

Quarterly Analysis of Institutions in the Capital Purchase Program Fourth 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.¹

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 fourth quarter 2010 data as aggregate and median levels and present median changes from third quarter 2008 (the quarter prior to the inception of CPP), fourth quarter 2009 (the previous year), and third quarter 2010 (the previous quarter).²

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).³ For the analysis of Y-9C data, asset size is determined by the asset size of the bank holding company. For both the Call Report and Y-9C sections asset size is assigned using fourth quarter 2010 data.⁴ 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.⁵

Four groups of entities receiving CPP funds have been created for this report⁶:

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

² 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.

³ All figures reflect depository institution data aggregated by bank holding company (when applicable).

⁴ Call Report data are merger adjusted to reflect mergers that have occurred through third quarter 2010.

⁵ Foreign owned (24.9% or higher) institutions were not eligible to receive TARP capital under the CPP.

⁶ Since the 3Q 2010 report, Pierce Commercial Bank has been placed in receivership, Central Jersey Bancorp and LSB Corporation were acquired by institutions that do not file call report data. The Bank of Currituck and The Tifton Banking Company were acquired by other CPP participants. Belvedere Capital Partners closed, splitting up CPP institutions.

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

Three groups of entities not receiving CPP funds have been created for this report⁷:

- 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.

⁷ 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

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

Group	Description ¹	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	\$7,657,191	62%
Group II	CPP Participants with assets between \$10 and \$100 billion	35	3	\$1,188,617	10%
Group III	CPP Participants with assets between \$1 and \$10 billion	165	19	\$499,054	4%
Group IV	CPP Participants with assets under \$1 billion	348	112	\$168,277	1%
Group V	Non-CPP Participants with assets between \$10 and \$100 billion	13	16	\$730,641	6%
Group VI	Non-CPP Participants with assets between \$1 and \$10 billion	229	115	\$850,019	7%
Group VII	Non-CPP Participants with assets under \$1 billion	3,986	1,831	\$1,170,120	10%

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 fourth 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 9.65% growth in total assets and Non-CPP institutions had 9.24% growth in total assets.

Loan Growth⁸

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 1.23% while Non-CPP institutions grew at 2.06%.

⁸ 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 other consumer loans and credit card loans, largely due to accounting changes implemented in the first quarter of 2010 (the implementation of FAS 166 and 167⁹). For institutions with between \$10 and \$100 billion in assets, there was growth for CPP institutions in home equity loans and commercial real estate loans while non-CPP institutions had growth in credit card loans. For institutions between \$1 and \$10 billion in assets, there was growth in home equity loans and commercial real estate loans (both CPP and Non-CPP). Non-CPP institutions also saw growth in credit card loans. 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). Non-CPP institutions with under \$1 billion in assets also had growth in credit card loans.

*Closed-end and Open-end Mortgage Originations*¹⁰

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 except CPP institutions with assets over \$100 billion.

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 Non-CPP institutions with assets between \$10 and \$100 billion (18.5%) and the smallest growth was in CPP institutions with over \$100 billion in assets (5.5%).

Total other borrowings¹¹ 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

⁹ 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 (<http://www2.fdic.gov/qbp/2010mar/qbp.pdf>).

¹⁰ 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).

institutions with over \$100 billion in assets (-57.7%). The largest decrease in FHLB advances was also in CPP institutions with over \$100 billion in assets (-70.1%).

Equity Capital

All groups experienced growth in equity capital since third quarter 2008.

Performance Ratios¹²

Capital Ratios

In fourth 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.

Earnings Ratios

Median return on equity, median return on assets and median net interest margin were positive in all groups in fourth quarter 2010. CPP and Non-CPP institutions with less than \$1 billion in assets had decreases in most of their earnings ratios; CPP institutions did report and increase in net interest margin, however.

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 fourth quarter 2010, Non-CPP institutions with assets under \$1 billion had the highest median coverage ratio (81.0%), while CPP institutions with assets between \$1 billion and \$10 billion in assets had the lowest median coverage ratio (57.9%).

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 fourth quarter 2010 (107.0%), while CPP institutions with over \$100 billion in assets had the lowest median ratio (64.7%).

The median ratio of net charge-offs to average loans and leases was higher in all group except for Non-CPP institutions with assets between \$10 and \$100 billion. In fourth quarter 2010, CPP institutions with over \$100 billion in assets had the highest median ratio of net charge-offs to

¹¹ Total other borrowings include FHLB advances and other amounts borrowed by the consolidated bank, exclusive of federal funds purchased and securities sold under agreements to repurchase, liabilities for short positions, and subordinated notes and debentures. This item includes mortgage indebtedness and obligations under capitalized leases.

¹² 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.

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) were higher in all groups and loan categories in fourth 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 fourth quarter 2010.

I. CPP Depository Institutions with Assets Greater than \$100 Billion¹

Selected balance and off-balance sheet items	Q4 2010		Q3 2008	Median % Change		
	\$ millions (aggregate)	\$ millions (median)		From Previous Quarter	From Previous Year	
Assets	\$7,657,191	\$199,104	-8.15%	-0.41%	1.16%	
Loans	\$3,941,692	\$128,730	-9.48%	0.45%	1.05%	
<i>Construction & development</i>	\$105,557	\$4,924	-47.92%	-10.17%	-28.02%	
<i>Closed-end 1-4 family residential</i>	\$1,025,462	\$29,845	-5.59%	3.00%	1.93%	
<i>Home equity</i>	\$423,727	\$15,040	-4.34%	-2.03%	-5.65%	
<i>Credit card²</i>	\$519,670	\$3,474	50.46%	1.69%	33.19%	
<i>Other consumer</i>	\$325,443	\$15,843	2.15%	0.48%	7.34%	
<i>Commercial & Industrial</i>	\$651,492	\$25,070	-24.33%	1.61%	-0.99%	
<i>Commercial real estate</i>	\$278,447	\$19,315	-3.39%	-0.65%	-3.72%	
Unused commitments	\$3,779,200	\$98,187	-22.71%	-0.59%	-5.38%	
Securitization outstanding principal	\$901,736	\$934	-60.20%	-4.24%	-54.23%	
Mortgage-backed securities (GSE and private issue)	\$830,683	\$33,789	-29.78%	-0.23%	-2.87%	
Asset-backed securities	\$93,885	\$4,180	10.12%	-8.90%	-5.20%	
Other securities	\$501,238	\$10,561	83.59%	-3.94%	-5.76%	
Cash & balances due	\$549,356	\$14,527	-8.69%	4.06%	-13.34%	
Residential mortgage originations						
<i>Closed-end mortgage originated for sale (quarter)</i>	\$384,353	\$6,259	60.85%	19.16%	37.05%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$6,351	\$0	82.01%	10.45%	5.72%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$377,285	\$6,077	34.63%	25.15%	33.76%	
<i>Open-end HELOC originations sold (quarter)</i>	\$5,170	\$0	-100.00%	-37.35%	-18.75%	
Liabilities	\$6,809,283	\$176,186	-8.55%	-0.29%	-0.17%	
Deposits	\$5,148,356	\$150,195	5.50%	2.17%	2.60%	
Total other borrowings	\$1,050,926	\$22,497	-57.72%	-6.69%	-8.52%	
FHLB advances	\$137,349	\$6,043	-70.10%	-4.84%	-39.15%	
Equity						
Equity capital at quarter end	\$827,302	\$29,867	7.11%	-0.17%	5.53%	
Performance Ratios						
Ratios	Q4 2010		Q3 2008	Median Levels		
	Weighted Average	Median	Median	Previous Quarter	Previous Year	
Tier 1 leverage ratio	8.08%	8.46%	7.14%	8.40%	8.19%	
Tier 1 risk based capital ratio	11.51%	11.81%	8.89%	11.39%	10.98%	
Total risk based capital ratio	14.56%	14.98%	11.70%	14.75%	14.43%	
Return on equity ³	8.37%	7.66%	5.56%	7.88%	4.60%	
Return on assets ³	0.91%	0.93%	0.74%	0.89%	0.49%	
Net interest margin ³	3.78%	3.90%	3.46%	4.05%	3.74%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans))	67.90%	67.93%	75.66%	65.30%	54.23%	
Loss provision to net charge-offs (qtr)	71.11%	64.66%	146.08%	75.12%	120.82%	
Net charge-offs to average loans and leases ³	2.70%	2.06%	1.60%	2.81%	2.74%	
<small>³ Quarterly, annualized.</small>						
Asset Quality						
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	17.30%	17.14%	7.41%	16.79%	17.15%	
<i>Closed-end 1-4 family residential</i>	13.70%	9.33%	4.97%	9.55%	10.97%	
<i>Home equity</i>	2.23%	1.84%	1.26%	1.81%	1.59%	
<i>Credit card</i>	2.28%	2.39%	2.28%	2.55%	3.47%	
<i>Other consumer</i>	1.84%	1.49%	0.63%	1.44%	1.30%	
<i>Commercial & Industrial</i>	2.68%	1.77%	0.88%	2.09%	2.90%	
<i>Commercial real estate</i>	5.37%	3.99%	1.08%	4.23%	3.57%	
<i>Total loans</i>	5.79%	4.50%	2.37%	4.77%	4.92%	
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	1.44%	1.17%	0.64%	1.19%	1.87%	
<i>Closed-end 1-4 family residential</i>	0.56%	0.41%	0.39%	0.45%	0.46%	
<i>Home equity</i>	0.72%	0.62%	0.49%	0.64%	0.77%	
<i>Credit card</i>	2.22%	2.14%	1.50%	2.43%	2.83%	
<i>Other consumer</i>	0.75%	0.41%	0.42%	0.36%	0.54%	
<i>Commercial & Industrial</i>	0.44%	0.37%	0.20%	0.44%	0.51%	
<i>Commercial real estate</i>	0.45%	0.39%	0.04%	0.44%	0.38%	
<i>Total loans</i>	0.76%	0.56%	0.44%	0.76%	0.73%	
Institutions in Group						
	Bank Holding Companies		Independent Depository Institutions	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions	
			13	0	7,657,191	62.9%

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

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

Source: Call and Thrift Financial Report Data

II. CPP Depository Institutions with Assets Between \$10 Billion and \$100 Billion¹

Selected balance and off-balance sheet items	Q4 2010		Median % Change			
	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year	
Assets	\$1,188,617	\$18,232	-2.00%	-1.06%	-1.87%	
Loans	\$691,661	\$11,500	-11.87%	-0.49%	-4.20%	
<i>Construction & development</i>	\$40,933	\$648	-53.61%	-10.95%	-34.86%	
<i>Closed-end 1-4 family residential</i>	\$109,194	\$2,099	-7.57%	-0.87%	-2.48%	
<i>Home equity</i>	\$48,830	\$553	7.45%	-1.08%	-2.05%	
<i>Credit card</i>	\$75,698	\$0	-4.66%	4.10%	-3.02%	
<i>Other consumer</i>	\$45,397	\$276	-20.75%	-2.81%	-9.57%	
<i>Commercial & Industrial</i>	\$157,840	\$2,571	-15.61%	0.73%	-6.97%	
<i>Commercial real estate</i>	\$140,173	\$2,667	1.49%	-1.25%	-3.81%	
Unused commitments	\$671,504	\$3,742	-20.89%	1.66%	-2.76%	
Securitization outstanding principal	\$54,517	\$0	-45.90%	-2.60%	-21.72%	
Mortgage-backed securities (GSE and private issue)	\$129,533	\$2,365	13.74%	7.32%	8.08%	
Asset-backed securities	\$5,238	\$0	-59.92%	-2.28%	-8.93%	
Other securities	\$76,802	\$903	24.93%	-3.00%	5.66%	
Cash & balances due	\$133,649	\$961	45.35%	-11.53%	-15.95%	
Residential mortgage originations						
<i>Closed-end mortgage originated for sale (quarter)</i>	\$9,725	\$153	162.78%	20.29%	36.55%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$11	\$0	-58.60%	5.40%	-20.09%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$9,734	\$123	138.32%	30.69%	39.94%	
<i>Open-end HELOC originations sold (quarter)</i>	\$12	\$0	-20.19%	-54.04%	-20.18%	
Liabilities	\$1,044,687	\$16,398	-4.41%	-1.24%	-3.38%	
Deposits	\$843,443	\$13,470	9.21%	-0.24%	0.15%	
Total other borrowings	\$134,759	\$2,329	-44.72%	-3.62%	-19.54%	
FHLB advances	\$29,207	\$554	-58.32%	-0.53%	-24.84%	
Equity						
Equity capital at quarter end	\$142,056	\$2,057	17.84%	0.23%	8.31%	
Performance Ratios		Median Levels				
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
Tier 1 leverage ratio	10.66%	9.08%	7.74%	8.92%	8.40%	
Tier 1 risk based capital ratio	13.21%	12.54%	9.36%	12.18%	10.47%	
Total risk based capital ratio	16.17%	14.94%	11.40%	14.50%	13.01%	
Return on equity ²	4.62%	6.44%	2.00%	6.54%	-0.89%	
Return on assets ²	0.55%	0.71%	0.19%	0.69%	-0.09%	
Net interest margin ³	3.43%	3.54%	3.35%	3.51%	3.34%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans))	75.06%	77.69%	79.47%	66.98%	60.26%	
Loss provision to net charge-offs (qtr)	60.57%	90.70%	180.97%	96.79%	125.89%	
Net charge-offs to average loans and leases ²	2.97%	1.47%	0.83%	1.37%	2.48%	
<small>2. Quarterly, annualized.</small>						
Asset Quality						
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	16.76%	12.97%	5.87%	15.23%	15.15%	
<i>Closed-end 1-4 family residential</i>	6.37%	3.77%	1.26%	3.86%	3.55%	
<i>Home equity</i>	1.00%	1.01%	0.66%	0.97%	0.97%	
<i>Credit card</i>	2.24%	0.62%	1.04%	1.11%	1.58%	
<i>Other consumer</i>	1.32%	0.76%	0.49%	0.77%	0.94%	
<i>Commercial & Industrial</i>	1.99%	1.73%	0.77%	1.91%	2.19%	
<i>Commercial real estate</i>	3.94%	3.02%	0.97%	3.21%	2.93%	
<i>Total loans</i>	3.95%	2.88%	1.86%	3.14%	4.26%	
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	3.43%	1.56%	0.60%	1.41%	1.77%	
<i>Closed-end 1-4 family residential</i>	0.60%	0.23%	0.05%	0.21%	0.26%	
<i>Home equity</i>	0.39%	0.27%	0.07%	0.21%	0.19%	
<i>Credit card</i>	1.64%	1.25%	0.93%	0.97%	1.90%	
<i>Other consumer</i>	0.48%	0.40%	0.26%	0.33%	0.48%	
<i>Commercial & Industrial</i>	0.57%	0.34%	0.15%	0.37%	0.52%	
<i>Commercial real estate</i>	0.57%	0.26%	0.05%	0.31%	0.28%	
<i>Total loans</i>	0.83%	0.41%	0.23%	0.37%	0.63%	
Institutions in Group	Bank Holding Companies	Independent Depository Institutions	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions		
	35	3	1,188,617	9.8%		

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

III. CPP Depository Institutions with Assets Between \$1 Billion and \$10 Billion¹

Selected balance and off-balance sheet items	Q4 2010		Median % Change			
	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year	
Assets	\$499,054	\$2,032	0.59%	-1.23%	-2.83%	
Loans	\$339,559	\$1,339	-8.91%	-2.02%	-6.29%	
<i>Construction & development</i>	\$33,377	\$122	-45.09%	-7.70%	-26.64%	
<i>Closed-end 1-4 family residential</i>	\$67,464	\$256	-7.57%	-2.51%	-5.39%	
<i>Home equity</i>	\$20,161	\$64	2.47%	-1.31%	-2.38%	
<i>Credit card</i>	\$348	\$0	-11.83%	3.40%	-4.83%	
<i>Other consumer</i>	\$15,962	\$29	-29.70%	-4.12%	-17.18%	
<i>Commercial & Industrial</i>	\$52,747	\$159	-17.65%	-2.03%	-7.92%	
<i>Commercial real estate</i>	\$116,906	\$462	5.68%	-0.81%	-0.92%	
Unused commitments	\$64,701	\$208	-26.95%	-1.92%	-7.06%	
Securitization outstanding principal	\$224	\$0	-47.91%	-1.97%	-11.45%	
Mortgage-backed securities (GSE and private issue)	\$56,981	\$178	32.41%	1.26%	7.75%	
Asset-backed securities	\$80	\$0	-100.00%	-0.34%	-25.00%	
Other securities	\$34,818	\$142	27.08%	0.08%	1.27%	
Cash & balances due	\$28,792	\$88	83.37%	-10.04%	-4.91%	
Residential mortgage originations						
<i>Closed-end mortgage originated for sale (quarter)</i>	\$23,031	\$28	155.35%	14.06%	52.22%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$8	\$0	-69.35%	85.86%	5.10%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$23,642	\$28	168.11%	29.20%	59.15%	
<i>Open-end HELOC originations sold (quarter)</i>	\$11	\$0	0.00%	0.00%	0.00%	
Liabilities	\$447,036	\$1,823	1.09%	-1.04%	-2.76%	
Deposits	\$401,238	\$1,673	8.10%	-0.69%	-0.93%	
Total other borrowings	\$40,339	\$144	-44.48%	-3.81%	-18.87%	
FHLB advances	\$18,678	\$68	-53.25%	-0.60%	-25.06%	
Equity						
Equity capital at quarter end	\$51,693	\$189	10.56%	-1.35%	2.27%	
Performance Ratios	Median Levels					
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
Tier 1 leverage ratio	8.94%	8.92%	8.21%	8.81%	8.54%	
Tier 1 risk based capital ratio	12.64%	12.05%	9.87%	11.81%	11.15%	
Total risk based capital ratio	14.02%	13.47%	11.06%	13.14%	12.41%	
Return on equity ²	-3.01%	4.88%	4.67%	4.72%	0.04%	
Return on assets ²	-0.31%	0.49%	0.47%	0.53%	0.00%	
Net interest margin ²	3.83%	3.80%	3.65%	3.83%	3.61%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans))	51.28%	57.89%	77.53%	54.62%	59.50%	
Loss provision to net charge-offs (qtr)	100.34%	102.51%	148.68%	105.31%	123.08%	
Net charge-offs to average loans and leases ²	2.25%	1.37%	0.53%	1.38%	1.61%	
<small>2. Quarterly, annualized.</small>						
Asset Quality						
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	17.22%	11.77%	4.51%	12.72%	10.84%	
<i>Closed-end 1-4 family residential</i>	4.00%	3.01%	1.28%	3.10%	2.90%	
<i>Home equity</i>	1.73%	0.99%	0.36%	0.85%	0.65%	
<i>Credit card</i>	1.09%	0.00%	0.00%	0.00%	0.00%	
<i>Other consumer</i>	1.83%	0.56%	0.42%	0.54%	0.59%	
<i>Commercial & Industrial</i>	2.55%	2.09%	0.93%	1.89%	2.06%	
<i>Commercial real estate</i>	4.18%	2.87%	0.80%	3.08%	2.50%	
<i>Total loans</i>	4.83%	3.63%	1.74%	3.66%	3.54%	
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	1.92%	1.06%	0.15%	0.89%	0.97%	
<i>Closed-end 1-4 family residential</i>	0.34%	0.25%	0.05%	0.18%	0.24%	
<i>Home equity</i>	0.33%	0.16%	0.01%	0.10%	0.15%	
<i>Credit card</i>	1.38%	0.37%	0.30%	0.31%	0.96%	
<i>Other consumer</i>	0.35%	0.38%	0.32%	0.33%	0.41%	
<i>Commercial & Industrial</i>	0.58%	0.37%	0.19%	0.30%	0.57%	
<i>Commercial real estate</i>	0.50%	0.18%	0.00%	0.14%	0.12%	
<i>Total loans</i>	0.61%	0.40%	0.15%	0.38%	0.44%	
Institutions in Group	Bank Holding Companies		Independent Depository Institutions	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions	
	165		19	499,054	4.1%	

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

Source: Call and Thrift Financial Report Data

IV. CPP Depository Institutions with Assets Less Than \$1 Billion¹

Selected balance and off-balance sheet items	Q4 2010		Median % Change			
	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year	
Assets	\$168,277	\$294	9.65%	-0.74%	0.27%	
Loans	\$118,379	\$206	1.23%	-1.65%	-3.12%	
<i>Construction & development</i>	\$12,095	\$16	-36.61%	-5.54%	-21.14%	
<i>Closed-end 1-4 family residential</i>	\$24,443	\$35	10.21%	-1.41%	-0.78%	
<i>Home equity</i>	\$6,761	\$8	13.30%	-1.15%	-1.48%	
<i>Credit card</i>	\$85	\$0	-1.13%	2.94%	0.23%	
<i>Other consumer</i>	\$3,351	\$3	-21.98%	-3.14%	-11.70%	
<i>Commercial & Industrial</i>	\$17,747	\$26	-8.15%	-1.50%	-6.77%	
<i>Commercial real estate</i>	\$42,818	\$71	14.74%	-0.53%	1.52%	
Unused commitments	\$17,249	\$27	-22.21%	-3.68%	-6.92%	
Securitization outstanding principal	\$27	\$0	-60.52%	-3.82%	-7.27%	
Mortgage-backed securities (GSE and private issue)	\$14,091	\$14	7.51%	-3.34%	-4.74%	
Asset-backed securities	\$26	\$0	-100.00%	-3.48%	-28.60%	
Other securities	\$12,691	\$17	15.00%	0.00%	2.07%	
Cash & balances due	\$11,153	\$15	100.32%	-8.29%	8.61%	
Residential mortgage originations						
<i>Closed-end mortgage originated for sale (quarter)</i>	\$5,651	\$0	142.77%	8.21%	56.19%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$2	\$0	-100.00%	0.00%	75.14%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$5,818	\$0	153.36%	19.40%	69.79%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0	-100.00%	0.00%	0.00%	
Liabilities	\$152,074	\$266	9.12%	-0.63%	0.31%	
Deposits	\$138,235	\$243	15.08%	-0.26%	2.25%	
Total other borrowings	\$12,631	\$15	-32.44%	-0.78%	-16.67%	
FHLB advances	\$8,460	\$10	-33.33%	0.00%	-15.63%	
Equity						
Equity capital at quarter end	\$16,165	\$27	18.35%	-1.68%	1.99%	
Performance Ratios	Median Levels					
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
Tier 1 leverage ratio	9.03%	9.00%	8.84%	9.02%	9.03%	
Tier 1 risk based capital ratio	12.35%	12.23%	10.78%	12.20%	11.79%	
Total risk based capital ratio	13.65%	13.56%	12.00%	13.51%	13.04%	
Return on equity ²	-6.96%	1.81%	3.26%	3.65%	-0.22%	
Return on assets ²	-0.68%	0.19%	0.33%	0.35%	-0.02%	
Net interest margin ²	3.83%	3.85%	3.70%	3.85%	3.73%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans))	54.45%	64.07%	92.68%	61.60%	64.42%	
Loss provision to net charge-offs (qtr)	115.95%	107.19%	147.54%	115.21%	134.23%	
Net charge-offs to average loans and leases ²	1.83%	1.01%	0.16%	0.64%	1.08%	
<small>2. Quarterly, annualized.</small>						
Asset Quality						
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	12.54%	6.41%	1.55%	6.24%	5.66%	
<i>Closed-end 1-4 family residential</i>	3.63%	2.18%	0.50%	2.04%	1.72%	
<i>Home equity</i>	1.36%	0.14%	0.00%	0.14%	0.00%	
<i>Credit card</i>	0.90%	0.00%	0.00%	0.00%	0.00%	
<i>Other consumer</i>	1.00%	0.14%	0.09%	0.14%	0.16%	
<i>Commercial & Industrial</i>	2.83%	1.38%	0.39%	1.26%	1.09%	
<i>Commercial real estate</i>	3.47%	1.92%	0.22%	1.97%	1.29%	
<i>Total loans</i>	4.06%	3.01%	1.14%	3.05%	2.52%	
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	1.43%	0.12%	0.00%	0.00%	0.11%	
<i>Closed-end 1-4 family residential</i>	0.30%	0.08%	0.00%	0.06%	0.04%	
<i>Home equity</i>	0.38%	0.00%	0.00%	0.00%	0.00%	
<i>Credit card</i>	1.11%	0.48%	0.15%	0.17%	0.60%	
<i>Other consumer</i>	0.70%	0.10%	0.07%	0.07%	0.15%	
<i>Commercial & Industrial</i>	0.65%	0.14%	0.00%	0.09%	0.24%	
<i>Commercial real estate</i>	0.29%	0.01%	0.00%	0.00%	0.00%	
<i>Total loans</i>	0.48%	0.27%	0.05%	0.19%	0.29%	
Institutions in Group	Bank Holding Companies		Independent Depository Institutions	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions	
	348		112	168,277	1.4%	

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

Source: Call and Thrift Financial Report Data

V. Non-CPP Depository Institutions with Assets Between \$10 Billion and \$100 Billion¹

Selected balance and off-balance sheet items	Q4 2010		Median % Change		
	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$730,641	\$18,048	9.57%	0.08%	2.39%
Loans	\$420,081	\$11,294	-5.99%	0.07%	1.42%
<i>Construction & development</i>	\$10,204	\$129	-47.86%	-4.65%	-30.31%
<i>Closed-end 1-4 family residential</i>	\$170,695	\$2,679	-4.74%	-2.32%	-3.65%
<i>Home equity</i>	\$32,673	\$408	-2.04%	-1.79%	-5.73%
<i>Credit card</i>	\$53,463	\$0	23.92%	3.84%	8.79%
<i>Other consumer</i>	\$40,153	\$176	-35.82%	-3.85%	-25.33%
<i>Commercial & Industrial</i>	\$32,251	\$600	-18.93%	-0.86%	-8.01%
<i>Commercial real estate</i>	\$43,081	\$1,105	-0.83%	0.44%	1.03%
Unused commitments	\$391,806	\$2,313	-24.07%	-1.70%	-3.71%
Securitization outstanding principal	\$1,473	\$0	-100.00%	-1.98%	-100.00%
Mortgage-backed securities (GSE and private issue)	\$145,212	\$2,286	39.29%	-1.01%	6.44%
Asset-backed securities	\$3,303	\$0	-49.27%	-12.39%	-49.88%
Other securities	\$31,990	\$1,456	62.93%	7.75%	12.89%
Cash & balances due	\$31,858	\$643	40.47%	-6.64%	3.02%
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$13,583	\$262	141.19%	15.93%	44.38%
<i>Open-end HELOC originated for sale (quarter)</i>	\$514	\$0	0.00%	82.20%	0.00%
<i>Closed-end mortgage originations sold (quarter)</i>	\$13,576	\$261	155.01%	31.54%	54.11%
<i>Open-end HELOC originations sold (quarter)</i>	\$159	\$0	0.00%	39.67%	0.00%
Liabilities	\$651,426	\$16,487	7.76%	0.17%	1.68%
Deposits	\$531,124	\$13,751	18.53%	1.48%	3.27%
Total other borrowings	\$108,563	\$1,512	-38.61%	-0.51%	-8.52%
FHLB advances	\$14,517	\$105	-55.12%	-8.92%	-33.44%
Equity					
Equity capital at quarter end	\$79,119	\$1,860	19.31%	0.59%	11.24%
Performance Ratios					
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.61%	8.82%	7.66%	8.58%	8.38%
Tier 1 risk based capital ratio	16.62%	14.21%	10.91%	13.76%	12.23%
Total risk based capital ratio	17.82%	15.02%	11.98%	15.19%	13.70%
Return on equity ²	9.21%	9.60%	5.50%	9.58%	7.03%
Return on assets ²	1.00%	0.92%	0.49%	1.01%	0.75%
Net interest margin ²	3.57%	3.72%	3.35%	3.70%	3.41%
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	43.72%	58.62%	109.42%	56.77%	68.36%
Loss provision to net charge-offs (qtr)	95.30%	100.00%	206.42%	100.00%	125.63%
Net charge-offs to average loans and leases ²	1.35%	0.55%	0.65%	0.87%	1.33%
<small>2. Quarterly, annualized.</small>					
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	15.18%	10.58%	3.99%	12.81%	9.58%
<i>Closed-end 1-4 family residential</i>	6.69%	2.85%	1.05%	2.80%	2.40%
<i>Home equity</i>	1.06%	0.46%	0.30%	0.58%	0.80%
<i>Credit card</i>	1.52%	1.61%	1.15%	1.46%	1.76%
<i>Other consumer</i>	0.19%	0.40%	0.28%	0.48%	0.67%
<i>Commercial & Industrial</i>	1.48%	0.97%	0.31%	1.00%	0.98%
<i>Commercial real estate</i>	3.60%	2.54%	0.11%	2.25%	1.54%
<i>Total loans</i>	4.01%	2.52%	1.06%	2.64%	2.36%
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	0.64%	0.06%	0.03%	0.23%	0.41%
<i>Closed-end 1-4 family residential</i>	0.21%	0.10%	0.04%	0.10%	0.09%
<i>Home equity</i>	0.56%	0.16%	0.05%	0.15%	0.15%
<i>Credit card</i>	1.39%	1.31%	0.96%	1.56%	1.51%
<i>Other consumer</i>	0.30%	0.38%	0.23%	0.36%	0.45%
<i>Commercial & Industrial</i>	0.24%	0.14%	0.12%	0.12%	0.23%
<i>Commercial real estate</i>	0.14%	0.05%	0.00%	0.04%	0.04%
<i>Total loans</i>	0.39%	0.19%	0.18%	0.26%	0.35%
Institutions in Group					
	Bank Holding Companies		Independent Depository Institutions	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions
	13		16	730,641	6.0%

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

VI. Non-CPP Depository Institutions with Assets Between \$1 Billion and \$10 Billion¹

Selected balance and off-balance sheet items	Q4 2010		Median % Change		
	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$850,019	\$1,664	6.97%	-0.07%	1.54%
Loans	\$521,945	\$1,073	-1.16%	-0.92%	-1.54%
<i>Construction & development</i>	\$38,102	\$69	-40.02%	-5.56%	-22.96%
<i>Closed-end 1-4 family residential</i>	\$143,595	\$229	-4.93%	-1.83%	-3.06%
<i>Home equity</i>	\$24,346	\$41	13.03%	-0.87%	0.00%
<i>Credit card</i>	\$12,191	\$0	1.67%	2.80%	-0.80%
<i>Other consumer</i>	\$33,025	\$15	-22.74%	-3.30%	-12.56%
<i>Commercial & Industrial</i>	\$67,621	\$109	-7.92%	-0.35%	-4.68%
<i>Commercial real estate</i>	\$146,446	\$315	11.02%	-0.31%	1.02%
Unused commitments	\$180,724	\$187	-14.94%	-1.30%	-1.87%
Securitization outstanding principal	\$2,218	\$0	-74.90%	-1.68%	-34.55%
Mortgage-backed securities (GSE and private issue)	\$112,802	\$165	9.69%	0.06%	-0.33%
Asset-backed securities	\$1,498	\$0	-100.00%	-1.66%	-33.42%
Other securities	\$74,180	\$170	25.76%	0.87%	11.65%
Cash & balances due	\$66,546	\$97	108.62%	-2.30%	4.61%
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$13,727	\$13	144.23%	15.44%	55.22%
<i>Open-end HELOC originated for sale (quarter)</i>	\$30	\$0	42.64%	-45.85%	-64.58%
<i>Closed-end mortgage originations sold (quarter)</i>	\$14,064	\$13	147.81%	28.99%	61.92%
<i>Open-end HELOC originations sold (quarter)</i>	\$1	\$0	140.76%	-48.87%	-82.29%
Liabilities	\$755,938	\$1,497	6.60%	-0.08%	1.31%
Deposits	\$654,163	\$1,317	13.98%	0.29%	2.69%
Total other borrowings	\$91,454	\$123	-29.08%	-1.47%	-14.75%
FHLB advances	\$35,395	\$62	-38.29%	-0.84%	-17.68%
Equity					
Equity capital at quarter end	\$93,796	\$172	12.00%	-0.51%	5.04%
Performance Ratios					
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	10.02%	9.04%	8.89%	9.06%	8.71%
Tier 1 risk based capital ratio	15.19%	13.12%	11.56%	12.93%	12.09%
Total risk based capital ratio	16.41%	14.37%	12.69%	14.20%	13.24%
Return on equity ²	3.26%	6.57%	5.89%	7.19%	5.18%
Return on assets ²	0.36%	0.71%	0.62%	0.77%	0.53%
Net interest margin ²	3.71%	3.55%	3.57%	3.57%	3.52%
Coverage ratio ((ALL+Allloc transfer risk)/Noncurrent loans)	49.46%	71.40%	100.10%	66.43%	68.64%
Loss provision to net charge-offs (qtr)	110.97%	107.00%	150.84%	112.46%	126.49%
Net charge-offs to average loans and leases ²	1.47%	0.75%	0.28%	0.57%	0.86%
<small>2. Quarterly, annualized.</small>					
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	15.42%	7.54%	2.72%	7.57%	7.34%
<i>Closed-end 1-4 family residential</i>	3.66%	1.78%	0.81%	1.77%	1.58%
<i>Home equity</i>	1.24%	0.49%	0.24%	0.50%	0.39%
<i>Credit card</i>	2.07%	0.28%	0.17%	0.26%	0.47%
<i>Other consumer</i>	0.54%	0.33%	0.22%	0.29%	0.31%
<i>Commercial & Industrial</i>	2.47%	1.38%	0.57%	1.41%	1.21%
<i>Commercial real estate</i>	4.07%	2.08%	0.72%	2.16%	1.90%
<i>Total loans</i>	3.99%	2.31%	1.03%	2.40%	2.29%
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	1.41%	0.21%	0.00%	0.10%	0.35%
<i>Closed-end 1-4 family residential</i>	0.20%	0.09%	0.01%	0.07%	0.08%
<i>Home equity</i>	0.30%	0.00%	0.00%	0.00%	0.02%
<i>Credit card</i>	1.82%	0.54%	0.55%	0.52%	0.88%
<i>Other consumer</i>	0.43%	0.21%	0.19%	0.18%	0.27%
<i>Commercial & Industrial</i>	0.42%	0.19%	0.05%	0.12%	0.29%
<i>Commercial real estate</i>	0.28%	0.04%	0.00%	0.02%	0.03%
<i>Total loans</i>	0.40%	0.20%	0.08%	0.17%	0.23%
Institutions in Group					
	Bank Holding Companies	Independent Depository Institutions	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions	
	229	115	850,019	7.0%	

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

VII. Non-CPP Depository Institutions with Assets Less Than \$1 Billion¹

Selected balance and off-balance sheet items	Q4 2010		Median % Change			
	\$ millions (aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year	
Assets	\$1,170,120	\$134	9.24%	0.33%	2.44%	
Loans	\$758,010	\$83	2.06%	-0.86%	-0.81%	
<i>Construction & development</i>	\$58,312	\$3	-30.50%	-2.79%	-16.14%	
<i>Closed-end 1-4 family residential</i>	\$220,296	\$20	4.15%	-1.19%	-0.95%	
<i>Home equity</i>	\$28,886	\$1	9.25%	-0.95%	-0.81%	
<i>Credit card</i>	\$2,183	\$0	1.79%	3.41%	0.00%	
<i>Other consumer</i>	\$35,105	\$3	-11.25%	-2.85%	-6.86%	
<i>Commercial & Industrial</i>	\$92,362	\$8	-4.40%	-0.99%	-2.57%	
<i>Commercial real estate</i>	\$216,024	\$18	10.25%	-0.59%	0.27%	
Unused commitments	\$164,803	\$8	-11.18%	-1.90%	-2.11%	
Securitization outstanding principal	\$1,869	\$0	-14.16%	0.00%	-0.06%	
Mortgage-backed securities (GSE and private issue)	\$93,318	\$4	-13.88%	-3.88%	-10.69%	
Asset-backed securities	\$508	\$0	-99.97%	-4.73%	-24.04%	
Other securities	\$139,770	\$14	13.65%	1.43%	7.48%	
Cash & balances due	\$92,078	\$8	84.27%	-0.94%	9.70%	
Residential mortgage originations						
<i>Closed-end mortgage originated for sale (quarter)</i>	\$23,659	\$0	147.30%	16.06%	62.23%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$6	\$0	-99.76%	-60.94%	-99.97%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$24,437	\$0	139.35%	25.14%	68.16%	
<i>Open-end HELOC originations sold (quarter)</i>	\$2	\$0	-100.00%	-59.41%	-93.85%	
Liabilities	\$1,049,758	\$120	9.55%	0.70%	2.38%	
Deposits	\$974,801	\$113	12.73%	0.97%	3.56%	
Total other borrowings	\$66,605	\$3	-35.74%	-0.50%	-15.59%	
FHLB advances	\$39,981	\$1	-35.90%	-0.04%	-16.78%	
Equity						
Equity capital at quarter end	\$120,297	\$14	7.48%	-1.75%	2.75%	
Performance Ratios	Median Levels					
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
Tier 1 leverage ratio	9.88%	9.56%	10.09%	9.68%	9.57%	
Tier 1 risk based capital ratio	14.69%	14.48%	14.35%	14.38%	13.90%	
Total risk based capital ratio	15.88%	15.64%	15.38%	15.53%	15.04%	
Return on equity ²	0.07%	5.16%	6.98%	6.63%	3.90%	
Return on assets ²	0.01%	0.56%	0.76%	0.73%	0.42%	
Net interest margin ²	3.82%	3.85%	3.90%	3.88%	3.85%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans))	54.41%	80.99%	100.44%	76.00%	74.89%	
Loss provision to net charge-offs (qtr)	115.62%	95.63%	96.09%	94.39%	109.13%	
Net charge-offs to average loans and leases ²	1.30%	0.31%	0.07%	0.21%	0.37%	
<small>2. Quarterly, annualized.</small>						
Asset Quality						
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	12.91%	0.00%	0.00%	0.00%	0.00%	
<i>Closed-end 1-4 family residential</i>	2.65%	1.17%	0.50%	1.17%	1.01%	
<i>Home equity</i>	1.27%	0.00%	0.00%	0.00%	0.00%	
<i>Credit card</i>	1.62%	0.00%	0.00%	0.00%	0.00%	
<i>Other consumer</i>	0.84%	0.21%	0.23%	0.25%	0.26%	
<i>Commercial & Industrial</i>	2.34%	0.49%	0.23%	0.56%	0.55%	
<i>Commercial real estate</i>	3.39%	0.90%	0.00%	0.89%	0.64%	
<i>Total loans</i>	3.35%	1.65%	0.96%	1.69%	1.60%	
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	1.28%	0.00%	0.00%	0.00%	0.00%	
<i>Closed-end 1-4 family residential</i>	0.19%	0.00%	0.00%	0.00%	0.00%	
<i>Home equity</i>	0.23%	0.00%	0.00%	0.00%	0.00%	
<i>Credit card</i>	1.95%	0.00%	0.00%	0.00%	0.13%	
<i>Other consumer</i>	0.41%	0.08%	0.07%	0.05%	0.11%	
<i>Commercial & Industrial</i>	0.57%	0.00%	0.00%	0.00%	0.00%	
<i>Commercial real estate</i>	0.24%	0.00%	0.00%	0.00%	0.00%	
<i>Total loans</i>	0.35%	0.10%	0.03%	0.07%	0.11%	
Institutions in Group	Bank Holding Companies	Independent Depository Institutions	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions		
	3,986	1,831	1,170,120	9.6%		

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

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.¹³ 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 Q4 2010, and percent changes were calculated for Q4 2010 as compared to Q3 2010, Q4 2009, and Q3 2008. Data items were "merger-adjusted" to include institutions that were acquired during the period from October 1, 2008 to December 31, 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

¹³ 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.¹⁴ 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 2009.¹⁵

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

¹⁴ 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.

¹⁵ 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 Q4 2010
Group I	CPP Participants with assets over \$100 billion	16
Group II	CPP Participants with assets between \$10 and \$100 billion	32
Group III	CPP Participants with assets between \$1 and \$10 billion	153
Group IV	CPP Participants with assets under \$1 billion	113
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	424

While median percentage changes from third quarter 2008, fourth quarter 2009 and third quarter 2010 to fourth 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 fourth 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 (17.5%). CPP holding companies with assets over \$100 billion saw a decrease in assets of -5.9%.

*Loan Growth*¹⁶

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 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).

¹⁶ All loan growth figures refer to the change in outstanding loan balances.

*Closed-end and Open-end Mortgage Originations*¹⁷

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 and 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 Non-CPP holding companies with assets between \$10 and \$100 billion (49.4%).

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 (18.1%). Deposits grew in all groups (CPP and Non-CPP). The largest growth in deposits was in Non-CPP holding companies with assets between \$10 and \$100 billion (20.3%), and the smallest growth was in CPP holding companies with assets over \$100 billion (6.0%). 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 Ratios¹⁸

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.

¹⁷ 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).

¹⁸ 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.

In fourth quarter 2010, CPP holding companies with assets between \$10 and \$100 billion had the highest median tier one leverage ratio (9.6%). Non-CPP holding companies with assets between \$10 and \$100 billion had the highest median tier one risk based capital ratio (13.5%). CPP holding companies with assets greater than \$100 billion had the highest median total risk based capital ratio (16.3%).

Earnings Ratios

Growth in median return on equity, and median return on assets was mixed across all groups (CPP and Non-CPP). Median net interest margins increased for all groups.

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 \$1 and \$10 billion. All groups (CPP and Non-CPP) experienced increases in the median ratio of noncurrent loans to loans within specific loan categories. The largest increases in median ratios were in construction and development loans and commercial real estate loans.

Asset Quality: Gross Charge-offs

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

I. CPP Bank Holding Companies with Assets Greater than \$100 Billion

Selected balance and off-balance sheet items	Q4 2010		Q3 2008	Median % Change		
	\$ millions (\$Aggregate)	\$ millions (median)		From Previous Quarter	From Previous Year	
Assets	\$11,172,195	\$255,818	-5.9%	-1.0%	2.4%	
Loans	\$4,318,973	\$113,369	-9.1%	1.1%	2.4%	
<i>Construction & development</i>	\$105,916	\$4,663	-54.4%	-10.7%	-30.2%	
<i>Closed-end 1-4 family residential</i>	\$1,074,582	\$23,336	0.6%	3.5%	3.1%	
<i>Home equity</i>	\$424,964	\$11,387	-4.2%	-1.9%	-5.7%	
<i>Credit card¹</i>	\$588,947	\$2,680	42.0%	1.7%	62.3%	
<i>Other consumer</i>	\$420,043	\$13,652	2.1%	0.1%	3.5%	
<i>Commercial & Industrial</i>	\$685,059	\$19,715	-15.0%	-0.3%	-1.8%	
<i>Commercial real estate</i>	\$281,180	\$11,692	-9.0%	-0.7%	-3.7%	
Unused commitments	\$379,678	\$11,984	-83.1%	-1.9%	-92.4%	
Securitization outstanding principal	\$1,489,131	\$1,862	-59.2%	-4.1%	-30.3%	
Mortgage-backed securities (GSE and private issue)	\$856,789	\$30,331	30.9%	1.1%	-2.9%	
Asset-backed securities	\$94,120	\$827	-43.5%	-4.7%	-5.2%	
Other securities	\$2,161,431	\$56,922	36.0%	-1.1%	-0.9%	
Cash & balances due	\$725,594	\$20,613	5.5%	9.2%	-6.8%	
Residential mortgage originations						
<i>Closed-end mortgage originated for sale (quarter)</i>	\$287,407	\$4,630	27.6%	16.2%	37.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$2,633	\$0	15.4%	17.4%	6.2%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$379,080	\$6,696	25.9%	17.1%	31.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$2,570	\$0	-57.3%	-30.4%	51.1%	
Liabilities	\$10,093,386	\$222,821	-7.8%	-0.8%	2.2%	
Deposits	\$4,934,509	\$122,627	6.0%	2.3%	1.5%	
Total other borrowings	\$2,012,411	\$37,956	-32.9%	-4.1%	0.9%	
Equity						
Equity capital at quarter end	\$1,051,692	\$29,880	27.1%	0.9%	6.8%	
Performance Ratios			Median Levels			
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
Tier 1 leverage ratio	7.6%	8.6%	8.0%	8.6%	8.5%	
Tier 1 risk based capital ratio	12.4%	12.3%	8.6%	12.0%	11.6%	
Total risk based capital ratio	16.0%	16.3%	12.3%	15.9%	15.8%	
Return on equity ²	8.9%	11.3%	4.8%	9.3%	5.7%	
Return on assets ²	0.8%	1.2%	0.6%	0.8%	0.7%	
Net interest margin ²	3.3%	3.9%	2.7%	2.9%	3.6%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)}	68.0%	60.9%	81.5%	56.6%	51.8%	
Loss provision to net charge-offs (qtr)	78.8%	85.5%	169.7%	88.1%	137.7%	
Net charge-offs to average loans and leases ²	4.3%	3.2%	1.5%	2.5%	3.1%	
<small>² Quarterly, annualized.</small>						
Asset Quality						
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	16.4%	16.4%	6.6%	16.9%	16.7%	
<i>Closed-end 1-4 family residential</i>	14.2%	8.7%	4.4%	8.8%	10.3%	
<i>Home equity</i>	2.2%	1.9%	1.3%	2.0%	1.8%	
<i>Credit card</i>	2.5%	2.5%	2.4%	2.6%	3.5%	
<i>Other consumer</i>	1.6%	1.1%	0.7%	1.1%	0.9%	
<i>Commercial & Industrial</i>	3.0%	2.2%	0.9%	2.5%	2.8%	
<i>Commercial real estate</i>	5.7%	6.1%	1.3%	5.9%	5.7%	
<i>Total loans</i>	5.8%	4.6%	2.7%	4.6%	4.9%	
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	6.6%	4.7%	1.0%	3.6%	4.8%	
<i>Closed-end 1-4 family residential</i>	2.4%	1.8%	0.8%	1.5%	1.6%	
<i>Home equity</i>	3.6%	2.5%	1.3%	2.1%	2.8%	
<i>Credit card</i>	10.6%	10.7%	4.3%	8.5%	11.4%	
<i>Other consumer</i>	3.9%	1.8%	1.5%	1.4%	2.2%	
<i>Commercial & Industrial</i>	2.2%	1.6%	0.6%	1.3%	2.3%	
<i>Commercial real estate</i>	1.9%	1.7%	0.1%	1.2%	1.5%	
<i>Total loans</i>	3.6%	2.5%	1.1%	2.0%	2.5%	
Institutions in Group			Bank Holding Companies	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions	
			16	\$11,172,195	77.1%	

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

Data are merger adjusted to reflect Wells Fargo & Company's acquisition of Wachovia Corporation and PNC Financial Services Group's acquisition of National City Corporation in fourth quarter 2008.

Source: Federal Reserve Y-9C Data

II. CPP Bank Holding Companies with Assets Between \$10 Billion and \$100 Billion

Selected balance and off-balance sheet items	Q4 2010		Q3 2008	Median % Change		
	\$ millions (\$Aggregate)	\$ millions (median)		From Previous Quarter	From Previous Year	
Assets	\$901,817	\$17,789		1.6%	-1.2%	-0.5%
Loans	\$577,444	\$11,976		-5.8%	-0.7%	-1.6%
<i>Construction & development</i>	\$35,916	\$666		-41.7%	-11.0%	-33.2%
<i>Closed-end 1-4 family residential</i>	\$84,203	\$2,036		-2.5%	-0.9%	-2.8%
<i>Home equity</i>	\$41,869	\$664		16.5%	-1.1%	-0.1%
<i>Credit card</i>	\$48,523	\$0		-2.1%	3.3%	-2.9%
<i>Other consumer</i>	\$47,741	\$474		-18.8%	-2.7%	-7.3%
<i>Commercial & Industrial</i>	\$133,832	\$2,630		-12.9%	0.8%	-5.2%
<i>Commercial real estate</i>	\$121,945	\$2,742		11.6%	-1.8%	-2.1%
Unused commitments	\$47,414	\$1,058		-76.2%	-3.8%	-72.0%
Securitization outstanding principal	\$24,271	\$0		-70.5%	-4.5%	-63.6%
Mortgage-backed securities (GSE and private issue)	\$100,524	\$2,180		36.8%	5.4%	7.6%
Asset-backed securities	\$4,236	\$0		-60.3%	-1.5%	-6.3%
Other securities	\$220,248	\$5,007		30.0%	3.1%	10.3%
Cash & balances due	\$73,980	\$882		83.8%	-11.7%	1.1%
Residential mortgage originations						
<i>Closed-end mortgage originated for sale (quarter)</i>	\$8,687	\$153		201.2%	21.7%	36.6%
<i>Open-end HELOC originated for sale (quarter)</i>	\$8	\$0		-59.1%	7.1%	-15.3%
<i>Closed-end mortgage originations sold (quarter)</i>	\$11,678	\$202		158.9%	22.2%	45.8%
<i>Open-end HELOC originations sold (quarter)</i>	\$8	\$0		-61.7%	-33.7%	-16.6%
Liabilities	\$801,641	\$16,023		-0.2%	-1.1%	-0.1%
Deposits	\$625,477	\$12,224		9.5%	0.0%	2.5%
Total other borrowings	\$103,386	\$1,043		-42.9%	-0.9%	-9.8%
Equity						
Equity capital at quarter end	\$99,002	\$1,827		28.7%	-0.7%	4.1%
Performance Ratios			Median Levels			
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	Median
Tier 1 leverage ratio	10.4%	9.6%	8.0%	10.0%	10.0%	9.6%
Tier 1 risk based capital ratio	13.3%	12.7%	9.2%	13.1%	12.4%	12.4%
Total risk based capital ratio	16.1%	15.3%	11.9%	15.6%	14.6%	14.6%
Return on equity ²	2.5%	5.7%	5.6%	3.9%	-1.6%	-1.6%
Return on assets ²	0.3%	0.6%	0.6%	0.4%	-0.2%	-0.2%
Net interest margin ²	4.3%	4.2%	2.9%	3.1%	3.9%	3.9%
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	68.4%	68.6%	82.2%	70.1%	65.8%	65.8%
Loss provision to net charge-offs (qtr)	85.7%	100.7%	172.4%	102.7%	136.3%	136.3%
Net charge-offs to average loans and leases ²	4.1%	2.4%	0.6%	1.8%	3.2%	3.2%
<small>2. Quarterly, annualized.</small>						
Asset Quality						
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	Median
<i>Construction & development</i>	17.2%	12.7%	5.9%	14.5%	13.9%	13.9%
<i>Closed-end 1-4 family residential</i>	5.9%	3.9%	1.4%	4.4%	3.5%	3.5%
<i>Home equity</i>	1.2%	1.1%	0.7%	1.0%	1.1%	1.1%
<i>Credit card</i>	2.4%	1.0%	0.8%	0.8%	1.1%	1.1%
<i>Other consumer</i>	2.1%	0.6%	0.4%	0.6%	0.8%	0.8%
<i>Commercial & Industrial</i>	2.8%	2.1%	0.7%	2.6%	2.1%	2.1%
<i>Commercial real estate</i>	4.6%	3.8%	0.9%	4.1%	4.1%	4.1%
<i>Total loans</i>	4.5%	3.8%	1.8%	4.1%	4.5%	4.5%
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	Median
<i>Construction & development</i>	12.2%	6.9%	1.1%	4.5%	7.6%	7.6%
<i>Closed-end 1-4 family residential</i>	2.2%	1.0%	0.2%	0.8%	1.0%	1.0%
<i>Home equity</i>	1.7%	1.2%	0.2%	0.8%	0.9%	0.9%
<i>Credit card</i>	8.7%	6.8%	3.3%	4.6%	6.9%	6.9%
<i>Other consumer</i>	1.8%	1.9%	0.8%	1.2%	2.0%	2.0%
<i>Commercial & Industrial</i>	2.3%	1.6%	0.5%	1.3%	2.4%	2.4%
<i>Commercial real estate</i>	2.3%	1.4%	0.1%	1.1%	1.0%	1.0%
<i>Total loans</i>	3.3%	1.9%	0.6%	1.4%	2.5%	2.5%
Institutions in Group			Bank Holding Companies	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions	
			32	\$901,817	6.2%	

Source: Federal Reserve Y-9C Data

III. CPP Bank Holding Companies with Assets Between \$1 Billion and \$10 Billion

Selected balance and off-balance sheet items	Q4 2010		Median % Change		
	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$417,541	\$2,063	6.6%	-0.9%	-0.7%
Loans	\$280,705	\$1,341	-3.4%	-1.9%	-4.4%
<i>Construction & development</i>	\$28,340	\$124	-37.9%	-7.6%	-23.7%
<i>Closed-end 1-4 family residential</i>	\$52,475	\$244	-3.3%	-2.1%	-3.3%
<i>Home equity</i>	\$16,865	\$63	10.6%	-1.3%	-1.4%
<i>Credit card</i>	\$270	\$0	-1.3%	3.5%	-4.8%
<i>Other consumer</i>	\$11,542	\$33	-24.1%	-3.2%	-13.2%
<i>Commercial & Industrial</i>	\$44,156	\$164	-13.3%	-2.0%	-6.6%
<i>Commercial real estate</i>	\$101,122	\$450	12.3%	-0.3%	0.6%
Unused commitments	\$20,500	\$85	-70.8%	-3.1%	-64.7%
Securitization outstanding principal	\$1,143	\$0	-20.3%	0.0%	-6.3%
Mortgage-backed securities (GSE and private issue)	\$48,314	\$174	39.7%	3.8%	8.7%
Asset-backed securities	\$67	\$0	-97.4%	0.0%	-27.4%
Other securities	\$112,711	\$478	33.9%	4.1%	10.4%
Cash & balances due	\$23,641	\$87	95.9%	-9.1%	-0.6%
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$20,231	\$31	179.0%	15.2%	56.4%
<i>Open-end HELOC originated for sale (quarter)</i>	\$4	\$0	-76.7%	42.0%	-7.0%
<i>Closed-end mortgage originations sold (quarter)</i>	\$24,656	\$36	182.5%	21.8%	59.7%
<i>Open-end HELOC originations sold (quarter)</i>	\$7	\$0	0.0%	0.0%	0.0%
Liabilities	\$377,563	\$1,885	4.6%	-0.6%	-1.6%
Deposits	\$333,362	\$1,667	11.6%	-0.3%	0.8%
Total other borrowings	\$18,188	\$75	-49.7%	-0.4%	-18.9%
Equity					
Equity capital at quarter end	\$39,818	\$159	27.5%	-1.6%	2.6%
Performance Ratios			Median Levels		
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.2%	9.4%	8.3%	9.4%	9.1%
Tier 1 risk based capital ratio	12.9%	13.0%	10.0%	12.8%	11.9%
Total risk based capital ratio	14.6%	14.6%	11.5%	14.2%	13.7%
Return on equity ²	-4.7%	4.0%	6.7%	2.9%	-0.4%
Return on assets ²	-0.4%	0.4%	0.5%	0.3%	0.0%
Net interest margin ²	4.6%	4.5%	3.3%	3.4%	4.2%
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.5%	58.1%	86.3%	58.4%	64.6%
Loss provision to net charge-offs (qtr)	102.0%	108.4%	159.5%	112.3%	136.0%
Net charge-offs to average loans and leases ²	2.9%	2.1%	0.3%	1.3%	1.7%
<small>2. Quarterly, annualized.</small>					
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	16.1%	11.8%	3.4%	12.1%	10.3%
<i>Closed-end 1-4 family residential</i>	3.9%	3.0%	1.2%	3.0%	2.6%
<i>Home equity</i>	3.0%	0.9%	0.3%	0.8%	0.6%
<i>Credit card</i>	0.9%	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.9%	0.5%	0.3%	0.4%	0.5%
<i>Commercial & Industrial</i>	3.0%	2.1%	1.0%	1.9%	2.0%
<i>Commercial real estate</i>	4.2%	3.0%	0.7%	3.1%	2.4%
<i>Total loans</i>	5.0%	3.7%	1.5%	3.7%	3.4%
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	8.3%	5.0%	0.2%	3.0%	2.9%
<i>Closed-end 1-4 family residential</i>	1.5%	1.1%	0.1%	0.7%	0.7%
<i>Home equity</i>	1.2%	0.7%	0.1%	0.4%	0.5%
<i>Credit card</i>	5.7%	3.7%	1.5%	2.8%	3.7%
<i>Other consumer</i>	1.8%	1.7%	1.0%	1.3%	2.0%
<i>Commercial & Industrial</i>	2.2%	1.9%	0.5%	1.4%	1.9%
<i>Commercial real estate</i>	1.6%	0.8%	0.0%	0.5%	0.4%
<i>Total loans</i>	2.4%	1.7%	0.3%	1.1%	1.4%
Institutions in Group			Bank Holding Companies	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions
			153	\$417,541	2.9%

Source: Federal Reserve Y-9C Data

IV. CPP Bank Holding Companies with Assets Less Than \$1 Billion

Selected balance and off-balance sheet items	Q4 2010		Median % Change		
	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$78,462	\$683	5.6%	-1.0%	-0.9%
Loans	\$54,967	\$472	-3.3%	-1.7%	-3.9%
<i>Construction & development</i>	\$6,253	\$48	-39.2%	-5.7%	-21.9%
<i>Closed-end 1-4 family residential</i>	\$10,456	\$87	1.2%	-2.0%	-0.8%
<i>Home equity</i>	\$3,069	\$22	19.3%	-1.0%	0.6%
<i>Credit card</i>	\$44	\$0	6.9%	4.5%	1.0%
<i>Other consumer</i>	\$1,644	\$7	-21.5%	-2.9%	-12.4%
<i>Commercial & Industrial</i>	\$7,911	\$58	-12.9%	-1.4%	-9.6%
<i>Commercial real estate</i>	\$20,738	\$172	12.1%	-0.6%	1.4%
Unused commitments	\$3,684	\$28	-65.4%	-4.8%	-57.8%
Securitization outstanding principal	\$17	\$0	-100.0%	-8.3%	16.3%
Mortgage-backed securities (GSE and private issue)	\$6,506	\$41	8.5%	-1.5%	-7.9%
Asset-backed securities	\$23	\$0	-87.8%	-5.1%	-16.4%
Other securities	\$19,076	\$145	18.4%	1.1%	-0.9%
Cash & balances due	\$5,357	\$28	69.4%	-2.0%	3.9%
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$3,333	\$0	160.8%	4.5%	48.0%
<i>Open-end HELOC originated for sale (quarter)</i>	\$1	\$0	-100.0%	0.0%	57.0%
<i>Closed-end mortgage originations sold (quarter)</i>	\$4,064	\$0	186.4%	13.5%	54.0%
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0	-100.0%	0.0%	0.0%
Liabilities	\$71,586	\$632	4.6%	-0.8%	-1.1%
Deposits	\$63,431	\$553	10.0%	-0.4%	0.7%
Total other borrowings	\$4,610	\$30	-40.0%	-0.7%	-18.9%
Equity					
Equity capital at quarter end	\$6,812	\$54	20.7%	-2.1%	0.1%
Performance Ratios			Median Levels		
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.4%	9.2%	8.4%	9.1%	9.2%
Tier 1 risk based capital ratio	12.8%	12.2%	10.1%	12.2%	11.9%
Total risk based capital ratio	14.5%	13.8%	11.4%	13.9%	13.4%
Return on equity ²	-3.6%	3.3%	6.4%	2.9%	-1.3%
Return on assets ²	-0.3%	0.3%	0.5%	0.3%	-0.2%
Net interest margin ²	4.6%	4.5%	3.2%	3.3%	4.2%
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	53.0%	57.0%	80.2%	57.0%	58.8%
Loss provision to net charge-offs (qtr)	107.5%	111.7%	181.6%	117.0%	150.6%
Net charge-offs to average loans and leases ²	2.1%	1.6%	0.2%	1.1%	1.3%
<small>2. Quarterly, annualized.</small>					
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	12.4%	9.7%	4.1%	9.7%	7.8%
<i>Closed-end 1-4 family residential</i>	3.6%	3.2%	1.2%	3.3%	2.6%
<i>Home equity</i>	1.3%	0.5%	0.1%	0.5%	0.1%
<i>Credit card</i>	0.9%	0.0%	0.4%	0.3%	0.2%
<i>Other consumer</i>	0.7%	0.3%	0.3%	0.3%	0.2%
<i>Commercial & Industrial</i>	2.7%	1.9%	0.7%	1.8%	1.8%
<i>Commercial real estate</i>	3.6%	2.7%	0.5%	2.8%	1.9%
<i>Total loans</i>	4.2%	3.7%	1.7%	3.8%	3.6%
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	5.2%	3.6%	0.1%	2.0%	2.1%
<i>Closed-end 1-4 family residential</i>	1.2%	0.8%	0.1%	0.6%	0.6%
<i>Home equity</i>	0.9%	0.4%	0.0%	0.2%	0.3%
<i>Credit card</i>	3.7%	3.2%	1.8%	1.7%	2.5%
<i>Other consumer</i>	1.8%	1.1%	0.6%	0.9%	1.4%
<i>Commercial & Industrial</i>	2.4%	1.4%	0.4%	1.0%	1.4%
<i>Commercial real estate</i>	0.9%	0.6%	0.0%	0.4%	0.2%
<i>Total loans</i>	1.7%	1.3%	0.2%	0.9%	1.0%
Institutions in Group			Bank Holding Companies	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions
			113	\$78,462	0.5%

Source: Federal Reserve Y-9C Data

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

Selected balance and off-balance sheet items	Q4 2010		Q3 2008	Median % Change		
	\$ millions (\$Aggregate)	\$ millions (median)		From Previous Quarter	From Previous Year	
Assets	\$372,521	\$17,667		17.5%	0.0%	2.8%
Loans	\$228,045	\$9,476		-1.2%	-0.2%	-1.0%
<i>Construction & development</i>	\$13,918	\$653		-31.3%	-7.8%	-20.4%
<i>Closed-end 1-4 family residential</i>	\$40,033	\$1,935		8.4%	-2.2%	-3.6%
<i>Home equity</i>	\$15,848	\$476		25.6%	-1.0%	-0.4%
<i>Credit card</i>	\$5,681	\$77		13.5%	3.2%	4.0%
<i>Other consumer</i>	\$20,552	\$366		-42.0%	-3.5%	-18.8%
<i>Commercial & Industrial</i>	\$38,384	\$1,800		-9.4%	0.9%	-4.3%
<i>Commercial real estate</i>	\$54,135	\$2,208		18.4%	1.5%	4.0%
Unused commitments	\$22,220	\$719		-78.9%	0.9%	-75.4%
Securitization outstanding principal	\$11,574	\$0		-67.9%	0.0%	-44.2%
Mortgage-backed securities (GSE and private issue)	\$50,344	\$2,947		34.4%	-2.3%	2.5%
Asset-backed securities	\$2,637	\$0		-91.4%	-2.4%	-58.7%
Other securities	\$116,695	\$7,586		49.4%	5.1%	12.4%
Cash & balances due	\$15,887	\$1,056		7.1%	-8.7%	-4.1%
Residential mortgage originations						
<i>Closed-end mortgage originated for sale (quarter)</i>	\$8,775	\$279		134.9%	14.9%	45.3%
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		0.0%	0.0%	0.0%
<i>Closed-end mortgage originations sold (quarter)</i>	\$11,528	\$326		103.4%	16.7%	51.2%
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		0.0%	0.0%	0.0%
Liabilities	\$325,178	\$15,605		18.1%	0.0%	2.6%
Deposits	\$259,909	\$13,239		20.3%	1.9%	5.0%
Total other borrowings	\$32,651	\$826		-22.4%	-7.0%	-14.4%
Equity						
Equity capital at quarter end	\$47,170	\$2,022		26.5%	0.3%	7.6%
Performance Ratios			Median Levels			
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	Median
Tier 1 leverage ratio	9.2%	8.7%	8.2%	8.4%	8.5%	
Tier 1 risk based capital ratio	12.2%	13.5%	10.7%	13.4%	12.5%	
Total risk based capital ratio	14.2%	14.4%	12.4%	15.1%	14.3%	
Return on equity ²	13.7%	13.1%	11.1%	9.8%	10.8%	
Return on assets ²	1.7%	1.4%	1.0%	1.0%	1.1%	
Net interest margin ²	4.3%	4.3%	3.4%	3.3%	4.0%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	67.2%	76.9%	207.4%	72.1%	90.7%	
Loss provision to net charge-offs (qtr)	97.8%	107.2%	158.5%	108.0%	139.6%	
Net charge-offs to average loans and leases ²	1.4%	1.2%	0.3%	1.0%	1.2%	
<small>2. Quarterly, annualized.</small>						
Asset Quality						
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	13.4%	10.8%	2.6%	10.1%	7.8%	
<i>Closed-end 1-4 family residential</i>	3.5%	2.1%	0.9%	2.0%	1.3%	
<i>Home equity</i>	0.5%	0.5%	0.1%	0.4%	0.5%	
<i>Credit card</i>	1.8%	1.2%	1.4%	1.3%	1.6%	
<i>Other consumer</i>	0.5%	0.5%	0.3%	0.6%	0.6%	
<i>Commercial & Industrial</i>	1.7%	1.5%	0.5%	1.6%	1.7%	
<i>Commercial real estate</i>	2.7%	1.8%	0.5%	1.9%	1.3%	
<i>Total loans</i>	2.9%	2.7%	0.6%	2.5%	1.9%	
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year	
	Weighted Average	Median	Median	Median	Median	
<i>Construction & development</i>	3.5%	2.3%	0.2%	1.7%	2.2%	
<i>Closed-end 1-4 family residential</i>	0.7%	0.3%	0.2%	0.2%	0.4%	
<i>Home equity</i>	0.6%	0.4%	0.1%	0.3%	0.5%	
<i>Credit card</i>	9.2%	5.0%	3.1%	4.0%	6.0%	
<i>Other consumer</i>	2.0%	2.0%	1.0%	1.5%	2.2%	
<i>Commercial & Industrial</i>	1.1%	0.8%	0.3%	0.6%	1.0%	
<i>Commercial real estate</i>	0.5%	0.3%	0.0%	0.2%	0.2%	
<i>Total loans</i>	1.2%	1.1%	0.3%	0.9%	1.0%	
Institutions in Group			Bank Holding Companies	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions	
			15	\$372,521	2.6%	

Source: Federal Reserve Y-9C Data

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

Selected balance and off-balance sheet items	Q4 2010		Median % Change		
	\$ millions (\$Aggregate)	\$ millions (median)	Q3 2008	From Previous Quarter	From Previous Year
Assets	\$550,372	\$1,658	10.8%	0.1%	2.5%
Loans	\$338,106	\$1,080	0.7%	-0.9%	-1.2%
<i>Construction & development</i>	\$30,130	\$90	-30.5%	-5.5%	-19.4%
<i>Closed-end 1-4 family residential</i>	\$78,021	\$193	0.8%	-1.7%	-1.2%
<i>Home equity</i>	\$16,235	\$43	16.7%	-0.7%	1.6%
<i>Credit card</i>	\$1,486	\$0	5.3%	2.9%	1.4%
<i>Other consumer</i>	\$18,033	\$28	-19.3%	-2.9%	-10.1%
<i>Commercial & Industrial</i>	\$49,573	\$143	-6.8%	-0.4%	-2.2%
<i>Commercial real estate</i>	\$106,262	\$351	14.6%	0.0%	1.7%
Unsecured commitments	\$24,188	\$64	-71.3%	-2.0%	-65.1%
Securitization outstanding principal	\$9,152	\$0	-60.3%	-3.2%	-24.2%
Mortgage-backed securities (GSE and private issue)	\$71,028	\$156	20.4%	2.2%	4.9%
Asset-backed securities	\$395	\$0	-100.0%	-5.4%	-31.3%
Other securities	\$185,424	\$523	28.5%	3.6%	14.5%
Cash & balances due	\$42,315	\$97	129.8%	-1.7%	7.3%
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$14,599	\$21	166.5%	13.6%	58.4%
<i>Open-end HELOC originated for sale (quarter)</i>	\$20	\$0	38.2%	-45.5%	-5.4%
<i>Closed-end mortgage originations sold (quarter)</i>	\$18,392	\$24	149.9%	18.7%	67.8%
<i>Open-end HELOC originations sold (quarter)</i>	\$1	\$0	112.4%	-48.9%	-64.6%
Liabilities	\$495,451	\$1,501	10.8%	0.3%	2.5%
Deposits	\$427,811	\$1,373	18.1%	0.6%	4.1%
Total other borrowings	\$30,183	\$65	-35.9%	-0.7%	-16.1%
Equity					
Equity capital at quarter end	\$54,301	\$145	15.6%	-0.5%	6.2%
Performance Ratios			Median Levels		
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	9.4%	8.8%	8.7%	9.0%	8.5%
Tier 1 risk based capital ratio	14.0%	12.7%	11.2%	12.6%	11.8%
Total risk based capital ratio	15.5%	14.3%	12.4%	14.1%	13.4%
Return on equity ²	5.6%	9.0%	9.3%	6.9%	8.3%
Return on assets ²	0.6%	0.8%	0.9%	0.7%	0.7%
Net interest margin ²	4.3%	4.4%	3.4%	3.3%	4.3%
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	56.4%	81.0%	120.6%	72.4%	75.0%
Loss provision to net charge-offs (qtr)	110.5%	124.7%	159.8%	127.7%	141.5%
Net charge-offs to average loans and leases ²	1.6%	0.8%	0.2%	0.6%	0.9%
<small>2. Quarterly, annualized.</small>					
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	13.2%	6.9%	1.9%	7.1%	6.4%
<i>Closed-end 1-4 family residential</i>	3.2%	1.7%	0.8%	1.7%	1.4%
<i>Home equity</i>	1.3%	0.5%	0.2%	0.5%	0.3%
<i>Credit card</i>	1.6%	0.2%	0.1%	0.1%	0.4%
<i>Other consumer</i>	1.0%	0.3%	0.2%	0.3%	0.3%
<i>Commercial & Industrial</i>	2.3%	1.4%	0.6%	1.3%	1.2%
<i>Commercial real estate</i>	3.1%	1.9%	0.7%	1.8%	1.7%
<i>Total loans</i>	3.6%	2.2%	0.9%	2.3%	2.0%
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	4.7%	1.5%	0.1%	0.9%	1.3%
<i>Closed-end 1-4 family residential</i>	0.6%	0.3%	0.1%	0.2%	0.3%
<i>Home equity</i>	0.9%	0.2%	0.0%	0.1%	0.2%
<i>Credit card</i>	18.0%	2.3%	1.8%	1.7%	3.4%
<i>Other consumer</i>	1.4%	0.9%	0.5%	0.7%	1.0%
<i>Commercial & Industrial</i>	1.6%	1.1%	0.2%	0.7%	1.0%
<i>Commercial real estate</i>	0.8%	0.3%	0.0%	0.2%	0.2%
<i>Total loans</i>	1.3%	0.7%	0.2%	0.5%	0.7%
Institutions in Group			Bank Holding Companies	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions
			230	\$550,372	3.8%

Source: Federal Reserve Y-9C Data

VII. Non-CPP Bank Holding Companies with Assets Less Than \$1 Billion

Selected balance and off-balance sheet items	Q4 2010		Q3 2008	Median % Change	
	\$ millions (\$Aggregate)	\$ millions (median)		From Previous Quarter	From Previous Year
Assets	\$273,374	\$632	4.6%	-0.3%	0.0%
Loans	\$178,851	\$414	-3.5%	-1.5%	-3.9%
<i>Construction & development</i>	\$17,575	\$31	-35.3%	-4.5%	-19.2%
<i>Closed-end 1-4 family residential</i>	\$40,773	\$82	-0.4%	-1.9%	-2.6%
<i>Home equity</i>	\$7,788	\$15	10.8%	-1.4%	-1.9%
<i>Credit card</i>	\$362	\$0	4.3%	3.4%	0.4%
<i>Other consumer</i>	\$7,247	\$9	-19.9%	-3.6%	-10.3%
<i>Commercial & Industrial</i>	\$22,802	\$46	-11.6%	-1.1%	-6.6%
<i>Commercial real estate</i>	\$59,754	\$135	8.9%	-0.5%	-0.3%
Unused commitments	\$10,313	\$20	-72.4%	-3.2%	-65.8%
Securitization outstanding principal	\$238	\$0	-54.2%	-0.1%	-0.1%
Mortgage-backed securities (GSE and private issue)	\$22,934	\$38	-9.1%	-1.4%	-3.7%
Asset-backed securities	\$165	\$0	-92.5%	-1.4%	-17.1%
Other securities	\$90,079	\$173	17.1%	2.8%	7.5%
Cash & balances due	\$18,594	\$32	92.6%	-4.1%	8.1%
Residential mortgage originations					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$8,402	\$0	115.6%	17.0%	63.0%
<i>Open-end HELOC originated for sale (quarter)</i>	\$3	\$0	-99.8%	-60.9%	-99.9%
<i>Closed-end mortgage originations sold (quarter)</i>	\$10,212	\$0	96.2%	18.9%	64.9%
<i>Open-end HELOC originations sold (quarter)</i>	\$1	\$0	-88.9%	-59.4%	-93.9%
Liabilities	\$250,098	\$577	4.4%	0.0%	0.0%
Deposits	\$223,837	\$520	8.8%	0.3%	1.7%
Total other borrowings	\$14,382	\$26	-34.2%	-0.1%	-17.4%
Equity					
Equity capital at quarter end	\$22,959	\$53	7.3%	-1.6%	3.6%
Performance Ratios			Median Levels		
Ratios	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
Tier 1 leverage ratio	8.7%	8.8%	8.9%	8.8%	8.5%
Tier 1 risk based capital ratio	12.4%	12.5%	11.4%	12.0%	11.3%
Total risk based capital ratio	13.9%	13.9%	12.7%	13.5%	12.7%
Return on equity ²	3.0%	8.0%	7.9%	5.8%	5.3%
Return on assets ²	0.3%	0.7%	0.7%	0.5%	0.4%
Net interest margin ²	4.6%	4.6%	3.3%	3.4%	4.5%
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.2%	63.5%	87.6%	62.7%	63.0%
Loss provision to net charge-offs (qtr)	107.3%	116.6%	143.5%	119.9%	139.6%
Net charge-offs to average loans and leases ²	1.7%	1.1%	0.2%	0.7%	1.1%
<small>2. Quarterly, annualized.</small>					
Asset Quality					
Noncurrent Loans (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	15.6%	7.1%	1.8%	6.3%	6.6%
<i>Closed-end 1-4 family residential</i>	3.1%	2.0%	0.9%	1.9%	1.8%
<i>Home equity</i>	1.3%	0.3%	0.0%	0.3%	0.2%
<i>Credit card</i>	0.9%	0.0%	0.2%	0.0%	0.2%
<i>Other consumer</i>	0.7%	0.3%	0.3%	0.3%	0.4%
<i>Commercial & Industrial</i>	2.5%	1.4%	0.7%	1.5%	1.2%
<i>Commercial real estate</i>	3.6%	2.3%	0.8%	2.2%	1.9%
<i>Total loans</i>	4.1%	2.8%	1.3%	2.6%	2.5%
Charge-Offs (% of Total Loan Type)	Q4 2010		Q3 2008	Previous Quarter	Previous Year
	Weighted Average	Median	Median	Median	Median
<i>Construction & development</i>	4.4%	1.6%	0.0%	0.8%	1.6%
<i>Closed-end 1-4 family residential</i>	0.8%	0.4%	0.1%	0.3%	0.3%
<i>Home equity</i>	0.7%	0.2%	0.0%	0.0%	0.1%
<i>Credit card</i>	13.4%	3.2%	1.4%	2.3%	2.8%
<i>Other consumer</i>	1.4%	1.0%	0.6%	0.7%	1.0%
<i>Commercial & Industrial</i>	1.9%	1.0%	0.2%	0.6%	1.1%
<i>Commercial real estate</i>	0.8%	0.4%	0.0%	0.2%	0.2%
<i>Total loans</i>	1.3%	0.9%	0.2%	0.6%	0.9%
Institutions in Group			Bank Holding Companies	Total Assets of Depository Institutions in Group	% of Total Assets of All Depository Institutions
			424	\$273,374	1.9%

Source: Federal Reserve Y-9C Data

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.¹⁹
- 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.

Source: Treasury Analysis of Y-9C Data

¹⁹ 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 (<http://federalreserve.gov/reportforms/default.cfm>).