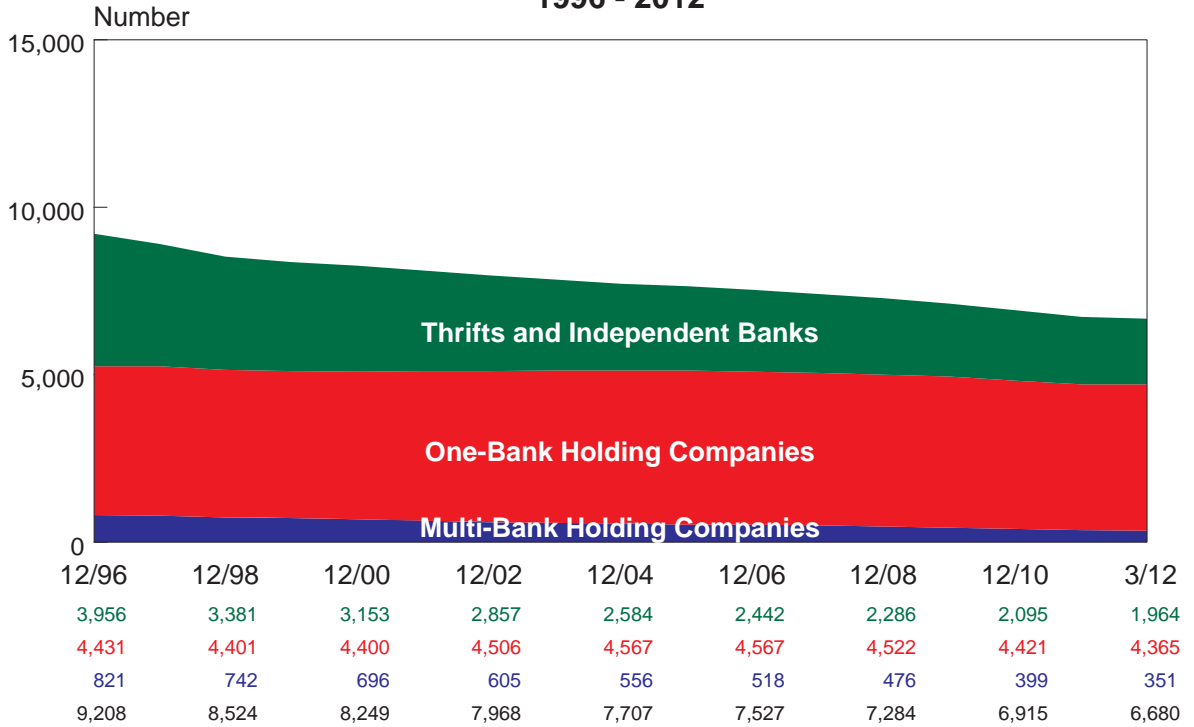


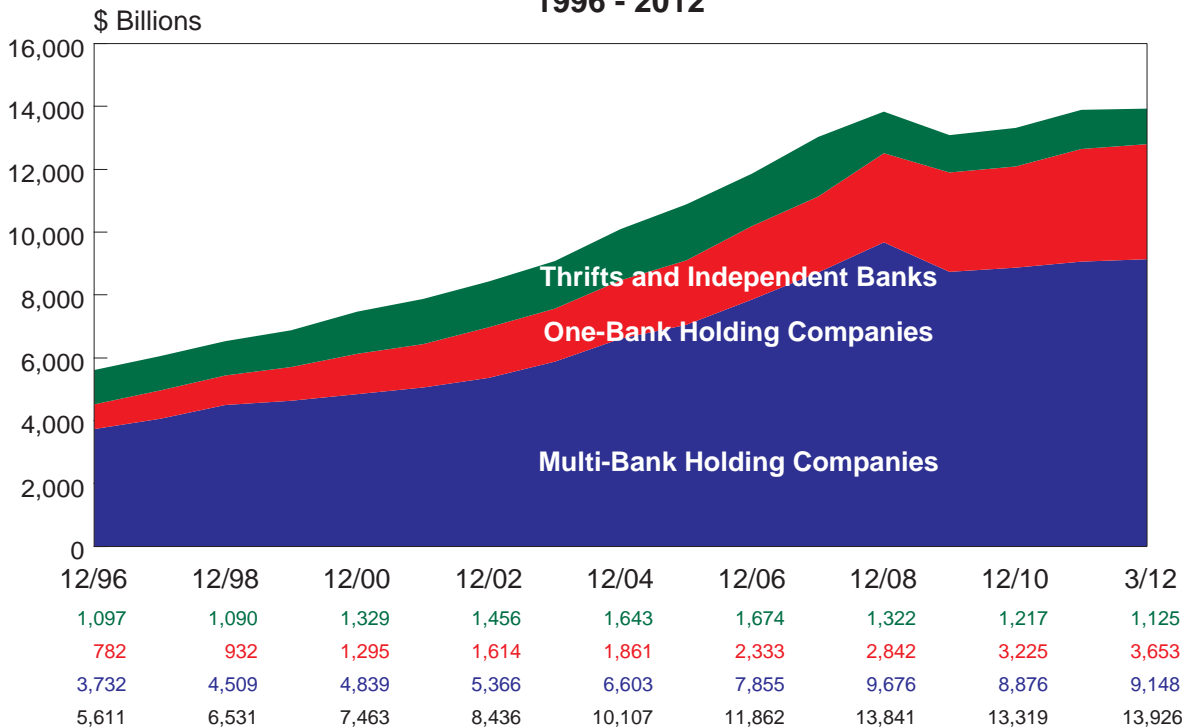
## Number of FDIC-Insured Banking Organizations

1996 - 2012



## Assets of FDIC-Insured Banking Organizations

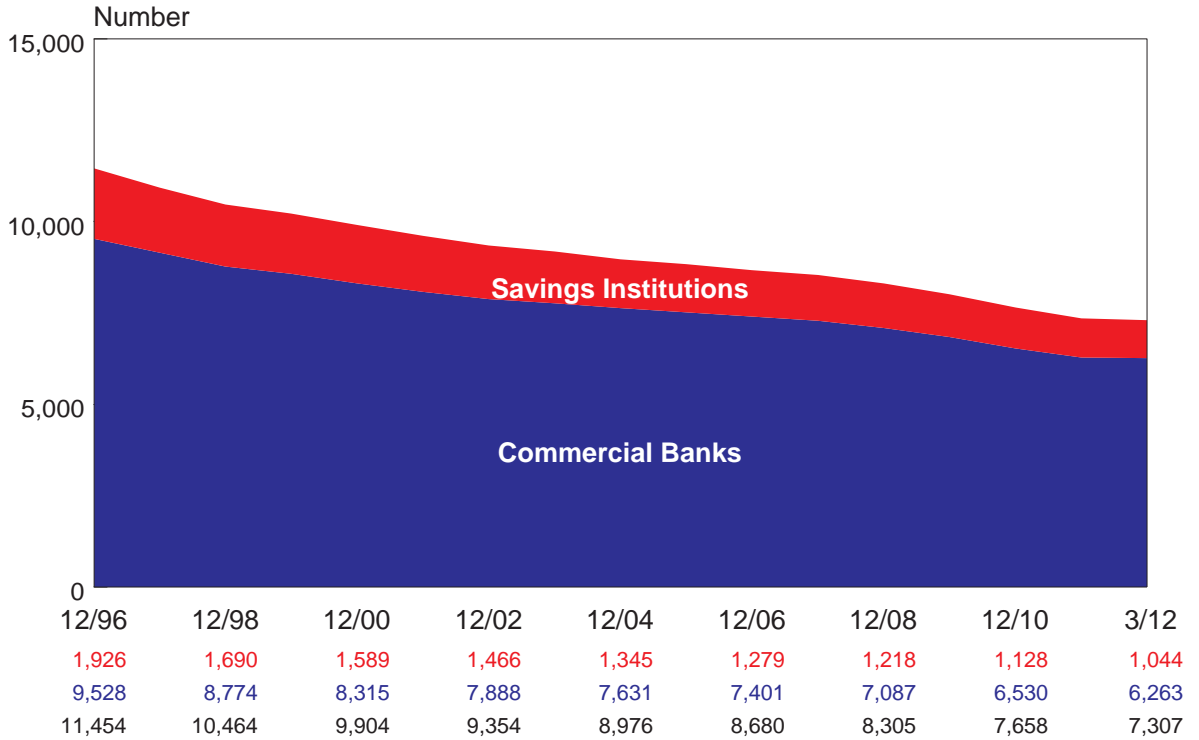
1996 - 2012



\* Includes thrifts owned by unitary thrift holding companies or multi-thrift holding companies.

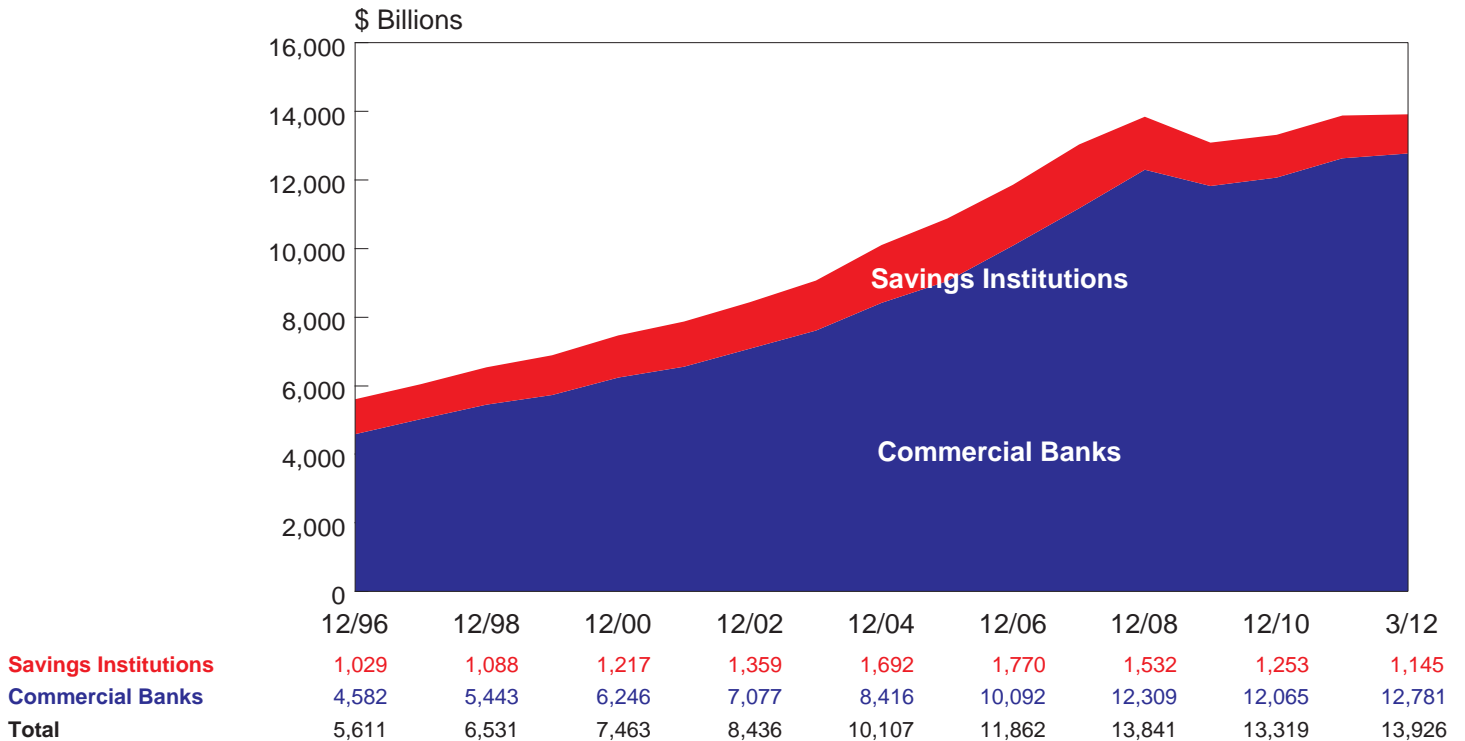
## Number of FDIC-Insured Institutions

1996 - 2012



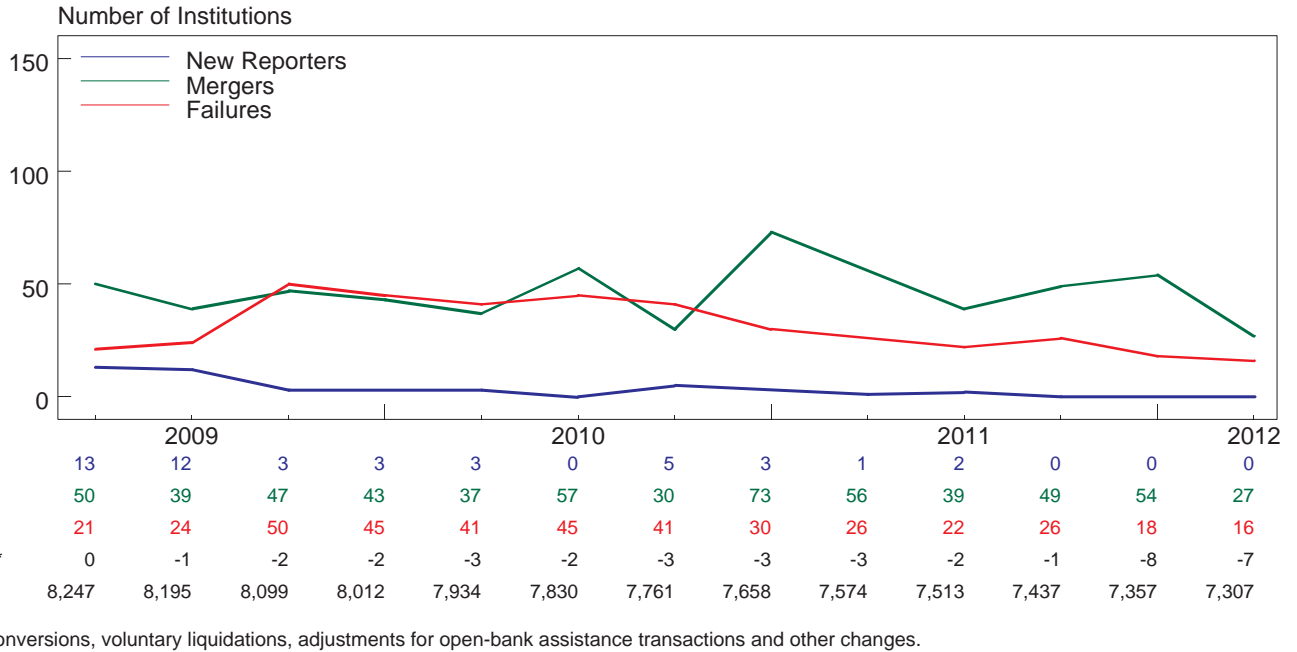
## Assets of FDIC-Insured Institutions

1996 - 2012



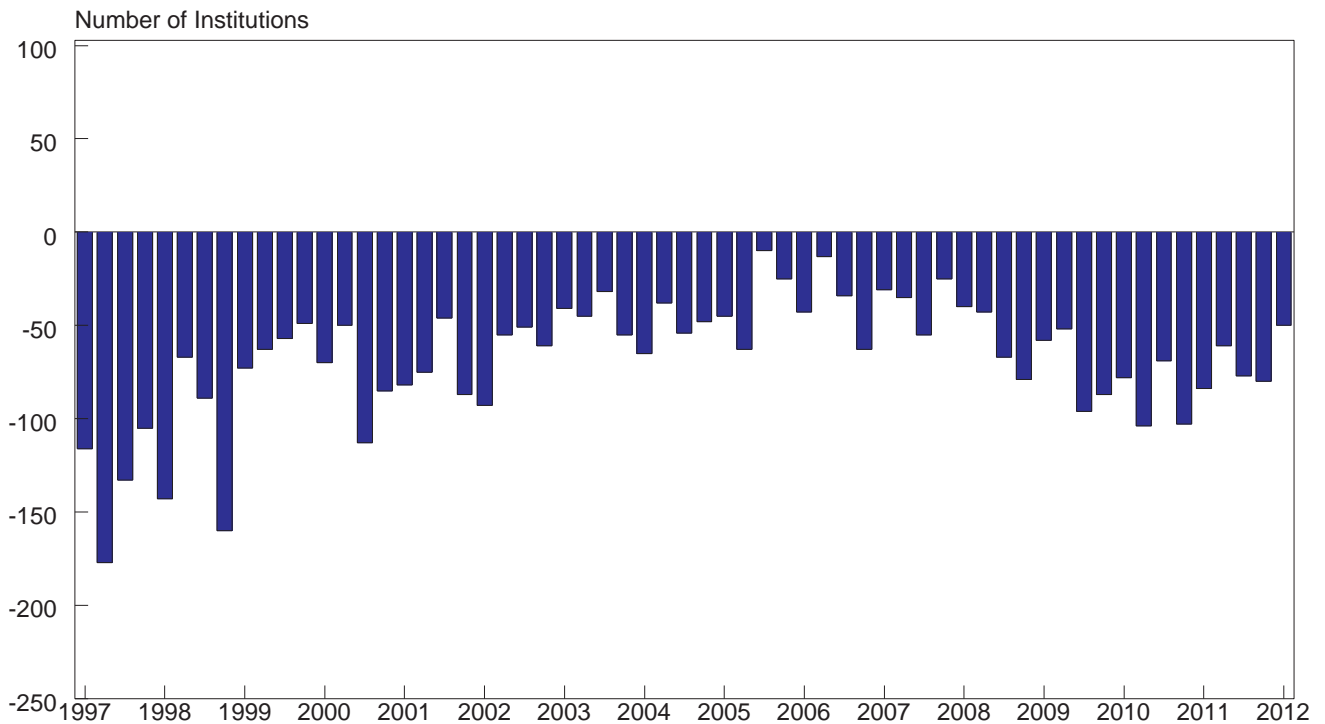
## Changes in the Number of FDIC-Insured Institutions

Quarterly, 2009 - 2012



## Quarterly Change in the Number of FDIC-Insured Institutions

1997-2012



## Institution Mergers: Interstate vs. Intrastate

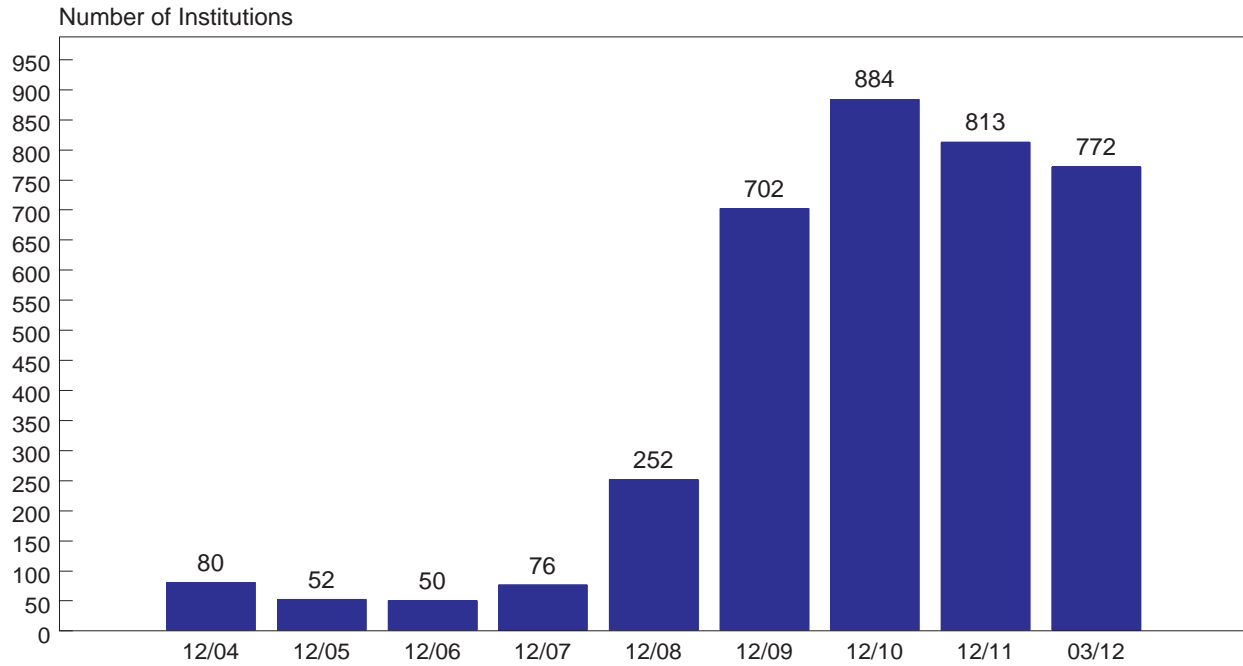
### Quarterly, 2008 - 2012



<b>Intrastate Mergers</b>	<b>50</b>	<b>36</b>	<b>61</b>	<b>59</b>	<b>37</b>	<b>26</b>	<b>30</b>	<b>33</b>	<b>28</b>	<b>35</b>	<b>21</b>	<b>57</b>	<b>38</b>	<b>25</b>	<b>34</b>	<b>38</b>	<b>21</b>
<b>Interstate Mergers</b>	<b>26</b>	<b>28</b>	<b>12</b>	<b>21</b>	<b>13</b>	<b>13</b>	<b>17</b>	<b>10</b>	<b>9</b>	<b>22</b>	<b>9</b>	<b>16</b>	<b>18</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>6</b>

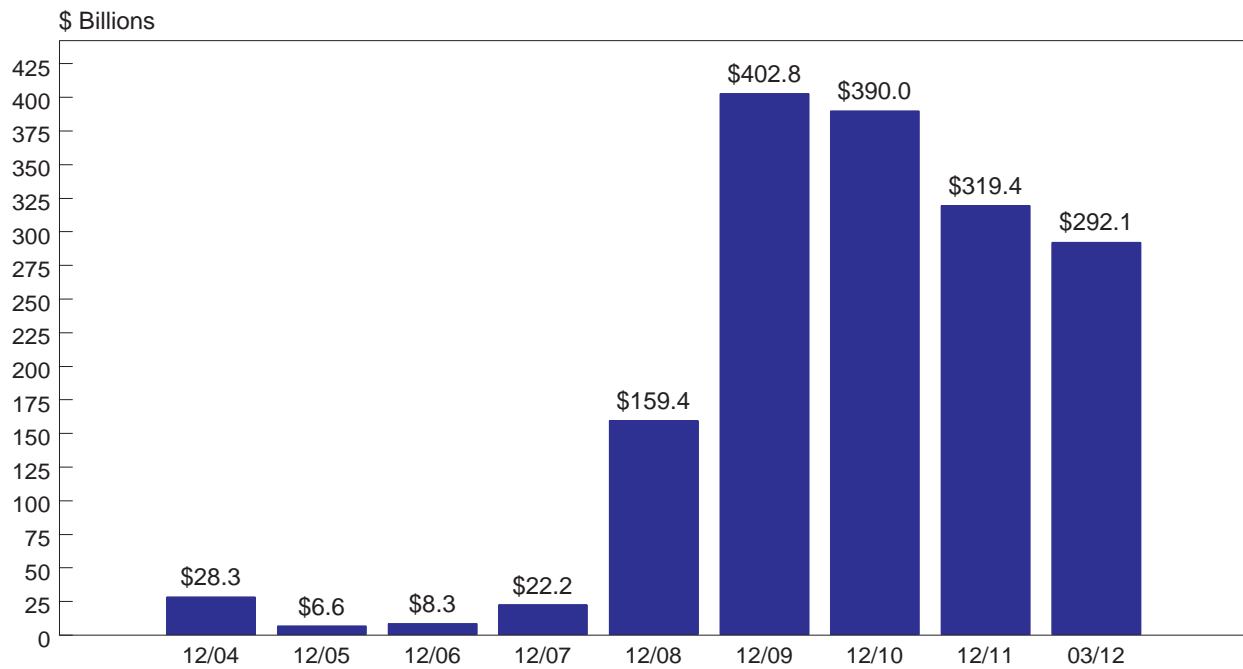
## Number of FDIC-Insured "Problem" Institutions

2004-2012



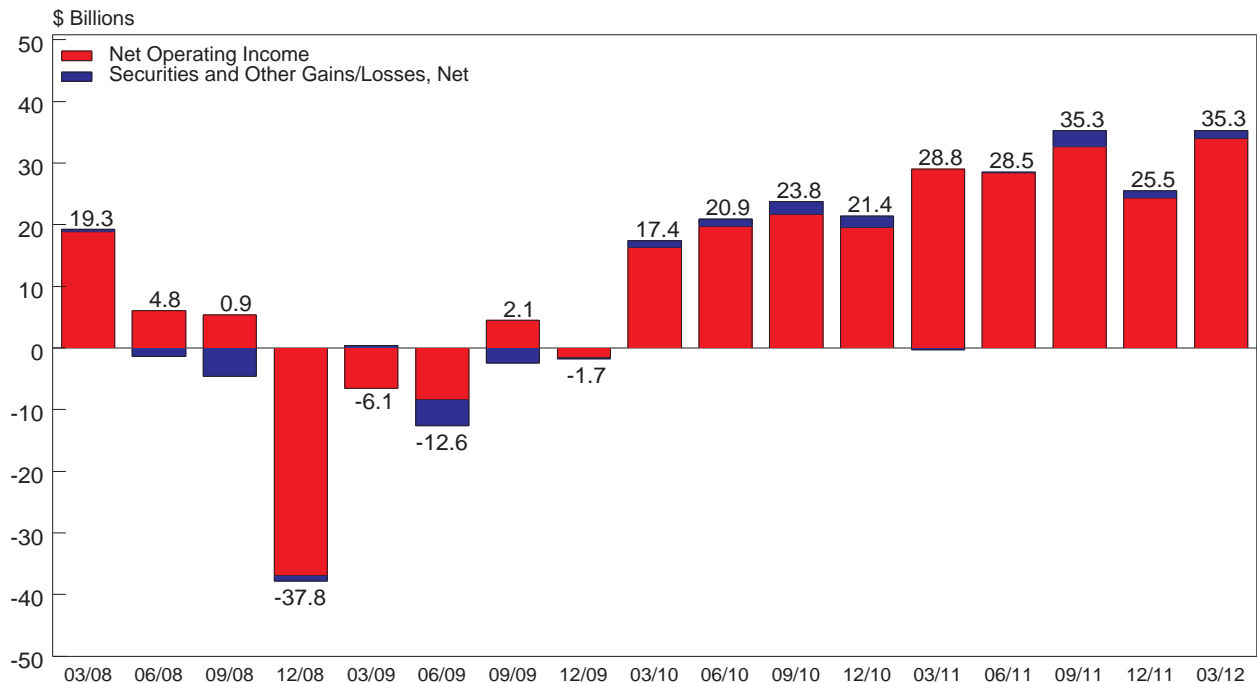
## Assets of FDIC-Insured "Problem" Institutions

2004-2012



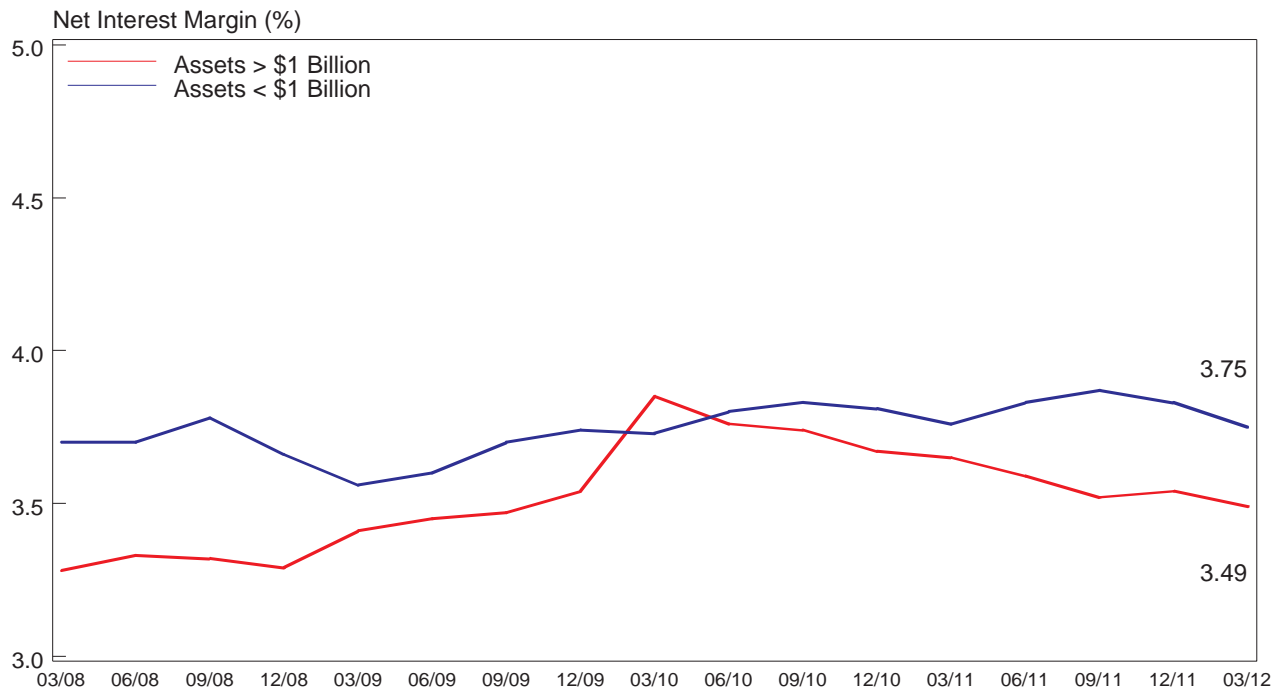
## Quarterly Net Income

2008-2012



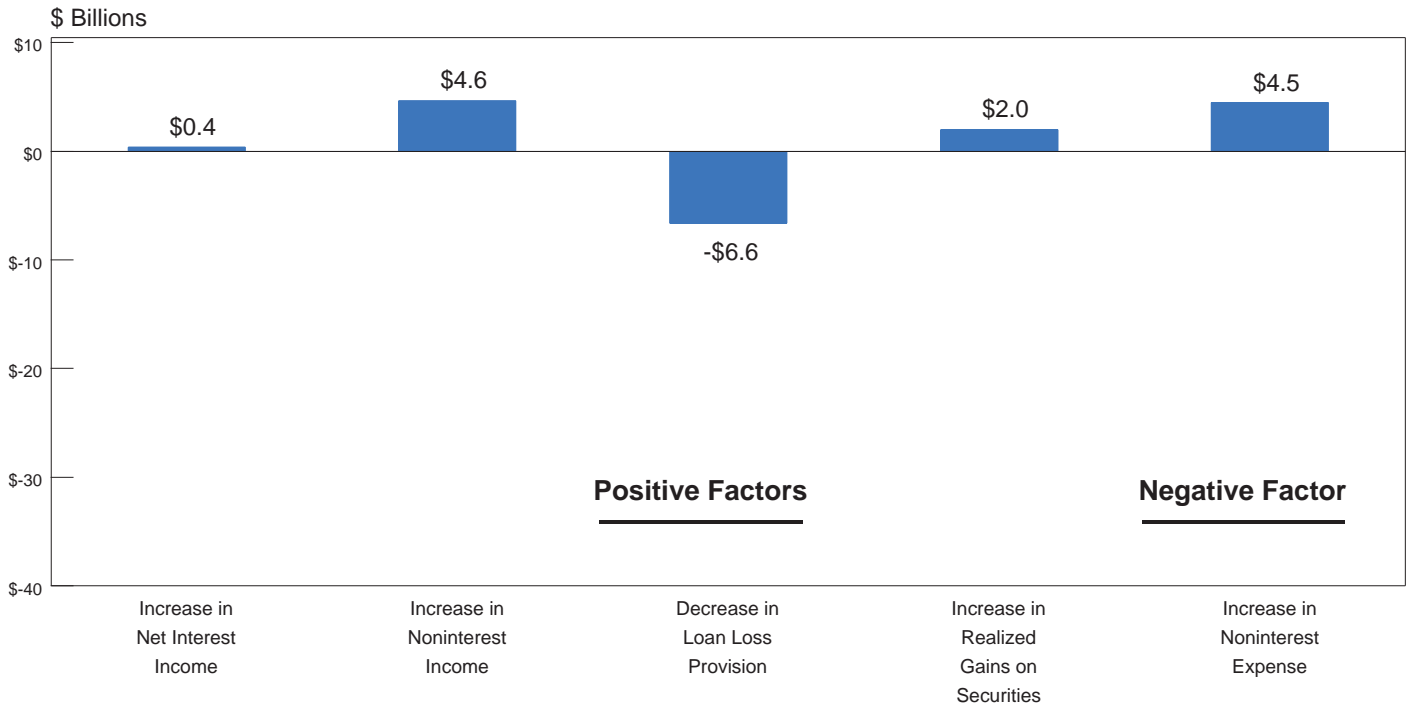
## Quarterly Net Interest Margins, Annualized

2008 - 2012



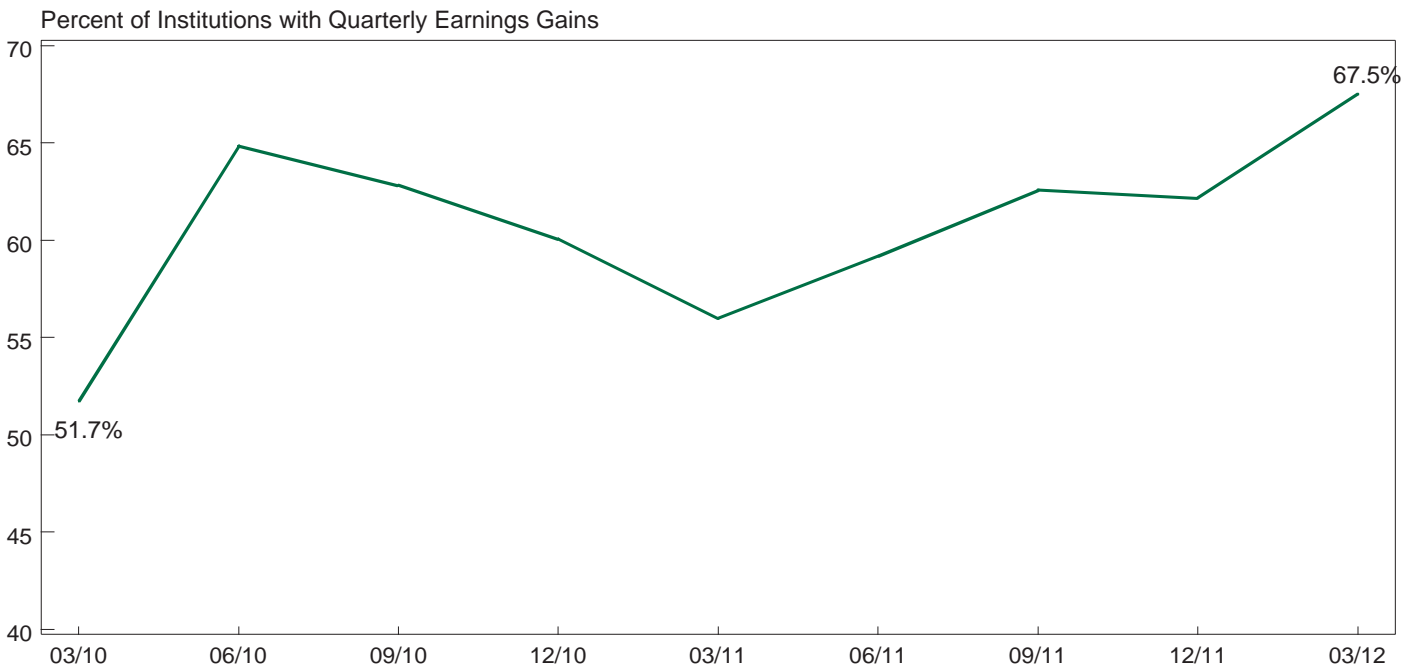
## Major Factors Affecting Earnings

1st Quarter 2012 vs. 1st Quarter 2011



## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2010-2012



## Quarterly Return on Assets (ROA), Annualized



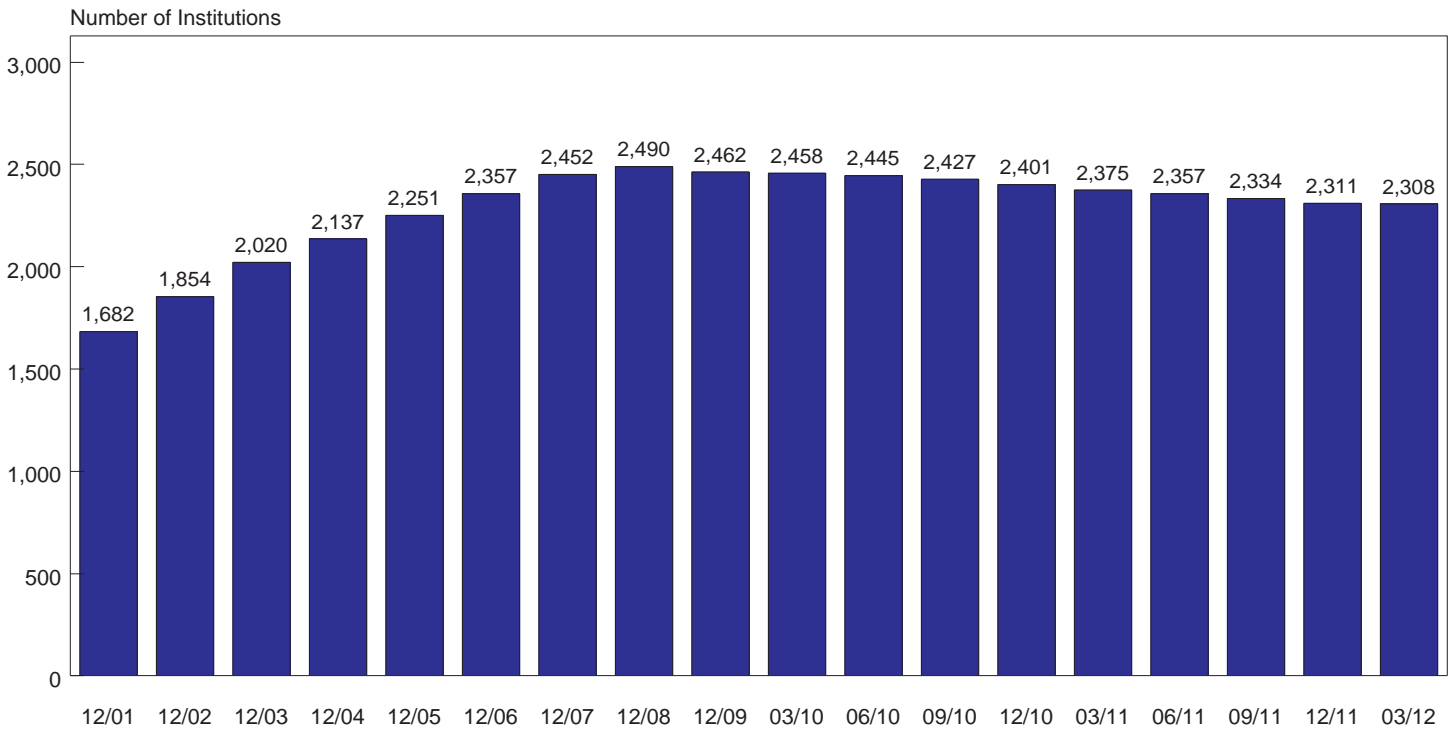
## Quarterly Return on Equity (ROE), Annualized





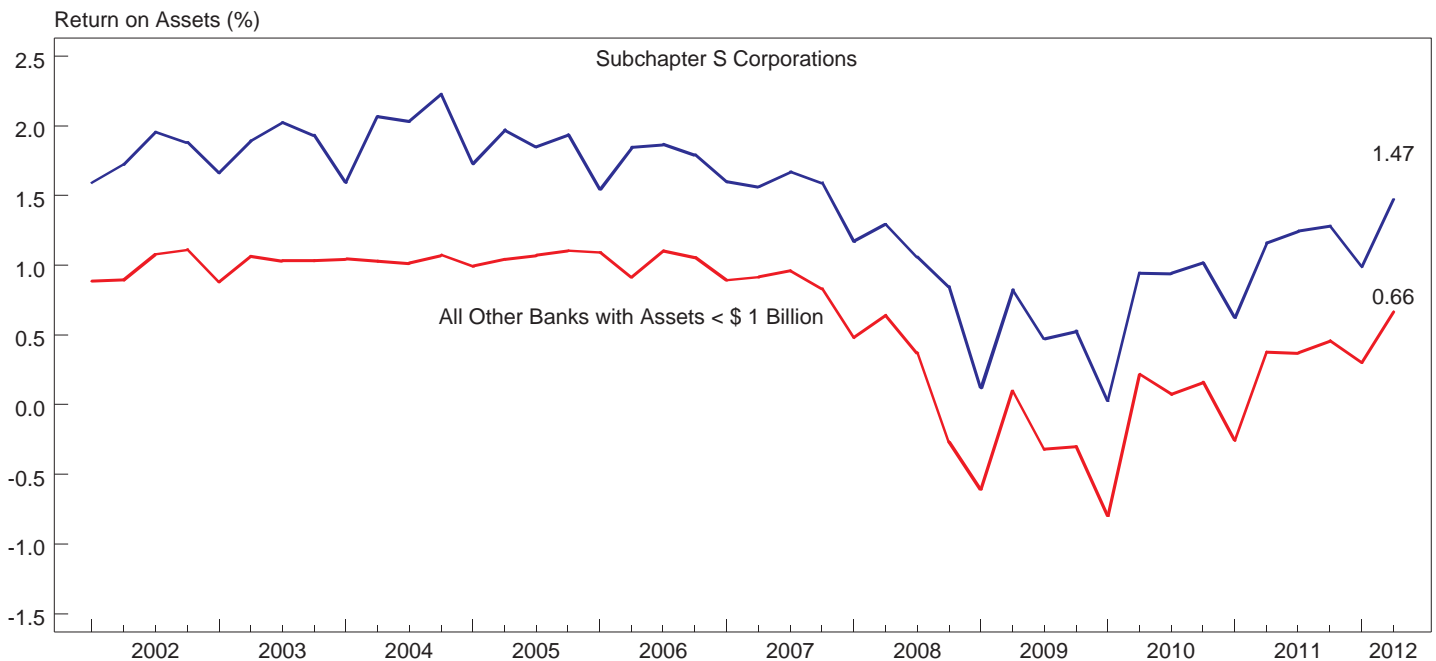
## Number of Subchapter S Corporations

2001-2012



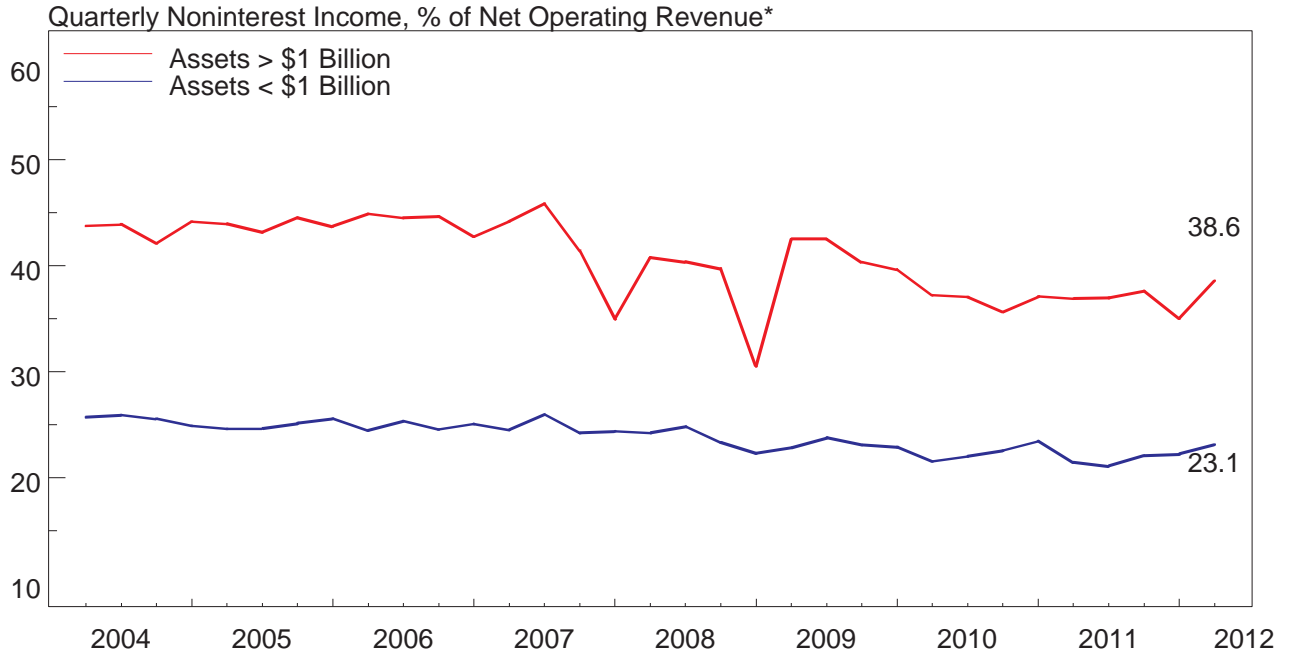
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2001-2012



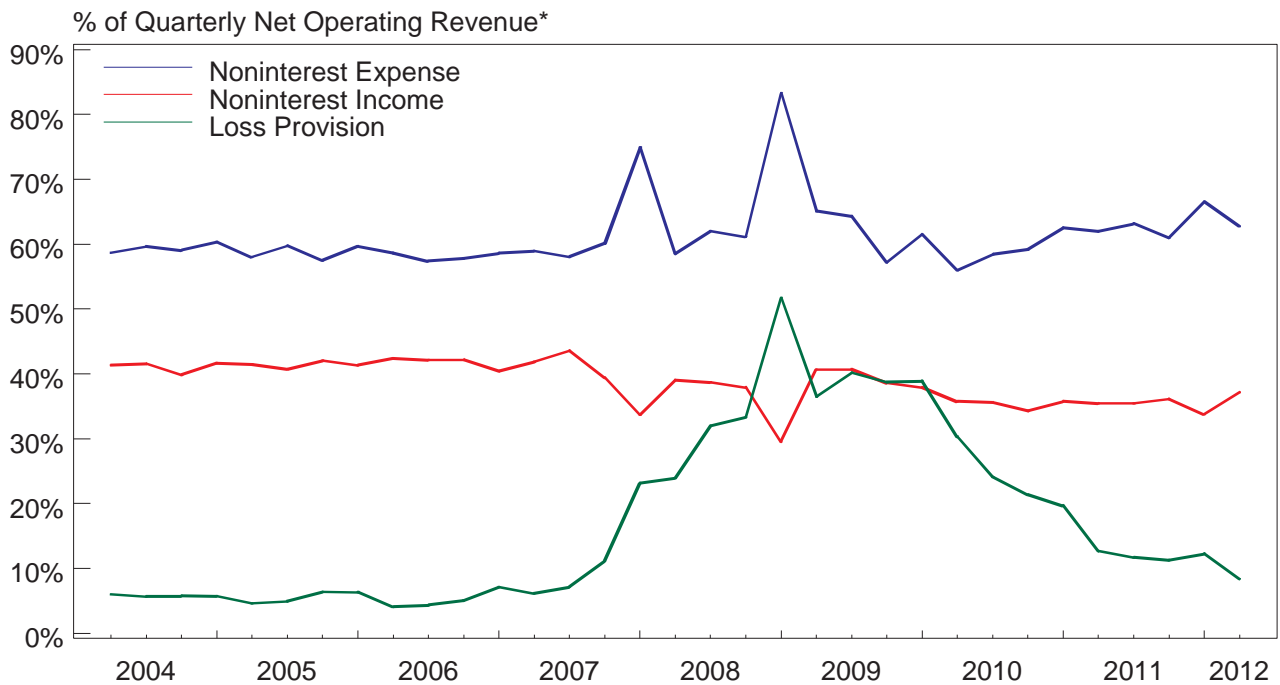
## Noninterest Income as a Percentage of Net Operating Revenue\*

2004 - 2012



## Trends in FDIC-Insured Institutions' Income & Expenses

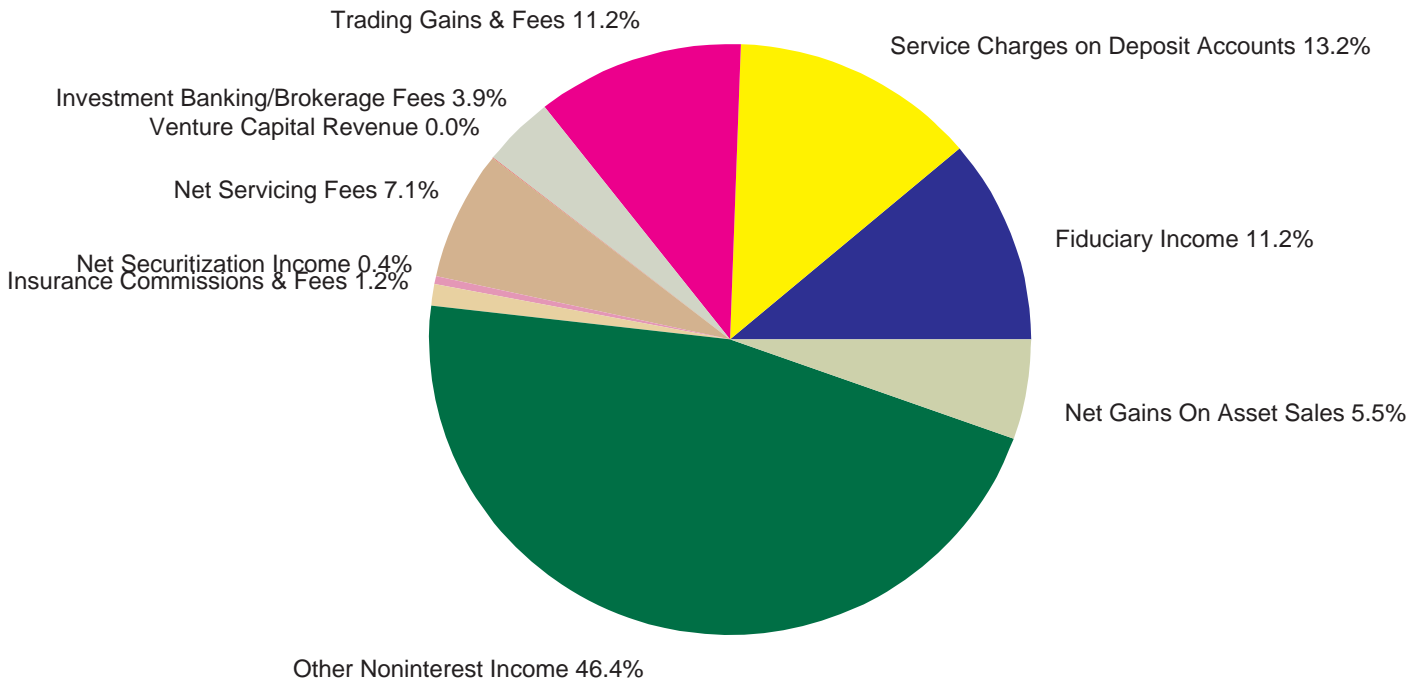
2004 - 2012



\*Net operating revenue equals net interest income plus total noninterest income.

## Composition of Noninterest Income

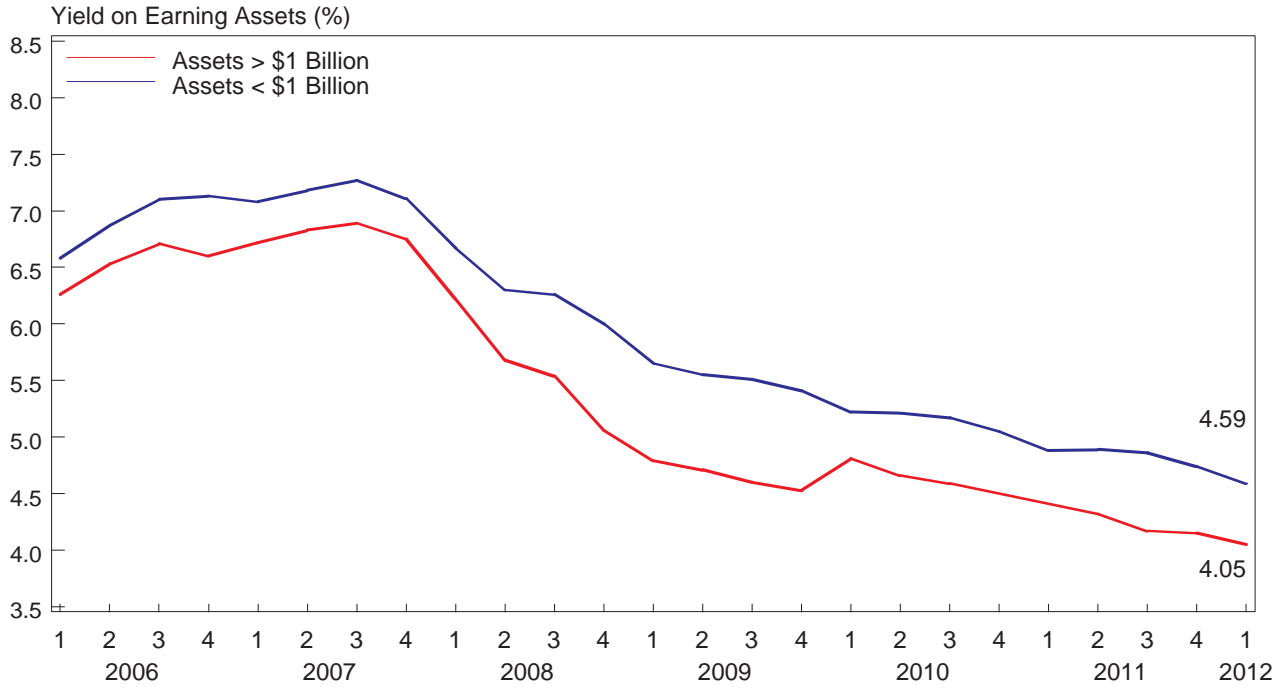
March 31, 2012



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$7,053	1,202	16.4%
Service Charges on Deposit Accounts	\$8,339	7,083	96.9%
Trading Gains & Fees	\$7,029	180	2.5%
Investment Banking/Brokerage Fees	\$2,427	1,773	24.3%
Venture Capital Revenue	\$17	43	0.6%
Net Servicing Fees	\$4,462	2,239	30.6%
Net Securitization Income	\$276	30	0.4%
Insurance Commissions & Fees	\$737	2,475	33.9%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$4,053	2,592	35.5%
Net Gains/Losses On OREO Sales	-\$729	3,400	46.5%
Net Gains/Losses On Sales Of Other Assets	\$112	1,414	19.4%
Other Noninterest Income	\$29,231	7,203	98.6%
<b>Total Noninterest Income</b>	<b>\$63,012</b>	<b>7,279</b>	<b>99.6%</b>

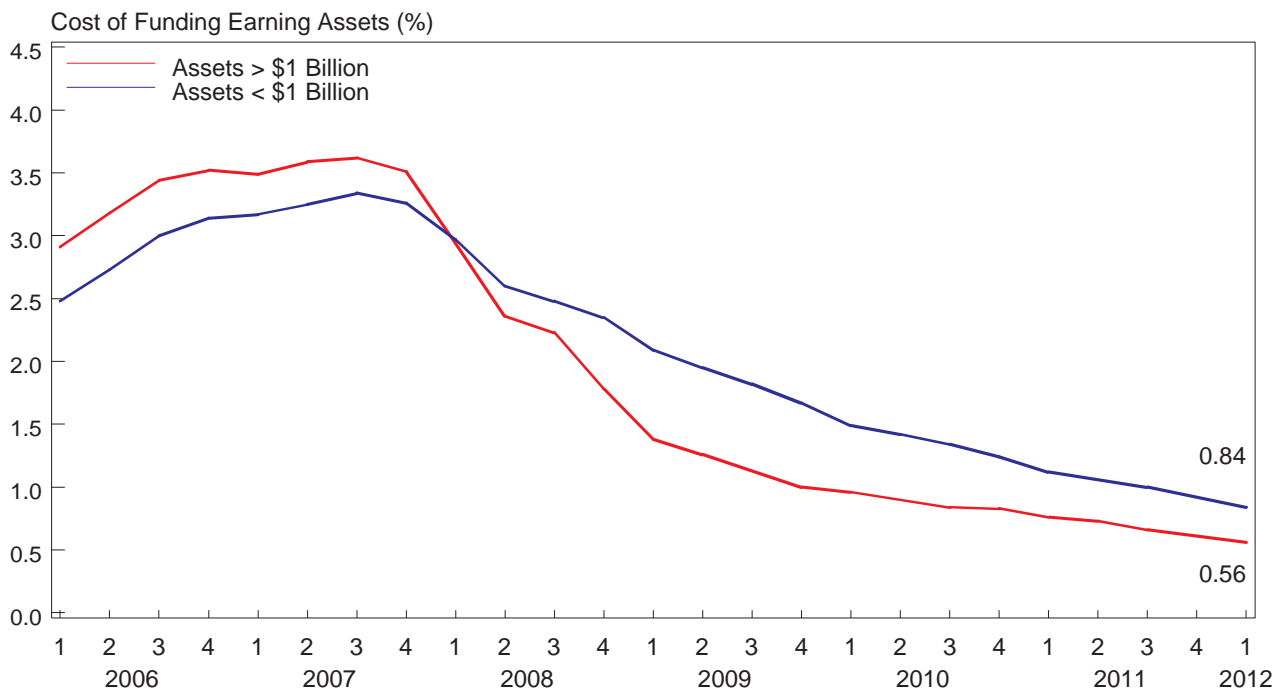
## Quarterly Yield on Earning Assets

2006 - 2012



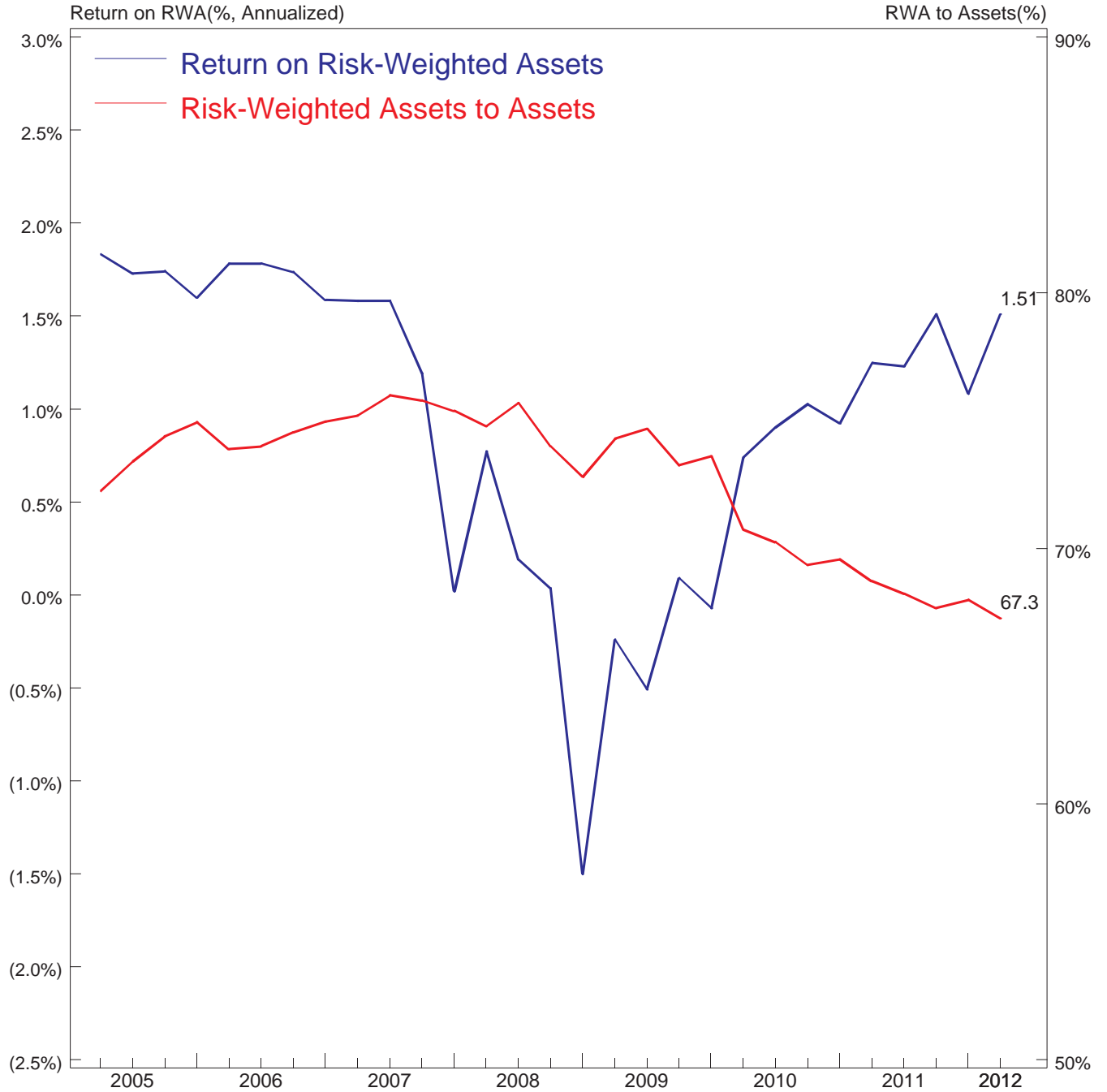
## Quarterly Cost of Funding Earning Assets

2006 - 2012



## Quarterly Return on Risk-Weighted Assets (RWA)\* and RWA to Total Assets

2005 - 2012

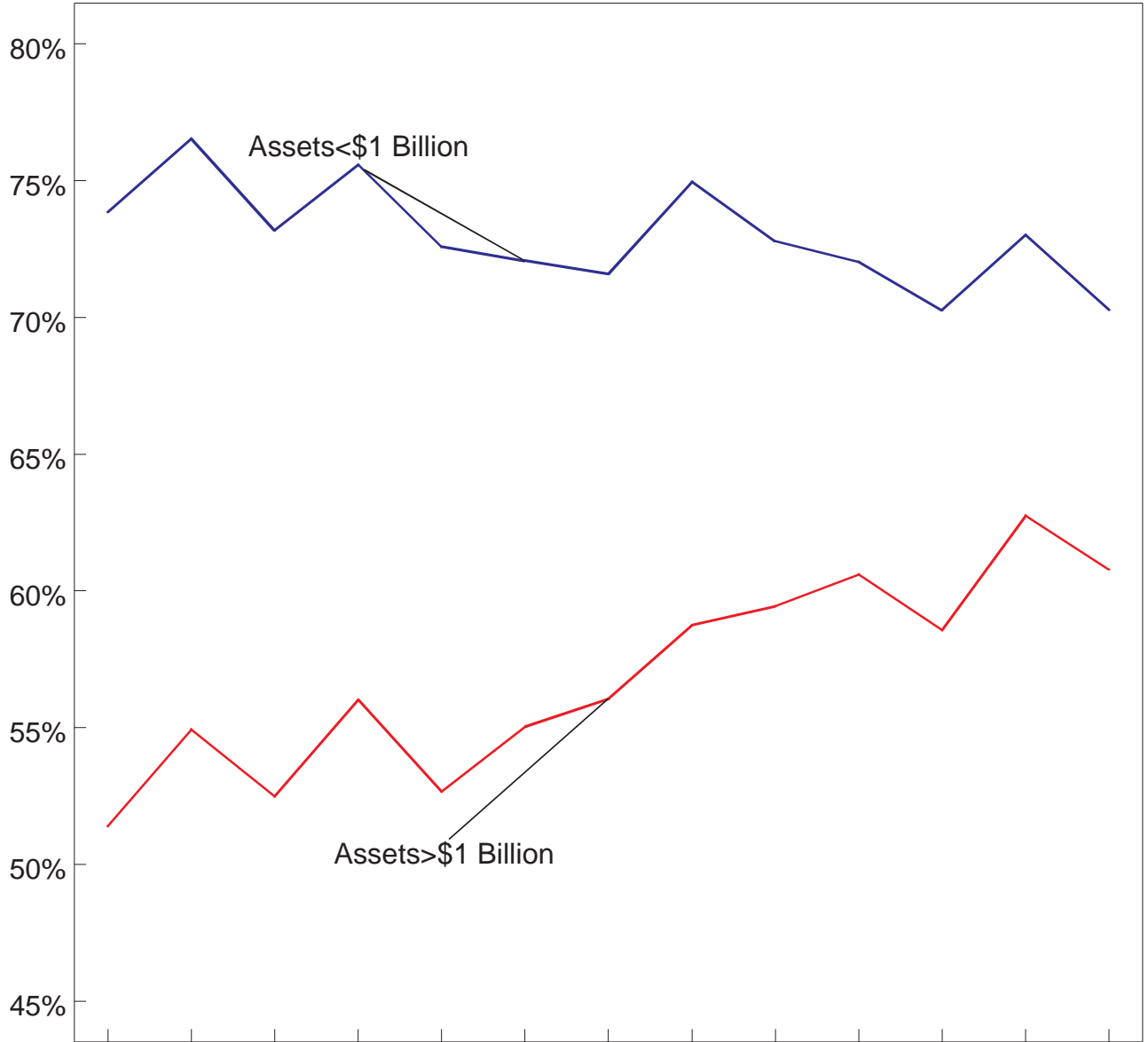


\* Assets weighted according to risk categories used in regulatory capital computations.

# Quarterly Efficiency Ratios\*

2009 - 2012

Efficiency Ratio (%)



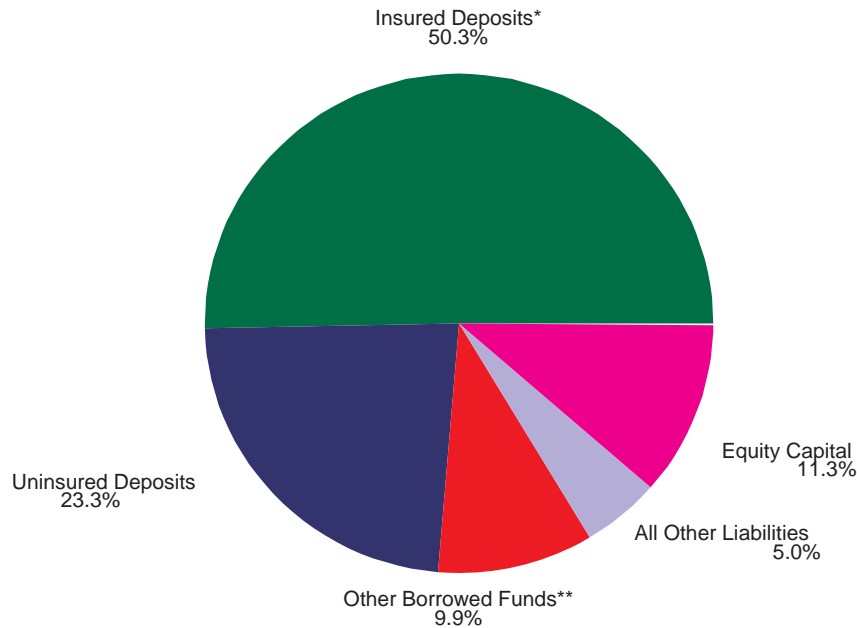
	03/09	06/09	09/09	12/09	03/10	06/10	09/10	12/10	03/11	06/11	09/11	12/11	03/12
Assets <\$1 Billion	73.85	76.53	73.18	75.58	72.58	72.07	71.59	74.96	72.79	72.03	70.27	73.01	70.28
Assets >\$1 Billion	51.40	54.93	52.49	56.02	52.66	55.04	56.06	58.74	59.44	60.60	58.57	62.75	60.79
Total	53.53	57.03	54.60	58.04	54.55	56.72	57.63	60.34	60.70	61.70	59.70	63.76	61.67

\*Noninterest expenses less amortization of intangible assets as a percent of net interest income plus noninterest income.



## Total Liabilities and Equity Capital

March 31, 2012



(\$ Billions)	3/31/11	3/31/12	% Change
<b>Insured Deposits (estimated)*</b>	<b>6,371</b>	<b>7,009</b>	<b>10.0</b>
Uninsured Deposits	3,231	3,252	0.6
In Foreign Offices	1,611	1,435	-10.9
<b>Other Borrowed Funds**</b>	<b>1,630</b>	<b>1,382</b>	<b>-15.2</b>
All Other Liabilities	654	696	6.4
Subordinated Debt	140	129	-7.9
<b>Bank Equity Capital</b>	<b>1,509</b>	<b>1,569</b>	<b>4.0</b>
<b>Total Liabilities and Equity Capital</b>	<b>13,414</b>	<b>13,926</b>	<b>3.8</b>

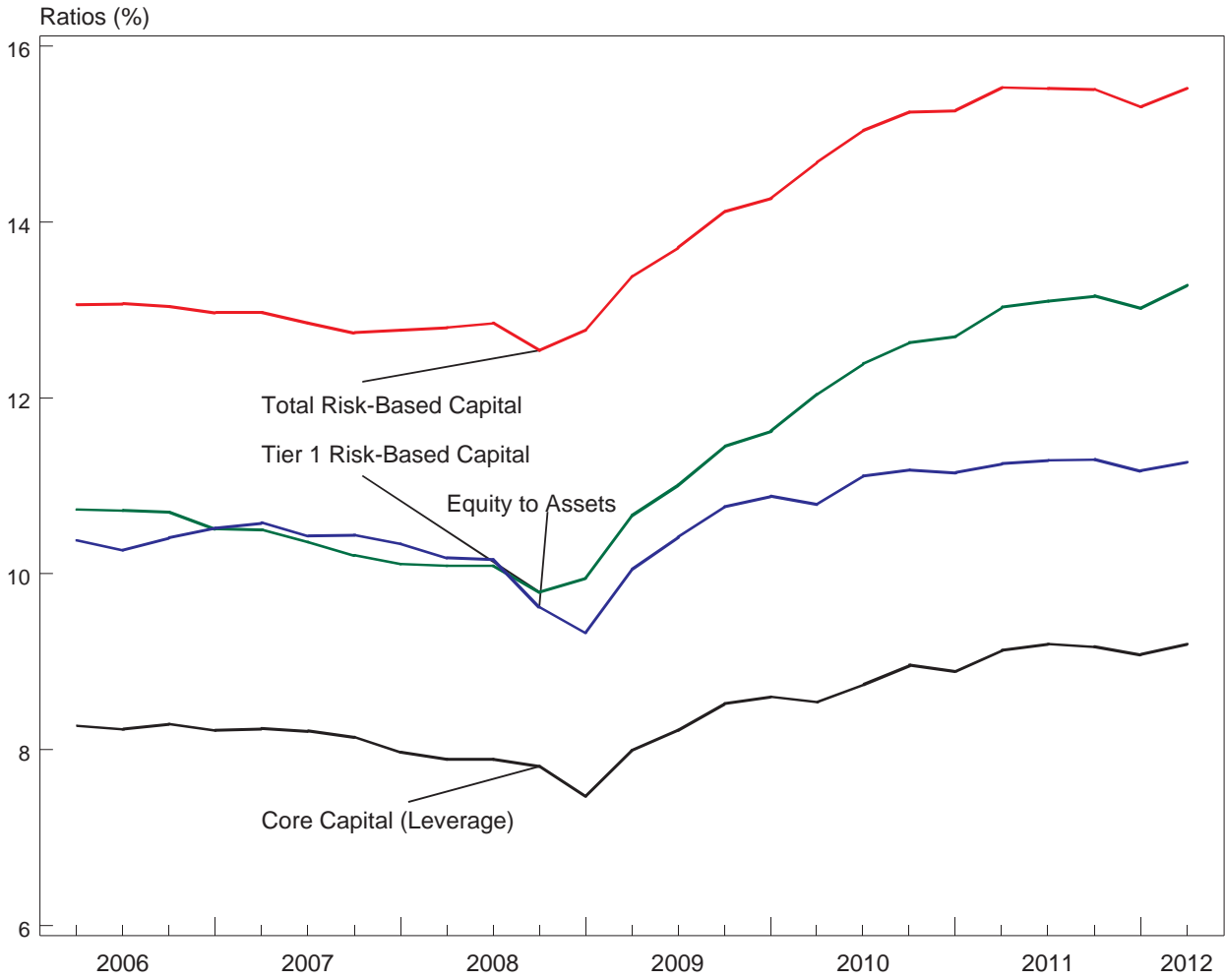
\* Excludes insured deposits in U.S. branches of foreign banks. Beginning 09/30/09, these estimates include the insurance coverage increase to \$250,000. Beginning 12/31/10, estimates include temporary unlimited coverage for noninterest-bearing transaction accounts.

\*\* Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and indebtedness.



# Capital Ratios

2006 - 2012

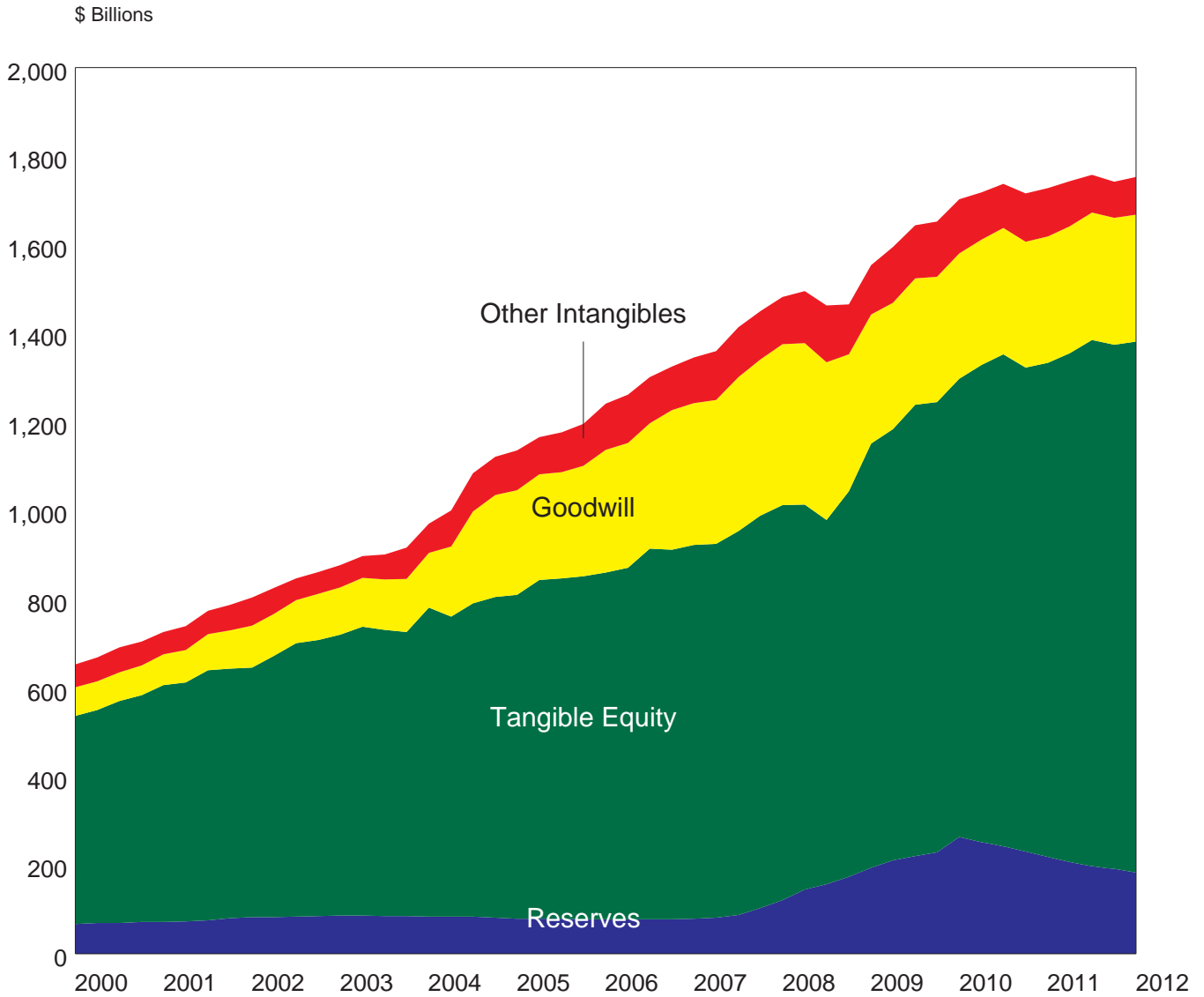


	12/06	12/07	12/08	12/09	12/10	12/11	3/12
<b>Total Risk-Based Capital</b>	<b>12.97</b>	<b>12.77</b>	<b>12.77</b>	<b>14.27</b>	<b>15.27</b>	<b>15.31</b>	<b>15.52</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.51</b>	<b>10.11</b>	<b>9.95</b>	<b>11.62</b>	<b>12.70</b>	<b>13.02</b>	<b>13.28</b>
<b>Equity to Assets</b>	<b>10.52</b>	<b>10.34</b>	<b>9.33</b>	<b>10.88</b>	<b>11.15</b>	<b>11.17</b>	<b>11.27</b>
<b>Core Capital (Leverage)</b>	<b>8.22</b>	<b>7.97</b>	<b>7.47</b>	<b>8.60</b>	<b>8.89</b>	<b>9.08</b>	<b>9.20</b>

# Equity Capital and Reserves

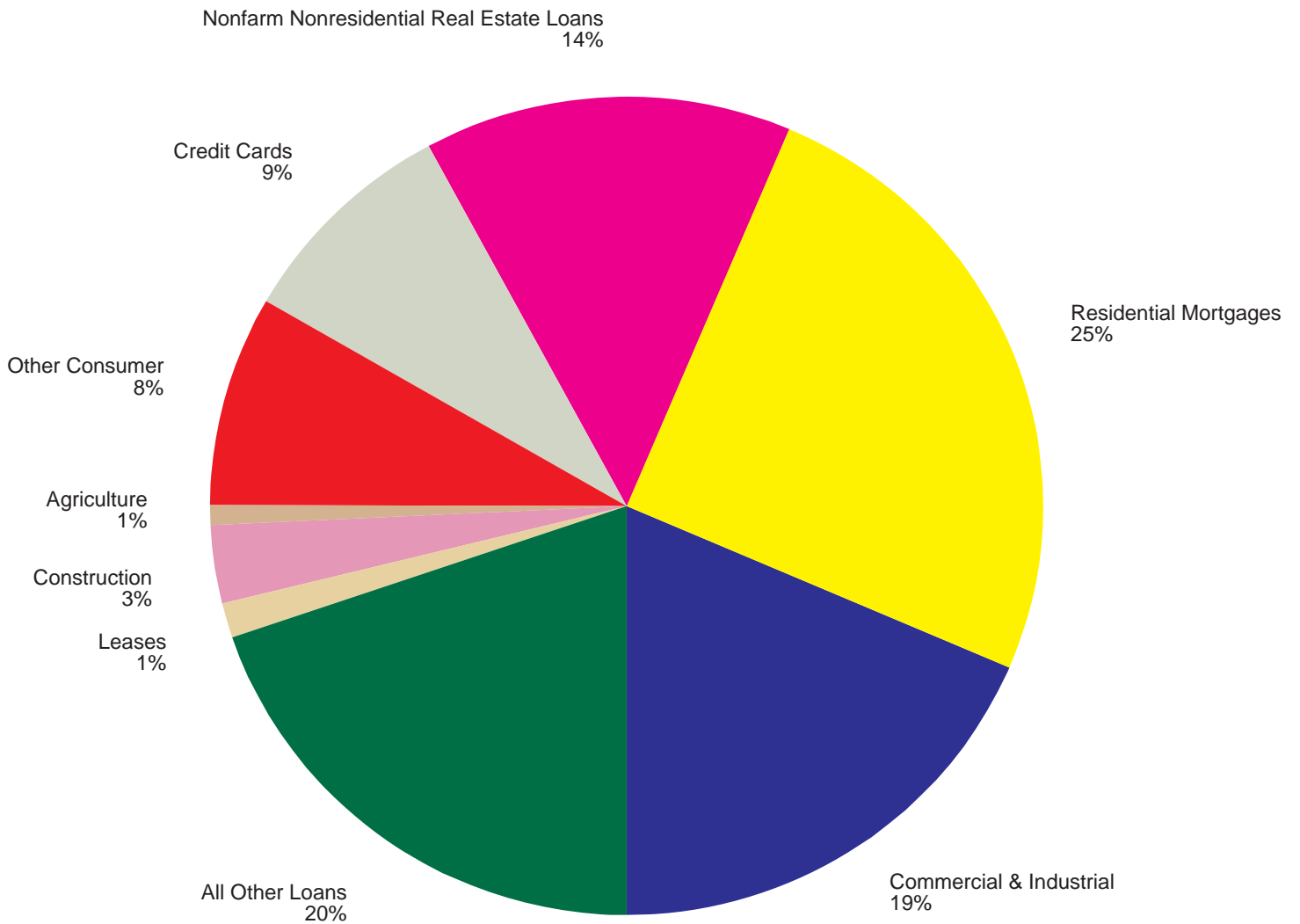
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2012



# Loan Portfolio Composition

March 31, 2012

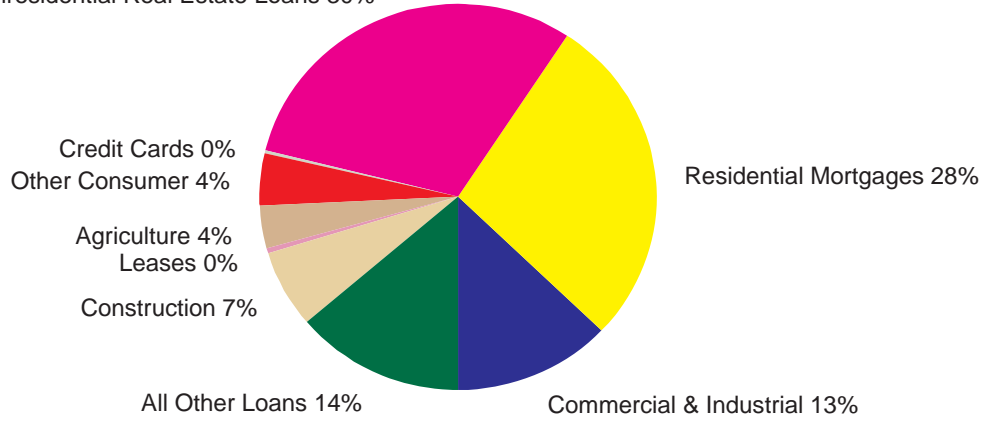


# Loan Portfolio Composition by Asset Size

March 31, 2012

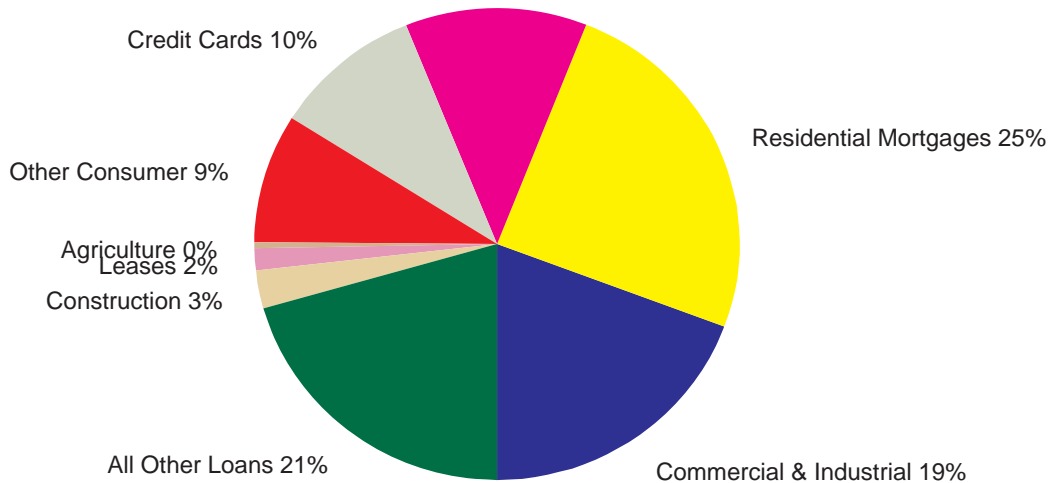
## Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 30%



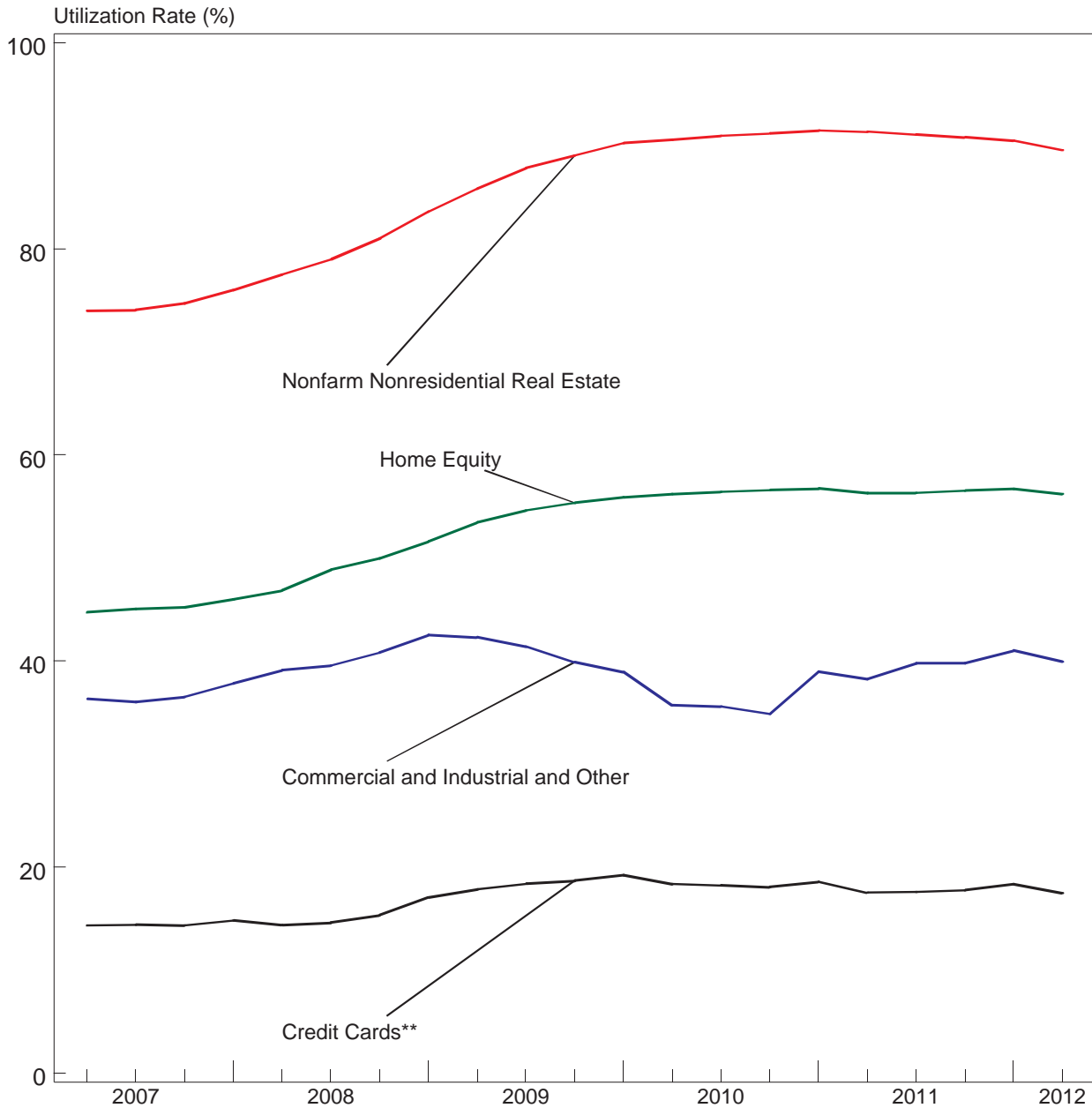
## Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 12%



## Utilization Rates of Loan Commitments\*

2007-2012

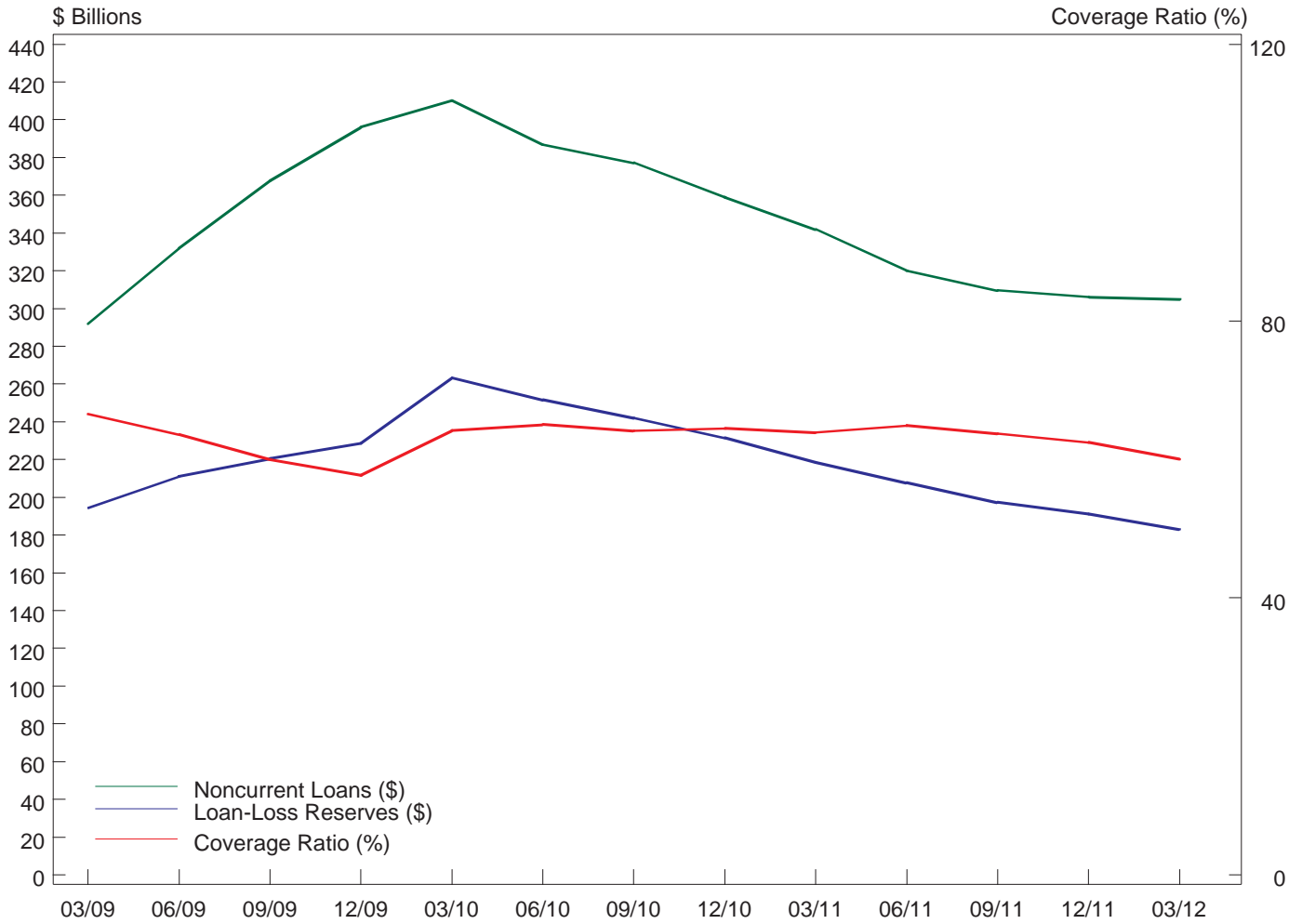


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

\*\* Includes on-balance-sheet loans and off-balance-sheet securitized receivables.

# Reserve Coverage Ratio\*

2009-2012



### Noncurrent Loans (\$ Billions)

291.9 331.9 367.6 396.0 410.0 386.8 377.2 358.9 341.9 320.0 309.6 306.0 305.0

### Loan-Loss Reserves (\$ Billions)

194.3 211.2 220.5 228.6 263.2 251.6 242.0 231.4 218.5 207.7 197.3 191.2 183.1

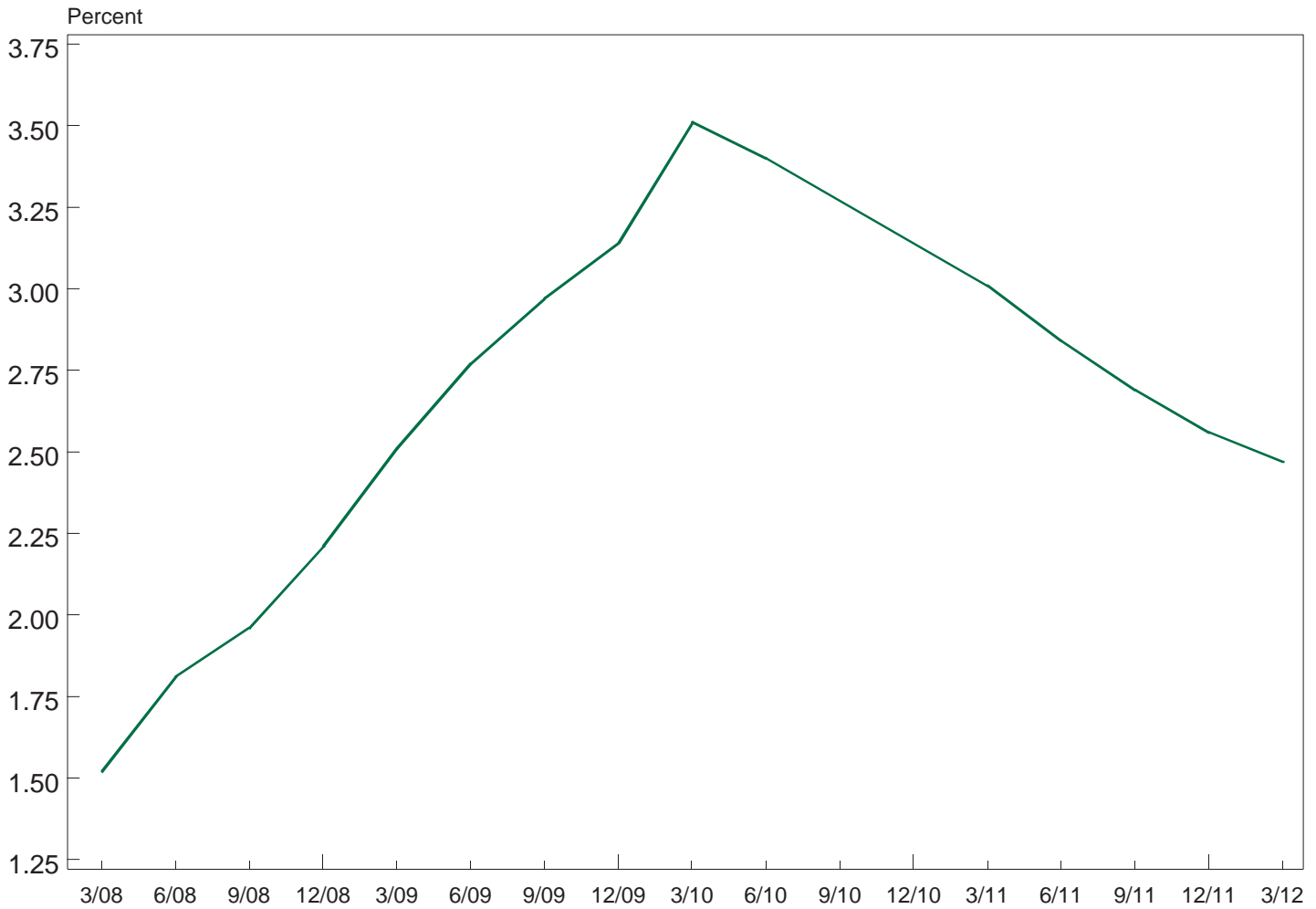
### Coverage Ratio (%)

67 64 60 58 64 65 64 64 64 65 64 62 60

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2008 - 2012

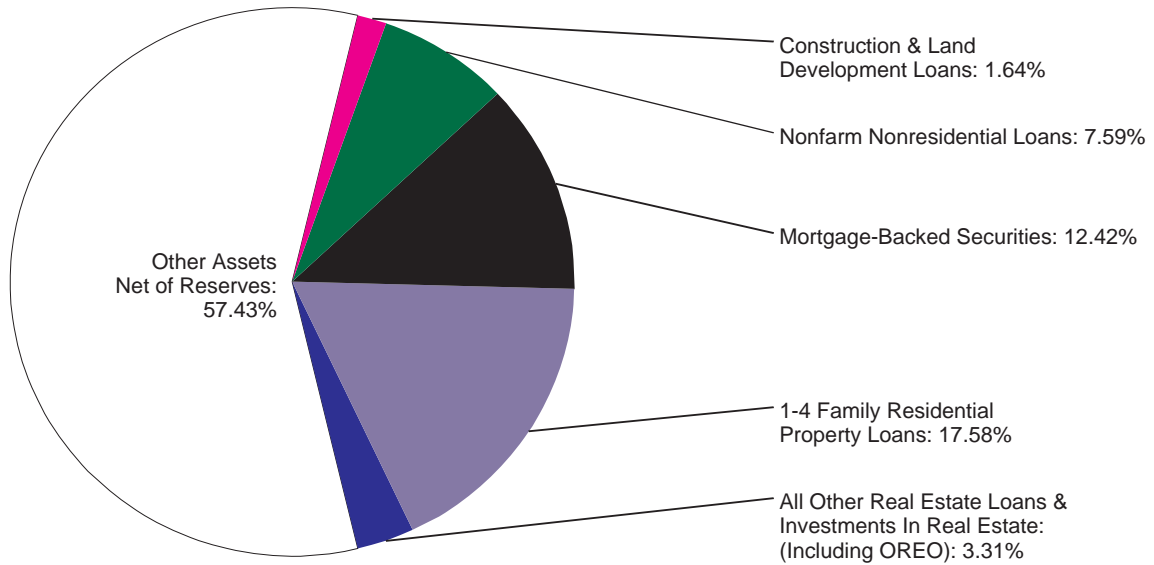


Loss Allowance to Loans and Leases

1.52 1.81 1.96 2.21 2.51 2.77 2.97 3.14 3.51 3.40 3.27 3.14 3.01 2.84 2.69 2.56 2.47

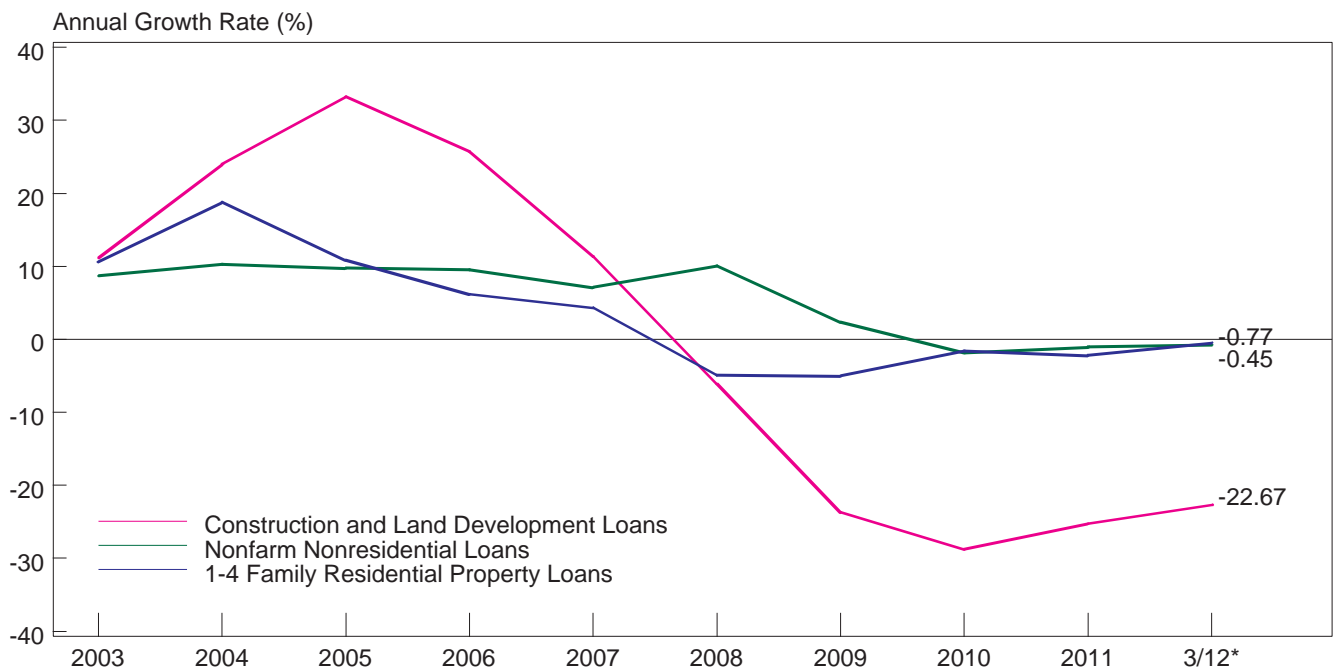
## Real Estate Assets as a Percent of Total Assets

March 31, 2012



## Real Estate Loan Growth Rates\*

2003-2012

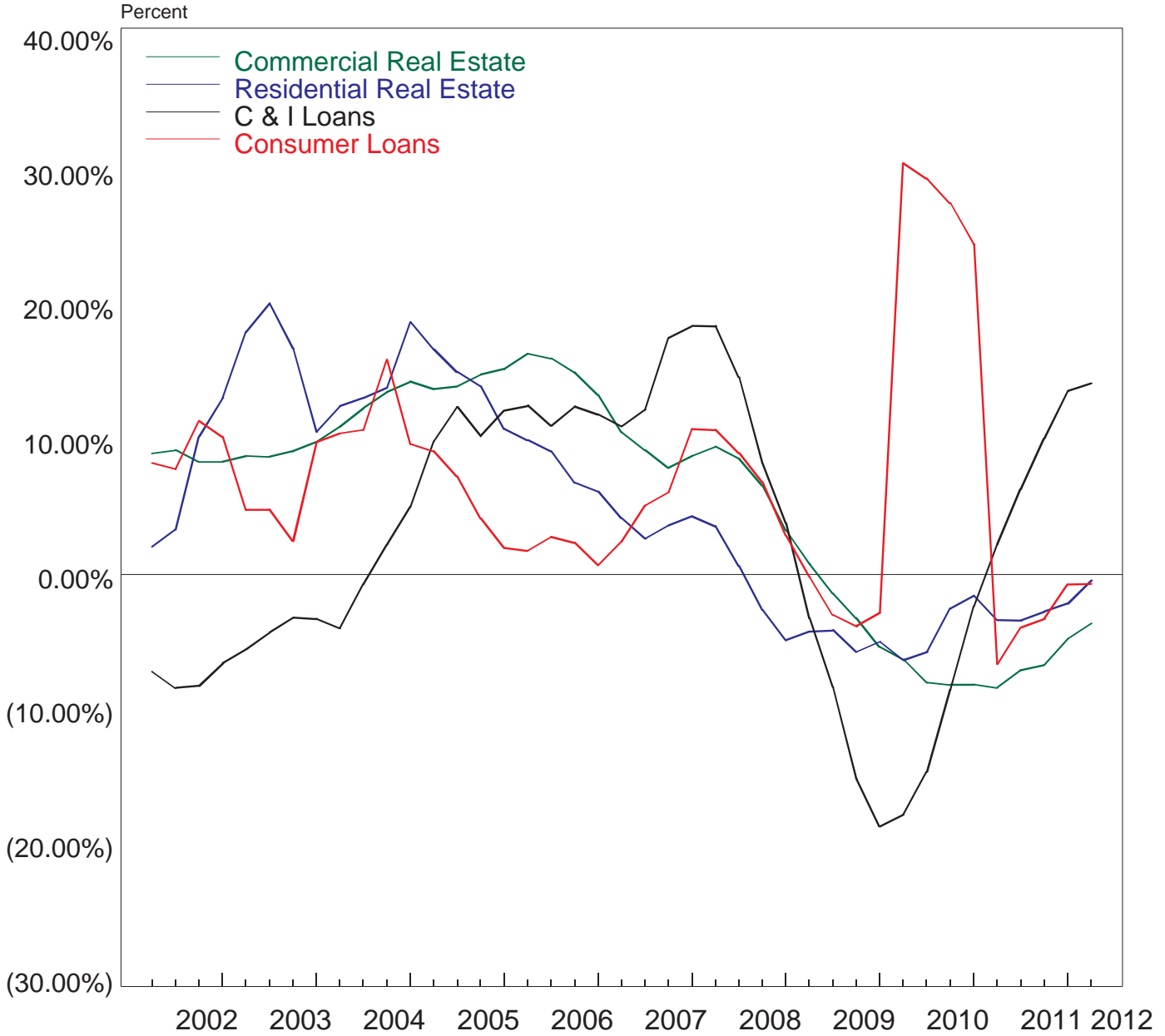


\* Growth Rate for the most recent twelve-month period.

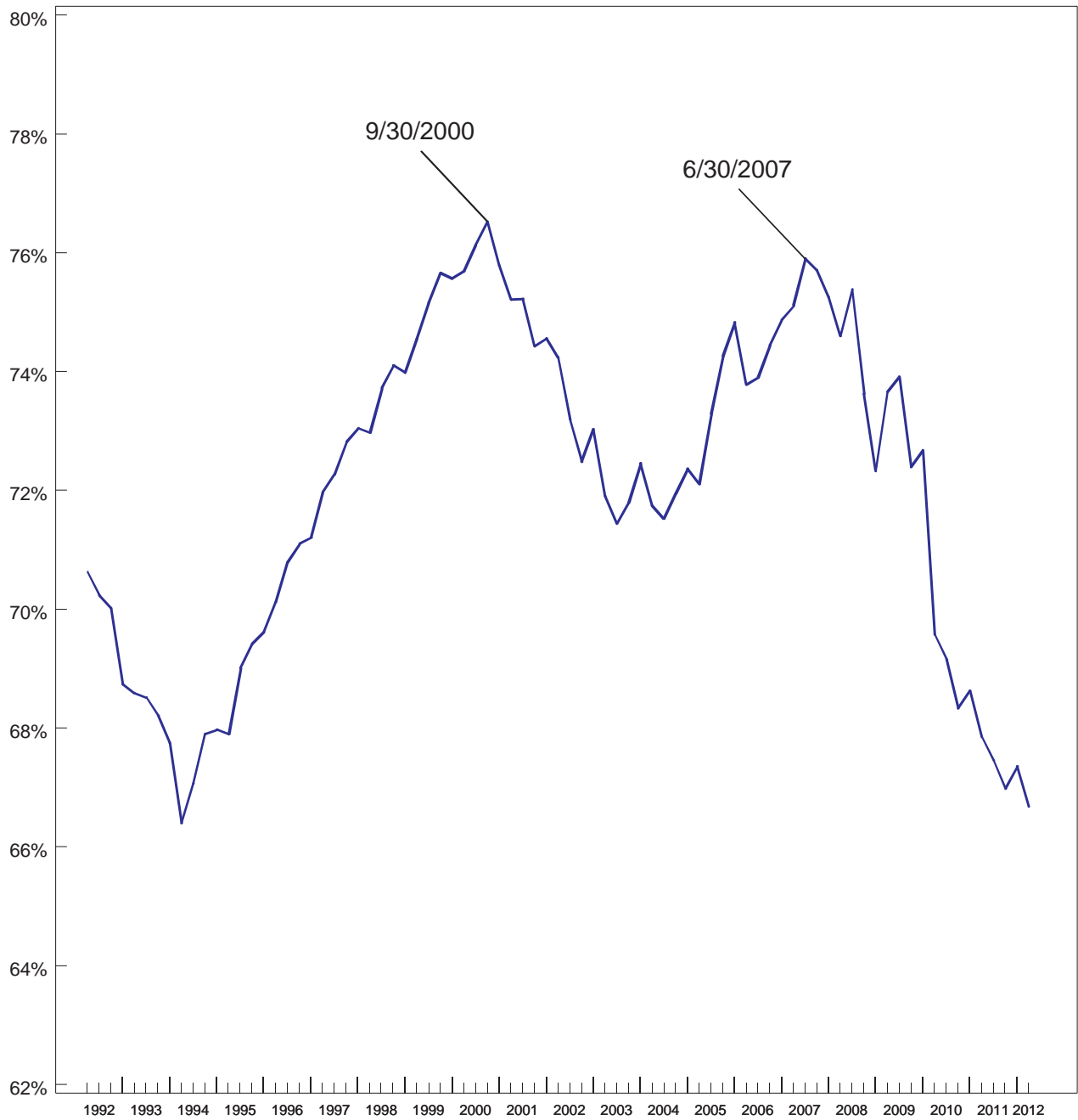


# Twelve-Month Loan Growth Rates

2002 - 2012

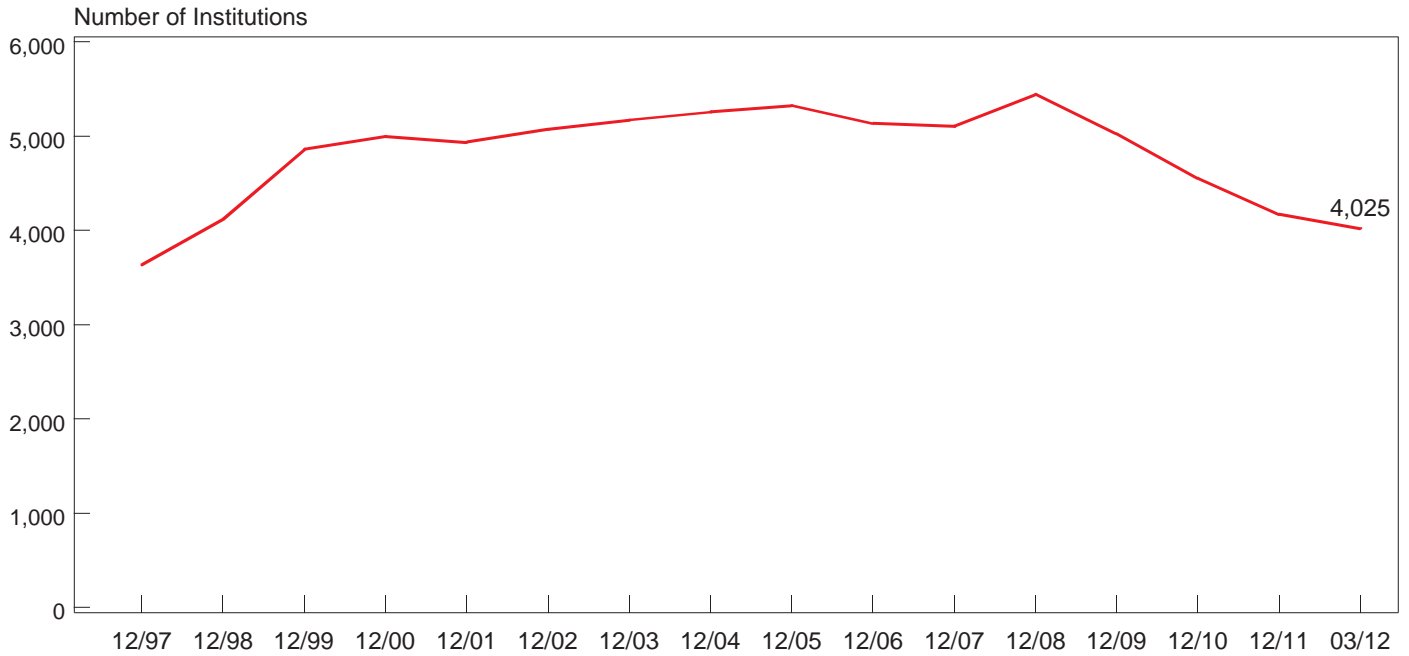


## Risk-Weighted Assets as a Percentage of Total Assets 1992 - 2012



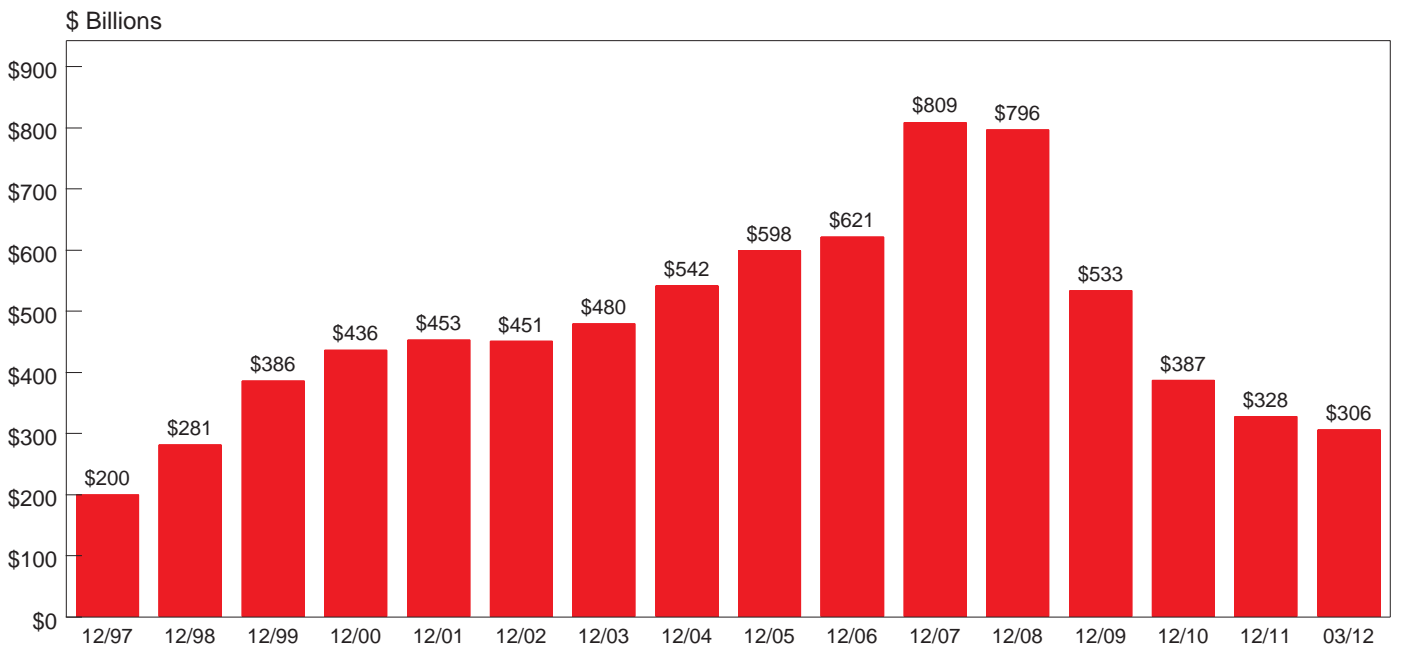
## Number of Institutions with FHLB Advances

1997 - 2012

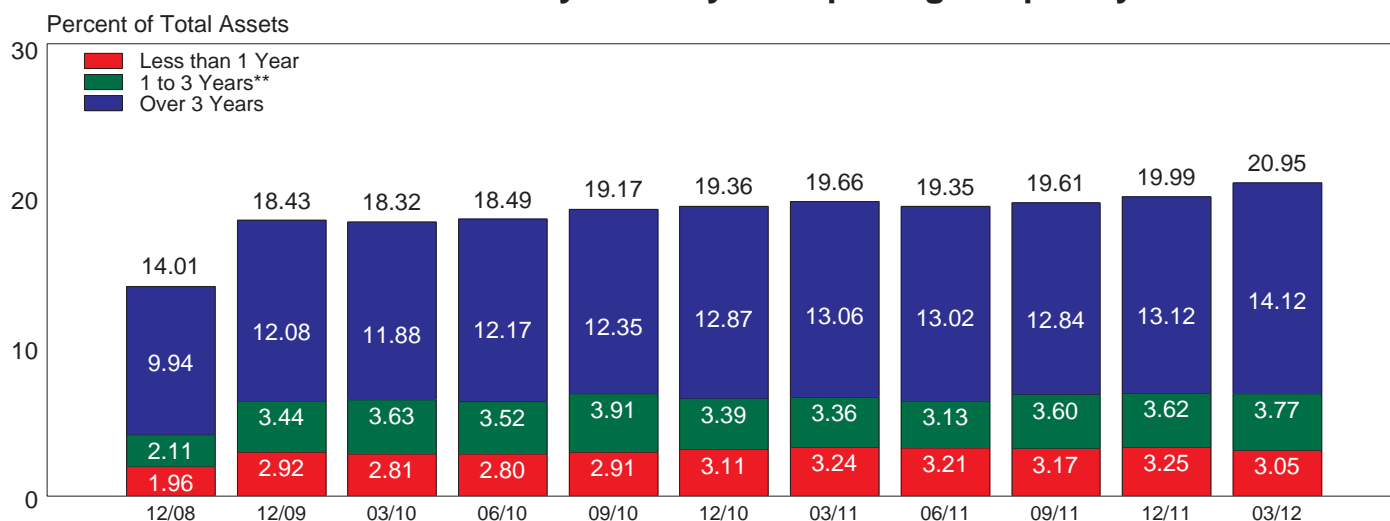


## Amount of FHLB Advances Outstanding

1997 - 2012

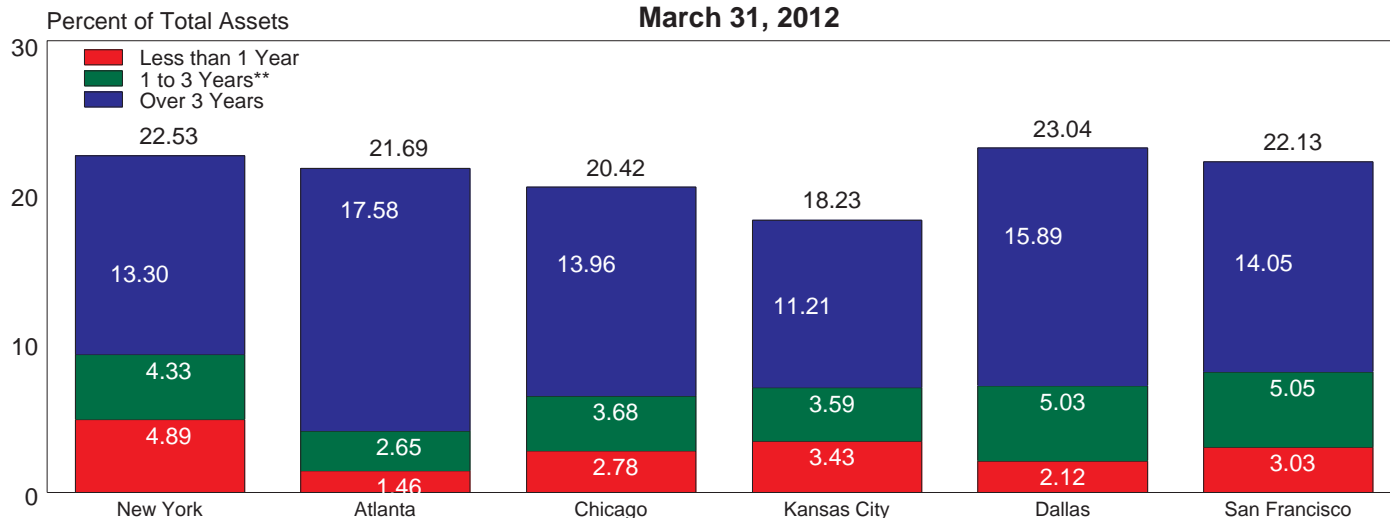


## Debt Securities by Maturity or Repricing Frequency\*...



.....and by Region

March 31, 2012



## Total Securities (Debt and Equity)\*

(\$ Billions)

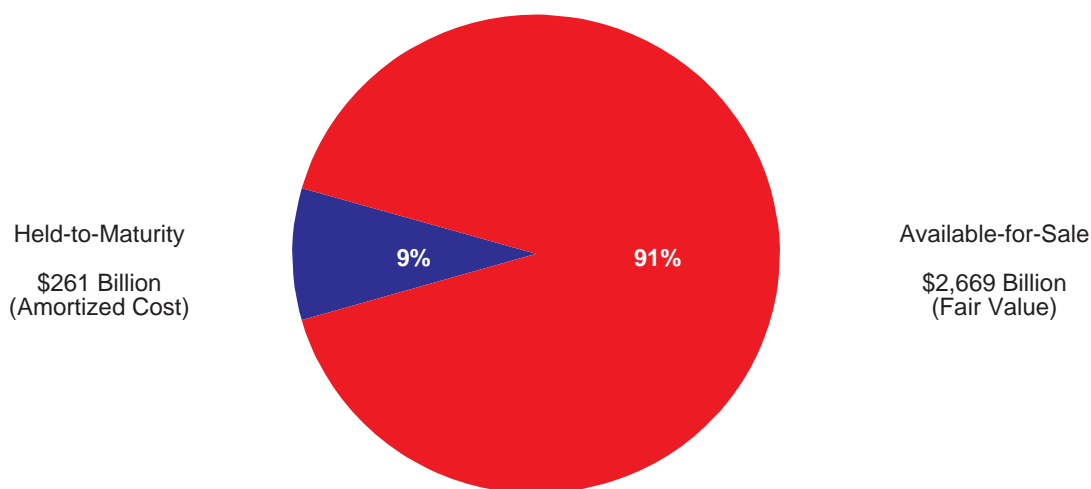
	3/10	6/10	9/10	12/10	3/11	6/11	9/11	12/11	3/12
U.S. Government Obligations:									
U.S. Treasury	157	164	190	188	179	163	173	158	167
U.S. Agencies	11	11	11	12	12	13	14	15	20
Government Sponsored Enterprises	237	246	238	231	240	222	198	197	212
Mortgage Pass-through Securities	828	801	828	854	868	863	889	920	974
Collateralized Mortgage Obligations	508	530	560	578	596	625	644	646	657
State, County, Municipal Obligations	166	168	176	182	187	193	204	218	226
Asset Backed Securities	129	131	136	130	127	126	134	139	150
Other Debt Securities	478	458	485	475	497	503	516	541	512
Equity Securities	19	19	18	20	17	16	17	16	13
<b>Total Securities</b>	<b>\$2,532</b>	<b>\$2,528</b>	<b>\$2,643</b>	<b>\$2,668</b>	<b>\$2,723</b>	<b>\$2,722</b>	<b>\$2,788</b>	<b>\$2,850</b>	<b>\$2,931</b>

\* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

\*\* Includes other mortgage-backed securities with expected average life of 3 years or less.

## Total Securities\*

March 31, 2012



## Total Securities\*

March 31, 2012

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$7,564	102.2	\$159,322	100.9	\$166,886	101.0
U.S. Government Agencies	1,731	103.2	18,192	102.6	19,923	102.6
Government Sponsored Enterprises	18,431	100.9	193,929	101.3	212,360	101.3
Mortgage Pass-through Securities	98,658	102.2	875,087	103.0	973,745	102.9
Collateralized Mortgage Obligations	65,247	101.7	591,715	101.2	656,962	101.2
State, County, Municipal Obligations	31,122	103.9	194,437	102.7	225,559	102.9
Asset Backed Securities	7,131	99.8	142,973	99.5	150,104	99.5
Other Debt Securities	31,439	101.3	481,003	101.6	512,442	103.6
Equity Securities	**	**	12,594	109.8	12,594	109.8
<b>Total Securities</b>	<b>\$261,322</b>	<b>102.0</b>	<b>\$2,669,253</b>	<b>101.8</b>	<b>\$2,930,575</b>	<b>101.8</b>
Memoranda***						
Structured Notes	33,561		33,433			99.6

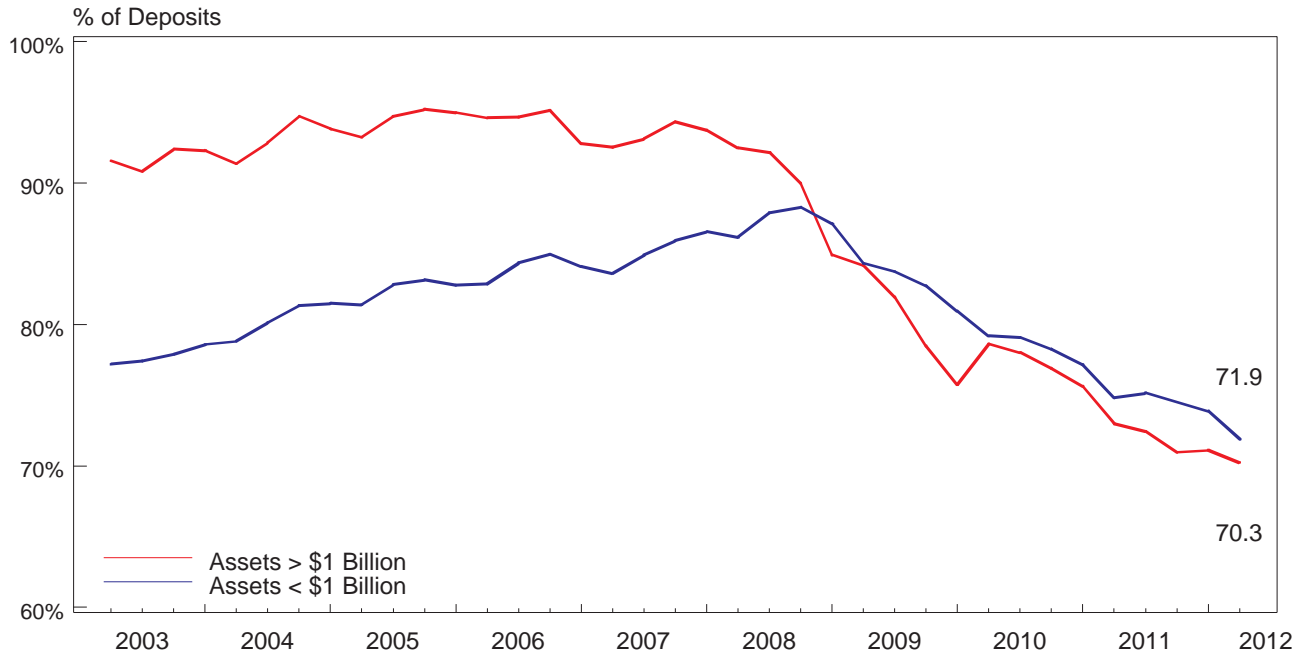
\* Excludes trading account assets.

\*\* Equity Securities are classified as 'Available-for-Sale'.

\*\*\* Structured notes are included in the 'Held-to-Maturity' or 'Available-for-Sale' accounts.

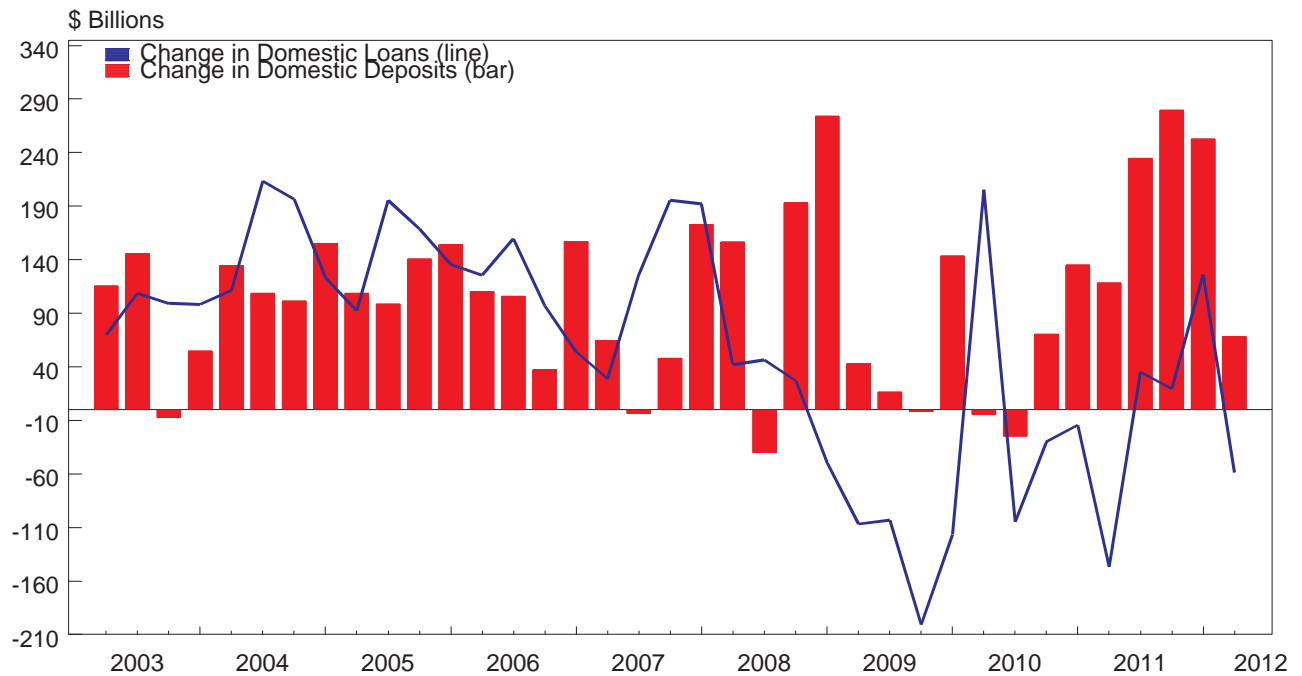
## Net Loans and Leases to Deposits (Domestic and Foreign)

2003 - 2012



## Quarterly Change in Domestic Loans vs Domestic Deposits

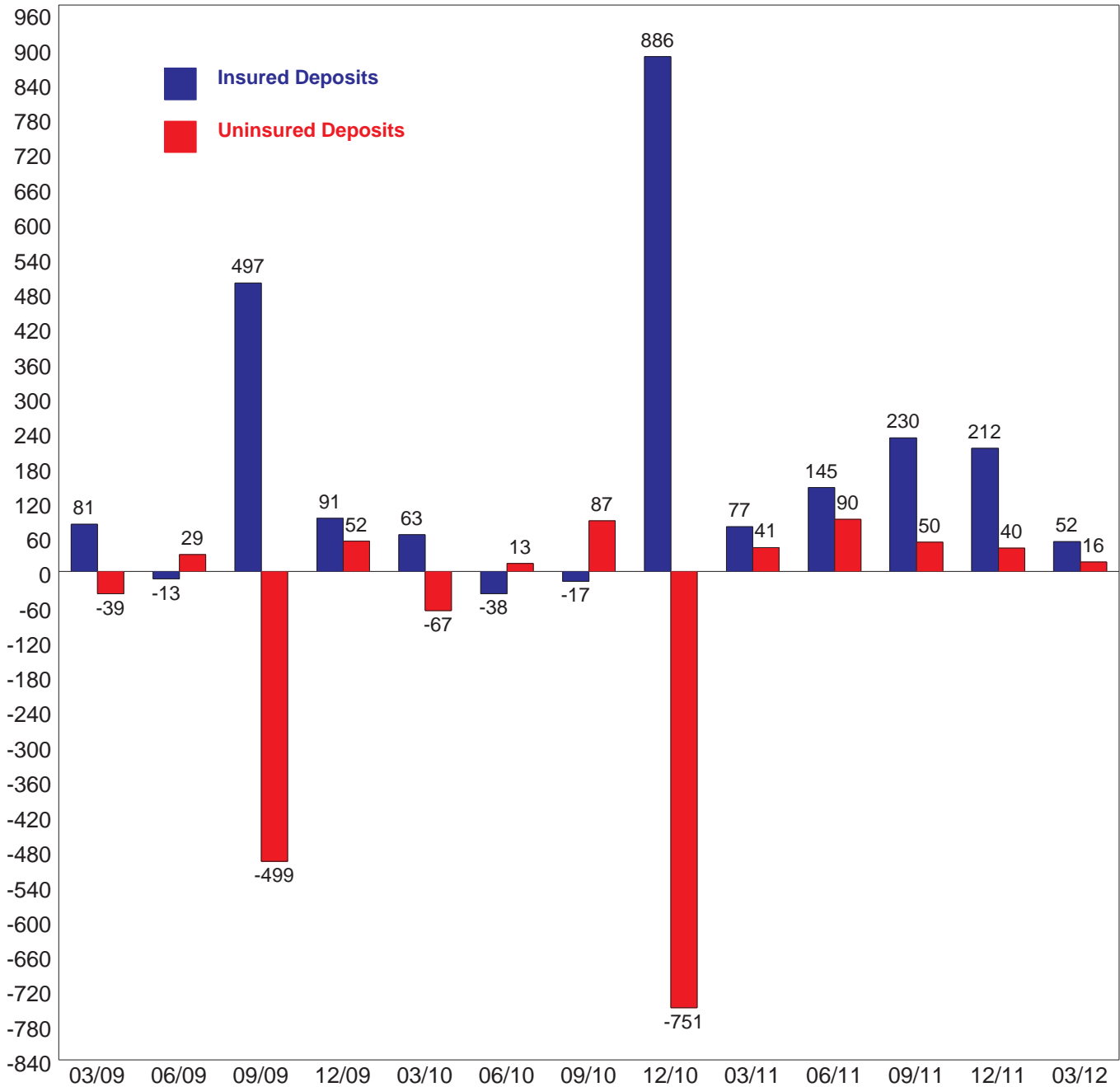
2003 - 2012



# Quarterly Change In Domestic Deposits

2009 - 2012

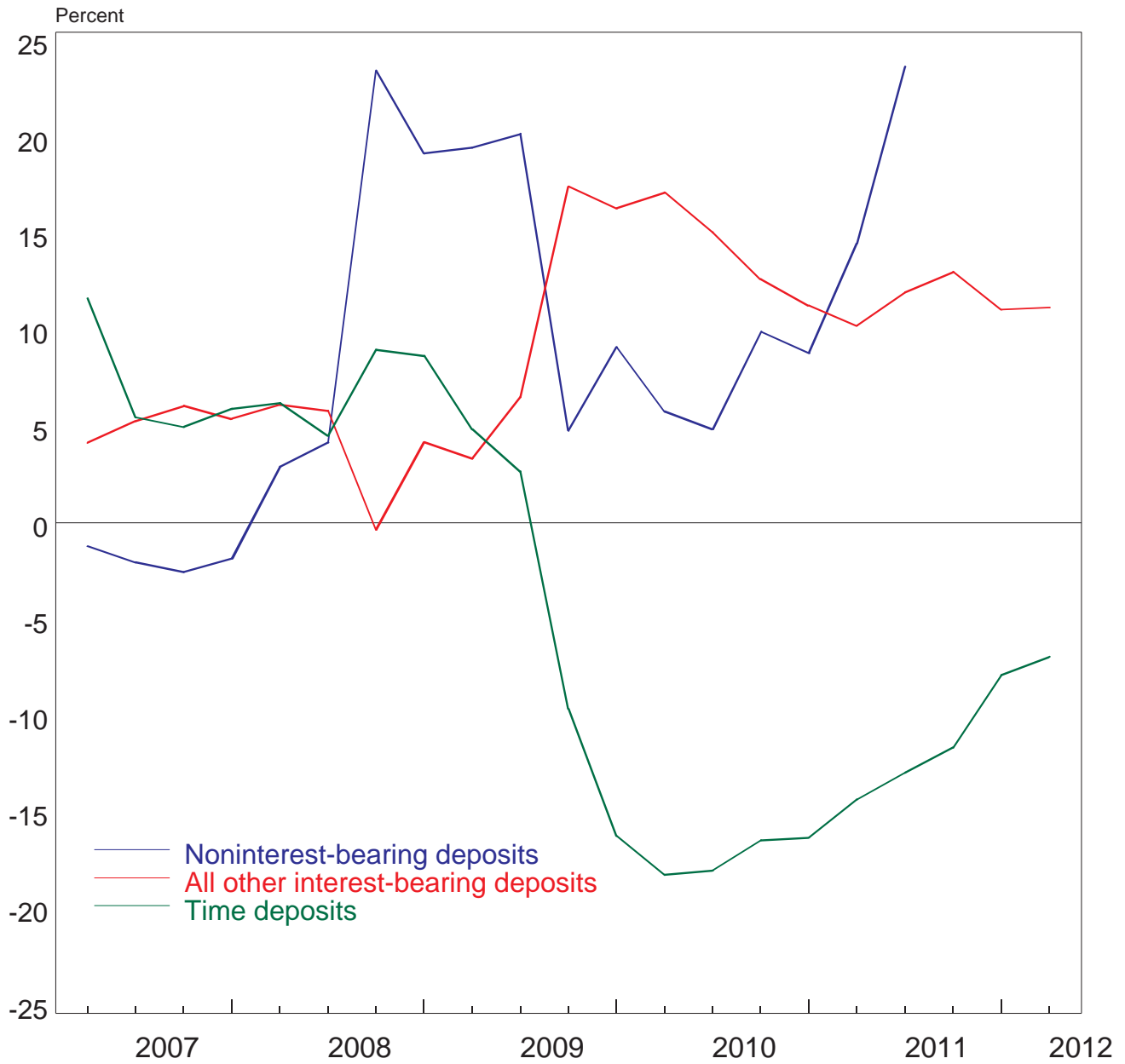
\$ Billions



\* Reporting of insured deposits changed in third quarter 2009 and fourth quarter 2010 to reflect increases in coverage levels.

# Twelve-Month Growth Rates of Domestic Deposits

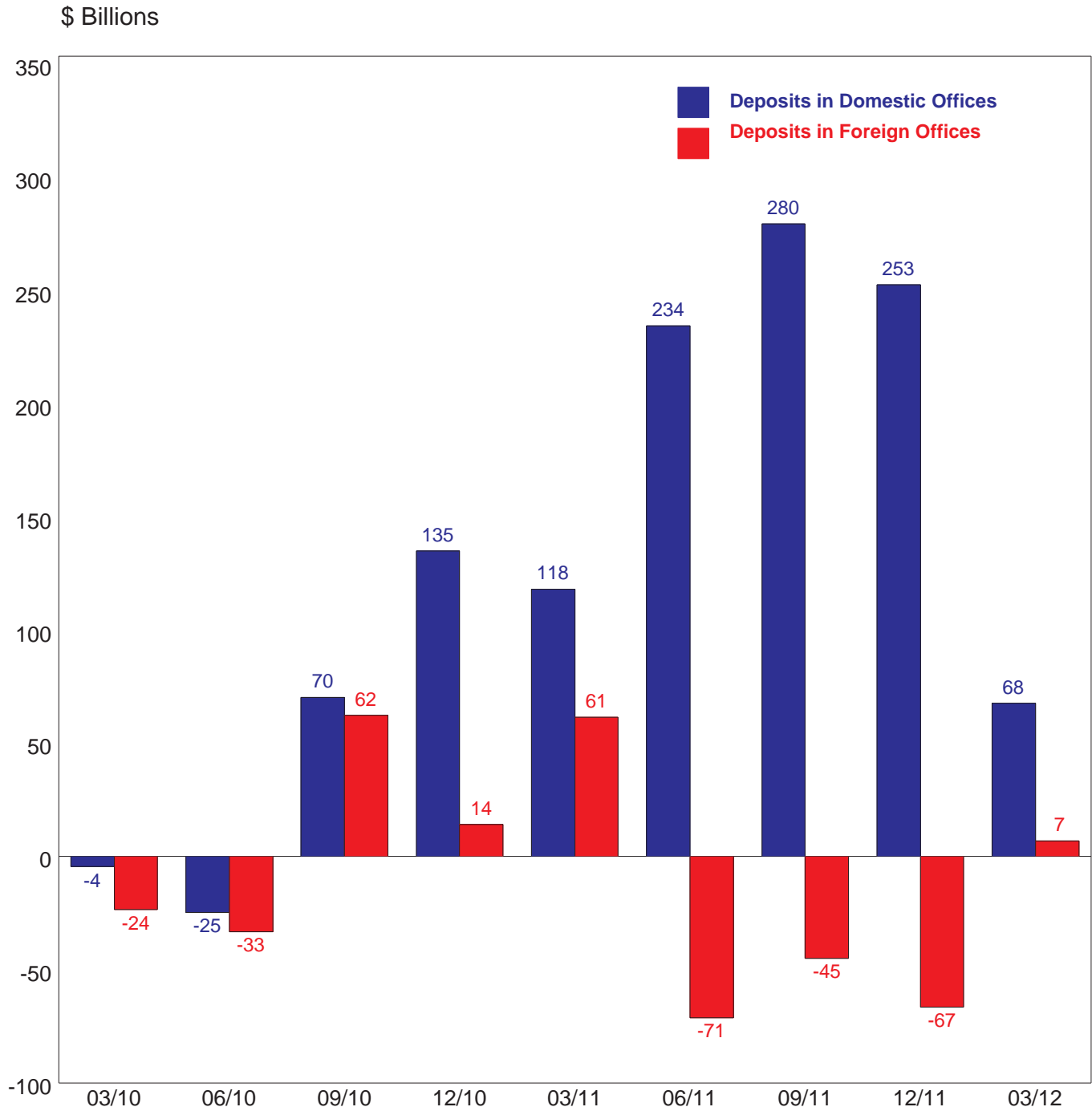
2007 - 2012





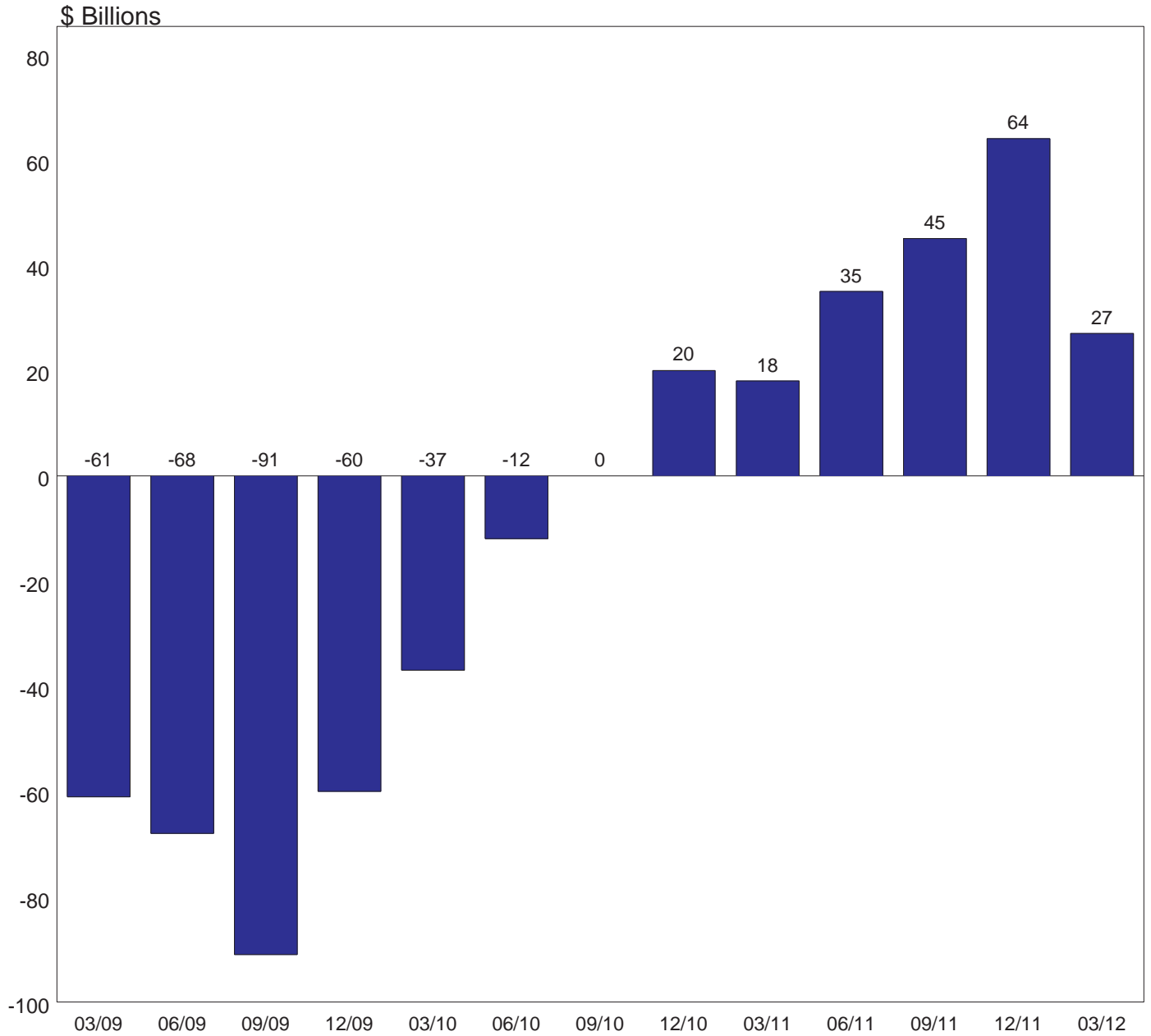
# Quarterly Change In Domestic and Foreign Deposits

2010 - 2012



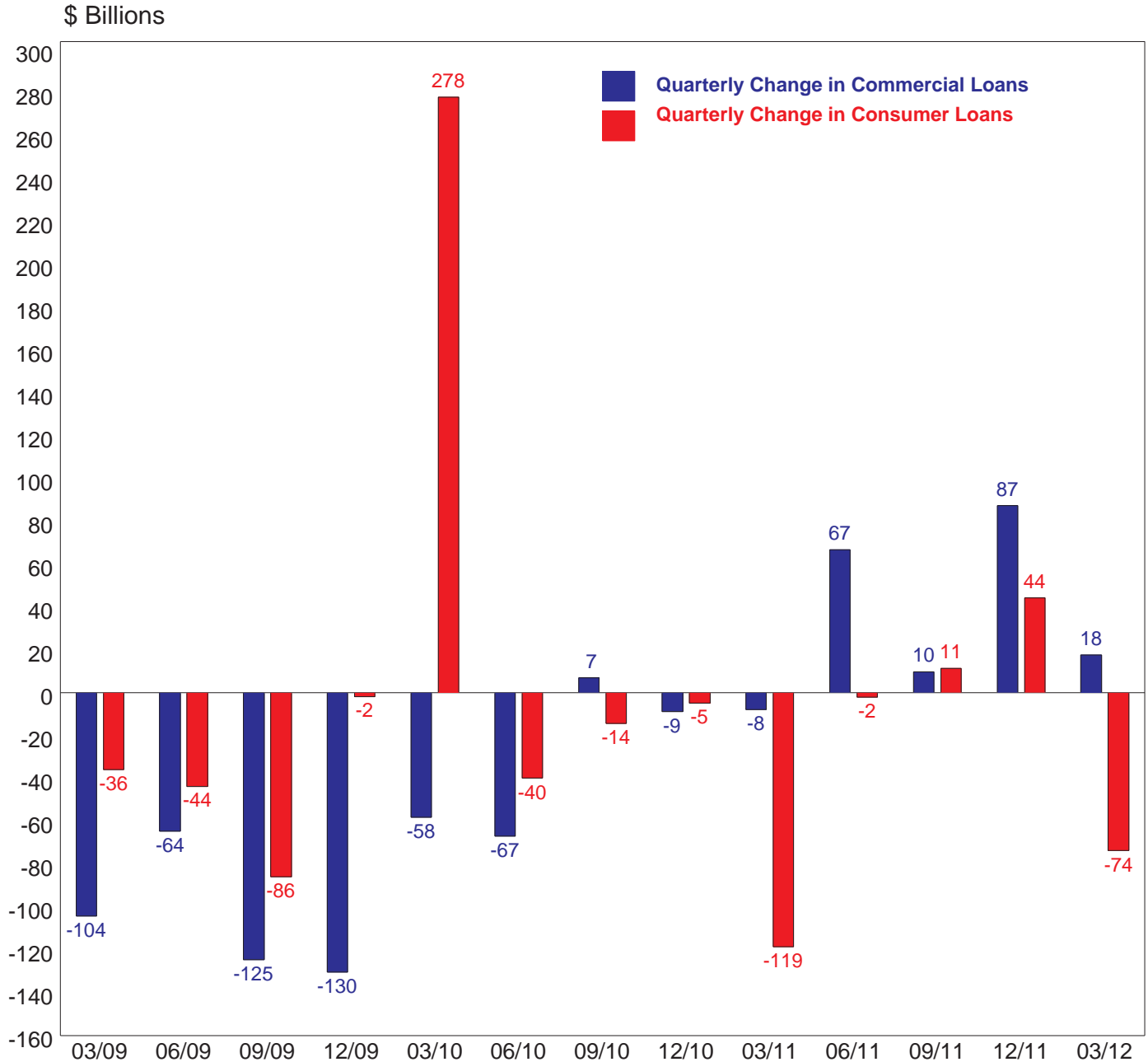
# Quarterly Change in C&I Loans

2009-2012



# Quarterly Change in Commercial and Consumer Loans

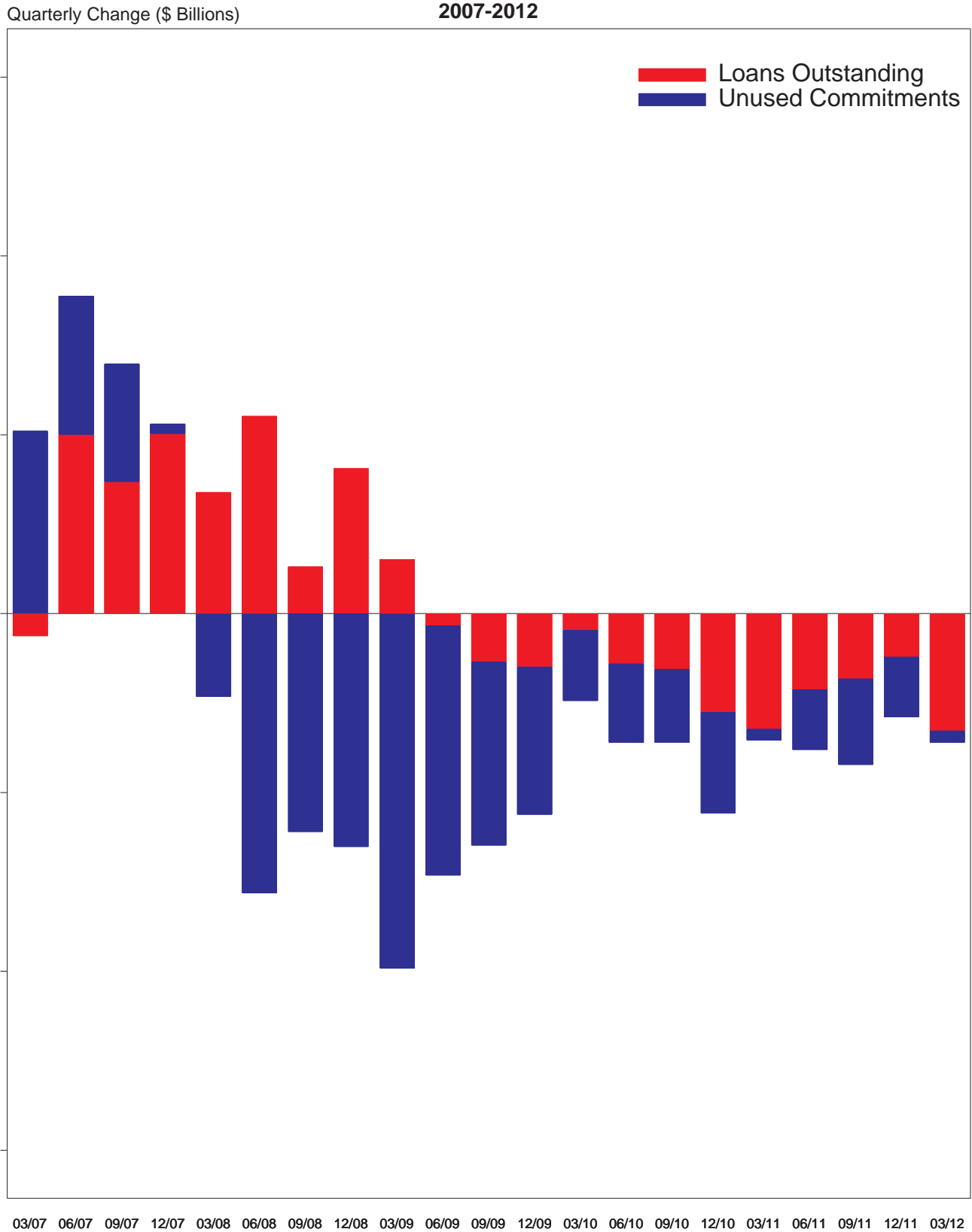
2009 - 2012



**Loans to Commercial Borrowers (Credit Risk Diversified)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, nonfarm nonresidential loans, construction loans, and agricultural loans.

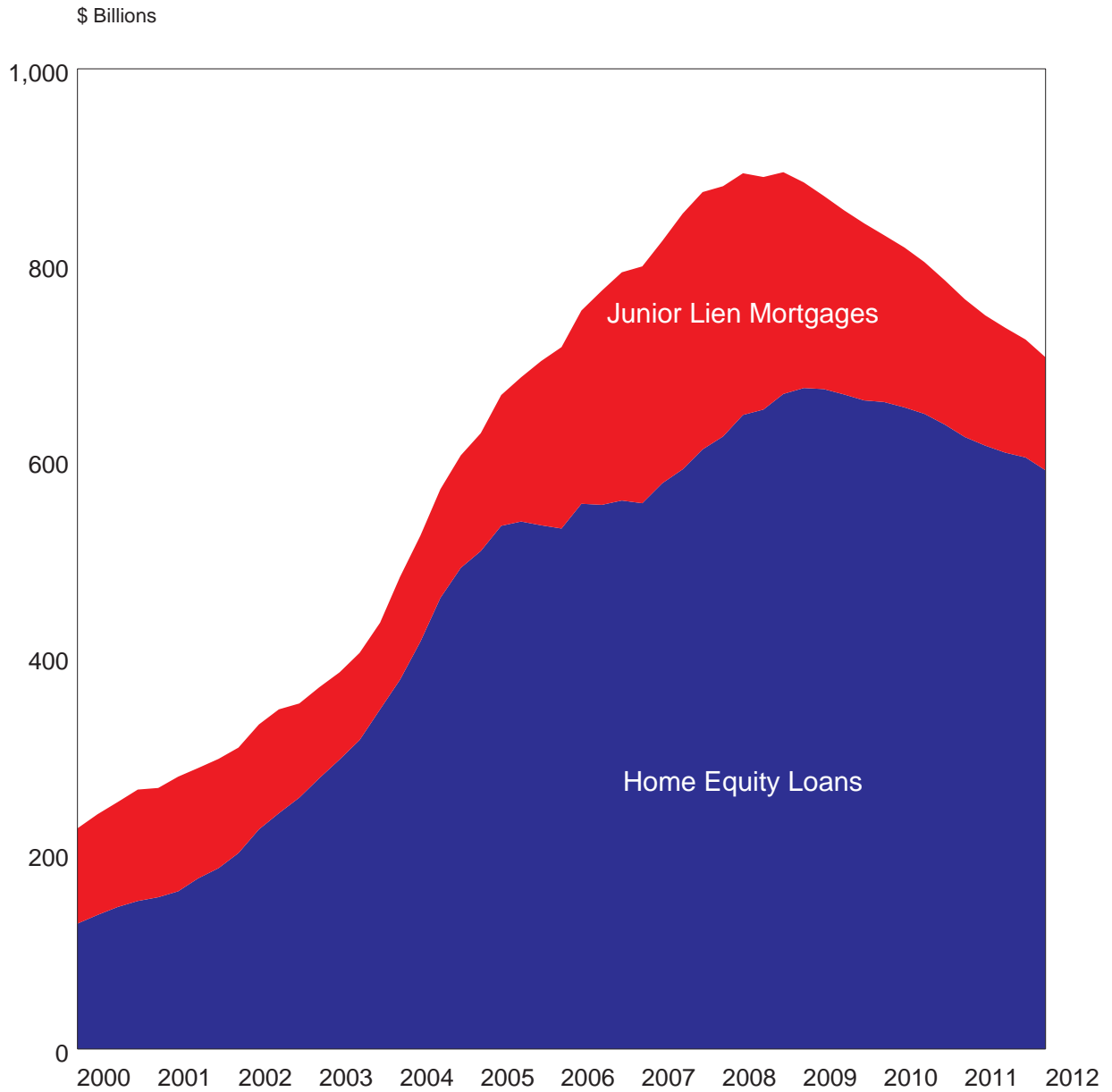
**Consumer Loans (Credit Risk Diversified)** - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

# Quarterly Change in Home Equity Loans



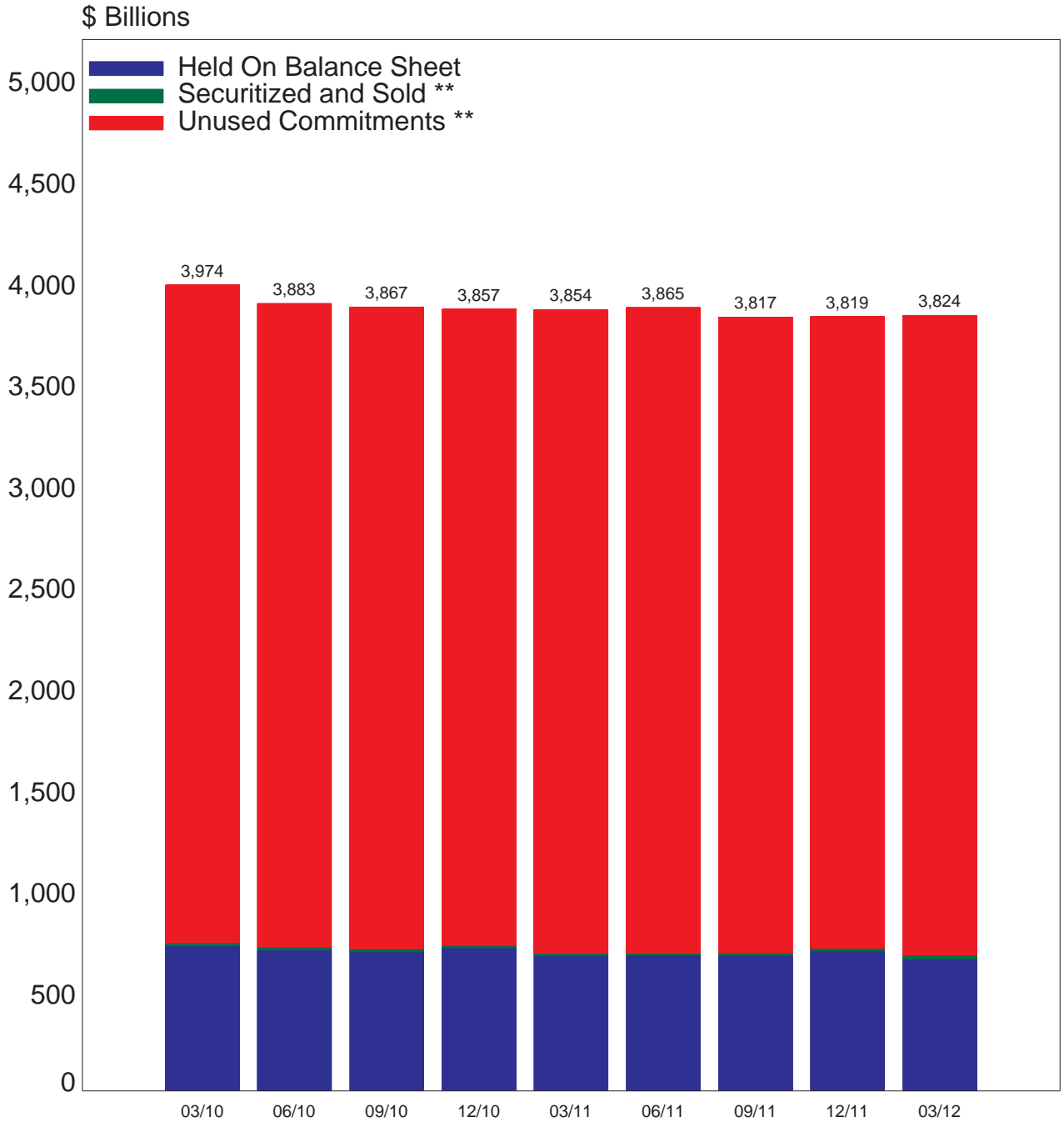
# Home Equity and Junior Lien Loans

## 2000 - 2012



# Expansion of Credit Card Lines\*

2010-2012



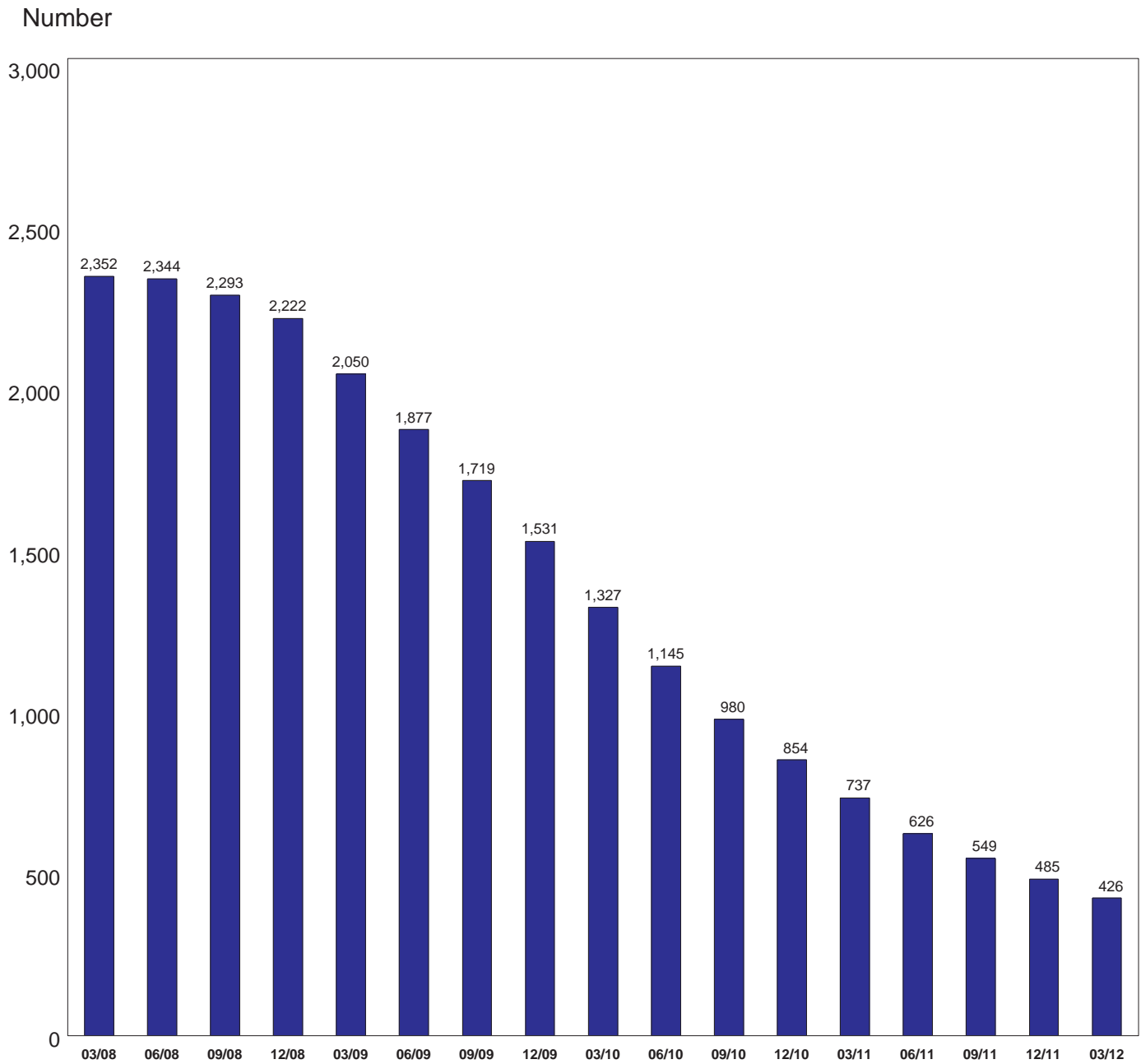
**Loans Outstanding (\$ Billions)**

<b>Held On Balance Sheet</b>	712.8	692.2	683.9	702.1	663.2	668.3	666.5	687.8	649.6
<b>Securitized and Sold **</b>	16.1	15.5	14.3	13.7	11.9	10.9	10.6	11.8	18.7
<b>Unused Commitments **</b>	3,245.4	3,175.4	3,168.5	3,141.4	3,178.8	3,185.8	3,140.0	3,119.3	3,155.7
<b>Total</b>	3,974.3	3,883.0	3,866.7	3,857.3	3,853.9	3,865.0	3,817.0	3,818.9	3,823.9

\* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.  
 \*\* Off-balance-sheet

# Number of Institutions with Construction Loan Concentrations (Construction Loans Exceed Total Capital)

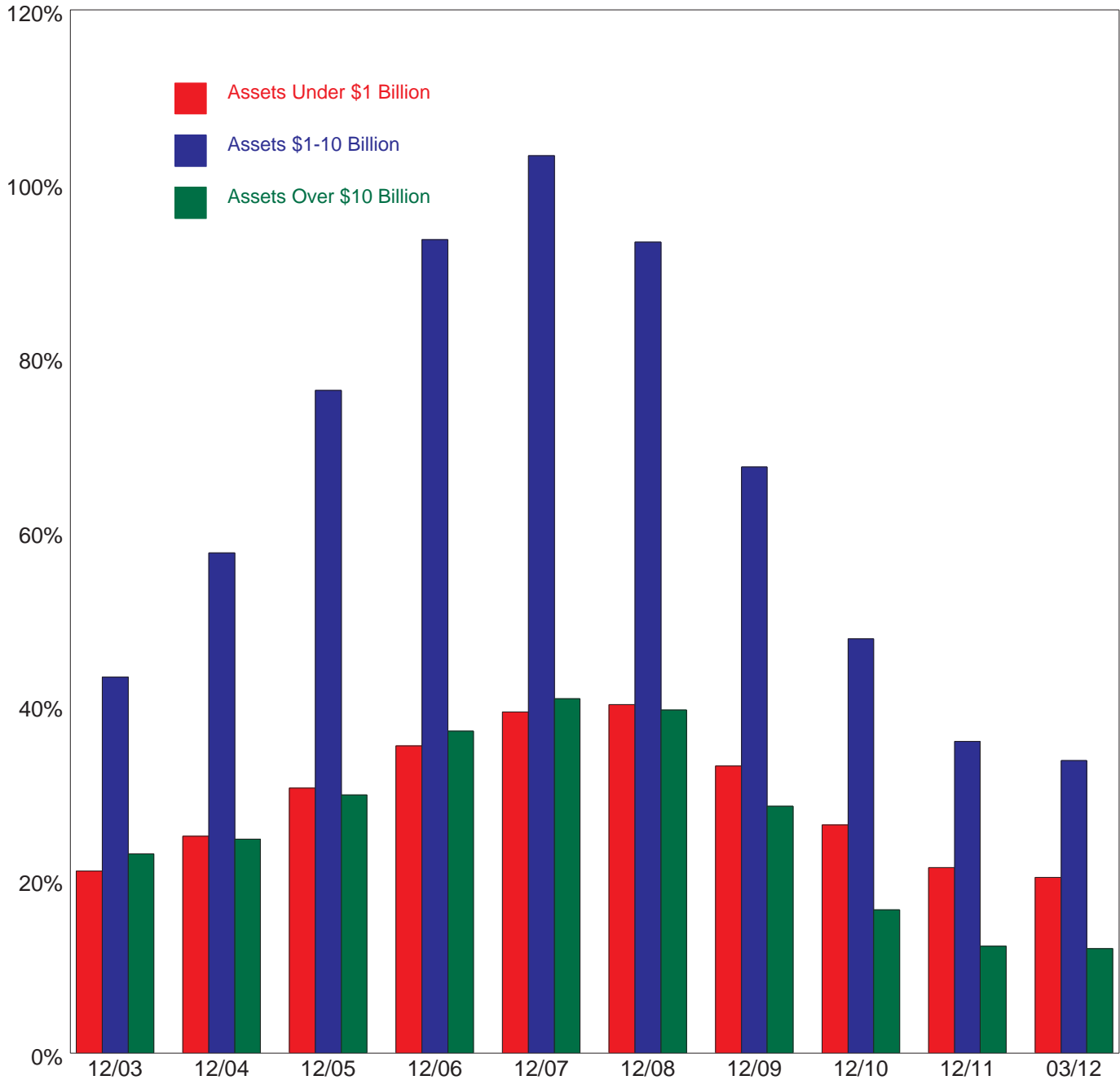
2008-2012



# Median Construction and Development Loan Concentrations

2003 - 2012

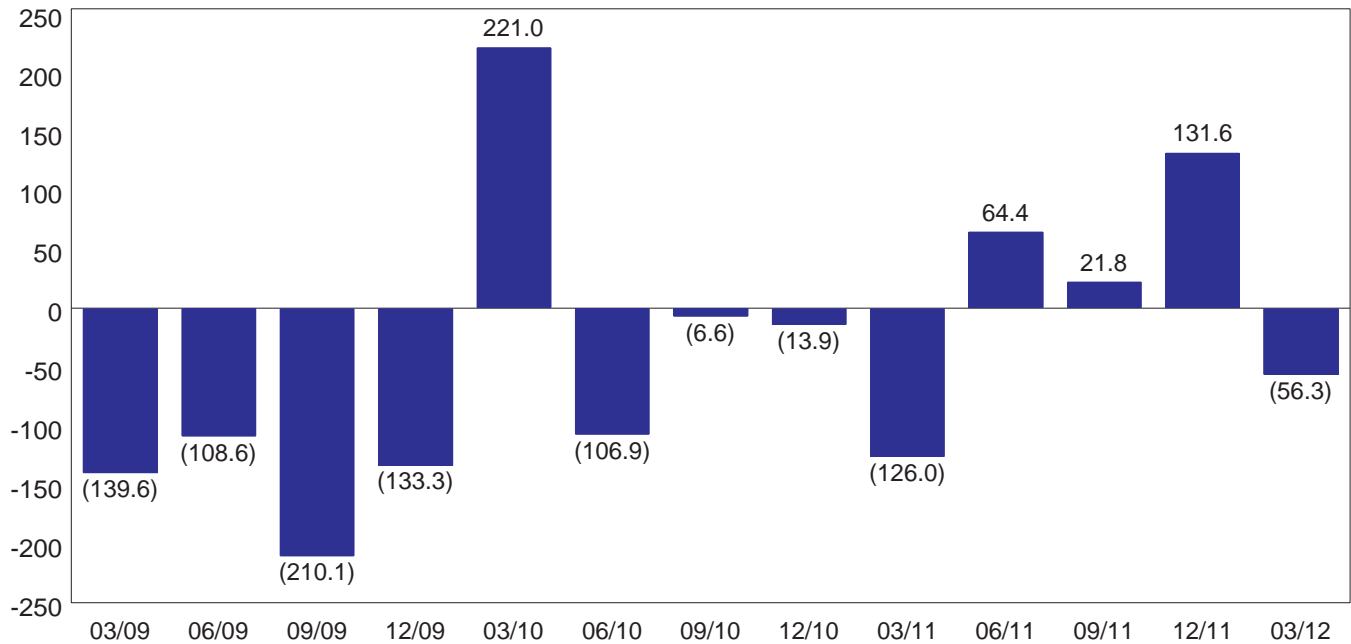
Percent of Total Risk-Based Capital, by Lender Asset Size





## Quarterly Change in Reported Total Loans Outstanding

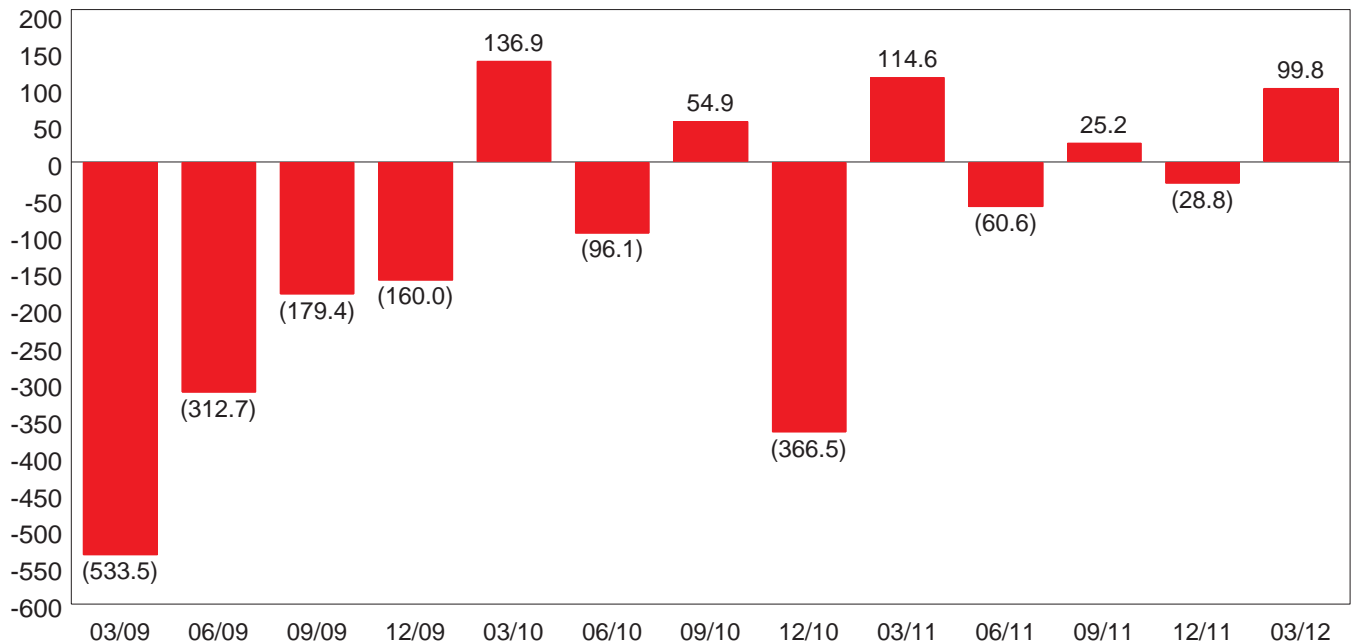
(\$ Billions)



In the first quarter of 2012, real estate loans decreased by \$42.3 billion, commercial and industrial loans increased by \$27.3 billion, consumer loans decreased by \$41.3 billion, and other loans and leases increased by \$0.3 billion.

## Quarterly Change in Unused Loan Commitments

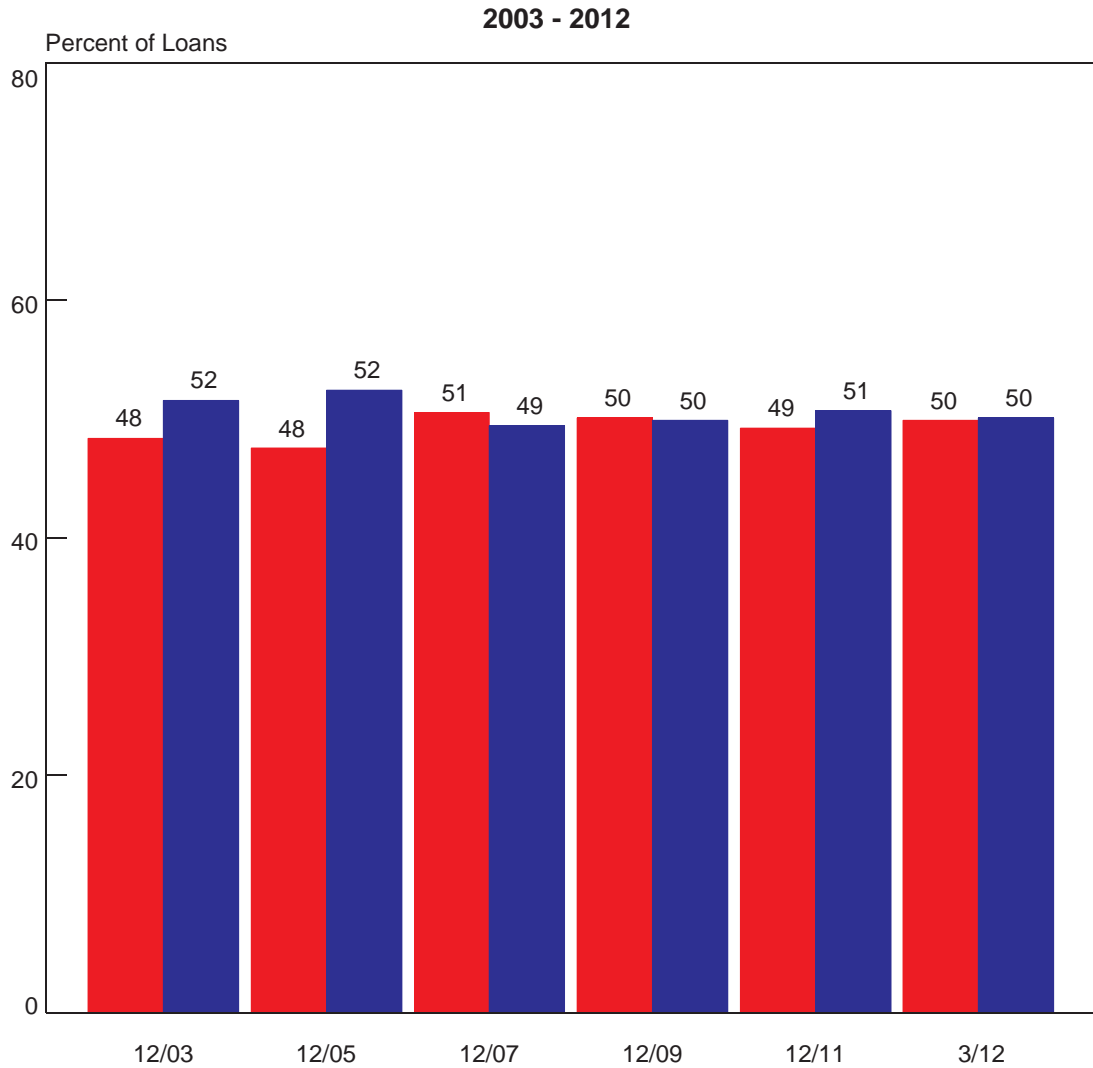
(\$ Billions)



In the first quarter of 2012, unused commercial real estate loan commitments increased by \$15 billion, unused home equity line commitments decreased by \$1.4 billion, unused credit card commitments increased by \$36.4 billion, and other unused commitments increased by \$49.8 billion.

## Credit Risk Diversification

### Consumer Loans versus Loans to Commercial Borrowers (as a Percent of Total Loans)



**Loans (\$ Billions):**

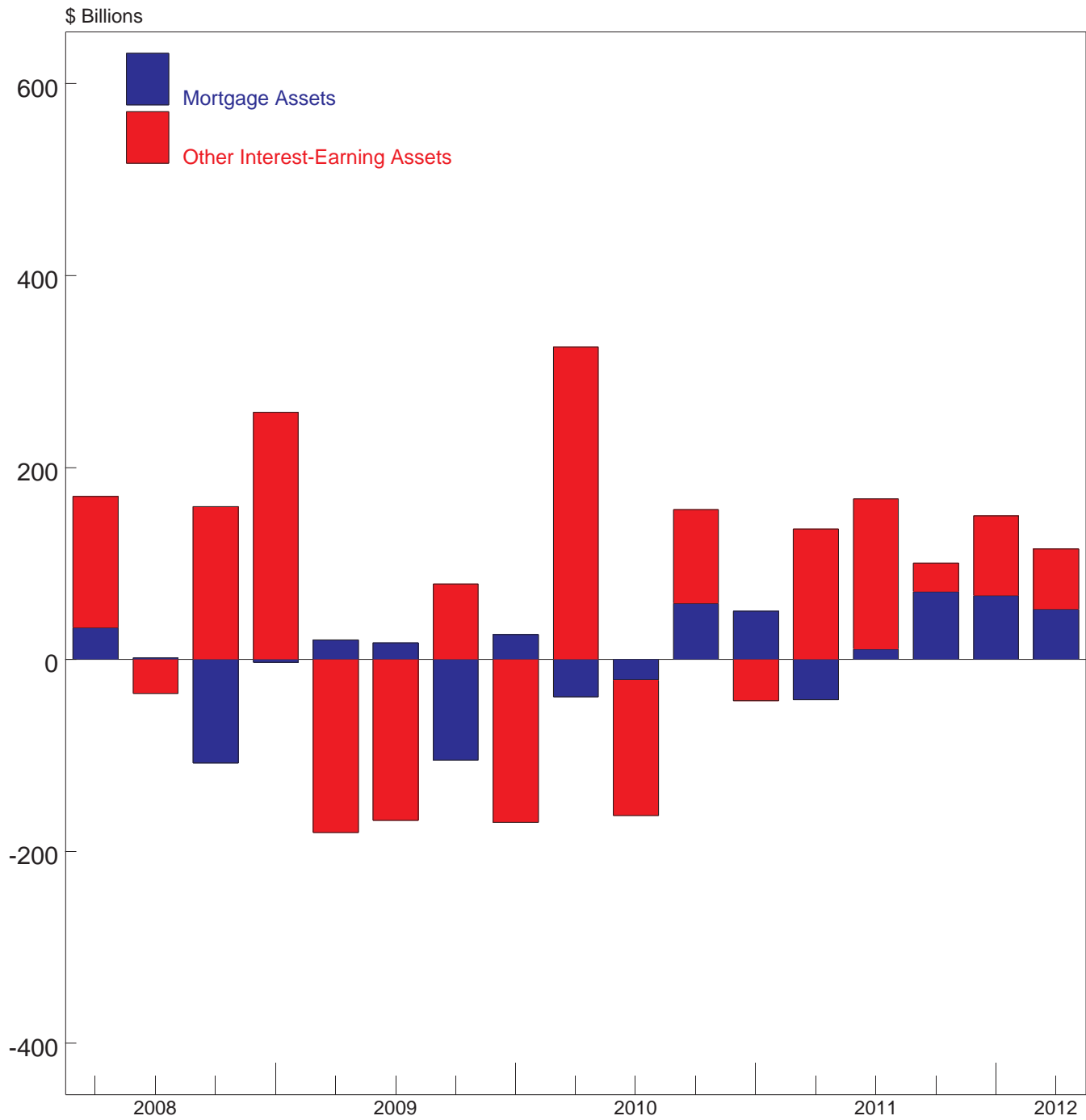
■ Commercial Borrowers	\$2,632	\$3,197	\$3,997	\$3,650	\$3,680	\$3,698
■ Consumer Loans	2,805	3,525	3,911	3,635	3,789	3,715

**Loans to Commercial Borrowers (Credit Risk Concentrated)** — - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, nonfarm nonresidential loans, construction loans, and agricultural loans.

**Consumer Loans (Credit Risk Diversified)** — - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

## Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

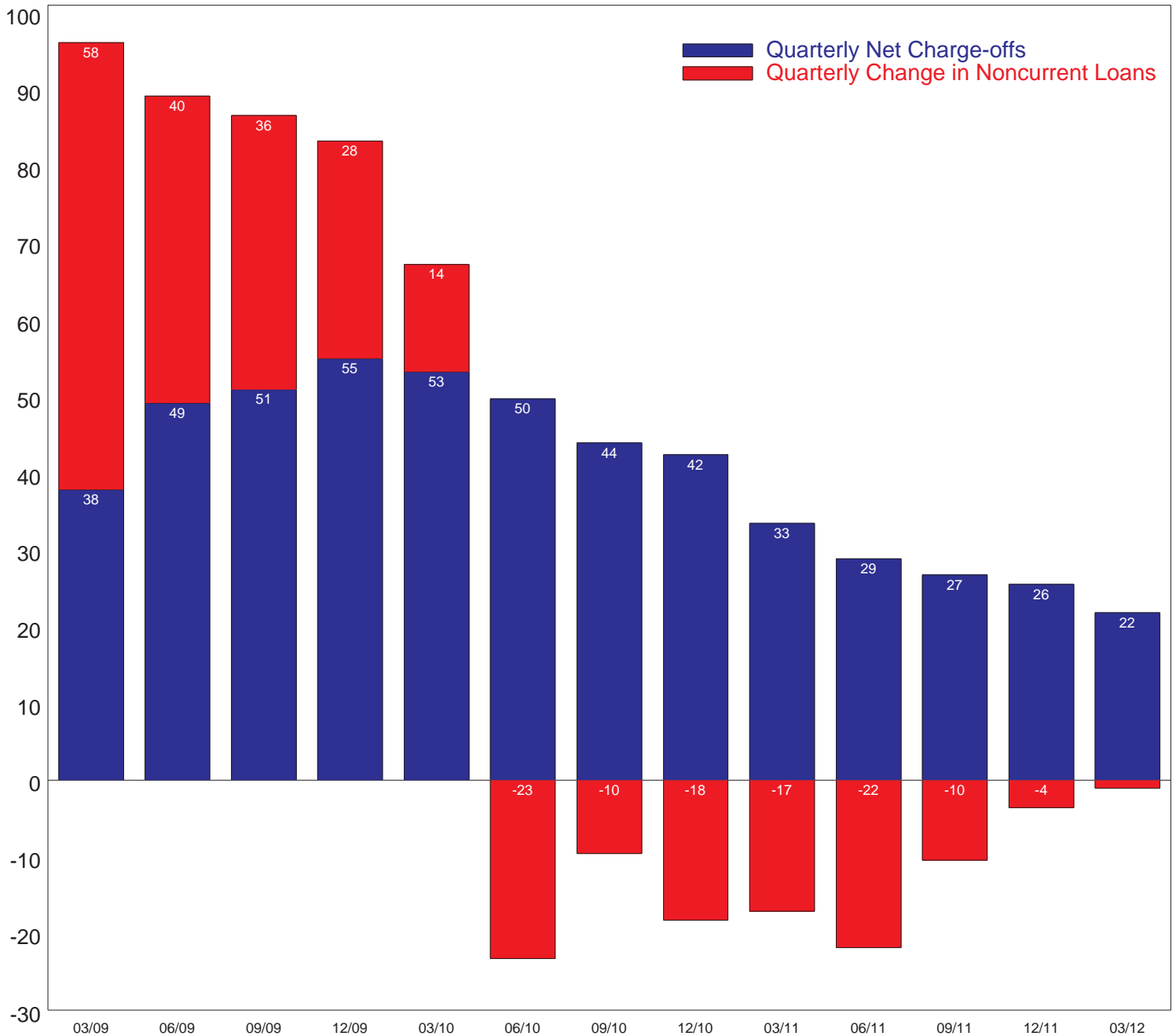
2008 - 2012



# Quarterly Net Charge-Offs and Change in Noncurrent Loans

2009 - 2012

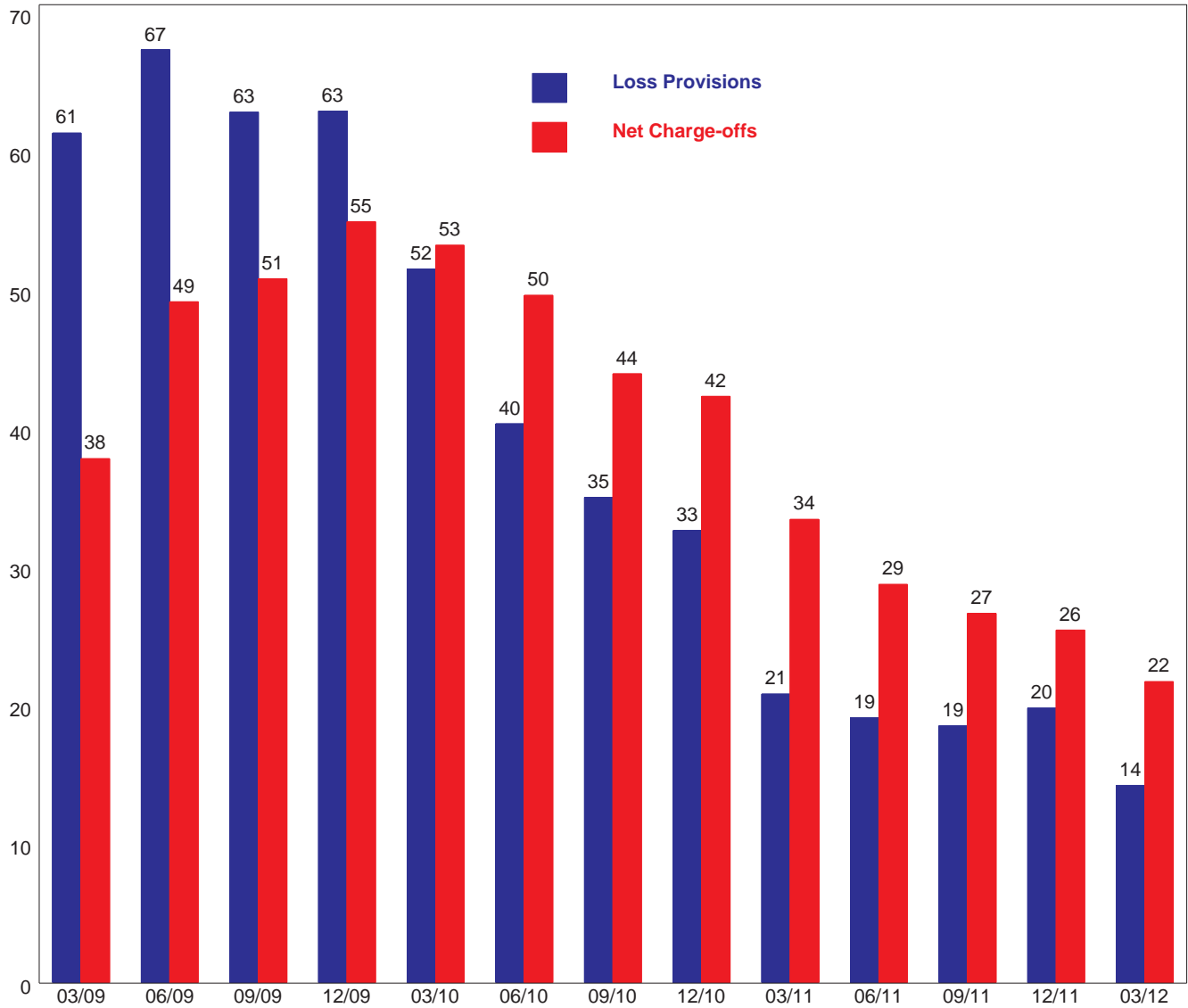
\$ Billions



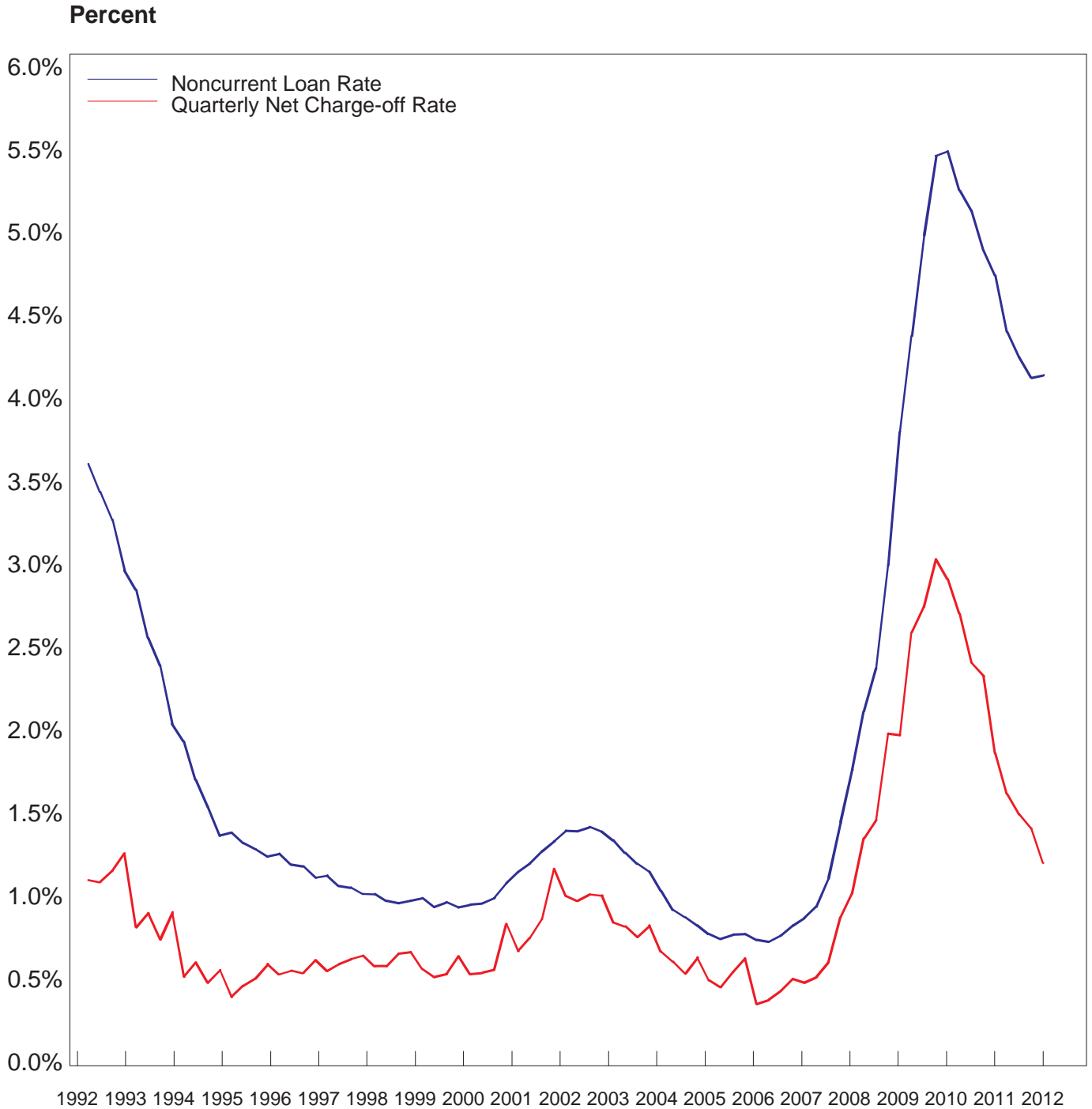
# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2009 - 2012

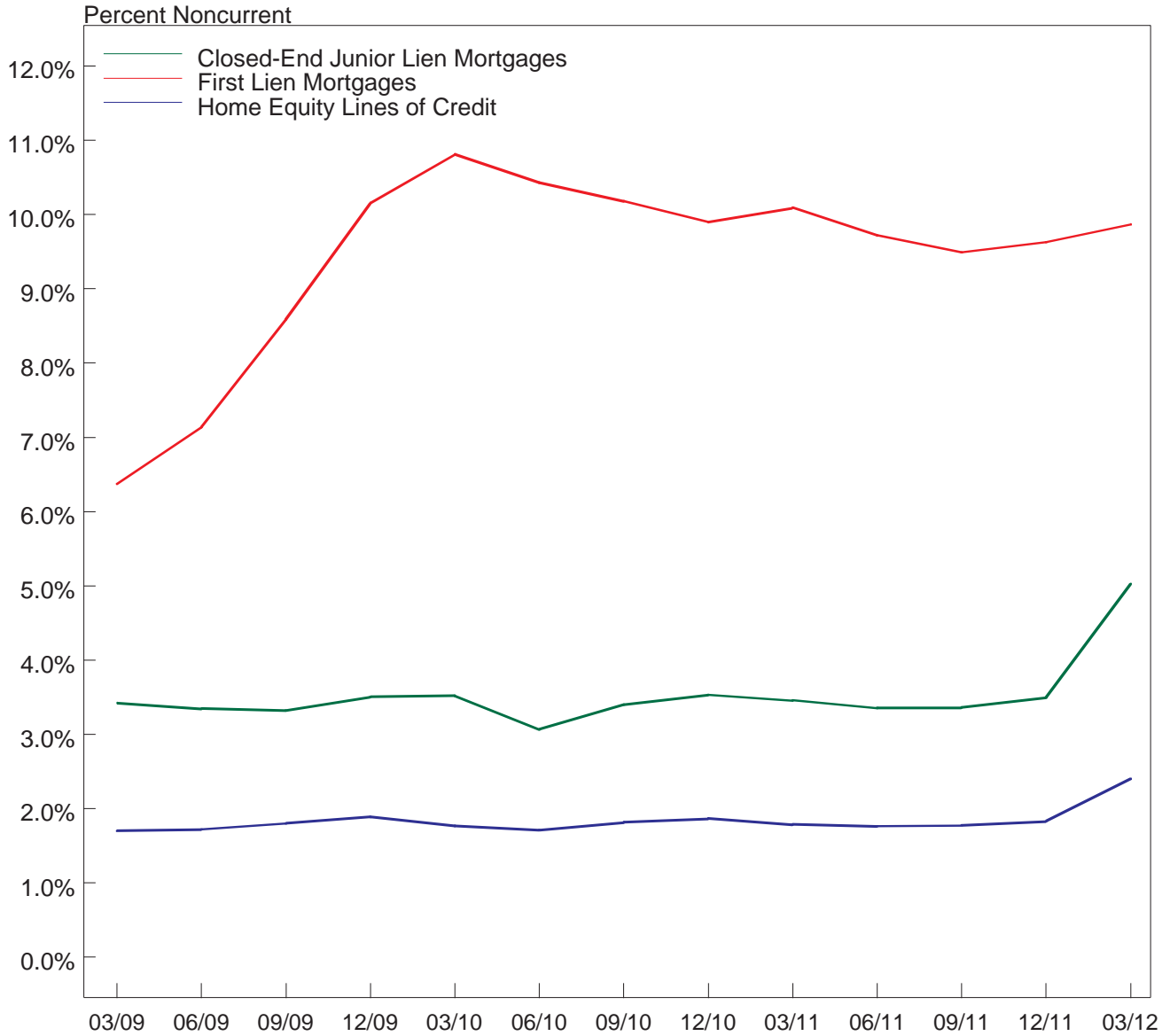
\$ Billions



## Noncurrent Loan and Quarterly Net Charge Off Rates 1992-2012

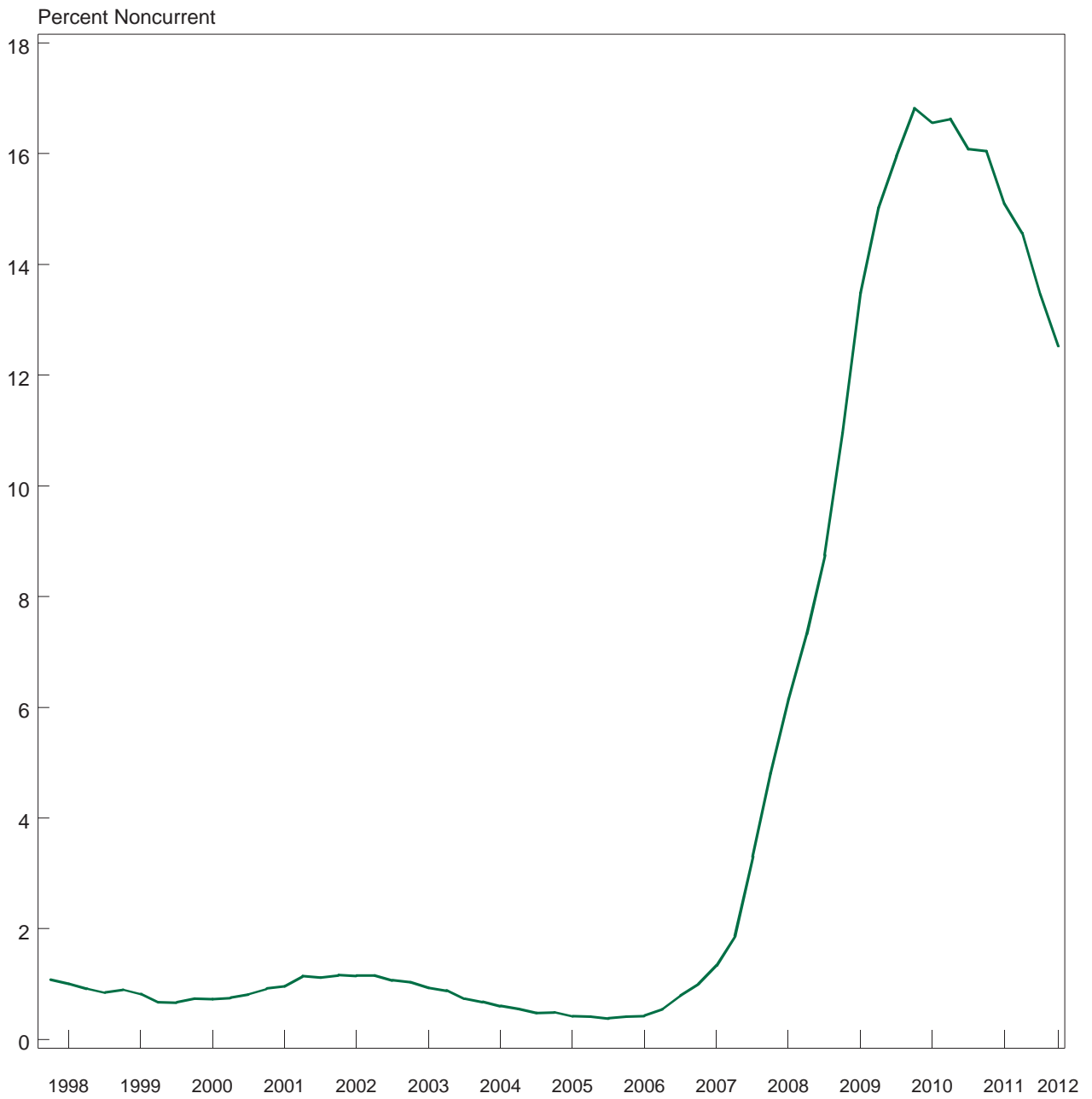


## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2009 to 2012



# Noncurrent Rate on Real Estate Construction and Development Loans

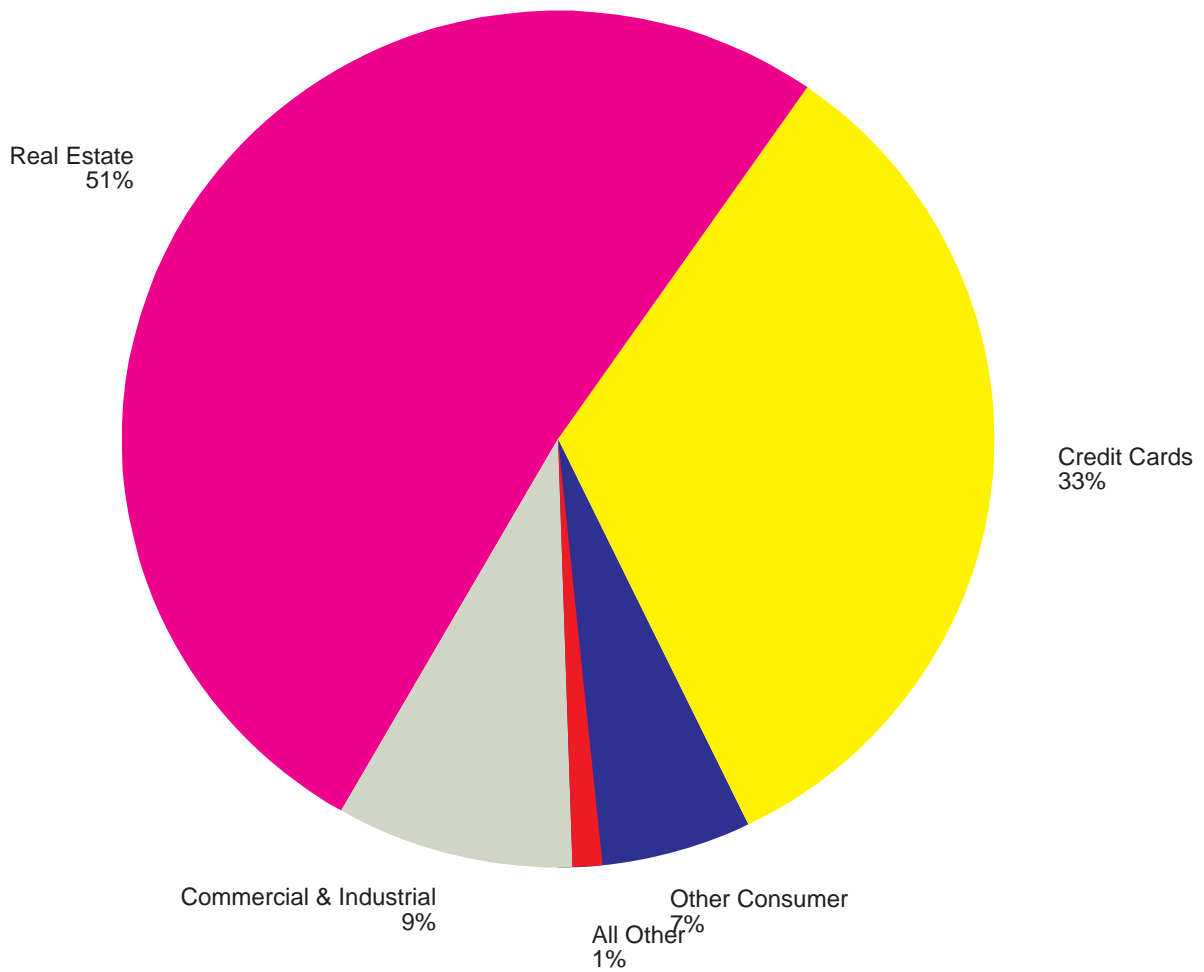
1998-2012





# Composition of FDIC-Insured Institutions' Loan Charge-offs

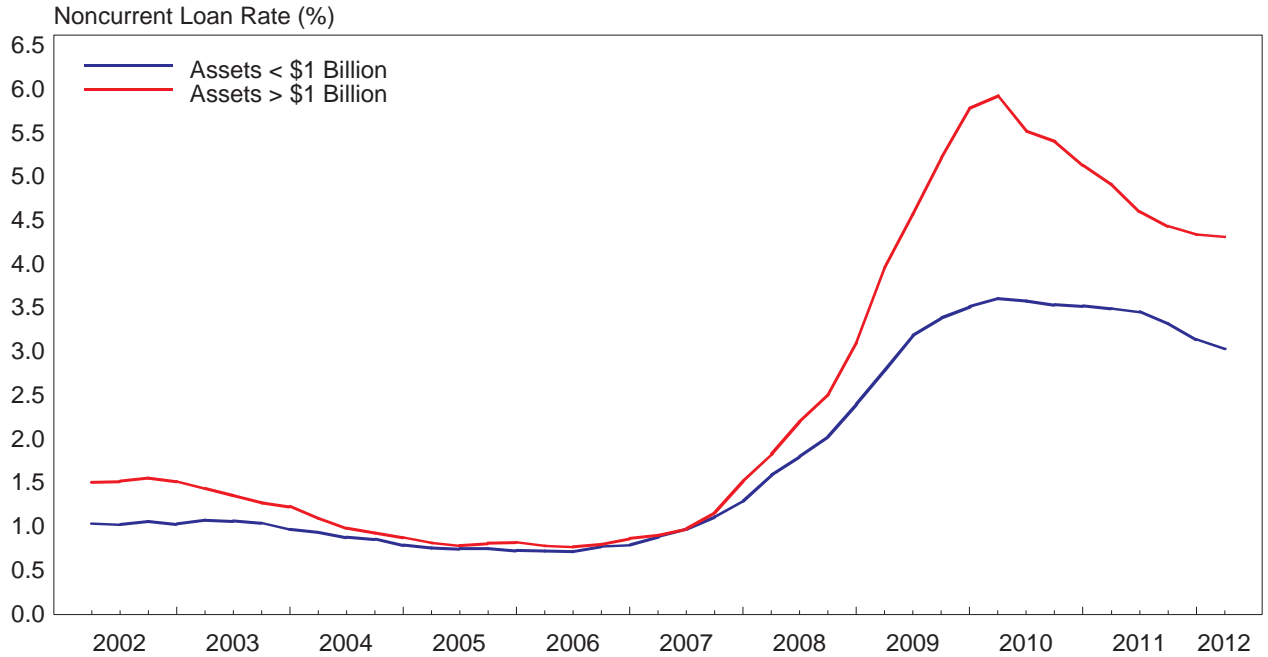
First Quarter, 2012



## Noncurrent Loan Rates

### By Asset Size

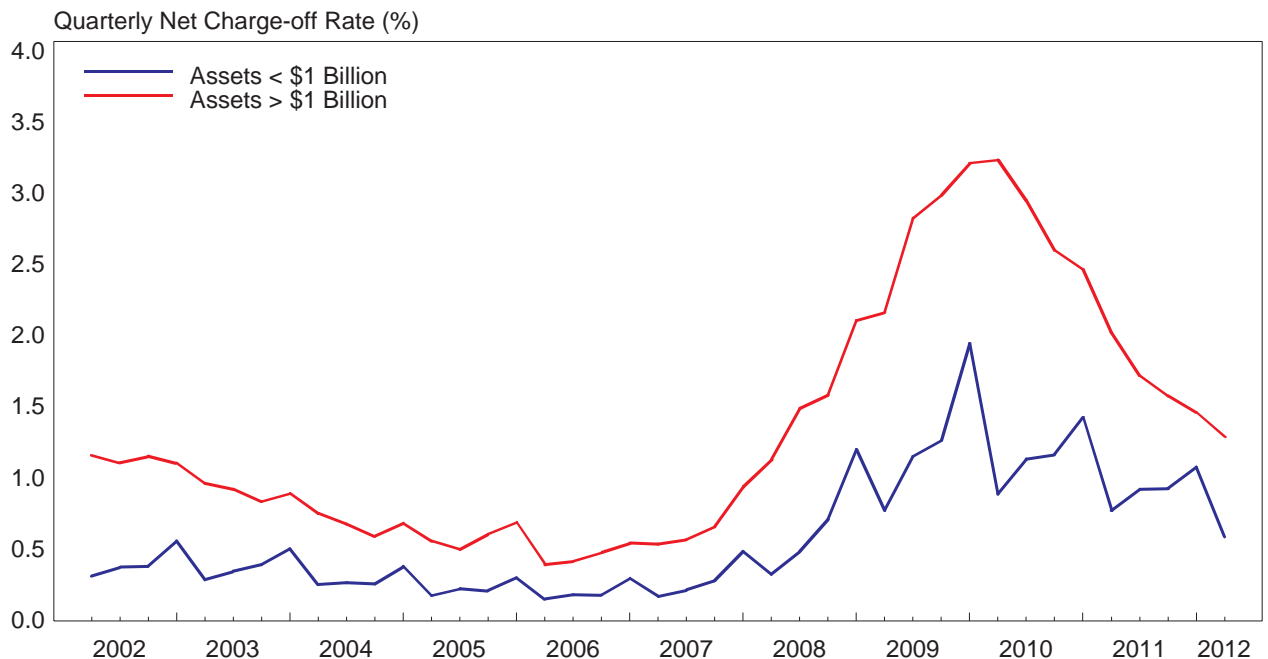
2002 - 2012



## Quarterly Net Charge-off Rates

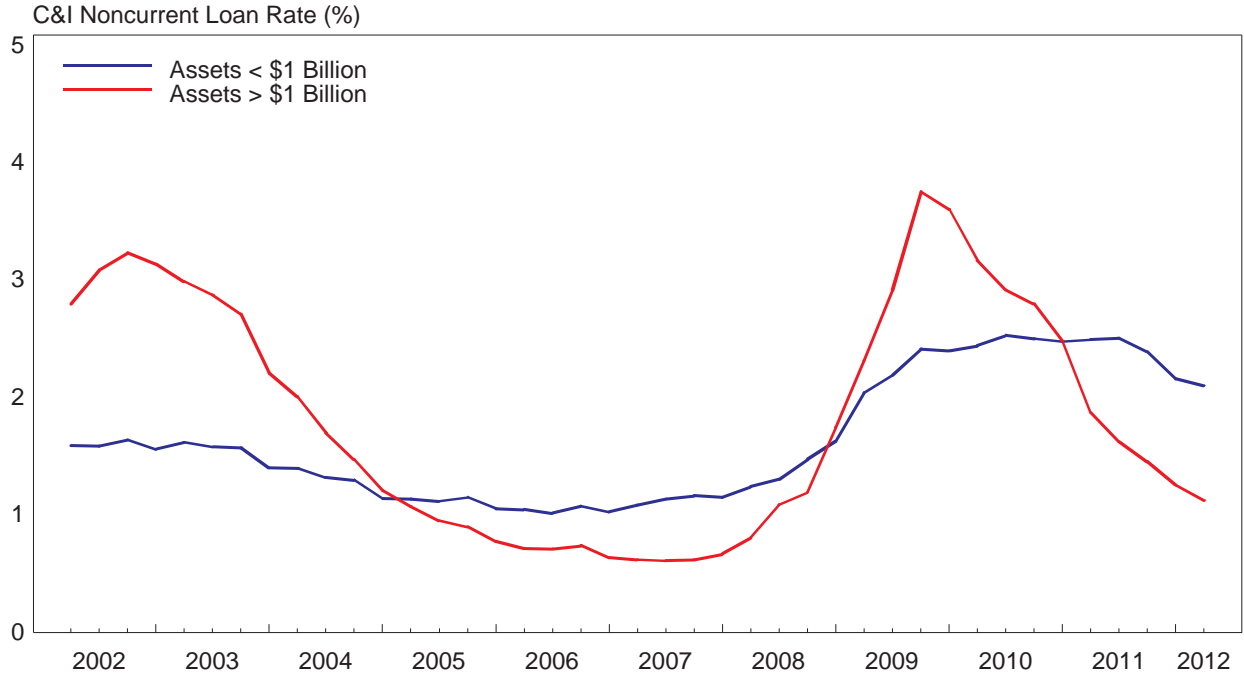
### By Asset Size, Annualized

2002 - 2012



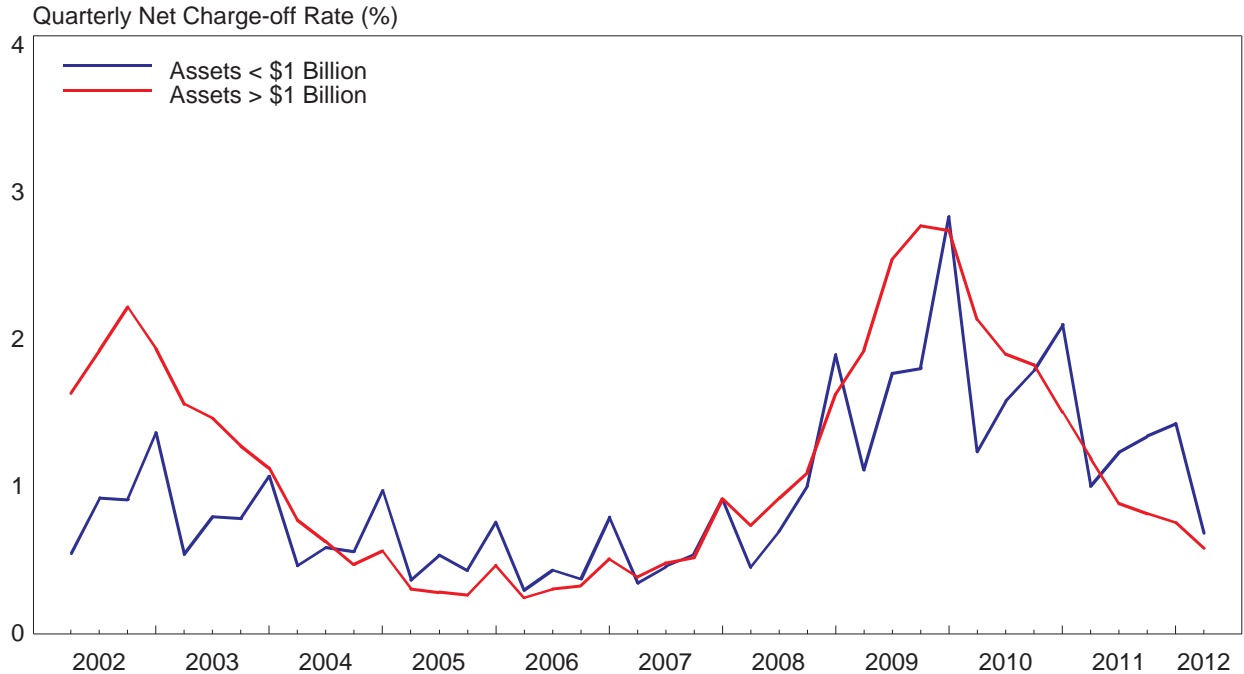
## Noncurrent C & I Loan Rates By Asset Size

2002 - 2012



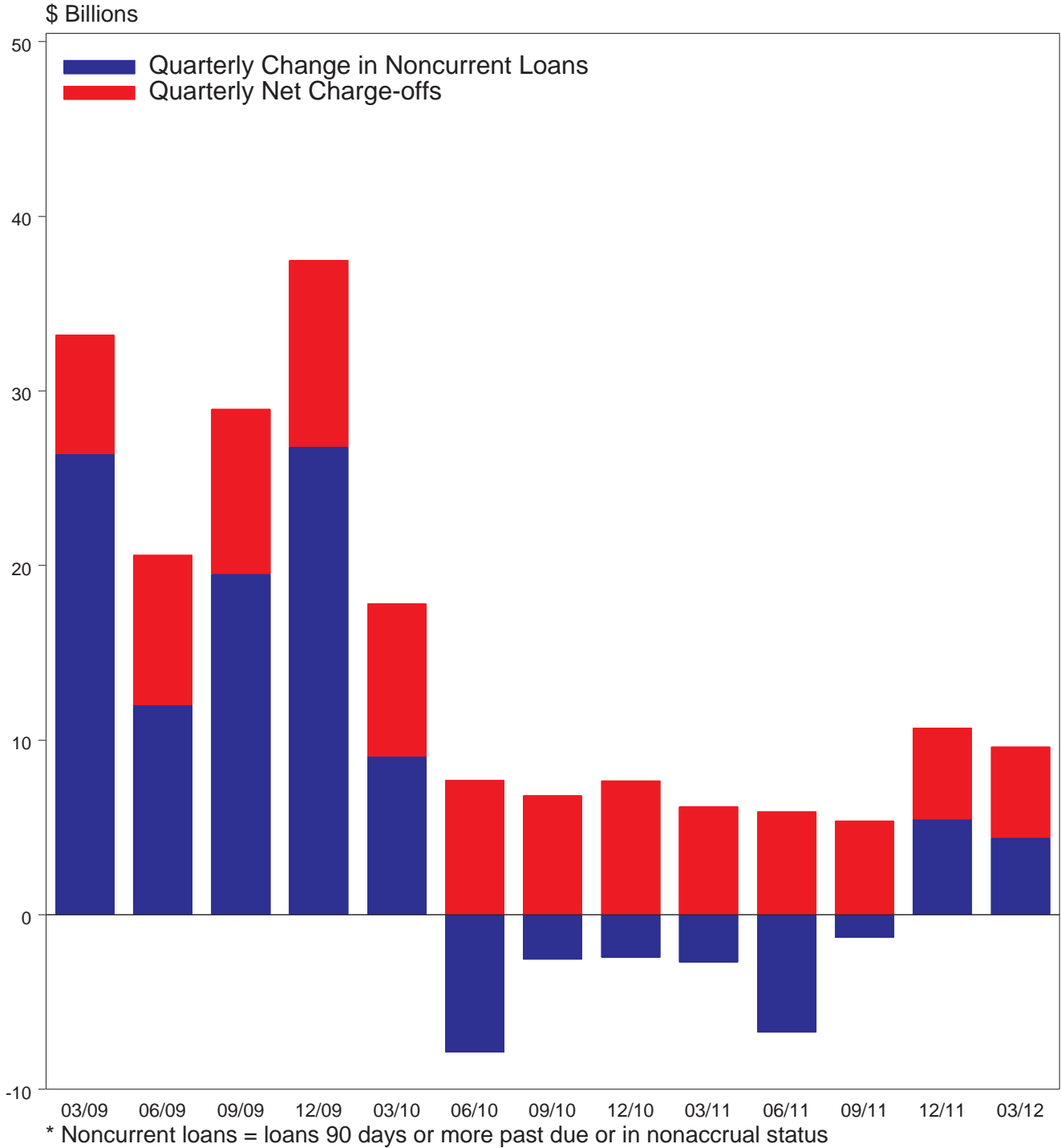
## Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2002 - 2012



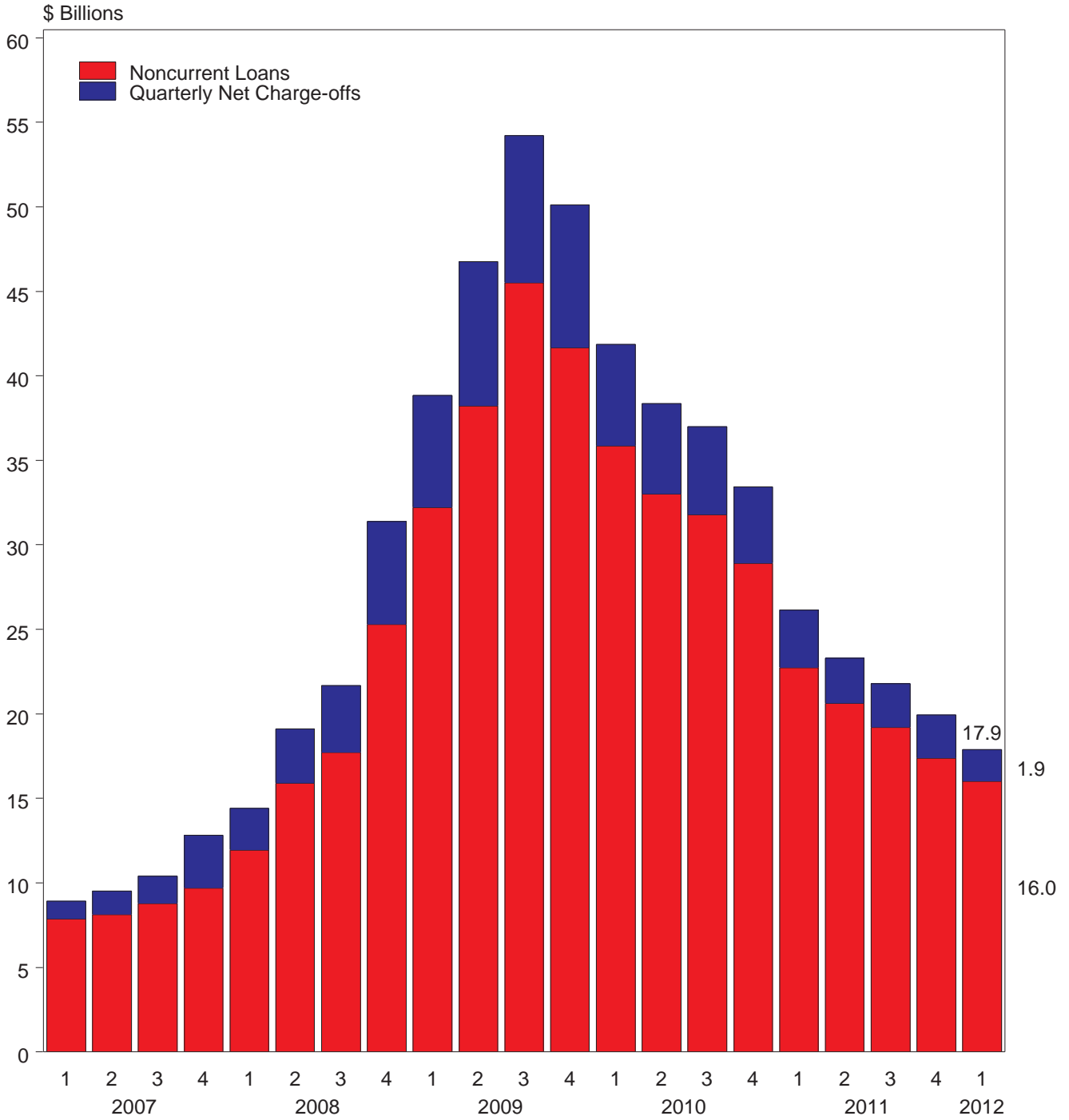
# Credit Quality of Residential Mortgage Loans\*

## 2009 to 2012



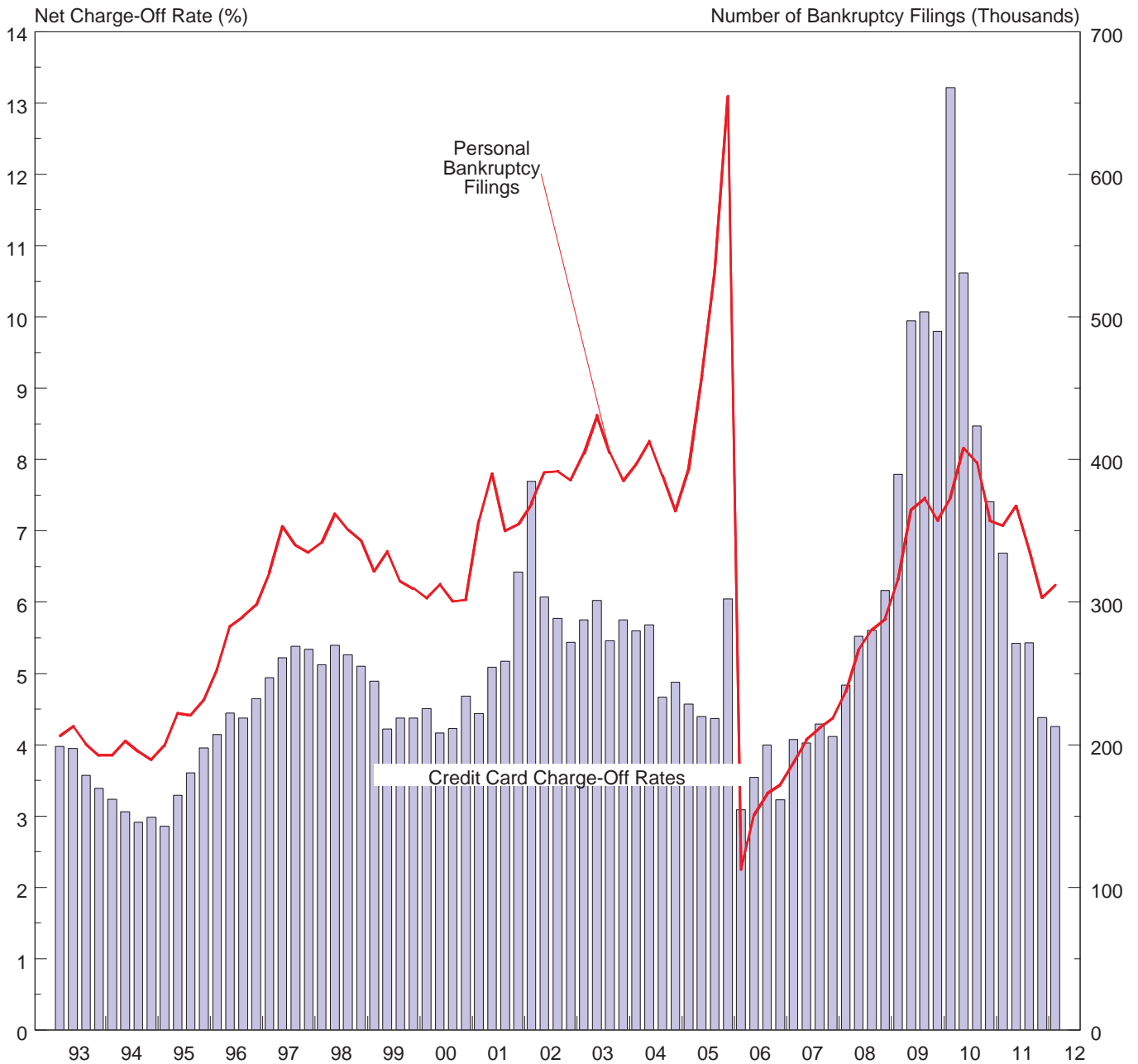
# Credit Quality of C & I Loans

2007-2012



# Credit Card Loss Rates and Personal Bankruptcy Filings

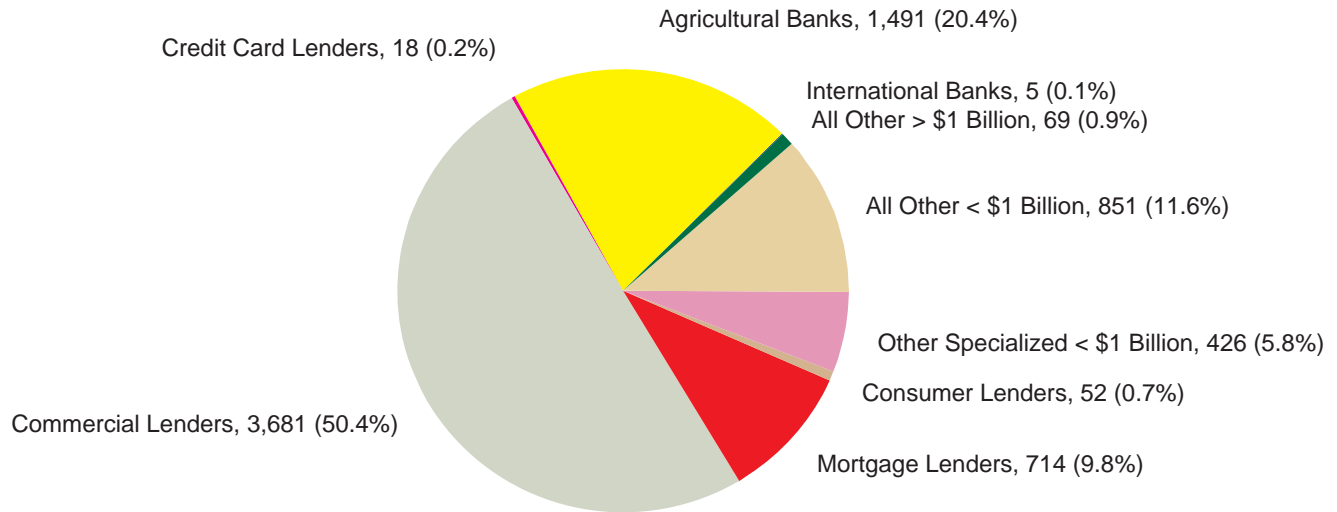
1993-2012



Sources: Bankruptcies - Administrative Offices of the United States Courts  
 Charge-off rates - Call Reports and Thrift Financial Reports

## Number of Institutions By Asset Concentration Group

March 31, 2012

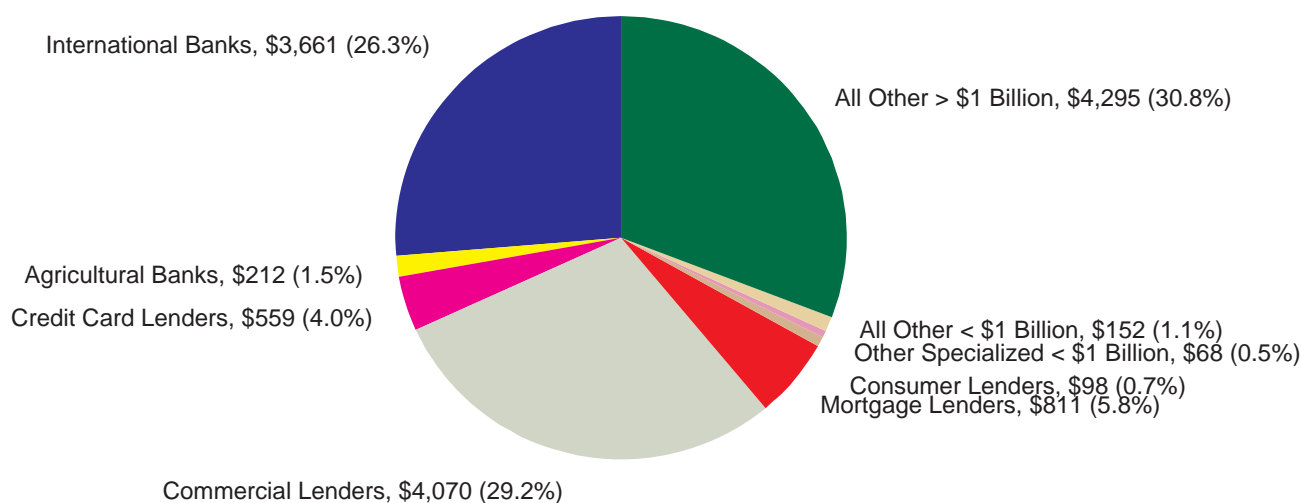


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/12</b>	5	1,491	18	3,681	714	52	426	851	69
<b>12/11</b>	4	1,545	18	3,770	731	59	377	790	63
<b>12/10</b>	4	1,559	22	4,085	718	73	314	814	69
<b>12/09</b>	4	1,568	23	4,453	766	83	289	770	56
<b>12/08</b>	5	1,559	26	4,753	839	91	279	709	44
<b>12/07</b>	5	1,592	27	4,773	784	109	373	815	56
<b>12/06</b>	4	1,634	26	4,713	817	123	411	895	57
<b>12/05</b>	4	1,685	33	4,617	886	125	425	995	63
<b>12/04</b>	5	1,731	34	4,423	990	132	466	1,120	75
<b>12/03</b>	6	1,767	36	4,254	1,033	157	529	1,308	91
<b>12/02</b>	5	1,823	40	4,070	1,107	196	488	1,525	100
<b>12/01</b>	5	1,875	56	3,967	1,242	228	477	1,663	101
<b>12/00</b>	7	1,977	56	3,954	1,266	288	512	1,755	89
<b>12/99</b>	8	2,113	64	3,784	1,356	304	562	1,942	89
<b>12/98</b>	11	2,279	69	3,372	1,452	273	652	2,264	92
<b>12/97</b>	11	2,377	74	3,437	1,615	338	611	2,365	95
<b>12/96</b>	11	2,476	81	3,484	1,732	354	688	2,529	99
<b>12/95</b>	11	2,645	73	3,322	1,825	370	797	2,805	123
<b>12/94</b>	11	2,837	72	3,394	2,029	379	916	2,836	132

## Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2012



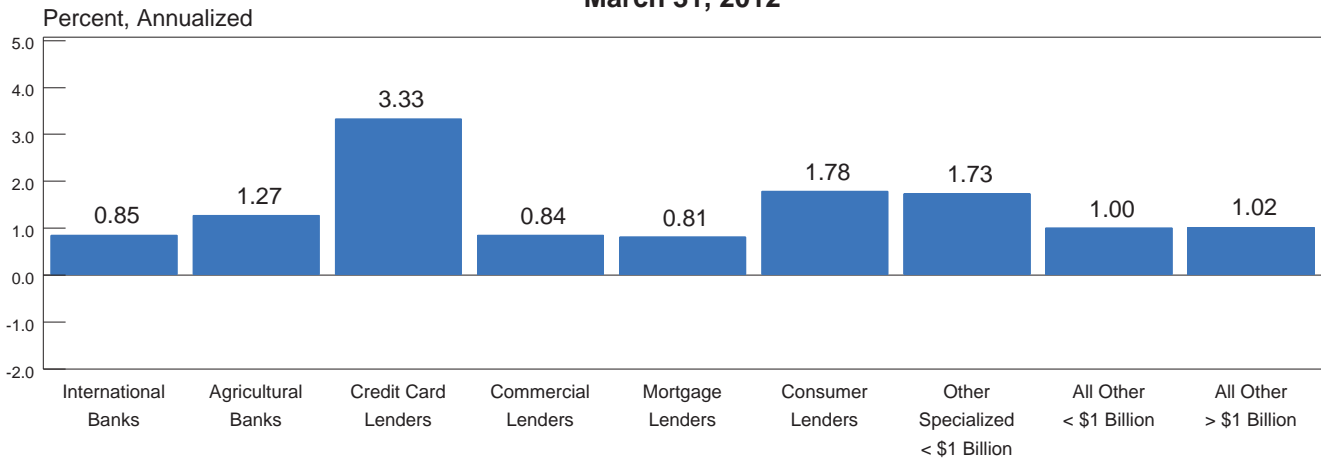
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/12</b>	3,661	212	559	4,070	811	98	68	152	4,295
<b>12/11</b>	3,456	216	539	4,087	825	97	56	139	4,470
<b>12/10</b>	3,038	200	705	4,095	789	114	43	132	4,203
<b>12/09</b>	3,107	182	502	4,547	810	96	38	116	3,689
<b>12/08</b>	3,410	169	513	5,461	997	122	34	95	3,040
<b>12/07</b>	2,784	158	479	4,619	1,328	95	38	110	3,423
<b>12/06</b>	2,337	149	408	4,905	1,445	110	42	120	2,345
<b>12/05</b>	1,851	142	359	4,257	1,647	117	48	129	2,328
<b>12/04</b>	1,881	139	383	3,301	1,505	104	52	143	2,598
<b>12/03</b>	1,448	130	348	2,924	1,658	147	61	171	2,189
<b>12/02</b>	1,273	124	299	2,961	1,342	166	60	197	2,013
<b>12/01</b>	1,176	120	335	3,539	1,179	141	50	203	1,127
<b>12/00</b>	1,229	120	295	3,823	1,000	88	51	205	651
<b>12/99</b>	1,179	121	254	3,392	1,045	101	56	225	509
<b>12/98</b>	1,444	125	258	2,786	1,079	81	68	270	420
<b>12/97</b>	1,383	120	217	2,019	967	118	65	279	876
<b>12/96</b>	1,197	117	223	2,166	932	134	70	291	480
<b>12/95</b>	1,046	118	169	1,922	935	114	82	315	641
<b>12/94</b>	960	119	134	1,675	926	92	92	306	719



## Performance Ratios By Asset Concentration Group

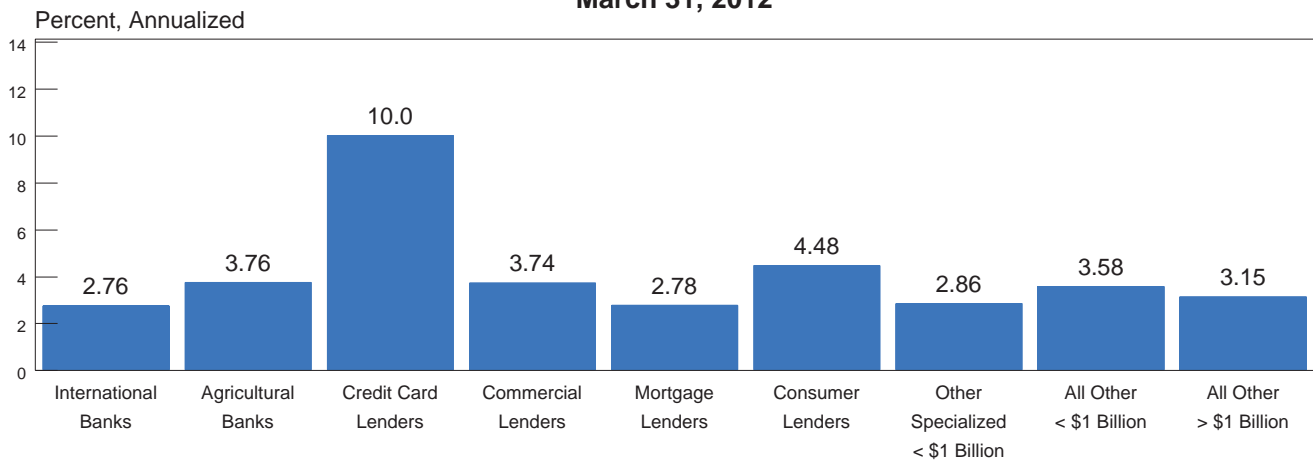
### Return on Assets (YTD)

March 31, 2012



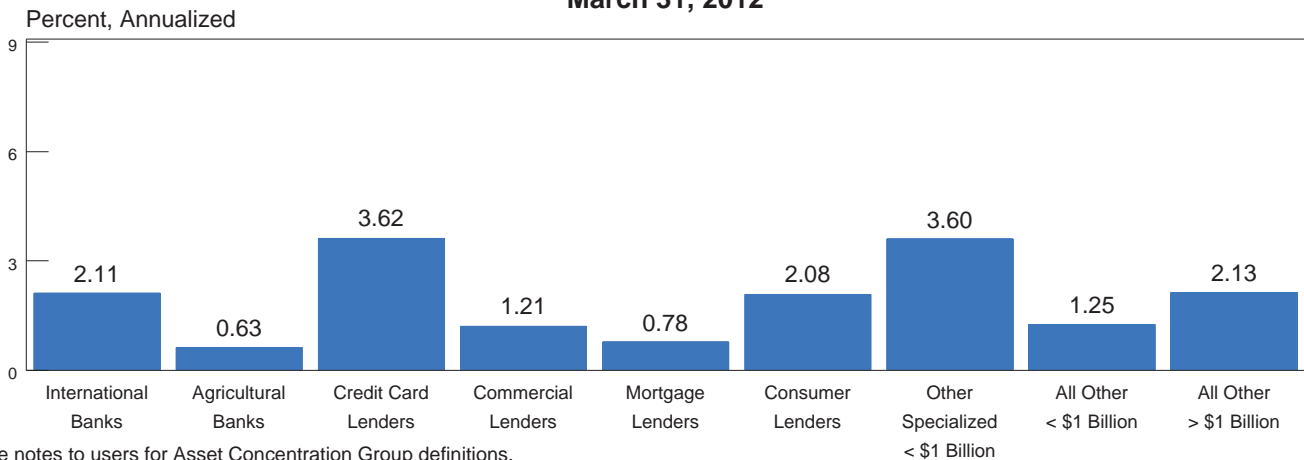
### Net Interest Margin (YTD)

March 31, 2012



### Noninterest Income to Assets (YTD)

March 31, 2012

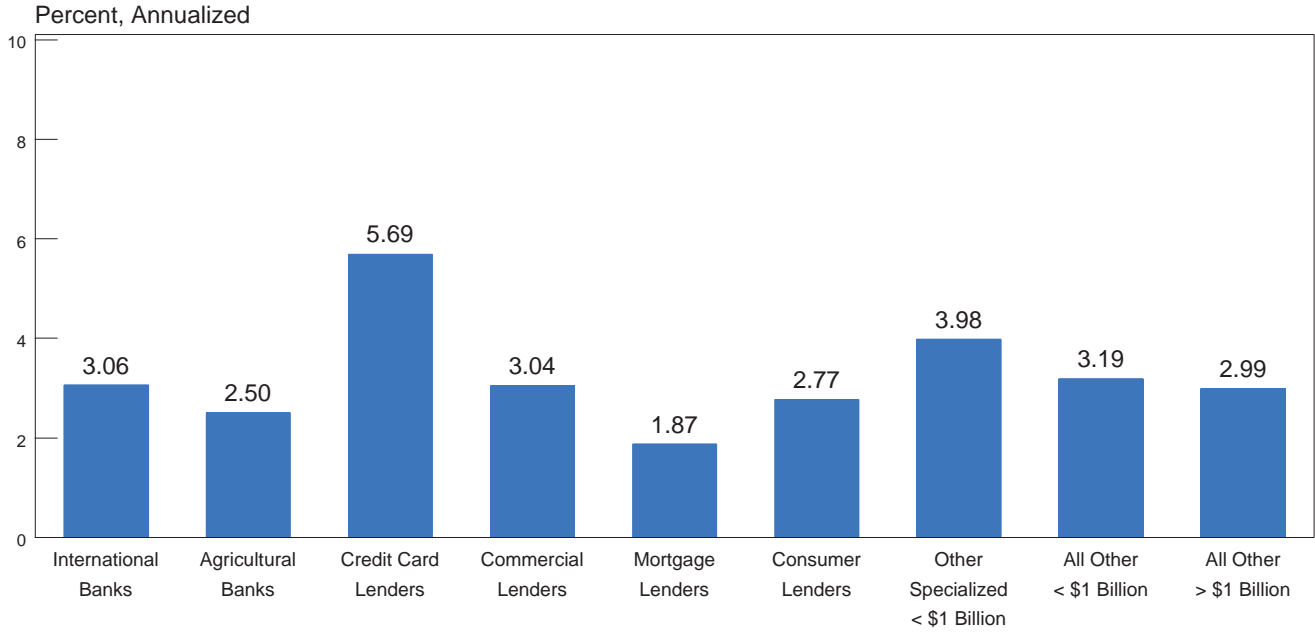


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

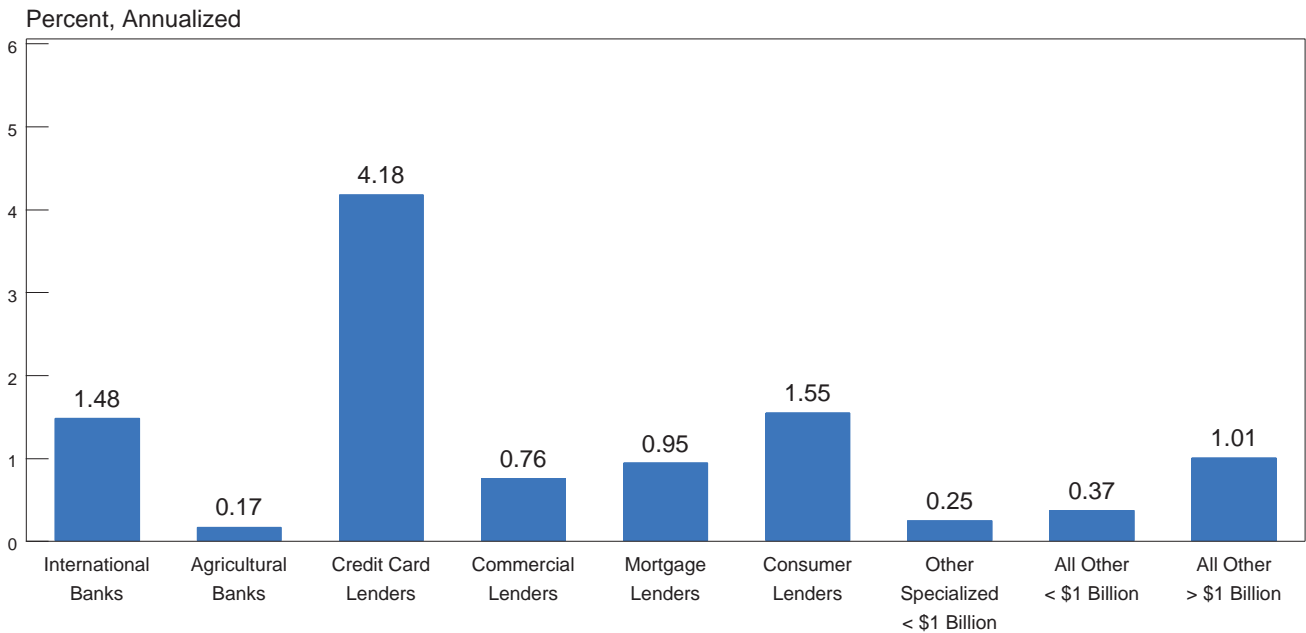
### Noninterest Expense to Assets (YTD)

March 31, 2012



## Net Charge-offs to Loans and Leases (YTD)

March 31, 2012

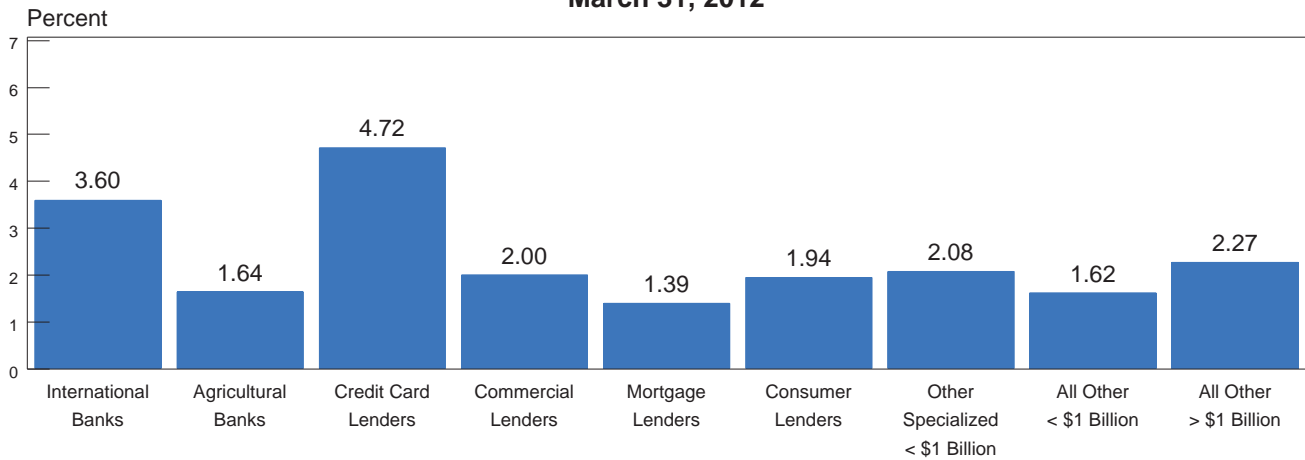


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

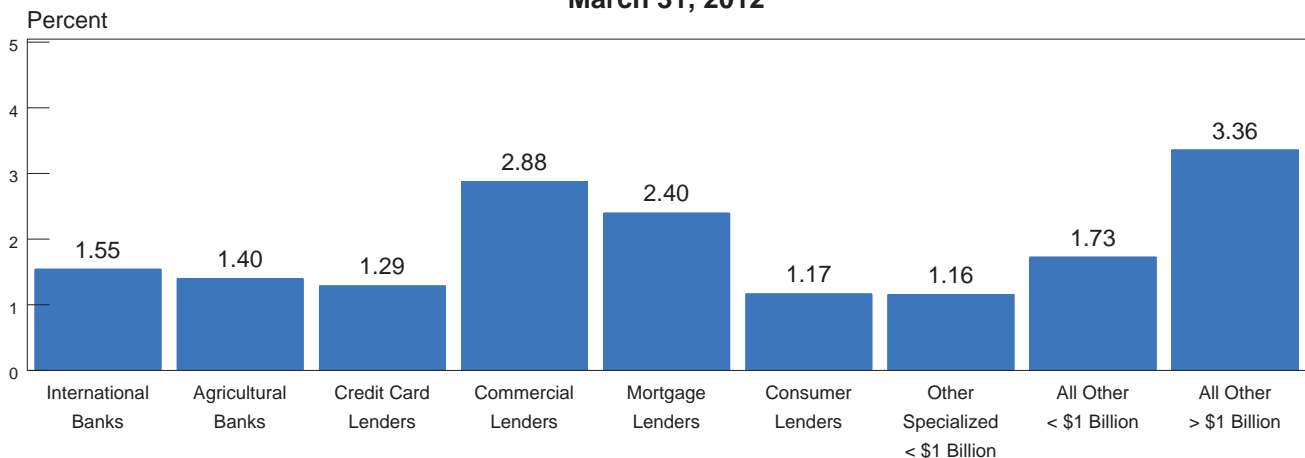
### Loss Allowance To Loans and Leases

March 31, 2012



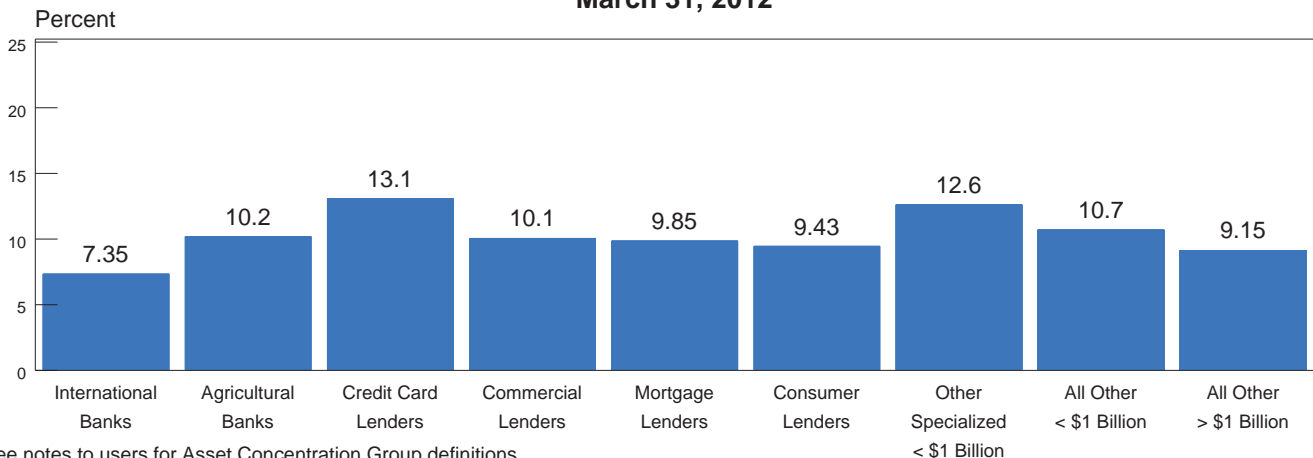
## Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2012



## Core Capital (Leverage) Ratio

March 31, 2012



Note: See notes to users for Asset Concentration Group definitions.

## Return On Average Assets By Asset Concentration Group

1994 - 2012, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/12	0.85	1.27	3.33	0.84	0.81	1.78	1.73	1.00	1.02
03/11	0.60	1.04	3.68	0.59	0.48	1.33	1.34	0.80	0.90
03/10	0.75	0.95	0.70	0.16	0.78	1.41	1.20	0.86	0.64
03/09	0.61	0.73	-11.26	-0.19	0.54	0.08	0.30	0.92	0.55
03/08	0.35	1.19	4.59	0.78	-0.21	1.30	2.20	1.01	0.13
03/07	0.93	1.19	3.84	1.14	0.91	1.77	2.03	0.99	1.25
03/06	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54
03/98	0.83	1.28	2.54	1.33	1.06	1.31	1.68	1.23	1.34
03/97	1.00	1.27	2.03	1.32	0.96	1.41	1.65	1.23	1.18
03/96	0.66	1.26	1.98	1.29	0.88	1.26	1.27	1.27	1.10
03/95	0.67	1.21	2.95	1.16	0.68	1.14	1.09	1.18	1.07
03/94	0.83	1.23	3.78	0.99	0.62	1.35	1.03	1.16	1.22

Note: See notes to users for Asset Concentration Group definitions.

## Net Interest Margin By Asset Concentration Group

1994 - 2012, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/12	2.76	3.76	10.02	3.74	2.78	4.48	2.86	3.58	3.15
03/11	2.53	3.80	10.92	3.78	3.06	4.36	2.81	3.70	3.23
03/10	2.83	3.87	14.12	3.68	3.08	4.58	2.72	3.70	3.32
03/09	3.00	3.81	10.44	3.53	3.12	4.51	2.89	3.78	2.41
03/08	2.84	3.84	8.64	3.67	2.73	4.90	3.05	3.61	2.61
03/07	2.46	3.91	8.18	3.71	2.71	5.03	3.15	3.63	2.89
03/06	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.06
03/05	2.64	4.05	8.15	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73
03/98	2.95	4.23	7.84	4.45	3.16	4.34	3.77	4.28	3.76
03/97	3.08	4.25	7.90	4.50	3.28	5.21	3.83	4.36	3.94
03/96	3.32	4.24	8.02	4.32	3.19	5.11	3.72	4.40	4.10
03/95	3.41	4.38	8.22	4.43	3.12	4.74	3.90	4.50	4.01
03/94	3.31	4.22	9.31	4.29	3.38	5.07	3.67	4.38	4.23

Note: See notes to users for Asset Concentration Group definitions.

**Net Charge-offs as a Percent of Average Loans and Leases**  
**By Asset Concentration Group**  
**1994 - 2012, Annualized**

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/12	1.48	0.17	4.18	0.76	0.95	1.55	0.25	0.37	1.01
03/11	1.96	0.31	6.67	1.34	0.98	1.77	0.76	0.39	1.40
03/10	2.75	0.45	14.26	1.89	1.20	2.69	0.54	0.44	2.29
03/09	2.42	0.52	8.57	1.45	1.05	2.56	0.43	0.30	1.87
03/08	1.13	0.17	4.97	0.71	1.14	1.78	0.21	0.17	0.64
03/07	0.57	0.14	3.86	0.23	0.21	1.43	0.18	0.17	0.31
03/06	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44
03/98	0.48	0.10	4.78	0.34	0.18	0.42	0.39	0.19	0.43
03/97	0.19	0.16	4.53	0.31	0.19	0.99	0.27	0.23	0.51
03/96	0.47	0.13	3.89	0.31	0.25	0.79	0.14	0.18	0.42
03/95	0.25	0.07	2.74	0.30	0.24	0.39	0.19	0.15	0.33
03/94	0.62	0.06	3.13	0.39	0.44	0.51	0.15	0.13	0.35

Note: See notes to users for Asset Concentration Group definitions.

## Percent of Loans Noncurrent By Asset Concentration Group

1994 - 2012

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/12</b>	4.21	1.68	1.60	3.37	3.71	1.60	2.70	2.19	5.80
<b>12/11</b>	4.20	1.70	1.71	3.53	3.89	1.68	2.58	2.13	5.51
<b>12/10</b>	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
<b>12/09</b>	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
<b>12/08</b>	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
<b>12/07</b>	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
<b>12/06</b>	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
<b>12/05</b>	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
<b>12/04</b>	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
<b>12/03</b>	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
<b>12/02</b>	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
<b>12/01</b>	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
<b>12/00</b>	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
<b>12/99</b>	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
<b>12/98</b>	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
<b>12/97</b>	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
<b>12/96</b>	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
<b>12/95</b>	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
<b>12/94</b>	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98

Note: See notes to users for Asset Concentration Group definitions.

## Core Capital as a Percent of Total Assets By Asset Concentration Group

1994 - 2012

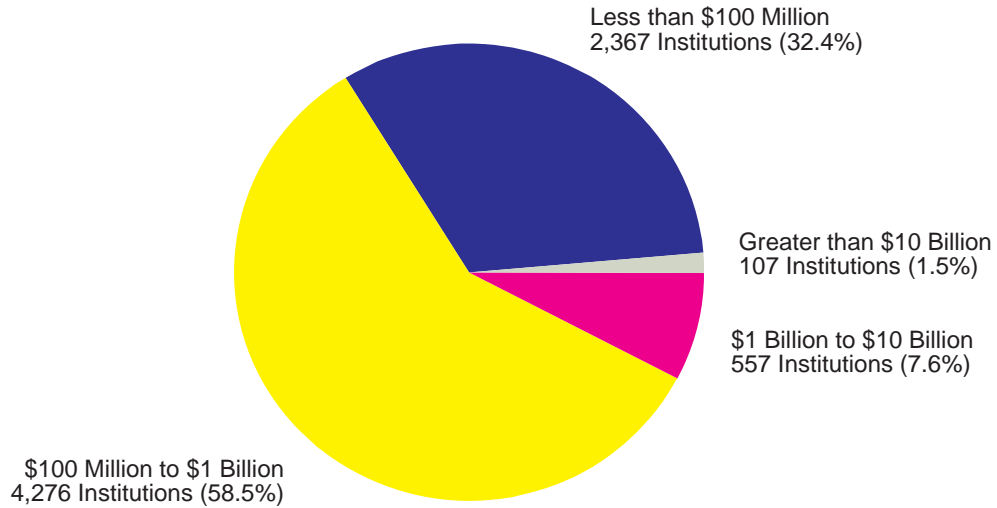
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/12	7.35	10.17	13.06	10.07	9.85	9.43	12.60	10.71	9.15
12/11	7.07	10.10	13.23	10.04	9.69	9.61	13.00	10.79	8.98
12/10	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.56	8.69
12/09	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09

Note: See notes to users for Asset Concentration Group definitions.



## Number of Institutions By Asset Size

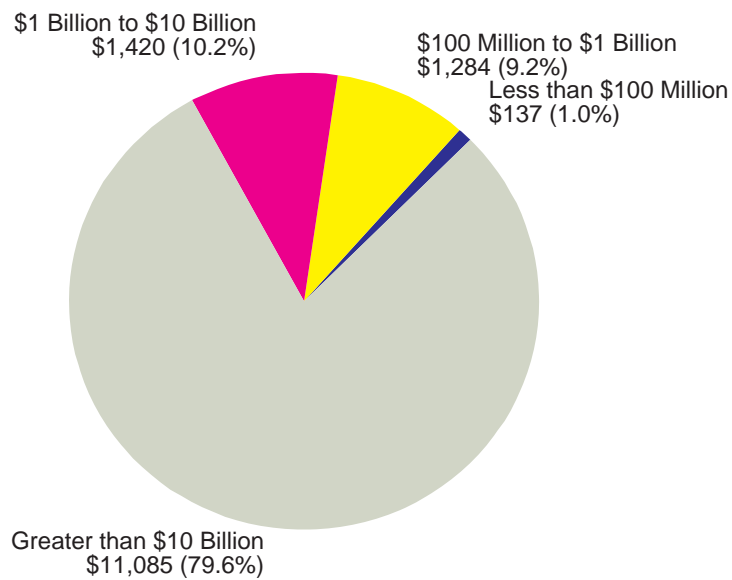
March 31, 2012



## Industry Assets By Asset Size

March 31, 2012

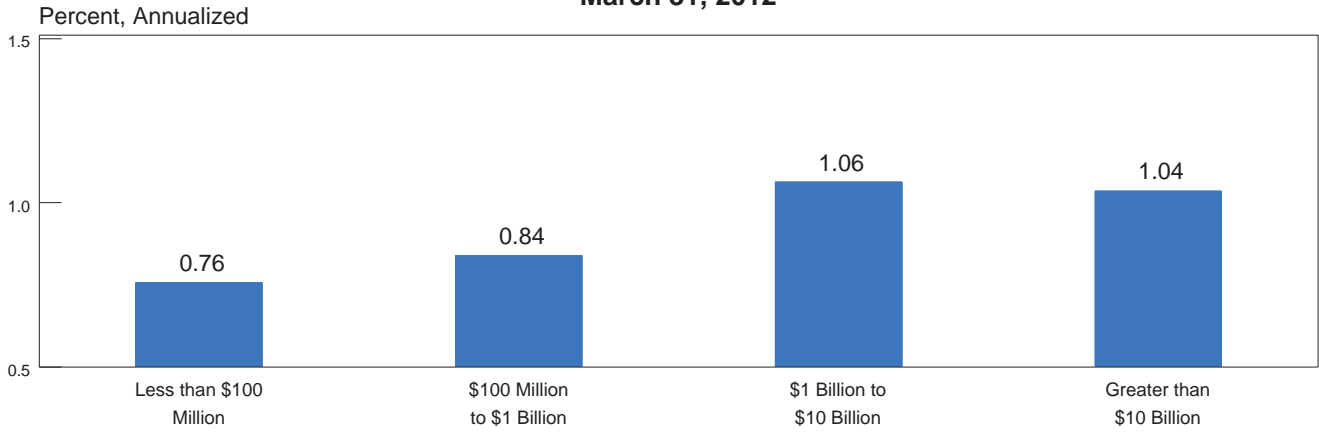
(\$ Billions)



## Performance Ratios By Asset Size

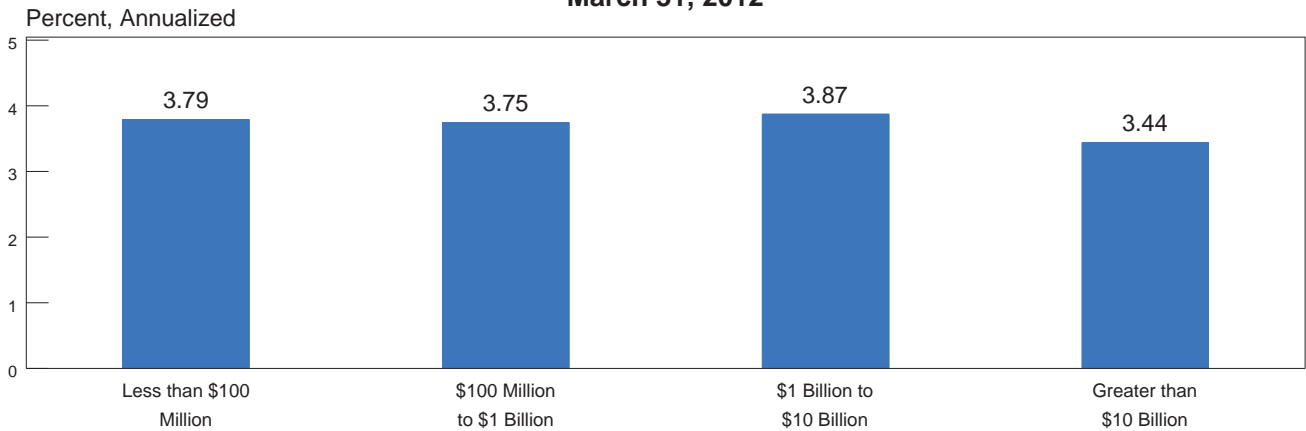
### Return on Assets (YTD)

March 31, 2012



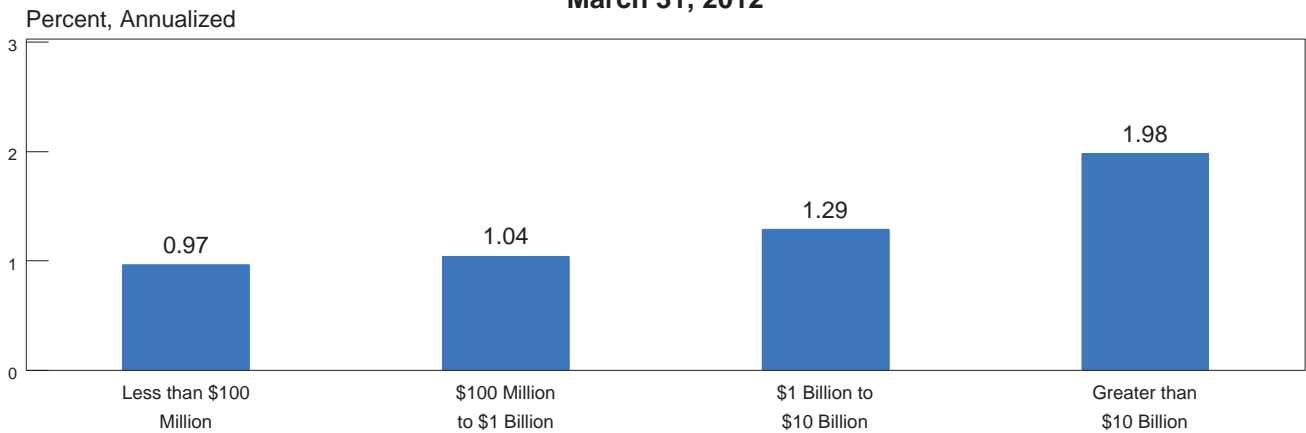
### Net Interest Margin (YTD)

March 31, 2012



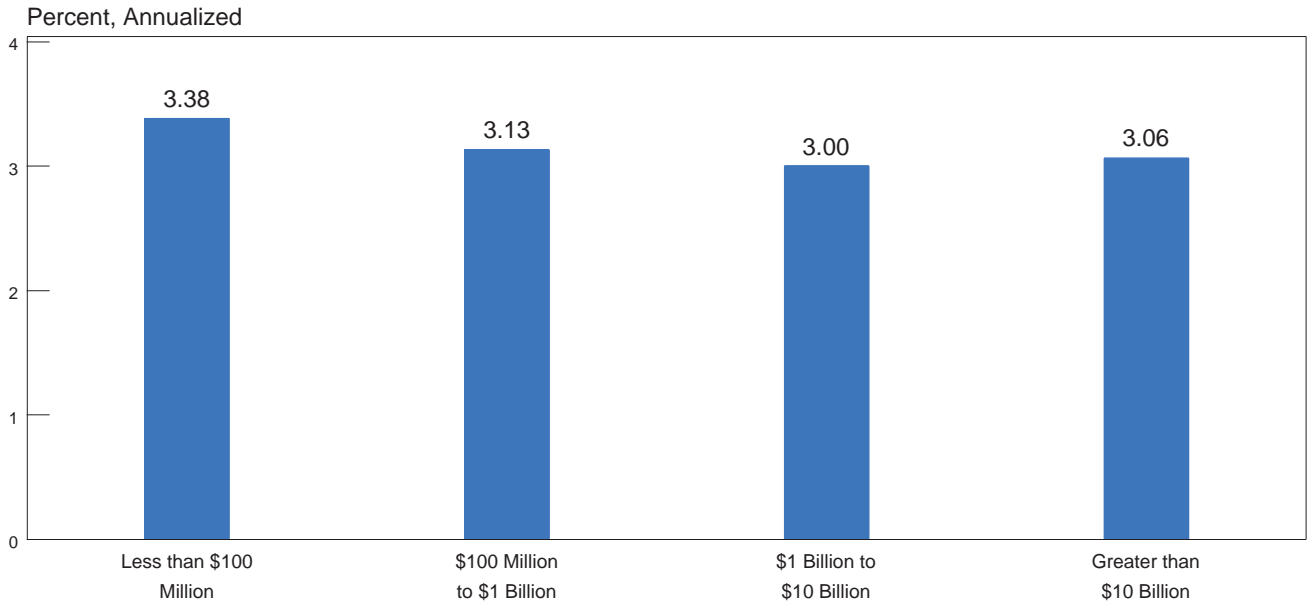
### Noninterest Income to Assets (YTD)

March 31, 2012



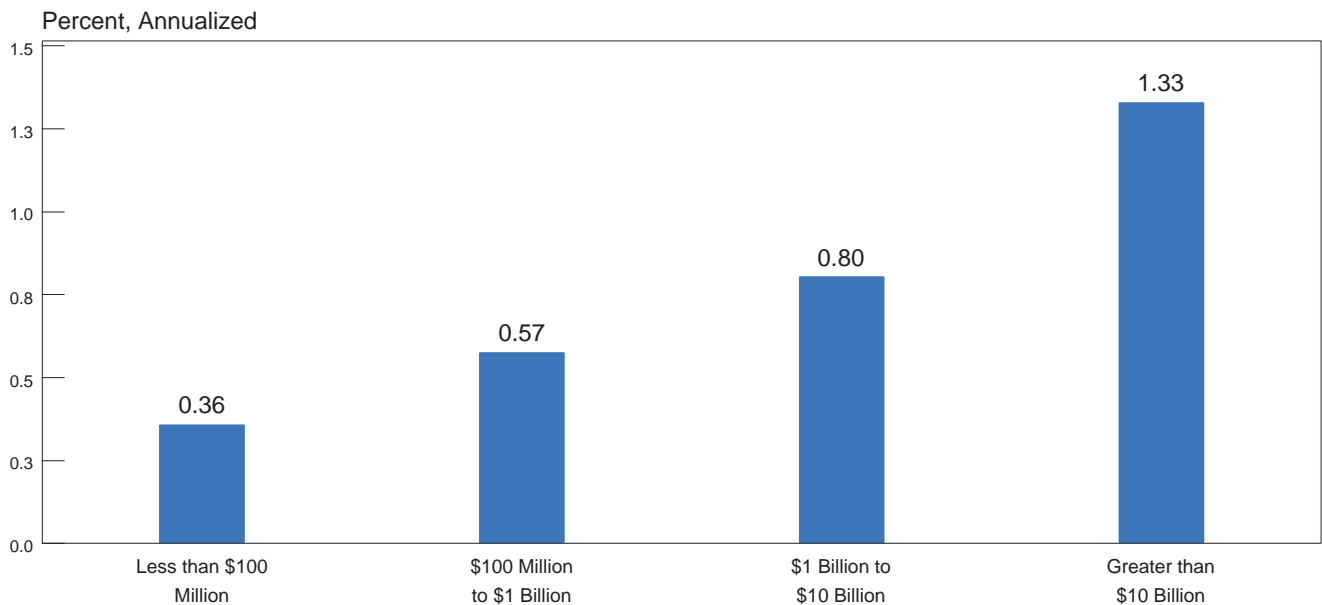
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2012



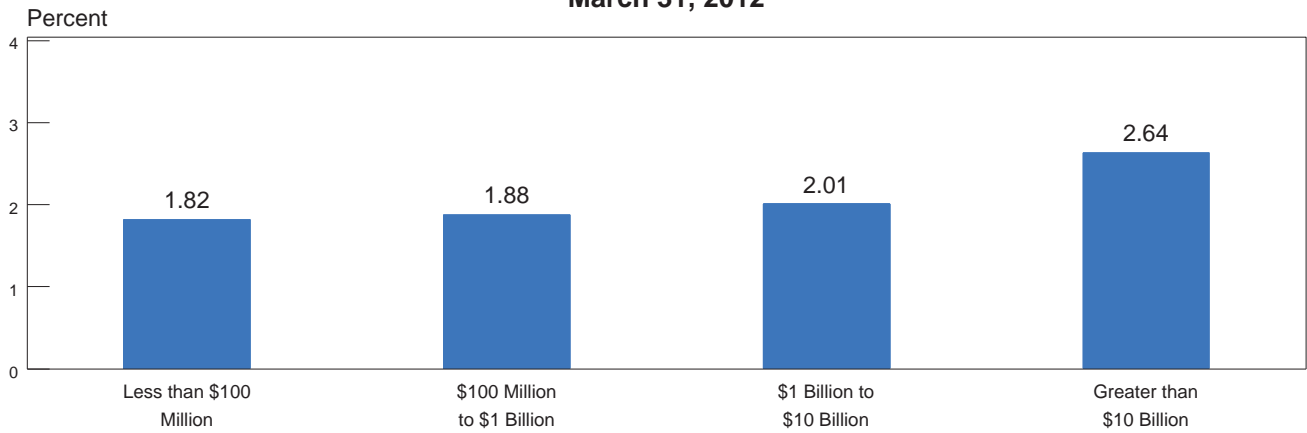
## Net Charge-offs to Loans and Leases (YTD)

March 31, 2012



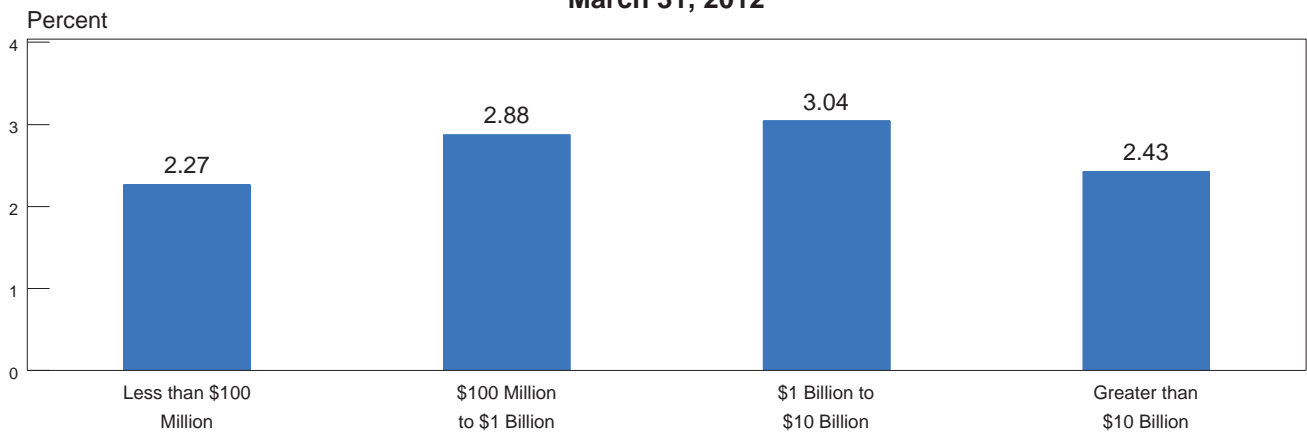
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

March 31, 2012



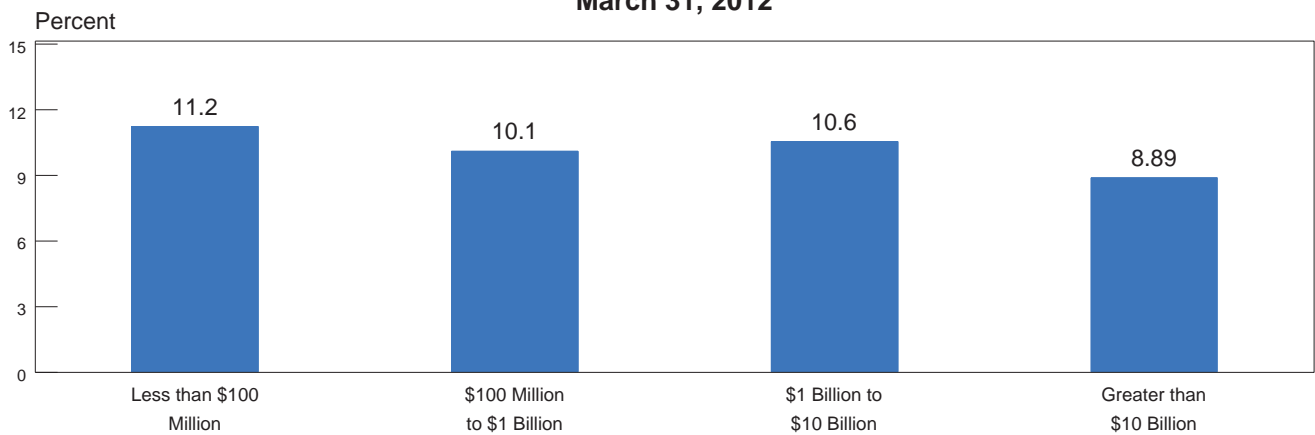
## Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2012



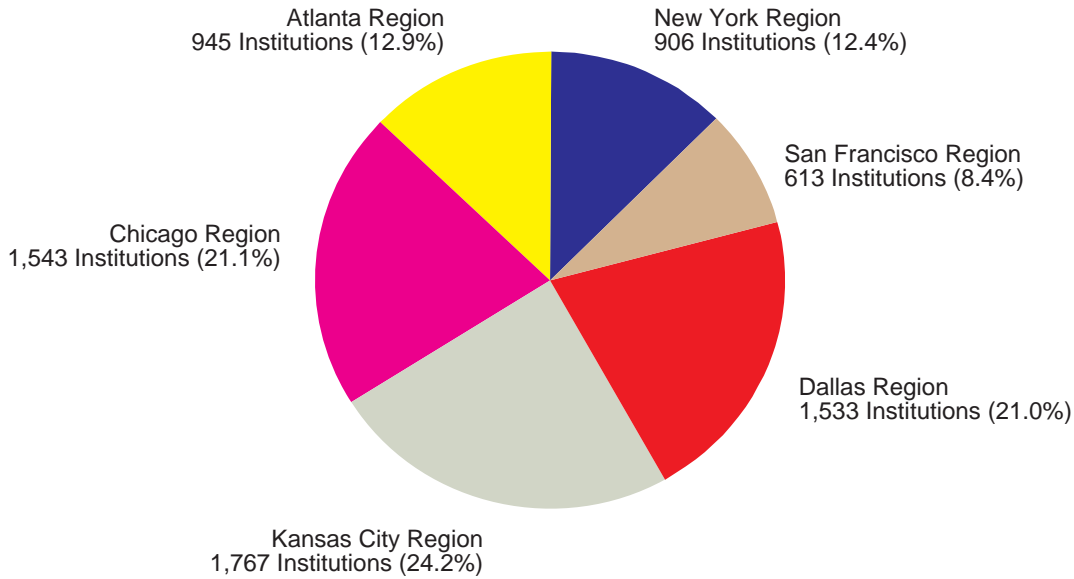
## Core Capital (Leverage) Ratio

March 31, 2012



## Geographic Distribution of FDIC-Insured Institutions

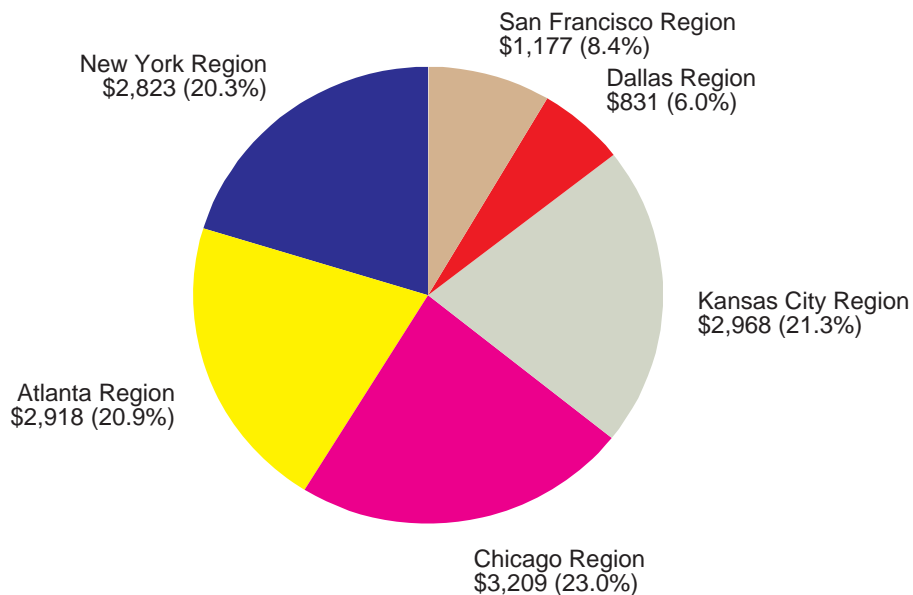
March 31, 2012



## Geographic Distribution of Industry Assets

March 31, 2012

(\$ Billions)

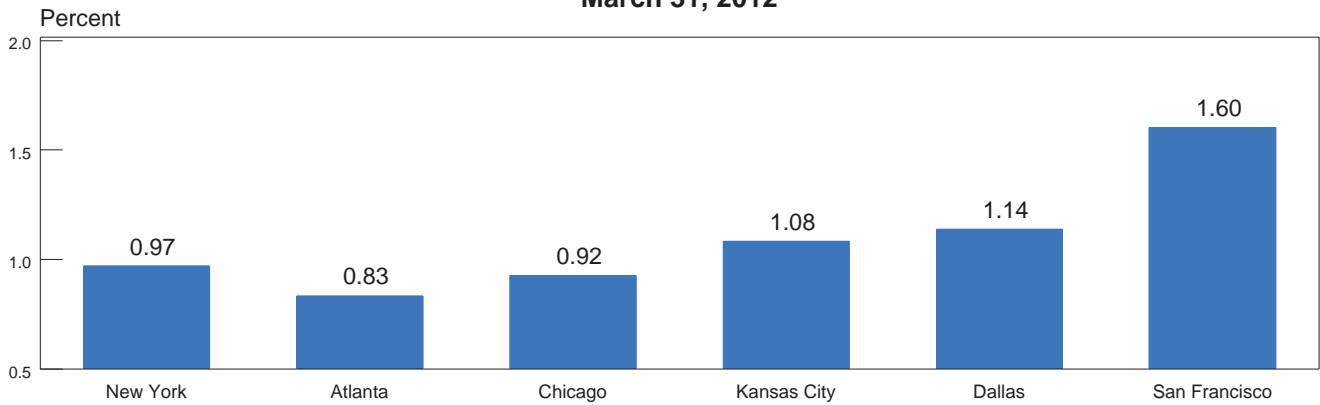


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

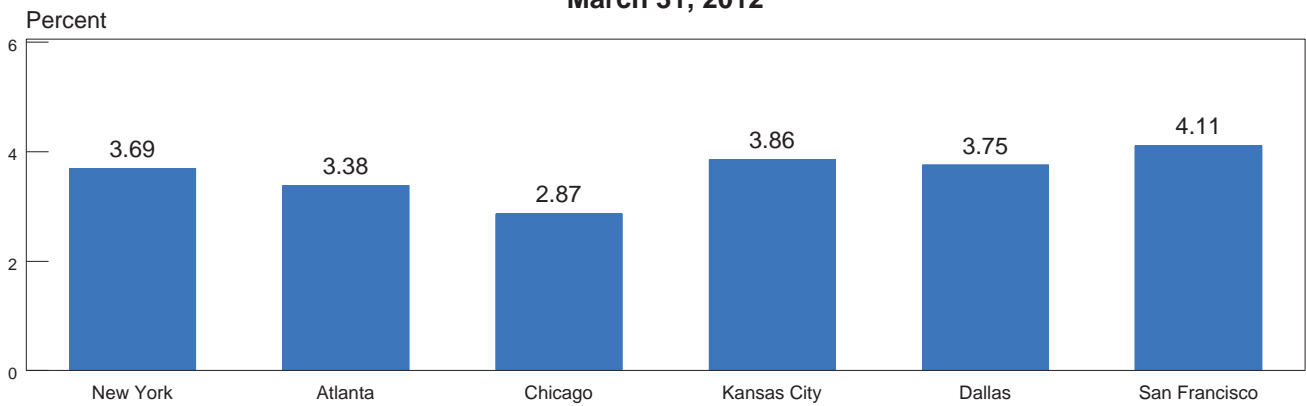
### Return on Assets (YTD, Annualized)

March 31, 2012



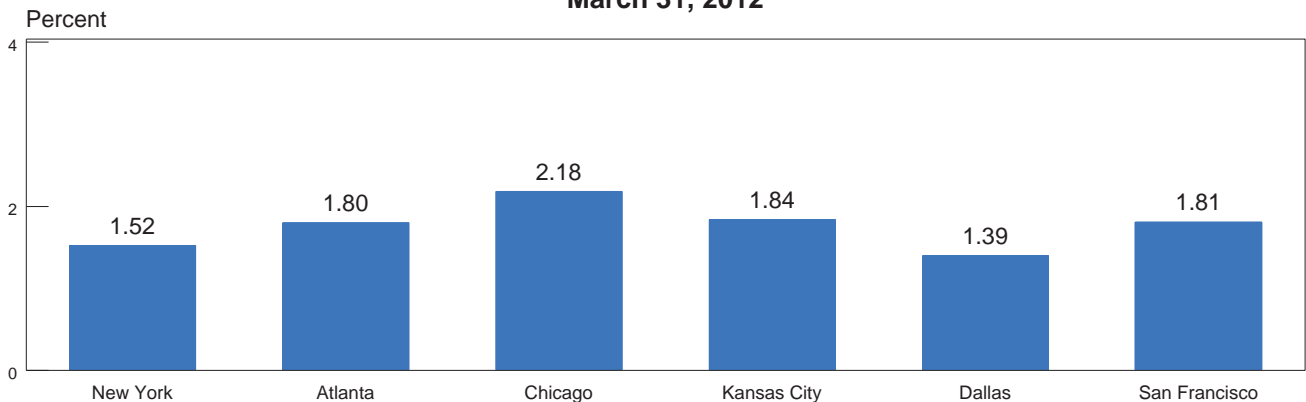
### Net Interest Margins (YTD, Annualized)

March 31, 2012



### Noninterest Income to Assets (YTD, Annualized)

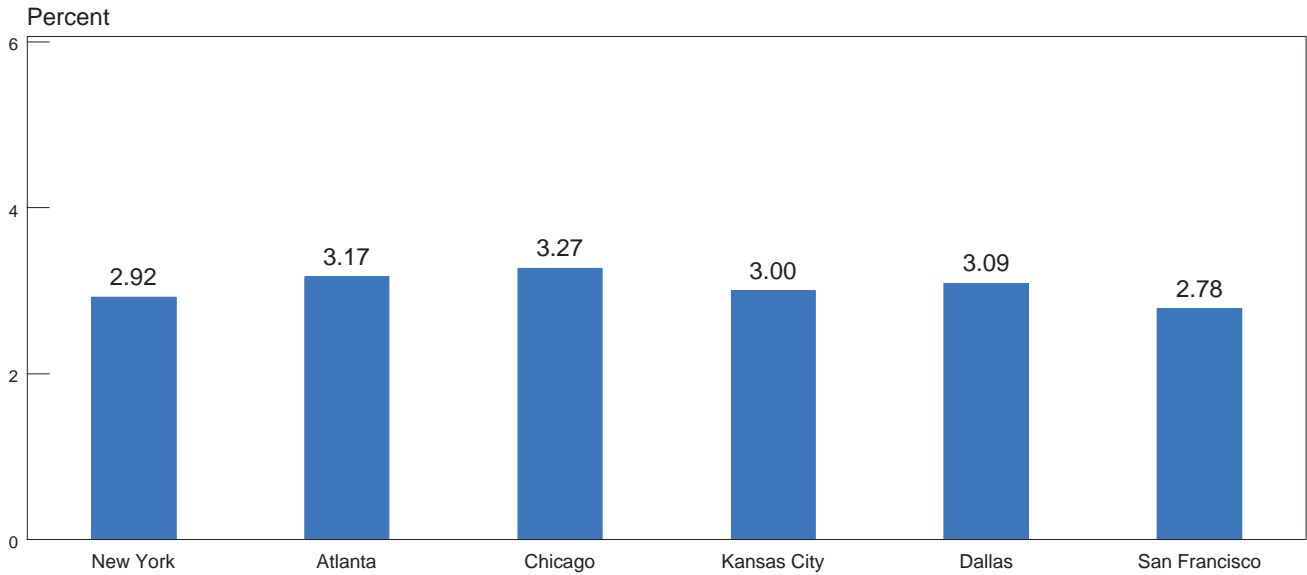
March 31, 2012



Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.

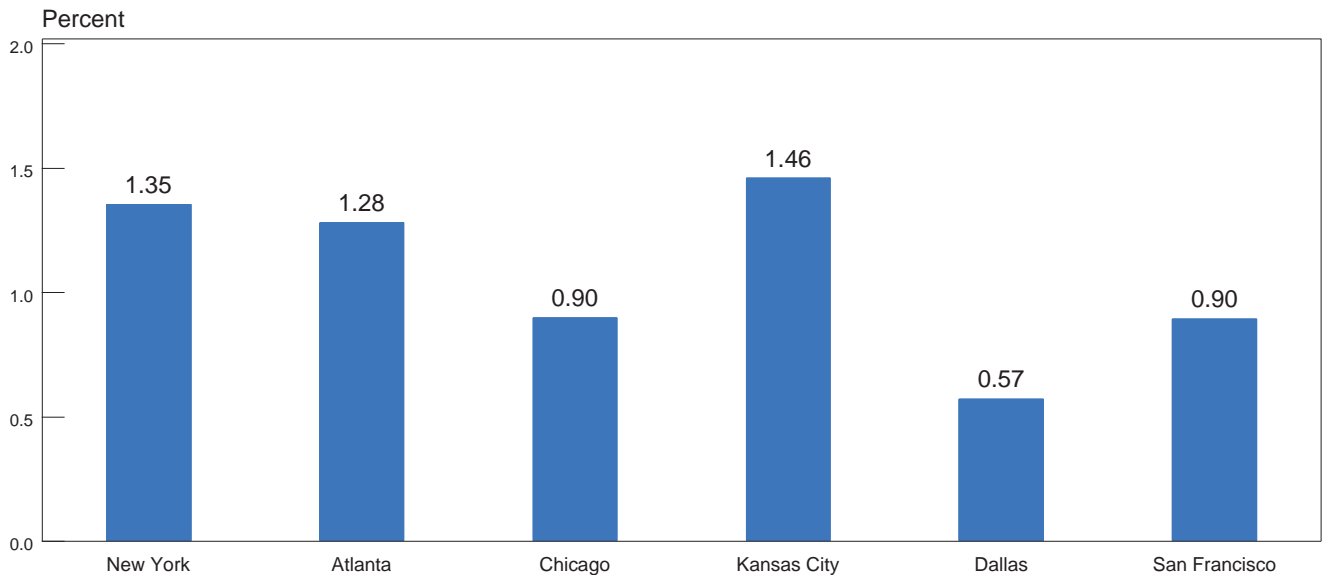
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2012



## Net Charge-offs to Loans and Leases (YTD, Annualized)

March 31, 2012

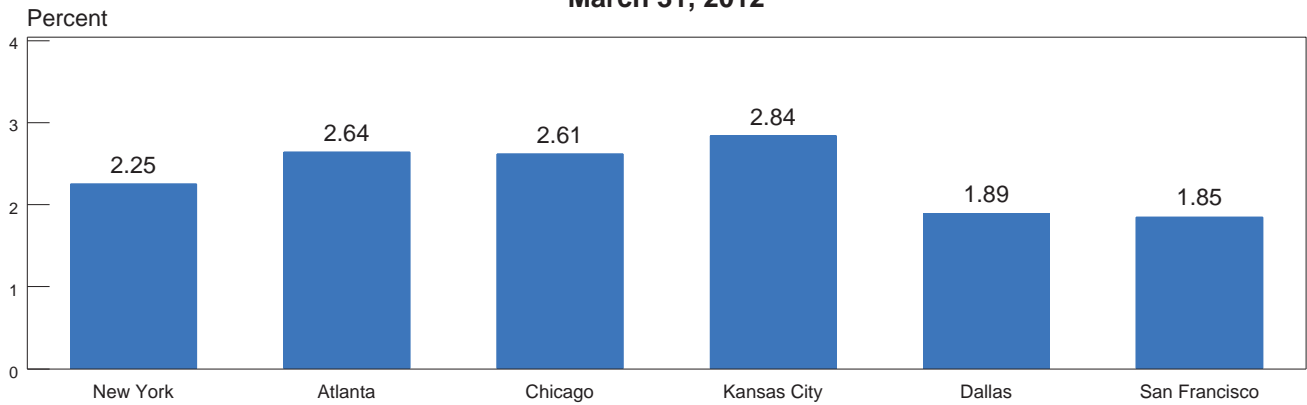


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

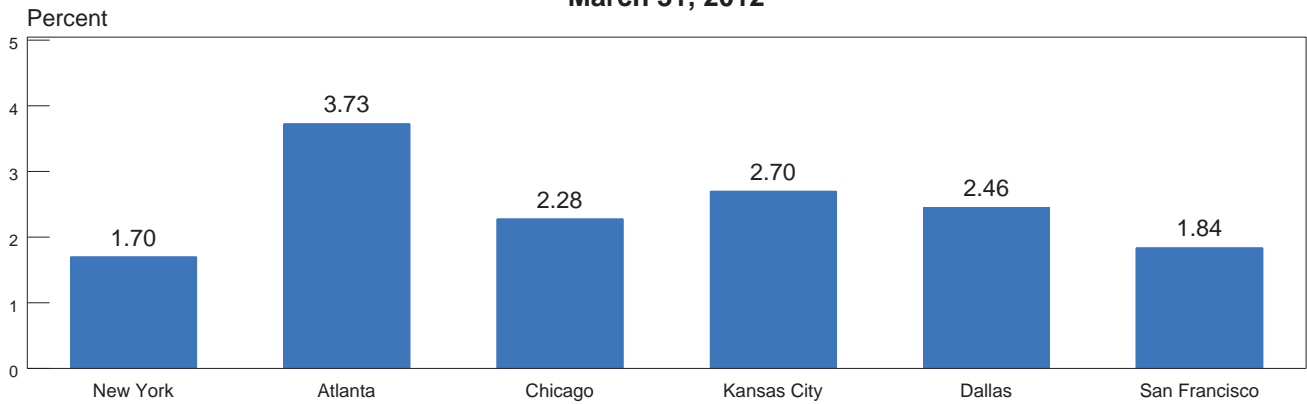
### Loss Allowance To Loans and Leases

March 31, 2012



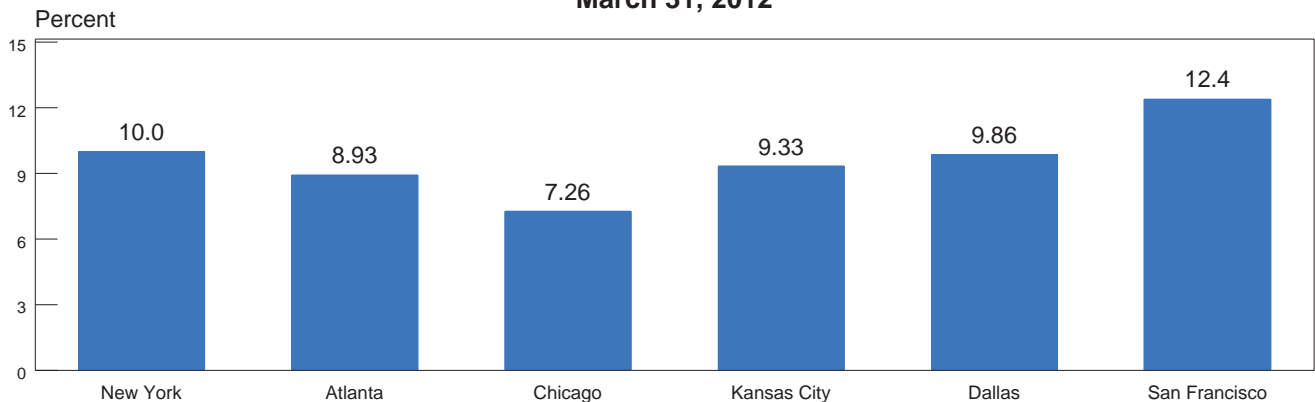
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2012



### Core Capital (Leverage) Ratio

March 31, 2012



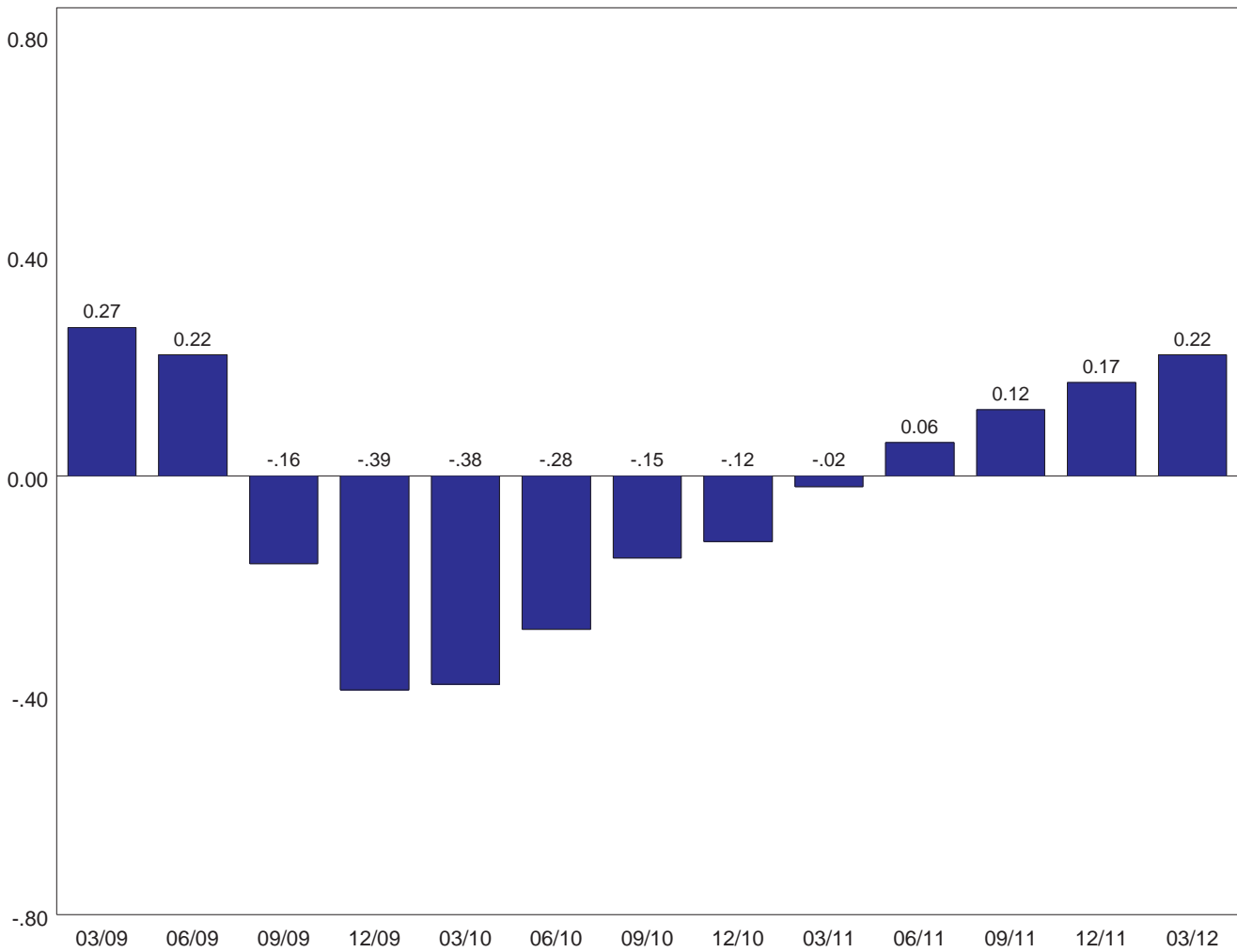
Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.



# Deposit Insurance Fund Reserve Ratios

March 31, 2009 - March 31, 2012

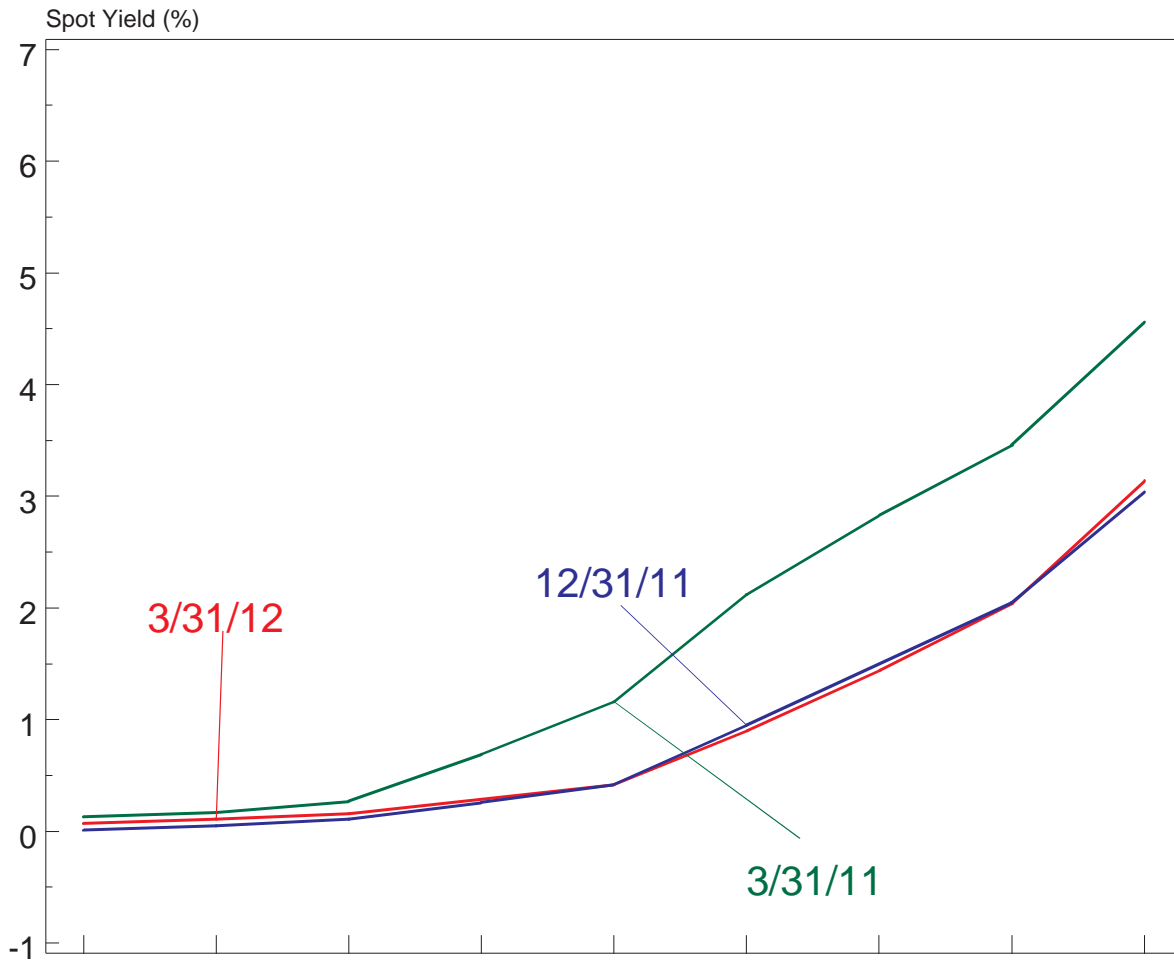
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2012 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

March 31, 2011 - March 31, 2012



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/12	0.07	0.11	0.16	0.29	0.42	0.90	1.44	2.04	3.14
12/31/11	0.01	0.05	0.11	0.26	0.42	0.95	1.50	2.05	3.04
9/30/11	0.02	0.06	0.13	0.28	0.47	1.15	1.78	2.43	3.70
6/30/11	0.05	0.10	0.21	0.57	0.95	1.86	2.55	3.21	4.34
3/31/11	0.13	0.17	0.27	0.69	1.16	2.12	2.83	3.46	4.56

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

## Capital Category Distribution

March 31, 2012

### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,063	96.7%	\$13,856.0	99.5%
Adequately Capitalized	89	1.2%	\$32.7	0.2%
Undercapitalized	75	1.0%	\$17.0	0.1%
Significantly Undercapitalized	59	0.8%	\$16.3	0.1%
Critically Undercapitalized	21	0.3%	\$3.7	0.0%

Note: Excludes U.S. branches of foreign banks.

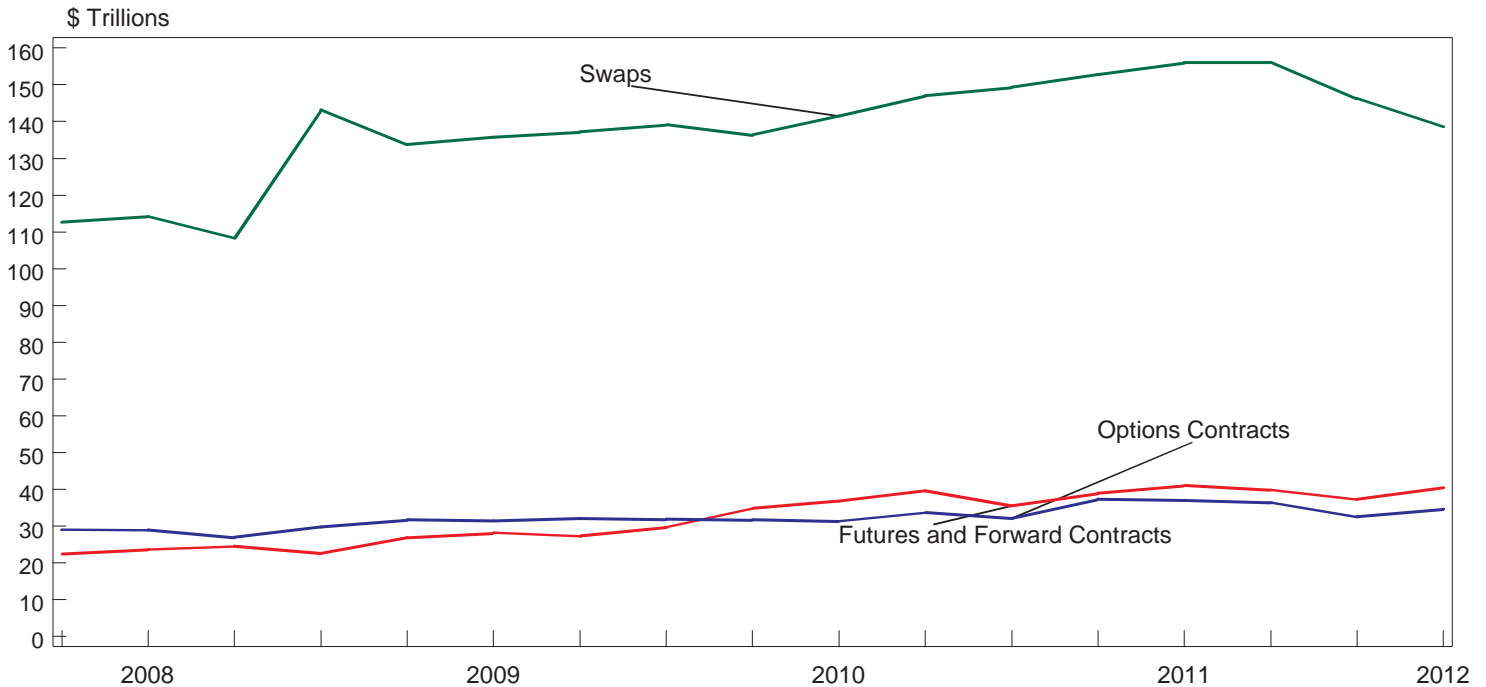
### Capital Category Definitions

	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

## Off-Balance Sheet Derivatives\*

2008 - 2012 (Notional Amounts)



	12/08	12/09	12/10	12/11	3/12
Total Derivatives (Notional Amounts, in billions of dollars)	\$195,387	\$200,674	\$216,948	\$216,058	\$213,790
<b>Futures and Forward Contracts</b>	<b>22,529</b>	<b>29,652</b>	<b>35,539</b>	<b>37,253</b>	<b>40,480</b>
Interest rate contracts	13,764	20,998	23,990	24,473	27,258
Foreign exchange rate contracts	8,528	8,468	11,304	12,543	12,908
Other futures and forwards**	238	186	245	237	314
<b>Option Contracts</b>	<b>29,747</b>	<b>31,884</b>	<b>32,078</b>	<b>32,539</b>	<b>34,652</b>
Interest rate options	23,689	27,169	27,018	27,027	27,898
Foreign currency options	3,563	2,714	3,336	3,364	4,482
Other option contracts**	2,495	2,002	1,724	2,148	2,272
<b>Swaps</b>	<b>143,111</b>	<b>139,138</b>	<b>149,331</b>	<b>146,266</b>	<b>138,658</b>
Interest rate swaps	138,442	133,288	142,390	136,030	128,575
Foreign exchange rate swaps	4,133	5,373	6,351	9,530	9,298
Other swaps**	535	476	590	705	786
Memoranda					
Spot Foreign Exchange Contracts	699	745	1,013	1,063	2,524
Credit Derivatives	16,029	14,112	14,151	14,759	14,051
Number of banks reporting derivatives	1,010	1,031	1,069	1,081	1,097
Replacement cost of interest rate and foreign exchange rate contracts ***	5,765	3,475	3,754	4,981	4,182

\* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

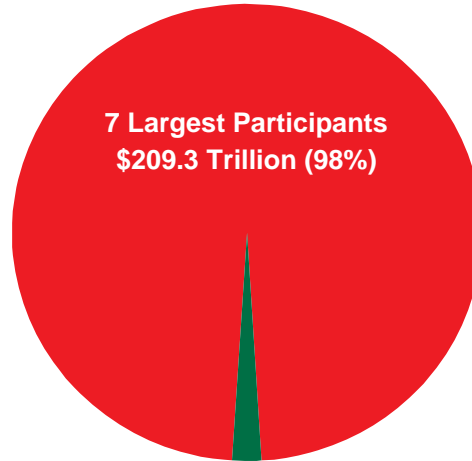
\*\* Not reported by banks with less than \$300 million in assets.

\*\*\* Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

## Concentration of Derivatives\*

Notional Amounts

March 31, 2012

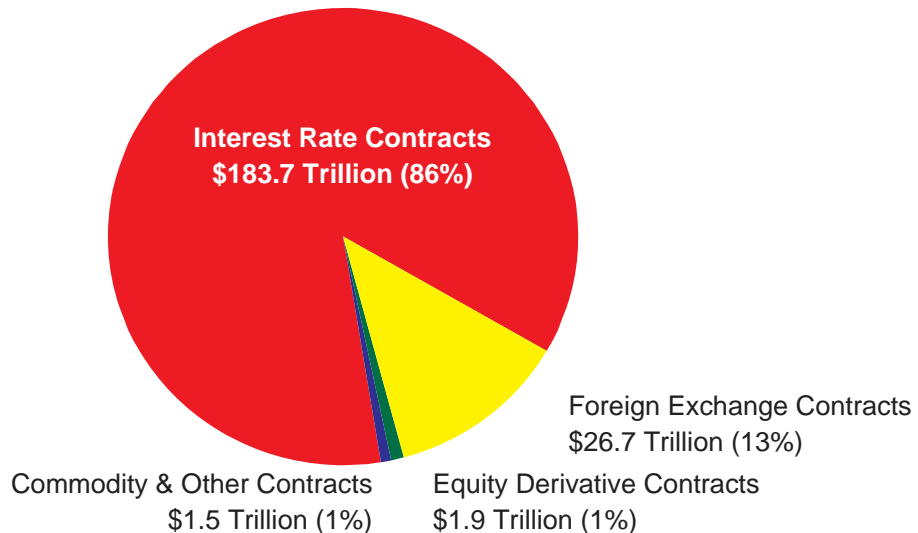


All Other Participants (1267 Banks)  
\$4.4 Trillion (2%)

## Composition of Derivatives\*

Notional Amounts

March 31, 2012



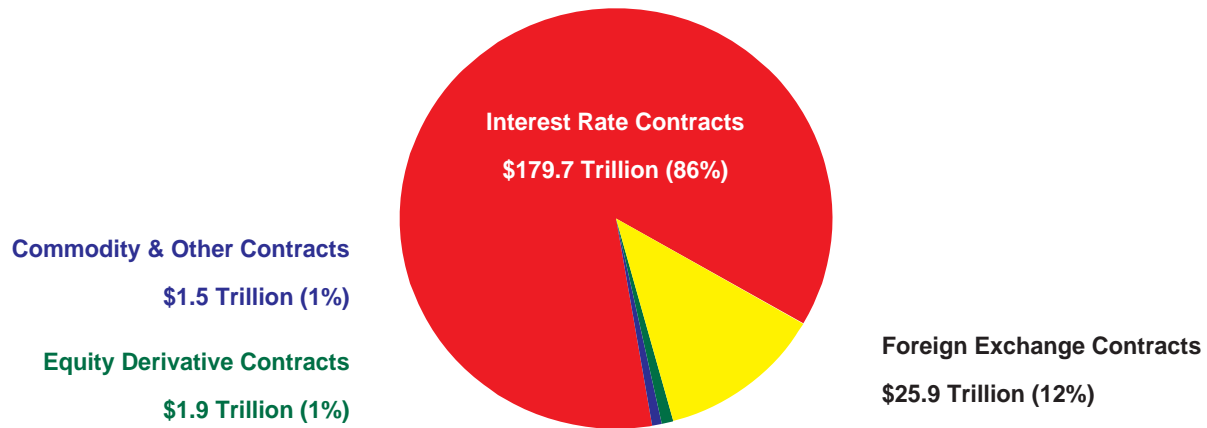
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,401 billion for the seven largest participants and \$123 billion for all others are not included.

## Purpose of Derivatives\*

### Held for Trading

#### Notional Amounts

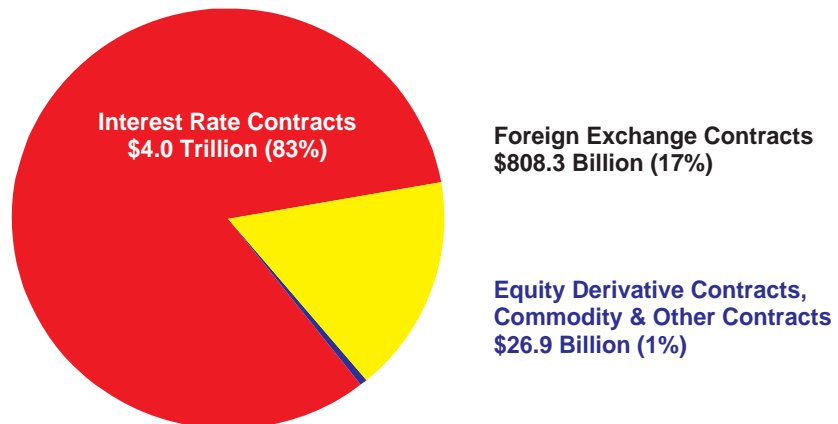
March 31, 2012



## Not Held for Trading

### Notional Amounts

March 31, 2012



\* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,524 billion are not included.

## Position of Derivatives

### Gross Fair Values

March 31, 2012  
(\$ Millions)

#### Held for Trading

210 Banks Held Derivative Contracts for Trading  
7 Largest Participants Held 98% of Total (Notional Amount)  
(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	3,631,122	383,051	79,620	51,867	4,145,661	79,002
Gross negative fair value	3,546,886	385,951	80,227	53,594	4,066,659	
<b>All other participants</b>						
Gross positive fair value	41,479	14,767	3,239	1,348	60,833	323
Gross negative fair value	41,429	14,454	3,284	1,343	60,509	
<b>Total</b>						
Gross positive fair value	3,672,601	397,818	82,859	53,215	4,206,493	79,325
Gross negative fair value	3,588,316	400,405	83,511	54,937	4,127,169	

#### Held for Purposes Other than Trading

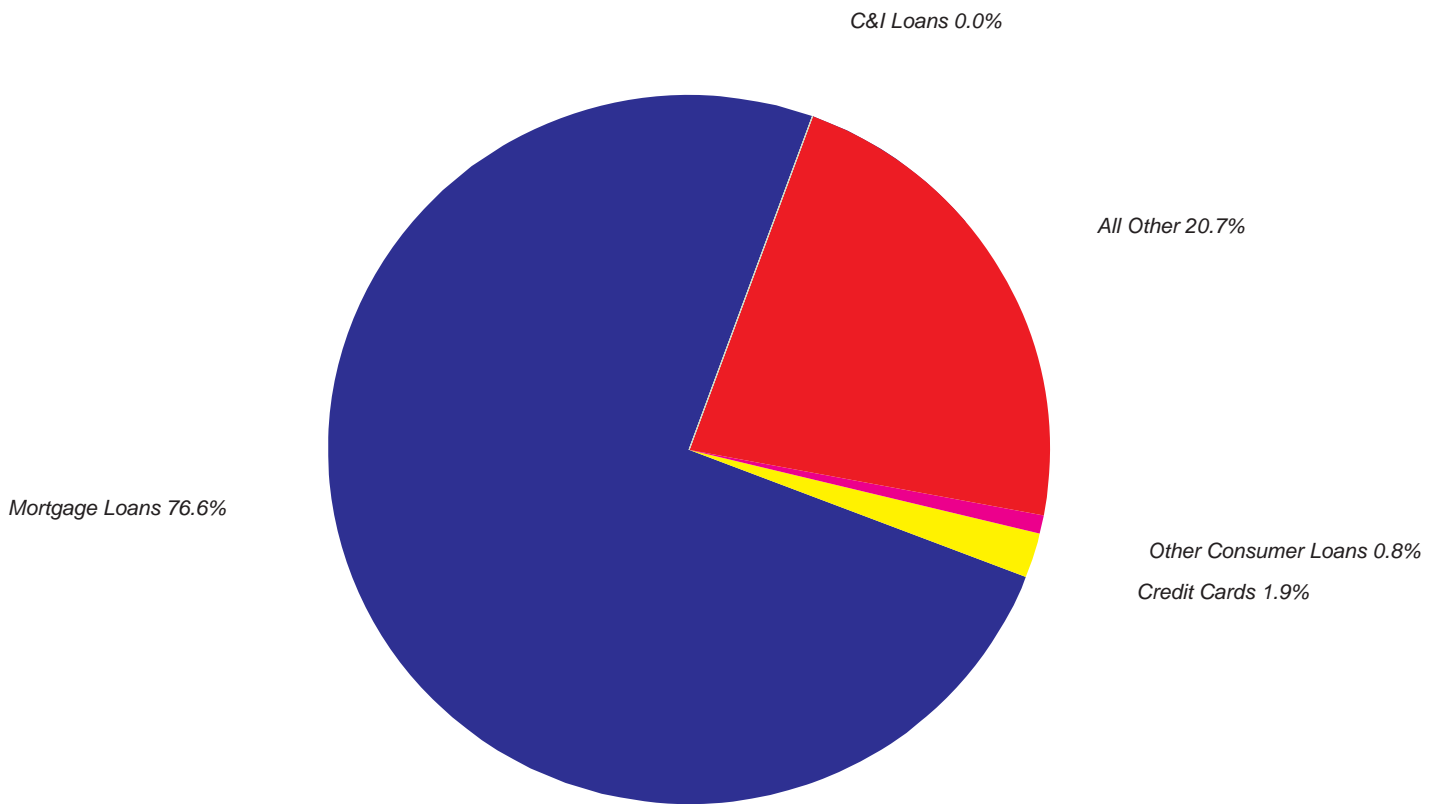
1165 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 88% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	88,340	12,472	0	1,036	101,849	6,255
Gross negative fair value	80,368	13,863	64	1,298	95,594	
<b>All other participants</b>						
Gross positive fair value	9,600	868	657	68	11,193	1,756
Gross negative fair value	8,263	765	320	88	9,437	
<b>Total</b>						
Gross positive fair value	97,940	13,340	657	1,104	113,042	8,011
Gross negative fair value	88,632	14,628	385	1,386	105,031	

# Composition of Securitized Assets\*

FDIC-Insured Institutions

March 31, 2012

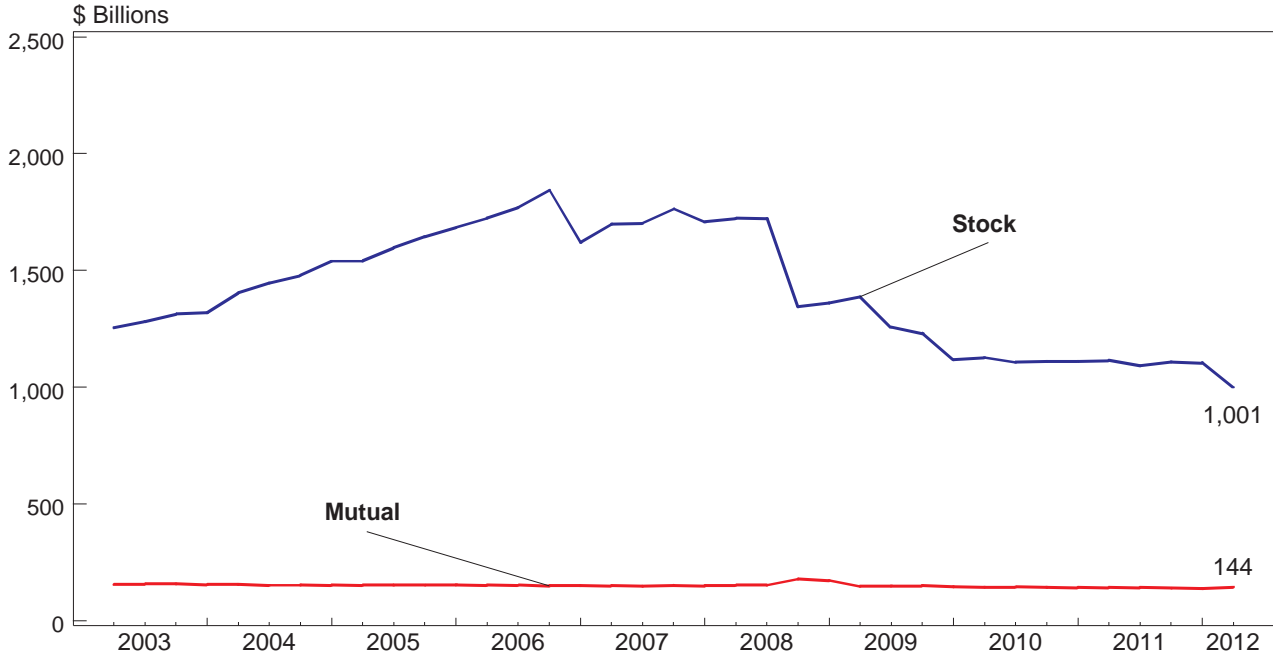


\* Assets securitized and sold with servicing retained or with recourse or other seller-provided credit



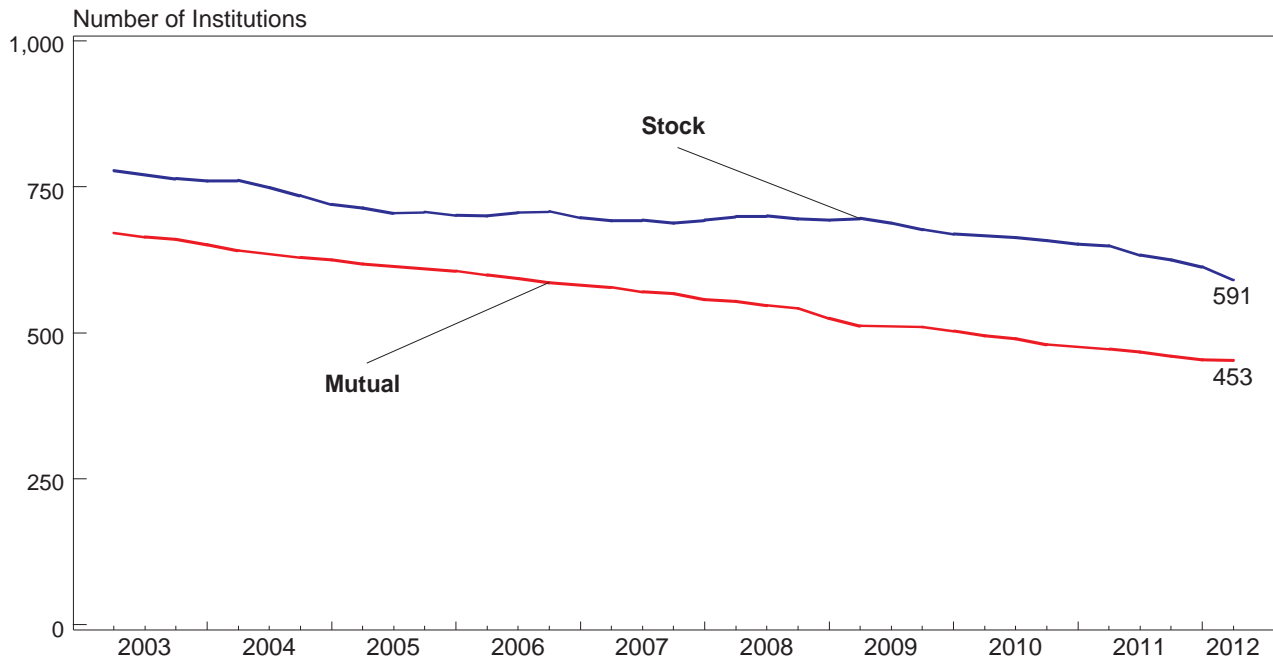
## Assets of Mutual and Stock Savings Institutions

2003 - 2012



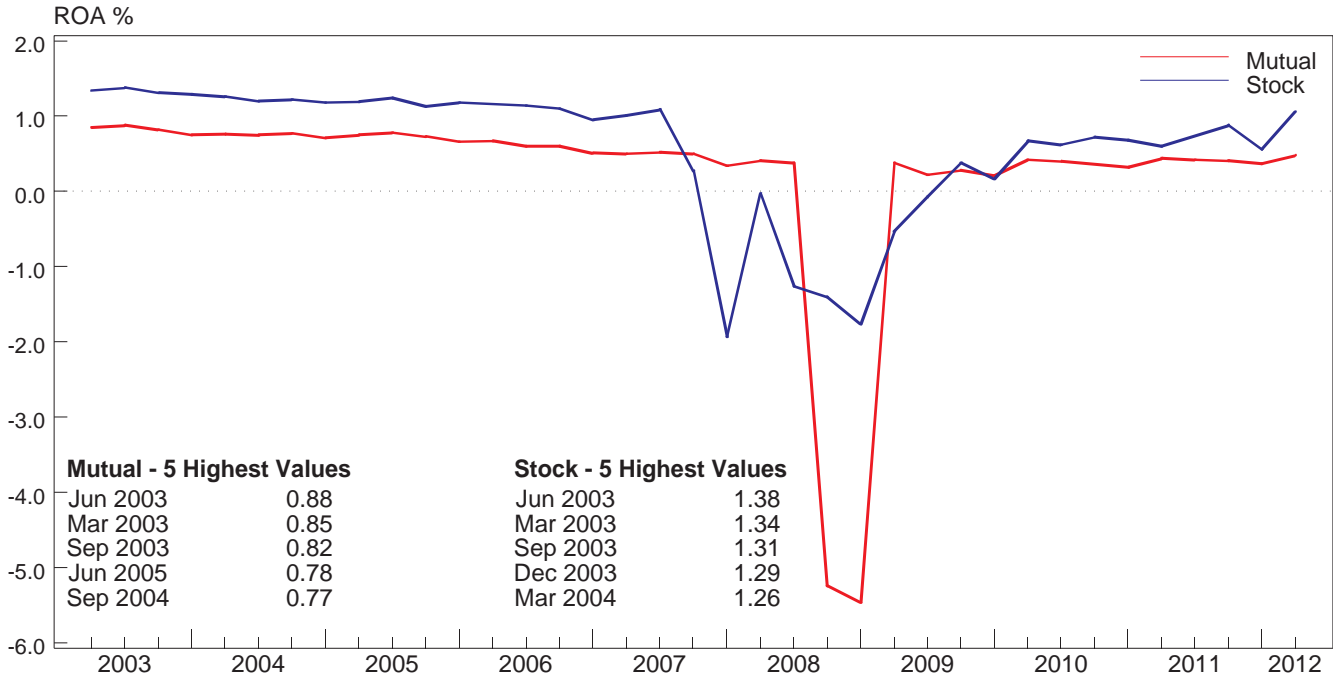
## Number of Mutual and Stock Savings Institutions

2003 - 2012



## Quarterly Return on Assets (ROA), Annualized Mutual and Stock Savings Institutions

2003-2012



## Quarterly Return on Equity (ROE), Annualized Mutual and Stock Savings Institutions

2003-2012

