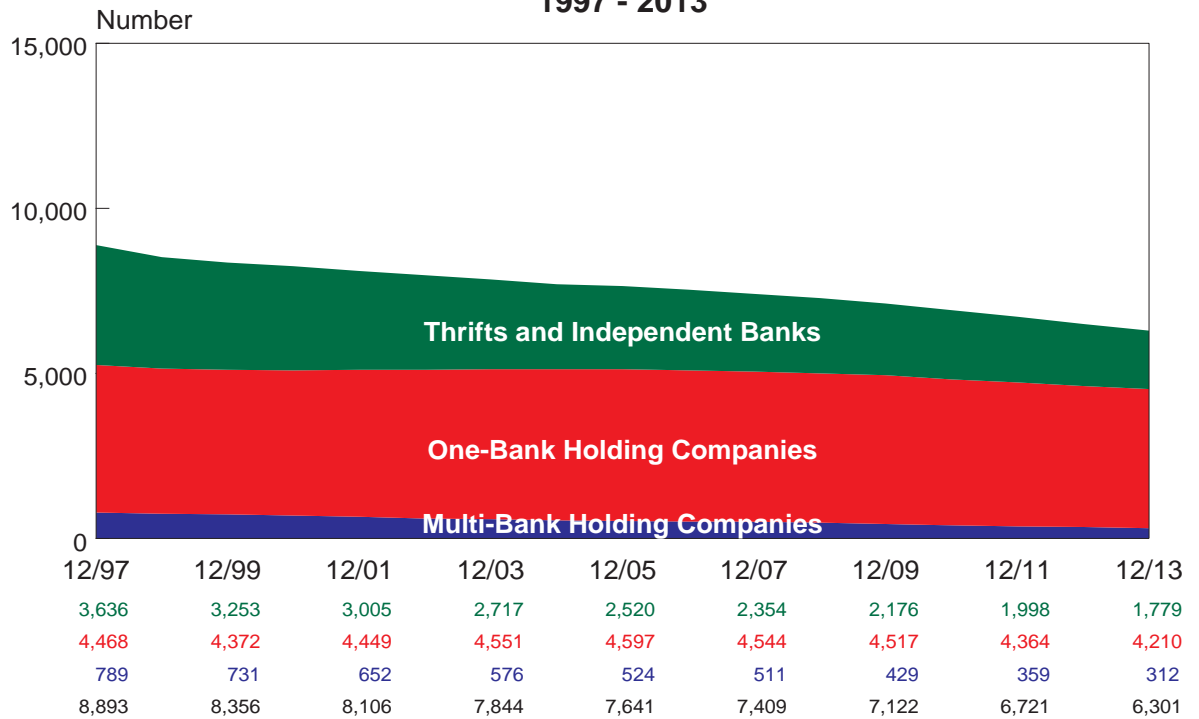


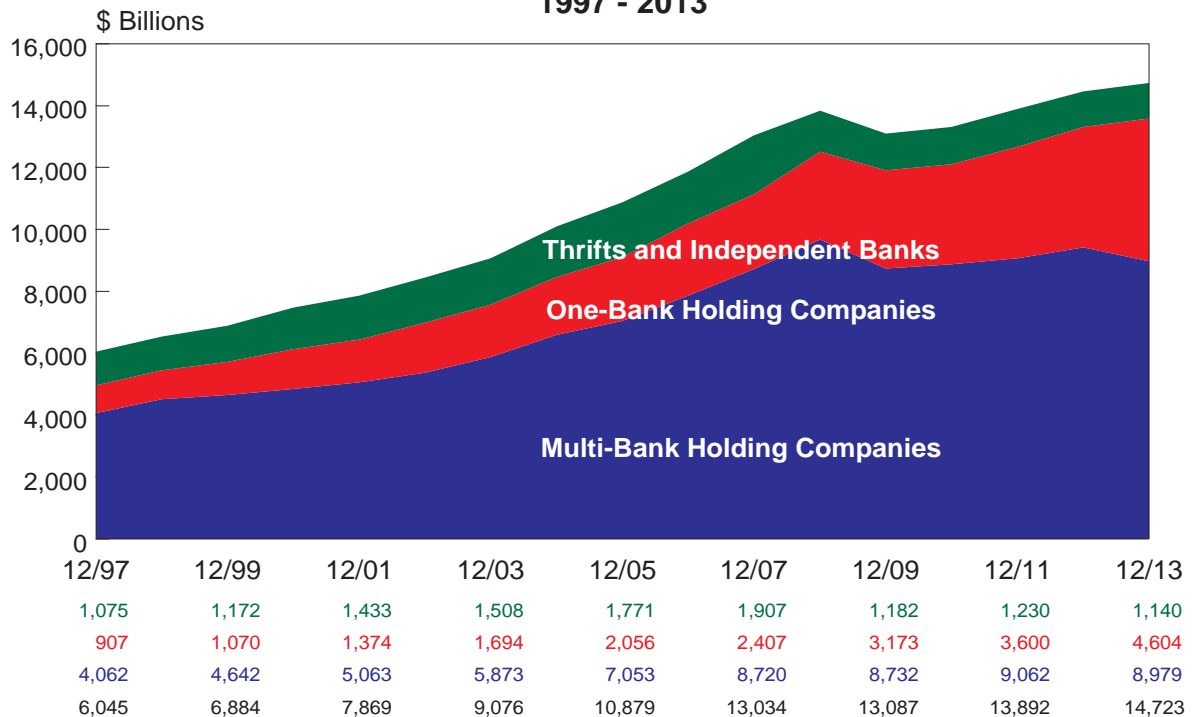
Number of FDIC-Insured Banking Organizations

1997 - 2013



Assets of FDIC-Insured Banking Organizations

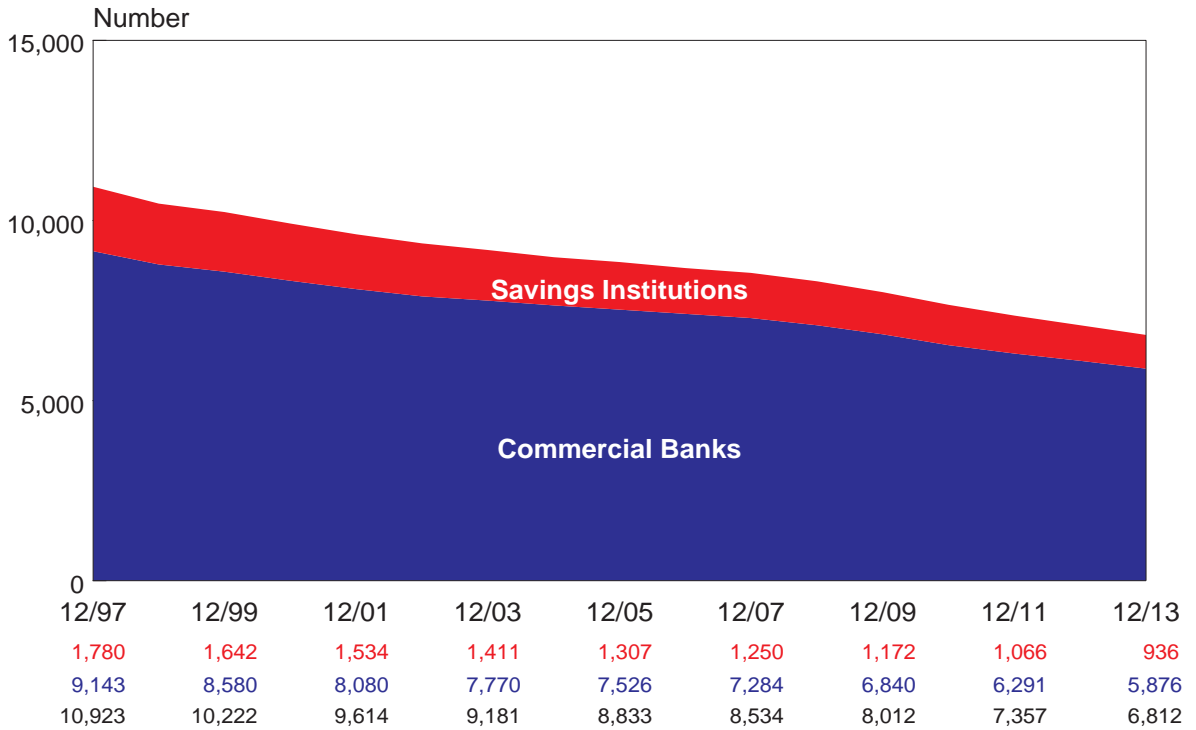
1997 - 2013



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

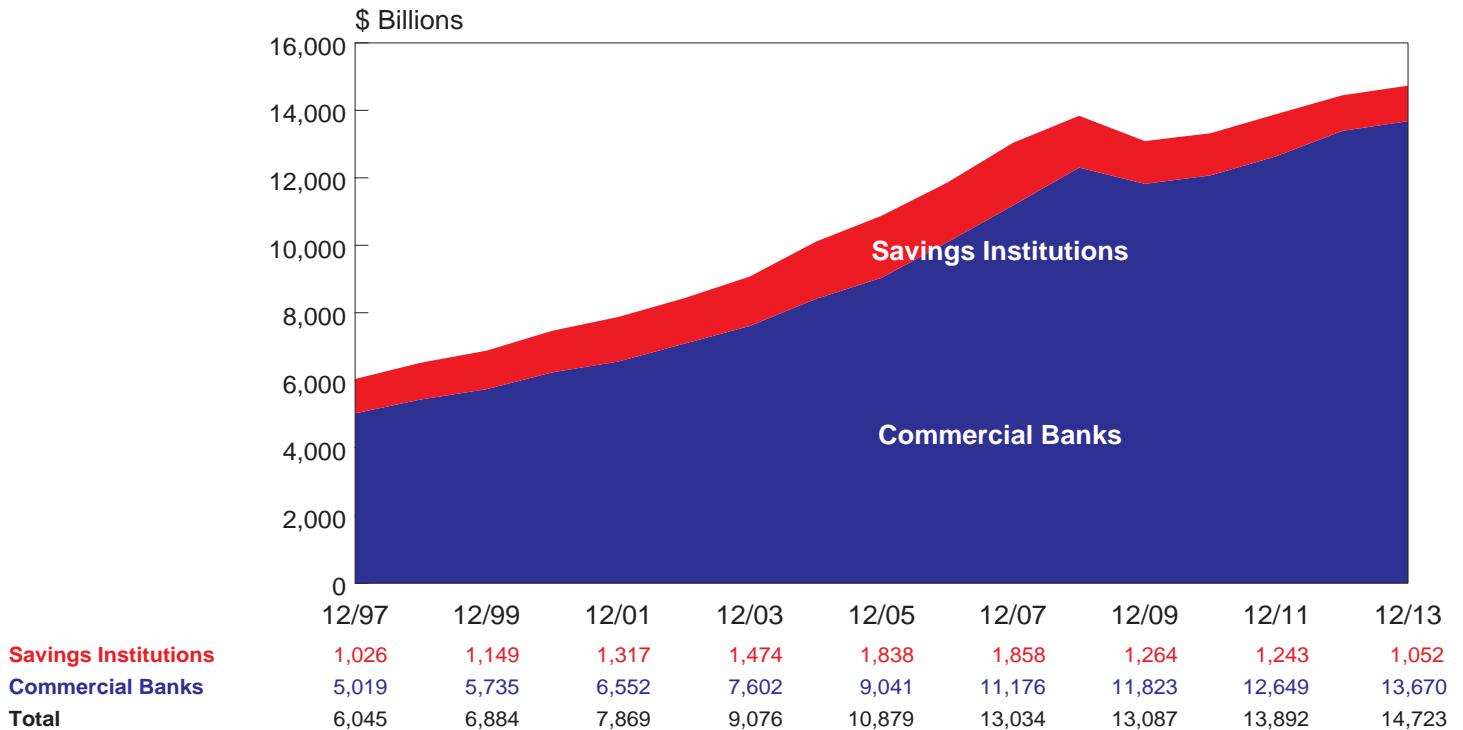
Number of FDIC-Insured Institutions

1997 - 2013



Assets of FDIC-Insured Institutions

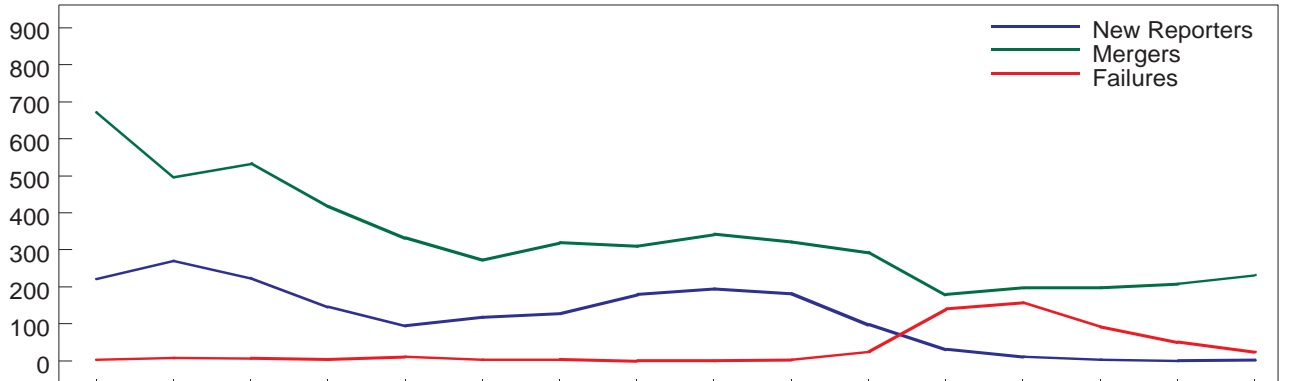
1997 - 2013



Changes in the Number of FDIC-Insured Institutions

1998 - 2013

Number of Institutions



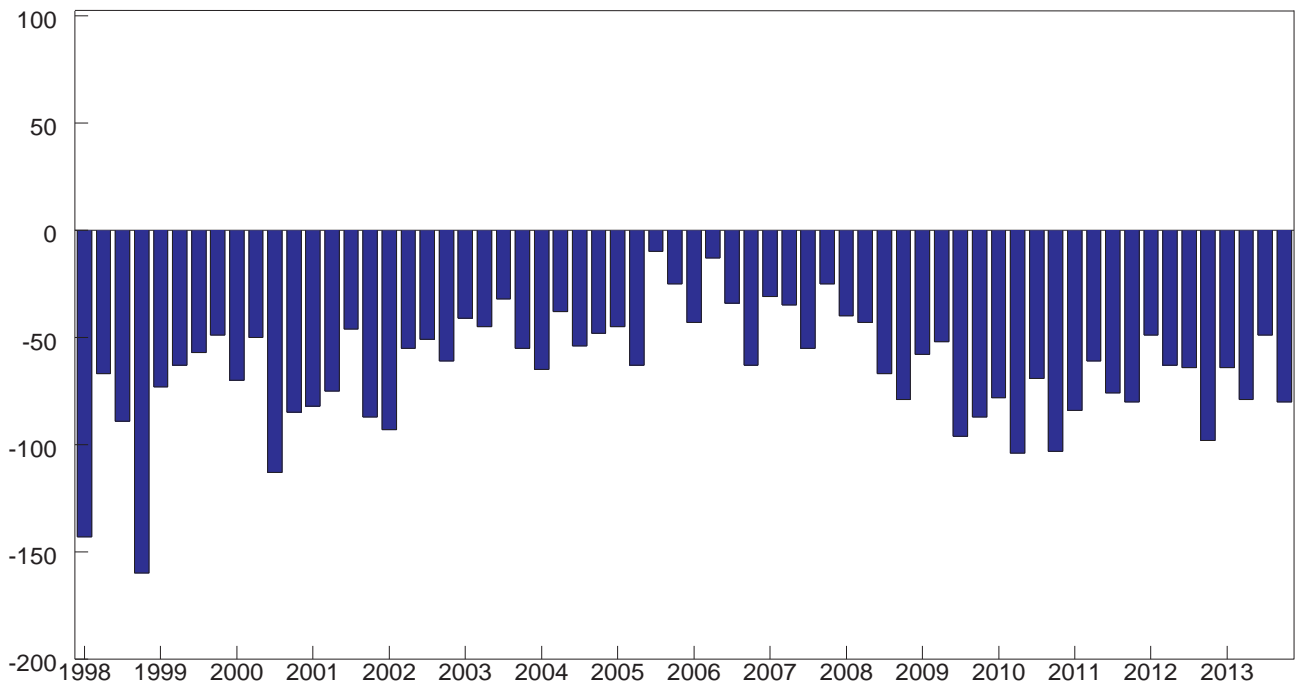
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
New Reporters	221	270	223	146	95	118	128	179	194	181	98	31	11	3	0	2
Mergers	671	496	533	417	332	273	319	310	342	321	293	179	197	198	208	232
Failures	3	8	7	4	11	3	4	0	0	3	25	140	157	92	51	24
Other Changes, Net*	-6	-8	-1	-15	-12	-15	-10	-12	-5	-3	-9	-5	-11	-14	-15	-17
No. of Institutions at end of year	10,464	10,222	9,904	9,614	9,354	9,181	8,976	8,833	8,680	8,534	8,305	8,012	7,658	7,357	7,083	6,812

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

Quarterly Change in the Number of FDIC-Insured Institutions

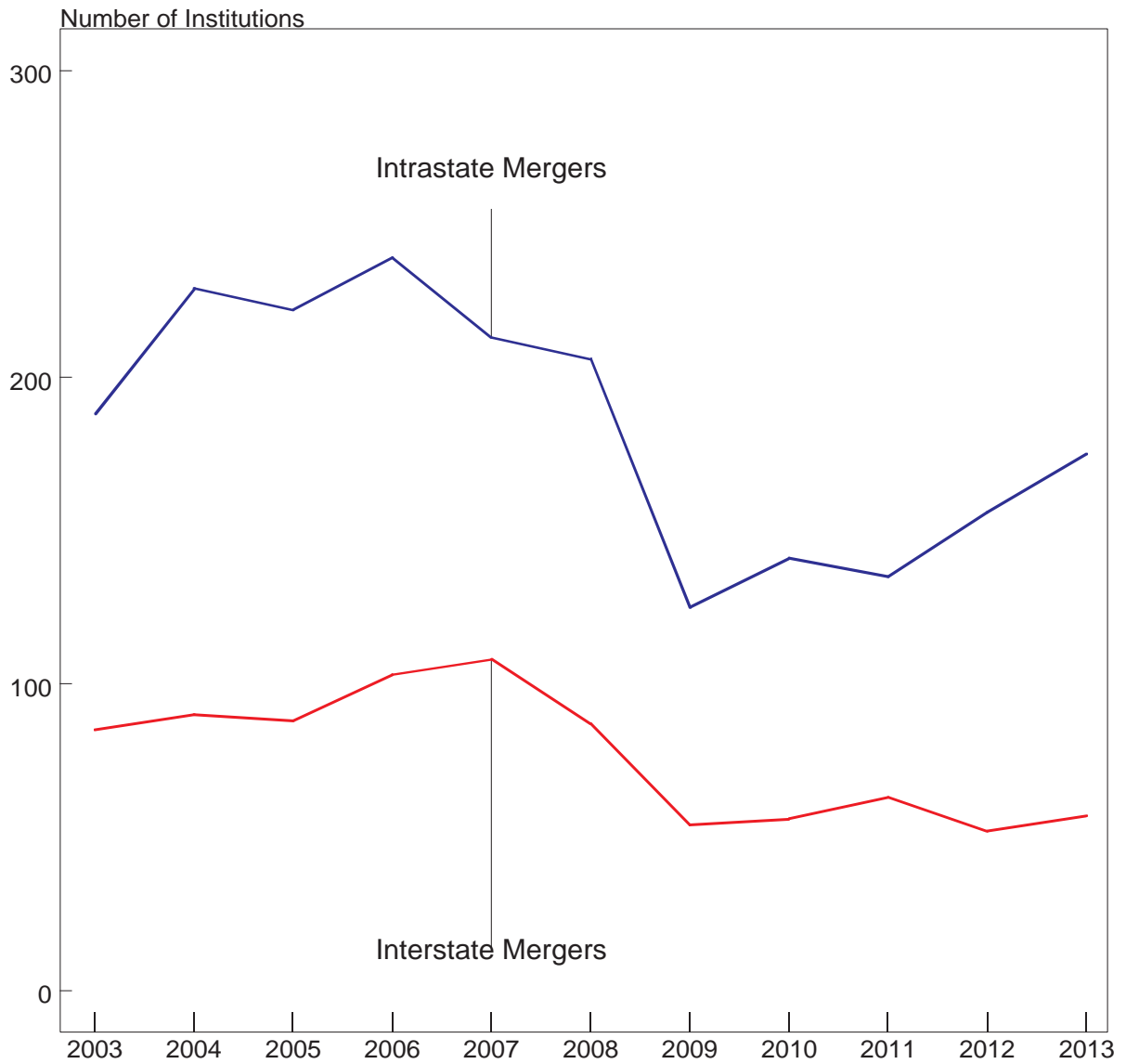
1998-2013

Number of Institutions



Institution Mergers: Interstate vs. Intrastate

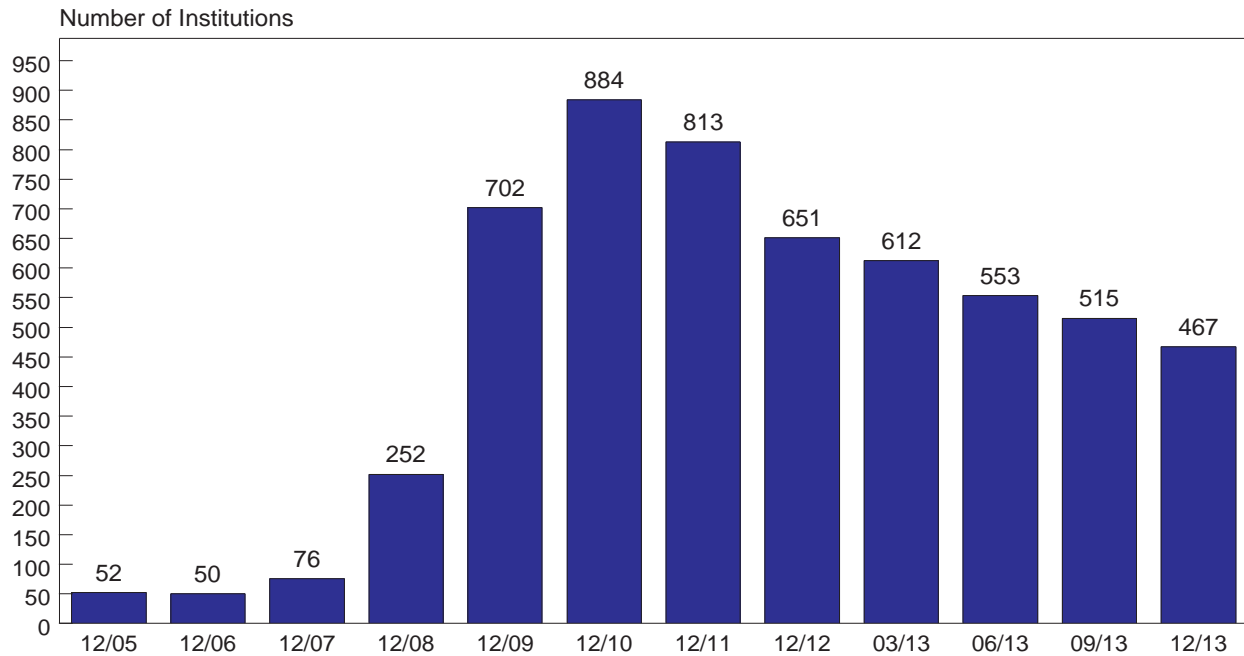
2003 - 2013



Intrastate Mergers	188	229	222	239	213	206	125	141	135	156	175
Interstate Mergers	85	90	88	103	108	87	54	56	63	52	57

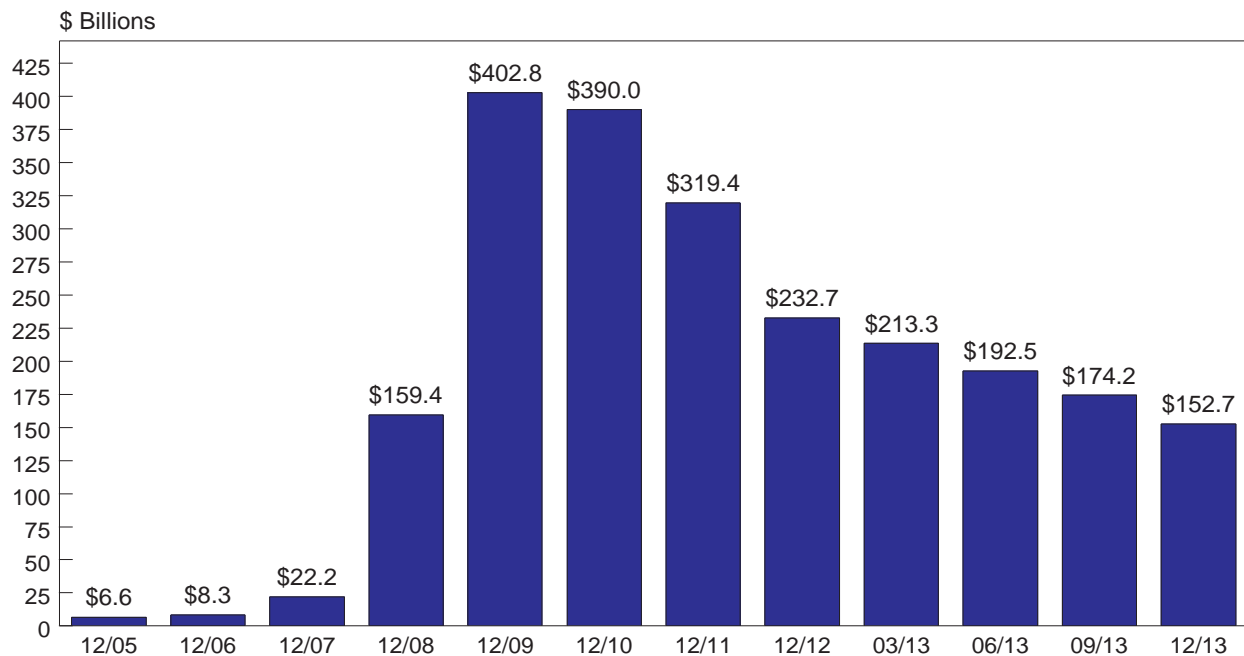
Number of FDIC-Insured "Problem" Institutions

2005-2013



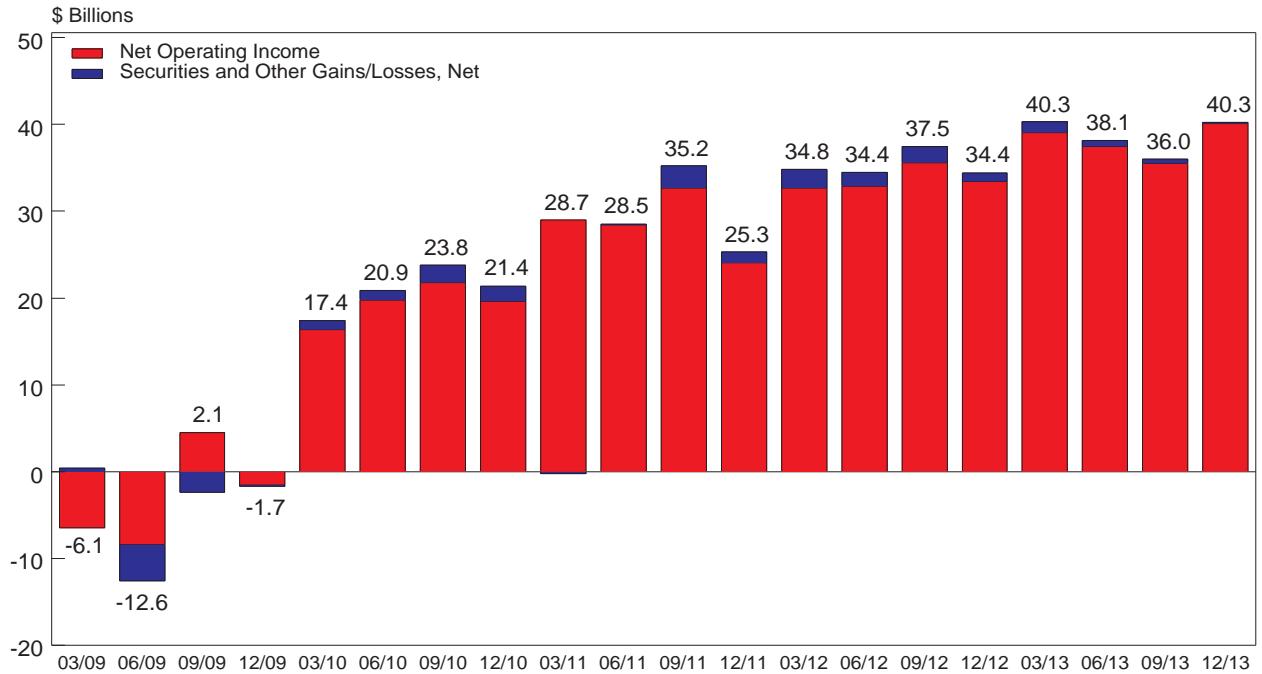
Assets of FDIC-Insured "Problem" Institutions

2005-2013



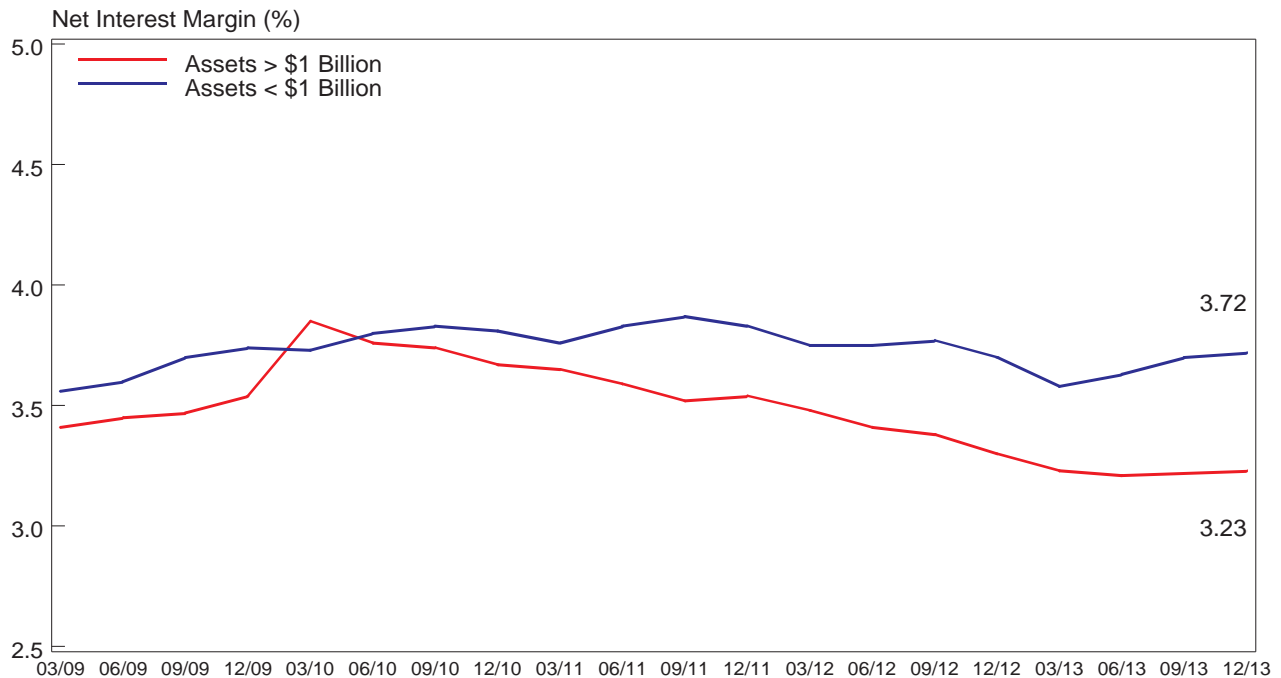
Quarterly Net Income

2009-2013



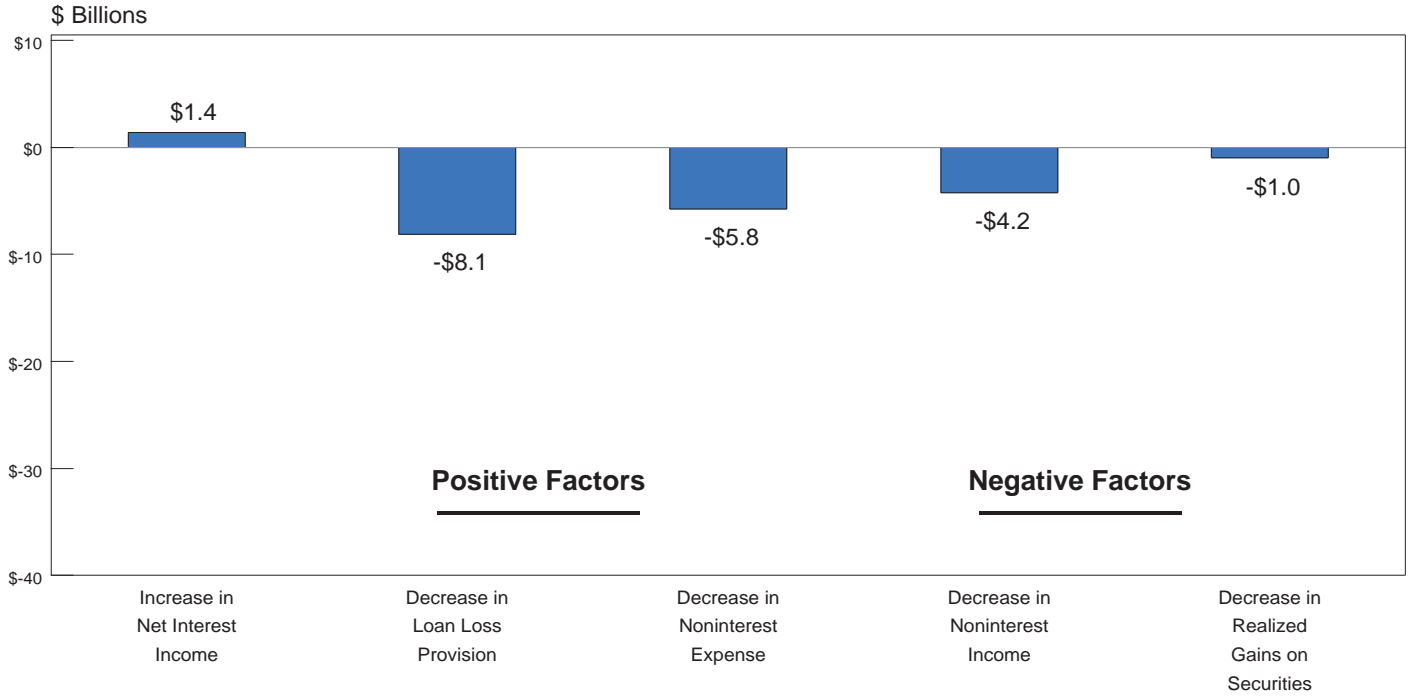
Quarterly Net Interest Margins, Annualized

2009 - 2013



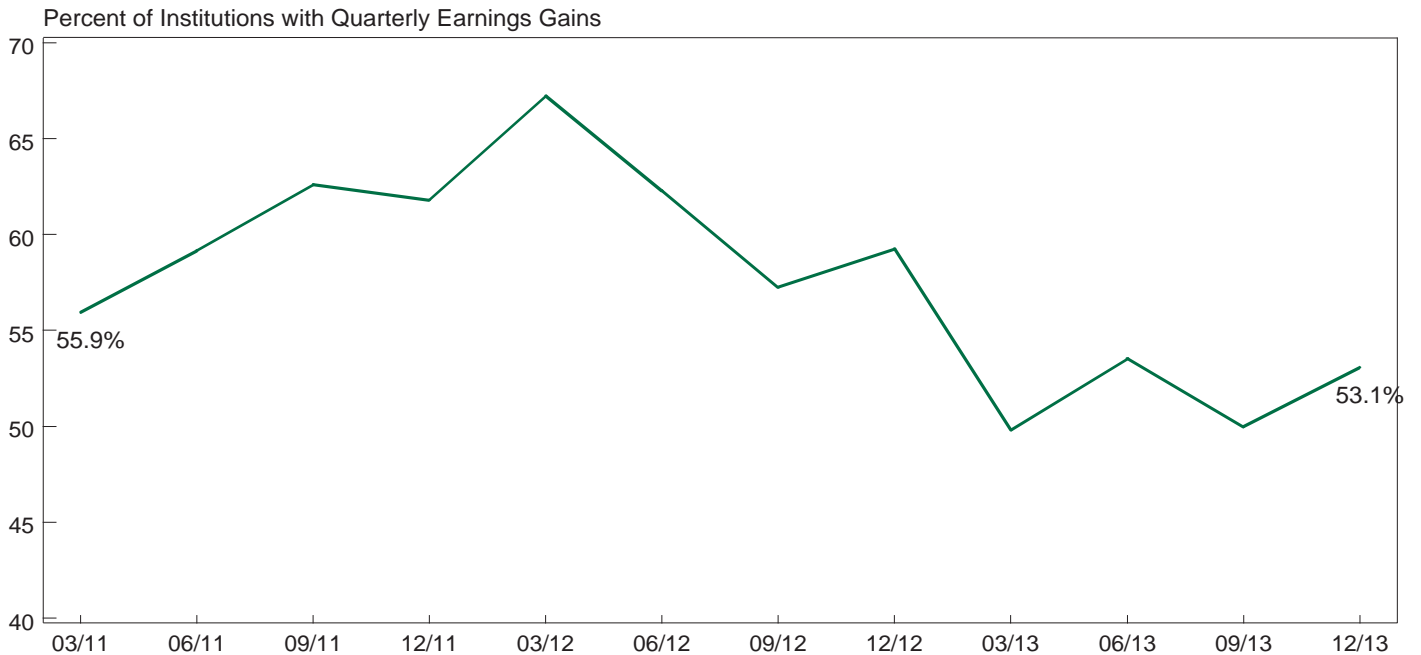
Major Factors Affecting Earnings

4th Quarter 2013 vs. 4th Quarter 2012



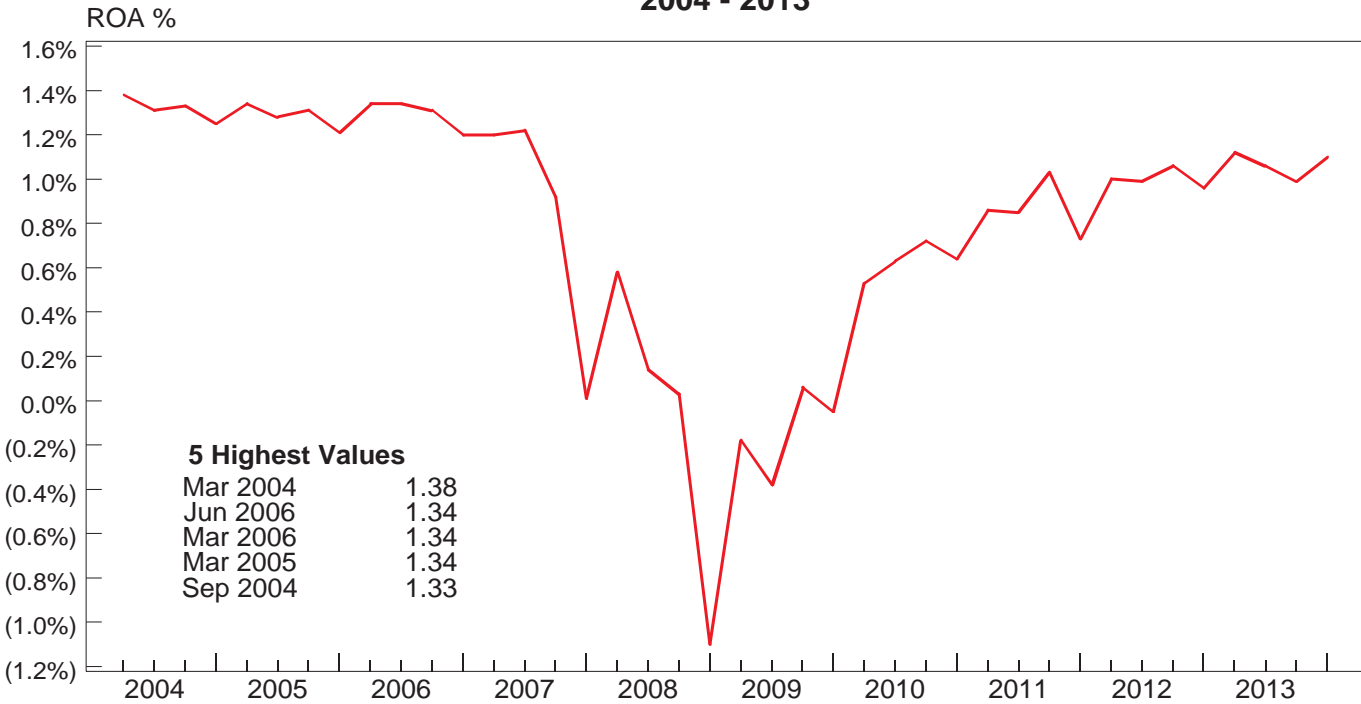
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2011-2013



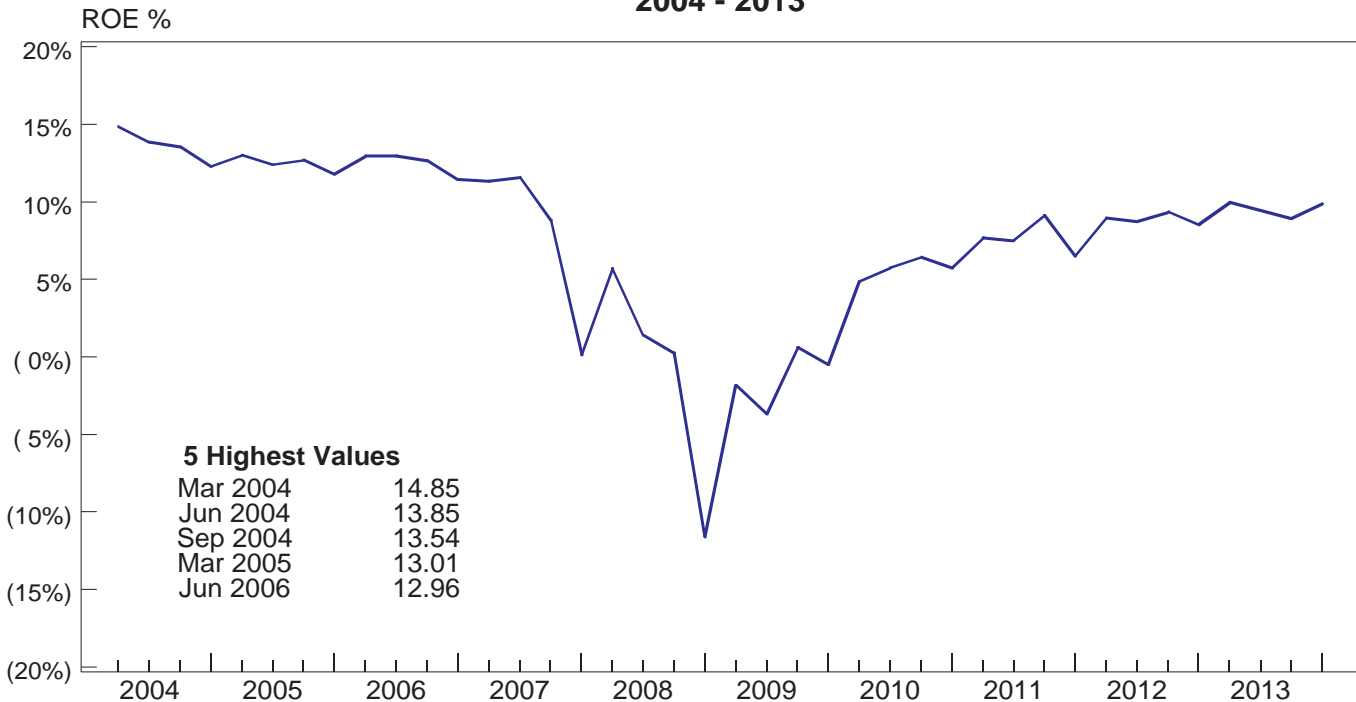
Quarterly Return on Assets (ROA), Annualized

2004 - 2013



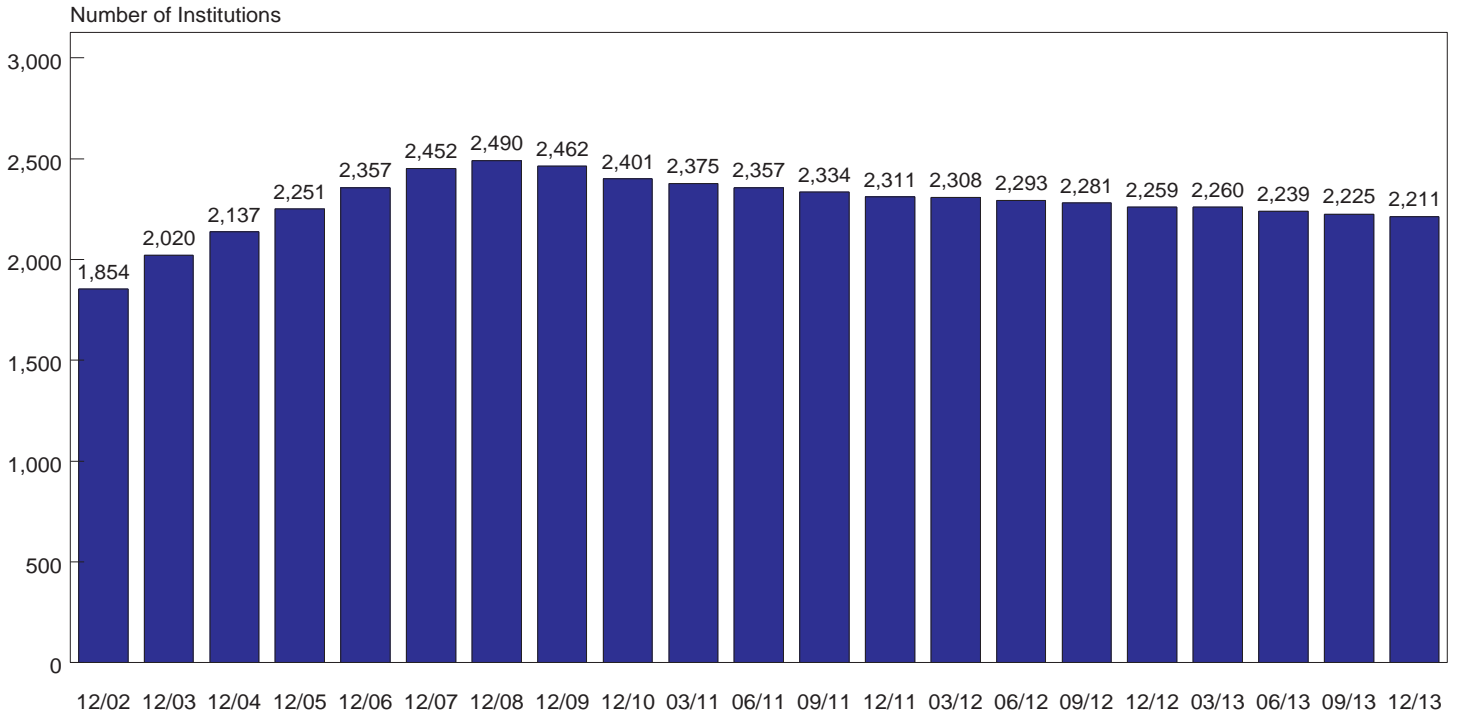
Quarterly Return on Equity (ROE), Annualized

2004 - 2013



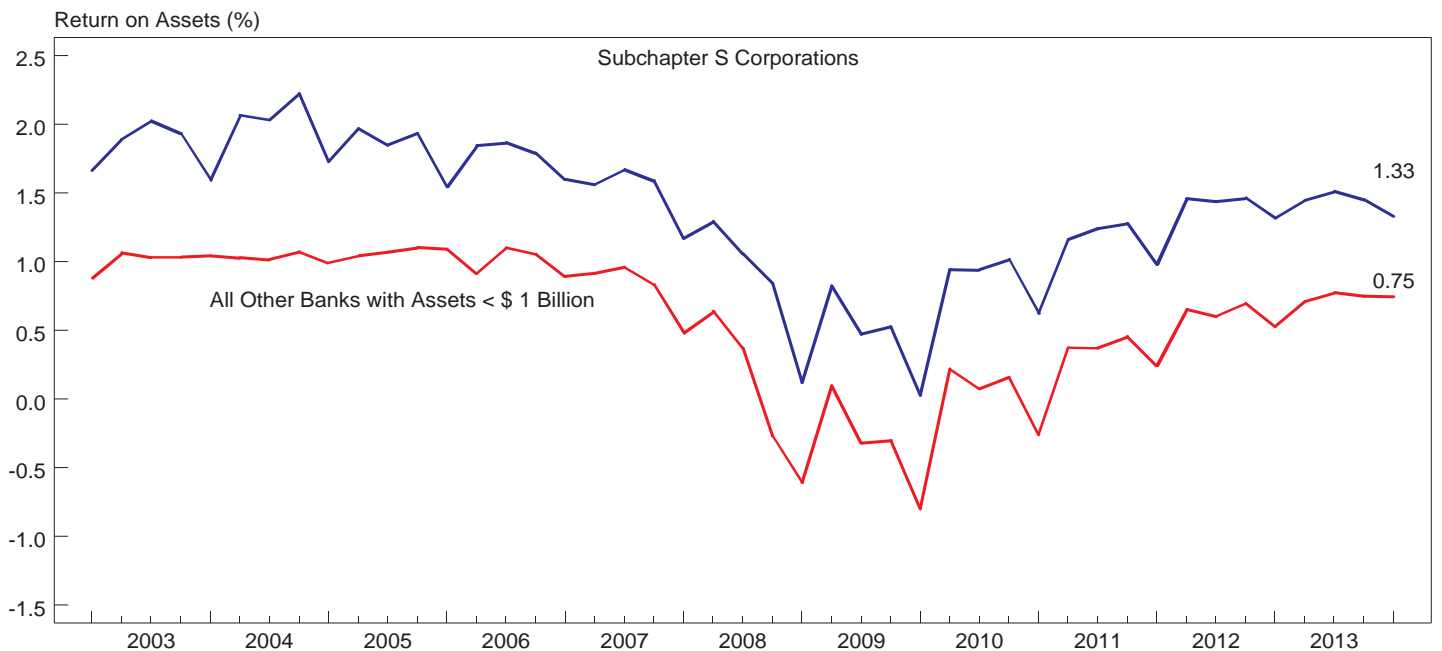
Number of Subchapter S Corporations

2002-2013



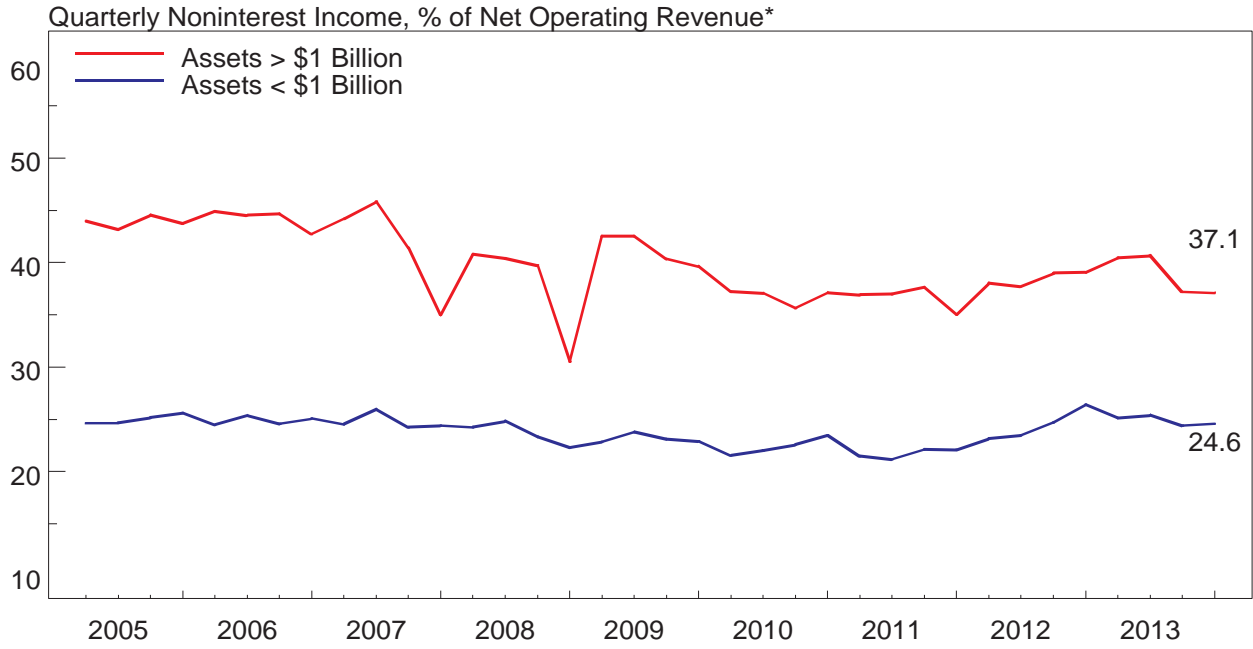
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2002-2013



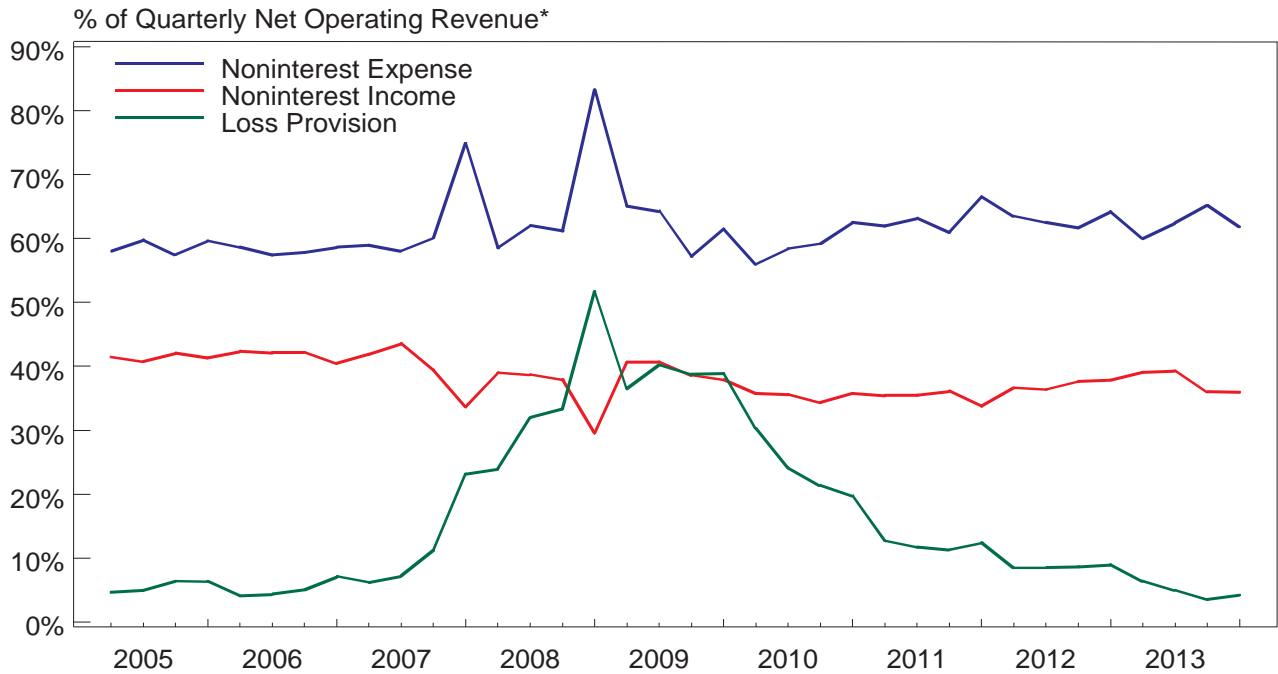
Noninterest Income as a Percentage of Net Operating Revenue*

2005 - 2013



Trends in FDIC-Insured Institutions' Income & Expenses

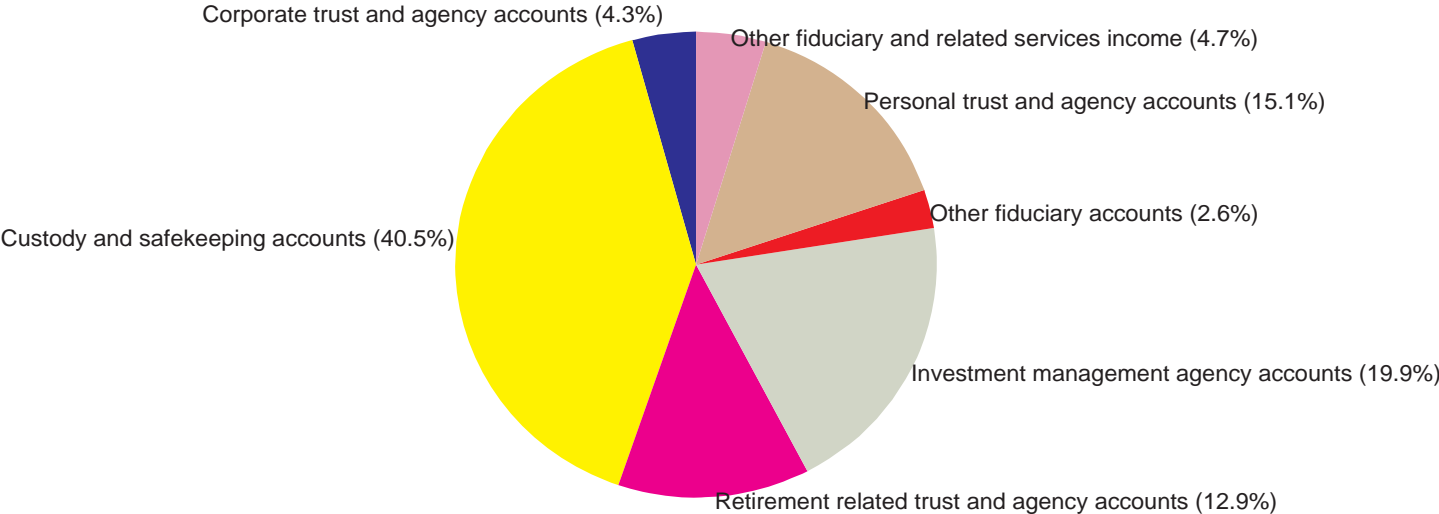
2005 - 2013



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

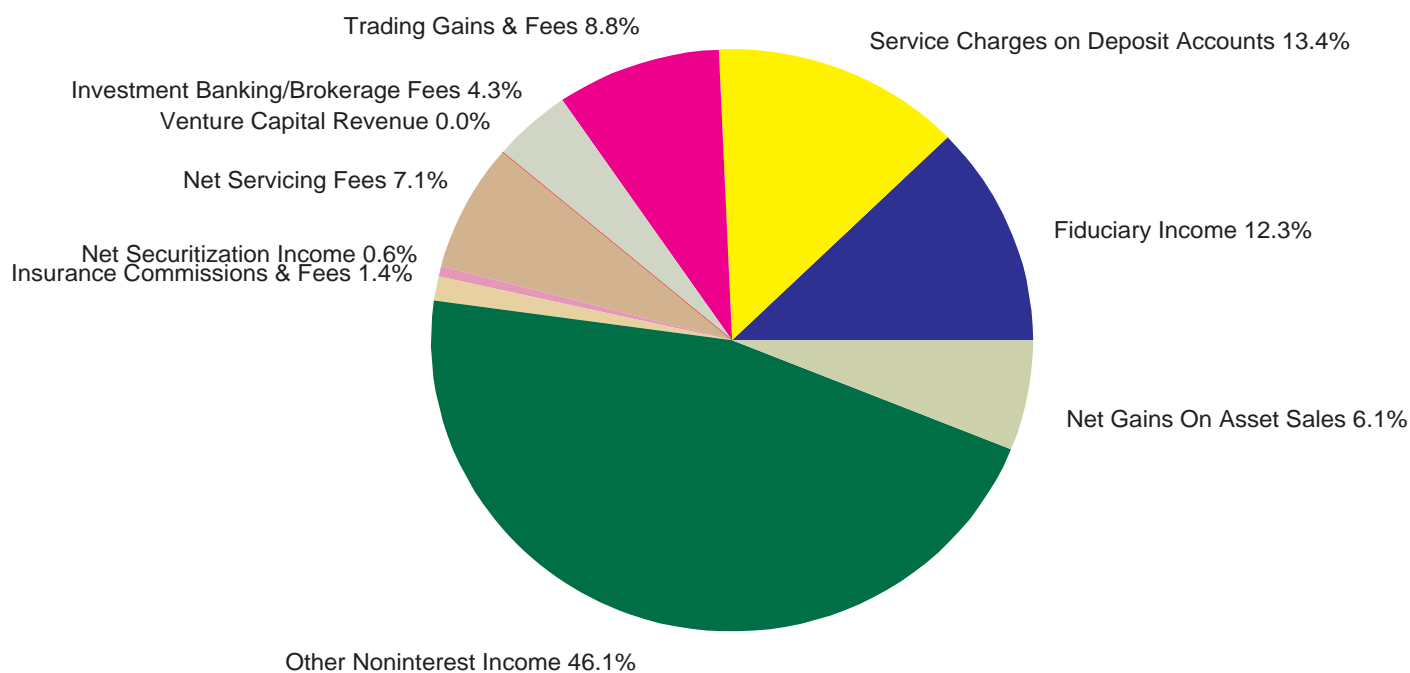
Composition of Fiduciary and Related Services Income

Full Year 2013



Composition of Noninterest Income

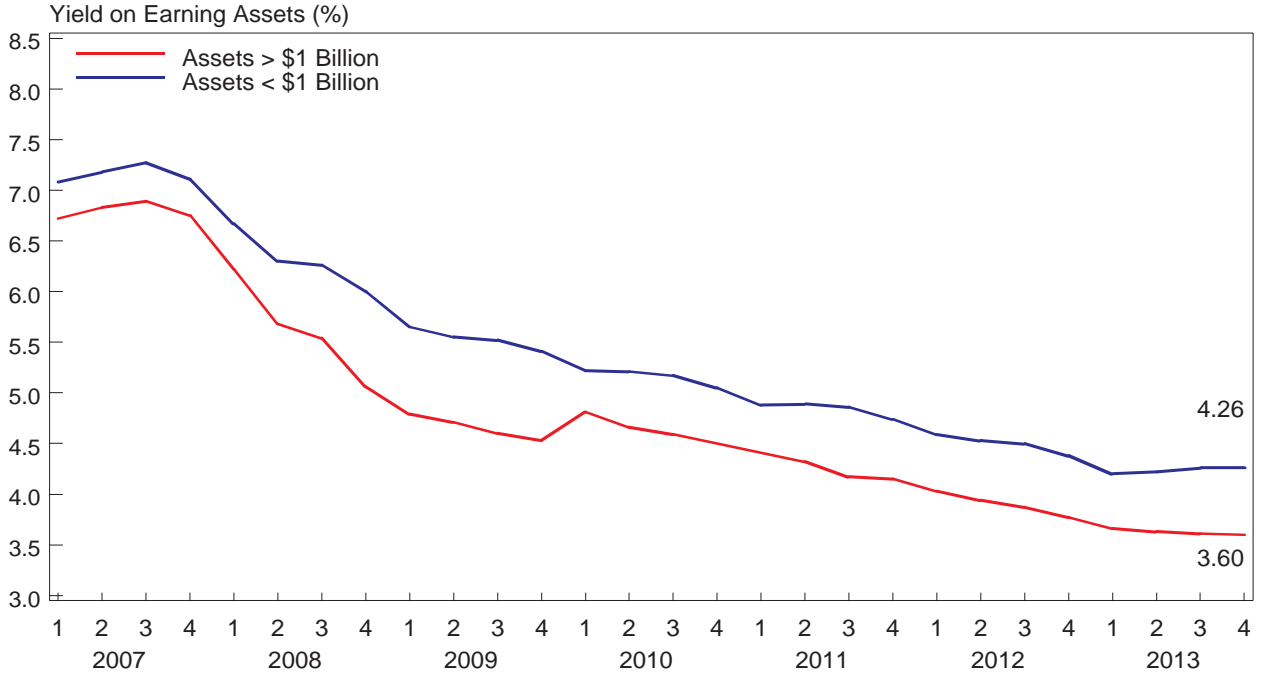
December 31, 2013 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$30,990	1,296	19.0%
Service Charges on Deposit Accounts	\$33,751	6,636	97.4%
Trading Gains & Fees	\$22,246	230	3.4%
Investment Banking/Brokerage Fees	\$10,734	1,829	26.8%
Venture Capital Revenue	\$18	59	0.9%
Net Servicing Fees	\$17,843	2,335	34.3%
Net Securitization Income	\$1,404	45	0.7%
Insurance Commissions & Fees	\$3,441	2,932	43.0%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$13,382	2,866	42.1%
Net Gains/Losses On OREO Sales	-\$348	4,481	65.8%
Net Gains/Losses On Sales Of Other Assets	\$2,294	2,582	37.9%
Other Noninterest Income	\$116,071	6,759	99.2%
Total Noninterest Income	\$251,831	6,793	99.7%

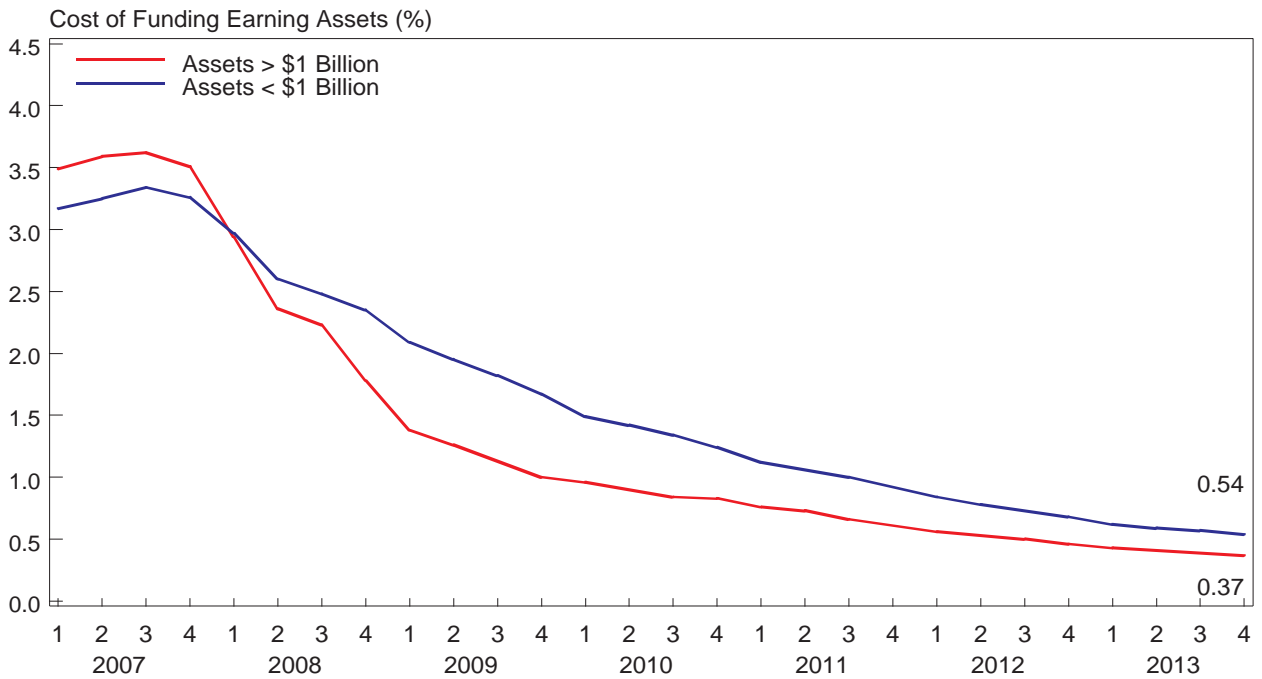
Quarterly Yield on Earning Assets

2007 - 2013



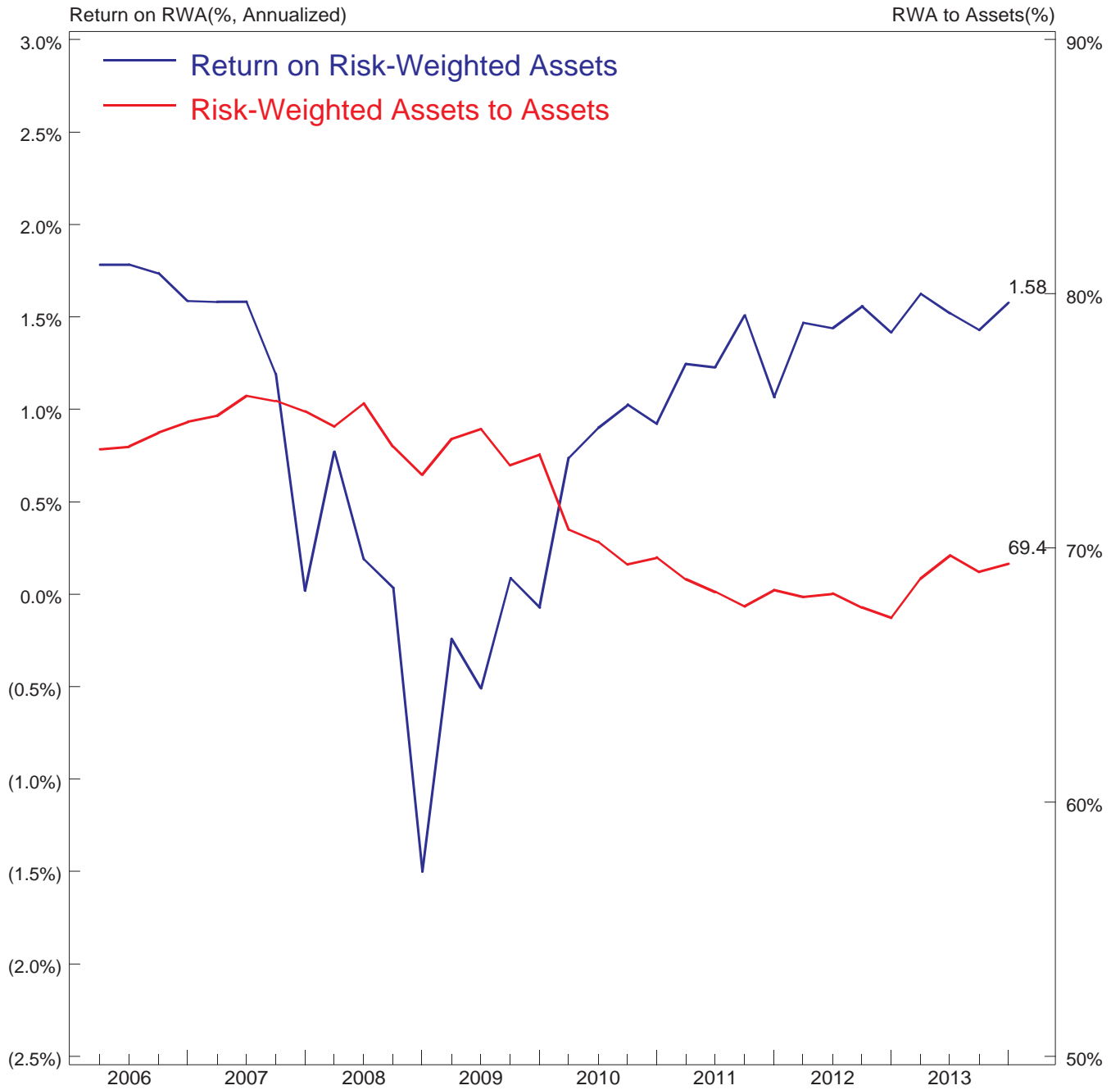
Quarterly Cost of Funding Earning Assets

2007 - 2013



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

2006 - 2013

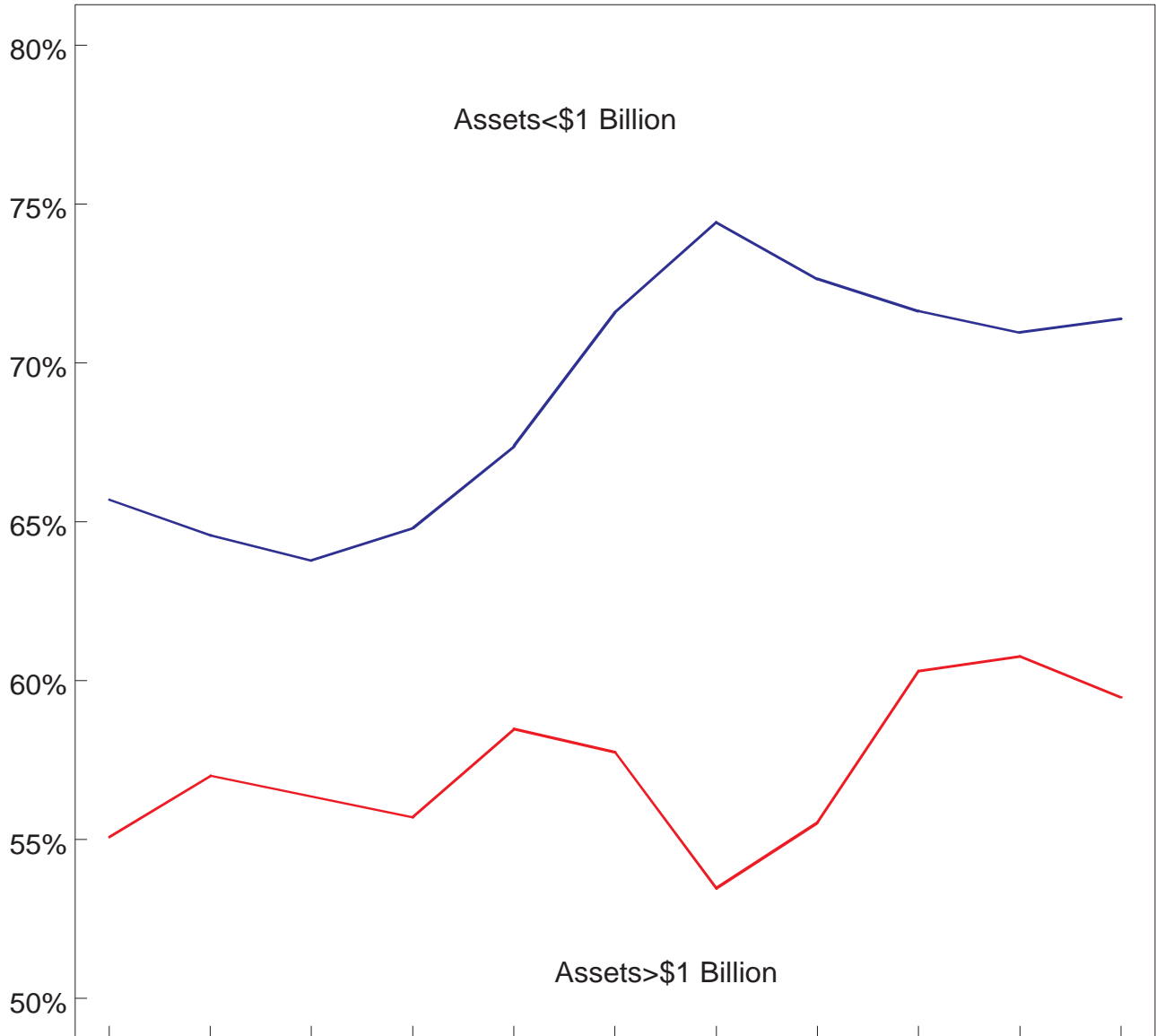


* Assets weighted according to risk categories used in regulatory capital computations.

Annual Efficiency Ratios*

2003 - 2013

Efficiency Ratio (%)

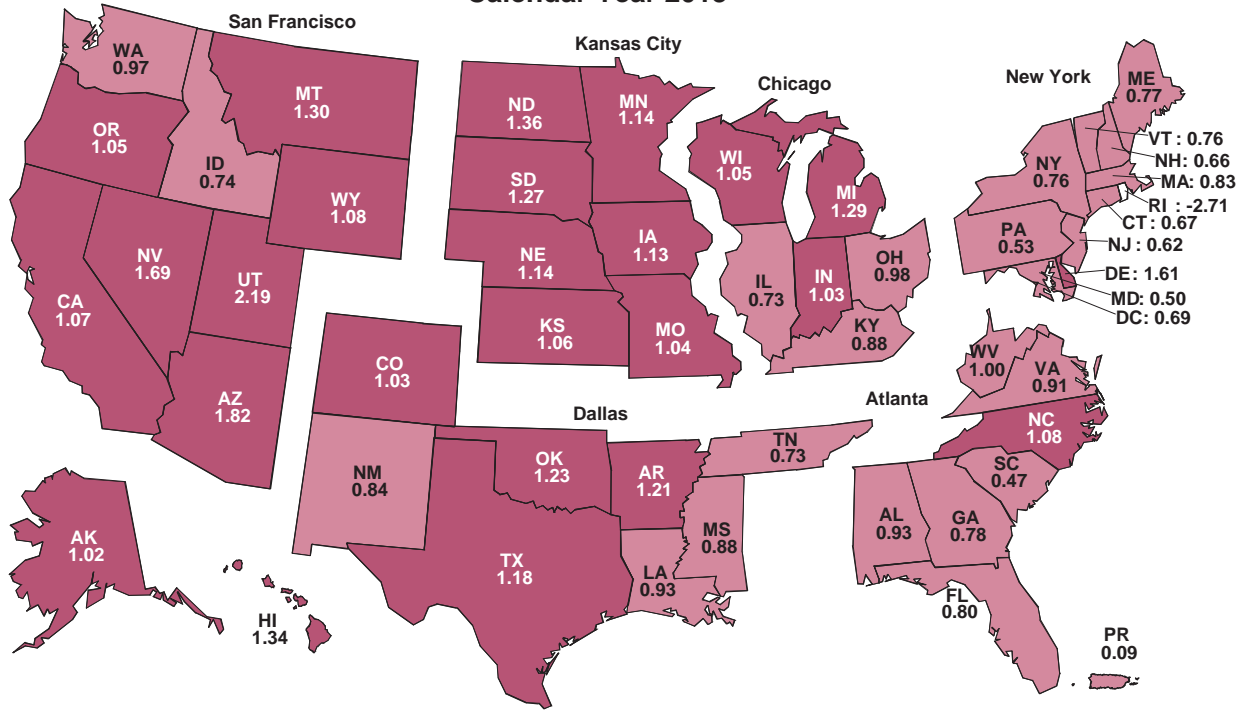


	12/03	12/04	12/05	12/06	12/07	12/08	12/09	12/10	12/11	12/12	12/13
Assets <\$1 Billion	65.69	64.57	63.78	64.80	67.38	71.59	74.42	72.64	71.63	70.95	71.38
Assets >\$1 Billion	55.07	57.00	56.35	55.70	58.47	57.74	53.46	55.53	60.30	60.76	59.47
Total	56.57	58.03	57.31	56.83	59.49	59.35	55.53	57.17	61.38	61.71	60.54

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

Return on Assets (ROA)

Calendar Year 2013



■ ROA < 0 percent
■ ROA 0 - 1 percent
■ ROA > 1 percent

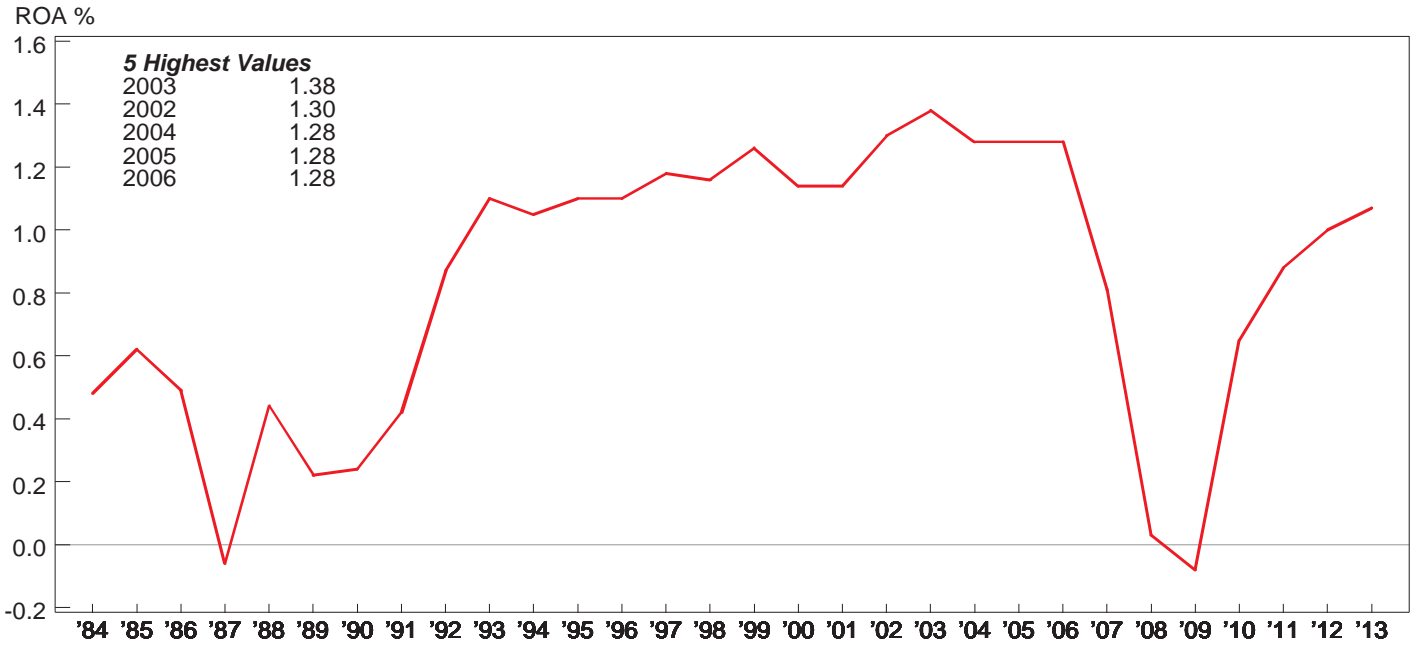
ROA Rankings by State

	No. of Inst. as of 12/31/13	2013	2012	Change*		No. of Inst. as of 12/31/13	2013	2012	Change*
1 Utah	54	2.19	2.49	(30)	28 Washington	62	0.97	1.54	(57)
2 Arizona	24	1.82	1.85	(3)	29 Alabama	136	0.93	0.91	2
3 Nevada	19	1.69	2.66	(97)	30 Louisiana	142	0.93	0.94	(1)
4 Delaware	23	1.61	1.43	18	31 Virginia	105	0.91	0.50	41
5 North Dakota	88	1.36	1.61	(25)	32 Kentucky	185	0.88	0.99	(11)
6 Hawaii	9	1.34	1.23	11	33 Mississippi	85	0.88	0.88	0
7 Montana	64	1.30	1.05	25	34 New Mexico	46	0.84	0.94	(10)
8 Michigan	125	1.29	1.29	0	35 Massachusetts	152	0.83	0.89	(6)
9 South Dakota	76	1.27	1.11	16	36 Florida	198	0.80	0.83	(3)
10 Oklahoma	229	1.23	1.35	(12)	37 Georgia	223	0.78	0.83	(5)
11 Arkansas	120	1.21	1.16	5	38 Maine	28	0.77	0.55	22
12 Texas	533	1.18	1.14	4	39 New York	165	0.76	0.81	(5)
13 Minnesota	360	1.14	0.92	22	40 Vermont	13	0.76	0.78	(2)
14 Nebraska	208	1.14	1.21	(7)	41 Idaho	16	0.74	0.47	27
15 Iowa	330	1.13	1.16	(3)	42 Illinois	542	0.73	0.55	18
16 North Carolina	77	1.08	0.84	24	43 Tennessee	179	0.73	0.56	17
17 Wyoming	34	1.08	0.99	9	44 District of Col.	4	0.69	0.58	11
18 California	223	1.07	1.06	1	45 Connecticut	45	0.67	0.74	(7)
19 Kansas	291	1.06	0.87	19	46 New Hampshire	20	0.66	0.64	2
20 Oregon	28	1.05	1.23	(18)	47 New Jersey	103	0.62	0.17	45
21 Wisconsin	260	1.05	0.85	20	48 Pennsylvania	196	0.53	0.77	(24)
22 Missouri	307	1.04	0.96	8	49 Maryland	73	0.50	0.49	1
23 Colorado	97	1.03	0.10	93	50 South Carolina	69	0.47	0.41	6
24 Indiana	130	1.03	1.06	(3)	51 Puerto Rico	6	0.09	0.51	(42)
25 Alaska	6	1.02	1.26	(24)	52 Rhode Island	10	(2.71)	0.61	(332)
26 West Virginia	61	1.00	0.93	7					
27 Ohio	227	0.98	0.94	4	U.S. and Terr.	6,812	1.07	1.00	7

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

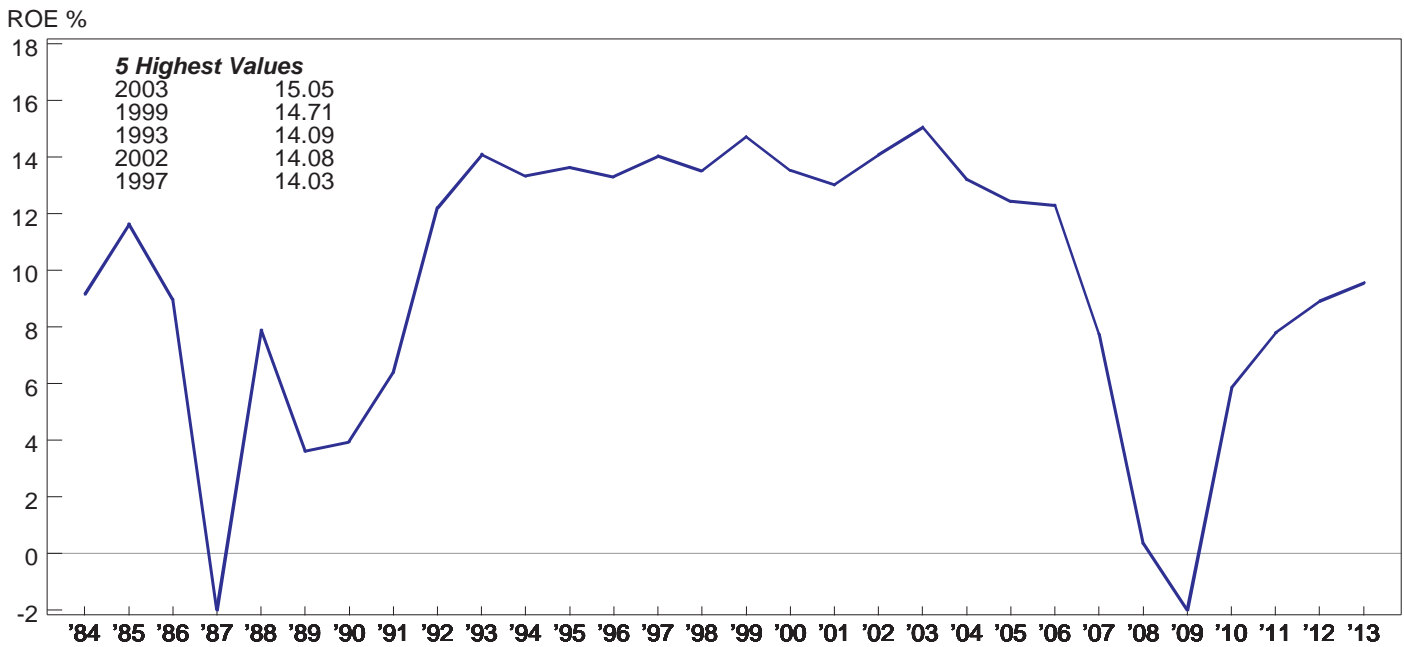
Annual Return on Assets (ROA)

1984 - 2013



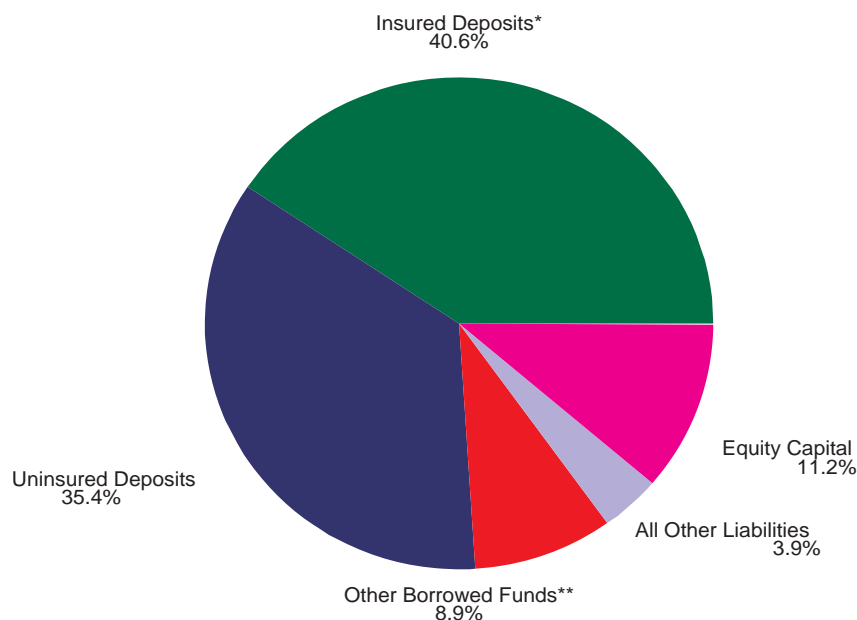
Annual Return on Equity (ROE)

1984 - 2013



Total Liabilities and Equity Capital

December 31, 2013



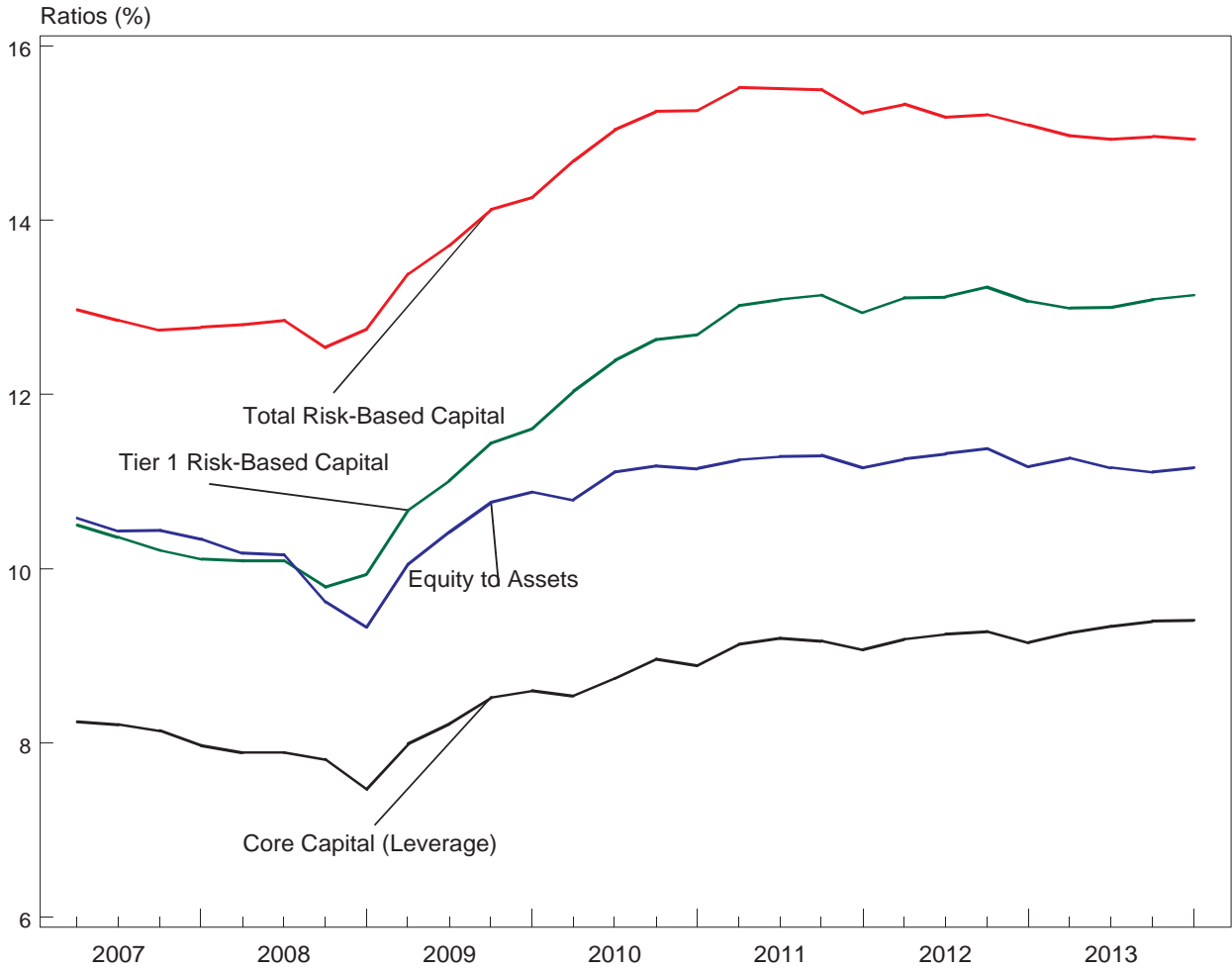
(\$ Billions)	12/31/12	12/31/13	% Change
Insured Deposits (estimated)*	7,383	5,982	-19.0
Uninsured Deposits	3,435	5,210	51.7
In Foreign Offices	1,370	1,401	2.3
Other Borrowed Funds**	1,322	1,308	-1.1
All Other Liabilities	682	568	-16.7
Subordinated Debt	118	100	-15.3
Bank Equity Capital	1,614	1,643	1.8
Total Liabilities and Equity Capital	14,451	14,723	1.9

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

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

Capital Ratios

2007 - 2013

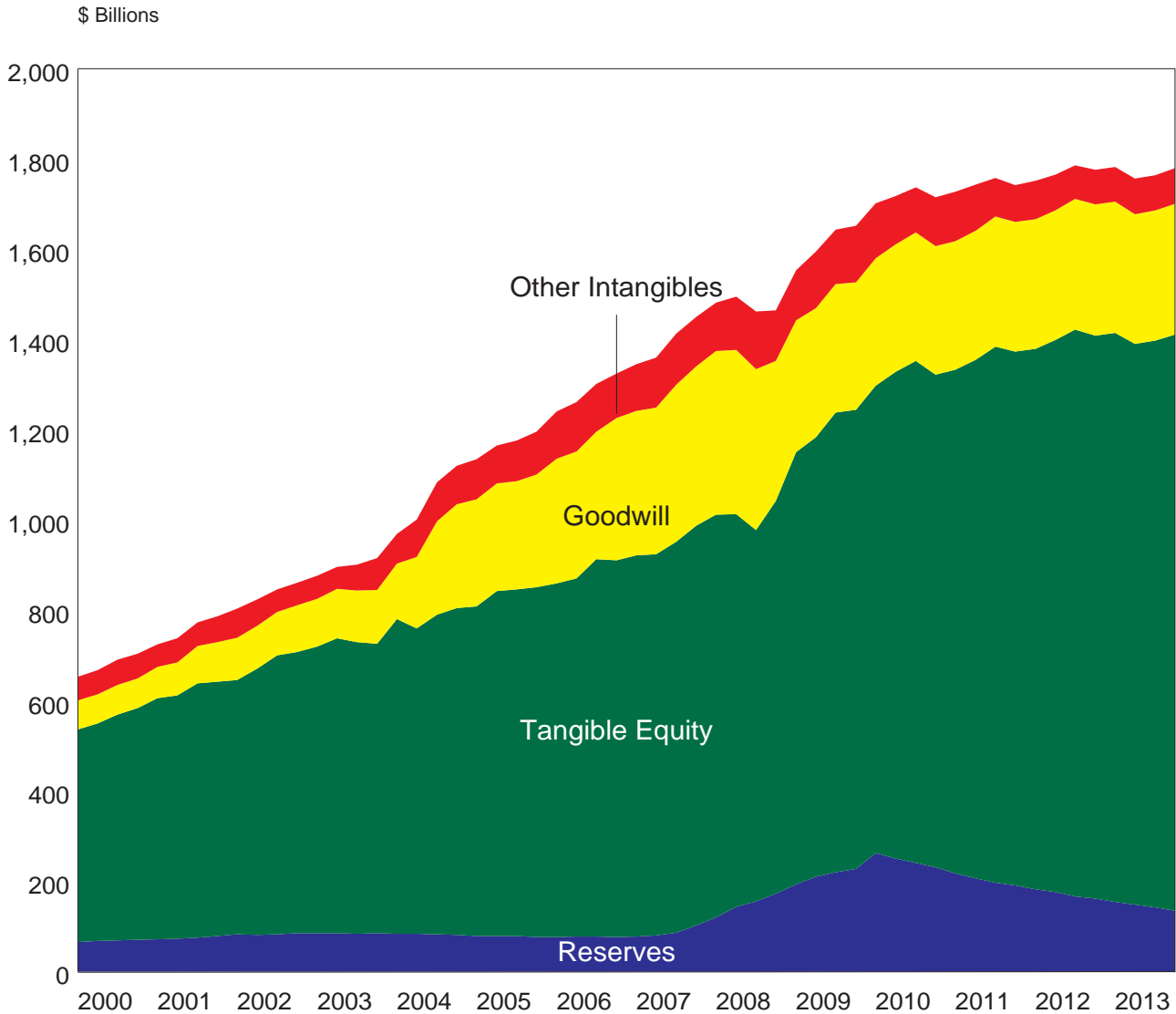


	12/07	12/08	12/09	12/10	12/11	12/12	12/13
Total Risk-Based Capital	12.77	12.75	14.26	15.26	15.23	15.09	14.93
Tier 1 Risk-Based Capital	10.11	9.94	11.61	12.69	12.94	13.07	13.14
Equity to Assets	10.34	9.33	10.88	11.15	11.16	11.17	11.16
Core Capital (Leverage)	7.97	7.47	8.60	8.89	9.07	9.15	9.41

Equity Capital and Reserves

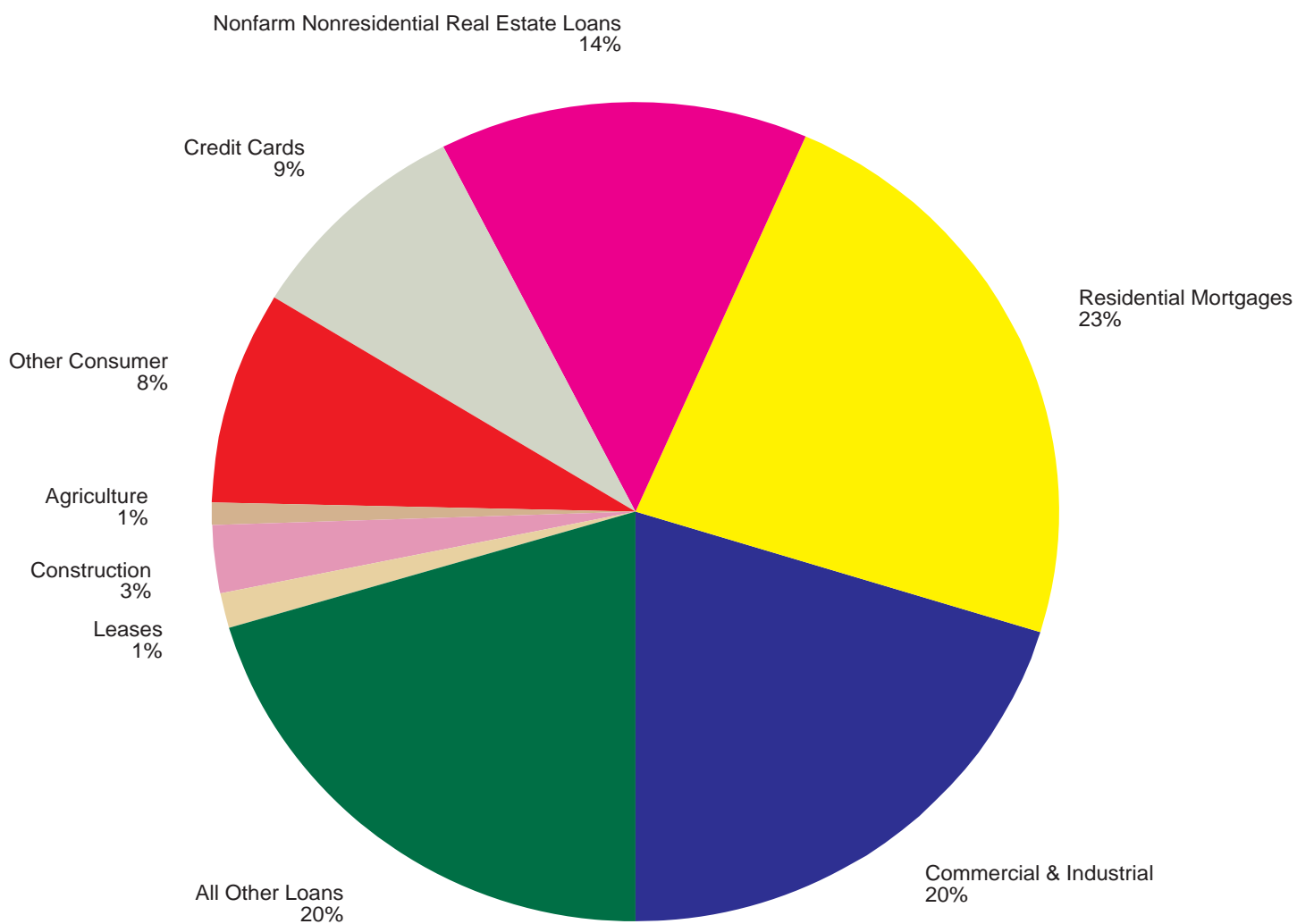
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2013



Loan Portfolio Composition

December 31, 2013

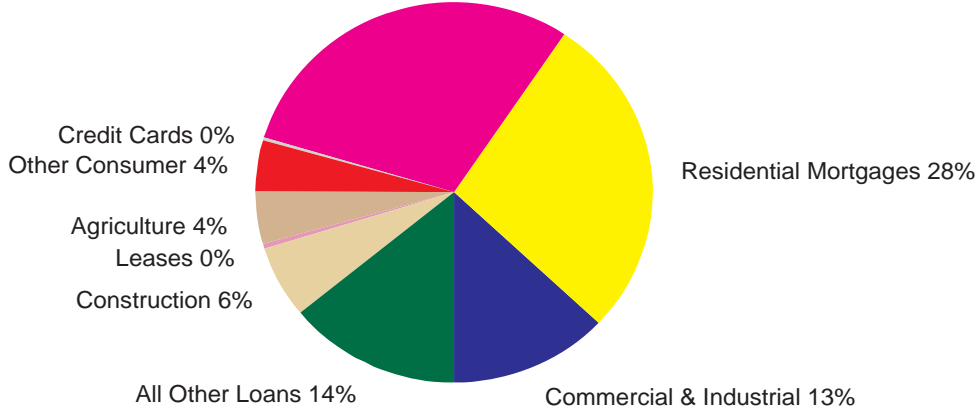


Loan Portfolio Composition by Asset Size

December 31, 2013

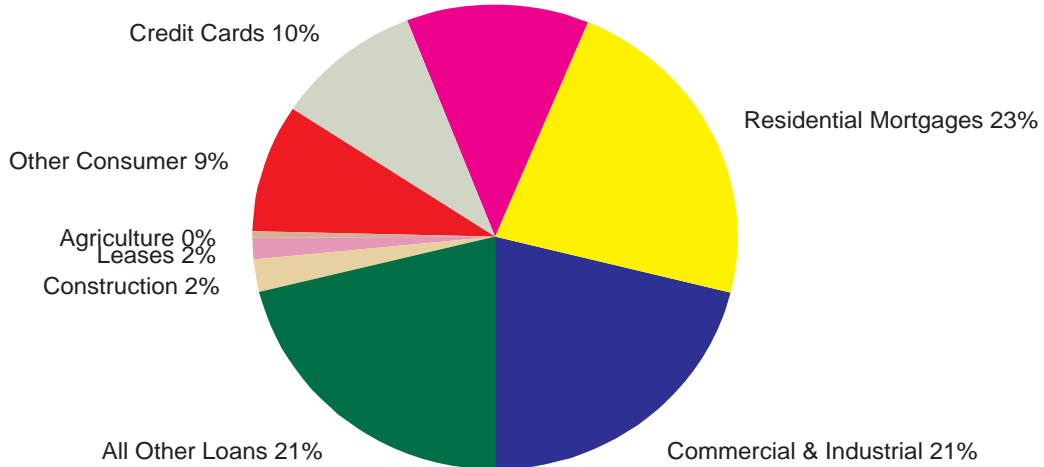
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 30%



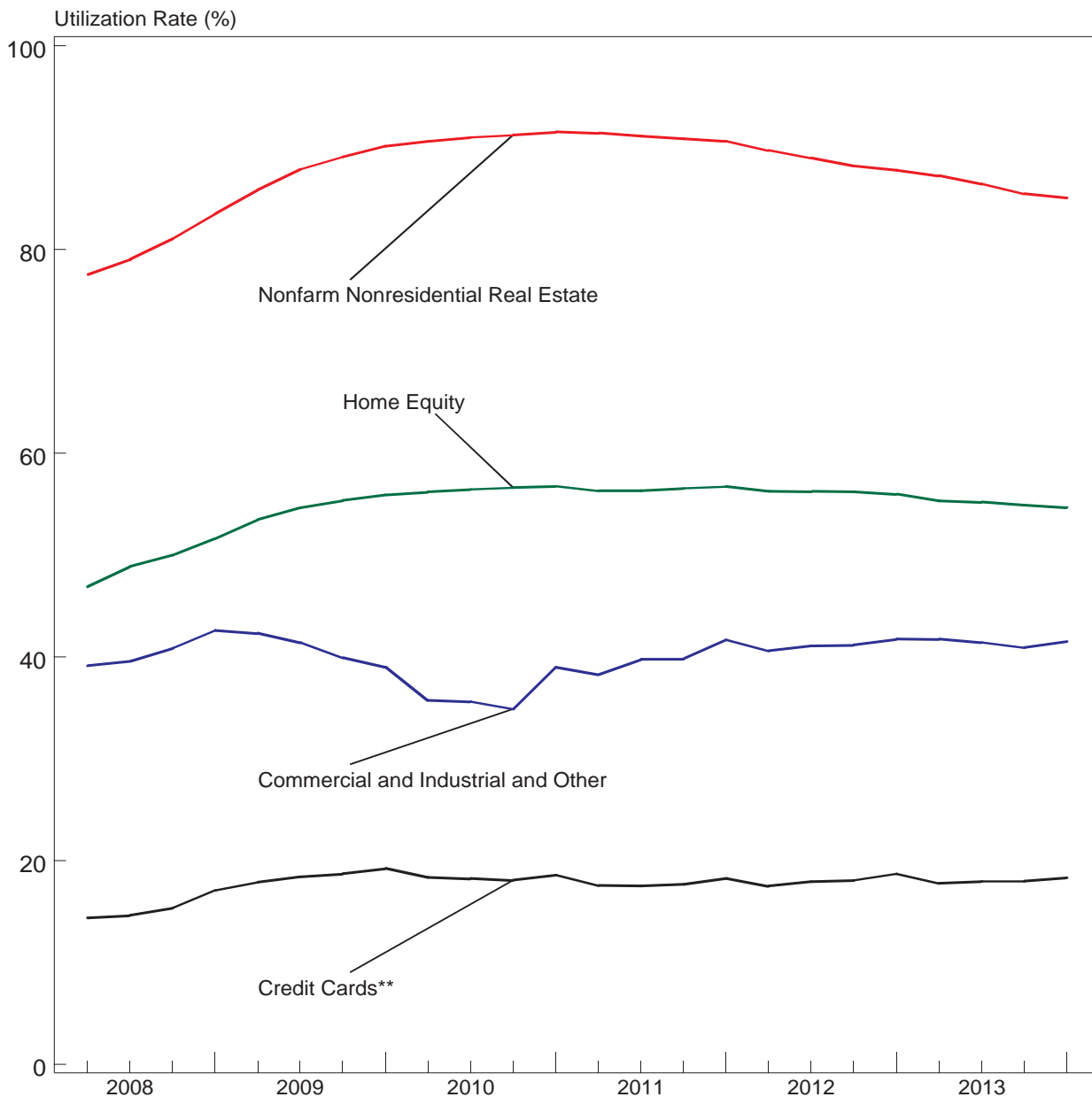
Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 12%



Utilization Rates of Loan Commitments*

2008-2013

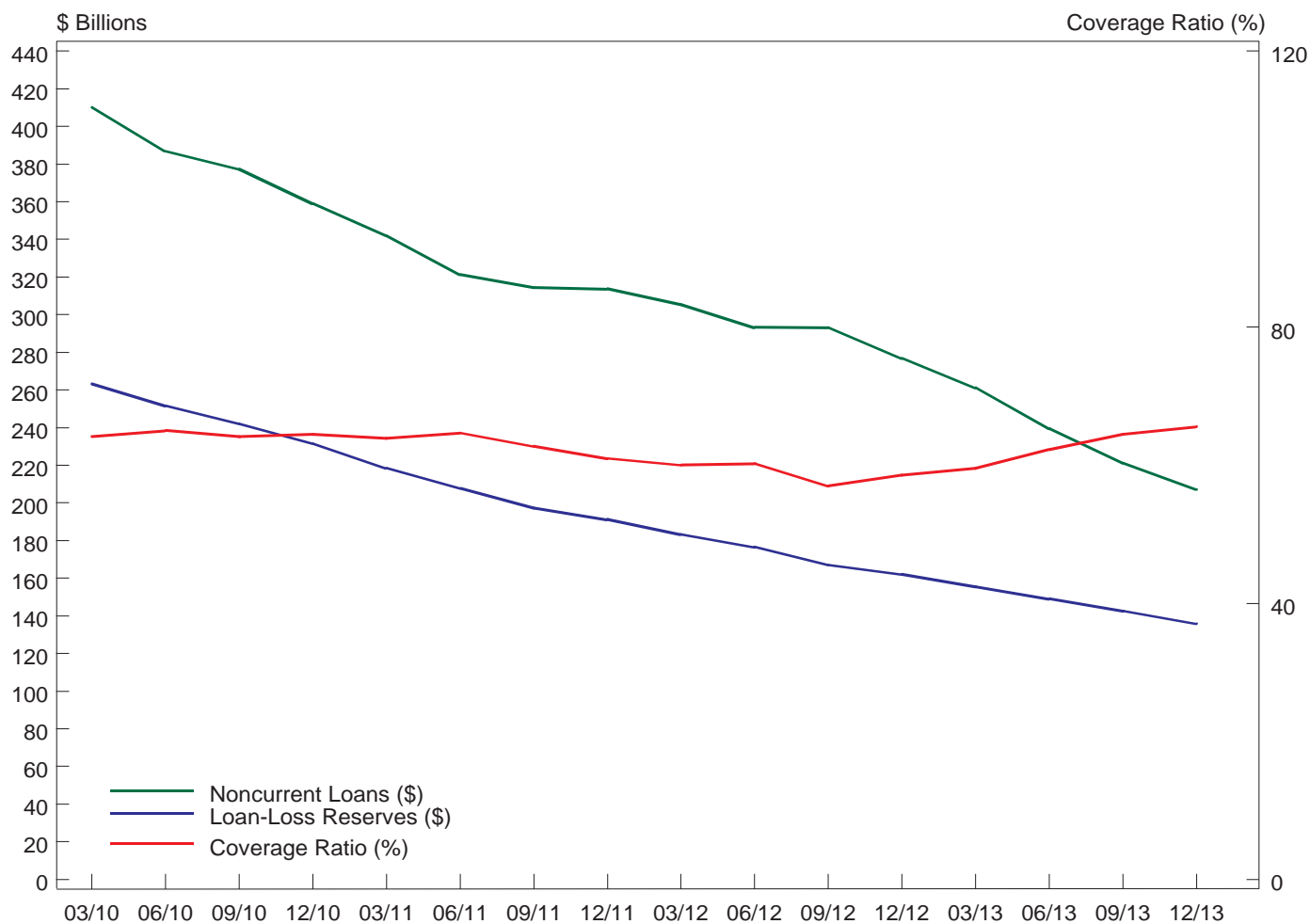


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2010-2013



Noncurrent Loans (\$ Billions)

410.0 386.8 377.3 359.0 341.9 321.3 314.4 313.7 305.3 293.2 293.1 276.8 261.2 239.4 221.1 207.1

Loan-Loss Reserves (\$ Billions)

263.2 251.6 242.0 231.5 218.5 207.7 197.3 191.3 183.3 176.6 167.0 162.1 155.5 149.1 142.6 135.9

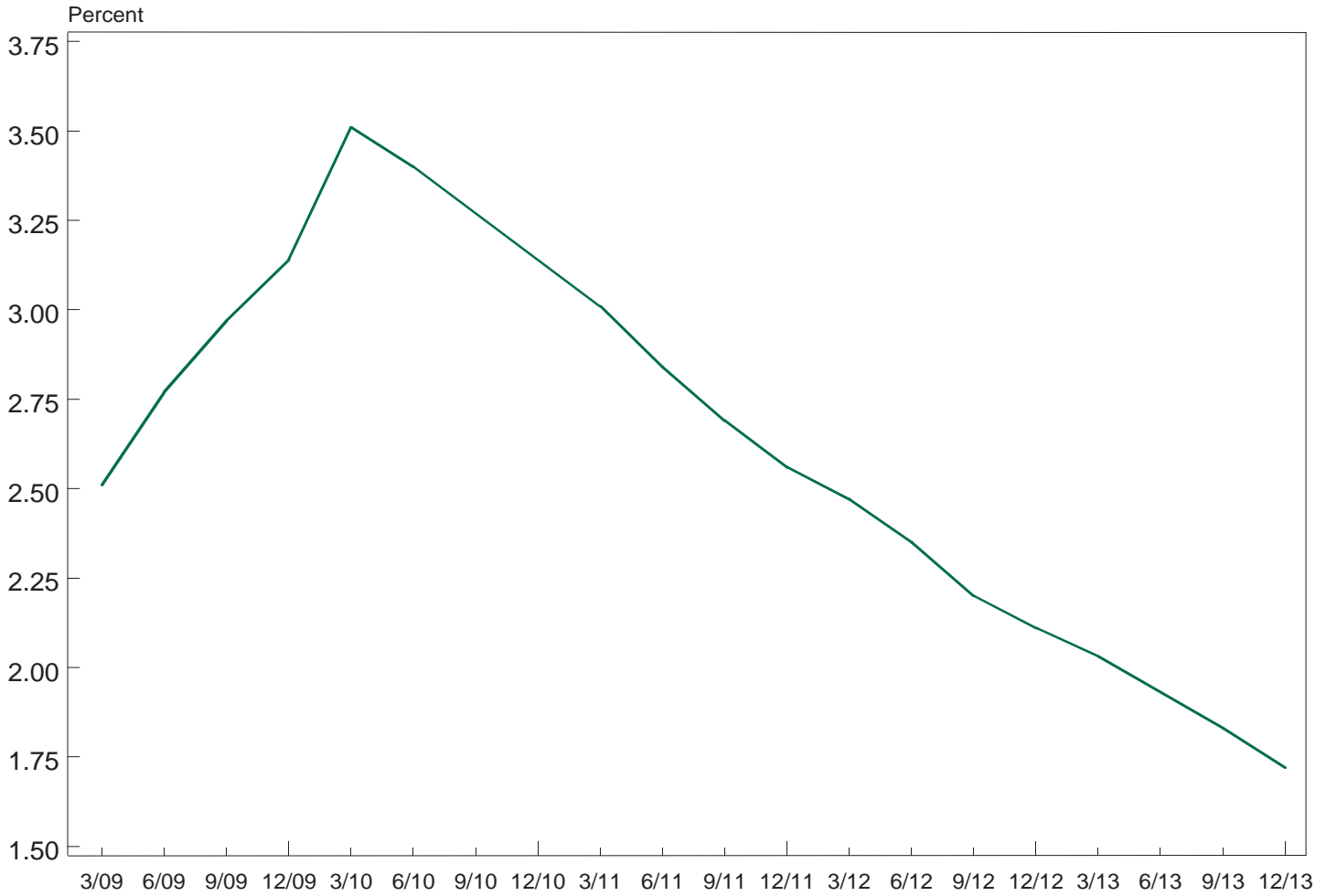
Coverage Ratio (%)

64 65 64 64 64 65 63 61 60 60 57 59 60 62 64 66

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2009 - 2013

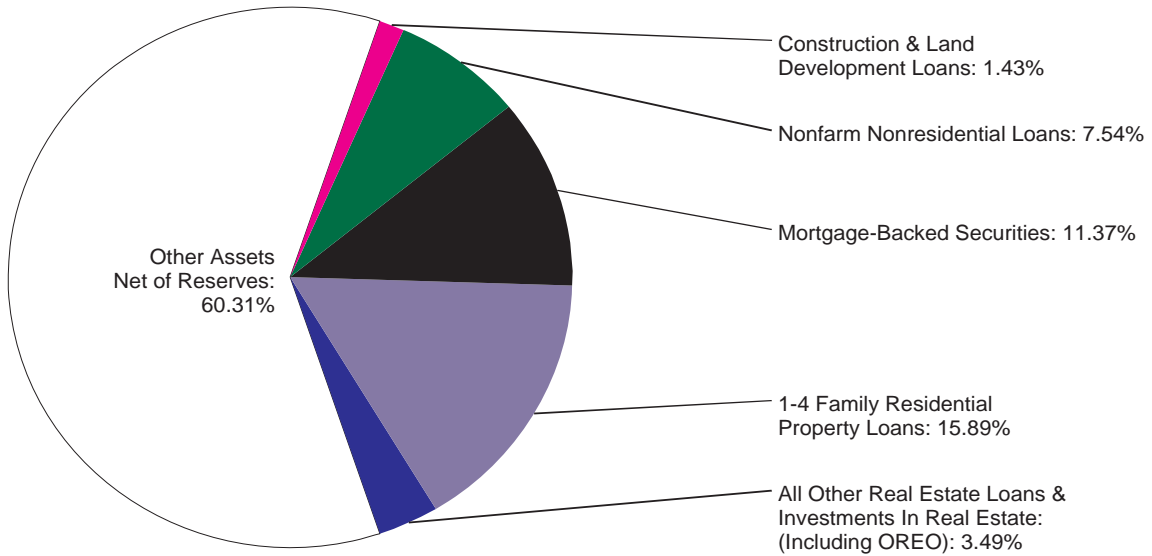


Loss Allowance to Loans and Leases

2.51 2.77 2.97 3.14 3.51 3.40 3.27 3.14 3.01 2.84 2.69 2.56 2.47 2.35 2.20 2.11 2.03 1.93 1.83 1.72

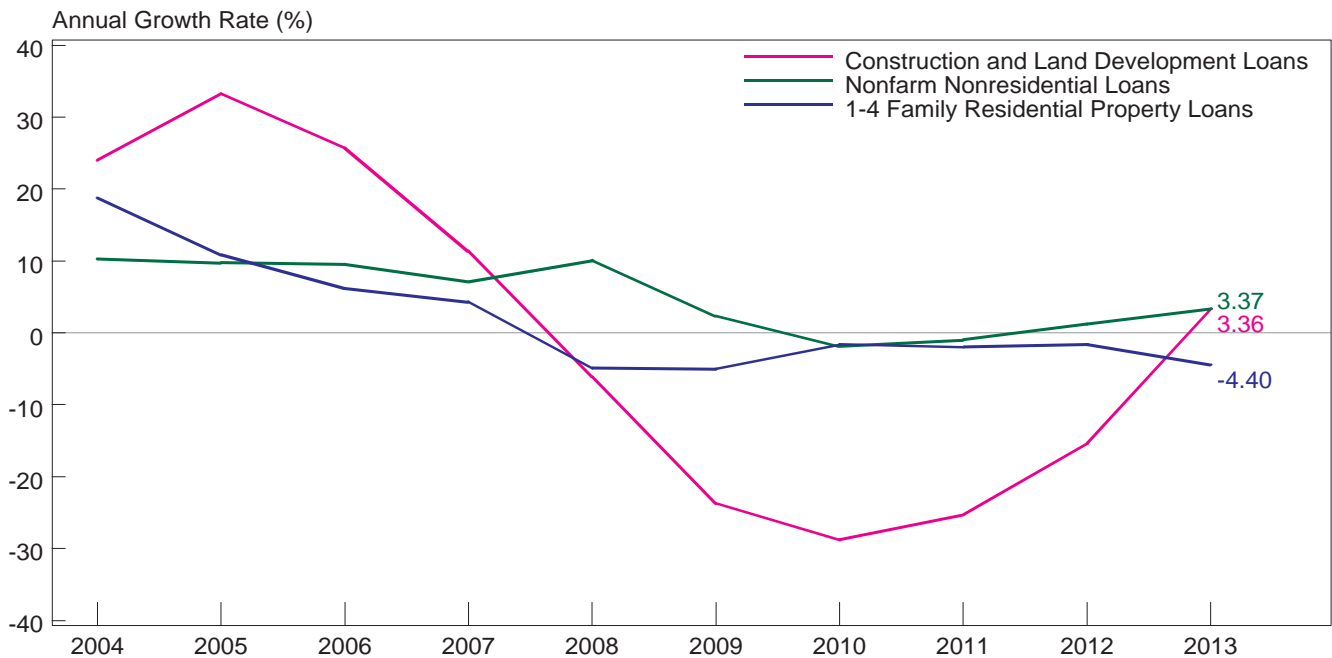
Real Estate Assets as a Percent of Total Assets

December 31, 2013



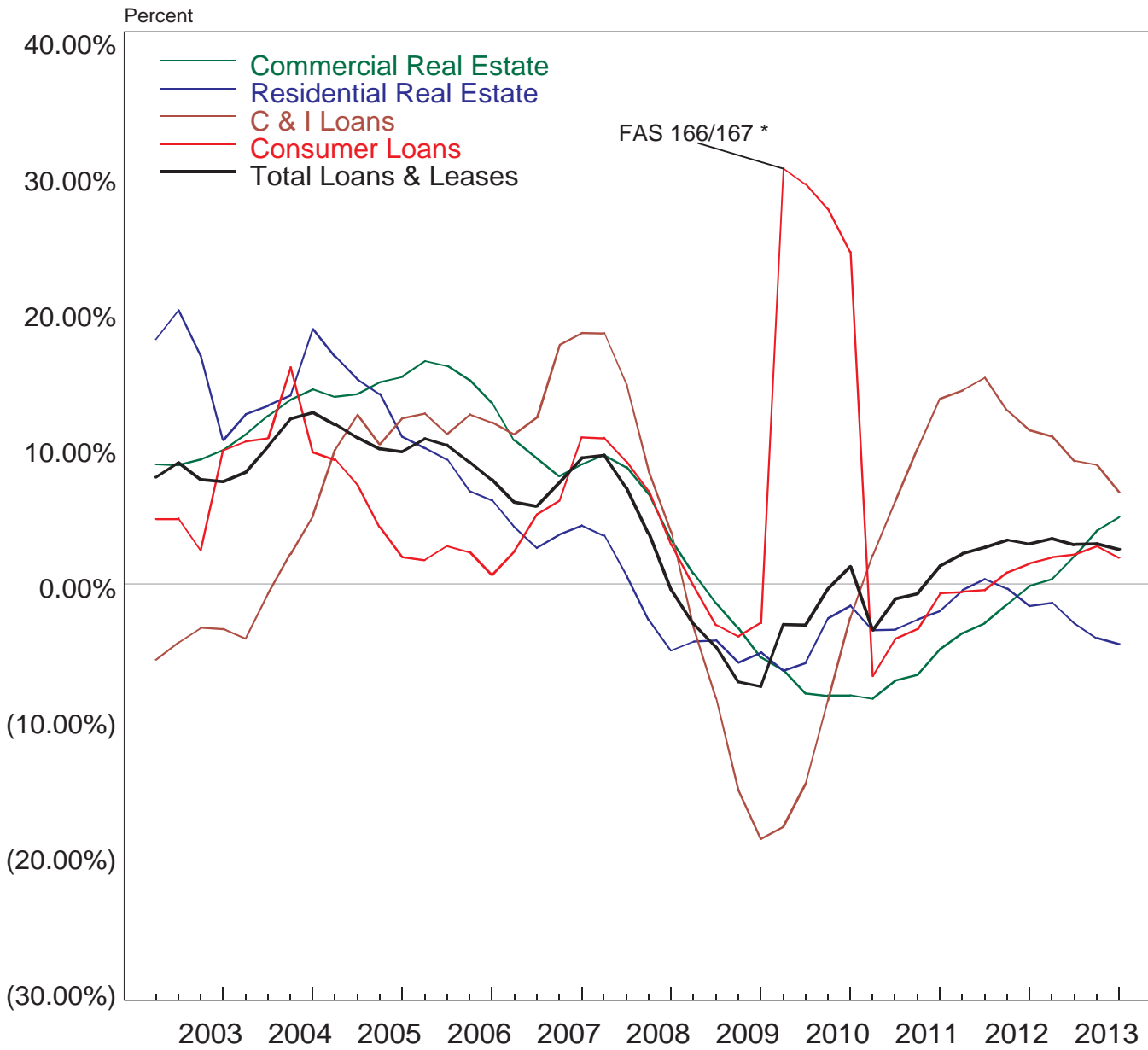
Real Estate Loan Growth Rates

2004-2013



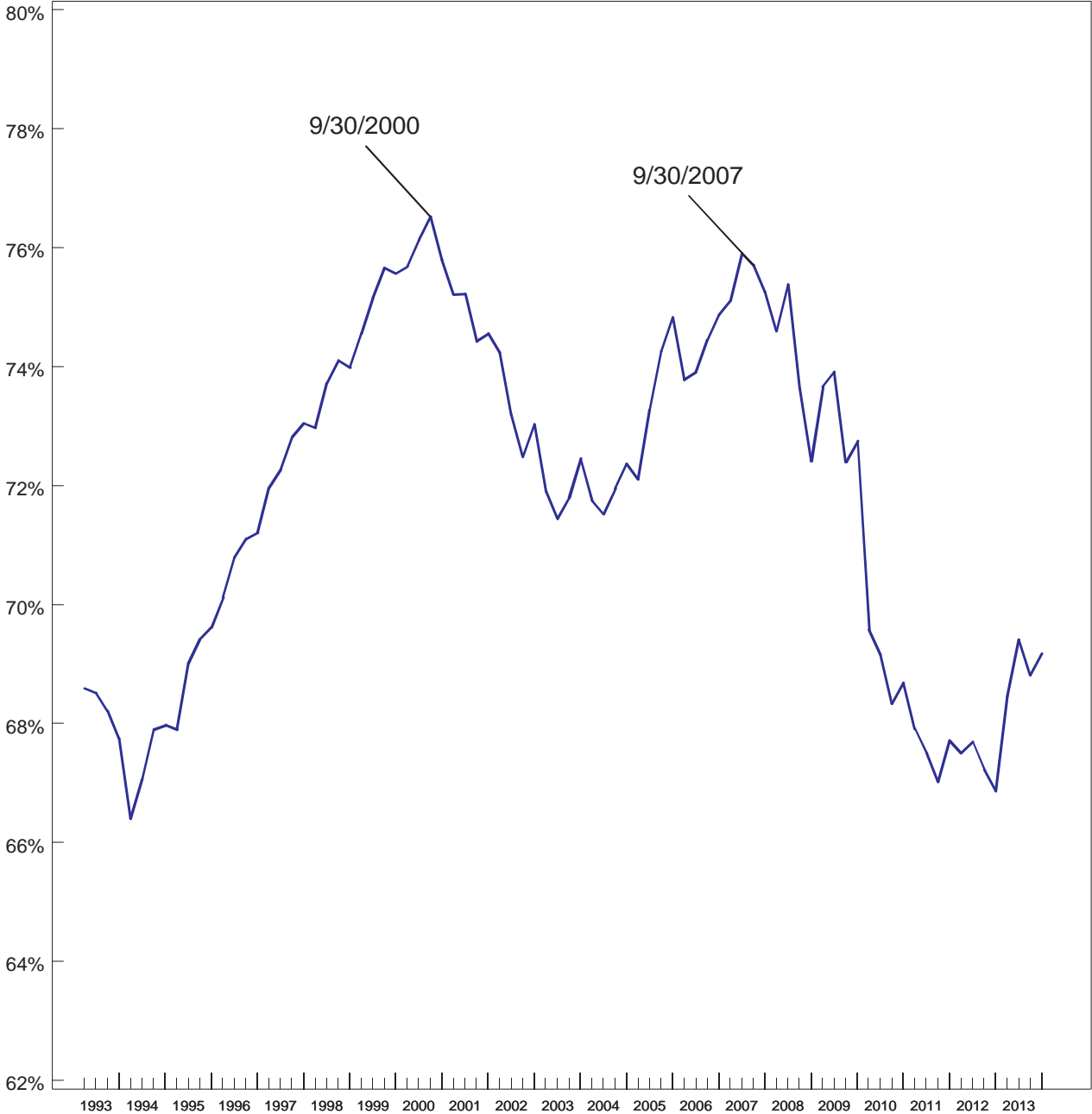
Twelve-Month Loan Growth Rates

2003 - 2013



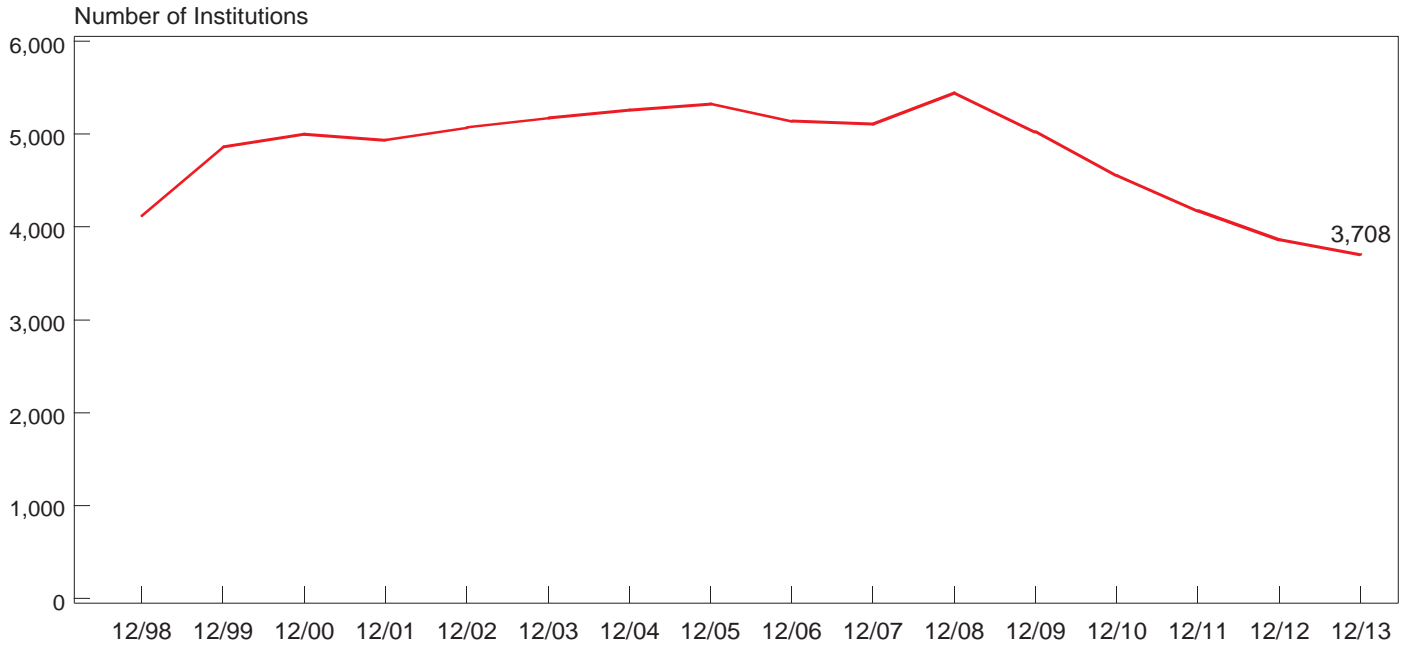
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

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



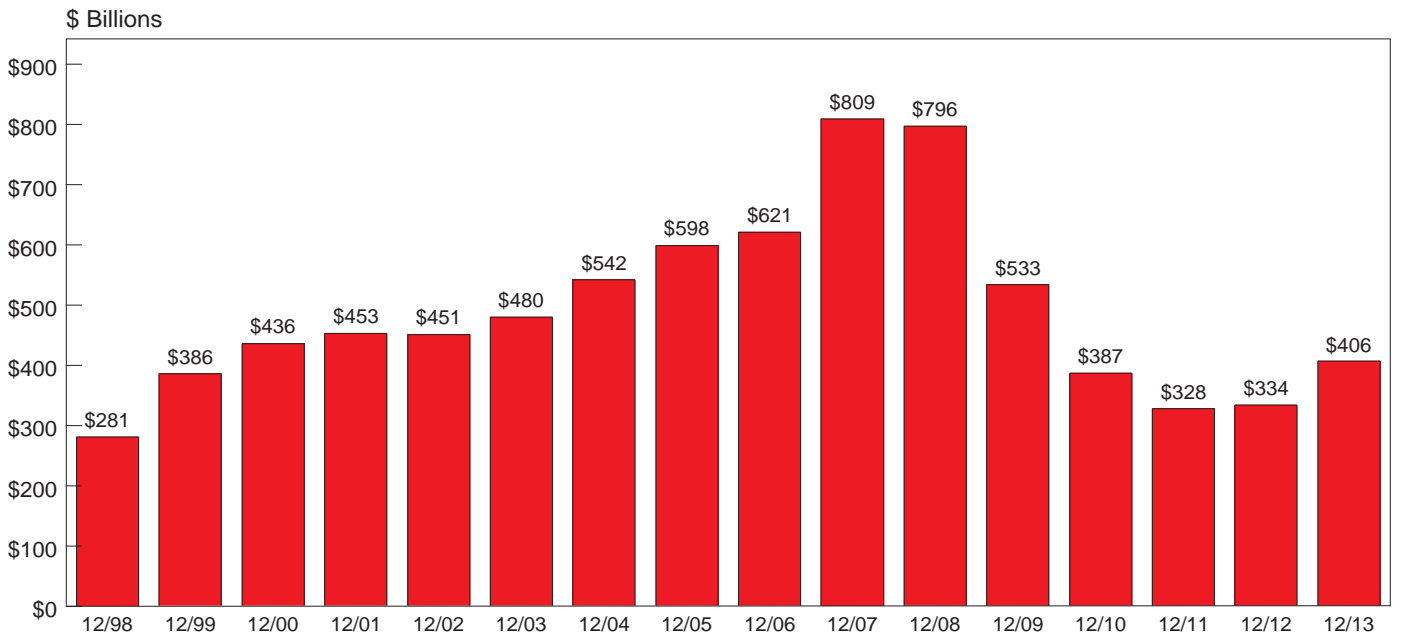
Number of Institutions with FHLB Advances

1998 - 2013

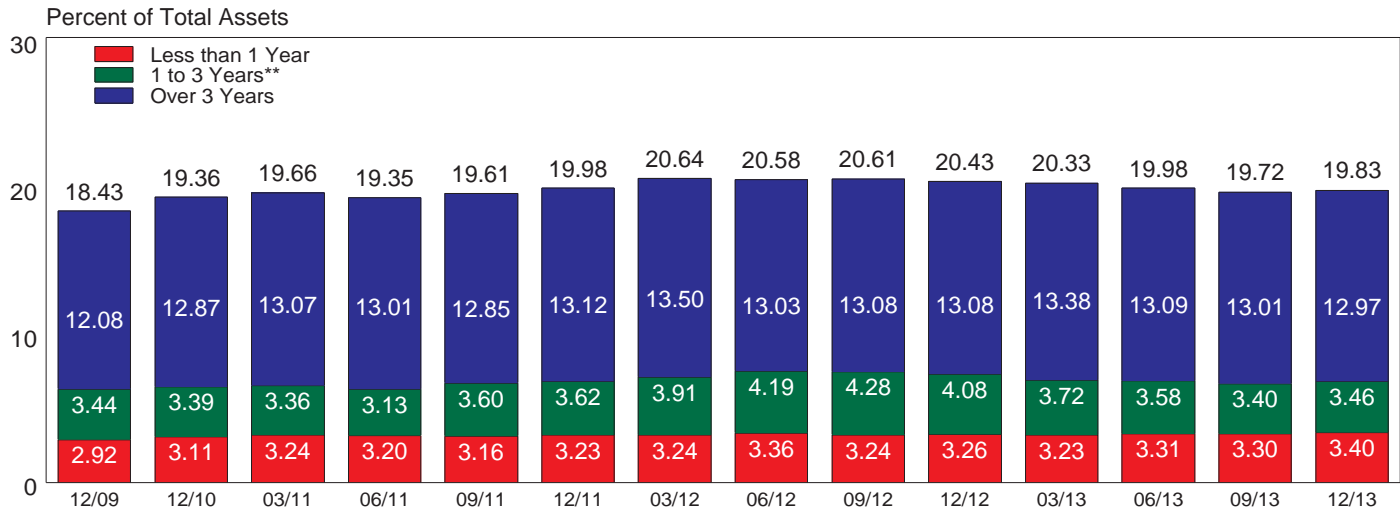


Amount of FHLB Advances Outstanding

1998 - 2013

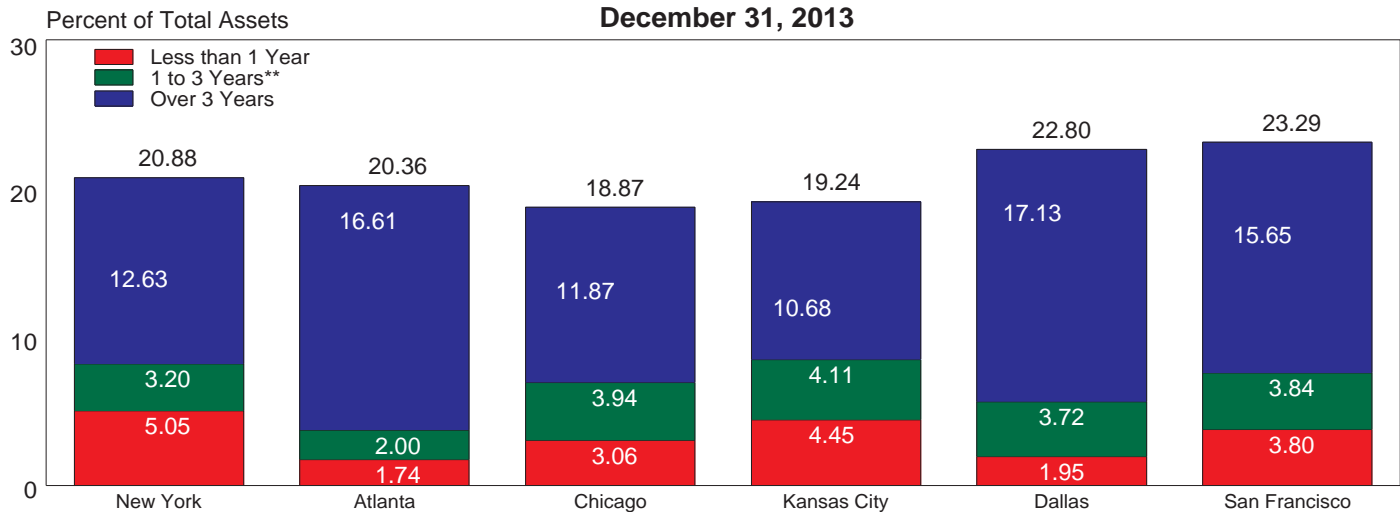


Debt Securities by Maturity or Repricing Frequency*...



.....and by Region

December 31, 2013



Total Securities (Debt and Equity)*

(\$ Billions)

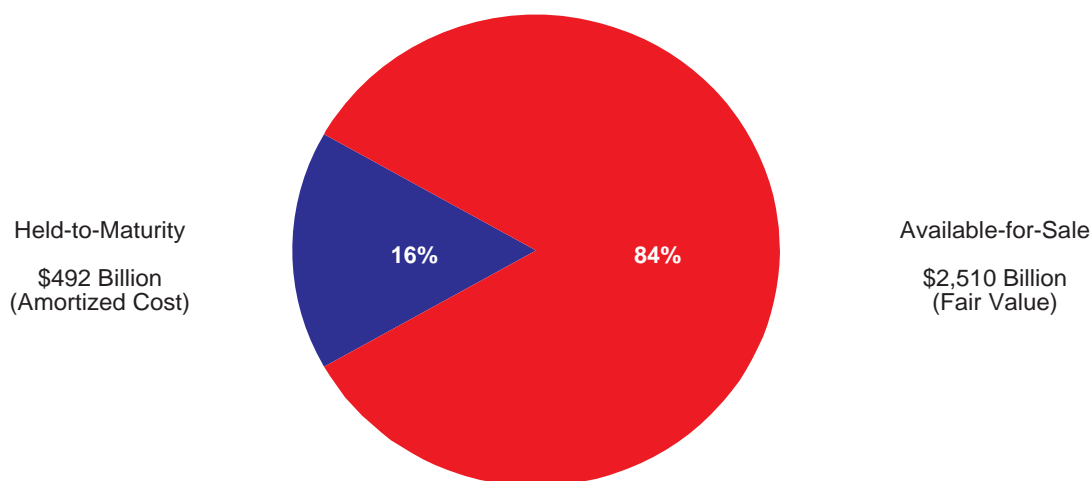
	12/11	3/12	6/12	9/12	12/12	3/13	6/13	9/13	12/13
U.S. Government Obligations:									
U.S. Treasury	158	167	187	196	205	189	166	160	193
U.S. Agencies	15	20	22	23	24	25	25	26	27
Government Sponsored Enterprises	197	212	206	202	215	215	212	213	209
Mortgage Pass-through Securities	919	990	989	994	968	971	965	966	964
Collateralized Mortgage Obligations	645	644	616	616	606	589	565	549	548
State, County, Municipal Obligations	218	226	241	251	262	267	274	284	292
Asset Backed Securities	139	154	159	163	166	165	167	174	175
Other Debt Securities	544	506	504	528	548	559	557	571	580
Equity Securities	16	13	13	13	17	18	13	15	14
Total Securities	\$2,850	\$2,931	\$2,937	\$2,986	\$3,010	\$2,999	\$2,945	\$2,958	\$3,002

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

** Includes other mortgage-backed securities with expected average life of 3 years or less.

Total Securities*

December 31, 2013



Total Securities*

December 31, 2013

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$12,147	99.5	\$180,503	99.9	\$192,649	99.9
U.S. Government Agencies	3,890	98.3	22,628	99.5	26,518	99.4
Government Sponsored Enterprises	34,866	94.8	174,012	98.3	208,878	97.7
Mortgage Pass-through Securities	203,440	97.9	760,643	99.0	964,084	98.7
Collateralized Mortgage Obligations	90,674	98.8	457,172	100.1	547,846	99.8
State, County, Municipal Obligations	46,953	99.2	244,870	98.9	291,823	98.9
Asset Backed Securities	28,283	100.2	147,205	100.4	175,488	100.4
Other Debt Securities	72,050	99.2	508,336	101.0	580,386	102.9
Equity Securities	**	**	14,280	106.4	14,280	106.4
Total Securities	\$492,302	98.3	\$2,509,650	99.6	\$3,001,952	99.4
Memoranda***						
Structured Notes	35,982		34,750			96.6

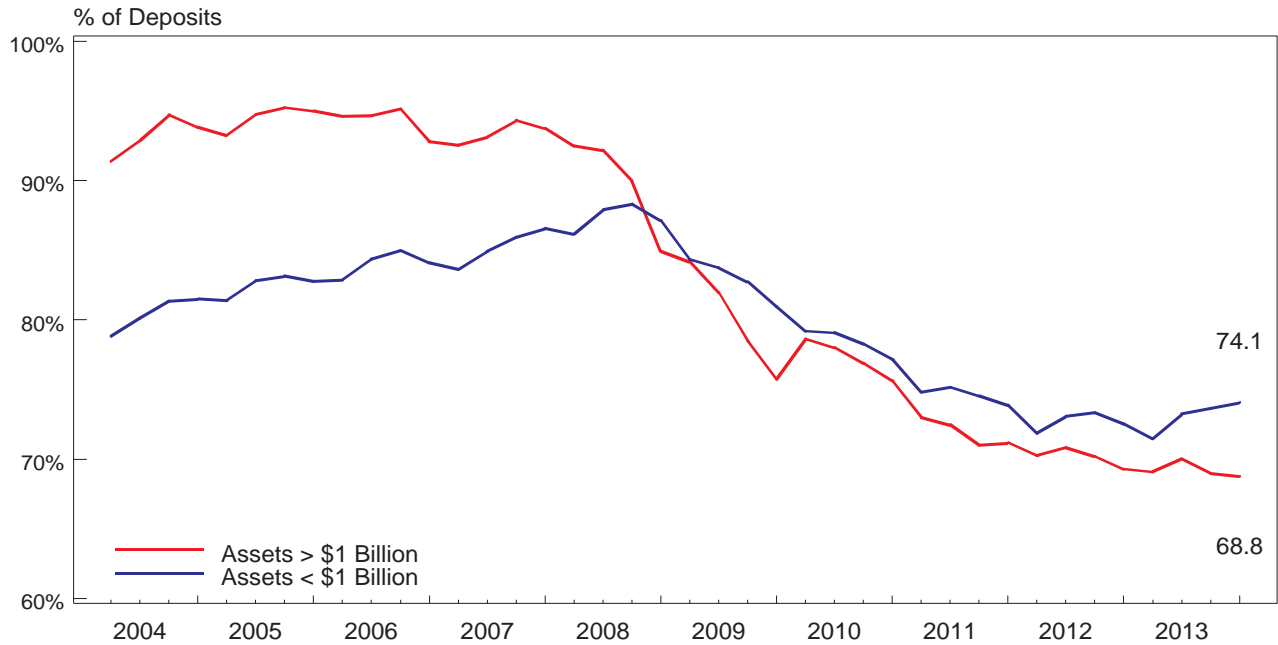
* Excludes trading account assets.

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

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

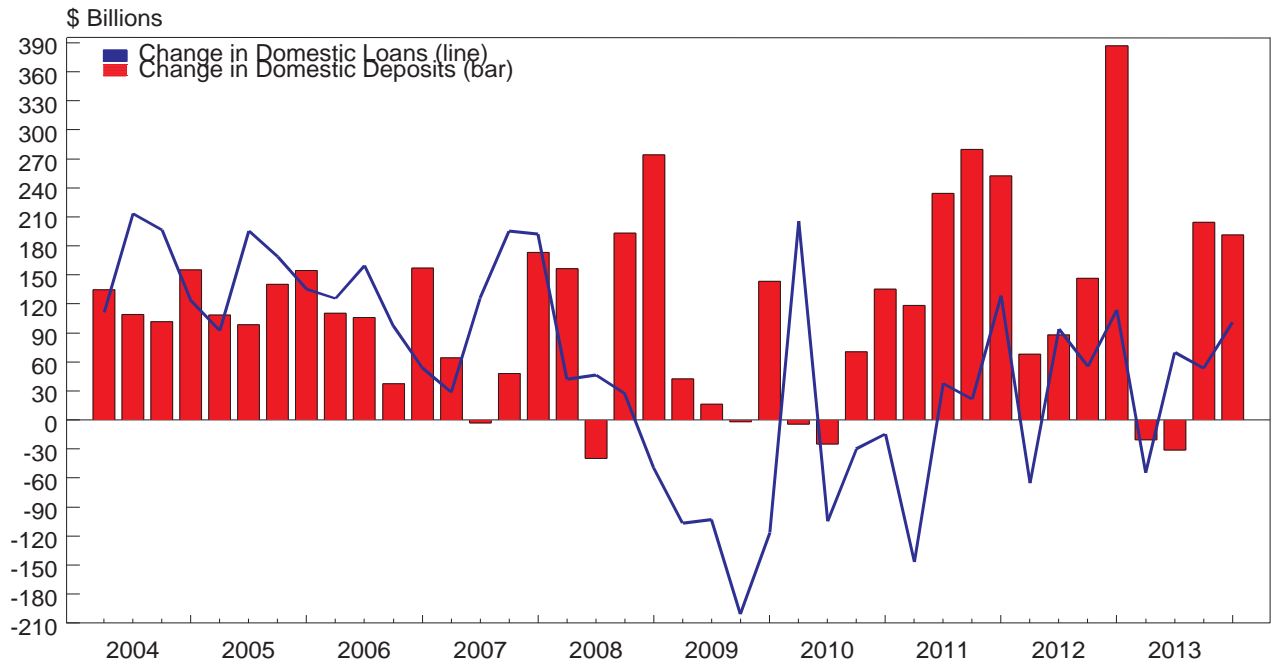
Net Loans and Leases to Deposits (Domestic and Foreign)

2004 - 2013



Quarterly Change in Domestic Loans vs Domestic Deposits

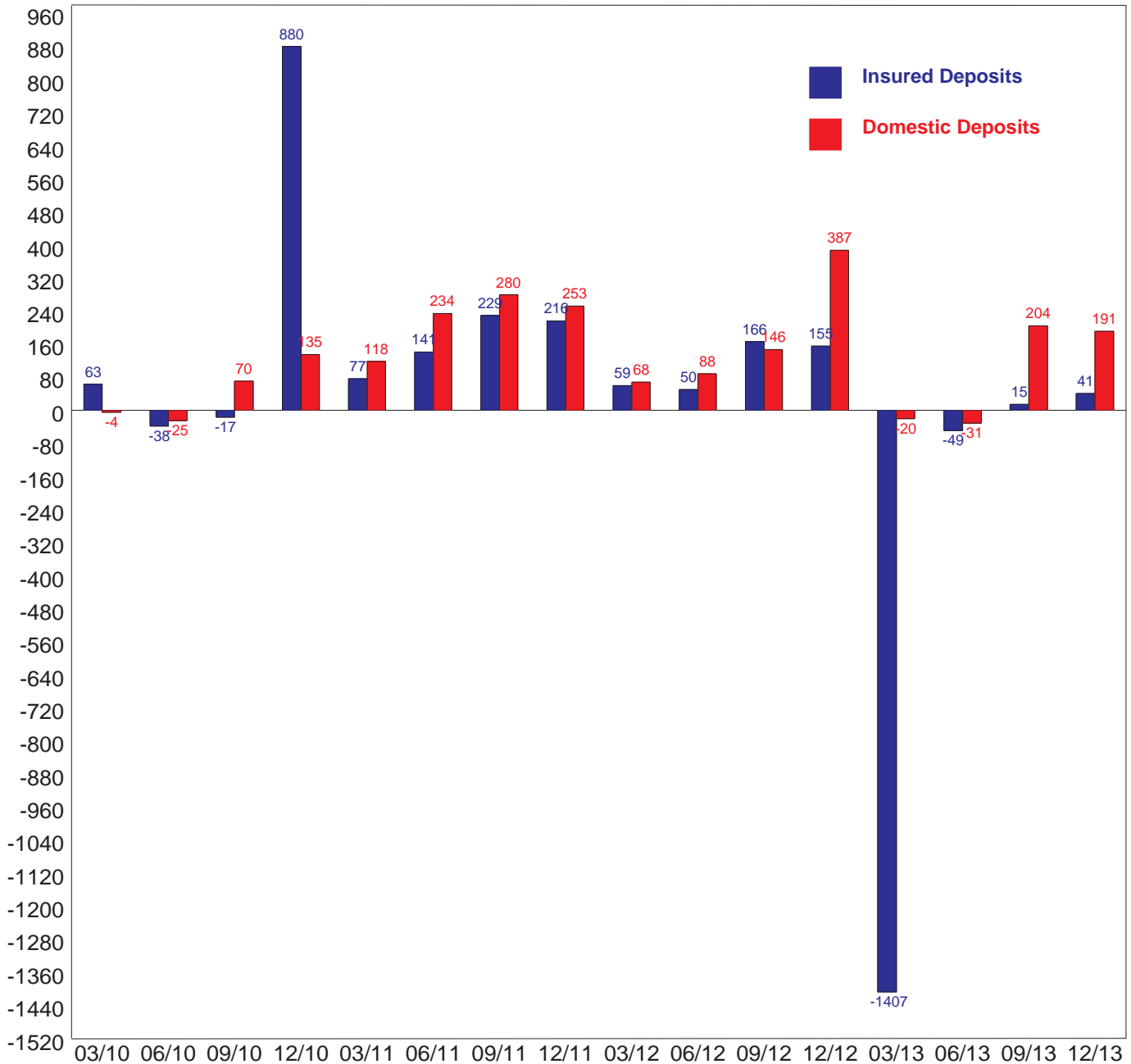
2004 - 2013



Quarterly Change In Domestic Deposits

2010 - 2013

\$ Billions



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

Twelve-Month Growth Rates of Domestic Deposits

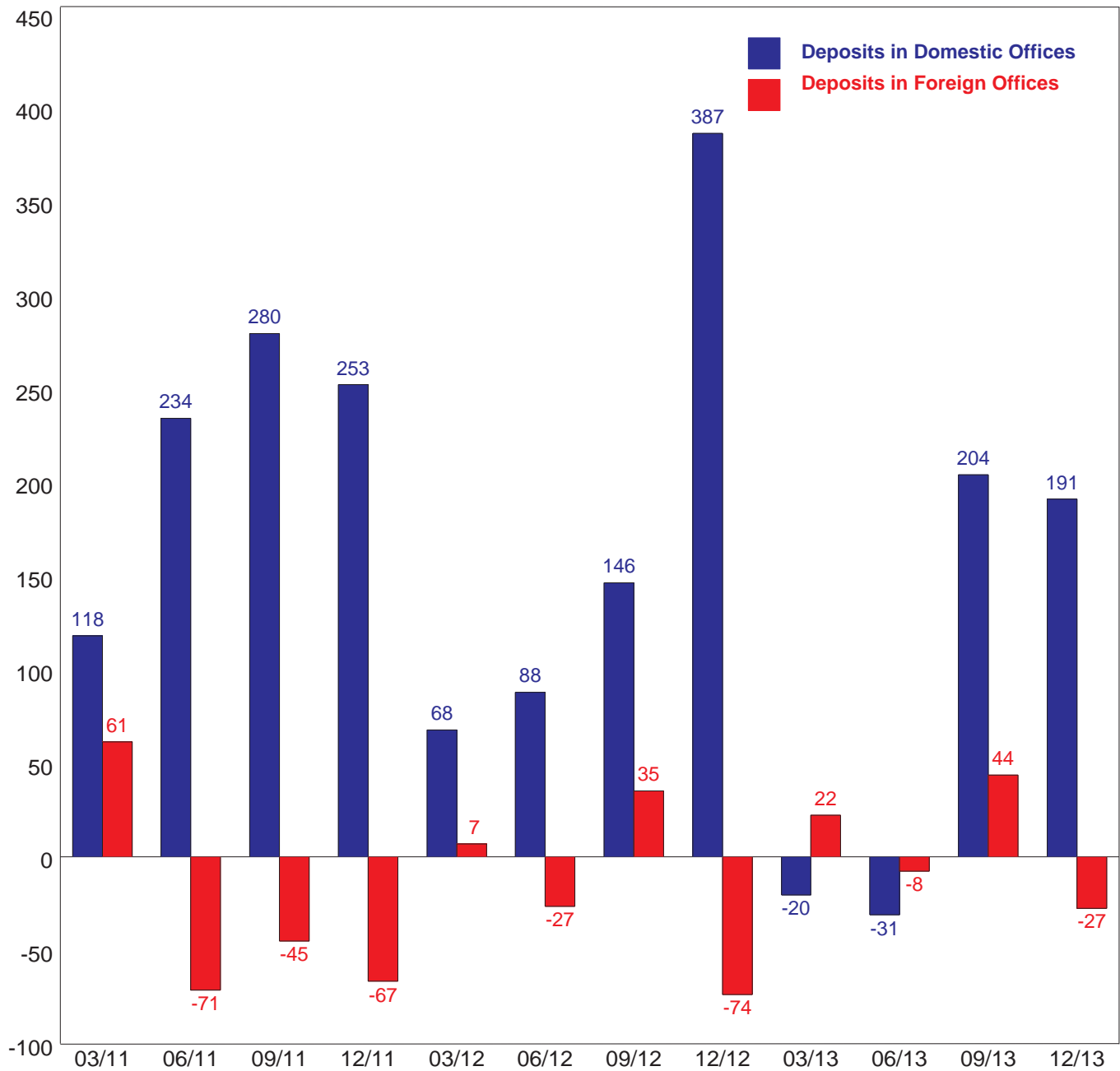
2008 - 2013



Quarterly Change In Domestic and Foreign Deposits

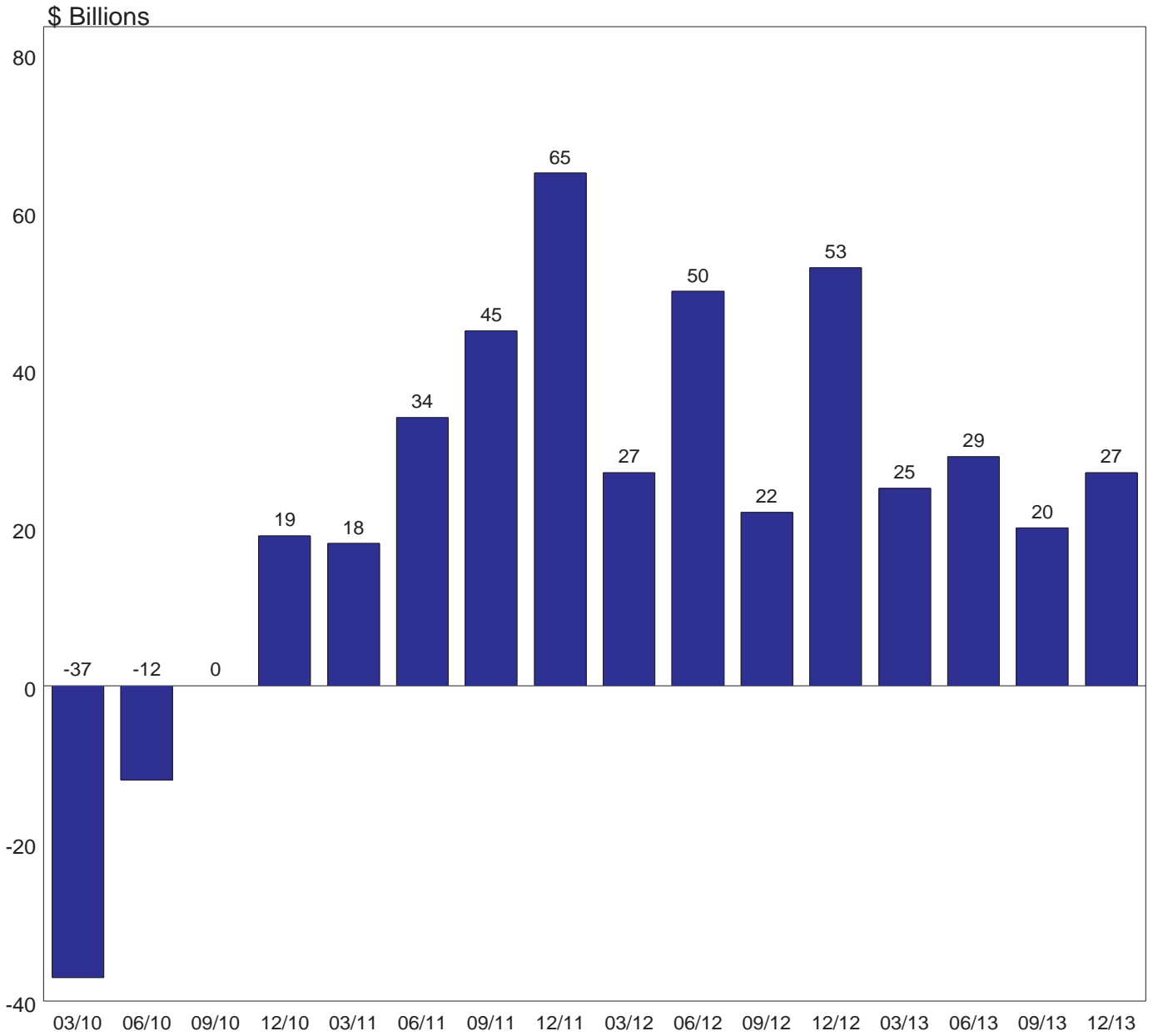
2011 - 2013

\$ Billions



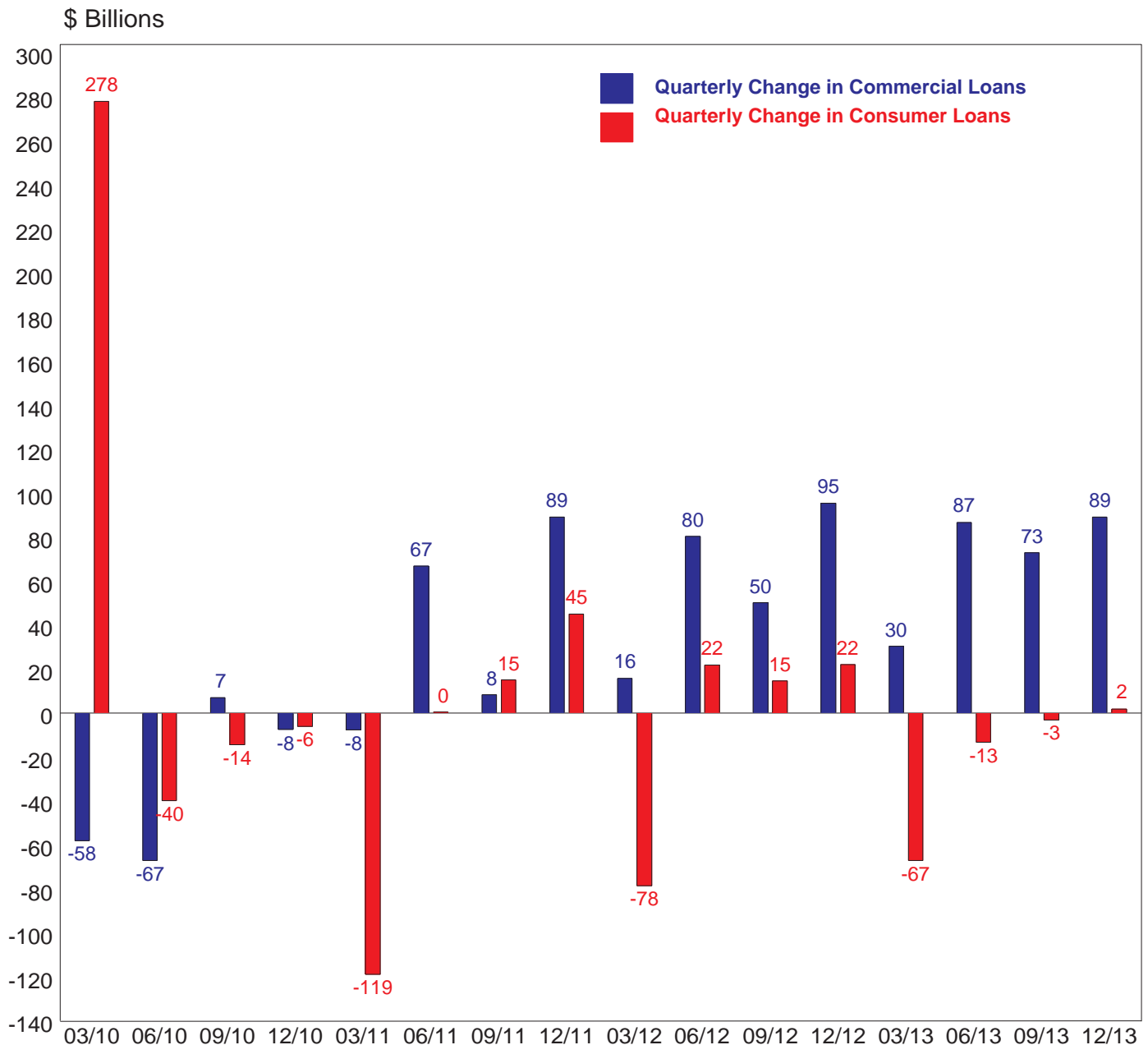
Quarterly Change in C&I Loans

2010-2013



Quarterly Change in Commercial and Consumer Loans

2010 - 2013



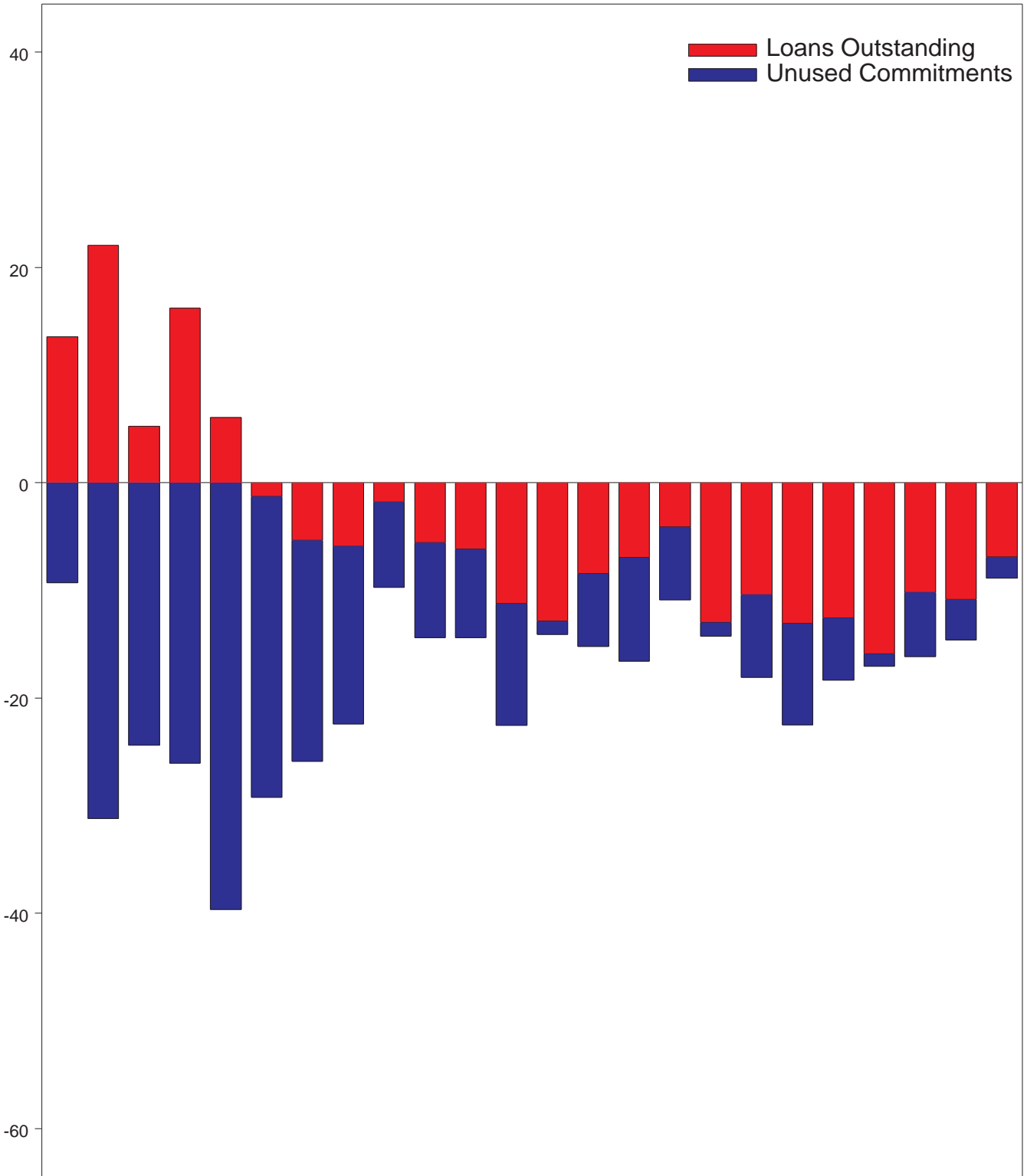
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

Quarterly Change in Home Equity Loans

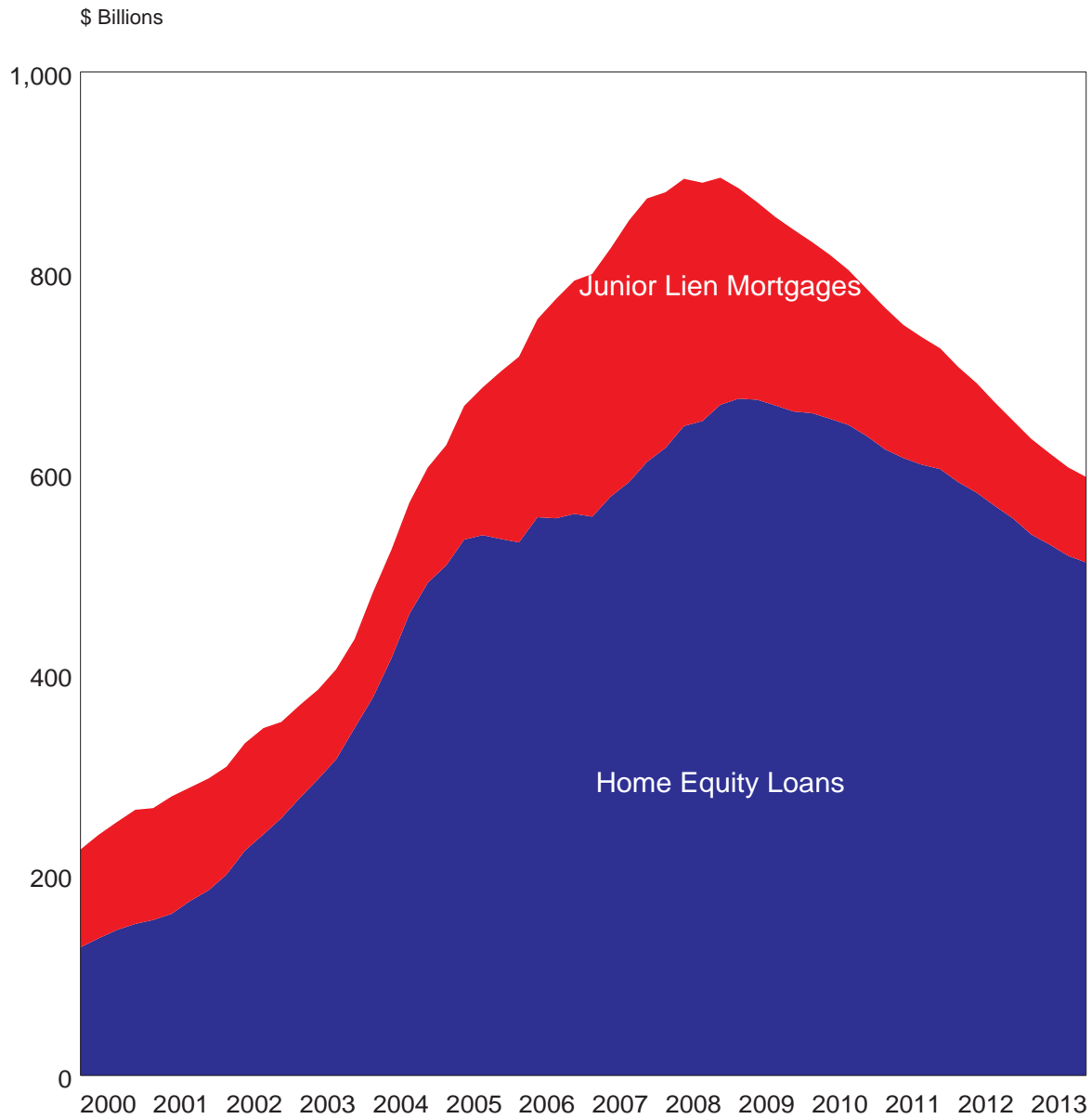
Quarterly Change (\$ Billions)

2008-2013



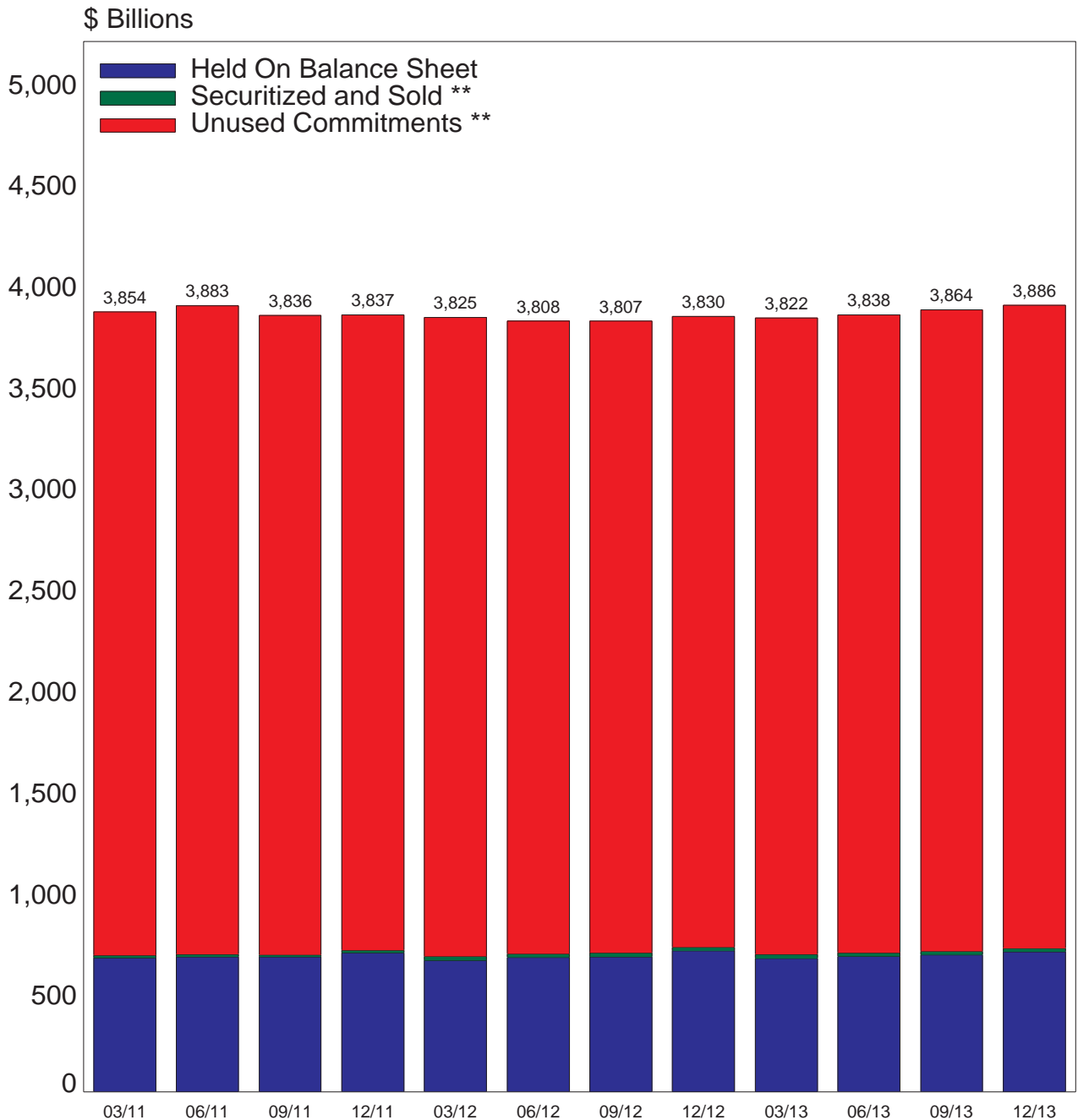
03/08 06/08 09/08 12/08 03/09 06/09 09/09 12/09 03/10 06/10 09/10 12/10 03/11 06/11 09/11 12/11 03/12 06/12 09/12 12/12 03/13 06/13 09/13 12/13

Home Equity and Junior Lien Loans 2000 - 2013



Expansion of Credit Card Lines*

2011-2013



Loans Outstanding (\$ Billions)

	03/11	06/11	09/11	12/11	03/12	06/12	09/12	12/12	03/13	06/13	09/13	12/13
Held On Balance Sheet	663.2	668.2	666.5	687.8	650.1	664.8	668.3	696.1	660.2	670.3	677.1	691.4
Securitized and Sold **	11.9	10.9	10.6	11.8	18.7	17.2	18.4	18.9	18.8	17.9	17.1	19.4
Unused Commitments **	3,178.8	3,204.0	3,159.0	3,137.6	3,156.2	3,125.5	3,120.6	3,114.8	3,143.0	3,149.7	3,169.9	3,175.2
Total	3,853.9	3,883.1	3,836.1	3,837.2	3,825.0	3,807.6	3,807.3	3,829.8	3,822.1	3,838.0	3,864.1	3,886.0

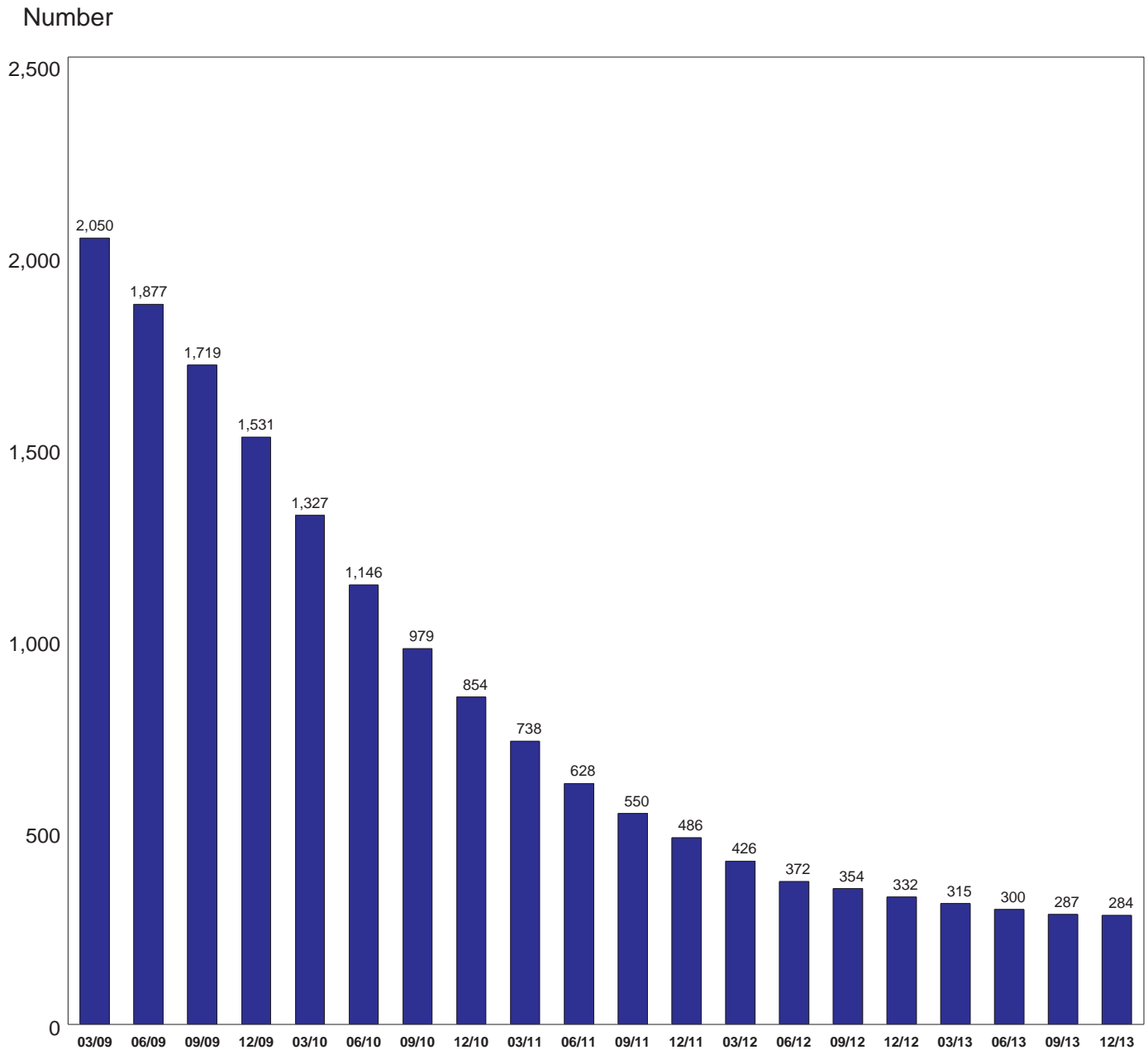
* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

** Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

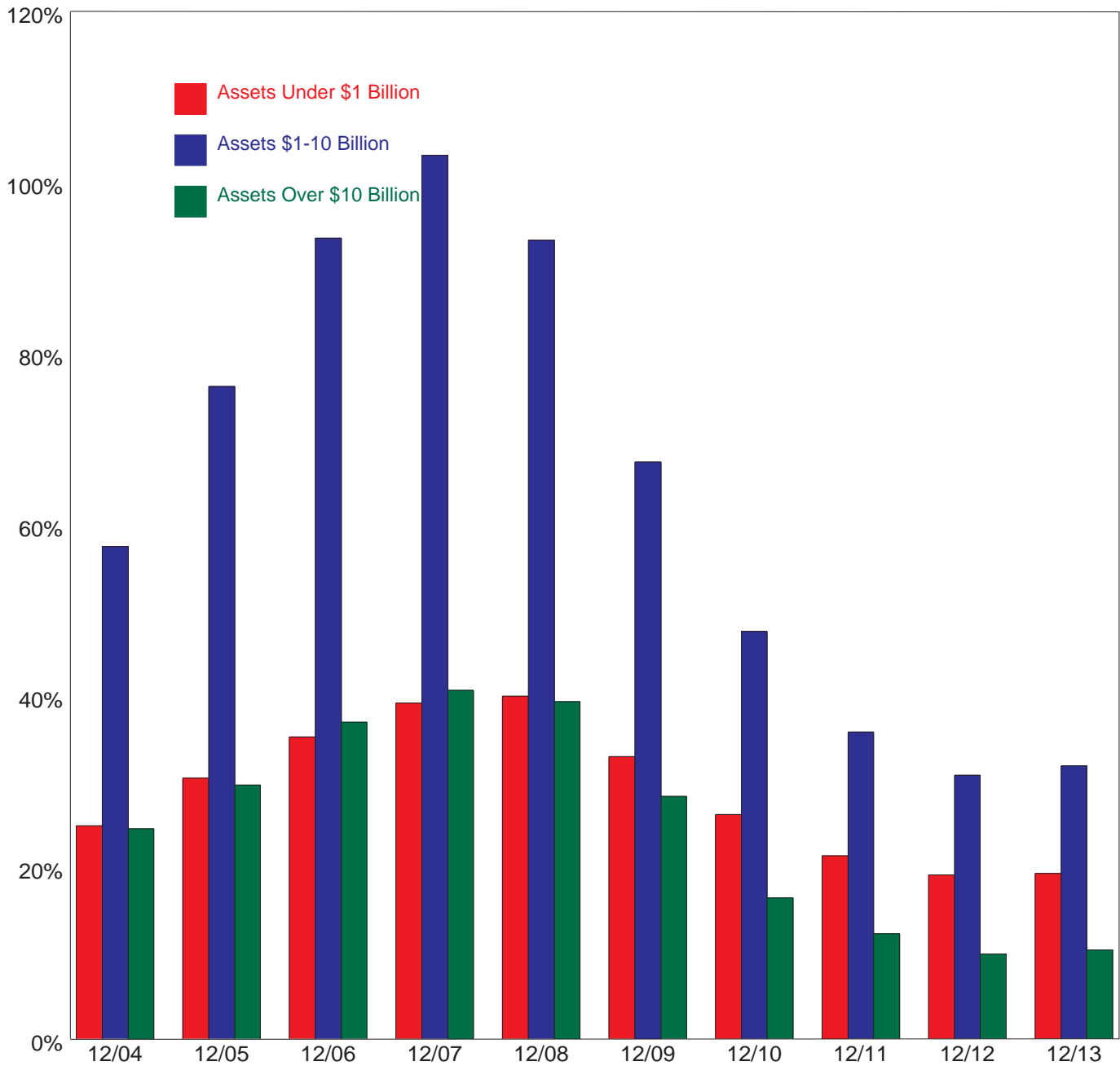
2009-2013



Median Construction and Development Loan Concentrations

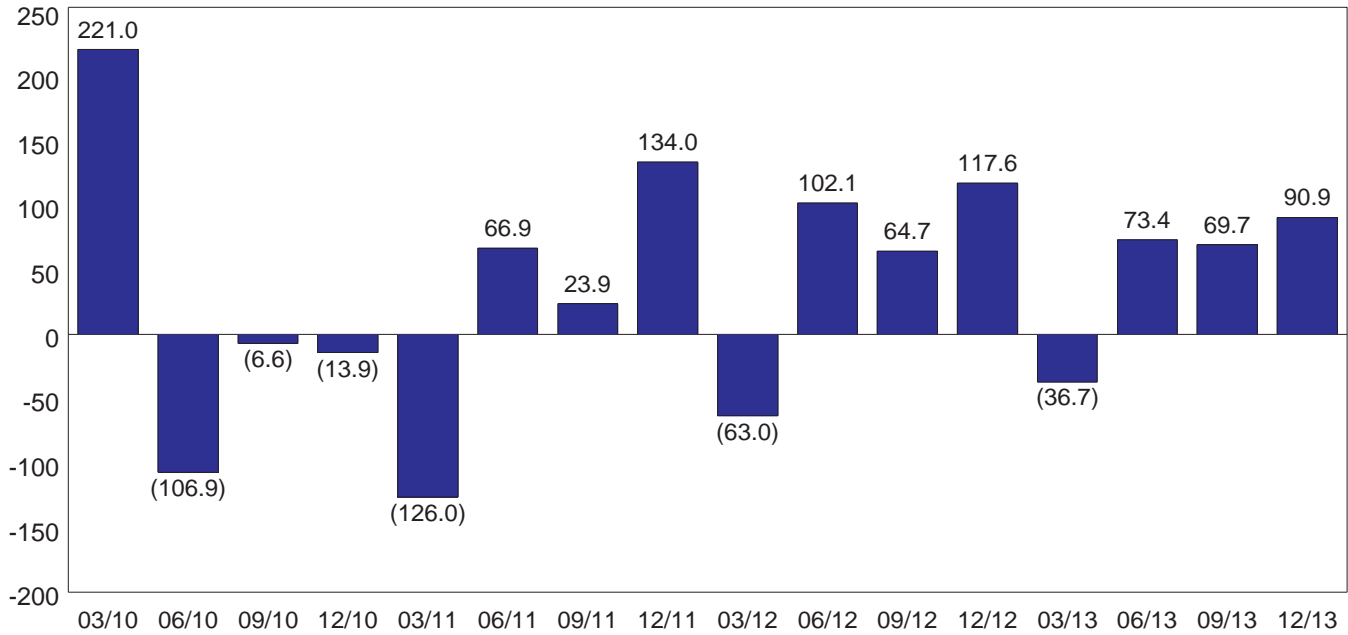
2004 - 2013

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



Quarterly Change in Reported Total Loans Outstanding

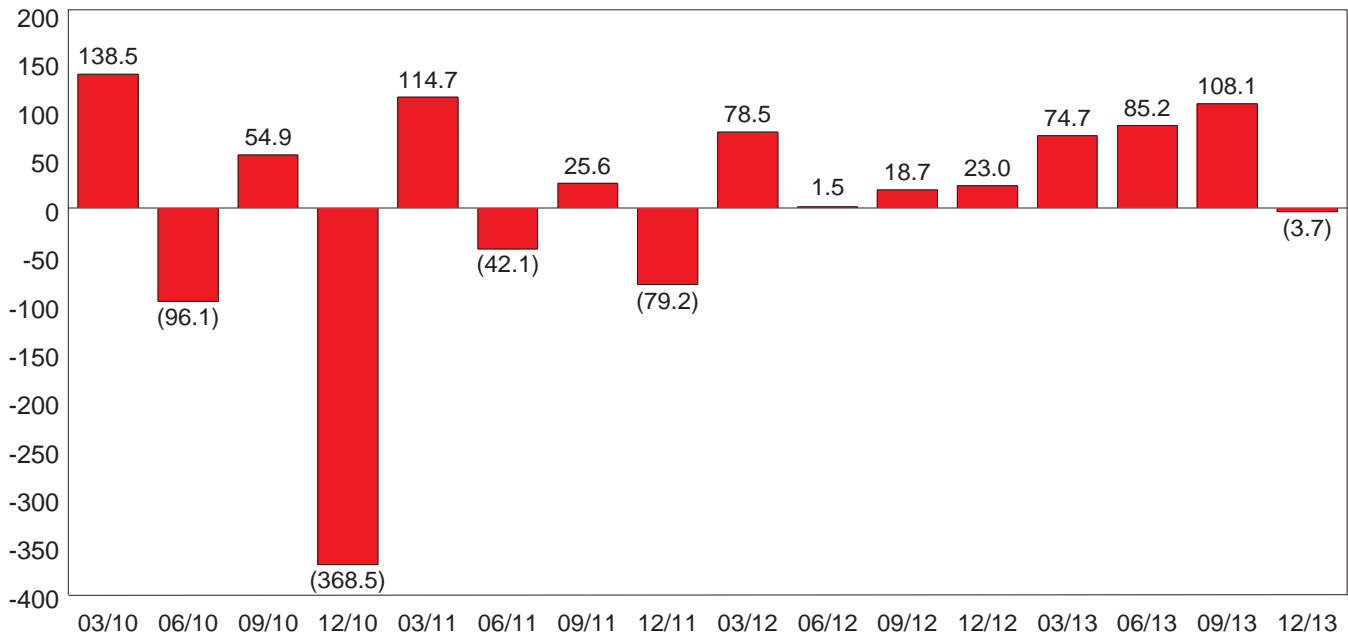
(\$ Billions)



In the fourth quarter of 2013, real estate loans increased by \$12.5 billion, commercial and industrial loans increased by \$27.3 billion, consumer loans increased by \$21.8 billion, and other loans and leases increased by \$26.8 billion.

Quarterly Change in Unused Loan Commitments

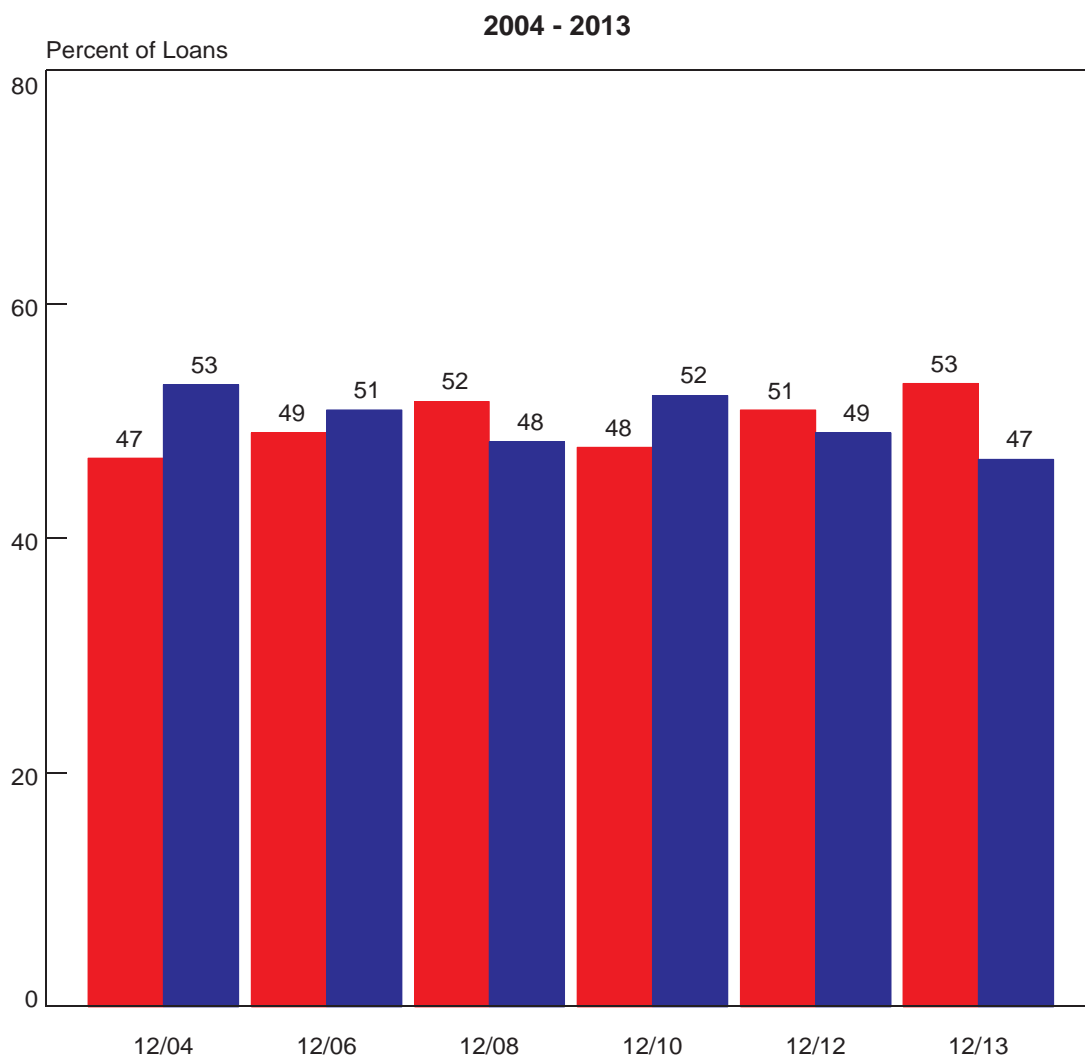
(\$ Billions)



In the fourth quarter of 2013, unused commercial real estate loan commitments increased by \$11.9 billion, unused home equity line commitments decreased by \$2.1 billion, unused credit card commitments increased by \$5.3 billion, and other unused commitments decreased by \$18.9 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

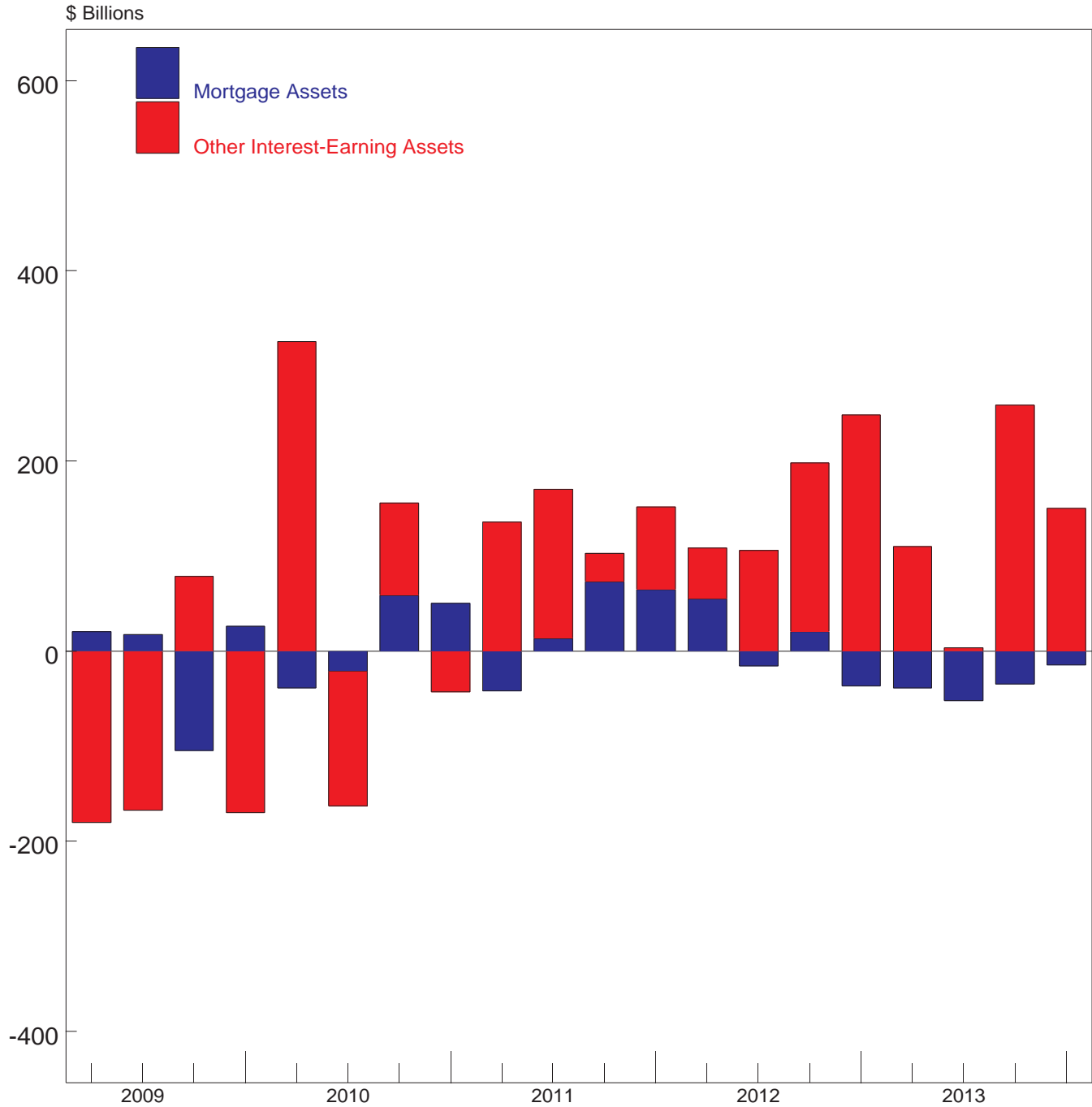
■ Commercial Borrowers	\$2,869	\$3,546	\$4,074	\$3,525	\$3,923	\$4,202
■ Consumer Loans	3,255	3,690	3,802	3,853	3,775	3,693

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

Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

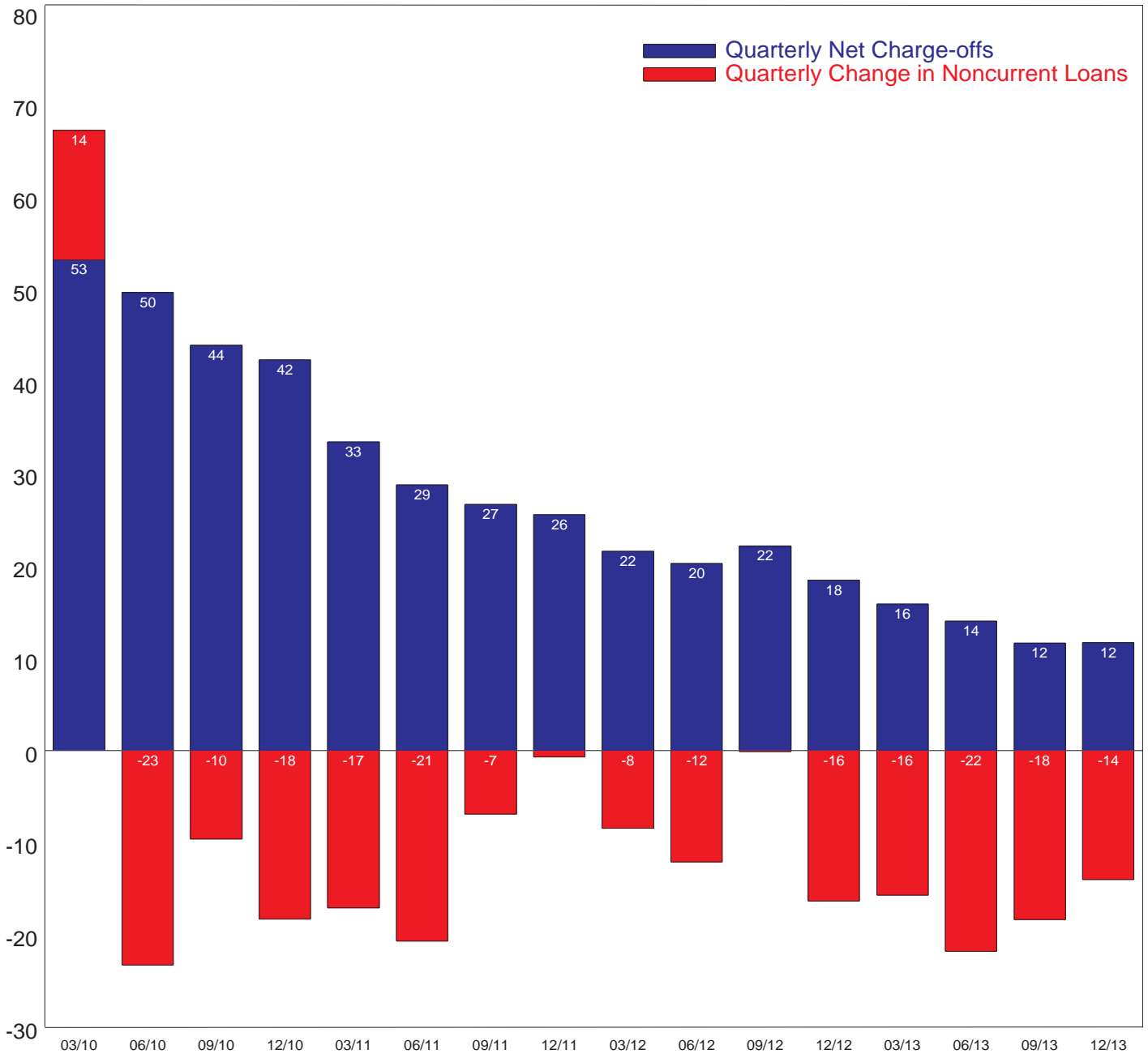
2009 - 2013



Quarterly Net Charge-Offs and Change in Noncurrent Loans

2010 - 2013

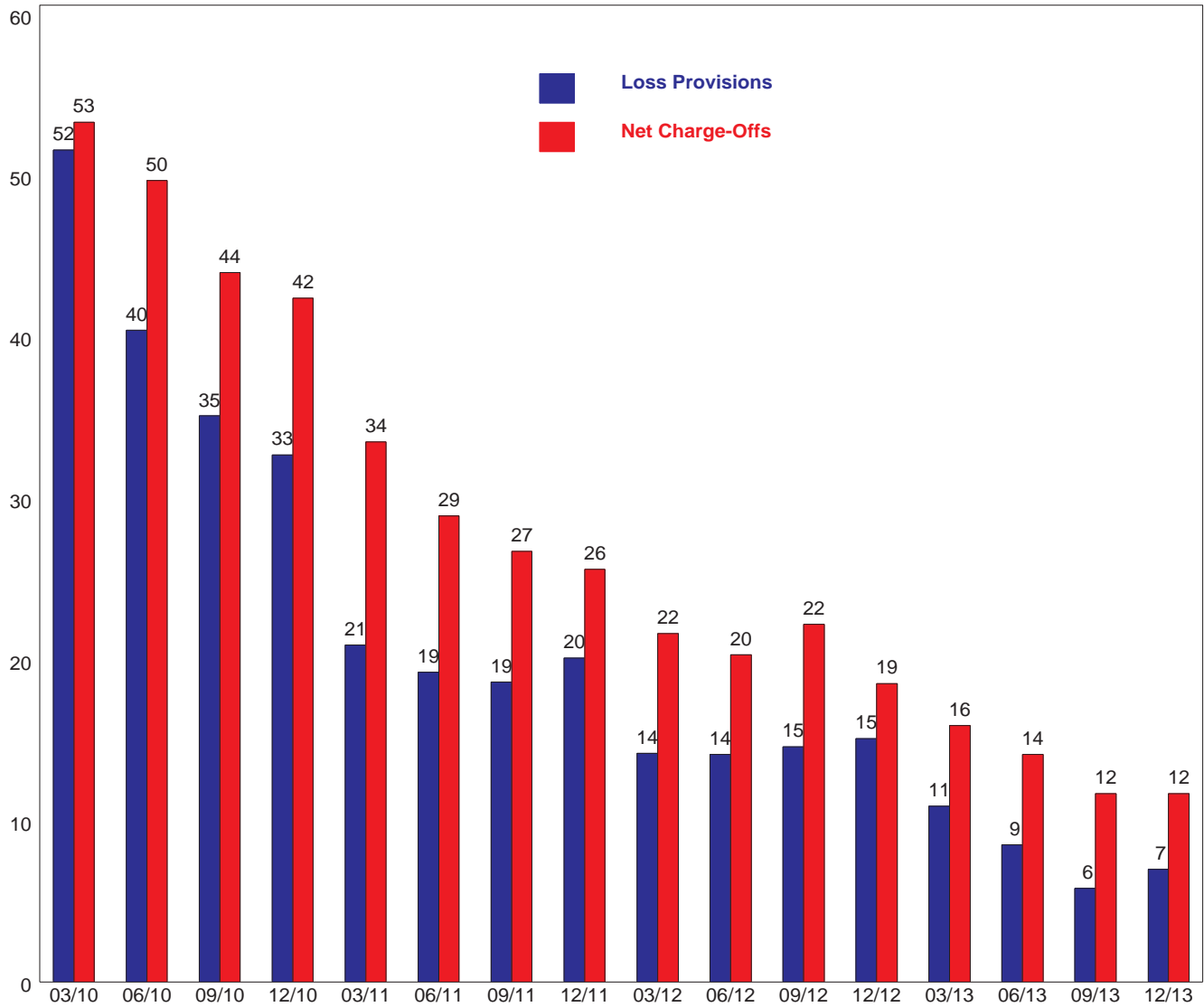
\$ Billions



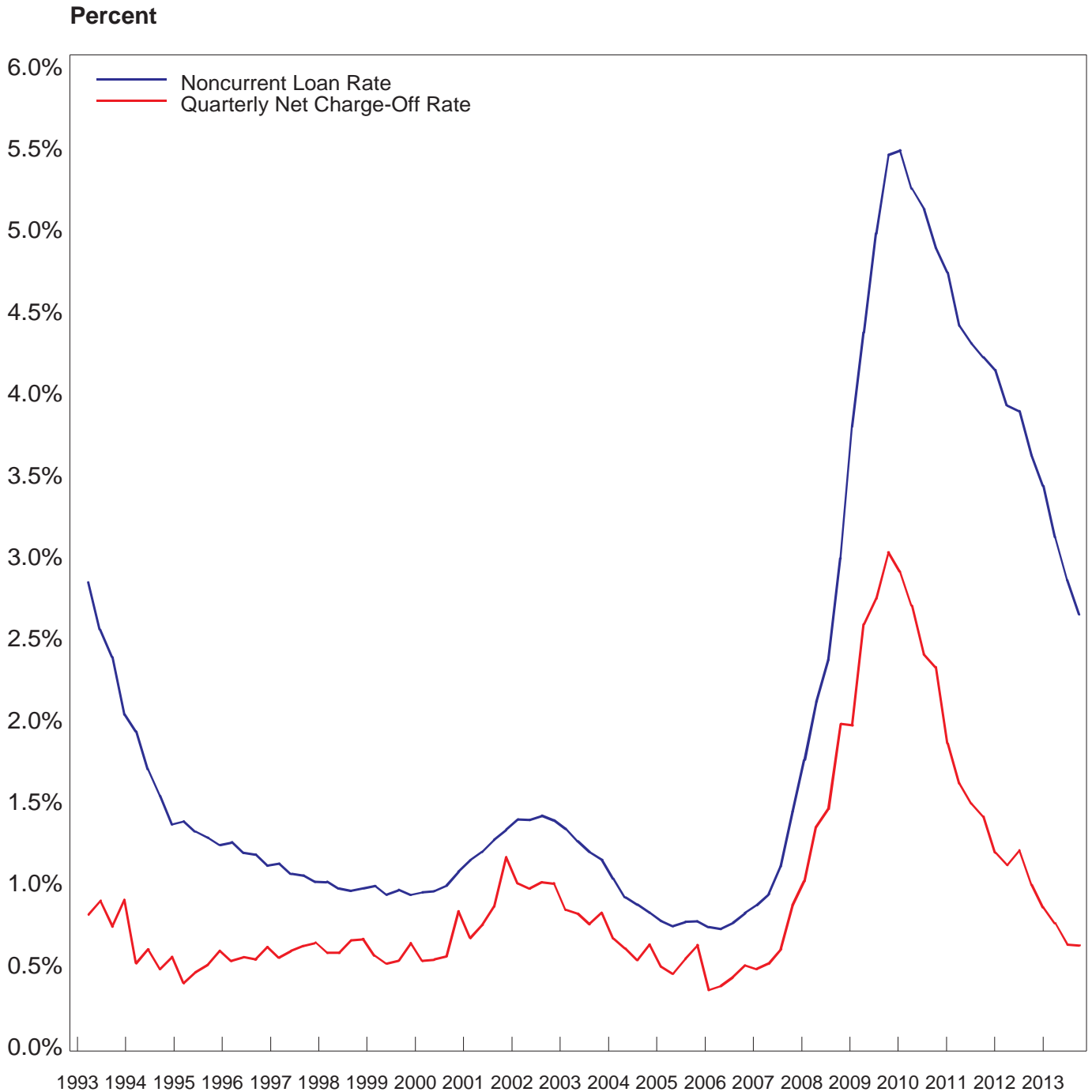
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2010 - 2013

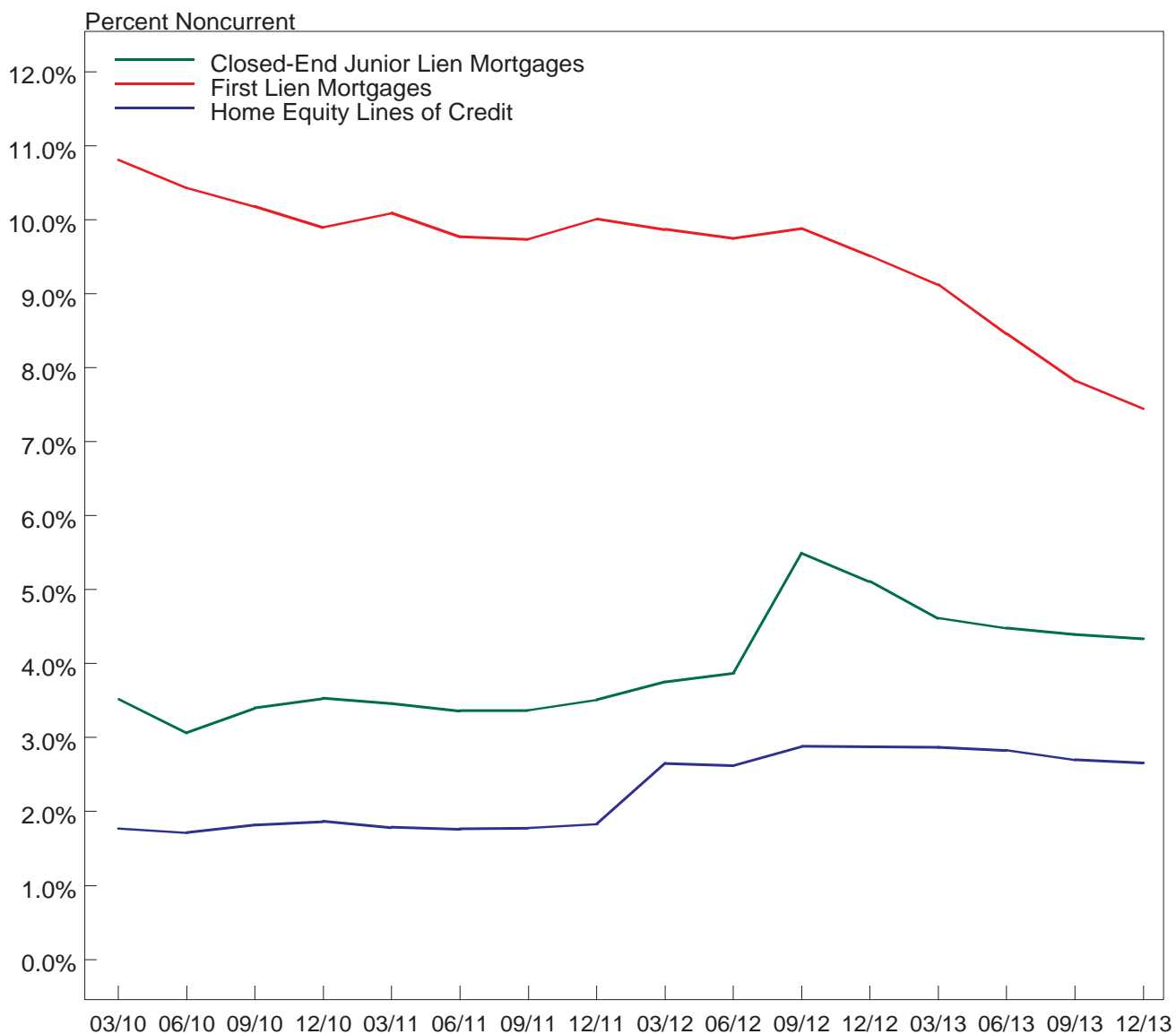
\$ Billions



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

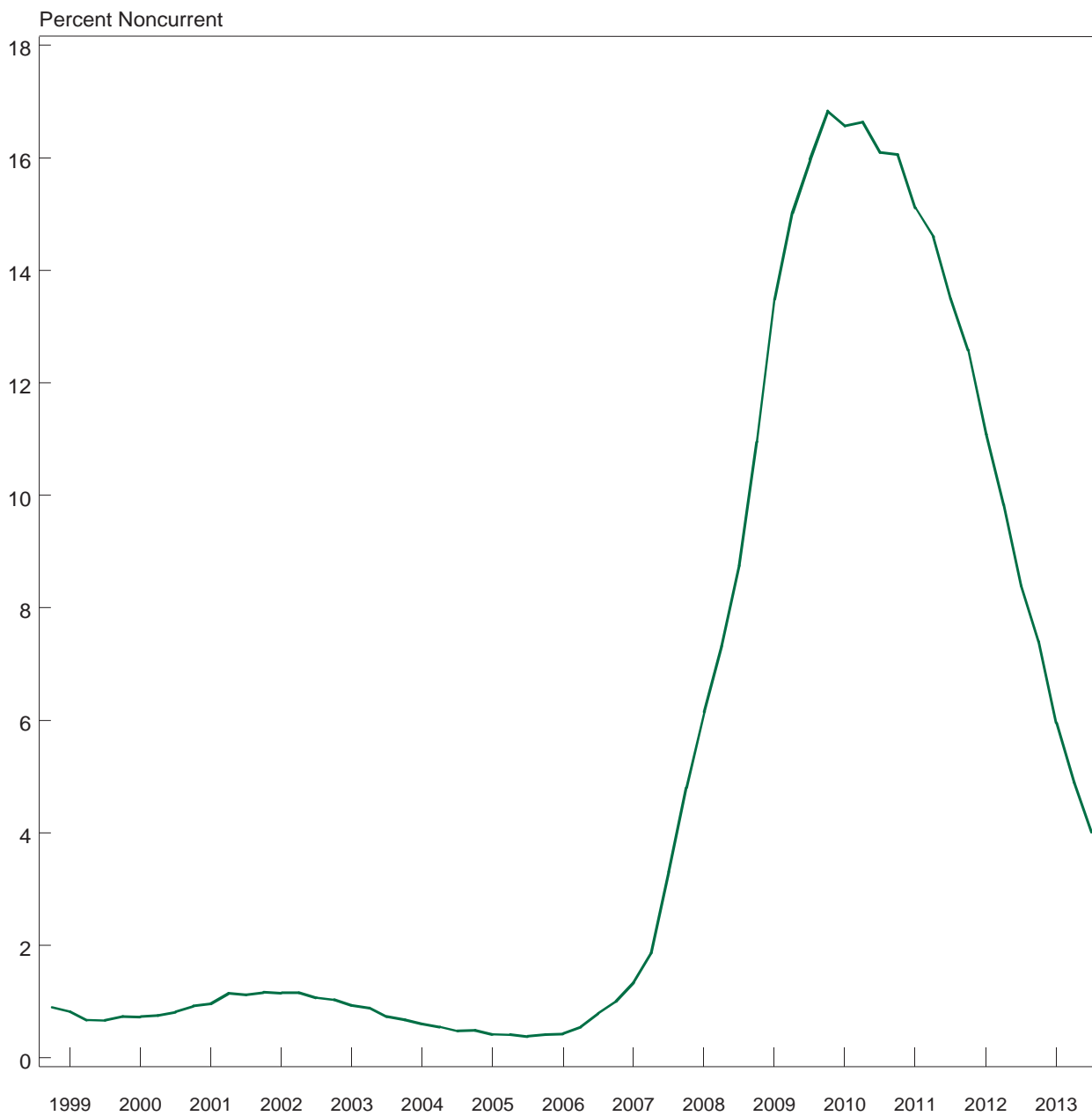


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2010 to 2013



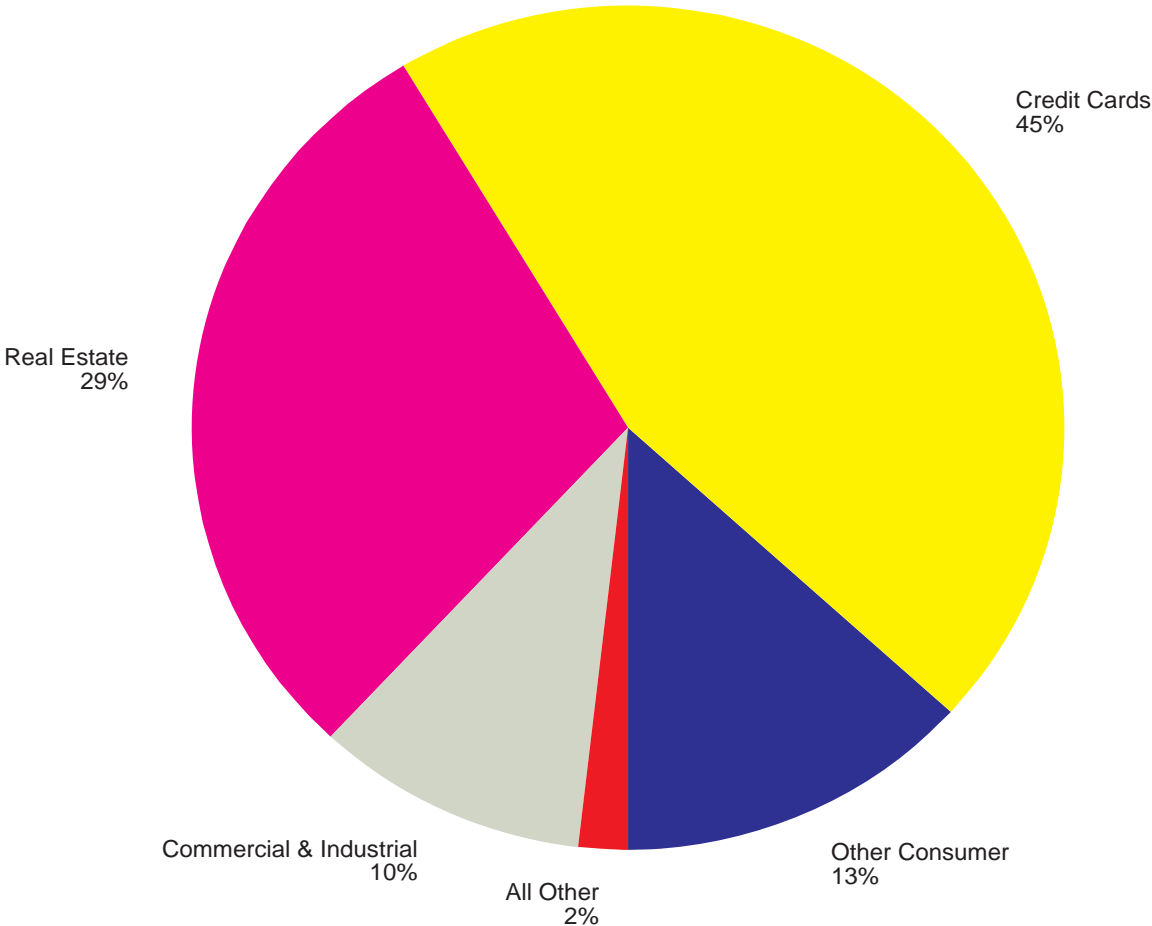
Noncurrent Rate on Real Estate Construction and Development Loans

1999-2013



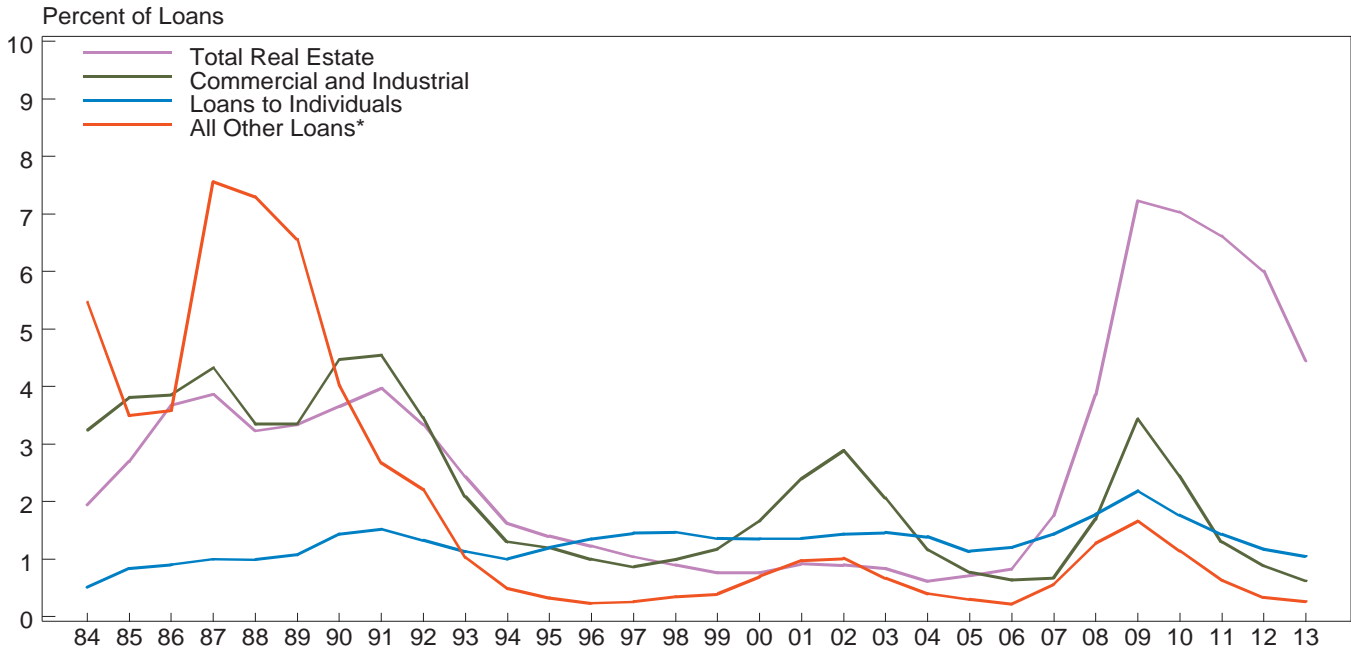
Composition of FDIC-Insured Institutions' Loan Charge-Offs

Fourth Quarter, 2013



Noncurrent Loan Rates at Year-end

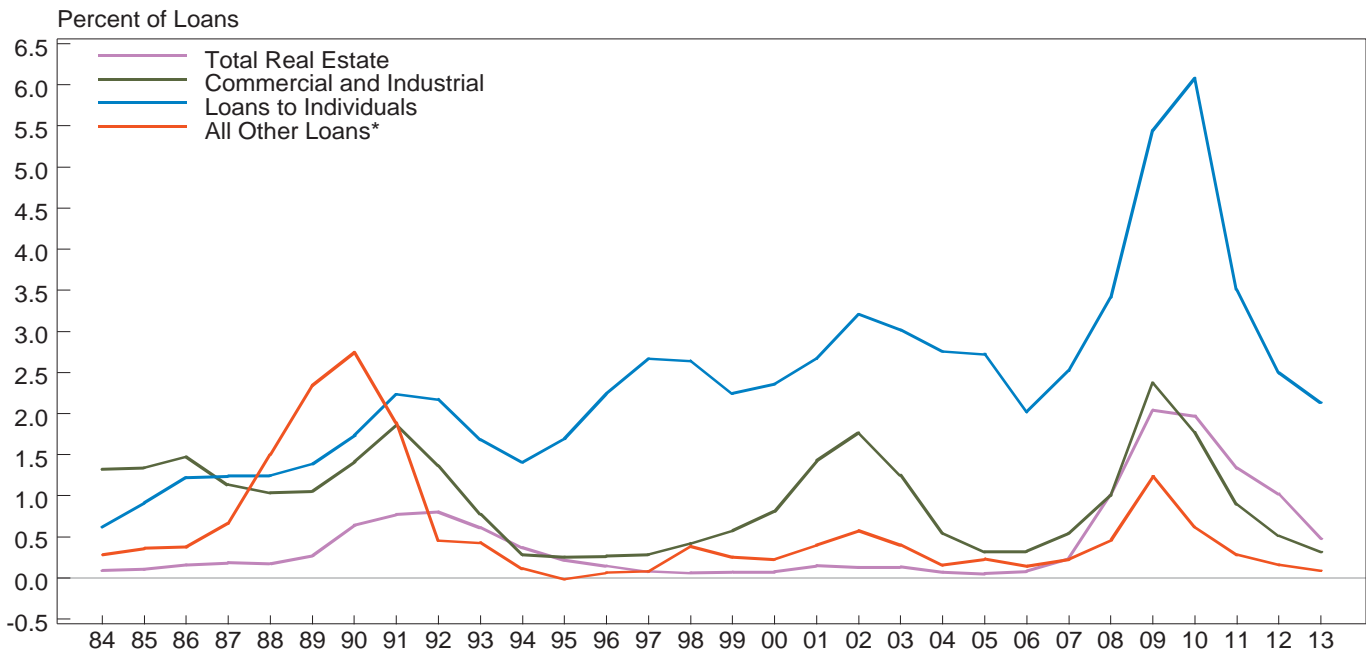
1984-2013



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

Annual Net Charge-off Rates on Loans

1984-2013

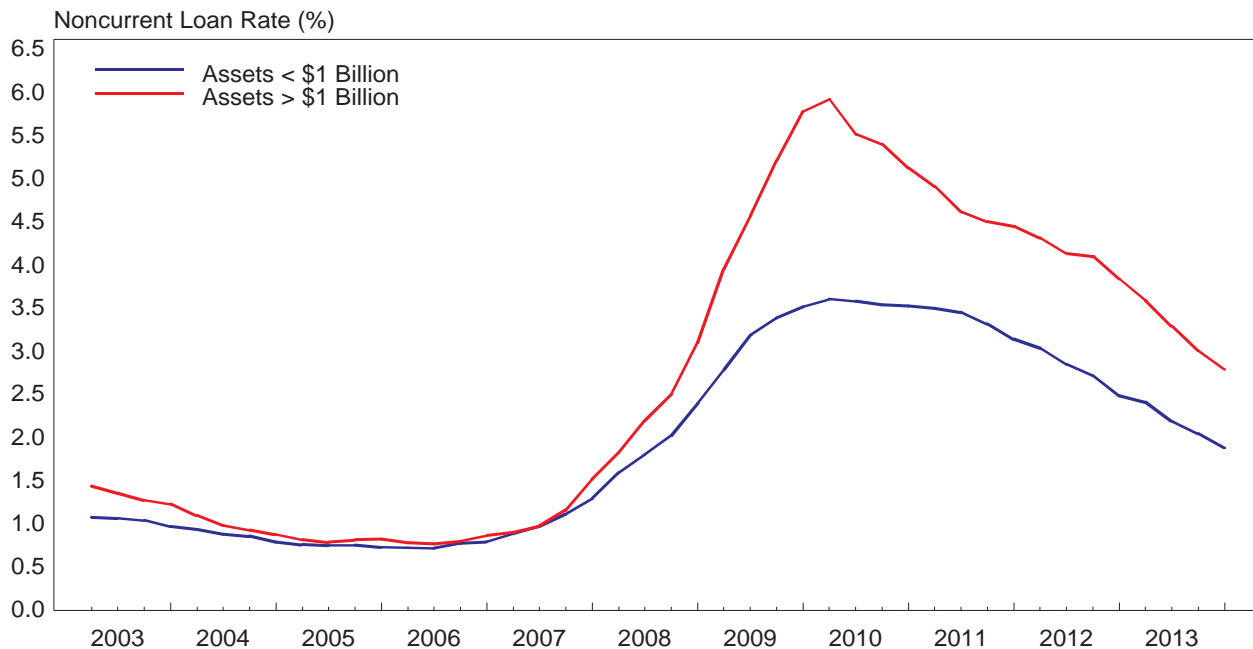


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

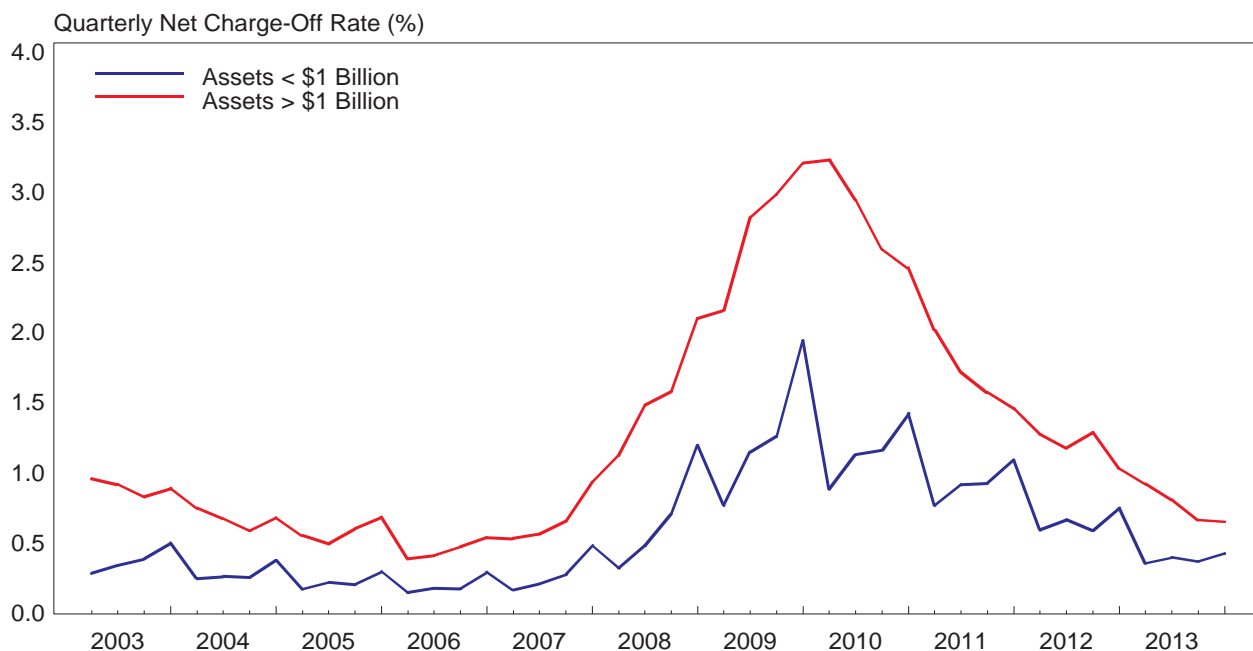
2003 - 2013



Quarterly Net Charge-Off Rates

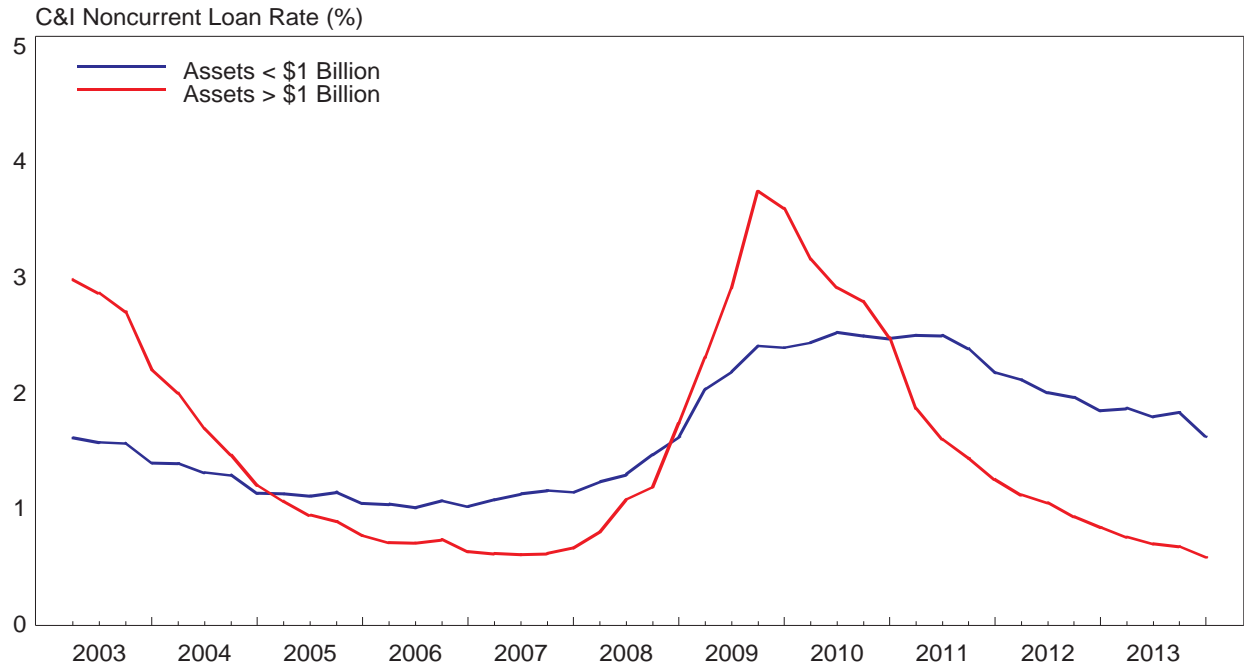
By Asset Size, Annualized

2003 - 2013



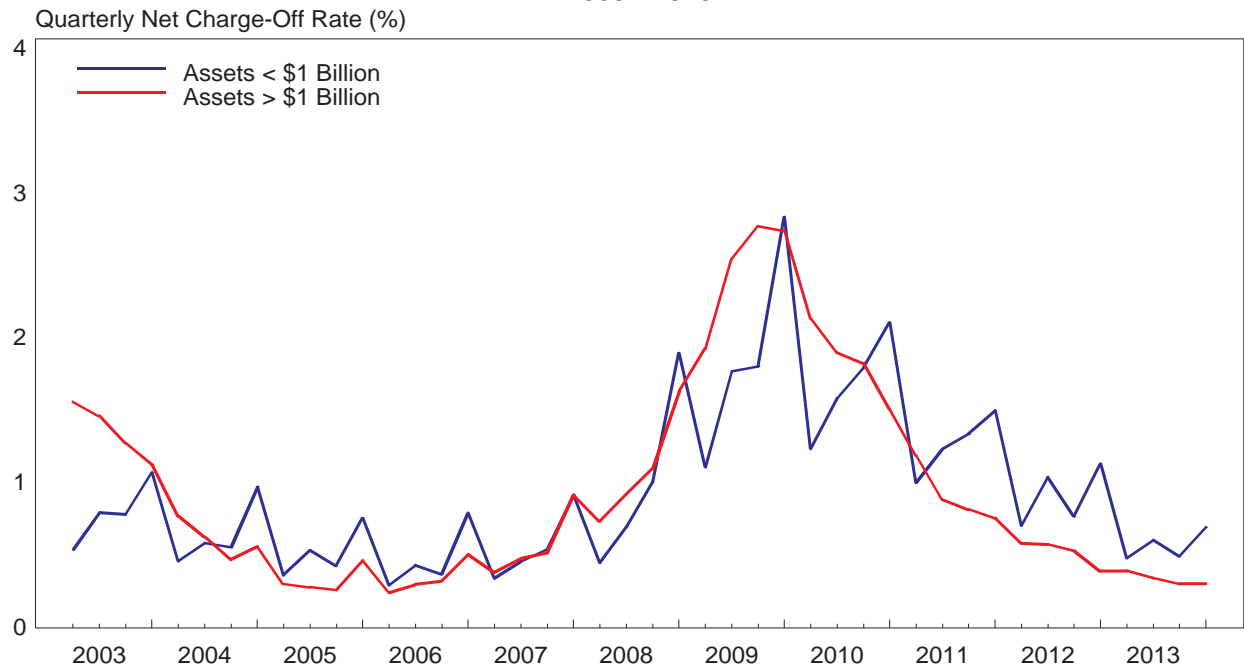
Noncurrent C & I Loan Rates By Asset Size

2003 - 2013



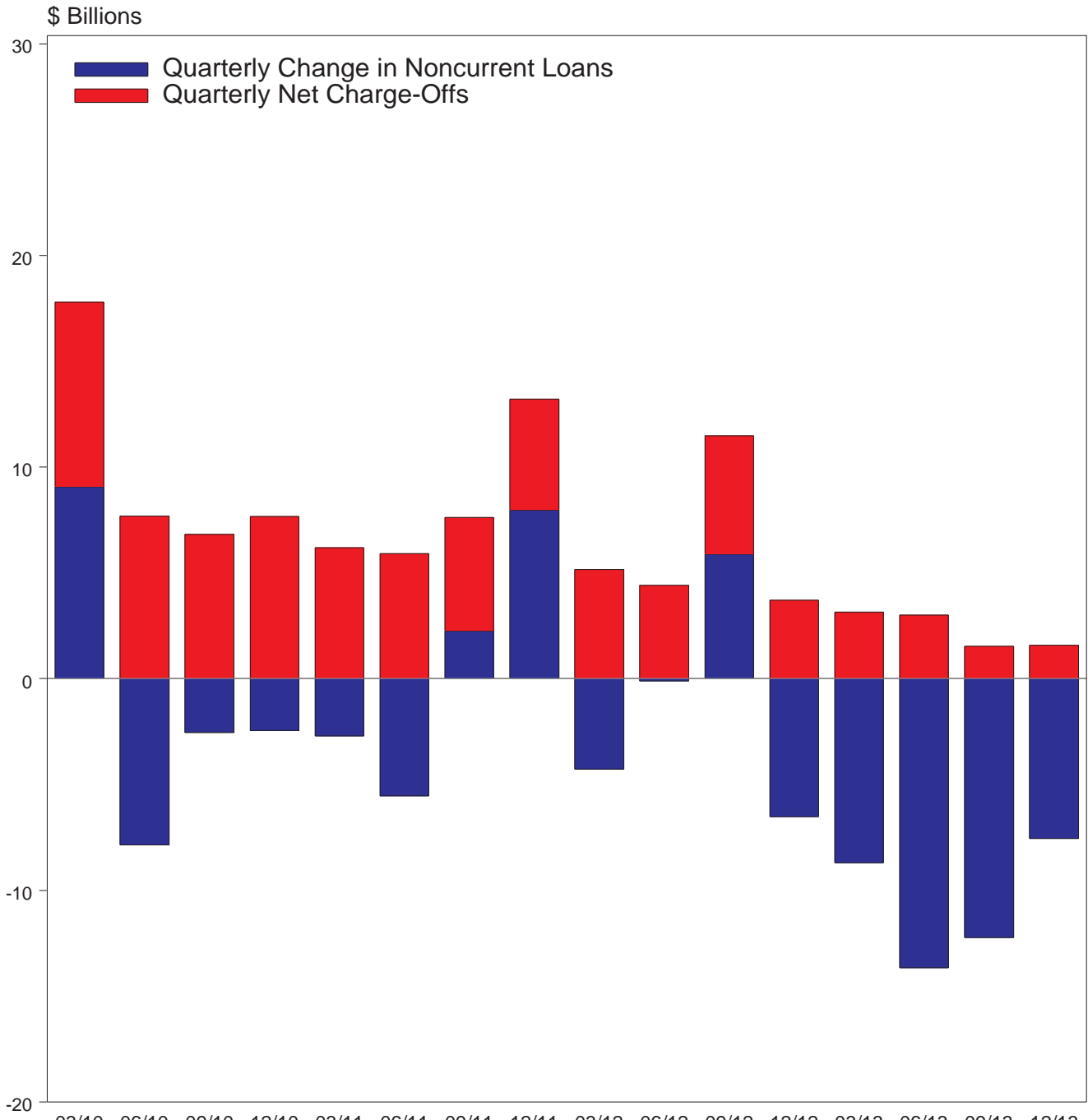
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2003 - 2013



Credit Quality of Residential Mortgage Loans*

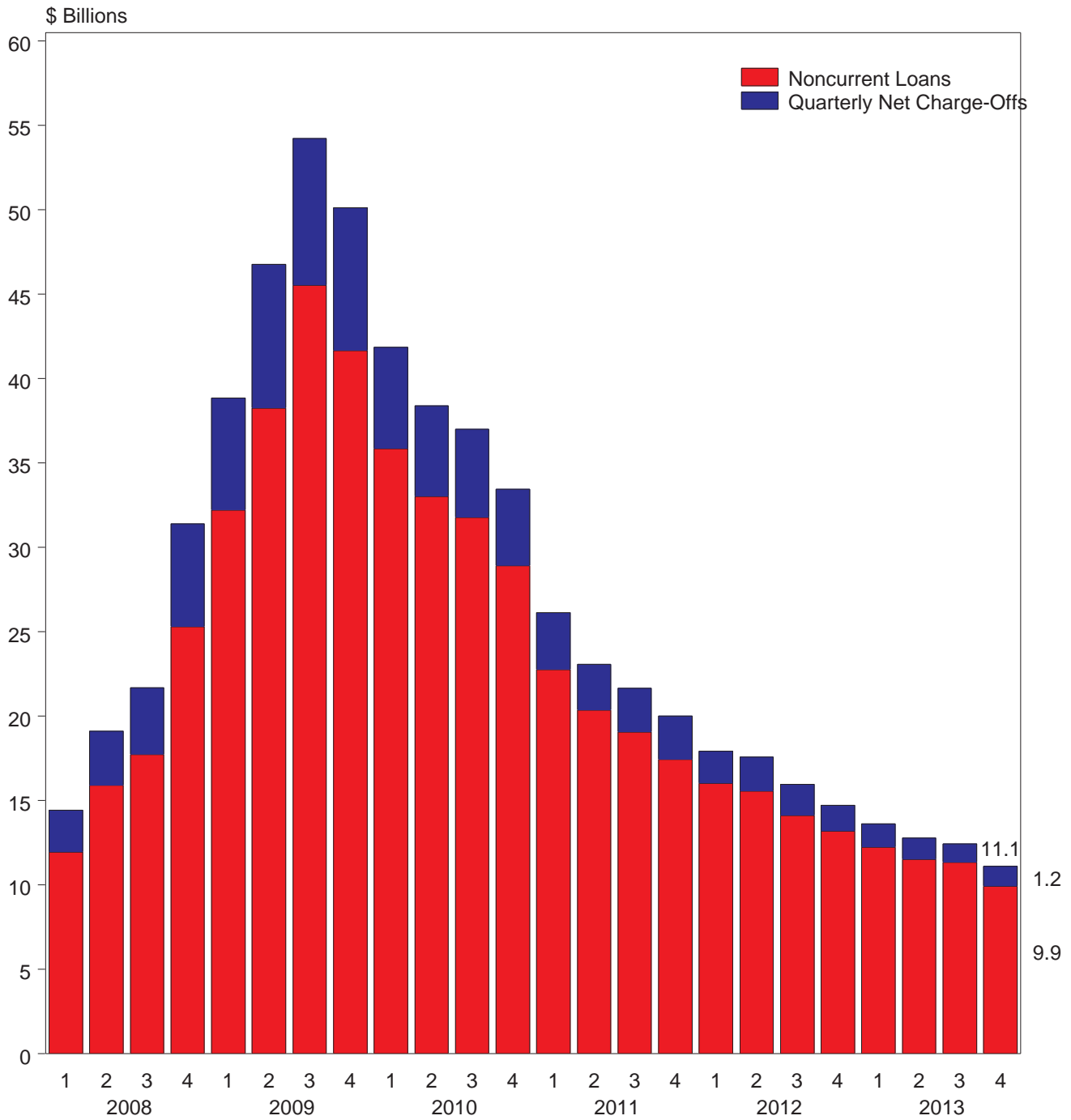
2010 to 2013



* Noncurrent loans = loans 90 days or more past due or in nonaccrual status

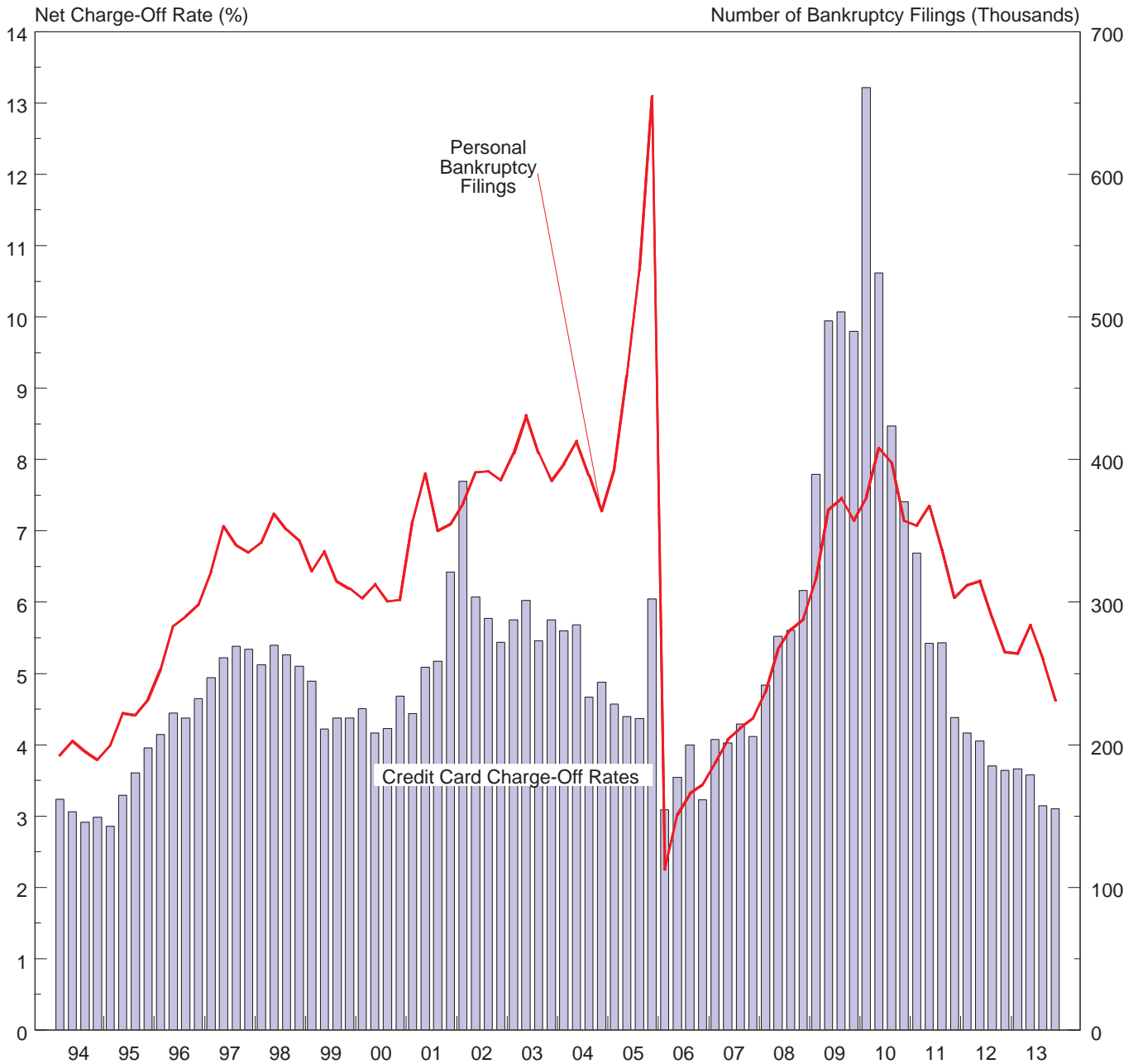
Credit Quality of C & I Loans

2008-2013



Credit Card Loss Rates and Personal Bankruptcy Filings

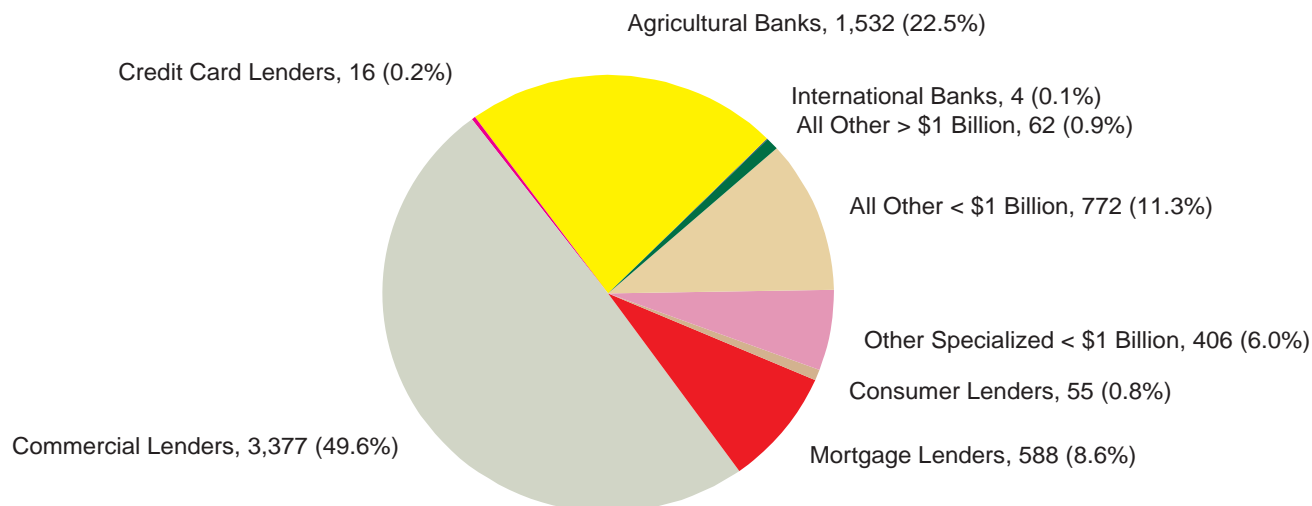
1994-2013



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

Number of Institutions By Asset Concentration Group

December 31, 2013

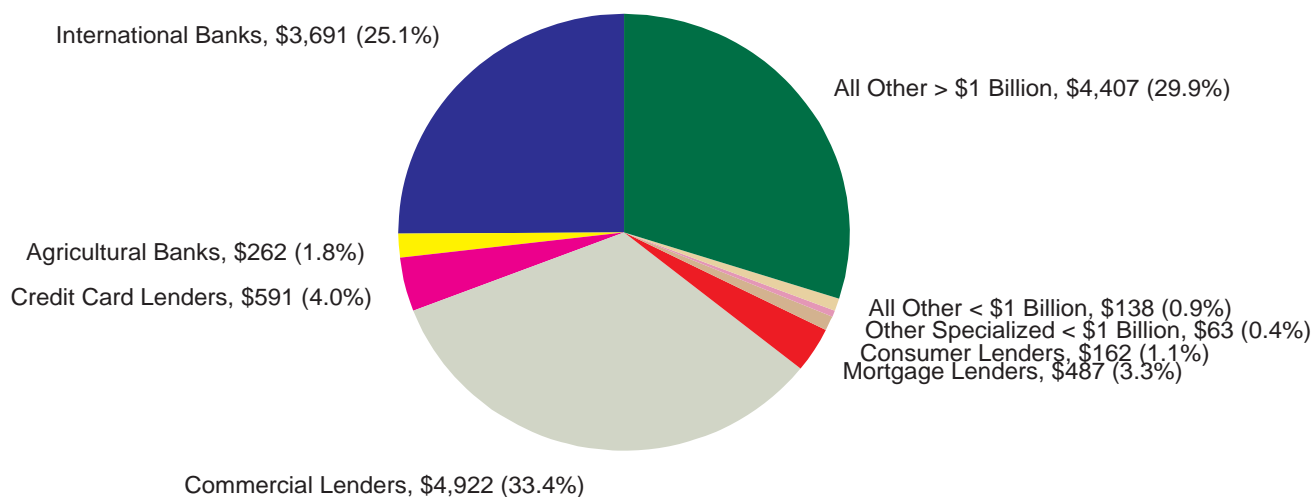


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/13	4	1,532	16	3,377	588	55	406	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123

Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2013

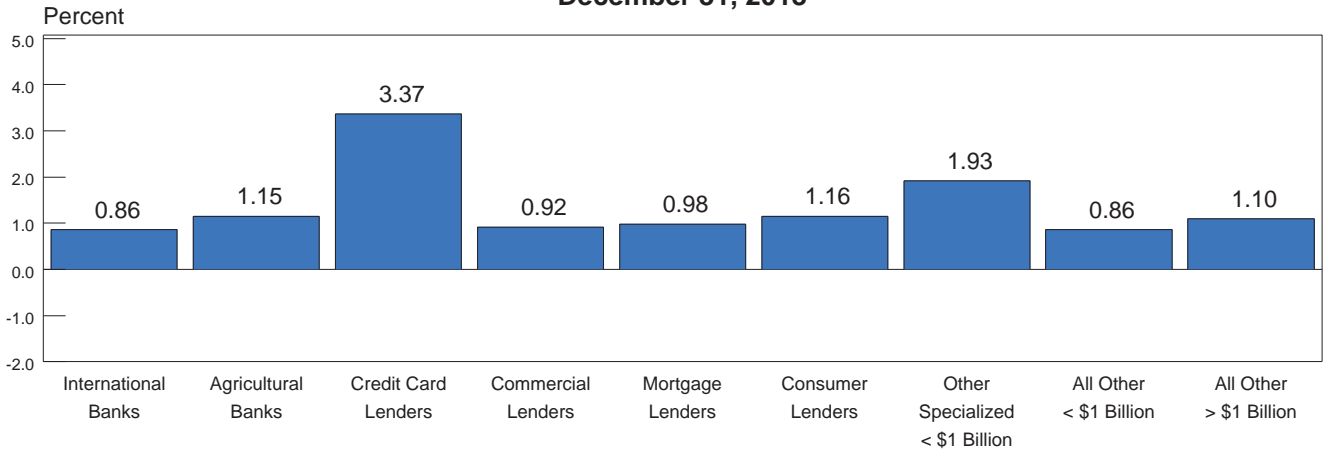


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/13	3,691	262	591	4,922	487	162	63	138	4,407
12/12	3,808	240	601	4,339	628	102	65	146	4,522
12/11	3,456	216	539	4,087	825	97	56	139	4,477
12/10	3,038	200	705	4,095	789	114	43	132	4,203
12/09	3,107	182	502	4,547	810	96	38	116	3,689
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,647	117	48	129	2,328
12/04	1,881	139	383	3,301	1,505	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420
12/97	1,383	120	217	2,019	967	118	65	279	876
12/96	1,197	117	223	2,166	932	134	70	291	480
12/95	1,046	118	169	1,922	935	114	82	315	641

Performance Ratios By Asset Concentration Group

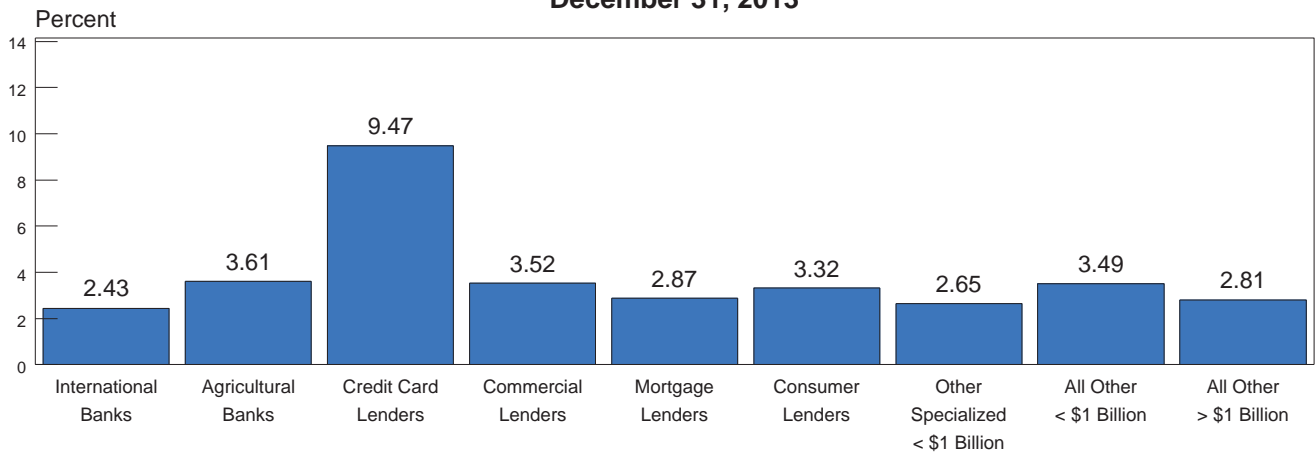
Return on Assets (YTD)

December 31, 2013



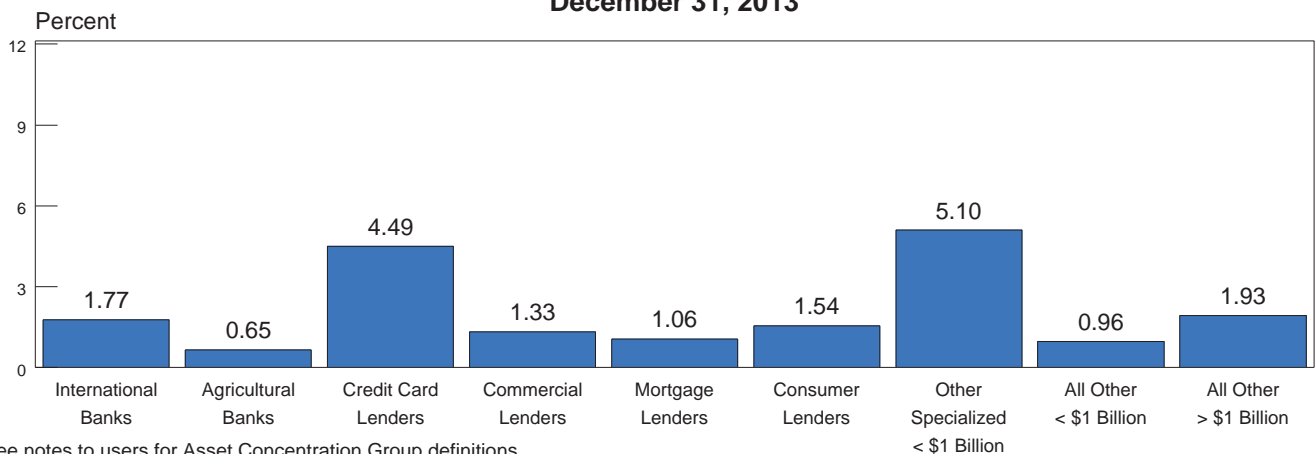
Net Interest Margin (YTD)

December 31, 2013



Noninterest Income to Assets (YTD)

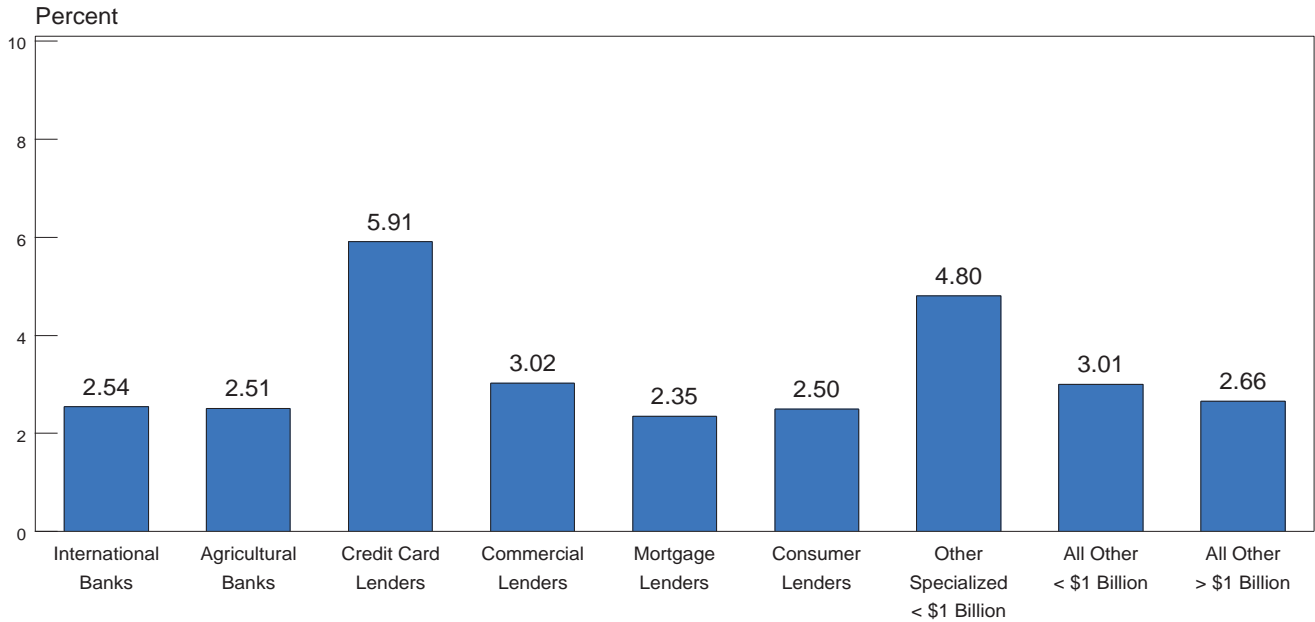
December 31, 2013



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

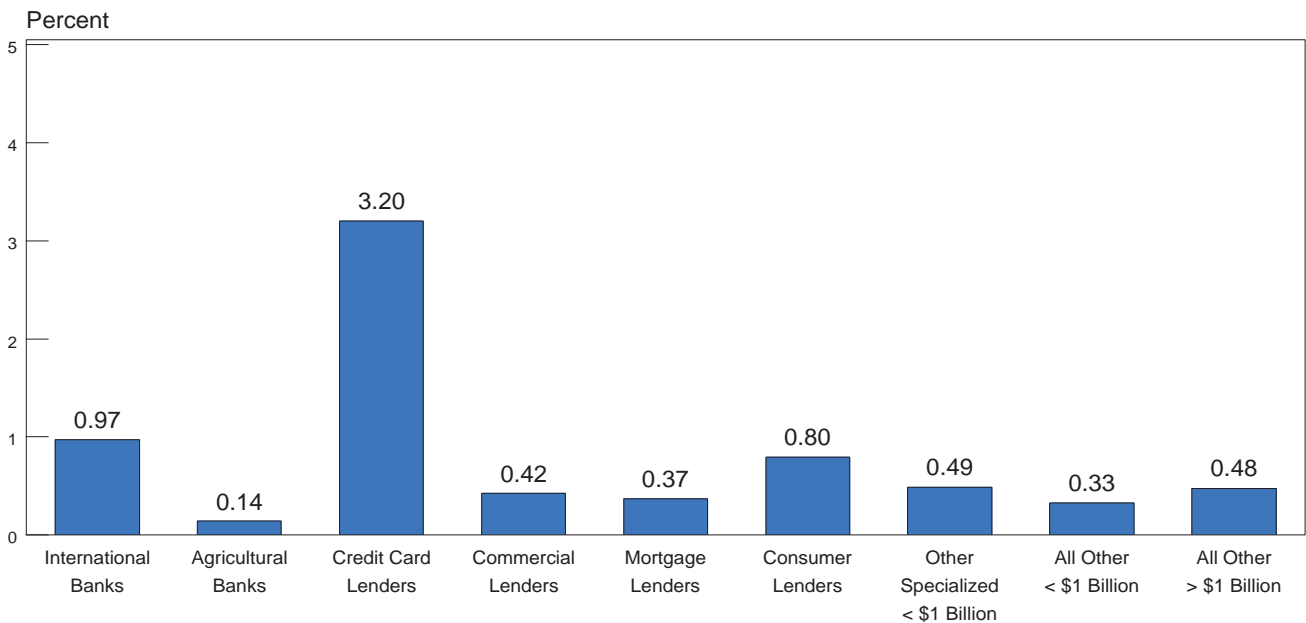
Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

December 31, 2013



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2013

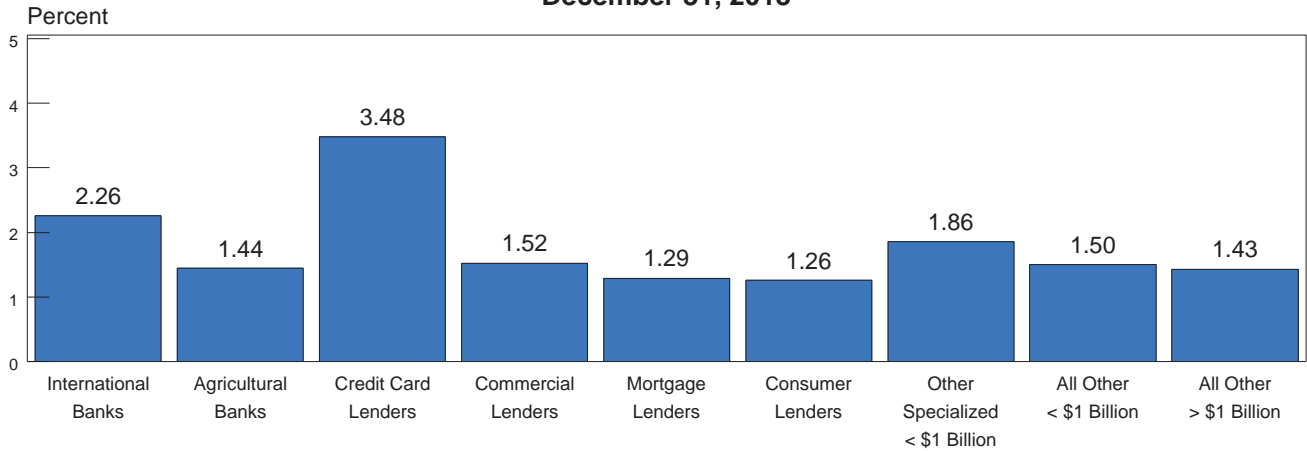


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

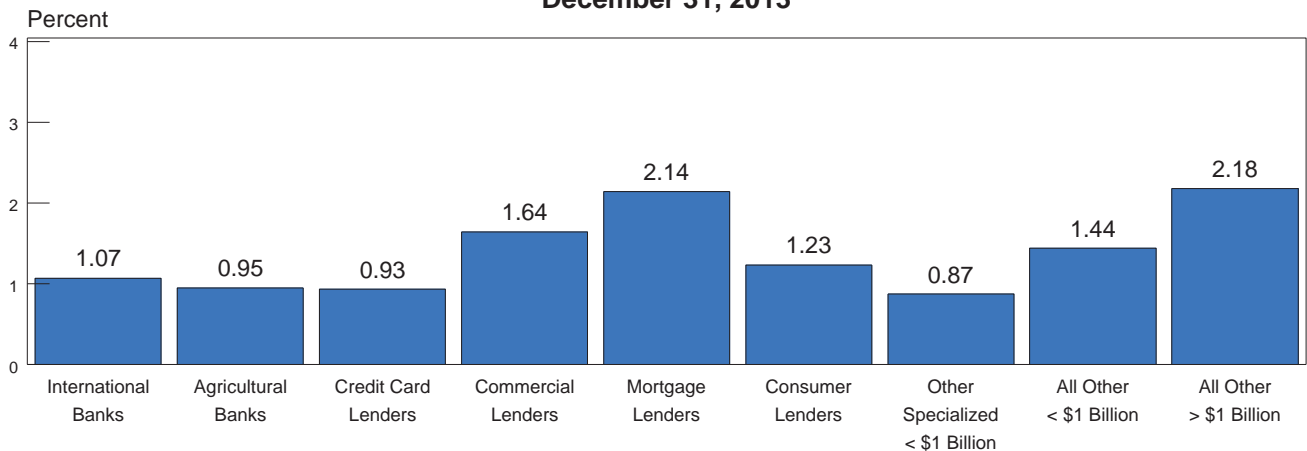
Loss Allowance To Loans and Leases

December 31, 2013



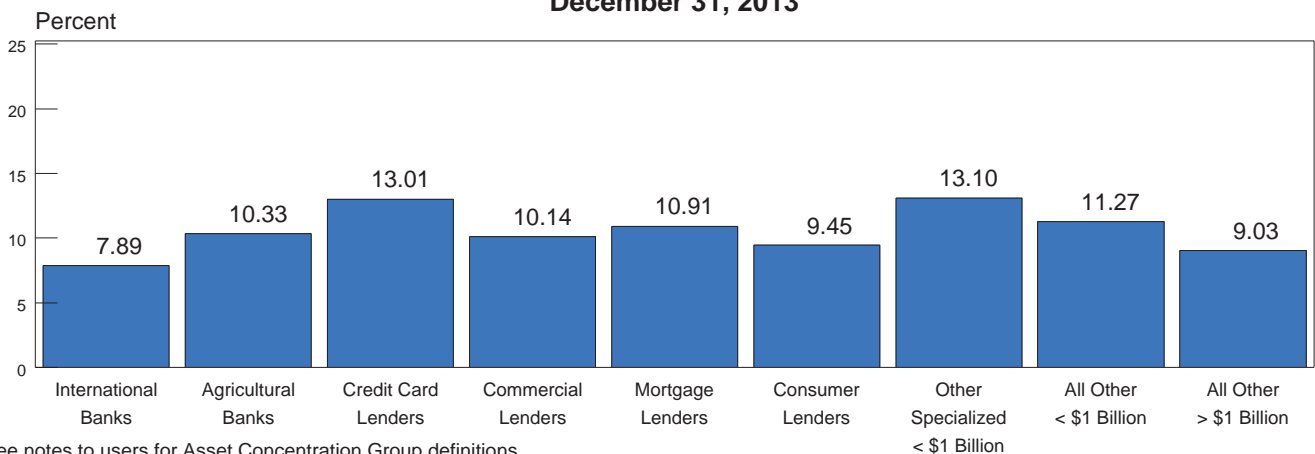
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2013



Core Capital (Leverage) Ratio

December 31, 2013



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

Return On Average Assets By Asset Concentration Group

1995 - 2013, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/13	0.86	1.15	3.37	0.92	0.98	1.16	1.93	0.86	1.10
12/12	0.80	1.27	3.13	0.89	0.87	1.46	1.23	0.86	1.00
12/11	0.74	1.11	3.49	0.63	0.56	1.68	1.92	0.92	0.89
12/10	0.72	0.98	1.82	0.20	0.68	1.28	1.48	0.70	0.80
12/09	0.08	0.81	-4.51	-0.43	0.65	0.33	0.74	0.80	0.53
12/08	0.25	1.00	1.70	-0.13	-0.48	-0.01	1.43	0.82	-0.09
12/07	0.58	1.20	3.35	0.83	0.03	1.26	2.56	1.03	0.88
12/06	1.01	1.23	4.19	1.28	0.94	1.75	1.54	1.04	1.26
12/05	0.86	1.27	2.90	1.36	1.07	1.55	2.18	1.09	1.34
12/04	0.76	1.22	4.03	1.29	1.17	1.66	1.68	1.10	1.32
12/03	1.10	1.20	4.08	1.28	1.38	1.31	1.85	1.06	1.34
12/02	0.74	1.24	3.60	1.30	1.31	1.35	1.08	1.14	1.32
12/01	0.84	1.12	2.89	1.12	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
12/98	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40
12/97	0.93	1.25	2.06	1.31	0.96	1.27	1.66	1.23	1.23
12/96	0.91	1.20	1.92	1.25	0.68	1.27	1.39	1.22	1.17
12/95	0.82	1.18	2.59	1.21	0.81	1.27	1.22	1.20	1.14

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

Net Interest Margin By Asset Concentration Group

1995 - 2013, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/13	2.43	3.61	9.47	3.52	2.87	3.32	2.65	3.49	2.81
12/12	2.62	3.74	9.61	3.69	3.09	4.07	2.72	3.58	2.98
12/11	2.90	3.86	10.55	3.81	2.98	4.63	3.04	3.72	3.11
12/10	2.71	3.93	12.09	3.76	3.02	4.43	2.81	3.74	3.28
12/09	2.95	3.92	10.06	3.50	3.05	4.12	2.83	3.77	3.16
12/08	2.86	3.90	9.41	3.60	2.43	3.73	2.84	3.81	1.90
12/07	2.59	3.96	8.56	3.59	2.62	4.26	3.04	3.70	2.94
12/06	2.26	4.04	8.82	3.73	2.51	5.52	3.18	3.72	2.99
12/05	2.61	4.11	8.18	3.87	2.79	4.58	2.80	3.80	3.08
12/04	2.50	4.07	8.67	3.85	3.05	4.71	3.20	3.86	3.29
12/03	3.03	4.03	8.29	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.17	8.74	4.19	3.39	4.69	3.40	4.11	3.63
12/01	2.82	4.03	7.85	4.07	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68
12/98	3.01	4.23	7.93	4.24	3.10	4.63	3.86	4.29	3.86
12/97	3.03	4.32	7.88	4.55	3.20	5.18	3.80	4.43	4.01
12/96	3.20	4.31	7.75	4.39	3.21	4.93	3.82	4.42	4.09
12/95	3.41	4.34	8.23	4.35	3.11	4.95	3.83	4.47	4.07

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

Net Charge-Offs as a Percent of Average Loans and Leases
By Asset Concentration Group
1995 - 2013, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/13	0.97	0.14	3.20	0.42	0.37	0.80	0.49	0.33	0.48
12/12	1.41	0.24	3.69	0.75	0.82	1.31	0.45	0.45	0.94
12/11	1.97	0.40	5.26	1.18	0.90	1.87	0.56	0.54	1.25
12/10	2.29	0.59	10.83	1.90	1.14	2.37	0.64	0.56	1.87
12/09	3.07	0.65	9.77	2.02	1.24	2.74	0.78	0.54	2.19
12/08	1.44	0.41	5.94	1.14	0.86	1.74	0.35	0.35	0.74
12/07	0.77	0.22	3.95	0.35	0.40	0.87	0.29	0.22	0.39
12/06	0.48	0.17	3.48	0.22	0.15	1.40	0.42	0.20	0.22
12/05	0.87	0.18	4.64	0.23	0.12	1.44	0.26	0.23	0.24
12/04	0.91	0.22	4.66	0.30	0.12	1.57	0.59	0.29	0.25
12/03	1.40	0.28	5.22	0.46	0.18	2.09	1.22	0.38	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
12/98	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60
12/97	0.25	0.23	4.72	0.38	0.18	0.97	0.30	0.29	0.56
12/96	0.29	0.26	3.94	0.34	0.29	0.77	0.47	0.30	0.50
12/95	0.35	0.20	3.31	0.35	0.28	0.58	0.31	0.23	0.41

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

Percent of Loans Noncurrent By Asset Concentration Group

1995 - 2013

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/13	2.73	1.09	1.17	1.90	3.01	1.66	1.91	1.82	4.14
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.48
12/11	4.22	1.70	1.71	3.54	3.89	1.68	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03

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

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

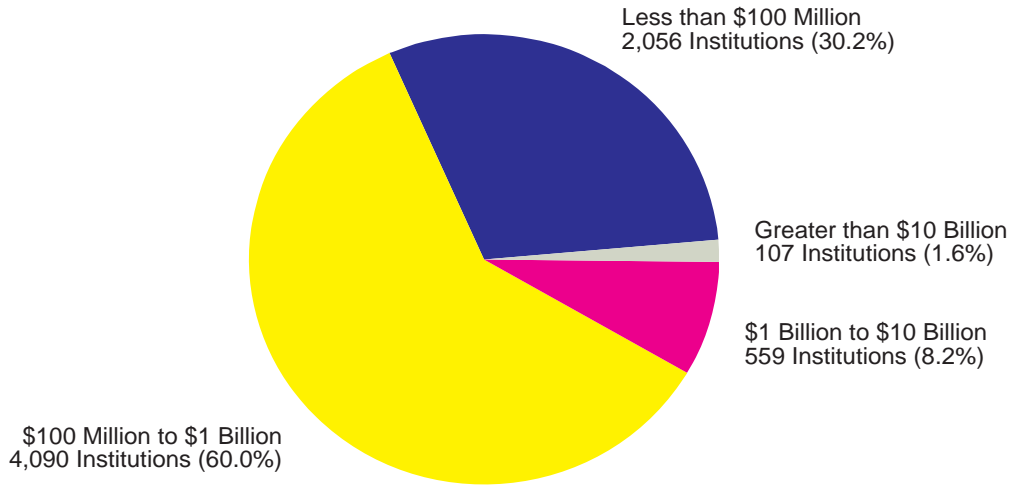
1995 - 2013

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/13	7.89	10.33	13.01	10.14	10.91	9.45	13.10	11.27	9.03
12/12	7.16	10.25	13.12	10.04	10.10	9.36	12.87	10.83	9.13
12/11	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
12/10	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69
12/09	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11
12/95	6.20	10.49	10.39	7.71	7.75	7.66	12.14	9.49	7.06

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

Number of Institutions By Asset Size

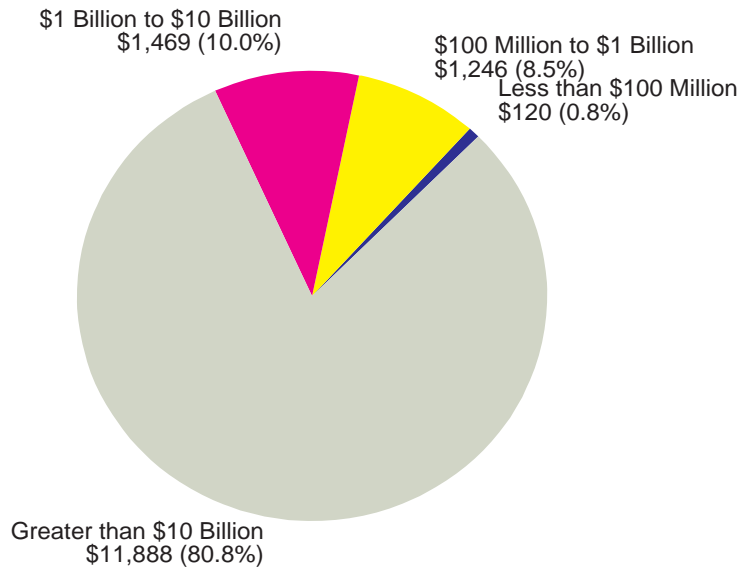
December 31, 2013



Industry Assets By Asset Size

December 31, 2013

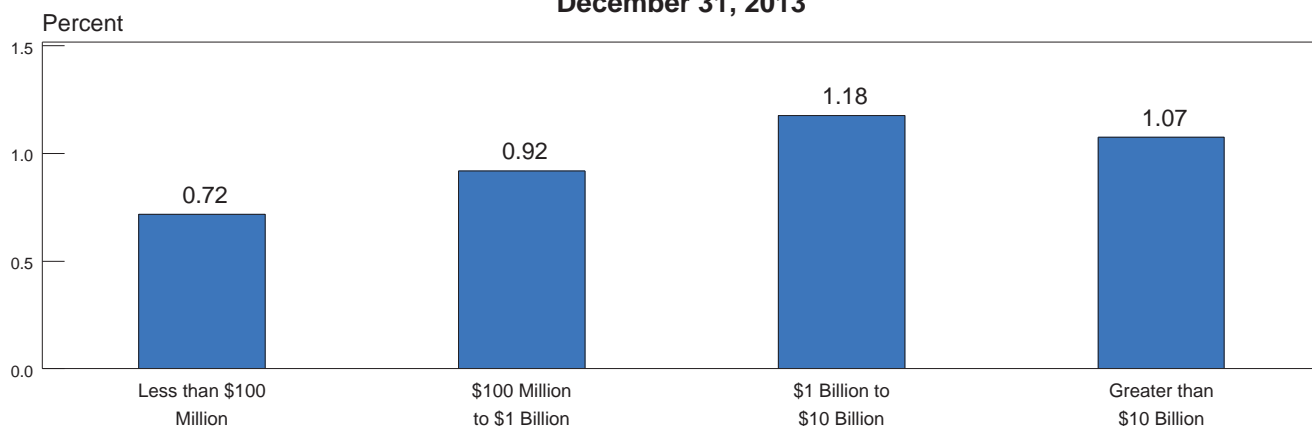
(\$ Billions)



Performance Ratios By Asset Size

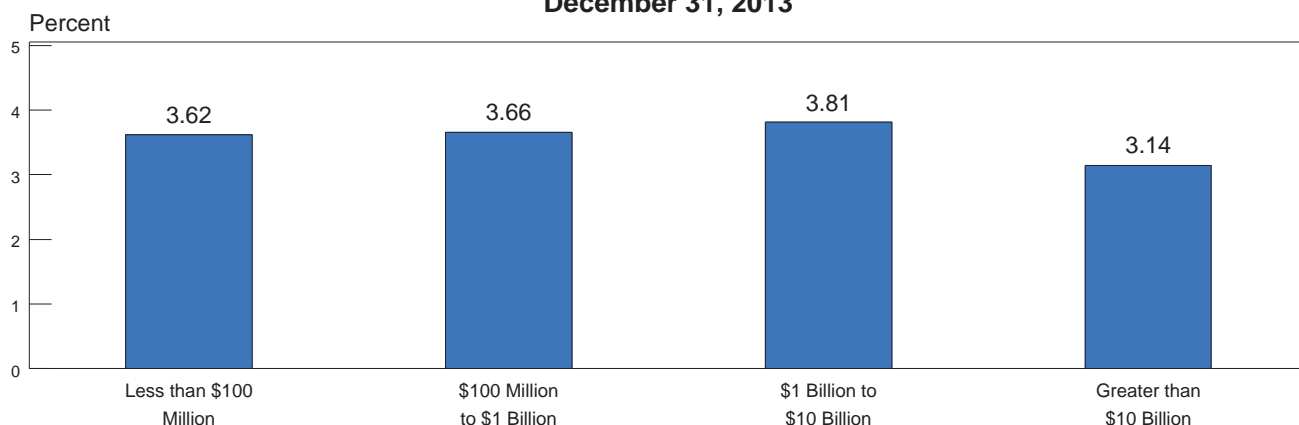
Return on Assets (YTD)

December 31, 2013



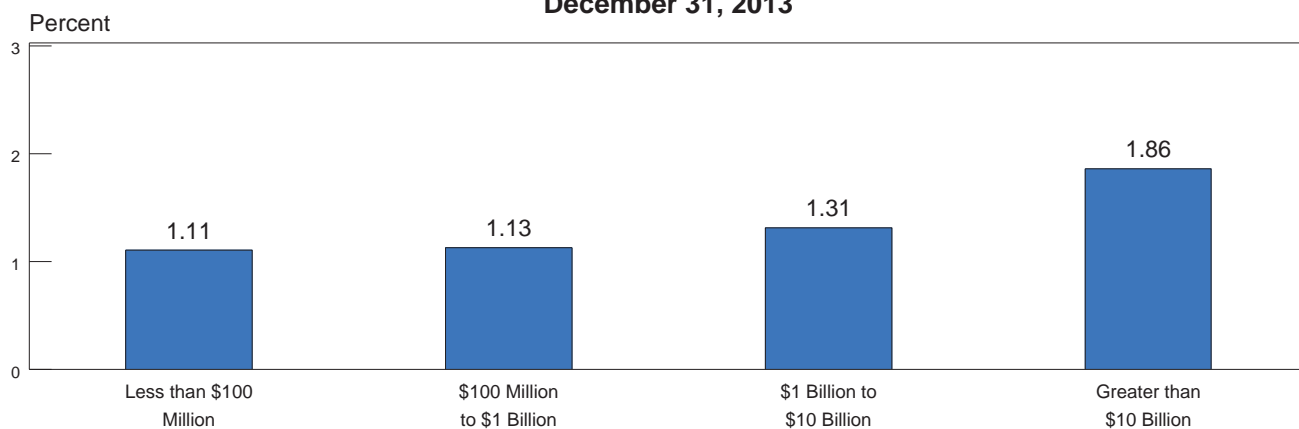
Net Interest Margin (YTD)

December 31, 2013



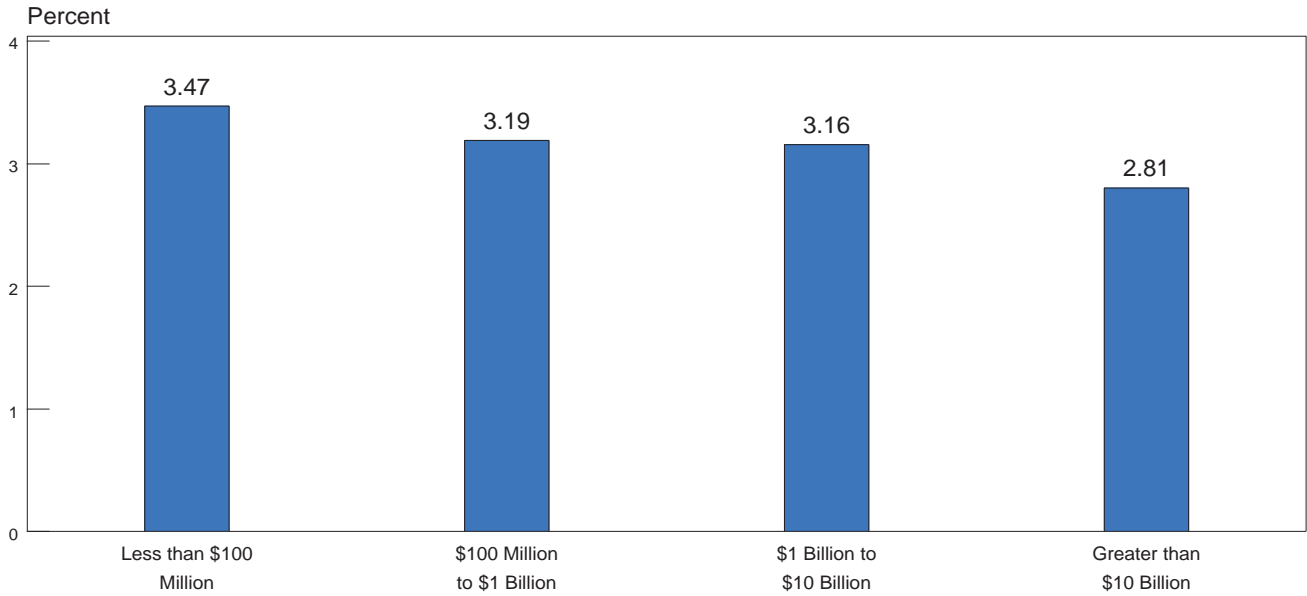
Noninterest Income to Assets (YTD)

December 31, 2013



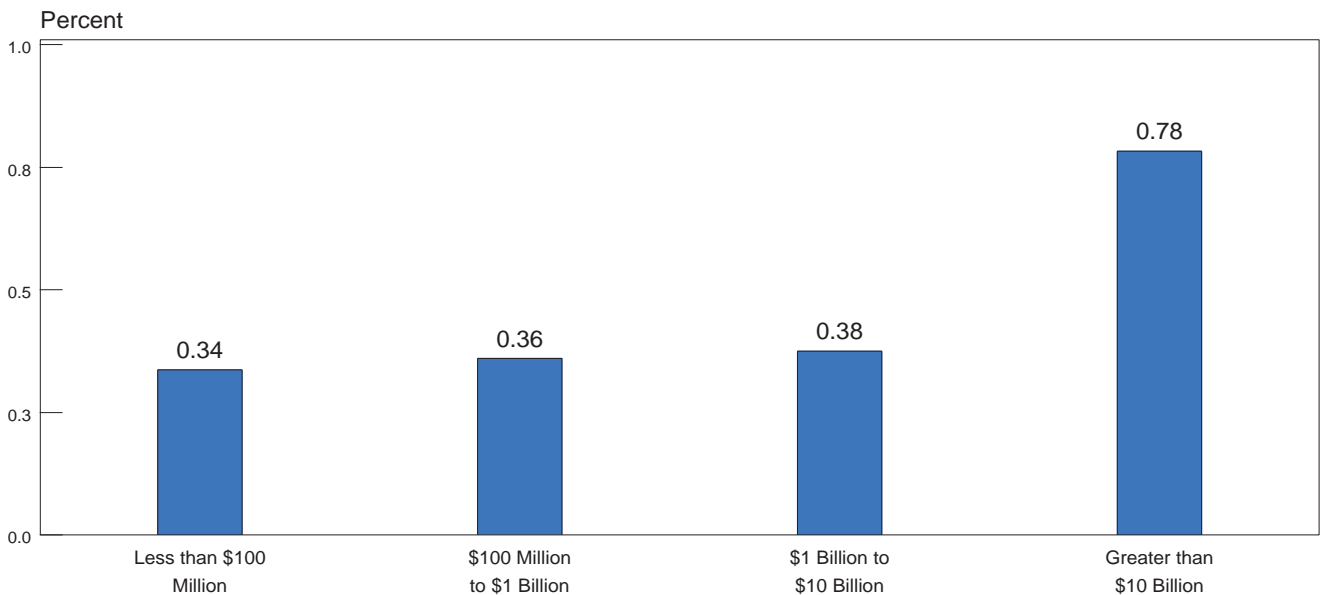
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2013



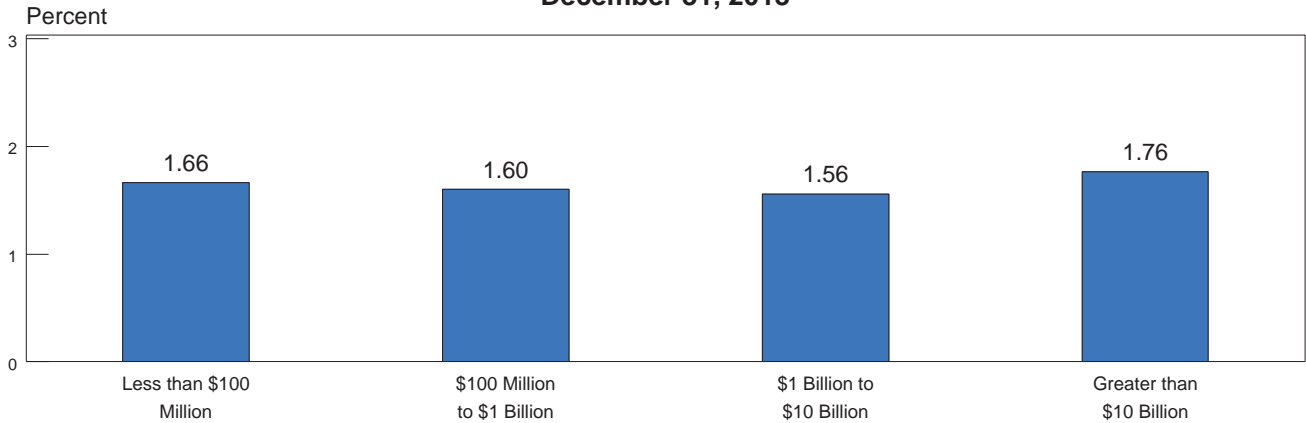
Net Charge-Offs to Loans and Leases (YTD)

December 31, 2013



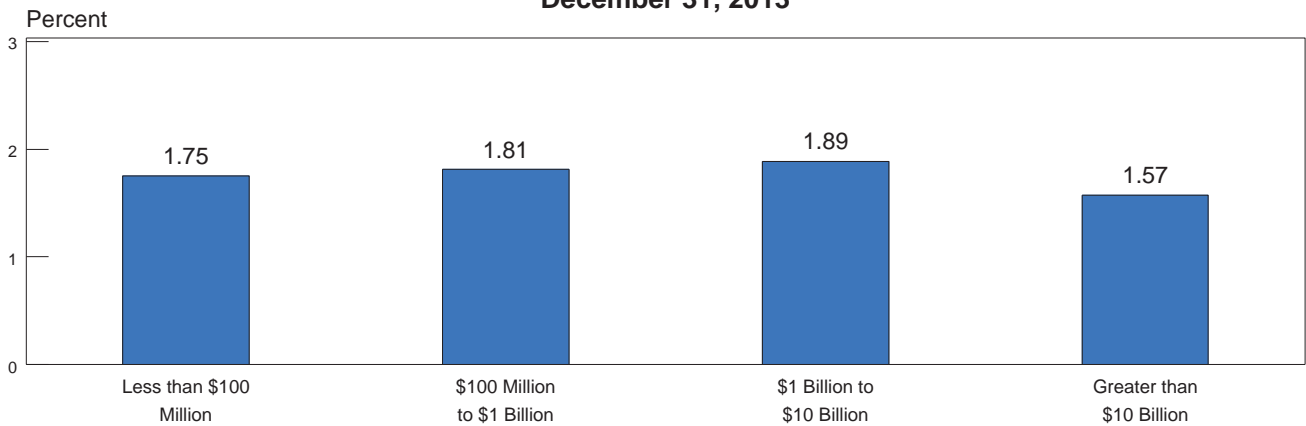
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

December 31, 2013



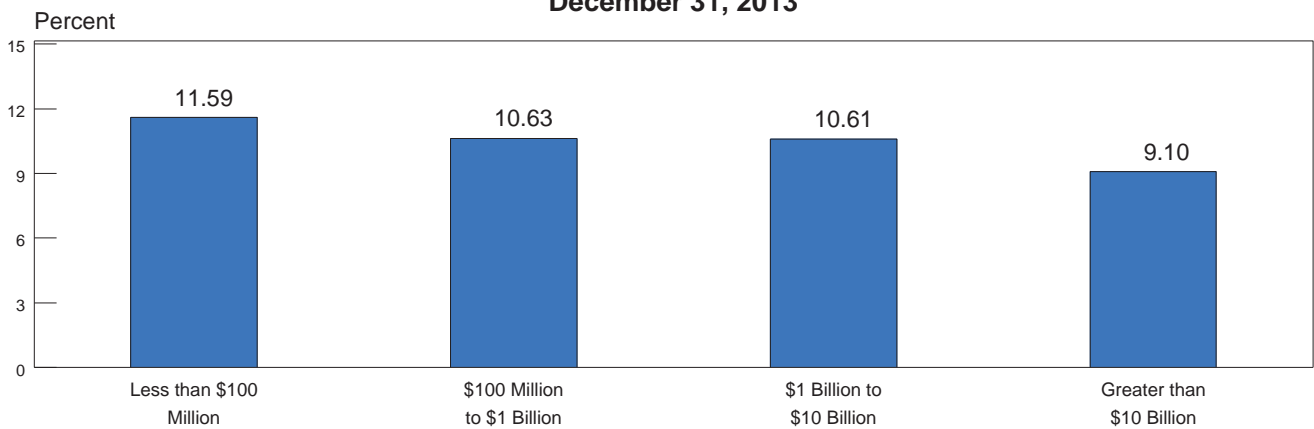
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2013



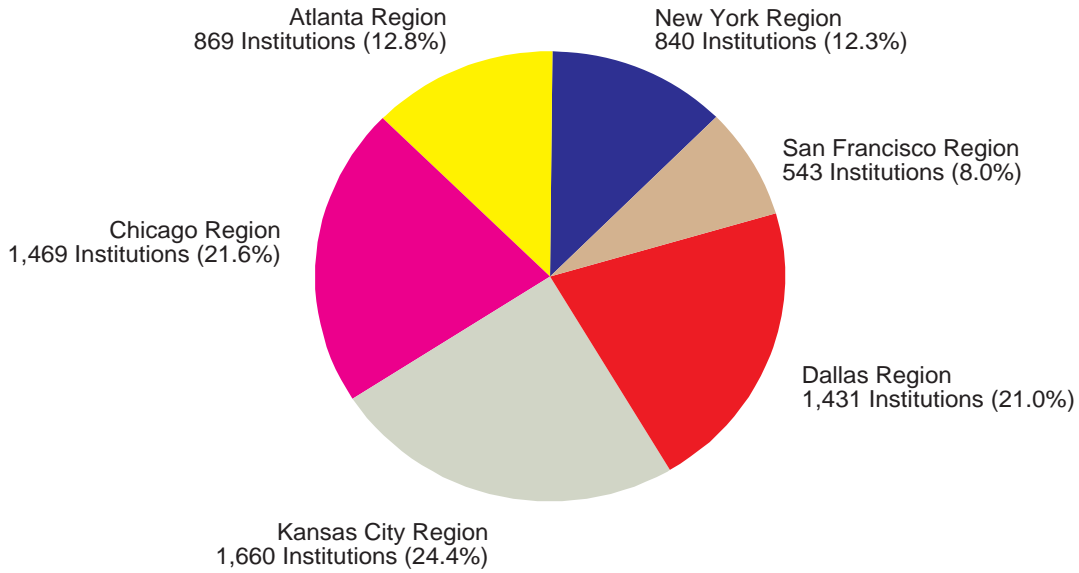
Core Capital (Leverage) Ratio

December 31, 2013



Geographic Distribution of FDIC-Insured Institutions

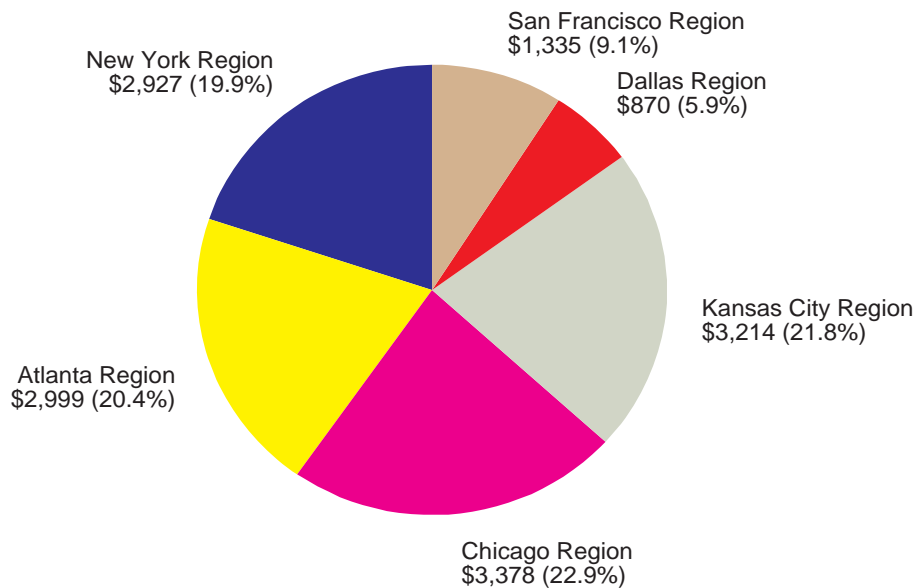
December 31, 2013



Geographic Distribution of Industry Assets

December 31, 2013

(\$ Billions)

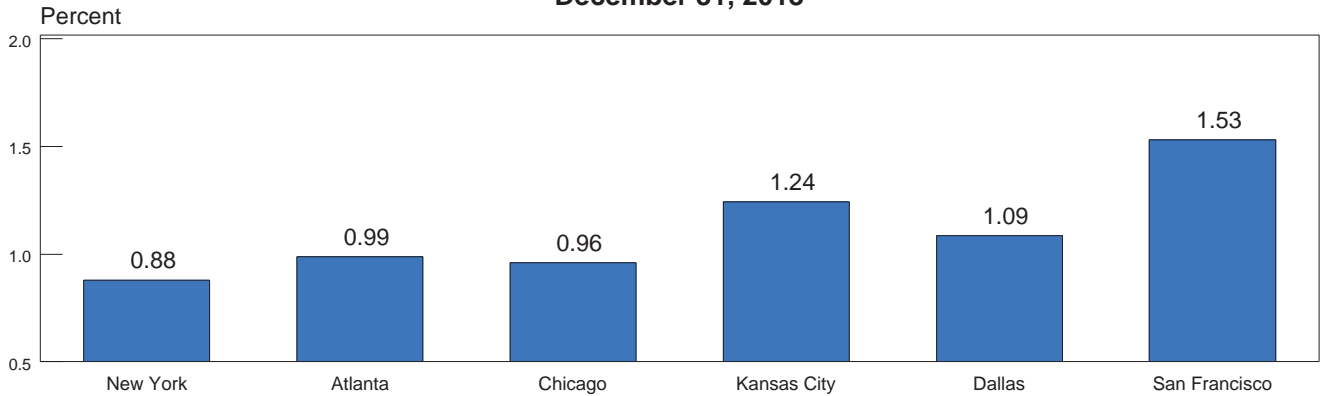


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

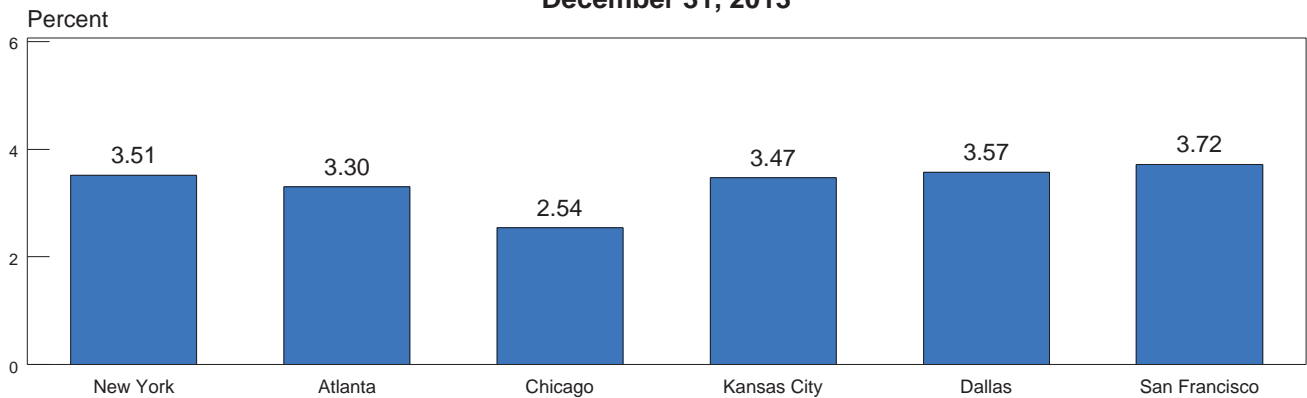
Return on Assets (YTD)

December 31, 2013



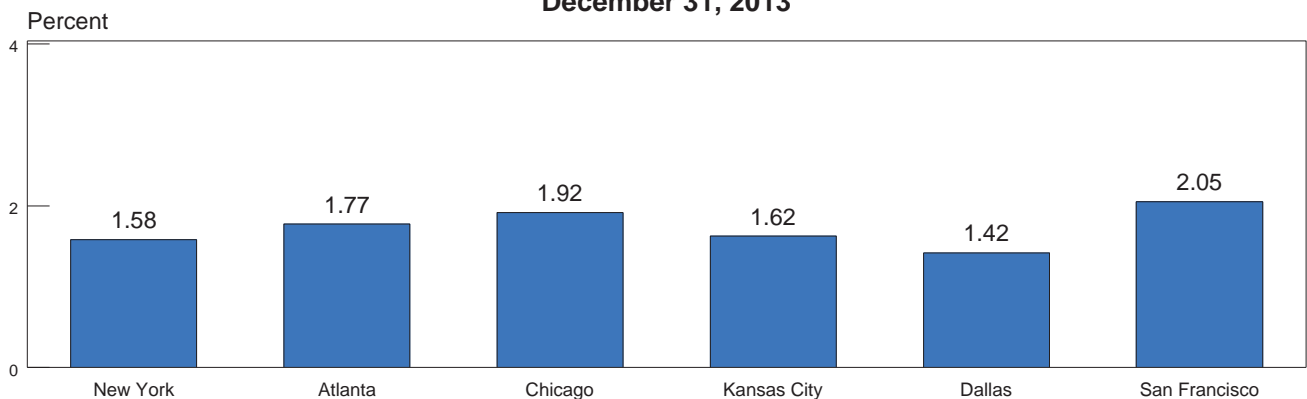
Net Interest Margins (YTD)

December 31, 2013



Noninterest Income to Assets (YTD)

December 31, 2013

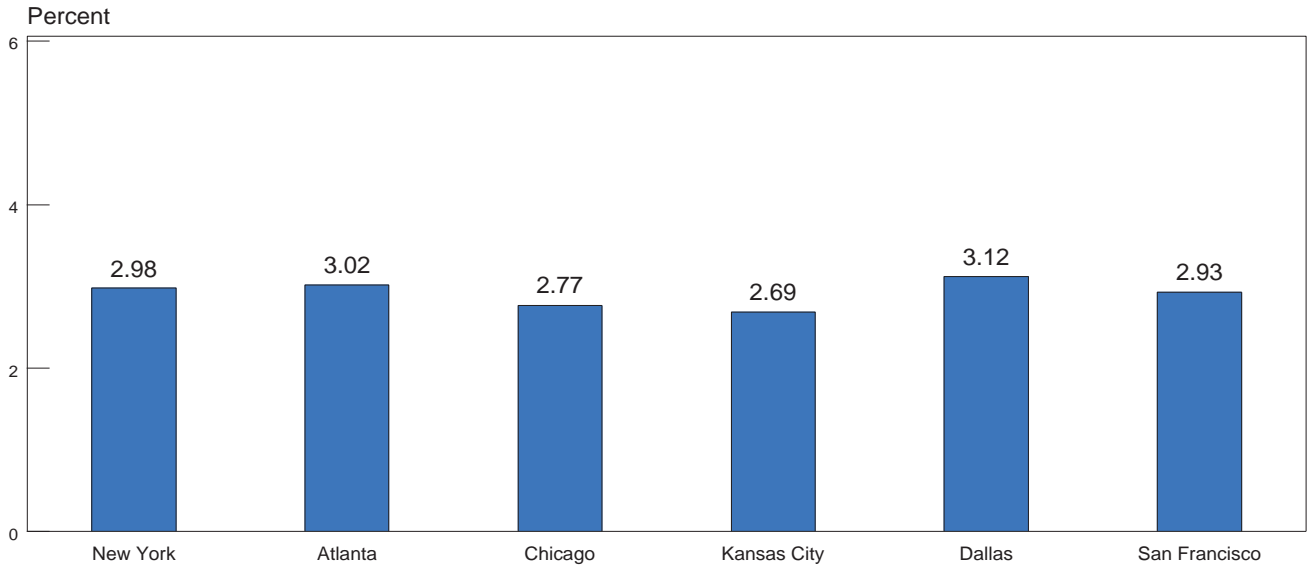


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

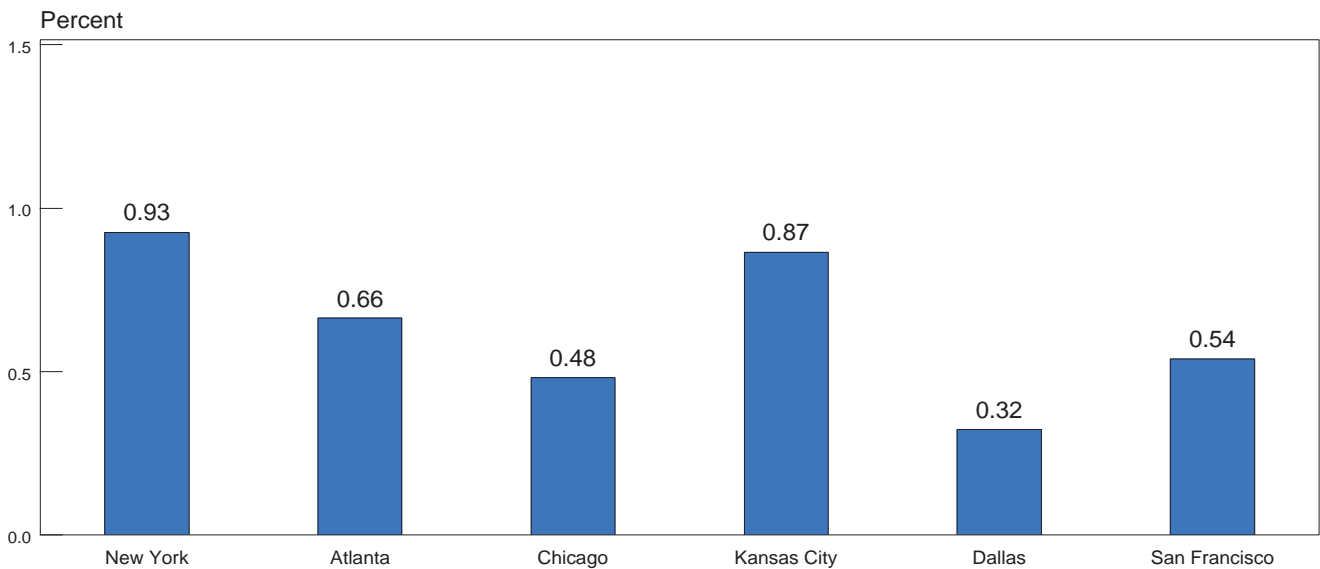
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

December 31, 2013



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2013

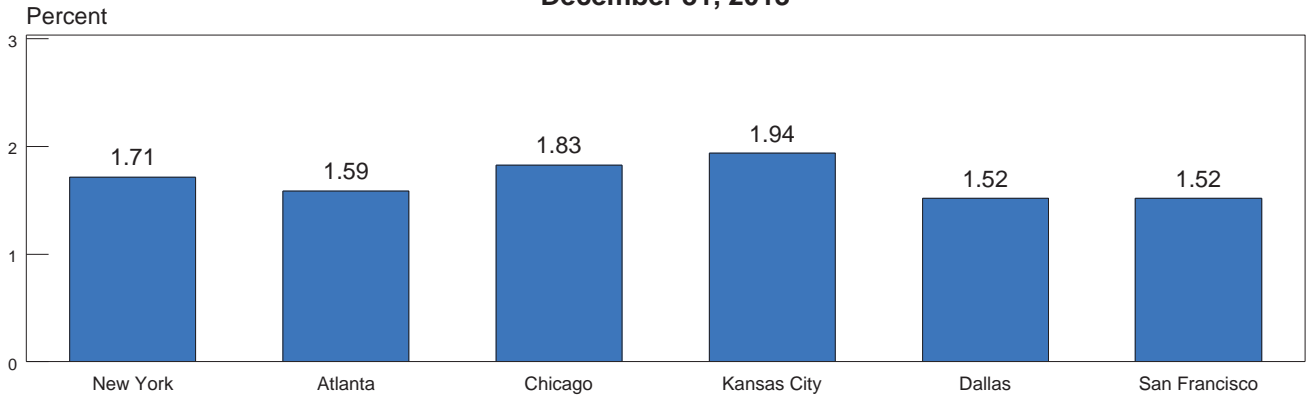


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

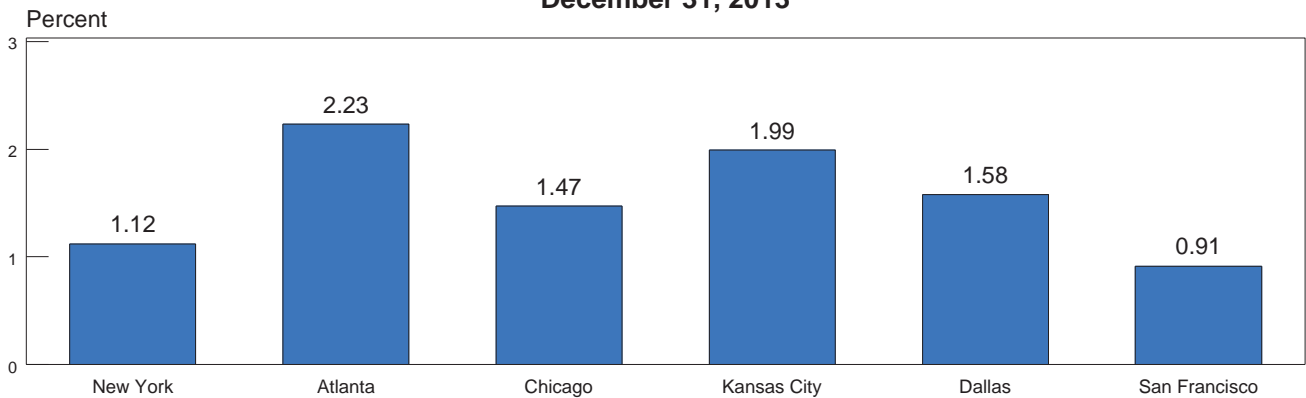
Loss Allowance To Loans and Leases

December 31, 2013



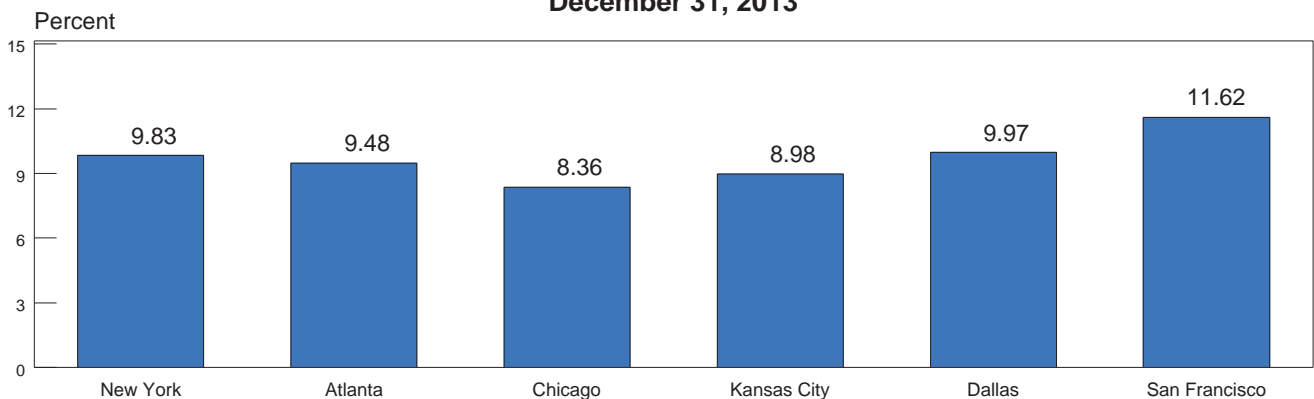
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2013



Core Capital (Leverage) Ratio

December 31, 2013

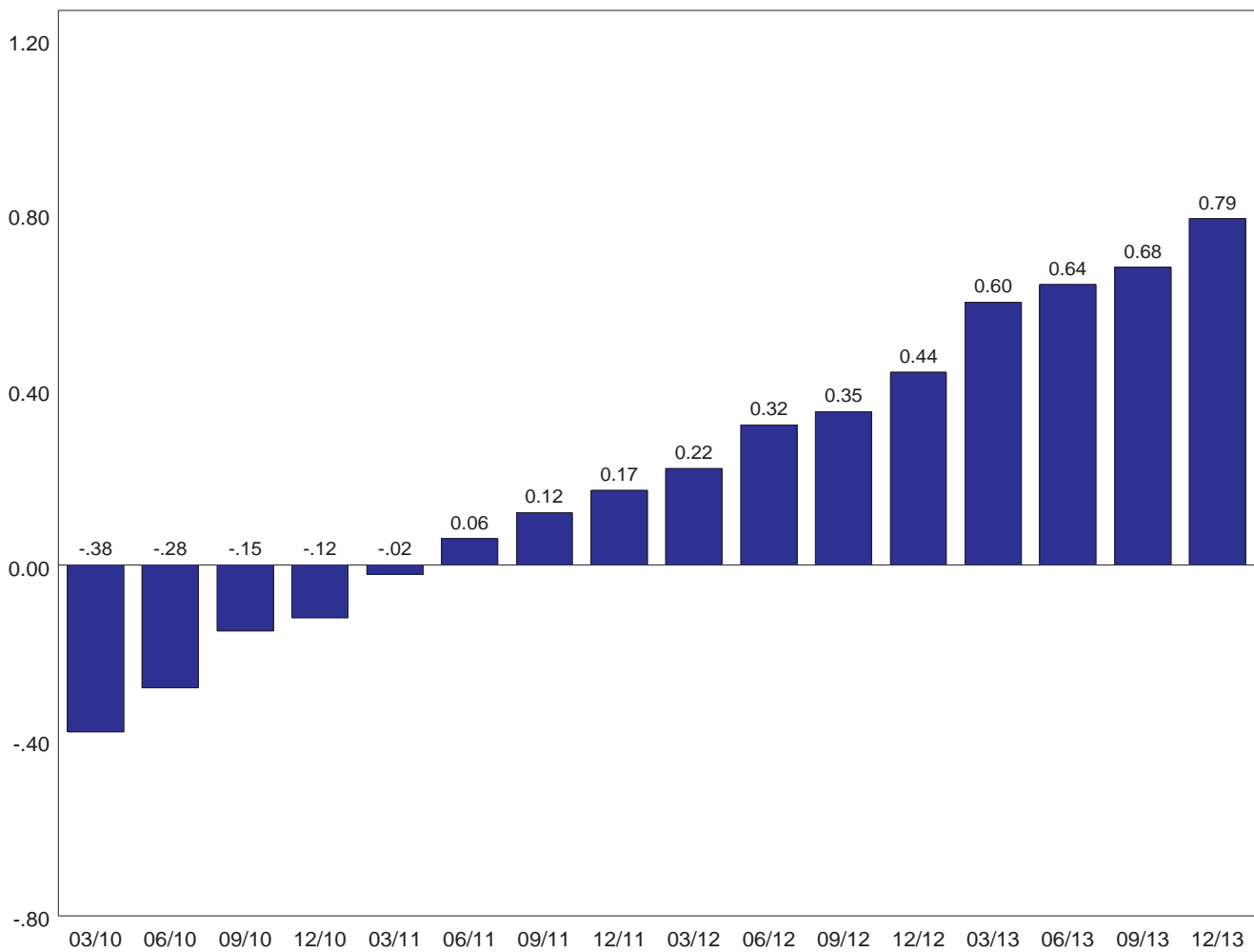


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2010 - December 31, 2013

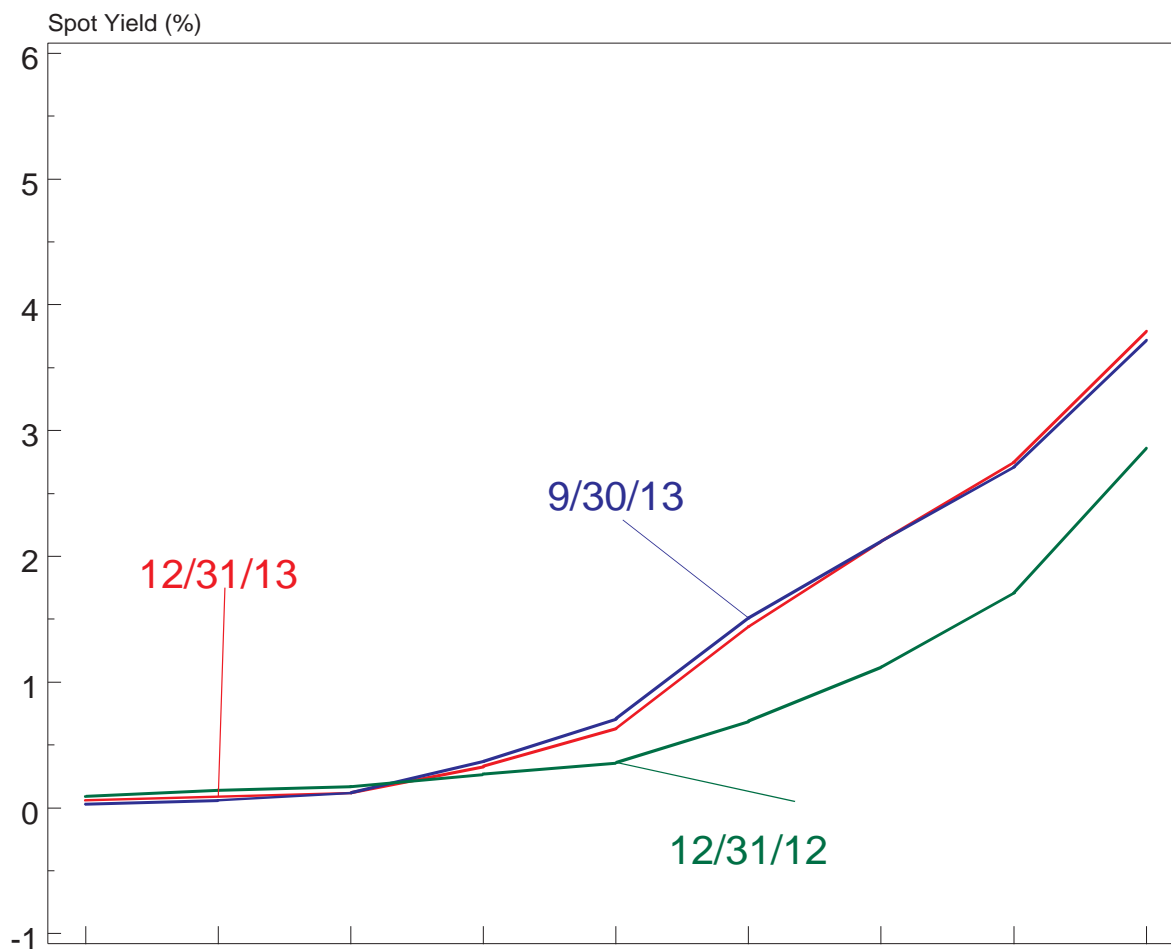
Percent of Insured Deposits



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

U.S. Treasury Yield Curves

December 31, 2012 - December 31, 2013



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/13	0.06	0.09	0.12	0.33	0.63	1.44	2.12	2.75	3.79
9/30/13	0.03	0.06	0.12	0.37	0.71	1.51	2.12	2.71	3.72
6/30/13	0.05	0.09	0.13	0.27	0.44	0.92	1.39	2.00	3.15
3/31/13	0.09	0.11	0.15	0.27	0.39	0.83	1.32	1.95	3.14
12/31/12	0.09	0.14	0.17	0.27	0.36	0.69	1.12	1.71	2.86

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

Capital Category Distribution

December 31, 2013

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,667	97.9%	\$14,692.0	99.8%
Adequately Capitalized	72	1.1%	\$14.4	0.1%
Undercapitalized	39	0.6%	\$10.0	0.1%
Significantly Undercapitalized	26	0.4%	\$5.3	0.0%
Critically Undercapitalized	8	0.1%	\$1.0	0.0%

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

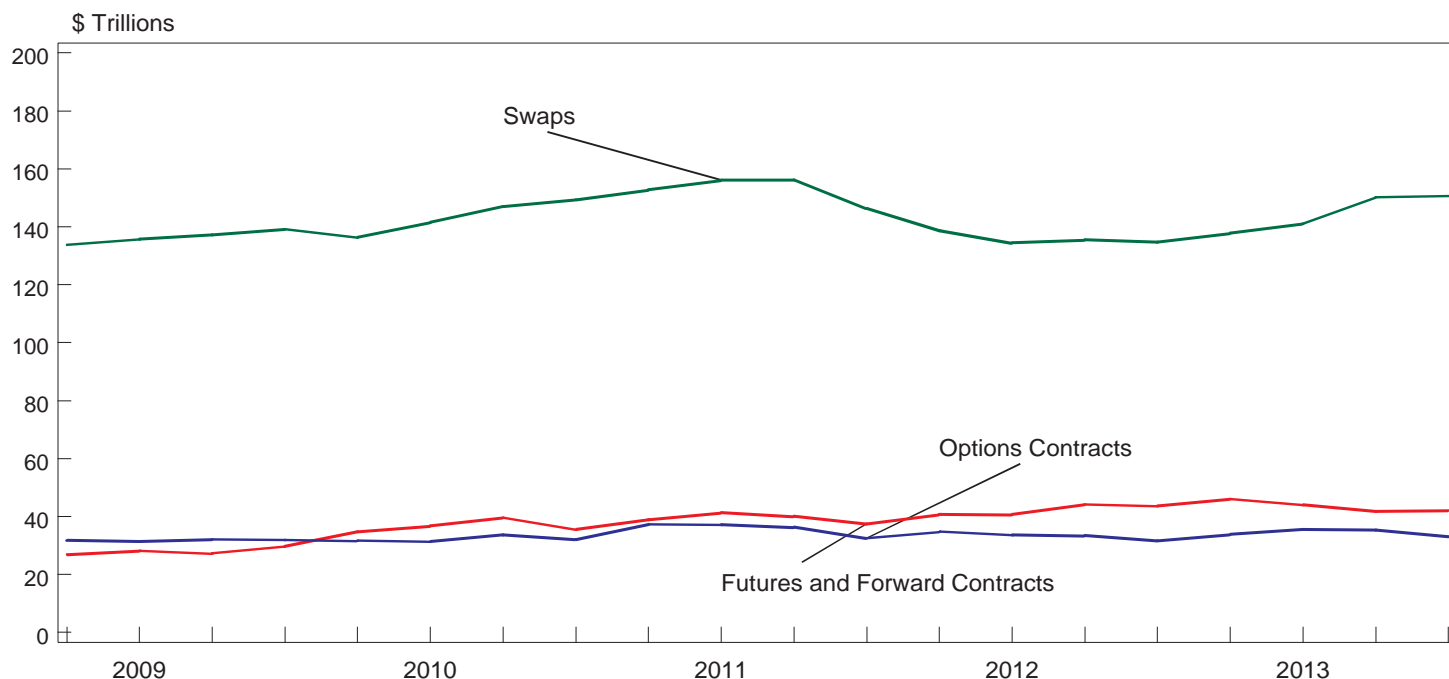
Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage		Tangible Equity
Well Capitalized	>=10%	and	>=6%	and	>=5%		--
Adequately Capitalized	>=8%	and	>=4%	and	>=4%		--
Undercapitalized	>=6%	and	>=3%	and	>=3%		--
Significantly Undercapitalized	<6%	or	<3%	or	<3%	and	>2%
Critically Undercapitalized	--		--		--		<=2%

*As a percentage of risk-weighted assets

Off-Balance Sheet Derivatives*

2009 - 2013 (Notional Amounts)



	12/09	12/10	12/11	12/12	3/13	6/13	9/13	12/13
Total Derivatives	\$200,674	\$216,948	\$216,239	\$210,011	\$217,650	\$220,488	\$227,200	\$225,766
(Notional Amounts, in billions of dollars)	0	0	0	0	0	0	0	0
Futures and Forward Contracts	29,652	35,539	37,469	43,621	46,024	43,970	41,742	42,054
Interest rate contracts	20,998	23,990	24,703	29,882	31,597	30,497	28,745	28,159
Foreign exchange rate contracts	8,468	11,304	12,542	13,334	14,006	13,094	12,746	13,532
Other futures and forwards**	186	245	224	405	422	380	251	363
Option Contracts	31,884	32,078	32,505	31,664	33,807	35,481	35,300	33,058
Interest rate options	27,169	27,018	27,133	25,148	25,894	27,249	27,605	26,929
Foreign currency options	2,714	3,336	3,364	4,315	5,616	5,926	5,542	4,097
Other option contracts**	2,002	1,724	2,008	2,201	2,297	2,306	2,153	2,032
Swaps	139,138	149,331	146,266	134,726	137,819	141,037	150,158	150,653
Interest rate swaps	133,288	142,390	136,030	123,908	127,307	130,445	139,138	139,479
Foreign exchange rate swaps	5,373	6,351	9,530	10,056	9,720	9,780	10,044	10,251
Other swaps**	476	590	705	762	792	812	977	923
Memoranda	0	0	0	0	0	0	0	0
Spot Foreign Exchange Contracts	745	1,013	1,063	926	1,033	2,672	2,877	1,080
Credit Derivatives	14,112	14,151	14,759	13,190	13,901	13,382	12,849	11,257
Number of banks reporting derivatives	1,031	1,069	1,084	1,143	1,167	1,167	1,182	1,160
Replacement cost of interest rate and foreign exchange rate contracts ***	0	0	0	0	0	0	0	0
	3,475	3,754	4,981	4,416	3,871	3,383	3,264	3,275

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

** Not reported by banks with less than \$300 million in assets.

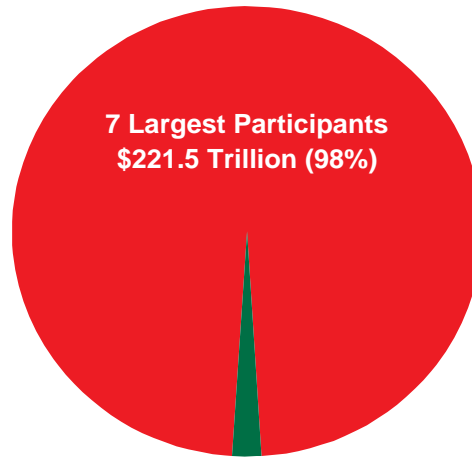
*** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.

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

Concentration of Derivatives*

Notional Amounts

December 31, 2013

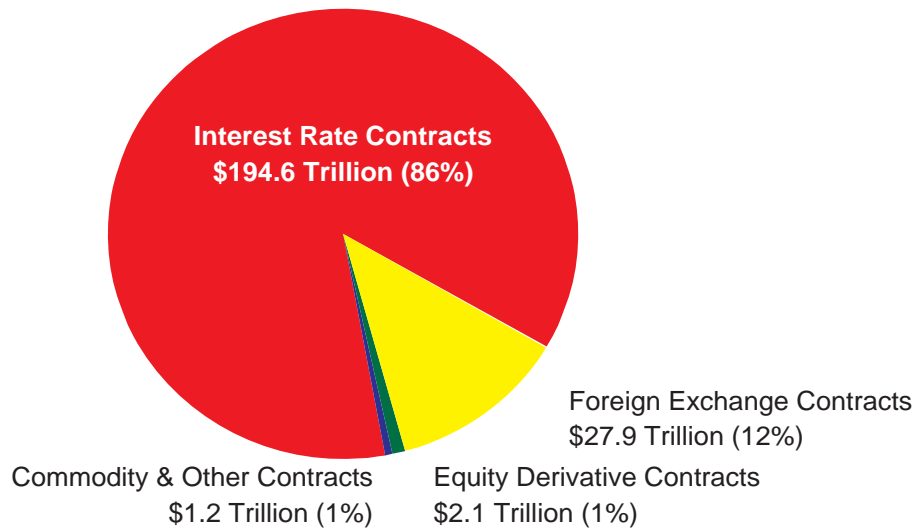


All Other Participants (1370 Banks)
\$4.3 Trillion (2%)

Composition of Derivatives*

Notional Amounts

December 31, 2013



Foreign Exchange Contracts
\$27.9 Trillion (12%)

Commodity & Other Contracts
\$1.2 Trillion (1%)

Equity Derivative Contracts
\$2.1 Trillion (1%)

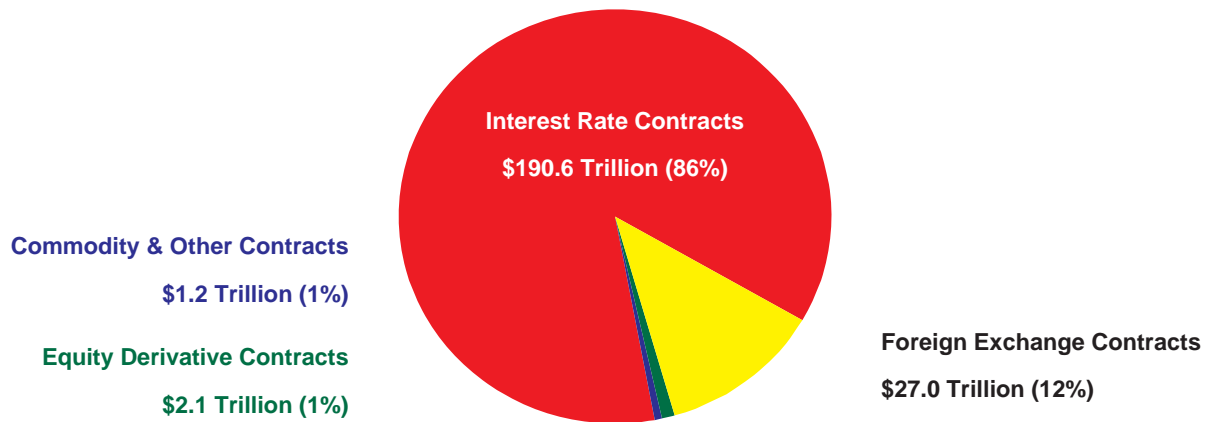
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$976 billion for the seven largest participants and \$104 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

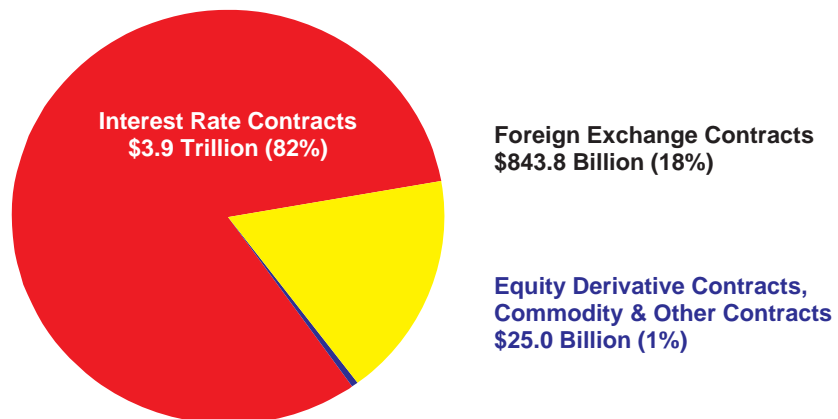
December 31, 2013



Not Held for Trading

Notional Amounts

December 31, 2013



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,080 billion are not included.

Position of Derivatives

Gross Fair Values

December 31, 2013
(\$ Millions)

Held for Trading

251 Banks Held Derivative Contracts for Trading
7 Largest Participants Held 98% of Total (Notional Amount)
(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	2,720,569	419,488	95,788	38,683	3,274,528	75,700
Gross negative fair value	2,650,030	413,981	96,100	38,717	3,198,827	
All other participants						
Gross positive fair value	28,455	19,744	3,513	500	52,212	443
Gross negative fair value	27,991	19,376	3,929	474	51,769	
Total						
Gross positive fair value	2,749,024	439,231	99,301	39,183	3,326,740	76,143
Gross negative fair value	2,678,021	433,357	100,029	39,191	3,250,597	

Held for Purposes Other than Trading

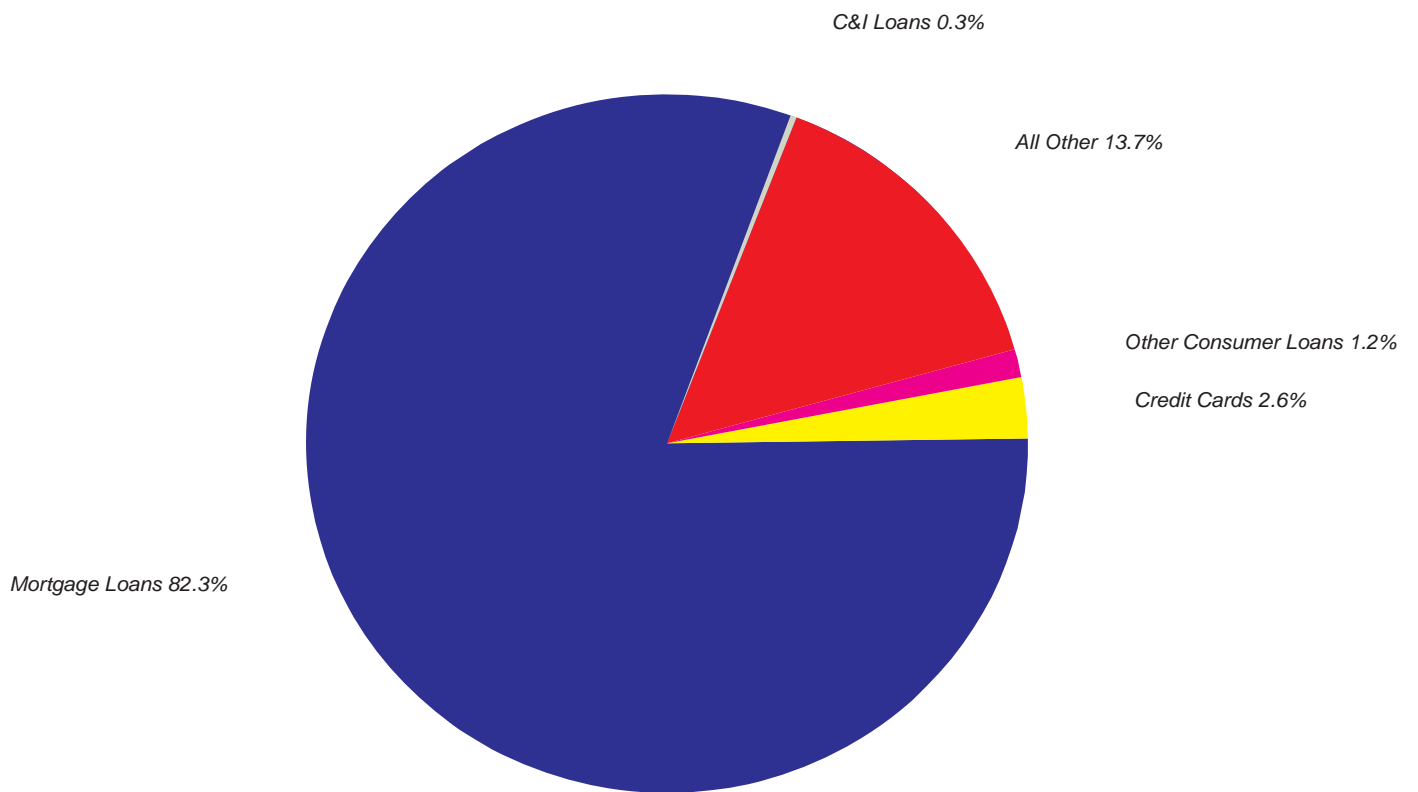
1253 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 90% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	66,759	12,335	320	1,385	80,799	1,126
Gross negative fair value	67,325	11,997	345	4	79,672	
All other participants						
Gross positive fair value	6,041	1,302	603	26	7,972	1,874
Gross negative fair value	5,175	637	241	45	6,098	
Total						
Gross positive fair value	72,800	13,637	923	1,411	88,771	3,000
Gross negative fair value	72,501	12,634	587	49	85,770	

Composition of Securitized Assets*

FDIC-Insured Institutions

December 31, 2013

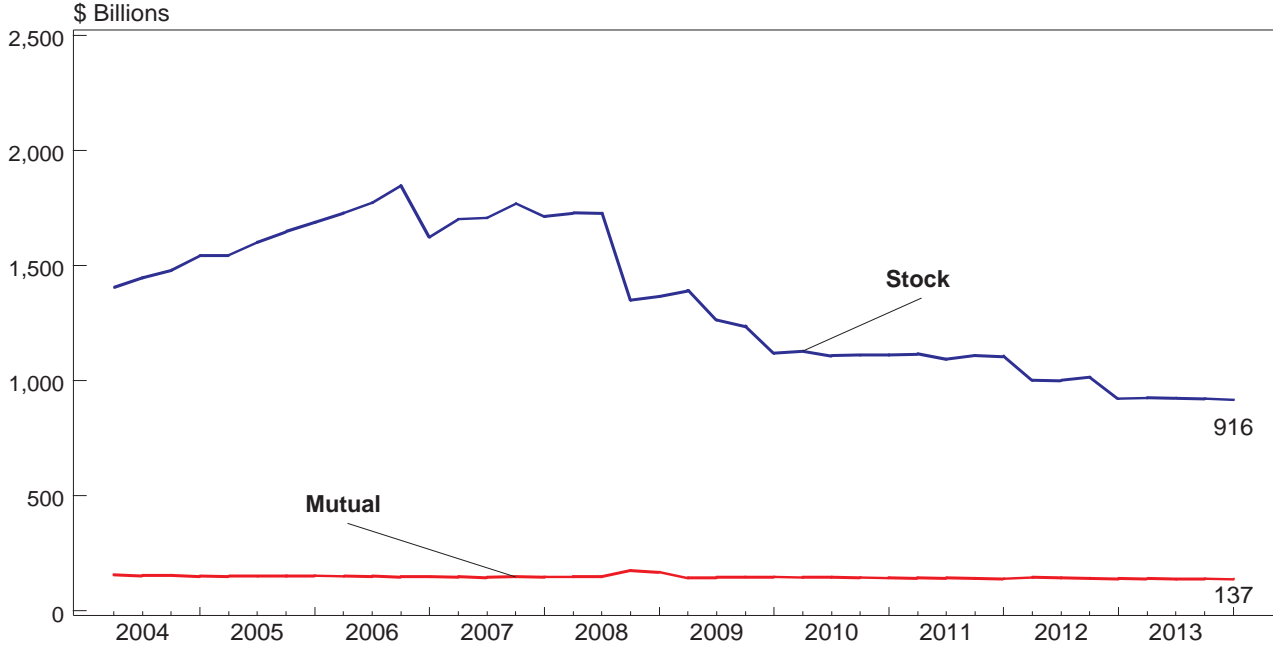


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

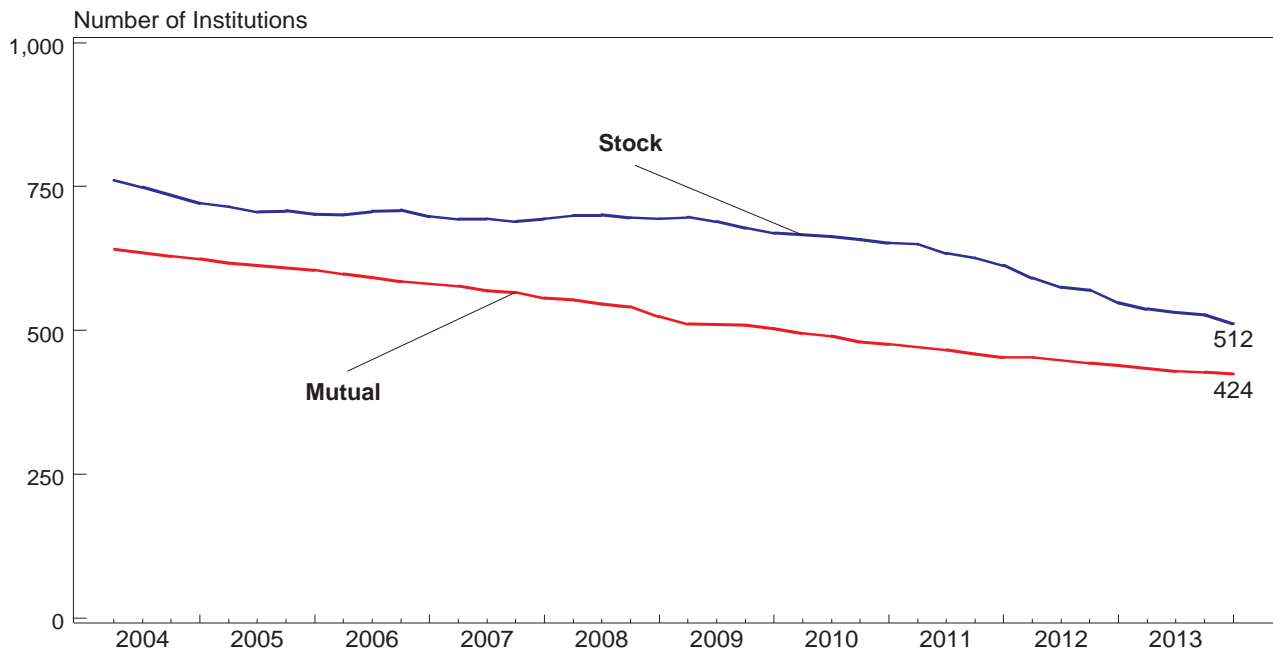
Assets of Mutual and Stock Savings Institutions

2004 - 2013



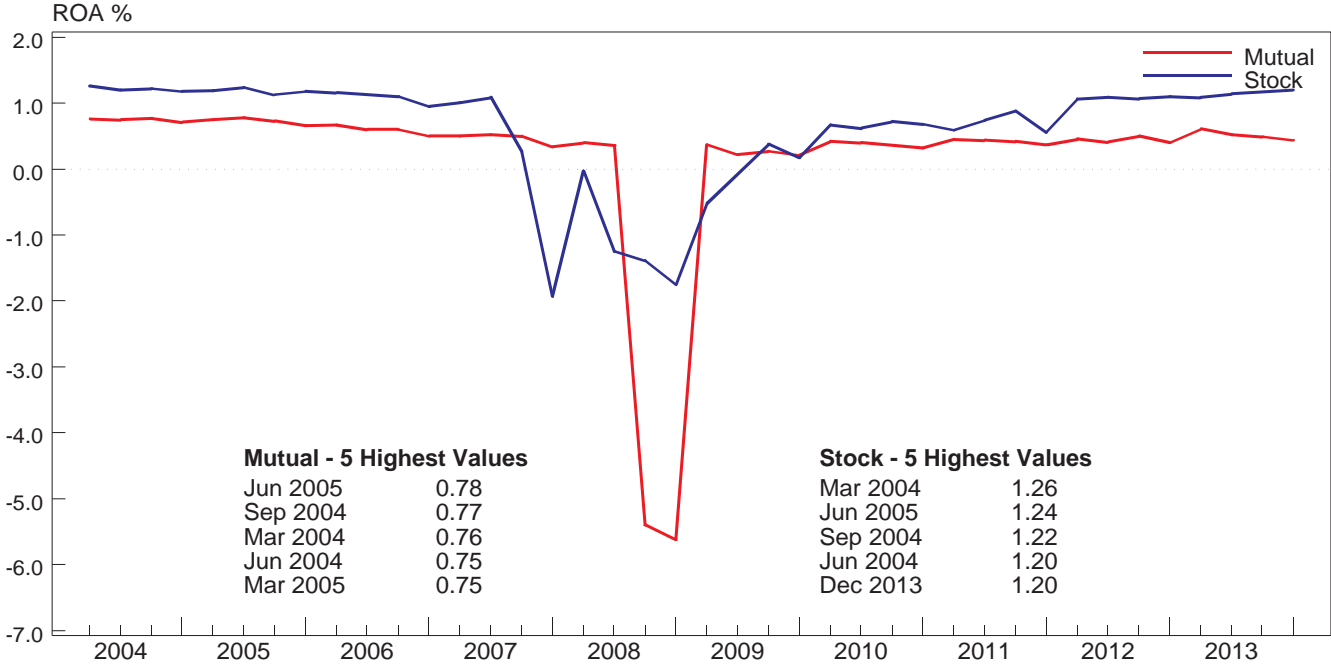
Number of Mutual and Stock Savings Institutions

2004 - 2013



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

2004-2013



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

2004-2013

