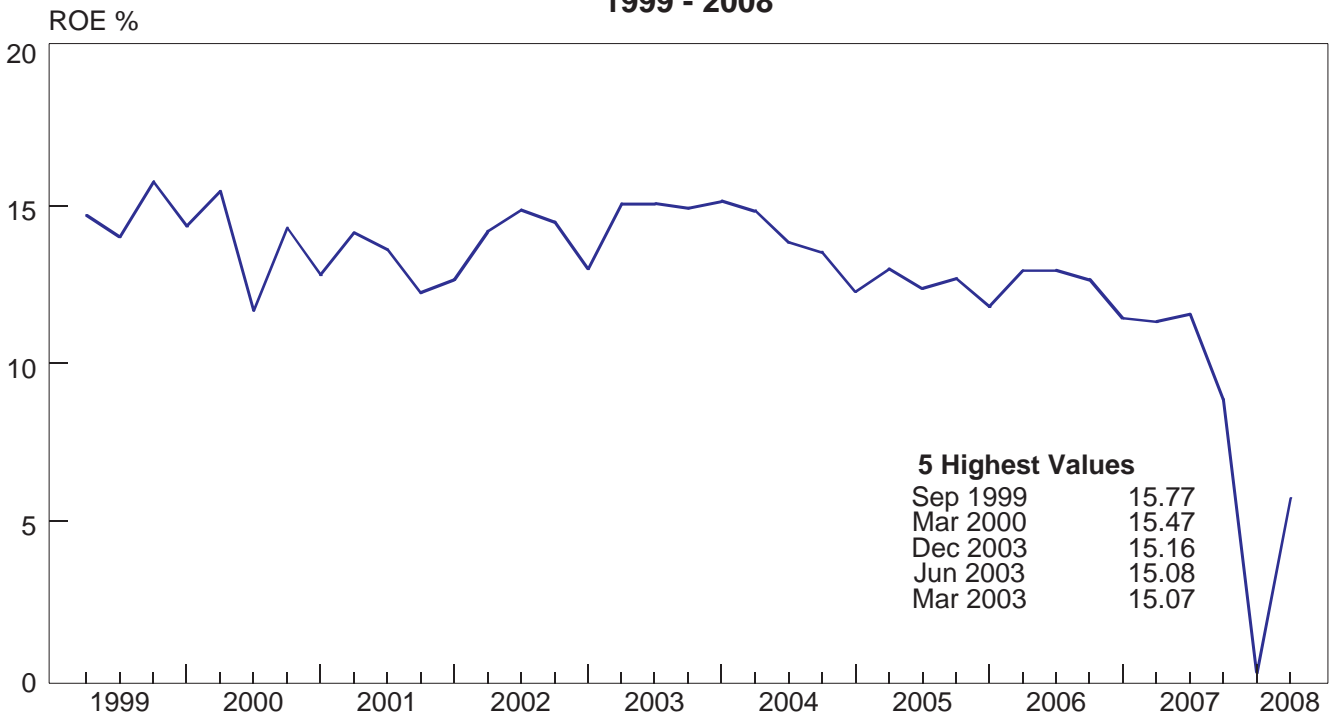
Quarterly Return on Assets (ROA), Annualized

1999 - 2008

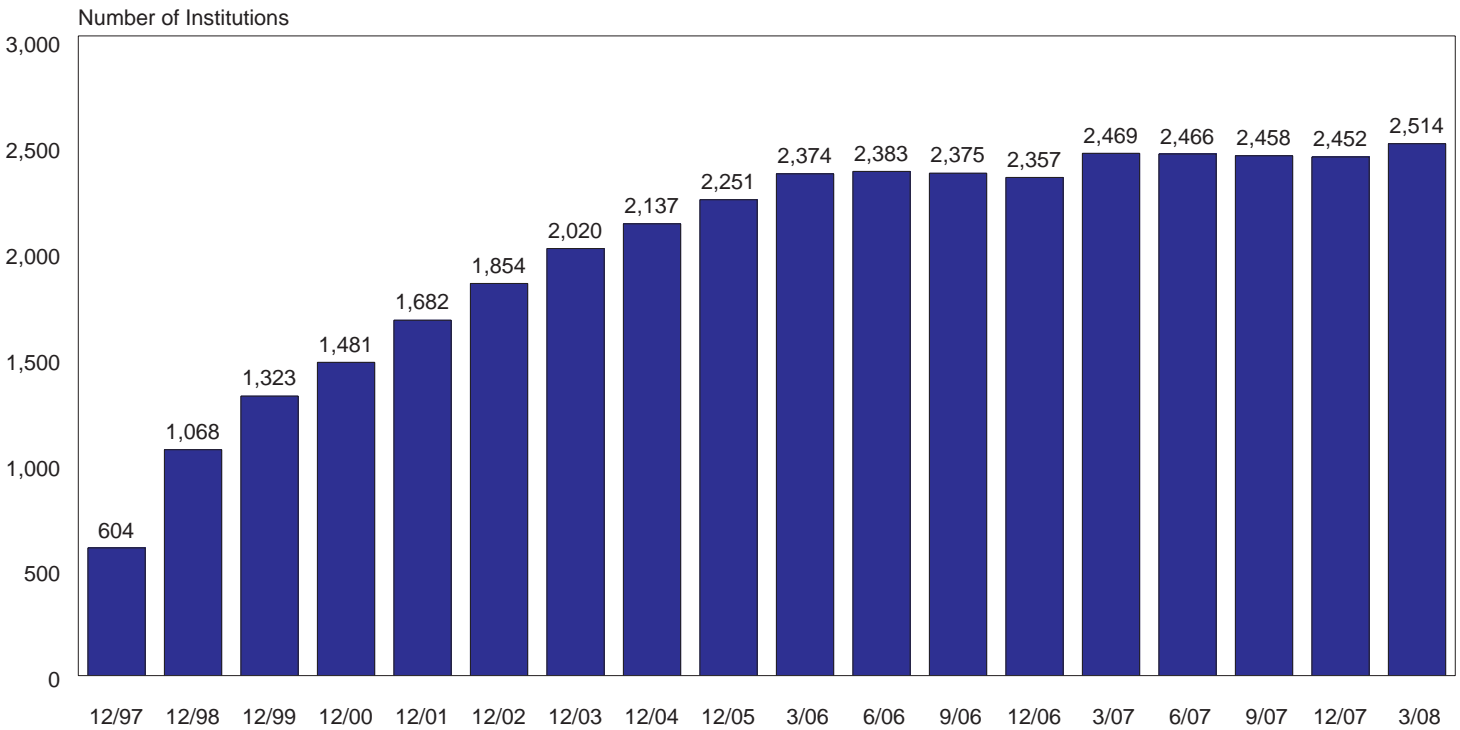


Quarterly Return on Equity (ROE), Annualized

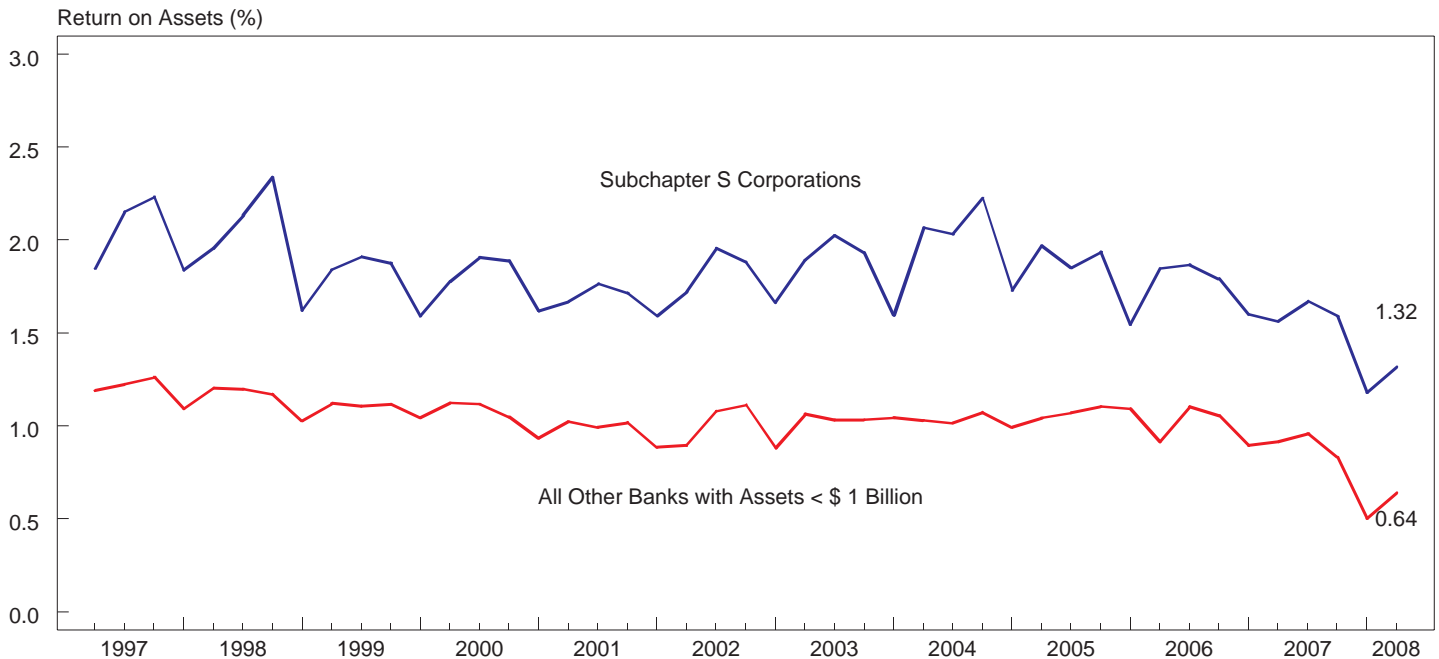
1999 - 2008



Number of Subchapter S Corporations 1997-2008

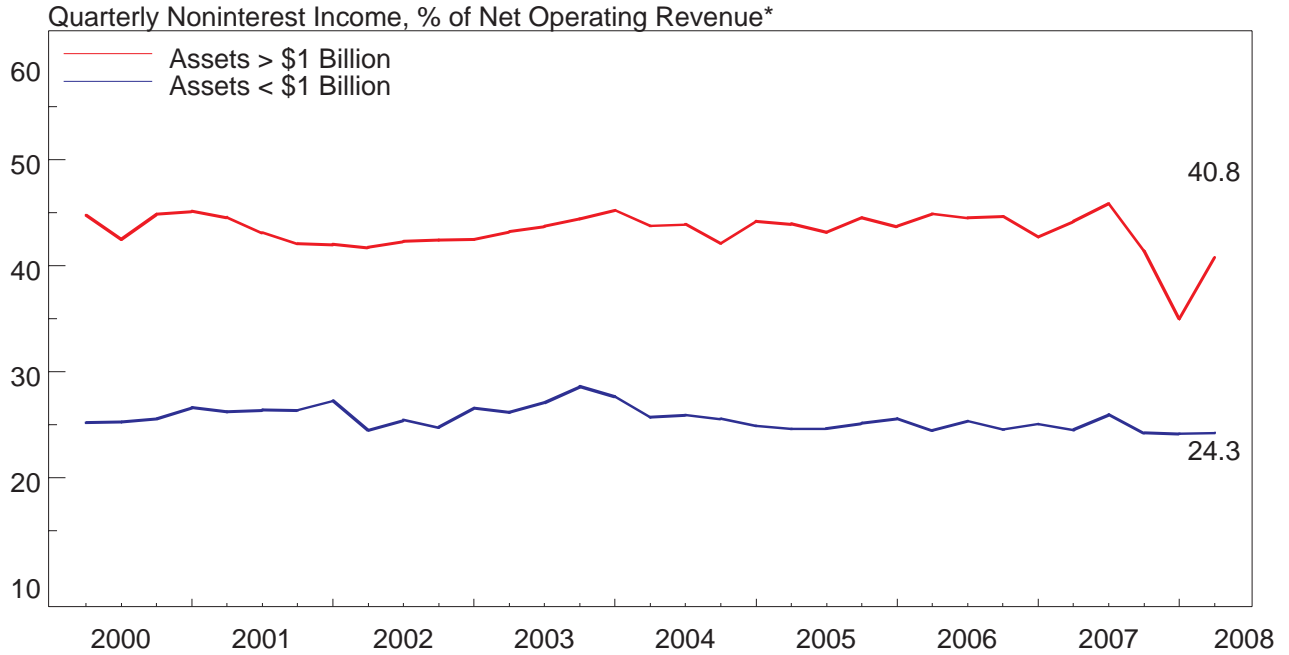


Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 1997-2008



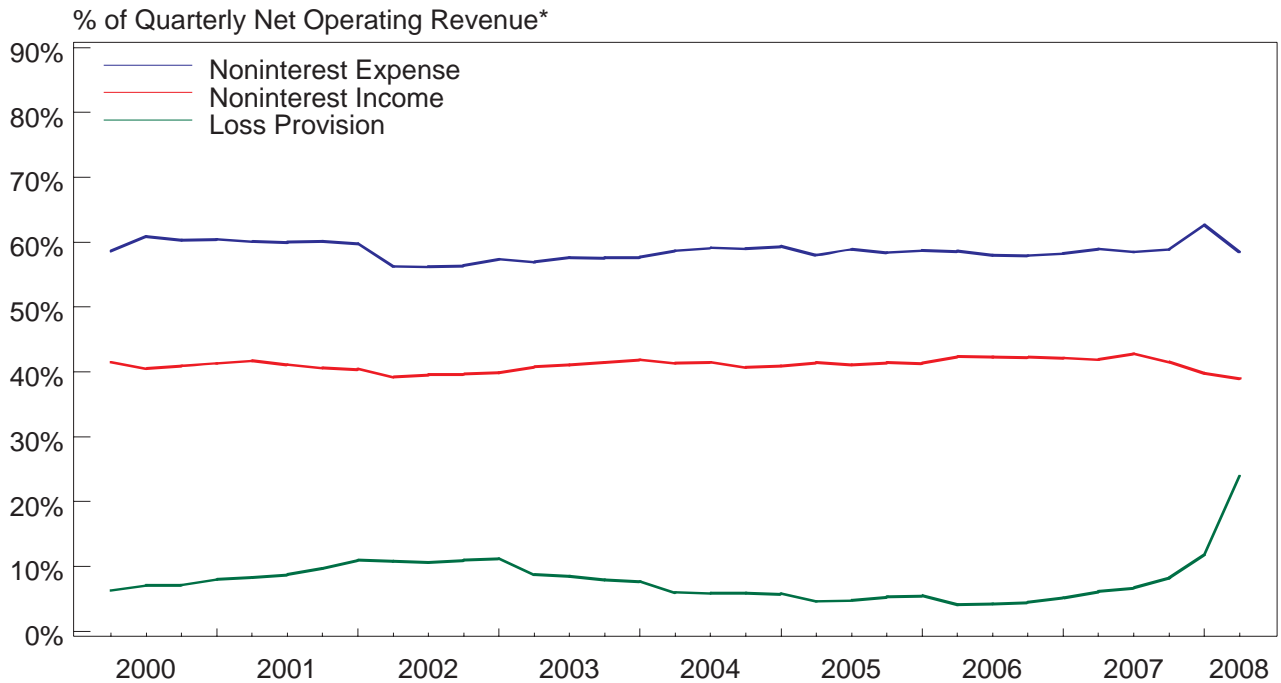
Noninterest Income as a Percentage of Net Operating Revenue*

2000 - 2008



Trends in FDIC-Insured Institutions' Income & Expenses

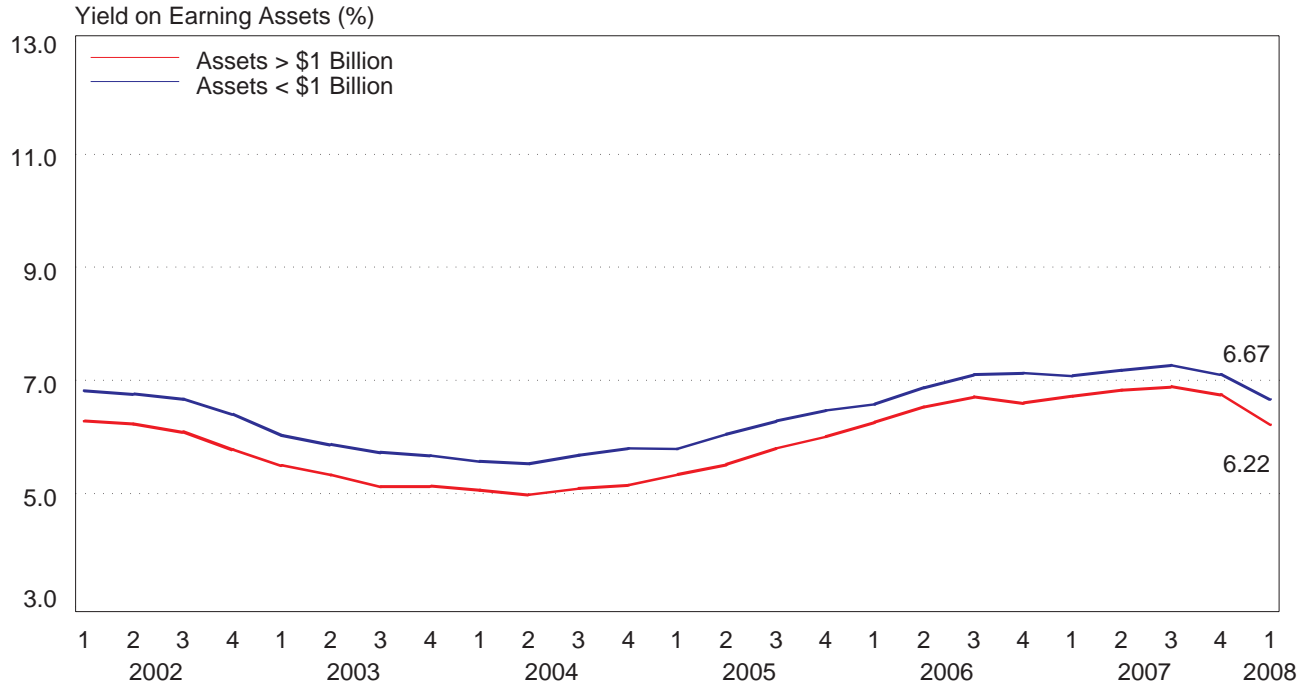
2000 - 2008



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

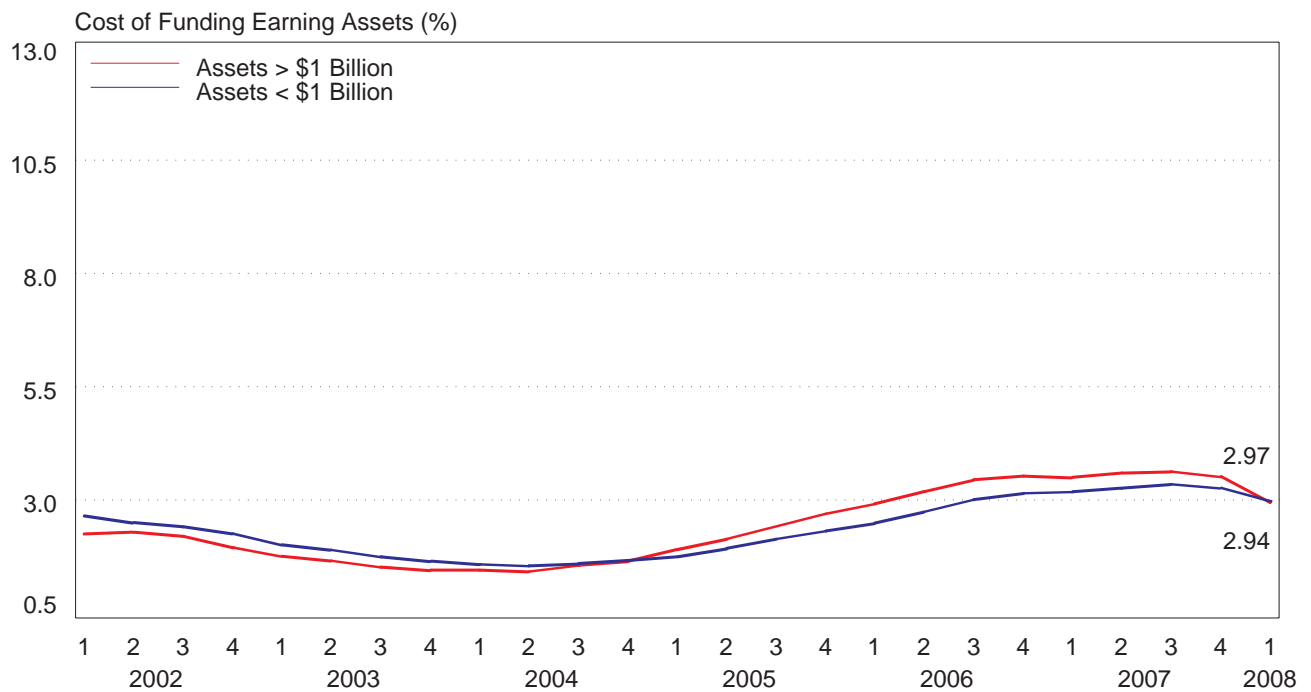
Quarterly Yield on Earning Assets

2002 - 2008



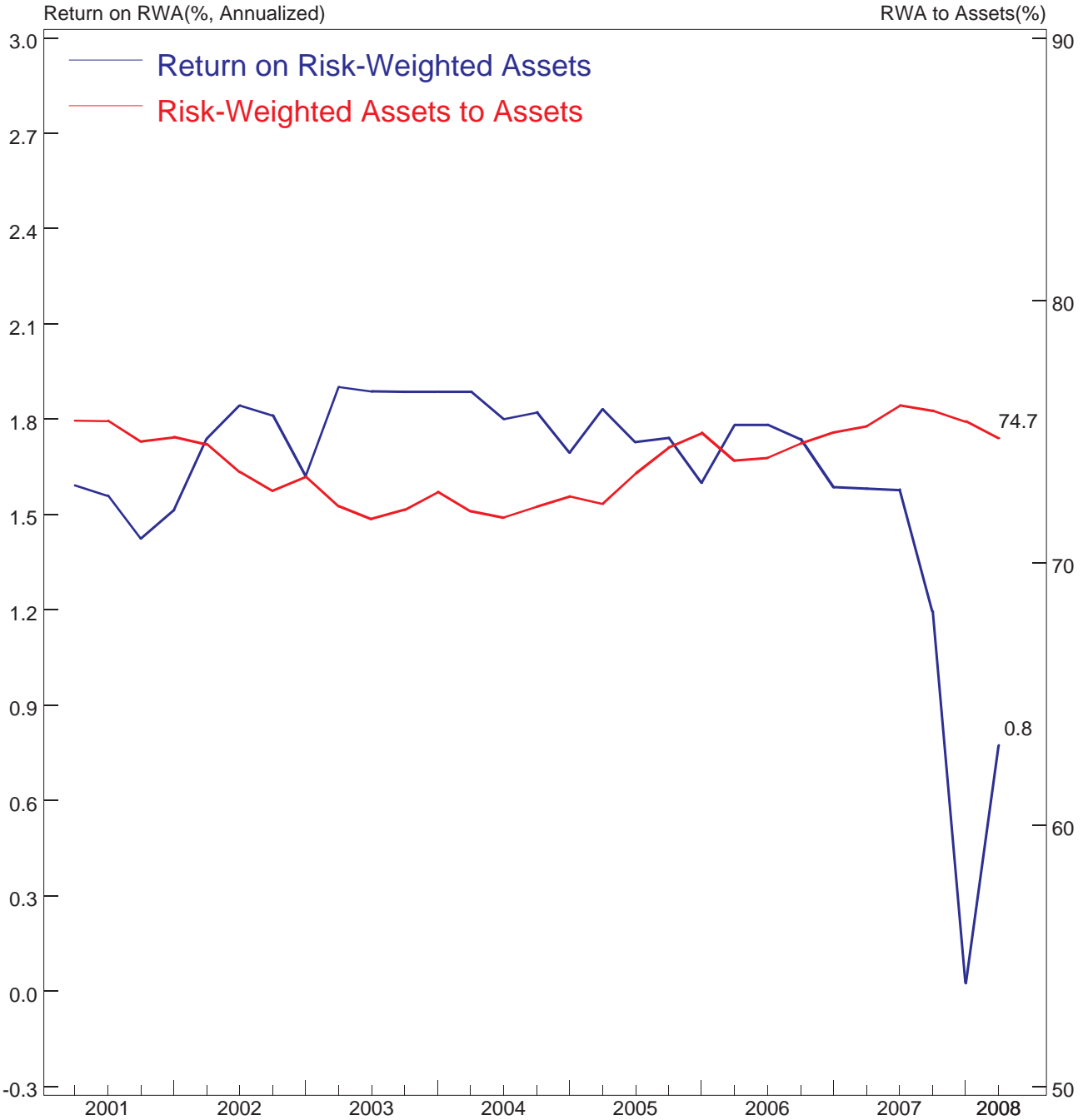
Quarterly Cost of Funding Earning Assets

2002 - 2008



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

2001 - 2008

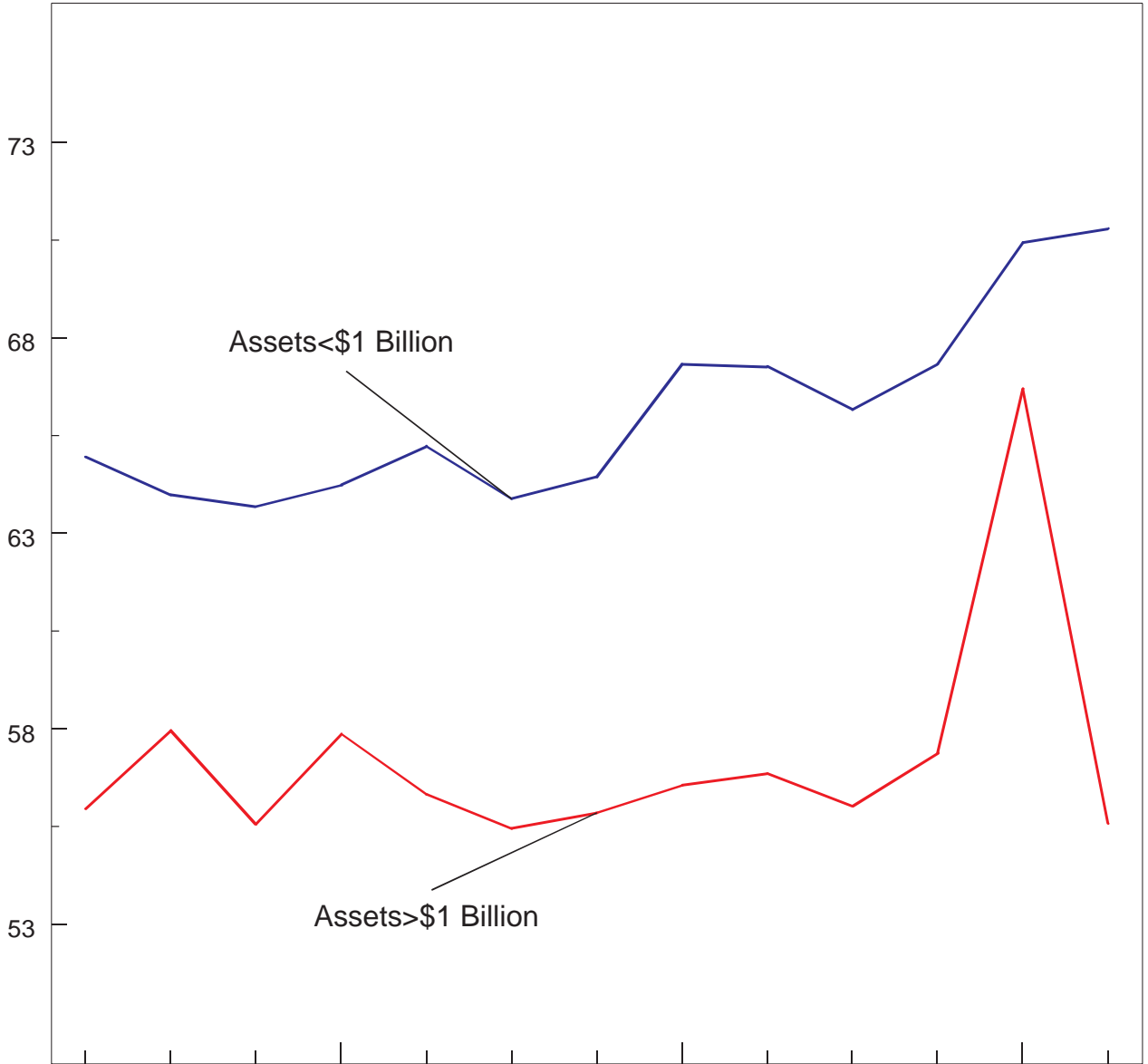


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2005 - 2008

Efficiency Ratio (%)

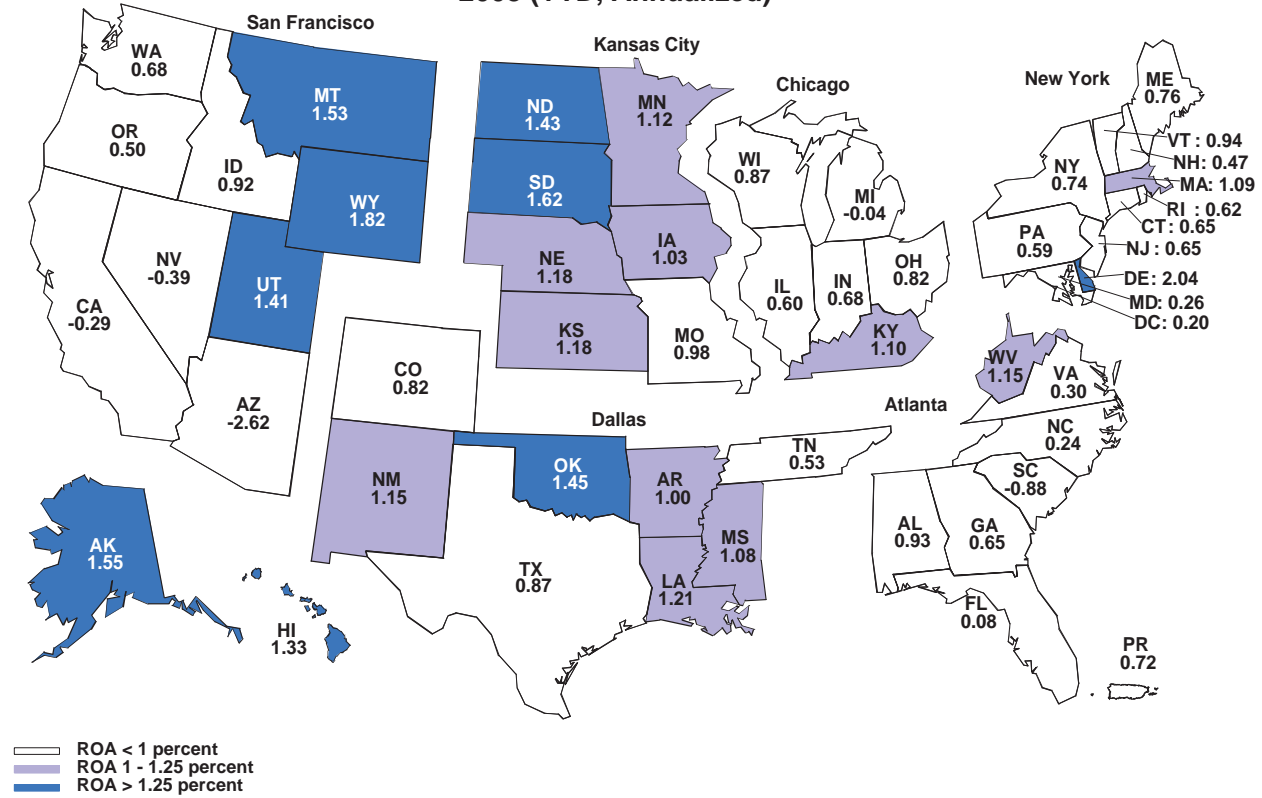


	03/05	06/05	09/05	12/05	03/06	06/06	09/06	12/06	03/07	06/07	09/07	12/07	03/08
Assets <\$1 Billion	64.46	63.49	63.19	63.74	64.73	63.39	63.95	66.83	66.77	65.67	66.84	69.94	70.30
Assets >\$1 Billion	55.46	57.46	55.07	57.37	55.83	54.96	55.36	56.06	56.36	55.53	56.89	66.20	55.09
Total	56.62	58.26	56.12	58.22	56.94	56.01	56.42	57.46	57.59	56.69	58.05	66.66	56.73

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

Return on Assets (ROA)

2008 (YTD, Annualized)



ROA Rankings by State

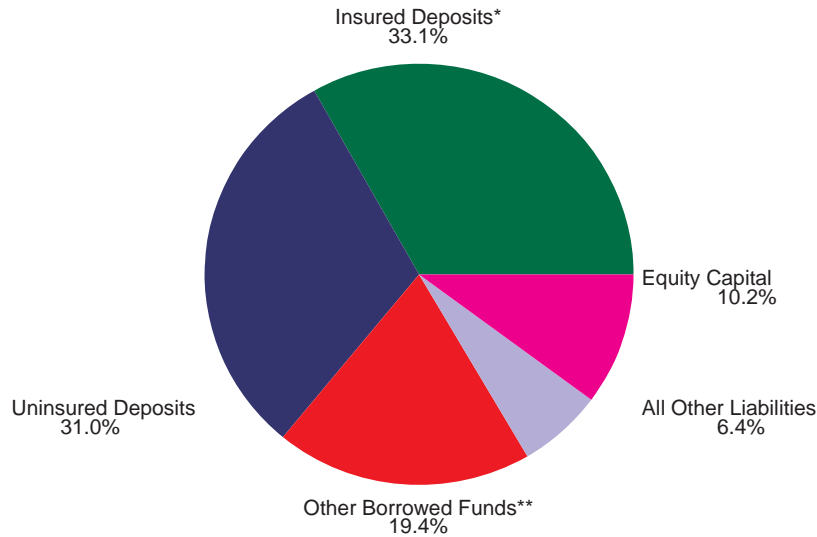
Rank	State	No. of Inst. as of 3/31/08	YTD 2008	YTD 2007	Change*
1	Delaware	32	2.04	1.93	11
2	Wyoming	43	1.82	1.60	22
3	South Dakota	89	1.62	2.15	(53)
4	Alaska	6	1.55	1.41	14
5	Montana	79	1.53	1.53	0
6	Oklahoma	259	1.45	1.44	1
7	North Dakota	96	1.43	1.18	25
8	Utah	69	1.41	2.98	(157)
9	Hawaii	9	1.33	1.47	(14)
10	Louisiana	162	1.21	0.85	36
11	Kansas	356	1.18	1.12	6
12	Nebraska	245	1.18	1.10	8
13	New Mexico	54	1.15	1.29	(14)
14	West Virginia	68	1.15	1.22	(7)
15	Minnesota	439	1.12	1.58	(46)
16	Kentucky	204	1.10	1.05	5
17	Massachusetts	180	1.09	0.96	13
18	Mississippi	98	1.08	1.12	(4)
19	Iowa	386	1.03	0.97	6
20	Arkansas	149	1.00	1.00	0
21	Missouri	358	0.98	1.11	(13)
22	Vermont	15	0.94	1.07	(13)
23	Alabama	162	0.93	1.01	(8)
24	Idaho	20	0.92	1.24	(32)
25	Texas	652	0.87	1.16	(29)
26	Wisconsin	293	0.87	1.01	(14)
27	Colorado	157	0.82	1.21	(39)
28	Ohio	265	0.82	1.12	(30)
29	Maine	32	0.76	0.76	0
30	New York	194	0.74	0.90	(16)
31	Puerto Rico	10	0.72	0.73	(1)
32	Indiana	161	0.68	0.72	(4)
33	Washington	97	0.68	1.27	(59)
34	Connecticut	56	0.65	0.87	(22)
35	Georgia	357	0.65	1.09	(44)
36	New Jersey	125	0.65	0.81	(16)
37	Rhode Island	13	0.62	0.71	(9)
38	Illinois	667	0.60	0.97	(37)
39	Pennsylvania	246	0.59	0.79	(20)
40	Tennessee	200	0.53	0.90	(37)
41	Oregon	40	0.50	0.95	(45)
42	New Hampshire	25	0.47	0.97	(50)
43	Virginia	119	0.30	1.67	(137)
44	Maryland	97	0.26	0.98	(72)
45	North Carolina	110	0.24	1.24	(100)
46	District of Col.	8	0.20	0.00	20
47	Florida	314	0.08	0.81	(73)
48	Michigan	162	(0.04)	1.03	(107)
49	California	313	(0.29)	0.84	(113)
50	Nevada	45	(0.39)	0.97	(136)
51	South Carolina	93	(0.88)	0.94	(182)
52	Arizona	58	(2.62)	1.33	(395)
	U.S. and Terr.	8,494	0.59	1.20	(61)

*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, 2008



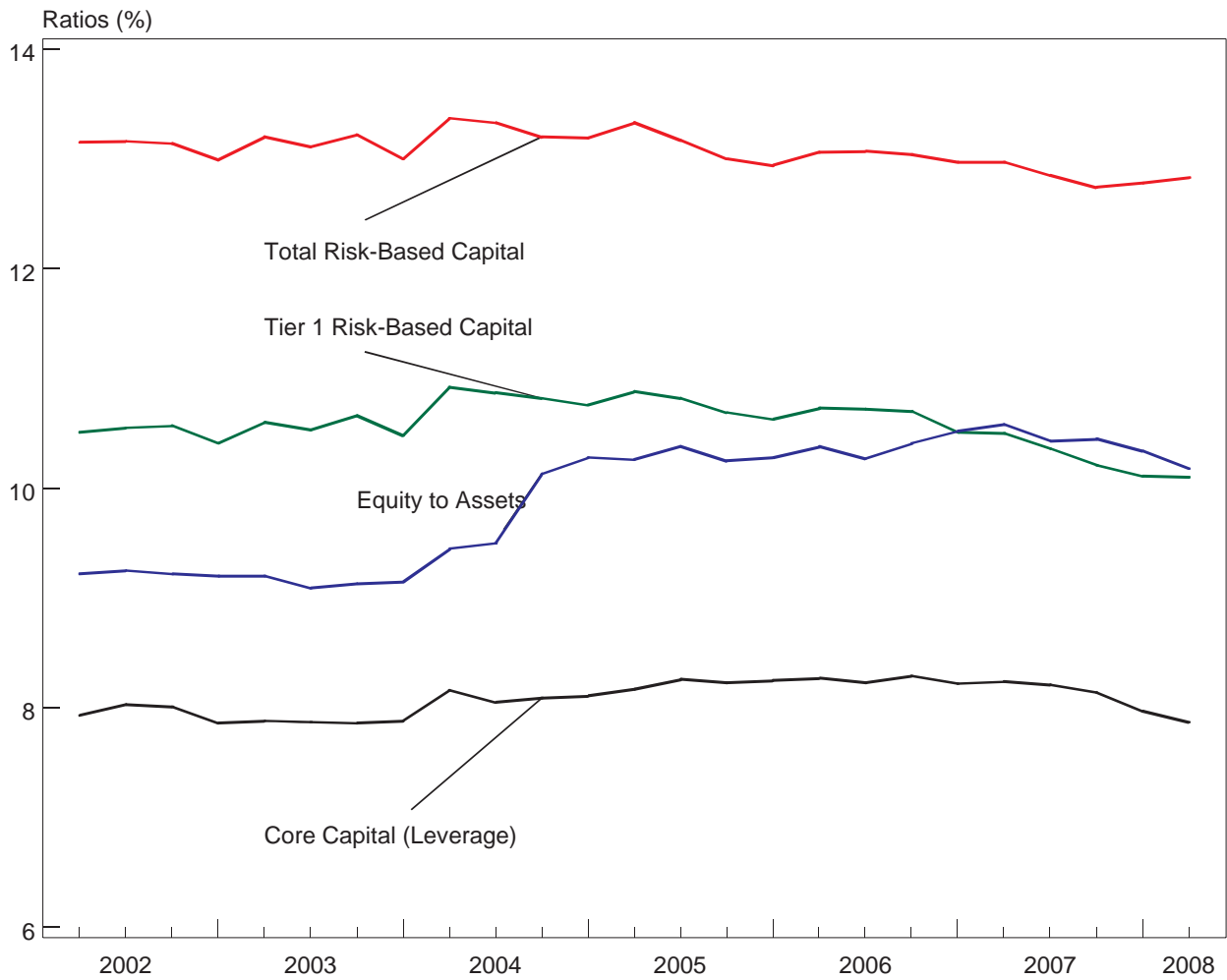
(\$ Billions)	3/31/07	3/31/08	% Change
Insured Deposits (estimated)*	4,237	4,432	4.6
Uninsured Deposits	3,656	4,139	13.2
In Foreign Offices	1,200	1,497	24.8
Other Borrowed Funds**	2,174	2,587	19.0
All Other Liabilities	645	856	32.7
Subordinated Debt	165	186	12.7
Equity Capital	1,268	1,361	7.3
Total Liabilities and Equity Capital	11,982	13,369	11.6

* Excludes insured deposits in U.S. branches of foreign banks

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

Capital Ratios

2002 - 2008

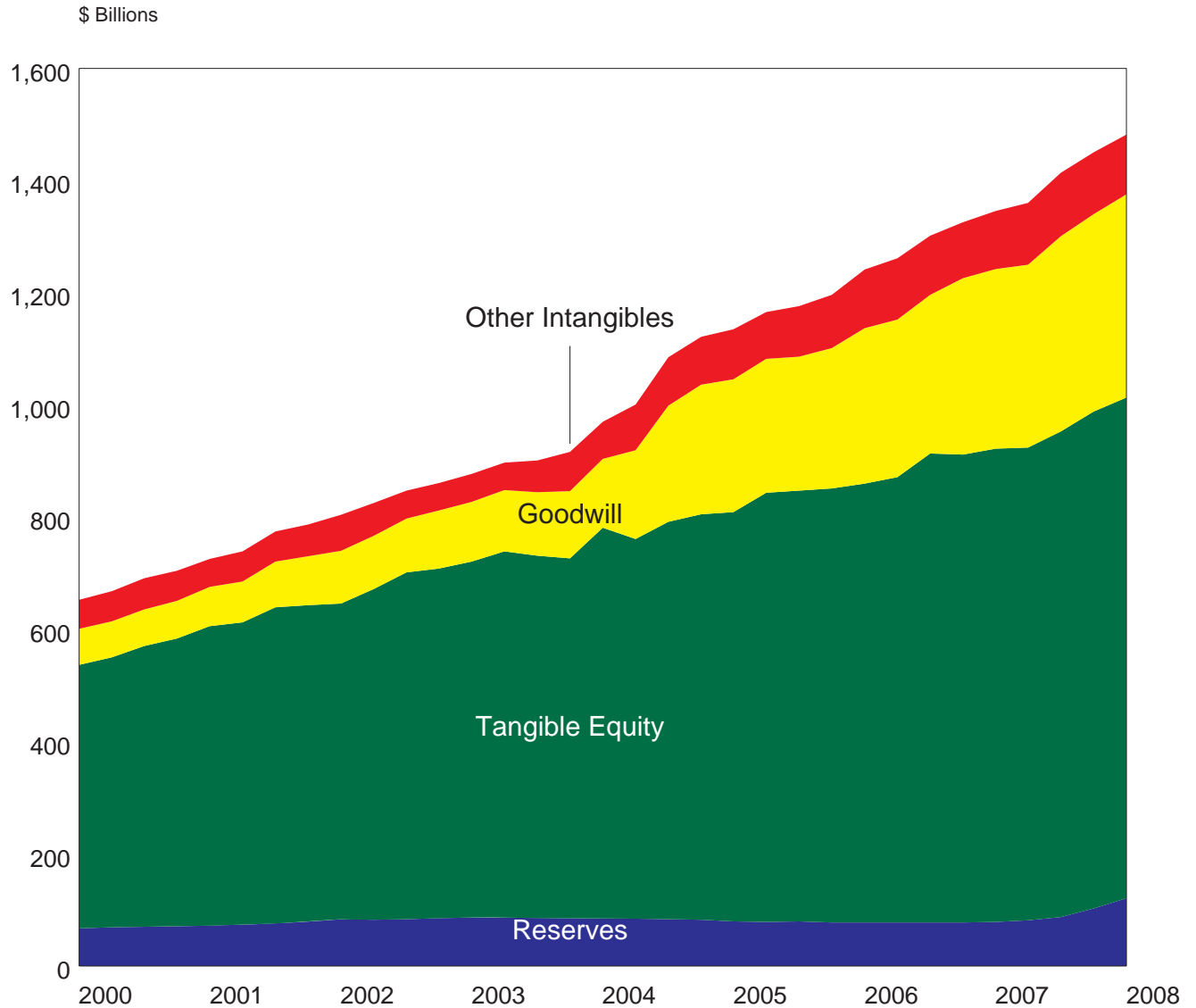


	12/02	12/03	12/04	12/05	12/06	12/07	3/08
Total Risk-Based Capital	12.99	13.00	13.19	12.94	12.97	12.78	12.83
Tier 1 Risk-Based Capital	10.41	10.48	10.76	10.63	10.51	10.11	10.10
Equity to Assets	9.20	9.15	10.28	10.28	10.52	10.34	10.18
Core Capital (Leverage)	7.86	7.88	8.11	8.25	8.22	7.97	7.87

Equity Capital and Reserves

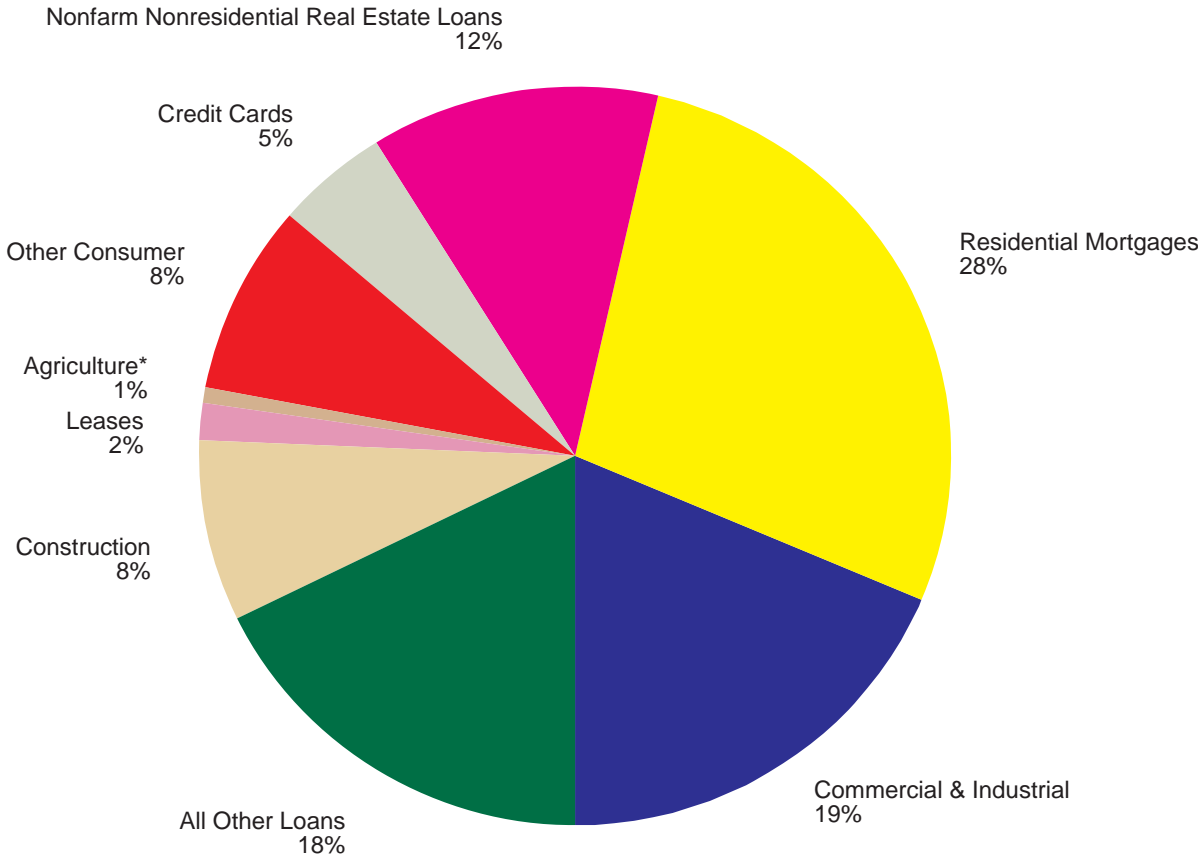
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2008



Loan Portfolio Composition

March 31, 2008



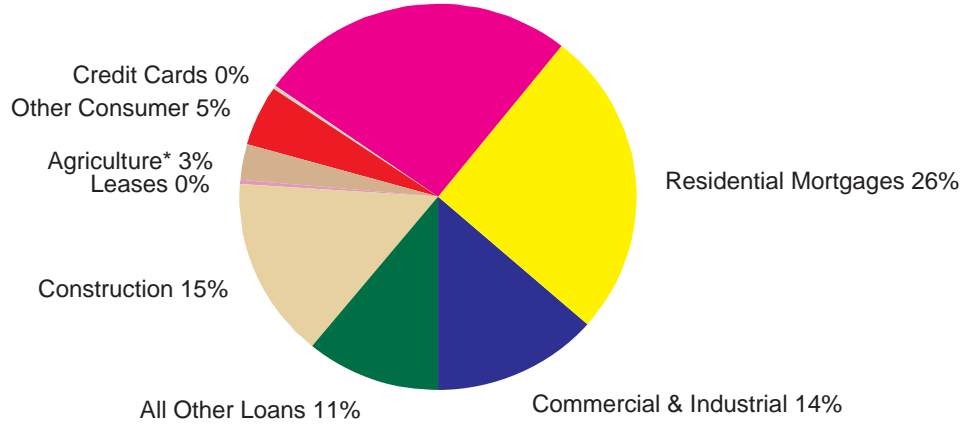
* OTS - Supervised Savings Associations do not identify agricultural loans.

Loan Portfolio Composition by Asset Size

March 31, 2008

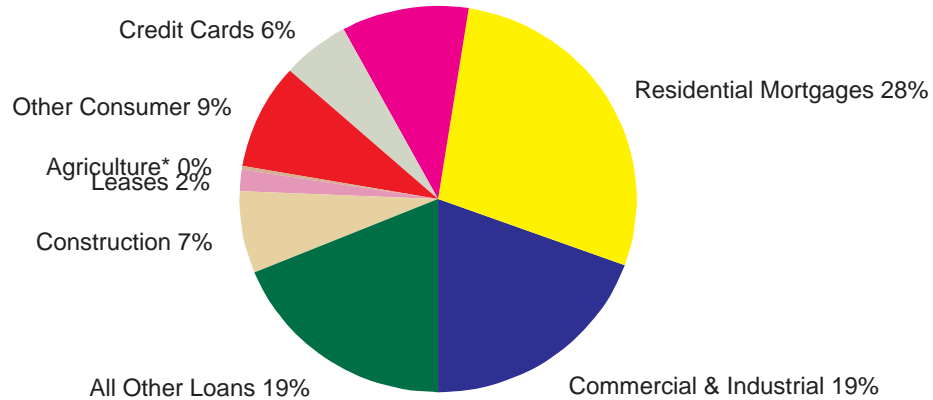
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 26%



Assets > \$1 Billion

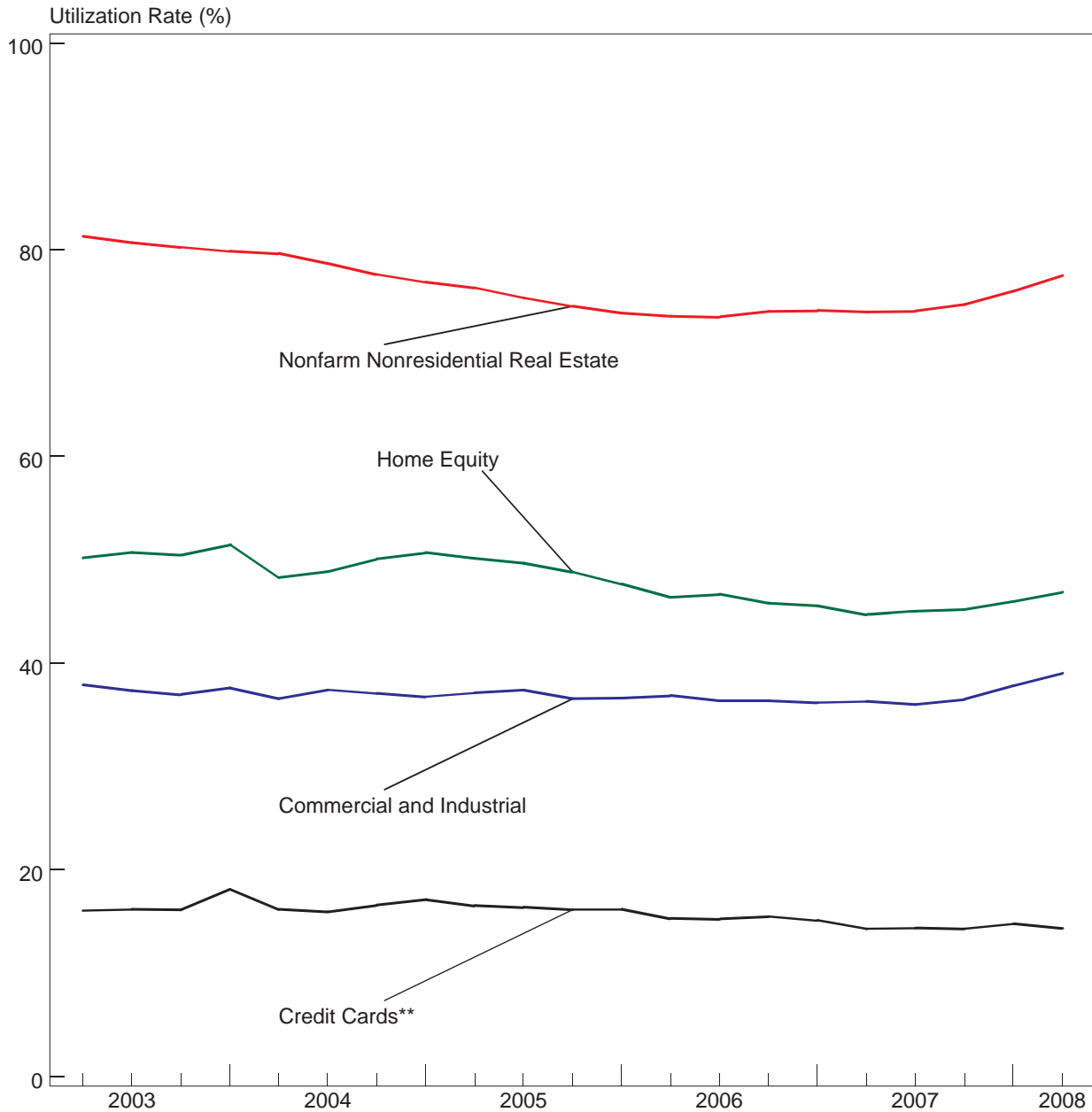
Nonfarm Nonresidential Real Estate Loans 10%



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

Utilization Rates of Loan Commitments*

2003-2008

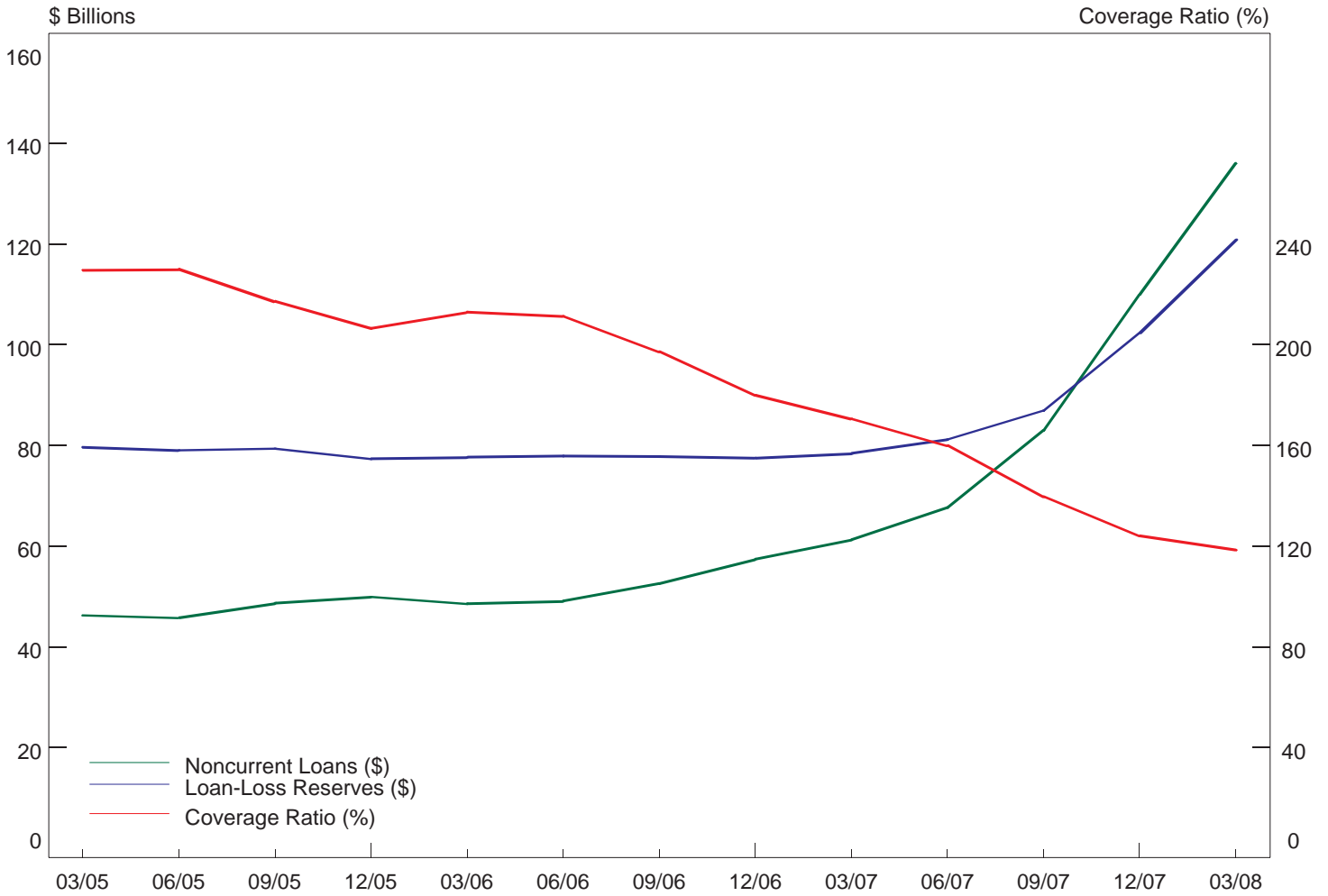


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** 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 83.0 110.0 136.0

Loan-Loss Reserves (\$ Billions)

79.7 79.1 79.4 77.4 77.7 77.9 77.8 77.5 78.4 81.2 87.0 102.4 120.9

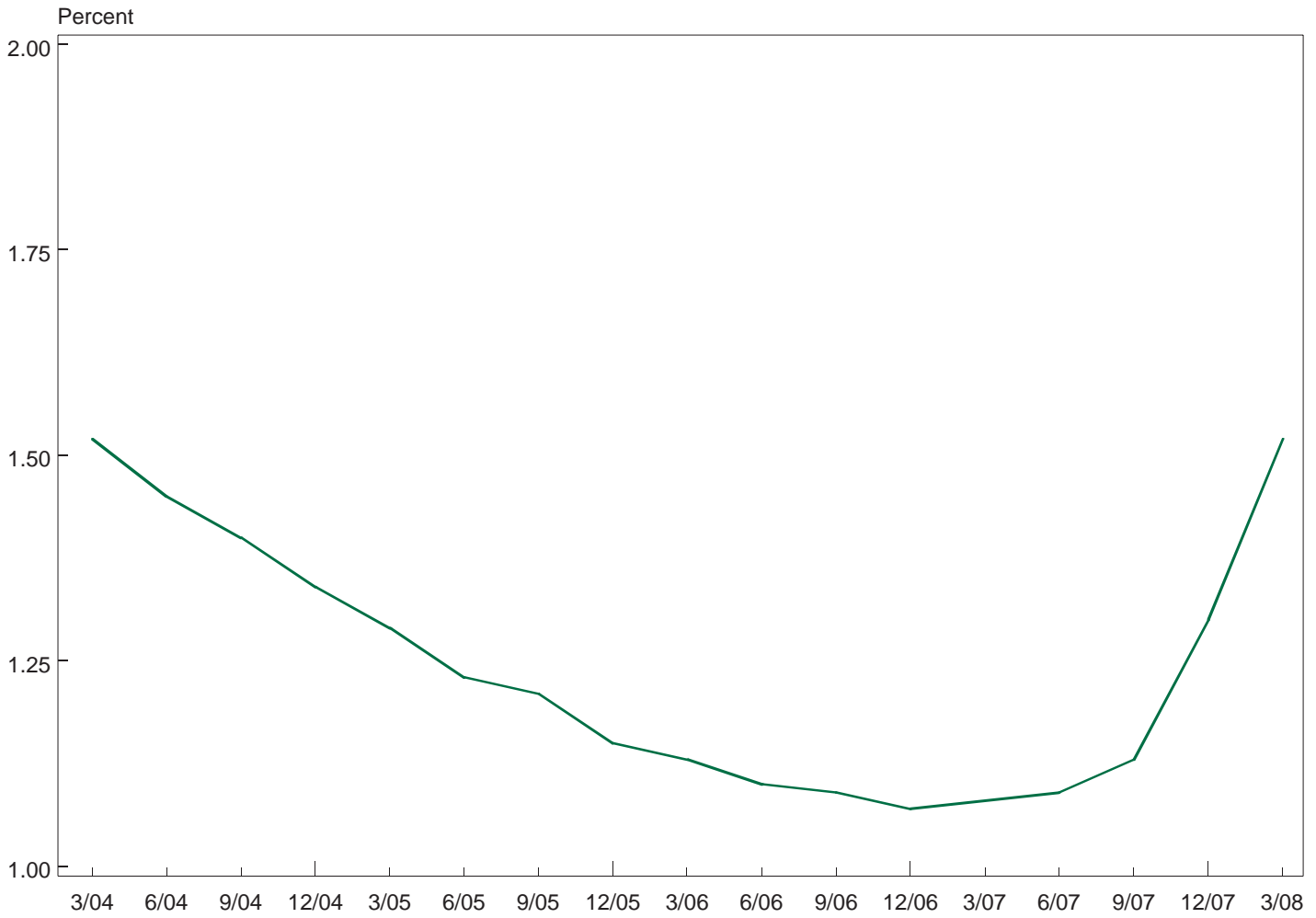
Coverage Ratio (%)

172 173 163 155 160 159 148 135 128 120 105 93 89

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2004-2008

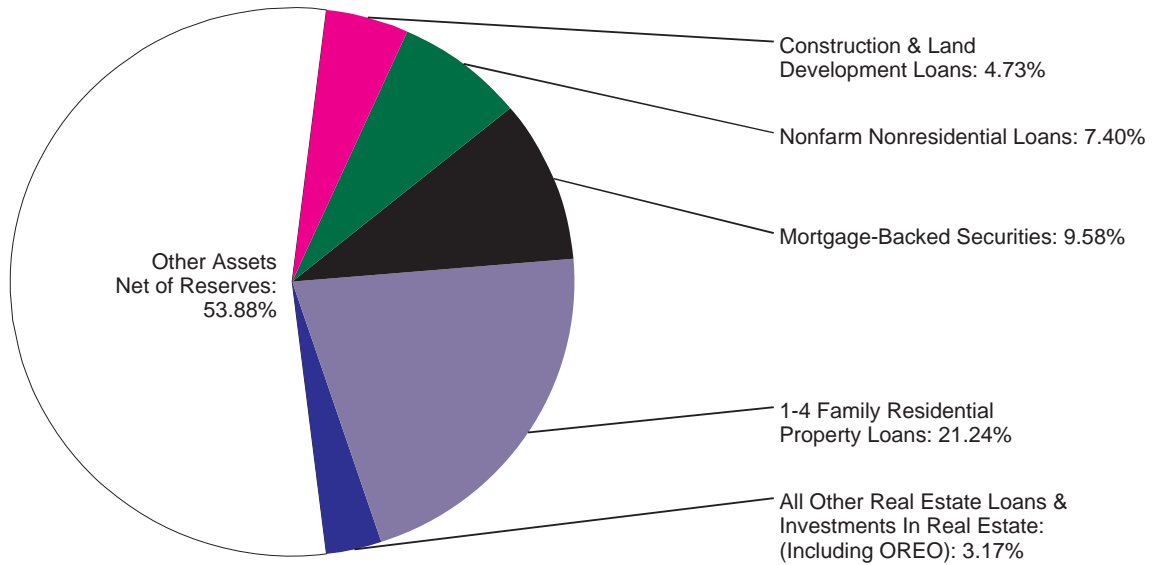


Loss Allowance to Loans and Leases

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

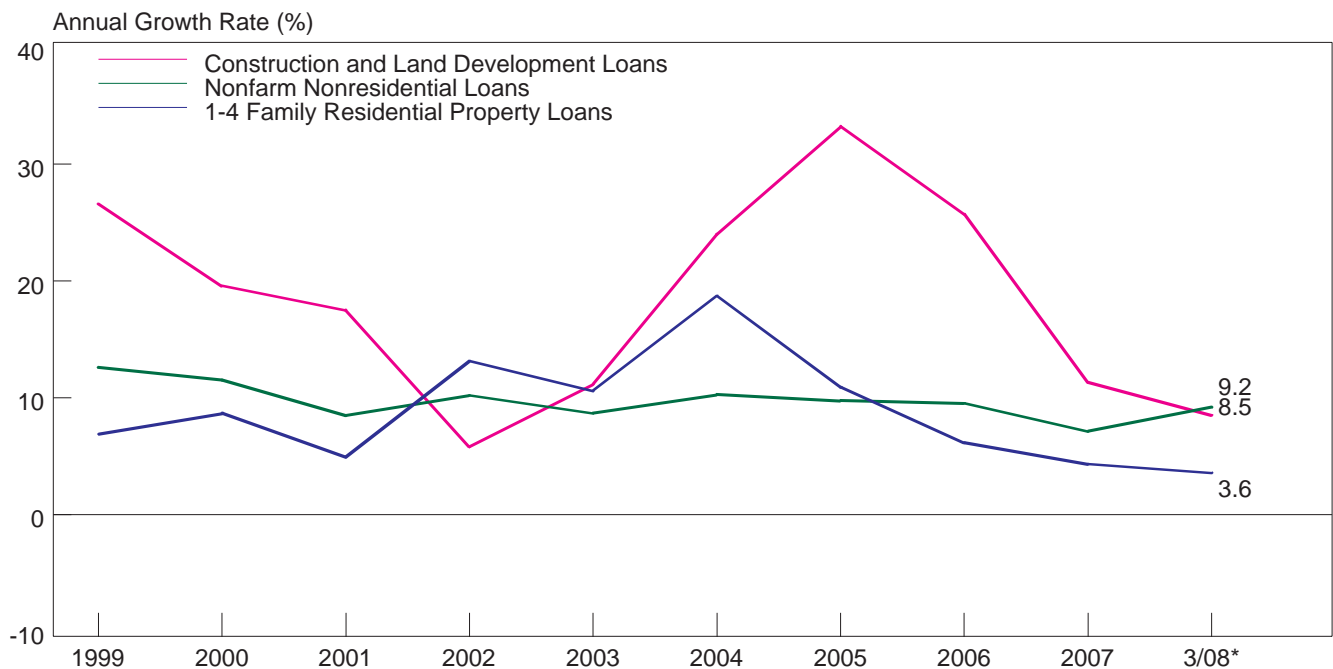
Real Estate Assets as a Percent of Total Assets

March 31, 2008



Real Estate Loan Growth Rates*

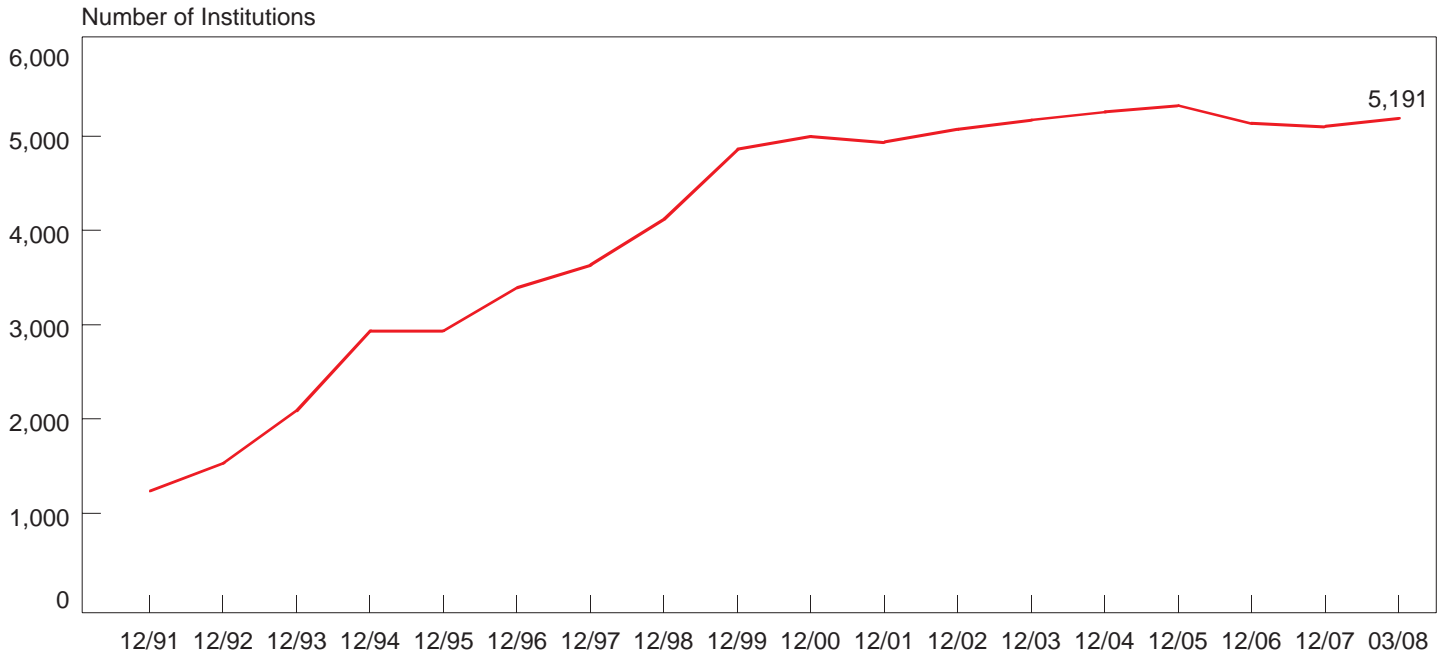
1999-2008



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

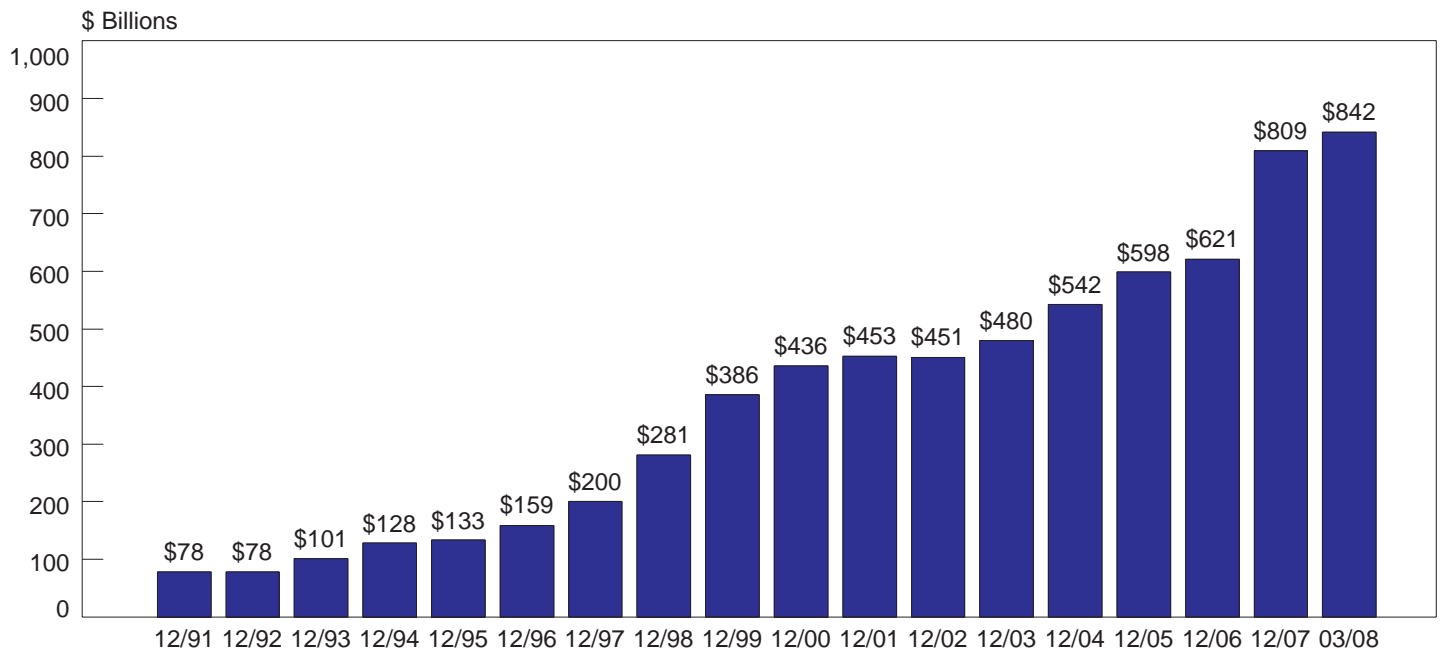
Number of Institutions with FHLB Advances

1991 - 2008

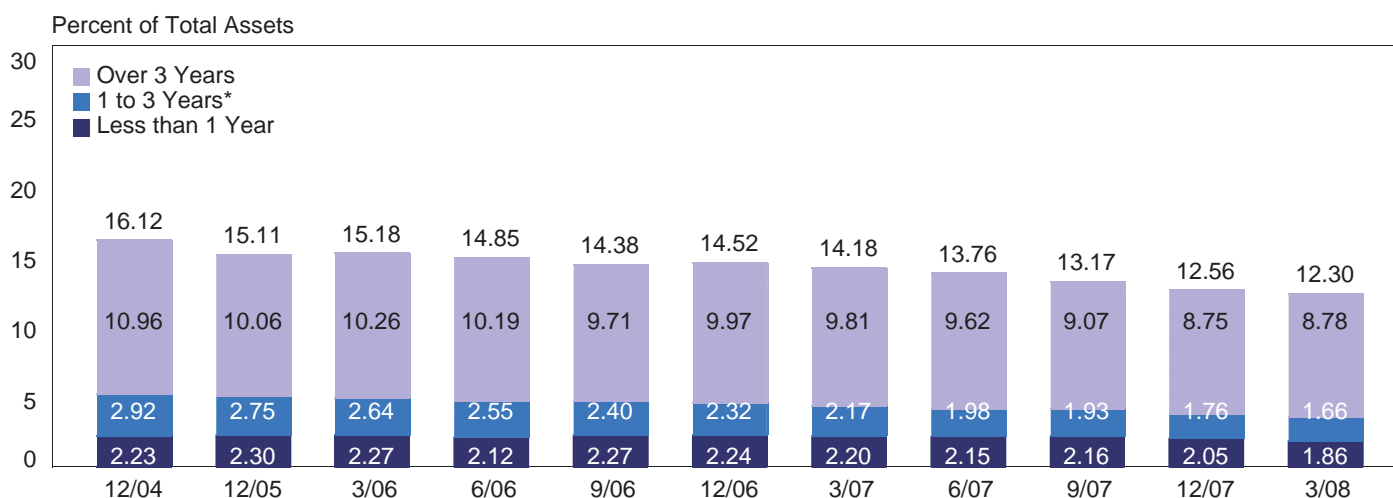


Amount of FHLB Advances Outstanding

1991 - 2008

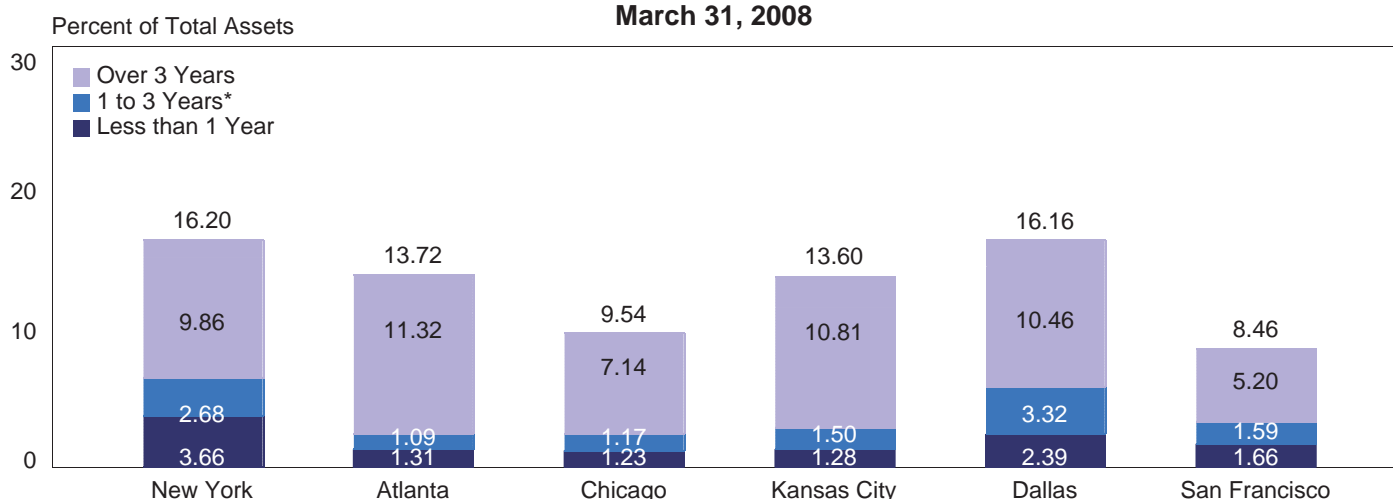


Debt Securities by Maturity or Repricing Frequency...



...and by Region

March 31, 2008



Total Securities (Debt and Equity)

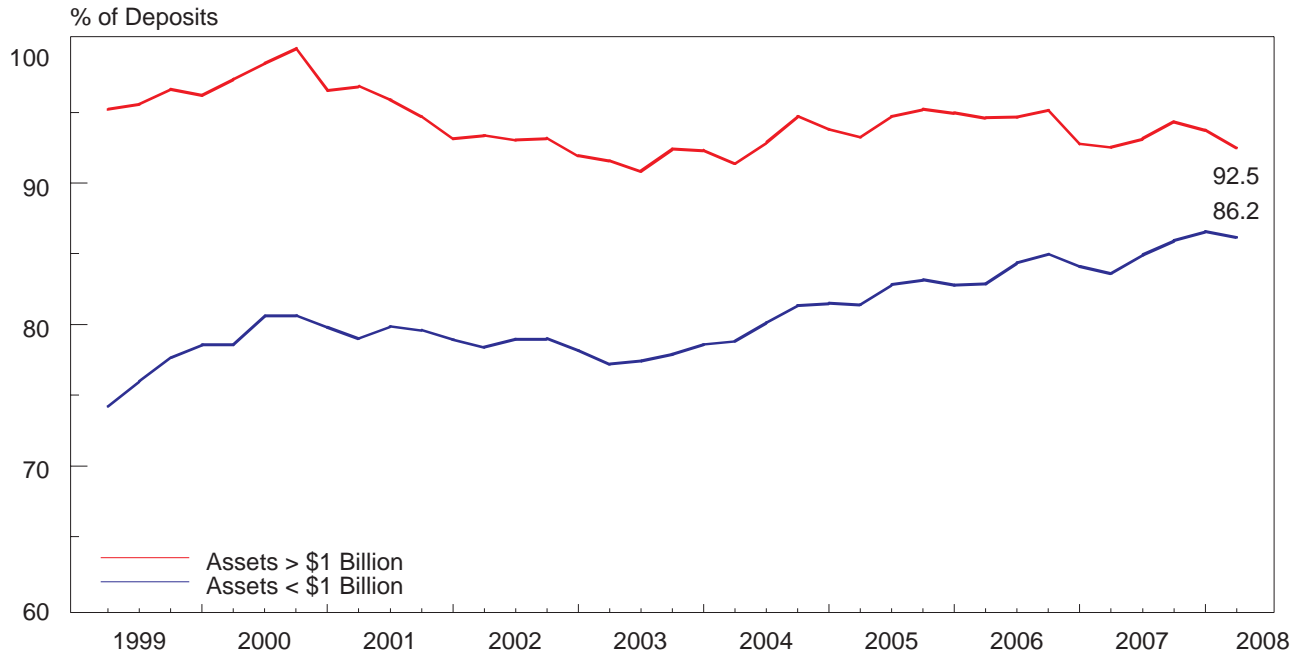
(\$ Billions)

	3/06	6/06	9/06	12/06	3/07	6/07	9/07	12/07	3/08
U.S. Government Obligations:									
U.S. Treasury	56	46	45	48	40	34	35	31	24
U.S. Agencies	11	11	12	11	12	12	11	6	6
Government Sponsored Enterprises	284	272	276	268	260	255	245	219	184
Mortgage Pass-through Securities	775	795	778	785	778	767	728	705	753
Collateralized Mortgage Obligations	413	419	431	422	449	470	490	532	529
State, County, Municipal Obligations	134	135	140	147	150	153	157	153	152
Asset Backed Securities	81	88	94	92	73	74	77	84	93
Other Debt Securities	180	182	193	181	187	188	218	195	183
Equity Securities	21	23	24	27	24	25	28	29	29
Total Securities	\$1,956	\$1,971	\$1,992	\$1,981	\$1,972	\$1,977	\$1,989	\$1,954	\$1,953

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

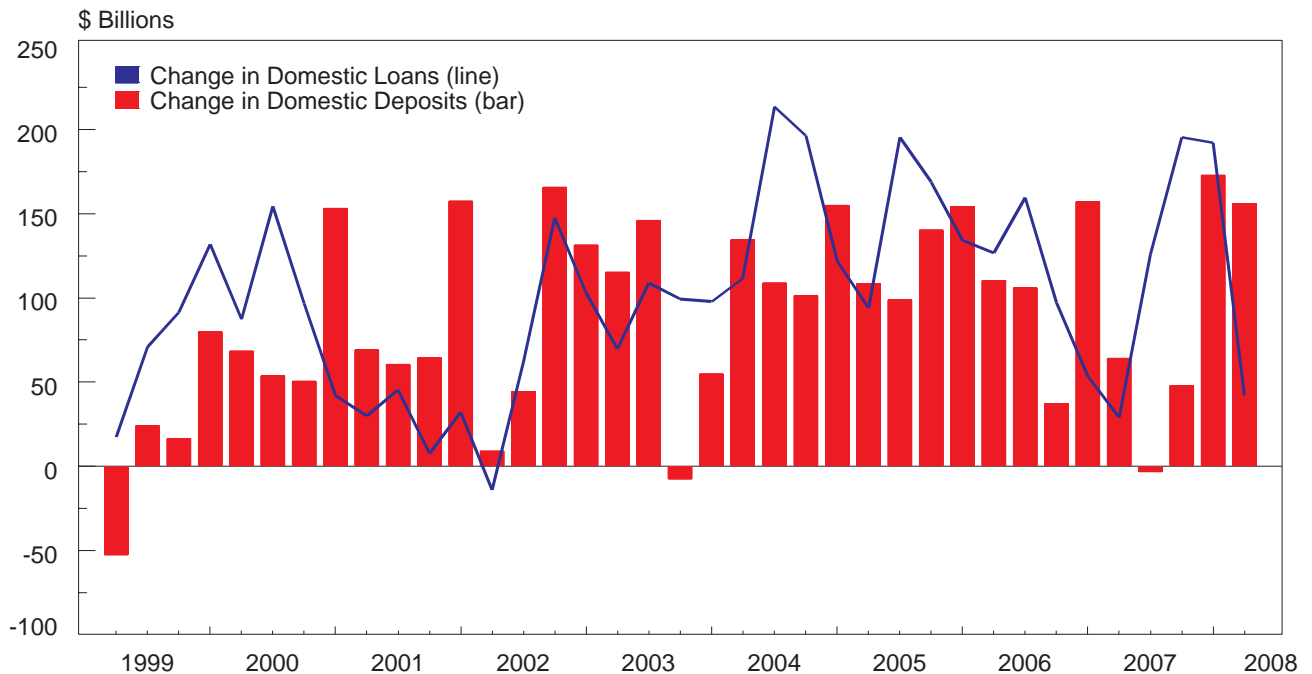
Net Loans and Leases to Deposits (Domestic and Foreign)

1999 - 2008



Quarterly Change in Domestic Loans vs Domestic Deposits

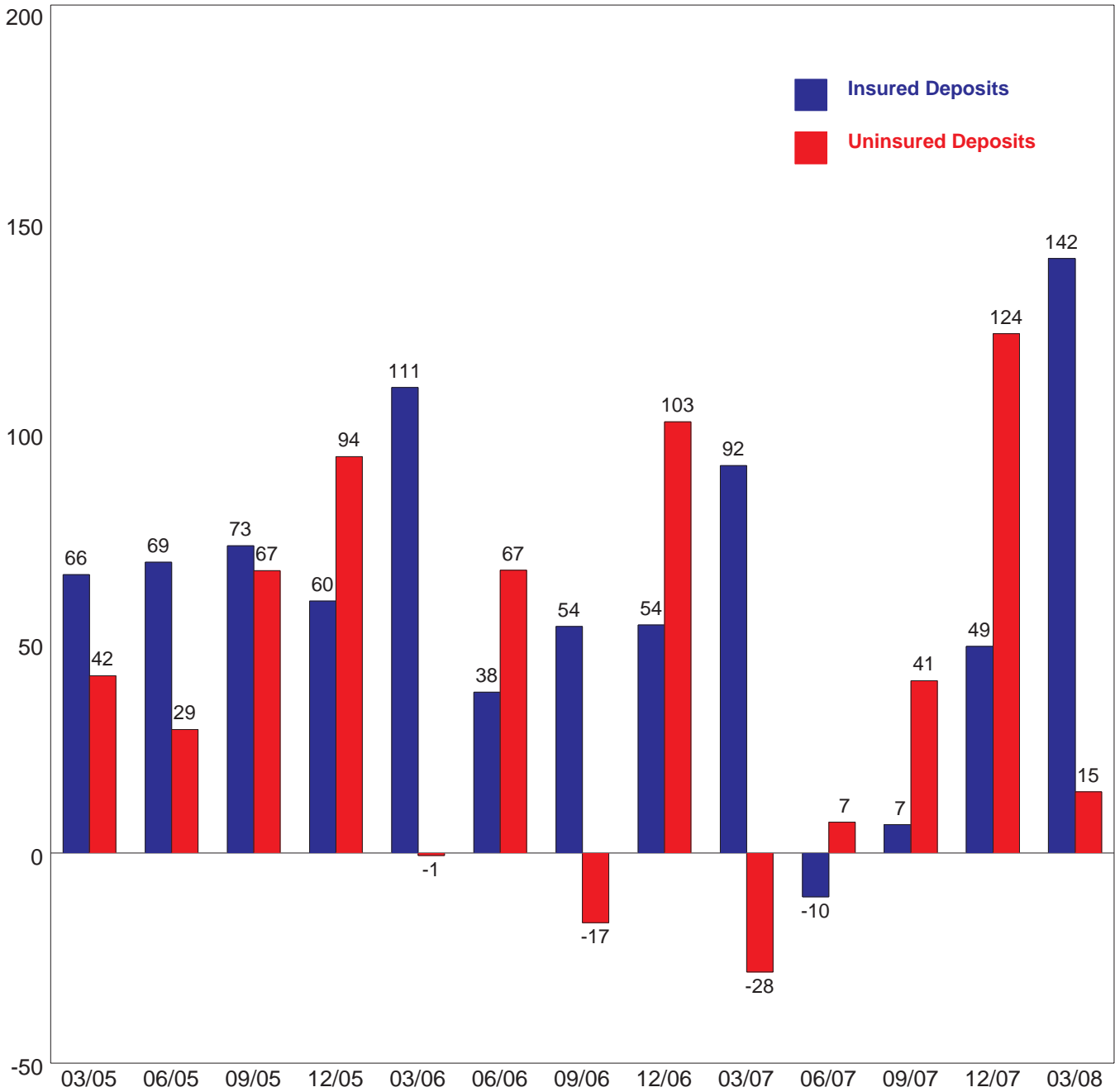
1999 - 2008



Quarterly Change In Domestic Deposits

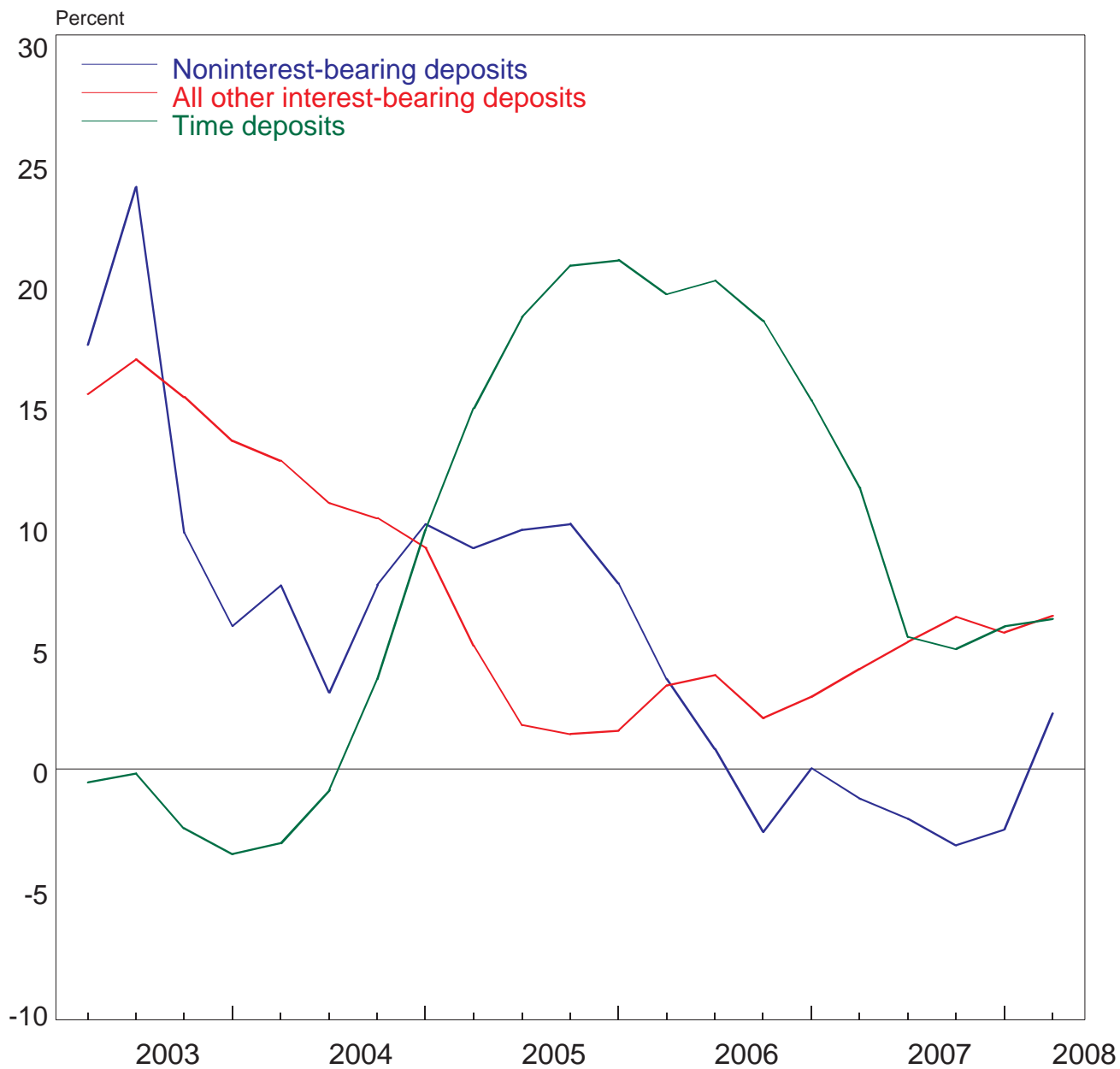
2005 - 2008

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

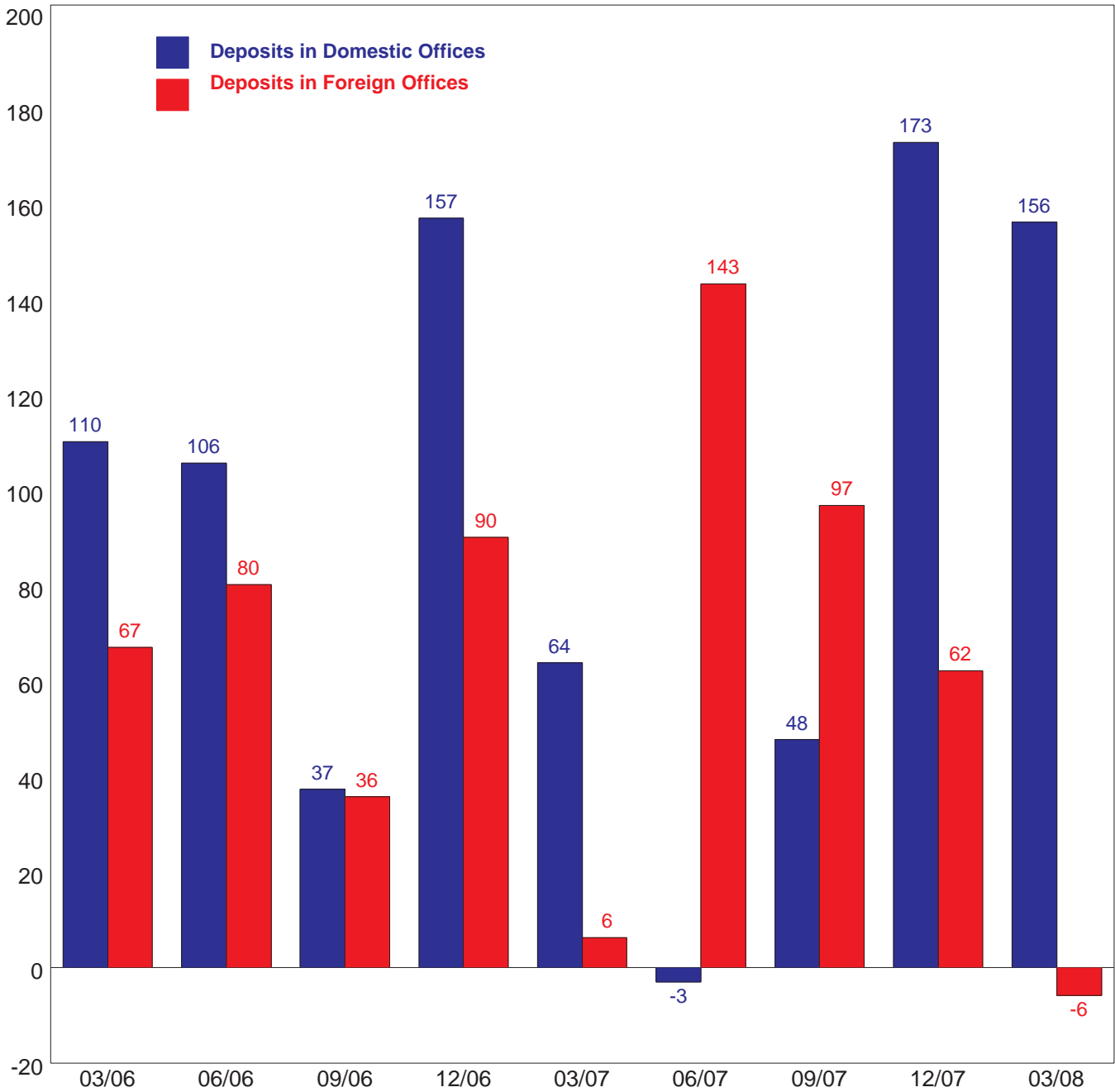
2003 - 2008



Quarterly Change In Domestic and Foreign Deposits

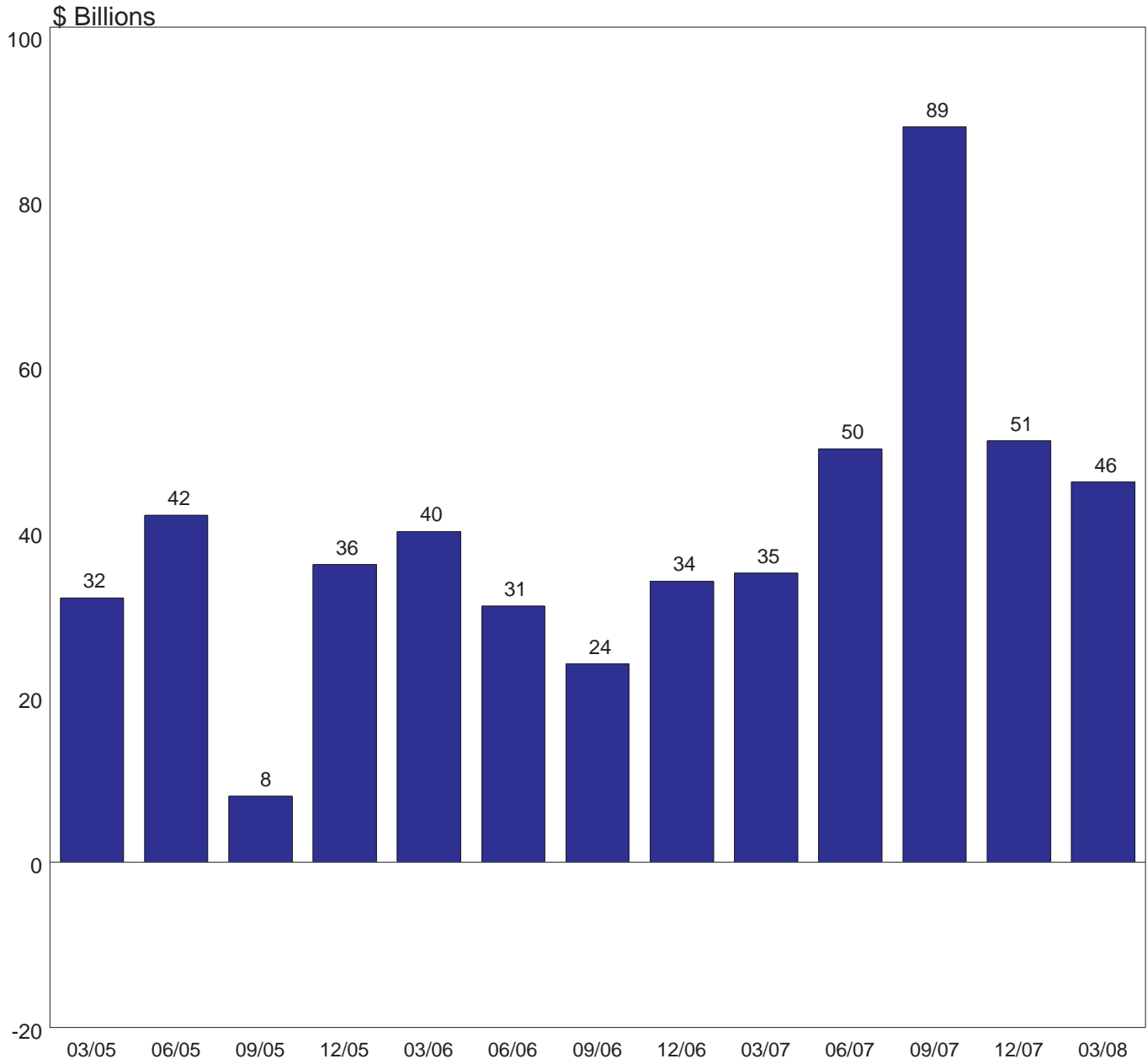
2006 - 2008

\$ Billions



Quarterly Change in C&I Loans

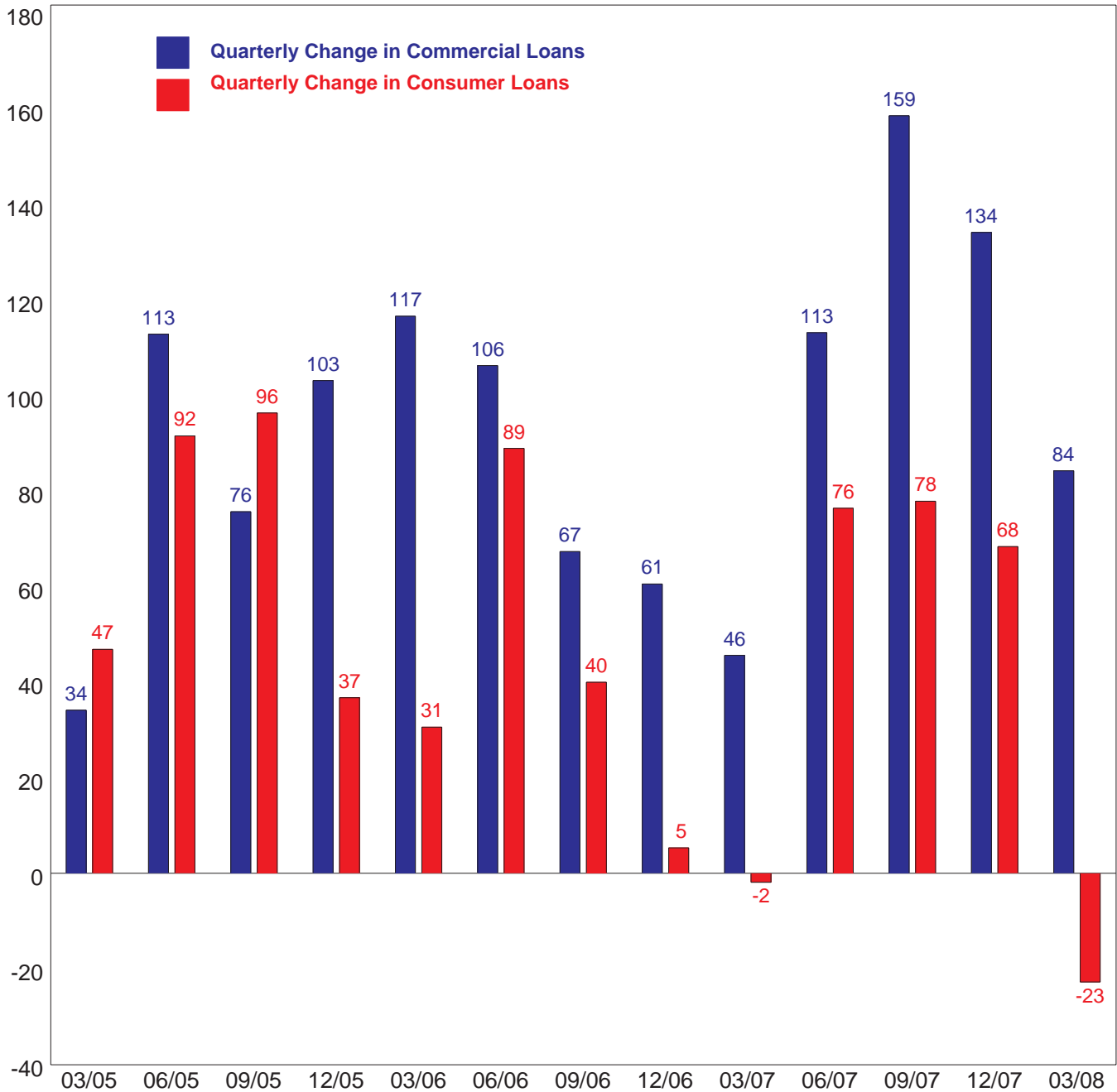
2005-2008



Quarterly Change in Commercial and Consumer Loans

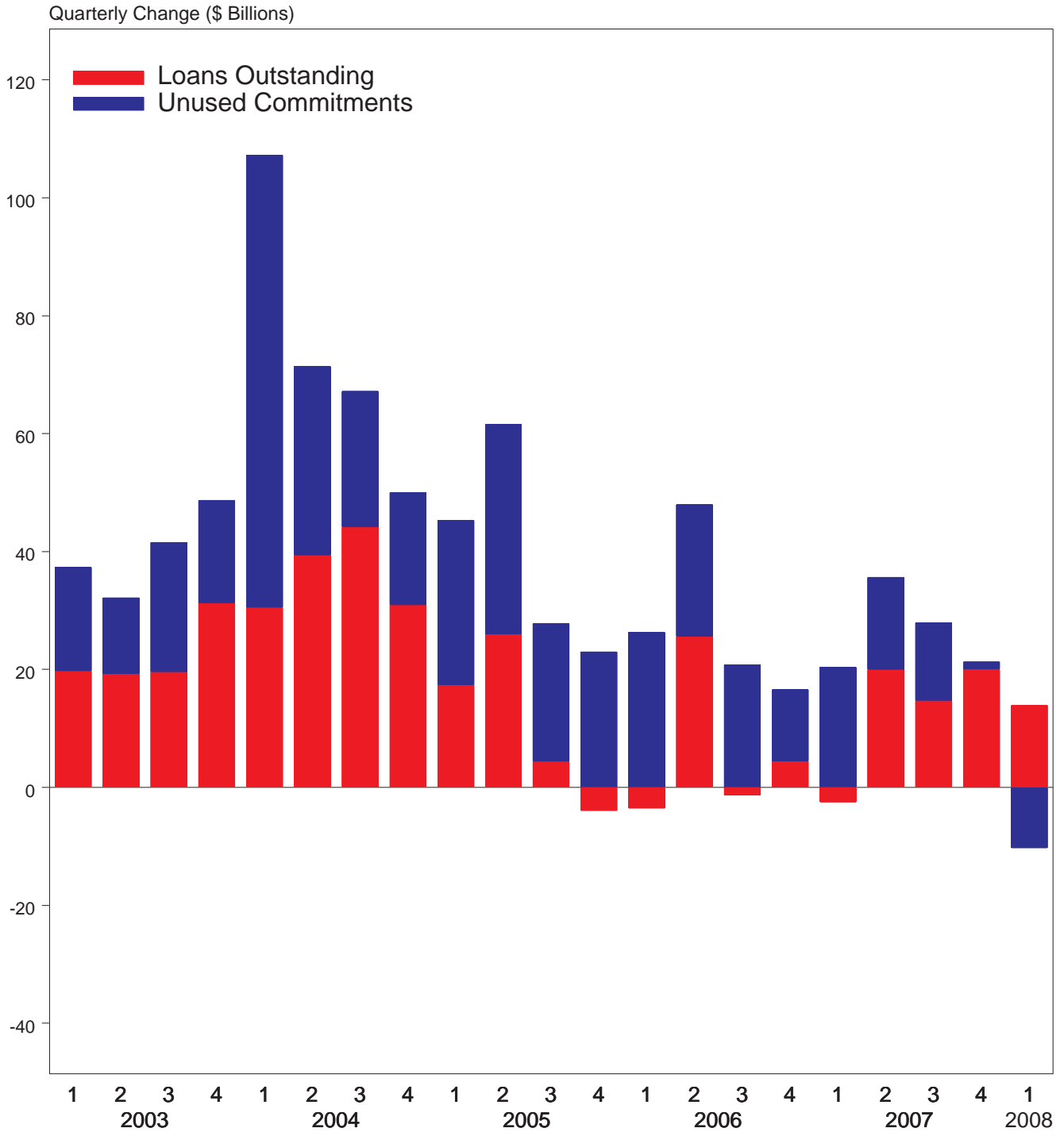
2005 - 2008

\$ Billions



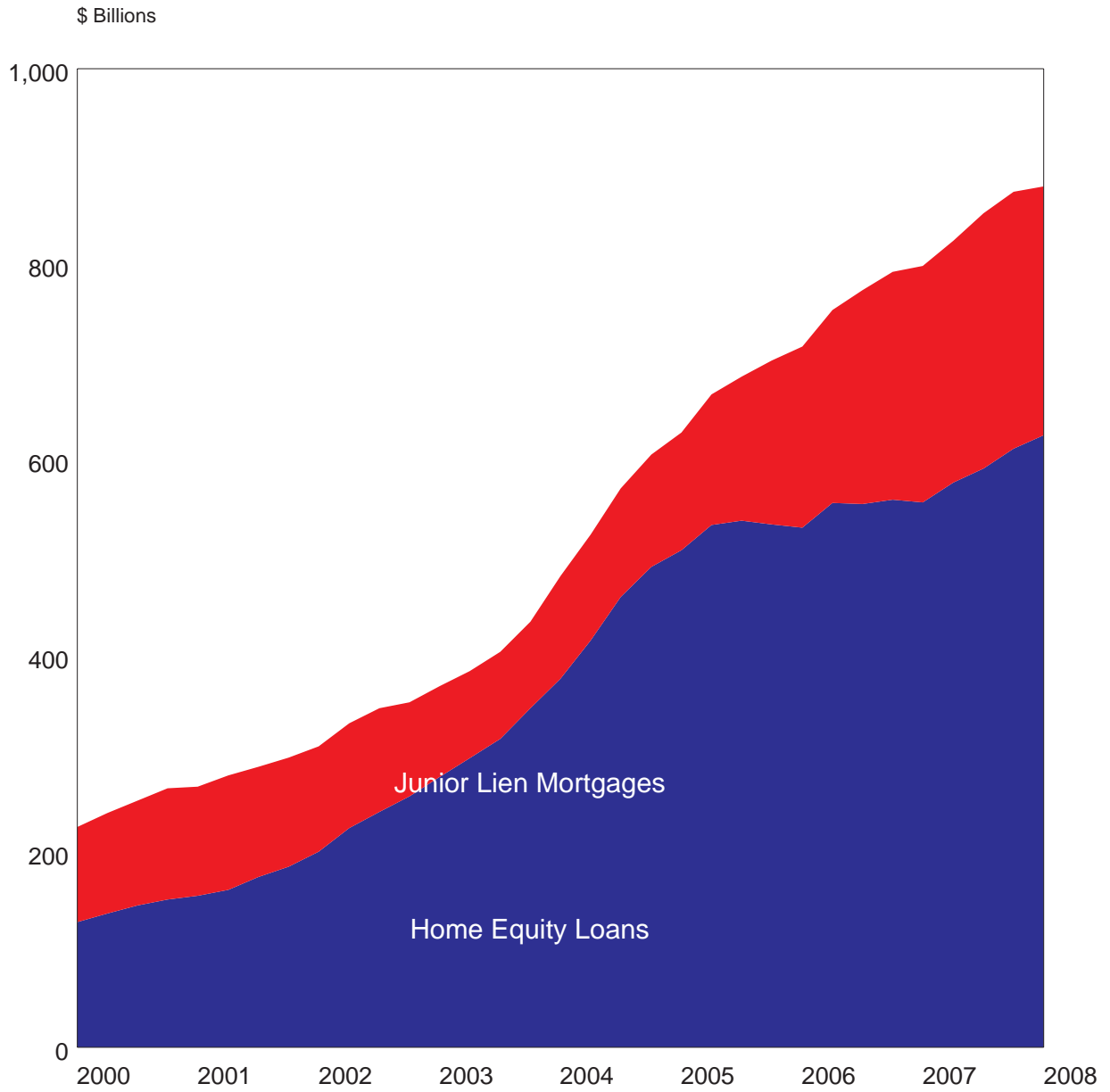
Quarterly Change in Home Equity Loans

2003-2008

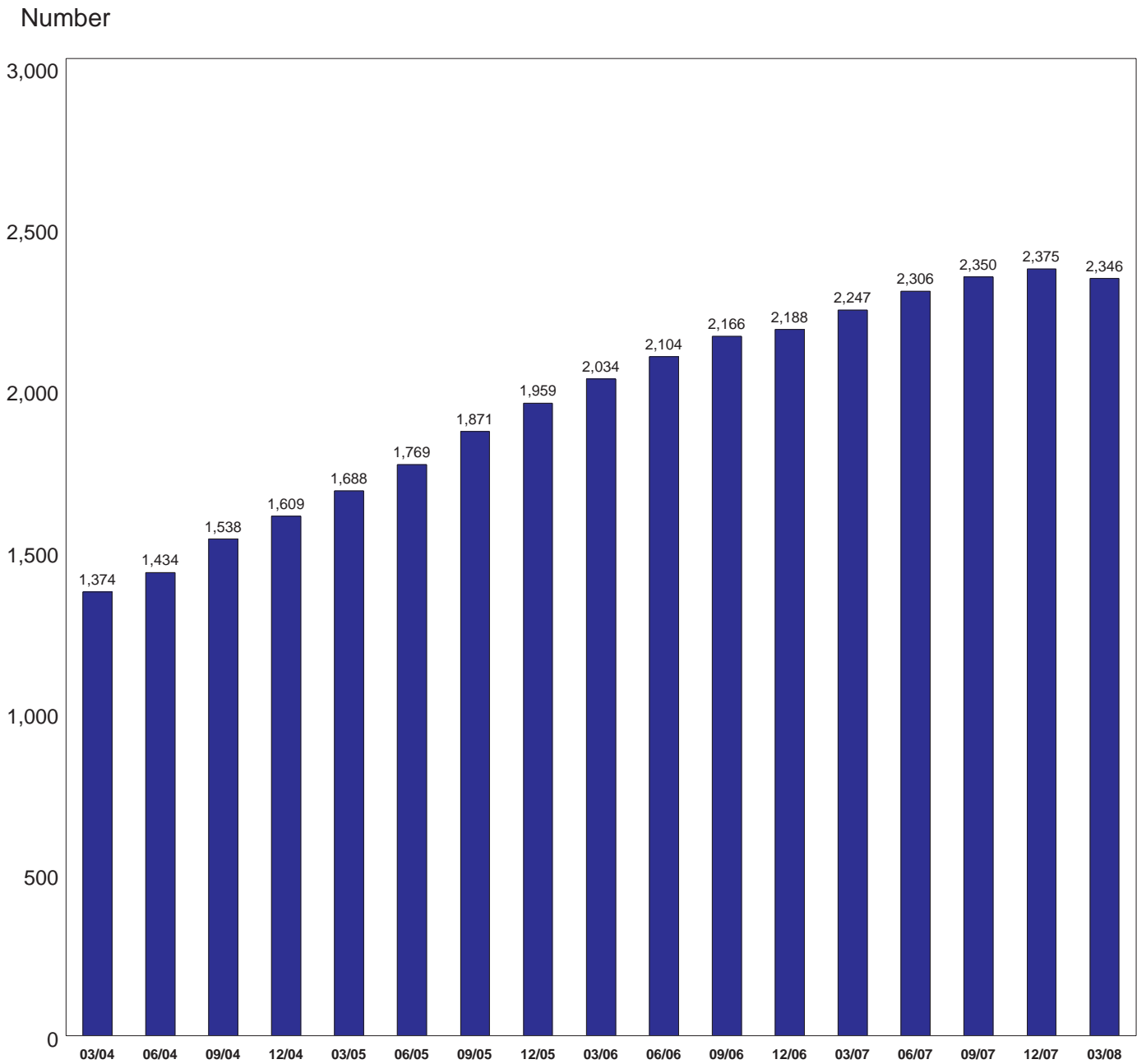


Home Equity and Junior Lien Loans

2000 - 2008



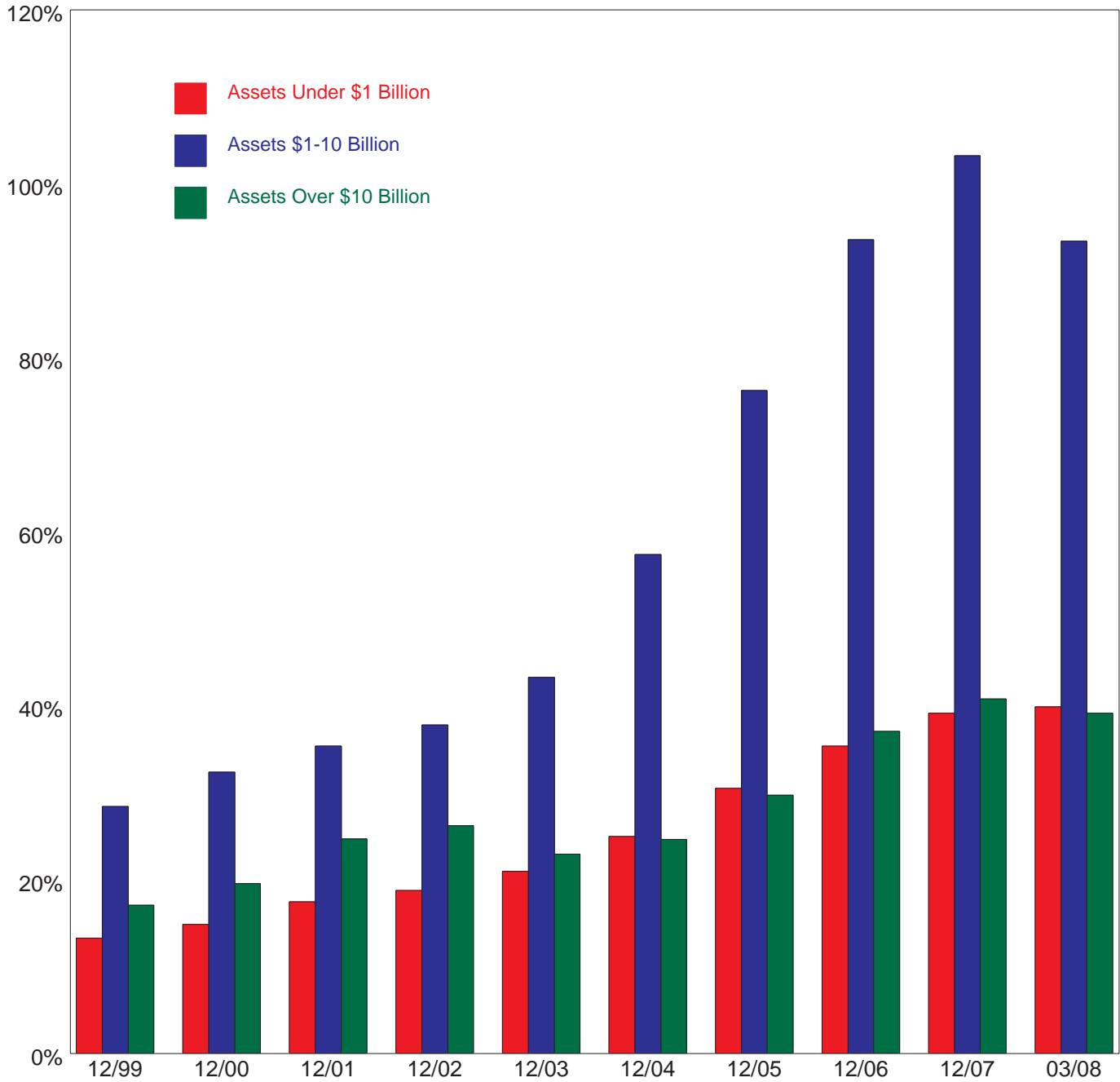
Number of Institutions with Construction Loan Concentrations 2004-2008



Median Construction and Development Loan Concentrations

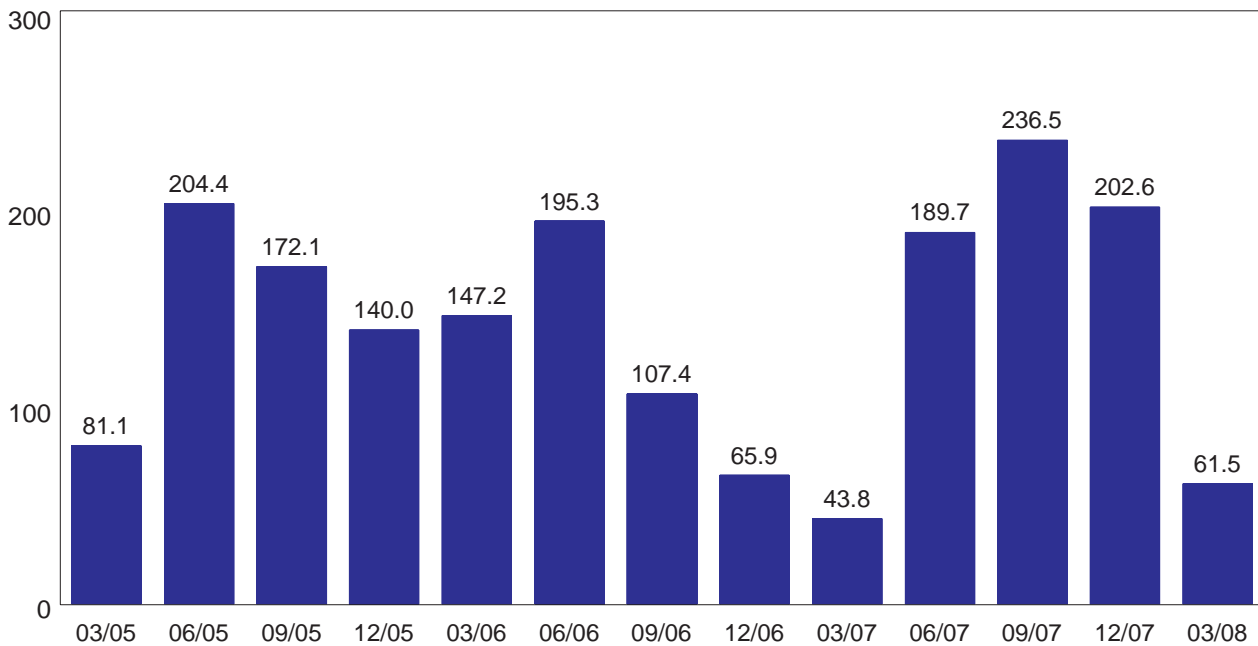
1999 - 2008

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



Quarterly Change in Reported Loans Outstanding

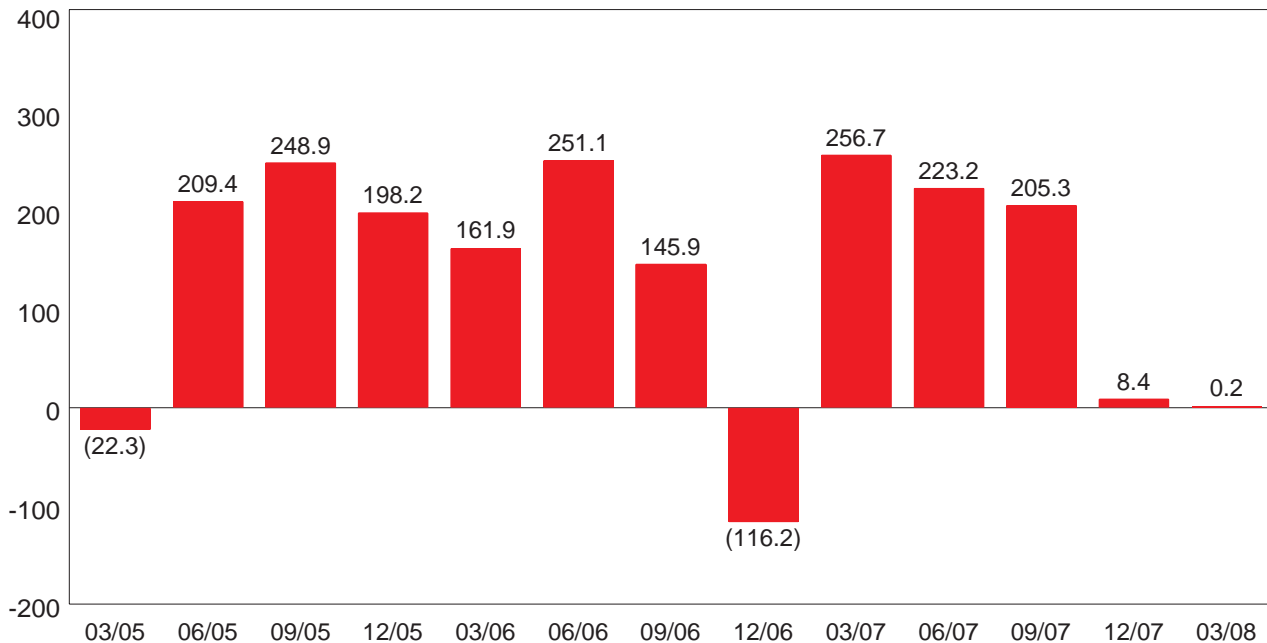
(\$ Billions)



In the first quarter of 2008, real estate loans increased by \$21 billion and commercial and industrial loans increased by \$45 billion, while consumer loans decreased by \$10 billion.

Quarterly Change in Unused Commitments

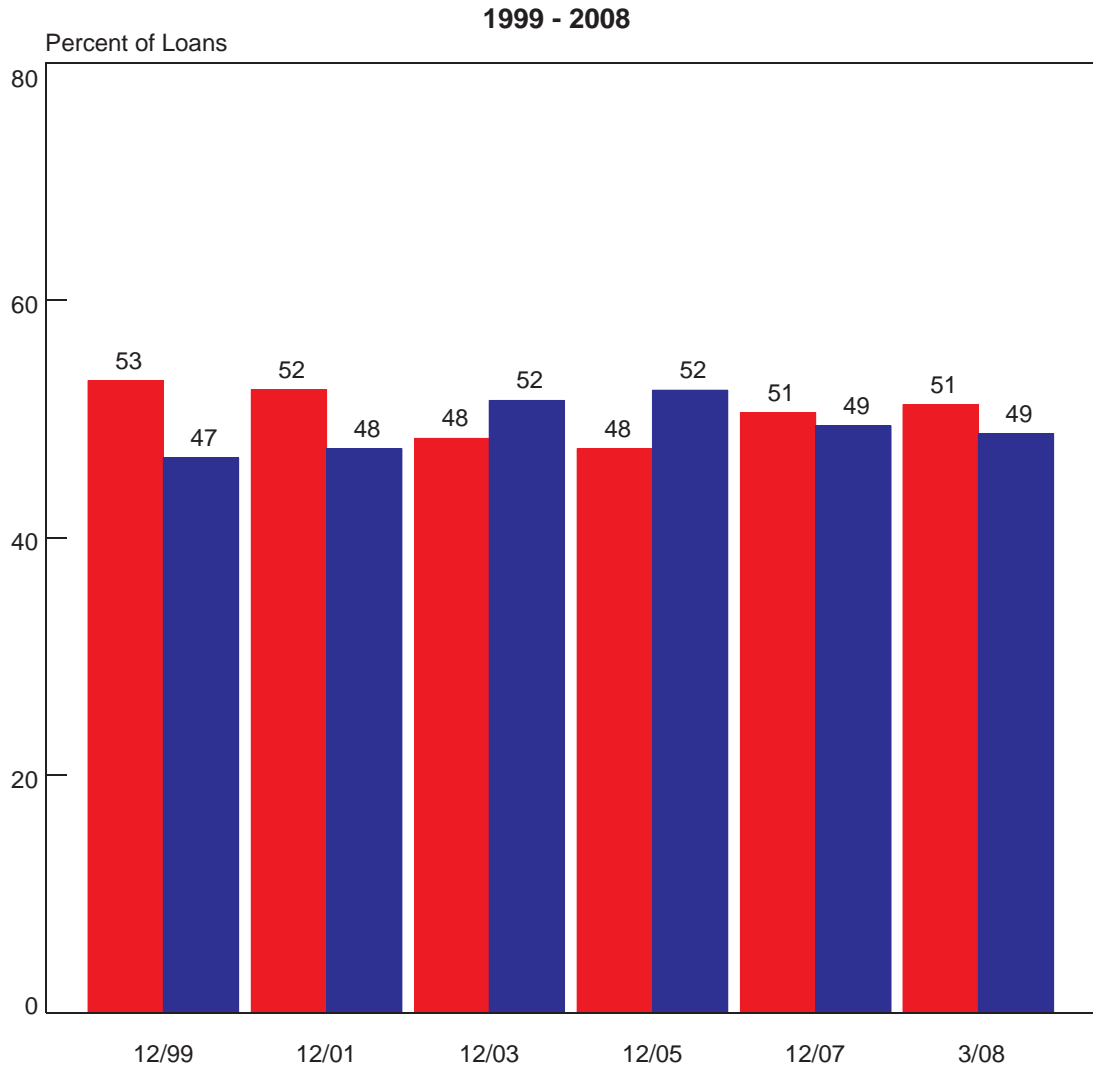
(\$ Billions)



In the first quarter of 2008, unused credit card commitments increased by \$25 billion and unused commitments to purchase loans increased by \$34 billion, while unused commercial real estate commitments decreased by \$17 billion and other unused commitments decreased by \$48 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

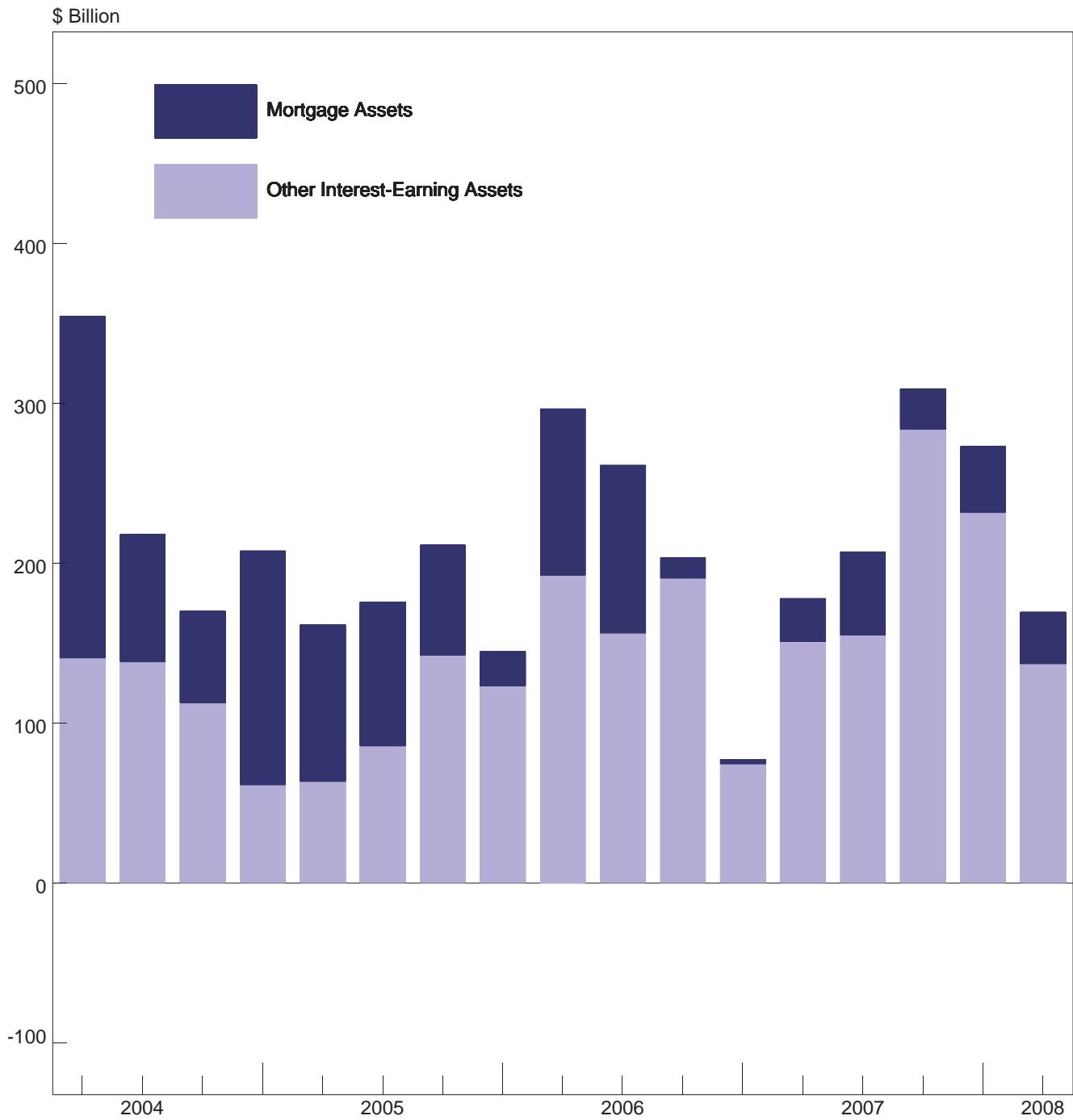
■ Commercial Borrowers	\$2,265	\$2,500	\$2,632	\$3,195	\$3,997	\$4,082
■ Consumer Loans	1,990	2,265	2,805	3,525	3,911	3,889

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

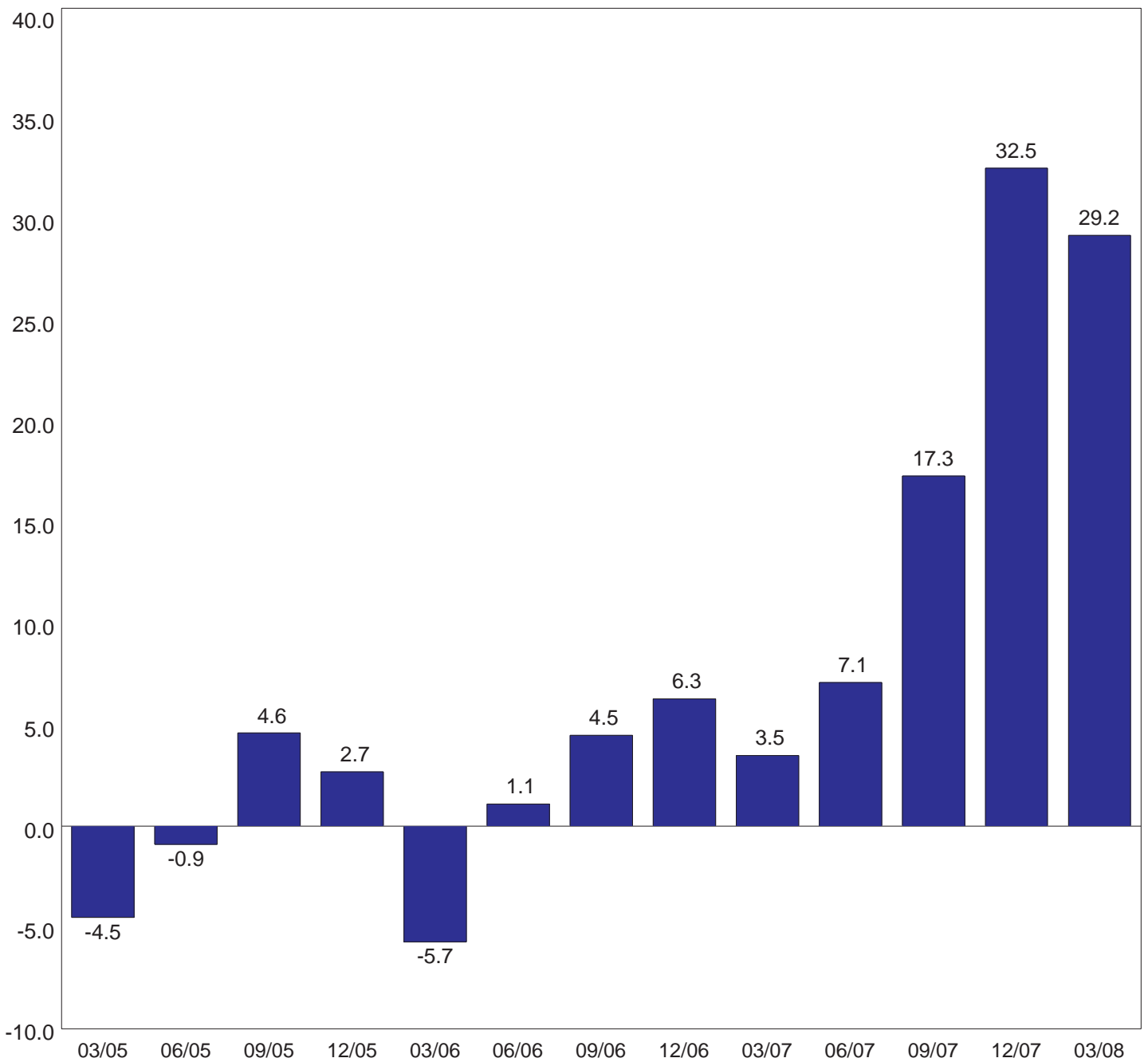
2004 - 2008



Quarterly Change in Noncurrent Loans & Net Charge-Offs

2005-2008

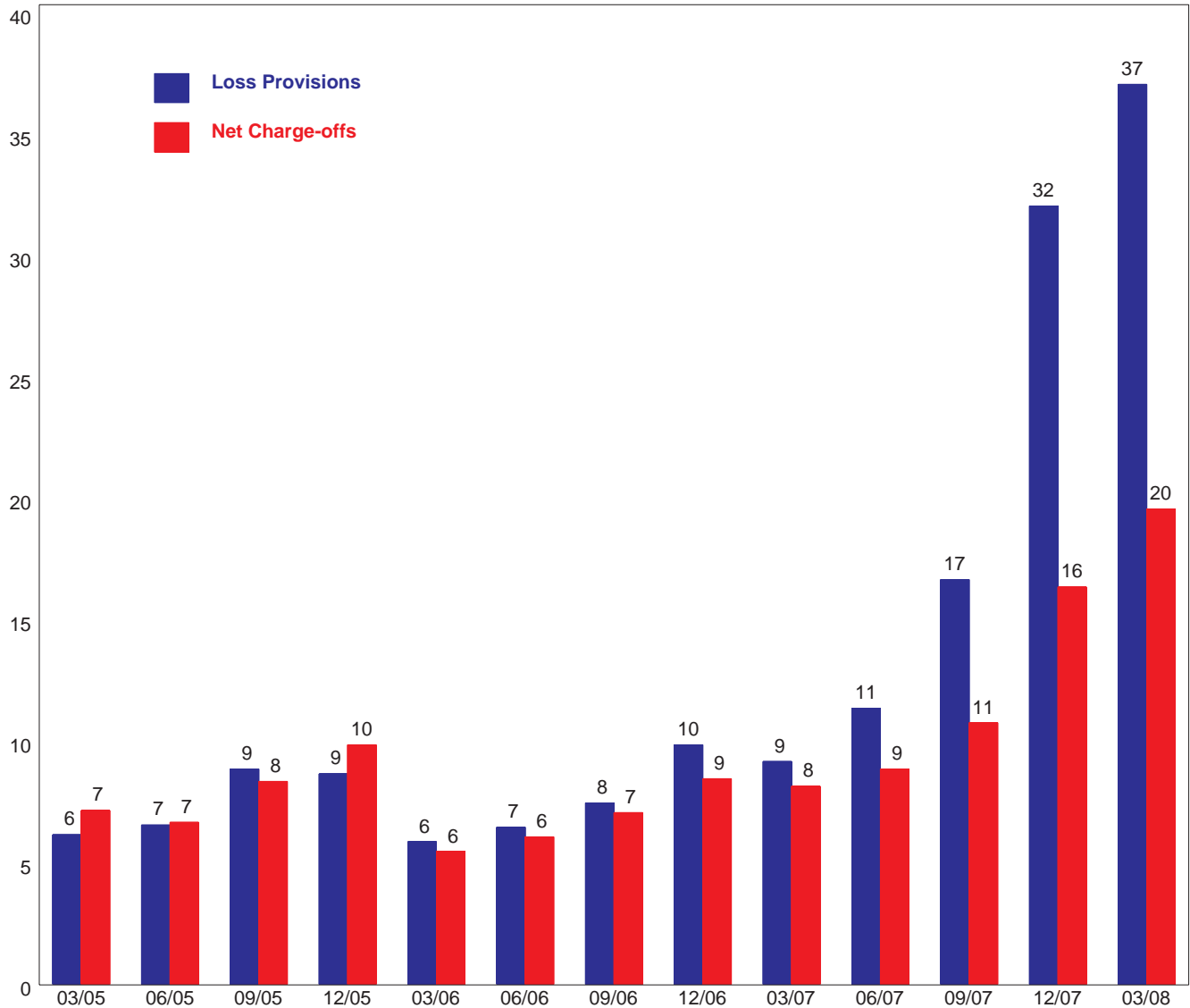
\$ Billions



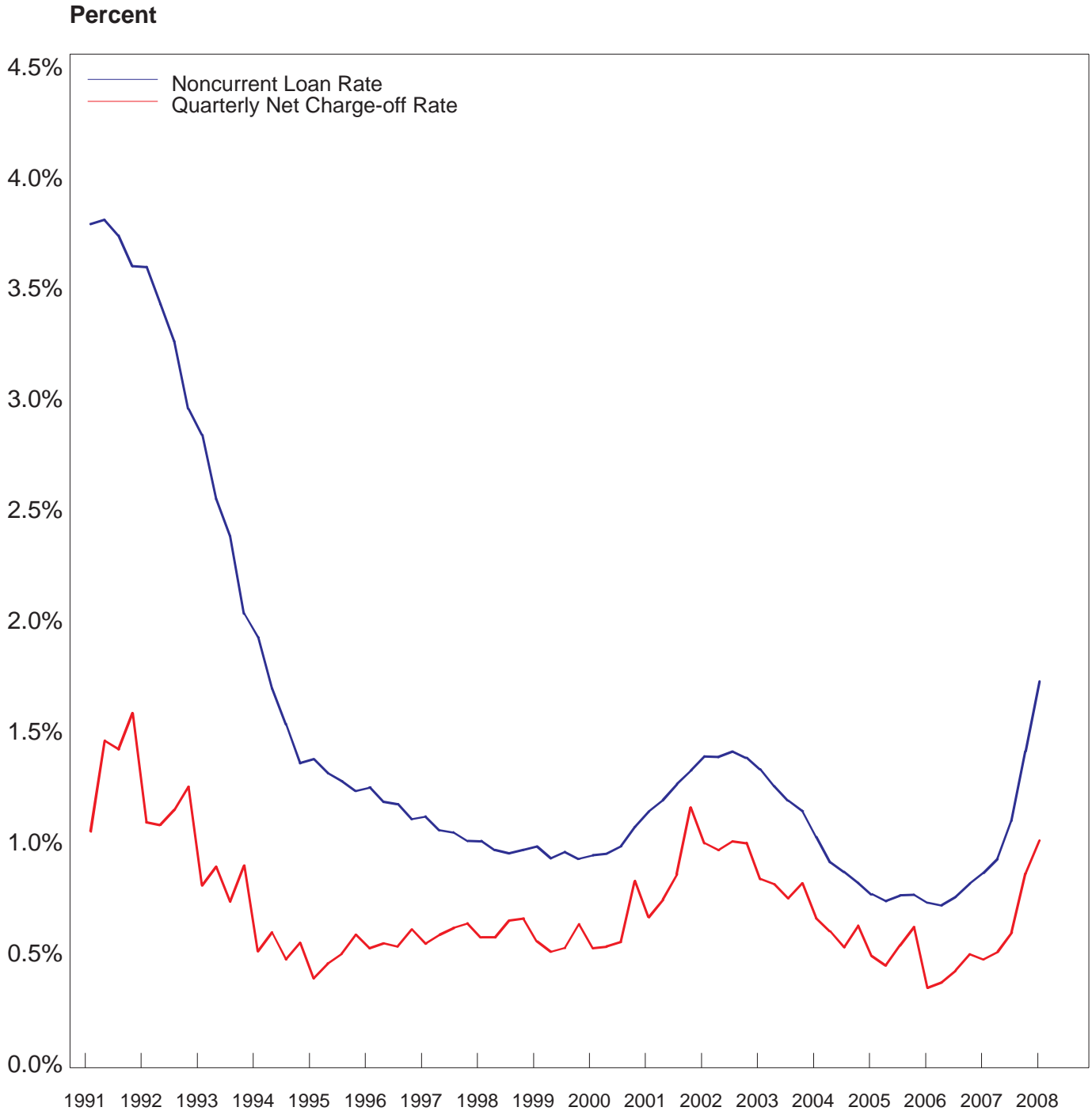
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2005 - 2008

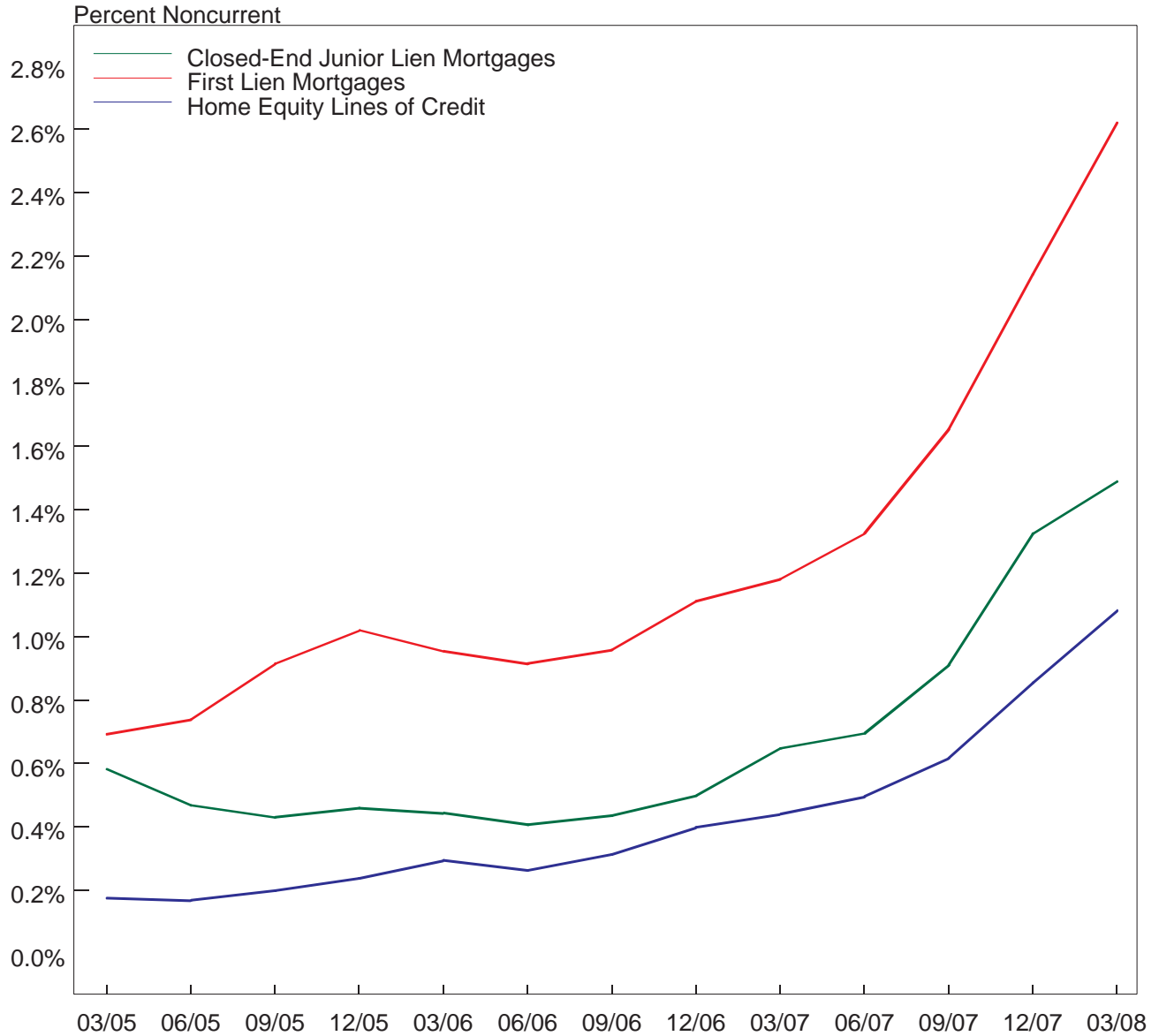
\$ Billions



Noncurrent Loan and Quarterly Net Charge Off Rates 1991-2008

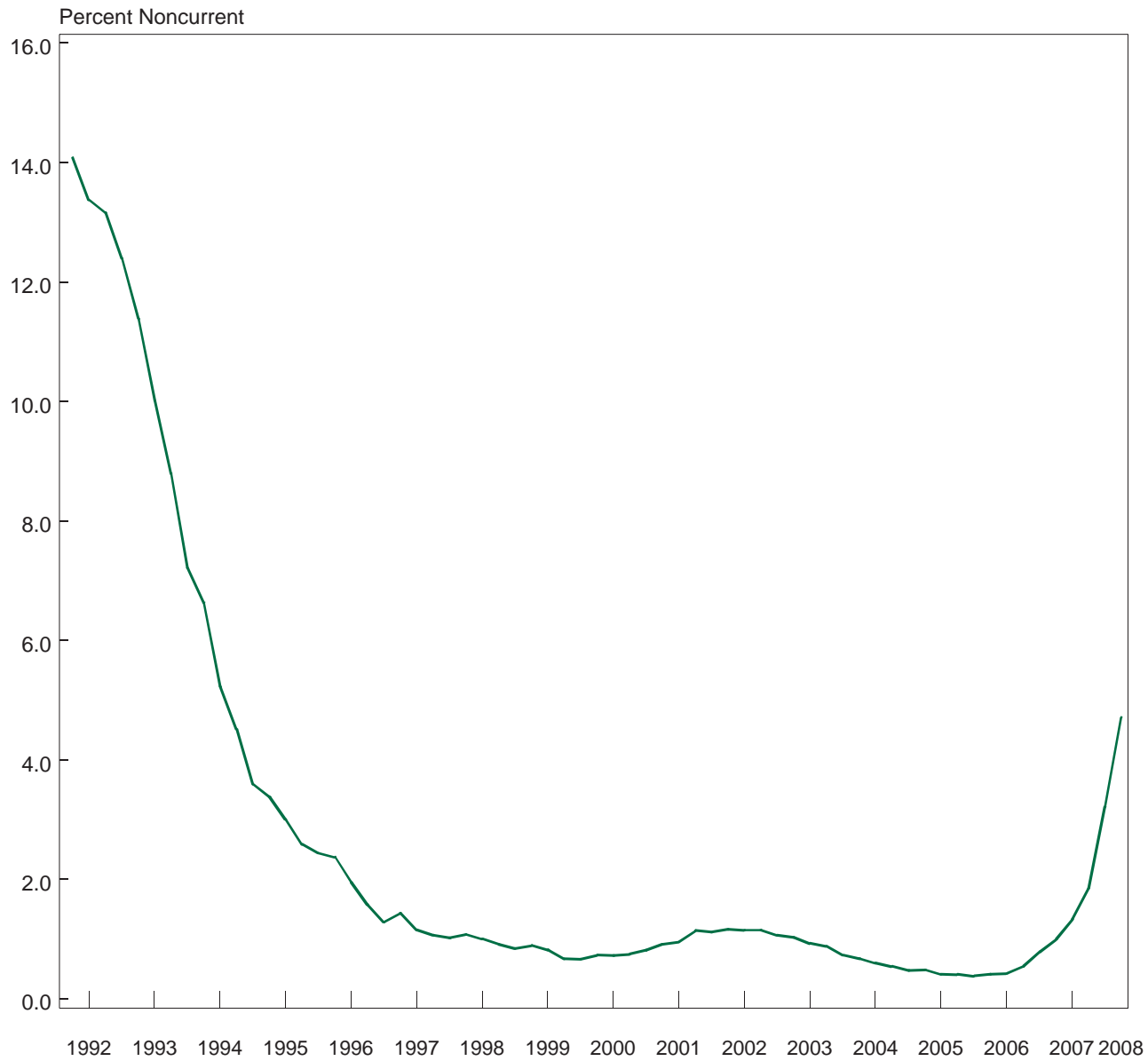


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2005 to 2008



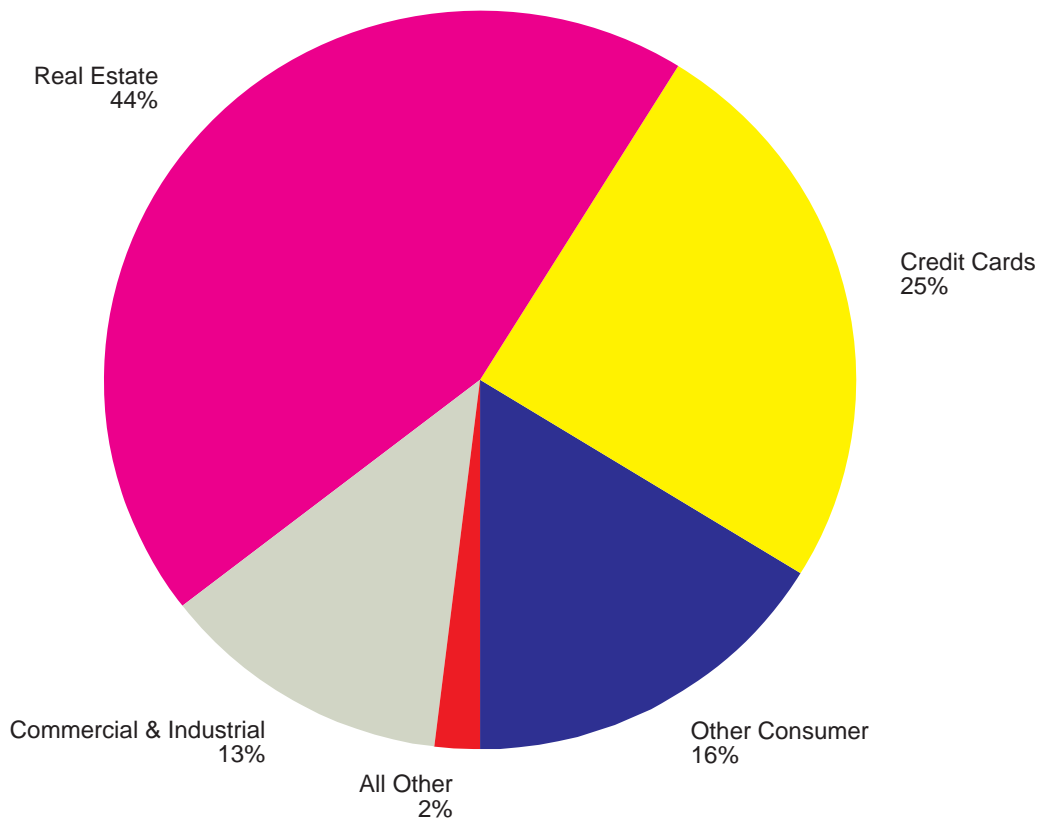
Noncurrent Rate on Real Estate Construction and Development Loans

1992-2008



Composition of FDIC-Insured Institutions' Loan Charge-offs

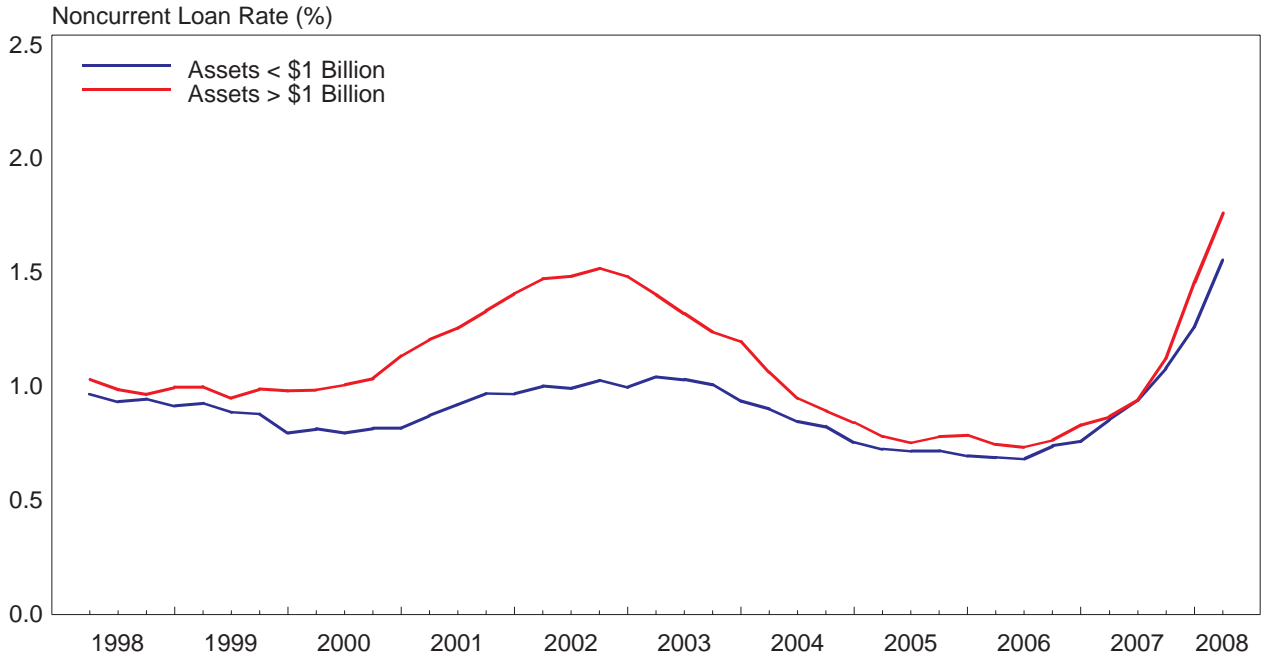
First Quarter, 2008



Noncurrent Loan Rates

By Asset Size

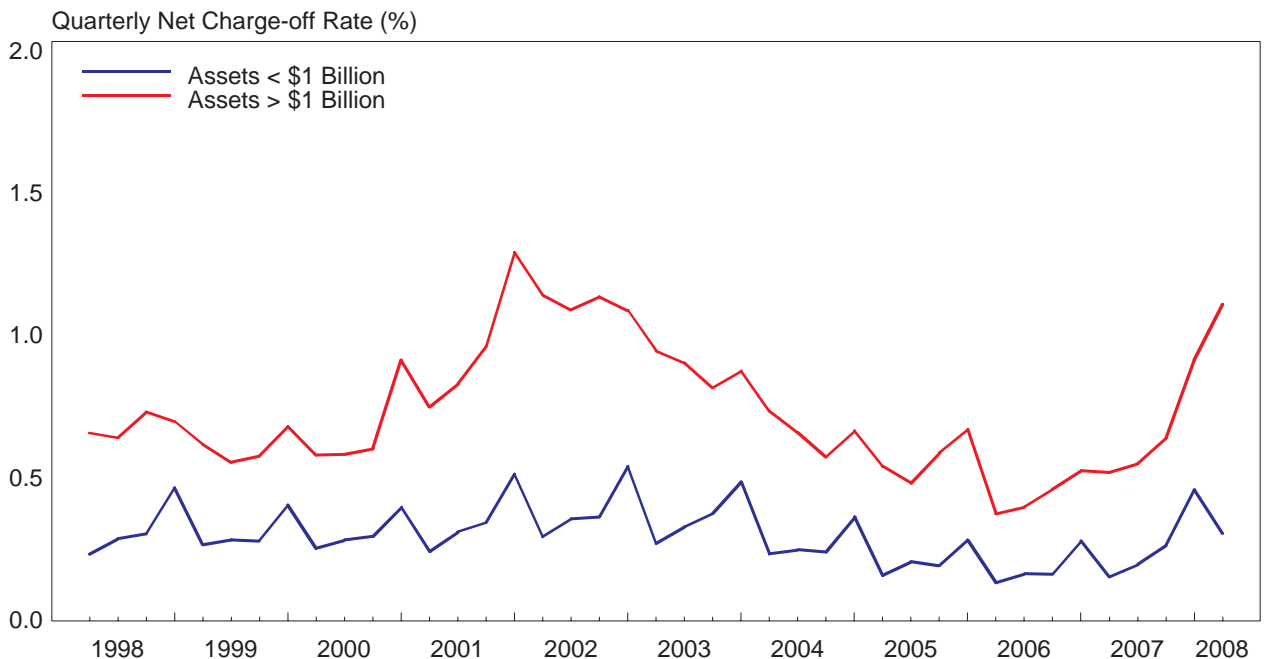
1998 - 2008



Quarterly Net Charge-off Rates

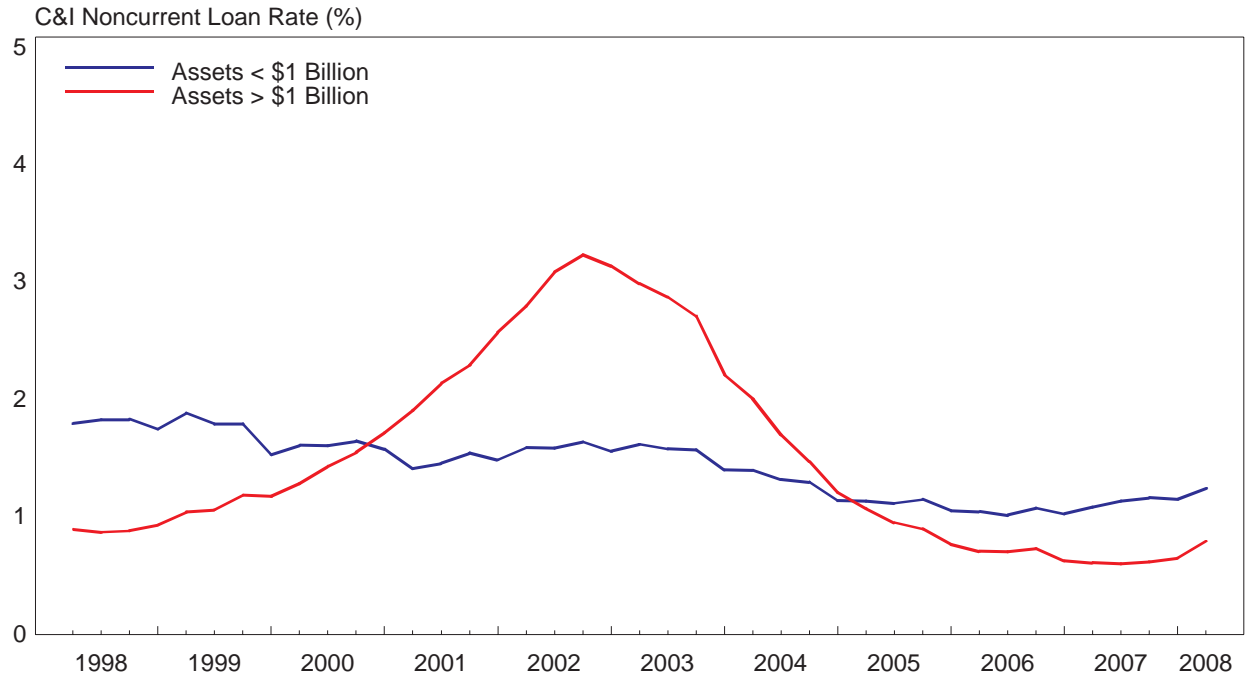
By Asset Size, Annualized

1998 - 2008



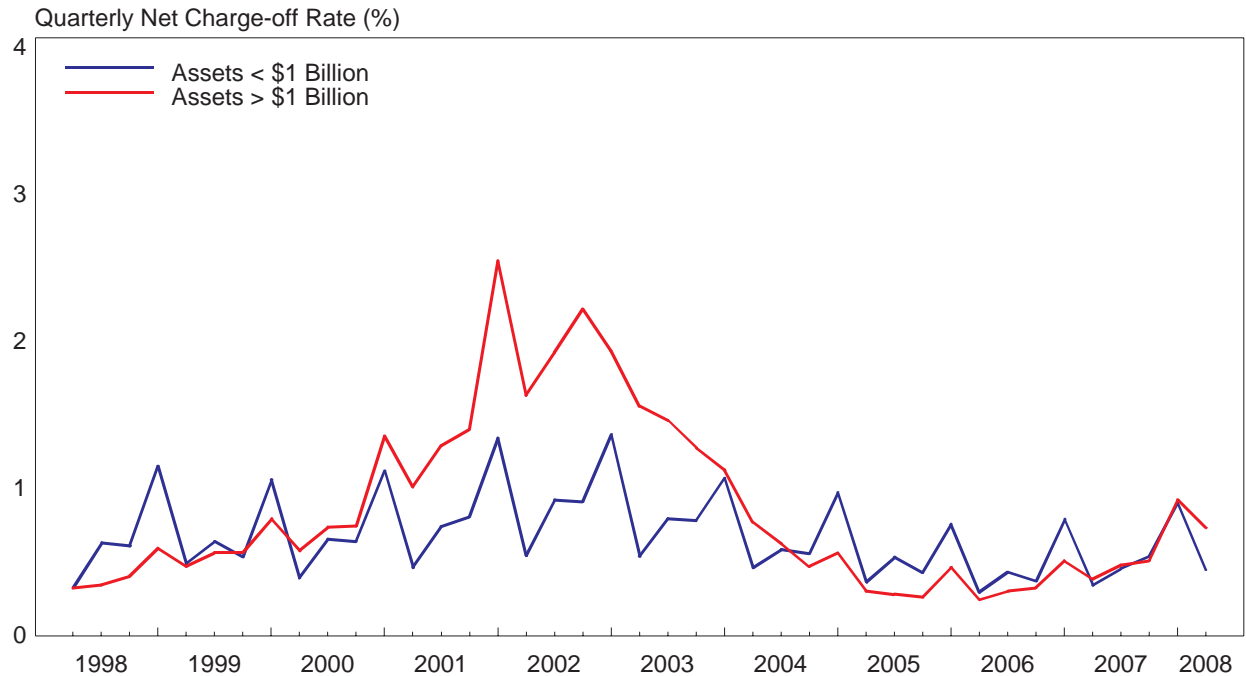
Noncurrent C & I Loan Rates By Asset Size

1998 - 2008



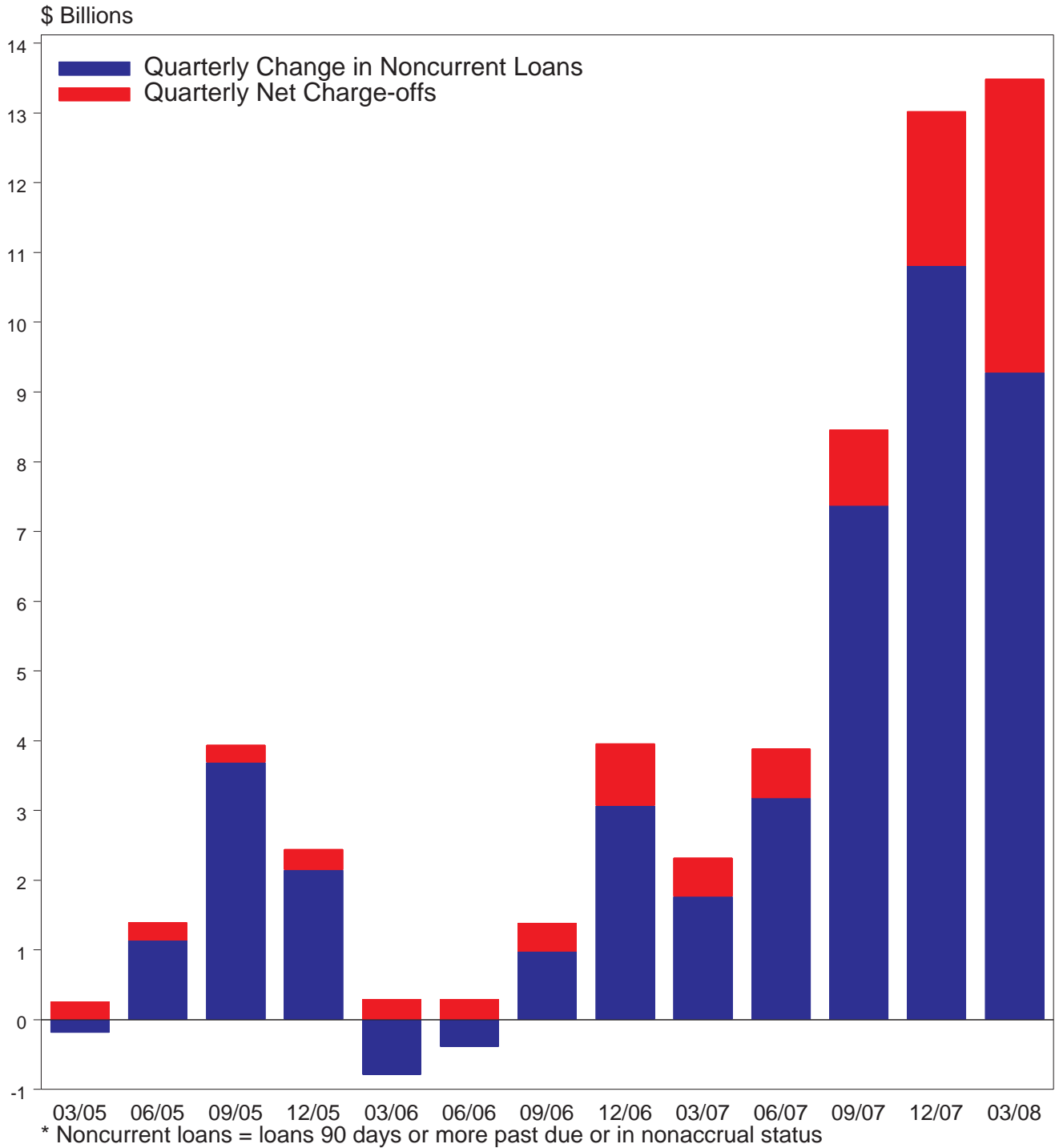
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

1998 - 2008



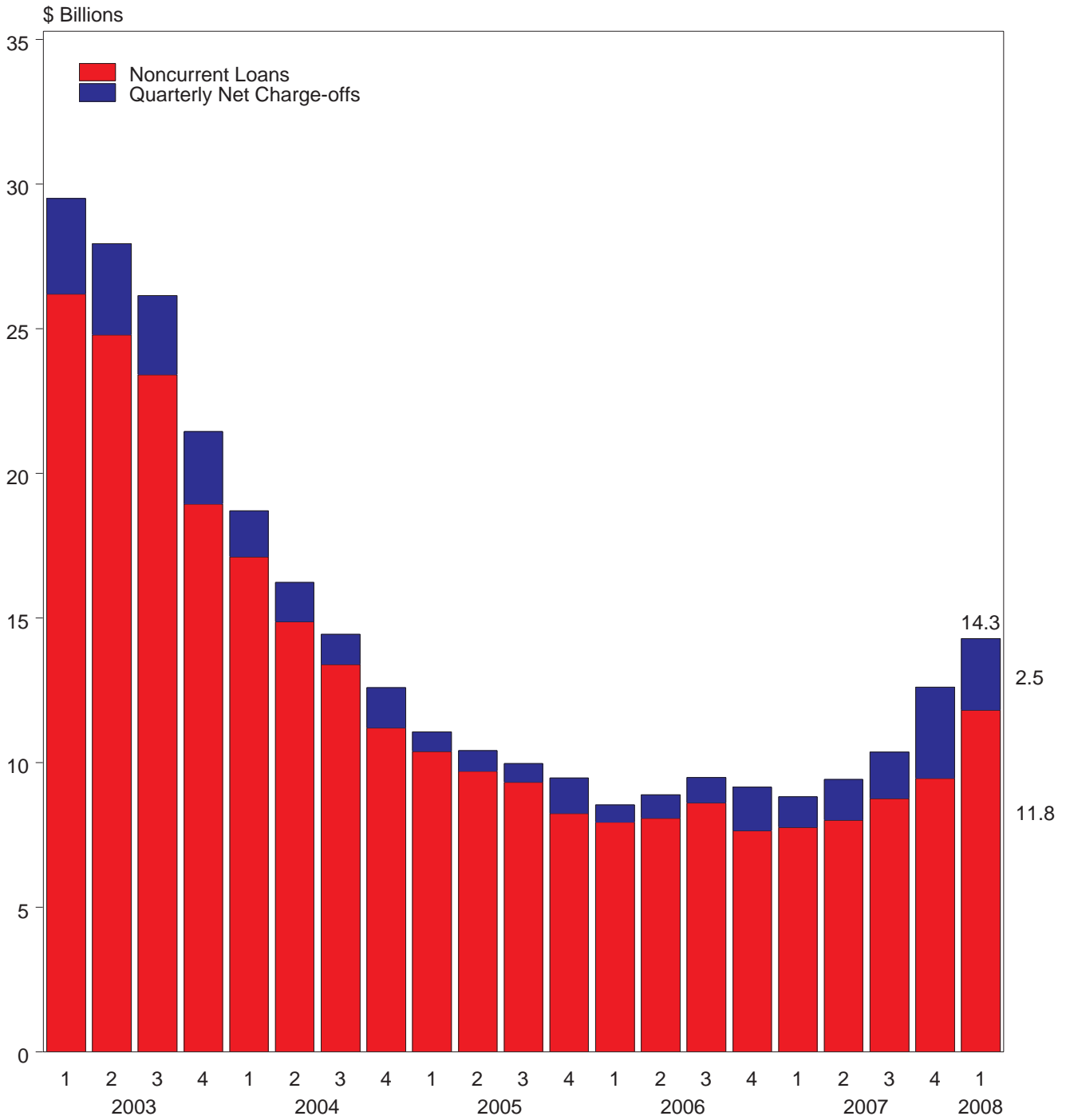
Credit Quality of Residential Mortgage Loans*

2005 to 2008



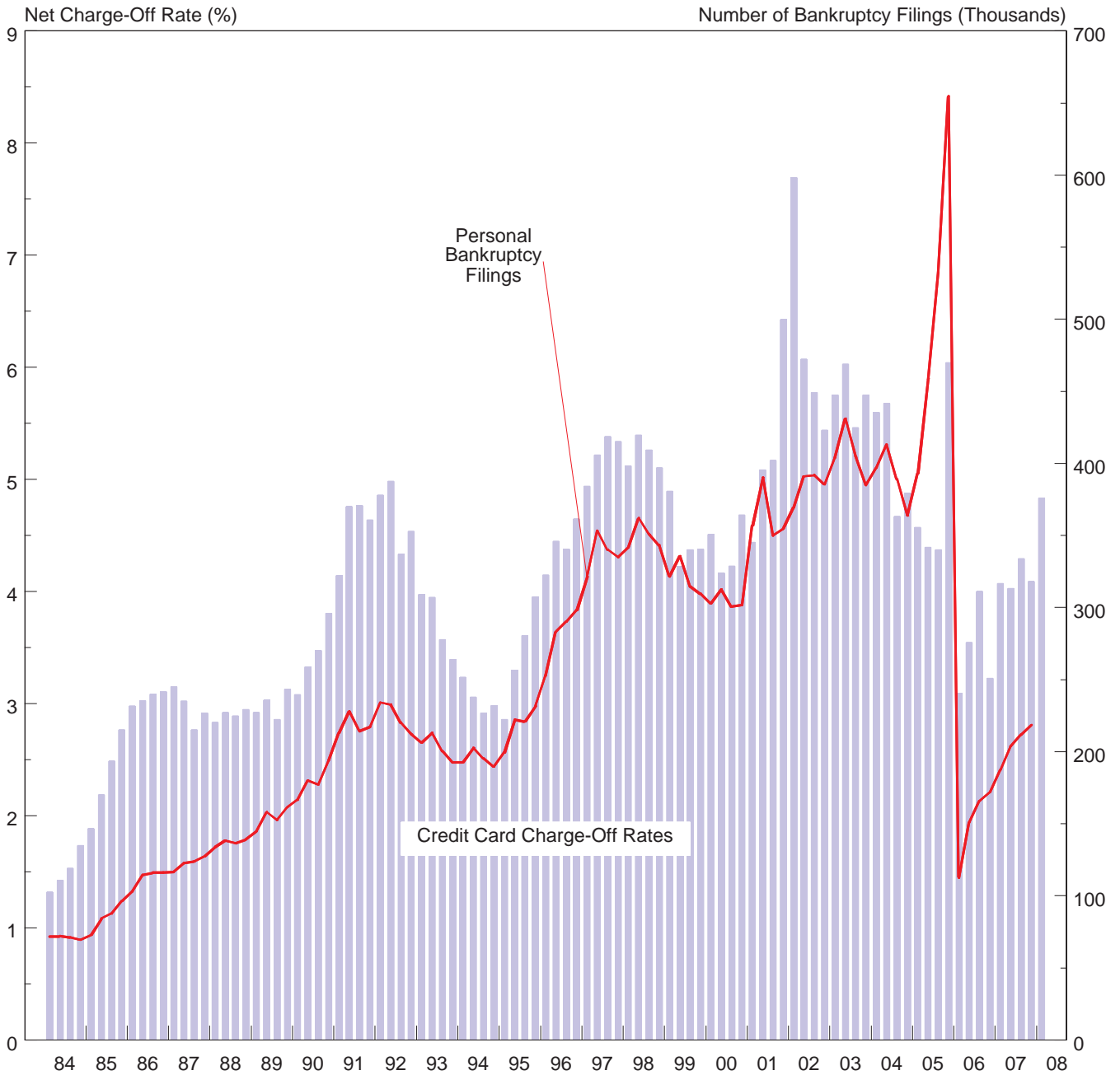
Credit Quality of C & I Loans

2003-2008



Credit Card Loss Rates and Personal Bankruptcy Filings

1984-2008

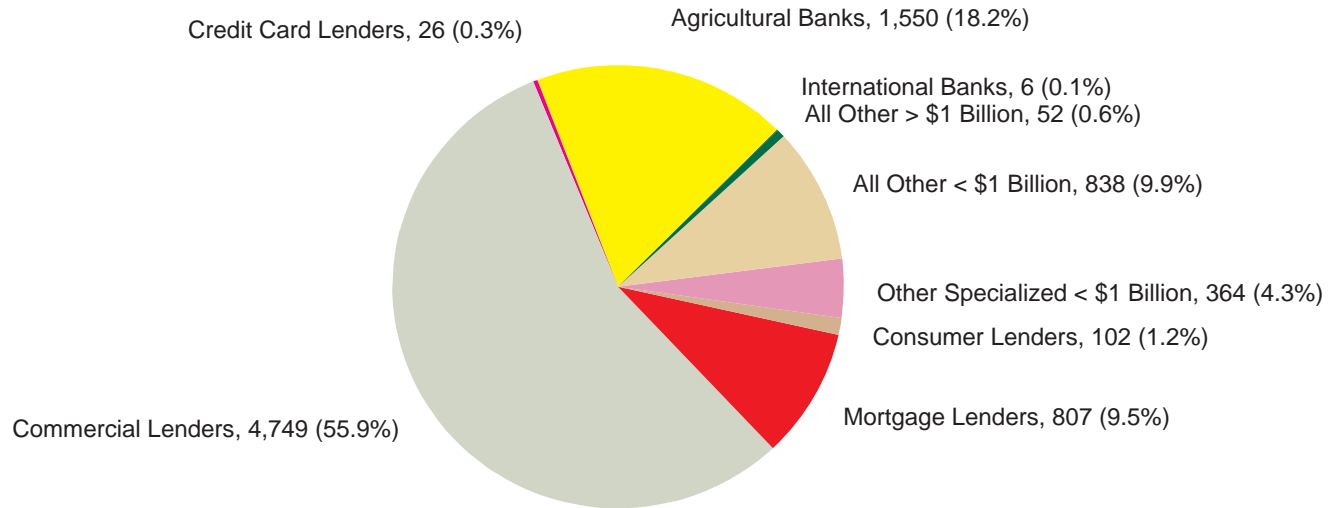


Sources: Bankruptcies - Administrative Offices of the United States Courts
 Charge-off rates - Call reports and Thrift Financial Reports

Note: Personal Bankruptcy Filings for March 2008 are not available at this time

Number of Institutions By Asset Concentration Group

March 31, 2008

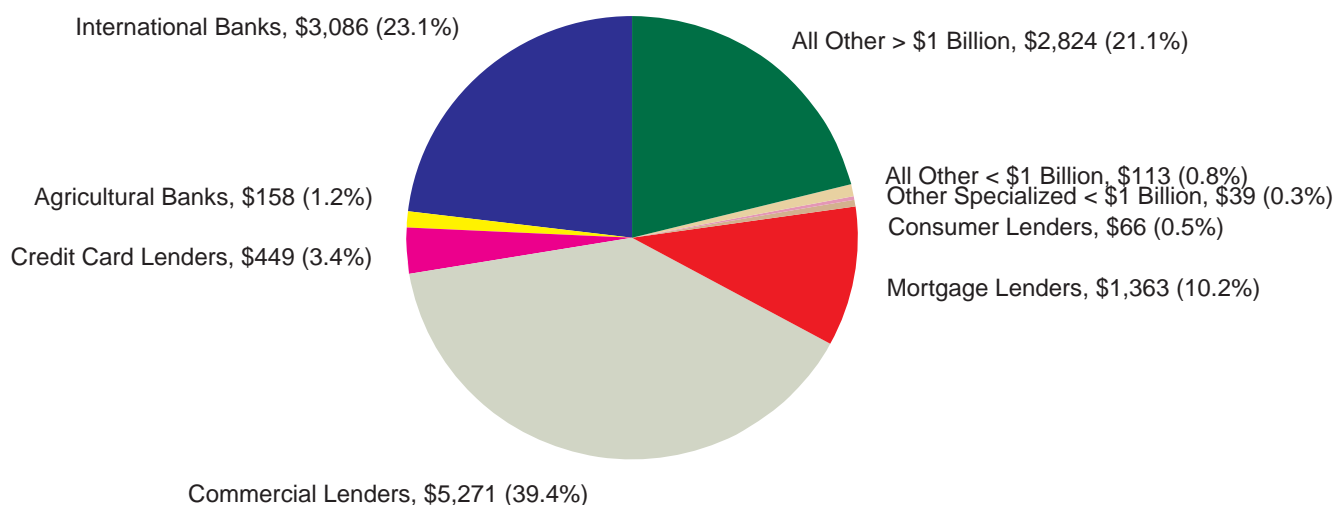


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/08	6	1,550	26	4,749	807	102	364	838	52
12/07	5	1,591	27	4,772	784	109	374	816	56
12/06	4	1,634	26	4,713	817	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

March 31, 2008

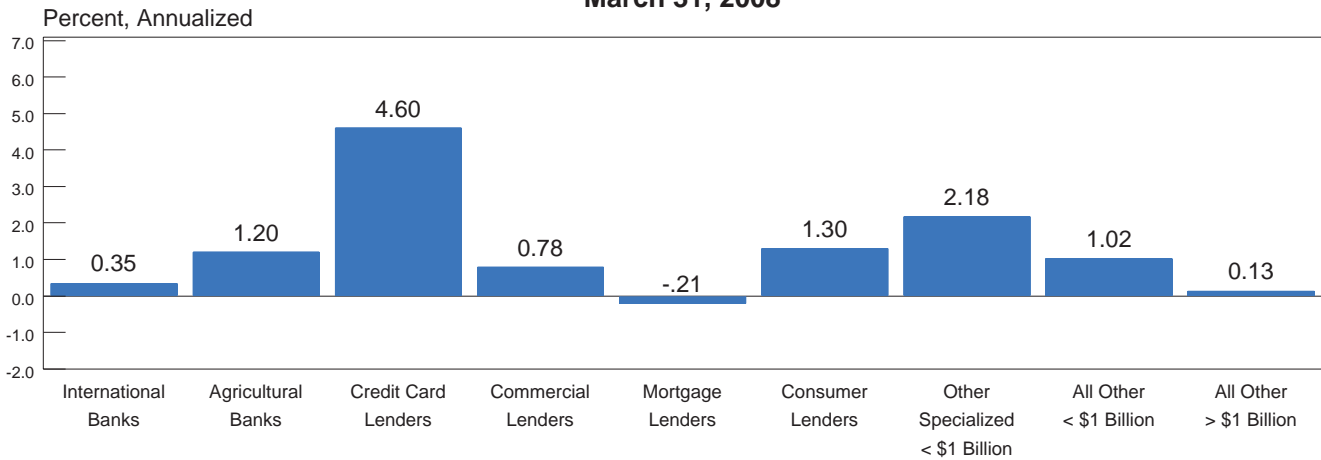


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/08	3,086	158	449	5,271	1,363	66	39	113	2,824
12/07	2,784	157	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,655	117	48	129	2,320
12/04	1,881	139	383	3,301	1,504	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	223	2,166	932	134	70	291	480
12/95	1,046	118	169	1,922	935	114	82	315	641
12/94	960	119	134	1,675	926	92	92	306	719
12/93	831	120	102	1,561	920	85	119	329	663
12/92	754	117	93	1,666	861	60	131	342	551
12/91	637	114	94	1,989	798	65	112	333	446
12/90	625	108	87	2,206	828	61	102	329	381

Performance Ratios By Asset Concentration Group

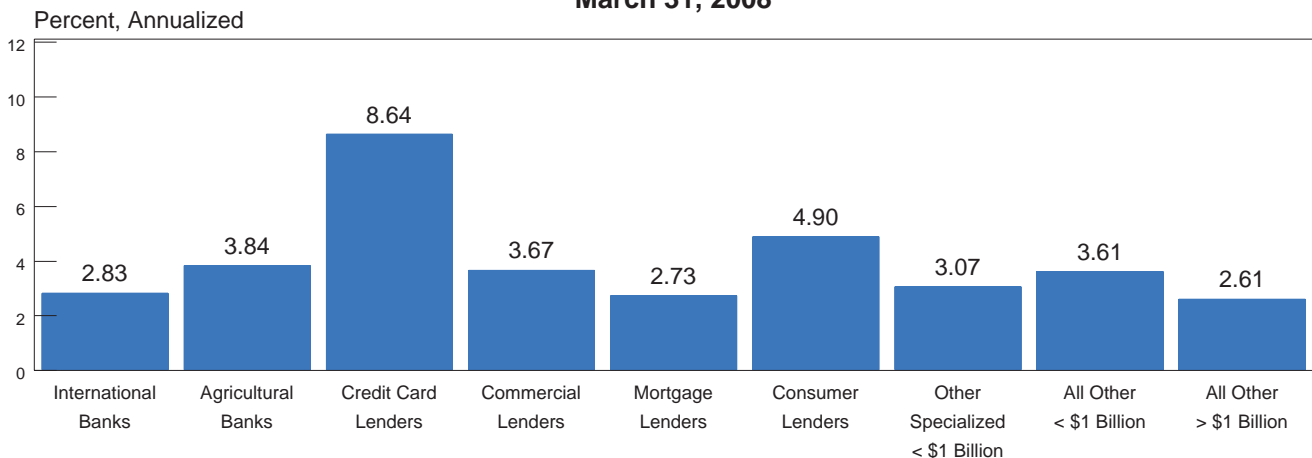
Return on Assets (YTD)

March 31, 2008



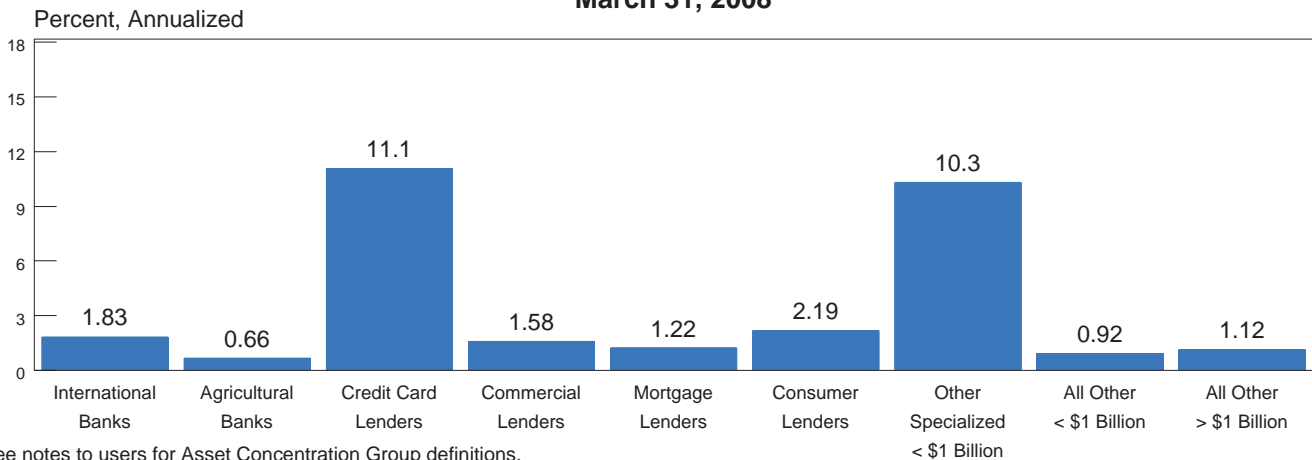
Net Interest Margin (YTD)

March 31, 2008



Noninterest Income to Assets (YTD)

March 31, 2008

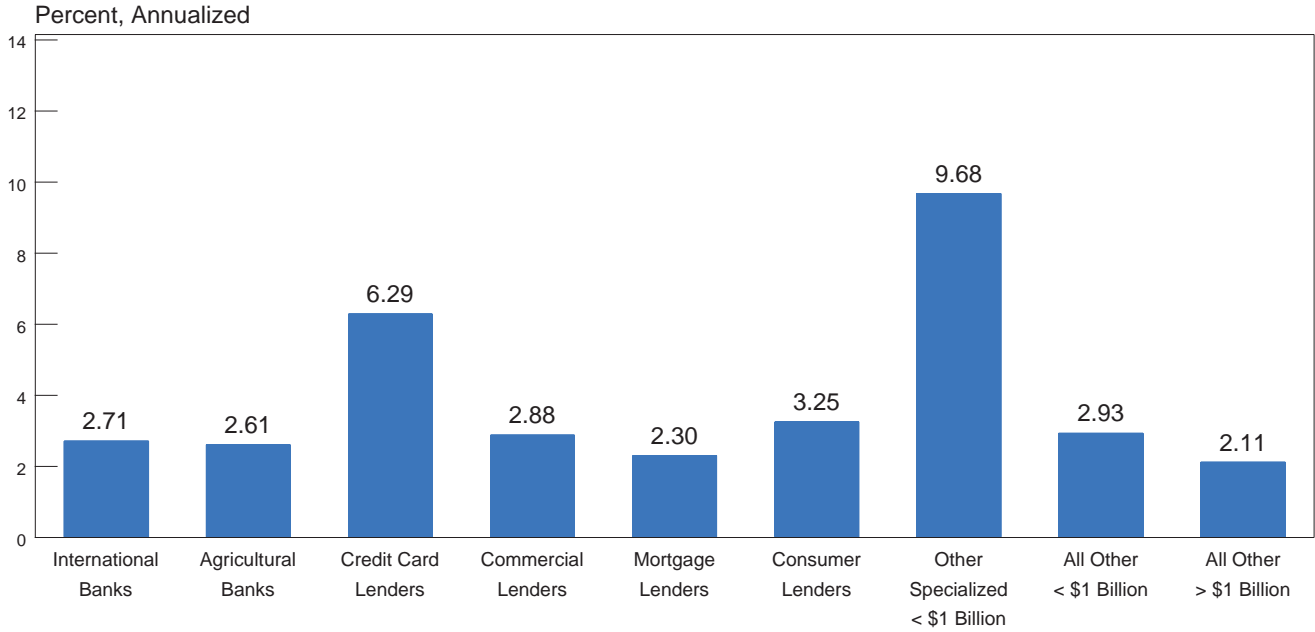


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

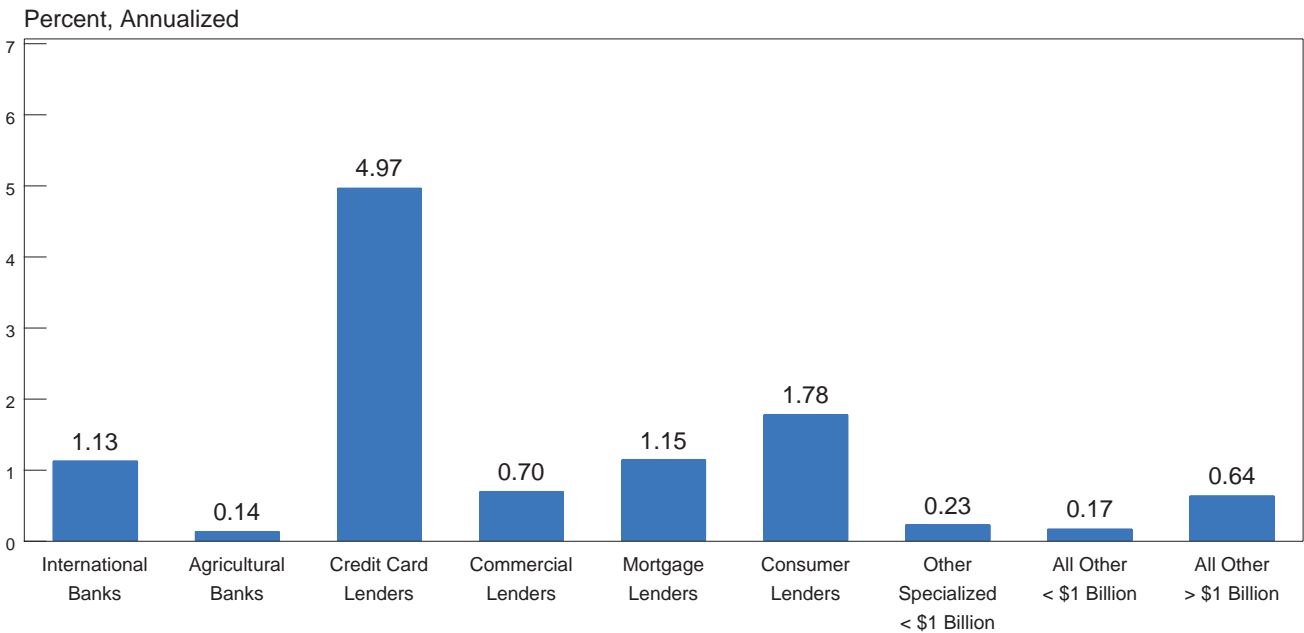
Noninterest Expense to Assets (YTD)

March 31, 2008



Net Charge-offs to Loans and Leases (YTD)

March 31, 2008

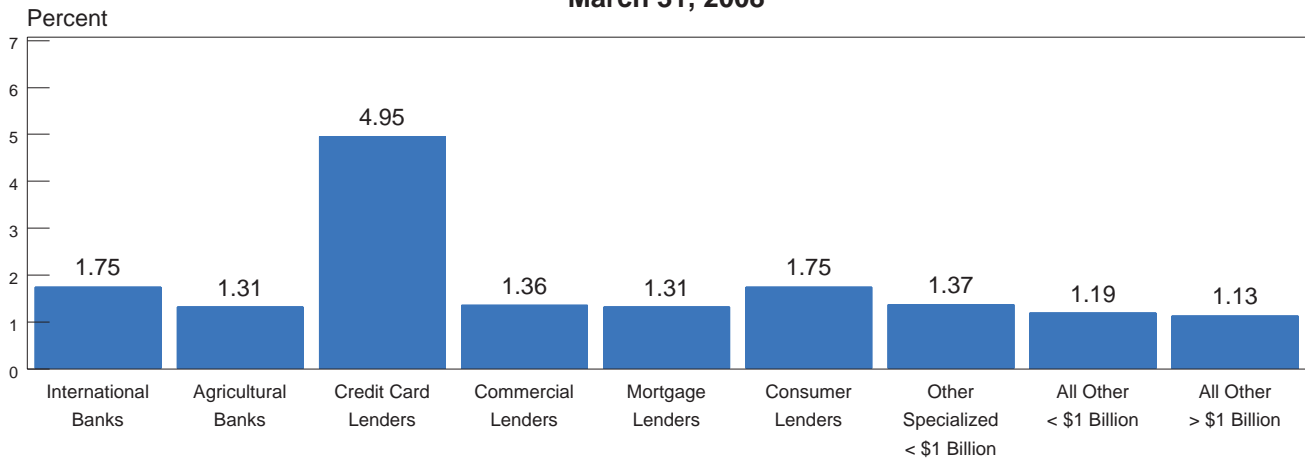


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

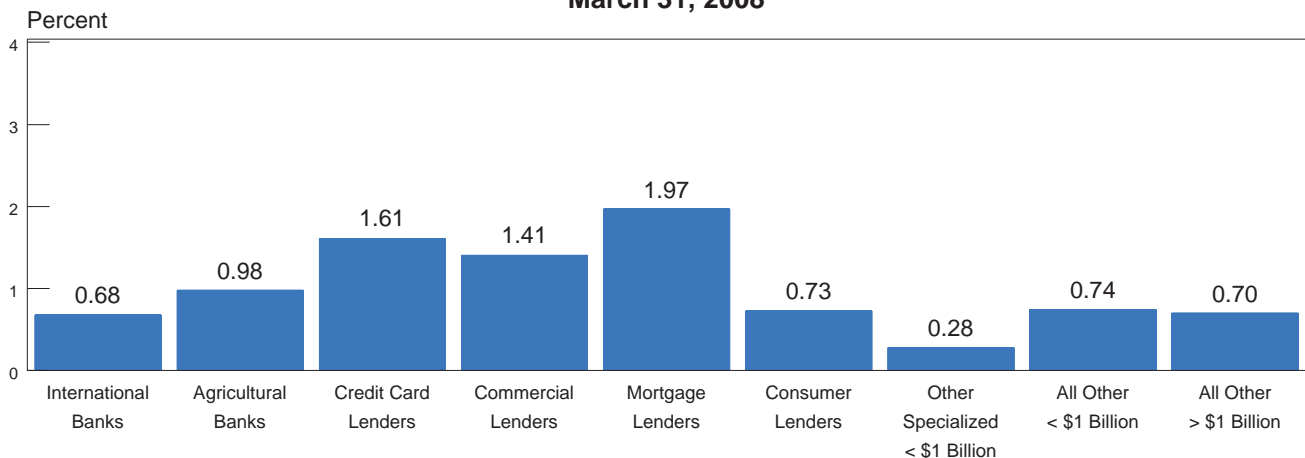
Loss Allowance To Loans and Leases

March 31, 2008



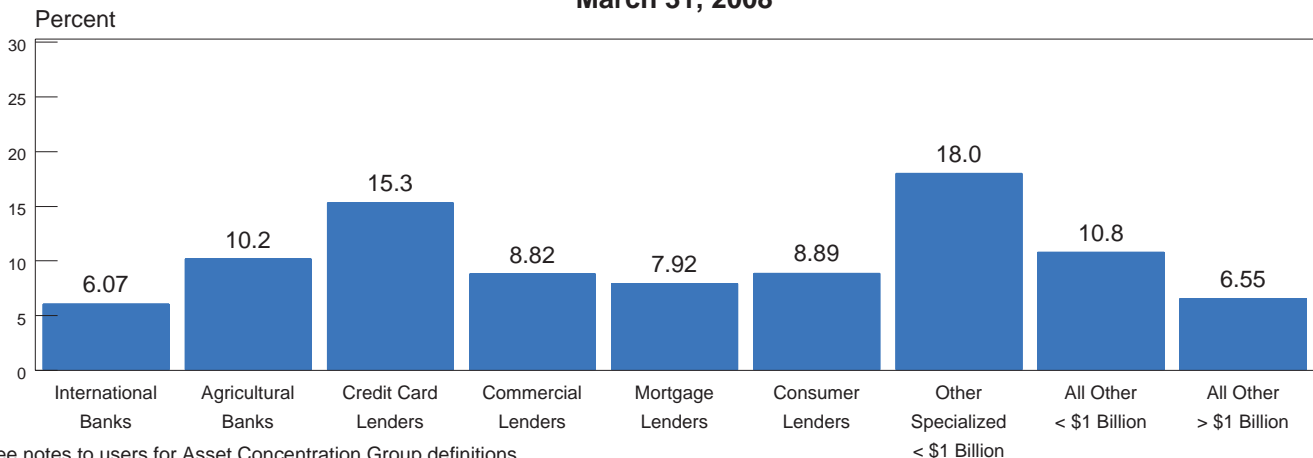
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2008



Core Capital (Leverage) Ratio

March 31, 2008



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

Return On Average Assets By Asset Concentration Group

1991 - 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
03/08	0.35	1.20	4.60	0.78	-0.21	1.30	2.18	1.02	0.13
03/07	0.93	1.19	3.84	1.15	0.91	1.77	2.03	0.99	1.25
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

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
03/08	2.83	3.84	8.64	3.67	2.73	4.90	3.07	3.61	2.61
03/07	2.46	3.91	8.18	3.72	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	3.06
03/05	2.64	4.05	8.15	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 - 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
03/08	1.13	0.14	4.97	0.70	1.15	1.78	0.23	0.17	0.64
03/07	0.57	0.14	3.86	0.23	0.21	1.43	0.18	0.17	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

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
03/08	1.55	1.27	2.22	1.76	2.39	0.83	0.93	1.04	1.25
12/07	1.39	1.05	2.01	1.33	1.88	1.97	0.77	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.95	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98
12/93	3.24	1.16	1.80	2.13	1.76	1.27	1.92	1.14	1.74
12/92	5.48	1.40	1.92	3.14	2.24	1.91	2.35	1.43	2.36
12/91	6.30	1.65	2.16	4.23	2.56	2.10	2.40	1.78	2.93
12/90	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

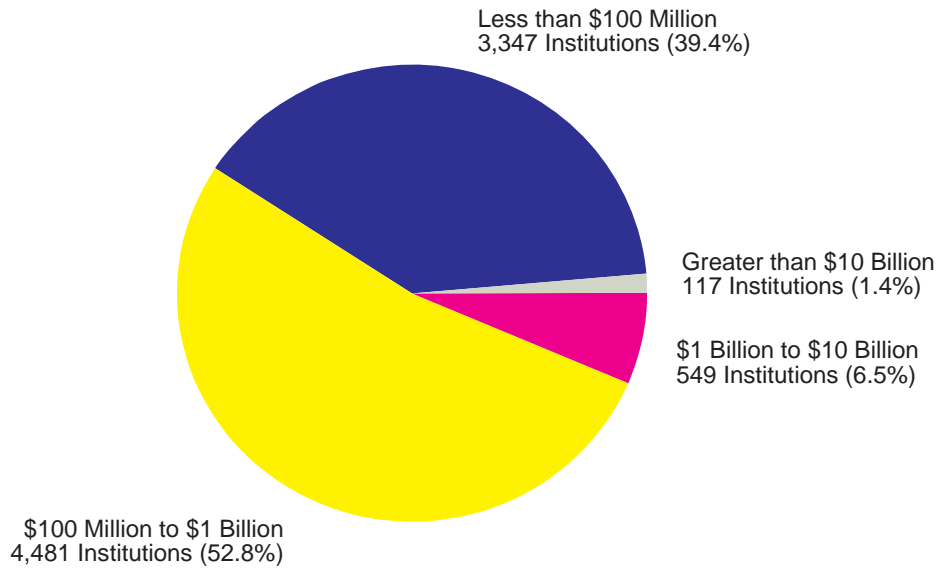
1990 - 2008

	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
03/08	6.07	10.17	15.33	8.82	7.92	8.89	18.01	10.78	6.55
12/07	6.38	10.31	14.57	8.47	7.88	9.86	18.53	11.05	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	9.10	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09
12/93	6.54	10.19	11.03	7.41	7.35	7.90	8.88	8.82	6.82
12/92	5.93	9.84	9.97	6.80	6.84	7.27	8.67	8.22	6.68
12/91	4.82	9.54	8.80	5.74	5.99	6.89	9.29	8.08	5.98
12/90	4.59	9.50	7.87	4.82	4.81	6.71	8.14	7.38	4.93

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

Number of Institutions By Asset Size

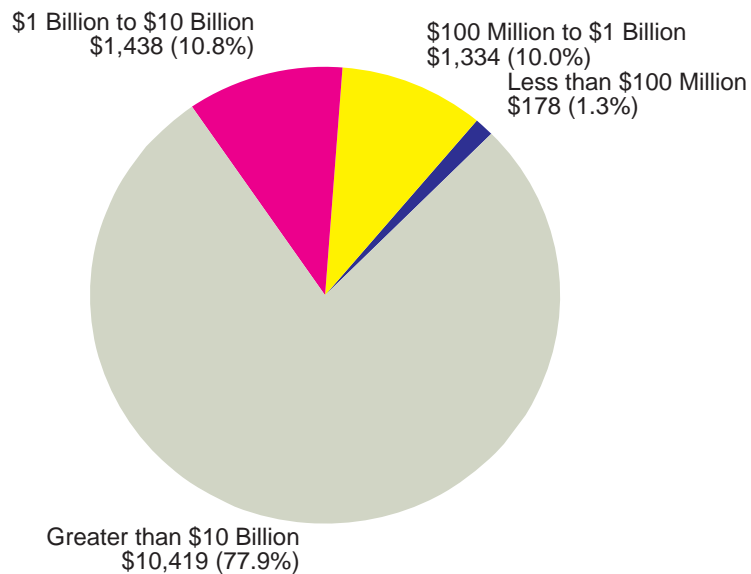
March 31, 2008



Industry Assets By Asset Size

March 31, 2008

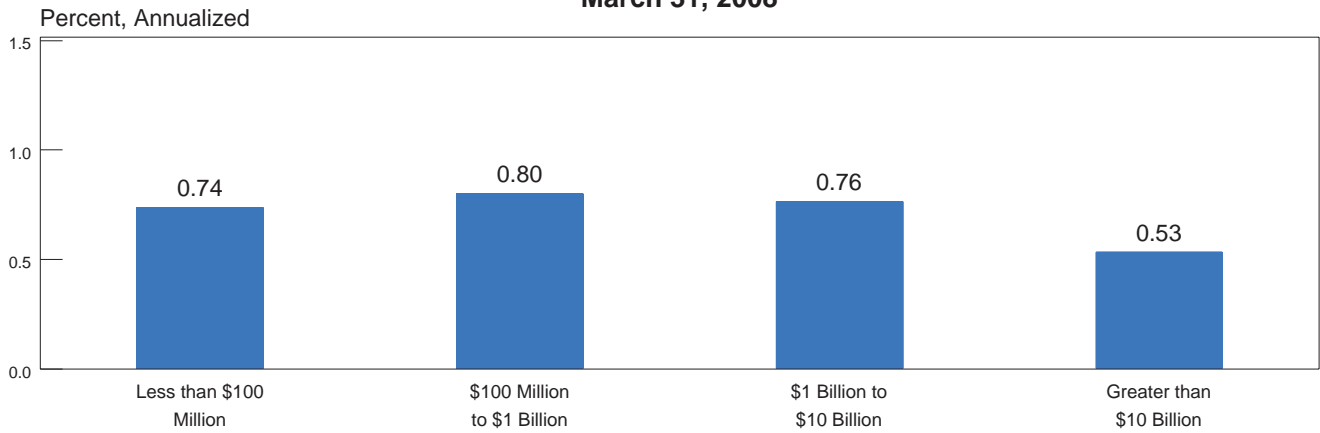
(\$ Billions)



Performance Ratios By Asset Size

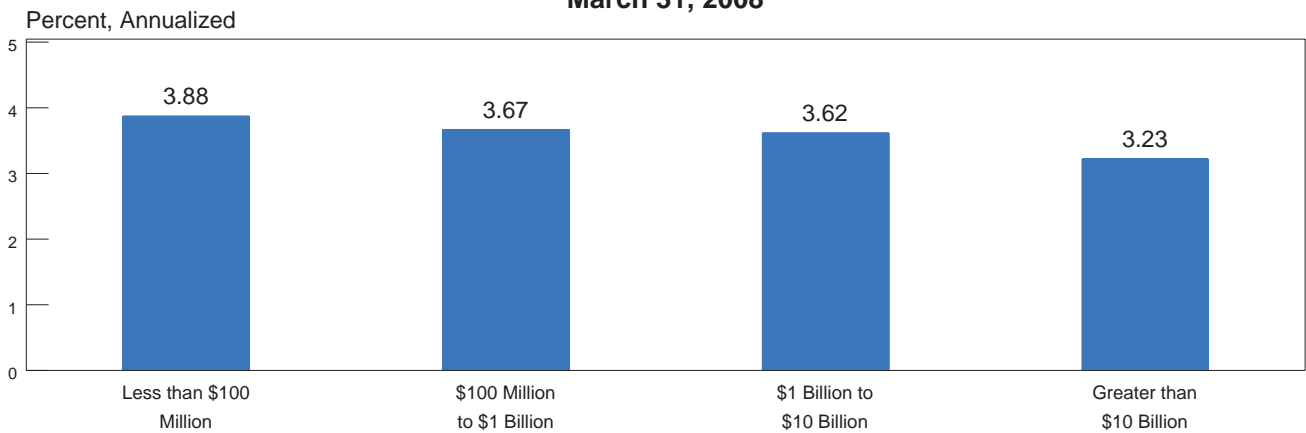
Return on Assets (YTD)

March 31, 2008



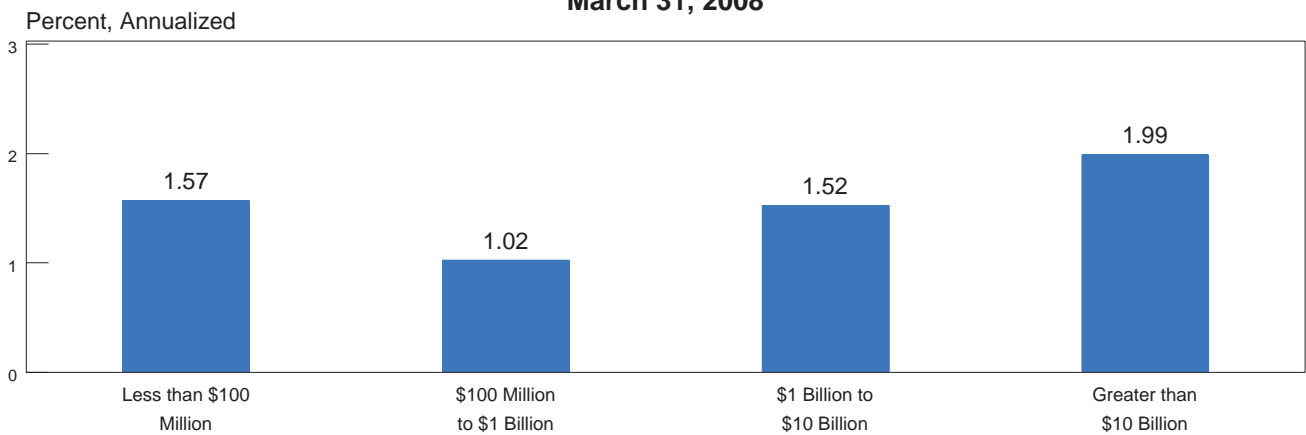
Net Interest Margin (YTD)

March 31, 2008



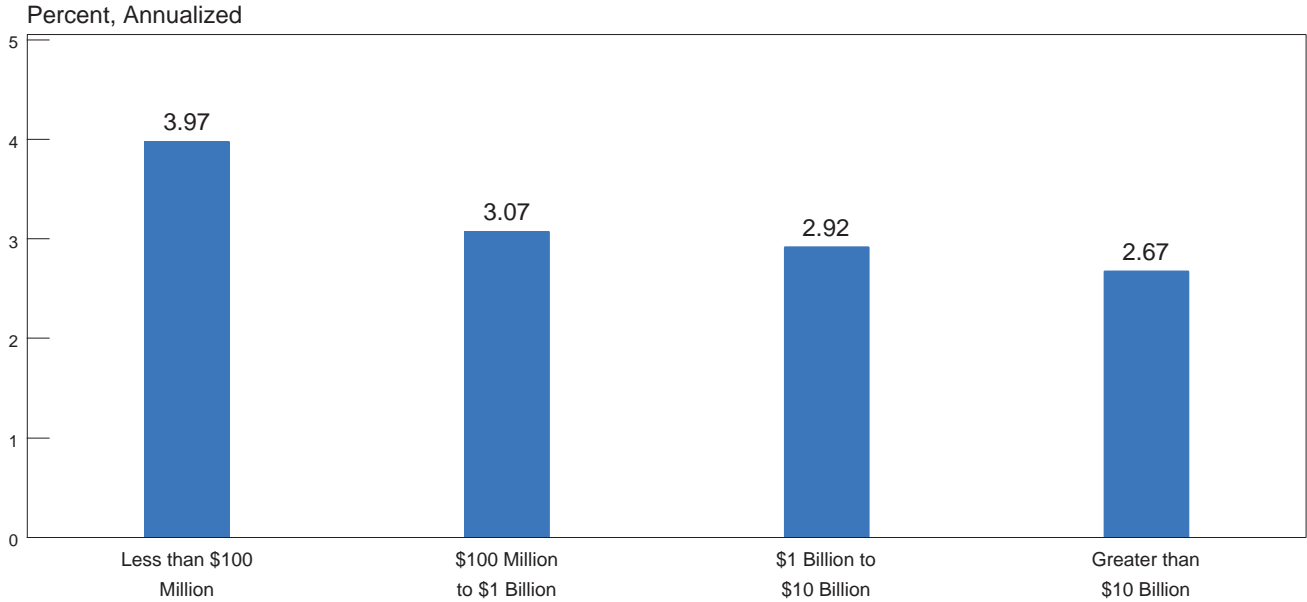
Noninterest Income to Assets (YTD)

March 31, 2008



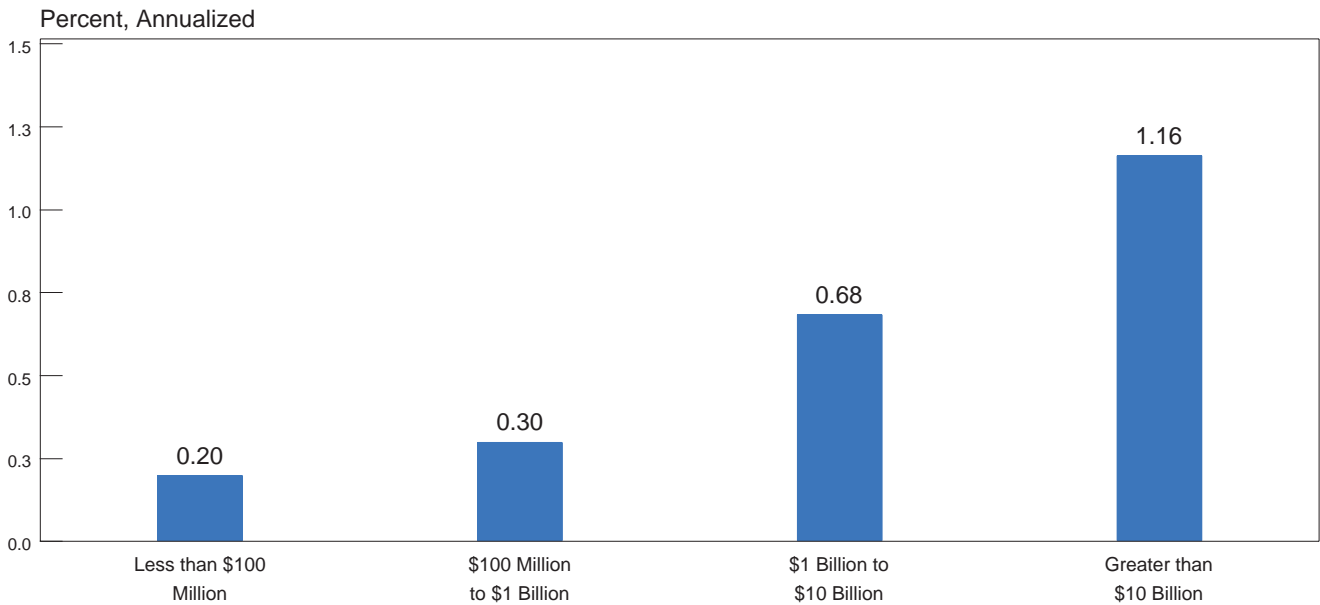
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2008



Net Charge-offs to Loans and Leases (YTD)

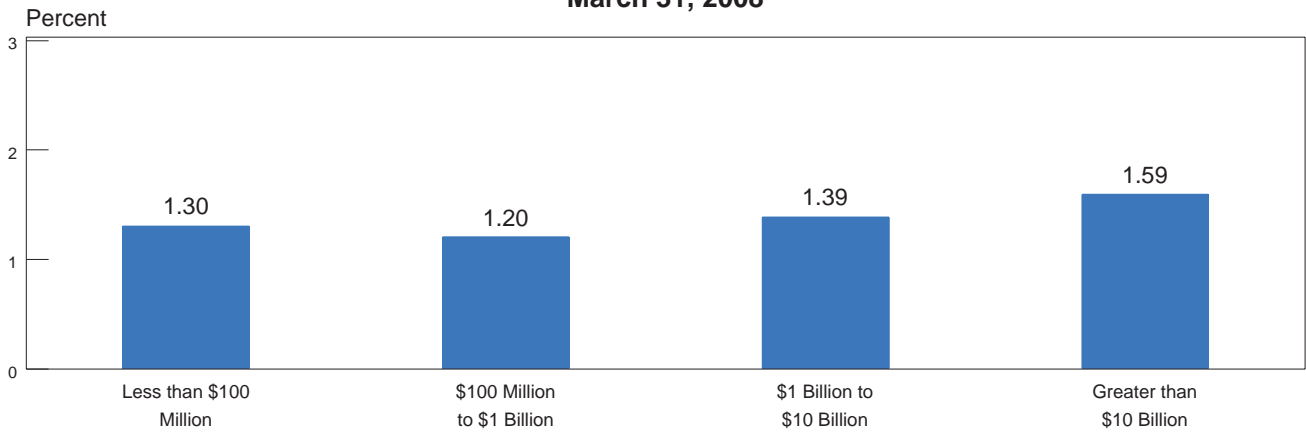
March 31, 2008



Condition Ratios By Asset Size

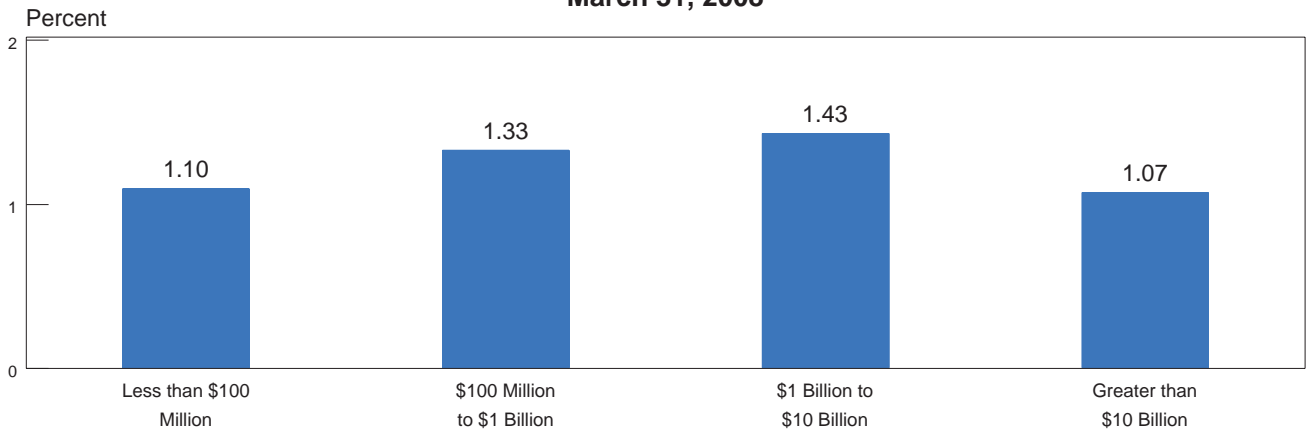
Loss Allowance To Loans and Leases

March 31, 2008



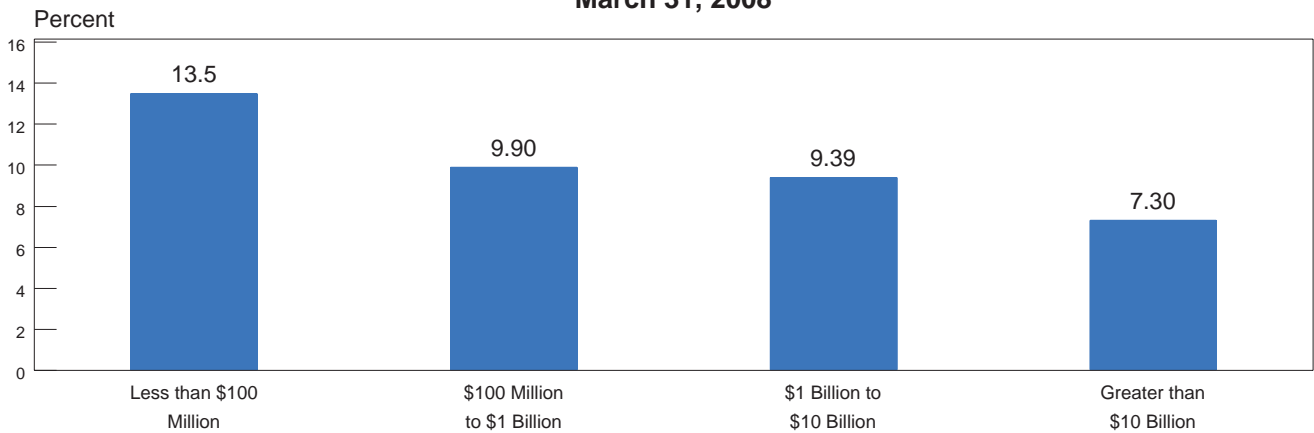
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2008



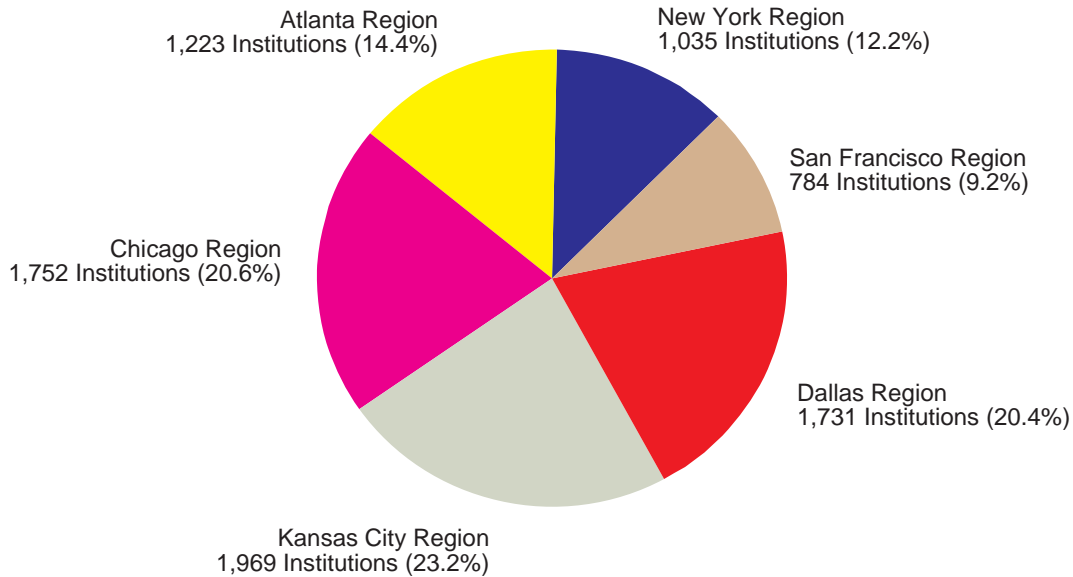
Core Capital (Leverage) Ratio

March 31, 2008



Geographic Distribution of FDIC-Insured Institutions

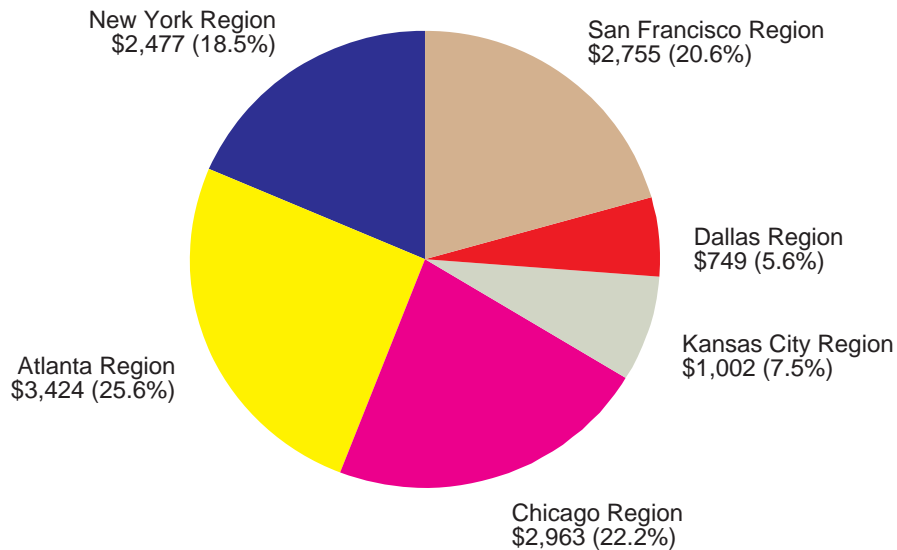
March 31, 2008



Geographic Distribution of Industry Assets

March 31, 2008

(\$ Billions)

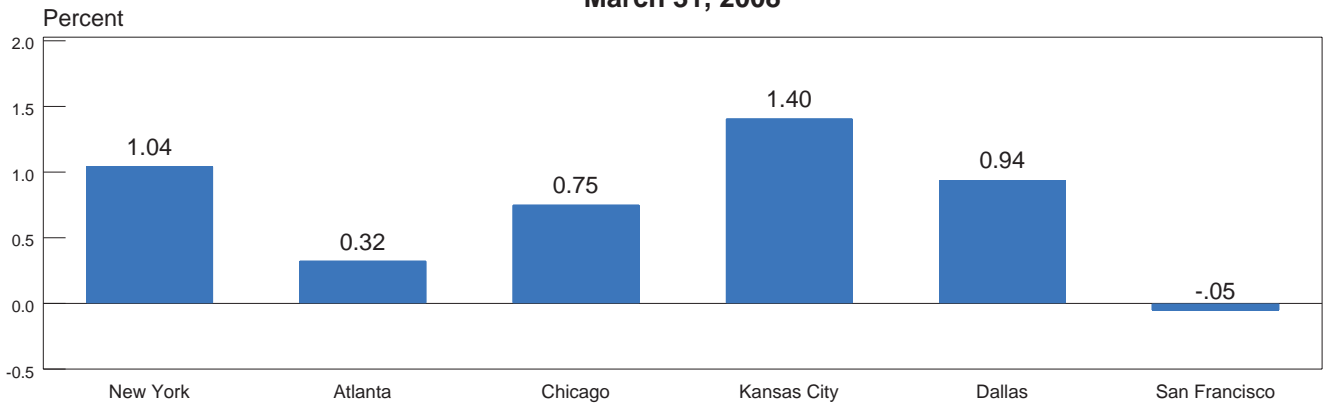


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

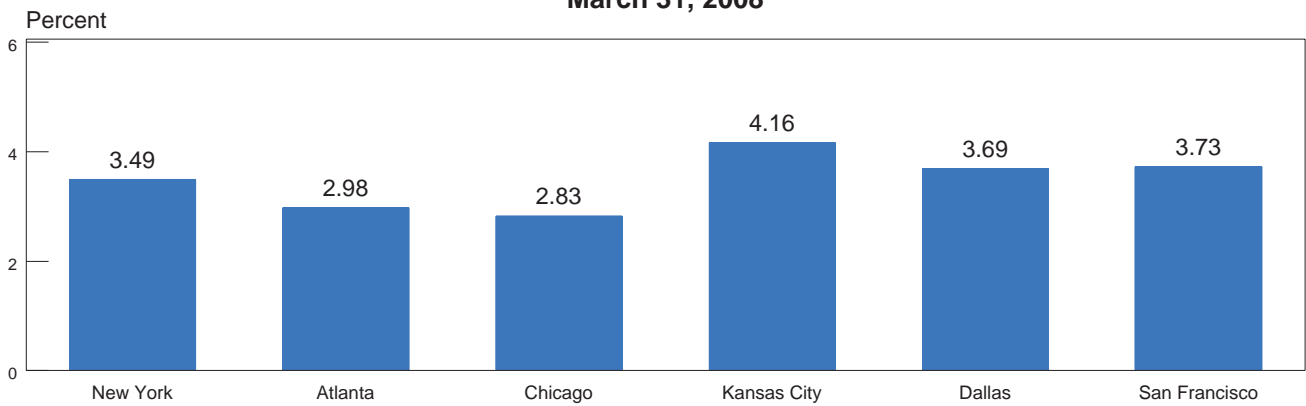
Return on Assets (YTD, Annualized)

March 31, 2008



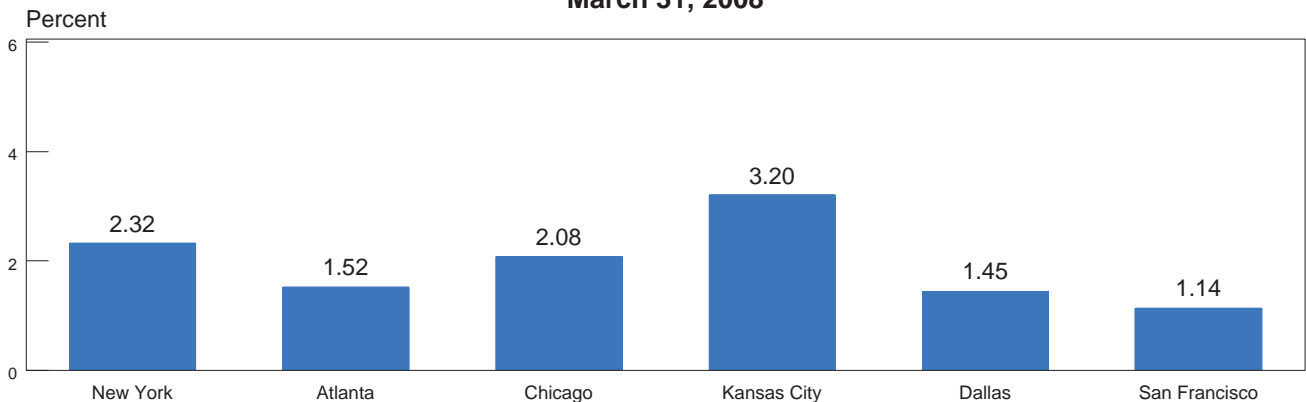
Net Interest Margins (YTD, Annualized)

March 31, 2008



Noninterest Income to Assets (YTD, Annualized)

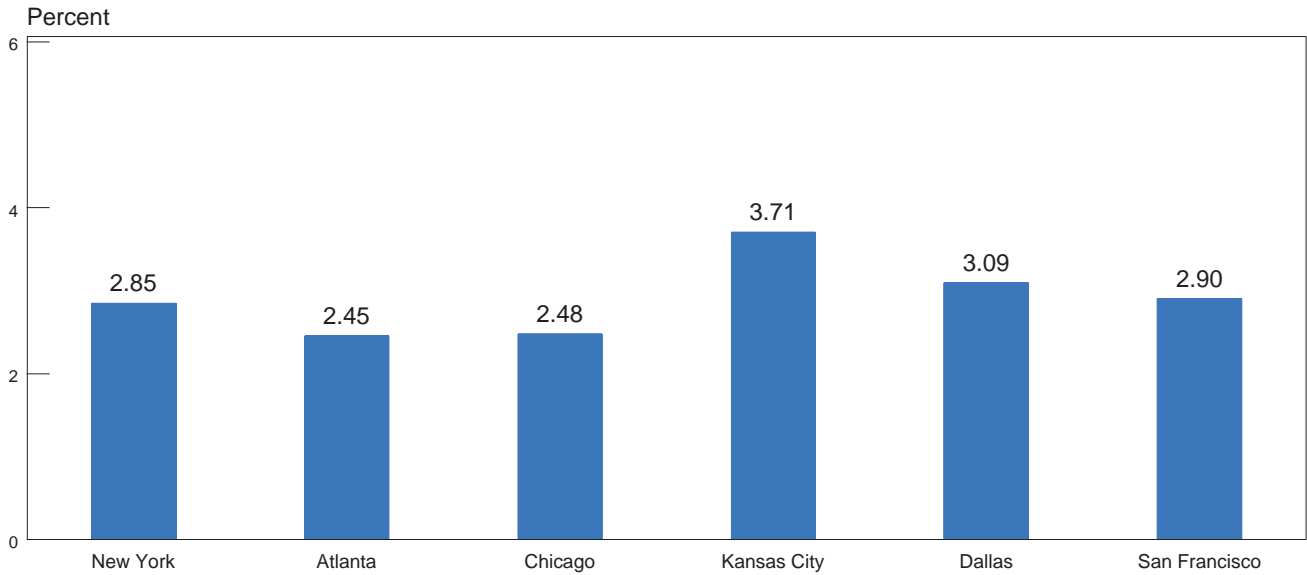
March 31, 2008



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

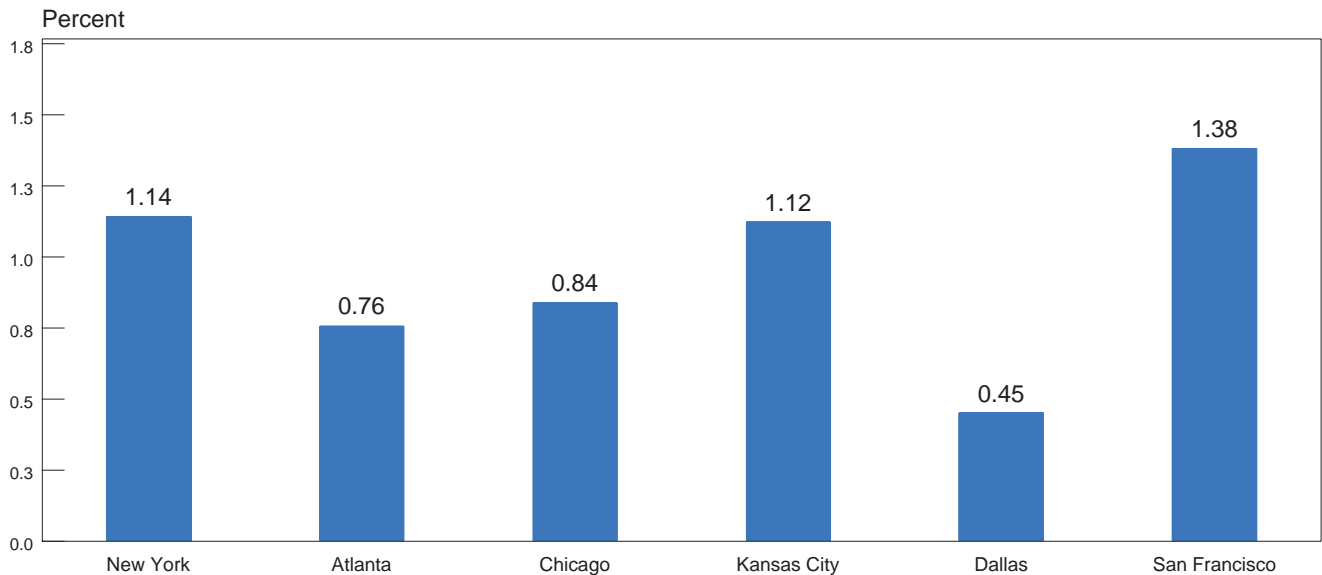
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2008



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

March 31, 2008

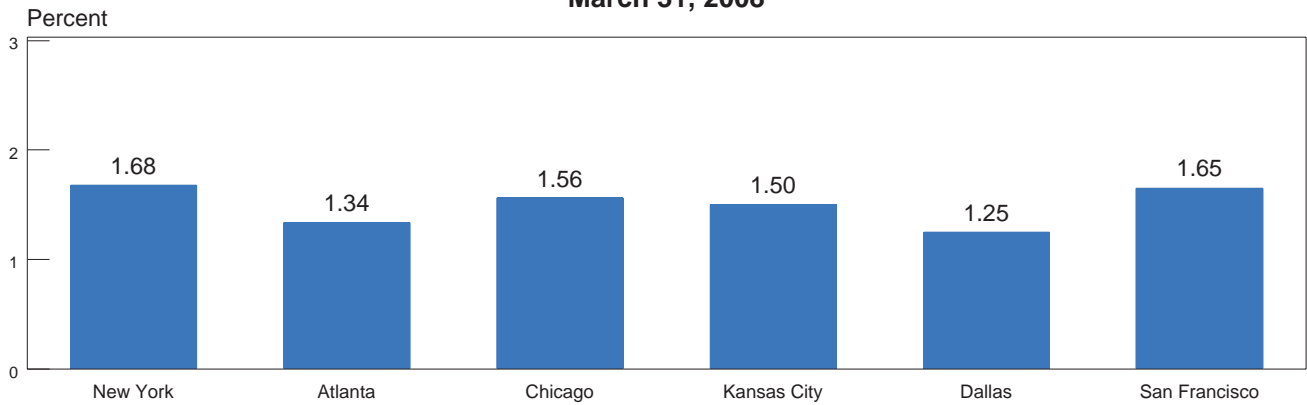


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

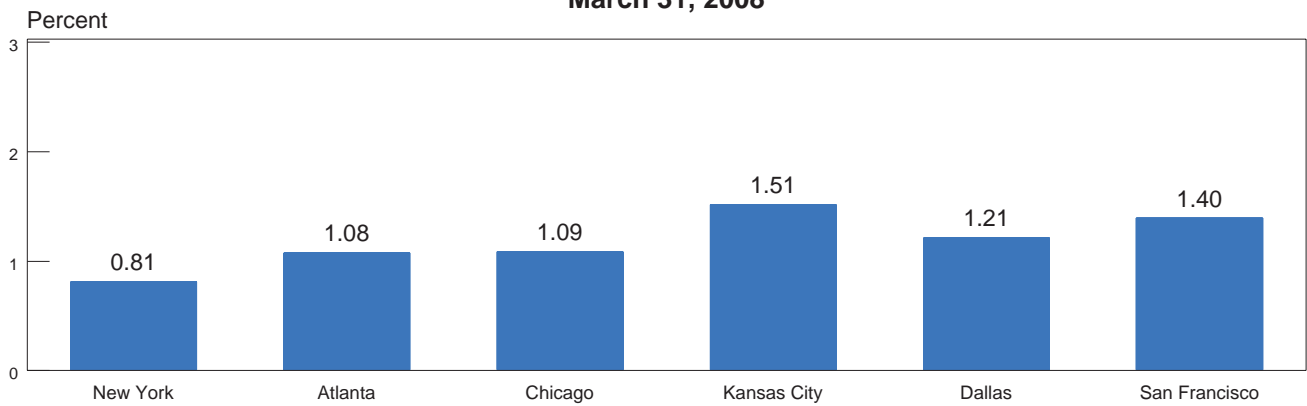
Loss Allowance To Loans and Leases

March 31, 2008



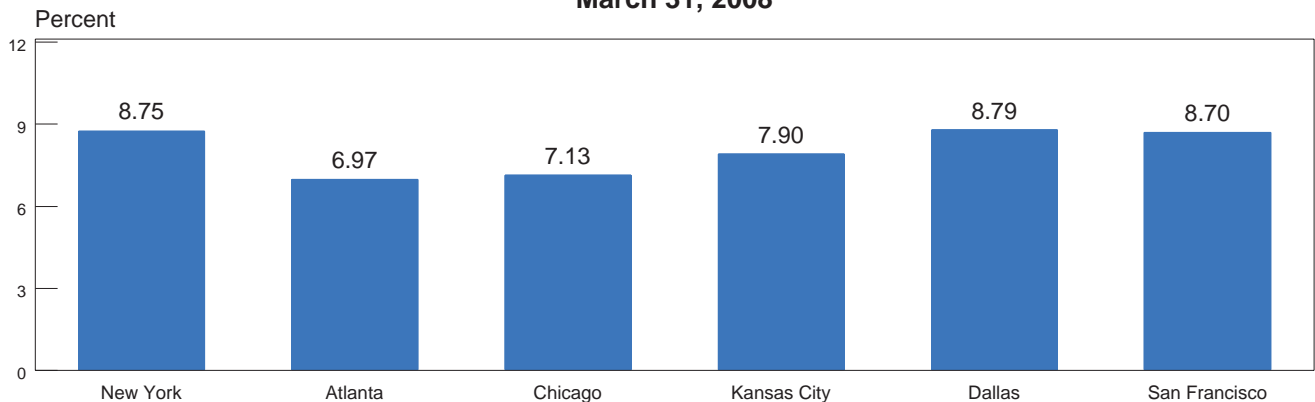
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2008



Core Capital (Leverage) Ratio

March 31, 2008

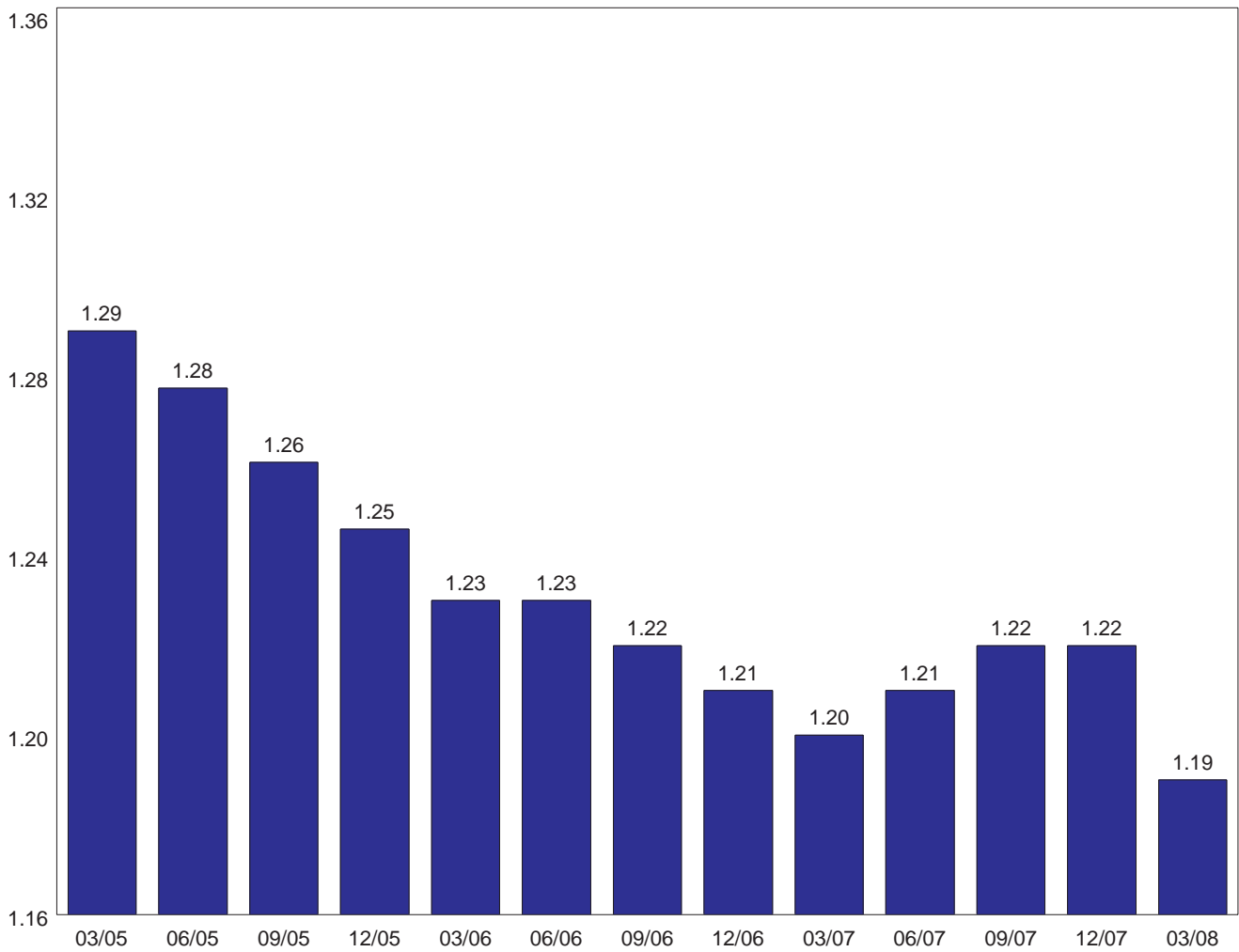


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2005 - March 31, 2008

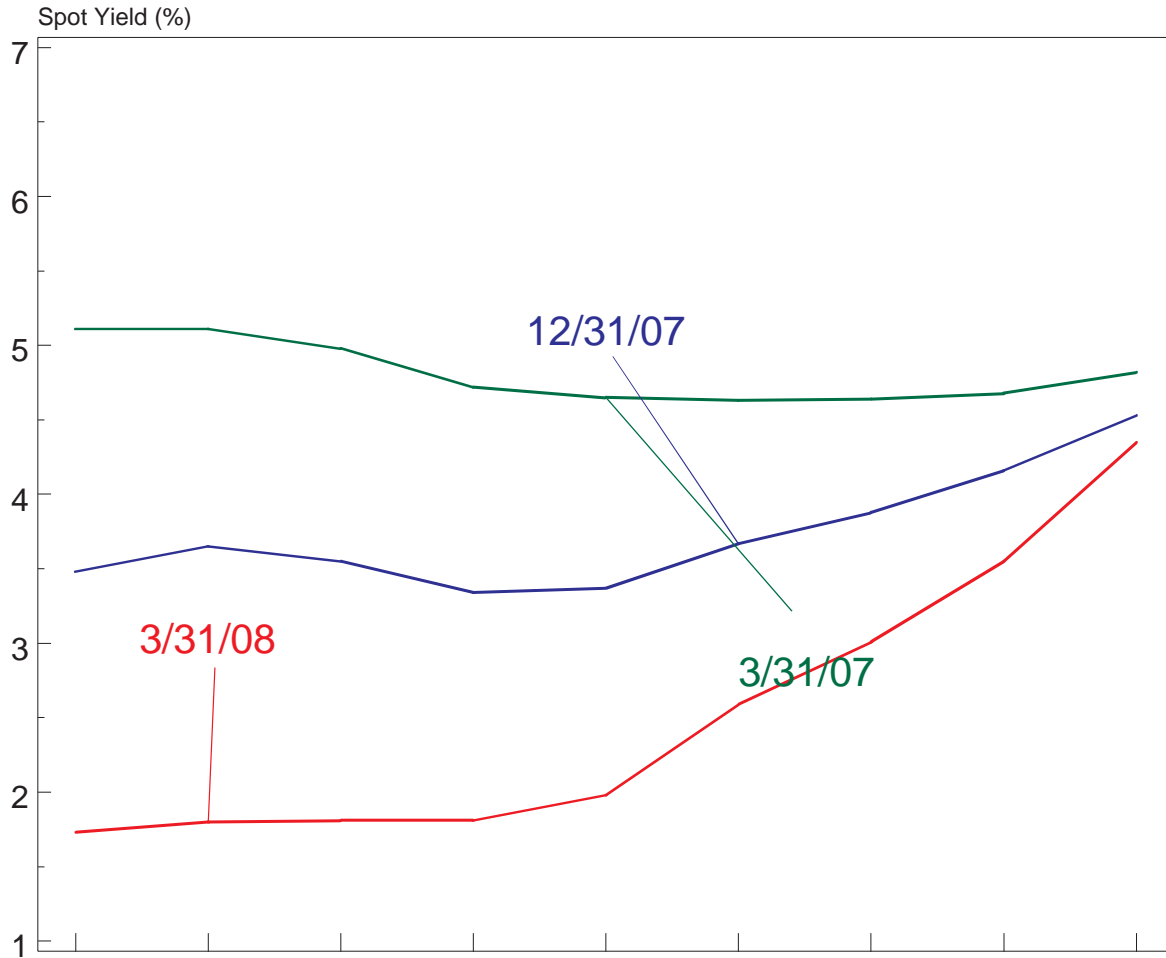
Funds per \$100 Est. Insured Deposits



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

March 31, 2007 - March 31, 2008



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
9/30/07	4.26	4.43	4.36	4.23	4.25	4.36	4.47	4.64	4.86
6/30/07	4.82	4.97	4.92	4.80	4.77	4.76	4.79	4.85	4.98
3/31/07	5.11	5.11	4.98	4.72	4.65	4.63	4.64	4.68	4.82

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, 2008

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,385	98.7%	\$13,315.0	99.6%
Adequately Capitalized	91	1.1%	\$37.4	0.3%
Undercapitalized	10	0.1%	\$14.1	0.1%
Significantly Undercapitalized	5	0.1%	\$0.9	0.0%
Critically Undercapitalized	3	0.0%	\$1.9	0.0%

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

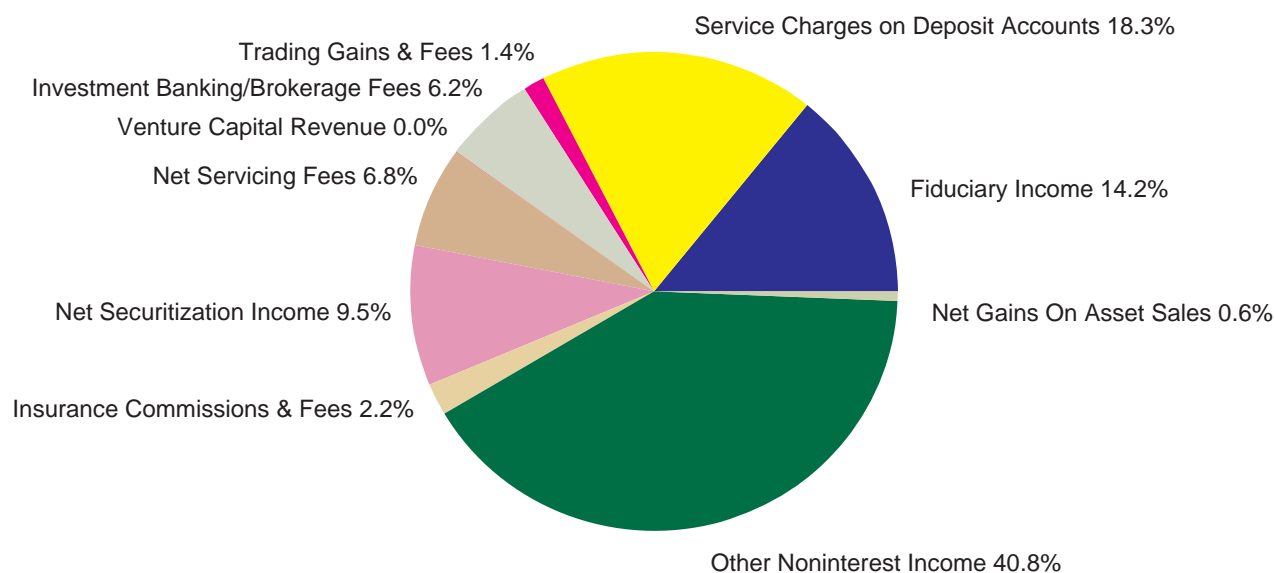
Capital Category Definitions

	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%

*As a percentage of risk-weighted assets

Composition of Commercial Banks' Noninterest Income

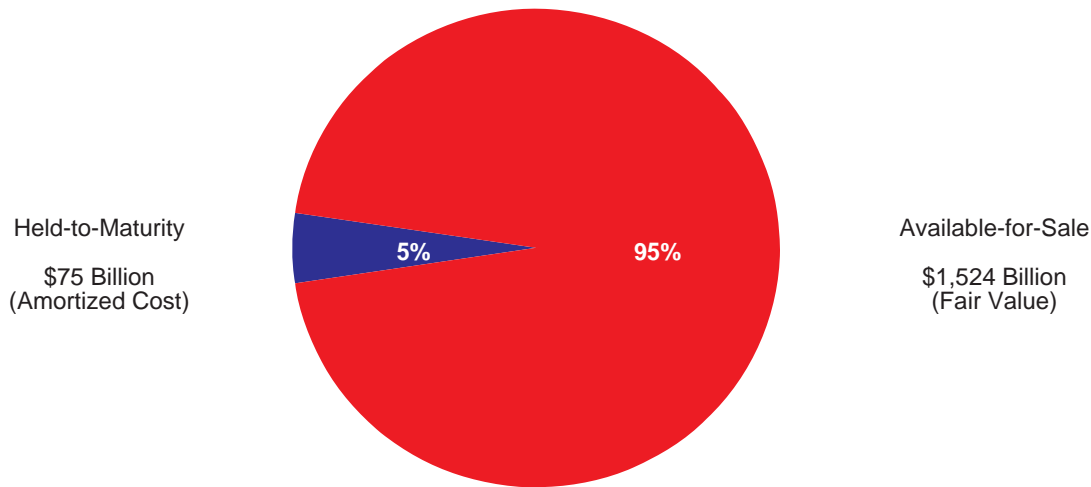
March 31, 2008



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$7,681	1,281	17.5%
Service Charges on Deposit Accounts	\$9,911	7,021	96.0%
Trading Gains & Fees	\$747	180	2.5%
Investment Banking/Brokerage Fees	\$3,341	1,869	25.6%
Venture Capital Revenue	\$5	52	0.7%
Net Servicing Fees	\$3,668	1,671	22.9%
Net Securitization Income	\$5,135	48	0.7%
Insurance Commissions & Fees	\$1,170	2,717	37.2%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	-\$1,778	1,921	26.3%
Net Gains/Losses On OREO Sales	-\$208	1,356	18.5%
Net Gains/Losses On Sales Of Other Assets	\$2,322	1,184	16.2%
Other Noninterest Income	\$22,092	7,098	97.1%
Total Noninterest Income	\$54,089	7,179	98.2%

Commercial Bank Total Securities*

March 31, 2008



Commercial Bank Total Securities*

March 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	\$1,717	102.9	\$21,051	102.5	\$22,769	102.5
U.S. Government Agencies	257	100.4	5,530	100.2	5,787	100.2
Government Sponsored Enterprises	20,448	101.4	150,134	101.7	170,582	101.7
Mortgage Pass-through Securities	13,494	101.2	617,805	100.5	631,299	100.5
Collateralized Mortgage Obligations	13,665	99.1	375,805	95.5	389,470	95.6
State, County, Municipal Obligations	20,630	101.6	119,946	99.4	140,576	99.7
Asset Backed Securities	995	99.6	92,234	94.1	93,229	94.2
Other Debt Securities	3,663	97.7	120,242	101.2	123,905	115.3
Equity Securities	**	**	21,454	108.9	21,454	108.9
Total Securities	\$74,868	100.8	\$1,524,201	98.8	\$1,599,070	98.9
Memoranda***						
Structured Notes	18,679		18,702			100.1

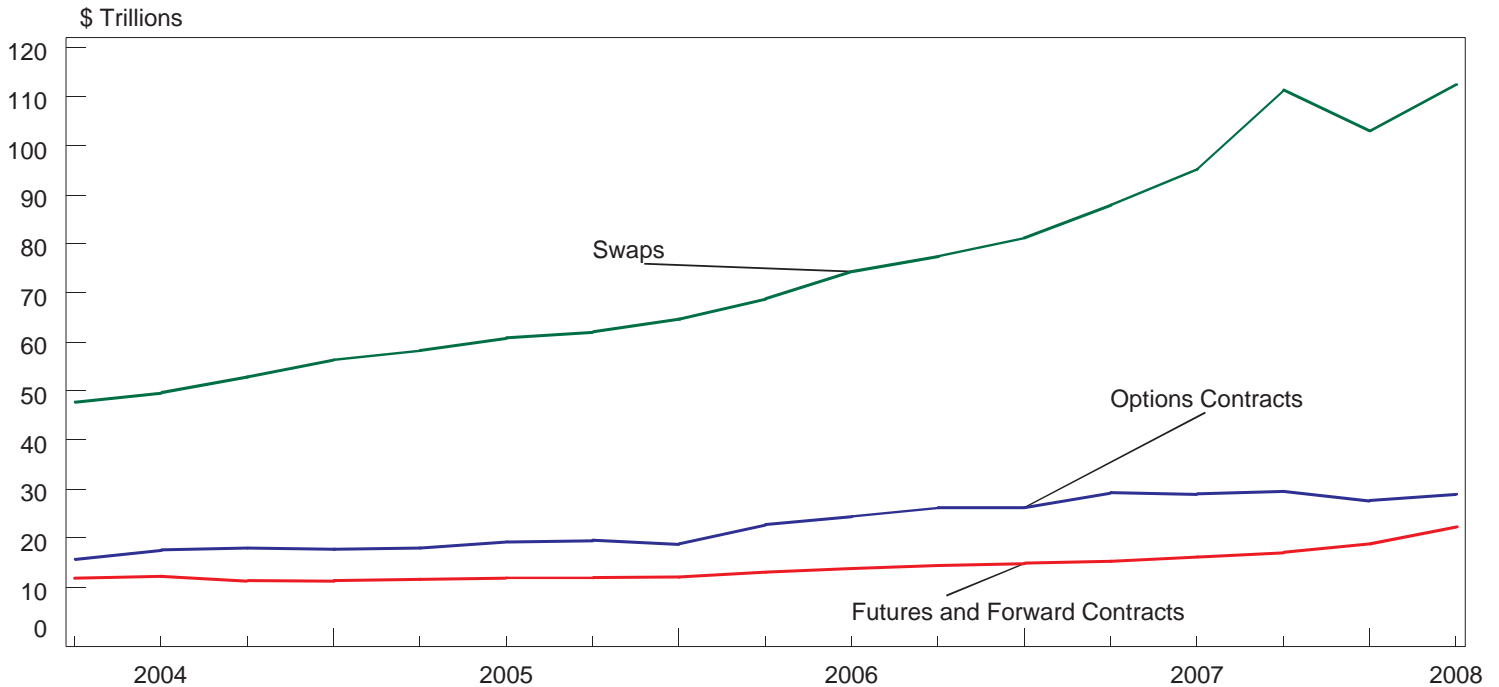
* Excludes trading account assets.

** 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
Total Derivatives (Notional Amounts, in billions of dollars)	\$85,521	\$95,615	\$122,485	\$149,684	\$163,903
Futures and Forward Contracts	11,365	12,056	14,881	18,868	22,361
Interest rate contracts	6,520	7,060	8,539	9,117	11,722
Foreign exchange rate contracts	4,717	4,828	6,143	9,498	10,352
Other futures and forwards*	128	168	199	253	286
Option Contracts	17,750	18,856	26,275	27,727	28,989
Interest rate options	14,950	15,160	20,515	20,984	21,591
Foreign currency options	1,734	2,360	3,273	4,025	4,791
Other option contracts*	1,065	1,336	2,487	2,718	2,606
Swaps	56,407	64,704	81,328	103,090	112,553
Interest rate swaps	54,048	62,299	78,366	99,374	108,551
Foreign exchange rate swaps	2,155	2,101	2,484	3,092	3,354
Other swaps*	203	303	478	624	648
Memoranda					
Spot Foreign Exchange Contracts	419	431	664	560	1,241
Credit Derivatives	2,347	5,822	9,020	15,863	16,441
Number of banks reporting derivatives	684	838	921	955	1,002
Replacement cost of interest rate and foreign exchange rate contracts **	1,268	1,129	1,020	1,454	2,053

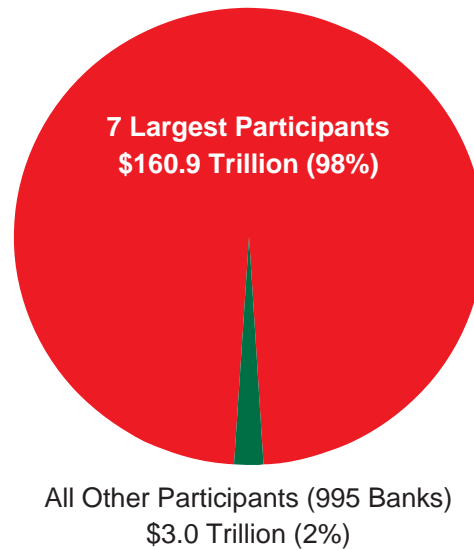
* Not reported by banks with less than \$300 million in assets.

** 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

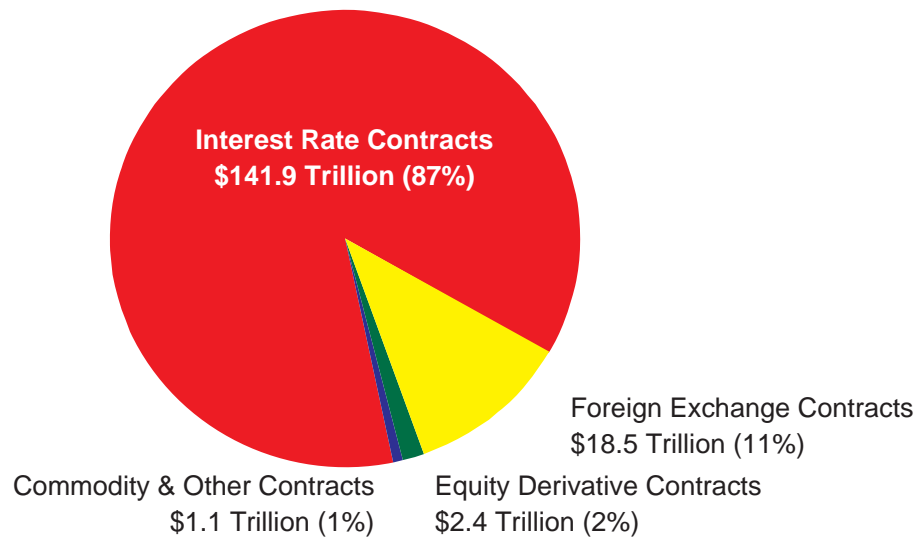
March 31, 2008



Composition of Commercial Bank Derivatives*

Notional Amounts

March 31, 2008



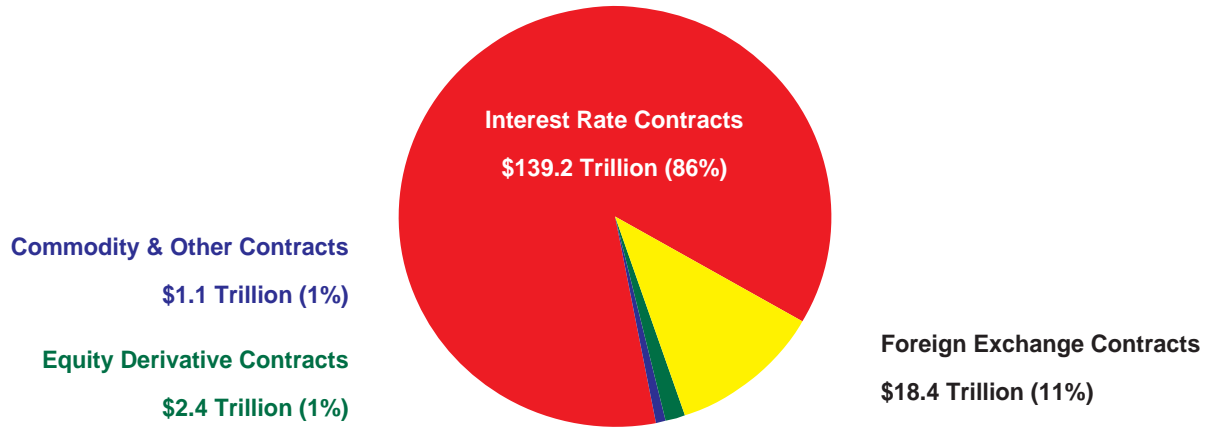
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,156 billion for the seven largest participants and \$85 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

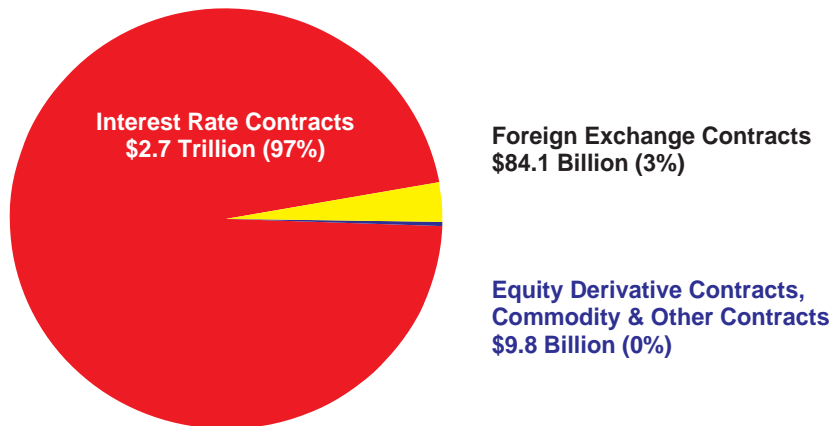
March 31, 2008



Not Held for Trading

Notional Amounts

March 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 \$1,241 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

March 31, 2008
(\$ Millions)

Held for Trading

163 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
Seven Largest Participants						
Gross positive fair value	1,644,388	343,770	98,393	53,851	2,140,402	23,784
Gross negative fair value	1,608,232	339,012	117,771	51,604	2,116,619	
All other participants						
Gross positive fair value	25,813	9,292	1,863	3,616	40,585	2,504
Gross negative fair value	23,802	8,703	2,017	3,560	38,082	
Total						
Gross positive fair value	1,670,201	353,062	100,256	57,467	2,180,987	26,287
Gross negative fair value	1,632,035	347,714	119,788	55,164	2,154,700	

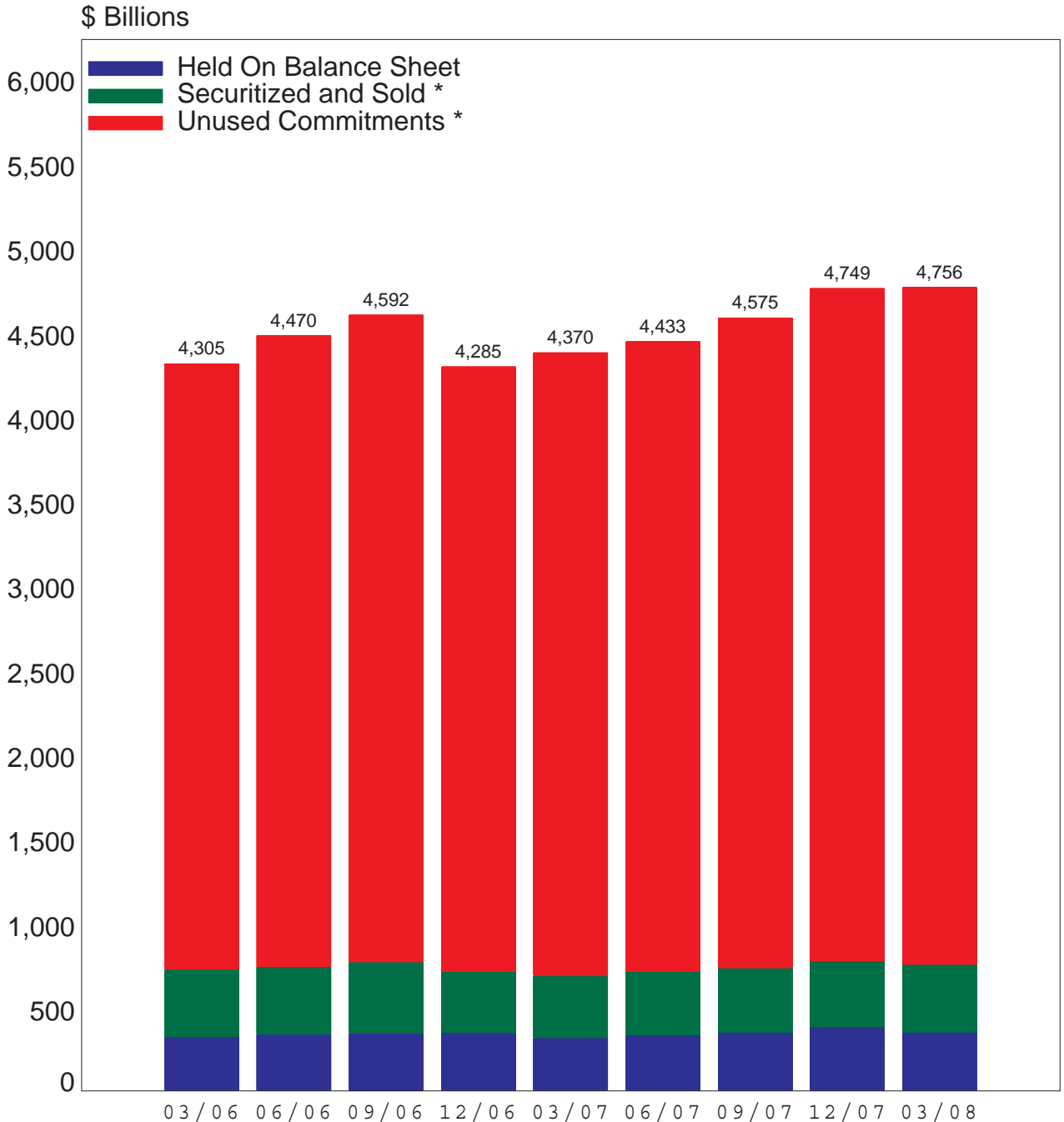
Held for Purposes Other than Trading

929 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 82% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	17,926	1,425	2	0	19,352	4,761
Gross negative fair value	13,800	674	65	53	14,592	
All other participants						
Gross positive fair value	10,027	666	264	19	10,976	2,672
Gross negative fair value	6,866	939	472	27	8,305	
Total						
Gross positive fair value	27,952	2,091	267	19	30,329	7,432
Gross negative fair value	20,666	1,613	537	80	22,896	

Expansion of Commercial Bank Credit Card Lines

2006-2008



Loans Outstanding (\$ Billions)

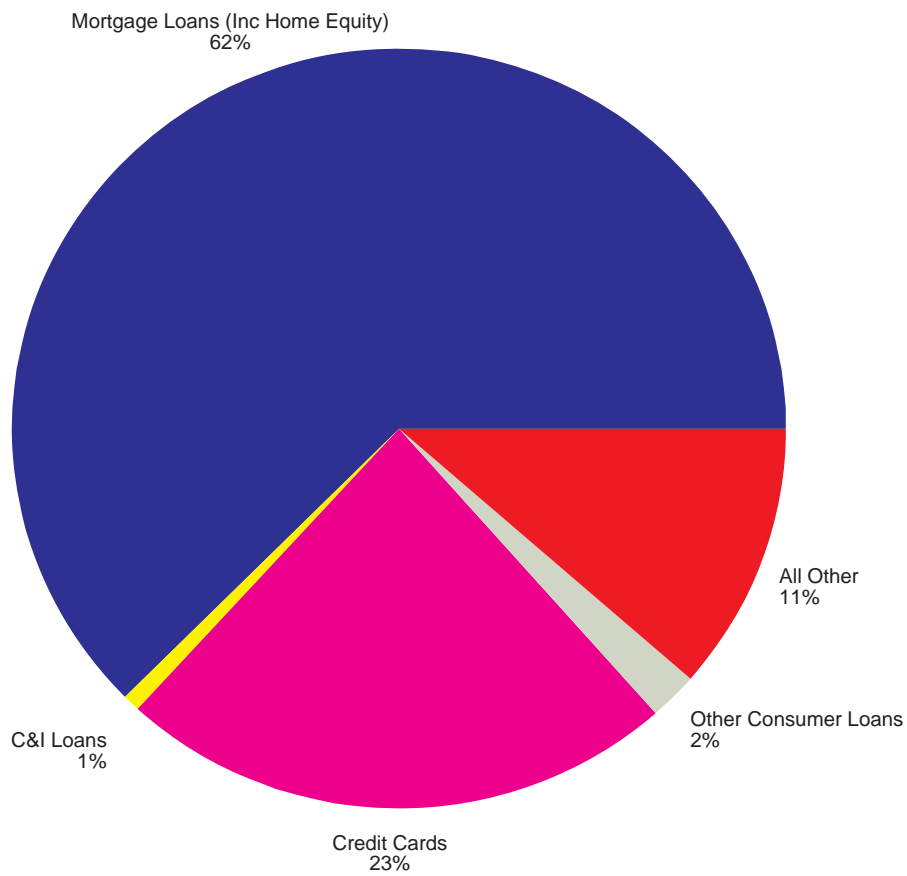
Held On Balance Sheet	317.0	331.1	338.2	341.0	311.0	330.0	343.4	375.7	344.3
Securitized and Sold *	402.2	403.4	423.0	362.5	367.8	372.5	379.7	390.0	402.2
Unused Commitments *	3,585.9	3,735.0	3,830.6	3,581.4	3,691.0	3,730.6	3,851.9	3,983.0	4,009.4
Total	4,305.2	4,469.6	4,591.8	4,284.8	4,369.9	4,433.2	4,575.0	4,748.7	4,755.9

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

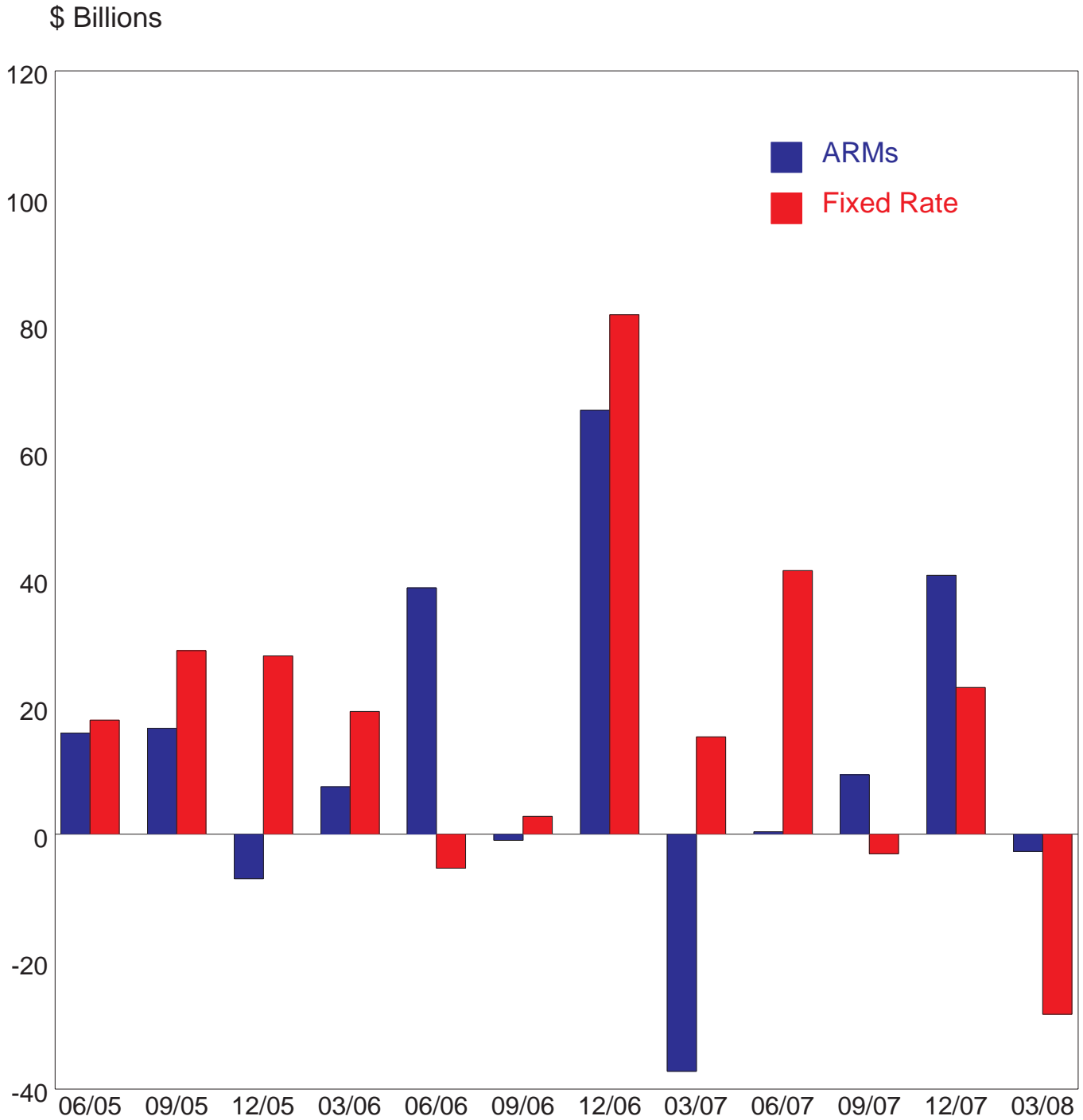
March 31, 2008



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

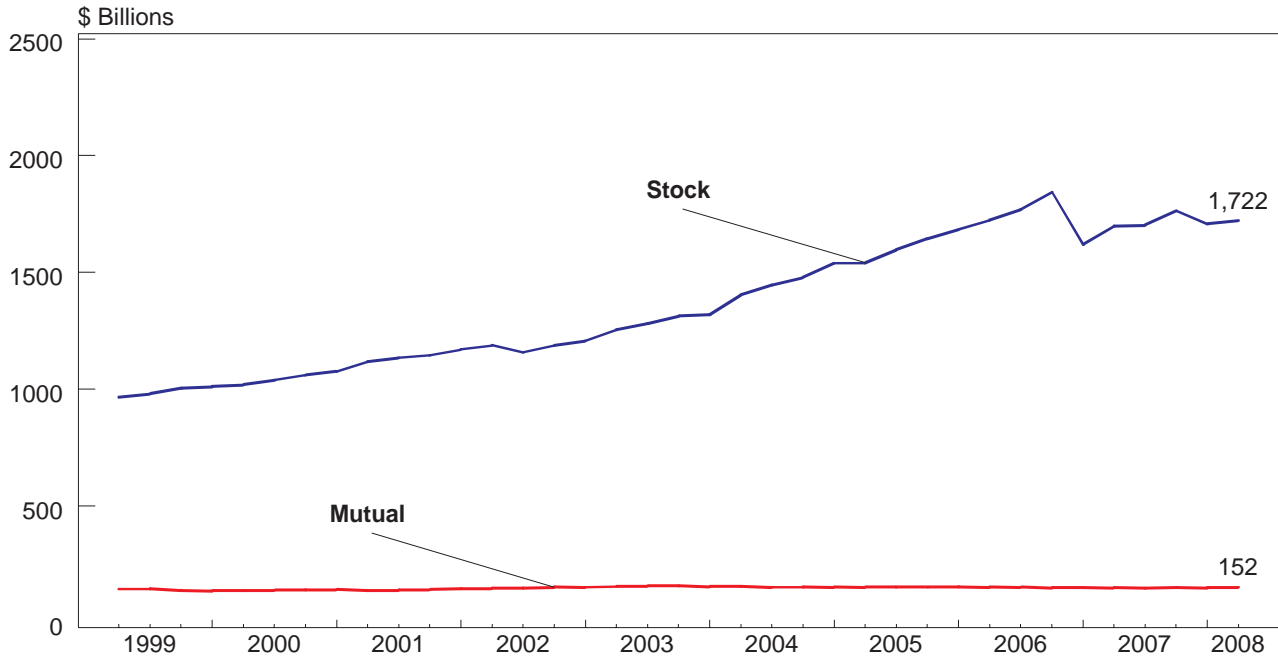
Growth Rates of ARMs and Fixed-Rate Mortgages

2005 - 2008



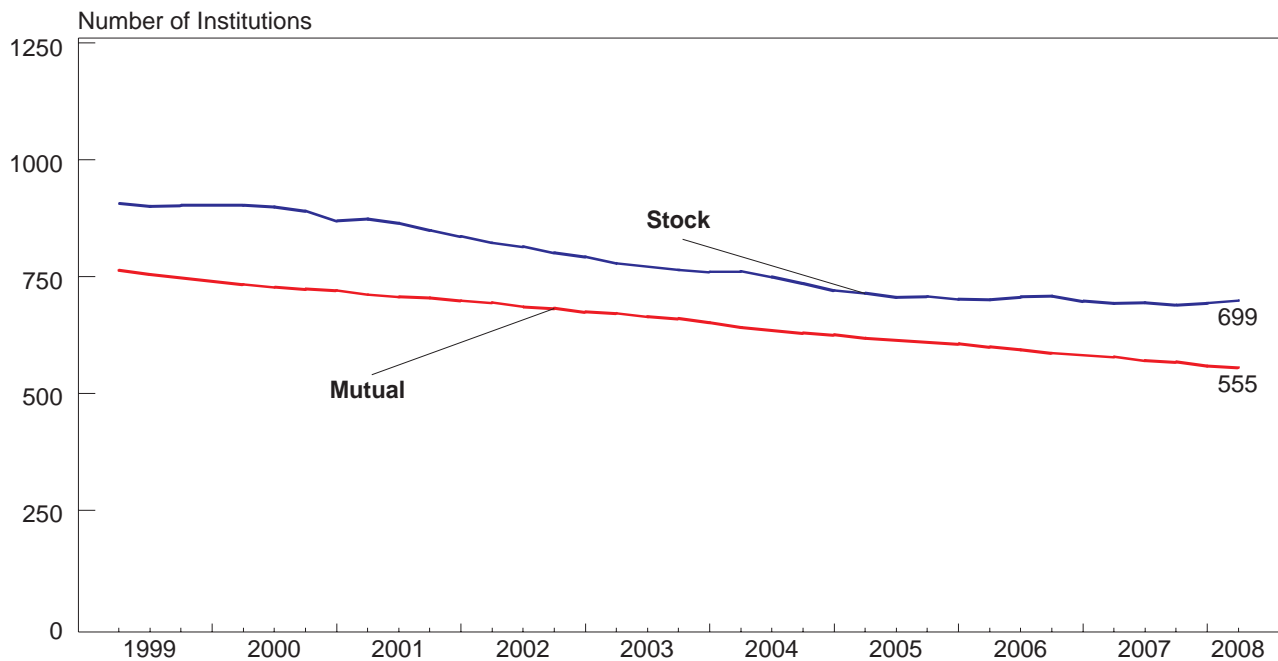
Assets of Mutual and Stock Savings Institutions

1999 - 2008



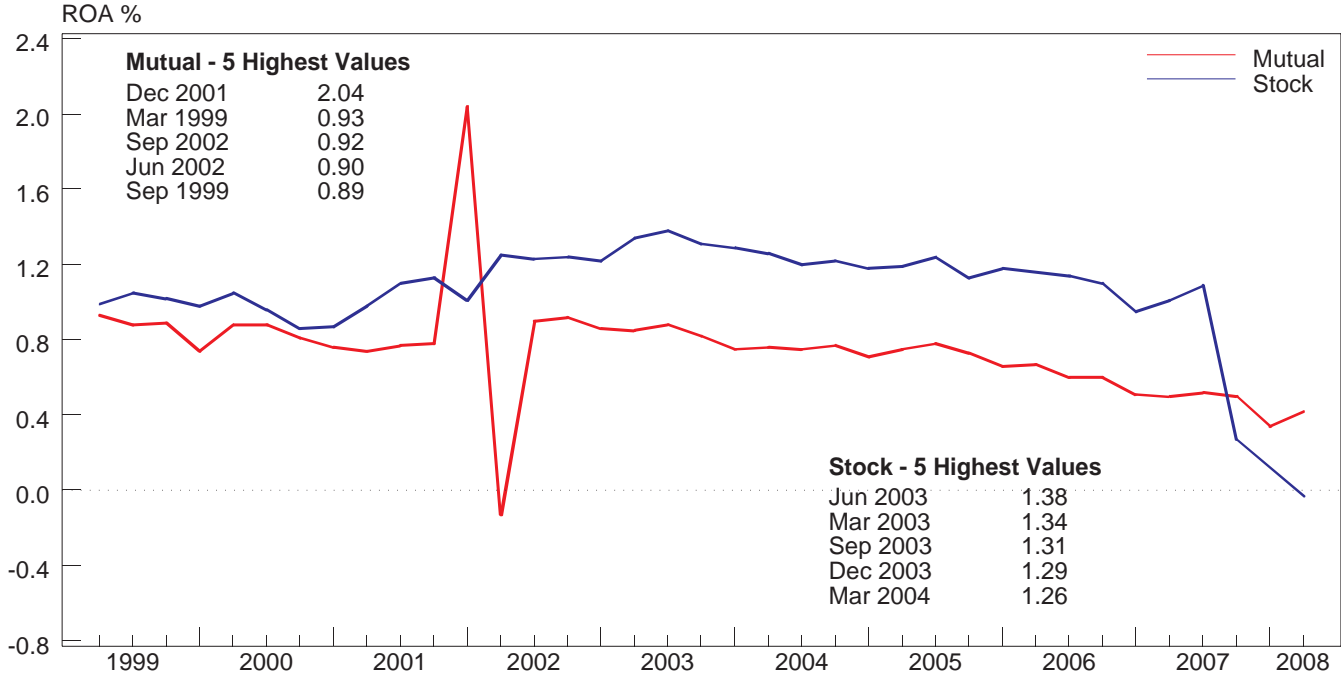
Number of Mutual and Stock Savings Institutions

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

