Quarterly Banking Profile Second Quarter 2011

INSURED INSTITUTION PERFORMANCE

- ***Earnings Post 38 Percent Gain Despite Lower Revenues***
- ***Reduced Loan-Loss Provisions Lead to Improved Net Income***
- ***Fewer Banks Report Losses, More Report Earnings Increases***
- ***Domestic Deposit Growth Is Strong at Large Banks***
- ***Loan Balances Register First Actual Increase in Three Years***
- ***"Problem List" Shrinks for First Time since 2006***

Banks Earned $28.8 Billion in the Second Quarter

FDIC-insured institutions reported net income of $28.8 billion in second quarter 2011, an increase of $7.9 billion (37.9 percent) from a year earlier. This is the eighth consecutive quarter that industry earnings have improved year-over-year, but it is the smallest such improvement in the past seven quarters. Lower expenses for loan-loss provisions were the principal source of the increase in quarterly net income. More than half of all institutions (59.6 percent) reported improved earnings compared with a year ago. This represents an improvement over first quarter 2011, when 56 percent of institutions reported year-over-year earnings gains. Only 15.2 percent of institutions reported a net loss for the quarter. This is the smallest percentage of institutions that were unprofitable since first quarter 2008. The average return on assets (ROA) rose to 0.85 percent, from 0.63 percent a year earlier. At community banks (institutions with less than $1 billion in assets), the average ROA of 0.57 percent was below the industry average, but more than twice the 0.26 percent registered a year ago.

Loss Provisions Continue to Fall

Loan-loss provisions totaled $19 billion, a decline of $21.4 billion (53 percent) from second quarter 2010. This is the seventh consecutive quarter that provisions have declined from year-earlier levels. The $21.4 billion provision decline was the smallest year-over-year decline in the past five quarters. Half of all institutions (50.4 percent) reported reduced provisions, while fewer than a third (32.6 percent) increased their provisions. Among community banks, 48.6 percent reported lower provisions, while 68.5 percent of institutions with more than $1 billion in assets reduced their provisions. As has been the case in recent quarters, the largest reductions in provisions occurred at credit card lenders that had reported large increases in loss reserves in first quarter 2010.

Chart 1

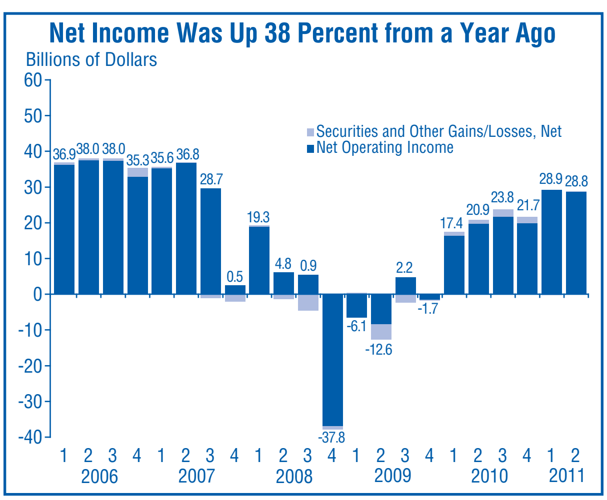
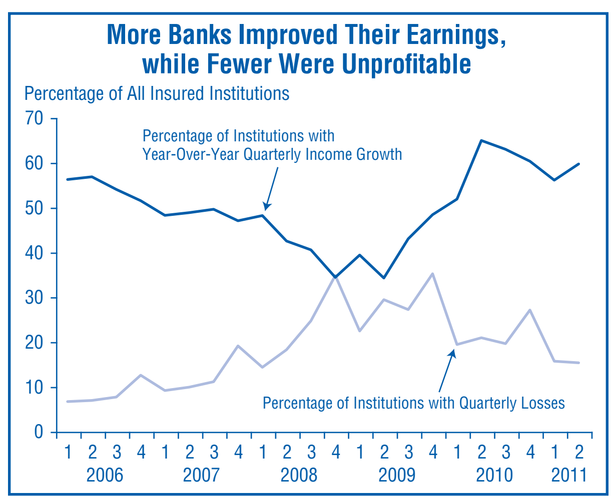


Chart 2



Revenues Decline for a Second Consecutive Quarter

Net operating revenue (net interest income plus total noninterest income) was lower than a year ago for the second quarter in a row, as net interest income declined by $1.9 billion (1.7 percent) and noninterest income fell by $1.1 billion (1.9 percent). The decline in net interest income was caused by lower asset yields at a number of the largest banks, reflecting growth in low-yielding balances at Federal Reserve banks. Net interest margins (NIMs) were lower than a year earlier at nine of the ten largest banks. Industry-wide, half of all banks (50.7 percent) had NIM declines, although only 39.4 percent reported declines in net interest income. The average NIM in the second quarter was 3.61 percent, down from 3.76 percent in second quarter 2010. At community banks, the average NIM improved slightly, from 3.80 percent to 3.83 percent. The reduction in the industry's noninterest income reflected lower loan-servicing fee income (down $1.5 billion, or 40.9 percent), and a decline in service charges on deposit accounts (down $1.3 billion, or 12.8 percent). The only categories of noninterest income that had year-over-year growth were income from fiduciary activities (up $595 million, or 9.3 percent), investment banking fees (up $416 million, or 17.7 percent), and trading revenue (up $388 million, or 5.5 percent). Slightly more than half of all institutions (51.6 percent) reported year-over-year declines in noninterest income. In addition to the decline in net operating revenue, realized gains on securities and other assets fell by $1.3 billion (61.1 percent). Total noninterest expenses were $6 billion (6.2 percent) higher than a year ago.

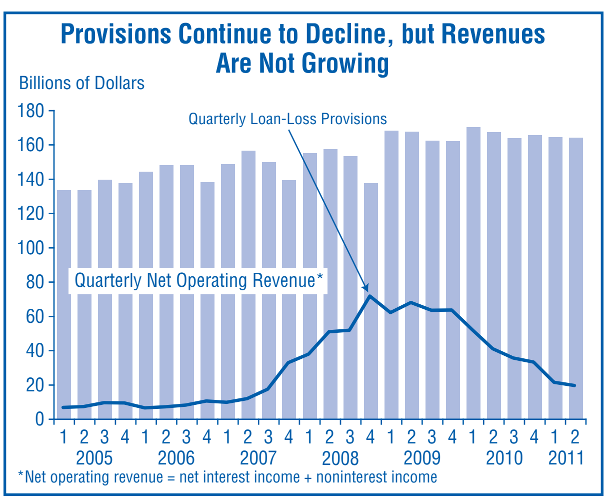
Trend in Loan Losses Remains Favorable

Net loan charge-offs (NCOs) declined year-over-year for a fourth consecutive quarter, as the pace of improvement in loan losses continued to gain momentum. The $20.9 billion (42.1 percent) decline was the largest since the recovery in credit quality began. NCOs were lower across all major loan categories. The largest decline was in credit card NCOs, which were $9.6 billion (51.6 percent) lower than in second quarter 2010. Real estate construction loan NCOs were $2.9 billion (55.3 percent) less than a year earlier, while commercial and industrial loan (C&I) NCOs fell by $2.7 billion (50.9 percent). Half of all institutions (50.3 percent) reported year-over-year declines in NCOs, while 41.3 percent reported increases.

Banks Report Sizable Declines in Noncurrent Loans

At the end of June, insured institutions reported $319.8 billion in noncurrent loans (loans 90 days or more past due or in nonaccrual status), which was $22.2 billion (6.5 percent) less than they reported at the end of the first quarter. The decline in noncurrent balances in the second quarter was led by a $6.8 billion (3.9 percent) reduction in noncurrent closed-end 1-4 family residential real estate loans, and by a $6.1 billion (12.8 percent) reduction in noncurrent real estate construction and development loans. All other major loan categories also had declines in noncurrent levels during the quarter. This is the fifth consecutive quarter in which noncurrent loan balances have fallen; they are now $90.2 billion (22 percent) below the peak level reached at the end of first quarter 2010.

Chart 3



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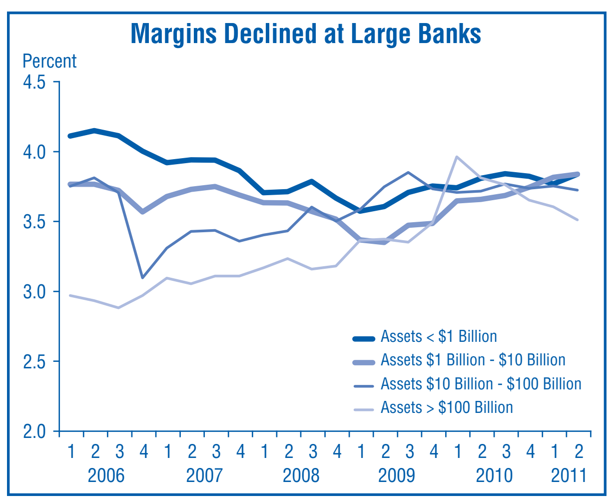


Most Large Banks Continued to Reduce Their Loss Reserves

Reserves for loan losses declined by $10.9 billion (5 percent) during the second quarter. This is the fifth consecutive quarter that reserves have fallen; at $207.6 billion, they are down $55.6 billion (21.1 percent) from their cyclical peak at the end of first quarter 2010. Banks added $9.8 billion less in loss provisions to their reserves than they charged-off during the quarter. Reserve reductions were more prevalent among the largest banks. Seventy of the 100 largest banks reduced their reserve balances during the quarter; in the remainder of the industry, only 36.8 percent reported reserve declines. The coverage ratio of reserves to noncurrent loans improved slightly, despite the decline in industry reserves, from 63.9 percent to 64.9 percent, reflecting lower noncurrent loan balances.

Higher Securities Values Provide a Boost to Equity Capital

Equity capital increased by $26.6 billion (1.8 percent), due in part to a $12.6 billion increase in unrealized gains on securities held for sale. Much of the increase in unrealized gains consisted of appreciation in the values of banks' mortgage-backed securities portfolios. Retained earnings contributed $8.5 billion to equity formation, as banks paid $20.3 billion of their quarterly earnings in dividends. A year ago, second quarter dividends totaled $12.9 billion. Tangible common equity (equity less intangible assets, preferred stock, and deferred tax assets) increased by $35 billion (3.3 percent). At the end of the second quarter, the industry's equity-to-assets ratio was 11.3 percent, the highest level since 1938. The industry's three regulatory capital ratios—the leverage capital ratio, tier 1 risk-based capital ratio, and total risk-based capital ratio—were at all-time highs at the end of the quarter.

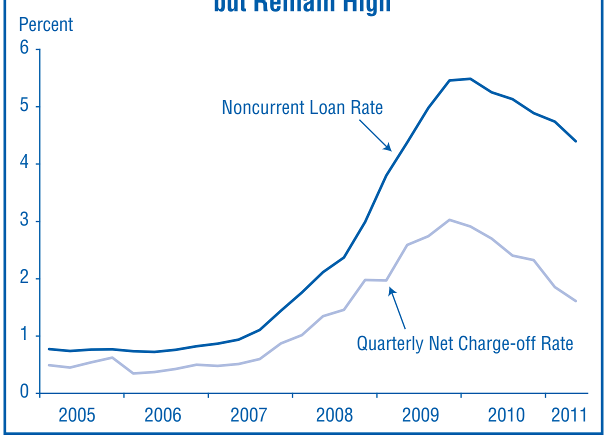
Loan Balances Post a $64.4 Billion Increase

Total loans and leases at insured institutions rose by $64.4 billion (0.9 percent) during the quarter. Apart from the $221 billion increase in reported balances in first quarter 2010 that was caused by new accounting rules, this is the first actual growth in loan balances since second quarter 2008. C&I loans increased for a fourth consecutive quarter, rising by $34.3 billion (2.8 percent), while auto loans were up by $9.7 billion (3.4 percent), credit card loan balances rose by $5.2 billion (0.8 percent), and closed-end first lien residential mortgages increased by $2.6 billion (0.2 percent). Loans to depository institutions increased by $27 billion (22.6 percent), but the increase in reported balances consisted of growth in intracompany loans between related institutions. Real estate construction loans declined for a 13th consecutive quarter, falling by $20.7 billion (7 percent). Home equity lines of credit declined by $8.5 billion (1.4 percent), and closed-end second-lien mortgage loans fell by $8.1 billion (5.8 percent). A majority of banks (53 percent) reported growth in loan balances in the second quarter.

Large Banks Increase Their Balances at Federal Reserve Banks

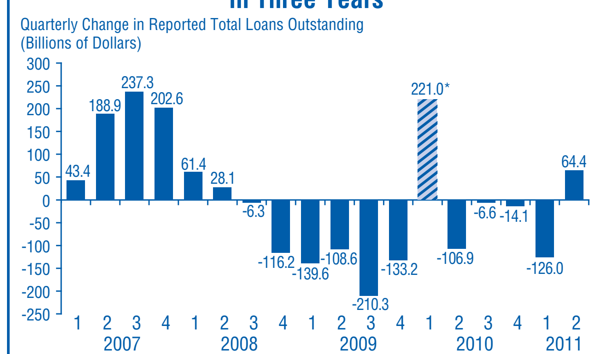
Total assets increased by $185.9 billion (1.4 percent) during the quarter. Excluding the accounting-driven increase in first quarter 2010, this is the largest quarterly

Chart 5



Noncurrent Loans and Loan Losses Have Fallen, but Remain High

Chart 6



Loan Balances Posted Their First Actual Increase in Three Years

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

increase in assets reported by the industry since fourth quarter 2008. Most of the growth in assets consisted of increases in balances at Federal Reserve banks, which rose by $137.3 billion (22.5 percent). Assets in trading accounts fell by $39.6 billion (5.4 percent). Total securities holdings declined by $1.6 billion, as institutions' holdings of mortgage-backed securities rose by $27.3 billion (1.8 percent), and holdings of U.S. Treasuries, U.S. agency securities, and government-sponsored-enterprise securities fell by $36.7 billion (7.7 percent). Only half of all institutions (50.1 percent) reported growth in their total assets in the second quarter.

Large Noninterest-Bearing Deposits Register Strong Growth

Total deposits increased by $163.1 billion (1.7 percent) in the second quarter. Deposits in domestic offices rose by $234.4 billion (2.9 percent), while foreign office deposits fell by $71.3 billion (4.4 percent). Noninterest-bearing domestic deposits increased by $165.6 billion (9.5 percent), and domestic deposits in accounts with balances greater than $250,000 rose by $279.6 billion (8.8 percent). Balances in large (greater than $250,000) noninterest-bearing transaction accounts that have temporary unlimited deposit insurance coverage through 2012 increased by $161.8 billion (15.4 percent). Most of the growth in large denomination deposits occurred at the largest banks. The 19 banks with assets greater than $100 billion reported an aggregate increase of $241.4 billion (12.6 percent) in domestic deposits with balances greater than $250,000 during the quarter. More than half of this increase ($127.7 billion) consisted of growth in large noninterest-bearing transaction accounts with unlimited deposit insurance coverage. All other insured institutions reported an aggregate increase of $35.1 billion (2.8 percent) in large-balance deposits. Time deposits declined for the 10th quarter in a row, falling by $41.3 billion (2.1 percent). Fed funds purchased and securities sold under repurchase agreements fell by $24.6 billion (4.6 percent). Advances from Federal Home Loan Banks declined by $16.9 billion (4.7 percent), and other secured borrowings fell by $30 billion (8.1 percent).

Numbers of "Problem" Banks and Bank Failures Decline

The number of insured commercial banks and savings institutions reporting quarterly financial results declined to 7,513, from 7,574 in first quarter 2011. Two new charters were created to absorb failed institutions during the second quarter, while 39 institutions were absorbed by mergers, and 22 insured institutions failed. This is the smallest number of failures in a quarter since first quarter 2009. The number of institutions on the FDIC's "Problem List" declined for the first time since third quarter 2006. At the end of the second quarter, there were 865 "problem" institutions, down from 888 at the end of the first quarter. Total assets of "problem" institutions declined from $397 billion to $372 billion. The number of full-time equivalent employees reported by insured institutions—2,104,698—was 12,124 (0.6 percent) higher than in first quarter 2011.

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Chart 7

Most of the Recent Deposit Inflows Have Been Invested at Federal Reserve Banks

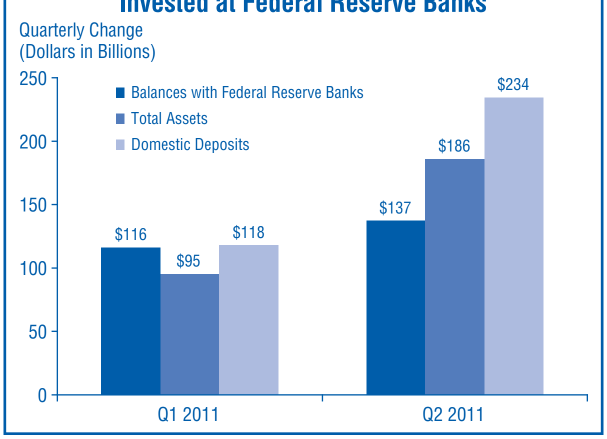

Chart 8

Quarterly Changes in the Number of Troubled Institutions, 2007–2011

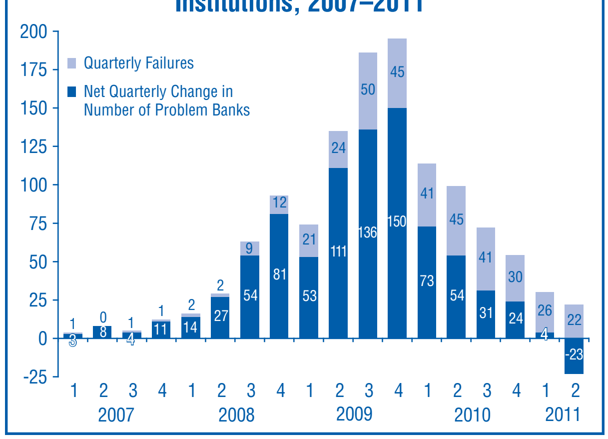

TABLE I-A. Selected Indicators, All FDIC-Insured Institutions*

	2011**	2010**	2010	2009	2008	2007	2006
Return on assets (%)	0.86	0.59	0.65	-0.07	0.03	0.81	1.28
Return on equity (%)	7.65	5.41	5.87	-0.72	0.35	7.75	12.30
Core capital (leverage) ratio (%)	9.20	8.74	8.89	8.60	7.47	7.97	8.22
Noncurrent assets plus other real estate owned to assets (%)	2.75	3.33	3.11	3.36	1.91	0.95	0.54
Net charge-offs to loans (%)	1.70	2.78	2.55	2.52	1.29	0.59	0.39
Asset growth rate (%)	3.04	-0.60	1.78	-5.45	6.19	9.88	9.03
Net interest margin (%)	3.64	3.82	3.76	3.49	3.16	3.29	3.31
Net operating income growth (%)	57.15	359.96	1635.24	-154.73	-90.71	-27.59	8.52
Number of institutions reporting	7,513	7,830	7,658	8,012	8,305	8,534	8,680
Commercial banks	6,413	6,677	6,530	6,840	7,087	7,284	7,401
Savings institutions	1,100	1,153	1,128	1,172	1,218	1,250	1,279
Percentage of unprofitable institutions (%)	15.61	20.91	22.00	30.84	24.89	12.10	7.94
Number of problem institutions	865	829	884	702	252	76	50
Assets of problem institutions (in billions)	$372	$403	$390	$403	$159	$22	$8
Number of failed institutions	48	86	157	140	25	3	0
Number of assisted institutions	0	0	0	8	5	0	0

* Excludes insured branches of foreign banks (IBAs).
** Through June 30, ratios annualized where appropriate. Asset growth rates are for 12 months ending June 30.

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

(dollar figures in millions)	2nd Quarter 2011	1st Quarter 2011	2nd Quarter 2010	%Change 10Q2-11Q2
Number of institutions reporting	7,513	7,574	7,830	-4.0
Total employees (full-time equivalent)	2,104,698	2,092,574	2,034,283	3.5
CONDITION DATA				
Total assets	$13,600,815	$13,414,901	$13,199,756	3.0
Loans secured by real estate	4,122,446	4,158,978	4,337,963	-5.0
1-4 family residential mortgages	1,828,344	1,833,843	1,874,787	-2.5
Nonfarm nonresidential	1,059,439	1,064,740	1,081,605	-2.0
Construction and development	274,916	295,615	383,980	-28.4
Home equity lines	615,530	623,993	654,118	-5.9
Commercial & industrial loans	1,238,736	1,204,413	1,164,649	6.4
Loans to individuals	1,289,555	1,275,180	1,342,449	-3.9
Credit cards	668,341	663,153	692,171	-3.4
Farm loans	57,665	55,027	58,461	-1.4
Other loans & leases	607,367	557,454	495,096	22.7
Less: Unearned income	2,310	1,995	2,794	-17.3
Total loans & leases	7,313,459	7,249,057	7,395,822	-1.1
Less: Reserve for losses	207,563	218,425	251,559	-17.5
Net loans and leases	7,105,896	7,030,631	7,144,263	-0.5
Securities	2,721,753	2,723,311	2,527,826	7.7
Other real estate owned	51,318	52,425	49,522	3.6
Goodwill and other intangibles	388,400	394,472	389,536	-0.3
All other assets	3,333,449	3,214,062	3,088,610	7.9
Total liabilities and capital	13,600,815	13,414,901	13,199,756	3.0
Deposits	9,765,592	9,602,459	9,141,000	6.8
Domestic office deposits	8,225,627	7,991,207	7,667,715	7.3
Foreign office deposits	1,539,965	1,611,252	1,473,285	4.5
Other borrowed funds	1,600,188	1,629,869	1,912,692	-16.3
Subordinated debt	138,871	139,860	150,986	-8.0
All other liabilities	540,684	513,919	509,394	6.1
Total equity capital (includes minority interests)	1,555,480	1,528,794	1,485,684	4.7
Bank equity capital	1,536,564	1,510,008	1,466,526	4.8
Loans and leases 30-89 days past due	101,122	110,522	124,831	-19.0
Noncurrent loans and leases	319,772	341,960	386,711	-17.3
Restructured loans and leases	118,485	107,336	66,316	78.7
Mortgage-backed securities	1,546,594	1,519,305	1,381,840	11.9
Earning assets	11,816,111	11,648,953	11,391,576	3.7
FHLB Advances	341,133	358,067	445,429	-23.4
Unused loan commitments	5,701,321	5,768,040	6,006,513	-5.1
Trust assets	19,679,684	19,882,168	17,612,303	11.7
Assets securitized and sold	969,985	976,825	990,495	-2.1
Notional amount of derivatives***	251,258,807	246,083,990	225,519,019	11.4

INCOME DATA	First Half 2011	First Half 2010	%Change	2nd Quarter 2011	2nd Quarter 2010	%Change 10Q2-11Q2
Total interest income	$257,641	$273,128	-5.7	$128,481	$135,202	-5.0
Total interest expense	45,746	56,231	-18.7	22,596	27,455	-17.7
Net interest income	211,894	216,896	-2.3	105,885	107,747	-1.7
Provision for loan and lease losses	39,792	91,316	-56.4	18,994	40,377	-53.0
Total noninterest income	116,602	120,313	-3.1	58,413	59,522	-1.9
Total noninterest expense	205,395	192,627	6.6	103,766	97,722	6.2
Securities gains (losses)	709	3,733	-81.0	833	2,142	-61.1
Applicable income taxes	26,177	17,457	50.0	13,519	10,022	34.9
Extraordinary gains, net	236	-173	N/M	131	-231	N/M
Total net income (includes minority interests)	58,078	39,369	47.5	28,983	21,060	37.6
Bank net income	57,736	38,996	48.1	28,801	20,879	37.9
Net charge-offs	62,174	102,265	-39.2	28,808	49,727	-42.1
Cash dividends	35,397	17,310	104.5	20,323	12,936	57.1
Retained earnings	22,339	21,686	3.0	8,478	7,943	6.7
Net operating income	57,857	36,817	57.2	28,688	19,767	45.1

*** Call Report filers only.

N/M - Not Meaningful.

TABLE III-A. Second Quarter 2011, All FDIC-Insured Institutions

		Asset Concentration Groups*								
SECOND QUARTER (The way it is...)	**All Insured Institutions**	**Credit Card Banks**	**International Banks**	**Agricultural Banks**	**Commercial Lenders**	**Mortgage Lenders**	**Consumer Lenders**	**Other Specialized <$1 Billion**	**All Other <$1 Billion**	**All Other >$1 Billion**
Number of institutions reporting	7,513	20	4	1,544	3,953	717	72	346	796	61
Commercial banks	6,413	16	4	1,539	3,533	188	55	319	709	50
Savings institutions	1,100	4	0	5	420	529	17	27	87	11
Total assets (in billions)	$13,600.8	$656.0	$3,328.1	$204.2	$4,135.8	$777.0	$97.7	$50.0	$129.5	$4,222.6
Commercial banks	12,366.8	628.8	3,328.1	203.5	3,670.4	221.6	42.8	44.7	105.5	4,121.4
Savings institutions	1,234.0	27.2	0.0	0.7	465.4	555.3	54.9	5.3	24.0	101.2
Total deposits (in billions)	9,765.6	252.5	2,266.4	169.6	3,182.9	559.2	83.3	39.1	107.8	3,105.0
Commercial banks	8,855.1	235.2	2,266.4	169.0	2,853.3	141.7	34.5	35.3	88.6	3,031.2
Savings institutions	910.5	17.3	0.0	0.6	329.6	417.4	48.8	3.8	19.2	73.8
Bank net income (in millions)	28,801	6,639	3,729	577	7,493	1,087	408	242	260	8,365
Commercial banks	26,559	6,236	3,729	576	6,552	621	256	148	255	8,186
Savings institutions	2,242	402	0	1	942	467	151	94	5	179
Performance Ratios (annualized, %)										
Yield on earning assets	4.39	12.02	3.22	4.89	4.69	4.10	5.52	3.53	4.71	3.69
Cost of funding earning assets	0.77	1.20	0.76	1.00	0.87	1.08	0.99	0.75	1.00	0.51
Net interest margin	3.61	10.82	2.47	3.89	3.82	3.03	4.53	2.78	3.71	3.17
Noninterest income to assets	1.73	3.06	2.03	0.58	1.27	0.53	1.93	5.25	0.87	2.00
Noninterest expense to assets	3.08	5.08	3.00	2.62	3.10	1.92	2.89	5.17	3.04	3.01
Loan and lease loss provision to assets	0.56	1.52	0.38	0.26	0.62	0.59	0.70	0.11	0.32	0.52
Net operating income to assets	0.85	3.99	0.59	1.10	0.67	0.54	1.67	1.80	0.76	0.74
Pretax return on assets	1.25	6.16	0.64	1.31	1.01	0.88	2.61	2.58	0.98	1.22
Return on assets	0.85	3.99	0.46	1.13	0.73	0.56	1.67	1.90	0.81	0.80
Return on equity	7.57	23.99	5.41	10.21	6.19	5.35	17.12	12.61	7.10	6.50
Net charge-offs to loans and leases	1.58	5.58	1.43	0.37	1.27	1.04	1.79	0.42	0.47	1.24
Loan and lease loss provision to net charge-offs	65.93	31.99	78.58	118.05	73.78	97.95	54.22	96.12	125.24	81.85
Efficiency ratio	61.68	37.69	72.03	62.44	65.01	55.65	46.01	66.21	70.38	62.67
% of unprofitable institutions	15.24	0.00	0.00	3.63	21.68	13.39	8.33	12.14	10.68	4.92
% of institutions with earnings gains	59.59	100.00	0.00	59.26	62.10	54.53	54.17	52.02	55.40	59.02
Structural Changes										
New charters	2	0	0	0	1	0	0	1	0	0
Institutions absorbed by mergers	39	0	0	5	27	2	0	2	2	1
Failed institutions	22	0	0	0	22	0	0	0	0	0
PRIOR SECOND QUARTERS (The way it was...)										
Return on assets (%) 2010	0.63	1.45	1.00	1.03	0.18	0.66	1.26	1.57	0.43	0.65
2008	0.14	2.39	0.26	1.17	0.24	-1.46	0.82	1.85	0.99	0.12
2006	1.34	4.64	1.01	1.31	1.33	1.07	1.79	2.76	1.02	1.29
Net charge-offs to loans & leases (%) 2010	2.68	11.59	2.04	0.65	1.97	1.15	2.20	0.60	0.49	1.90
2008	1.32	5.87	1.27	0.26	1.00	1.82	1.75	0.66	0.29	0.94
2006	0.35	3.43	0.59	0.17	0.17	0.13	0.92	0.56	0.18	0.19

* See Table V-A (page 10) for explanations.

TABLE III-A. Second Quarter 2011, All FDIC-Insured Institutions

		Asset Size Distribution				Geographic Regions*					
SECOND QUARTER (The way it is...)	**All Insured Institutions**	**Less than $100 Million**	**$100 Million to $1 Billion**	**$1 Billion to $10 Billion**	**Greater than $10 Billion**	**New York**	**Atlanta**	**Chicago**	**Kansas City**	**Dallas**	**San Francisco**
Number of institutions reporting	7,513	2,550	4,296	561	106	932	990	1,575	1,804	1,570	642
Commercial banks	6,413	2,264	3,632	432	85	486	877	1,299	1,709	1,457	585
Savings institutions	1,100	286	664	129	21	446	113	276	95	113	57
Total assets (in billions)	$13,600.8	$146.0	$1,273.1	$1,422.7	$10,759.0	$2,769.3	$2,913.8	$3,119.6	$1,672.3	$788.8	$2,337.0
Commercial banks	12,366.8	130.0	1,043.8	1,100.7	10,092.3	2,117.0	2,796.0	2,996.8	1,619.1	695.6	2,142.3
Savings institutions	1,234.0	16.0	229.3	322.0	666.7	652.3	117.8	122.8	53.2	93.2	194.7
Total deposits (in billions)	9,765.6	123.5	1,055.5	1,093.9	7,492.7	1,916.8	2,167.6	2,167.7	1,211.4	640.4	1,661.6
Commercial banks	8,855.1	110.7	873.2	847.6	7,023.7	1,447.8	2,080.1	2,074.4	1,169.7	564.1	1,519.0
Savings institutions	910.5	12.9	182.3	246.3	469.0	468.9	87.5	93.3	41.8	76.3	142.7
Bank net income (in millions)	28,801	207	1,810	3,387	23,397	8,206	3,254	5,540	5,159	1,805	4,837
Commercial banks	26,559	202	1,521	2,840	21,997	7,475	3,065	5,482	5,087	1,550	3,899
Savings institutions	2,242	5	289	547	1,400	731	189	58	71	255	938
Performance Ratios (annualized, %)											
Yield on earning assets	4.39	4.88	4.89	4.78	4.26	4.81	4.16	3.58	5.33	4.67	4.44
Cost of funding earning assets	0.77	0.99	1.07	0.96	0.70	0.87	0.67	0.73	0.64	0.78	0.93
Net interest margin	3.61	3.89	3.82	3.83	3.55	3.94	3.49	2.85	4.69	3.89	3.51
Noninterest income to assets	1.73	0.85	0.95	1.29	1.90	1.64	1.52	2.02	1.98	1.35	1.68
Noninterest expense to assets	3.08	3.41	3.18	2.95	3.08	2.89	3.14	3.13	3.50	3.21	2.80
Loan and lease loss provision to assets	0.56	0.33	0.56	0.58	0.57	0.45	0.78	0.44	0.68	0.46	0.55
Net operating income to assets	0.85	0.53	0.52	0.87	0.89	1.16	0.37	0.64	1.26	0.89	1.07
Pretax return on assets	1.25	0.70	0.76	1.32	1.31	1.81	0.67	1.05	1.86	1.23	1.18
Return on assets	0.85	0.56	0.57	0.95	0.88	1.20	0.45	0.72	1.23	0.92	0.84
Return on equity	7.57	4.85	5.43	8.12	7.77	9.40	3.73	8.45	10.53	8.48	6.90
Net charge-offs to loans and leases	1.58	0.60	0.89	1.22	1.76	1.81	1.69	1.31	1.84	0.90	1.53
Loan and lease loss provision to net charge-offs	65.93	93.65	96.90	75.51	62.36	45.74	81.78	73.82	56.13	81.33	70.95
Efficiency ratio	61.68	77.36	71.27	60.53	60.61	55.07	68.40	68.50	55.20	65.52	58.15
% of unprofitable institutions	15.24	16.86	15.01	11.41	5.66	12.66	31.01	14.29	10.14	10.45	23.05
% of institutions with earnings gains	59.59	56.27	59.99	69.70	69.81	57.83	59.60	58.48	60.31	58.15	66.36
Structural Changes											
New charters	2	0	1	1	0	0	2	0	0	0	0
Institutions absorbed by mergers	39	10	23	5	1	12	7	3	6	10	1
Failed institutions	22	3	18	1	0	0	15	2	1	1	3
PRIOR SECOND QUARTERS (The way it was...)											
Return on assets (%) 2010	0.63	0.52	0.23	0.12	0.75	0.75	0.15	0.75	0.72	0.69	0.88
2008	0.14	0.58	0.53	0.25	0.07	0.76	0.16	0.11	0.91	0.59	-0.79
2006	1.34	1.02	1.26	1.34	1.36	1.28	1.32	1.09	1.63	1.29	1.78
Net charge-offs to loans & leases (%) 2010	2.68	0.71	1.14	1.93	3.08	4.10	2.56	1.91	2.94	1.27	2.31
2008	1.32	0.30	0.47	1.00	1.53	1.30	1.14	1.27	1.31	0.65	1.80
2006	0.35	0.15	0.15	0.20	0.42	0.56	0.15	0.23	0.37	0.22	0.54

* See Table V-A (page 11) for explanations.

TABLE IV-A. First Half 2011, All FDIC-Insured Institutions

		Asset Concentration Groups*								
FIRST HALF (The way it is...)	All Insured Institutions	Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Number of institutions reporting	7,513	20	4	1,544	3,953	717	72	346	796	61
Commercial banks	6,413	16	4	1,539	3,533	188	55	319	709	50
Savings institutions	1,100	4	0	5	420	529	17	27	87	11
Total assets (in billions)	$13,600.8	$656.0	$3,328.1	$204.2	$4,135.8	$777.0	$97.7	$50.0	$129.5	$4,222.6
Commercial banks	12,366.8	628.8	3,328.1	203.5	3,670.4	221.6	42.8	44.7	105.5	4,121.4
Savings institutions	1,234.0	27.2	0.0	0.7	465.4	555.3	54.9	5.3	24.0	101.2
Total deposits (in billions)	9,765.6	252.5	2,266.4	169.6	3,182.9	559.2	83.3	39.1	107.8	3,105.0
Commercial banks	8,855.1	235.2	2,266.4	169.0	2,853.3	141.7	34.5	35.3	88.6	3,031.2
Savings institutions	910.5	17.3	0.0	0.6	329.6	417.4	48.8	3.8	19.2	73.8
Bank net income (in millions)	57,736	13,003	8,372	1,108	13,938	1,940	768	414	512	17,682
Commercial banks	53,664	12,106	8,372	1,106	12,179	1,403	482	262	494	17,260
Savings institutions	4,072	897	0	2	1,759	538	285	152	18	422
Performance Ratios (annualized, %)										
Yield on earning assets	4.42	12.11	3.23	4.87	4.69	4.15	5.60	3.59	4.72	3.73
Cost of funding earning assets	0.79	1.24	0.74	1.03	0.90	1.11	1.01	0.78	1.03	0.54
Net interest margin	3.64	10.87	2.50	3.85	3.80	3.04	4.59	2.81	3.70	3.20
Noninterest income to assets	1.74	2.89	1.99	0.60	1.25	0.63	1.87	5.23	0.88	2.08
Noninterest expense to assets	3.06	4.95	2.93	2.62	3.07	2.18	2.88	5.48	3.03	3.01
Loan and lease loss provision to assets	0.59	1.77	0.34	0.26	0.66	0.57	0.87	0.16	0.31	0.56
Net operating income to assets	0.86	3.80	0.65	1.07	0.64	0.47	1.59	1.57	0.76	0.81
Pretax return on assets	1.25	5.92	0.72	1.27	0.95	0.76	2.47	2.20	0.98	1.25
Return on assets	0.86	3.83	0.53	1.09	0.68	0.49	1.60	1.63	0.80	0.84
Return on equity	7.65	23.87	6.11	9.93	5.81	4.79	16.42	10.90	7.06	6.92
Net charge-offs to loans and leases	1.70	6.12	1.69	0.33	1.29	1.02	1.86	0.57	0.44	1.32
Loan and lease loss provision to net charge-offs	64.00	33.77	58.76	128.03	76.39	96.40	63.84	95.07	124.71	82.68
Efficiency ratio	61.15	37.11	70.57	62.94	65.16	61.81	45.78	70.08	70.56	61.34
% of unprofitable institutions	15.61	0.00	0.00	4.34	22.11	14.50	6.94	11.56	9.92	6.56
% of institutions with earnings gains	59.51	95.00	0.00	58.94	62.18	53.56	52.78	54.05	55.28	57.38
Condition Ratios (%)										
Earning assets to total assets	86.88	89.66	84.91	91.86	88.79	93.60	94.01	90.27	91.72	84.29
Loss allowance to:										
Loans and leases	2.84	6.83	3.39	1.62	2.31	1.54	2.29	1.92	1.64	2.60
Noncurrent loans and leases	64.91	384.53	70.68	84.76	58.87	38.00	176.52	80.52	67.05	44.93
Noncurrent assets plus other real estate owned to assets	2.75	1.51	1.77	1.62	3.38	2.71	1.00	1.01	1.90	3.24
Equity capital ratio	11.30	17.22	8.28	11.26	11.88	10.55	9.93	15.66	11.52	12.30
Core capital (leverage) ratio	9.20	14.69	6.68	10.03	10.08	9.80	9.72	13.95	10.88	9.13
Tier 1 risk-based capital ratio	13.11	16.36	11.40	14.47	13.21	20.06	13.23	31.72	18.66	12.22
Total risk-based capital ratio	15.53	18.61	14.41	15.62	15.16	21.19	14.41	32.78	19.80	15.09
Net loans and leases to deposits	72.76	205.38	47.79	72.72	84.72	78.60	82.29	34.68	64.31	67.43
Net loans to total assets	52.25	79.04	32.54	60.40	65.20	56.57	70.14	27.16	53.51	49.58
Domestic deposits to total assets	60.48	35.02	35.52	83.05	76.02	71.89	85.20	77.22	83.20	64.23
Structural Changes										
New charters	3	0	0	0	2	0	0	1	0	0
Institutions absorbed by mergers	95	0	0	14	65	3	2	3	5	3
Failed institutions	48	0	0	2	46	0	0	0	0	0
PRIOR FIRST HALVES (The way it was...)										
Number of institutions 2010	7,830	21	4	1,579	4,267	744	84	293	776	62
2008	8,451	27	6	1,585	4,788	844	98	306	754	43
2006	8,777	29	5	1,681	4,708	861	123	404	910	56
Total assets (in billions) 2010	$13,199.8	$698.2	$3,059.4	$189.0	$4,358.1	$794.5	$97.1	$38.1	$124.3	$3,841.2
2008	13,300.4	450.1	2,980.5	165.7	5,362.4	1,376.1	71.3	32.8	98.8	2,762.6
2006	11,526.1	376.8	2,097.8	146.6	4,552.3	1,765.2	97.5	45.3	117.1	2,327.6
Return on assets (%) 2010	0.59	1.14	0.87	1.00	0.20	0.72	1.37	1.46	0.62	0.64
2008	0.36	3.49	0.31	1.18	0.51	-0.84	1.04	2.30	1.01	0.12
2006	1.34	4.58	1.08	1.29	1.33	1.06	2.00	0.88	1.02	1.27
Net charge-offs to loans & leases (%) 2010	2.78	13.44	2.40	0.53	1.90	1.19	2.39	0.55	0.44	2.09
2008	1.16	5.38	1.20	0.21	0.86	1.48	1.72	0.46	0.22	0.78
2006	0.34	3.14	0.55	0.14	0.17	0.12	0.94	0.74	0.15	0.19
Noncurrent assets plus OREO to assets (%) 2010	3.33	2.25	2.60	1.71	3.90	3.18	1.05	0.79	1.59	3.70
2008	1.41	1.67	0.86	1.06	1.69	2.56	0.80	0.27	0.79	0.90
2006	0.47	1.28	0.40	0.68	0.47	0.54	0.60	0.21	0.53	0.36
Equity capital ratio (%) 2010	11.11	14.20	9.27	11.33	11.00	10.02	10.64	18.38	11.36	12.29
2008	10.16	21.98	7.86	10.94	11.31	7.90	9.39	20.92	11.16	9.42
2006	10.27	27.09	8.05	10.73	10.20	10.64	9.92	21.35	10.79	9.14

* See Table V-A (page 10) for explanations.

TABLE IV-A. First Half 2011, All FDIC-Insured Institutions

		Asset Size Distribution				Geographic Regions*					
FIRST HALF **(The way it is...)**	All Insured Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting	7,513	2,550	4,296	561	106	932	990	1,575	1,804	1,570	642
Commercial banks	6,413	2,264	3,632	432	85	486	877	1,299	1,709	1,457	585
Savings institutions	1,100	286	664	129	21	446	113	276	95	113	57
Total assets (in billions)	$13,600.8	$146.0	$1,273.1	$1,422.7	$10,759.0	$2,769.3	$2,913.8	$3,119.6	$1,672.3	$788.8	$2,337.0
Commercial banks	12,366.8	130.0	1,043.8	1,100.7	10,092.3	2,117.0	2,796.0	2,996.8	1,619.1	695.6	2,142.3
Savings institutions	1,234.0	16.0	229.3	322.0	666.7	652.3	117.8	122.8	53.2	93.2	194.7
Total deposits (in billions)	9,765.6	123.5	1,055.5	1,093.9	7,492.7	1,916.8	2,167.6	2,167.7	1,211.4	640.4	1,661.6
Commercial banks	8,855.1	110.7	873.2	847.6	7,023.7	1,447.8	2,080.1	2,074.4	1,169.7	564.1	1,519.0
Savings institutions	910.5	12.9	182.3	246.3	469.0	468.9	87.5	93.3	41.8	76.3	142.7
Bank net income (in millions)	57,736	404	3,550	6,054	47,729	15,169	7,815	10,615	10,190	3,598	10,349
Commercial banks	53,664	396	3,015	5,014	45,239	14,143	7,466	10,512	10,057	3,133	8,353
Savings institutions	4,072	7	535	1,040	2,490	1,027	349	103	134	466	1,995
Performance Ratios (annualized, %)											
Yield on earning assets	4.42	4.88	4.89	4.80	4.30	4.90	4.20	3.59	5.34	4.67	4.46
Cost of funding earning assets	0.79	1.02	1.10	0.98	0.71	0.91	0.69	0.72	0.66	0.80	0.93
Net interest margin	3.64	3.85	3.79	3.82	3.59	3.99	3.51	2.87	4.68	3.87	3.53
Noninterest income to assets	1.74	0.87	0.96	1.25	1.91	1.65	1.61	1.97	2.01	1.32	1.64
Noninterest expense to assets	3.06	3.41	3.18	2.94	3.06	3.00	3.09	3.07	3.49	3.17	2.73
Loan and lease loss provision to assets	0.59	0.32	0.54	0.63	0.60	0.50	0.82	0.46	0.77	0.44	0.51
Net operating income to assets	0.86	0.53	0.52	0.80	0.92	1.08	0.47	0.66	1.24	0.90	1.09
Pretax return on assets	1.25	0.67	0.74	1.19	1.33	1.69	0.76	0.99	1.81	1.23	1.28
Return on assets	0.86	0.55	0.56	0.85	0.90	1.12	0.54	0.70	1.21	0.92	0.90
Return on equity	7.65	4.78	5.38	7.34	7.99	8.79	4.52	8.15	10.48	8.57	7.43
Net charge-offs to loans and leases	1.70	0.52	0.83	1.29	1.92	2.06	1.75	1.37	1.93	0.86	1.74
Loan and lease loss provision to net charge-offs	64.00	104.43	101.84	77.63	59.90	44.98	83.07	72.79	59.56	81.93	58.30
Efficiency ratio	61.15	77.69	71.59	61.24	59.83	56.50	66.27	67.95	54.77	65.23	56.95
% of unprofitable institutions	15.61	17.49	15.15	11.76	9.43	13.20	32.42	14.10	10.59	10.25	24.14
% of institutions with earnings gains	59.51	56.27	59.73	70.23	71.70	59.87	56.36	58.41	59.70	58.73	67.91
Condition Ratios (%)											
Earning assets to total assets	86.88	91.10	91.46	90.40	85.81	87.26	85.00	86.72	87.21	89.99	87.69
Loss allowance to:											
Loans and leases	2.84	1.76	1.93	2.13	3.10	2.75	2.94	3.00	3.21	2.10	2.59
Noncurrent loans and leases	64.91	69.30	55.34	51.83	67.86	86.59	50.88	61.84	64.59	61.12	80.58
Noncurrent assets plus other real estate owned to assets	2.75	2.40	3.34	3.35	2.60	1.87	3.79	2.54	3.82	2.91	1.93
Equity capital ratio	11.30	11.85	10.60	11.89	11.29	12.80	12.07	8.49	11.80	11.05	12.02
Core capital (leverage) ratio	9.20	11.19	9.96	10.49	8.91	10.49	8.84	7.11	9.54	9.99	10.44
Tier 1 risk-based capital ratio	13.11	17.96	14.76	15.51	12.55	15.24	12.03	10.82	11.92	14.25	15.68
Total risk-based capital ratio	15.53	19.09	15.97	16.80	15.27	17.21	15.01	13.90	14.28	15.91	17.33
Net loans and leases to deposits	72.76	68.19	76.00	79.94	71.34	74.96	73.57	62.64	88.12	75.12	70.29
Net loans to total assets	52.25	57.70	63.01	61.47	49.68	51.88	54.73	43.52	63.84	60.99	49.98
Domestic deposits to total assets	60.48	84.61	82.84	76.33	55.41	60.64	68.93	54.02	66.83	80.69	47.01
Structural Changes											
New charters	3	0	2	1	0	0	3	0	0	0	0
Institutions absorbed by mergers	95	29	54	11	1	16	9	18	22	26	4
Failed institutions	48	8	37	3	0	0	25	9	1	6	7
PRIOR FIRST HALVES (The way it was...)											
Number of institutions 2010	7,830	2,746	4,424	555	105	969	1,064	1,619	1,852	1,643	683
2008	8,451	3,303	4,474	558	116	1,034	1,214	1,738	1,959	1,722	784
2006	8,777	3,805	4,332	518	122	1,103	1,234	1,864	2,043	1,777	756
Total assets (in billions) 2010	$13,199.8	$154.7	$1,324.8	$1,428.4	$10,291.8	$2,672.1	$2,987.4	$2,865.9	$1,656.3	$787.6	$2,230.6
2008	13,300.4	177.0	1,333.3	1,464.5	10,325.6	2,478.4	3,397.0	2,937.6	989.0	763.8	2,734.6
2006	11,526.1	198.6	1,269.5	1,422.8	8,635.3	2,952.0	2,861.6	2,679.3	825.3	631.4	1,576.6
Return on assets (%) 2010	0.59	0.54	0.33	0.22	0.68	0.68	0.22	0.64	0.69	0.71	0.82
2008	0.36	0.67	0.66	0.50	0.30	0.90	0.24	0.43	1.15	0.76	-0.41
2006	1.34	0.99	1.18	1.34	1.37	1.29	1.32	1.09	1.62	1.30	1.75
Net charge-offs to loans & leases (%) 2010	2.78	0.66	0.99	1.78	3.28	4.10	2.63	2.12	3.13	1.24	2.45
2008	1.16	0.25	0.38	0.85	1.35	1.23	0.95	1.06	1.24	0.55	1.59
2006	0.34	0.13	0.13	0.19	0.40	0.51	0.15	0.23	0.36	0.19	0.53
Noncurrent assets plus OREO to assets (%) 2010	3.33	2.38	3.40	3.62	3.29	2.23	4.03	3.22	4.62	3.16	2.94
2008	1.41	1.20	1.57	1.77	1.34	0.96	1.43	1.26	1.69	1.35	1.86
2006	0.47	0.70	0.52	0.45	0.47	0.42	0.29	0.51	0.82	0.64	0.62
Equity capital ratio (%) 2010	11.11	12.19	10.21	11.06	11.22	12.29	11.43	9.15	11.55	10.58	11.65
2008	10.16	13.35	10.27	10.96	9.98	12.04	10.06	9.20	9.73	9.86	9.84
2006	10.27	12.51	10.22	10.90	10.12	11.03	9.49	8.92	10.62	10.14	12.41

* See Table V-A (page 11) for explanations.

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

June 30, 2011	All Insured Institutions	Asset Concentration Groups*								
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <$1 Billion	All Other <$1 Billion	All Other >$1 Billion
Percent of Loans 30-89 Days Past Due										
All loans secured by real estate	1.71	1.23	2.43	0.99	1.25	1.46	1.06	1.33	1.66	2.25
Construction and development	1.63	0.00	2.23	1.61	1.63	3.12	0.87	1.80	2.13	1.39
Nonfarm nonresidential	0.89	0.00	0.50	0.94	0.91	1.00	1.20	0.97	1.36	0.84
Multifamily residential real estate	0.76	0.00	0.42	0.77	0.78	0.80	0.29	0.16	1.05	1.05
Home equity loans	1.09	1.25	1.55	0.66	0.83	0.69	1.00	0.54	0.84	1.15
Other 1-4 family residential	2.57	1.51	3.69	1.61	1.84	1.57	1.16	1.68	1.92	3.38
Commercial and industrial loans	0.53	2.06	0.37	1.32	0.61	0.75	1.06	1.37	1.60	0.33
Loans to individuals	1.67	1.69	1.91	1.63	1.49	0.88	1.44	1.72	1.98	1.74
Credit card loans	1.68	1.67	2.30	1.13	0.93	1.35	0.92	1.66	1.20	1.70
Other loans to individuals	1.67	2.13	1.69	1.64	1.58	0.81	1.69	1.73	2.00	1.75
All other loans and leases (including farm)	0.39	0.03	0.28	0.39	0.38	0.48	0.83	0.53	0.46	0.55
Total loans and leases	1.38	1.70	1.46	0.93	1.10	1.41	1.33	1.33	1.60	1.64
Percent of Loans Noncurrent**										
All real estate loans	6.68	4.91	9.22	2.43	5.05	4.33	1.26	2.92	2.85	9.49
Construction and development	15.01	0.00	11.41	10.08	15.29	10.08	3.85	10.34	9.60	15.82
Nonfarm nonresidential	4.05	0.00	3.22	3.18	3.91	3.83	3.97	2.86	2.78	4.85
Multifamily residential real estate	3.33	0.00	2.54	3.72	3.38	2.76	2.89	2.68	3.42	4.10
Home equity loans	1.76	2.00	2.43	0.96	1.36	1.02	0.79	0.88	1.03	1.93
Other 1-4 family residential	9.25	7.55	15.33	1.61	4.90	4.66	1.21	2.01	2.30	13.88
Commercial and industrial loans	1.67	1.94	1.87	2.09	1.91	1.79	1.04	1.58	2.19	1.21
Loans to individuals	1.45	1.78	1.78	0.67	1.23	0.49	1.31	0.83	0.77	0.99
Credit card loans	1.76	1.75	1.97	0.75	1.56	1.27	0.83	1.17	0.72	1.95
Other loans to individuals	1.12	2.37	1.68	0.67	1.17	0.38	1.54	0.80	0.77	0.75
All other loans and leases (including farm)	0.76	0.08	0.84	0.69	1.03	0.26	0.45	0.87	0.57	0.51
Total loans and leases	4.37	1.78	4.79	1.91	3.92	4.06	1.29	2.38	2.44	5.78
Percent of Loans Charged-off (net, YTD)										
All real estate loans	1.44	7.25	1.94	0.33	1.40	1.01	1.40	0.39	0.41	1.59
Construction and development	3.53	0.00	0.35	1.72	4.15	3.18	0.77	1.69	1.62	2.43
Nonfarm nonresidential	0.91	0.00	1.24	0.39	1.02	0.69	1.03	0.32	0.41	0.64
Multifamily residential real estate	0.84	0.00	0.90	0.51	0.95	0.38	0.32	0.01	0.35	0.52
Home equity loans	2.18	6.73	2.44	0.86	1.40	1.58	1.95	0.44	0.35	2.78
Other 1-4 family residential	1.31	9.05	2.30	0.28	1.08	0.94	0.91	0.26	0.30	1.40
Commercial and industrial loans	1.00	7.08	1.00	0.62	1.04	1.41	6.21	0.84	0.77	0.47
Loans to individuals	3.85	6.22	3.40	0.41	1.48	1.18	1.79	0.60	0.55	2.18
Credit card loans	6.03	6.17	5.12	1.24	5.01	4.67	3.59	3.09	1.86	6.89
Other loans to individuals	1.26	7.40	2.19	0.34	0.81	0.59	0.78	0.33	0.45	0.87
All other loans and leases (including farm)	0.36	0.01	0.52	0.00	0.47	0.41	3.63	1.99	0.27	0.18
Total loans and leases	1.70	6.12	1.69	0.33	1.29	1.02	1.85	0.57	0.44	1.32
Loans Outstanding (in billions)										
All real estate loans	$4,122.4	$0.1	$485.2	$74.7	$1,856.1	$411.7	$17.9	$9.6	$52.8	$1,214.4
Construction and development	274.9	0.0	7.2	4.0	185.6	7.0	0.4	0.8	3.2	66.8
Nonfarm nonresidential	1,059.4	0.0	29.1	21.8	741.9	29.1	1.0	3.2	13.7	219.6
Multifamily residential real estate	215.8	0.0	35.6	1.8	131.6	9.7	0.2	0.2	1.4	35.2
Home equity loans	615.5	0.0	111.0	1.6	199.4	35.9	8.4	0.4	2.2	256.6
Other 1-4 family residential	1,828.3	0.0	248.3	19.5	563.7	328.8	7.7	4.5	28.8	626.9
Commercial and industrial loans	1,238.7	29.4	207.0	16.1	557.0	11.7	2.4	1.8	6.4	406.9
Loans to individuals	1,289.6	523.5	160.6	6.0	209.2	20.1	50.0	1.6	6.4	312.0
Credit card loans	668.3	502.1	57.2	0.1	28.7	2.5	16.2	0.1	0.1	61.3
Other loans to individuals	621.2	21.4	103.5	5.9	180.5	17.6	33.8	1.5	6.3	250.7
All other loans and leases (including farm)	665.0	3.5	268.6	28.5	139.1	3.0	0.3	0.8	4.9	216.4
Total loans and leases (plus unearned income)	7,315.8	556.5	1,121.4	125.4	2,761.4	446.4	70.6	13.8	70.5	2,149.7
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	51,318.0	-1.9	4,548.4	882.2	30,688.6	2,870.3	68.1	163.6	722.8	11,376.0
Construction and development	17,651.6	0.0	4.0	327.4	14,567.9	395.4	19.1	52.3	231.0	2,054.6
Nonfarm nonresidential	10,701.3	0.0	167.0	294.5	8,107.9	224.9	15.7	48.7	195.7	1,646.9
Multifamily residential real estate	2,667.2	0.0	782.1	35.2	1,165.7	51.4	4.0	3.8	30.0	594.9
1-4 family residential	12,089.5	0.3	970.3	172.7	5,873.7	1,447.1	28.0	35.0	224.3	3,338.1
Farmland	406.4	0.0	0.0	51.9	294.2	3.6	1.2	23.8	17.2	14.5
GNMA properties	7,598.1	0.0	2,436.0	0.5	659.5	750.3	0.0	0.0	24.8	3,727.0

*** Asset Concentration Group Definitions (Groups are hierarchical and mutually exclusive):**

Credit-card Lenders - Institutions whose credit-card loans plus securitized receivables exceed 50 percent of total assets plus securitized receivables.

International Banks - Banks with assets greater than $10 billion and more than 25 percent of total assets in foreign offices.

Agricultural Banks - Banks whose agricultural production loans plus real estate loans secured by farmland exceed 25 percent of their total loans and leases.

Commercial Lenders - Institutions whose commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties exceed 25 percent of total assets.

Mortgage Lenders - Institutions whose residential mortgage loans, plus mortgage-backed securities, exceed 50 percent of total assets.

Consumer Lenders - Institutions whose residential mortgage loans, plus credit-card loans, plus other loans to individuals, exceed 50 percent of total assets.

Other Specialized < $1 Billion - Institutions with assets less than $1 billion, whose loans and leases are less than 40 percent of total assets.

All Other < $1 billion - Institutions with assets less than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

All Other > $1 billion - Institutions with assets greater than $1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

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

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

		Asset Size Distribution				Geographic Regions*					
June 30, 2011	All Insured Institutions	Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate	1.71	1.59	1.34	1.18	1.92	1.26	1.97	1.63	2.23	1.44	1.60
Construction and development	1.63	1.56	1.81	1.62	1.56	1.95	1.56	1.66	1.67	1.32	1.73
Nonfarm nonresidential	0.89	1.47	1.16	0.86	0.76	0.82	0.91	1.00	1.00	0.88	0.74
Multifamily residential real estate	0.76	1.33	1.05	0.78	0.69	0.71	0.97	0.60	1.29	0.87	0.62
Home equity loans	1.09	0.88	0.78	0.76	1.14	0.66	1.34	1.24	1.02	0.88	0.86
Other 1-4 family residential	2.57	2.01	1.63	1.64	2.88	1.64	2.86	2.39	3.79	2.27	2.58
Commercial and industrial loans	0.53	1.58	1.08	0.70	0.44	0.76	0.38	0.57	0.62	0.70	0.34
Loans to individuals	1.67	2.05	1.58	1.65	1.68	1.66	1.85	1.42	1.99	1.14	1.53
Credit card loans	1.68	1.44	1.89	1.71	1.67	1.57	1.83	1.36	1.96	0.93	1.71
Other loans to individuals	1.67	2.06	1.56	1.63	1.68	1.94	1.86	1.44	2.03	1.24	1.38
All other loans and leases (including farm)	0.39	0.51	0.38	0.43	0.39	0.25	0.35	0.38	0.81	0.38	0.25
Total loans and leases	1.38	1.50	1.27	1.12	1.44	1.24	1.56	1.26	1.79	1.22	1.16
Percent of Loans Noncurrent**											
All real estate loans	6.68	2.99	3.96	5.01	7.78	4.49	8.70	7.49	7.90	4.47	5.09
Construction and development	15.01	9.67	12.76	15.39	15.95	17.07	16.86	14.13	13.21	9.87	18.69
Nonfarm nonresidential	4.05	3.41	3.49	3.87	4.45	3.69	4.84	3.99	4.07	3.13	4.24
Multifamily residential real estate	3.33	3.53	3.17	3.63	3.27	2.37	4.94	3.71	2.69	4.45	3.11
Home equity loans	1.76	1.22	1.40	1.34	1.82	1.15	1.84	1.99	2.33	1.18	1.15
Other 1-4 family residential	9.25	2.37	2.83	4.61	11.17	4.67	11.94	12.08	12.61	4.81	6.15
Commercial and industrial loans	1.67	2.45	2.48	2.23	1.50	1.98	1.37	1.88	1.64	1.64	1.62
Loans to individuals	1.45	1.00	0.75	1.02	1.50	1.65	1.19	1.23	1.55	0.59	1.62
Credit card loans	1.76	0.66	1.35	1.42	1.77	1.77	1.65	1.95	1.85	0.73	1.75
Other loans to individuals	1.12	1.01	0.71	0.88	1.17	1.25	0.94	1.00	1.09	0.52	1.50
All other loans and leases (including farm)	0.76	0.77	0.84	0.82	0.75	0.32	0.48	0.73	0.74	1.16	1.17
Total loans and leases	4.37	2.54	3.48	4.11	4.57	3.18	5.77	4.84	4.96	3.43	3.21
Percent of Loans Charged-off (net, YTD)											
All real estate loans	1.44	0.53	0.80	1.30	1.64	0.85	1.98	1.54	1.37	0.84	1.61
Construction and development	3.53	2.31	2.75	4.45	3.49	2.62	4.87	4.67	2.02	2.00	3.34
Nonfarm nonresidential	0.91	0.57	0.59	1.05	1.01	0.76	1.11	1.32	0.59	0.49	1.00
Multifamily residential real estate	0.84	0.83	0.66	0.86	0.87	0.66	1.30	0.78	0.44	0.62	1.17
Home equity loans	2.18	0.65	0.74	1.11	2.37	0.91	2.88	1.84	2.90	1.50	1.83
Other 1-4 family residential	1.31	0.34	0.58	0.80	1.52	0.72	1.59	1.26	1.26	0.73	2.04
Commercial and industrial loans	1.00	0.84	1.11	1.14	0.97	1.45	0.68	0.99	1.00	0.72	1.16
Loans to individuals	3.85	0.51	1.01	1.84	4.08	5.34	2.84	2.03	5.05	1.48	3.07
Credit card loans	6.03	2.08	5.66	4.75	6.07	6.17	6.17	5.34	7.47	3.12	4.35
Other loans to individuals	1.26	0.42	0.60	0.71	1.37	2.24	0.87	0.88	1.02	0.53	1.84
All other loans and leases (including farm)	0.36	0.00	0.33	0.50	0.36	0.08	0.21	0.29	0.22	0.44	0.91
Total loans and leases	1.70	0.52	0.83	1.29	1.92	2.05	1.75	1.37	1.93	0.86	1.74
Loans Outstanding (in billions)											
All real estate loans	$4,122.4	$59.4	$639.1	$652.2	$2,771.8	$817.4	$1,007.0	$795.1	$603.3	$330.6	$569.1
Construction and development	274.9	3.9	62.5	62.7	145.9	41.7	82.6	45.3	38.6	42.5	24.3
Nonfarm nonresidential	1,059.4	17.7	254.9	266.1	520.6	225.5	230.3	189.6	153.3	123.1	137.6
Multifamily residential real estate	215.8	1.8	31.2	45.0	137.8	64.6	29.5	60.6	20.1	10.1	31.0
Home equity loans	615.5	1.9	35.2	47.3	531.2	89.8	175.1	153.5	107.7	22.8	66.7
Other 1-4 family residential	1,828.3	25.8	221.5	218.6	1,362.4	389.4	480.6	331.1	258.5	120.0	248.7
Commercial and industrial loans	1,238.7	11.0	104.1	137.8	985.9	189.4	292.3	251.8	179.9	92.1	233.2
Loans to individuals	1,289.6	5.8	37.1	70.3	1,176.3	380.8	227.7	184.6	217.8	45.3	233.4
Credit card loans	668.3	0.1	2.4	18.6	647.2	289.0	81.3	43.9	132.9	15.1	106.1
Other loans to individuals	621.2	5.7	34.7	51.7	529.1	91.8	146.4	140.7	84.9	30.1	127.3
All other loans and leases (including farm)	665.0	9.5	38.1	34.4	583.0	90.2	116.6	168.4	102.0	23.5	164.4
Total loans and leases (plus unearned income)	7,315.8	85.8	818.3	894.7	5,517.0	1,477.8	1,643.6	1,399.8	1,103.0	491.5	1,200.1
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	51,318.0	1,288.9	13,797.5	10,778.8	25,452.9	4,661.2	14,554.4	11,190.7	8,939.2	5,968.8	6,003.6
Construction and development	17,651.6	437.5	6,379.1	5,399.9	5,435.1	1,266.7	5,555.7	2,479.4	3,183.8	3,006.6	2,159.4
Nonfarm nonresidential	10,701.3	407.6	3,848.8	2,820.9	3,624.0	1,128.3	2,661.0	2,077.9	2,140.4	1,451.8	1,242.0
Multifamily residential real estate	2,667.2	47.0	413.2	369.1	1,837.9	244.9	510.9	494.6	317.7	163.2	935.8
1-4 family residential	12,089.5	363.8	2,847.1	2,043.4	6,835.2	1,626.8	3,889.0	2,437.4	1,894.1	1,186.2	1,055.9
Farmland	406.4	31.9	232.7	88.5	53.3	15.2	98.0	78.8	69.3	111.5	33.7
GNMA properties	7,598.1	2.2	78.3	57.9	7,459.6	359.2	1,840.8	3,622.7	1,334.7	49.7	391.2

*** Regions:**
New York - Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, U.S. Virgin Islands
Atlanta - Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia
Chicago - Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin
Kansas City - Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota
Dallas - Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas
San Francisco - Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming
** Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

TABLE VI-A. Derivatives, All FDIC-Insured Commercial Banks and State-Chartered Savings Banks

(dollar figures in millions; notional amounts unless otherwise indicated)	2nd Quarter 2011	1st Quarter 2011	4th Quarter 2010	3rd Quarter 2010	2nd Quarter 2010	%Change 10Q2-11Q2	Asset Size Distribution			
							Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion
ALL DERIVATIVE HOLDERS										
Number of institutions reporting derivatives	1,165	1,146	1,169	1,208	1,160	0.4	91	698	295	81
Total assets of institutions reporting derivatives	$11,163,788	$10,946,225	$10,836,201	$10,890,221	$10,652,051	4.8	$6,624	$284,146	$841,320	$10,031,699
Total deposits of institutions reporting derivatives	7,895,132	7,707,825	7,547,346	7,403,759	7,250,149	8.9	5,582	232,660	657,333	6,999,558
Total derivatives	251,258,807	246,083,990	232,210,835	236,472,730	225,519,019	11.4	162	17,393	65,027	251,176,225
Derivative Contracts by Underlying Risk Exposure										
Interest rate	204,635,788	199,547,647	193,498,009	196,558,835	188,621,101	8.5	158	16,953	59,589	204,559,088
Foreign exchange*	28,389,054	28,788,641	22,002,935	22,531,799	20,245,402	40.2	0	178	4,467	28,384,409
Equity	1,654,519	1,471,260	1,363,760	1,679,128	1,615,062	2.4	4	108	466	1,653,940
Commodity & other (excluding credit derivatives)	1,351,825	1,377,484	1,195,150	1,153,316	1,076,212	25.6	0	18	342	1,351,465
Credit	15,227,620	14,898,959	14,150,982	14,549,653	13,961,242	9.1	0	134	163	15,227,322
Total	251,258,807	246,083,990	232,210,835	236,472,730	225,519,019	11.4	162	17,393	65,027	251,176,225
Derivative Contracts by Transaction Type										
Swaps	156,064,620	152,747,072	149,256,581	146,962,933	141,427,459	10.3	27	8,845	43,018	156,012,731
Futures & forwards	41,100,004	39,084,280	35,712,439	39,643,697	36,793,865	11.7	50	4,077	11,043	41,084,834
Purchased options	18,861,494	19,021,277	16,174,216	16,911,379	15,399,619	22.5	22	678	3,916	18,856,879
Written options	18,099,386	18,256,163	15,904,093	16,697,323	15,898,211	13.8	63	3,658	6,453	18,089,212
Total	234,125,505	229,108,792	217,047,329	220,215,332	209,519,153	11.7	162	17,258	64,429	234,043,656
Fair Value of Derivative Contracts										
Interest rate contracts	88,683	92,291	92,057	107,167	98,100	-9.6	0	-5	81	88,607
Foreign exchange contracts	15,548	8,198	12,340	-7,464	-4,874	N/M	0	0	-24	15,572
Equity contracts	312	1,763	-2,126	-1,777	311	0.3	0	2	23	288
Commodity & other (excluding credit derivatives)	148	-916	-1,068	-721	-503	N/M	0	2	1	145
Credit derivatives as guarantor	-67,253	-40,236	-68,248	-131,318	-222,427	N/M	0	0	6	-67,259
Credit derivatives as beneficiary	75,397	50,612	82,772	150,801	242,490	-68.9	0	0	-2	75,399
Derivative Contracts by Maturity**										
Interest rate contracts < 1 year	94,641,832	92,443,044	90,842,757	90,921,190	89,002,955	6.3	21	6,682	12,143	94,622,985
1-5 years	35,300,470	34,896,890	33,496,960	35,145,305	33,352,731	5.8	28	3,793	21,402	35,275,247
> 5 years	25,211,181	24,922,242	24,306,863	24,550,151	23,099,484	9.1	28	2,347	13,606	25,195,201
Foreign exchange contracts < 1 year	17,820,001	18,023,979	14,467,367	13,362,678	11,959,585	49.0	0	176	2,802	17,817,024
1-5 years	3,180,412	2,741,047	2,432,756	2,582,310	2,356,096	35.0	0	2	115	3,180,295
> 5 years	1,530,257	1,432,790	1,289,279	1,431,627	1,306,940	17.1	0	0	118	1,530,139
Equity contracts < 1 year	358,238	349,752	296,198	352,002	326,743	9.6	0	28	102	358,108
1-5 years	225,885	204,151	190,861	217,579	205,295	10.0	0	25	192	225,668
> 5 years	93,112	84,177	84,629	86,713	80,595	15.5	0	1	14	93,097
Commodity & other contracts < 1 year	438,496	504,234	382,507	311,897	324,203	35.3	0	9	222	438,265
1-5 years	237,875	225,140	239,847	241,288	207,019	14.9	0	5	41	237,830
> 5 years	30,222	25,209	26,176	33,836	30,459	-0.8	0	0	0	30,222
Risk-Based Capital: Credit Equivalent Amount										
Total current exposure to tier 1 capital (%)	38.3	37.7	41.3	48.6	45.0		0.1	0.5	1.0	43.2
Total potential future exposure to tier 1 capital (%)	86.4	86.8	84.0	83.1	83.0		0.1	0.2	0.4	97.8
Total exposure (credit equivalent amount) to tier 1 capital (%)	124.7	124.4	125.2	131.7	128.1		0.1	0.7	1.4	141.0
Credit losses on derivatives***	148.9	77.4	668.4	586.7	273.2	-45.5	0.0	0.2	7.9	140.8
HELD FOR TRADING										
Number of institutions reporting derivatives	199	194	196	201	189	5.3	10	74	56	59
Total assets of institutions reporting derivatives	9,307,036	9,075,449	8,968,803	9,001,809	8,882,869	4.8	595	32,994	232,560	9,040,887
Total deposits of institutions reporting derivatives	6,605,682	6,419,032	6,279,414	6,139,890	6,078,628	8.7	488	26,690	179,099	6,399,405
Derivative Contracts by Underlying Risk Exposure										
Interest rate	200,741,527	196,013,965	191,773,865	194,585,711	186,781,466	7.5	13	1,154	11,525	200,728,835
Foreign exchange	26,070,060	26,378,493	20,853,441	20,699,946	18,086,768	44.1	0	0	3,057	26,067,003
Equity	1,648,685	1,465,412	1,357,525	1,672,913	1,608,817	2.5	0	0	72	1,648,613
Commodity & other	1,331,805	1,356,822	1,184,245	1,145,723	1,070,966	24.4	0	2	210	1,331,594
Total	229,792,077	225,214,691	215,169,076	218,104,293	207,548,018	10.7	13	1,156	14,863	229,776,045
Trading Revenues: Cash & Derivative Instruments										
Interest rate	4,320	4,584	1,413	4,150	68	6,252.9	0	0	14	4,306
Foreign exchange	497	29	1,892	-1,087	4,312	-88.5	0	0	4	493
Equity	735	747	365	405	418	75.8	0	0	3	732
Commodity & other (including credit derivatives)	1,810	2,043	-226	609	1,912	-5.3	0	0	-3	1,812
Total trading revenues	7,362	7,403	3,444	4,077	6,710	9.7	0	0	19	7,344
Share of Revenue										
Trading revenues to gross revenues (%)	6.2	6.3	2.9	3.5	5.5		0.0	0.0	0.6	6.4
Trading revenues to net operating revenues (%)	45.7	40.7	25.5	28.4	47.7		0.0	0.0	4.9	46.8
HELD FOR PURPOSES OTHER THAN TRADING										
Number of institutions reporting derivatives	1,055	1,036	1,058	1,085	1,047	0.8	82	632	266	75
Total assets of institutions reporting derivatives	10,824,473	10,594,819	10,477,531	10,536,789	10,263,627	5.5	6,109	256,147	746,989	9,815,228
Total deposits of institutions reporting derivatives	7,726,305	7,497,971	7,334,938	7,200,127	7,016,789	10.1	5,166	210,094	581,823	6,929,221
Derivative Contracts by Underlying Risk Exposure										
Interest rate	3,894,261	3,533,682	1,724,144	1,973,124	1,839,635	111.7	145	15,799	48,064	3,830,253
Foreign exchange	413,312	333,908	136,970	124,108	120,010	244.4	0	178	975	412,159
Equity	5,834	5,848	6,235	6,214	6,244	-6.6	4	108	395	5,327
Commodity & other	20,020	20,662	10,905	7,593	5,246	281.6	0	17	132	19,871
Total notional amount	4,333,427	3,894,100	1,878,253	2,111,039	1,971,135	119.8	149	16,102	49,566	4,267,611

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

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

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

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

TABLE VII-A. Servicing, Securitization, and Asset Sales Activities (All FDIC-Insured Commercial Banks and State-Chartered Savings Banks)

(dollar figures in millions)	2nd Quarter 2011	1st Quarter 2011	4th Quarter 2010	3rd Quarter 2010	2nd Quarter 2010	% Change 10Q2-11Q2	Asset Size Distribution: Less than $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Greater than $10 Billion
Assets Securitized and Sold with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements										
Number of institutions reporting securitization activities	142	140	137	135	124	14.5	21	70	21	30
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	$758,311	$753,710	$752,619	$760,102	$759,058	-0.1	$371	$776	$3,452	$753,713
Home equity loans	1,028	0	0	0	0	0.0	0	0	0	1,028
Credit card receivables	10,624	11,607	13,748	14,320	15,452	-31.2	0	683	0	9,941
Auto loans	228	234	298	329	486	-53.1	0	0	33	195
Other consumer loans	4,041	4,138	4,234	4,333	5,021	-19.5	0	0	0	4,041
Commercial and industrial loans	77	257	4,014	4,340	871	-91.2	3	14	29	31
All other loans, leases, and other assets	195,677	206,878	193,066	213,902	209,607	-6.6	4	27	105	195,540
Total securitized and sold	969,985	976,825	967,979	997,326	990,495	-2.1	378	1,500	3,619	964,489
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	4,321	4,547	4,683	4,889	5,009	-13.7	1	41	53	4,226
Home equity loans	0	0	0	0	0	0.0	0	0	0	0
Credit card receivables	531	552	609	574	664	-20.0	0	242	0	288
Auto loans	56	4	5	6	6	833.3	0	0	3	52
Other consumer loans	202	201	185	207	245	-17.6	0	0	0	202
Commercial and industrial loans	0	0	9	9	86	-100.0	0	0	0	0
All other loans, leases, and other assets	476	397	440	1,165	270	76.3	0	5	0	471
Total credit exposure	5,584	5,701	5,931	6,850	6,280	-11.1	1	288	56	5,239
Total unused liquidity commitments provided to institution's own securitizations	124	125	208	211	166	-25.3	0	0	2	122
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)										
1-4 family residential loans	4.0	4.7	5.8	6.0	5.6		3.5	0.0	2.3	4.0
Home equity loans	1.5	0.0	0.0	0.0	0.0		0.0	0.0	0.0	1.5
Credit card receivables	1.3	1.1	1.1	1.2	1.5		0.0	1.9	0.0	1.3
Auto loans	1.9	1.5	1.6	1.4	1.2		0.0	0.0	1.2	2.0
Other consumer loans	3.6	3.3	3.8	3.4	3.7		0.0	0.0	0.0	3.6
Commercial and industrial loans	1.0	0.7	0.0	0.0	0.9		0.0	5.9	0.0	0.0
All other loans, leases, and other assets	0.9	1.3	1.1	1.5	2.5		0.0	0.0	0.4	0.9
Total loans, leases, and other assets	3.3	3.9	4.7	4.9	4.9		3.4	0.9	2.2	3.3
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)										
1-4 family residential loans	6.9	9.1	9.1	10.5	10.9		3.3	0.1	3.3	6.9
Home equity loans	3.2	0.0	0.0	0.0	0.0		0.0	0.0	0.0	3.2
Credit card receivables	0.5	0.5	0.5	0.5	0.7		0.0	2.1	0.0	0.4
Auto loans	0.2	0.0	0.3	0.3	0.2		0.0	0.0	0.1	0.2
Other consumer loans	3.2	2.9	2.9	2.9	2.7		0.0	0.0	0.0	3.2
Commercial and industrial loans	1.1	0.0	0.0	0.0	0.5		0.0	6.2	0.0	0.0
All other loans, leases, and other assets	6.2	5.8	7.3	9.7	8.4		0.0	0.0	0.1	6.2
Total loans, leases, and other assets	6.7	8.2	8.6	10.1	10.1		3.2	1.1	3.2	6.7
Securitized Loans, Leases, and Other Assets Charged-off (net, YTD, annualized, %)										
1-4 family residential loans	0.6	0.3	1.9	1.4	0.7		0.0	0.0	0.0	0.6
Home equity loans	1.6	0.0	0.0	0.0	0.0		0.0	0.0	0.0	1.6
Credit card receivables	2.9	1.4	7.9	6.2	4.2		0.0	4.4	0.0	2.8
Auto loans	1.1	0.0	1.4	0.9	0.4		0.0	0.0	-0.1	1.3
Other consumer loans	0.7	0.3	1.8	1.4	0.9		0.0	0.0	0.0	0.7
Commercial and industrial loans	0.0	0.0	0.0	0.0	0.1		0.0	0.0	0.0	0.0
All other loans, leases, and other assets	0.1	0.1	0.4	0.2	0.0		0.0	0.0	0.0	0.1
Total loans, leases, and other assets	0.5	0.3	1.7	1.2	0.6		0.0	2.0	0.0	0.5
Seller's Interests in Institution's Own Securitizations - Carried as Loans										
Home equity loans	0	0	0	0	0	0.0	0	0	0	0
Credit card receivables	9,115	8,157	7,350	6,073	5,088	79.1	0	53	0	9,061
Commercial and industrial loans	2	2	2	2	3	-33.3	2	0	0	0
Seller's Interests in Institution's Own Securitizations - Carried as Securities										
Home equity loans	447	0	0	0	0	0.0	0	0	0	447
Credit card receivables	0	0	0	0	0	0.0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0.0	0	0	0	0
Assets Sold with Recourse and Not Securitized										
Number of institutions reporting asset sales	862	857	855	847	835	3.2	161	536	127	38
Outstanding Principal Balance by Asset Type										
1-4 family residential loans	54,869	64,391	64,176	60,998	62,747	-12.6	1,230	10,506	4,463	38,670
Home equity, credit card receivables, auto, and other consumer loans	1,360	1,417	1,455	571	41	3,217.1	0	6	14	1,340
Commercial and industrial loans	147	102	379	445	537	-72.6	1	47	80	19
All other loans, leases, and other assets	54,922	54,961	53,860	53,588	53,811	2.1	4	58	314	54,545
Total sold and not securitized	111,298	120,872	119,870	115,603	117,137	-5.0	1,235	10,617	4,871	94,575
Maximum Credit Exposure by Asset Type										
1-4 family residential loans	12,992	13,514	15,587	14,996	14,196	-8.5	126	1,850	2,386	8,630
Home equity, credit card receivables, auto, and other consumer loans	192	193	190	28	21	814.3	0	3	3	186
Commercial and industrial loans	127	81	90	77	77	64.9	0	37	79	11
All other loans, leases, and other assets	13,513	13,420	13,115	12,969	12,809	5.5	4	42	16	13,452
Total credit exposure	26,824	27,209	28,983	28,069	27,103	-1.0	130	1,931	2,484	22,279
Support for Securitization Facilities Sponsored by Other Institutions										
Number of institutions reporting securitization facilities sponsored by others	159	163	167	155	129	23.3	20	88	35	16
Total credit exposure	38,024	30,581	29,583	29,189	10,206	272.6	26	271	145	37,583
Total unused liquidity commitments	632	626	514	504	418	51.2	0	0	0	632
Other										
Assets serviced for others*	5,755,641	5,748,104	5,783,491	5,892,026	5,956,566	-3.4	4,242	87,156	102,272	5,561,971
Asset-backed commercial paper conduits										
Credit exposure to conduits sponsored by institutions and others	10,109	9,895	10,009	11,649	10,699	-5.5	5	1	53	10,050
Unused liquidity commitments to conduits sponsored by institutions and others	70,504	62,396	61,364	74,623	70,087	0.6	0	0	1,498	69,006
Net servicing income (for the quarter)	2,115	4,671	4,793	2,963	3,576	-40.9	36	132	149	1,798
Net securitization income (for the quarter)	138	99	148	165	156	-11.5	0	3	4	130
Total credit exposure to Tier 1 capital (%)**	5.9	5.3	5.6	5.5	3.8		1.0	2.0	1.8	7.1

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

INSURANCE FUND INDICATORS

- ***DIF Balance Turns Positive***
- ***Insured Deposits Grow by 2.3 Percent***
- ***22 Institutions Fail during Second Quarter***
- ***$1 Trillion Temporarily Insured in Noninterest-Bearing Transaction Accounts***

Total assets of the 7,513 FDIC-insured institutions increased by 1.4 percent ($185.9 billion) during the second quarter of 2011.[1] Total deposits increased by 1.7 percent ($163.1 billion), domestic office deposits increased by 2.9 percent ($234.4 billion), and foreign office deposits decreased by 4.4 percent ($71.3 billion). Domestic noninterest-bearing deposits increased by 9.5 percent ($165.6 billion) and savings deposits and interest-bearing checking accounts increased by 2.5 percent ($110.0 billion), while domestic time deposits decreased by 2.1 percent ($41.3 billion). For the twelve months ending June 30, total domestic deposits grew by 7.3 percent ($557.9 billion), with interest-bearing deposits increasing by 3.1 percent ($191.8 billion) and noninterest-bearing deposits rising by 23.7 percent ($366.1 billion).

At the end of the second quarter, domestic deposits funded 60.5 percent of industry assets, the largest share since the first quarter of 1997, when domestic deposits funded 60.8 percent of assets. Insured institutions had $1.9 trillion in domestic noninterest-bearing deposits on June 30, 2011, 64 percent ($1.2 trillion) of which was in noninterest-bearing transaction accounts larger than $250,000. Of this total, $1.0 trillion exceeded the basic coverage limit of $250,000 per account, but was fully insured by the temporary unlimited coverage.[2] Banks with under $10 billion in assets funded 3.6 percent of their assets with deposits receiving the temporary unlimited coverage, while these deposits funded 8.8 percent of assets at banks with more than $10 billion in assets. The total amount receiving temporary unlimited coverage increased by 17.2 percent ($153.8 billion) during the second quarter, following growth of 4.1 percent ($34.8 billion) during the first quarter. Table 1 shows the distribution of accounts receiving unlimited coverage on noninterest-bearing transaction accounts by institution asset size.

Total estimated insured deposits increased by 2.3 percent in the quarter ending June 30, and rose by a total of 20.3 percent over the past four quarters.[3] The large four-quarter increase was primarily attributable to the additional temporary coverage of noninterest-bearing transaction accounts authorized by the Dodd-Frank Act. For institutions existing at the start and the end of the most recent quarter, insured deposits increased during the quarter at 3,444 institutions (46 percent), decreased at 4,033 institutions (54 percent), and remained unchanged at 34 institutions.

The condition of the Deposit Insurance Fund (DIF) continues to improve. The DIF increased by $4.9 billion during the second quarter of 2011 to $3.9 billion (unaudited), the sixth consecutive quarterly increase. This is the first positive quarter-end balance since June 30, 2009. Assessment income of $3.2 billion and a $2.1 billion negative provision for insurance losses were the primary contributors to the improvement in the DIF balance. Interest earnings, combined with unrealized gains on available-for-sale securities and other net revenue, increased the fund by another $144 million. Operating expenses reduced the fund balance by $463 million.

The number of bank failures has fallen four quarters in a row. A total of 22 insured institutions with combined assets of $9.4 billion failed during the second quarter of 2011, at an estimated cost to the DIF of $2.0 billion. The DIF's reserve ratio was 0.06 percent on June 30, 2011, up from negative 0.02 percent at March 31, 2011, and negative 0.28 percent four quarters earlier.

[1] Includes insured commercial banks and savings institutions.

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

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

Table 1

Insured Commercial Banks and Savings Institutions as of June 30, 2011 — Distribution of Noninterest-Bearing Domestic Deposits, by Asset Size							
			Dodd - Frank Domestic Noninterest-Bearing Transaction Accounts Larger than $250,000				
Asset Size	**Number of Institutions**	**Total Assets ($ Bil.)**	**Total ($ Bil.)**	**Amount above the $250,000 Coverage Limit ($ Bil.)**	**Average Account Size ($000)**	**Average Number of Accounts per Institution**	**Other Noninterest-Bearing Deposits* ($ Bil.)**
Less than $1 Billion	6,846	$1,419.1	$60.8	$38.6	$684	13	$114.0
$1 - $10 Billion	561	1,422.7	86.9	63.3	922	168	77.4
$10 - $50 Billion	69	1,362.5	102.9	83.0	1,290	1,156	61.2
$50 - $100 Billion	18	1,253.5	91.2	78.3	1,764	2,874	42.7
Over $100 Billion	19	8,143.0	873.1	784.3	2,458	18,692	402.7
Total	7,513	13,600.8	1,215.0	**1,047.5**	1,814	89	698.0
March 31, 2011	7,574	13,414.9	1,053.2	**893.7**	1,651	84	694.1
December 31, 2010	7,658	13,319.5	1,015.7	**858.9**	1,619	82	673.8

* Includes noninterest-bearing transaction accounts smaller than $250,000 and noninterest-bearing deposits not classified as transaction accounts.

Table 2

Distribution of the Assessment Base for FDIC-Insured Institutions* by Asset Size — Data as of June 30, 2011				
Asset Size	**Number of Institutions**	**Percent of Total Institutions**	**New Assessment Base** ($ Bil.)**	**Percent of New Base**
Less than $1 Billion	6,846	91.1%	1,260	10.6%
$1 - $10 Billion	561	7.5%	1,273	10.7%
$10 - $50 Billion	69	0.9%	1,206	10.2%
$50 - $100 Billion	18	0.2%	1,067	9.0%
Over $100 Billion	19	0.3%	7,047	59.5%
Total	7,513	100.0%	11,853	100.0%

* Excludes ten insured U.S. branches of foreign banks.

** Average consolidated total assets minus average tangible equity, with adjustments for bankers banks and custodial banks.

Effective April 1, 2011, the deposit insurance assessment base has changed to average consolidated total assets minus average tangible equity.[4] Revisions to insurance assessment rates and pricing rules for large banks (banks with assets greater than $10 billion) also became effective on that date. The Fourth Quarter 2010 Quarterly Banking Profile includes a more detailed explanation of these changes. Table 2 shows the amount and distribution of the new assessment base by asset size category.

Dodd-Frank requires that, for at least five years, the FDIC must make available to the public the reserve ratio and the DRR using both estimated insured deposits and the new assessment base. As of June 30, 2011, the FDIC reserve ratio would have been 0.03 percent using the new assessment base (compared to 0.06 percent using estimated insured deposits), and the 2 percent DRR using estimated insured deposits would have been 1.1 percent using the new assessment base.

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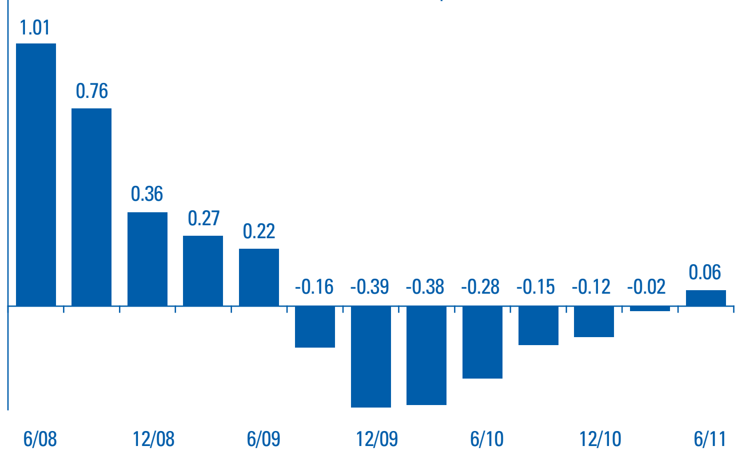
[4] There is an additional adjustment to the assessment base for banker's banks and custodial banks, as permitted under Dodd-Frank.

Table I-B. Insurance Fund Balances and Selected Indicators

	Deposit Insurance Fund*												
(dollar figures in millions)	2nd Quarter 2011	1st Quarter 2011	4th Quarter 2010	3rd Quarter 2010	2nd Quarter 2010	1st Quarter 2010	4th Quarter 2009	3rd Quarter 2009	2nd Quarter 2009	1st Quarter 2009	4th Quarter 2008	3rd Quarter 2008	2nd Quarter 2008
Beginning Fund Balance	-$1,023	-$7,352	-$8,009	-$15,247	-$20,717	-$20,862	-$8,243	$10,368	$13,007	$17,276	$34,588	$45,217	$52,843
Changes in Fund Balance:													
Assessments earned	3,163	3,484	3,498	3,592	3,242	3,278	3,042	2,965	9,095	2,615	996	881	640
Interest earned on investment securities	37	28	39	40	64	62	76	176	240	212	277	526	651
Realized gain on sale of investments	0	0	0	0	0	0	0	732	521	136	302	473	0
Operating expenses	463	395	452	414	382	345	379	328	298	266	290	249	256
Provision for insurance losses	-2,095	-3,089	2,446	-3,763	-2,552	3,021	17,766	21,694	11,615	6,637	19,163	11,930	10,221
All other income, net of expenses	80	66	48	94	55	22	2,721	308	375	2	15	16	1
Unrealized gain/(loss) on available-for-sale securities	27	57	-30	163	-61	149	-313	-770	-957	-331	551	-346	1,559
Total fund balance change	4,939	6,329	657	7,238	5,470	145	-12,619	-18,611	-2,639	-4,269	-17,312	-10,629	-7,626
Ending Fund Balance	3,916	-1,023	-7,352	-8,009	-15,247	-20,717	-20,862	-8,243	10,368	13,007	17,276	34,588	45,217
Percent change from four quarters earlier	NM	NM	NM	NM	NM	NM	NM	NM	-77.07	-75.39	-67.04	-33.17	-11.73
Reserve Ratio (%)	0.06	-0.02	-0.12	-0.15	-0.28	-0.38	-0.39	-0.16	0.22	0.27	0.36	0.76	1.01
Estimated Insured Deposits**	6,539,164	6,391,933	6,314,391	5,421,418	5,437,411	5,472,395	5,407,742	5,315,920	4,817,783	4,831,748	4,750,783	4,545,198	4,468,086
Percent change from four quarters earlier	20.26	16.80	16.77	1.98	12.86	13.26	13.83	16.96	7.83	8.87	10.68	7.13	5.50
Domestic Deposits	8,244,862	8,006,889	7,887,729	7,753,409	7,681,284	7,702,451	7,705,353	7,561,334	7,561,996	7,546,996	7,505,408	7,230,326	7,036,264
Percent change from four quarters earlier	7.34	3.95	2.37	2.54	1.58	2.06	2.66	4.58	7.47	6.65	8.43	7.15	5.04
Number of institutions reporting	7,523	7,584	7,668	7,771	7,840	7,944	8,022	8,109	8,205	8,257	8,315	8,394	8,462

DIF Reserve Ratios
Percent of Insured Deposits



Deposit Insurance Fund Balance and Insured Deposits
($ Millions)

	DIF Balance	DIF-Insured Deposits
6/08	$45,217	$4,468,086
9/08	34,588	4,545,198
12/08	17,276	4,750,783
3/09	13,007	4,831,748
6/09	10,368	4,817,783
9/09	-8,243	5,315,920
12/09	-20,862	5,407,742
3/10	-20,717	5,472,395
6/10	-15,247	5,437,411
9/10	-8,009	5,421,418
12/10	-7,352	6,314,391
3/11	-1,023	6,391,933
6/11	3,916	6,539,164

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

(dollar figures in millions)	2011***	2010***	2010	2009	2008	2007	2006
Problem Institutions							
Number of institutions	865	829	884	702	252	76	50
Total assets	$372,090	$403,203	$390,017	$402,782	$159,405	$22,189	$8,265
Failed Institutions							
Number of institutions	48	86	157	140	25	3	0
Total assets	$19,232	$69,396	$92,085	$169,709	$371,945	$2,615	$0
Assisted Institutions****							
Number of institutions	0	0	0	8	5	0	0
Total assets	$0	$0	$0	$1,917,482	$1,306,042	$0	$0

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

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

***Through June 30.

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

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

(dollar figures in millions)

June 30, 2011	Number of Institutions	Total Assets	Domestic Deposits*	Est. Insured Deposits
Commercial Banks and Savings Institutions				
FDIC-Insured Commercial Banks	6,413	$12,366,774	$7,315,259	$5,710,313
FDIC-Supervised	4,240	1,953,727	1,490,307	1,207,025
OCC-Supervised	1,349	8,583,956	4,704,806	3,619,916
Federal Reserve-Supervised	824	1,829,091	1,120,146	883,373
FDIC-Insured Savings Institutions	1,100	1,234,041	910,367	810,672
OTS-Supervised Savings Institutions	708	921,616	675,501	603,532
FDIC-Supervised State Savings Banks	392	312,425	234,866	207,139
Total Commercial Banks and Savings Institutions	7,513	13,600,815	8,225,627	6,520,985
Other FDIC-Insured Institutions				
U.S. Branches of Foreign Banks	10	34,272	19,235	18,180
Total FDIC-Insured Institutions	7,523	13,635,088	8,244,862	6,539,164

* Excludes $1.5 trillion in foreign office deposits, which are uninsured.

Table IV-B. Distribution of Institutions and Domestic Deposits Among Risk Categories

Quarter Ending March 31, 2011

(dollar figures in billions)

	Annual Rate in Basis Points*	Number of Institutions	Percent of Total Institutions	Domestic Deposits	Percent of Total Domestic Deposits
Risk Category I	7.00-12.00	1,797	23.69	$823	10.28
	12.01- 14.00	1,530	20.17	1,868	23.32
	14.01- 15.99	1,629	21.48	1,859	23.22
	16.00-24.00	296	3.90	411	5.14
Risk Category II	17.00-22.00	1,258	16.59	2,302	28.76
	22.01-43.00	191	2.52	423	5.28
Risk Category III	27.00-32.00	578	7.62	192	2.40
	32.01-58.00	120	1.58	76	0.94
Risk Category IV	40.00-45.00	148	1.95	39	0.48
	45.01-77.50	37	0.49	14	0.17

Note: Institutions are categorized based on supervisory ratings, debt ratings and financial data as of March 31, 2011.
* Assessment rates with a given risk category vary for several reasons, see 12 CFR Part 327.

Notes to Users

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

Tables I-A through VIII-A.

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

Tables I-B through IV-B.

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

DATA SOURCES

The financial information appearing in this publication is obtained primarily from the Federal Financial Institutions Examination Council (FFIEC) *Consolidated Reports of Condition and Income* (*Call Reports)* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. This information is stored on and retrieved from the FDIC's Research Information System (RIS) data base.

COMPUTATION METHODOLOGY

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

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

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

ACCOUNTING CHANGES

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

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

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

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

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

In the Call Report, until a loan that is a TDR is paid in full or otherwise settled, sold, or charged off, it must be reported in the appropriate loan category, as well as identified as a performing TDR loan, if it is in compliance with its modified terms. If a TDR is not in compliance with its modified terms, it is reported as a past due and nonaccrual loan in the appropriate loan category, as well as distinguished from other past due and nonaccrual loans. To be considered in compliance with its modified terms, a loan that is a TDR must not be in nonaccrual status and must be current or less than 30 days past due on its contractual principal and interest payments under the modified repayment terms. A loan restructured in a TDR is an impaired loan. Thus, all TDRs must be measured for impairment in accordance with ASC Subtopic 310-10, Receivables – Overall (formerly FASB Statement No. 114, "Accounting by Creditors for Impairment of a Loan," as amended), and the Call report Glossary entry for "Loan Impairment."

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

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

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

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

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

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

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

ASC Topic 715 (formerly FASB Statement No. 158 *Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans*) – issued in September 2006 requires a bank to recognize in 2007, and subsequently, the funded status of its postretirement plans on its balance sheet. An overfunded plan is recognized as an asset and an underfunded plan is recognized as a liability. An adjustment is made to equity as accumulated other comprehensive income (AOCI) upon application of FAS 158, and AOCI is adjusted in subsequent periods as net periodic benefit costs are recognized in earnings.

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

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

Purchased Impaired Loans and Debt Securities – ASC Topic 310 (formerly Statement of Position 03-3, *Accounting for Certain Loans or Debt Securities Acquired in a Transfer*) – The SOP applies to loans and debt securities acquired in fiscal years beginning after December 15, 2004. In general, this Statement of Position applies to "purchased impaired loans and debt securities" (i.e., loans and debt securities that a bank has purchased, including those acquired in a purchase business combination, when it is probable, at the purchase date, that the bank will be unable to collect all contractually required payments receivable). Banks must follow Statement of Position 03-3 for Call Report purposes. The SOP does not apply to the loans that a bank has originated, prohibits "carrying over" or creation of valuation allowances in the initial accounting, and any subsequent valuation allowances reflect only those losses incurred by the investor after acquisition.

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

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

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

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

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

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

Accounting Standards Codification – In June 2009, the FASB issued Statement No. 168, *The FASB Accounting Standards CodificationTM and the Hierarchy of Generally Accepted Accounting Principles* (FAS 168), to establish the FASB Codification as the single source of authoritative nongovernmental U.S. generally accepted accounting principles (U.S. GAAP). The FASB Codification reorganizes existing U.S. accounting and reporting standards issued by the FASB and other related private-sector standard setters, and all guidance contained in the FASB Codification carries an equal level of authority. All previously existing accounting standards documents are superseded as described in FAS 168. All other accounting literature not included in the FASB Codification is nonauthoritative. The FASB Codification can be accessed at http://asc.fasb.org/.

The FASB Codification is effective for interim and annual periods ending after September 15, 2009.

This an FFIEC reference guide at http://www.ffiec.gov/pdf/ffiec_forms/CodificationIntroduction_201006.pdf.

DEFINITIONS (in alphabetical order)

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

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

Assessment base – assessable deposits consist of DIF deposits (deposits insured by the FDIC Deposit Insurance Fund) in banks' domestic offices with certain adjustments.

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

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

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

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

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

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

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

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

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

Derivatives transaction types:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Risk-based capital groups – definition:

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

* As a percentage of risk-weighted assets.

Risk Categories and Assessment Rate Schedule – The current risk categories became effective January 1, 2007. Capital ratios and supervisory ratings distinguish one risk category from another. The following table shows the relationship of risk categories (I, II, III, IV) to capital and supervisory groups as well as the initial base assessment rates (in basis points), effective April 1, 2009 for each risk category. Supervisory Group A generally includes institutions with CAMELS composite ratings of 1 or 2; Supervisory Group B generally includes institutions with a CAMELS composite rating of 3; and Supervisory Group C generally includes institutions with CAMELS composite ratings of 4 or 5. For purposes of risk-based assessment capital groups, undercapitalized includes institutions that are significantly or critically undercapitalized.

<table>
<tr><th rowspan="2">Capital Category</th><th colspan="3">Supervisory Group</th></tr>
<tr><th>A</th><th>B</th><th>C</th></tr>
<tr><td>1. Well Capitalized</td><td>I
12–16 bps</td><td rowspan="2">II
22 bps</td><td rowspan="2">III
32 bps</td></tr>
<tr><td>2. Adequately Capitalized</td><td>II
22 bps</td></tr>
<tr><td>3. Undercapitalized</td><td colspan="2">III
32 bps</td><td>IV
45 bps</td></tr>
</table>

Effective April 1, 2009, the initial base assessment rates are 12 to 45 basis points. An institution's total assessment rate may be less than or greater than its initial base assessment rate as a result of additional risk adjustments.

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

For large institutions in Risk Category I (generally those with at least $10 billion in assets) that have long-term debt issuer ratings, assessment rates are determined by equally weighting the institution's CAMELS component ratings, long-term debt issuer ratings, and the financial ratios method assessment rate. For all large Risk Category I institutions, additional risk factors are considered to determine whether assessment rates should be adjusted. This additional information includes market data, financial performance measures, considerations of the ability of an institution to withstand financial stress, and loss severity indicators. Any adjustment is limited to no more than one basis point.

Effective April 1, 2009, the FDIC introduced three possible adjustments to an institution's initial base assessment rate: (1) a decrease of up to 5 basis points for long-term unsecured debt and, for small institutions, a portion of Tier 1 capital; (2) an increase not to exceed 50 percent of an institution's assessment rate before the increase for secured liabilities in excess of 25 percent of domestic deposits; and (3) for non-Risk Category I institutions, an increase not to exceed 10 basis points for brokered deposits in excess of 10 percent of domestic deposits. After applying all possible adjustments, minimum and maximum total base assessment rates for each risk category are as follows:

Total Base Assessment Rates*

	Risk Category I	Risk Category II	Risk Category III	Risk Category IV
Initial base assessment rate	12–16	22	32	45
Unsecured debt adjustment	-5–0	-5–0	-5–0	-5–0
Secured liability adjustment	0–8	0–11	0–16	0–22.5
Brokered deposit adjustment	–	0–10	0–10	0–10
Total base assessment rate	7–24.0	17–43.0	27–58.0	40–77.5

*All amounts for all risk categories are in basis points annually. Total base rates that are not the minimum or maximum rate will vary between these rates.

Beginning in 2007, each institution is assigned a risk-based rate for a quarterly assessment period near the end of the quarter following the assessment period. Payment is generally due on the 30th day of the last month of the quarter following the assessment period. Supervisory rating changes are effective for assessment purposes as of the examination transmittal date. For institutions with long-term debt issuer ratings, changes in ratings are effective for assessment purposes as of the date the change was announced.

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

Prepaid Deposit Insurance Assessments – In November 2009, the FDIC Board of Directors adopted a final rule requiring insured depository institutions (except those that are exempted) to prepay their quarterly risk-based deposit insurance assessments for the fourth quarter of 2009, and for all of 2010, 2011, and 2012, on December 30, 2009. Each institution's regular risk-based deposit insurance assessment for the third quarter of 2009, which is paid in arrears, also was payable on December 30, 2009.

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

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

Securities gains (losses) – realized gains (losses) on held-to-maturity and available-for-sale securities, before adjustments for income taxes. Thrift Financial Report (TFR) filers also include gains (losses) on the sales of assets held for sale.

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

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

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

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

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

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