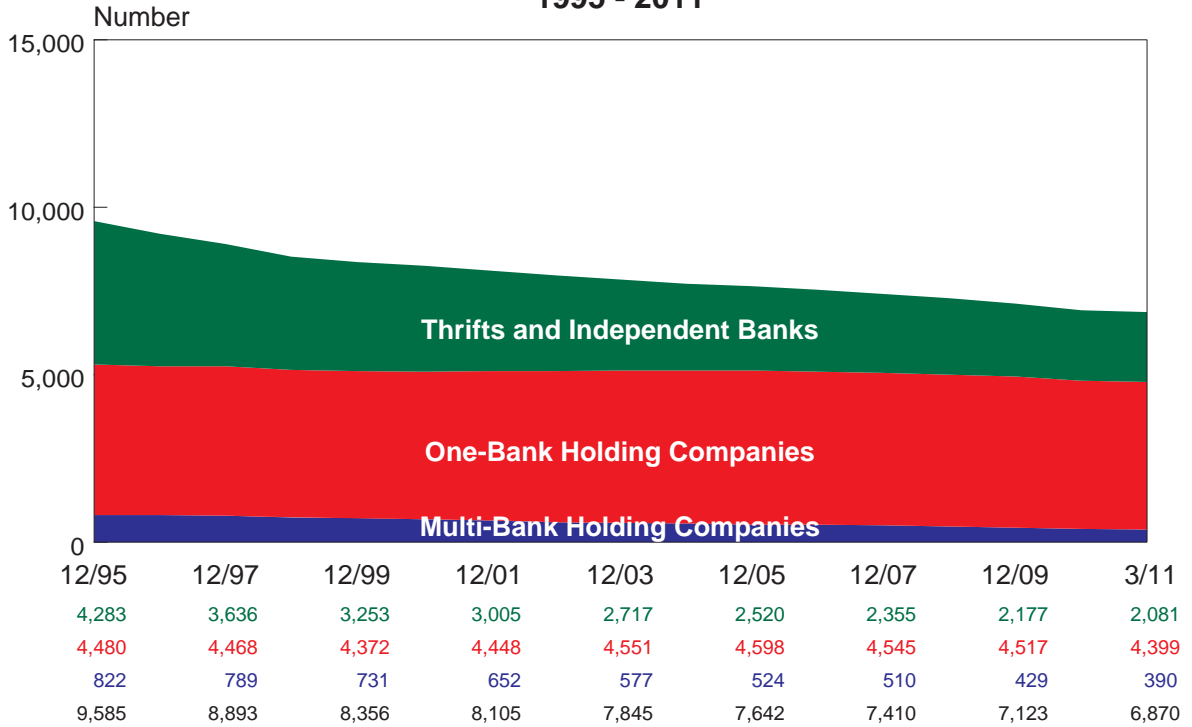


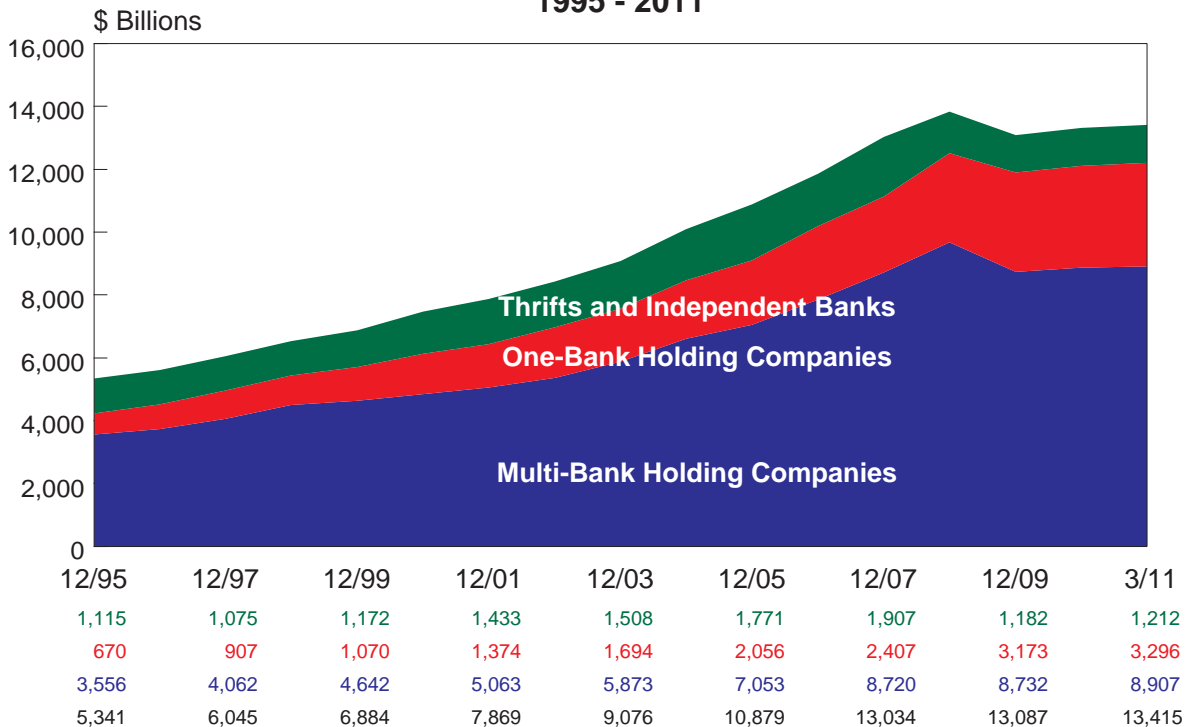
Number of FDIC-Insured Banking Organizations

1995 - 2011



Assets of FDIC-Insured Banking Organizations

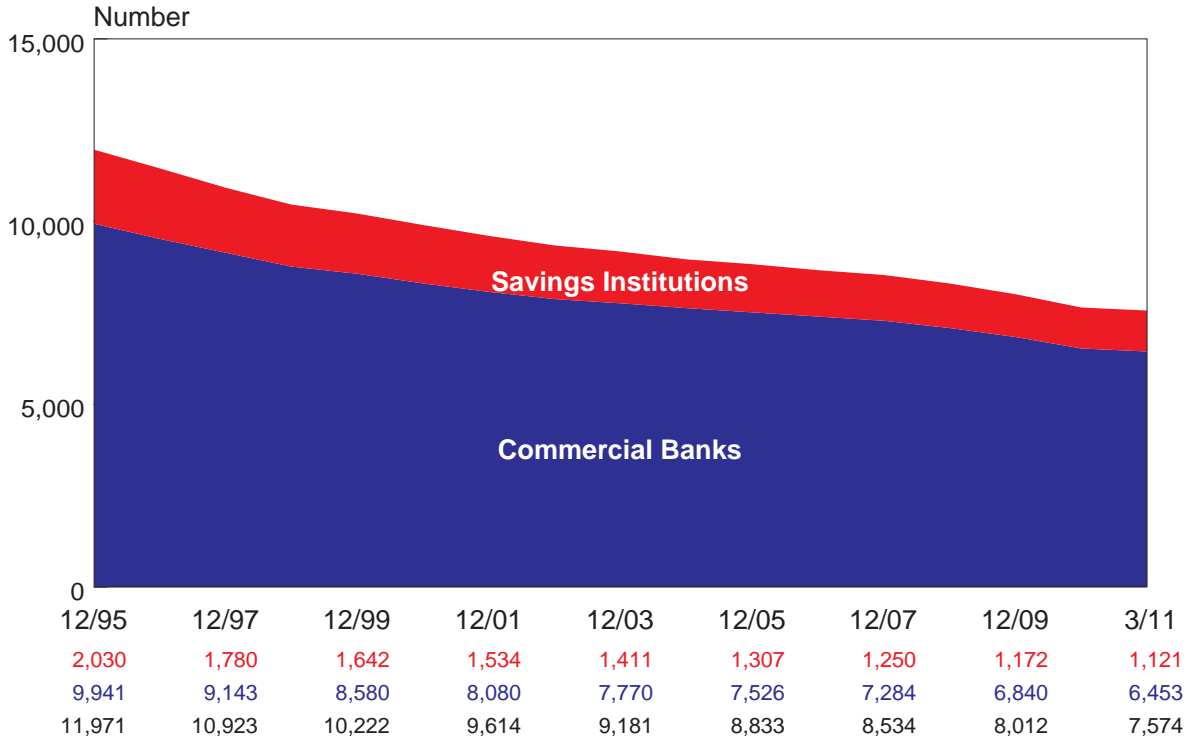
1995 - 2011



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

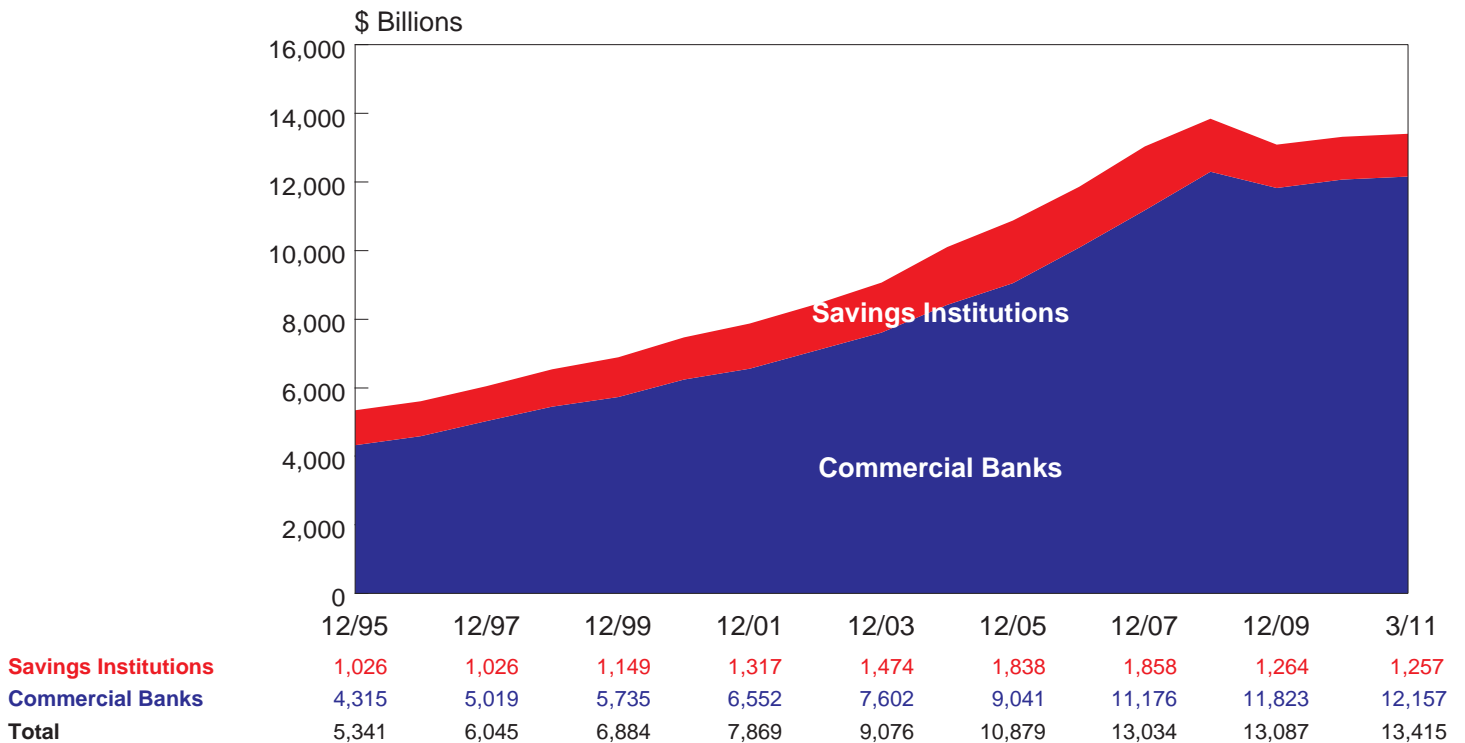
Number of FDIC-Insured Institutions

1995 - 2011



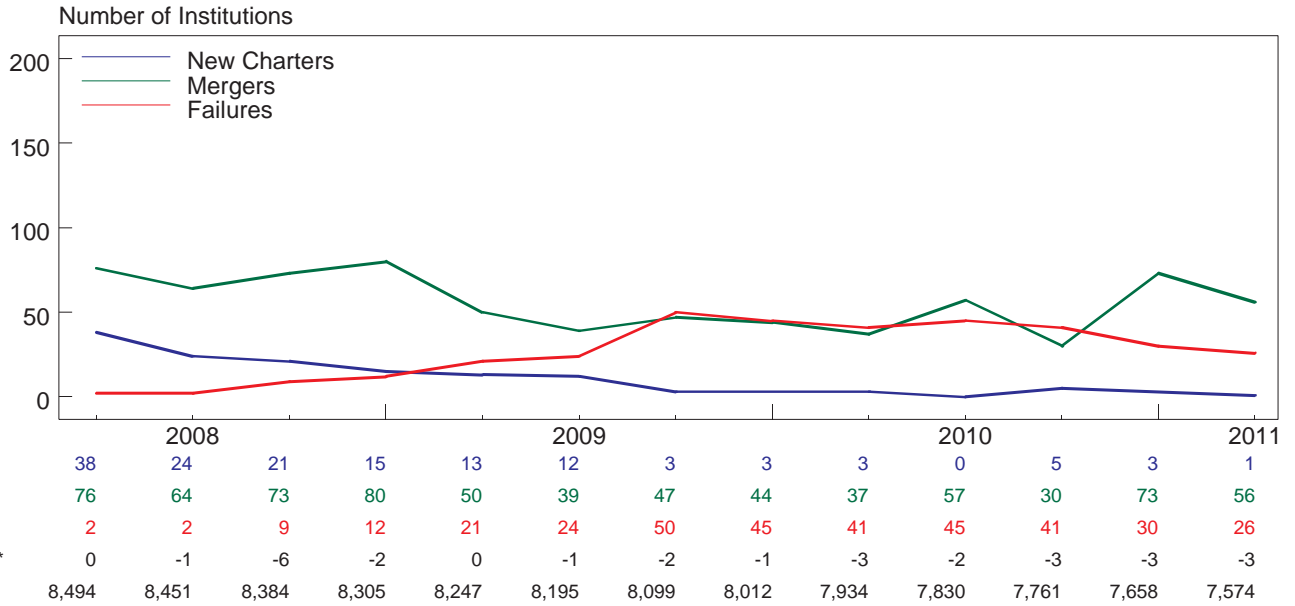
Assets of FDIC-Insured Institutions

1995 - 2011



Changes in the Number of FDIC-Insured Institutions

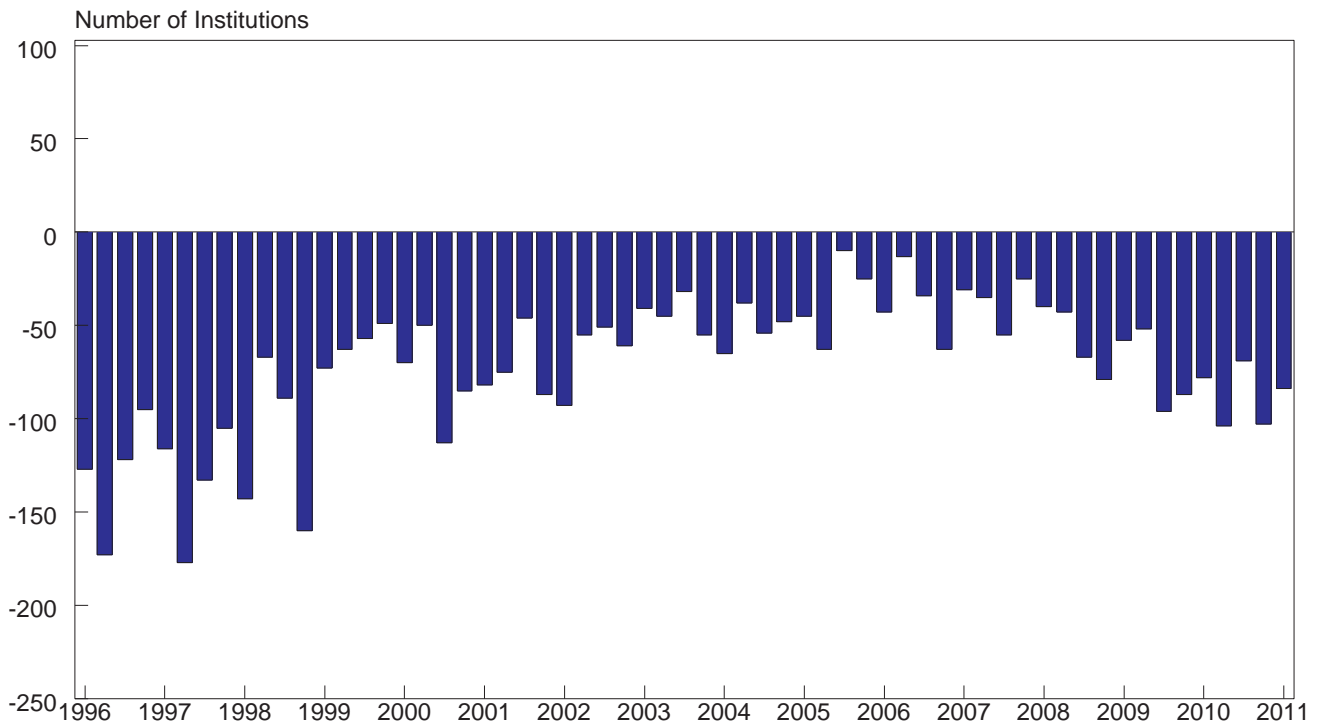
Quarterly, 2008 - 2011



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

Quarterly Change in the Number of FDIC-Insured Institutions

1996-2011



Institution Mergers: Interstate vs. Intrastate

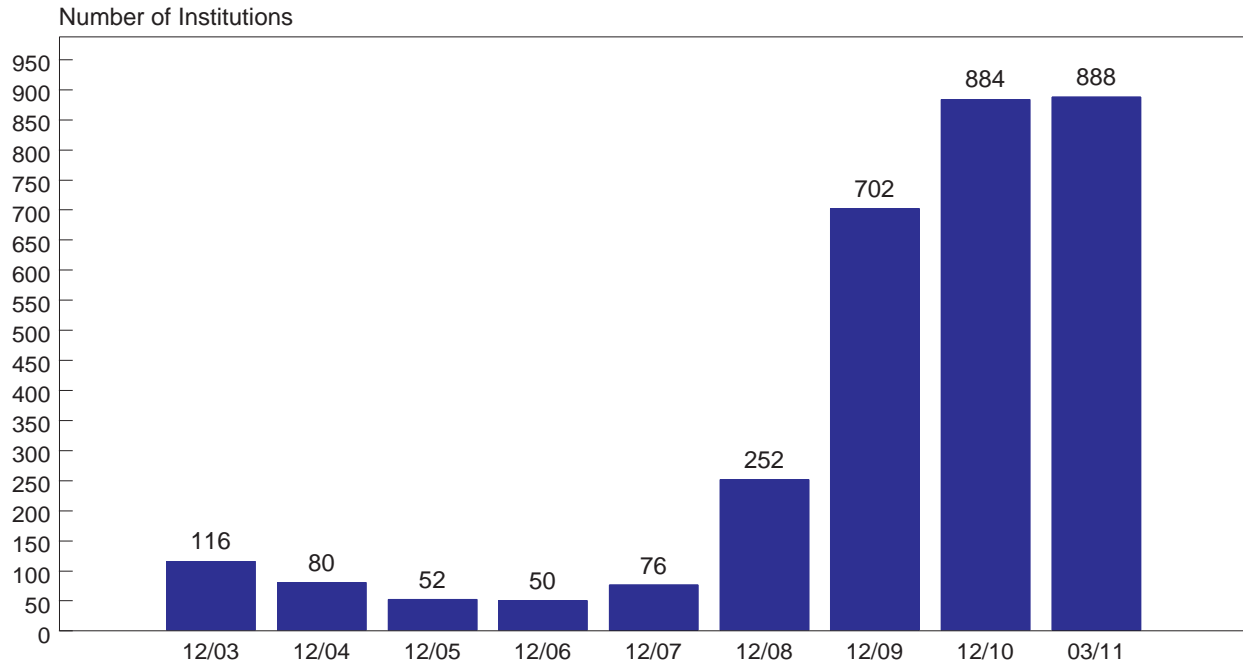
Quarterly, 2007 - 2011



Intrastate Mergers	47	53	54	59	50	36	61	59	37	26	30	33	28	35	21	57	38
Interstate Mergers	25	29	39	15	26	28	12	21	13	13	17	10	9	22	9	16	18

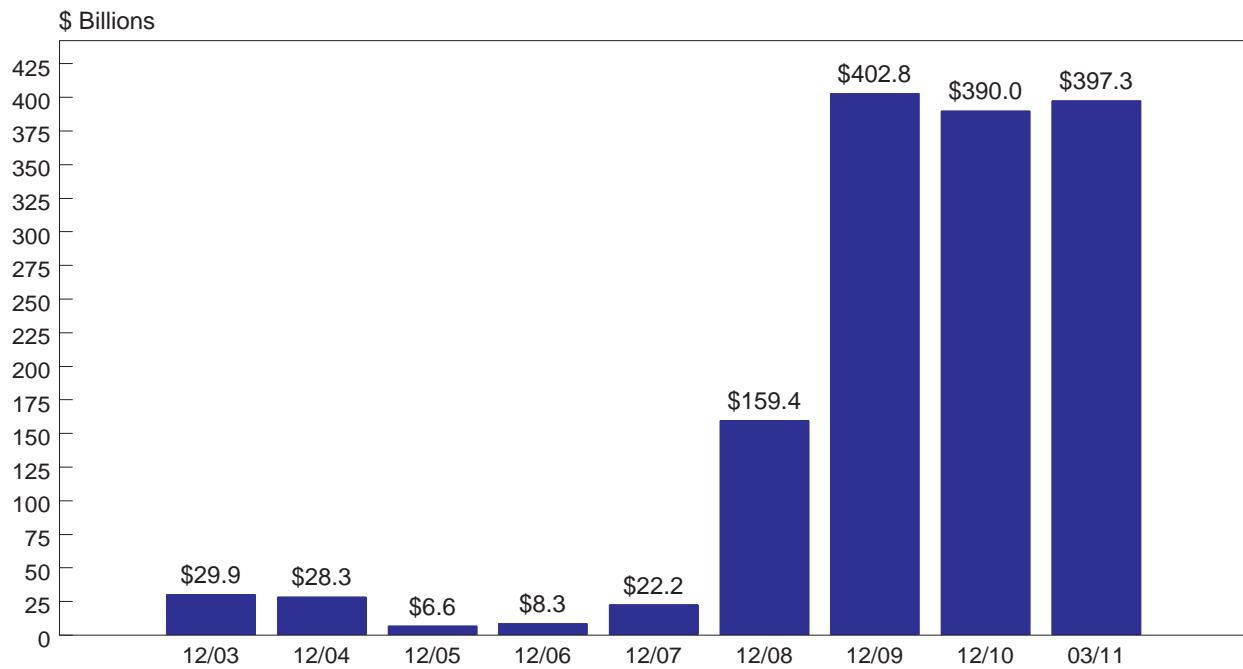
Number of FDIC-Insured "Problem" Institutions

2003-2011



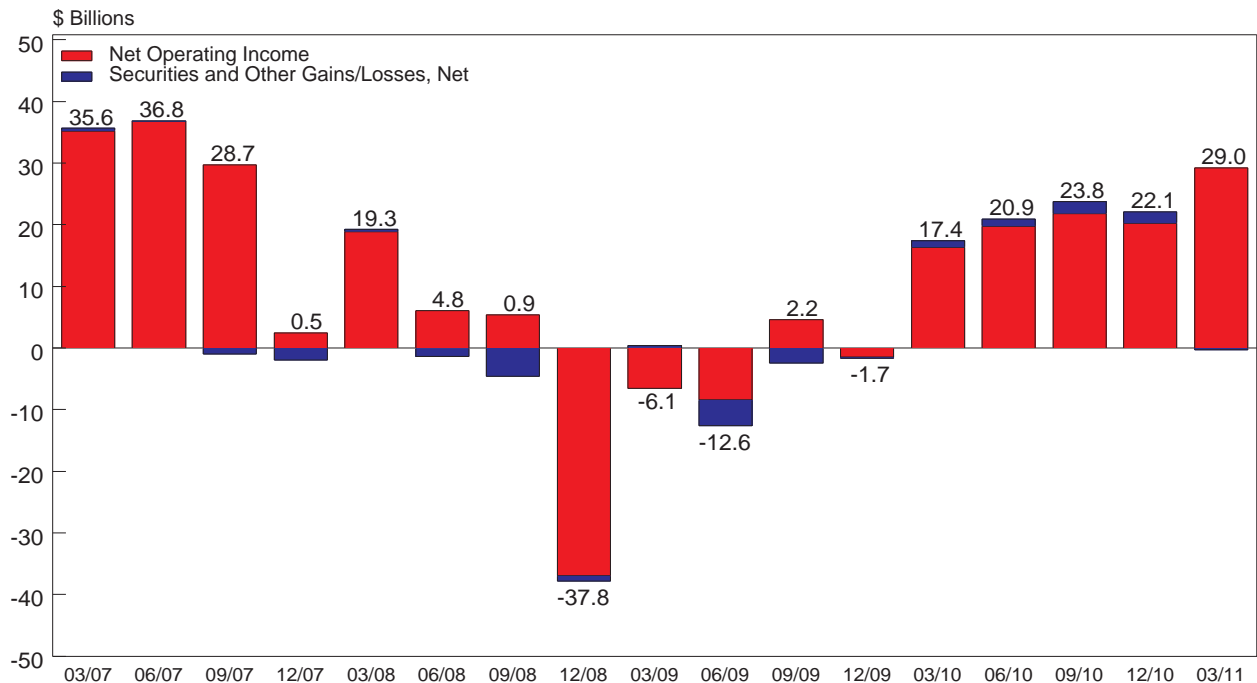
Assets of FDIC-Insured "Problem" Institutions

2003-2011



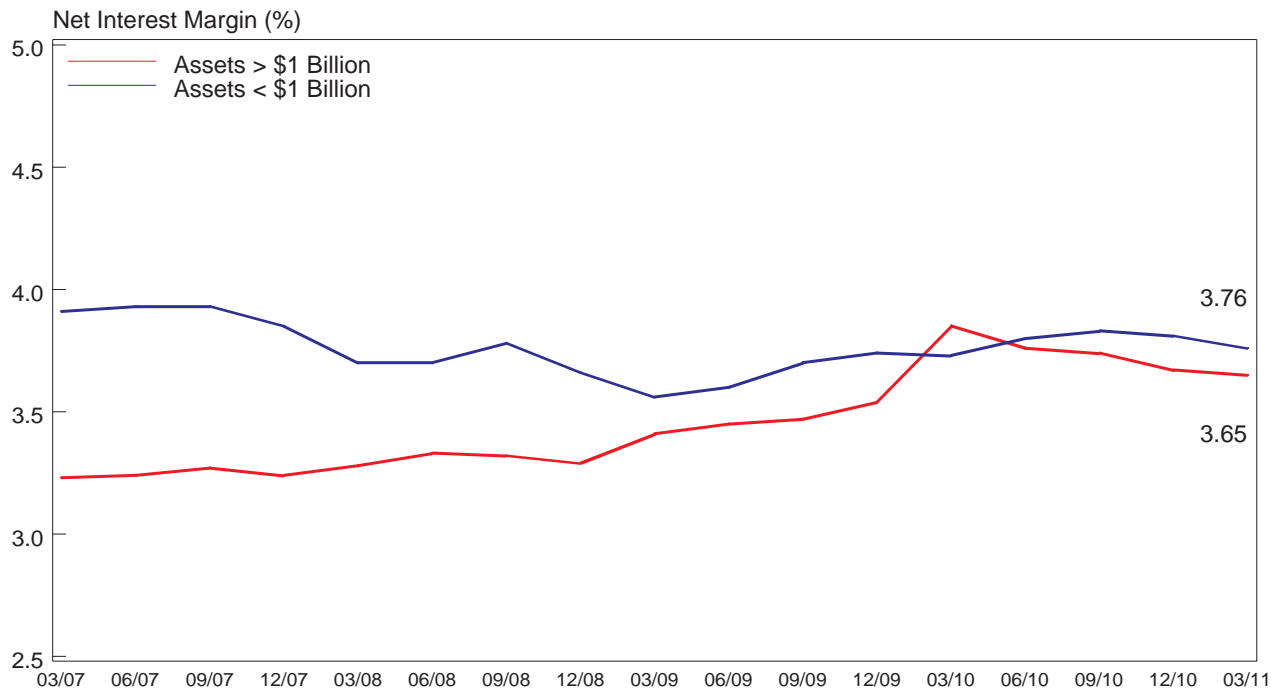
Quarterly Net Income

2007-2011



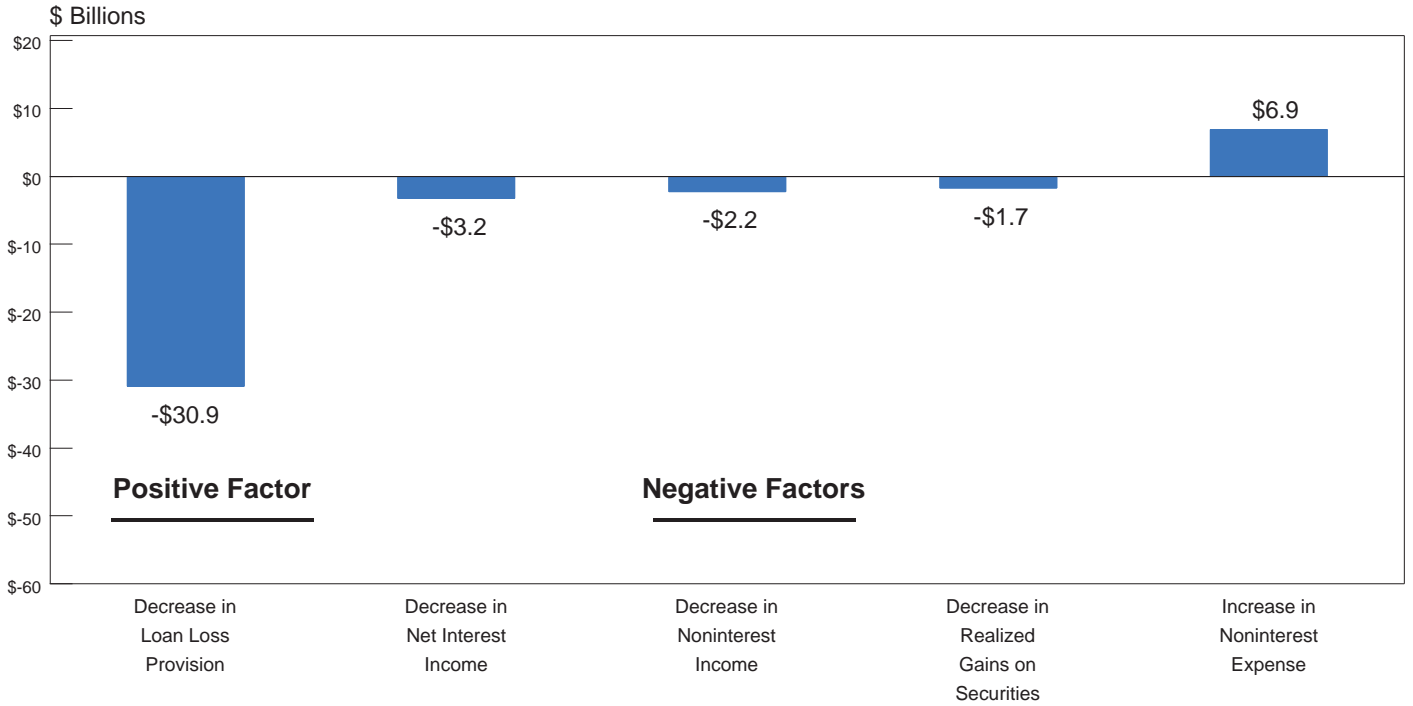
Quarterly Net Interest Margins, Annualized

2007 - 2011



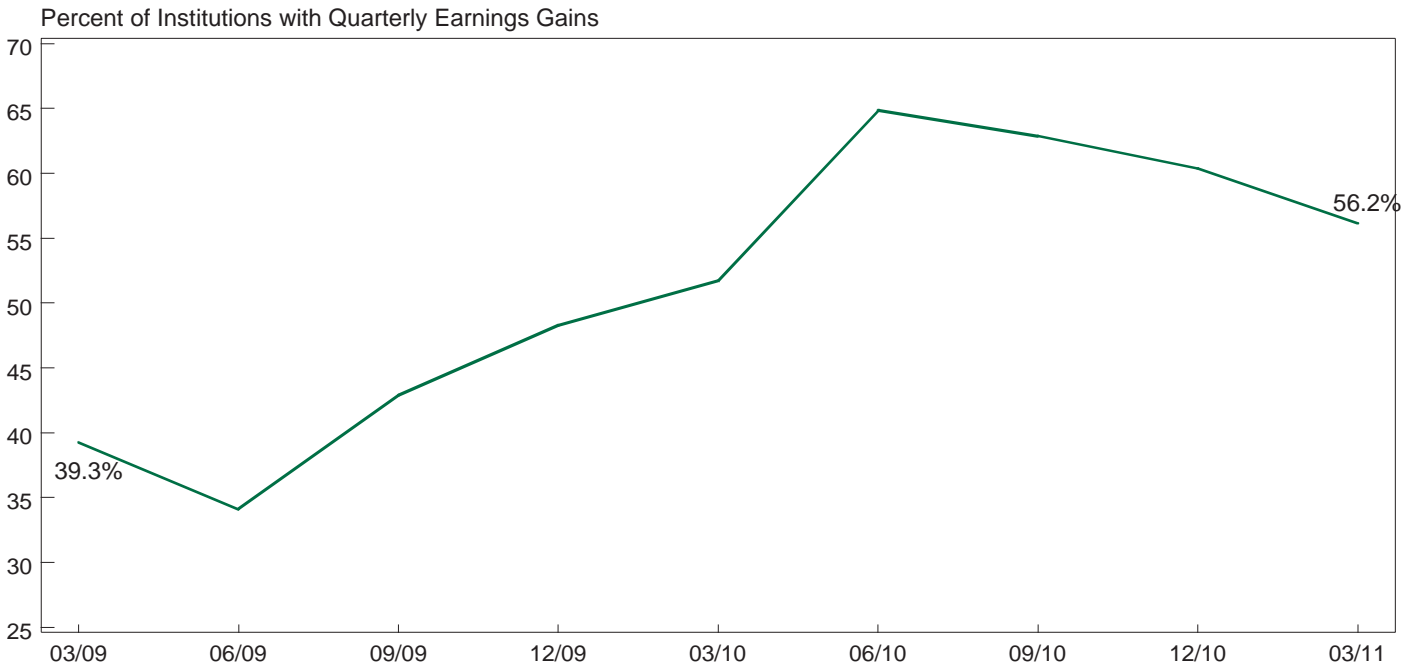
Major Factors Affecting Earnings

1st Quarter 2011 vs. 1st Quarter 2010

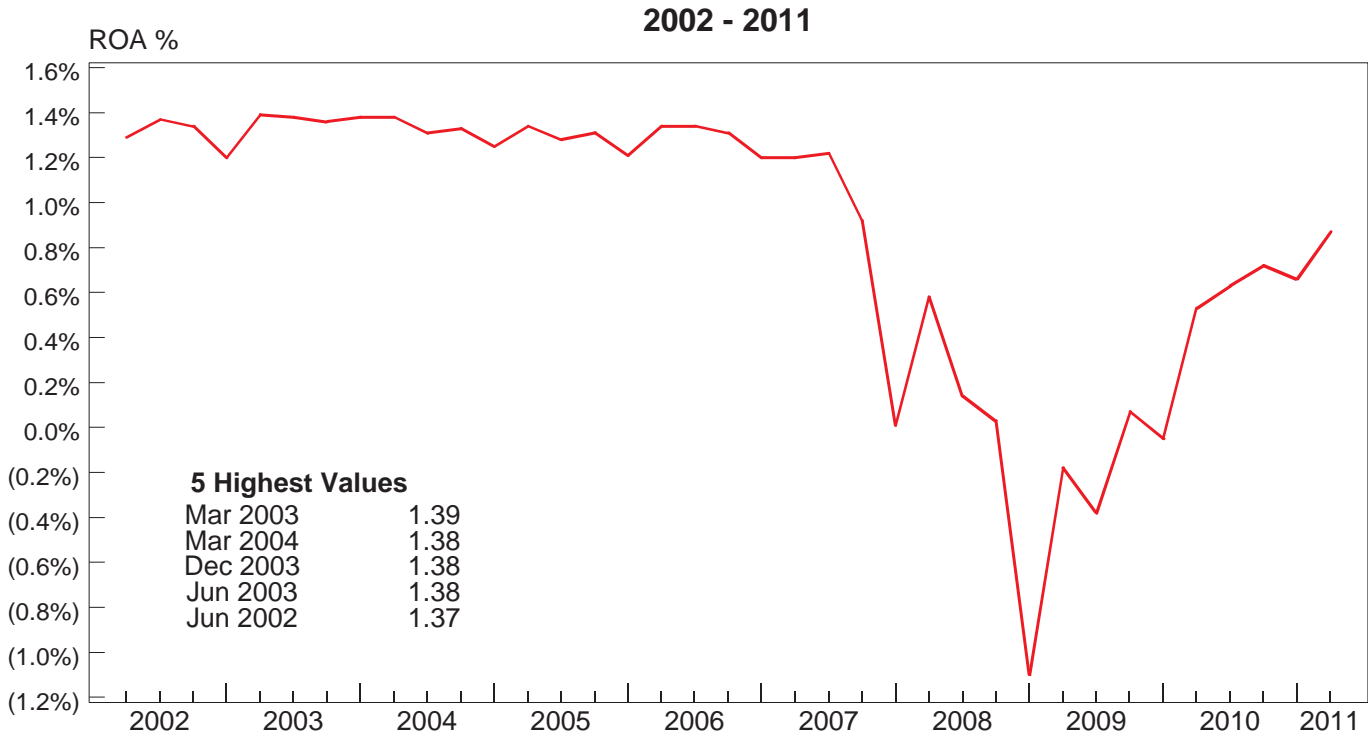


Percentage of Insured Institutions With Earnings Gains

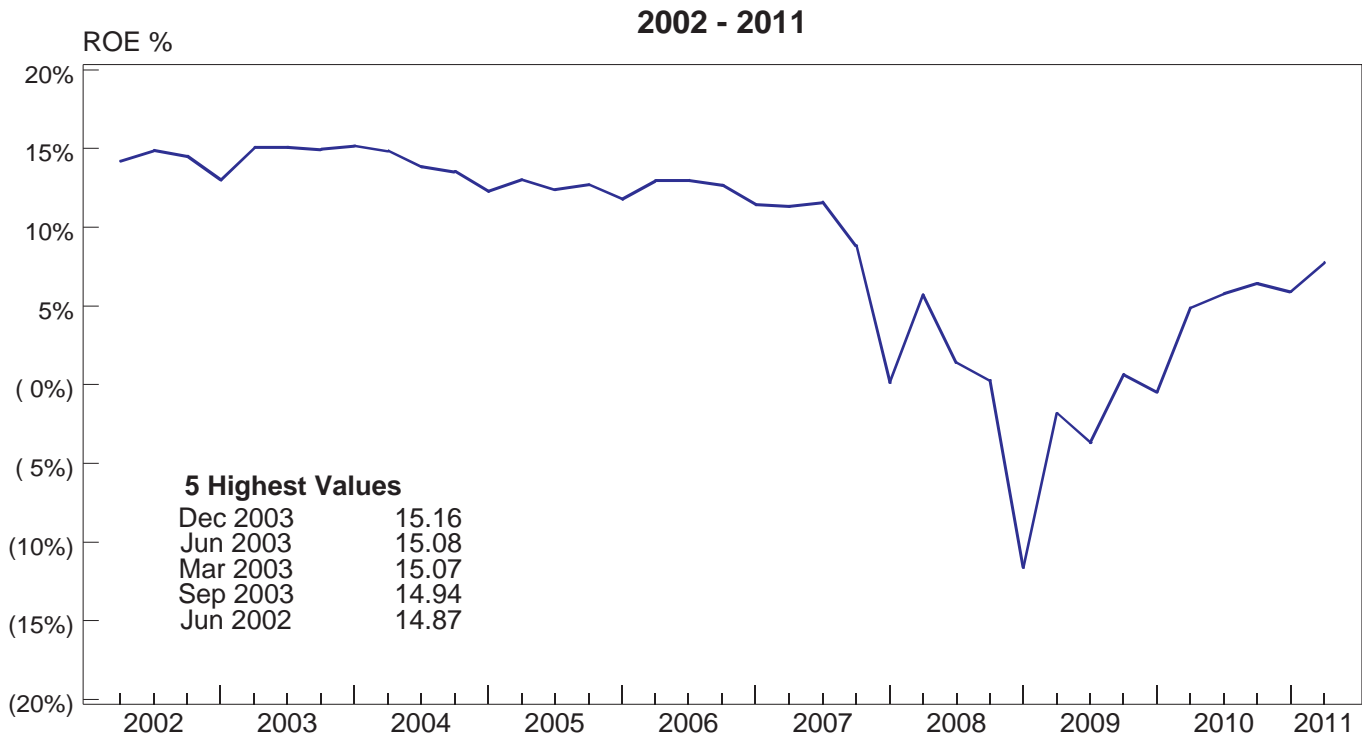
Compared to Year-Earlier Quarter, 2009-2011



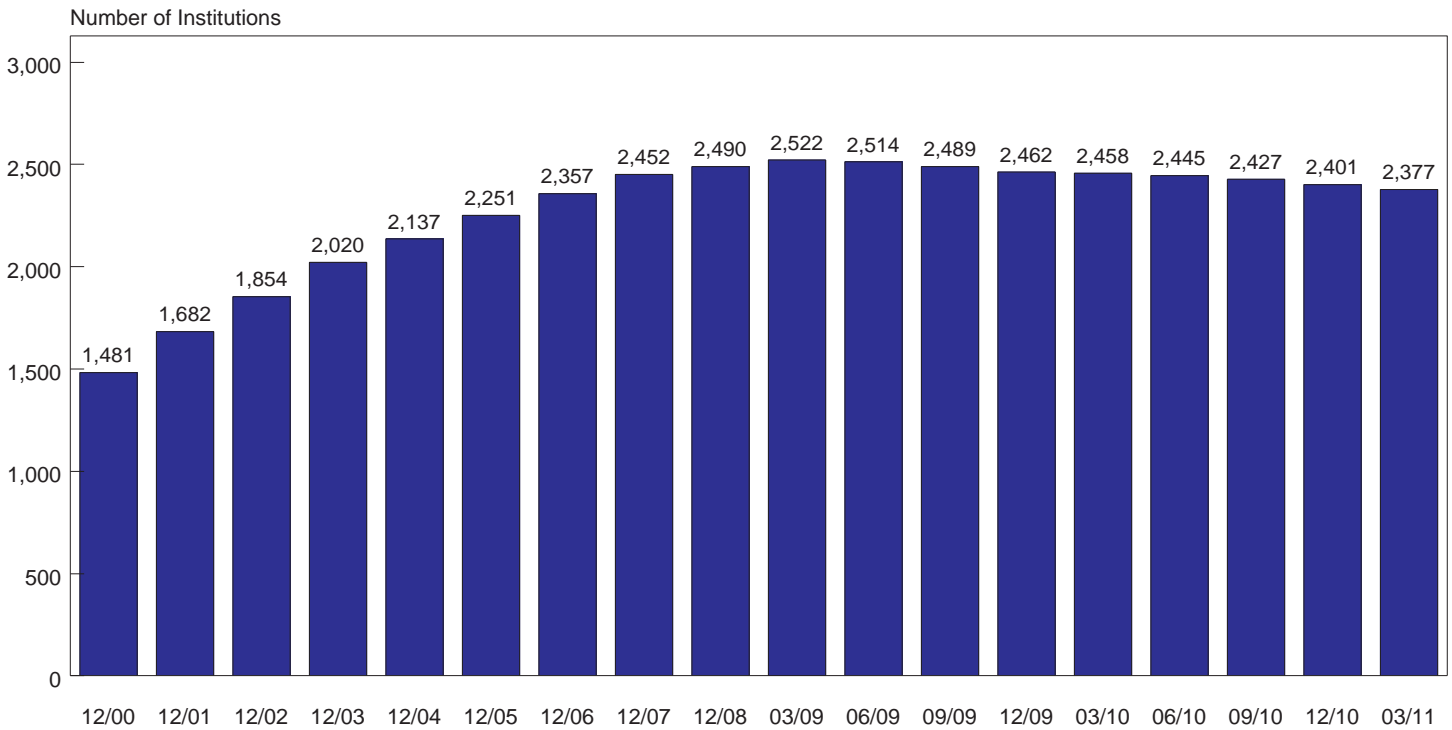
Quarterly Return on Assets (ROA), Annualized



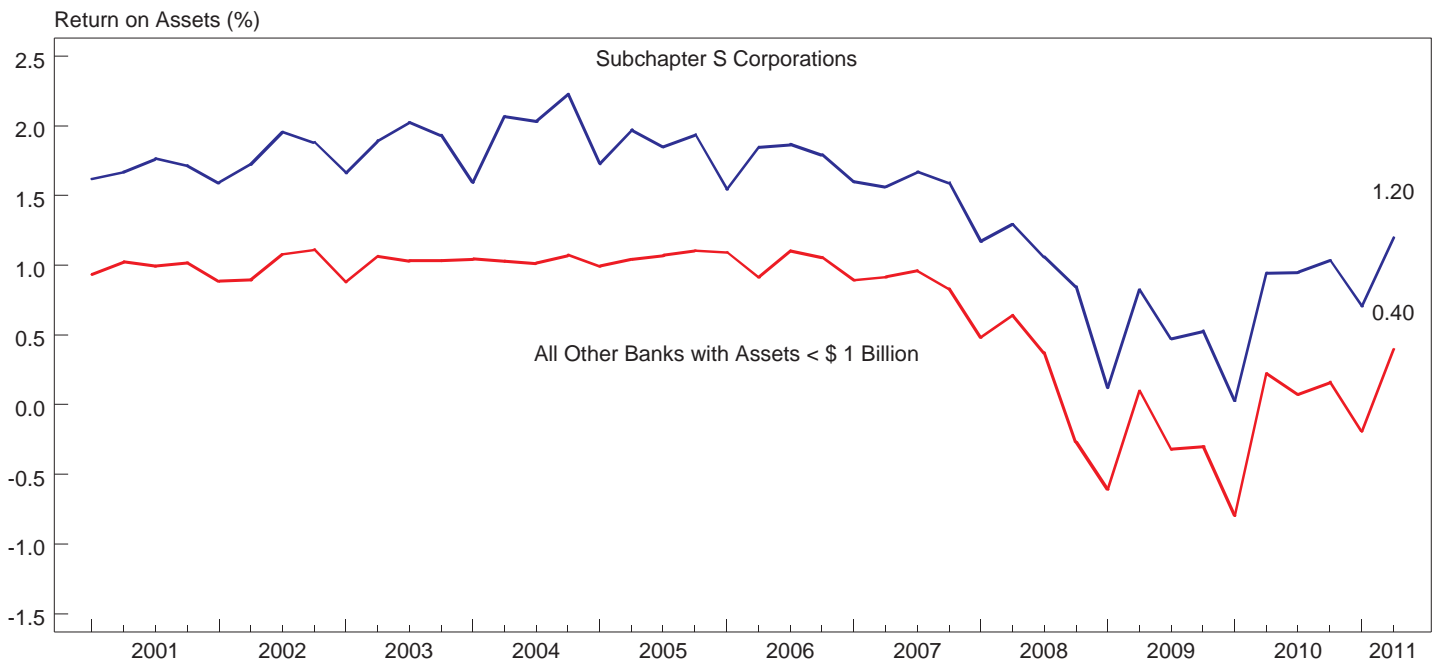
Quarterly Return on Equity (ROE), Annualized



Number of Subchapter S Corporations 2000-2011

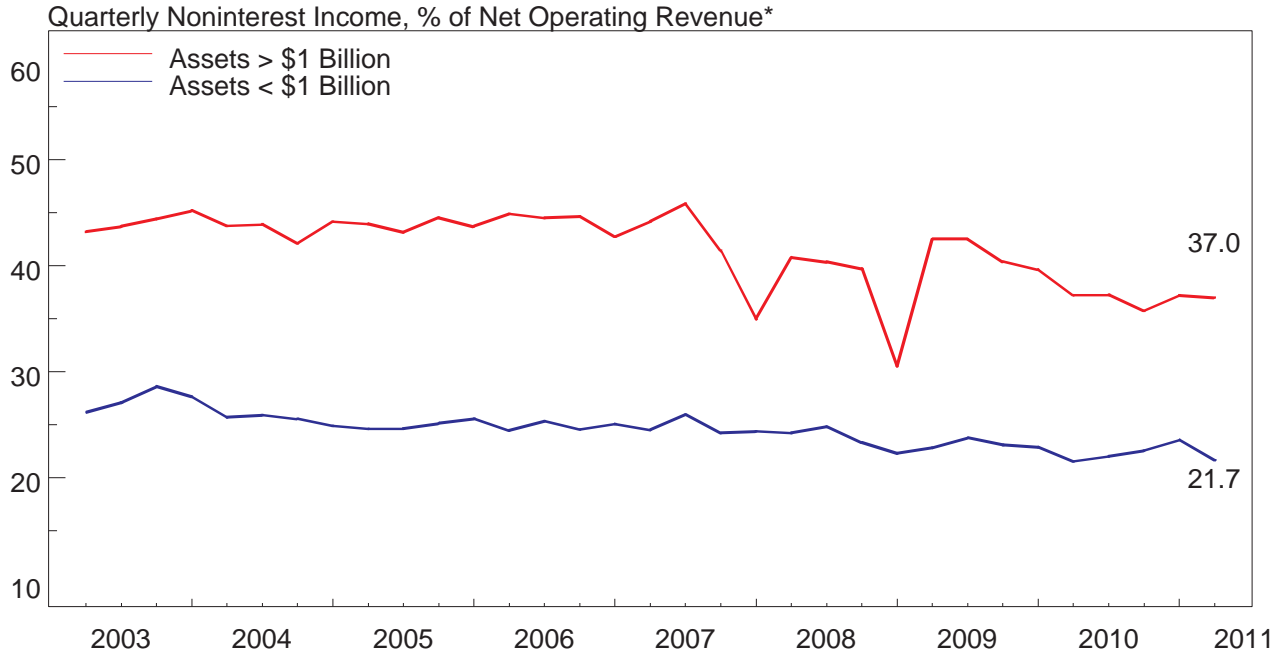


Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized 2000-2011



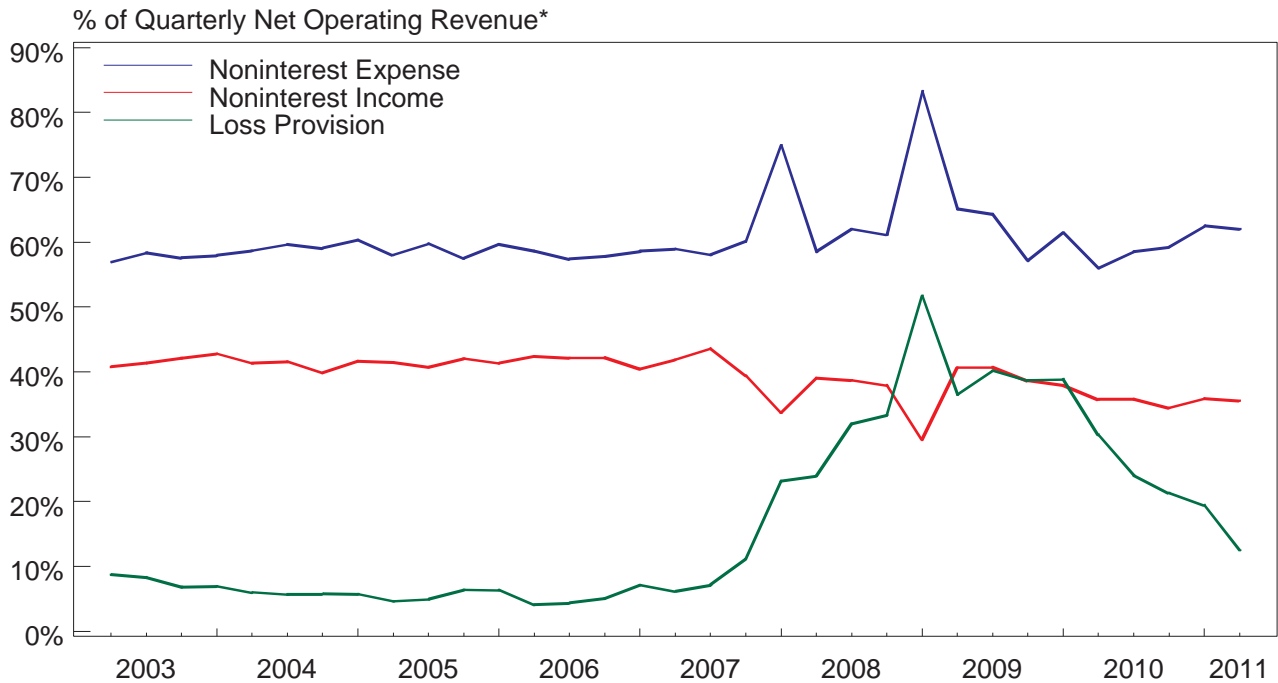
Noninterest Income as a Percentage of Net Operating Revenue*

2003 - 2011



Trends in FDIC-Insured Institutions' Income & Expenses

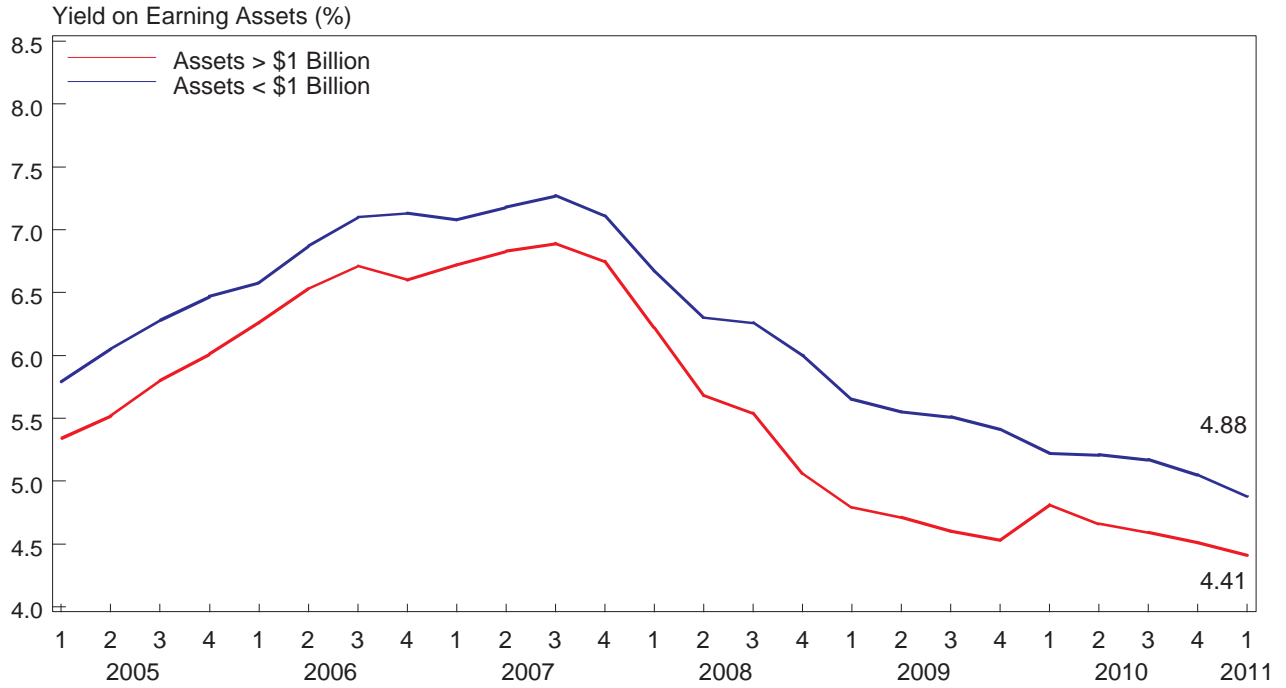
2003 - 2011



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

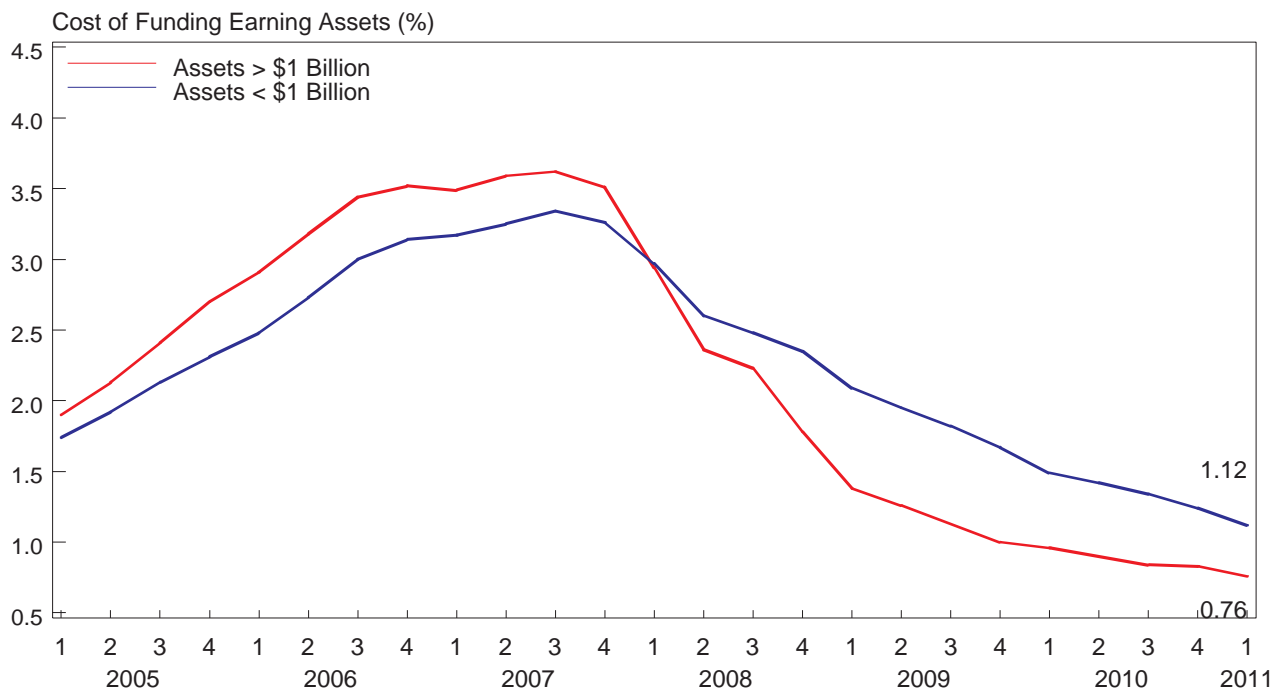
Quarterly Yield on Earning Assets

2005 - 2011



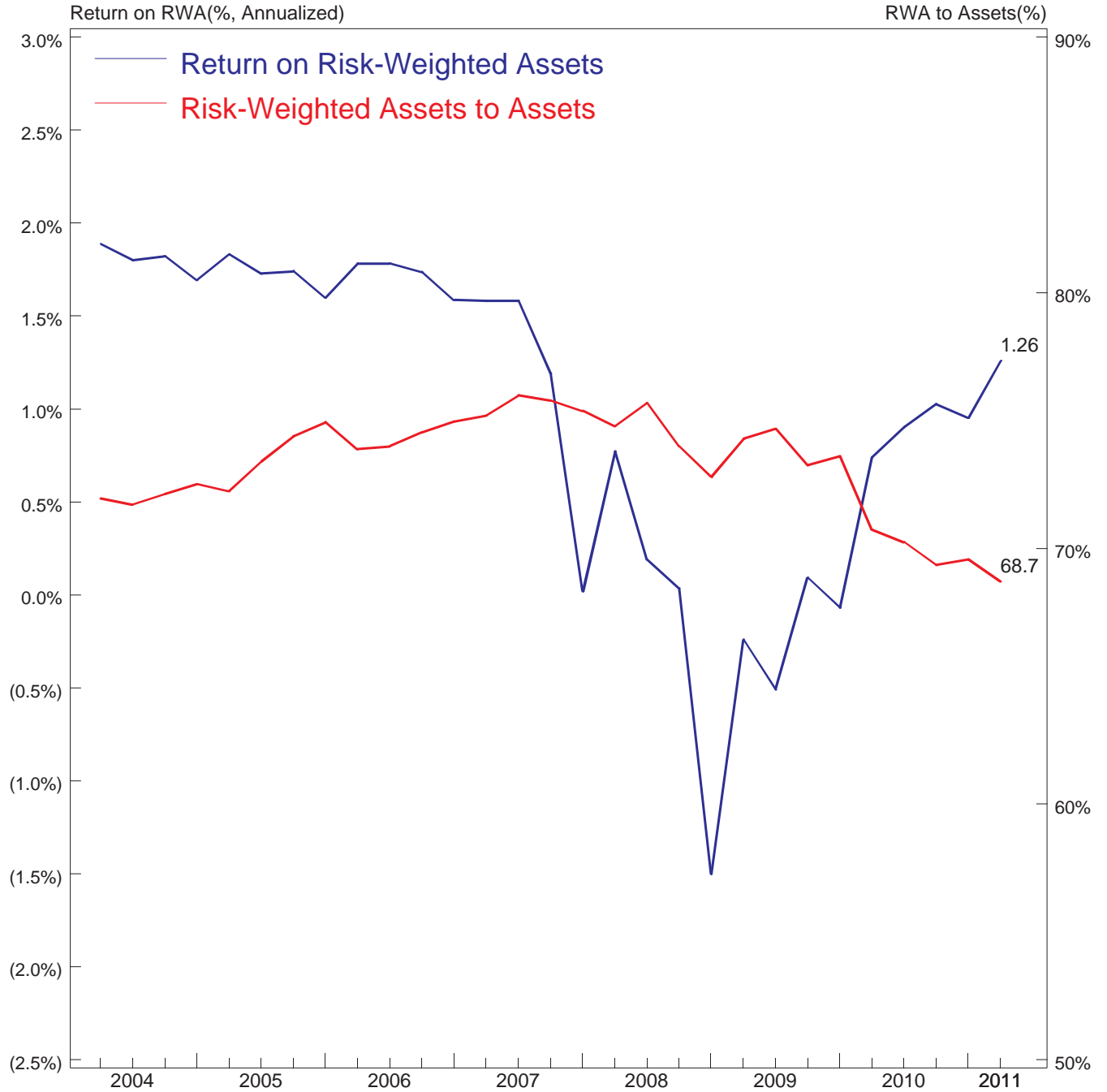
Quarterly Cost of Funding Earning Assets

2005 - 2011



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

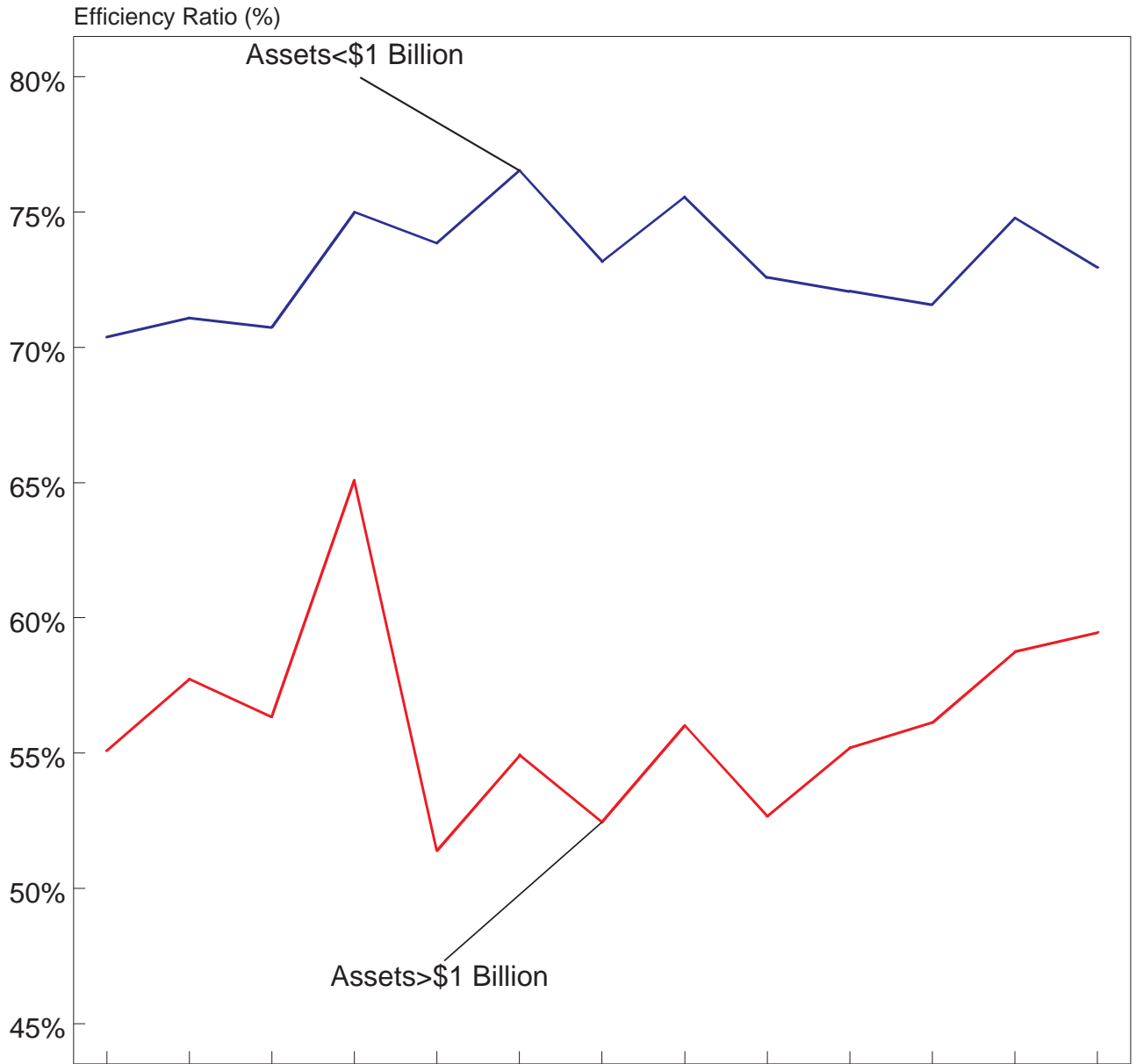
2004 - 2011



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

Quarterly Efficiency Ratios*

2008 - 2011

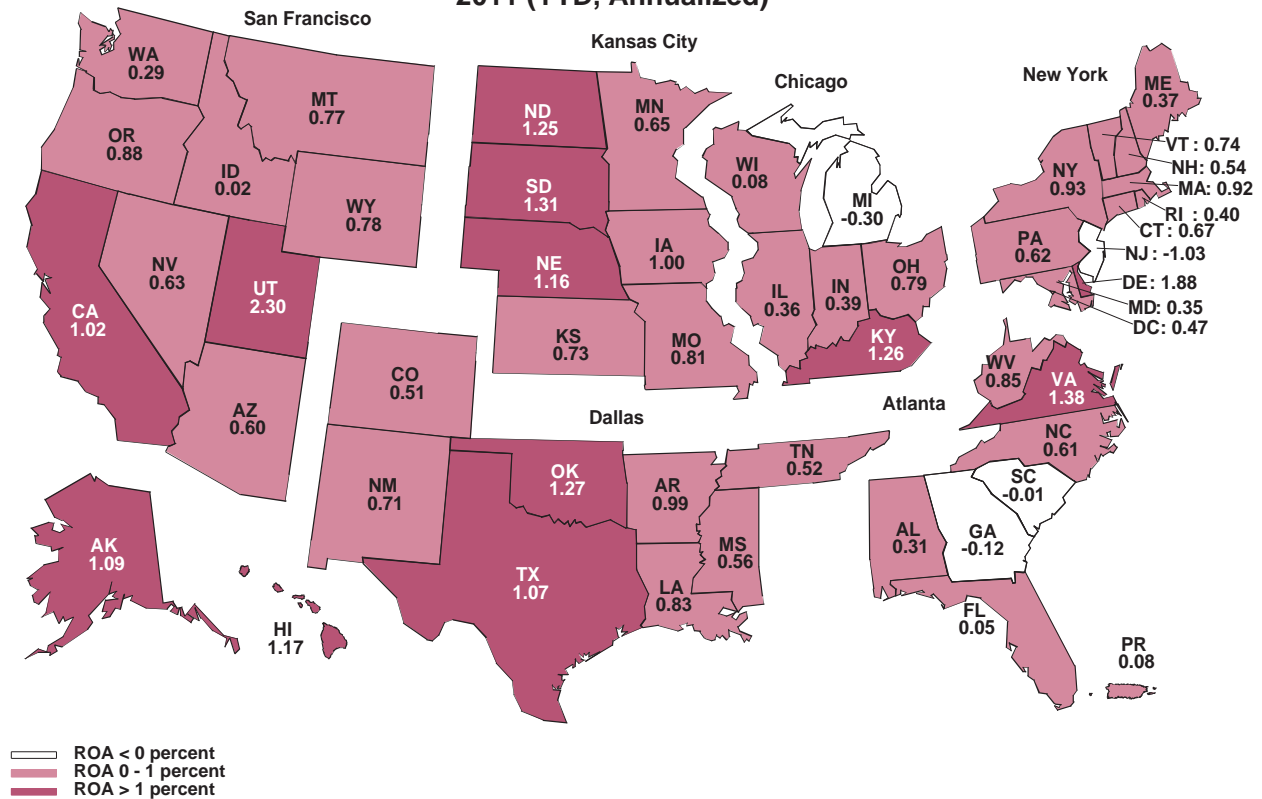


	03/08	06/08	09/08	12/08	03/09	06/09	09/09	12/09	03/10	06/10	09/10	12/10	03/11
Assets <\$1 Billion	70.37	71.08	70.74	74.99	73.85	76.53	73.17	75.56	72.58	72.07	71.58	74.78	72.96
Assets >\$1 Billion	55.09	57.74	56.34	65.08	51.40	54.93	52.45	56.02	52.66	55.19	56.13	58.75	59.47
Total	56.74	59.17	57.93	66.25	53.53	57.03	54.56	58.04	54.55	56.84	57.69	60.34	60.75

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

Return on Assets (ROA)

2011 (YTD, Annualized)



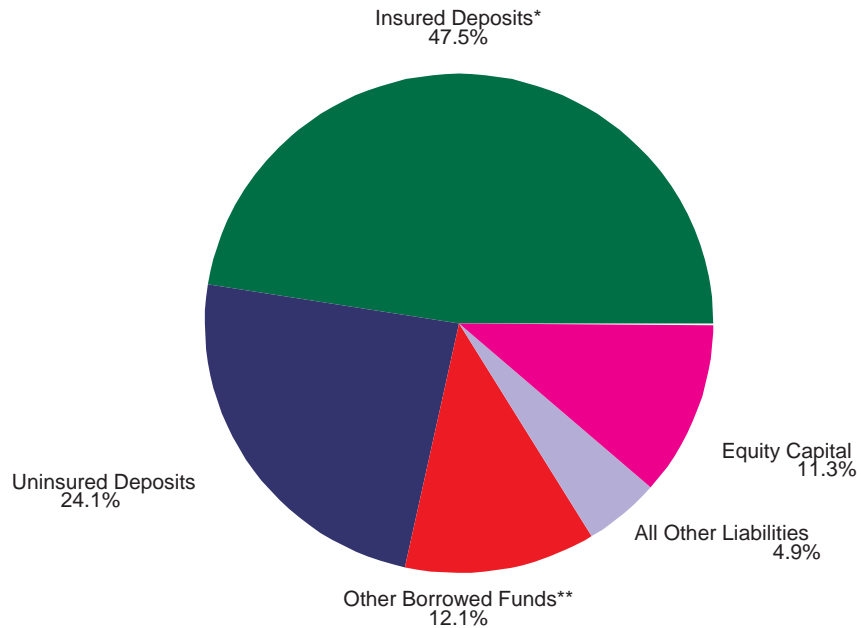
ROA Rankings by State

Rank	State	No. of Inst. as of 03/31/11	YTD 2011	YTD 2010	Change*
1	Utah	57	2.30	1.29	101
2	Delaware	26	1.88	0.42	146
3	Virginia	115	1.38	1.13	25
4	South Dakota	83	1.31	0.60	71
5	Oklahoma	244	1.27	0.83	44
6	Kentucky	197	1.26	1.07	19
7	North Dakota	92	1.25	1.06	19
8	Hawaii	9	1.17	(0.40)	157
9	Nebraska	222	1.16	1.99	(83)
10	Alaska	6	1.09	1.13	(4)
11	Texas	610	1.07	0.87	20
12	California	267	1.02	0.58	44
13	Iowa	354	1.00	0.90	10
14	Arkansas	127	0.99	0.85	14
15	New York	185	0.93	0.96	(3)
16	Massachusetts	163	0.92	1.02	(10)
17	Oregon	34	0.88	1.13	(25)
18	West Virginia	65	0.85	0.80	5
19	Louisiana	156	0.83	0.71	12
20	Missouri	333	0.81	0.61	20
21	Ohio	238	0.79	0.64	15
22	Wyoming	37	0.78	0.49	29
23	Montana	73	0.77	0.77	0
24	Vermont	14	0.74	0.80	(6)
25	Kansas	325	0.73	0.46	27
26	New Mexico	51	0.71	1.53	(82)
27	Connecticut	54	0.67	0.40	27
28	Minnesota	402	0.65	0.42	23
29	Nevada	29	0.63	0.78	(15)
30	Pennsylvania	215	0.62	0.41	21
31	North Carolina	99	0.61	0.32	29
32	Arizona	37	0.60	(1.10)	170
33	Mississippi	90	0.56	0.48	8
34	New Hampshire	24	0.54	(0.08)	62
35	Tennessee	190	0.52	0.25	27
36	Colorado	112	0.51	0.05	46
37	District of Col.	6	0.47	0.54	(7)
38	Rhode Island	14	0.40	0.28	12
39	Indiana	144	0.39	0.25	14
40	Maine	29	0.37	0.41	(4)
41	Illinois	595	0.36	0.07	29
42	Maryland	87	0.35	(0.08)	43
43	Alabama	144	0.31	(0.15)	46
44	Washington	79	0.29	(0.75)	104
45	Wisconsin	272	0.08	(0.14)	22
46	Puerto Rico	7	0.08	(1.15)	123
47	Florida	242	0.05	(0.35)	40
48	Idaho	18	0.02	(0.40)	42
49	South Carolina	83	(0.01)	(1.19)	118
50	Georgia	261	(0.12)	(0.52)	40
51	Michigan	135	(0.30)	(1.53)	123
52	New Jersey	117	(1.03)	0.80	(183)
	U.S. and Terr.	7,574	0.87	0.53	34

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

Total Liabilities and Equity Capital

March 31, 2011



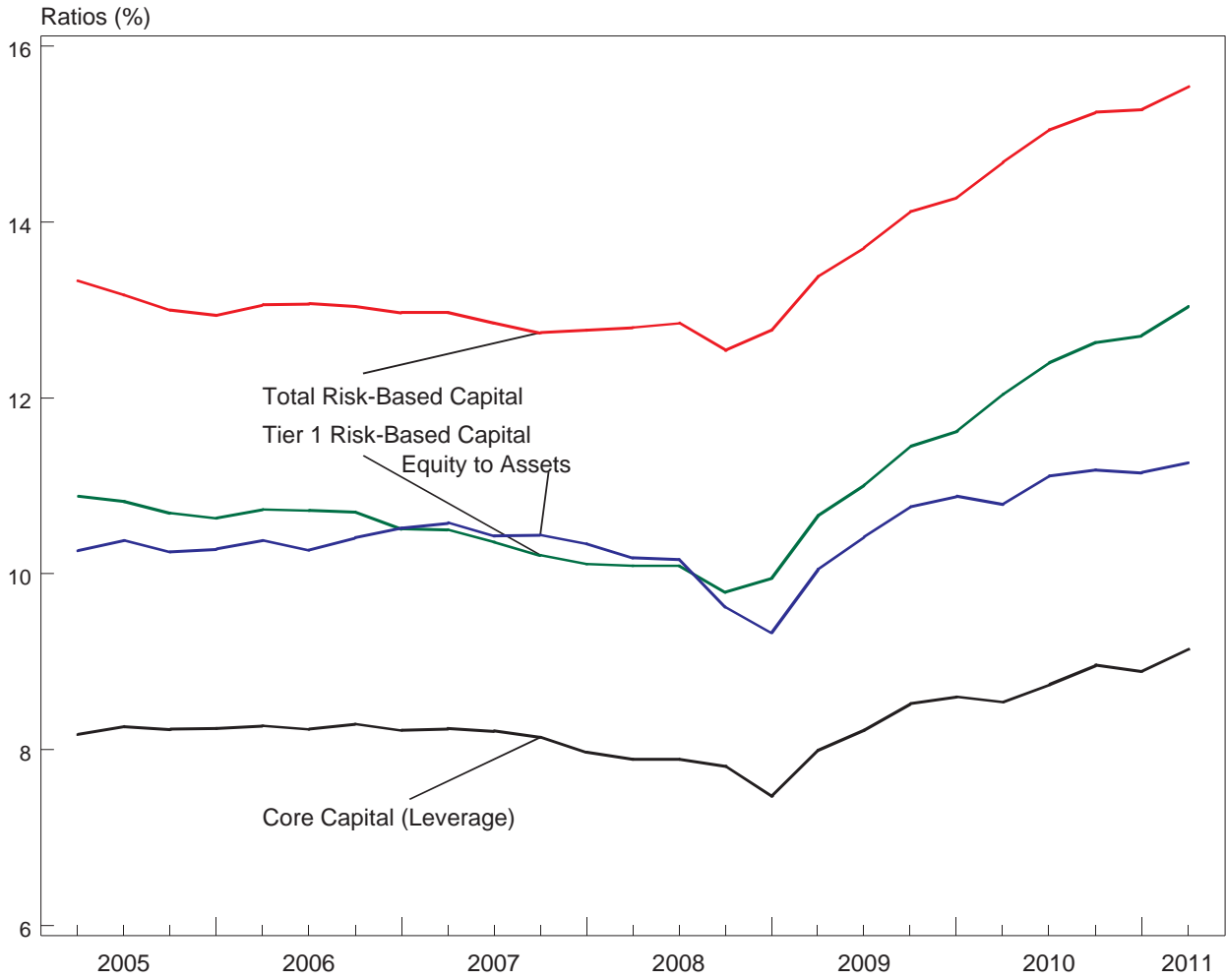
(\$ Billions)	3/31/10	3/31/11	% Change
Insured Deposits (estimated)*	5,463	6,374	16.7
Uninsured Deposits	3,735	3,228	-13.6
In Foreign Offices	1,506	1,611	7.0
Other Borrowed Funds**	2,053	1,630	-20.6
All Other Liabilities	626	654	4.5
Subordinated Debt	151	140	-7.3
Bank Equity Capital	1,439	1,511	5.0
Total Liabilities and Equity Capital	13,336	13,415	0.6

* Excludes insured deposits in U.S. branches of foreign banks. Beginning 09/30/09, these estimates include the insurance coverage increase to \$250,000. Beginning 12/31/10, estimates include temporary unlimited coverage for noninterest-bearing transaction accounts.

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

Capital Ratios

2005 - 2011

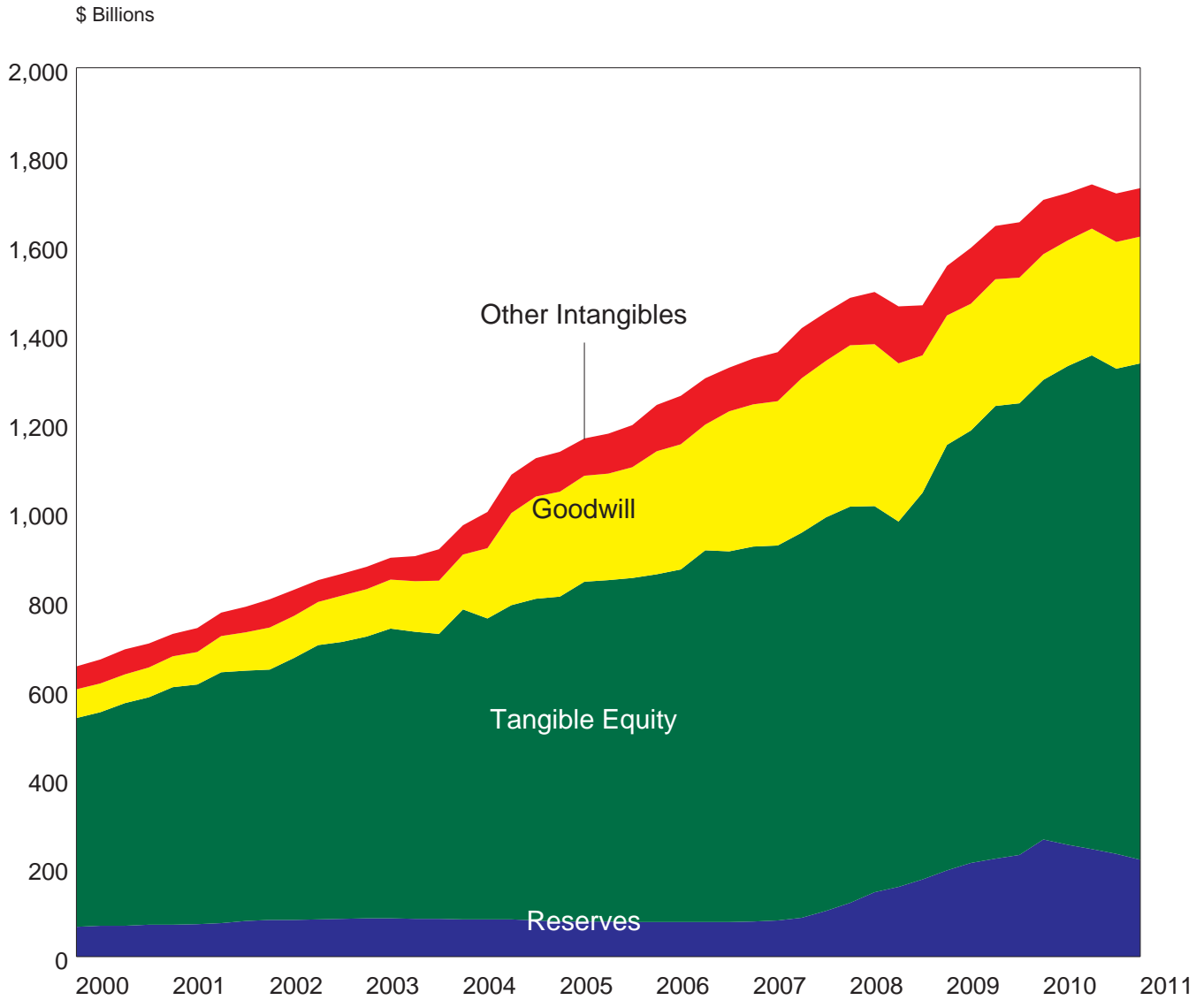


	12/05	12/06	12/07	12/08	12/09	12/10	3/11
Total Risk-Based Capital	12.94	12.97	12.77	12.77	14.28	15.28	15.54
Tier 1 Risk-Based Capital	10.63	10.51	10.11	9.95	11.62	12.71	13.04
Equity to Assets	10.28	10.52	10.34	9.33	10.88	11.15	11.26
Core Capital (Leverage)	8.24	8.22	7.97	7.47	8.60	8.89	9.14

Equity Capital and Reserves

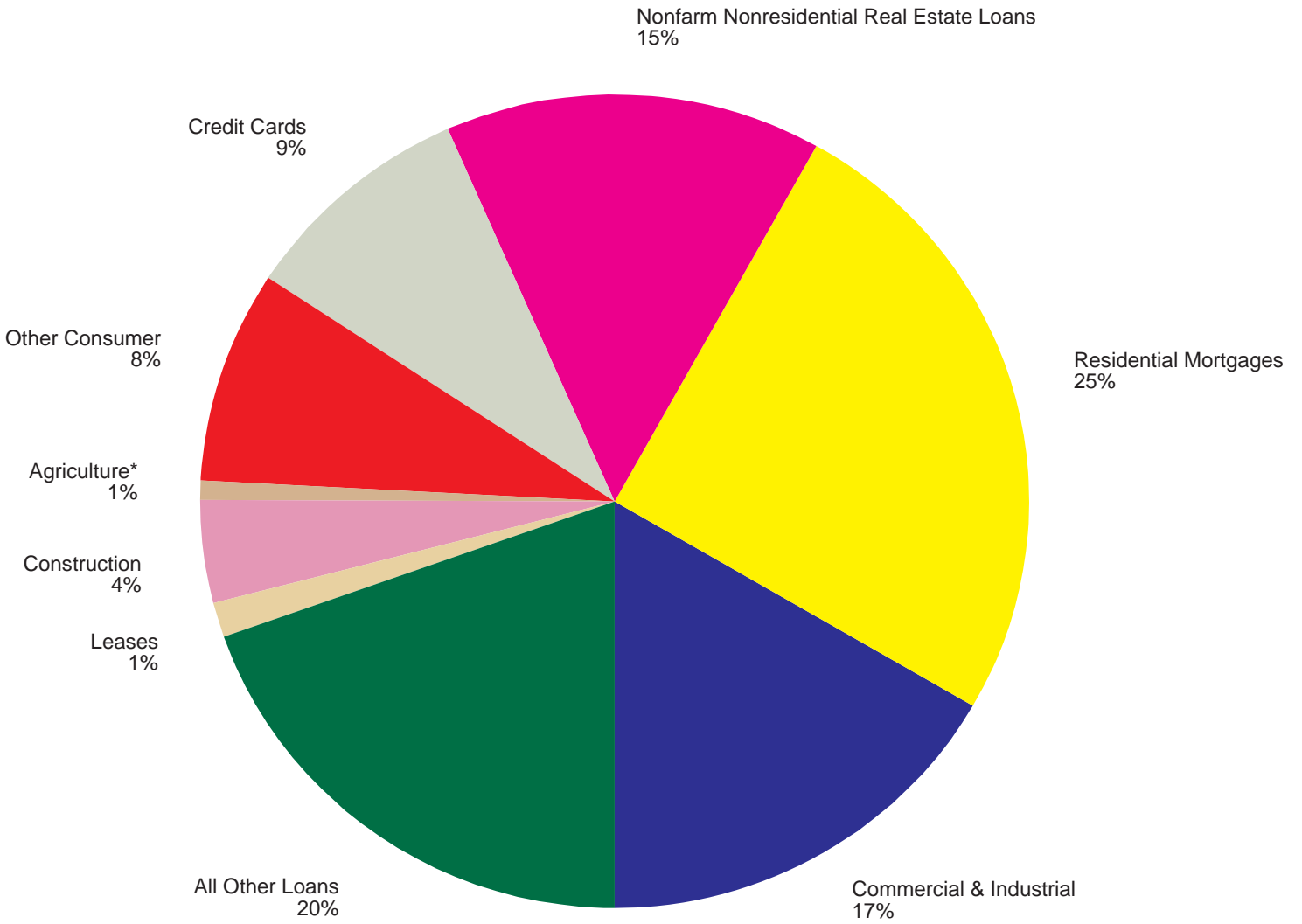
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2011



Loan Portfolio Composition

March 31, 2011

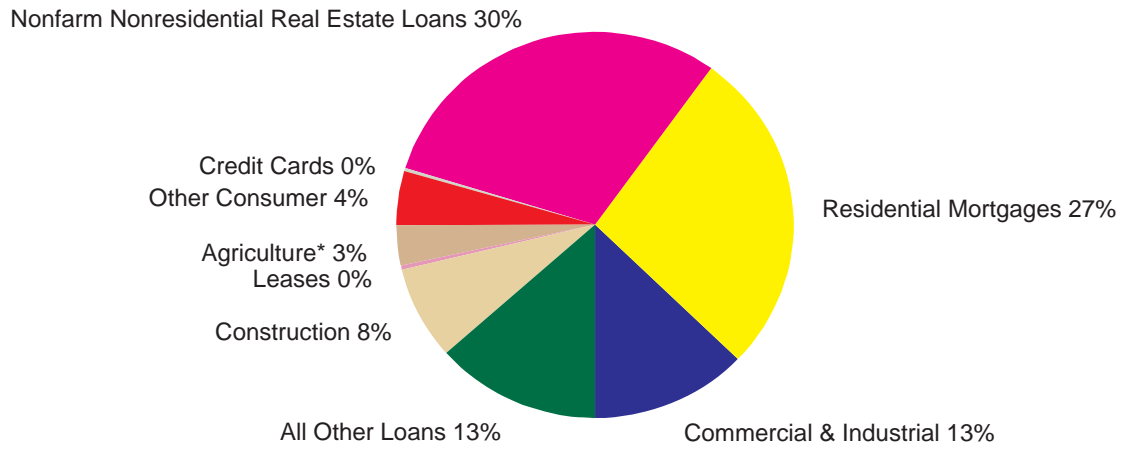


* OTS - Supervised Savings Associations do not identify agricultural loans.

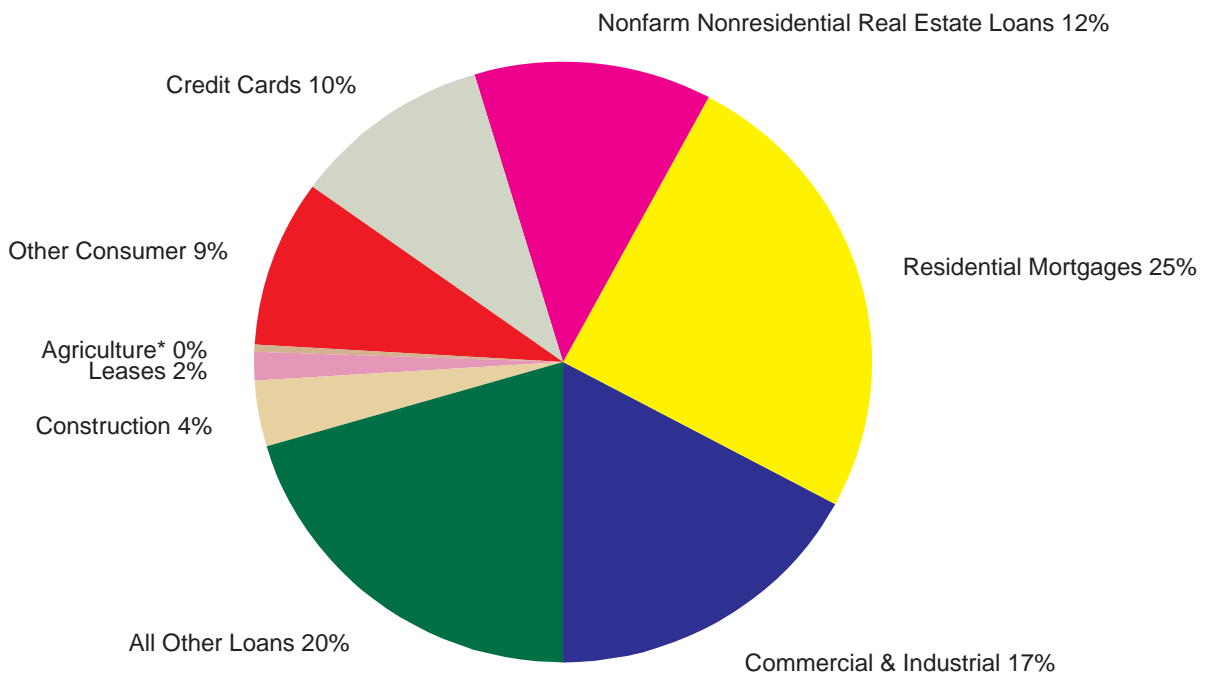
Loan Portfolio Composition by Asset Size

March 31, 2011

Assets < \$1 Billion



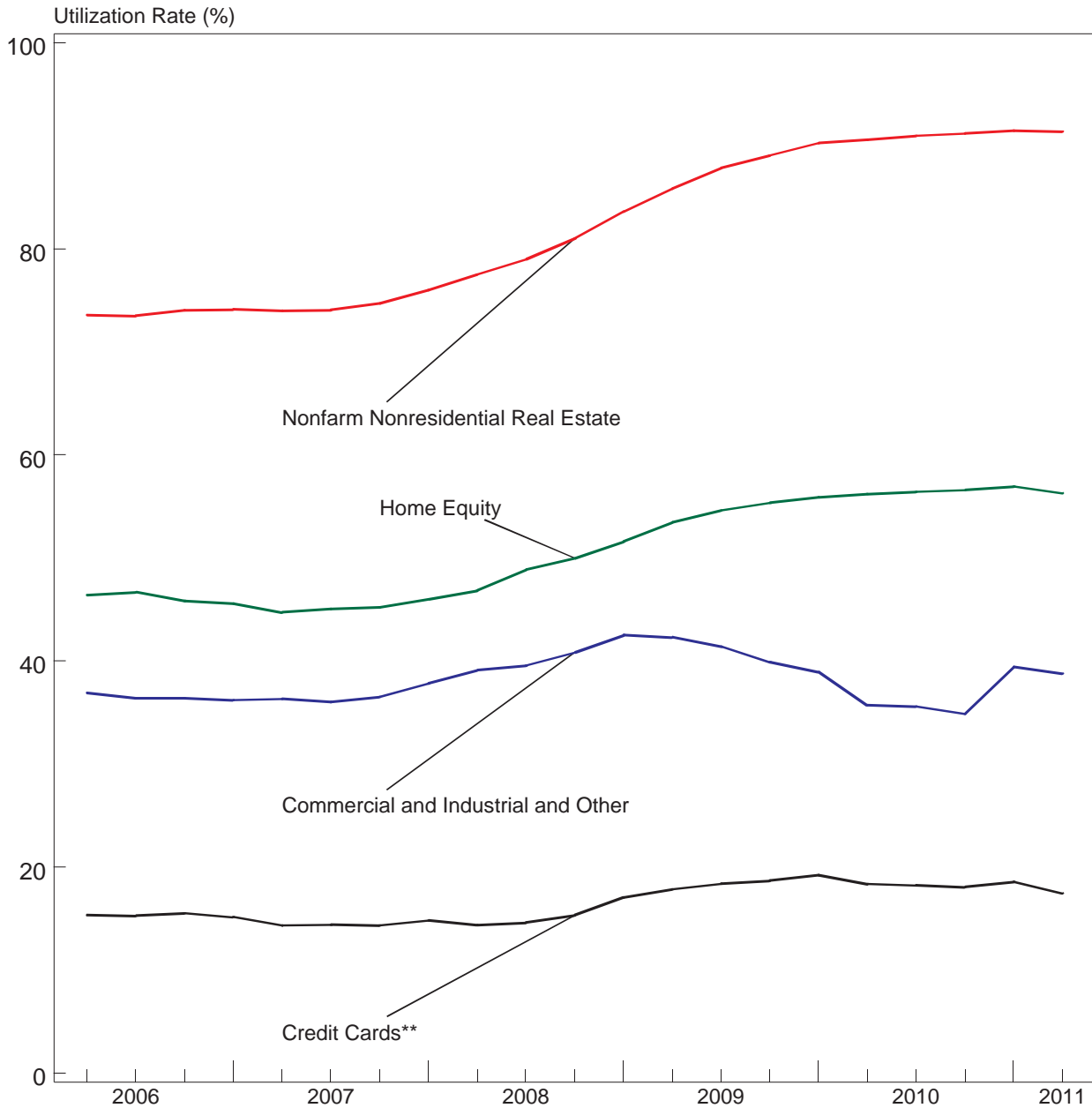
Assets > \$1 Billion



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

Utilization Rates of Loan Commitments*

2006-2011

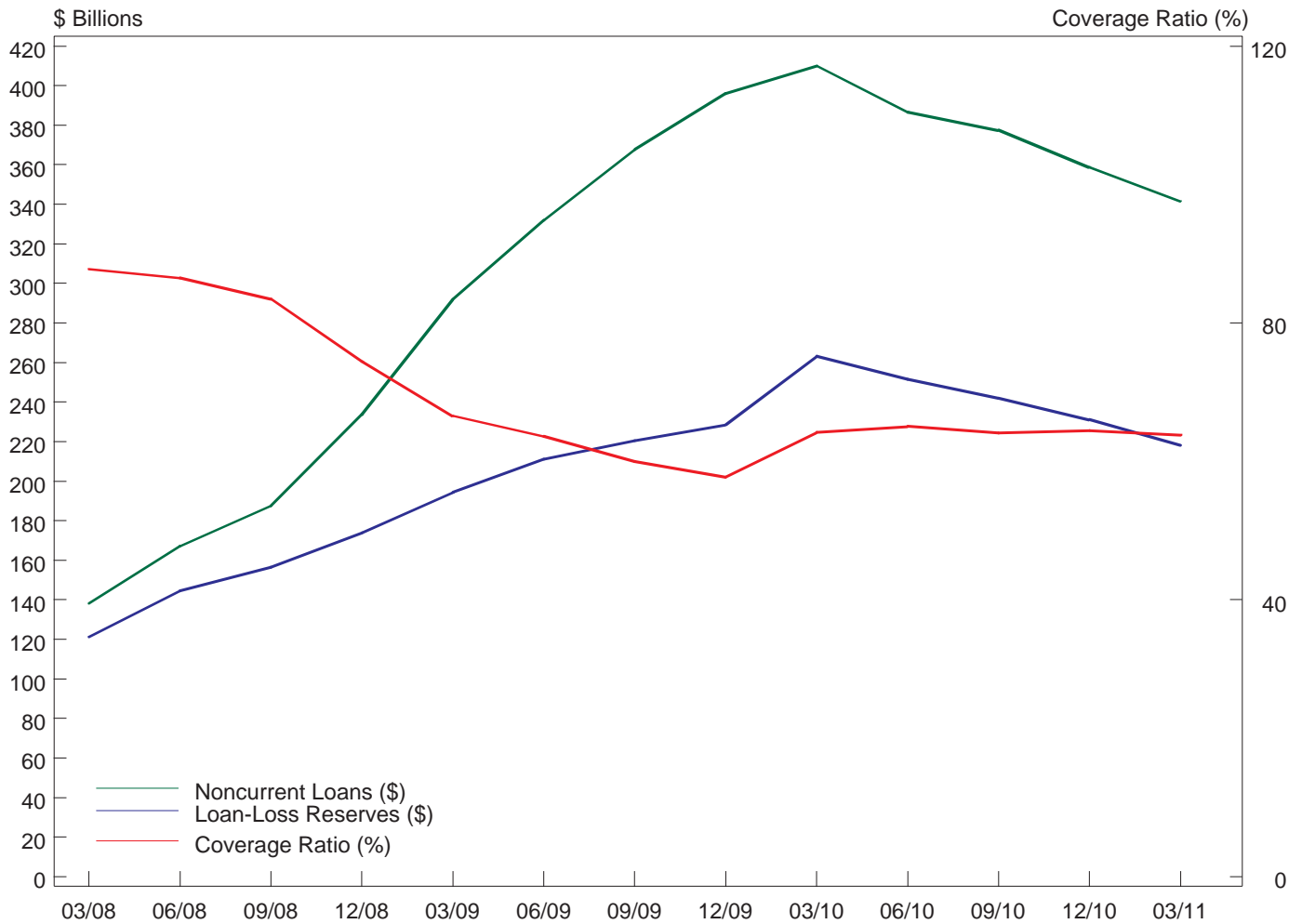


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2008-2011



Noncurrent Loans (\$ Billions)

138.1 167.1 187.5 233.7 291.9 331.9 367.6 396.0 409.9 386.6 377.5 358.7 341.7

Loan-Loss Reserves (\$ Billions)

121.2 144.5 156.5 173.9 194.3 211.2 220.5 228.6 263.1 251.5 241.9 231.2 218.2

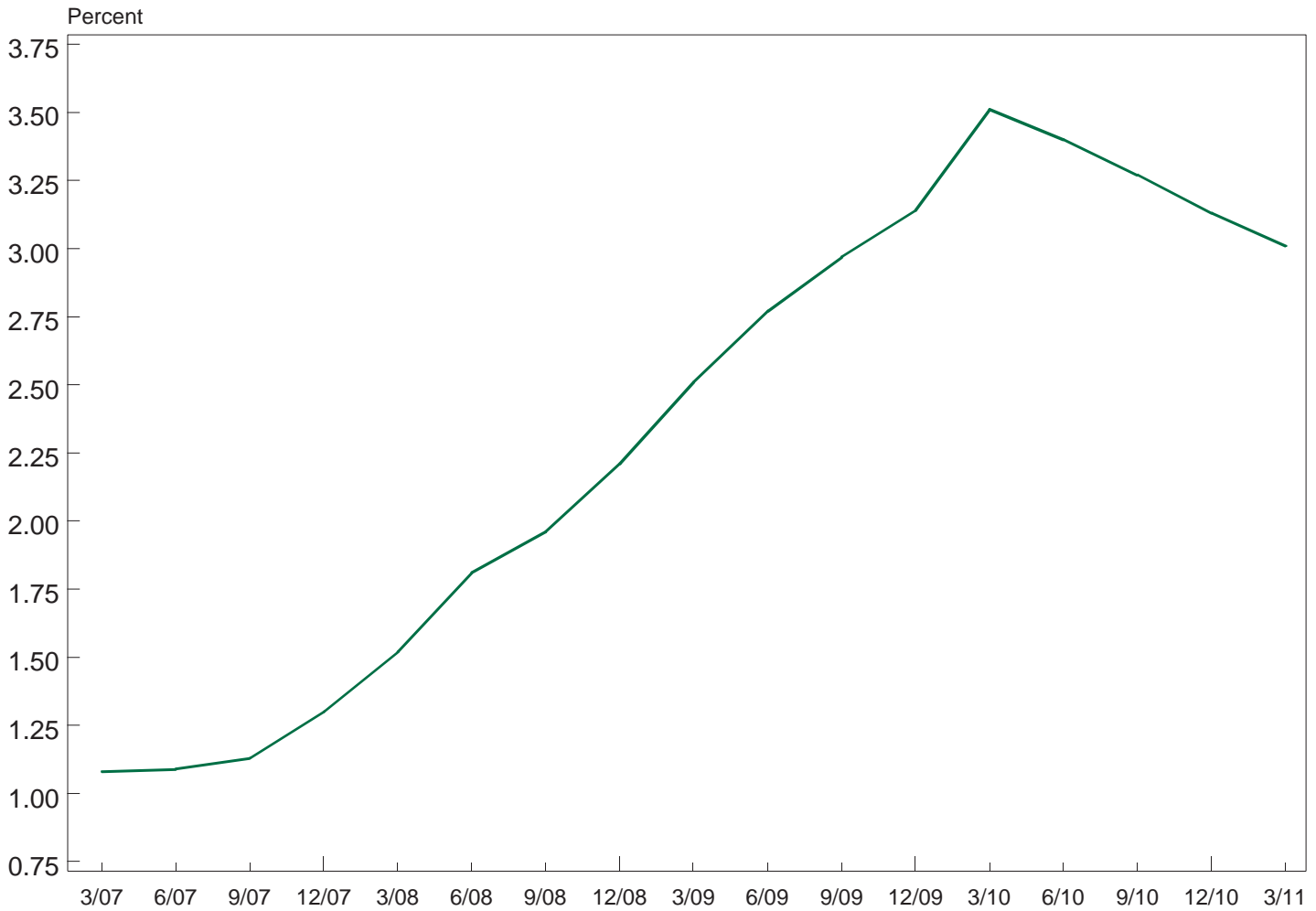
Coverage Ratio (%)

88 86 83 74 67 64 60 58 64 65 64 64 64

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2007 - 2011

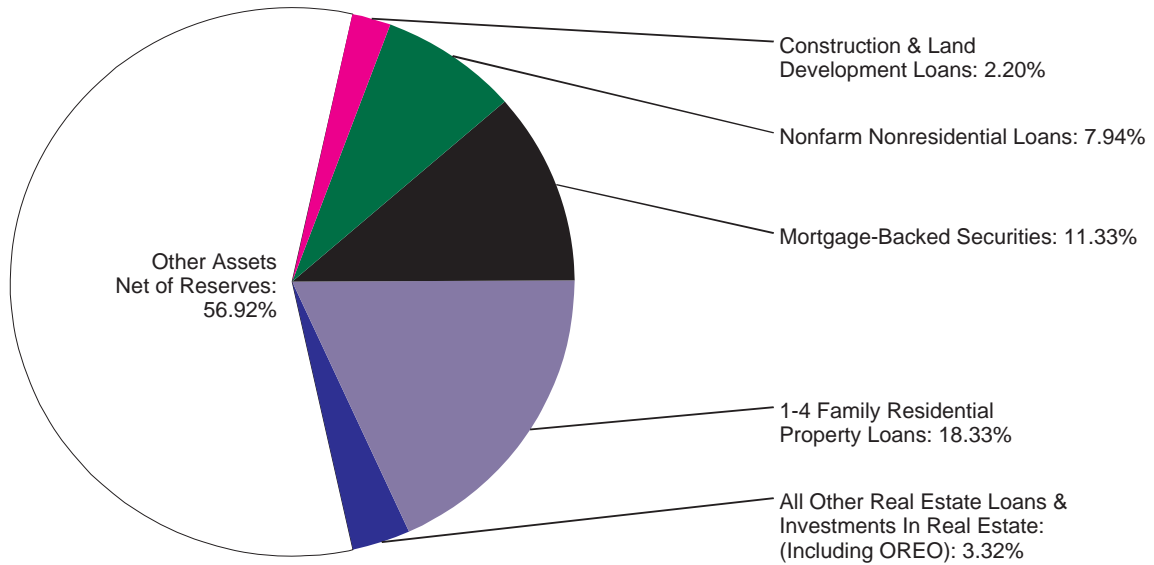


Loss Allowance to Loans and Leases

1.08 1.09 1.13 1.30 1.52 1.81 1.96 2.21 2.51 2.77 2.97 3.14 3.51 3.40 3.27 3.13 3.01

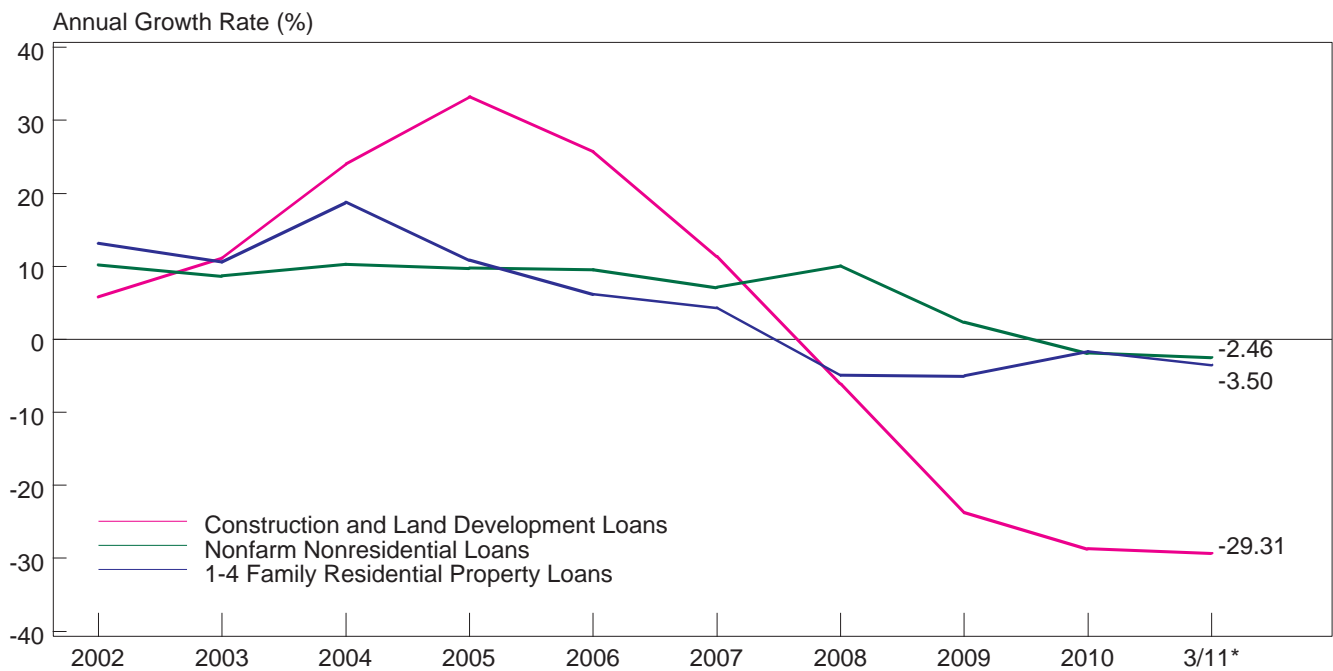
Real Estate Assets as a Percent of Total Assets

March 31, 2011



Real Estate Loan Growth Rates*

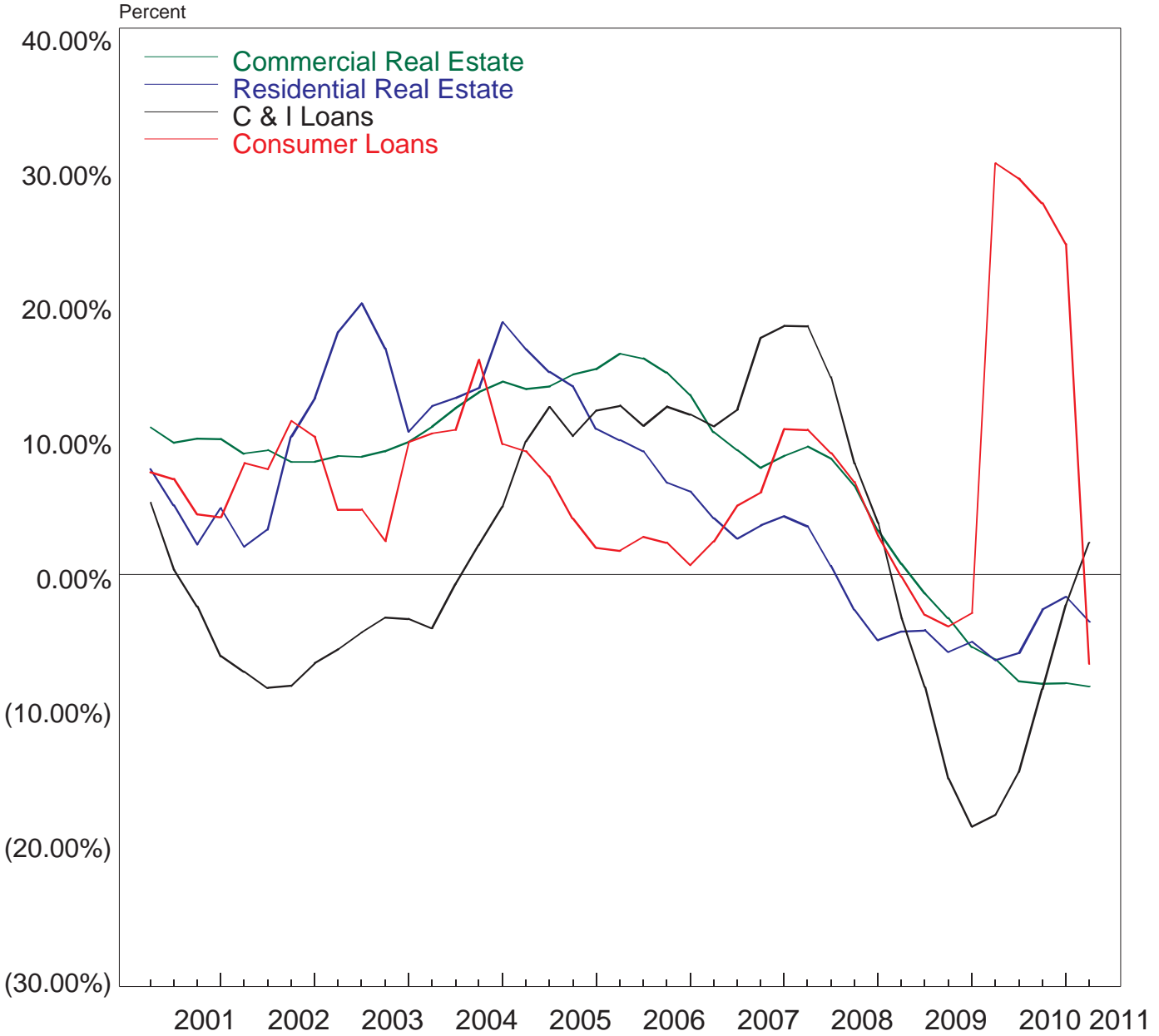
2002-2011



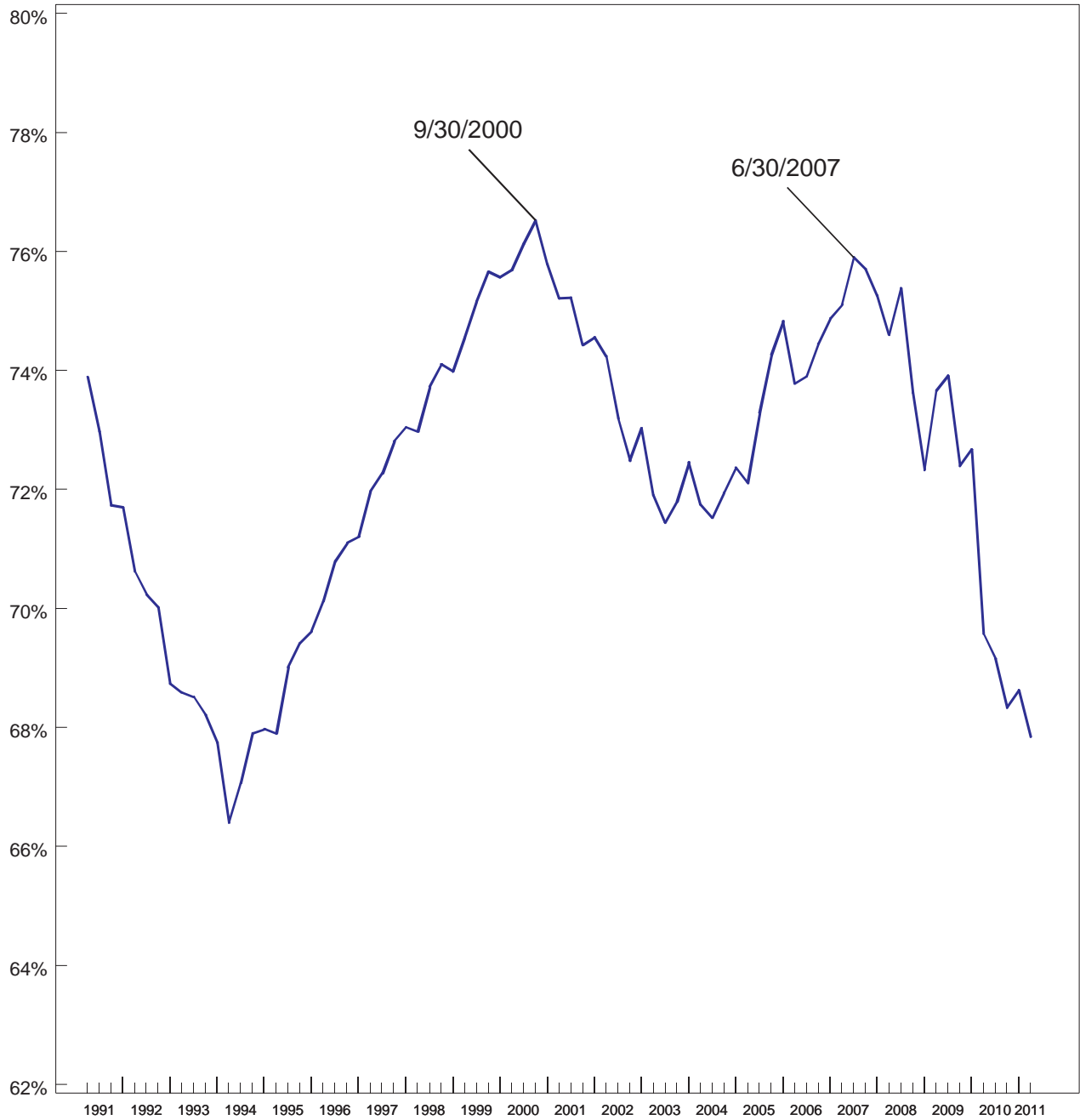
* Growth Rate for the most recent twelve-month period.

Twelve-Month Loan Growth Rates

2001 - 2011

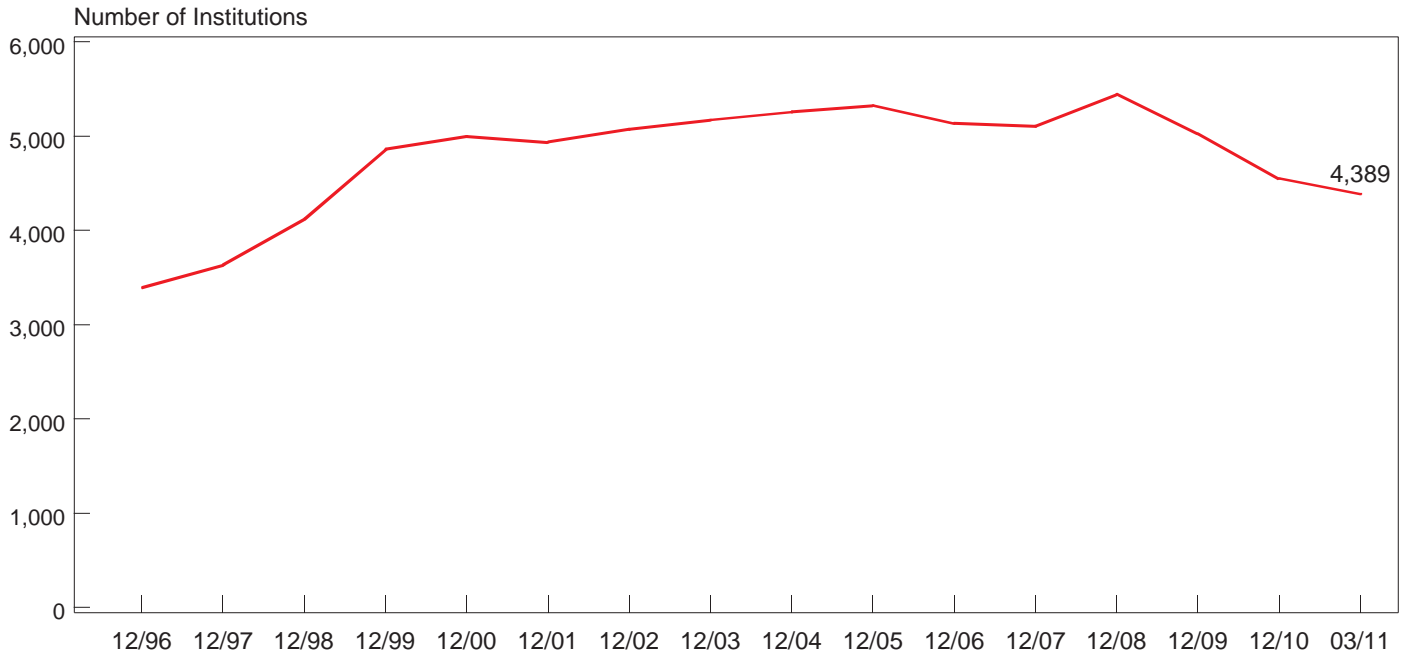


Risk-Weighted Assets as a Percentage of Total Assets 1991 - 2011



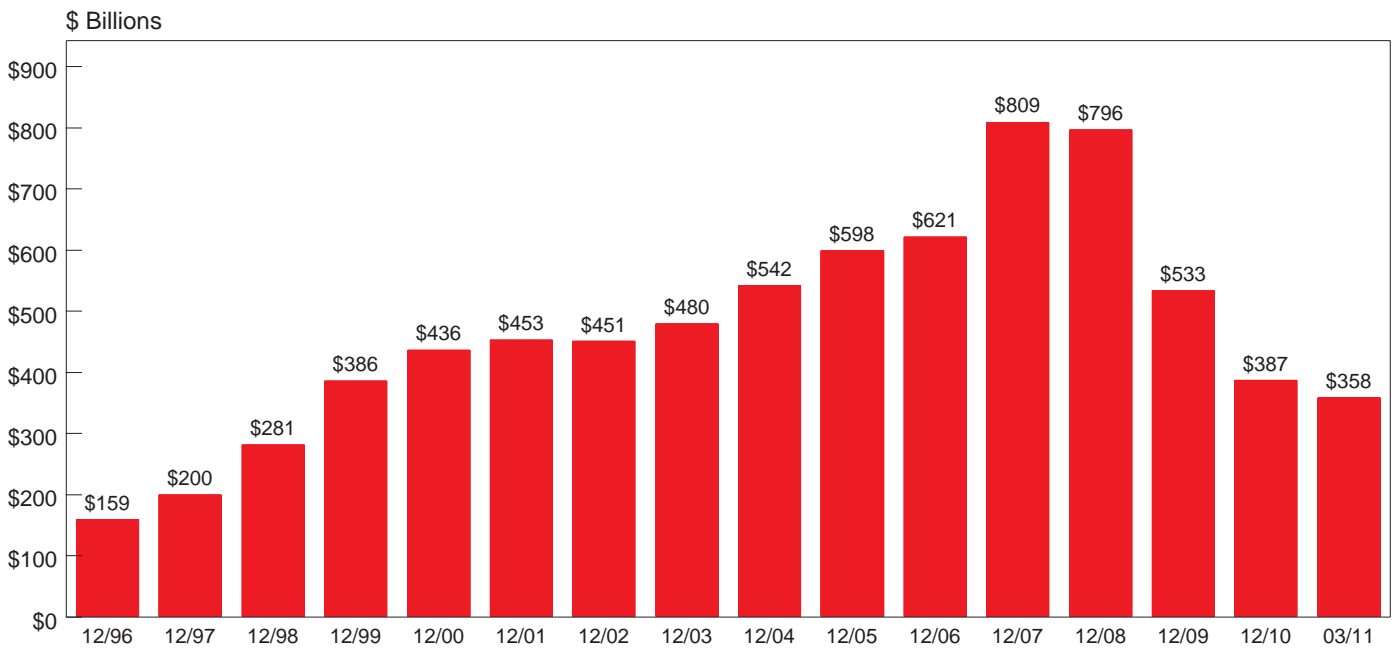
Number of Institutions with FHLB Advances

1996 - 2011

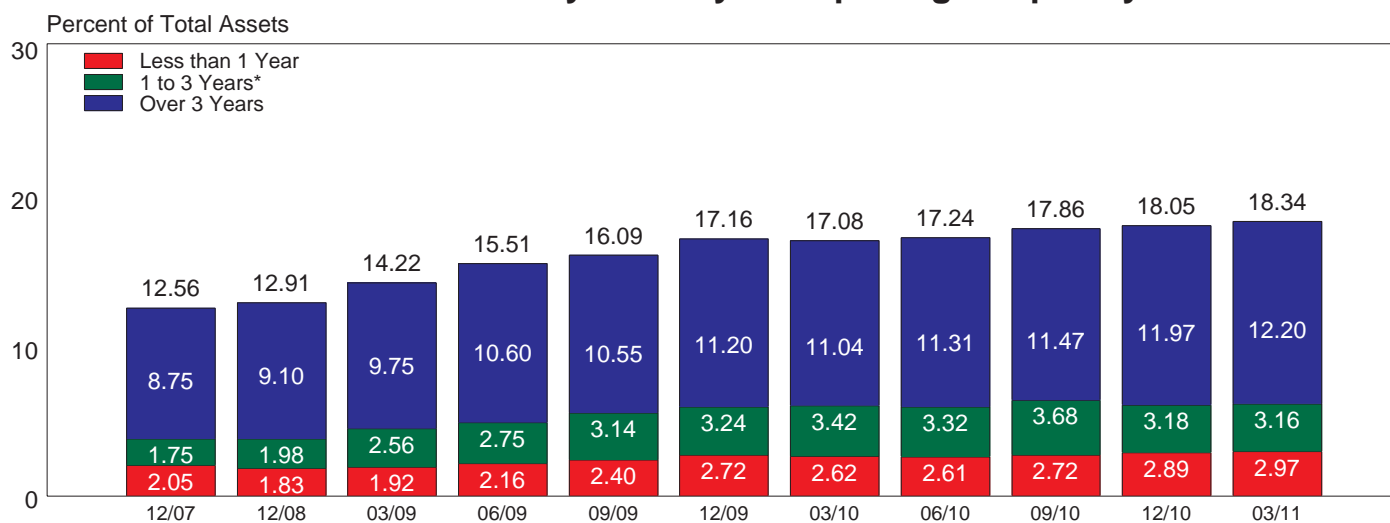


Amount of FHLB Advances Outstanding

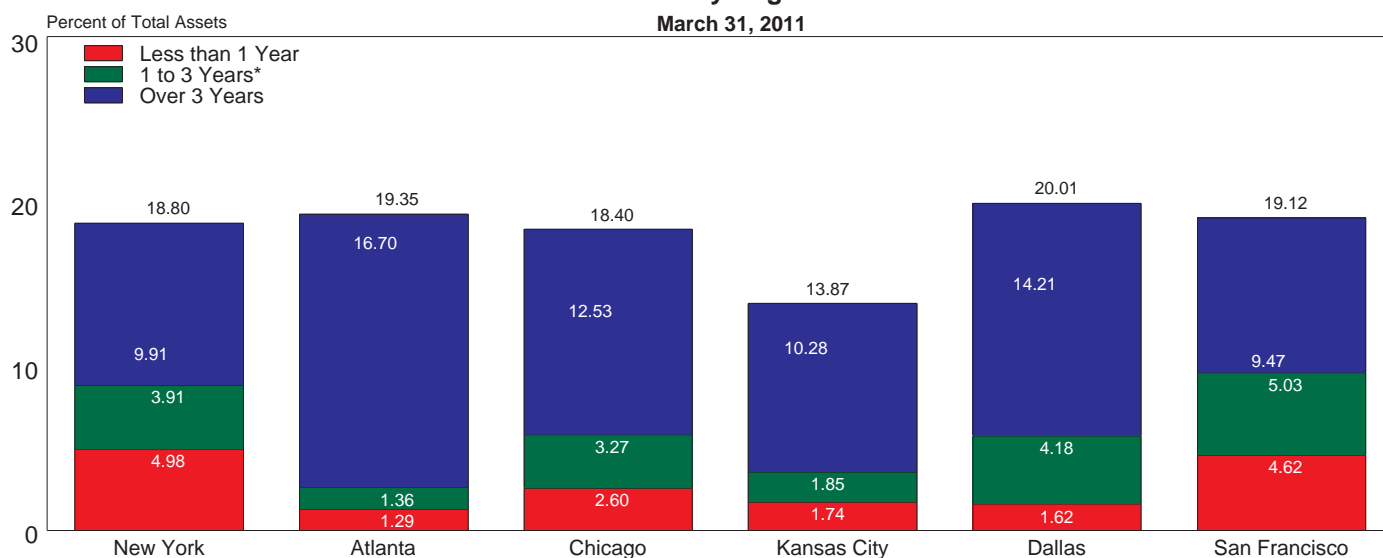
1996 - 2011



Debt Securities by Maturity or Repricing Frequency...



...and by Region



Total Securities (Debt and Equity)

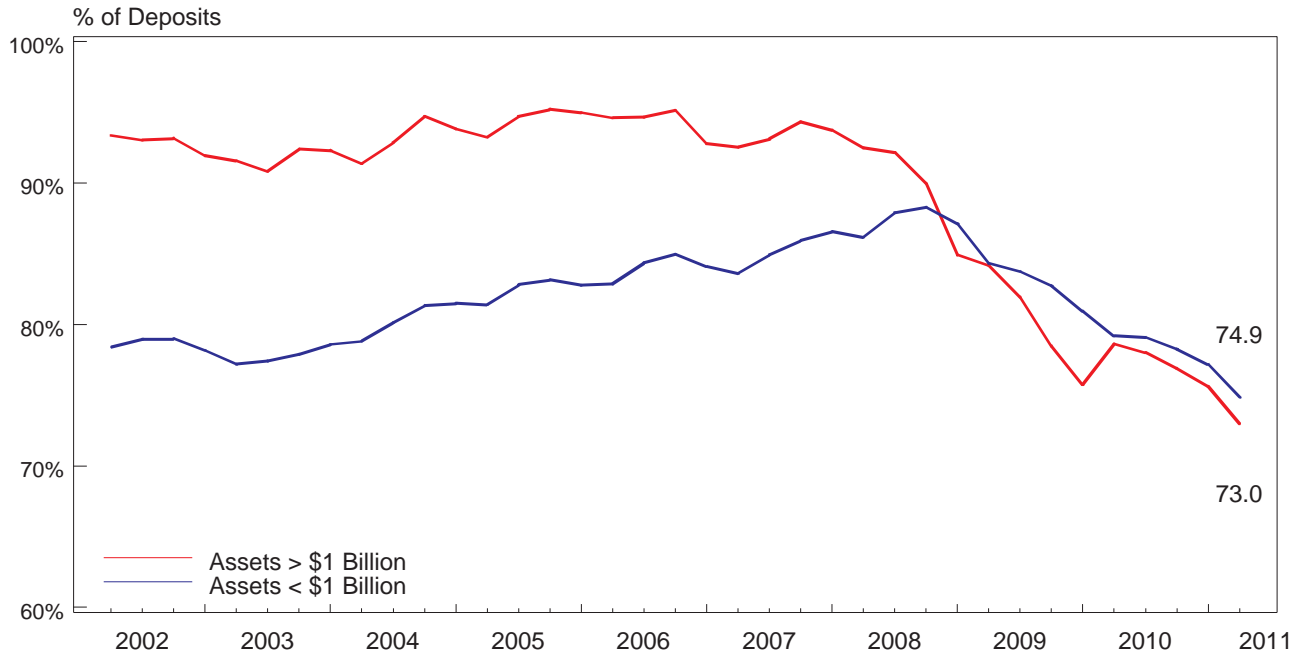
(\$ Billions)

	3/09	6/09	9/09	12/09	3/10	6/10	9/10	12/10	3/11
U.S. Government Obligations:									
U.S. Treasury	38	58	87	103	157	164	190	188	179
U.S. Agencies	10	10	10	10	11	11	12	12	12
Government Sponsored Enterprises	188	197	216	236	237	246	238	231	240
Mortgage Pass-through Securities	851	877	833	862	828	801	829	854	869
Collateralized Mortgage Obligations	462	440	467	484	508	530	561	579	599
State, County, Municipal Obligations	154	164	166	163	166	168	176	182	187
Asset Backed Securities	142	144	152	155	129	131	136	130	127
Other Debt Securities	316	404	436	462	477	457	484	473	494
Equity Securities	45	43	30	26	19	19	17	19	17
Total Securities	\$2,206	\$2,337	\$2,397	\$2,500	\$2,532	\$2,528	\$2,642	\$2,668	\$2,723

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

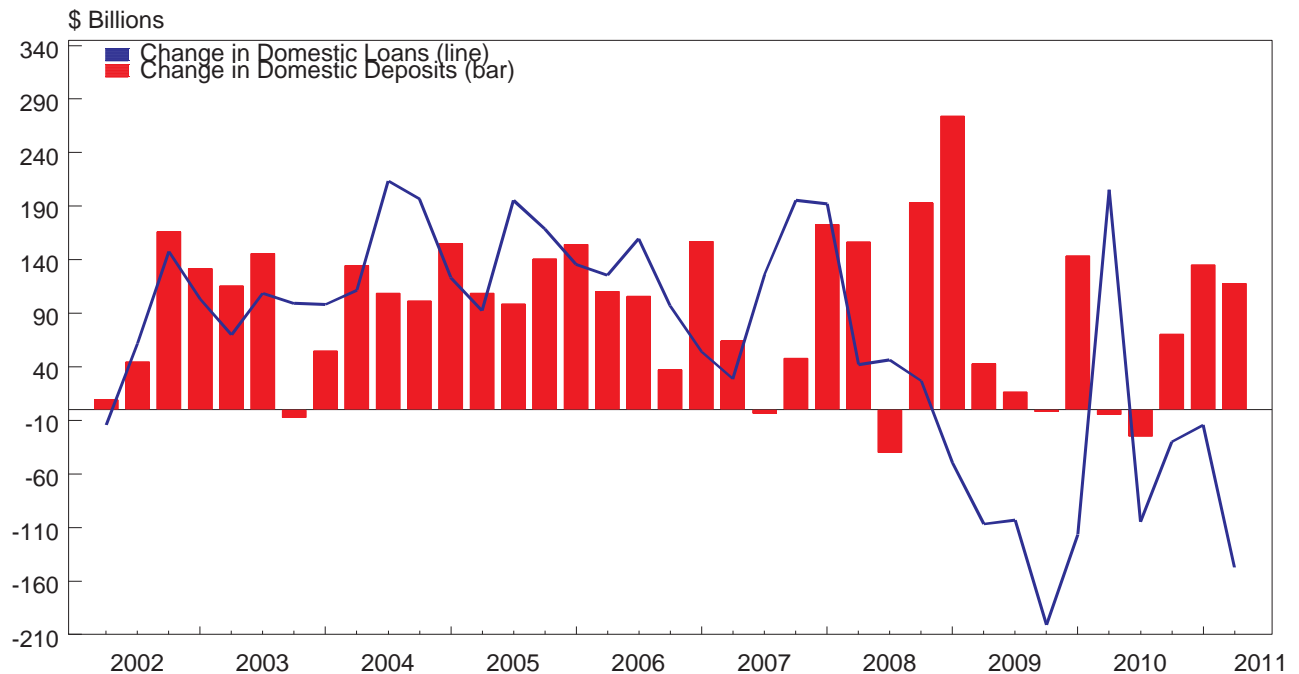
Net Loans and Leases to Deposits (Domestic and Foreign)

2002 - 2011



Quarterly Change in Domestic Loans vs Domestic Deposits

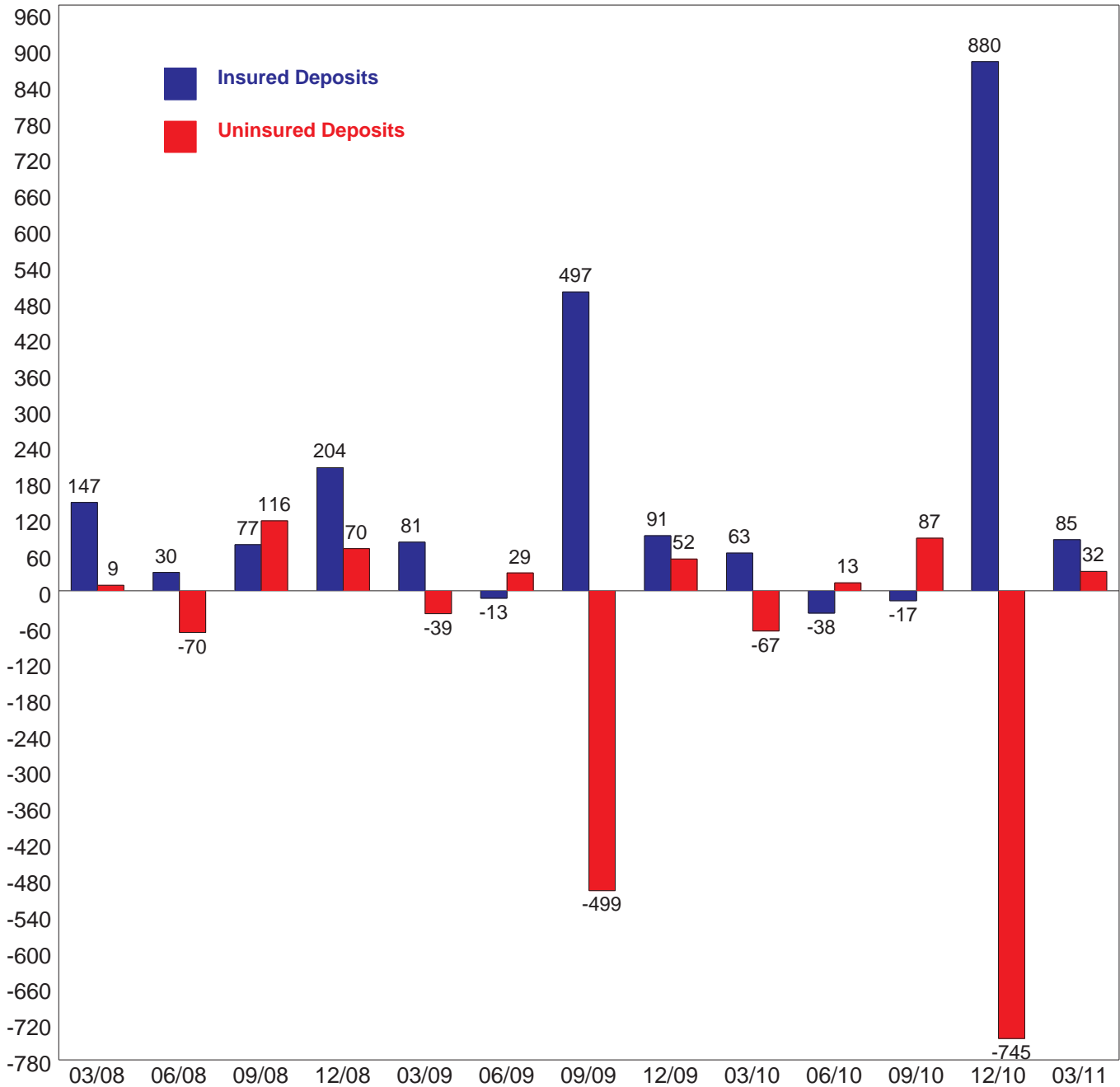
2002 - 2011



Quarterly Change In Domestic Deposits

2008 - 2011

\$ Billions



* Reporting of insured deposits changed in third quarter 2009 and fourth quarter 2010 to reflect increases in coverage levels.

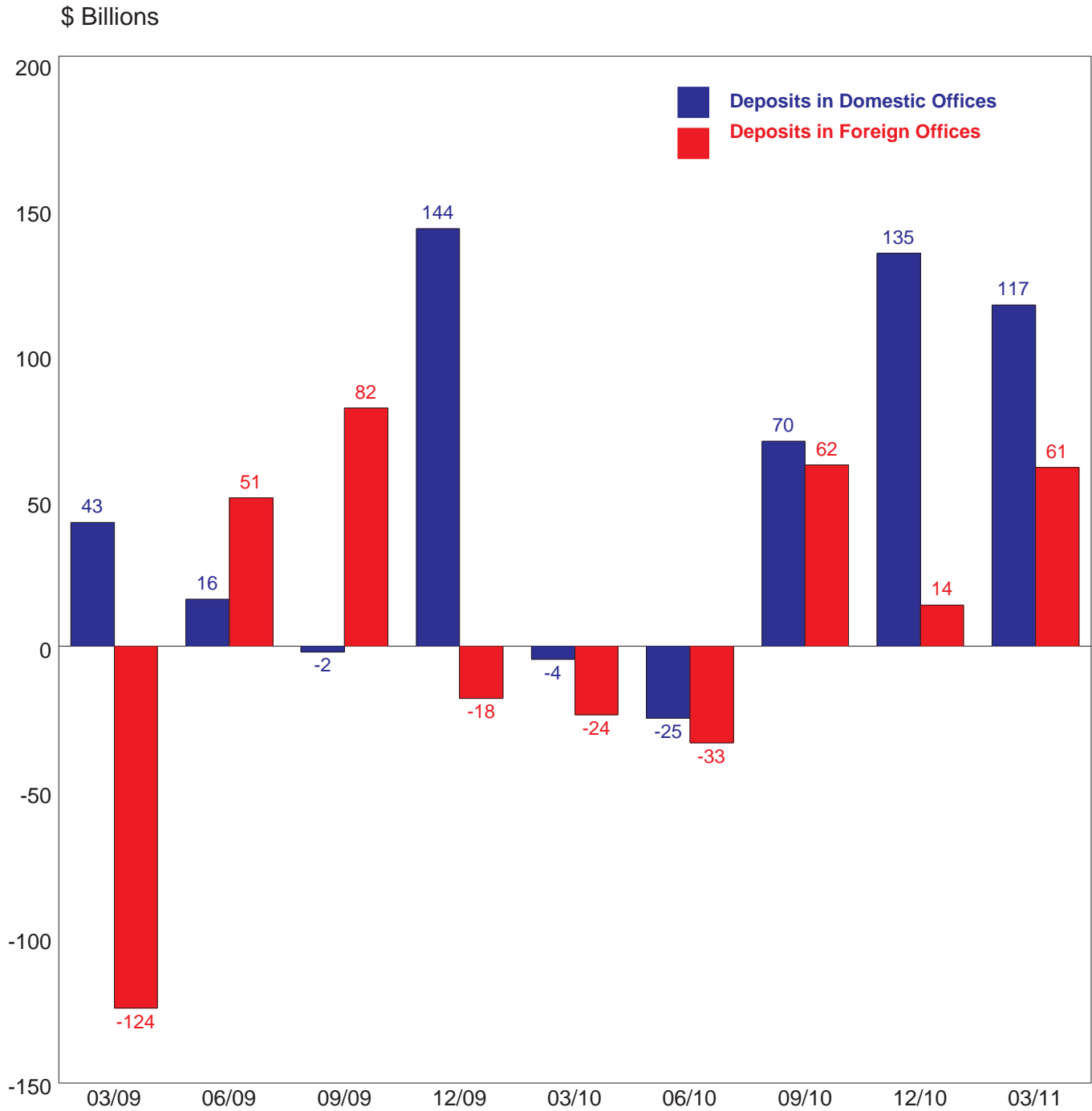
Twelve-Month Growth Rates of Domestic Deposits

2006 - 2011



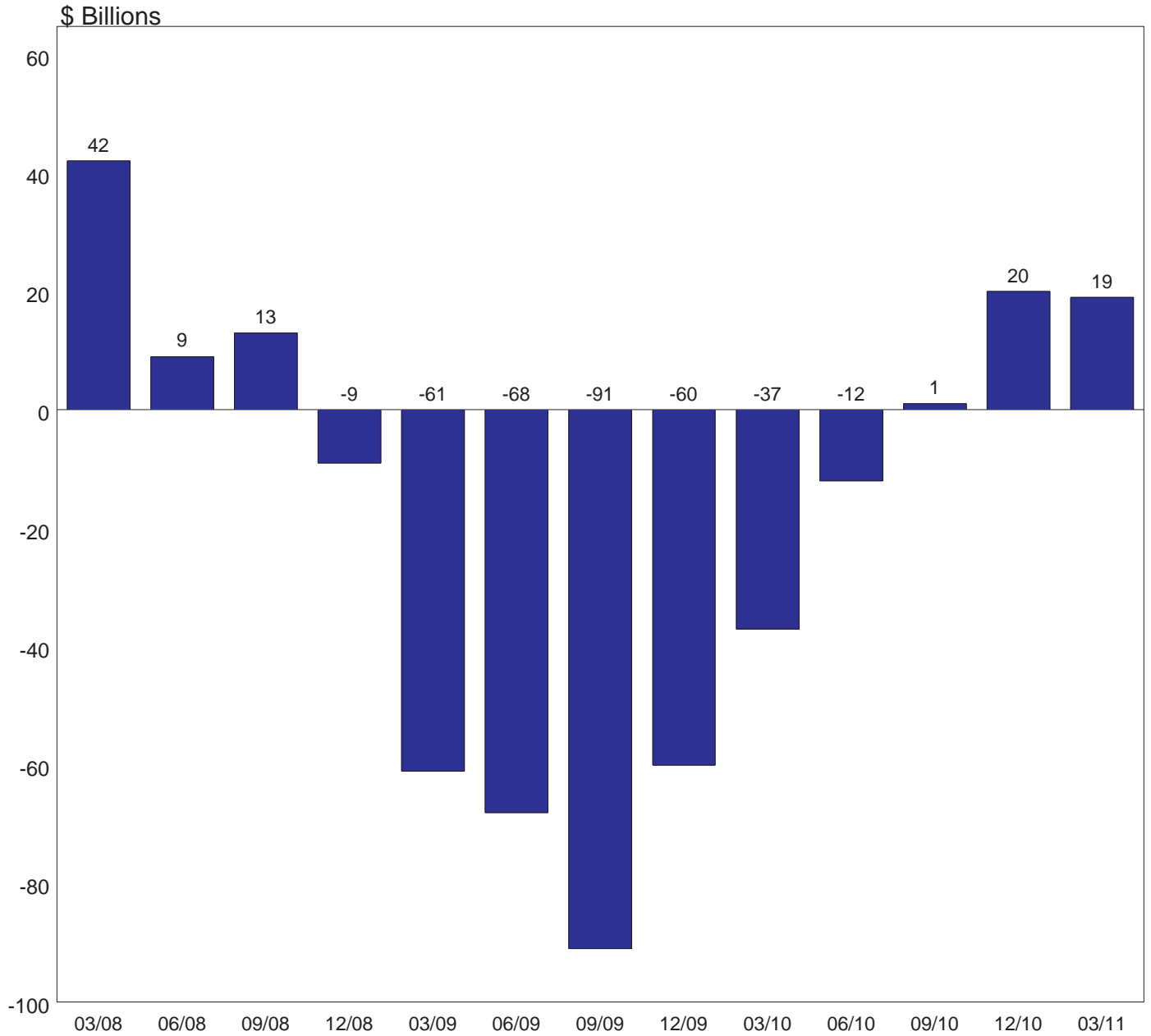
Quarterly Change In Domestic and Foreign Deposits

2009 - 2011



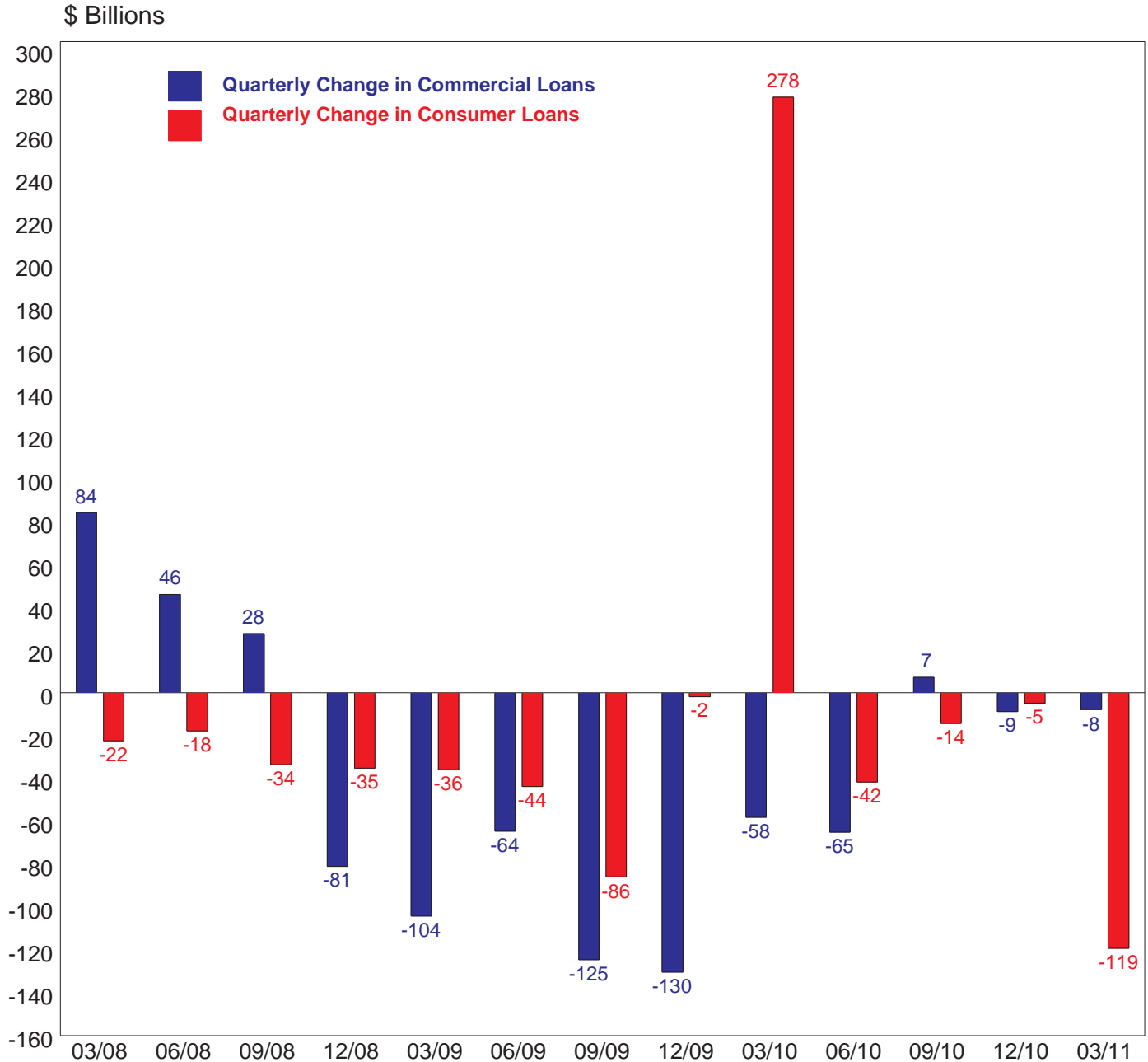
Quarterly Change in C&I Loans

2008-2011



Quarterly Change in Commercial and Consumer Loans

2008 - 2011



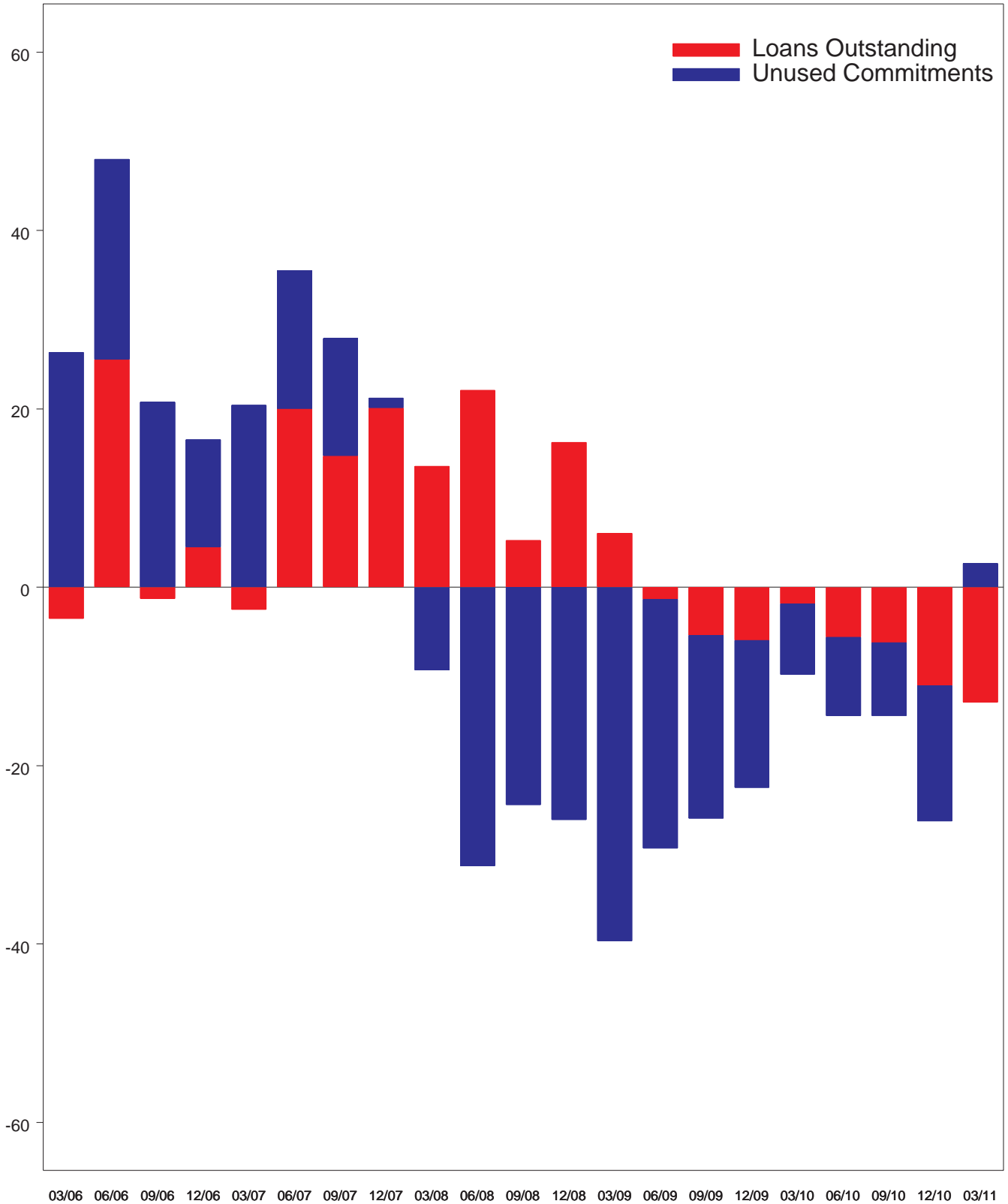
Loans to Commercial Borrowers (Credit Risk Concentrated) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's 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 institutions capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

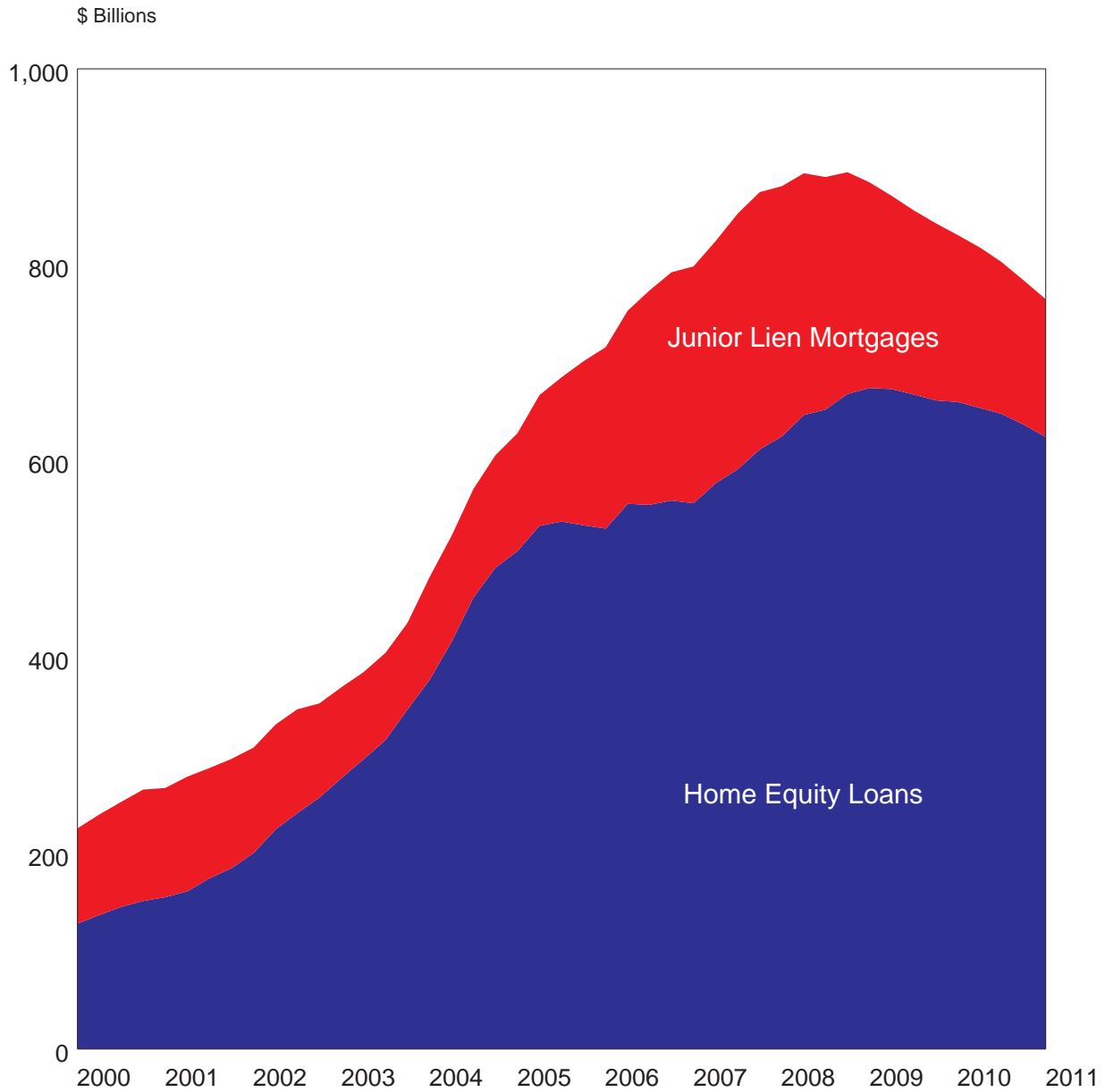
Quarterly Change in Home Equity Loans

Quarterly Change (\$ Billions)

2006-2011

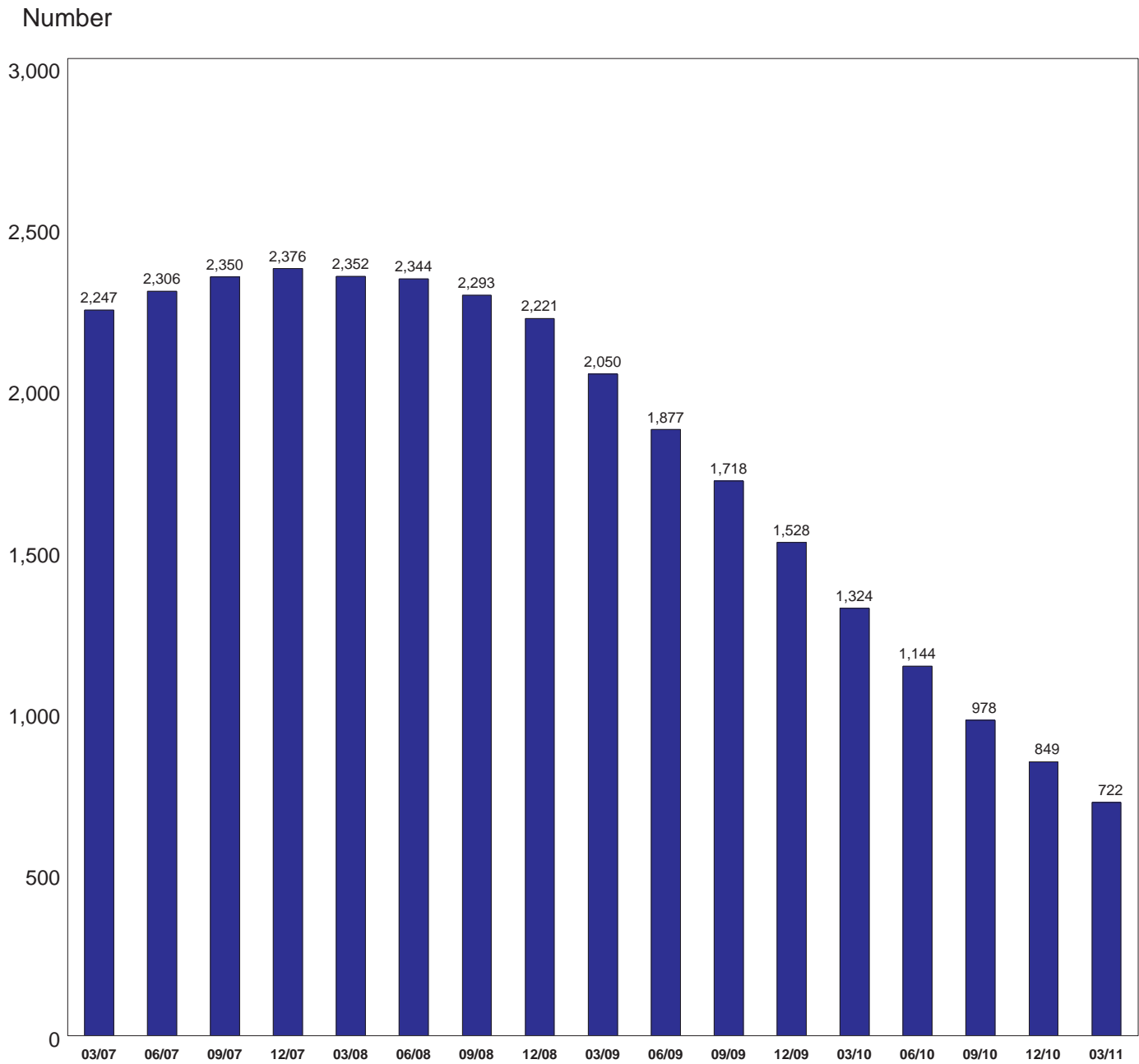


Home Equity and Junior Lien Loans 2000 - 2011



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

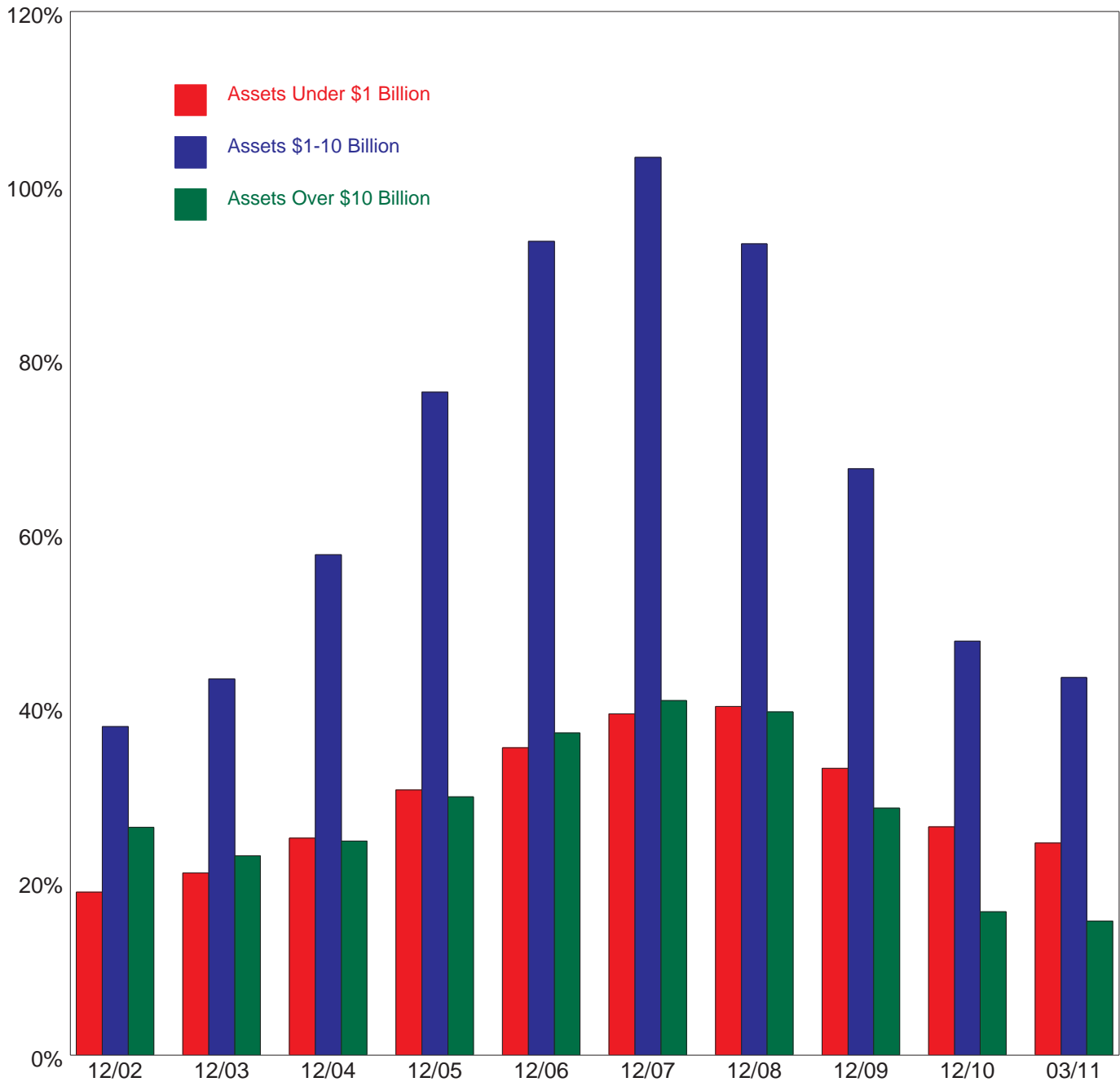
2007-2011



Median Construction and Development Loan Concentrations

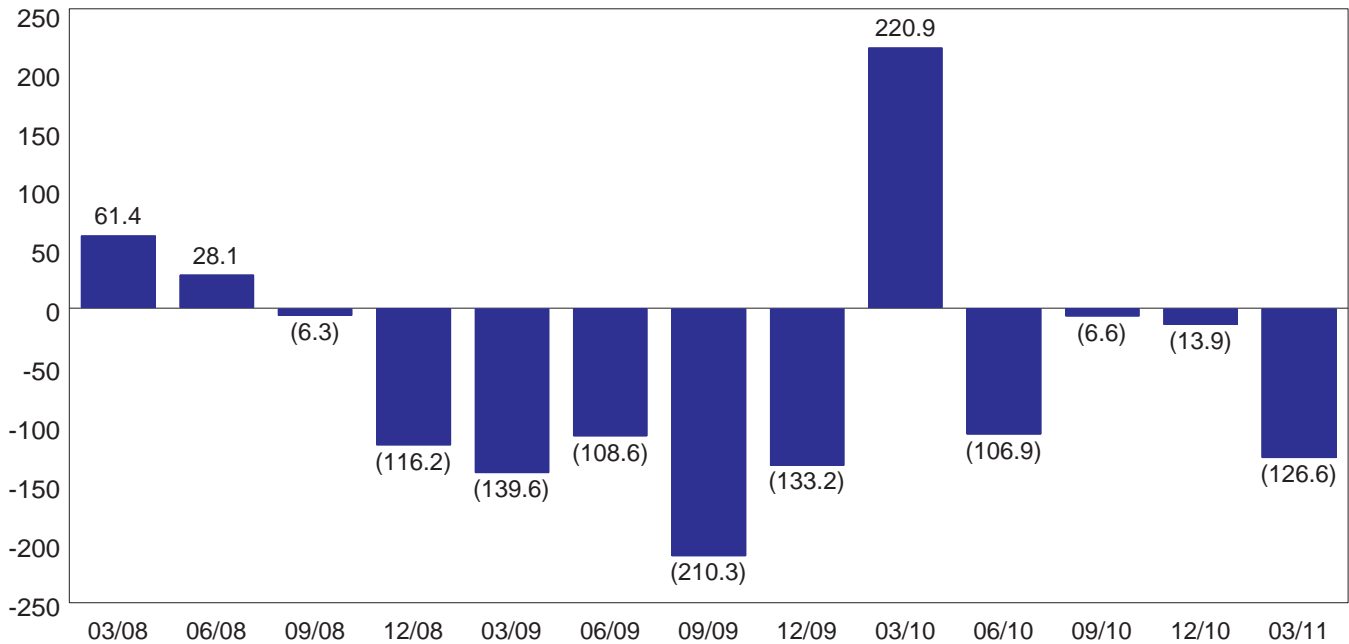
2002 - 2011

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



Quarterly Change in Reported Total Loans Outstanding

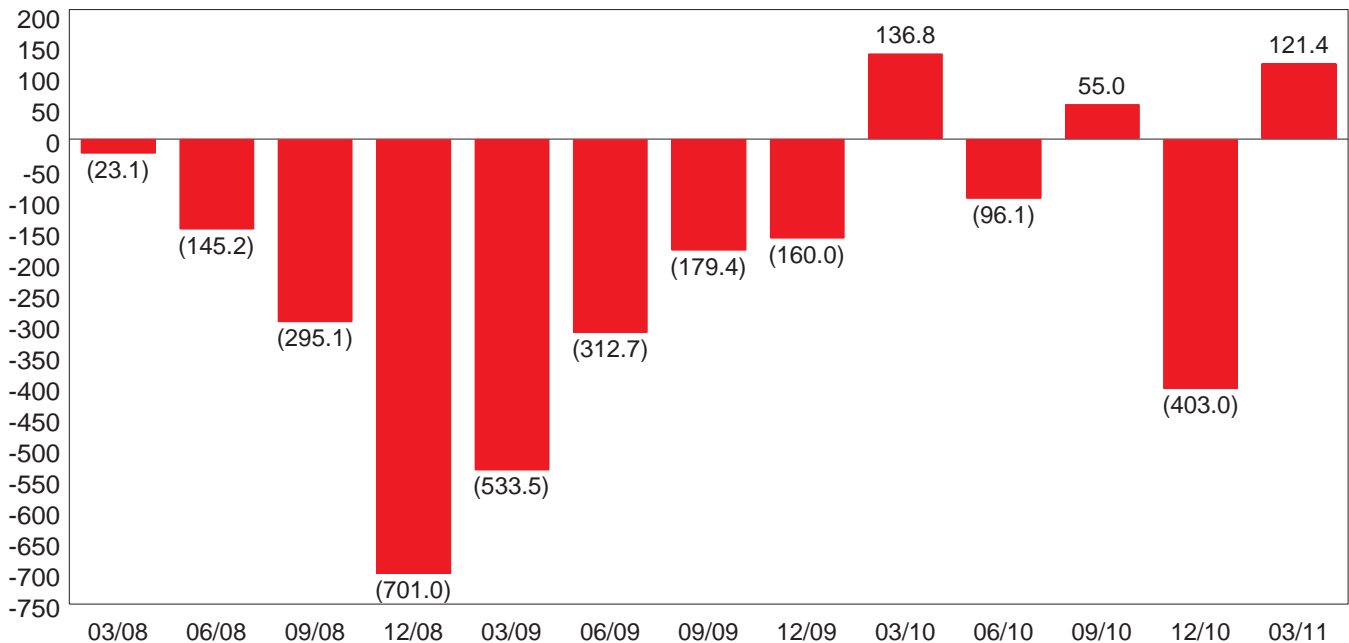
(\$ Billions)



In the first quarter of 2011, real estate loans decreased by \$108 billion, commercial and industrial loans increased by \$18 billion, and consumer loans decreased by \$42 billion.

Quarterly Change in Unused Loan Commitments

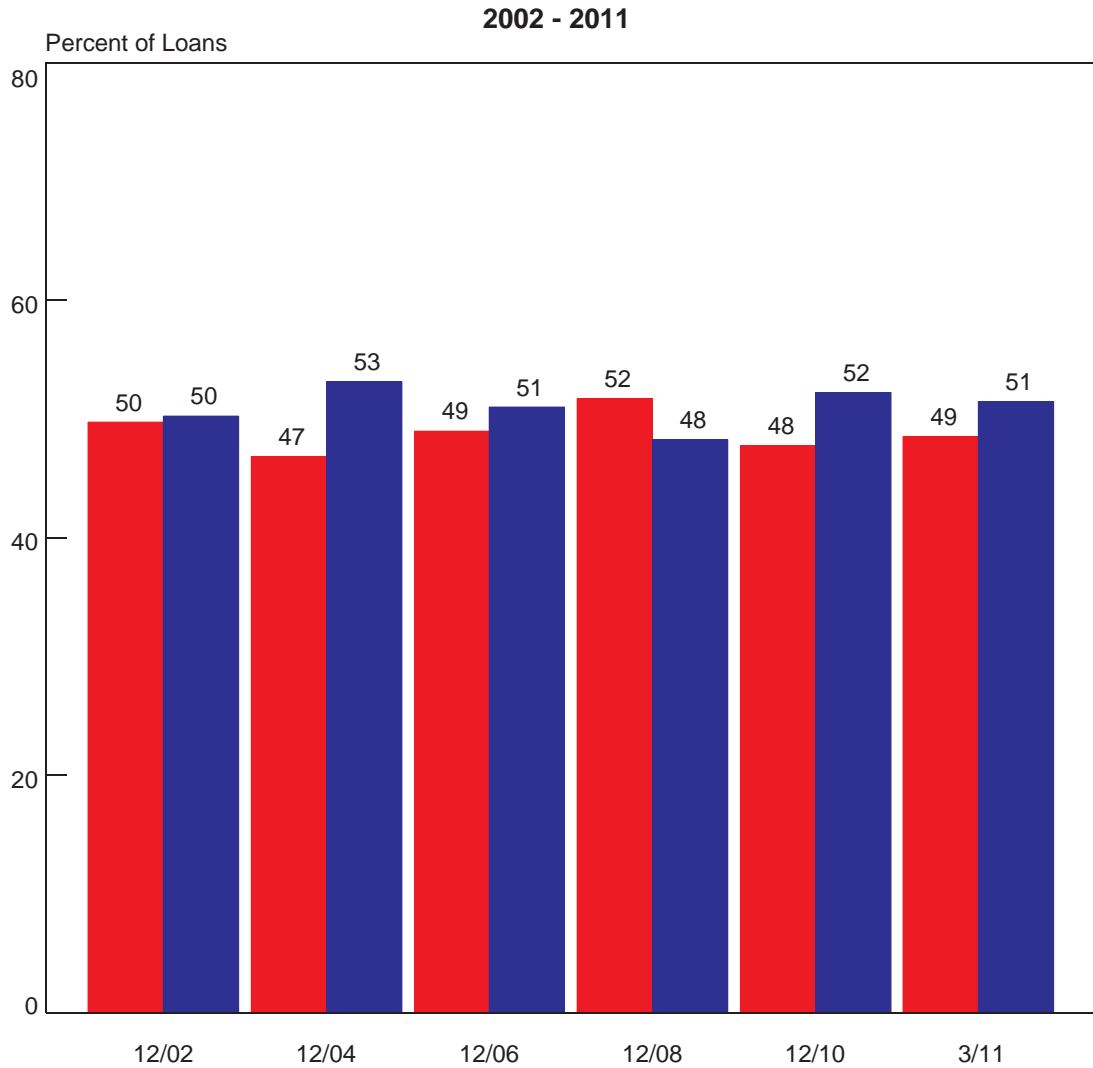
(\$ Billions)



In the first quarter of 2011, unused 1-4 residential loan commitments decreased by \$4 billion, unused home equity line commitments increased by \$3 billion, unused credit card commitments increased by \$50 billion, and other unused commitments increased by \$77 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

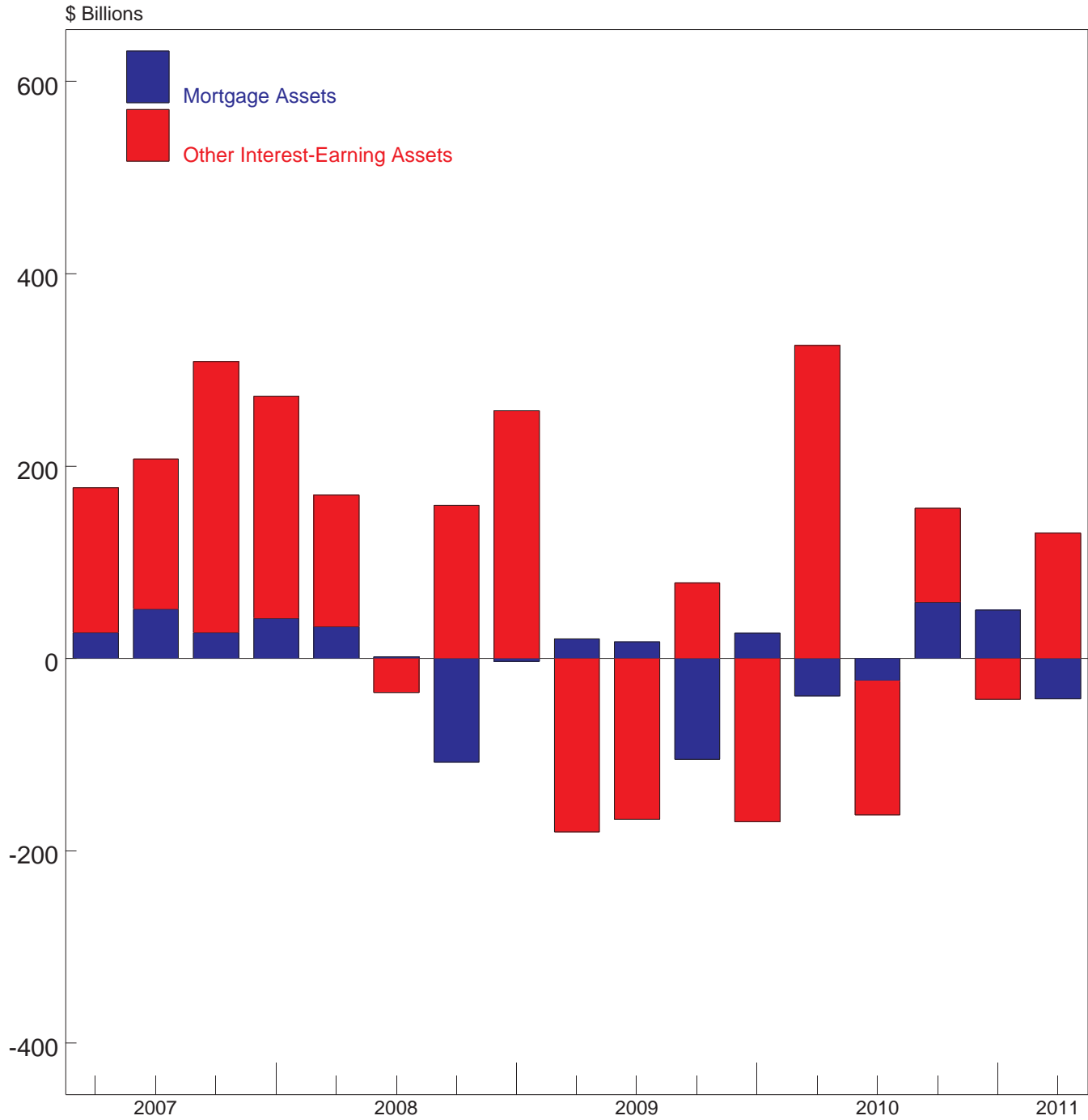
■ Commercial Borrowers	\$2,515	\$2,869	\$3,546	\$4,074	\$3,526	\$3,518
■ Consumer Loans	2,542	3,255	3,690	3,802	3,852	3,733

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

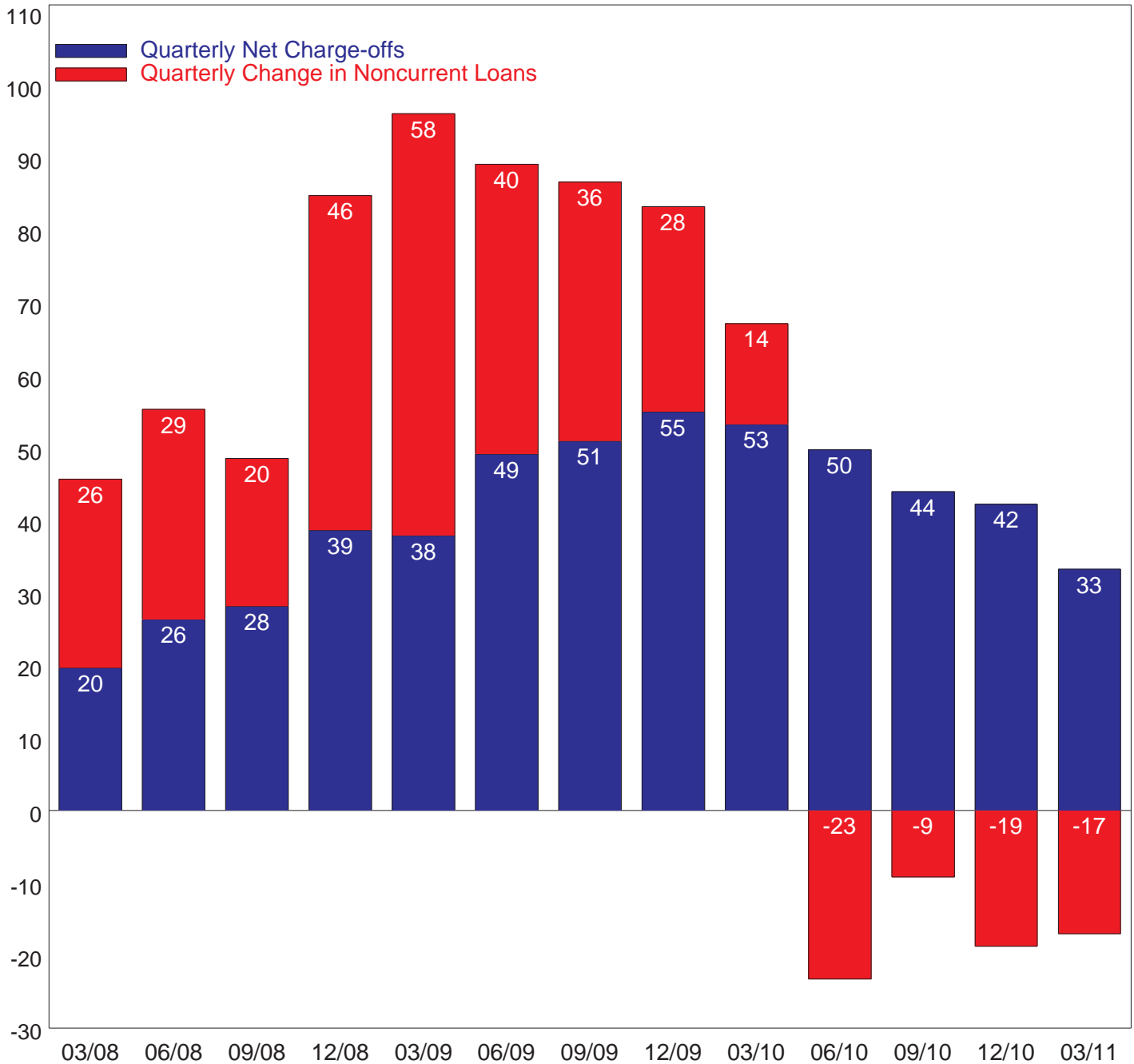
2007 - 2011



Quarterly Net Charge Offs and Change in Noncurrent Loans

2008 - 2011

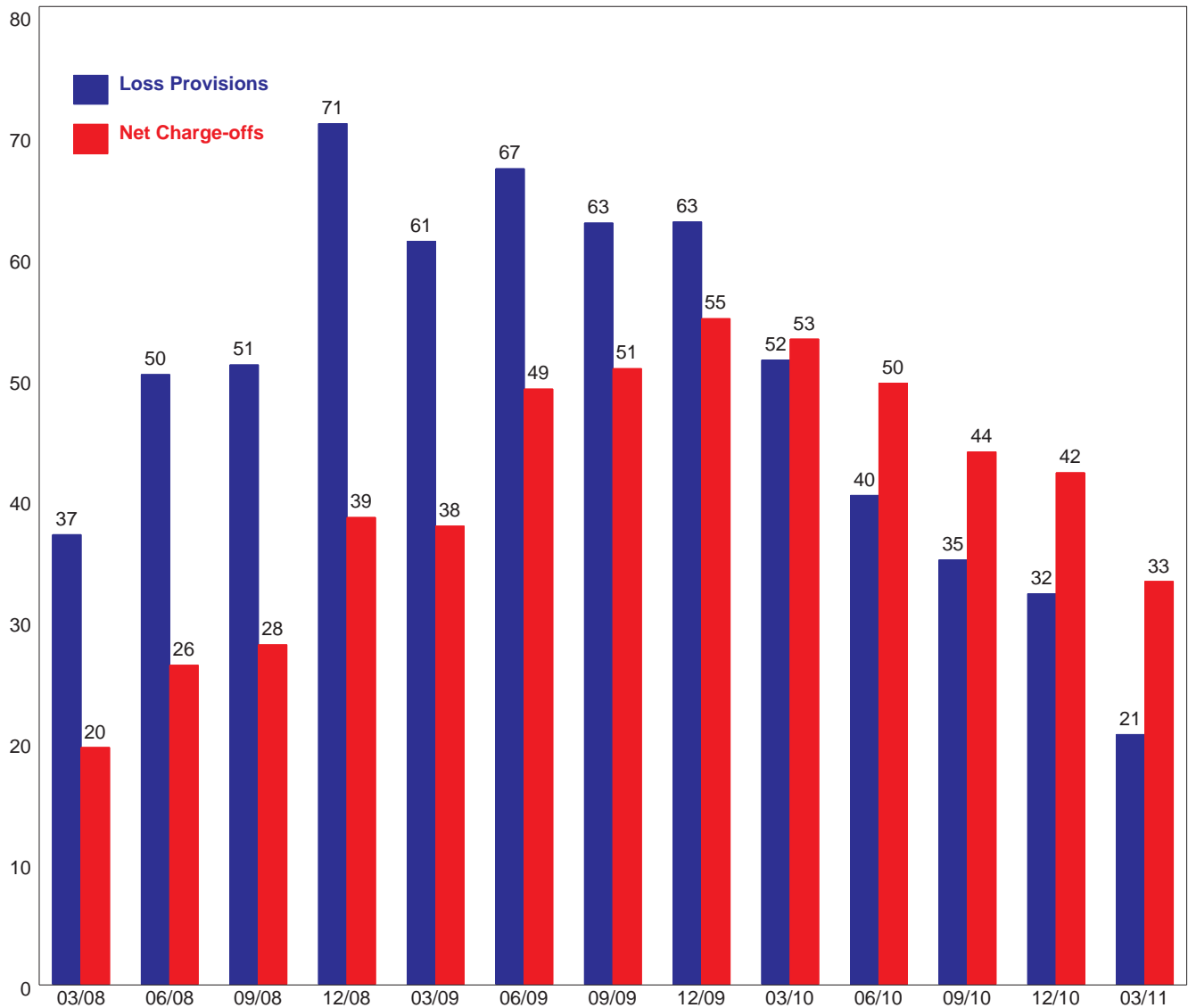
\$ Billions



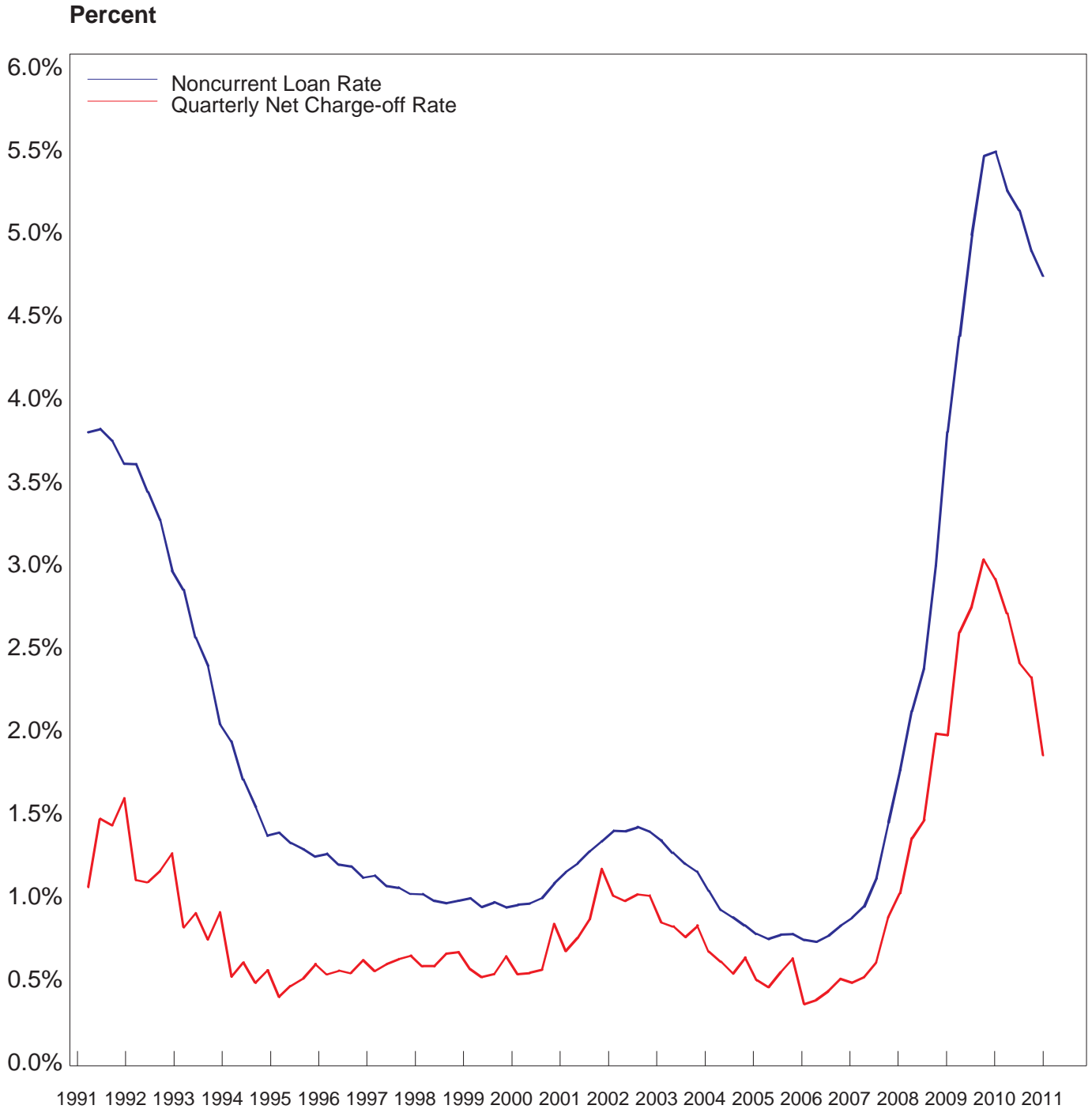
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2008 - 2011

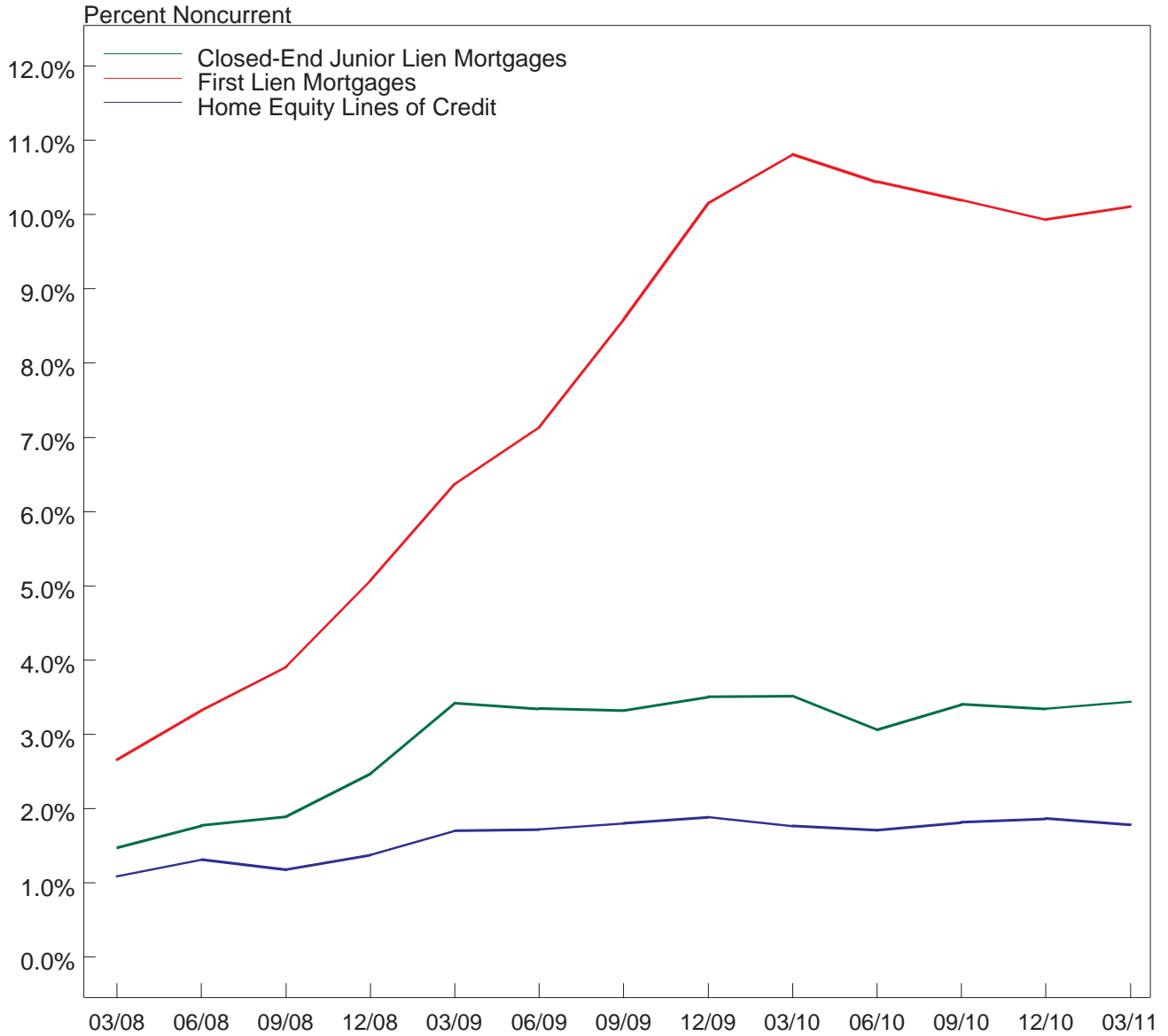
\$ Billions



Noncurrent Loan and Quarterly Net Charge Off Rates 1991-2011

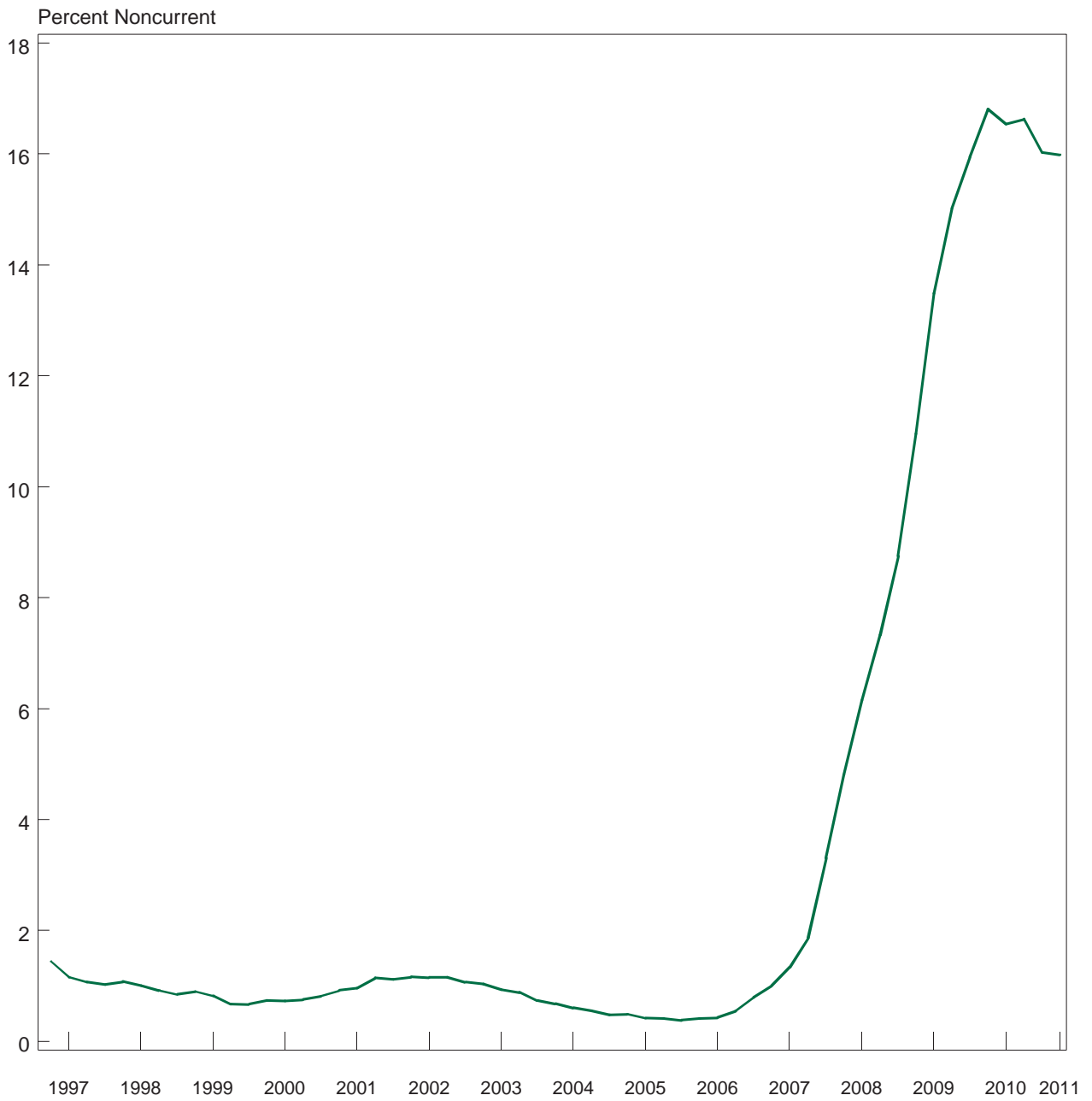


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2008 to 2011



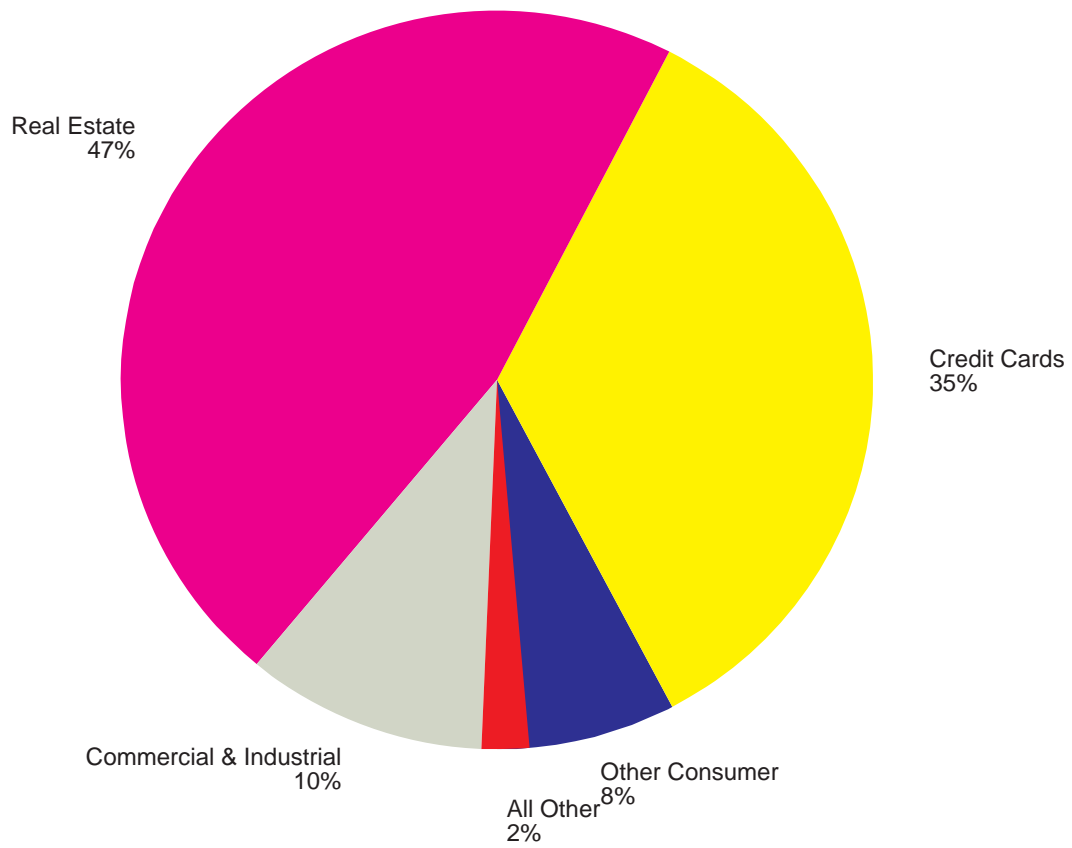
Noncurrent Rate on Real Estate Construction and Development Loans

1997-2011



Composition of FDIC-Insured Institutions' Loan Charge-offs

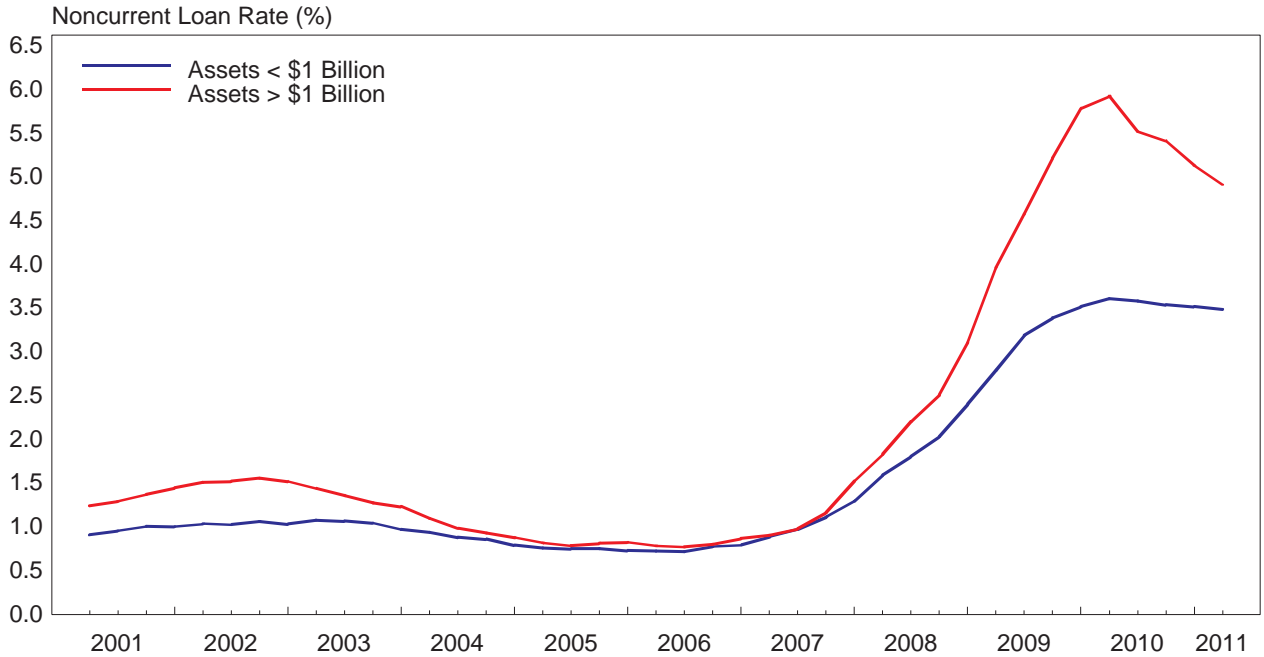
First Quarter, 2011



Noncurrent Loan Rates

By Asset Size

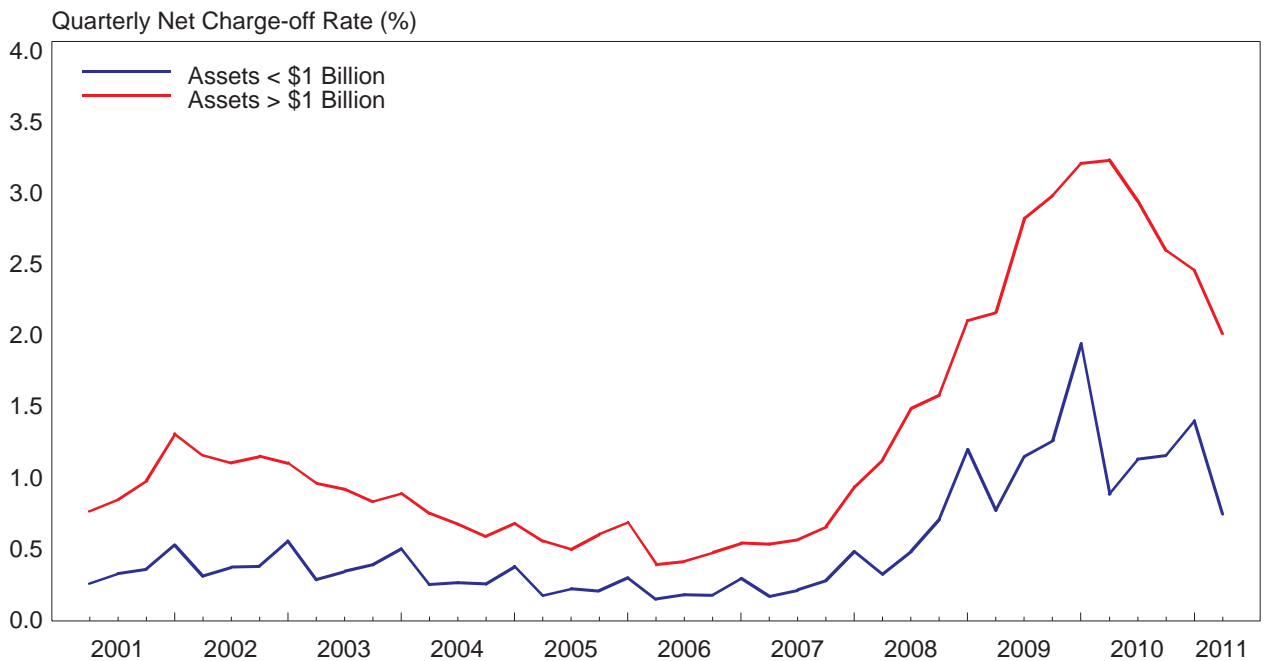
2001 - 2011



Quarterly Net Charge-off Rates

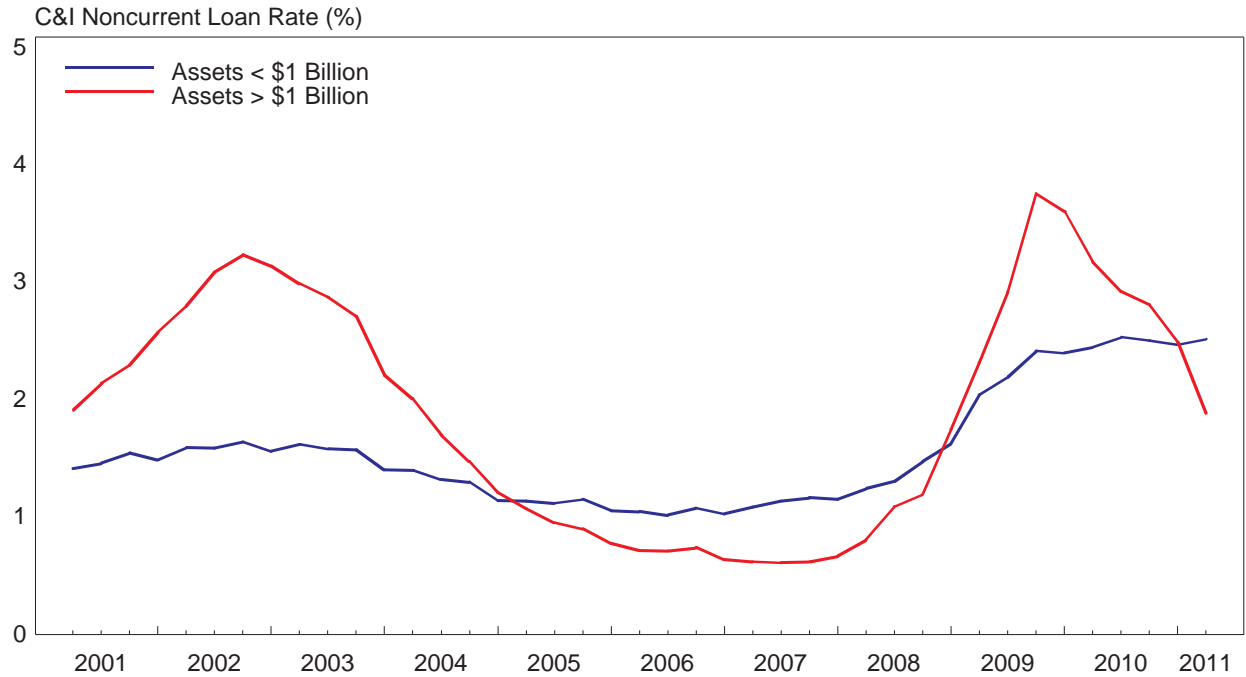
By Asset Size, Annualized

2001 - 2011



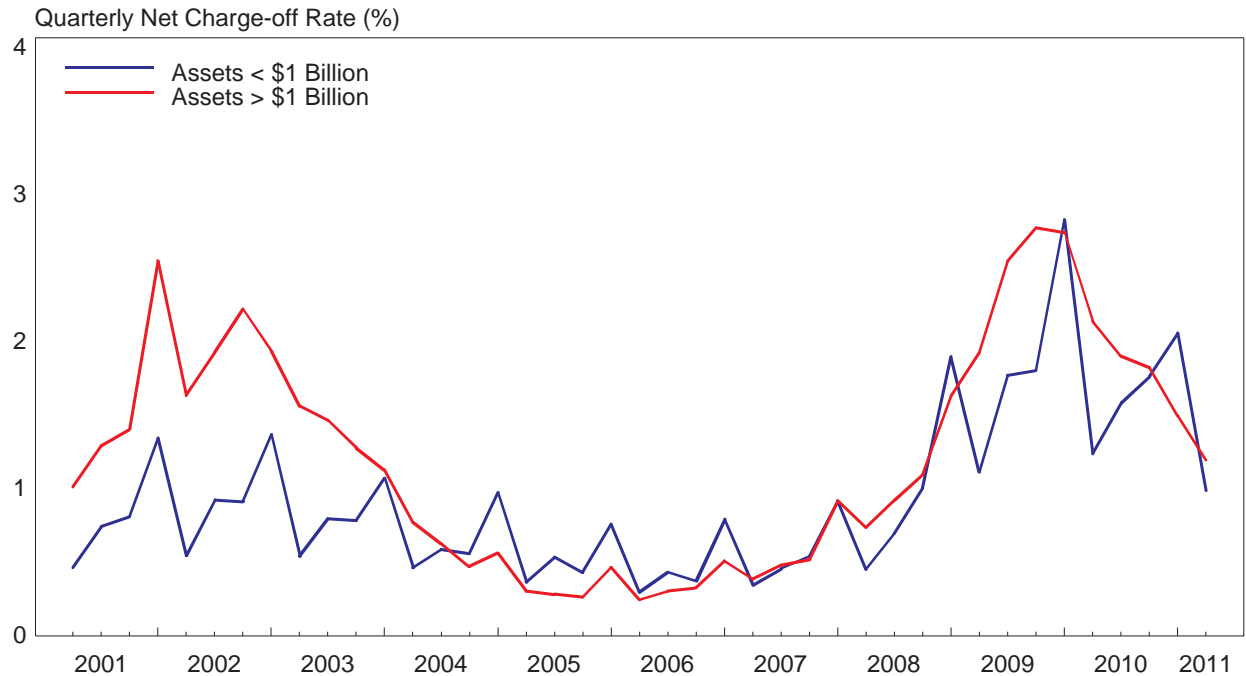
Noncurrent C & I Loan Rates By Asset Size

2001 - 2011



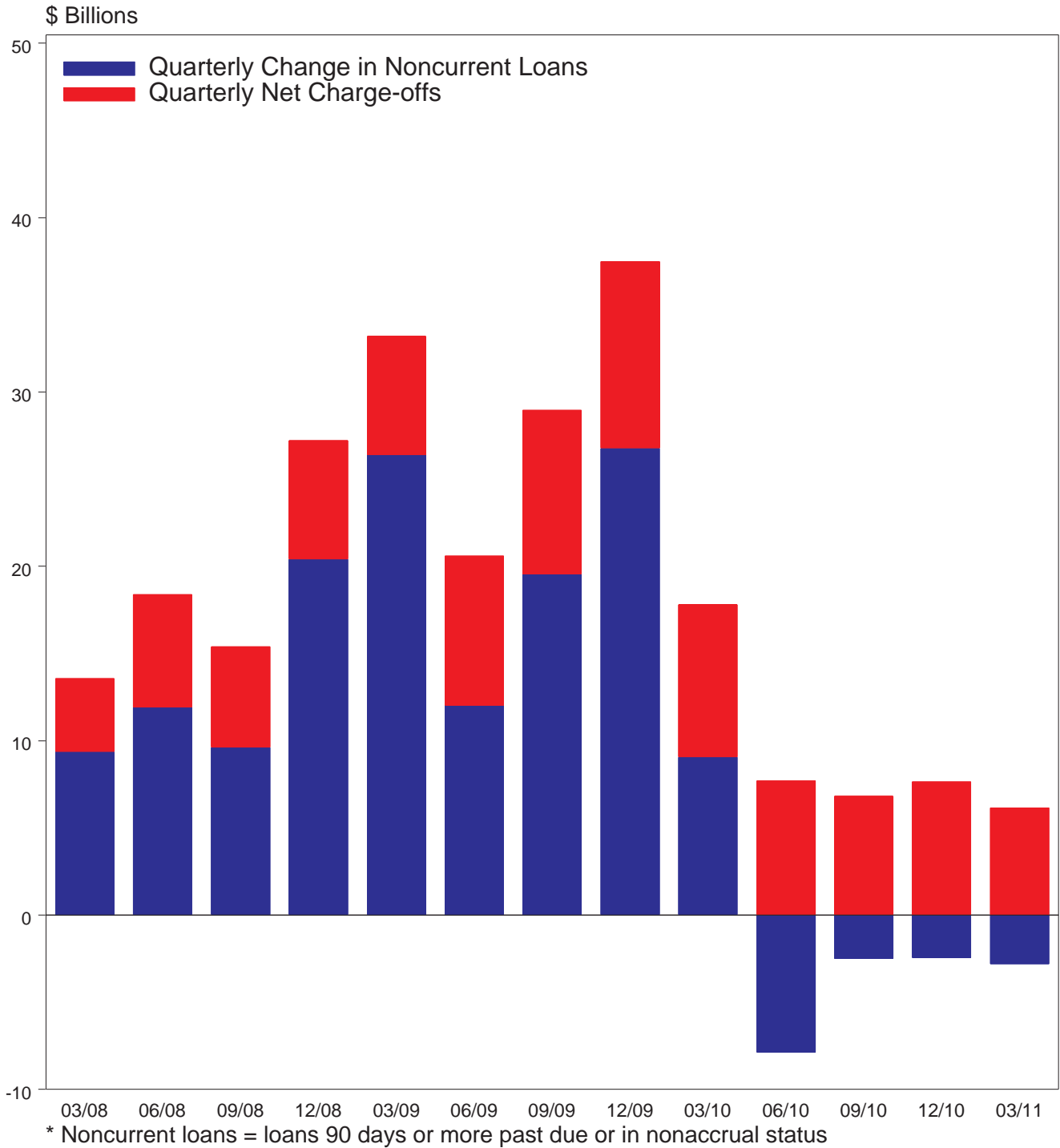
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2001 - 2011



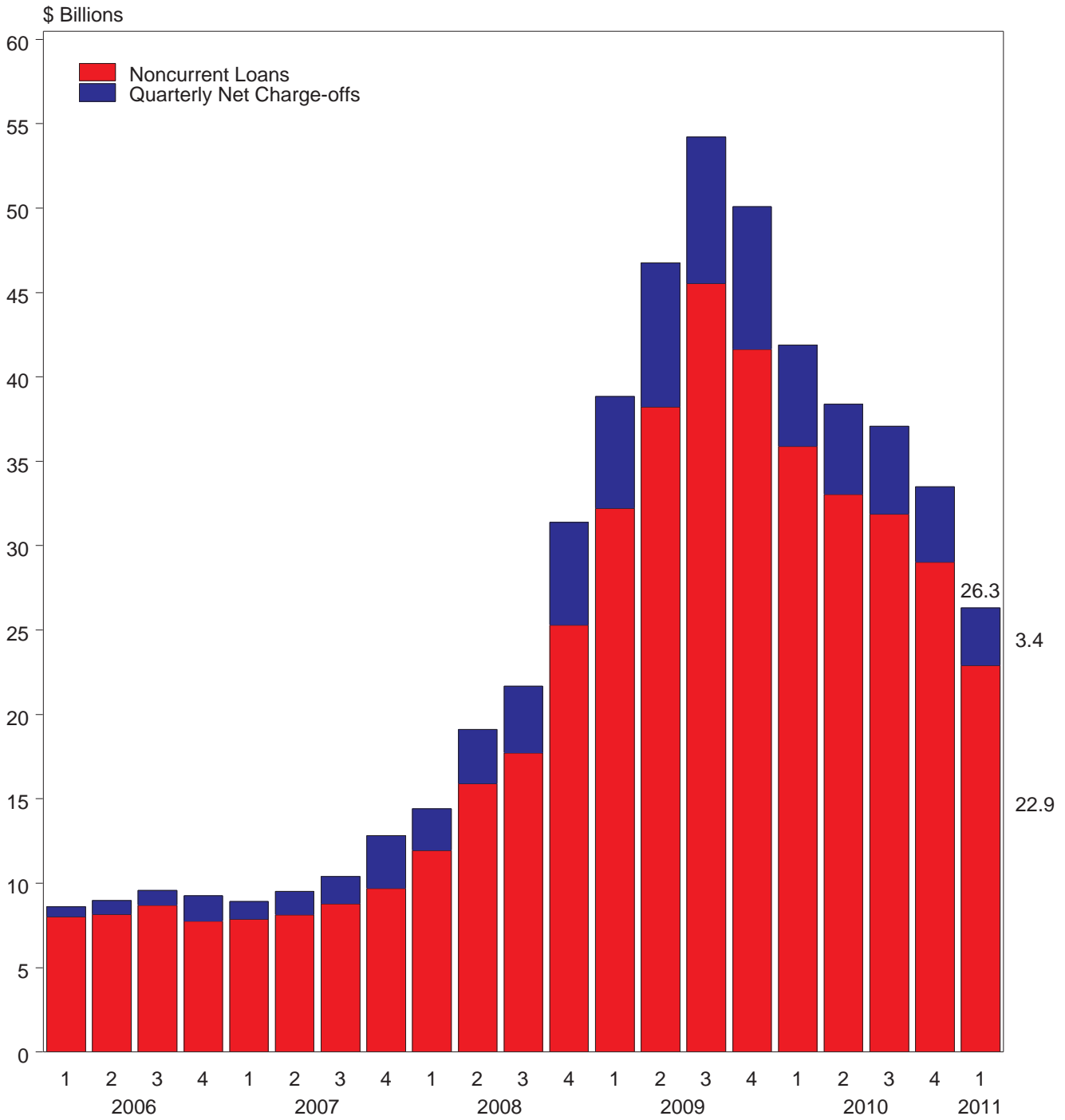
Credit Quality of Residential Mortgage Loans*

2008 to 2011



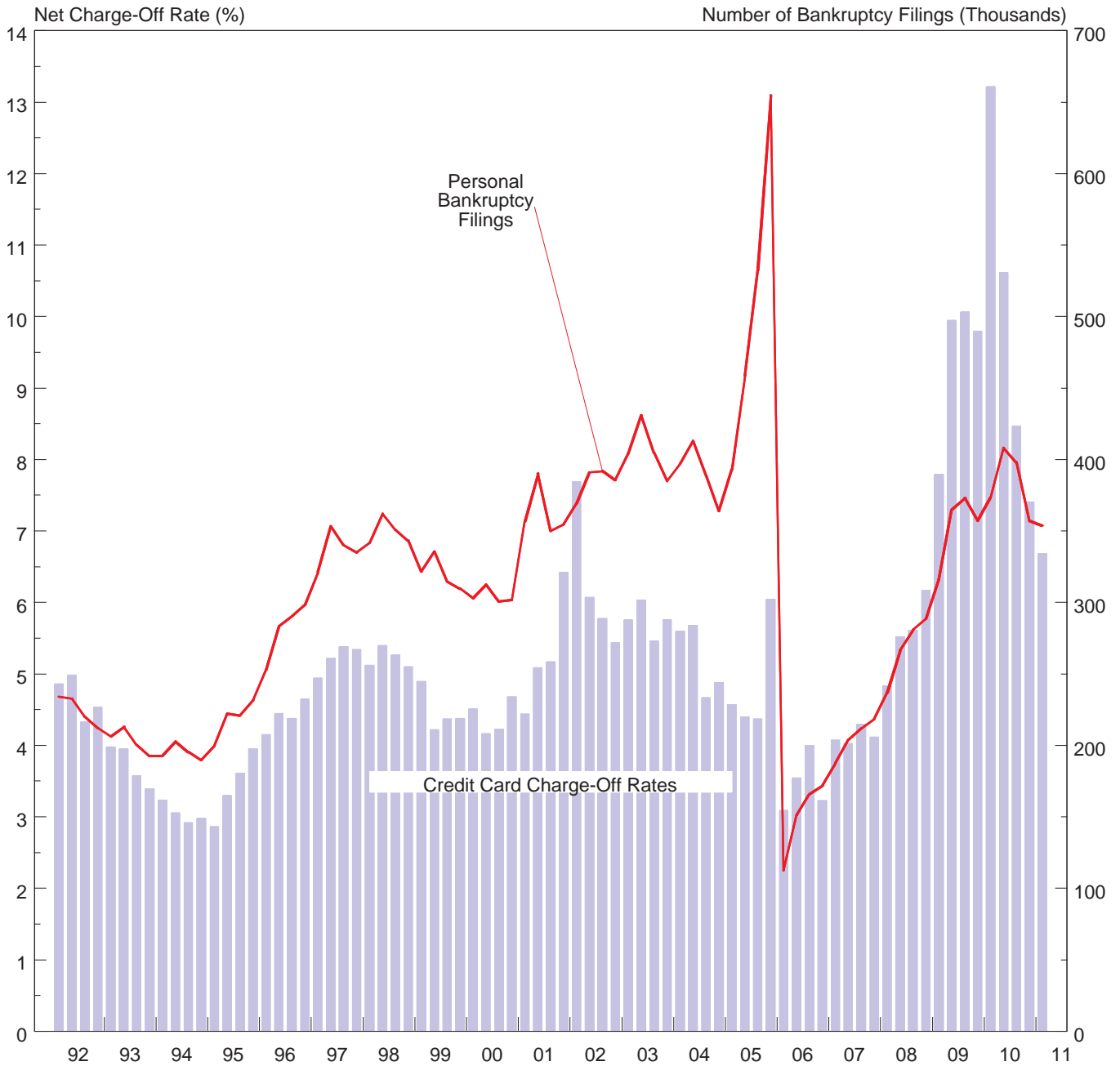
Credit Quality of C & I Loans

2006-2011



Credit Card Loss Rates and Personal Bankruptcy Filings

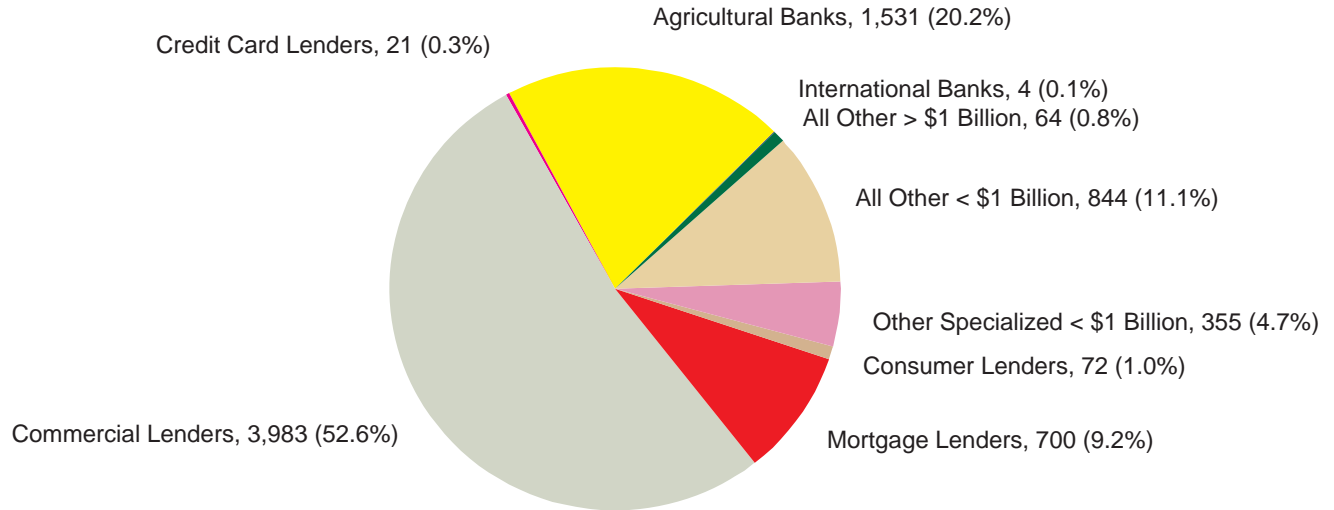
1992-2011



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

March 31, 2011

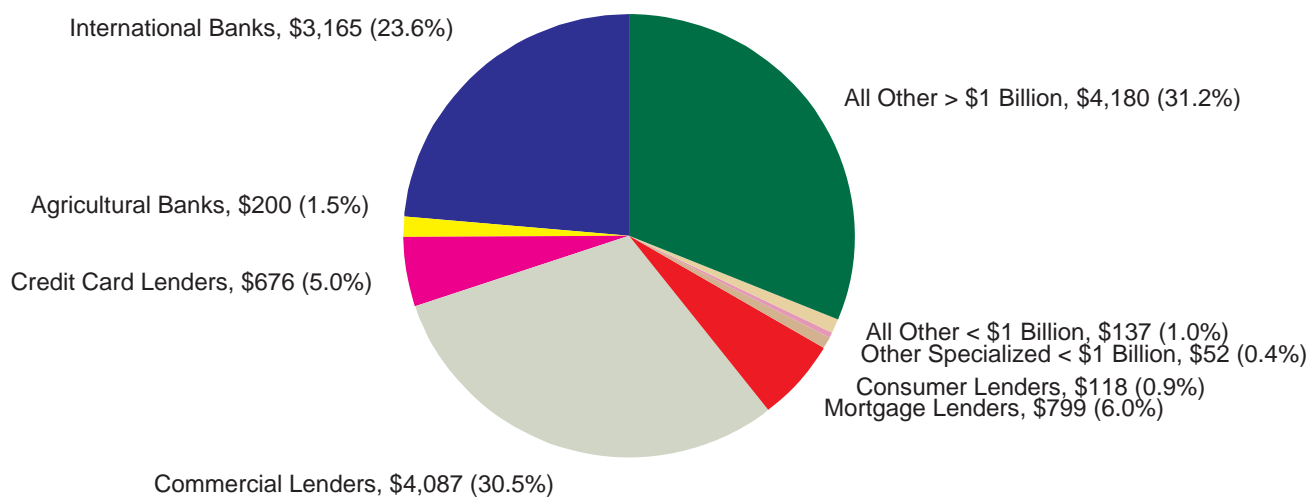


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/11	4	1,531	21	3,983	700	72	355	844	64
12/10	4	1,559	22	4,085	718	73	314	815	68
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	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	886	125	425	995	63
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

Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2011

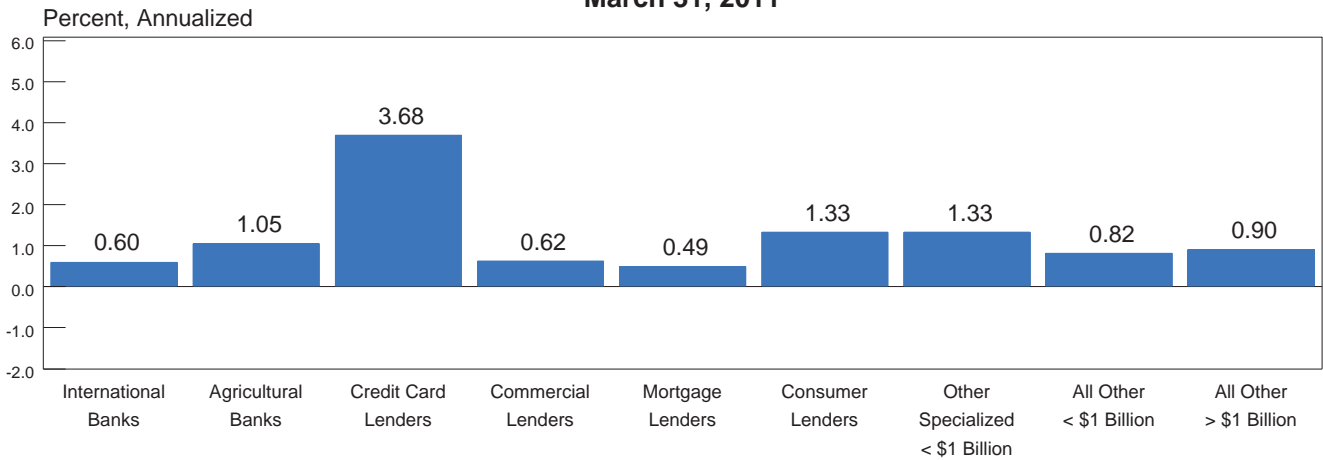


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/11	3,165	200	676	4,087	799	118	52	137	4,180
12/10	3,038	200	705	4,098	789	114	43	132	4,200
12/09	3,107	182	502	4,547	810	96	38	116	3,689
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	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	1,647	117	48	129	2,328
12/04	1,881	139	383	3,301	1,505	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

Performance Ratios By Asset Concentration Group

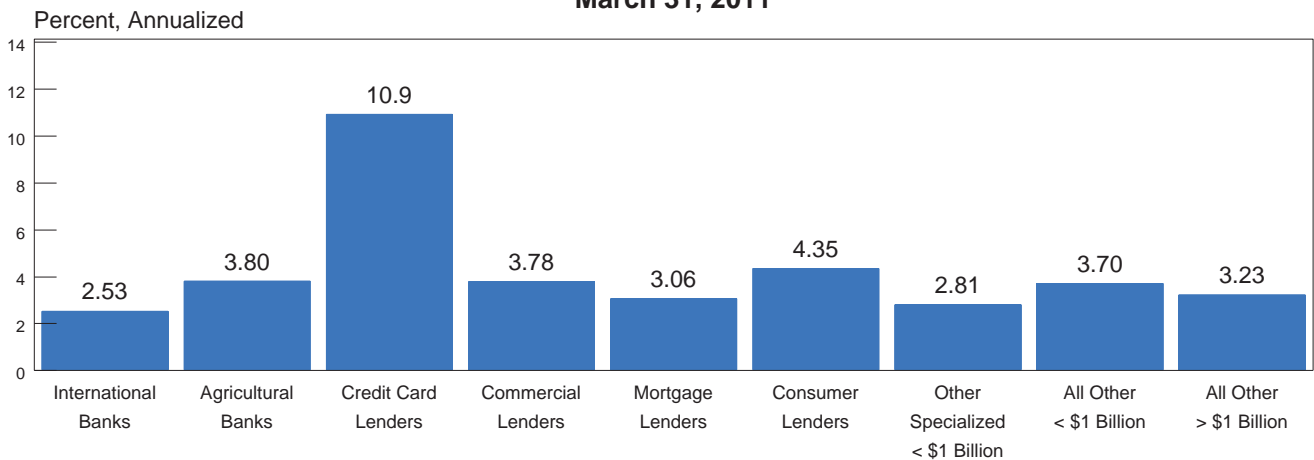
Return on Assets (YTD)

March 31, 2011



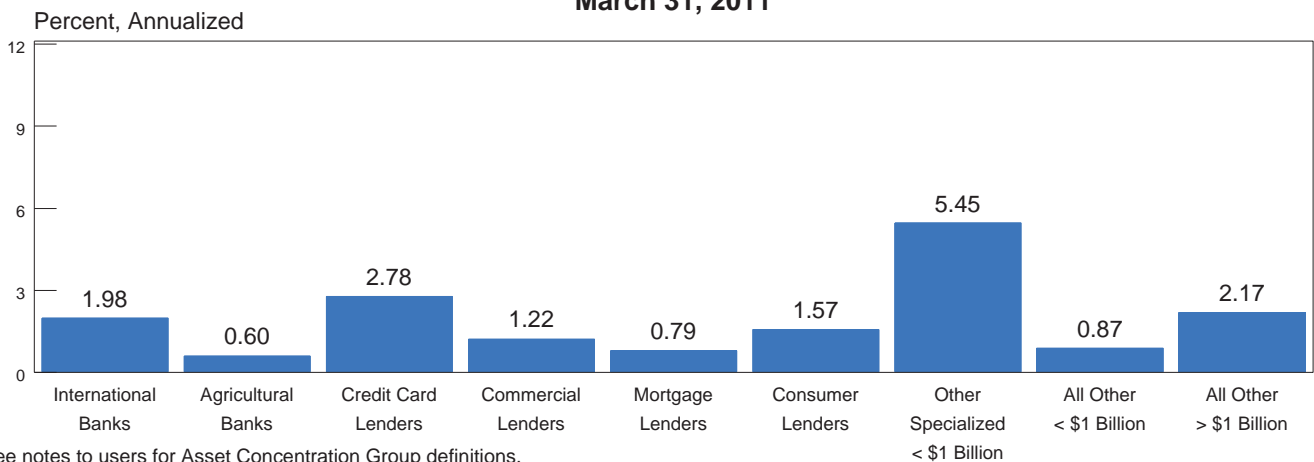
Net Interest Margin (YTD)

March 31, 2011



Noninterest Income to Assets (YTD)

March 31, 2011

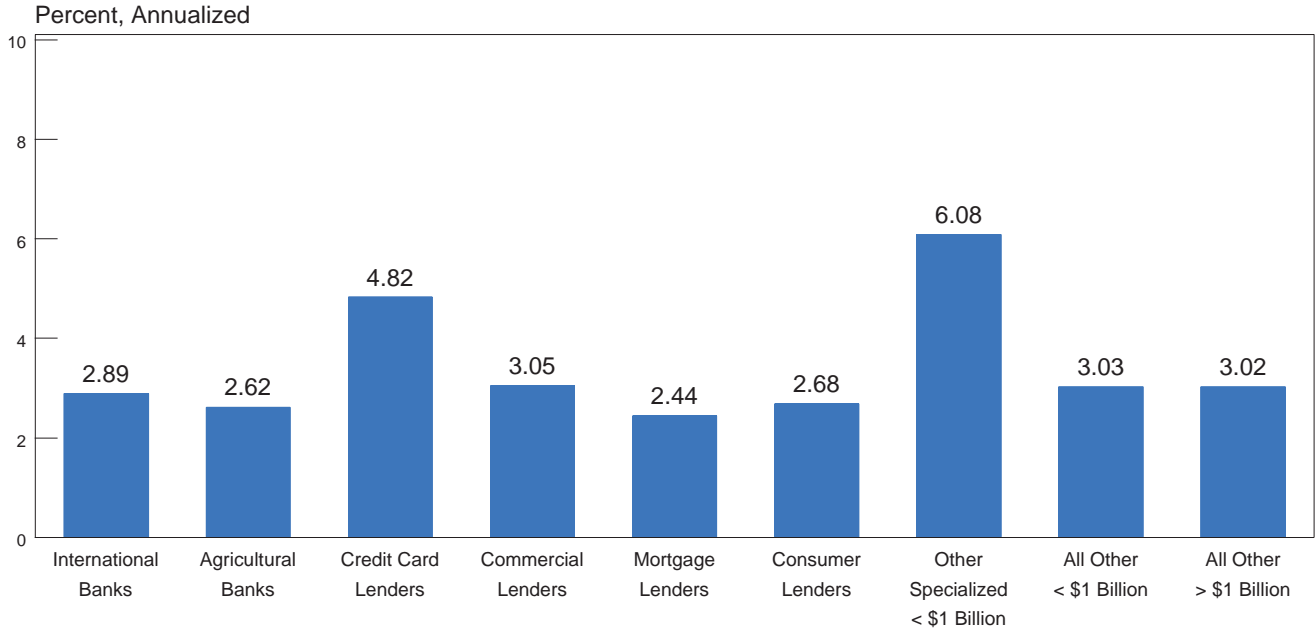


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

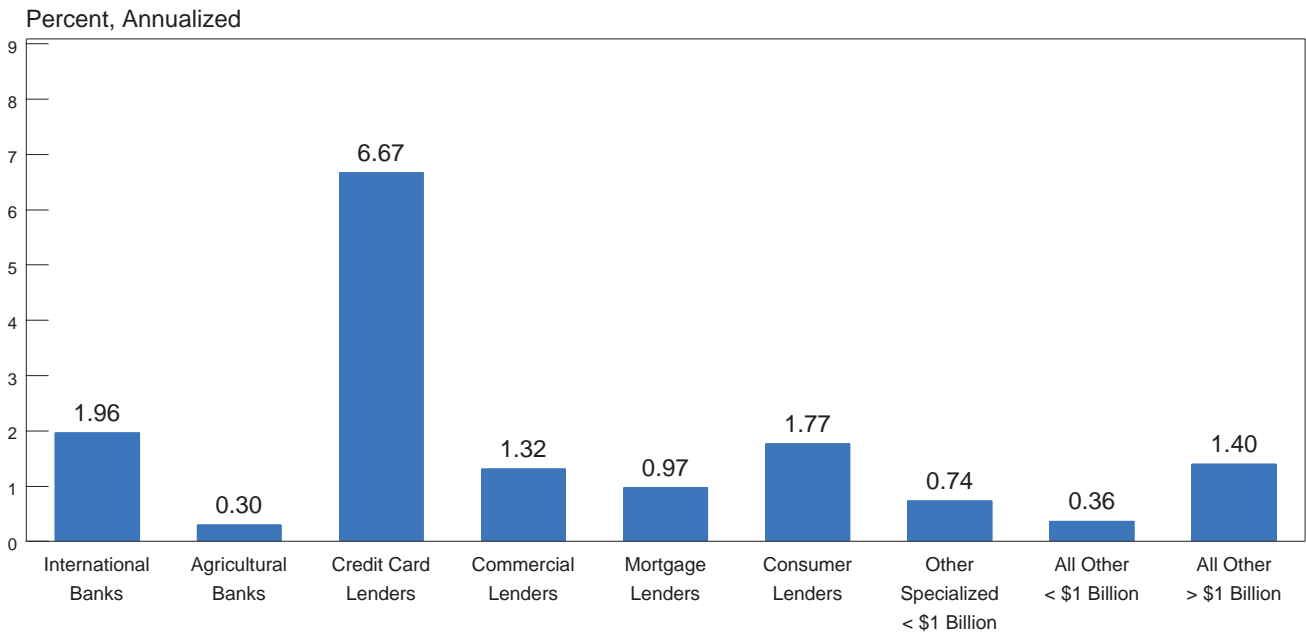
Noninterest Expense to Assets (YTD)

March 31, 2011



Net Charge-offs to Loans and Leases (YTD)

March 31, 2011

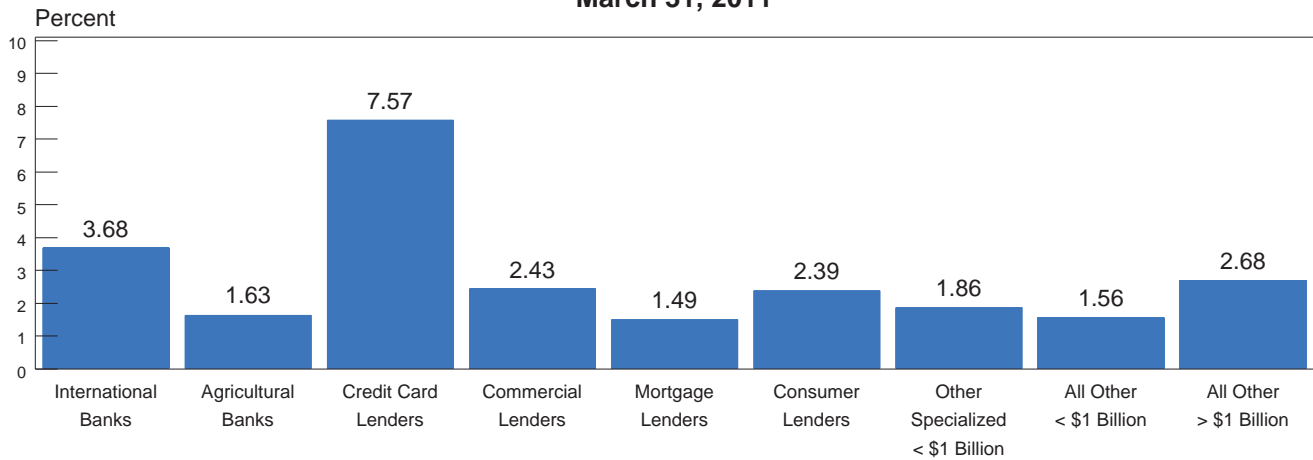


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

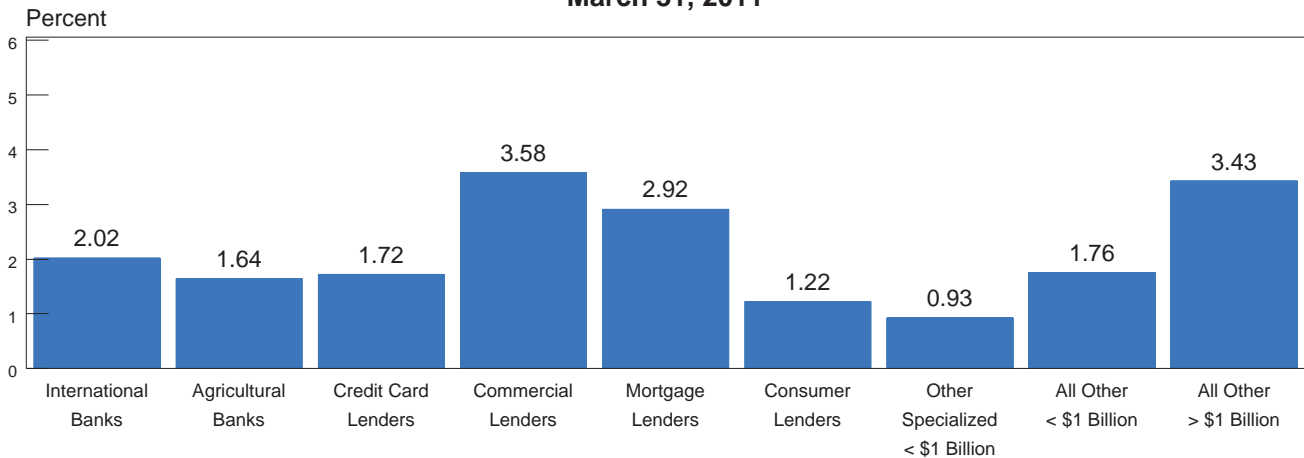
Loss Allowance To Loans and Leases

March 31, 2011



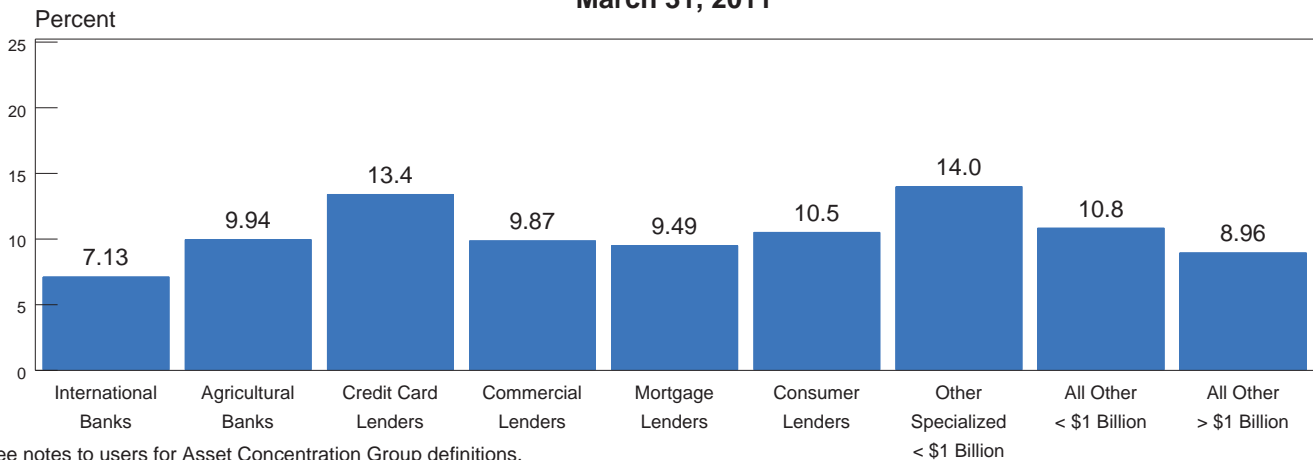
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2011



Core Capital (Leverage) Ratio

March 31, 2011



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

Return On Average Assets By Asset Concentration Group

1993 - 2011, 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
03/11	0.60	1.05	3.68	0.62	0.49	1.33	1.33	0.82	0.90
03/10	0.75	0.95	0.70	0.16	0.78	1.41	1.20	0.86	0.64
03/09	0.61	0.73	-11.26	-0.18	0.54	0.08	0.30	0.92	0.55
03/08	0.35	1.19	4.59	0.78	-0.21	1.30	2.20	1.01	0.13
03/07	0.93	1.19	3.84	1.14	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

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

Net Interest Margin By Asset Concentration Group

1993 - 2011, 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
03/11	2.53	3.80	10.92	3.78	3.06	4.35	2.81	3.70	3.23
03/10	2.83	3.87	14.12	3.68	3.08	4.58	2.72	3.70	3.32
03/09	3.00	3.81	10.44	3.53	3.12	4.51	2.89	3.78	2.41
03/08	2.84	3.84	8.64	3.67	2.73	4.90	3.05	3.61	2.61
03/07	2.46	3.91	8.18	3.71	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

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

1993 - 2011, 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
03/11	1.96	0.30	6.67	1.32	0.97	1.77	0.74	0.36	1.40
03/10	2.75	0.45	14.26	1.89	1.20	2.69	0.54	0.44	2.29
03/09	2.42	0.52	8.57	1.45	1.05	2.56	0.43	0.30	1.87
03/08	1.13	0.17	4.97	0.71	1.14	1.78	0.21	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

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

Percent of Loans Noncurrent By Asset Concentration Group

1993 - 2011

	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
03/11	5.57	1.95	2.02	4.20	4.42	1.49	2.29	2.26	6.13
12/10	6.31	1.84	2.20	4.31	4.24	1.44	2.10	2.19	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	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	0.96	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

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

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

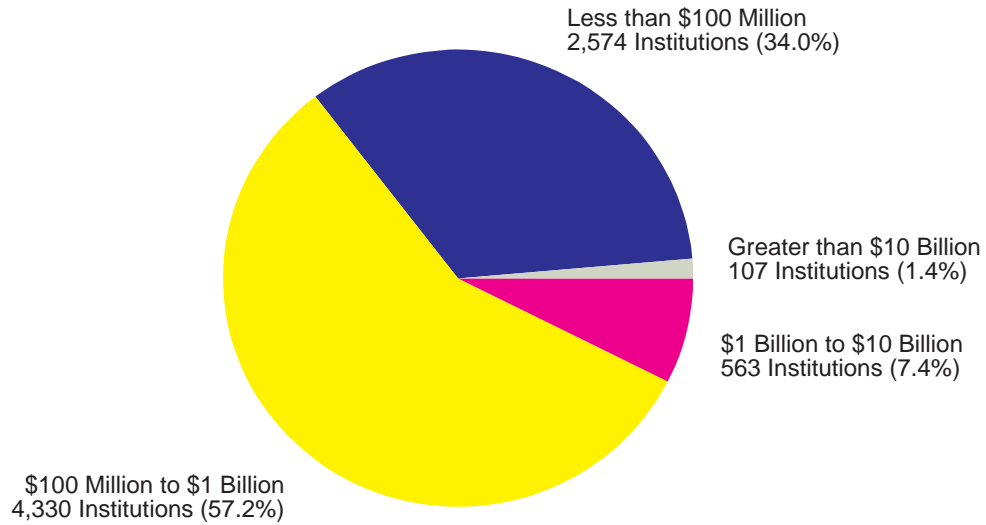
1993 - 2011

	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
03/11	7.13	9.94	13.39	9.87	9.49	10.50	14.01	10.81	8.96
12/10	6.96	9.92	12.76	9.60	9.38	10.50	14.65	10.56	8.69
12/09	6.98	9.95	19.59	8.69	8.91	10.45	15.64	10.63	8.15
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	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	7.18
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

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

Number of Institutions By Asset Size

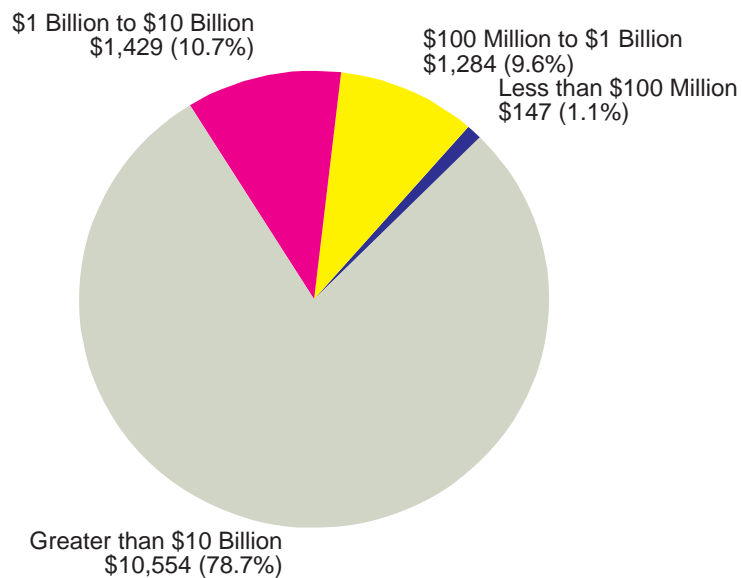
March 31, 2011



Industry Assets By Asset Size

March 31, 2011

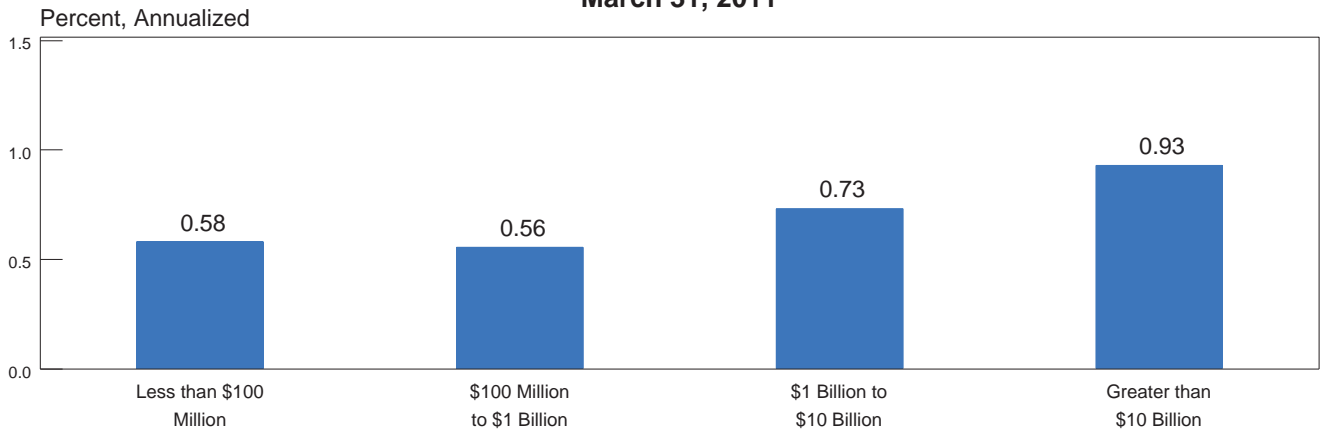
(\$ Billions)



Performance Ratios By Asset Size

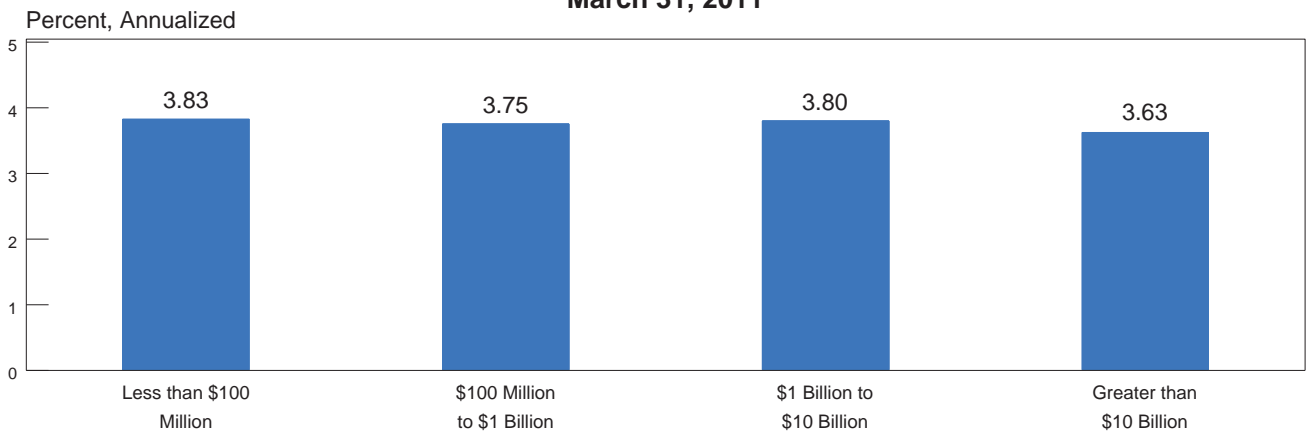
Return on Assets (YTD)

March 31, 2011



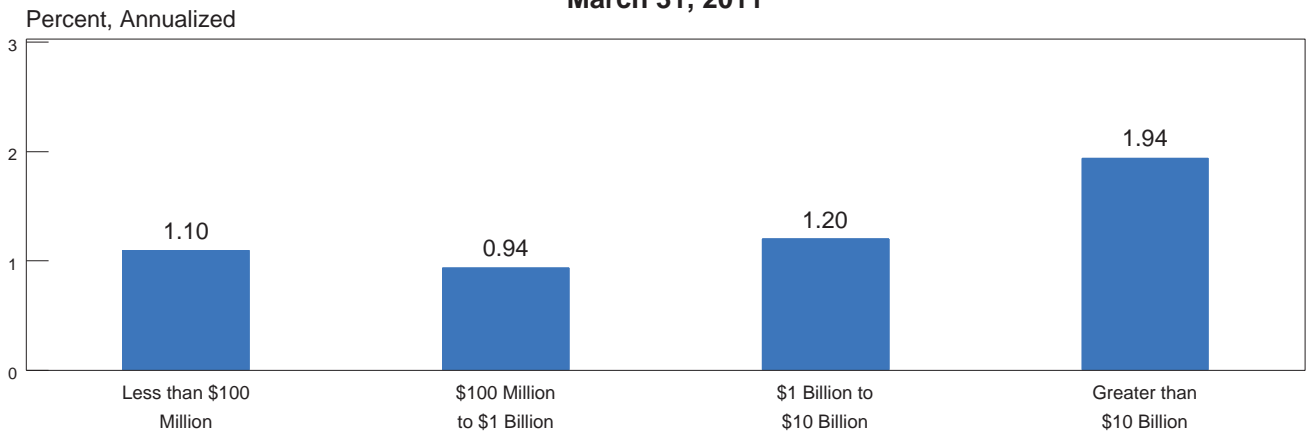
Net Interest Margin (YTD)

March 31, 2011



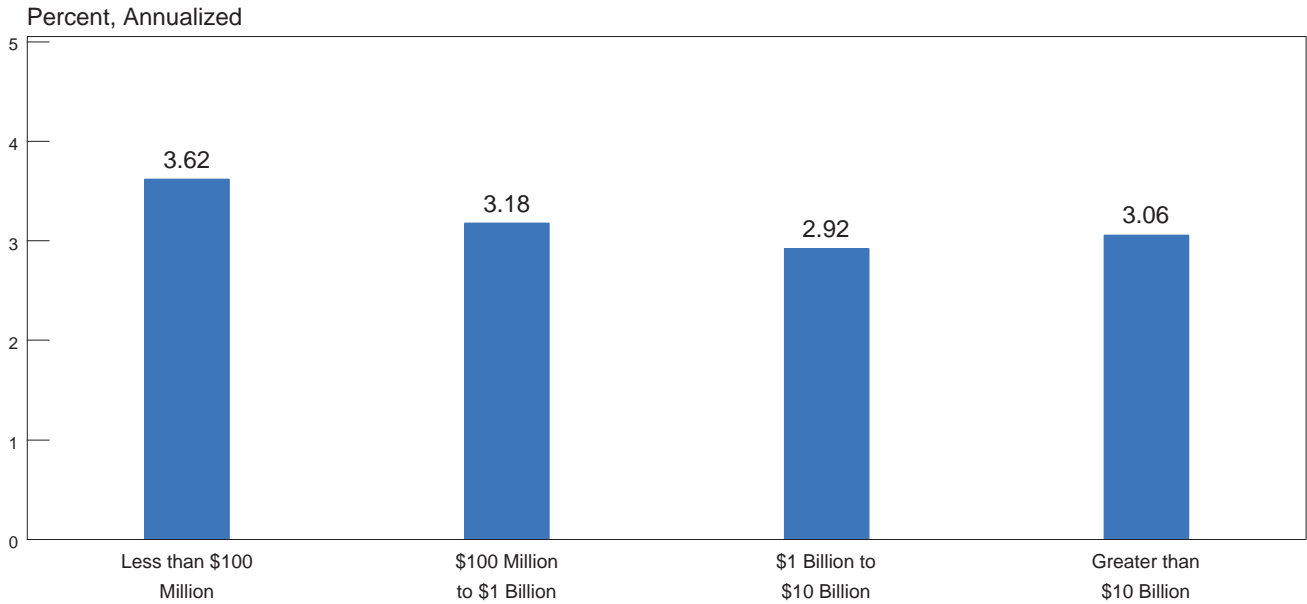
Noninterest Income to Assets (YTD)

March 31, 2011



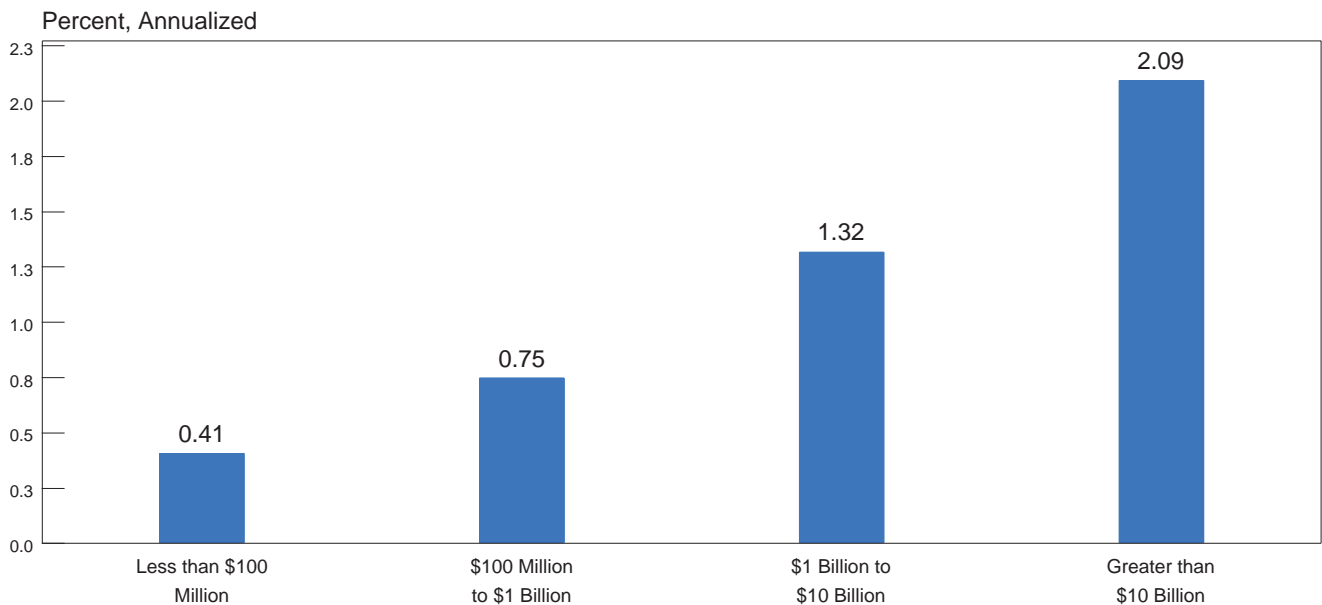
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2011



Net Charge-offs to Loans and Leases (YTD)

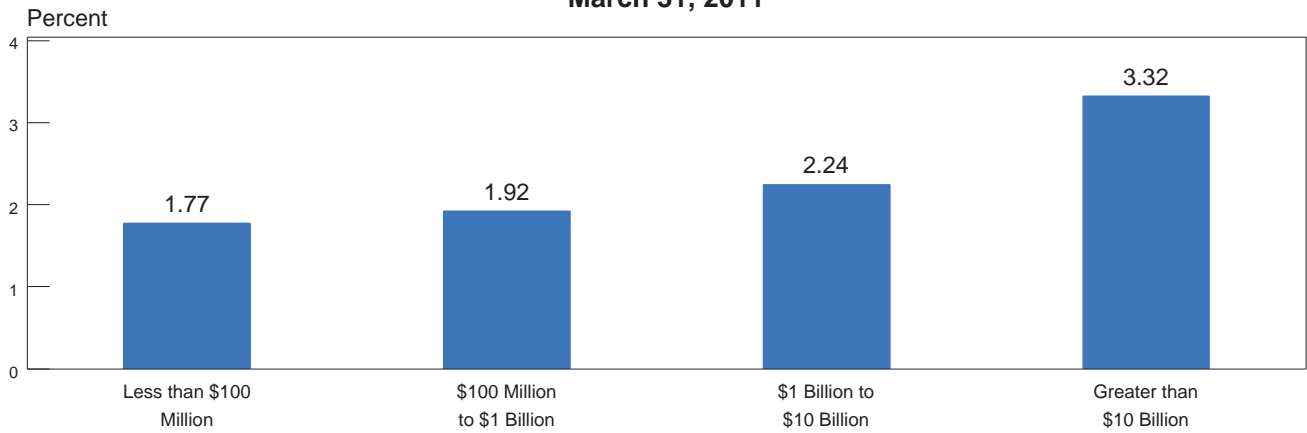
March 31, 2011



Condition Ratios By Asset Size

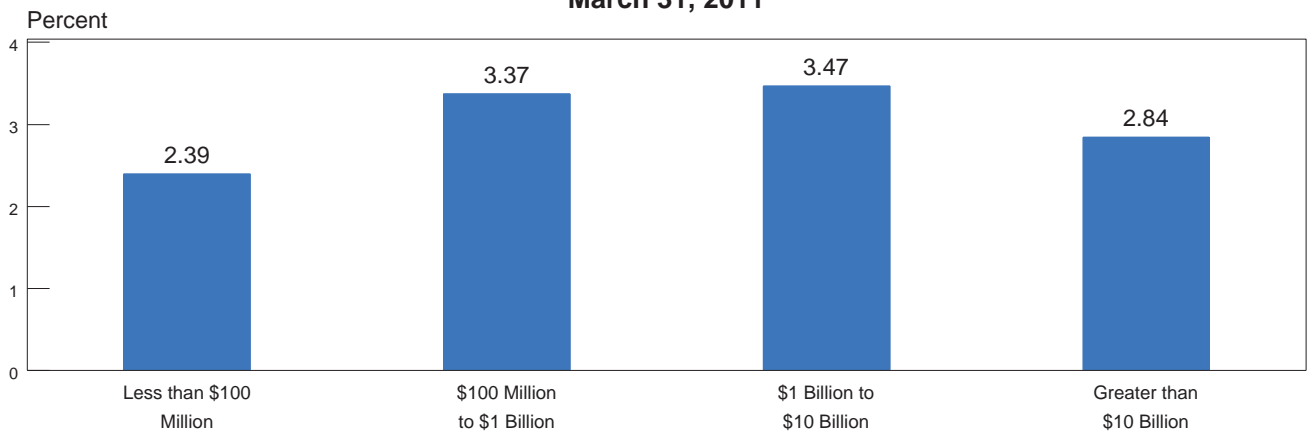
Loss Allowance To Loans and Leases

March 31, 2011



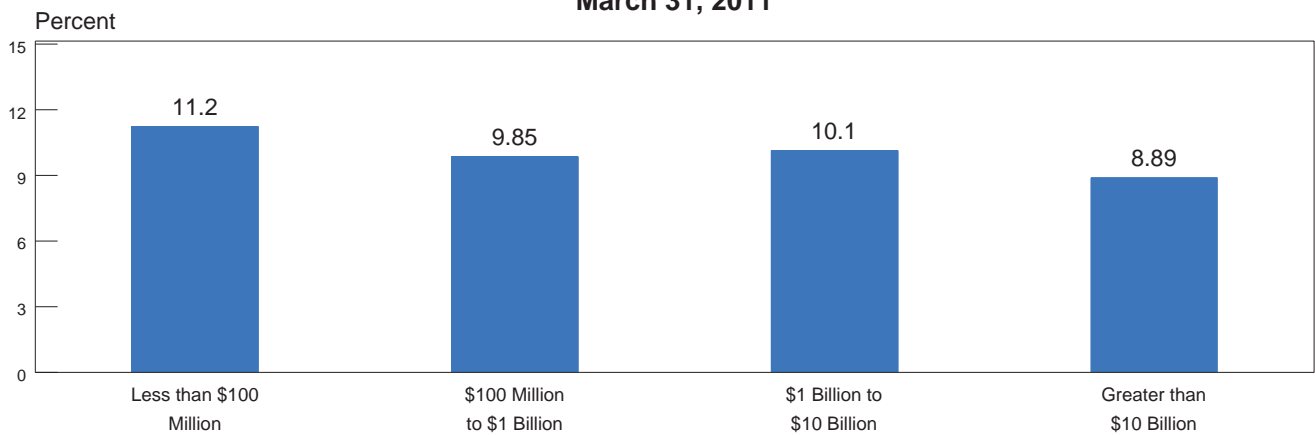
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2011



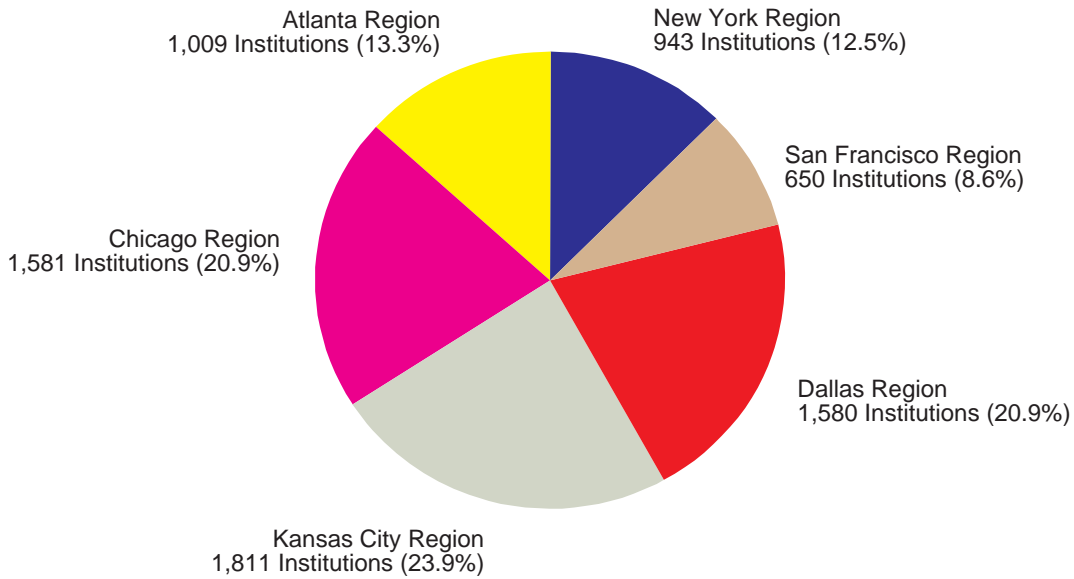
Core Capital (Leverage) Ratio

March 31, 2011



Geographic Distribution of FDIC-Insured Institutions

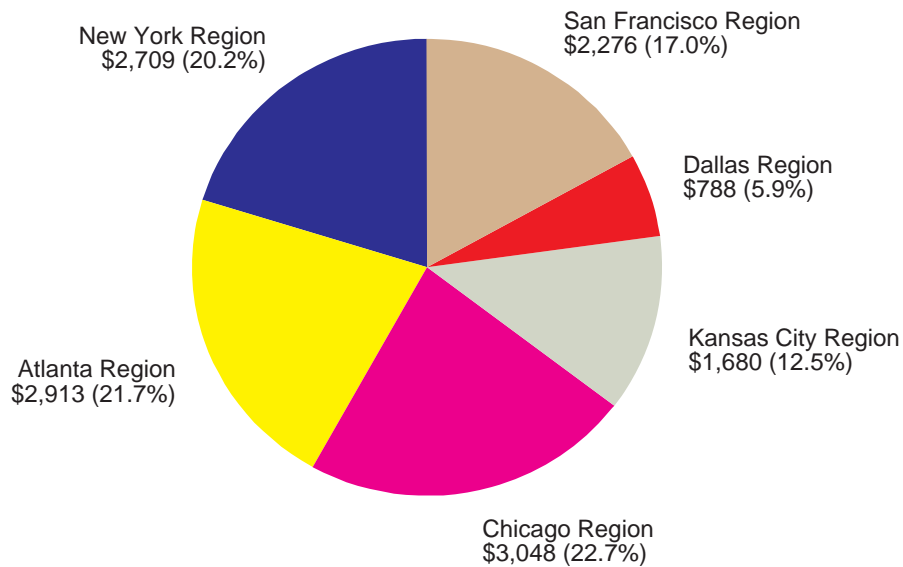
March 31, 2011



Geographic Distribution of Industry Assets

March 31, 2011

(\$ Billions)

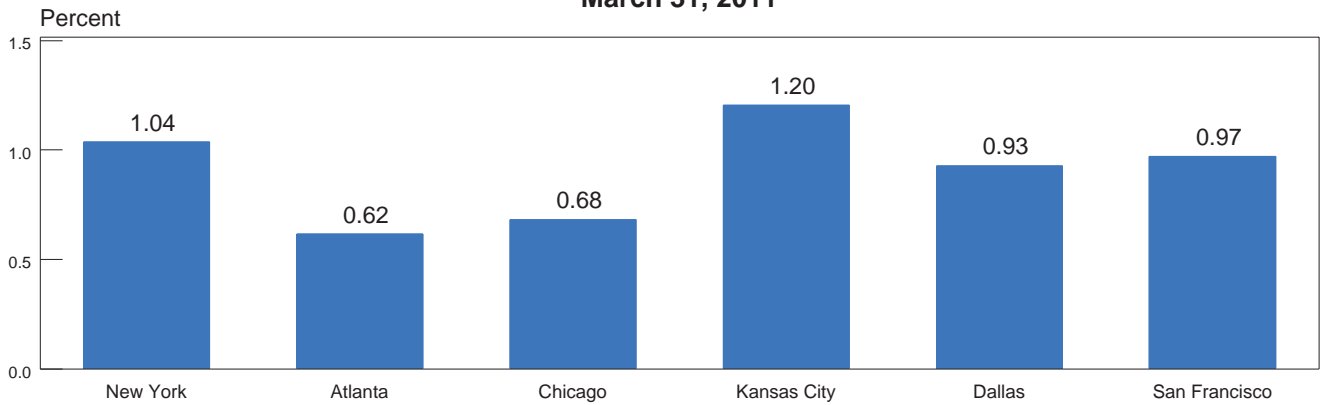


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

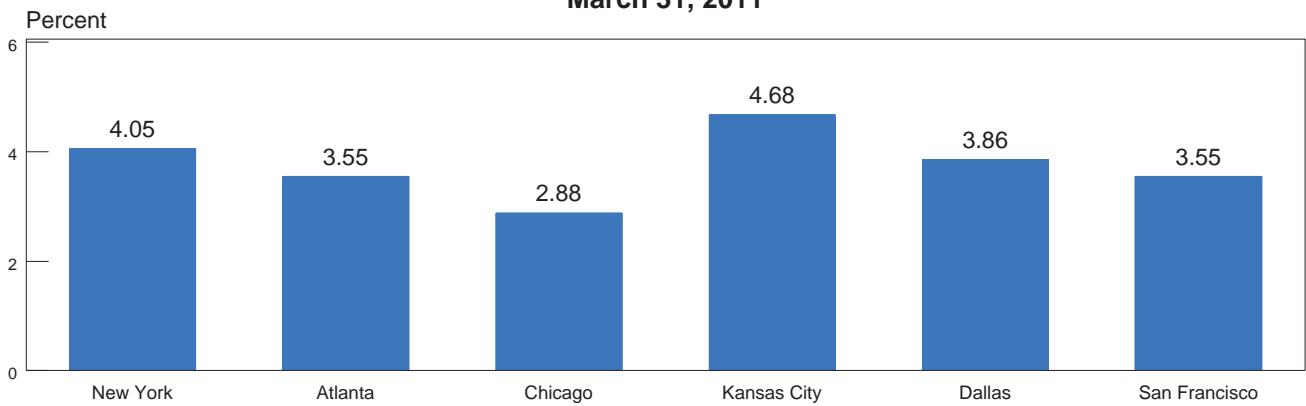
Return on Assets (YTD, Annualized)

March 31, 2011



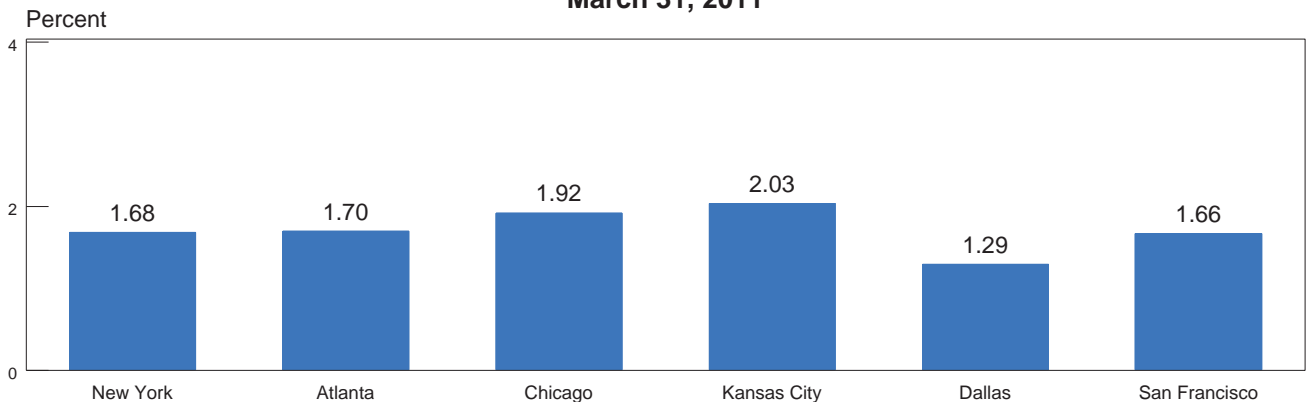
Net Interest Margins (YTD, Annualized)

March 31, 2011



Noninterest Income to Assets (YTD, Annualized)

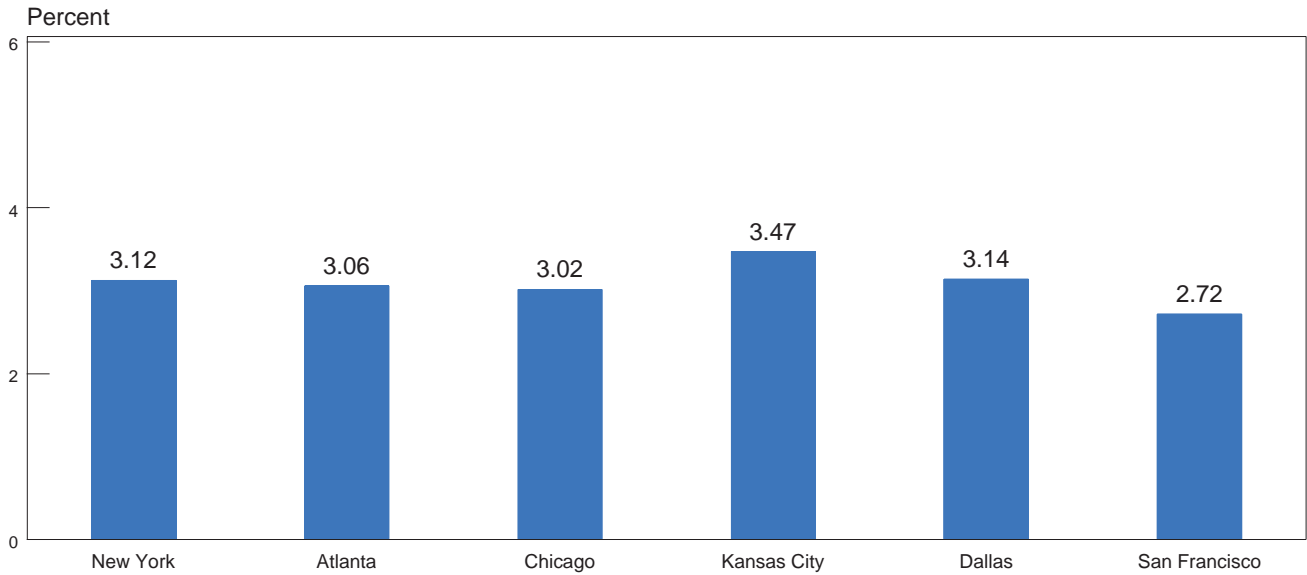
March 31, 2011



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

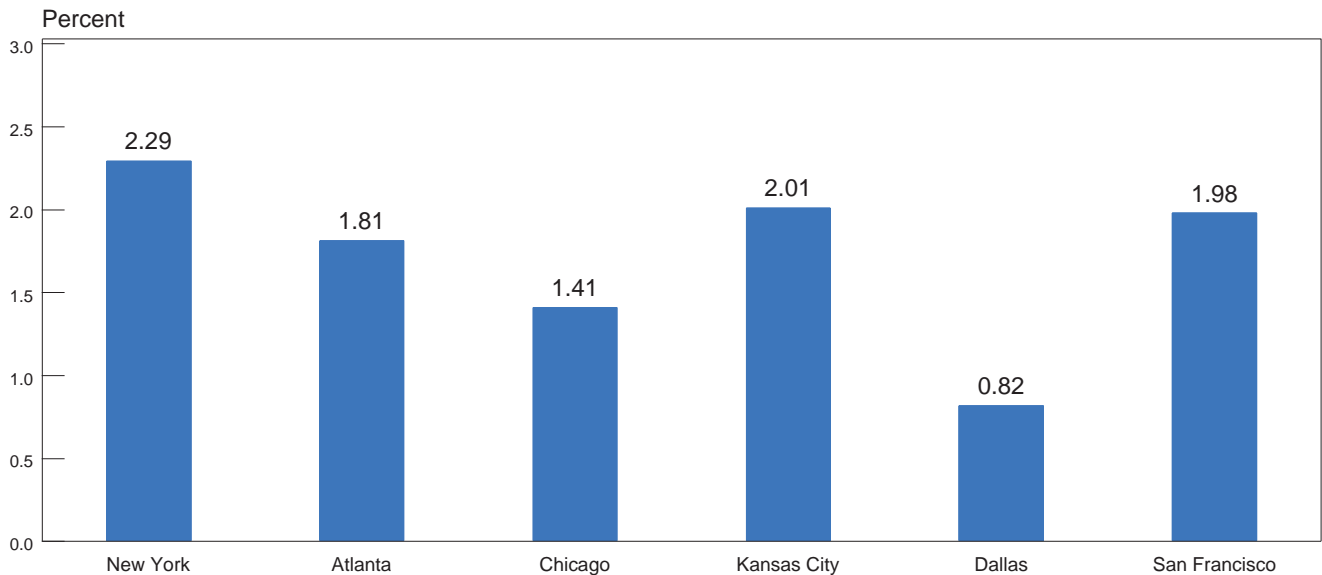
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2011



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

March 31, 2011

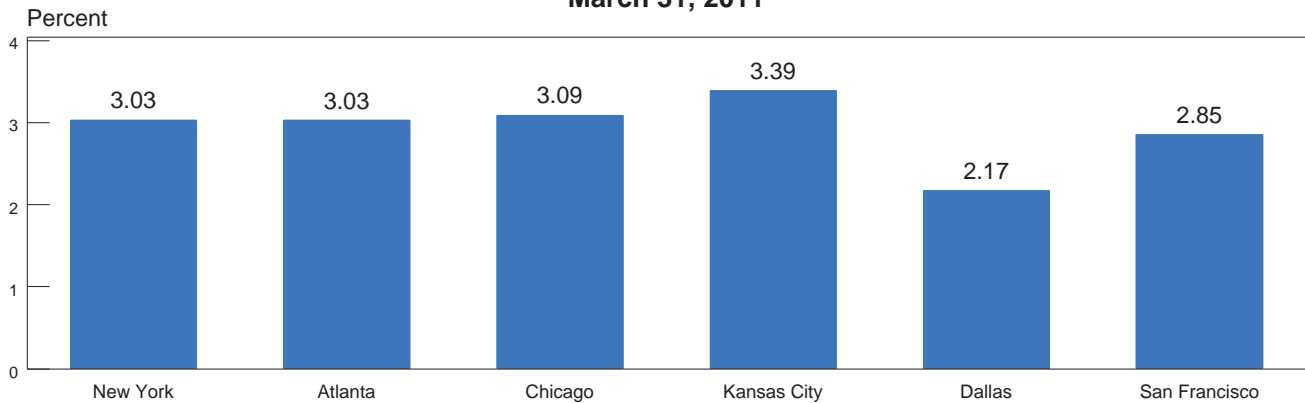


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

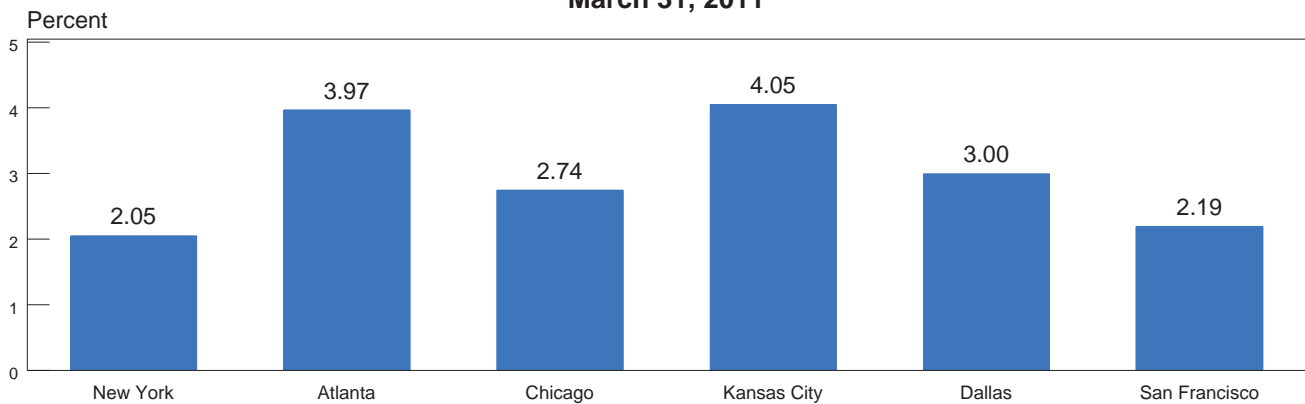
Loss Allowance To Loans and Leases

March 31, 2011



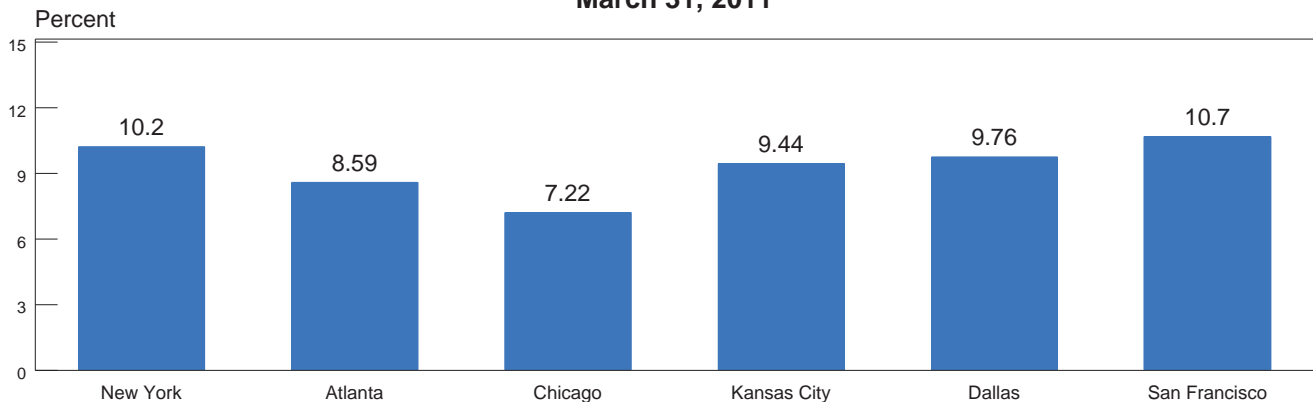
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2011



Core Capital (Leverage) Ratio

March 31, 2011

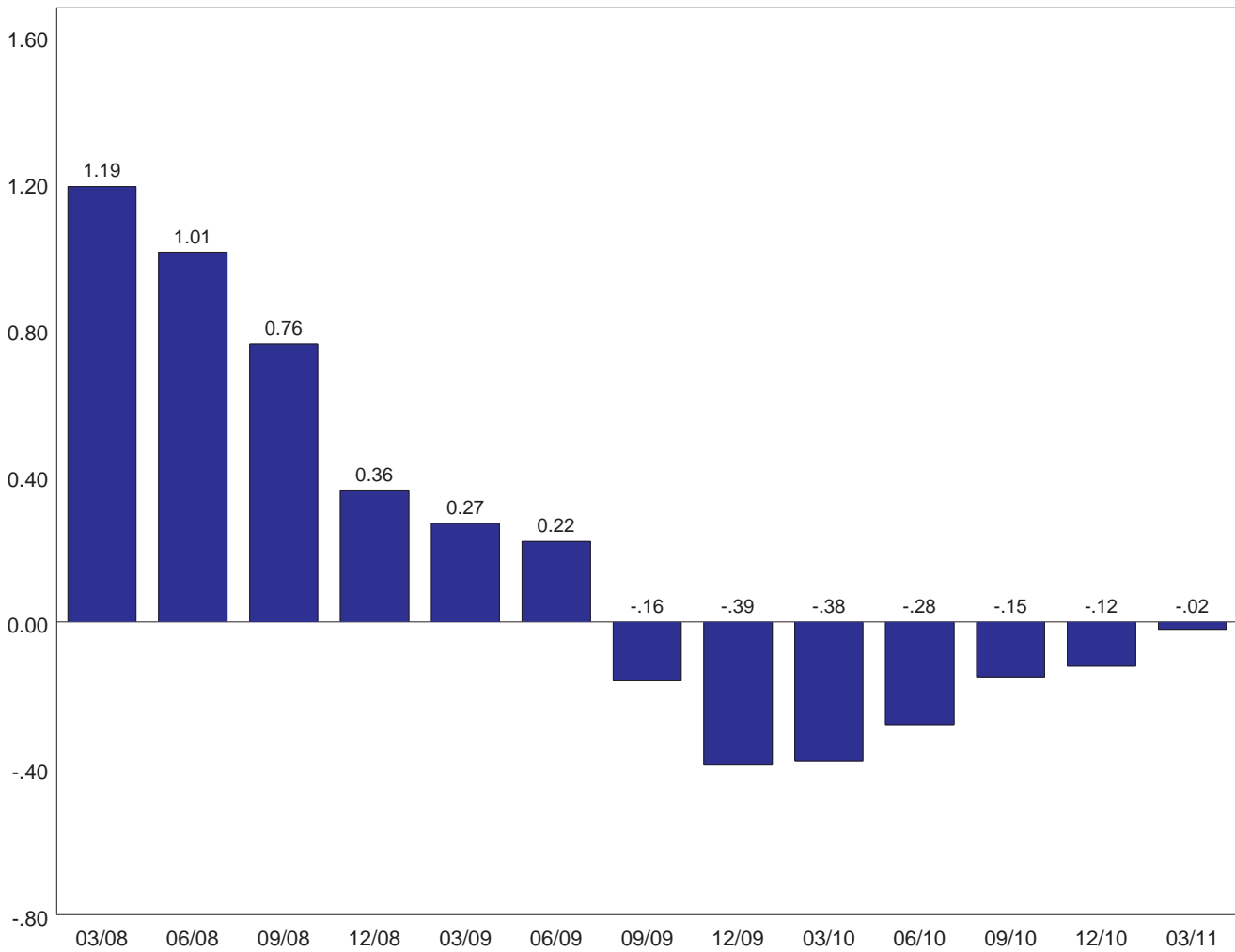


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2008 - March 31, 2011

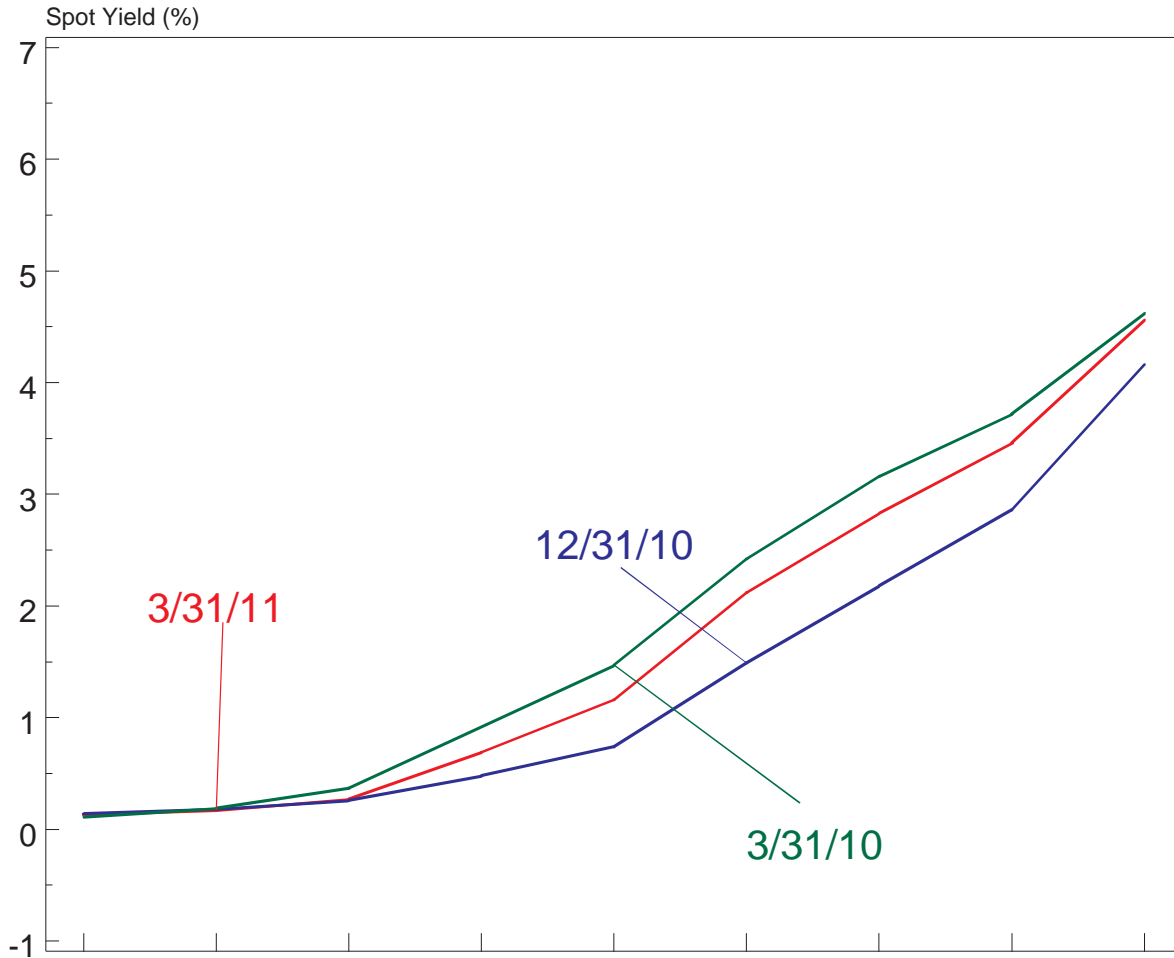
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2011 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

March 31, 2010 - March 31, 2011



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/11	0.13	0.17	0.27	0.69	1.16	2.12	2.83	3.46	4.56
12/31/10	0.14	0.18	0.26	0.48	0.74	1.49	2.18	2.86	4.16
9/30/10	0.16	0.19	0.27	0.54	0.83	1.55	2.19	2.79	3.85
6/30/10	0.15	0.22	0.38	0.87	1.38	2.25	2.93	3.49	4.37
3/31/10	0.11	0.19	0.37	0.92	1.47	2.42	3.16	3.72	4.62

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, 2011

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,267	95.9%	\$13,306.8	99.2%
Adequately Capitalized	132	1.7%	\$51.5	0.4%
Undercapitalized	80	1.1%	\$23.5	0.2%
Significantly Undercapitalized	59	0.8%	\$15.5	0.1%
Critically Undercapitalized	36	0.5%	\$17.0	0.1%

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

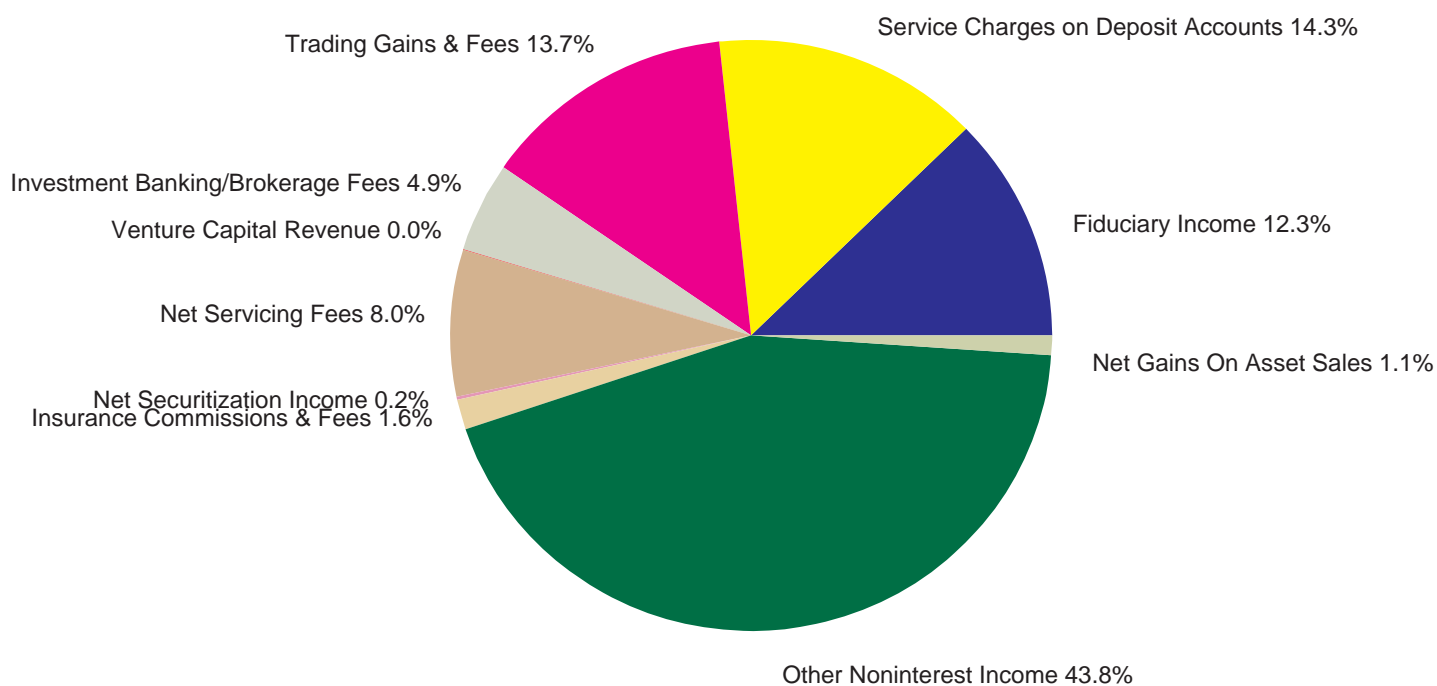
Capital Category Definitions

	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

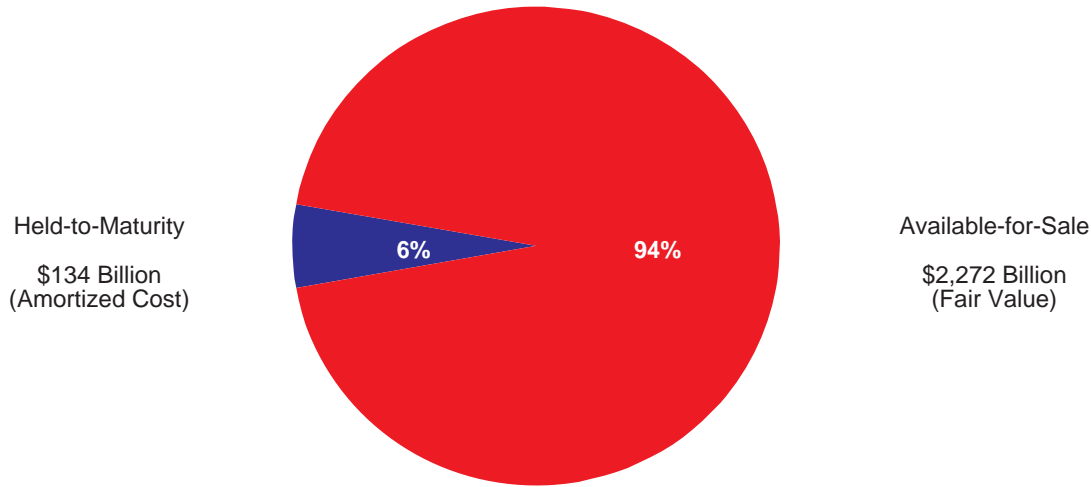
March 31, 2011



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$6,686	1,151	17.6%
Service Charges on Deposit Accounts	\$7,765	6,334	97.0%
Trading Gains & Fees	\$7,412	139	2.1%
Investment Banking/Brokerage Fees	\$2,660	1,579	24.2%
Venture Capital Revenue	\$8	44	0.7%
Net Servicing Fees	\$4,340	1,607	24.6%
Net Securitization Income	\$99	23	0.4%
Insurance Commissions & Fees	\$882	2,288	35.0%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$1,316	2,021	30.9%
Net Gains/Losses On OREO Sales	-\$856	2,636	40.3%
Net Gains/Losses On Sales Of Other Assets	\$123	1,280	19.6%
Other Noninterest Income	\$23,709	6,388	97.8%
Total Noninterest Income	\$54,149	6,436	98.5%

Commercial Bank Total Securities*

March 31, 2011



Commercial Bank Total Securities*

March 31, 2011

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$3,832	101.0	\$173,639	99.7	\$177,470	99.7
U.S. Government Agencies	318	100.6	11,178	101.8	11,497	101.8
Government Sponsored Enterprises	12,706	99.9	214,576	100.2	227,282	100.2
Mortgage Pass-through Securities	22,287	102.0	738,604	101.3	760,891	101.3
Collateralized Mortgage Obligations	40,183	102.2	465,632	100.7	505,815	100.8
State, County, Municipal Obligations	25,105	100.3	150,598	98.4	175,703	98.7
Asset Backed Securities	7,778	100.5	118,957	100.1	126,736	100.1
Other Debt Securities	22,169	101.7	385,072	102.1	407,241	104.6
Equity Securities	**	**	13,427	114.4	13,427	114.4
Total Securities	\$134,377	101.4	\$2,271,684	100.7	\$2,406,061	100.8
Memoranda***						
Structured Notes	36,353		36,009			99.1

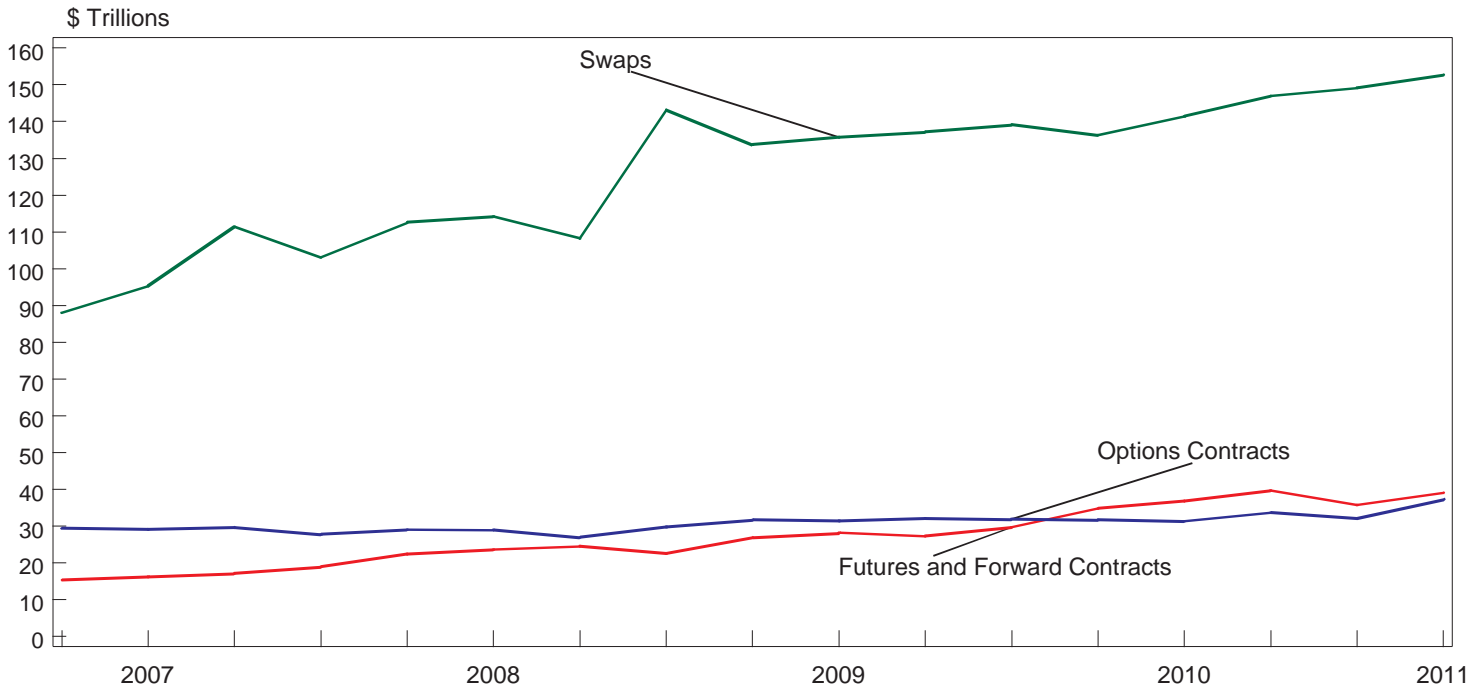
* Excludes trading account assets.

** 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

2007 - 2011 (Notional Amounts)



	12/07	12/08	12/09	12/10	3/11
Total Derivatives (Notional Amounts, in billions of dollars)	\$149,682	\$195,371	\$200,658	\$217,030	\$229,093
Futures and Forward Contracts	18,866	22,527	29,650	35,709	39,081
Interest rate contracts	9,117	13,762	20,996	24,087	25,902
Foreign exchange rate contracts	9,498	8,528	8,468	11,377	12,896
Other futures and forwards*	251	238	186	245	284
Option Contracts	27,725	29,745	31,882	32,075	37,275
Interest rate options	20,984	23,687	27,166	27,015	29,448
Foreign currency options	4,025	3,563	2,714	3,336	5,944
Other option contracts*	2,716	2,495	2,002	1,724	1,884
Swaps	103,091	143,100	139,127	149,246	152,736
Interest rate swaps	99,376	138,431	133,277	142,379	144,182
Foreign exchange rate swaps	3,092	4,133	5,373	6,277	7,873
Other swaps*	623	535	476	590	681
Memoranda					
Spot Foreign Exchange Contracts	560	699	745	1,013	2,076
Credit Derivatives	15,863	16,029	14,112	14,151	14,899
Number of banks reporting derivatives	956	1,010	1,031	1,067	1,045
Replacement cost of interest rate and foreign exchange rate contracts **	1,570	5,765	3,475	3,753	3,242

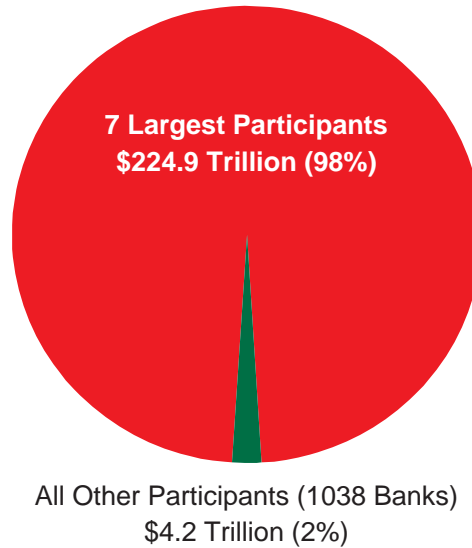
* Not reported by banks with less than \$300 million in assets.

** 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

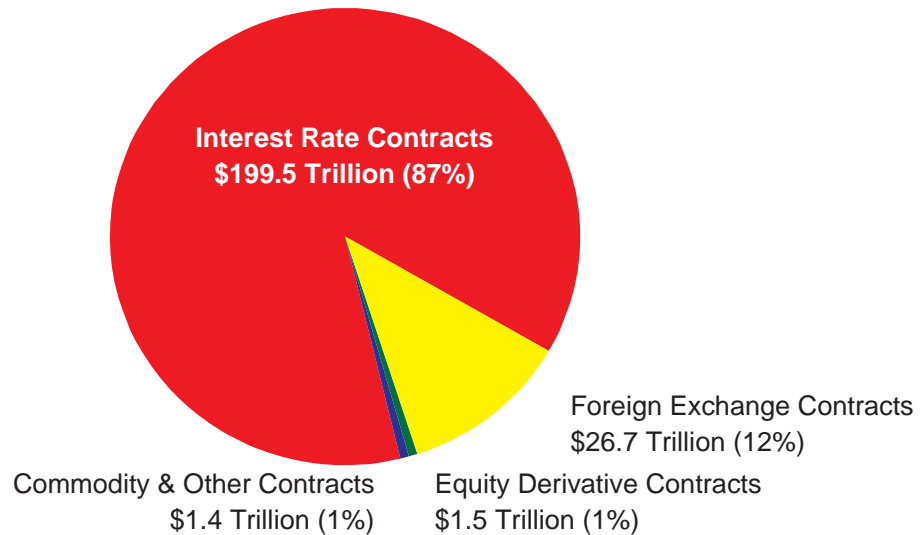
March 31, 2011



Composition of Commercial Bank Derivatives*

Notional Amounts

March 31, 2011



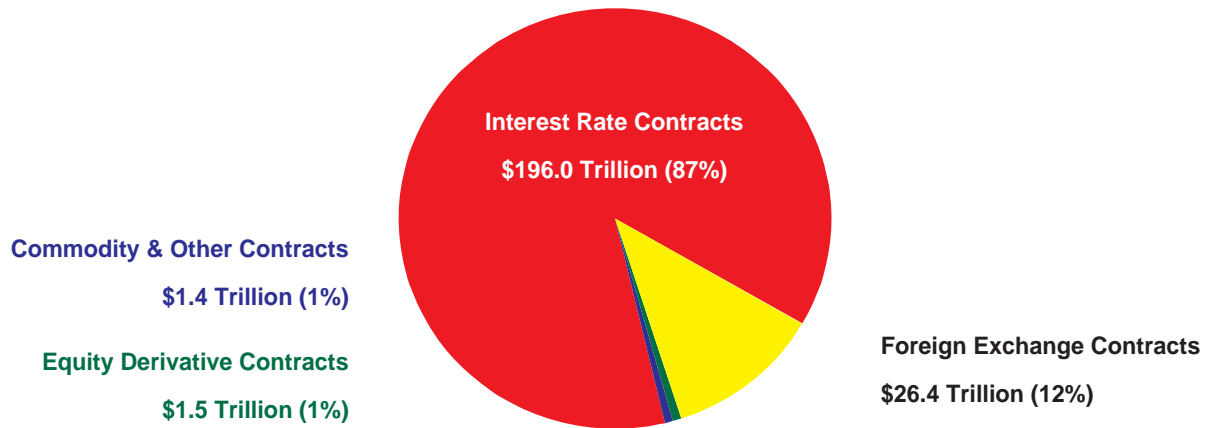
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,912 billion for the seven largest participants and \$164 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

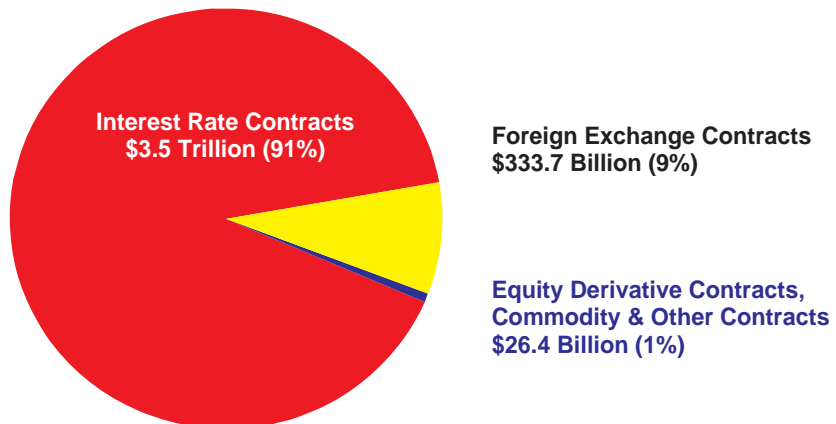
March 31, 2011



Not Held for Trading

Notional Amounts

March 31, 2011



* 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 \$2,076 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

March 31, 2011
(\$ Millions)

Held for Trading

177 Banks Held Derivative Contracts for Trading
7 Largest Participants Held 98% of Total (Notional Amount)
(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	2,706,203	414,100	73,088	67,092	3,260,483	88,492
Gross negative fair value	2,627,616	407,216	71,205	65,954	3,171,991	
All other participants						
Gross positive fair value	16,291	30,679	976	1,514	49,460	1,972
Gross negative fair value	15,976	28,885	1,113	1,514	47,488	
Total						
Gross positive fair value	2,722,494	444,779	74,064	68,605	3,309,943	90,464
Gross negative fair value	2,643,591	436,100	72,318	67,469	3,219,479	

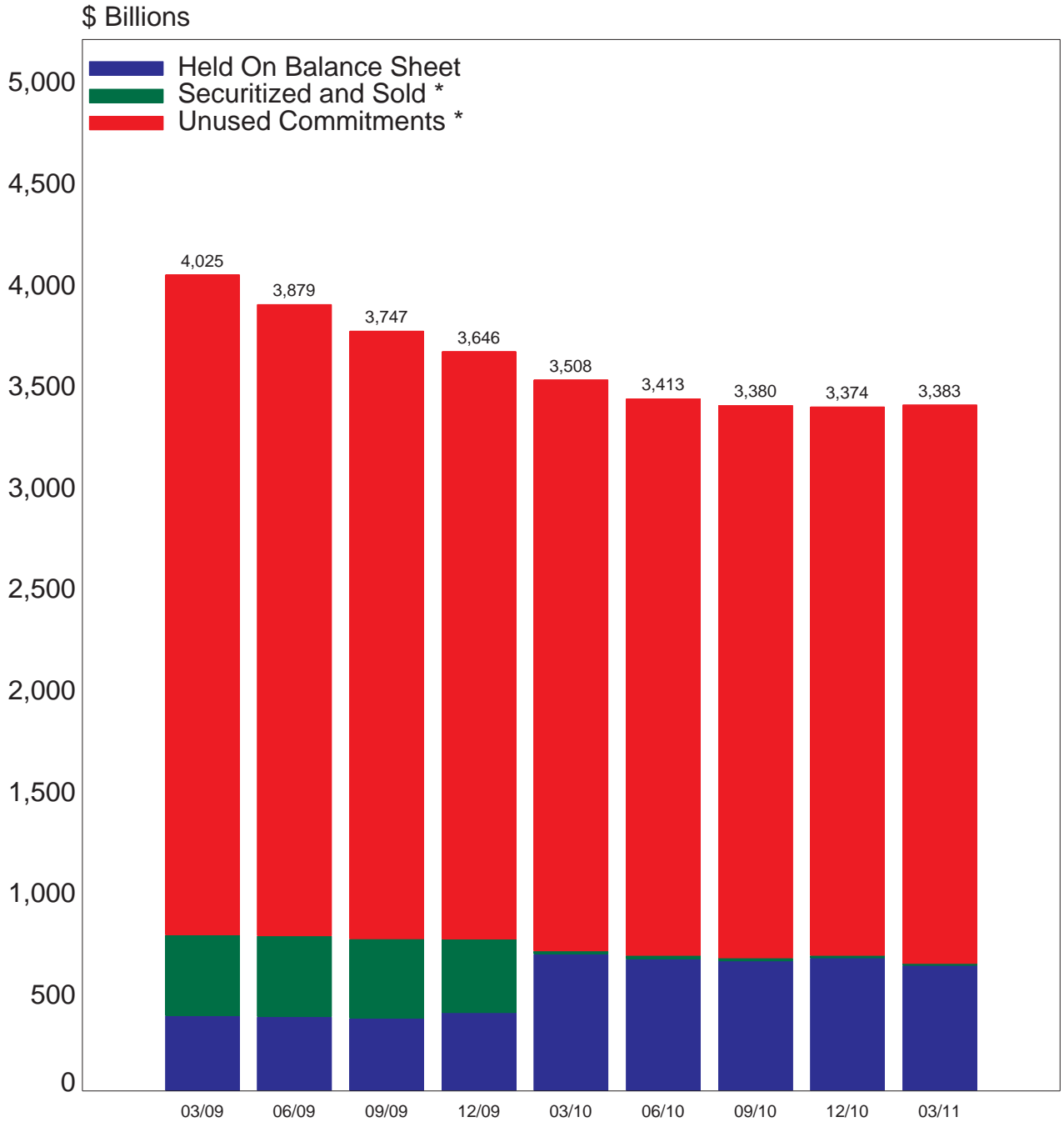
Held for Purposes Other than Trading

954 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 88% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	55,631	10,417	0	113	66,161	8,303
Gross negative fair value	43,585	12,033	62	2,178	57,858	
All other participants						
Gross positive fair value	6,368	2,369	243	40	9,020	2,656
Gross negative fair value	4,955	1,219	163	27	6,364	
Total						
Gross positive fair value	61,999	12,785	243	153	75,181	10,959
Gross negative fair value	48,540	13,252	224	2,205	64,222	

Expansion of Commercial Bank Credit Card Lines

2009-2011



Loans Outstanding (\$ Billions)

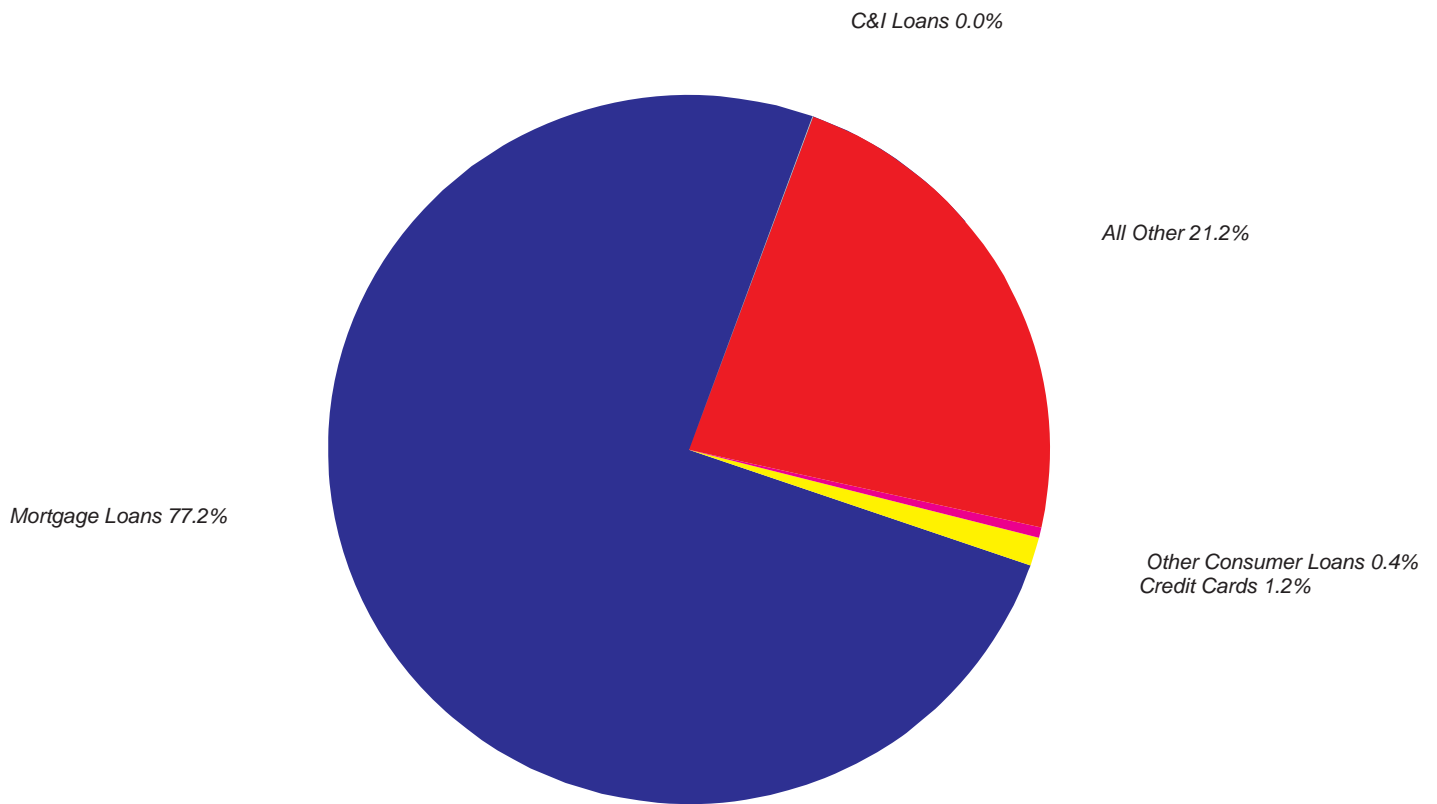
Held On Balance Sheet	367.4	364.6	356.9	383.7	672.1	649.4	638.9	652.8	615.7
Securitized and Sold *	399.1	397.9	391.4	363.5	16.1	15.5	14.3	13.7	11.6
Unused Commitments *	3,258.6	3,116.5	2,999.2	2,898.9	2,819.7	2,747.8	2,726.7	2,707.6	2,756.0
Total	4,025.1	3,879.0	3,747.5	3,646.1	3,507.9	3,412.7	3,379.9	3,374.1	3,383.3

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

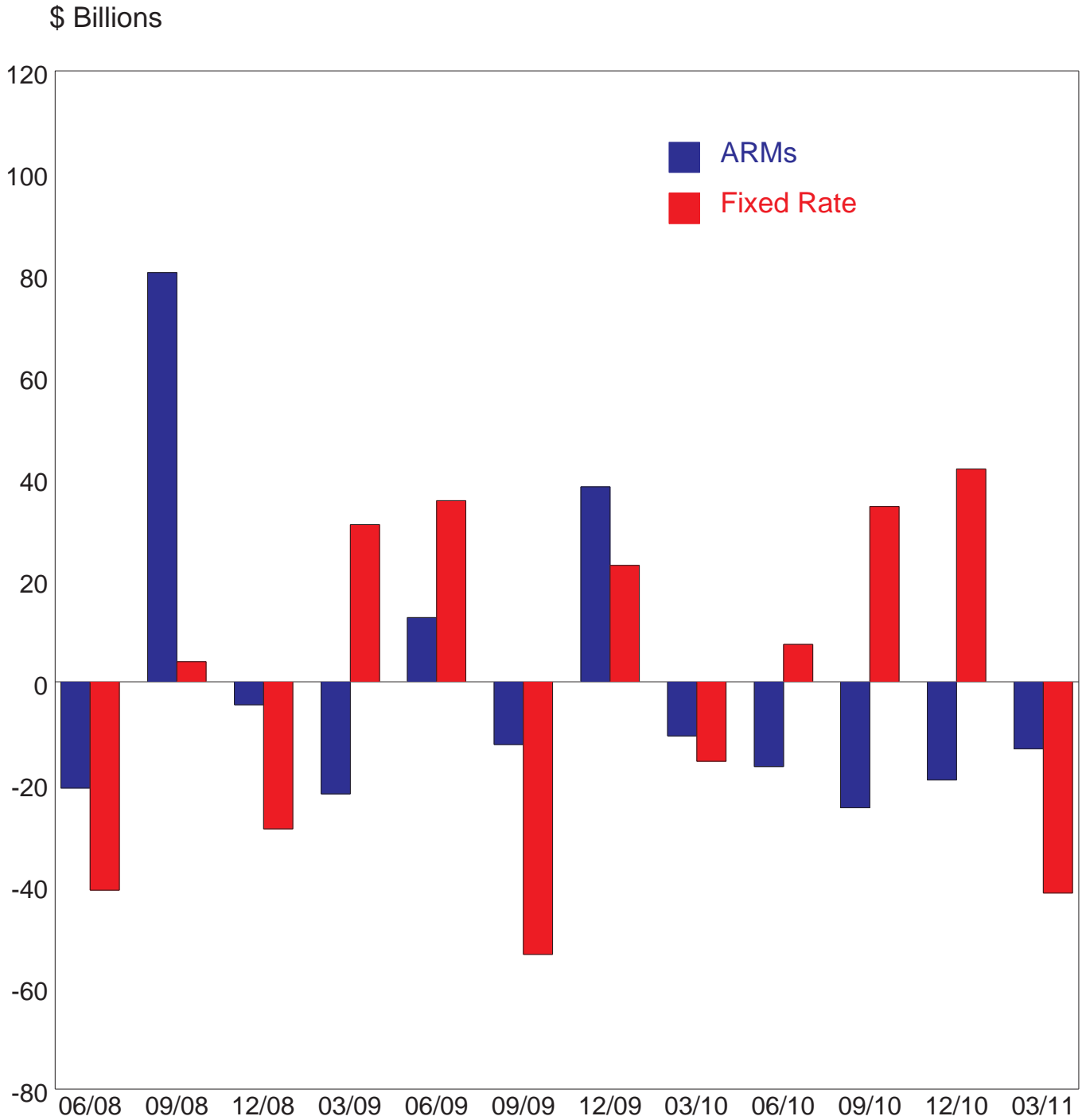
March 31, 2011



* Assets securitized and sold with servicing retained or with recourse or other

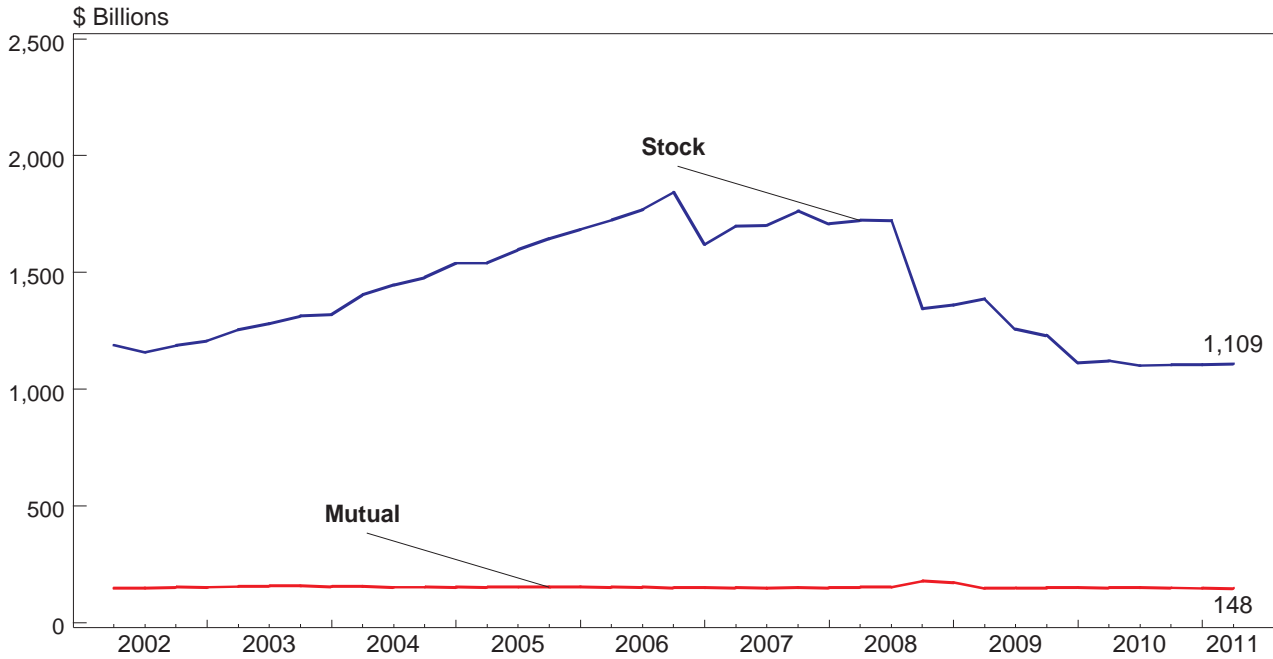
Growth Rates of ARMs and Fixed-Rate Mortgages

2008 - 2011



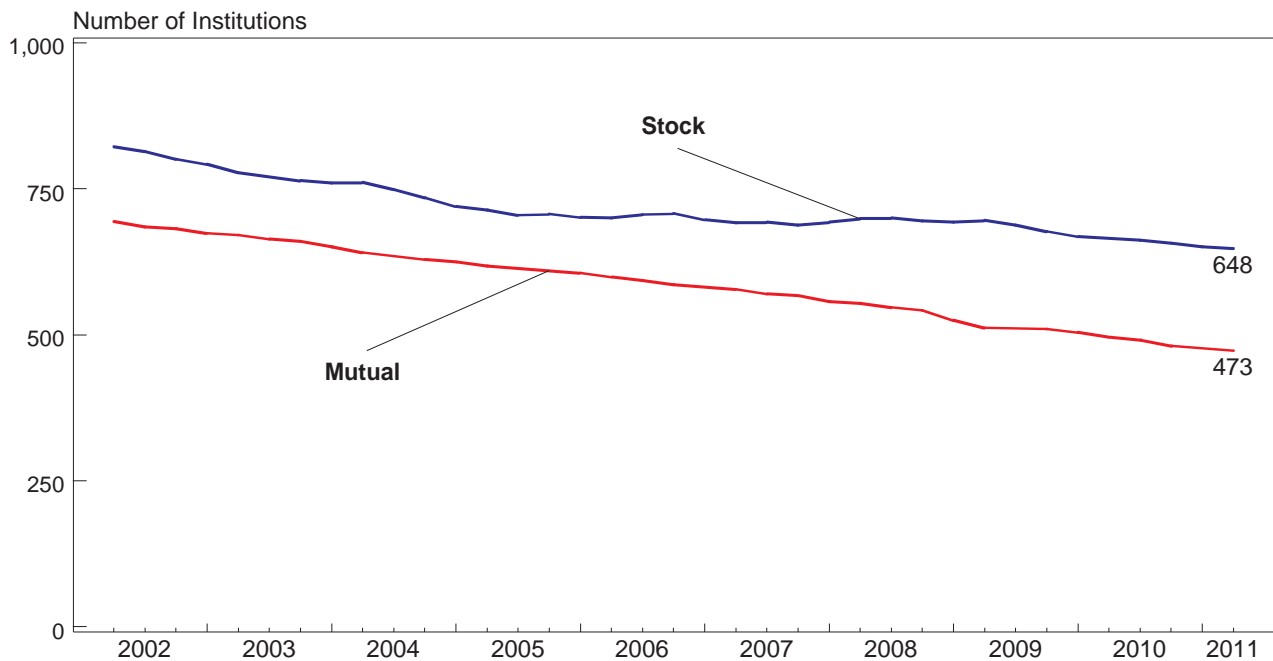
Assets of Mutual and Stock Savings Institutions

2002 - 2011



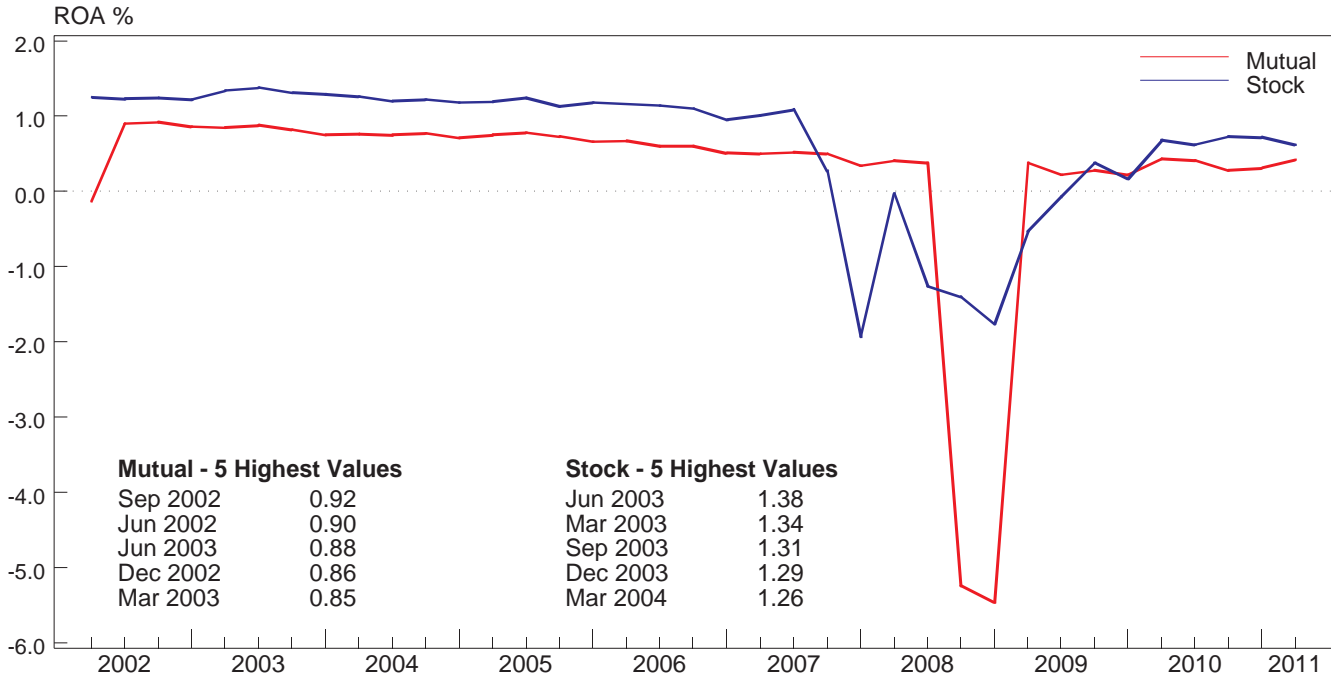
Number of Mutual and Stock Savings Institutions

2002 - 2011



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

2002-2011



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

2002-2011

