# Quarterly Analysis of Institutions in the Capital Purchase Program Second Quarter 2010

# Introduction

Throughout 2008, 2009, and 2010, the Federal Government launched a series of financial initiatives aimed at stabilizing the economy. The Treasury Department ("Treasury") launched one of its largest initiatives, the Capital Purchase Program (CPP), under the Emergency Economic Stabilization Act (EESA) in October 2008. Through the CPP, Treasury purchased shares of preferred stock (or comparable instruments) from qualifying financial institutions. By strengthening the capital bases of these financial institutions through CPP, Treasury aimed to enhance market confidence in the entire banking system, thereby increasing the capacity of these institutions to lend to U.S. businesses and consumers and to support the U.S. economy under the difficult financial market conditions.

In an effort to understand better how CPP and other stabilization initiatives may have affected financial institutions and their activities, an interagency group convened to determine and conduct appropriate analyses. The interagency group consisted of representatives from Treasury, the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board of Governors (Board), the Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS).

Identifying the effects of EESA programs on lending presents significant conceptual and practical challenges. Foremost among these challenges are the inherent difficulties in disentangling the relative importance of reduced demand for credit due to weaker economic activity, reduced supply of credit because borrowers appear less creditworthy, or reduced supply of credit because lenders face pressures that restrain them from extending credit, such as possible concerns about their capital. Modifying changes in the latter is the primary goal of the CPP and other measures taken. The close proximity in time of many actions by the U.S. and other governments, including the initial announcement of the CPP and other U.S. initiatives, adds to the challenges of identifying effects of specific programs or groups of programs. Significant repayments of CPP funds present further analytical challenges as the panel of CPP recipients and their characteristics has shifted over time. Notwithstanding these challenges, in the interest of providing information to the market and the U.S. public, Treasury continues to produce this summary of the activities of institutions receiving TARP capital through the CPP.

By regulation, depository institutions are required each quarter to submit financial data (i.e. income statement, balance sheet, and supporting schedules) to their primary federal regulator in Call Reports and Thrift Financial Reports. Many depository institutions are owned by bank holding companies that may also own securities broker-dealers and other non-depository financial institutions. Large bank holding companies are required to submit consolidated financial data to the Federal Reserve Board of Governors each quarter in Consolidated Financial Statements for Bank Holding Companies (FR Y-9C Reports). The first section ("Section A") of

this report analyzes Call Reports and Thrift Financial Reports, and the second section ("Section B") analyzes Y-9C data.<sup>1</sup>

The interagency group selected line items from regulatory filings that measure the status of financial institutions in a concise manner. Summary tables based on regulatory filing data include items in three broad categories: balance sheet and off-balance sheet items, performance ratios, and asset quality measures. The selected line items appear in the following tables. The tables present second quarter 2010 data as aggregate and median levels and present median changes from third quarter 2008 (the quarter prior to the inception of CPP), second quarter 2009 (the previous year), and first quarter 2010 (the previous quarter).<sup>2</sup>

The group recognized that both institution size and the timing of CPP capital investments would likely have a bearing on this type of analysis. In previous versions of the report, prior to first quarter 2010, CPP participants were broken into groups by the quarter of initial CPP funding, with all non-CPP participants comprising a separate group. Data were displayed as aggregate amounts for each group. As the final CPP fundings occurred in December 2009, Treasury has changed the grouping methodology. These tables now distinguish financial institutions by size and whether they participated in CPP. The asset size distinctions are made in two ways. For the analysis of Call Report data, asset size is determined by the sum of assets of depository institutions, consolidated by bank holding company (asset size is assigned to independent depository institutions by the asset size of the individual institution).<sup>3</sup> For the analysis of Y-9C data, asset size is determined by the same holding company. For both the Call Report and Y-9C sections asset size is assigned using first quarter 2010 data.<sup>4</sup> Institutions whose highest parent bank holding company is flagged as more than 24.9 percent foreign owned are removed from both the Call Report and Y-9C sections.<sup>5</sup>

Four groups of entities receiving CPP funds have been created for this report:

- CPP (I) Assets greater than \$100 billion.
- CPP (II) Assets between \$10 billion and \$100 billion.
- CPP (III) Assets between \$1 billion and \$10 billion.
- CPP (IV) Assets less than \$1 billion.

<sup>&</sup>lt;sup>1</sup> Detailed information on reporting can be found at the Federal Financial Institutions Examinations Council website (<u>http://www.ffiec.gov</u>) and at the Board of Governors website (<u>http://www.federalreserve.gov</u>) under "Reporting Forms". In general, only bank holding companies with consolidated assets greater than \$500 million are required to submit Y-9C reports.

<sup>&</sup>lt;sup>2</sup> See "Appendix A: Notes to Call and Thrift Financial Report Data Users" and "Appendix B: Notes to Y-9C Data Users" for a more detailed description of the data.

<sup>&</sup>lt;sup>3</sup> All figures reflect depository institution data aggregated by bank holding company (when applicable).

<sup>&</sup>lt;sup>4</sup> Call Report data are merger adjusted to reflect mergers that have occurred through first quarter 2010. Y-9C data are only adjusted to reflect the acquisition of Wachovia Corporation (acquired by Wells Fargo & Company) and National City Corporation (acquired by PNC Financial Services Group) in fourth quarter 2008.

<sup>&</sup>lt;sup>5</sup> Foreign owned (24.9% or higher) institutions were not eligible to receive TARP capital under the CPP.

Three groups of entities not receiving CPP funds have been created for this report<sup>6</sup>:

- Non-CPP (V) Assets between \$10 billion and \$100 billion.
- Non-CPP (VI) Assets between \$1 billion and \$10 billion.
- Non-CPP (VII) Assets less than \$1 billion.

While these data accurately reflect the financial results of these different groups, it is difficult to draw specific conclusions about the effectiveness of the CPP from solely these ratios. First, more quarters of data will be needed to fully understand the effects of the CPP on both individual institutions as well as on the financial system as a whole. Second, these data are not seasonally adjusted, which may drive some of the quarter-to-quarter variations. And third, for a more meaningful comparison between CPP and Non-CPP institutions, one should take into account characteristics in addition to size. Treasury is continuing to refine its analysis accordingly.

<sup>&</sup>lt;sup>6</sup> After data adjustments, there are no non-CPP depository institutions with assets greater than \$100 billion (in the Call Report section). There was one bank holding company with assets greater than \$100 billion, MetLife (in the Y-9C section). MetLife was removed from the non-CPP group given that MetLife's primary business specialization is insurance and not banking.

# Section A: Call and Thrift Financial Report Analysis

Group	<b>Description</b> <sup>1</sup>	Bank Holding Companies	Independent Depository Institutions	Total Assets of Depository Institutions in Group (Millions)	% of Total Assets of All Depository Institutions
Group I	CPP Participants with assets over	13	0	\$7,588,394	62%
	\$100 billion				
Group II	CPP Participants with assets	38	3	\$1,230,349	10%
	between \$10 and \$100 billion				
Group III	CPP Participants with assets	163	19	\$485,495	4%
	between \$1 and \$10 billion				
Group IV	CPP Participants with assets under	352	115	\$171,625	1%
	\$1 billion				
Group V	Non-CPP Participants with assets	13	15	\$690,175	6%
	between \$10 and \$100 billion				
Group VI	Non-CPP Participants with assets	233	110	\$833,152	7%
	between \$1 and \$10 billion				
Group VII	Non-CPP Participants with assets	4,039	1,875	\$1,181,756	10%
	under \$1 billion				

The Call and Thrift Financial Report data are organized into seven tables by group:

1. Asset size is determined by the sum of assets of depository institutions, consolidated by bank holding company (asset size is assigned to independent depository institutions by the asset size of the individual institution).

### **Summary of Findings**

*Note: All changes refer to the median change between third quarter 2008 and second quarter 2010, unless otherwise noted.* 

### Selected Balance and Off-Balance Sheet Items

### **Overall Asset Growth**

Asset growth was higher for Non-CPP institutions in each size group except for institutions with less than \$1 billion in assets. For institutions with less than \$1 billion in assets, CPP institutions had 10.0% growth in total assets and Non-CPP institutions had 7.5% growth in total assets.

# Loan Growth<sup>7</sup>

All asset size groups (CPP and Non-CPP) experienced a decrease in total loans with the exception of institutions under \$1 billion in assets, for which CPP institutions grew at 2.8% while Non-CPP institutions grew at 2.6%.

Despite largely negative total loan growth, all groups did experience positive growth in some individual loan categories. CPP institutions with over \$100 billion in assets saw the most growth in credit card loans, which was largely due to accounting changes implemented in the first quarter of 2010 (the implementation of FAS 166 and 167<sup>8</sup>), but also saw growth in other consumer loans. For institutions with between \$10 and \$100 billion in assets there was growth for both CPP and Non-CPP in home equity loans, while CPP institutions also had growth in credit card loans. For institutions and non-CPP institutions also had growth in credit card loans. For institutions and non-CPP institutions also had growth in credit card loans. For institutions between \$1 and \$10 billion in assets, there was growth in home equity loans and commercial real estate loans (both CPP and Non-CPP). Lastly, institutions under \$1 billion in assets had growth in closed-end 1-4 family residential loans, home equity loans, and commercial real-estate loans (CPP and Non-CPP).

### Closed-end and Open-end Mortgage Originations<sup>9</sup>

In all asset groups, closed-end mortgage originations for sale and closed-end originations sold increased, with the exception of CPP institutions with over \$100 billion in assets which had a decrease in closed-end originations sold.

Growth was mixed across groups for both open-end mortgage originations for sale and open-end originations sold, largely due to the small number of institutions that reported open-end originations.

<sup>&</sup>lt;sup>7</sup> All loan growth figures refer to the change in outstanding loan balances.

<sup>&</sup>lt;sup>8</sup> Per the FDIC's first quarter 2010 Quarterly Banking Profile, "Implementation of FAS 166 and 167 caused a large amount of loans in securitized loan pools to be consolidated into the reported loan balances of a relatively small number of large insured institutions in the first quarter." More information can be found in the FDIC's first quarter Quarterly Banking Profile (<u>http://www2.fdic.gov/qbp/2010mar/qbp.pdf</u>).

<sup>&</sup>lt;sup>9</sup> Only Call Report filers with assets over \$1 billion or more than \$10 million in mortgage origination for two consecutive quarters are required to report residential loans originated for sale (see Appendix A: Notes to Call and Thrift Financial Report Data Users).

### Securities on Balance Sheet

Most groups experienced growth in mortgage-backed securities (MBS) with the exception of institutions with assets under \$1 billion and Non-CPP institutions with assets under \$10 billion. Asset-backed securities (ABS) had negative growth all groups.

### Other Asset Growth

Unused commitments decreased in all groups. The outstanding principal balance of assets sold and securitized with servicing retained decreased in all groups. Cash and balances due rose in all groups.

### Liabilities

Only CPP institutions with assets over \$100 billion and CPP institutions with assets between \$10 and \$100 billion had decreases in total liabilities. All groups experienced growth in deposits. The largest increase in deposits was by CPP institutions with under \$1 billion in assets (14.4%) and the smallest growth was in CPP institutions with over \$100 billion in assets (2.4%).

Total other borrowings<sup>10</sup> and Federal Home Loan Bank (FHLB) advances decreased across all groups (CPP and Non-CPP). The largest decrease in total other borrowings was by CPP institutions with over \$100 billion in assets (-51.1%). The largest decrease in FHLB advances was also in CPP institutions with over \$100 billion in assets (-61.3%).

### Equity Capital

All groups experienced growth in equity capital since third quarter 2008. With the exception of institutions with assets between \$10 and \$100 billion, CPP institutions had higher growth in equity capital than Non-CPP institutions.

# Performance Ratios<sup>11</sup>

### Capital Ratios

In second quarter 2010, Non-CPP institutions with under \$1 billion in assets had the highest median tier one leverage ratio, and median tier one risk based capital ratio. The highest median total risk based capital ratio was from institutions with from Non-CPP institutions with assets between \$10 and \$100 billion. Most groups experienced growth in these capital ratios with the exception of Non-CPP institutions with assets under \$1 billion in assets in all three ratios and Non-CPP institutions with assets between \$10 billion and \$10 billion in assets in the median tier 1 risk-based capital ratio. CPP Institutions with assets between \$10 billion and \$100 billion in assets in the median tier 1 risk-based capital ratio.

<sup>&</sup>lt;sup>10</sup> Total other borrowings include FHLB advances and other amounts borrowed by the consolidated bank, exclusive of federal funds purchased and securities sold under agreements to repurchase, liabilities for short positions, and subordinated notes and debentures. This item includes mortgage indebtedness and obligations under capitalized leases.

<sup>&</sup>lt;sup>11</sup> Performance ratios are displayed as weighted averages and medians for each group for the current quarter (see Appendix A: Notes to Call and Thrift Financial Report Data Users). Performance ratios are displayed as medians for past quarters. All changes in performance ratios refer to the changes between the median ratios.

assets largest increases in median tier one leverage ratio, the median tier one risk-based capital ratio, and median total risk based capital ratio.

# Earnings Ratios

Median return on equity, median return on assets and median net interest margin were positive in all groups in second quarter 2010. CPP institutions with assets between \$1 and \$10 billion in assets had decreases in the median return on equity and median return on assets had a decrease in ratios and Non-CPP institutions with assets under \$1 billion had decreases in all three median ratios.

# Loss Coverage Ratios

Median coverage ratios (allowance for loan and lease losses to noncurrent loans) declined across all groups (CPP and Non-CPP). The largest decrease in median coverage ratio was by Non-CPP institutions with between \$10 and \$100 billion in assets. In second quarter 2010, Non-CPP institutions with assets under \$1 billion had the highest median coverage ratio (74.9%), while CPP institutions with assets between \$1 billion and \$10 billion in assets had the lowest median coverage ratio (58.8%).

The median ratio of loss provisions to net charge-offs (for the quarter) decreased across all groups (CPP and Non-CPP) with the exception of Non-CPP institutions with assets under \$1 billion. Non-CPP institutions with between \$1 and \$10 billion in assets had the highest median ratio of loss provisions to net charge-offs in second quarter 2010 (117.8%), while CPP institutions with over \$100 billion in assets had the lowest median ratio (94.8%).

The median ratio of net charge-offs to average loans and leases increased in all group. The largest increase was in CPP institutions with over \$100 billion in assets. In second quarter 2010, CPP institutions with over \$100 billion in assets had the highest median ratio of net charge-offs to average loans and leases and Non-CPP institutions with under \$1 billion in assets had the lowest median ratio of net charge-offs to average loans and leases.

### Asset Quality: Noncurrent Loans

With few exceptions, noncurrent loans as a percentage of loans (within loan category) increased in all groups and loan categories in second quarter 2010.

# Asset Quality: Gross Charge-offs

Gross charge-offs as a percentage of total loans (within loan type) either experienced no change or increased across all loan categories and groups in second quarter 2010.

Selected balance and off-balance sheet items		Q2 2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$7,588,394	\$195,006	-6.36%	-0.63%	-2.9
Loans	\$3,972,082	\$126,143	-10.05%	-1.40%	-7.3
Construction & development	\$127,411	\$6,135	-40.02%	-9.14%	-27.4
Closed-end 1-4 family residential	\$1,009,276	\$30,848	-11.36%	-0.38%	-12.3
Home equity	\$441,658	\$15,443	-1.44%	-1.40%	-4.2
Credit card <sup>2</sup>	\$532,273	\$3,547	54.61%	-1.70%	50.7
Other consumer	\$377,839	\$15,298	1.94%	0.16%	10.1
Commercial & Industrial	\$645,301	\$23,252	-18.66%	-0.96%	-16.2
Commercial real estate	\$288,160	\$19,878	-3.49%	-1.20%	-10.2
commercial real estate	\$286,100	\$15,676	-3.4576	-1.20%	-4.4
Unused commitments	\$4,151,608	\$99,784	-18.00%	-1.10%	-4.9
Securitization outstanding principal	\$1,340,406	\$1,215	-49.48%	-3.31%	-47.1
Mortgage-backed securities (GSE and private issue)	\$786,868	\$33,089	8.51%	-0.15%	-2.6
Asset-backed securities	\$98,468	\$4,982	-40.28%	-4.70%	-19.8
Other securities	\$483,907	\$12,287	38.49%	-1.13%	10.9
Cash & balances due	\$616,331	\$8,339	4.67%	1.79%	-10.5
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$296,867	\$4,207	2.62%	12.49%	-48.39
Open-end HELOC originated for sale (quarter)	\$4,531	\$0	19.38%	-26.86%	-56.8
Closed-end mortgage originations sold (quarter)	\$297,033	\$4,214	-16.58%	-8.50%	-55.29
Open-end HELOC originations sold (quarter)	\$4,516	\$0	-100.00%	-35.92%	-10.6
1	±	±			-
Liabilities	\$6,731,998	\$170,320	-8.64%	-1.29%	-3.17
Deposits	\$4,939,556	\$149,005	2.39%	-0.42%	1.2
Total other borrowings	\$1,198,858	\$29,099	-51.10%	-7.70%	-24.1
FHLB a dva nce s	\$165,875	\$8,119	-61.30%	-15.14%	-46.6
Equity					
Equity capital at quarter end	\$843,488	\$27,024	9.52%	2.76%	8.4
Performance Ratios				Median Levels	
		Q2 2010	Q3 2008	Previous Quarter	Previous Year
Ratios	Weighted Average	Median	Median	Median	Median
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iier Lieverage ratio	8.06%	8.31%	7.14%	8.10%	1.1.
Tier 1 leverage ratio Tier 1 risk based capital ratio	8.06% 11.43%	8.31% 11.72%	7.14%	8.10%	
Tier 1 risk based capital ratio	11.43%	11.72%	8.89%	11.43%	10.2
Tier 1 leverage ratio Tier 1 n'sk based capital ratio Total risk based capital ratio Return on equity <sup>9</sup>	11.43% 14.60%	11.72% 15.09%	8.89% 11.70%	11.43% 14.86%	10.2 13.1
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup>	11.43%	11.72%	8.89%	11.43%	10.2 13.1 3.0
Tier 1 risk based capital ratio Total risk based capital ratio	11.43% 14.60% 7.67% 0.84%	11.72% 15.09% 8.09% 0.93%	8.89% 11.70% 5.56% 0.74%	11.43% 14.86% 6.79%	10.2 13.1 3.0 0.3
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Net interest margin <sup>3</sup>	11.43% 14.60% 7.67% 0.84% 3.94%	11.72% 15.09% 8.09% 0.93% 3.99%	8.89% 11.70% 5.56% 0.74% 3.46%	11.43% 14.86% 6.79% 0.60% 4.01%	10.2 13.1 3.0 0.3 3.4
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Net interest margin <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	11.43% 14.60% 7.67% 0.84% 3.94% 68.23%	11.72% 15.09% 8.09% 0.93% 3.99% 66.95%	8.89% 11.70% 5.56% 0.74% 3.46% 75.66%	11.43% 14.86% 6.79% 0.60% 4.01% 61.26%	7,7; 10,2; 13,1; 3,0; 0,3; 3,4; 61,2; 141,1;
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Net interest margin <sup>3</sup> Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)) Loss provision to net charge-offs (qtr)	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15%	11.72% 15.09% 8.09% 0.93% 3.99% 66.95% 94.83%	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08%	11.43% 14.86% 6.79% 0.60% 4.01% 61.26% 106.74%	10.2 13.1 3.0 0.3 3.4 61.2 141.4
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Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Net interest margin <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> 3 dwarter/n, onnuliand Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00%	11.72% 15.09% 8.09% 0.93% 3.99% 66.95% 94.83% 2.41% Q2 2010 Median 19.14% 10.22% 1.61%	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% Q3 2008 Median 7.41% 5.01% 1.26%	11.43% 14.86% 6.79% 0.60% 4.01% 61.26% 106.74% 2.78% <b>Previous Quarter</b> Median 18.70% 11.09% 1.34%	10.2 13.1: 3.0 0.3 3.4 612 141.1 2.4 Previous Year Median 13.1 8.1: 1.2
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Net interest margin <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> <u>A sortery, manited</u> Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card	11.43% 14.60% 7.67% 0.84% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62%	11.72% 15.09% 8.99% 0.93% 66.95% 94.83% 2.41% Q2 2010 Median 19.14% 10.22% 1.61% 2.80%	8.89% 11.70% 5.56% 0.74% 75.66% 146.08% 1.60% Q3 2008 Median 7.41% 5.01% 1.26% 2.28%	11.43% 14.86% 6.79% 0.66% 4.01% 61.26% 106.74% 2.78% <b>Previous Quarter</b> Median 18.70% 11.09% 13.43% 3.12%	10.2 13.1 3.0 0.3 3.4 61.2 141.1 2.4 Previous Year Median 13.1 8.1 1.2 3.4
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> <i>Loterty, munulitid.</i> Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 fornily residential Home equity Credit cord Other consumer	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80%	11.72% 15.09% 8.09% 0.93% 66.95% 94.83% 2.41% Q2 2010 Median 19.14% 10.22% 1.61% 2.80% 1.19%	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% Q3 2008 Median 7.41% 5.01% 1.26% 2.28% 0.63%	11.43% 14.86% 6.79% 0.66% 4.01% 61.26% 106.74% 2.78% <b>Previous Quarter</b> Median 18.70% 11.09% 1.34% 3.12%	10.2 13.1 3.0 0.3 3.4 61.2 141.1 2.4 Previous Year Median 13.1 8.1 1.2 3.4 1.0
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> <sup>3</sup> Control, commended Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.35%	11.72% 15.09% 8.09% 0.93% 66.95% 94.83% 2.41% 022 2010 19.14% 10.22% 1.61% 2.80% 1.19% 2.45%	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% Q3 2008 Median 7.41% 5.01% 1.26% 2.28% 0.63% 0.88%	11.43% 14.86% 6.79% 0.60% 4.01% 61.26% 106.74% 2.78% <b>Previous Quarter</b> Median 18.70% 11.09% 1.34% 3.12% 2.57%	10.2 13.1 3.0 0.3 3.4 61.2 141.1 2.4 Previous Year Median 13.1 8.1 1.2 3.4 1.0 2.2
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> <sup>3</sup> Coverency communication Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 formily residential Home equity Credit cord Other consumer Commercial & Industrial Commercial Reindustrial Commercial real estate	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.35% 5.57%	11.72% 15.09% 8.09% 0.93% 66.55% 94.83% 2.41% 0.22% 1.61% 2.80% 1.19% 2.45% 2.45% 2.45% 4.79%	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% Q3 2008 Median 7.41% 5.01% 1.26% 2.28% 0.63% 0.88%	11.43% 14.86% 6.79% 0.60% 4.01% 61.26% 106.74% 2.78% <b>Previous Quarter</b> Median 18.70% 11.09% 1.34% 3.12% 1.20% 2.57% 4.80%	10.2 13.1 3.0 0.3 3.4 61.2 141.1 2.4 Median 13.1 8.1 1.2 3.4 1.0 2.2 3.2
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> 2. Quarterly, ommelierd Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial real estate Total Ioans	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.35% 5.57% 6.26%	11.72% 15.09% 8.09% 0.93% 66.95% 94.83% 2.41% 022 2010 19.14% 10.22% 1.61% 2.80% 1.19% 2.45%	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% Q3 2008 Median 7.41% 5.01% 1.26% 2.28% 0.63% 0.88%	11.43% 14.86% 6.79% 0.60% 4.01% 61.26% 106.74% 2.78% <b>Previous Quarter</b> Median 18.70% 11.09% 1.34% 3.12% 2.57%	10.2 13.1 3.0 0.3 3.4 61.2 141.1 2.4 Median 13.1 8.1 1.2 3.4 1.0 2.2 3.2
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> <i>Austriction and leases</i> <sup>3</sup> <b>Asset Quality</b> Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total Ioans	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.35% 5.57% 6.26%	11.72% 15.09% 8.99% 0.33% 66.95% 94.83% 2.41% 022 2010 Median 19.14% 10.22% 1.61% 2.80% 1.19% 2.45% 4.79% 5.04%	8.89% 11.70% 5.56% 0.74% 75.66% 146.08% 1.60% Q3 2008 Median 7.41% 5.01% 1.26% 2.28% 0.63% 0.88% 1.08%	11.43% 14.86% 6.79% 0.66% 4.01% 61.26% 106.74% 2.78% <b>Previous Quarter</b> Median 18.70% 11.09% 13.43% 3.12% 1.20% 2.57% 4.80% 2.57%	10.2 13.1 3.0 0.3 3.4 61.2 141.1 2.4 Median 13.1 8.1 12 3.4 1.0 2.2 3.4 1.0 2.2 3.4 4.4
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> 2. Quarterly, ommelierd Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial real estate Total Ioans	11.43% 14.60% 7.67% 0.84% 3.34% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.35% 5.57% 6.26%	11.72% 15.09% 8.09% 0.93% 66.95% 94.83% 2.41% Q2 2010 Median 19.14% 10.22% 1.61% 2.80% 1.19% 2.45% 4.79% 5.04% Q2 2010	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% 0.80% 0.60% 0.80% 0.88% 0.88% 0.88% 0.88% 0.88% 0.88% 0.88% 0.88% 0.88%	11.43% 14.86% 6.79% 0.06% 4.01% 61.26% 106.74% 2.78% <b>Previous Quarter</b> 18.70% 11.09% 1.34% 3.12% 1.20% 2.57% 4.80% 5.25% <b>Previous Quarter</b>	10.2 13.1 3.0 0.3 3.4 61.2 141.1 2.4 Previous Year Median 13.1 8.1 1.2 3.4 1.0 2.2 3.4 4.4 Previous Year 4.4 Previous Year
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Retorest margin <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> a Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> a Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Net charge-offs to average loans and leases <sup>3</sup> a Coverage offs to average loans and leases <sup>3</sup> Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial Rel destate Total loans Charge-Offs (% of Total Loan Type)	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.33% 5.57% 6.26%	11.72% 15.09% 8.09% 0.93% 66.95% 94.83% 2.41% Q2 2010 Median 19.14% 10.22% 1.61% 2.80% 1.19% 2.45% 4.79% 5.04% Q2 2010 Median	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% 0.60% Median 7.41% 5.01% 1.26% 2.28% 0.63% 0.88% 1.08% 2.33% 0.88% 1.08% 2.37% 0.88%	11.43% 14.86% 6.79% 0.60% 4.01% 61.26% 106.74% 2.78% <b>Previous Quarter</b> 18.70% 11.09% 1.34% 3.12% 2.57% 4.80% 5.25% <b>Previous Quarter</b> Median	10.2 13.1 3.0 0.3 3.4 61.2 141.1 2.4 Previous Year Median 13.1 8.1 1.2 3.4 1.0 2.2 3.2 4.4 Previous Year 4.4 Previous Year
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> 2 Auerterly, emunited Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial e al estate Total Ioans Charge-Offs (% of Total Loan Type) Construction & development	11.43% 14.60% 7.67% 0.84% 3.34% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.35% 5.57% 6.26% Weighted Average	11.72% 15.09% 8.09% 0.93% 66.95% 94.83% 2.41% 022 2010 Median 19.14% 10.22% 1.61% 2.80% 0.245% 4.79% 5.04% 02 2010 Median 1.11%	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% 0.85% 1.60% 2.28% 0.63% 0.88% 1.08% 2.28% 0.83% 1.08% 2.37% 0.82% 0.63%	11.43% 14.86% 6.79% 0.60% 4.01% 61.26% 106.74% 2.78% Previous Quarter Median 18.70% 11.09% 1.34% 3.12% 2.57% 4.80% 2.55% Previous Quarter Median 1.26%	10.2 13.1 3.0 0.3 3.4 61.2 141.1 2.4 Previous Year Median 13.1 1.2 3.4 1.0 2.2 3.4 1.0 2.2 3.4 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Net interest margin <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> a cuerter/n emulated Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial kindustrial Commercial ed estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.35% 6.26% Weighted Average 1.29% 0.53%	11.72% 15.09% 8.09% 0.93% 3.99% 66.95% 94.83% 2.41% 022 2010 Median 19.14% 1.022% 1.61% 2.80% 1.19% 2.45% 4.79% 5.04% 02 2010 Median	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% Q3 2008 Median 7.41% 5.01% 2.28% 0.63% 0.63% 0.88% 1.08% 2.37% Q3 2008 Median 0.64% 0.39%	11.43% 14.86% 6.79% 0.66% 4.01% 61.26% 106.74% 2.78% Previous Quarter Median 11.09% 3.12% 1.20% 5.25% Previous Quarter Median 1.25% 0.51%	10.2 13.1 3.0 0.3 3.4. 61.2 141.1 2.4 Previous Year Median 13.1 8.1 1.2 3.4 10.0 2.2 3.4 10.0 2.2 3.4 10.0 2.4 10.0
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Net interest margin <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> <b>Asset Quality</b> <b>Asset Quality</b> Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Charge-Offs (% of Total Loan Type) Construction & Industrial Commercial & Industrial Commercial & Industrial Commercial & Industrial Construction & development Closed-end 1-4 family residential Home equity	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.35% 5.57% 6.26% Weighted Average	11.72% 15.09% 8.09% 0.33% 66.95% 94.83% 2.41% Q2 2010 Median 19.14% 10.22% 1.61% 2.80% 1.19% 2.45% 4.79% 5.04% Q2 2010 Median	8.89% 11.70% 5.56% 0.74% 75.66% 146.08% 146.08% 1.60% 0.60% 0.60% 0.88% 1.08% 2.28% 0.63% 0.88% 2.37% 0.63% 0.63% 0.63% 0.64% 0.39% 0.49%	11.43% 14.86% 6.79% 0.60% 61.26% 106.74% 2.78% Previous Quarter Median 18.70% 11.09% 13.43% 3.12% 1.20% 2.57% 4.80% 5.25% Previous Quarter Median 1.26% 0.51%	10.2 13.1 13.0 0.3 3.4 61.2 141.1 2.4 Previous Year Median 13.1 8.1 1.2 3.4 1.0 2.2 3.4 Previous Year 1.0 1.0 2.2 3.4 1.0 1.0 2.2 3.4 1.0 1.0 2.2 3.4 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> <i>Laterty, munuturd</i> . Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial Real Estate Total Ioans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord	11.43% 14.60% 7.67% 0.84% 3.34% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.35% 5.57% 6.26% Weighted Average 1.29% 0.53% 0.85% 3.12%	11.72% 15.09% 8.09% 0.93% 66.95% 94.83% 2.41% 022 2010 022 2010 022 2010 0.61% 2.80% 1.61% 2.80% 1.19% 2.45% 4.79% 5.04% 0.68% 0.68% 2.81%	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% 0.60% 0.60% 0.63% 0.88% 0.63% 0.88% 0.88% 0.88% 0.88% 0.37% 0.64% 0.39% 0.64% 0.39% 0.64% 0.39% 0.64% 0.39% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.74% 0.50% 0.74% 0.50% 0.74% 0.50% 0.74% 0.50% 0.74% 0.50% 0.74% 0.50% 0.74% 0.50% 0.74% 0.50% 0.74% 0.50% 0.74% 0.50% 0.50% 0.74% 0.50% 0.74% 0.50% 0.74% 0.50%	11.43% 14.86% 6.79% 0.60% 4.01% 61.26% 106.74% 2.78% Previous Quarter Median 18.70% 11.09% 1.34% 3.22% Previous Quarter Median 1.26% 0.51% 0.55% 0.5%%	10.2 13.1 3.0 0.3 3.4 61.2 141.1 2.4 Previous Year Median 13.1 1.2 3.4 1.0 2.2 3.2 4.4 Previous Year 1.1 0.4 0.7
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> a Contretiv, enumented. Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial eal estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 18.0% 3.35% 6.26% Weighted Average 1.29% 0.53% 0.85% 3.12%	11.72% 15.09% 8.09% 0.93% 66.95% 94.83% 2.41% 022 2010 0 0 0 0 0 0 0 0 0 0 0 0 0	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% 0.60% 0.63% 0.63% 0.63% 0.63% 0.88% 1.08% 2.28% 0.63% 0.63% 0.63% 0.83% 0.43% 0.43% 0.42%	11.43% 14.86% 6.79% 0.60% 4.01% 61.26% 106.74% 2.78% Previous Quarter Median 18.70% 11.09% 1.34% 3.22% Previous Quarter Median 1.26% 0.51% 0.75% 3.36%	10.2 13.1 3.0 3.3.4 61.2 141.1 2.4 Previous Year Median 13.1 8.1 1.2 3.4 1.0 2.2 3.4 Previous Year 4.4 Previous Year 1.1 0.4 0.7 2.7 0.5
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Net interest margin <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> & duerter/n. ennuliand Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit cord Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.35% 5.57% 6.26% Weighted Average 1.29% 0.53% 0.85% 3.12% 0.55%	11.72% 15.09% 8.09% 0.93% 3.39% 66.95% 94.83% 2.41% 0.22% 1.61% 1.02% 1.61% 2.80% 1.19% 2.45% 4.79% 5.04% 0.245% 4.79% 5.04% 0.68% 2.81% 0.48% 0.68% 2.81% 0.43% 0.51%	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 1.60% 0.60% 0.60% 0.60% 0.63% 0.63% 0.63% 0.63% 0.63% 0.88% 1.08% 0.33% 0.49% 0.49% 0.49% 1.50% 0.42%	11.43% 14.86% 6.79% 0.66% 4.01% 61.26% 106.74% 2.78% Previous Quarter Median 11.09% 2.57% 4.80% 5.25% Previous Quarter Median 1.26% 0.51% 0.75% 3.66% 0.51%	10.2 13.1 3.0 0.3 3.4 61.2 141.1 2.4 Previous Year Median 8.1 1.2 3.4 1.0 2.2 3.4 4.4 Previous Year Median 1.1 0.4 0.4 0.4 0.4 0.7 0.5 0.5 0.5
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>3</sup> Net interest margin <sup>3</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>3</sup> A duarterly, maximut. Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial end estate	11.43% 14.60% 7.67% 0.84% 3.94% 68.23% 76.15% 3.33% Weighted Average 19.31% 14.46% 2.00% 2.62% 1.80% 3.35% 6.26% Weighted Average 1.29% 0.53% 0.85% 3.32%	11.72% 15.09% 8.99% 0.93% 66.95% 94.83% 2.41% 022 2010 Median 19.14% 10.22% 1.61% 2.80% 1.19% 2.45% 4.79% 5.04% 02 2010 Median 1.11% 0.48% 0.68% 2.81% 0.43% 0.51% 0.30%	8.89% 11.70% 5.56% 0.74% 3.46% 75.66% 146.08% 146.08% 1.60% 0.60% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.64% 0.64% 0.64%	11.43% 14.86% 6.79% 0.66% 4.01% 61.26% 106.74% 2.78% Previous Quarter Median 18.70% 11.09% 13.43% 3.12% 1.20% 2.57% 4.80% 5.25% Previous Quarter Median 1.25% 0.51% 0.51% 0.51% 0.51% 0.48%	10.2 13.1 3.0 0.3 3.4.4 61.2 141.1 2.4 Previous Year Median 13.1 1.2 3.4 1.0 2.2 3.2 4.4 Previous Year Median 1.1 0.7 2.7 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5

Institutions in Group	Bank Holding Companies	Independent Depository Institutions	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions
	13	0	7,588,394	62.3%

1. For depository institutions owned by multi-bank holding companies, asset size groups are assigned by the total combined assets of depository institutions owned by the same bank holding company. All data are consolidated by bank holding company when applicable, and changes are calculated based on the consolidated figures. 2. Increases are largely due to accounting changes implemented in the first quarter of 2010 (the implementation of FAS 166 and 167).

Selected balance and off-balance sheet items	\$ millions	Q2 2010		Median % Change	
Selected balance and on-balance sheet items	(aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$1,230,349	\$17,692	-2.93%	-1.51%	-2.7
Loans	\$710,481	\$10,041	-14.77%	-1.63%	-9.6
Construction & development	\$53,189	\$876	-43.95%	-10.86%	-34.8
Closed-end 1-4 family residential	\$110,724	\$2,079	-10.41%	-0.44%	-5.5
Home equity	\$50,861	\$584	6.62%	-0.50%	-1.5
Credit card	\$67,860	\$1	-3.05%	0.67%	-1.4
Other consumer	\$45,140	\$312	-13.33%	-1.79%	-7.3
Commercial & Industrial	\$159,060	\$2,227	-17.72%	-1.86%	-13.1
Commercial real estate	\$147,423	\$2,556	2.25%	-1.53%	-2.1
Unused commitments	\$650,020	\$3,610	-19.63%	-2.18%	-7.9
Securitization outstanding principal	\$59,712	\$0	-37.79%	-3.63%	-21
Mortgage-backed securities (GSE and private issue)	\$122,298	\$1,926	15.11%	1.05%	3.
Asset-backed securities	\$5,017	\$0	-94.66%	-1.20%	-10.
Other securities	\$69,280	\$845	3.81%	0.42%	-12.
Cash & balances due	\$136,768	\$961	100.79%	-15.38%	9.
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$5,841	\$33	60.27%	10.89%	-51.:
Open-end HELOC originated for sale (quarter)	\$14	\$55 \$0	-52.83%	50.64%	-19.
Closed-end mortgage originations sold (quarter)	\$14 \$5,571	\$0 \$42	-52.83%	2.62%	-19.
Open-end HELOC originations sold (quarter)	\$13	\$0	-10.79%	97.82%	-10
liabilities	\$1,087,370	\$15,723	-3.87%	-1.92%	-2.
Deposits	\$858,223	\$12,460	6.93%	-1.54%	-0.
Total other borrowings	\$153,324	\$2,234	-38.86%	-1.88%	-26.
FHLB advances	\$35,112	\$544	-44.06%	0.00%	-25.
Equity Equity capital at quarter end	\$141,097	\$1,914	13.01%	2.03%	10.
	\$141,097	\$1,914	13.01%	2.03%	10.
Performance Ratios				Median Levels	
Ratios	Weighted Average	Q2 2010 Median	Q3 2008 Median	Previous Quarter Median	Previous Year Median
Fier 1 leverage ratio	10.22%	8.50%	7.78%	8.10%	8.
Fier 1 risk based capital ratio	12.66%	11.84%	9.37%	11.47%	10.
Fotal risk based capital ratio Return on equity <sup>2</sup>	15.67%	14.25%	11.38%	13.63%	12.
	3.03%	3.96%	1.82%	2.47%	-7.
Return on assets <sup>2</sup>	0.34%	0.47%	0.18%	0.25%	-0.
Net interest margin <sup>2</sup>	3.41%	3.47%	3.34%	3.38%	3.
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	77.27%	71.47%	75.98%	64.19%	60.
Loss provision to net charge-offs (qtr)	88.56%	104.17%	180.30%	112.51%	132.
Net charge-offs to average loans and leases <sup>2</sup> . Quarterly, annualized.	2.86%	1.59%	0.89%	1.79%	2.
Asset Quality		Q2 2010	Q3 2008	Previous Quarter	Previous Year
		Q2 2010			
Noncurrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
		Median	Median		
Construction & development	17.98%	Median 14.96%	Median 6.38%	15.07%	13.
Construction & development Closed-end 1-4 family residential	17.98% 5.76%	Median 14.96% 3.64%	Median 6.38% 1.53%	15.07% 3.76%	13.
Construction & development Closed-end 1-4 family residential Home equity	17.98% 5.76% 1.07%	Median 14.96% 3.64% 0.93%	Median 6.38% 1.53% 0.68%	15.07% 3.76% 0.97%	13. 3. 0.
Construction & development Closed-end 1-4 family residential Home equity Credit card	17.98% 5.76% 1.07% 3.00%	Median 14.96% 3.64% 0.93% 1.04%	Median 6.38% 1.53% 0.68% 0.95%	15.07% 3.76% 0.97% 0.85%	13. 3. 0. 1.
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer	17.98% 5.76% 1.07% 3.00% 1.24%	Median 14.96% 3.64% 0.93% 1.04% 0.63%	Median 6.38% 1.53% 0.68% 0.95% 0.47%	15.07% 3.76% 0.97% 0.85% 0.88%	13. 3. 0. 1. 0.
Construction & development Closed-end 1-4 family residential Home equity Credit card	17.98% 5.76% 1.07% 3.00%	Median 14.96% 3.64% 0.93% 1.04%	Median 6.38% 1.53% 0.68% 0.95%	15.07% 3.76% 0.97% 0.85%	13. 3. 0. 1. 0.
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer	17.98% 5.76% 1.07% 3.00% 1.24%	Median 14.96% 3.64% 0.93% 1.04% 0.63%	Median 6.38% 1.53% 0.68% 0.95% 0.47%	15.07% 3.76% 0.97% 0.85% 0.88%	13. 3. 0. 1. 0. 2.
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	17.98% 5.76% 1.07% 3.00% 1.24% 2.49%	Median 14.96% 3.64% 0.93% 1.04% 0.63% 2.22%	Median 6.38% 1.53% 0.68% 0.95% 0.47% 0.76% 0.96% 1.88%	15.07% 3.76% 0.97% 0.85% 0.88% 2.24%	13, 3, 0, 1, 0, 2, 2,
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total loans	17.98% 5.76% 1.07% 3.00% 1.24% 4.44% 4.44%	Median 14.96% 3.64% 0.93% 1.04% 0.63% 2.22% 3.35% 3.77% Q2 2010	Median 6.38% 1.53% 0.68% 0.47% 0.76% 0.76% 0.96% 1.88% Q3 2008	15.07% 3.76% 0.97% 0.85% 0.88% 2.24% 3.22% 4.29% Previous Quarter	13 3 0 1 2 2 2 4 <b>Previous Year</b>
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Tatal Ioans Charge-Offs (% of Total Loan Type)	17.98% 5.76% 1.07% 3.00% 1.24% 2.49% 4.44% 4.47% Weighted Average	Median 14.95% 3.64% 0.93% 1.04% 0.63% 2.22% 3.35% 3.75% Q2 2010 Median	Median 6.38% 1.53% 0.68% 0.47% 0.76% 0.96% 1.88% Q3 2008 Median	15.07% 3.76% 0.97% 0.85% 0.88% 2.24% 3.22% 4.29% Previous Quarter Median	13 3 0 1 2 2 2 4 4 <b>Previous Year</b> Median
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total Ioans Charge-Offs (% of Total Loan Type) Construction & development	17.98% 5.76% 1.07% 3.00% 1.24% 2.49% 4.44% 4.47% Weighted Average 2.07%	Median 14.96% 3.64% 0.93% 1.04% 0.63% 2.22% 3.35% 3.77% Q2 2010 Median 1.31%	Median 6.38% 1.53% 0.65% 0.47% 0.76% 0.96% 1.88% Q3 2008 Median 0.64%	15.07% 3.76% 0.97% 0.85% 2.24% 3.22% 4.29% Previous Quarter Median 1.38%	13 3 0 1 0 2 2 2 4 4 9 Previous Year Median 1.
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total laans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential	17.98% 5.76% 1.07% 3.00% 1.24% 2.49% 4.44% 4.47% Weighted Average 2.07% 0.51%	Median 14.96% 3.64% 0.93% 1.04% 0.63% 2.22% 3.35% 3.77% Q2 2010 Median 1.31% 0.27%	Median 6.38% 1.53% 0.68% 0.95% 0.47% 0.76% 0.96% 1.88% Q3 2008 Median 0.64% 0.05%	15.07% 3.76% 0.97% 0.85% 0.88% 2.24% 3.22% 4.29% Previous Quarter Median 1.38% 0.24%	13 3 0 1 0 2 2 2 4 <b>Previous Year</b> Median 1 0
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial ke Industrial Commercial real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity	17.98% 5.76% 1.07% 3.00% 1.24% 2.49% 4.44% 4.47% Weighted Average 2.07% 0.51% 0.37%	Median 14.96% 3.64% 0.93% 1.04% 0.63% 2.22% 3.35% 3.77% Q2 2010 Median 1.31% 0.27% 0.27%	Median 6.38% 1.53% 0.68% 0.35% 0.47% 0.76% 0.96% 1.88% Q3 2008 Median 0.64% 0.05% 0.09%	15.07% 3.76% 0.97% 0.85% 2.24% 3.22% 4.29% Previous Quarter Median 1.38% 0.24% 0.17%	13 3 0 1 2 2 2 4 <b>Previous Year</b> Median 1 0 0 0
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial & Industrial Commercial real estate Total Ioan Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card	17.98% 5.76% 1.07% 3.00% 1.24% 2.49% 4.44% 4.44% Weighted Average 2.07% 0.51% 0.37% 2.10%	Median 14.96% 3.64% 0.93% 1.04% 0.63% 2.22% 3.35% 3.35% Q2 2010 Median 1.31% 0.27% 0.27% 0.27%	Median 6.38% 1.53% 0.65% 0.47% 0.76% 0.96% 1.88% Q3 2008 Median 0.64% 0.05% 0.05% 0.88%	15.07% 3.76% 0.97% 0.85% 2.24% 3.22% 4.29% Previous Quarter Median 1.38% 0.24% 0.17% 1.28%	13 3 0 1 0 2 2 2 4 <b>Previous Year</b> 1 0 0 0 0 0 1
Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial real estate Total Joans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer	17.98% 5.76% 1.07% 3.00% 1.24% 2.49% 4.44% 4.47% Weighted Average 2.07% 0.51% 0.37% 2.10% 0.48%	Median 14.95% 3.64% 0.93% 1.04% 0.63% 2.22% 3.35% 3.77% Q2 2010 Median 1.31% 0.27% 0.27% 1.06% 0.39%	Median 6.38% 1.53% 0.65% 0.47% 0.76% 0.96% 1.88% Q3 2008 Median 0.64% 0.05% 0.09% 0.88% 0.28%	15.07% 3.76% 0.97% 0.85% 2.24% 3.22% 4.29% Previous Quarter Median 1.38% 0.24% 0.17%	13 3 0 1 2 2 2 4 4 <b>Previous Year</b> 1 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial & Industrial Commercial real estate Total Ioan Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card	17.98% 5.76% 1.07% 3.00% 1.24% 2.49% 4.44% 4.44% Weighted Average 2.07% 0.51% 0.37% 2.10%	Median 14.96% 3.64% 0.93% 1.04% 0.63% 2.22% 3.35% 3.35% Q2 2010 Median 1.31% 0.27% 0.27% 0.27%	Median 6.38% 1.53% 0.65% 0.47% 0.76% 0.96% 1.88% Q3 2008 Median 0.64% 0.05% 0.05% 0.88%	15.07% 3.76% 0.97% 0.85% 2.24% 3.22% 4.29% Previous Quarter Median 1.38% 0.24% 0.17% 1.28%	13 3 0 1 0 2 2 2 4 4 <b>Previous Year</b> 1 0 0 0 0 1 0
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total Ioans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer	17.98% 5.76% 1.07% 3.00% 1.24% 2.49% 4.44% 4.47% Weighted Average 2.07% 0.51% 0.37% 2.10% 0.48%	Median 14.95% 3.64% 0.93% 1.04% 0.63% 2.22% 3.35% 3.77% Q2 2010 Median 1.31% 0.27% 0.27% 1.06% 0.39%	Median 6.38% 1.53% 0.65% 0.47% 0.76% 0.96% 1.88% Q3 2008 Median 0.64% 0.05% 0.09% 0.88% 0.28%	15.07% 3.76% 0.97% 0.85% 2.24% 3.22% 4.29% Previous Quarter Median 1.38% 0.24% 0.17% 1.28% 0.36%	13. 3. 0. 1. 0. 2. 2. 2. 4. <b>Previous Year</b>
Construction & development Closed-end 1-4 family residential Home equity Credit cand Other consumer Commercial kendustrial Commercial real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Comsumer Commercial & Industrial	17.98% 5.76% 1.07% 3.00% 1.24% 2.49% 4.44% 4.47% Weighted Average 2.07% 0.51% 0.37% 2.10% 0.48% 0.63%	Median 14.96% 3.64% 0.93% 1.04% 0.63% 2.22% 3.35% 3.77% Q2 2010 Median 1.31% 0.27% 0.27% 0.27% 0.27% 0.27%	Median 6.38% 1.53% 0.65% 0.47% 0.76% 0.96% 1.88% Q3 2008 Median 0.64% 0.05% 0.09% 0.88% 0.28% 0.13%	15.07% 3.76% 0.97% 0.85% 0.88% 2.24% 3.22% 4.29% Previous Quarter Median 1.38% 0.24% 0.17% 1.28% 0.36% 0.44%	13. 3. 0. 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.
Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Tatal loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial kendustrial Commercial kendustrial Commercial kendustrial	17.98% 5.76% 1.07% 3.00% 1.24% 2.49% 4.44% 4.47% Weighted Average 2.07% 0.51% 0.37% 2.10% 0.48% 0.63% 0.56%	Median 14.96% 3.64% 0.93% 1.04% 0.63% 2.22% 3.35% 3.77% Q2 2010 Median 1.31% 0.27% 0.27% 0.27% 0.39% 0.39%	Median 6.38% 1.53% 0.68% 0.95% 0.76% 0.95% 1.88% <b>Q3 2008</b> Median 0.64% 0.05% 0.09% 0.88% 0.28% 0.23%	15.07% 3.76% 0.97% 0.85% 0.88% 2.24% 3.22% 4.29% Previous Quarter Median 1.38% 0.24% 0.17% 1.28% 0.36% 0.44% 0.26%	13. 3. 0. 1. 2. 2. 4. Previous Year Median 1. 0. 0. 0. 1. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.

Institutions in Group	Bank Holding Companies	Institutions	Institutions in Group	Depository Institutions
	38	3	1,230,349	10.1%
-				

1. For depository institutions owned by multi-bank holding companies, asset size groups are assigned by the total combined assets of depository institutions owned by the same bank holding company. All data are consolidated by bank holding company when applicable, and changes are calculated based on the consolidated figures.

III. CPP Depository Institutions with Assets Between \$1 Billion and \$1	0 Billion <sup>1</sup>
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		Q2 2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$485,495	\$1,926	3.13%	-0.61%	-1.22
Loans	\$335,785	\$1,373	-5.44%	-1.19%	-5.27
Construction & development	\$38,782	\$139	-35.88%	-6.05%	-26.10
Closed-end 1-4 family residential	\$64,743	\$266	-4.65%	-0.80%	-5.78
Home equity	\$19,502	\$64	7.10%	0.19%	1.12
Credit card	\$15,562	\$0	-12.09%	0.59%	-2.38
Other consumer	\$15,517	\$31	-22.36%	-4.30%	-14.69
Commercial & Industrial Commercial real estate	\$51,494 \$114,022	\$162 \$468	-13.26% 7.91%	-0.91% -0.10%	-8.68 2.48
	\$114,022	φ <del>ι</del> υο.	7.5176	-0.10%	2.40
Unused commitments	\$61,768	\$219	-25.80%	-3.44%	-11.56
Securitization outstanding principal	\$261	\$0	-22.59%	-1.67%	-28.99
Mortgage-backed securities (GSE and private issue)	\$46,228	\$158	21.93%	-1.56%	-4.90
Asset-backed securities	\$90	\$0	-87.45%	-5.53%	-48.69
Other securities	\$34,392	\$143	20.69%	0.43%	9.73
Cash & balances due	\$32,971	\$99	99.58%	1.24%	32.71
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$13,270	\$13	53.09%	27.41%	-52.23
Open-end HELOC originated for sale (quarter)	\$13,270	\$0	-84.76%	47.97%	-89.86
Closed-end mortgage originations sold (quarter)	\$11,889	\$13	33.24%	9.04%	-54.04
Closea-ena mortgage originations sola (quarter) Open-end HELOC originations sold (quarter)	\$11,889 \$0	\$13	33.24%	9.04%	-54.04 -100.00
open-ena necoc originations sola (quarter)	ŞU	\$0	0.00%	0.00%	-100.00
Liabilities	\$435,639	\$1,735	3.27%	-0.70%	-1.09
Deposits	\$386,632	\$1,573	8.90%	-0.60%	1.18
Total other borrowings	\$43,300	\$152	-36.93%	-3.11%	-21.10
FHLB advances	\$20,930	\$84	-43.78%	-0.84%	-23.66
Equity Equity capital at quarter end	\$49,500	\$187	12.82%	1.44%	3.60
	<i>ç</i> +5,500	<i>\$10,</i>	11.02,5	1.1170	5.00
Performance Ratios	1			Median Levels	<b>.</b>
Ratios	Weighted Average	Q2 2010 Median	Q3 2008 Median	Previous Quarter Median	Previous Year Median
Tier 1 leverage ratio	8.70%	8.70%	8.22%	8.65%	8.54
Tier 1 risk based capital ratio		11.59%	9.84%	11.42%	10.71
	12.01%			12 78%	
Total risk based capital ratio	13.45%	12.93%	11.03%	12.78%	12.11
Total risk based capital ratio Return on equity <sup>2</sup>	13.45% -2.48%	12.93% 3.73%	11.03% 4.67%	3.83%	12.11 1.72
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup>	13.45% -2.48% -0.25%	12.93% 3.73% 0.39%	11.03% 4.67% 0.47%	3.83% 0.41%	12.11 1.72 0.17
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup>	13.45% -2.48% -0.25% 3.72%	12.93% 3.73% 0.39% 3.76%	11.03% 4.67% 0.47% 3.66%	3.83% 0.41% 3.61%	12.11 1.72 0.17 3.44
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	13.45% -2.48% -0.25% 3.72% 52.14%	12.93% 3.73% 0.39% 3.76% 58.76%	11.03% 4.67% 0.47% 3.66% 79.49%	3.83% 0.41% 3.61% 59.74%	12.11 1.72 0.17 3.44 60.79
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio {(ALLI+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr)	13.45% -2.48% -0.25% 3.72% 52.14% 106.24%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60%	3.83% 0.41% 3.61% 59.74% 118.82%	12.11 1.72 0.17 3.44 60.79 136.81
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	13.45% -2.48% -0.25% 3.72% 52.14%	12.93% 3.73% 0.39% 3.76% 58.76%	11.03% 4.67% 0.47% 3.66% 79.49%	3.83% 0.41% 3.61% 59.74%	12.11 1.72 0.17 3.44 60.79 136.81
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 <i>Quarterly, annualized</i>	13.45% -2.48% -0.25% 3.72% 52.14% 106.24%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60%	3.83% 0.41% 3.61% 59.74% 118.82%	12.11 1.72 0.17 3.44 60.79 136.81
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI+All oc transfer risk)/Noncurrent Ioans)) Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> 2. Quartery, unnuelued. Asset Quality	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04%	12.93% 3.73% 0.39% 3.76% 112.28% 1.17%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52%	3.83% 0.41% 3.61% 59.74% 118.82% 1.04%	12.11 1.72 0.17 3.44 60.79 136.81 1.11
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 <i>Quarterly, annualized</i>	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60%	3.83% 0.41% 3.61% 59.74% 118.82%	12.11 1.72 0.17 3.44 60.79 136.81
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI+All oc transfer risk)/Noncurrent Ioans)) Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> 2. Quartery, unnuelued. Asset Quality	13.45% -2.48% -0.25% 3.72% 52.14% 106.24%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% Previous Quarter	12.11 1.72 0.17 3.44 60.79 136.81 1.11 1.11 <b>Previous Year</b> Median
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI+Alloc transfer risk)/Noncurrent Ioans)) Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> 2. Quartery, immediated Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 <u>Median</u> 11.07%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008 Median 4.28%	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% <b>Previous Quarter</b> <u>Median</u> 10.46%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 <u>Previous Year</u> <u>Median</u> 8.44
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI-Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 Querterly, winwelived Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 Median 11.07% 2.85%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008 Median 4.28% 1.27%	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% Previous Quarter Median 10.46% 2.68%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 <b>Previous Year</b> Median 8.44 2.39
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Querterly, nemolized. Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.12.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008 Median 4.28% 1.27% 0.33%	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% <b>Previous Quarter</b> Median 10.46% 2.68% 0.73%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 <b>Previous Year</b> Median 8.44 2.39 0.54
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. <i>ameterly, annulized</i> <b>Asset Quality</b> Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33% 1.05%	12.93% 3.73% 0.39% 3.76% 112.28% 112.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.00%	11.03% 4.67% 0.47% 3.66% 79.49% 153.66% 0.52% 0.52% Q3 2008 Median 4.28% 1.27% 0.33% 0.00%	3.83% 0.41% 3.61% 59.74% 1118.82% 1.04% <b>Previous Quarter</b> Median 10.46% 2.68% 0.73% 0.00%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 Previous Year Median 8.44 2.39 0.54 0.000
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio (IALLI+Alloc transfer risk)/Noncurrent Ioans)} Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> 2. <i>Quarterly, annualized</i> <b>Asset Quality</b> Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.05% 1.05%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.74% 0.74% 0.75%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008 Median 4.28% 1.27% 0.33% 0.00% 0.41%	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% <b>Previous Quarter</b> Median 10.46% 2.68% 0.73% 0.00%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 <u>Previous Year</u> <u>Median</u> 8.44 2.39 0.54 0.54
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI+Alloc transfer risk)/Noncurrent Ioans)) Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> 2. Quartery, winwelived Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33% 1.05% 1.64% 2.60%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.00% 0.50% 1.80%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008 Median 4.28% 1.27% 0.33% 0.00% 0.41%	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% Previous Quarter Median 10.46% 2.68% 0.73% 0.00% 0.52% 1.93%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 <b>Previous Year</b> 8.44 2.39 0.54 0.000 0.54 1.85
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI-Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Querterly, winwelked Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33% 1.05% 1.64% 2.60% 3.85%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.00% 0.50% 1.80% 2.73%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008 Median 4.28% 1.27% 0.33% 0.00% 0.41% 0.95%	3.83% 0.41% 3.61% 59.74% 1118.82% 1.04% Previous Quarter Median 10.46% 2.68% 0.73% 0.00% 0.52% 1.93% 2.63%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 <b>Previous Year</b> Median 8.44 2.39 0.54 0.00 0.54 1.85 1.77
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI+Alloc transfer risk)/Noncurrent Ioans)) Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> 2. Quartery, winwelived Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33% 1.05% 1.64% 2.60% 3.85% 4.73%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.12.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.00% 0.50% 1.80% 2.73% 3.55%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008 Median 4.28% 1.27% 0.33% 0.00% 0.41% 0.95% 0.77%	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% Previous Quarter Median 1.046% 2.68% 0.73% 0.00% 0.52% 1.93% 2.63% 3.65%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 <b>Previous Year</b> Median 8.44 2.39 0.54 2.39 0.54 1.85 1.85 1.87 3.01
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI-Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Querterly, winwelked Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.63% 1.65% 1.64% 2.60% 3.85% 4.73%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 11.07% 2.85% 0.74% 0.74% 0.74% 0.74% 0.74% 2.85% 0.74% 0.75% 0.74% 0.74% 0.75% 0.75% 0.74% 0.75%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008 Median 4.28% 1.27% 0.33% 0.41% 0.95% 0.77% 1.70% Q3 2008	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% Previous Quarter Median 10.46% 2.68% 0.73% 0.00% 0.52% 1.93% 2.63% 3.65% Previous Quarter	12.11 1.72 0.17 3.44 60.79 136.81 1.11 Previous Year Median 8.44 2.39 0.54 0.54 0.54 0.54 1.85 1.77 3.01
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI-Alloc transfer risk)/Noncurrent loans)) Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Quortery, winwelived Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total loans	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33% 1.05% 1.64% 2.60% 3.85% 4.73%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.12.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.00% 0.50% 1.80% 2.73% 3.55%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008 Median 4.28% 1.27% 0.33% 0.00% 0.41% 0.95% 0.77%	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% Previous Quarter Median 1.046% 2.68% 0.73% 0.00% 0.52% 1.93% 2.63% 3.65%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 <b>Previous Year</b> 8.44 2.39 0.54 0.54 0.54 0.54 1.85 1.77 3.01 <b>Previous Year</b> Median
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI+Alloc transfer risk)/Noncurrent Ioans)) Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> 2. Quartery, immediated Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial e latestee Total Ioans Charge-Offs (% of Total Loan Type)	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33% 1.05% 1.64% 2.60% 3.85% 4.73% Weighted Average	12.93% 3.73% 0.39% 58.76% 112.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.00% 0.50% 1.80% 2.73% 3.55% Q2 2010 Median	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008 Median 4.28% 1.27% 0.33% 0.00% 0.41% 0.95% 0.77% 1.70% Q3 2008 Median	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% Previous Quarter Median 10.46% 2.68% 0.73% 0.00% 0.52% 1.93% 2.63% 3.65% Previous Quarter Median	12.11 1.72 0.17 3.44 60.79 136.81 1.11 9 Previous Year 8.44 2.39 0.54 2.39 0.54 0.54 0.00 0.54 1.85 1.77 3.01 9 Previous Year 3.01 9 Previous Year 3.01 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI-Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 Querterly, winwelved Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33% 1.05% 1.64% 2.60% 3.85% 4.73% Weighted Average 1.66%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.00% 0.50% 1.80% 2.73% 3.55% Q2 2010 Median 0.76%	11.03% 4.67% 0.47% 3.66% 79.4% 153.60% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.27% 0.33% 0.041% 0.95% 0.77% 1.70% 0.35% 0.55%	3.83% 0.41% 3.61% 59.74% 1118.82% 1.04% Previous Quarter Median 0.06% 0.52% 1.93% 2.63% 3.65% Previous Quarter Median 0.59%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 <b>Previous Year</b> Median 8.44 2.39 0.54 0.00 0.54 1.85 1.77 3.01 <b>Previous Year</b> Median 0.54 0.54 0.54 0.54 0.54 0.54 0.54 0.54
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio (ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, womalized. Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial & Industrial Commercial real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.63% 1.65% 3.85% 4.73% Weighted Average 1.66% 0.35% 0.30%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 11.07% 2.85% 0.00% 0.50% 1.80% 2.73% 3.55% Q2 2010 Median 0.76% 0.17% 0.09%	11.03% 4.67% 0.47% 3.66% 79.49% 0.52% 0.52% 0.52% Median 4.28% 0.05% 0.42% 0.33% 0.00% 0.41% 0.77% 1.70% 0.35% 0.77% 1.70% 0.35% 0.05%	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% Previous Quarter Median 10.46% 2.68% 0.73% 0.00% 0.52% 1.93% 2.63% 3.65% Previous Quarter Median 0.59% 0.16% 0.16%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 Previous Year Median 0.54 2.39 0.54 2.39 0.54 1.85 1.77 3.01 Previous Year 3.01 Previous Year 0.34 0.34 0.34
Total risk based capital ratio Return on equity <sup>7</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio (IALLI+Alloc transfer risk)/Noncurrent Ioans)} Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> 2. <i>Quartery, unmulied</i> <b>Asset Quality</b> Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total Ioans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33% 1.65% 1.64% 2.60% 3.85% 4.73% Weighted Average 1.66% 0.35% 0.30%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% <b>Q2 2010</b> 11.07% 2.85% 0.74% 0.00% 0.50% 1.80% 2.73% 3.55% <b>Q2 2010</b> Median 0.76% 0.17% 0.09% 0.56%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Q3 2008 Median 4.28% 1.27% 0.33% 0.00% 0.41% 0.55% 0.77% 1.70% Q3 2008 Median 0.15% 0.00%	3.83% 0.41% 3.61% 59.74% 118.82% 1.04% Previous Quarter Median 10.46% 2.68% 0.73% 0.00% 0.52% 1.93% 2.63% 3.65% Previous Quarter Median 0.59% 0.16% 0.10%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 Previous Year Median 8.44 2.39 0.54 0.54 0.54 0.54 0.54 1.85 1.77 3.01 Previous Year Median 0.34 0.72 0.50
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI-Alloc transfer risk)/Noncurrent Ioans)) Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> 2 Quartery, winwited Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial eal estate Total Ioans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33% 1.05% 1.64% 2.60% 3.85% 4.73% Weighted Average 1.66% 0.35% 0.30%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.127% 0.22010 11.07% 2.85% 0.74% 0.00% 0.50% 1.80% 2.73% 3.55% 0.22010 0.55% 0.27% 0.07% 0.55% 0.33%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% <b>Q3 2008</b> Median 4.28% 1.27% 0.33% 0.33% 0.41% 0.95% 0.77% 1.70% <b>Q3 2008</b> Median 0.15% 0.04% 0.028%	3.83% 0.41% 3.61% 59.74% 1118.82% 1.04% Previous Quarter Median 0.06% 0.52% 1.93% 2.63% 3.65% Previous Quarter Median 0.59% 0.16% 0.10% 0.84% 0.37%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 9 Previous Year 8.44 2.39 0.54 0.54 0.54 0.54 0.54 0.54 0.55 1.85 1.77 3.01 9 Previous Year 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.54 0.000 0.55 0.000 0.54 0.000 0.55 0.0000 0.55 0.0000 0.55 0.0000 0.55 0.0000 0.55 0.0000 0.55 0.0000 0.55 0.0000 0.55 0.0000 0.55 0.0000 0.55 0.00000 0.55 0.00000000
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI-Alloc transfer risk)/Noncurrent Ioans)) Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> 2. Quartery, winwelived Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total Ioans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	13.45% -2.48% -0.25% 3.72% 5.2.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33% 1.05% 1.64% 2.60% 3.85% 4.73% Weighted Average 1.66% 0.35%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.00% 0.50% 1.80% 2.73% 3.55% Q2 2010 Median 0.76% 0.17% 0.09% 0.53% 0.33%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.55% 0.77% 0.33% 0.64% 0.00% 0.03% 0.03% 0.03% 0.03% 0.18%	3.83% 0.41% 3.61% 59.74% 1118.82% 1.04% Previous Quarter Median 0.52% 0.00% 0.52% 1.93% 2.63% 3.65% Previous Quarter Median 0.59% 0.16% 0.10% 0.84% 0.37% 0.37%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 Previous Year Median 8.44 2.39 0.54 2.39 0.54 1.85 1.77 3.01 Previous Year Median 0.54 0.54 0.54 0.50 0.54 0.54 0.54 0.54
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio {(ALLL-Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Querterly, annulated Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial velopment Closed-end 1-4 family residential Home equity Credit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit card Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial & Industrial Commercial & Industrial Commercial & Industrial Commercial Restate	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.63% 1.64% 2.60% 3.85% 4.73% Weighted Average 1.66% 0.35% 0.30% 1.40% 0.35% 0.32%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.00% 1.80% 2.73% 3.55% Q2 2010 Median 0.76% 0.17% 0.99% 0.56% 0.32% 0.32% 0.14%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Median 4.28% 1.27% 0.33% 0.00% 0.41% 0.95% 0.77% 1.70% Q3 2008 Median 0.15% 0.04% 0.02% 0.28% 0.33% 0.28% 0.33%	3.83% 0.41% 3.61% 59.74% 1118.82% 1.04% Previous Quarter Median 10.46% 2.68% 0.73% 0.00% 0.52% 1.93% 2.63% 3.65% Previous Quarter Median 0.59% 0.16% 0.30% 0.33%	12.11' 1.72 0.17' 3.44 60.79 136.81' 1.11' Previous Year Median 8.44 2.39 0.54 1.85 1.77 3.01' Previous Year Median 0.54 1.85 1.77 3.01' 0.50 0.34 0.12 0.07 0.50 0.42 0.39 0.42 0.59 0.50 0.42 0.59 0.50 0.42 0.59 0.50 0.42 0.59 0.50 0.42 0.59 0.50 0.42 0.59 0.50 0.44 0.55 0.50 0.44 0.55 0.50 0.50
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLI-Alloc transfer risk)/Noncurrent Ioans)) Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> 2. Quartery, winwelived Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total Ioans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	13.45% -2.48% -0.25% 3.72% 5.2.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.33% 1.05% 1.64% 2.60% 3.85% 4.73% Weighted Average 1.66% 0.35%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.00% 0.50% 1.80% 2.73% 3.55% Q2 2010 Median 0.76% 0.17% 0.09% 0.53% 0.33%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.55% 0.77% 0.33% 0.64% 0.00% 0.03% 0.03% 0.03% 0.18%	3.83% 0.41% 3.61% 59.74% 1118.82% 1.04% Previous Quarter Median 0.52% 0.00% 0.52% 1.93% 2.63% 3.65% Previous Quarter Median 0.59% 0.16% 0.10% 0.84% 0.37% 0.37%	12.11 1.72 0.17 3.44 60.79 136.81 1.11 Previous Year Median 8.44 2.39 0.54 2.39 0.54 1.85 1.77 3.01 Previous Year Median 0.54 0.54 0.54 0.50 0.54 0.54 0.54 0.54
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 duarterity, annualized <b>Asset Quality</b> Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Hame equity Credit cord Other consumer Commercial & Industrial Commercial Rendustrial Commercial real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Hame equity Credit cord Other consumer Construction & development Closed-end 1-4 family residential Hame equity Credit cord Other consumer Consercial & Industrial Commercial Redustrial Commercial Redustrial	13.45% -2.48% -0.25% 3.72% 52.14% 106.24% 2.04% Weighted Average 16.28% 3.74% 1.63% 1.64% 2.60% 3.85% 4.73% Weighted Average 1.66% 0.35% 0.30% 1.40% 0.35% 0.32%	12.93% 3.73% 0.39% 3.76% 58.76% 112.28% 1.17% Q2 2010 Median 11.07% 2.85% 0.74% 0.00% 1.80% 2.73% 3.55% Q2 2010 Median 0.76% 0.17% 0.99% 0.56% 0.32% 0.32% 0.14%	11.03% 4.67% 0.47% 3.66% 79.49% 153.60% 0.52% Median 4.28% 1.27% 0.33% 0.00% 0.41% 0.95% 0.77% 1.70% Q3 2008 Median 0.15% 0.04% 0.02% 0.28% 0.33% 0.28% 0.33%	3.83% 0.41% 3.61% 59.74% 1118.82% 1.04% Previous Quarter Median 10.46% 2.68% 0.73% 0.00% 0.52% 1.93% 2.63% 3.65% Previous Quarter Median 0.59% 0.16% 0.30% 0.33%	121: 1.7; 0.1; 3.4; 60.7; 136.8; 1.1; Previous Year Median 8.4; 2.33 0.5; 0.00 0.5; 0.00 0.5; 1.8; 1.7; 3.0; Previous Year Median 0.5; 0.00 0.00 0.00 0.5; 0.00 0.00 0.00 0.5; 0.00 0.00 0.00 0.5; 0.00 0.00 0.5; 0.00 0.5; 0.00 0.5; 0.00 0.5; 0.00 0.5; 0.00 0.5; 0.00 0.5; 0.00 0.00 0.00 0.5; 0.00 0.00 0.5; 0.00 0.00 0.5; 0.00 0.00 0.00 0.5; 0.00 0.00 0.00 0.5; 0.00 0.00 0.00 0.00 0.5; 0.00 0.00 0.00 0.00 0.5; 0.00 0.00 0.00 0.00 0.5; 0.00 0.00 0.00 0.00 0.00 0.5; 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.5; 0.00

Institutions in Group	Bank Holding Companies	Institutions	Institutions in Group	Depository Institutions
	163	19	485,495	4.0%

1. For depository institutions owned by multi-bank holding companies, asset size groups are assigned by the total combined assets of depository institutions owned by the same bank holding company. All data are consolidated by bank holding company when applicable, and changes are calculated based on the consolidated figures.

IV. CPP Depository Institutions	with Assets Less Than \$1 Billion <sup>1</sup>
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Selected balance and off-balance sheet items	¢ millions	Q2 2010		Median % Change	
Selected balance and on-balance sheet items	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$171,625	\$294	10.02%	0.21%	3.77
Loans	\$122,307	\$210	2.79%	-0.35%	-0.48
Construction & development	\$13,962	\$19	-30.31%	-5.50%	-21.30
Closed-end 1-4 family residential	\$25,177	\$35	10.43%	0.68%	2.03
Home equity	\$6,904	\$8	16.17%	0.05%	2.77
Credit card	\$94	\$0	-4.75%	2.44%	2.50
Other consumer	\$3,660	\$3	-17.11%	-2.55%	-10.17
Commercial & Industrial	\$18,209	\$26	-4.72%	-1.27%	-3.94
Commercial real estate	\$42,977	\$70	14.26%	0.26%	5.08
Unused commitments	\$17,880	\$29	-17.36%	-3.10%	-7.55
Securitization outstanding principal	\$25	\$0	-7.80%	10.35%	35.39
Mortgage-backed securities (GSE and private issue)	\$12,865	\$12	-0.96%	-4.40%	-11.68
Asset-backed securities	\$22	\$0	-100.00%	-1.77%	-100.00
Other securities	\$12,947	\$16	14.71%	0.03%	11.77
Cash & balances due	\$11,326	\$15	111.72%	6.69%	32.44
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$3,108	\$0	58.06%	33.09%	-52.47
Open-end HELOC originated for sale (quarter)	\$0	\$0	-100.00%	0.00%	-100.00
Closed-end mortgage originations sold (quarter)	\$2,820	\$0	43.78%	12.42%	-49.60
Open-end HELOC originations sold (quarter)	\$0	\$0	-100.00%	0.00%	0.00
Liabilities	\$154,738	\$269	9.45%	0.15%	3.66
Deposits	\$139,453	\$243	14.37%	0.60%	6.28
Total other borrowings	\$14,027	\$17	-24.57%	-0.10%	-14.31
FHLB advances	\$9,589	\$12	-23.26%	0.00%	-13.66
Equity					
Equity capital at quarter end	\$16,878	\$28	20.54%	1.34%	4.41
Performance Ratios				Median Levels	
		Q2 2010	Q3 2008	Previous Quarter	Previous Year
Ratios	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.14%	9.11%	8.83%	9.14%	9.35
Tier 1 risk based capital ratio	12.23%	12.12%	10.75%	12.04%	11.88
Total risk based capital ratio	13.52%	13.41%	11.97%	13.32%	13.17
Return on equity <sup>2</sup>	-4.22%	3.57%	3.34%	3.76%	1.32
Return on assets <sup>2</sup>	-0.41%	0.36%	0.33%	0.36%	0.14
Net interest margin <sup>2</sup>	3.80%	3.80%	3.71%	3.78%	3.57
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	53.48%	64.34%	95.55%	63.49%	63.80
Loss provision to net charge-offs (qtr)	108.55%	104.65%	146.61%	106.33%	128.21
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	1.57%	0.65%	0.16%	0.46%	0.52
Asset Quality		Q2 2010	Q3 2008	Previous Quarter	Previous Year
Noncurrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	11.28%	6.44%	1.55%	6.46%	4.49
Closed-end 1-4 family residential	3.21%	1.84%	0.50%	1.98%	1.36
Home equity	1.16%	0.00%	0.00%	0.00%	0.00
Credit card	1.15%	0.00%	0.00%	0.08%	0.26
Other consumer	0.77%	0.12%	0.09%	0.18%	0.18
Commercial & Industrial	2.79%	1.42%	0.39%	1.30%	0.89
Commercial real estate	3.12%	1.80%	0.20%	1.64%	0.71
Total loans	3.80%	2.87%	1.13%	2.68%	2.15
Charge-Offs (% of Total Loan Type)	Weighted Average	Q2 2010 Median	Q3 2008 Median	Previous Quarter Median	Previous Year Median
Construction & development	1.21%	0.00%	0.00%	0.00%	0.00
Closed-end 1-4 family residential	0.29%	0.06%	0.00%	0.01%	0.00
Home equity	0.24%	0.00%	0.00%	0.00%	0.00
Credit card	1.08%	0.29%	0.16%	0.54%	0.23
Other consumer	0.45%	0.08%	0.07%	0.07%	0.10
Commercial & Industrial	0.55%	0.12%	0.00%	0.06%	0.07
Commercial real estate	0.23%	0.00%	0.00%	0.00%	0.00
Total loans	0.23%		0.05%	0.13%	0.15
	0.41/0	3.10%	0.05%	0.15%	0.15
		Bank Holding Companies	Independent Depository	Total Assets of Depository	% of Total Assets of All

 Institutions in Group
 Bank Holding Companies
 Institutions
 Institutions in Group
 Depository Institutions

 352
 115
 171,625
 1.4%

1. For depository institutions owned by multi-bank holding companies, asset size groups are assigned by the total combined assets of depository institutions owned by the same bank holding company. All data are consolidated by bank holding company when applicable, and changes are calculated based on the consolidated figures.

Colorial balance and off balance shoet items		2010	Median % Change			
Selected balance and off-balance sheet items	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year	
Assets	\$690,175	\$17,658	9.31%	-0.02%	1.41	
Loans	\$394,204	\$11,214	-4.22%	-0.98%	-2.61	
Construction & development	\$11,237	\$119	-37.93%	-5.50%	-31.38	
Closed-end 1-4 family residential	\$160,162	\$2,647	-4.71%	-0.49%	-5.57	
Home equity	\$31,933	\$432	2.03%	-1.18%	-2.15	
Credit card	\$47,040	\$0	4.98%	3.05%	5.04	
Other consumer	\$35,314	\$210	-19.23%	-3.62%	-8.89	
Commercial & Industrial	\$35,190	\$639	-9.04%	-1.12%	-9.85	
Commercial real estate	\$38,572	\$798	-5.20%	-1.47%	-4.62	
Unused commitments	\$384,635	\$2,561	-14.00%	-1.05%	-7.53	
Securitization outstanding principal	\$1,151	\$0	-100.00%	4.28%	-100.00	
Mortgage-backed securities (GSE and private issue)	\$125,887	\$2,465	17.50%	2.93%	7.06	
Asset-backed securities	\$3,086	\$0	-48.67%	4.10%	-50.20	
Other securities	\$28,508	\$1,620	34.91%	2.18%	21.34	
Cash & balances due	\$38,473	\$794	60.28%	1.32%	26.58	
Residential mortgage originations						
Closed-end mortgage originated for sale (quarter)	\$8,852	\$121	43.29%	37.21%	-55.83	
Open-end HELOC originated for sale (quarter)	\$0	\$0	0.00%	0.00%	0.00	
Closed-end mortgage originations sold (quarter)	\$8,231	\$105	33.78%	0.01%	-61.22	
Open-end HELOC originations sold (quarter)	\$0	\$0	0.00%	0.00%	0.00	
Liabilities	\$616,189	\$14,921	6.63%	-0.16%	1.50	
Deposits	\$494,229	\$14,921 \$12,393	13.22%	-0.16%	4.76	
	\$494,229		-40.88%		-22.36	
Total other borrowings FHLB advances	\$110,497 \$14,461	\$1,893 \$106	-40.88%	-1.05% -5.43%	-48.08	
Fit						
<b>Equity</b> Equity capital at quarter end	\$73,927	\$1,803	18.46%	3.62%	12.27	
Performance Ratios	02	2010	Q3 2008	Median Levels Previous Quarter	Previous Year	
Ratios	Weighted Average	Median	Median	Median	Median	
Tier 1 leverage ratio	9.41%	8.40%	7.66%	8.44%	7.63	
Tier 1 risk based capital ratio	16.36%	13.77%	10.91%	13.98%	11.55	
Total risk based capital ratio	17.65%	15.79%	11.98%	15.71%	12.91	
Return on equity <sup>2</sup>	10.22%	10.78%	5.68%	10.59%	9.43	
Return on assets <sup>2</sup>	1.08%	1.05%	0.49%	0.96%	0.83	
Net interest margin <sup>2</sup>	3.50%	3.70%	3.35%	3.59%	3.20	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	45.09%	61.72%	109.42%	63.96%	69.16	
Loss provision to net charge-offs (qtr)	100.02%	102.87%	206.42%	117.71%	130.53	
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	1.51%	0.85%	0.65%	1.04%	0.96	
Asset Quality	02	2010	Q3 2008	Previous Quarter	Previous Year	
Noncurrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median	
Construction & development	14.80%	11.68%	3.99%	13.31%	8.70	
Closed-end 1-4 family residential	7.04%	2.95%	1.05%	2.89%	2.07	
Home equity	1.21%	0.55%	0.30%	0.54%	0.80	
Credit card	1.63%	1.88%	1.15%	1.98%	1.36	
Other consumer	0.27%	0.35%	0.28%	0.60%	0.45	
Commercial & Industrial	1.80%	1.47%	0.31%	0.95%	1.15	
Commercial real estate	2.97%	2.17%	0.11%	1.81%	0.81	
Total loans	4.22%	2.63%	1.06%	2.51%	2.29	
Charge-Offs (% of Total Loan Type)	Q2	2010	Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
Construction & development	0.87%	0.34%	0.03%	0.28%	0.26	
Closed-end 1-4 family residential	0.15%	0.08%	0.04%	0.08%	0.13	
Home equity	0.75%	0.14%	0.05%	0.11%	0.17	
	1.64%	1.44%	0.96%	1.48%	1.62	
Credit card					0.43	
Other consumer	0.39%	0.37%	0.23%	0.34%		
Other consumer Commercial & Industrial	0.39% 0.22%	0.15%	0.12%	0.20%	0.09	
Other consumer Commercial & Industrial Commercial real estate	0.39% 0.22% 0.16%	0.15% 0.04%	0.12%	0.20%	0.09	
Other consumer Commercial & Industrial	0.39% 0.22%	0.15%	0.12%	0.20%	0.09	
Other consumer Commercial & Industrial Commercial real estate	0.39% 0.22% 0.16%	0.15% 0.04%	0.12%	0.20%	0.0	

V. Non-CPP Depository	Institutions with Asse	ts Between \$10 Bi	llion and \$100 Billion <sup>1</sup>

1. For depository institutions owned by multi-bank holding companies, asset size groups are assigned by the total combined assets of depository institutions owned by the same bank holding company. All data are consolidated by bank holding company when applicable, and changes are calculated based on the consolidated figures. Source: Call and Thrift Financial Report Data

13

15

690,175

5.7%

	sitery institution			+	VI. Non-CPP Depository Institutions with Assets Between \$1 Billion and \$10 Billion <sup>1</sup>								
	Q2 2010			Median % Change									
Selected balance and off-balance sheet items	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year								
Assets	\$833,152	\$1,646	6.12%	0.58%	2.30								
Loans	\$520,353	\$1,086	-1.17%	-0.22%	-2.33								
Construction & development	\$43,653	\$80	-31.93%	-6.19%	-23.11								
Closed-end 1-4 family residential	\$142,650	\$231	-3.03%	0.47%	-3.57								
Home equity	\$23,928	\$38	13.38%	0.58%	3.37								
Credit card	\$11,793	\$0	-0.26%	1.24%	2.86								
Other consumer	\$31,992	\$16	-17.49%	-2.32%	-11.04								
Commercial & Industrial	\$66,344	\$112	-7.02%	-0.81%	-5.96								
Commercial real estate	\$145,568	\$307	10.32%	0.06%	3.34								
Unused commitments	\$180,690	\$183	-14.40%	-2.19%	-7.65								
Securitization outstanding principal	\$1,919	\$0	-33.19%	-4.29%	-8.99								
Mortgage-backed securities (GSE and private issue)	\$105,154	\$147	-0.43%	-2.99%	-5.99								
Asset-backed securities	\$1,473	\$0	-100.00%	0.00%	-46.29								
Other securities	\$69,629	\$162	19.22%	1.41%	14.40								
Cash & balances due	\$65,067	\$110	112.81%	0.96%	26.92								
Residential mortgage originations													
Closed-end mortgage originated for sale (quarter)	\$8,411	\$6	56.05%	19.55%	-57.86								
Open-end HELOC originated for sale (quarter)	\$27	\$0	63.25%	29.60%	24.26								
Closed-end mortgage originations sold (quarter)	\$7,473	\$6	31.61%	0.51%	-61.16								
Open-end HELOC originations sold (quarter)	\$1	\$0	-92.78%	-97.20%	-97.28								
Liabilities	\$741,462	\$1,472	5.52%	0.41%	1.65								
Deposits	\$635,577	\$1,313	12.38%	0.73%	4.49								
Total other borrowings	\$95,706	\$137	-25.63%	-2.49%	-12.91								
FHLB advances	\$37,809	\$72	-29.59%	-1.17%	-16.08								
Equity													
Equity capital at quarter end	\$91,392	\$167	10.04%	1.91%	7.64								
Performance Ratios	01	2010	Q3 2008	Median Levels	Drovieus Veer								
Ratios	Weighted Average	2010 Median	Median	Previous Quarter Median	Previous Year Median								
		wedian		Wedian									
		0.049/											
Tier 1 leverage ratio	9.89%	8.84%	8.91%	8.76%									
Tier 1 risk based capital ratio	14.75%	12.69%	11.55%	12.48%	11.50								
Tier 1 risk based capital ratio Total risk based capital ratio	14.75% 16.03%	12.69% 13.83%	11.55% 12.71%	12.48% 13.69%	11.50 12.64								
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>2</sup>	14.75% 16.03% 3.47%	12.69% 13.83% 6.59%	11.55% 12.71% 5.89%	12.48% 13.69% 6.13%	11.50 12.64 4.43								
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Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>2</sup>	14.75% 16.03% 3.47%	12.69% 13.83% 6.59%	11.55% 12.71% 5.89%	12.48% 13.69% 6.13%	11.50 12.64 4.43 0.46								
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup>	14.75% 16.03% 3.47% 0.38%	12.69% 13.83% 6.59% 0.67%	11.55% 12.71% 5.89% 0.64%	12.48% 13.69% 6.13% 0.63%	11.50 12.64 4.43 0.46 3.38								
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup>	14.75% 16.03% 3.47% 0.38% 3.65%	12.69% 13.83% 6.59% 0.67% 3.57%	11.55% 12.71% 5.89% 0.64% 3.57%	12.48% 13.69% 6.13% 0.63% 3.48%	11.50 12.64 4.43 0.46 3.38 69.48								
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Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Return on assets <sup>2</sup> Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Journer, immuliand Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential	14,75% 16.03% 3.47% 0.38% 3.65% 48.50% 98.34% 1.59% 04.59% 04.53% 0.47% 0.41% 0.41% 0.18% 0.41%	12.69% 13.83% 6.59% 0.67% 3.57% 69.17% 117.84% 0.61% 2010 8.42% 1.70% 0.50% 0.38% 0.23% 2.41% 2.08% 2.41% 2010 0.14% 0.06%	11.55% 12.71% 5.89% 0.64% 3.57% 103.08% 151.03% 0.28% 0.28% 0.28% 0.28% 0.23% 0.23% 0.23% 0.23% 0.23% 0.23% 0.23% 0.56% 0.71% 1.01% 0.56% 0.71% 1.01% 0.56% 0.71% 0.00% 0.00% 0.00%	12.48% 13.69% 6.13% 0.63% 3.48% 66.59% 139.02% 0.48% 0.48% 0.48% 0.46% 0.46% 0.31% 0.29% 1.40% 2.29% 2.39% Previous Quarter Median 0.08% 0.05%	11.50 12.64 4.43 0.46 3.38 69.48 138.57 0.49 Previous Year Median 0.60 0.27 1.13 1.27 1.13 1.27 1.13 1.27 1.98 Previous Year Median 0.44								
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. dwarterly, mundited. Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Costruction & development Coded-end 1-4 family residential Home equity Credit card Charge-Offs (% of Total Loan Type) Construction & development Commercial real estate Total loans Charge-Offs (% of Total Loan Type)	14,75% 16.03% 3.47% 0.38% 3.55% 48.50% 98.34% 1.59% Q2 Weighted Average 15.33% 1.66% 0.47% 2.45% 3.92% 4.10% Q2 Weighted Average 1.41% 0.18% 0.35%	12.69% 13.83% 6.59% 0.67% 3.57% 69.17% 117.84% 0.61% 2010 8.42% 1.70% 0.50% 0.38% 0.29% 1.42% 2.08% 2.41% 2010 2010 0.14% 0.06%	11.55% 12.71% 5.89% 0.64% 3.57% 103.08% 151.03% 0.28% 0.23% 0.23% 0.23% 0.23% 0.21% 0.23% 0.21% 0.56% 0.71% 0.56% 0.71% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.00%	12.48% 13.69% 6.13% 0.63% 3.48% 66.59% 139.02% 0.48% <b>Previous Quarter</b> Median 7.93% 1.68% 0.46% 0.31% 0.29% 1.40% 2.02% 2.39% <b>Previous Quarter</b> Median 0.08% 0.05% 0.05% 0.05%	11.50 12.64 4.43 0.46 3.38 69.48 138.57 0.49 Previous Year Median 6.16 1.36 0.38 0.60 0.27 1.13 1.27 1.98 Previous Year 1.98 Previous Year 0.14 0.040								
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>2</sup> Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent Ioans)) Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial & Industrial Commercial Resource Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Construction & development Closed-end 1-4 family residential Home equity Credit cord	14,75% 16.03% 3.47% 0.38% 48.50% 98.34% 1.59% Q2 Weighted Average 15.33% 1.65% 0.47% 2.45% 3.92% 4.10% Q2 Weighted Average 1.41% 0.18% 0.35% 2.24%	12.69% 13.83% 6.59% 0.67% 3.55% 69.17% 117.84% 0.61% 2010 Median 8.42% 1.70% 0.33% 0.29% 1.42% 2.08% 2.41% 2010 0.14% 0.06% 0.00% 0.74%	11.55% 12.71% 5.89% 0.64% 3.57% 103.08% 151.03% 0.28% 0.28% 0.23% 0.23% 0.23% 0.21% 0.56% 0.23% 0.21% 0.56% 0.21% 0.56% 0.01% 0.00% 0.0	12.48% 13.69% 6.13% 0.63% 3.48% 66.59% 139.02% 0.48% Previous Quarter Median 7.93% 1.68% 0.46% 0.31% 0.29% 1.40% 2.02% 2.39% Previous Quarter Median 0.08% 0.05%	11.50 12.64 4.43 0.46 3.38 69.48 138.57 0.49 Previous Year Median 0.66 0.38 0.66 0.27 1.13 1.27 1.98 Previous Year Median 0.14 0.04								
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity' Return on assets <sup>2</sup> Reti interest margin <sup>2</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 <i>Quarterin, numelied</i> Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial el estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Consumer Consumer Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer	14,75% 16.03% 3.47% 0.38% 48.50% 98.34% 1.59% 245% 1.53% 1.65% 0.47% 2.45% 3.92% 4.10% Q2 Weighted Average 1.41% 0.18% 0.35% 2.24% 0.27%	12.69% 13.83% 6.59% 0.67% 3.55% 69.17% 117.84% 0.61% 2010 Median 8.42% 1.70% 0.33% 0.29% 1.42% 2.08% 2.08% 2.08% 2.08% 0.23% 0.29% 1.42% 0.68% 0.06% 0.06% 0.04% 0.06% 0.04% 0.07%	11.55% 12.71% 5.89% 0.64% 3.57% 103.08% 151.03% 0.28% 0.23% 0.23% 0.23% 0.23% 0.21% 0.56% 0.71% 1.01% 0.56% 0.71% 1.01% 0.00% 0.01% 0.00%	12.48% 13.69% 6.13% 0.63% 3.48% 66.59% 139.02% 0.48% Previous Quarter Median 7.93% 1.68% 0.46% 0.31% 0.29% 1.40% 2.02% 2.39% Previous Quarter Median 0.65% 0.00% 0.65% 0.65% 0.19%	11.50 12.64 4.43 0.46 3.33 69.48 138.57 0.49 Previous Year Median 0.60 0.27 1.13 0.27 1.98 Previous Year Median 0.44 0.04 0.04								
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>2</sup> Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent Ioans)) Loss provision to net charge-offs (qtr) Net charge-offs to average Ioans and Ieases <sup>2</sup> Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial & Industrial Commercial Resource Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Construction & development Closed-end 1-4 family residential Home equity Credit cord	14,75% 16.03% 3.47% 0.38% 48.50% 98.34% 1.59% Q2 Weighted Average 15.33% 1.65% 0.47% 2.45% 3.92% 4.10% Q2 Weighted Average 1.41% 0.18% 0.35% 2.24%	12.69% 13.83% 6.59% 0.67% 3.55% 69.17% 117.84% 0.61% 2010 Median 8.42% 1.70% 0.33% 0.29% 1.42% 2.08% 2.41% 2010 0.14% 0.06% 0.00% 0.74%	11.55% 12.71% 5.89% 0.64% 3.57% 103.08% 151.03% 0.28% 0.28% 0.23% 0.23% 0.23% 0.21% 0.56% 0.23% 0.21% 0.56% 0.21% 0.56% 0.01% 0.00% 0.0	12.48% 13.69% 6.13% 0.63% 3.48% 66.59% 139.02% 0.48% Previous Quarter Median 7.93% 1.68% 0.46% 0.31% 0.29% 1.40% 2.02% 2.39% Previous Quarter Median 0.08% 0.05%	11.50 12.64 4.43 0.46 3.33 69.48 138.57 0.49 Previous Year Median 0.60 0.27 1.13 0.27 1.98 Previous Year Median 0.44 0.04 0.04								
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Retinterest margin <sup>2</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. duetrely, annualized Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Classed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial eal estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer	14,75% 16.03% 3.47% 0.38% 48.50% 98.34% 1.59% 245% 1.53% 1.65% 0.47% 2.45% 3.92% 4.10% Q2 Weighted Average 1.41% 0.18% 0.35% 2.24% 0.27%	12.69% 13.83% 6.59% 0.67% 3.55% 69.17% 117.84% 0.61% 2010 Median 8.42% 1.70% 0.33% 0.29% 1.42% 2.08% 2.08% 2.08% 2.08% 0.23% 0.29% 1.42% 0.68% 0.06% 0.06% 0.04% 0.06% 0.04% 0.07%	11.55% 12.71% 5.89% 0.64% 3.57% 103.08% 151.03% 0.28% 0.23% 0.23% 0.23% 0.23% 0.21% 0.56% 0.71% 1.01% 0.56% 0.71% 1.01% 0.00% 0.01% 0.00%	12.48% 13.69% 6.13% 0.63% 3.48% 66.59% 139.02% 0.48% Previous Quarter Median 7.93% 1.68% 0.46% 0.31% 0.29% 1.40% 2.02% 2.39% Previous Quarter Median 0.65% 0.00% 0.65% 0.65% 0.19%	11.50 12.64 4.43 0.46 3.38 69.48 138.57 0.49 Previous Year Median 0.27 1.13 1.27 1.98 Previous Year Median 0.14 0.04 0.02 0.24 0.11								
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Journer, immulized Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial eal estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Consumer Commercial & Industrial	14,75% 16.03% 3.47% 0.38% 48.50% 98.34% 1.59% 0.22 Weighted Average 15.33% 3.65% 1.23% 1.66% 0.47% 2.45% 3.92% 4.10% Weighted Average 1.41% 0.35% 2.24% 0.27% 0.36%	12.69% 13.83% 6.59% 0.67% 3.57% 69.17% 117.84% 0.61% 2010 Median 8.42% 1.70% 0.50% 0.29% 1.42% 2.08% 2.08% 2.08% 2.08% 2.08% 0.29% 0.41% 0.06% 0.00% 0.74% 0.09% 0.12%	11.55% 12.71% 5.89% 0.64% 3.57% 103.08% 151.03% 0.28% 0.23% 0.23% 0.23% 0.23% 0.23% 0.23% 0.23% 0.21% 0.56% 0.71% 1.01% Q3 2008 Median 0.00% 0.01% 0.00% 0.03%	12.48% 13.69% 6.13% 0.63% 3.48% 66.59% 139.02% 0.48% <b>Previous Quarter</b> Median 7.93% 1.68% 0.46% 0.31% 0.29% 1.40% 2.02% 2.39% <b>Previous Quarter</b> Median 0.08% 0.05% 0.00% 0.65% 0.19%	11.50 12.64 4.43 0.46 3.38 69.48 138.57 0.49 Previous Year Median 6.16 1.36 0.38 0.60 0.27 1.13 1.27 1.19 1.27 1.98 Previous Year								
Tier 1 risk based capital ratio Total risk based capital ratio Return on equity <sup>3</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup> Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. duarterly, maximuted Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial k Industrial Construction & development Closed-end 1-4 family residential Home equity Cedit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Cedit card Other consumer Construction & development Closed-end 1-4 family residential Home equity Cedit card Other consumer Commercial k industrial Commercial & Industrial Commercial Redustrial Commercial Redustrial Commercial Redustrial	14,75% 16.03% 3.47% 0.38% 48.50% 98.34% 1.59% Q2 Weighted Average 15.33% 1.66% 0.47% 2.45% 3.92% 4.10% Q2 Weighted Average 1.41% 0.18% 0.35% 2.24% 0.35% 0.35%	12.69% 13.83% 6.59% 0.67% 3.57% 69.17% 117.84% 0.61% 2010 8.42% 1.70% 0.38% 0.29% 1.42% 2.41% 2010 0.14% 0.66% 0.00% 0.74% 0.19% 0.12% 0.03%	11.55% 12.71% 5.89% 0.64% 3.57% 103.08% 151.03% 0.28% 0.23% 0.23% 0.23% 0.23% 0.21% 0.23% 0.17% 0.21% 0.56% 0.71% 0.56% 0.71% 0.56% 0.71% 0.56% 0.71% 0.56% 0.71% 0.56% 0.71% 0.56% 0.71% 0.56% 0.71% 0.90% 0.9	12.48% 13.69% 6.13% 0.63% 3.48% 66.59% 139.02% 0.48% <b>Previous Quarter</b> Median 7.93% 1.68% 0.46% 0.31% 0.29% 2.02% 2.39% <b>Previous Quarter</b> Median 0.08% 0.05% 0.05% 0.09% 0.19%	11.50 12.64 4.43 0.46 3.38 69.48 138.57 0.49 Previous Year Median 6.16 1.36 0.38 0.60 0.27 1.13 1.27 1.98 Previous Year Median 0.44 0.0400000000								

1. For depository institutions owned by multi-bank holding companies, asset size groups are assigned by the total combined assets of depository institutions owned by the same bank holding company. All data are consolidated by bank holding company when applicable, and changes are calculated based on the consolidated figures. Source: Call and Thrift Financial Report Data

233

110

833,152

6.8%

VII. Non-CPP Depository Institutions with Assets Less Than \$1 Billion <sup>1</sup>
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S millions (aggregate) \$11,181,756 \$780,236 \$66,825 \$226,759 \$29,607 \$2,107 \$36,573 \$94,038 \$219,185 \$172,031 \$2,027 \$89,243 \$135,218 \$135,218 \$88,790	\$ millions (median) \$132 \$84 \$4 \$20 \$1 \$0 \$3 \$3 \$8 \$18 \$18 \$9 \$0 \$4 \$0 \$4 \$4 \$8	Q3 2008 7.54% 2.58% -25.53% 4.70% 11.07% -0.98% -8.55% -2.79% 9.37% -9.80% -1.94% -1.58% -8.2.27% 8.74%	From Previous Quarter 0.38% 0.50% -2.50% 0.09% 0.53% 1.32% -0.53% -0.58% -0.19% -0.33% -3.11% -0.75% -3.20% -3.53%	From Previous Year 3,55 0,63 -17,13 0,99 2,81 3,35 -5,22 -2,36 2,98 -6,20 -7,20 -6,20 -7,20 -7,20 -7,20 -
\$1,181,756 \$780,236 \$66,825 \$226,759 \$29,607 \$36,573 \$94,038 \$219,185 \$172,031 \$2,027 \$89,243 \$398 \$135,218 \$88,790	\$132 \$84 \$4 \$20 \$1 \$0 \$3 \$3 \$8 \$18 \$18 \$9 \$0 \$4 \$0 \$4 \$0 \$14	2.58% -25.53% 4.70% 11.07% -0.98% -8.55% -2.79% 9.37% -9.80% -1.54% -1.54% -1.54% -8.2.27% -8.74%	0.50% -2.50% 0.09% 0.53% -0.58% -0.58% -0.19% -0.33% -3.11% -0.75% -5.20%	0.63 -17.13 0.95 2.81 3.33 -5.20 -2.36 2.96 -6.20 -0.85
\$780,236 \$66,825 \$226,799 \$36,573 \$94,038 \$219,185 \$172,031 \$2,027 \$89,243 \$388 \$135,218 \$88,790	\$84 \$4 \$20 \$1 \$0 \$3 \$8 \$8 \$18 \$9 \$0 \$4 \$0 \$14	2.58% -25.53% 4.70% 11.07% -0.98% -8.55% -2.79% 9.37% -9.80% -1.54% -1.54% -1.54% -8.2.27% -8.74%	-2.50% 0.09% 0.53% 1.32% -0.58% -0.58% -0.19% -0.33% -3.11% -0.75% -5.20%	-17.1 0.9 2.8 3.3 -5.2 -2.3 2.9 -6.2 -0.8
\$226,759 \$29,607 \$2,107 \$36,573 \$54,038 \$219,185 \$172,031 \$2,027 \$89,243 \$398 \$135,218 \$88,790	\$20 \$1 \$0 \$3 \$8 \$18 \$18 \$9 \$0 \$4 \$0 \$14	4.70% 11.07% -0.98% -8.55% -2.79% 9.37% -9.80% -1.94% -1.54% -8.2.27% 8.74%	0.09% 0.53% 1.32% -0.58% -0.19% -0.33% -3.11% -0.75% -5.20%	0.9 2.8 3.3 -5.2 -2.3 2.9 -6.2 -0.8
\$29,607 \$2,107 \$36,573 \$44,038 \$219,185 \$172,031 \$2,027 \$89,243 \$398 \$135,218 \$88,790	\$1 \$0 \$3 \$8 \$18 \$9 \$0 \$4 \$0 \$4 \$0 \$14	11.07% -0.98% -8.55% -2.79% 9.37% -9.80% -1.94% -1.5.88% -8.2.27% 8.74%	0.53% 1.32% -0.58% -0.19% -0.33% -3.11% -0.75% -5.20%	2.8 3.3 -5.2 -2.3 2.9 -6.2 -0.8
\$2,107 \$36,573 \$94,038 \$219,185 \$172,031 \$2,027 \$89,243 \$398 \$135,218 \$88,790	50 53 58 518 59 50 54 50 54	-0.98% -8.55% -2.79% 9.37% -9.80% -1.94% -15.88% -8.2.27% 8.74%	1.32% -0.58% -0.19% -0.33% -3.11% -0.75% -5.20%	3.3 -5.2 -2.3 2.9 -6.2 -0.8
\$36,573 \$94,038 \$219,185 \$172,031 \$2,027 \$89,243 \$398 \$135,218 \$88,790	\$3 \$8 \$18 \$9 \$0 \$4 \$4 \$0 \$14	-8.55% -2.79% 9.37% -9.80% -1.94% -1.5.88% -82.27% 8.74%	-0.58% -0.19% -0.33% -3.11% -0.75% -5.20%	-5.2 -2.3 2.9 -6.2 -6.2
\$94,038 \$219,185 \$172,031 \$2,027 \$89,243 \$398 \$135,218 \$88,790	58 518 50 54 50 50 50 514	-2.79% 9.37% -9.80% -1.94% -15.88% -82.27% 8.74%	-0.19% -0.33% -3.11% -0.75% -5.20%	-2.3 2.5 -6.2 -0.8
\$94,038 \$219,185 \$172,031 \$2,027 \$89,243 \$398 \$135,218 \$88,790	\$18 \$9 \$0 \$4 \$0 \$14	9.37% -9.80% -1.94% -15.88% -82.27% 8.74%	-0.33% -3.11% -0.75% -5.20%	-2.3 2.9 -6.2 -0.8
\$172,031 \$2,027 \$89,243 \$398 \$135,218 \$88,790	\$9 \$0 \$4 \$0 \$14	-9.80% -1.94% -15.88% -82.27% 8.74%	-3.11% -0.75% -5.20%	-6.2 -0.8
\$2,027 \$89,243 \$398 \$135,218 \$88,790	\$0 \$4 \$0 \$14	-1.94% -15.88% -82.27% 8.74%	-0.75% -5.20%	-0.8
\$89,243 \$398 \$135,218 \$88,790	\$4 \$0 \$14	-15.88% -82.27% 8.74%	-5.20%	
\$398 \$135,218 \$88,790	\$0 \$14	-82.27% 8.74%		-16.0
\$135,218 \$88,790	\$14	8.74%	-3.53%	
\$88,790				-37.5
	\$8		0.37%	8.2
\$11.682		74.18%	2.00%	20.5
\$11.682				
+/	\$0	36.43%	30.41%	-65.5
\$35	\$0	-68.98%	17.20%	-100.0
\$10,609	\$0	15.19%	8.96%	-67.1
\$22	\$0	-100.00%	-17.59%	417.7
\$1,058,896	\$118	7.55%	0.21%	3.4
\$976,789	\$111	10.02%	0.31%	4.4
\$73,277	\$3	-28.47%	-0.18%	-13.6
\$45,492	\$2	-25.02%	0.00%	-11.9
\$122,798	\$14	7.57%	1.63%	4.8
			Median Levels	
		Q3 2008	Previous Quarter	Previous Year
				Median
				9.6
				13.9
				5.2
				0.5
				75.8
0.99%	0.18%	0.07%	0.12%	0.1
		Q3 2008	Previous Quarter	Previous Year
				Median
12.93%	0.12%	0.00%	0.18%	0.0
2.56%	1.09%	0.51%	1.07%	0.8
1.24%	0.00%	0.00%	0.00%	0.0
1.72%	0.00%	0.00%	0.00%	0.0
0.85%	0.25%	0.22%	0.24%	0.2
2.40%	0.61%	0.23%	0.63%	0.4
				0.4
1				1.4 Previous Year
Weighted Average	Median	Median	Median	Median
0.97%	0.00%	0.00%	0.00%	0.0
0.15%	0.00%	0.00%	0.00%	0.0
0.17%	0.00%	0.00%	0.00%	0.0
2.08%	0.00%	0.00%	0.00%	0.0
0.34%	0.05%	0.06%	0.04%	0.0
0.41%	0.00%	0.00%	0.00%	0.0
0.17%	0.00%	0.00%	0.00%	0.0
0.27%	0.06%	0.03%	0.04%	0.0
	Bank Holding Companies	Independent Depository Institutions	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions
	\$976,789 \$73,277 \$45,492 \$122,798 25122,798 202 Weighted Average 9.88% 14.37% 15.55% 0.41% 3.80% 50.87% 109.93% 0.99% 24% 1.23% 2.56% 1.24% 1.24% 1.27% 0.85% 2.40% 3.29% 3.41% 0.85% 0.41% 0.75% 0.15% 0.17% 0.17% 0.34	S976,789         \$111           \$73,277         \$3           \$45,492         \$2           \$122,798         \$14           Weighted Average         Median           9.88%         9.61%           14.37%         14.20%           15.55%         15.35%           0.00%         6.33%           0.41%         0.69%           3.80%         3.84%           50.87%         74.93%           109.93%         98.92%           0.99%         0.12%           2.56%         1.09%           12.93%         0.12%           2.55%         0.25%           1.24%         0.00%           0.85%         0.25%           2.40%         0.61%           3.29%         0.90%           3.41%         1.73%           Q2 2010         Weighted Average           Median         0.05%           0.41%         0.00%           0.15%         0.00%           0.15%         0.00%           0.15%         0.00%           0.15%         0.00%           0.15%         0.00%           0.15%         0.00%	\$976,789         \$111         10.02%           \$73,277         \$3         -28.47%           \$45,492         \$2         -25.02%           \$122,798         \$14         7.57%           \$22,798         \$14         7.57%           Weighted Average         Median         Median           9.88%         9.61%         10.05%           14.37%         14.20%         14.30%           15.55%         15.35%         15.32%           0.01%         0.63%         6.91%           0.41%         0.69%         0.75%           3.80%         3.84%         3.90%           50.87%         74.93%         99.58%           109.93%         98.92%         97.23%           0.99%         0.18%         0.00%           256%         1.09%         0.51%           12.93%         0.12%         0.00%           0.55%         0.25%         0.22%           2.40%         0.61%         0.23%           3.29%         0.30%         0.00%           0.55%         0.00%         0.00%           0.55%         0.25%         0.22%           2.40%         0.61%         0.23% </td <td>\$976,789         \$111         10.02%         0.31%           \$73,277         \$3         -28.47%         -0.18%           \$45,492         \$2         -25.02%         0.00%           \$122,798         \$14         7.57%         1.63%           Weighted Average         Median         Median         Median           9.88%         9.61%         10.05%         9.56%           14.37%         14.20%         14.430%         14.05%           15.55%         15.35%         15.32%         15.21%           4.00%         6.33%         6.91%         6.05%           0.41%         0.69%         0.75%         0.64%           3.80%         3.84%         3.90%         3.78%           5.087%         74.43%         9.95%         74.43%           0.93%         9.8.2%         97.23%         96.15%           0.93%         0.12%         0.00%         0.13%           12.93%         0.12%         0.00%         0.00%           12.4%         0.00%         0.00%         0.00%           0.35%         0.22%         0.22%         0.24%           2.56%         1.09%         0.12%         0.17%</td>	\$976,789         \$111         10.02%         0.31%           \$73,277         \$3         -28.47%         -0.18%           \$45,492         \$2         -25.02%         0.00%           \$122,798         \$14         7.57%         1.63%           Weighted Average         Median         Median         Median           9.88%         9.61%         10.05%         9.56%           14.37%         14.20%         14.430%         14.05%           15.55%         15.35%         15.32%         15.21%           4.00%         6.33%         6.91%         6.05%           0.41%         0.69%         0.75%         0.64%           3.80%         3.84%         3.90%         3.78%           5.087%         74.43%         9.95%         74.43%           0.93%         9.8.2%         97.23%         96.15%           0.93%         0.12%         0.00%         0.13%           12.93%         0.12%         0.00%         0.00%           12.4%         0.00%         0.00%         0.00%           0.35%         0.22%         0.22%         0.24%           2.56%         1.09%         0.12%         0.17%

4,039 1,875 1,181,756 9.7%

1. For depository institutions owned by multi-bank holding companies, asset size groups are assigned by the total combined assets of depository institutions owned by the same bank holding company. All data are consolidated by bank holding company when applicable, and changes are calculated based on the consolidated figures.

# Appendix A: Notes to Call and Thrift Financial Report Data Users

The Treasury Department invested \$205 billion in banking organizations participating in the Troubled Asset Relief Program's Capital Purchase Program between October 28, 2008, and December 31, 2009. These investments went to 707 independent banks and bank and thrift holding companies. The summary tables above present analysis of Call and Thrift Financial Report data for the FDIC-insured institutions.

Templates summarizing selected balance sheet items and performance and condition ratios were developed after consultation with members of an interagency working group. Changes in loan balances, commitments, securities, and residential real estate loan originations for sale address banks' credit intermediation activities.<sup>12</sup> Weighted average performance ratios and median performance ratios were calculated for each group, as were weighted average and median noncurrent rates and gross charge-off rates (not net of recoveries) for major loan types. Data were collected for each quarter from Q3 2008 through Q2 2010, and percent changes were calculated for Q2 2010 as compared to Q1 2010, Q2 2009, and Q3 2008. Data items were "merger-adjusted" to include institutions that were acquired during the period from October 1, 2008, to June 30, 2010.

Ally Bank, the subsidiary depository institution of Ally Financial Inc. (previously GMAC), was excluded from all groups as GMAC received TARP funds under the Automotive Industry Financing Program.

# Source: Treasury Analysis of Call and Thrift Financial Report Data

<sup>&</sup>lt;sup>12</sup> Call Report filers with assets over \$1 billion or more than \$10 million in mortgage origination for two consecutive quarters report residential loans originated for sale.

# Section B: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C Data) Analysis

Many of Treasury's investments through CPP have been made in bank holding companies, which own subsidiary depository institutions and may also own other permitted types of subsidiaries.<sup>13</sup> Many institutions in CPP indicated their intention to "downstream" funds to their subsidiary depository institutions, which are the primary vehicles for financial intermediation and traditional lending activity. The activity of these depository subsidiaries is thus included in Call and Thrift Financial Report data, which are filed by individual depository institutions.

The Y-9C Report captures *consolidated* financial information from bank holding companies. That is, the Y-9C Report captures not only the financial information of the subsidiary depository institution(s) owned by a bank holding company, but also the financial information of any other subsidiary owned by that bank holding company. Examples of other subsidiaries that may be owned by bank holding companies include broker dealers, insurance companies, finance companies, and asset management firms. This type of information is not captured in Call and Thrift Financial Report data. As a result, Y-9C data typically present a fuller picture of bankingrelated activity for the banking organizations required to file them than Call and Thrift Financial Report data.

In order to examine the possible effects of CPP and other stabilization initiatives on a range of financial institutions, the interagency group chose to present Y-9C data in addition to Call and Thrift Financial Report data. However, the aggregated Y-9C data can be somewhat more volatile, particularly in this period of financial crisis, for multiple reasons. In some cases, those bank holding companies with large non-depository subsidiaries were subject to greater or different market pressures. In addition, the population of reporting holding companies shifted significantly during this period as a noteworthy set of large financial firms chose to convert to bank holding company status between fourth quarter 2008 and first quarter 2009. Those institutions filed their first Y-9C reports in first quarter 2009.<sup>14</sup>

Because the content of the Y-9C report closely follows that of the Call Report and Thrift Financial Report, the same line items that appear in the Call and Thrift Financial Report tables appear in the Y-9C data tables. For more detailed information on the data tables, see Appendix B: Note to Y-9C Data Users.

The data tables are split into seven groups that mirror the seven reporting groups presented in the Call and Thrift Financial Report tables (except that asset size is assigned using the consolidate

<sup>&</sup>lt;sup>13</sup> Investments were made at the bank holding company level for all depository institutions owned by a bank holding company. Similarly, investments were made at the thrift holding company level for all depository institutions owned by a thrift holding company. Thrift holding companies are not required to file detailed consolidated financial reports.

<sup>&</sup>lt;sup>14</sup> Because data are not available prior to first quarter 2009 for those new bank holding companies, changes from third quarter 2008 were not calculated for those bank holding companies in the data analysis.

bank holding company asset size, not the asset size of the subsidiary depository institutions). The groups, which consist solely of top tier bank holding companies, are:

Group	Description	Number of Institutions in Q2 2010
Group I	CPP Participants with assets over \$100 billion	16
Group II	CPP Participants with assets between \$10 and \$100 billion	34
Group III	CPP Participants with assets between \$1 and \$10 billion	153
Group IV	CPP Participants with assets under \$1 billion	116
Group V	Non-CPP Participants with assets between \$10 and \$100 billion	15
Group VI	Non-CPP Participants with assets between \$1 and \$10 billion	232
Group VII	Non-CPP Participants with assets under \$1 billion	439

While median percentage changes from third quarter 2008, second quarter 2009 and first quarter 2010 to second quarter 2010 are presented for balance sheet items, these numbers should be used with caution for reasons discussed above.

### **Summary of Findings**

*Note: All changes refer to the median change between third quarter 2008 and second quarter 2010, unless otherwise noted.* 

### Selected Balance and Off-Balance Sheet Items

### **Overall Asset Growth**

Asset growth was positive in all groups except CPP holding companies with assets over \$100 billion. Non-CPP holding companies with assets between \$10 and \$100 billion had the largest increase in total assets (12.5%). CPP holding companies with assets over \$100 billion saw a decrease in assets of -5.5%.

# Loan Growth<sup>15</sup>

Growth in total loans mixed across size groups with growth in Non-CPP holding companies with assets between \$10 and \$100 billion in assets and growth in CPP holding companies with assets under \$1 billion in assets.

Changes in outstanding loan balances by specific loan category varied both by loan category and by group. Construction and development loans, other consumer loans, and commercial and industrial loans decreased across all groups. Conversely, home equity loans and commercial real estate loans increased across all groups (with the exception of CPP holding companies with over \$100 billion in assets, which experienced a decrease in both home equity and commercial real estate loans). As with Section A of this report, CPP holding companies with assets greater than \$100 billion experienced the most growth in credit card loans. The growth was largely due to accounting changes implemented in the first quarter of 2010 (the implementation of FAS 166 and 167).

# Closed-end and Open-end Mortgage Originations<sup>16</sup>

Closed-end mortgage originations (mortgages originated for sale and originations sold) increased in most groups. Only CPP holding companies with assets over \$100 billion experienced negative growth in closed-end mortgage originations sold.

Growth was mixed across groups for both open-end mortgage originations for sale and open-end originations sold, largely due to the small number of holding companies that reported open-end originations.

### Securities on Balance Sheet

Mortgage-backed securities (GSE and private issue) experienced growth in all groups except for Non-CPP holding companies with assets less than \$1 billion. Asset-backed securities (ABS) decreased in all groups.

<sup>&</sup>lt;sup>15</sup> All loan growth figures refer to the change in outstanding loan balances.

<sup>&</sup>lt;sup>16</sup> Only Y-9C filers with assets over \$1 billion or more than \$10 million in mortgage origination for two consecutive quarters are required to report residential loans originated for sale (see Appendix B: Notes Y-9C Data Users).

### Other Asset Growth

Unused commitments and securitization outstanding principal decreased in all groups (CPP and Non-CPP). Growth in cash & balances due increased in all groups with the largest increase in CPP holding companies with assets between \$10 and \$100 billion (161.3%). Other securities also increased in all groups with the largest increase in CPP holding companies with assets between \$1 and \$100 billion (33.5%).

### Liabilities

Total liabilities increased in all groups except for CPP holding companies with assets over \$10 billion. Non-CPP holding companies with assets between \$10 and \$100 billion had the largest increase in total liabilities (16.1%). Deposits grew in all groups (CPP and Non-CPP). The largest growth in deposits was in Non-CPP holding companies with assets between \$10 and \$100 billion (17.3%), and the smallest growth was in CPP holding companies with assets over \$10 billion (2.5%). Total other borrowings decreased in all groups.

### Equity

All groups experienced growth in equity capital since third quarter 2008. CPP holding companies had higher growth in equity capital than Non-CPP holding companies in each comparable size group.

# Performance Ratios<sup>17</sup>

### Capital Ratios

With the exception of Non-CPP holding companies with under \$1 billion in assets, all groups had increases in all three median capital ratios.

In second quarter 2010, CPP holding companies with assets between \$10 and \$100 billion had the highest median tier one leverage ratio (10.3%). Non-CPP holding companies with assets between \$10 and \$100 billion had the highest median tier one risk based capital ratio (13.2%). CPP holding companies with assets greater than \$100 billion had the highest median total risk based capital ratio (15.8%).

#### Earnings Ratios

Median return on equity, median return on assets and median net interest margins decreased across all groups (CPP and Non-CPP) with the exception CPP holding companies with assets over \$100 billion which had an increase in median return on equity and no change in median return on assets.

<sup>&</sup>lt;sup>17</sup> Performance ratios are displayed as weighted averages and medians for each group for the current quarter (see Appendix B: Notes to Y-9C Data Users). Performance ratios are displayed as medians for past quarters.

### Loss Coverage Ratios

The median coverage ratio (allowance for loan and lease losses to noncurrent loans) and the median ratio of loss provisions to net charge-offs (for the quarter) decreased in all groups (CPP and Non-CPP).

The median ratio of net charge-offs to average loans and leases increased in all groups.

### Asset Quality: Noncurrent Loans

The median ratio of total noncurrent loans as a percentage of total loans increased across all groups (CPP and Non-CPP). The largest increase in the median ratio of total noncurrent loans to total loans was in CPP holding companies with assets between \$10 and \$100 billion. All groups (CPP and Non-CPP) experienced increases in the median ratio of noncurrent loans to loans within specific loan categories. The largest increases in median ratios were in construction and development loans and commercial real estate loans.

### Asset Quality: Gross Charge-offs

The median ratio of total charge-offs to total loans increased in all size groups. The changes in the median ratio of charge-offs to loans within specific loan categories was mixed.

I. CPP Bank Holding Companies with Assets	s Greater than \$100 Billion
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	07	2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$11,091,617	\$248,857	-5.5%	-0.6%	3.39
Loans	\$4,338,849	\$110,414	-9.4%	-1.5%	3.05
Construction & development	\$127,943	\$5,864	-43.5%	-9.0%	-28.1
Closed-end 1-4 family residential	\$1,056,891	\$20,356	-6.6%	0.5%	-7.6
Home equity	\$442,749	\$11,716	-1.4%	-1.3%	-3.8
Credit card <sup>1</sup>	\$597,221	\$2,688	39.0%	-1.5%	76.5
Other consumer	\$478,671	\$11,960	-7.3%	0.2%	9.8
Commercial & Industrial	\$688,355	\$19,478	-17.7%	-1.0%	-11.4
Commercial real estate	\$293,999	\$12,939	-5.3%	-1.5%	-5.5
Unused commitments	\$401,311	\$12,796	-83.5%	-3.4%	-92.0
Securitization outstanding principal	\$1,960,793	\$2,149	-45.1%	-2.7%	-28.8
Mortgage-backed securities (GSE and private issue)	\$801,477	\$30,119	17.8%		-4.1
Asset-backed securities	\$98,271	\$1,021	-43.3%		-19.8
Other securities	\$2,027,851	\$48,732	26.5%		15.19
Cash & balances due	\$771,095	\$22,781	2.2%	2.5%	7.4
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$211,360	\$2,989	2.6%	12.1%	-47.7
Open-end HELOC originated for sale (quarter)	\$1,677	\$0	-30.0%		-51.3
Closed-end mortgage originations sold (quarter)	\$288,933	\$4,380	-11.8%	3.3%	-49.0
Open-end HELOC originations sold (quarter)	\$1,919	\$0	-37.9%	-44.6%	-27.8
Liabilities	\$10,054,472	\$217,809	-6.9%	-1.0%	1.6
Deposits	\$4,747,713	\$118,000	2.5%	-1.1%	1.4
Total other borrowings	\$2,121,572	\$40,087	-28.8%	-4.3%	-4.09
Equity					
Equity capital at quarter end	\$1,017,243	\$28,273	22.8%	2.8%	6.3
Performance Ratios					
Ratios	Q2	2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	7.3%	8.1%	8.0%	8.2%	8.35
Tier 1 risk based capital ratio	11.9%	12.0%	8.6%		12.0
Total risk based capital ratio	15.5%	15.8%	12.3%	15.8%	15.6
Return on equity <sup>2</sup>	5.7%	6.3%	4.8%	3.1%	4.0
Return on assets <sup>2</sup>	0.5%	0.6%	0.6%		0.45
Net interest margin <sup>2</sup>	1.7%	2.0%	2.7%		1.8
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	69.2%	54.9%	81.5%	54.0%	60.55
Loss provision to net charge-offs (qtr)	87.3%	98.7%	169.7%	100.5%	154.9
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	2.3%	1.7%	1.5%	0.9%	1.29
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	Q2	2010	Q3 2008	Previous Quarter	Previous Year
Noncurrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	18.7%	17.9%	6.6%	17.9%	12.75
Closed-end 1-4 family residential	14.4%	9.5%	4.4%	10.4%	8.19
Home equity	2.0%	1.8%	1.3%	1.6%	1.29
Credit card	3.0%	3.0%	2.4%	3.5%	3.3
Other consumer	1.6%	1.0%	0.7%	1.0%	0.9
Commercial & Industrial	3.5%	2.5%	0.9%	2.8%	2.3
Commercial real estate	6.2%	5.8%	1.3%	6.5%	3.6
Total loans	6.2%	4.9%	2.7%	4.9%	4.2
Charge-Offs (% of Total Loan Type)		2010	Q3 2008	Previous Quarter	Previous Year
Construction & development	Weighted Average 2.8%	Median 2.5%	Median 1.0%	Median 1.2%	Median 1.9
Construction & aevelopment Closed-end 1-4 family residential	2.8%	2.5%	0.8%		0.6
Closea-ena 1-4 jamily residential Home equity	1.2%	1.0%	0.8%		0.6
	1.9%	1.4%	1.3%		
Credit card				3.2%	5.5
Other consumer	1.9%	0.9%	1.5%		1.1
Commercial & Industrial	1.2%	0.9%	0.6%		0.9
Commercial real estate Tatal loans	0.8%	0.6%	0.1%		0.2
	2.576		1.1/0		
Institutions in Gro			Bank Holding Companies	Total Assets of Depository Institutions in	% of Total Assets of All Depository
institutions in dru	oup		16	Group \$11,091,617	Institutions 77.6

1. Increases are largely due to accounting changes implemented in the first quarter of 2010 (the implementation of FAS 166 and 167).

Data are merger adjusted to reflect Wells Fargo & Company's acquisition of Wachovia Corporation and PNC Financial Services Group's acquisition of National City Corporation in fourth quarter 2008. Source: Federal Reserve Y-9C Data

II. CPP Bank Holding Companies with Assets Between \$10 Billion and \$100 Billion
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	02	2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$934,901	\$17,188	1.3%	-0.9%	0.05
Loans	\$605,589	\$11,452	-5.5%	-0.6%	-3.85
Construction & development	\$46,818	\$941	-28.3%	-8.9%	-23.15
Closed-end 1-4 family residential	\$86,958	\$1,880	-3.4%	-0.5%	-4.19
Home equity	\$43,595	\$632	12.1%	0.9%	1.79
Credit card	\$46,972	\$1	-2.4%	0.9%	0.49
Other consumer	\$48,831	\$498	-8.8%		-5.09
Commercial & Industrial	\$136,042	\$2,562	-14.7%	-1.2%	-12.39
Commercial real estate	\$129,130	\$2,855	13.7%	0.0%	2.79
Unused commitments	\$50,724	\$959	-75.5%	-3.8%	-71.99
Securitization outstanding principal	\$27,427	\$0	-37.8%	-3.0%	-84.99
Mortgage-backed securities (GSE and private issue)	\$97,763	\$1,896	22.0%	0.8%	11.45
Asset-backed securities	\$3,956	\$0	-62.7%	-0.5%	-5.65
Other securities	\$199,537	\$4,258	16.6%	1.3%	11.45
Cash & balances due	\$86,328	\$920	161.3%	-12.0%	40.99
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$5,326	\$50	78.2%	12.3%	-51.49
Open-end HELOC originated for sale (quarter)	\$3,320	\$30	-56.0%	45.5%	-31.47
		\$0	-56.0%		-26.03
Closed-end mortgage originations sold (quarter)	\$7,557				
Open-end HELOC originations sold (quarter)	\$8	\$0	-60.8%	87.9%	-18.45
Liabilities	\$831,206	\$15,131	-1.3%	-1.4%	-1.09
Deposits	\$638,255	\$11,863	8.9%	-1.2%	1.69
Total other borrowings	\$113,820	\$998	-41.3%	-0.5%	-17.19
Equity					
Equity capital at quarter end	\$102,601	\$1,774	32.2%	1.3%	11.59
Performance Ratios	02	2010	Q3 2008	Median Levels Previous Quarter	Previous Year
Ratios	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	10.4%	10.3%	8.1%	10.1%	9.59
Tier 1 risk based capital ratio	13.2%	12.9%	9.2%	12.8%	11.89
Total risk based capital ratio	16.0%	15.5%	11.9%	15.1%	13.99
Return on equity <sup>2</sup>	-0.6%	1.3%	5.4%		-2.25
Return on assets <sup>2</sup>	-0.1%	0.2%	0.6%		-0.25
Net interest margin <sup>2</sup>	2.1%	2.0%	2.9%	1.0%	1.99
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	68.9%	74.9%	81.1%	66.9%	65.19
Loss provision to net charge-offs (qtr)	101.4%	107.4%	171.0%	108.6%	151.99
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	2.0%	1.4%	0.7%	0.6%	1.29
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	Q2	2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Construction & development	18.2%	15.2%	6.2%	14.4%	11.65
Closed-end 1-4 family residential	5.7%	4.0%	1.5%	4.1%	2.99
Home equity	1.1%	0.9%	0.7%	1.1%	1.05
Credit card	3.0%	1.1%	0.6%	0.6%	1.15
Other consumer	2.0%	0.6%	0.4%	0.8%	0.7
Commercial & Industrial	3.4%	2.4%	0.7%	2.4%	2.25
Commercial real estate	5.1%	4.7%	0.9%	4.4%	2.15
Total loans	5.0%	4.6%	1.9%	4.6%	3.85
	1	2010	Q3 2008	Previous Quarter	Previous Year
Charge-Offs (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	4.8%	3.3%	1.3%	1.4%	2.85
Closed-end 1-4 family residential	1.1%	0.5%	0.3%		0.3
Home equity	0.8%	0.5%	0.3%		0.4
Credit card	4.8%	2.8%	3.3%		3.2
Other consumer	4.8%	0.9%	0.9%	0.4%	3.2
Commercial & Industrial					
commercial & maustrial	1.1%	0.9%	0.5%	0.4%	1.1
				0.3%	0.3
Commercial real estate	1.0%	0.8%			1.04
	1.0% 1.6%	0.8%	0.6%	0.5%	1.05
Commercial real estate Total loans	1.6%			0.5% Total Assets of Depository Institutions in	% of Total Assets of All Depository
Commercial real estate	1.6%		0.6%	0.5% Total Assets of Depository Institutions in Group	

	Q2	2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$416,500	\$1,963	6.8%	-0.5%	0.6
Loans	\$284,462	\$1,396	-1.4%	-1.0%	-3.7
Construction & development	\$33,912	\$152	-30.6%	-5.4%	-22.0
Closed-end 1-4 family residential	\$51,489	\$253	1.3%	-0.7%	-4.2
Home equity	\$16,635	\$62	12.0%	0.2%	2.8
Credit card	\$259	\$0	-7.7%	0.8%	-1.4
Other consumer	\$239	\$36	-19.8%	-3.3%	-12.1
Commercial & Industrial	\$44,609	\$169	-7.0%	-0.9%	-5.3
Commercial real estate	\$100,838	\$478	12.1%	-0.1%	3.5
Unused commitments	\$21,081	\$83	-68.6%	-2.9%	-64.4
Securitization outstanding principal	\$1,045	\$0	-6.1%	0.0%	-6.5
Mortgage-backed securities (GSE and private issue)	\$39,811	\$159	26.4%	-1.4%	-2.79
Asset-backed securities	\$77	\$0	-87.4%	-5.5%	-60.99
Other securities	\$104,474	\$439	33.5%	1.1%	10.49
Cash & balances due	\$28,117	\$96	115.2%	4.5%	36.9
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$11,164	\$18	54.7%	27.4%	-52.5
Open-end HELOC originated for sale (quarter)	\$2	\$0	-84.9%	47.9%	-89.65
Closed-end mortgage originations sold (quarter)	\$13,208	\$18	43.1%	15.8%	-49.0
Open-end HELOC originations sold (quarter)	\$13,200	\$0	43.176	0.0%	-45.0
	ŲŲ	ţ0	0.076	0.076	0.0
Liabilities	\$377,210	\$1,767	5.6%	-0.6%	0.3
Deposits	\$329,768	\$1,564	12.9%	-0.1%	3.0
Total other borrowings	\$20,755	\$92	-42.1%	-0.9%	-22.3
Equity					
Equity capital at quarter end	\$39,075	\$161	27.8%	1.2%	2.5
Performance Ratios				Median Levels	
Ratios		2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.0%	9.3%	8.3%	9.3%	9.6
Tier 1 risk based capital ratio	12.3%	12.4%	10.0%	12.2%	11.8
Total risk based capital ratio	14.1%	14.1%	11.4%	14.1%	13.4
Return on equity <sup>2</sup>	-2.1%	2.0%	6.5%	0.9%	1.0
Return on assets <sup>2</sup>	-0.2%	0.2%	0.5%	0.1%	0.19
Net interest margin <sup>2</sup>	2.2%	2.2%	3.2%	1.1%	2.19
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	53.2%	61.2%	85.7%	60.6%	65.19
Loss provision to net charge-offs (qtr)	109.1%	115.3%	160.2%	116.6%	149.19
Net charge-offs to average loans and leases <sup>2</sup>	1.4%	0.9%	0.4%	0.4%	0.6
2. Quarterly, annualized.					
Asset Quality		2010	02.2000	Developer Operation	D
Noncurrent Loans (% of Total Loan Type)	Q2 Weighted Average	2010 Median	Q3 2008 Median	Previous Quarter Median	Previous Year Median
Construction & development	16.1%	11.5%	3.4%	10.7%	8.3
Closed-end 1-4 family residential	3.8%	2.9%	1.2%	2.7%	2.3
Home equity	1.2%	0.7%	0.3%	0.7%	0.5
Credit card	1.0%	0.0%	0.0%	0.0%	0.0
Other consumer	0.6%	0.4%	0.3%	0.5%	0.4
Commercial & Industrial	2.7%	1.8%	1.0%	2.0%	1.9
Commercial real estate	3.9%	2.8%	0.7%	2.7%	1.7
Total loans	4.9%	3.7%	1.5%	3.7%	2.6
Charge-Offs (% of Total Loan Type)		2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Construction & development	3.6%	2.1%	0.2%	0.6%	0.75
Closed-end 1-4 family residential	0.6%	0.4%	0.1%	0.2%	0.29
Home equity	0.5%	0.3%	0.1%	0.1%	0.29
Credit card	3.0%	1.5%	1.5%	0.9%	1.6
Other consumer	0.9%	0.8%	1.0%	0.4%	0.9
Commercial & Industrial	1.1%	0.8%	0.5%	0.3%	0.7
Commercial real estate	0.6%	0.3%	0.0%	0.1%	0.1
Total loans	1.1%	0.7%	0.3%	0.3%	0.5
			Pank Holding Commenter	Total Assets of Depository Institutions in	% of Total Assets of All Depository
Institutions in Gro	and		Bank Holding Companies	Group	Institutions
			153	\$416,500	2.9

	02	2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$80,591	\$688	7.2%	-0.3%	2.55
Loans	\$57,350	\$488	0.6%	-0.7%	-1.59
Construction & development	\$7,134	\$52	-26.5%	-6.8%	-22.09
Closed-end 1-4 family residential	\$11,046	\$89	1.5%	0.4%	-0.69
Home equity	\$3,148	\$22	22.3%	1.0%	3.79
Credit card	\$44	\$0	4.4%	2.3%	6.19
Other consumer	\$1,834	\$8	-16.4%	-2.1%	-12.39
Commercial & Industrial	\$8,286	\$60	-7.6%	-1.6%	-6.29
Commercial real estate	\$20,923	\$174	10.7%	-0.1%	4.59
Unused commitments	\$3,972	\$30	-65.5%	-3.0%	-58.89
Securitization outstanding principal	\$16	\$0	-22.5%	-3.2%	35.49
Mortgage-backed securities (GSE and private issue)	\$5,985	\$37	11.9%	-3.7%	-9.5%
Asset-backed securities	\$14	\$0	-94.4%	-7.9%	-91.59
Other securities	\$19,263	\$152	17.7%	-0.2%	9.39
Cash & balances due	\$4,935	\$30	71.2%	5.7%	27.89
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$1,956	\$0	52.7%	22.9%	-53.49
Open-end HELOC originated for sale (quarter)	\$0	\$0	-100.0%	0.0%	-100.09
Closed-end mortgage originations sold (quarter)	\$2,302	\$0	41.1%	12.8%	-52.29
Open-end HELOC originations sold (quarter)	\$0	\$0	-100.0%	0.0%	0.09
Liabilities	\$73,340	\$631	6.3%	-0.4%	2.39
Deposits	\$64,562	\$545	11.8%	0.0%	5.29
Total other borrowings	\$5,194	\$35	-31.5%	-0.5%	-17.89
Equity					
Equity capital at quarter end	\$7,188	\$56	22.1%	0.8%	0.09
Performance Ratios				Median Levels	
	02	2010	Q3 2008	Previous Quarter	Previous Year
Ratios	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.5%	9.1%	8.4%	9.3%	9.79
Tier 1 risk based capital ratio	12.6%	12.3%	10.3%	12.1%	12.19
Total risk based capital ratio	14.3%	13.7%	11.6%	13.7%	13.69
Return on equity <sup>2</sup>	-0.7%	1.9%	6.6%		1.79
Return on assets <sup>2</sup>	-0.1%	0.2%	0.5%	0.1%	0.19
Net interest margin <sup>2</sup>	2.2%	2.2%	3.2%	1.1%	2.19
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	54.8%	59.9%	84.9%	54.4%	59.39
Loss provision to net charge-offs (qtr)	109.0%	122.5%	181.0%	119.0%	163.39
Net charge-offs to average loans and leases <sup>2</sup>	1.0%	0.7%	0.2%	0.3%	0.49
2. Quarterly, annualized.					
Asset Quality	Q2	2010	Q3 2008	Previous Quarter	Previous Year
Noncurrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	9.9%	9.3%	3.2%	8.0%	6.39
Closed-end 1-4 family residential	3.4%	2.9%	1.2%	2.3%	2.09
Home equity	0.9%	0.5%	0.1%	0.3%	0.19
Credit card	0.9%	0.4%	0.7%	0.4%	0.19
Other consumer	0.6%	0.3%	0.3%	0.4%	0.39
Commercial & Industrial	2.8%	1.9%	0.6%	1.9%	1.29
Commercial real estate	3.3%	2.5%	0.5%	2.4%	1.35
Total loans	3.8%	3.4%	1.6%	3.7%	2.79
Charge-Offs (% of Total Loan Type)	Q2 Weighted Average	2010 Median	Q3 2008 Median	Previous Quarter Median	Previous Year Median
Construction & development	2.1%	1.0%	0.1%	0.2%	0.39
Closed-end 1-4 family residential	0.5%	0.3%	0.1%		0.29
Home equity	0.4%	0.1%	0.0%	0.0%	0.0
Credit card	2.3%	1.3%	1.8%		0.9
Other consumer	0.8%	0.5%	0.6%		0.5
Commercial & Industrial	1.0%	0.6%	0.3%	0.2%	0.3
Commercial real estate	0.4%	0.1%	0.0%		0.0
		0.1%	0.2%	0.2%	0.3
Total loans	0.8%	0.0%	0.276		
Total loans	0.8%	0.0%			% of Total Assets of All Depository
Total loans		0.0%	Bank Holding Companies	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions

V. Non-CPP Bank Holding Companies with Assets Between \$10	Billion and \$100 Billion
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	02	2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$370,974	\$17,127	12.5%	0.6%	5.5
Loans	\$228,650	\$10,041	0.4%	-0.6%	-0.45
Construction & development	\$15,727	\$896	-23.7%	-6.1%	-19.25
Closed-end 1-4 family residential	\$40,838	\$1,887	14.4%	0.0%	-4.05
Home equity	\$15,802	\$461	22.2%	0.8%	5.5
Credit card	\$5,453	\$74	8.0%	1.9%	9.45
Other consumer	\$21,612	\$342	-28.5%		-11.85
Commercial & Industrial	\$37,885	\$1,827	-9.0%		-5.75
Commercial real estate	\$52,015	\$2,273	14.3%	0.5%	4.59
Unused commitments	\$21,921	\$723	-77.2%		-75.3
Securitization outstanding principal	\$11,113	\$0	-56.4%	-3.4%	-65.5
Mortgage-backed securities (GSE and private issue)	\$47,072	\$2,417	15.0%	2.9%	2.85
Asset-backed securities	\$2,589	\$0	-90.4%	-12.5%	-49.65
Other securities	\$106,810	\$7,077	27.8%	3.8%	2.05
Cash & balances due	\$21,197	\$1,164	36.5%	1.9%	69.35
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$5,296	\$143	38.1%	30.1%	-51.15
Open-end HELOC originated for sale (quarter)	\$0	\$0	0.0%	0.0%	0.05
Closed-end mortgage originations sold (quarter)	\$7,008	\$202	23.7%		-50.6
Closea-ena mortgage originations sola (quarter) Open-end HELOC originations sold (quarter)	\$7,008	\$202 \$0	23.7%	0.0%	-50.6
Open-ena Heloc originations sola (quarter)	50	ŞU	0.0%	0.0%	0.03
Liabilities	\$324,999	\$15,087	16.1%	0.3%	5.05
Deposits	\$252,731	\$13,874	17.3%	-0.2%	6.45
Total other borrowings	\$35,298	\$951	-31.6%	-9.2%	-19.85
Equity					
Equity capital at quarter end	\$45,845	\$1,987	24.2%	2.1%	11.55
Performance Ratios	02	2010	Q3 2008	Median Levels Previous Quarter	Previous Year
Ratios	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	8.8%	8.6%	8.2%	8.4%	8.05
Tier 1 risk based capital ratio	11.8%	13.2%	10.7%	13.1%	11.25
Total risk based capital ratio	13.9%	15.4%	12.4%	14.9%	13.05
Return on equity <sup>2</sup>	6.8%	6.6%	11.1%		5.55
Return on assets <sup>2</sup>	0.8%	0.8%	1.0%		0.65
Net interest margin <sup>2</sup>	2.1%	2.1%	3.4%	1.1%	2.15
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	68.9%	76.4%	207.4%	84.3%	104.15
Loss provision to net charge-offs (qtr)	98.7%	110.6%	158.5%	118.5%	132.49
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	0.7%	0.7%	0.3%	0.4%	0.55
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	Q2	2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Construction & development	12.0%	10.8%	2.6%	8.8%	5.99
Closed-end 1-4 family residential	3.2%	2.0%	0.9%	1.9%	1.09
Home equity	0.5%	0.4%	0.1%	0.5%	0.55
Credit card	2.4%	1.1%	1.4%	1.5%	1.55
Other consumer	0.5%	0.5%	0.3%	0.5%	0.55
Commercial & Industrial	1.9%	1.6%	0.5%	1.3%	1.35
Commercial real estate	2.5%	2.0%	0.5%	1.9%	0.99
Total loans	2.9%	2.5%	0.6%	2.6%	1.55
		2010	Q3 2008	Previous Quarter	Previous Year
Charge-Offs (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	1.7%	1.1%	0.2%	0.4%	0.55
Closed-end 1-4 family residential	0.4%	0.1%	0.2%	0.1%	0.25
Home equity	0.3%	0.2%	0.1%	0.1%	0.2
		2.7%	3.1%		3.5
Credit card	D.176				1.0
Credit card Other consumer	5.1%	1 0%	1 በ%		
Other consumer	1.0%	1.0%	1.0%		
Other consumer Commercial & Industrial	1.0% 0.5%	0.4%	0.3%	0.2%	0.4
Other consumer	1.0% 0.5% 0.2%		0.3%		0.45
Other consumer Commercial & Industrial Commercial real estate	1.0% 0.5%	0.4%	0.3%	0.2% 0.0% 0.3%	0.45 0.05 0.45
Other consumer Commercial & Industrial Commercial real estate Total loans	1.0% 0.5% 0.2% 0.6%	0.4%	0.3%	0.2% 0.0% 0.3% Total Assets of Depository Institutions in	0.4 0.0 0.4 % of Total Assets of All Depository
Other consumer Commercial & Industrial Commercial real estate	1.0% 0.5% 0.2% 0.6%	0.4%	0.3% 0.0% 0.3%	0.2% 0.0% 0.3% Total Assets of Depository Institutions in Group	0.4 0.0

VI. Non-CPP Bank Holding Companies with Assets Between \$1 Billion and \$10 Billion	VI. Non-CPP Bank Holding Com	panies with Assets Betwee	n \$1 Billion and \$10 Billion
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	Q2	2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$536,357	\$1,605	7.3%	0.2%	3.2
Loans	\$338,515	\$1,080	-0.2%	-0.2%	-2.1
Construction & development	\$34,368	\$102	-26.8%	-6.3%	-20.3
Closed-end 1-4 family residential	\$77,739	\$187	0.7%	0.7%	-1.8
Home equity	\$15,833	\$39	14.3%	0.7%	4.45
Credit card	\$1,435	\$0	0.7%	1.9%	4.35
Other consumer	\$19,089	\$27	-14.6%	-1.9%	-9.35
Commercial & Industrial	\$49,178	\$149	-8.7%	-0.9%	-5.55
Commercial real estate	\$104,374	\$334	12.6%	0.3%	5.09
Unused commitments	\$24,183	\$62	-71.9%	-3.1%	-68.15
Securitization outstanding principal	\$9,245	\$0	-33.2%	-2.6%	-14.09
Mortgage-backed securities (GSE and private issue)	\$65,602	\$132	4.2%	-2.6%	-1.65
Asset-backed securities	\$466	\$0	-100.0%	-2.6%	-24.15
Other securities	\$171,003	\$472	19.9%	2.6%	13.05
Cash & balances due	\$39,168	\$99	115.6%	-0.5%	25.29
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$9,427	\$10	56.4%	27.7%	-55.39
Open-end HELOC originated for sale (quarter)	\$18	\$0	57.4%	46.2%	20.99
Closed-end mortgage originations sold (quarter)	\$11,435	\$12	41.7%	15.4%	-56.8
Open-end HELOC originations sold (quarter)	\$0	\$0	-93.6%	0.0%	-98.6
Liabilities	\$485,109	\$1,475	7.5%	0.1%	2.99
Deposits	\$414,699	\$1,304	14.4%	0.4%	4.99
Total other borrowings	\$33,168	\$83	-29.0%	-1.4%	-16.35
Farsite.					
<b>Equity</b> Equity capital at quarter end	\$49,720	\$141	12.5%	2.0%	8.65
Performance Ratios	01	2010	Q3 2008	Median Levels	Drovieus Veer
Ratios		Median	Median	Previous Quarter Median	Previous Year Median
Tiant lauran astis	Weighted Average 8.9%	8.7%	8.7%	8.6%	8.45
Tier 1 leverage ratio Tier 1 risk based capital ratio	12.9%		8.7%	8.6%	8.47
Total risk based capital ratio	14.5%	12.2% 13.7%	12.4%	13.7%	12.55
Return on equity <sup>2</sup>					
Return on assets <sup>2</sup>	3.2%	4.4%	8.8%	2.2%	4.5
Net interest margin <sup>2</sup>	0.3%	0.4%	0.8%	0.2%	0.49
	2.2%	2.2%	3.4%	1.1%	2.25
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}		70.3%	118.9%	68.3%	76.49
Loss provision to net charge-offs (qtr)	115.2%	130.6%	159.3%	141.3%	155.19
Net charge-offs to average loans and leases <sup>2</sup> 2. Quorterly, annualized.	0.8%	0.4%	0.2%	0.2%	0.35
Asset Quality					
Noncurrent Loans (% of Total Loan Type)		2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Construction & development	12.9%	7.2%	2.0%	7.6%	5.35
Closed-end 1-4 family residential	3.2%	1.7%	0.8%	1.6%	1.35
Home equity	1.3%	0.5%	0.2%	0.5%	0.35
Credit card	1.2%	0.3%	0.1%	0.1%	0.55
Other consumer	0.7%	0.3%	0.2%	0.3%	0.25
Commercial & Industrial	2.4%	1.5%	0.6%	1.3%	1.15
Commercial real estate Total loans	3.1% 3.7%	1.8%	0.7%	2.0%	1.2'
	1	2010	Q3 2008	Previous Quarter	Previous Year
Charge-Offs (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	2.3%	0.5%	0.1%	0.1%	0.35
Closed-end 1-4 family residential	0.3%	0.2%	0.1%	0.1%	0.15
Home equity	0.4%	0.1%	0.0%	0.0%	0.03
Credit card	9.6%	1.5%	1.8%	0.7%	1.6
Other consumer	0.7%	0.4%	0.5%	0.2%	0.5
Commercial & Industrial	0.8%	0.4%	0.2%	0.1%	0.3
Commercial real estate	0.4%	0.1%	0.0%	0.0%	0.0
Total loans	0.7%	0.3%	0.2%	0.1%	0.3
			Bank Holding Companies	Total Assets of Depository Institutions in	% of Total Assets of All Depository
Institutions in Gro	oup			Group	Institutions
			232	\$536,357	3.8

	02	2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$281,744	\$629	4.7%	0.0%	1.5%
Loans	\$188,438	\$417	-1.5%	-0.7%	-3.3%
Construction & development	\$20,390	\$36	-28.9%	-4.6%	-21.2%
Closed-end 1-4 family residential	\$42,173	\$80	0.8%	-0.1%	-2.5%
Home equity	\$8,289	\$15	10.9%	0.2%	2.5%
Credit card	\$365	\$0	-0.4%	1.1%	3.5%
Other consumer	\$7,478	\$9	-17.7%	-1.8%	-10.3%
Commercial & Industrial	\$23,958	\$47	-9.0%	-1.2%	-7.8%
Commercial real estate	\$62,193	\$137	8.3%	-0.2%	2.9%
Unused commitments	\$11,205	\$21	-71.1%	-2.1%	-66.79
Securitization outstanding principal	\$573	\$0	-3.4%	-1.4%	-13.89
Mortgage-backed securities (GSE and private issue)	\$21,721	\$33	-12.2%	-4.2%	-12.49
Asset-backed securities	\$90	\$0	-88.9%	-5.0%	-45.19
Other securities	\$87,112	\$169	11.0%	0.7%	7.99
Cash & balances due	\$19,073	\$33	95.5%	3.0%	30.99
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$4,079	\$0	39.7%	28.3%	-59.8%
Open-end HELOC originated for sale (quarter)	\$17	\$0	-69.7%	-3.6%	-71.29
Closed-end mortgage originations sold (quarter)	\$4,721	\$0	24.7%		-58.09
Open-end HELOC originations sold (quarter)	\$11	\$0	6.9%	-17.6%	935.49
Liabilities	6257.074	6573	a 40/	0.3%	1.20
Deposits	\$257,974	\$573	4.4%		1.39
	\$229,529	\$516	7.7%		2.89
Total other borrowings	\$16,437	\$29	-24.4%	-0.4%	-14.89
Equity					
Equity capital at quarter end	\$23,521	\$52	6.1%	1.7%	5.49
Performance Ratios				Median Levels	
Ratios		2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	8.5%	8.6%	8.9%	8.5%	8.4%
Tier 1 risk based capital ratio	11.8%	11.8%	11.3%	11.5%	11.09
Total risk based capital ratio	13.4%	13.3%	12.6%	12.9%	12.59
Return on equity <sup>2</sup>	1.8%	4.1%	7.8%	2.1%	3.39
Return on assets <sup>2</sup>	0.1%	0.3%	0.7%	0.2%	0.39
Net interest margin <sup>2</sup>	2.3%	2.3%	3.4%	1.1%	2.29
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	47.4%	64.0%	86.1%	66.2%	64.09
Loss provision to net charge-offs (qtr)	106.4%	125.1%	145.0%	130.6%	142.69
Net charge-offs to average loans and leases <sup>2</sup> 2. Quorterly, annualized.	0.7%	0.4%	0.2%	0.1%	0.39
Asset Quality Noncurrent Loans (% of Total Loan Type)	Q2	2010	Q3 2008	Previous Quarter	Previous Year
Noncarrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	14.6%	7.1%	1.9%	6.2%	6.49
Closed-end 1-4 family residential	3.0%	1.8%	0.9%	1.8%	1.59
Home equity	1.2%	0.2%	0.0%	0.3%	0.29
Credit card	1.1%	0.2%	0.2%	0.0%	0.39
Other consumer	0.8%	0.3%	0.3%	0.3%	0.39
Commercial & Industrial	2.4%	1.3%	0.7%	1.4%	1.29
Commercial real estate	3.5%	2.2%	0.8%	2.0%	1.59
Total loans	4.1%	2.7%	1.3%	2.6%	2.49
Charge-Offs (% of Total Loan Type)	Q2	2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Construction & development	1.8%	0.3%	0.1%	0.0%	0.29
Closed-end 1-4 family residential	0.4%	0.1%	0.1%	0.0%	0.19
Home equity	0.3%	0.0%	0.0%	0.0%	0.05
Credit card	7.1%	1.3%	1.4%	0.4%	1.15
Other consumer	0.7%	0.4%	0.6%	0.2%	0.45
Commercial & Industrial	0.8%	0.4%	0.2%	0.1%	0.3
Commercial real estate	0.3%	0.1%	0.0%	0.0%	0.05
Total loans	0.6%	0.3%	0.2%	0.1%	0.39
			Deals Halding Committee	Total Assets of Depository Institutions in	% of Total Assets of All Depository
Institutions in Gro	up		Bank Holding Companies	Group	Institutions
			439	\$281,744	2.09
		-			

# Appendix B: Notes to Y-9C Data Users

- Data are from the Consolidated Financial Statements for Bank Holding Companies Y-9C Report Form. Only top tier holding companies with \$500 million or more in consolidated assets are required to file Y-9C Reports.<sup>18</sup>
- Ally Financial Inc. (previously GMAC) is excluded from all groups as GMAC received TARP funds under the Automotive Industry Financing Program.
- Generally, data are not adjusted to reflect subsequent mergers between bank holding companies, which can contribute to shifts in reporting populations after the date of the merger. The data are only adjusted to reflect the acquisition of Wachovia Corporation (acquired by Wells Fargo & Company) and National City Corporation (acquired by PNC Financial Services Group) in fourth quarter 2008.
- Unused commitments include home equity lines, credit card lines, securities underwriting, other unused commitments, and unused commitments (unsecured and secured by real estate) to fund commercial real estate, construction, and land development.
- Securitization outstanding principal includes the principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.
- Residential Mortgage Origination data comes from schedule HC-P of the Y-9C, which is completed only by bank holding companies with \$1,000,000,000 or more in total assets; and by bank holding companies with less than \$1,000,000,000 in total assets with 1-4 family mortgage originations and purchases for resale exceeding \$10,000,000 two quarters in a row.
- Stock sales and related transactions equals the sale of perpetual preferred and common stock net of conversion or retirement of like stock plus sale of treasury stock net of purchase adjusted to provide quarterly figures.
- Weighted average performance ratios and median performance ratios were calculated for each group.
- The ratios ROE, ROA, net interest margin, net charge-offs to average loans are annualized.

<sup>&</sup>lt;sup>18</sup> In some cases, "BHCs meeting certain criteria may be required to file this report, regardless of size. However, when such BHCs own or control, or are owned or controlled by, other BHCs, only top-tier holding companies must file this report for the consolidated holding company organization." See The Federal Reserve Board's "Reporting Forms" page for more detailed information (<u>http://federalreserve.gov/reportforms/default.cfm</u>).

- Coverage ratio equals the allowance for loan and lease losses as a percentage of nonaccrual loans or loans past due 90 or more days and still accruing.
- Gross charge-off rates use average of period end assets for denominator and are adjusted to provide quarterly figures.

**Source: Treasury Analysis of Y-9C Data**