

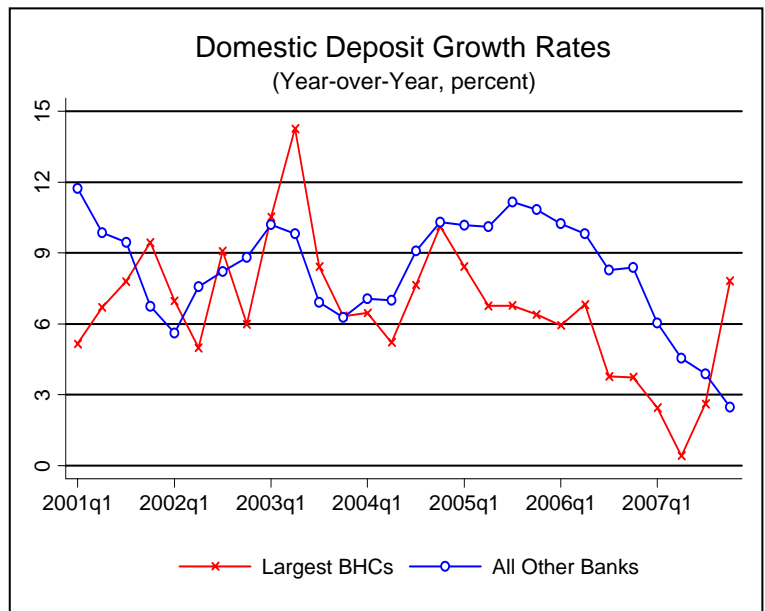
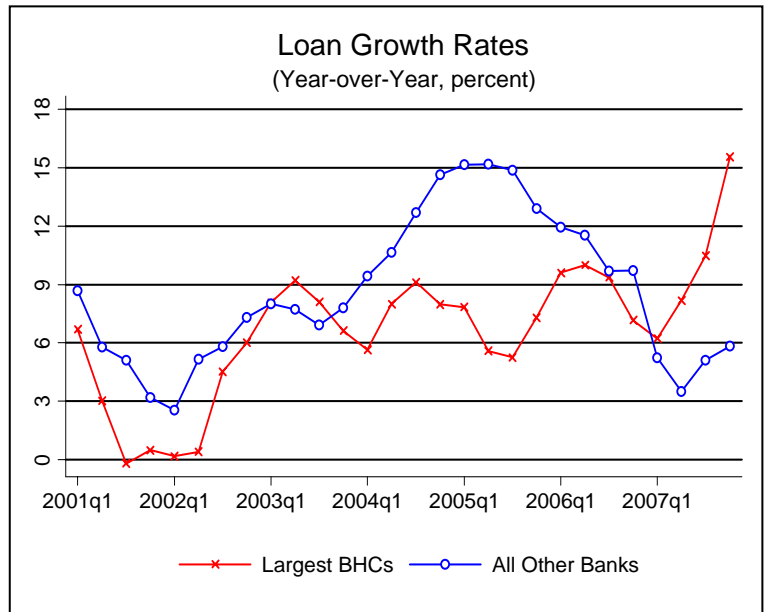
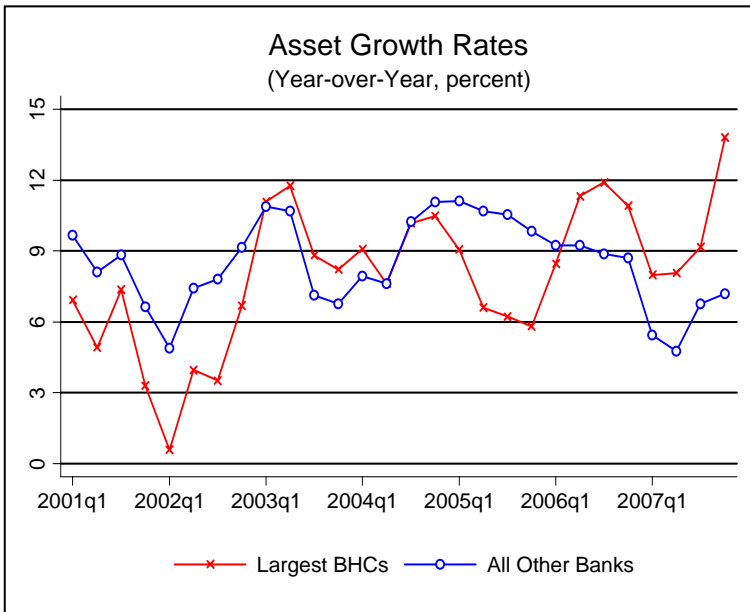
## **QUARTERLY SUMMARY OF BANKING STATISTICS**

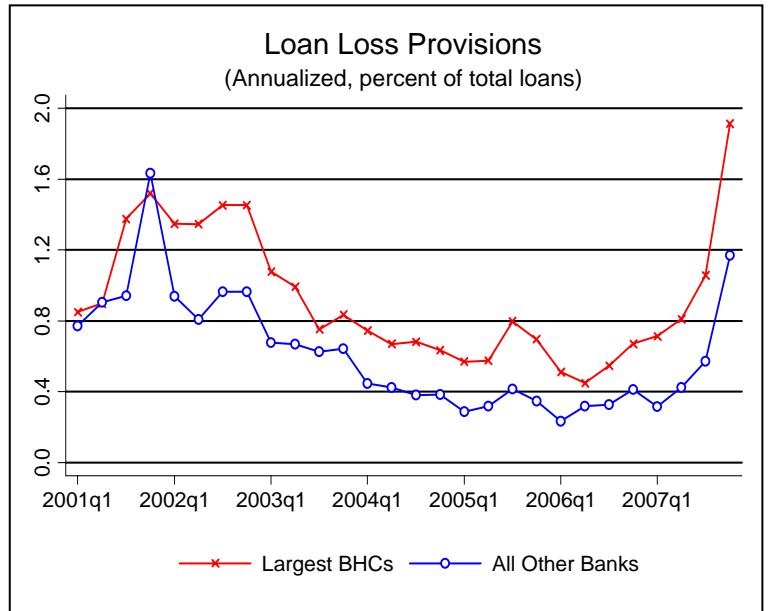
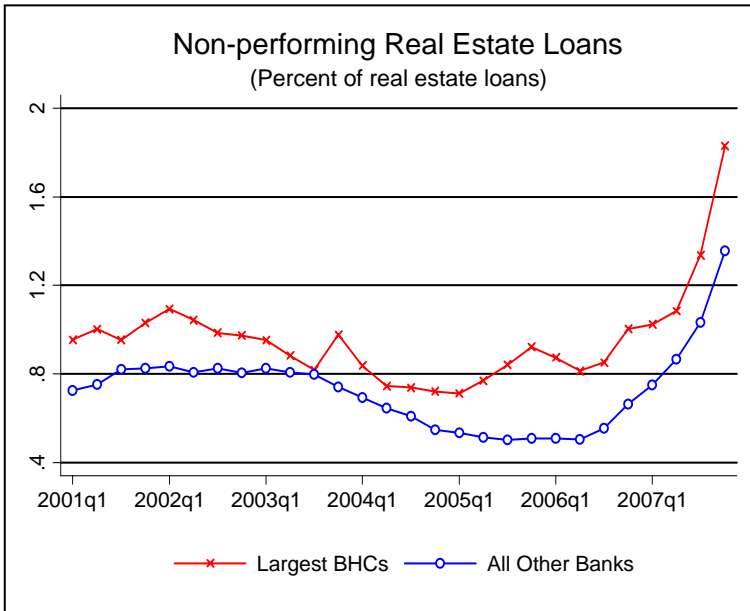
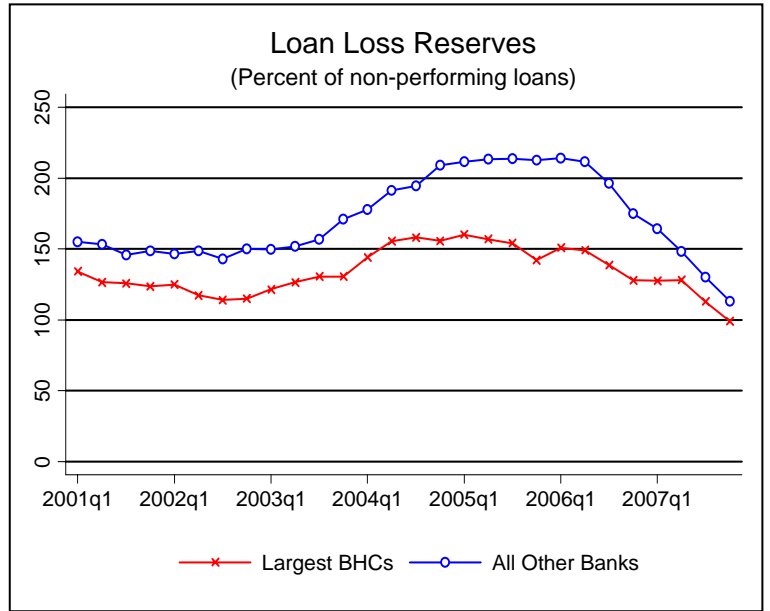
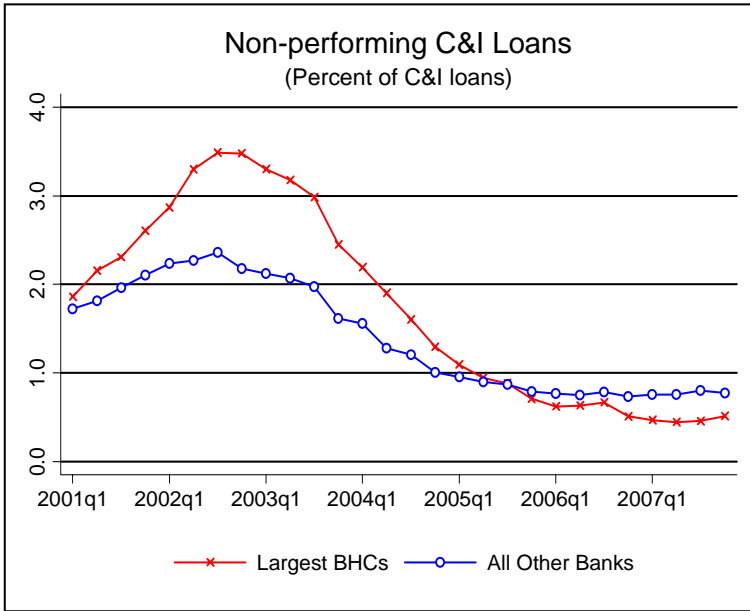
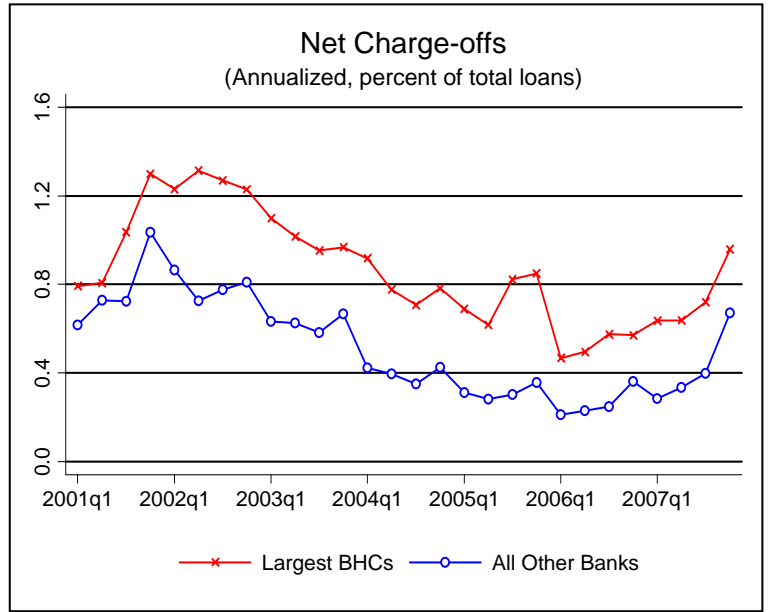
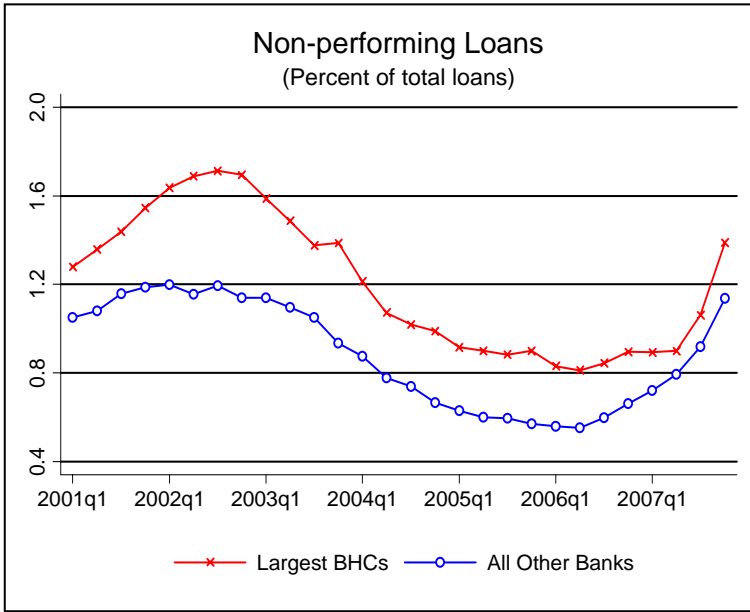
### **FOURTH QUARTER, 2007**

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*Quarterly Report on Banking Trends* provides a quarterly synopsis of the condition of all commercial banks held by the largest domestic bank holding companies (the “Largest BHCs” series) and all other commercial banks (the “All Other Banks” series). The largest domestic BHCs by commercial banking assets are Bank of America, JPMorgan Chase, Citigroup, Wachovia, Wells Fargo, US Bancorp, Suntrust, Regions, and National City.

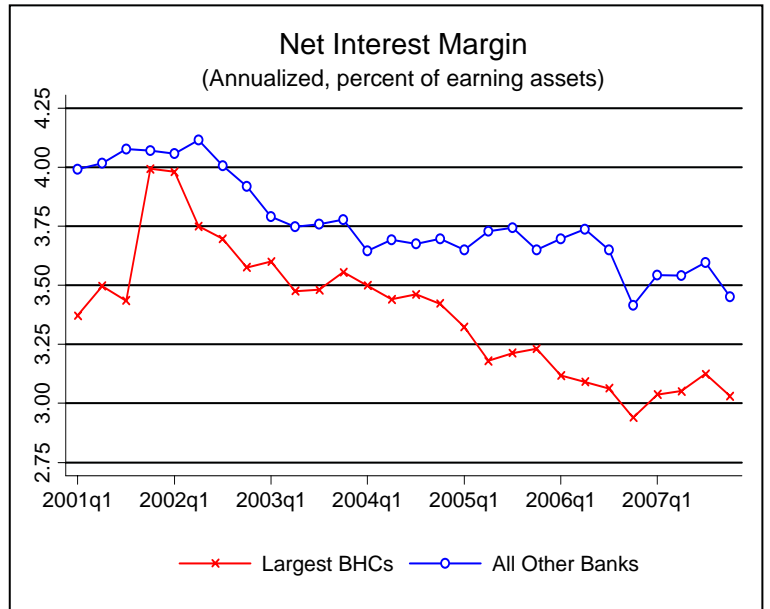
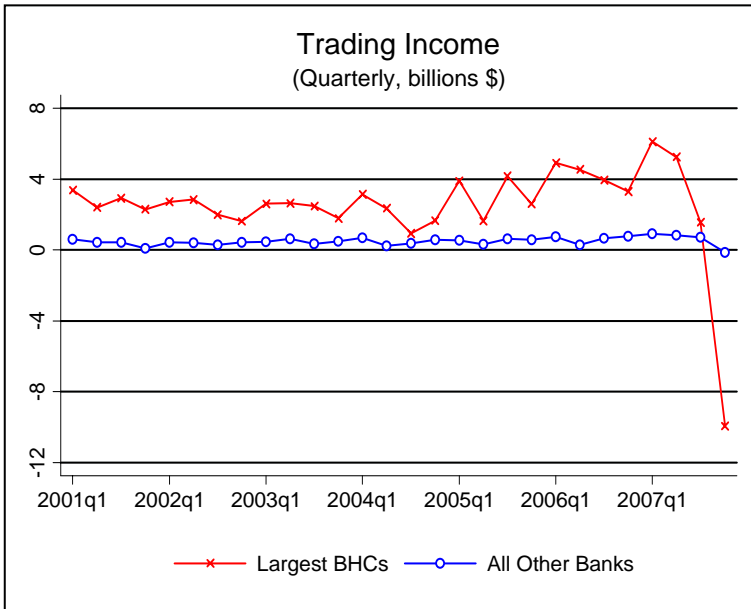
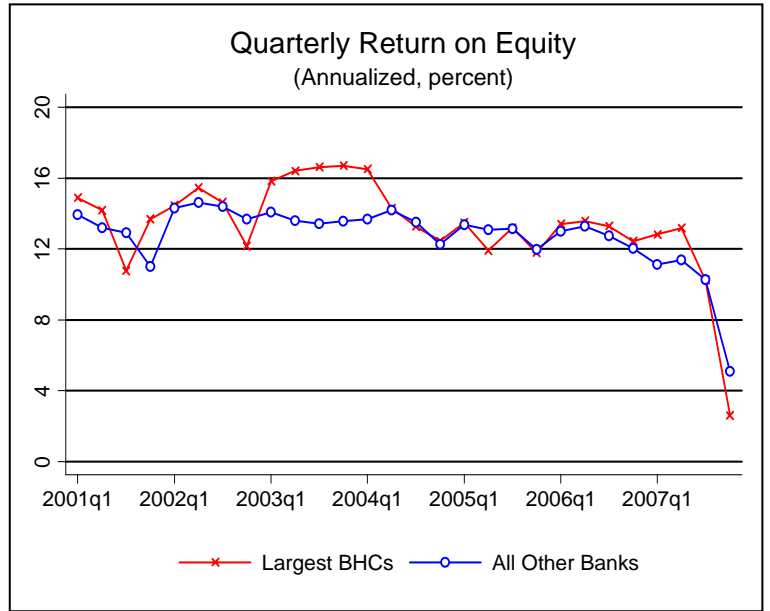
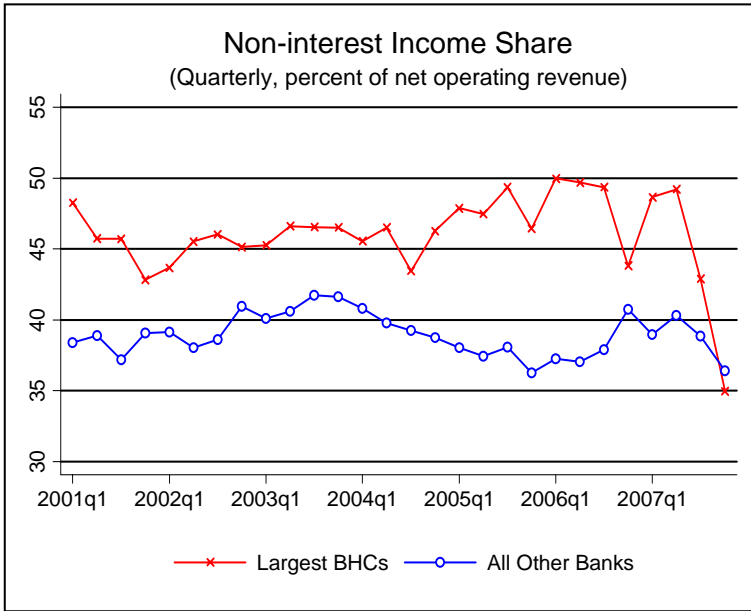
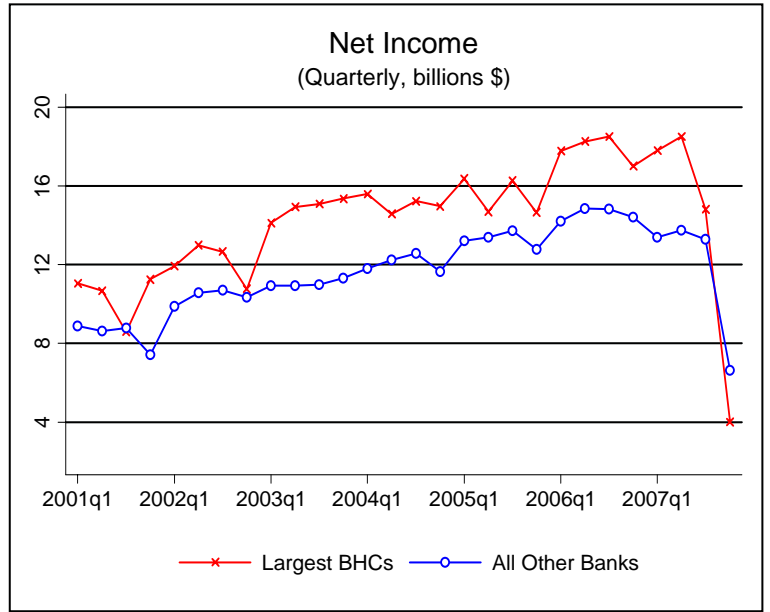
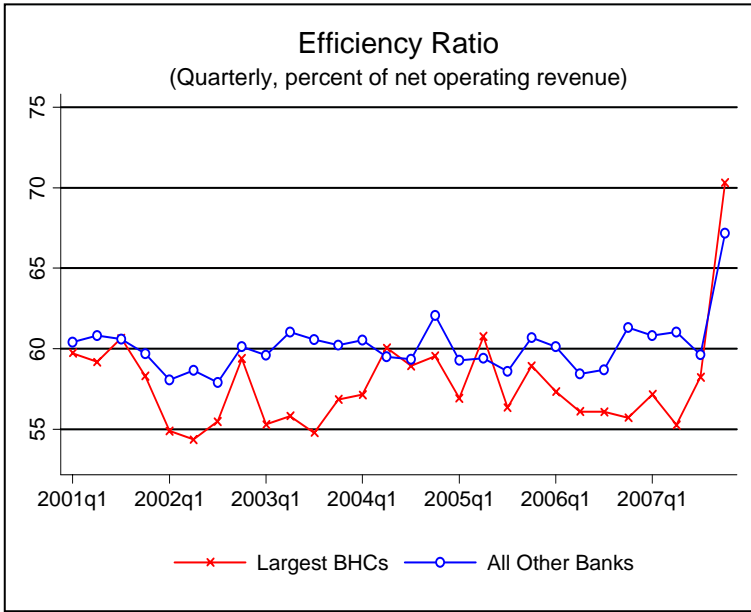
These statistics are based on data from the most recent Consolidated Reports of Condition and Income, which are released approximately two months after the end of each quarter. The “pro forma” data for the largest bank holding companies (BHCs) are calculated using the National Information Center’s Transformations table maintained by the Federal Reserve Board of Governors (<http://www.ffiec.gov/nic/default.HTM>).





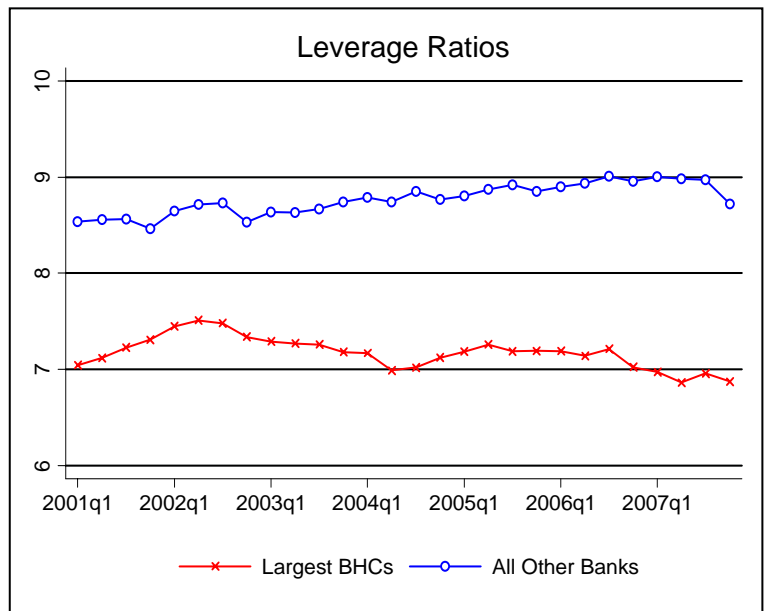
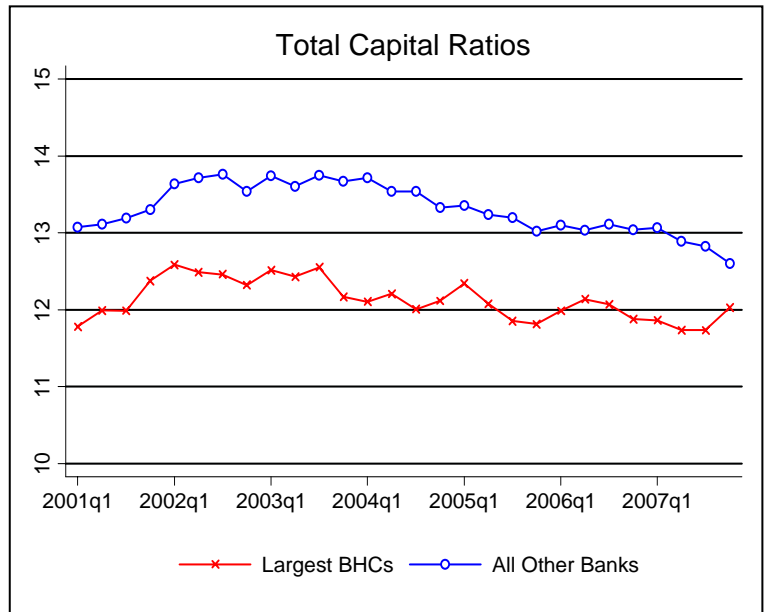
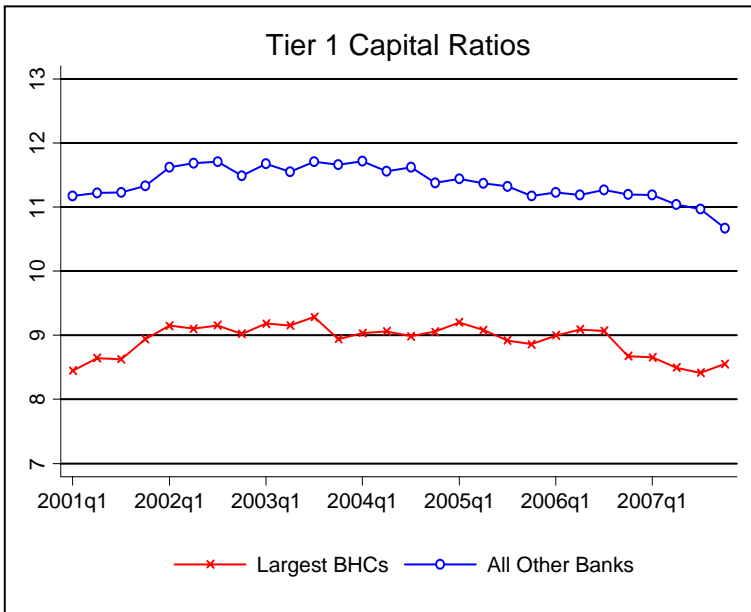
**Earnings**

Endnote: 3



**Capital Adequacy**

Endnote: 4



**Notes:**

1. This report is based on data from the most recent Consolidated Reports of Condition and Income, which are released in reliable form approximately two months after the end of each quarter. The “pro forma” data for the largest bank holding companies (BHCs) are calculated using the National Information Center’s Transformations table maintained by the Federal Reserve Board of Governors. Small discrepancies between the numbers presented in this and previous reports reflect revisions to past data, as well as mergers and acquisitions in the most recent quarter.

Reported results in the fourth quarter of 2006 may differ from underlying industry trends due to corporate reorganizations at some banks. Year-over-year growth rates will include the affected growth rate until the fourth quarter of 2007.

2. Starting in the second quarter of 2001, banks included writedowns arising from the transfer of loans to the held-for-sale account in the total loan charge-offs figure. These writedowns were subtracted from total loan charge-offs in this report in order to create a historically consistent series.
3. Net operating revenue is defined as net interest income plus non-interest income.
4. Starting in the second quarter of 1998, risk-based capital ratios reflect the market and specific risk components of some large banks’ trading activities.