

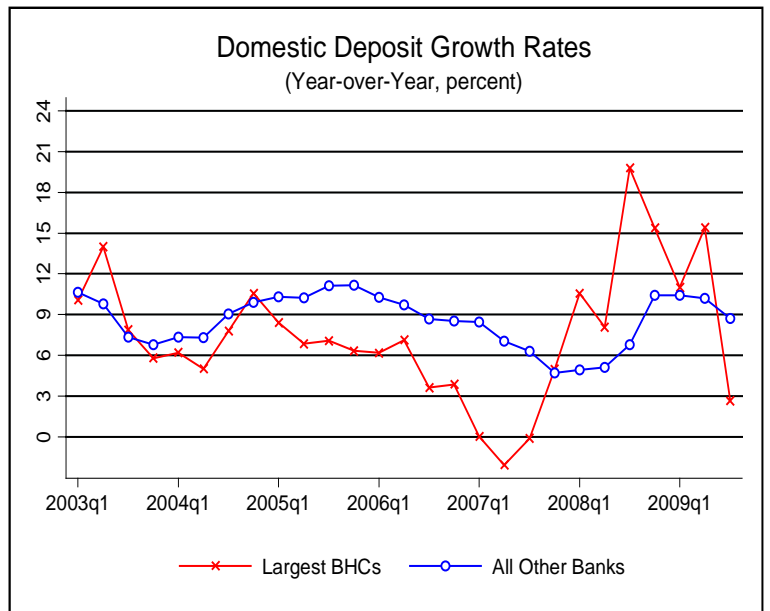
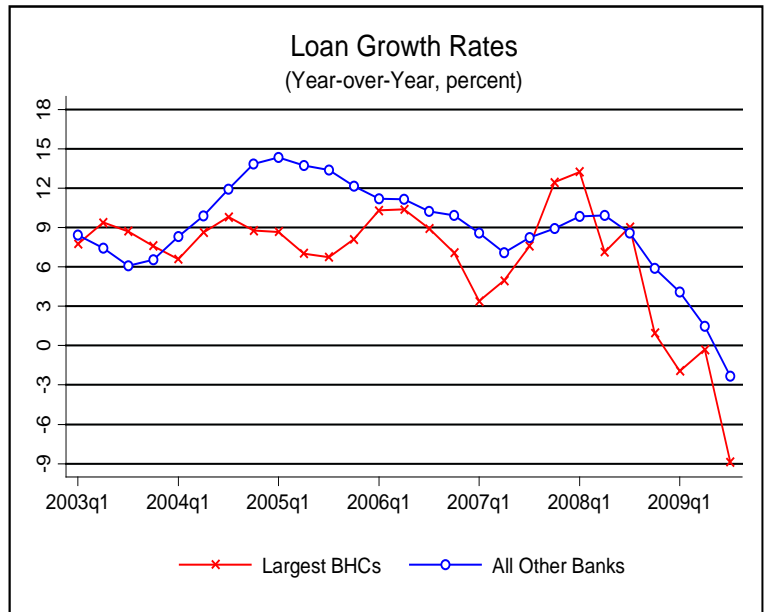
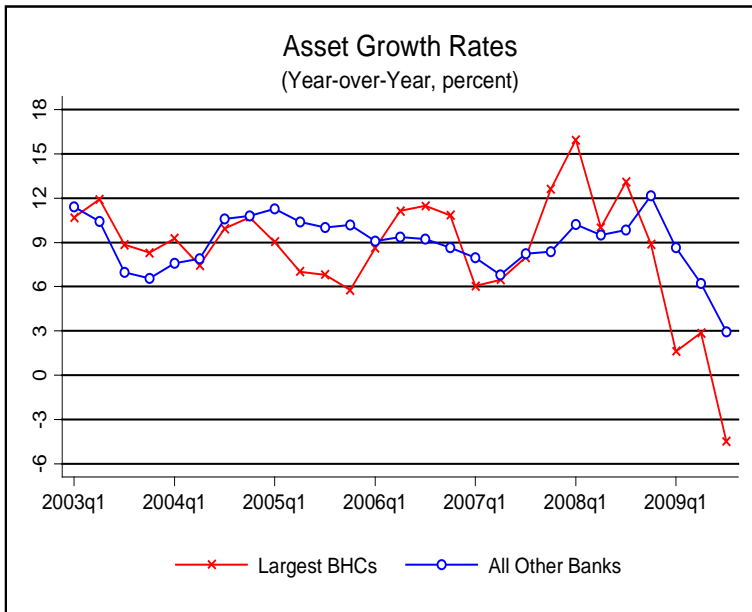
QUARTERLY SUMMARY OF BANKING STATISTICS

THIRD QUARTER, 2009

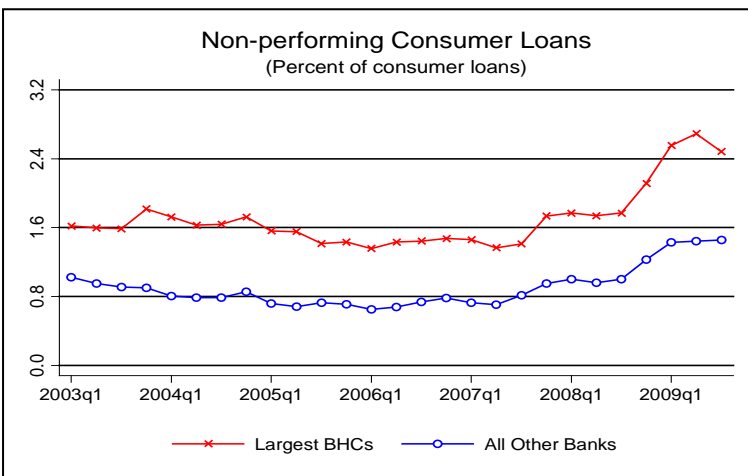
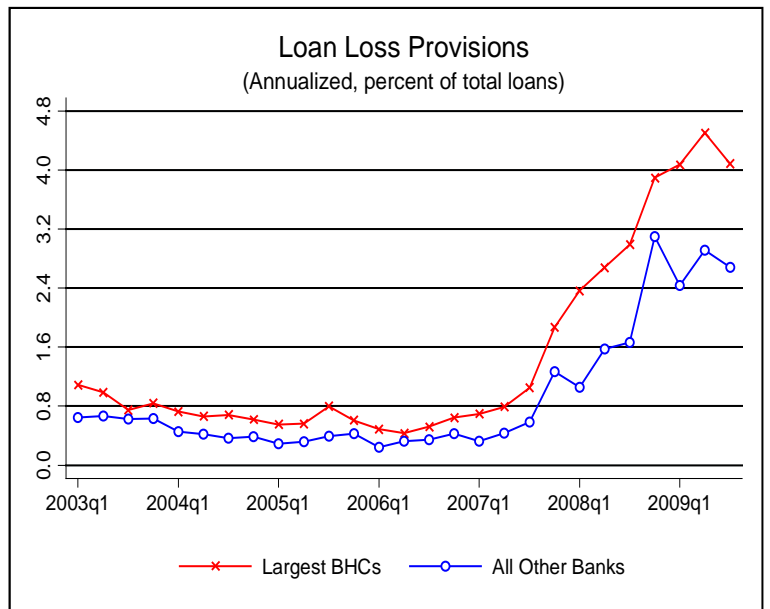
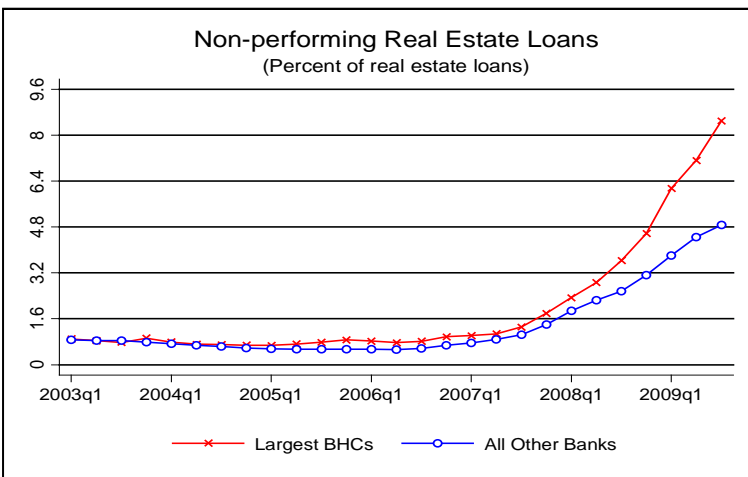
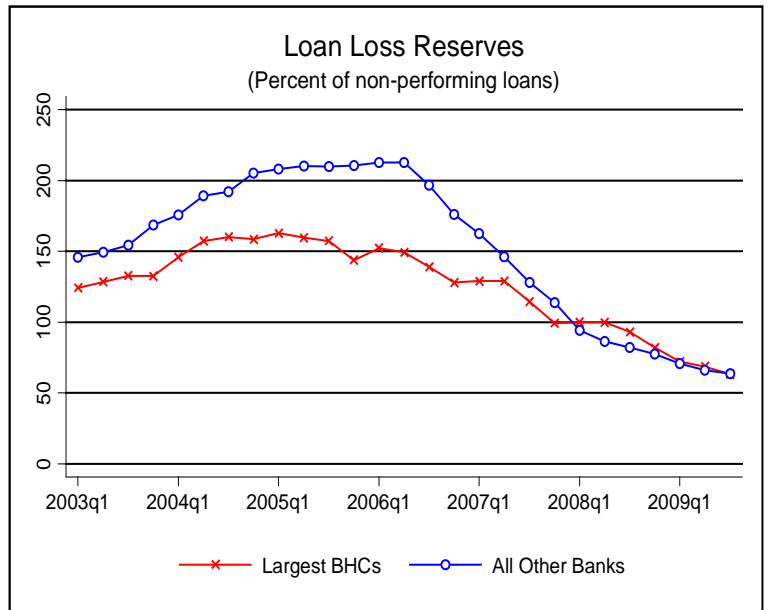
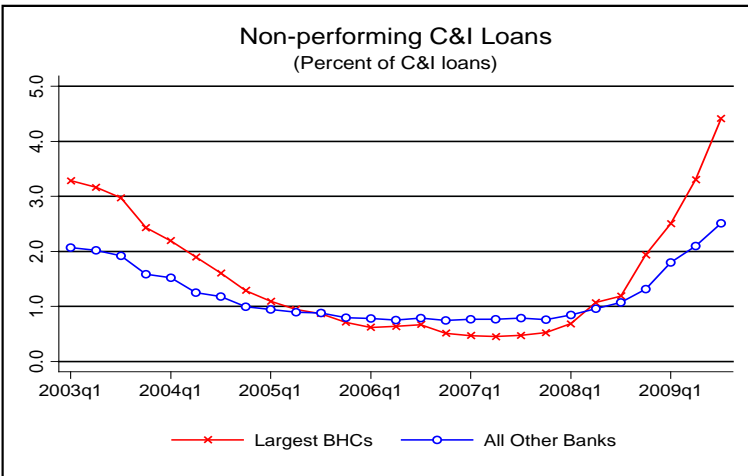
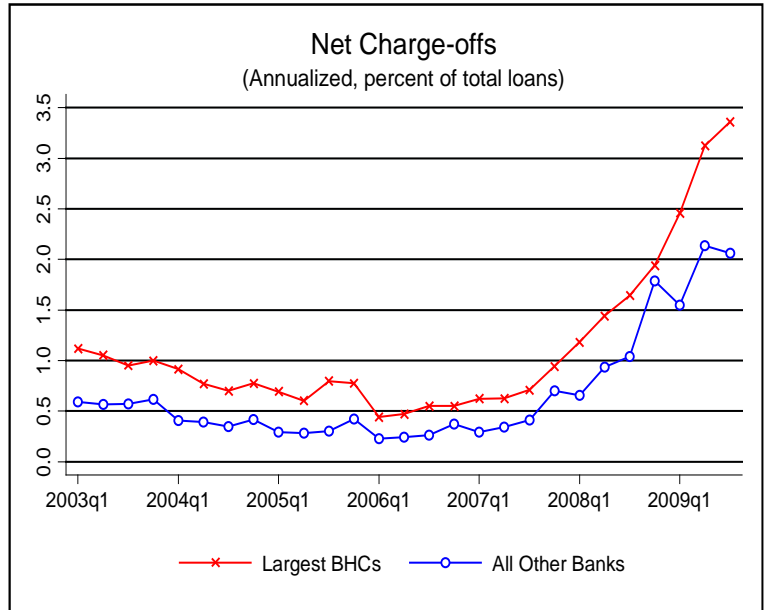
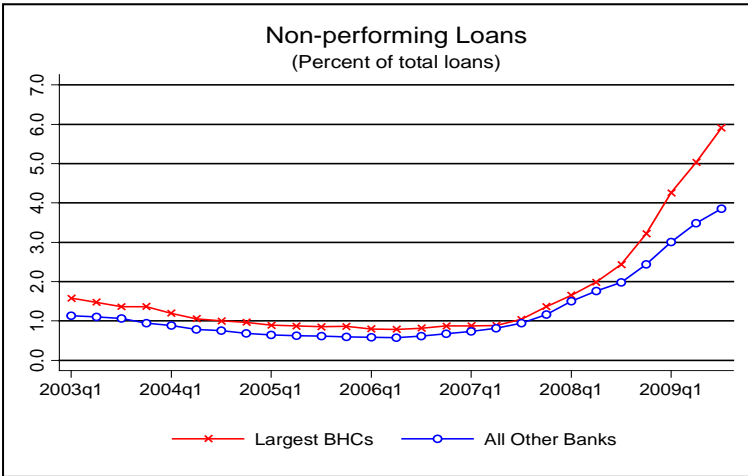
Quarterly Report on Banking Trends provides a quarterly synopsis of the condition of all commercial banks held by the largest domestic bank holding companies (the “Largest BHCs” series) and all other commercial banks (the “All Other Banks” series). The largest domestic BHCs by commercial banking assets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

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>).

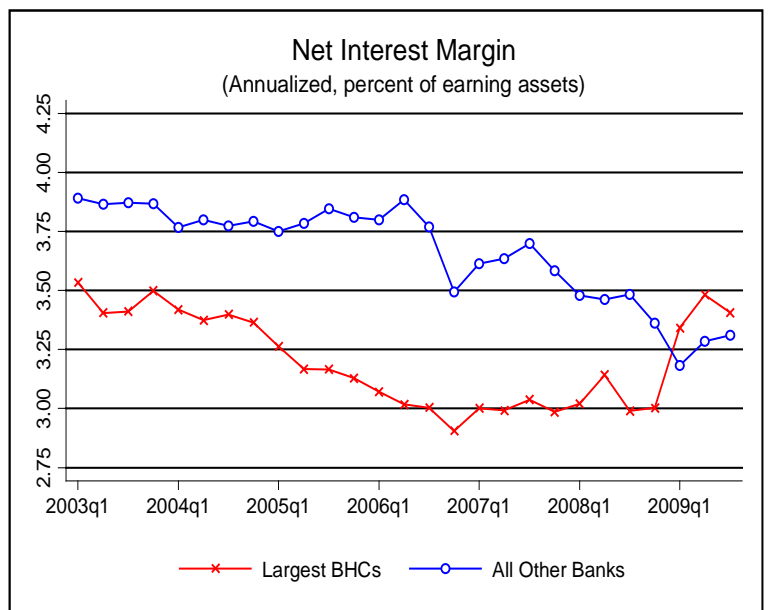
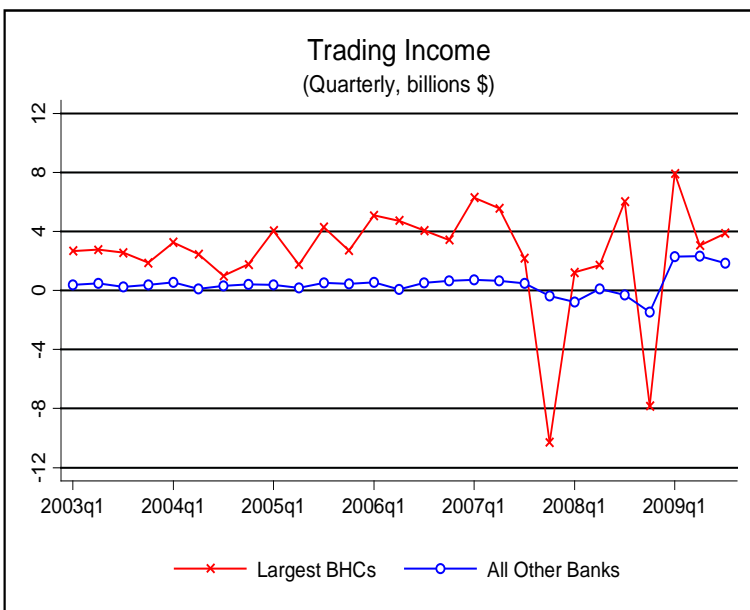
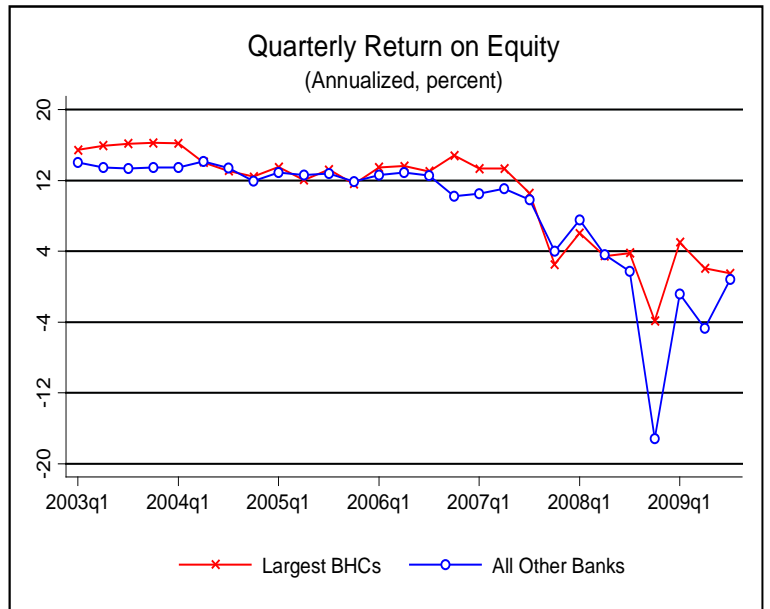
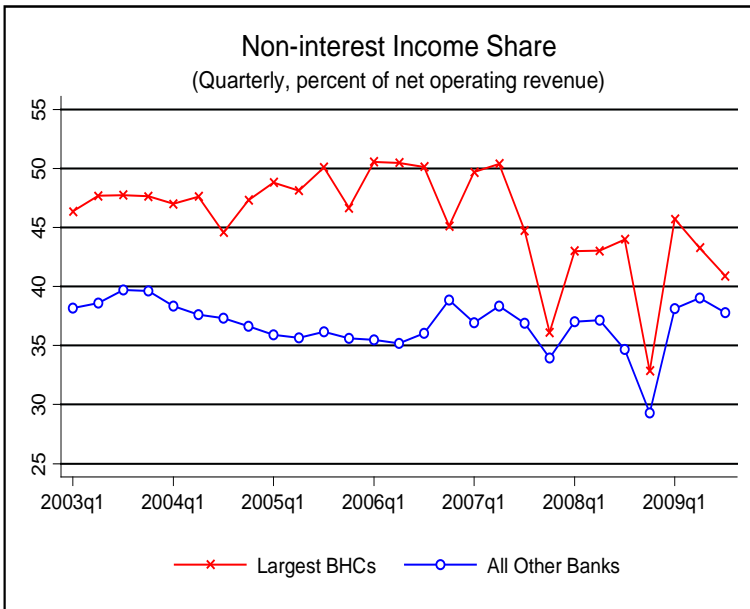
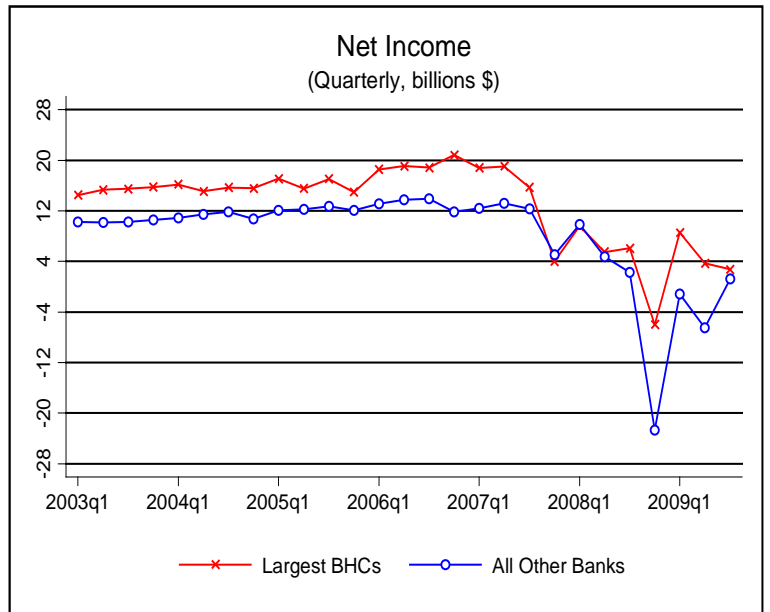
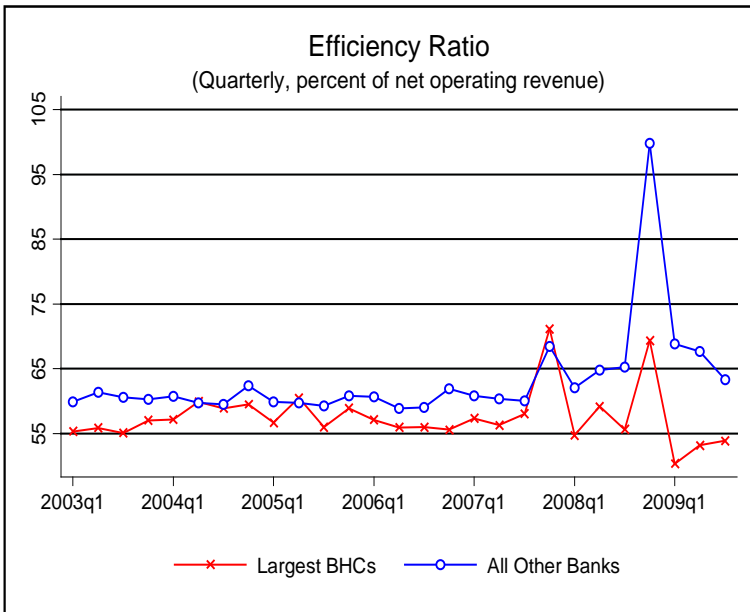
Balance Sheet Growth^{1,2}



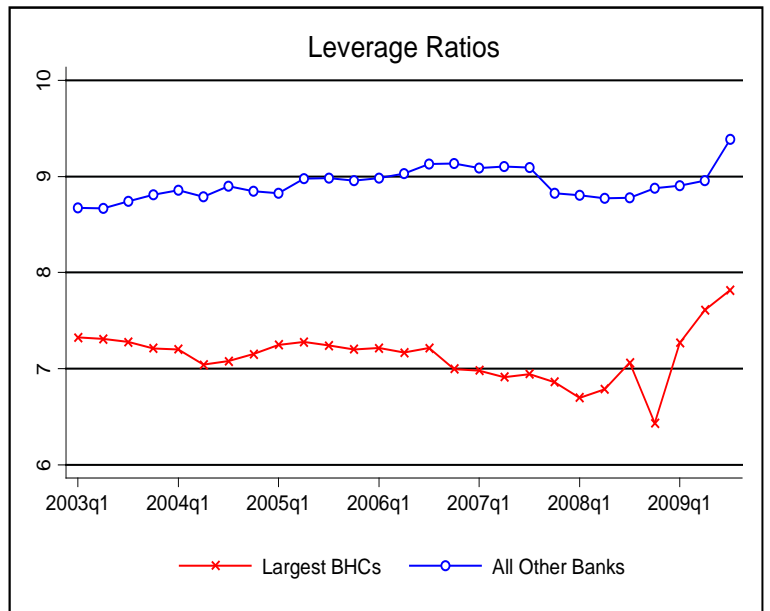
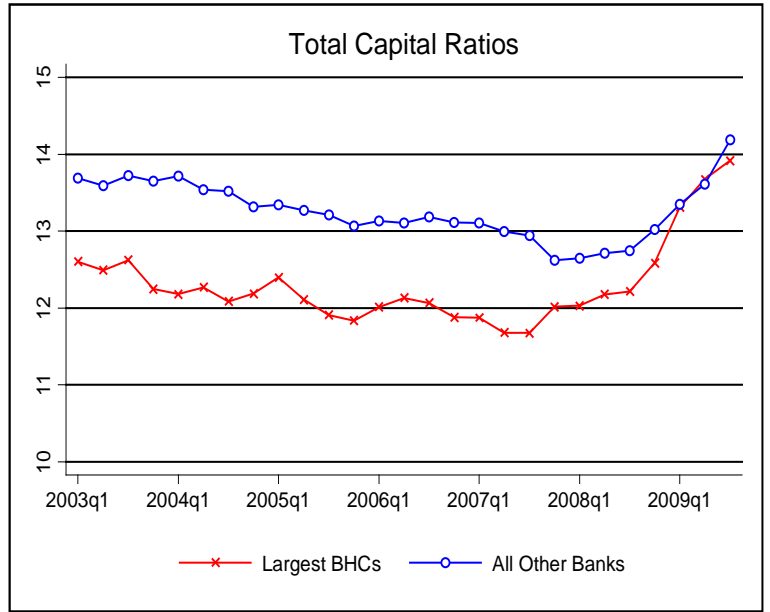
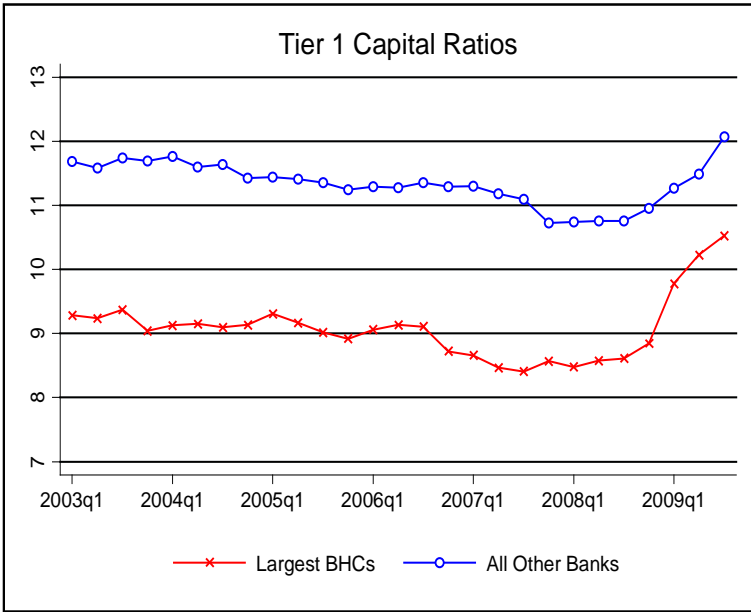
Asset Quality^{3,4}



Earnings^{5,6,7}



Capital Adequacy



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.
2. 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.

Reported results in the third quarter of 2008 may differ from underlying industry trends due to acquisitions at some banks. Year-over-year growth rates will include the affected growth rate until the current quarter.

3. Non-performing loans include loans that are (1) 90 days or more past due and still accruing or (2) non-accrual.
4. 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.
5. Starting in the first quarter of 2009, banks included net income attributable to bank and noncontrolling (minority) interests in the net income figure.
6. Starting in the first quarter of 2009, banks included noncontrolling (minority) interests in consolidated subsidiaries in the total equity capital figure.
7. Net operating revenue is defined as net interest income plus non-interest income.