FDIC **Quarterly**

Quarterly Banking Profile: Fourth Quarter 2013

Highlights:

- Quarterly Net Income of $40.3 Billion Is 17 Percent Higher Than a Year Ago
- Lower Provisions Remain Key to Earnings Growth
- Full-Year Net Income of $154.7 Billion Represents a 10 Percent Increase
- Insured Deposits Grow by 0.7 Percent
- DIF Reserve Ratio Rises 11 Basis Points to 0.79 Percent

FDIC

2014, Volume 8, Number 1

The ***FDIC Quarterly*** is published by the Division of Insurance and Research of the Federal Deposit Insurance Corporation and contains a comprehensive summary of the most current financial results for the banking industry. Feature articles appearing in the ***FDIC Quarterly*** range from timely analysis of economic and banking trends at the national and regional level that may affect the risk exposure of FDIC-insured institutions to research on issues affecting the banking system and the development of regulatory policy.

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2014, Volume 8, Number 1

Quarterly Banking Profile: Fourth Quarter 2013

FDIC-insured institutions reported aggregate net income of $40.3 billion in the fourth quarter of 2013, a $5.8 billion (16.9 percent) increase from the $34.4 billion in earnings that the industry reported a year earlier. This is the 17th time in the last 18 quarters—since the third quarter of 2009—that earnings have registered a year-over-year increase. The improvement in earnings was mainly attributable to an $8.1 billion decline in loan-loss provisions. Reduced mortgage origination and sales activity and a drop in trading revenue contributed to a year-over-year decline in net operating revenue. More than half of the 6,812 insured institutions reporting (53 percent) had year-over-year growth in quarterly earnings. The proportion of banks that were unprofitable fell to 12.2 percent, from 15 percent in the fourth quarter of 2012. *See page 1.*

Insurance Fund Indicators

Estimated insured deposits increased by 0.7 percent in the fourth quarter of 2013. The DIF reserve ratio was 0.79 percent at December 31, 2013, up from 0.68 percent at September 30, 2013, and 0.44 percent at December 31, 2012. Two FDIC-insured institutions failed during the quarter. *See page 15.*

Quarterly Banking Profile Fourth Quarter 2013

INSURED INSTITUTION PERFORMANCE

- ***Quarterly Net Income of $40.3 Billion Is 17 Percent Higher Than a Year Ago***
- ***Lower Provisions Remain Key to Earnings Growth***
- ***Full-Year Net Income of $154.7 Billion Represents a 10 Percent Increase***
- ***Loan Growth Remains Modest, as Mortgage Lending Declines***
- ***Two Failures in Fourth Quarter Are Fewest Since Second Quarter 2008***

Lower Provision Expenses Exceed Decline in Revenues

Lower expenses for loan-loss provisions and a reduction in litigation reserves contributed to a $5.8 billion (16.9 percent) year-over-year increase in quarterly net income at the nation's 6,812 insured commercial banks and savings institutions. Earnings improved despite a second consecutive year-over-year decline in quarterly revenues, caused in large part by reduced mortgage lending activity. A majority of institutions—53.1 percent—reported higher quarterly earnings than in fourth quarter 2012, while the percentage of institutions reporting quarterly losses fell to 12.2 percent, compared with 15 percent in the same quarter in 2012. The average return on assets (ROA) rose to 1.1 percent, from 0.96 percent a year ago.

Income From Mortgage Lending Remains Below Year-Ago Level

Net operating revenue—the sum of net interest income and total noninterest income—was $2.8 billion (1.7 percent) lower than a year ago. Net interest income posted the first year-over-year increase in five quarters, rising by $1.4 billion (1.3 percent), but noninterest income was $4.2 billion (6.6 percent) less than banks reported in fourth quarter 2012. The decline in noninterest income reflected lower income from sale, securitization and servicing of 1-to-4 family residential mortgage loans (down $2.8 billion, or 34.4 percent compared with a year ago), and reduced income from trading (down $1.4 billion, or 32.2 percent). In addition to the decline in net operating revenue, realized securities gains were $1 billion (66.6 percent) lower than a year ago. The year-over-year drop in revenue was offset by an $8.1 billion (53.7 percent) reduction in loan-loss provisions, and a $5.8 billion (5.3 percent) decline in noninterest expenses. Much of the reduction in noninterest expenses was attributable to a $3.1 billion decline in litigation expenses at one large institution, but the industry's expenses for salaries and employee benefits were also $756 million (1.6 percent) lower, and premises and fixed asset expenses fell by $118 million (1 percent).

Full-Year Earnings Post Fourth Consecutive Increase

For full year 2013, industry net income totaled $154.7 billion, an increase of $13.6 billion (9.6 percent) over 2012. This is the fourth year in a row that full-year earnings have risen. More than half of all institutions—54.2 percent—reported higher annual net income in 2013, while only 7.8 percent reported net losses for the full year. This is the lowest annual proportion of unprofitable

Chart 1

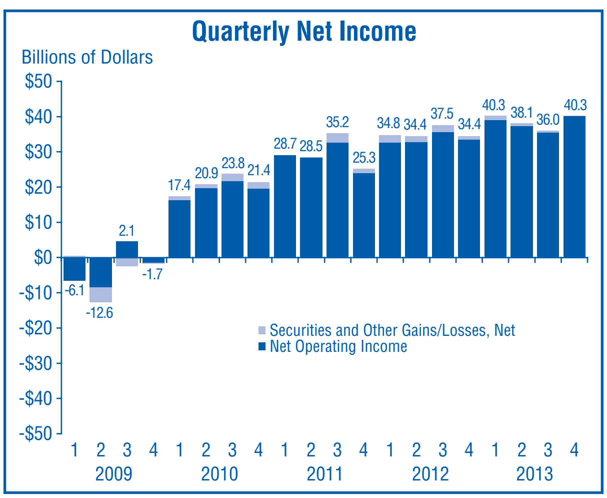
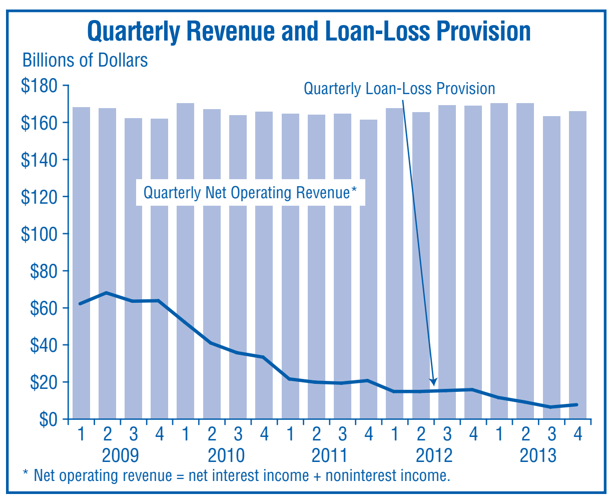


Chart 2



institutions for the industry since 2005. Full-year loan-loss provisions of $32.1 billion were $25.7 billion (44.4 percent) less than banks set aside in 2012. This is the fourth year in a row that loan-loss provisions have been lower, and the total for 2013 was the smallest annual total since 2006. Net interest income declined for a third consecutive year, falling by $3.7 billion (0.9 percent), as interest income fell more rapidly than interest expense. Noninterest income was $3.2 billion (1.3 percent) above the level of 2012, as trading revenue increased by $4.3 billion (23.7 percent), and servicing fee income rose by $3.9 billion (27.5 percent). Realized gains on securities were $5.2 billion (53.7 percent) lower than a year ago. Total noninterest expense was $4.5 billion (1.1 percent) less. The average ROA for 2013 was 1.07 percent, the highest annual average for the industry since 2006.

Loan Losses Fall to Seven-Year Low

Asset quality indicators continued to show improvement in the fourth quarter. Net charge-offs of loans and leases totaled $11.7 billion, a $6.8 billion (36.7 percent) decline from fourth quarter 2012. This is the 14th consecutive quarter that net charge-offs have posted a year-over-year decline, and is the lowest fourth-quarter total since 2006. Charge-offs were lower in all major loan categories, with the largest decline occurring in residential mortgages, where charge-offs were $2.1 billion (57.7 percent) lower than a year ago.

Noncurrent Balances Are Down 50 Percent From Their Cyclical Peak

The amount of loans and leases that were noncurrent (90 days or more past due or in nonaccrual status) declined for a 15th consecutive quarter, falling by $14 billion (6.3 percent). Noncurrent balances declined in all major loan groups, led by residential mortgages, where noncurrent loans fell by $7.5 billion (5.3 percent). At the end of 2013, noncurrent loan balances totaled $207.1 billion, which is $202.9 billion (49.5 percent) below the peak level reached at the end of first quarter 2010. At year-end 2013, 2.62 percent of all loan and lease balances were noncurrent, the lowest percentage since third quarter 2008.

Coverage Improves Despite Reductions in Reserves

Insured institutions reduced their loan-loss reserves by $6.7 billion (4.7 percent) during the fourth quarter, as the $11.7 billion in net charge-offs taken out of reserves exceeded the $7 billion in provisions that banks added to reserves. This is the 15th consecutive quarter that the industry's loss reserves have declined. At the end of the quarter, reserves represented 1.72 percent of total loans and leases, the lowest percentage since first quarter 2008. Despite the reduction in reserve balances, the industry's "coverage ratio" of reserves to noncurrent loans and leases rose from 64.5 percent to 65.6 percent during the quarter because of the large decline in noncurrent loans. This is the 5th consecutive quarter that the coverage ratio has risen.

Banks Continue to Increase Capital Levels

Equity capital increased by $21.3 billion (1.3 percent) during the quarter. Retained earnings contributed $11.2 billion to equity, while capital infusions from parent holding companies added $11.9 billion. A decline in market values of available-for-sale securities reduced equity growth by $9 billion. Tier 1 leverage capital increased by $23 billion (1.7 percent). The industry's core capital (leverage) ratio edged up from 9.4 percent to 9.41 percent, which is the highest level for this regulatory capital ratio in the 23 years that current capital standards have been in effect. At the end of 2013,

Chart 3

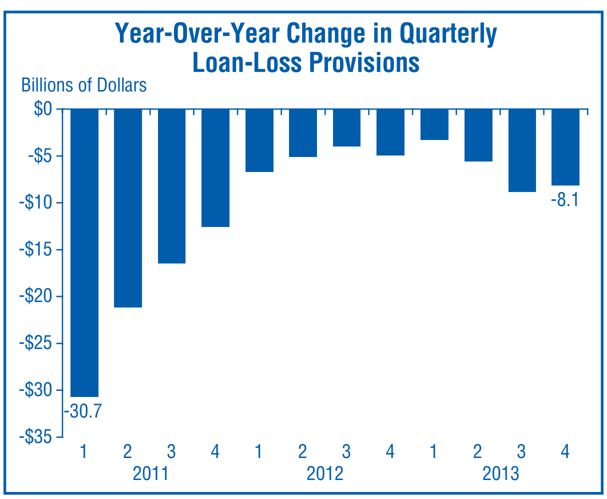
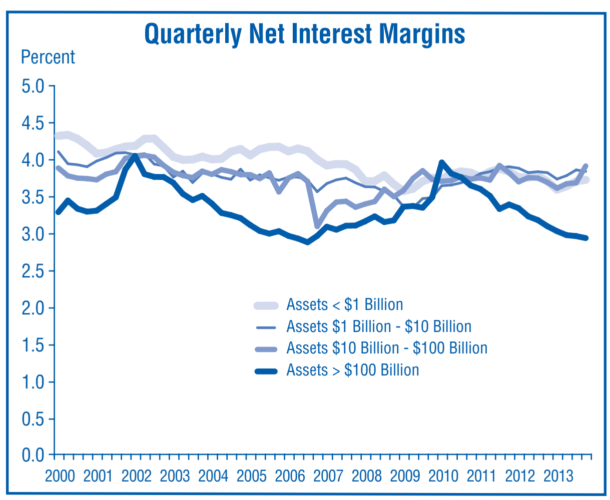


Chart 4



almost 98 percent of all insured institutions, representing 99.8 percent of total industry assets, met or surpassed the highest regulatory capital standards as defined for Prompt Corrective Action purposes.

Two-Thirds of Banks Report Growth in Loan Portfolios

Total assets increased by $126.6 billion (0.9 percent), as loan portfolios grew for the 9th time in the past 11 quarters. Total loan and lease balances increased by $90.9 billion (1.2 percent), with commercial and industrial (C&I) loans rising by $27.3 billion (1.7 percent), real estate loans secured by nonfarm nonresidential properties up by $17.1 billion (1.6 percent), and credit card balances posting a seasonal $14.3 billion (2.1 percent) increase. Loans to small businesses and farms rose by $2.9 billion (0.4 percent), as small C&I loans increased by $3 billion (1 percent). Home equity loan balances declined for a 19th consecutive quarter, falling by $6.9 billion (1.3 percent). Balances of other loans secured by 1-to-4 family residential real estate properties fell by $13 billion (0.7 percent), as the amount of mortgage loans sold during the quarter surpassed the amount originated for sale by $29 billion. Nearly two out of every three banks (65.1 percent) reported growth in their loan portfolios during the quarter. Securities portfolios increased by $44.3 billion (1.5 percent), despite a $14.5 billion decline in the fair value of securities in available-for-sale accounts. Much of the growth consisted of increased holdings of U.S. Treasury securities, which rose by $33 billion (20.6 percent).

Deposit Growth Remains Strong

Increased balances in large-denomination accounts were responsible for much of the growth in deposits in the fourth quarter. Total deposits increased by $163.8

Chart 5

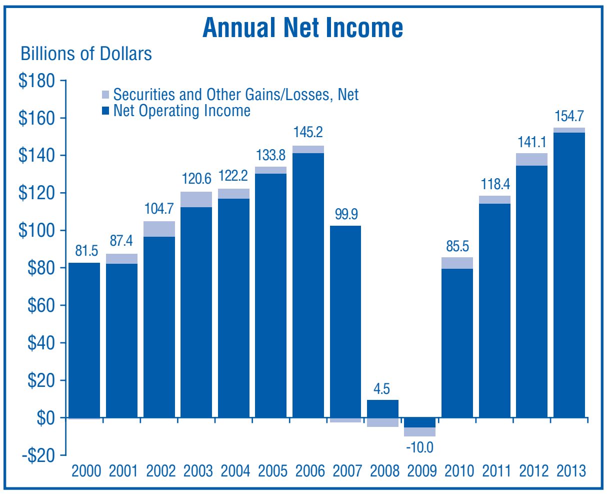
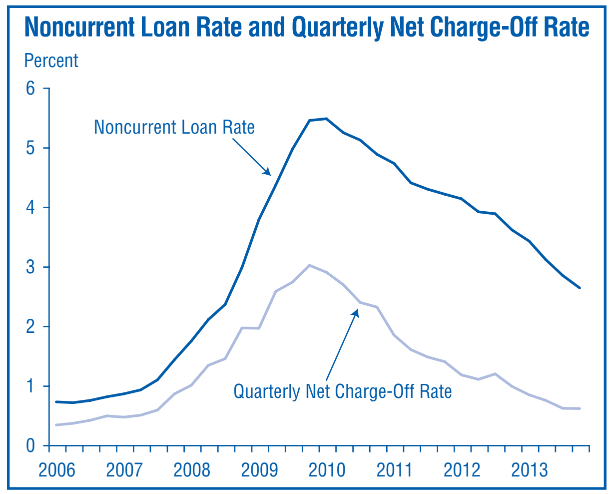


Chart 6



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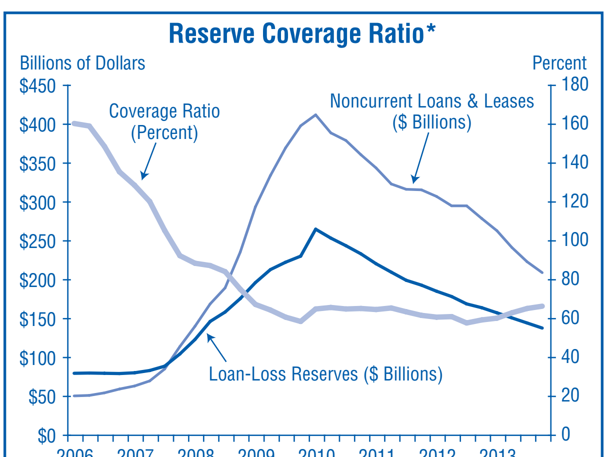
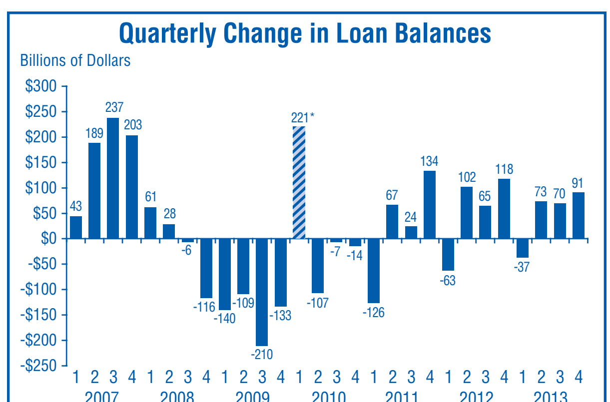


* Loan-loss reserves to noncurrent loans & leases.

Chart 8



* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Although the total amount consolidated cannot be precisely quantified, the industry would have reported a decline in loan balances for the quarter absent this change in accounting standards.

billion (1.5 percent), as balances in domestic offices rose by $191.3 billion and foreign office balances fell by $27.4 billion. Deposits in domestic accounts with balances greater than $250,000 rose by $166 billion (3.5 percent). Nondeposit liabilities fell by $55.1 billion (2.9 percent), largely because of a $42 billion (12.1 percent) decline in securities sold under repurchase agreements. Banks increased their advances from Federal Home Loan Banks by $33.1 billion (8.9 percent).

Quarterly Failures Fall to Lowest Level in More Than Five Years

The number of insured institutions reporting financial results declined from 6,891 to 6,812 during the fourth quarter. Mergers absorbed 73 institutions, while two insured institutions failed. This is the smallest number of quarterly failures since second quarter 2008. One new reporter was added during the quarter, the first *de novo* charter since fourth quarter 2010. The number of institutions on the FDIC's "Problem List" declined from 515 to 467 during the quarter. Total assets of "problem" banks fell from $174.2 billion to $152.7 billion. The number of full-time equivalent employees declined by 11,584 (0.6 percent) during the quarter. For all of 2013, the net reduction in reporting institutions was 271. There were 232 mergers during the year, while 24 insured institutions failed. Two new reporters were added in 2013. For the full year, the number of employees declined by 41,490 (2 percent).

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Chart 9

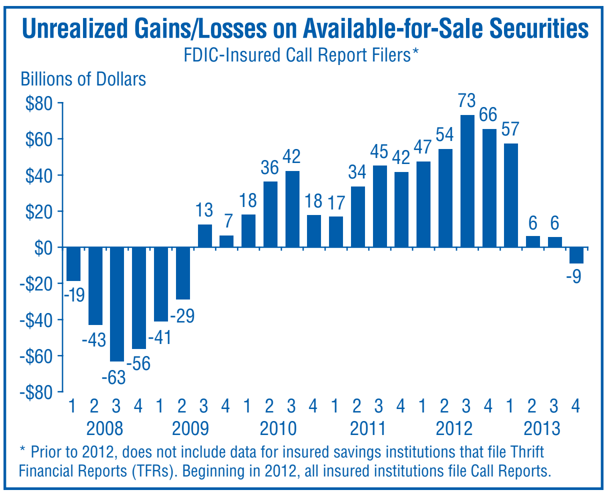

Chart 10

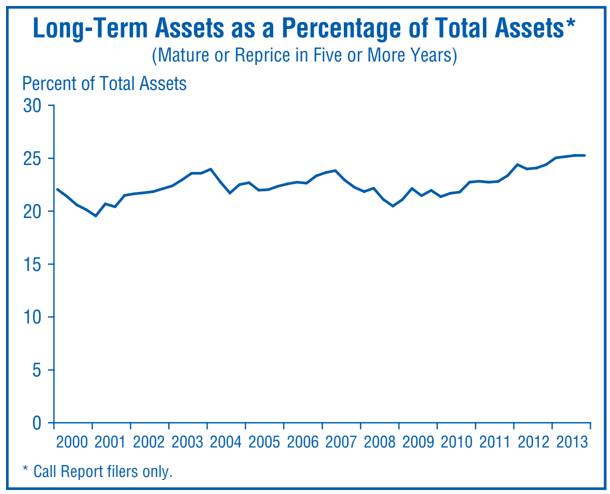

Chart 11

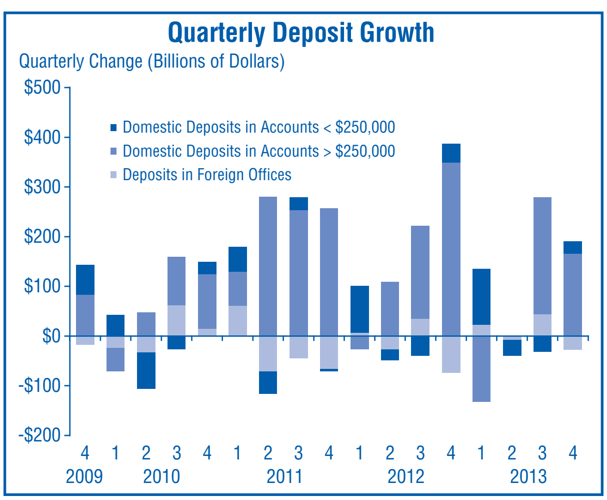

Chart 12

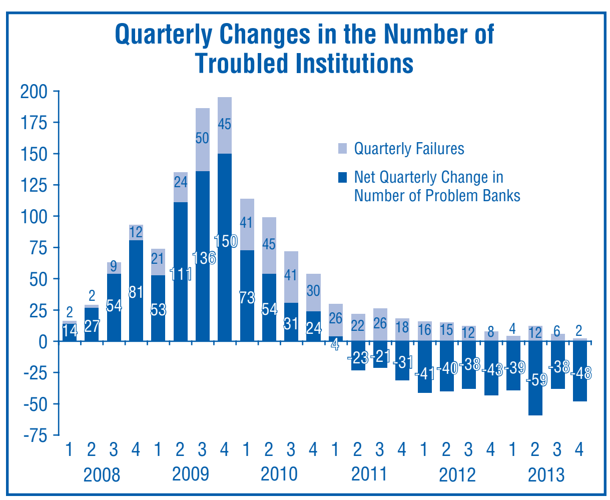

TABLE I-A. Selected Indicators, All FDIC-Insured Institutions*

	2013	2012	2011	2010	2009	2008	2007
Return on assets (%)	1.07	1.00	0.88	0.65	-0.08	0.03	0.81
Return on equity (%)	9.56	8.91	7.79	5.85	-0.73	0.35	7.75
Core capital (leverage) ratio (%)	9.41	9.15	9.07	8.89	8.60	7.47	7.97
Noncurrent assets plus other real estate owned to assets (%)	1.63	2.20	2.61	3.11	3.37	1.91	0.95
Net charge-offs to loans (%)	0.69	1.10	1.55	2.55	2.52	1.29	0.59
Asset growth rate (%)	1.88	4.02	4.30	1.77	-5.45	6.19	9.88
Net interest margin (%)	3.26	3.42	3.60	3.76	3.49	3.16	3.29
Net operating income growth (%)	13.07	17.76	43.56	1,594.65	-155.98	-90.71	-27.59
Number of institutions reporting	6,812	7,083	7,357	7,658	8,012	8,305	8,534
Commercial banks	5,876	6,096	6,291	6,530	6,840	7,087	7,284
Savings institutions	936	987	1,066	1,128	1,172	1,218	1,250
Percentage of unprofitable institutions (%)	7.84	10.97	16.22	22.15	30.84	24.89	12.10
Number of problem institutions	467	651	813	884	702	252	76
Assets of problem institutions (in billions)	$153	$233	$319	$390	$403	$159	$22
Number of failed institutions	24	51	92	157	140	25	3
Number of assisted institutions	0	0	0	0	8	5	0

* Excludes insured branches of foreign banks (IBAs).

TABLE II-A. Aggregate Condition and Income Data, All FDIC-Insured Institutions

(dollar figures in millions)	4th Quarter 2013	3rd Quarter 2013	4th Quarter 2012	%Change 12Q4-13Q4
Number of institutions reporting	6,812	6,891	7,083	-3.8
Total employees (full-time equivalent)	2,068,786	2,080,370	2,110,276	-2.0
CONDITION DATA				
Total assets	$14,722,801	$14,596,219	$14,450,669	1.9
Loans secured by real estate	4,065,607	4,053,155	4,091,759	-0.6
1-4 Family residential mortgages	1,828,568	1,841,533	1,892,083	-3.4
Nonfarm nonresidential	1,109,553	1,092,479	1,073,406	3.4
Construction and development	209,941	206,047	203,118	3.4
Home equity lines	510,821	517,749	554,866	-7.9
Commercial & industrial loans	1,599,165	1,571,889	1,497,692	6.8
Loans to individuals	1,353,491	1,331,700	1,327,561	2.0
Credit cards	691,386	677,074	696,085	-0.7
Farm loans	70,641	67,994	67,016	5.4
Other loans & leases	805,916	779,141	713,454	13.0
Less: Unearned income	1,898	1,857	1,838	3.2
Total loans & leases	7,892,922	7,802,022	7,695,643	2.6
Less: Reserve for losses	135,891	142,572	162,079	-16.2
Net loans and leases	7,757,032	7,659,450	7,533,565	3.0
Securities	3,001,952	2,957,631	3,009,957	-0.3
Other real estate owned	30,216	31,820	38,470	-21.5
Goodwill and other intangibles	368,454	367,122	366,541	0.5
All other assets	3,565,147	3,580,195	3,502,136	1.8
Total liabilities and capital	14,722,801	14,596,219	14,450,669	1.9
Deposits	11,192,032	11,028,208	10,817,339	3.5
Domestic office deposits	9,790,929	9,599,677	9,446,984	3.6
Foreign office deposits	1,401,102	1,428,531	1,370,355	2.2
Other borrowed funds	1,307,593	1,311,811	1,322,393	-1.1
Subordinated debt	99,618	108,673	118,023	-15.6
All other liabilities	468,796	510,638	563,810	-16.9
Total equity capital (includes minority interests)	1,654,762	1,636,888	1,629,104	1.6
Bank equity capital	1,643,382	1,622,072	1,613,547	1.8
Loans and leases 30-89 days past due	75,995	73,107	88,887	-14.5
Noncurrent loans and leases	207,129	221,114	276,836	-25.2
Restructured loans and leases	99,428	100,680	104,955	-5.3
Mortgage-backed securities	1,673,877	1,668,577	1,706,172	-1.9
Earning assets	13,064,434	12,928,972	12,682,215	3.0
FHLB Advances	406,107	373,052	333,842	21.6
Unused loan commitments	6,098,018	6,101,709	5,833,655	4.5
Trust assets	19,705,086	19,065,493	17,528,509	12.4
Assets securitized and sold	741,900	761,133	871,800	-14.9
Notional amount of derivatives	238,102,565	242,925,942	224,128,287	6.2

INCOME DATA	Full Year 2013	Full Year 2012	%Change	4th Quarter 2013	4th Quarter 2012	%Change 12Q4-13Q4
Total interest income	$470,759	$486,728	-3.3	$119,037	$120,252	-1.0
Total interest expense	53,614	65,902	-18.7	12,634	15,254	-17.2
Net interest income	417,146	420,827	-0.9	106,403	104,997	1.3
Provision for loan and lease losses	32,124	57,802	-44.4	7,002	15,136	-53.7
Total noninterest income	251,832	248,634	1.3	59,728	63,967	-6.6
Total noninterest expense	416,762	421,220	-1.1	102,740	108,493	-5.3
Securities gains (losses)	4,482	9,680	-53.7	506	1,514	-66.6
Applicable income taxes	69,376	58,306	19.0	16,500	12,223	35.0
Extraordinary gains, net	253	-146	N/M	87	-91	N/M
Total net income (includes minority interests)	155,451	141,667	9.7	40,482	34,535	17.2
Bank net income	154,667	141,056	9.6	40,263	34,434	16.9
Net charge-offs	53,222	82,221	-35.3	11,704	18,479	-36.7
Cash dividends	87,137	96,409	-9.6	29,025	35,555	-18.4
Retained earnings	67,530	44,648	51.3	11,239	-1,121	N/M
Net operating income	152,062	134,491	13.1	40,099	33,427	20.0

N/M - Not Meaningful

TABLE III-A. Full Year 2013, All FDIC-Insured Institutions

FULL YEAR (The way it is...)	All Insured Institutions	Asset Concentration Groups*: Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	6,812	16	4	1,532	3,377	588	55	406	772	62
Commercial banks	5,876	13	4	1,511	3,040	169	42	369	675	53
Savings institutions	936	3	0	21	337	419	13	37	97	9
Total assets (in billions)	$14,722.8	$590.9	$3,691.5	$261.6	$4,922.0	$486.9	$162.5	$63.0	$137.6	$4,406.7
Commercial banks	13,670.3	514.3	3,691.5	255.3	4,508.5	194.8	80.8	58.4	116.0	4,250.7
Savings institutions	1,052.5	76.6	0.0	6.3	413.5	292.1	81.7	4.7	21.6	156.0
Total deposits (in billions)	11,192.0	340.6	2,645.5	218.0	3,849.5	362.9	137.4	51.6	116.0	3,470.6
Commercial banks	10,389.3	287.0	2,645.5	213.7	3,546.0	147.8	68.3	48.2	98.3	3,334.5
Savings institutions	802.8	53.6	0.0	4.3	303.5	215.1	69.1	3.4	17.6	136.1
Bank net income (in millions)	154,667	19,586	31,399	2,961	43,959	4,796	1,840	1,222	1,185	47,719
Commercial banks	143,498	16,057	31,399	2,838	41,392	2,579	1,038	714	1,077	46,404
Savings institutions	11,169	3,530	0	123	2,567	2,217	801	507	108	1,315
Performance Ratios (%)										
Yield on earning assets	3.68	10.19	2.88	4.16	3.98	3.59	3.85	3.08	4.06	3.06
Cost of funding earning assets	0.42	0.72	0.45	0.55	0.46	0.72	0.53	0.43	0.56	0.26
Net interest margin	3.26	9.47	2.43	3.61	3.52	2.87	3.32	2.65	3.49	2.81
Noninterest income to assets	1.74	4.49	1.77	0.65	1.33	1.06	1.54	5.10	0.96	1.93
Noninterest expense to assets	2.88	5.91	2.54	2.51	3.02	2.35	2.50	4.80	3.01	2.66
Loan and lease loss provision to assets	0.22	2.03	0.10	0.10	0.20	0.09	0.47	0.08	0.15	0.13
Net operating income to assets	1.05	3.38	0.83	1.14	0.90	0.95	1.10	1.90	0.83	1.08
Pretax return on assets	1.55	5.22	1.27	1.36	1.27	1.34	1.82	2.66	1.05	1.62
Return on assets	1.07	3.37	0.86	1.15	0.92	0.98	1.16	1.93	0.86	1.10
Return on equity	9.56	23.07	9.57	10.32	7.71	8.60	12.25	13.99	7.53	9.34
Net charge-offs to loans and leases	0.69	3.20	0.97	0.14	0.42	0.37	0.80	0.49	0.33	0.48
Loan and lease loss provision to net charge-offs	60.36	81.69	27.99	120.11	68.96	41.69	88.75	59.89	85.18	56.02
Efficiency ratio	60.54	43.26	64.84	62.69	64.73	62.22	52.17	63.59	71.80	59.23
% of unprofitable institutions	7.84	0.00	0.00	2.81	9.51	12.41	1.82	10.34	6.87	1.61
% of institutions with earnings gains	54.23	81.25	75.00	49.02	60.76	43.20	50.91	47.78	46.50	64.52
Condition Ratios (%)										
Earning assets to total assets	88.74	92.23	86.82	91.99	89.47	93.71	95.93	91.60	92.02	87.90
Loss allowance to:										
Loans and leases	1.72	3.48	2.26	1.44	1.52	1.29	1.26	1.86	1.50	1.43
Noncurrent loans and leases	65.61	296.22	82.57	132.85	80.03	42.96	75.78	96.95	82.55	34.55
Noncurrent assets plus other real estate owned to assets	1.63	0.93	1.07	0.95	1.64	2.14	1.23	0.87	1.44	2.18
Equity capital ratio	11.16	14.73	9.30	10.98	11.79	11.62	9.51	13.50	11.34	11.52
Core capital (leverage) ratio	9.41	13.01	7.89	10.33	10.14	10.91	9.45	13.10	11.27	9.03
Tier 1 risk-based capital ratio	13.14	14.71	12.68	14.52	12.75	21.40	13.82	29.67	19.38	12.58
Total risk-based capital ratio	14.93	16.96	14.77	15.64	14.38	22.53	14.65	30.69	20.55	14.46
Net loans and leases to deposits	69.31	132.84	47.99	74.07	84.88	80.80	80.08	34.19	64.00	60.82
Net loans to total assets	52.69	76.57	34.39	61.72	66.39	60.22	67.72	27.97	53.92	47.90
Domestic deposits to total assets	66.50	54.61	43.93	83.33	77.13	74.38	84.55	81.05	84.25	71.84
Structural Changes										
New reporters	2	0	0	1	0	1	0	0	0	0
Institutions absorbed by mergers	232	0	0	36	161	8	0	2	15	10
Failed institutions	24	0	0	0	21	0	0	0	3	0
PRIOR FULL YEARS (The way it was...)										
Number of institutions 2012	7,083	19	5	1,537	3,499	659	51	414	826	73
2010	7,658	22	4	1,559	4,085	718	72	314	815	69
2008	8,305	26	5	1,559	4,753	839	91	279	709	44
Total assets (in billions) 2012	$14,450.7	$600.7	$3,808.4	$239.9	$4,339.4	$628.3	$101.6	$64.9	$145.8	$4,521.8
2010	13,318.9	705.4	3,038.1	199.8	4,094.6	789.0	114.3	42.9	132.3	4,202.6
2008	13,841.2	513.0	3,410.1	168.8	5,461.2	997.1	122.2	34.4	94.8	3,039.6
Return on assets (%) 2012	1.00	3.13	0.80	1.27	0.89	0.87	1.46	1.23	0.86	1.00
2010	0.65	1.82	0.72	0.98	0.20	0.68	1.28	1.48	0.70	0.80
2008	0.03	1.70	0.25	1.00	-0.13	-0.48	-0.01	1.43	0.82	-0.09
Net charge-offs to loans & leases (%) 2012	1.10	3.69	1.41	0.24	0.75	0.82	1.31	0.45	0.45	0.94
2010	2.55	10.83	2.29	0.59	1.90	1.14	2.37	0.64	0.56	1.87
2008	1.29	5.94	1.44	0.41	1.14	0.86	1.74	0.35	0.35	0.74
Noncurrent assets plus OREO to assets (%) 2012	2.20	1.11	1.39	1.11	2.21	2.70	0.88	1.04	1.67	3.05
2010	3.11	1.90	2.38	1.62	3.71	2.88	1.22	0.81	1.67	3.49
2008	1.91	2.08	1.59	1.17	2.34	2.55	1.31	0.35	1.05	1.35
Equity capital ratio (%) 2012	11.17	14.67	8.93	11.14	11.93	11.09	9.57	14.27	11.47	11.84
2010	11.15	14.96	8.93	10.86	11.40	10.05	11.00	16.31	11.01	12.04
2008	9.33	20.47	7.01	10.99	10.04	7.45	9.85	18.63	11.28	9.11

* See Table IV-A (page 8) for explanations.

Note: Blue font identifies data that are also presented in the prior years' data at bottom of table.

TABLE III-A. Full Year 2013, All FDIC-Insured Institutions

		Asset Size Distribution				Geographic Regions*					
FULL YEAR (The way it is...)	**All Insured Institutions**	**Less Than $100 Million**	**$100 Million to $1 Billion**	**$1 Billion to $10 Billion**	**Greater Than $10 Billion**	**New York**	**Atlanta**	**Chicago**	**Kansas City**	**Dallas**	**San Francisco**
Number of institutions reporting	6,812	2,056	4,090	559	107	840	869	1,469	1,660	1,431	543
Commercial banks	5,876	1,814	3,522	450	90	461	784	1,219	1,586	1,334	492
Savings institutions	936	242	568	109	17	379	85	250	74	97	51
Total assets (in billions)	$14,722.8	$119.7	$1,246.2	$1,468.8	$11,888.1	$2,927.4	$2,999.0	$3,377.5	$3,214.3	$870.0	$1,334.6
Commercial banks	13,670.3	106.0	1,046.5	1,188.4	11,329.5	2,470.6	2,913.7	3,267.1	3,153.9	766.9	1,098.2
Savings institutions	1,052.5	13.7	199.7	280.4	558.6	456.8	85.3	110.4	60.4	103.1	236.4
Total deposits (in billions)	11,192.0	101.7	1,042.7	1,147.6	8,900.0	2,179.6	2,308.7	2,464.1	2,482.1	726.2	1,031.3
Commercial banks	10,389.3	90.8	883.1	937.5	8,477.9	1,849.5	2,244.5	2,379.8	2,433.6	641.1	840.9
Savings institutions	802.8	10.9	159.6	210.1	422.1	330.1	64.3	84.3	48.6	85.1	190.4
Bank net income (in millions)	154,667	863	11,272	16,920	125,612	25,233	29,773	32,096	38,700	9,308	19,558
Commercial banks	143,498	806	9,556	14,240	118,896	22,824	29,188	30,716	38,197	7,978	14,594
Savings institutions	11,169	57	1,715	2,681	6,716	2,409	585	1,379	503	1,330	4,964
Performance Ratios (%)											
Yield on earning assets	3.68	4.17	4.23	4.33	3.53	3.97	3.66	2.91	3.95	3.97	4.22
Cost of funding earning assets	0.42	0.56	0.58	0.52	0.39	0.46	0.36	0.36	0.48	0.39	0.50
Net interest margin	3.26	3.62	3.66	3.81	3.14	3.51	3.30	2.54	3.47	3.57	3.72
Noninterest income to assets	1.74	1.11	1.13	1.31	1.86	1.58	1.77	1.92	1.62	1.42	2.05
Noninterest expense to assets	2.88	3.47	3.19	3.16	2.81	2.98	3.02	2.77	2.69	3.12	2.93
Loan and lease loss provision to assets	0.22	0.14	0.18	0.17	0.23	0.38	0.20	0.06	0.25	0.14	0.33
Net operating income to assets	1.05	0.70	0.90	1.16	1.06	0.86	0.97	0.94	1.23	1.09	1.50
Pretax return on assets	1.55	0.82	1.15	1.48	1.60	1.37	1.46	1.34	1.76	1.42	2.27
Return on assets	1.07	0.72	0.92	1.18	1.07	0.88	0.99	0.96	1.24	1.09	1.53
Return on equity	9.56	6.06	8.44	9.89	9.67	7.27	8.11	10.38	11.54	10.04	11.75
Net charge-offs to loans and leases	0.69	0.34	0.36	0.38	0.78	0.93	0.66	0.48	0.87	0.32	0.54
Loan and lease loss provision to net charge-offs	60.36	73.40	79.00	71.19	58.38	76.27	53.42	27.27	53.53	72.92	101.97
Efficiency ratio	60.54	78.53	70.69	65.13	58.74	58.62	64.05	66.13	55.79	66.20	52.85
% of unprofitable institutions	7.84	12.89	6.19	2.33	2.80	10.36	13.46	8.85	4.22	5.17	10.31
% of institutions with earnings gains	54.23	49.08	55.50	62.25	62.62	50.12	62.72	51.26	51.93	54.58	61.14
Condition Ratios (%)											
Earning assets to total assets	88.74	91.37	92.09	91.09	88.07	89.25	87.09	87.70	88.60	91.16	92.68
Loss allowance to:											
Loans and leases	1.72	1.66	1.60	1.56	1.76	1.71	1.59	1.83	1.94	1.52	1.52
Noncurrent loans and leases	65.61	90.89	88.41	70.84	62.85	92.90	46.86	67.28	57.88	79.91	117.80
Noncurrent assets plus other real estate owned to assets	1.63	1.75	1.81	1.89	1.57	1.12	2.23	1.47	1.99	1.58	0.91
Equity capital ratio	11.16	11.69	10.78	11.81	11.12	12.02	12.20	9.66	10.46	10.87	12.63
Core capital (leverage) ratio	9.41	11.59	10.63	10.61	9.10	9.83	9.48	8.36	8.98	9.97	11.62
Tier 1 risk-based capital ratio	13.14	19.08	15.73	14.88	12.61	14.09	12.67	12.25	12.20	14.35	15.79
Total risk-based capital ratio	14.93	20.18	16.91	16.06	14.55	15.75	14.41	14.21	14.35	15.66	17.10
Net loans and leases to deposits	69.31	65.67	74.90	82.40	67.01	71.14	74.55	61.24	67.00	71.47	77.02
Net loans to total assets	52.69	55.78	62.67	64.38	50.16	52.97	57.39	44.67	51.74	59.65	59.52
Domestic deposits to total assets	66.50	84.94	83.62	77.73	63.13	65.70	73.62	61.09	57.80	83.09	76.13
Structural Changes											
New reporters	2	1	0	1	0	2	0	0	0	0	0
Institutions absorbed by mergers	232	80	130	20	2	29	20	42	50	56	35
Failed institutions	24	13	10	1	0	1	9	4	1	4	5
PRIOR FULL YEARS (The way it was...)											
Number of institutions 2012	7,083	2,204	4,217	555	107	873	904	1,515	1,716	1,490	585
2010	7,658	2,625	4,367	559	107	949	1,022	1,602	1,825	1,601	659
2008	8,305	3,132	4,498	561	114	1,015	1,180	1,705	1,935	1,700	770
Total assets (in billions) 2012	$14,450.7	$128.1	$1,275.0	$1,454.8	$11,592.7	$2,896.0	$3,056.1	$3,298.5	$3,068.7	$870.5	$1,260.9
2010	13,318.9	148.6	1,291.7	1,429.6	10,449.0	2,694.8	2,929.8	2,950.1	1,686.6	789.0	2,268.8
2008	13,841.2	170.9	1,354.7	1,489.8	10,825.8	2,594.2	3,745.9	3,264.3	1,057.2	780.9	2,398.7
Return on assets (%) 2012	1.00	0.68	0.80	1.13	1.01	0.96	0.77	0.90	1.10	1.01	1.72
2010	0.65	0.27	0.26	0.19	0.76	0.76	0.34	0.60	0.84	0.68	0.81
2008	0.03	0.25	0.24	-0.30	0.05	0.25	-0.14	0.29	0.56	0.51	-0.63
Net charge-offs to loans & leases (%) 2012	1.10	0.43	0.64	0.73	1.22	1.24	1.19	0.85	1.37	0.55	0.84
2010	2.55	0.80	1.12	1.80	2.93	3.57	2.43	2.03	2.88	1.27	2.29
2008	1.29	0.46	0.67	1.10	1.45	1.44	1.01	1.24	1.60	0.68	1.74
Noncurrent assets plus OREO to assets (%) 2012	2.20	2.10	2.37	2.46	2.15	1.46	3.23	2.00	2.45	2.06	1.38
2010	3.11	2.38	3.44	3.57	3.01	2.14	3.93	2.98	4.24	3.17	2.51
2008	1.91	1.66	2.16	2.46	1.80	1.20	2.02	1.93	2.28	1.80	2.33
Equity capital ratio (%) 2012	11.17	12.01	10.90	11.77	11.11	12.18	12.03	9.09	10.86	10.70	13.23
2010	11.15	11.70	10.15	11.18	11.26	12.58	11.59	8.71	11.33	10.54	12.11
2008	9.33	12.87	10.00	10.65	9.01	11.14	9.56	8.07	9.49	9.95	8.45

* See Table IV-A (page 9) for explanations.

Note: Blue font identifies data that are also presented in the prior years' data at bottom of table.

TABLE IV-A. Fourth Quarter 2013, All FDIC-Insured Institutions

FOURTH QUARTER (The way it is...)	All Insured Institutions	Asset Concentration Groups*: Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	6,812	16	4	1,532	3,377	588	55	406	772	62
Commercial banks	5,876	13	4	1,511	3,040	169	42	369	675	53
Savings institutions	936	3	0	21	337	419	13	37	97	9
Total assets (in billions)	$14,722.8	$590.9	$3,691.5	$261.6	$4,922.0	$486.9	$162.5	$63.0	$137.6	$4,406.7
Commercial banks	13,670.3	514.3	3,691.5	255.3	4,508.5	194.8	80.8	58.4	116.0	4,250.7
Savings institutions	1,052.5	76.6	0.0	6.3	413.5	292.1	81.7	4.7	21.6	156.0
Total deposits (in billions)	11,192.0	340.6	2,645.5	218.0	3,849.5	362.9	137.4	51.6	116.0	3,470.6
Commercial banks	10,389.3	287.0	2,645.5	213.7	3,546.0	147.8	68.3	48.2	98.3	3,334.5
Savings institutions	802.8	53.6	0.0	4.3	303.5	215.1	69.1	3.4	17.6	136.1
Bank net income (in millions)	40,263	5,441	8,590	703	12,064	1,168	366	346	275	11,310
Commercial banks	37,377	4,433	8,590	673	11,450	579	259	192	246	10,956
Savings institutions	2,886	1,008	0	30	614	589	107	154	29	354
Performance Ratios (annualized, %)										
Yield on earning assets	3.67	10.26	2.88	4.21	3.96	3.54	3.93	3.10	4.08	3.03
Cost of funding earning assets	0.39	0.68	0.41	0.53	0.43	0.69	0.52	0.41	0.53	0.23
Net interest margin	3.28	9.58	2.47	3.68	3.53	2.85	3.41	2.69	3.55	2.80
Noninterest income to assets	1.63	5.11	1.57	0.63	1.26	0.92	1.23	6.31	0.93	1.74
Noninterest expense to assets	2.81	6.44	2.21	2.63	2.97	2.47	2.72	5.61	3.11	2.64
Loan and lease loss provision to assets	0.19	1.97	0.10	0.11	0.16	0.08	0.52	0.10	0.16	0.08
Net operating income to assets	1.09	3.74	0.91	1.10	1.00	0.94	0.81	2.17	0.78	1.02
Pretax return on assets	1.55	5.51	1.42	1.27	1.28	1.07	1.42	3.08	0.95	1.50
Return on assets	1.10	3.72	0.93	1.09	0.99	0.96	0.91	2.18	0.80	1.03
Return on equity	9.87	25.40	10.23	9.81	8.39	8.29	9.48	16.21	7.05	8.87
Net charge-offs to loans and leases	0.60	3.09	0.81	0.20	0.37	0.28	0.88	0.66	0.35	0.35
Loan and lease loss provision to net charge-offs	59.83	81.45	34.59	92.52	62.19	45.16	85.64	53.29	82.71	46.49
Efficiency ratio	60.64	44.75	58.58	64.65	66.20	68.18	59.73	63.73	73.70	61.31
% of unprofitable institutions	12.16	0.00	0.00	8.22	12.82	17.01	5.45	16.50	12.56	3.23
% of institutions with earnings gains	53.07	68.75	75.00	52.61	55.76	47.62	36.36	51.72	47.28	59.68
Structural Changes										
New reporters	1	0	0	1	0	0	0	0	0	0
Institutions absorbed by mergers	73	0	0	9	55	2	0	1	4	2
Failed institutions	2	0	0	0	1	0	0	0	1	0
PRIOR FOURTH QUARTERS (The way it was...)										
Return on assets (%) 2012	0.96	3.08	0.70	1.13	0.88	0.85	1.16	1.02	0.79	0.98
2010	0.64	2.78	0.60	0.84	0.08	0.60	1.46	1.20	0.61	0.84
2008	-1.10	-0.21	-0.04	0.67	-1.84	-1.80	-1.68	0.58	0.58	-1.07
Net charge-offs to loans & leases (%) 2012	0.97	3.36	1.04	0.35	0.72	0.60	1.50	0.65	0.47	0.85
2010	2.30	7.68	2.25	0.74	2.02	1.06	2.33	0.75	0.75	1.60
2008	1.95	6.96	1.86	0.74	1.89	1.80	2.14	0.52	0.56	1.16

***Asset Concentration Group Definitions (Groups are hierarchical and mutually exclusive):**
Credit-card Lenders - Institutions whose credit-card loans plus securitized receivables exceed 50 percent of total assets plus securitized receivables.
International Banks - Banks with assets greater than $10 billion and more than 25 percent of total assets in foreign offices.
Agricultural Banks - Banks whose agricultural production loans plus real estate loans secured by farmland exceed 25 percent of the total loans and leases.
Commercial Lenders - Institutions whose commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties exceed 25 percent of total assets.
Mortgage Lenders - Institutions whose residential mortgage loans, plus mortgage-backed securities, exceed 50 percent of total assets.
Consumer Lenders - Institutions whose residential mortgage loans, plus credit-card loans, plus other loans to individuals, exceed 50 percent of total assets.
Other Specialized < $1 Billion - Institutions with assets less than $1 billion, whose loans and leases are less than 40 percent of total assets.
All Other < $1 Billion - Institutions with assets less than $1 billion that do not meet any of the definitions above; they have significant lending activity with no identified asset concentrations.
All Other > $1 Billion - Institutions with assets greater than $1 billion that do not meet any of the definitions above; they have significant lending activity with no identified asset concentrations.
** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.
Note: Blue font identifies data that are also presented in the prior quarters' data at bottom of table.

TABLE IV-A. Fourth Quarter 2013, All FDIC-Insured Institutions

		Asset Size Distribution				Geographic Regions*					
FOURTH QUARTER (The way it is...)	**All Insured Institutions**	**Less Than $100 Million**	**$100 Million to $1 Billion**	**$1 Billion to $10 Billion**	**Greater Than $10 Billion**	**New York**	**Atlanta**	**Chicago**	**Kansas City**	**Dallas**	**San Francisco**
Number of institutions reporting	6,812	2,056	4,090	559	107	840	869	1,469	1,660	1,431	543
Commercial banks	5,876	1,814	3,522	450	90	461	784	1,219	1,586	1,334	492
Savings institutions	936	242	568	109	17	379	85	250	74	97	51
Total assets (in billions)	$14,722.8	$119.7	$1,246.2	$1,468.8	$11,888.1	$2,927.4	$2,999.0	$3,377.5	$3,214.3	$870.0	$1,334.6
Commercial banks	13,670.3	106.0	1,046.5	1,188.4	11,329.5	2,470.6	2,913.7	3,267.1	3,153.9	766.9	1,098.2
Savings institutions	1,052.5	13.7	199.7	280.4	558.6	456.8	85.3	110.4	60.4	103.1	236.4
Total deposits (in billions)	11,192.0	101.7	1,042.7	1,147.6	8,900.0	2,179.6	2,308.7	2,464.1	2,482.1	726.2	1,031.3
Commercial banks	10,389.3	90.8	883.1	937.5	8,477.9	1,849.5	2,244.5	2,379.8	2,433.6	641.1	840.9
Savings institutions	802.8	10.9	159.6	210.1	422.1	330.1	64.3	84.3	48.6	85.1	190.4
Bank net income (in millions)	40,263	191	2,763	4,091	33,218	7,735	6,561	9,185	9,574	2,129	5,080
Commercial banks	37,377	177	2,313	3,540	31,347	7,099	6,427	8,778	9,449	1,926	3,699
Savings institutions	2,886	14	451	551	1,870	636	134	407	125	203	1,381
Performance Ratios (annualized, %)											
Yield on earning assets	3.67	4.20	4.26	4.31	3.51	3.94	3.67	2.89	3.91	4.03	4.17
Cost of funding earning assets	0.39	0.53	0.54	0.48	0.36	0.43	0.33	0.34	0.43	0.37	0.47
Net interest margin	3.28	3.68	3.72	3.83	3.15	3.52	3.34	2.55	3.48	3.66	3.70
Noninterest income to assets	1.63	1.10	1.12	1.18	1.75	1.61	1.60	1.73	1.47	1.32	2.08
Noninterest expense to assets	2.81	3.65	3.28	3.32	2.68	2.92	3.05	2.40	2.68	3.24	3.02
Loan and lease loss provision to assets	0.19	0.14	0.17	0.10	0.21	0.33	0.18	0.04	0.21	0.15	0.26
Net operating income to assets	1.09	0.64	0.89	1.13	1.12	1.06	0.86	1.09	1.19	1.02	1.52
Pretax return on assets	1.55	0.67	1.09	1.23	1.65	1.49	1.30	1.52	1.67	1.23	2.25
Return on assets	1.10	0.63	0.89	1.12	1.12	1.07	0.88	1.08	1.20	0.99	1.53
Return on equity	9.87	5.43	8.26	9.43	10.14	8.88	7.17	11.55	11.38	9.07	12.05
Net charge-offs to loans and leases	0.60	0.40	0.40	0.24	0.68	0.80	0.58	0.44	0.73	0.32	0.43
Loan and lease loss provision to net charge-offs	59.83	63.37	66.04	62.67	59.17	76.72	54.35	20.84	54.78	78.52	100.37
Efficiency ratio	60.64	81.45	71.93	69.77	58.08	60.21	66.60	59.79	57.11	68.97	54.45
% of unprofitable institutions	12.16	20.96	9.10	4.29	0.93	12.14	18.76	12.12	10.48	10.20	11.97
% of institutions with earnings gains	53.07	50.00	53.81	57.42	60.75	52.50	57.88	50.51	51.99	53.11	56.35
Structural Changes											
New reporters	1	1	0	0	0	1	0	0	0	0	0
Institutions absorbed by mergers	73	22	43	8	0	14	4	9	14	22	10
Failed institutions	2	1	1	0	0	0	1	0	0	1	0
PRIOR FOURTH QUARTERS (The way it was...)											
Return on assets (%) 2012	0.96	0.52	0.70	1.02	0.99	0.92	0.82	0.88	1.01	0.91	1.53
2010	0.64	-0.15	-0.09	-0.07	0.84	0.87	0.27	0.51	0.98	0.52	0.82
2008	-1.10	-0.47	-0.41	-1.77	-1.10	-0.76	-1.65	-0.26	-0.46	-0.01	-2.39
Net charge-offs to loans & leases (%) 2012	0.97	0.53	0.74	0.72	1.04	1.10	1.17	0.65	1.17	0.61	0.71
2010	2.30	1.09	1.43	2.03	2.50	2.97	2.18	1.97	2.53	1.44	2.13
2008	1.95	0.85	1.20	1.84	2.12	1.87	1.63	1.89	2.31	0.98	2.79

*** Regions:**
New York - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, U.S. Virgin Islands
Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia
Chicago - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin
Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota
Dallas - Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas
San Francisco - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming
* See Table V-A (page 11) for explanations.
Note: Blue font identifies data that are also presented in the prior quarters' data at bottom of table.

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

		Asset Concentration Groups*								
December 31, 2013	All Insured Institutions	Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Percent of Loans 30-89 Days Past Due										
All loans secured by real estate	1.22	0.10	1.71	0.76	0.80	1.15	0.89	1.54	1.55	1.83
Construction and development	0.63	0.00	0.45	0.79	0.61	0.89	0.34	0.93	1.11	0.62
Nonfarm nonresidential	0.49	0.00	0.56	0.63	0.47	0.58	2.63	0.95	1.14	0.47
Multifamily residential real estate	0.34	0.00	0.29	0.44	0.34	0.17	0.59	0.47	0.62	0.39
Home equity loans	0.81	0.00	1.16	0.48	0.62	0.71	0.57	0.54	0.75	0.87
Other 1-4 family residential	2.03	0.11	2.71	1.47	1.42	1.30	0.86	2.32	1.96	2.75
Commercial and industrial loans	0.29	0.91	0.33	0.79	0.28	0.45	0.33	1.18	0.92	0.20
Loans to individuals	1.45	1.22	1.49	1.63	1.34	1.32	0.86	1.67	2.33	2.02
Credit card loans	1.25	1.21	1.32	1.25	1.27	1.68	0.70	1.18	1.59	1.47
Other loans to individuals	1.67	1.37	1.81	1.66	1.35	1.28	0.92	1.71	2.34	2.15
All other loans and leases (including farm)	0.24	0.45	0.27	0.33	0.28	0.10	0.21	0.75	0.52	0.17
Total loans and leases	0.96	1.19	1.05	0.70	0.69	1.08	0.83	1.46	1.48	1.27
Percent of Loans Noncurrent**										
All real estate loans	4.44	0.79	6.36	1.39	2.65	3.27	4.53	2.39	2.08	7.69
Construction and development	4.01	0.00	1.55	2.76	4.23	3.75	25.93	5.98	4.84	3.23
Nonfarm nonresidential	1.90	4.09	1.31	1.97	1.85	1.76	12.56	2.54	2.39	2.05
Multifamily residential real estate	0.83	0.00	0.49	1.45	0.90	0.77	4.80	0.87	1.94	0.81
Home equity loans	2.66	0.00	3.64	0.94	1.56	1.87	3.15	1.28	0.67	3.53
Other 1-4 family residential	7.30	0.68	10.77	1.40	3.99	3.64	3.57	1.99	1.84	11.59
Commercial and industrial loans	0.62	0.95	0.59	1.30	0.71	1.66	0.84	1.21	1.55	0.41
Loans to individuals	1.05	1.20	1.13	0.56	0.98	0.72	0.78	0.57	0.93	0.93
Credit card loans	1.23	1.21	1.21	0.34	1.35	1.44	1.13	0.71	0.60	1.31
Other loans to individuals	0.87	0.90	0.98	0.58	0.92	0.65	0.66	0.55	0.94	0.85
All other loans and leases (including farm)	0.27	0.15	0.23	0.32	0.43	0.16	0.23	0.60	0.47	0.17
Total loans and leases	2.62	1.17	2.73	1.09	1.90	3.01	1.66	1.91	1.82	4.14
Percent of Loans Charged-Off (net, YTD)										
All real estate loans	0.48	1.34	0.84	0.13	0.41	0.36	0.77	0.43	0.27	0.50
Construction and development	0.52	0.00	1.84	0.30	0.57	0.45	0.86	2.00	0.64	0.10
Nonfarm nonresidential	0.26	0.00	0.21	0.18	0.30	0.38	0.48	0.41	0.27	0.13
Multifamily residential real estate	0.10	0.00	0.02	0.21	0.15	0.06	0.17	0.61	0.20	0.00
Home equity loans	1.08	1.66	1.19	0.13	0.71	1.12	1.66	0.39	0.39	1.42
Other 1-4 family residential	0.50	1.43	1.03	0.17	0.49	0.30	0.41	0.21	0.25	0.39
Commercial and industrial loans	0.32	2.94	0.27	0.28	0.31	0.57	0.24	0.34	0.62	0.15
Loans to individuals	2.14	3.25	2.96	0.38	1.00	1.24	0.86	0.62	0.60	1.30
Credit card loans	3.35	3.31	3.90	0.56	3.66	5.52	2.17	1.97	1.59	2.48
Other loans to individuals	0.85	1.91	1.35	0.36	0.60	0.77	0.43	0.51	0.58	0.96
All other loans and leases (including farm)	0.09	0.00	0.08	0.00	0.18	0.10	0.13	1.18	0.00	0.02
Total loans and leases	0.69	3.20	0.97	0.14	0.42	0.37	0.80	0.49	0.33	0.48
Loans Outstanding (in billions)										
All real estate loans	$4,065.6	$0.2	$476.5	$97.4	$2,042.6	$267.2	$26.3	$12.4	$57.3	$1,085.7
Construction and development	209.9	0.0	5.8	4.9	153.0	5.3	0.5	0.9	3.2	36.3
Nonfarm nonresidential	1,109.6	0.0	36.6	27.9	794.9	23.2	1.8	4.5	14.3	206.2
Multifamily residential real estate	262.7	0.0	48.2	3.0	167.4	9.1	0.2	0.4	1.5	33.0
Home equity loans	510.8	0.0	90.0	2.1	208.4	16.5	7.0	0.4	2.4	184.0
Other 1-4 family residential	1,828.6	0.2	238.1	24.5	685.7	211.9	16.7	5.6	31.9	613.9
Commercial and industrial loans	1,599.2	35.2	269.8	20.8	770.9	8.7	6.3	2.3	6.6	478.4
Loans to individuals	1,353.5	429.9	259.0	6.6	273.7	7.0	78.0	2.2	6.0	291.0
Credit card loans	691.4	413.6	166.8	0.5	37.0	0.7	19.1	0.2	0.1	53.3
Other loans to individuals	662.1	16.3	92.2	6.1	236.6	6.3	59.0	2.0	5.9	237.7
All other loans and leases (including farm)	876.6	3.4	294.1	39.1	232.1	14.2	0.8	1.1	5.4	286.3
Total loans and leases (plus unearned income)	7,894.8	468.8	1,299.5	163.9	3,319.2	297.1	111.5	18.0	75.4	2,141.4
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	30,216.4	1.1	3,018.9	689.6	17,391.8	1,425.9	151.3	196.8	586.9	6,754.2
Construction and development	8,420.1	0.0	2.1	239.7	6,653.7	309.8	18.2	83.8	184.7	928.1
Nonfarm nonresidential	6,984.6	0.0	13.2	264.8	5,303.1	150.3	46.0	67.6	182.6	957.0
Multifamily residential real estate	701.1	0.0	5.0	16.4	550.0	27.2	0.4	1.7	12.4	87.9
1-4 family residential	6,640.9	0.1	772.6	113.3	3,592.2	534.0	78.7	41.3	195.7	1,313.1
Farmland	293.9	0.0	0.0	49.7	215.1	3.9	0.8	2.4	11.6	10.5
GNMA properties	7,117.8	0.0	2,171.0	5.7	1,077.5	400.7	7.2	0.0	0.0	3,455.7

* See Table IV-A (page 8) for explanations.

TABLE V-A. Loan Performance, All FDIC-Insured Institutions

December 31, 2013	All Insured Institutions	Asset Size Distribution: Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater Than $10 Billion	Geographic Regions*: New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	1.22	1.47	0.94	0.79	1.38	0.90	1.42	1.20	1.70	1.05	0.58
Construction and development	0.63	1.13	0.70	0.63	0.58	0.84	0.65	0.53	0.63	0.54	0.46
Nonfarm nonresidential	0.49	1.14	0.69	0.44	0.42	0.55	0.46	0.58	0.47	0.52	0.35
Multifamily residential real estate	0.34	0.81	0.50	0.30	0.31	0.26	0.33	0.40	0.61	0.38	0.19
Home equity loans	0.81	1.01	0.64	0.61	0.84	0.57	0.99	0.93	0.80	0.56	0.37
Other 1-4 family residential	2.03	2.08	1.45	1.45	2.22	1.44	2.19	1.92	2.90	1.97	0.94
Commercial and industrial loans	0.29	1.20	0.69	0.43	0.24	0.32	0.24	0.39	0.20	0.40	0.28
Loans to individuals	1.45	2.25	2.08	1.55	1.43	1.19	2.19	1.38	1.53	1.07	1.12
Credit card loans	1.25	1.75	1.54	1.80	1.23	1.03	1.87	1.05	1.37	0.68	1.36
Other loans to individuals	1.67	2.26	2.11	1.43	1.66	1.64	2.36	1.49	1.74	1.28	0.92
All other loans and leases (including farm)	0.24	0.42	0.35	0.24	0.24	0.25	0.17	0.42	0.11	0.24	0.41
Total loans and leases	0.96	1.36	0.92	0.76	1.00	0.83	1.13	0.94	1.13	0.86	0.62
Percent of Loans Noncurrent**											
All real estate loans	4.44	2.15	1.99	2.72	5.47	2.82	5.83	4.76	6.20	2.58	1.88
Construction and development	4.01	4.08	4.55	4.43	3.54	5.57	4.52	3.93	3.58	2.47	3.48
Nonfarm nonresidential	1.90	2.65	1.92	2.07	1.79	2.13	1.85	2.15	1.86	1.68	1.51
Multifamily residential real estate	0.83	2.33	1.33	1.02	0.66	0.59	0.98	0.99	1.13	1.49	0.54
Home equity loans	2.66	1.22	1.02	1.20	2.92	1.98	3.32	2.80	2.78	1.94	1.05
Other 1-4 family residential	7.30	2.07	1.85	3.93	8.83	3.85	8.98	7.93	10.70	3.93	2.44
Commercial and industrial loans	0.62	1.87	1.57	1.05	0.49	0.78	0.46	0.64	0.62	0.84	0.58
Loans to individuals	1.05	0.87	1.13	0.83	1.06	1.03	1.18	0.89	1.24	0.72	0.89
Credit card loans	1.23	0.66	1.06	1.67	1.21	1.06	1.67	1.14	1.27	1.11	1.35
Other loans to individuals	0.87	0.87	1.13	0.44	0.89	0.96	0.92	0.80	1.19	0.51	0.51
All other loans and leases (including farm)	0.27	0.47	0.52	0.45	0.24	0.18	0.22	0.14	0.36	0.54	0.53
Total loans and leases	2.62	1.83	1.81	2.20	2.81	1.84	3.39	2.71	3.34	1.90	1.29
Percent of Loans Charged-Off (net, YTD)											
All real estate loans	0.48	0.30	0.32	0.30	0.56	0.41	0.61	0.49	0.64	0.23	0.14
Construction and development	0.52	0.61	0.82	0.45	0.41	0.78	1.06	0.55	0.16	0.20	-0.36
Nonfarm nonresidential	0.26	0.45	0.30	0.25	0.25	0.33	0.37	0.35	0.09	0.17	0.11
Multifamily residential real estate	0.10	0.35	0.24	0.18	0.05	0.07	0.11	0.18	0.07	0.20	0.02
Home equity loans	1.08	0.34	0.39	0.49	1.18	0.61	1.44	0.94	1.37	0.88	0.35
Other 1-4 family residential	0.50	0.26	0.27	0.33	0.56	0.45	0.47	0.45	0.81	0.21	0.21
Commercial and industrial loans	0.32	0.65	0.53	0.34	0.30	0.54	0.26	0.27	0.24	0.27	0.43
Loans to individuals	2.14	0.53	0.85	1.24	2.24	2.54	1.95	1.29	2.86	1.10	1.57
Credit card loans	3.35	2.36	3.78	2.19	3.41	3.08	3.89	3.24	4.01	2.03	2.79
Other loans to individuals	0.85	0.51	0.65	0.53	0.89	1.03	0.86	0.65	1.32	0.62	0.43
All other loans and leases (including farm)	0.09	0.09	0.16	0.16	0.08	0.08	0.07	0.07	0.10	0.21	0.14
Total loans and leases	0.69	0.34	0.36	0.38	0.78	0.93	0.66	0.48	0.87	0.32	0.54
Loans Outstanding (in billions)											
All real estate loans	$4,065.6	$47.1	$609.4	$687.4	$2,721.7	$813.0	$929.4	$788.7	$807.5	$329.9	$397.2
Construction and development	209.9	2.7	50.0	52.3	104.9	39.6	47.9	33.0	32.0	40.0	17.4
Nonfarm nonresidential	1,109.6	13.3	242.8	283.1	570.3	253.1	231.6	184.1	165.6	129.2	146.0
Multifamily residential real estate	262.7	1.5	31.4	57.8	172.0	90.2	32.2	72.6	22.9	11.0	33.9
Home equity loans	510.8	1.3	27.9	45.1	436.6	90.8	133.9	129.6	109.3	18.9	28.2
Other 1-4 family residential	1,828.6	21.0	216.8	232.8	1,357.9	335.3	474.5	349.3	389.7	117.6	162.2
Commercial and industrial loans	1,599.2	8.2	103.9	156.4	1,330.7	239.9	401.5	326.8	335.7	111.0	184.2
Loans to individuals	1,353.5	4.3	35.2	68.3	1,245.7	388.0	240.0	198.1	296.4	52.7	178.4
Credit card loans	691.4	0.0	2.3	21.8	667.3	287.6	82.3	50.3	171.2	18.2	81.7
Other loans to individuals	662.1	4.3	33.0	46.5	578.4	100.4	157.6	147.8	125.2	34.5	96.7
All other loans and leases (including farm)	876.6	8.3	45.5	48.9	773.8	137.2	178.3	223.4	256.8	33.6	47.3
Total loans and leases (plus unearned income)	7,894.8	67.9	794.0	961.1	6,071.8	1,578.1	1,749.1	1,537.1	1,696.4	527.2	807.0
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	30,216.4	846.0	8,068.4	6,437.2	14,864.8	3,570.7	7,340.4	7,423.4	6,465.5	3,608.2	1,808.2
Construction and development	8,420.1	288.7	3,626.3	2,585.9	1,919.1	761.9	2,416.1	1,168.7	1,720.6	1,597.9	755.0
Nonfarm nonresidential	6,984.6	288.0	2,659.7	2,031.6	2,005.3	1,041.2	1,462.4	1,437.8	1,329.3	1,148.0	565.8
Multifamily residential real estate	701.1	34.7	230.9	183.3	252.1	199.4	84.9	141.4	138.8	94.1	42.5
1-4 family residential	6,640.9	221.0	1,392.2	1,278.4	3,749.2	1,251.4	1,688.0	1,737.2	942.9	618.2	403.1
Farmland	293.9	13.5	151.9	95.5	32.9	22.5	75.8	47.4	43.4	79.5	25.4
GNMA properties	7,117.8	0.0	7.4	262.3	6,848.1	293.3	1,613.2	2,890.9	2,233.6	70.5	16.3

* See Table IV-A (page 9) for explanations.

** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

Table VI-A. Derivatives, All FDIC-Insured Call Report Filers

(dollar figures in millions; notional amounts unless otherwise indicated)	4th Quarter 2013	3rd Quarter 2013	2nd Quarter 2013	1st Quarter 2013	4th Quarter 2012	% Change 12Q4-13Q4	Asset Size Distribution: Less Than $100 Million	Asset Size Distribution: $100 Million to $1 Billion	Asset Size Distribution: $1 Billion to $10 Billion	Asset Size Distribution: Greater Than $10 Billion
ALL DERIVATIVE HOLDERS										
Number of institutions reporting derivatives	1,387	1,424	1,412	1,400	1,363	1.8	64	857	367	99
Total assets of institutions reporting derivatives	$13,067,517	$12,906,612	$12,690,785	$12,689,035	$12,662,717	3.2	$4,690	$355,394	$1,073,186	$11,634,246
Total deposits of institutions reporting derivatives	9,857,826	9,682,692	9,410,509	9,427,713	9,383,384	5.1	3,943	293,526	852,465	8,707,892
Total derivatives	238,102,565	242,925,942	236,542,159	232,583,462	224,128,287	6.2	123	18,144	83,229	238,001,069
Derivative Contracts by Underlying Risk Exposure										
Interest rate	194,567,087	195,487,270	188,190,450	184,797,423	178,938,575	8.7	122	16,266	77,089	194,473,609
Foreign exchange*	28,959,968	31,208,412	31,471,711	30,374,632	28,631,912	1.1	0	1,685	4,906	28,953,378
Equity	2,077,248	2,093,955	2,130,468	2,064,904	1,970,142	5.4	0	90	486	2,076,672
Commodity & other (excluding credit derivatives)	1,240,884	1,287,653	1,367,298	1,445,238	1,397,183	-11.2	0	4	349	1,240,531
Credit	11,257,379	12,848,651	13,382,231	13,901,264	13,190,476	-14.7	0	100	399	11,256,880
Total	238,102,565	242,925,942	236,542,159	232,583,462	224,128,287	6.2	123	18,144	83,229	238,001,069
Derivative Contracts by Transaction Type										
Swaps	150,653,259	150,158,127	141,036,599	137,818,904	134,726,137	11.8	38	7,341	47,516	150,598,365
Futures & forwards	42,054,180	41,741,846	43,970,239	46,024,148	43,621,277	-3.6	39	6,101	20,383	42,027,658
Purchased options	16,439,924	17,618,786	17,680,639	16,644,988	15,671,162	4.9	13	688	4,334	16,434,889
Written options	16,618,320	17,681,454	17,800,582	17,161,532	15,992,891	3.9	33	3,907	10,413	16,603,968
Total	225,765,684	227,200,213	220,488,059	217,649,573	210,011,467	7.5	123	18,036	82,645	225,664,880
Fair Value of Derivative Contracts										
Interest rate contracts	71,302	64,832	60,694	67,678	96,527	-26.1	0	51	151	71,101
Foreign exchange contracts	6,878	-10,390	-4,673	-6,685	-5,781	N/M	0	0	-8	6,886
Equity contracts	-392	-1,928	1,396	-2,588	-2,013	N/M	0	12	6	-409
Commodity & other (excluding credit derivatives)	1,355	1,181	1,298	-2,544	-2,482	N/M	0	1	3	1,351
Credit derivatives as guarantor	74,919	27,246	-8,729	-20,833	-40,693	N/M	0	0	0	74,919
Credit derivatives as beneficiary	-71,305	-22,672	13,888	25,372	42,352	N/M	0	2	-24	-71,283
Derivative Contracts by Maturity**										
Interest rate contracts < 1 year	77,935,428	91,852,227	88,198,011	86,869,690	83,064,515	-6.2	36	4,250	16,196	77,914,945
1-5 years	44,486,391	32,988,180	30,694,796	29,322,277	30,482,414	45.9	23	3,271	22,653	44,460,445
> 5 years	24,895,211	21,753,468	20,836,812	20,275,485	21,411,353	16.3	31	4,011	22,229	24,868,941
Foreign exchange contracts < 1 year	18,348,225	18,975,694	19,247,580	18,646,641	18,345,171	0.0	0	1,676	2,784	18,343,764
1-5 years	2,330,434	2,870,026	2,737,466	2,758,223	2,887,624	-19.3	0	0	75	2,330,358
> 5 years	1,029,632	1,503,977	1,456,229	1,427,702	1,479,787	-30.4	0	0	0	1,029,632
Equity contracts < 1 year	661,448	706,604	660,945	648,510	627,422	5.4	0	4	106	661,339
1-5 years	292,486	311,790	271,219	255,625	262,230	11.5	0	12	123	292,351
> 5 years	135,907	88,294	80,891	74,515	81,851	66.0	0	25	17	135,865
Commodity & other contracts < 1 year	333,531	375,292	424,508	479,201	389,190	-14.3	0	0	118	333,413
1-5 years	163,812	175,069	163,093	179,141	240,968	-32.0	0	0	18	163,794
> 5 years	5,903	16,142	15,300	21,505	28,681	-79.4	0	0	0	5,903
Risk-Based Capital: Credit Equivalent Amount										
Total current exposure to tier 1 capital (%)	25.8	27.1	30.5	32.6	35.9		0.1	0.4	0.7	29.4
Total potential future exposure to tier 1 capital (%)	58.4	62.4	62.8	62.3	63.0		0.1	0.3	0.4	66.6
Total exposure (credit equivalent amount) to tier 1 capital (%)	84.2	89.5	93.3	94.9	98.9		0.2	0.7	1.1	95.9
Credit losses on derivatives***	264.0	181.0	145.0	84.0	230.0	14.8	0.0	0.0	5.0	259.0
HELD FOR TRADING										
Number of institutions reporting derivatives	251	242	242	239	246	2.0	8	93	85	65
Total assets of institutions reporting derivatives	10,572,100	10,414,769	10,169,672	10,137,662	10,121,803	4.4	580	45,802	305,806	10,219,912
Total deposits of institutions reporting derivatives	7,983,718	7,805,731	7,533,192	7,537,825	7,512,853	6.3	477	37,760	239,948	7,705,533
Derivative Contracts by Underlying Risk Exposure										
Interest rate	190,629,542	191,709,730	184,197,615	180,965,139	175,187,873	8.8	23	2,262	21,789	190,605,468
Foreign exchange	27,036,710	27,526,439	28,043,313	28,471,504	26,924,414	0.4	0	1	2,664	27,034,045
Equity	2,060,586	2,078,451	2,116,168	2,051,707	1,957,779	5.3	0	0	145	2,060,440
Commodity & other	1,232,578	1,278,658	1,356,542	1,428,759	1,381,518	-10.8	0	0	58	1,232,519
Total	220,959,416	222,593,278	215,713,638	212,917,110	205,451,584	7.5	23	2,264	24,657	220,932,472
Trading Revenues: Cash & Derivative Instruments										
Interest rate	457	3,085	2,762	2,216	4,155	-89.0	0	0	20	436
Foreign exchange	1,532	499	3,139	3,190	759	101.8	0	0	-8	1,540
Equity	470	230	922	830	136	245.6	0	0	0	470
Commodity & other (including credit derivatives)	483	656	452	1,253	-683	N/M	0	0	0	483
Total trading revenues	2,942	4,469	7,275	7,489	4,367	-32.6	0	1	12	2,929
Share of Revenue										
Trading revenues to gross revenues (%)	2.5	3.9	6.0	6.2	3.7		0.0	0.1	0.4	2.6
Trading revenues to net operating revenues (%)	11.3	20.8	31.2	29.0	19.9		0.0	0.4	2.2	11.6
HELD FOR PURPOSES OTHER THAN TRADING										
Number of institutions reporting derivatives	1,253	1,287	1,272	1,264	1,219	2.8	56	776	330	91
Total assets of institutions reporting derivatives	12,758,768	12,611,982	12,299,487	12,355,855	12,318,038	3.6	4,110	318,142	975,741	11,460,774
Total deposits of institutions reporting derivatives	9,614,991	9,449,509	9,103,518	9,168,313	9,111,175	5.5	3,466	262,663	774,949	8,573,913
Derivative Contracts by Underlying Risk Exposure										
Interest rate	3,937,545	3,777,540	3,992,835	3,832,284	3,750,702	5.0	99	14,004	55,300	3,868,141
Foreign exchange	843,755	804,895	756,530	870,503	781,154	8.0	0	1,675	2,057	840,023
Equity	16,662	15,504	14,300	13,197	12,363	34.8	0	89	341	16,231
Commodity & other	8,306	8,995	10,756	16,479	15,664	-47.0	0	4	291	8,012
Total notional amount	4,806,268	4,606,935	4,774,421	4,732,462	4,559,883	5.4	100	15,772	57,989	4,732,408

All line items are reported on a quarterly basis. N/M - Not Meaningful

* Include spot foreign exchange contracts. All other references to foreign exchange contracts in which notional values or fair values are reported exclude spot foreign exchange contracts.

** Derivative contracts subject to the risk-based capital requirements for derivatives.

*** The reporting of credit losses on derivatives is applicable to all banks filing the FFIEC 031 report form and to those banks filing the FFIEC 041 report form that have $300 million or more in total assets.

TABLE VII-A. Servicing, Securitization, and Asset Sales Activities (All FDIC-Insured Call Report Filers)

(dollar figures in millions)	4th Quarter 2013	3rd Quarter 2013	2nd Quarter 2013	1st Quarter 2013	4th Quarter 2012	% Change 12Q4-13Q4	Asset Size Distribution: Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater Than $10 Billion
Assets Securitized and Sold with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements										
Number of institutions reporting securitization activities	82	82	88	96	159	-48.4	1	32	16	33
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	$610,275	$625,642	$634,877	$636,296	$641,236	-4.8	$0	$3,205	$12,185	$594,885
Home equity loans	42	44	46	47	49	-14.3	0	0	0	41
Credit card receivables	19,405	17,115	17,945	18,832	18,942	2.4	0	220	0	19,185
Auto loans	4,128	4,708	3,860	4,505	4,684	-11.9	0	0	0	4,128
Other consumer loans	4,607	4,790	4,938	5,155	5,083	-9.4	0	3	0	4,605
Commercial and industrial loans	1,987	3,945	4,472	4,025	1,839	8.0	0	14	0	1,973
All other loans, leases, and other assets	101,456	104,890	99,226	140,309	199,968	-49.3	0	3,461	5,120	92,876
Total securitized and sold	741,900	761,133	765,366	809,168	871,800	-14.9	0	6,903	17,305	717,693
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	2,794	2,927	3,086	3,254	3,368	-17.0	0	6	38	2,749
Home equity loans	0	0	0	0	0	0.0	0	0	0	0
Credit card receivables	603	554	557	588	605	-0.3	0	107	0	497
Auto loans	0	0	0	0	0	0.0	0	0	0	0
Other consumer loans	164	168	168	185	200	-18.0	0	0	0	164
Commercial and industrial loans	27	20	33	41	7	285.7	0	0	0	27
All other loans, leases, and other assets	1,633	1,729	1,861	2,438	2,280	-28.4	0	2	0	1,631
Total credit exposure	5,221	5,397	5,705	6,506	6,460	-19.2	0	115	38	5,068
Total unused liquidity commitments provided to institution's own securitizations	121	121	121	121	130	-6.9	0	0	0	121
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)										
1-4 family residential loans	4.3	4.1	4.3	4.0	4.5		0.0	1.5	5.9	4.2
Home equity loans	10.4	10.7	9.5	11.5	12.5		0.0	0.0	0.0	10.5
Credit card receivables	0.8	1.0	0.8	0.8	0.8		0.0	1.6	0.0	0.8
Auto loans	1.0	0.6	0.4	0.3	0.4		0.0	0.0	0.0	1.0
Other consumer loans	5.6	5.4	6.0	4.9	6.2		0.0	0.0	0.0	5.6
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
All other loans, leases, and other assets	0.8	1.1	1.2	1.2	0.9		0.0	0.6	0.3	0.8
Total loans, leases, and other assets	3.7	3.6	3.8	3.4	3.6		0.0	1.0	4.3	3.7
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)										
1-4 family residential loans	3.4	3.7	4.2	4.7	5.0		0.0	1.3	7.2	3.3
Home equity loans	36.5	34.4	32.3	31.7	29.6		0.0	0.0	0.0	36.9
Credit card receivables	0.6	0.6	0.4	0.4	0.3		0.0	1.8	0.0	0.6
Auto loans	0.1	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.1
Other consumer loans	7.3	7.1	6.3	6.8	6.9		0.0	0.0	0.0	7.3
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.1		0.0	3.6	0.0	0.0
All other loans, leases, and other assets	9.2	8.9	10.2	8.8	7.8		0.0	0.5	1.2	9.9
Total loans, leases, and other assets	4.1	4.3	4.9	5.3	5.5		0.0	0.9	5.4	4.1
Securitized Loans, Leases, and Other Assets Charged-off (net, YTD, annualized, %)										
1-4 family residential loans	0.9	0.7	0.5	0.3	1.5		0.0	0.1	0.0	0.9
Home equity loans	0.2	0.3	0.2	0.3	1.6		0.0	0.0	0.0	0.2
Credit card receivables	2.2	1.9	1.3	0.6	2.6		0.0	6.8	0.0	2.1
Auto loans	0.2	0.1	0.1	0.0	0.1		0.0	0.0	0.0	0.2
Other consumer loans	0.9	0.7	0.4	0.2	1.0		0.0	0.0	0.0	0.9
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0
All other loans, leases, and other assets	0.9	0.6	0.5	0.1	0.5		0.0	0.0	0.0	1.0
Total loans, leases, and other assets	0.9	0.7	0.5	0.3	1.3		0.0	0.3	0.0	0.9
Seller's Interests in Institution's Own Securitizations - Carried as Loans										
Home equity loans	0	0	0	0	0	0.0	0	0	0	0
Credit card receivables	12,850	13,451	13,076	11,868	14,514	-11.5	0	371	0	12,479
Commercial and industrial loans	3	3	3	0	0	0.0	0	3	0	0
Seller's Interests in Institution's Own Securitizations - Carried as Securities										
Home equity loans	0	0	0	0	0	0.0	0	0	0	0
Credit card receivables	0	0	0	0	0	0.0	0	0	0	0
Commercial and industrial loans	52	0	0	0	0	0.0	0	0	0	52
Assets Sold with Recourse and Not Securitized										
Number of institutions reporting asset sales	1,081	1,064	1,064	1,058	1,025	5.5	146	719	169	47
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	46,500	48,264	48,693	50,543	50,887	-8.6	1,418	14,580	9,089	21,413
Home equity, credit card receivables, auto, and other consumer loans	776	802	829	852	857	-9.5	0	16	6	753
Commercial and industrial loans	62	64	71	74	76	-18.4	0	16	39	7
All other loans, leases, and other assets	67,794	62,143	63,988	64,769	64,999	4.3	1	58	420	67,315
Total sold and not securitized	115,131	111,273	113,581	116,238	116,819	-1.4	1,420	14,670	9,554	89,488
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	10,724	11,564	12,146	13,060	13,146	-18.4	98	2,411	3,152	5,063
Home equity, credit card receivables, auto, and other consumer loans	160	156	151	167	173	-7.5	0	16	4	141
Commercial and industrial loans	27	29	34	36	42	-35.7	0	16	11	1
All other loans, leases, and other assets	17,058	15,316	15,360	15,216	15,043	13.4	1	18	77	16,963
Total credit exposure	27,969	27,065	27,691	28,479	28,403	-1.5	100	2,460	3,243	22,167
Support for Securitization Facilities Sponsored by Other Institutions										
Number of institutions reporting securitization facilities sponsored by others	149	154	157	167	166	-10.2	13	85	31	20
Total credit exposure	44,707	44,848	45,095	48,946	57,798	-22.6	12	196	359	44,140
Total unused liquidity commitments	982	923	828	673	779	26.1	0	0	1	981
Other										
Assets serviced for others*	4,711,419	4,773,663	4,885,219	5,186,035	5,350,596	-11.9	72,107	160,380	287,837	4,191,095
Asset-backed commercial paper conduits										
Credit exposure to conduits sponsored by institutions and others	12,317	13,049	11,316	10,925	11,422	7.8	5	0	3	12,310
Unused liquidity commitments to conduits sponsored by institutions and others	31,113	40,363	51,893	63,355	68,619	-54.7	0	0	430	30,683
Net servicing income (for the quarter)	5,041	3,408	5,174	4,225	4,497	12.1	8	214	226	4,593
Net securitization income (for the quarter)	387	352	273	394	430	-10.0	0	6	3	378
Total credit exposure to Tier 1 capital (%)**	5.8	5.9	6.0	6.5	7.3		0.80	2.10	2.40	6.90

*The amount of financial assets serviced for others, other than closed-end 1-4 family residential mortgages, is reported when these assets are greater than $10 million.
**Total credit exposure includes the sum of the three line items titled “Total credit exposure” reported above.

TABLE VIII-A. Trust Services (All FDIC-Insured Institutions)

(dollar figures in millions)	All Insured Institutions Dec 31 2013	Dec 31 2012	Dec 31 2011	Dec 31 2010	% Change 2012-2013	Asset Size Distribution Less Than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater Than $10 Billion
Number of institutions reporting	6,812	7,083	7,357	7,658	-3.8	2,056	4,090	559	107
Number of institutions with fiduciary powers	1,991	2,035	2,103	2,182	-2.2	295	1,286	335	75
Commercial banks	1,847	1,890	1,945	2,011	-2.3	277	1,209	292	69
Savings institutions	144	145	158	171	-0.7	18	77	43	6
Number of institutions exercising fiduciary powers	1,474	1,509	1,549	1,630	-2.3	180	941	284	69
Commercial banks	1,356	1,391	1,424	1,496	-2.5	163	883	247	63
Savings institutions	118	118	125	134	0.0	17	58	37	6
Number of institutions reporting fiduciary activity	1,396	1,425	1,475	1,554	-2.0	168	891	270	67
Commercial banks	1,286	1,316	1,356	1,425	-2.3	151	838	236	61
Savings institutions	110	109	119	129	0.9	17	53	34	6
Fiduciary and related assets - managed assets									
Personal trust and agency accounts	674,368	620,439	590,720	614,824	8.7	14,200	69,604	67,699	522,864
Noninterest-bearing deposits	7,880	6,888	2,513	4,271	14.4	17	1,160	565	6,138
Interest-bearing deposits	96,729	73,766	32,497	30,591	31.1	326	5,931	5,797	84,675
U.S. Treasury and U.S. Government agency obligations	126,869	127,203	105,356	107,441	-0.3	2,544	4,234	13,160	106,930
State, county and municipal obligations	177,451	188,959	190,756	189,357	-6.1	5,974	9,851	19,609	142,016
Money market mutual funds	114,349	123,784	120,634	102,570	-7.6	2,815	7,792	13,010	90,732
Other short-term obligations	210,851	216,496	168,266	198,551	-2.6	30	813	717	209,291
Other notes and bonds	224,731	249,141	250,388	370,489	-9.8	6,950	6,763	14,065	196,953
Common and preferred stocks	2,716,450	2,285,814	1,914,375	1,927,789	18.8	70,553	138,203	172,438	2,335,256
Real estate mortgages	2,000	1,979	1,676	1,815	1.1	336	312	280	1,072
Real estate	47,775	47,780	42,400	41,323	0.0	921	7,075	5,964	33,815
Miscellaneous assets	101,564	130,340	111,270	95,891	-22.1	16,404	6,921	9,174	69,065
Employee benefit and retirement-related trust and agency accounts:									
Employee benefit - defined contribution	403,746	391,332	350,146	354,421	3.2	52,073	6,110	10,135	335,429
Employee benefit - defined benefit	584,619	536,980	509,157	590,723	8.9	2,140	8,832	20,498	553,149
Other employee benefit and retirement-related accounts	276,830	232,269	226,786	213,680	19.2	3,087	24,122	29,738	219,883
Corporate trust and agency accounts	22,849	26,349	26,208	22,260	-13.3	8	443	4,274	18,124
Investment management and investment advisory agency accounts	1,324,574	1,205,210	1,008,692	1,079,983	9.9	33,321	68,335	101,655	1,121,263
Other fiduciary accounts	539,665	439,571	227,747	194,686	22.8	2,042	11,609	20,781	505,233
Total managed fiduciary accounts:									
Assets	3,826,650	3,452,149	2,939,455	3,070,577	10.8	106,870	189,056	254,780	3,275,944
Number of accounts	5,514,938	1,434,042	1,384,740	1,353,970	284.6	814,126	294,831	3,440,796	965,185
Fiduciary and related assets - nonmanaged assets									
Personal trust and agency accounts	278,345	263,745	270,066	208,964	5.5	8,870	22,673	19,714	227,087
Employee benefit and retirement-related trust and agency accounts:									
Employee benefit - defined contribution	3,156,784	2,572,644	2,244,273	2,045,498	22.7	1,109,954	31,286	87,752	1,927,793
Employee benefit - defined benefit	3,984,593	3,488,956	3,921,237	3,504,698	14.2	23,677	23,023	28,127	3,909,766
Other employee benefit and retirement-related accounts	2,641,285	2,302,996	1,815,808	1,796,455	14.7	976,560	25,025	105,424	1,534,276
Corporate trust and agency accounts	2,472,660	2,621,721	2,813,065	3,742,034	-5.7	964	11,054	406,045	2,054,598
Other fiduciary accounts	3,344,769	2,826,298	2,520,115	2,489,589	18.3	2,114	28,401	37,359	3,276,895
Total nonmanaged fiduciary accounts:									
Assets	15,878,436	14,076,360	13,584,563	13,787,238	12.8	2,122,139	141,462	684,421	12,930,415
Number of accounts	14,380,156	14,124,890	13,399,102	13,151,967	1.8	10,472,560	479,280	203,692	3,224,624
Custody and safekeeping accounts:									
Assets	80,058,733	74,236,716	74,108,600	70,211,224	7.8	123,172	1,107,839	632,505	78,195,216
Number of accounts	9,299,536	10,381,550	11,127,410	11,019,874	-10.4	1,321,766	5,390,946	414,671	2,172,153
Fiduciary and related services income									
Personal trust and agency accounts	4,667	4,417	4,376	4,317	5.7	105	300	485	3,778
Retirement-related trust and agency accounts:									
Employee benefit - defined contribution	1,286	1,202	1,171	1,127	7.0	147	93	189	857
Employee benefit - defined benefit	1,336	1,283	1,755	1,464	4.1	29	62	49	1,197
Other employee benefit and retirement-related accounts	1,350	1,194	1,041	814	13.1	58	206	178	907
Corporate trust and agency accounts	1,318	1,306	1,636	1,728	0.9	0	21	232	1,065
Investment management agency accounts	6,125	5,400	4,952	4,670	13.4	145	418	687	4,875
Other fiduciary accounts	816	847	1,640	1,851	-3.7	2	18	8	788
Custody and safekeeping accounts	12,484	11,559	9,348	8,533	8.0	14	363	484	11,622
Other fiduciary and related services income	1,440	1,386	2,137	2,078	3.9	3	90	135	1,211
Total gross fiduciary and related services income	30,991	28,766	28,221	26,749	7.7	506	1,672	2,462	26,350
Less: Expenses	29,544	28,044	25,118	20,072	5.3	381	1,221	1,974	25,968
Less: Net losses from fiduciary and related services	205	274	206	244	-25.2	0	2	12	191
Plus: Intracompany income credits for fiduciary and related services	5,477	6,001	5,374	2,986	-8.7	0	25	263	5,189
Net fiduciary and related services income	6,549	6,264	8,104	9,250	4.5	122	372	724	5,332
Collective investment funds and common trust funds (market value)									
Domestic equity funds	373,714	299,291	274,259	291,568	24.9	12,517	984	9,868	350,344
International/global equity funds	186,382	147,535	123,322	131,932	26.3	1,569	10,723	3,285	170,806
Stock/bond blend funds	125,635	114,754	99,901	94,639	9.5	2,771	1,594	1,423	119,848
Taxable bond funds	145,958	183,240	212,230	217,257	-20.3	1,037	4,686	1,962	138,273
Municipal bond funds	4,263	5,649	5,981	6,151	-24.5	44	366	299	3,554
Short-term investments/money market funds	178,395	163,709	204,104	213,866	9.0	1,353	179	35	176,828
Specialty/other funds	77,419	80,365	81,065	69,350	-3.7	28,699	279	5,984	42,457
Total collective investment funds	1,091,766	994,544	1,000,862	1,024,763	9.8	47,990	18,810	22,855	1,002,110

INSURANCE FUND INDICATORS

- ***Insured Deposits Grow by 0.7 Percent***
- ***DIF Reserve Ratio Rises 11 Basis Points to 0.79 Percent***
- ***Two Institutions Fail During Fourth Quarter***

Total assets of the 6,812 FDIC-insured institutions increased by 0.9 percent ($126.6 billion) during the fourth quarter of 2013. Total deposits increased by 1.5 percent ($163.8 billion), domestic office deposits increased by 2 percent ($191.3 billion), and foreign office deposits decreased by 1.9 percent ($27.4 billion). Domestic noninterest-bearing deposits increased by 2.1 percent ($54.0 billion) and savings deposits and interest-bearing checking accounts increased by 2.8 percent ($151.2 billion), while domestic time deposits decreased by 0.8 percent ($13.9 billion). For the twelve months ending December 31, total domestic deposits grew by 3.6 percent ($343.9 billion), with interest-bearing deposits increasing by 3.9 percent ($271.6 billion) and noninterest-bearing deposits rising by 2.8 percent ($72.4 billion).[1] Foreign deposits increased by 2.2 percent and other borrowed money increased by 7.2 percent, while securities sold under agreements to repurchase declined by 21.6 percent over the same twelve-month period.[2]

At the end of the fourth quarter, domestic deposits funded 66.5 percent of industry assets, the largest share since the fourth quarter of 1993, when the share was 67.9 percent. Insured institutions held $2.6 trillion in domestic noninterest-bearing deposits on December 31, 2013, 72 percent of which ($1.9 trillion) were noninterest-bearing transaction accounts larger than $250,000. Of the $1.9 trillion, $1.7 trillion exceeded the basic coverage limit of $250,000 per account. The expiration of the unlimited deposit insurance coverage for noninterest-bearing transaction accounts at the end of 2012 appeared to have little impact on industry deposit levels during 2013.[3] The aggregate amount exceeding the $250,000 limit in noninterest-bearing transaction deposits increased by 7.9 percent ($122.5 billion) since the end of 2012. Table 1 shows the distribution of noninterest-bearing transaction accounts larger than $250,000 by institution asset size.

Total estimated insured deposits increased by 0.7 percent during the fourth quarter. Estimated insured deposits declined by 18.8 percent from the prior year-end primarily due to the expiration of the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.[4] Estimated insured deposits covered by the $250,000 insurance limit, however, increased by 2.5 percent during 2013. For institutions existing at the start and the end of the fourth quarter, insured deposits increased during the quarter at 3,500 institutions (51 percent), decreased at 3,289 institutions (48 percent), and remained unchanged at 29 institutions.

The condition of the Deposit Insurance Fund (DIF) continues to improve. The DIF increased by $6.4 billion during the fourth quarter to $47.2 billion. The main drivers of the increase were a negative provision for insurance losses of $4.6 billion—reflecting a reduction in estimated losses from failed institution assets—and assessment income of $2.2 billion. Interest revenue, other miscellaneous income, and unrealized gains on available-for-sale securities added another $57 million. Fourth quarter operating expenses reduced the fund balance by $436 million. For all of 2013, 24 insured institutions with combined assets of $6 billion failed, down from 51 failures with combined assets of $11.6 billion in 2012. The DIF's reserve ratio—the DIF fund balance as a percent of estimated insured deposits—was 0.79 percent as of the fourth quarter, up from 0.68 percent in the prior quarter and 0.44 percent one year earlier.[5]

Effective April 1, 2011, the deposit insurance assessment base changed to average consolidated total assets minus average tangible equity.[6] Revisions to insurance

[1] Throughout the insurance fund discussion, FDIC-insured institutions include insured commercial banks and savings institutions and, except where noted, exclude insured branches of foreign banks.

[2] Other borrowed money includes FHLB advances, term federal funds, mortgage indebtedness, and other borrowings.

[3] The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) enacted on July 21, 2010, provided temporary unlimited deposit insurance coverage for noninterest-bearing transaction accounts from December 31, 2010, through December 31, 2012, regardless of the balance in the account and the ownership capacity of the funds. The unlimited coverage was available to all depositors, including consumers, businesses and government entities. The coverage was separate from, and in addition to, the insurance coverage provided for a depositor's other accounts held at FDIC-insured institutions.

[4] Figures for estimated insured deposits in this discussion include insured branches of foreign banks, in addition to insured commercial banks and savings institutions.

[5] Excluding the temporarily insured deposits from insured deposits would increase the year-end 2012 reserve ratio to 0.56 percent. (See also Footnote 3.)

[6] There is an additional adjustment to the assessment base for banker's banks and custodial banks, as permitted under Dodd-Frank.

Table 1

Insured Commercial Banks and Savings Institutions as of December 31, 2013 Distribution of Noninterest-Bearing Domestic Deposits by Asset Size							
			Domestic Noninterest-Bearing Transaction Accounts Larger Than $250,000*				
Asset Size	Number of Institutions	Total Assets ($ Bil.)	Total ($ Bil.)	Amount Above the $250,000 Coverage Limit ($ Bil.)	Average Account Size ($ Thou.)	Average Number of Accounts per Institution	Other Noninterest-Bearing Deposits** ($ Bil.)
Less Than $1 Billion	6,146	$1,365.9	$82.2	$52.9	$702	19	$129.0
$1 - $10 Billion	559	1,468.8	123.8	90.0	917	241	113.6
$10 - $50 Billion	71	1,479.1	129.1	104.5	1,312	1,385	84.8
$50 - $100 Billion	15	1,174.8	152.0	134.9	2,217	4,571	44.2
Over $100 Billion	21	9,234.2	1,401.0	1,282.5	2,956	22,567	354.1
Total	6,812	14,722.8	1,888.0	1,664.8	2,115	131	725.7
September 30, 2013	6,891	14,596.2	1,819.8	1,598.5	2,055	128	739.9
June 30, 2013	6,940	14,405.1	1,697.1	1,486.3	2,013	121	760.4
March 31, 2013	7,019	14,424.4	1,678.7	1,472.1	2,031	118	766.4
December 31, 2012	7,083	14,450.7	1,753.5	1,542.3	2,075	119	787.9
September 30, 2012	7,181	14,223.3	1,693.5	1,491.7	2,098	112	698.7
June 30, 2012	7,245	14,031.3	1,567.3	1,374.7	2,034	106	730.5
March 31, 2012	7,308	13,926.0	1,496.5	1,309.9	2,004	102	735.8
December 31, 2011	7,357	13,892.1	1,577.3	1,395.5	2,169	99	688.0
September 30, 2011	7,437	13,811.9	1,385.3	1,209.7	1,972	94	708.1
June 30, 2011	7,513	13,602.6	1,207.1	1,040.8	1,815	89	705.3
March 31, 2011	7,574	13,414.3	1,047.1	888.7	1,653	84	699.9
December 31, 2010	7,658	13,318.9	1,010.0	854.2	1,621	81	679.5

* The Dodd-Frank Act provided temporary unlimited coverage through 12/31/2012, after which these accounts are not insured above the basic $250,000 coverage limit.
** Includes noninterest-bearing transaction accounts smaller than $250,000 and noninterest-bearing deposits not classified as transaction accounts.

Table 2

Distribution of the Assessment Base for FDIC-Insured Institutions* by Asset Size Data as of December 31, 2013				
Asset Size	Number of Institutions	Percent of Total Institutions	Assessment Base** ($ Bil.)	Percent of Base
Less Than $1 Billion	6,146	90.2	$1,212.9	9.6
$1 - $10 Billion	559	8.2	1,309.4	10.3
$10 - $50 Billion	71	1.0	1,323.8	10.4
$50 - $100 Billion	15	0.2	1,020.6	8.0
Over $100 Billion	21	0.3	7,828.3	61.7
Total	6,812	100.0	12,694.9	100.0

* Excludes insured U.S. branches of foreign banks.
** Average consolidated total assets minus average tangible equity, with adjustments for banker's banks and custodial banks.

assessment rates and risk-based pricing rules for large banks (banks with assets greater than $10 billion) also became effective on that date.[7] Table 2 shows the distribution of the assessment base by institution asset size category as of the fourth quarter.

Dodd-Frank requires that, for at least five years, the FDIC must make available to the public the reserve ratio and the Designated Reserve Ratio (DRR) using both estimated insured deposits and the new assessment base. As of December 31, 2013, the FDIC reserve ratio would have been 0.37 percent using the new assessment base (compared to 0.79 percent using estimated insured deposits), and the 2 percent DRR using estimated insured deposits would have been 0.94 percent using the new assessment base.

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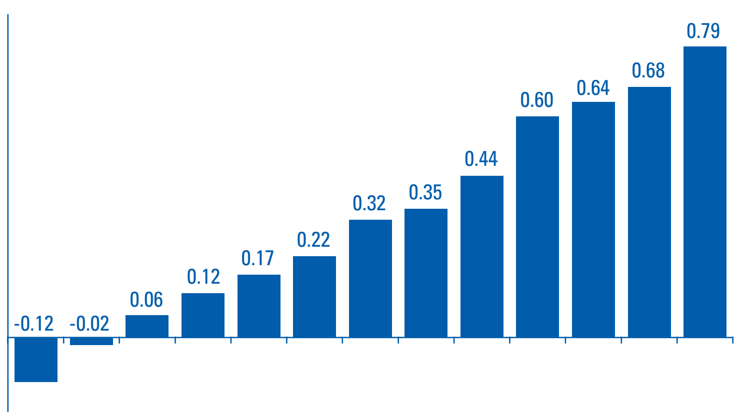
[7] The Fourth Quarter 2010 *Quarterly Banking Profile* includes a more detailed explanation of these changes.

Table I-B. Insurance Fund Balances and Selected Indicators

	Deposit Insurance Fund*												
(dollar figures in millions)	4th Quarter 2013	3rd Quarter 2013	2nd Quarter 2013	1st Quarter 2013	4th Quarter 2012	3rd Quarter 2012	2nd Quarter 2012	1st Quarter 2012	4th Quarter 2011	3rd Quarter 2011	2nd Quarter 2011	1st Quarter 2011	4th Quarter 2010
Beginning Fund Balance	$40,758	$37,871	$35,742	$32,958	$25,224	$22,693	$15,292	$11,827	$7,813	$3,916	-$1,023	-$7,352	-$8,009
Changes in Fund Balance:													
Assessments earned	2,224	2,339	2,526	2,645	2,937	2,833	2,933	3,694	3,209	3,642	3,163	3,484	3,498
Interest earned on investment securities	24	34	54	-9	66	-8	81	20	33	30	37	28	39
Realized gain on sale of investments	302	156	0	0	0	0	0	0	0	0	0	0	0
Operating expenses	436	298	439	436	469	442	407	460	334	433	463	395	452
Provision for insurance losses	-4,588	-539	-33	-499	-3,344	-84	-807	12	1,533	-763	-2,095	-3,089	2,446
All other income, net of expenses	8	46	51	55	1,878	57	4,095	63	2,599	83	80	66	48
Unrealized gain/(loss) on available-for-sale securities	-277	71	-96	30	-22	7	-108	160	40	-188	27	57	-30
Total fund balance change	6,433	2,887	2,129	2,784	7,734	2,531	7,401	3,465	4,014	3,897	4,939	6,329	657
Ending Fund Balance	47,191	40,758	37,871	35,742	32,958	25,224	22,693	15,292	11,827	7,813	3,916	-1,023	-7,352
Percent change from four quarters earlier	43.19	61.58	66.88	133.73	178.67	222.85	479.49	NM	NM	NM	NM	NM	NM
Reserve Ratio (%)	0.79	0.68	0.64	0.60	0.44	0.35	0.32	0.22	0.17	0.12	0.06	-0.02	-0.12
Estimated Insured Deposits**	6,011,310	5,968,901	5,952,549	5,999,986	7,406,522	7,249,849	7,083,434	7,032,875	6,974,690	6,756,302	6,524,750	6,380,407	6,302,329
Percent change from four quarters earlier	-18.84	-17.67	-15.97	-14.69	6.19	7.30	8.56	10.23	10.67	24.62	20.00	16.59	16.54
Domestic Deposits	9,825,300	9,630,392	9,424,433	9,454,580	9,474,582	9,084,803	8,937,725	8,848,706	8,782,134	8,526,713	8,244,900	8,006,898	7,887,733
Percent change from four quarters earlier	3.70	6.01	5.45	6.85	7.88	6.55	8.40	10.51	11.34	9.97	7.34	3.95	2.37
Number of Institutions Reporting	6,821	6,900	6,949	7,028	7,092	7,190	7,254	7,317	7,366	7,446	7,522	7,583	7,667

DIF Reserve Ratios

Percent of Insured Deposits



Deposit Insurance Fund Balance and Insured Deposits

($ Millions)

	DIF Balance	DIF-Insured Deposits
12/10	-$7,352	$6,302,329
3/11	-1,023	6,380,407
6/11	3,916	6,524,750
9/11	7,813	6,756,302
12/11	11,827	6,974,690
3/12	15,292	7,032,875
6/12	22,693	7,083,434
9/12	25,224	7,249,849
12/12	32,958	7,406,522
3/13	35,742	5,999,986
6/13	37,871	5,952,549
9/13	40,758	5,968,901
12/13	47,191	6,011,310

Table II-B. Problem Institutions and Failed/Assisted Institutions

(dollar figures in millions)	2013	2012	2011	2010	2009	2008
Problem Institutions						
Number of institutions	467	651	813	884	702	252
Total assets	$152,687	$232,701	$319,432	$390,017	$402,782	$159,405
Failed Institutions						
Number of institutions	24	51	92	157	140	25
Total assets***	$6,044	$11,617	$34,923	$92,085	$169,709	$371,945
Assisted Institutions****						
Number of institutions	0	0	0	0	8	5
Total assets	$0	$0	$0	$0	$1,917,482	$1,306,042

* Quarterly financial statement results are unaudited. NM - Not meaningful

** Beginning in the third quarter of 2009, estimates of insured deposits are based on a $250,000 general coverage limit. The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) temporarily provided unlimited coverage for noninterest-bearing transaction accounts for two years beginning December 31, 2010, and ending December 31, 2012.

*** Total assets are based on final Call Reports submitted by failed institutions.

**** Assisted institutions represent five institutions under a single holding company that received assistance in 2008, and eight institutions under a different single holding company that received assistance in 2009.

Table III-B. Estimated FDIC-Insured Deposits by Type of Institution

(dollar figures in millions)

December 31, 2013	Number of Institutions	Total Assets	Domestic Deposits*	Est. Insured Deposits
Commercial Banks and Savings Institutions				
FDIC-Insured Commercial Banks	5,876	$13,670,345	$8,988,241	$5,299,023
FDIC-Supervised	3,873	2,172,255	1,693,659	1,268,780
OCC-Supervised	1,153	9,438,102	5,935,500	3,308,993
Federal Reserve-Supervised	850	2,059,988	1,359,082	721,250
FDIC-Insured Savings Institutions	936	1,052,456	802,689	682,785
OCC-Supervised Savings Institutions	497	702,487	540,755	461,642
FDIC-Supervised Savings Institutions	439	349,969	261,934	221,143
Total Commercial Banks and Savings Institutions	6,812	14,722,801	9,790,929	5,981,808
Other FDIC-Insured Institutions				
U.S. Branches of Foreign Banks	9	75,642	34,371	29,502
Total FDIC-Insured Institutions	6,821	14,798,443	9,825,300	6,011,310

* Excludes $1.4 trillion in foreign office deposits, which are uninsured.

Table IV-B. Distribution of Institutions and Assessment Base by Assessment Rate Range

Quarter Ending September 30, 2013 *(dollar figures in billions)*

Annual Rate in Basis Points	Number of Institutions	Percent of Total Institutions	Amount of Assessment Base*	Percent of Total Assessment Base
2.50-5.00	1,383	20.04	$1,029	8.22
5.01-7.50	2,831	41.03	7,595	60.65
7.51-10.00	1,442	20.90	2,996	23.93
10.01-15.00	693	10.04	601	4.80
15.01-20.00	29	0.42	63	0.50
20.01-25.00	432	6.26	188	1.50
25.01-30.00	7	0.10	9	0.07
30.01-35.00	79	1.14	29	0.23
greater than 35.00	4	0.06	12	0.10

* Beginning in the second quarter of 2011, the assessment base was changed to average consolidated total assets minus tangible equity, as required by the Dodd-Frank Act.

Notes to Users

This publication contains financial data and other information for depository institutions insured by the Federal Deposit Insurance Corporation (FDIC). These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time.

Tables I-A through VIII-A.

The information presented in Tables I-A through V-A of the *FDIC Quarterly Banking Profile* is aggregated for all FDIC-insured institutions, both commercial banks and savings institutions. Tables VI-A (Derivatives) and VII-A (Servicing, Securitization, and Asset Sales Activities) aggregate information only for insured commercial banks and state-chartered savings banks that file quarterly *Call Reports.* Table VIII-A (Trust Services) aggregates Trust asset and income information collected annually from all FDIC-insured institutions. Some tables are arrayed by groups of FDIC-insured institutions based on predominant types of asset concentration, while other tables aggregate institutions by asset size and geographic region. Quarterly and full-year data are provided for selected indicators, including aggregate condition and income data, performance ratios, condition ratios, and structural changes, as well as past due, noncurrent, and charge-off information for loans outstanding and other assets.

Tables I-B through IV-B.

A separate set of tables (Tables I-B through IV-B) provides comparative quarterly data related to the Deposit Insurance Fund (DIF), problem institutions, failed/assisted institutions, estimated FDIC-insured deposits, as well as assessment rate information. Depository institutions that are not insured by the FDIC through the DIF are not included in the *FDIC Quarterly Banking Profile.* U.S. branches of institutions headquartered in foreign countries and non-deposit trust companies are not included unless otherwise indicated. Efforts are made to obtain financial reports for all active institutions. However, in some cases, final financial reports are not available for institutions that have closed or converted their charters.

DATA SOURCES

The financial information appearing in this publication is obtained primarily from the Federal Financial Institutions Examination Council (FFIEC) *Consolidated Reports of Condition and Income (Call Reports)* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.) This information is stored on and retrieved from the FDIC's Research Information System (RIS) database.

COMPUTATION METHODOLOGY

Parent institutions are required to file consolidated reports, while their subsidiary financial institutions are still required to file separate reports. Data from subsidiary institution reports are included in the *Quarterly Banking Profile* tables, which can lead to double-counting. No adjustments are made for any double-counting of subsidiary data. Additionally, certain adjustments are made to the OTS *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports.* (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

All asset and liability figures used in calculating performance ratios represent average amounts for the period (beginning-of-period amount plus end-of-period amount plus any interim periods, divided by the total number of periods). For "pooling-of-interest" mergers, the assets of the acquired institution(s) are included in average assets since the year-to-date income includes the results of all merged institutions. No adjustments are made for "purchase accounting" mergers. Growth rates represent the percentage change over a 12-month period in totals for institutions in the base period to totals for institutions in the current period.

All data are collected and presented based on the location of each reporting institution's main office. Reported data may include assets and liabilities located outside of the reporting institution's home state. In addition, institutions may relocate across state lines or change their charters, resulting in an inter-regional or inter-industry migration, e.g., institutions can move their home offices between regions, and savings institutions can convert to commercial banks or commercial banks may convert to savings institutions.

ACCOUNTING CHANGES

Indemnification Assets and Accounting Standards Update No. 2012-06 – In October 2012, the FASB issued Accounting Standards Update (ASU) No. 2012-06, "Subsequent Accounting for an Indemnification Asset Recognized at the Acquisition Date as a Result of a Government-Assisted Acquisition of a Financial Institution," to address the subsequent measurement of an indemnification asset recognized in an acquisition of a financial institution that includes an FDIC loss-sharing agreement. This ASU amends ASC Topic 805, Business Combinations (formerly FASB Statement No. 141 (revised 2007),"Business Combinations"), which includes guidance applicable to FDIC-assisted acquisitions of failed institutions.

Under the ASU, when an institution experiences a change in the cash flows expected to be collected on an FDIC loss-sharing indemnification asset because of a change in the cash flows expected to be collected on the assets covered by the loss-sharing agreement, the institution should account for the change in the measurement of the indemnification asset on the same basis as the change in the assets subject to indemnification. Any amortization of changes in the value of the indemnification asset should be limited to the lesser of the term of the indemnification agreement and the remaining life of the indemnified assets.

The ASU is effective for fiscal years, and interim periods within those fiscal years, beginning on or after December 15, 2012. For institutions with a calendar year fiscal year, the ASU takes effect January 1, 2013. Early adoption of the ASU is permitted. The ASU's provisions should be applied prospectively to any new indemnification assets acquired after the date of adoption and to indemnification assets existing as of the date of adoption arising from an FDIC-assisted acquisition of a financial institution. Institutions with indemnification assets arising from FDIC loss-sharing agreements are expected to adopt ASU 2012-06 for Call Report purposes in accordance with the effective date of this standard. For additional information, refer to ASU 2012-06, available at http:// www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

Goodwill Impairment Testing – In September 2011, the FASB issued Accounting Standards Update (ASU) No. 2011-08, "Testing Goodwill for Impairment," to address concerns about the cost and complexity of the existing goodwill impairment test in ASC Topic 350, Intangibles-Goodwill and Other (formerly FASB Statement No. 142, "Goodwill and Other Intangible Assets"). The ASU's amendments to ASC Topic 350 are effective for annual and interim goodwill impairment tests performed for fiscal years beginning after December 15, 2011 (i.e., for annual or interim tests performed on or after January 1, 2012, for institutions with a calendar year fiscal year). Early adoption of the ASU was permitted. Under ASU 2011-08, an institution has the option of first assessing qualitative factors to determine whether it is necessary to perform the two-step quantitative goodwill impairment test described in ASC Topic 350. If, after considering all relevant events and circumstances, an institution determines it is unlikely (that is, a likelihood of 50 percent or less) that the fair value of a reporting unit is less than its carrying amount (including goodwill), then the institution does not need to perform the two-step goodwill impairment test. If the institution instead concludes that the opposite is true (that is, it is likely that the fair value of a reporting unit is less than its carrying amount), then it is required to perform the first step and, if necessary, the second step of the two-step goodwill impairment test. Under ASU 2011-08, an institution may choose to bypass the qualitative assessment for any reporting unit in any period and proceed directly to performing the first step of the two-step goodwill impairment test.

Extended Net Operating Loss Carryback Period – The Worker, Homeownership, and Business Assistance Act of 2009, which was enacted on November 6, 2009, permits banks and other businesses, excluding those banking organizations that received capital from the U.S. Treasury under the Troubled Asset Relief Program, to elect a net operating loss carryback period of three, four, or five years instead of the usual carryback period of two years for any one tax year ending after December 31, 2007, and beginning before January 1, 2010. For calendar-year banks, this extended carryback period applies to either the 2008 or 2009 tax year. The amount of the net operating loss that can be carried back to the fifth carryback year is limited to 50 percent of the available taxable income for that fifth year, but this limit does not apply to other carryback years.

Under generally accepted accounting principles, banks may not record the effects of this tax change in their balance sheets and income statements for financial and regulatory reporting purposes until the period in which the law was enacted, i.e., the fourth quarter of 2009. Therefore, banks should recognize the effects of this fourth quarter 2009 tax law change on their current and deferred tax assets and liabilities, including valuation allowances for deferred tax assets, in their *Call Reports* for December 31, 2009. Banks should not amend their *Call Reports* for prior quarters for the effects of the extended net operating loss carryback period.

The American Recovery and Reinvestment Act of 2009, which was enacted on February 17, 2009, permits qualifying small businesses, including FDIC-insured institutions, to elect a net operating loss carryback period of three, four, or five years instead of the usual carryback period of two years for any tax year ending in 2008 or, at the small business's election, any tax year beginning in 2008. Under generally accepted accounting principles, institutions may not record the effect of this tax change in their balance sheets and income statements for financial and regulatory reporting purposes until the period in which the law was enacted, i.e., the first quarter of 2009.

Troubled Debt Restructurings and Current Market Interest Rates – Many institutions are restructuring or modifying the terms of loans to provide payment relief for those borrowers who have suffered deterioration in their financial condition. Such loan restructurings may include, but are not limited to, reductions in principal or accrued interest, reductions in interest rates, and extensions of the maturity date. Modifications may be executed at the original contractual interest rate on the loan, a current market interest rate, or a below-market interest rate. Many of these loan modifications meet the definition of a troubled debt restructuring (TDR).

The TDR accounting and reporting standards are set forth in ASC Subtopic 310-40, Receivables – Troubled Debt Restructurings by Creditors (formerly FASB Statement No. 15, "Accounting by Debtors and Creditors for Troubled Debt Restructurings," as amended). This guidance specifies that a restructuring of a debt constitutes a TDR if, at the date of restructuring, the creditor for economic or legal reasons related to a debtor's financial difficulties grants a concession to the debtor that it would not otherwise consider.

In the Call Report, until a loan that is a TDR is paid in full or otherwise settled, sold, or charged off, it must be reported in the appropriate loan category, as well as identified as a performing TDR loan, if it is in compliance with its modified terms. If a TDR is not in compliance with its modified terms, it is reported as a past-due and nonaccrual loan in the appropriate loan category, as well as distinguished from other past due and nonaccrual loans. To be considered in compliance with its modified terms, a loan that is a TDR must not be in nonaccrual status and must be current or less than 30 days past due on its contractual principal and interest payments under the modified repayment terms. A loan restructured in a TDR is an impaired loan. Thus, all TDRs must be measured for impairment in accordance with ASC Subtopic 310-10, Receivables – Overall (formerly FASB Statement No. 114, "Accounting by Creditors for Impairment of a Loan," as amended), and the Call Report Glossary entry for "Loan Impairment." Consistent with ASC Subtopic 310-10, TDRs may be aggregated and measured for impairment with other impaired loans that share common risk characteristics by using historical statistics, such as average recovery period and average amount recovered, along with a composite effective interest rate. The outcome of such an aggregation approach must be consistent with the impairment measurement methods prescribed in ASC Subtopic 310-10 and Call Report instructions for loans that are "individually" considered impaired instead of the measurement method prescribed in ASC Subtopic 450-20, Contingencies – Loss Contingencies (formerly FASB Statement No. 5, "Accounting for Contingencies") for loans not individually considered impaired that are collectively evaluated for impairment. When a loan not previously considered individually impaired is restructured and determined to be a TDR, absent a partial charge-off, it generally is not appropriate for the impairment estimate on the loan to decline as a result of the change from the impairment measurement method prescribed in ASC Subtopic 450-20 to the methods prescribed in ASC Subtopic 310-10.

Troubled Debt Restructurings and Accounting Standards Update No. 2011-02 – In April 2011, the FASB issued Accounting Standards Update (ASU) No. 2011-02, "A Creditor's Determination of Whether a Restructuring Is a Troubled Debt Restructuring," to provide additional guidance to help creditors determine whether a concession has been granted to a borrower and whether a borrower is experiencing financial difficulties. The guidance is also intended to reduce diversity in practice in identifying and reporting TDRs. This ASU was effective for public companies for interim and annual periods beginning on or after June 15, 2011, and should have been applied retrospectively to the beginning of the annual period of adoption for purposes of identifying TDRs. The measurement of impairment for any newly identified TDRs resulting from retrospective application should have been applied prospectively in the first interim or annual period beginning on or after June 15, 2011. (For most public institutions, the ASU takes effect July 1, 2011, but retrospective application begins as of January 1, 2011.) Nonpublic companies should apply the new guidance for annual periods ending after December 15, 2012, including interim periods within those annual periods. (For most nonpublic institutions, the ASU took effect January 1, 2012.) Early adoption of the ASU was permitted for both public and nonpublic entities. Nonpublic entities that adopt early are subject to a retrospective identification requirement. For additional information, refer to ASU 2011-02, available at http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

Accounting for Loan Participations – Amended ASC Topic 860 (formerly FAS 166) modified the criteria that must be met in order for a transfer of a portion of a financial asset, such as a loan participation, to qualify for sale accounting. These changes apply to transfers of loan participations on or after the effective date of amended ASC Topic 860 (January 1, 2010, for banks with calendar year fiscal year), including advances under lines of credit that are transferred on or after the effective date of amended ASC Topic 860 even if the line of credit agreements were entered into before this effective date. Therefore, banks with a calendar-year fiscal year must account for transfers of loan participations on or after January 1, 2010, in accordance with amended ASC Topic 860. In general, loan participations transferred before the effective date of amended ASC Topic 860 are not affected by this new accounting standard.

Under amended ASC Topic 860, if a transfer of a portion of an entire financial asset meets the definition of a "participating interest," then the transferor (normally the lead lender) must evaluate whether the transfer meets all of the conditions in this accounting standard to qualify for sale accounting.

Other-Than-Temporary Impairment – When the fair value of an investment in an individual available-for-sale or held-to-maturity security is less than its cost basis, the impairment is either temporary or other-than-temporary. The amount of the total other-than-temporary impairment related to credit loss must be recognized in earnings, but the amount of total impairment related to other factors must be recognized in other comprehensive income, net of applicable taxes. To determine whether the impairment is other-than-temporary, an institution must apply the applicable accounting guidance – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011mar/qbpnot.html.

ASC Topic 805 (formerly Business Combinations and Noncontrolling (Minority) Interests) – In December 2007, the FASB issued Statement No. 141 (Revised), *Business Combinations* FAS 141(R)), and Statement No. 160, *Noncontrolling Interests in Consolidated Financial Statements* (FAS 160). Under FAS 141(R), all business combinations, including combinations of mutual entities, are to be accounted for by applying the acquisition method. FAS 160 defines a noncontrolling interest, also called a minority interest, as the portion of equity in an institution's subsidiary not attributable, directly or indirectly, to the parent institution. FAS 160 requires an institution to clearly present in its consolidated financial statements the equity ownership in and results of its subsidiaries that are attributable to the noncontrolling ownership interests in these subsidiaries. FAS 141(R) applies prospectively to business combinations for which the acquisition date is on or after the beginning of the first annual reporting period beginning on or after December 15, 2008. Similarly, FAS 160 is effective for fiscal years beginning on or after December 15, 2008. Thus, for institutions with calendar-year fiscal years, these two accounting standards take effect in 2009. Beginning in March 2009, Institution equity capital and Noncontrolling interests are separately reported in arriving at Total equity capital and Net income.

ASC Topic 820 (formerly FASB Statement No. 157 *Fair Value Measurements* issued in September 2006) and ASC Topic 825 (formerly FASB Statement No. 159 *The Fair Value Option for Financial Assets and Financial Liabilities*) issued in February 2007 – both are effective in 2008 with early adoption permitted in 2007. FAS 157 defines fair value and establishes a framework for developing fair value estimates for the fair value measurements that are already required or permitted under other standards. FASB FSP 157-4, issued in April 2009, provides additional guidance for estimating fair value in accordance with FAS 157 when the volume and level of activity for the asset or liability have significantly decreased. The FSP also includes guidance on identifying circumstances that indicate a transaction is not orderly. The FSP is effective for interim and annual reporting periods ending after June 15, 2009, with early adoption permitted for periods ending after March 15, 2009.

Fair value continues to be used for derivatives, trading securities, and available-for-sale securities. Changes in fair value go through earnings for trading securities and most derivatives. Changes in the fair value of available-for-sale securities are reported in other comprehensive income. Available-for-sale securities and held-to-maturity debt securities are written down to fair value if impairment is other than temporary and loans held for sale are reported at the lower of cost or fair value.

FAS 159 allows institutions to report certain financial assets and liabilities at fair value with subsequent changes in fair value included in earnings. In general, an institution may elect the fair value option for an eligible financial asset or liability when it first recognizes the instrument on its balance sheet or enters into an eligible firm commitment.

ASC Topic 715 (formerly FASB Statement No. 158 *Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans*) – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011mar/qbpnot.html.

ASC Topic 860 (formerly FASB Statement No. 156 *Accounting for Servicing of Financial Assets*) – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011mar/qbpnot.html.

ASC Topic 815 (formerly FASB Statement No. 155 *Accounting for Certain Hybrid Financial Instruments*) – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011mar/qbpnot.html.

GNMA Buy-back Option – If an issuer of GNMA securities has the option to buy back the loans that collateralize the GNMA securities, when certain delinquency criteria are met, ASC Topic 860 (formerly FASB Statement No. 140) requires that loans with this buy-back option must be brought back on the issuer's books as assets. The rebooking of GNMA loans is required regardless of whether the issuer intends to exercise the buy-back option. The banking agencies clarified in May 2005 that all GNMA loans that are rebooked because of delinquency should be reported as past due according to their contractual terms.

ASC Topics 860 & 810 (formerly FASB Statements 166 & 167) – In June 2009, the FASB issued Statement No. 166, Accounting for Transfers of Financial Assets (FAS 166), and Statement No. 167, Amendments to FASB Interpretation No. 46(R) (FAS 167), which change the way entities account for securitizations and special purpose entities. FAS 166 revised FASB Statement No. 140, Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities, by eliminating the concept of a "qualifying special-purpose entity," creating the concept of a "participating interest," changing the requirements for derecognizing financial assets, and requiring additional disclosures. FAS 167 revised FASB Interpretation No. 46(R), Consolidation of Variable Interest Entities, by changing how a bank or other company determines when an entity that is insufficiently capitalized or is not controlled through voting or similar rights, i.e., a "variable interest entity" (VIE), should be consolidated. Under FAS 167, a bank must perform a qualitative assessment to determine whether its variable interest or interests give it a controlling financial interest in a VIE. If a bank's variable interest or interests provide it with the power to direct the most significant activities of the VIE, and the right to receive benefits or the obligation to absorb losses that could potentially be significant to the VIE, the bank is the primary beneficiary of, and therefore must consolidate, the VIE.

Both FAS 166 and FAS 167 take effect as of the beginning of each bank's first annual reporting period that begins after November 15, 2009, for interim periods therein, and for interim and annual reporting periods thereafter (i.e., as of January 1, 2010, for banks with a calendar year fiscal year). Earlier application is prohibited. Banks are expected to adopt FAS 166 and FAS 167 for *Call Report* purposes in accordance with the effective date of these two standards. Also, FAS 166 has modified the criteria that must be met in order for a transfer of a portion of a financial asset, such as a loan participation, to qualify for sale accounting. These changes apply to transfers of loan participations on or after the effective date of FAS 166. Therefore, banks with a calendar year fiscal year must account for transfers of loan participations on or after January 1, 2010, in accordance with FAS 166. In general, loan participations transferred before the effective date of FAS 166 (January 1, 2010, for calendar year banks) are not affected by this new accounting standard and pre-FAS 166 participations that were properly accounted for as sales under FASB Statement No. 140 will continue to be reported as having been sold.

ASC Topic 740 (formerly FASB Interpretation No. 48 on Uncertain Tax Positions) – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011mar/qbpnot.html.

ASC Topic 718 (formerly FASB Statement No. 123 (Revised 2004) and Share-Based Payments – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2008dec/qbpnot.html.

ASC Topic 815 (formerly FASB Statement No. 133 *Accounting for Derivative Instruments and Hedging Activities*) – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2008dec/qbpnot.html.

Accounting Standards Codification – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011sep/qbpnot.html.

DEFINITIONS (in alphabetical order)

All other assets – total cash, balances due from depository institutions, premises, fixed assets, direct investments in real estate, investment in unconsolidated subsidiaries, customers' liability on acceptances outstanding, assets held in trading accounts, federal funds sold, securities purchased with agreements to resell, fair market value of derivatives, prepaid deposit insurance assessments, and other assets.

All other liabilities – bank's liability on acceptances, limited-life preferred stock, allowance for estimated off-balance-sheet credit losses, fair market value of derivatives, and other liabilities.

Assessment base – effective April 1, 2011, the deposit insurance assessment base has changed to "average consolidated total assets minus average tangible equity" with an additional adjustment to the assessment base for banker's banks and custodial banks, as permitted under Dodd-Frank. Previously the assessment base was "assessable deposits" and consisted of DIF deposits (deposits insured by the FDIC Deposit Insurance Fund) in banks' domestic offices with certain adjustments.

Assets securitized and sold – total outstanding principal balance of assets securitized and sold with servicing retained or other seller- provided credit enhancements.

Capital Purchase Program (CPP) – as announced in October 2008 under the TARP, the Treasury Department purchase of noncumulative perpetual preferred stock and related warrants that is treated as Tier 1 capital for regulatory capital purposes is included in "Total equity capital." Such warrants to purchase common stock or noncumulative preferred stock issued by publicly-traded banks are reflected as well in "Surplus." Warrants to purchase common stock or noncumulative preferred stock of not-publicly-traded bank stock are classified in a bank's balance sheet as "Other liabilities."

Construction and development loans – includes loans for all property types under construction, as well as loans for land acquisition and development.

Core capital – common equity capital plus noncumulative perpetual preferred stock plus minority interest in consolidated subsidiaries, less goodwill and other ineligible intangible assets. The amount of eligible intangibles (including servicing rights) included in core capital is limited in accordance with supervisory capital regulations.

Cost of funding earning assets – total interest expense paid on deposits and other borrowed money as a percentage of average earning assets.

Credit enhancements – techniques whereby a company attempts to reduce the credit risk of its obligations. Credit enhancement may be provided by a third party (external credit enhancement) or by the originator (internal credit enhancement), and more than one type of enhancement may be associated with a given issuance.

Deposit Insurance Fund (DIF) – the Bank (BIF) and Savings Association (SAIF) Insurance Funds were merged in 2006 by the Federal Deposit Insurance Reform Act to form the DIF.

Derivatives notional amount – the notional, or contractual, amounts of derivatives represent the level of involvement in the types of derivatives transactions and are not a quantification of market risk or credit risk. Notional amounts represent the amounts used to calculate contractual cash flows to be exchanged.

Derivatives credit equivalent amount – the fair value of the derivative plus an additional amount for potential future credit exposure based on the notional amount, the remaining maturity and type of the contract.

Derivatives transaction types:

Futures and forward contracts – contracts in which the buyer agrees to purchase and the seller agrees to sell, at a specified future date, a specific quantity of an underlying variable or index at a specified price or yield. These contracts exist for a variety of variables or indices, (traditional agricultural or physical commodities, as well as currencies and interest rates). Futures contracts are standardized and are traded on organized exchanges which set limits on counterparty credit exposure. Forward contracts do not have standardized terms and are traded over the counter.

Option contracts – contracts in which the buyer acquires the right to buy from or sell to another party some specified amount of an underlying variable or index at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the variable or index at the discretion of the buyer of the contract.

Swaps – obligations between two parties to exchange a series of cash flows at periodic intervals (settlement dates), for a specified period. The cash flows of a swap are either fixed, or determined for each settlement date by multiplying the quantity (notional principal) of the underlying variable or index by specified reference rates or prices. Except for currency swaps, the notional principal is used to calculate each payment but is not exchanged.

Derivatives underlying risk exposure – the potential exposure characterized by the level of banks' concentration in particular underlying instruments, in general. Exposure can result from market risk, credit risk, and operational risk, as well as, interest rate risk.

Domestic deposits to total assets – total domestic office deposits as a percent of total assets on a consolidated basis.

Earning assets – all loans and other investments that earn interest or dividend income.

Efficiency ratio – Noninterest expense less amortization of intangible assets as a percent of net interest income plus noninterest income. This ratio measures the proportion of net operating revenues that are absorbed by overhead expenses, so that a lower value indicates greater efficiency.

Estimated insured deposits – in general, insured deposits are total domestic deposits minus estimated uninsured deposits. Beginning March 31, 2008, for institutions that file Call Reports, insured deposits are total assessable deposits minus estimated uninsured deposits. Beginning September 30, 2009, insured deposits include deposits in accounts of $100,000 to $250,000 that are covered by a temporary increase in the FDIC's standard maximum deposit insurance amount (SMDIA). The Dodd-Frank Wall Street Reform and Consumer Protection Act enacted on July 21, 2010, made permanent the standard maximum deposit insurance amount (SMDIA) of $250,000. Also, the Dodd-Frank Act amended the Federal Deposit Insurance Act to include noninterest-bearing transaction accounts as a new temporary deposit insurance account category. All funds held in noninterest-bearing transaction accounts were fully insured, without limit, from December 31, 2010, through December 31, 2012.

Failed/assisted institutions – an institution fails when regulators take control of the institution, placing the assets and liabilities into a bridge bank, conservatorship, receivership, or another healthy institution. This action may require the FDIC to provide funds to cover losses. An institution is defined as "assisted" when the institution remains open and receives assistance in order to continue operating.

Fair Value – the valuation of various assets and liabilities on the balance sheet—including trading assets and liabilities, available-for-sale securities, loans held for sale, assets and liabilities accounted for under the fair value option, and foreclosed assets—involves the use of fair values. During periods of market stress, the fair values of some financial instruments and nonfinancial assets may decline.

FHLB advances – all borrowings by FDIC insured institutions from the Federal Home Loan Bank System (FHLB), as reported by Call Report filers and by TFR filers.

Goodwill and other intangibles – intangible assets include servicing rights, purchased credit card relationships, and other identifiable intangible assets. Goodwill is the excess of the purchase price over the fair market value of the net assets acquired, less subsequent impairment adjustments. Other intangible assets are recorded at fair value, less subsequent quarterly amortization and impairment adjustments.

Loans secured by real estate – includes home equity loans, junior liens secured by 1-4 family residential properties, and all other loans secured by real estate.

Loans to individuals – includes outstanding credit card balances and other secured and unsecured consumer loans.

Long-term assets (5+ years) – loans and debt securities with remaining maturities or repricing intervals of over five years.

Maximum credit exposure – the maximum contractual credit exposure remaining under recourse arrangements and other seller-provided credit enhancements provided by the reporting bank to securitizations.

Mortgage-backed securities – certificates of participation in pools of residential mortgages and collateralized mortgage obligations issued or guaranteed by government-sponsored or private enterprises. Also, see "Securities," below.

Net charge-offs – total loans and leases charged off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged off.

Net interest margin – the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors, expressed as a percentage of average earning assets. No adjustments are made for interest income that is tax exempt.

Net loans to total assets – loans and lease financing receivables, net of unearned income, allowance and reserves, as a percent of total assets on a consolidated basis.

Net operating income – income excluding discretionary transactions such as gains (or losses) on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (or losses).

Noncurrent assets – the sum of loans, leases, debt securities, and other assets that are 90 days or more past due, or in nonaccrual status.

Noncurrent loans & leases – the sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status.

Number of institutions reporting – the number of institutions that actually filed a financial report.

New reporters – insured institutions filing quarterly financial reports for the first time.

Other borrowed funds – federal funds purchased, securities sold with agreements to repurchase, demand notes issued to the U.S. Treasury, FHLB advances, other borrowed money, mortgage indebtedness, obligations under capitalized leases and trading liabilities, less revaluation losses on assets held in trading accounts.

Other real estate owned – primarily foreclosed property. Direct and indirect investments in real estate ventures are excluded. The amount is reflected net of valuation allowances. For institutions that file a *Thrift Financial Report* (TFR), the valuation allowance subtracted also includes allowances for other repossessed assets. Also, for TFR filers the components of other real estate owned are reported gross of valuation allowances. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

Percent of institutions with earnings gains – the percent of institutions that increased their net income (or decreased their losses) compared to the same period a year earlier.

"Problem" institutions – federal regulators assign a composite rating to each financial institution, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. "Problem" institutions are those institutions with financial, operational, or managerial weaknesses that threaten their continued financial viability. Depending upon the degree of risk and supervisory concern, they are rated either a "4" or "5." The number and assets of "problem" institutions are based on FDIC composite ratings. Prior to March 31, 2008, for institutions whose primary federal regulator was the OTS, the OTS composite rating was used.

Recourse – an arrangement in which a bank retains, in form or in substance, any credit risk directly or indirectly associated with an asset it has sold (in accordance with generally accepted accounting principles) that exceeds a pro rata share of the bank's claim on the asset. If a bank has no claim on an asset it has sold, then the retention of any credit risk is recourse.

Reserves for losses – the allowance for loan and lease losses on a consolidated basis.

Restructured loans and leases – loan and lease financing receivables with terms restructured from the original contract. Excludes restructured loans and leases that are not in compliance with the modified terms.

Retained earnings – net income less cash dividends on common and preferred stock for the reporting period.

Return on assets – bank net income (including gains or losses on securities and extraordinary items) as a percentage of average total (consolidated) assets. The basic yardstick of bank profitability.

Return on equity – bank net income (including gains or losses on securities and extraordinary items) as a percentage of average total equity capital.

Risk-based capital groups – definition:

(Percent)	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage		Tangible Equity
Well-capitalized	≥10	*and*	≥6	*and*	≥5		–
Adequately capitalized	≥8	*and*	≥4	*and*	≥4		–
Undercapitalized	≥6	*and*	≥3	*and*	≥3		–
Significantly undercapitalized	<6	*or*	<3	*or*	<3	*and*	>2
Critically undercapitalized	–		–		–		≤2

* As a percentage of risk-weighted assets.

Risk Categories and Assessment Rate Schedule – The current risk categories became effective January 1, 2007. Capital ratios and supervisory ratings distinguish one risk category from another. Effective April 1, 2011, risk categories for large institutions (generally those with at least $10 billion in assets) are eliminated. The following table shows the relationship of risk categories (I, II, III, IV) for small institutions to capital and supervisory groups as well as the initial base assessment rates (in basis points) for each risk category. Supervisory Group A generally includes institutions with CAMELS composite ratings of 1 or 2; Supervisory Group B generally includes institutions with a CAMELS composite rating of 3; and Supervisory Group C generally includes institutions with CAMELS composite ratings of 4 or 5. For purposes of risk-based assessment capital groups, undercapitalized includes institutions that are significantly or critically undercapitalized.

<table>
<tr><th rowspan="2">Capital Category</th><th colspan="3">Supervisory Group</th></tr>
<tr><th>A</th><th>B</th><th>C</th></tr>
<tr><td>1. Well Capitalized</td><td>I
5–9 bps</td><td rowspan="2">II
14 bps</td><td rowspan="2">III
23 bps</td></tr>
<tr><td>2. Adequately Capitalized</td><td>II
14 bps</td></tr>
<tr><td>3. Undercapitalized</td><td colspan="2">III
23 bps</td><td>IV
35 bps</td></tr>
</table>

Effective April 1, 2011, the initial base assessment rates are 5 to 35 basis points. An institution's total assessment rate may be less than or greater than its initial base assessment rate as a result of additional risk adjustments.

The base assessment rates for small institutions in Risk Category I are based on a combination of financial ratios and CAMELS component ratings (the financial ratios method).

As required by Dodd-Frank, the calculation of risk-based assessment rates for large institutions no longer relies on long-term debt issuer ratings. Rates for large institutions are based on CAMELS ratings and certain forward-looking financial measures combined into two scorecards—one for most large institutions and another for the remaining very large institutions that are structurally and operationally complex or that pose unique challenges and risks in case of failure (highly complex institutions). In general, a highly complex institution is an institution (other than a credit card bank) with more than $500 billion in total assets that is controlled by a parent or intermediate parent company with more than $500 billion in total assets or a processing bank or trust company with total fiduciary assets of $500 billion or more. The FDIC retains its ability to take additional information into account to make a limited adjustment to an institution's total score (the large bank adjustment), which will be used to determine an institution's initial base assessment rate.

Effective April 1, 2011, the three possible adjustments to an institution's initial base assessment rate are as follows: (1) Unsecured Debt Adjustment: An institution's rate may decrease by up to 5 basis points for unsecured debt. The unsecured debt adjustment cannot exceed the lesser of 5 basis points or 50 percent of an institution's initial base assessment rate (IBAR). Thus, for example, an institution with an IBAR of 5 basis points would have a maximum unsecured debt adjustment of 2.5 basis points and could not have a total base assessment rate lower than 2.5 basis points. (2) Depository Institution Debt Adjustment: For institutions that hold long-term unsecured debt issued by another insured depository institution, a 50 basis point charge is applied to the amount of such debt held in excess of 3 percent of an institution's Tier 1 capital. (3) Brokered Deposit Adjustment: Rates for small institutions that are not in Risk Category I and for large institutions that are not well capitalized or do not have a composite CAMELS rating of 1 or 2 may increase (not to exceed 10 basis points) if their brokered deposits exceed 10 percent of domestic deposits. After applying all possible adjustments (excluding the Depository Institution Debt Adjustment), minimum and maximum total base assessment rates for each risk category are as follows:

Total Base Assessment Rates*					
	Risk Category I	Risk Category II	Risk Category III	Risk Category IV	Large and Highly Complex Institutions
Initial base assessment rate	5–9	14	23	35	5–35
Unsecured debt adjustment	-4.5–0	-5–0	-5–0	-5–0	-5–0
Brokered deposit adjustment	—	0–10	0–10	0–10	0–10
Total Base Assessment rate	2.5–9	9–24	18–33	30–45	2.5–45

* All amounts for all categories are in basis points annually. Total base rates that are not the minimum or maximum rate will vary between these rates. Total base assessment rates do not include the depository institution debt adjustment.

Beginning in 2007, each institution is assigned a risk-based rate for a quarterly assessment period near the end of the quarter following the assessment period. Payment is generally due on the 30th day of the last month of the quarter following the assessment period. Supervisory rating changes are effective for assessment purposes as of the examination transmittal date.

Special Assessment – On May 22, 2009, the FDIC board approved a final rule that imposed a 5 basis point special assessment as of June 30, 2009. The special assessment was levied on each insured depository institution's assets minus its Tier 1 capital as reported in its report of condition as of June 30, 2009. The special assessment was collected September 30, 2009, at the same time that the risk-based assessment for the second quarter of 2009 was collected. The special assessment for any institution was capped at 10 basis points of the institution's assessment base for the second quarter of 2009 risk-based assessment.

Prepaid Deposit Insurance Assessments – In November 2009, the FDIC Board of Directors adopted a final rule requiring insured depository institutions (except those that are exempted) to prepay their quarterly risk-based deposit insurance assessments for the fourth quarter of 2009, and for all of 2010, 2011, and 2012, on December 30, 2009. For regulatory capital purposes, an institution may assign a zero-percent risk weight to the amount of its prepaid deposit assessment asset. As required by the FDIC's regulation establishing the prepaid deposit insurance assessment program, this program ended with the final application of prepaid assessments to the quarterly deposit insurance assessments payable March 29, 2013. The FDIC issued refunds of any unused prepaid deposit insurance assessments on June 28, 2013.

Risk-weighted assets – assets adjusted for risk-based capital definitions which include on-balance-sheet as well as off-balance-sheet items multiplied by risk-weights that range from zero to 200 percent. A conversion factor is used to assign a balance sheet equivalent amount for selected off-balance-sheet accounts.

Securities – excludes securities held in trading accounts. Banks' securities portfolios consist of securities designated as "held-to-maturity," which are reported at amortized cost (book value), and securities designated as "available-for-sale," reported at fair (market) value.

Securities gains (losses) – realized gains (losses) on held-to-maturity and available-for-sale securities, before adjustments for income taxes. *Thrift Financial Report* (TFR) filers also include gains (losses) on the sales of assets held for sale. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

Seller's interest in institution's own securitizations – the reporting bank's ownership interest in loans and other assets that have been securitized, except an interest that is a form of recourse or other seller-provided credit enhancement. Seller's interests differ from the securities issued to investors by the securitization structure. The principal amount of a seller's interest is generally equal to the total principal amount of the pool of assets included in the securitization structure less the principal amount of those assets attributable to investors, i.e., in the form of securities issued to investors.

Small Business Lending Fund – The Small Business Lending Fund (SBLF) was enacted into law in September 2010 as part of the Small Business Jobs Act of 2010 to encourage lending to small businesses by providing capital to qualified community institutions with assets of less than $10 billion. The SBLF Program is administered by the U.S. Treasury Department (http://www.treasury.gov/resource-center/sb-programs/Pages/Small-Business-Lending-Fund.aspx).

Under the SBLF Program, the Treasury Department purchased noncumulative perpetual preferred stock from qualifying depository institutions and holding companies (other than Subchapter S and mutual institutions). When this stock has been issued by a depository institution, it is reported as "Perpetual preferred stock and related surplus." For regulatory capital purposes, this noncumulative perpetual preferred stock qualifies as a component of Tier 1 capital. Qualifying Subchapter S corporations and mutual institutions issue unsecured subordinated debentures to the Treasury Department through the SBLF. Depository institutions that issued these debentures report them as "Subordinated notes and debentures." For regulatory capital purposes, the debentures are eligible for inclusion in an institution's Tier 2 capital in accordance with their primary federal regulator's capital standards. To participate in the SBLF Program, an institution with outstanding securities issued to the Treasury Department under the Capital Purchase Program (CPP) was required to refinance or repay in full the CPP securities at the time of the SBLF funding. Any outstanding warrants that an institution issued to the Treasury Department under the CPP remain outstanding after the refinancing of the CPP stock through the SBLF Program unless the institution chooses to repurchase them.

Subchapter S corporation – a Subchapter S corporation is treated as a pass-through entity, similar to a partnership, for federal income tax purposes. It is generally not subject to any federal income taxes at the corporate level. This can have the effect of reducing institutions' reported taxes and increasing their after-tax earnings.

Trust assets – market value, or other reasonably available value of fiduciary and related assets, to include marketable securities, and other financial and physical assets. Common physical assets held in fiduciary accounts include real estate, equipment, collectibles, and household goods. Such fiduciary assets are not included in the assets of the financial institution.

Unearned income & contra accounts – unearned income for *Call Report* filers only.

Unused loan commitments – includes credit card lines, home equity lines, commitments to make loans for construction, loans secured by commercial real estate, and unused commitments to originate or purchase loans. (Excluded are commitments after June 2003 for originated mortgage loans held for sale, which are accounted for as derivatives on the balance sheet.)

Yield on earning assets – total interest, dividend, and fee income earned on loans and investments as a percentage of average earning assets.