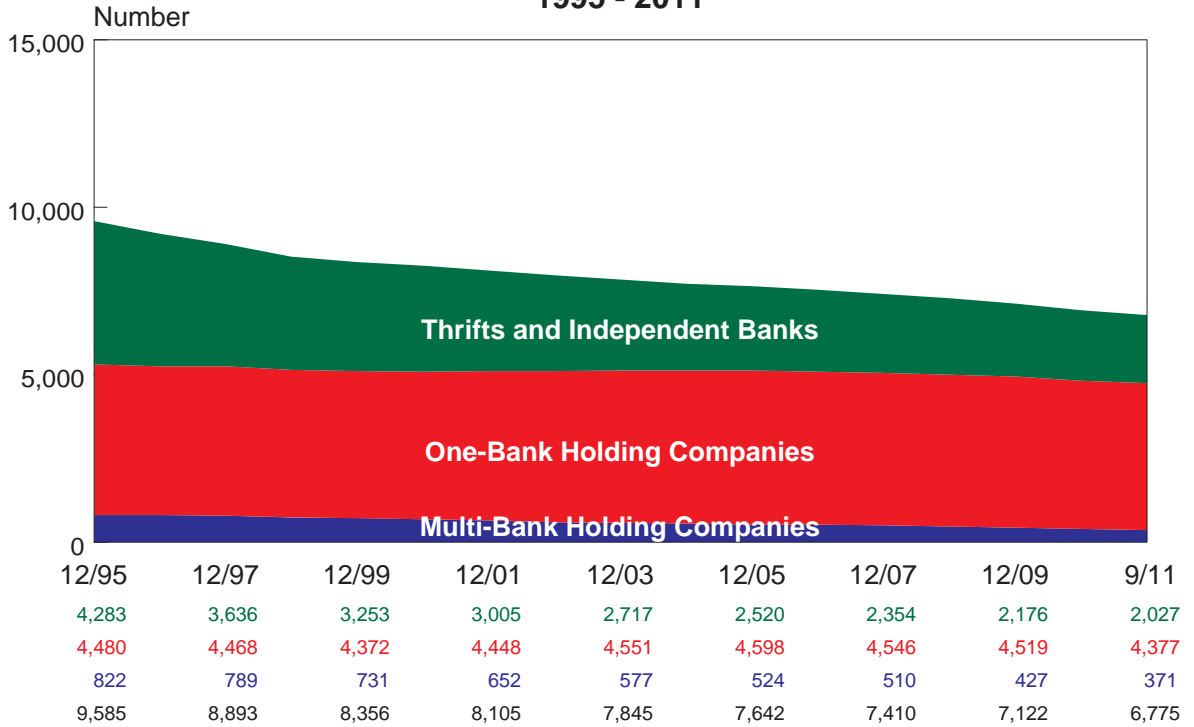


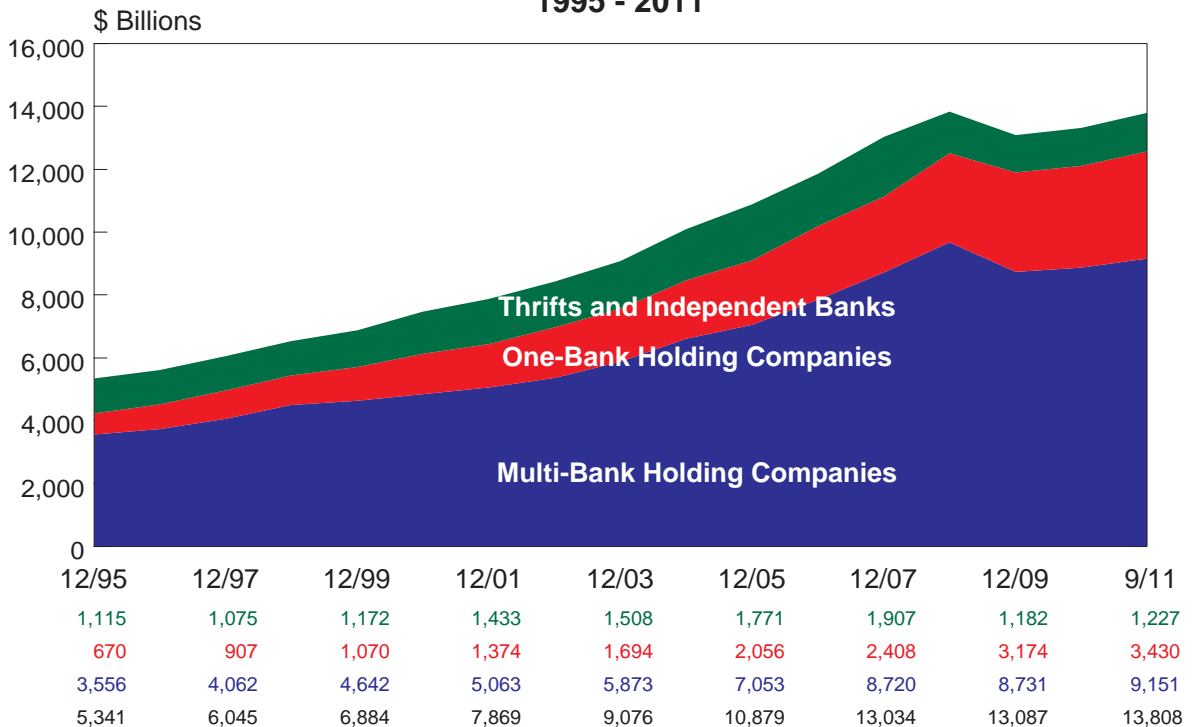
Number of FDIC-Insured Banking Organizations

1995 - 2011



Assets of FDIC-Insured Banking Organizations

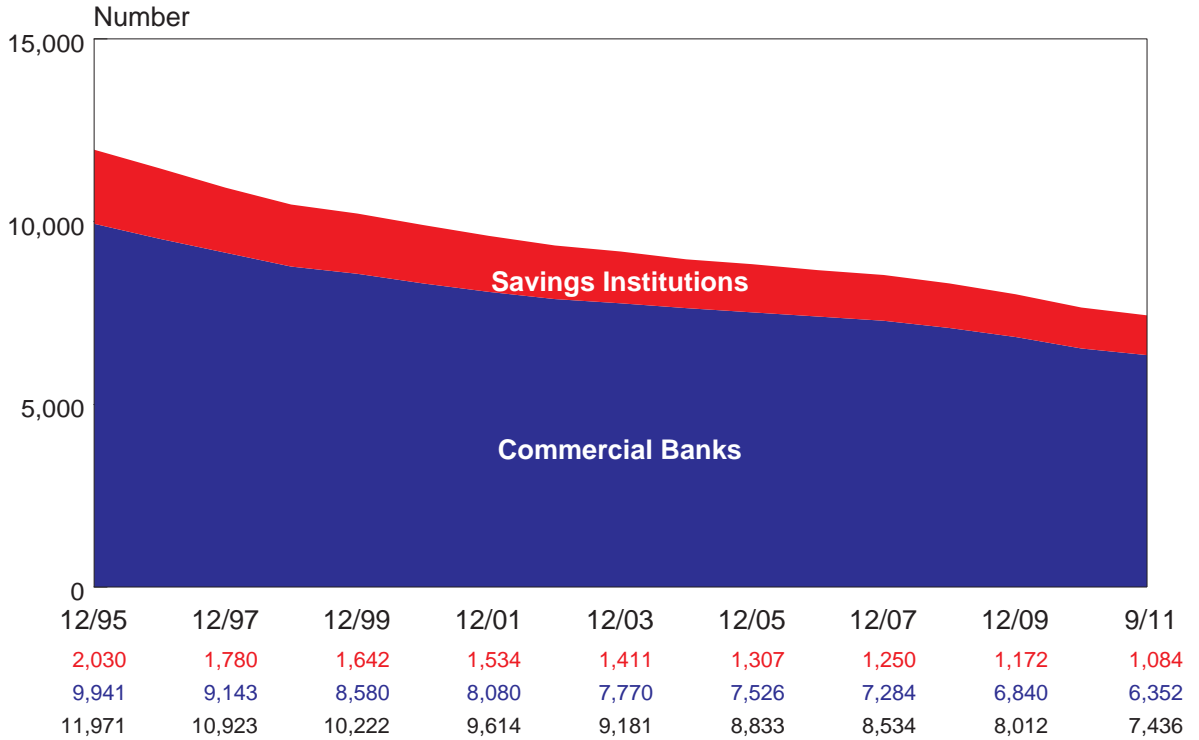
1995 - 2011



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

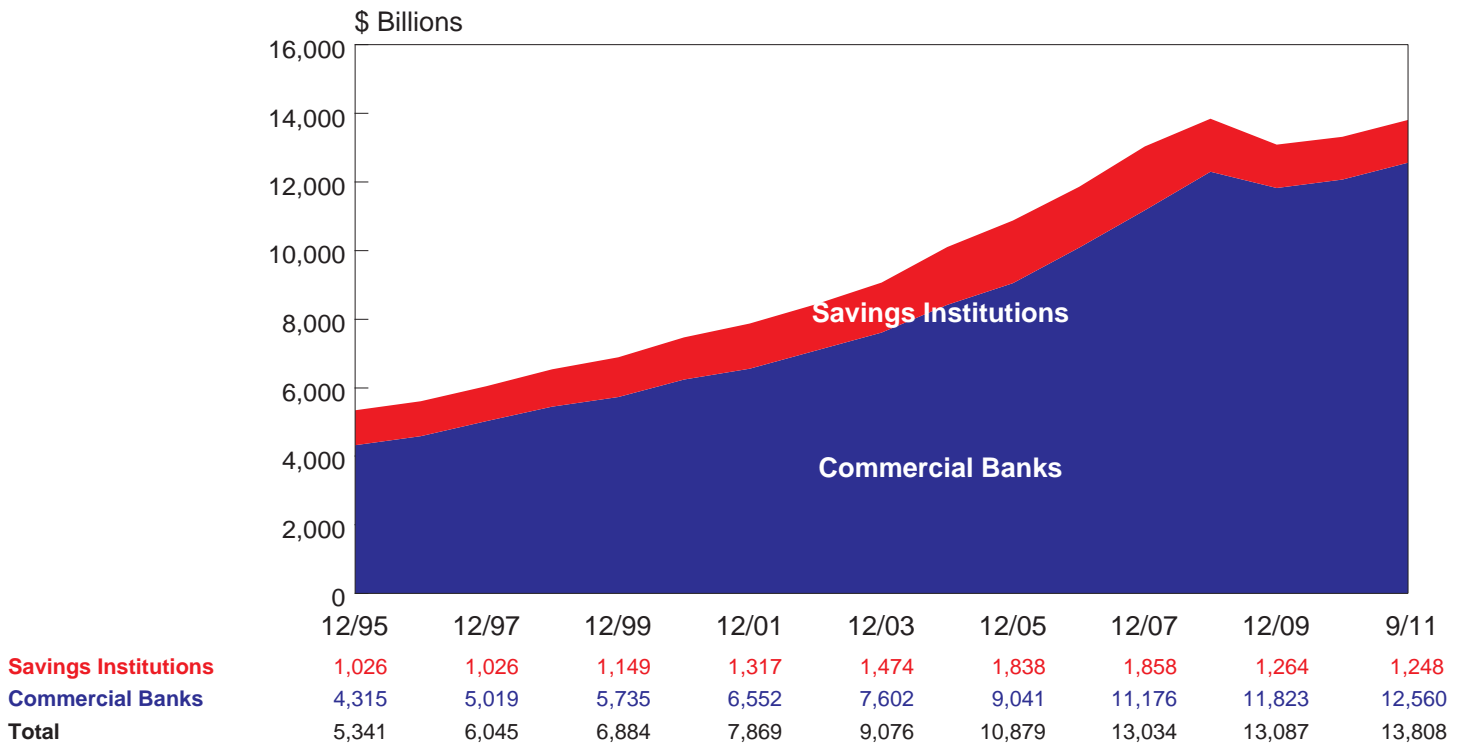
Number of FDIC-Insured Institutions

1995 - 2011



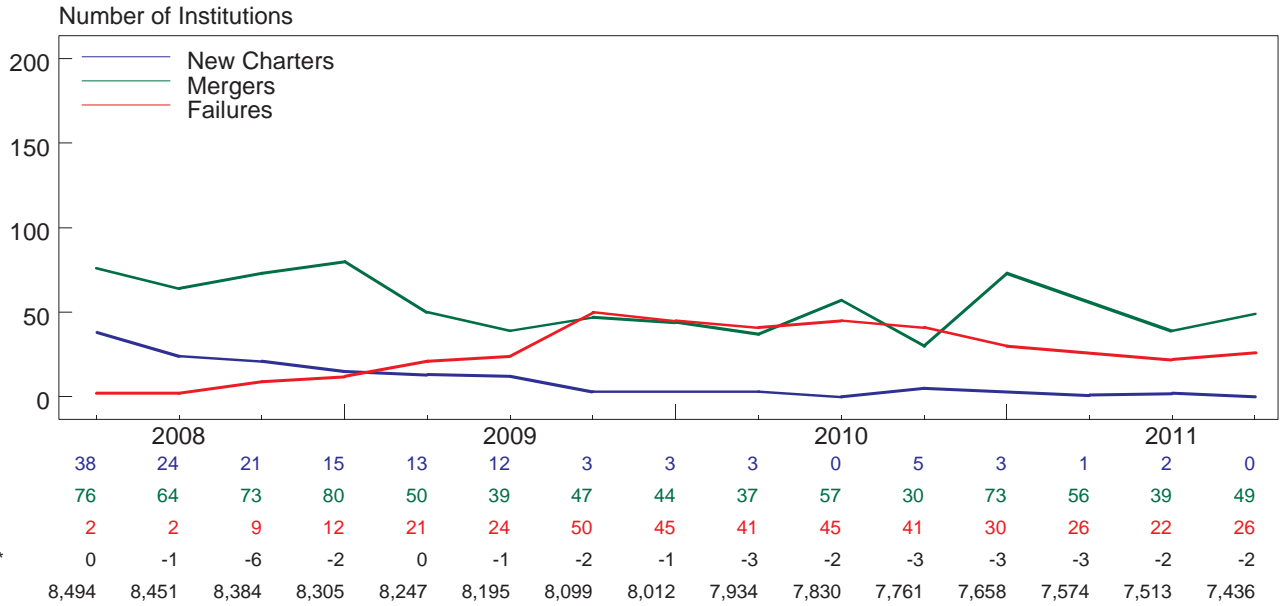
Assets of FDIC-Insured Institutions

1995 - 2011



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2008 - 2011

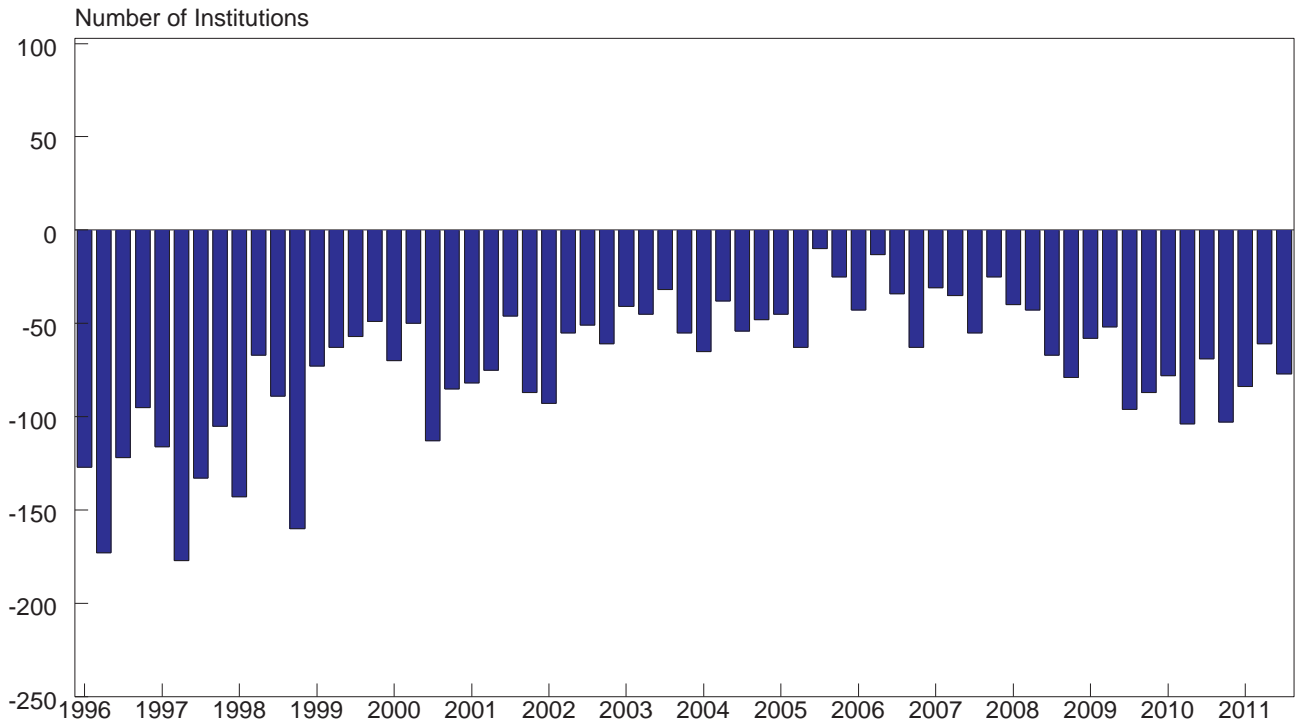


New Charters
Mergers
Failures
Other Changes, Net*

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

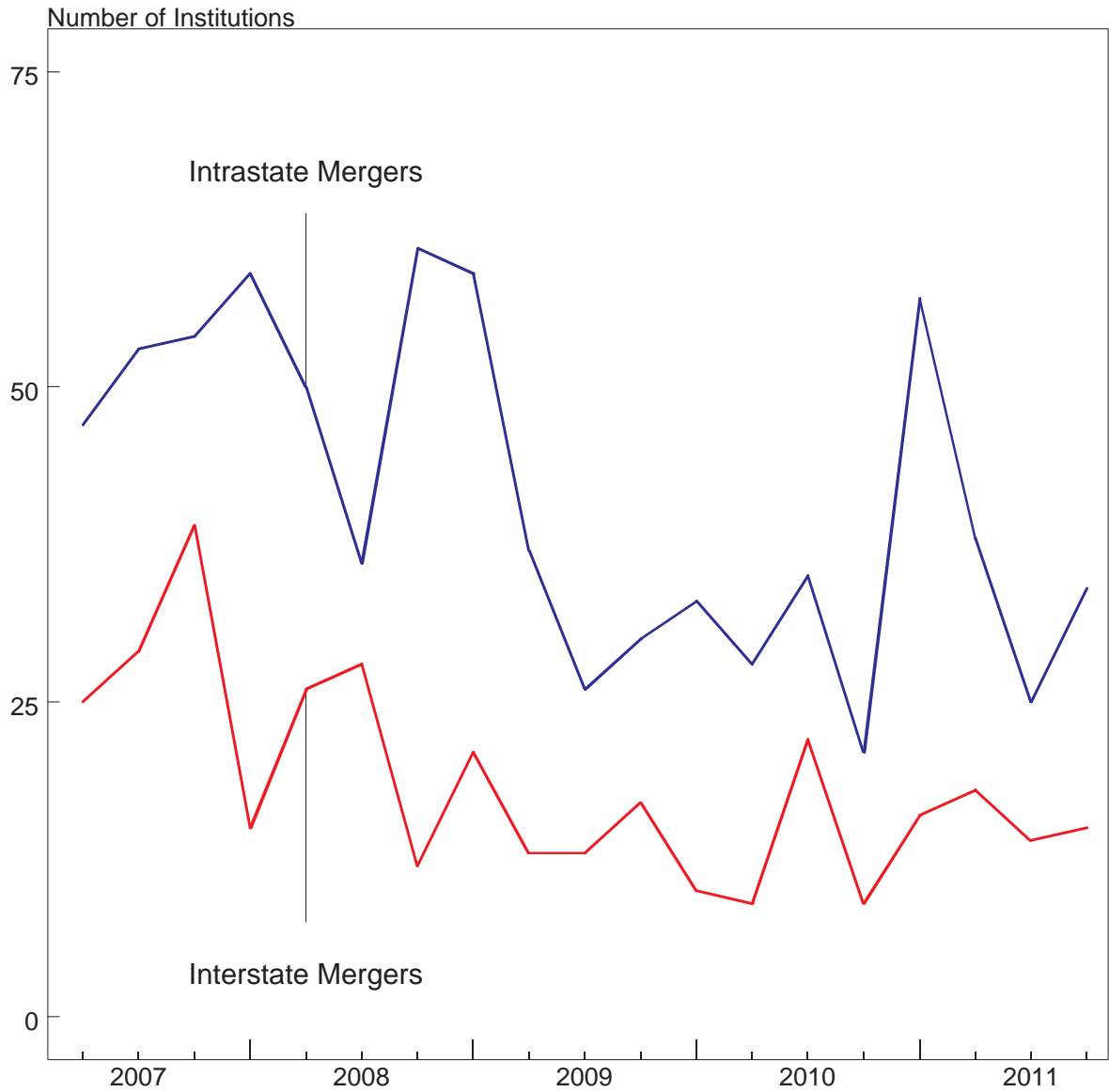
Quarterly Change in the Number of FDIC-Insured Institutions

1996-2011



Institution Mergers: Interstate vs. Intrastate

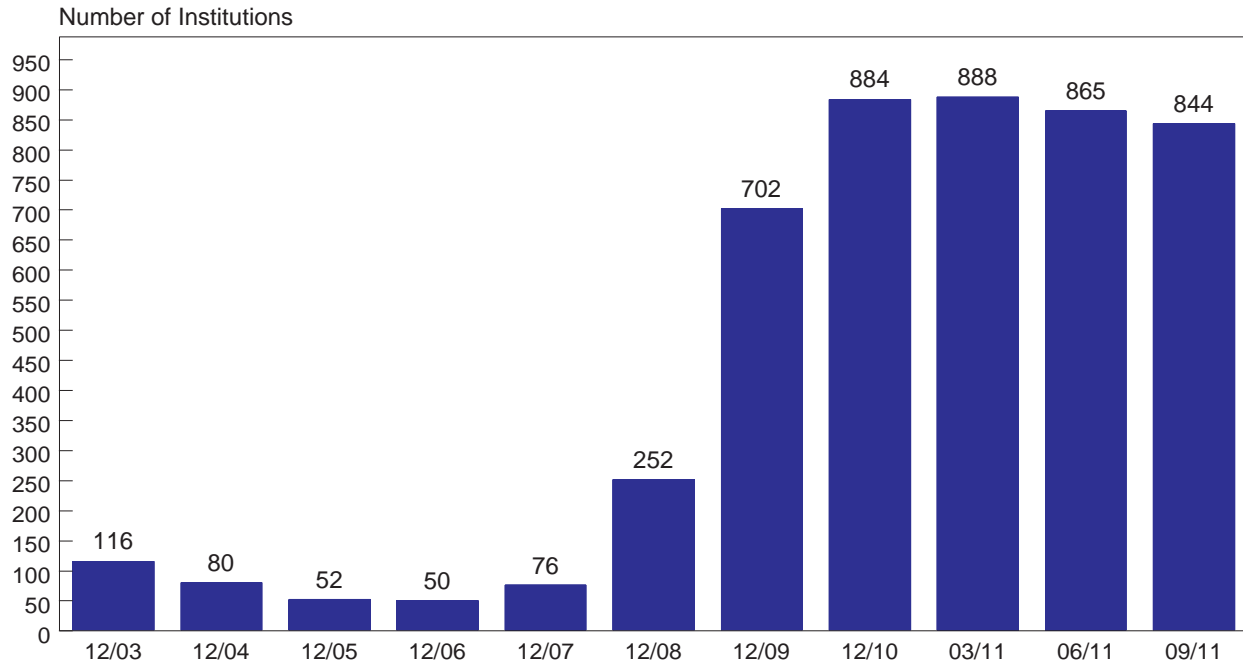
Quarterly, 2007 - 2011



Intrastate Mergers	47	53	54	59	50	36	61	59	37	26	30	33	28	35	21	57	38	25	34
Interstate Mergers	25	29	39	15	26	28	12	21	13	13	17	10	9	22	9	16	18	14	15

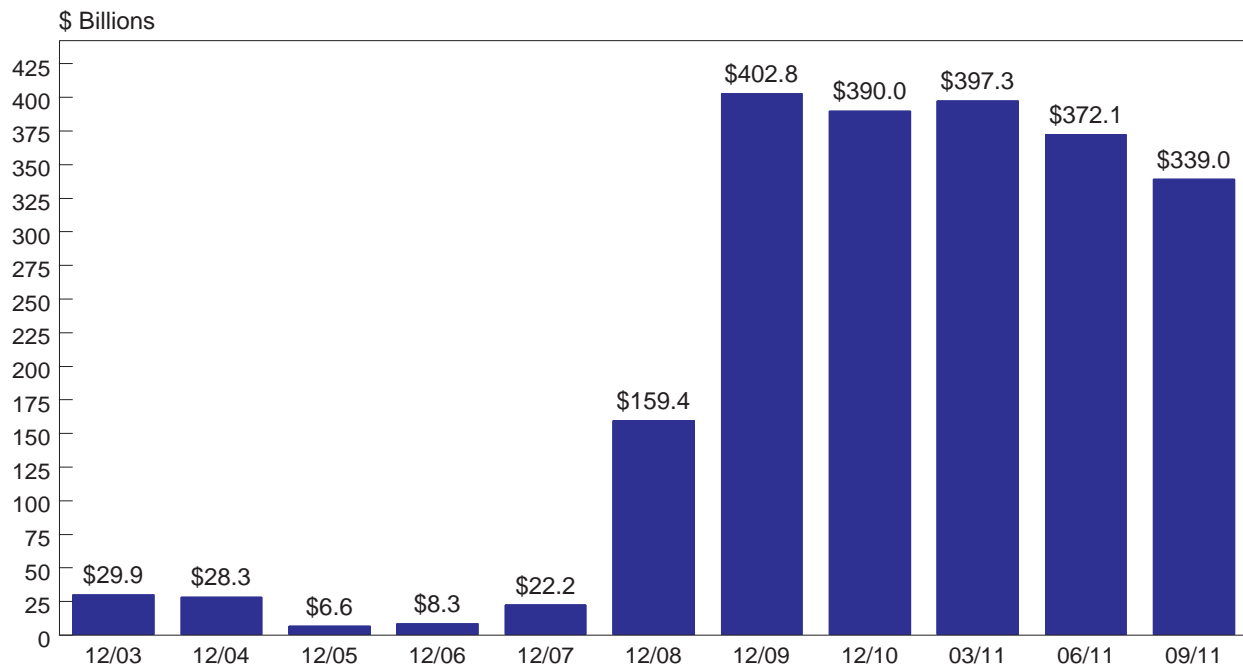
Number of FDIC-Insured "Problem" Institutions

2003-2011



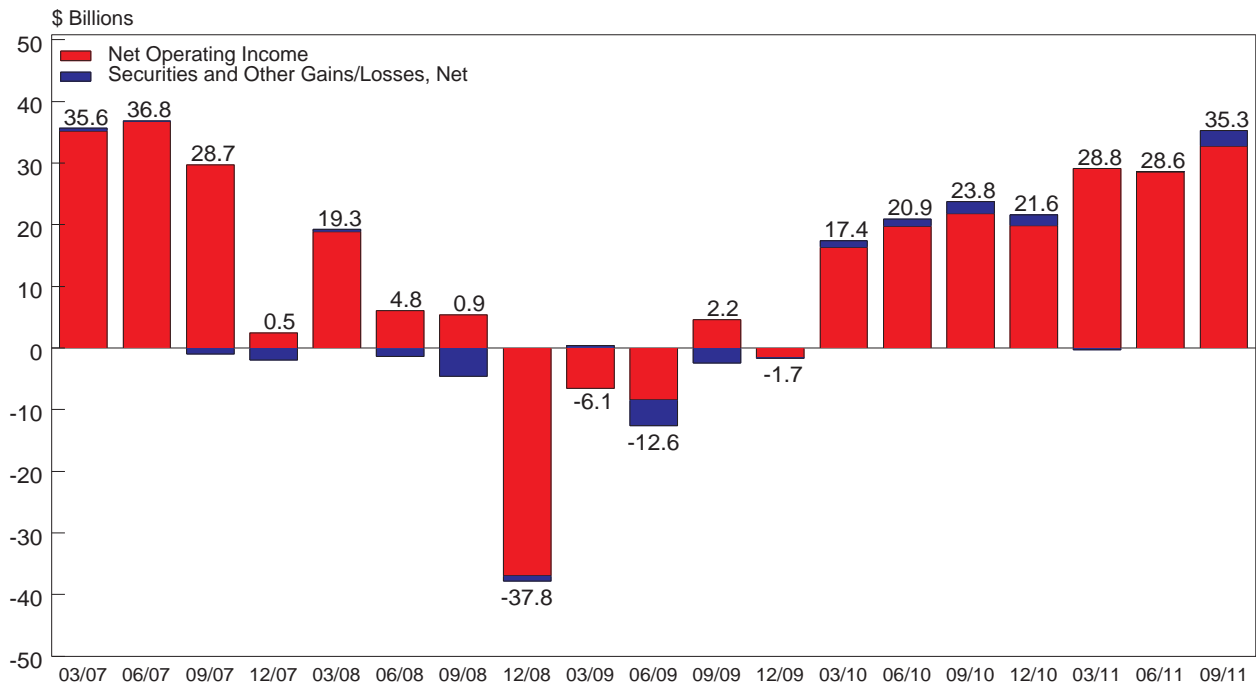
Assets of FDIC-Insured "Problem" Institutions

2003-2011



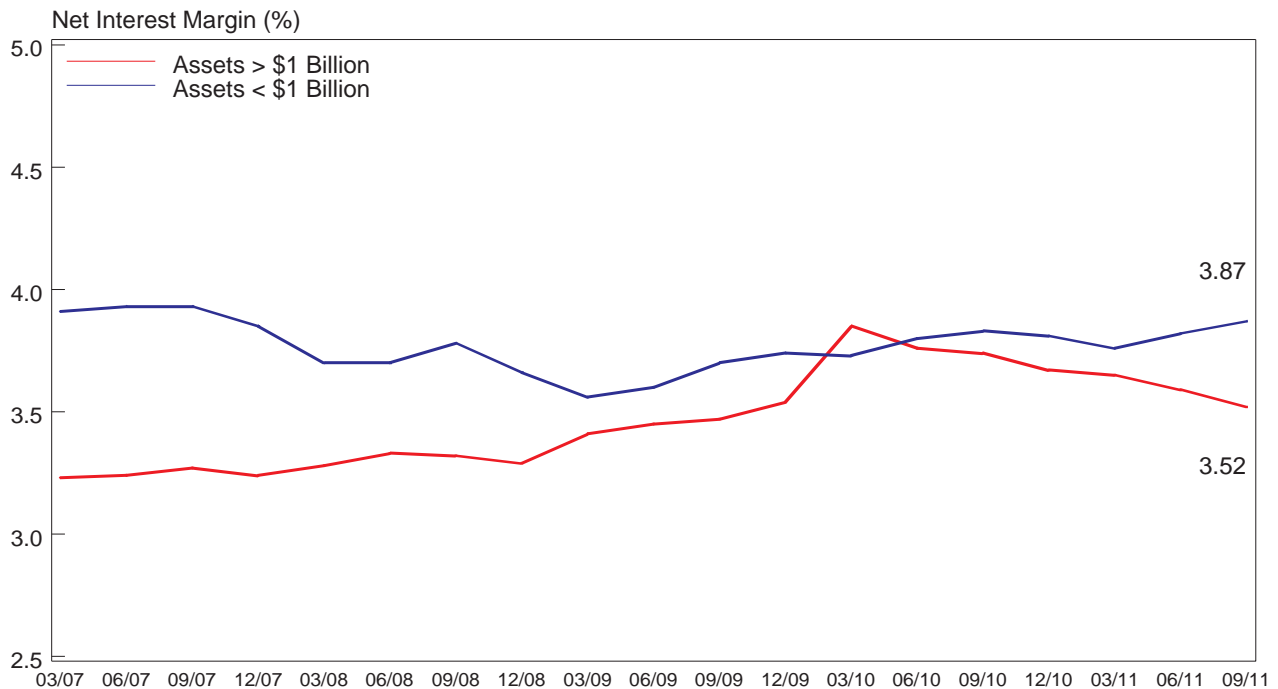
Quarterly Net Income

2007-2011



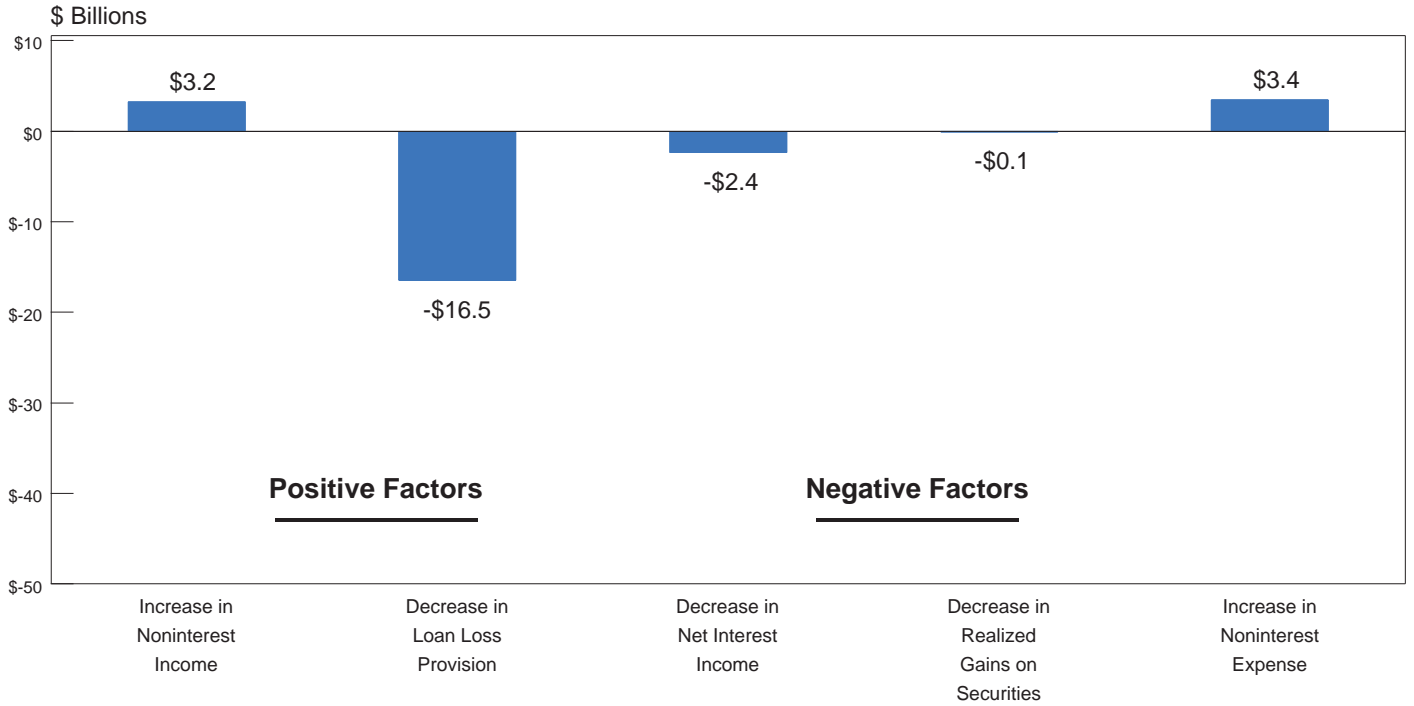
Quarterly Net Interest Margins, Annualized

2007 - 2011



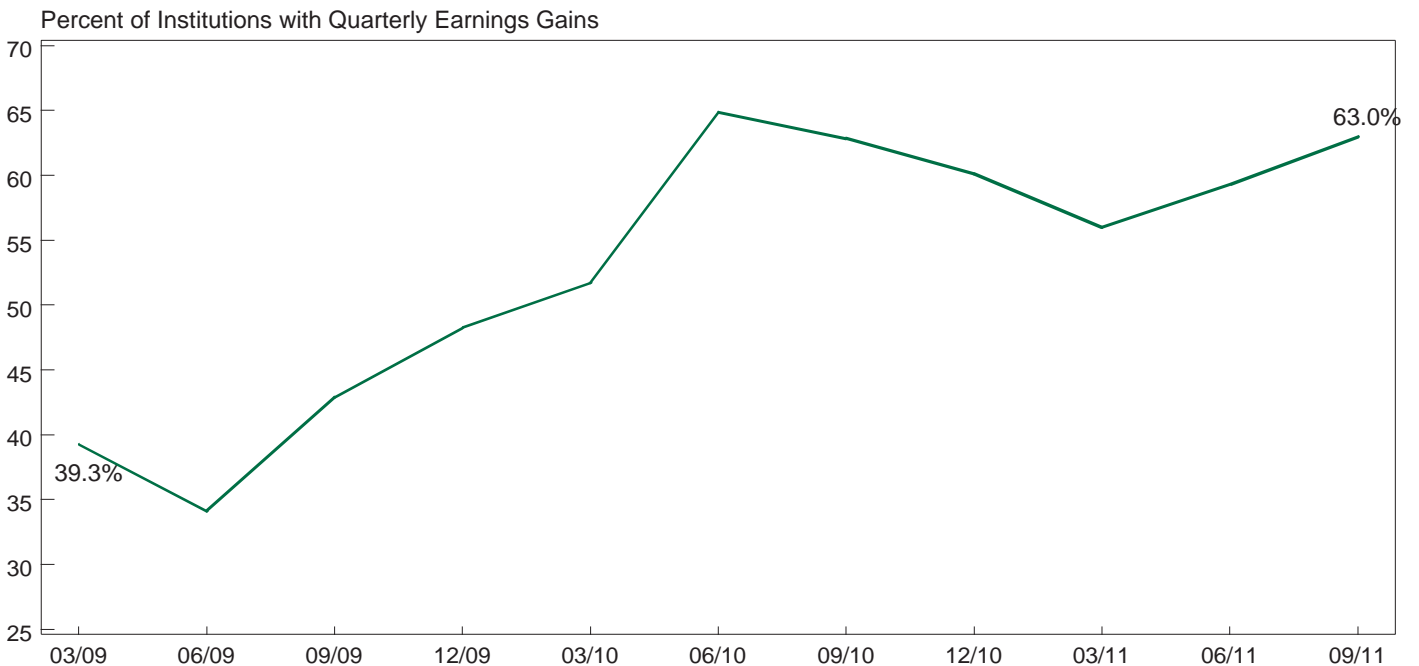
Major Factors Affecting Earnings

3rd Quarter 2011 vs. 3rd Quarter 2010

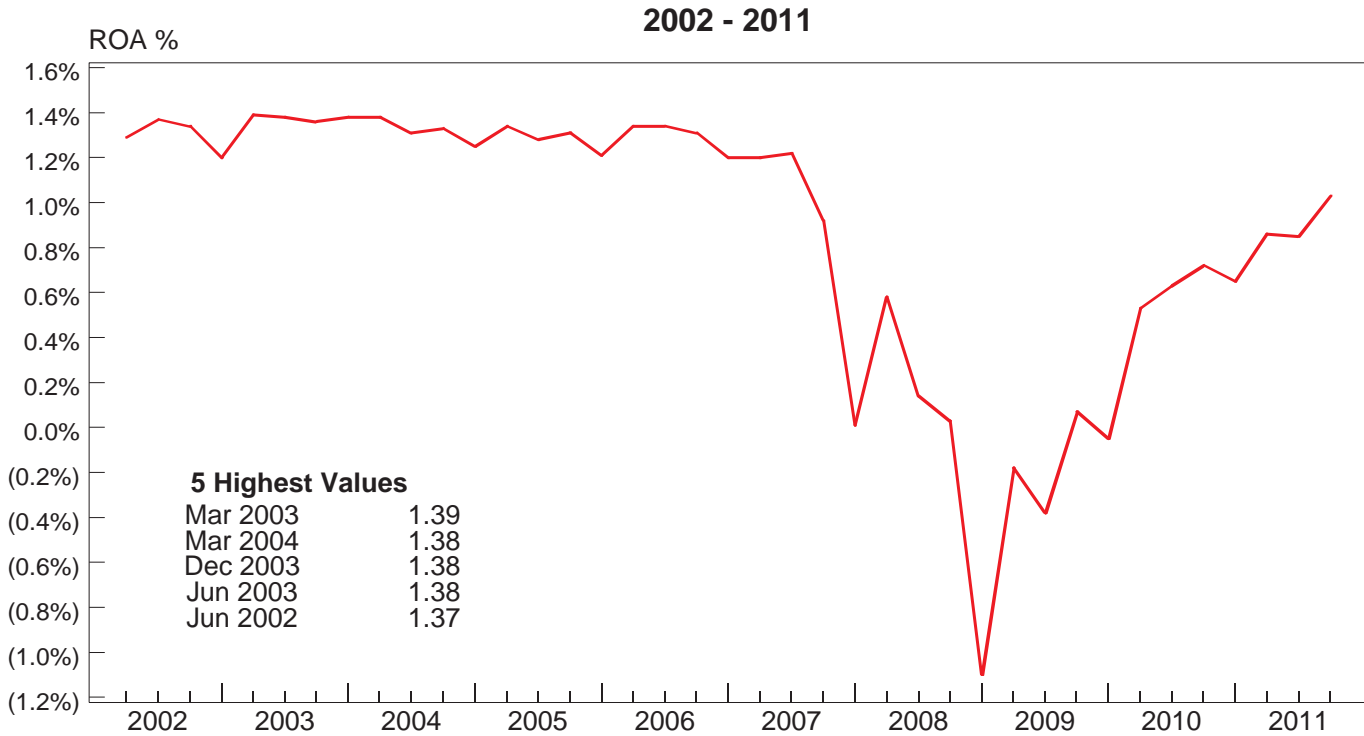


Percentage of Insured Institutions With Earnings Gains

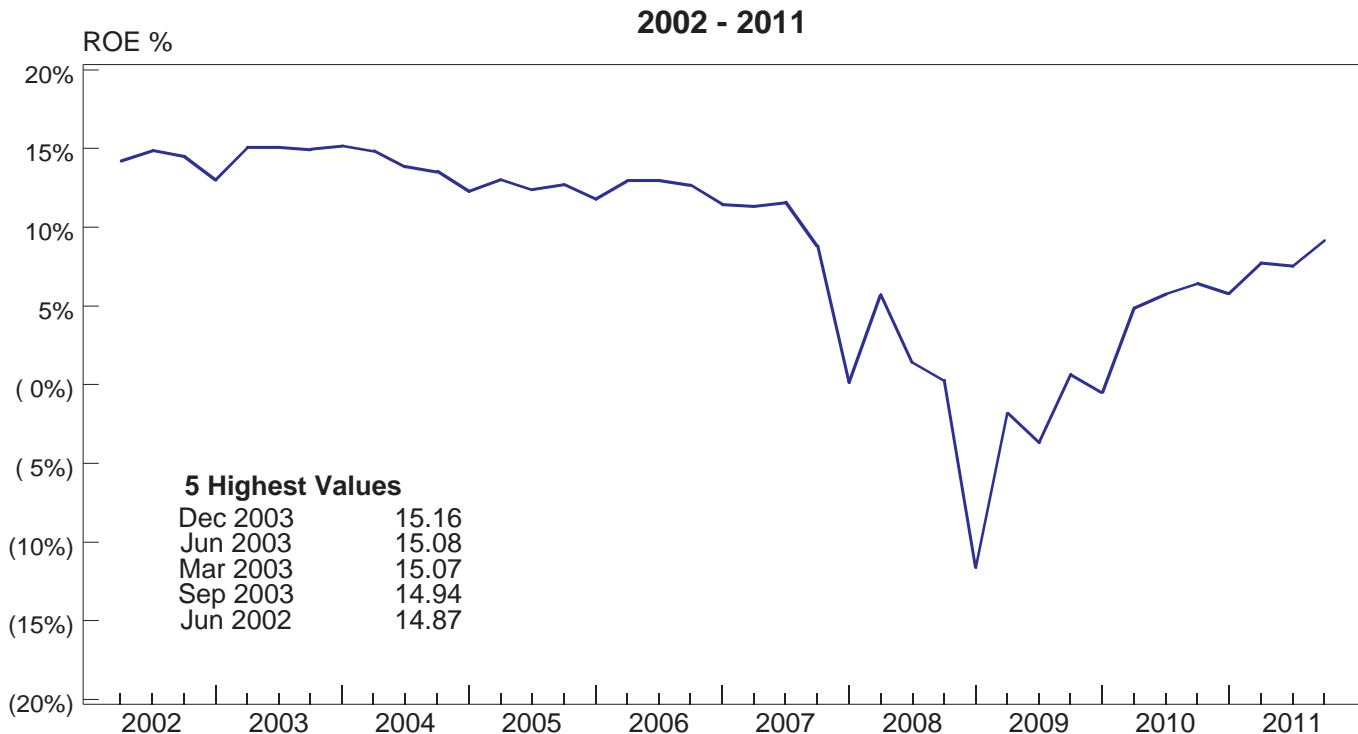
Compared to Year-Earlier Quarter, 2009-2011



Quarterly Return on Assets (ROA), Annualized

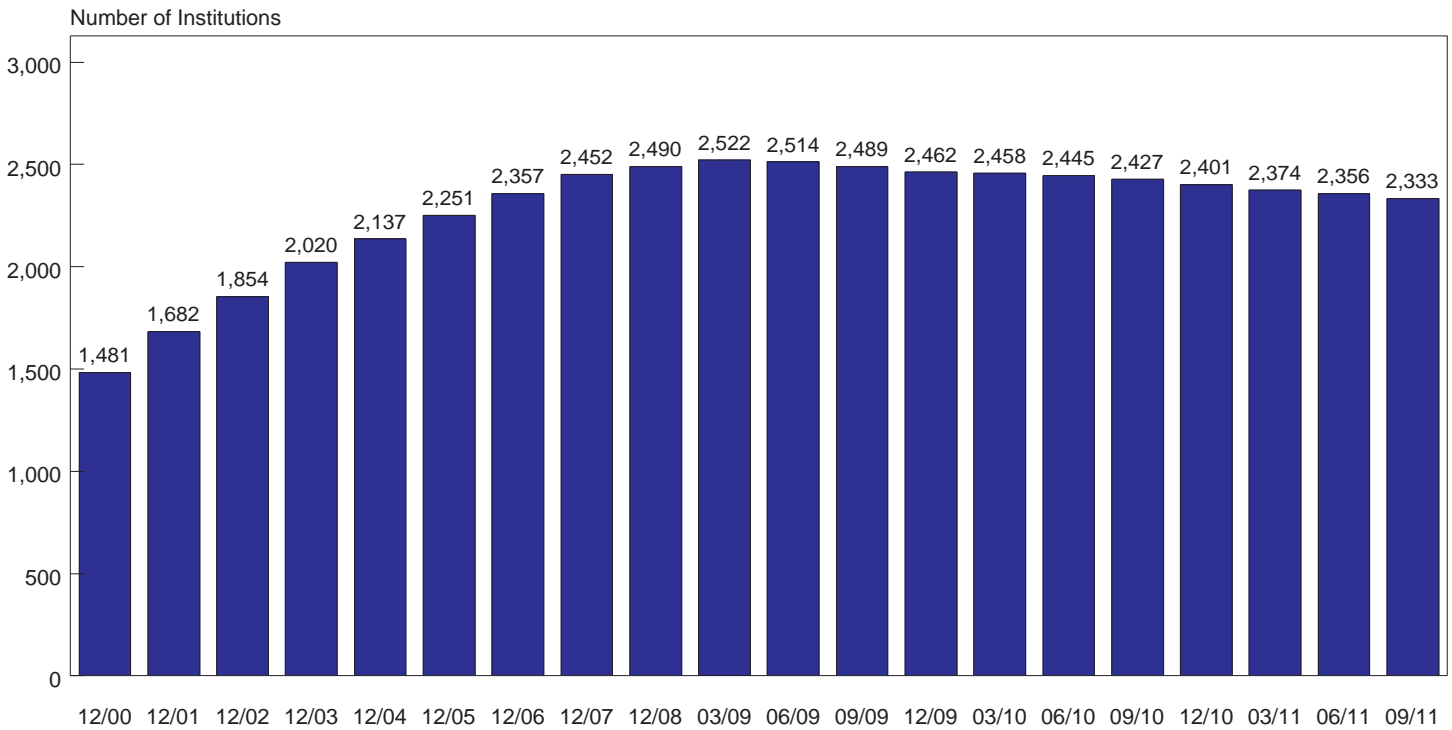


Quarterly Return on Equity (ROE), Annualized



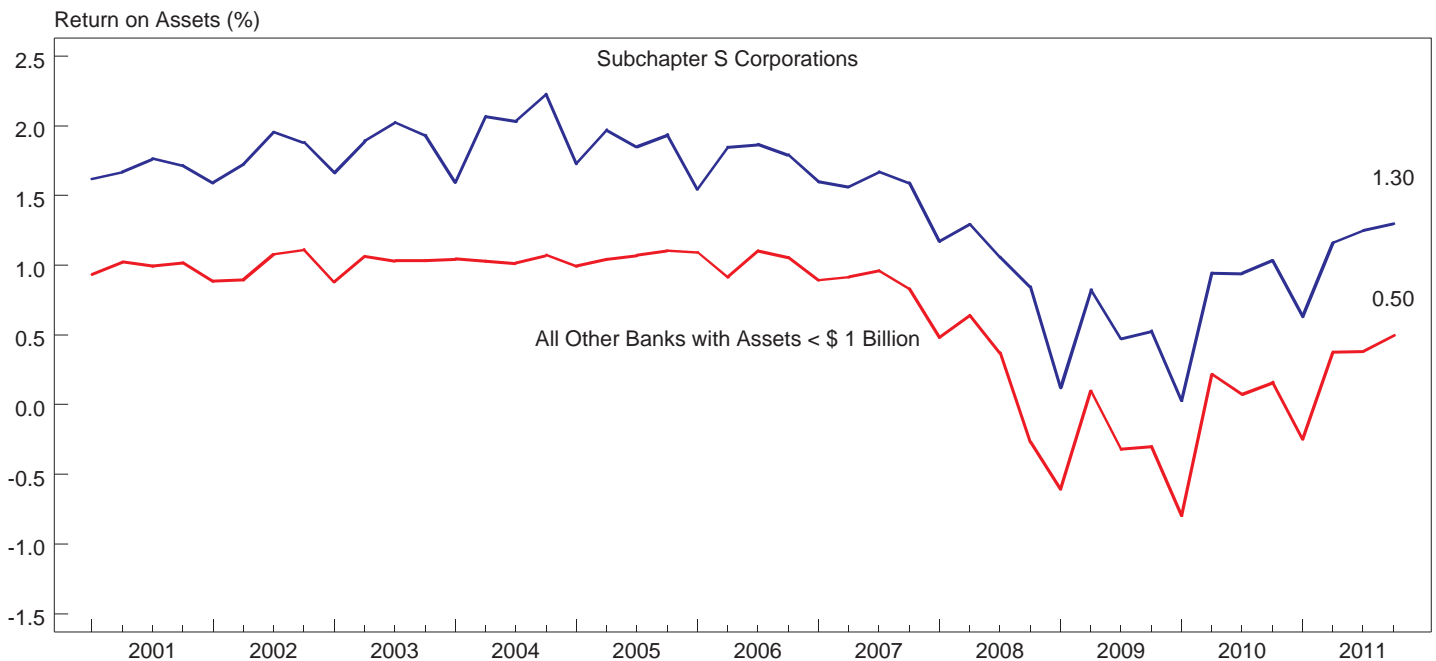
Number of Subchapter S Corporations

2000-2011



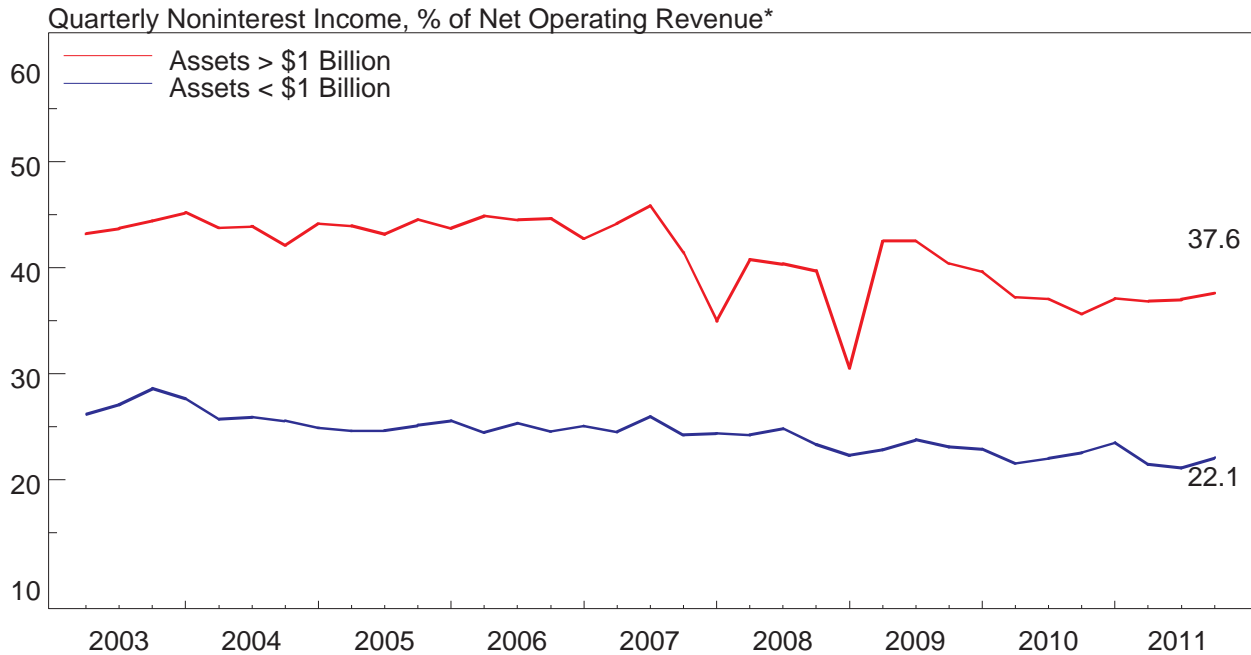
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2000-2011



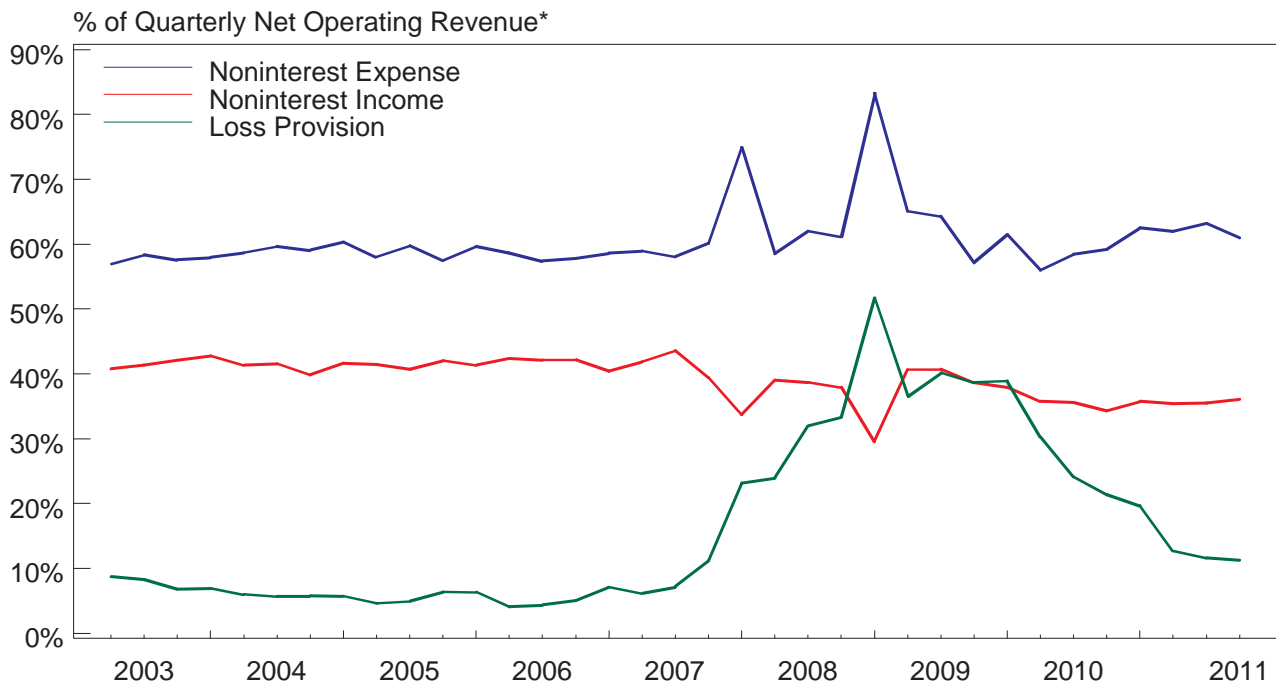
Noninterest Income as a Percentage of Net Operating Revenue*

2003 - 2011



Trends in FDIC-Insured Institutions' Income & Expenses

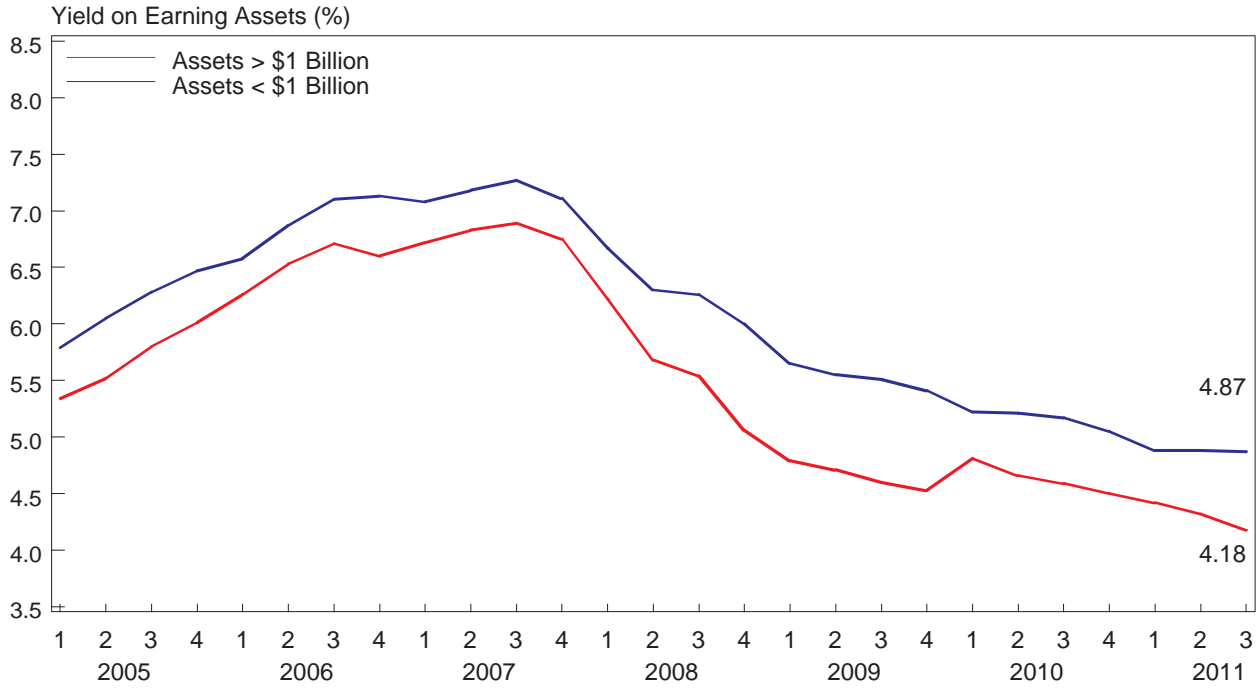
2003 - 2011



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

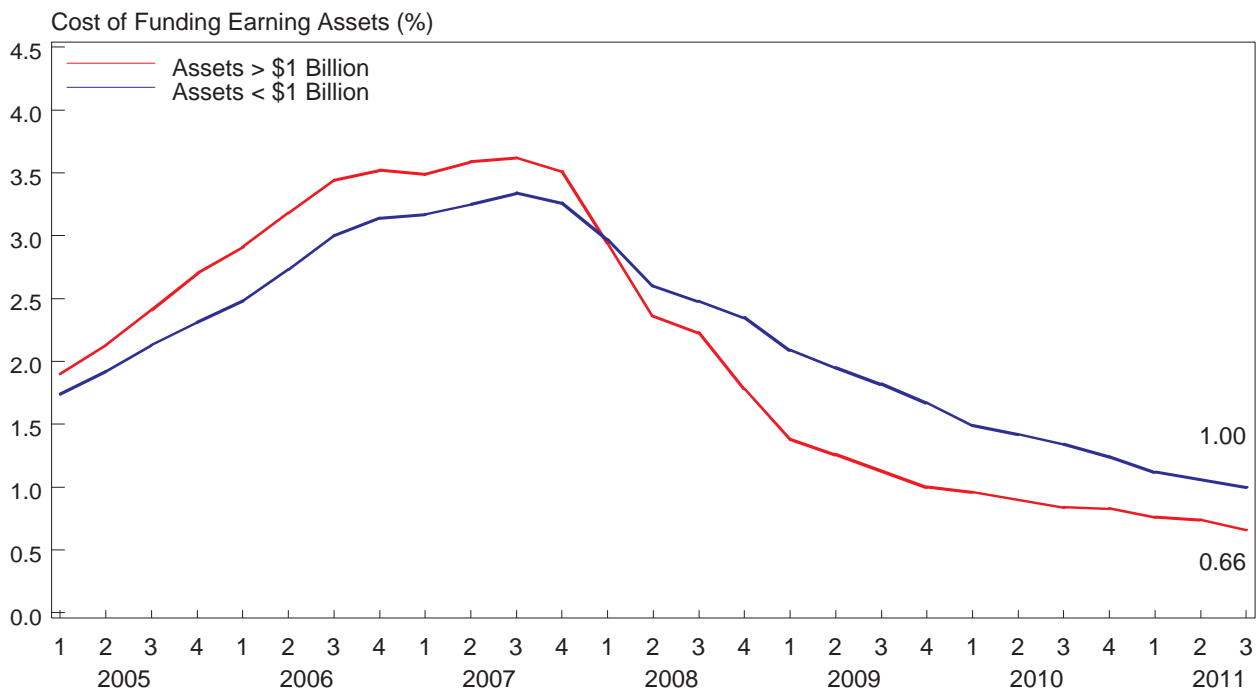
Quarterly Yield on Earning Assets

2005 - 2011



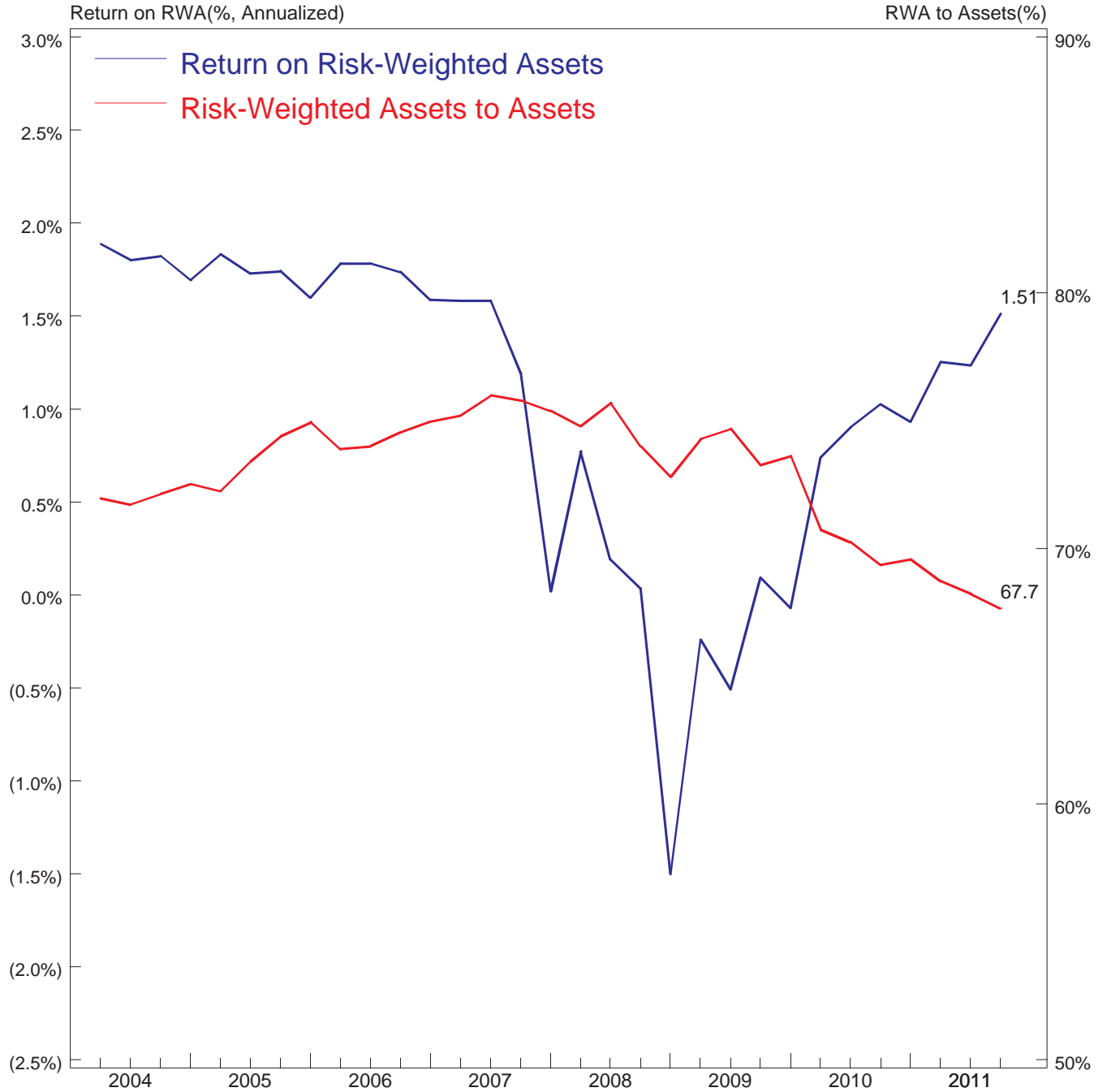
Quarterly Cost of Funding Earning Assets

2005 - 2011



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

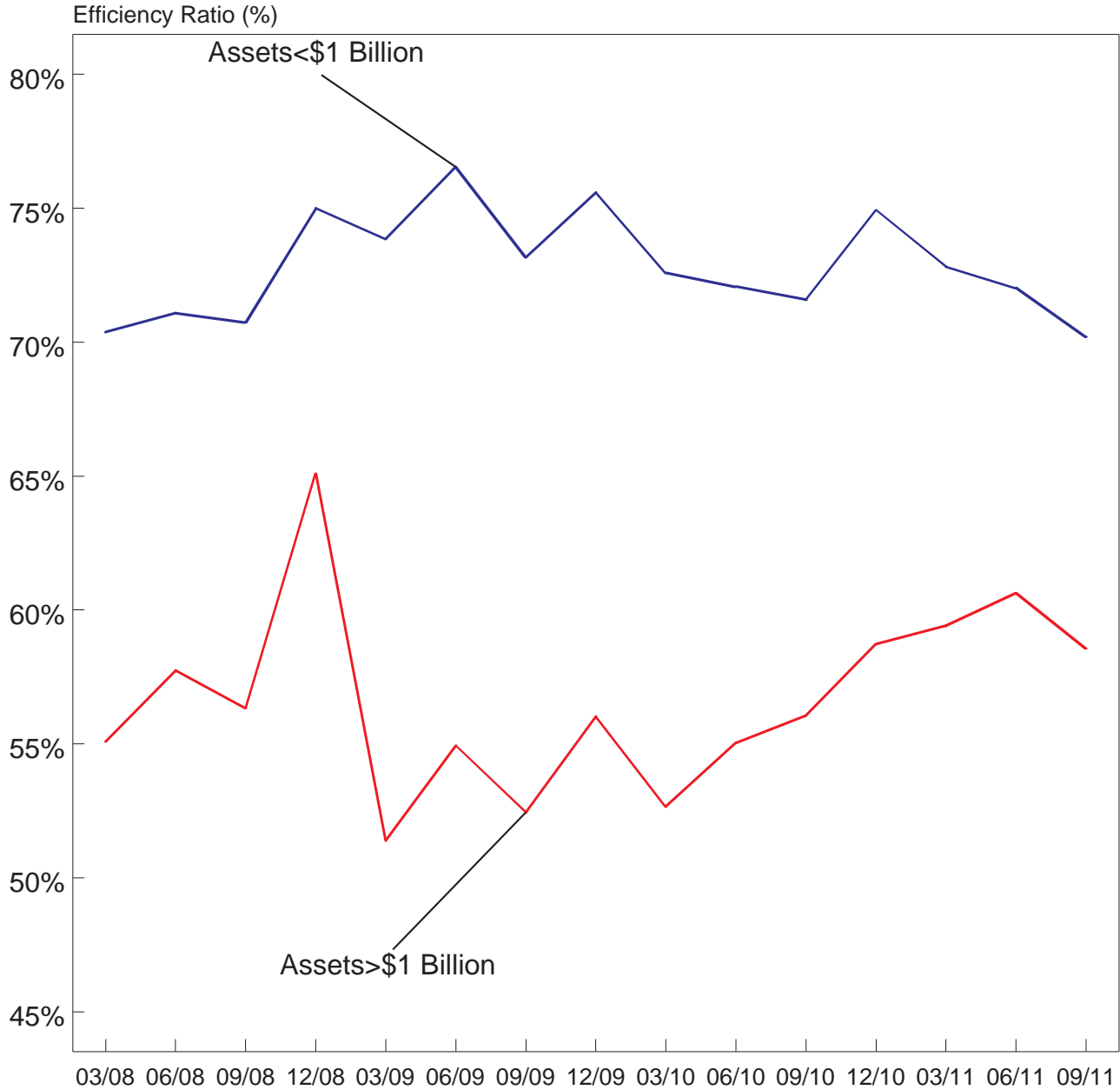
2004 - 2011



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

Quarterly Efficiency Ratios*

2008 - 2011

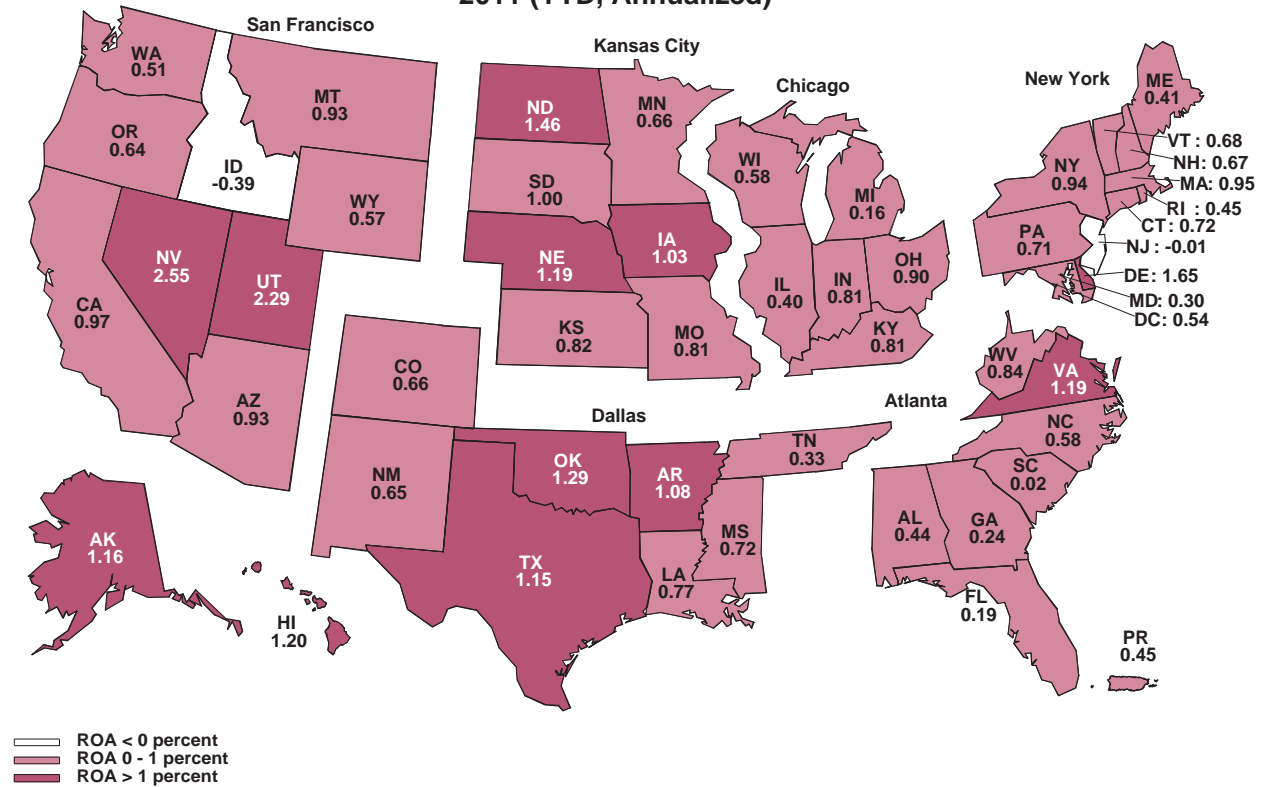


Quarter	Assets <\$1 Billion (%)	Assets >\$1 Billion (%)	Total (%)
03/08	70.37	55.09	56.74
06/08	71.08	57.74	59.17
09/08	70.74	56.34	57.93
12/08	74.99	65.08	66.25
03/09	73.85	51.40	53.53
06/09	76.53	54.93	57.03
09/09	73.17	52.45	54.56
12/09	75.58	56.02	58.05
03/10	72.58	52.66	54.56
06/10	72.07	55.04	56.72
09/10	71.59	56.06	57.63
12/10	74.92	58.72	60.33
03/11	72.81	59.41	60.68
06/11	72.02	60.63	61.72
09/11	70.20	58.57	59.69

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

Return on Assets (ROA)

2011 (YTD, Annualized)



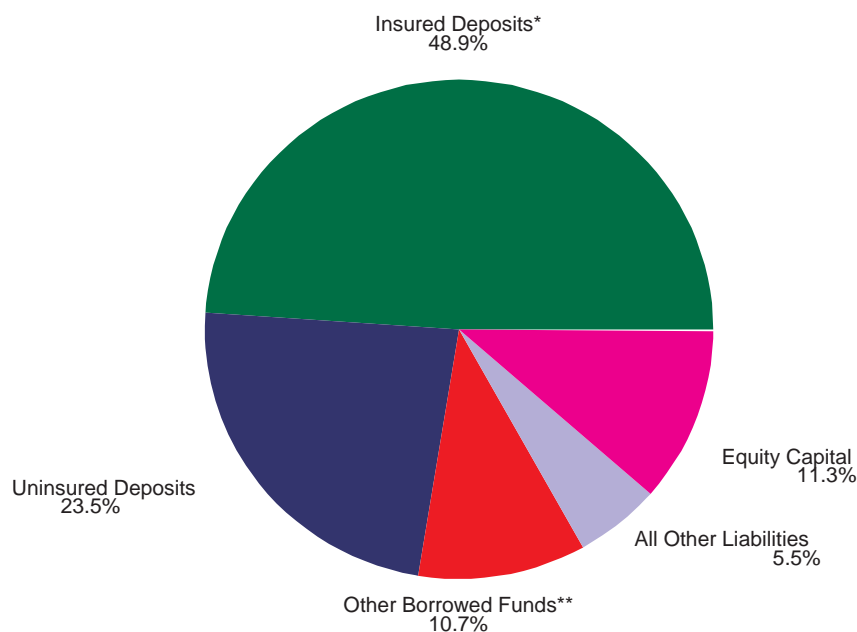
ROA Rankings by State

	No. of Inst. as of 09/30/11	YTD 2011	YTD 2010	Change*		No. of Inst. as of 09/30/11	YTD 2011	YTD 2010	Change*
1 Nevada	25	2.55	0.79	176	28 Pennsylvania	209	0.71	0.52	19
2 Utah	57	2.29	1.49	80	29 Vermont	14	0.68	0.86	(18)
3 Delaware	27	1.65	0.78	87	30 New Hampshire	23	0.67	0.25	42
4 North Dakota	92	1.46	1.11	35	31 Colorado	109	0.66	(0.09)	75
5 Oklahoma	242	1.29	1.14	15	32 Minnesota	395	0.66	0.37	29
6 Hawaii	9	1.20	0.38	82	33 New Mexico	50	0.65	0.86	(21)
7 Nebraska	221	1.19	1.15	4	34 Oregon	34	0.64	1.03	(39)
8 Virginia	112	1.19	1.04	15	35 North Carolina	98	0.58	0.48	10
9 Alaska	6	1.16	1.30	(14)	36 Wisconsin	271	0.58	(0.18)	76
10 Texas	600	1.15	0.91	24	37 Wyoming	37	0.57	0.63	(6)
11 Arkansas	127	1.08	0.81	27	38 District of Col.	5	0.54	0.44	10
12 Iowa	348	1.03	0.80	23	39 Washington	73	0.51	(0.53)	104
13 South Dakota	83	1.00	0.84	16	40 Rhode Island	14	0.45	0.26	19
14 California	260	0.97	0.63	34	41 Puerto Rico	7	0.45	(0.61)	106
15 Massachusetts	160	0.95	1.12	(17)	42 Alabama	142	0.44	(0.04)	48
16 New York	180	0.94	0.92	2	43 Maine	29	0.41	0.45	(4)
17 Arizona	33	0.93	(0.94)	187	44 Illinois	584	0.40	0.33	7
18 Montana	73	0.93	0.69	24	45 Tennessee	188	0.33	0.23	10
19 Ohio	237	0.90	0.76	14	46 Maryland	85	0.30	(0.12)	42
20 West Virginia	63	0.84	0.84	0	47 Georgia	246	0.24	(0.75)	99
21 Kansas	320	0.82	0.40	42	48 Florida	233	0.19	(0.52)	71
22 Indiana	143	0.81	0.48	33	49 Michigan	133	0.16	(0.75)	91
23 Kentucky	195	0.81	0.90	(9)	50 South Carolina	80	0.02	(0.03)	5
24 Missouri	333	0.81	0.50	31	51 New Jersey	116	(0.01)	0.67	(68)
25 Louisiana	150	0.77	0.59	18	52 Idaho	18	(0.39)	(0.80)	41
26 Connecticut	52	0.72	0.41	31					
27 Mississippi	89	0.72	0.58	14	U.S. and Terr.	7,436	0.92	0.64	28

*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

September 30, 2011



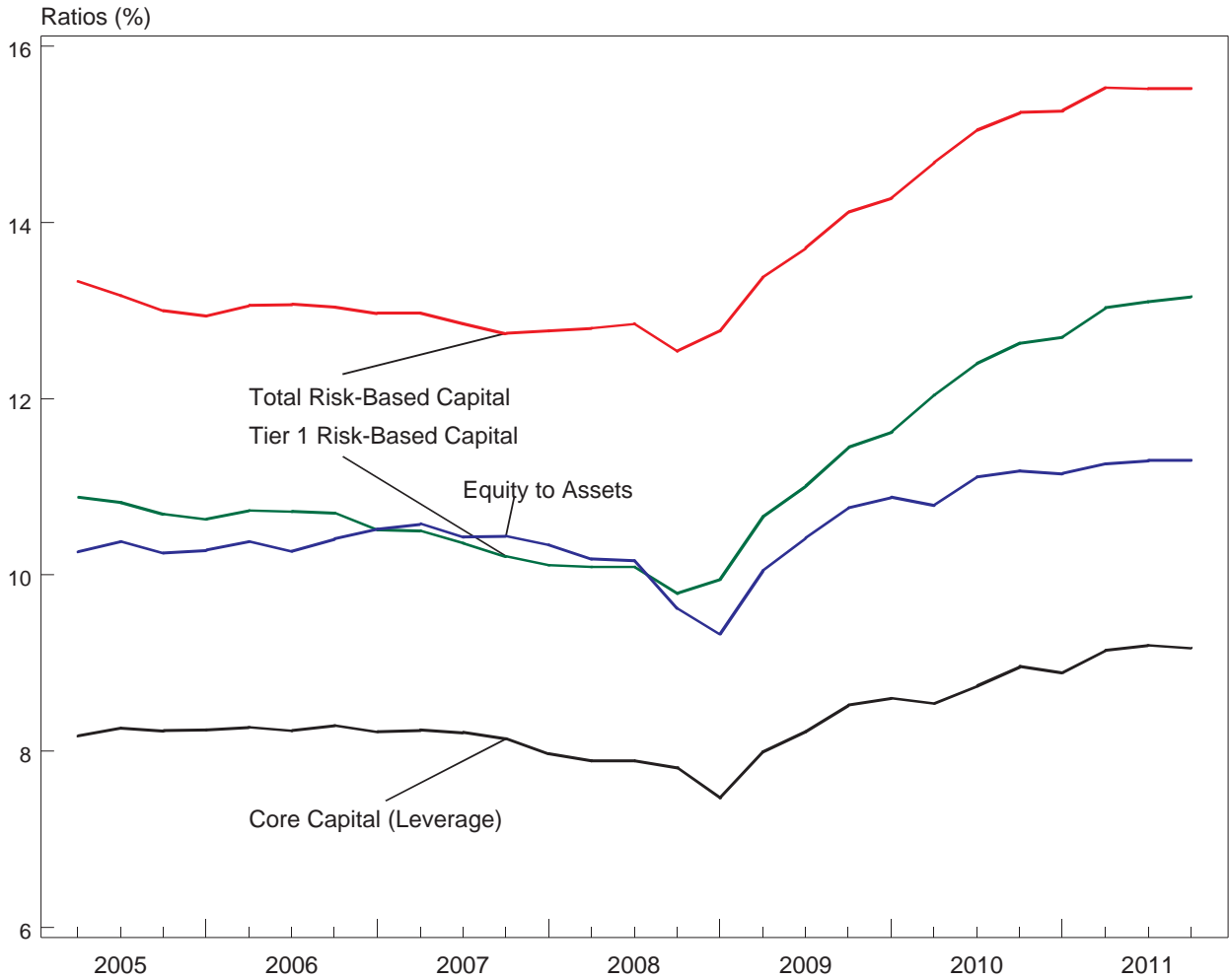
(\$ Billions)	9/30/10	9/30/11	% Change
Insured Deposits (estimated)*	5,408	6,757	24.9
Uninsured Deposits	3,865	3,243	-16.1
In Foreign Offices	1,536	1,495	-2.7
Other Borrowed Funds**	1,867	1,475	-21.0
All Other Liabilities	718	753	4.9
Subordinated Debt	151	137	-9.3
Bank Equity Capital	1,495	1,561	4.4
Total Liabilities and Equity Capital	13,373	13,808	3.3

* 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

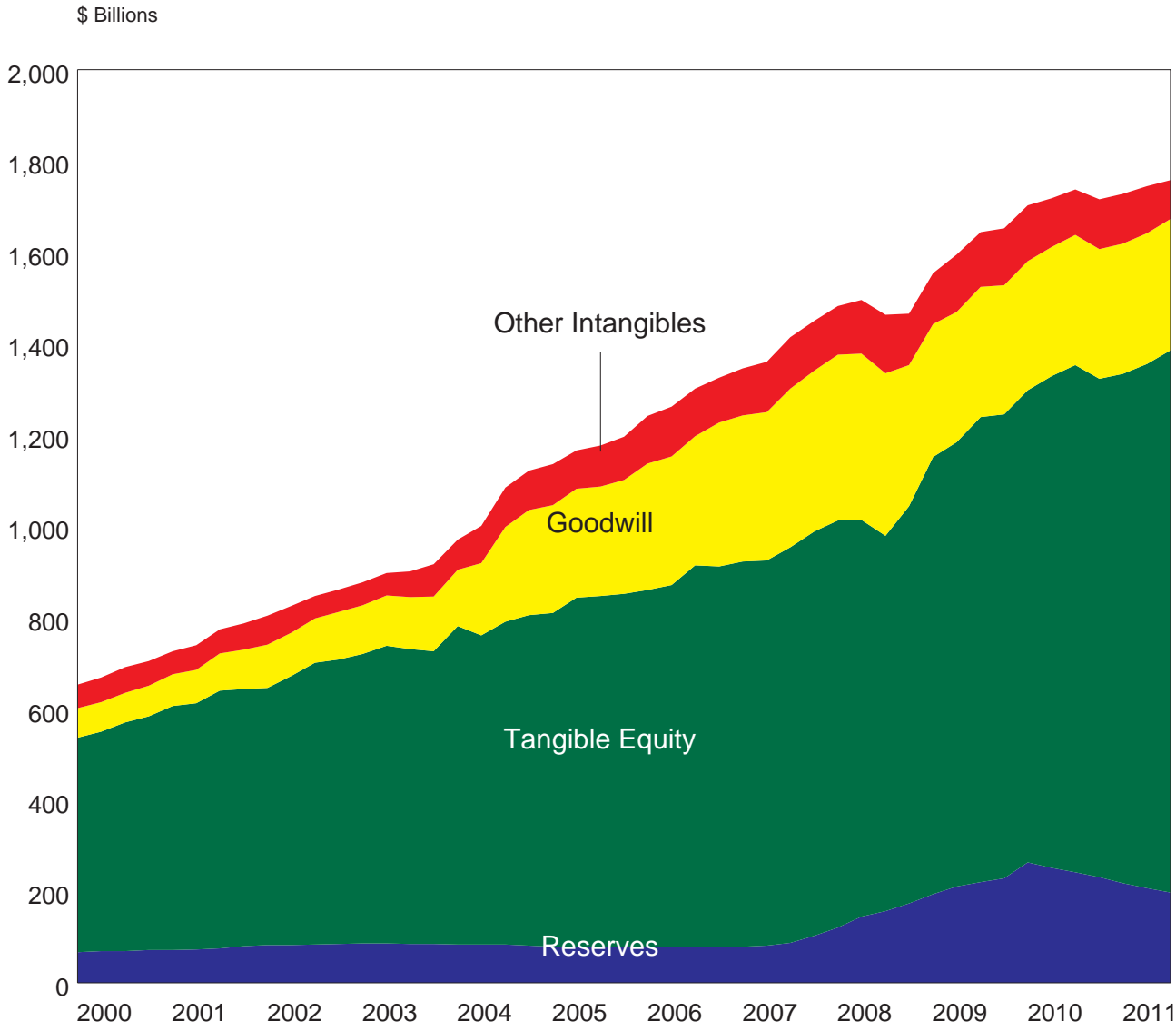


	12/05	12/06	12/07	12/08	12/09	12/10	9/11
Total Risk-Based Capital	12.94	12.97	12.77	12.77	14.28	15.27	15.52
Tier 1 Risk-Based Capital	10.63	10.51	10.11	9.95	11.62	12.70	13.16
Equity to Assets	10.28	10.52	10.34	9.33	10.88	11.15	11.30
Core Capital (Leverage)	8.24	8.22	7.97	7.47	8.60	8.89	9.17

Equity Capital and Reserves

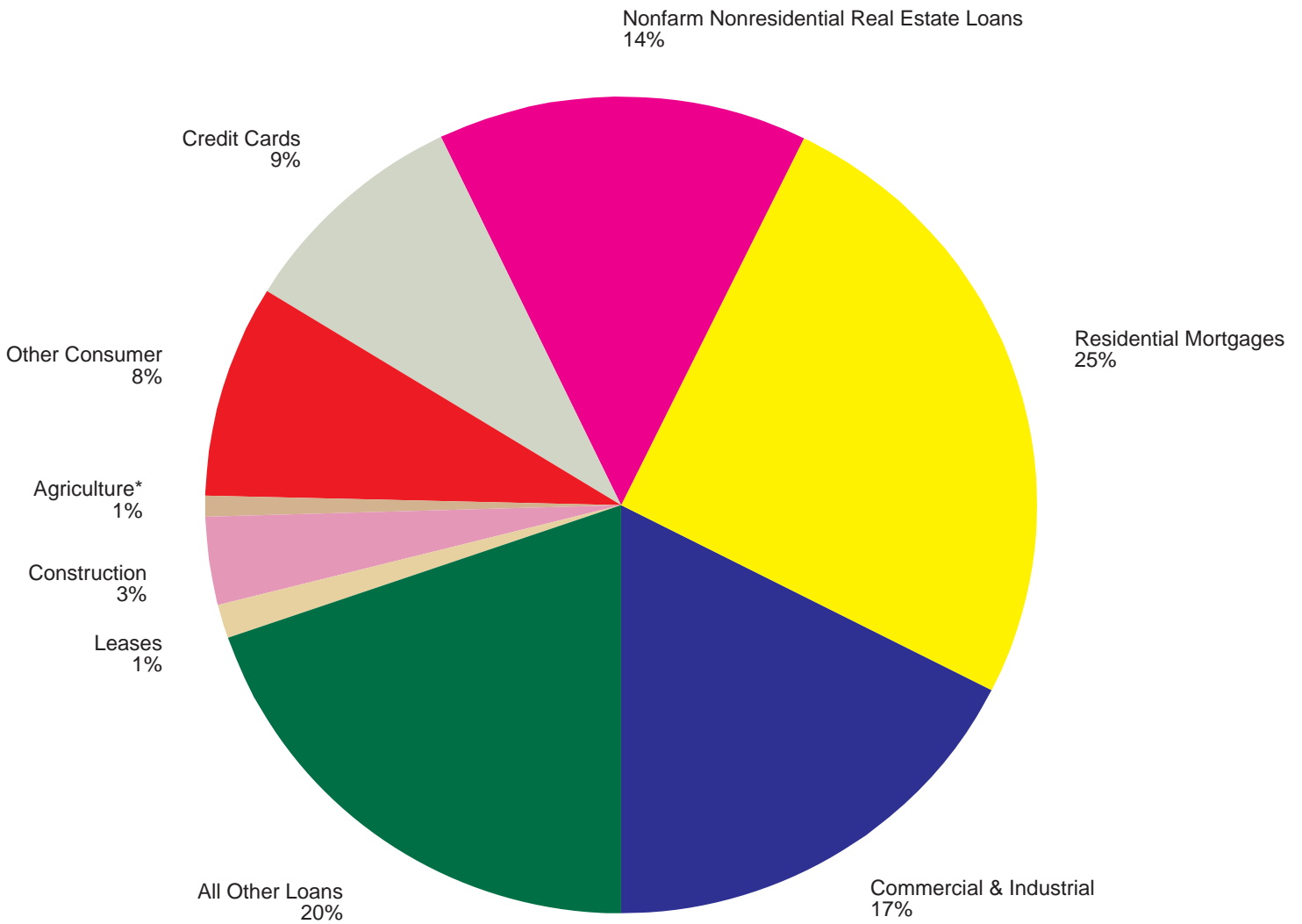
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2011



Loan Portfolio Composition

September 30, 2011

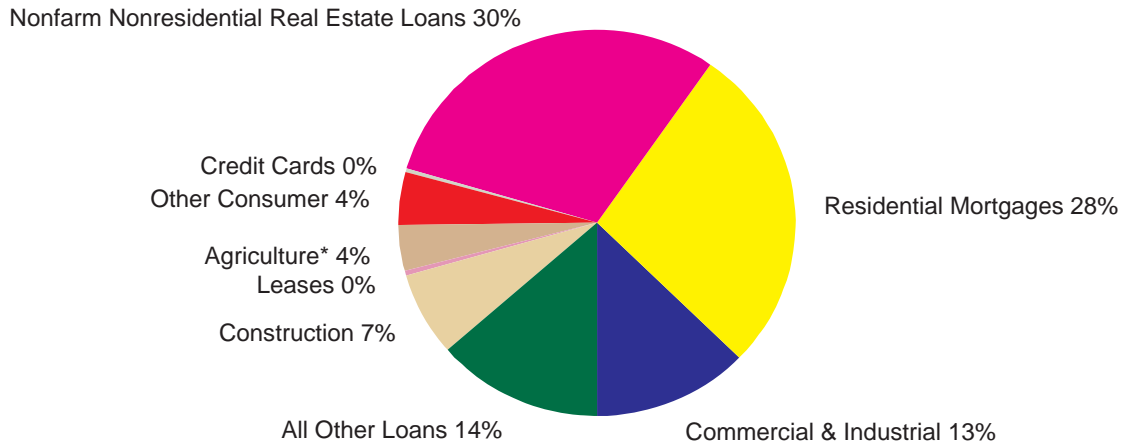


*Thrift Financial Report filers do not identify agricultural loans.

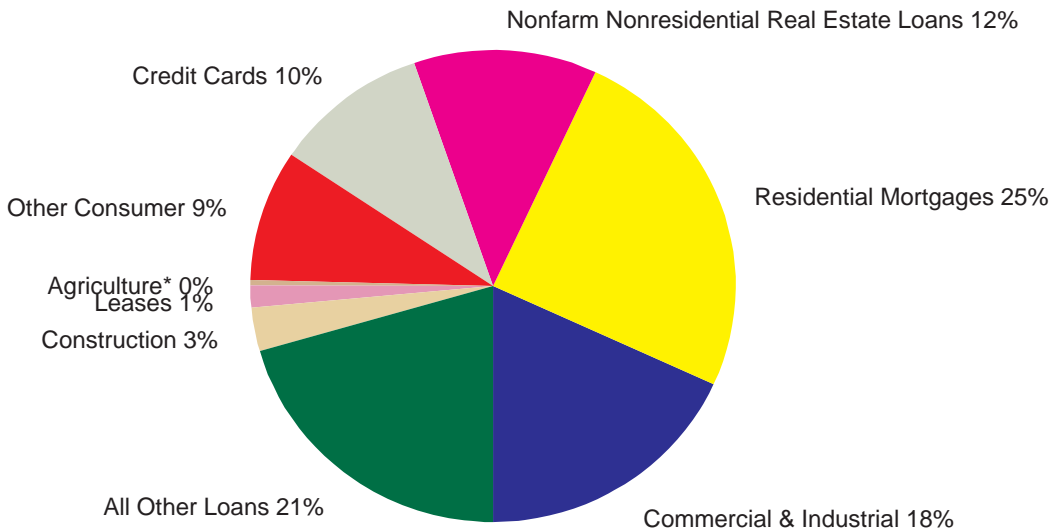
Loan Portfolio Composition by Asset Size

September 30, 2011

Assets < \$1 Billion



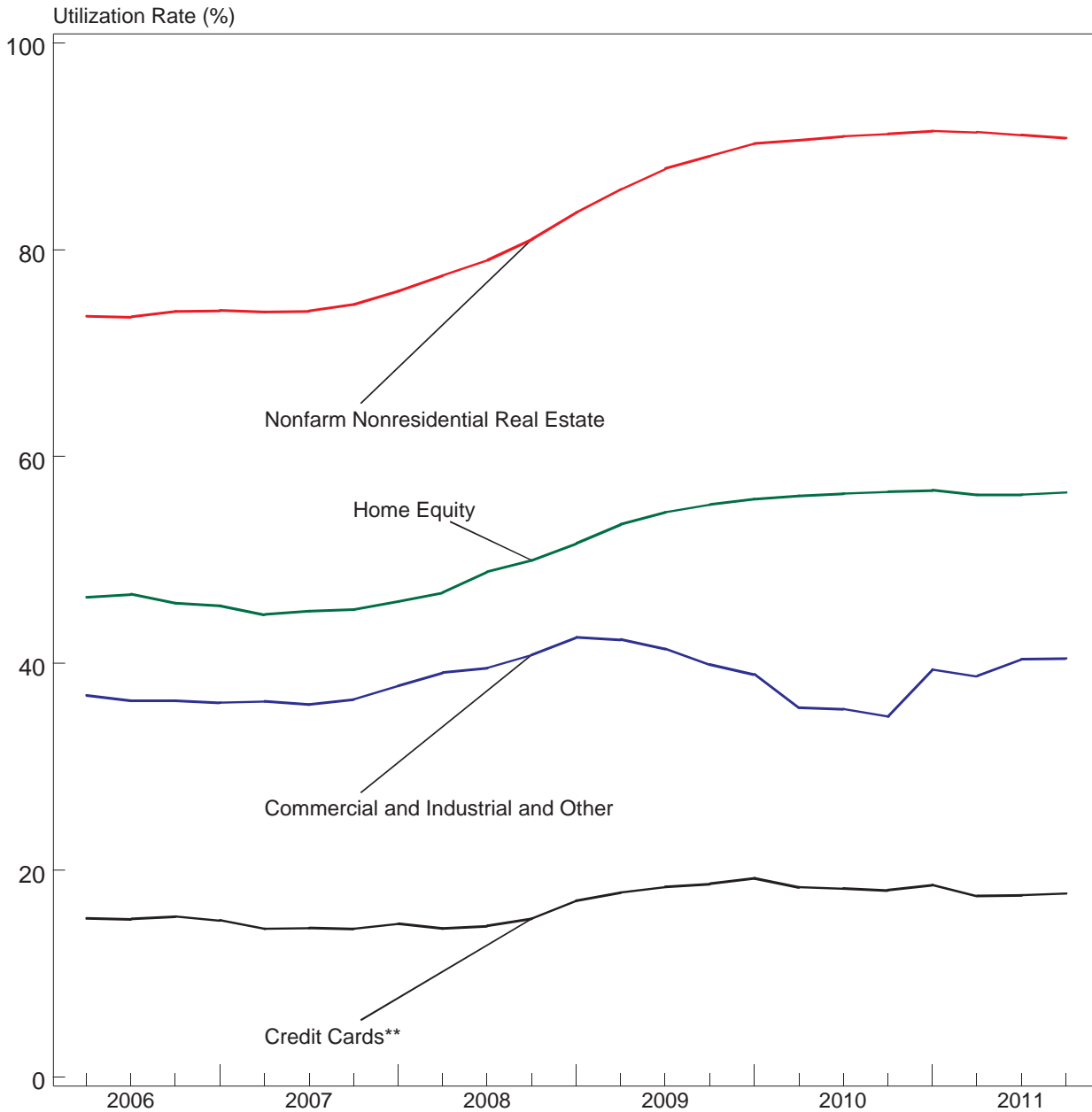
Assets > \$1 Billion



*Thrift Financial Report filers do not identify agricultural loans.

Utilization Rates of Loan Commitments*

2006-2011

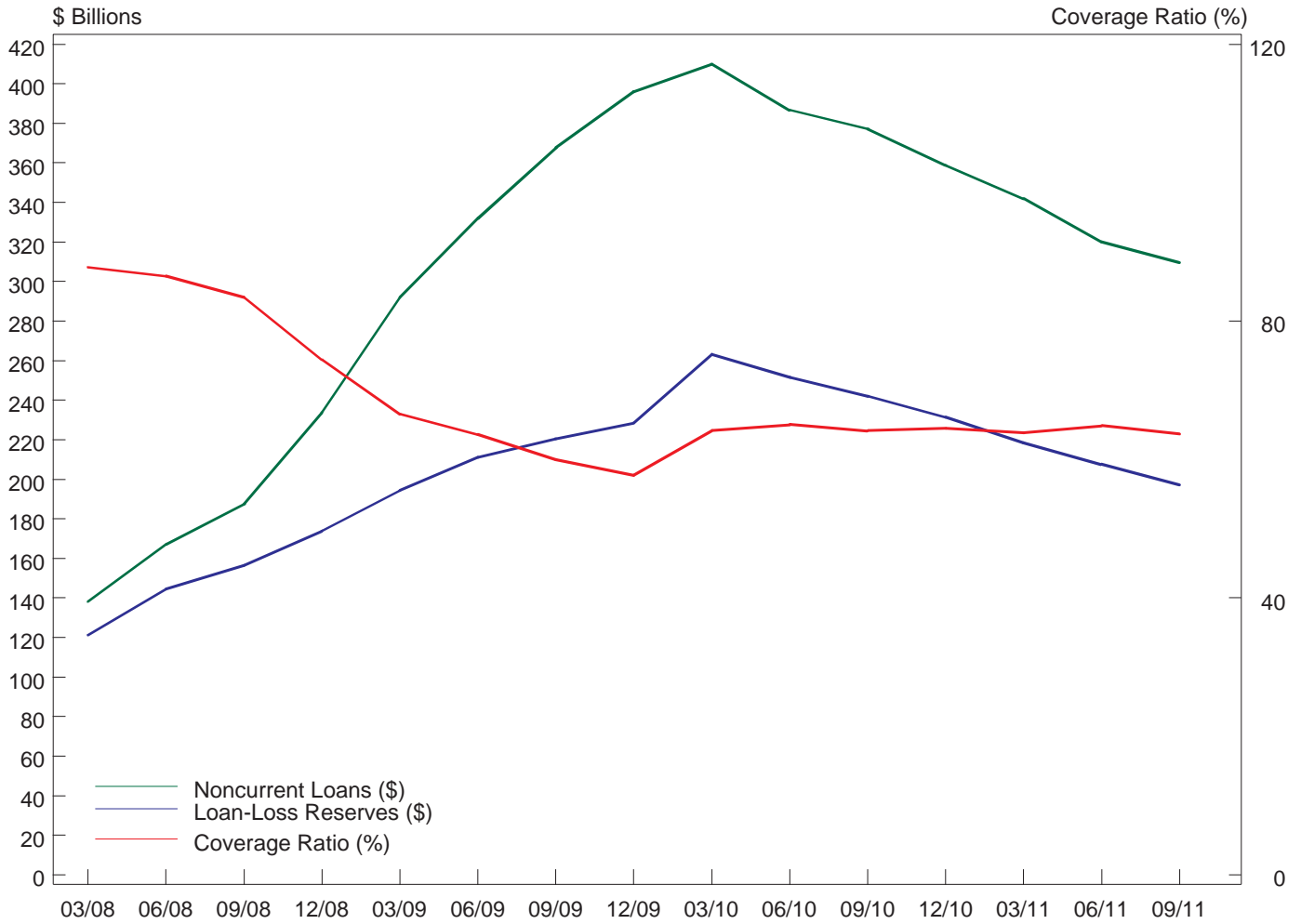


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2008-2011



Noncurrent Loans (\$ Billions)

138.1 167.1 187.5 233.7 291.9 331.9 367.6 396.0 409.9 386.7 377.2 358.8 341.9 320.1 309.6

Loan-Loss Reserves (\$ Billions)

121.2 144.5 156.5 173.9 194.3 211.2 220.5 228.6 263.2 251.6 242.0 231.4 218.4 207.7 197.2

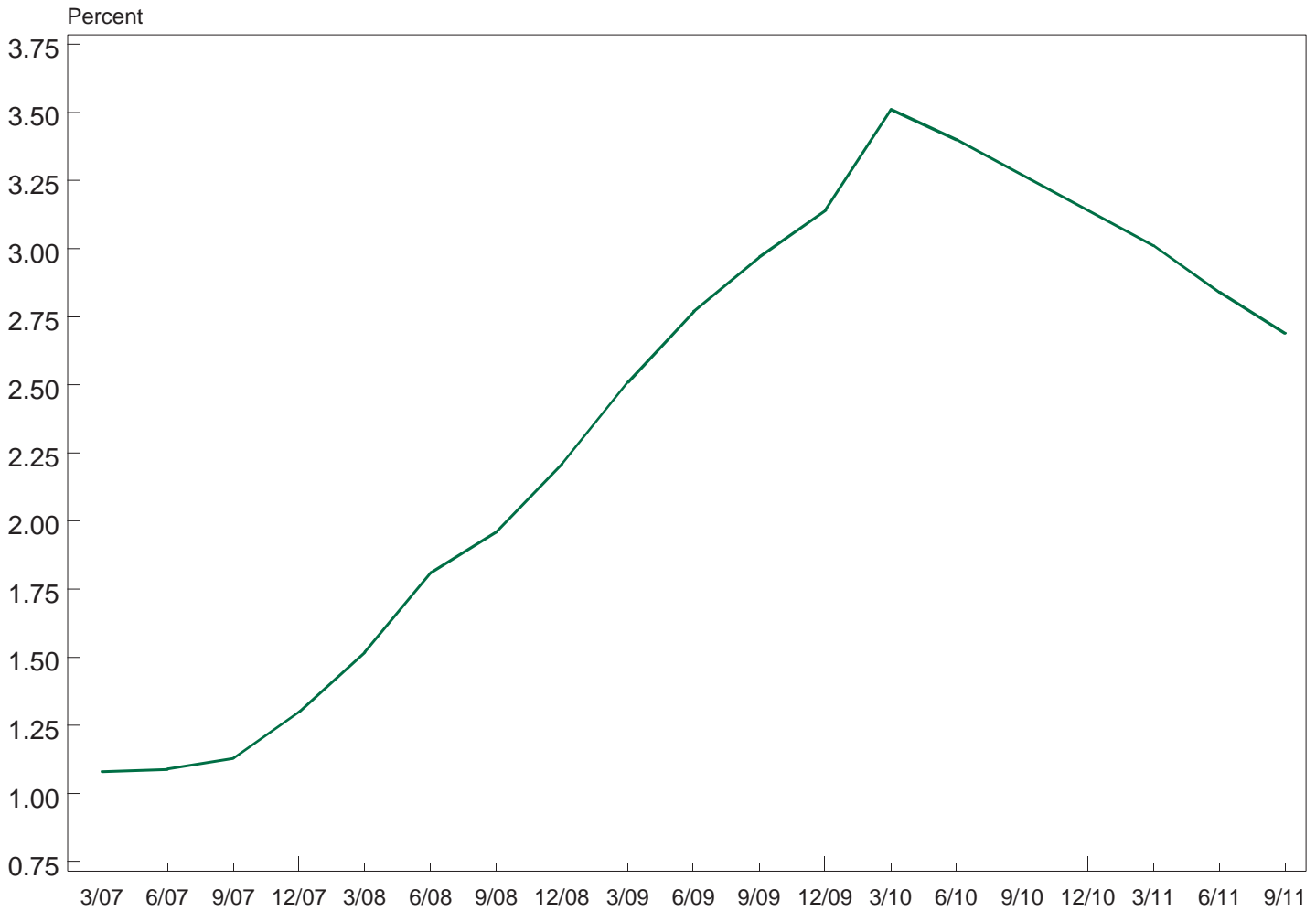
Coverage Ratio (%)

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

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2007 - 2011

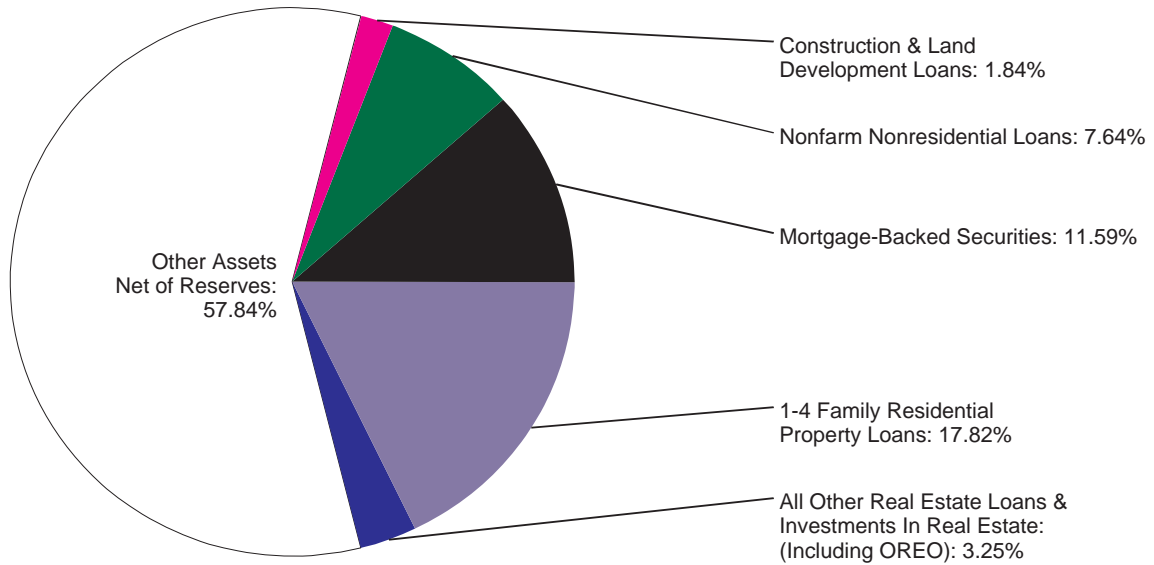


Loss Allowance to Loans and Leases

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 3.14 3.01 2.84 2.69

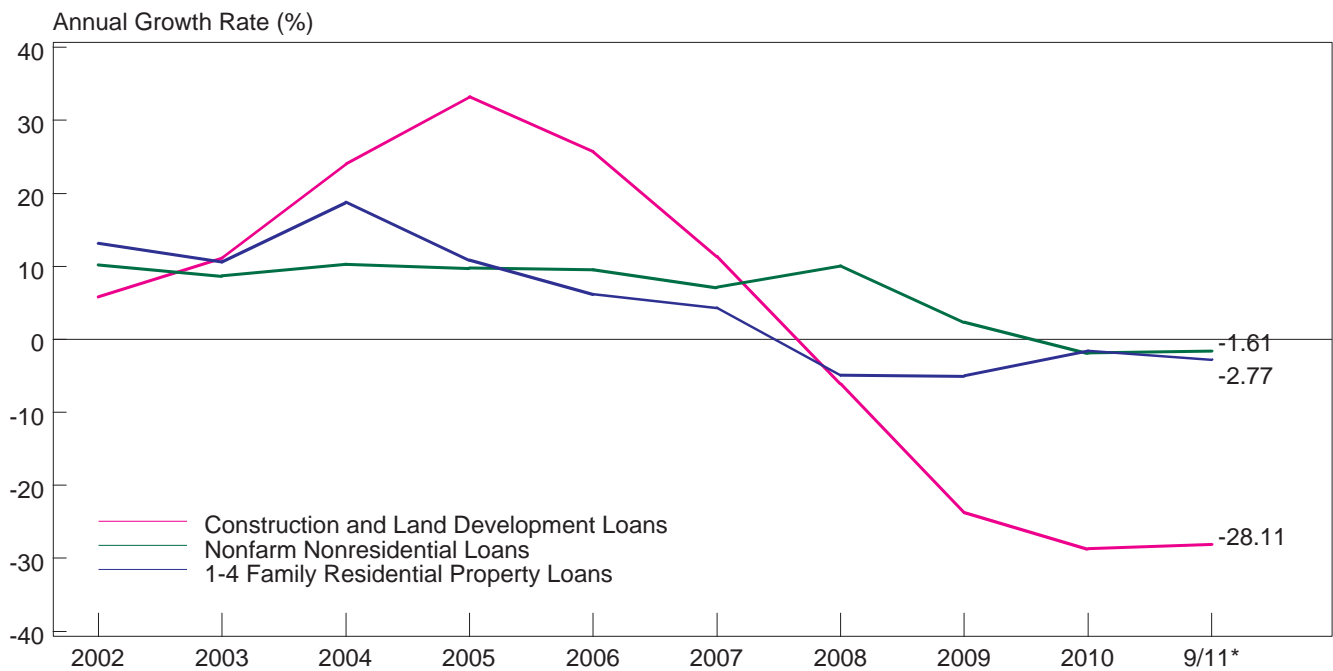
Real Estate Assets as a Percent of Total Assets

September 30, 2011



Real Estate Loan Growth Rates*

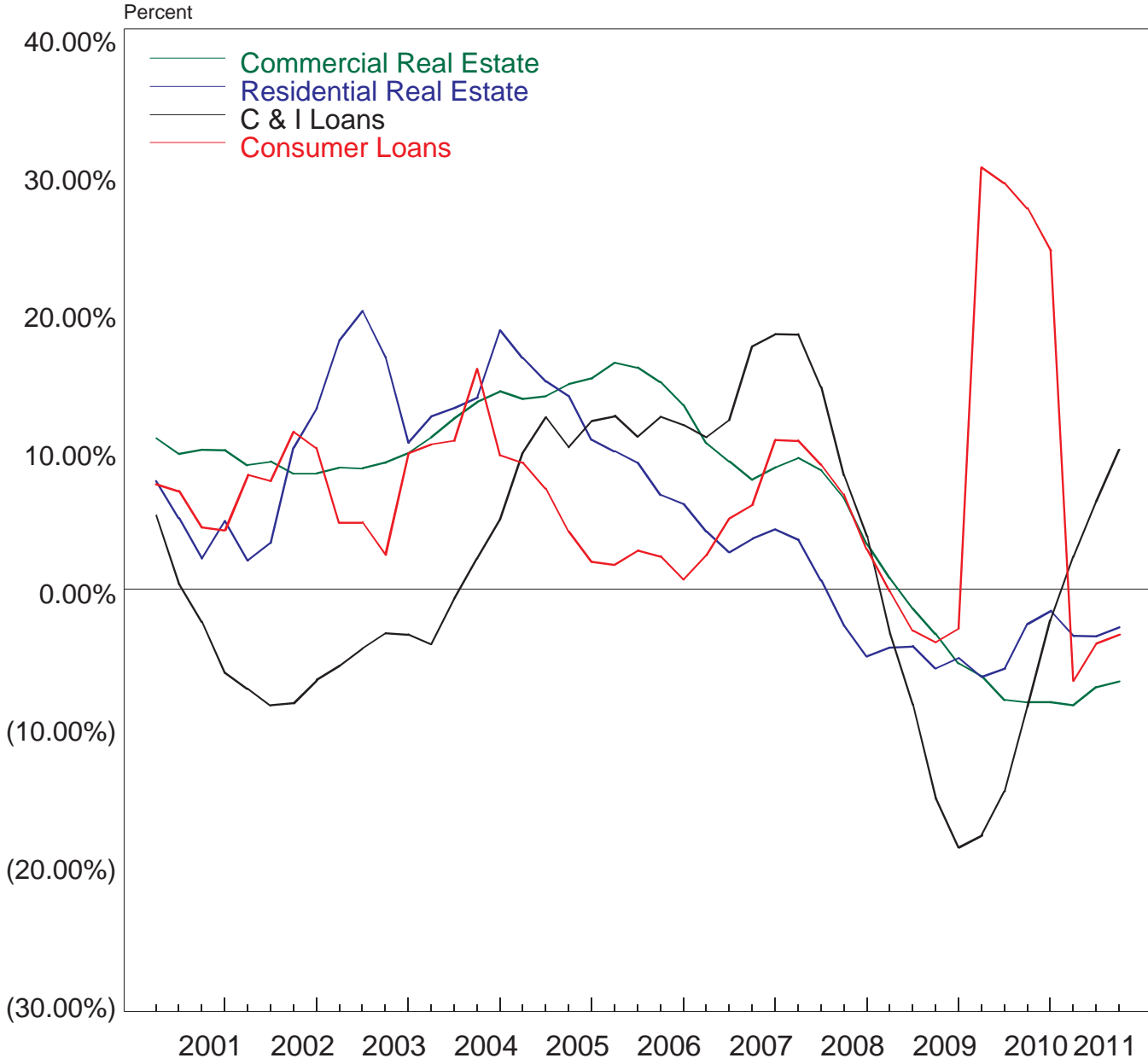
2002-2011



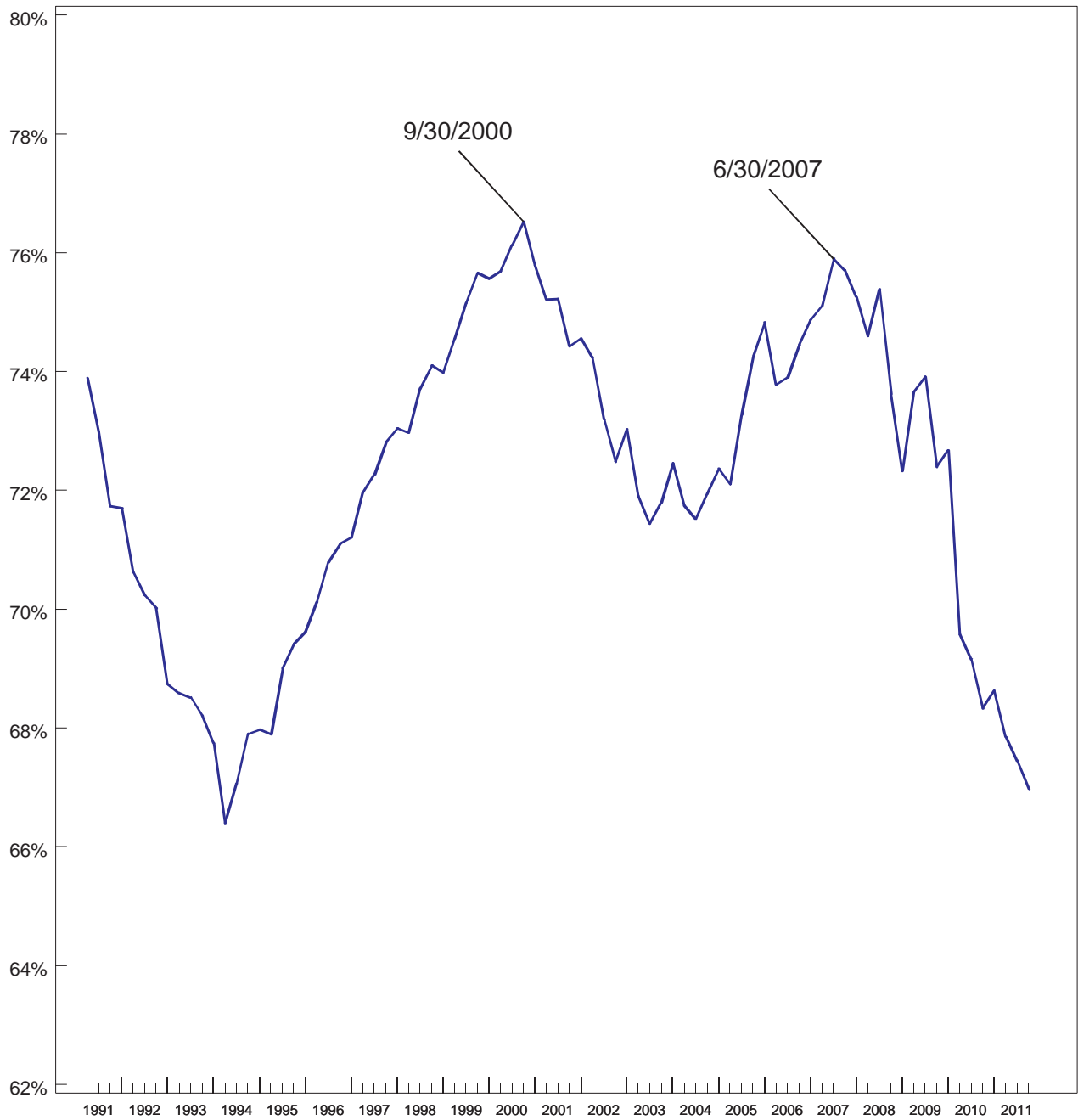
* Growth Rate for the most recent twelve-month period.

Twelve-Month Loan Growth Rates

2001 - 2011

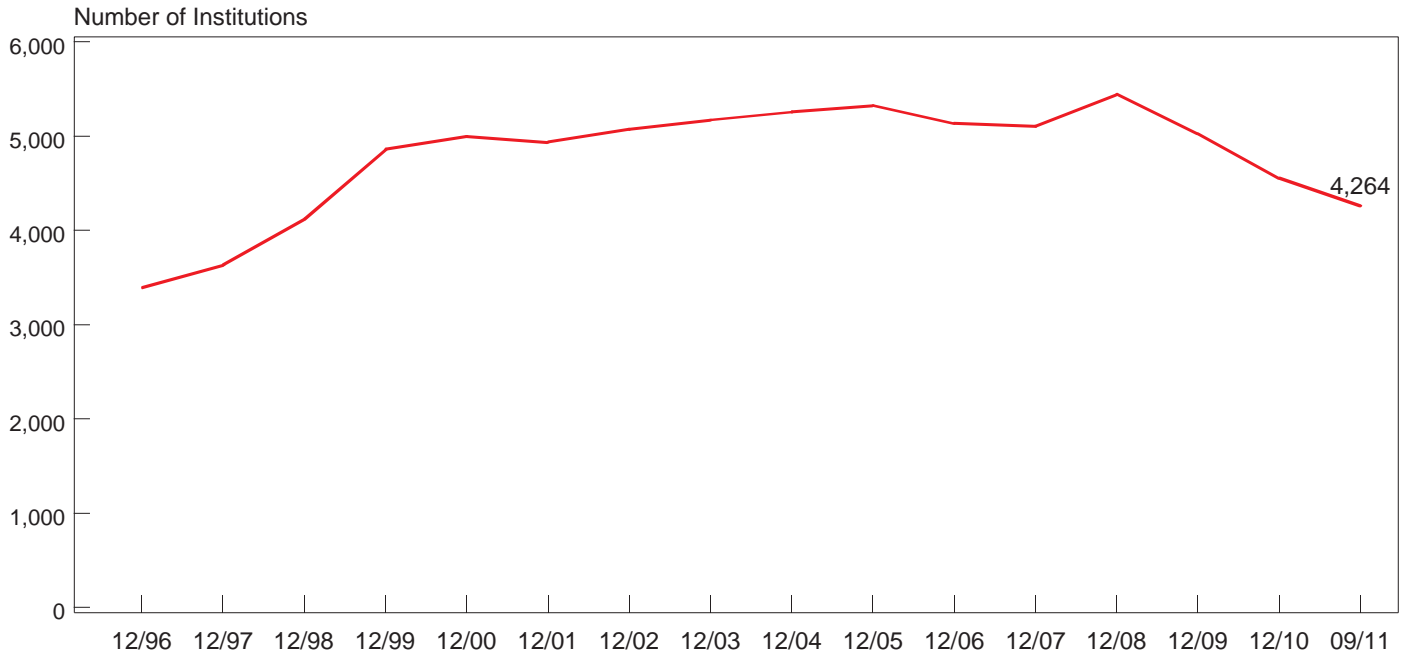


Risk-Weighted Assets as a Percentage of Total Assets 1991 - 2011



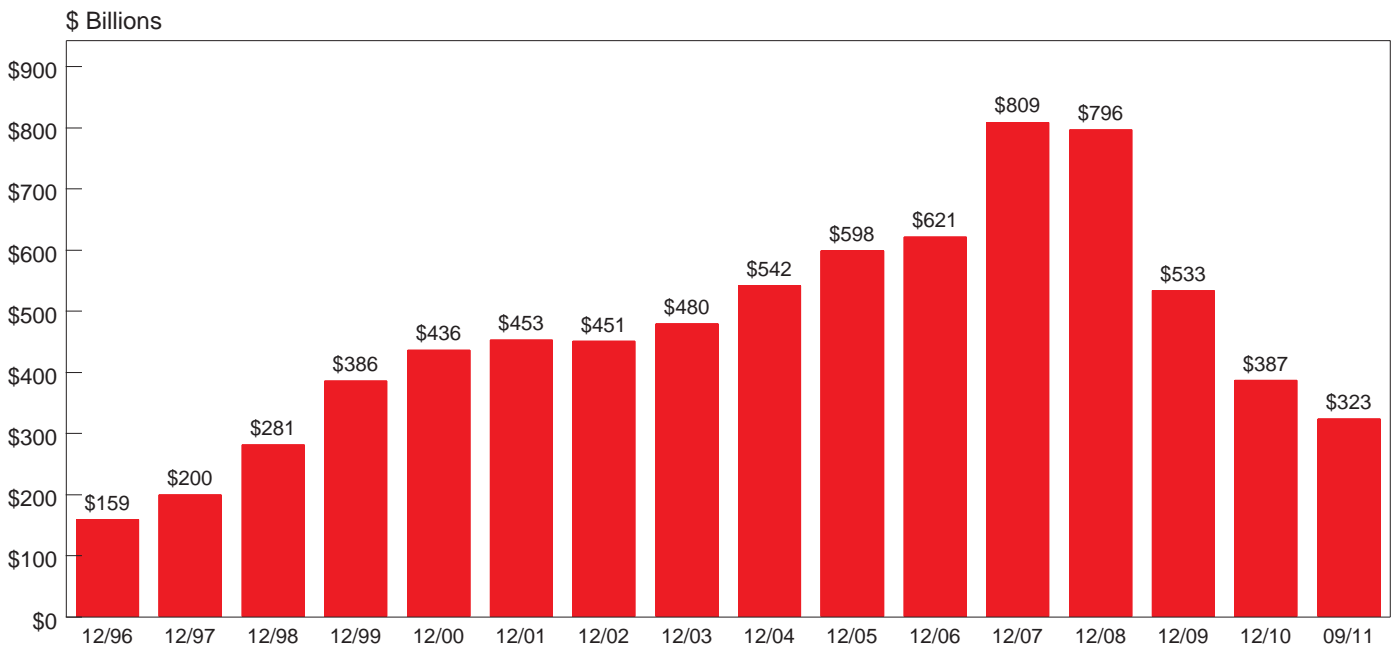
Number of Institutions with FHLB Advances

1996 - 2011

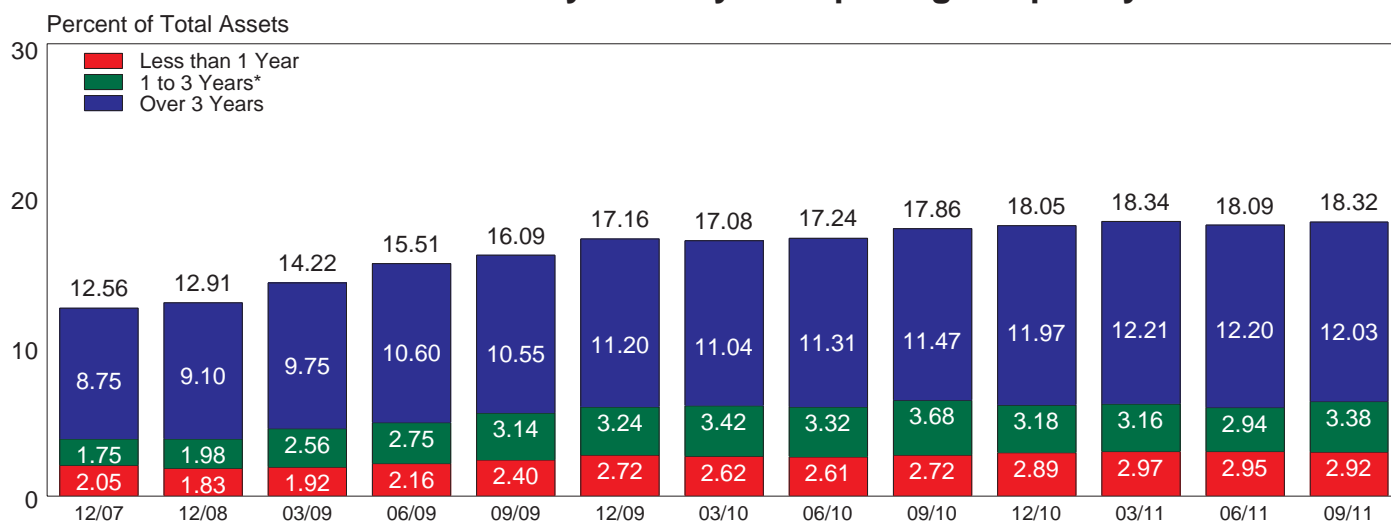


Amount of FHLB Advances Outstanding

1996 - 2011

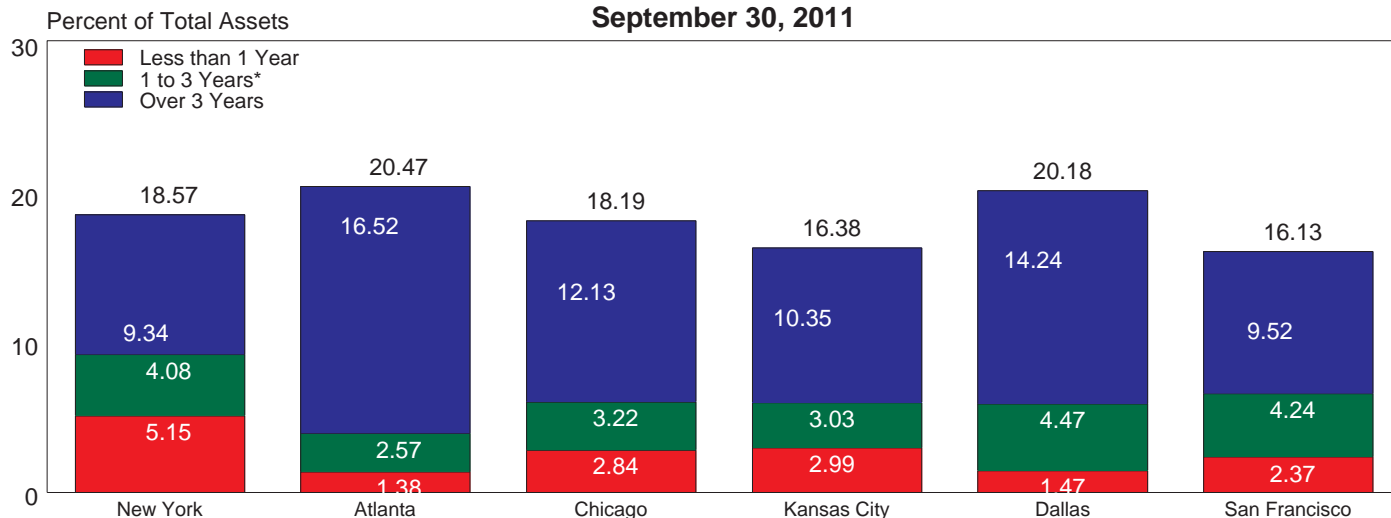


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

September 30, 2011



Total Securities (Debt and Equity)

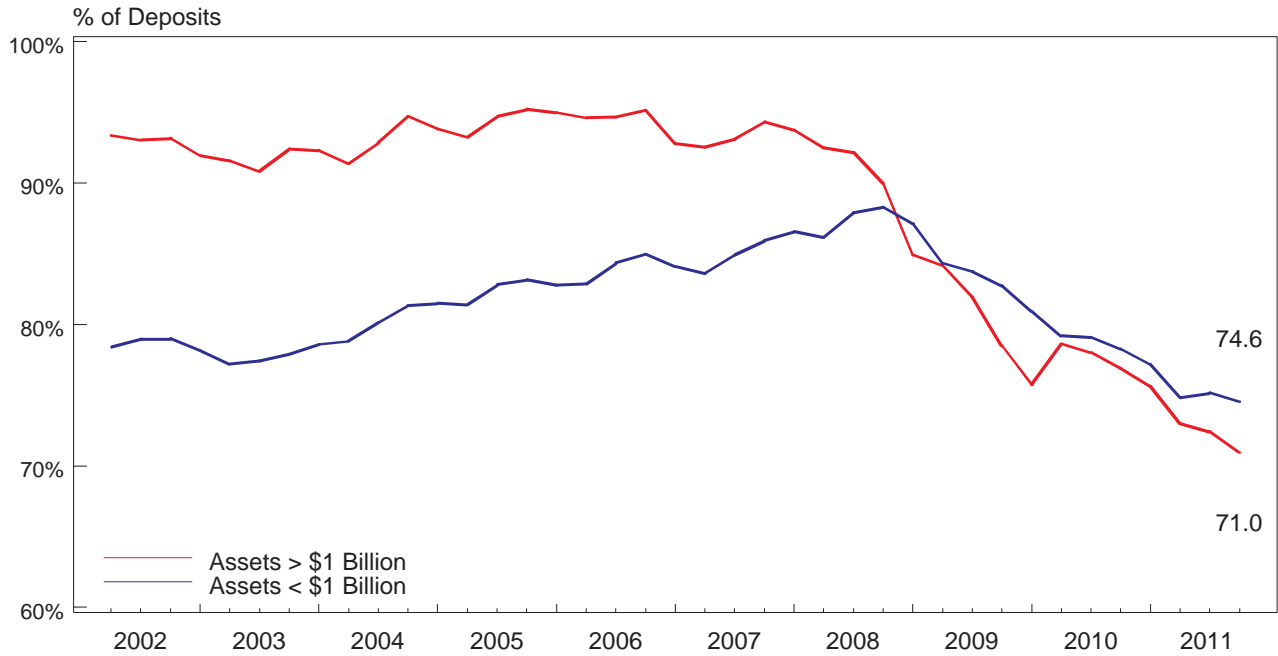
(\$ Billions)

	9/09	12/09	3/10	6/10	9/10	12/10	3/11	6/11	9/11
U.S. Government Obligations:									
U.S. Treasury	87	103	157	164	190	188	179	163	173
U.S. Agencies	10	10	11	11	12	12	12	13	14
Government Sponsored Enterprises	216	236	237	246	238	231	240	222	198
Mortgage Pass-through Securities	833	862	828	801	829	854	869	863	889
Collateralized Mortgage Obligations	467	484	508	530	561	579	599	628	644
State, County, Municipal Obligations	166	163	166	168	176	182	187	193	204
Asset Backed Securities	152	155	129	131	136	130	127	126	134
Other Debt Securities	436	462	477	457	484	473	494	500	516
Equity Securities	30	26	19	19	17	19	17	15	17
Total Securities	\$2,397	\$2,500	\$2,532	\$2,528	\$2,642	\$2,668	\$2,723	\$2,722	\$2,789

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

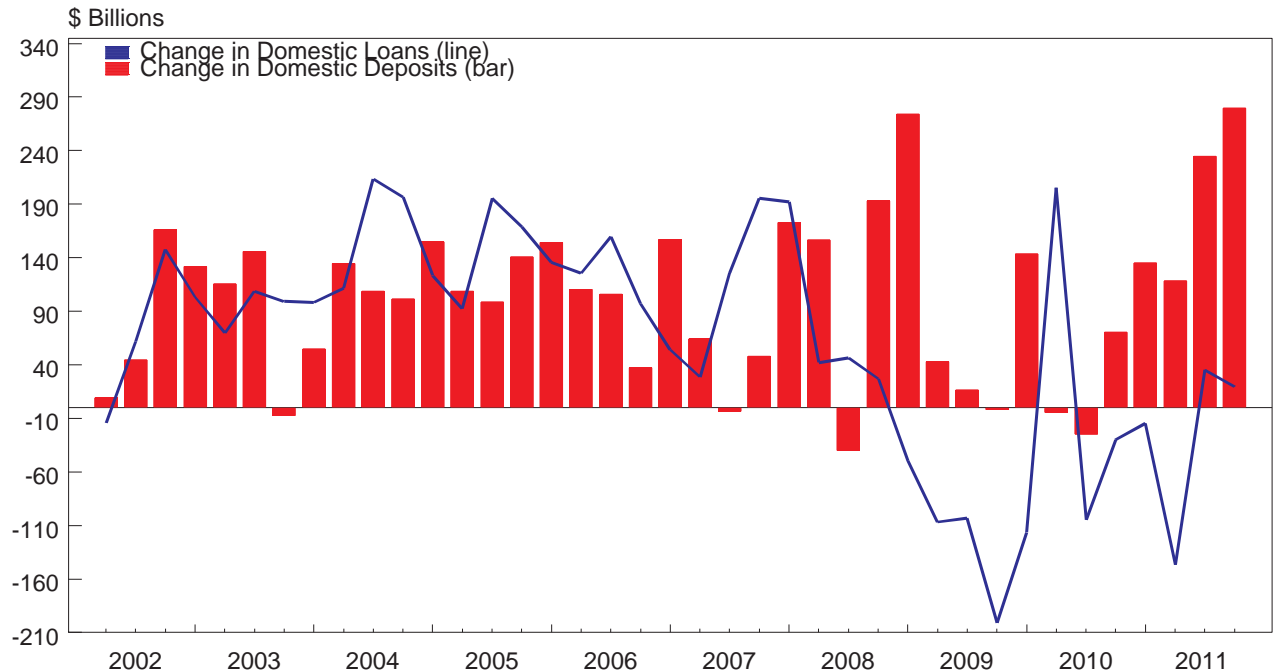
Net Loans and Leases to Deposits (Domestic and Foreign)

2002 - 2011



Quarterly Change in Domestic Loans vs Domestic Deposits

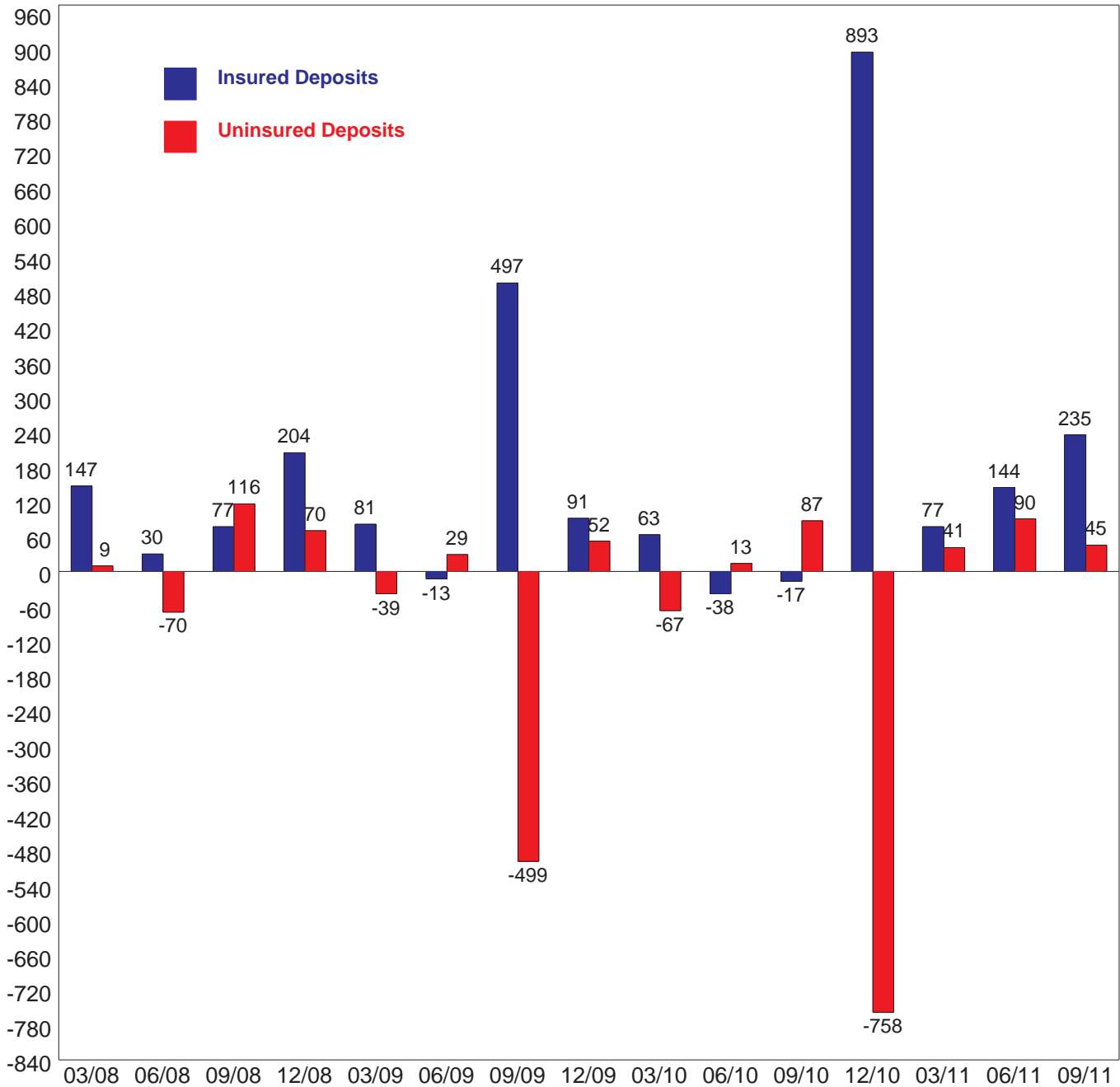
2002 - 2011



Quarterly Change In Domestic Deposits

2008 - 2011

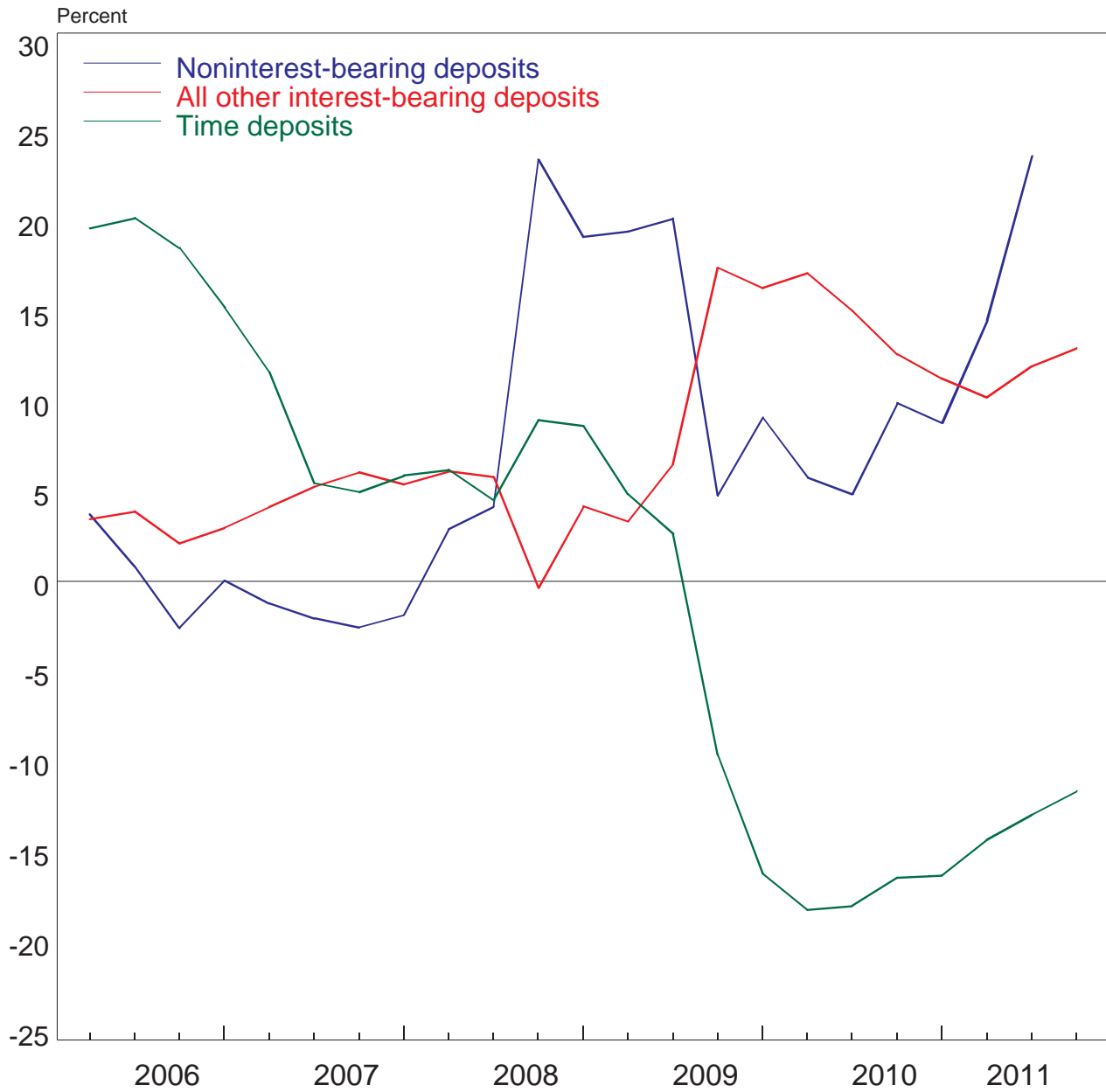
\$ Billions



* 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

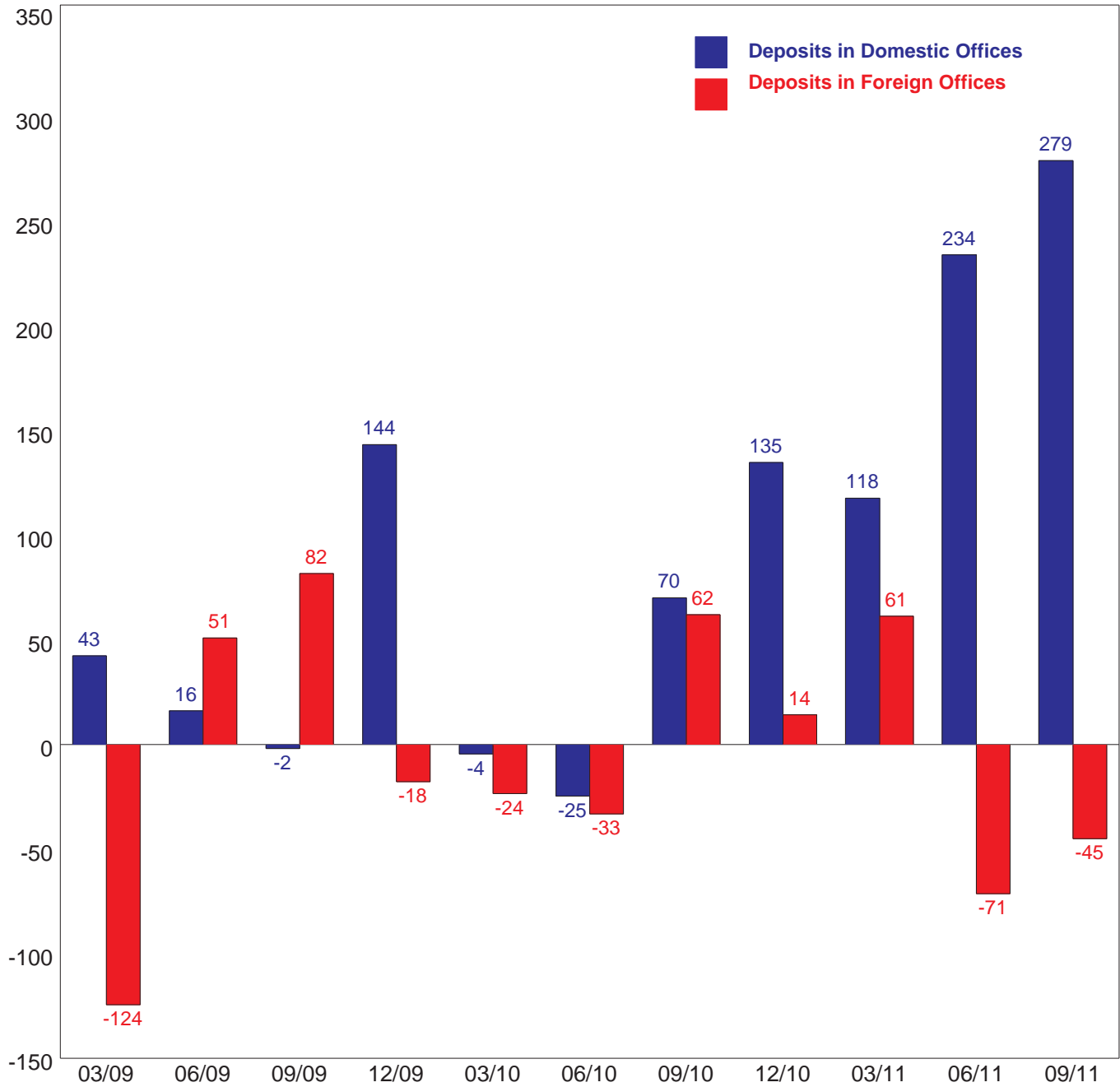
2006 - 2011



Quarterly Change In Domestic and Foreign Deposits

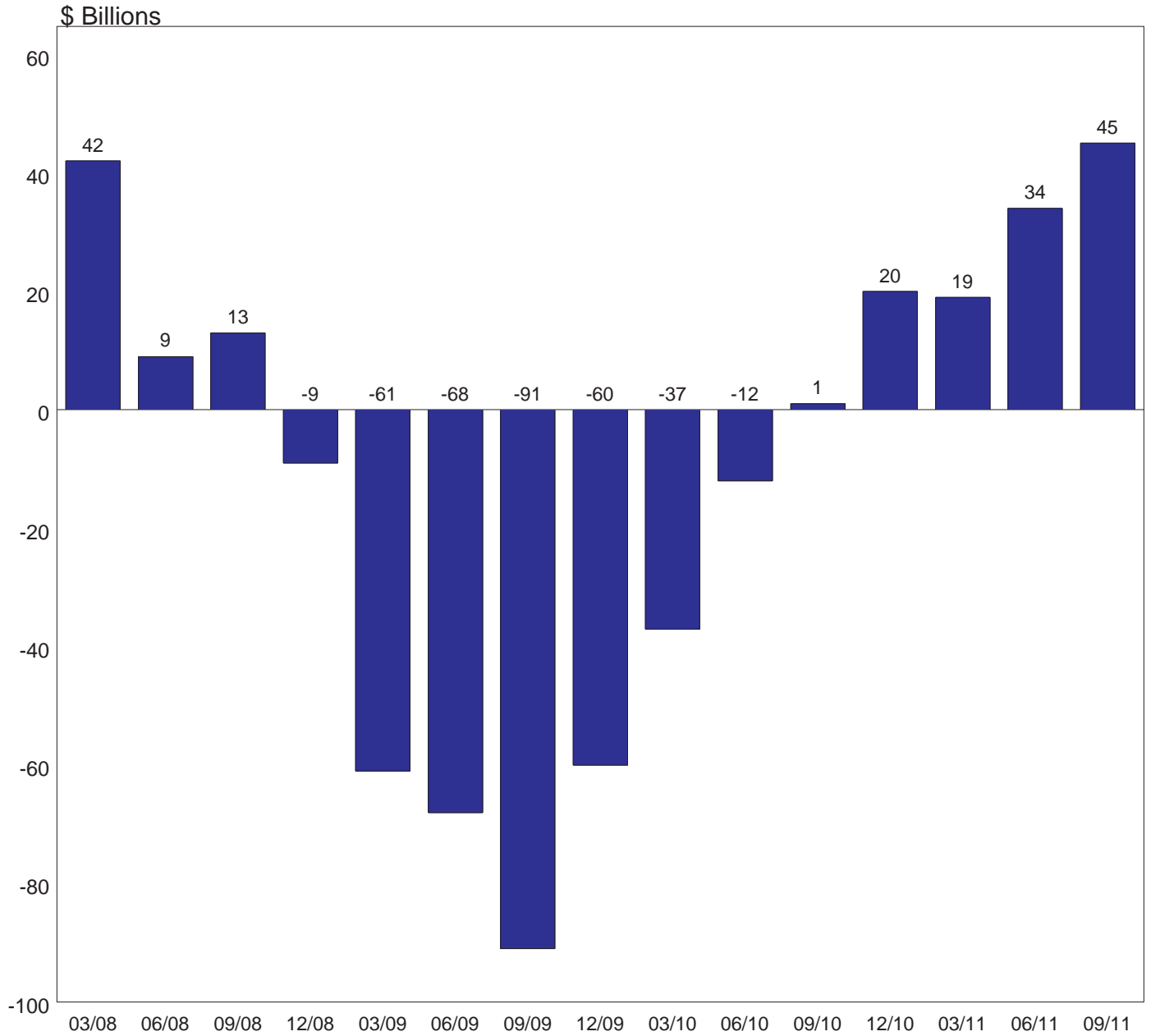
2009 - 2011

\$ Billions



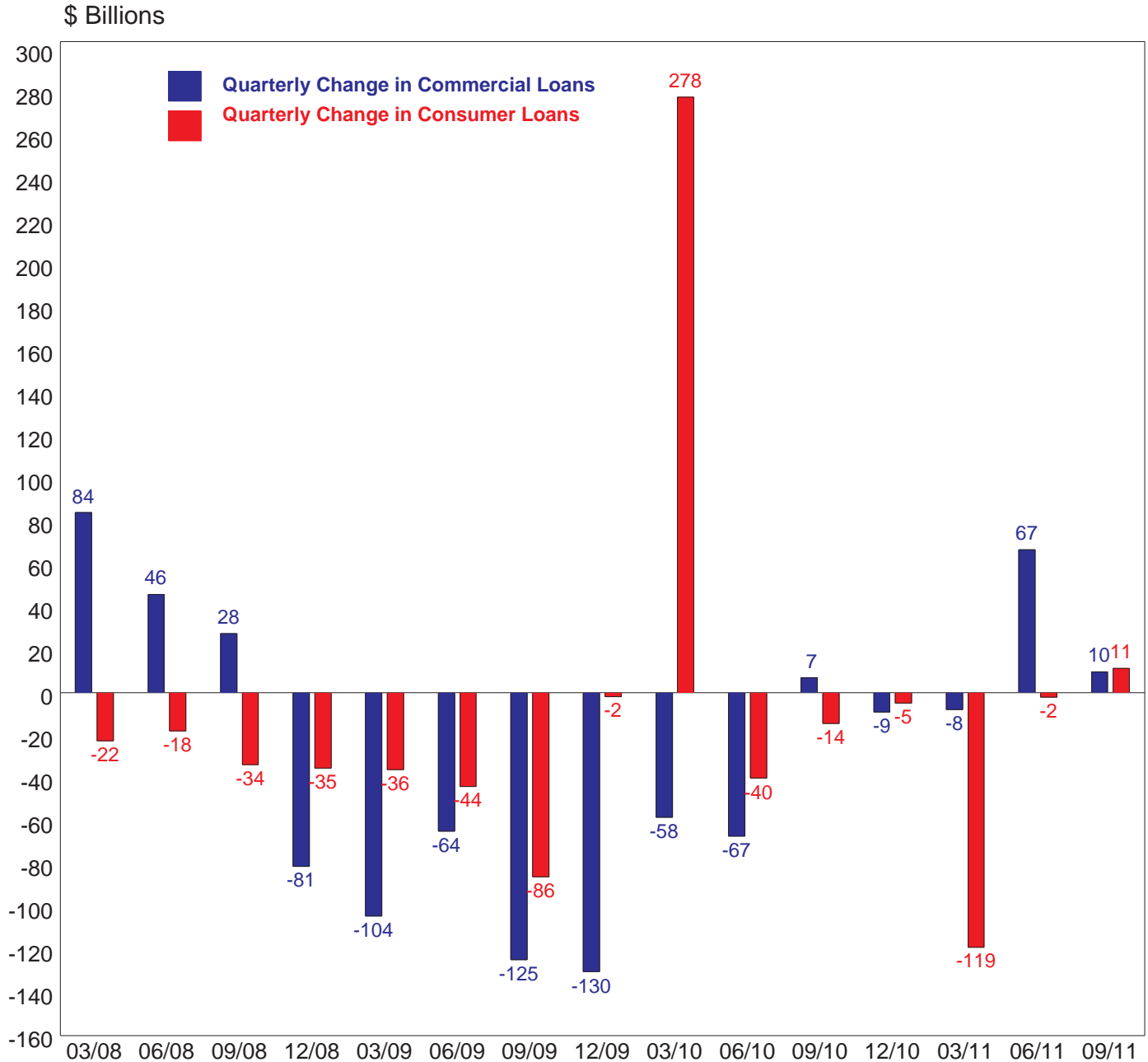
Quarterly Change in C&I Loans

2008-2011



Quarterly Change in Commercial and Consumer Loans

2008 - 2011



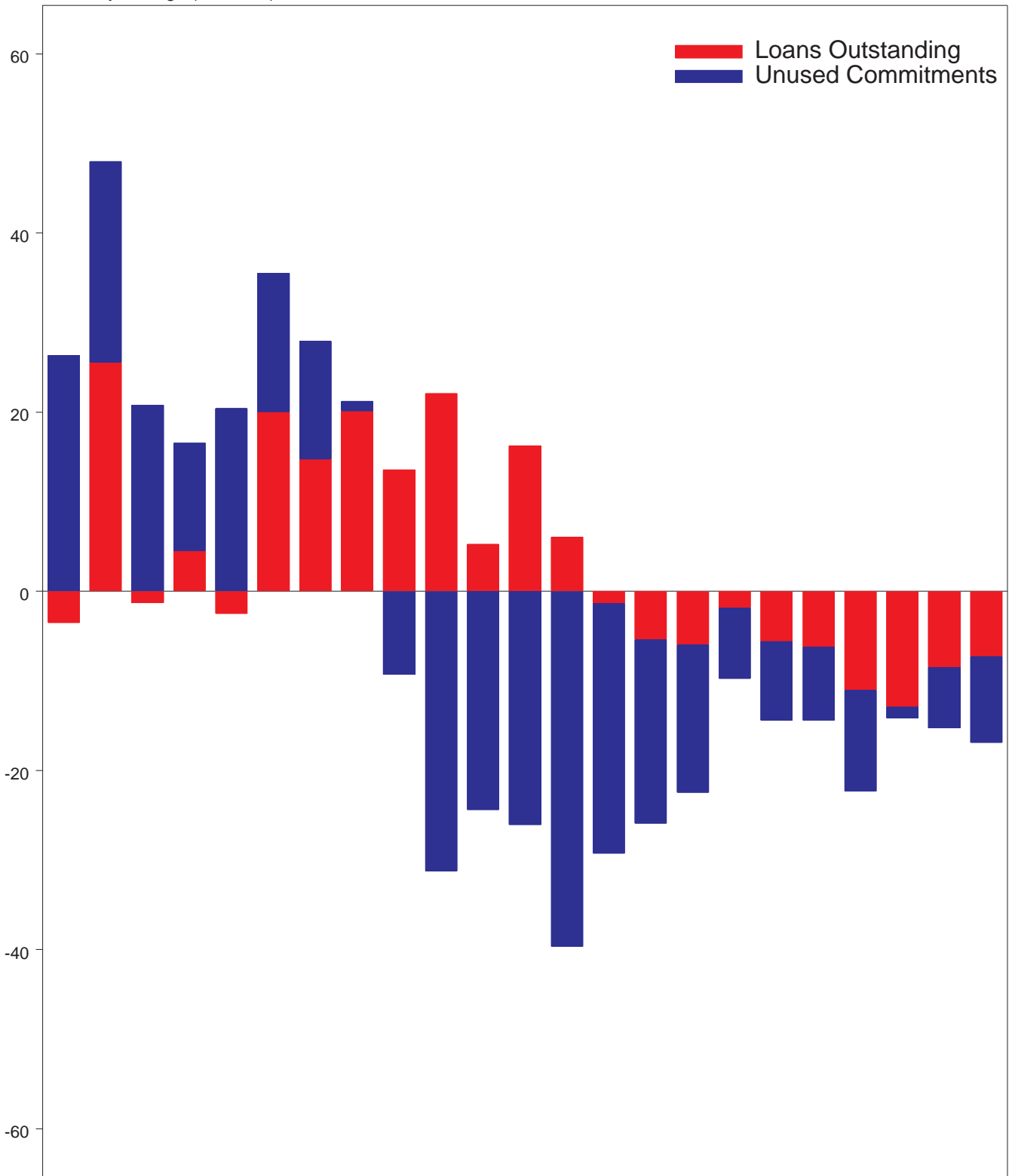
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's 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 Home Equity Loans

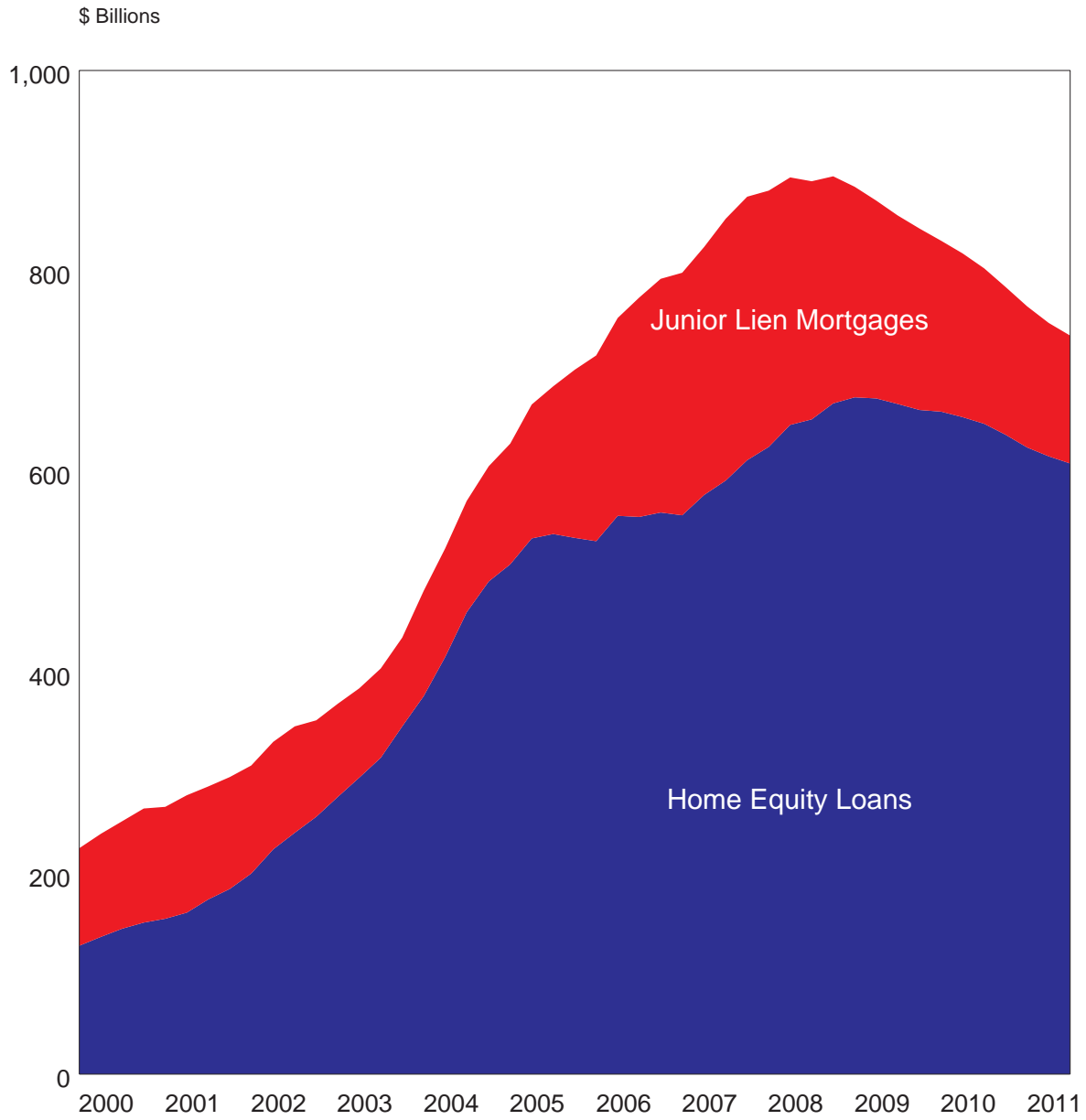
Quarterly Change (\$ Billions)

2006-2011



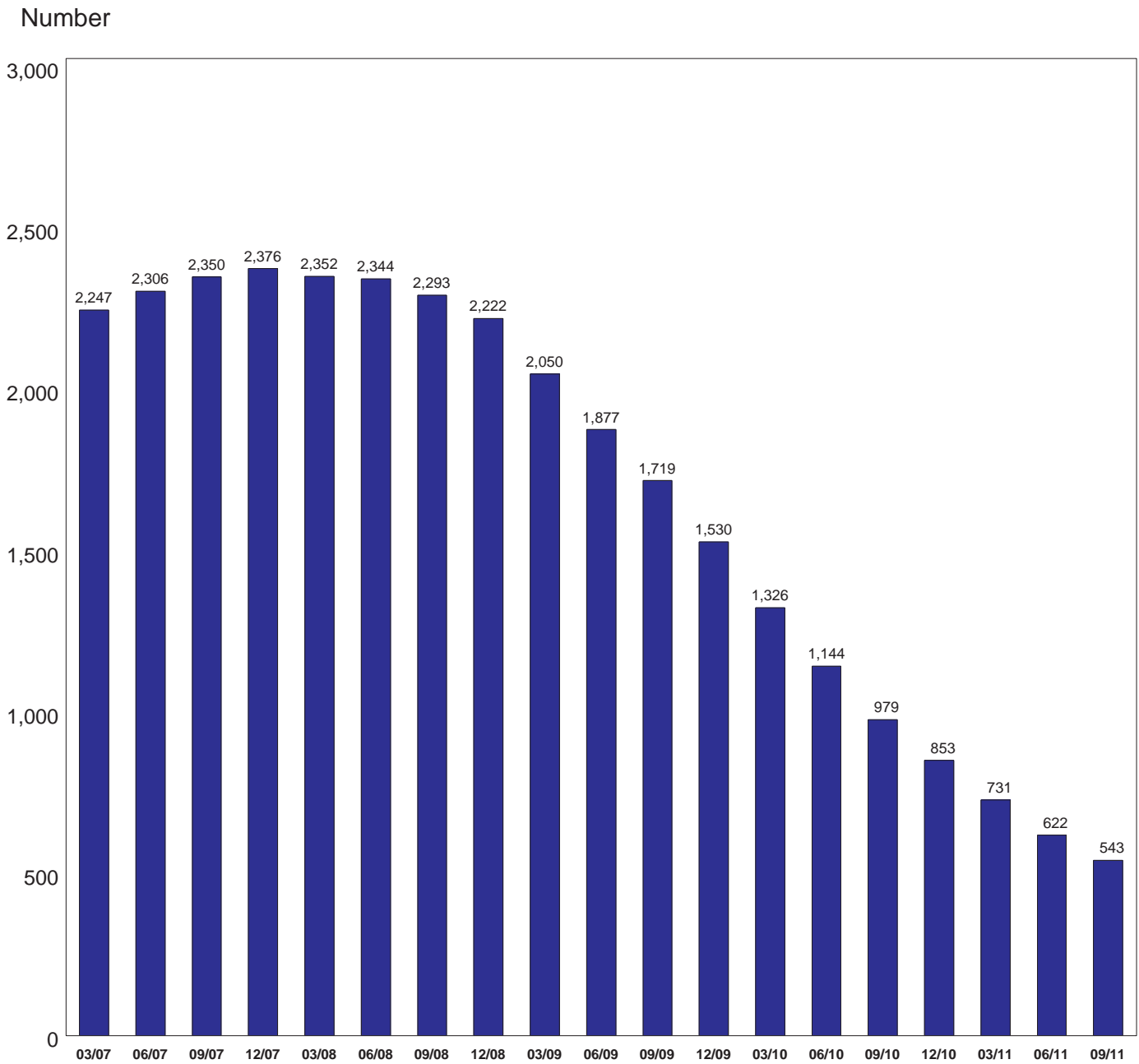
03/06 06/06 09/06 12/06 03/07 06/07 09/07 12/07 03/08 06/08 09/08 12/08 03/09 06/09 09/09 12/09 03/10 06/10 09/10 12/10 03/11 06/11 09/11

Home Equity and Junior Lien Loans 2000 - 2011



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

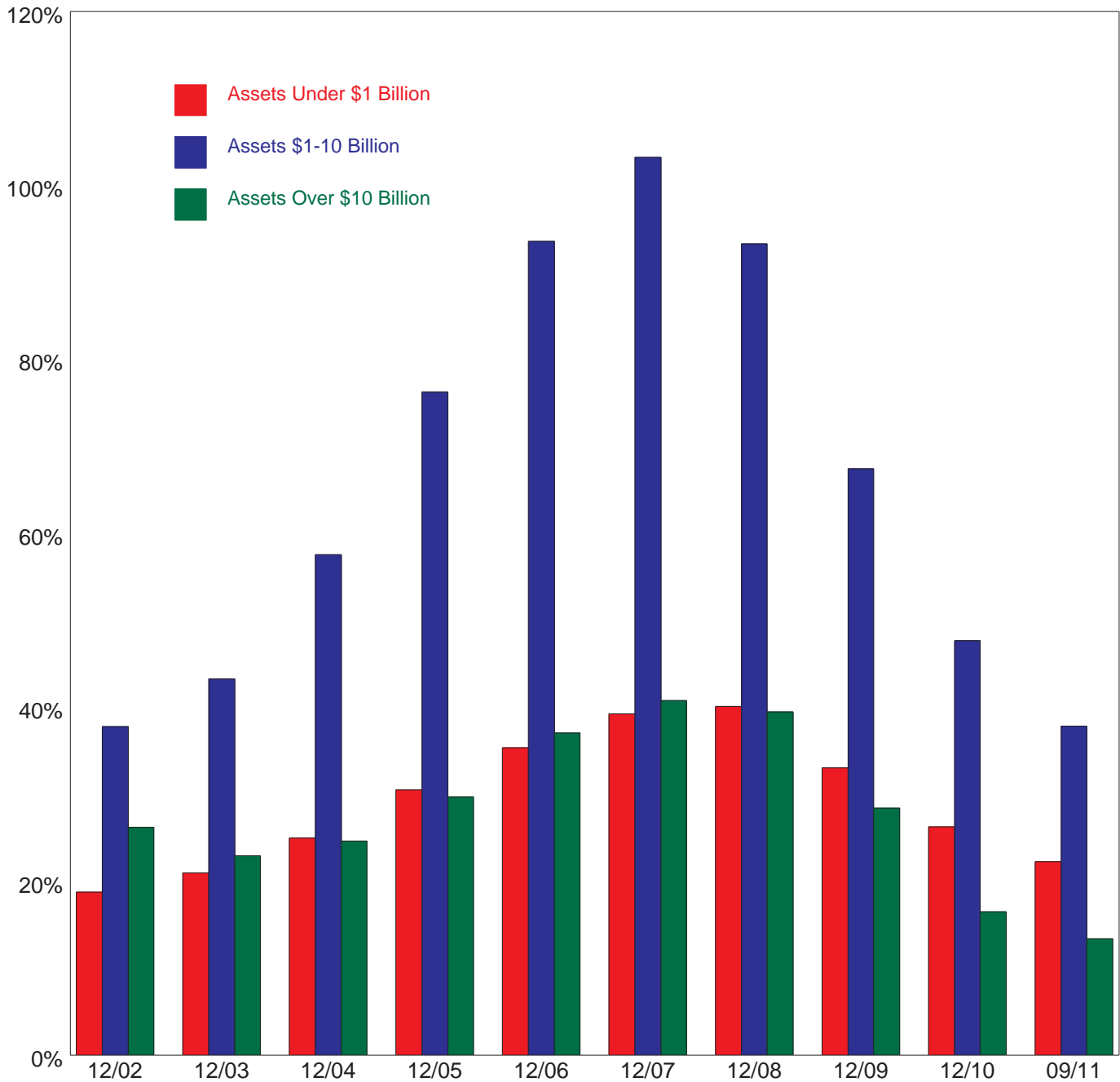
2007-2011



Median Construction and Development Loan Concentrations

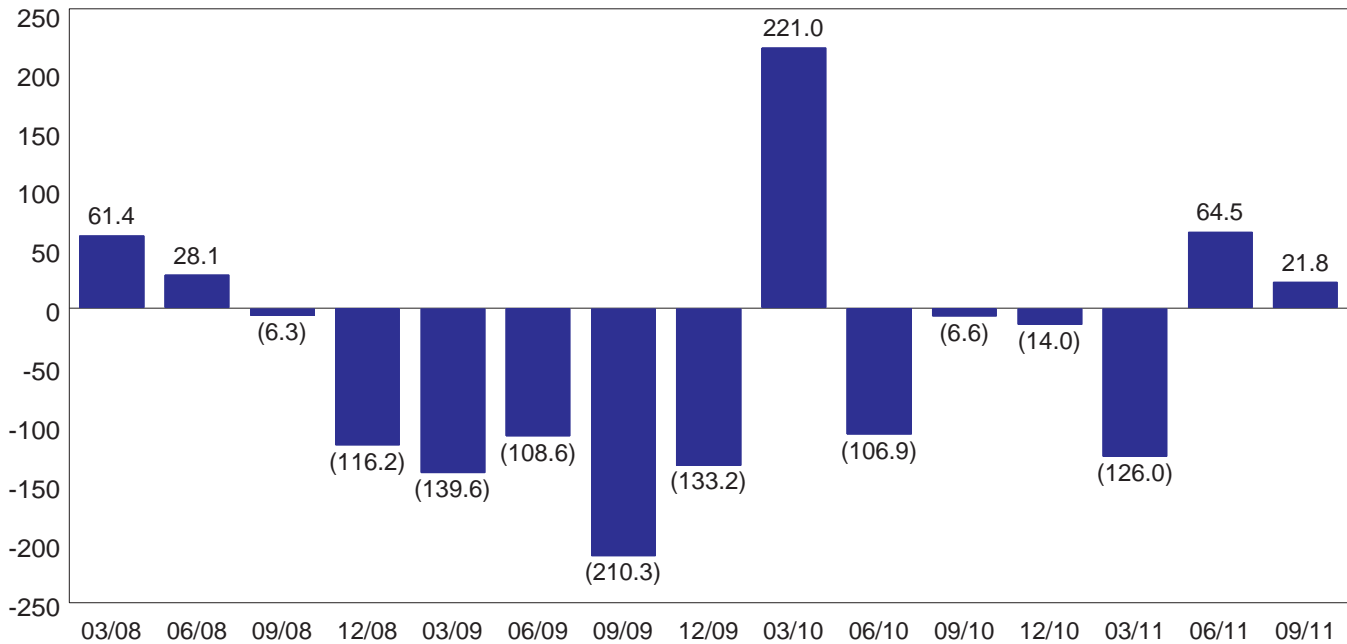
2002 - 2011

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



Quarterly Change in Reported Total Loans Outstanding

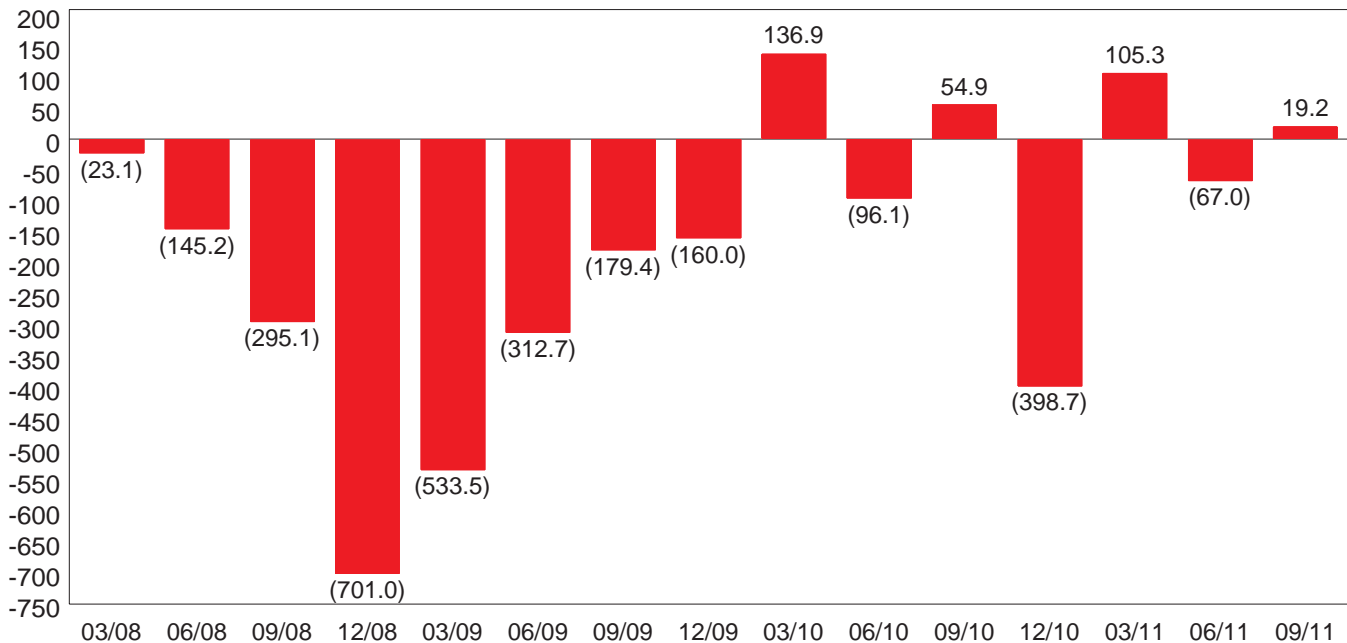
(\$ Billions)



In the third quarter of 2011, real estate loans decreased by \$9 billion, commercial and industrial loans increased by \$45 billion, consumer loans decreased by \$5 billion, and other loans and leases decreased by \$12 billion.

Quarterly Change in Unused Loan Commitments

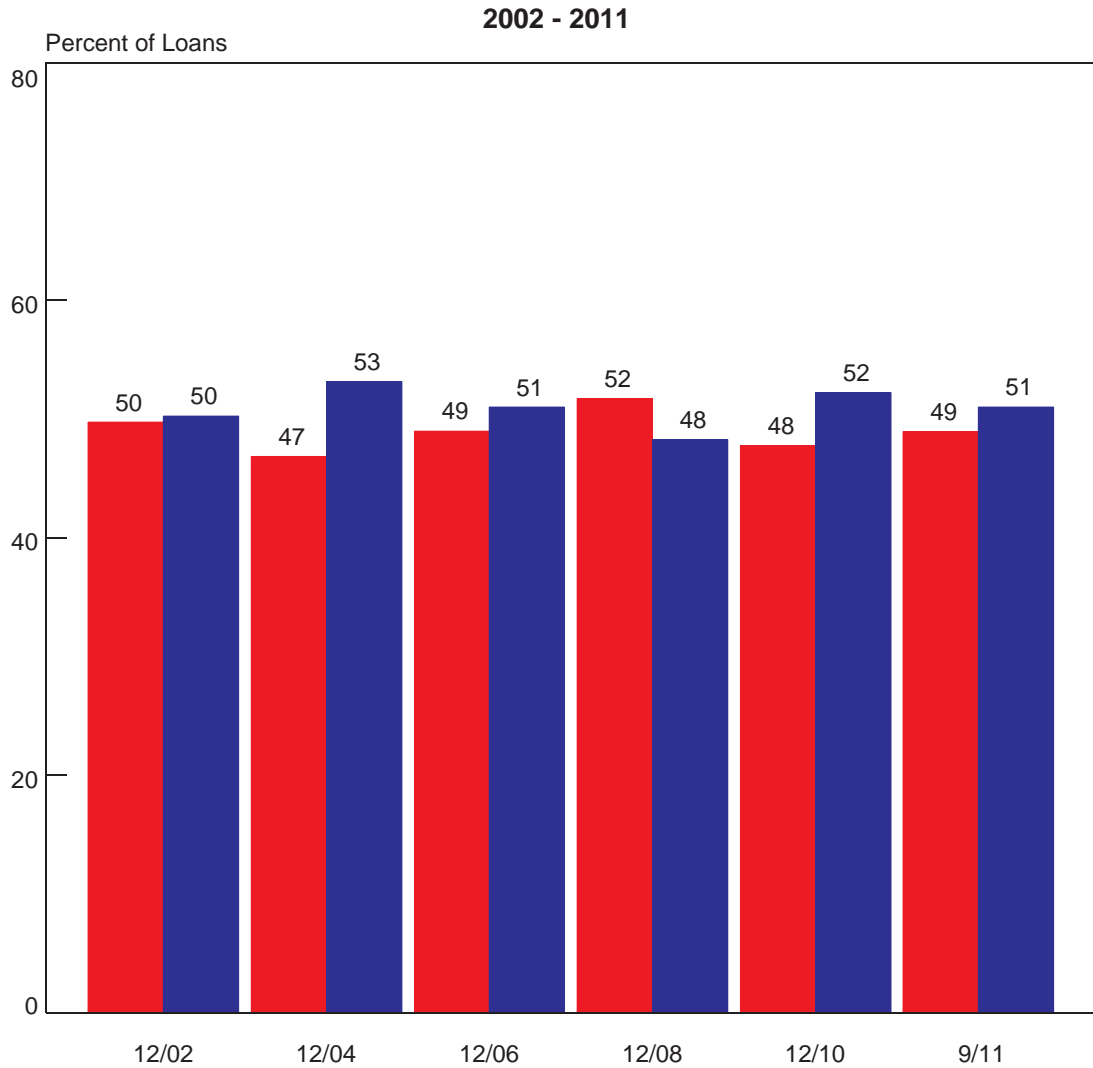
(\$ Billions)



In the third quarter of 2011, unused 1-4 residential loan commitments increased by \$5 billion, unused home equity line commitments decreased by \$10 billion, unused credit card commitments decreased by \$46 billion, and other unused commitments increased by \$60 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

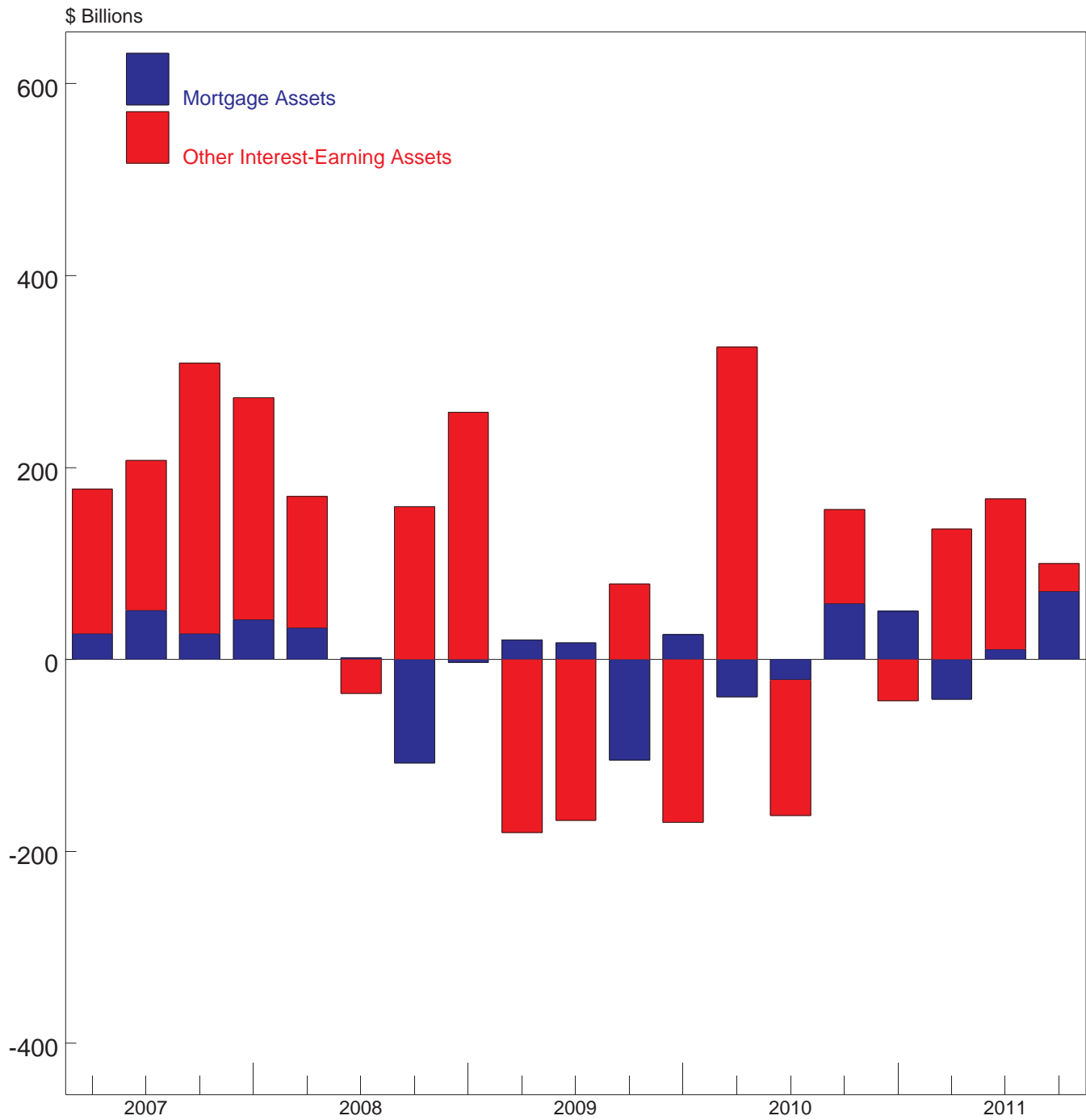
■ Commercial Borrowers	\$2,515	\$2,869	\$3,546	\$4,074	\$3,523	\$3,592
■ Consumer Loans	2,542	3,255	3,690	3,802	3,854	3,745

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

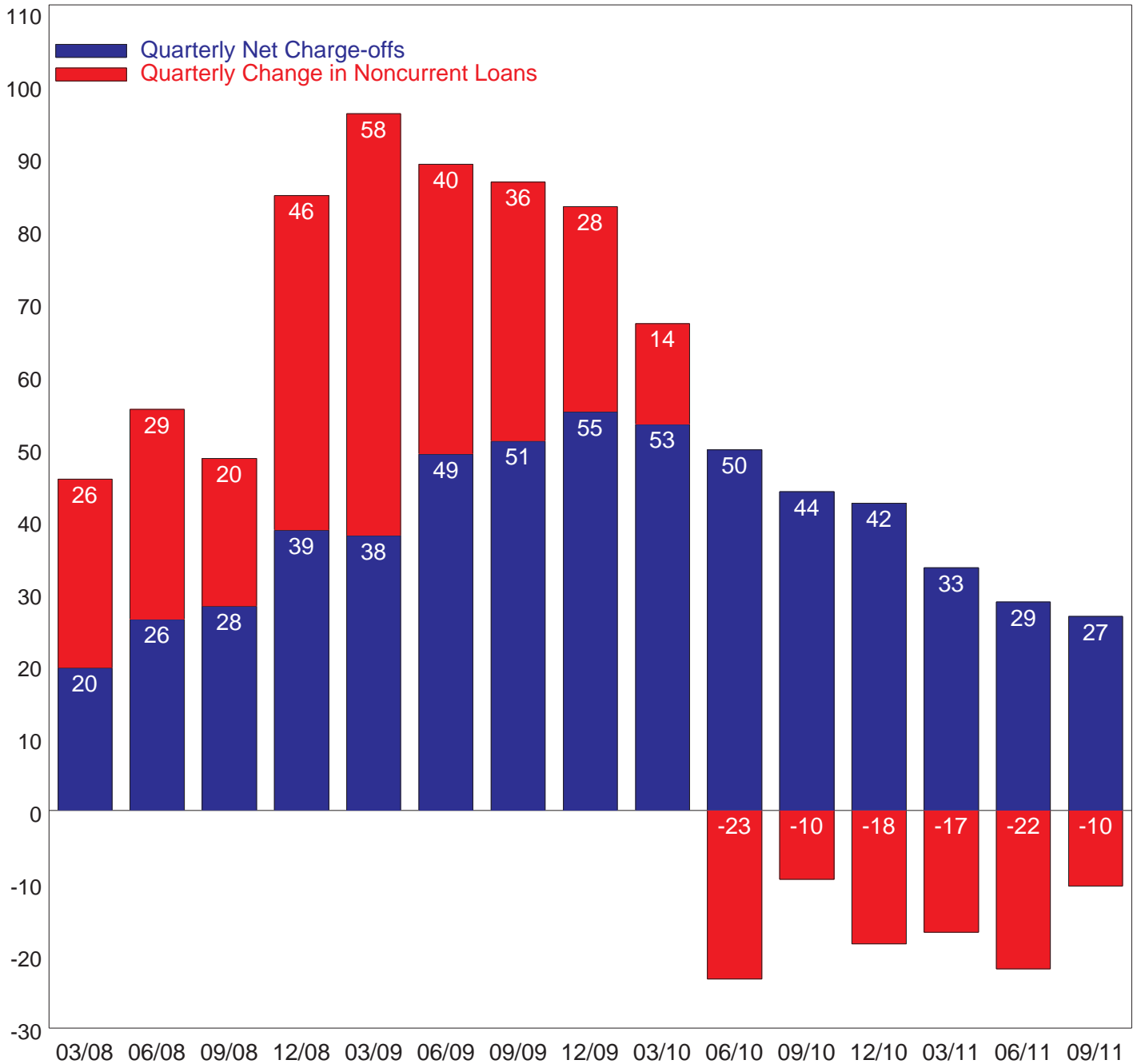
2007 - 2011



Quarterly Net Charge Offs and Change in Noncurrent Loans

2008 - 2011

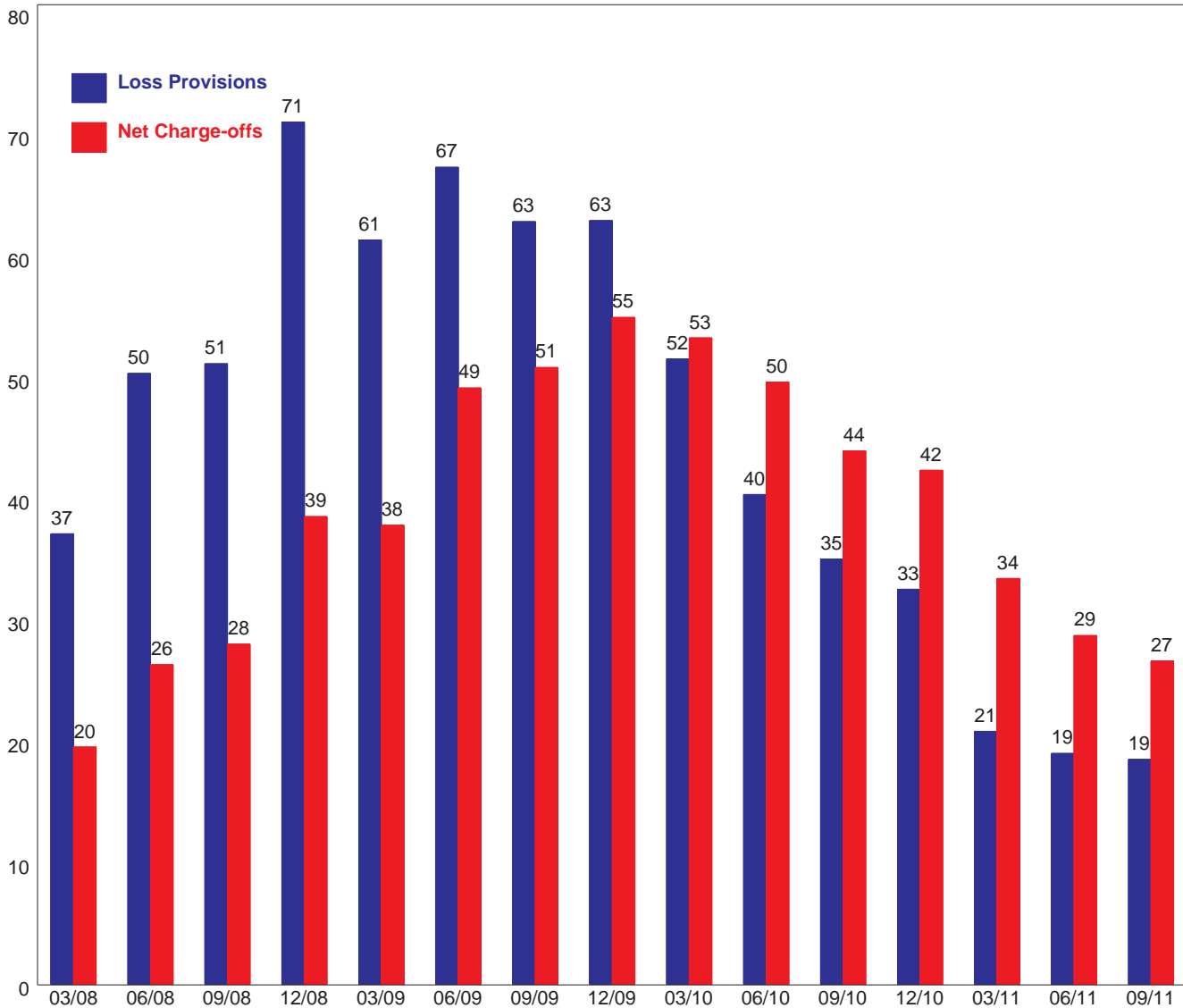
\$ Billions



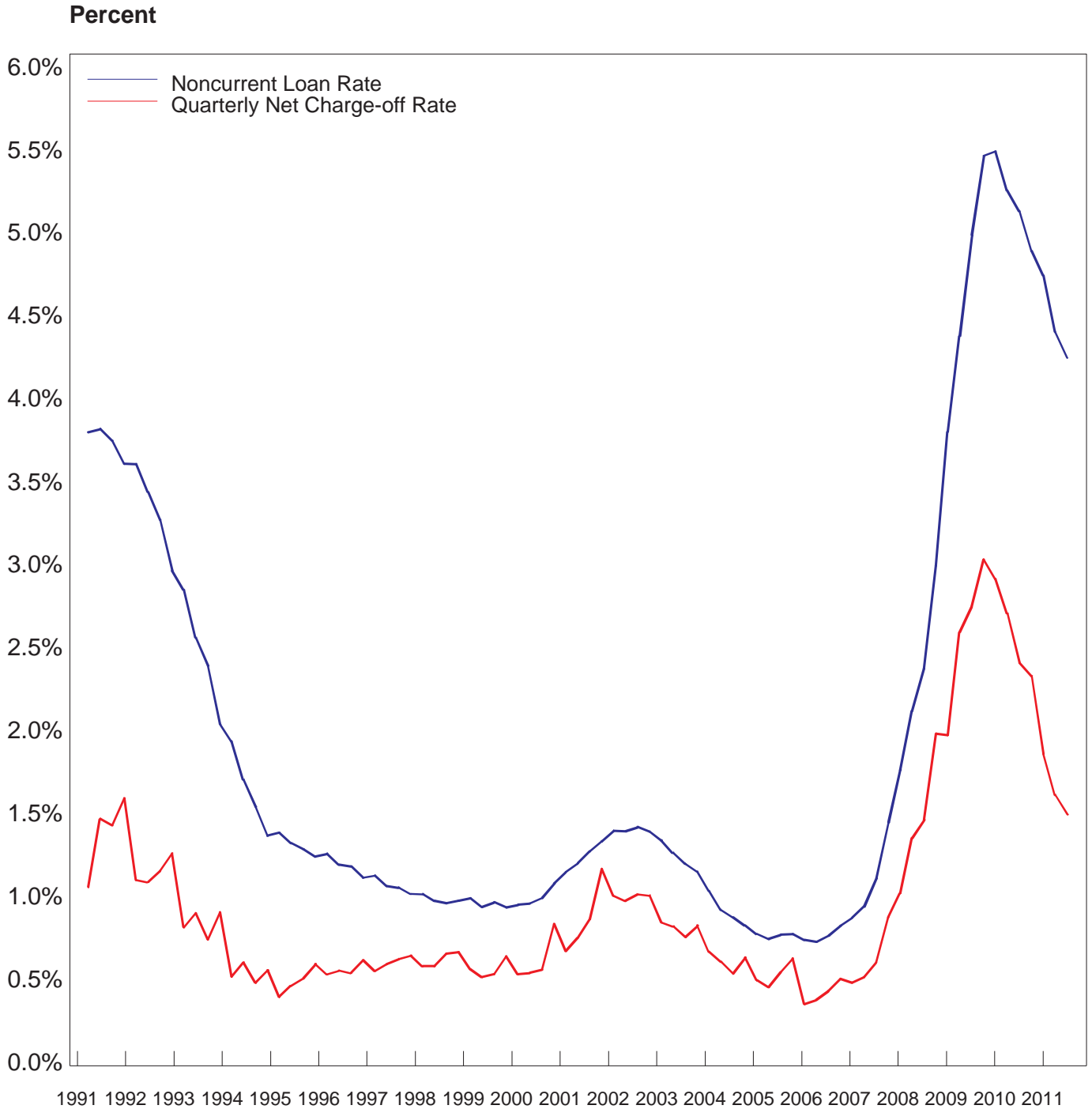
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2008 - 2011

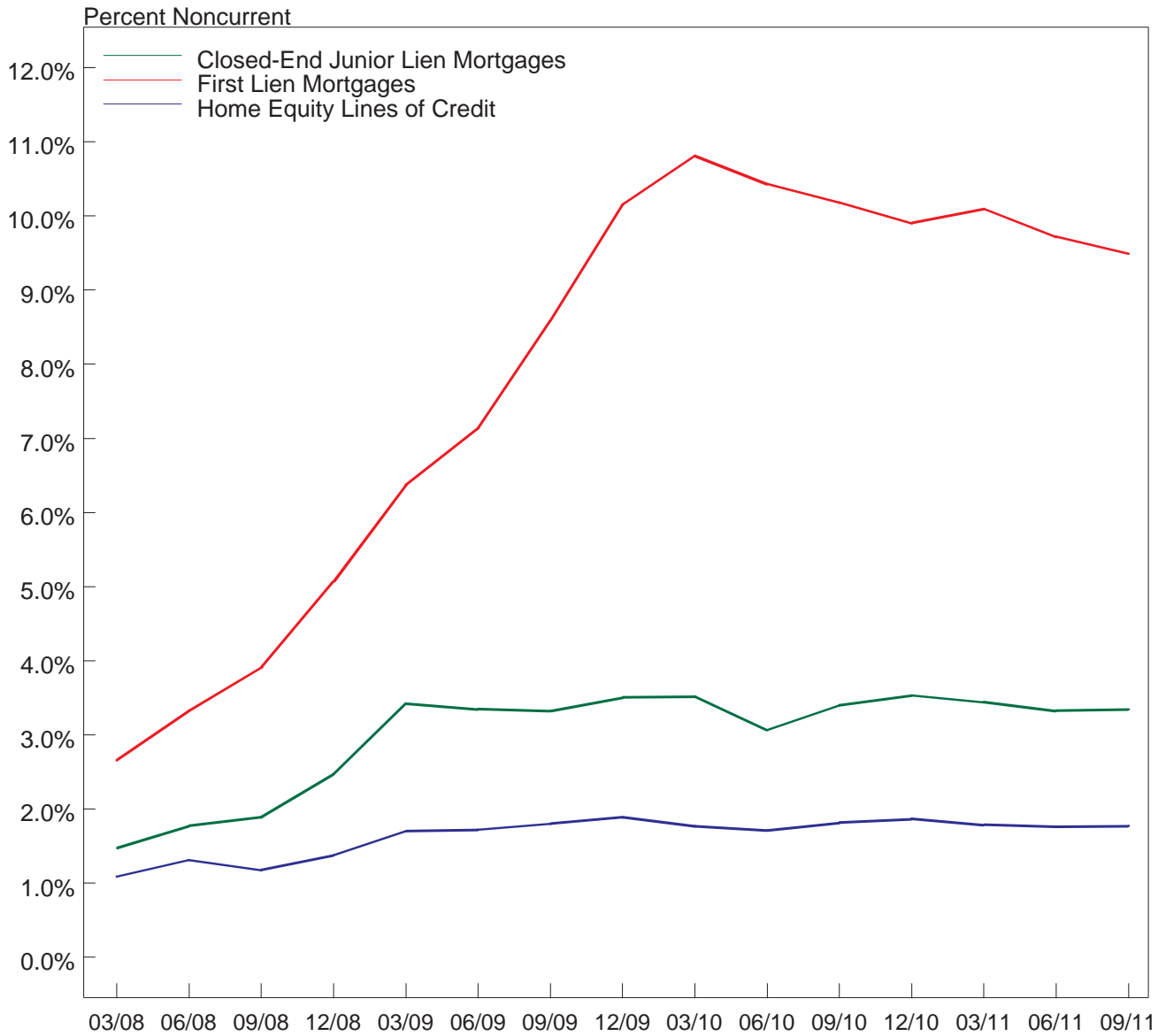
\$ Billions



Noncurrent Loan and Quarterly Net Charge Off Rates 1991-2011

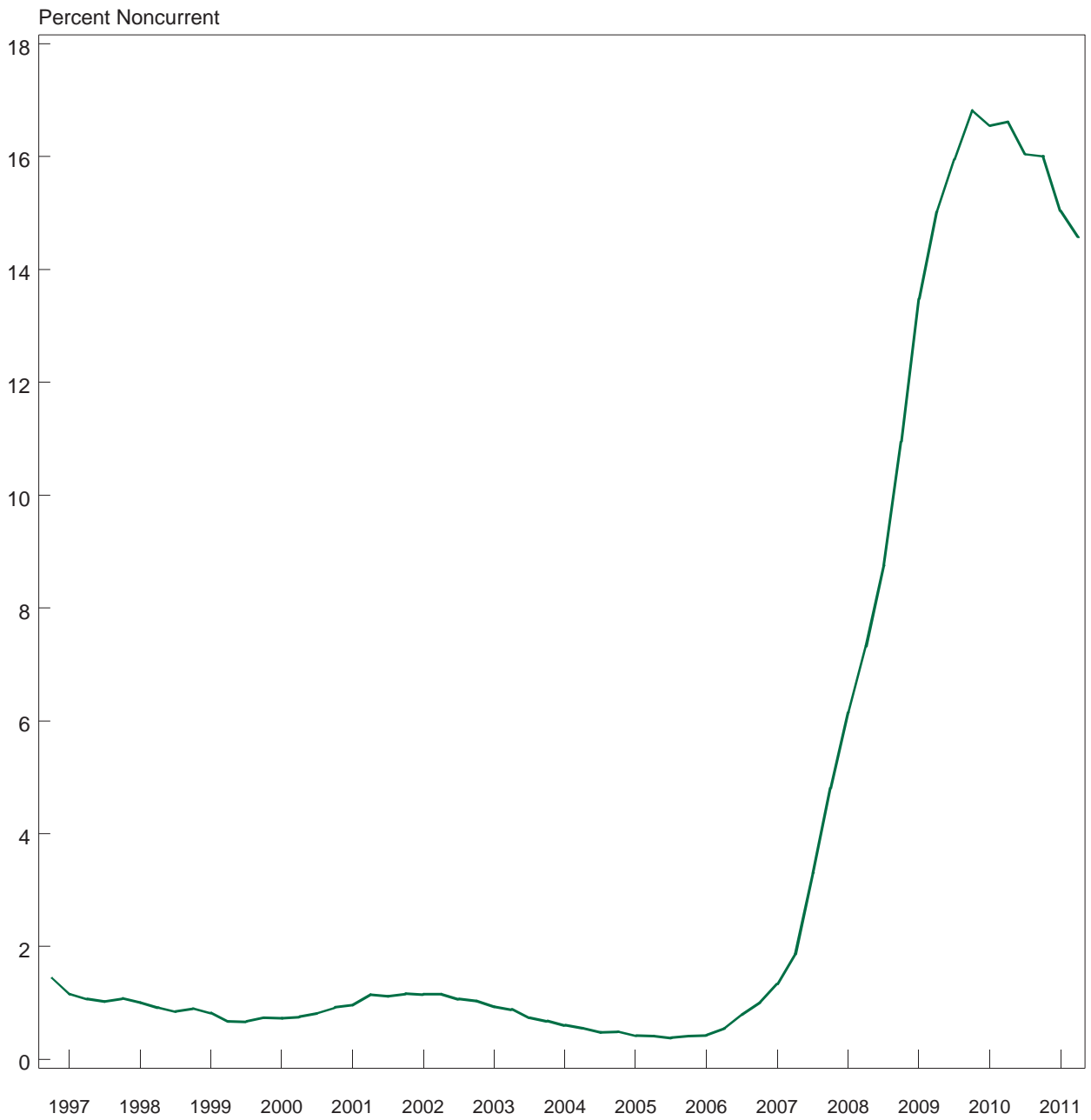


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2008 to 2011



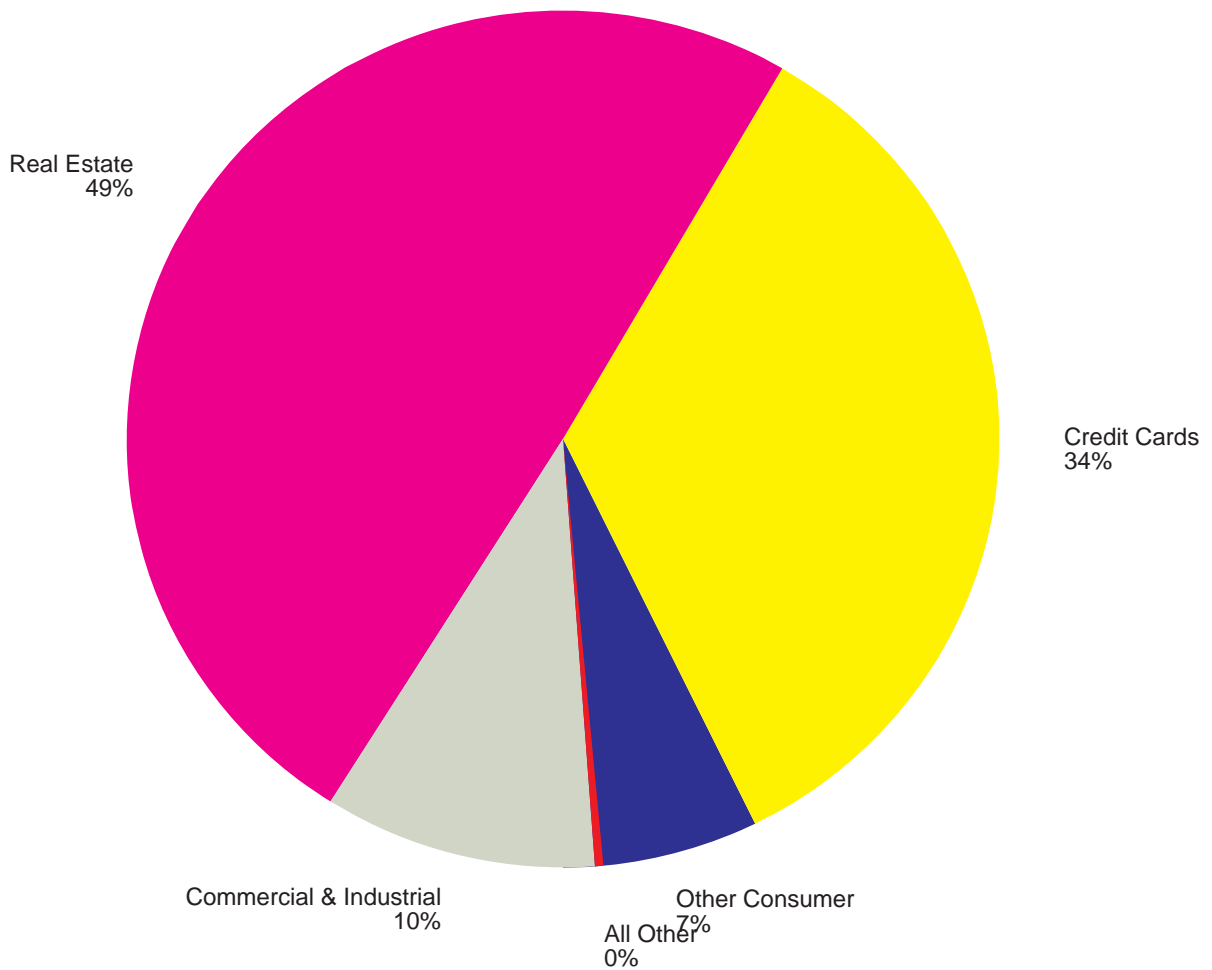
Noncurrent Rate on Real Estate Construction and Development Loans

1997-2011



Composition of FDIC-Insured Institutions' Loan Charge-offs

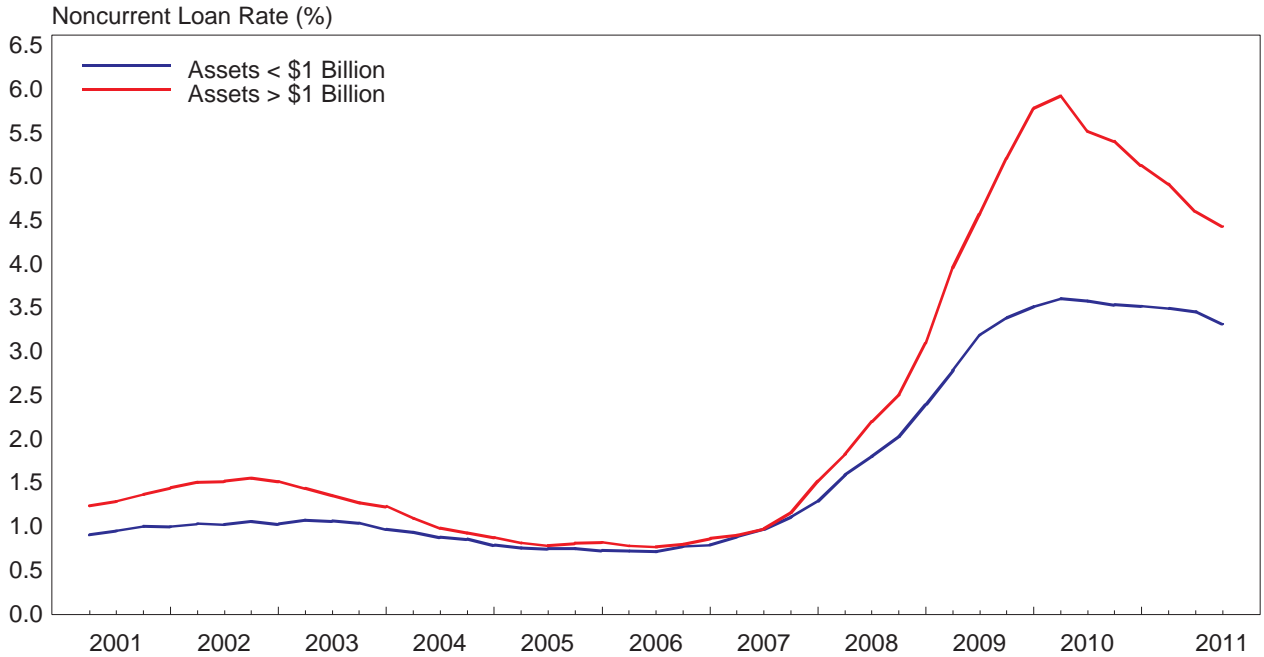
Third Quarter, 2011



Noncurrent Loan Rates

By Asset Size

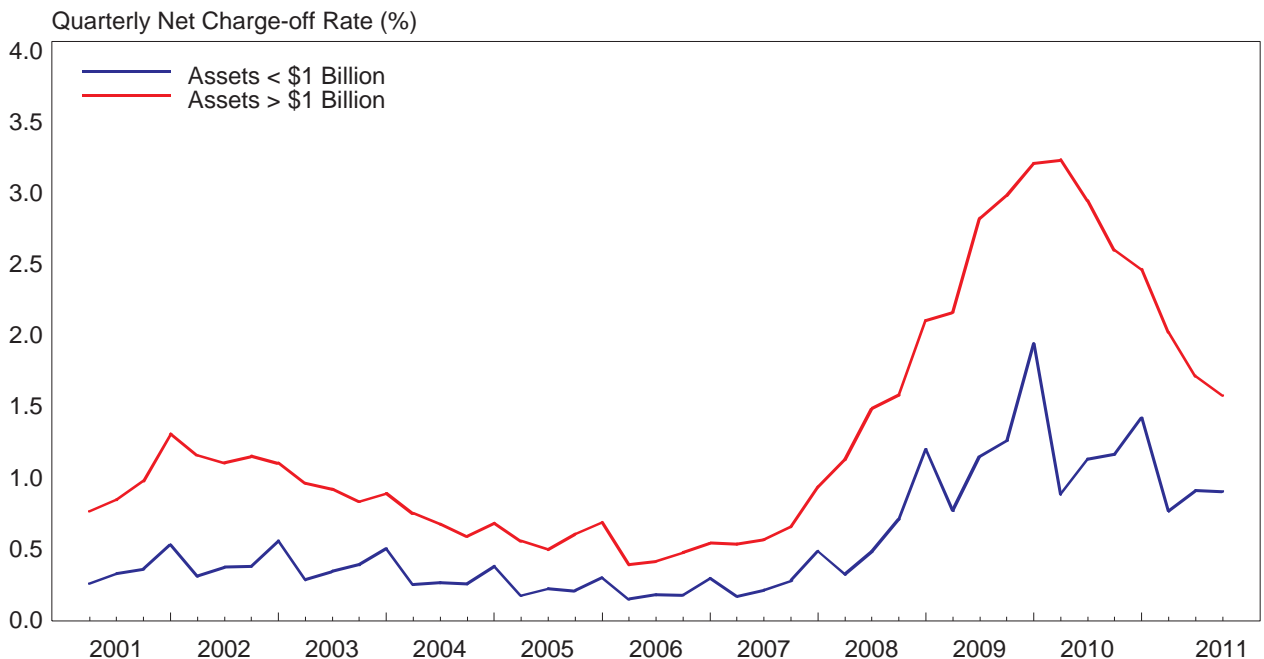
2001 - 2011



Quarterly Net Charge-off Rates

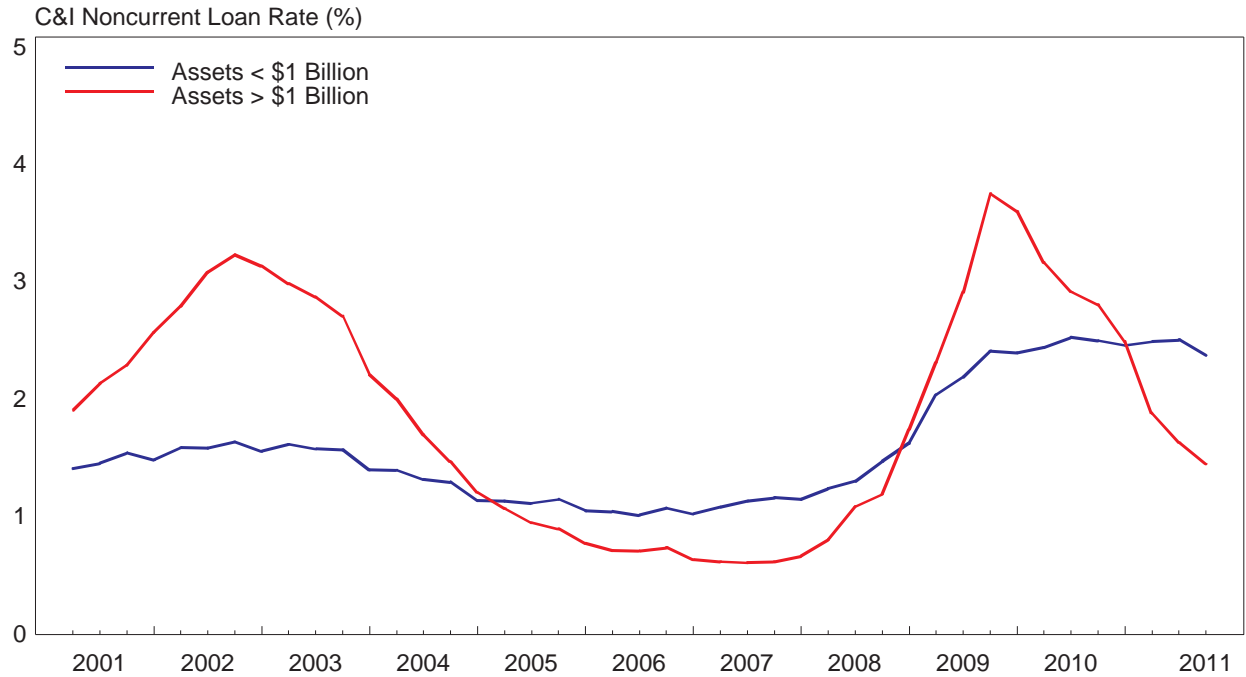
By Asset Size, Annualized

2001 - 2011



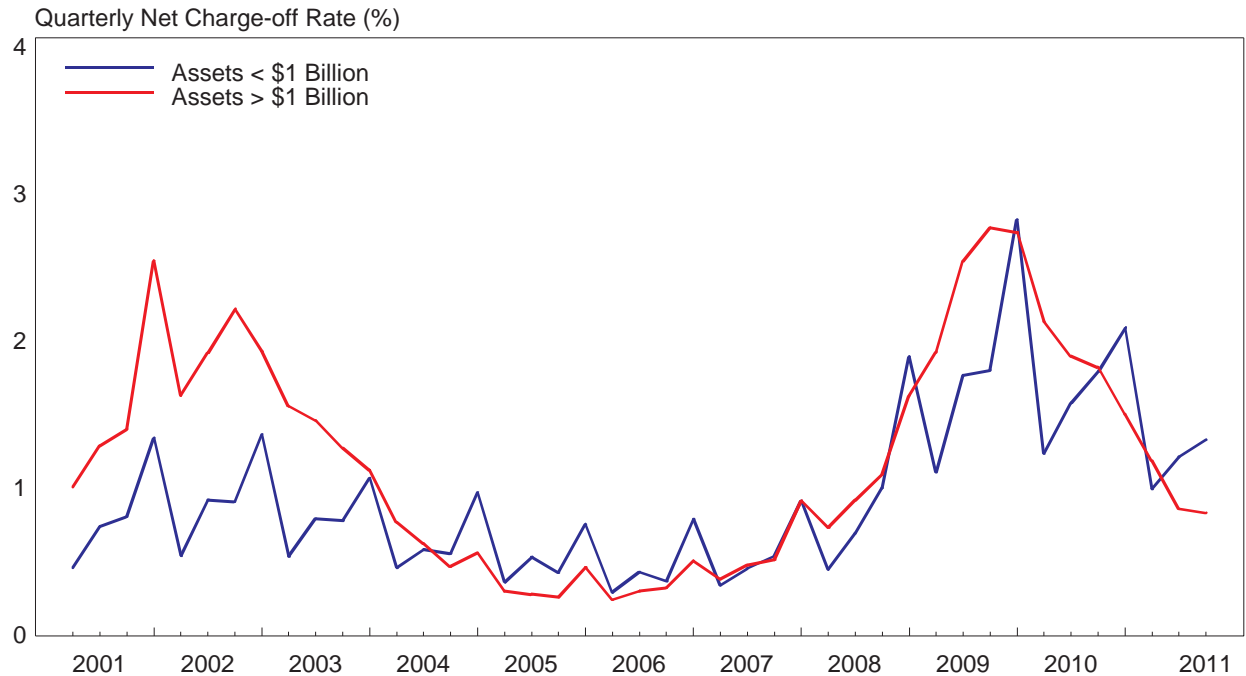
Noncurrent C & I Loan Rates By Asset Size

2001 - 2011



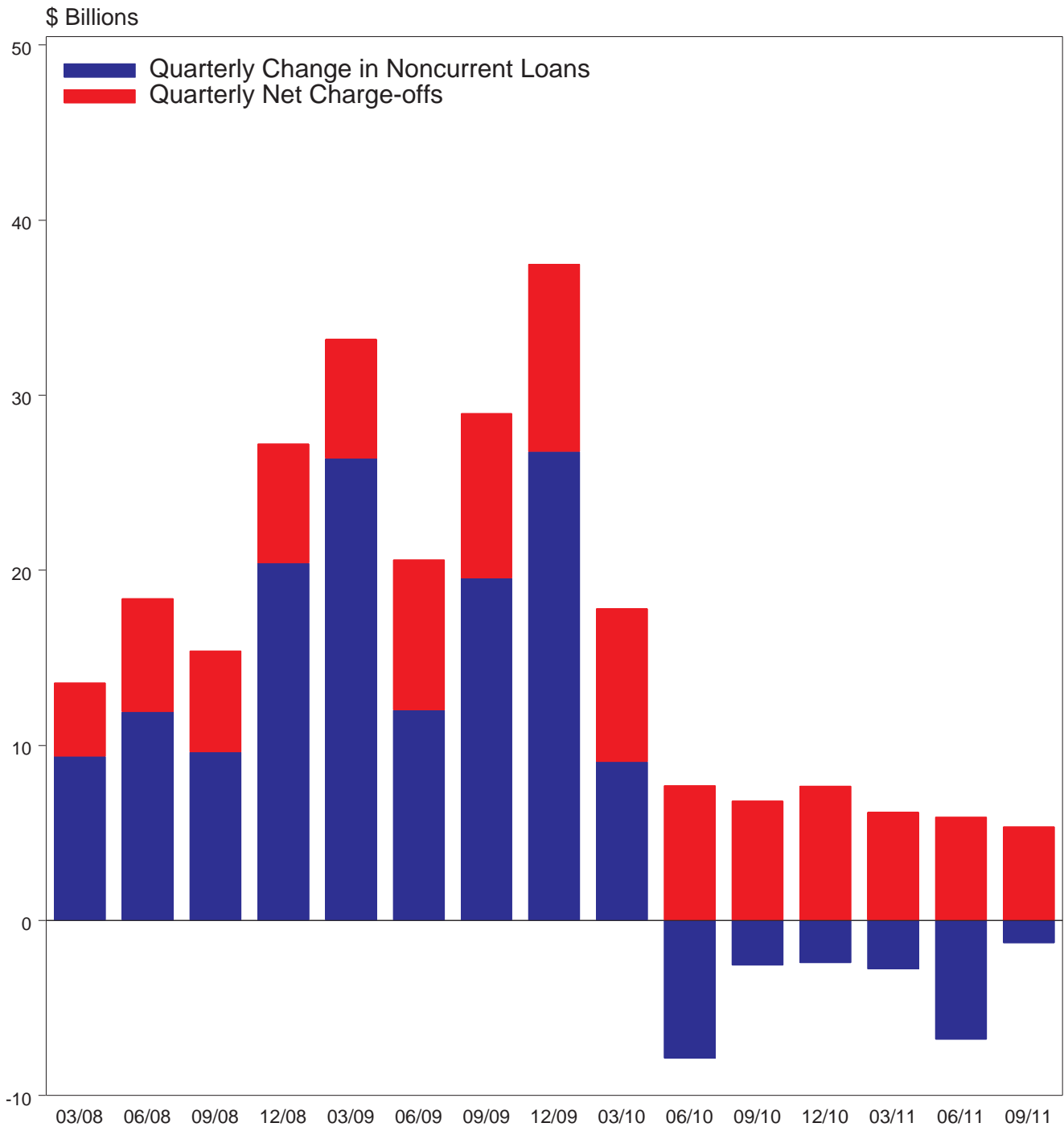
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2001 - 2011



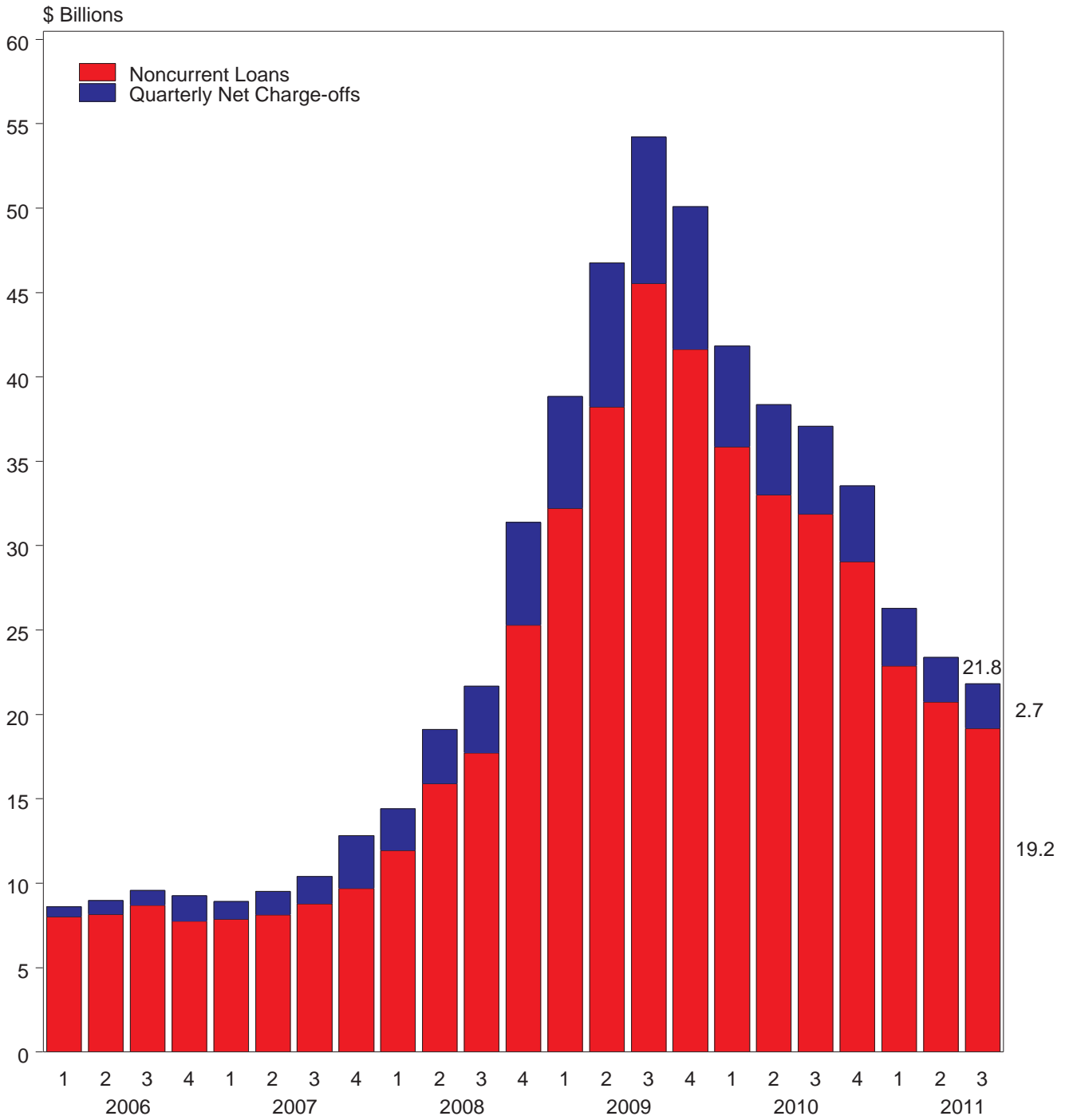
Credit Quality of Residential Mortgage Loans*

2008 to 2011



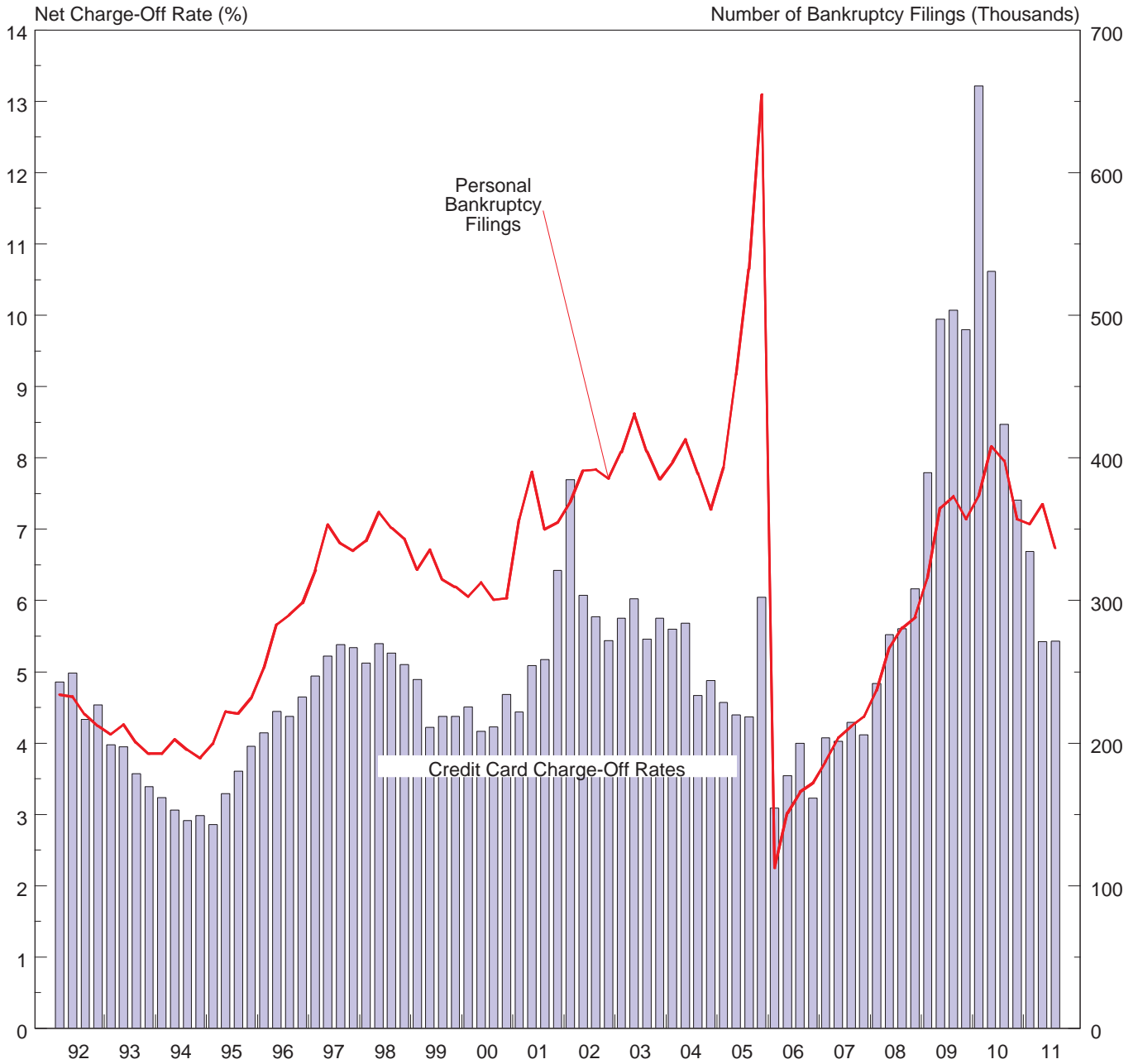
Credit Quality of C & I Loans

2006-2011



Credit Card Loss Rates and Personal Bankruptcy Filings

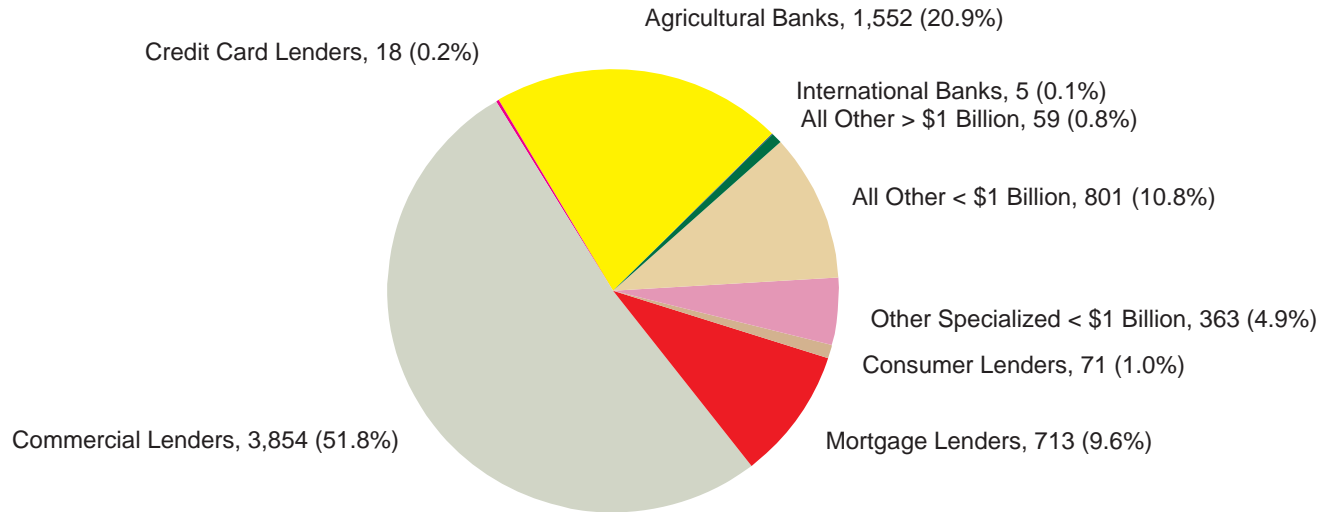
1992-2011



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

September 30, 2011

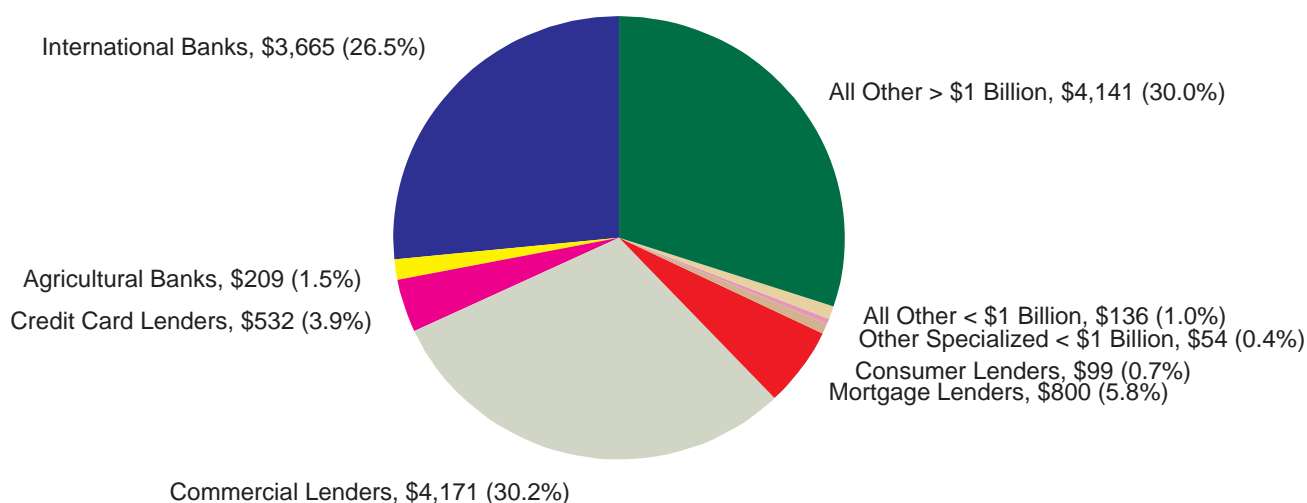


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/11	5	1,552	18	3,854	713	71	363	801	59
12/10	4	1,559	22	4,085	718	73	314	814	69
12/09	4	1,568	23	4,453	766	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

September 30, 2011

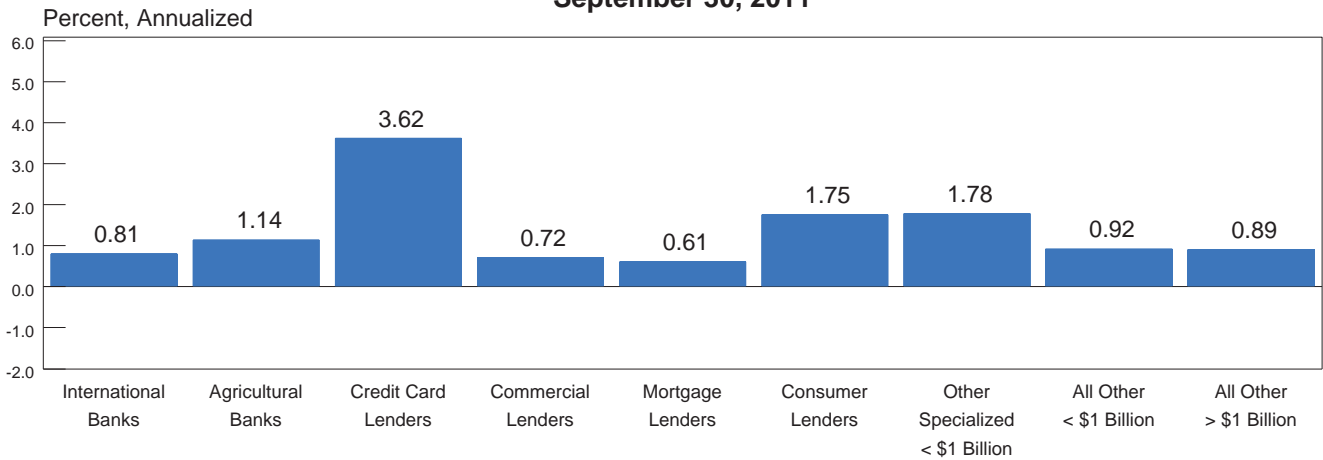


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/11	3,665	209	532	4,171	800	99	54	136	4,141
12/10	3,038	200	705	4,095	789	114	43	132	4,203
12/09	3,107	182	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

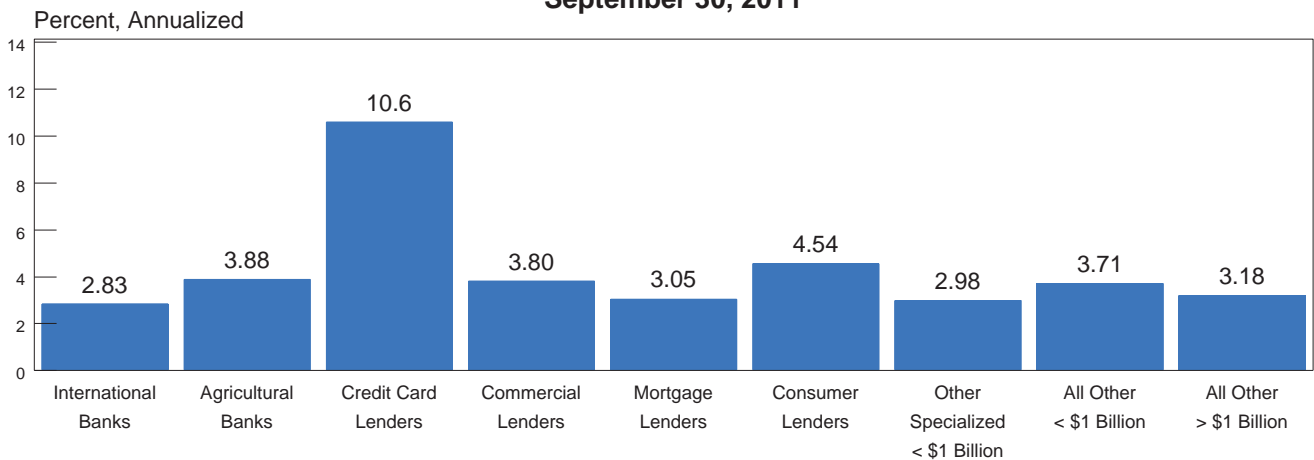
Return on Assets (YTD)

September 30, 2011



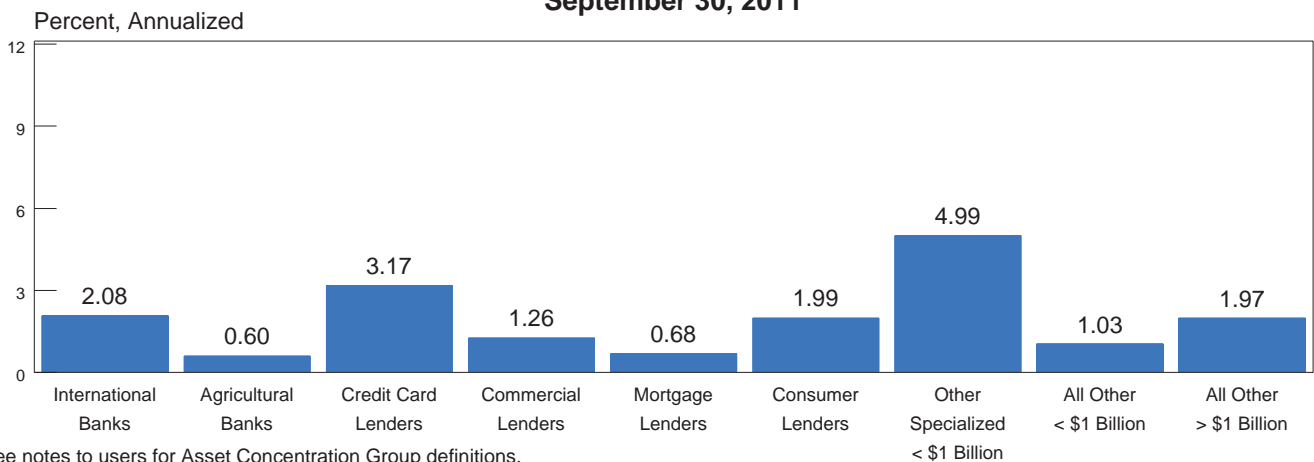
Net Interest Margin (YTD)

September 30, 2011



Noninterest Income to Assets (YTD)

September 30, 2011

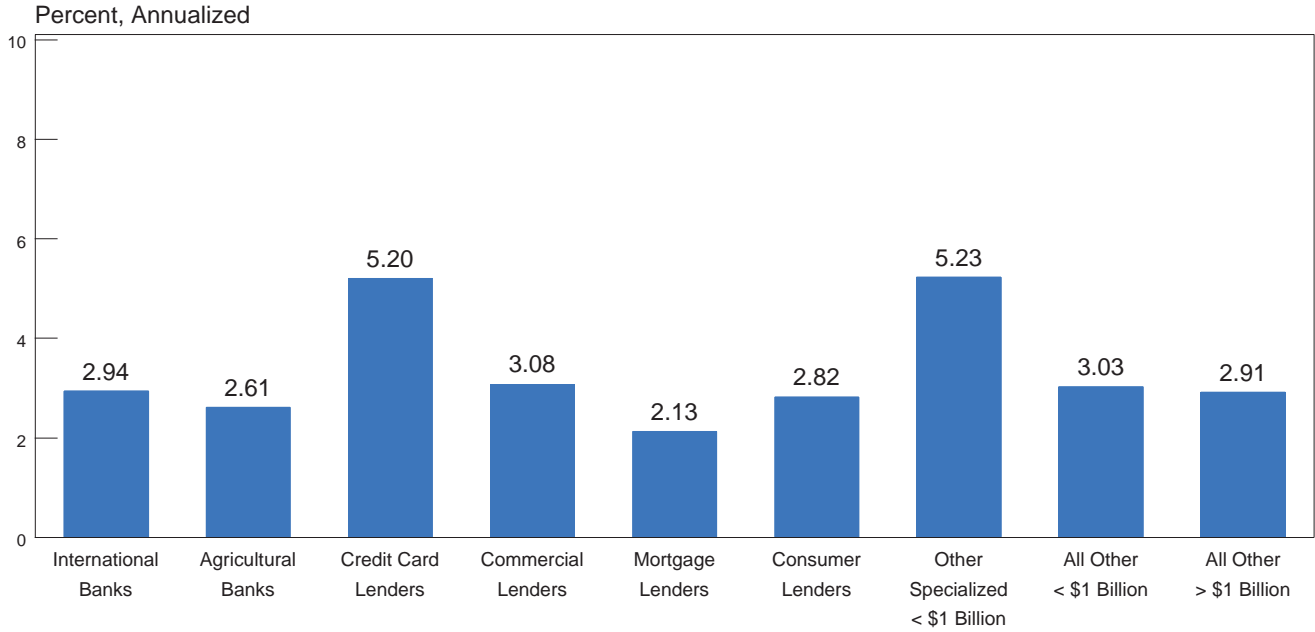


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

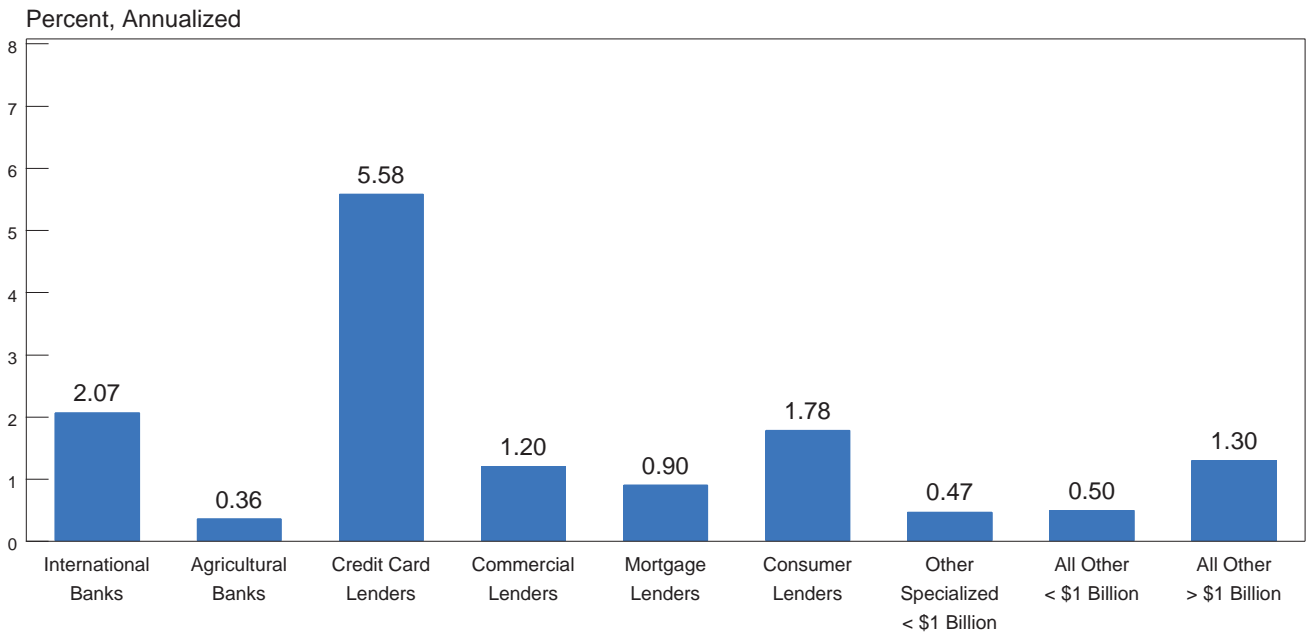
Noninterest Expense to Assets (YTD)

September 30, 2011



Net Charge-offs to Loans and Leases (YTD)

September 30, 2011

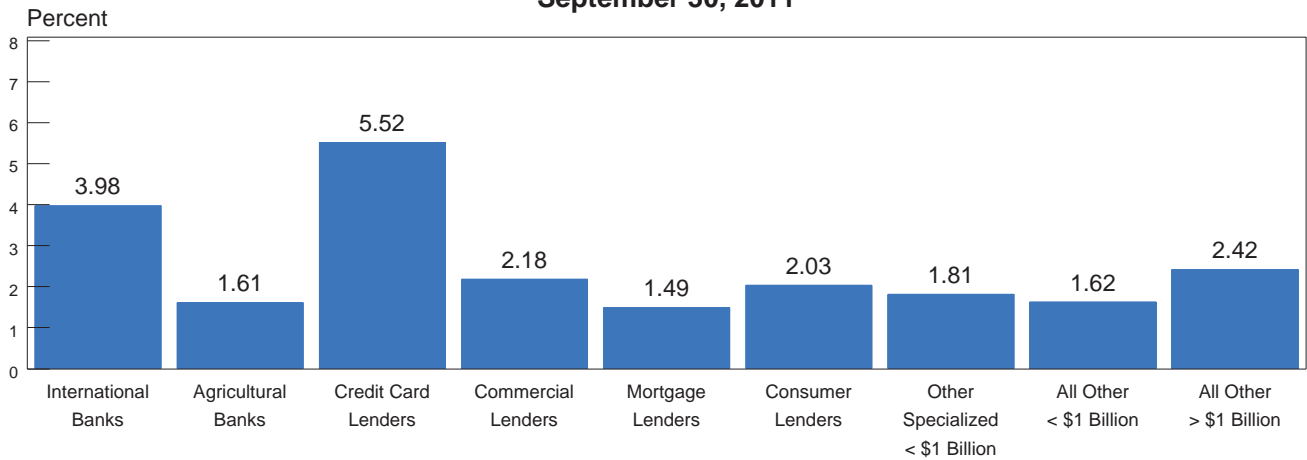


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

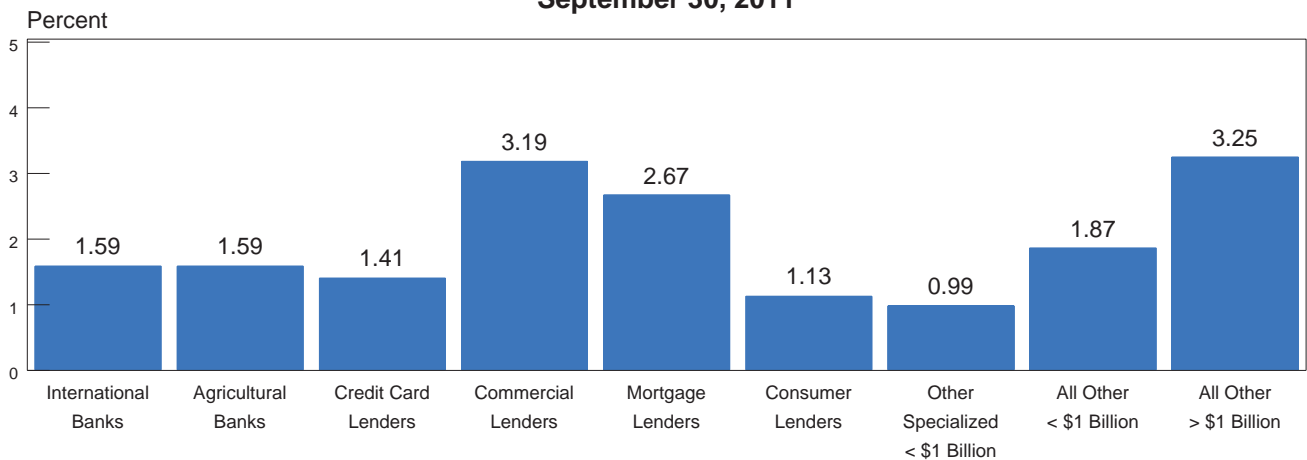
Loss Allowance To Loans and Leases

September 30, 2011



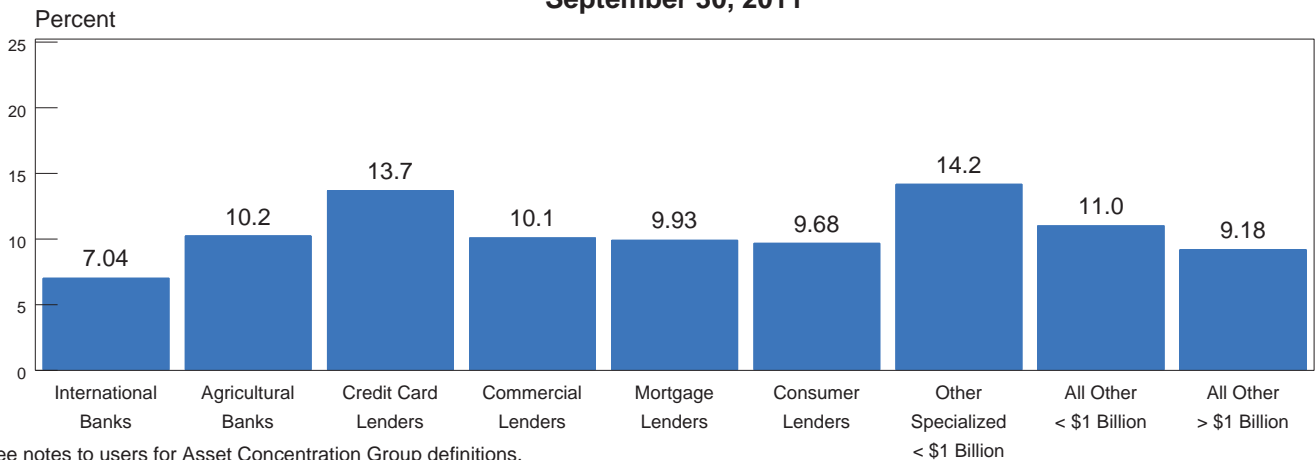
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2011



Core Capital (Leverage) Ratio

September 30, 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
09/11	0.81	1.14	3.62	0.72	0.61	1.75	1.78	0.92	0.89
09/10	0.79	1.04	1.47	0.28	0.70	1.42	1.57	0.71	0.74
09/09	0.00	0.91	-6.25	-0.22	0.47	0.22	0.64	0.79	0.62
09/08	0.31	1.12	2.42	0.23	-0.35	1.01	1.57	0.88	0.36
09/07	0.87	1.25	3.81	1.09	0.73	1.40	2.37	1.04	1.09
09/06	1.03	1.29	4.42	1.32	1.07	1.69	1.33	1.07	1.31
09/05	0.88	1.32	3.19	1.36	1.12	1.70	1.73	1.12	1.36
09/04	0.89	1.28	3.90	1.33	1.20	0.82	1.47	1.14	1.23
09/03	1.05	1.25	3.93	1.30	1.44	1.54	1.36	1.09	1.31
09/02	0.85	1.31	3.55	1.30	1.34	1.40	1.39	1.19	1.40
09/01	0.90	1.18	2.93	1.10	1.09	1.04	1.66	1.12	1.07
09/00	1.10	1.31	2.92	1.12	0.99	1.19	1.56	1.17	0.92
09/99	0.91	1.24	3.74	1.29	1.04	1.42	1.50	1.32	1.29
09/98	0.66	1.28	2.74	1.30	1.14	1.38	1.73	1.21	1.47
09/97	0.93	1.32	1.93	1.28	0.93	1.34	1.83	1.27	1.30
09/96	0.90	1.28	1.96	1.26	0.63	1.16	1.35	1.25	1.13
09/95	0.82	1.26	2.69	1.24	0.82	1.20	1.18	1.22	1.20
09/94	0.88	1.25	4.05	1.08	0.72	1.33	1.12	1.20	1.17
09/93	1.02	1.34	3.66	1.03	0.74	1.35	1.06	1.27	0.97

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
09/11	2.83	3.88	10.60	3.80	3.05	4.54	2.98	3.71	3.18
09/10	2.72	3.94	12.52	3.75	3.05	4.52	2.81	3.71	3.31
09/09	2.94	3.92	10.23	3.47	3.22	4.12	2.77	3.77	2.99
09/08	2.80	3.91	8.94	3.59	2.59	4.73	2.96	3.76	2.51
09/07	2.56	3.96	8.43	3.66	2.64	4.24	3.06	3.67	2.88
09/06	2.47	4.06	9.29	3.82	2.73	4.64	3.33	3.74	3.04
09/05	2.61	4.11	8.53	3.91	2.81	4.80	2.95	3.80	3.18
09/04	2.79	4.05	8.65	3.85	3.15	2.80	2.98	3.85	3.08
09/03	3.01	4.04	8.17	3.97	3.40	4.76	3.07	3.85	3.30
09/02	3.31	4.19	8.65	4.21	3.51	4.67	3.40	4.10	3.54
09/01	2.65	4.02	7.31	4.00	3.10	4.67	3.53	3.96	3.06
09/00	2.78	4.25	7.49	4.11	2.82	4.20	3.90	4.15	3.44
09/99	3.00	4.16	7.96	4.18	3.06	4.53	3.64	4.17	3.79
09/98	3.01	4.28	7.88	4.27	3.12	4.52	3.70	4.34	4.02
09/97	3.02	4.33	8.14	4.47	3.21	5.02	4.00	4.42	4.24
09/96	3.22	4.32	8.04	4.37	3.21	5.00	3.70	4.43	4.15
09/95	3.42	4.37	8.22	4.38	3.09	4.84	3.87	4.46	4.09
09/94	3.49	4.35	9.44	4.38	3.38	5.19	3.78	4.49	4.25
09/93	3.55	4.40	9.74	4.41	3.55	5.30	3.86	4.64	4.37

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
09/11	2.07	0.36	5.58	1.20	0.90	1.78	0.47	0.50	1.30
09/10	2.27	0.53	11.94	1.89	1.22	2.20	0.81	0.51	1.96
09/09	2.90	0.52	9.93	1.77	1.26	2.64	0.81	0.46	2.31
09/08	1.28	0.29	5.64	0.98	0.74	1.84	0.43	0.30	0.88
09/07	0.65	0.19	3.90	0.28	0.29	0.97	0.30	0.17	0.35
09/06	0.59	0.14	3.38	0.18	0.14	1.00	0.53	0.17	0.20
09/05	0.88	0.15	4.27	0.22	0.10	1.46	0.29	0.27	0.20
09/04	1.05	0.17	4.69	0.29	0.11	0.94	0.46	0.26	0.25
09/03	1.41	0.24	5.12	0.52	0.19	1.42	1.44	0.31	0.56
09/02	1.78	0.26	6.07	0.67	0.16	1.12	0.47	0.30	0.86
09/01	0.63	0.30	4.02	0.61	0.15	1.16	0.50	0.27	0.69
09/00	0.44	0.18	3.68	0.40	0.12	0.20	1.98	0.23	0.55
09/99	0.55	0.20	3.97	0.37	0.12	0.51	1.27	0.23	0.41
09/98	0.60	0.20	4.41	0.33	0.18	0.65	0.50	0.33	0.55
09/97	0.23	0.19	4.79	0.34	0.21	0.73	0.38	0.24	0.73
09/96	0.33	0.22	4.08	0.31	0.28	0.70	0.15	0.22	0.47
09/95	0.33	0.14	3.09	0.33	0.27	0.50	0.29	0.19	0.36
09/94	0.63	0.12	3.04	0.41	0.44	0.43	0.14	0.16	0.33
09/93	1.14	0.17	3.85	0.71	0.55	0.53	0.42	0.30	0.99

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
09/11	4.38	1.86	1.71	3.73	4.07	1.50	2.34	2.40	5.57
12/10	6.31	1.85	2.20	4.31	4.23	1.44	2.10	2.16	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

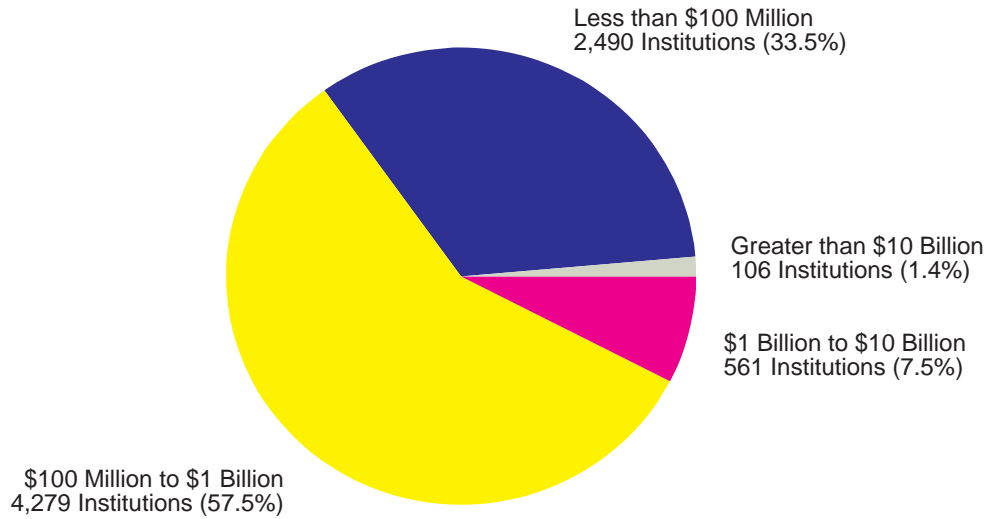
1993 - 2011

	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
09/11	7.04	10.23	13.66	10.11	9.93	9.68	14.16	11.01	9.18
12/10	6.96	9.92	12.76	9.59	9.37	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

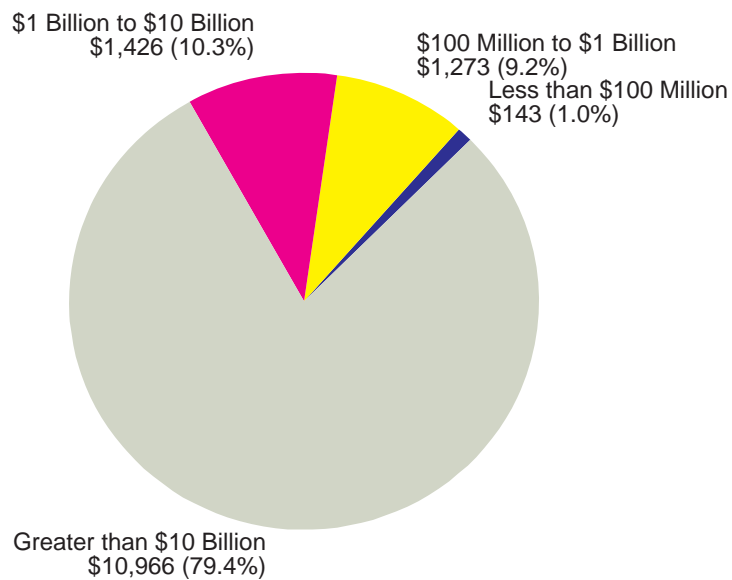
September 30, 2011



Industry Assets By Asset Size

September 30, 2011

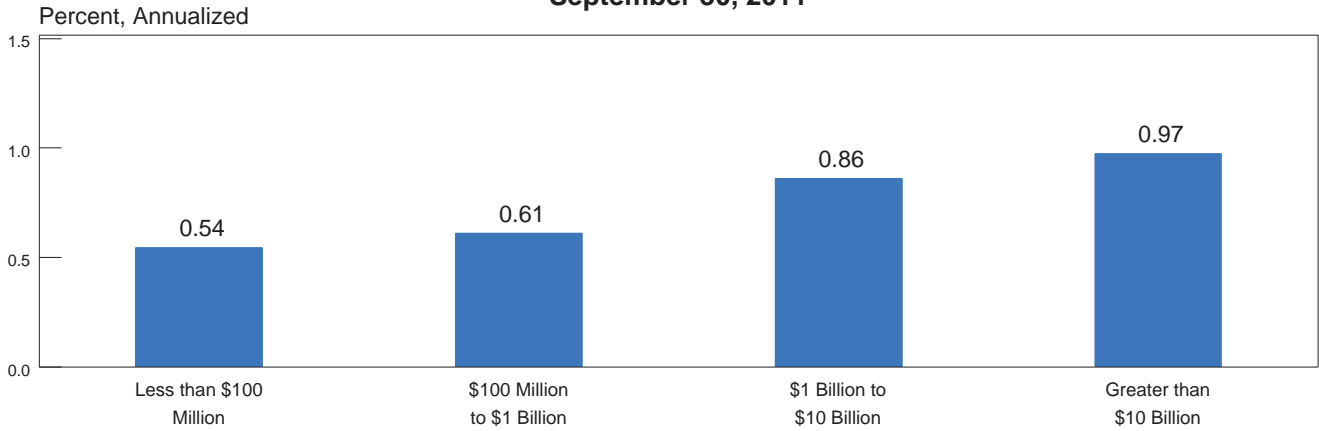
(\$ Billions)



Performance Ratios By Asset Size

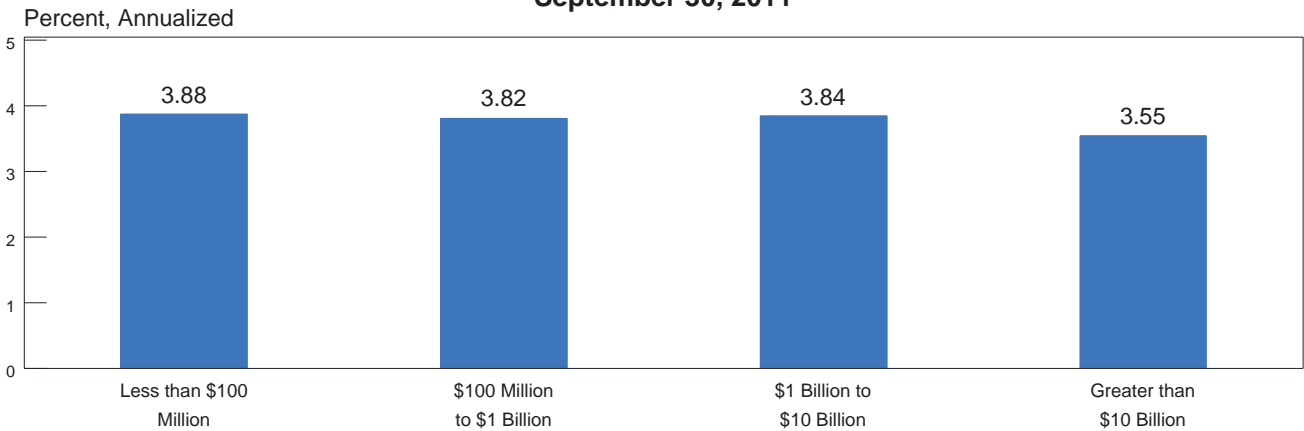
Return on Assets (YTD)

September 30, 2011



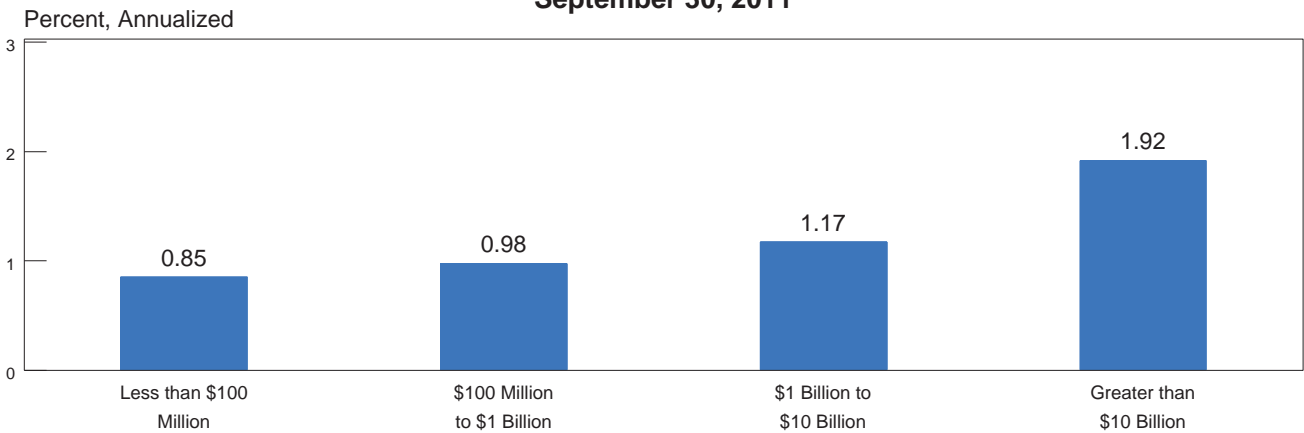
Net Interest Margin (YTD)

September 30, 2011



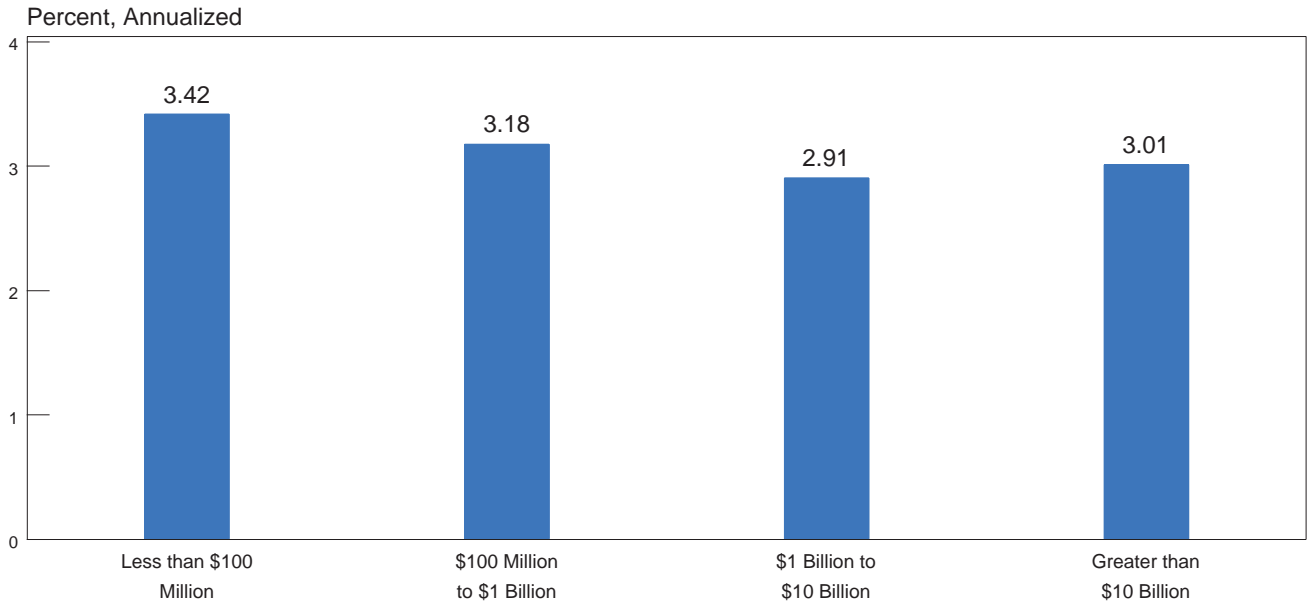
Noninterest Income to Assets (YTD)

September 30, 2011



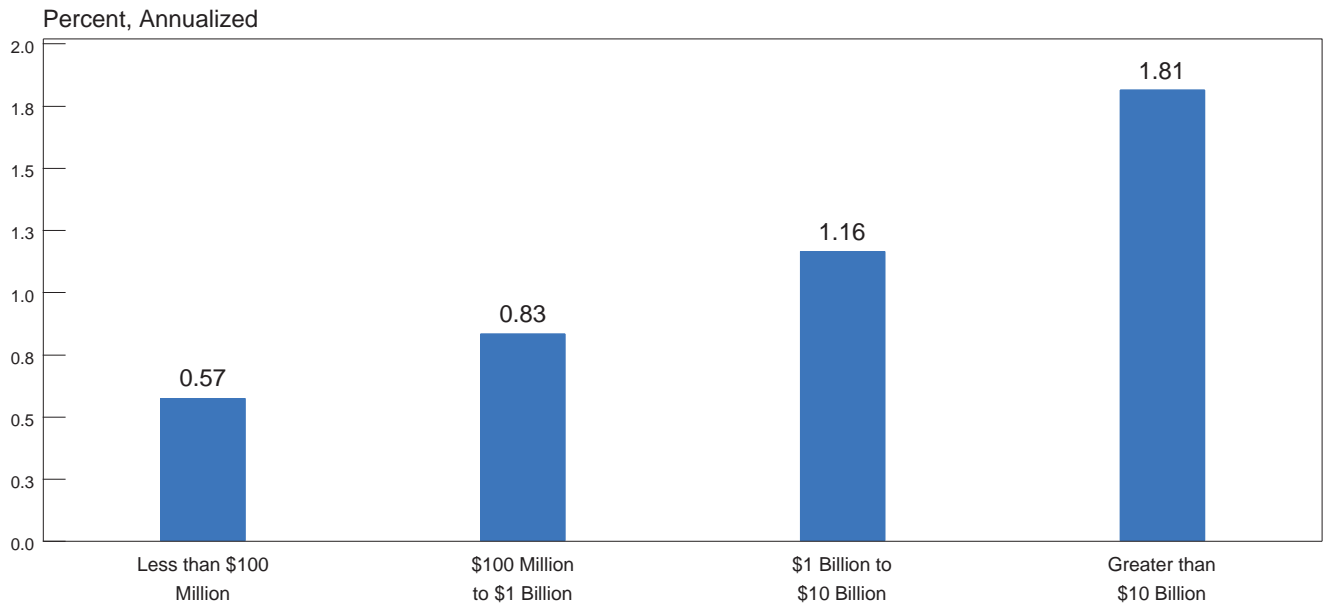
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2011



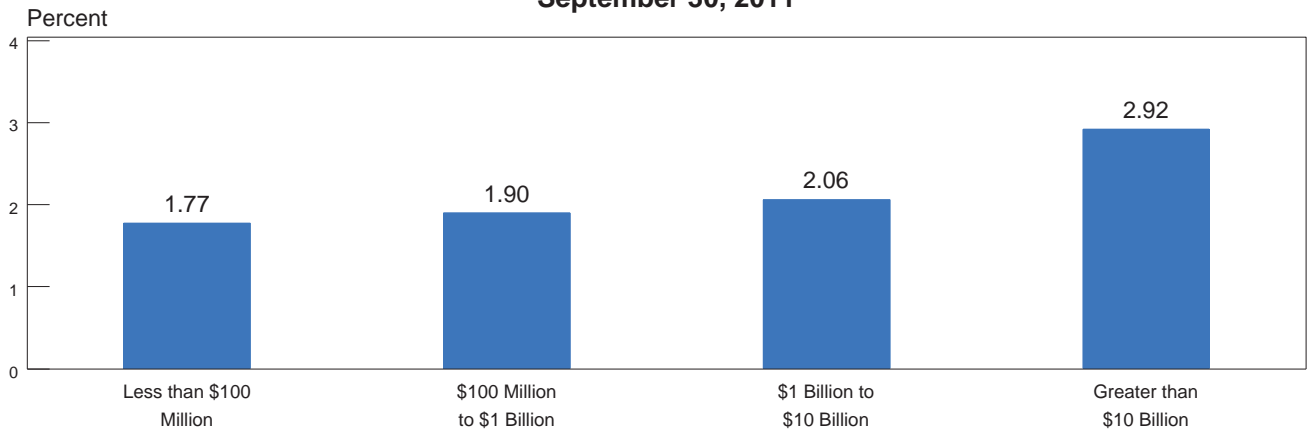
Net Charge-offs to Loans and Leases (YTD)

September 30, 2011



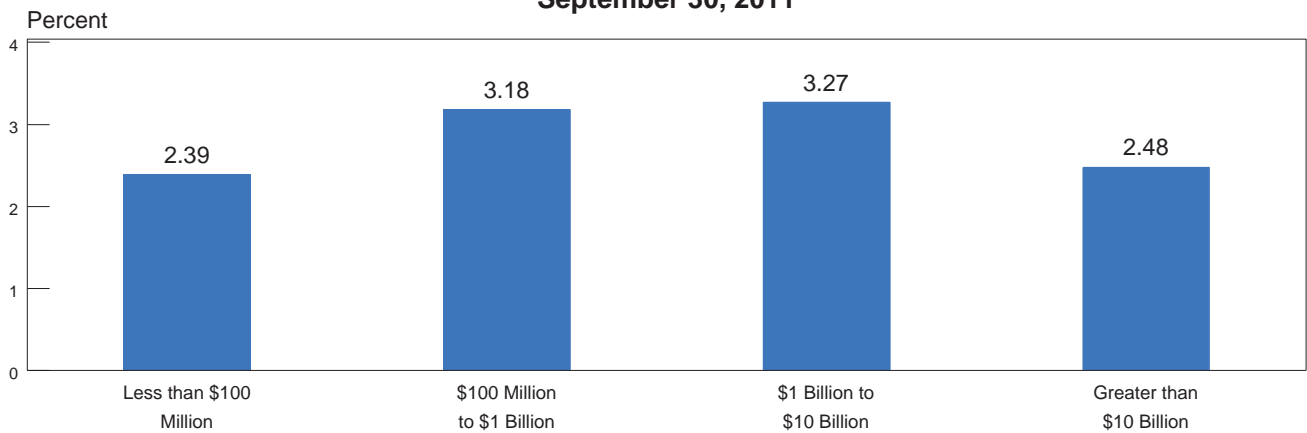
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

September 30, 2011



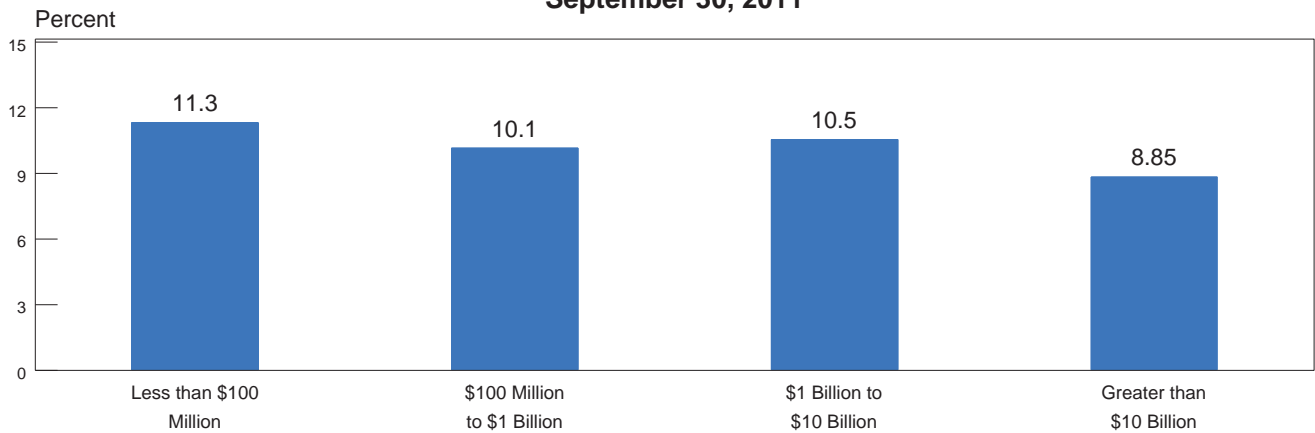
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2011



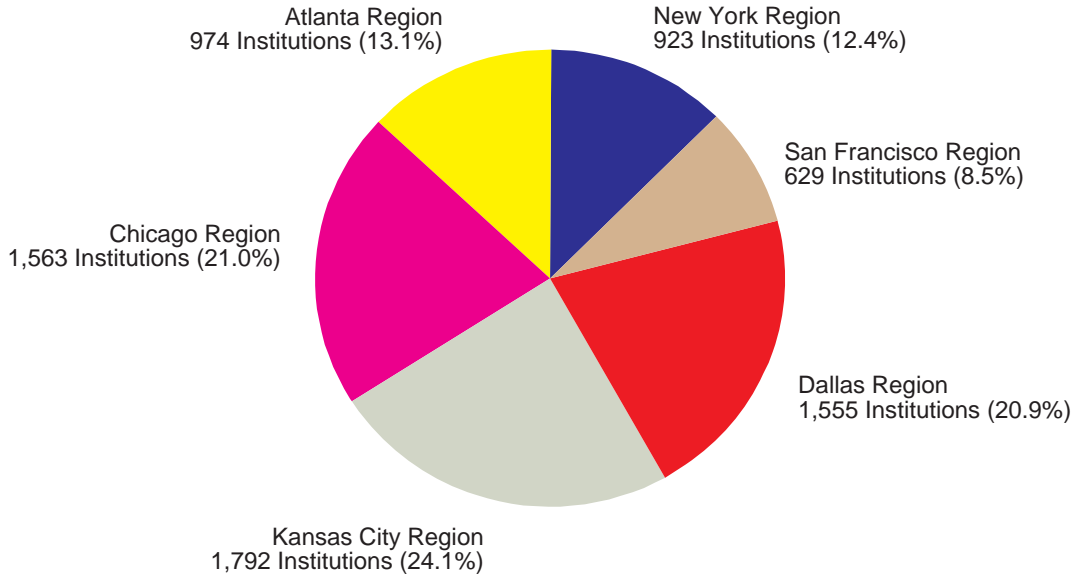
Core Capital (Leverage) Ratio

September 30, 2011



Geographic Distribution of FDIC-Insured Institutions

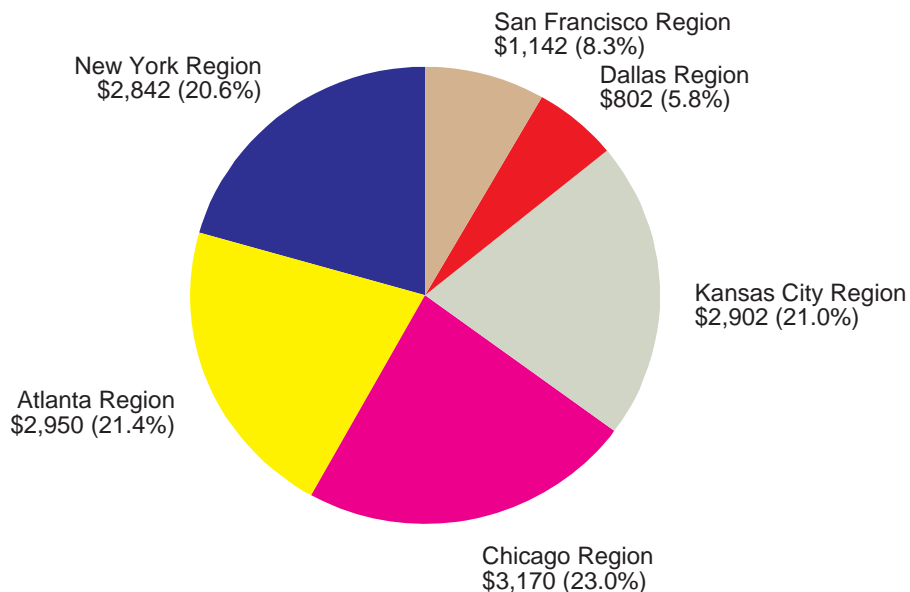
September 30, 2011



Geographic Distribution of Industry Assets

September 30, 2011

(\$ Billions)

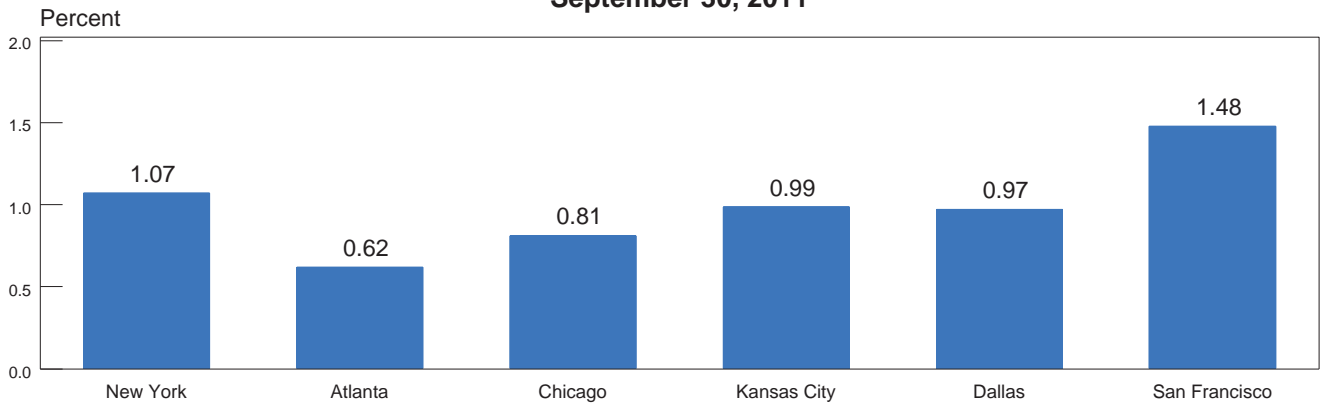


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

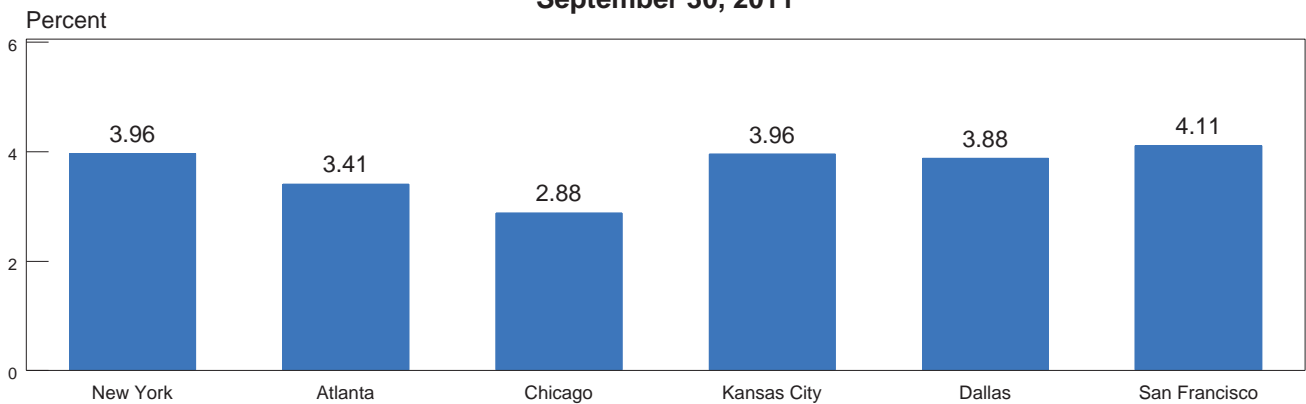
Return on Assets (YTD, Annualized)

September 30, 2011



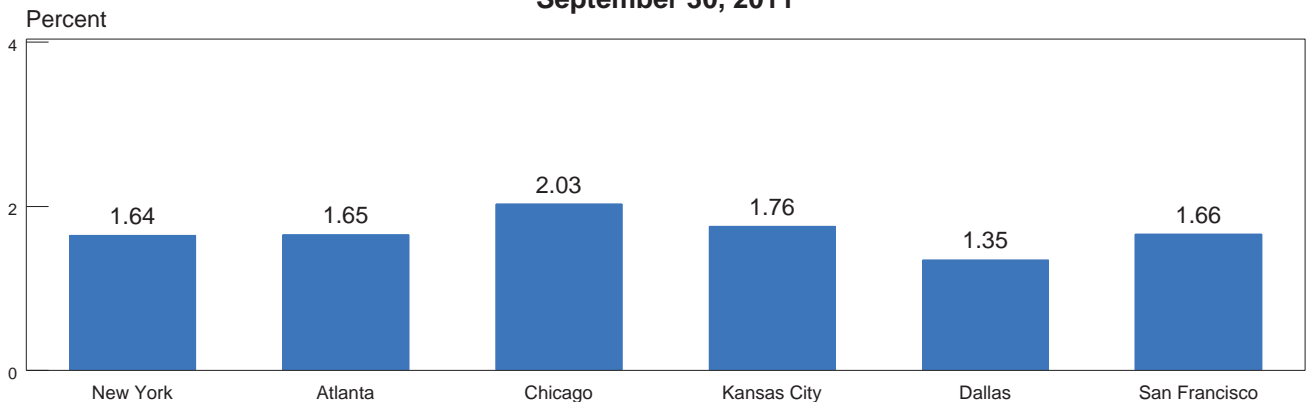
Net Interest Margins (YTD, Annualized)

September 30, 2011



Noninterest Income to Assets (YTD, Annualized)

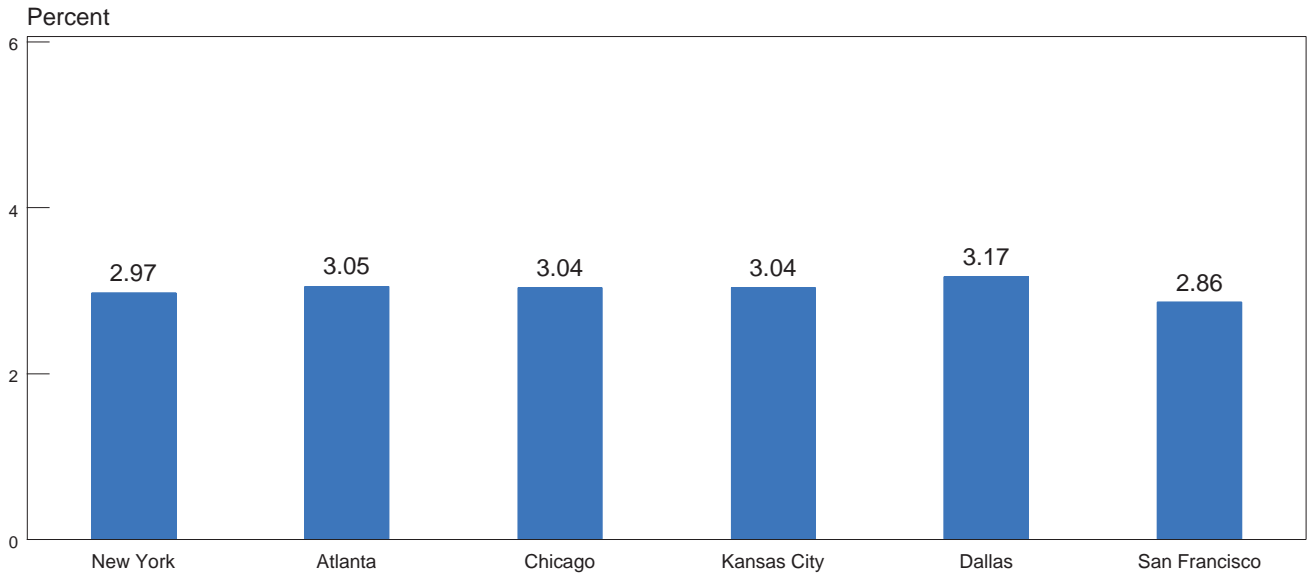
September 30, 2011



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

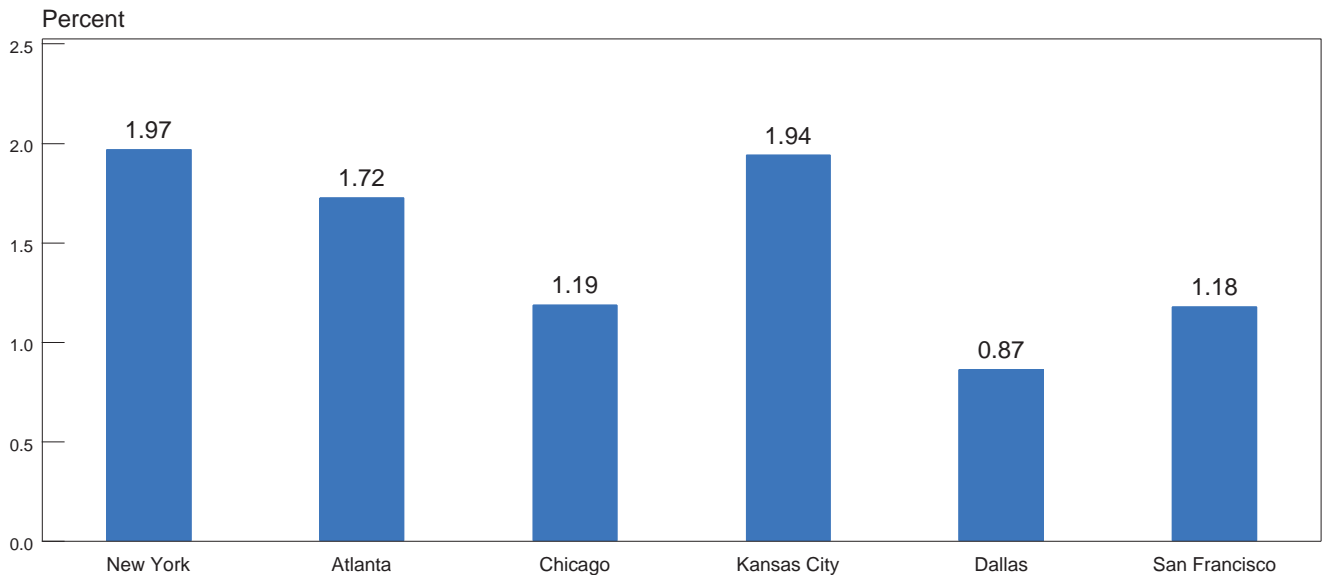
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

September 30, 2011



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

September 30, 2011

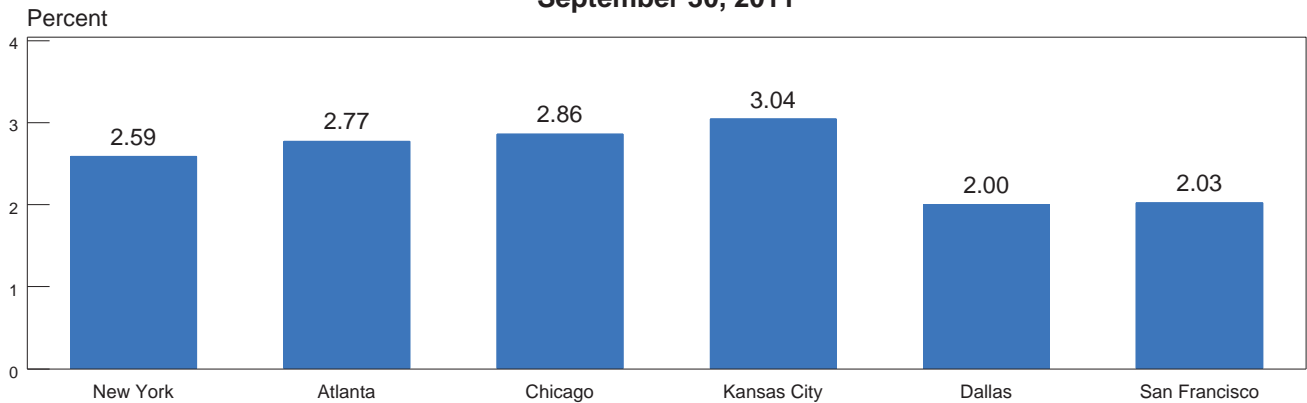


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

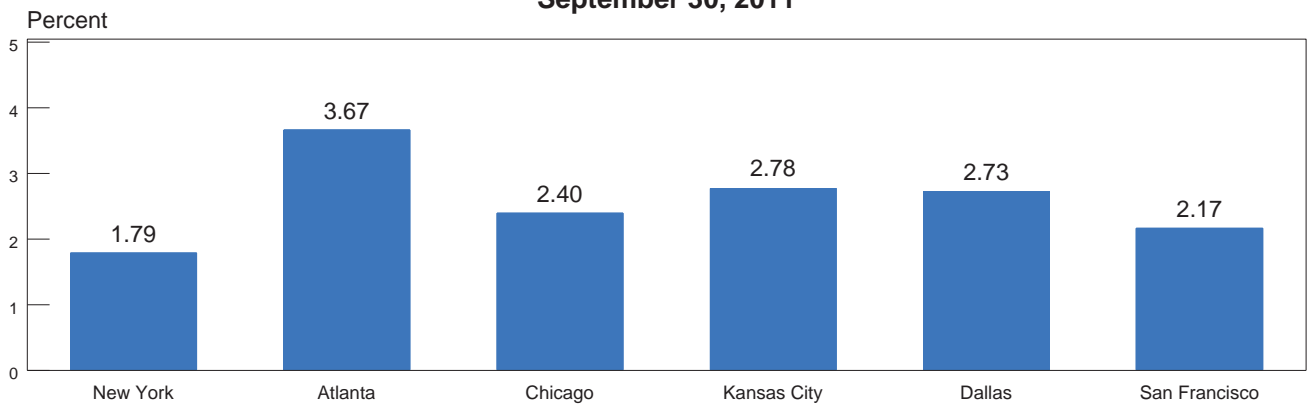
Loss Allowance To Loans and Leases

September 30, 2011



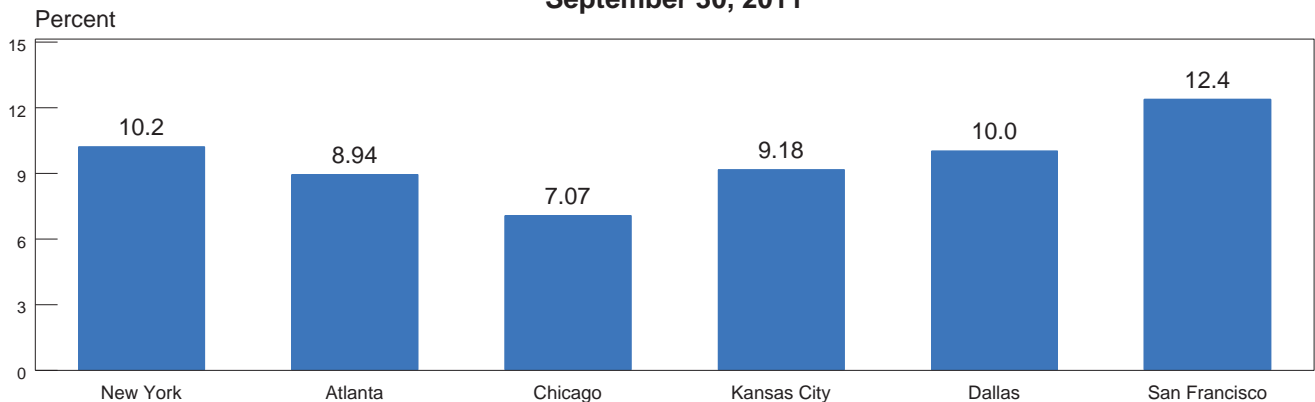
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2011



Core Capital (Leverage) Ratio

September 30, 2011

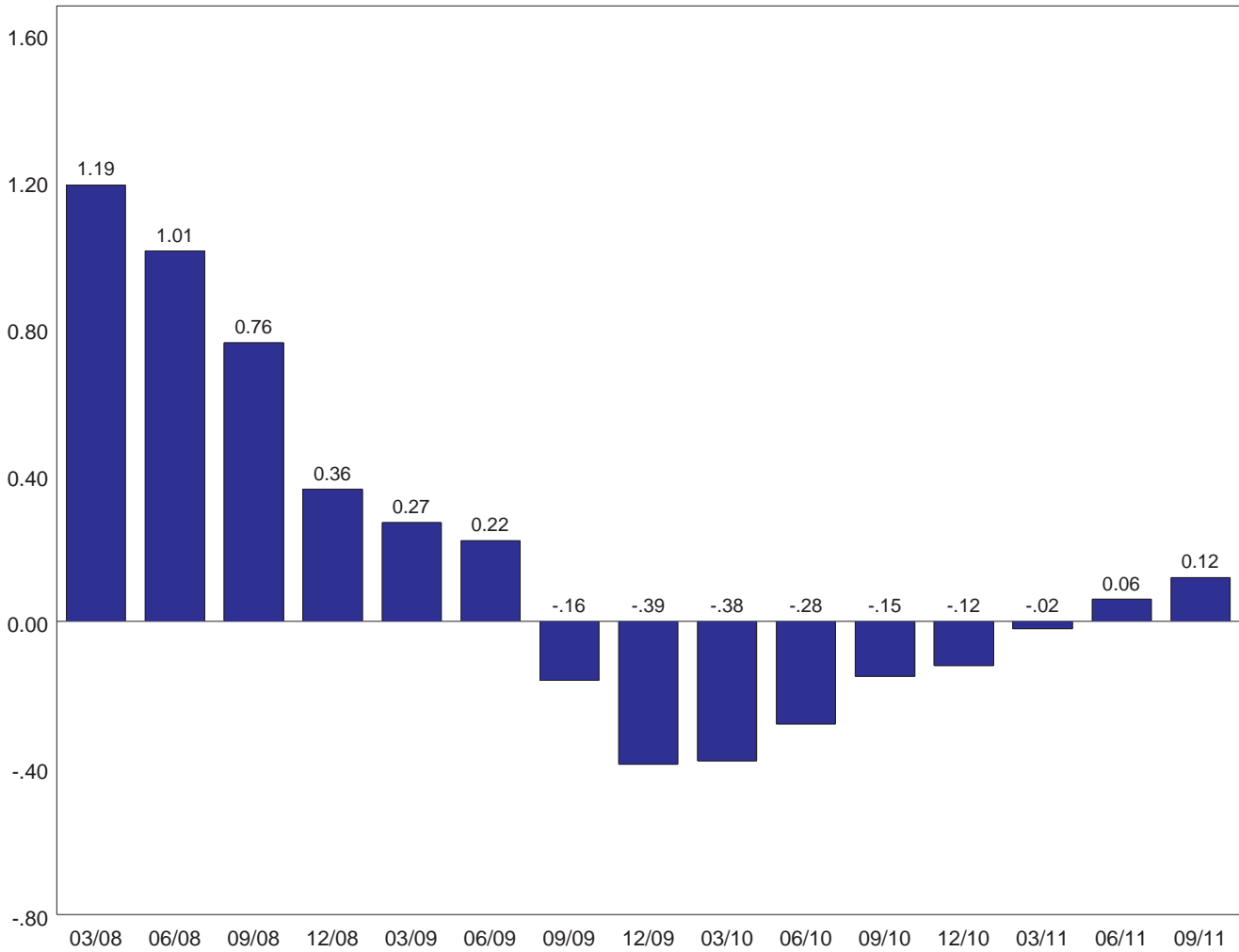


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2008 - September 30, 2011

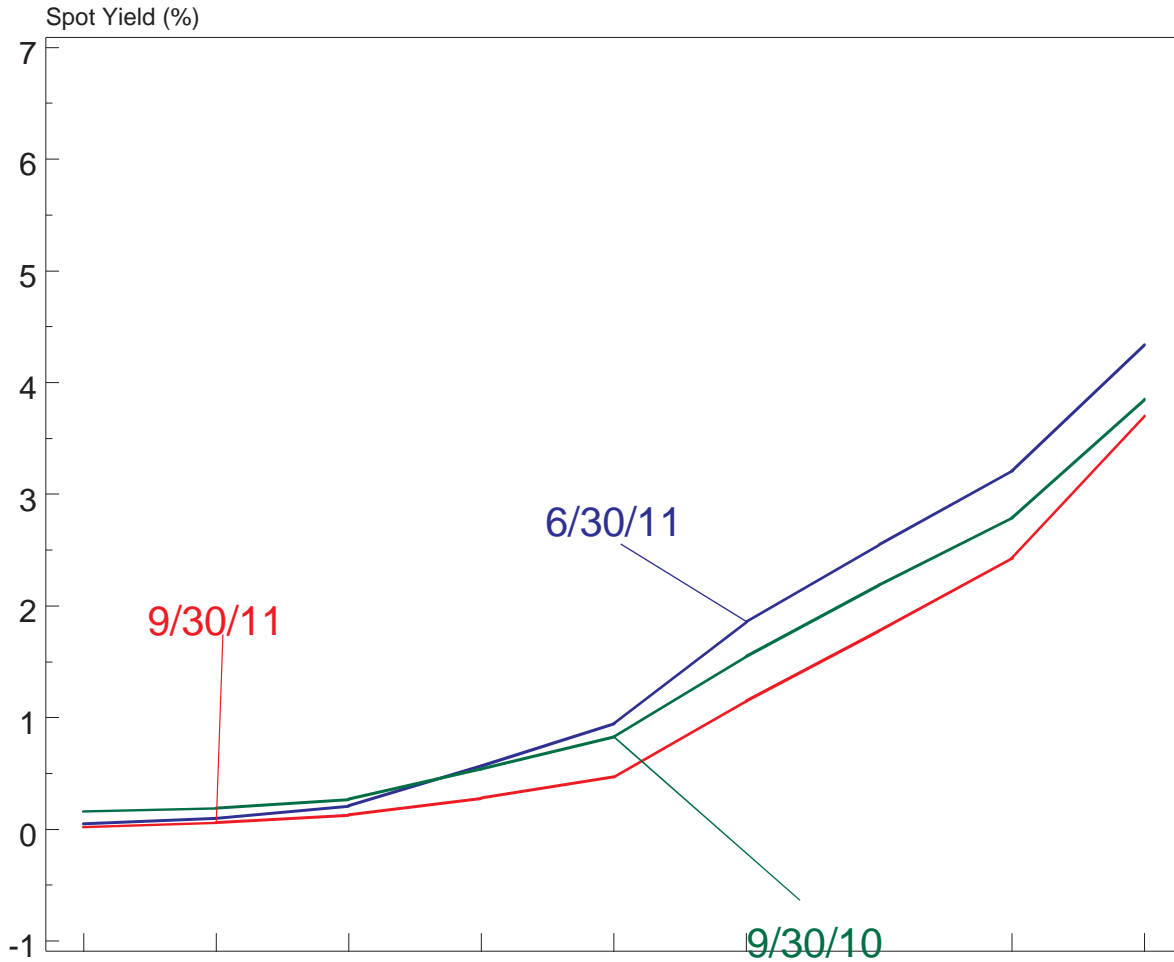
Percent of Insured Deposits



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

September 30, 2010 - September 30, 2011



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/11	0.02	0.06	0.13	0.28	0.47	1.15	1.78	2.43	3.70
6/30/11	0.05	0.10	0.21	0.57	0.95	1.86	2.55	3.21	4.34
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

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

September 30, 2011

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,146	96.1%	\$13,712.2	99.3%
Adequately Capitalized	123	1.7%	\$48.7	0.4%
Undercapitalized	69	0.9%	\$19.6	0.1%
Significantly Undercapitalized	72	1.0%	\$18.0	0.1%
Critically Undercapitalized	26	0.3%	\$9.0	0.1%

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

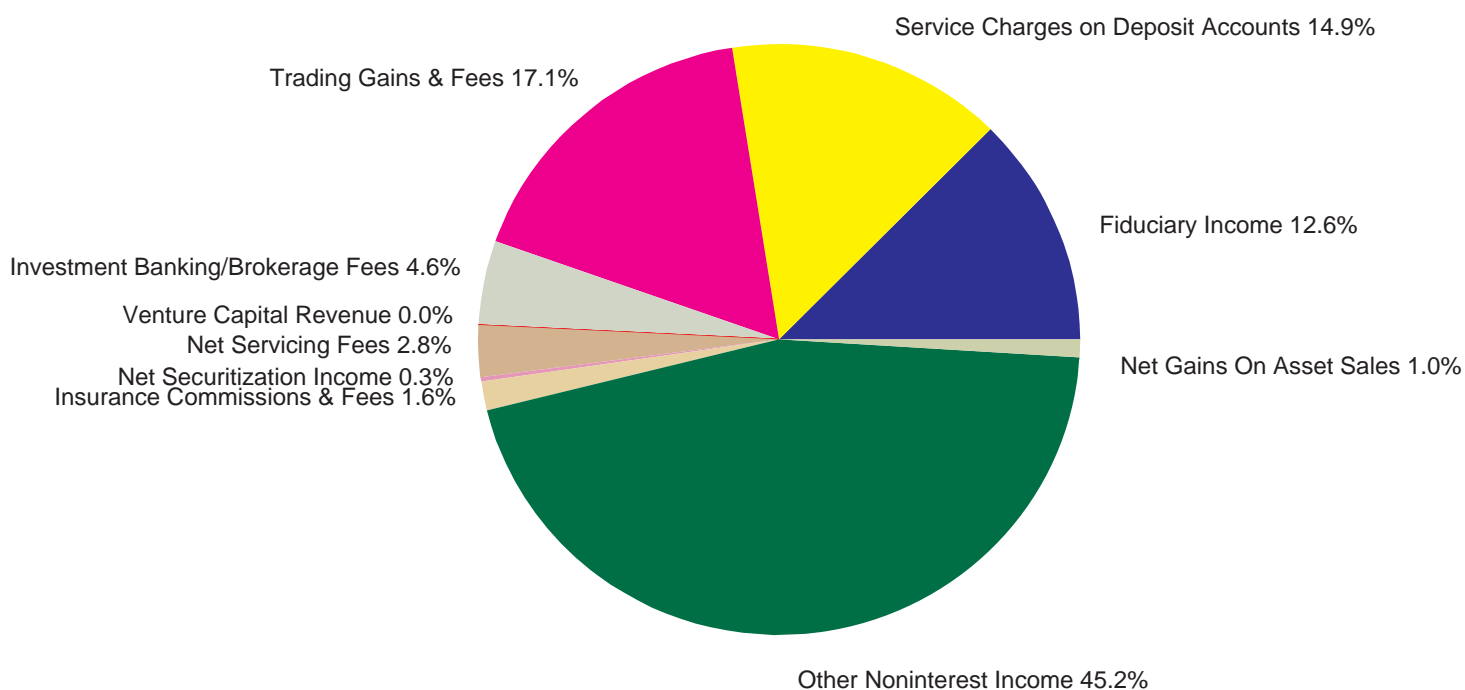
Capital Category Definitions

	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

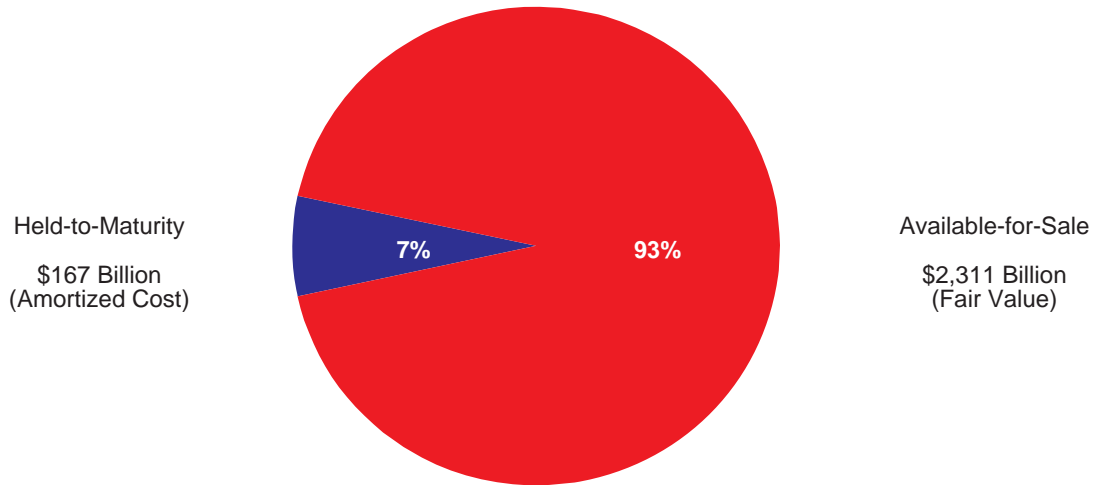
September 30, 2011



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$20,567	1,209	18.8%
Service Charges on Deposit Accounts	\$24,265	6,248	97.4%
Trading Gains & Fees	\$27,903	147	2.3%
Investment Banking/Brokerage Fees	\$7,489	1,667	26.0%
Venture Capital Revenue	\$37	50	0.8%
Net Servicing Fees	\$4,583	1,718	26.8%
Net Securitization Income	\$415	27	0.4%
Insurance Commissions & Fees	\$2,585	2,763	43.1%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$3,688	2,188	34.1%
Net Gains/Losses On OREO Sales	-\$2,744	3,676	57.3%
Net Gains/Losses On Sales Of Other Assets	\$628	2,128	33.2%
Other Noninterest Income	\$73,642	6,314	98.4%
Total Noninterest Income	\$163,062	6,341	98.8%

Commercial Bank Total Securities*

September 30, 2011



Commercial Bank Total Securities*

September 30, 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	\$5,878	104.4	\$166,136	101.8	\$172,014	101.9
U.S. Government Agencies	444	101.3	12,637	103.0	13,081	102.9
Government Sponsored Enterprises	9,414	101.7	177,918	101.9	187,332	101.9
Mortgage Pass-through Securities	54,569	102.2	726,301	103.8	780,870	103.7
Collateralized Mortgage Obligations	42,698	101.6	504,175	101.2	546,874	101.2
State, County, Municipal Obligations	27,188	103.6	166,092	102.0	193,280	102.2
Asset Backed Securities	3,263	99.5	130,153	99.2	133,416	99.2
Other Debt Securities	23,665	99.0	414,822	101.0	438,487	103.1
Equity Securities	**	**	12,630	112.7	12,630	112.7
Total Securities	\$167,120	101.8	\$2,310,864	101.9	\$2,477,984	101.9
Memoranda***						
Structured Notes	32,517		32,466			99.8

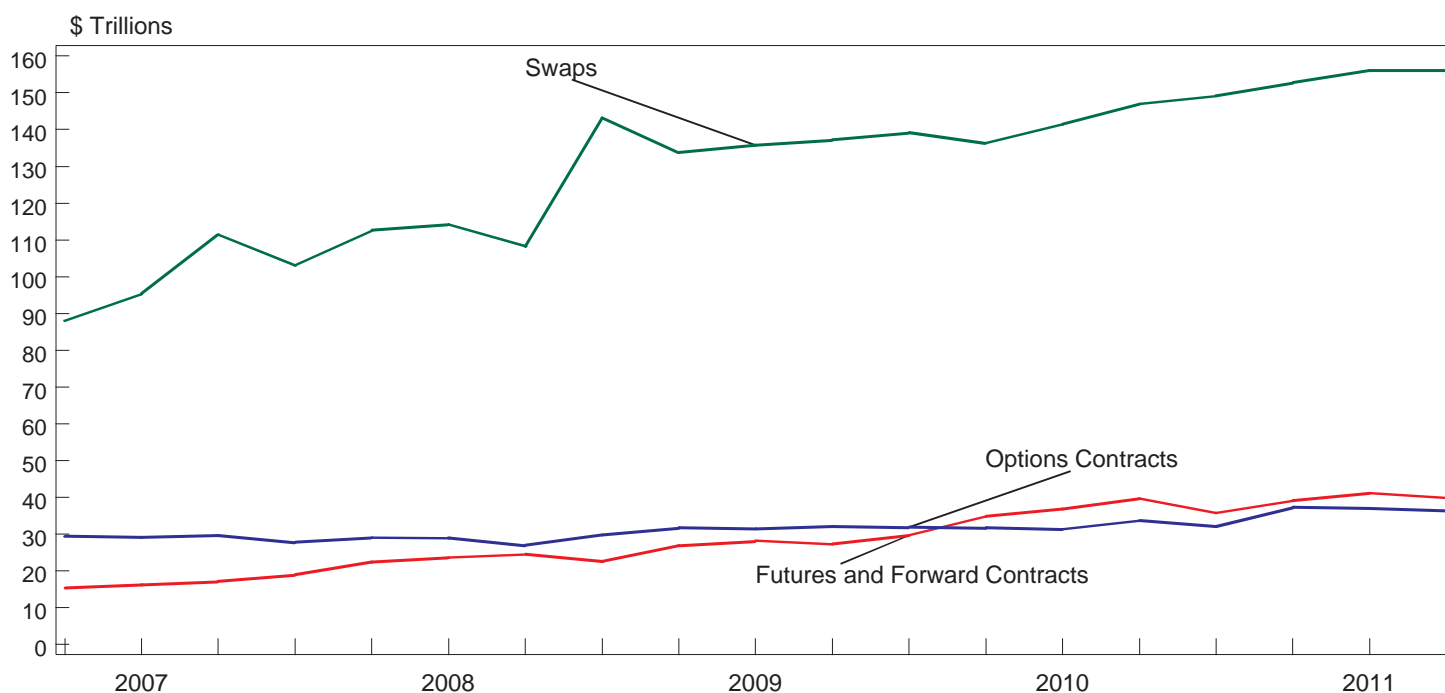
* Excludes trading account assets.

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

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

Commercial Bank Derivatives

2007 - 2011 (Notional Amounts)



	12/07	12/08	12/09	12/10	3/11	6/11	9/11
Total Derivatives (Notional Amounts, in billions of dollars)	\$149,682	\$195,371	\$200,658	\$217,030	\$229,093	\$234,110	\$232,290
Futures and Forward Contracts	18,866	22,527	29,650	35,709	39,081	41,097	39,791
Interest rate contracts	9,117	13,762	20,996	24,087	25,902	27,239	25,792
Foreign exchange rate contracts	9,498	8,528	8,468	11,377	12,896	13,599	13,742
Other futures and forwards*	251	238	186	245	284	259	257
Option Contracts	27,725	29,745	31,882	32,075	37,275	36,958	36,368
Interest rate options	20,984	23,687	27,166	27,015	29,448	30,754	29,901
Foreign currency options	4,025	3,563	2,714	3,336	5,944	4,111	3,991
Other option contracts*	2,716	2,495	2,002	1,724	1,884	2,093	2,476
Swaps	103,091	143,100	139,127	149,246	152,736	156,054	156,132
Interest rate swaps	99,376	138,431	133,277	142,379	144,182	146,628	146,415
Foreign exchange rate swaps	3,092	4,133	5,373	6,277	7,873	8,772	9,062
Other swaps*	623	535	476	590	681	654	655
Memoranda							
Spot Foreign Exchange Contracts	560	699	745	1,013	2,076	1,906	2,488
Credit Derivatives	15,863	16,029	14,112	14,151	14,899	15,227	15,661
Number of banks reporting derivatives	956	1,010	1,031	1,068	1,047	1,068	1,085
Replacement cost of interest rate and foreign exchange rate contracts**	1,570	5,765	3,475	3,753	3,242	3,501	5,371

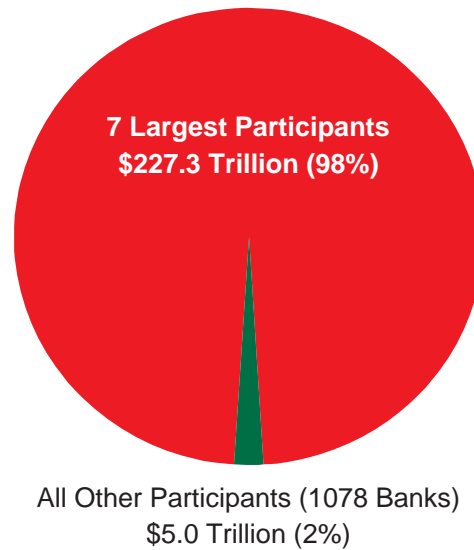
* Not reported by banks with less than \$300 million in assets.

** 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

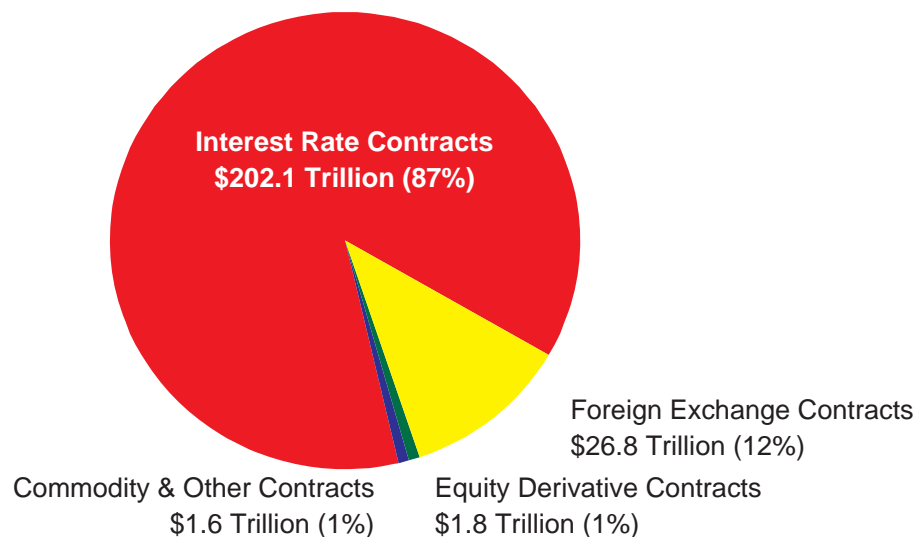
September 30, 2011



Composition of Commercial Bank Derivatives*

Notional Amounts

September 30, 2011



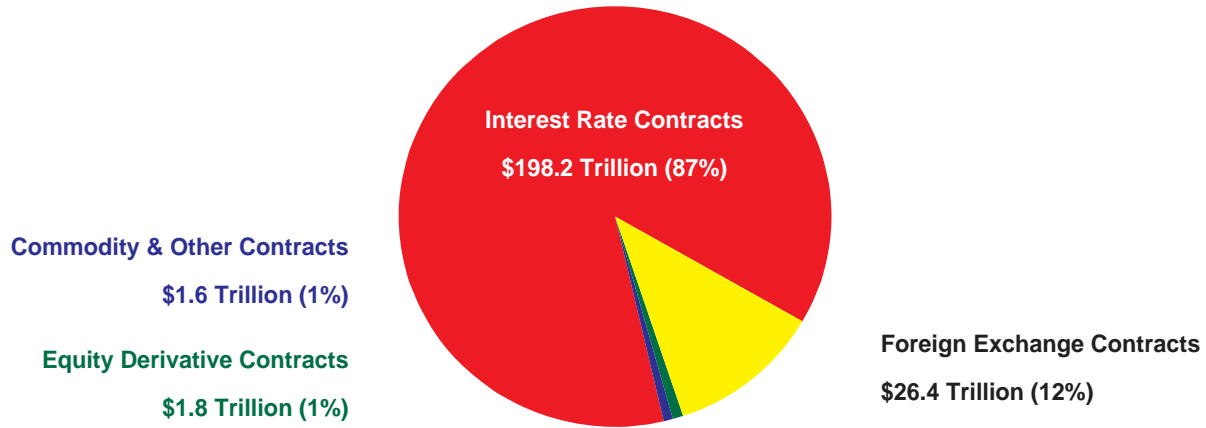
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,372 billion for the seven largest participants and \$116 billion for all others are not included.

Purpose of Commercial Bank Derivatives*

Held for Trading

Notional Amounts

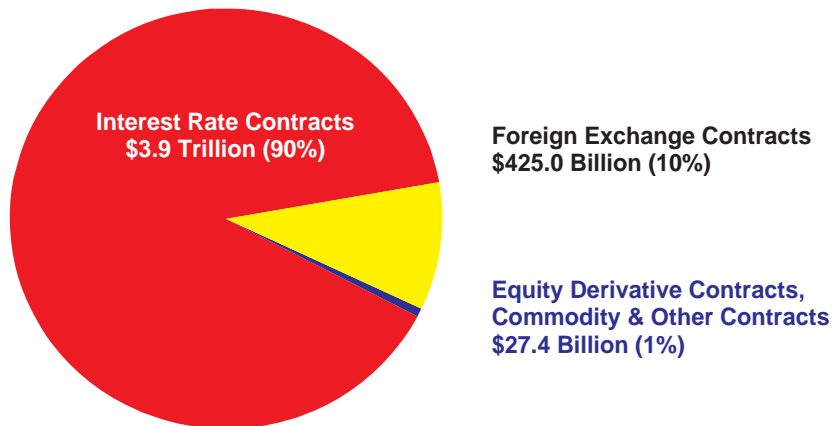
September 30, 2011



Not Held for Trading

Notional Amounts

September 30, 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 \$2,488 billion are not included.

Position of Commercial Bank Derivatives

Gross Fair Values

September 30, 2011
(\$ Millions)

Held for Trading

181 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	4,563,238	582,265	91,790	61,312	5,298,605	117,522
Gross negative fair value	4,476,286	556,657	85,510	62,631	5,181,083	
All other participants						
Gross positive fair value	48,613	34,417	1,394	1,167	85,591	65
Gross negative fair value	48,457	34,633	1,270	1,165	85,526	
Total						
Gross positive fair value	4,611,851	616,682	93,184	62,479	5,384,197	117,588
Gross negative fair value	4,524,743	591,290	86,780	63,796	5,266,609	

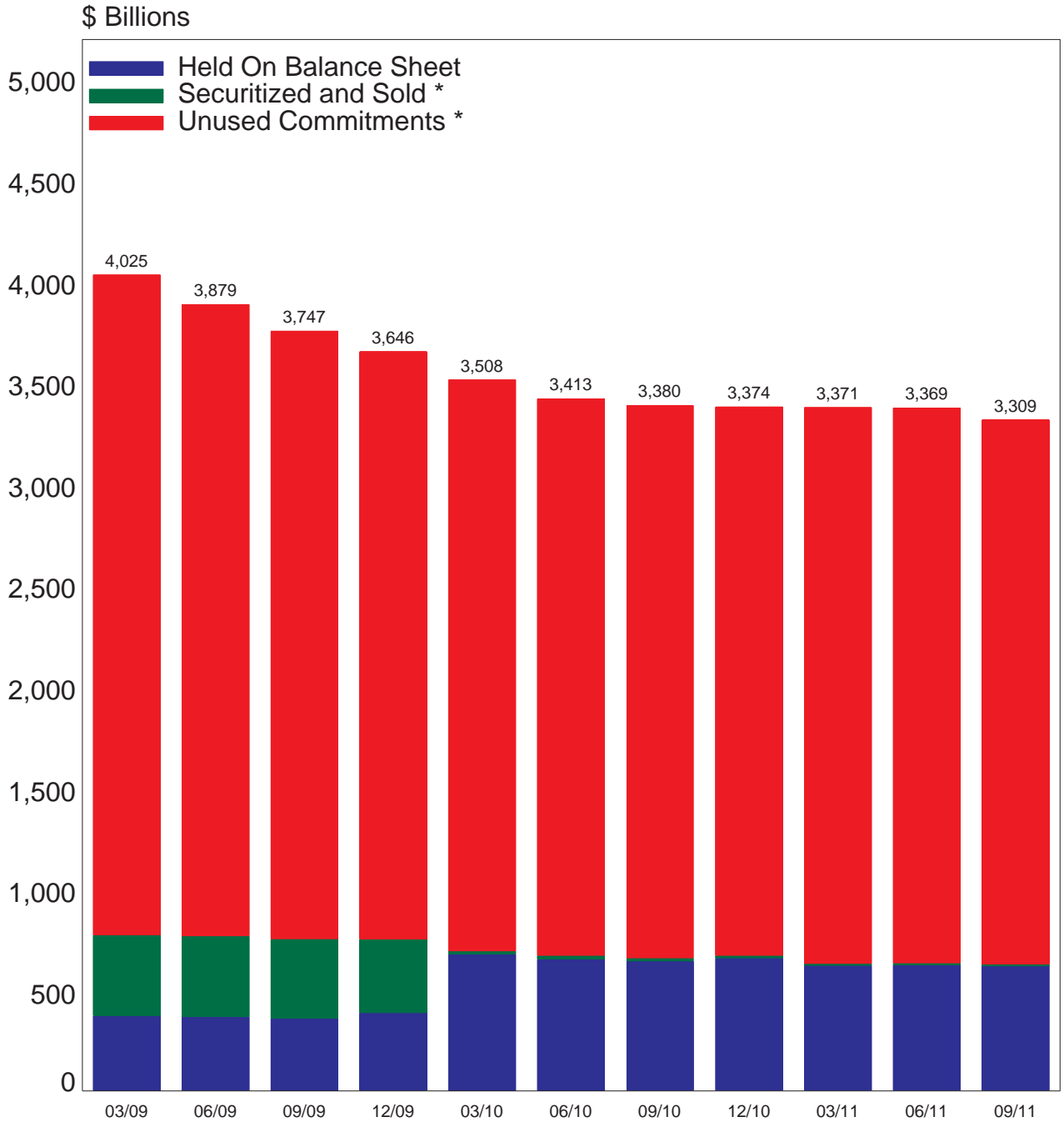
Held for Purposes Other than Trading

994 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	114,298	16,773	0	3,276	134,348	13,218
Gross negative fair value	108,811	11,053	52	1,213	121,129	
All other participants						
Gross positive fair value	9,311	2,428	262	48	12,049	2,540
Gross negative fair value	8,812	502	174	21	9,509	
Total						
Gross positive fair value	123,609	19,201	262	3,324	146,396	15,759
Gross negative fair value	117,623	11,555	226	1,234	130,638	

Expansion of Commercial Bank Credit Card Lines

2009-2011



Loans Outstanding (\$ Billions)

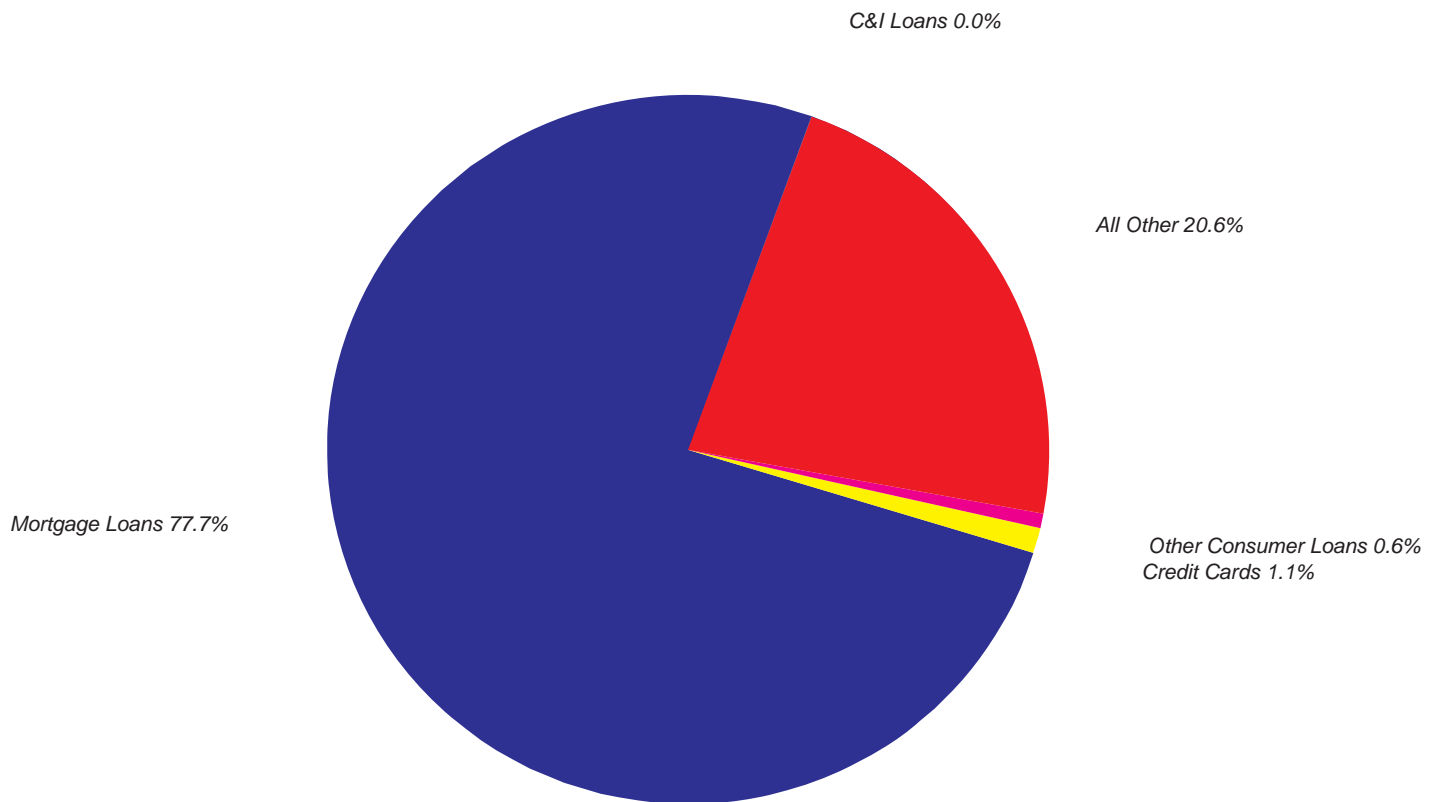
Held On Balance Sheet	367.4	364.6	356.9	383.7	672.1	649.4	639.0	652.8	615.6	617.8	614.3
Securitized and Sold *	399.1	397.9	391.4	363.5	16.1	15.5	14.3	13.7	11.6	10.6	10.3
Unused Commitments *	3,258.6	3,116.5	2,999.2	2,898.9	2,819.7	2,747.8	2,726.7	2,707.6	2,743.6	2,741.0	2,683.9
Total	4,025.1	3,879.0	3,747.5	3,646.1	3,507.9	3,412.7	3,379.9	3,374.1	3,370.9	3,369.4	3,308.6

* Off-balance-sheet

Composition of Securitized Assets*

FDIC-Insured Commercial Banks and State-Chartered Savings Banks

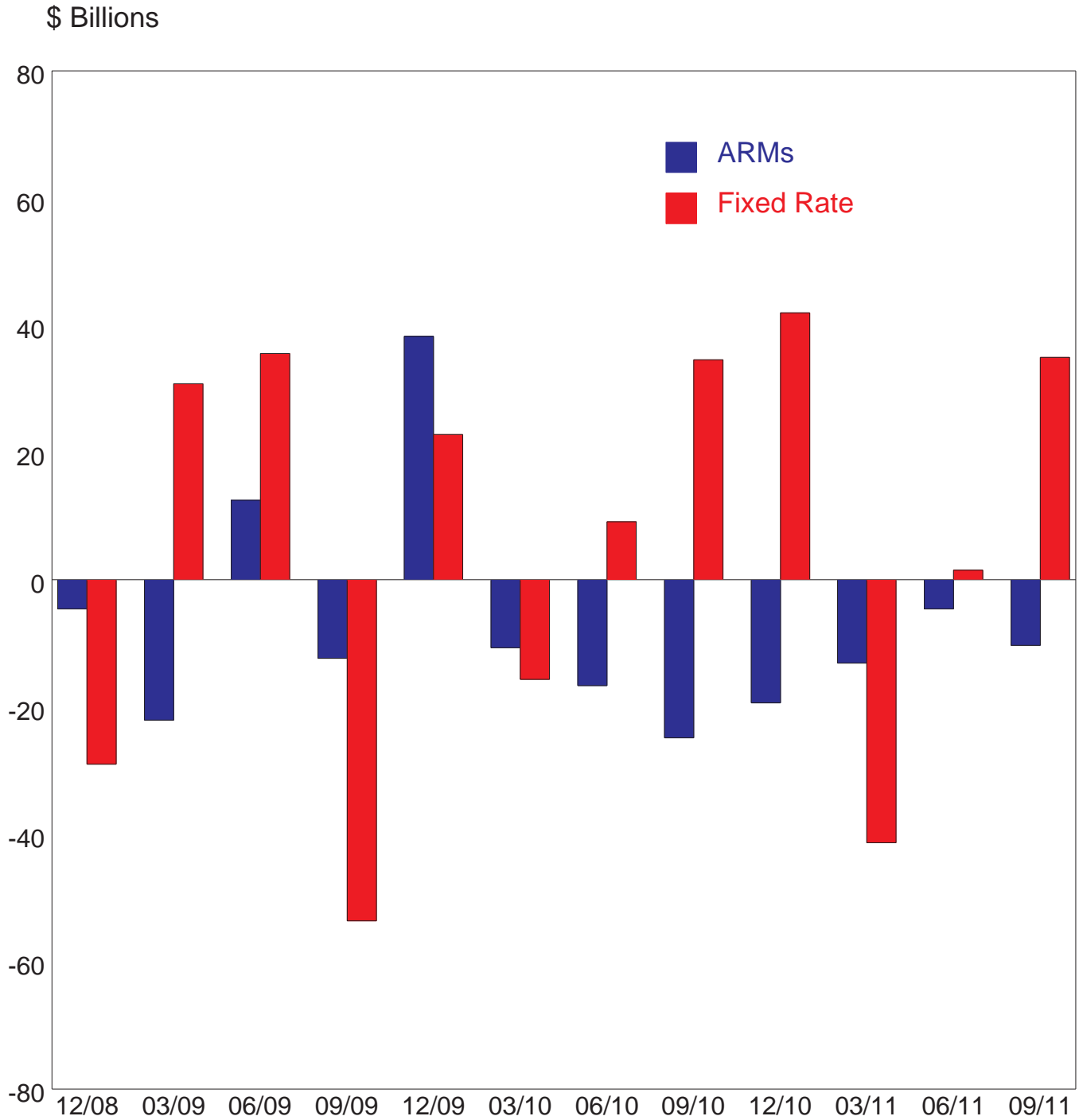
September 30, 2011



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

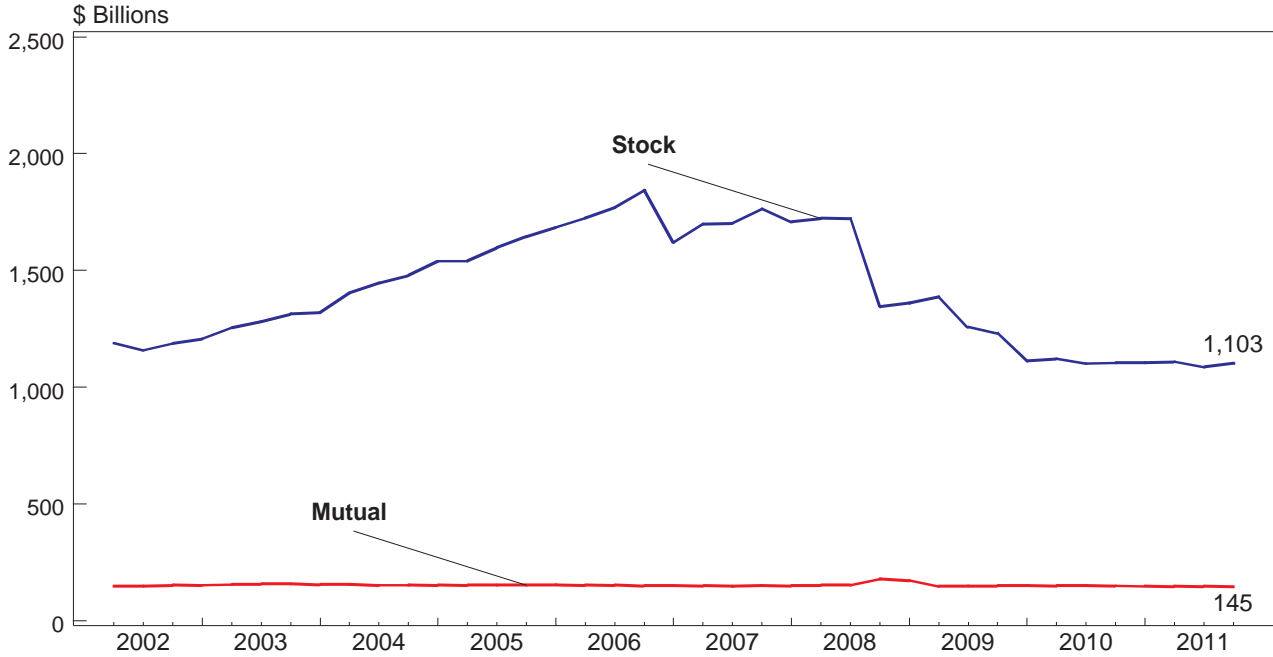
Growth Rates of ARMs and Fixed-Rate Mortgages

2008 - 2011



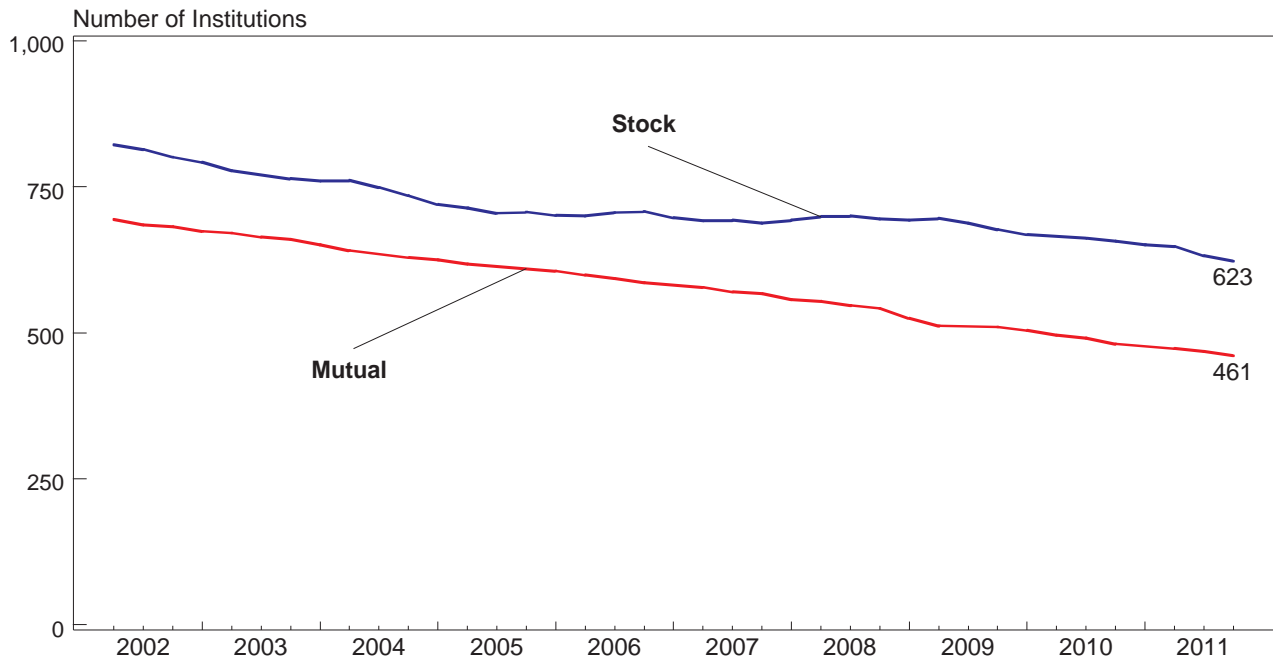
Assets of Mutual and Stock Savings Institutions

2002 - 2011



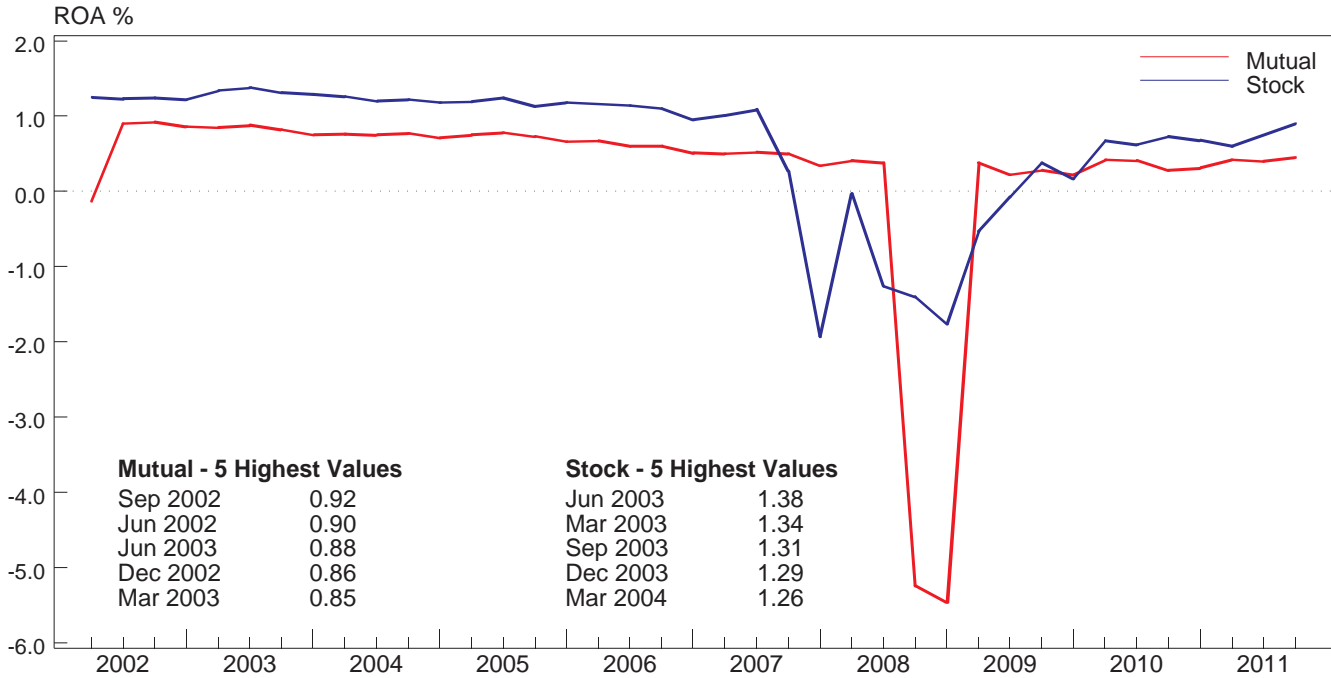
Number of Mutual and Stock Savings Institutions

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

