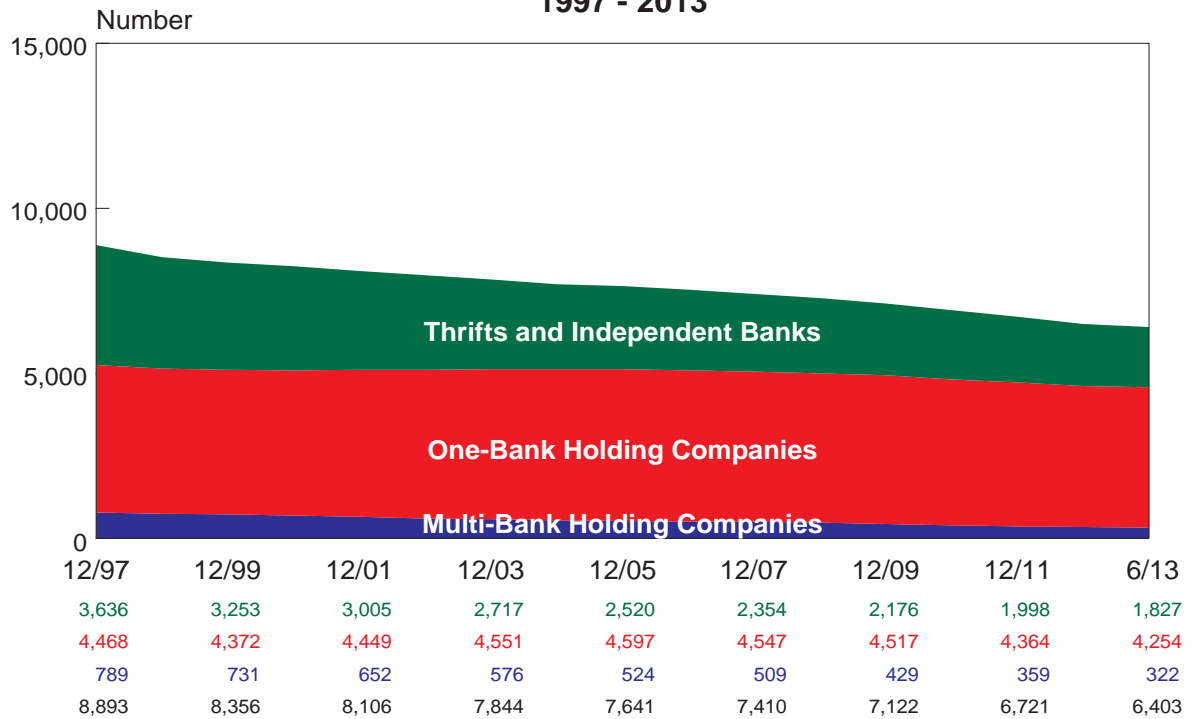


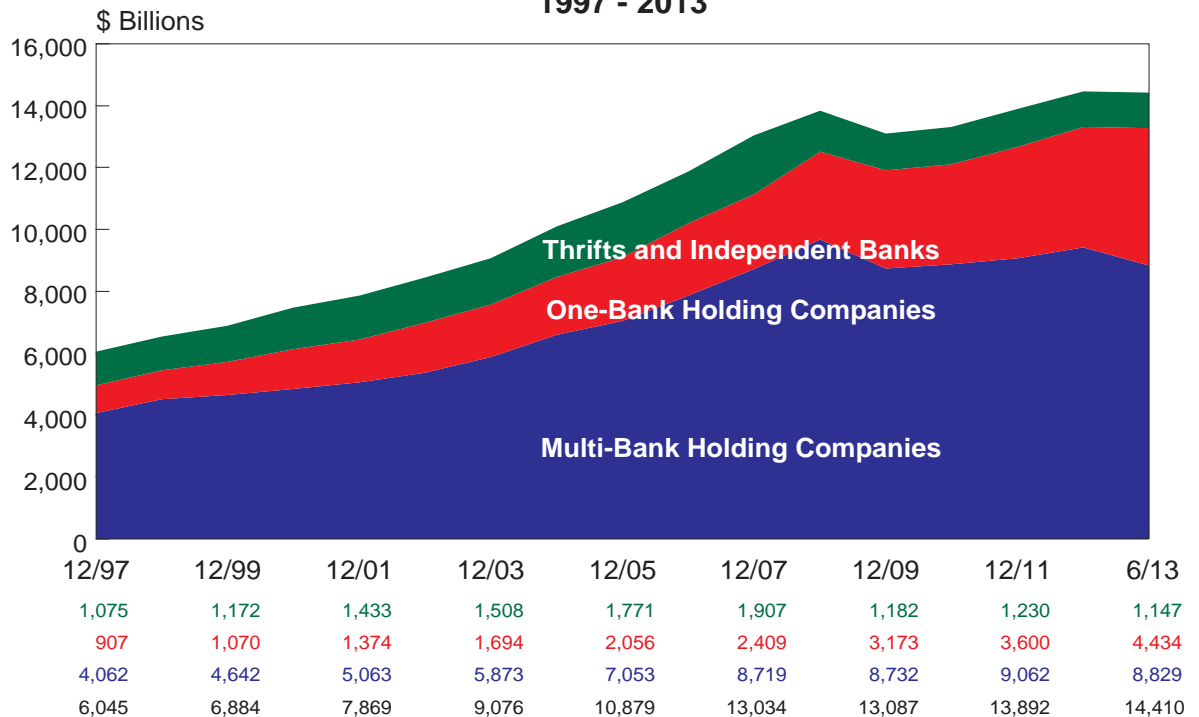
## Number of FDIC-Insured Banking Organizations

1997 - 2013



## Assets of FDIC-Insured Banking Organizations

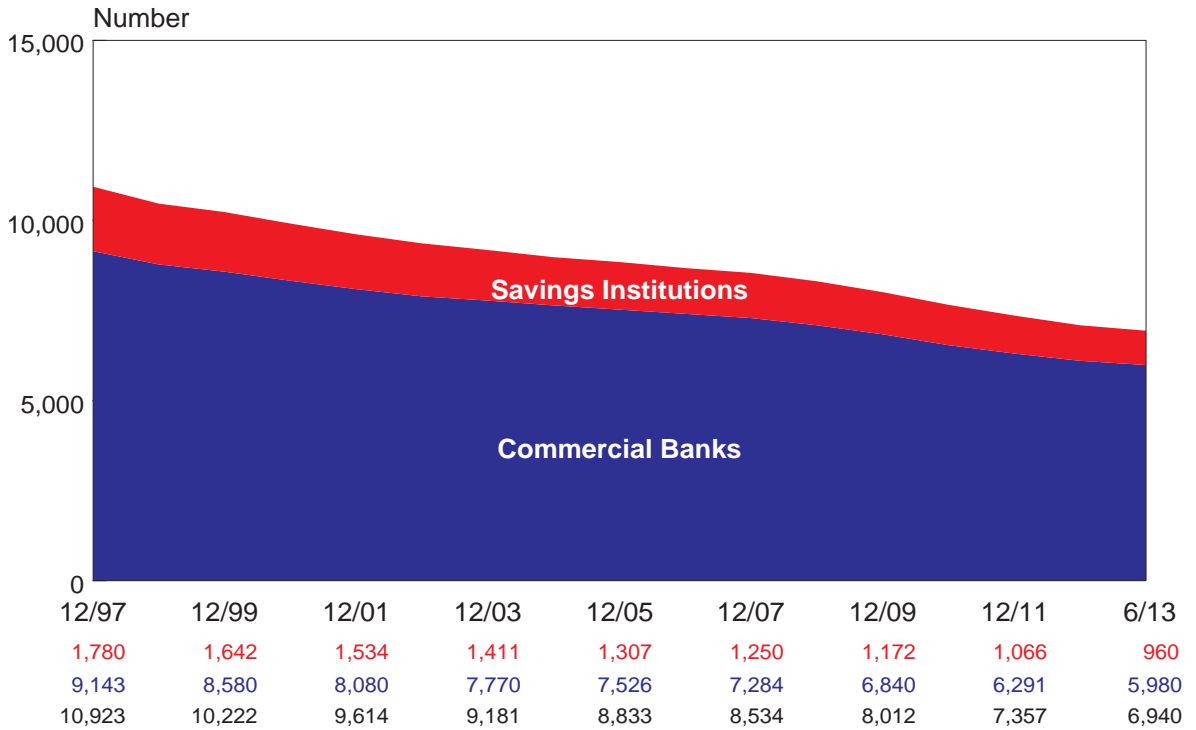
1997 - 2013



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

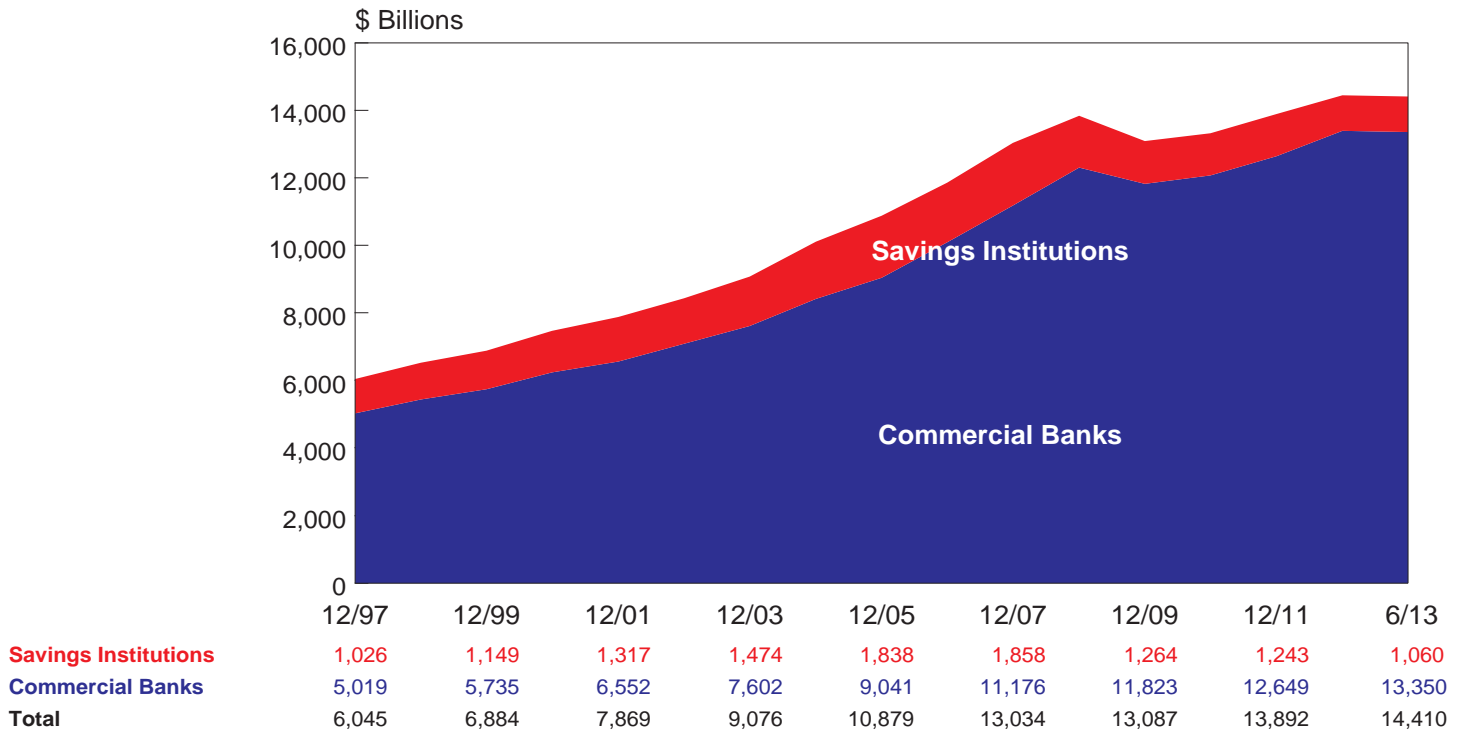
## Number of FDIC-Insured Institutions

1997 - 2013



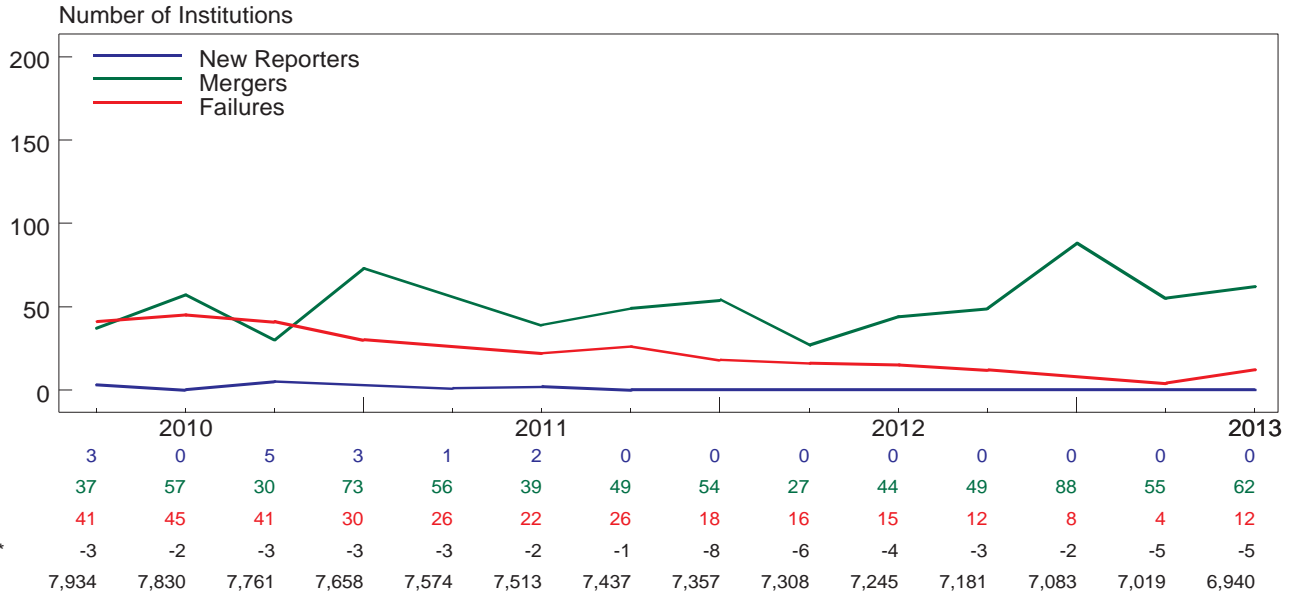
## Assets of FDIC-Insured Institutions

1997 - 2013



## Changes in the Number of FDIC-Insured Institutions

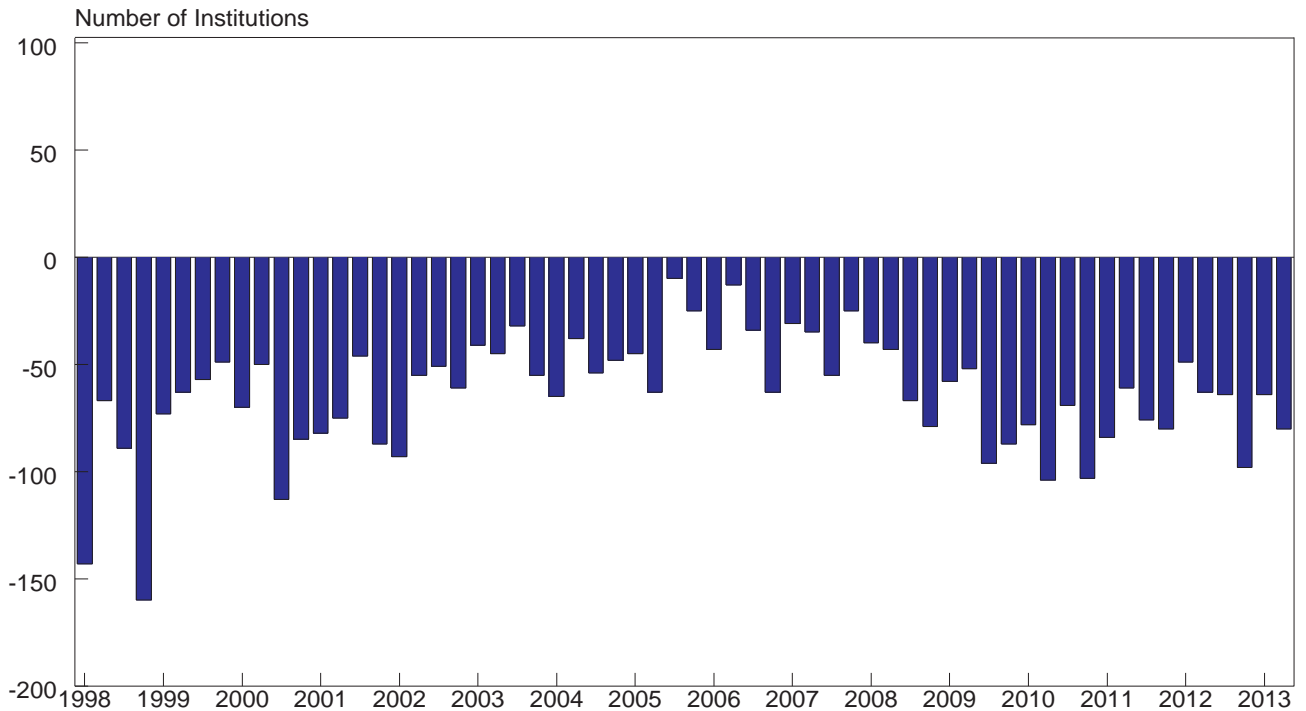
Quarterly, 2010 - 2013



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

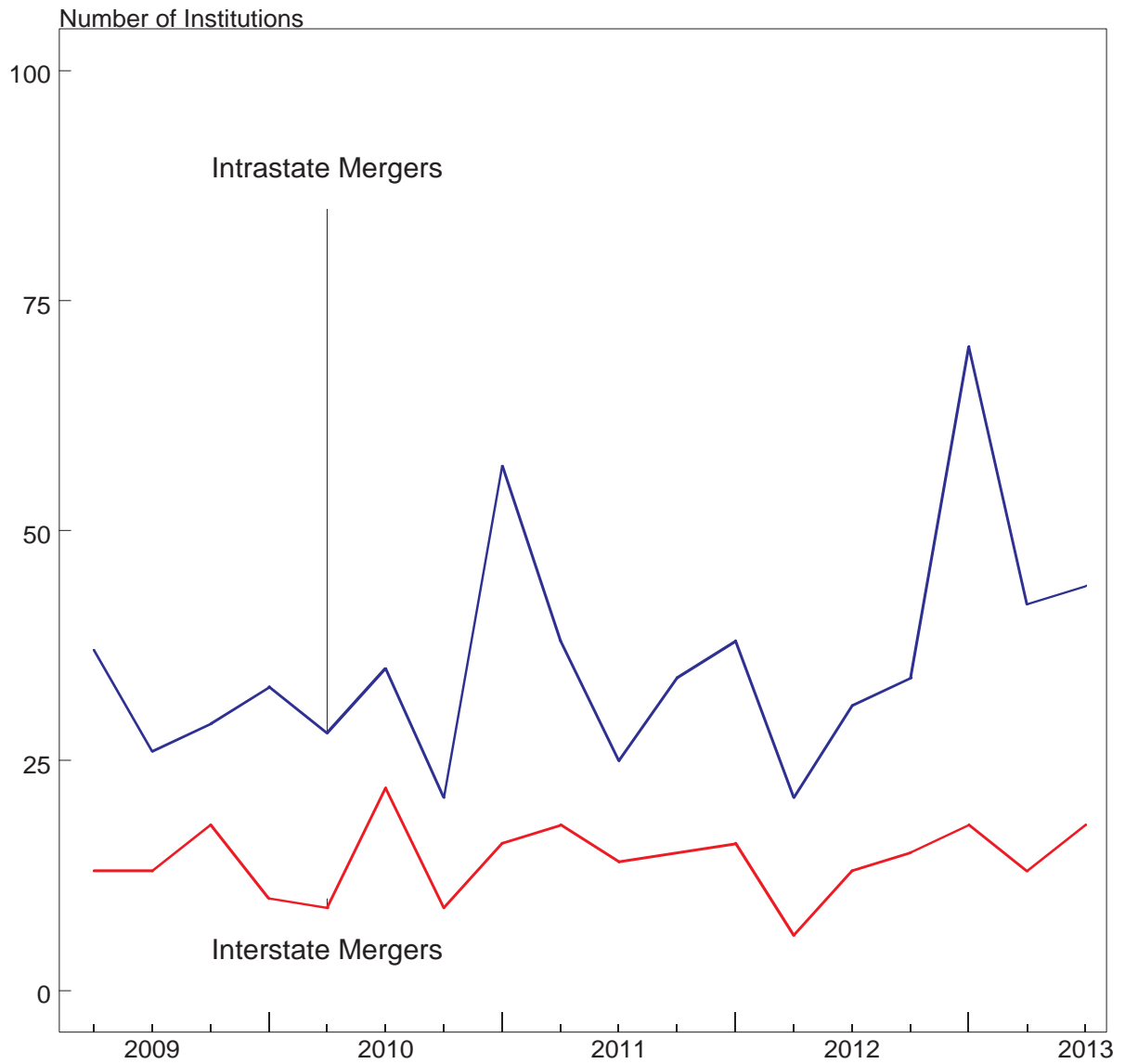
## Quarterly Change in the Number of FDIC-Insured Institutions

1998-2013



# Institution Mergers: Interstate vs. Intrastate

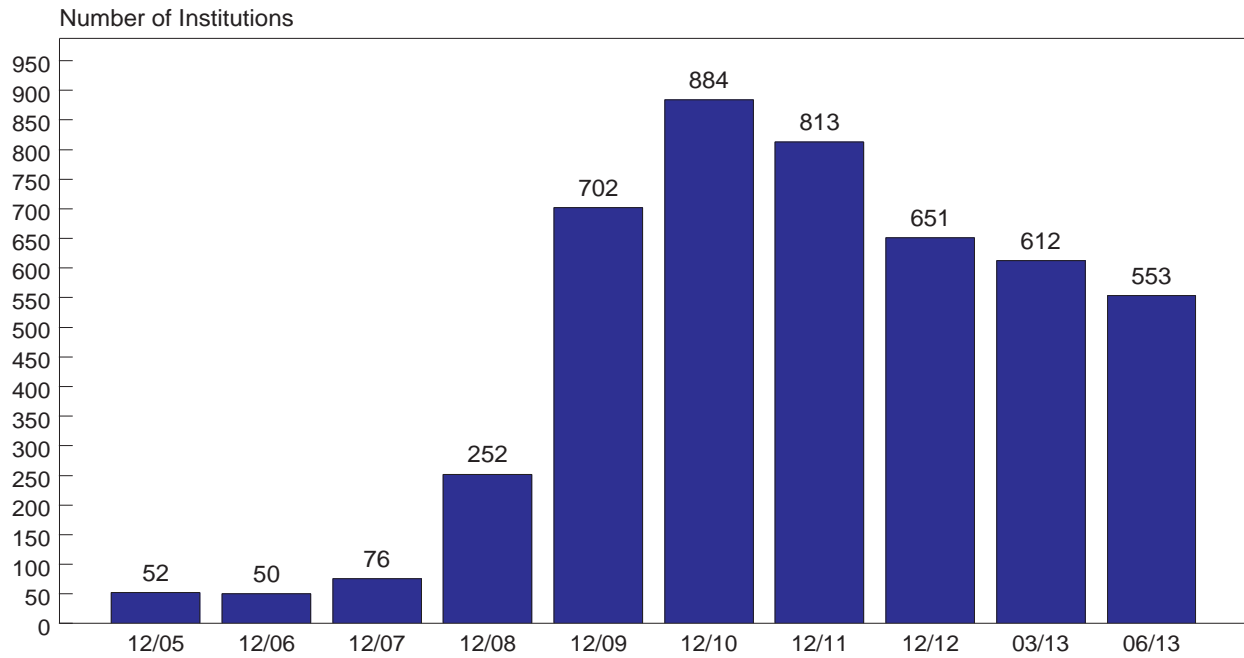
Quarterly, 2009 - 2013



<b>Intrastate Mergers</b>	<b>37</b>	<b>26</b>	<b>29</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>31</b>	<b>34</b>	<b>70</b>	<b>42</b>	<b>44</b>
<b>Interstate Mergers</b>	<b>13</b>	<b>13</b>	<b>18</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>	<b>13</b>	<b>15</b>	<b>18</b>	<b>13</b>	<b>18</b>

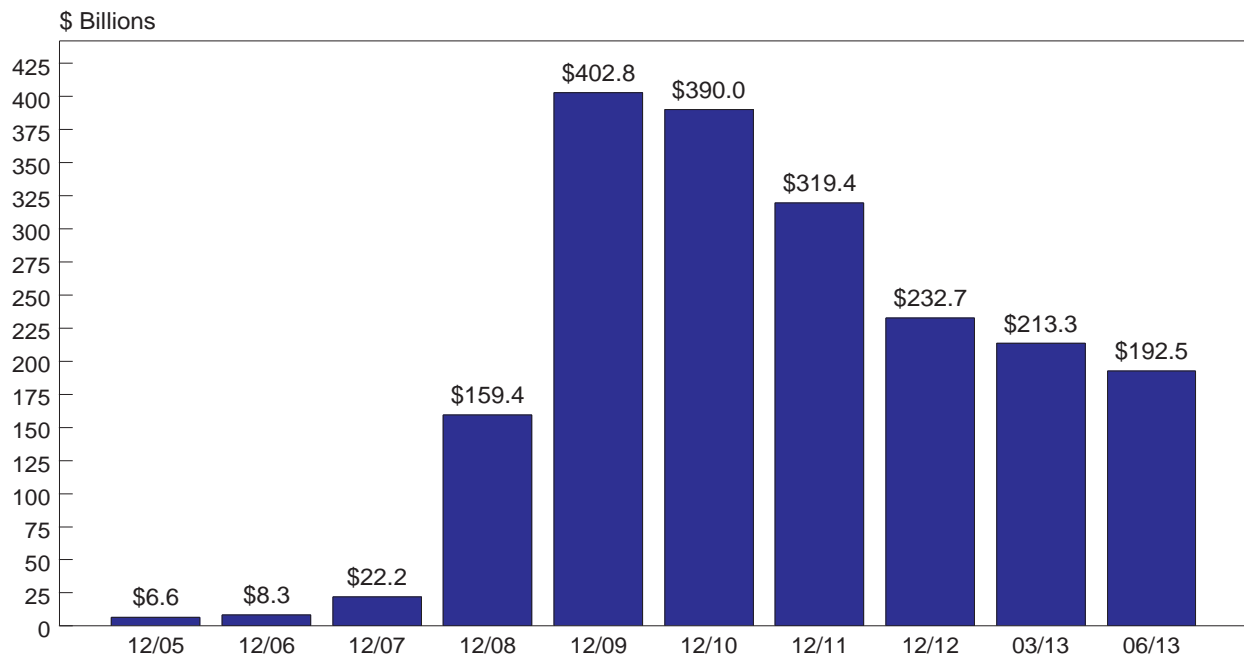
## Number of FDIC-Insured "Problem" Institutions

2005-2013



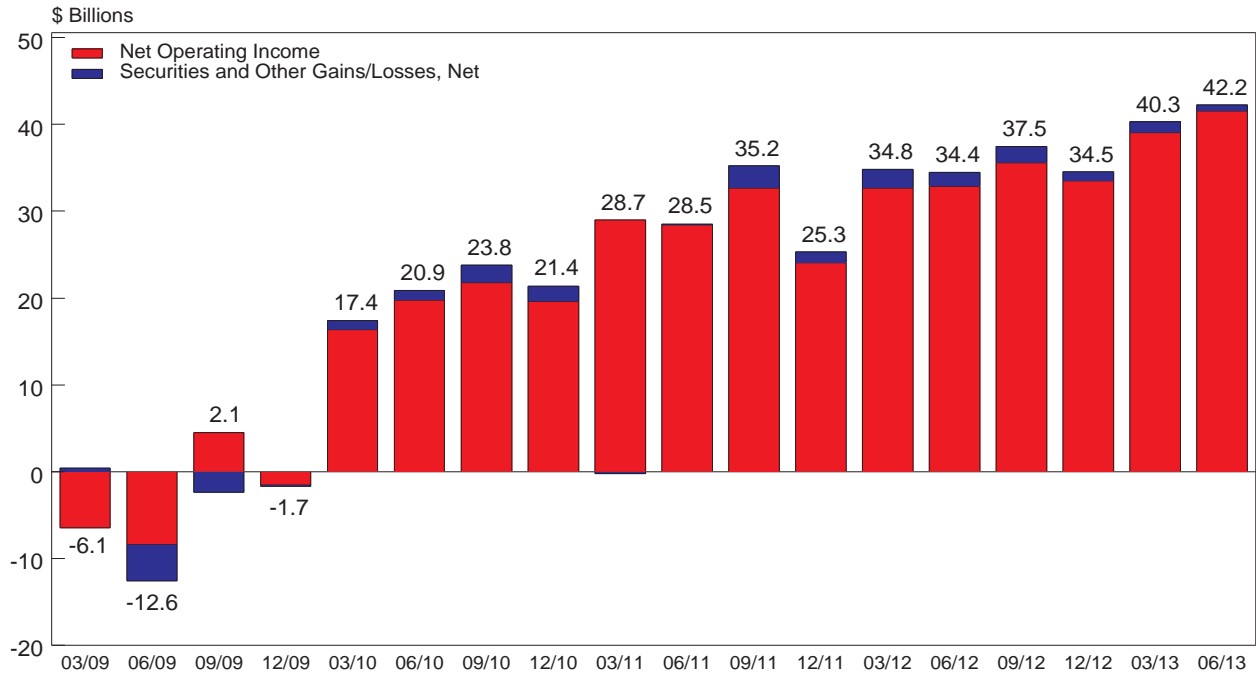
## Assets of FDIC-Insured "Problem" Institutions

2005-2013



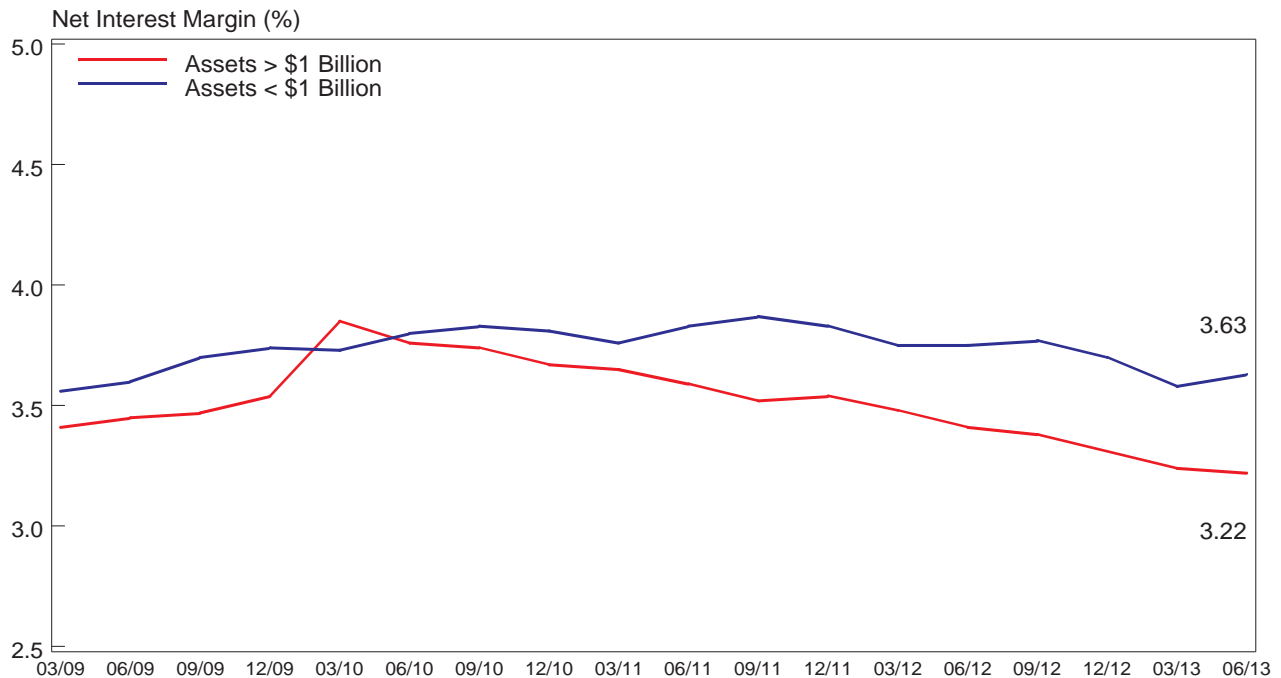
## Quarterly Net Income

2009-2013



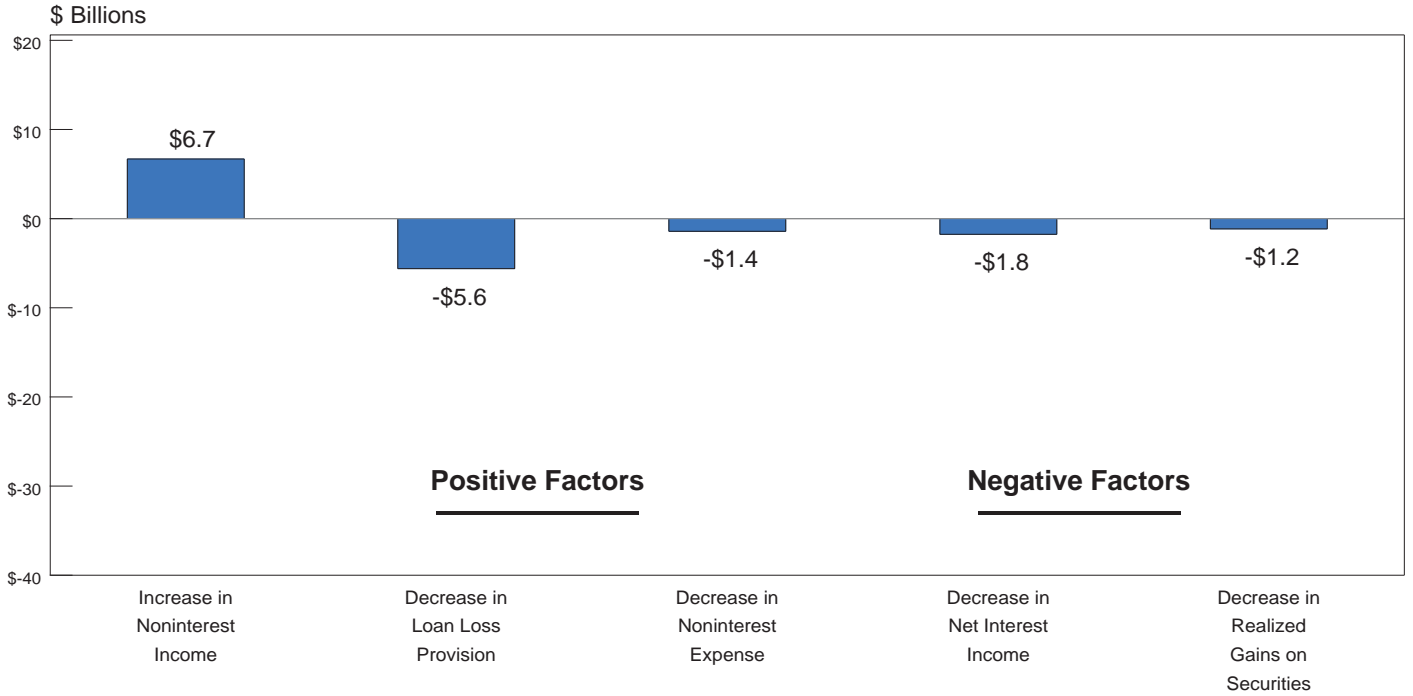
## Quarterly Net Interest Margins, Annualized

2009 - 2013



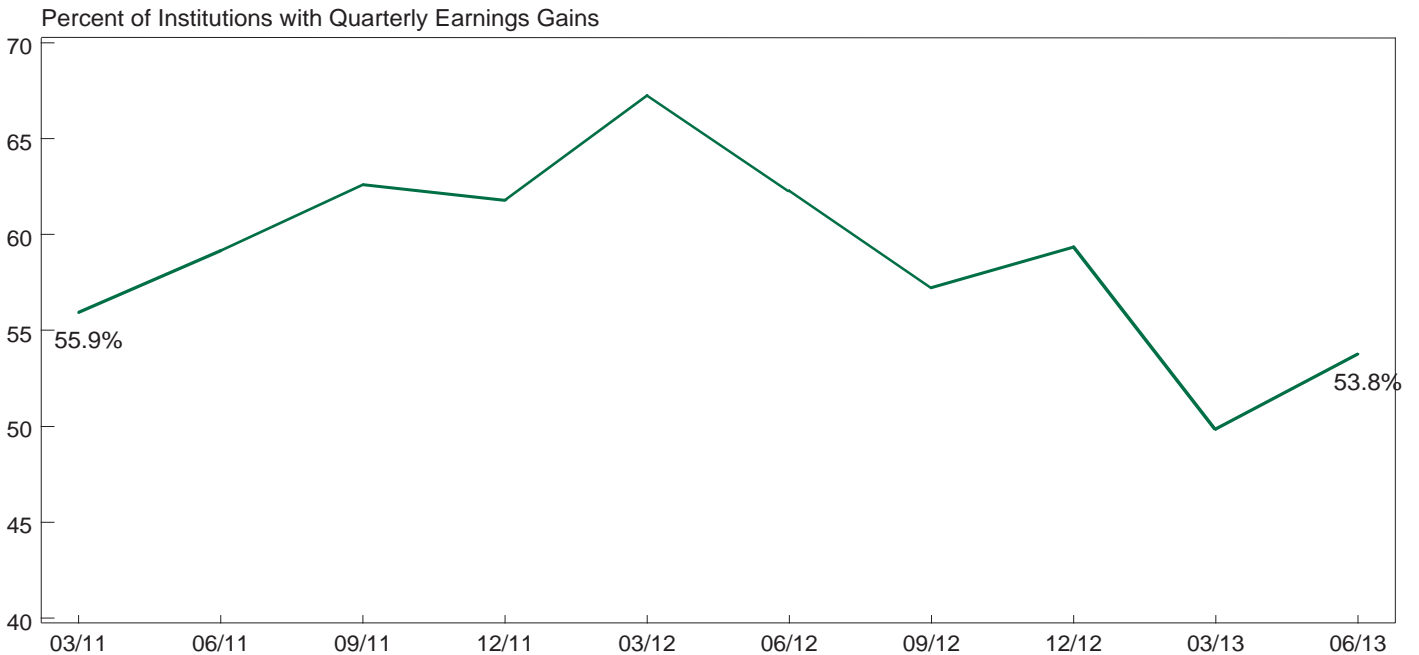
## Major Factors Affecting Earnings

2nd Quarter 2013 vs. 2nd Quarter 2012



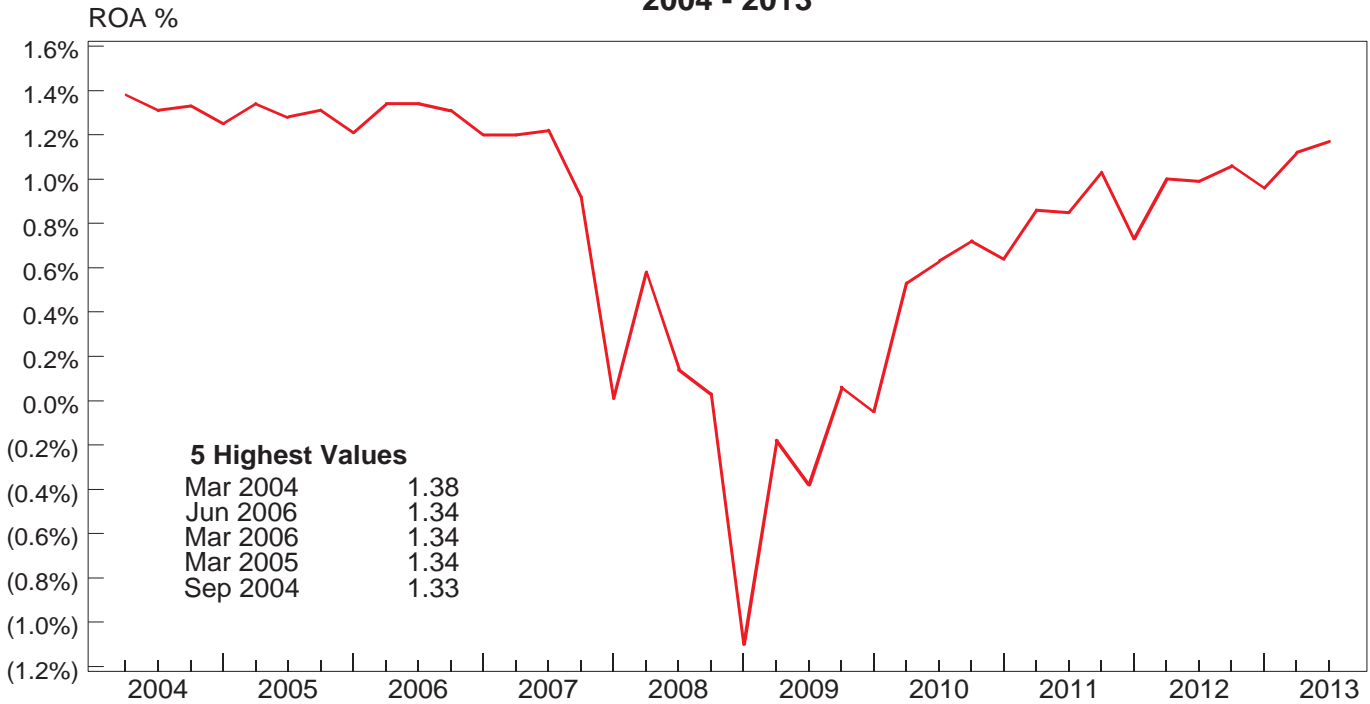
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2011-2013



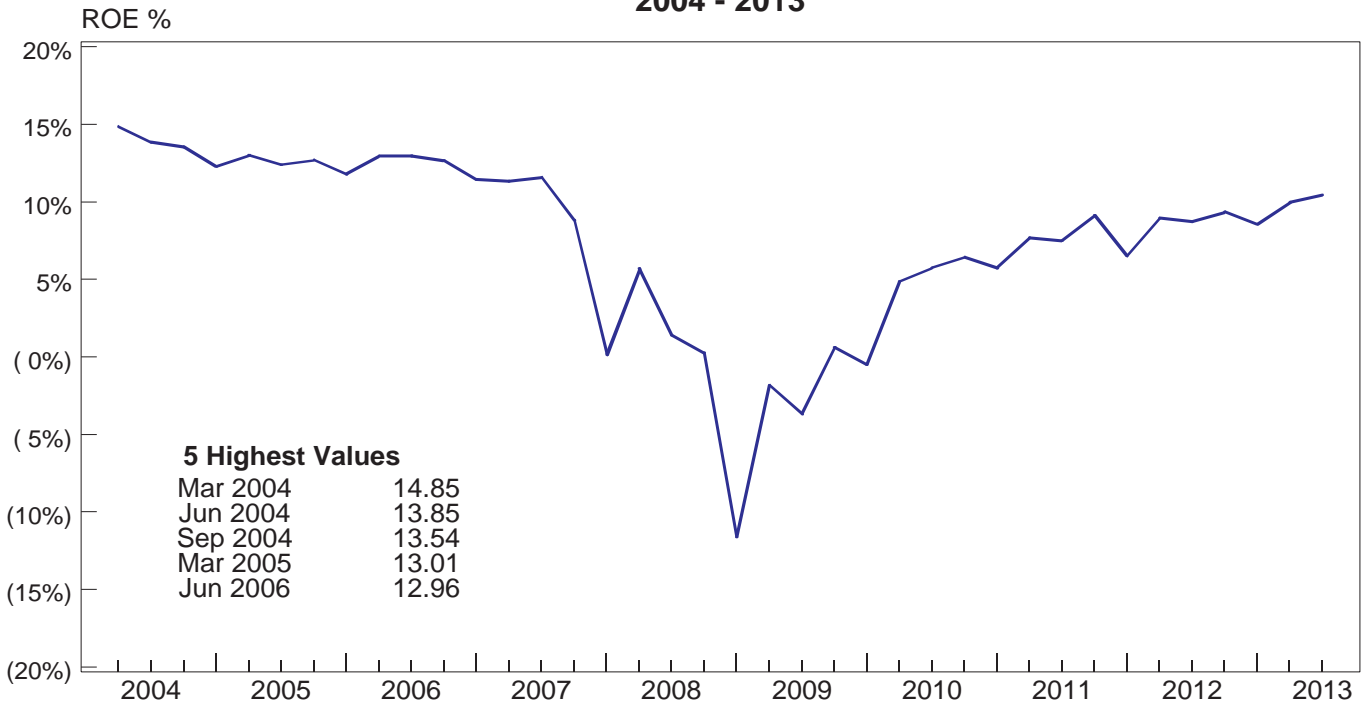
## Quarterly Return on Assets (ROA), Annualized

2004 - 2013



## Quarterly Return on Equity (ROE), Annualized

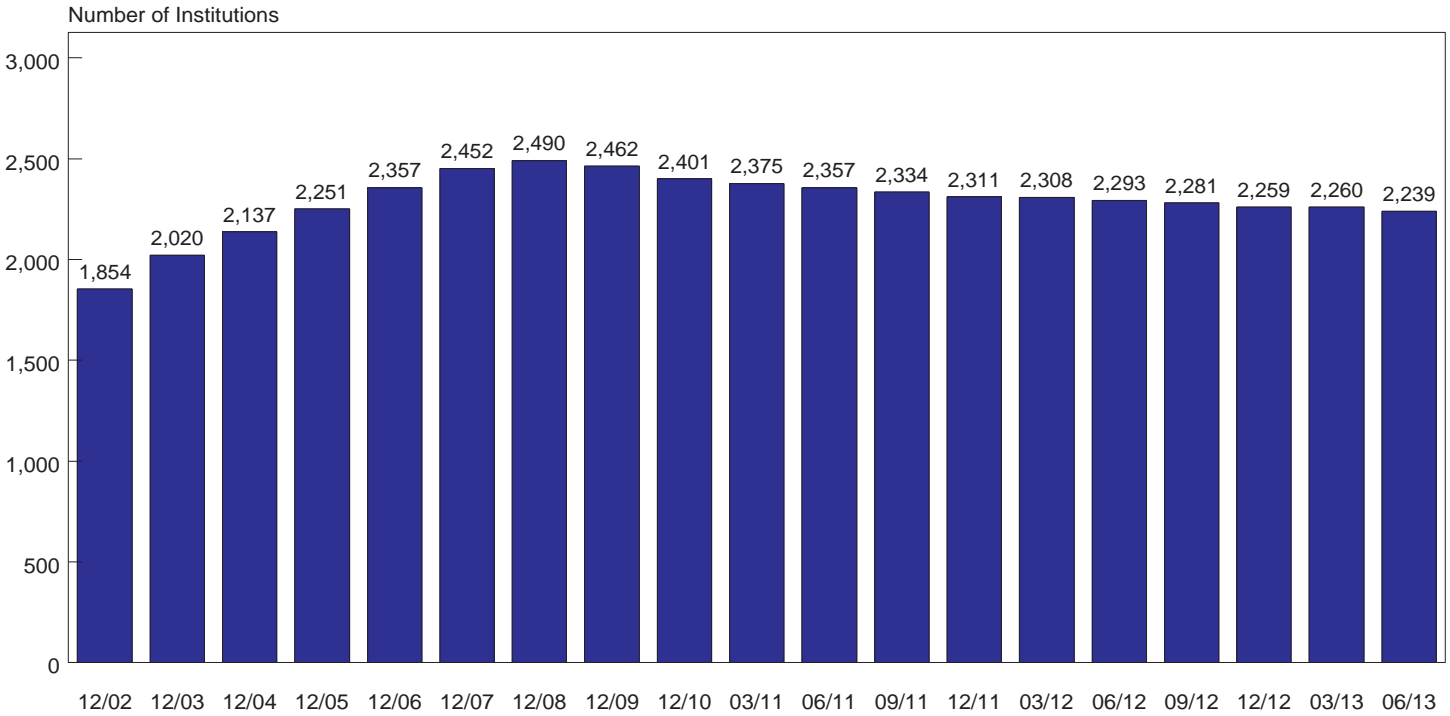
2004 - 2013





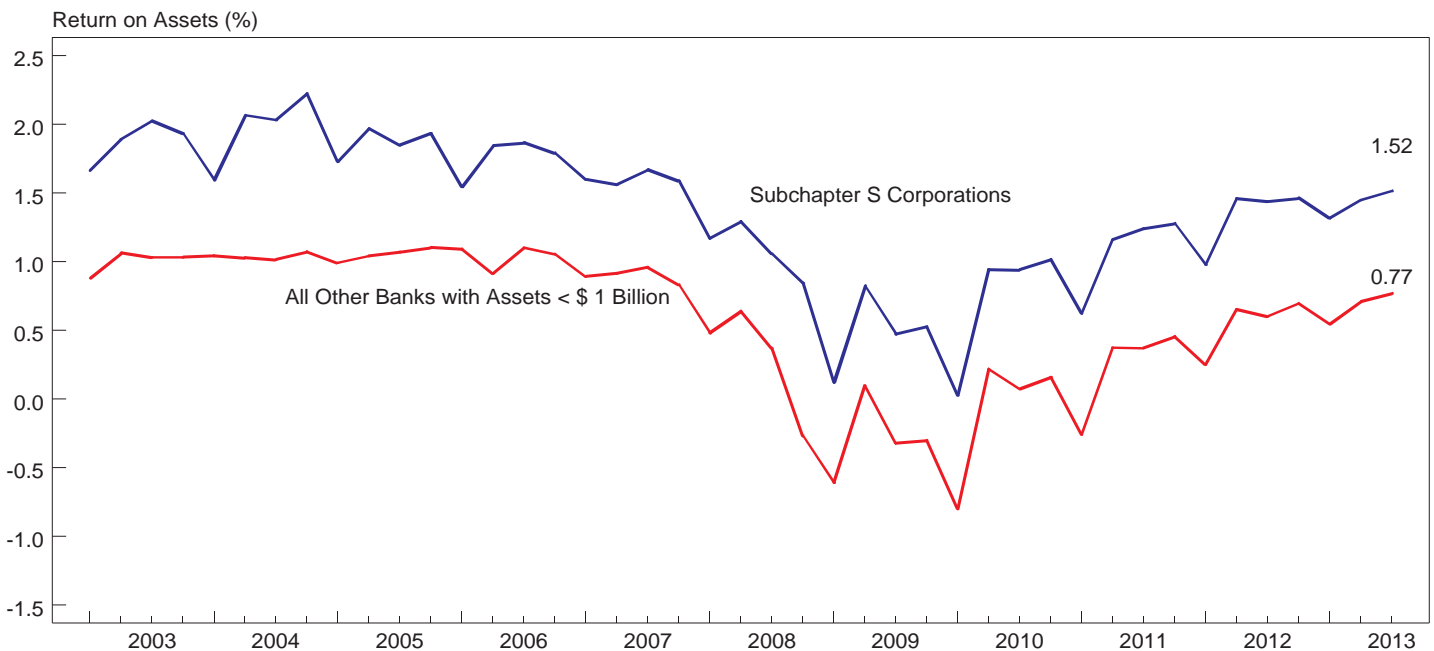
## Number of Subchapter S Corporations

2002-2013



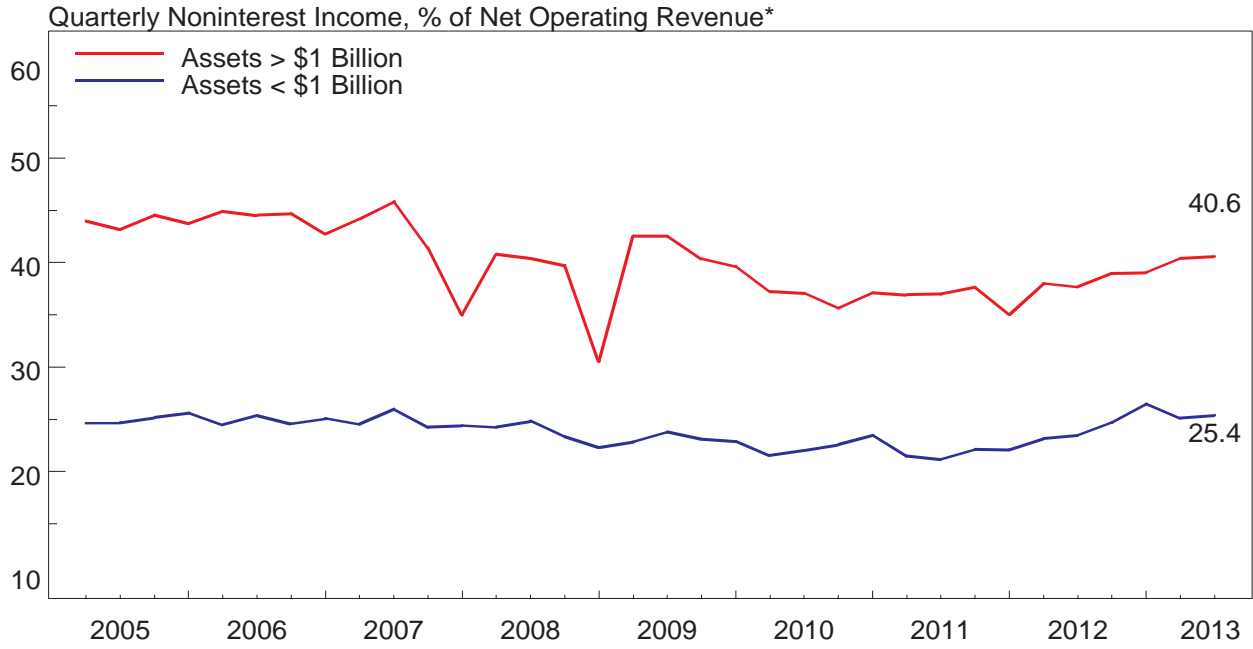
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2002-2013



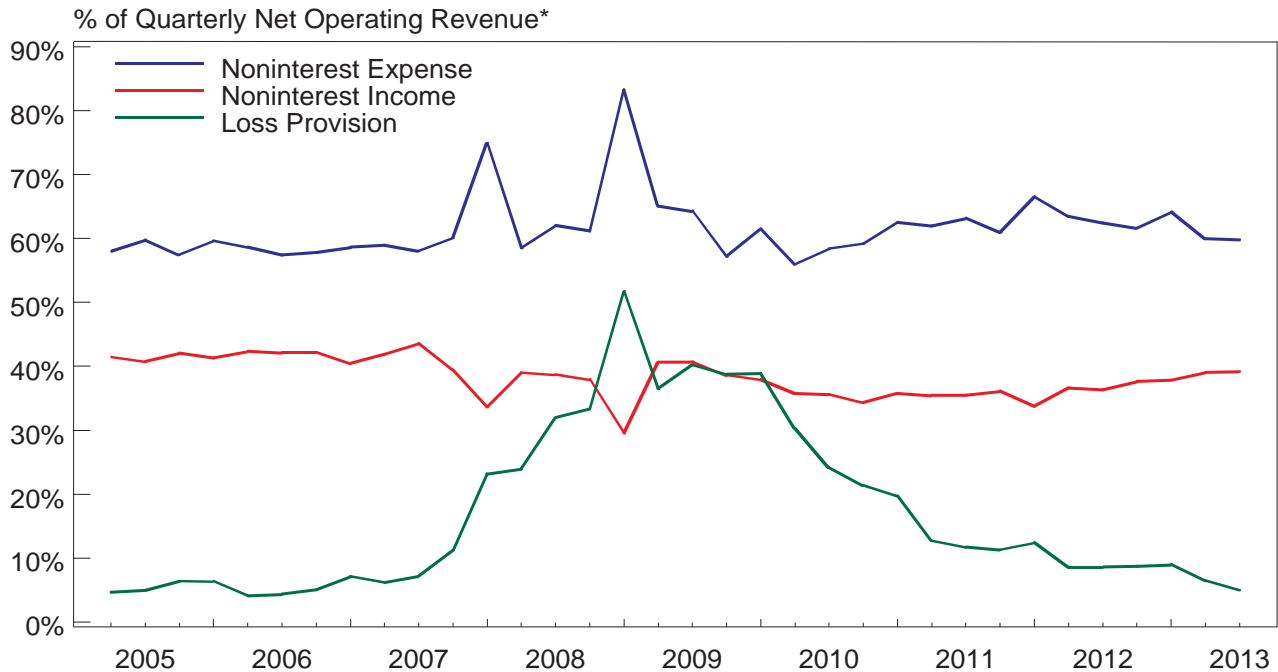
## Noninterest Income as a Percentage of Net Operating Revenue\*

2005 - 2013



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

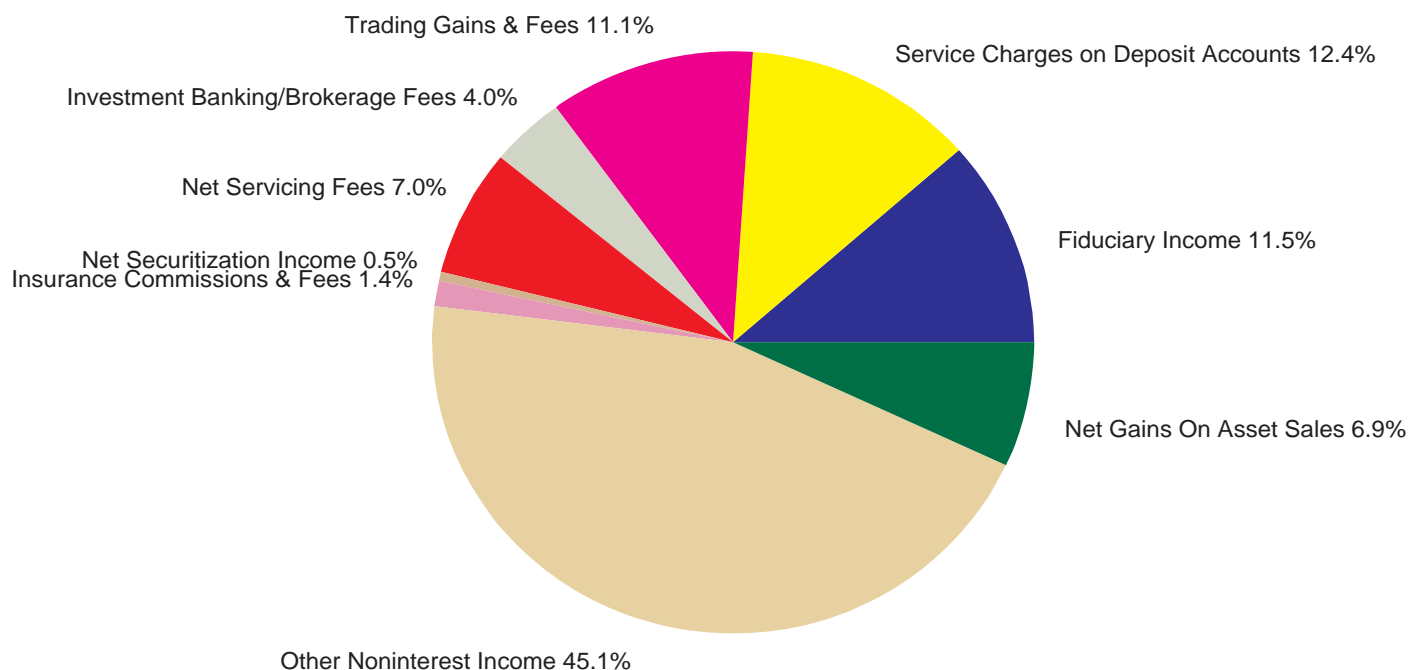
2005 - 2013



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

## Composition of Noninterest Income

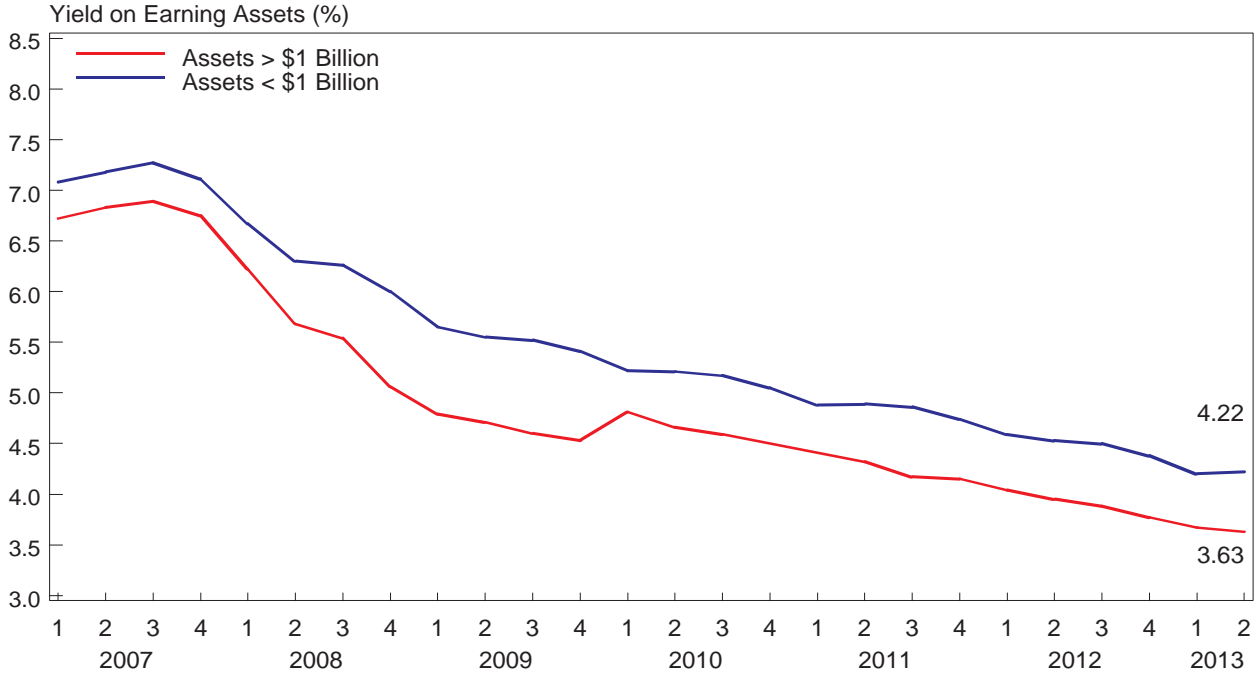
First Half 2013



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$15,338	1,227	17.7%
Service Charges on Deposit Accounts	\$16,577	6,749	97.2%
Trading Gains & Fees	\$14,785	200	2.9%
Investment Banking/Brokerage Fees	\$5,364	1,783	25.7%
Venture Capital Revenue		50	0.7%
Net Servicing Fees	\$9,398	2,303	33.2%
Net Securitization Income	\$667	36	0.5%
Insurance Commissions & Fees	\$1,889	2,644	38.1%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$9,158	2,761	39.8%
Net Gains/Losses On OREO Sales	-\$161	3,954	57.0%
Net Gains/Losses On Sales Of Other Assets	\$225	1,838	26.5%
Other Noninterest Income	\$60,106	6,865	98.9%
<b>Total Noninterest Income</b>	<b>\$133,351</b>	<b>6,916</b>	<b>99.7%</b>

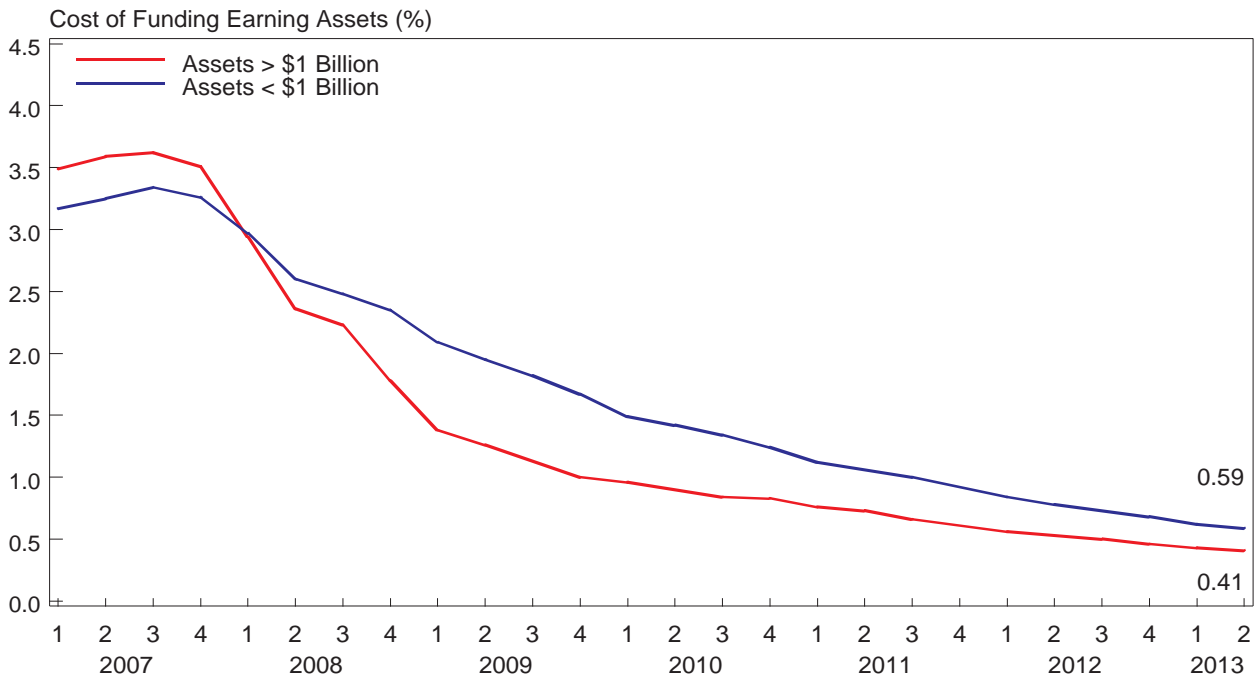
## Quarterly Yield on Earning Assets

2007 - 2013

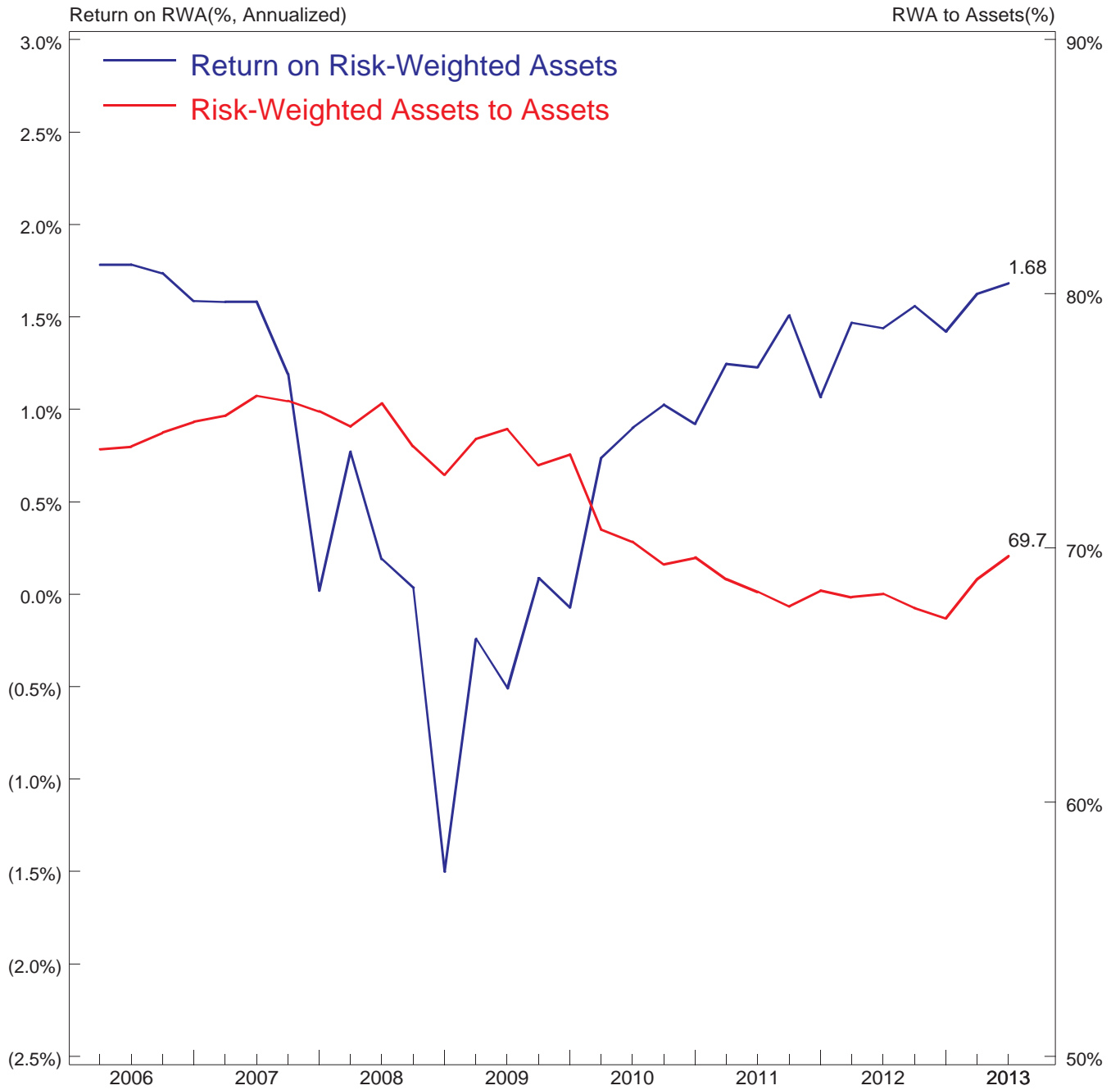


## Quarterly Cost of Funding Earning Assets

2007 - 2013



## Quarterly Return on Risk-Weighted Assets (RWA)\* and RWA to Total Assets 2006 - 2013

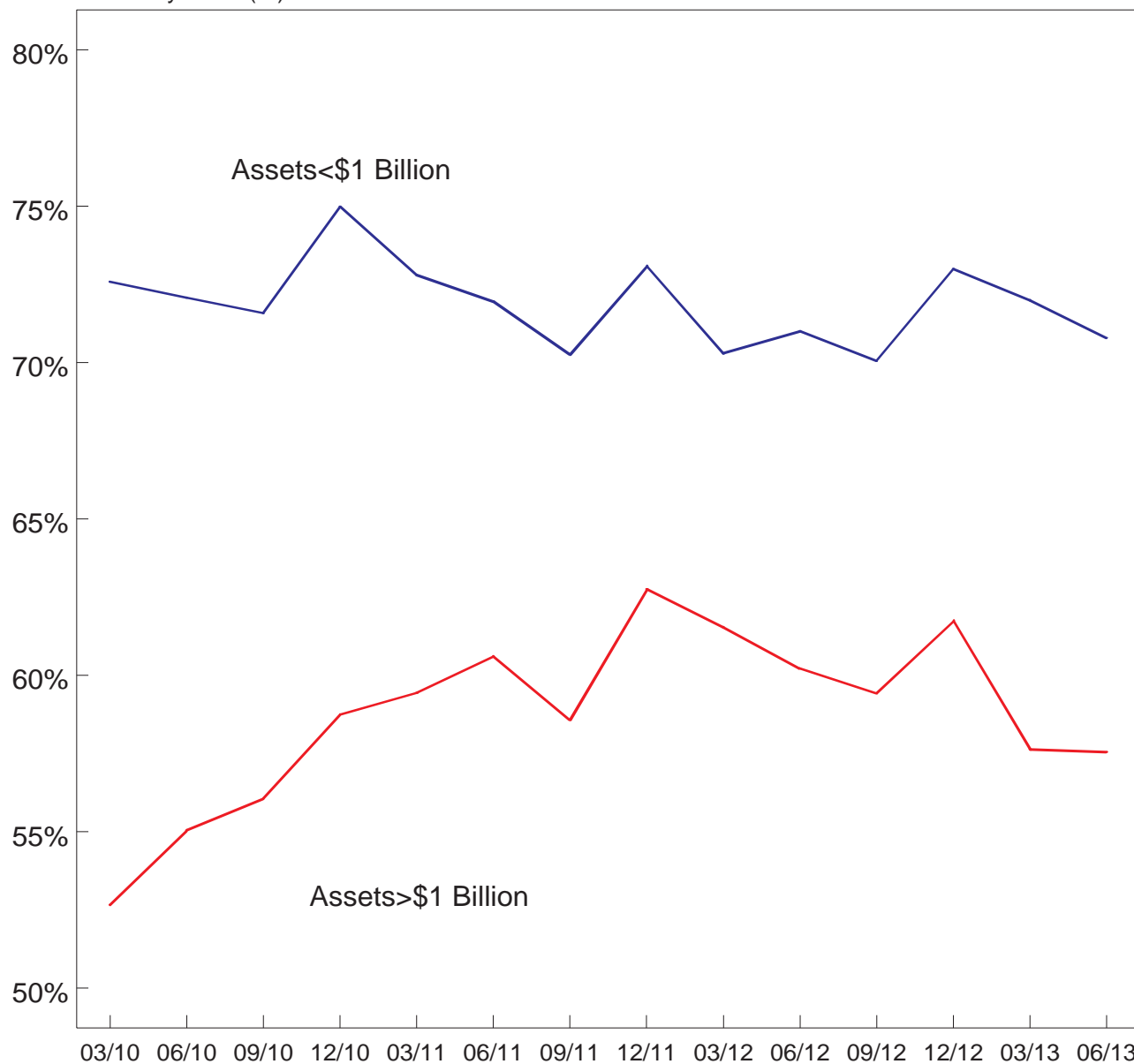


\* Assets weighted according to risk categories used in regulatory capital computations.

## Quarterly Efficiency Ratios\*

2010 - 2013

Efficiency Ratio (%)



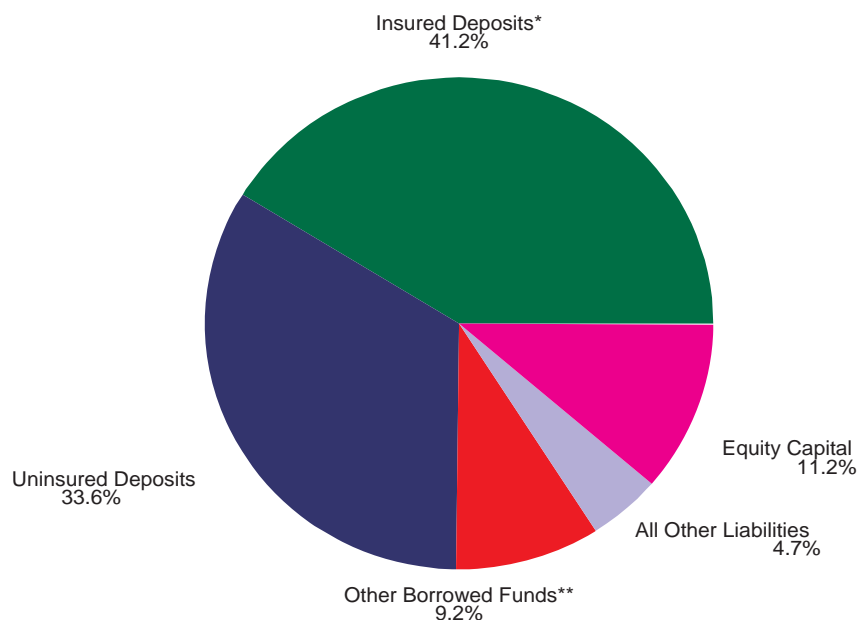
	03/10	06/10	09/10	12/10	03/11	06/11	09/11	12/11	03/12	06/12	09/12	12/12	03/13	06/13
Assets < \$1 Billion	72.58	72.07	71.58	74.98	72.79	71.95	70.25	73.08	70.29	71.00	70.06	72.99	71.99	70.79
Assets > \$1 Billion	52.66	55.04	56.06	58.74	59.44	60.60	58.57	62.75	61.53	60.22	59.43	61.74	57.63	57.55
Total	54.55	56.72	57.63	60.35	60.70	61.69	59.70	63.76	62.35	61.26	60.44	62.81	58.92	58.76

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



## Total Liabilities and Equity Capital

June 30, 2013



(\$ Billions)	6/30/12	6/30/13	% Change
<b>Insured Deposits (estimated)*</b>	<b>7,068</b>	<b>5,939</b>	<b>-16.0</b>
Uninsured Deposits	3,255	4,841	48.7
In Foreign Offices	1,409	1,385	-1.7
<b>Other Borrowed Funds**</b>	<b>1,390</b>	<b>1,329</b>	<b>-4.4</b>
All Other Liabilities	712	673	-5.5
Subordinated Debt	117	114	-2.6
<b>Bank Equity Capital</b>	<b>1,589</b>	<b>1,612</b>	<b>1.4</b>
<b>Total Liabilities and Equity Capital</b>	<b>14,031</b>	<b>14,410</b>	<b>2.7</b>

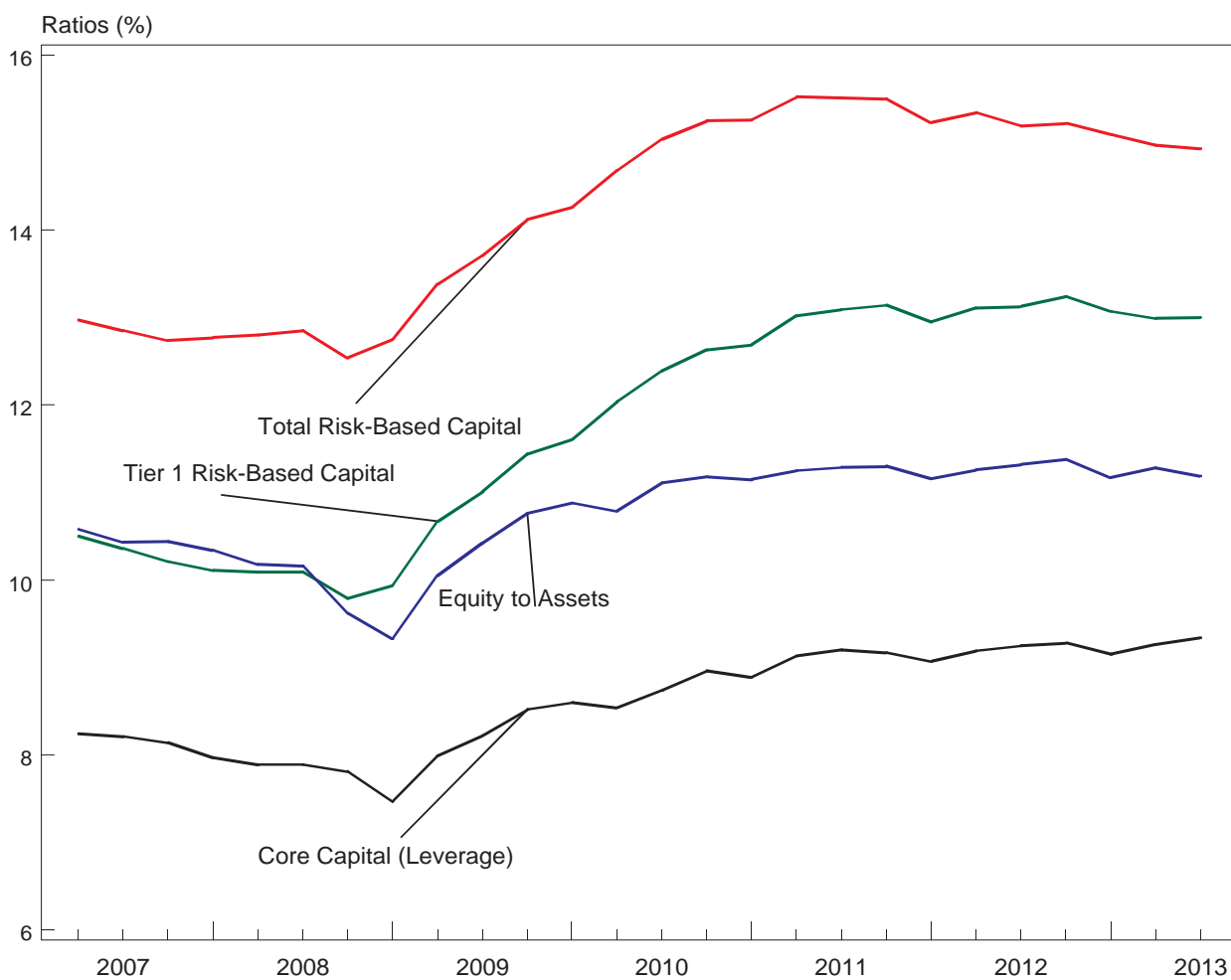
\* Excludes insured deposits in U.S. branches of foreign banks. Beginning 09/30/09, these estimates include the insurance coverage increase to \$250,000. Beginning 12/31/10, and ending 12/31/12, estimates include temporary unlimited coverage for noninterest-bearing transaction accounts.

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



## Capital Ratios

2007 - 2013

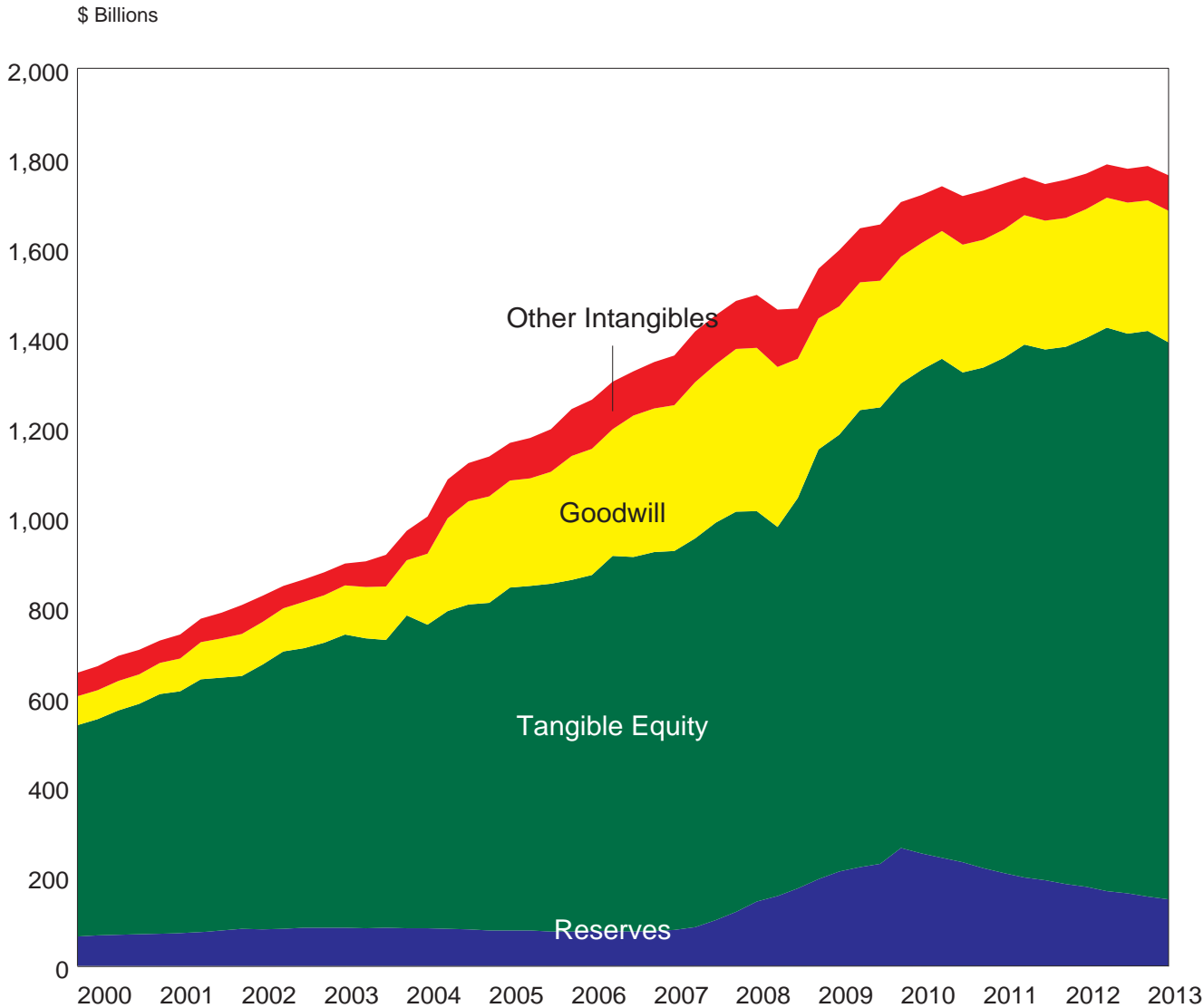


	12/07	12/08	12/09	12/10	12/11	12/12	6/13
<b>Total Risk-Based Capital</b>	<b>12.77</b>	<b>12.75</b>	<b>14.26</b>	<b>15.26</b>	<b>15.23</b>	<b>15.09</b>	<b>14.93</b>
<b>Tier 1 Risk-Based Capital</b>	<b>10.11</b>	<b>9.94</b>	<b>11.61</b>	<b>12.69</b>	<b>12.95</b>	<b>13.07</b>	<b>13.00</b>
<b>Equity to Assets</b>	<b>10.34</b>	<b>9.33</b>	<b>10.88</b>	<b>11.15</b>	<b>11.16</b>	<b>11.17</b>	<b>11.19</b>
<b>Core Capital (Leverage)</b>	<b>7.97</b>	<b>7.47</b>	<b>8.60</b>	<b>8.89</b>	<b>9.07</b>	<b>9.15</b>	<b>9.34</b>

# Equity Capital and Reserves

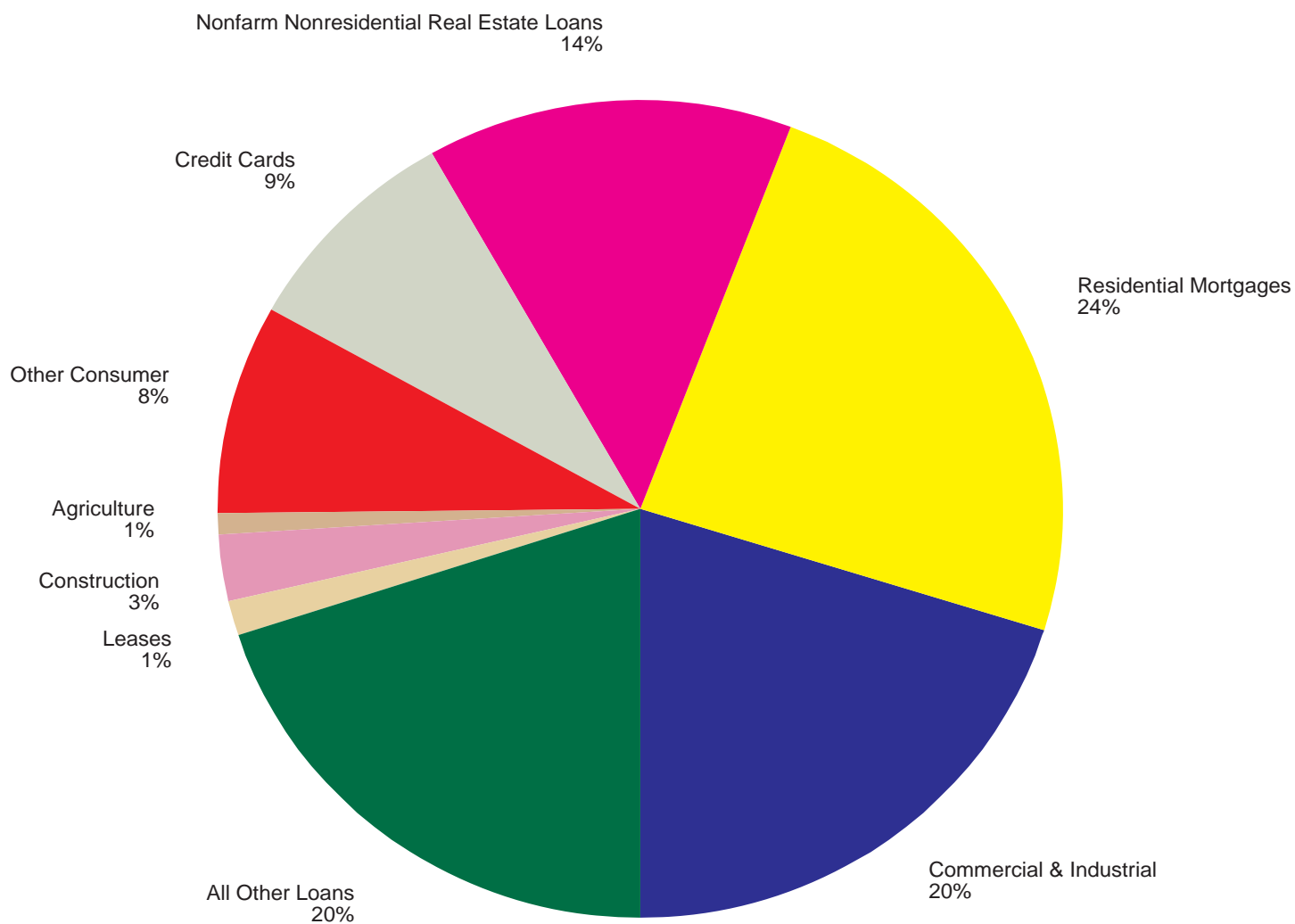
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2013



# Loan Portfolio Composition

June 30, 2013

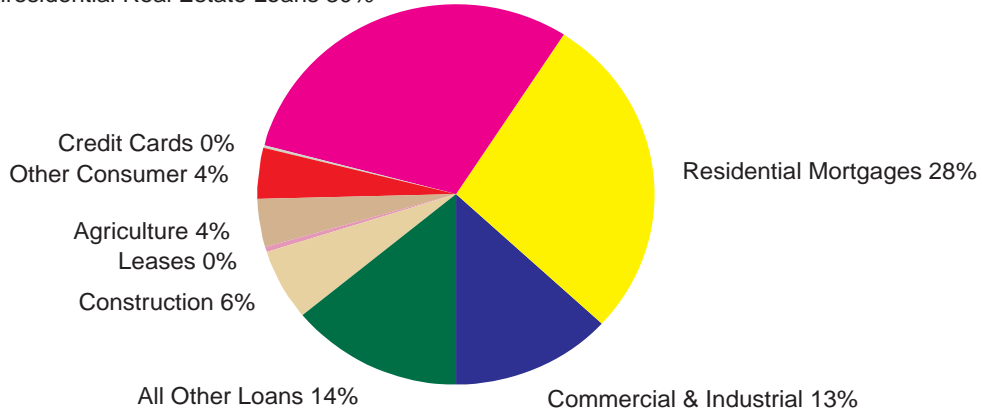


# Loan Portfolio Composition by Asset Size

June 30, 2013

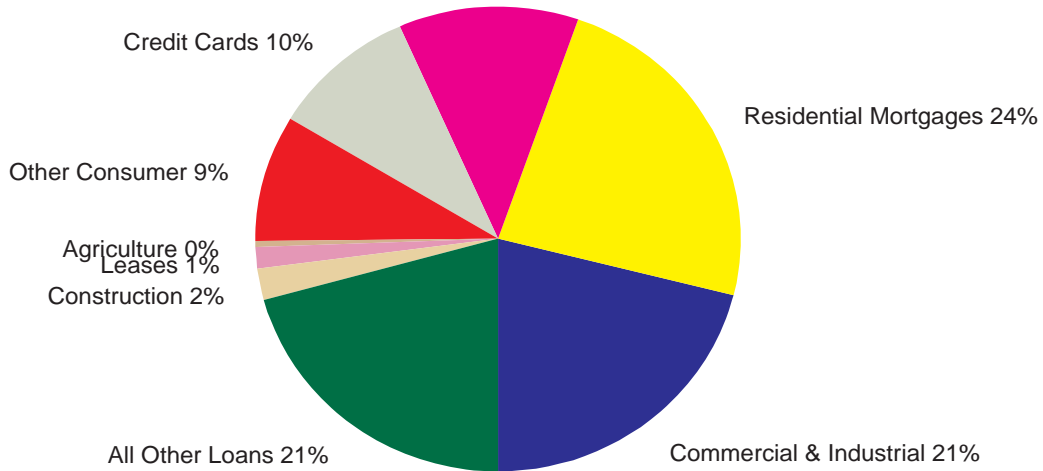
## Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 30%



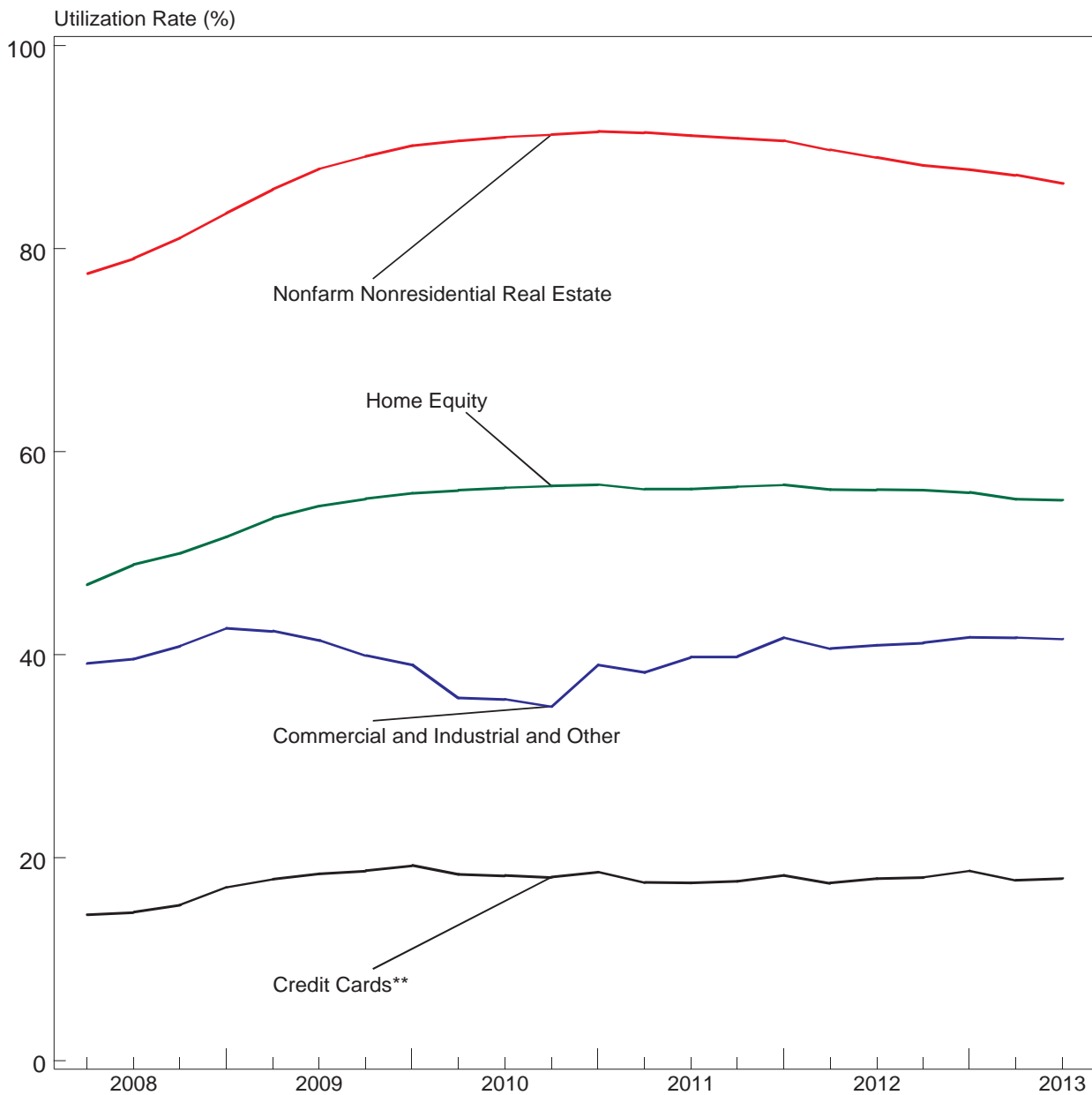
## Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 12%



## Utilization Rates of Loan Commitments\*

2008-2013

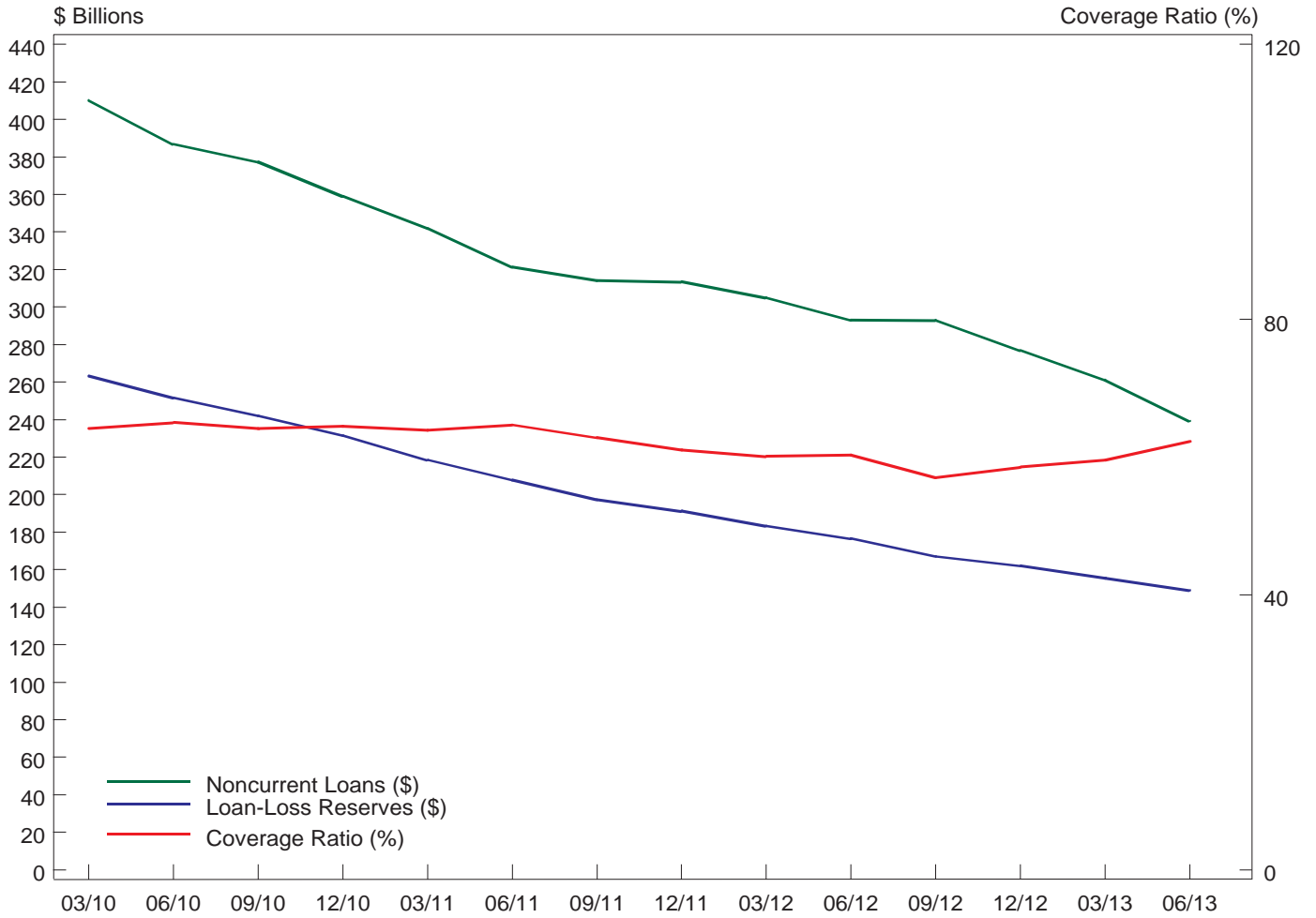


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

# Reserve Coverage Ratio\*

2010-2013



## Noncurrent Loans (\$ Billions)

410.0 386.8 377.3 359.0 341.9 321.2 314.1 313.4 304.9 293.0 292.9 276.9 261.0 239.3

## Loan-Loss Reserves (\$ Billions)

263.2 251.6 242.0 231.5 218.5 207.7 197.3 191.3 183.2 176.6 167.0 162.0 155.5 149.0

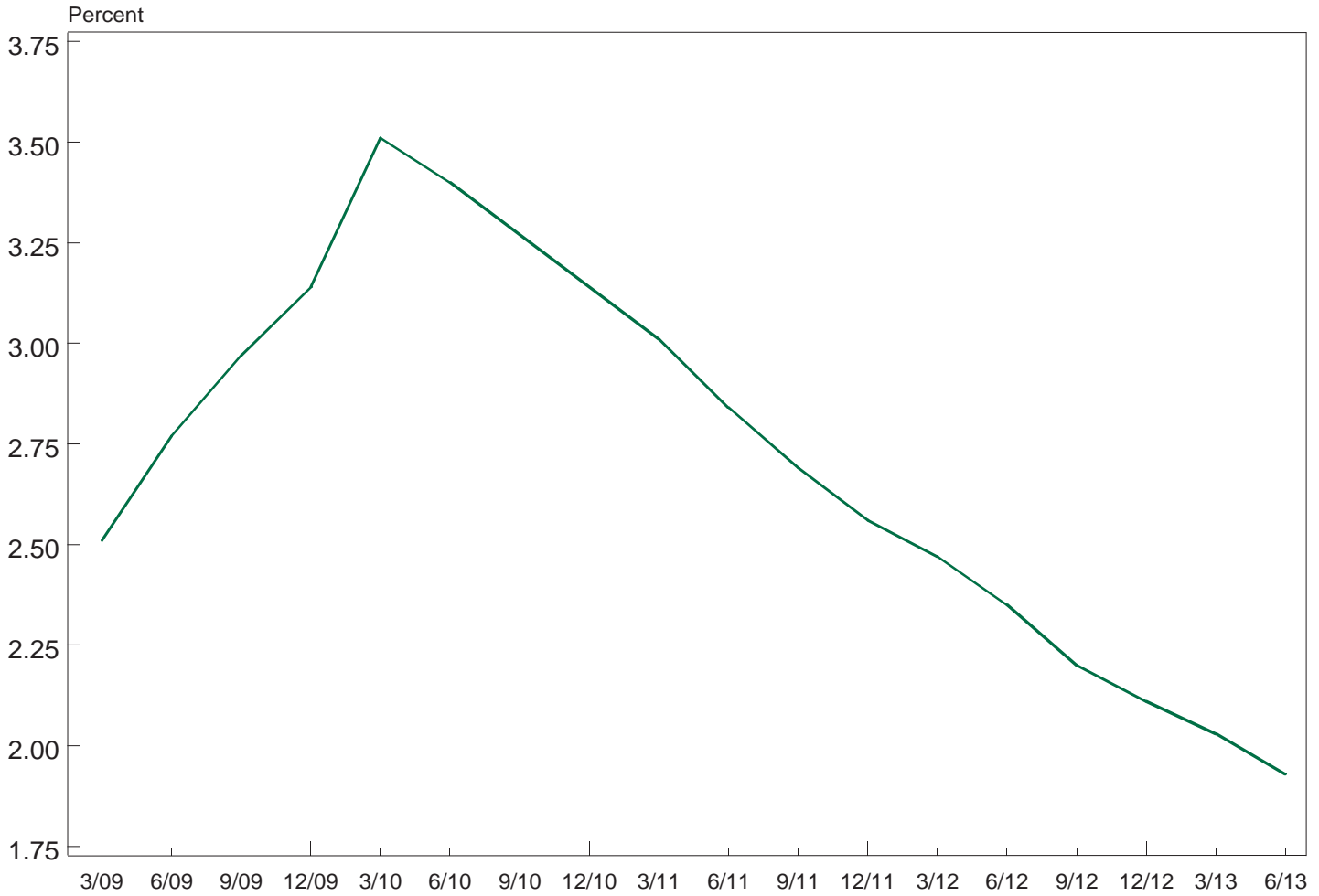
## Coverage Ratio (%)

64 65 64 64 64 65 63 61 60 60 57 59 60 62

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2009 - 2013

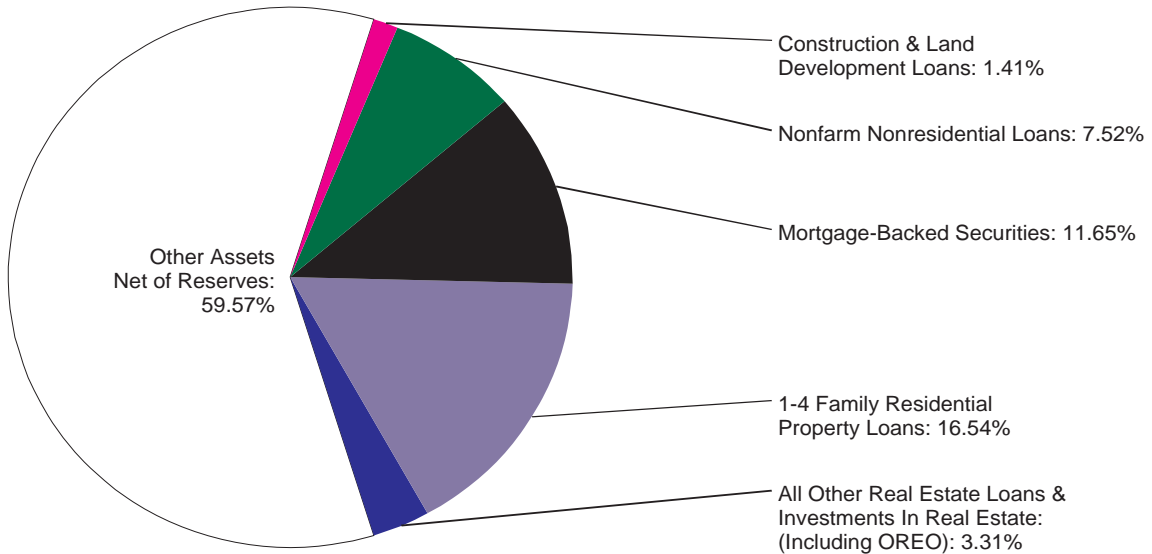


Loss Allowance to Loans and Leases

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 2.20 2.11 2.03 1.93

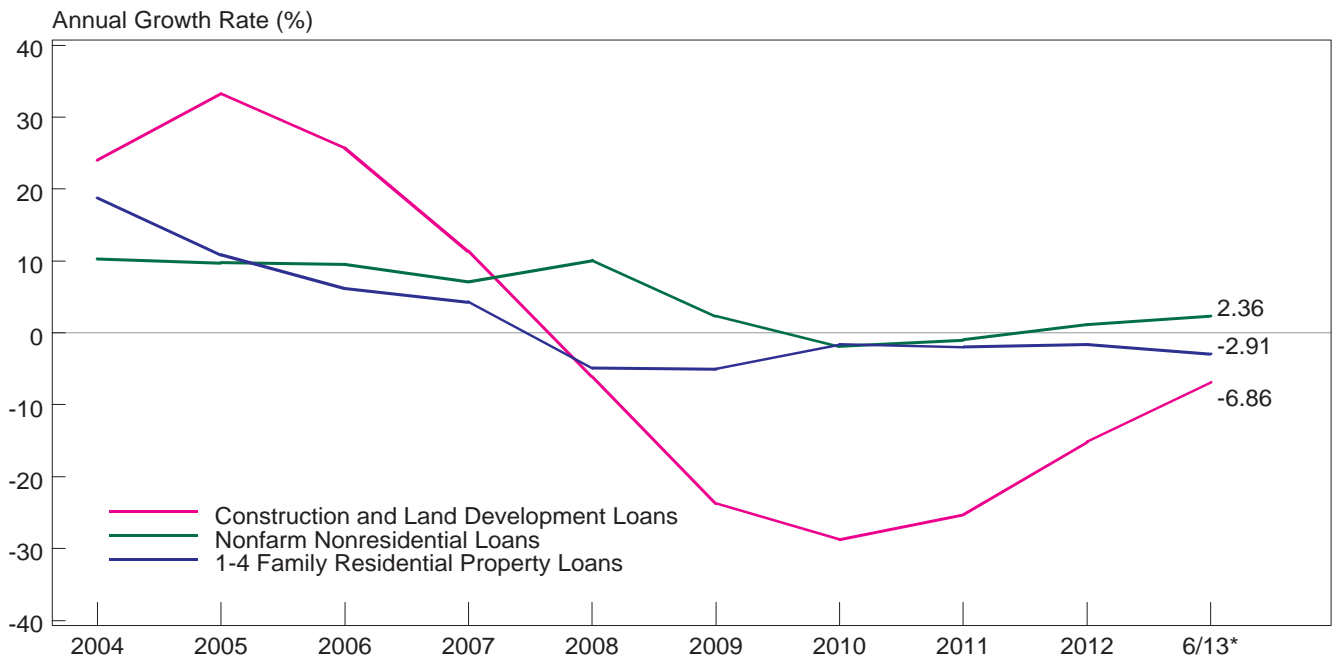
## Real Estate Assets as a Percent of Total Assets

June 30, 2013



## Real Estate Loan Growth Rates\*

2004-2013

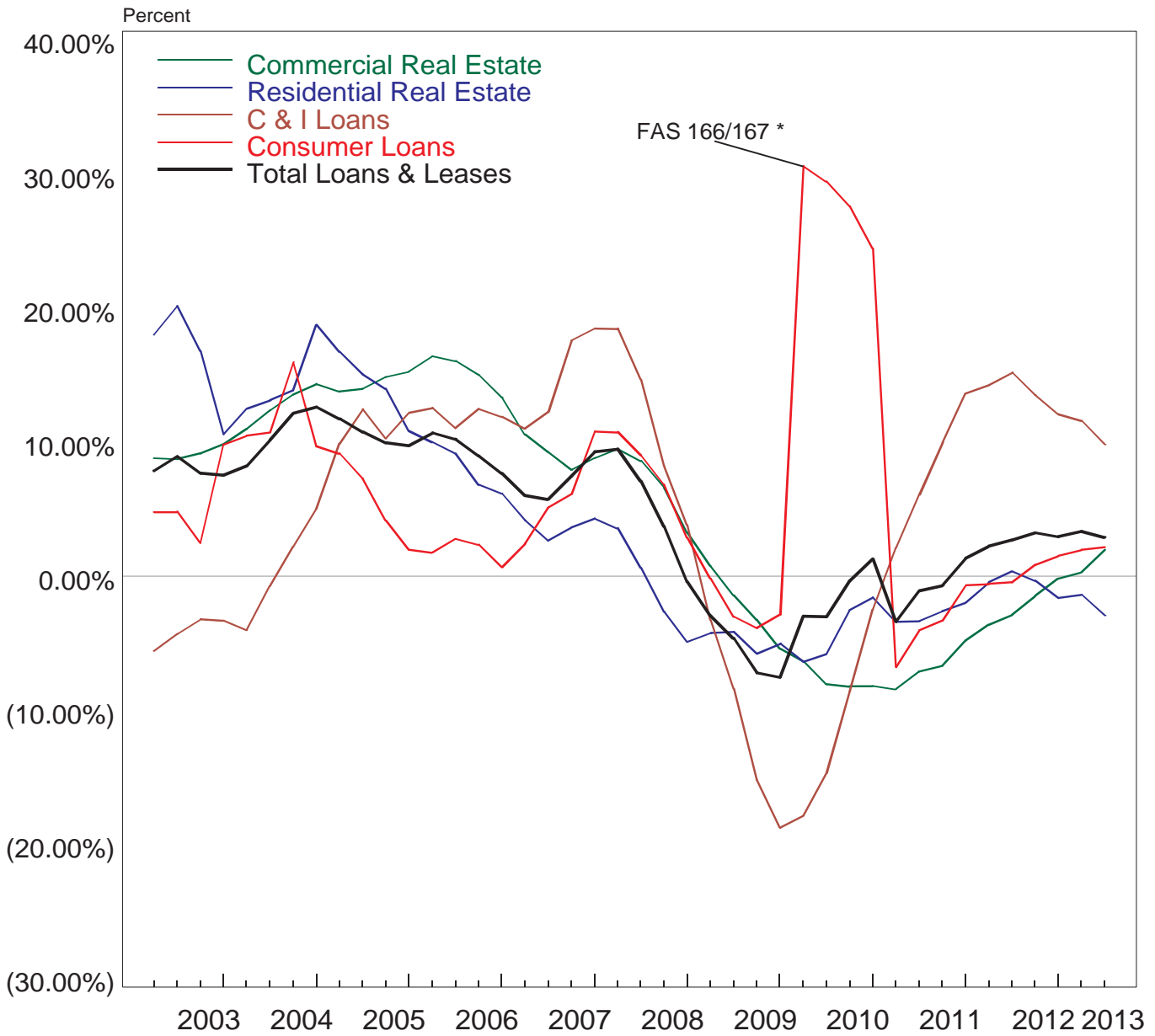


\* Growth Rate for the most recent twelve-month period.



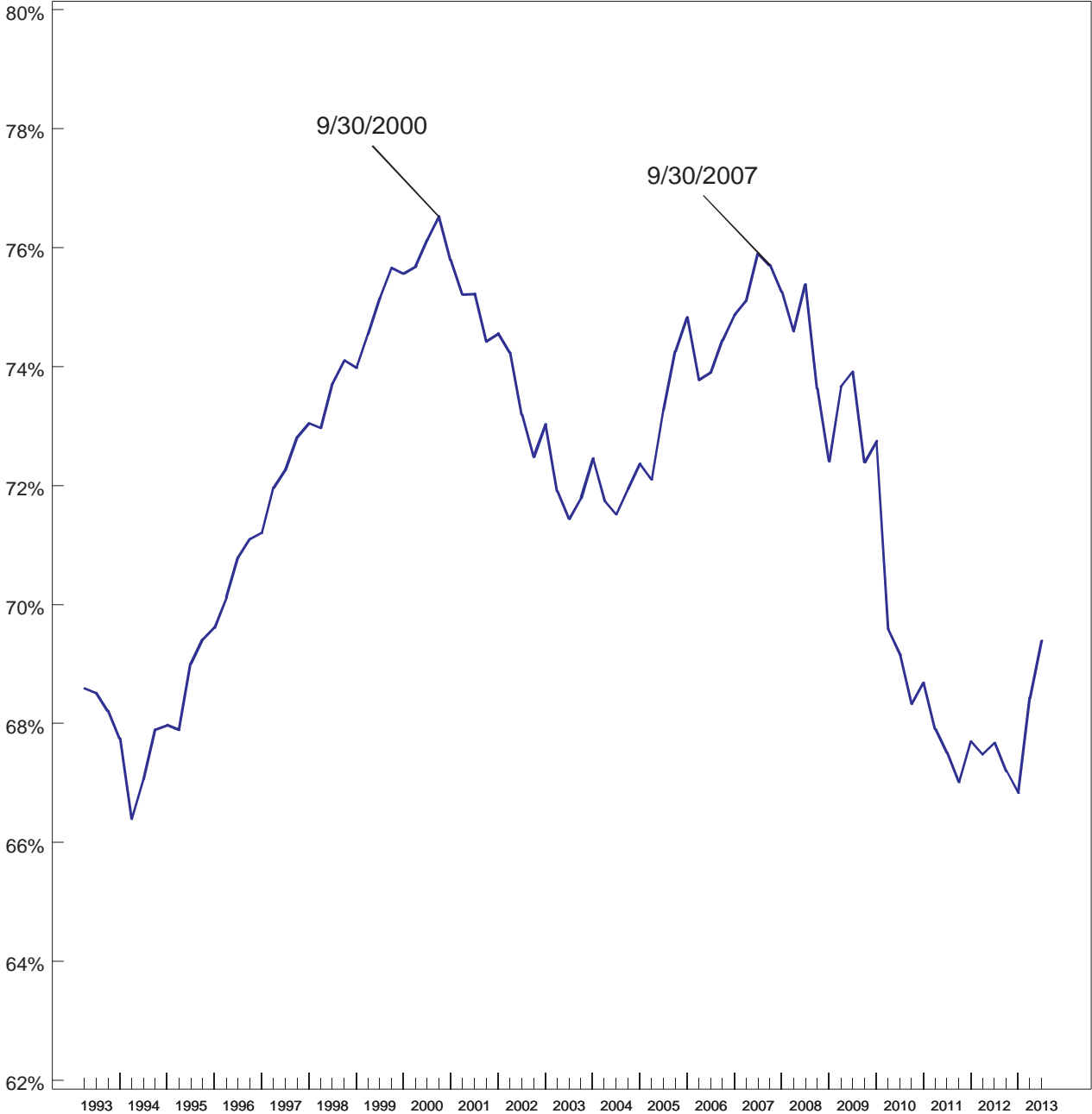
# Twelve-Month Loan Growth Rates

2003 - 2013



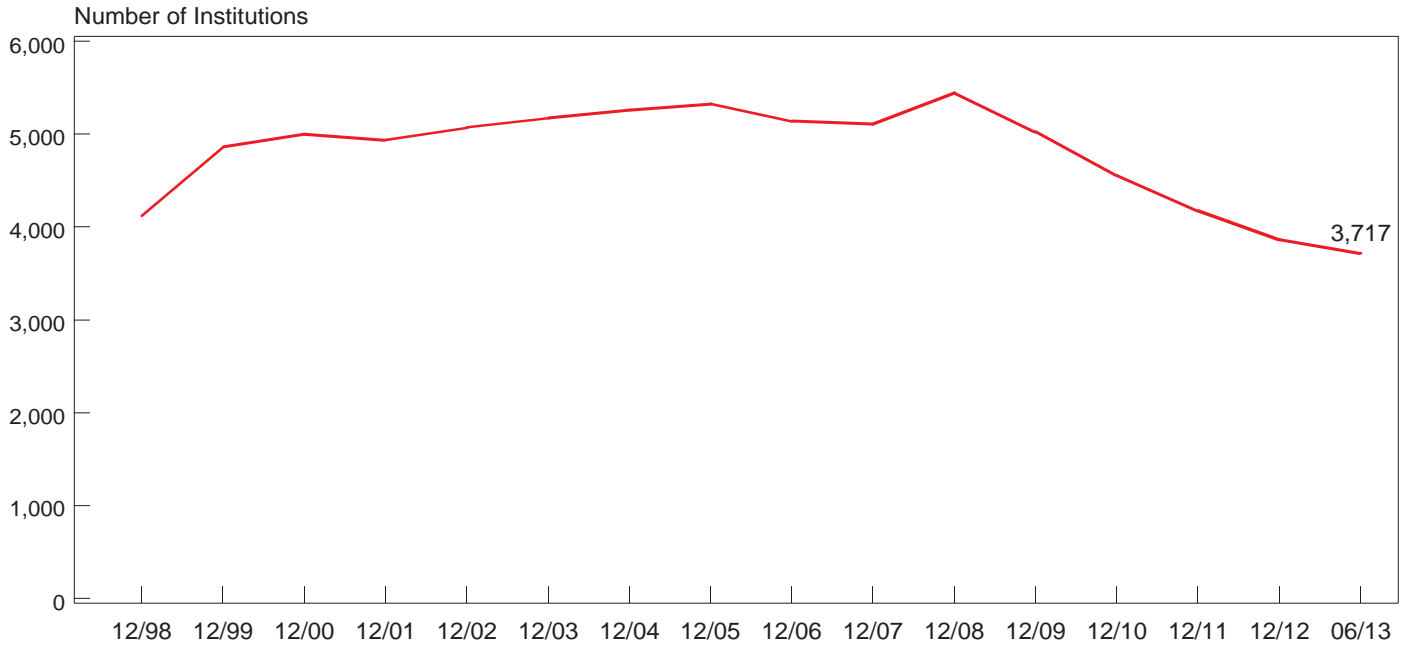
\* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

# Risk-Weighted Assets as a Percentage of Total Assets 1993 - 2013



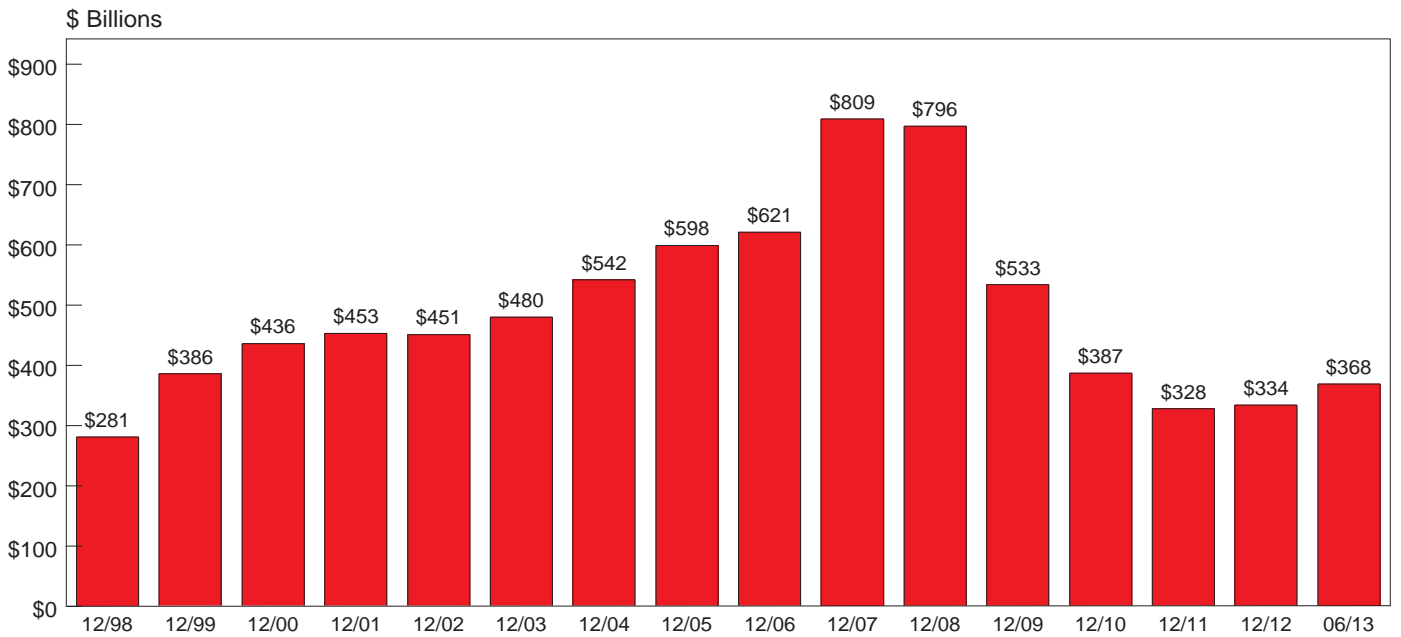
## Number of Institutions with FHLB Advances

1998 - 2013

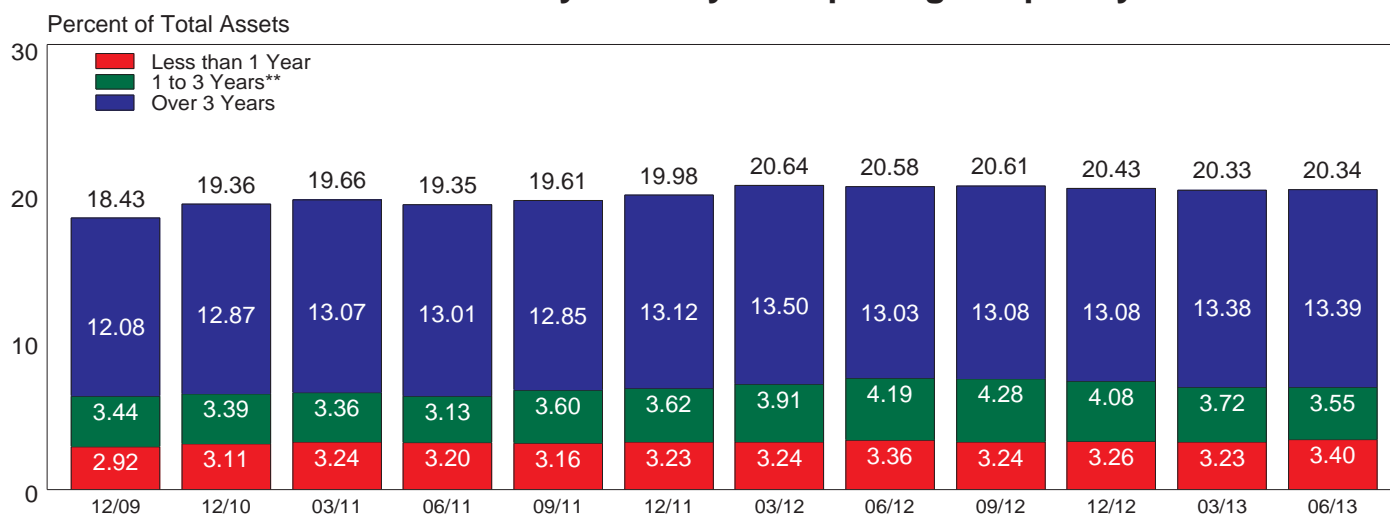


## Amount of FHLB Advances Outstanding

1998 - 2013

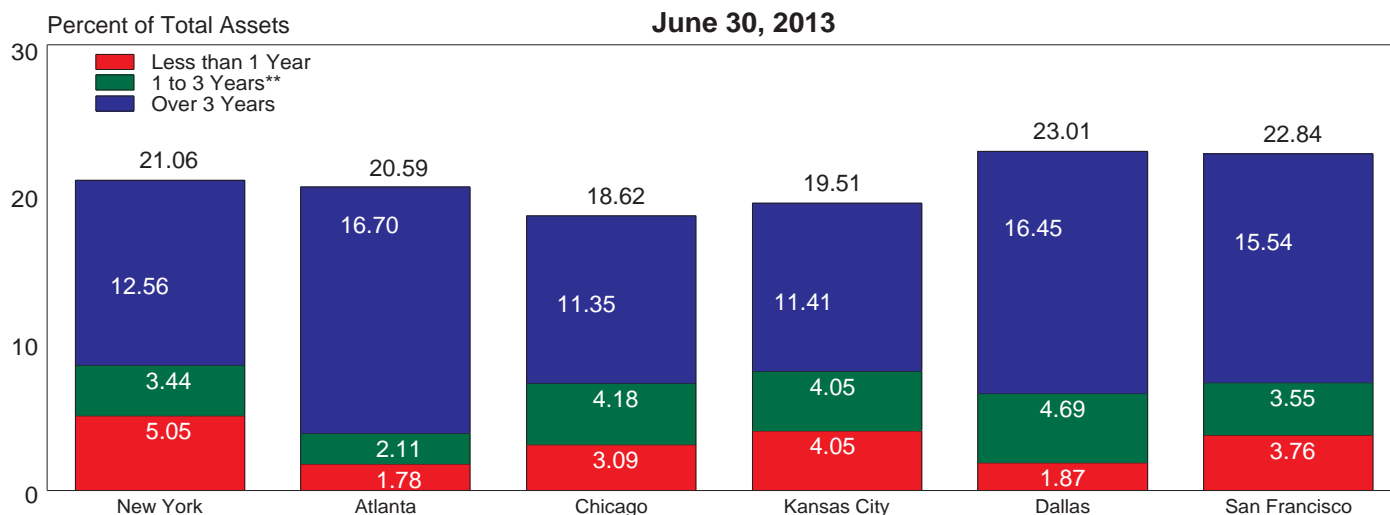


## Debt Securities by Maturity or Repricing Frequency\*...



.....and by Region

**June 30, 2013**



## Total Securities (Debt and Equity)\*

(\$ Billions)

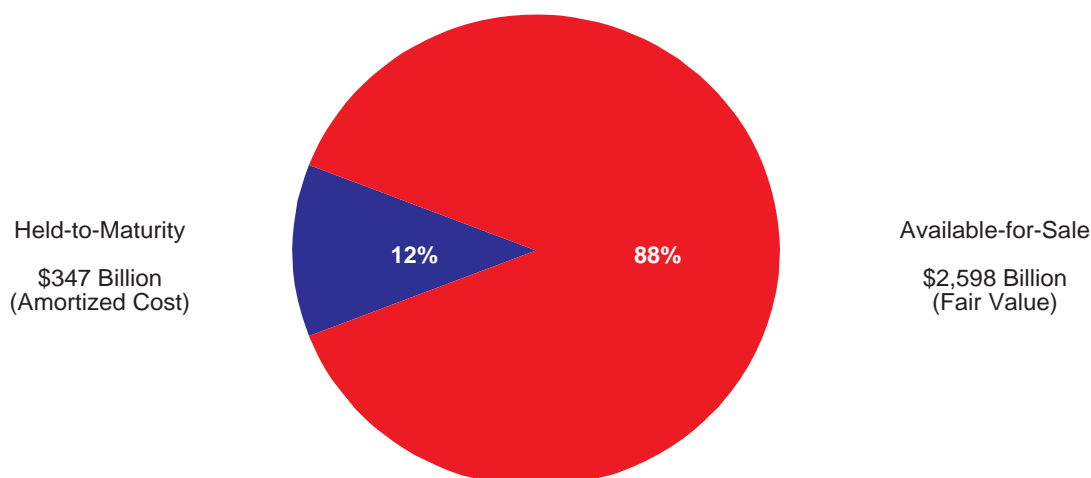
	6/11	9/11	12/11	3/12	6/12	9/12	12/12	3/13	6/13
U.S. Government Obligations:									
U.S. Treasury	163	173	158	167	187	196	205	189	166
U.S. Agencies	13	14	15	20	22	24	25	26	26
Government Sponsored Enterprises	222	198	197	212	206	201	214	214	212
Mortgage Pass-through Securities	863	887	919	990	989	994	968	970	965
Collateralized Mortgage Obligations	625	645	645	644	616	616	606	589	565
State, County, Municipal Obligations	193	204	218	226	241	251	262	268	274
Asset Backed Securities	126	134	139	154	159	163	166	165	167
Other Debt Securities	503	516	544	506	504	528	548	561	556
Equity Securities	16	17	16	13	13	13	17	18	13
<b>Total Securities</b>	<b>\$2,722</b>	<b>\$2,788</b>	<b>\$2,850</b>	<b>\$2,931</b>	<b>\$2,937</b>	<b>\$2,986</b>	<b>\$3,010</b>	<b>\$2,999</b>	<b>\$2,945</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\*

June 30, 2013



## Total Securities\*

June 30, 2013

	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	\$12,783	100.7	\$153,445	100.5	\$166,228	100.5
U.S. Government Agencies	2,939	99.3	22,873	101.1	25,812	100.9
Government Sponsored Enterprises	32,181	96.5	179,380	99.2	211,561	98.8
Mortgage Pass-through Securities	140,883	98.4	824,432	99.8	965,315	99.6
Collateralized Mortgage Obligations	67,433	100.1	497,934	100.9	565,367	100.8
State, County, Municipal Obligations	40,234	100.0	233,972	99.4	274,205	99.5
Asset Backed Securities	4,909	100.6	162,469	100.2	167,378	100.2
Other Debt Securities	45,954	99.2	510,120	101.1	556,074	103.1
Equity Securities	**	**	13,413	107.1	13,413	107.1
<b>Total Securities</b>	<b>\$347,316</b>	<b>99.0</b>	<b>\$2,598,039</b>	<b>100.2</b>	<b>\$2,945,355</b>	<b>100.1</b>
Memoranda***						
Structured Notes	29,246		28,568			97.7

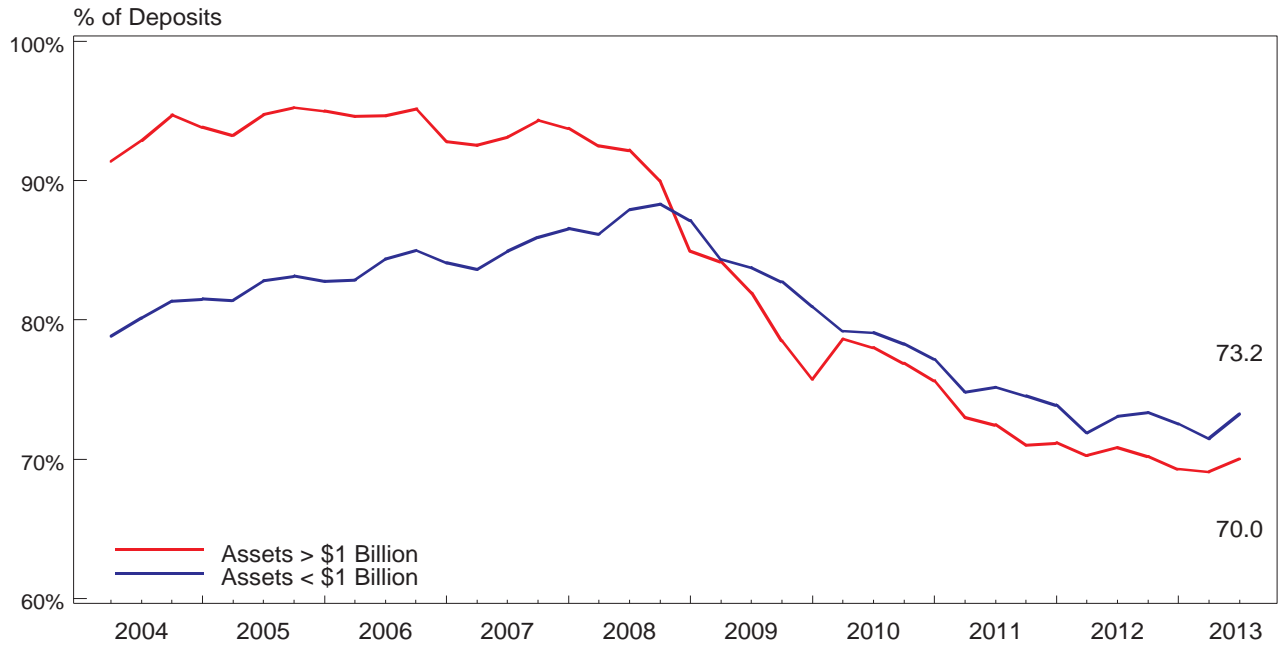
\* Excludes trading account assets.

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

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

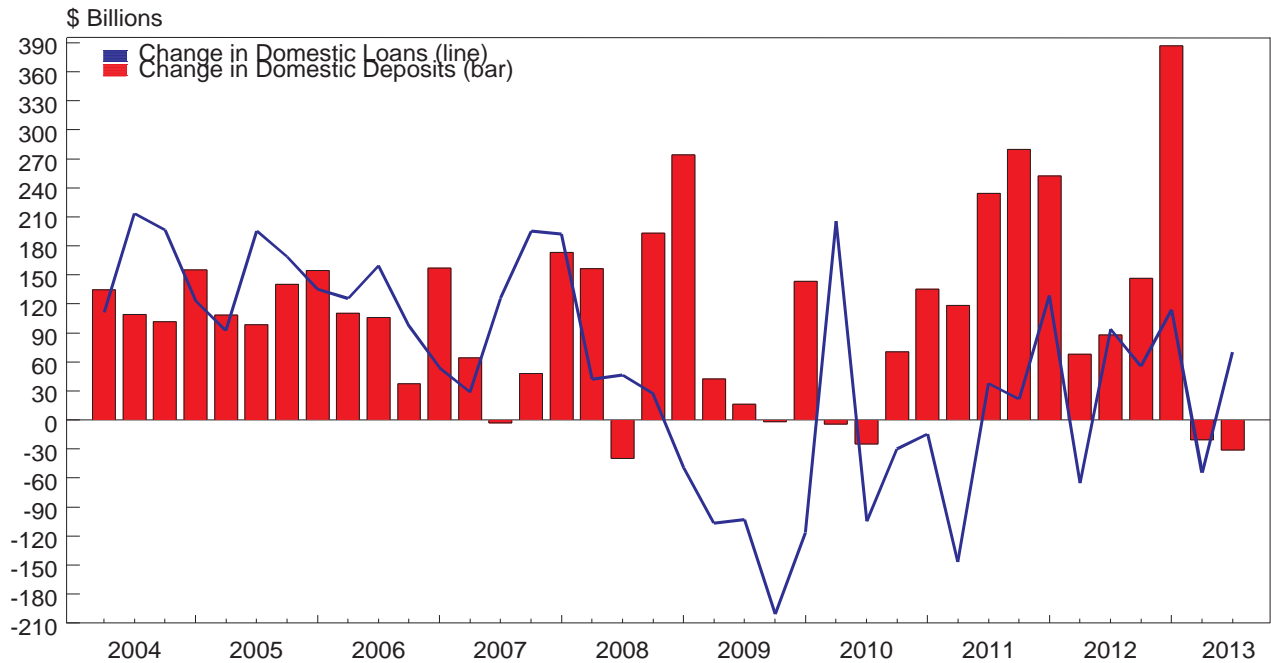
## Net Loans and Leases to Deposits (Domestic and Foreign)

2004 - 2013



## Quarterly Change in Domestic Loans vs Domestic Deposits

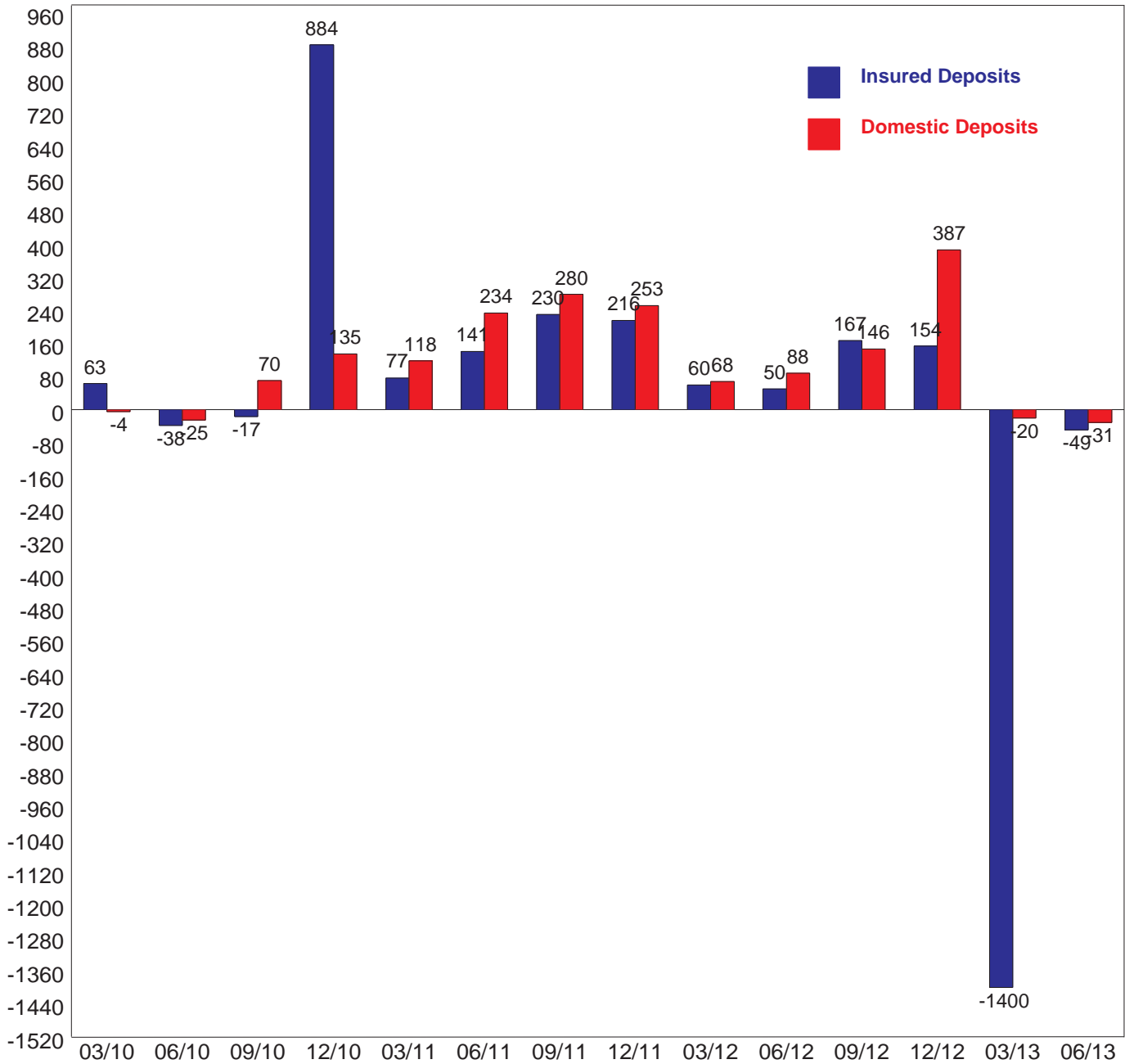
2004 - 2013



# Quarterly Change In Domestic Deposits

2010 - 2013

\$ Billions



\* Reporting of insured deposits changed in fourth quarter 2010 to reflect the unlimited temporary coverage on noninterest-bearing transaction accounts. This temporary coverage expired on Dec. 31, 2012.

# Twelve-Month Growth Rates of Domestic Deposits

2008 - 2013

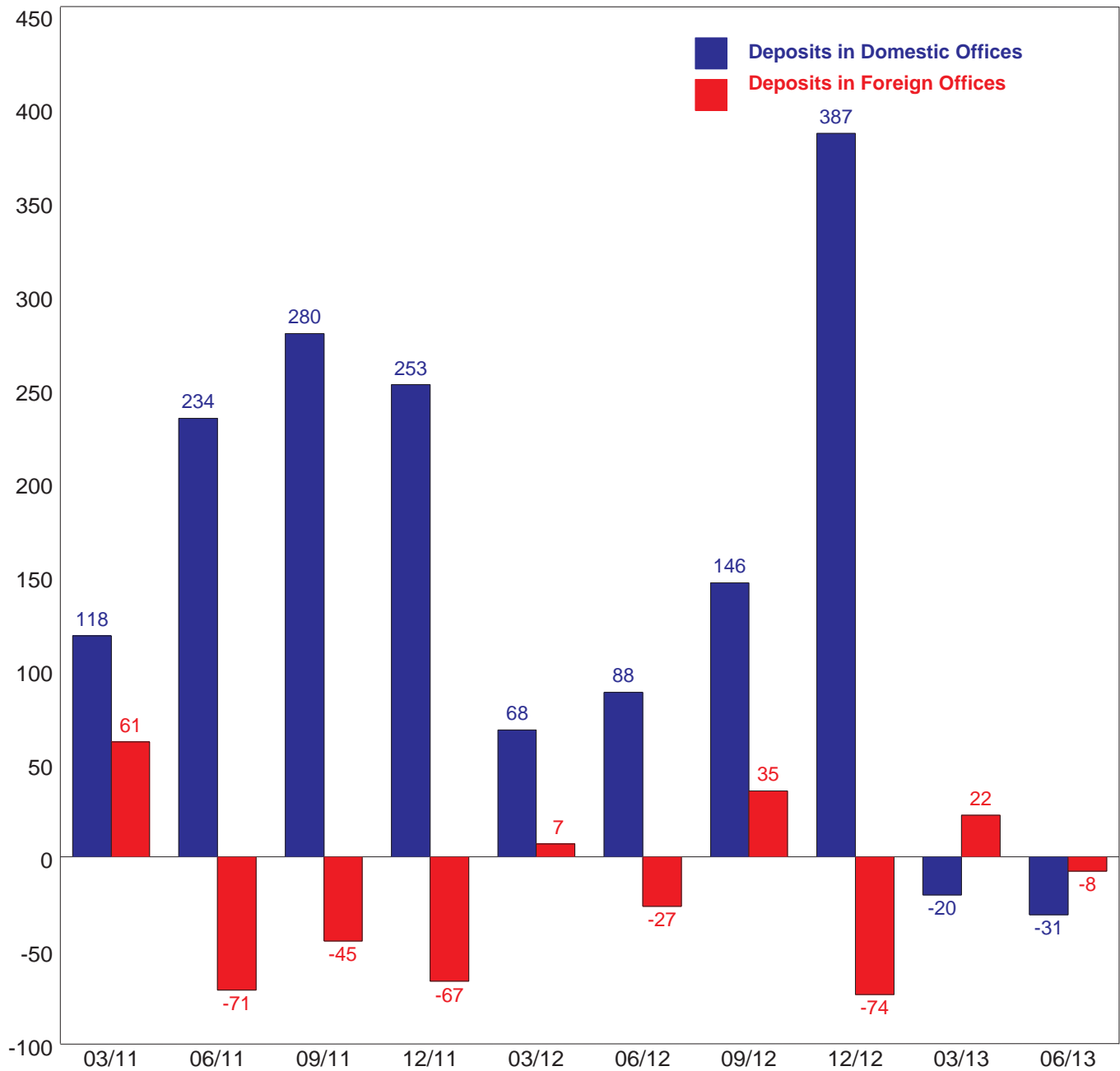




# Quarterly Change In Domestic and Foreign Deposits

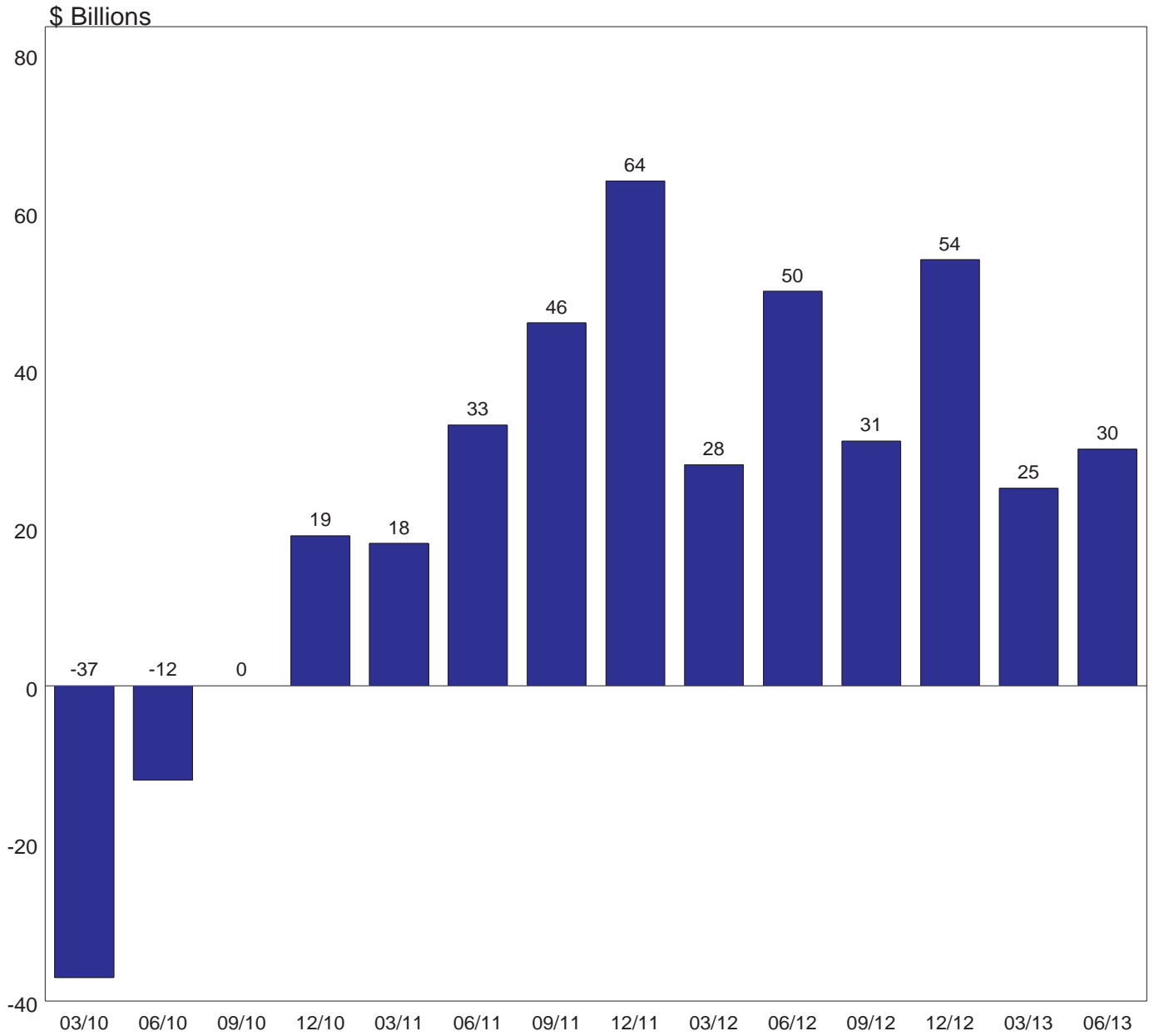
2011 - 2013

\$ Billions



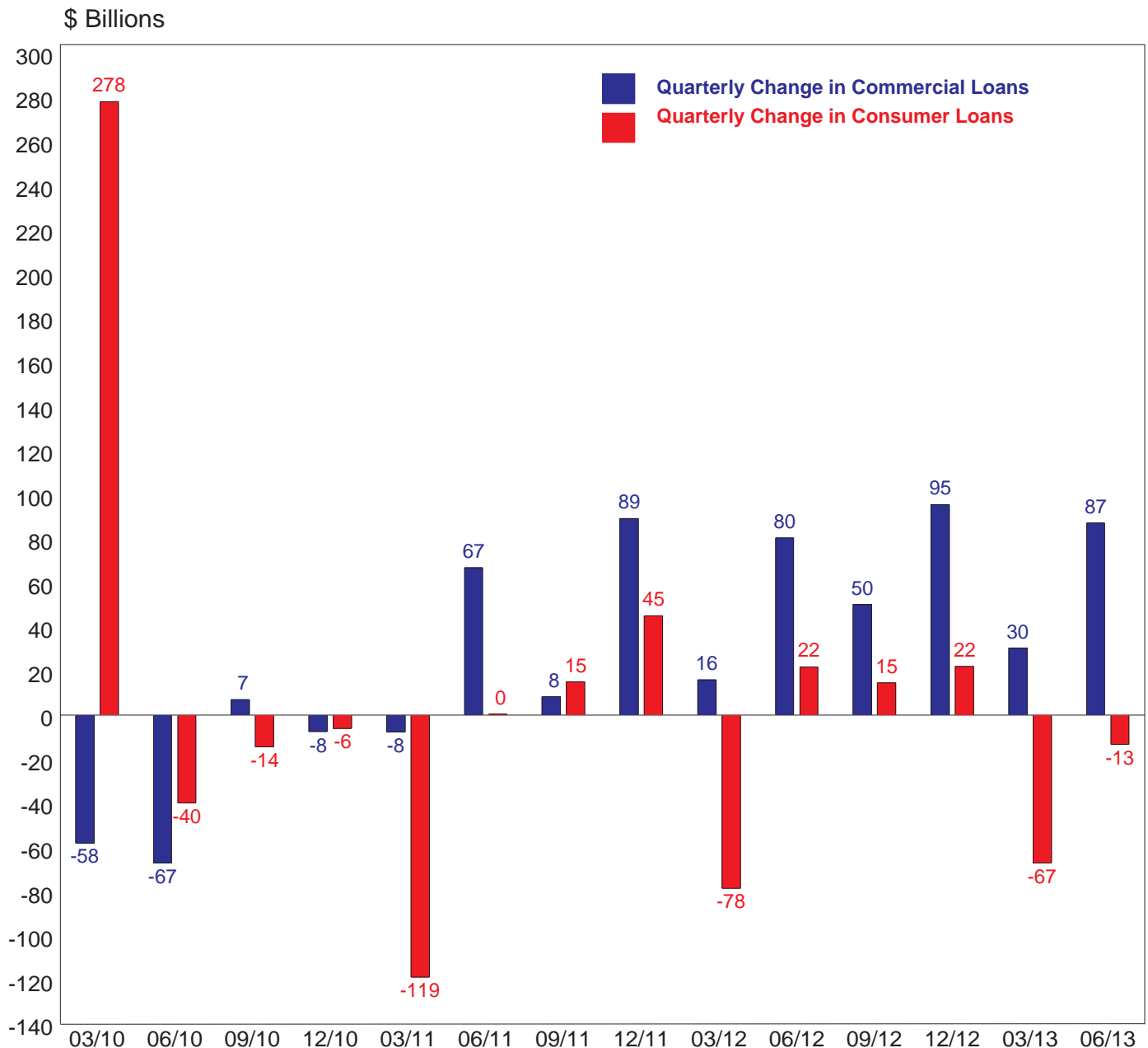
# Quarterly Change in C&I Loans

2010-2013



# Quarterly Change in Commercial and Consumer Loans

2010 - 2013



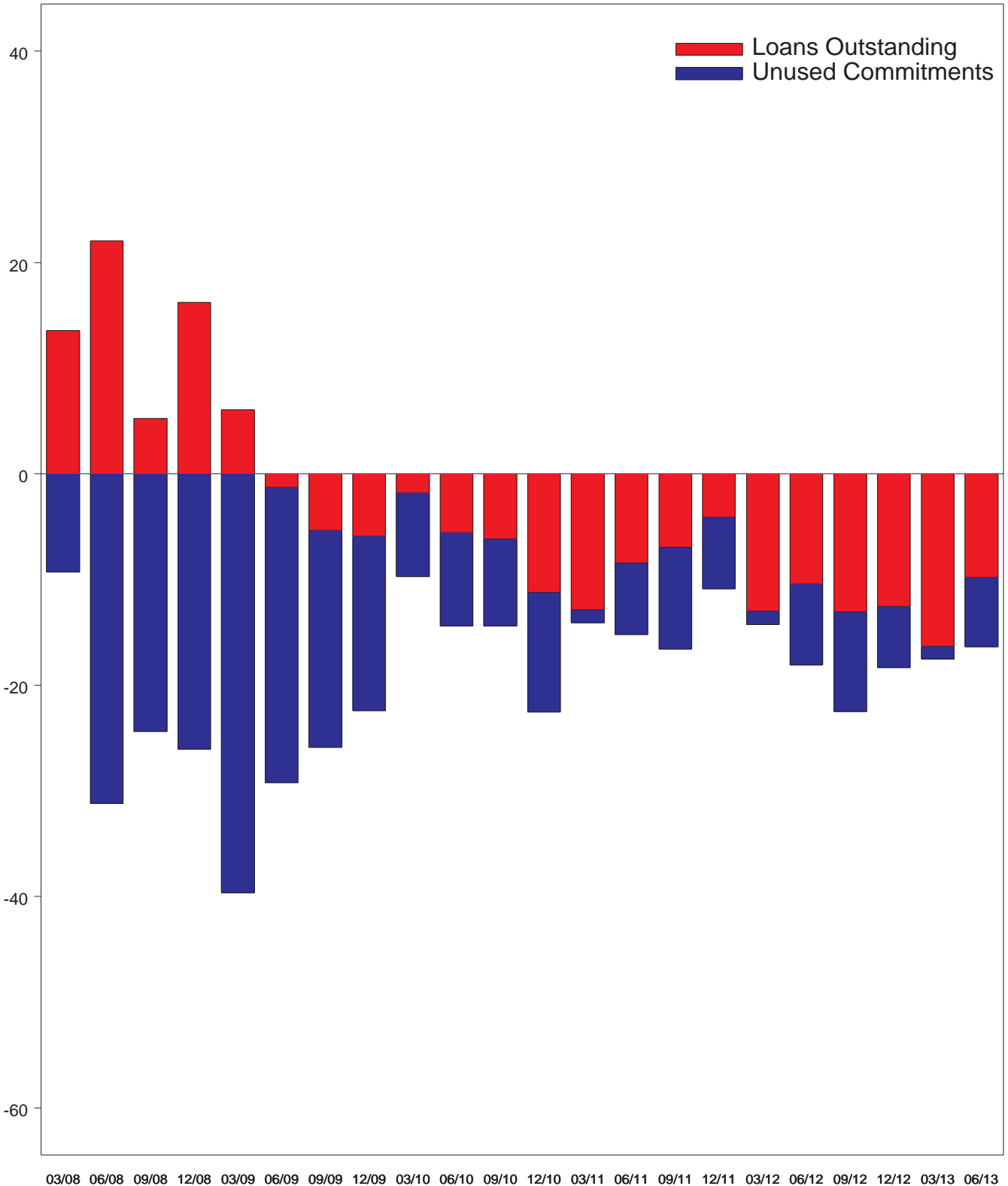
**Loans to Commercial Borrowers (Credit Risk Diversified)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

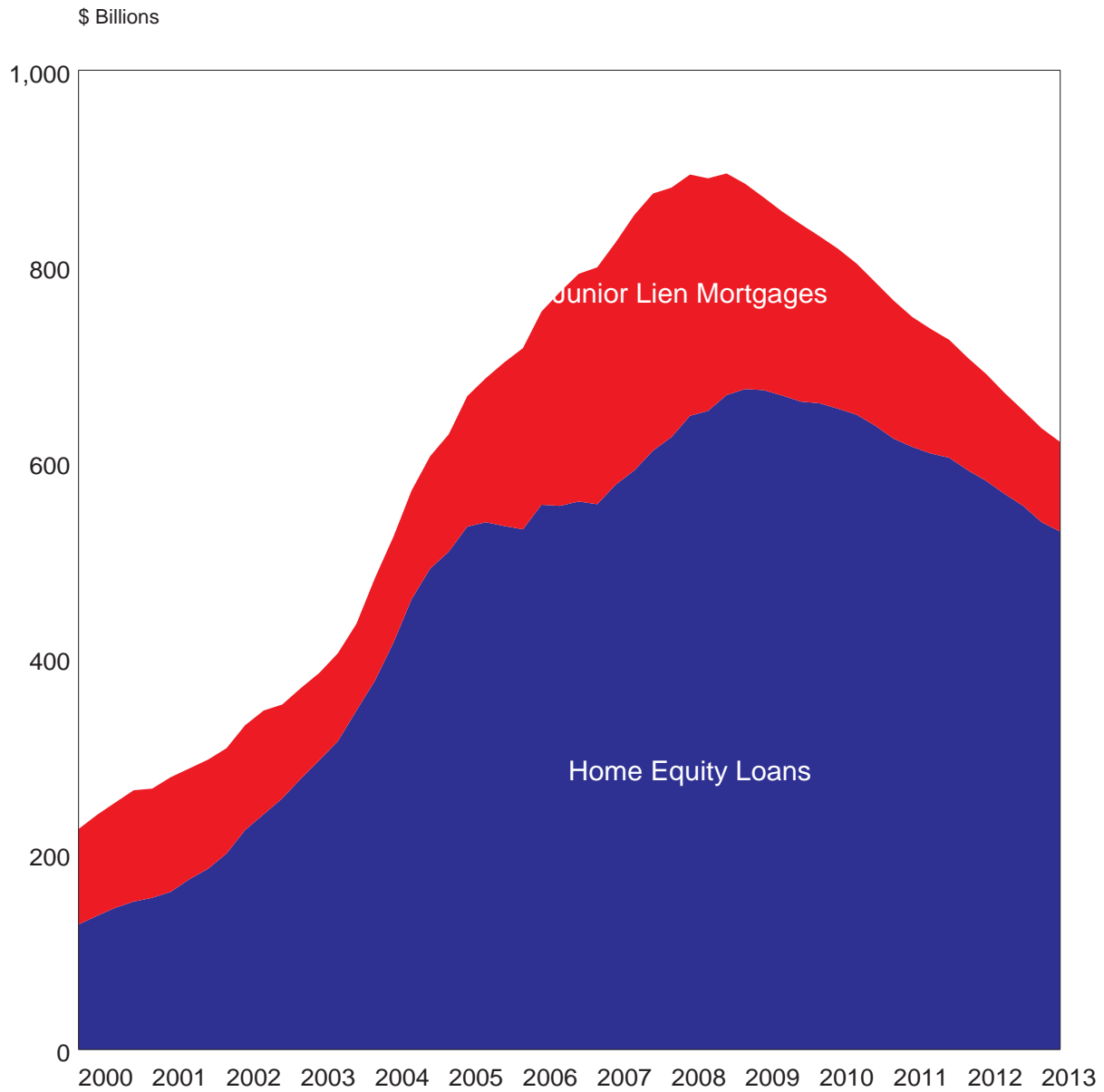
Quarterly Change (\$ Billions)

2008-2013



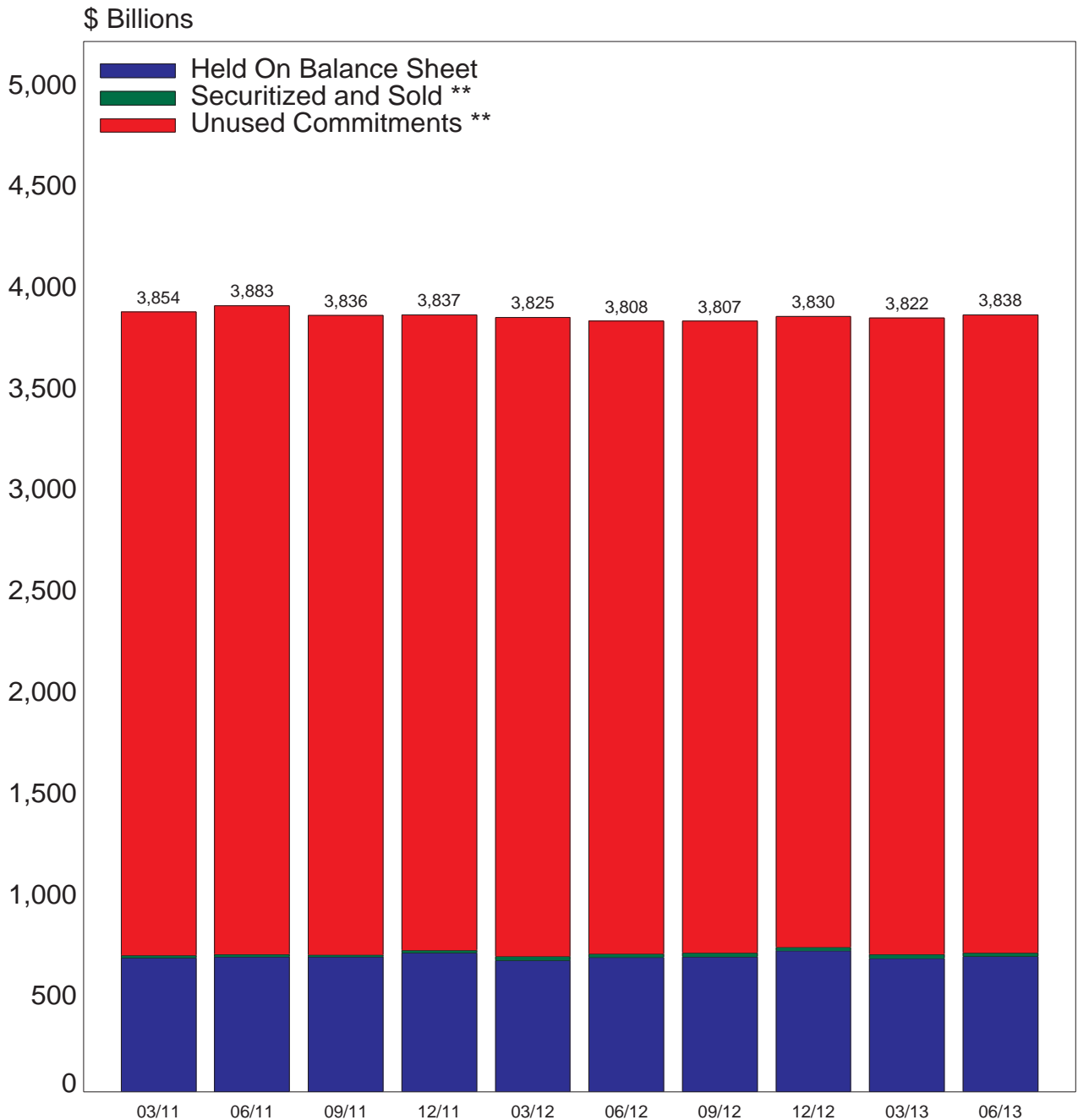
# Home Equity and Junior Lien Loans

## 2000 - 2013



## Expansion of Credit Card Lines\*

2011-2013



### Loans Outstanding (\$ Billions)

	03/11	06/11	09/11	12/11	03/12	06/12	09/12	12/12	03/13	06/13
<b>Held On Balance Sheet</b>	663.2	668.2	666.5	687.8	650.0	664.7	668.3	696.1	660.2	670.3
<b>Securitized and Sold **</b>	11.9	10.9	10.6	11.8	18.7	17.2	18.4	18.9	18.8	17.9
<b>Unused Commitments **</b>	3,178.8	3,204.0	3,159.0	3,137.6	3,156.2	3,125.5	3,120.6	3,114.8	3,143.0	3,149.7
<b>Total</b>	3,853.9	3,883.1	3,836.1	3,837.2	3,824.9	3,807.5	3,807.3	3,829.8	3,822.1	3,838.0

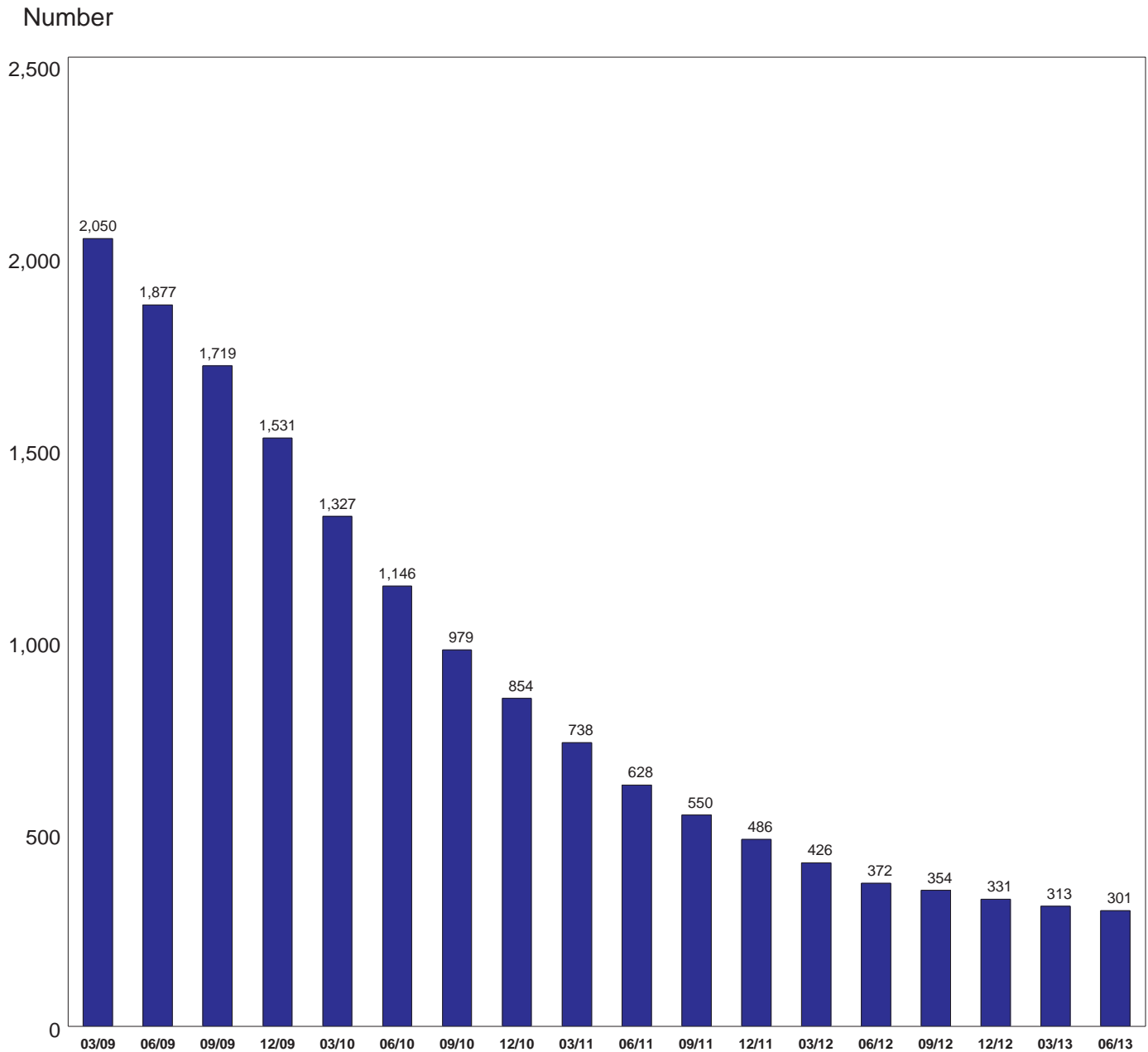
\* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

\*\* Off-balance-sheet

# Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

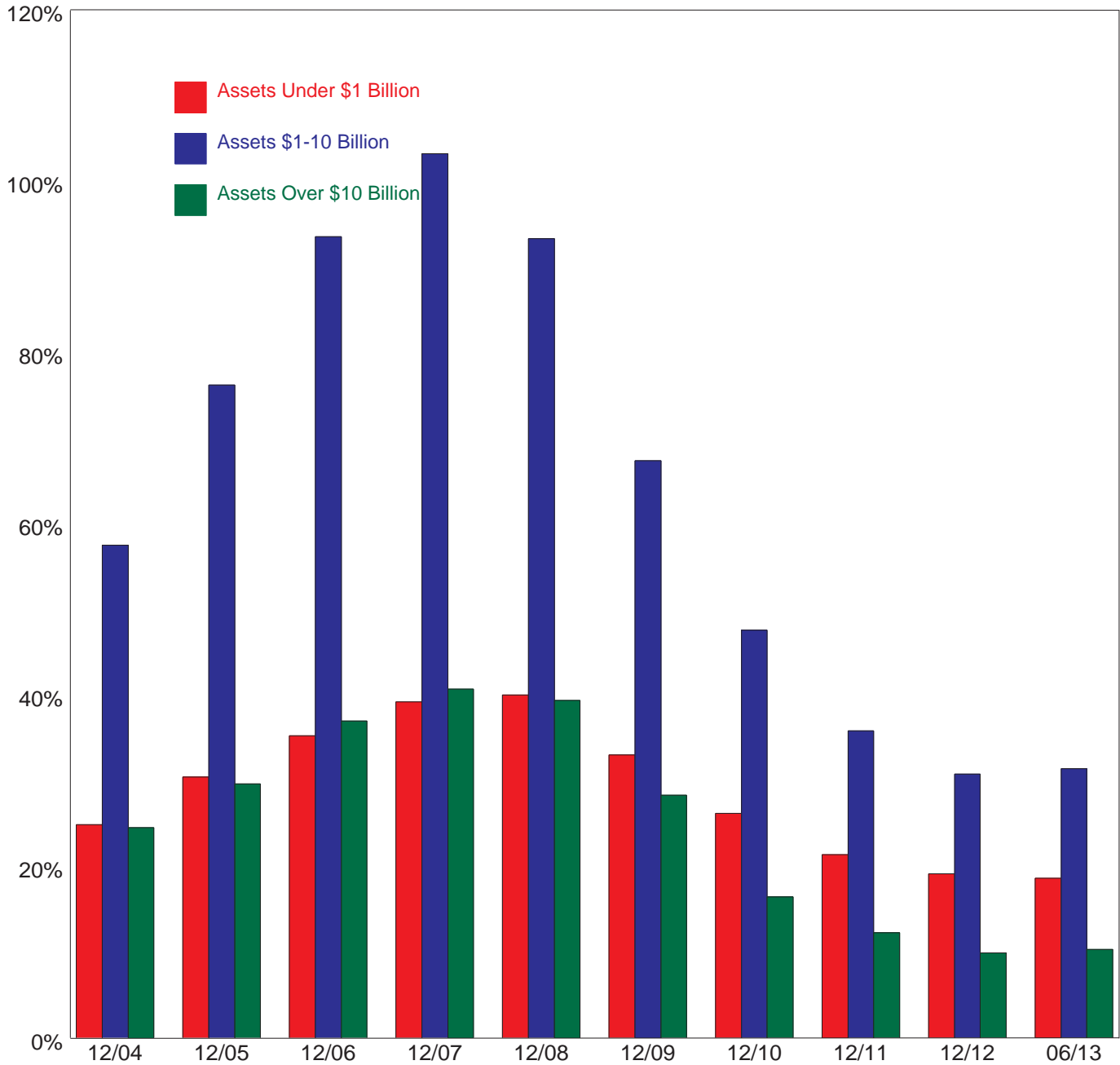
2009-2013



# Median Construction and Development Loan Concentrations

2004 - 2013

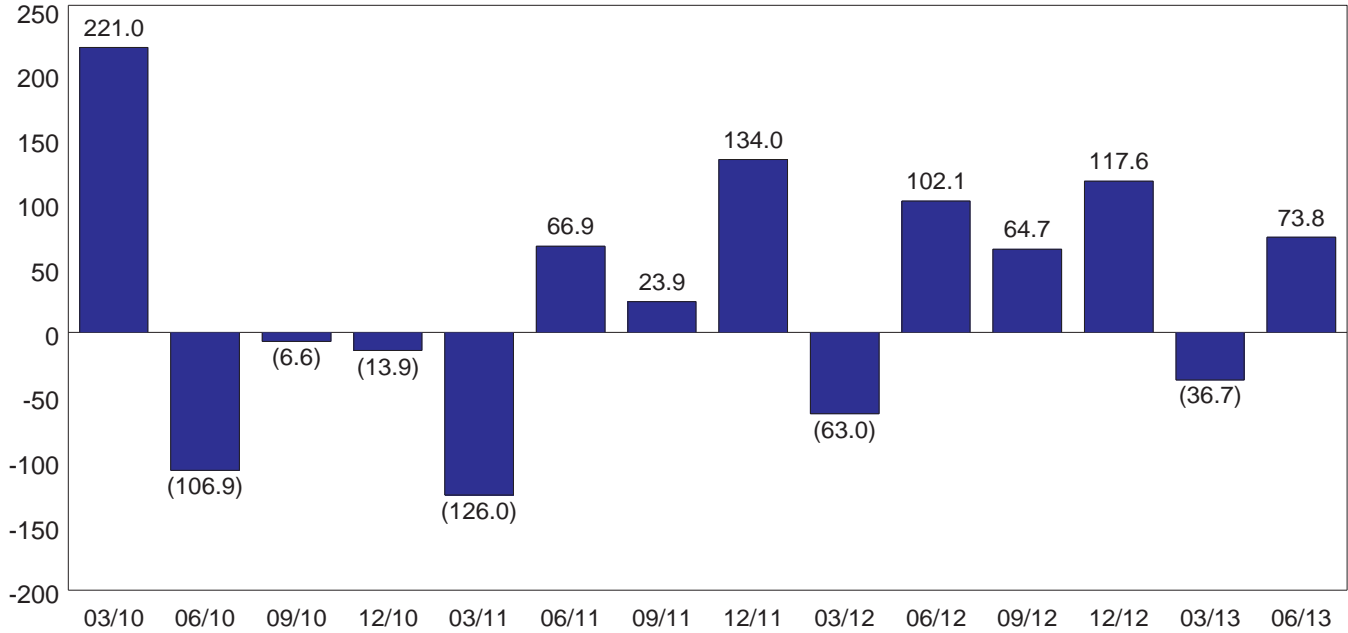
Percent of Total Risk-Based Capital, by Lender Asset Size





## Quarterly Change in Reported Total Loans Outstanding

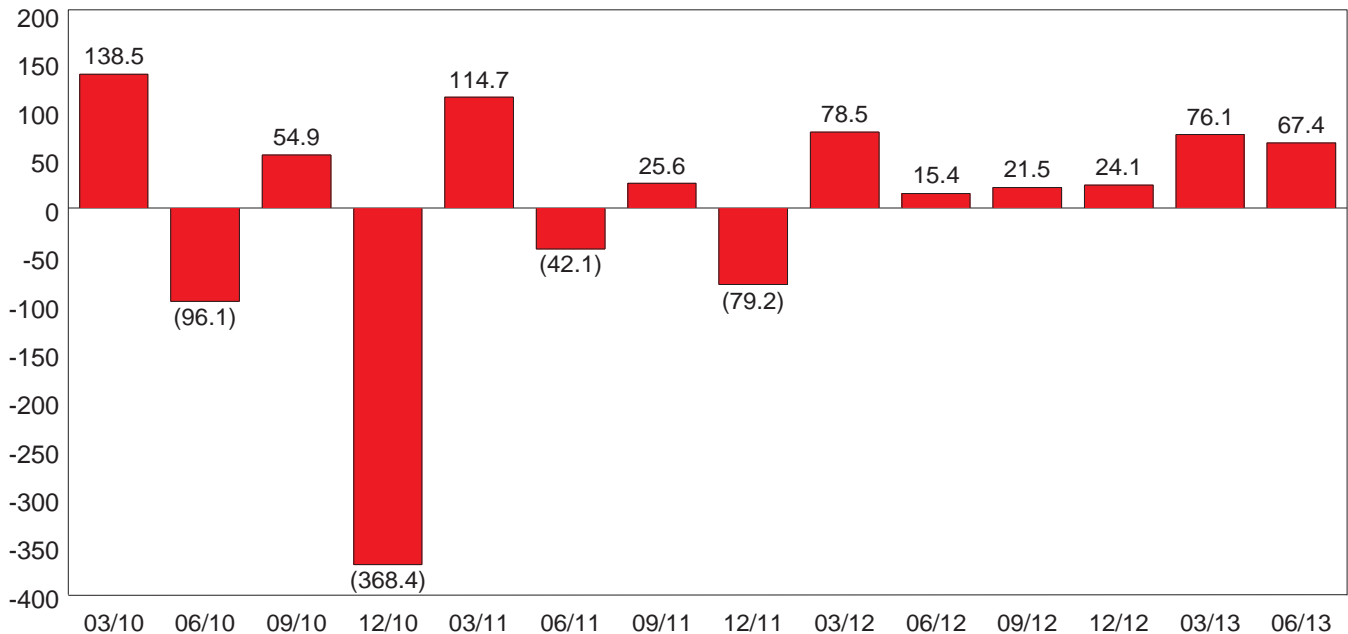
(\$ Billions)



In the second quarter of 2013, real estate loans decreased by \$11.8 billion, commercial and industrial loans increased by \$30.4 billion, consumer loans increased by \$18.7 billion, and other loans and leases increased by \$31.1 billion.

## Quarterly Change in Unused Loan Commitments

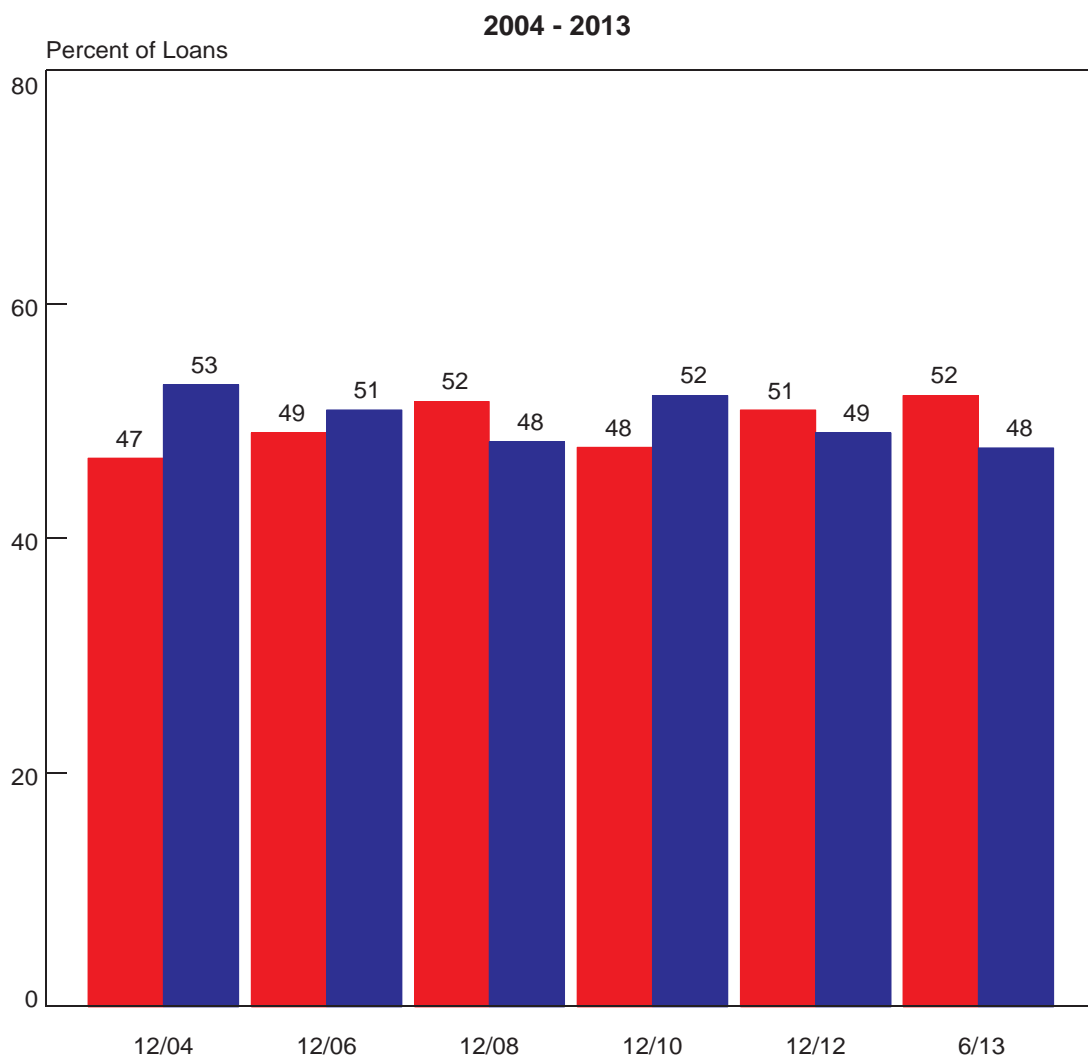
(\$ Billions)



In the second quarter of 2013, unused commercial real estate loan commitments increased by \$13.8 billion, unused home equity line commitments decreased by \$6.6 billion, unused credit card commitments increased by \$6.7 billion, and other unused commitments increased by \$53.5 billion.

## Credit Risk Diversification

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



#### Loans (\$ Billions):

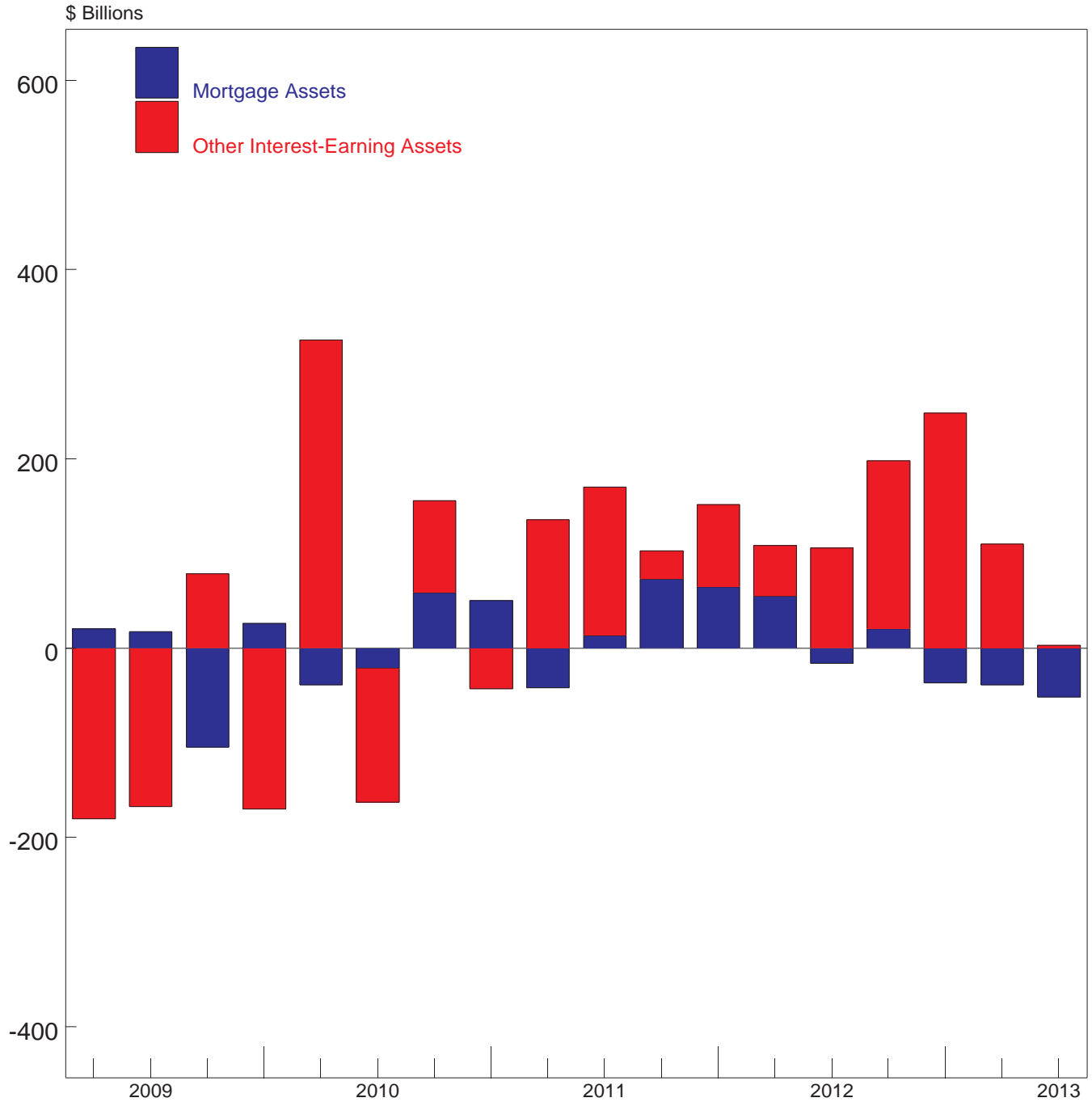
■ Commercial Borrowers	\$2,869	\$3,546	\$4,074	\$3,525	\$3,923	\$4,040
■ Consumer Loans	3,255	3,690	3,802	3,853	3,774	3,694

**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

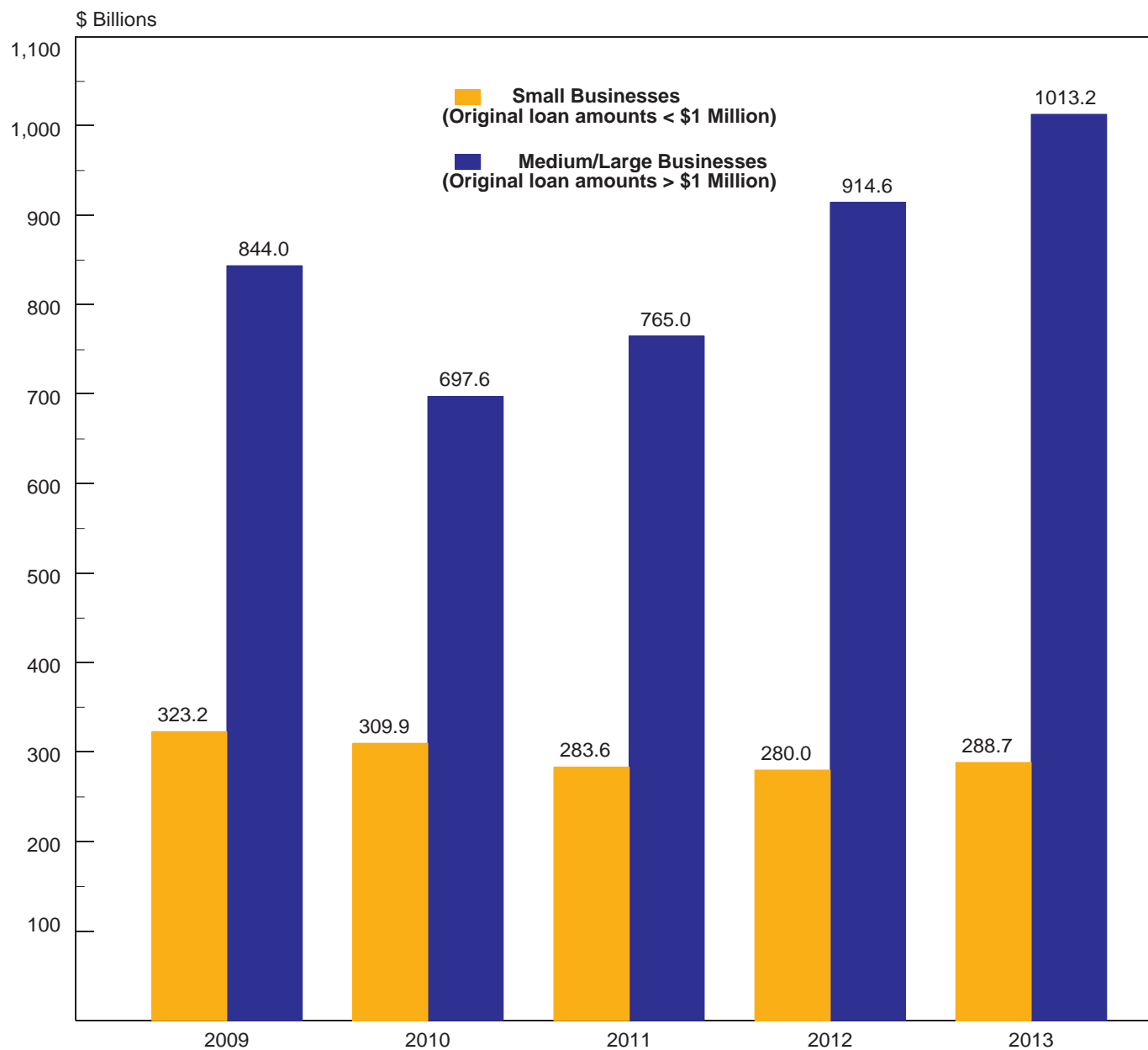
2009 - 2013



# Commercial and Industrial Loans to Small Businesses

2009-2013

As of June 30

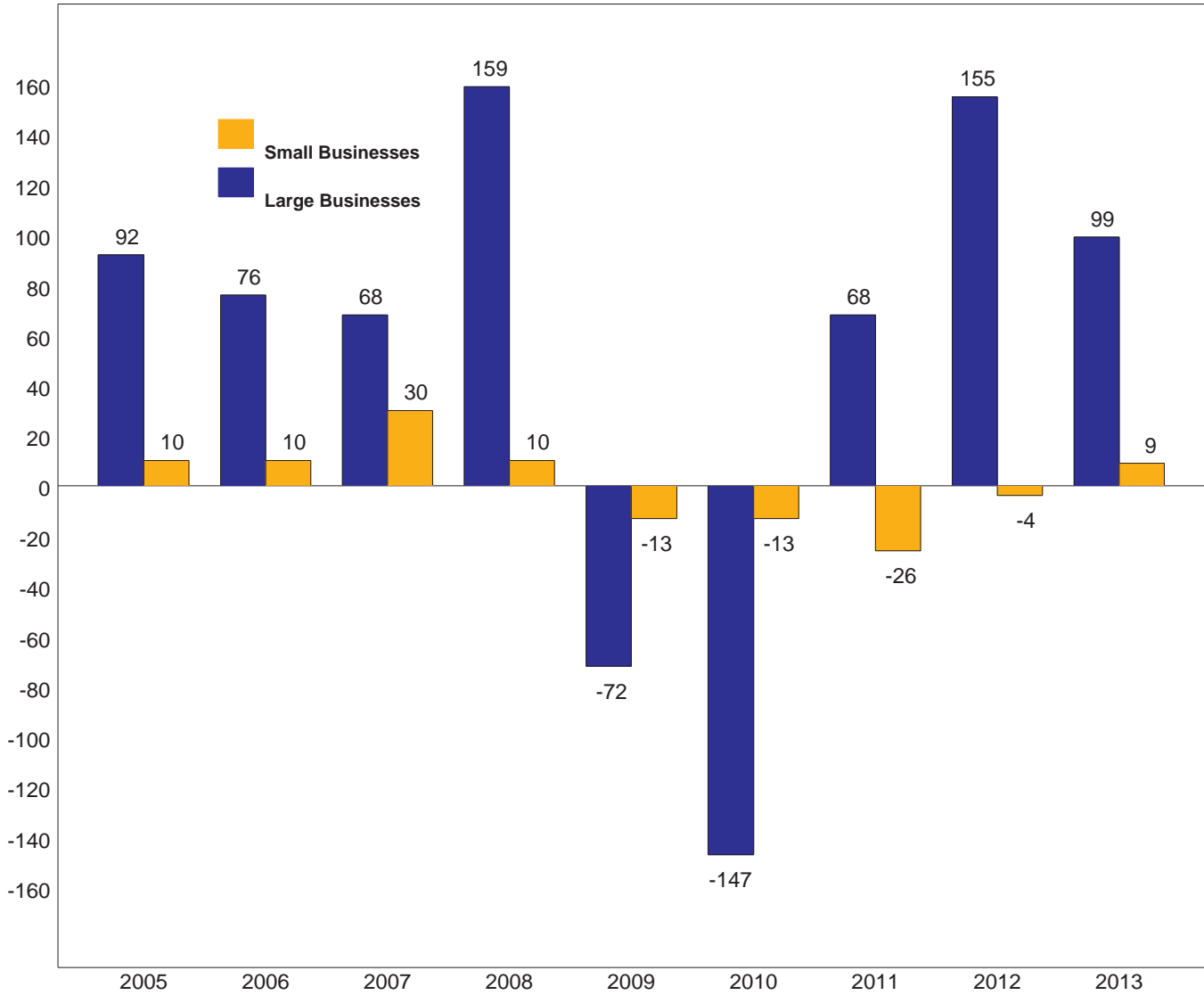


# Annual Change in C&I Loans to Large and Small Businesses

2005 - 2013

As of June 30

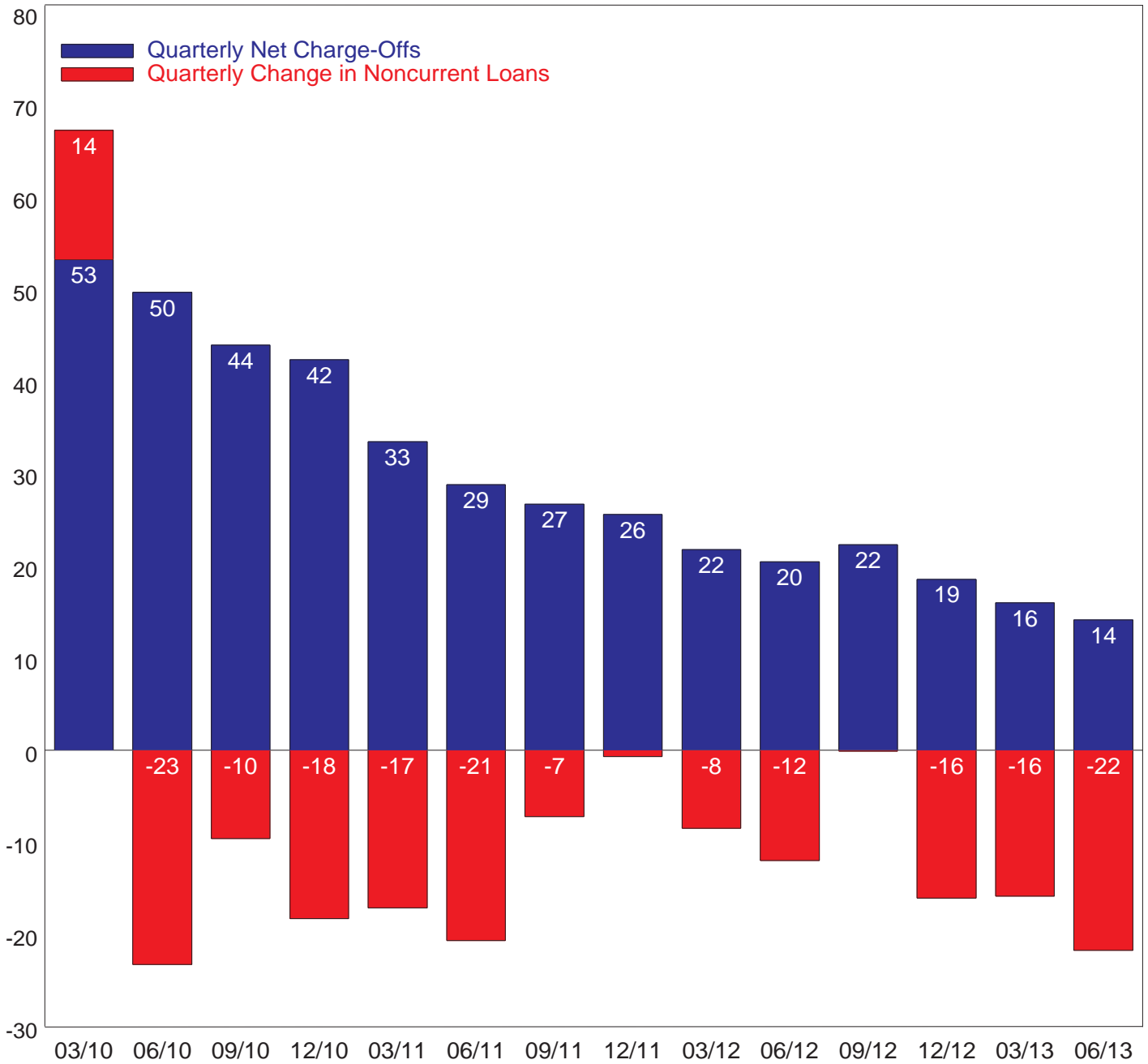
\$ Billions



# Quarterly Net Charge-Offs and Change in Noncurrent Loans

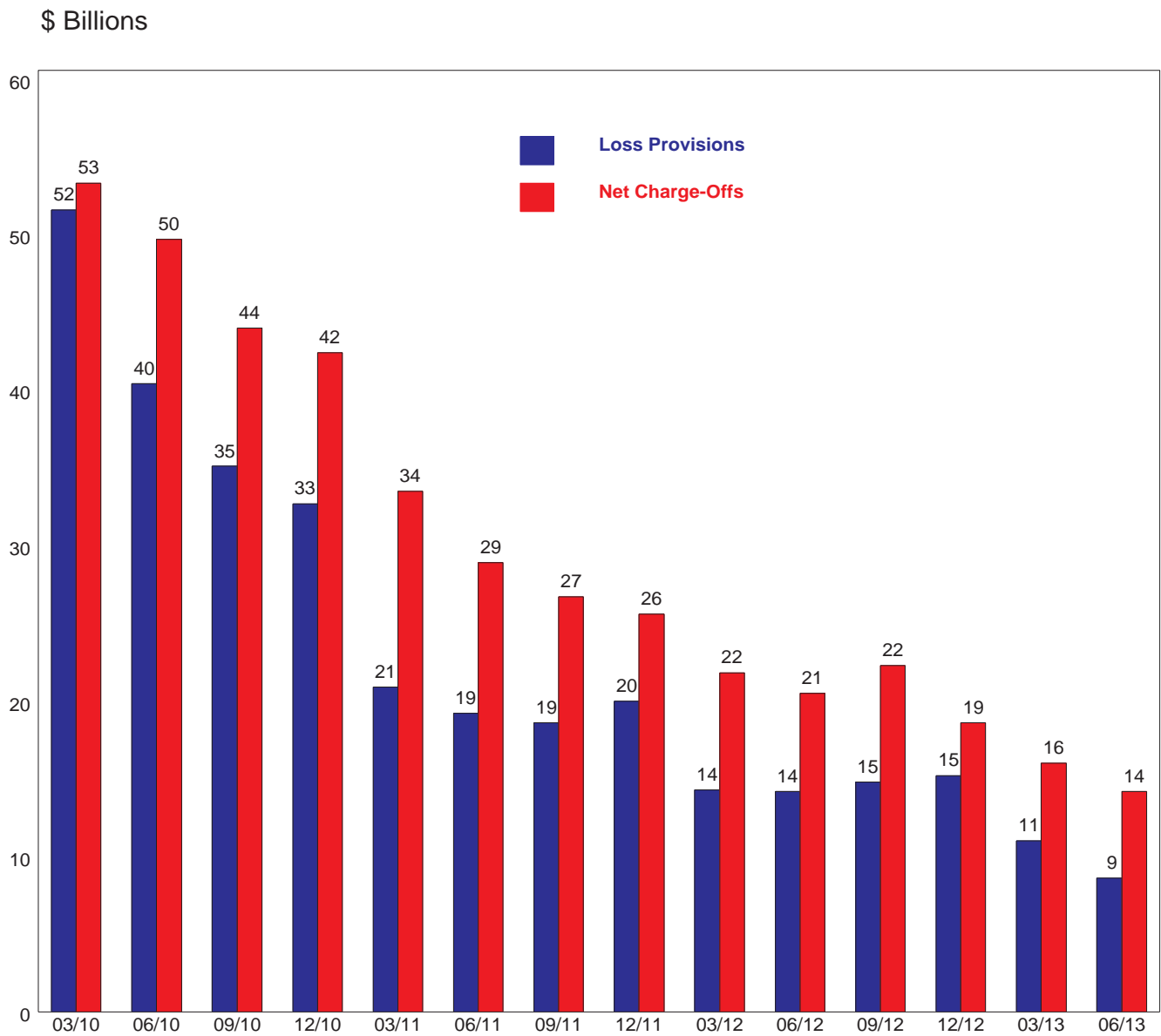
2010 - 2013

\$ Billions

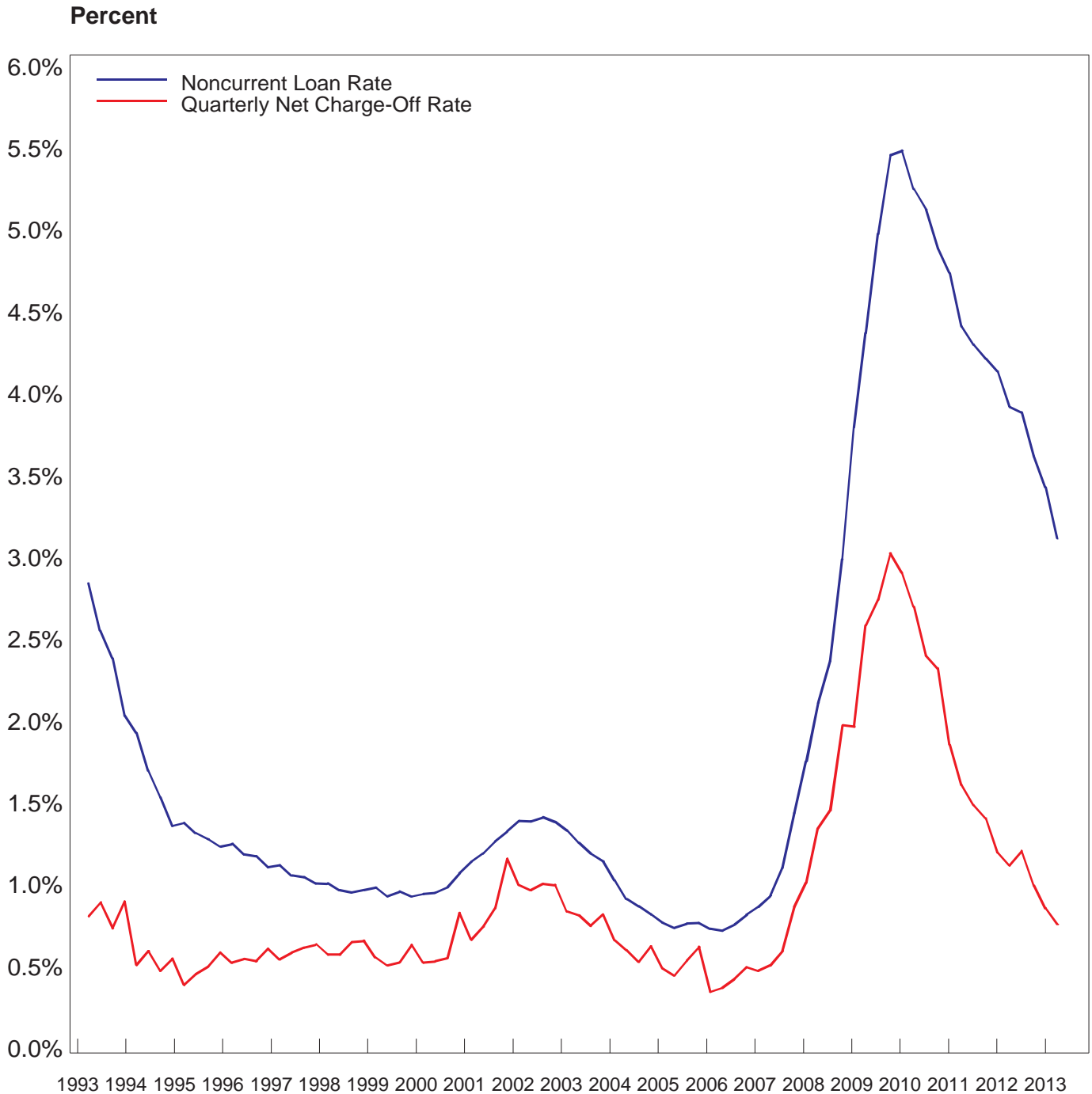


# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2010 - 2013



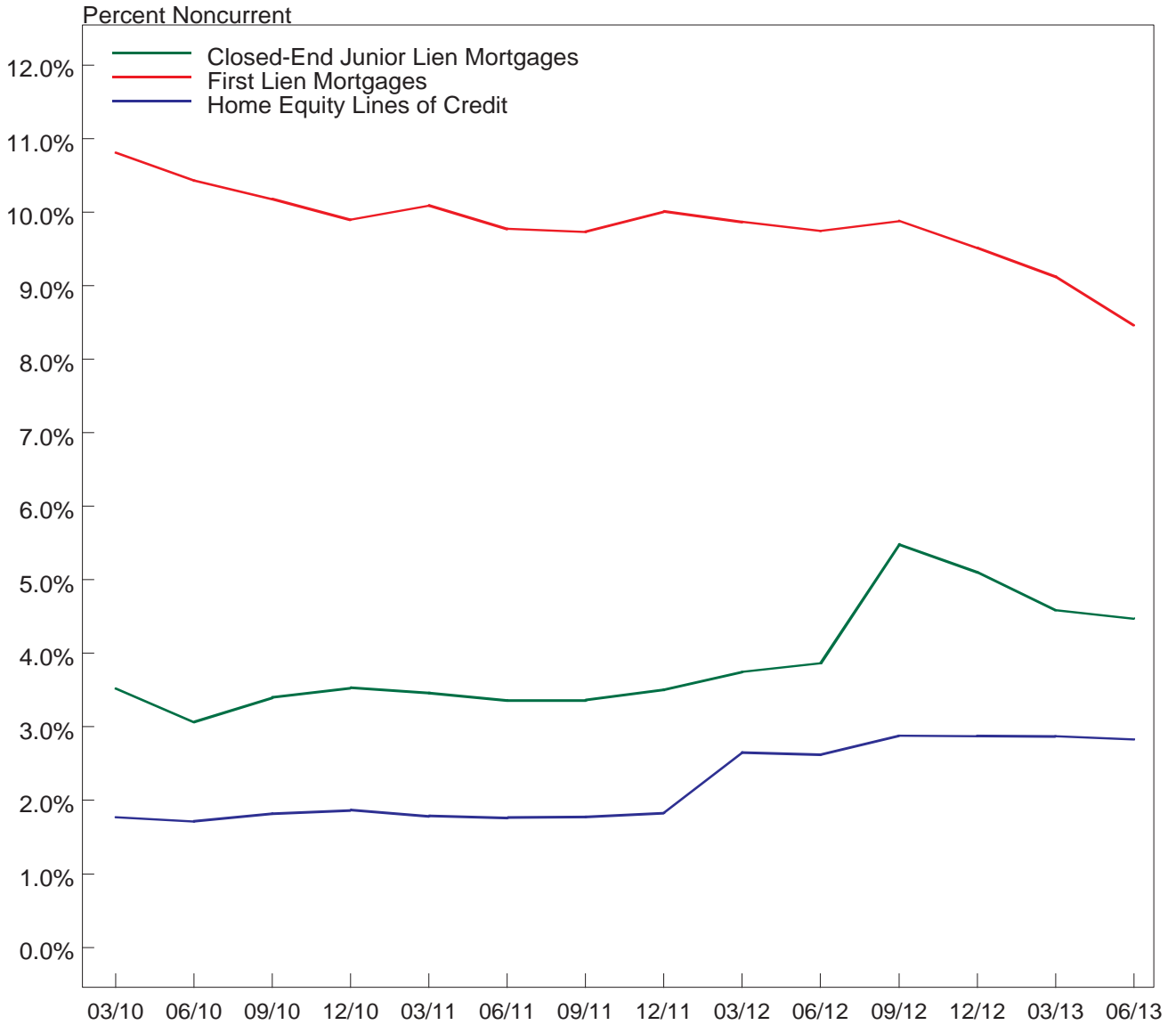
## Noncurrent Loan and Quarterly Net Charge-Off Rates 1993-2013





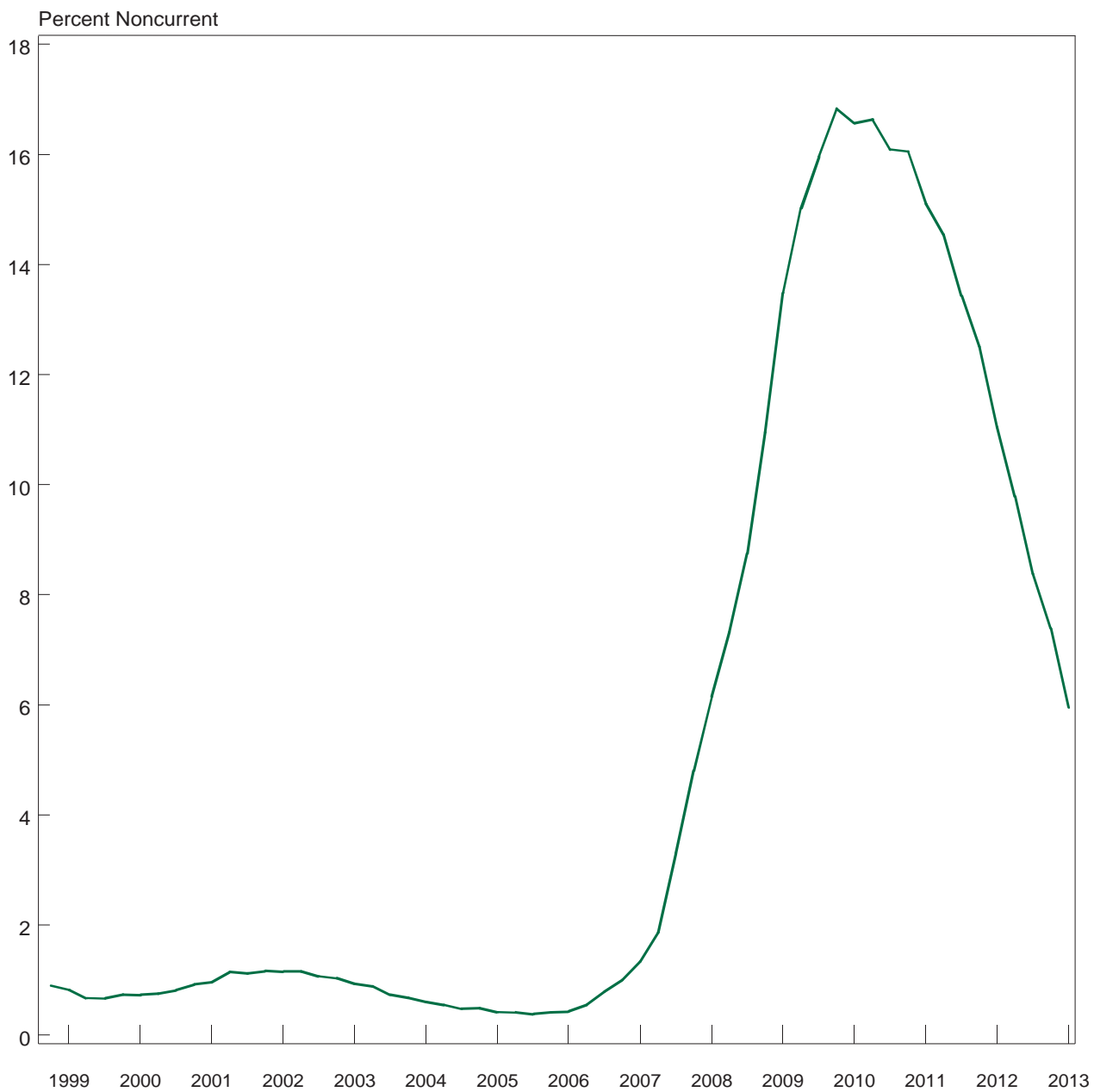
# Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2010 to 2013



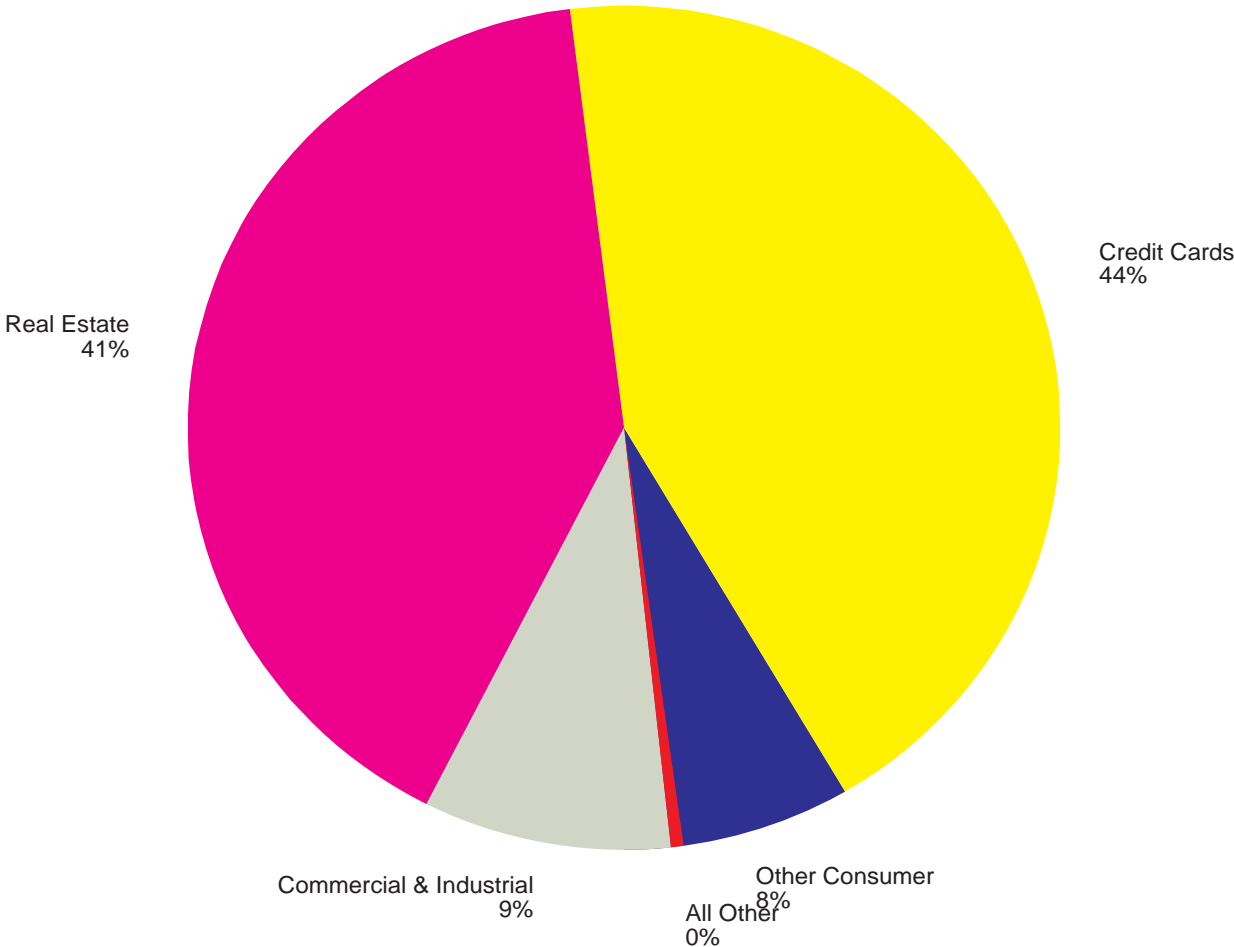
# Noncurrent Rate on Real Estate Construction and Development Loans

1999-2013



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

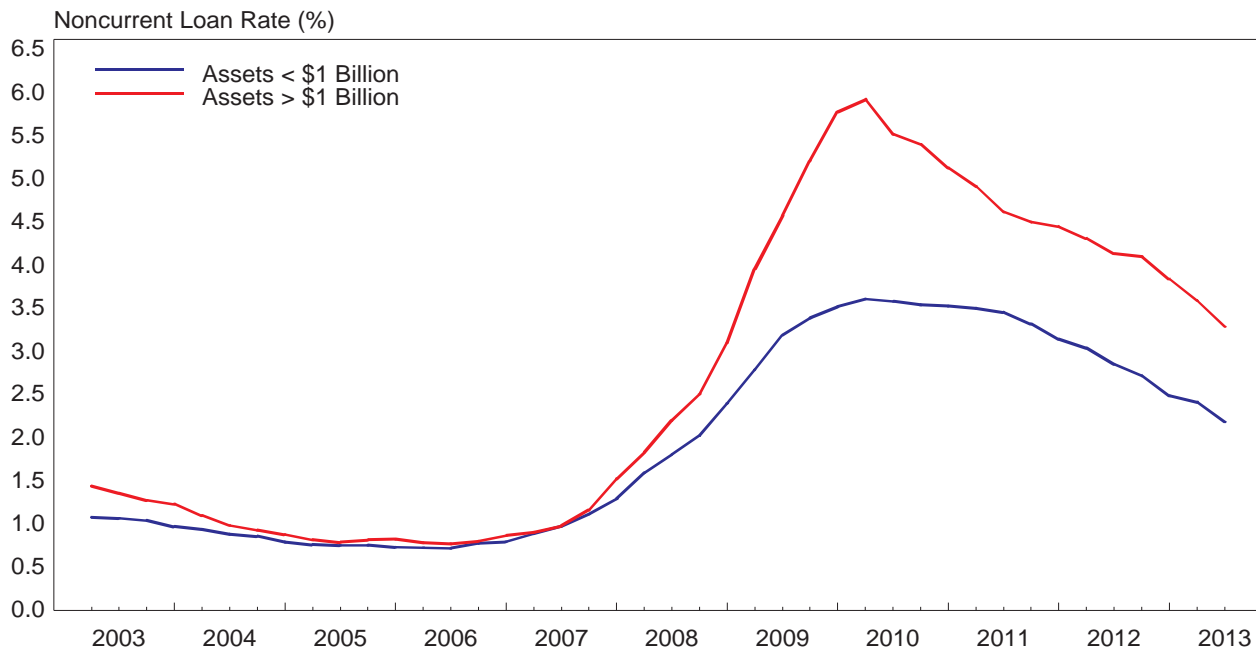
Second Quarter, 2013



## Noncurrent Loan Rates

### By Asset Size

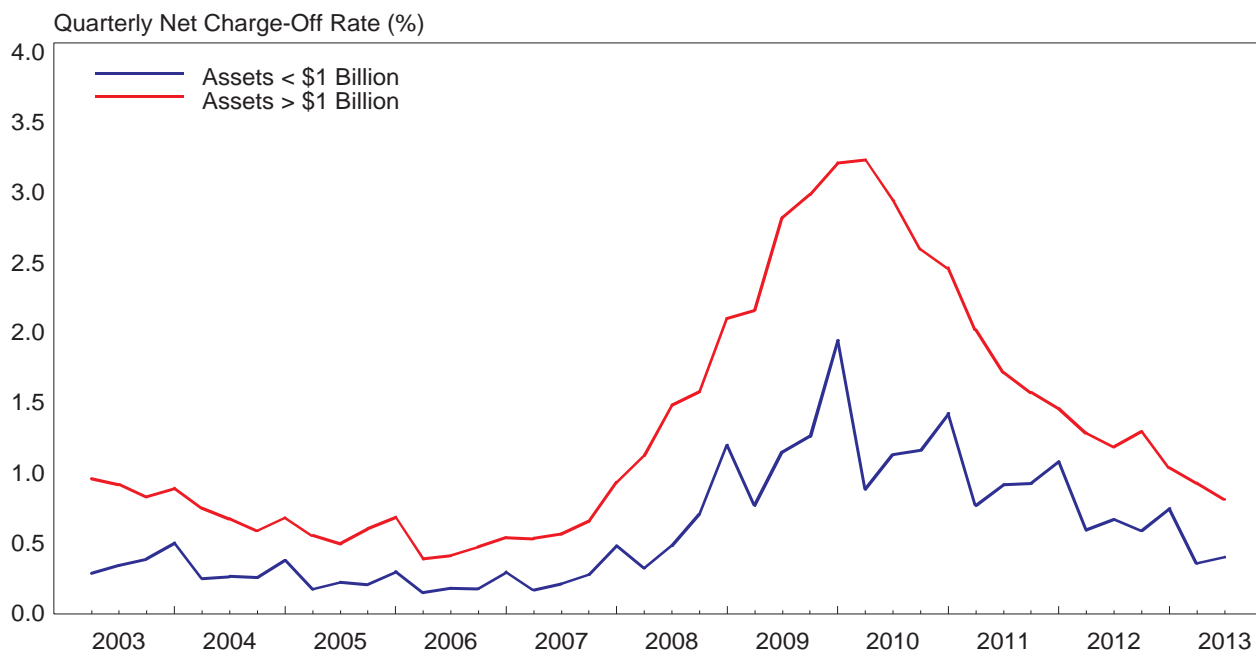
2003 - 2013



## Quarterly Net Charge-Off Rates

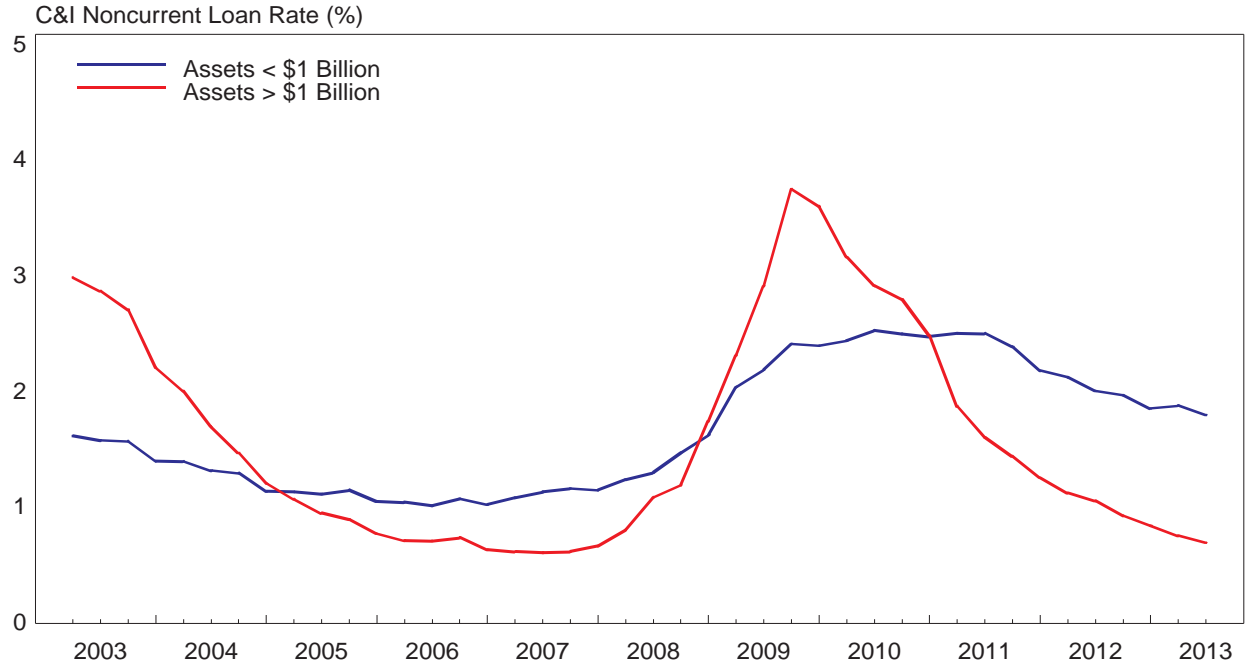
### By Asset Size, Annualized

2003 - 2013



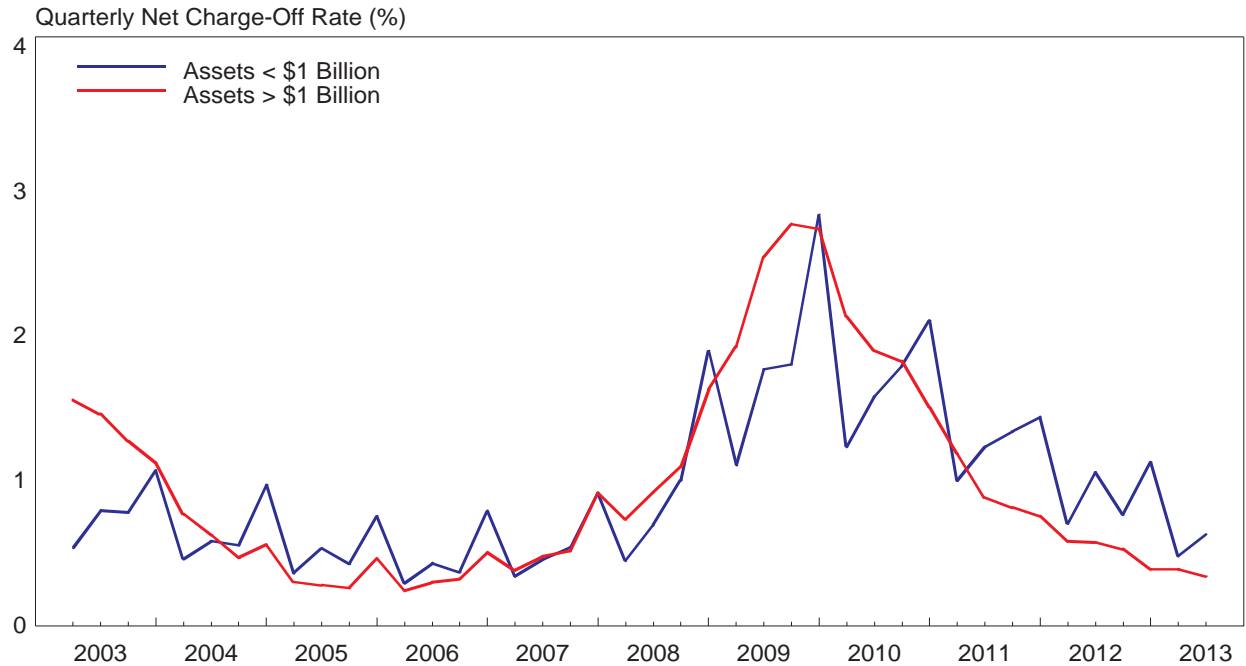
## Noncurrent C & I Loan Rates By Asset Size

2003 - 2013



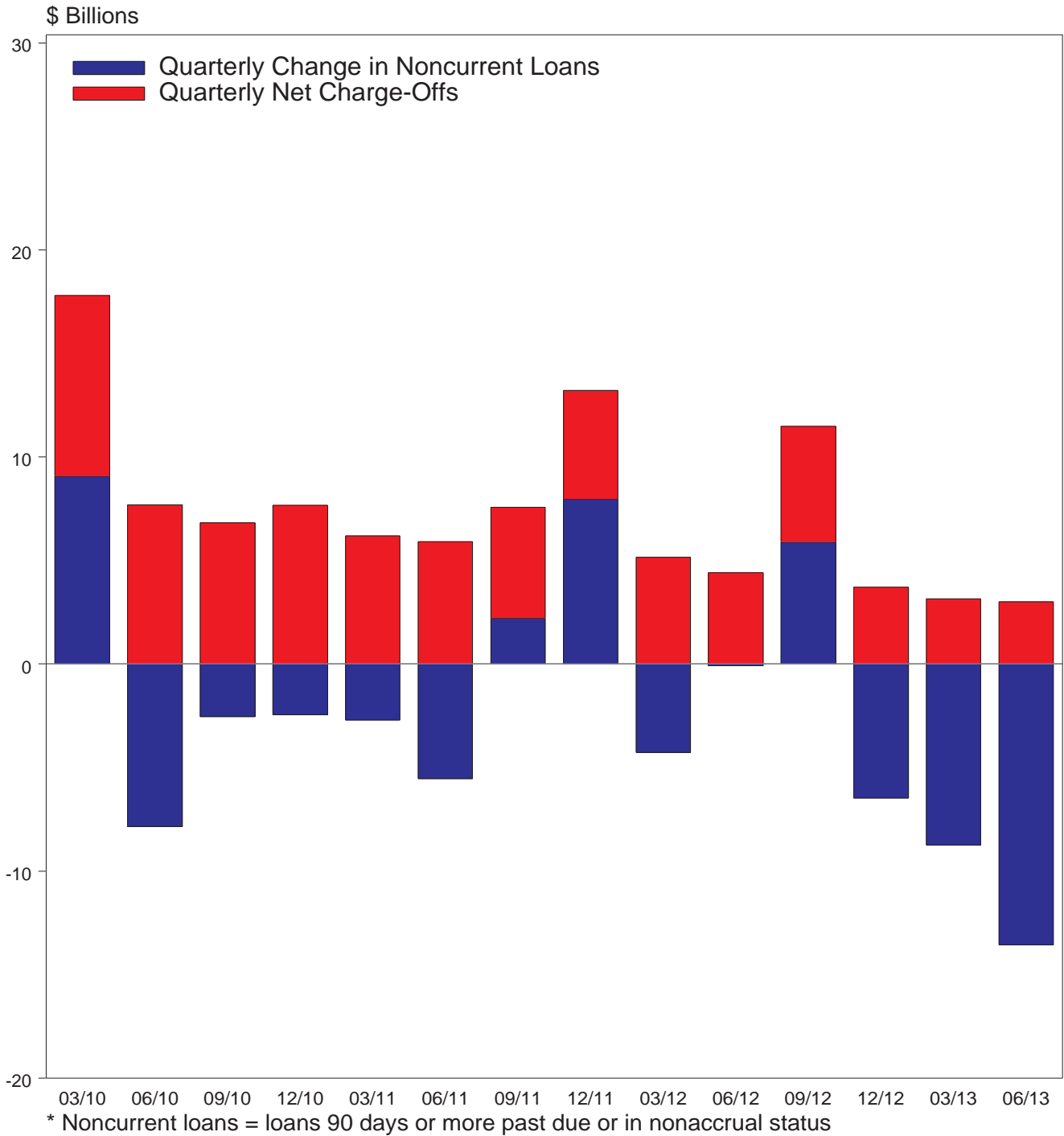
## Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2003 - 2013



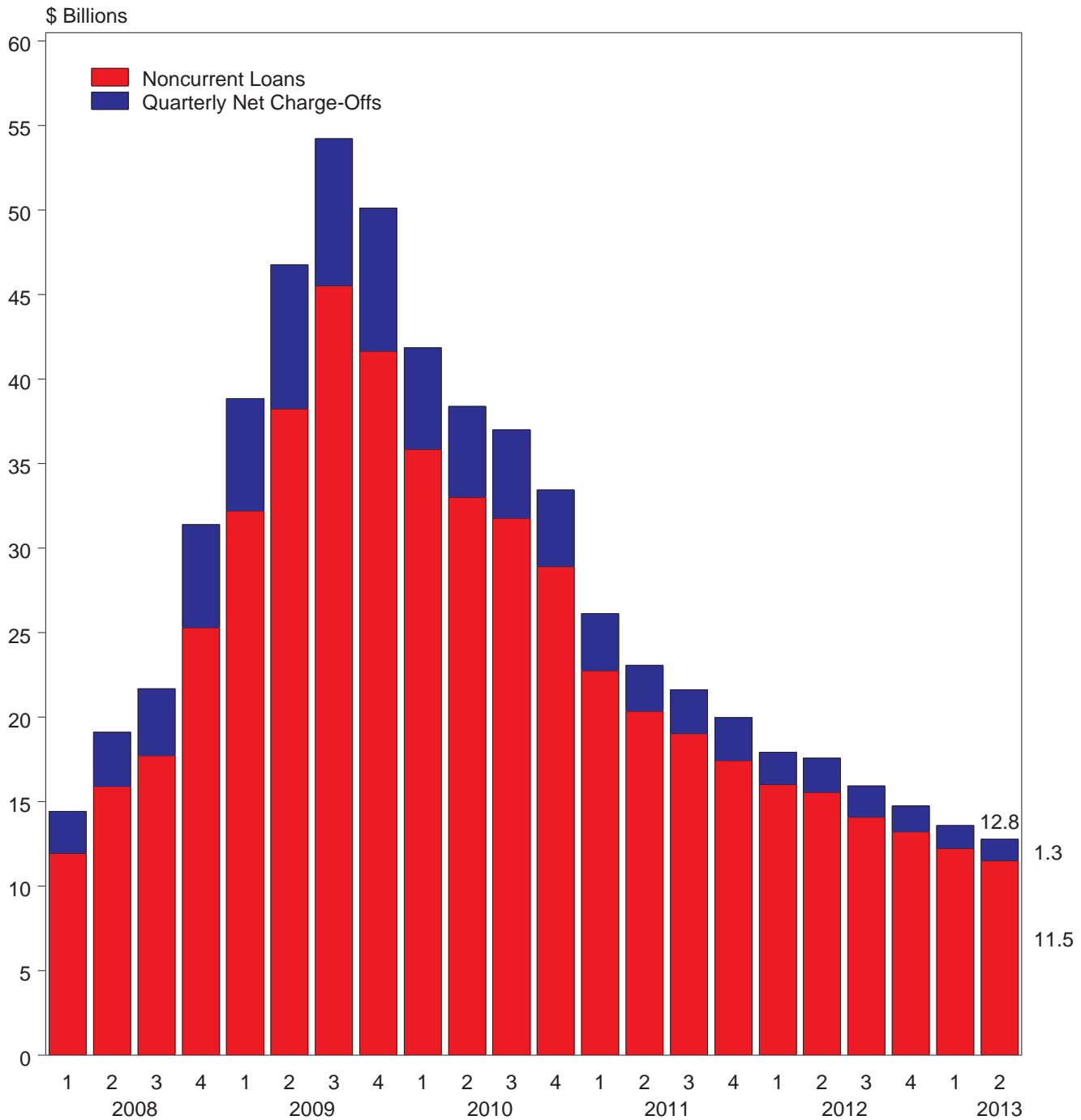
# Credit Quality of Residential Mortgage Loans\*

## 2010 to 2013



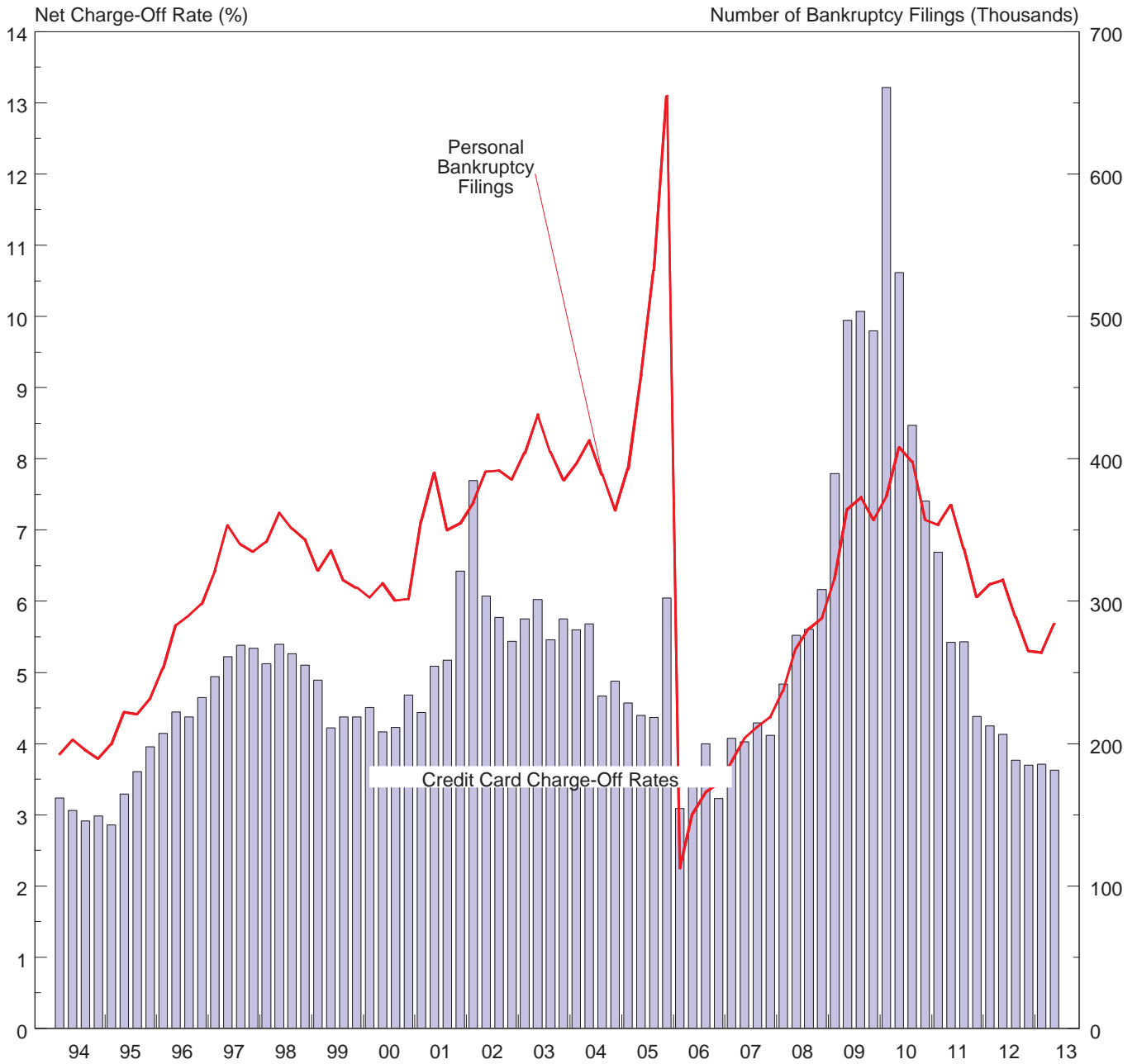
# Credit Quality of C & I Loans

2008-2013



# Credit Card Loss Rates and Personal Bankruptcy Filings

1994-2013

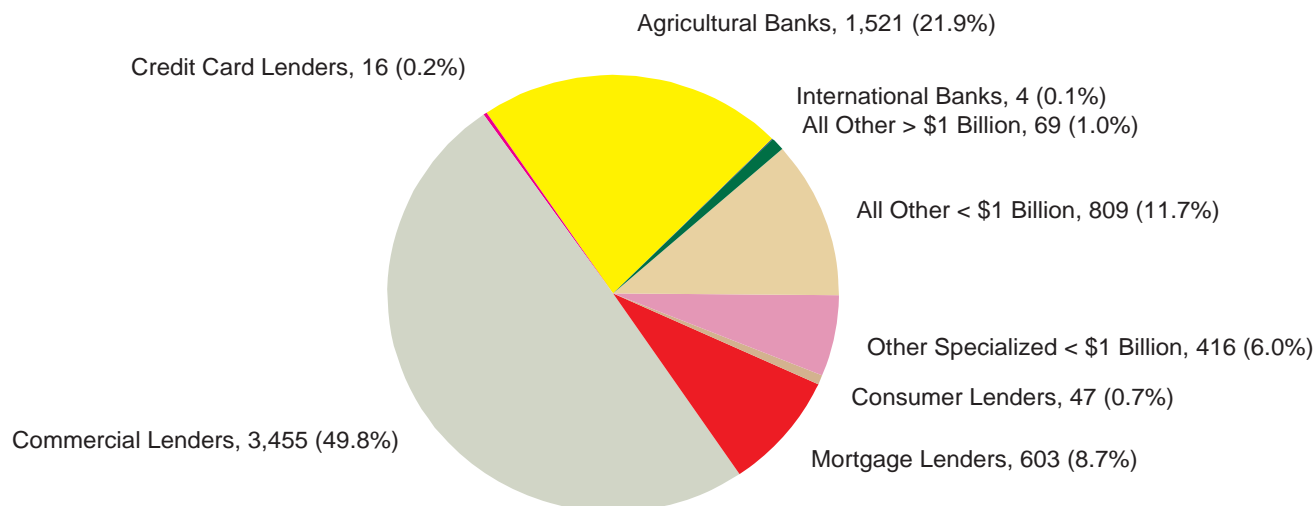


Sources: Bankruptcies - Administrative Offices of the United States Courts  
 Charge-off rates - Call Reports and Thrift Financial Reports



## Number of Institutions By Asset Concentration Group

June 30, 2013

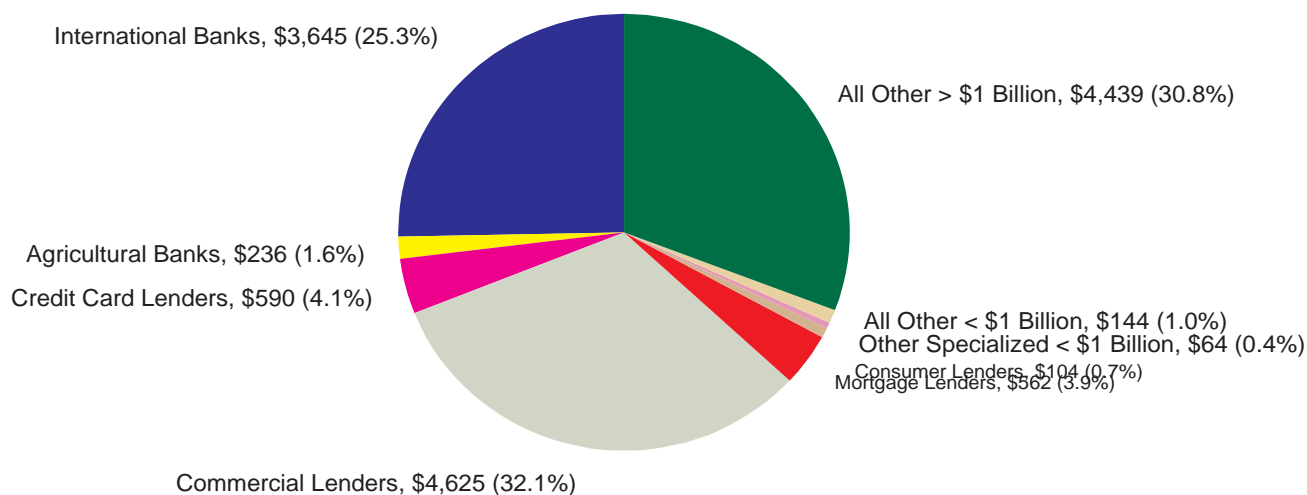


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/13	4	1,521	16	3,455	603	47	416	809	69
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,770	731	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

## Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2013

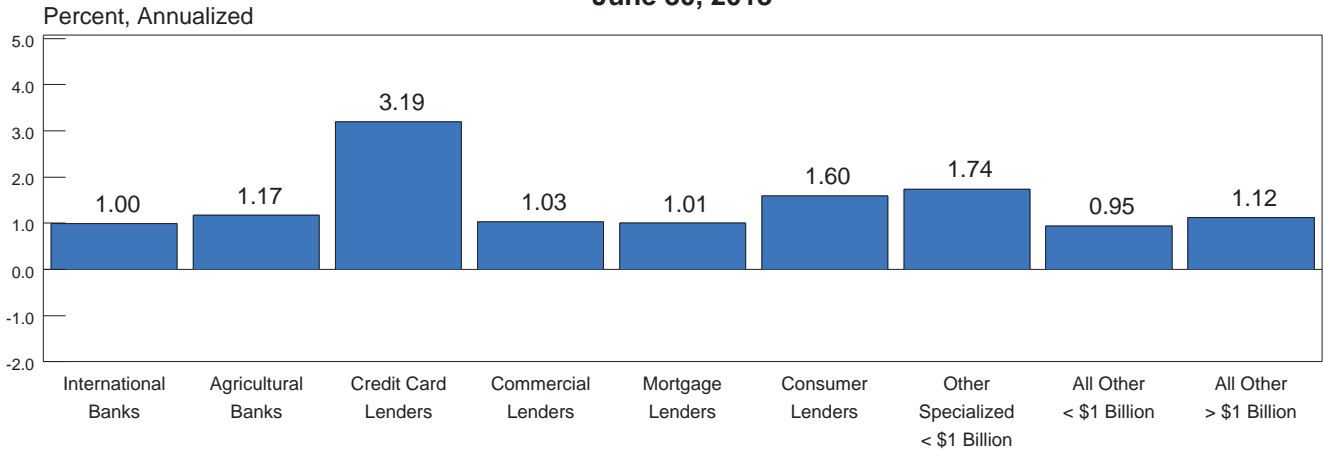


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>06/13</b>	3,645	236	590	4,625	562	104	64	144	4,439
<b>12/12</b>	3,808	240	601	4,339	628	102	65	146	4,522
<b>12/11</b>	3,456	216	539	4,087	825	97	56	139	4,477
<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

## Performance Ratios By Asset Concentration Group

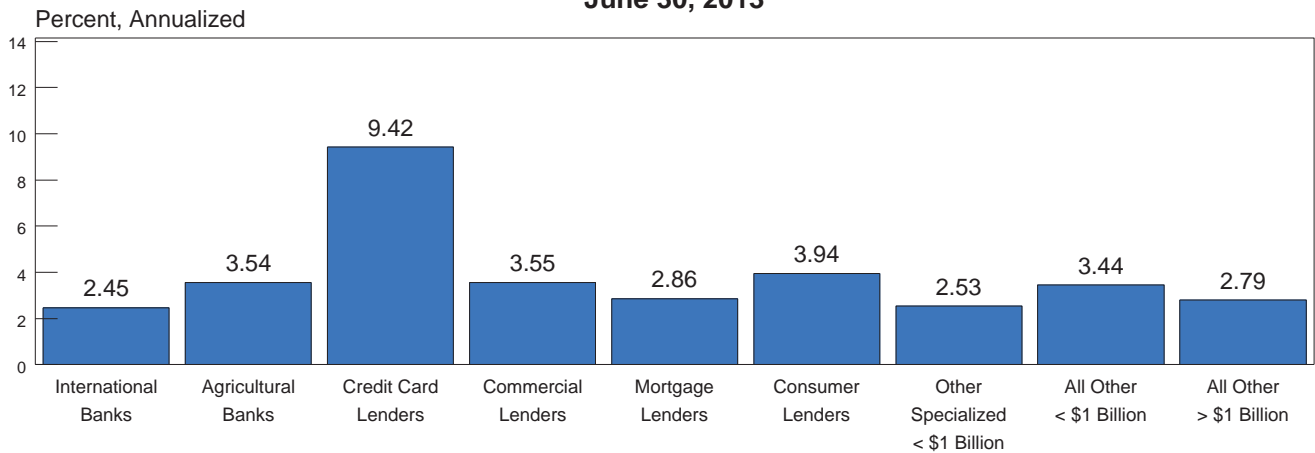
### Return on Assets (YTD)

June 30, 2013



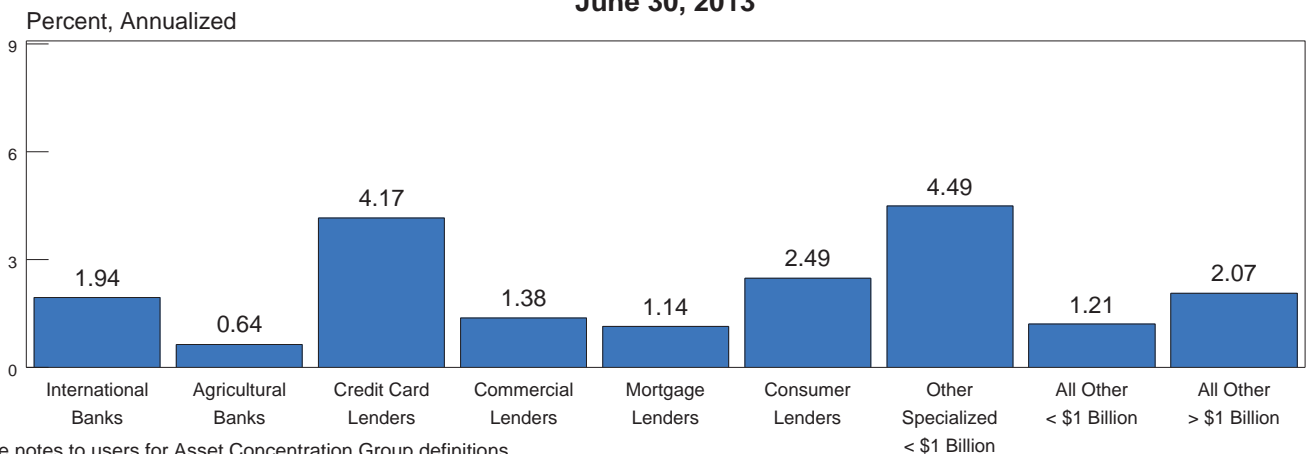
### Net Interest Margin (YTD)

June 30, 2013



### Noninterest Income to Assets (YTD)

June 30, 2013

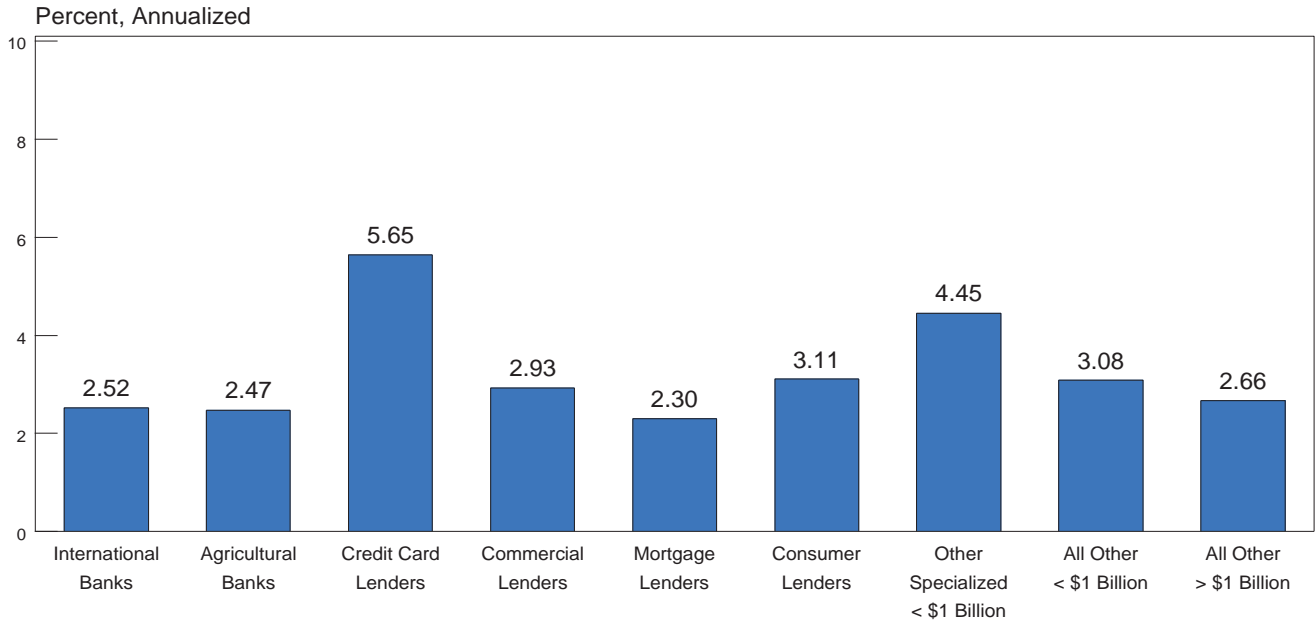


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

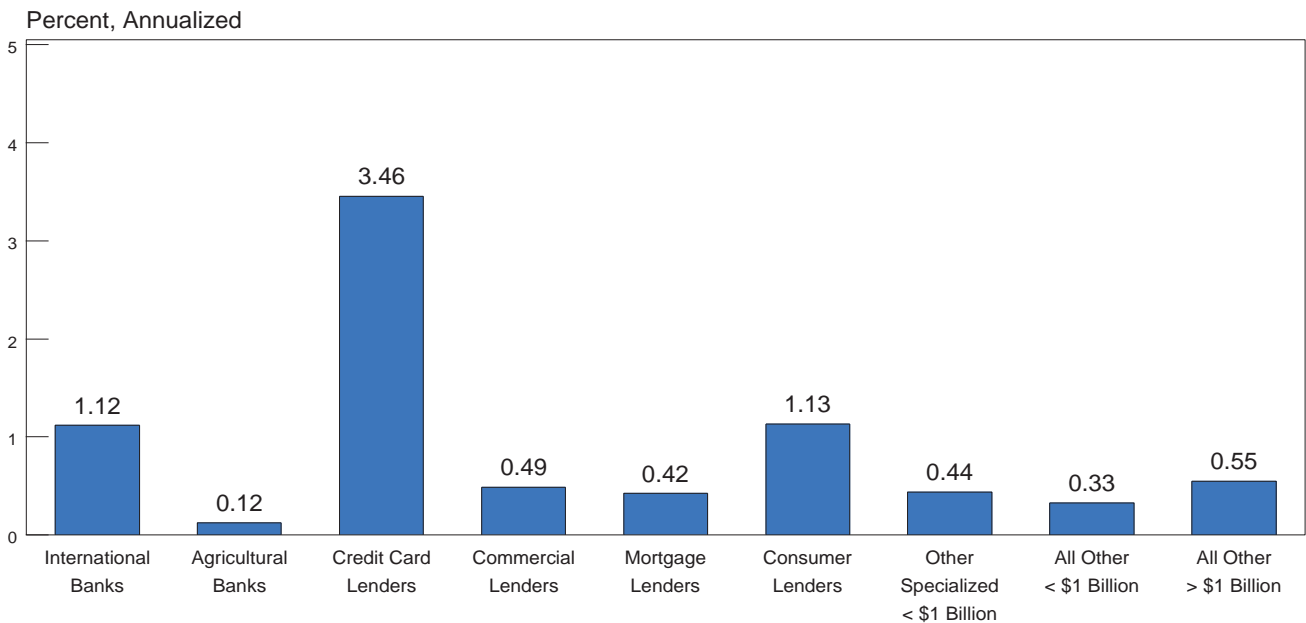
### Noninterest Expense to Assets (YTD)

June 30, 2013



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

June 30, 2013

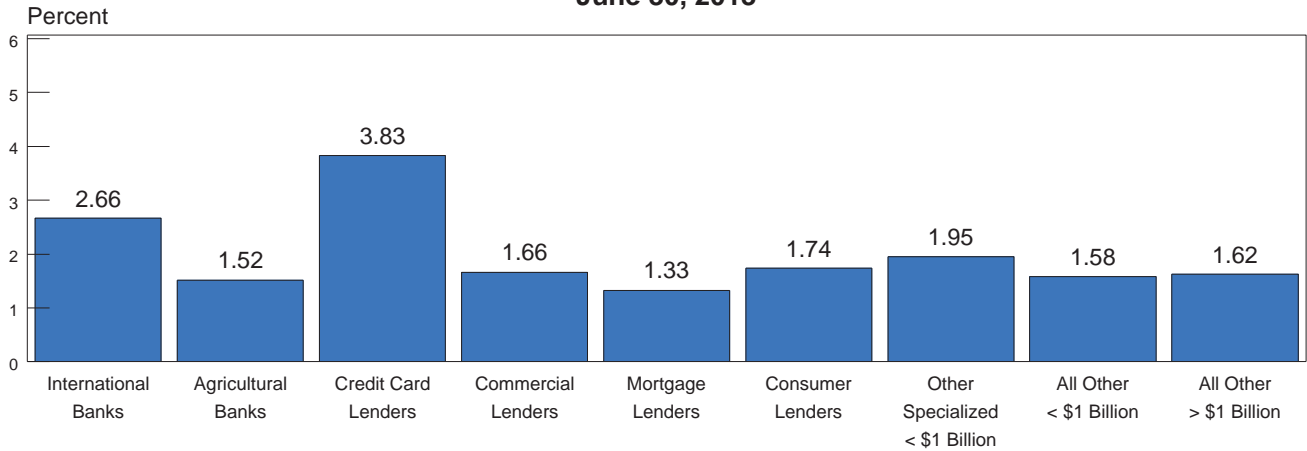


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

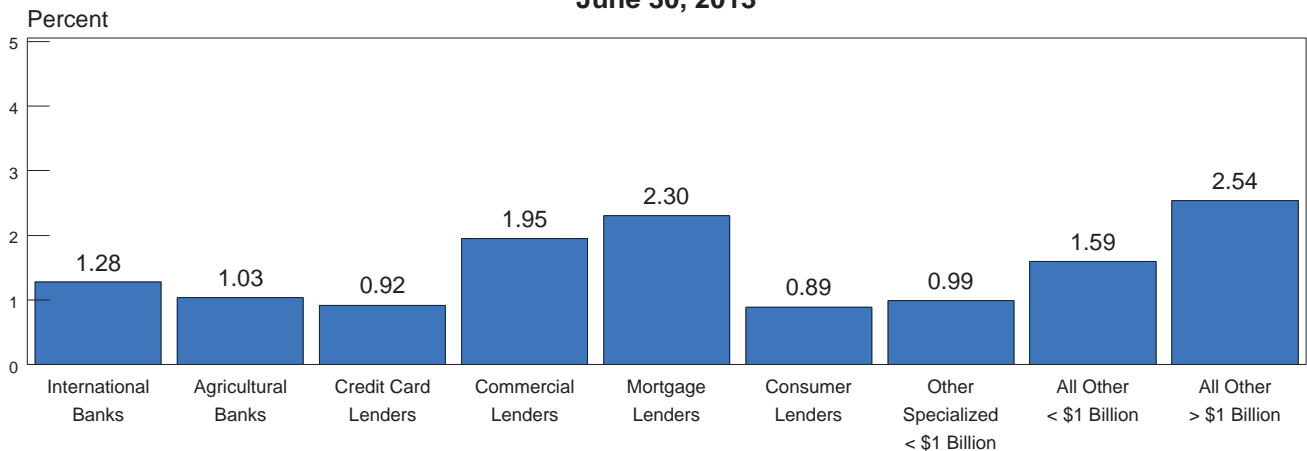
### Loss Allowance To Loans and Leases

June 30, 2013



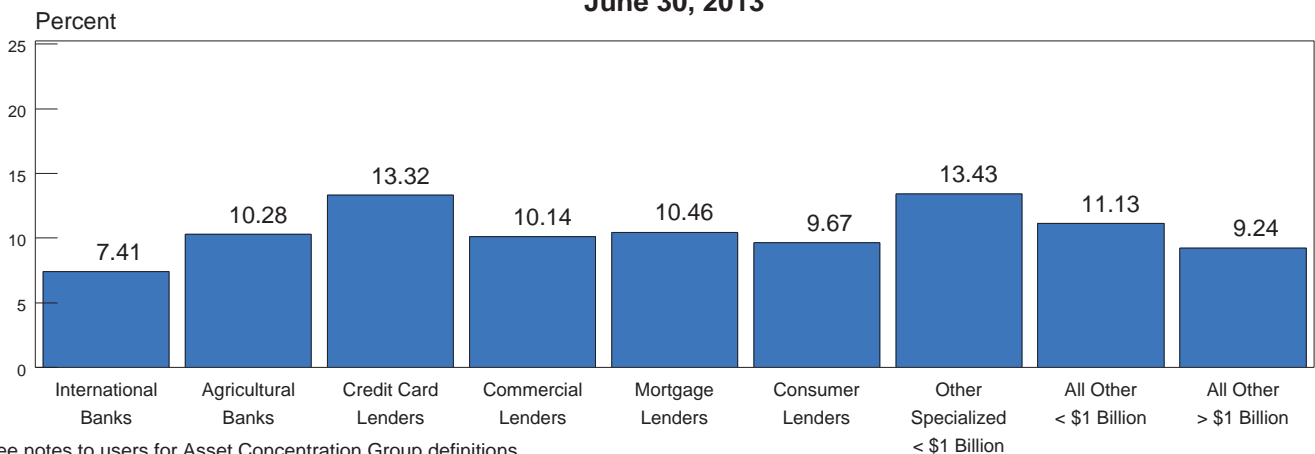
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2013



## Core Capital (Leverage) Ratio

June 30, 2013



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

## Return On Average Assets By Asset Concentration Group

1995 - 2013, 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
06/13	1.00	1.17	3.19	1.03	1.01	1.60	1.74	0.95	1.12
06/12	0.76	1.27	3.14	0.90	0.84	1.81	1.18	0.92	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

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

## Net Interest Margin By Asset Concentration Group

1995 - 2013, 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
06/13	2.45	3.54	9.42	3.55	2.86	3.94	2.53	3.44	2.79
06/12	2.70	3.76	9.75	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

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**  
**1995 - 2013, 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
06/13	1.12	0.12	3.46	0.49	0.42	1.13	0.44	0.33	0.55
06/12	1.43	0.20	4.08	0.76	0.80	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

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



## Percent of Loans Noncurrent By Asset Concentration Group

1995 - 2013

	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>06/13</b>	3.36	1.18	1.18	2.24	3.27	1.23	2.29	2.01	4.74
<b>12/12</b>	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.48
<b>12/11</b>	4.22	1.70	1.71	3.53	3.89	1.68	2.59	2.13	5.80
<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

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

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

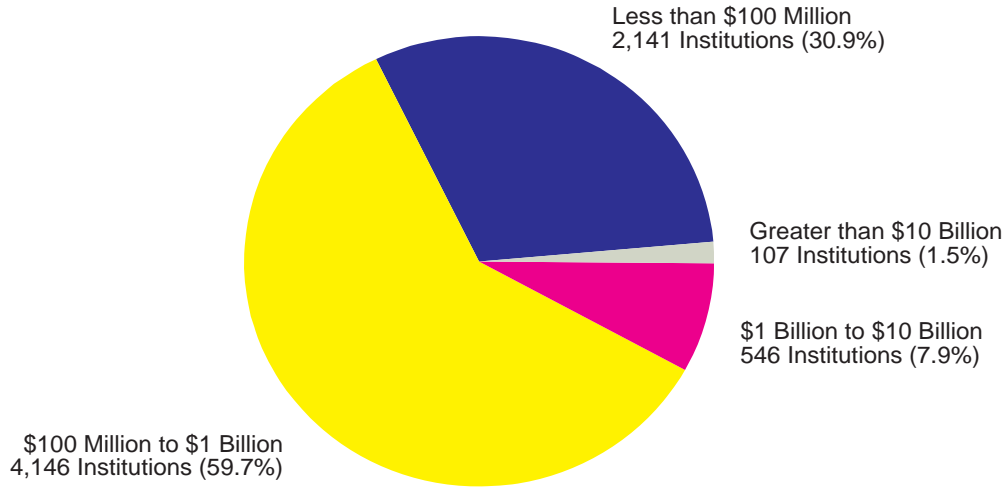
1995 - 2013

	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>06/13</b>	7.41	10.28	13.32	10.14	10.46	9.67	13.43	11.13	9.24
<b>12/12</b>	7.16	10.25	13.12	10.04	10.10	9.36	12.88	10.82	9.13
<b>12/11</b>	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
<b>12/10</b>	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.56	8.69
<b>12/09</b>	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
<b>12/08</b>	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
<b>12/07</b>	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
<b>12/06</b>	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
<b>12/05</b>	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
<b>12/04</b>	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
<b>12/03</b>	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
<b>12/02</b>	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
<b>12/01</b>	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
<b>12/00</b>	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
<b>12/99</b>	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
<b>12/98</b>	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
<b>12/97</b>	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
<b>12/96</b>	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
<b>12/95</b>	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06

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

## Number of Institutions By Asset Size

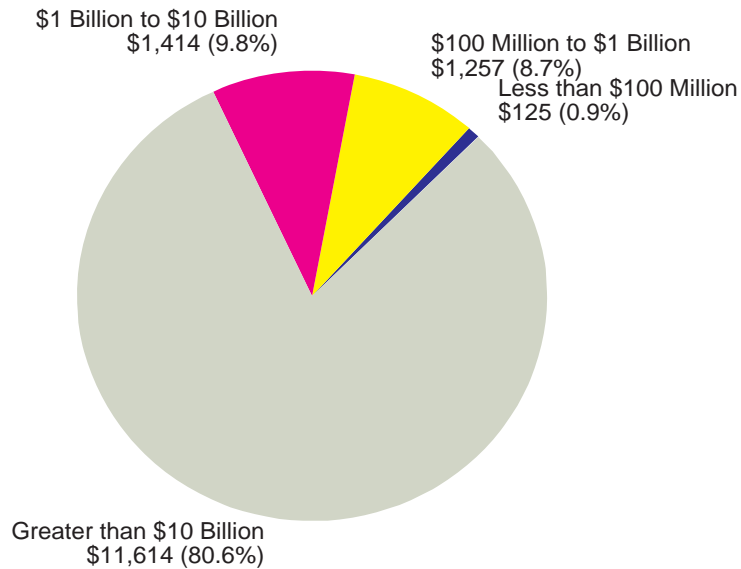
June 30, 2013



## Industry Assets By Asset Size

June 30, 2013

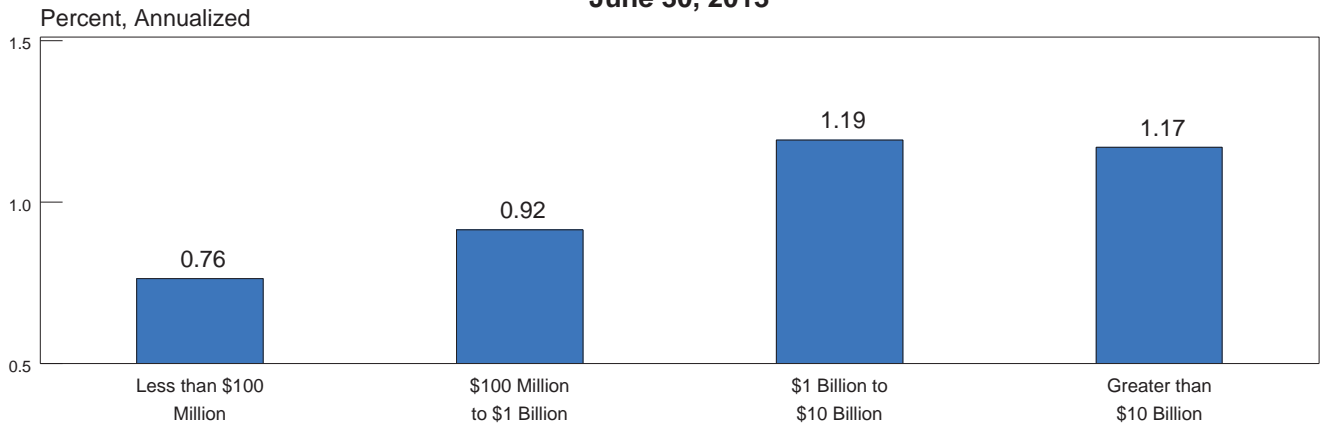
(\$ Billions)



## Performance Ratios By Asset Size

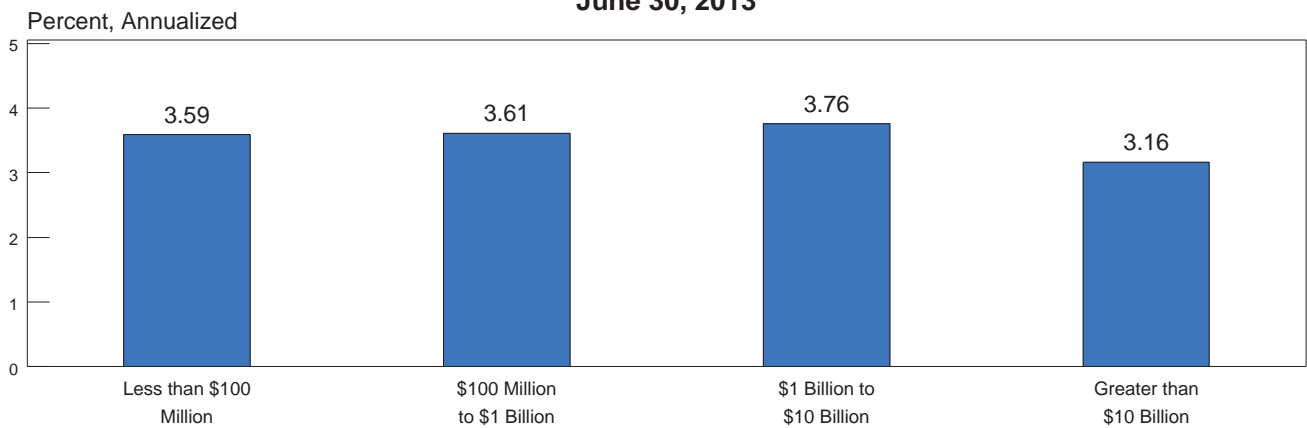
### Return on Assets (YTD)

June 30, 2013



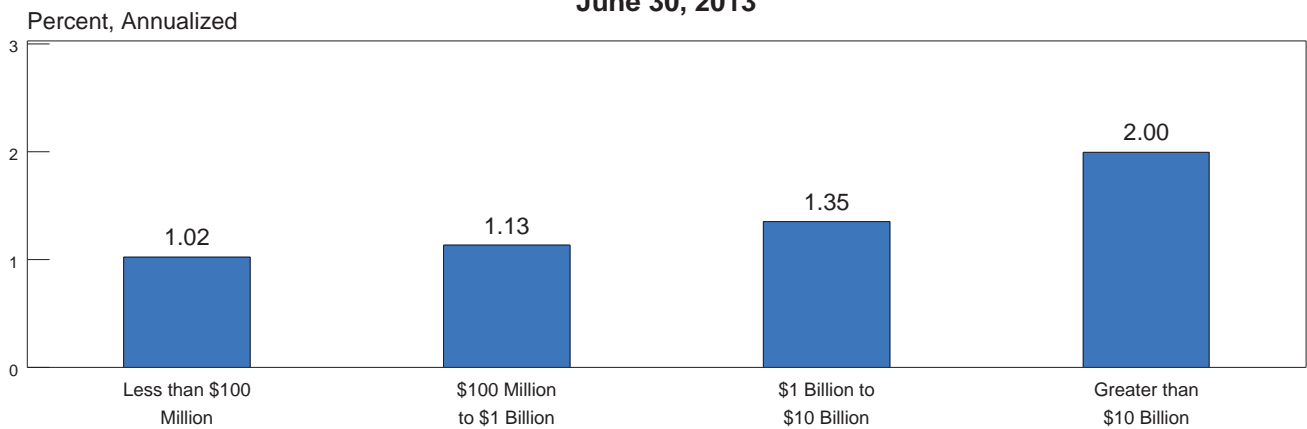
### Net Interest Margin (YTD)

June 30, 2013



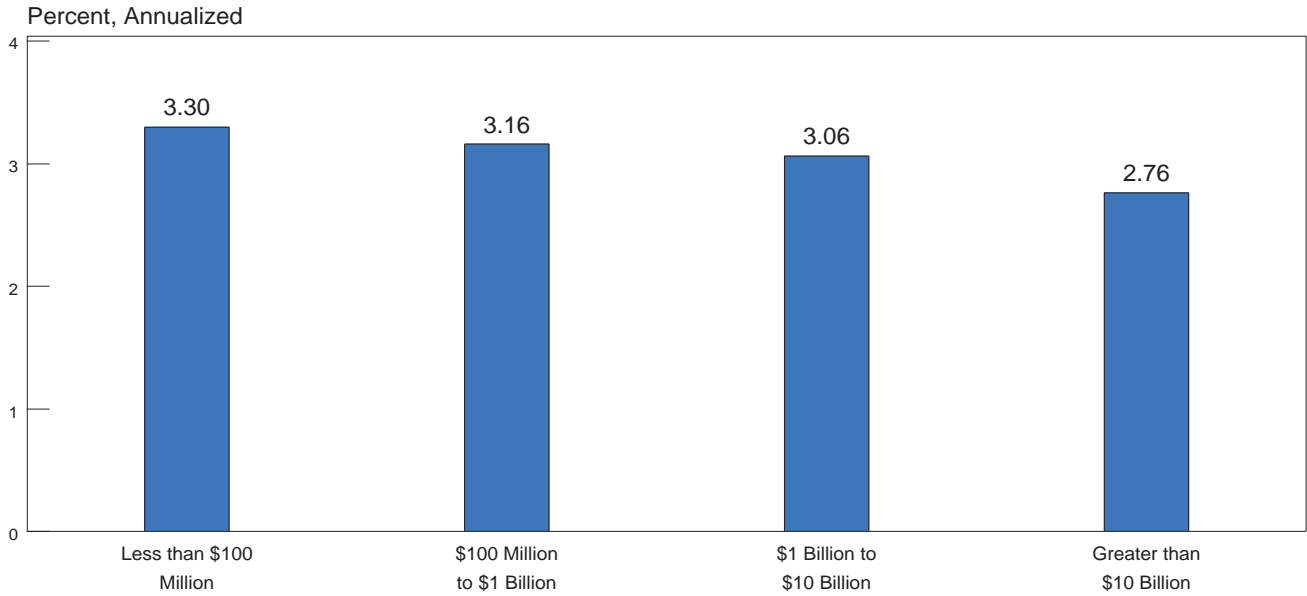
### Noninterest Income to Assets (YTD)

June 30, 2013



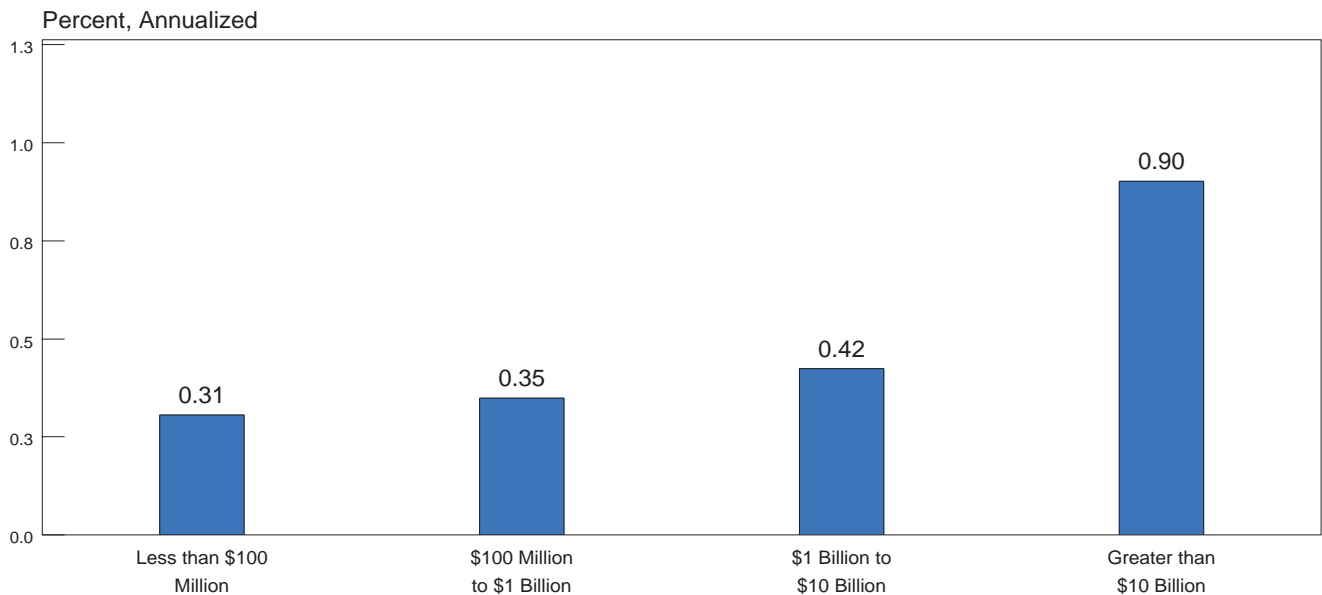
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2013



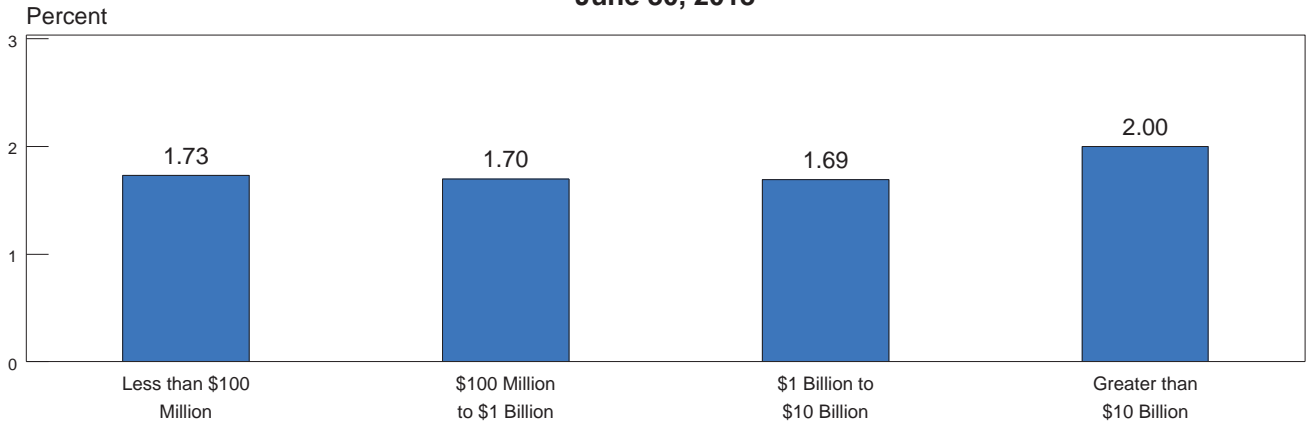
## Net Charge-Offs to Loans and Leases (YTD)

June 30, 2013



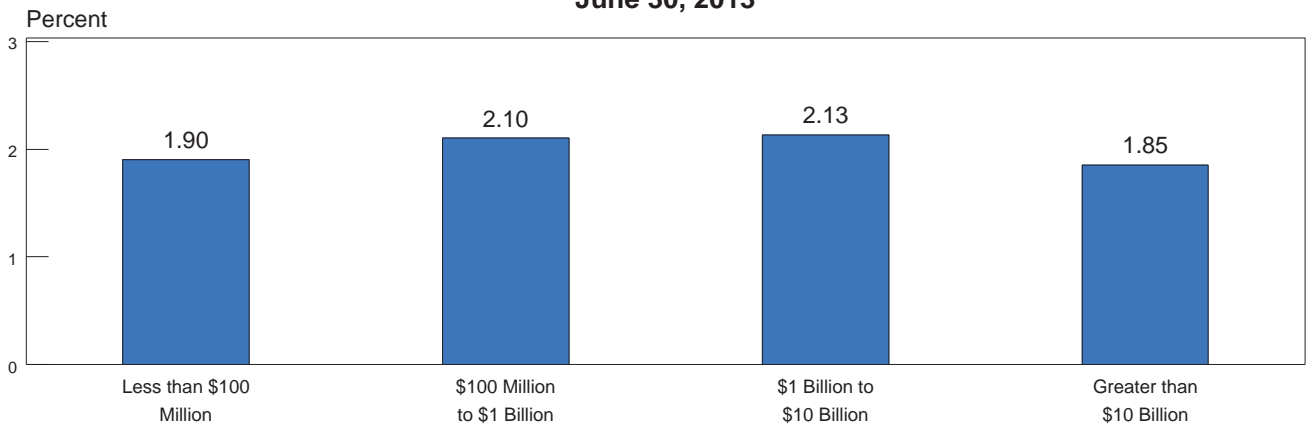
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

June 30, 2013



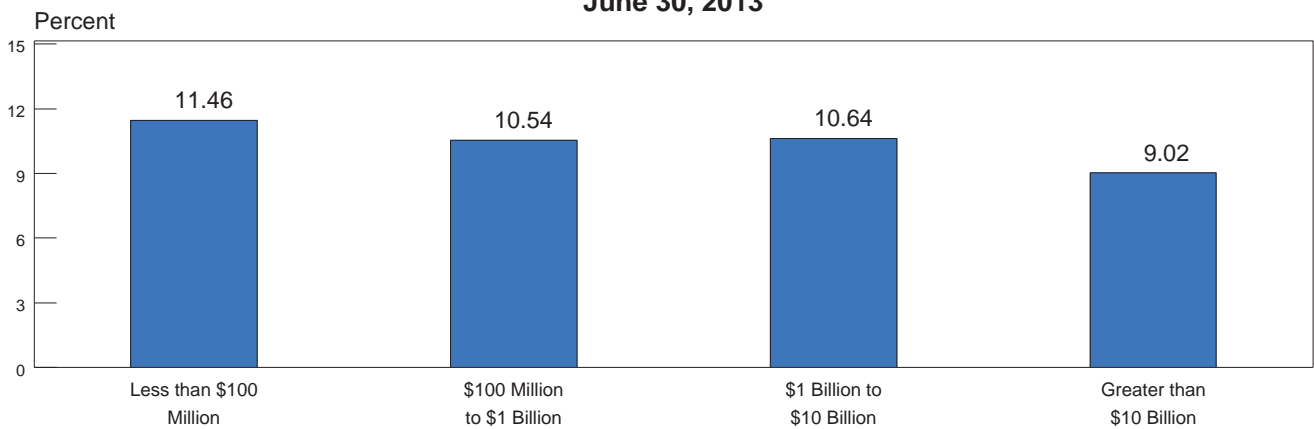
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2013



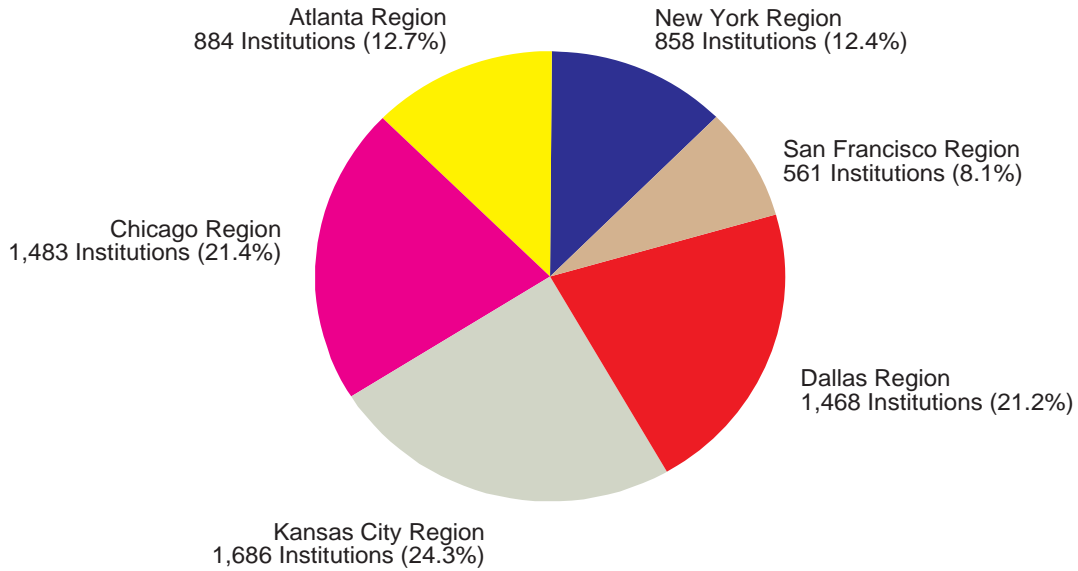
## Core Capital (Leverage) Ratio

June 30, 2013



## Geographic Distribution of FDIC-Insured Institutions

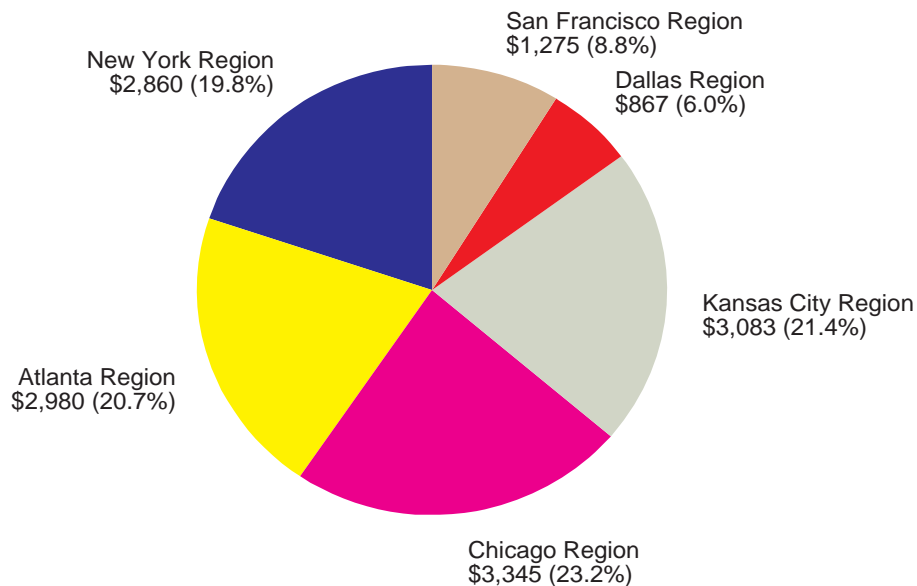
June 30, 2013



## Geographic Distribution of Industry Assets

June 30, 2013

(\$ Billions)

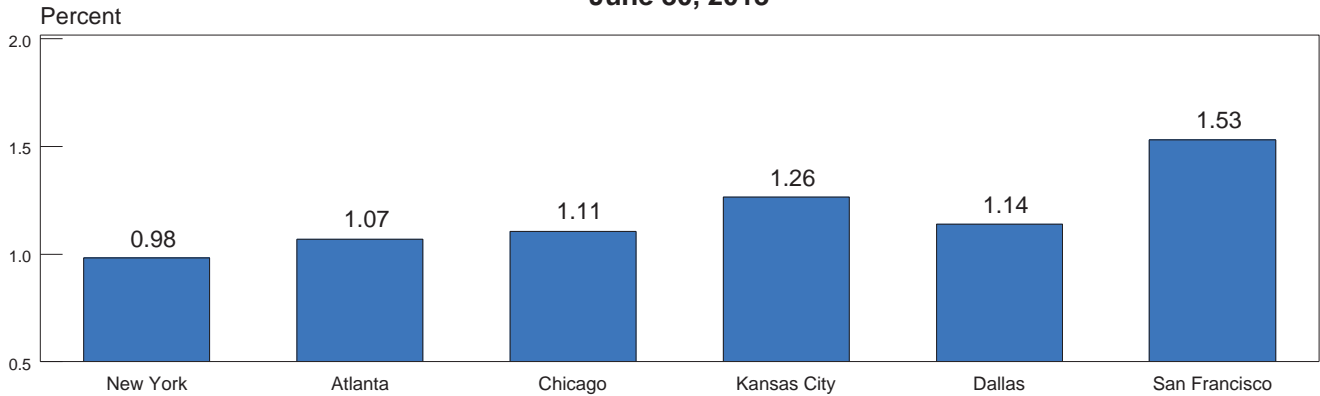


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

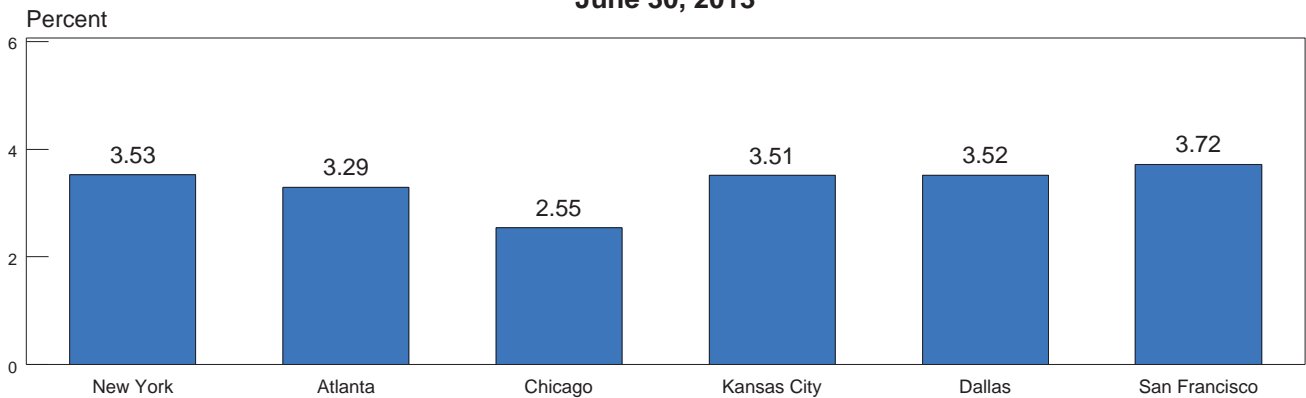
### Return on Assets (YTD, Annualized)

June 30, 2013



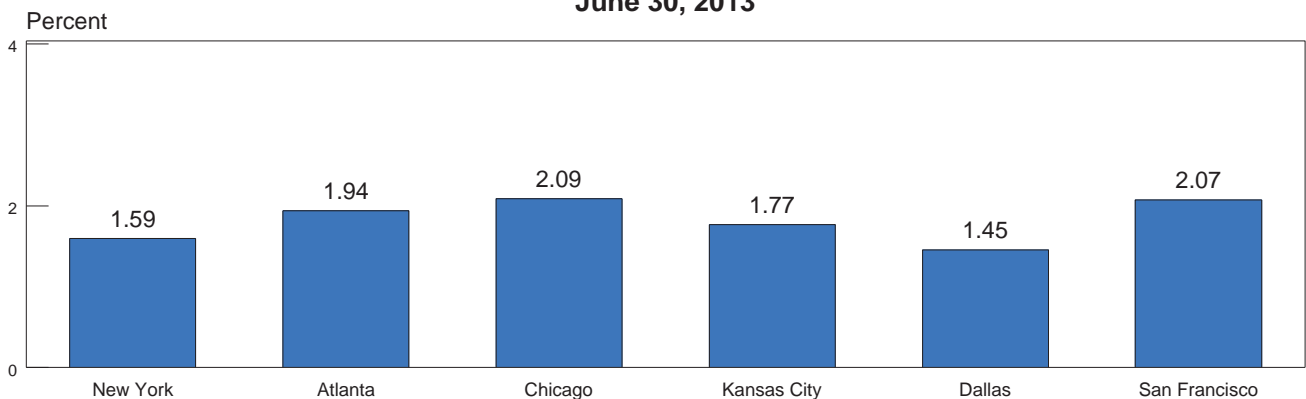
### Net Interest Margins (YTD, Annualized)

June 30, 2013



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

June 30, 2013

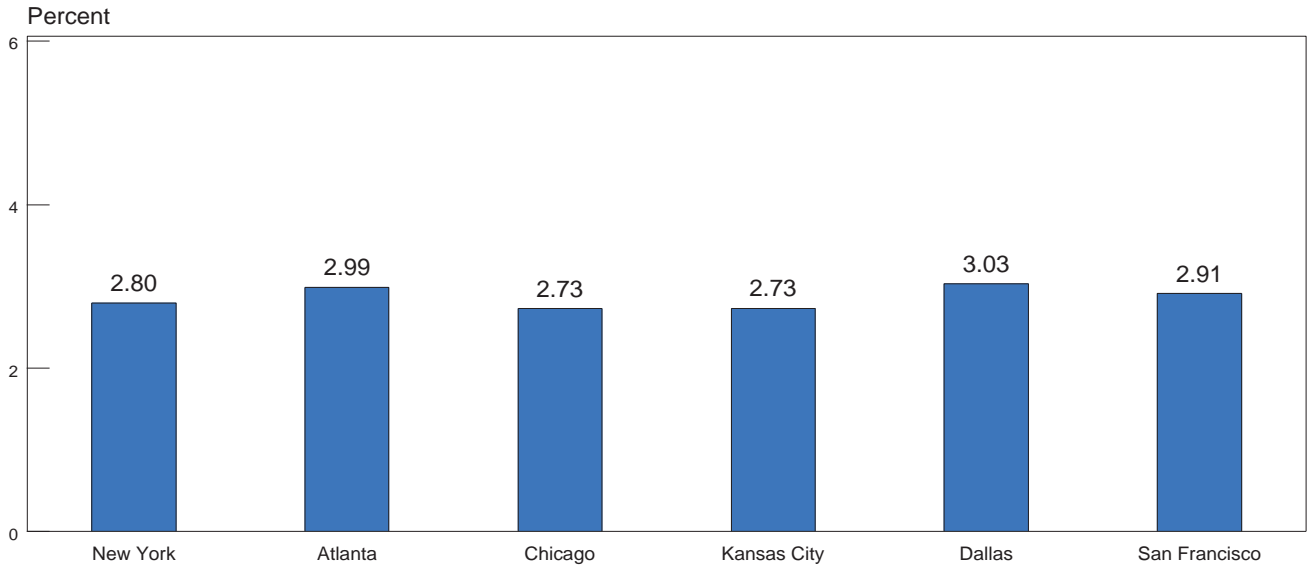


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.



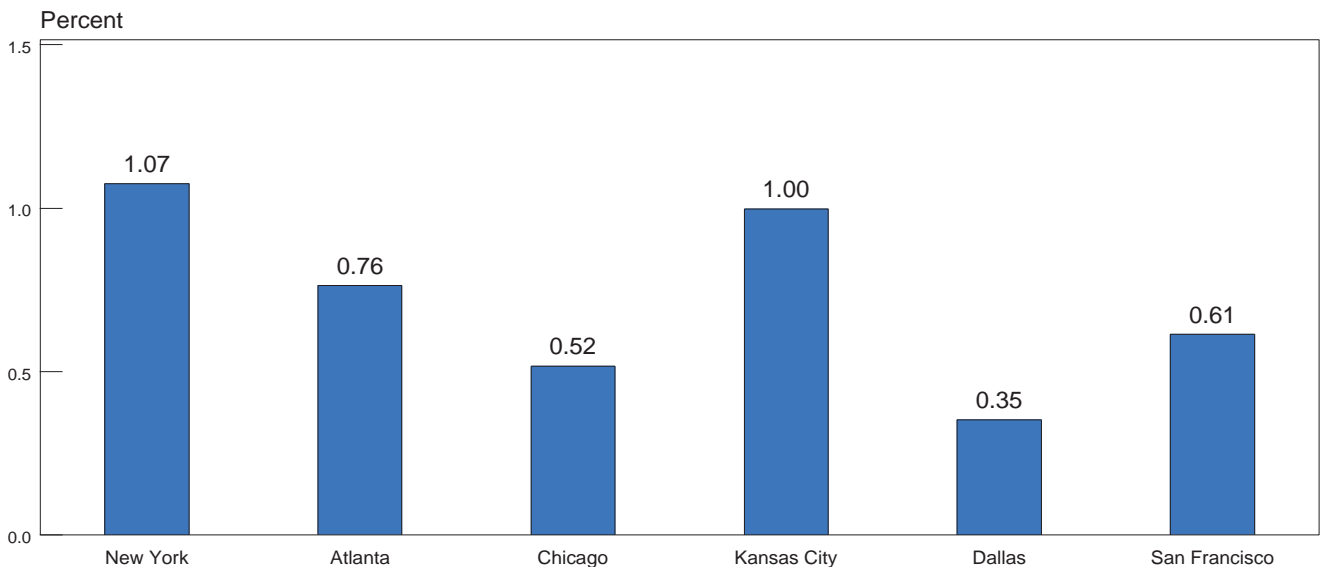
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

June 30, 2013



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

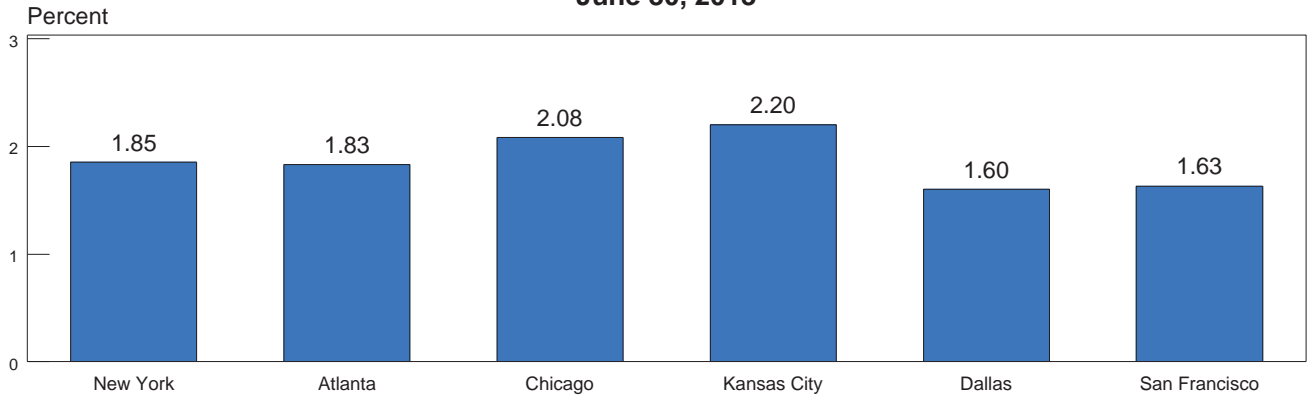
June 30, 2013



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

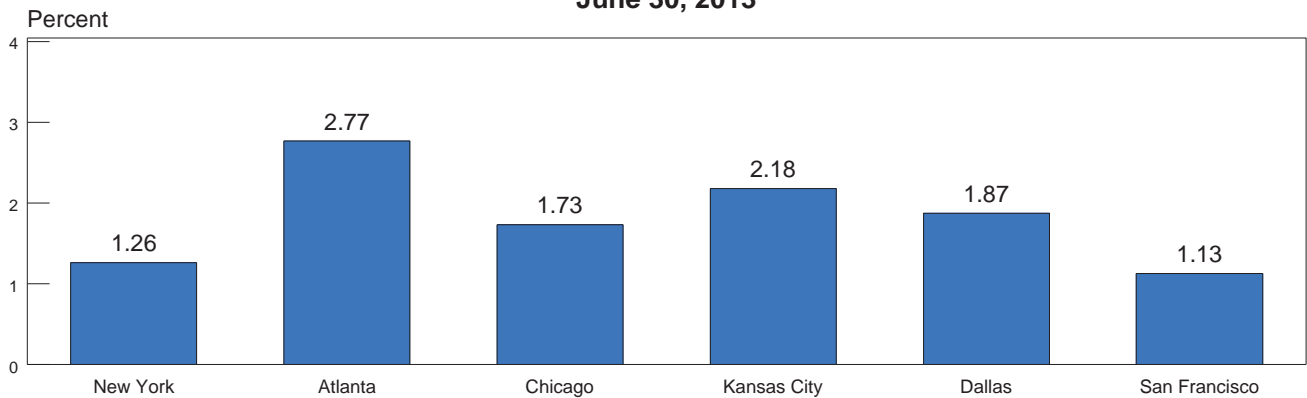
## Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

June 30, 2013



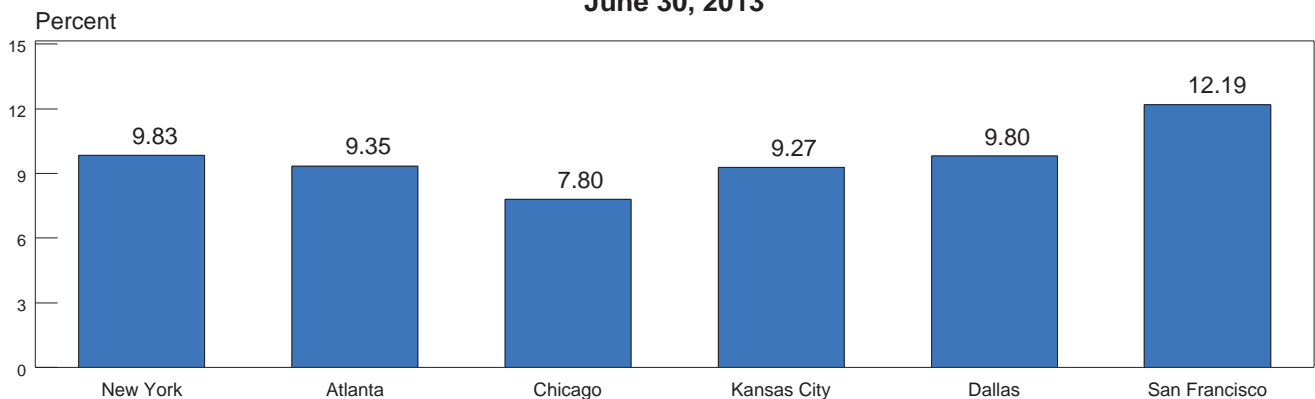
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2013



## Core Capital (Leverage) Ratio

June 30, 2013



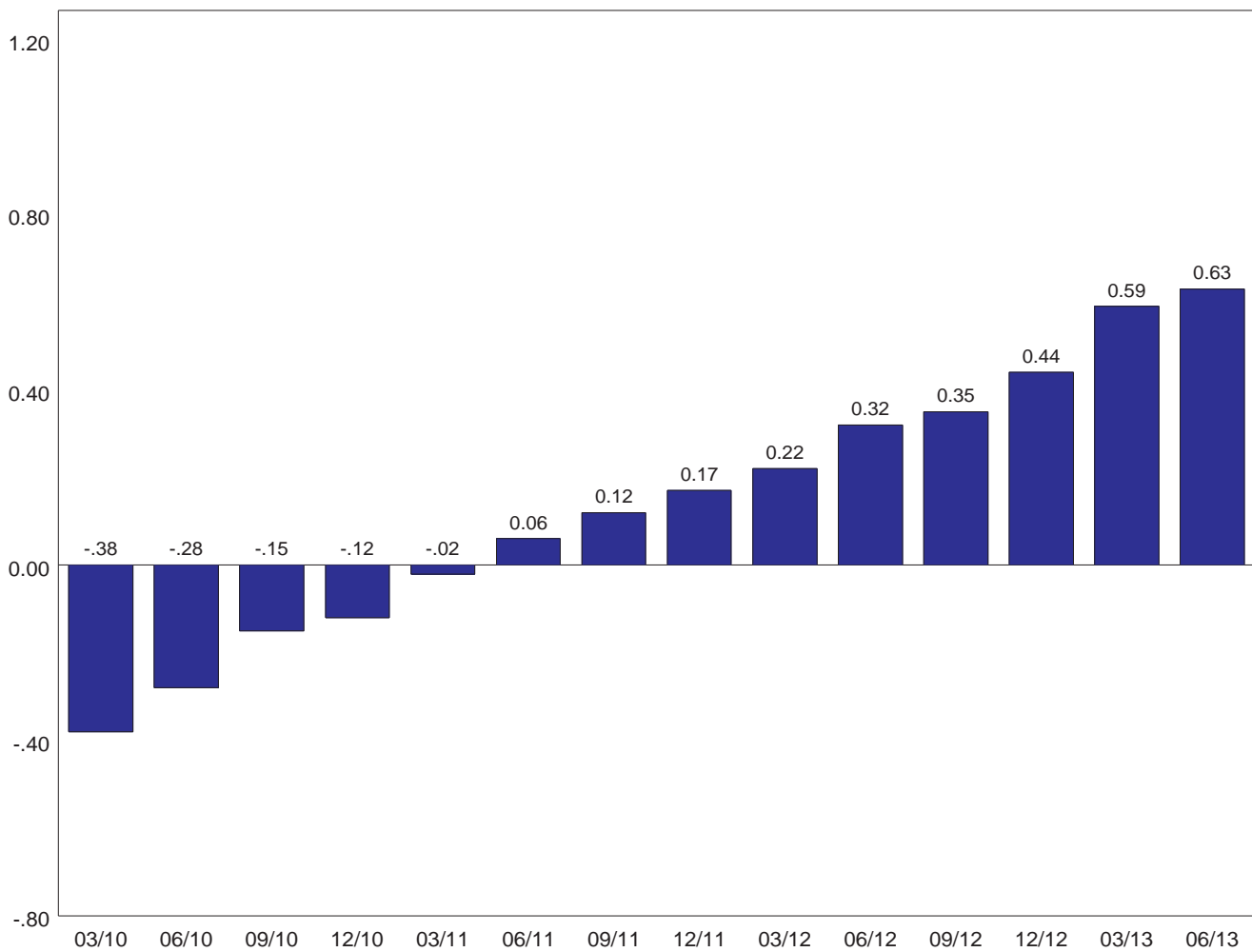
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2010 - June 30, 2013

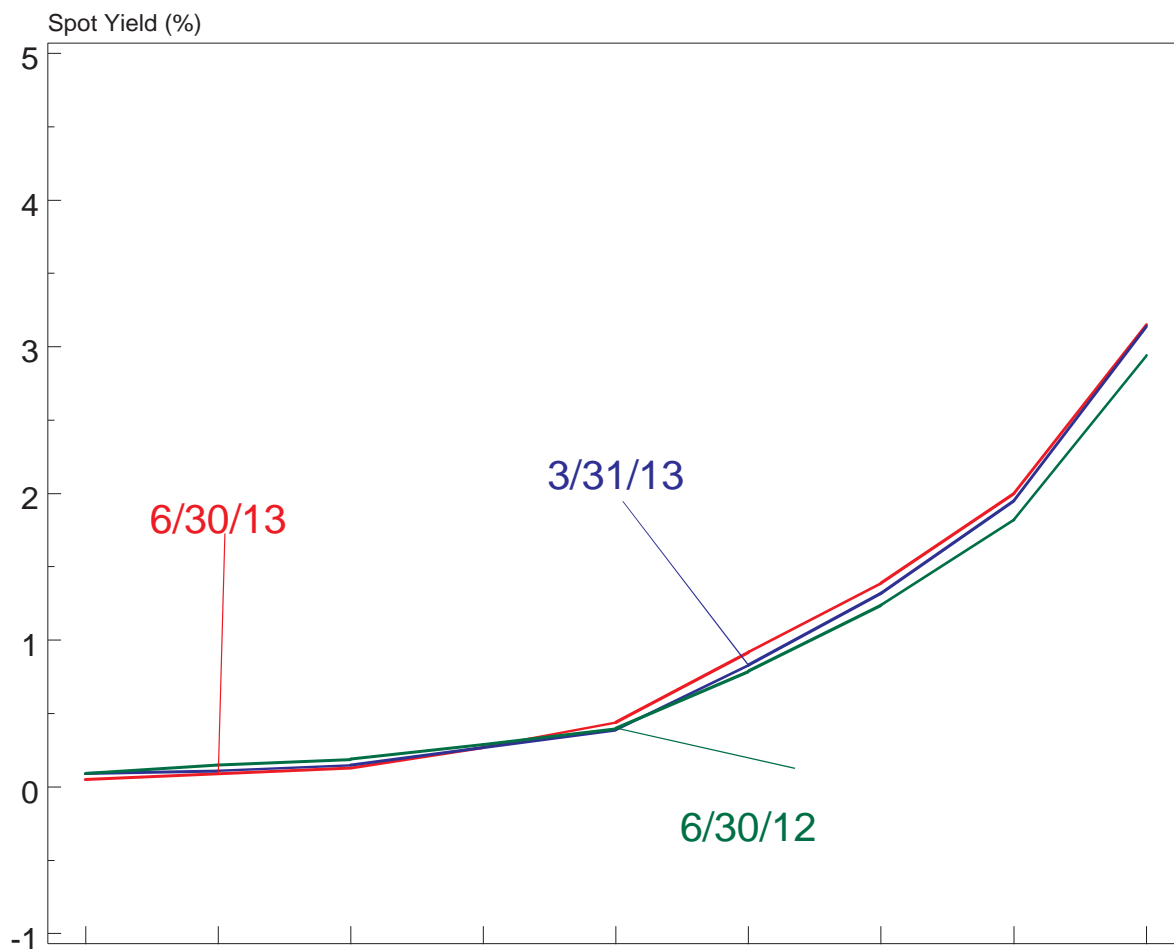
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2013 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

June 30, 2012 - June 30, 2013



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/13	0.05	0.09	0.13	0.27	0.44	0.92	1.39	2.00	3.15
3/31/13	0.09	0.11	0.15	0.27	0.39	0.83	1.32	1.95	3.14
12/31/12	0.09	0.14	0.17	0.27	0.36	0.69	1.12	1.71	2.86
9/30/12	0.10	0.14	0.18	0.26	0.35	0.67	1.08	1.64	2.75
6/30/12	0.09	0.15	0.19	0.29	0.40	0.79	1.24	1.82	2.94

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, 2013

## DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,772	97.6%	\$14,364.6	99.7%
Adequately Capitalized	83	1.2%	\$22.3	0.2%
Undercapitalized	43	0.6%	\$11.4	0.1%
Significantly Undercapitalized	33	0.5%	\$6.9	0.0%
Critically Undercapitalized	8	0.1%	\$3.8	0.0%

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

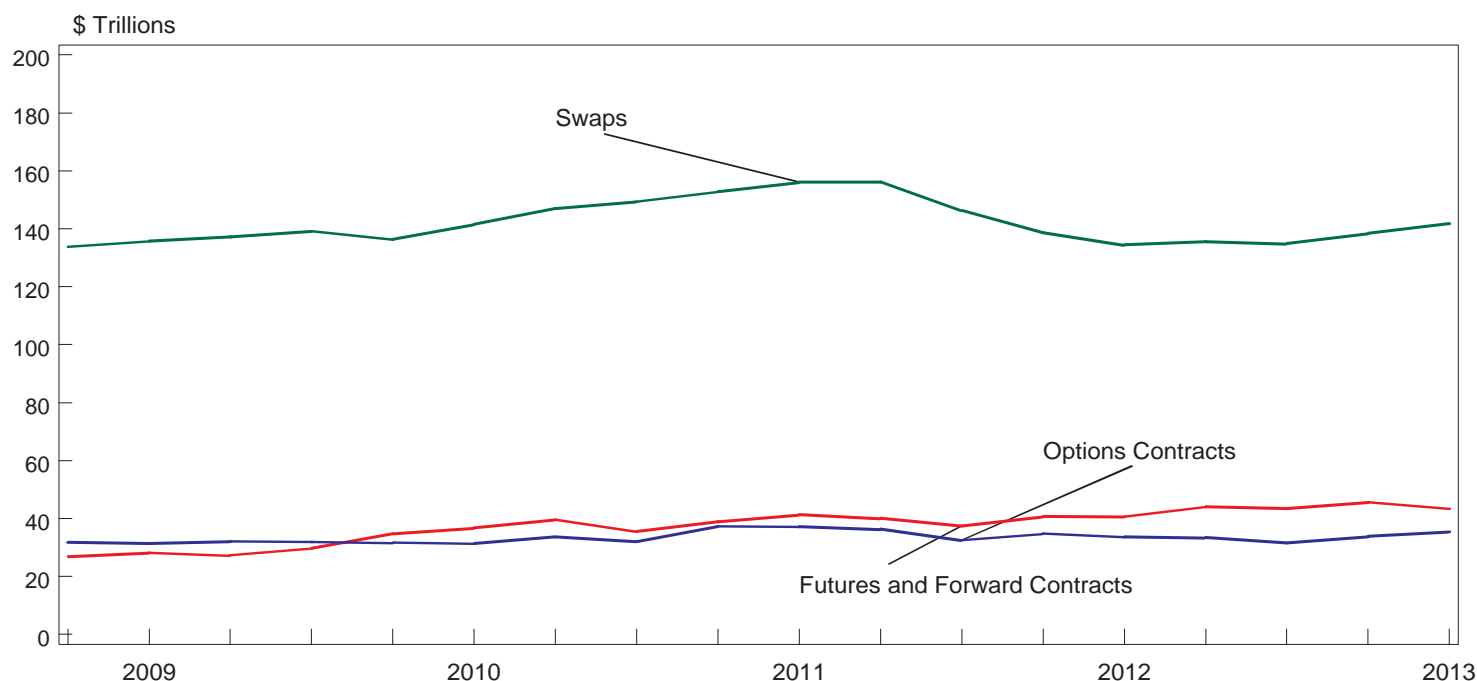
## Capital Category Definitions

	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\*

2009 - 2013 (Notional Amounts)



	12/09	12/10	12/11	12/12	3/13	6/13
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$200,674	\$216,948	\$216,239	\$209,964	\$217,738	\$220,471
<b>Futures and Forward Contracts</b>	<b>29,652</b>	<b>35,539</b>	<b>37,469</b>	<b>43,443</b>	<b>45,599</b>	<b>43,358</b>
Interest rate contracts	20,998	23,990	24,703	29,780	31,252	30,004
Foreign exchange rate contracts	8,468	11,304	12,542	13,361	14,015	13,107
Other futures and forwards**	186	245	224	302	333	248
<b>Option Contracts</b>	<b>31,884</b>	<b>32,078</b>	<b>32,505</b>	<b>31,594</b>	<b>33,778</b>	<b>35,402</b>
Interest rate options	27,169	27,018	27,133	25,105	25,893	27,278
Foreign currency options	2,714	3,336	3,364	4,314	5,616	5,925
Other option contracts**	2,002	1,724	2,008	2,175	2,268	2,200
<b>Swaps</b>	<b>139,138</b>	<b>149,331</b>	<b>146,266</b>	<b>134,927</b>	<b>138,361</b>	<b>141,710</b>
Interest rate swaps	133,288	142,390	136,030	124,051	127,806	131,022
Foreign exchange rate swaps	5,373	6,351	9,530	9,998	9,665	9,781
Other swaps**	476	590	705	878	890	907
<b>Memoranda</b>						
Spot Foreign Exchange Contracts	745	1,013	1,063	927	1,033	2,674
Credit Derivatives	14,112	14,151	14,759	13,190	13,901	13,382
Number of banks reporting derivatives	1,031	1,069	1,084	1,143	1,166	1,166
Replacement cost of interest rate and foreign exchange rate contracts ***	3,475	3,754	4,981	4,416	3,871	3,383

\* 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.

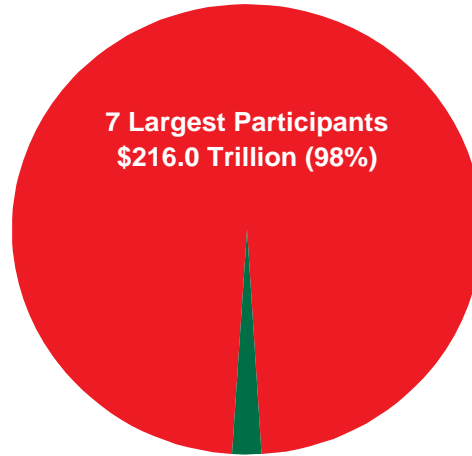
\*\*\* Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.

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, 2013

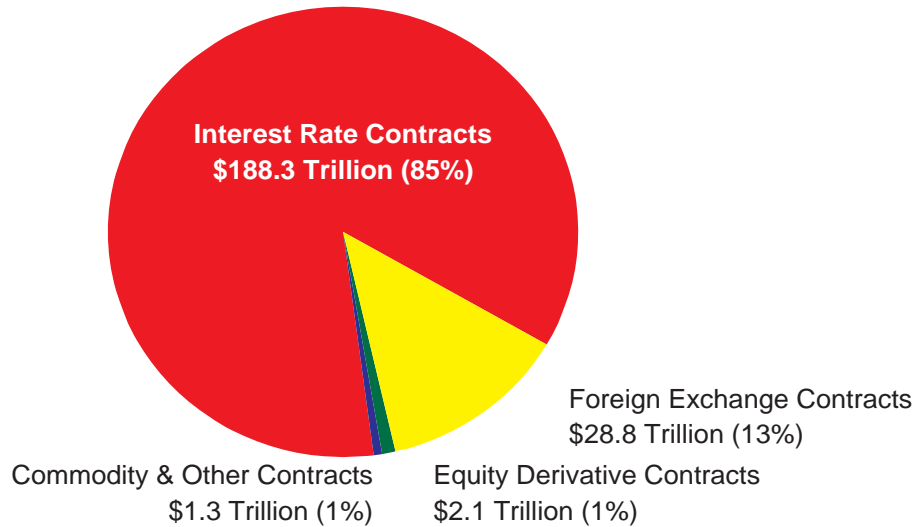


All Other Participants (1388 Banks)  
\$4.5 Trillion (2%)

## Composition of Derivatives\*

Notional Amounts

June 30, 2013



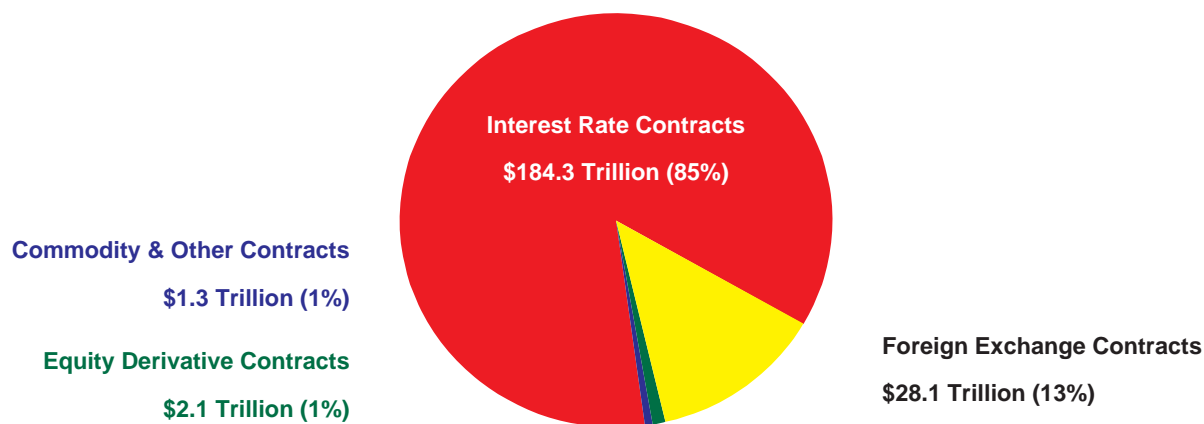
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,520 billion for the seven largest participants and \$153 billion for all others are not included.

## Purpose of Derivatives\*

### Held for Trading

#### Notional Amounts

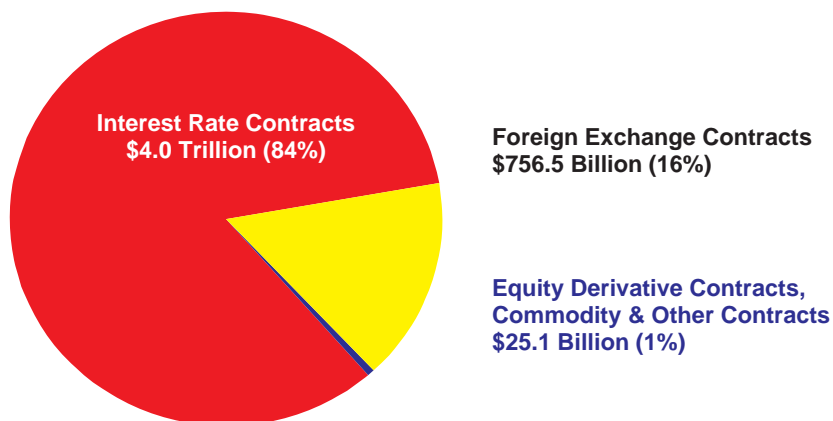
June 30, 2013



## Not Held for Trading

### Notional Amounts

June 30, 2013



\* 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 \$2,674 billion are not included.



## Position of Derivatives

### Gross Fair Values

June 30, 2013  
(\$ Millions)

#### Held for Trading

246 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	2,786,766	439,386	89,897	57,410	3,373,459	47,848
Gross negative fair value	2,728,737	449,892	88,537	58,445	3,325,611	
<b>All other participants</b>						
Gross positive fair value	33,654	22,076	2,587	659	58,977	1,183
Gross negative fair value	33,069	21,231	2,855	640	57,794	
<b>Total</b>						
Gross positive fair value	2,820,420	461,463	92,485	58,069	3,432,437	49,031
Gross negative fair value	2,761,806	471,123	91,392	59,085	3,383,406	

#### Held for Purposes Other than Trading

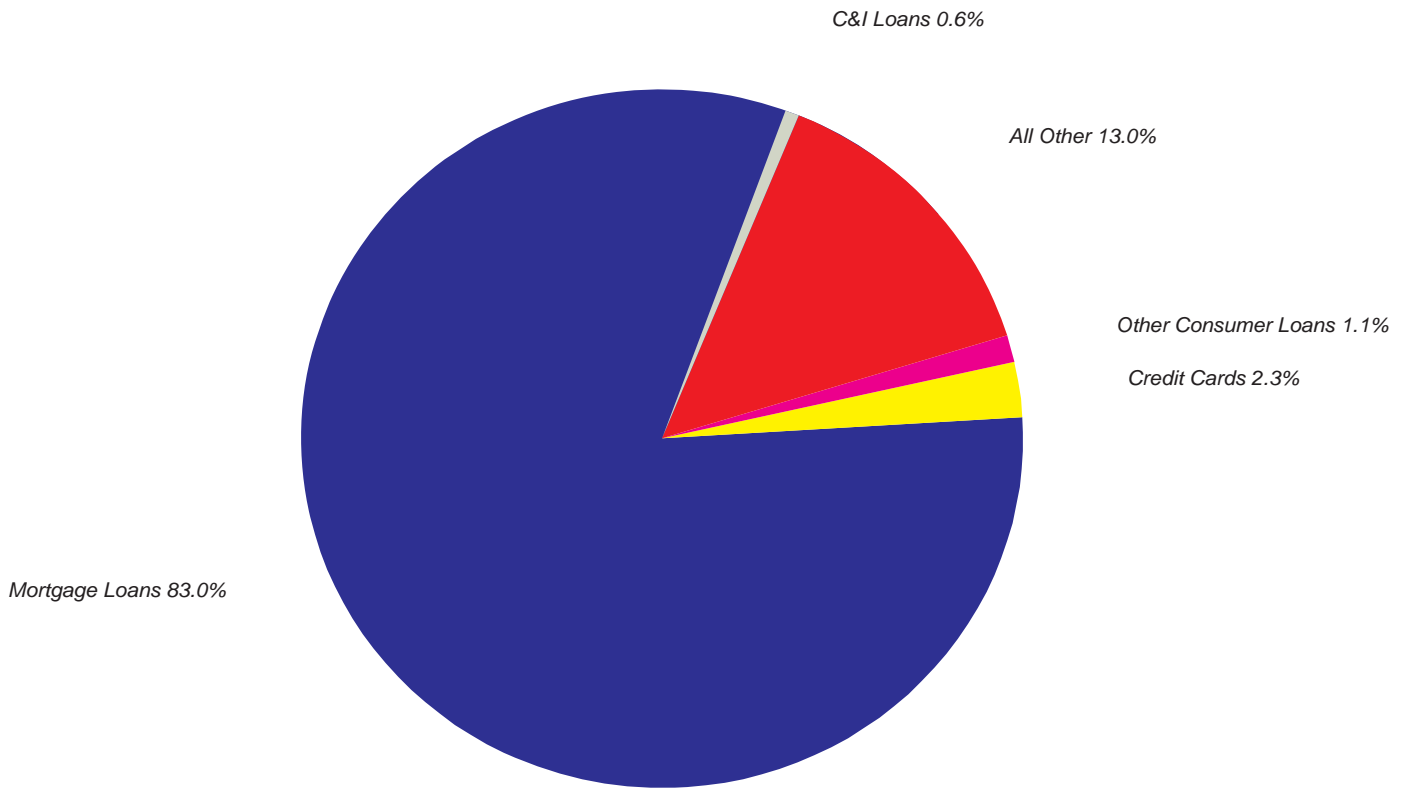
1264 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 88% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	78,273	12,363	2	2,347	92,985	6,992
Gross negative fair value	76,681	9,219	75	19	85,994	
<b>All other participants</b>						
Gross positive fair value	8,884	1,709	709	66	11,367	2,938
Gross negative fair value	7,668	371	332	58	8,429	
<b>Total</b>						
Gross positive fair value	87,157	14,072	711	2,413	104,352	9,930
Gross negative fair value	84,348	9,590	407	77	94,422	

# Composition of Securitized Assets\*

FDIC-Insured Institutions

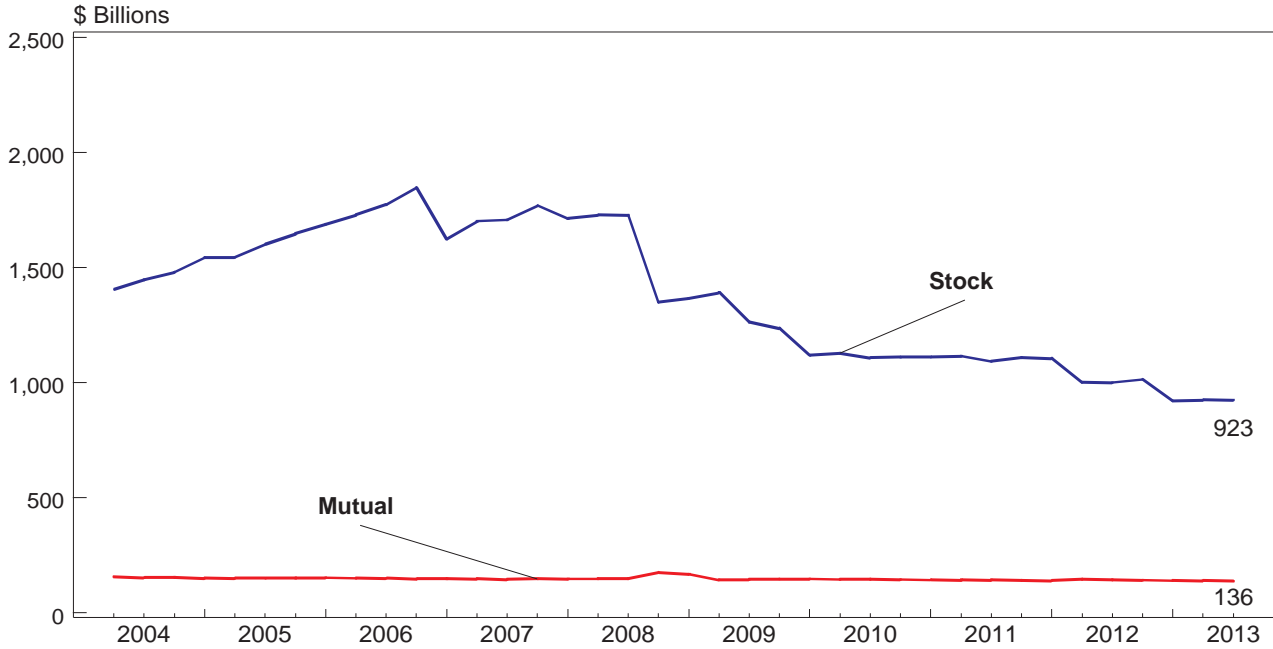
June 30, 2013



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

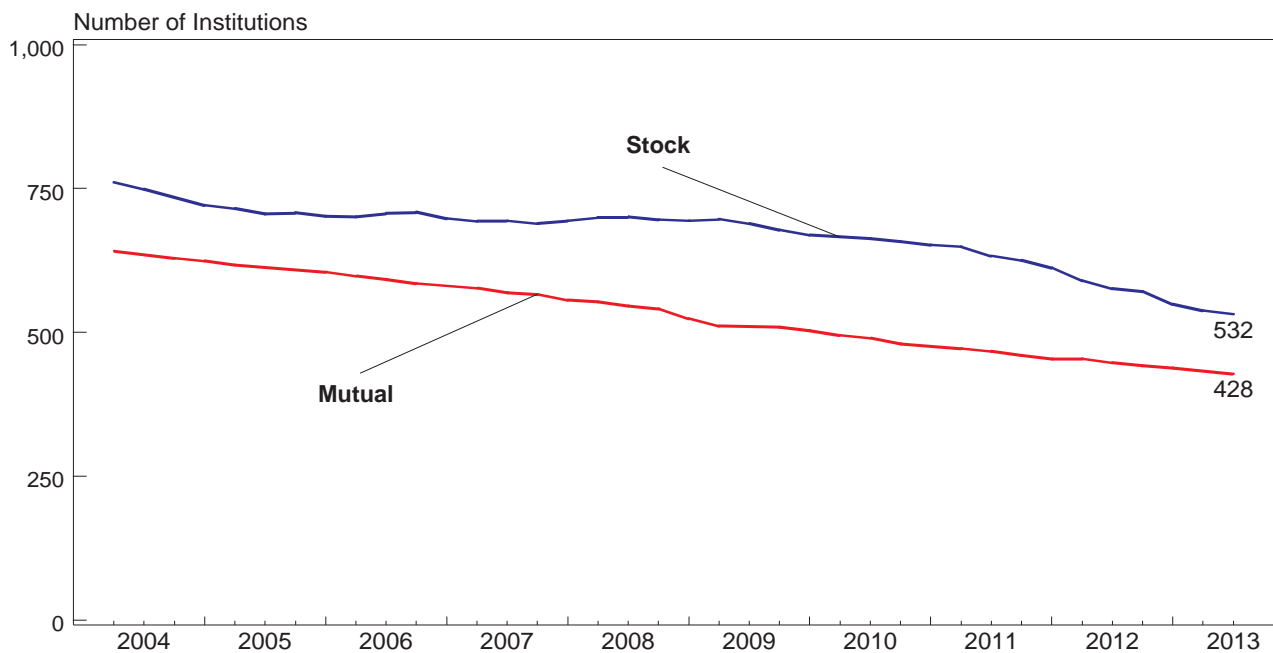
## Assets of Mutual and Stock Savings Institutions

2004 - 2013



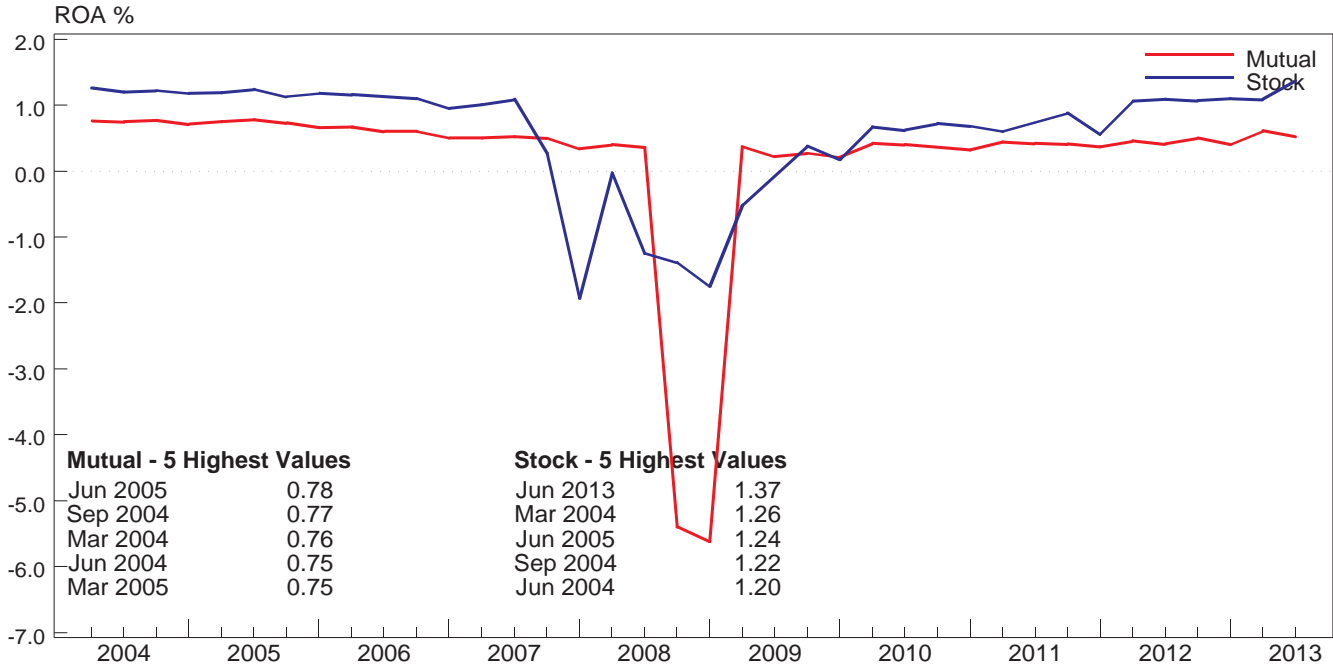
## Number of Mutual and Stock Savings Institutions

2004 - 2013



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

2004-2013



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

2004-2013

