## INSURED INSTITUTION PERFORMANCE

- ***Quarterly Net Income Rises to $40.3 Billion***
- ***One-Time Income and Expense Items Help Lift Earnings***
- ***Loan Loss Provisions Fall to Six-Year Low***
- ***Industry Assets Decline by $26.3 Billion***
- ***Only Four Insured Institutions Failed in the Quarter***

### More Than 90 Percent of Institutions Had Positive Net Income in First Quarter

Improvements in noninterest income and expense, plus broad-based reductions in loan loss provisions, outweighed declining net interest income and helped lift industry earnings to an all-time high of $40.3 billion in first quarter 2013. First-quarter net income was $5.5 billion (15.8 percent) higher than in first quarter 2012, as a reduction in expenses for litigation costs and proceeds from a legal settlement boosted reported earnings. Half of all insured institutions reported year-over-year improvement in quarterly earnings, the lowest proportion since fourth quarter 2009. The average return on assets (ROA) was 1.12 percent, up from 1 percent a year ago. This is the highest quarterly ROA for the industry since second quarter 2007. Only 8.4 percent of institutions reported negative net income, the lowest proportion of unprofitable banks since third quarter 2006.

### Loss Provisions Fall to Pre-Crisis Level

Total noninterest income was $5.1 billion (8.3 percent) higher than a year ago. Trading revenue was $1.1 billion (17.8 percent) higher than in first quarter 2012, while gains from asset sales were up by $1 billion (30.1 percent). Noninterest expense was $4.2 billion (3.9 percent) lower, with more than half of the reduction occurring at one large bank. Fewer than 40 percent of banks (39.9 percent) reported reductions in noninterest expense, while well over half (59.4 percent) reported rising expenses. Provisions for loan and lease losses fell to $11.0 billion, a decline of $3.3 billion (23.2 percent) from a year ago. This is the lowest quarterly loss provision since first quarter 2007. More than half of all institutions—53.1 percent—reported lower loss provisions than a year earlier.

Chart 1

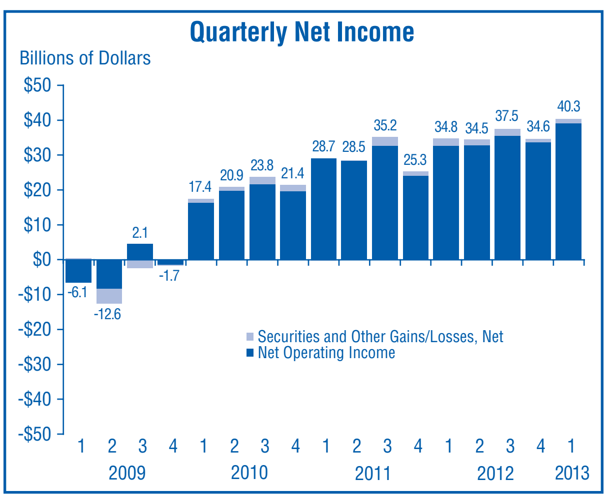
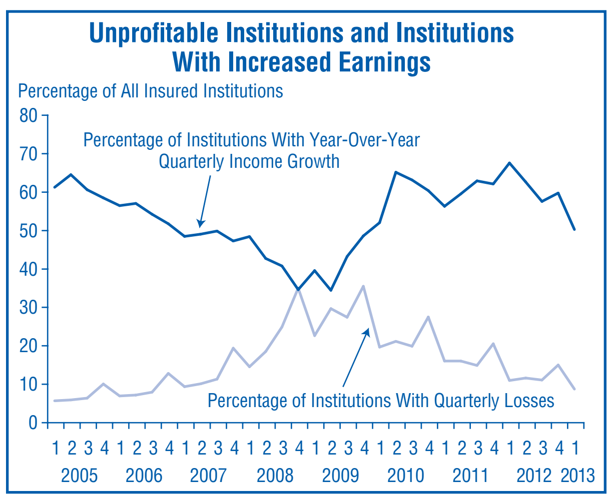



Chart 2



## Average Net Interest Margin Is at Lowest Level Since 2006

The combined positive effects of higher noninterest income, lower noninterest expense, and reduced loss provisions were offset somewhat by a $2.4 billion (2.2 percent) year-over-year decline in net interest income. This is the third time in the last four quarters that net interest income has been lower than in the year-earlier quarter. The industry's net interest margin (NIM) fell to 3.27 percent from 3.35 percent in fourth quarter 2012 and 3.51 percent in first quarter 2012. This is the lowest average NIM for the industry since fourth quarter 2006. Total interest income in the first quarter was $6 billion (4.8 percent) lower than in first quarter 2012, even though average interest-earning assets were more than $589 billion (4.9 percent) higher. As older, higher-yielding assets mature and are replaced by lower-yielding current assets, average yields continue to fall more rapidly than the average expense of funding these assets.

## Consumer Loans Lead Improvement in Loan Losses

Loan losses declined from year-earlier levels for the 11th consecutive quarter. The $16 billion in loan losses reported by insured institutions was the smallest quarterly total since third quarter 2007. As has been the case in most recent quarters, charge-off levels improved in all major loan categories. The greatest improvement occurred in residential mortgage loans, where charge-offs were $2 billion (39.1 percent) lower than in first quarter 2012. Charge-offs of home equity lines declined by $976 million (33.4 percent), and charge-offs of credit cards fell by $817 million (11.5 percent).

## Real Estate Loans Show Greatest Improvement in Noncurrent Levels

The amount of loans and leases that were noncurrent (90 days or more past due or in nonaccrual status) declined by $15.7 billion during the three months ended March 31. The improvement was led by residential mortgage loans, where noncurrent balances fell by $8.7 billion (5 percent). Noncurrent real estate construction and development loans declined by $2.2 billion (12.7 percent), and noncurrent real estate loans secured by nonfarm nonresidential properties fell by $2 billion (6.5 percent). At the end of March, noncurrent loan balances totaled $261.2 billion, the lowest level since year-end 2008.

## Reserve Reductions Follow Improving Trend in Asset Quality

Insured institutions reduced their loss reserves by $6.6 billion (4 percent) in the quarter, as the $16 billion in charge-offs taken out of reserves exceeded the $11 billion in loss provisions added to reserves. This is the 12th consecutive quarter in which banks have lowered their reserves. The $155.5 billion that remained in reserves at the end of the quarter is $107.7 billion (40.9 percent) below the peak of $263.2 billion reached at the end of first quarter 2010. The industry's coverage ratio of reserves to noncurrent loans improved from 58.5 percent to 59.5 percent because of the sizable reduction in noncurrent loan balances.

Chart 3

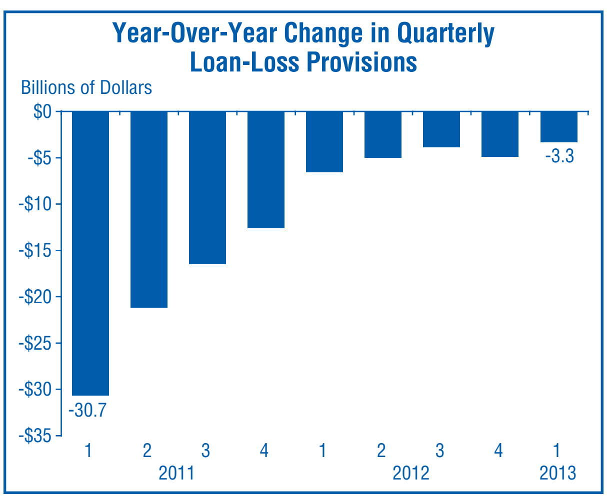
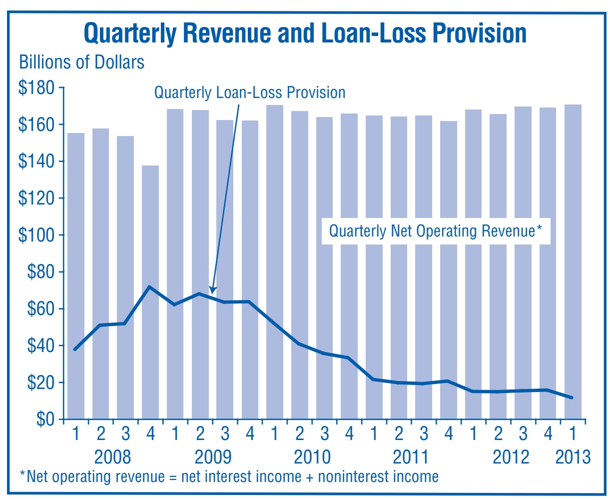



Chart 4



### Higher Retained Earnings Bolster Equity Capital

Equity capital increased by $12.7 billion (0.8 percent) during the quarter. Retained earnings contributed $25.9 billion, up from $13.9 billion a year earlier, as insured institutions declared $14.4 billion in dividends in the first quarter, compared with $20.9 billion in first quarter 2012. During the quarter, several large institutions returned more than $7 billion in capital to their parent holding companies. Equity growth was also limited by a $5.2 billion decline in unrealized gains in banks' available-for-sale securities portfolios.

### Loan Balances Post Seasonal Decline

Total assets of insured institutions declined by $26.3 billion (0.2 percent) during the quarter. This is the first quarterly decline in industry assets since fourth quarter 2010. Balances of securities purchased under resale agreements dropped by $57.5 billion (12.8 percent). Total loans and leases fell by $36.8 billion (0.5 percent). The decline in loan balances was caused in large part by a seasonal $35.9 billion (5.2 percent) drop in credit card balances. In addition, home equity lines fell by $16 billion (2.9 percent). Balances of residential mortgage loans declined by $18.3 billion (1 percent), as sales of mortgages during the quarter exceeded originations by almost $24 billion. Agricultural production loan balances posted a seasonal $7.2 billion (10.7 percent) decline. Loan balances increased in commercial and industrial loans (up $24.8 billion, 1.6 percent), loans to foreign depository institutions (up $15.5 billion, 16.9 percent), auto loans (up $5.7 billion, 1.8 percent), and multifamily residential real estate loans (up $2.7 billion, 1.2 percent). Banks' investment securities portfolios declined by $11.5 billion (0.4 percent), as holdings of U.S. Treasury securities fell by $16.6 billion (8.1 percent), and mortgage-backed securities declined by $7.9 billion (0.5 percent). Institutions increased their holdings of state and municipal securities by $6 billion (2.3 percent). Balances with Federal Reserve banks rose by $184 billion (25.5 percent).

### Banks Continue to Reduce Reliance on Nondeposit Liabilities

Total deposits at insured institutions rose by $1.8 billion (0.02 percent), as deposits in domestic offices fell by $20.5 billion (0.2 percent), and deposits in foreign offices increased by $22.3 billion (1.6 percent). Balances in noninterest-bearing domestic accounts declined by $97.3 billion (3.8 percent), while interest-bearing domestic deposits were up by $76.9 billion (1.1 percent). Banks reduced their nondeposit liabilities by $40.4 billion (2 percent), as securities sold under repurchase agreements declined by $20.6 billion (5.3 percent), Federal Home Loan Bank advances dropped by $3.7 billion (1.1 percent), and other secured borrowings declined by $22.9 billion (8 percent). At the end of the quarter, deposits funded 75 percent of total industry assets, the highest proportion since third quarter 1993.

Chart 5

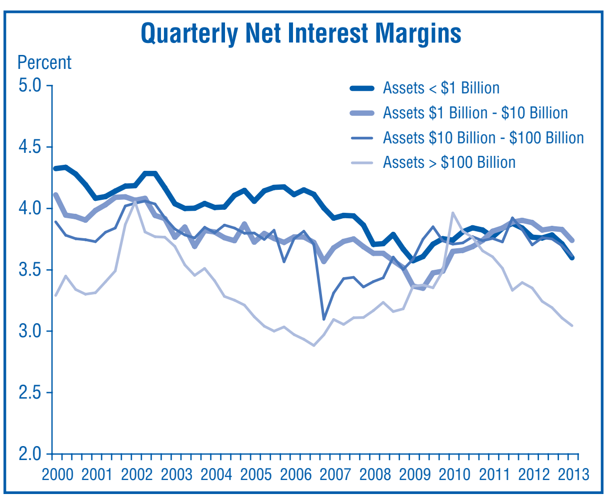
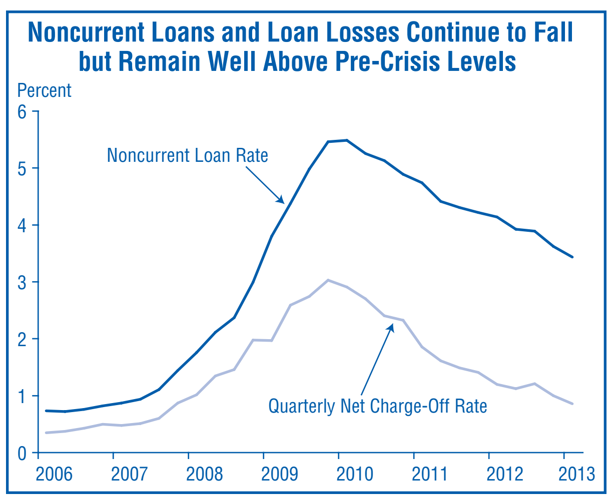



Chart 6



### Numbers of Failures and Problem Banks Continue to Fall

The number of FDIC-insured institutions reporting financial results fell to 7,019 in the first quarter, down from 7,083 in fourth quarter 2012. Mergers absorbed 55 institutions during the quarter, and four institutions failed. This is the smallest number of failures in a quarter since second quarter 2008. For a seventh consecutive quarter, no new insured institutions were added. Except for charters created to absorb failed banks, there have been no new charters added since fourth quarter 2010. The number of insured institutions on the FDIC's "Problem List" declined for an eighth consecutive quarter, from 651 to 612. Total assets of "problem" institutions declined from $233 billion to $213 billion. The number of full-time equivalent employees at insured institutions fell from 2,110,276 to 2,102,839 during the quarter.

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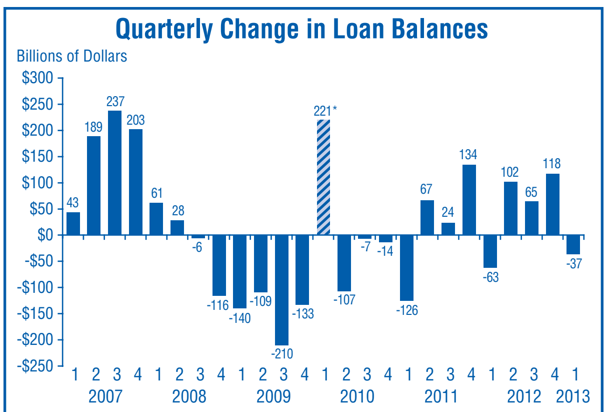
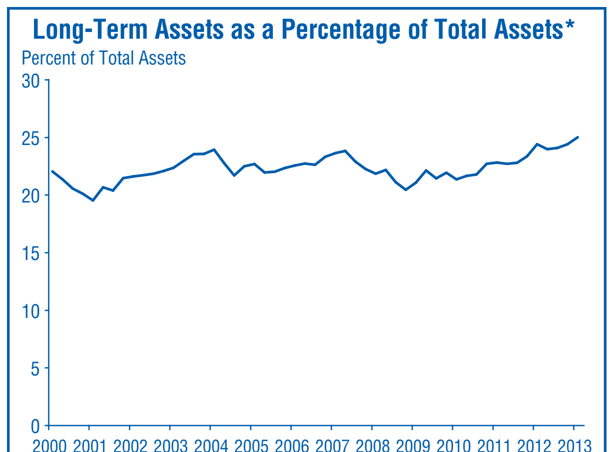
Chart 7




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

Chart 8




*Long-term assets mature or reprice in five or more years.

Chart 9

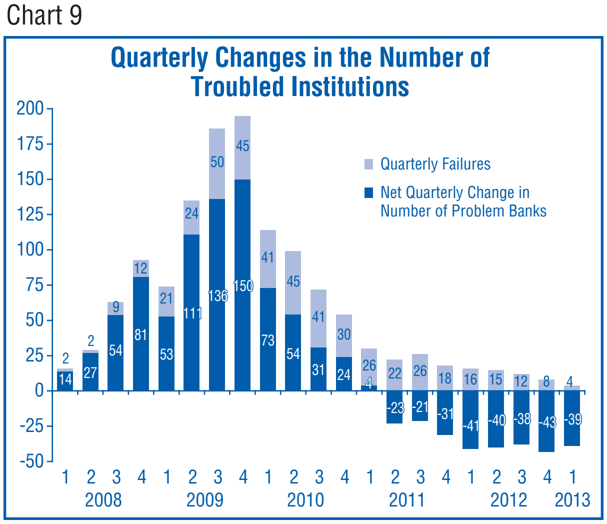
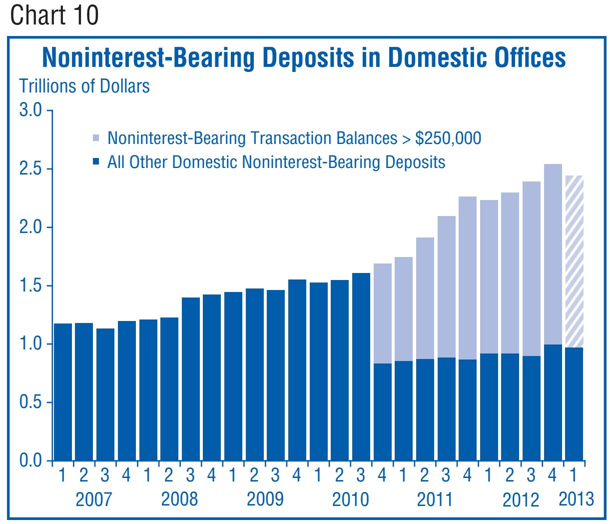



Chart 10



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

| | 2013** | 2012** | 2012 | 2011 | 2010 | 2009 | 2008 |
|---|---|---|---|---|---|---|---|
| Return on assets (%) | 1.12 | 1.00 | 1.00 | 0.88 | 0.65 | -0.08 | 0.03 |
| Return on equity (%) | 9.95 | 8.94 | 8.91 | 7.79 | 5.85 | -0.73 | 0.35 |
| Core capital (leverage) ratio (%) | 9.26 | 9.19 | 9.15 | 9.07 | 8.89 | 8.60 | 7.47 |
| Noncurrent assets plus other real estate owned to assets (%) | 2.08 | 2.53 | 2.20 | 2.60 | 3.11 | 3.37 | 1.91 |
| Net charge-offs to loans (%) | 0.83 | 1.17 | 1.10 | 1.55 | 2.55 | 2.52 | 1.29 |
| Asset growth rate (%) | 3.58 | 3.82 | 4.02 | 4.30 | 1.77 | -5.45 | 6.19 |
| Net interest margin (%) | 3.27 | 3.51 | 3.42 | 3.60 | 3.76 | 3.49 | 3.16 |
| Net operating income growth (%) | 19.55 | 12.70 | 17.84 | 43.59 | 1594.74 | -155.98 | -90.71 |
| Number of institutions reporting | 7,019 | 7,308 | 7,083 | 7,357 | 7,658 | 8,012 | 8,305 |
| Commercial banks | 6,048 | 6,264 | 6,096 | 6,291 | 6,530 | 6,840 | 7,087 |
| Savings institutions | 971 | 1,044 | 987 | 1,066 | 1,128 | 1,172 | 1,218 |
| Percentage of unprofitable institutions (%) | 8.38 | 10.63 | 10.84 | 16.22 | 22.15 | 30.84 | 24.89 |
| Number of problem institutions | 612 | 772 | 651 | 813 | 884 | 702 | 252 |
| Assets of problem institutions (in billions) | $213 | $292 | $233 | $319 | $390 | $403 | $159 |
| Number of failed institutions | 4 | 16 | 51 | 92 | 157 | 140 | 25 |
| Number of assisted institutions | 0 | 0 | 0 | 0 | 0 | 8 | 5 |

* 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 2013 | 4th Quarter 2012 | 1st Quarter 2012 | %Change 12Q1-13Q1 |
|---|---|---|---|---|
| Number of institutions reporting | 7,019 | 7,083 | 7,308 | -4.0 |
| Total employees (full-time equivalent) | 2,102,839 | 2,110,276 | 2,102,280 | 0.0 |
| **CONDITION DATA** | | | | |
| Total assets | $14,424,552 | $14,450,816 | $13,926,031 | 3.6 |
| Loans secured by real estate | 4,058,662 | 4,094,535 | 4,087,040 | -0.7 |
| 1-4 Family residential mortgages | 1,877,341 | 1,895,625 | 1,858,616 | 1.0 |
| Nonfarm nonresidential | 1,072,268 | 1,072,536 | 1,057,770 | 1.4 |
| Construction and development | 201,590 | 203,679 | 228,306 | -11.7 |
| Home equity lines | 538,427 | 554,455 | 590,723 | -8.9 |
| Commercial & industrial loans | 1,533,124 | 1,508,328 | 1,373,601 | 11.6 |
| Loans to individuals | 1,291,634 | 1,327,611 | 1,266,712 | 2.0 |
| Credit cards | 660,218 | 696,079 | 650,022 | 1.6 |
| Farm loans | 59,834 | 67,037 | 58,264 | 2.7 |
| Other loans & leases | 717,605 | 700,021 | 627,707 | 14.3 |
| Less: Unearned income | 1,925 | 1,838 | 2,103 | -8.5 |
| Total loans & leases | 7,658,935 | 7,695,693 | 7,411,220 | 3.3 |
| Less: Reserve for losses | 155,467 | 162,028 | 183,247 | -15.2 |
| Net loans and leases | 7,503,468 | 7,533,665 | 7,227,973 | 3.8 |
| Securities | 2,998,513 | 3,009,963 | 2,930,553 | 2.3 |
| Other real estate owned | 35,883 | 38,490 | 44,789 | -19.9 |
| Goodwill and other intangibles | 367,043 | 366,582 | 371,414 | -1.2 |
| All other assets | 3,519,644 | 3,502,116 | 3,351,304 | 5.0 |
| Total liabilities and capital | 14,424,552 | 14,450,816 | 13,926,031 | 3.6 |
| Deposits | 10,819,194 | 10,817,383 | 10,261,033 | 5.4 |
| Domestic office deposits | 9,426,562 | 9,447,029 | 8,825,724 | 6.8 |
| Foreign office deposits | 1,392,632 | 1,370,355 | 1,435,309 | -3.0 |
| Other borrowed funds | 1,300,317 | 1,322,345 | 1,381,632 | -5.9 |
| Subordinated debt | 116,075 | 118,023 | 129,351 | -10.3 |
| All other liabilities | 547,353 | 563,803 | 567,197 | -3.5 |
| Total equity capital (includes minority interests) | 1,641,612 | 1,629,263 | 1,586,819 | 3.5 |
| Bank equity capital | 1,626,449 | 1,613,705 | 1,568,492 | 3.7 |
| Loans and leases 30-89 days past due | 80,020 | 88,898 | 89,755 | -10.8 |
| Noncurrent loans and leases | 261,161 | 276,861 | 305,032 | -14.4 |
| Restructured loans and leases | 105,866 | 104,986 | 123,926 | -14.6 |
| Mortgage-backed securities | 1,698,269 | 1,706,122 | 1,735,496 | -2.1 |
| Earning assets | 12,753,014 | 12,682,312 | 12,182,371 | 4.7 |
| FHLB Advances | 330,179 | 333,837 | 305,832 | 8.0 |
| Unused loan commitments | 5,927,287 | 5,852,880 | 5,839,217 | 1.5 |
| Trust assets | 18,133,305 | 17,313,366 | 17,084,043 | 6.1 |
| Assets securitized and sold | 811,571 | 871,814 | 974,443 | -16.7 |
| Notional amount of derivatives | 232,653,745 | 224,080,331 | 230,665,007 | 0.9 |

| INCOME DATA | Full Year 2012 | Full Year 2011 | %Change | 1st Quarter 2013 | 1st Quarter 2012 | %Change 12Q1-13Q1 |
|---|---|---|---|---|---|---|
| Total interest income | $487,235 | $507,389 | -4.0 | $118,205 | $124,190 | -4.8 |
| Total interest expense | 65,902 | 84,808 | -22.3 | 14,201 | 17,814 | -20.3 |
| Net interest income | 421,333 | 422,581 | -0.3 | 104,003 | 106,376 | -2.2 |
| Provision for loan and lease losses | 58,261 | 77,510 | -24.8 | 11,014 | 14,346 | -23.2 |
| Total noninterest income | 248,676 | 230,135 | 8.1 | 66,547 | 61,426 | 8.3 |
| Total noninterest expense | 421,169 | 411,728 | 2.3 | 102,310 | 106,476 | -3.9 |
| Securities gains (losses) | 9,680 | 5,510 | 75.7 | 2,071 | 3,014 | -31.3 |
| Applicable income taxes | 58,319 | 50,663 | 15.1 | 18,746 | 15,144 | 23.8 |
| Extraordinary gains, net | -142 | 926 | N/M | -61 | 114 | N/M |
| Total net income (includes minority interests) | 141,798 | 119,252 | 18.9 | 40,490 | 34,963 | 15.8 |
| Bank net income | 141,188 | 118,427 | 19.2 | 40,292 | 34,793 | 15.8 |
| Net charge-offs | 82,730 | 113,239 | -26.9 | 15,978 | 21,786 | -26.7 |
| Cash dividends | 96,400 | 77,938 | 23.7 | 14,401 | 20,943 | -31.2 |
| Retained earnings | 44,788 | 40,489 | 10.6 | 25,891 | 13,850 | 86.9 |
| Net operating income | 134,618 | 114,241 | 17.8 | 39,037 | 32,653 | 19.6 |

N/M - Not Meaningful

## TABLE III-A. First Quarter 2013, All FDIC-Insured Institutions

| | | Asset Concentration Groups* | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **FIRST QUARTER (The way it is...)** | **All Insured Institutions** | **Credit Card Banks** | **International Banks** | **Agricultural Banks** | **Commercial Lenders** | **Mortgage Lenders** | **Consumer Lenders** | **Other Specialized <$1 Billion** | **All Other <$1 Billion** | **All Other >$1 Billion** |
| Number of institutions reporting | 7,019 | 16 | 5 | 1,491 | 3,483 | 619 | 49 | 450 | 827 | 79 |
| Commercial banks | 6,048 | 14 | 5 | 1,471 | 3,144 | 177 | 35 | 411 | 725 | 66 |
| Savings institutions | 971 | 2 | 0 | 20 | 339 | 442 | 14 | 39 | 102 | 13 |
| Total assets (in billions) | $14,424.6 | $594.3 | $3,838.6 | $231.1 | $4,223.8 | $566.2 | $106.3 | $69.4 | $148.9 | $4,645.8 |
| Commercial banks | 13,362.6 | 519.6 | 3,838.6 | 226.4 | 3,885.6 | 223.8 | 27.9 | 63.9 | 123.2 | 4,453.5 |
| Savings institutions | 1,062.0 | 74.7 | 0.0 | 4.7 | 338.2 | 342.3 | 78.5 | 5.6 | 25.7 | 192.4 |
| Total deposits (in billions) | 10,819.2 | 324.1 | 2,700.1 | 194.2 | 3,327.2 | 421.9 | 89.0 | 56.0 | 125.8 | 3,580.9 |
| Commercial banks | 10,008.7 | 274.8 | 2,700.1 | 191.3 | 3,075.5 | 169.9 | 21.6 | 52.2 | 105.2 | 3,418.2 |
| Savings institutions | 810.5 | 49.3 | 0.0 | 2.9 | 251.7 | 252.0 | 67.4 | 3.8 | 20.7 | 162.6 |
| Bank net income (in millions) | 40,292 | 4,625 | 9,072 | 657 | 9,433 | 1,334 | 388 | 265 | 346 | 14,171 |
| Commercial banks | 37,564 | 4,042 | 9,072 | 632 | 8,730 | 701 | 172 | 178 | 287 | 13,751 |
| Savings institutions | 2,728 | 583 | 0 | 25 | 703 | 633 | 216 | 88 | 59 | 420 |
| **Performance Ratios (annualized, %)** | | | | | | | | | | |
| Yield on earning assets | 3.72 | 10.19 | 2.89 | 4.08 | 4.04 | 3.62 | 4.72 | 3.05 | 4.07 | 3.19 |
| Cost of funding earning assets | 0.45 | 0.78 | 0.45 | 0.58 | 0.49 | 0.73 | 0.78 | 0.48 | 0.60 | 0.30 |
| Net interest margin | 3.27 | 9.42 | 2.44 | 3.50 | 3.55 | 2.89 | 3.94 | 2.58 | 3.47 | 2.89 |
| Noninterest income to assets | 1.84 | 4.00 | 1.93 | 0.65 | 1.25 | 1.06 | 2.38 | 4.14 | 1.11 | 2.17 |
| Noninterest expense to assets | 2.84 | 5.53 | 2.56 | 2.48 | 2.94 | 2.29 | 3.09 | 4.43 | 3.02 | 2.68 |
| Loan and lease loss provision to assets | 0.31 | 2.24 | 0.16 | 0.09 | 0.24 | 0.18 | 0.71 | 0.08 | 0.15 | 0.26 |
| Net operating income to assets | 1.08 | 3.12 | 0.89 | 1.12 | 0.86 | 0.88 | 1.49 | 1.40 | 0.90 | 1.20 |
| Pretax return on assets | 1.64 | 4.86 | 1.39 | 1.33 | 1.29 | 1.35 | 2.34 | 2.14 | 1.18 | 1.78 |
| Return on assets | 1.12 | 3.10 | 0.95 | 1.14 | 0.89 | 0.94 | 1.49 | 1.52 | 0.94 | 1.22 |
| Return on equity | 9.95 | 21.01 | 10.60 | 10.14 | 7.51 | 8.30 | 15.58 | 9.96 | 8.14 | 10.15 |
| Net charge-offs to loans and leases | 0.83 | 3.49 | 1.17 | 0.10 | 0.51 | 0.42 | 1.18 | 0.35 | 0.29 | 0.63 |
| Loan and lease loss provision to net charge-offs | 68.93 | 82.20 | 41.64 | 154.33 | 69.04 | 70.64 | 88.07 | 78.96 | 93.27 | 79.36 |
| Efficiency ratio | 58.92 | 42.10 | 62.55 | 63.47 | 65.63 | 60.41 | 49.47 | 67.84 | 69.90 | 55.86 |
| % of unprofitable institutions | 8.38 | 0.00 | 20.00 | 3.89 | 9.82 | 11.15 | 4.08 | 12.00 | 7.13 | 3.80 |
| % of institutions with earnings gains | 49.92 | 62.50 | 40.00 | 43.13 | 55.84 | 45.23 | 55.10 | 40.22 | 45.10 | 54.43 |
| **Condition Ratios (%)** | | | | | | | | | | |
| Earning assets to total assets | 88.41 | 91.56 | 86.31 | 92.58 | 89.76 | 93.43 | 94.83 | 91.50 | 92.15 | 87.38 |
| Loss allowance to: | | | | | | | | | | |
| Loans and leases | 2.03 | 4.12 | 2.82 | 1.57 | 1.72 | 1.39 | 1.82 | 1.93 | 1.59 | 1.72 |
| Noncurrent loans and leases | 59.53 | 300.68 | 78.64 | 120.44 | 71.07 | 39.39 | 141.61 | 82.67 | 75.22 | 33.99 |
| Noncurrent assets plus other real estate owned to assets | 2.08 | 1.04 | 1.30 | 1.07 | 2.12 | 2.57 | 0.92 | 1.05 | 1.67 | 2.85 |
| Equity capital ratio | 11.28 | 14.94 | 8.97 | 11.27 | 11.95 | 11.44 | 9.50 | 14.56 | 11.49 | 12.07 |
| Core capital (leverage) ratio | 9.26 | 12.99 | 7.35 | 10.19 | 10.11 | 10.38 | 9.29 | 13.23 | 10.91 | 9.26 |
| Tier 1 risk-based capital ratio | 12.99 | 15.02 | 11.57 | 15.12 | 13.05 | 20.44 | 13.25 | 29.97 | 19.07 | 12.56 |
| Total risk-based capital ratio | 14.98 | 17.28 | 14.07 | 16.27 | 14.73 | 21.57 | 14.35 | 31.07 | 20.22 | 14.59 |
| Net loans and leases to deposits | 69.35 | 133.64 | 46.42 | 68.32 | 83.51 | 82.16 | 78.81 | 34.61 | 63.10 | 66.75 |
| Net loans to total assets | 52.02 | 72.87 | 32.65 | 57.42 | 65.78 | 61.22 | 65.98 | 27.89 | 53.32 | 51.45 |
| Domestic deposits to total assets | 65.35 | 51.97 | 40.25 | 84.05 | 78.25 | 74.39 | 83.71 | 80.01 | 84.49 | 72.79 |
| **Structural Changes** | | | | | | | | | | |
| New reporters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions absorbed by mergers | 55 | 0 | 0 | 8 | 37 | 2 | 0 | 0 | 5 | 3 |
| Failed institutions | 4 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 |
| **PRIOR FIRST QUARTERS (The way it was...)** | | | | | | | | | | |
| Number of institutions 2012 | 7,308 | 18 | 5 | 1,492 | 3,680 | 716 | 52 | 427 | 851 | 67 |
| 2010 | 7,934 | 21 | 4 | 1,553 | 4,358 | 745 | 75 | 303 | 813 | 62 |
| 2008 | 8,494 | 26 | 6 | 1,550 | 4,752 | 809 | 102 | 362 | 835 | 52 |
| Total assets (in billions) 2012 | $13,926.0 | $559.2 | $3,660.4 | $212.6 | $4,069.0 | $825.0 | $98.5 | $67.6 | $152.6 | $4,281.2 |
| 2010 | 13,336.0 | 725.0 | 3,157.3 | 181.1 | 4,497.8 | 776.9 | 95.0 | 40.7 | 126.6 | 3,735.7 |
| 2008 | 13,369.3 | 448.5 | 3,085.6 | 158.0 | 5,271.5 | 1,364.4 | 66.3 | 38.2 | 112.5 | 2,824.5 |
| Return on assets (%) 2012 | 1.00 | 3.33 | 0.80 | 1.27 | 0.84 | 0.82 | 1.78 | 1.71 | 0.99 | 1.01 |
| 2010 | 0.53 | 0.70 | 0.75 | 0.95 | 0.16 | 0.78 | 1.41 | 1.20 | 0.86 | 0.64 |
| 2008 | 0.58 | 4.59 | 0.35 | 1.19 | 0.78 | -0.21 | 1.30 | 2.20 | 1.01 | 0.13 |
| Net charge-offs to loans & leases (%) 2012 | 1.17 | 4.17 | 1.48 | 0.17 | 0.77 | 0.96 | 1.55 | 0.26 | 0.33 | 0.99 |
| 2010 | 2.88 | 14.26 | 2.75 | 0.45 | 1.89 | 1.20 | 2.69 | 0.54 | 0.44 | 2.29 |
| 2008 | 0.99 | 4.97 | 1.13 | 0.17 | 0.71 | 1.14 | 1.78 | 0.21 | 0.17 | 0.64 |
| Noncurrent assets plus OREO to assets (%) 2012 | 2.53 | 1.29 | 1.55 | 1.40 | 2.88 | 2.38 | 1.17 | 1.16 | 1.72 | 3.37 |
| 2010 | 3.45 | 2.77 | 2.64 | 1.66 | 4.02 | 3.14 | 1.29 | 0.70 | 1.54 | 3.87 |
| 2008 | 1.15 | 1.62 | 0.70 | 0.99 | 1.43 | 1.97 | 0.73 | 0.28 | 0.74 | 0.70 |
| Equity capital ratio (%) 2012 | 11.26 | 15.16 | 9.13 | 11.28 | 11.66 | 10.65 | 9.56 | 13.79 | 11.23 | 12.32 |
| 2010 | 10.79 | 13.47 | 8.77 | 11.23 | 10.76 | 9.76 | 10.52 | 16.99 | 11.20 | 12.15 |
| 2008 | 10.18 | 22.85 | 7.57 | 11.22 | 11.36 | 8.09 | 9.01 | 20.28 | 11.32 | 9.61 |

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

**Note:** Blue font identifies data that are also presented in the prior quarters data at bottom of table.

## TABLE III-A. First Quarter 2013, All FDIC-Insured Institutions

| | | Asset Size Distribution | | | | Geographic Regions* | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **FIRST QUARTER (The way it is...)** | **All Insured Institutions** | **Less than $100 Million** | **$100 Million to $1 Billion** | **$1 Billion to $10 Billion** | **Greater than $10 Billion** | **New York** | **Atlanta** | **Chicago** | **Kansas City** | **Dallas** | **San Francisco** |
| Number of institutions reporting | 7,019 | 2,162 | 4,195 | 553 | 109 | 867 | 894 | 1,500 | 1,701 | 1,480 | 577 |
| Commercial banks | 6,048 | 1,915 | 3,596 | 447 | 90 | 472 | 806 | 1,244 | 1,623 | 1,379 | 524 |
| Savings institutions | 971 | 247 | 599 | 106 | 19 | 395 | 88 | 256 | 78 | 101 | 53 |
| Total assets (in billions) | $14,424.6 | $126.1 | $1,270.8 | $1,423.9 | $11,603.8 | $2,862.6 | $3,017.1 | $3,346.0 | $3,068.2 | $871.0 | $1,259.8 |
| Commercial banks | 13,362.6 | 112.2 | 1,060.4 | 1,154.0 | 11,036.0 | 2,405.2 | 2,931.0 | 3,230.3 | 3,008.6 | 767.0 | 1,020.4 |
| Savings institutions | 1,062.0 | 13.9 | 210.4 | 269.9 | 567.8 | 457.4 | 86.0 | 115.7 | 59.5 | 104.0 | 239.3 |
| Total deposits (in billions) | 10,819.2 | 107.4 | 1,066.2 | 1,114.8 | 8,530.8 | 2,100.9 | 2,310.6 | 2,387.5 | 2,350.4 | 722.9 | 946.9 |
| Commercial banks | 10,008.7 | 96.4 | 897.3 | 905.4 | 8,109.6 | 1,763.2 | 2,245.8 | 2,299.1 | 2,302.8 | 637.2 | 760.5 |
| Savings institutions | 810.5 | 11.0 | 168.9 | 209.4 | 421.2 | 337.6 | 64.8 | 88.5 | 47.5 | 85.7 | 186.4 |
| Bank net income (in millions) | 40,292 | 230 | 2,762 | 3,875 | 33,424 | 6,170 | 8,458 | 9,036 | 9,608 | 2,376 | 4,644 |
| Commercial banks | 37,564 | 208 | 2,370 | 3,224 | 31,762 | 5,425 | 8,327 | 8,707 | 9,451 | 2,028 | 3,625 |
| Savings institutions | 2,728 | 22 | 393 | 651 | 1,662 | 744 | 131 | 329 | 157 | 347 | 1,019 |
| **Performance Ratios (annualized, %)** | | | | | | | | | | | |
| Yield on earning assets | 3.72 | 4.16 | 4.21 | 4.27 | 3.59 | 4.00 | 3.66 | 2.95 | 4.06 | 3.92 | 4.23 |
| Cost of funding earning assets | 0.45 | 0.59 | 0.62 | 0.54 | 0.41 | 0.48 | 0.39 | 0.39 | 0.51 | 0.43 | 0.53 |
| Net interest margin | 3.27 | 3.57 | 3.59 | 3.73 | 3.18 | 3.52 | 3.27 | 2.56 | 3.55 | 3.49 | 3.70 |
| Noninterest income to assets | 1.84 | 1.00 | 1.11 | 1.32 | 2.00 | 1.51 | 2.15 | 2.01 | 1.73 | 1.42 | 2.02 |
| Noninterest expense to assets | 2.84 | 3.31 | 3.16 | 3.07 | 2.77 | 2.78 | 3.03 | 2.73 | 2.74 | 3.04 | 2.88 |
| Loan and lease loss provision to assets | 0.31 | 0.12 | 0.18 | 0.23 | 0.33 | 0.43 | 0.30 | 0.13 | 0.39 | 0.15 | 0.42 |
| Net operating income to assets | 1.08 | 0.69 | 0.83 | 1.03 | 1.12 | 0.82 | 1.11 | 1.03 | 1.22 | 1.07 | 1.43 |
| Pretax return on assets | 1.64 | 0.87 | 1.12 | 1.48 | 1.72 | 1.47 | 1.68 | 1.46 | 1.76 | 1.45 | 2.19 |
| Return on assets | 1.12 | 0.73 | 0.87 | 1.09 | 1.15 | 0.86 | 1.11 | 1.09 | 1.25 | 1.09 | 1.47 |
| Return on equity | 9.95 | 6.09 | 7.91 | 9.26 | 10.31 | 7.03 | 9.19 | 11.95 | 11.44 | 10.15 | 11.07 |
| Net charge-offs to loans and leases | 0.83 | 0.24 | 0.33 | 0.43 | 0.97 | 1.13 | 0.83 | 0.55 | 1.05 | 0.36 | 0.65 |
| Loan and lease loss provision to net charge-offs | 68.93 | 90.60 | 90.26 | 84.95 | 66.83 | 71.77 | 62.95 | 52.58 | 67.65 | 68.38 | 108.69 |
| Efficiency ratio | 58.92 | 77.56 | 71.46 | 64.36 | 56.82 | 58.47 | 59.84 | 63.59 | 55.11 | 65.59 | 52.59 |
| % of unprofitable institutions | 8.38 | 13.27 | 6.58 | 3.98 | 2.75 | 9.11 | 12.64 | 8.93 | 5.82 | 6.76 | 10.92 |
| % of institutions with earnings gains | 49.92 | 44.40 | 51.39 | 57.87 | 62.39 | 52.13 | 55.93 | 49.20 | 44.74 | 49.39 | 55.81 |
| **Condition Ratios (%)** | | | | | | | | | | | |
| Earning assets to total assets | 88.41 | 91.39 | 92.20 | 91.34 | 87.61 | 88.39 | 87.15 | 87.45 | 88.20 | 91.35 | 92.51 |
| Loss allowance to: | | | | | | | | | | | |
| Loans and leases | 2.03 | 1.80 | 1.76 | 1.79 | 2.11 | 1.94 | 1.95 | 2.17 | 2.34 | 1.66 | 1.71 |
| Noncurrent loans and leases | 59.53 | 80.10 | 74.03 | 69.85 | 57.05 | 82.50 | 40.87 | 60.90 | 60.04 | 68.19 | 94.85 |
| Noncurrent assets plus other real estate owned to assets | 2.08 | 2.03 | 2.29 | 2.17 | 2.04 | 1.41 | 3.04 | 1.86 | 2.34 | 2.01 | 1.28 |
| Equity capital ratio | 11.28 | 11.98 | 11.00 | 11.85 | 11.23 | 12.26 | 12.22 | 9.12 | 11.03 | 10.82 | 13.41 |
| Core capital (leverage) ratio | 9.26 | 11.44 | 10.41 | 10.47 | 8.96 | 9.73 | 9.22 | 7.76 | 9.19 | 9.70 | 12.10 |
| Tier 1 risk-based capital ratio | 12.99 | 19.20 | 15.82 | 15.21 | 12.38 | 14.04 | 12.87 | 11.05 | 12.42 | 14.42 | 16.35 |
| Total risk-based capital ratio | 14.98 | 20.33 | 17.02 | 16.45 | 14.54 | 15.68 | 14.96 | 13.45 | 14.60 | 15.84 | 17.65 |
| Net loans and leases to deposits | 69.35 | 62.96 | 72.35 | 79.56 | 67.73 | 70.84 | 72.42 | 61.49 | 68.84 | 70.56 | 78.74 |
| Net loans to total assets | 52.02 | 53.62 | 60.70 | 62.29 | 49.79 | 51.99 | 55.46 | 43.88 | 52.73 | 58.56 | 59.19 |
| Domestic deposits to total assets | 65.35 | 85.17 | 83.85 | 77.89 | 61.57 | 64.64 | 73.47 | 58.20 | 57.36 | 82.65 | 74.03 |
| **Structural Changes** | | | | | | | | | | | |
| New reporters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions absorbed by mergers | 55 | 20 | 31 | 4 | 0 | 4 | 5 | 14 | 12 | 13 | 7 |
| Failed institutions | 4 | 3 | 1 | 0 | 0 | 0 | 1 | 1 | 1 | 0 | 1 |
| **PRIOR FIRST QUARTERS (The way it was...)** | | | | | | | | | | | |
| Number of institutions 2012 | 7,308 | 2,368 | 4,276 | 557 | 107 | 906 | 945 | 1,544 | 1,767 | 1,533 | 613 |
| 2010 | 7,934 | 2,779 | 4,475 | 575 | 105 | 977 | 1,103 | 1,637 | 1,868 | 1,654 | 695 |
| 2008 | 8,494 | 3,347 | 4,481 | 549 | 117 | 1,036 | 1,223 | 1,752 | 1,968 | 1,730 | 785 |
| Total assets (in billions) 2012 | $13,926.0 | $137.4 | $1,283.6 | $1,419.8 | $11,085.3 | $2,823.3 | $2,918.0 | $3,208.5 | $2,967.7 | $831.1 | $1,177.5 |
| 2010 | 13,336.0 | 155.4 | 1,339.9 | 1,477.9 | 10,362.8 | 2,671.7 | 2,989.0 | 2,978.4 | 1,664.4 | 786.3 | 2,246.3 |
| 2008 | 13,369.3 | 178.0 | 1,334.3 | 1,438.1 | 10,419.0 | 2,478.8 | 3,423.5 | 2,963.1 | 1,000.0 | 748.7 | 2,755.2 |
| Return on assets (%) 2012 | 1.00 | 0.74 | 0.83 | 1.06 | 1.02 | 0.97 | 0.83 | 0.87 | 1.08 | 1.12 | 1.60 |
| 2010 | 0.53 | 0.46 | 0.38 | 0.19 | 0.60 | 0.56 | 0.27 | 0.48 | 0.65 | 0.72 | 0.73 |
| 2008 | 0.58 | 0.73 | 0.79 | 0.76 | 0.53 | 1.04 | 0.32 | 0.75 | 1.39 | 0.94 | -0.05 |
| Net charge-offs to loans & leases (%) 2012 | 1.17 | 0.38 | 0.58 | 0.78 | 1.33 | 1.36 | 1.28 | 0.90 | 1.44 | 0.57 | 0.89 |
| 2010 | 2.88 | 0.65 | 0.88 | 1.77 | 3.46 | 4.10 | 2.73 | 2.35 | 3.27 | 1.23 | 2.59 |
| 2008 | 0.99 | 0.20 | 0.30 | 0.70 | 1.16 | 1.15 | 0.76 | 0.84 | 1.13 | 0.45 | 1.38 |
| Noncurrent assets plus OREO to assets (%) 2012 | 2.53 | 2.26 | 2.88 | 3.05 | 2.43 | 1.70 | 3.73 | 2.28 | 2.70 | 2.45 | 1.85 |
| 2010 | 3.45 | 2.32 | 3.39 | 3.70 | 3.43 | 2.46 | 4.18 | 3.23 | 4.79 | 3.19 | 3.02 |
| 2008 | 1.15 | 1.09 | 1.33 | 1.44 | 1.09 | 0.86 | 1.08 | 1.09 | 1.52 | 1.22 | 1.42 |
| Equity capital ratio (%) 2012 | 11.26 | 11.74 | 10.67 | 11.74 | 11.26 | 12.57 | 12.01 | 8.79 | 11.14 | 10.90 | 13.60 |
| 2010 | 10.79 | 11.96 | 10.04 | 10.86 | 10.86 | 11.92 | 11.29 | 8.55 | 11.51 | 10.39 | 11.37 |
| 2008 | 10.18 | 13.78 | 10.52 | 11.13 | 9.94 | 12.09 | 10.20 | 9.06 | 9.73 | 9.88 | 9.88 |

* See Table V-A (page 11) for explanations.
**Note:** Blue font identifies data that are also presented in the prior quarters data at bottom of table.

## TABLE IV-A. Full Year 2012, All FDIC-Insured Institutions

| | | Asset Concentration Groups* | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **FULL YEAR (The way it is...)** | **All Insured Institutions** | **Credit Card Banks** | **International Banks** | **Agricultural Banks** | **Commercial Lenders** | **Mortgage Lenders** | **Consumer Lenders** | **Other Specialized <$1 Billion** | **All Other <$1 Billion** | **All Other >$1 Billion** |
| Number of institutions reporting | 7,083 | 19 | 5 | 1,537 | 3,499 | 659 | 51 | 414 | 826 | 73 |
| Commercial banks | 6,096 | 15 | 5 | 1,516 | 3,159 | 200 | 39 | 374 | 726 | 62 |
| Savings institutions | 987 | 4 | 0 | 21 | 340 | 459 | 12 | 40 | 100 | 11 |
| Total assets (in billions) | $14,450.8 | $600.7 | $3,808.4 | $239.8 | $4,339.5 | $628.3 | $101.6 | $64.9 | $145.8 | $4,521.8 |
| Commercial banks | 13,391.1 | 529.4 | 3,808.4 | 235.1 | 3,999.0 | 272.0 | 27.2 | 58.8 | 121.6 | 4,339.7 |
| Savings institutions | 1,059.7 | 71.3 | 0.0 | 4.8 | 340.6 | 356.3 | 74.4 | 6.1 | 24.2 | 182.1 |
| Total deposits (in billions) | 10,817.4 | 328.2 | 2,678.6 | 200.3 | 3,401.4 | 482.1 | 84.3 | 52.0 | 123.1 | 3,467.4 |
| Commercial banks | 10,014.1 | 283.6 | 2,678.6 | 197.2 | 3,148.1 | 219.8 | 21.1 | 48.1 | 103.3 | 3,314.2 |
| Savings institutions | 803.2 | 44.6 | 0.0 | 3.1 | 253.3 | 262.3 | 63.2 | 3.9 | 19.7 | 153.1 |
| Bank net income (in millions) | 141,188 | 18,058 | 29,777 | 2,902 | 37,737 | 5,355 | 1,426 | 823 | 1,238 | 43,872 |
| Commercial banks | 130,210 | 14,401 | 29,777 | 2,774 | 35,152 | 3,108 | 651 | 724 | 1,134 | 42,488 |
| Savings institutions | 10,977 | 3,657 | 0 | 128 | 2,584 | 2,247 | 775 | 98 | 104 | 1,384 |
| **Performance Ratios (annualized, %)** | | | | | | | | | | |
| Yield on earning assets | 3.96 | 10.59 | 3.15 | 4.45 | 4.28 | 3.89 | 4.99 | 3.30 | 4.31 | 3.35 |
| Cost of funding earning assets | 0.54 | 0.89 | 0.53 | 0.71 | 0.59 | 0.81 | 0.92 | 0.59 | 0.73 | 0.37 |
| Net interest margin | 3.42 | 9.70 | 2.62 | 3.74 | 3.69 | 3.09 | 4.07 | 2.72 | 3.58 | 2.98 |
| Noninterest income to assets | 1.77 | 4.31 | 1.76 | 0.69 | 1.24 | 1.06 | 2.44 | 4.51 | 0.92 | 2.08 |
| Noninterest expense to assets | 3.00 | 5.91 | 2.81 | 2.56 | 3.02 | 2.33 | 3.19 | 4.99 | 2.97 | 2.83 |
| Loan and lease loss provision to assets | 0.41 | 2.40 | 0.24 | 0.15 | 0.37 | 0.40 | 0.89 | 0.11 | 0.24 | 0.35 |
| Net operating income to assets | 0.96 | 3.13 | 0.72 | 1.22 | 0.85 | 0.81 | 1.46 | 1.24 | 0.80 | 0.97 |
| Pretax return on assets | 1.42 | 4.86 | 1.05 | 1.48 | 1.19 | 1.27 | 2.27 | 1.89 | 1.07 | 1.51 |
| Return on assets | 1.00 | 3.13 | 0.80 | 1.27 | 0.89 | 0.87 | 1.47 | 1.23 | 0.86 | 1.00 |
| Return on equity | 8.91 | 20.97 | 8.85 | 11.18 | 7.46 | 7.80 | 14.94 | 8.67 | 7.51 | 8.35 |
| Net charge-offs to loans and leases | 1.10 | 3.80 | 1.41 | 0.24 | 0.74 | 0.82 | 1.31 | 0.45 | 0.44 | 0.94 |
| Loan and lease loss provision to net charge-offs | 70.42 | 78.20 | 50.58 | 105.15 | 75.02 | 79.69 | 95.65 | 89.15 | 97.88 | 72.69 |
| Efficiency ratio | 61.65 | 43.23 | 69.10 | 61.33 | 65.84 | 58.80 | 49.42 | 71.25 | 70.34 | 59.40 |
| % of unprofitable institutions | 10.84 | 0.00 | 0.00 | 3.25 | 14.29 | 13.35 | 7.84 | 10.63 | 9.44 | 5.48 |
| % of institutions with earnings gains | 67.70 | 68.42 | 80.00 | 66.36 | 74.51 | 53.26 | 68.63 | 51.69 | 60.17 | 73.97 |
| **Condition Ratios (%)** | | | | | | | | | | |
| Earning assets to total assets | 87.76 | 91.91 | 85.57 | 91.46 | 89.12 | 93.20 | 96.65 | 91.54 | 91.80 | 86.43 |
| Loss allowance to: | | | | | | | | | | |
| Loans and leases | 2.11 | 4.08 | 2.98 | 1.51 | 1.76 | 1.41 | 1.84 | 1.95 | 1.58 | 1.82 |
| Noncurrent loans and leases | 58.52 | 293.16 | 78.07 | 118.63 | 69.13 | 36.99 | 157.06 | 80.18 | 76.09 | 33.21 |
| Noncurrent assets plus other real estate owned to assets | 2.20 | 1.11 | 1.39 | 1.11 | 2.21 | 2.70 | 0.88 | 1.04 | 1.67 | 3.06 |
| Equity capital ratio | 11.17 | 14.67 | 8.93 | 11.14 | 11.93 | 11.09 | 9.57 | 14.28 | 11.47 | 11.84 |
| Core capital (leverage) ratio | 9.15 | 13.12 | 7.16 | 10.25 | 10.05 | 10.10 | 9.36 | 12.90 | 10.83 | 9.13 |
| Tier 1 risk-based capital ratio | 13.09 | 14.18 | 12.20 | 14.56 | 12.91 | 20.44 | 12.82 | 29.42 | 18.77 | 12.59 |
| Total risk-based capital ratio | 15.11 | 16.40 | 14.82 | 15.69 | 14.59 | 21.59 | 13.93 | 30.50 | 19.92 | 14.72 |
| Net loans and leases to deposits | 69.64 | 139.98 | 46.93 | 71.22 | 83.81 | 77.46 | 83.22 | 34.40 | 63.23 | 65.88 |
| Net loans to total assets | 52.13 | 76.48 | 33.01 | 59.48 | 65.69 | 59.44 | 69.05 | 27.59 | 53.36 | 50.52 |
| Domestic deposits to total assets | 65.37 | 52.11 | 40.82 | 83.52 | 77.75 | 76.61 | 82.95 | 79.46 | 84.40 | 72.20 |
| **Structural Changes** | | | | | | | | | | |
| New reporters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions absorbed by mergers | 208 | 0 | 1 | 29 | 135 | 15 | 0 | 3 | 6 | 19 |
| Failed institutions | 51 | 0 | 0 | 1 | 42 | 6 | 0 | 0 | 2 | 0 |
| **PRIOR FULL YEARS (The way it was...)** | | | | | | | | | | |
| Number of institutions 2011 | 7,357 | 18 | 4 | 1,545 | 3,770 | 731 | 59 | 377 | 790 | 63 |
| 2009 | 8,012 | 23 | 4 | 1,568 | 4,453 | 766 | 83 | 289 | 770 | 56 |
| 2007 | 8,534 | 27 | 5 | 1,592 | 4,773 | 784 | 109 | 373 | 815 | 56 |
| Total assets (in billions) 2011 | $13,892.1 | $538.7 | $3,456.4 | $215.7 | $4,087.0 | $825.3 | $97.2 | $56.1 | $138.6 | $4,477.2 |
| 2009 | 13,086.8 | 501.6 | 3,107.1 | 182.0 | 4,546.7 | 810.1 | 96.5 | 38.0 | 116.1 | 3,688.7 |
| 2007 | 13,033.9 | 479.2 | 2,784.4 | 157.5 | 4,619.0 | 1,328.1 | 94.9 | 37.8 | 110.4 | 3,422.7 |
| Return on assets (%) 2011 | 0.88 | 3.49 | 0.74 | 1.11 | 0.63 | 0.56 | 1.68 | 1.92 | 0.92 | 0.89 |
| 2009 | -0.08 | -4.51 | 0.08 | 0.81 | -0.43 | 0.65 | 0.33 | 0.74 | 0.80 | 0.53 |
| 2007 | 0.81 | 3.35 | 0.58 | 1.20 | 0.83 | 0.03 | 1.26 | 2.56 | 1.03 | 0.88 |
| Net charge-offs to loans & leases (%) 2011 | 1.55 | 5.26 | 1.97 | 0.40 | 1.18 | 0.90 | 1.87 | 0.56 | 0.54 | 1.25 |
| 2009 | 2.52 | 9.77 | 3.07 | 0.65 | 2.02 | 1.24 | 2.74 | 0.78 | 0.54 | 2.19 |
| 2007 | 0.59 | 3.95 | 0.77 | 0.22 | 0.35 | 0.40 | 0.87 | 0.29 | 0.22 | 0.39 |
| Noncurrent assets plus OREO to assets (%) 2011 | 2.60 | 1.41 | 1.61 | 1.46 | 3.04 | 2.61 | 1.28 | 1.11 | 1.69 | 3.25 |
| 2009 | 3.37 | 2.40 | 2.75 | 1.55 | 3.87 | 3.17 | 1.45 | 0.69 | 1.34 | 3.66 |
| 2007 | 0.95 | 1.54 | 0.68 | 0.83 | 1.10 | 1.52 | 1.64 | 0.23 | 0.65 | 0.68 |
| Equity capital ratio (%) 2011 | 11.16 | 15.11 | 8.89 | 11.22 | 11.69 | 10.39 | 9.82 | 14.51 | 11.45 | 12.08 |
| 2009 | 10.88 | 21.49 | 8.75 | 10.95 | 10.48 | 9.48 | 11.15 | 17.74 | 11.27 | 11.95 |
| 2007 | 10.34 | 21.26 | 8.01 | 11.17 | 11.00 | 8.38 | 12.62 | 19.98 | 11.46 | 10.32 |

* See Table V-A (page 10) for explanations.
**Note:** Blue font identifies data that are also presented in the prior years data at bottom of table.

## TABLE IV-A. Full Year 2012, All FDIC-Insured Institutions

| FULL YEAR (The way it is...) | All Insured Institutions | Asset Size Distribution: Less than $100 Million | $100 Million to $1 Billion | $1 Billion to $10 Billion | Greater than $10 Billion | Geographic Regions*: New York | Atlanta | Chicago | Kansas City | Dallas | San Francisco |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Number of institutions reporting | 7,083 | 2,204 | 4,217 | 555 | 107 | 873 | 904 | 1,515 | 1,716 | 1,490 | 585 |
| Commercial banks | 6,096 | 1,953 | 3,608 | 446 | 89 | 473 | 813 | 1,258 | 1,632 | 1,388 | 532 |
| Savings institutions | 987 | 251 | 609 | 109 | 18 | 400 | 91 | 257 | 84 | 102 | 53 |
| Total assets (in billions) | $14,450.8 | $128.1 | $1,275.1 | $1,454.8 | $11,592.7 | $2,896.0 | $3,056.1 | $3,298.5 | $3,068.7 | $870.5 | $1,260.9 |
| Commercial banks | 13,391.1 | 113.9 | 1,063.2 | 1,168.4 | 11,045.6 | 2,432.9 | 2,965.3 | 3,181.9 | 3,009.8 | 770.1 | 1,031.1 |
| Savings institutions | 1,059.7 | 14.3 | 211.9 | 286.4 | 547.2 | 463.1 | 90.8 | 116.6 | 58.9 | 100.4 | 229.8 |
| Total deposits (in billions) | 10,817.4 | 108.5 | 1,066.0 | 1,132.6 | 8,510.2 | 2,133.3 | 2,327.2 | 2,356.6 | 2,331.7 | 721.4 | 947.1 |
| Commercial banks | 10,014.1 | 97.3 | 896.6 | 914.4 | 8,105.8 | 1,792.4 | 2,260.0 | 2,268.1 | 2,285.1 | 638.7 | 769.9 |
| Savings institutions | 803.2 | 11.2 | 169.4 | 218.2 | 404.4 | 341.0 | 67.3 | 88.5 | 46.6 | 82.7 | 177.2 |
| Bank net income (in millions) | 141,188 | 889 | 10,072 | 16,163 | 114,064 | 26,863 | 23,200 | 29,009 | 33,075 | 8,469 | 20,570 |
| Commercial banks | 130,210 | 802 | 8,904 | 13,520 | 106,985 | 23,898 | 22,704 | 27,962 | 32,612 | 7,463 | 15,572 |
| Savings institutions | 10,977 | 87 | 1,168 | 2,643 | 7,079 | 2,965 | 496 | 1,048 | 463 | 1,007 | 4,999 |
| **Performance Ratios (annualized, %)** | | | | | | | | | | | |
| Yield on earning assets | 3.96 | 4.43 | 4.48 | 4.50 | 3.82 | 4.32 | 3.71 | 3.23 | 4.35 | 4.18 | 4.52 |
| Cost of funding earning assets | 0.54 | 0.71 | 0.76 | 0.68 | 0.49 | 0.60 | 0.46 | 0.47 | 0.60 | 0.52 | 0.61 |
| Net interest margin | 3.42 | 3.72 | 3.72 | 3.81 | 3.33 | 3.72 | 3.25 | 2.76 | 3.75 | 3.66 | 3.91 |
| Noninterest income to assets | 1.77 | 1.07 | 1.12 | 1.40 | 1.90 | 1.54 | 1.77 | 1.94 | 1.70 | 1.34 | 2.31 |
| Noninterest expense to assets | 3.00 | 3.49 | 3.20 | 3.07 | 2.96 | 2.94 | 3.10 | 2.98 | 2.95 | 3.11 | 2.93 |
| Loan and lease loss provision to assets | 0.41 | 0.22 | 0.36 | 0.39 | 0.43 | 0.48 | 0.47 | 0.21 | 0.53 | 0.26 | 0.47 |
| Net operating income to assets | 0.96 | 0.62 | 0.75 | 1.09 | 0.97 | 0.93 | 0.70 | 0.84 | 1.07 | 0.99 | 1.68 |
| Pretax return on assets | 1.42 | 0.83 | 1.04 | 1.46 | 1.46 | 1.43 | 1.08 | 1.21 | 1.53 | 1.33 | 2.57 |
| Return on assets | 1.00 | 0.69 | 0.80 | 1.14 | 1.01 | 0.96 | 0.77 | 0.90 | 1.10 | 1.02 | 1.72 |
| Return on equity | 8.91 | 5.77 | 7.40 | 9.67 | 9.01 | 7.77 | 6.36 | 10.06 | 9.97 | 9.28 | 12.68 |
| Net charge-offs to loans and leases | 1.10 | 0.43 | 0.64 | 0.73 | 1.23 | 1.27 | 1.19 | 0.85 | 1.37 | 0.55 | 0.84 |
| Loan and lease loss provision to net charge-offs | 70.42 | 93.00 | 90.54 | 84.31 | 67.63 | 71.54 | 71.49 | 53.08 | 71.40 | 78.82 | 91.76 |
| Efficiency ratio | 61.65 | 77.99 | 70.22 | 62.43 | 60.48 | 59.38 | 66.85 | 67.92 | 57.81 | 66.00 | 49.17 |
| % of unprofitable institutions | 10.84 | 14.56 | 9.58 | 7.39 | 1.87 | 9.85 | 21.46 | 11.35 | 6.99 | 7.52 | 14.36 |
| % of institutions with earnings gains | 67.70 | 59.30 | 70.78 | 76.04 | 75.70 | 62.31 | 72.79 | 67.19 | 68.36 | 65.97 | 71.62 |
| **Condition Ratios (%)** | | | | | | | | | | | |
| Earning assets to total assets | 87.76 | 90.79 | 91.71 | 90.76 | 86.92 | 88.36 | 86.22 | 86.85 | 86.98 | 90.97 | 92.19 |
| Loss allowance to: | | | | | | | | | | | |
| Loans and leases | 2.11 | 1.76 | 1.75 | 1.81 | 2.20 | 2.02 | 2.09 | 2.22 | 2.42 | 1.69 | 1.69 |
| Noncurrent loans and leases | 58.52 | 79.30 | 71.89 | 61.17 | 56.93 | 81.57 | 40.77 | 59.17 | 59.94 | 68.35 | 87.90 |
| Noncurrent assets plus other real estate owned to assets | 2.20 | 2.10 | 2.37 | 2.46 | 2.15 | 1.46 | 3.23 | 2.00 | 2.45 | 2.06 | 1.38 |
| Equity capital ratio | 11.17 | 12.02 | 10.91 | 11.77 | 11.11 | 12.18 | 12.03 | 9.10 | 10.86 | 10.70 | 13.23 |
| Core capital (leverage) ratio | 9.15 | 11.37 | 10.33 | 10.41 | 8.83 | 9.80 | 9.03 | 7.63 | 8.92 | 9.67 | 12.11 |
| Tier 1 risk-based capital ratio | 13.09 | 18.77 | 15.56 | 15.20 | 12.51 | 14.19 | 12.98 | 11.33 | 12.33 | 14.25 | 16.24 |
| Total risk-based capital ratio | 15.11 | 19.89 | 16.75 | 16.45 | 14.72 | 15.82 | 15.23 | 13.84 | 14.46 | 15.68 | 17.55 |
| Net loans and leases to deposits | 69.64 | 65.12 | 73.29 | 79.83 | 67.89 | 69.89 | 71.92 | 62.75 | 69.74 | 71.13 | 79.27 |
| Net loans to total assets | 52.13 | 55.17 | 61.27 | 62.15 | 49.84 | 51.49 | 54.76 | 44.83 | 52.99 | 58.95 | 59.54 |
| Domestic deposits to total assets | 65.37 | 84.71 | 83.54 | 77.45 | 61.65 | 65.12 | 73.07 | 59.02 | 56.36 | 82.55 | 74.00 |
| **Structural Changes** | | | | | | | | | | | |
| New reporters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions absorbed by mergers | 208 | 81 | 108 | 16 | 3 | 31 | 28 | 24 | 49 | 48 | 28 |
| Failed institutions | 51 | 16 | 34 | 1 | 0 | 5 | 22 | 10 | 9 | 4 | 1 |
| **PRIOR FULL YEARS (The way it was...)** | | | | | | | | | | | |
| Number of institutions 2011 | 7,357 | 2,415 | 4,284 | 551 | 107 | 915 | 957 | 1,552 | 1,773 | 1,542 | 618 |
| 2009 | 8,012 | 2,848 | 4,492 | 565 | 107 | 986 | 1,121 | 1,647 | 1,879 | 1,660 | 719 |
| 2007 | 8,534 | 3,440 | 4,424 | 551 | 119 | 1,043 | 1,221 | 1,763 | 1,986 | 1,742 | 779 |
| Total assets (in billions) 2011 | $13,892.1 | $138.7 | $1,279.9 | $1,411.0 | $11,062.5 | $2,864.6 | $2,942.8 | $3,185.2 | $2,918.2 | $813.0 | $1,168.4 |
| 2009 | 13,086.8 | 158.9 | 1,354.4 | 1,461.4 | 10,112.1 | 2,567.2 | 3,427.3 | 2,934.4 | 1,145.6 | 784.8 | 2,227.5 |
| 2007 | 13,033.9 | 181.9 | 1,308.8 | 1,422.0 | 10,121.2 | 2,441.0 | 3,329.6 | 2,842.5 | 976.3 | 738.3 | 2,706.3 |
| Return on assets (%) 2011 | 0.88 | 0.52 | 0.56 | 0.79 | 0.93 | 1.01 | 0.52 | 0.78 | 0.95 | 0.95 | 1.47 |
| 2009 | -0.08 | -0.05 | -0.10 | -0.37 | -0.03 | -0.83 | 0.01 | 0.18 | 0.76 | 0.34 | -0.25 |
| 2007 | 0.81 | 0.74 | 0.97 | 0.96 | 0.77 | 0.77 | 0.81 | 0.86 | 1.46 | 1.00 | 0.52 |
| Net charge-offs to loans & leases (%) 2011 | 1.55 | 0.62 | 0.90 | 1.18 | 1.72 | 1.86 | 1.66 | 1.19 | 1.85 | 0.89 | 1.15 |
| 2009 | 2.52 | 0.88 | 1.25 | 1.91 | 2.87 | 2.76 | 2.29 | 2.36 | 2.40 | 1.35 | 3.44 |
| 2007 | 0.59 | 0.24 | 0.25 | 0.42 | 0.68 | 0.90 | 0.33 | 0.47 | 0.78 | 0.30 | 0.77 |
| Noncurrent assets plus OREO to assets (%) 2011 | 2.60 | 2.34 | 3.01 | 3.12 | 2.50 | 1.77 | 3.83 | 2.31 | 2.76 | 2.60 | 1.97 |
| 2009 | 3.37 | 2.24 | 3.29 | 3.58 | 3.36 | 2.33 | 4.16 | 3.20 | 4.28 | 3.04 | 3.19 |
| 2007 | 0.95 | 0.96 | 1.07 | 1.09 | 0.92 | 0.81 | 0.81 | 0.94 | 1.37 | 1.00 | 1.12 |
| Equity capital ratio (%) 2011 | 11.16 | 11.84 | 10.66 | 11.73 | 11.14 | 12.26 | 11.98 | 8.68 | 11.12 | 10.93 | 13.48 |
| 2009 | 10.88 | 11.96 | 9.86 | 10.72 | 11.02 | 12.53 | 11.66 | 8.59 | 10.70 | 10.28 | 11.11 |
| 2007 | 10.34 | 13.73 | 10.49 | 11.34 | 10.12 | 12.06 | 10.30 | 9.23 | 9.74 | 10.22 | 10.24 |

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

**Note:** Blue font identifies data that are also presented in the prior years data at bottom of table.

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

| | | Asset Concentration Groups* | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| March 31, 2013 | All Insured Institutions | Credit Card Banks | International Banks | Agricultural Banks | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized <$1 Billion | All Other <$1 Billion | All Other >$1 Billion |
| **Percent of Loans 30-89 Days Past Due** | | | | | | | | | | |
| All loans secured by real estate | 1.36 | 0.48 | 1.85 | 0.88 | 0.96 | 1.16 | 0.77 | 1.41 | 1.48 | 1.81 |
| Construction and development | 1.04 | 0.00 | 1.52 | 1.09 | 1.01 | 1.36 | 0.57 | 1.28 | 1.32 | 1.00 |
| Nonfarm nonresidential | 0.68 | 0.00 | 0.56 | 0.81 | 0.68 | 0.49 | 0.92 | 1.05 | 1.18 | 0.67 |
| Multifamily residential real estate | 0.51 | 0.00 | 0.38 | 0.42 | 0.44 | 0.47 | 0.40 | 0.51 | 0.46 | 0.97 |
| Home equity loans | 0.83 | 1.29 | 1.15 | 0.60 | 0.65 | 0.81 | 0.56 | 1.05 | 0.89 | 0.83 |
| Other 1-4 family residential | 2.09 | 0.48 | 2.84 | 1.50 | 1.54 | 1.28 | 0.93 | 1.88 | 1.78 | 2.61 |
| Commercial and industrial loans | 0.32 | 1.05 | 0.28 | 1.07 | 0.35 | 0.65 | 1.34 | 1.43 | 1.15 | 0.22 |
| Loans to individuals | 1.35 | 1.21 | 1.49 | 1.53 | 1.26 | 1.09 | 0.94 | 1.56 | 1.86 | 1.52 |
| Credit card loans | 1.27 | 1.20 | 1.45 | 1.33 | 1.29 | 1.49 | 0.59 | 1.64 | 0.88 | 1.40 |
| Other loans to individuals | 1.44 | 1.44 | 1.57 | 1.54 | 1.26 | 1.05 | 1.12 | 1.55 | 1.90 | 1.55 |
| All other loans and leases (including farm) | 0.31 | 0.36 | 0.41 | 0.66 | 0.27 | 0.07 | 0.48 | 0.37 | 0.77 | 0.20 |
| Total loans and leases | 1.04 | 1.20 | 1.13 | 0.89 | 0.80 | 1.10 | 0.90 | 1.36 | 1.44 | 1.25 |
| **Percent of Loans Noncurrent**** | | | | | | | | | | |
| All real estate loans | 5.71 | 1.74 | 8.25 | 1.65 | 3.34 | 3.79 | 2.48 | 2.86 | 2.40 | 9.03 |
| Construction and development | 7.38 | 0.00 | 2.74 | 5.20 | 7.52 | 6.88 | 3.18 | 7.78 | 6.18 | 7.91 |
| Nonfarm nonresidential | 2.67 | 8.18 | 1.72 | 2.47 | 2.63 | 2.51 | 2.52 | 3.14 | 2.90 | 2.94 |
| Multifamily residential real estate | 1.35 | 0.00 | 0.68 | 1.78 | 1.47 | 1.24 | 2.65 | 1.87 | 2.60 | 1.61 |
| Home equity loans | 2.87 | 0.00 | 4.22 | 1.08 | 1.64 | 2.32 | 2.89 | 1.16 | 0.88 | 3.33 |
| Other 1-4 family residential | 8.89 | 1.50 | 13.78 | 1.42 | 4.25 | 4.09 | 2.13 | 1.99 | 2.01 | 13.34 |
| Commercial and industrial loans | 0.80 | 1.29 | 0.75 | 1.51 | 0.96 | 1.74 | 1.70 | 1.58 | 1.91 | 0.53 |
| Loans to individuals | 1.13 | 1.39 | 1.34 | 0.61 | 0.75 | 0.75 | 0.85 | 0.65 | 0.86 | 0.97 |
| Credit card loans | 1.39 | 1.39 | 1.39 | 0.29 | 1.39 | 1.15 | 1.12 | 1.09 | 0.70 | 1.50 |
| Other loans to individuals | 0.86 | 1.32 | 1.26 | 0.63 | 0.69 | 0.71 | 0.72 | 0.62 | 0.87 | 0.83 |
| All other loans and leases (including farm) | 0.35 | 0.16 | 0.33 | 0.41 | 0.50 | 0.19 | 0.03 | 0.83 | 0.64 | 0.27 |
| Total loans and leases | 3.41 | 1.37 | 3.59 | 1.31 | 2.42 | 3.54 | 1.28 | 2.33 | 2.11 | 5.05 |
| **Percent of Loans Charged-Off (net, YTD)** | | | | | | | | | | |
| All real estate loans | 0.66 | 0.02 | 1.14 | 0.10 | 0.55 | 0.41 | 1.18 | 0.36 | 0.24 | 0.73 |
| Construction and development | 0.87 | 0.00 | 1.25 | 0.31 | 0.95 | 0.32 | 3.40 | 1.56 | 0.71 | 0.68 |
| Nonfarm nonresidential | 0.37 | 0.00 | 0.14 | 0.16 | 0.44 | 0.38 | 0.15 | 0.44 | 0.20 | 0.25 |
| Multifamily residential real estate | 0.13 | 0.00 | 0.02 | 0.05 | 0.19 | 0.20 | 0.55 | 0.14 | 0.04 | 0.06 |
| Home equity loans | 1.43 | 0.00 | 1.40 | 0.33 | 0.98 | 1.38 | 1.76 | 0.02 | 0.57 | 1.80 |
| Other 1-4 family residential | 0.67 | 0.02 | 1.60 | 0.11 | 0.55 | 0.36 | 0.78 | 0.19 | 0.22 | 0.59 |
| Commercial and industrial loans | 0.36 | 3.42 | 0.30 | 0.15 | 0.39 | 0.37 | 0.93 | 0.18 | 0.35 | 0.18 |
| Loans to individuals | 2.34 | 3.53 | 3.25 | 0.27 | 0.82 | 1.44 | 1.18 | 0.47 | 0.64 | 1.41 |
| Credit card loans | 3.71 | 3.57 | 4.36 | 0.88 | 3.71 | 6.20 | 2.35 | 1.93 | 1.79 | 3.42 |
| Other loans to individuals | 0.88 | 2.51 | 1.35 | 0.21 | 0.55 | 0.93 | 0.59 | 0.38 | 0.58 | 0.89 |
| All other loans and leases (including farm) | 0.12 | 0.00 | 0.20 | 0.00 | 0.19 | 0.15 | 0.09 | 0.34 | 0.00 | 0.00 |
| Total loans and leases | 0.83 | 3.49 | 1.17 | 0.10 | 0.51 | 0.42 | 1.18 | 0.35 | 0.29 | 0.63 |
| **Loans Outstanding (in billions)** | | | | | | | | | | |
| All real estate loans | $4,058.7 | $0.1 | $483.8 | $81.4 | $1,792.8 | $321.9 | $18.6 | $13.9 | $61.4 | $1,284.6 |
| Construction and development | 201.6 | 0.0 | 5.8 | 3.8 | 135.6 | 6.1 | 0.4 | 1.0 | 3.3 | 45.5 |
| Nonfarm nonresidential | 1,072.3 | 0.0 | 35.5 | 22.5 | 725.3 | 29.4 | 1.4 | 4.8 | 15.6 | 237.8 |
| Multifamily residential real estate | 236.8 | 0.0 | 42.7 | 2.1 | 140.6 | 11.2 | 0.2 | 0.3 | 1.6 | 38.0 |
| Home equity loans | 538.4 | 0.0 | 99.3 | 1.5 | 178.8 | 18.6 | 7.3 | 0.5 | 2.4 | 229.9 |
| Other 1-4 family residential | 1,877.3 | 0.1 | 245.9 | 20.9 | 581.4 | 255.3 | 9.2 | 6.4 | 34.1 | 724.1 |
| Commercial and industrial loans | 1,533.1 | 34.6 | 277.5 | 17.2 | 654.2 | 9.6 | 0.6 | 2.4 | 7.3 | 529.8 |
| Loans to individuals | 1,291.6 | 413.9 | 247.3 | 5.9 | 203.4 | 7.0 | 52.2 | 2.2 | 6.8 | 352.8 |
| Credit card loans | 660.2 | 397.3 | 154.8 | 0.5 | 16.7 | 0.7 | 17.1 | 0.1 | 0.3 | 72.8 |
| Other loans to individuals | 631.4 | 16.6 | 92.4 | 5.5 | 186.7 | 6.3 | 35.2 | 2.1 | 6.6 | 280.0 |
| All other loans and leases (including farm) | 777.4 | 3.1 | 281.9 | 30.4 | 177.8 | 13.1 | 0.1 | 1.3 | 5.1 | 264.6 |
| Total loans and leases (plus unearned income) | 7,660.9 | 451.8 | 1,290.4 | 134.9 | 2,828.2 | 351.6 | 71.6 | 19.8 | 80.7 | 2,431.9 |
| **Memo: Other Real Estate Owned (in millions)** | | | | | | | | | | |
| All other real estate owned | 35,883.5 | 0.1 | 2,649.9 | 695.7 | 20,478.2 | 2,020.4 | 56.2 | 256.8 | 756.8 | 8,969.4 |
| Construction and development | 11,080.4 | 0.0 | 59.9 | 249.3 | 8,742.7 | 399.9 | 10.8 | 98.5 | 231.9 | 1,287.5 |
| Nonfarm nonresidential | 8,743.6 | 0.0 | 14.3 | 257.6 | 6,363.2 | 295.8 | 24.4 | 101.9 | 248.7 | 1,437.7 |
| Multifamily residential real estate | 989.1 | 0.0 | 5.3 | 15.2 | 674.2 | 37.7 | 0.7 | 5.1 | 12.6 | 238.3 |
| 1-4 family residential | 7,891.8 | 0.1 | 767.4 | 124.6 | 3,695.5 | 723.7 | 17.4 | 47.1 | 243.8 | 2,272.2 |
| Farmland | 390.2 | 0.0 | 0.0 | 48.7 | 289.9 | 3.2 | 2.9 | 4.1 | 18.3 | 22.9 |
| GNMA properties | 6,724.2 | 0.0 | 1,742.0 | 0.4 | 711.5 | 560.1 | 0.0 | 0.0 | 1.5 | 3,708.6 |

***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.

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

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

| | | Asset Size Distribution | | | | Geographic Regions* | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| March 31, 2013 | All Insured Institutions | Less than $100 Million | $100 Million to $1 Billion | $1 Billion to $10 Billion | Greater than $10 Billion | New York | Atlanta | Chicago | Kansas City | Dallas | San Francisco |
| **Percent of Loans 30-89 Days Past Due** | | | | | | | | | | | |
| All loans secured by real estate | 1.36 | 1.49 | 1.06 | 0.85 | 1.54 | 1.10 | 1.49 | 1.28 | 1.84 | 1.18 | 0.86 |
| Construction and development | 1.04 | 1.38 | 1.13 | 1.04 | 0.99 | 1.43 | 0.95 | 0.98 | 0.99 | 0.89 | 1.00 |
| Nonfarm nonresidential | 0.68 | 1.24 | 0.90 | 0.63 | 0.59 | 0.74 | 0.67 | 0.75 | 0.57 | 0.73 | 0.57 |
| Multifamily residential real estate | 0.51 | 0.65 | 0.66 | 0.48 | 0.49 | 0.33 | 0.82 | 0.54 | 0.89 | 0.54 | 0.34 |
| Home equity loans | 0.83 | 1.05 | 0.74 | 0.63 | 0.85 | 0.58 | 1.00 | 0.94 | 0.79 | 0.57 | 0.47 |
| Other 1-4 family residential | 2.09 | 1.98 | 1.40 | 1.23 | 2.33 | 1.63 | 2.12 | 1.89 | 2.98 | 1.86 | 1.27 |
| Commercial and industrial loans | 0.32 | 1.44 | 0.85 | 0.46 | 0.26 | 0.44 | 0.25 | 0.35 | 0.28 | 0.44 | 0.31 |
| Loans to individuals | 1.35 | 1.92 | 1.53 | 1.41 | 1.34 | 1.21 | 1.93 | 1.24 | 1.50 | 0.93 | 0.88 |
| Credit card loans | 1.27 | 1.32 | 1.45 | 1.61 | 1.26 | 1.12 | 1.81 | 1.10 | 1.47 | 0.56 | 1.05 |
| Other loans to individuals | 1.44 | 1.92 | 1.54 | 1.33 | 1.44 | 1.46 | 1.99 | 1.29 | 1.55 | 1.12 | 0.72 |
| All other loans and leases (including farm) | 0.31 | 0.78 | 0.60 | 0.26 | 0.29 | 0.13 | 0.16 | 0.66 | 0.18 | 0.35 | 0.40 |
| Total loans and leases | 1.04 | 1.43 | 1.03 | 0.81 | 1.08 | 0.95 | 1.16 | 0.99 | 1.25 | 0.96 | 0.72 |
| **Percent of Loans Noncurrent**** | | | | | | | | | | | |
| All real estate loans | 5.71 | 2.64 | 2.66 | 3.13 | 7.04 | 3.61 | 8.09 | 6.17 | 6.85 | 3.31 | 2.82 |
| Construction and development | 7.38 | 5.88 | 7.15 | 7.55 | 7.44 | 9.28 | 8.81 | 7.14 | 6.33 | 4.66 | 7.28 |
| Nonfarm nonresidential | 2.67 | 3.43 | 2.65 | 2.74 | 2.62 | 2.70 | 2.82 | 2.96 | 2.69 | 2.49 | 2.10 |
| Multifamily residential real estate | 1.35 | 3.42 | 2.06 | 1.52 | 1.13 | 0.90 | 2.18 | 1.55 | 1.39 | 2.49 | 0.88 |
| Home equity loans | 2.87 | 1.36 | 1.25 | 1.44 | 3.12 | 1.89 | 3.38 | 3.27 | 3.11 | 1.86 | 1.22 |
| Other 1-4 family residential | 8.89 | 2.30 | 2.17 | 3.40 | 10.87 | 4.70 | 12.18 | 10.09 | 10.95 | 4.17 | 3.67 |
| Commercial and industrial loans | 0.80 | 2.19 | 1.81 | 1.44 | 0.63 | 1.06 | 0.65 | 0.79 | 0.78 | 0.99 | 0.72 |
| Loans to individuals | 1.13 | 0.88 | 0.92 | 0.95 | 1.15 | 1.19 | 1.00 | 1.05 | 1.44 | 0.69 | 0.90 |
| Credit card loans | 1.39 | 0.75 | 1.21 | 1.57 | 1.39 | 1.27 | 1.76 | 1.41 | 1.43 | 1.08 | 1.40 |
| Other loans to individuals | 0.86 | 0.88 | 0.90 | 0.71 | 0.87 | 0.96 | 0.57 | 0.93 | 1.44 | 0.49 | 0.44 |
| All other loans and leases (including farm) | 0.35 | 0.55 | 0.61 | 0.58 | 0.32 | 0.18 | 0.18 | 0.26 | 0.58 | 0.58 | 0.61 |
| Total loans and leases | 3.41 | 2.25 | 2.37 | 2.56 | 3.69 | 2.35 | 4.76 | 3.57 | 3.89 | 2.43 | 1.80 |
| **Percent of Loans Charged-Off (net, YTD)** | | | | | | | | | | | |
| All real estate loans | 0.66 | 0.23 | 0.29 | 0.35 | 0.82 | 0.61 | 0.83 | 0.62 | 0.87 | 0.29 | 0.26 |
| Construction and development | 0.87 | 0.65 | 0.73 | 0.63 | 1.06 | 1.23 | 1.93 | 0.63 | 0.13 | 0.31 | -0.05 |
| Nonfarm nonresidential | 0.37 | 0.25 | 0.27 | 0.29 | 0.47 | 0.63 | 0.48 | 0.36 | 0.15 | 0.24 | 0.15 |
| Multifamily residential real estate | 0.13 | 0.19 | 0.16 | 0.24 | 0.09 | 0.03 | 0.10 | 0.22 | 0.27 | 0.38 | 0.06 |
| Home equity loans | 1.43 | 0.32 | 0.37 | 0.61 | 1.57 | 1.00 | 2.01 | 1.17 | 1.66 | 1.03 | 0.42 |
| Other 1-4 family residential | 0.67 | 0.24 | 0.27 | 0.34 | 0.78 | 0.51 | 0.58 | 0.64 | 1.17 | 0.25 | 0.39 |
| Commercial and industrial loans | 0.36 | 0.32 | 0.46 | 0.36 | 0.36 | 0.67 | 0.33 | 0.26 | 0.25 | 0.27 | 0.51 |
| Loans to individuals | 2.34 | 0.38 | 0.76 | 1.43 | 2.45 | 2.87 | 2.12 | 1.29 | 3.12 | 1.12 | 1.71 |
| Credit card loans | 3.71 | 2.18 | 3.90 | 3.61 | 3.71 | 3.48 | 4.15 | 3.44 | 4.44 | 2.19 | 3.06 |
| Other loans to individuals | 0.88 | 0.36 | 0.56 | 0.57 | 0.93 | 1.13 | 0.90 | 0.61 | 1.36 | 0.55 | 0.43 |
| All other loans and leases (including farm) | 0.12 | 0.00 | 0.16 | 0.14 | 0.12 | 0.07 | 0.06 | 0.08 | 0.22 | 0.21 | 0.15 |
| Total loans and leases | 0.83 | 0.24 | 0.33 | 0.43 | 0.97 | 1.13 | 0.83 | 0.55 | 1.05 | 0.36 | 0.65 |
| **Loans Outstanding (in billions)** | | | | | | | | | | | |
| All real estate loans | $4,058.7 | $48.6 | $609.6 | $643.2 | $2,757.2 | $794.9 | $942.6 | $785.1 | $825.3 | $334.1 | $376.6 |
| Construction and development | 201.6 | 2.8 | 49.3 | 48.8 | 100.8 | 37.0 | 49.2 | 31.5 | 31.2 | 36.8 | 15.9 |
| Nonfarm nonresidential | 1,072.3 | 14.0 | 245.2 | 264.7 | 548.3 | 244.8 | 221.7 | 184.9 | 161.9 | 125.2 | 133.7 |
| Multifamily residential real estate | 236.8 | 1.5 | 31.1 | 51.6 | 152.6 | 77.7 | 28.9 | 66.7 | 22.8 | 10.1 | 30.6 |
| Home equity loans | 538.4 | 1.3 | 29.2 | 44.8 | 463.1 | 91.4 | 143.3 | 137.8 | 118.2 | 19.2 | 28.4 |
| Other 1-4 family residential | 1,877.3 | 21.5 | 217.0 | 218.5 | 1,420.3 | 340.3 | 490.7 | 346.7 | 410.4 | 130.1 | 159.1 |
| Commercial and industrial loans | 1,533.1 | 8.6 | 102.4 | 147.5 | 1,274.7 | 224.8 | 374.3 | 323.2 | 332.9 | 105.6 | 172.3 |
| Loans to individuals | 1,291.6 | 4.4 | 34.1 | 70.2 | 1,182.8 | 367.5 | 233.0 | 185.9 | 281.4 | 48.2 | 175.7 |
| Credit card loans | 660.2 | 0.0 | 2.1 | 19.4 | 638.7 | 270.8 | 85.0 | 44.1 | 159.9 | 16.5 | 84.0 |
| Other loans to individuals | 631.4 | 4.4 | 32.1 | 50.9 | 544.1 | 96.7 | 148.0 | 141.7 | 121.5 | 31.7 | 91.8 |
| All other loans and leases (including farm) | 777.4 | 7.3 | 39.3 | 42.6 | 688.2 | 131.0 | 156.7 | 206.8 | 217.6 | 31.0 | 34.4 |
| Total loans and leases (plus unearned income) | 7,660.9 | 68.9 | 785.5 | 903.5 | 5,902.9 | 1,518.2 | 1,706.6 | 1,500.9 | 1,657.2 | 518.9 | 759.0 |
| **Memo: Other Real Estate Owned (in millions)** | | | | | | | | | | | |
| All other real estate owned | 35,883.5 | 1,005.4 | 10,384.4 | 7,542.7 | 16,951.0 | 4,116.5 | 9,873.1 | 8,367.4 | 6,394.7 | 4,717.5 | 2,414.3 |
| Construction and development | 11,080.4 | 320.8 | 4,662.7 | 3,393.4 | 2,703.6 | 952.4 | 3,178.0 | 1,638.1 | 2,070.4 | 2,172.4 | 1,069.1 |
| Nonfarm nonresidential | 8,743.6 | 354.4 | 3,403.0 | 2,306.1 | 2,680.1 | 1,109.9 | 1,857.2 | 1,843.6 | 1,714.0 | 1,477.1 | 741.8 |
| Multifamily residential real estate | 989.1 | 48.3 | 287.7 | 220.2 | 432.9 | 159.6 | 198.2 | 200.3 | 209.9 | 126.0 | 95.0 |
| 1-4 family residential | 7,891.8 | 258.9 | 1,846.7 | 1,448.5 | 4,337.7 | 1,440.4 | 2,033.2 | 1,968.5 | 1,211.8 | 779.1 | 458.7 |
| Farmland | 390.2 | 22.7 | 181.2 | 142.1 | 44.1 | 18.7 | 88.6 | 77.1 | 62.2 | 108.4 | 35.1 |
| GNMA properties | 6,724.2 | 0.4 | 3.0 | 32.4 | 6,688.4 | 434.2 | 2,517.8 | 2,639.8 | 1,063.4 | 54.5 | 14.5 |

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

## Table VI-A. Derivatives, All FDIC-Insured Call Report Filers

| (dollar figures in millions; notional amounts unless otherwise indicated) | 1st Quarter 2013 | 4th Quarter 2012 | 3rd Quarter 2012 | 2nd Quarter 2012 | 1st Quarter 2012 | % Change 12Q1-13Q1 | Asset Size Distribution: Less than $100 Million | $100 Million to $1 Billion | $1 Billion to $10 Billion | Greater than $10 Billion |
|---|---|---|---|---|---|---|---|---|---|---|
| **ALL DERIVATIVE HOLDERS** | | | | | | | | | | |
| Number of institutions reporting derivatives | 1,396 | 1,363 | 1,365 | 1,326 | 1,292 | 8.0 | 83 | 864 | 352 | 97 |
| Total assets of institutions reporting derivatives | $12,687,655 | $12,662,780 | $12,420,450 | $12,211,087 | $12,090,477 | 4.9 | $5,982 | $349,779 | $1,018,547 | $11,313,347 |
| Total deposits of institutions reporting derivatives | 9,426,599 | 9,383,405 | 9,074,359 | 8,883,485 | 8,806,687 | 7.0 | 5,014 | 289,766 | 812,074 | 8,319,745 |
| Total derivatives | 232,653,745 | 224,080,331 | 229,350,905 | 225,037,786 | 230,665,007 | 0.9 | 243 | 25,759 | 89,099 | 232,538,644 |
| **Derivative Contracts by Underlying Risk Exposure** | | | | | | | | | | |
| Interest rate | 184,950,405 | 178,936,077 | 181,462,870 | 178,823,511 | 183,994,462 | 0.5 | 238 | 22,742 | 81,579 | 184,845,847 |
| Foreign exchange* | 30,329,524 | 28,599,277 | 30,099,276 | 29,090,375 | 29,212,378 | 3.8 | 0 | 2,738 | 5,713 | 30,321,073 |
| Equity | 2,022,785 | 1,952,110 | 2,208,326 | 2,006,866 | 1,925,405 | 5.1 | 0 | 66 | 653 | 2,022,065 |
| Commodity & other (excluding credit derivatives) | 1,449,766 | 1,402,392 | 1,582,317 | 1,492,694 | 1,481,688 | -2.2 | 1 | 17 | 970 | 1,448,778 |
| Credit | 13,901,264 | 13,190,476 | 13,998,117 | 13,624,340 | 14,051,075 | -1.1 | 4 | 196 | 183 | 13,900,882 |
| Total | 232,653,745 | 224,080,331 | 229,350,905 | 225,037,786 | 230,665,007 | 0.9 | 243 | 25,759 | 89,099 | 232,538,644 |
| **Derivative Contracts by Transaction Type** | | | | | | | | | | |
| Swaps | 138,360,520 | 134,927,108 | 135,584,504 | 134,469,552 | 138,658,399 | -0.2 | 30 | 6,359 | 46,642 | 138,307,489 |
| Futures & forwards | 45,599,040 | 43,442,591 | 44,034,379 | 40,616,309 | 40,646,938 | 12.2 | 102 | 10,897 | 21,903 | 45,566,138 |
| Purchased options | 16,623,585 | 15,629,039 | 16,596,957 | 16,911,267 | 17,546,001 | -5.3 | 14 | 684 | 4,554 | 16,618,333 |
| Written options | 17,136,418 | 15,964,276 | 16,819,059 | 16,722,575 | 17,238,798 | -0.6 | 94 | 7,432 | 15,536 | 17,113,356 |
| Total | 217,719,562 | 209,963,014 | 213,034,899 | 208,719,703 | 214,090,136 | 1.7 | 239 | 25,371 | 88,636 | 217,605,316 |
| **Fair Value of Derivative Contracts** | | | | | | | | | | |
| Interest rate contracts | 67,451 | 96,553 | 98,516 | 92,904 | 93,633 | -28.0 | 0 | 68 | 82 | 67,301 |
| Foreign exchange contracts | -6,644 | -5,822 | -13,618 | -3,883 | -3,875 | N/M | 0 | 0 | -15 | -6,629 |
| Equity contracts | -2,588 | -2,029 | -264 | 3,453 | -281 | N/M | 0 | 1 | 6 | -2,594 |
| Commodity & other (excluding credit derivatives) | -2,530 | -2,467 | -2,590 | -1,538 | -1,997 | N/M | 0 | 1 | 9 | -2,541 |
| Credit derivatives as guarantor | -20,833 | -40,693 | -84,508 | -179,196 | -127,599 | N/M | 0 | 0 | 2 | -20,834 |
| Credit derivatives as beneficiary | 25,372 | 42,352 | 87,900 | 185,191 | 131,291 | -80.7 | 0 | -1 | -3 | 25,376 |
| **Derivative Contracts by Maturity**** | | | | | | | | | | |
| Interest rate contracts < 1 year | 86,868,652 | 83,071,638 | 84,190,393 | 82,514,198 | 85,888,701 | 1.1 | 59 | 7,928 | 22,618 | 86,838,046 |
| 1-5 years | 29,343,680 | 30,498,422 | 30,961,937 | 30,337,278 | 31,691,232 | -7.4 | 20 | 3,004 | 24,160 | 29,316,496 |
| > 5 years | 20,312,943 | 21,448,452 | 21,990,698 | 21,795,561 | 22,691,140 | -10.5 | 45 | 3,258 | 17,158 | 20,292,482 |
| Foreign exchange contracts < 1 year | 18,647,078 | 18,347,400 | 18,781,964 | 18,604,099 | 18,849,154 | -1.1 | 0 | 2,470 | 3,568 | 18,641,039 |
| 1-5 years | 2,738,341 | 2,868,426 | 2,894,870 | 2,926,354 | 3,017,933 | -9.3 | 0 | 0 | 171 | 2,738,170 |
| > 5 years | 1,389,930 | 1,442,901 | 1,453,914 | 1,422,938 | 1,349,611 | 3.0 | 0 | 0 | 519 | 1,389,411 |
| Equity contracts < 1 year | 648,510 | 627,310 | 638,274 | 597,782 | 539,407 | 20.2 | 0 | 6 | 133 | 648,371 |
| 1-5 years | 255,625 | 262,230 | 290,474 | 262,864 | 241,998 | 5.6 | 0 | 13 | 125 | 255,487 |
| > 5 years | 74,515 | 81,851 | 85,427 | 81,390 | 88,815 | -16.1 | 0 | 0 | 14 | 74,501 |
| Commodity & other contracts < 1 year | 480,077 | 391,393 | 460,565 | 442,919 | 481,822 | -0.4 | 0 | 9 | 491 | 479,578 |
| 1-5 years | 179,413 | 242,068 | 247,795 | 205,411 | 203,940 | -12.0 | 0 | 0 | 40 | 179,373 |
| > 5 years | 21,538 | 28,823 | 25,053 | 24,628 | 20,361 | 5.8 | 0 | 0 | 0 | 21,538 |
| **Risk-Based Capital: Credit Equivalent Amount** | | | | | | | | | | |
| Total current exposure to tier 1 capital (%) | 32.6 | 35.9 | 37.2 | 38.9 | 36.3 | | 0.1 | 0.7 | 1.0 | 37.1 |
| Total potential future exposure to tier 1 capital (%) | 62.2 | 62.8 | 66.4 | 66.1 | 71.9 | | 0.1 | 0.3 | 0.4 | 70.9 |
| Total exposure (credit equivalent amount) to tier 1 capital (%) | 94.8 | 98.7 | 103.6 | 105.1 | 108.2 | | 0.2 | 0.9 | 1.4 | 108.0 |
| **Credit losses on derivatives***** | 84.3 | 230.2 | 156.9 | 130.8 | 76.3 | 10.5 | 0.0 | 0.2 | 0.1 | 84.0 |
| **HELD FOR TRADING** | | | | | | | | | | |
| Number of institutions reporting derivatives | 243 | 248 | 248 | 234 | 225 | 8.0 | 13 | 93 | 76 | 61 |
| Total assets of institutions reporting derivatives | 10,143,115 | 10,122,847 | 9,955,532 | 9,802,664 | 9,708,759 | 4.5 | 957 | 40,666 | 272,021 | 9,829,471 |
| Total deposits of institutions reporting derivatives | 7,542,048 | 7,513,723 | 7,270,087 | 7,116,754 | 7,082,526 | 6.5 | 791 | 33,630 | 215,882 | 7,291,745 |
| **Derivative Contracts by Underlying Risk Exposure** | | | | | | | | | | |
| Interest rate | 181,115,795 | 175,185,514 | 177,552,762 | 174,789,131 | 179,990,552 | 0.6 | 56 | 2,741 | 17,462 | 181,095,535 |
| Foreign exchange | 28,426,103 | 26,891,282 | 26,859,757 | 25,617,989 | 25,880,306 | 9.8 | 0 | 0 | 3,003 | 28,423,101 |
| Equity | 2,009,590 | 1,939,747 | 2,194,841 | 1,992,999 | 1,911,795 | 5.1 | 0 | 0 | 147 | 2,009,443 |
| Commodity & other | 1,433,289 | 1,386,727 | 1,559,924 | 1,475,527 | 1,462,081 | -2.0 | 1 | 0 | 162 | 1,433,127 |
| Total | 212,984,778 | 205,403,271 | 208,167,284 | 203,875,646 | 209,244,734 | 1.8 | 57 | 2,742 | 20,773 | 212,961,206 |
| **Trading Revenues: Cash & Derivative Instruments** | | | | | | | | | | |
| Interest rate | 2,216 | 4,155 | 4,458 | 2,873 | 5,631 | -60.6 | 0 | 1 | 34 | 2,181 |
| Foreign exchange | 3,190 | 759 | 1,020 | 2,001 | 1,504 | 112.1 | 0 | 0 | 0 | 3,190 |
| Equity | 830 | 136 | 507 | 1,140 | 257 | 223.0 | 0 | 0 | 1 | 829 |
| Commodity & other (including credit derivatives) | 1,252 | -683 | -892 | -3,853 | -1,032 | N/M | 0 | 0 | 0 | 1,252 |
| Total trading revenues | 7,488 | 4,367 | 5,093 | 2,161 | 6,360 | 17.7 | 0 | 1 | 34 | 7,453 |
| **Share of Revenue** | | | | | | | | | | |
| Trading revenues to gross revenues (%) | 6.2 | 3.7 | 4.3 | 1.9 | 5.3 | | 0.0 | 0.2 | 1.0 | 6.3 |
| Trading revenues to net operating revenues (%) | 29.0 | 19.9 | 22.4 | 11.3 | 32.0 | | 0.0 | 1.1 | 6.6 | 29.6 |
| **HELD FOR PURPOSES OTHER THAN TRADING** | | | | | | | | | | |
| Number of institutions reporting derivatives | 1,257 | 1,218 | 1,213 | 1,185 | 1,157 | 8.6 | 71 | 783 | 313 | 90 |
| Total assets of institutions reporting derivatives | 12,349,560 | 12,317,646 | 11,985,744 | 11,791,595 | 11,759,200 | 5.0 | 5,061 | 314,984 | 915,043 | 11,114,473 |
| Total deposits of institutions reporting derivatives | 9,163,417 | 9,110,823 | 8,728,209 | 8,548,220 | 8,550,282 | 7.2 | 4,251 | 260,899 | 728,265 | 8,170,002 |
| **Derivative Contracts by Underlying Risk Exposure** | | | | | | | | | | |
| Interest rate | 3,834,610 | 3,750,562 | 3,910,107 | 4,034,380 | 4,003,910 | -4.2 | 182 | 20,000 | 64,117 | 3,750,312 |
| Foreign exchange | 870,503 | 781,154 | 921,630 | 778,644 | 808,276 | 7.7 | 0 | 2,547 | 2,431 | 865,525 |
| Equity | 13,195 | 12,363 | 13,485 | 13,866 | 13,610 | -3.0 | 0 | 66 | 506 | 12,622 |
| Commodity & other | 16,477 | 15,664 | 22,393 | 17,167 | 19,606 | -16.0 | 0 | 17 | 808 | 15,651 |
| Total notional amount | 4,734,784 | 4,559,743 | 4,867,615 | 4,844,057 | 4,845,402 | -2.3 | 182 | 22,630 | 67,862 | 4,644,110 |

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

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

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

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

## TABLE VII-A. Servicing, Securitization, and Asset Sales Activities (All FDIC-Insured Call Report Filers)

| (dollar figures in millions) | 1st Quarter 2013 | 4th Quarter 2012 | 3rd Quarter 2012 | 2nd Quarter 2012 | 1st Quarter 2012 | % Change 12Q1-13Q1 | Asset Size Distribution: Less than $100 Million | $100 Million to $1 Billion | $1 Billion to $10 Billion | Greater than $10 Billion |
|---|---|---|---|---|---|---|---|---|---|---|
| **Assets Securitized and Sold with Servicing Retained or with Recourse or Other Seller-Provided Credit Enhancements** | | | | | | | | | | |
| Number of institutions reporting securitization activities | 102 | 162 | 170 | 171 | 174 | -41.4 | 6 | 42 | 20 | 34 |
| **Outstanding Principal Balance by Asset Type** | | | | | | | | | | |
| 1-4 family residential loans | $636,223 | $641,250 | $754,731 | $750,582 | $741,851 | -14.2 | $15 | $2,957 | $8,577 | $624,673 |
| Home equity loans | 47 | 49 | 51 | 52 | 54 | -13.0 | 0 | 1 | 0 | 46 |
| Credit card receivables | 18,832 | 18,942 | 18,423 | 17,227 | 18,691 | 0.8 | 0 | 320 | 0 | 18,512 |
| Auto loans | 4,505 | 4,684 | 4,311 | 4,520 | 2,822 | 59.6 | 0 | 0 | 0 | 4,505 |
| Other consumer loans | 5,155 | 5,083 | 5,226 | 5,203 | 5,128 | 0.5 | 0 | 3 | 0 | 5,151 |
| Commercial and industrial loans | 4,025 | 1,839 | 3,373 | 1,713 | 861 | 367.5 | 0 | 11 | 1 | 4,013 |
| All other loans, leases, and other assets | 142,785 | 199,968 | 204,902 | 209,647 | 205,037 | -30.4 | 0 | 3,115 | 5,322 | 134,348 |
| Total securitized and sold | 811,571 | 871,814 | 991,018 | 988,944 | 974,443 | -16.7 | 15 | 6,408 | 13,900 | 791,248 |
| **Maximum Credit Exposure by Asset Type** | | | | | | | | | | |
| 1-4 family residential loans | 3,254 | 3,374 | 3,581 | 3,696 | 3,802 | -14.4 | 0 | 58 | 41 | 3,155 |
| Home equity loans | 0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 |
| Credit card receivables | 588 | 605 | 666 | 611 | 617 | -4.7 | 0 | 109 | 0 | 478 |
| Auto loans | 0 | 0 | 0 | 1 | 1 | -100.0 | 0 | 0 | 0 | 0 |
| Other consumer loans | 185 | 200 | 206 | 209 | 205 | -9.8 | 0 | 0 | 0 | 185 |
| Commercial and industrial loans | 41 | 7 | 14 | 3 | 2 | 1,950.0 | 0 | 0 | 0 | 41 |
| All other loans, leases, and other assets | 2,438 | 2,280 | 2,317 | 2,277 | 2,454 | -0.7 | 0 | 3 | 0 | 2,435 |
| Total credit exposure | 6,507 | 6,466 | 6,785 | 6,798 | 7,082 | -8.1 | 0 | 171 | 41 | 6,294 |
| Total unused liquidity commitments provided to institution's own securitizations | 121 | 130 | 125 | 127 | 121 | 0.0 | 0 | 0 | 0 | 121 |
| **Securitized Loans, Leases, and Other Assets 30-89 Days Past Due (%)** | | | | | | | | | | |
| 1-4 family residential loans | 4.0 | 4.5 | 4.1 | 3.7 | 3.4 | | 0.0 | 1.1 | 1.9 | 4.0 |
| Home equity loans | 11.5 | 12.5 | 12.2 | 13.3 | 11.7 | | 0.0 | 0.0 | 0.0 | 11.7 |
| Credit card receivables | 0.7 | 0.8 | 0.8 | 0.8 | 0.9 | | 0.0 | 1.5 | 0.0 | 0.7 |
| Auto loans | 0.3 | 0.4 | 0.4 | 0.4 | 0.3 | | 0.0 | 0.0 | 0.0 | 0.3 |
| Other consumer loans | 4.9 | 6.2 | 5.5 | 4.6 | 5.1 | | 0.0 | 0.0 | 0.0 | 4.9 |
| Commercial and industrial loans | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | | 0.0 | 1.1 | 0.0 | 0.0 |
| All other loans, leases, and other assets | 1.2 | 0.9 | 1.1 | 1.3 | 0.9 | | 0.0 | 0.6 | 0.2 | 1.2 |
| Total loans, leases, and other assets | 3.4 | 3.6 | 3.4 | 3.2 | 2.8 | | 0.0 | 0.9 | 1.3 | 3.4 |
| **Securitized Loans, Leases, and Other Assets 90 Days or More Past Due (%)** | | | | | | | | | | |
| 1-4 family residential loans | 4.7 | 5.0 | 4.8 | 5.5 | 5.6 | | 0.0 | 1.3 | 2.7 | 4.7 |
| Home equity loans | 31.7 | 29.6 | 29.1 | 26.2 | 25.8 | | 0.0 | 0.0 | 0.0 | 32.3 |
| Credit card receivables | 0.3 | 0.3 | 0.3 | 0.3 | 0.4 | | 0.0 | 2.0 | 0.0 | 0.3 |
| Auto loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | 0.0 | 0.0 | 0.0 | 0.0 |
| Other consumer loans | 6.9 | 6.9 | 5.6 | 5.0 | 5.5 | | 0.0 | 0.0 | 0.0 | 6.9 |
| Commercial and industrial loans | 0.0 | 0.1 | 0.0 | 0.1 | 0.3 | | 0.0 | 5.2 | 88.9 | 0.0 |
| All other loans, leases, and other assets | 8.7 | 7.8 | 8.0 | 6.9 | 7.1 | | 0.0 | 0.8 | 1.3 | 9.1 |
| Total loans, leases, and other assets | 5.2 | 5.5 | 5.3 | 5.6 | 5.8 | | 0.0 | 1.1 | 2.2 | 5.3 |
| **Securitized Loans, Leases, and Other Assets Charged-off (net, YTD, annualized, %)** | | | | | | | | | | |
| 1-4 family residential loans | 0.3 | 1.5 | 1.0 | 0.7 | 0.3 | | 0.0 | 0.1 | 0.0 | 0.3 |
| Home equity loans | 0.3 | 1.6 | 1.3 | 1.2 | 0.6 | | 0.0 | 0.0 | 0.0 | 0.3 |
| Credit card receivables | 0.6 | 2.5 | 2.0 | 1.5 | 4.9 | | 0.0 | 1.3 | 0.0 | 0.6 |
| Auto loans | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | | 0.0 | 0.0 | 0.0 | 0.1 |
| Other consumer loans | 0.2 | 1.0 | 0.7 | 0.5 | 0.2 | | 0.0 | 0.0 | 0.0 | 0.2 |
| Commercial and industrial loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | 0.0 | 0.0 | 0.0 | 0.0 |
| All other loans, leases, and other assets | 0.1 | 0.5 | 0.3 | 0.2 | 0.1 | | 0.0 | 0.0 | 0.0 | 0.1 |
| Total loans, leases, and other assets | 0.3 | 1.3 | 0.9 | 0.6 | 0.4 | | 0.0 | 0.1 | 0.0 | 0.3 |
| **Seller's Interests in Institution's Own Securitizations - Carried as Loans** | | | | | | | | | | |
| Home equity loans | 0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 |
| Credit card receivables | 11,868 | 14,514 | 13,291 | 14,964 | 13,100 | -9.4 | 0 | 293 | 0 | 11,575 |
| Commercial and industrial loans | 0 | 0 | 0 | 3 | 3 | -100.0 | 0 | 0 | 0 | 0 |
| **Seller's Interests in Institution's Own Securitizations - Carried as Securities** | | | | | | | | | | |
| Home equity loans | 0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 |
| Credit card receivables | 0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 |
| Commercial and industrial loans | 0 | 0 | 0 | 0 | 0 | 0.0 | 0 | 0 | 0 | 0 |
| **Assets Sold with Recourse and Not Securitized** | | | | | | | | | | |
| Number of institutions reporting asset sales | 1,053 | 1,019 | 1,003 | 999 | 980 | 7.4 | 164 | 679 | 162 | 48 |
| **Outstanding Principal Balance by Asset Type** | | | | | | | | | | |
| 1-4 family residential loans | 51,631 | 52,245 | 55,367 | 57,636 | 56,042 | -7.9 | 1,550 | 14,566 | 9,791 | 25,725 |
| Home equity, credit card receivables, auto, and other consumer loans | 852 | 857 | 863 | 883 | 895 | -4.8 | 0 | 14 | 19 | 818 |
| Commercial and industrial loans | 74 | 76 | 46 | 70 | 58 | 27.6 | 1 | 28 | 37 | 8 |
| All other loans, leases, and other assets | 64,766 | 64,999 | 63,170 | 62,899 | 63,221 | 2.4 | 3 | 37 | 420 | 64,307 |
| Total sold and not securitized | 117,324 | 118,178 | 119,446 | 121,488 | 120,216 | -2.4 | 1,554 | 14,646 | 10,267 | 90,858 |
| **Maximum Credit Exposure by Asset Type** | | | | | | | | | | |
| 1-4 family residential loans | 13,402 | 13,315 | 15,883 | 17,043 | 14,471 | -7.4 | 143 | 3,618 | 4,669 | 4,972 |
| Home equity, credit card receivables, auto, and other consumer loans | 167 | 173 | 164 | 168 | 170 | -1.8 | 0 | 14 | 5 | 147 |
| Commercial and industrial loans | 36 | 42 | 38 | 40 | 41 | -12.2 | 1 | 28 | 6 | 1 |
| All other loans, leases, and other assets | 15,215 | 15,043 | 14,438 | 14,277 | 14,320 | 6.3 | 3 | 21 | 54 | 15,137 |
| Total credit exposure | 28,820 | 28,572 | 30,523 | 31,528 | 29,002 | -0.6 | 147 | 3,681 | 4,734 | 20,257 |
| **Support for Securitization Facilities Sponsored by Other Institutions** | | | | | | | | | | |
| Number of institutions reporting securitization facilities sponsored by others | 168 | 166 | 172 | 176 | 176 | -4.5 | 13 | 102 | 33 | 20 |
| Total credit exposure | 48,949 | 58,163 | 62,341 | 67,349 | 73,276 | -33.2 | 14 | 236 | 373 | 48,327 |
| Total unused liquidity commitments | 673 | 779 | 776 | 1,275 | 621 | 8.4 | 0 | 0 | 0 | 673 |
| **Other** | | | | | | | | | | |
| Assets serviced for others* | 5,184,565 | 5,349,342 | 5,500,344 | 5,601,387 | 5,782,482 | -10.3 | 6,063 | 134,387 | 185,297 | 4,858,818 |
| Asset-backed commercial paper conduits | | | | | | | | | | |
| Credit exposure to conduits sponsored by institutions and others | 7,875 | 8,372 | 8,009 | 12,801 | 11,429 | -31.1 | 5 | 0 | 2 | 7,868 |
| Unused liquidity commitments to conduits sponsored by institutions and others | 63,355 | 68,619 | 70,886 | 73,694 | 76,121 | -16.8 | 0 | 0 | 1,027 | 62,328 |
| Net servicing income (for the quarter) | 4,224 | 4,495 | 2,802 | 1,985 | 4,713 | -10.4 | 8 | 168 | 132 | 3,917 |
| Net securitization income (for the quarter) | 394 | 430 | 509 | 246 | 277 | 42.2 | 0 | 16 | 10 | 369 |
| Total credit exposure to Tier 1 capital (%)** | 6.6 | 7.4 | 7.9 | 8.5 | 8.9 | | 1.1 | 3.1 | 3.5 | 7.5 |

*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

- ***Fund Balance Increases to $35.7 Billion***
- ***Insured Deposits Decline by 18.7 Percent With End of Temporary Unlimited Insurance for Noninterest-Bearing Transaction Accounts***
- ***DIF Reserve Ratio Rises 15 Basis Points to 0.59 Percent***
- ***Four Institutions Fail During First Quarter***

Total assets of the 7,019 FDIC-insured institutions were nearly unchanged, decreasing by only 0.2 percent ($26.3 billion) from the previous quarter.[1] Total deposit growth was also flat. Domestic office deposits decreased by 0.2 percent ($20.5 billion), while foreign office deposits increased by 1.6 percent ($22.3 billion). Domestic noninterest-bearing deposits decreased by 3.8 percent ($97.3 billion), while interest-bearing checking and savings accounts increased by 2.3 percent ($121.1 billion). Domestic time deposits decreased by 2.6 percent ($44.2 billion). Over the past four quarters, total domestic deposits grew by 6.8 percent ($600.8 billion), with interest-bearing deposits increasing by 5.9 percent ($389.2 billion) and noninterest-bearing deposits rising by 9.5 percent ($211.6 billion). Foreign deposits fell by 3.0 percent, other borrowed money decreased by 3.8 percent, and securities sold under agreements to repurchase declined by 12.0 percent over the same four-quarter period.[2]

Insured institutions had $2.4 trillion in domestic noninterest-bearing deposits on March 31, 2013, 69 percent ($1.7 trillion) of which was in noninterest-bearing transaction accounts with balances larger than $250,000. Of the $1.7 trillion, $1.5 trillion exceeded the $250,000 insurance limit. December 31 of last year was the last day of temporary unlimited insurance coverage provided to noninterest-bearing transaction deposits as part of the Dodd-Frank Act.[3] The expiration of the unlimited coverage appeared to have only limited impact on deposit levels during the first quarter. The aggregate amount exceeding the $250,000 limit in noninterest-bearing transaction deposits declined by $70 billion, or less than 5 percent. Table 1 shows the distribution of noninterest-bearing transaction accounts larger than $250,000 by institution asset size.

Total estimated insured deposits decreased by 18.7 percent, to $6.0 trillion, during the first quarter primarily because of the expiration of the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.[4] Estimated insured deposits covered by the $250,000 insurance limit, however, increased by 2.6 percent during the first quarter.

The Deposit Insurance Fund (DIF) increased by $2.8 billion during the first quarter to $35.7 billion. Assessment income of $2.6 billion was primarily responsible for the increase. A negative provision for insurance losses of $499 million, as well as $85 million in other miscellaneous income and unrealized gains on available-for-sale securities, also added to the fund balance. Operating expenses subtracted $436 million from the fund balance. Four FDIC-insured institutions with combined assets of $459 million failed during the first quarter of 2013, at an estimated cost to the DIF of $116 million. For the 12 months ending March 31, 2013, 39 insured institutions with combined assets of $7.3 billion failed, at an estimated cost to the DIF of $1.6 billion. The DIF's reserve ratio was 0.59 percent on March 31, up from a revised 0.44 percent at year-end 2012. The expiration of unlimited insurance coverage for noninterest-bearing transaction accounts accounted for almost 12 basis points of the 15 basis point total increase in the reserve ratio.

Effective April 1, 2011, the deposit insurance assessment base changed to average consolidated total assets minus average tangible equity.[5] Revisions to insurance

[1] Throughout the insurance fund discussion, FDIC-insured institutions include insured commercial banks and savings associations and, except where noted, exclude insured branches of foreign banks.

[2] Other borrowed money includes FHLB advances, term federal funds, mortgage indebtedness, and other borrowings.

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

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

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

Table 1

**Insured Commercial Banks and Savings Institutions as of March 31, 2013**
**Distribution of Noninterest-Bearing Domestic Deposits by Asset Size**

| Asset Size | Number of Institutions | Total Assets ($ Bil.) | Domestic Noninterest-Bearing Transaction Accounts Larger than $250,000* | | | | Other Noninterest-Bearing Deposits** ($ Bil.) |
|---|---|---|---|---|---|---|---|
| | | | Total ($ Bil.) | Amount Above the $250,000 Coverage Limit ($ Bil.) | Average Account Size ($000) | Average Number of Accounts per Institution | |
| Less than $1 Billion | 6,357 | $1,396.9 | $75.3 | $47.8 | $684 | 17 | $129.7 |
| $1 - $10 Billion | 553 | 1,423.9 | 106.5 | 76.8 | 897 | 215 | 107.5 |
| $10 - $50 Billion | 73 | 1,451.1 | 110.6 | 89.1 | 1,287 | 1,177 | 102.4 |
| $50 - $100 Billion | 17 | 1,326.8 | 153.4 | 136.2 | 2,234 | 4,038 | 50.4 |
| Over $100 Billion | 19 | 8,825.9 | 1,232.9 | 1,122.1 | 2,783 | 23,319 | 375.4 |
| **Total** | 7,019 | 14,424.6 | 1,678.6 | 1,472.0 | 2,031 | 118 | 765.4 |
| December 31, 2012 | 7,083 | 14,450.8 | 1,753.5 | 1,542.3 | 2,075 | 119 | 787.9 |
| September 30, 2012 | 7,181 | 14,223.3 | 1,693.5 | 1,491.7 | 2,098 | 112 | 698.7 |
| June 30, 2012 | 7,245 | 14,031.3 | 1,567.3 | 1,374.7 | 2,034 | 106 | 730.5 |
| March 31, 2012 | 7,308 | 13,926.0 | 1,496.5 | 1,309.9 | 2,004 | 102 | 735.8 |
| December 31, 2011 | 7,357 | 13,892.1 | 1,577.3 | 1,395.5 | 2,169 | 99 | 688.0 |
| September 30, 2011 | 7,437 | 13,811.9 | 1,385.3 | 1,209.7 | 1,972 | 94 | 708.0 |
| June 30, 2011 | 7,513 | 13,602.6 | 1,207.1 | 1,040.8 | 1,815 | 89 | 705.3 |
| March 31, 2011 | 7,574 | 13,414.3 | 1,047.1 | 888.7 | 1,653 | 84 | 699.9 |
| December 31, 2010 | 7,658 | 13,318.9 | 1,010.0 | 854.2 | 1,621 | 81 | 679.5 |

* The Dodd-Frank Act provided temporary unlimited coverage from 12/31/2010 through 12/31/2012 for noninterest-bearing transaction accounts. Beginning January 1, 2013, these accounts are no longer insured above the basic $250,000 coverage limit.

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

Table 2

**Distribution of the Assessment Base for FDIC-Insured Institutions* by Asset Size**
**Data as of March 31, 2013**

| Asset Size | Number of Institutions | Percent of Total Institutions | Assessment Base** ($ Bil.) | Percent of Base |
|---|---|---|---|---|
| Less than $1 Billion | 6,357 | 90.6 | $1,240.3 | 10.0 |
| $1 - $10 Billion | 553 | 7.9 | 1,264.3 | 10.2 |
| $10 - $50 Billion | 73 | 1.0 | 1,301.0 | 10.5 |
| $50 - $100 Billion | 17 | 0.2 | 1,109.7 | 8.9 |
| Over $100 Billion | 19 | 0.3 | 7,490.3 | 60.4 |
| Total | 7,019 | 100.0 | 12,405.6 | 100.0 |

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

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

assessment rates and risk-based pricing rules for large banks (banks with assets greater than $10 billion) also became effective on that date. The First Quarter 2010 *Quarterly Banking Profile* includes a more detailed explanation of these changes. Table 2 shows the distribution of the assessment base as of March 31, by institution asset size category.

Dodd-Frank requires that, for at least five years, the FDIC must make available to the public the DIF reserve ratio and the Designated Reserve Ratio (DRR) using both estimated insured deposits and the new assessment base. As of March 31, 2013, the DIF reserve ratio would have been 0.29 percent using the new assessment base (compared to 0.59 percent using estimated insured deposits), and the 2 percent DRR using estimated insured deposits would have been 1.0 percent using the new assessment base.

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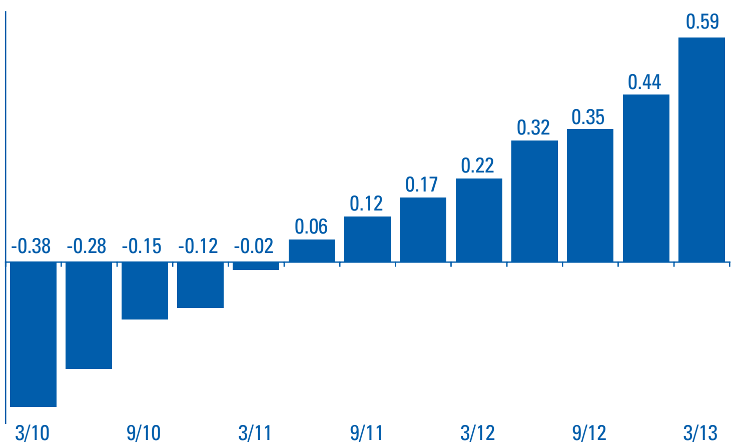
## Table I-B. Insurance Fund Balances and Selected Indicators

| | Deposit Insurance Fund* | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *(dollar figures in millions)* | 1st Quarter 2013 | 4th Quarter 2012 | 3rd Quarter 2012 | 2nd Quarter 2012 | 1st Quarter 2012 | 4th Quarter 2011 | 3rd Quarter 2011 | 2nd Quarter 2011 | 1st Quarter 2011 | 4th Quarter 2010 | 3rd Quarter 2010 | 2nd Quarter 2010 | 1st Quarter 2010 |
| **Beginning Fund Balance** | $32,958 | $25,224 | $22,693 | $15,292 | $11,827 | $7,813 | $3,916 | -$1,023 | -$7,352 | -$8,009 | -$15,247 | -$20,717 | -$20,862 |
| **Changes in Fund Balance:** | | | | | | | | | | | | | |
| Assessments earned | 2,645 | 2,937 | 2,833 | 2,933 | 3,694 | 3,209 | 3,642 | 3,163 | 3,484 | 3,498 | 3,592 | 3,242 | 3,278 |
| Interest earned on investment securities | -9 | 66 | -8 | 81 | 20 | 33 | 30 | 37 | 28 | 39 | 40 | 64 | 62 |
| Realized gain on sale of investments | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Operating expenses | 436 | 469 | 442 | 407 | 460 | 334 | 433 | 463 | 395 | 452 | 414 | 382 | 345 |
| Provision for insurance losses | -499 | -3,344 | -84 | -807 | 12 | 1,533 | -763 | -2,095 | -3,089 | 2,446 | -3,763 | -2,552 | 3,021 |
| All other income, net of expenses | 55 | 1,878 | 57 | 4,095 | 63 | 2,599 | 83 | 80 | 66 | 48 | 94 | 55 | 22 |
| Unrealized gain/(loss) on available-for-sale securities | 30 | -22 | 7 | -108 | 160 | 40 | -188 | 27 | 57 | -30 | 163 | -61 | 149 |
| Total fund balance change | 2,784 | 7,734 | 2,531 | 7,401 | 3,465 | 4,014 | 3,897 | 4,939 | 6,329 | 657 | 7,238 | 5,470 | 145 |
| **Ending Fund Balance** | 35,742 | 32,958 | 25,224 | 22,693 | 15,292 | 11,827 | 7,813 | 3,916 | -1,023 | -7,352 | -8,009 | -15,247 | -20,717 |
| Percent change from four quarters earlier | 133.73 | 178.67 | 222.85 | 479.49 | NM | NM | NM | NM | NM | NM | NM | NM | NM |
| **Reserve Ratio (%)** | 0.59 | 0.44 | 0.35 | 0.32 | 0.22 | 0.17 | 0.12 | 0.06 | -0.02 | -0.12 | -0.15 | -0.28 | -0.38 |
| **Estimated Insured Deposits**** | 6,026,716 | 7,416,083 | 7,257,321 | 7,089,803 | 7,038,590 | 6,980,367 | 6,764,051 | 6,531,745 | 6,384,450 | 6,306,214 | 5,421,425 | 5,437,417 | 5,472,402 |
| Percent change from four quarters earlier | -14.38 | 6.24 | 7.29 | 8.54 | 10.25 | 10.69 | 24.77 | 20.13 | 16.67 | 16.61 | 1.98 | 12.86 | 13.26 |
| **Domestic Deposits** | 9,454,577 | 9,474,626 | 9,084,816 | 8,937,751 | 8,848,750 | 8,782,169 | 8,526,713 | 8,244,900 | 8,006,898 | 7,887,733 | 7,753,409 | 7,681,284 | 7,702,451 |
| Percent change from four quarters earlier | 6.85 | 7.88 | 6.55 | 8.40 | 10.51 | 11.34 | 9.97 | 7.34 | 3.95 | 2.37 | 2.54 | 1.58 | 2.06 |
| **Number of institutions reporting** | 7,028 | 7,092 | 7,190 | 7,254 | 7,317 | 7,366 | 7,446 | 7,522 | 7,583 | 7,667 | 7,770 | 7,839 | 7,943 |

### DIF Reserve Ratios

Percent of Insured Deposits




### Deposit Insurance Fund Balance and Insured Deposits

($ Millions)

| | DIF Balance | DIF-Insured Deposits |
|---|---|---|
| 3/10 | -$20,717 | $5,472,402 |
| 6/10 | -15,247 | 5,437,417 |
| 9/10 | -8,009 | 5,421,425 |
| 12/10 | -7,352 | 6,306,214 |
| 3/11 | -1,023 | 6,384,450 |
| 6/11 | 3,916 | 6,531,745 |
| 9/11 | 7,813 | 6,764,051 |
| 12/11 | 11,827 | 6,980,367 |
| 3/12 | 15,292 | 7,038,590 |
| 6/12 | 22,693 | 7,089,803 |
| 9/12 | 25,224 | 7,257,321 |
| 12/12 | 32,958 | 7,416,083 |
| 3/13 | 35,742 | 6,026,716 |

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

| *(dollar figures in millions)* | 2013*** | 2012*** | 2012 | 2011 | 2010 | 2009 | 2008 |
|---|---|---|---|---|---|---|---|
| **Problem Institutions** | | | | | | | |
| Number of institutions | 612 | 772 | 651 | 813 | 884 | 702 | 252 |
| Total assets | $213,339 | $292,083 | $232,701 | $319,432 | $390,017 | $402,782 | $159,405 |
| **Failed Institutions** | | | | | | | |
| Number of institutions | 4 | 16 | 51 | 92 | 157 | 140 | 25 |
| Total assets**** | $459 | $4,768 | $11,617 | $34,923 | $92,085 | $169,709 | $371,945 |
| **Assisted Institutions***** | | | | | | | |
| Number of institutions | 0 | 0 | 0 | 0 | 0 | 8 | 5 |
| Total assets | $0 | $0 | $0 | $0 | $0 | $1,917,482 | $1,306,042 |

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

** Beginning in the third quarter of 2009, estimates of insured deposits are based on a $250,000 general coverage limit. The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) temporarily provided unlimited coverage for noninterest bearing transaction accounts for two years beginning December 31, 2010, and ending December 31, 2012.

*** Through March 31.

**** Total assets are based on final Call Reports submitted by failed institutions.

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

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

*(dollar figures in millions)*

| March 31, 2013 | Number of Institutions | Total Assets | Domestic Deposits* | Est. Insured Deposits |
|---|---|---|---|---|
| ***Commercial Banks and Savings Institutions*** | | | | |
| FDIC-Insured Commercial Banks | 6,048 | $13,362,554 | $8,616,215 | $5,306,241 |
| FDIC-Supervised | 3,978 | 2,119,808 | 1,648,884 | 1,252,901 |
| OCC-Supervised | 1,220 | 9,254,901 | 5,681,077 | 3,302,677 |
| Federal Reserve-Supervised | 850 | 1,987,844 | 1,286,254 | 750,663 |
| FDIC-Insured Savings Institutions | 971 | 1,061,997 | 810,347 | 695,689 |
| OCC-Supervised Savings Institutions | 534 | 722,568 | 552,134 | 478,219 |
| FDIC-Supervised Savings Institutions | 437 | 339,429 | 258,212 | 217,471 |
| ***Total Commercial Banks and Savings Institutions*** | 7,019 | 14,424,552 | 9,426,562 | 6,001,931 |
| ***Other FDIC-Insured Institutions*** | | | | |
| U.S. Branches of Foreign Banks | 9 | 66,265 | 28,016 | 24,786 |
| ***Total FDIC-Insured Institutions*** | 7,028 | 14,490,817 | 9,454,577 | 6,026,716 |

* Excludes $1.4 trillion in foreign office deposits, which are uninsured.

## Table IV-B. Distribution of Institutions and Assessment Base by Assessment Rate Range

**Quarter Ending December 31, 2012** *(dollar figures in billions)*

| Annual Rate in Basis Points | Number of Institutions | Percent of Total Institutions | Amount of Assessment Base* | Percent of Total Assessment Base |
|---|---|---|---|---|
| 2.50-5.00 | 1,319 | 18.60 | $1,113 | 8.96 |
| 5.01-7.50 | 2,514 | 35.45 | 2,412 | 19.40 |
| 7.51-10.00 | 1,624 | 22.90 | 4,809 | 38.68 |
| 10.01-15.00 | 939 | 13.24 | 3,630 | 29.20 |
| 15.01-20.00 | 46 | 0.65 | 122 | 0.98 |
| 20.01-25.00 | 525 | 7.40 | 163 | 1.31 |
| 25.01-30.00 | 12 | 0.17 | 128 | 1.03 |
| 30.01-35.00 | 104 | 1.47 | 26 | 0.21 |
| greater than 35.00 | 9 | 0.13 | 28 | 0.23 |

* Beginning in the second quarter of 2011, the assessment base was changed to average consolidated total assets minus tangible equity, as required by the Dodd-Frank Act.

## 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. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.) This information is stored on and retrieved from the FDIC's Research Information System (RIS) database.

### 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*. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

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

**Indemnification Assets and Accounting Standards Update No. 2012-06** – In October 2012, the FASB issued Accounting Standards Update (ASU) No. 2012-06, "Subsequent Accounting for an Indemnification Asset Recognized at the Acquisition Date as a Result of a Government-Assisted Acquisition of a Financial Institution," to address the subsequent measurement of an indemnification asset recognized in an acquisition of a financial institution that includes an FDIC loss-sharing agreement. This ASU amends ASC Topic 805, Business Combinations (formerly FASB Statement No. 141 (revised 2007),"Business Combinations"), which includes guidance applicable to FDIC-assisted acquisitions of failed institutions.

Under the ASU, when an institution experiences a change in the cash flows expected to be collected on an FDIC loss-sharing indemnification asset because of a change in the cash flows expected to be collected on the assets covered by the loss-sharing agreement, the institution should account for the change in the measurement of the indemnification asset on the same basis as the change in the assets subject to indemnification. Any amortization of changes in the value of the indemnification asset should be limited to the lesser of the term of the indemnification agreement and the remaining life of the indemnified assets.

The ASU is effective for fiscal years, and interim periods within those fiscal years, beginning on or after December 15, 2012. For institutions with a calendar year fiscal year, the ASU takes effect January 1, 2013. Early adoption of the ASU is permitted. The ASU's provisions should be applied prospectively to any new indemnification assets acquired after the date of adoption and to indemnification assets existing as of the date of adoption arising from an FDIC-assisted acquisition of a financial institution. Institutions with indemnification assets arising from FDIC loss-sharing agreements are expected to adopt ASU 2012-06 for Call Report purposes in accordance with the effective date of this standard. For additional information, refer to ASU 2012-06, which is available at http:// www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

**Goodwill Impairment Testing** – In September 2011, the FASB issued Accounting Standards Update (ASU) No. 2011-08, "Testing Goodwill for Impairment," to address concerns about the cost and complexity of the existing goodwill impairment test in ASC Topic 350, Intangibles-Goodwill and Other (formerly FASB Statement No. 142, "Goodwill and Other Intangible Assets"). The ASU's amendments to ASC Topic 350 are effective for annual and interim goodwill impairment tests performed for fiscal years beginning after December 15, 2011 (i.e., for annual or interim tests performed on or after January 1, 2012, for institutions with a calendar year fiscal year). Early adoption of the ASU was permitted. Under ASU 2011-08, an institution has the option of first assessing qualitative factors to determine whether it is necessary to perform the two-step quantitative goodwill impairment test described in ASC Topic 350. If, after considering all relevant events and circumstances, an institution determines it is unlikely (that is, a likelihood of 50 percent or less) that the fair value of a reporting unit is less than its carrying amount (including goodwill), then the institution does not need to perform the two-step goodwill impairment test. If the institution instead concludes that the opposite is true (that is, it is likely that the fair value of a reporting unit is less than its carrying amount), then it is required to perform the first step and, if necessary, the second step of the two-step goodwill impairment test. Under ASU 2011-08, an institution may choose to bypass the qualitative assessment for any reporting unit in any period and proceed directly to performing the first step of the two-step goodwill impairment test.

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

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

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

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

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

In the Call Report, until a loan that is a TDR is paid in full or otherwise settled, sold, or charged off, it must be reported in the appropriate loan category, as well as identified as a performing TDR loan, if it is in compliance with its modified terms. If a TDR is not in compliance with its modified terms, it is reported as a past-due and nonaccrual loan in the appropriate loan category, as well as distinguished from other past due and nonaccrual loans. To be considered in compliance with its modified terms, a loan that is a TDR must not be in nonaccrual status and must be current or less than 30 days past due on its contractual principal and interest payments under the modified repayment terms. A loan restructured in a TDR is an impaired loan. Thus, all TDRs must be measured for impairment in accordance with ASC Subtopic 310-10, Receivables – Overall (formerly FASB Statement No. 114, "Accounting by Creditors for Impairment of a Loan," as amended), and the Call Report Glossary entry for "Loan Impairment." Consistent with ASC Subtopic 310-10, TDRs may be aggregated and measured for impairment with other impaired loans that share common risk characteristics by using historical statistics, such as average recovery period and average amount recovered, along with a composite effective interest rate. The outcome of such an aggregation approach must be consistent with the impairment measurement methods prescribed in ASC Subtopic 310-10 and Call Report instructions for loans that are "individually" considered impaired instead of the measurement method prescribed in ASC Subtopic 450-20, Contingencies – Loss Contingencies (formerly FASB Statement No. 5, "Accounting for Contingencies") for loans not individually considered impaired that are collectively evaluated for impairment. When a loan not previously considered individually impaired is restructured and determined to be a TDR, absent a partial charge-off, it generally is not appropriate for the impairment estimate on the loan to decline as a result of the change from the impairment measurement method prescribed in ASC Subtopic 450-20 to the methods prescribed in ASC Subtopic 310-10.

**Troubled Debt Restructurings and Accounting Standards Update No. 2011-02** – In April 2011, the FASB issued Accounting Standards Update (ASU) No. 2011-02, "A Creditor's Determination of Whether a Restructuring Is a Troubled Debt Restructuring," to provide additional guidance to help creditors determine whether a concession has been granted to a borrower and whether a borrower is experiencing financial difficulties. The guidance is also intended to reduce diversity in practice in identifying and reporting TDRs. This ASU was effective for public companies for interim and annual periods beginning on or after June 15, 2011, and should have been applied retrospectively to the beginning of the annual period of adoption for purposes of identifying TDRs. The measurement of impairment for any newly identified TDRs resulting from retrospective application should have been applied prospectively in the first interim or annual period beginning on or after June 15, 2011. (For most public institutions, the ASU takes effect July 1, 2011, but retrospective application begins as of January 1, 2011.) Nonpublic companies should apply the new guidance for annual periods ending after December 15, 2012, including interim periods within those annual periods. (For most nonpublic institutions, the ASU took effect January 1, 2012.) Early adoption of the ASU was permitted for both public and nonpublic entities. Nonpublic entities that adopt early are subject to a retrospective identification requirement. For additional information, institutions should refer to ASU 2011-02, which is available at http://www.fasb.org/jsp/FASB/Page/SectionPage&cid=1176156316498.

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

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

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

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

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

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

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

**ASC Topic 715 (formerly FASB Statement No. 158 *Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans*)** – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011mar/qbpnot.html.

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

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

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

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

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

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

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

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

**Accounting Standards Codification** – refer to previously published *Quarterly Banking Profile* notes: http://www2.fdic.gov/qbp/2011sep/qbpnot.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** – effective April 1, 2011, the deposit insurance assessment base has changed to "average consolidated total assets minus average tangible equity" with an additional adjustment to the assessment base for banker's banks and custodial banks, as permitted under Dodd-Frank. Previously the assessment base was "assessable deposits" and consisted 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 are classified in a bank's balance sheet as "Other liabilities."

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

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

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

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

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

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

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

**Derivatives transaction types:**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**New reporters** – 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. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

**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. Effective April 1, 2011, risk categories for large institutions (generally those with at least $10 billion in assets) are eliminated. The following table shows the relationship of risk categories (I, II, III, IV) for small institutions to capital and supervisory groups as well as the initial base assessment rates (in basis points) for each risk category. Supervisory Group A generally includes institutions with CAMELS composite ratings of 1 or 2; Supervisory Group B generally includes institutions with a CAMELS composite rating of 3; and Supervisory Group C generally includes institutions with CAMELS composite ratings of 4 or 5. For purposes of risk-based assessment capital groups, undercapitalized includes institutions that are significantly or critically undercapitalized.

<table>
<tr><th rowspan="2">Capital Category</th><th colspan="3">Supervisory Group</th></tr>
<tr><th>A</th><th>B</th><th>C</th></tr>
<tr><td>1. Well Capitalized</td><td>I<br>5–9 bps</td><td rowspan="2">II<br>14 bps</td><td rowspan="2">III<br>23 bps</td></tr>
<tr><td>2. Adequately Capitalized</td><td>II<br>14 bps</td></tr>
<tr><td>3. Undercapitalized</td><td colspan="2">III<br>23 bps</td><td>IV<br>35 bps</td></tr>
</table>

Effective April 1, 2011, the initial base assessment rates are 5 to 35 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 small institutions in Risk Category I are based on a combination of financial ratios and CAMELS component ratings (the financial ratios method).

As required by Dodd-Frank, the calculation of risk-based assessment rates for large institutions no longer relies on long-term debt issuer ratings. Rates for large institutions are based on CAMELS ratings and certain forward-looking financial measures combined into two scorecards—one for most large institutions and another for the remaining very large institutions that are structurally and operationally complex or that pose unique challenges and risks in case of failure (highly complex institutions). In general, a highly complex institution is an institution (other than a credit card bank) with more than $500 billion in total assets that is controlled by a parent or intermediate parent company with more than $500 billion in total assets or a processing bank or trust company with total fiduciary assets of $500 billion or more. The FDIC retains its ability to take additional information into account to make a limited adjustment to an institution's total score (the large bank adjustment), which will be used to determine an institution's initial base assessment rate.

Effective April 1, 2011, the three possible adjustments to an institution's initial base assessment rate are as follows: (1) Unsecured Debt Adjustment: An institution's rate may decrease by up to 5 basis points for unsecured debt. The unsecured debt adjustment cannot exceed the lesser of 5 basis points or 50 percent of an institution's initial base assessment rate (IBAR). Thus, for example, an institution with an IBAR of 5 basis points would have a maximum unsecured debt adjustment of 2.5 basis points and could not have a total base assessment rate lower than 2.5 basis points. (2) Depository Institution Debt Adjustment: For institutions that hold long-term unsecured debt issued by another insured depository institution, a 50 basis point charge is applied to the amount of such debt held in excess of 3 percent of an institution's Tier 1 capital. (3) Brokered Deposit Adjustment: Rates for small institutions that are not in Risk Category I and for large institutions that are not well capitalized or do not have a composite CAMELS rating of 1 or 2 may increase (not to exceed 10 basis points) if their brokered deposits exceed 10 percent of domestic deposits. After applying all possible adjustments (excluding the Depository Institution Debt Adjustment), 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 | Large and Highly Complex Institutions |
| Initial base assessment rate | 5–9 | 14 | 23 | 35 | 5–35 |
| Unsecured debt adjustment | -4.5–0 | -5–0 | -5–0 | -5–0 | -5–0 |
| Brokered deposit adjustment | — | 0–10 | 0–10 | 0–10 | 0–10 |
| Total Base Assessment rate | 2.5–9 | 9–24 | 18–33 | 30–45 | 2.5–45 |

* All amounts for all categories are in basis points annually. Total base rates that are not the minimum or maximum rate will vary between these rates. Total base assessment rates do not include the depository institution debt adjustment.

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.

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

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

**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. (TFR filers began filing Call Reports effective with the quarter ending March 31, 2012.)

**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.

**Small Business Lending Fund** – The Small Business Lending Fund (SBLF) was enacted into law in September 2010 as part of the Small Business Jobs Act of 2010 to encourage lending to small businesses by providing capital to qualified community institutions with assets of less than $10 billion. The SBLF Program is administered by the U.S. Treasury Department (http://www.treasury.gov/resource-center/sb-programs/Pages/Small-Business-Lending-Fund.aspx).

Under the SBLF Program, the Treasury Department purchased noncumulative perpetual preferred stock from qualifying depository institutions and holding companies (other than Subchapter S and mutual institutions). When this stock has been issued by a depository institution, it is reported as "Perpetual preferred stock and related surplus." For regulatory capital purposes, this noncumulative perpetual preferred stock qualifies as a component of Tier 1 capital. Qualifying Subchapter S corporations and mutual institutions issue unsecured subordinated debentures to the Treasury Department through the SBLF. Depository institutions that issued these debentures report them as "Subordinated notes and debentures." For regulatory capital purposes, the debentures are eligible for inclusion in an institution's Tier 2 capital in accordance with their primary federal regulator's capital standards. To participate in the SBLF Program, an institution with outstanding securities issued to the Treasury Department under the Capital Purchase Program (CPP) was required to refinance or repay in full the CPP securities at the time of the SBLF funding. Any outstanding warrants that an institution issued to the Treasury Department under the CPP remain outstanding after the refinancing of the CPP stock through the SBLF Program unless the institution chooses to repurchase them.

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

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

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

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

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