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

#### Introduction

From 2008 through 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 better understand 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 third quarter 2010 data as aggregate and median levels and present median changes from third quarter 2008 (the quarter prior to the inception of CPP), third quarter 2009 (the previous year), and second 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 third 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<sup>6</sup>:

- CPP (I) Assets greater than \$100 billion.
- CPP (II) Assets between \$10 billion and \$100 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 third quarter 2010.

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

<sup>&</sup>lt;sup>6</sup> Since the 2Q 2010 report, Sonoma Valley Bancorp has been placed in receivership and South Financial Group, Inc was acquired by Toronto-Dominion Bank which is a foreign owned (24.9% or higher) institution. Both are no longer included in the CPP analysis.

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

Three groups of entities not receiving CPP funds have been created for this report<sup>7</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 solely from 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>7</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	Description <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 \$100 billion	13	0	\$7,700,104	63%
Group II	CPP Participants with assets between \$10 and \$100 billion	38	3	\$1,225,499	10%
Group III	CPP Participants with assets between \$1 and \$10 billion	162	20	\$476,999	4%
Group IV	CPP Participants with assets under \$1 billion	352	113	\$170,840	1%
Group V	Non-CPP Participants with assets between \$10 and \$100 billion	13	17	\$730,287	6%
Group VI	Non-CPP Participants with assets between \$1 and \$10 billion	235	113	\$839,393	7%
Group VII	Non-CPP Participants with assets under \$1 billion	4,015	1,852	\$1,174,098	10%

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 third 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 10.1% growth in total assets and Non-CPP institutions had 8.3% growth in total assets.

#### Loan Growth<sup>8</sup>

All asset size groups (CPP and Non-CPP) experienced a decrease in total loans with the exception of institutions with under \$1 billion in assets, for which CPP institutions grew at 2.1% while Non-CPP institutions grew at 2.7%.

<sup>&</sup>lt;sup>8</sup> All loan growth figures refer to the change in outstanding loan balances.

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 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>9</sup>). 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 commercial real estate loans and non-CPP institutions also had growth in credit card loans. For institutions between \$1 and \$10 billion in assets, there was growth in 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>10</sup>

In all asset groups, closed-end mortgage originations for sale and closed-end originations sold increased. 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.

#### Securities on Balance Sheet

Most groups experienced growth in mortgage-backed securities (MBS) with the exception of Non-CPP institutions with assets under \$1 billion. Asset-backed securities (ABS) had negative growth in 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 except institutions with assets over \$100 billion.

#### 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 (14.7%) and the smallest growth was in CPP institutions with over \$100 billion in assets (2.5%).

Total other borrowings<sup>11</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

<sup>&</sup>lt;sup>9</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>10</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).

<sup>&</sup>lt;sup>11</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

institutions with between \$10 and \$100 billion in assets (-47.8%). The largest decrease in FHLB advances was in CPP institutions with over \$100 billion in assets (-67.1%).

#### 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>12</sup>

#### Capital Ratios

In third quarter 2010, Non-CPP institutions with under \$1 billion in assets had the highest median tier one leverage ratio, median tier one risk based capital ratio, and median total risk based capital ratio. Groups experienced growth in these capital ratios with the exception of Non-CPP institutions with assets under \$1 billion in assets in median tier one leverage ratio and median tier one 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 third quarter 2010. CPP institutions with between \$1 and \$10 billion in assets had no change in the median net interest margin. CPP institutions with less than \$1 billion in assets had no change in the median return on assets and Non-CPP institutions with less than \$1 billion in assets or median net interest margin.

#### 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 third quarter 2010, Non-CPP institutions with assets under \$1 billion had the highest median coverage ratio (76.0%), while CPP institutions with assets between \$1 billion and \$10 billion in assets had the lowest median coverage ratio (56.0%).

The median ratio of loss provisions to net charge-offs (for the quarter) decreased across all groups (CPP and Non-CPP). 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 (112.1%), while CPP institutions with over \$100 billion in assets had the lowest median ratio (77.0%).

subordinated notes and debentures. This item includes mortgage indebtedness and obligations under capitalized leases.

<sup>&</sup>lt;sup>12</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.

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 third 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 third quarter 2010.

#### Asset Quality: Gross Charge-offs

With few exceptions, gross charge-offs as a percentage of loans (within loan category) increased in all groups and loan categories in third quarter 2010.

#### I. CPP Depository Institutions with Assets Greater than \$100 ${\rm Billion}^1$

Selected balance and off-balance sheet items		Q3 2010	ı	Median % Change	
Selected balance and off-balance sheet items	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$7,700,104	\$204,484	-7.75%	1.61%	1.0
Loans	\$3,947,264	\$128,583	-10.21%	0.42%	-1.3
Construction & development	\$117,137	\$5,502	-48.01%	-8.42%	-26.8
Closed-end 1-4 family residential	\$1,000,601	\$29,309	-11.14%	0.56%	-1.8
Home equity	\$433,099	\$15,292	-2.64%	-1.09%	-4.4
Credit card <sup>2</sup>	\$514,243	\$3,415	47.56%	-1.25%	37.0
Other consumer	\$358,952	\$15,397	-0.99%	2.13%	7.1
Commercial & Industrial	\$646,681	\$23,624	-24.94%	0.97%	-5.8
Commercial real estate	\$280,409	\$19,012	-5.17%	-1.73%	-3.7
Unused commitments	\$4,168,708	\$100,126	-19.30%	0.07%	-4.1
Securitization outstanding principal	\$944,614	\$1,068	-57.35%	-4.67%	-48.3
Mortgage-backed securities (GSE and private issue)	\$831,583	\$33,868	20.22%	3.39%	8.6
Asset-backed securities	\$101,151	\$3,703	-2.44%	-0.58%	8.1
Other securities	\$527,239	\$12,451	102.79%	1.34%	1.8
Cash & balances due	\$549,869	\$5,804	-18.65%	-12.53%	-11.2
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$351,947	\$5,193	92.05%	27.24%	3.2
Open-end HELOC originated for sale (quarter)	\$6,100	\$0	69.33%	37.09%	-43.1
Closed-end mortgage originations sold (quarter)	\$333,259	\$4,833	16.32%	30.69%	-33.1
Open-end HELOC originations sold (quarter)	\$6,771	\$0	-100.00%	17.48%	-11.2
Liabilities	\$6,843,261	\$184,472	-8.09%	1.79%	0.8
Deposits	\$5,031,090	\$154,313	2.52%	1.88%	1.1
Total other borrowings	\$1,164,402	\$26,115	-40.78%	-0.15%	-4.5
FHLB advances	\$1,104,402	\$7,106	-67.12%	-0.13%	-39.0
Em.it.,					
E <b>quity</b> Equity capital at quarter end	\$844,077	\$28,022	12.09%	1.51%	6.4
Performance Ratios				Median Levels	
	1	Q3 2010	Q3 2008	Previous Quarter	Previous Year
Ratios	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	8.27%	8.52%	7.14%	8.31%	8.4
Fier 1 risk based capital ratio	11.60%	11.59%	8.89%	11.72%	10.
Total risk based capital ratio	14.72%	14.93%	11.70%	15.09%	14.2
Return on equity <sup>3</sup>	3.22%	7.47%	5.56%	8.10%	3.6
Return on assets <sup>3</sup>	0.35%	0.82%	0.74%	0.94%	0.3
Net interest margin <sup>3</sup>	3.90%	4.05%	3.46%	3.99%	3.5
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	67.76%	65.30%	75.66%	66.95%	59.8
Loss provision to net charge-offs (qtr)	76.74%	77.00%	146.08%	94.83%	122.4
Net charge-offs to average loans and leases <sup>3</sup>	2.86%	2.81%	1.60%	2.41%	2.8
3. Quarterly, annualized.					
Asset Quality	1	Q3 2010	Q3 2008	Previous Quarter	Previous Year
Noncurrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	18.14%	16.79%	7.41%	19.14%	16.3
Closed-end 1-4 family residential	14.27%	9.55%	5.01%	10.22%	9.3
Home equity	2.15%	1.81%	1.26%	1.61%	1.0
Credit card	2.39%	2.55%	2.28%	2.80%	3.3
Other consumer	1.99%	1.44%	0.63%	1.19%	1.0
Commercial & Industrial	3.12%	2.09%	0.88%	2.45%	2.3
Commercial real estate	5.52%	4.23%	1.08%	4.79%	3.0
Total loans	6.08%	4.23%	2.37%	5.04%	
	1	Q3 2010	Q3 2008	Previous Quarter	5.: Previous Year
Charge-Offs (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
	1.67%	1.19%	0.64%	1.11%	1.2
Construction & development					0.4
Closed-end 1-4 family residential	0.46%	0.44%	0.39%	0.48%	
Closed-end 1-4 family residential Home equity	0.46% 0.77%	0.64%	0.49%	0.68%	0.
Closed-end 1-4 family residential Home equity Credit card	0.46% 0.77% 2.46%	0.64%	0.49% 1.50%	0.68% 2.81%	0.
Closed-end 1-4 family residential Hame equity Credit card Other consumer	0.46% 0.77% 2.46% 0.70%	0.64% 2.43% 0.36%	0.49% 1.50% 0.42%	0.68% 2.81% 0.48%	0.4 2.7 0.5
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	0.46% 0.77% 2.46% 0.70% 0.50%	0.64% 2.43% 0.36% 0.42%	0.49% 1.50% 0.42% 0.20%	0.68% 2.81% 0.48% 0.51%	0.4 2.7 0.9
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	0.46% 0.77% 2.46% 0.70% 0.50% 0.44%	0.64% 2.43% 0.36% 0.42% 0.44%	0.49% 1.50% 0.42% 0.20% 0.04%	0.68% 2.81% 0.48% 0.51% 0.30%	0.6 2.7 0.5 0.7 0.2
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	0.46% 0.77% 2.46% 0.70% 0.50%	0.64% 2.43% 0.36% 0.42%	0.49% 1.50% 0.42% 0.20%	0.68% 2.81% 0.48% 0.51%	0.6 2.7 0.5
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	0.46% 0.77% 2.46% 0.70% 0.50% 0.44%	0.64% 2.43% 0.36% 0.42% 0.44%	0.49% 1.50% 0.42% 0.20% 0.04%	0.68% 2.81% 0.48% 0.51% 0.30%	0.( 2.: 0.: 0.: 0.:

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

13

0

7,700,104

Source: Call and Thrift Financial Report Data

63.2%

II. CPP Depository Institutions with Assets Between \$10 Billion and \$100 Billion <sup>1</sup>	

		Q3 2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$1,225,499	\$16,758	-2.02%	0.10%	-2.47
Loans	\$704,355	\$10,248	-12.45%	-0.92%	-8.16
Construction & development	\$48,106	\$736	-48.24%	-8.23%	-36.239
Closed-end 1-4 family residential	\$112,794	\$2,069	-7.76%	-0.21%	-2.53
Home equity	\$50,323	\$530	7.45%	-0.63%	-2.709
Credit card	\$69,501	\$1	-9.29%	-1.05%	-5.069
Other consumer	\$44,390	\$311	-15.35%	-0.59%	-7.919
Commercial & Industrial	\$157,381	\$2,217	-19.03%	-0.45%	-9.779
Commercial real estate	\$145,637	\$2,509	1.76%	-0.05%	-2.479
Unused commitments	\$663,159	\$3,595	-21.00%	-0.78%	-8.285
Securitization outstanding principal	\$57,068	\$0	-41.16%	-5.03%	-20.65
Mortgage-backed securities (GSE and private issue)	\$123,001	\$2,162	8.69%	-0.08%	0.389
Asset-backed securities	\$5,412	\$0	-62.97%	-2.37%	-14.969
Other securities	\$75,357	\$893	13.31%	1.98%	-5.049
Cash & balances due	\$138,125	\$989	115.02%	-2.01%	16.899
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$8,680	\$53	113.17%	33.76%	-6.019
Open-end HELOC originated for sale (quarter)	\$11	\$0	-60.72%	-58.36%	-12.399
Closed-end mortgage originations sold (quarter)	\$7,372	\$44	80.89%	25.41%	-27.789
Open-end HELOC originations sold (quarter)	\$27	\$0	-10.28%	0.56%	-33.009
Liabilities	\$1,079,056	\$15,174	-3.19%	-0.33%	-3.779
Deposits	\$859,829	\$12,594	7.44%	-0.07%	-0.389
Total other borrowings	\$144,470	\$2,143	-47.76%	-4.25%	-27.969
FHLB advances	\$30,547	\$420	-53.15%	-6.37%	-33.669
Equity					
Equity capital at quarter end	\$144,566	\$1,963	16.57%	1.94%	9.599
Performance Ratios				Median Levels	
Ratios		Q3 2010	Q3 2008	Previous Quarter	Previous Year
10105	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	10.49%	8.90%	7.78%	8.50%	8.179
Tier 1 risk based capital ratio	13.02%	12.22%	9.37%	11.84%	10.249
Total risk based capital ratio	15.96%	14.51%	11.29%	14.25%	12.069
Return on equity <sup>2</sup>	5.09%	6.52%	1.82%	3.46%	-3.90
Return on assets <sup>2</sup>	0.59%	0.67%	0.18%	0.42%	-0.429
Net interest margin <sup>2</sup>	3.47%	3.48%	3.34%	3.47%	3.229
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	72.80%	64.82%	75.98%	69.04%	56.829
Loss provision to net charge-offs (qtr)	79.21%	96.21%	180.30%	102.54%	129.969
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	2.65%	1.42%	0.89%	1.61%	2.789
Asset Quality					
Noncurrent Loans (% of Total Loan Type)		Q3 2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Construction & development	18.85%	15.40%	6.38%	15.68%	15.909
Closed-end 1-4 family residential	6.84%	3.95%	1.53%	3.64%	3.479
Home equity	1.11%	1.04%	0.68%	0.97%	1.059
Credit card	2.59%	1.00%	0.95%	1.04%	1.299
Other consumer	1.25%	0.73%	0.47%	0.64%	0.779
Commercial & Industrial	2.33%	1.97%	0.78%	2.22%	2.209
Commercial real estate Total loans	4.58% 4.59%	3.73% 3.59%	0.96%	3.35% 3.94%	2.839
	4.35%	Q3 2010	Q3 2008	Previous Quarter	Previous Year
Charge-Offs (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	2.02%	1.51%	0.64%	1.31%	1.819
Closed-end 1-4 family residential	0.43%	0.22%	0.05%	0.27%	0.299
Home equity	0.41%	0.22%	0.07%	0.27%	0.249
Credit card	1.89%	0.91%	0.88%	1.06%	1.329
Other consumer	0.44%	0.34%	0.28%	0.39%	0.49
Commercial & Industrial	0.63%	0.37%	0.13%	0.47%	0.76
	0.54%	0.35%	0.05%	0.26%	0.18
Commercial real estate					
Commercial real estate Total loans	0.74%	0.38%	0.24%	0.42%	0.719
Total loans			Independent Depository	Total Assets of Depository	% of Total Assets of All
		0.38% Bank Holding Companies 38			0.719 % of Total Assets of All Depository Institutions 10.19

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

		Q3 2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions	\$ millions			
	(aggregate)	(median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$476,999	\$1,973	3.12%	-0.11%	-1.53
Loans	\$327,288	\$1,331	-6.20%	-1.31%	-5.36
Construction & development	\$35,023	\$129	-37.49%	-6.44%	-25.94
Closed-end 1-4 family residential	\$64,518	\$266	-5.45%	-0.96%	-3.89
Home equity	\$19,552	\$67	5.50%	-0.58%	-1.52
Credit card	\$294	\$0	-12.29%	0.28%	-2.42
Other consumer	\$14,958	\$29	-26.67%	-3.33%	-16.88
Commercial & Industrial	\$50,106	\$161	-15.60%	-2.50%	-8.41
Commercial real estate	\$111,919	\$444	7.20%	-0.52%	1.18
Unused commitments	\$63,028	\$211	-23.05%	-0.59%	-8.31
Securitization outstanding principal	\$223	\$0	-46.72%	-1.63%	-13.33
Mortgage-backed securities (GSE and private issue)	\$47,217	\$160	26.20%	-1.22%	-2.12
Asset-backed securities	\$66	\$0	-100.00%	-1.28%	-40.00
Other securities	\$32,817	\$134	15.17%	-2.52%	-1.16
Cash & balances due	\$32,604	\$97	88.82%	1.53%	20.96
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$18,950	\$20	119.96%	47.82%	25.73
Open-end HELOC originated for sale (quarter)	\$5	\$0	-83.51%	8.21%	-30.29
Closed-end mortgage originations sold (quarter)	\$17,799	\$19	88.87%	44.87%	-0.83
Open-end HELOC originations sold (quarter)	\$0	\$0	0.00%	0.00%	0.00
Liabilities	\$426,699	\$1,772	2.07%	-0.46%	-1.65
Deposits	\$381,433	\$1,628	9.15%	-0.49%	0.89
Total other borrowings	\$39,121	\$145	-41.37%	-1.54%	-17.75
FHLB advances	\$18,235	\$72	-47.98%	-0.65%	-22.10
Equity					
Equity capital at quarter end	\$49,944	\$190	13.42%	1.13%	2.13
Performance Ratios				Median Levels	
Ratios	,	Q3 2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	8.99%	8.86%	8.21%	8.69%	8.75
Tier 1 risk based capital ratio	12.46%	11.81%	9.85%	11.58%	11.06
Total risk based capital ratio	13.86%	13.15%	11.04%	12.86%	12.39
Return on equity <sup>2</sup>	-1.40%	4.98%	4.72%	3.76%	2.34
Return on assets <sup>2</sup>	-0.15%	0.54%	0.48%	0.42%	0.23
Net interest margin <sup>2</sup>	3.74%	3.83%	3.66%	3.76%	3.52
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	49.19%	55.95%	78.09%	58.11%	57.18
Loss provision to net charge-offs (qtr)	100.17%	105.99%	149.39%	112.58%	132.40
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	2.05%	1.34%	0.51%	1.17%	1.13
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	ļ,	Q3 2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Construction Onderstanding					8.87
Construction & development	16.59%	11.97%	4.16%	11.06%	
Closed-end 1-4 family residential	3.70%	3.02%	1.27%	2.85%	2.81
Closed-end 1-4 family residential Home equity					2.81 0.59
Closed-end 1-4 family residential Home equity Credit card	3.70% 1.41% 0.95%	3.02% 0.83% 0.00%	1.27% 0.34% 0.00%	2.85% 0.79% 0.00%	0.59
Clased-end 1-4 family residential Home equity Credit card Other consumer	3.70% 1.41% 0.95% 1.92%	3.02% 0.83% 0.00% 0.51%	1.27% 0.34% 0.00% 0.42%	2.85% 0.79% 0.00% 0.48%	0.59 0.00 0.54
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	3.70% 1.41% 0.95% 1.92% 2.68%	3.02% 0.83% 0.00% 0.51% 1.80%	1.27% 0.34% 0.00% 0.42% 0.90%	2.85% 0.79% 0.00% 0.48% 1.78%	0.59 0.00 0.54 1.99
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	3.70% 1.41% 0.95% 1.92% 2.68% 4.12%	3.02% 0.83% 0.00% 0.51% 1.80% 2.99%	1.27% 0.34% 0.00% 0.42% 0.90% 0.79%	2.85% 0.79% 0.00% 0.48% 1.78% 2.73%	0.59 0.00 0.54 1.99 2.19
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	3.70% 1.41% 0.95% 1.92% 2.68% 4.12% 4.79%	3.02% 0.83% 0.00% 0.51% 1.80% 2.99% 3.55%	1.27% 0.34% 0.00% 0.42% 0.90% 0.79% 1.69%	2.85% 0.79% 0.00% 0.48% 2.73% 3.59%	0.59 0.00 0.54 1.99 2.19 3.31
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	3.70% 1.41% 0.95% 1.92% 2.68% 4.12% 4.79%	3.02% 0.83% 0.00% 0.51% 1.80% 2.99%	1.27% 0.34% 0.00% 0.42% 0.90% 0.79%	2.85% 0.79% 0.00% 0.48% 1.78% 2.73%	0.59 0.00 0.54 1.99 2.19
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total Ioans	3.70% 1.41% 0.95% 1.92% 2.68% 4.12% 4.79%	3.02% 0.83% 0.00% 0.51% 1.80% 2.99% 3.55% Q3 2010	1.27% 0.34% 0.00% 0.42% 0.90% 0.79% 1.69% Q3 2008	2.85% 0.79% 0.00% 0.48% 1.78% 2.73% 3.59% Previous Quarter	0.59 0.00 0.54 1.99 2.19 3.31 <b>Previous Year</b>
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)	3.70% 1.41% 0.95% 1.92% 2.68% 4.12% 4.79% Weighted Average	3.02% 0.83% 0.00% 0.51% 1.80% 2.99% 3.55% Q3 2010 Median	1.27% 0.34% 0.00% 0.42% 0.90% 0.90% 1.69% Q3 2008 Median	2.85% 0.79% 0.00% 0.48% 1.78% 2.73% 3.59% Previous Quarter Median	0.59 0.00 0.54 1.99 2.19 3.31 <b>Previous Year</b> Median
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	3.70% 1.41% 0.95% 1.92% 2.68% 4.12% 4.79% Weighted Average 1.82%	3.02% 0.83% 0.00% 0.51% 1.80% 2.99% 3.55% Q3 2010 Median 0.75%	1.27% 0.34% 0.00% 0.42% 0.90% 0.79% 1.69% Q3 2008 Median 0.15%	2.85% 0.79% 0.00% 0.48% 1.78% 2.73% 3.59% Previous Quarter Median 0.76%	0.55 0.00 0.54 1.95 2.15 3.31 <b>Previous Year</b> Median 0.48
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	3.70% 1.41% 0.95% 2.68% 4.12% 4.79% Weighted Average 1.82% 0.31% 0.28%	3.02% 0.83% 0.00% 0.51% 2.99% 3.55% Q3 2010 Median 0.75% 0.17% 0.09%	1.27% 0.34% 0.00% 0.42% 0.90% 0.79% 1.69% Q3 2008 Median 0.15% 0.04% 0.01%	2.85% 0.79% 0.00% 0.48% 1.78% 2.73% 3.59% Previous Quarter Median 0.76% 0.18% 0.09%	0.55 0.00 0.54 1.95 2.15 3.31 <b>Previous Year</b> Median 0.48 0.48 0.48
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	3.70% 1.41% 0.55% 1.92% 2.68% 4.12% 4.79% Weighted Average 1.82% 0.31% 0.28% 1.29%	3.02% 0.83% 0.00% 0.51% 1.80% 3.55% Q3 2010 Median 0.75% 0.17% 0.09% 0.26%	1.27% 0.34% 0.00% 0.42% 0.90% 1.69% Q3 2008 Median 0.15% 0.04% 0.01%	2.85% 0.79% 0.00% 0.48% 1.78% 2.73% 3.59% Previous Quarter Median 0.76% 0.18% 0.09% 0.63%	0.55 0.00 1.95 2.115 3.33 <b>Previous Year</b> Median 0.44 0.05 0.95
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 Home equity Credit card	3.70% 1.41% 0.55% 1.92% 2.68% 4.12% 4.79% Weighted Average 1.82% 0.31% 0.28% 1.29% 0.34%	3.02% 0.83% 0.00% 0.51% 1.80% 2.99% 3.55% Q3 2010 0.75% 0.17% 0.09% 0.26% 0.32%	1.27% 0.34% 0.00% 0.42% 0.90% 0.79% <b>Q3 2008</b> Median 0.15% 0.01% 0.01% 0.30% 0.32%	2.85% 0.79% 0.00% 0.48% 2.73% 3.59% Previous Quarter Median 0.76% 0.18% 0.09% 0.63% 0.33%	0.55 0.00 0.54 1.95 2.10 3.33 <b>Previous Year</b> 0.44 0.14 0.04 0.04 0.04 0.04 0.04 0.04
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 Home equity Credit card Other consumer Commercial & Industrial	3.70% 1.41% 0.95% 2.68% 4.12% 4.79% Weighted Average 1.82% 0.31% 0.28% 1.29% 0.34% 0.55%	3.02% 0.83% 0.00% 0.51% 2.99% 3.55% Q3 2010 Median 0.75% 0.17% 0.09% 0.26% 0.32% 0.30%	1.27% 0.34% 0.00% 0.42% 0.79% 1.69% Q3 2008 Median 0.15% 0.04% 0.01% 0.30% 0.32% 0.18%	2.85% 0.79% 0.00% 0.48% 2.73% 3.59% Previous Quarter Median 0.76% 0.18% 0.09% 0.63% 0.33%	0.55 0.00 0.54 1.95 2.15 3.32 <b>Previous Year</b> 0.44 0.14 0.05 0.99 0.44 0.32
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 Home equity Credit card Other consumer	3.70% 1.41% 0.55% 1.92% 2.68% 4.12% 4.79% Weighted Average 1.82% 0.31% 0.28% 1.29% 0.34%	3.02% 0.83% 0.00% 0.51% 1.80% 2.99% 3.55% Q3 2010 0.75% 0.17% 0.09% 0.26% 0.32%	1.27% 0.34% 0.00% 0.42% 0.90% 0.79% <b>Q3 2008</b> Median 0.15% 0.01% 0.01% 0.30% 0.32%	2.85% 0.79% 0.00% 0.48% 2.73% 3.59% Previous Quarter Median 0.76% 0.18% 0.09% 0.63% 0.33%	0.55 0.00 0.54 1.95 2.15 3.31 <b>Previous Year</b> Median 0.48 0.14
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 Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	3.70% 1.41% 0.95% 1.92% 2.68% 4.12% 4.12% 4.79% Weighted Average 1.82% 0.31% 0.28% 0.31% 0.28% 0.34% 0.55% 0.38%	3.02% 0.83% 0.00% 0.51% 2.99% 3.55% Q3 2010 Median 0.75% 0.17% 0.09% 0.26% 0.32% 0.32% 0.30%	1.27% 0.34% 0.00% 0.42% 0.90% 0.79% 1.69% 0.32008 0.15% 0.04% 0.01% 0.30% 0.32% 0.38% 0.08	2.85% 0.79% 0.00% 0.48% 2.73% 3.59% Previous Quarter Median 0.76% 0.18% 0.09% 0.63% 0.33% 0.30% 0.30%	0.55 0.00 0.54 1.95 3.31 <b>Previous Year</b> Median 0.44 0.14 0.05 0.91 0.42 0.33 0.42 0.33 0.07

#### III. CPP Depository Institutions with Assets Between \$1 Billion and \$10 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.

IV. CPP Depository Institutions with Assets Less Than \$1 Billion <sup>1</sup>

		Q3 2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$170,840	\$292	10.07%	0.04%	2.24
Loans	\$120,673	\$209	2.11%	-0.74%	-2.23
Construction & development	\$12,982	\$17	-32.06%	-4.48%	-20.12
Closed-end 1-4 family residential	\$24,922	\$35	11.77%	0.34%	1.29
Home equity	\$6,824	\$8	15.49%	-0.19%	1.51
Credit card	\$90	\$0	-4.09%	-0.25%	0.07
Other consumer	\$3,554	\$3	-18.69%	-2.82%	-12.01
Commercial & Industrial	\$17,876	\$26	-7.08%	-2.35%	-6.36
Commercial real estate	\$42,940	\$68	14.61%	-0.35%	3.61
Unused commitments	\$17,695	\$28	-18.54%	-1.56%	-7.79
Securitization outstanding principal	\$26	\$0	-5.38%	1.10%	19.49
Mortgage-backed securities (GSE and private issue)	\$13,366	\$12	1.58%	-4.03%	-11.53
Asset-backed securities	\$22	\$0	-100.00%	-0.48%	-23.71
Other securities	\$12,603	\$17	15.36%	-0.31%	3.94
Cash & balances due	\$12,009	\$16	126.96%	0.37%	28.44
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$4,765	\$0	125.28%	52.82%	39.25
Open-end HELOC originated for sale (quarter)	\$0	\$0 \$0	-100.00%	0.00%	-100.00
Closed-end mortgage originations sold (quarter)	\$4,537	\$0	110.61%	52.82%	28.47
Open-end HELOC originations sold (quarter)	\$0	\$0 \$0	-100.00%	0.00%	0.00
Liabilities	\$154,063	\$266	9.18%	0.05%	2.41
Deposits	\$139,269	\$200	9.18%	0.03%	4.49
Total other borrowings	\$13,453	\$16	-29.71%	-0.26%	-16.01
FHLB advances	\$9,163	\$11	-31.98%	0.00%	-15.38
Equity					
Equity capital at quarter end	\$16,768	\$28	22.08%	1.04%	3.35
Performance Ratios	1			Median Levels	
Ratios		Q3 2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.14%	9.05%	8.84%	9.10%	9.20
Tier 1 risk based capital ratio	12.35%	12.20%	10.75%	12.12%	11.89
Total risk based capital ratio	13.66%	13.52%	12.01%	13.39%	13.19
Return on equity <sup>2</sup>	-1.82%	3.74%	3.29%	3.51%	2.07
Return on assets <sup>2</sup>	-0.18%	0.36%	0.33%	0.34%	0.20
Net interest margin <sup>2</sup>	3.84%	3.85%	3.70%	3.80%	3.69
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	53.26%	61.29%	93.74%	64.63%	61.48
Loss provision to net charge-offs (qtr)	114.86%	110.92%	146.22%	105.81%	148.2
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	1.41%	0.65%	0.16%	0.67%	0.5
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	ļ	Q3 2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Construction & development	12.11%			6.48%	4.99
		6.46%	1.55%		
Closed-end 1-4 family residential	3.50%	2.04%	0.50%	1.87%	1.63
Closed-end 1-4 family residential Home equity	3.50% 1.29%	2.04% 0.14%	0.50% 0.00%	1.87% 0.00%	1.6: 0.0
Closed-end 1-4 family residential Home equity Credit card	3.50% 1.29% 1.02%	2.04% 0.14% 0.00%	0.50% 0.00% 0.00%	1.87% 0.00% 0.00%	1.6: 0.00 0.2:
Closed-end 1-4 family residential Home equity Credit card Other consumer	3.50% 1.29% 1.02% 1.00%	2.04% 0.14% 0.00% 0.15%	0.50% 0.00% 0.00% 0.09%	1.87% 0.00% 0.00% 0.13%	1.6: 0.00 0.2: 0.10
Closed-end 1-4 family residential Home equity Credit card	3.50% 1.29% 1.02%	2.04% 0.14% 0.00%	0.50% 0.00% 0.00%	1.87% 0.00% 0.00%	1.6: 0.00 0.2: 0.10
Closed-end 1-4 family residential Home equity Credit card Other consumer	3.50% 1.29% 1.02% 1.00%	2.04% 0.14% 0.00% 0.15%	0.50% 0.00% 0.00% 0.09%	1.87% 0.00% 0.00% 0.13%	1.6: 0.00 0.2:
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	3.50% 1.29% 1.02% 1.00% 2.75%	2.04% 0.14% 0.00% 1.13% 1.33% 1.94% 3.09%	0.50% 0.00% 0.09% 0.40% 0.20% 1.14%	1.87% 0.00% 0.03% 1.47% 1.75% 2.89%	1.6 0.0 0.2 0.1 1.1 1.0 2.5
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	3.50% 1.29% 1.02% 1.00% 2.75% 3.23%	2.04% 0.14% 0.00% 0.15% 1.33% 1.94%	0.50% 0.00% 0.09% 0.40% 0.20%	1.87% 0.00% 0.13% 1.47% 1.75%	1.6 0.0 0.2 0.1 1.1 1.0
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Total loans	3.50% 1.29% 1.02% 2.75% 3.23% 3.96%	2.04% 0.14% 0.00% 0.15% 1.33% 1.94% 3.09% Q3 2010	0.50% 0.00% 0.00% 0.40% 0.40% 0.20% 1.14% Q3 2008	1.87% 0.00% 0.03% 1.47% 1.75% 2.89% Previous Quarter	1.6 0.0 0.2 0.1 1.0 2.5 Previous Year
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)	3.50% 1.29% 1.02% 1.00% 2.75% 3.23% 3.96% Weighted Average	2.04% 0.14% 0.00% 0.15% 1.33% 1.94% 3.09% Q3 2010 Median	0.50% 0.00% 0.09% 0.40% 0.20% 1.14% Q3 2008 Median	1.87% 0.00% 0.13% 1.47% 2.89% Previous Quarter Median	1.6 0.0 0.2 0.1 1.1 1.0 2.5 Previous Year Median 0.00
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate Tatal loans tharge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential	3.50% 1.29% 1.02% 1.00% 2.75% 3.23% 3.96% Weighted Average 1.09%	2.04% 0.14% 0.00% 0.15% 1.33% 1.94% 3.09% Q3 2010 Median 0.00%	0.50% 0.00% 0.09% 0.40% 0.20% 1.14% Q3 2008 Median 0.00%	1.87% 0.00% 0.13% 1.47% 2.89% Previous Quarter Median 0.00%	1.6 0.0 0.2 0.1 1.1 1.0 2.5 Previous Year Median 0.0 0.0
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	3.50% 1.29% 1.02% 1.00% 2.75% 3.23% 3.96% Weighted Average 1.09% 0.25% 0.22%	2.04% 0.14% 0.00% 1.33% 1.94% 3.09% Q3 2010 Median 0.00% 0.00%	0.50% 0.00% 0.09% 0.20% 1.14% Q3 2008 Median 0.00% 0.00%	1.87% 0.00% 0.03% 1.47% 1.75% 2.89% Previous Quarter Median 0.00% 0.06%	1.6 0.0 0.2 0.1 1.1 1.0 2.5 Previous Year Median 0.0 0.0
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial kindustrial Commercial real estate Total loans harge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card	3.50% 1.29% 1.02% 1.00% 2.75% 3.23% 3.96% Weighted Average 1.09% 0.25% 0.22% 0.83%	2.04% 0.14% 0.00% 0.15% 1.33% 3.09% Q3 2010 Median 0.00% 0.06% 0.00%	0.50% 0.00% 0.00% 0.40% 0.20% 1.14% Q3 2008 Median 0.00% 0.00% 0.00%	1.87% 0.00% 0.03% 1.47% 1.75% 2.89% Previous Quarter Median 0.00% 0.06% 0.00% 0.00% 0.29%	1.6 0.0 0.2 0.1 1.1 1.0 2.5 Previous Year Median 0.0 0.0 0.0 0.0 0.0
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial kaludustrial Commercial real estate Total loans harge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer	3.50% 1.29% 1.02% 2.75% 3.23% 3.96% Weighted Average 1.09% 0.25% 0.25% 0.83% 0.46%	2.04% 0.14% 0.00% 0.15% 1.33% 3.09% Q3 2010 Median 0.00% 0.00% 0.19% 0.08%	0.50% 0.00% 0.09% 0.20% 1.14% Q3 2008 Median 0.00% 0.00% 0.00% 0.00%	1.87% 0.00% 0.03% 1.47% 2.89% Previous Quarter Median 0.00% 0.06% 0.00% 0.06% 0.00%	1.6 0.0 0.2 0.1 1.1 1.0 2.5 Previous Year Median 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
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 Comsumer Commercial & Industrial	3.50% 1.29% 1.02% 1.00% 2.75% 3.23% 3.96% Weighted Average 1.09% 0.25% 0.22% 0.83% 0.25% 0.46%	2.04% 0.14% 0.00% 1.33% 1.94% 3.09% Q3 2010 Median 0.00% 0.06% 0.00% 0.08% 0.08%	0.50% 0.00% 0.00% 0.20% 0.20% 0.20% 0.20% 0.00% 0.00% 0.00% 0.00% 0.16% 0.07% 0.00%	1.87% 0.00% 0.00% 0.13% 1.47% 1.75% 2.89% Previous Quarter Median 0.00% 0.06% 0.00% 0.06% 0.08% 0.08% 0.12%	1.6 0.0 0.2 0.1 1.1 1.0 2.5 Previous Year Median 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial kaludustrial Commercial real estate Total loans harge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer	3.50% 1.29% 1.02% 2.75% 3.23% 3.96% Weighted Average 1.09% 0.25% 0.25% 0.83% 0.46%	2.04% 0.14% 0.00% 0.15% 1.33% 3.09% Q3 2010 Median 0.00% 0.00% 0.19% 0.08%	0.50% 0.00% 0.09% 0.20% 1.14% Q3 2008 Median 0.00% 0.00% 0.00% 0.00%	1.87% 0.00% 0.03% 1.47% 2.89% Previous Quarter Median 0.00% 0.06% 0.00% 0.06% 0.00%	1.6 0.0 0.2 0.1 1.1 1.0 2.5 Previous Year Median 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.
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 Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	3.50% 1.29% 1.02% 1.00% 2.75% 3.23% 3.96% Weighted Average 1.09% 0.25% 0.22% 0.83% 0.46% 0.46% 0.46% 0.20%	2.04% 0.14% 0.00% 1.33% 1.94% 3.09% Q3 2010 Median 0.00% 0.06% 0.00% 0.19% 0.08% 0.09%	0.50% 0.00% 0.00% 0.40% 0.20% 1.14% Q3 2008 Median 0.00% 0.00% 0.00% 0.16% 0.07% 0.00% 0.00%	1.87% 0.00% 0.03% 1.47% 1.75% 2.89% Previous Quarter Median 0.00% 0.06% 0.00% 0.08% 0.02% 0.08% 0.12% 0.00% 0.12%	1.6 0.0 0.2 0.1 1.0 0.2 5 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.0 0 0.000000
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 Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	3.50% 1.29% 1.02% 1.00% 2.75% 3.23% 3.96% Weighted Average 1.09% 0.25% 0.22% 0.83% 0.46% 0.46% 0.46% 0.20%	2.04% 0.14% 0.00% 1.33% 1.94% 3.09% Q3 2010 Median 0.00% 0.06% 0.00% 0.19% 0.08% 0.09%	0.50% 0.00% 0.00% 0.20% 1.14% Q3 2008 Median 0.00% 0.00% 0.00% 0.16% 0.00% 0.00%	1.87% 0.00% 0.00% 0.03% 1.47% 1.75% 2.89% Previous Quarter Median 0.00% 0.06% 0.00% 0.08% 0.08% 0.12% 0.08%	1.6 0.0 0.2 0.1 1.1 1.0 2.5 Previous Year Median 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 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.

Source: Call and Thrift Financial Report Data

V. Non-CPP Depository Institutions with Assets Between \$10 Billion and \$100 Billion	1

Selected balance and off-balance sheet items	\$ millions	2010		Median % Change	
Selected balance and on-balance sheet items	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$730,287	\$18,191	10.22%	1.25%	3.29
Loans	\$419,013	\$11,251	-6.30%	-0.19%	-1.94
Construction & development	\$10,809	\$128	-45.35%	-6.13%	-38.14
Closed-end 1-4 family residential	\$172,520	\$2,569	-3.78%	-0.98%	-3.11
Home equity	\$33,291	\$419	1.81%	-1.13%	-3.57
Credit card	\$48,691			0.17%	3.38
Other consumer	\$39,765			-5.86%	-17.765
Commercial & Industrial	\$32,987	\$656		0.54%	-9.855
Commercial real estate	\$44,334			0.30%	0.355
Unused commitments	\$387,876	\$3,042	-14.30%	0.71%	-1.23
Securitization outstanding principal	\$1,403	\$0	-100.00%	1.53%	-100.00
Mortgage-backed securities (GSE and private issue)	\$136,785	\$2,254	22.57%	0.82%	5.57
Asset-backed securities	\$3,444	\$0	-48.92%	2.82%	-14.93
Other securities	\$29,640	\$1,257	38.81%	4.26%	14.99
Cash & balances due	\$41,046		42.74%	-5.13%	7.94
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$11,631	\$185	147.47%	39.82%	23.11
Open-end HELOC originated for sale (quarter)	\$282			0.00%	0.00
Closed-end mortgage originations sold (quarter)	\$10,897	\$180		53.74%	-2.87
Open-end HELOC originations sold (quarter)	\$114			0.00%	0.00
Liabilities	\$651,371	\$15,505	8.13%	1.29%	3.075
Deposits	\$527,761			0.59%	3.819
Total other borrowings	\$110,633	\$1,597	-32.26%	-0.70%	-13.42
FHLB advances					
FHLB advances	\$16,664	\$157	-51.51%	-7.39%	-34.78
Equity					
Equity capital at quarter end	\$78,815	\$1,830	23.74%	2.84%	12.73
Performance Ratios				Median Levels	
Ratios		2010 Modian	Q3 2008	Previous Quarter	Previous Year
	Weighted Average 9.53%	Median 8.55%	Median 7.64%	Median 8.43%	Median 8.215
Tier 1 leverage ratio	9.53%		10.80%		11.68
Tier 1 risk based capital ratio		13.70%		13.52%	
Total risk based capital ratio Return on equity <sup>2</sup>	17.71%	15.11%	11.93%	15.58%	13.40
Return on assets <sup>2</sup>	9.85%	9.62%		10.58%	7.08
Net interest margin <sup>2</sup>	1.06%	1.01%	0.52%	0.99%	0.71
-	3.54%	3.59%	3.29%	3.69%	3.47
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	42.49%	56.87%	115.56%	70.72%	71.55
Loss provision to net charge-offs (qtr)	95.41%	100.22%	221.99%	102.35%	141.98
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	1.41%	0.86%	0.63%	0.86%	1.16
Asset Quality					
	Q3	2010	Q3 2008	Previous Quarter	Previous Year
Noncurrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	15.74%	12.76%	4.01%	11.96%	10.81
Closed-end 1-4 family residential	7.17%	2.93%	1.03%	3.05%	2.27
Home equity	1.06%	0.59%	0.22%	0.54%	0.57
Credit card	1.56%	1.46%	1.15%	1.88%	1.36
Other consumer	0.25%		0.28%	0.34%	0.50
Commercial & Industrial	1.97%	0.98%	0.29%	1.30%	1.50
Commercial real estate	2.74%			1.99%	1.13
Total loans	4.26%	2.49%	0.97%	2.54%	2.47
Charge-Offs (% of Total Loan Type)		2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Construction & development	0.90%	0.30%	0.03%	0.46%	0.54
Closed-end 1-4 family residential	0.21%	0.10%		0.08%	0.13
Home equity	0.63%			0.14%	0.13
Credit card	1.41%	1.56%	0.96%	1.44%	1.49
Other consumer	0.31%	0.31%	0.23%	0.34%	0.45
Commercial & Industrial	0.23%	0.10%	0.11%	0.15%	0.26
Commercial real estate	0.12%	0.05%	0.00%	0.05%	0.02
Total loans	0.39%	0.24%	0.18%	0.26%	0.32
		1		T-1-1 4	% of Total Assets of All
		Bank Holding Companies	Independent Depository	Total Assets of Depository	
Institutions in Group		Bank Holding Companies	Independent Depository Institutions	Institutions in Group	Depository Institutions

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.

		2010	veen \$1 Billion and	Median % Change	
Selected balance and off-balance sheet items	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$839,393	\$1,641	7.00%	0.65%	2.38%
Loans	\$518,489	\$1,062	-0.92%	-0.33%	-1.729
Construction & development	\$41,039	\$75	-35.76%	-4.69%	-23.71%
Closed-end 1-4 family residential	\$143,093	\$227	-3.70%	-0.34%	-2.22%
Home equity	\$24,632	\$42	13.05%	-0.03%	1.62%
Credit card	\$11,823	\$0	-0.56%	1.02%	3.02%
Other consumer	\$32,345	\$15	-20.65%	-3.24%	-12.28%
Commercial & Industrial	\$65,746	\$107	-9.13%	-2.06%	-5.48%
Commercial real estate	\$144,207	\$309	9.43%	-0.38%	0.91%
Unused commitments	\$181,822	\$183	-14.71%	0.19%	-6.06%
Securitization outstanding principal	\$1,994	\$0	-71.73%	-0.32%	-21.92%
Mortgage-backed securities (GSE and private issue)	\$106,968	\$149	3.44%	-1.78%	-6.86%
Asset-backed securities	\$1,704	\$0	-100.00%	-2.36%	-35.50%
Other securities	\$70,827	\$153	18.96%	-0.07%	11.22%
Cash & balances due	\$66,688	\$111	133.11%	0.09%	22.13%
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$12,760	\$8	129.08%	47.80%	22.39%
Open-end HELOC originated for sale (quarter)	\$47	\$0	163.40%	80.71%	227.64%
Closed-end mortgage originations sold (quarter)	\$11,826	\$8	102.35%	53.77%	5.69%
Open-end HELOC originations sold (quarter)	\$2	\$0	370.91%	3161.76%	87.33%
Liabilities	\$745,484	\$1,490	6.67%	0.59%	1.97%
Deposits	\$641,235	\$1,294	12.74%	0.84%	4.26%
Total other borrowings	\$93,576	\$127	-26.69%	-1.11%	-13.10%
FHLB advances	\$35,921	\$65	-33.95%	-1.23%	-17.24%
Equity					
Equity capital at quarter end	\$93,622	\$170	12.49%	1.75%	6.56%
Performance Ratios				Median Levels	
Ratios		2010	Q3 2008	Previous Quarter	Previous Year
erte cal la companya de la	Weighted Average	Median	Median 8.92%	Median	Median
Tier 1 leverage ratio Tier 1 risk based capital ratio	10.02% 15.06%	9.07% 12.90%	8.92%	8.83% 12.70%	8.69%
Total risk based capital ratio	15.08%	14.17%	11.52%	13.85%	11.78%
Return on equity <sup>2</sup>	6.05%	6.88%	5.65%	6.57%	5.45%
Return on assets <sup>2</sup>	0.67%	0.88%	0.61%	0.64%	0.55%
Net interest margin <sup>2</sup>	3.64%	3.57%	3.57%	3.57%	3.47%
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	46.63%	64.42%	99.68%	69.15%	64.74%
Loss provision to net charge-offs (qtr)	99.24%	112.14%	150.26%	116.82%	147.47%
Net charge-offs to average loans and leases <sup>2</sup>	1.38%	0.60%	0.28%	0.66%	0.55%
2. Quarterly, annualized.					
Asset Quality	03	2010	Q3 2008	Previous Quarter	Previous Year
Noncurrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	15.32%	7.74%	2.76%	8.42%	7.55%
Closed-end 1-4 family residential	3.63%	1.83%	0.82%	1.70%	1.62%
Home equity	1.32%	0.51%	0.23%	0.51%	0.46%
Credit card	2.20%	0.35%	0.20%	0.44%	0.50%
	2.20%	0.35%	0.20%		
Other consumer	0.52%	0.35%	0.20%	0.31%	0.25%
Other consumer Commercial & Industrial				0.31% 1.43%	0.25%
	0.52%	0.32%	0.21%		
Commercial & Industrial	0.52% 2.47%	0.32% 1.42%	0.21% 0.56%	1.43%	1.43%
Commercial & Industrial Commercial real estate	0.52% 2.47% 4.29% 4.16% Q3	0.32% 1.42% 2.25% 2.44% 2010	0.21% 0.56% 0.72% 1.07% Q3 2008	1.43% 2.08% 2.42% Previous Quarter	1.43% 1.74% 2.20% Previous Year
Commercial & Industrial Commercial real estate Total Ioans Charge-Offs (% of Total Loan Type)	0.52% 2.47% 4.29% 4.16% <b>Q3</b> Weighted Average	0.32% 1.42% 2.25% 2.44% 2010 Median	0.21% 0.56% 0.72% 1.07% Q3 2008 Median	1.43% 2.08% 2.42% Previous Quarter Median	1.43% 1.74% 2.20% Previous Year Median
Commercial & Industrial Commercial real estate Total Ioans Charge-Offs (% of Total Loan Type) Construction & development	0.52% 2.47% 4.29% 4.16% Q3 Weighted Average 1.24%	0.32% 1.42% 2.25% 2.44% 2010 Median 0.12%	0.21% 0.56% 0.72% 1.07% Q3 2008 Median 0.00%	1.43% 2.08% 2.42% Previous Quarter Median 0.15%	1.439 1.749 2.209 Previous Year Median 0.139
Commercial & Industrial Commercial real estate Total Ioans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential	0.52% 2.47% 4.29% 4.16% Q3 Weighted Average 1.24% 0.16%	0.32% 1.42% 2.25% 2.44% 2010 Median 0.12% 0.07%	0.21% 0.56% 0.72% 1.07% Q3 2008 Median 0.00% 0.01%	1.43% 2.08% 2.42% Previous Quarter Median 0.15% 0.06%	1.439 1.749 2.209 Previous Year Median 0.139 0.059
Commercial & Industrial Commercial real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Clased-end 1-4 family residential Home equity	0.52% 2.47% 4.29% 4.16% Weighted Average 1.24% 0.16% 0.29%	0.32% 1.42% 2.25% 2.44% 2010 0.12% 0.07% 0.00%	0.21% 0.56% 0.72% 1.07% Q3 2008 Median 0.00% 0.01% 0.00%	1.43% 2.08% 2.42% Previous Quarter Median 0.15% 0.06% 0.01%	1.439 1.749 2.209 Previous Year Median 0.139 0.059 0.009
Commercial & Industrial Commercial real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Clased-end 1-4 family residential Home equity Credit card	0.52% 2.47% 4.29% 4.16% <b>Q3</b> Weighted Average 1.24% 0.16% 0.29% 1.93%	0.32% 1.42% 2.25% 2.44% 2010 0.12% 0.07% 0.00% 0.55%	0.21% 0.56% 0.72% 1.07% Q3 2008 Median 0.00% 0.01% 0.00% 0.55%	1.43% 2.08% 2.42% Previous Quarter Median 0.15% 0.06% 0.01% 0.72%	1.439 1.749 2.209 Previous Year Median 0.139 0.059 0.009 0.809
Commercial & Industrial Commercial real estate Total Ioans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity	0.52% 2.47% 4.29% 4.16% 0.3 Weighted Average 1.24% 0.16% 0.29% 1.93% 0.25%	0.32% 1.42% 2.25% 2.44% 2010 0.12% 0.07% 0.00% 0.55% 0.19%	0.21% 0.56% 0.72% 1.07% Q3 2008 Median 0.00% 0.01% 0.00% 0.55% 0.20%	1.43% 2.08% 2.42% Previous Quarter Median 0.15% 0.06% 0.01% 0.72% 0.20%	1.433 1.749 2.209 Previous Year Median 0.139 0.059 0.009 0.809 0.809 0.259
Commercial & Industrial Commercial real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Clased-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	0.52% 2.47% 4.29% 4.16% Weighted Average 1.24% 0.16% 0.29% 1.93% 0.25% 0.36%	0.32% 1.42% 2.25% 2.44% 2010 0.12% 0.07% 0.05% 0.19% 0.12%	0.21% 0.56% 0.72% 1.07% Q3 2008 Median 0.00% 0.01% 0.05% 0.55% 0.20%	1.43% 2.08% 2.42% Previous Quarter Median 0.15% 0.06% 0.01% 0.72% 0.20% 0.12%	1.433 1.743 2.205 Previous Year Median 0.135 0.055 0.055 0.055 0.055 0.055 0.055 0.055 0.055 0.055 0.055 0.055 0.055
Commercial & Industrial 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	0.52% 2.47% 4.29% 4.16% 0.3 Weighted Average 1.24% 0.16% 0.29% 1.93% 0.25%	0.32% 1.42% 2.25% 2.44% 2010 0.12% 0.07% 0.00% 0.55% 0.19%	0.21% 0.56% 0.72% 1.07% Q3 2008 Median 0.00% 0.01% 0.00% 0.55% 0.20%	1.43% 2.08% 2.42% Previous Quarter Median 0.15% 0.06% 0.01% 0.72% 0.20%	1.433 1.749 2.209 Previous Year Median 0.133 0.059 0.009 0.259 0.188 0.019
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 Commercial & Industrial Commercial real estate	0.52% 2.47% 4.29% 4.16% Weighted Average 1.24% 0.16% 0.29% 1.93% 0.25% 0.36% 0.32%	0.32% 1.42% 2.25% 2.44% 2010 0.12% 0.07% 0.00% 0.55% 0.12% 0.02% 0.13%	0.21% 0.56% 0.72% 1.07% Q3 2008 Median 0.00% 0.01% 0.00% 0.05% 0.20% 0.06% 0.00%	1.43% 2.08% 2.42% Previous Quarter Median 0.15% 0.06% 0.01% 0.72% 0.20% 0.12% 0.04%	1,433 1,749 2,209 Previous Year Median 0,139 0,059 0,009 0,009 0,259 0,018 0,019
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 Commercial & Industrial Commercial real estate	0.52% 2.47% 4.29% 4.16% Weighted Average 1.24% 0.16% 0.29% 1.93% 0.25% 0.36% 0.32%	0.32% 1.42% 2.25% 2.44% 2010 0.12% 0.07% 0.00% 0.55% 0.12% 0.12%	0.21% 0.56% 0.72% 1.07% Q3 2008 Median 0.00% 0.01% 0.00% 0.55% 0.20% 0.06%	1.43% 2.08% 2.42% Previous Quarter Median 0.15% 0.06% 0.01% 0.72% 0.20% 0.12% 0.04% 0.18%	1.439 1.749 2.209 Previous Year 0.133 0.059 0.009 0.809 0.259 0.189 0.019 0.169

#### VI. Non-CPP Depository Institutions with Assets Between \$1 Billion and \$10 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.

		2010			
Selected balance and off-balance sheet items	\$ millions	\$ millions		Median % Change	
Screeced Salarice and off Salarice Sheet richts	(aggregate)	(median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$1,174,098	\$133	8.30%	0.60%	3.5
Loans	\$768,778	\$84	2.69%	-0.20%	0.0
Construction & development	\$62,651	\$4	-27.45%	-1.35%	-16.1
Closed-end 1-4 family residential	\$224,671	\$20	5.12%	-0.36%	0.4
Home equity	\$29,119	\$1	11.19%	0.10%	1.2
Credit card	\$2,111	\$0	-2.25%	0.11%	0.29
Other consumer	\$36,041	\$3	-9.01%	-1.29%	-6.4
Commercial & Industrial	\$92,623	\$8	-3.23%	-1.30%	-1.86
Commercial real estate	\$216,005	\$18	9.82%	-0.68%	1.2
Unused commitments	\$169,198	\$8	-10.82%	-1.38%	-3.9
Securitization outstanding principal	\$1,599	\$0	-5.53%	0.00%	-5.0
Mortgage-backed securities (GSE and private issue)	\$89,698	\$4	-15.85%	-4.97%	-14.7
Asset-backed securities	\$419	\$0	-96.49%	-2.18%	-29.04
Other securities	\$135,520	\$14	8.27%	0.00%	4.6
Cash & balances due	\$92,305	\$8	84.35%	4.04%	23.7
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$17,499	\$0	96.87%	46.81%	13.61
Open-end HELOC originated for sale (quarter)	\$10	\$0	-72.25%	-27.09%	-56.76
Closed-end mortgage originations sold (quarter)	\$16,478	\$0	78.81%	42.17%	-3.6
Open-end HELOC originations sold (quarter)	\$6	\$0	-100.00%	-74.42%	106.8
Liabilities	\$1,050,555	\$119	8.17%	0.47%	3.35
Deposits	\$971,631	\$111	10.94%	0.62%	4.62
Total other borrowings	\$69,706	\$3	-31.80%	-0.67%	-16.53
FHLB advances	\$42,717	\$1	-31.03%	-0.18%	-16.55
Equity					
Equity capital at quarter end	\$123,478	\$14	9.71%	1.70%	4.23
Performance Ratios	1			Median Levels	
Ratios		2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.94%	9.68%	10.08%	9.62%	9.70
Tier 1 risk based capital ratio	14.58%	14.36%	14.33%	14.21%	
Total risk based capital ratio	15.77%	15.52%	15.36%	15.35%	15.10
Total risk based capital ratio Return on equity <sup>2</sup>	15.77% 4.42%	15.52% 6.64%	15.36% 6.98%	15.35% 6.29%	15.10 5.65
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup>	15.77% 4.42% 0.46%	15.52% 6.64% 0.73%	15.36% 6.98% 0.76%	15.35% 6.29% 0.68%	15.10 5.65 0.63
Total risk based capital ratio Return on equity <sup>2</sup> Return on assets <sup>2</sup> Net interest margin <sup>2</sup>	15.77% 4.42% 0.46% 3.84%	15.52% 6.64% 0.73% 3.88%	15.36% 6.98% 0.76% 3.90%	15.35% 6.29% 0.68% 3.85%	15.10 5.69 0.63 3.83
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)}	15.77% 4.42% 0.46% 3.84% 52.48%	15.52% 6.64% 0.73% 3.88% 75.98%	15.36% 6.98% 0.76% 3.90% 100.33%	15.35% 6.29% 0.68% 3.85% 75.52%	15.10 5.69 0.61 3.83 74.43
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 ((ALLL+Alloc transfer risk)/Noncurrent loans)) Loss provision to net charge-offs (qtr)	15.77% 4.42% 0.46% 3.84% 52.48% 111.00%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00%	15.10 5.65 0.63 3.83 74.43 106.03
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)}	15.77% 4.42% 0.46% 3.84% 52.48%	15.52% 6.64% 0.73% 3.88% 75.98%	15.36% 6.98% 0.76% 3.90% 100.33%	15.35% 6.29% 0.68% 3.85% 75.52%	13.96 15.10 0.61 3.83 74.41 106.01 0.15
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>	15.77% 4.42% 0.46% 3.84% 52.48% 111.00%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21%	15.36% 6.98% 0.76% 3.90% 100.33% 96.13% 0.07%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18%	15.10 5.65 0.63 74.41 106.00 0.15
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, annulland	15.77% 4.42% 0.46% 3.84% 52.48% 111.00%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% Q3 2008	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter	15.10 5.65 3.83 74.41 10600 0.15 Previous Year
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, emuliand.</i> Asset Quality Noncurrent Loans (% of Total Loan Type)	15.77% 4.42% 0.46% 3.84% 52.48% 111.00% 1.02% Weighted Average	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 Median	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% Q3 2008 Median	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter Median	15.10 5.65 0.63 3.83 74.41 106.01 0.15 Previous Year 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 ((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>Courtery, annualized</i> Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development	15.77% 4.42% 0.46% 3.84% 52.48% 111.00% 1.02% Q3 Weighted Average 12.86%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 Median 0.00%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% Q3 2008 Median 0.00%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter Median 0.05%	15.10 5.60 0.61 3.83 74.43 106.02 0.15 Previous Year Median 0.00
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, menualized Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential	15.77% 4.42% 0.66% 3.84% 52.48% 111.00% 1.02% Weighted Average 12.86% 2.57%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 Median 0.00% 1.17%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% Q3 2008 Median 0.00% 0.50%	15.35% 6.29% 0.68% 3.85% 100.00% 0.18% Previous Quarter Median 0.05% 1.08%	15.10 5.63 0.63 74.43 106.03 0.19 Previous Year Median 0.00 0.93
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>Durterly, memoliand.</i> <b>Asset Quality</b> Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity	15.77% 4.42% 0.46% 3.84% 52.48% 111.00% 1.02% Q3 Weighted Average 12.86% 2.57% 1.25%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 Median 0.00% 1.17% 0.00%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% Q3 2008 Median 0.00% 0.50% 0.00%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter Median 0.05% 1.08% 0.00%	15.10 5.63 0.63 3.83 74.43 1060:0 0.15 Previous Year Median 0.00 0.93 0.00
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>Quarterity, ommulied.</i> <b>Asset Quality</b> Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card	15.77% 4.42% 0.46% 3.84% 52.48% 111.00% 1.02% Q3 Weighted Average 12.86% 2.57% 1.25% 1.70%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 Median 0.00% 0.00% 0.00%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% Q3 2008 Median 0.00% 0.50% 0.00%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter Median 0.05% 0.00% 0.00%	15.1( 5.63 0.63 3.83 74.43 1060:0 0.15 Previous Year Median 0.00 0.93 0.00 0.93
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>Courterly, omwalierd.</i> <b>Asset Quality</b> Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Hame equity Credit cord Other consumer	15.77% 4.42% 0.46% 3.84% 52.48% 111.00% 1.02% Weighted Average 12.86% 2.57% 1.25% 1.70% 0.83%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 0.02% 0.00% 0.00% 0.25%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% Q3 2008 Median 0.00% 0.50% 0.00% 0.00%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter Median 0.05% 1.08% 0.00% 0.00% 0.25%	15.1( 5.63 0.63 3.83 74.43 1066.0 0.15 Previous Year Median 0.00 0.93 0.00 0.02
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> <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	15.77% 4.42% 0.66% 3.84% 52.48% 111.00% 1.02% Weighted Average 12.86% 2.57% 1.25% 1.25% 0.83% 2.42%	15.52% 6.64% 0.73% 3.88% 93.15% 0.21% 2010 Median 0.00% 1.17% 0.00% 0.00% 0.25%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% Q3 2008 Median 0.00% 0.50% 0.00% 0.00% 0.22%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter Median 0.05% 1.08% 0.00% 0.25% 0.60%	15.11 5.60 0.61 3.83 74.42 106.00 0.12 Previous Year Median 0.00 0.92 0.00 0.92 0.00 0.92 0.00 0.92 0.00
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 duarterly, envaulted  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	15.77% 4.42% 0.66% 3.84% 52.48% 111.00% 1.02% Weighted Average 12.86% 2.57% 1.25% 1.70% 0.83% 2.42% 3.28%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 0.00% 1.17% 0.00% 0.00% 0.00% 0.25% 0.87%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% <b>Q3 2008</b> Median 0.00% 0.50% 0.00% 0.22% 0.00%	15.35% 6.29% 0.68% 3.85% 100.00% 0.18% Previous Quarter Median 0.05% 1.08% 0.00% 0.25% 0.60% 0.87%	15.11 5.63 0.6 3.83 74.4 106.0 0.19 Previous Year Median 0.00 0.93 0.00 0.02 0.01 0.02 0.55
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, annualized  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 k Industrial Commercial real estate Total loans	15.77% 4.42% 0.46% 3.84% 52.48% 111.00% 1.02% Q3 Weighted Average 12.86% 2.57% 1.25% 1.70% 0.83% 2.42% 3.28%	15.52% 6.64% 0.73% 3.88% 93.15% 0.21% 2010 Median 0.00% 1.17% 0.00% 0.00% 0.25%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% Q3 2008 Median 0.00% 0.50% 0.00% 0.00% 0.22%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter Median 0.05% 1.08% 0.00% 0.25% 0.60%	15.1 5.6 0.6 3.8 74.4 106.0 0.1 9 Previous Year Median 0.0 0.9 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
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  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 ed estate Total loans  Charge-Offs (% of Total Loan Type)	15.77% 4.42% 0.66% 3.84% 52.48% 111.00% 1.02% <b>Q3</b> Weighted Average 12.86% 2.57% 1.25% 1.25% 1.25% 1.25% 3.85% <b>Q3</b> Weighted Average	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 0.00% 1.17% 0.00% 0.25% 0.56% 0.87% 1.69% 2010 Median	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% Q3 2008 Median 0.00% 0.23% 0.22% 0.00% 0.23% 0.22% 0.00%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter Median 0.05% 1.08% 0.00% 0.25% 0.60% 0.25% 0.60% 0.87% 1.71% Previous Quarter Median	15.1 5.6 0.6 3.8 74.4 106.0 0.1 9 Previous Year 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.
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 dwarter), envudited  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 e atate Total loans  Charge-Offs (% of Total Loan Type)  Construction & development Charge-Offs (% of Total Loan Type)	15.77% 4.42% 0.66% 3.84% 52.48% 111.00% 1.02% Weighted Average 12.86% 2.57% 1.25% 1.25% 3.25% 3.28% 3.35% Qag Weighted Average 0.96%	15.52% 6.64% 0.73% 3.88% 93.15% 0.21% 2010 0.00% 1.17% 0.00% 0.05% 0.56% 0.87% 1.69% 2010 2010 0.00%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% 0.07% 0.00% 0.50% 0.00% 0.50% 0.00% 0.22% 0.00% 0.22% 0.00% 0.96% 0.96% 0.96%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter Median 0.05% 1.08% 0.00% 0.25% 0.60% 0.25% 0.60% 0.87% 1.71% Previous Quarter Median	15.11 5.62 0.63 3.83 74.44 106.00 0.12 Previous Year Median 0.00 0.02 0.02 0.05 0.55 0.55 1.51 Previous Year 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 ((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, immutated  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 loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Commercial Restate Total loans	15.77% 4.42% 0.66% 3.84% 52.48% 111.00% 1.02% <b>Q3</b> Weighted Average 12.86% 2.57% 1.25% 1.25% 1.25% 3.28% 3.35% <b>Q3</b> Weighted Average 0.96% 0.15%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 0.00% 0.00% 0.00% 0.05% 0.87% 1.69% 2010 0.00% 0.00% 0.00%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% <b>Q3 2008</b> Median 0.00% 0.50% 0.00% 0.22% 0.00% 0.22% 0.00% 0.96% <b>Q3 2008</b>	15.35% 6.29% 0.68% 3.85% 100.00% 0.18% Previous Quarter Median 0.05% 0.00% 0.00% 0.25% 0.60% 0.25% 0.60% 0.87% 1.71% Previous Quarter Median 0.00%	15.11 5.63 0.6 3.83 74.4 106.0 0.11 9 Previous Year Median 0.00 0.01 0.01 0.01 0.01 0.01 0.01 0.0
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, munulimed. Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial k Industrial Commercial k Industrial Commercial cel estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial k Industrial Commercial k Industrial Commercial cel estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity	15.77% 4.42% 0.46% 3.84% 52.48% 111.00% 1.02% 0.25% 1.25% 1.25% 1.25% 1.25% 1.25% 1.25% 3.25% 3.25% 0.42% 3.28% 3.35% 0.42% 0.95% 0.15% 0.15%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 Median 0.00% 0.00% 0.05% 0.87% 1.69% 2010 Median 0.00% 0.00%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% 0.00% 0.00% 0.50% 0.00% 0.00% 0.22% 0.00% 0.22% 0.00% 0.96% 0.96% 0.00% 0.00%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter Median 0.05% 0.60% 0.25% 0.60% 0.87% 1.71% Previous Quarter Median 0.00% 0.00%	15.1 5.6 0.6 3.8 74.4 106.0 0.1 0.1 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0
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: Durterly, emuliand. Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Charge-Offs (% of Total Loan Type)	15.77% 4.42% 0.46% 3.84% 52.48% 111.00% 1.02% Weighted Average 12.86% 2.57% 1.25% 1.70% 0.83% 2.42% 3.28% 3.35% Weighted Average 0.96% 0.15%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 Median 0.00% 0.00% 0.00% 0.25% 0.83% 1.69% 2010 Median 0.00% 0.00%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% 0.00% 0.00% 0.00% 0.00% 0.22% 0.00% 0.22% 0.00% 0.96% 0.96% 0.00% 0.00%	15.35% 6.29% 0.68% 3.85% 75.52% 0.00% 0.18% Previous Quarter Median 0.05% 0.00% 0.00% 0.25% 0.60% 0.87% 1.71% Previous Quarter Median 0.00% 0.00%	15.1 5.6 0.6 3.8 74.4 1166.0 0.1 Previous Year Median 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.
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, enventient 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 loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Construction & development Cosed-end 1-4 family residential Home equity Credit cord Other consumer	15.77% 4.42% 0.66% 3.84% 52.48% 111.00% 1.02% 0.83% 2.57% 1.25% 1.25% 1.25% 1.25% 3.35% 0.83% 2.42% 3.35% 0.83% 0.96% 0.15% 0.15% 0.15% 0.15%	15.52% 6.64% 0.73% 3.88% 75.98% 93.15% 0.21% 2010 0.00% 0.025% 0.00% 0.87% 1.69% 2010 0.00% 0.00% 0.00% 0.00% 0.00%	15.36% 6.98% 0.76% 3.90% 100.33% 96.18% 0.07% Q3 2008 Median 0.00% 0.00% 0.023% 0.023% 0.026% Q3 2008 Median 0.00% 0.00% 0.00%	15.35% 6.29% 0.68% 3.85% 75.52% 100.00% 0.18% Previous Quarter Median 0.05% 0.00% 0.00% 0.25% 0.60% 0.25% 0.60% 0.87% 1.71% Previous Quarter Median 0.00% 0.00% 0.00% 0.00%	15.1 5.6 0.6 3.8 74.4 106.0 0.1 9 Previous Year 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.
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VII Non-CPP Depositor	y Institutions with Assets	Loss Than \$1 Billion <sup>1</sup>
VII. NON-CPP Depositor	V Institutions with Assets	Less man \$1 billion

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>13</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 Q3 2010, and percent changes were calculated for Q3 2010 as compared to Q2 2010, Q3 2009, and Q3 2008. Data items were "merger-adjusted" to include institutions that were acquired during the period from October 1, 2008 to September 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>13</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>14</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 banking-related 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>15</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>14</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>15</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 Q3 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	150
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	230
Group VII	Non-CPP Participants with assets under \$1 billion	433

While median percentage changes from third quarter 2008, second quarter 2009 and first quarter 2010 to third 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 third 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 (15.6%). CPP holding companies with assets over \$100 billion saw a decrease in assets of -3.4%.

#### Loan Growth<sup>16</sup>

Growth in total loans decreased across all size groups except Non-CPP holding companies with assets between \$1 and \$10 billion in assets, which experienced growth.

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).

<sup>&</sup>lt;sup>16</sup> All loan growth figures refer to the change in outstanding loan balances.

#### Closed-end and Open-end Mortgage Originations<sup>17</sup>

Closed-end mortgage originations (mortgages originated for sale and originations sold) increased in all groups.

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.

#### 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 except CPP holding companies with assets over \$100 billion. Other securities also increased in all groups with the largest increase in CPP holding companies with assets over \$100 billion (36.8%).

#### 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 (18.8%). 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 (17.0%), and the smallest growth was in CPP holding companies with assets over \$100 billion (5.1%). 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>18</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 third quarter 2010, CPP holding companies with assets between \$10 and \$100 billion had the highest median tier one leverage ratio (10.0%). Non-CPP holding companies with assets

<sup>&</sup>lt;sup>17</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).

<sup>&</sup>lt;sup>18</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.

between \$10 and \$100 billion had the highest median tier one risk based capital ratio (13.4%). CPP holding companies with assets greater than \$100 billion had the highest median total risk based capital ratio (15.9%).

#### Earnings Ratios

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

#### 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.

	Q	3 2010	Median % Change		
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$11,333,504	\$257,263	-3.4%	2.0%	4.39
Loans	\$4,292,146	\$112,091	-9.0%	-0.1%	3.8
Construction & development	\$117,307	\$5,258	-49.2%	-9.4%	-31.3
Closed-end 1-4 family residential	\$1,048,156	\$21,212	-5.8%	1.8%	-1.55
Home equity	\$433,875	\$11,575	-2.6%	-1.2%	-4.1
Credit card <sup>1</sup>	\$579,321	\$2,618	38.7%	-1.0%	64.99
Other consumer	\$455,693	\$12,962	-1.0%	1.8%	4.25
Commercial & Industrial	\$675,089	\$19,623	-18.0%	0.6%	-6.65
Commercial real estate	\$285,684	\$11,708	-6.8%	-1.6%	-6.35
Unused commitments	\$395,011	\$12,511	-83.5%	-0.7%	-92.0
Securitization outstanding principal	\$1,538,339	\$1,973	-57.4%	-4.3%	-38.5
Mortgage-backed securities (GSE and private issue)	\$848,481	\$29,252	27.8%	4.0%	8.7
Asset-backed securities	\$101,106	\$904	-35.0%	1.4%	8.2
Other securities	\$2,220,530	\$51,944	36.8%	5.7%	9.4
Cash & balances due	\$691,815	\$24,862	-4.5%	-11.9%	-9.4
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$266,202	\$3,697	17.9%	29.0%	3.25
Open-end HELOC originated for sale (quarter)	\$2,280	\$0	-3.5%	37.0%	-26.49
Closed-end mortgage originations sold (quarter)	\$333,518	\$5,571	17.1%	34.5%	-3.75
Open-end HELOC originations sold (quarter)	\$3,674	\$0	-41.4%	80.6%	37.5
Liabilities	\$10,268,146	\$224,485	-6.5%	1.8%	3.59
Deposits	\$4,823,849	\$119,790	5.1%	1.5%	2.09
Total other borrowings	\$2,100,610	\$39,308	-26.6%	-0.8%	5.15
Equity					
Equity capital at quarter end	\$1,045,421	\$29,597	29.2%	3.2%	5.55
Performance Ratios				Median Levels	
	Q	3 2010	Q3 2008	Previous Quarter	Previous Year
Ratios	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	7.6%	8.6%	8.0%	. 8.1%	8.69
Tier 1 risk based capital ratio	12.2%	12.0%	8.6%	12.0%	12.05
Total risk based capital ratio	15.8%	15.9%	12.3%	15.8%	15.8
Return on equity <sup>2</sup>	6.8%	9.3%	4.8%	6.3%	5.6
Return on assets <sup>2</sup>	0.6%	0.8%	0.6%	0.6%	0.5
Net interest margin <sup>2</sup>	2.5%	2.9%	2.7%	2.0%	2.7
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	68.5%	56.6%	81.5%	54.9%	58.55
Loss provision to net charge-offs (qtr)	81.6%	88.1%	169.7%	98.7%	145.2
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	3.4%	2.5%	1.5%	1.7%	2.1
Asset Quality Noncurrent Loans (% of Total Loan Type)	Q	3 2010	Q3 2008	Previous Quarter	Previous Year
Noncurrent Loans (% or rotal Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	17.3%	16.9%	6.6%	17.0%	15.49
Closed-end 1-4 family residential	14.4%	8.8%	4.4%	9.5%	9.05
Home equity	2.2%	2.0%	1.3%	1.8%	1.85
Credit card	2.7%	2.6%	2.4%	3.0%	3.35
Other consumer	1.8%	1.1%	0.7%	1.1%	0.9
Commercial & Industrial	3.2%	2.5%	0.9%	2.5%	2.7
Commercial real estate	6.0%	5.9%	1.3%	5.8%	4.9
Total loans	6.1%	4.6% 8 2010	2.7% Q3 2008	4.9% Previous Quarter	4.7 Previous Year
Charge-Offs (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	4.7%	3.6%	1.0%	2.5%	2.7
Closed-end 1-4 family residential	1.8%	1.5%	0.8%	1.1%	1.1
Home equity	2.8%	2.1%	1.3%	1.4%	2.0
Credit card	8.4%	8.5%	4.3%	5.8%	8.7
Other consumer	2.8%	1.4%	1.5%	1.0%	1.7
Commercial & Industrial	1.7%	1.3%	0.6%	0.9%	1.6
Commercial real estate	1.3%	1.2%	0.1%	0.6%	0.6
Total loans	2.8%	2.0%	1.1%	1.4%	1.7
				Total Assets of Depository Institutions in	% of Total Assets of All Depository
Institutions in Gro	oup		Bank Holding Companies	Group \$11,333,504	Institutions 77.9

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.

Selected balance and offs balance shorts to magnetize balance and offs balance and of		Q3 2010 Median % Change																																																																																																																																																
series         500,20         11,40	Selected balance and off-balance sheet items	\$ millions	\$ millions	Q3 2008		From Previous Year																																																																																																																																												
constrained forwards development (state and 4 parts) (state an	Assets		\$16,505	1.4%	-0.2%	-1.19																																																																																																																																												
dense quip mene quip for conner         Signal (second per conner	Loans	\$593,822	\$11,488	-5.9%	-1.3%	-2.49																																																																																																																																												
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memping50.0050.0021.554.044.02Obtal containt450.204.024.044.02Demonstrait fielded430.2042.024.084.03Connect of attaint50.0020.204.084.08Connect of attaint50.0020.204.084.08Connect of attaint50.0020.004.084.08Connect of attaint50.0020.004.084.08Connect of attaint50.0020.004.084.08Connect of attaint50.0020.004.084.08Connect of attaint50.0020.004.084.08Connect of attaint50.0020.004.084.08Connect of attaint7.257.01.084.08Connect of attaint7.257.01.084.08Connect of attaint7.257.01.084.08Connect of attaint7.257.01.084.08Connect of attaint50.007.004.084.08Connect of attaint50.007.004.084.08Connect of attaint50.007.004.084.08Connect of attaint50.007.004.084.00Connect of attaint50.007.004.084.00Connect of attaint50.007.004.004.00Connect of attaint50.007.004.004.00Connect of attaint50.007.004.00 <td< td=""><td>Closed-end 1-4 family residential</td><td>\$87,488</td><td>\$1,854</td><td>-4.4%</td><td>-0.2%</td><td>-0.9%</td></td<>	Closed-end 1-4 family residential	\$87,488	\$1,854	-4.4%	-0.2%	-0.9%																																																																																																																																												
optimum         MUTD         Optimum         Optimum <thoptimum< th=""> <thoptimum< th=""> <thopt< td=""><td></td><td></td><td></td><td>12.1%</td><td>-0.6%</td><td>-0.79</td></thopt<></thoptimum<></thoptimum<>				12.1%	-0.6%	-0.79																																																																																																																																												
dbr answir     40.02     50.2     1.0.3     4.0.4     4.0.2       connected and state     50.2.5     4.0.4     4.0.4     4.0.4       connected and state     50.2.5     4.0.4     4.0.4     4.0.4       connected and state     50.2.5     4.0.4     4.0.4     4.0.4       connected and state     50.0.5     4.0.4     4.0.4     4.0.4       dbr and state     50.0.5     4.0.4     4.0.4     4.0.4       dbr and state     50.0.5     4.0.4     4.0.4     4.0.4       dbr and state     50.0.5     50.0     50.0     50.0     50.0       dbr and state     50.0.5     50.0.5     50.0     50.0     50.0     50.0       dbr and state     50.0.5     50.0     50.0     50.0     50.0     50.0       dbr and state     50.0.5     50.0     50.0     50.0     50.0     50.0       dbr and state     50.0.5     50.0     50.0     50.0																																																																																																																																																		
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Second sector solution of the prior bit is an image of the prior bit is and the prior bit is an image of the																																																																																																																																																		
leader12 sources 192 so 192	Commercial real estate	\$127,154	\$2,661	12.6%	-0.4%	0.49																																																																																																																																												
wheready end or less (6) (2 and proved ison)500,07500,000.51k0.20k0.40k0.40kShe balances dave521,0850,0422,2k2,7k0.40k0.40kShe balances dave521,0850,0422,3k0.40k0.40kConserved manages endported from (equater)57,9557713,3k3,0x%0.40kConserved manages endported row (equater)59,0790200.00k0.00k0.00kConserved manages endported row (equater)59,0790200.00k0.00k0.00kConserved manages endported row (equater)59,0790200.00k0.00k0.00kConserved manages endported row (equater)59,02351,5600.00k0.00k0.00k0.00kConserved manages endported row (equater)50,02351,5600.00k0.00k0.00k0.00kConserved manages endported row (equater)50,02351,5600.00k0.00k0.00k0.00kConserved manages endported row (equater)50,02351,5600.00k0.00k0.00k0.00kConserved row (equater)50,02351,5600.00k0.00k0.00k0.00k0.00kConserved row (equater)50,02351,5600.00k0.00k0.00k0.00k0.00kConserved row (equater)50,02351,5600.00k0.00k0.00k0.00k0.00kConserved row (equater)50,02351,5600.00k0.00k0.00k0.00k0.00k	Unused commitments																																																																																																																																																	
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char A balances outSB30SP4719.3%-4.5%-4.5%Descried in strage outging for set (parter)5.955		\$4,384	\$0	-56.8%	1.9%	-6.49																																																																																																																																												
Normal Section Sectin Sectin Section Section Section Section Section Section Secti	Other securities	\$213,095	\$5,094	22.3%	2.7%	9.79																																																																																																																																												
Consider of manippe origination and (gamter)         17.51         17.97         13.31         13.30	Cash & balances due	\$83,763	\$947	189.3%	-6.3%	14.79																																																																																																																																												
operate of LCC organizations and (quarter)         97         00         -0.18%         -5.6%         -1.15%           Oper-end HCCC organizations and (quarter)         99         90         -5.5%         10.0%         -2.1%         -3.5%           Likhlifes         \$93,70         90,00         -5.5%         10.0%         -2.2%         -3.5%           Likhlifes         \$93,70         51,001         -4.5%         -4.2%         -3.2%           Deports         \$10,057         51,001         -4.5%         -4.5%         -3.2%           Express         \$10,058         50,057         51,001         -4.5%         -4.5%         -3.2%           Express         \$10,058         50,058         50,058         50,058         -50,0	Residential mortgage originations																																																																																																																																																	
Consider Open end FLCC originations sold (quarter)99,999090,90	Closed-end mortgage originated for sale (quarter)	\$7,915	\$79	135.3%	33.0%	-3.69																																																																																																																																												
Consider Open end FLCC originations sold (quarter)99,999090,90			\$0																																																																																																																																															
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for a draw borrowing         50.07         50.07         51.04         -4.34         -4.54         -4.24           for μ         for μ <th for="" td="" th<="" μ<=""><td></td><td></td><td></td><td></td><td></td><td></td></th>	<td></td> <td></td> <td></td> <td></td> <td></td> <td></td>																																																																																																																																																	
fay         SUM         SUM <thsum< th=""> <thsum< th=""> <thsum< th=""></thsum<></thsum<></thsum<>																																																																																																																																																		
gauty capital at quanter edd     503.38     51.44     30.6%     10%     6.5       Perferance Ratio     Cal 2006     Perferance Ratio       Ter 1 everance Ratio     Cal 2006     Perferance Ratio       Ter 1 everance Ratio     Cal 2006     Perferance Ratio       Ter 1 everance Ratio     Median     Median<	Total other borrowings	\$106,677	\$1,003	-43.8%	-4.8%	-24.79																																																																																																																																												
Performance Ratio         Old 2010         Old 2008         Previous Quarter         Previous Quarter           Intros         106%         10.0%         80.%         10.3%         7.0%           Firer 1 rek space dapital ratio         11.5%         11.3%         9.2%         12.9%         12.0%           Inter 1 rek space dapital ratio         11.5%         13.1%         9.2%         12.9%         12.0%           Inter 1 rek space dapital ratio         11.5%         13.5%         13.4%         9.2%         12.9%         0.13           Statum on space 1         0.16         0.4%         0.0%         0.05%         0.02%         0.23         0.33           Statum on space 1         0.15         0.4%         0.0%         0.02%         0.25%         0.03           Statum on space 1         0.1%         0.4%         0.0%         0.05%<	Equity																																																																																																																																																	
Data os         Q3 2010         Q3 2008         Previous Quarter         Previous Quarter           Inter 1 leverage ratio         10.0%         10.0%         8.0%         10.3%         5.0%           Fier 1 risk based capital ratio         13.5%         13.1%         9.2%         12.2%         12.0%           Total rk based capital ratio         13.5%         13.1%         9.2%         12.0%         1.0%           Betum on astel <sup>2</sup> 0.1%         0.4%         0.6%         0.2%         0.0%           Betum on astel <sup>2</sup> 0.1%         0.4%         0.6%         0.2%         0.0%           So provision to techage-offs (ct)         3.2%         3.1%         2.9%         2.0%         0.29           Coartage ratio (JALL-Ailoc transfer risk//Noncarrent leans)         67.2%         70.1%         81.1%         68.7%         66.5%           So provision to techage-offs (ct)         94.5%         10.7%         17.0%         13.2%         10.7%         13.4%         62.5%         10.3%         12.6%           Noncurrent leans (% of Total lean Type)         Q2 2010         Q3 2008         Previous Quarter         Previous Quarter         Previous Quarter         10.0%         10.0%         10.0%         10.0%         10.0%         10.0% <td>Equity capital at quarter end</td> <td>\$103,389</td> <td>\$1,764</td> <td>30.6%</td> <td>1.0%</td> <td>6.59</td>	Equity capital at quarter end	\$103,389	\$1,764	30.6%	1.0%	6.59																																																																																																																																												
Data os         Q3 2010         Q3 2008         Previous Quarter         Previous Quarter           Inter 1 leverage ratio         10.0%         10.0%         8.0%         10.3%         5.0%           Fier 1 risk based capital ratio         13.5%         13.1%         9.2%         12.2%         12.0%           Total rk based capital ratio         13.5%         13.1%         9.2%         12.0%         1.0%           Betum on astel <sup>2</sup> 0.1%         0.4%         0.6%         0.2%         0.0%           Betum on astel <sup>2</sup> 0.1%         0.4%         0.6%         0.2%         0.0%           So provision to techage-offs (ct)         3.2%         3.1%         2.9%         2.0%         0.29           Coartage ratio (JALL-Ailoc transfer risk//Noncarrent leans)         67.2%         70.1%         81.1%         68.7%         66.5%           So provision to techage-offs (ct)         94.5%         10.7%         17.0%         13.2%         10.7%         13.4%         62.5%         10.3%         12.6%           Noncurrent leans (% of Total lean Type)         Q2 2010         Q3 2008         Previous Quarter         Previous Quarter         Previous Quarter         10.0%         10.0%         10.0%         10.0%         10.0%         10.0% <td>Performance Ratios</td> <td></td> <td></td> <td></td> <td>Median Levels</td> <td></td>	Performance Ratios				Median Levels																																																																																																																																													
value         Median         Median         Median         Median         Median           Tier 1 lewrage ratio         10.0%         10.0%         8.0%         10.3%         10.3%         5.6           Tier 1 is based capital ratio         15.5%         11.3%         5.2%         12.9%         12.0%           Steum on equity <sup>1</sup> 11.5%         11.5%         11.5%         13.3%         5.6%         13.5%		Q3	2010	Q3 2008		Previous Year																																																																																																																																												
in 1 lenge ratio     10.6%     10.6%     0.0%     0.0%     0.0%     0.0%     0.0%     0.0%     0.0%       if 1 is kbased capital ratio     13.5%     13.1%     0.2%     0.2%     0.2%       if 1 is kbased capital ratio     15.2%     13.6%     0.2%     0.2%     0.2%       if 1 is kbased capital ratio     1.1%     3.3%     5.4%     1.3%     0.2%       if 1 is kbased capital ratio     1.3%     3.4%     0.6%     0.2%     0.3%       if is it shared capital ratio     3.2%     3.1%     2.2%     0.3%     0.2%       if is it shared capital ratio     3.2%     3.3%     2.0%     0.3%     0.2%       is it provision to net charge offs (qr)     94.5%     10.1%     0.7%     0.1%     0.38       is it provision to net charge offs (qr)     94.5%     10.1%     0.7%     0.1%     0.2%       is a provision to net charge offs (qr)     94.5%     10.1%     0.1%     0.1%     0.2%       is a provision to net charge offs (qr)     94.5%     10.1%     0.1%     0.1%       is a provision to net charge offs (qr)     94.5%     0.1%     0.1%     0.1%       is a provision to net charge offs (qr)     94.5%     0.1%     0.1%     0.1%       is a provision to net charge o	Ratios	1																																																																																																																																																
The F 1 six based capital ratio         13.5%         13.1%         9.2%         12.9%         12.0%           Total r 1 six based capital ratio         16.2%         15.6%         11.9%         15.5%         11.3%           Stetum on equip'         1.15         3.3%         5.4%         0.3%         0.26%           Velum on syste <sup>2</sup> 0.1%         0.4%         0.6%         0.2%         0.3%           Velum on equip'         3.2%         3.1%         2.9%         0.2%         0.2%           Construction As and leases <sup>1</sup> 3.3%         2.0%         0.7%         1.0%         0.22%           Construction & development         94.5%         10.1%         0.1%         0.0%         0.2%         0.2%           Construction & development         13.1%         14.8%         6.2%         1.3%         1.4%           Construction & development         1.9%         0.4%         0.6%         1.1%         1.4%           Construction & development         1.9%         0.6%         0.04%         0.6%         0.10%           Construction & development         1.9%         0.6%         0.04%         0.6%         0.6%           Construction & development         1.9%         0.6%         0.3% </td <td>Tier 1 leverage ratio</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Tier 1 leverage ratio																																																																																																																																																	
Total i sk based capital ratio     16.2%     15.6%     11.9%     15.5%     14.8       Netum on systb <sup>1</sup> 0.1%     3.3%     5.4%     1.3%     -2.6       Sterum on systb <sup>1</sup> 0.2%     0.2%     0.2%     0.3%       Veri inters margin <sup>2</sup> 3.2%     3.1%     2.2%     0.0%     0.2%       Derager atol (Link-Hot erisk)/Noncurrent loans)     67.9%     70.1%     81.1%     66.7%     0.25%       Derager atol (Link-Hot erisk)/Noncurrent loans and leases <sup>2</sup> 3.0%     2.0%     0.0%     1.4%     0.4%       Veri charge-offs (ctr)     94.5%     10.1%     1.1%     0.0%     0.1%     0.19%       Noticite method     0.0%     0.0%     0.0%     0.1%     0.2%     0.0%       Noticite method     0.0%     0.0%     0.0%     0.1%     0.0%       Noticite development     19.1%     14.8%     0.6%     0.6%     0.1%       Construction & development     19.1%     0.0%     0.0%     0.0%     0.0%       Construction & development     19.1%     0.0%     0.0%     0.0%     0.0%       Construction & development     19.1%     0.0%     0.0%     0.0%     0.0%       Construction & development     1.5%     4.5%     0.0%     0.0% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>																																																																																																																																																		
Return on equity <sup>1</sup> 1.1%3.3%5.4%1.3%0.2%Return on assets <sup>1</sup> 0.1%0.4%0.6%0.2%0.3%Correst and (ALLLA/Loc transfer risk)/Noncurrent loans))67.9%70.1%68.1.3%68.2%0.2%Sore are ratio (ALLLA/Loc transfer risk)/Noncurrent loans))67.9%70.1%68.1.3%68.2%0.2%Sore are ratio (ALLLA/Loc transfer risk)/Noncurrent loans))67.9%70.1%71.0%107.0%13.4%Net charge-offs to average loans and leases <sup>2</sup> 3.0%2.0%0.7%1.4%2.2Correct, memberNoncurrent Loans (% of total Loan Type)Q2 2010Q3 2008Previous QuarterPrevious YearConstruction & development1.91%1.48%6.2%1.5%4.0%3.4Construction & development5.9%4.4%1.5%4.0%3.4Construction & development1.2%1.0%0.6%0.1%1.4%Construction & development1.9%0.6%0.6%0.1%1.4%Construction & development1.9%0.6%0.6%0.4%0.6%0.4%Construction & development1.9%0.6%0.6%0.4%0.6%0.2%Construction & development7.9%0.6%0.0%0.4%0.6%0.2%Construction & development7.9%0.6%0.2%0.5%0.0%Construction & development7.6%0.0%0.3%0.2%0.6%Construction & development7.7%0.8%0																																																																																																																																																		
ate um on assets <sup>1</sup> 0.1%       0.4%       0.6%       0.2%       0.3%         Ver interst margin <sup>1</sup> 3.2%       3.1%       2.9%       0.0%       0.9%         beer age ratio (ALLL+Alloc transfer risk)/Noncurrent loans)       7.67%       7.01%       171.0%       107.0%       0.334         beer age ratio (ALLL+Alloc transfer risk)/Noncurrent loans)       7.67%       10.7%       107.0%       107.0%       1334         beer age ratio (ALLL+Alloc transfer risk)/Noncurrent loans)       9.45%       10.0%       107.0%       107.0%       1334         beer age ratio (ALLL+Alloc transfer risk)/Noncurrent loans)       Ver age ratio (ALLL+Alloc transfer risk)/Noncurrent loans)       100.0% </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>																																																																																																																																																		
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Group% of Total Assets of All Depository Institutions Institutions</td><td>Credit card</td><td>2.7%</td><td>0.6%</td><td>0.6%</td><td>1.1%</td><td>1.49</td></tr> <tr><td><math display="block"> \begin{array}{c c c c c c c c c c c c c c c c c c c </math></td><td>Other consumer</td><td>1.9%</td><td>0.6%</td><td>0.4%</td><td>0.6%</td><td>0.69</td></tr> <tr><td><math display="block"> \begin{array}{c c c c c c c c c c c c c c c c c c c </math></td><td>Commercial &amp; Industrial</td><td>3.3%</td><td>2.6%</td><td>0.8%</td><td>2.4%</td><td>1.99</td></tr> <tr><td>Q3 2016         Q3 2008         Previous Quarter         Previous Year           Charge-Offs (% of Total Loan Type)         Weighted Average         Median         Median         Median         Median           Construction &amp; development         7.%         5.0%         1.3%         3.4%         5.0           Closed-end 1-4 family residential         1.6%         1.0%         0.2%         0.5%         0.6%           Home equity     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0.9%         0.2%         0.1%         0.</td><td></td><td>Weighted Average</td><td>Median</td><td>Median</td><td>Median</td><td>Median</td></tr> <tr><td>Home equity         1.3%         0.8%         0.2%         0.5%         0.66           Credit card         7.0%         4.0%         3.3%         2.8%         4.7           Other consumer         1.4%         0.9%         0.9%         0.9%         1.4%           Commercial &amp; Industrial         1.7%         1.4%         0.9%         0.9%         0.2%         0.2%           Commercial real estate         1.7%         1.2%         0.1%         0.8%         0.5%         0.9%         0.0%</td><td>Construction &amp; development</td><td>7.9%</td><td>5.0%</td><td>1.3%</td><td>3.4%</td><td>5.0%</td></tr> <tr><td>Credit card         7.0%         4.0%         3.3%         2.8%         4.7           Other consumer         1.4%         1.4%         0.9%         0.9%         1.4%           Commercial &amp; Industrial         1.7%         1.3%   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Institutions Institutions	Credit card	2.7%	0.6%	0.6%	1.1%	1.49	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	Other consumer	1.9%	0.6%	0.4%	0.6%	0.69	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	Commercial & Industrial	3.3%	2.6%	0.8%	2.4%	1.99	Q3 2016         Q3 2008         Previous Quarter         Previous Year           Charge-Offs (% of Total Loan Type)         Weighted Average         Median         Median         Median         Median           Construction & development         7.%         5.0%         1.3%         3.4%         5.0           Closed-end 1-4 family residential         1.6%         1.0%         0.2%         0.5%         0.6%           Home equity         1.3%         0.8%         0.2%         0.5%         0.6%         0.6%           Credit card         7.0%         4.0%         3.3%         2.8%         0.4%<	Commercial real estate	5.1%	4.5%	0.9%	4.8%	2.99	harge-Otrs (% of 1otal Loan Lype)         Weighted Average         Median         Median   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  7.9%         5.0%         1.3%         3.4%         5.00           Closed-end 1-4 family residential         1.6%         1.0%         0.2%         0.5%         0.7           Home equity         1.3%         0.8%         0.2%         0.5%         0.6%         0.7           Home equity         1.3%         0.8%         0.2%         0.5%         0.6%         0.6%           Credit card         7.0%         4.0%         3.3%         2.8%         4.7           Other consumer         1.4%         1.4%         0.9%         0.9%         1.4           Commercial k industrial         1.7%         1.3%         0.5%         0.9%         0.2%           Commercial k industrial         1.7%         1.2%         0.1%         0.8%         0.5%           Total loans         2.4%         1.6%         0.6%         1.1%         1.7	(hama Offe (% of Total Loan Type)	Q3 :	2010	Q3 2008	Previous Quarter	Previous Year	Closed-end 1-4 family residential         1.6%         1.0%         0.2%         0.5%         0.7           Home equity         1.3%         0.8%         0.2%         0.5%         0.6%         0.6%           Credit card         7.0%         4.0%         3.3%         2.8%         4.7         0.1%         0.9%         0.9%         0.2%         0.5%         0.6%         4.7           Other consumer         1.4%         0.9%         0.9%         0.9%         0.4%         0.4%         0.9%         0.9%         0.2%         0.1%         0.6%         1.4%         0.9%         0.9%         0.2%         0.1%         0.		Weighted Average	Median	Median	Median	Median	Home equity         1.3%         0.8%         0.2%         0.5%         0.66           Credit card         7.0%         4.0%         3.3%         2.8%         4.7           Other consumer         1.4%         0.9%         0.9%         0.9%         1.4%           Commercial & Industrial         1.7%         1.4%         0.9%         0.9%         0.2%         0.2%           Commercial real estate         1.7%         1.2%         0.1%         0.8%         0.5%         0.9%         0.0%	Construction & development	7.9%	5.0%	1.3%	3.4%	5.0%	Credit card         7.0%         4.0%         3.3%         2.8%         4.7           Other consumer         1.4%         1.4%         0.9%         0.9%         1.4%           Commercial & Industrial         1.7%         1.3%         0.5%         0.9%         0.20           Commercial & Industrial         1.7%         1.3%         0.5%         0.9%         0.20           Commercial Releastate         1.7%         1.2%         0.1%         0.8%         0.5%           Total loans         2.4%         1.6%         0.6%         1.1%         0.7	Closed-end 1-4 family residential	1.6%	1.0%	0.2%	0.5%	0.79	Other consumer         1.4%         1.4%         0.9%         0.9%         1.4           Commercial & Industrial         1.7%         1.3%         0.5%         0.9%         2.0           Commercial & Industrial         1.7%         1.2%         0.1%         0.8%         0.5%           Commercial real estate         1.7%         1.2%         0.1%         0.8%         0.5%           Total loans         2.4%         1.6%         0.6%         1.1%         1.7%	Home equity	1.3%	0.8%	0.2%	0.5%	0.69	Other consumer         1.4%         1.4%         0.9%         0.9%         1.4           Commercial & Industrial         1.7%         1.3%         0.5%         0.9%         2.0           Commercial & Industrial         1.7%         1.2%         0.1%         0.8%         0.5%           Total loans         2.4%         1.6%         0.6%         1.1%         0.5%           Institutions in Group         Total Assets of Depository Institutions in Group         Total Assets of All Depository Institutions		7.0%	4.0%	3.3%	2.8%	4.79	Commercial & Industrial         1.7%         1.3%         0.5%         0.9%         2.0           Commercial real estate         1.7%         1.2%         0.1%         0.8%         0.5           Total loans         2.4%         1.6%         0.6%         1.1%         0.7	Other consumer						Commercial real estate         1.7%         1.2%         0.1%         0.8%         0.5           Total loans         2.4%         1.6%         0.6%         1.1%         1.7           Institutions in Group         Total Assets of Depository Institutions in Group         of of Total Assets of All Depository Institutions in Group         of of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Instin Institut							Total loons     2.4%     1.6%     0.6%     1.1%     1.7       Total loons     Total Assets of Depository Institutions in Group     Total Assets of All Depository Institutions							Institutions in Group Bank Holding Companies Group Institutions							Institutions in Group Bank Holding Companies Group Institutions					Tabl Acade of Dans (1) - 1 - 11 - 1			Institutions in Gro	an		Bank Holding Companies							34		
Construction & development	19.1%	14.8%	6.2%	15.3%	13.99																																																																																																																																													
Credit card         2.7%         0.6%         0.6%         1.1%         1.4           Other consumer         1.9%         0.6%         0.4%         0.6% <td>Closed-end 1-4 family residential</td> <td>5.9%</td> <td>4.4%</td> <td>1.5%</td> <td>4.0%</td> <td>3.49</td>	Closed-end 1-4 family residential	5.9%	4.4%	1.5%	4.0%	3.49																																																																																																																																												
Other consumer         1.9%         0.6%         0.4%         0.6%	Home equity	1.2%	1.0%	0.8%	1.0%	1.09																																																																																																																																												
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$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	Commercial & Industrial	3.3%	2.6%	0.8%	2.4%	1.99																																																																																																																																												
Q3 2016         Q3 2008         Previous Quarter         Previous Year           Charge-Offs (% of Total Loan Type)         Weighted Average         Median         Median         Median         Median           Construction & development         7.%         5.0%         1.3%         3.4%         5.0           Closed-end 1-4 family residential         1.6%         1.0%         0.2%         0.5%         0.6%           Home equity         1.3%         0.8%         0.2%         0.5%         0.6%         0.6%           Credit card         7.0%         4.0%         3.3%         2.8%         0.4%<	Commercial real estate	5.1%	4.5%	0.9%	4.8%	2.99																																																																																																																																												
harge-Otrs (% of 1otal Loan Lype)         Weighted Average         Median         Median         Median           Construction & development         7.9%         5.0%         1.3%         3.4%         5.0           Closed-end 1-4 family residential         1.6%         1.0%         0.2%         0.5%         0.7           Home equity         1.3%         0.8%         0.2%         0.5%         0.6           Credit card         7.0%         4.0%         3.3%         2.8%         0.47           Other consumer         1.4%         1.4%         0.9%         0.9%         1.4           Commercial & Industrial         1.7%         1.3%         0.5%         0.9%         0.20           Commercial Real estate         1.7%         1.3%         0.5%         0.9%         0.5%         0.5%         0.5%           Total loans         2.4%         1.6%         0.6%         1.1%         1.7%         1.7%         1.7%         0.1%         0.8%         0.5%	Total loans	5.0%	4.6%	1.9%	4.6%	4.29																																																																																																																																												
Weighted Average         Median         Median         Median           Construction & development         7.9%         5.0%         1.3%         3.4%         5.00           Closed-end 1-4 family residential         1.6%         1.0%         0.2%         0.5%         0.7           Home equity         1.3%         0.8%         0.2%         0.5%         0.6%         0.7           Home equity         1.3%         0.8%         0.2%         0.5%         0.6%         0.6%           Credit card         7.0%         4.0%         3.3%         2.8%         4.7           Other consumer         1.4%         1.4%         0.9%         0.9%         1.4           Commercial k industrial         1.7%         1.3%         0.5%         0.9%         0.2%           Commercial k industrial         1.7%         1.2%         0.1%         0.8%         0.5%           Total loans         2.4%         1.6%         0.6%         1.1%         1.7	(hama Offe (% of Total Loan Type)	Q3 :	2010	Q3 2008	Previous Quarter	Previous Year																																																																																																																																												
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Home equity         1.3%         0.8%         0.2%         0.5%         0.66           Credit card         7.0%         4.0%         3.3%         2.8%         4.7           Other consumer         1.4%         0.9%         0.9%         0.9%         1.4%           Commercial & Industrial         1.7%         1.4%         0.9%         0.9%         0.2%         0.2%           Commercial real estate         1.7%         1.2%         0.1%         0.8%         0.5%         0.9%         0.0%	Construction & development	7.9%	5.0%	1.3%	3.4%	5.0%																																																																																																																																												
Credit card         7.0%         4.0%         3.3%         2.8%         4.7           Other consumer         1.4%         1.4%         0.9%         0.9%         1.4%           Commercial & Industrial         1.7%         1.3%         0.5%         0.9%         0.20           Commercial & Industrial         1.7%         1.3%         0.5%         0.9%         0.20           Commercial Releastate         1.7%         1.2%         0.1%         0.8%         0.5%           Total loans         2.4%         1.6%         0.6%         1.1%         0.7	Closed-end 1-4 family residential	1.6%	1.0%	0.2%	0.5%	0.79																																																																																																																																												
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Other consumer         1.4%         1.4%         0.9%         0.9%         1.4           Commercial & Industrial         1.7%         1.3%         0.5%         0.9%         2.0           Commercial & Industrial         1.7%         1.2%         0.1%         0.8%         0.5%           Total loans         2.4%         1.6%         0.6%         1.1%         0.5%           Institutions in Group         Total Assets of Depository Institutions in Group         Total Assets of All Depository Institutions		7.0%	4.0%	3.3%	2.8%	4.79																																																																																																																																												
Commercial & Industrial         1.7%         1.3%         0.5%         0.9%         2.0           Commercial real estate         1.7%         1.2%         0.1%         0.8%         0.5           Total loans         2.4%         1.6%         0.6%         1.1%         0.7	Other consumer																																																																																																																																																	
Commercial real estate         1.7%         1.2%         0.1%         0.8%         0.5           Total loans         2.4%         1.6%         0.6%         1.1%         1.7           Institutions in Group         Total Assets of Depository Institutions in Group         of of Total Assets of All Depository Institutions in Group         of of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Group         of Total Assets of All Depository Institutions in Instin Institut																																																																																																																																																		
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III. CPP Bank Holding Companies with Assets Between \$1 Billion and \$10 Billion
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	Q3	2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$403,544	\$2,012	7.1%	0.0%	0.7
Loans	\$273,322	\$1,348	-1.2%	-1.1%	-3.7
Construction & development	\$30,203	\$131	-33.0%	-5.9%	-22.35
Closed-end 1-4 family residential	\$50,406	\$258	0.0%	-0.7%	-2.1
Home equity	\$16,505	\$65	13.5%	-0.4%	0.85
Credit card	\$262	\$0	-3.3%	0.3%	-1.65
Other consumer	\$10,627	\$35	-21.1%	-2.7%	-11.85
Commercial & Industrial	\$42,802	\$166	-10.1%	-2.4%	-6.85
Commercial real estate	\$97,590	\$459	11.5%	-0.3%	2.75
Unused commitments	\$20,586	\$89	-67.4%	-3.4%	-62.75
Securitization outstanding principal	\$986	\$0	-13.8%	0.0%	-8.7
Mortgage-backed securities (GSE and private issue)	\$39,672	\$159	28.9%	0.0%	1.85
Asset-backed securities	\$55	\$0	-100.0%	-2.0%	-63.75
Other securities	\$101,429	\$434	27.9%	-0.4%	4.85
Cash & balances due	\$27,696	\$98	134.0%	5.6%	31.19
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$16,374	\$22	142.0%	48.7%	26.09
Open-end HELOC originated for sale (quarter)	\$3	\$0	-83.6%	8.7%	-33.99
Closed-end mortgage originations sold (quarter)	\$19,300	\$26	121.2%	46.6%	14.25
Open-end HELOC originations sold (quarter)	\$0	\$0	0.0%	0.0%	0.05
Liabilities	\$364,483	\$1,862	6.4%	0.0%	0.85
Deposits	\$321,357	\$1,646	13.7%	-0.2%	2.59
Total other borrowings	\$17,818	\$80	-46.0%	-1.3%	-21.75
Equity					
Equity capital at quarter end	\$38,850	\$164	30.1%	1.0%	2.35
Performance Ratios				Median Levels	
	Q3	2010	Q3 2008	Previous Quarter	Previous Year
Ratios	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.3%	9.4%	8.3%	9.3%	9.5%
Tier 1 risk based capital ratio	12.8%	12.7%	10.0%	12.5%	12.05
Total risk based capital ratio	14.5%	14.2%	11.5%	14.2%	13.6
Return on equity <sup>2</sup>	-2.2%	2.9%	6.8%	2.3%	0.2
Return on assets <sup>2</sup>	-0.2%	0.3%	0.5%	0.2%	0.0
Net interest margin <sup>2</sup>	3.3%	3.4%	3.3%	2.2%	3.15
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	50.2%	58.5%	86.3%	61.6%	61.15
Loss provision to net charge-offs (qtr)	107.9%	112.9%	163.6%	115.5%	144.35
Net charge-offs to average loans and leases <sup>2</sup>	1.9%	1.3%	0.3%	0.8%	1.05
2. Quarterly, annualized.					
Asset Quality	03	2010	Q3 2008	Previous Quarter	Previous Year
Noncurrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	16.2%	12.0%	3.1%	11.4%	8.5
Closed-end 1-4 family residential	3.8%	3.0%	1.2%	2.9%	2.65
Home equity	1.2%	0.8%	0.3%	0.7%	0.55
Credit card	0.9%	0.0%	0.0%	0.0%	0.05
Other consumer	0.7%	0.4%	0.4%	0.4%	0.55
Commercial & Industrial	2.8%	1.8%	0.9%	1.8%	1.95
Commercial real estate	4.2%	3.1%	0.7%	2.7%	2.05
Total loans	4.9%	3.7%	1.4%	3.7%	3.19
Charge-Offs (% of Total Loan Type)		2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Construction & development	5.1%	2.9%	0.2%	1.9%	1.49
Closed-end 1-4 family residential	0.9%	0.7%	0.1%	0.4%	0.5
Home equity	0.7%	0.4%	0.1%	0.2%	0.3
Credit card	4.4%	2.9%	1.5%	1.5%	2.4
Other consumer	1.3%	1.2%	1.0%	0.8%	1.5
Commercial & Industrial	1.5%	1.3%	0.5%	0.8%	1.1
Commercial real estate	1.0%	0.5%	0.0%	0.3%	0.2
Total loans	1.6%	1.1%	0.3%	0.6%	0.8
			Bank Holding Companies	Total Assets of Depository Institutions in	% of Total Assets of All Depository Institutions
Institutions in Gro	up			Group	insucutions
			150	\$403,544	2.8

IV. CPP Bank Holding Companies with Assets Less Than \$1 Billion	
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	Q3 2010 Median % Change				
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$81,632	\$694	6.7%	0.1%	1.1%
Loans	\$57,359	\$485	-1.0%	-0.7%	-2.8%
Construction & development	\$6,766	\$52	-31.5%	-3.9%	-21.6%
Closed-end 1-4 family residential	\$11,071	\$88	4.6%	0.9%	0.8%
Home equity	\$3,173	\$22	21.6%	0.3%	3.7%
Credit card	\$47	\$0	1.4%	-1.1%	2.1%
Other consumer		\$8	-17.0%	-2.1%	-12.1%
	\$1,813				
Commercial & Industrial	\$8,146	\$57	-11.1%	-3.3%	-9.3%
Commercial real estate	\$21,192	\$172	13.6%	-0.3%	3.4%
Unused commitments	\$3,883	\$30	-65.5%	-3.0%	-60.09
Securitization outstanding principal	\$18	\$0	-25.1%	0.0%	19.59
Mortgage-backed securities (GSE and private issue)	\$6,527	\$40	15.7%	-2.7%	-9.79
Asset-backed securities	\$13	\$0	-84.8%	-5.7%	-2.89
Other securities	\$19,410	\$148	16.4%	-2.2%	2.59
Cash & balances due	\$5,727	\$36	111.0%	4.8%	32.29
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$2,895	\$0	126.9%	52.8%	29.5%
Open-end HELOC originated for sale (quarter)	\$0	\$0	-100.0%	0.0%	-100.09
Closed-end mortgage originations sold (quarter)	\$3,400	\$0	127.3%	48.5%	19.69
Open-end HELOC originations sold (quarter)	\$0	\$0	-100.0%	0.0%	0.09
Liabilities	\$74,282	\$629	5.8%	0.0%	1.6%
Deposits	\$65,480	\$546	12.4%	0.3%	3.19
Total other borrowings	\$5,059	\$34	-36.5%	-1.2%	-16.39
Equity					
Equity capital at quarter end	\$7,289	\$57	24.2%	0.8%	0.39
Performance Ratios	0	3 2010	Q3 2008	Median Levels Previous Quarter	Previous Year
Ratios	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.6%	9.1%	8.4%	9.1%	9.4%
Tier 1 risk based capital ratio	12.8%	12.2%	10.3%	12.2%	12.0%
Total risk based capital ratio	14.4%	13.9%	11.5%	13.7%	13.49
Return on equity <sup>2</sup>			6.4%		0.99
Return on assets <sup>2</sup>	-1.9%	3.1%			
-	-0.2%	0.3%	0.5%	0.2%	0.19
Net interest margin <sup>2</sup>	3.4%	3.3%	3.2%	2.2%	3.29
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	52.9%	57.3%	83.9%	60.0%	56.99
Loss provision to net charge-offs (qtr)	107.8%	115.4%	181.0%	122.5%	158.59
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	1.5%	1.1%	0.2%	0.7%	0.79
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	Q	3 2010	Q3 2008	Previous Quarter	Previous Year
Noncurrent Loans (% of rotal Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	11.6%	10.1%	3.9%	9.3%	6.39
Closed-end 1-4 family residential	3.5%	3.1%	1.2%	2.9%	2.39
Home equity	1.1%	0.5%	0.1%	0.5%	0.39
Credit card	0.8%	0.3%	0.4%	0.3%	0.29
Other consumer	0.7%	0.3%	0.2%	0.3%	0.39
Commercial & Industrial	2.8%	1.8%	0.7%	1.9%	1.79
Commercial real estate	3.3%	2.6%	0.5%	2.5%	1.69
Total loans	4.1%	3.8%	1.7%	3.4%	3.09
	1	3 2010	Q3 2008	Previous Quarter	Previous Year
Charge-Offs (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	3.5%	2.0%	0.1%	1.1%	1.19
Closed-end 1-4 family residential	0.8%	0.6%	0.1%	0.3%	0.39
Home equity					
	0.6%	0.2%	0.0%	0.1%	0.19
Credit card	2.9%	2.0%	1.8%	1.3%	1.55
Other consumer	1.3%	0.9%	0.6%	0.5%	0.9
Commercial & Industrial	1.9%	1.0%	0.3%	0.6%	0.7
Commercial real estate	0.6%	0.3%	0.0%	0.2%	0.19
Total loans	1.2%	0.9%	0.2%	0.6%	0.69
			Bank Holding Companies	Total Assets of Depository Institutions in	% of Total Assets of All Depository
			Bank Holding Companies	Group	Institutions
Institutions in Gro	Jup		116	\$81,632	0.69

V. Non-CPP Bank Holding Companies with Assets Between \$10 Billion and \$100 Billion

	Q3	2010		Median % Change	
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$370,842	\$17,826	15.6%	1.4%	5.1%
Loans	\$227,713	\$9,955	-1.4%	-0.5%	-1.3%
Construction & development	\$14,745	\$772	-24.8%	-4.8%	-18.0%
Closed-end 1-4 family residential	\$40,841	\$2,010	12.4%	-0.3%	-0.3%
Home equity	\$15,905	\$473	27.5%	0.5%	4.9%
Credit card	\$5,579	\$73	16.3%	0.3%	8.4%
Other consumer	\$21,155	\$323	-32.4%	-5.8%	-15.5%
Commercial & Industrial	\$37,075	\$1,790	-10.3%	0.1%	-4.4%
Commercial real estate	\$53,052	\$2,272	14.6%	0.3%	4.6%
Unused commitments	\$21,811	\$680	-78.2%	-1.4%	-75.7%
Securitization outstanding principal	\$11,349	\$0	-62.4%	-2.1%	-42.0%
Mortgage-backed securities (GSE and private issue)	\$49,219	\$2,995	22.1%	0.8%	3.7%
Asset-backed securities	\$2,561	\$0	-91.1%	-2.4%	-55.6%
Other securities	\$109,462	\$7,419	31.2%	2.8%	11.3%
Cash & balances due	\$17,795	\$1,223	50.3%	-5.7%	4.4%
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$7,954	\$191	120.5%	39.8%	29.5%
Open-end HELOC originated for sale (quarter)	\$0	\$0	0.0%	0.0%	0.0%
Closed-end mortgage originations sold (quarter)	\$10,029	\$267	89.0%	51.6%	-4.2%
Open-end HELOC originations sold (quarter)	\$0	\$207	0.0%	0.0%	0.0%
he 1 mm					
Liabilities	\$323,942	\$15,710	18.8%	1.1%	4.4%
Deposits	\$255,637	\$13,540	17.0%	0.6%	6.4%
Total other borrowings	\$34,002	\$973	-33.5%	-0.7%	-19.7%
Equity					
Equity capital at quarter end	\$46,822	\$2,045	28.0%	1.7%	10.8%
Performance Ratios				Median Levels	
Ratios	Q3 :	2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.0%	8.4%	8.2%	8.6%	8.2%
Tier 1 risk based capital ratio	12.0%	13.4%	10.7%	13.2%	11.5%
Total risk based capital ratio	14.1%	15.1%	12.4%	15.4%	13.9%
Return on equity <sup>2</sup>	10.0%	9.8%	11.1%	6.6%	8.6%
Return on assets <sup>2</sup>	1.3%	1.0%	1.0%	0.8%	0.9%
Net interest margin <sup>2</sup>	3.2%	3.3%	3.4%	2.1%	3.2%
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	66.9%	72.1%	207.4%	76.4%	88.3%
Loss provision to net charge-offs (qtr)	100.6%	108.0%	158.5%	110.6%	144.4%
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	1.1%	1.0%	0.3%	0.7%	0.8%
Asset Quality	Q3	2010	Q3 2008	Previous Quarter	Previous Year
Noncurrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	13.0%	10.1%	2.6%	10.8%	7.4%
Closed-end 1-4 family residential	3.2%	2.0%	0.9%	2.0%	1.5%
Home equity	0.5%	0.4%	0.1%	0.4%	0.5%
Credit card	2.0%	1.3%	1.4%	1.1%	1.7%
Other consumer	0.5%	0.6%	0.3%	0.5%	0.5%
Commercial & Industrial	2.0%	1.6%	0.5%	1.6%	2.0%
Commercial real estate	2.6%	1.9%	0.5%	2.0%	1.2%
Total loans	2.9%	2.5%	0.6%	2.5%	1.8%
Charge-Offs (% of Total Loan Type)		2010	Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
	2.6%	1.7%	0.2%	1.1%	1.3%
Construction & development		0.2%	0.2%	0.1%	0.39
Closed-end 1-4 family residential	0.5%			0.2%	0.39
Closed-end 1-4 family residential Home equity	0.5%	0.3%	0.1%		
Closed-end 1-4 family residential Home equity Credit card	0.5% 7.4%	0.3%	3.1%	2.7%	
Closed-end 1-4 family residential Home equity Credit card Other consumer	0.5% 7.4% 1.4%	0.3% 4.0% 1.5%	3.1% 1.0%	2.7% 1.0%	1.65
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	0.5% 7.4% 1.4% 0.9%	0.3% 4.0% 1.5% 0.6%	3.1% 1.0% 0.3%	2.7% 1.0% 0.4%	4.79 1.69 0.79
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	0.5% 7.4% 1.4% 0.9% 0.3%	0.3% 4.0% 1.5% 0.6% 0.2%	3.1% 1.0% 0.3%	2.7% 1.0% 0.4% 0.2%	1.69 0.79 0.29
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	0.5% 7.4% 1.4% 0.9%	0.3% 4.0% 1.5% 0.6%	3.1% 1.0% 0.3%	2.7% 1.0% 0.4%	1.69
Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial Commercial real estate	0.5% 7.4% 1.4% 0.9% 0.3% 0.9%	0.3% 4.0% 1.5% 0.6% 0.2%	3.1% 1.0% 0.3%	2.7% 1.0% 0.4% 0.2%	1.69 0.79 0.29

VI. Non-CF	P Bank Holding Companies	with Assets Between \$1	Billion and \$10 Billion

	03			Median % Change		
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year	
Assets	\$541,694	\$1,641	9.1%	0.9%	3.4	
Loans	\$338,289	\$1,100	0.9%	-0.3%	-1.0	
Construction & development	\$31,983	\$93	-28.9%	-4.4%	-20.6	
Closed-end 1-4 family residential	\$78,739	\$195	1.9%	-0.1%	0.1	
Home equity	\$16,282	\$43	16.2%	0.3%	2.2	
Credit card	\$1,423	\$0	3.1%	1.0%	5.9	
Other consumer	\$18,574	\$28	-16.4%	-1.9%	-10.3	
Commercial & Industrial	\$48,508	\$139	-9.0%	-1.5%	-4.6	
Commercial real estate	\$105,691	\$350	13.1%	-0.2%	2.9	
Unused commitments	\$24,417	\$61	-72.3%	-1.7%	-67.9	
Securitization outstanding principal	\$9,131	\$0	-41.2%	-3.4%	-17.8	
Mortgage-backed securities (GSE and private issue)	\$65,831	\$139	8.0%	-1.0%	-2.8	
Asset-backed securities	\$365	\$0	-100.0%	-3.7%	-18.8	
Other securities	\$173,993	\$476	21.5%	0.8%	9.5	
Cash & balances due	\$41,443	\$101	133.9%	2.9%	22.2	
Residential mortgage originations						
Closed-end mortgage originated for sale (quarter)	\$13,829	\$17	133.7%	48.4%	29.3	
Open-end HELOC originated for sale (quarter)	\$13,825	\$0	153.8%	71.2%	358.8	
Closed-end mortgage originations sold (quarter)	\$16,949	\$20	110.4%	54.5%	21.7	
	\$16,949 \$1		315.4%	54.5%	21.7	
Open-end HELOC originations sold (quarter)	\$1	\$0	315.4%	6423.5%	0.0	
Liabilities	\$487,667	\$1,494	8.9%	0.7%	3.1	
Deposits	\$418,667	\$1,292	15.7%	1.0%	4.8	
Total other borrowings	\$30,627	\$68	-32.2%	-1.5%	-14.3	
Equity						
Equity capital at quarter end	\$53,421	\$149	16.1%	2.0%	7.1	
Performance Ratios			Median Levels			
	03 2010		Q3 2008 Previous Quarter		Previous Year	
Ratios	Weighted Average	Median	Median	Median	Median	
Tier 1 leverage ratio	9.3%	8.9%	8.7%	8.8%	8.5	
Tier 1 risk based capital ratio	13.6%	12.4%	11.1%	12.3%	11.3	
Total risk based capital ratio	15.2%	13.8%	12.4%	13.8%	13.0	
Return on equity <sup>2</sup>	4.3%	6.8%	8.8%	4.5%	6.5	
Return on assets <sup>2</sup>	0.4%	0.6%	0.8%	0.4%	0.6	
Net interest margin <sup>2</sup>	3.3%	3.3%	3.4%	2.2%	3.3	
	5.5%	3.370	3.470	2.270		
	E2 70/	C9 C9/	110.29/	71 59/		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	53.7%	68.6%	119.3%	71.5%	71.3	
Loss provision to net charge-offs (qtr)	114.6%	125.3%	157.8%	131.3%	71.3 152.9	
					71.3 152.9	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 <i>Quarterly, emunitied</i>	114.6%	125.3%	157.8%	131.3%	71.3 152.9	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, omunited Asset Quality	114.6%	125.3%	157.8%	131.3%	71.3 152.9	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. duarterly, envuelled	114.6%	125.3% 0.6%	157.8% 0.2%	131.3% 0.4%	71.3 152.9 0.5	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 <i>Quarterly, annualized.</i> Asset Quality	114.6% 1.2%	125.3% 0.6% 2010	157.8% 0.2% Q3 2008	131.3% 0.4% Previous Quarter	71.3 152.9 0.5 <b>Previous Year</b> Median	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 Quarterly, annualized Asset Quality Noncurrent Loans (% of Total Loan Type)	114.6% 1.2% Q3 Weighted Average	125.3% 0.6% 2010 Median	157.8% 0.2% Q3 2008 Median	131.3% 0.4% Previous Quarter Median	71.3 152.9 0.5 Previous Year Median 5.7	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 <i>Quarterly, annualited</i> Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development	114.6% 1.2% Weighted Average 13.8%	125.3% 0.6% 2010 Median 7.3%	157.8% 0.2% Q3 2008 Median 1.9%	131.3% 0.4% Previous Quarter Median 7.2%	71.3 152.9 0.5 <u>Previous Year</u> <u>Median</u> 5.7 1.4	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 Quarterly, emunited Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential	114.6% 1.2% Weighted Average 13.8% 3.4%	125.3% 0.6% 2010 Median 7.3% 1.8%	157.8% 0.2% 0.2% Median 1.9% 0.8%	131.3% 0.4% Previous Quarter Median 7.2% 1.6%	71.3 152.9 0.5 <b>Previous Year</b> Median 5.7 1.4 0.3	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Querterly, omunited Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity	114.6% 1.2% Weighted Average 13.8% 3.4% 1.5%	125.3% 0.6% 2010 Median 7.3% 1.8% 0.5%	157.8% 0.2% Q3 2008 Median 1.9% 0.8% 0.2%	131.3% 0.4% Previous Quarter Median 7.2% 1.6% 0.5%	71.3 152.9 0.5 Previous Year Median 5.7 1.4 0.3 0.3 0.3	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Quoterly, annalized. Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card	114.6% 1.2% Weighted Average 13.8% 3.4% 1.5% 1.8%	125.3% 0.6% 2010 Median 7.3% 1.8% 0.5% 0.3%	157.8% 0.2% Q3 2008 Median 1.9% 0.8% 0.2% 0.1%	131.3% 0.4% Previous Quarter Median 7.2% 1.6% 0.5% 0.3%	71.3 152.9 0.5 Previous Year Median 5.7 1.4 0.3 0.3 0.3	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 querterly, mumatited Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit card Other consumer Commercial & Industrial	114.6% 1.2% Weighted Average 13.8% 3.4% 1.5% 1.8% 0.8% 2.4%	125.3% 0.6% 2010 Median 7.3% 1.8% 0.5% 0.3% 0.3% 0.3% 0.3% 1.4%	157.8% 0.2% Q3 2008 Median 1.9% 0.8% 0.2% 0.1% 0.2% 0.5%	131.3% 0.4% Previous Quarter Median 7.2% 1.6% 0.5% 0.3% 0.3% 0.3%	71.3 152.9 0.5 Previous Year Median 5.7 1.4 0.3 0.3 0.3 1.3	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 Querterly, www.ited Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer	114.6% 1.2% Weighted Average 13.8% 3.4% 1.5% 1.8% 0.8%	125.3% 0.6% 2010 Median 7.3% 1.8% 0.5% 0.3% 0.3%	157.8% 0.2% 0.2% Median 1.9% 0.8% 0.2% 0.1% 0.2%	131.3% 0.4% Previous Quarter Median 7.2% 1.6% 0.5% 0.3%	71.3 152.9 0.5 Previous Year Median 5.7 1.4 0.3 0.3 0.3 0.3 1.3 1.4	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 durterh, annutited 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	114.6% 1.2% Weighted Average 13.8% 3.4% 1.5% 1.8% 0.8% 2.4% 3.4% 3.9% Q3	125.3% 0.6% 2010 Median 7.3% 1.8% 0.3% 0.3% 0.3% 1.4% 2.1% 2.4%	157.8% 0.2% 0.2% Median 1.9% 0.8% 0.2% 0.1% 0.1% 0.2% 0.6% 0.7% 0.9% 0.9%	131.3% 0.4% Previous Quarter Median 7.2% 1.6% 0.5% 0.3% 0.3% 0.3% 1.5% 1.7% 2.2% Previous Quarter	71.3 152.9 0.5 Previous Year Median 5.7 1.4 0.3 0.3 0.3 1.3 1.4 0.3 0.3 1.3 1.4 0.3 0.3 0.3 1.3 1.4 0.3 0.3 1.3 1.4 0.3 0.3 1.3 1.4 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 <i>Quarterly, mumatitat</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 loans Charge-Offs (% of Total Loan Type)	114.6% 1.2% Weighted Average 13.8% 3.4% 1.5% 1.8% 0.8% 2.4% 3.4% 3.9% Q3 Weighted Average	125.3% 0.6% 2010 Median 7.3% 1.8% 0.5% 0.3% 0.3% 1.4% 2.1% 2.1% 2.4% 2.010 Median	157.8% 0.2% 0.2% Median 1.9% 0.8% 0.2% 0.6% 0.7% 0.6% 0.7% 0.9% 0.9% 0.9% 0.9%	131.3% 0.4% Previous Quarter Median 7.2% 1.6% 0.5% 0.3% 0.3% 0.3% 1.5% 1.7% 2.2% Previous Quarter Median	71.3 152.9 0.5 Previous Year Median 5.7 1.4 0.3 0.3 0.3 0.3 1.3 1.4 0.3 0.3 0.3 1.3 1.4 1.9 9 9 Previous Year 1.9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 Quoterly, onwatted 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	114.6% 1.2% Weighted Average 13.8% 3.4% 1.5% 0.8% 2.4% 3.9% Q3 Weighted Average 3.5%	125.3% 0.6% 2010 Median 7.3% 1.8% 0.5% 0.3% 0.3% 0.3% 0.3% 2.1% 2.1% 2.1% 2.4% 2010 Median 1.0%	157.8% 0.2% Q3 2008 Median 1.9% 0.8% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.6% 0.7% 0.9% Q3 2008 Median 0.1%	131.3% 0.4% Previous Quarter Median 7.2% 1.6% 0.5% 0.3% 0.3% 1.5% 1.5% 1.5% 2.2% Previous Quarter Median 0.5%	71.3 152.9 0.5 Previous Year Median 5.7 1.4 0.3 0.3 0.3 0.3 1.3 1.4 1.9 9 Previous Year Median 0.7	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2. Quoterly, annualized Asset Quality Noncurrent Loans (% of Total Loan Type) Construction & development Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial Real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential	114.6% 1.2% Weighted Average 13.8% 3.4% 1.5% 1.8% 0.8% 2.4% 3.4% 3.9% Q Weighted Average 3.5% 0.5%	125.3% 0.6% 2010 Median 7.3% 1.8% 0.5% 0.3% 0.3% 0.3% 0.3% 2.1% 2.4% 2.010 Median 1.0% 0.2%	157.8% 0.2% 0.2% Median 1.9% 0.8% 0.2% 0.2% 0.1% 0.2% 0.6% 0.7% 0.9% 0.9% 0.9% 0.9% 0.9% 0.1% 0.1%	131.3% 0.4% Previous Quarter Median 7.2% 1.6% 0.5% 0.3% 0.3% 1.5% 1.7% 2.2% Previous Quarter Median 0.5% 0.2%	71.3 152.9 0.5 Previous Year Median 5.7 1.4 0.3 0.3 0.3 0.3 1.3 1.4 1.9 Previous Year Median 0.7 0.2	
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Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> t Cuerterly, onvatited 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 real estate Total loans Charge-Offs (% of Total Loan Type) Construction & development Closed-end 1-4 family residential	114.6% 1.2% Weighted Average 13.8% 3.4% 1.5% 1.8% 0.8% 2.4% 3.4% 3.9% Q Weighted Average 3.5% 0.5%	125.3% 0.6% 2010 Median 7.3% 1.8% 0.3% 0.3% 0.3% 1.4% 2.1% 2.1% 2.4% 2010 Median 1.0% 0.2% 0.1% 1.9%	157.8% 0.2% 0.2% Median 1.9% 0.8% 0.2% 0.1% 0.1% 0.1% 0.2% 0.6% 0.7% 0.9% 0.9% 0.9% 0.9% 0.9% 0.9% 0.1% 0.1% 0.1% 0.1%	131.3% 0.4% Previous Quarter Median 7.2% 1.6% 0.5% 0.3% 0.3% 0.3% 1.5% 1.7% 2.2% Previous Quarter Median 0.5% 0.2% 0.1%	71.3 152.6 0.5 Median 5.7 1.4 0.3 0.3 0.3 1.3 1.4 0.3 0.3 1.4 0.3 0.3 1.4 0.3 0.3 1.4 0.3 0.3 1.4 0.3 0.3 0.3 0.3 0.3 0.3 0.3 0.3 0.3 0.3	
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Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 Querterly, emmelted 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 Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial & Industrial Commercial & Industrial Commercial Rolustrial Commercial Rolustrial Commercial Rolustrial Commercial Rolustrial Commercial Rolustrial Commercial Rolustrial	114.6% 1.2% Weighted Average 13.8% 3.4% 1.5% 1.8% 0.8% 2.4% 3.4% 3.4% 3.9% Q3 Weighted Average 3.5% 0.5% 0.5% 0.5% 0.5% 14.1% 1.0%	125.3% 0.6% 2010 Median 7.3% 1.8% 0.3% 0.3% 2.4% 2.1% 2.4% 2.24% 2.010 Median 1.0% 0.2%	157.8% 0.2% 0.2% Median 1.9% 0.8% 0.2% 0.1% 0.1% 0.1% 0.1% 0.1% 0.1% 0.1% 0.1	131.3% 0.4% Previous Quarter Median 7.2% 1.6% 0.5% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3	71.3 152.9 0.5 Median 5.7 1.4 0.3 0.3 0.3 0.3 1.4 1.9 Previous Year Median 0.7 0.2 0.1 2.6 0.8 0.6 0.6	
Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases <sup>2</sup> 2 Querterly, emmelted 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 Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Closed-end 1-4 family residential Home equity Credit cord Other consumer Commercial & Industrial Commercial & Industrial Commercial & Industrial Commercial Rolustrial Commercial Rolustrial Commercial Rolustrial Commercial Rolustrial Commercial Rolustrial Commercial Rolustrial	114.6% 1.2% Weighted Average 13.8% 3.4% 1.5% 1.8% 0.8% 2.4% 3.4% 3.9% Weighted Average 3.5% 0.5% 0.5% 0.6% 14.1% 1.0%	125.3% 0.6% 2010 Median 7.3% 1.8% 0.3% 0.3% 2.4% 2.1% 2.4% 2.24% 2.010 Median 1.0% 0.2%	157.8% 0.2% 0.2% Median 1.9% 0.8% 0.2% 0.2% 0.1% 0.2% 0.6% 0.7% 0.7% 0.9% 0.9% 0.9% 0.9% 0.9% 0.9% 0.9% 0.1% 0.1% 0.1% 0.0%	131.3% 0.4% Previous Quarter Median 7.2% 1.6% 0.5% 0.3% 0.3% 1.5% 1.7% 2.2% Previous Quarter Median 0.5% 0.2% 0.1% 0.4% 0.4% 0.4% 0.1% 0.3%	71.3 152.9 0.5 Median 5.7 1.4 0.3 0.3 0.3 0.3 0.3 1.3 1.4 9 9 Previous Year 0.1 0.2 0.1 0.2 0.1 0.2 0.1 0.2 0.1 0.2 0.1 0.2 0.1 0.2 0.1 0.2 0.1 0.2 0.1 0.2 0.2 0.1 0.2 0.2 0.1 0.2 0.2 0.2 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5	

VII. Non-CPP Bank Holding Companies wit	ith Assets Less Than \$1 Billion
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	Q3 2010			Median % Change	
Selected balance and off-balance sheet items	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$278,686	\$637	4.8%	0.0%	1.29
Loans	\$184,290	\$413	-2.1%	-1.0%	-3.89
Construction & development	\$19,166	\$34	-33.3%	-4.1%	-21.89
Closed-end 1-4 family residential	\$42,119	\$83	0.7%	-0.5%	-1.49
Home equity	\$8,013	\$15	12.3%	-0.1%	
Credit card	\$359	\$0	-2.4%	-0.7%	
Other consumer				-0.7%	
	\$7,416	\$9	-18.1%		
Commercial & Industrial	\$23,352	\$46	-10.4%	-2.3%	
Commercial real estate	\$60,519	\$135	8.3%	-0.5%	1.39
Unused commitments	\$10,752	\$21	-72.0%	-3.8%	-66.99
Securitization outstanding principal	\$154	\$0	-54.6%	0.0%	-55.59
Mortgage-backed securities (GSE and private issue)	\$22,007	\$36	-10.6%	-2.6%	-12.59
Asset-backed securities	\$159	\$0	-97.6%	-1.9%	-23.69
Other securities	\$88,025	\$173	14.0%	0.0%	5.89
Cash & balances due	\$19,258	\$35	90.9%	-1.9%	27.99
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$6,367	\$0	97.2%	47.8%	26.99
Open-end HELOC originated for sale (quarter)	\$5	\$0	-72.2%	-27.1%	
Closed-end mortgage originations sold (quarter)	\$7,868	\$0	77.9%	54.7%	10.39
Open-end HELOC originations sold (quarter)	\$3	\$0	-72.6%	-74.4%	313.69
Liabilities	\$254,745	\$582	4.2%	-0.2%	1.09
Deposits	\$226,651	\$528	4.276	0.0%	
Total other borrowings	\$15,570	\$27	-29.9%	-1.9%	-15.79
Equity					
Equity capital at quarter end	\$23,657	\$53	8.6%	1.9%	4.79
Performance Ratios				Median Levels	
	03	2010	Q3 2008	Previous Quarter	Previous Year
Ratios	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	8.5%	8.7%	8.9%	8.6%	
Tier 1 risk based capital ratio	12.0%	12.0%	11.3%	12.0%	
Total risk based capital ratio	13.6%	13.5%	12.6%	13.3%	
Return on equity <sup>2</sup>	2.3%		7.9%	3.9%	
Return on assets <sup>2</sup>		5.8%			
Net interest margin <sup>2</sup>	0.2%	0.5%	0.7%	0.3%	0.49
	3.4%	3.4%	3.4%	2.3%	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}	48.3%	62.7%	87.2%	65.0%	61.99
Loss provision to net charge-offs (qtr)	108.8%	120.6%	146.2%	125.2%	140.29
Net charge-offs to average loans and leases <sup>2</sup> 2. Quarterly, annualized.	1.2%	0.7%	0.2%	0.4%	0.69
Asset Quality	Q3	2010	Q3 2008	Previous Quarter	Previous Year
Noncurrent Loans (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	15.3%	6.3%	1.9%	6.9%	7.19
Closed-end 1-4 family residential	3.1%	1.9%	0.9%	1.7%	1.69
Home equity	1.2%	0.3%	0.0%	0.2%	
Credit card	1.0%	0.0%	0.1%	0.2%	
Other consumer	0.7%	0.3%	0.3%	0.4%	0.49
Commercial & Industrial	2.6%	1.5%	0.5%	1.3%	1.39
Commercial real estate	3.5%	2.2%	0.7%	2.2%	
Total loans	4.2%	2.6%	1.3%	2.6%	2.49
	1	2010	Q3 2008	Previous Quarter	Previous Year
Charge-Offs (% of Total Loan Type)	Weighted Average	Median	Median	Median	Median
Construction & development	3.0%	0.8%	0.0%	0.3%	0.59
Closed-end 1-4 family residential	0.6%	0.3%	0.1%	0.1%	
Home equity	0.5%	0.0%	0.0%	0.0%	
Credit card	10.7%	2.2%	1.4%	1.3%	
Other consumer		0.7%		0.4%	
	1.1%		0.6%		
Commercial & Industrial	1.3%	0.6%	0.2%	0.4%	
Commercial real estate	0.5%	0.2%	0.0%	0.1%	
Total loans				0.3%	0.57
Tatal loans	0.9%	0.6%	0.2,0		
		0.6%	Bank Holding Companies	Total Assets of Depository Institutions in	% of Total Assets of All Depository
Total loans		0.6%			

## 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>19</sup>
- Ally Financial Inc. (previously GMAC) is excluded from all groups as GMAC received TARP funds under the Automotive Industry Financing Program.
- 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 equal 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.
- 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.

<sup>&</sup>lt;sup>19</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>).

Source: Treasury Analysis of Y-9C Data