

US Bank Derivative Exposure

Holding Company	Economic Capital*	Tier 1 RBC	EC to Tier 1 RBC	OBS Derivatives	Spread vs. Risk Based Capital (bp)
BANK OF AMERICA CORPORATION	\$235,464,577	\$110,399,517	2.133	\$38,161,588,176	38
JPMORGAN CHASE & CO.	\$468,537,539	\$91,592,580	5.115	\$90,408,468,778	14
CITIGROUP INC.	\$395,842,165	\$88,770,093	4.459	\$38,121,625,492	35
WACHOVIA CORPORATION	\$112,469,506	\$48,000,354	2.343	\$4,908,055,000	145
WELLS FARGO & COMPANY	\$49,077,247	\$35,015,642	1.402	\$1,459,951,280	341
U.S. BANCORP	\$9,610,555	\$14,717,180	0.653	\$100,299,556	2,338
HSBC HOLDINGS PLC (US BANKS)	\$50,296,041	\$10,902,600	4.613	\$4,350,989,055	38
BANK OF NEW YORK MELLON CORPORATION	\$44,768,393	\$10,596,427	4.225	\$1,305,171,188	111
SUNTRUST BANKS, INC.	\$8,274,997	\$12,246,092	0.676	\$242,862,203	772
ROYAL BANK OF SCOTLAND (US BANKS)	\$7,799,993	\$10,421,042	0.748	\$66,164,767	1,847

Source: FDIC/IRA Bank Monitor; Q1 2008 data shown in "bank only" rollup. Economic Capital is as calculated by IRA. All figures in \$000.