

INSURED INSTITUTION PERFORMANCE

- **Industry Net Income Improves to a Two-Year High of \$18 Billion**
- **Loss Provisions Decline but Remain above \$50 Billion**
- **Asset Quality Deterioration Continues to Moderate**
- **New Accounting Rules Cause Sharp Increase in Reported Loan Balances**
- **Number of Insured Institutions Falls below 8,000**

Earnings Post Significant Increase

First quarter results for insured commercial banks and savings institutions contained positive signs of recovery for the industry. While new accounting rules had a major effect on several components of the industry's balance sheet and income statement, there was clear improvement in certain performance indicators.¹ Lower provisions for loan losses and reduced expenses for goodwill impairment lifted the earnings of FDIC-insured commercial banks and savings institutions to \$18.0 billion. While still low by historical standards, first quarter earnings represented a significant improvement from the \$5.6 billion the industry earned in first quarter 2009 and are the highest quarterly total since first quarter 2008. The largest year-over-year increases occurred at the biggest banks, but a majority of institutions (52.2 percent) reported net income growth. This is the highest percentage of institutions reporting increased quarterly earnings in more than three years (since third quarter 2006).

¹ FASB Statements 166 and 167. See *Notes to Users*.

New Accounting Rules Affect Reported Cash Flows

Implementation of FAS 166 and 167 caused a large amount of loans in securitized loan pools to be consolidated into the reported loan balances of a relatively small number of large insured institutions in the first quarter. As a result, the interest income, interest expense, and charge-offs associated with these balances also were included in first quarter financial reports, and the inclusion of the loan balances triggered changes to capital and reserves, as well. Net interest income totaled \$109.1 billion in the first quarter, a \$9.7 billion (9.7 percent) increase from first quarter 2009. Most of this increase reflected the application of the new accounting rules. It was somewhat offset by a \$2.1 billion (99.4 percent) year-over-year decline in income from securitization activities and a \$1.1 billion (18.5 percent) drop in servicing income that were also largely a result of the new rules. Application of the accounting changes had no significant effect on the year-over-year increase in the industry's reported net income; lower provisions for loan losses and reduced expenses for

Chart 1

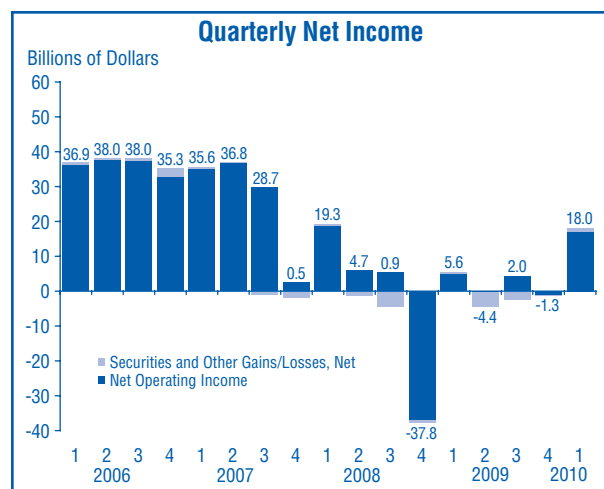
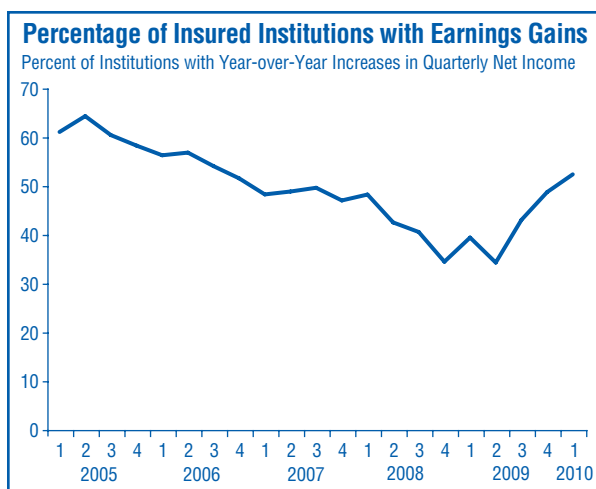


Chart 2



goodwill impairment were the main sources of the improvement in industry earnings.

Reduced Loan-Loss Provisions Help Drive Earnings Improvement

Insured institutions set aside \$51.3 billion in provisions for loan and lease losses in the first quarter, a \$10.2 billion (16.6 percent) decline from a year earlier. However, only about one-third of insured institutions reported year-over-year declines in loss provisions, with much of the overall reduction concentrated among a few of the largest banks. Another positive factor in the earnings improvement at larger institutions was a \$2.2 billion (2.3 percent) decline in noninterest expenses that was caused by lower goodwill impairment losses. Total noninterest income was \$6.6 billion (9.7 percent) lower than a year earlier because of the declines in securitization and servicing income and a \$1.5 billion (15.1 percent) reduction in trading revenue. The average return on assets (ROA) rose to 0.54 percent, compared to 0.16 percent in first quarter 2009. This is the highest quarterly ROA for the industry since first quarter 2008. Almost half of all institutions—48.1 percent—reported improved ROAs.

Rise in Average Margin Reflects Impact of New Rules

The sharp increase in net interest income caused by adoption of the new accounting rules significantly boosted the industry's net interest margin (NIM). The

average margin increased to a seven-year high of 3.83 percent, from 3.53 percent in fourth quarter 2009 and 3.41 percent in first quarter 2009. Most of the improvement occurred at a few large credit card lenders; only 40.7 percent of institutions reported higher NIMs compared to the fourth quarter, although 57.8 percent reported year-over-year improvement.

C&I Charge-Offs Decline for First Time in Four Years

Loan losses posted a year-over-year increase for a 13th consecutive quarter. Net charge-offs totaled \$52.4 billion, an increase of \$14.5 billion (38.4 percent) from a year earlier. Credit cards accounted for almost three-quarters (\$10.4 billion) of the growth in charge-offs, reflecting the securitized receivables brought back onto balance sheets by the new accounting rules. Charge-offs were up from a year ago in most major loan categories, although the increases were smaller than in recent quarters. Most non-consumer loan categories were not affected by the new accounting rules. A notable exception to the rising trend was loans to commercial and industrial (C&I) borrowers, where charge-offs fell for the first time since first quarter 2006, declining by \$675 million (10.2 percent). Net charge-offs of real estate loans secured by nonfarm nonresidential real estate properties increased by \$1.6 billion (155.5 percent). Charge-offs of residential mortgage loans were \$1.6 billion (22.9 percent) higher than a year earlier, while charged-off home equity loans rose by \$1.2 billion (29.9 percent).

Chart 3

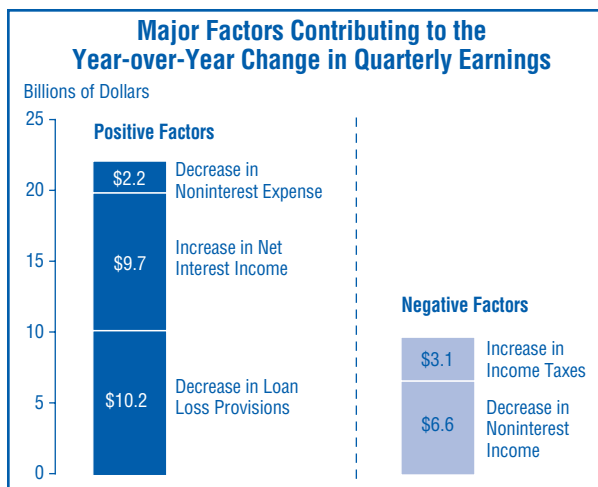
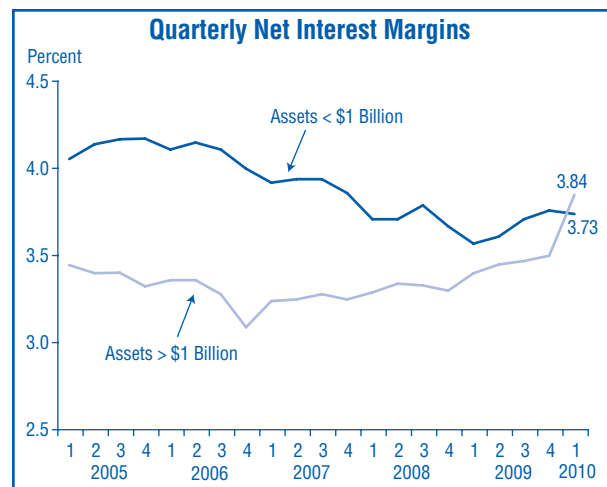


Chart 4



Increase in Noncurrent Loans Is Smallest in Three Years

The amount of loans and leases that were noncurrent (90 days or more past due or in nonaccrual status) increased for a 16th consecutive quarter, rising by \$17.4 billion (4.4 percent) from the level at the end of 2009. This is the smallest quarterly increase in noncurrent loans since third quarter 2007, and all of the increase consisted of loans and leases 90 days or more past due. Loans and leases in nonaccrual status fell for the first time in four years, declining by \$65 million. Noncurrent credit card loans increased during the quarter by \$7.6 billion (51.9 percent), reflecting the inclusion of securitized credit card receivables. Noncurrent residential mortgage loans rose by \$12.9 billion (7.2 percent), and noncurrent nonfarm nonresidential real estate loans increased by \$3.7 billion (8.8 percent). In contrast, noncurrent C&I loans declined by \$5.1 billion (12.2 percent), and noncurrent real estate construction and development loans fell by \$1.8 billion (2.5 percent). It was the second consecutive quarterly decline in noncurrent levels for both loan categories.

New Accounting Rules Require Higher Reserves at Some Institutions

Total reserves for loan losses of insured institutions increased by \$34.5 billion (15.1 percent) during the first quarter, even though net charge-offs exceeded loss provisions by \$1.2 billion. The large jump in reported reserves was associated with the requirements of FASB 166 and 167, as affected institutions converted equity capital directly into reserves. The increased reserves

caused the industry's "coverage ratio" of reserves to noncurrent loans and leases to increase for the first time in 16 quarters, from 58.3 percent to 64.2 percent, even though slightly fewer than half of all insured institutions (49.2 percent) improved their coverage ratios during the quarter.

Internal Capital Generation Turns Positive for First Time in Two Years

Total equity capital increased by \$15.1 billion (1.0 percent) in the first quarter. The increase would have been larger, but institutions reported almost \$22 billion in reductions in equity capital stemming from the application of FAS 167. More than three-quarters of all institutions (76.6 percent) increased their equity capital by a combined total of \$30 billion during the quarter, but these increases were partially offset by the accounting-related equity declines noted above. Retained earnings were positive for the first time since first quarter 2008, as net income exceeded dividends by \$13.6 billion. Insured institutions paid \$4.4 billion in dividends in the first quarter, down \$2.9 billion (39.4 percent) from a year earlier.

Accounting Change Lifts Reported Total Assets

Industry assets increased for the first time since fourth quarter 2008, and total loan and lease balances rose for the first time since second quarter 2008, but only because of the new accounting rules. Total assets reported by insured institutions were \$248.6 billion (1.9 percent) higher than at the end of 2009, but this was entirely due to a \$294.9 billion (69.9 percent) increase

Chart 5

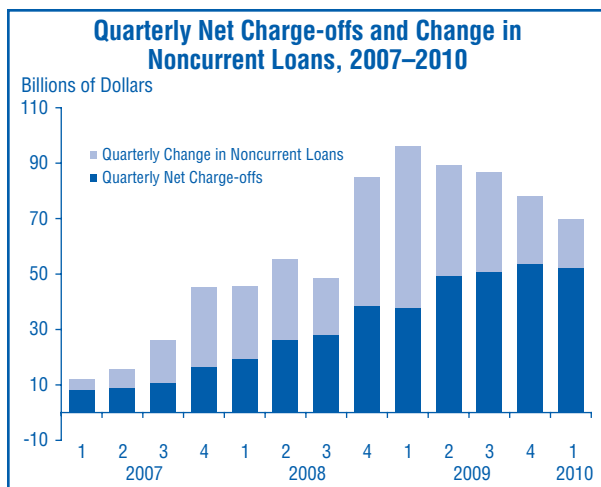
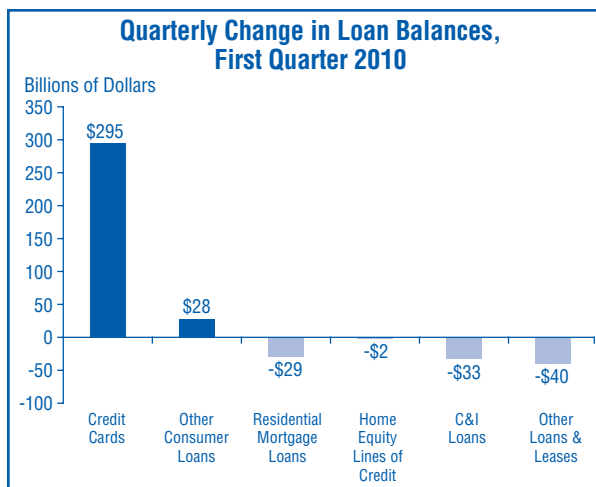


Chart 6



in credit card loans caused by the consolidation of more than \$300 billion in securitized credit card receivables into reported loan balances at the end of the first quarter. Other consumer loan balances increased by \$28.0 billion, also reflecting similar consolidations of securitized loan pools into reported loan balances, but all other major loan categories registered net declines during the quarter. C&I loan balances fell by \$33.1 billion (2.7 percent), real estate construction and development loans declined by \$33.1 billion (7.3 percent), and residential mortgage loans declined by \$28.9 billion (1.5 percent). Real estate loans secured by nonfarm nonresidential real estate properties declined for the first time since third quarter 1992, falling by \$891 million (0.1 percent). In addition to the declines in most major loan categories, banks reduced their holdings of mortgage-backed securities by \$8.9 billion (0.6 percent). Institutions increased their portfolios of U.S. Treasury securities by \$54.4 billion (53.0 percent) and their balances with Federal Reserve banks by \$23.6 billion (4.1 percent).

Securitized Consumer Loans Return to Balance Sheets

The increase in loan balances was mirrored by declines in loans securitized and sold. Securitized credit card receivables declined by \$347.4 billion (95.6 percent) during the quarter, while securitized other consumer loans fell by \$25.7 billion (80.5 percent), and securitized home equity lines of credit dropped by \$5.8 billion (97.2 percent). In all, securitized assets posted a \$403.1 billion (22.2 percent) decline in the first quarter.

Secured Borrowings Register Sharp Increase

A substantial amount of short-term secured borrowings accompanied securitized loans onto bank balance sheets in the first quarter. Total deposits fell for the first time in a year, declining by \$28.6 billion (0.3 percent). Nondeposit liabilities increased by \$262.9 billion (10.9 percent). Federal Home Loan Bank advances fell for a sixth consecutive quarter, declining by \$52.9 billion (9.9 percent), while other nondeposit borrowings increased by \$294.3 billion (52.8 percent).

“Problem List” Continues to Grow

The number of institutions reporting quarterly financial results declined by 80 in the first quarter, from 8,012 to 7,932. Forty-one FDIC-insured institutions failed during the quarter, while 37 institutions were merged into other charters. Only three new charters were added during the quarter, and all three were charters formed to acquire failed banks. The number of insured commercial banks and savings institutions on the FDIC’s “Problem List” increased from 702 to 775 during the quarter, and total assets of “problem” institutions increased from \$403 billion to \$431 billion.

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Chart 7

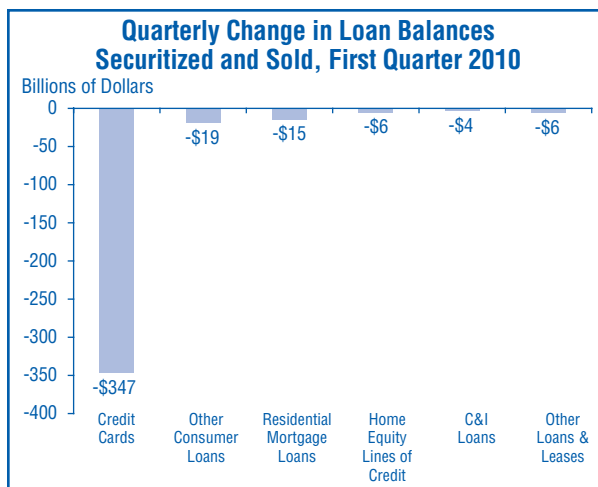


Chart 8

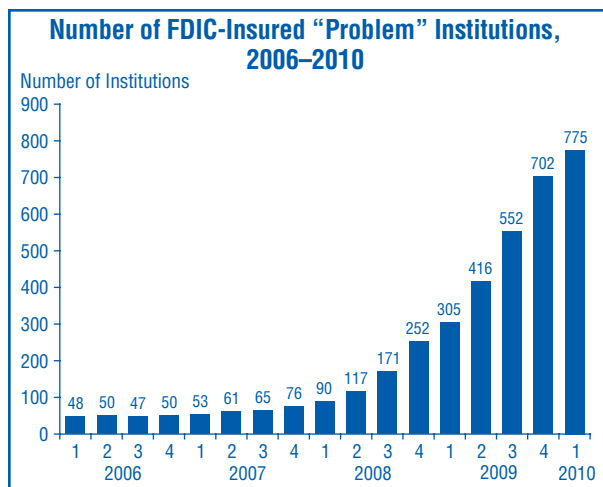


TABLE I-A. Selected Indicators, All FDIC-Insured Institutions*

	2010**	2009**	2009	2008	2007	2006	2005
Return on assets (%).....	0.54	0.16	0.08	0.03	0.81	1.28	1.28
Return on equity (%).....	4.96	1.66	0.74	0.35	7.75	12.30	12.43
Core capital (leverage) ratio (%).....	8.57	8.02	8.63	7.47	7.97	8.22	8.24
Noncurrent assets plus other real estate owned to assets (%).....	3.43	2.40	3.33	1.91	0.95	0.54	0.50
Net charge-offs to loans (%).....	2.84	1.94	2.50	1.29	0.59	0.39	0.49
Asset growth rate (%).....	-1.34	1.26	-5.30	6.19	9.88	9.03	7.64
Net interest margin (%).....	3.83	3.41	3.47	3.16	3.29	3.31	3.47
Net operating income growth (%).....	230.35	-72.79	54.79	-90.68	-27.59	8.52	11.40
Number of institutions reporting.....	7,932	8,247	8,012	8,305	8,534	8,680	8,833
Commercial banks.....	6,772	7,038	6,839	7,086	7,283	7,401	7,526
Savings institutions.....	1,160	1,209	1,173	1,219	1,251	1,279	1,307
Percentage of unprofitable institutions (%).....	18.67	22.31	30.45	24.86	12.09	7.94	6.22
Number of problem institutions.....	775	305	702	252	76	50	52
Assets of problem institutions (in billions).....	\$431	\$220	\$403	\$159	\$22	\$8	\$7
Number of failed institutions.....	41	21	140	25	3	0	0
Number of assisted institutions.....	0	8	8	5	0	0	0

* Excludes insured branches of foreign banks (IBAs)

** Through March 31, ratios annualized where appropriate. Asset growth rates are for 12 months ending March 31.

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

(dollar figures in millions)	1st Quarter 2010	4th Quarter 2009	1st Quarter 2009	%Change 09Q1-10Q1		
Number of institutions reporting.....	7,932	8,012	8,247	-3.8		
Total employees (full-time equivalent).....	2,027,141	2,063,107	2,114,901	-4.1		
CONDITION DATA						
Total assets.....	\$13,356,625	\$13,107,980	\$13,538,166	-1.3		
Loans secured by real estate.....	4,400,501	4,462,931	4,701,123	-6.4		
1-4 family residential mortgages.....	1,887,370	1,916,253	2,045,744	-7.7		
Nonfarm nonresidential.....	1,090,417	1,091,308	1,077,150	1.2		
Construction and development.....	417,972	451,080	566,680	-26.2		
Home equity lines.....	659,603	661,429	674,238	-2.2		
Commercial & industrial loans.....	1,187,609	1,220,672	1,432,211	-17.1		
Loans to individuals.....	1,380,686	1,060,226	1,046,281	32.0		
Credit cards.....	716,995	422,092	403,071	77.9		
Farm loans.....	55,598	59,581	56,137	-1.0		
Other loans & leases.....	480,932	482,524	500,602	-3.9		
Less: Unearned income.....	2,710	3,765	2,481	9.2		
Total loans & leases.....	7,502,616	7,282,168	7,733,872	-3.0		
Less: Reserve for losses.....	262,875	228,348	194,321	35.3		
Net loans and leases.....	7,239,742	7,053,820	7,539,551	-4.0		
Securities.....	2,531,562	2,500,459	2,206,200	14.7		
Other real estate owned.....	46,263	41,226	29,689	55.8		
Goodwill and other intangibles.....	424,849	428,338	415,133	2.3		
All other assets.....	3,114,209	3,084,137	3,347,594	-7.0		
Total liabilities and capital.....	13,356,625	13,107,980	13,538,166	-1.3		
Deposits.....	9,198,191	9,226,795	8,953,914	2.7		
Domestic office deposits.....	7,691,747	7,696,820	7,538,993	2.0		
Foreign office deposits.....	1,506,444	1,529,974	1,414,921	6.5		
Other borrowed funds.....	2,051,797	1,782,222	2,417,120	-15.1		
Subordinated debt.....	150,540	156,989	170,929	-11.9		
All other liabilities.....	476,073	476,254	606,739	-21.5		
Total equity capital (includes minority interests).....	1,480,025	1,465,719	1,389,463	6.5		
Bank equity capital.....	1,460,356	1,445,210	1,371,742	6.5		
Loans and leases 30-89 days past due.....	144,109	140,249	158,741	-9.2		
Noncurrent loans and leases.....	409,279	391,898	291,904	40.2		
Restructured loans and leases.....	63,995	58,114	32,906	94.5		
Mortgage-backed securities.....	1,386,426	1,395,280	1,313,451	5.6		
Earning assets.....	11,552,854	11,267,422	11,587,244	-0.3		
FHLB Advances.....	480,333	533,211	703,715	-31.7		
Unused loan commitments.....	6,105,396	5,963,073	6,617,851	-7.7		
Trust assets.....	18,096,616	18,622,040	15,786,613	14.6		
Assets securitized and sold***.....	1,414,197	1,817,280	1,881,015	-24.8		
Notional amount of derivatives***.....	218,074,225	213,563,342	206,742,719	5.5		
INCOME DATA						
	Full Year 2009	Full Year 2008	%Change	1st Quarter 2010	1st Quarter 2009	%Change 09Q1-10Q1
Total interest income.....	\$541,155	\$603,300	-10.3	\$138,407	\$142,437	-2.8
Total interest expense.....	145,487	245,576	-40.8	29,280	42,975	-31.9
Net interest income.....	395,668	357,724	10.6	109,128	99,461	9.7
Provision for loan and lease losses.....	249,151	176,217	41.4	51,264	61,444	-16.6
Total noninterest income.....	260,403	207,711	25.4	61,591	68,229	-9.7
Total noninterest expense.....	384,868	368,313	4.5	95,288	97,514	-2.3
Securities gains (losses).....	-1,607	-15,440	N/M	1,603	1,644	-2.5
Applicable income taxes.....	5,619	6,294	-10.7	7,624	4,531	68.3
Extraordinary gains, net.....	-3,787	5,360	N/M	58	-31	N/M
Total net income (includes minority interests).....	11,040	N/A	N/A	18,203	5,813	213.1
Bank net income.....	10,239	4,532	125.9	18,010	5,550	224.5
Net charge-offs.....	187,424	100,365	86.7	52,434	37,896	38.4
Cash dividends.....	47,183	51,089	-7.7	4,386	7,242	-39.4
Retained earnings.....	-36,944	-46,557	N/M	13,624	-1,692	N/M
Net operating income.....	14,760	9,536	54.8	16,927	5,124	230.4

*** Call Report filers only.

N/A - Data Not Available; N/M - Not Meaningful.

TABLE III-A. First Quarter 2010, All FDIC-Insured Institutions

FIRST QUARTER (The way it is...)	All Insured Institutions	Asset Concentration Groups*								
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Number of institutions reporting.....	7,932	21	4	1,553	4,355	745	75	304	813	62
Commercial banks.....	6,772	17	4	1,548	3,890	189	59	276	742	47
Savings institutions.....	1,160	4	0	5	465	556	16	28	71	15
Total assets (in billions).....	\$13,356.6	\$745.3	\$3,157.3	\$181.1	\$4,498.0	\$777.2	\$94.7	\$40.6	\$126.5	\$3,735.8
Commercial banks.....	12,086.5	722.4	3,157.3	180.4	4,016.4	191.2	49.1	35.7	106.9	3,627.1
Savings institutions.....	1,270.1	22.9	0.0	0.7	481.6	586.1	45.6	4.9	19.6	108.7
Total deposits (in billions).....	9,198.2	269.2	2,010.3	148.8	3,430.6	512.3	78.6	30.9	105.0	2,612.4
Commercial banks.....	8,294.0	255.8	2,010.3	148.2	3,101.0	89.9	38.3	27.6	89.3	2,533.6
Savings institutions.....	904.2	13.4	0.0	0.6	329.6	422.4	40.3	3.3	15.7	78.8
Bank net income (in millions).....	18,010	1,071	5,842	438	2,084	1,525	331	121	276	6,321
Commercial banks.....	15,841	857	5,842	436	1,644	811	245	72	251	5,683
Savings institutions.....	2,169	214	0	2	440	714	86	49	25	638
Performance Ratios (%)										
Yield on earning assets.....	4.86	15.94	3.54	5.26	4.91	4.58	5.99	3.76	5.04	4.03
Cost of funding earning assets.....	1.03	1.82	0.72	1.40	1.22	1.50	1.41	1.04	1.33	0.75
Net interest margin.....	3.83	14.12	2.82	3.87	3.68	3.08	4.58	2.72	3.71	3.29
Noninterest income to assets.....	1.86	3.06	2.19	0.59	1.31	0.78	1.96	7.15	0.94	2.32
Noninterest expense to assets.....	2.88	4.59	2.84	2.63	2.93	1.75	2.66	7.74	3.03	2.77
Loan and lease loss provision to assets.....	1.55	9.31	0.86	0.41	1.39	0.74	1.43	0.18	0.29	1.29
Net operating income to assets.....	0.51	0.65	0.67	0.94	0.15	0.75	1.43	1.20	0.84	0.68
Pretax return on assets.....	0.78	1.03	0.98	1.12	0.28	1.20	2.22	1.67	1.07	0.99
Return on assets.....	0.54	0.68	0.75	0.97	0.19	0.79	1.43	1.20	0.88	0.68
Return on equity.....	4.96	3.48	8.52	8.71	1.74	8.21	13.49	7.05	7.88	5.61
Net charge-offs to loans and leases.....	2.84	14.26	2.50	0.44	1.88	1.15	2.69	0.54	0.42	2.29
Loan and lease loss provision to net charge-offs.....	97.77	82.78	98.22	145.20	108.27	107.13	68.40	132.13	122.54	107.13
Efficiency ratio.....	54.39	28.70	61.29	63.12	62.84	47.53	41.62	80.21	69.60	52.91
% of unprofitable institutions.....	18.67	19.05	0.00	7.28	25.81	13.56	13.33	16.45	9.10	8.06
% of institutions with earnings gains.....	52.23	85.71	75.00	49.45	53.32	56.11	72.00	42.11	48.09	66.13
Condition Ratios (%)										
Earning assets to total assets.....	86.50	86.33	84.88	91.60	88.45	93.16	94.38	89.43	91.58	83.50
Loss allowance to:										
Loans and leases.....	3.50	10.29	4.18	1.55	2.61	1.49	2.98	1.77	1.40	2.99
Noncurrent loans and leases.....	64.23	330.14	59.55	78.41	53.83	32.46	194.25	86.89	68.70	42.89
Noncurrent assets plus other real estate owned to assets.....	3.43	2.67	2.64	1.66	4.00	3.14	1.27	0.69	1.54	3.87
Equity capital ratio.....	10.93	15.83	8.77	11.24	10.77	9.76	10.54	16.96	11.21	12.15
Core capital (leverage) ratio.....	8.57	10.35	7.09	10.12	8.91	9.14	10.22	15.18	10.57	8.66
Tier 1 risk-based capital ratio.....	12.09	12.45	11.81	14.11	11.43	19.12	13.70	34.20	17.48	11.64
Total risk-based capital ratio.....	14.74	15.30	14.95	15.24	13.66	20.14	15.46	35.09	18.63	14.81
Net loans and leases to deposits.....	78.71	213.46	53.01	76.69	86.97	89.24	89.28	31.80	66.28	72.54
Net loans to total assets.....	54.20	77.10	33.75	63.00	66.33	58.83	74.03	24.17	55.03	50.72
Domestic deposits to total assets.....	57.59	32.87	30.52	82.16	74.52	65.83	81.85	73.89	83.01	60.44
Structural Changes										
New charters.....	3	0	0	0	2	0	0	0	0	1
Institutions absorbed by mergers.....	37	0	0	4	28	0	0	0	1	4
Failed institutions.....	41	0	0	1	37	2	0	1	0	0
PRIOR FIRST QUARTERS (The way it was...)										
Number of institutions..... 2009	8,247	25	5	1,524	4,680	838	80	305	745	45
..... 2007	8,649	26	4	1,617	4,719	798	115	403	906	61
..... 2005	8,931	28	5	1,698	4,489	971	134	459	1,079	68
Total assets (in billions)..... 2009	\$13,538.2	\$476.0	\$3,203.0	\$165.4	\$6,002.1	\$1,100.9	\$73.2	\$36.2	\$103.5	\$2,377.9
..... 2007	11,982.3	407.2	2,435.7	149.0	4,757.4	1,507.4	99.4	45.7	119.5	2,461.0
..... 2005	10,286.4	363.7	1,875.5	135.1	3,466.7	1,582.0	110.9	54.5	137.0	2,561.0
Return on assets (%)..... 2009	0.16	-1.36	0.61	0.73	-0.18	0.54	0.08	0.30	0.92	0.48
..... 2007	1.20	3.84	0.93	1.19	1.14	0.91	1.77	2.03	0.99	1.25
..... 2005	1.34	3.22	0.92	1.28	1.32	1.20	1.52	1.52	1.17	1.48
Net charge-offs to loans & leases (%)..... 2009	1.94	8.57	2.42	0.52	1.45	1.05	2.56	0.43	0.30	1.87
..... 2007	0.45	3.86	0.57	0.14	0.23	0.21	1.43	0.18	0.17	0.31
..... 2005	0.47	4.39	0.76	0.13	0.22	0.10	1.49	0.22	0.21	0.18
Noncurrent assets plus OREO to assets (%)..... 2009	2.40	2.56	2.00	1.48	2.82	3.04	0.99	0.62	1.11	1.71
..... 2007	0.57	1.32	0.41	0.78	0.62	0.67	0.55	0.18	0.59	0.45
..... 2005	0.50	1.26	0.54	0.71	0.49	0.41	0.52	0.30	0.56	0.42
Equity capital ratio (%)..... 2009	10.13	23.55	8.44	11.05	10.26	8.92	9.25	16.24	11.34	9.77
..... 2007	10.58	24.50	7.67	10.87	11.32	10.15	10.25	20.27	11.26	9.75
..... 2005	10.26	21.96	8.17	10.78	9.95	10.83	11.10	17.09	10.79	9.97

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

TABLE III-A. First Quarter 2010, All FDIC-Insured Institutions

FIRST QUARTER (The way it is...)	All Insured Institutions	Asset Size Distribution				Geographic Regions*					
		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.....	7,932	2,778	4,474	575	105	976	1,103	1,636	1,868	1,654	695
Commercial banks.....	6,772	2,469	3,780	440	83	512	977	1,346	1,769	1,535	633
Savings institutions.....	1,160	309	694	135	22	464	126	290	99	119	62
Total assets (in billions).....	\$13,356.6	\$155.4	\$1,339.6	\$1,478.2	\$10,383.4	\$2,692.2	\$2,989.1	\$2,977.9	\$1,664.4	\$786.5	\$2,246.4
Commercial banks.....	12,086.5	138.7	1,098.1	1,136.3	9,713.4	1,998.6	2,864.8	2,848.1	1,612.9	695.7	2,066.4
Savings institutions.....	1,270.1	16.7	241.5	342.0	669.9	693.6	124.4	129.7	51.6	90.8	180.0
Total deposits (in billions).....	9,198.2	130.3	1,099.7	1,118.2	6,850.0	1,743.7	2,112.3	2,016.0	1,196.7	614.3	1,515.2
Commercial banks.....	8,294.0	117.2	911.3	859.1	6,406.5	1,262.8	2,020.5	1,919.7	1,157.6	540.7	1,392.7
Savings institutions.....	904.2	13.1	188.3	259.1	443.6	480.9	91.8	96.2	39.2	73.6	122.5
Net income (in millions).....	18,010	198	1,427	758	15,626	3,663	2,373	3,605	2,723	1,498	4,149
Commercial banks.....	15,841	155	1,185	310	14,192	2,721	2,278	3,722	2,627	1,287	3,206
Savings institutions.....	2,169	44	242	448	1,435	942	94	-116	96	211	942
Performance Ratios (%)											
Yield on earning assets.....	4.86	5.28	5.22	5.02	4.77	5.66	4.55	3.93	5.97	4.95	4.68
Cost of funding earning assets.....	1.03	1.41	1.50	1.38	0.90	1.25	0.98	0.86	0.93	1.08	1.10
Net interest margin.....	3.83	3.87	3.72	3.63	3.87	4.41	3.57	3.07	5.04	3.87	3.58
Noninterest income to assets.....	1.86	1.27	0.89	1.23	2.09	1.72	1.81	2.02	2.34	1.40	1.71
Noninterest expense to assets.....	2.88	3.72	3.10	2.82	2.85	2.80	2.73	3.03	3.41	3.18	2.49
Loan and lease loss provision to assets.....	1.55	0.46	0.69	1.33	1.71	1.90	1.64	1.13	2.29	0.82	1.29
Net operating income to assets.....	0.51	0.47	0.38	0.15	0.58	0.54	0.31	0.41	0.66	0.70	0.72
Pretax return on assets.....	0.78	0.66	0.56	0.44	0.85	0.85	0.46	0.63	0.97	0.96	1.09
Return on assets.....	0.54	0.51	0.43	0.21	0.61	0.56	0.32	0.49	0.66	0.76	0.74
Return on equity.....	4.96	4.28	4.27	1.90	5.48	4.31	2.83	5.69	5.70	7.35	6.60
Net charge-offs to loans and leases.....	2.84	0.61	0.86	1.75	3.40	4.09	2.73	2.35	3.27	1.21	2.34
Loan and lease loss provision to net charge-offs..	97.77	123.16	118.78	116.18	95.12	83.83	105.03	99.29	103.30	102.55	105.69
Efficiency ratio.....	54.39	77.43	71.94	60.54	51.52	48.82	55.79	63.69	48.61	64.52	50.50
% of unprofitable institutions.....	18.67	19.76	17.30	22.96	24.76	15.37	34.90	16.26	12.85	11.91	34.96
% of institutions with earnings gains.....	52.23	49.32	53.20	56.87	62.86	64.86	49.14	47.25	51.71	51.27	54.82
Condition Ratios (%)											
Earning assets to total assets.....	86.50	91.10	91.47	90.49	85.22	86.76	83.89	86.71	87.23	90.07	87.57
Loss allowance to:											
Loans and leases.....	3.50	1.64	1.81	2.33	4.01	4.09	3.33	3.38	3.75	2.11	3.52
Noncurrent loans and leases.....	64.23	62.01	49.56	50.77	67.50	101.26	50.96	56.40	60.66	54.18	69.45
Noncurrent assets plus other real estate owned to assets.....	3.43	2.31	3.37	3.69	3.42	2.44	4.16	3.22	4.79	3.19	3.02
Equity capital ratio.....	10.93	11.99	10.07	10.87	11.04	12.59	11.29	8.56	11.52	10.42	11.37
Core capital (leverage) ratio.....	8.57	11.54	9.53	9.47	8.26	9.39	7.93	7.09	8.96	9.36	9.80
Tier 1 risk-based capital ratio.....	12.09	17.57	13.52	13.52	11.62	13.36	11.03	10.50	11.03	12.98	14.77
Total risk-based capital ratio.....	14.74	18.67	14.74	14.92	14.66	15.72	14.21	13.82	13.60	14.71	16.52
Net loans and leases to deposits.....	78.71	71.87	80.09	84.00	77.75	84.15	77.48	68.50	93.88	82.19	74.34
Net loans to total assets.....	54.20	60.24	65.74	63.54	51.29	54.50	54.76	46.37	67.50	64.19	50.14
Domestic deposits to total assets.....	57.59	83.81	81.98	75.17	51.55	57.60	62.71	52.46	66.78	77.60	43.74
Structural Changes											
New charters.....	3	0	1	2	0	0	2	0	0	1	0
Institutions absorbed by mergers.....	37	17	17	2	1	4	4	4	9	6	10
Failed institutions.....	41	11	22	8	0	3	14	4	5	3	12
PRIOR FIRST QUARTERS (The way it was...)											
Number of institutions.....	2009 8,247	3,052	4,504	576	115	1,005	1,172	1,692	1,924	1,690	764
.....2007	8,649	3,597	4,397	536	119	1,087	1,222	1,818	2,007	1,742	773
.....2005	8,931	4,053	4,285	480	113	1,118	1,220	1,932	2,089	1,824	748
Total assets (in billions).....	2009 \$13,538.2	\$167.2	\$1,359.5	\$1,512.5	\$10,498.9	\$2,517.7	\$3,520.2	\$3,176.6	\$1,064.7	\$909.0	\$2,350.2
.....2007	11,982.3	189.6	1,298.2	1,420.9	9,073.6	2,204.0	2,948.8	2,778.8	863.4	662.8	2,524.5
.....2005	10,286.4	210.1	1,207.8	1,324.5	7,544.1	2,843.6	2,274.0	2,423.0	762.9	618.5	1,364.4
Return on assets (%).....	2009 0.16	0.25	0.27	-0.24	0.20	0.06	0.16	0.12	0.56	-0.37	0.37
.....2007	1.20	0.85	1.08	1.14	1.23	1.12	1.22	1.07	1.75	1.11	1.20
.....2005	1.34	1.04	1.21	1.34	1.36	1.31	1.44	1.01	1.67	1.28	1.64
Net charge-offs to loans & leases (%).....	2009 1.94	0.57	0.76	1.43	2.26	2.23	1.76	1.63	2.15	0.91	2.67
.....2007	0.45	0.15	0.13	0.25	0.55	0.81	0.22	0.31	0.63	0.19	0.57
.....2005	0.47	0.12	0.15	0.27	0.57	0.71	0.22	0.32	0.58	0.20	0.63
Noncurrent assets plus OREO to assets (%).....	2009 2.40	1.87	2.53	2.98	2.31	1.53	2.56	2.43	2.72	2.60	2.81
.....2007	0.57	0.77	0.67	0.58	0.55	0.56	0.36	0.60	1.08	0.63	0.61
.....2005	0.50	0.74	0.54	0.48	0.49	0.52	0.32	0.51	0.78	0.59	0.52
Equity capital ratio (%).....	2009 10.13	12.66	9.96	10.56	10.05	12.13	10.19	8.37	9.90	9.87	10.49
.....2007	10.58	13.24	10.50	11.24	10.43	12.72	10.04	9.13	10.57	10.60	10.92
.....2005	10.26	11.85	10.08	10.74	10.16	11.29	8.49	9.24	10.55	10.80	12.48

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

TABLE IV-A. Full Year 2009, All FDIC-Insured Institutions

FULL YEAR (The way it is...)	All Insured Institutions	Asset Concentration Groups*								
		Credit Card Banks	International Banks	Agricultural Banks	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized <\$1 Billion	All Other <\$1 Billion	All Other >\$1 Billion
Number of institutions reporting.....	8,012	22	4	1,568	4,452	767	82	289	772	56
Commercial banks.....	6,839	18	4	1,563	3,974	203	66	258	708	45
Savings institutions.....	1,173	4	0	5	478	564	16	31	64	11
Total assets (in billions).....	\$13,108.0	\$521.9	\$3,107.1	\$182.0	\$4,547.3	\$810.5	\$96.2	\$38.0	\$116.2	\$3,688.8
Commercial banks.....	11,843.8	498.3	3,107.1	181.3	4,059.4	203.5	50.8	32.8	99.4	3,611.2
Savings institutions.....	1,264.2	23.6	0.0	0.7	487.9	606.9	45.4	5.2	16.8	77.6
Total deposits (in billions).....	9,226.8	270.0	2,024.5	148.9	3,463.4	528.3	78.4	28.4	96.5	2,588.4
Commercial banks.....	8,333.2	256.2	2,024.5	148.3	3,129.4	99.8	38.9	25.0	83.1	2,528.0
Savings institutions.....	893.6	13.8	0.0	0.6	334.1	428.5	39.5	3.4	13.4	60.4
Net income (in millions).....	10,239	-1,409	2,407	1,446	-18,692	5,206	304	274	906	19,797
Commercial banks.....	8,559	-2,204	2,407	1,442	-17,674	3,067	186	156	862	20,317
Savings institutions.....	1,680	795	0	4	-1,018	2,139	118	118	44	-520
Performance Ratios (annualized, %)										
Yield on earning assets.....	4.75	11.42	3.86	5.65	5.07	4.89	5.82	4.03	5.41	4.12
Cost of funding earning assets.....	1.28	1.36	0.94	1.72	1.57	1.84	1.70	1.20	1.64	1.00
Net interest margin.....	3.47	10.06	2.92	3.92	3.50	3.05	4.12	2.83	3.78	3.12
Noninterest income to assets.....	1.96	5.41	1.91	0.64	1.48	1.14	2.31	7.49	0.89	2.31
Noninterest expense to assets.....	2.89	5.75	2.59	2.75	3.15	1.85	2.93	8.65	3.01	2.63
Loan and lease loss provision to assets.....	1.87	8.38	1.48	0.58	1.92	0.98	2.67	0.22	0.40	1.60
Net operating income to assets.....	0.11	-0.36	0.27	0.79	-0.42	0.69	0.34	0.70	0.79	0.47
Pretax return on assets.....	0.12	-0.51	0.02	0.94	-0.49	1.06	0.59	1.13	0.96	0.71
Return on assets.....	0.08	-0.28	0.08	0.82	-0.41	0.65	0.34	0.72	0.80	0.51
Return on equity.....	0.74	-1.20	0.92	7.39	-3.99	7.38	3.23	4.10	7.14	4.70
Net charge-offs to loans and leases.....	2.50	9.77	2.97	0.65	2.01	1.21	2.74	0.78	0.54	2.19
Loan and lease loss provision to net charge-offs.....	132.93	120.45	134.78	136.01	135.64	132.68	123.95	105.35	129.28	137.71
Efficiency ratio.....	55.57	39.41	58.88	64.04	62.71	46.16	46.79	82.92	68.73	51.68
% of unprofitable institutions.....	30.45	31.82	75.00	11.54	42.72	22.56	17.07	19.03	11.92	23.21
% of institutions with earnings gains.....	40.44	31.82	25.00	40.18	37.38	56.98	45.12	36.68	42.36	55.36
Condition Ratios (%)										
Earning assets to total assets.....	85.96	80.29	84.68	91.04	88.43	92.38	94.74	89.16	91.43	82.69
Loss Allowance to:										
Loans and leases.....	3.14	9.33	4.34	1.50	2.53	1.43	3.01	1.59	1.33	2.89
Noncurrent loans and leases.....	58.27	277.71	58.58	81.70	53.87	30.96	172.33	82.91	74.94	45.21
Noncurrent assets plus other real estate owned to assets.....	3.33	2.31	2.75	1.56	3.87	3.17	1.44	0.69	1.34	3.55
Equity capital ratio.....	11.03	24.56	8.75	10.96	10.49	9.48	11.16	17.72	11.27	11.95
Core capital (leverage) ratio.....	8.63	19.60	6.98	9.95	8.70	8.92	10.46	15.62	10.65	8.22
Tier 1 risk-based capital ratio.....	11.66	14.24	11.28	13.54	11.00	18.57	14.13	35.79	17.44	10.77
Total risk-based capital ratio.....	14.31	16.50	14.35	14.66	13.22	19.55	15.91	36.63	18.58	14.13
Net loans and leases to deposits.....	76.45	120.53	51.23	78.08	87.91	90.65	93.32	33.33	66.95	73.57
Net loans to total assets.....	53.81	62.36	33.38	63.86	66.95	59.09	76.04	24.90	55.57	51.62
Domestic deposits to total assets.....	58.72	46.24	30.96	81.80	74.26	65.11	80.38	74.24	83.00	60.68
Structural Changes										
New charters.....	31	0	0	1	7	1	0	19	1	2
Institutions absorbed by mergers.....	179	1	0	24	137	4	0	1	7	5
Failed institutions.....	140	0	0	4	123	8	0	0	5	0
PRIOR FULL YEARS (The way it was...)										
Number of Institutions.....2008	8,305	26	5	1,559	4,753	839	91	279	709	44
.....2006	8,680	26	4	1,634	4,713	817	123	411	895	57
.....2004	8,976	34	5	1,731	4,423	990	132	466	1,120	75
Total assets (in billions).....2008	\$13,841.2	\$513.0	\$3,410.1	\$168.8	\$5,461.2	\$997.1	\$122.2	\$34.4	\$94.8	\$3,039.6
.....2006	11,861.9	408.4	2,337.2	149.2	4,905.0	1,445.0	109.9	42.2	119.6	2,345.4
.....2004	10,107.4	383.0	1,881.3	138.7	3,301.4	1,505.0	104.1	52.0	143.3	2,598.4
Return on assets (%).....2008	0.03	1.70	0.25	1.00	-0.13	-0.48	-0.01	1.43	0.82	-0.09
.....2006	1.28	4.19	1.01	1.23	0.94	1.75	1.54	1.04	1.04	1.26
.....2004	1.28	4.03	0.76	1.22	1.29	1.17	1.66	1.68	1.10	1.32
Net charge-offs to loans & leases (%).....2008	1.29	5.94	1.43	0.41	1.14	0.86	1.74	0.35	0.35	0.74
.....2006	0.39	3.48	0.48	0.17	0.22	0.15	1.40	0.42	0.20	0.22
.....2004	0.56	4.66	0.91	0.22	0.30	0.12	1.57	0.59	0.29	0.25
Noncurrent assets plus OREO to assets (%).....2008	1.91	2.08	1.59	1.17	2.34	2.55	1.31	0.35	1.05	1.35
.....2006	0.54	1.37	0.40	0.67	0.56	0.56	0.85	0.20	0.56	0.46
.....2004	0.53	1.50	0.57	0.68	0.51	0.43	0.53	0.31	0.59	0.45
Equity capital ratio (%).....2008	9.33	20.47	7.01	10.99	10.04	7.45	9.85	18.63	11.28	9.11
.....2006	10.52	22.88	7.75	10.73	11.16	9.91	14.16	21.12	10.97	9.78
.....2004	10.28	20.54	8.05	10.78	10.10	10.53	11.36	17.47	10.79	10.23

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

Credit-card Lenders - Institutions whose credit-card loans plus securitized receivables exceed 50 percent of total assets plus securitized receivables.
International Banks - Banks with assets greater than \$10 billion and more than 25 percent of total assets in foreign offices.
Agricultural Banks - Banks whose agricultural production loans plus real estate loans secured by farmland exceed 25 percent of the total loans and leases.
Commercial Lenders - Institutions whose commercial and industrial loans, plus real estate construction and development loans, plus loans secured by commercial real estate properties exceed 25 percent of total assets.
Mortgage Lenders - Institutions whose residential mortgage loans, plus mortgage-backed securities, exceed 50 percent of total assets.
Consumer Lenders - Institutions whose residential mortgage loans, plus credit-card loans, plus other loans to individuals, exceed 50 percent of total assets.
Other Specialized < \$1 Billion - Institutions with assets less than \$1 billion, whose loans and leases are less than 40 percent of total assets.
All Other < \$1 billion - Institutions with assets less than \$1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.
All Other > \$1 billion - Institutions with assets greater than \$1 billion that do not meet any of the definitions above, they have significant lending activity with no identified asset concentrations.

TABLE IV-A. Full Year 2009, All FDIC-Insured Institutions

FULL YEAR (The way it is...)	All Insured Institutions	Asset Size Distribution				Geographic Regions*					
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$5 Billion	Greater than \$5 Billion	New York	Atlanta	Chicago	Kansas City	Dallas	San Francisco
Number of institutions reporting.....	8,012	2,847	4,493	565	107	986	1,121	1,647	1,879	1,660	719
Commercial banks.....	6,839	2,526	3,799	429	85	518	992	1,355	1,780	1,540	654
Savings institutions.....	1,173	321	694	136	22	468	129	292	99	120	65
Total assets (in billions).....	\$13,108.0	\$158.9	\$1,354.7	\$1,461.8	\$10,132.7	\$2,587.8	\$3,427.5	\$2,934.5	\$1,145.7	\$784.9	\$2,227.6
Commercial banks.....	11,843.8	141.4	1,111.7	1,119.6	9,471.1	1,894.9	3,303.2	2,803.4	1,094.8	695.6	2,051.8
Savings institutions.....	1,264.2	17.5	243.0	342.2	661.5	692.9	124.3	131.0	50.9	89.3	175.8
Total deposits (in billions).....	9,226.8	132.5	1,106.4	1,107.9	6,880.0	1,749.4	2,464.5	2,020.1	867.7	606.3	1,518.8
Commercial banks.....	8,333.2	119.0	918.2	850.6	6,445.4	1,272.5	2,373.1	1,922.7	829.2	535.0	1,400.6
Savings institutions.....	893.6	13.6	188.2	257.3	434.5	476.9	91.4	97.5	38.5	71.3	118.1
Net income (in millions).....	10,239	-48	-1,110	-4,989	16,386	-1,269	-333	5,616	8,716	2,819	-5,310
Commercial banks.....	8,559	17	-1,019	-4,570	14,131	-1,915	53	6,419	8,718	2,472	-7,189
Savings institutions.....	1,680	-65	-92	-419	2,255	646	-386	-803	-2	346	1,878
Performance Ratios (annualized, %)											
Yield on earning assets.....	4.75	5.59	5.54	5.18	4.56	5.17	4.42	4.13	5.55	5.11	5.05
Cost of funding earning assets.....	1.28	1.75	1.90	1.75	1.11	1.46	1.22	1.12	1.08	1.36	1.43
Net interest margin.....	3.47	3.84	3.64	3.43	3.45	3.71	3.19	3.01	4.46	3.75	3.62
Noninterest income to assets.....	1.96	0.99	1.02	1.39	2.17	1.93	1.87	2.11	3.10	1.60	1.48
Noninterest expense to assets.....	2.89	3.76	3.29	3.09	2.80	2.84	2.73	2.87	3.88	3.32	2.61
Loan and lease loss provision to assets.....	1.87	0.72	1.14	1.69	2.01	1.92	1.90	1.63	1.90	1.24	2.32
Net operating income to assets.....	0.11	-0.05	-0.10	-0.32	0.20	0.24	-0.08	0.14	0.79	0.32	-0.19
Pretax return on assets.....	0.12	0.03	-0.05	-0.33	0.20	-0.05	0.00	0.28	1.18	0.48	-0.38
Return on assets.....	0.08	-0.03	-0.08	-0.35	0.16	-0.05	-0.01	0.19	0.77	0.36	-0.24
Return on equity.....	0.74	-0.25	-0.83	-3.23	1.52	-0.39	-0.09	2.23	7.43	3.59	-2.32
Net charge-offs to loans and leases.....	2.50	0.88	1.23	1.90	2.84	2.75	2.28	2.35	2.40	1.34	3.33
Loan and lease loss provision to net charge-offs.....	132.93	130.74	133.50	132.05	133.01	129.33	141.21	137.91	117.96	139.38	127.71
Efficiency ratio.....	55.57	82.22	73.46	63.23	52.31	52.92	55.43	57.49	54.03	63.23	54.85
% of unprofitable institutions.....	30.45	28.42	30.49	38.05	42.99	27.89	55.93	26.41	20.17	19.16	56.47
% of institutions with earnings gains.....	40.44	39.37	41.00	42.12	36.45	55.98	29.17	39.89	40.18	43.25	32.13
Condition Ratios (%)											
Earning assets to total assets.....	85.96	90.76	91.32	90.23	84.55	85.95	83.26	86.66	86.80	90.18	87.27
Loss Allowance to:											
Loans and leases.....	3.14	1.62	1.78	2.20	3.57	3.40	2.99	3.32	2.70	2.06	3.60
Noncurrent loans and leases.....	58.27	63.91	50.11	49.29	60.31	84.30	48.26	56.45	46.46	55.53	66.37
Noncurrent assets plus other real estate owned to assets.....	3.33	2.24	3.28	3.57	3.31	2.31	4.04	3.20	4.28	3.03	3.19
Equity capital ratio.....	11.03	11.98	9.88	10.74	11.20	13.22	11.67	8.60	10.71	10.30	11.11
Core capital (leverage) ratio.....	8.63	11.55	9.35	9.27	8.39	10.15	7.93	7.05	9.22	9.28	9.53
Tier 1 risk-based capital ratio.....	11.66	17.34	13.05	12.82	11.23	13.47	10.42	10.06	10.64	12.65	13.95
Total risk-based capital ratio.....	14.31	18.43	14.26	14.18	14.28	15.81	13.73	13.33	12.81	14.39	15.69
Net loans and leases to deposits.....	76.45	73.47	81.86	84.84	74.29	77.11	79.67	68.61	84.17	84.05	73.45
Net loans to total assets.....	53.81	61.29	66.85	64.30	50.44	52.13	57.29	47.23	63.75	64.93	50.07
Domestic deposits to total assets.....	58.72	83.43	81.61	75.15	52.90	59.55	64.28	53.04	70.70	76.52	44.24
Structural Changes											
New charters.....	31	25	3	1	2	3	11	7	0	6	4
Institutions absorbed by mergers.....	179	78	81	11	9	27	25	36	48	29	14
Failed institutions.....	140	25	88	22	5	6	45	30	15	9	35
PRIOR FULL YEARS (The way it was...)											
Number of Institutions.....2008	8,305	3,132	4,498	561	114	1,015	1,180	1,705	1,935	1,700	770
.....2006	8,680	3,632	4,399	530	119	1,092	1,218	1,826	2,018	1,753	773
.....2004	8,976	4,093	4,286	480	117	1,129	1,219	1,951	2,094	1,834	749
Total assets (in billions).....2008	\$13,841.2	\$170.9	\$1,354.7	\$1,489.8	\$10,825.8	\$2,594.2	\$3,745.9	\$3,264.3	\$1,057.2	\$780.9	\$2,398.7
.....2006	11,861.9	189.9	1,290.0	1,397.9	8,984.0	2,216.1	2,911.4	2,746.2	859.8	652.3	2,476.1
.....2004	10,107.4	211.7	1,199.6	1,318.5	7,377.6	2,856.4	2,177.1	2,387.6	768.2	603.1	1,315.1
Return on assets (%).....2008	0.03	0.25	0.24	-0.30	0.05	0.25	-0.14	0.29	0.57	0.51	-0.63
.....2006	1.28	0.92	1.16	1.22	1.31	1.27	1.31	1.10	1.76	1.23	1.29
.....2004	1.28	1.00	1.19	1.45	1.27	1.37	1.34	0.88	1.55	1.26	1.60
Net charge-offs to loans & leases (%) ..2008	1.29	0.46	0.67	1.10	1.44	1.44	1.01	1.24	1.60	0.68	1.74
.....2006	0.39	0.18	0.16	0.20	0.47	0.72	0.19	0.28	0.55	0.21	0.43
.....2004	0.56	0.28	0.27	0.39	0.65	0.87	0.31	0.41	0.74	0.27	0.60
Noncurrent assets plus OREO to assets (%).....2008	1.91	1.66	2.16	2.46	1.80	1.20	2.02	1.93	2.28	1.80	2.33
.....2006	0.54	0.73	0.59	0.52	0.53	0.52	0.33	0.57	1.05	0.62	0.56
.....2004	0.53	0.74	0.56	0.51	0.53	0.58	0.35	0.55	0.81	0.61	0.51
Equity capital ratio (%).....2008	9.33	12.87	10.00	10.65	9.01	11.14	9.56	8.07	9.49	9.95	8.45
.....2006	10.52	13.01	10.39	10.97	10.42	12.47	10.05	9.07	10.64	10.42	10.92
.....2004	10.28	11.82	10.19	10.87	10.15	11.20	8.74	9.36	10.62	10.78	12.10

* 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

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

March 31, 2010	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	2.23	3.66	2.93	1.48	1.83	1.94	1.13	1.44	1.92	2.79
Construction and development	2.81	0.00	3.82	1.67	2.76	4.21	1.81	1.49	2.27	2.84
Nonfarm nonresidential	1.44	0.00	0.81	1.31	1.42	1.78	2.33	0.95	1.58	1.55
Multifamily residential real estate	1.28	0.00	0.62	0.84	1.46	1.36	5.09	1.86	1.28	1.38
Home equity loans	1.24	1.43	1.63	0.59	0.85	1.16	0.89	0.58	0.92	1.39
Other 1-4 family residential	3.07	4.47	4.41	2.01	2.37	1.97	1.25	1.82	2.18	3.96
Commercial and industrial loans	0.94	4.08	0.36	1.77	1.05	1.23	1.45	1.37	1.72	0.71
Loans to individuals	2.29	2.69	2.06	1.89	1.79	1.52	1.91	1.90	1.87	2.18
Credit card loans	2.61	2.66	2.72	1.62	2.08	2.93	1.16	2.43	1.27	2.77
Other loans to individuals	1.95	3.33	1.83	1.90	1.73	1.11	2.27	1.84	1.88	2.06
All other loans and leases (including farm)	0.64	0.01	0.25	1.19	0.78	0.19	0.48	1.23	0.64	0.91
Total loans and leases	1.92	2.68	1.91	1.48	1.63	1.89	1.67	1.48	1.80	2.18
Percent of Loans Noncurrent**										
All real estate loans	7.55	5.67	10.69	2.39	6.08	4.86	1.38	2.45	2.35	10.39
Construction and development	16.82	0.00	17.91	10.82	17.16	16.02	10.47	5.43	6.90	16.37
Nonfarm nonresidential	4.17	0.00	4.81	2.61	3.87	3.18	2.91	2.31	2.52	5.70
Multifamily residential real estate	4.62	0.00	4.18	3.27	4.41	3.93	0.19	2.75	3.95	6.28
Home equity loans	1.72	6.07	1.86	0.68	1.15	1.99	0.83	1.23	0.88	2.16
Other 1-4 family residential	10.17	5.94	17.91	1.60	5.70	4.96	1.39	2.23	1.88	15.17
Commercial and industrial loans	3.11	3.99	5.72	2.44	2.54	1.71	0.93	1.33	2.10	2.60
Loans to individuals	2.27	3.18	2.37	0.76	1.37	1.20	1.63	0.91	0.70	1.26
Credit card loans	3.09	3.14	3.10	0.63	2.98	3.37	1.43	1.92	0.90	3.19
Other loans to individuals	1.37	3.94	2.11	0.76	1.04	0.59	1.72	0.80	0.70	0.86
All other loans and leases (including farm)	1.65	0.02	2.35	0.93	1.66	0.25	1.11	1.38	0.80	1.32
Total loans and leases	5.45	3.12	7.02	1.98	4.85	4.60	1.52	2.04	2.04	6.98
Percent of Loans Charged-off (net, YTD)										
All real estate loans	2.04	3.54	2.73	0.35	1.87	1.04	1.98	0.33	0.33	2.60
Construction and development	5.32	0.00	4.98	2.14	5.63	5.99	7.58	0.19	1.75	4.47
Nonfarm nonresidential	0.97	0.00	0.90	0.30	1.01	0.59	0.11	0.17	0.23	0.97
Multifamily residential real estate	1.10	0.00	0.94	0.59	1.26	1.01	0.00	1.47	0.34	0.79
Home equity loans	3.12	3.34	2.98	0.55	1.47	3.46	2.40	0.08	0.20	4.65
Other 1-4 family residential	1.76	3.83	3.44	0.24	1.37	0.78	1.31	0.42	0.24	2.11
Commercial and industrial loans	1.98	16.75	2.03	1.00	1.72	0.93	6.40	0.94	0.97	1.15
Loans to individuals	7.41	14.96	3.45	0.53	2.73	3.63	2.62	1.11	0.62	3.45
Credit card loans	13.13	15.01	6.69	3.03	8.42	11.36	5.45	5.66	2.34	10.31
Other loans to individuals	2.41	14.26	2.27	0.44	1.61	1.33	1.42	0.54	0.59	1.94
All other loans and leases (including farm)	0.92	0.01	1.11	0.00	1.35	0.40	2.20	0.82	0.28	0.58
Total loans and leases	2.84	14.26	2.50	0.44	1.88	1.15	2.67	0.54	0.42	2.29
Loans Outstanding (in billions)										
All real estate loans	\$4,400.5	\$0.1	\$543.0	\$68.6	\$2,110.6	\$431.2	\$18.4	\$6.8	\$51.1	\$1,170.6
Construction and development	418.0	0.0	9.0	4.4	308.9	8.4	0.5	0.6	3.4	82.8
Nonfarm nonresidential	1,090.4	0.0	31.5	19.7	799.9	25.7	0.7	2.3	12.5	198.1
Multifamily residential real estate	214.9	0.0	41.3	1.5	128.7	8.8	0.1	0.2	1.1	33.3
Home equity loans	659.6	0.0	134.2	1.5	223.4	26.4	9.6	0.2	2.2	262.0
Other 1-4 family residential	1,887.4	0.1	277.6	18.1	607.1	361.1	7.4	3.2	28.3	584.4
Commercial and industrial loans	1,187.6	33.4	196.0	15.2	568.3	9.2	4.0	1.3	7.0	353.2
Loans to individuals	1,380.7	585.6	208.5	6.0	231.3	20.8	49.8	1.3	7.4	269.9
Credit card loans	717.0	556.6	53.6	0.1	39.3	4.6	16.2	0.1	0.1	46.3
Other loans to individuals	663.7	29.0	154.9	5.9	192.0	16.2	33.5	1.2	7.3	223.6
All other loans and leases (including farm)	536.5	21.3	165.7	26.1	154.2	3.1	0.7	0.6	5.1	159.7
Total loans and leases (plus unearned income)	7,505.3	640.5	1,113.2	115.9	3,064.4	464.2	72.9	10.0	70.6	1,953.5
Memo: Other Real Estate Owned (in millions)										
All other real estate owned	46,263.3	-28.2	3,127.0	699.7	30,928.4	3,005.4	40.0	65.0	489.1	7,937.0
Construction and development	17,621.6	0.0	29.0	242.0	15,492.6	410.6	17.5	23.1	120.8	1,286.0
Nonfarm nonresidential	8,044.8	0.0	160.0	206.6	6,571.7	168.6	5.4	16.5	134.4	781.5
Multifamily residential real estate	2,655.8	0.0	784.0	33.9	1,204.1	29.9	0.3	3.3	24.0	576.4
1-4 family residential	14,552.7	0.1	1,219.0	163.7	6,697.4	2,070.8	16.7	20.1	195.9	4,169.0
Farmland	245.7	0.0	0.0	52.1	169.4	1.6	0.1	1.9	13.6	7.0
GNMA properties	2,996.4	0.0	750.0	1.6	782.8	344.6	0.0	0.0	0.4	1,117.0

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

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

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

March 31, 2010	All Insured Institutions	Asset Size Distribution				Geographic Regions*					
		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	2.23	1.96	1.77	1.63	2.49	1.82	2.52	2.12	2.54	1.92	2.25
Construction and development	2.81	2.65	2.64	2.72	2.92	3.52	2.18	2.70	3.66	2.67	3.07
Nonfarm nonresidential	1.44	1.73	1.57	1.29	1.43	1.58	1.52	1.43	1.58	1.26	1.08
Multifamily residential real estate	1.28	1.90	1.36	1.45	1.20	1.29	1.33	1.22	1.80	1.17	1.08
Home equity loans	1.24	1.20	0.85	0.80	1.30	0.71	1.51	1.24	1.21	0.92	1.27
Other 1-4 family residential	3.07	2.27	1.94	1.81	3.49	2.00	3.73	3.06	3.59	2.53	3.31
Commercial and industrial loans	0.94	1.89	1.49	1.12	0.83	1.56	0.84	0.76	1.07	1.01	0.59
Loans to individuals	2.29	2.29	1.77	2.04	2.32	2.58	2.21	1.68	2.70	1.43	2.10
Credit card loans	2.61	2.42	2.31	2.29	2.62	2.65	2.50	2.32	3.02	0.99	2.30
Other loans to individuals	1.95	2.29	1.73	1.94	1.96	2.33	2.05	1.50	2.21	1.65	1.97
All other loans and leases (including farm)	0.64	1.19	0.92	0.75	0.59	0.55	0.43	0.71	1.17	0.77	0.23
Total loans and leases	1.92	1.89	1.70	1.56	2.02	1.94	2.08	1.70	2.22	1.67	1.74
Percent of Loans Noncurrent**											
All real estate loans	7.55	3.07	4.15	5.51	8.97	5.00	9.17	8.42	9.30	4.98	6.59
Construction and development	16.82	10.21	13.05	16.72	18.59	18.80	16.33	17.11	16.87	10.81	23.68
Nonfarm nonresidential	4.17	3.15	3.17	3.57	5.04	3.87	4.57	4.39	4.84	2.69	4.21
Multifamily residential real estate	4.62	2.91	3.37	4.16	5.08	3.32	7.14	4.48	5.03	3.98	4.49
Home equity loans	1.72	1.38	1.18	1.38	1.79	0.88	2.10	1.75	2.27	1.02	0.88
Other 1-4 family residential	10.17	2.23	2.75	4.21	12.58	4.75	12.92	13.40	14.14	5.58	7.66
Commercial and industrial loans	3.11	2.62	2.39	2.44	3.30	3.21	2.36	2.90	2.92	1.70	5.00
Loans to individuals	2.27	1.10	0.81	1.39	2.37	3.04	1.62	1.45	2.39	0.83	2.30
Credit card loans	3.09	1.91	1.50	2.13	3.13	3.37	2.93	3.00	3.04	1.22	2.62
Other loans to individuals	1.37	1.09	0.76	1.10	1.45	1.80	0.87	1.01	1.39	0.63	2.11
All other loans and leases (including farm)	1.65	0.98	1.12	1.31	1.74	1.28	0.99	2.00	1.20	1.42	2.74
Total loans and leases	5.45	2.65	3.64	4.59	5.94	4.03	6.52	5.99	6.18	3.90	5.07
Percent of Loans Charged-off (net, YTD)											
All real estate loans	2.04	0.51	0.79	1.72	2.46	1.10	2.75	2.25	2.14	1.21	2.17
Construction and development	5.32	2.29	2.61	6.08	6.16	5.41	5.24	6.42	4.23	3.23	8.00
Nonfarm nonresidential	0.97	0.44	0.47	1.01	1.22	0.90	1.07	1.12	0.67	0.56	1.34
Multifamily residential real estate	1.10	0.59	0.58	1.25	1.19	0.81	1.05	1.20	0.88	0.81	1.69
Home equity loans	3.12	0.48	0.66	1.07	3.48	0.83	4.73	2.22	4.06	1.64	2.69
Other 1-4 family residential	1.76	0.32	0.56	0.88	2.14	0.69	2.27	2.30	1.98	0.87	2.02
Commercial and industrial loans	1.98	1.09	1.17	1.49	2.17	3.14	1.53	2.26	1.78	0.99	1.83
Loans to individuals	7.41	0.70	1.48	3.10	7.98	12.28	5.28	3.00	10.28	2.03	4.03
Credit card loans	13.13	4.88	7.80	8.94	13.30	14.71	12.65	8.53	18.39	4.58	6.58
Other loans to individuals	2.41	0.64	1.04	1.14	2.66	5.31	1.90	1.45	2.16	0.93	2.47
All other loans and leases (including farm)	0.92	0.00	0.46	0.53	1.00	0.60	0.37	2.28	0.71	0.64	0.47
Total loans and leases	2.84	0.61	0.86	1.75	3.40	4.09	2.73	2.35	3.27	1.21	2.34
Loans Outstanding (in billions)											
All real estate loans	\$4,400.5	\$65.9	\$704.1	\$711.6	\$2,918.9	\$833.7	\$1,081.6	\$868.4	\$645.9	\$359.3	\$611.6
Construction and development	418.0	5.6	90.9	100.7	220.8	57.7	133.0	70.3	55.9	59.4	41.8
Nonfarm nonresidential	1,090.4	19.8	269.5	278.0	523.0	221.9	247.7	196.0	153.7	125.0	146.2
Multifamily residential real estate	214.9	1.9	32.2	41.8	139.1	57.4	34.7	62.3	18.1	9.3	33.1
Home equity loans	659.6	2.2	38.7	50.0	568.7	86.0	193.6	178.1	117.3	24.5	60.1
Other 1-4 family residential	1,887.4	27.8	239.7	228.4	1,391.5	405.2	456.4	345.3	277.0	129.3	274.2
Commercial and industrial loans	1,187.6	12.5	112.8	141.2	921.1	182.1	275.7	253.4	175.7	90.4	210.3
Loans to individuals	1,380.7	6.7	42.1	76.1	1,255.8	433.2	232.8	192.9	235.9	44.1	241.8
Credit card loans	717.0	0.1	2.5	21.5	692.9	340.9	84.6	43.0	143.6	14.6	90.3
Other loans to individuals	663.7	6.6	39.6	54.5	563.0	92.4	148.2	149.8	92.3	29.4	151.5
All other loans and leases (including farm)	536.5	10.1	38.4	33.8	454.3	81.2	103.1	114.6	109.8	22.2	105.6
Total loans and leases (plus unearned income)	7,505.3	95.2	897.3	962.7	5,550.1	1,530.3	1,693.2	1,429.3	1,167.3	516.0	1,169.3
Memo: Other Real Estate Owned (in millions)											
All other real estate owned	46,263.3	1,061.4	12,295.9	10,232.8	22,673.2	3,693.0	13,639.5	9,797.5	7,560.0	4,862.8	6,710.5
Construction and development	17,621.6	367.6	6,113.7	5,568.0	5,572.3	1,064.1	5,840.7	2,684.4	2,625.3	2,418.3	2,988.8
Nonfarm nonresidential	8,044.8	294.4	2,823.0	2,065.5	2,862.0	828.5	1,899.7	1,828.0	1,302.3	1,055.7	1,130.5
Multifamily residential real estate	2,655.8	35.3	429.4	402.1	1,789.1	250.5	471.7	368.7	494.0	143.4	927.6
1-4 family residential	14,552.7	341.5	2,778.3	1,972.9	9,460.0	1,357.6	5,186.8	3,454.2	1,977.6	1,137.5	1,439.0
Farmland	245.7	21.1	150.2	52.9	21.4	15.9	35.3	31.7	45.8	90.1	26.8
GNMA properties	2,996.4	1.7	7.8	175.3	2,811.5	167.4	220.5	1,426.6	1,117.9	17.9	46.1

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

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

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

	1st Quarter 2010	4th Quarter 2009	3rd Quarter 2009	2nd Quarter 2009	1st Quarter 2009	% Change 09Q1- 10Q1	Asset Size Distribution			
							Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion
(dollar figures in millions; notional amounts unless otherwise indicated)										
ALL DERIVATIVE HOLDERS										
Number of institutions reporting derivatives.....	1,146	1,130	1,175	1,214	1,170	-2.1	86	677	306	77
Total assets of institutions reporting derivatives.....	\$10,766,357	\$10,568,276	\$10,546,529	\$10,593,193	\$10,671,375	0.9	\$6,228	\$291,379	\$897,508	\$9,571,242
Total deposits of institutions reporting derivatives.....	7,281,570	7,341,195	7,183,905	7,097,228	6,983,343	4.3	5,180	235,964	682,198	6,358,227
Total derivatives.....	218,074,225	213,563,342	210,008,291	208,656,901	206,742,719	5.5	223	18,120	98,455	217,957,427
Derivative Contracts by Underlying Risk Exposure										
Interest rate.....	181,997,144	179,565,445	176,204,154	175,648,997	172,763,155	5.3	212	17,697	94,572	181,884,663
Foreign exchange*.....	19,201,849	17,297,929	17,709,286	16,640,233	16,266,432	18.0	1	84	2,678	19,199,087
Equity.....	1,570,950	1,685,227	2,182,431	2,041,638	2,174,365	-27.8	11	161	878	1,569,900
Commodity & other (excluding credit derivatives).....	939,818	978,922	926,295	909,250	938,063	0.2	0	116	134	939,568
Credit.....	14,364,464	14,035,819	12,986,125	13,416,784	14,600,703	-1.6	0	62	193	14,364,209
Total.....	218,074,225	213,563,342	210,008,291	208,656,901	206,742,719	5.5	223	18,120	98,455	217,957,427
Derivative Contracts by Transaction Type										
Swaps.....	136,341,268	142,022,036	139,477,065	137,993,983	135,835,552	0.4	30	9,792	79,969	136,251,478
Futures & forwards.....	34,096,746	26,495,662	24,944,757	25,885,385	24,744,597	37.8	81	3,552	7,800	34,085,313
Purchased options.....	15,757,712	15,151,690	15,424,802	15,020,266	15,053,701	4.7	10	760	3,202	15,753,740
Written options.....	15,908,657	15,113,322	15,063,184	14,859,851	15,106,838	5.3	102	3,900	7,053	15,897,602
Total.....	202,104,384	198,782,710	194,909,809	193,759,485	190,740,687	6.0	223	18,004	98,024	201,988,133
Fair Value of Derivative Contracts										
Interest rate contracts.....	94,822	96,997	122,592	123,696	134,105	-29.3	1	-8	89	94,740
Foreign exchange contracts.....	1,431	9,671	-5,037	-10,568	-10,459	N/M	0	0	-2	1,433
Equity contracts.....	-856	1,236	-253	670	3,103	N/M	0	3	6	-865
Commodity & other (excluding credit derivatives).....	976	1,623	3,615	1,156	4,158	-76.5	0	8	2	966
Credit derivatives as guarantor.....	-121,491	-160,980	-234,357	-474,635	-959,080	N/M	0	0	2	-121,493
Credit derivatives as beneficiary.....	141,273	188,641	266,208	523,242	1,031,185	-86.3	0	0	-1	141,275
Derivative Contracts by Maturity**										
Interest rate contracts.....										
< 1 year.....	84,018,163	80,979,650	78,128,617	74,833,456	70,402,282	-19.3	53	3,410	18,939	83,995,761
1-5 years.....	33,334,943	33,638,337	33,977,577	35,928,119	37,299,179	-10.6	13	7,280	27,991	33,299,659
> 5 years.....	24,119,801	26,141,316	26,620,986	28,371,872	30,000,656	-19.6	19	2,444	38,161	24,079,177
Foreign exchange contracts.....										
< 1 year.....	11,091,990	10,416,223	9,674,124	9,490,043	9,234,171	20.1	0	27	1,527	11,090,436
1-5 years.....	2,440,019	2,448,723	2,405,751	2,293,453	2,162,670	12.8	0	2	61	2,439,956
> 5 years.....	1,328,830	1,343,778	1,325,262	1,193,852	1,056,327	25.8	0	0	0	1,328,830
Equity contracts.....										
< 1 year.....	320,739	312,066	358,462	343,416	348,774	-8.0	3	29	130	320,577
1-5 years.....	220,441	227,854	301,995	291,182	286,171	-23.0	1	67	364	220,010
> 5 years.....	83,990	81,647	82,835	75,716	82,844	1.4	0	0	1	83,989
Commodity & other contracts.....										
< 1 year.....	287,748	261,429	237,860	252,705	279,748	2.9	0	85	53	287,610
1-5 years.....	177,250	223,654	233,829	211,329	206,173	-14.0	0	17	41	177,193
> 5 years.....	31,220	34,250	43,612	45,443	41,546	-24.9	0	0	0	31,220
Risk-Based Capital: Credit Equivalent Amount										
Total current exposure to tier 1 capital (%).....	41.2	45.9	57.3	66.8	86.2		0.1	0.4	1.3	46.8
Total potential future exposure to tier 1 capital (%).....	88.9	83.3	83.6	80.6	89.2		0.1	0.3	0.9	101.2
Total exposure (credit equivalent amount) to tier 1 capital (%).....	130.2	129.2	140.9	147.3	175.3		0.2	0.7	2.2	148.0
Credit losses on derivatives***	103.6	767.1	605.3	384.7	217.1	-52.3	0.0	3.5	0.4	99.7
HELD FOR TRADING										
Number of institutions reporting derivatives.....	195	196	207	204	199	-2.0	10	64	67	54
Total assets of institutions reporting derivatives.....	8,950,711	8,873,819	8,911,543	8,911,914	9,016,071	-0.7	756	27,257	279,526	8,643,172
Total deposits of institutions reporting derivatives.....	6,096,651	6,145,431	6,014,547	5,990,076	5,886,779	3.6	614	21,671	211,387	5,862,979
Derivative Contracts by Underlying Risk Exposure										
Interest rate.....	180,117,242	177,717,171	174,199,745	173,339,084	170,603,660	5.6	25	884	50,687	180,065,647
Foreign exchange.....	17,462,255	16,437,639	15,510,657	15,051,809	14,759,077	18.3	0	0	1,989	17,460,266
Equity.....	1,563,707	1,677,767	2,175,796	2,034,228	2,162,149	-27.7	0	1	234	1,563,472
Commodity & other.....	932,983	974,849	924,183	906,325	935,634	-0.3	0	0	44	932,940
Total.....	200,076,187	196,807,425	192,810,380	191,331,447	188,460,521	6.2	25	885	52,953	200,022,325
Trading Revenues: Cash & Derivative Instruments										
Interest rate.....	304	-1,208	5,436	900	9,265	-96.7	0	0	17	287
Foreign exchange.....	3,906	2,560	-1,535	2,132	2,436	60.3	0	0	6	3,900
Equity.....	965	144	153	-92	854	13.0	0	0	1	964
Commodity & other (including credit derivatives).....	3,004	417	1,648	2,320	-2,358	N/M	0	0	0	3,004
Total trading revenues.....	8,178	1,914	5,702	5,260	10,197	-19.8	0	0	24	8,154
Share of Revenue										
Trading revenues to gross revenues (%).....	6.6	1.6	4.7	4.0	7.6		0.0	0.0	0.7	6.7
Trading revenues to net operating revenues (%).....	74.0	100.2	88.1	96.9	138.0		0.0	0.0	-14.2	72.9
HELD FOR PURPOSES OTHER THAN TRADING										
Number of institutions reporting derivatives.....	1,028	1,010	1,048	1,086	1,048	-1.9	76	615	265	72
Total assets of institutions reporting derivatives.....	10,340,778	10,212,224	10,199,835	10,216,757	10,304,121	0.4	5,472	266,237	752,613	9,316,455
Total deposits of institutions reporting derivatives.....	7,031,798	7,098,524	6,955,097	6,847,472	6,730,432	4.5	4,566	215,652	570,211	6,241,369
Derivative Contracts by Underlying Risk Exposure										
Interest rate.....	1,879,902	1,848,275	2,004,409	2,309,913	2,159,495	-12.9	187	16,813	43,886	1,819,016
Foreign exchange.....	134,216	115,478	86,272	107,791	106,027	26.6	1	29	451	133,735
Equity.....	7,243	7,459	6,635	7,410	12,216	-40.7	11	161	644	6,428
Commodity & other.....	6,835	4,073	2,112	2,924	2,429	181.4	0	116	90	6,629
Total notional amount.....	2,028,197	1,975,285	2,099,429	2,428,038	2,280,166	-11.1	198	17,120	45,071	1,965,808

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 Q31 report form and to those banks filing the FFIEC Q41 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)

	1st Quarter 2010	4th Quarter 2009	3rd Quarter 2009	2nd Quarter 2009	1st Quarter 2009	% Change 09Q1- 10Q1	Asset Size Distribution			
							Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Greater than \$10 Billion
(dollar figures in millions)										
Assets Securitized and Sold with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements										
Number of institutions reporting securitization activities	132	143	143	140	132	0.0	19	61	23	29
Outstanding Principal Balance by Asset Type										
1-4 family residential loans.....	\$1,194,691	\$1,209,474	\$1,225,694	\$1,222,193	\$1,230,735	-2.9	\$232	\$931	\$2,045	\$1,191,483
Home equity loans.....	167	5,947	6,205	6,594	6,595	-97.5	14	0	0	153
Credit card receivables.....	16,133	363,486	391,417	397,918	399,113	-96.0	0	861	0	15,272
Auto loans	600	7,182	8,277	10,266	11,862	-94.9	0	0	79	521
Other consumer loans	5,610	24,692	25,335	26,006	26,692	-79.0	0	0	0	5,610
Commercial and industrial loans.....	4,127	7,649	8,436	9,019	8,317	-50.4	1	10	594	3,522
All other loans, leases, and other assets.....	192,868	198,849	192,086	193,377	197,699	-2.4	4	41	143	192,681
Total securitized and sold.....	1,414,197	1,817,280	1,857,449	1,865,374	1,881,015	-24.8	252	1,843	2,861	1,409,242
Maximum Credit Exposure by Asset Type										
1-4 family residential loans.....	5,166	5,780	6,115	6,058	6,279	-17.7	2	11	55	5,098
Home equity loans.....	14	1,023	1,006	1,063	1,120	-98.8	14	0	0	0
Credit card receivables.....	730	134,193	136,043	129,373	39,100	-98.1	0	267	0	463
Auto loans	6	637	745	722	912	-99.3	0	0	6	0
Other consumer loans	237	1,410	1,434	1,399	1,429	-83.4	0	0	0	237
Commercial and industrial loans.....	95	225	274	184	367	-74.1	0	0	86	9
All other loans, leases, and other assets.....	257	287	333	299	301	-14.6	0	5	0	253
Total credit exposure.....	6,506	143,555	145,950	139,100	49,509	-86.9	17	282	147	6,060
Total unused liquidity commitments provided to institution's own securitizations.....	162	387	358	378	397	-59.2	1	0	2	159
Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)										
1-4 family residential loans.....	3.9	4.4	4.6	4.3	4.1		4.0	1.1	2.5	3.9
Home equity loans.....	0.5	1.3	1.3	0.8	1.1		0.0	0.0	0.0	0.5
Credit card receivables.....	1.5	2.7	2.9	2.6	3.0		0.0	2.4	0.0	1.4
Auto loans	1.2	2.3	2.4	2.2	1.9		0.0	0.0	0.6	1.3
Other consumer loans	3.3	4.0	3.6	2.9	3.1		0.0	0.0	0.0	3.3
Commercial and industrial loans.....	0.3	2.3	2.9	2.6	3.1		0.0	16.8	1.5	0.0
All other loans, leases, and other assets.....	2.2	3.5	1.2	1.9	0.6		0.0	0.0	0.4	2.2
Total loans, leases, and other assets	3.6	4.0	3.9	3.7	3.5		3.7	1.8	2.1	3.6
Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)										
1-4 family residential loans.....	8.5	7.9	7.5	6.6	5.7		1.6	0.4	3.2	8.6
Home equity loans.....	0.5	2.0	1.8	0.9	1.4		0.0	0.0	0.0	0.5
Credit card receivables.....	0.8	3.0	2.6	2.9	3.0		0.0	3.7	0.0	0.7
Auto loans	0.3	0.2	0.3	0.2	0.2		0.0	0.0	0.1	0.4
Other consumer loans	2.7	3.6	3.6	3.3	3.5		0.0	0.0	0.0	2.7
Commercial and industrial loans.....	0.1	1.0	1.2	1.3	3.1		0.0	0.0	0.7	0.0
All other loans, leases, and other assets.....	7.5	4.3	3.8	1.6	1.1		9.5	0.0	0.6	7.5
Total loans, leases, and other assets	8.3	6.4	5.9	5.2	4.6		1.7	1.9	2.5	8.3
Securitized Loans, Leases, and Other Assets Charged-off (net, YTD, annualized, %)										
1-4 family residential loans.....	0.2	1.0	0.7	0.5	0.2		0.0	0.0	0.0	0.2
Home equity loans.....	0.2	1.8	1.4	0.9	0.6		0.0	0.0	0.0	0.2
Credit card receivables.....	2.2	10.2	7.6	4.8	2.1		0.0	3.0	0.0	2.1
Auto loans	0.3	2.5	1.9	1.1	0.7		0.0	0.0	0.1	0.4
Other consumer loans	0.4	1.0	0.7	0.5	0.2		0.0	0.0	0.0	0.4
Commercial and industrial loans.....	0.0	13.9	10.0	6.9	2.6		0.0	0.0	0.0	0.0
All other loans, leases, and other assets.....	0.1	0.1	0.0	0.0	0.0		0.0	0.0	0.0	0.1
Total loans, leases, and other assets	0.2	2.8	2.1	1.4	0.6		0.0	1.4	0.0	0.2
Seller's Interests in Institution's Own Securitizations - Carried as Loans										
Home equity loans.....	0	316	396	134	165	-100.0	0	0	0	0
Credit card receivables.....	4,831	62,235	73,401	68,128	77,212	-93.7	0	53	0	4,778
Commercial and industrial loans.....	4	894	930	451	450	-99.1	0	2	1	0
Seller's Interests in Institution's Own Securitizations - Carried as Securities										
Home equity loans.....	0	1	2	4	5	-100.0	0	0	0	0
Credit card receivables.....	0	789	788	594	556	-100.0	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.....	818	826	820	826	819	-0.1	158	501	115	44
Outstanding Principal Balance by Asset Type										
1-4 family residential loans.....	62,493	66,985	67,999	70,504	70,061	-10.8	1,066	9,401	4,212	47,813
Home equity, credit card receivables, auto, and other consumer loans	40	908	1,024	1,159	1,348	-97.0	0	20	3	17
Commercial and industrial loans.....	669	2,654	2,844	3,195	6,028	-88.9	1	43	15	610
All other loans, leases, and other assets.....	48,372	48,757	47,971	47,560	46,438	4.2	0	95	44	48,233
Total sold and not securitized.....	111,574	119,304	119,839	122,418	123,875	-9.9	1,067	9,559	4,273	96,674
Maximum Credit Exposure by Asset Type										
1-4 family residential loans.....	13,701	16,541	15,418	15,836	15,421	-11.2	110	1,237	2,433	9,920
Home equity, credit card receivables, auto, and other consumer loans	21	100	104	112	183	-88.5	0	7	1	12
Commercial and industrial loans.....	62	1,934	2,003	2,224	4,995	-98.8	1	32	15	14
All other loans, leases, and other assets.....	10,450	10,412	10,136	10,011	9,790	6.7	0	66	5	10,379
Total credit exposure.....	24,233	28,986	27,661	28,183	30,389	-20.3	111	1,342	2,455	20,325
Support for Securitization Facilities Sponsored by Other Institutions										
Number of institutions reporting securitization facilities sponsored by others	74	57	60	60	56	32.1	26	33	7	8
Total credit exposure.....	6,410	4,296	4,872	3,812	2,134	200.4	10	97	37	6,266
Total unused liquidity commitments	846	545	327	475	936	-9.6	0	0	0	846
Other										
Assets serviced for others*	6,034,911	6,010,532	5,977,515	5,878,337	5,681,694	6.2	3,968	119,605	94,369	5,816,968
Asset-backed commercial paper conduits										
Credit exposure to conduits sponsored by institutions and others.....	7,268	15,967	17,658	20,210	22,981	-68.4	5	0	68	7,195
Unused liquidity commitments to conduits sponsored by institutions and others	80,156	170,373	182,740	210,026	273,542	-70.7	0	0	1,272	78,884
Net servicing income (for the quarter).....	4,844	8,019	5,995	10,845	5,946	-18.5	7	180	177	4,480
Net securitization income (for the quarter).....	13	1,615	1,163	-142	2,124	-99.4	1	2	2	8
Total credit exposure to Tier 1 capital (%)**	3.3	15.9	16.2	15.8	7.7		0.8	1.4	1.9	3.9

* 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

- **Insured Deposits Grow by 1.3 Percent**
- **DIF Reserve Ratio Rises 1 Basis Point to -0.38 Percent**
- **Forty-one Institutions Fail during First Quarter**

Total assets of the nation's 7,932 FDIC-insured commercial banks and savings institutions increased by \$248.6 billion (1.9 percent) during first quarter 2010, funded primarily by an increase in nondeposit liabilities. Total deposits decreased by \$28.6 billion, with domestic deposits almost flat, decreasing by \$5.1 billion (0.1 percent), and foreign office deposits declining by \$23.5 billion (1.5 percent). Domestic noninterest-bearing deposits decreased by \$26.4 billion (1.7 percent), and domestic time deposits decreased by \$116.1 billion (4.9 percent). Savings deposits and interest-bearing checking accounts increased by \$137.4 billion (3.6 percent) during the quarter. The share of assets funded by domestic deposits declined from 58.7 percent to 57.6 percent, and the share funded by foreign office deposits decreased from 11.7 percent to 11.3 percent. Federal Home Loan Bank (FHLB) advances as a percentage of total assets continued to decline, from 4.1 percent to 3.6 percent on March 31, 2010, the smallest percentage on record (2001 to present).

Brokered deposits decreased by \$10.0 billion (1.6 percent) during the first quarter and decreased by \$164.4 billion (21.2 percent) during the previous 12 months. Reciprocal brokered deposits decreased by \$639.7 million (1.9 percent) to \$33.3 billion during the three months ending March 31, 2010. Since the second quarter of 2009, the portion of brokered deposits exceeding 10 percent of an institution's domestic deposits has been included in the formula used to price deposit insurance.¹

¹ For an institution in Risk Category I, the initial base assessment rate is adjusted using the adjusted brokered deposit ratio. This ratio will exceed zero if an institution's brokered deposits are greater than 10 percent of its domestic deposits and its total assets are more than 40 percent greater than they were four years previously. Certain reciprocal brokered deposits are excluded from the calculation of the adjusted brokered deposit ratio. For an institution in any other risk category, the initial base assessment rate is increased if the institution's ratio of brokered deposits to domestic deposits is greater than 10 percent. Reciprocal brokered deposits are included in the amount of brokered deposits for purposes of computing this ratio.

Since September 30, 2009, insured deposit estimates have been based on the temporary \$250,000 deposit insurance coverage limit.² Estimated insured deposits (including U.S. branches of foreign banks) rose by \$70.0 billion (1.3 percent) during first quarter 2010, down slightly from the previous quarter's 1.7 percent growth. For the most recent 12-month period, insured deposits increased by 13.1 percent (\$631.5 billion), which includes the effect of the temporary increase in FDIC deposit insurance coverage. For institutions reporting at December 31, 2009 and March 31, 2010, insured deposits increased at 5,027 institutions (63 percent), decreased at 2,876 institutions (36 percent), and remained unchanged at 26 institutions.

The Deposit Insurance Fund (DIF) increased by \$145 million during the first quarter to a negative \$20.7 billion (unaudited). This was the first increase in the fund's balance since first quarter 2008. Accrued assessment income added \$3.3 billion to the DIF during the first quarter. The fund received \$62 million from interest on securities and \$149 million from net unrealized gains and losses on available-for-sale securities. The biggest reduction in the DIF came from a \$3.0 billion increase in additional provisions for bank failures. Operating and other expenses, net of other revenue, reduced the fund by \$323 million.

The small increase in the DIF combined with average insured deposit growth raised the first quarter reserve ratio to -0.38 percent, 1 basis point higher than the previous quarter, but the reserve ratio is 65 basis points

² On May 20, 2009, the President signed the Helping Families Save Their Homes Act of 2009, which extended the temporary deposit insurance coverage limit increase to \$250,000 for deposits other than retirement accounts (from the permanent limit of \$100,000) through the end of 2013. The legislation also eliminated the provision in the Emergency Economic Stabilization Act of 2009 that prevented the FDIC from considering this temporary increase in deposit insurance coverage for purposes of setting deposit insurance assessments. Beginning September 30, 2009, insured deposit estimates are based on the \$250,000 coverage limit.

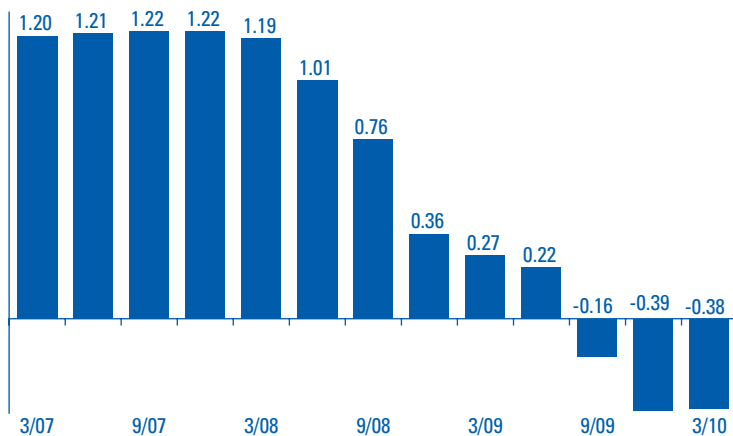
lower than a year earlier. The fund's reserve ratio for March 31, 2010 (-0.38 percent) is the second lowest on record. Forty-one FDIC-insured institutions with combined assets of \$22.1 billion failed during first quarter 2010, at an estimated cost of \$6.3 billion. One hundred and sixty FDIC-insured institutions with combined assets of \$182.4 billion failed during the latest 12 months, at an estimated cost of \$39.6 billion.

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Table I-B. Insurance Fund Balances and Selected Indicators

	Deposit Insurance Fund												
	1st Quarter 2010*	4th Quarter 2009*	3rd Quarter 2009	2nd Quarter 2009	1st Quarter 2009	4th Quarter 2008	3rd Quarter 2008	2nd Quarter 2008	1st Quarter 2008	4th Quarter 2007	3rd Quarter 2007	2nd Quarter 2007	1st Quarter 2007
<i>(dollar figures in millions)</i>													
Beginning Fund Balance	-\$20,862	-\$8,243	\$10,368	\$13,007	\$17,276	\$34,588	\$45,217	\$52,843	\$52,413	\$51,754	\$51,227	\$50,745	\$50,165
Changes in Fund Balance:													
Assessments earned.....	3,278	3,042	2,965	9,095	2,615	996	881	640	448	239	170	140	94
Interest earned on investment securities	62	76	176	240	212	277	526	651	618	585	640	748	567
Realized Gain on Sale of Investments.....	0	0	732	521	136	302	473	0	0	0	0	0	0
Operating expenses	345	379	328	298	266	290	249	256	238	262	243	248	239
Provision for insurance losses.....	3,021	17,766	21,694	11,615	6,637	19,163	11,930	10,221	525	39	132	-3	-73
All other income, net of expenses	22	2,721	308	375	2	15	16	1	0	-2	24	1	4
Unrealized gain/(loss) on available-for-sale securities	149	-313	-770	-957	-331	551	-346	1,559	127	138	68	-162	81
Total fund balance change	145	-12,619	-18,611	-2,639	-4,269	-17,312	-10,629	-7,626	430	659	527	482	580
Ending Fund Balance	-20,717	-20,862	-8,243	10,368	13,007	17,276	34,588	45,217	52,843	52,413	51,754	51,227	50,745
Percent change from four quarters earlier.....	NM	NM	NM	-77.07	-75.39	-67.04	-33.17	-11.73	4.13	4.48	3.52	3.36	3.15
Reserve Ratio (%)	-0.38	-0.39	-0.16	0.22	0.27	0.36	0.76	1.01	1.19	1.22	1.22	1.21	1.20
Estimated Insured Deposits**	5,462,644	5,392,677	5,304,695	4,817,614	4,831,129	4,775,133	4,558,937	4,468,240	4,439,491	4,292,940	4,243,129	4,235,314	4,245,447
Percent change from four quarters earlier.....	13.07	12.93	16.36	7.82	8.82	11.23	7.44	5.50	4.57	3.34	3.49	4.82	6.08
Domestic Deposits	7,709,420	7,714,167	7,564,731	7,571,019	7,567,128	7,529,934	7,244,167	7,036,919	7,078,340	6,922,406	6,748,520	6,699,156	6,702,779
Percent change from four quarters earlier.....	1.88	2.45	4.43	7.59	6.91	8.78	7.34	5.04	5.60	4.25	4.07	3.91	5.71
Number of institutions reporting	7,942	8,022	8,109	8,205	8,257	8,315	8,394	8,462	8,505	8,545	8,570	8,625	8,661

DIF Reserve Ratios
Percent of Insured Deposits



Deposit Insurance Fund Balance and Insured Deposits
(\$ Millions)

	DIF Balance	DIF-Insured Deposits
3/07	50,745	4,245,447
6/07	51,227	4,235,314
9/07	51,754	4,243,129
12/07	52,413	4,292,940
3/08	52,843	4,439,491
6/08	45,217	4,468,240
9/08	34,588	4,558,937
12/08	17,276	4,775,133
3/09	13,007	4,831,129
6/09	10,368	4,817,614
9/09	-8,243	5,304,695
12/09	-20,862	5,392,677
3/10	-20,717	5,462,644

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

<i>(dollar figures in millions)</i>	2010****	2009****	2009	2008	2007	2006	2005
Problem Institutions							
Number of institutions	775	305	702	252	76	50	52
Total assets.....	\$431,189	\$220,047	\$402,782	\$159,405	\$22,189	\$8,265	\$6,607
Failed Institutions							
Number of institutions	41	21	140	25	3	0	0
Total assets.....	\$22,140	\$9,498	\$169,709	\$371,945	\$2,615	\$0	\$0
Assisted Institutions***							
Number of institutions	0	8	8	5	0	0	0
Total assets.....	\$0	\$1,917,482	\$1,917,482	\$1,306,042	0	0	0

* Preliminary unaudited fund data, which are subject to change.

NM - Not meaningful

** The Emergency Economic Stabilization Act of 2008 directs the FDIC not to consider the temporary coverage increase to \$250,000 in setting assessments. Therefore, we do not include the additional insured deposits in calculating the fund reserve ratio, which guides our assessment planning, from fourth quarter 2008 through second quarter 2009. The Helping Families Save Their Homes Act of 2009 eliminated the prohibition against the FDIC's taking the temporary increase into account when setting assessments. Beginning in the third quarter of 2009, estimates of insured deposits include the temporary coverage increase to \$250,000.

***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.

****Through March 31.

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

(dollar figures in millions)

March 31, 2010	Number of Institutions	Total Assets	Domestic Deposits*	Est. Insured Deposits
Commercial Banks and Savings Institutions				
FDIC-Insured Commercial Banks	6,772	\$12,086,503	\$6,787,692	\$4,649,672
FDIC-Supervised	4,485	1,952,489	1,482,631	1,185,569
OCC-Supervised.....	1,446	8,471,255	4,305,510	2,826,502
Federal Reserve-Supervised.....	841	1,662,760	999,551	637,601
FDIC-Insured Savings Institutions	1,160	1,270,122	904,055	803,066
OTS-Supervised Savings Institutions.....	755	950,168	667,393	596,399
FDIC-Supervised State Savings Banks.....	405	319,954	236,662	206,667
Total Commercial Banks and Savings Institutions	7,932	13,356,625	7,691,747	5,452,738
Other FDIC-Insured Institutions				
U.S. Branches of Foreign Banks.....	10	28,018	17,673	9,906
Total FDIC-Insured Institutions.....	7,942	13,384,643	7,709,420	5,462,644

* Excludes \$1.51 trillion in foreign office deposits, which are uninsured.

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

Quarter Ending December 31, 2009

(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	1,812	22.59	619	8.02
	12.01–14.00	1,629	20.31	2,129	27.60
	14.01–15.99	2,381	29.68	1,909	24.75
	16.00–24.00	259	3.23	349	4.53
Risk Category II	17.00–22.00	906	11.29	1,948	25.25
	22.01–43.00	307	3.83	447	5.79
Risk Category III	27.00–32.00	358	4.46	101	1.31
	32.01–58.00	187	2.33	125	1.61
Risk Category IV	40.00–45.00	107	1.33	36	0.46
	45.01–77.50	76	0.95	52	0.68

Note: Institutions are categorized based on supervisory ratings, debt ratings and financial data as of December 31, 2009. Rates do not reflect the application of assessment credits. See Notes to Users for further information on risk categories and rates.

* Assessment rates with a given risk category vary for several reasons, see 12 CFR Part 327

<http://www.fdic.gov/deposit/insurance/initiative/09FinalAD35.pdf>

TEMPORARY LIQUIDITY GUARANTEE PROGRAM

- **Debt Guarantee Program Ended October 31, 2009**
- **Transaction Account Guarantee Program Extended to December 31, 2010**
- **\$279 Billion Guaranteed in Transaction Accounts over \$250,000**
- **\$305 Billion Outstanding in Debt Guarantee Program**

FDIC Responds to Market Disruptions with TLGP

The FDIC Board approved the Temporary Liquidity Guarantee Program (TLGP) on October 13, 2008, as major disruptions in credit markets blocked access to liquidity for financial institutions.¹ The TLGP improved access to liquidity through two programs: the Transaction Account Guarantee Program (TAGP), which fully guarantees noninterest-bearing transaction deposit accounts above \$250,000, regardless of dollar amount; and the Debt Guarantee Program (DGP), which guarantees eligible senior unsecured debt issued by eligible institutions.

All insured depository institutions were eligible to participate in the TAGP. Institutions eligible for participation in the DGP were insured depository institutions, U.S. bank holding companies, certain U.S. savings and loan holding companies, and other affiliates of insured depository institutions that the FDIC designated as eligible entities.

FDIC Extends Guarantee Programs

Although financial markets improved significantly in the first half of 2009, portions of the industry were still affected by the recent economic turmoil. To facilitate the orderly phase-out of the TLGP, and to continue access to FDIC guarantees where they were needed, the FDIC Board extended both the DGP and TAGP.

On March 17, 2009, the Board of Directors of the FDIC voted to extend the deadline for issuance of guaranteed debt from June 30, 2009, to October 31, 2009, and extended the expiration date of the guarantee to the earlier of maturity of the debt or December 31, 2012, from June 30, 2012. The FDIC imposed a surcharge on debt issued with a maturity of one year or more begin-

ning in second quarter 2009.² The Board adopted a final rule on October 20, 2009, that allowed the DGP to expire on October 31, 2009.³

A final rule extending the TAGP six months, to June 30, 2010, was adopted on August 26, 2009. Entities participating in the TAGP had the opportunity to opt out of the extended program. Depository institutions that remain in the extended program are subject to increased fees that are adjusted to reflect the institution's risk.⁴

On April 13, 2010, the FDIC adopted an interim final rule extending the TAGP for another six months, through December 31, 2010. Under the rule, the FDIC may extend the program for an additional 12 months without further rulemaking.⁵

Program Funded by Industry Fees and Assessments

The TLGP does not rely on taxpayer funding or the Deposit Insurance Fund. Both the TAGP and the DGP are paid for by direct user fees. Institutions participating in the TAGP through year-end 2009 were assessed an annual fee of 10 basis points. Fees for qualifying noninterest-bearing transaction accounts guaranteed between January 1, 2010, and June 30, 2010, are based on the participating entity's risk category assignment under the FDIC's risk-based premium system. Annualized fees are 15, 20, or 25 basis points, depending on an institution's risk category.

Fees for participation in the DGP were based on the maturity of debt issued and ranged from 50 to 100 basis points (annualized). A surcharge was imposed on debt issued with a maturity of one year or greater after April 1, 2009. For debt that was not issued under the exten-

¹ The FDIC invoked the systemic risk exception pursuant to section 141 of the Federal Deposit Improvement Act of 1991, 12 U.S.C. 1823(c)(4) on October 13, 2008. For further information on the TLGP, see <http://www.fdic.gov/regulations/resources/TLGP/index.html>.

² See <http://www.fdic.gov/news/board/Mar1709rule.pdf>

³ See <http://www.fdic.gov/regulations/laws/federal/2009/09finalAD37Oct23.pdf>.

⁴ See <http://www.fdic.gov/news/board/aug26no3.pdf>.

⁵ See <http://www.fdic.gov/news/news/press/2010/pr10075.html>.

sion, that is, debt issued on or before June 30, 2009, and maturing on or before June 30, 2012, surcharges were 10 basis points (annualized) on debt issued by insured depository institutions and 20 basis points (annualized) on debt issued by other participating entities. For debt issued under the extension, that is, debt issued after June 30, 2009, or debt that matures after June 30, 2012, surcharges were 25 basis points (annualized) on debt issued by insured depository institutions and 50 basis points (annualized) on debt issued by other participating entities. As of March 31, 2010, fees totaling \$10.4 billion had been assessed under the DGP.

A Majority of Eligible Entities Have Chosen to Participate in the TLGP

Almost 80 percent of FDIC-insured institutions opted in to the TAGP extension through June 30, 2010. More than half of all eligible entities elected to opt in to the DGP. Lists of institutions that opted out of the guarantee programs are posted at <http://www.fdic.gov/regulations/resources/TLGP/optout.html>.

\$279 Billion in Transaction Accounts over \$250,000 Guaranteed

According to first quarter 2010 Call and Thrift Financial Reports, insured institutions reported 305,302 noninterest-bearing transaction accounts over \$250,000, about half the number of accounts reported at year-end 2009. These deposit accounts totaled \$356 billion, of which \$279 billion was guaranteed under the TAGP. More than 5,500 FDIC-insured institutions reported noninterest-bearing transaction accounts over \$250,000 in value.

\$305 Billion in FDIC-Guaranteed Debt Was Outstanding at March 31, 2010

Seventy-nine financial entities—49 insured depository institutions and 30 bank and thrift holding companies and nonbank affiliates—had \$305 billion in guaranteed debt outstanding at the end of first quarter 2010. Some banking groups issued FDIC-guaranteed debt at both the subsidiary and holding company level, but most guaranteed debt was issued by holding companies or nonbank affiliates of depository institutions. Bank and thrift holding companies and nonbank affiliates issued 81 percent of FDIC-guaranteed debt outstanding at March 31, 2010.

Debt outstanding at March 31, 2010, had longer term at issuance, compared to debt outstanding at year-end 2008. Less than 1 percent of debt outstanding matures in 180 days or less, compared to 49 percent at year-end 2008; and 79 percent matures more than two years after issuance, compared to 39 percent at December 31, 2008. Among types of debt instruments, 91 percent was in medium-term notes, compared to 44 percent at year-end. The share of outstanding debt in commercial paper fell to less than 0.1 percent from 43 percent at year-end 2008.

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Table I-C. Participation in Temporary Liquidity Guarantee Program

March 31, 2010	Total Eligible Entities	Number Opting In	Percent Opting In
Transaction Account Guarantee Program Extension to June 30, 2010			
Depository Institutions with Assets <= \$10 Billion	7,835	6,258	79.9%
Depository Institutions with Assets > \$10 Billion	107	67	62.6%
Total Depository Institutions*	7,942	6,325	79.6%
Debt Guarantee Program			
Depository Institutions with Assets <= \$10 Billion	7,835	4,161	53.1%
Depository Institutions with Assets > \$10 Billion	107	96	89.7%
Total Depository Institutions*	7,942	4,257	53.6%
Bank and Thrift Holding Companies and Non-Insured Affiliates	6,071	3,421	56.3%
All Entities	14,013	7,678	54.8%

* Depository institutions include insured branches of foreign banks (IBAs).

Table II-C. Cap on FDIC-Guaranteed Debt for Opt-In Entities

March 31, 2010 (dollar figures in millions)	Opt-In Entities with Senior Unsecured Debt Outstanding at 9/30/2008			Opt-In Depository Institutions with no Senior Unsecured Debt at 9/30/2008		Total Entities	Total Initial Cap
	Number	Debt Amount as of 9/30/2008	Initial Cap	Number	2% Liabilities as of 9/30/2008		
Depository Institutions with Assets <= \$10 Billion*	114	\$3,507	\$4,384	4,047	\$31,211	4,161	\$35,595
Depository Institutions with Assets > \$10 Billion*	39	269,228	336,535	57	24,392	96	360,927
Bank and Thrift Holding Companies, Noninsured Affiliates	83	397,727	497,158	3,338	N/A	3,421	497,158
Total	236	670,462	838,078	7,442	55,603	7,678	893,681

* Depository institutions include insured branches of foreign banks (IBAs).

N/A - Not applicable

Table III-C. Transaction Account Guarantee Program

(dollar figures in millions)	Mar. 31, 2009	June 30, 2009	Sep. 30, 2009	Dec. 31, 2009	Mar. 31, 2010	% Change 09Q4-10Q1
Number of Noninterest-Bearing Transaction Accounts over \$250,000	586,910	681,429	646,997	687,741	305,302	-55.6%
Amount in Noninterest-Bearing Transaction Accounts over \$250,000	\$854,934	\$903,762	\$926,401	\$1,007,010	\$355,800	-64.7%
Amount Guaranteed	\$708,207	\$733,405	\$764,652	\$835,074	\$279,475	-66.5%

Table IV-C. Debt Outstanding in Guarantee Program

March 31, 2010 (dollar figures in millions)	Number	Debt Outstanding	Cap ¹ for Group	Debt Outstanding Share of Cap
Insured Depository Institutions				
Assets <= \$10 Billion	32	\$1,593	\$2,852	55.8%
Assets > \$10 Billion	17	55,881	210,244	26.6%
Bank and Thrift Holding Companies, Noninsured Affiliates	30	247,903	387,487	64.0%
All Issuers	79	305,376	600,582	50.8%

¹ The amount of FDIC-guaranteed debt that can be issued by each eligible entity, or its "cap," is based on the amount of senior unsecured debt outstanding as of September 30, 2008. The cap for a depository institution with no senior unsecured debt outstanding at September 30, 2008, is set at 2 percent of total liabilities. See <http://www2.fdic.gov/qbp/2008dec/tlqp2c.html> for more information.

Table V-C. Fees Assessed Under TLGP

(dollar figures in millions)	Debt Guarantee Program			Transaction Account Guarantee Program*
	Fees Assessed	Surcharges	Total Fee Amount	Fees Collected
Fourth Quarter 2008	\$3,437		\$3,437	
First Quarter 2009	3,433		3,433	90
Second Quarter 2009	1,413	385	1,797	179
Third Quarter 2009	691	280	971	182
Fourth Quarter 2009	503	207	709	188
First Quarter 2010**	14		14	207
Total	\$9,491	\$872	\$10,363	\$846

* Pro-rated payment in arrears.

** A review of data systems led us to recognize a nominal fee amount that had been dropped in error from previously reported amounts.

Table VI-C. Term at Issuance of Debt Instruments Outstanding

March 31, 2010 (dollar figures in millions)	Commercial Paper	Interbank Eurodollar Deposits	Medium Term Notes	Other Interbank Deposits	Other Senior Unsecured Debt	Other Term Note	All Debt	Share by Term
Term at Issuance								
90 days or less	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
91-180 days	0	0	0	2	0	0	2	0.0%
181-364 days	0	0	0	65	1	1	67	0.0%
1-2 years	0	0	57,876	3	0	4,773	62,651	20.5%
Over 2-3 years	0	0	80,447	0	3,352	6,005	89,803	29.4%
Over 3 years	1	0	139,985	4	3,713	9,151	152,853	50.1%
Total	1	0	278,307	74	7,065	19,929	305,376	
Share of Total	0.0%	0.0%	91.1%	0.0%	2.3%	6.5%		

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.

Other-Than-Temporary Impairment – When the fair value of an investment in a debt or equity security is less than its cost basis, the impairment is either temporary or other-than-

temporary. To determine whether the impairment is other-than-temporary, an institution must apply other pertinent guidance such as paragraph 16 of FASB Statement No. 115, *Accounting for Certain Investments in Debt and Equity Securities*; FASB Staff Position (FSP) FAS 115-1 and FAS 124-1, *The Meaning of Other-Than-Temporary Impairment and Its Application to Certain Investments*; FSP FAS 115-2 and FAS 124-2, *Recognition and Presentation of Other-Than-Temporary Impairments*; paragraph 6 of Accounting Principles Board Opinion No. 18, *The Equity Method of Accounting for Investments in Common Stock*; Emerging Issues Task Force (EITF) Issue No. 99-20, *Recognition of Interest Income and Impairment on Purchased Beneficial Interests and Beneficial Interests That Continue to Be Held by a Transferor in Securitized Financial Assets*; and FSP EITF 99-20-1, *Amendments to the Impairment Guidance of EITF Issue No. 99-20*.

Under FSP FAS 115-2 and FAS 124-2 issued on April 9, 2009, if the present value of cash flows expected to be collected on a debt security is less than its amortized cost basis, a credit loss exists. In this situation, if an institution does not intend to sell the security and it is not more likely than not that the institution will be required to sell the debt security before recovery of its amortized cost basis less any current-period credit loss, an other-than-temporary impairment has occurred. The amount of the total other-than-temporary impairment related to the credit loss must be recognized in earnings, but the amount of the total impairment related to other factors must be recognized in other comprehensive income, net of applicable taxes. Although the debt security would be written down to its fair value, its new amortized cost basis is the previous amortized cost basis less the other-than-temporary impairment recognized in earnings. In addition, if an institution intends to sell a debt security whose fair value is less than its amortized costs basis or it is more likely than not that the institution will be required to sell the debt security before recovery of its amortized cost basis, an other-than-temporary impairment has occurred and the entire difference between the security's amortized cost basis and its fair value must be recognized in earnings.

For any debt security held at the beginning of the interim period in which FSP FAS 115-2 and FAS 124-2 is adopted for which an other-than-temporary impairment loss has been previously recognized, if an institution does not intend to sell such a debt security and it is not more likely than not that the institution will be required to sell the debt security before recovery of its amortized cost basis, the institution should recognize the cumulative effect of initially applying the FSP as an adjustment to the interim period's opening balance of retained earnings, net of applicable taxes, with a corresponding adjustment to accumulated other comprehensive income. The cumulative effect on retained earnings must be calculated by comparing the present value of the cash flows expected to be collected on the debt security with the security's amortized cost basis as of the beginning of the interim period of adoption.

FSP FAS 115-2 and FAS 124-2 are effective for interim and annual reporting periods ending after June 15, 2009. Early adoption of this FSP is permitted for periods ending after March 15, 2009, if certain conditions are met. Institutions are expected to adopt FSP FAS 115-2 and 124-2 for regulatory reporting purposes in accordance with the FSP's effective date.

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.

FASB Statement No. 157 Fair Value Measurements issued in September 2006 and 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.

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.

FASB Statement No. 156 Accounting for Servicing of Financial Assets – issued in March 2006 and effective in 2007, requires all separately recognized servicing assets and liabilities to be initially measured at fair value and allows a bank the option to subsequently adjust that value by periodic revaluation and recognition of earnings or by periodic amortization to earnings.

FASB Statement No. 155 Accounting for Certain Hybrid Financial Instruments – issued in February 2006, requires bifurcation of certain derivatives embedded in interests in securitized financial assets and permits fair value measurement (i.e., a fair value option) for any hybrid financial instrument that contains an embedded derivative that would otherwise require bifurcation under FASB Statement No. 133, *Accounting for Derivative Instruments and Hedging Activities* (FAS 133). In addition, FAS 155 clarifies which interest-only and principal-only strips are not subject to FAS 133.

Purchased Impaired Loans and Debt Securities – 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, 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.

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 revises 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 revises 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.

FASB Interpretation No. 48 on Uncertain Tax Positions – FASB Interpretation No. 48, *Accounting for Uncertainty in Income Taxes* (FIN 48), was issued in June 2006 as an interpretation of FASB Statement No. 109, *Accounting for Income Taxes*. Under FIN 48, the term “tax position” refers to “a position in a previously filed tax return or a position expected to be taken in a future tax return that is reflected in measuring current or deferred income tax assets and liabilities.” FIN 48 further states that a “tax position can result in a permanent reduction of income taxes payable, a deferral of income taxes otherwise currently payable to future years, or a change in the expected realizability of deferred tax assets.” FIN 48 was originally issued effective for fiscal years beginning after December 15, 2006. Banks must adopt FIN 48 for Call Report purposes in accordance with the interpretation’s effective date except as follows. On December 31, 2008, the FASB decided to defer the effective date of FIN 48 for eligible nonpublic enterprises and to require those enterprises to adopt FIN 48 for annual periods beginning after December 15, 2008. A nonpublic enterprise under certain conditions is eligible for deferral, even if it opted to issue interim or quarterly financial information in 2007 under earlier guidance that reflected the adoption of FIN 48.

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

DEFINITIONS (in alphabetical order)

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

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

Assessment base – 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 non-interest 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).

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 fore-

closed 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.

Capital Category	Supervisory Group		
	A	B	C
1. Well Capitalized	I 12–16 bps	II 22 bps	III 32 bps
2. Adequately Capitalized	II 22 bps		
3. Undercapitalized	III 32 bps		IV 45 bps

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 will be collected September 30, 2009, at the same time that the risk-based assessment for the second quarter of 2009 is 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 – On November 12, 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 is 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.

Temporary Liquidity Guarantee Program (TLGP) – was approved by the FDIC Board on October 13, 2008. The TLGP was designed to help relieve the crisis in the credit markets by giving banks access to liquidity during a time of global financial distress. Participation in the TLGP is voluntary. The TLGP has two components:

Transaction Account Guarantee Program (TAGP) provides a full guarantee of non-interest-bearing deposit transaction accounts above \$250,000, at depository institutions that elected to participate in the program. On August 26, 2009, the FDIC Board voted to extend the TAGP six months beyond its original expiration date to June 30, 2010. (On April 13, 2010, the FDIC Board adopted an interim rule extending the TAG program for six months through December 31, 2010, with a possibility of an additional 12-month extension, through December 31, 2011.)

Debt Guarantee Program (DGP) provides a full guarantee of senior unsecured debt¹ issued by eligible institutions after October 14, 2008. Initially, debt issued before June 30, 2009, and maturing on or before June 30, 2012, could be guaranteed. On March 17, 2009, the deadline for issuance under the program was extended to October 31, 2009, and the expiration of the guarantee was set at the earlier of maturity of the debt or December 31, 2012. Institutions eligible for participation in the debt guarantee program include insured depository institutions, U.S. bank holding companies, certain U.S. savings and loan holding companies, and other affiliates of an insured depository institution that the FDIC designates as eligible entities. The FDIC Board adopted a final rule on October 20, 2009, that established a limited six-month emergency guarantee facility upon expiration of the DGP.

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.)

Volatile liabilities – the sum of large-denomination time deposits, foreign-office deposits, federal funds purchased, securities sold under agreements to repurchase, and other borrowings.

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

¹ Senior unsecured debt generally includes term Federal funds purchased, promissory notes, commercial paper, unsubordinated unsecured notes, certificates of deposit (CDs) standing to the credit of a bank, and U.S. dollar denominated bank deposits owed to an insured depository institution.