

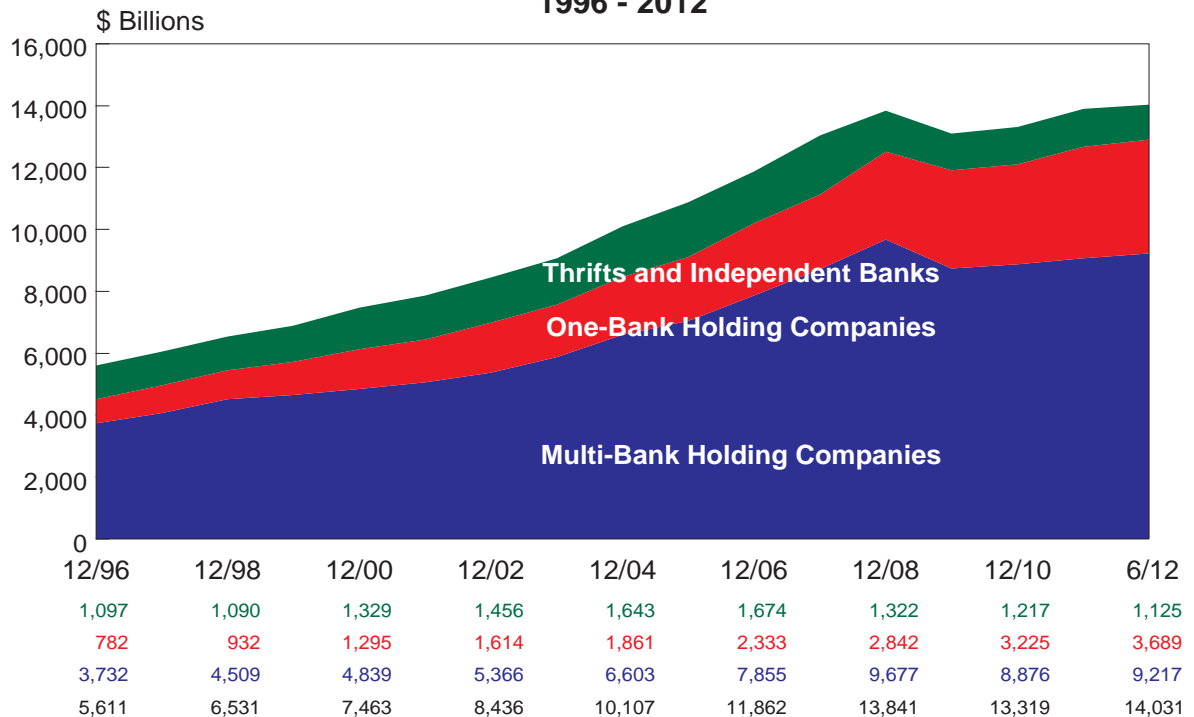
Number of FDIC-Insured Banking Organizations

1996 - 2012



Assets of FDIC-Insured Banking Organizations

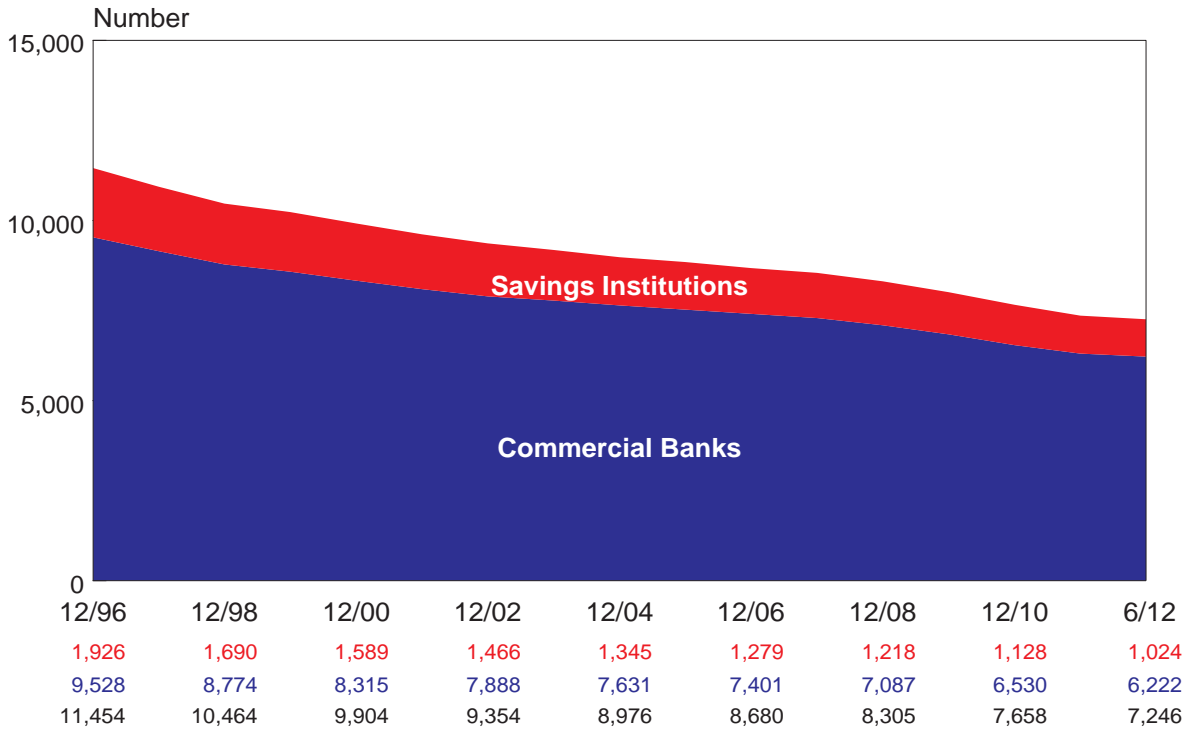
1996 - 2012



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

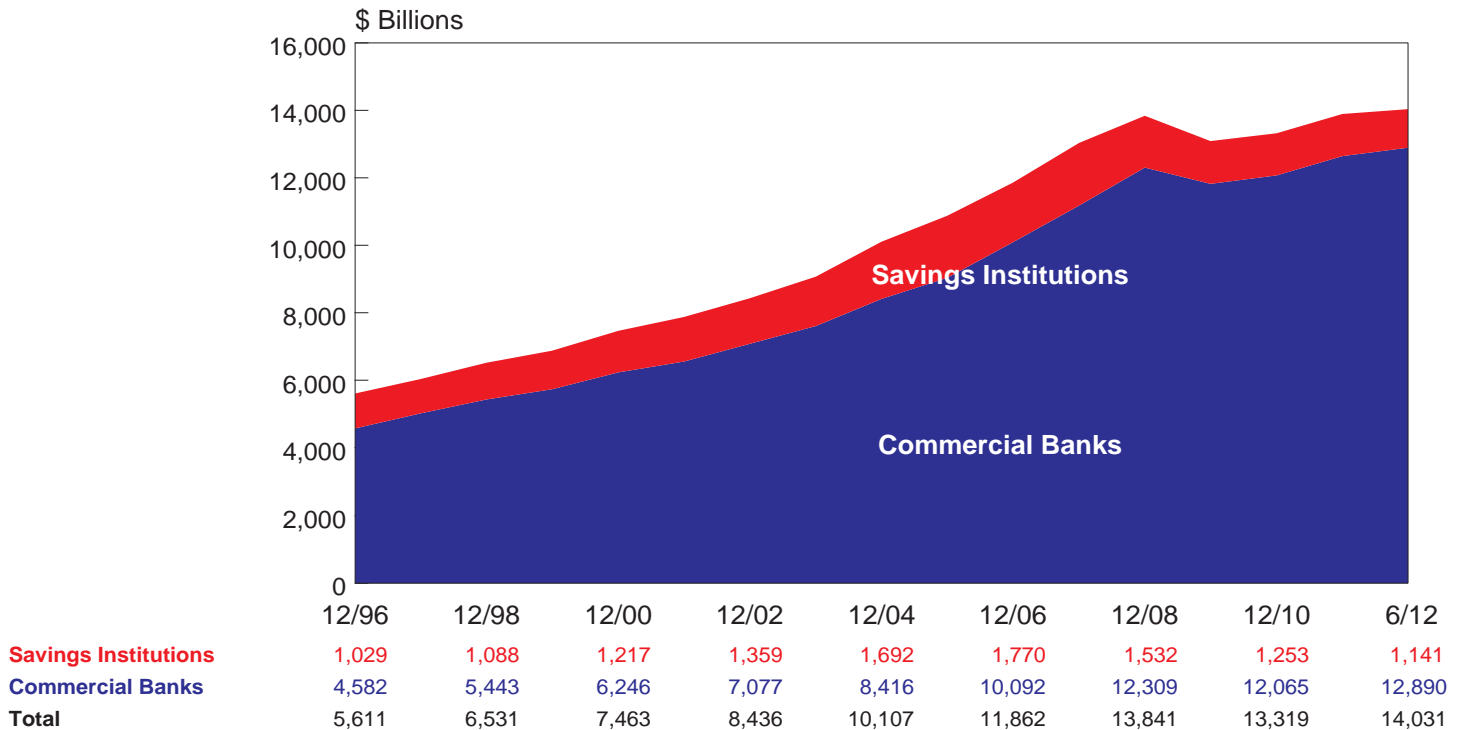
Number of FDIC-Insured Institutions

1996 - 2012



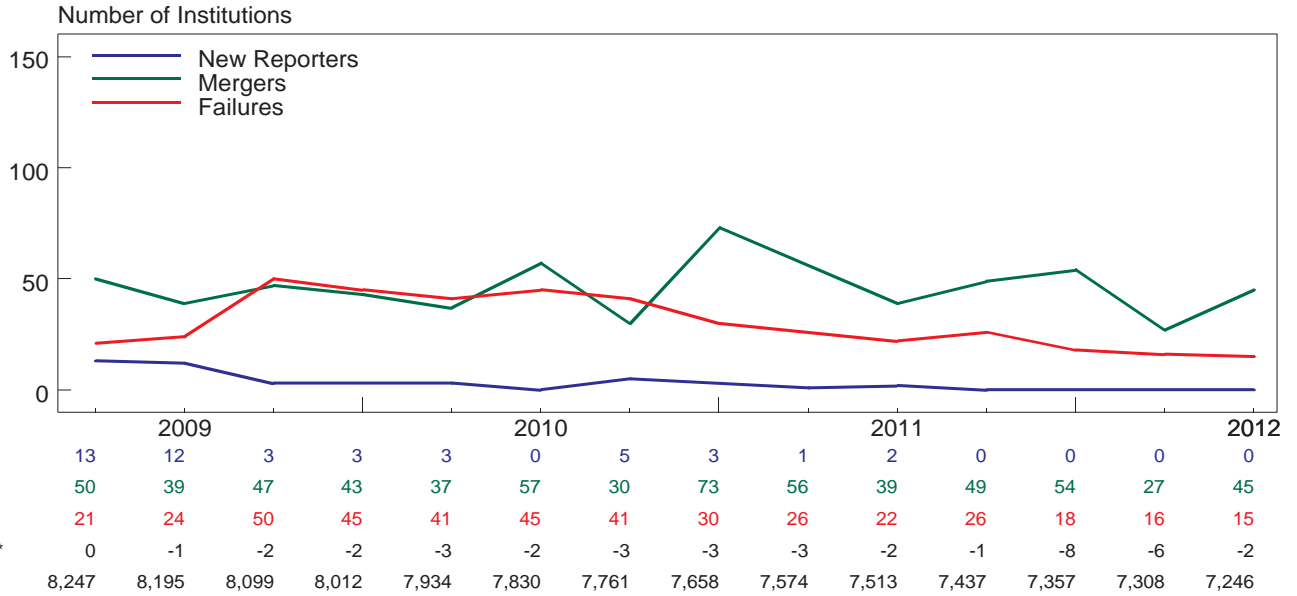
Assets of FDIC-Insured Institutions

1996 - 2012



Changes in the Number of FDIC-Insured Institutions

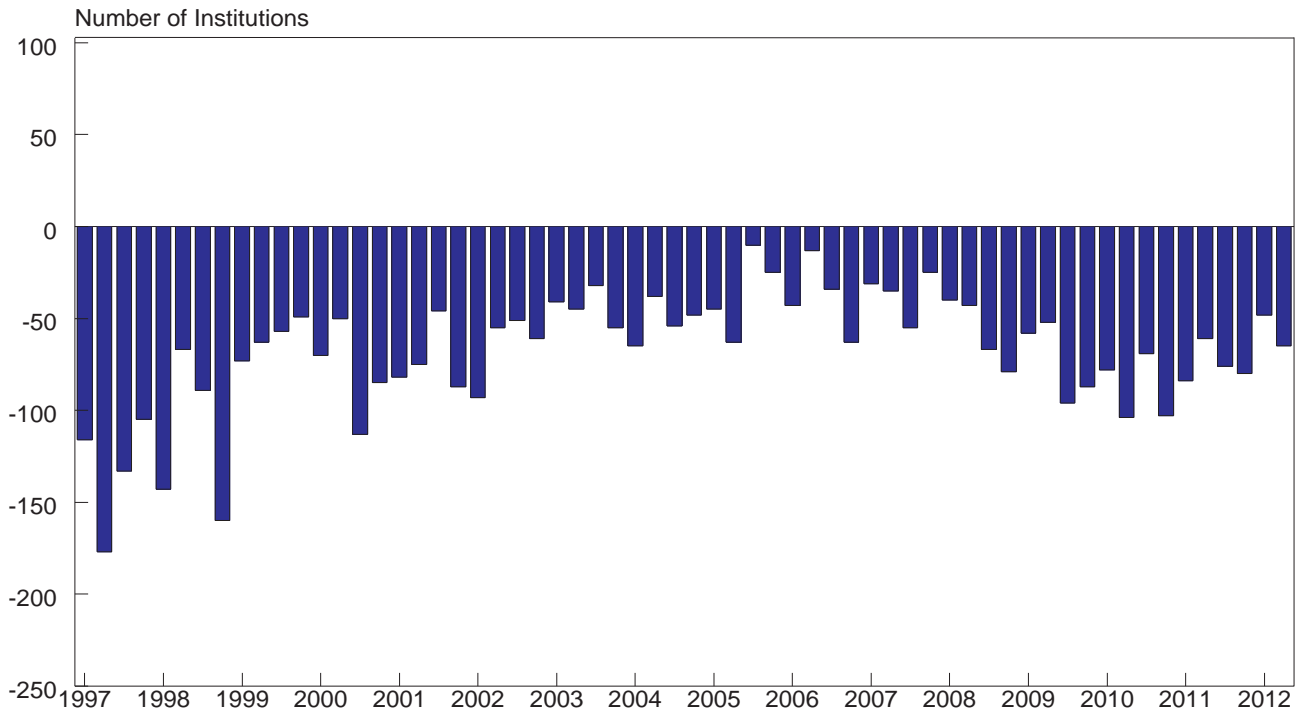
Quarterly, 2009 - 2012



* Includes charter conversions, voluntary liquidations, adjustments for open-bank assistance transactions and other changes.

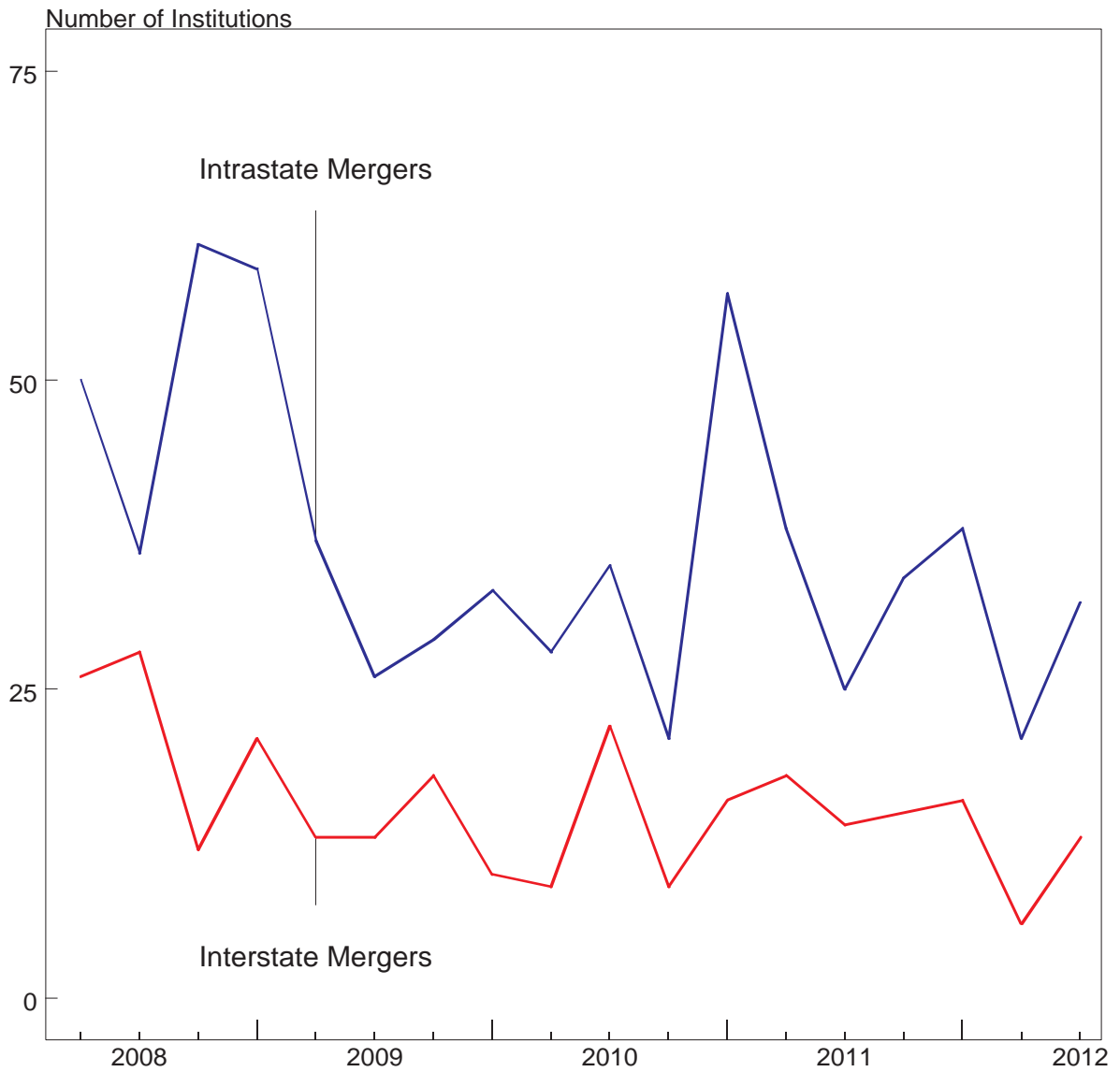
Quarterly Change in the Number of FDIC-Insured Institutions

1997-2012



Institution Mergers: Interstate vs. Intrastate

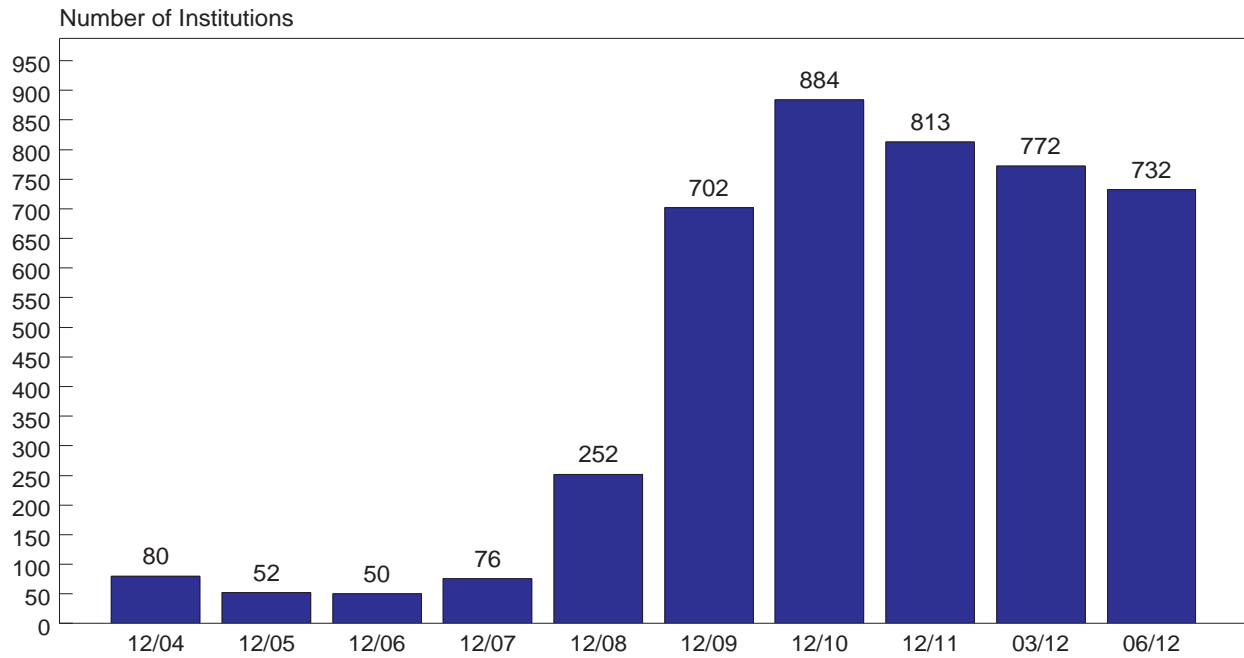
Quarterly, 2008 - 2012



Intrastate Mergers	50	36	61	59	37	26	29	33	28	35	21	57	38	25	34	38	21	32
Interstate Mergers	26	28	12	21	13	13	18	10	9	22	9	16	18	14	15	16	6	13

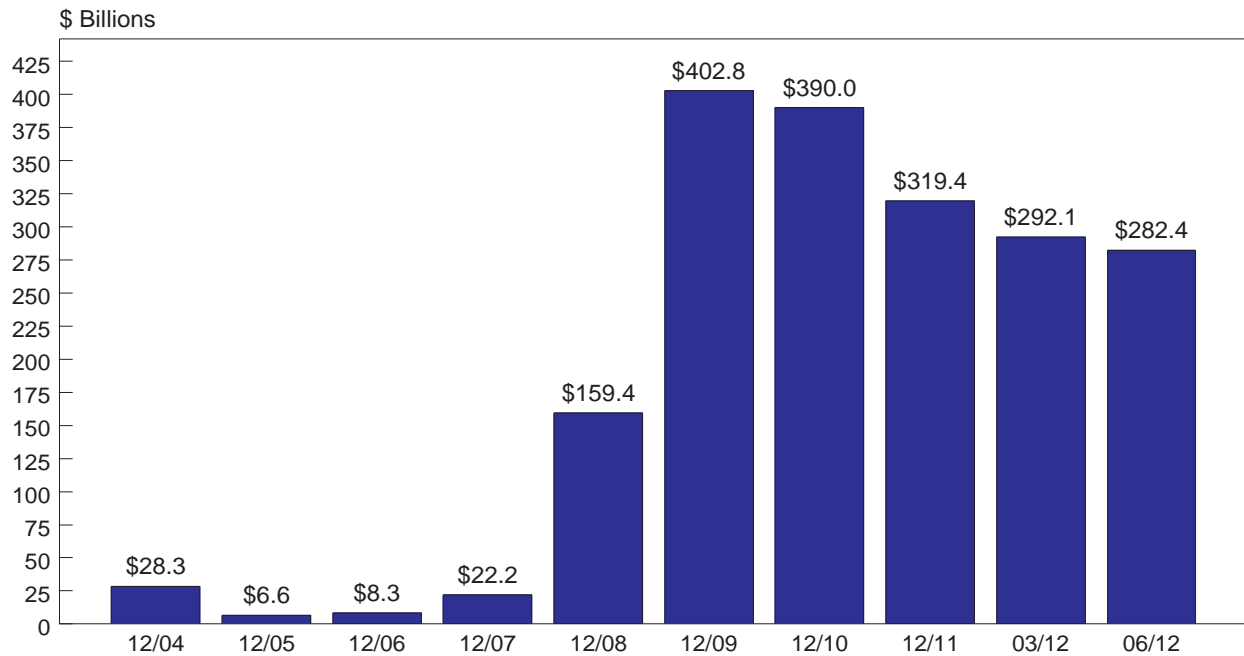
Number of FDIC-Insured "Problem" Institutions

2004-2012



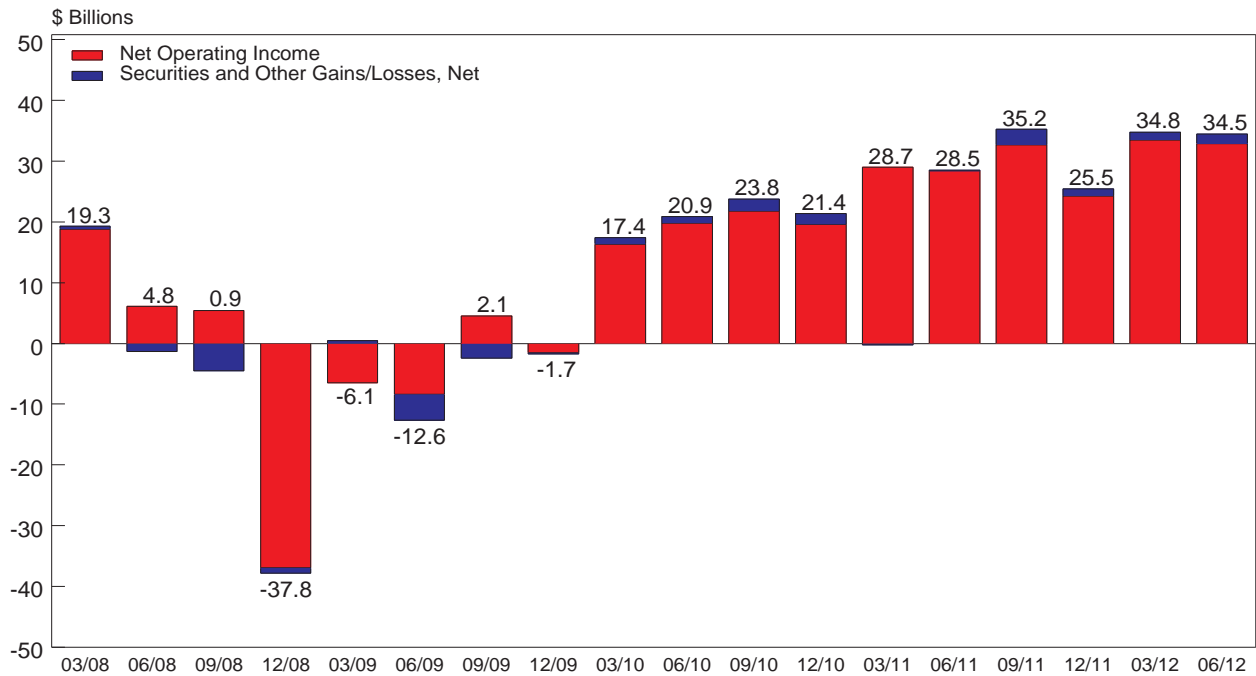
Assets of FDIC-Insured "Problem" Institutions

2004-2012



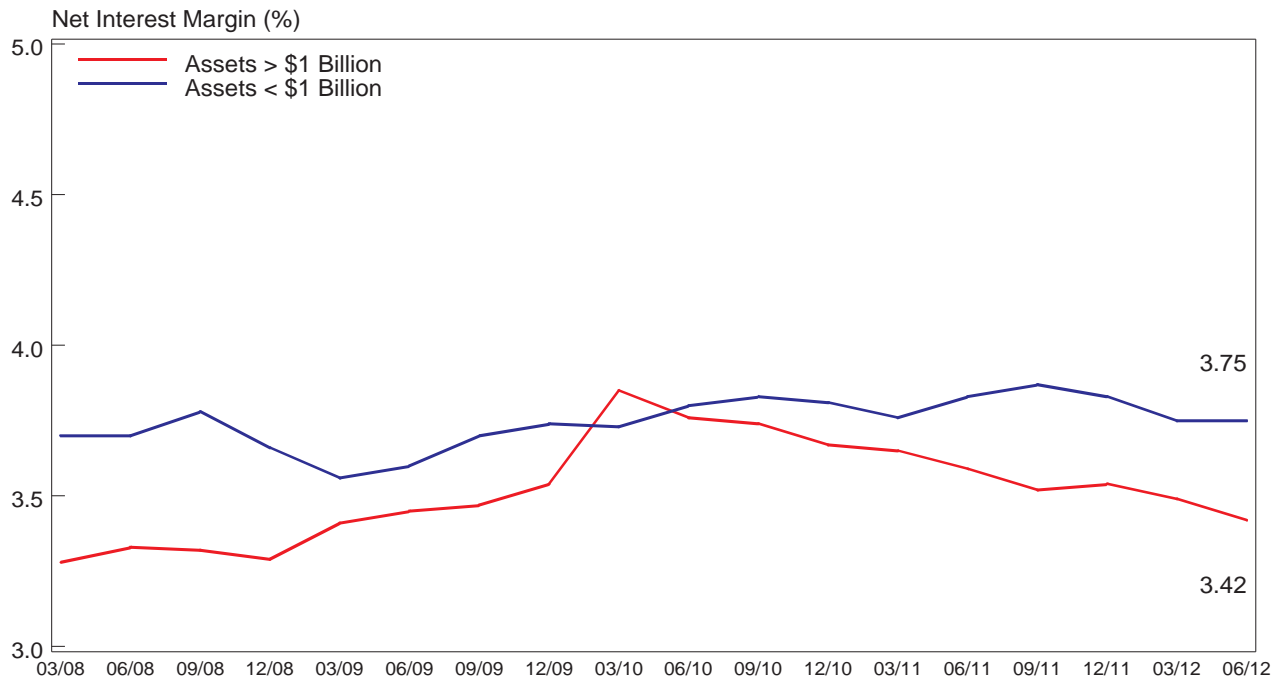
Quarterly Net Income

2008-2012



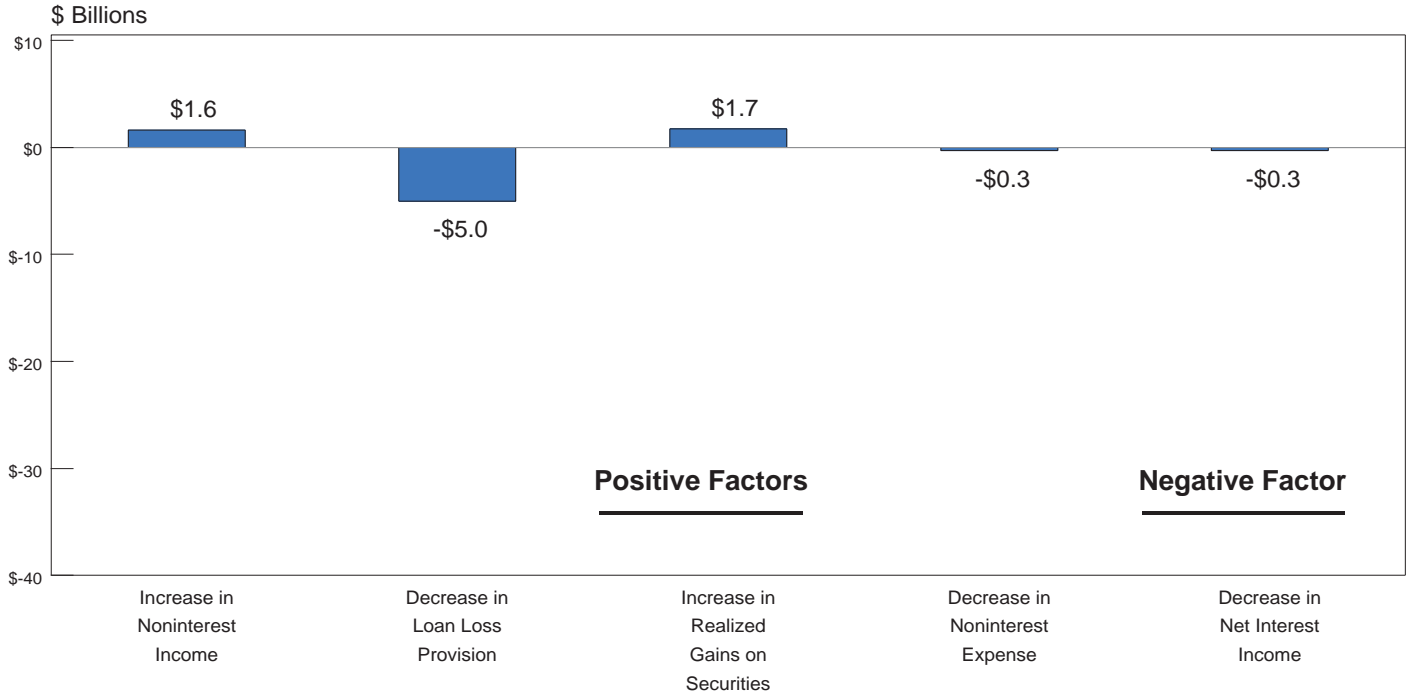
Quarterly Net Interest Margins, Annualized

2008 - 2012



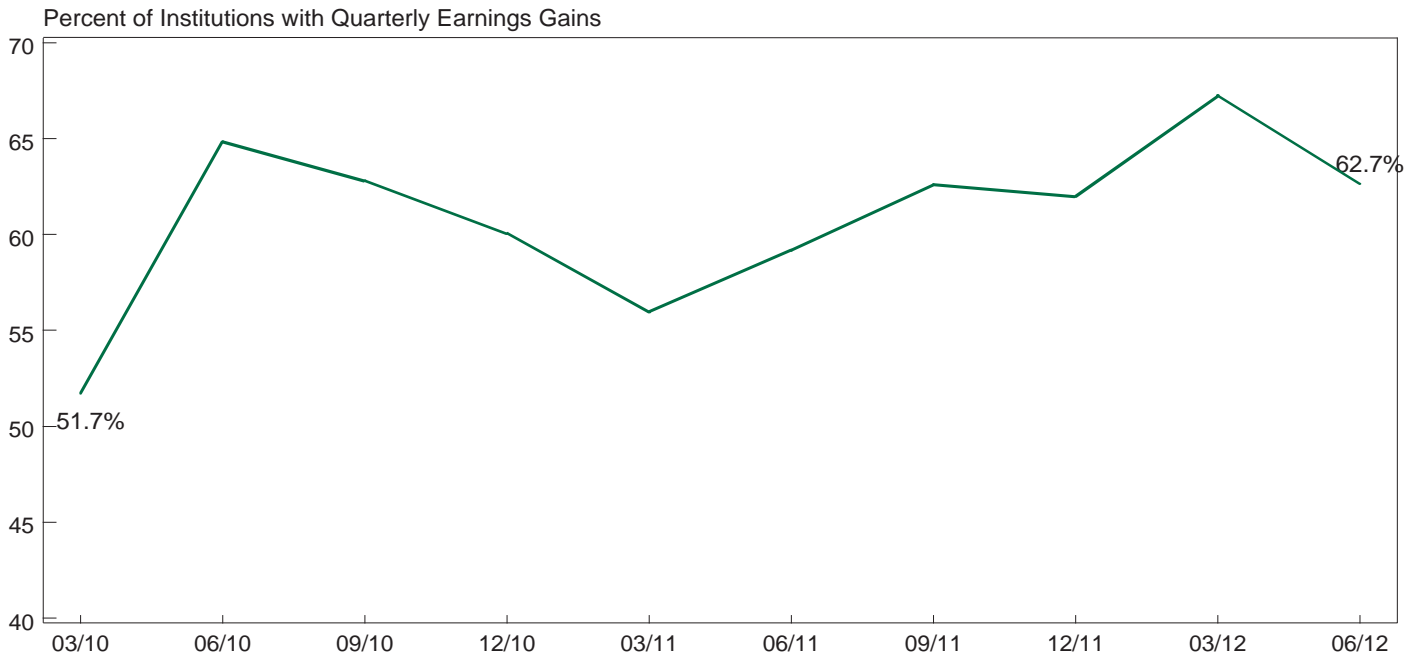
Major Factors Affecting Earnings

2nd Quarter 2012 vs. 2nd Quarter 2011



Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2010-2012



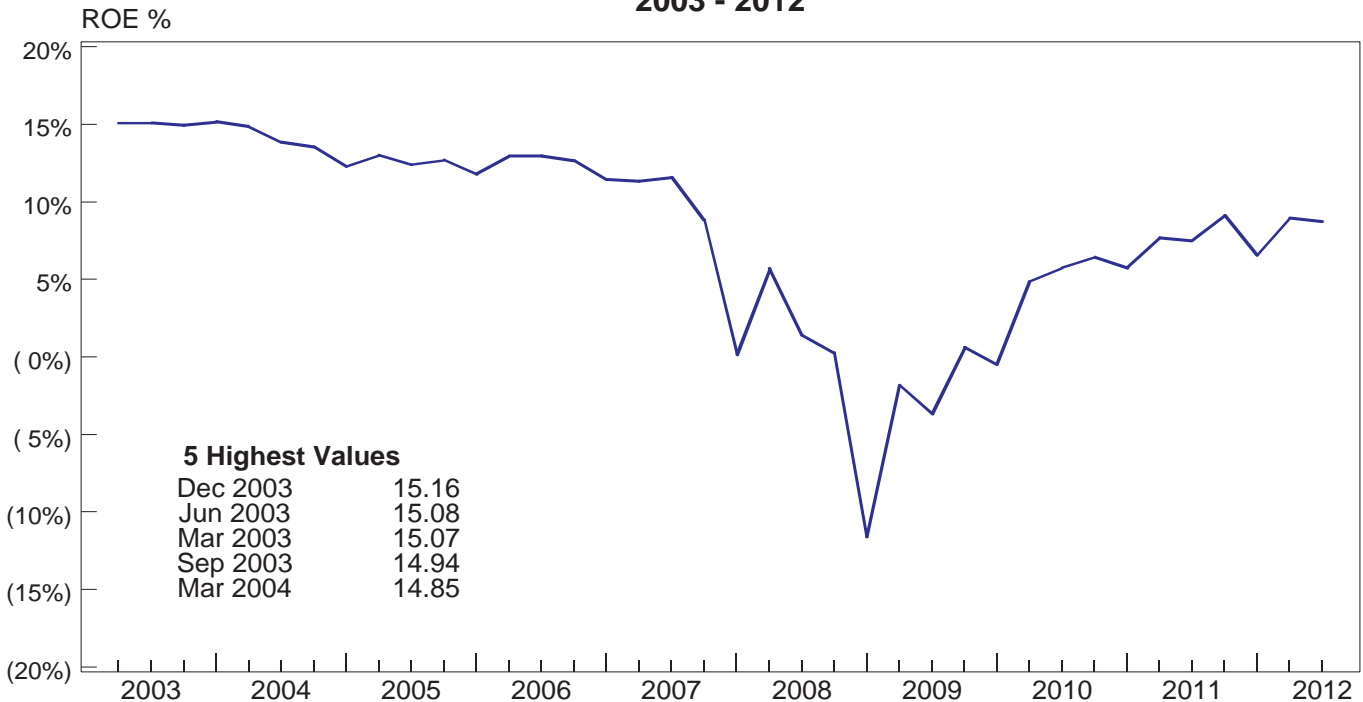
Quarterly Return on Assets (ROA), Annualized

2003 - 2012



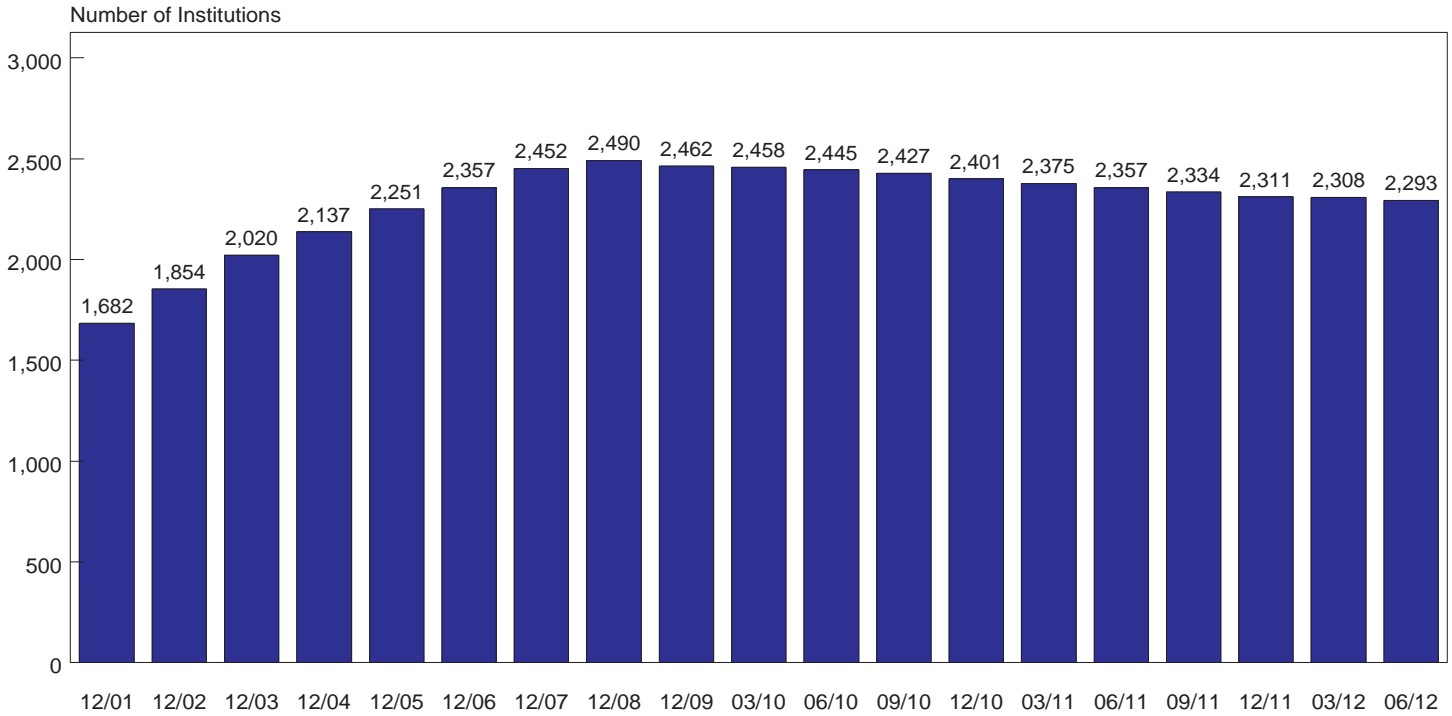
Quarterly Return on Equity (ROE), Annualized

2003 - 2012



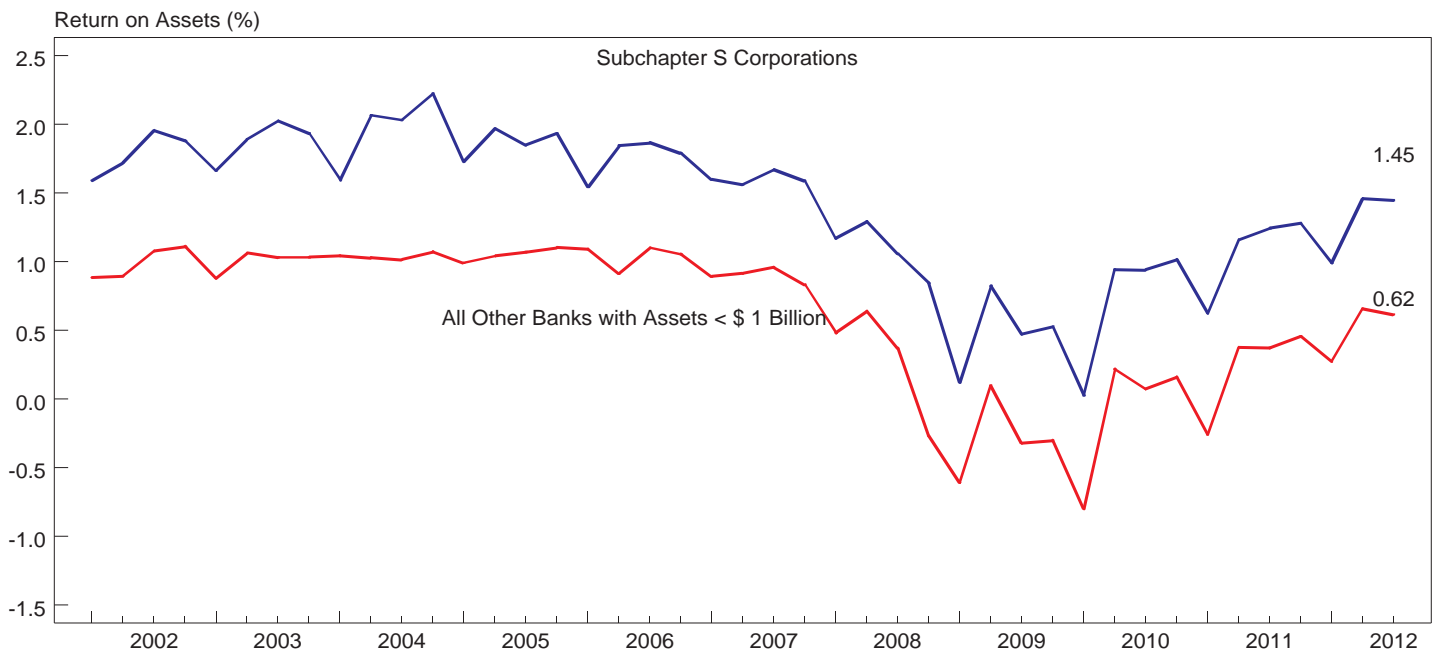
Number of Subchapter S Corporations

2001-2012



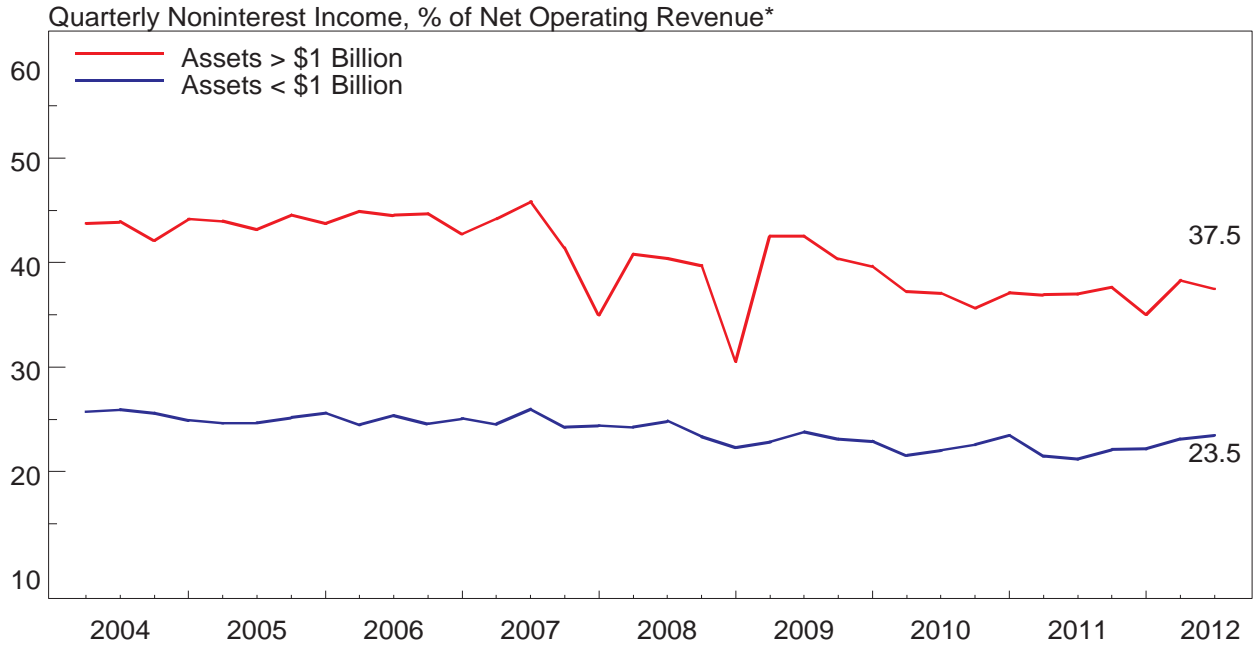
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2001-2012



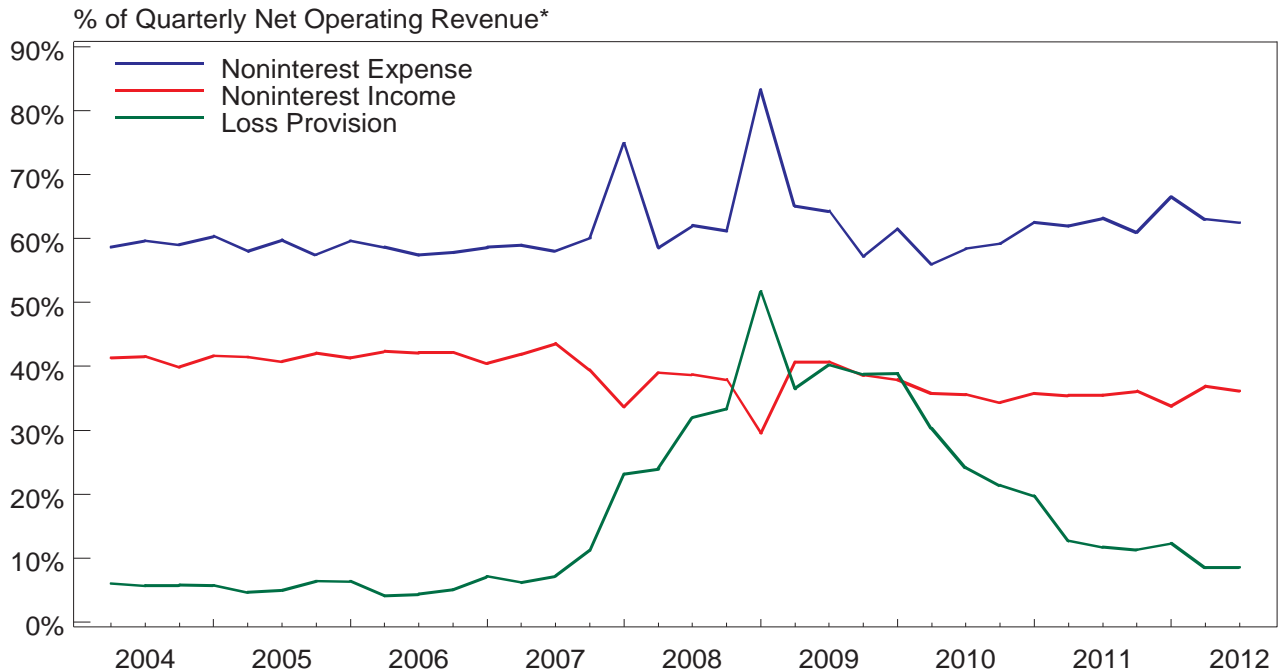
Noninterest Income as a Percentage of Net Operating Revenue*

2004 - 2012



Trends in FDIC-Insured Institutions' Income & Expenses

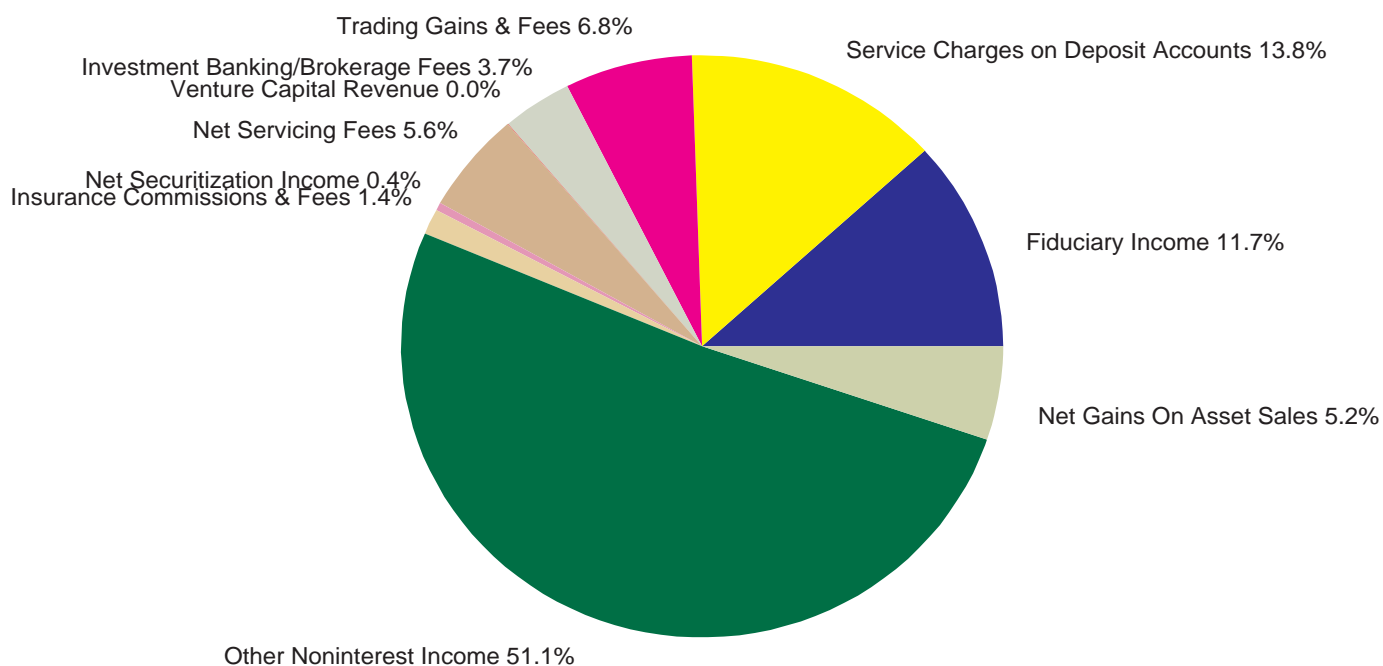
2004 - 2012



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

Composition of Noninterest Income

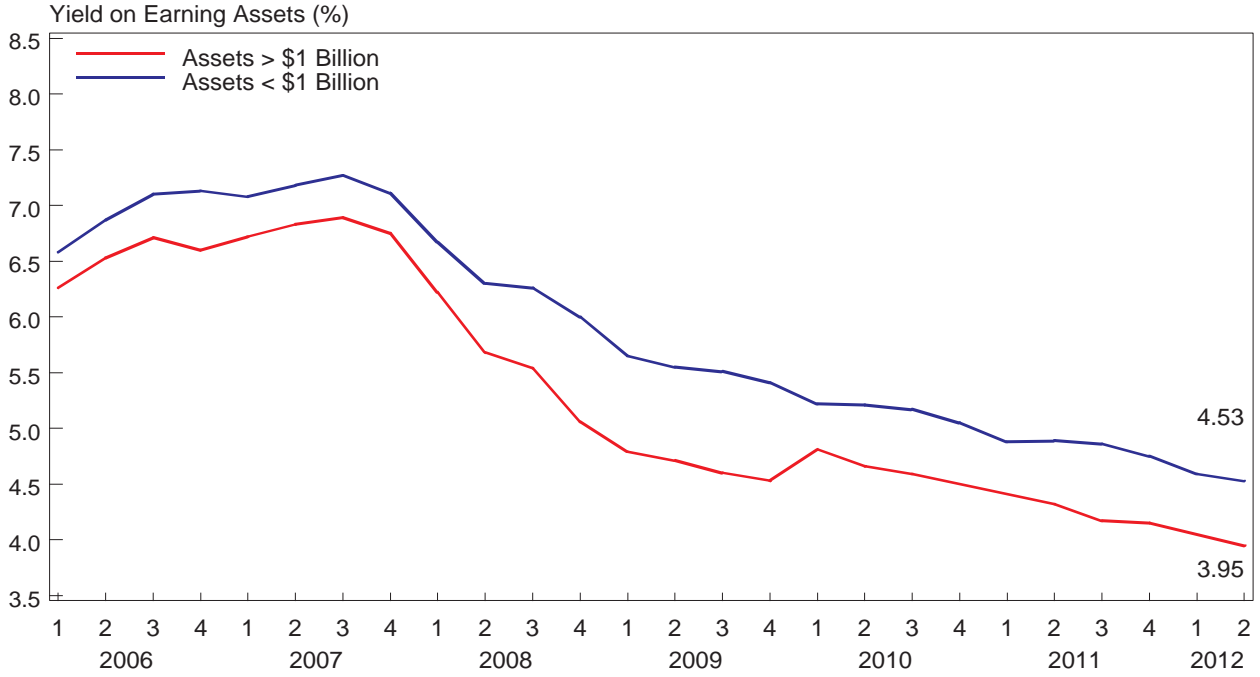
First Half 2012



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$14,343	1,261	17.4%
Service Charges on Deposit Accounts	\$16,865	7,047	97.3%
Trading Gains & Fees	\$8,351	188	2.6%
Investment Banking/Brokerage Fees	\$4,575	1,846	25.5%
Venture Capital Revenue	\$43	47	0.6%
Net Servicing Fees	\$6,871	2,316	32.0%
Net Securitization Income	\$518	32	0.4%
Insurance Commissions & Fees	\$1,745	2,836	39.1%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$8,278	2,712	37.4%
Net Gains/Losses On OREO Sales	-\$1,613	4,118	56.8%
Net Gains/Losses On Sales Of Other Assets	-\$322	2,027	28.0%
Other Noninterest Income	\$62,464	7,163	98.9%
Total Noninterest Income	\$122,122	7,223	99.7%

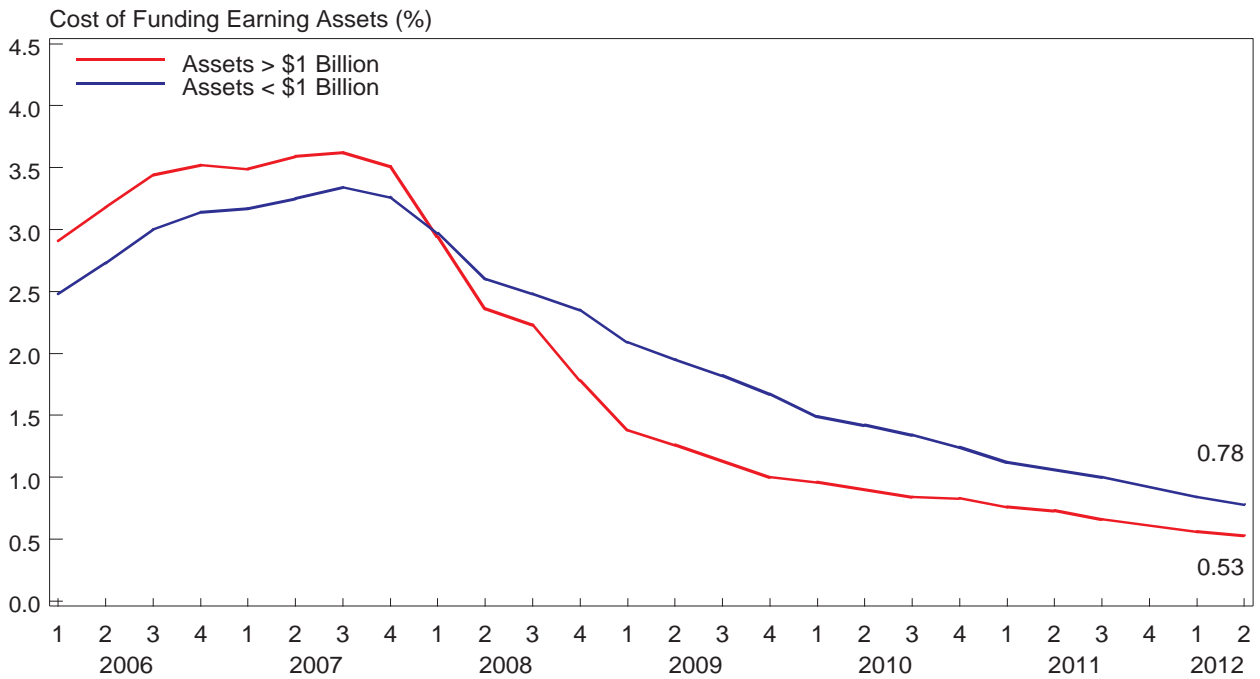
Quarterly Yield on Earning Assets

2006 - 2012



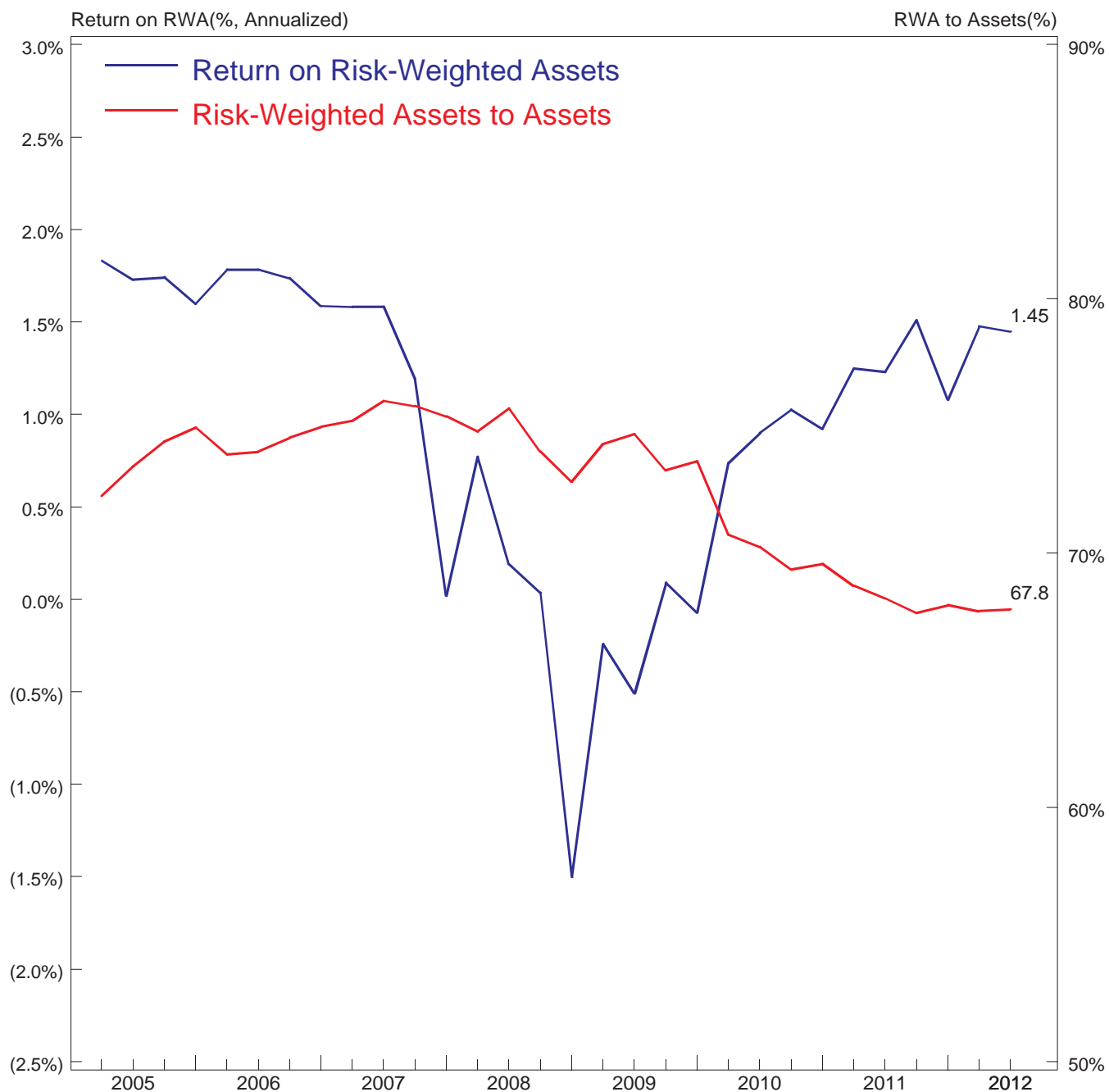
Quarterly Cost of Funding Earning Assets

2006 - 2012



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

2005 - 2012

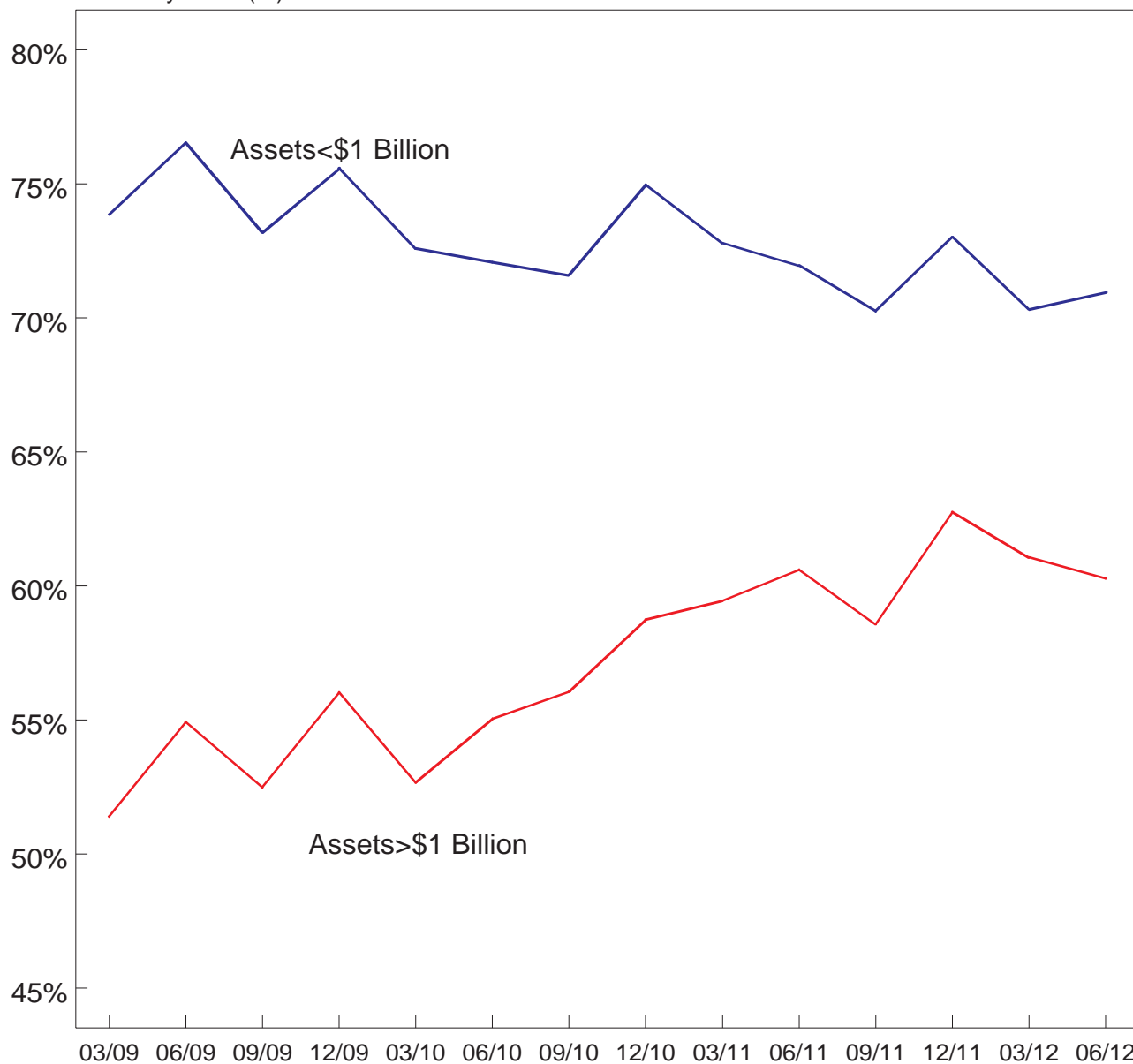


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2009 - 2012

Efficiency Ratio (%)

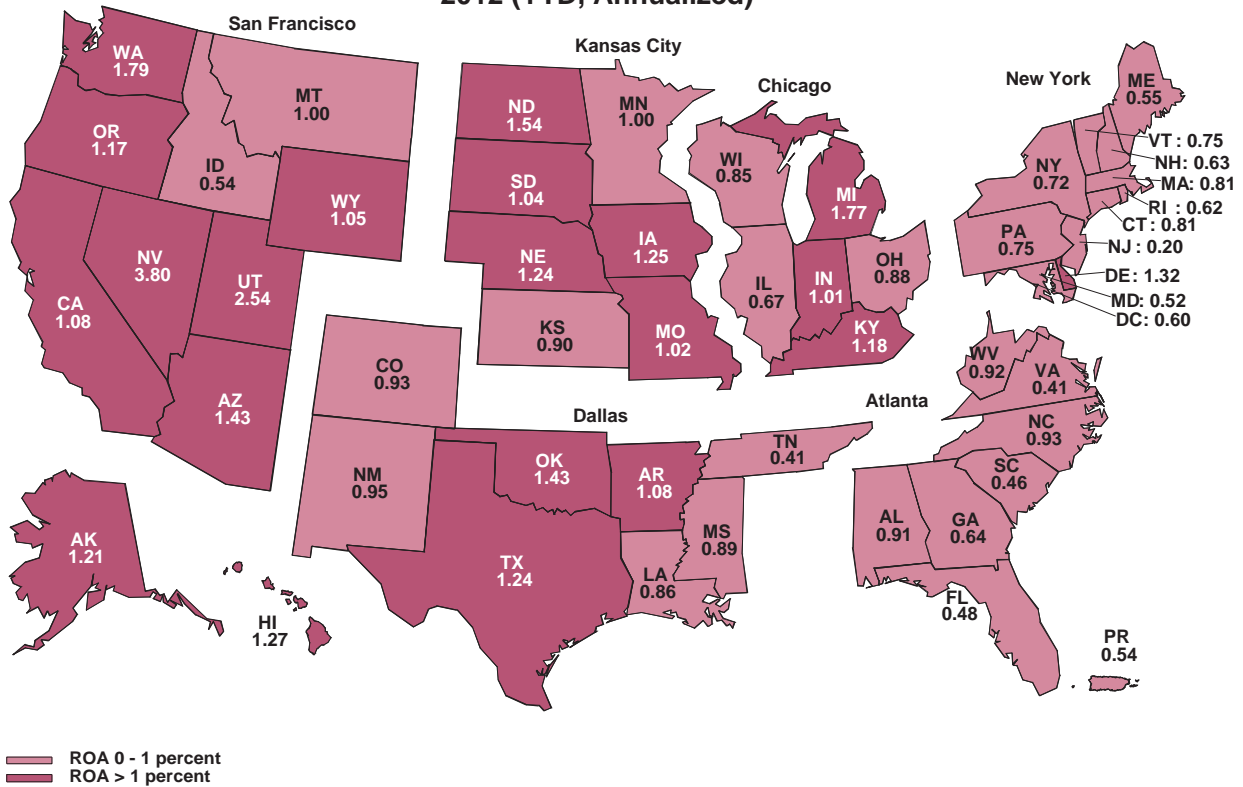


	03/09	06/09	09/09	12/09	03/10	06/10	09/10	12/10	03/11	06/11	09/11	12/11	03/12	06/12
Assets <\$1 Billion	73.85	76.53	73.18	75.58	72.58	72.07	71.59	74.96	72.79	71.95	70.25	73.01	70.31	70.95
Assets >\$1 Billion	51.40	54.93	52.49	56.02	52.66	55.04	56.06	58.74	59.44	60.60	58.57	62.75	61.06	60.27
Total	53.53	57.03	54.60	58.04	54.55	56.72	57.63	60.34	60.70	61.69	59.70	63.76	61.93	61.29

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

Return on Assets (ROA)

2012 (YTD, Annualized)



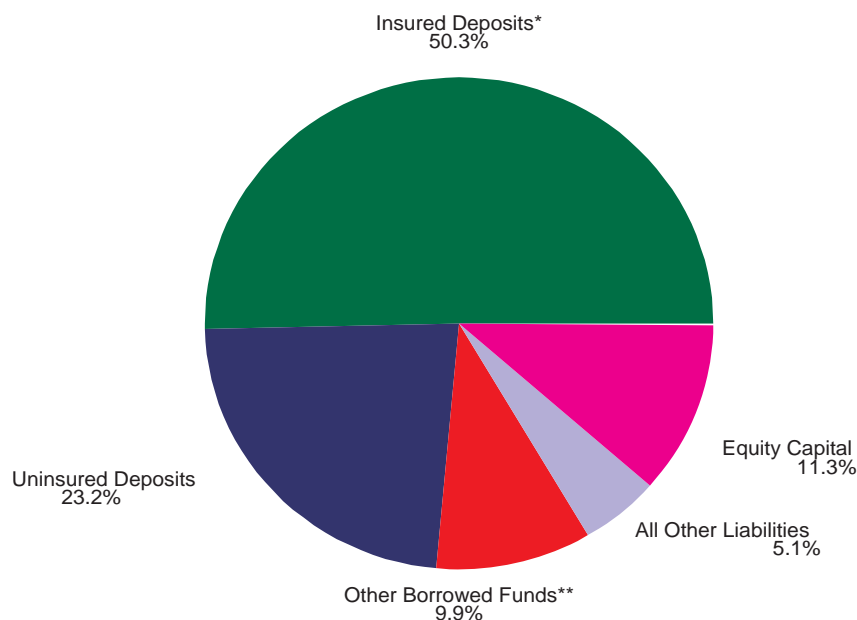
ROA Rankings by State

Rank	State	No. of Inst. as of 06/30/12	YTD 2012	YTD 2011	Change*
1	Nevada	24	3.80	0.48	332
2	Utah	56	2.54	2.36	18
3	Washington	71	1.79	0.31	148
4	Michigan	131	1.77	(0.12)	189
5	North Dakota	90	1.54	1.19	35
6	Arizona	31	1.43	0.83	60
7	Oklahoma	238	1.43	1.28	15
8	Delaware	26	1.32	1.81	(49)
9	Hawaii	9	1.27	1.18	9
10	Iowa	341	1.25	0.94	31
11	Nebraska	216	1.24	1.17	7
12	Texas	587	1.24	1.07	17
13	Alaska	6	1.21	1.15	6
14	Kentucky	193	1.18	0.85	33
15	Oregon	34	1.17	0.73	44
16	Arkansas	126	1.08	1.08	0
17	California	249	1.08	1.01	7
18	Wyoming	35	1.05	0.81	24
19	South Dakota	81	1.04	1.33	(29)
20	Missouri	329	1.02	0.74	28
21	Indiana	139	1.01	0.55	46
22	Minnesota	383	1.00	0.60	40
23	Montana	66	1.00	0.86	14
24	New Mexico	49	0.95	0.65	30
25	Colorado	106	0.93	0.46	47
26	North Carolina	93	0.93	0.47	46
27	West Virginia	62	0.92	0.75	17
28	Alabama	140	0.91	0.41	50
29	Kansas	314	0.90	0.75	15
30	Mississippi	87	0.89	0.69	20
31	Ohio	236	0.88	0.81	7
32	Louisiana	146	0.86	0.71	15
33	Wisconsin	271	0.85	0.06	79
34	Connecticut	52	0.81	0.67	14
35	Massachusetts	157	0.81	0.92	(11)
36	Pennsylvania	203	0.75	0.69	6
37	Vermont	14	0.75	0.63	12
38	New York	176	0.72	0.95	(23)
39	Illinois	570	0.67	0.29	38
40	Georgia	236	0.64	0.05	59
41	New Hampshire	22	0.63	0.65	(2)
42	Rhode Island	14	0.62	0.43	19
43	District of Col.	5	0.60	0.50	10
44	Maine	29	0.55	0.40	15
45	Idaho	16	0.54	(0.07)	61
46	Puerto Rico	7	0.54	0.55	(1)
47	Maryland	81	0.52	0.25	27
48	Florida	217	0.48	0.10	38
49	South Carolina	71	0.46	(0.09)	55
50	Tennessee	185	0.41	0.17	24
51	Virginia	110	0.41	1.18	(77)
52	New Jersey	110	0.20	(0.21)	41
U.S. and Terr.		7,246	0.99	0.85	14

*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

Total Liabilities and Equity Capital

June 30, 2012



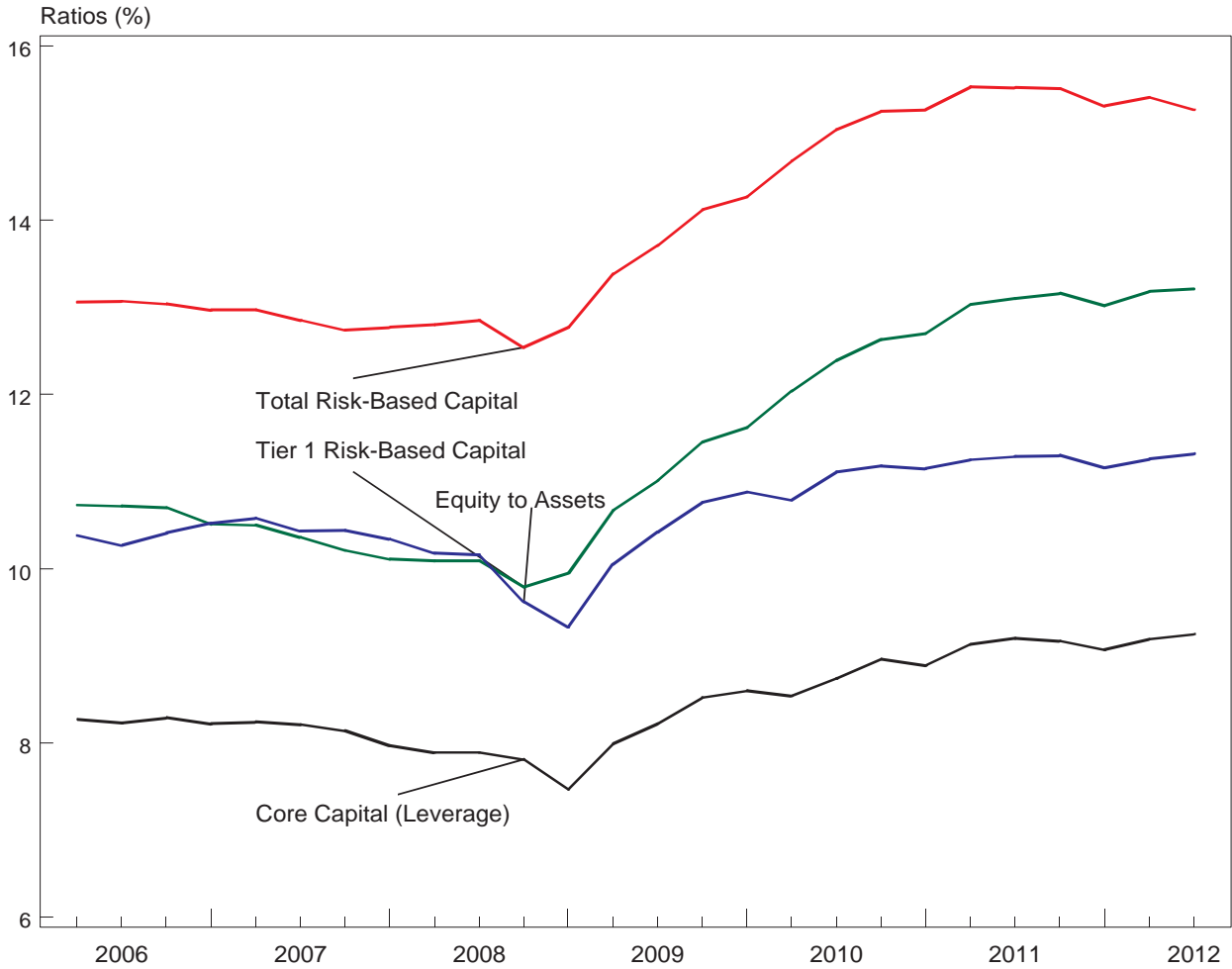
(\$ Billions)	6/30/11	6/30/12	% Change
Insured Deposits (estimated)*	6,516	7,064	8.4
Uninsured Deposits	3,250	3,259	0.3
In Foreign Offices	1,540	1,409	-8.5
Other Borrowed Funds**	1,603	1,390	-13.3
All Other Liabilities	680	711	4.6
Subordinated Debt	139	117	-15.8
Bank Equity Capital	1,536	1,589	3.5
Total Liabilities and Equity Capital	13,603	14,031	3.1

* 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

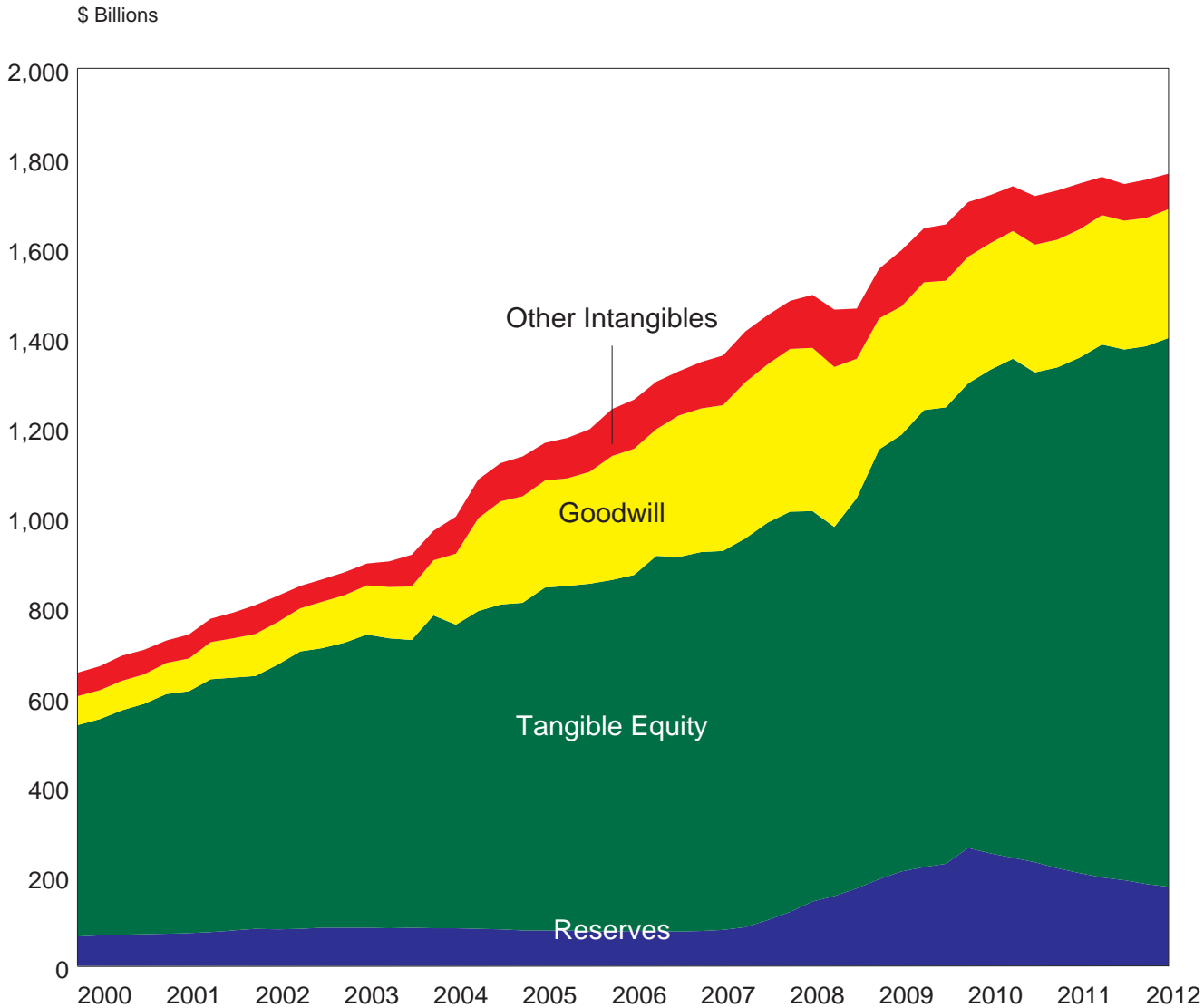


	12/06	12/07	12/08	12/09	12/10	12/11	6/12
Total Risk-Based Capital	12.97	12.77	12.77	14.27	15.27	15.31	15.27
Tier 1 Risk-Based Capital	10.51	10.11	9.95	11.62	12.70	13.02	13.21
Equity to Assets	10.52	10.34	9.33	10.88	11.15	11.16	11.32
Core Capital (Leverage)	8.22	7.97	7.47	8.60	8.89	9.07	9.25

Equity Capital and Reserves

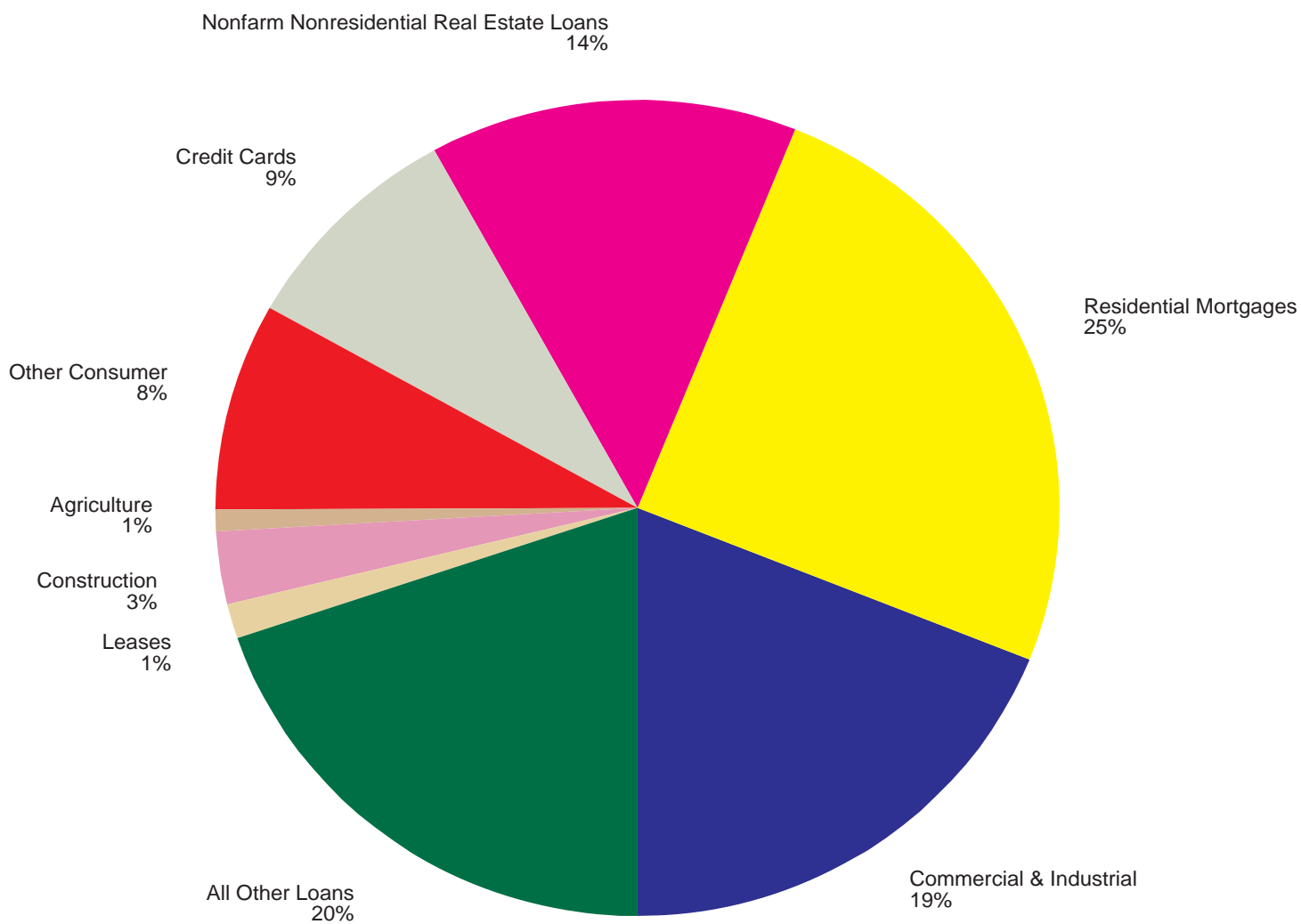
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2012



Loan Portfolio Composition

June 30, 2012

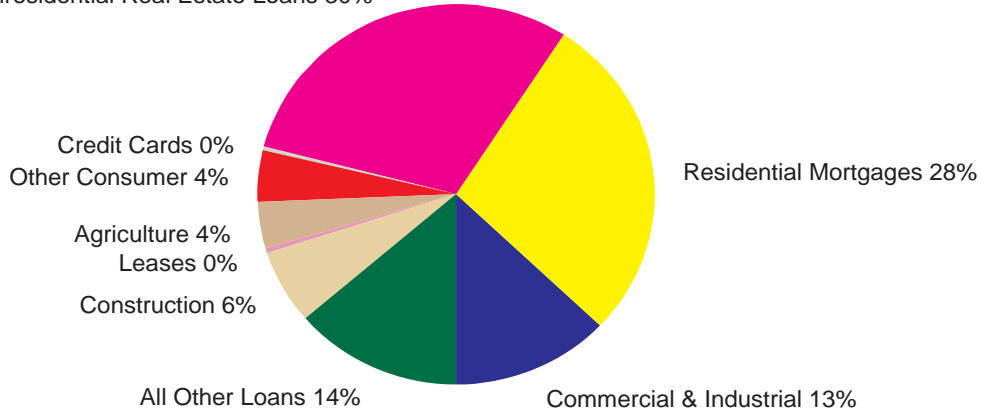


Loan Portfolio Composition by Asset Size

June 30, 2012

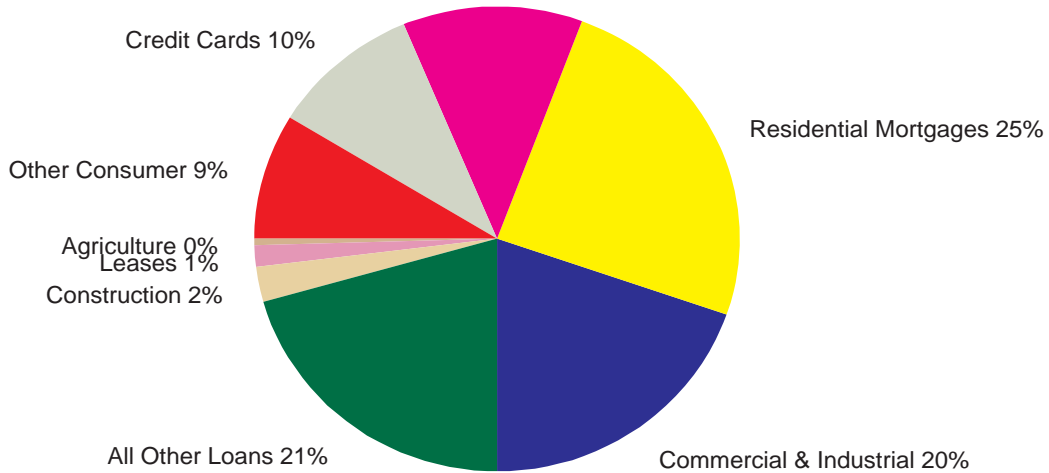
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 30%



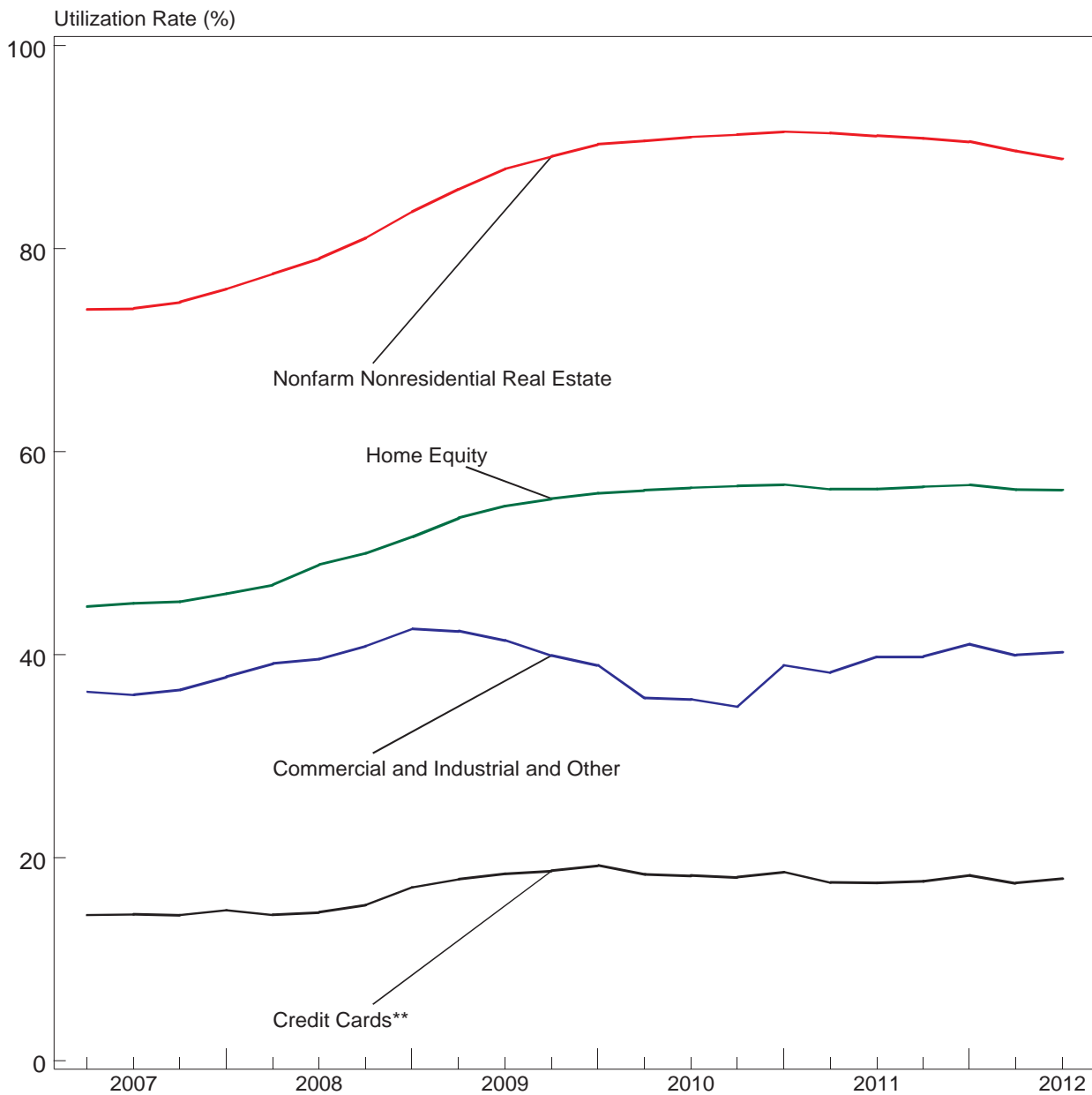
Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 12%



Utilization Rates of Loan Commitments*

2007-2012

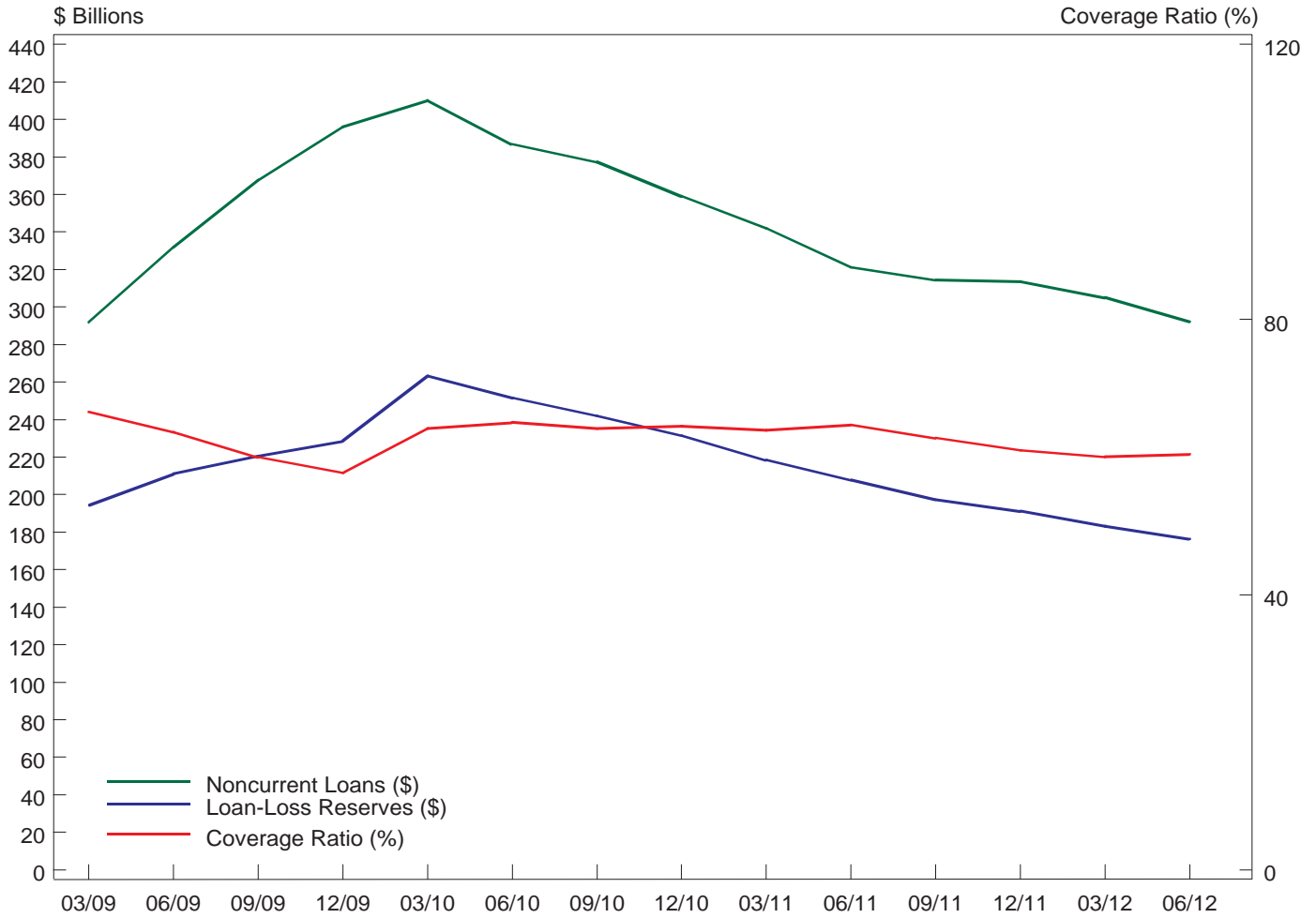


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2009-2012



Noncurrent Loans (\$ Billions)

291.9 331.9 367.6 396.1 410.0 386.8 377.3 359.0 341.9 321.2 314.3 313.5 305.0 292.2

Loan-Loss Reserves (\$ Billions)

194.3 211.2 220.5 228.6 263.2 251.6 242.0 231.4 218.5 207.7 197.3 191.2 183.2 176.5

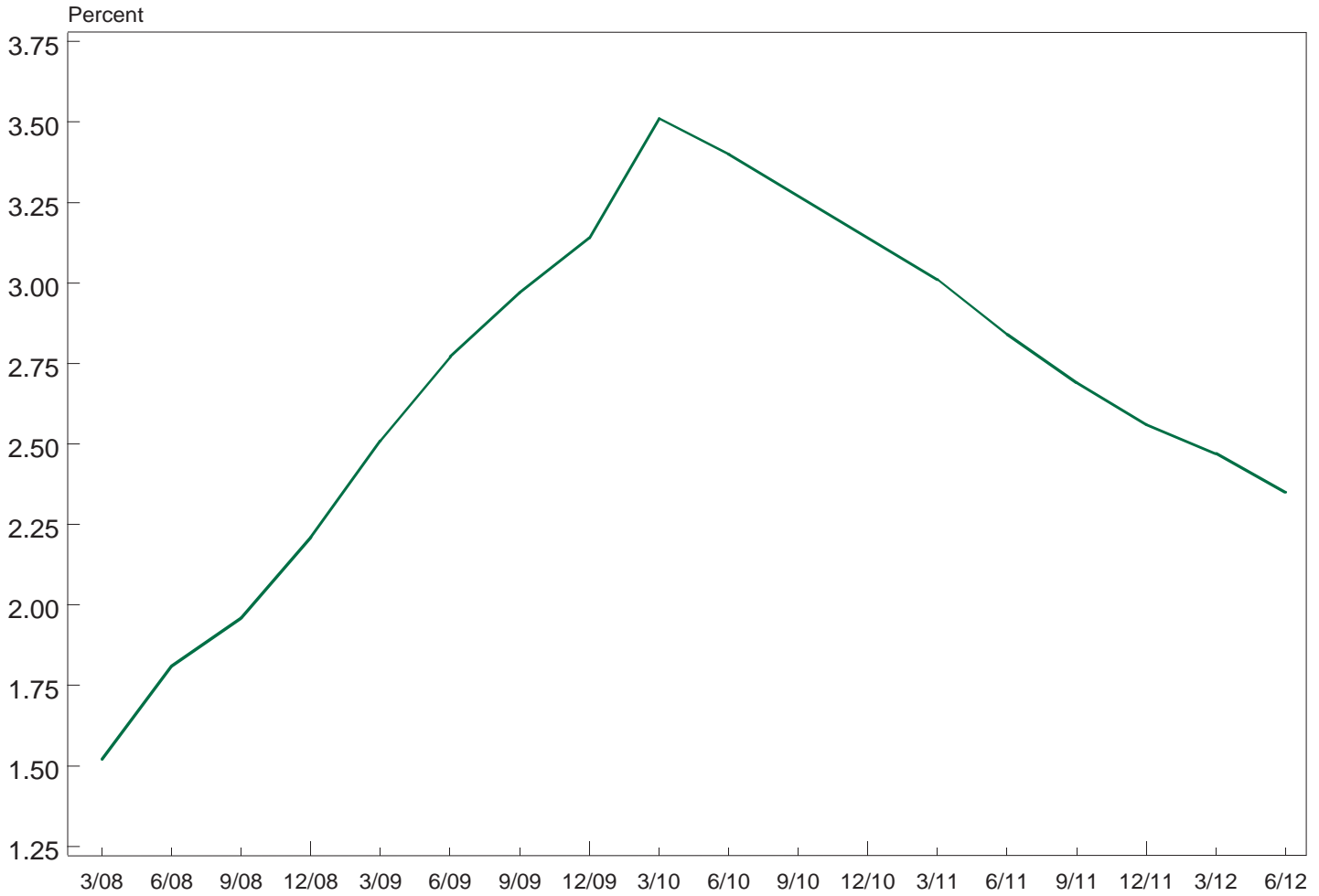
Coverage Ratio (%)

67 64 60 58 64 65 64 64 64 65 63 61 60 60

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2008 - 2012

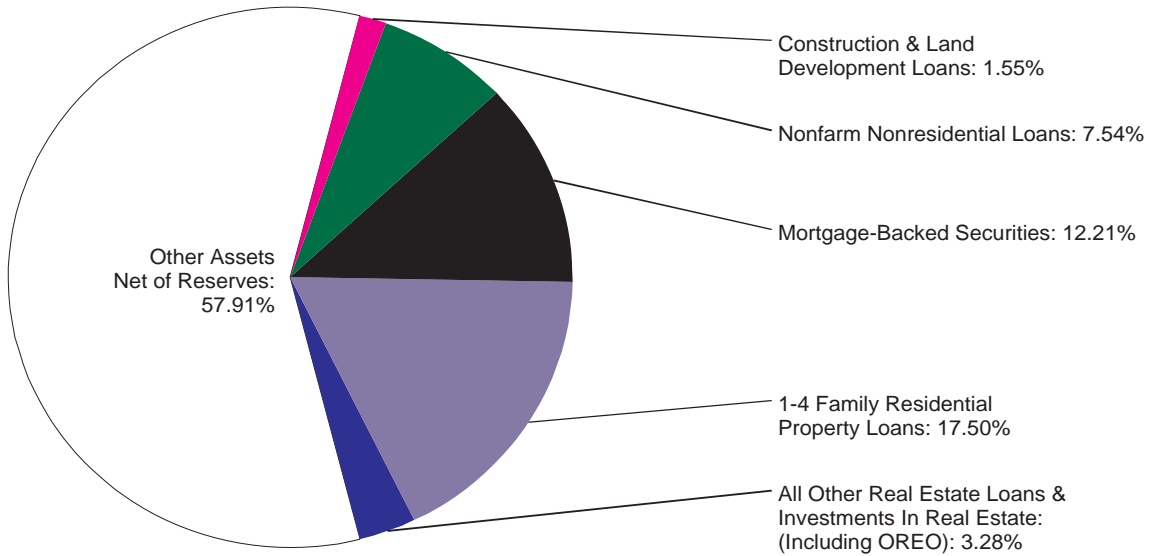


Loss Allowance to Loans and Leases

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 2.35

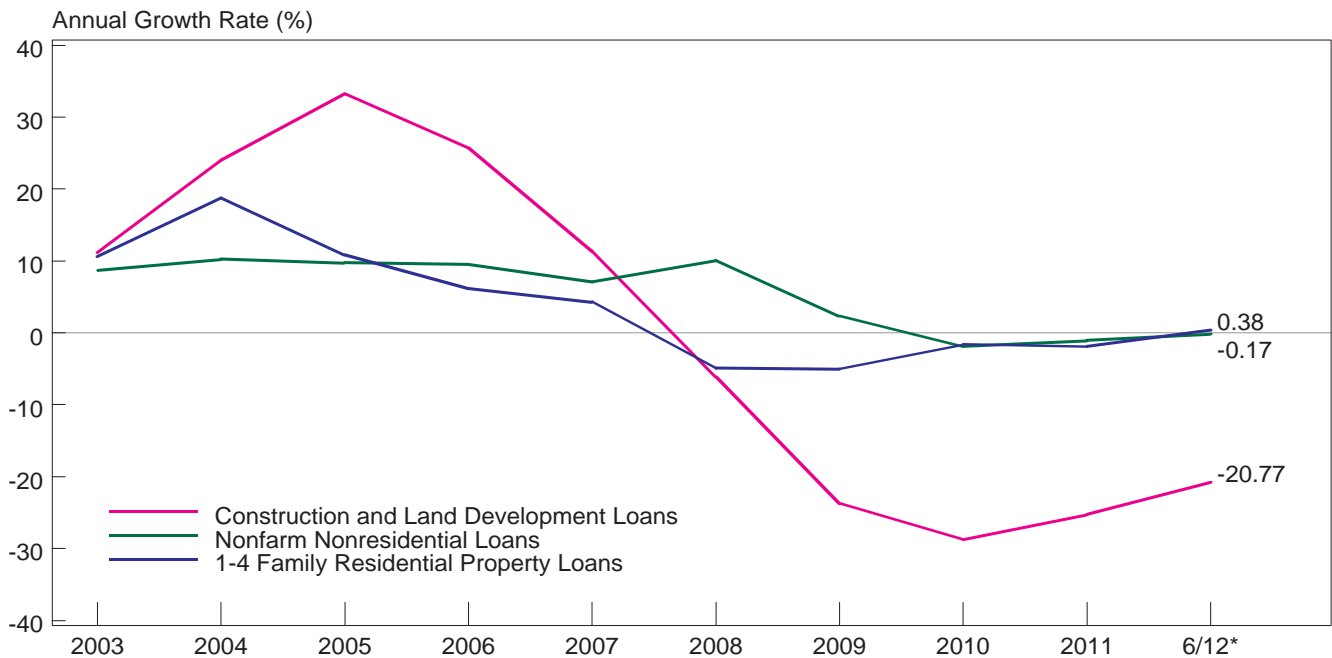
Real Estate Assets as a Percent of Total Assets

June 30, 2012



Real Estate Loan Growth Rates*

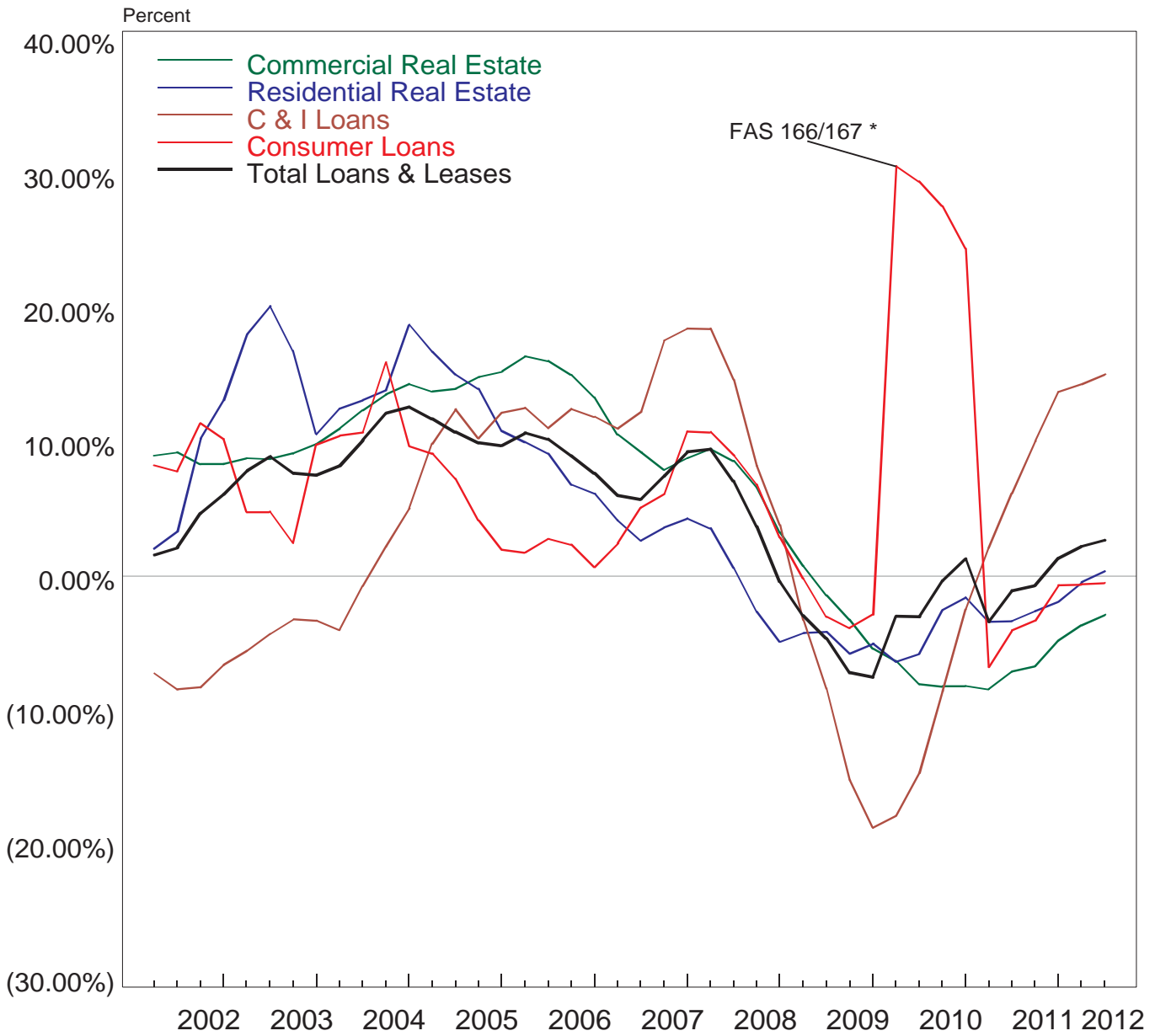
2003-2012



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

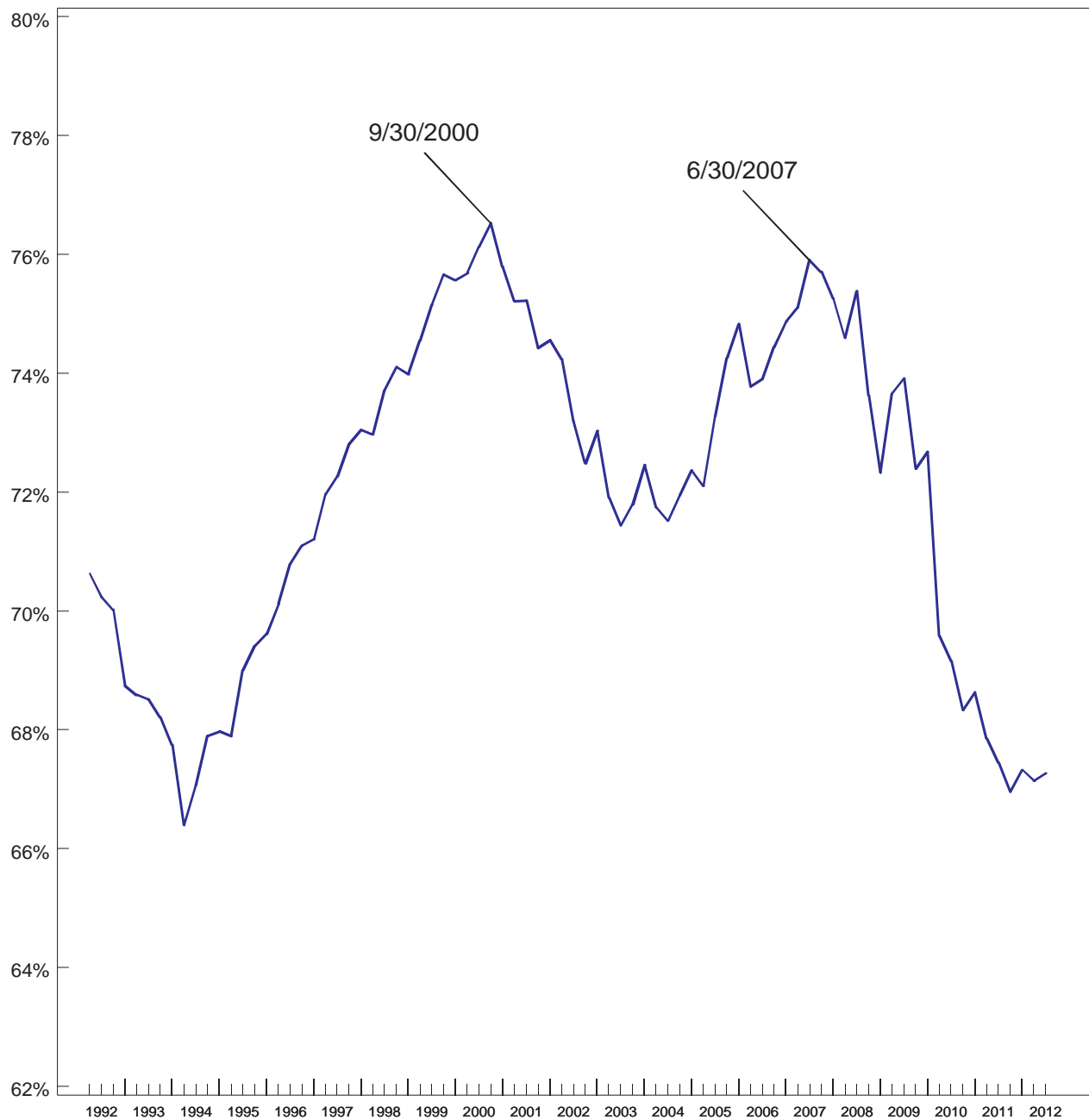
Twelve-Month Loan Growth Rates

2002 - 2012



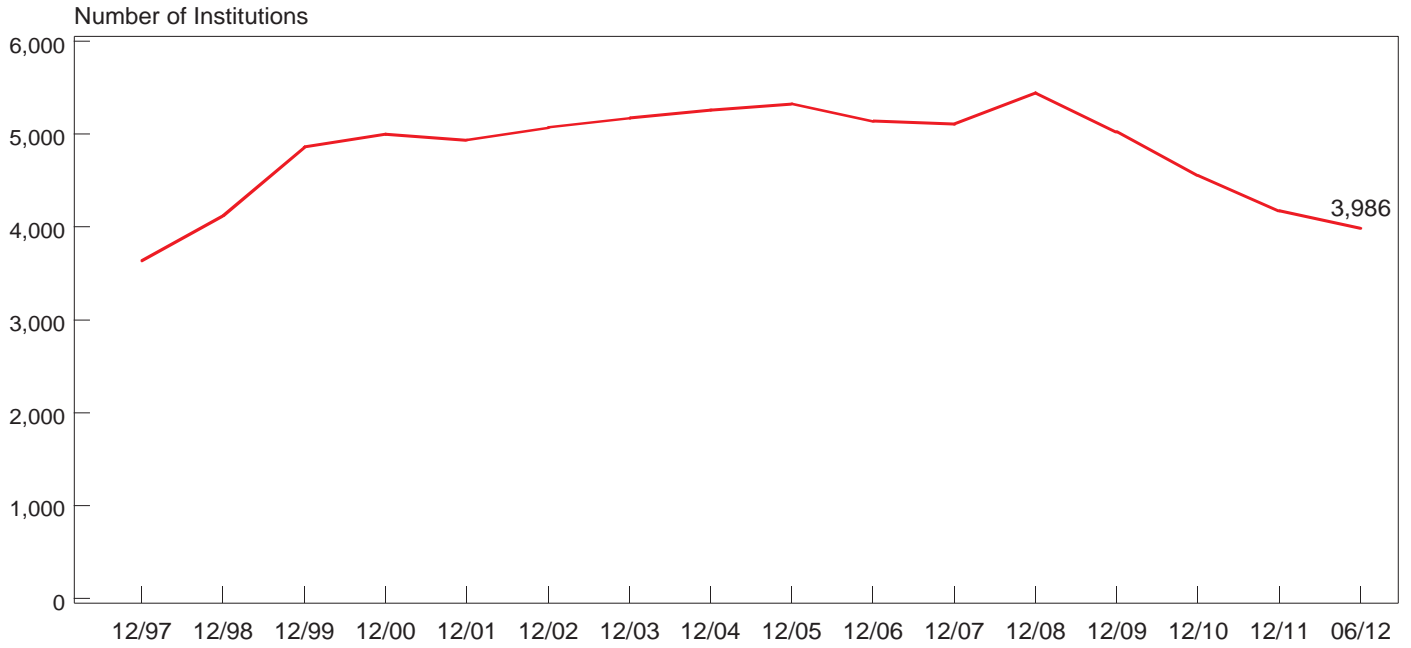
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

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



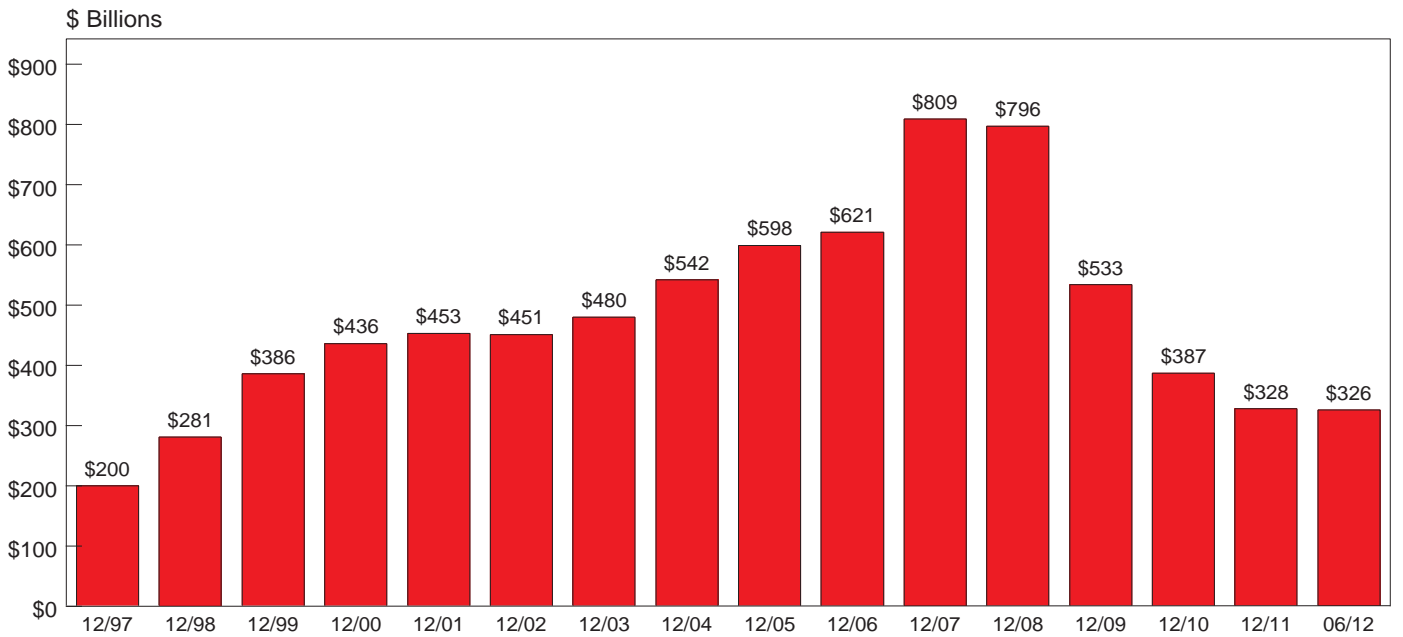
Number of Institutions with FHLB Advances

1997 - 2012

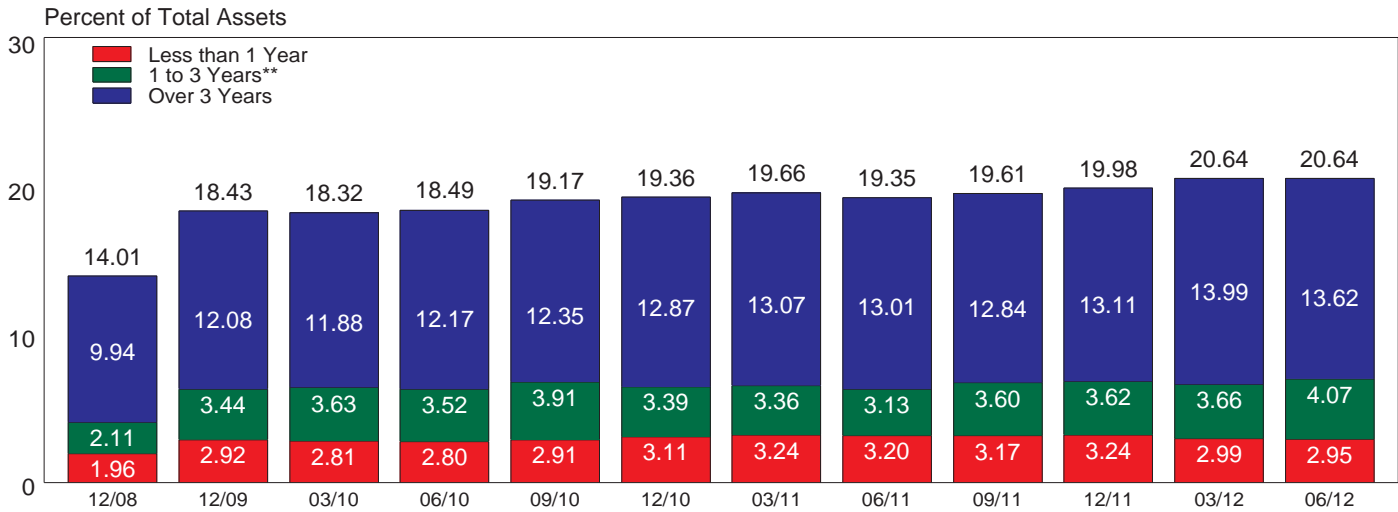


Amount of FHLB Advances Outstanding

1997 - 2012

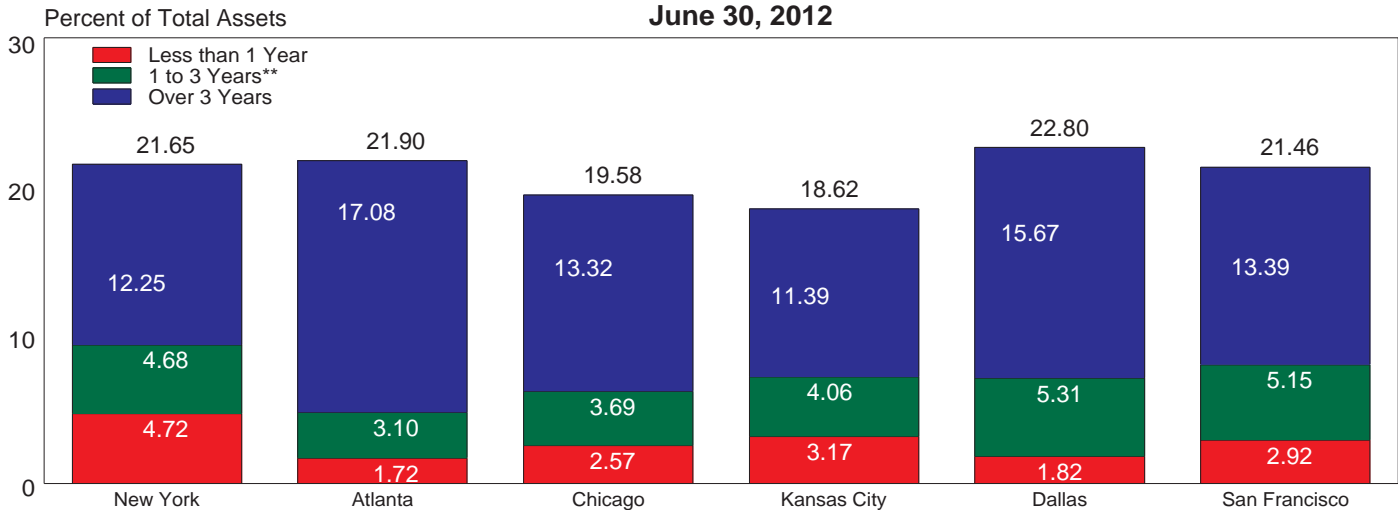


Debt Securities by Maturity or Repricing Frequency*...



.....and by Region

June 30, 2012



Total Securities (Debt and Equity)*

(\$ Billions)

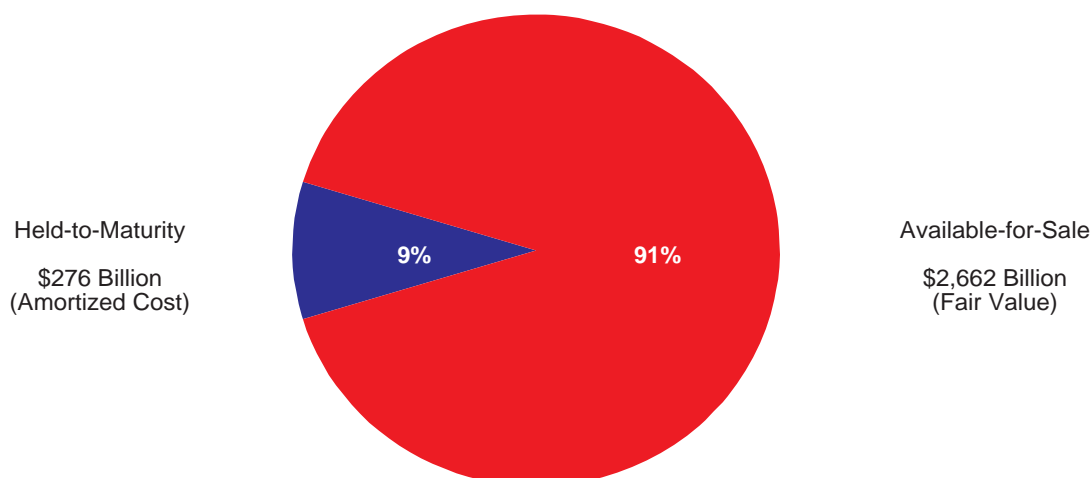
	6/10	9/10	12/10	3/11	6/11	9/11	12/11	3/12	6/12
U.S. Government Obligations:									
U.S. Treasury	164	190	188	179	163	173	158	167	187
U.S. Agencies	11	11	12	12	13	14	15	20	22
Government Sponsored Enterprises	246	238	231	240	222	198	197	212	207
Mortgage Pass-through Securities	801	828	854	868	863	889	920	990	989
Collateralized Mortgage Obligations	530	560	578	596	625	644	646	656	616
State, County, Municipal Obligations	168	176	182	187	193	204	218	226	241
Asset Backed Securities	131	136	130	127	126	134	139	154	158
Other Debt Securities	458	485	475	497	503	516	541	494	504
Equity Securities	19	18	20	17	16	17	16	13	13
Total Securities	\$2,528	\$2,643	\$2,668	\$2,723	\$2,722	\$2,788	\$2,850	\$2,931	\$2,937

* 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*

June 30, 2012



Total Securities*

June 30, 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	\$9,198	103.6	\$177,763	101.7	\$186,962	101.8
U.S. Government Agencies	2,866	103.2	19,514	103.0	22,379	103.0
Government Sponsored Enterprises	15,765	101.3	190,843	101.7	206,609	101.6
Mortgage Pass-through Securities	112,833	102.9	876,539	103.5	989,373	103.4
Collateralized Mortgage Obligations	66,332	101.5	549,613	101.1	615,945	101.1
State, County, Municipal Obligations	31,944	104.3	208,755	103.2	240,699	103.3
Asset Backed Securities	4,191	99.7	154,300	99.9	158,492	99.9
Other Debt Securities	32,623	101.8	471,300	101.5	503,923	103.7
Equity Securities	**	**	13,043	108.5	13,043	108.5
Total Securities	\$275,752	102.5	\$2,661,671	102.1	\$2,937,424	102.1
Memoranda***						
Structured Notes	30,055		30,065			100.0

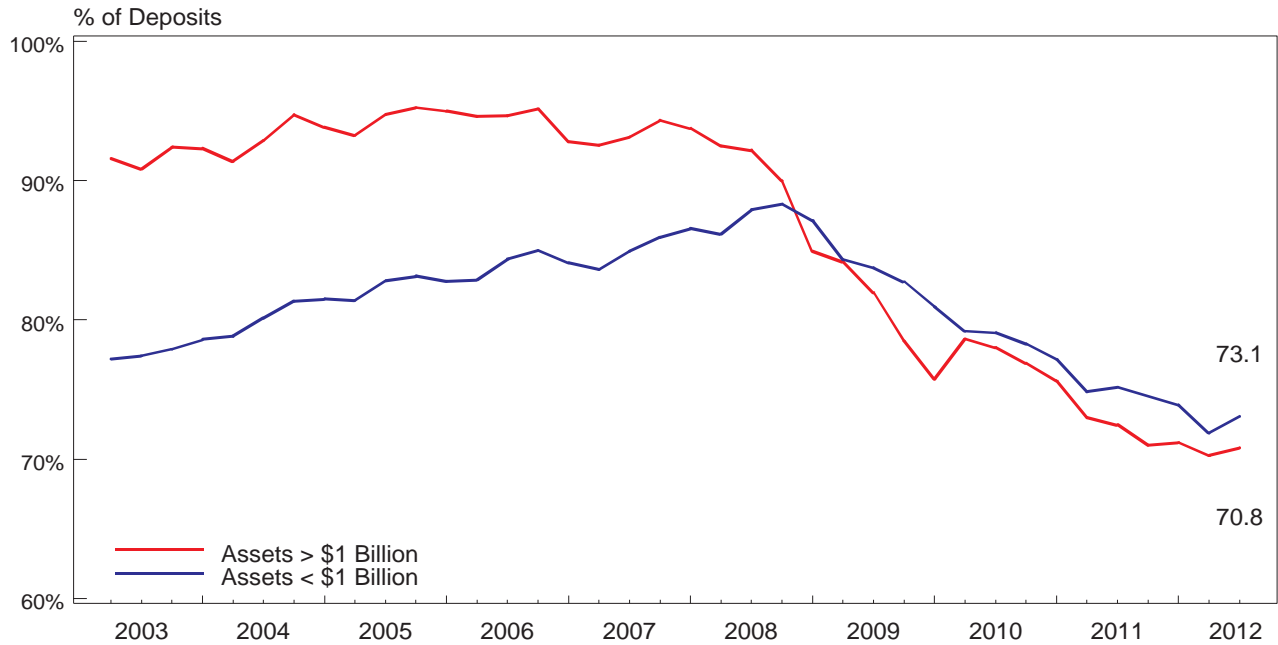
* Excludes trading account assets.

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

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

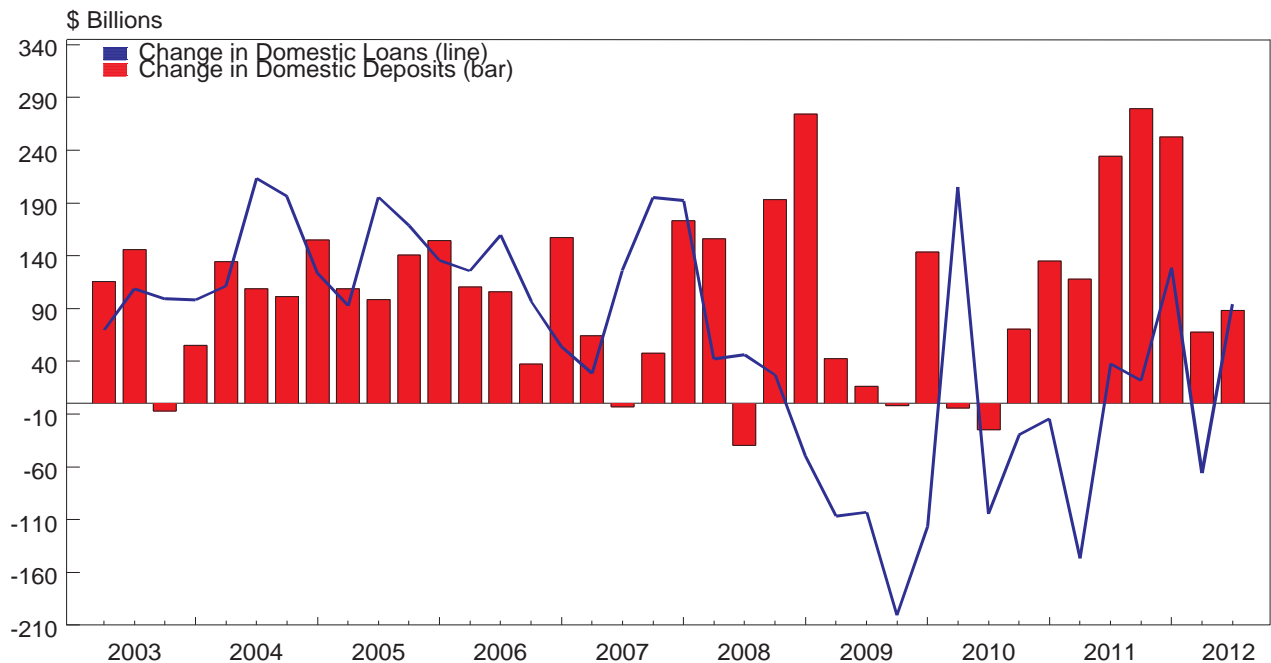
Net Loans and Leases to Deposits (Domestic and Foreign)

2003 - 2012



Quarterly Change in Domestic Loans vs Domestic Deposits

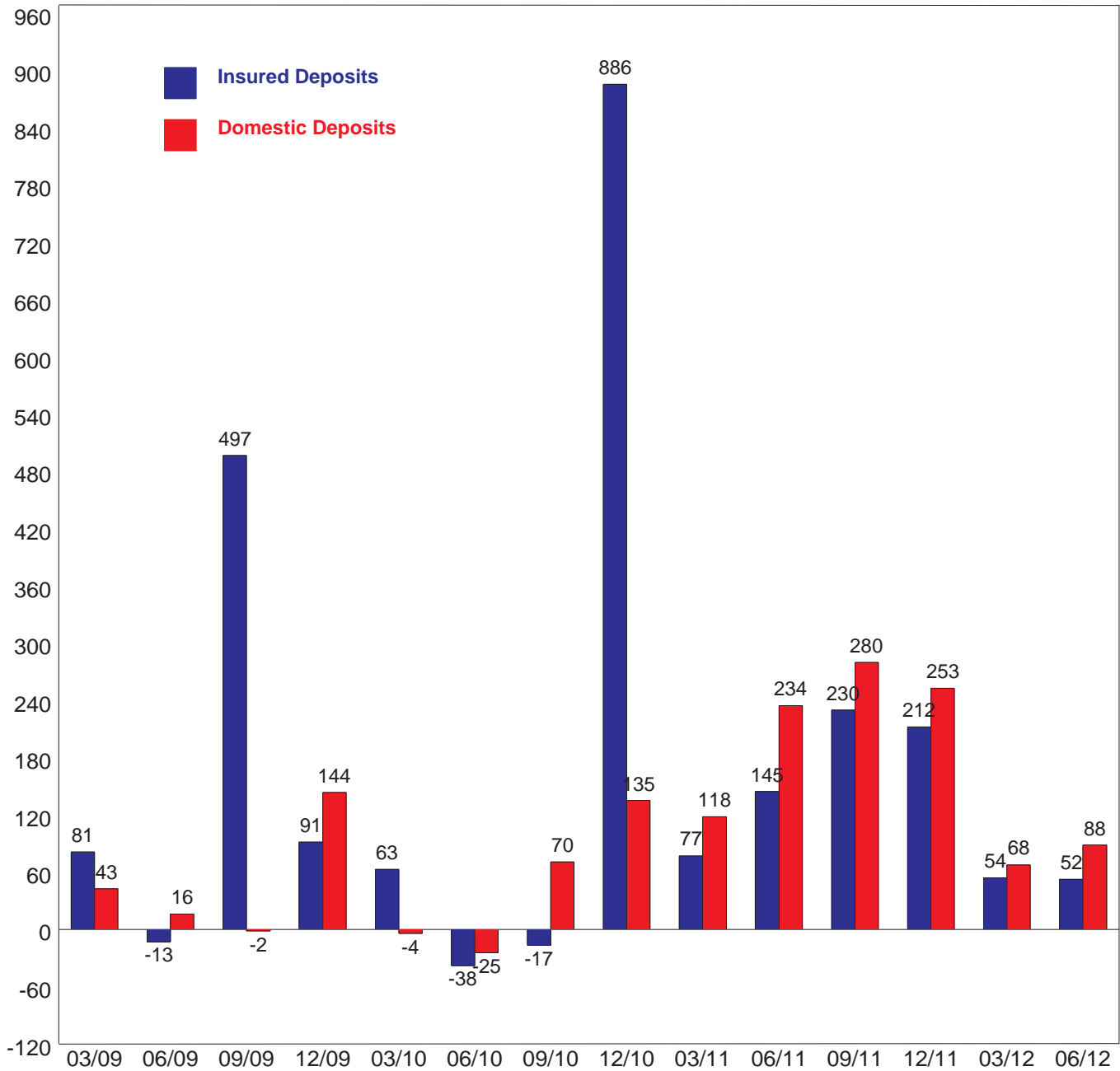
2003 - 2012



Quarterly Change In Domestic Deposits

2009 - 2012

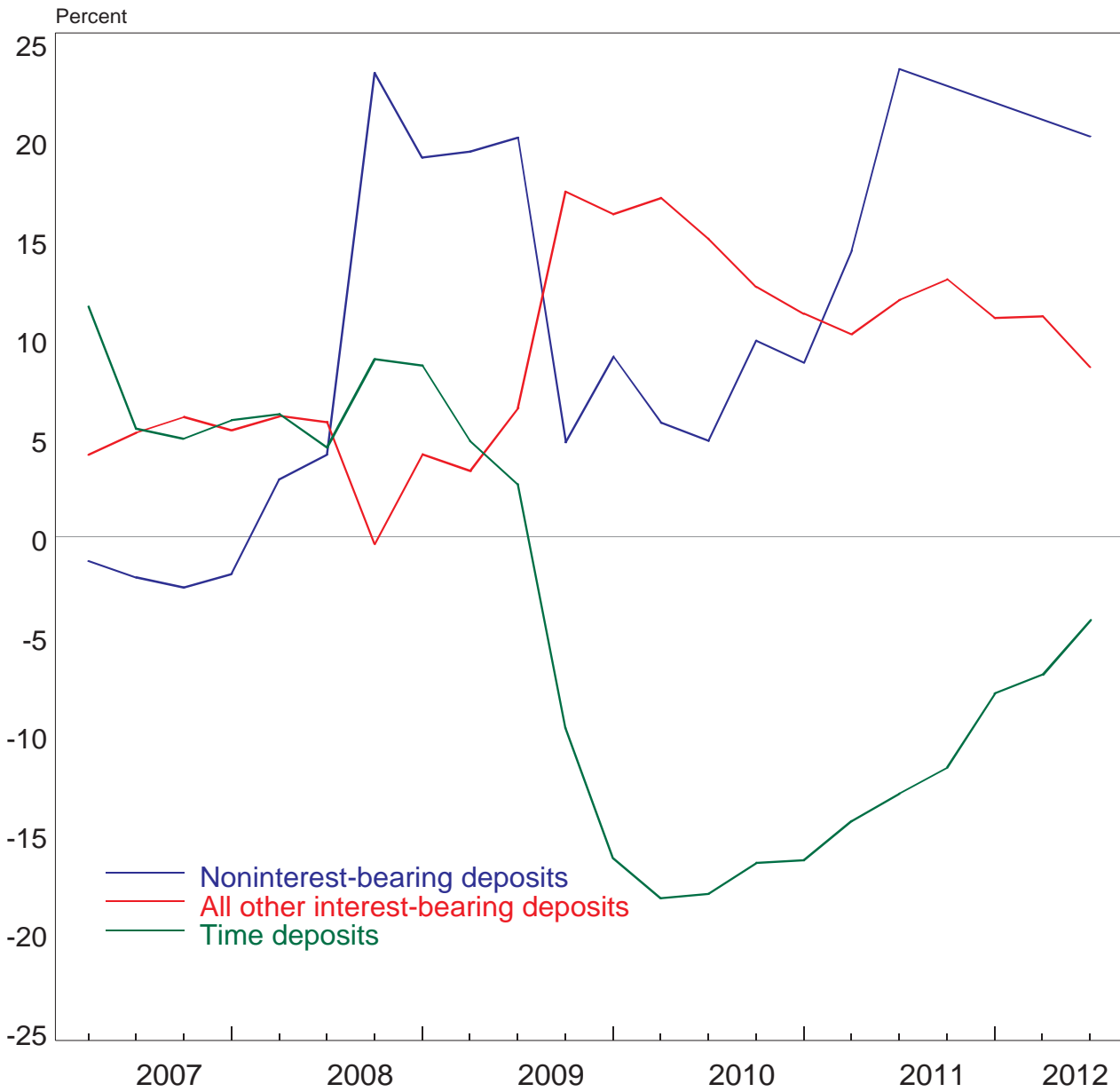
\$ Billions



* 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

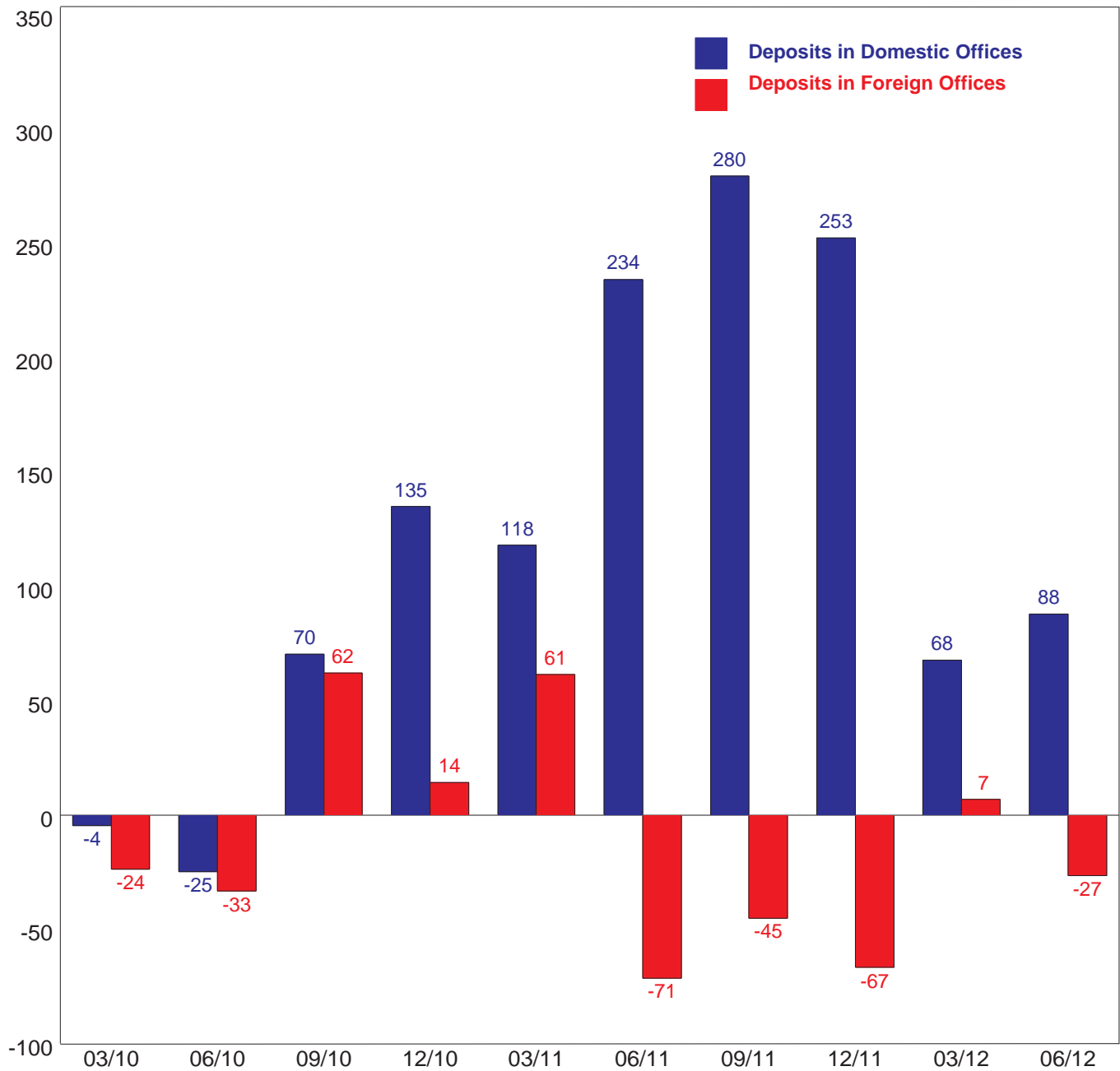
2007 - 2012



Quarterly Change In Domestic and Foreign Deposits

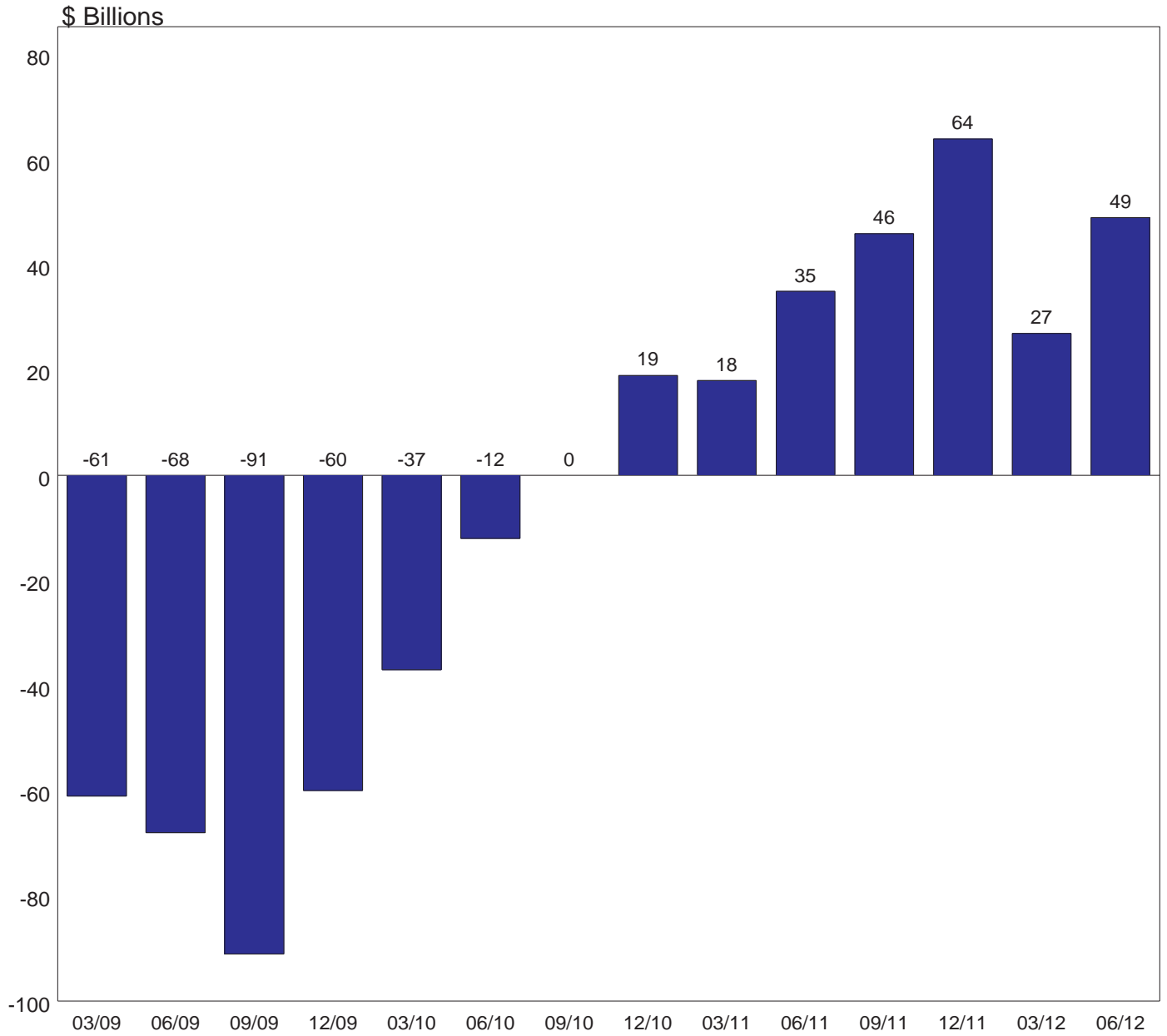
2010 - 2012

\$ Billions



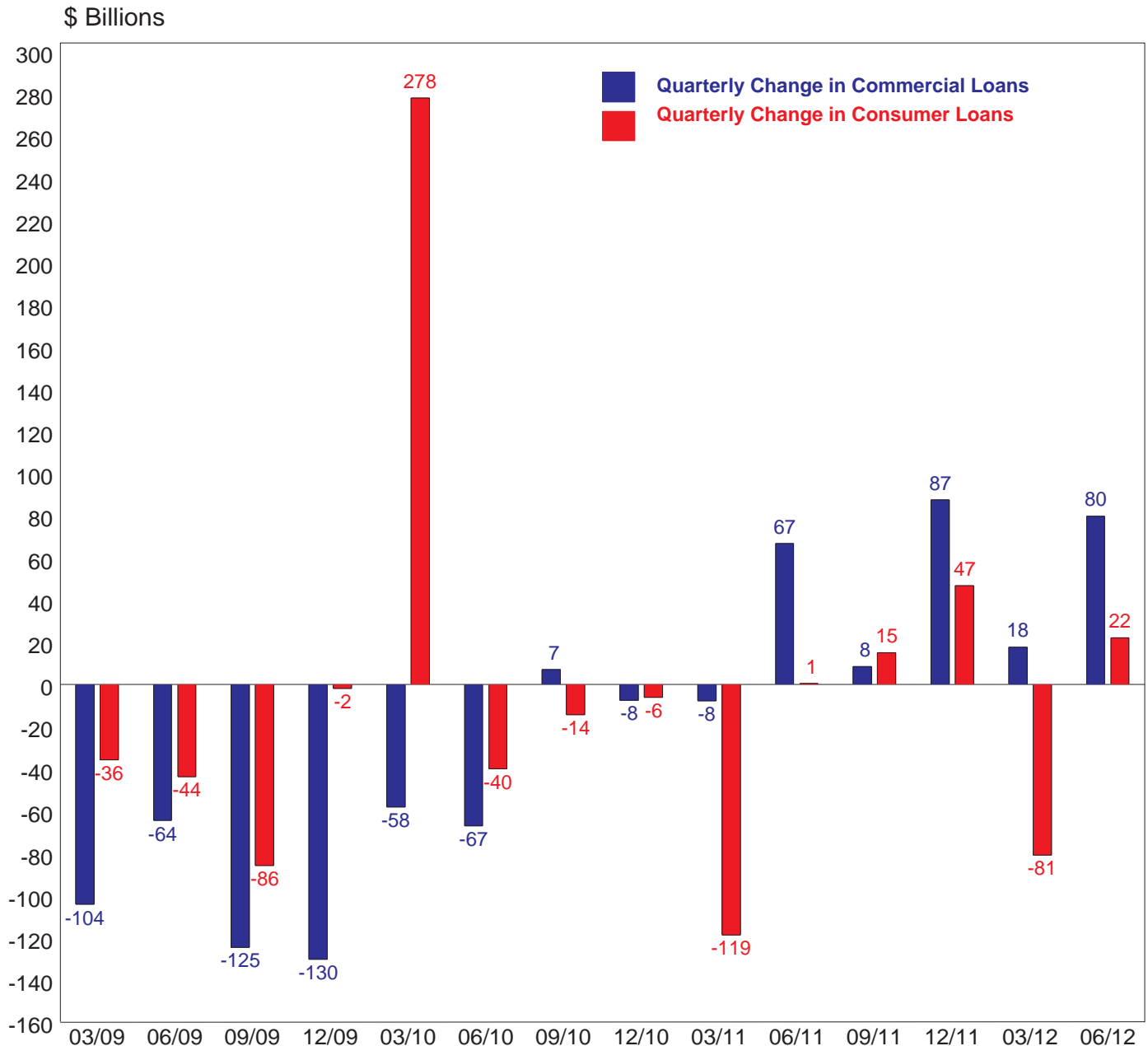
Quarterly Change in C&I Loans

2009-2012



Quarterly Change in Commercial and Consumer Loans

2009 - 2012



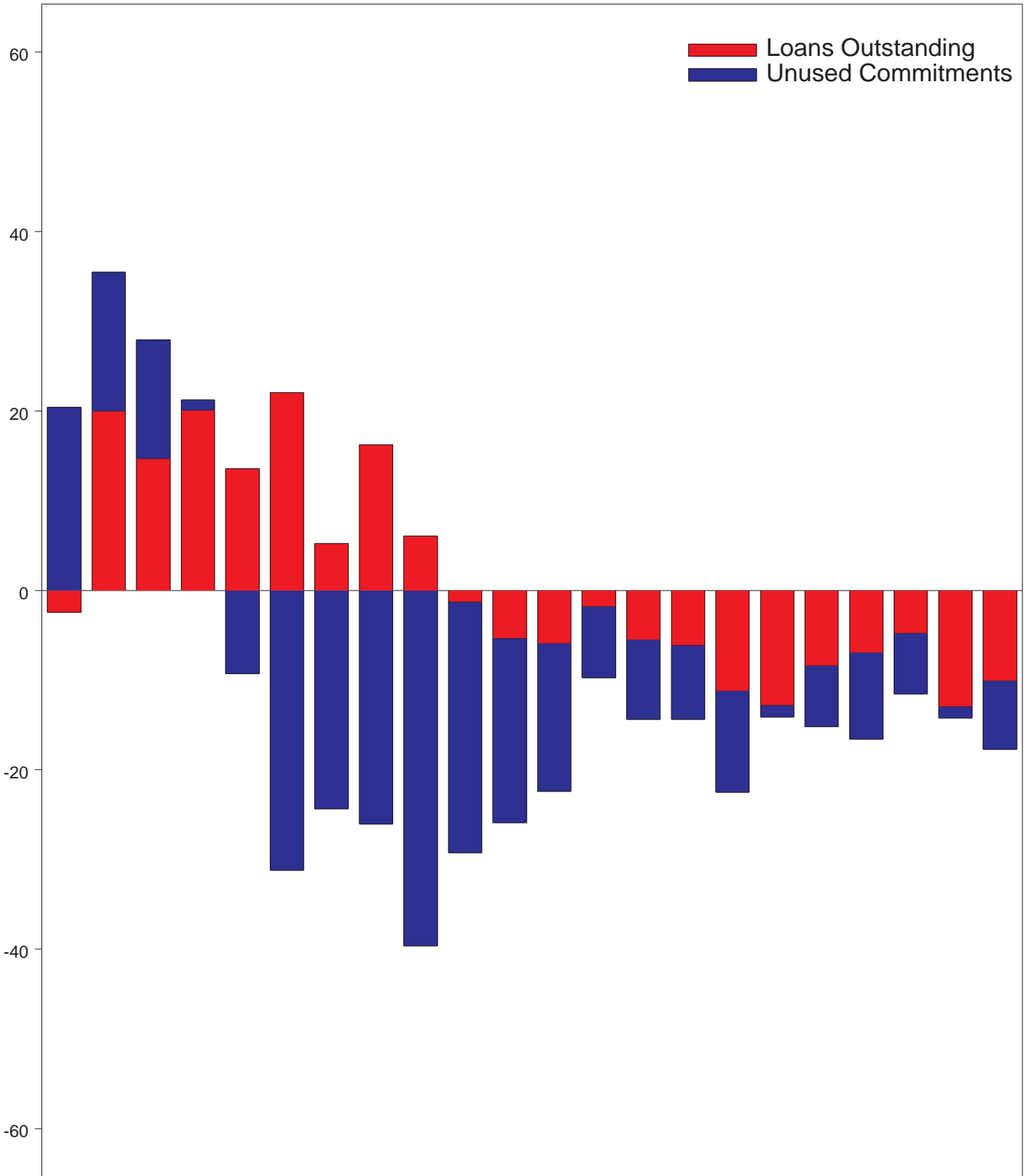
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

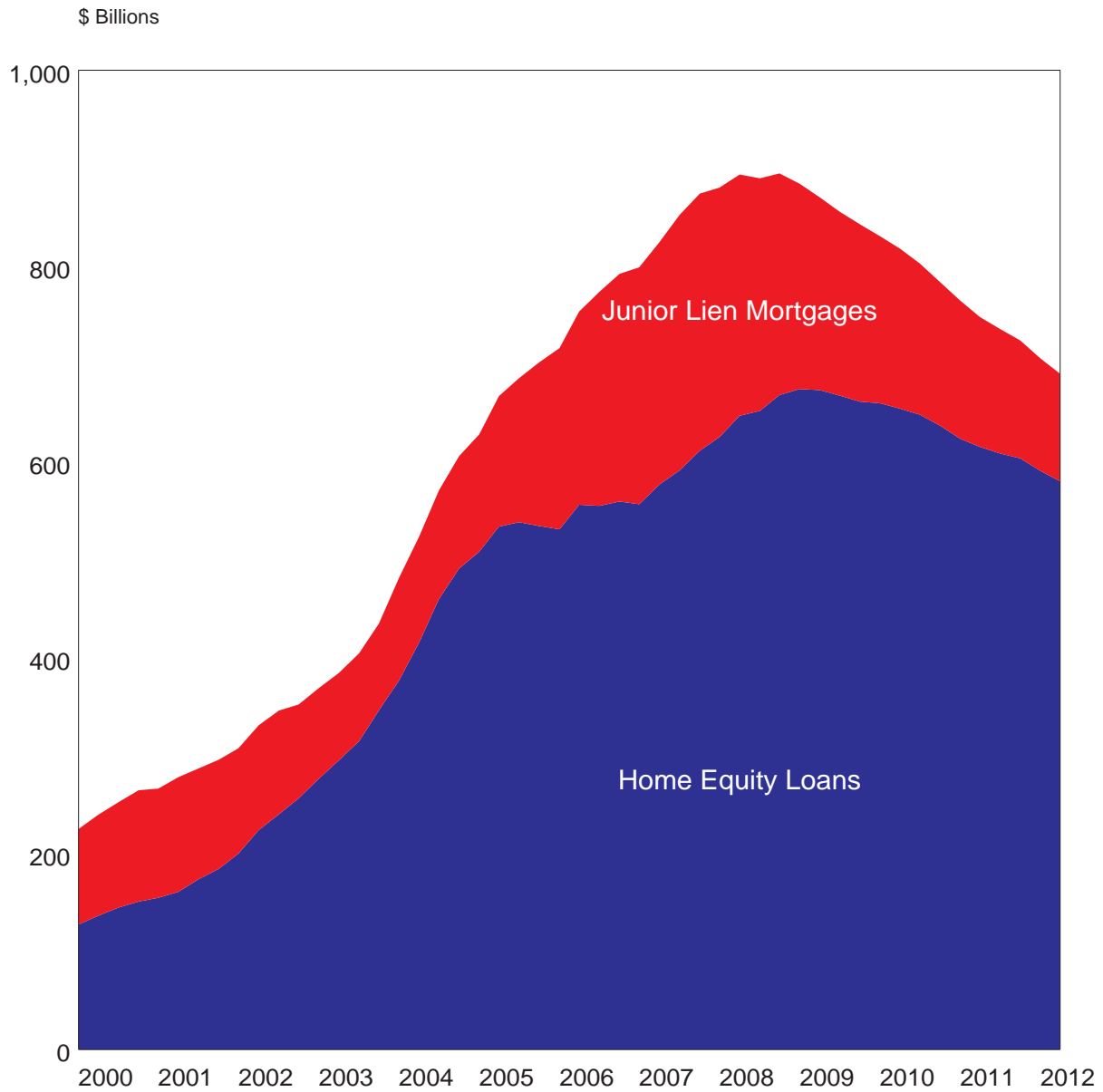
Quarterly Change (\$ Billions)

2007-2012



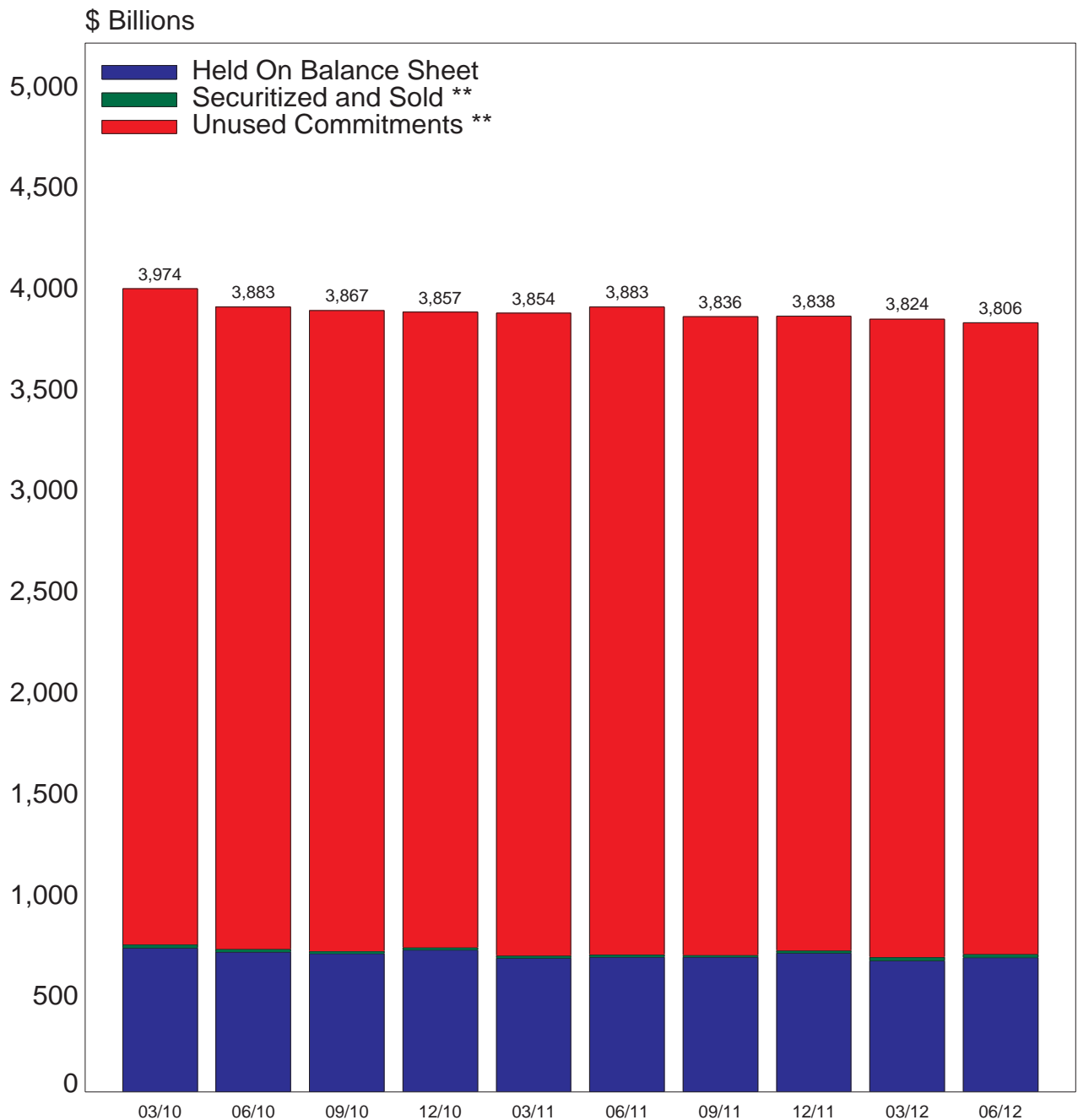
03/07 06/07 09/07 12/07 03/08 06/08 09/08 12/08 03/09 06/09 09/09 12/09 03/10 06/10 09/10 12/10 03/11 06/11 09/11 12/11 03/12 06/12

Home Equity and Junior Lien Loans 2000 - 2012



Expansion of Credit Card Lines*

2010-2012



Loans Outstanding (\$ Billions)

Held On Balance Sheet	712.8	692.2	683.9	702.1	663.2	668.3	666.5	687.8	649.6	664.3
Securitized and Sold **	16.1	15.5	14.3	13.7	11.9	10.9	10.6	11.8	18.7	17.0
Unused Commitments **	3,245.4	3,175.4	3,168.5	3,141.4	3,178.8	3,204.0	3,159.0	3,138.0	3,155.7	3,125.1
Total	3,974.3	3,883.0	3,866.7	3,857.3	3,853.9	3,883.3	3,836.1	3,837.6	3,823.9	3,806.3

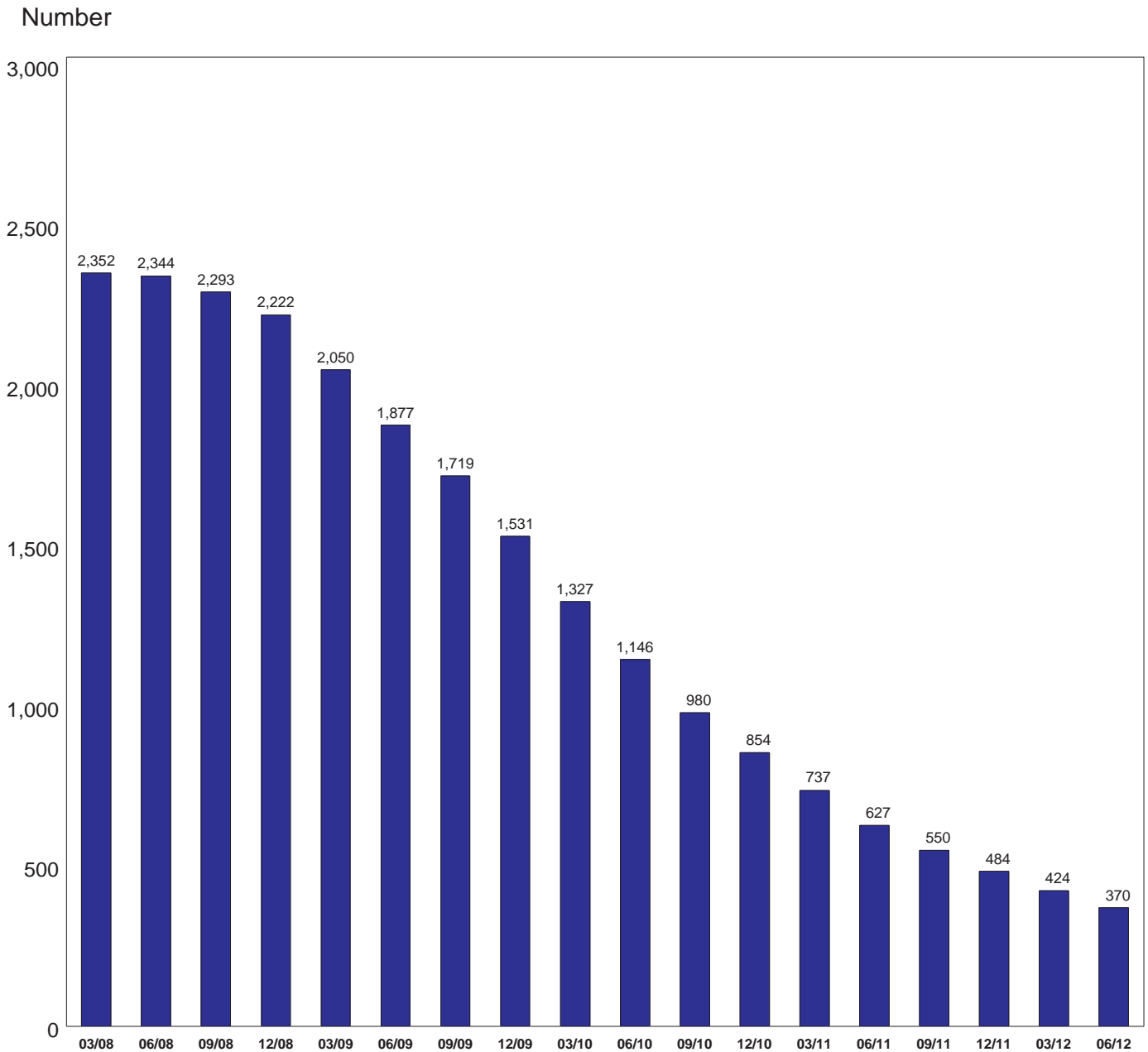
* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

** Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

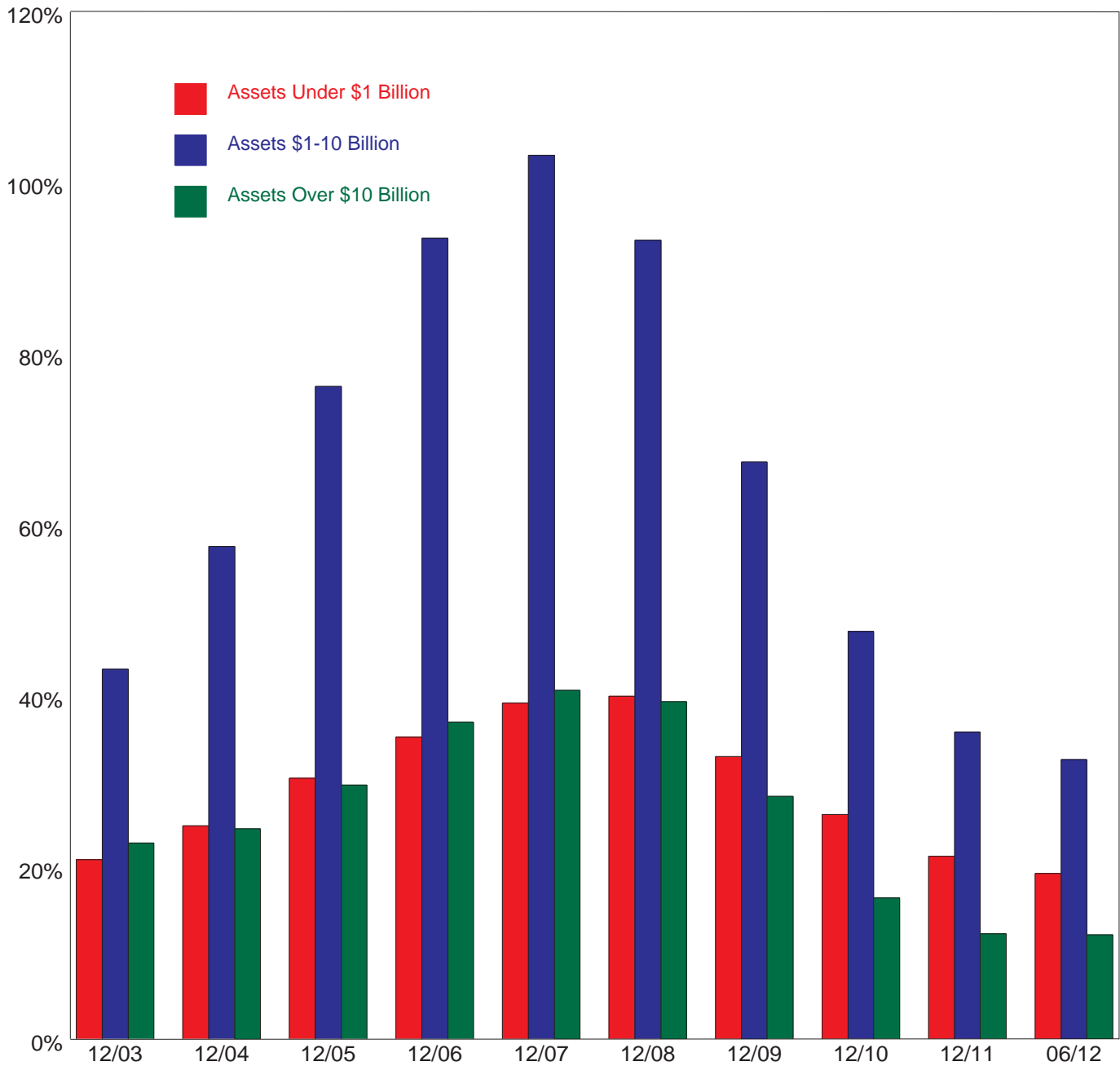
2008-2012



Median Construction and Development Loan Concentrations

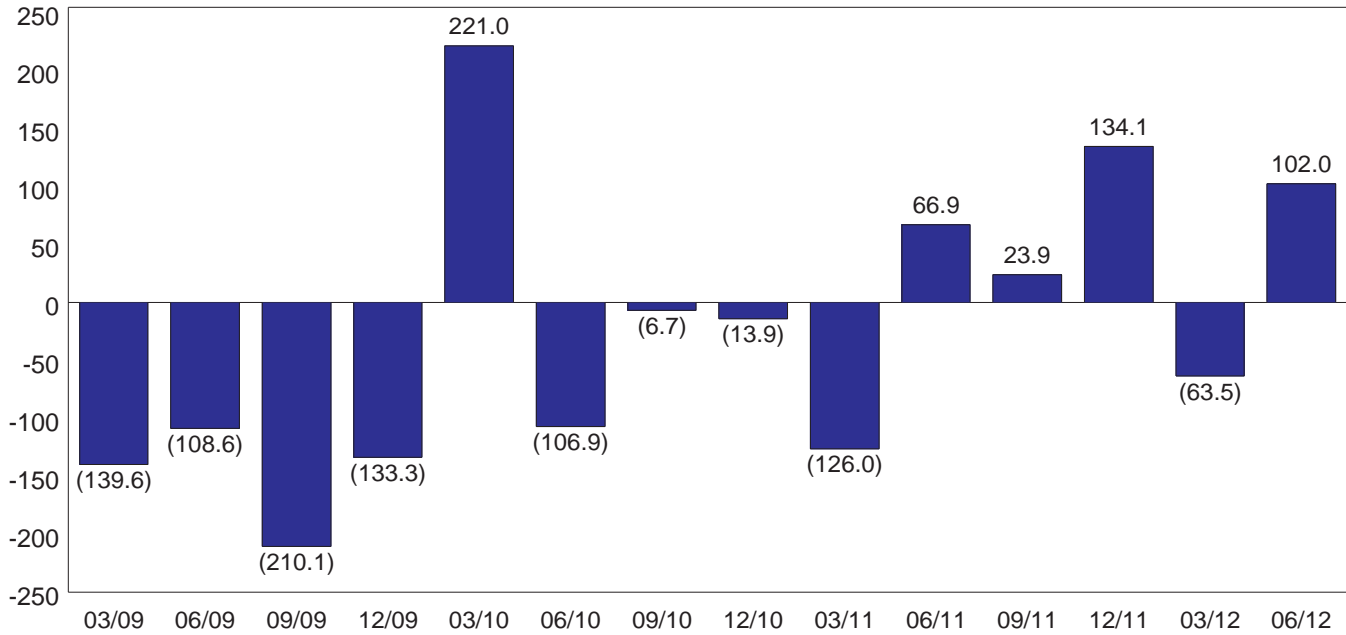
2003 - 2012

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



Quarterly Change in Reported Total Loans Outstanding

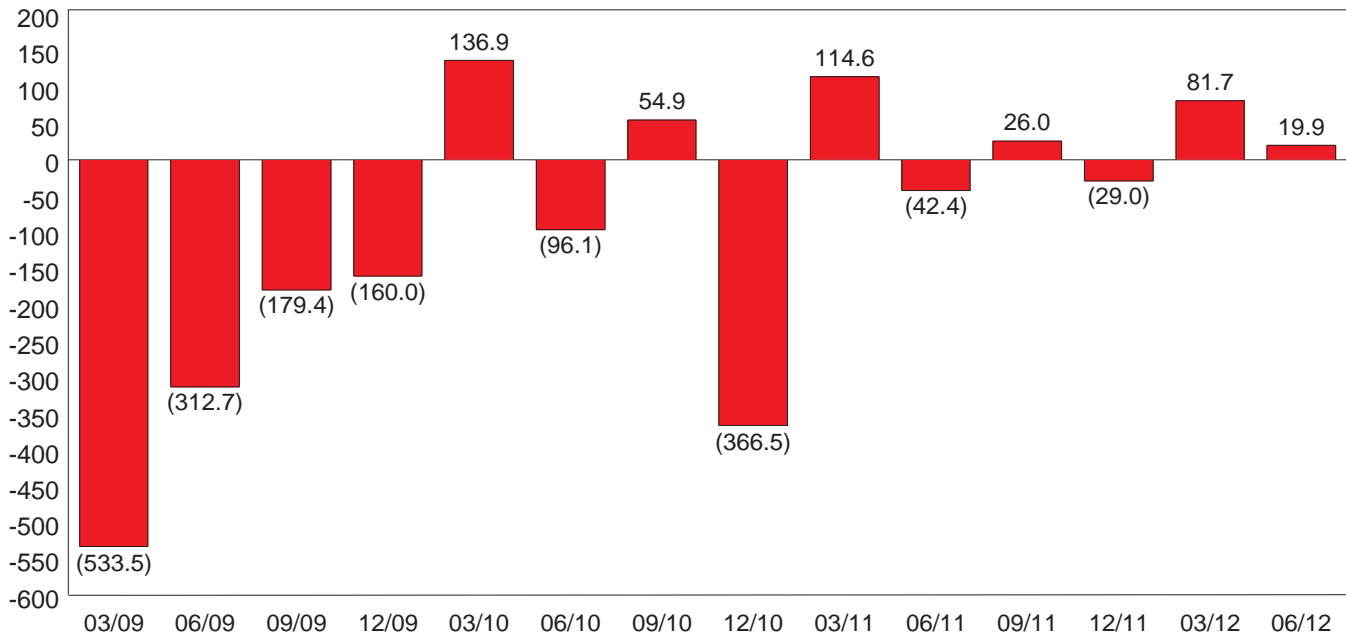
(\$ Billions)



In the second quarter of 2012, real estate loans increased by \$0.3 billion, commercial and industrial loans increased by \$48.9 billion, consumer loans increased by \$15.7 billion, and other loans and leases increased by \$31.3 billion.

Quarterly Change in Unused Loan Commitments

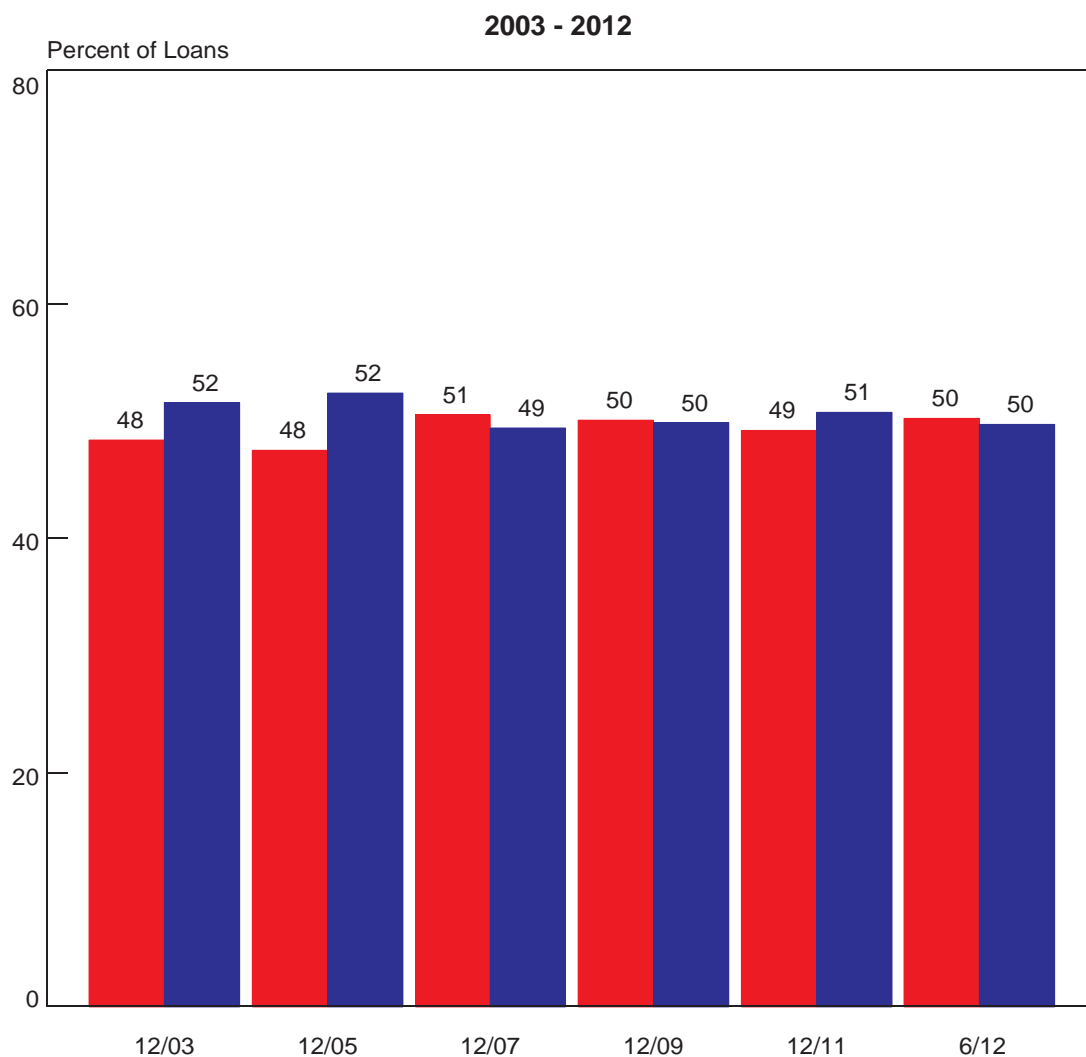
(\$ Billions)



In the second quarter of 2012, unused commercial real estate loan commitments increased by \$10.3 billion, unused home equity line commitments decreased by \$7.7 billion, unused credit card commitments decreased by \$30.6 billion, and other unused commitments increased by \$47.8 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

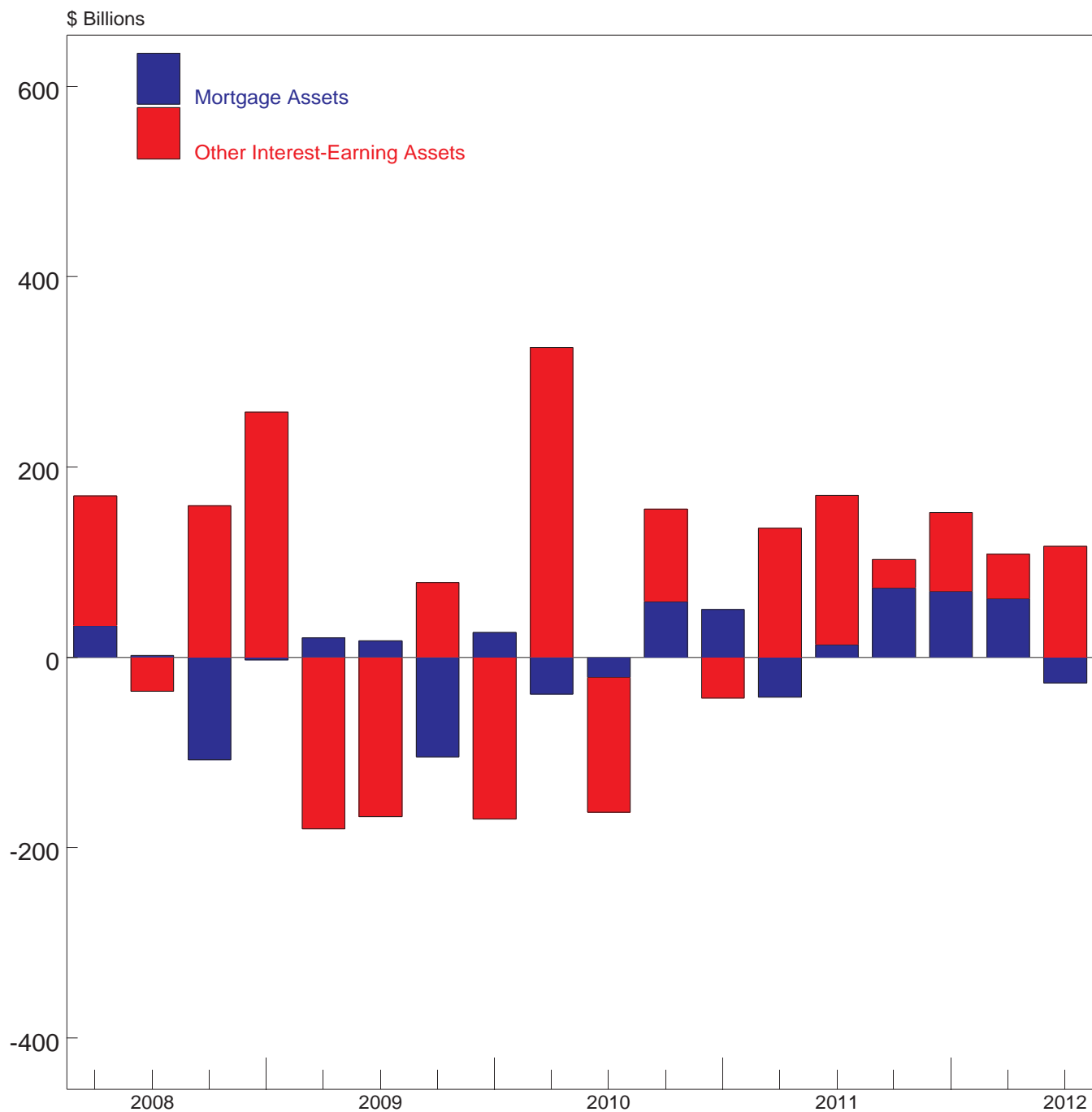
■ Commercial Borrowers	\$2,632	\$3,197	\$3,997	\$3,650	\$3,680	\$3,777
■ Consumer Loans	2,805	3,525	3,911	3,635	3,796	3,738

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

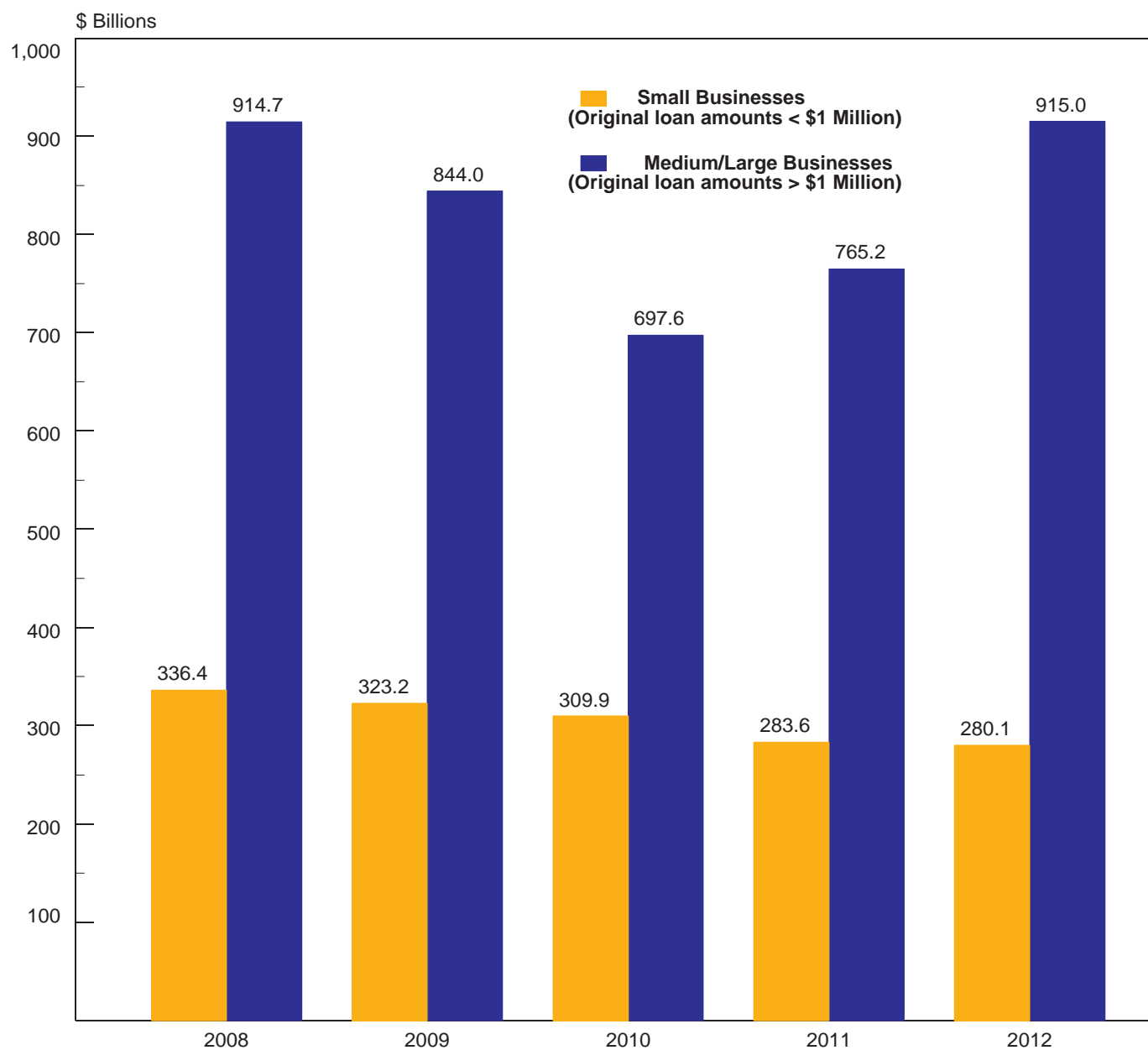
2008 - 2012



Commercial and Industrial Loans to Small Businesses

2008-2012

As of June 30

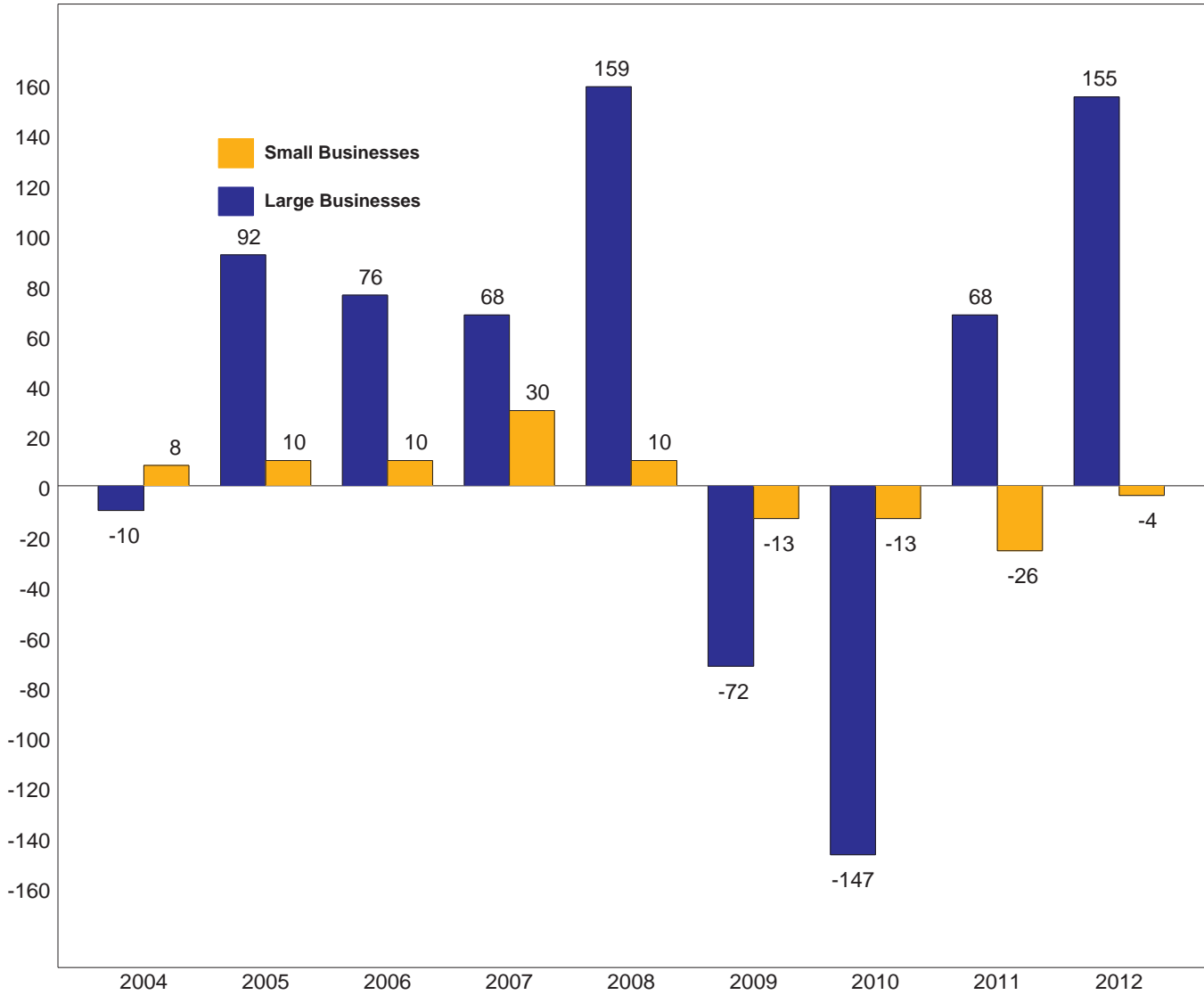


Annual Change in C&I Loans to Large and Small Businesses

2004 - 2012

As of June 30

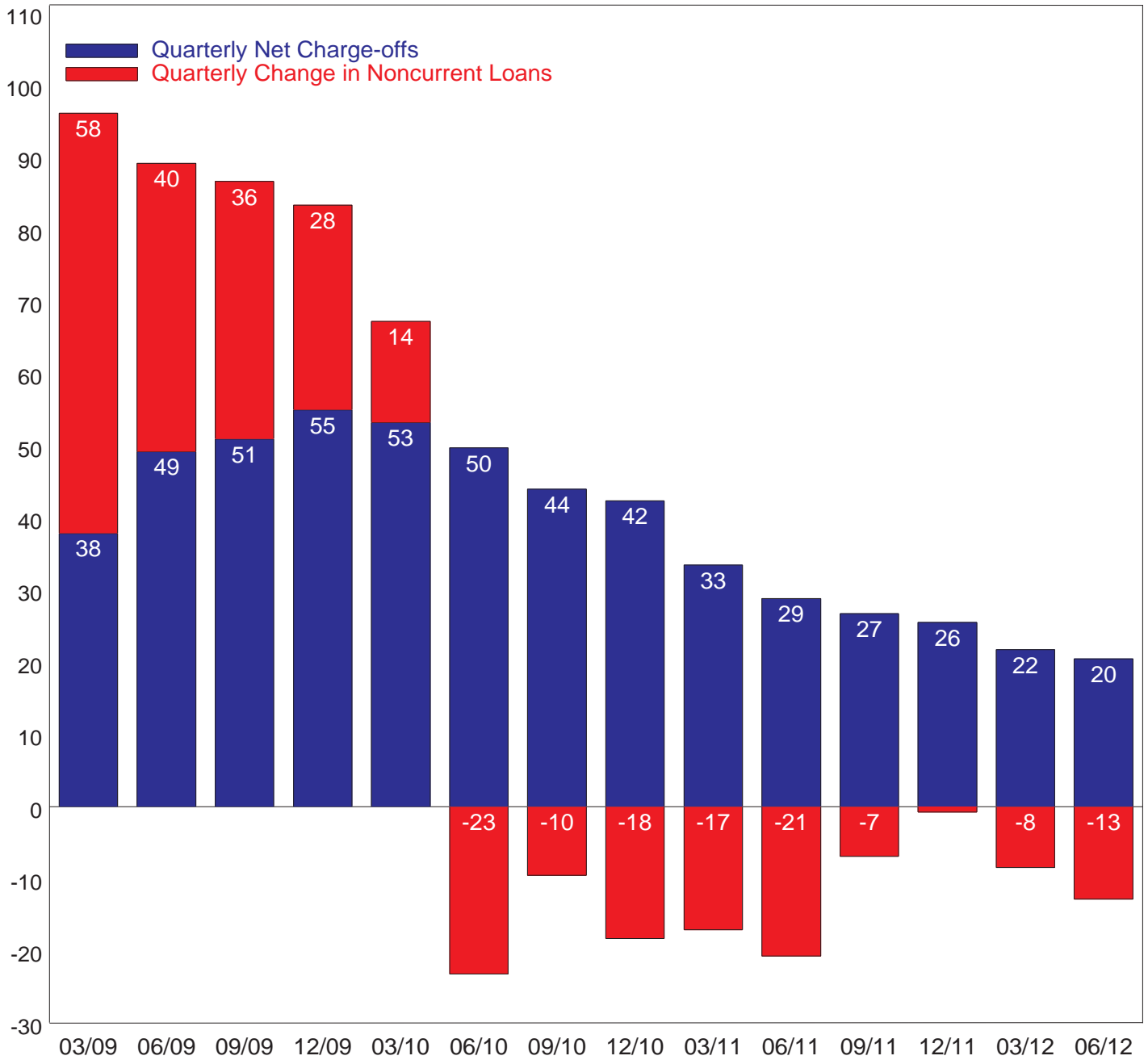
\$ Billions



Quarterly Net Charge-Offs and Change in Noncurrent Loans

2009 - 2012

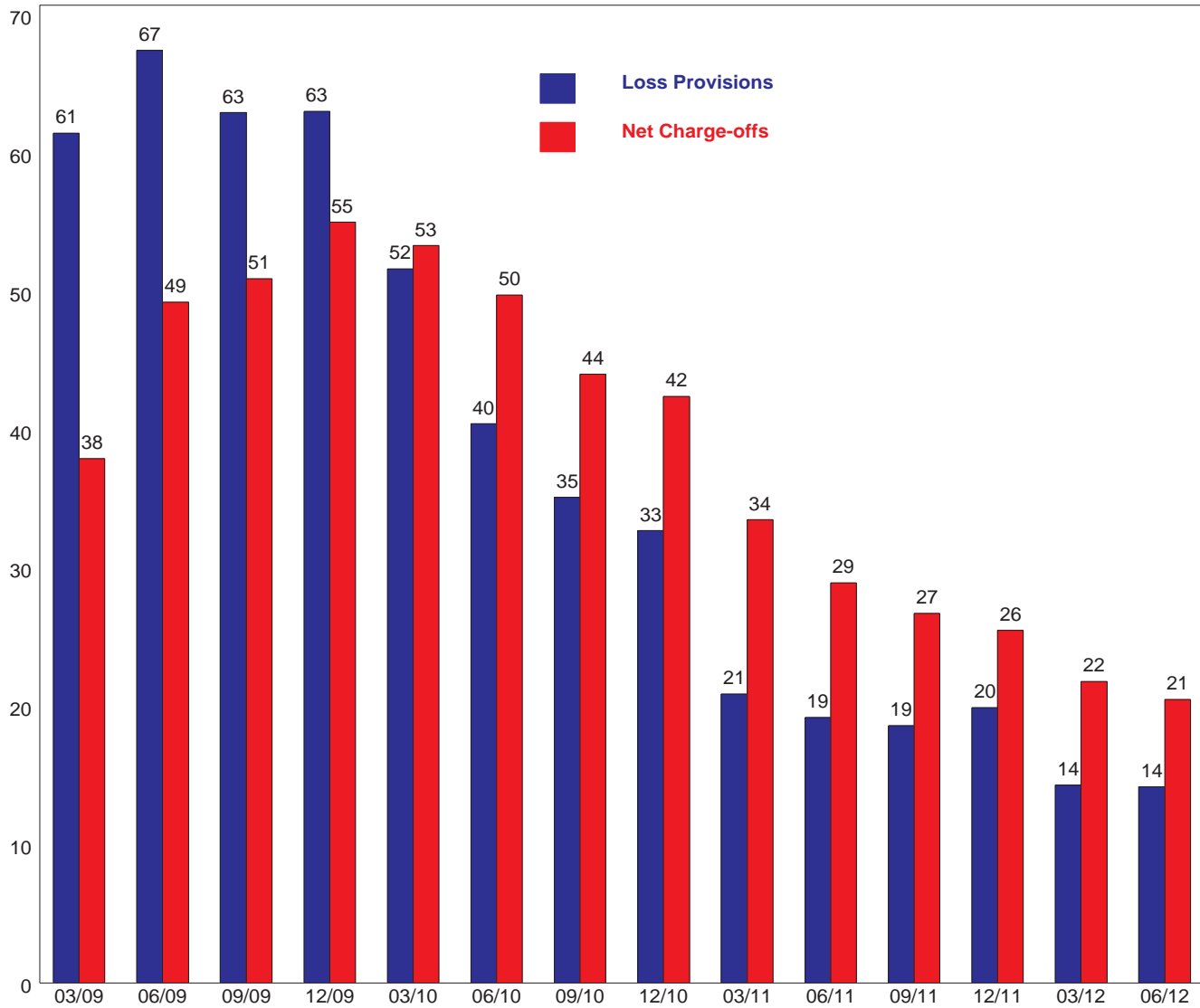
\$ Billions



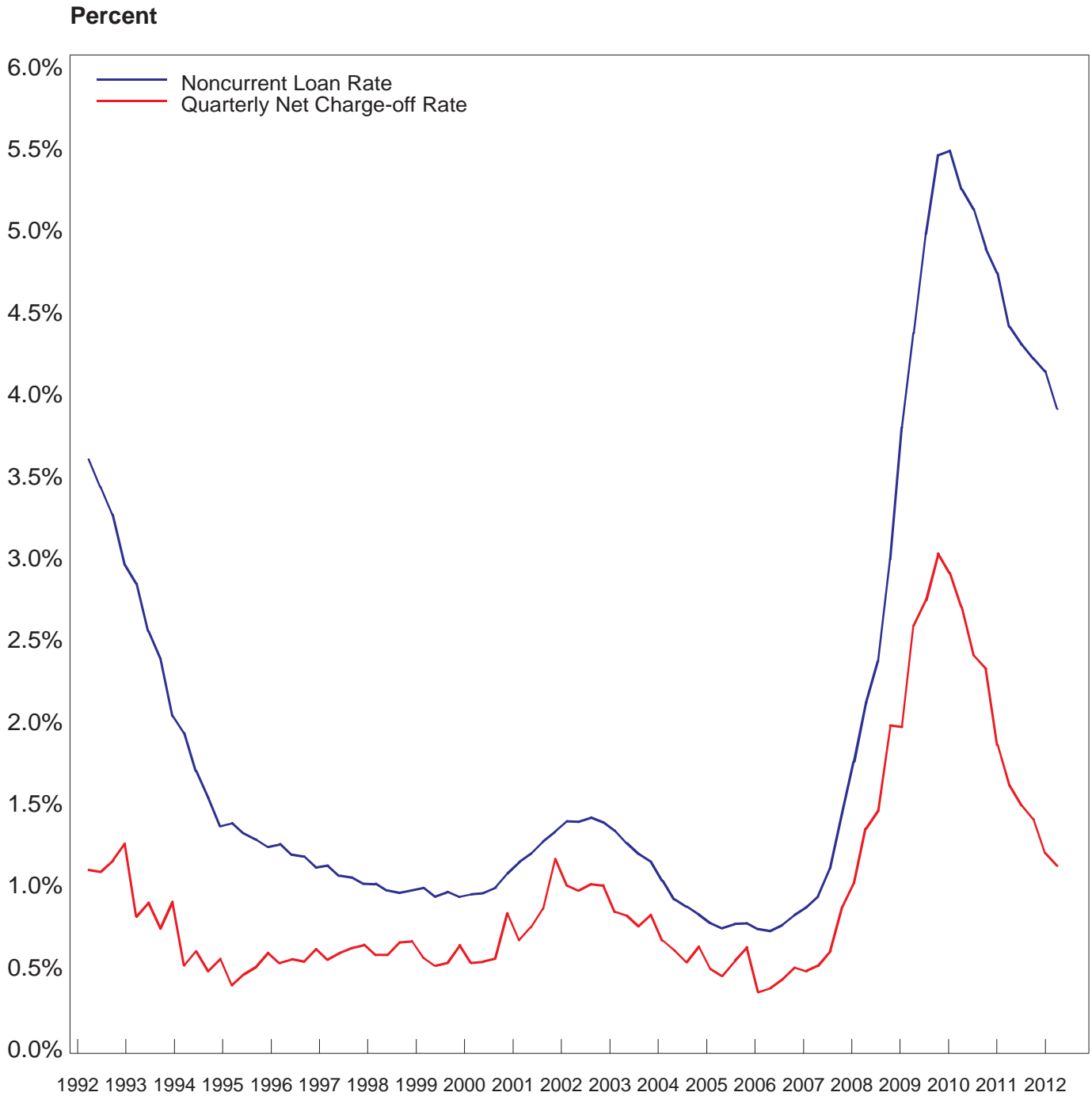
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2009 - 2012

\$ Billions

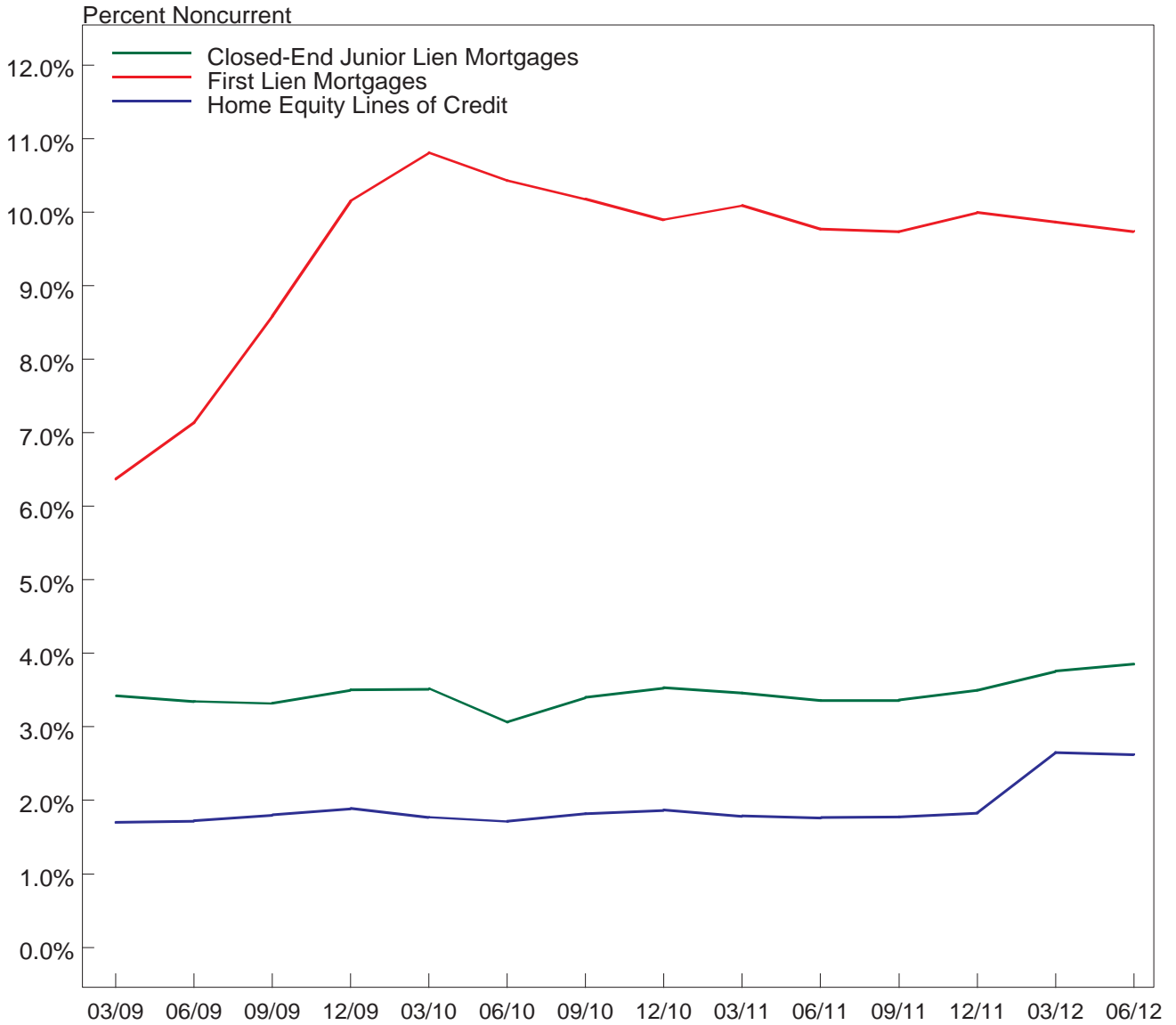


Noncurrent Loan and Quarterly Net Charge Off Rates 1992-2012



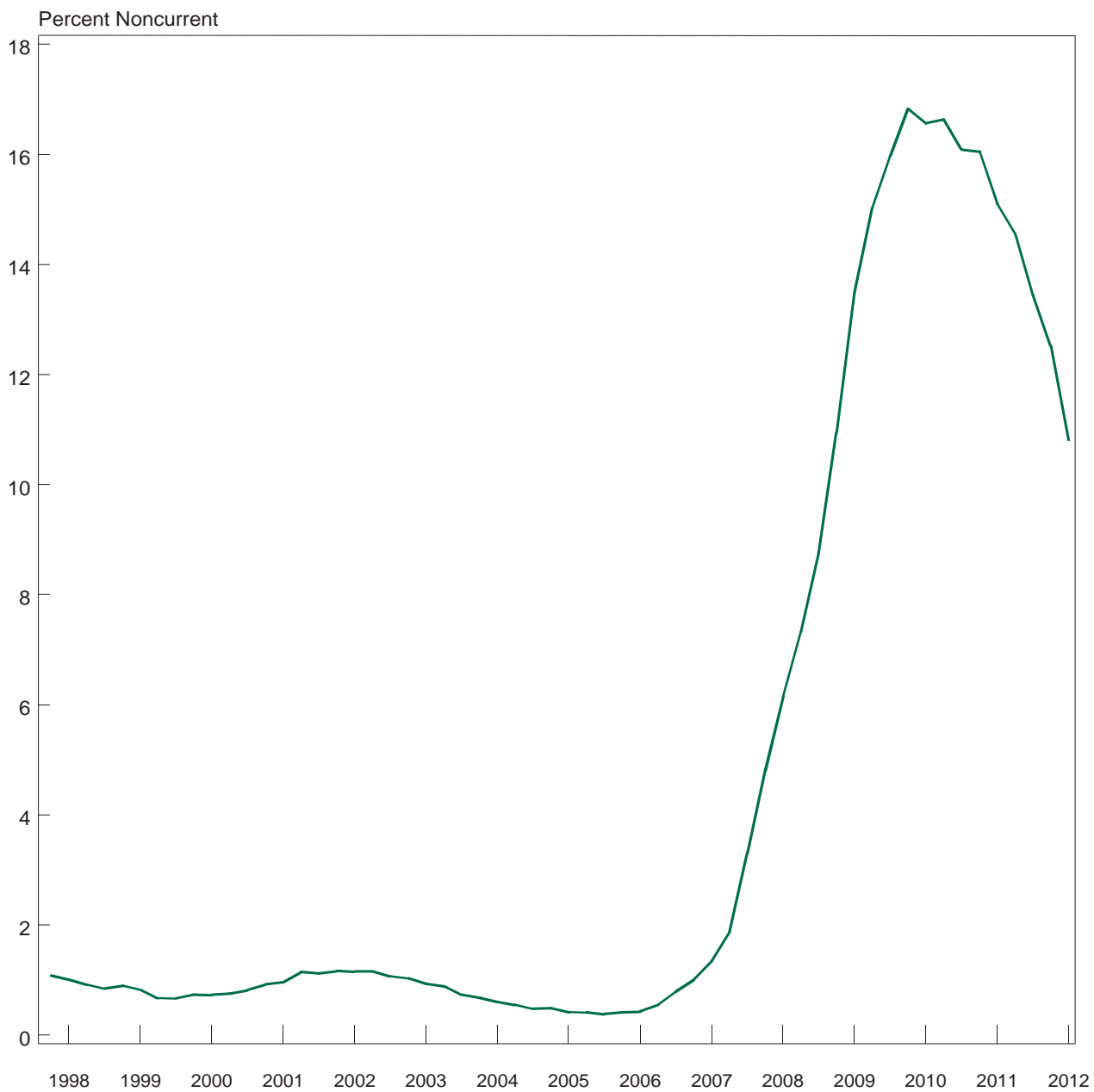
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2009 to 2012



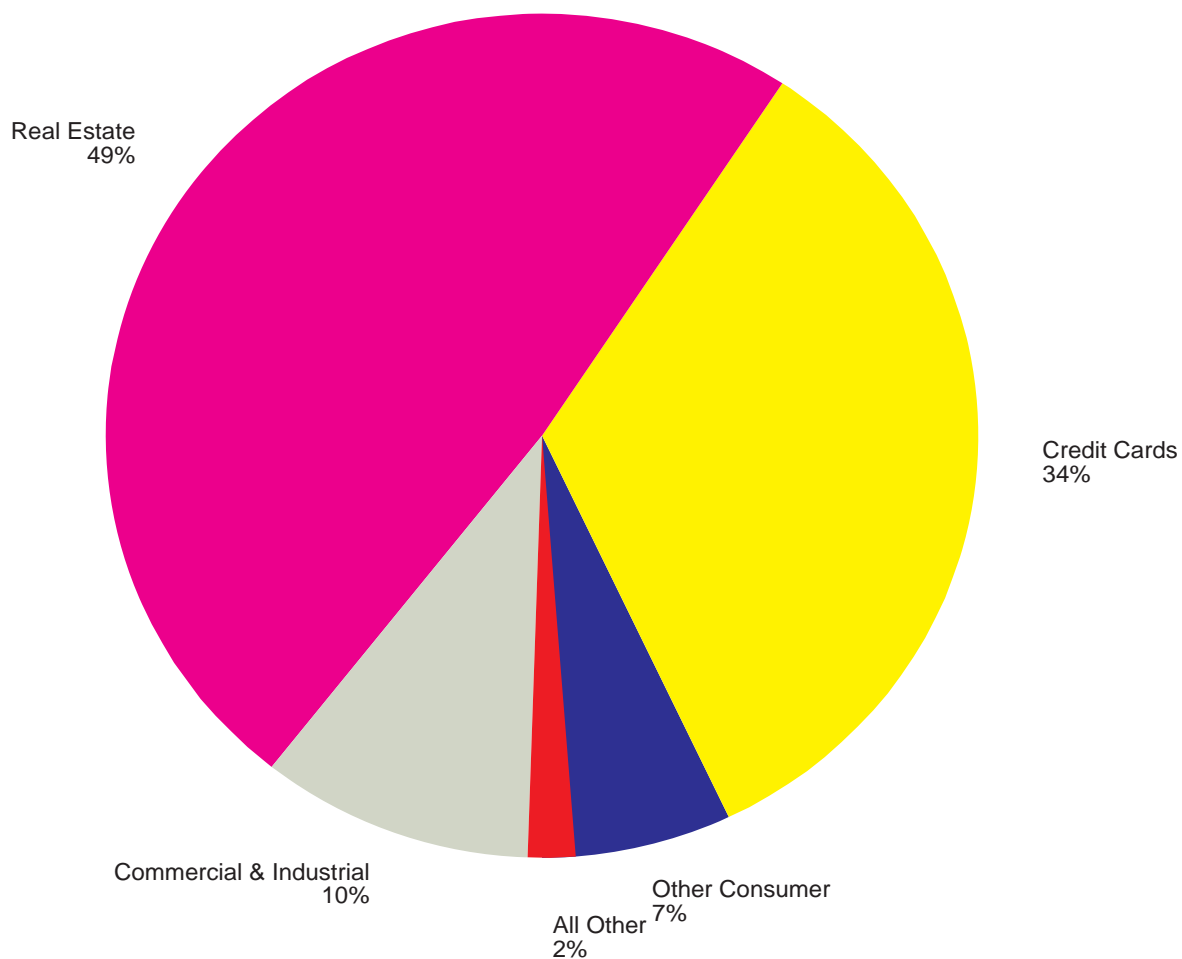
Noncurrent Rate on Real Estate Construction and Development Loans

1998-2012



Composition of FDIC-Insured Institutions' Loan Charge-offs

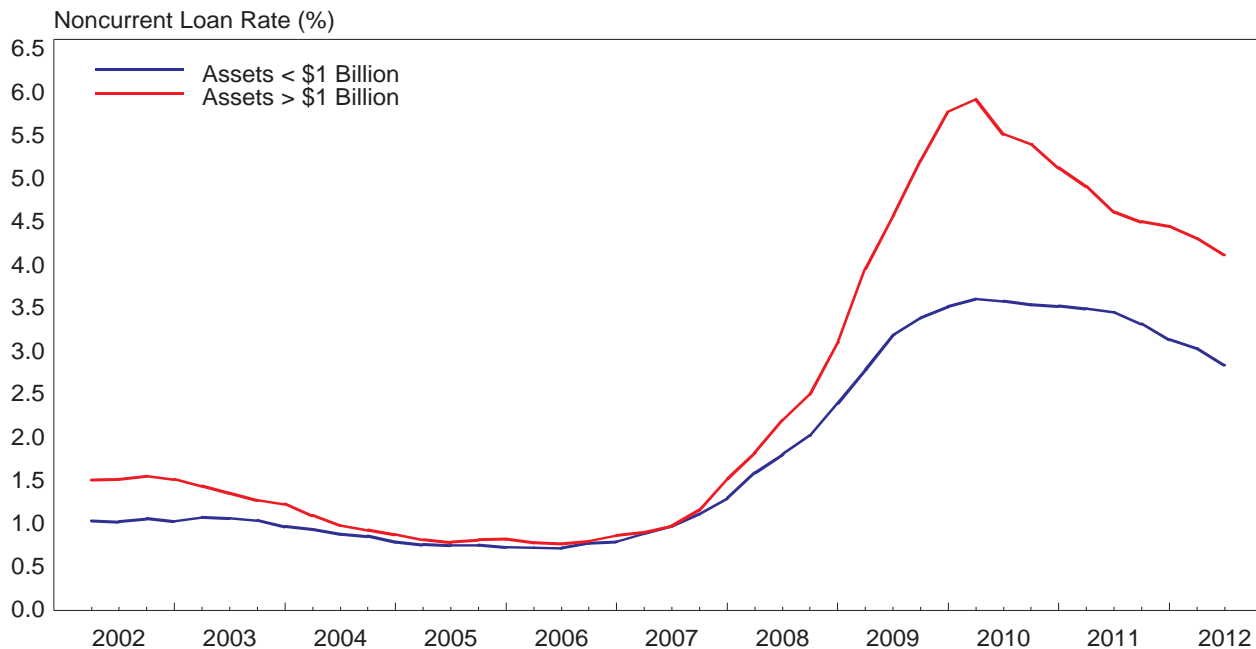
Second Quarter, 2012



Noncurrent Loan Rates

By Asset Size

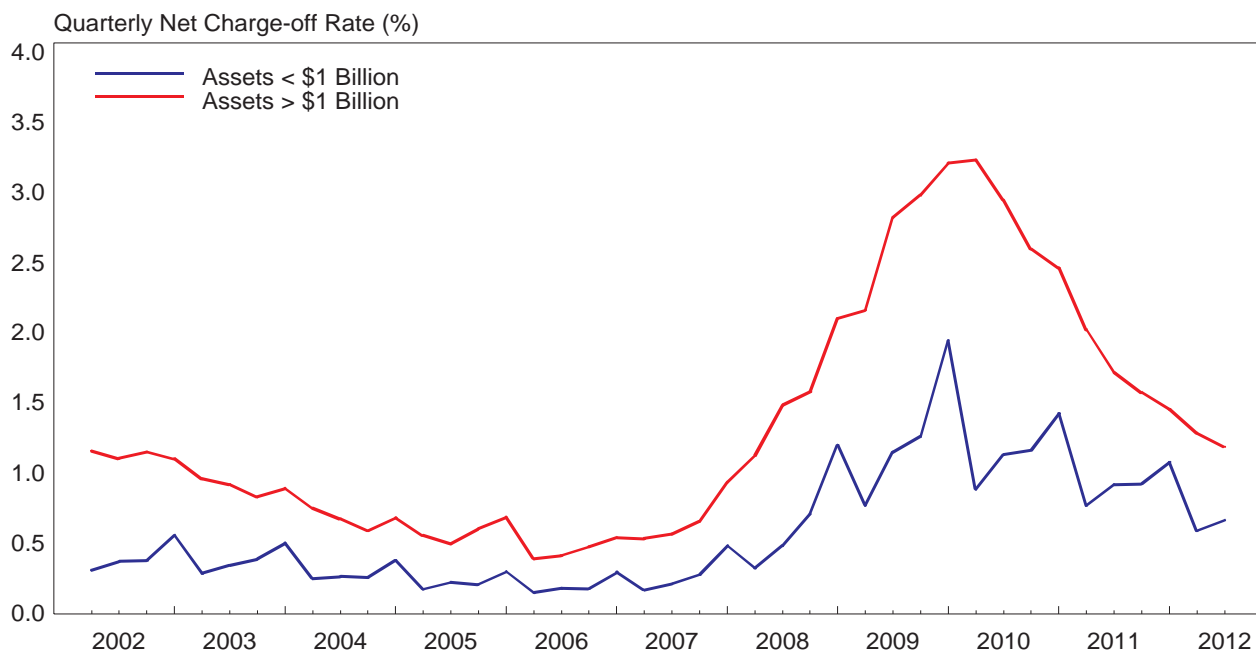
2002 - 2012



Quarterly Net Charge-off Rates

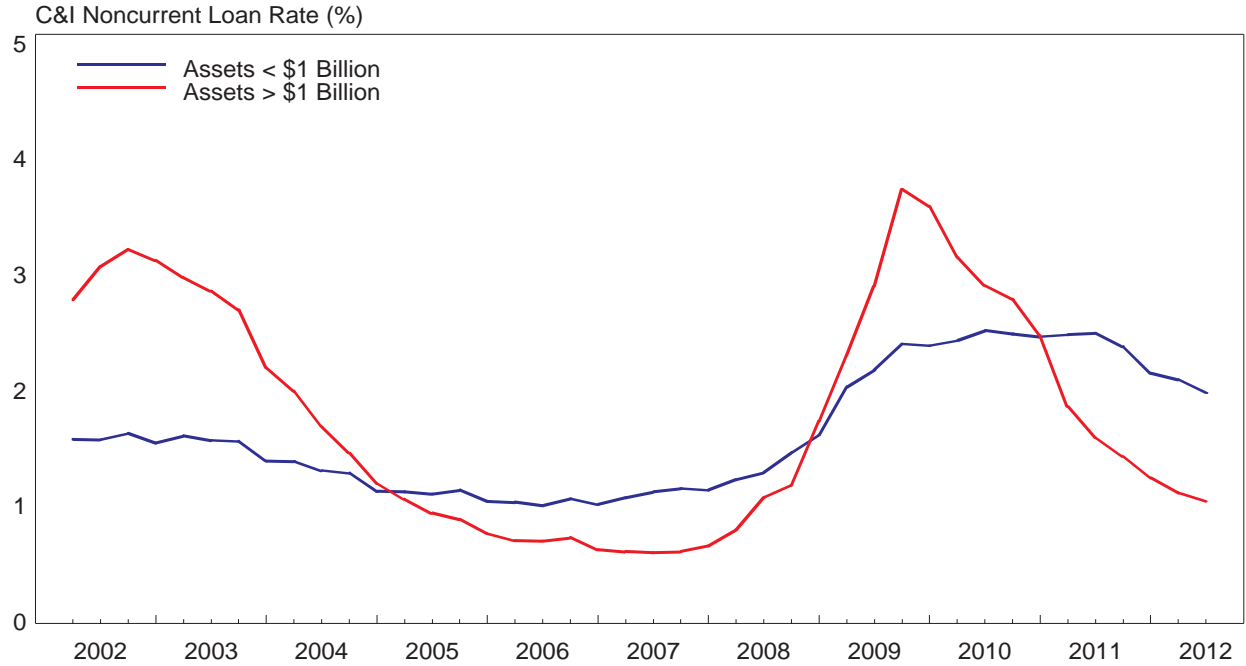
By Asset Size, Annualized

2002 - 2012



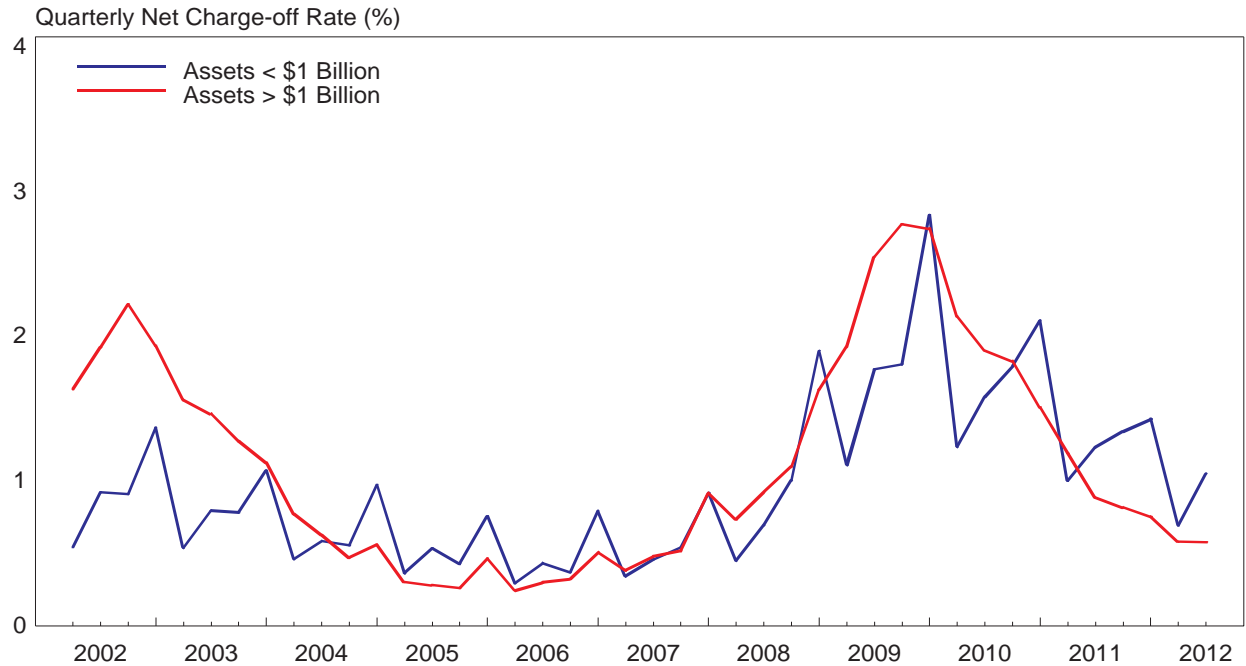
Noncurrent C & I Loan Rates By Asset Size

2002 - 2012



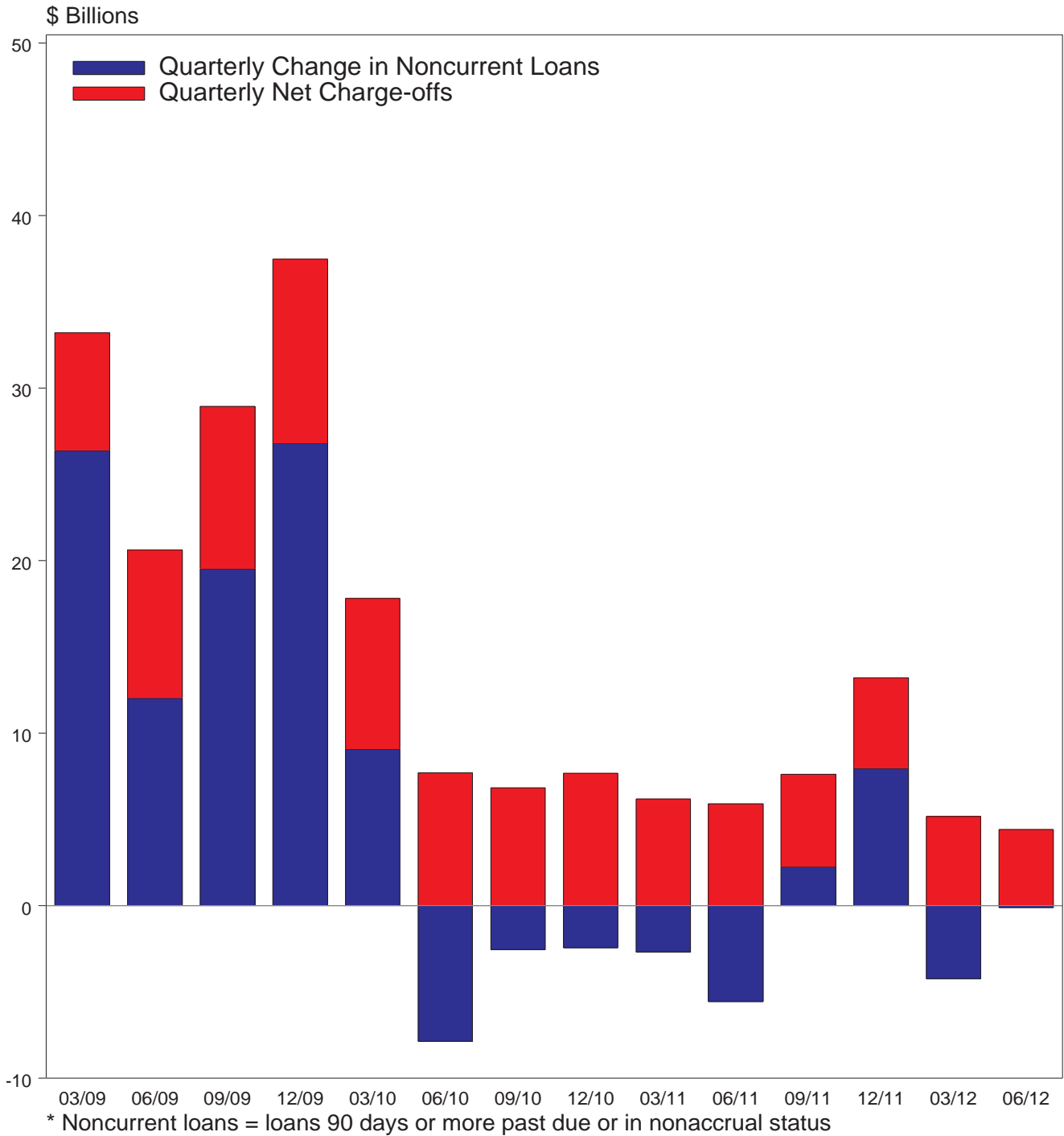
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2002 - 2012



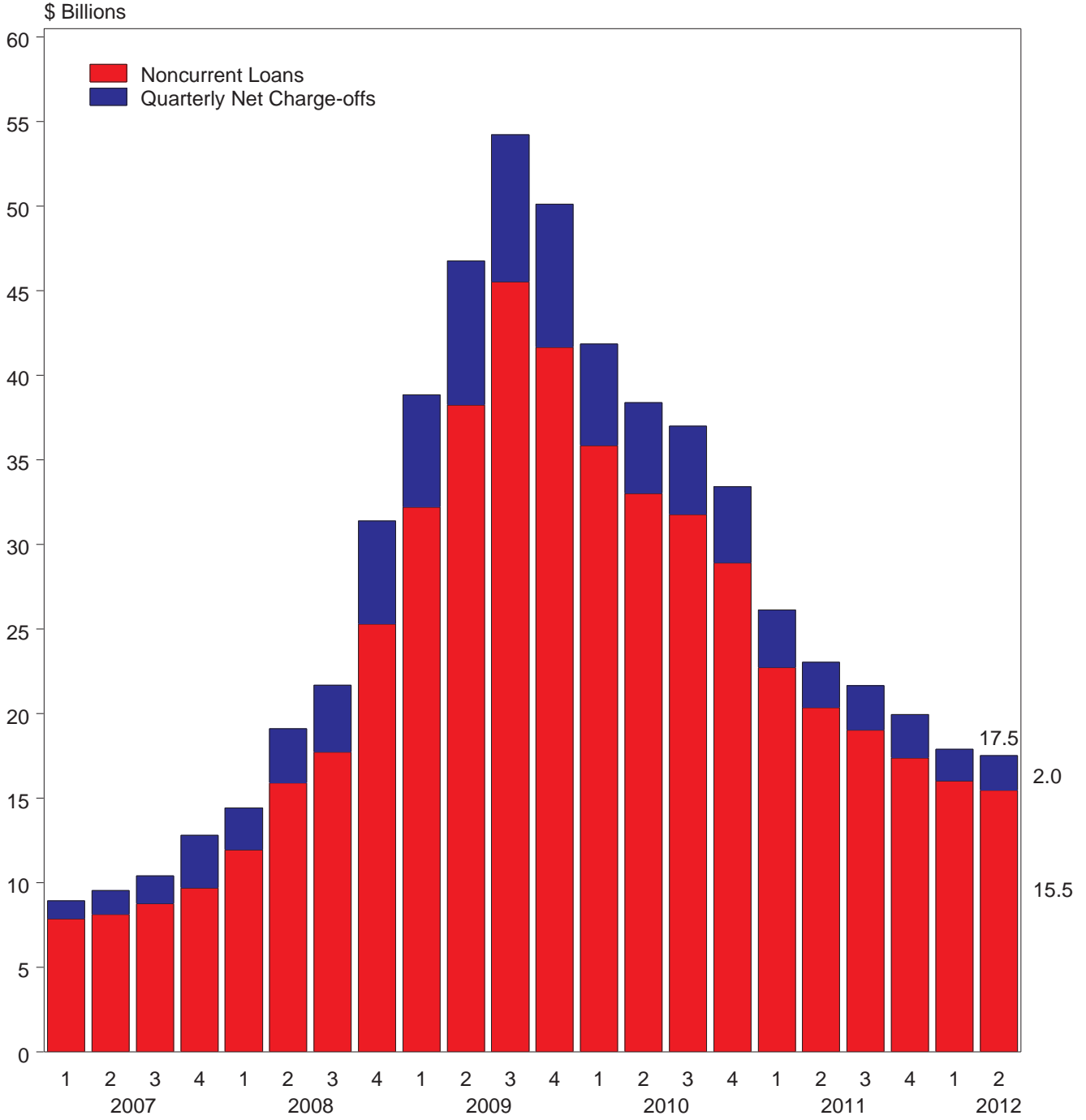
Credit Quality of Residential Mortgage Loans*

2009 to 2012



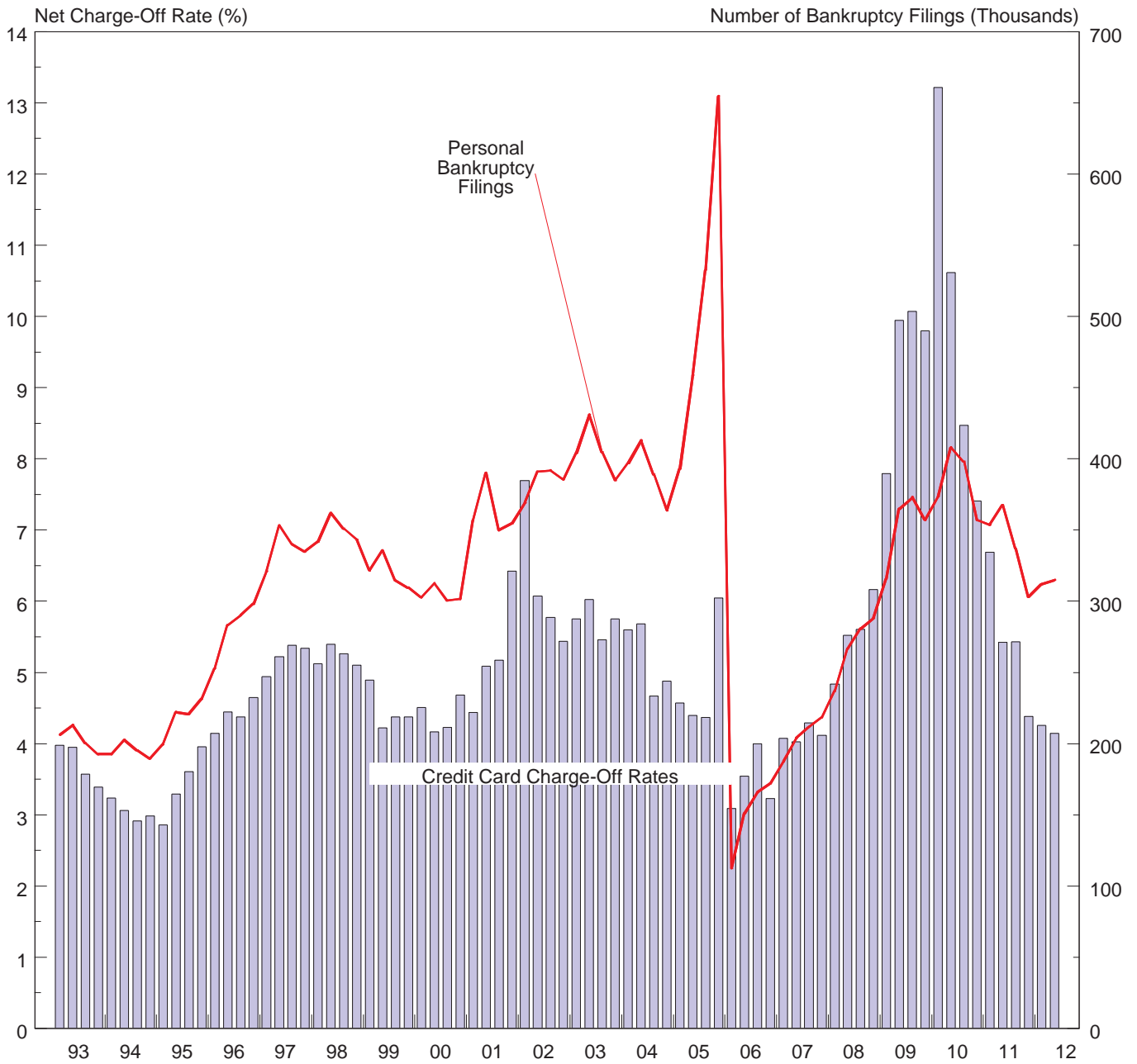
Credit Quality of C & I Loans

2007-2012



Credit Card Loss Rates and Personal Bankruptcy Filings

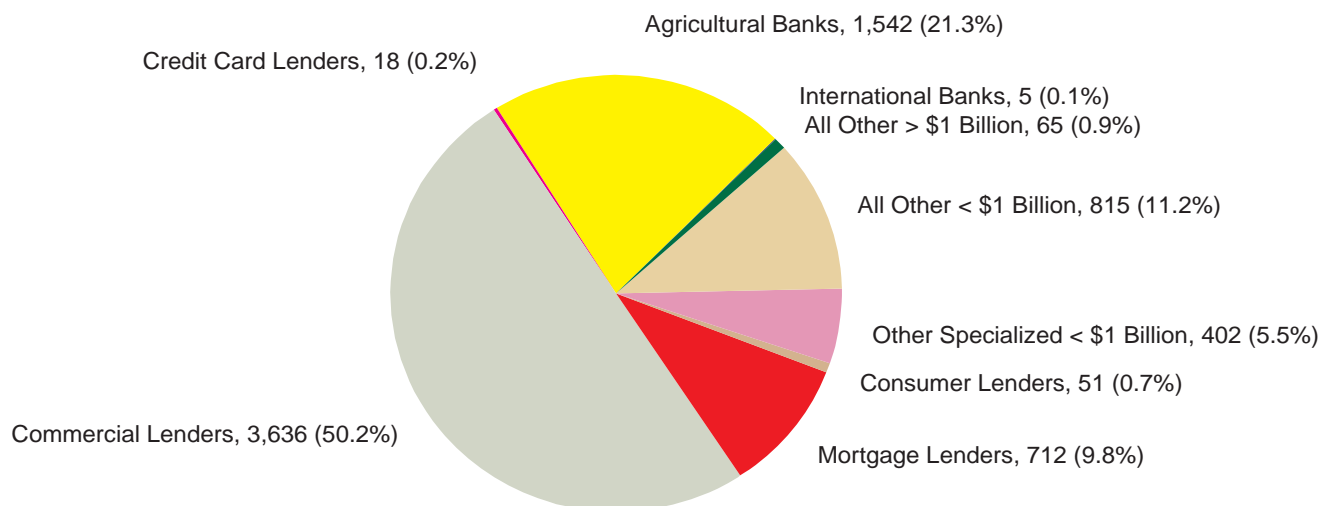
1993-2012



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

June 30, 2012

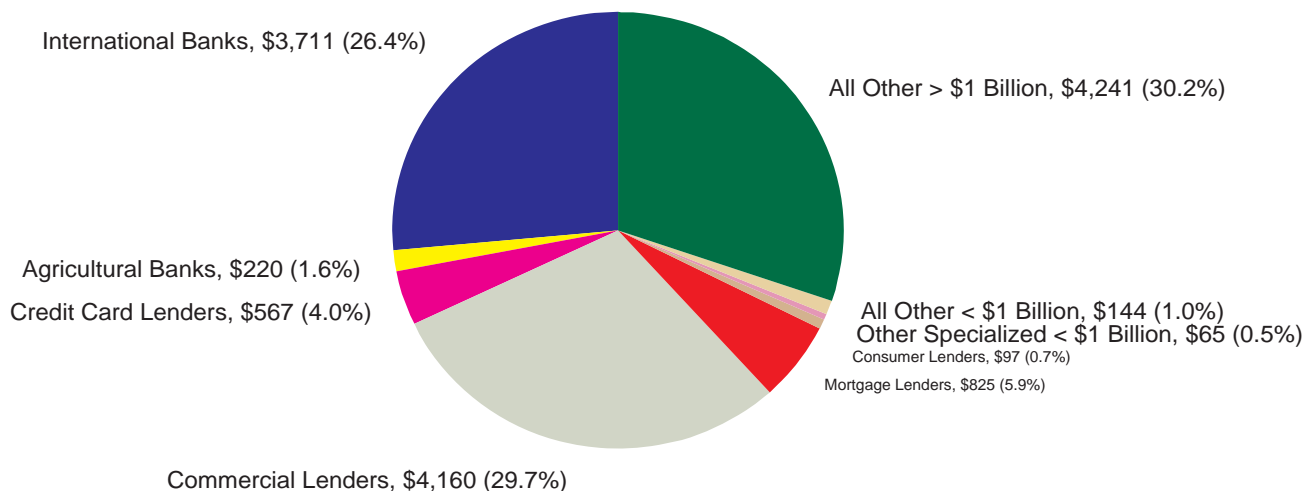


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/12	5	1,542	18	3,636	712	51	402	815	65
12/11	4	1,545	18	3,770	731	59	377	790	63
12/10	4	1,559	22	4,085	718	73	314	814	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132

Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2012

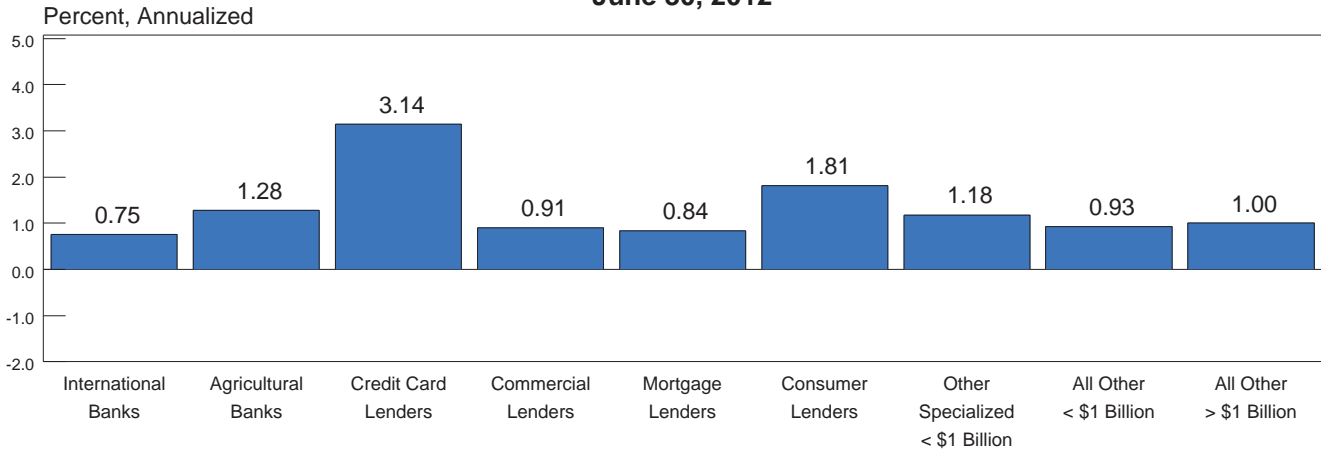


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/12	3,711	220	567	4,160	825	97	65	144	4,241
12/11	3,456	216	539	4,087	825	97	56	139	4,477
12/10	3,038	200	705	4,095	789	114	43	132	4,203
12/09	3,107	182	502	4,547	810	96	38	116	3,689
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,647	117	48	129	2,328
12/04	1,881	139	383	3,301	1,505	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	223	2,166	932	134	70	291	480
12/95	1,046	118	169	1,922	935	114	82	315	641
12/94	960	119	134	1,675	926	92	92	306	719

Performance Ratios By Asset Concentration Group

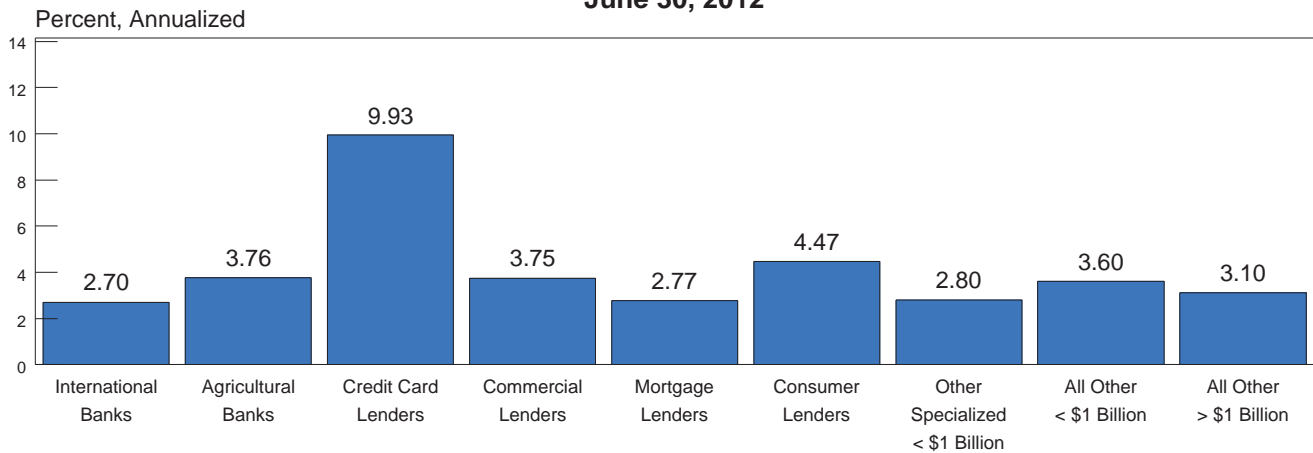
Return on Assets (YTD)

June 30, 2012



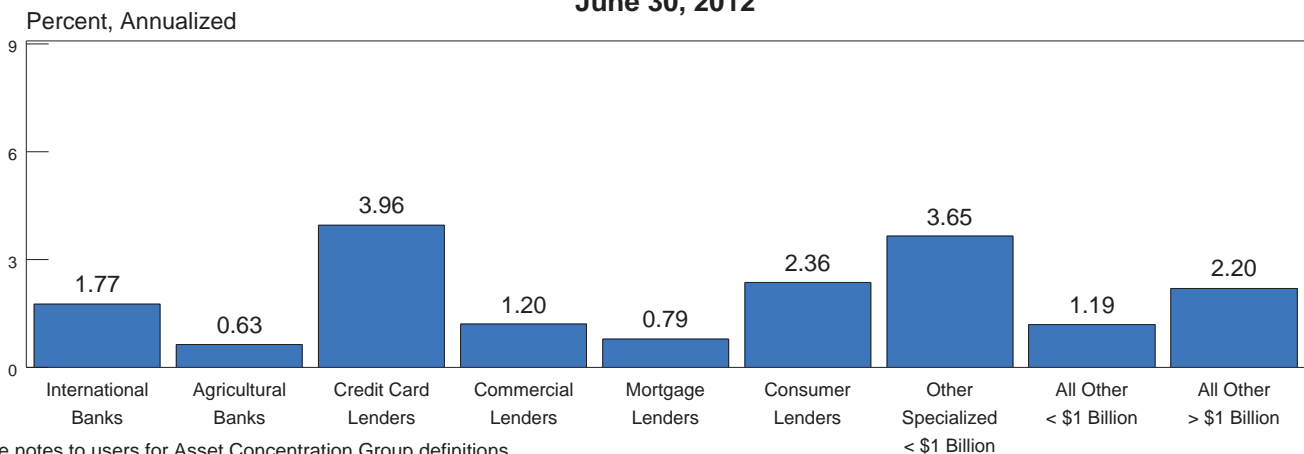
Net Interest Margin (YTD)

June 30, 2012



Noninterest Income to Assets (YTD)

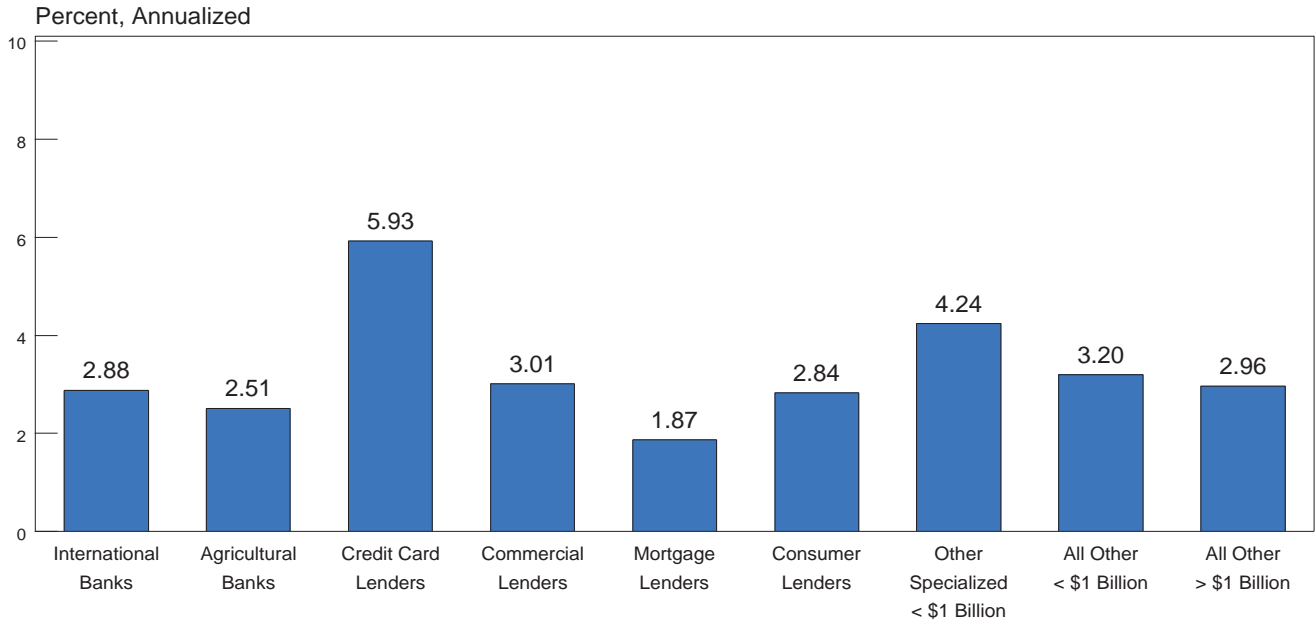
June 30, 2012



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

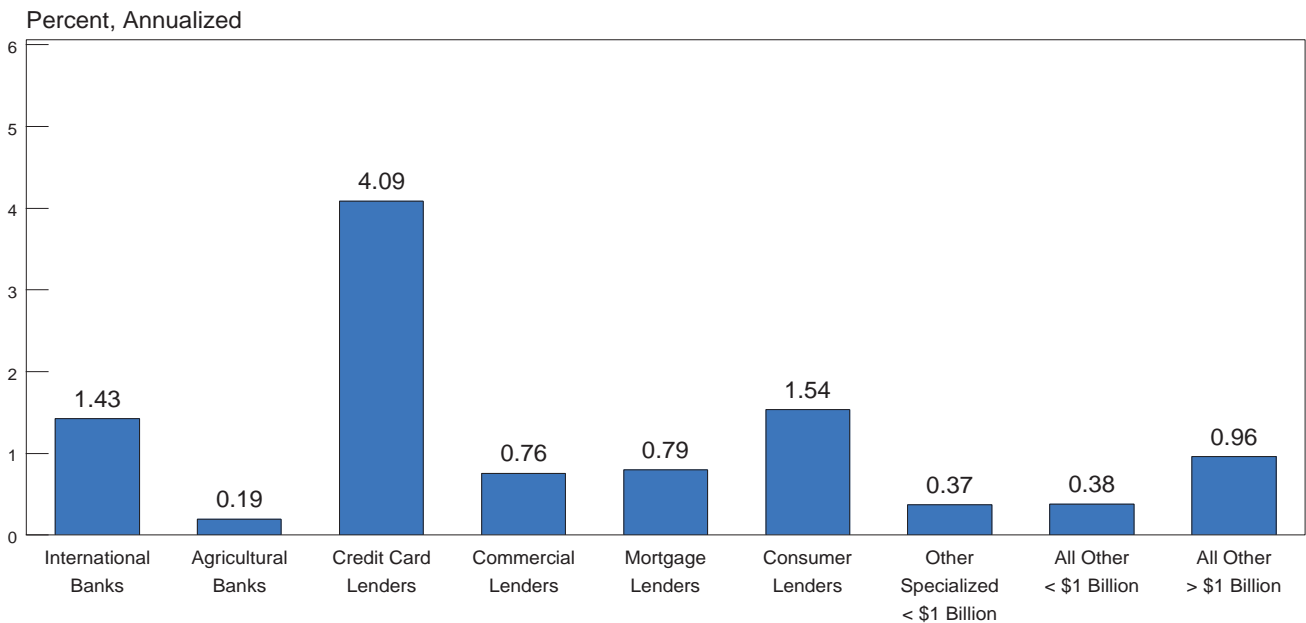
Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

June 30, 2012



Net Charge-offs to Loans and Leases (YTD)

June 30, 2012

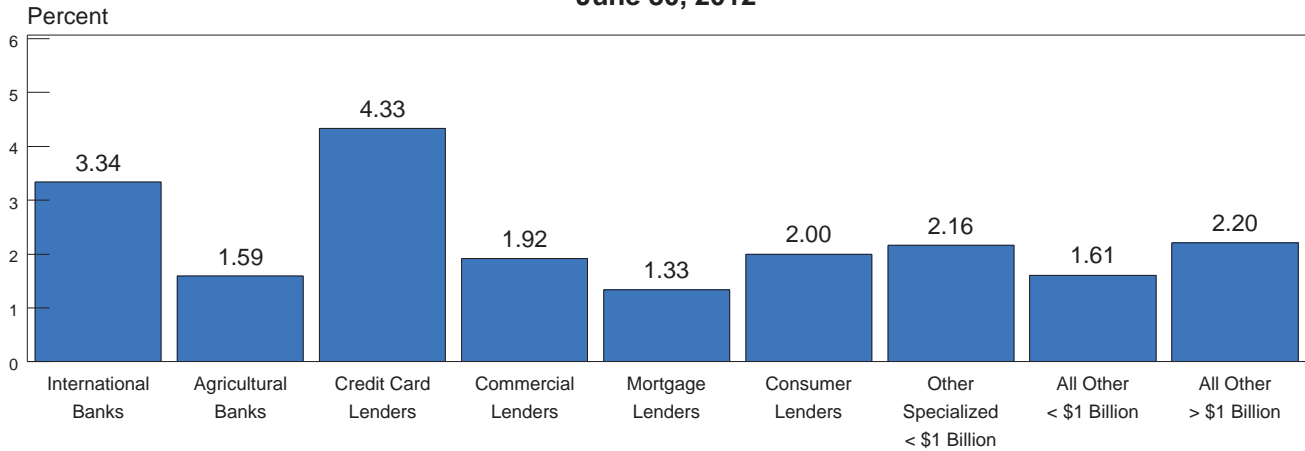


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

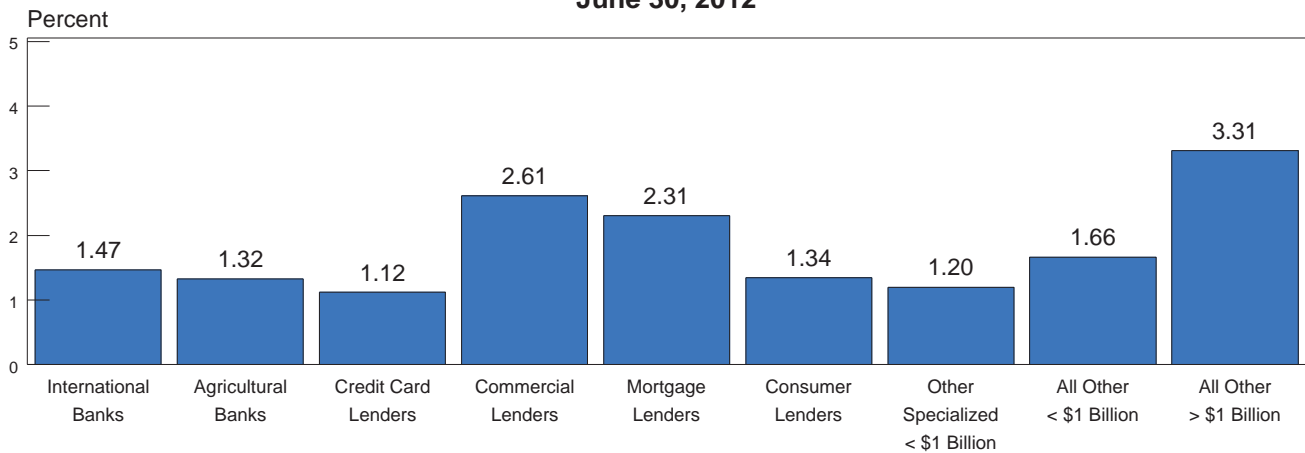
Loss Allowance To Loans and Leases

June 30, 2012



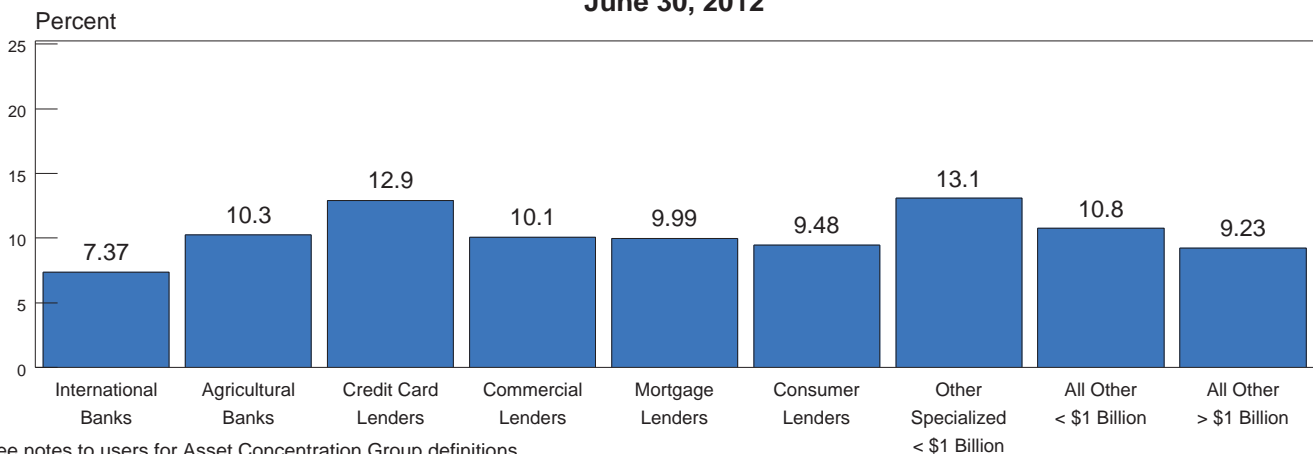
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2012



Core Capital (Leverage) Ratio

June 30, 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
06/12	0.75	1.28	3.14	0.91	0.84	1.81	1.18	0.93	1.00
06/11	0.53	1.09	3.81	0.66	0.49	1.60	1.65	0.80	0.84
06/10	0.87	1.00	1.14	0.20	0.72	1.37	1.46	0.62	0.64
06/09	0.05	0.88	-9.56	-0.18	0.57	0.28	0.73	0.79	0.46
06/08	0.31	1.18	3.49	0.51	-0.84	1.04	2.30	1.01	0.12
06/07	0.96	1.22	3.58	1.15	0.91	2.54	2.23	1.07	1.27
06/06	1.08	1.29	4.58	1.33	1.06	2.00	0.88	1.02	1.27
06/05	0.81	1.31	3.18	1.34	1.21	1.35	1.58	1.14	1.44
06/04	0.89	1.26	3.97	1.35	1.22	1.58	1.36	1.10	1.29
06/03	1.06	1.24	3.79	1.32	1.51	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77
06/99	0.84	1.21	3.46	1.29	1.03	1.33	1.57	1.39	1.40
06/98	0.88	1.30	2.61	1.27	1.10	1.31	1.63	1.22	1.49
06/97	1.00	1.29	1.63	1.31	0.97	1.31	1.61	1.26	1.28
06/96	0.88	1.27	1.94	1.31	0.92	1.28	1.29	1.25	1.10
06/95	0.74	1.22	2.97	1.15	0.78	1.13	0.75	1.18	1.17
06/94	0.83	1.25	4.13	1.03	0.68	1.30	1.08	1.19	1.19

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
06/12	2.70	3.76	9.93	3.75	2.77	4.47	2.80	3.60	3.10
06/11	2.50	3.84	10.87	3.80	3.04	4.59	2.83	3.70	3.20
06/10	2.80	3.91	12.99	3.73	3.08	4.56	2.82	3.70	3.31
06/09	2.95	3.87	10.35	3.57	3.17	4.19	2.79	3.75	2.49
06/08	2.87	3.87	8.83	3.66	2.86	4.67	3.07	3.66	2.61
06/07	2.49	3.96	8.21	3.70	2.71	5.65	2.98	3.67	2.92
06/06	2.56	4.07	9.20	3.84	2.81	4.66	3.48	3.73	2.99
06/05	2.60	4.08	8.25	3.85	2.90	4.37	3.04	3.86	3.28
06/04	2.84	4.01	8.91	3.92	3.16	4.79	2.94	3.83	3.16
06/03	3.08	4.01	8.17	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48
06/99	3.11	4.11	8.18	4.19	3.07	4.69	3.39	4.18	3.86
06/98	2.97	4.27	7.92	4.29	3.14	4.55	3.93	4.31	4.08
06/97	3.04	4.34	7.85	4.46	3.23	5.17	3.81	4.44	4.28
06/96	3.25	4.28	7.78	4.32	3.21	5.10	3.71	4.41	4.07
06/95	3.43	4.36	8.36	4.37	3.09	4.73	3.78	4.48	4.13
06/94	3.44	4.29	9.47	4.37	3.37	5.05	3.78	4.46	4.21

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
06/12	1.43	0.19	4.09	0.76	0.79	1.54	0.37	0.38	0.96
06/11	1.69	0.33	6.12	1.29	1.01	1.86	0.57	0.45	1.32
06/10	2.40	0.53	13.44	1.89	1.19	2.39	0.55	0.44	2.09
06/09	2.73	0.47	9.57	1.76	1.13	2.71	0.81	0.42	2.04
06/08	1.20	0.21	5.38	0.86	1.48	1.72	0.46	0.22	0.78
06/07	0.58	0.15	3.84	0.25	0.24	1.86	0.23	0.16	0.31
06/06	0.55	0.14	3.14	0.17	0.12	0.94	0.74	0.15	0.19
06/05	0.70	0.13	4.26	0.21	0.09	1.16	0.31	0.29	0.17
06/04	1.13	0.15	5.03	0.32	0.12	1.29	0.50	0.27	0.29
06/03	1.42	0.20	5.36	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.56	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50
06/99	0.46	0.19	4.18	0.39	0.13	0.54	0.20	0.26	0.43
06/98	0.47	0.15	4.84	0.33	0.17	0.69	0.70	0.24	0.55
06/97	0.21	0.19	4.66	0.31	0.20	0.98	0.30	0.24	0.74
06/96	0.40	0.18	4.04	0.32	0.26	0.79	0.13	0.22	0.44
06/95	0.20	0.10	2.99	0.35	0.27	0.40	0.43	0.17	0.34
06/94	0.73	0.10	3.14	0.43	0.44	0.51	0.13	0.15	0.38

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
06/12	3.98	1.53	1.38	3.00	3.57	1.85	2.77	2.13	5.78
12/11	4.22	1.70	1.71	3.53	3.89	1.68	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	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

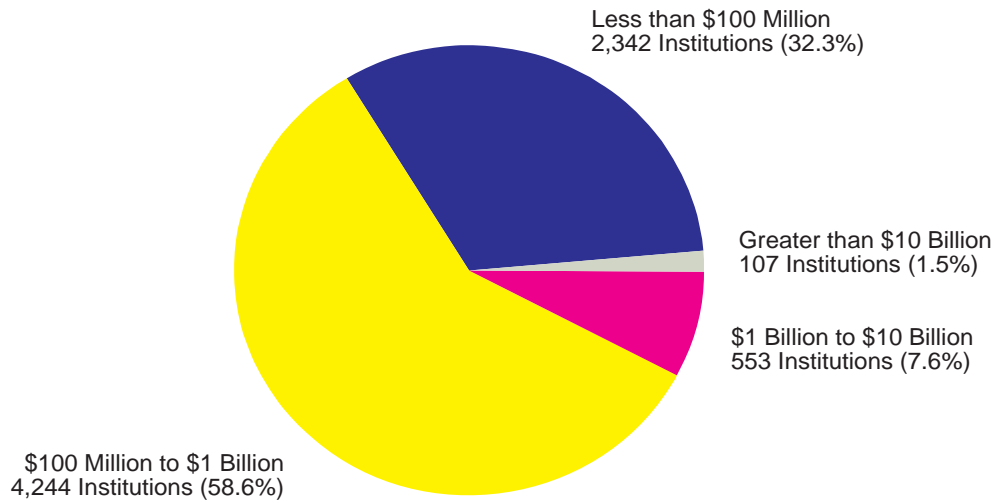
1994 - 2012

	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
06/12	7.37	10.27	12.92	10.09	9.99	9.48	13.08	10.76	9.23
12/11	7.07	10.09	13.23	10.03	9.69	9.61	13.00	10.79	8.96
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

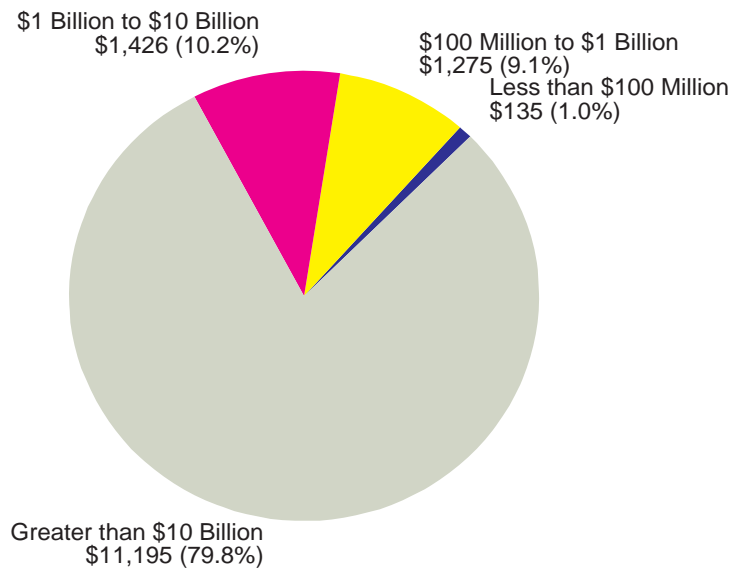
June 30, 2012



Industry Assets By Asset Size

June 30, 2012

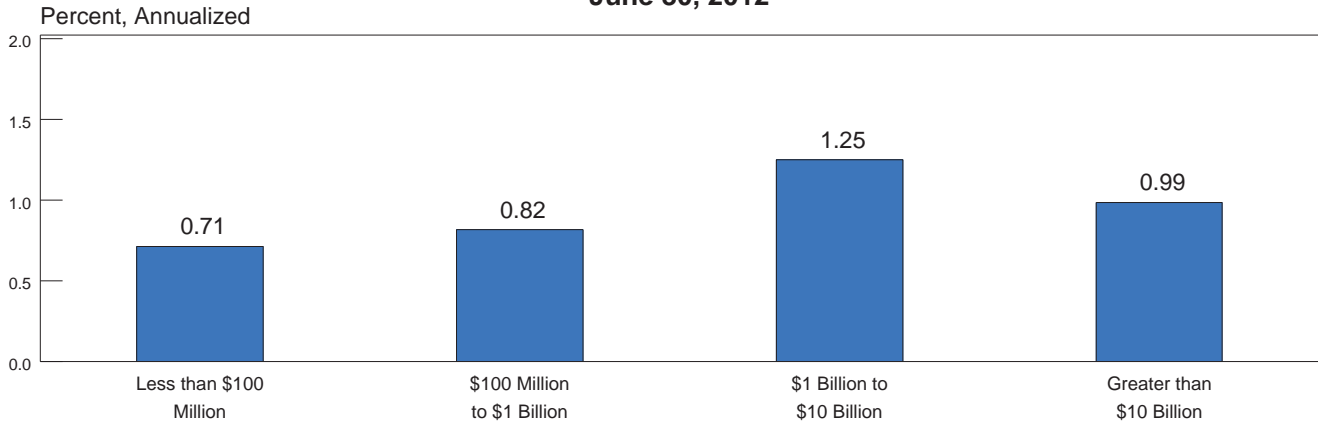
(\$ Billions)



Performance Ratios By Asset Size

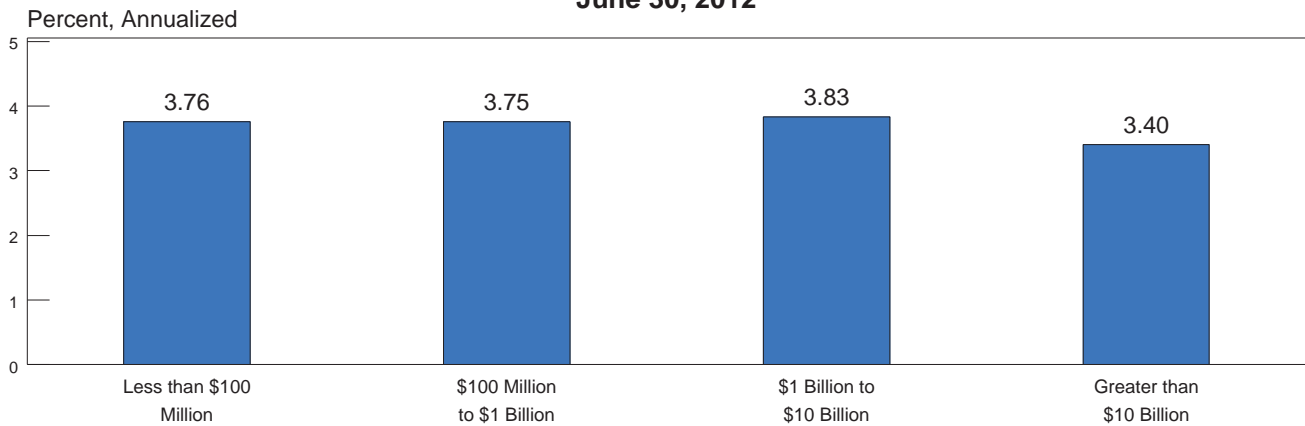
Return on Assets (YTD)

June 30, 2012



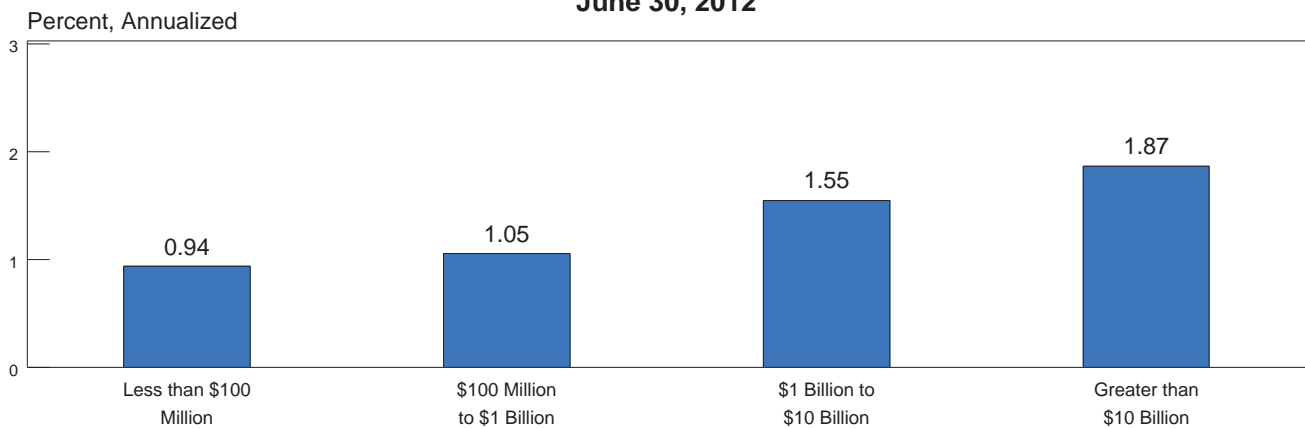
Net Interest Margin (YTD)

June 30, 2012



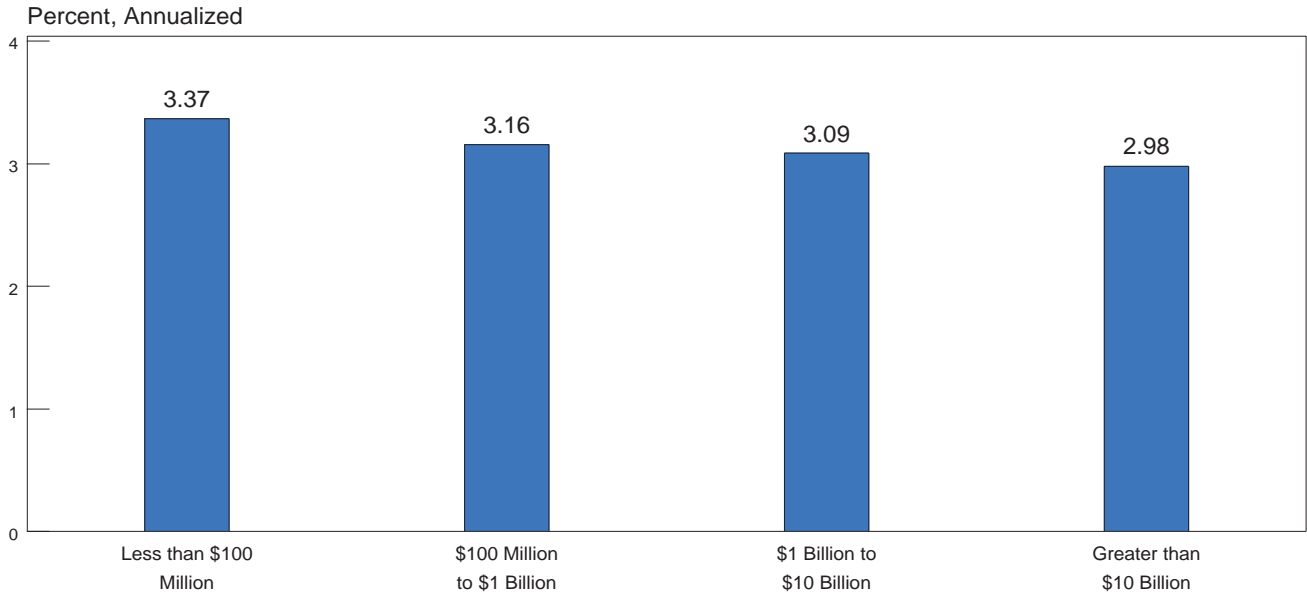
Noninterest Income to Assets (YTD)

June 30, 2012



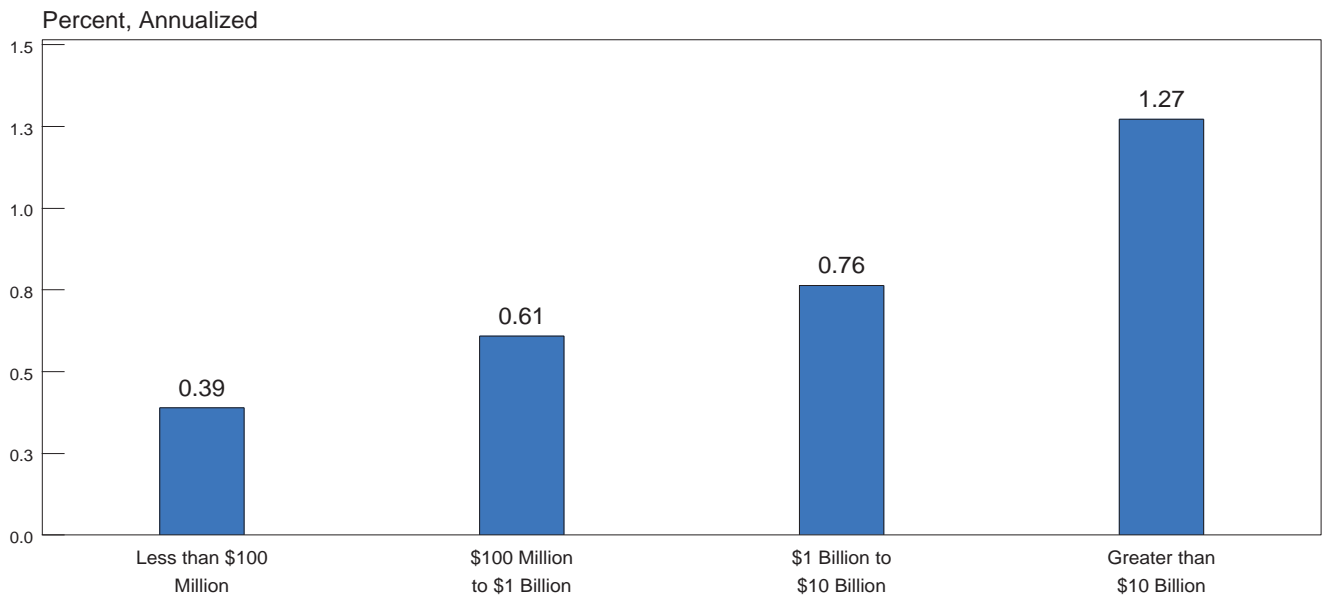
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2012



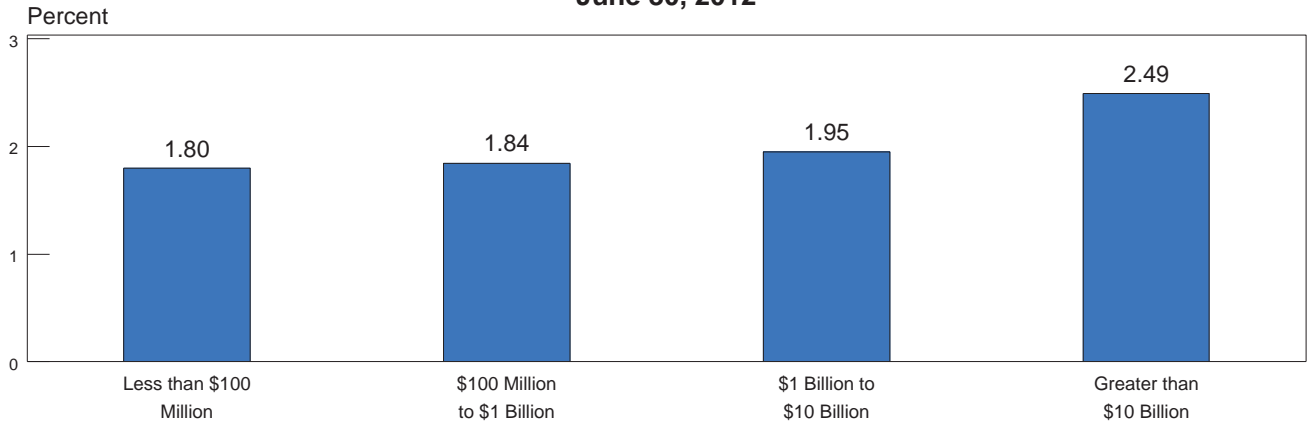
Net Charge-offs to Loans and Leases (YTD)

June 30, 2012



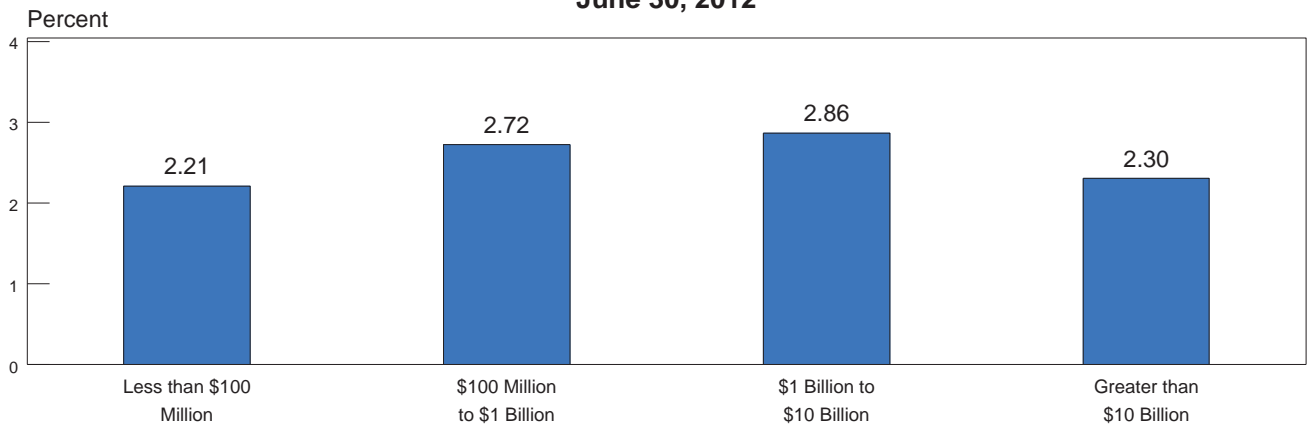
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

June 30, 2012



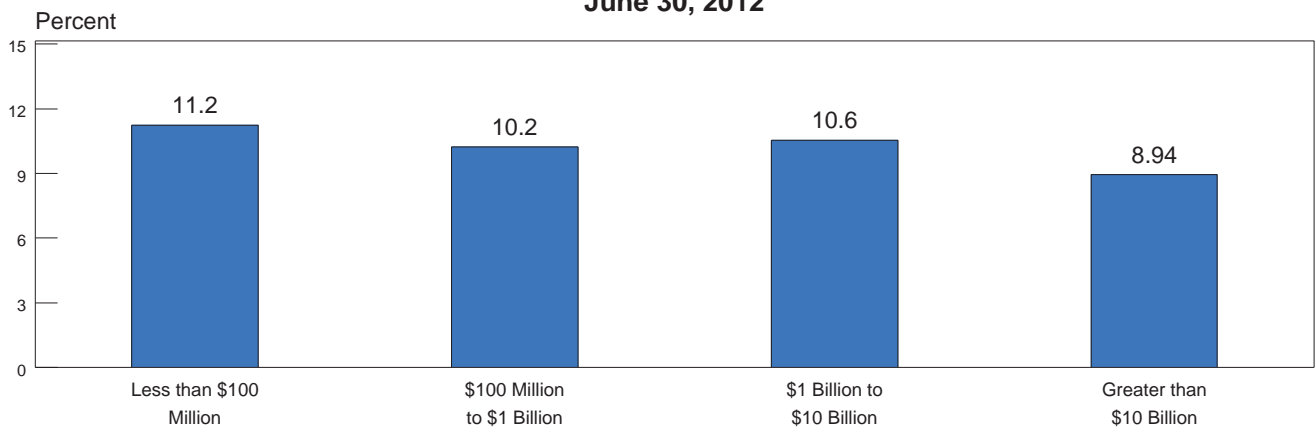
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2012



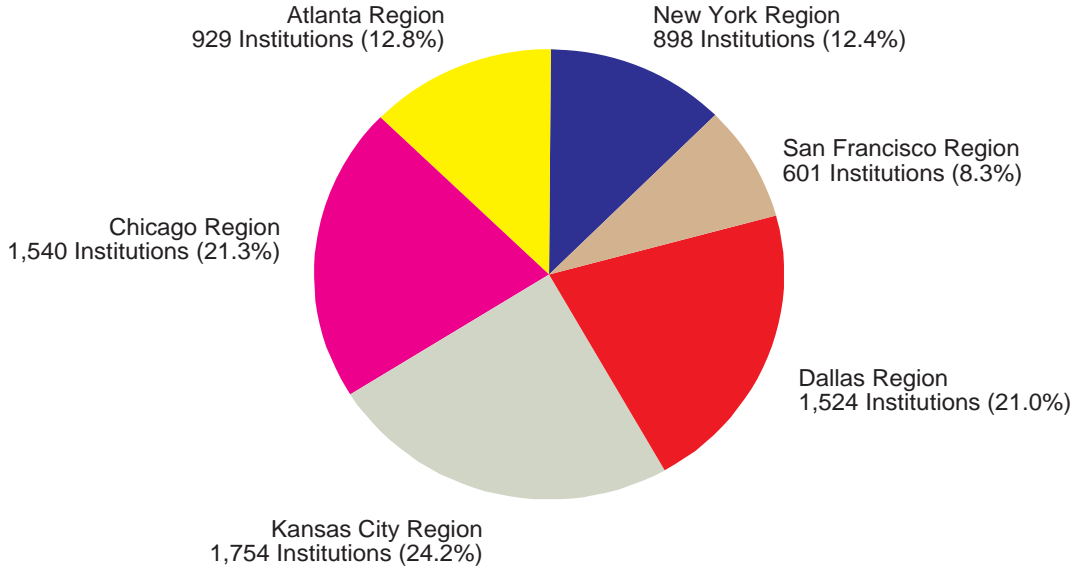
Core Capital (Leverage) Ratio

June 30, 2012



Geographic Distribution of FDIC-Insured Institutions

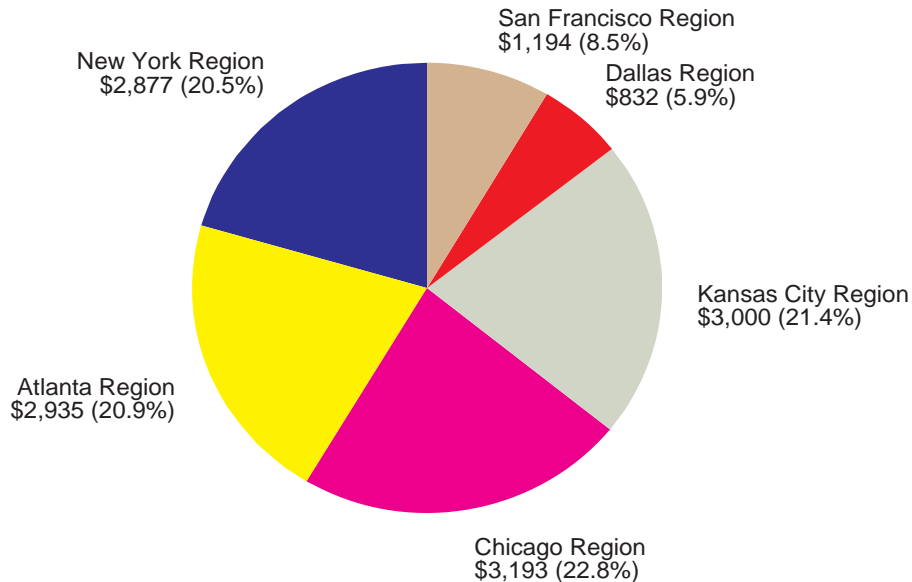
June 30, 2012



Geographic Distribution of Industry Assets

June 30, 2012

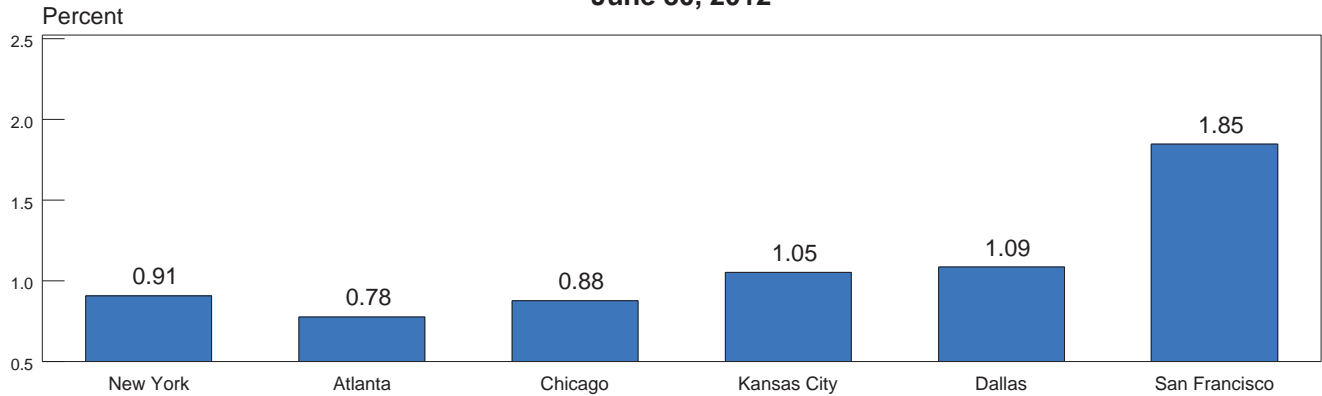
(\$ Billions)



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

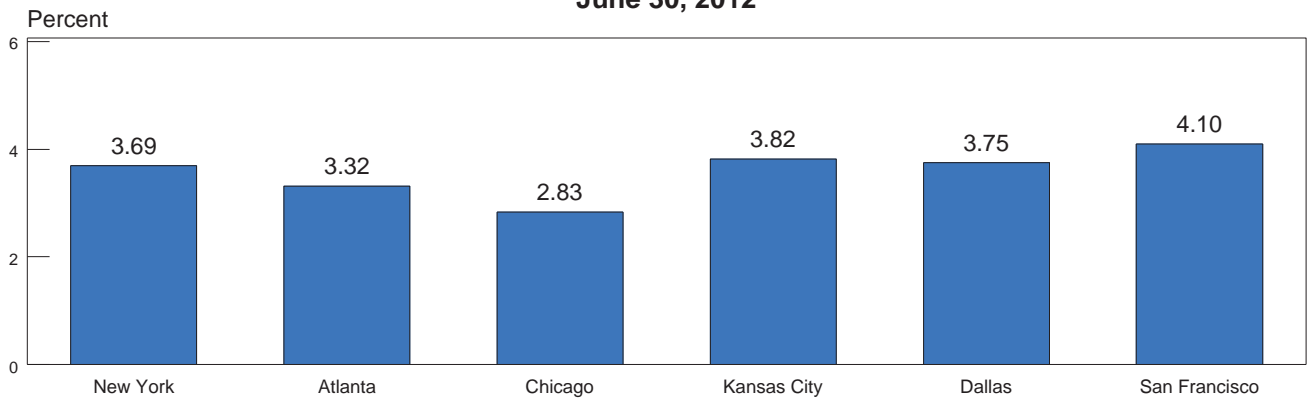
Performance Ratios By Geographic Regions Return on Assets (YTD, Annualized)

June 30, 2012



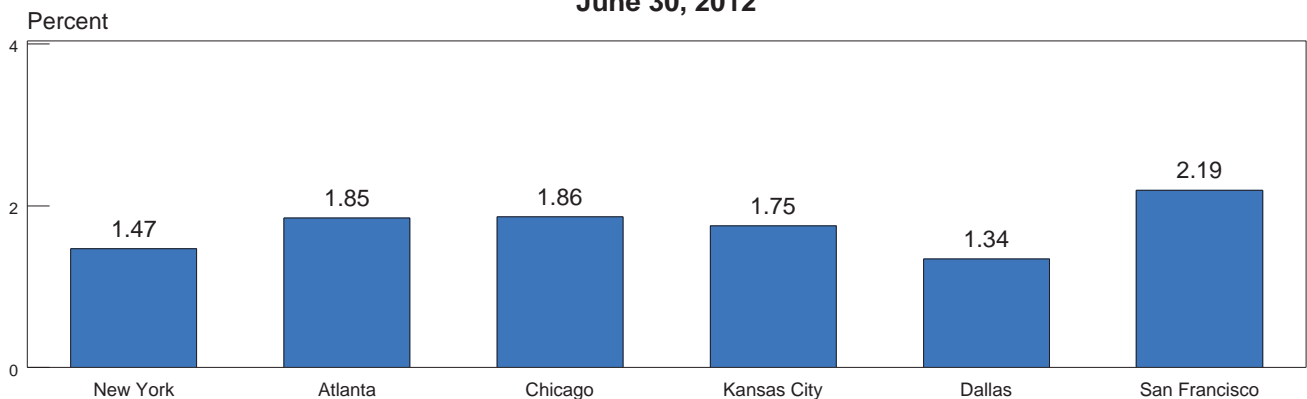
Net Interest Margins (YTD, Annualized)

June 30, 2012



Noninterest Income to Assets (YTD, Annualized)

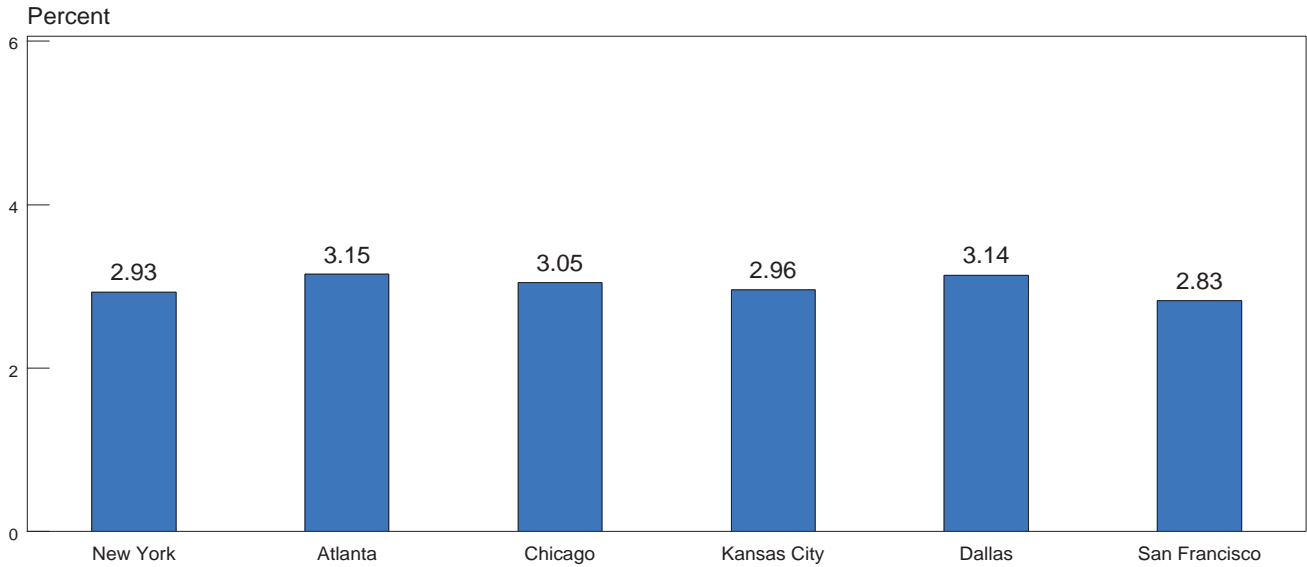
June 30, 2012



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

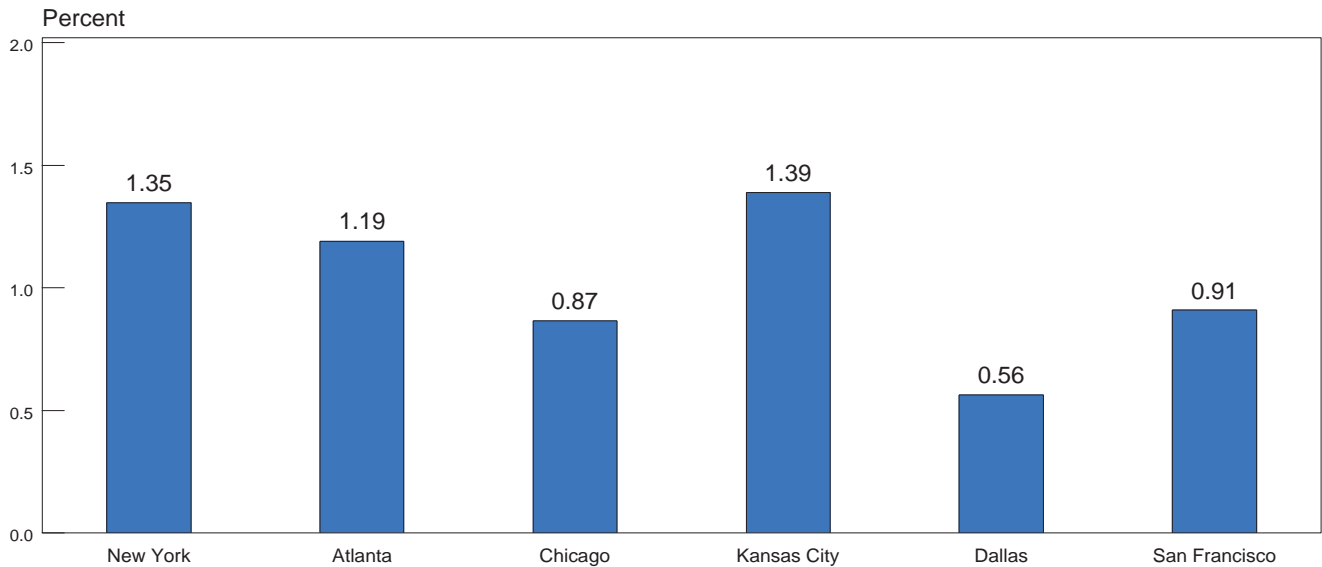
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

June 30, 2012



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

June 30, 2012

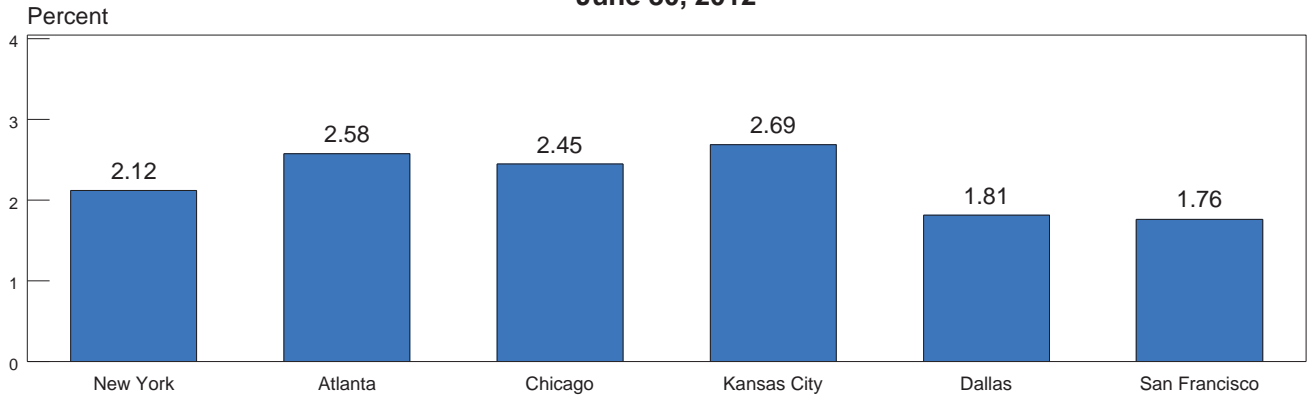


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

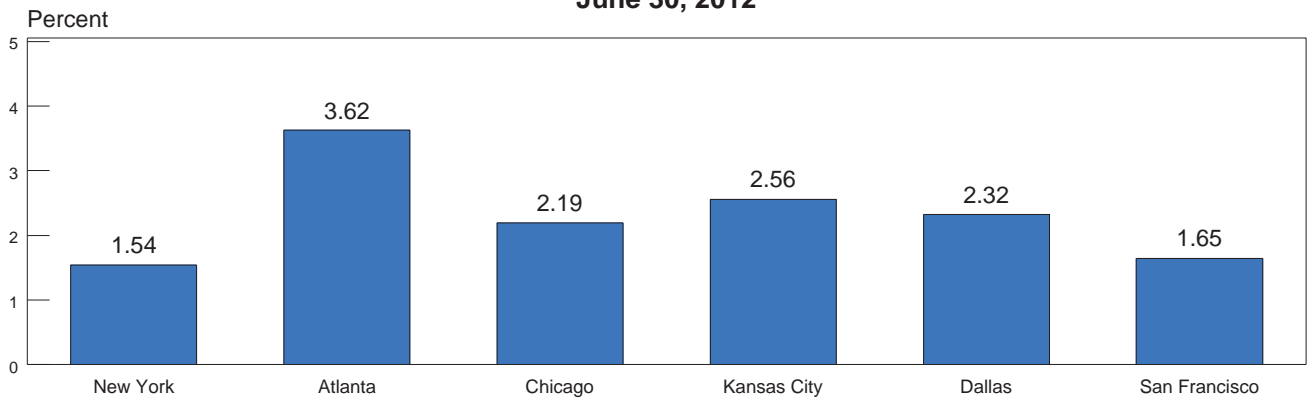
Loss Allowance To Loans and Leases

June 30, 2012



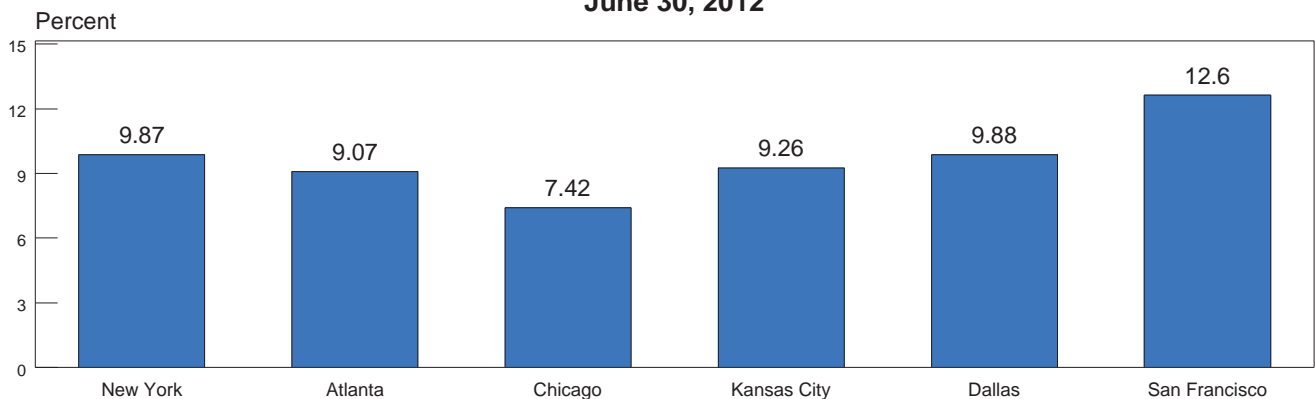
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2012



Core Capital (Leverage) Ratio

June 30, 2012

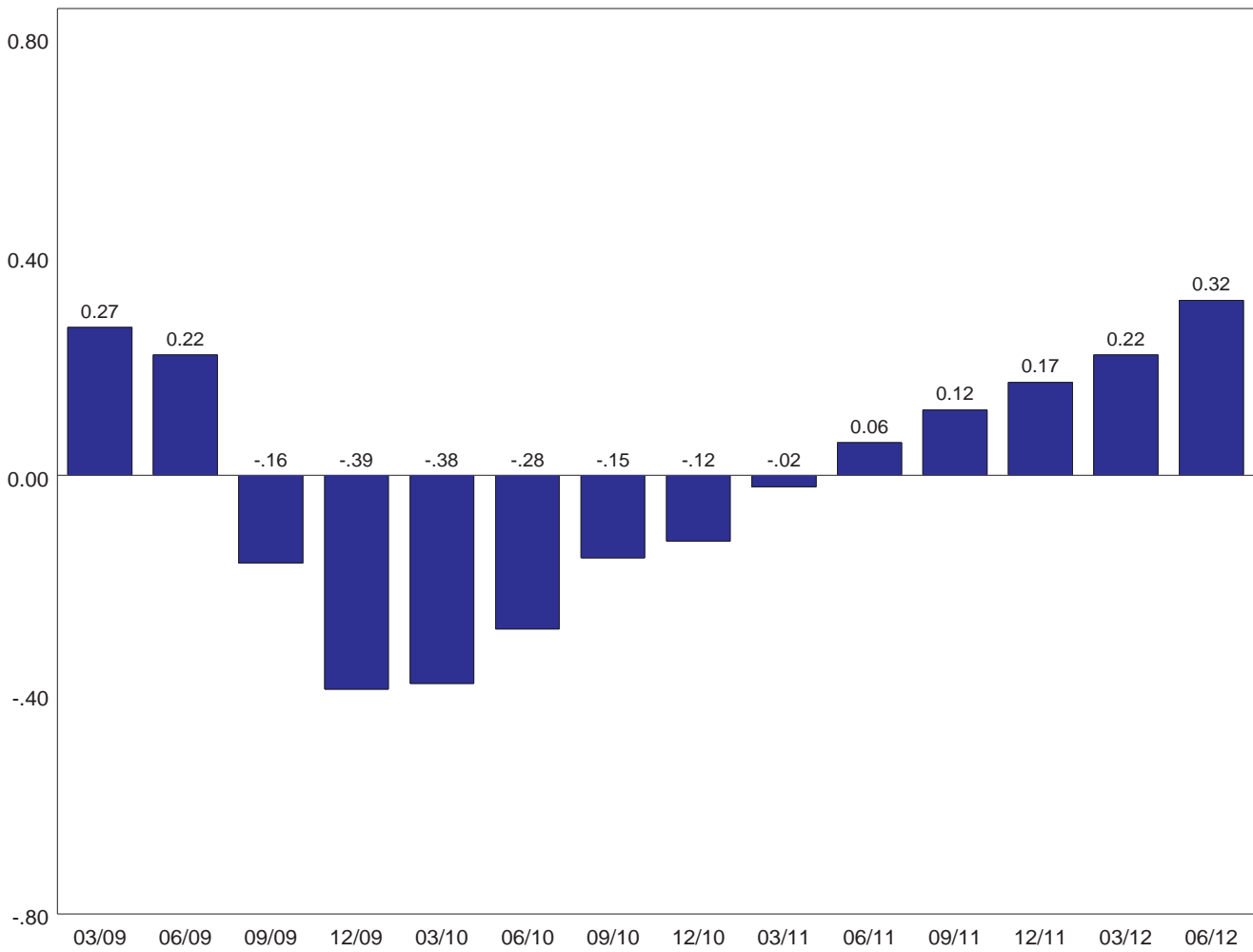


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2009 - June 30, 2012

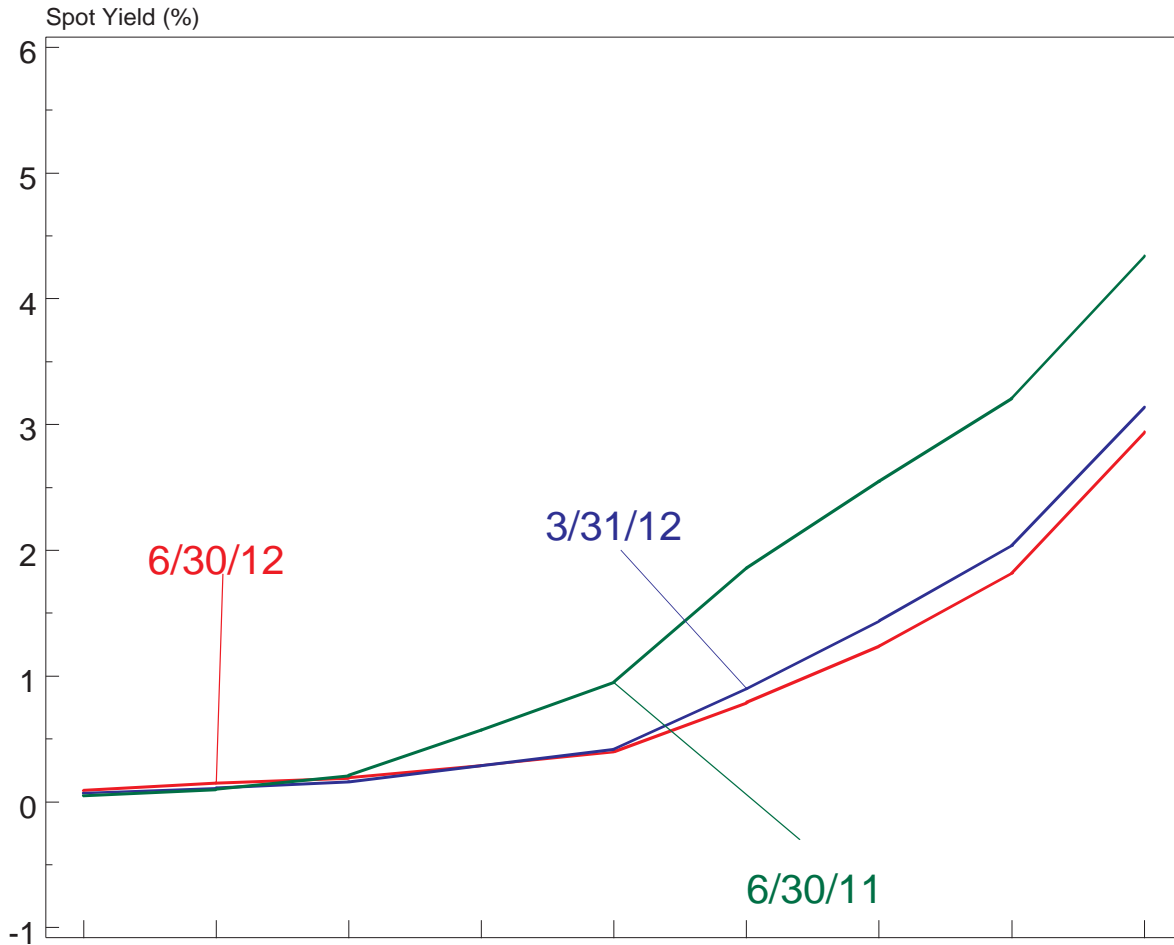
Percent of Insured Deposits



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

June 30, 2011 - June 30, 2012



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/12	0.09	0.15	0.19	0.29	0.40	0.79	1.24	1.82	2.94
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

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

June 30, 2012

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	7,002	96.6%	\$13,965.2	99.5%
Adequately Capitalized	108	1.5%	\$33.2	0.2%
Undercapitalized	63	0.9%	\$15.6	0.1%
Significantly Undercapitalized	54	0.7%	\$13.1	0.1%
Critically Undercapitalized	19	0.3%	\$3.6	0.0%

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

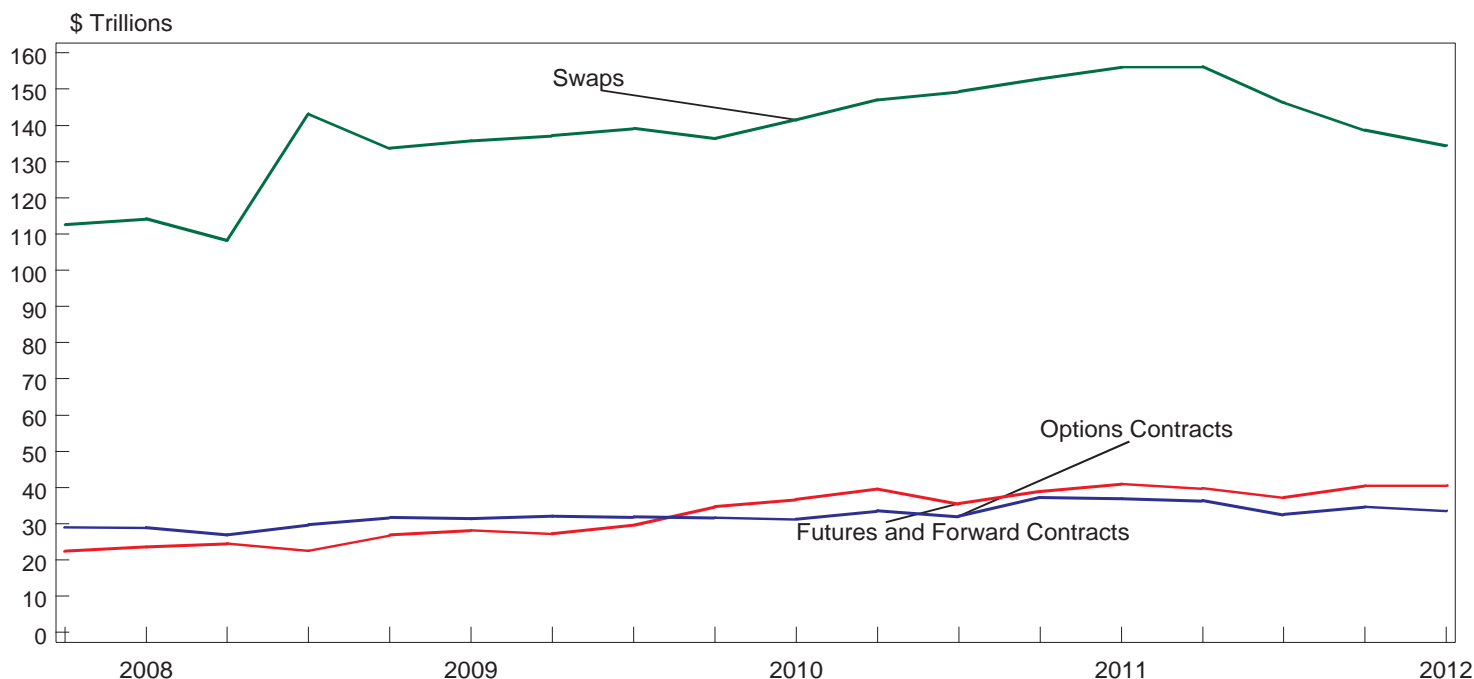
Capital Category Definitions

	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	6/12
Total Derivatives (Notional Amounts, in billions of dollars)	\$195,387	\$200,674	\$216,948	\$216,058	\$213,790	\$208,680
Futures and Forward Contracts	22,529	29,652	35,539	37,253	40,480	40,603
Interest rate contracts	13,764	20,998	23,990	24,473	27,258	27,869
Foreign exchange rate contracts	8,528	8,468	11,304	12,543	12,908	12,420
Other futures and forwards**	238	186	245	237	314	314
Option Contracts	29,747	31,884	32,078	32,539	34,652	33,608
Interest rate options	23,689	27,169	27,018	27,027	27,897	26,707
Foreign currency options	3,563	2,714	3,336	3,364	4,482	4,546
Other option contracts**	2,495	2,002	1,724	2,148	2,272	2,355
Swaps	143,111	139,138	149,331	146,266	138,658	134,470
Interest rate swaps	138,442	133,288	142,390	136,030	128,574	124,230
Foreign exchange rate swaps	4,133	5,373	6,351	9,530	9,298	9,430
Other swaps**	535	476	590	705	786	810
Memoranda						
Spot Foreign Exchange Contracts	699	745	1,013	1,063	2,524	2,694
Credit Derivatives	16,029	14,112	14,151	14,759	14,051	13,624
Number of banks reporting derivatives	1,010	1,031	1,069	1,084	1,100	1,125
Replacement cost of interest rate and foreign exchange rate contracts ***	5,765	3,475	3,754	4,981	4,182	4,589

* 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.

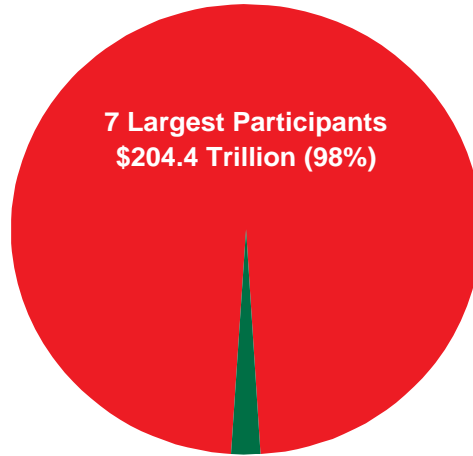
*** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.

Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

Concentration of Derivatives*

Notional Amounts

June 30, 2012

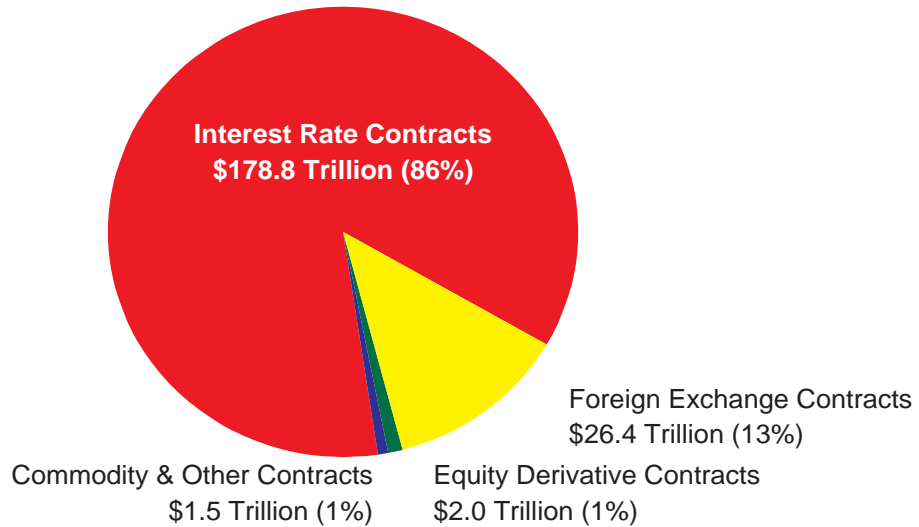


All Other Participants (1309 Banks)
\$4.3 Trillion (2%)

Composition of Derivatives*

Notional Amounts

June 30, 2012



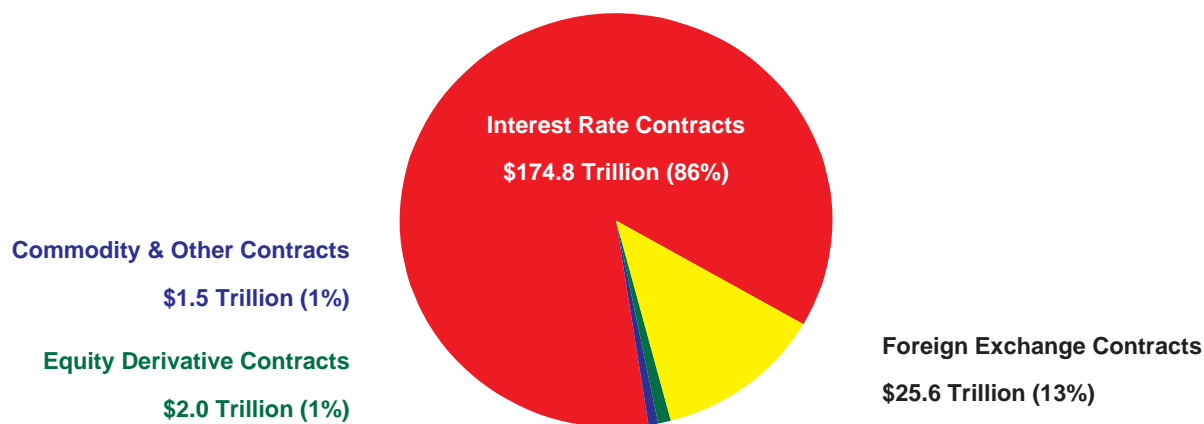
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,588 billion for the seven largest participants and \$106 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

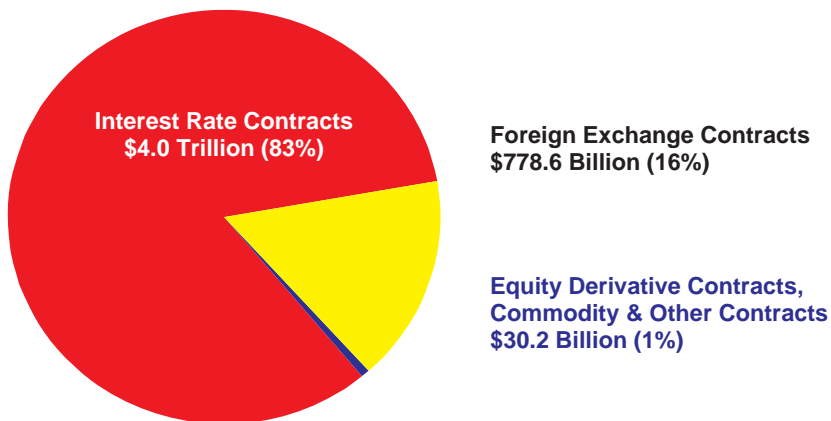
June 30, 2012



Not Held for Trading

Notional Amounts

June 30, 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 \$2,694 billion are not included.

Position of Derivatives

Gross Fair Values

June 30, 2012
(\$ Millions)

Held for Trading

233 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
Seven Largest Participants						
Gross positive fair value	4,008,823	383,269	80,242	46,959	4,519,293	81,702
Gross negative fair value	3,923,132	388,064	76,959	49,436	4,437,591	
All other participants						
Gross positive fair value	48,788	13,455	1,935	1,154	65,331	351
Gross negative fair value	48,483	13,335	2,047	1,114	64,980	
Total						
Gross positive fair value	4,057,611	396,724	82,177	48,112	4,584,624	82,053
Gross negative fair value	3,971,615	401,399	79,006	50,551	4,502,571	

Held for Purposes Other than Trading

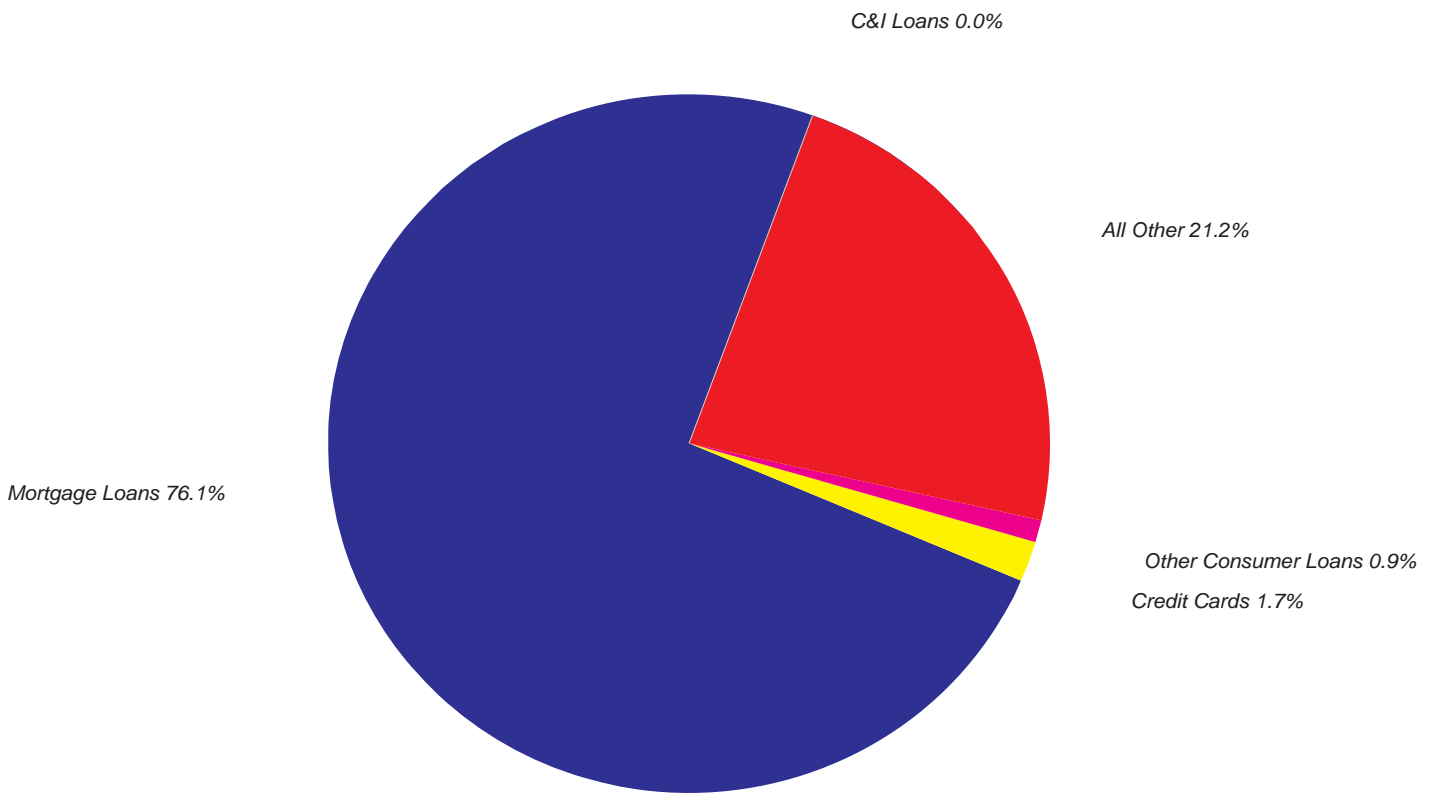
1183 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 88% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	108,244	13,748	0	1,200	123,191	5,288
Gross negative fair value	103,744	13,658	0	501	117,903	
All other participants						
Gross positive fair value	11,423	1,151	631	50	13,255	3,244
Gross negative fair value	9,138	449	395	29	10,011	
Total						
Gross positive fair value	119,667	14,899	631	1,249	136,446	8,532
Gross negative fair value	112,882	14,107	395	530	127,914	

Composition of Securitized Assets*

FDIC-Insured Institutions

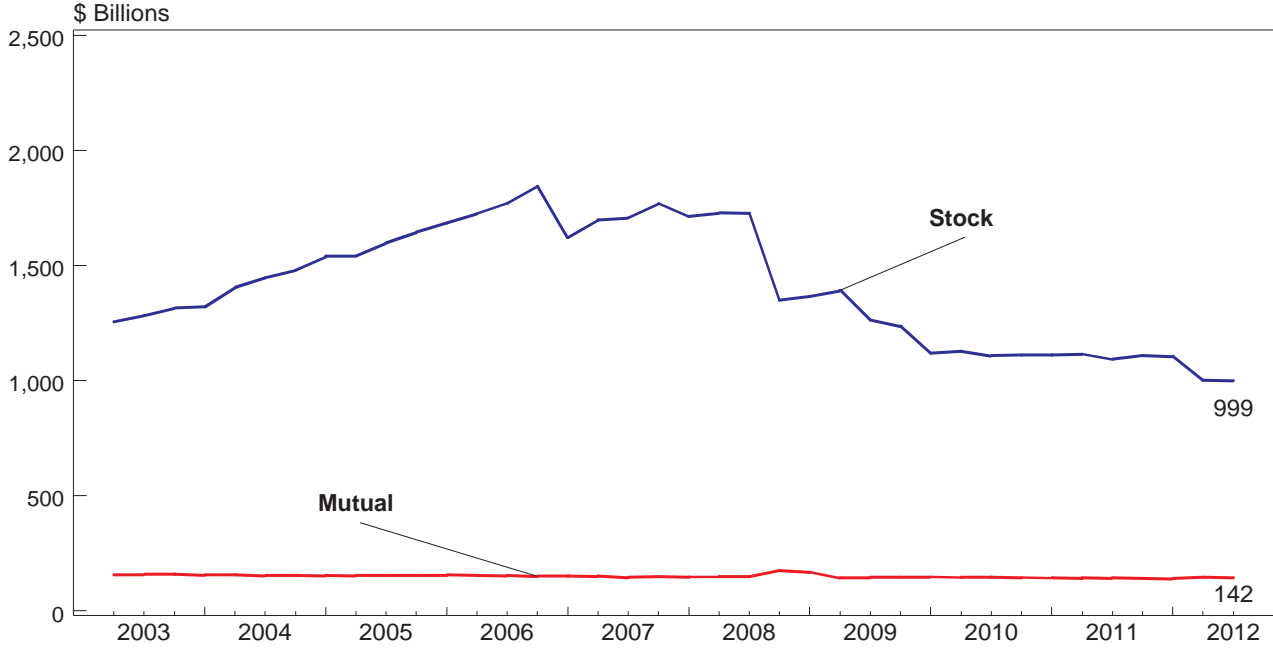
June 30, 2012



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

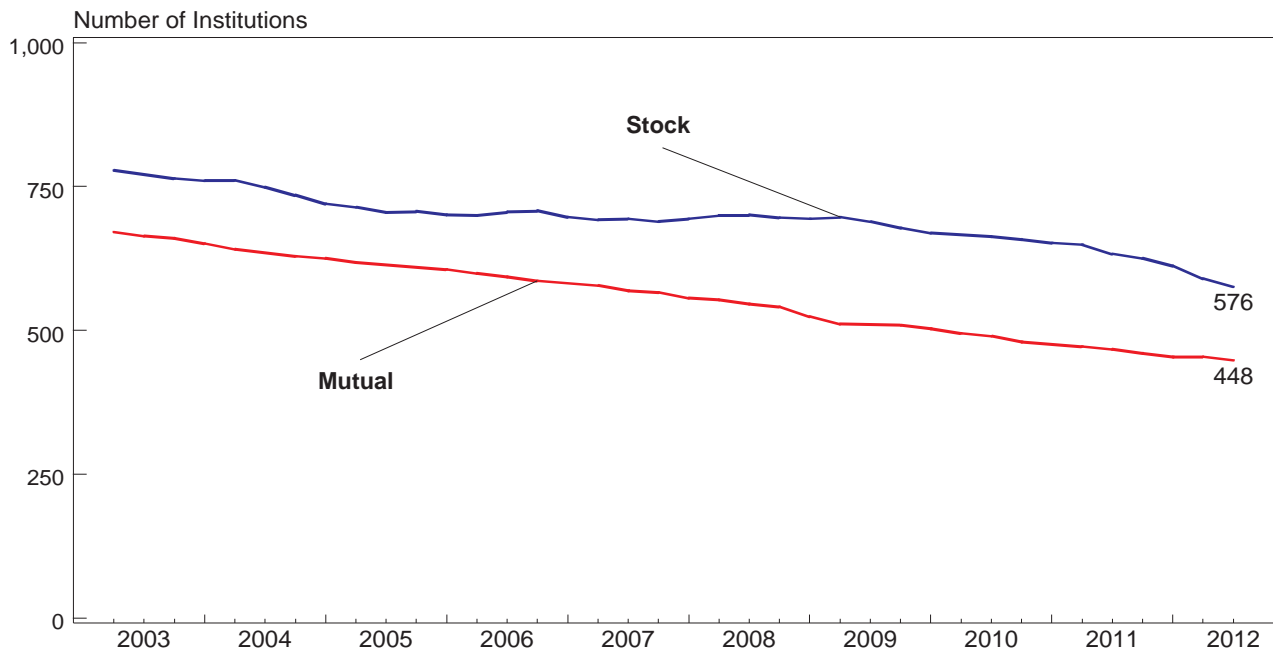
Assets of Mutual and Stock Savings Institutions

2003 - 2012



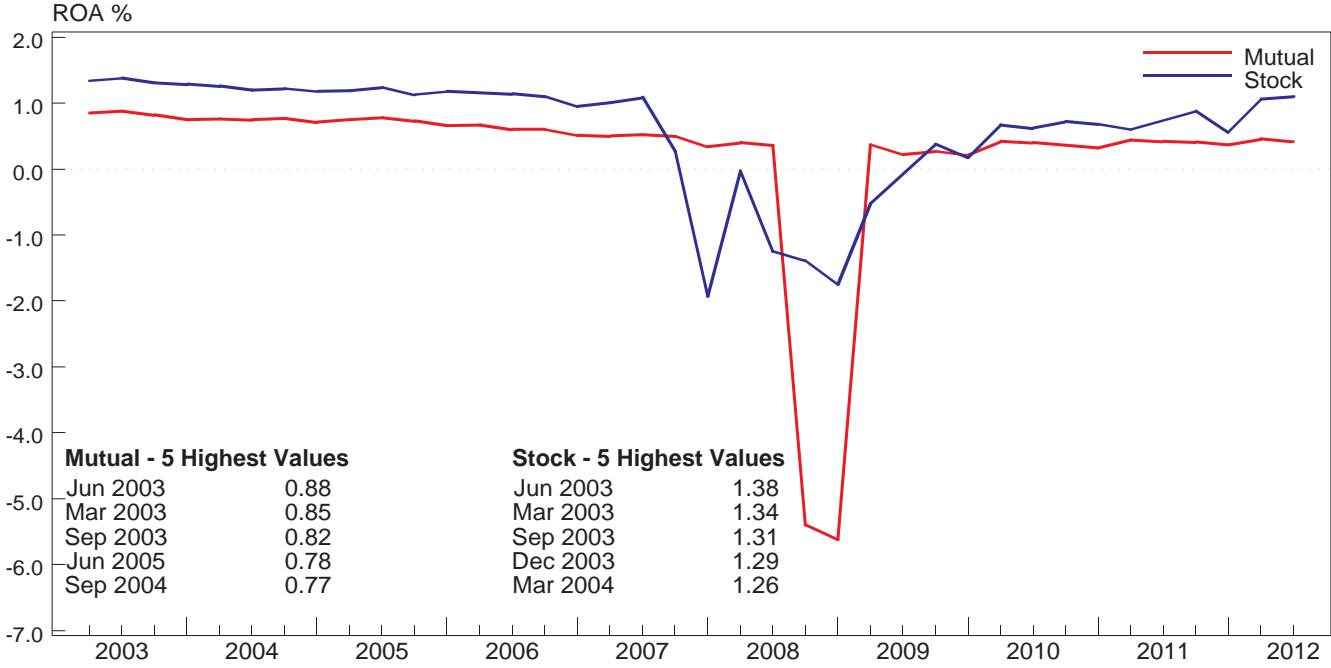
Number of Mutual and Stock Savings Institutions

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

