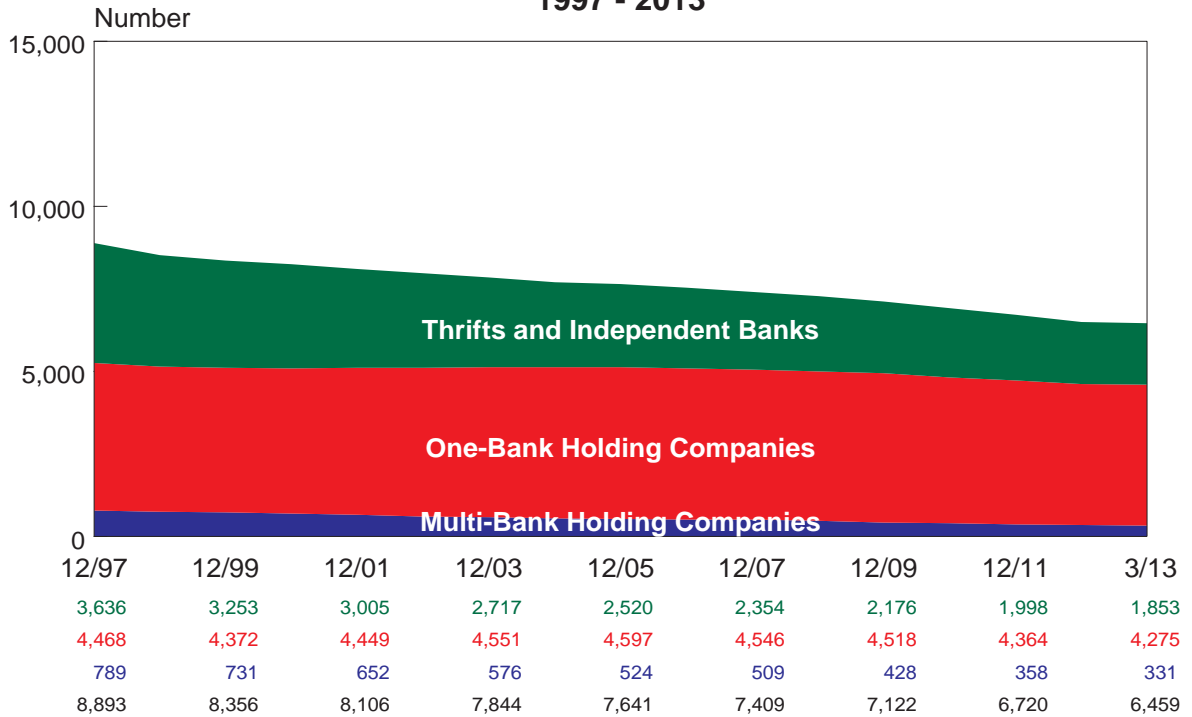


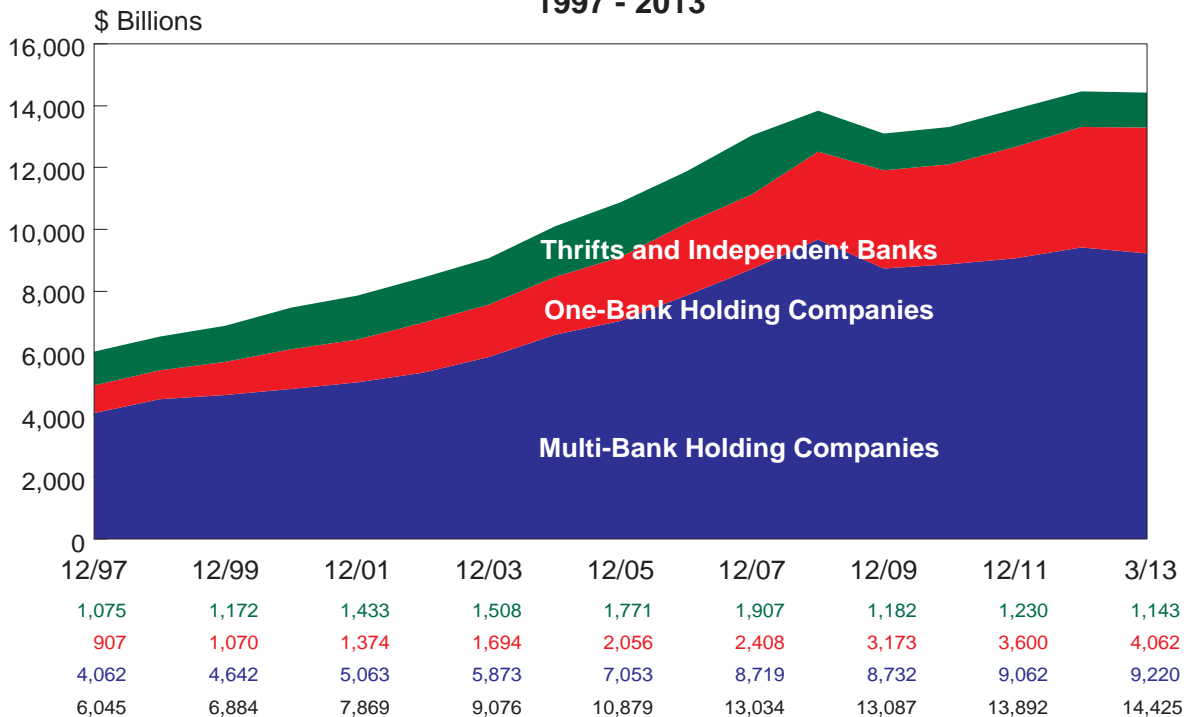
Number of FDIC-Insured Banking Organizations

1997 - 2013



Assets of FDIC-Insured Banking Organizations

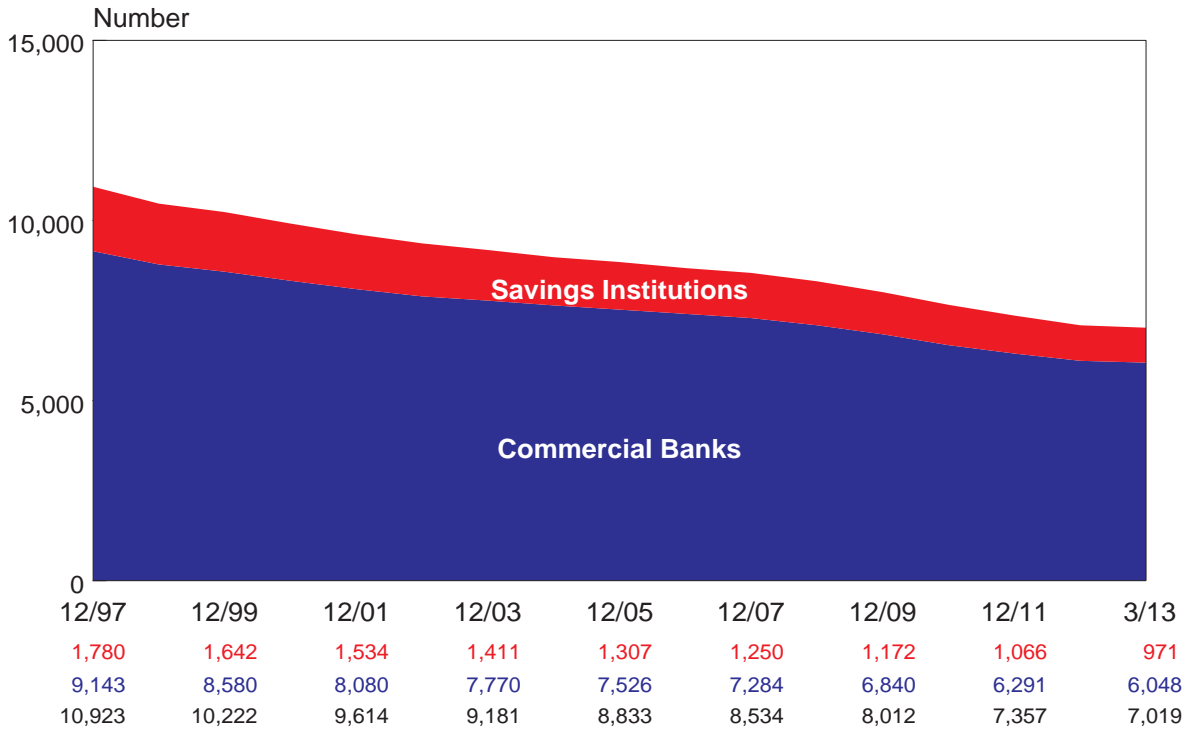
1997 - 2013



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

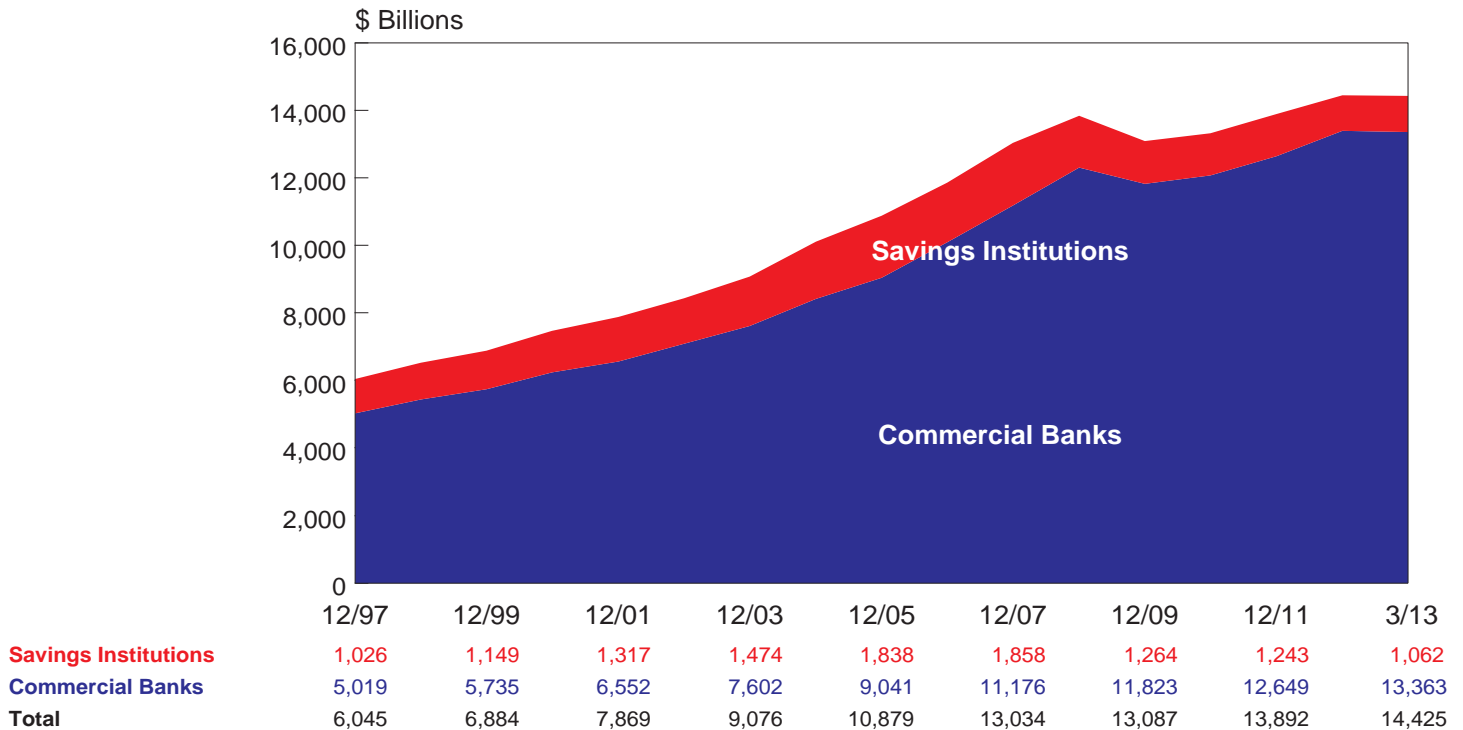
Number of FDIC-Insured Institutions

1997 - 2013



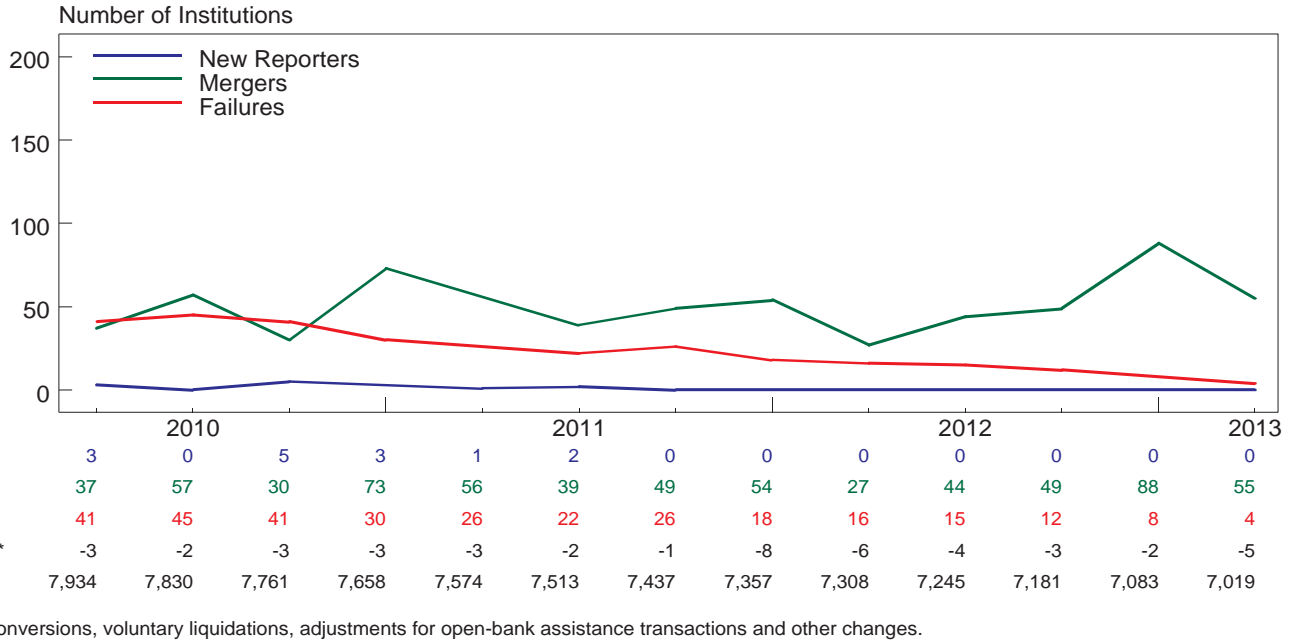
Assets of FDIC-Insured Institutions

1997 - 2013



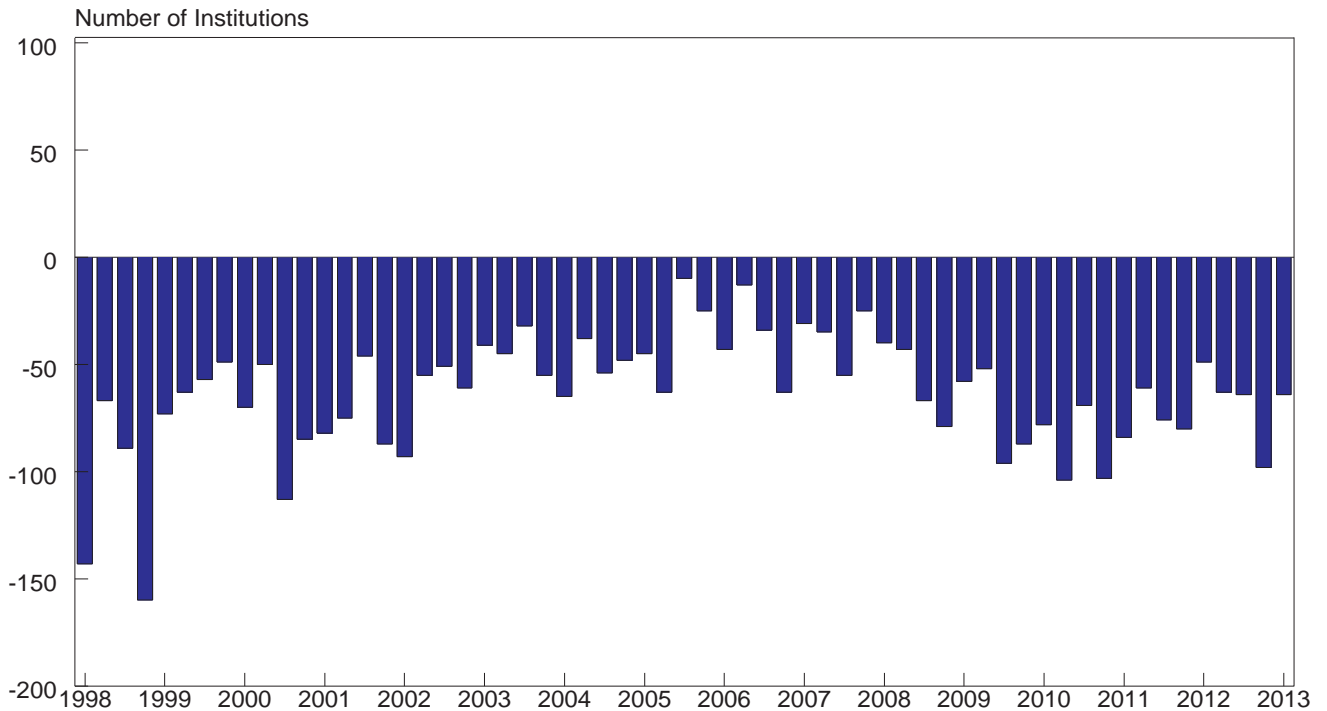
Changes in the Number of FDIC-Insured Institutions

Quarterly, 2010 - 2013



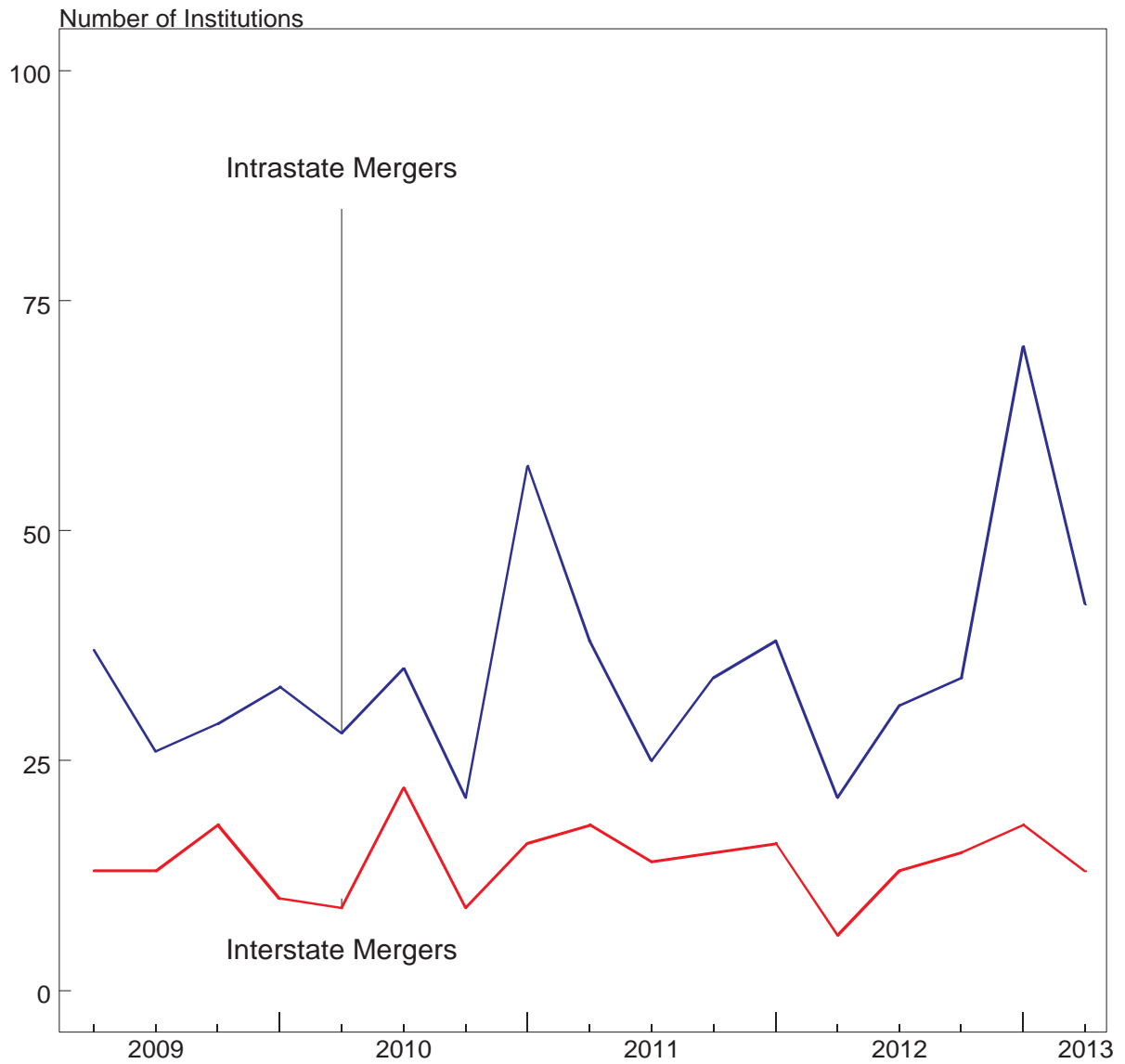
Quarterly Change in the Number of FDIC-Insured Institutions

1998-2013



Institution Mergers: Interstate vs. Intrastate

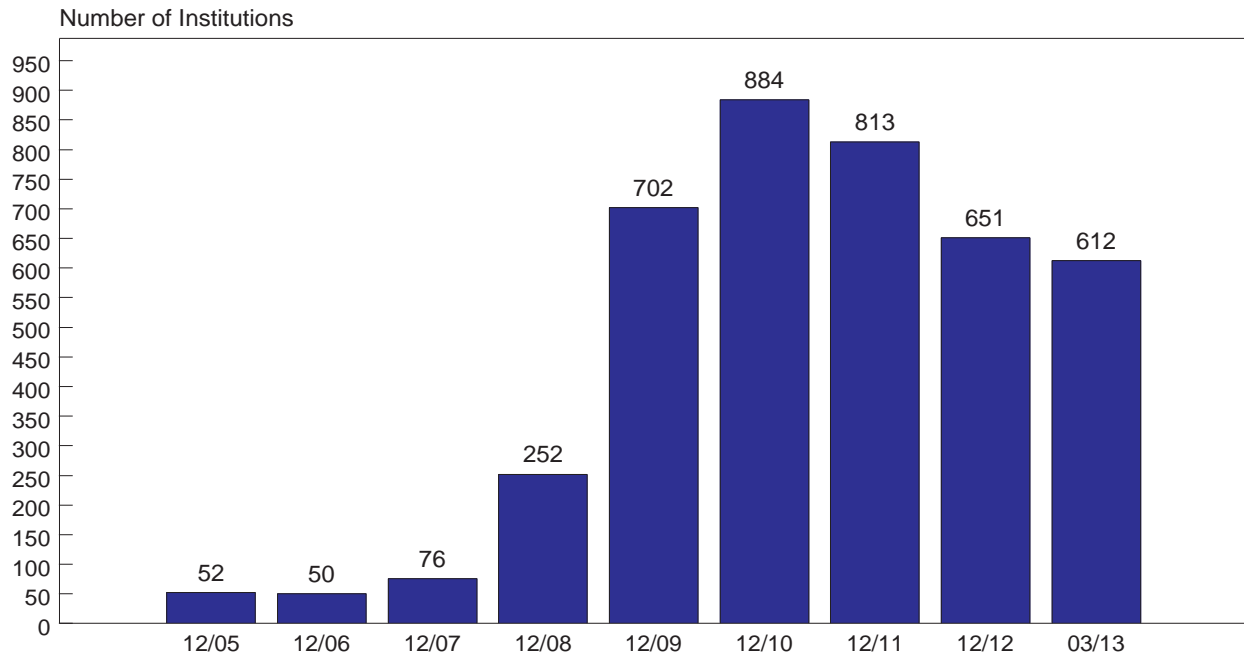
Quarterly, 2009 - 2013



Intrastate Mergers	37	26	29	33	28	35	21	57	38	25	34	38	21	31	34	70	42
Interstate Mergers	13	13	18	10	9	22	9	16	18	14	15	16	6	13	15	18	13

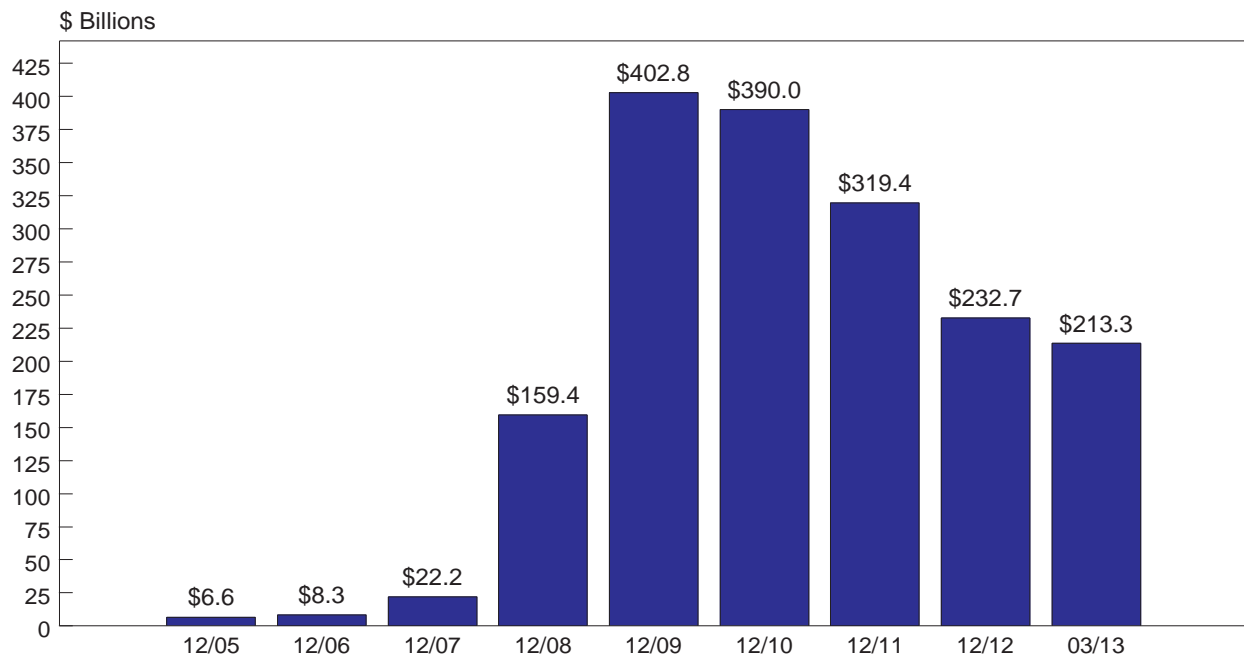
Number of FDIC-Insured "Problem" Institutions

2005-2013



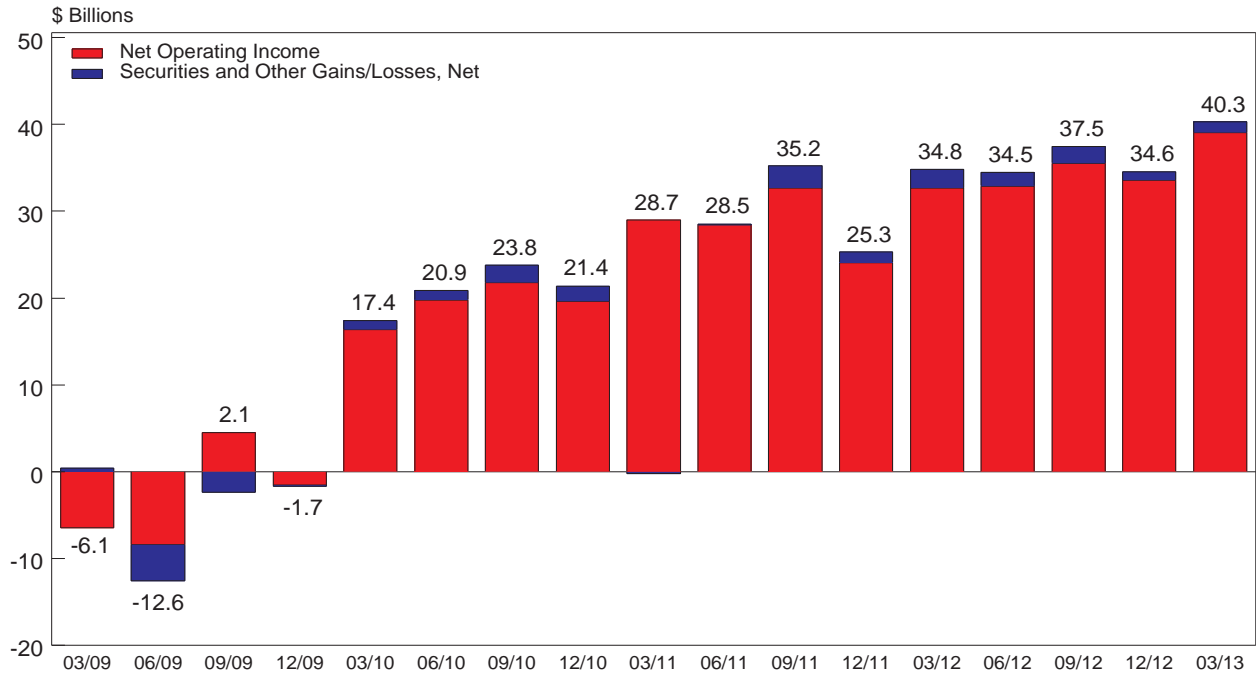
Assets of FDIC-Insured "Problem" Institutions

2005-2013



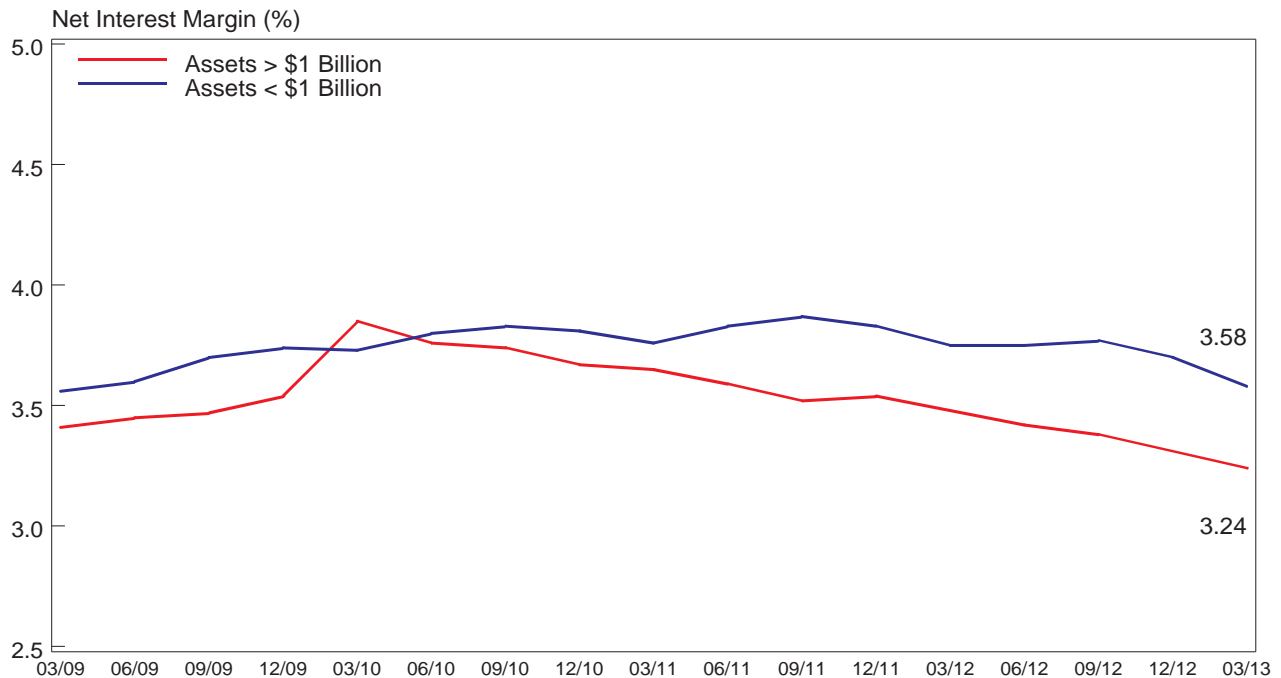
Quarterly Net Income

2009-2013



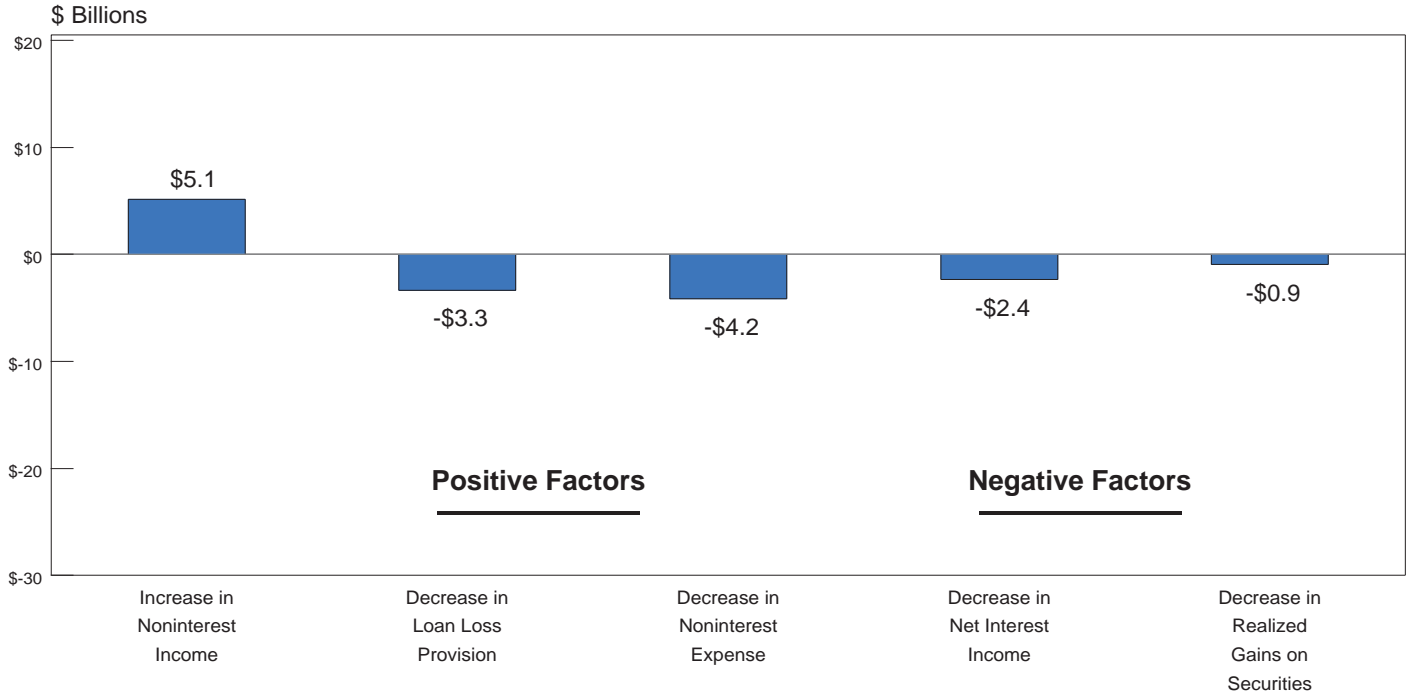
Quarterly Net Interest Margins, Annualized

2009 - 2013



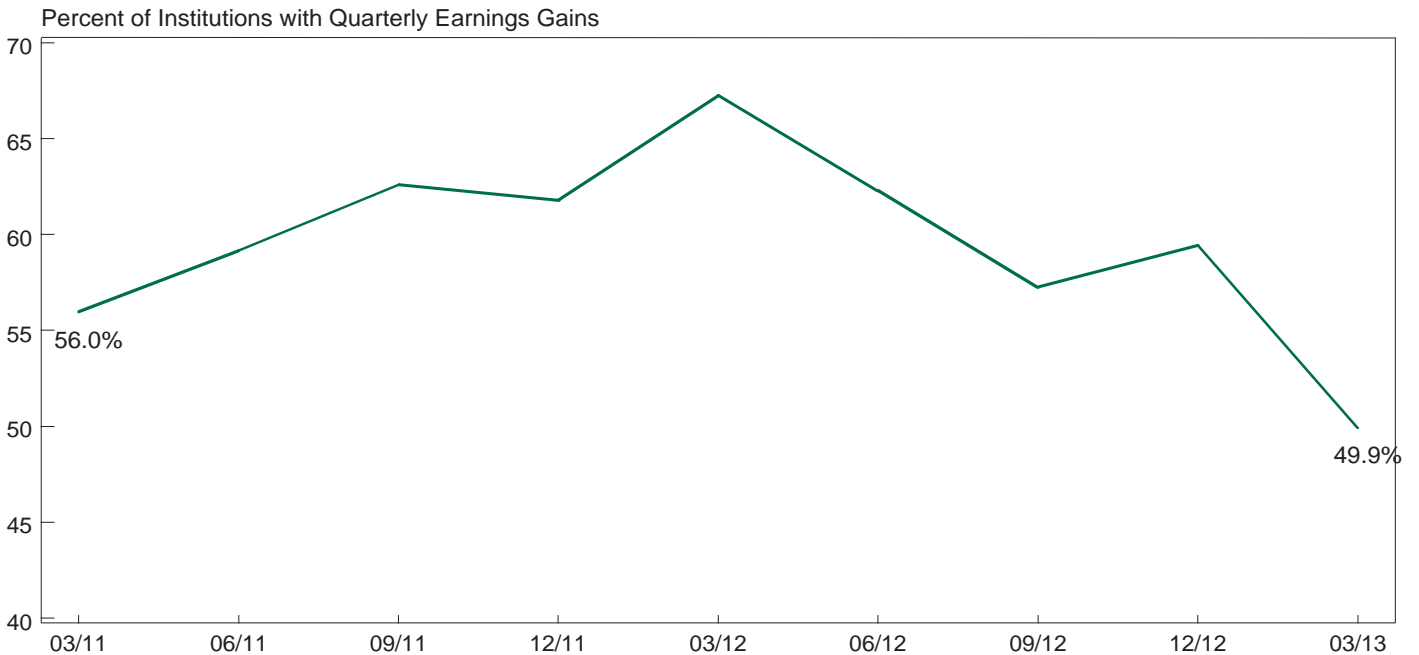
Major Factors Affecting Earnings

1st Quarter 2013 vs. 1st Quarter 2012



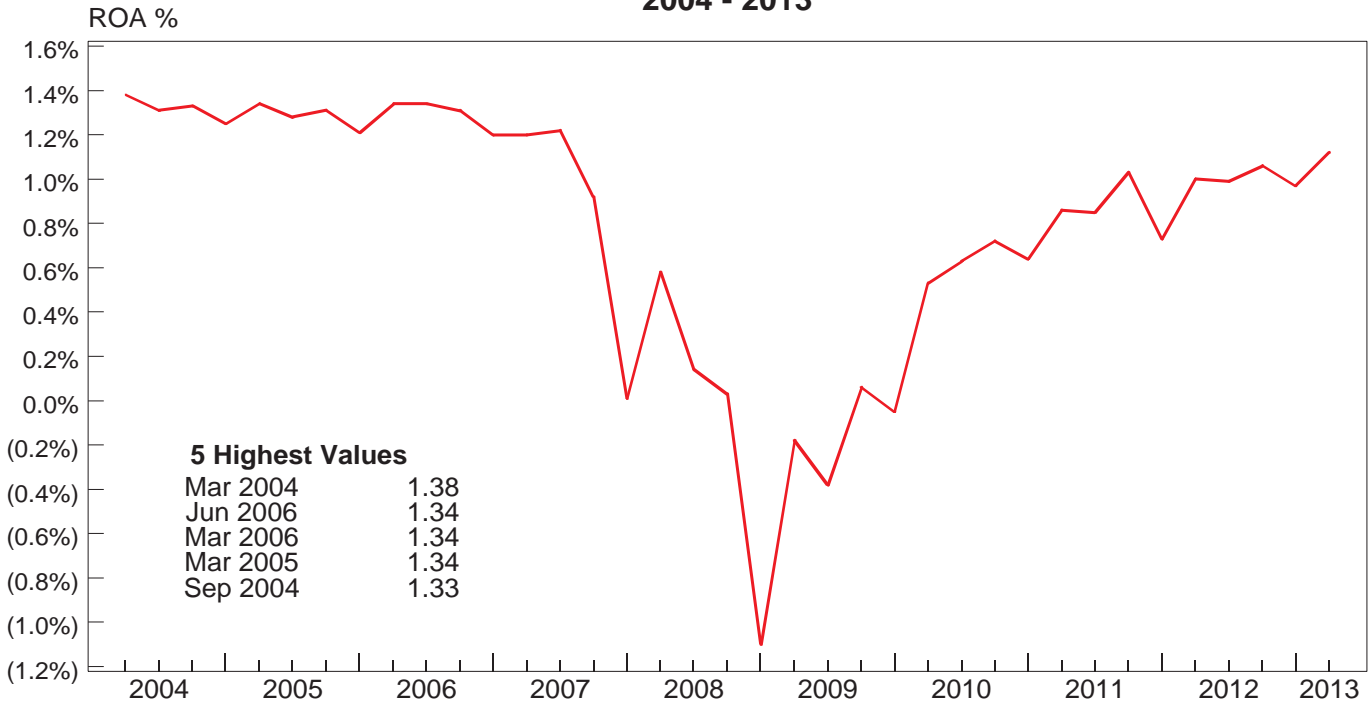
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2011-2013



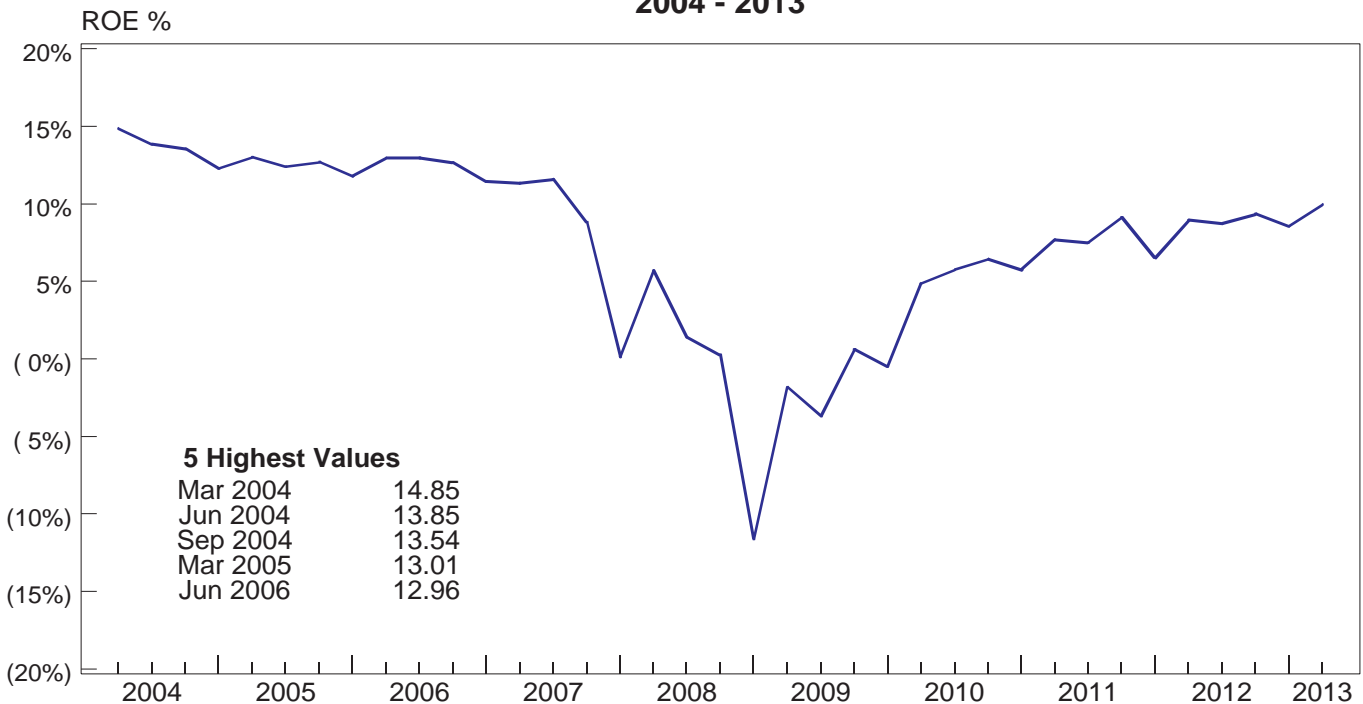
Quarterly Return on Assets (ROA), Annualized

2004 - 2013



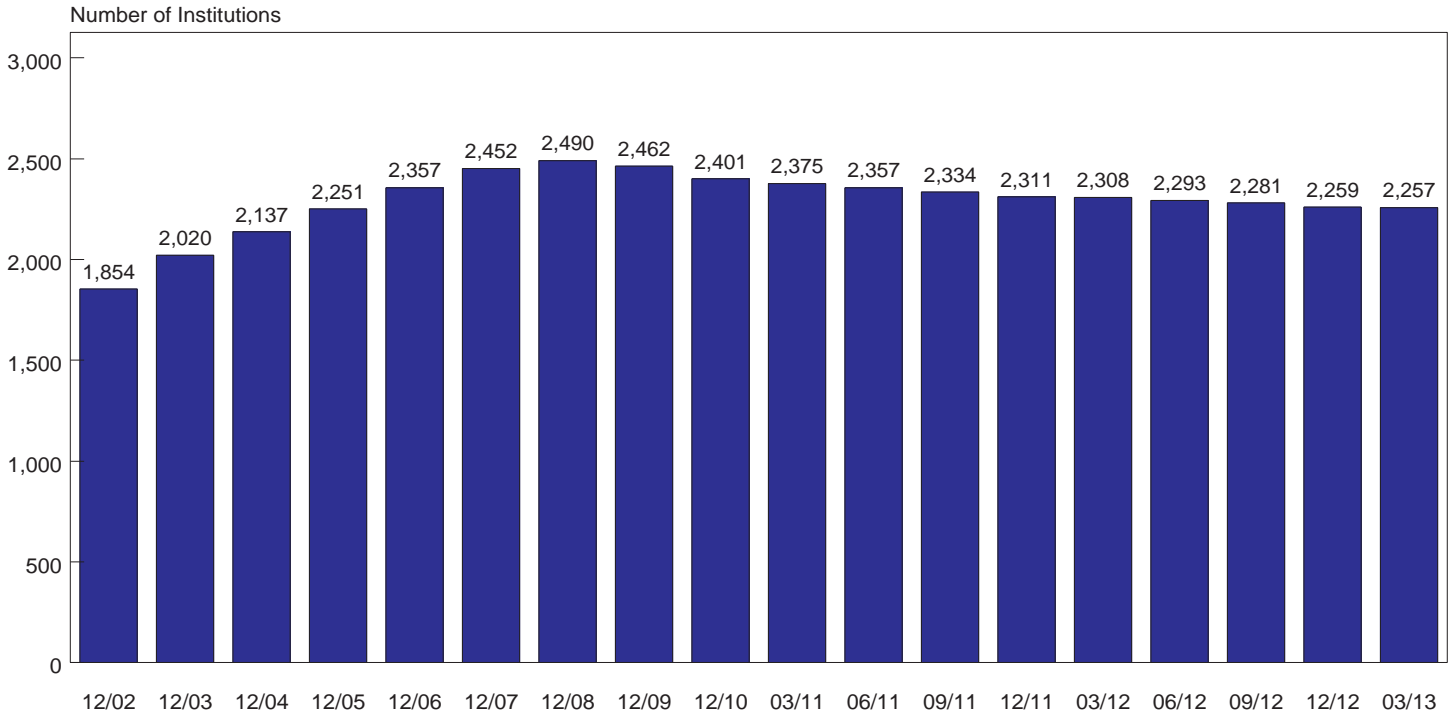
Quarterly Return on Equity (ROE), Annualized

2004 - 2013



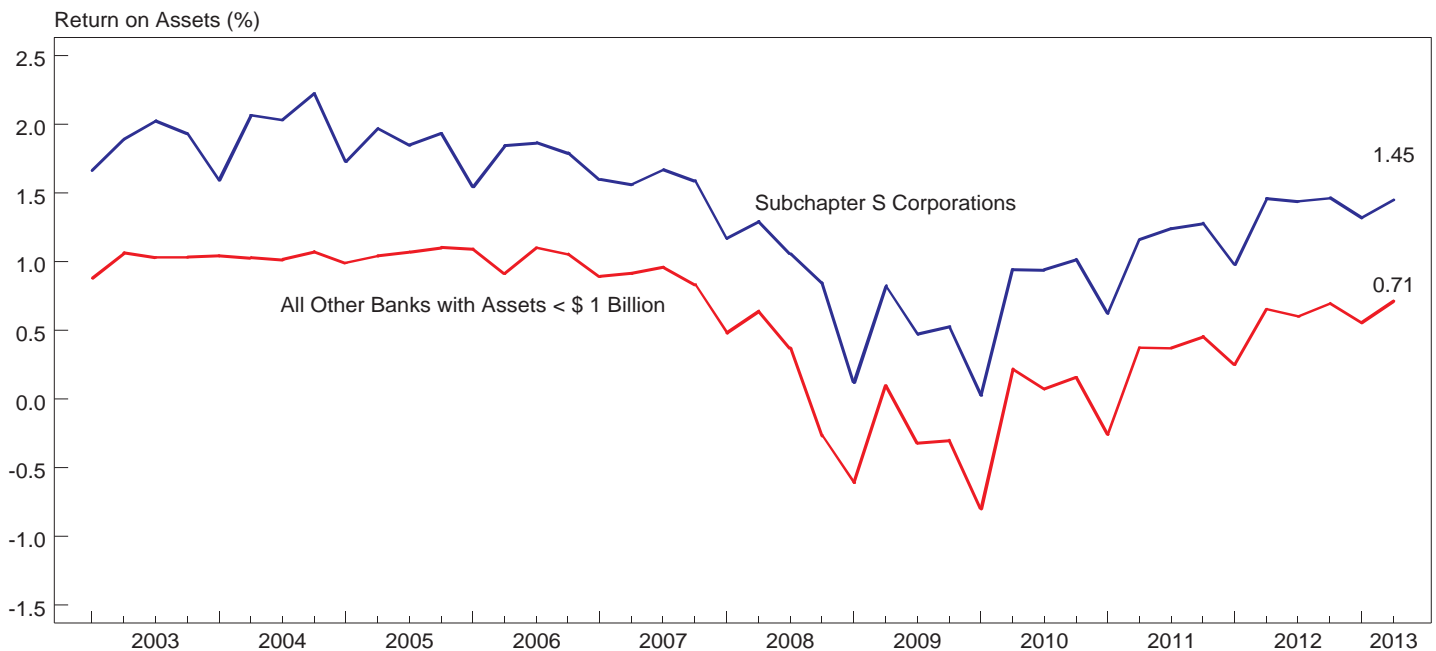
Number of Subchapter S Corporations

2002-2013



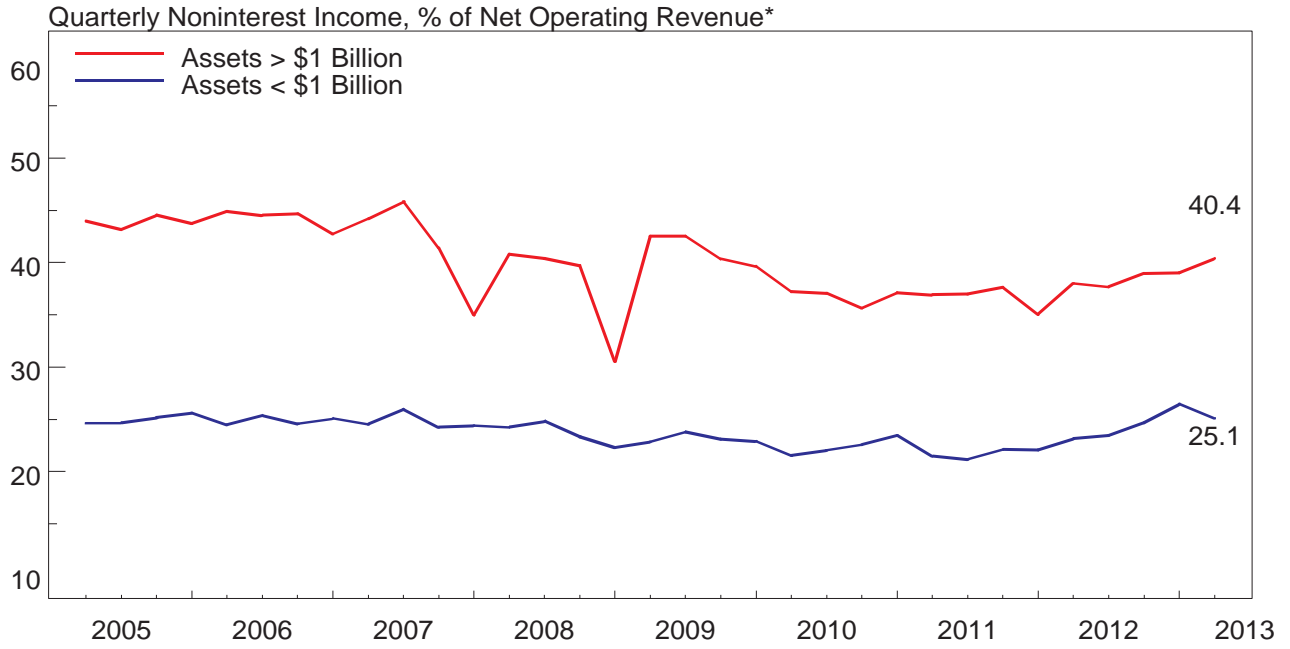
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2002-2013



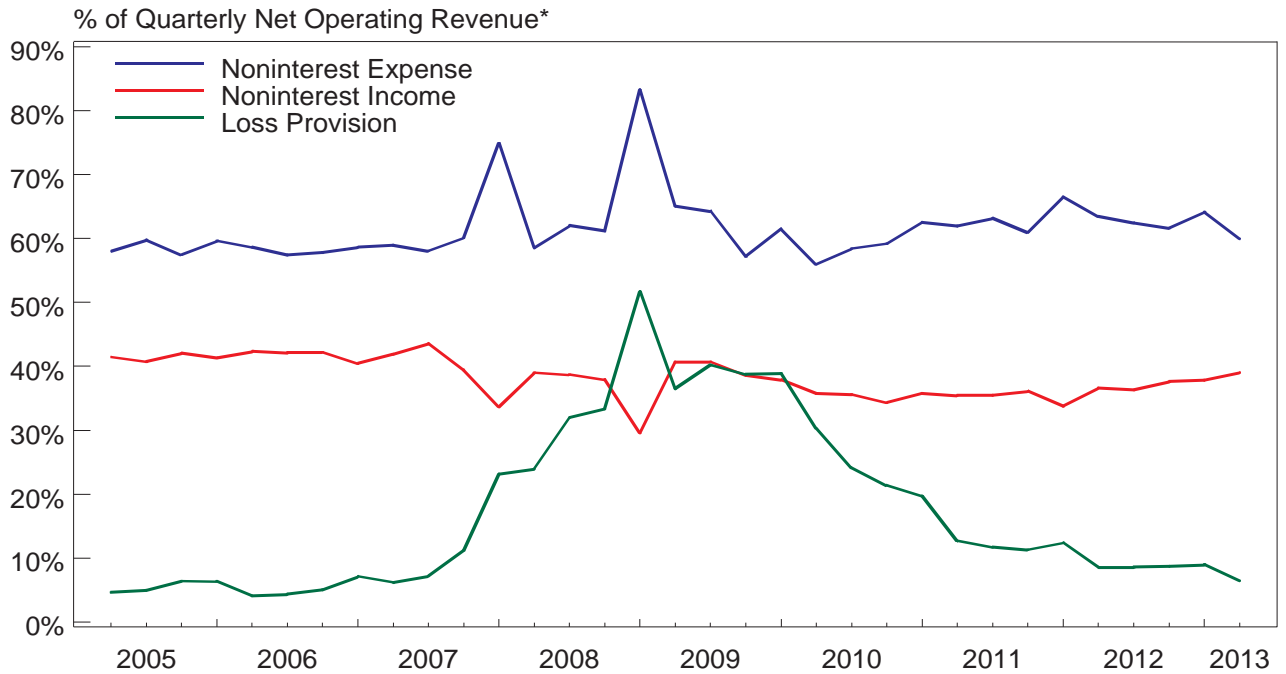
Noninterest Income as a Percentage of Net Operating Revenue*

2005 - 2013



Trends in FDIC-Insured Institutions' Income & Expenses

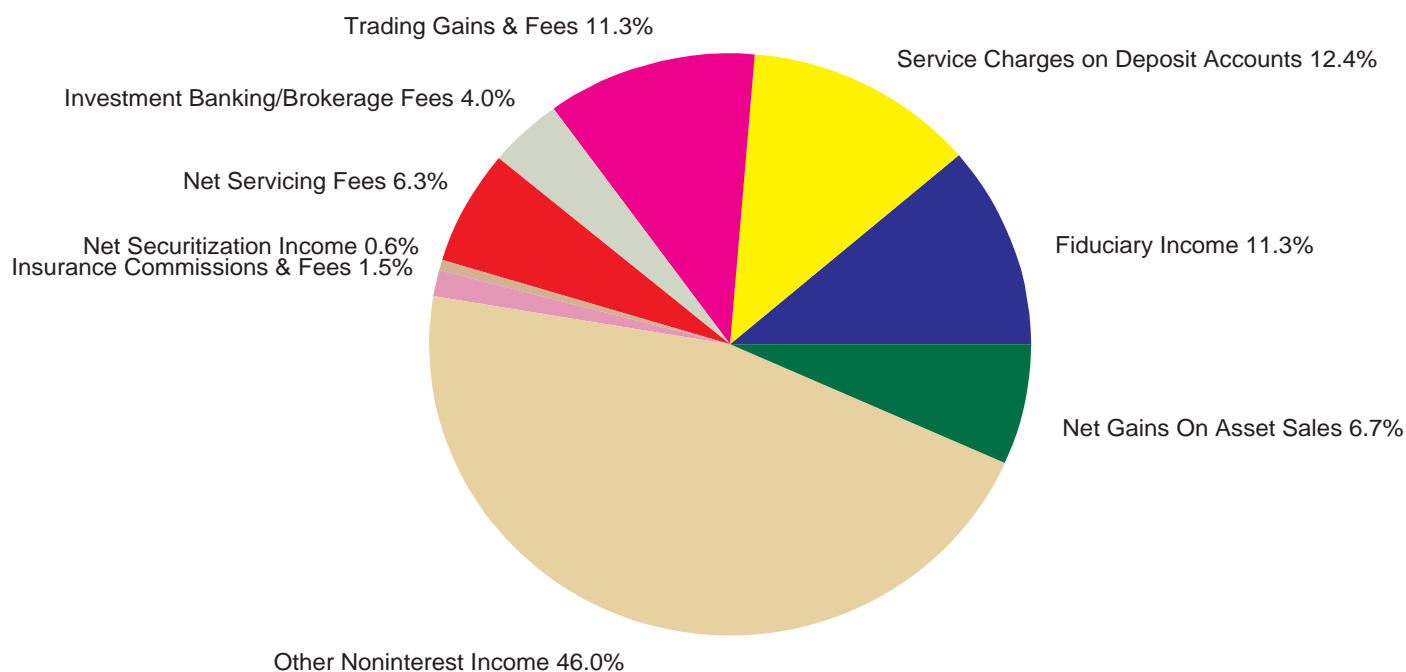
2005 - 2013



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

Composition of Noninterest Income

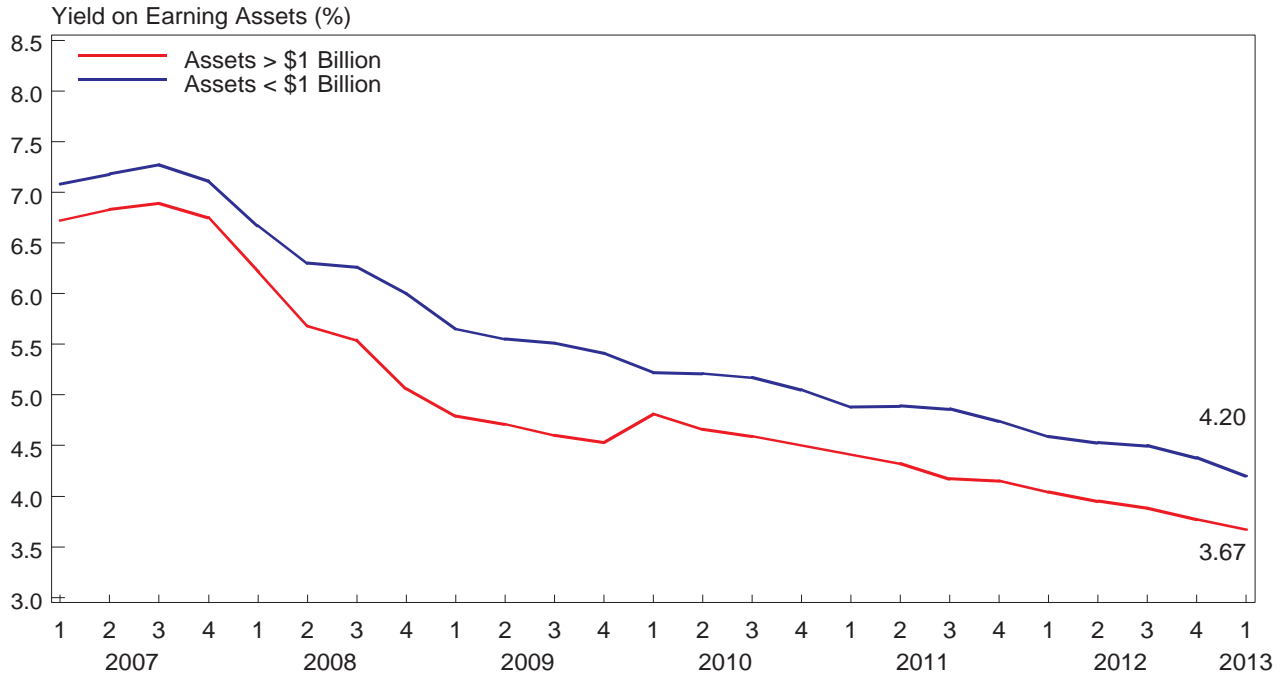
March 31, 2013



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$7,493	1,172	16.7%
Service Charges on Deposit Accounts	\$8,276	6,805	97.0%
Trading Gains & Fees	\$7,501	188	2.7%
Investment Banking/Brokerage Fees	\$2,653	1,736	24.7%
Venture Capital Revenue	-\$11	48	0.7%
Net Servicing Fees	\$4,224	2,240	31.9%
Net Securitization Income	\$394	37	0.5%
Insurance Commissions & Fees	\$971	2,334	33.3%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$4,590	2,656	37.8%
Net Gains/Losses On OREO Sales	-\$155	3,204	45.6%
Net Gains/Losses On Sales Of Other Assets	\$14	1,287	18.3%
Other Noninterest Income	\$30,594	6,929	98.7%
Total Noninterest Income	\$66,547	6,990	99.6%

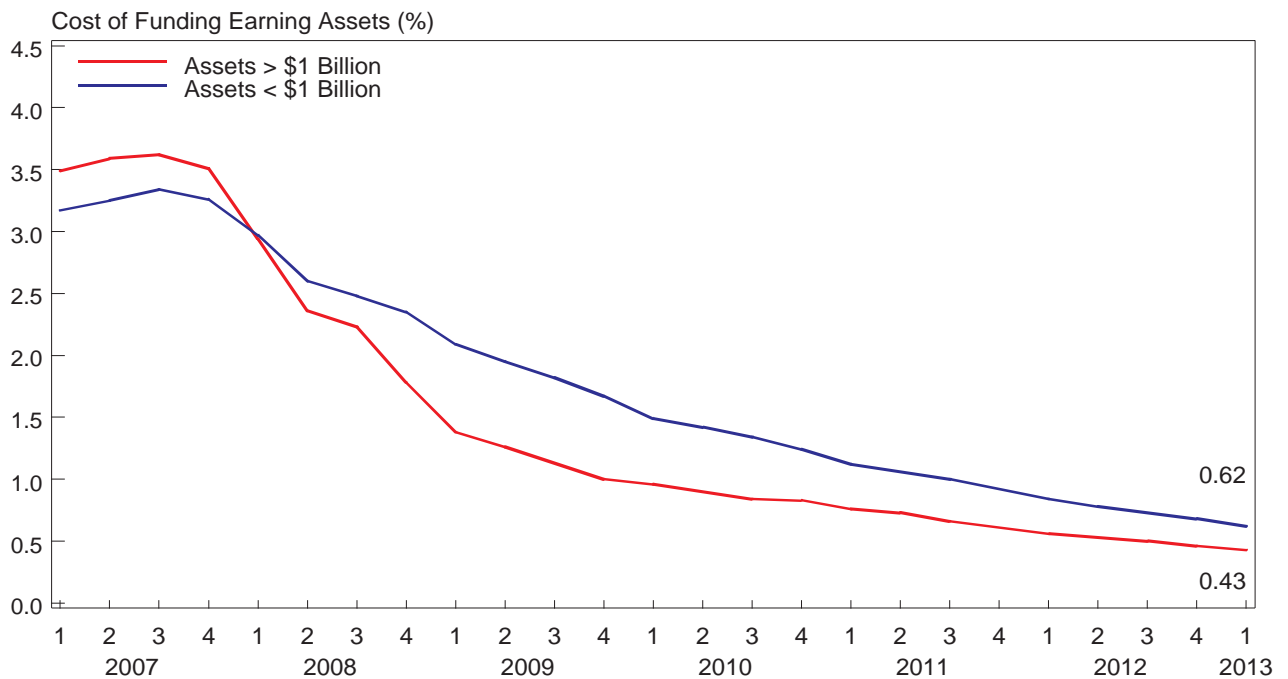
Quarterly Yield on Earning Assets

2007 - 2013

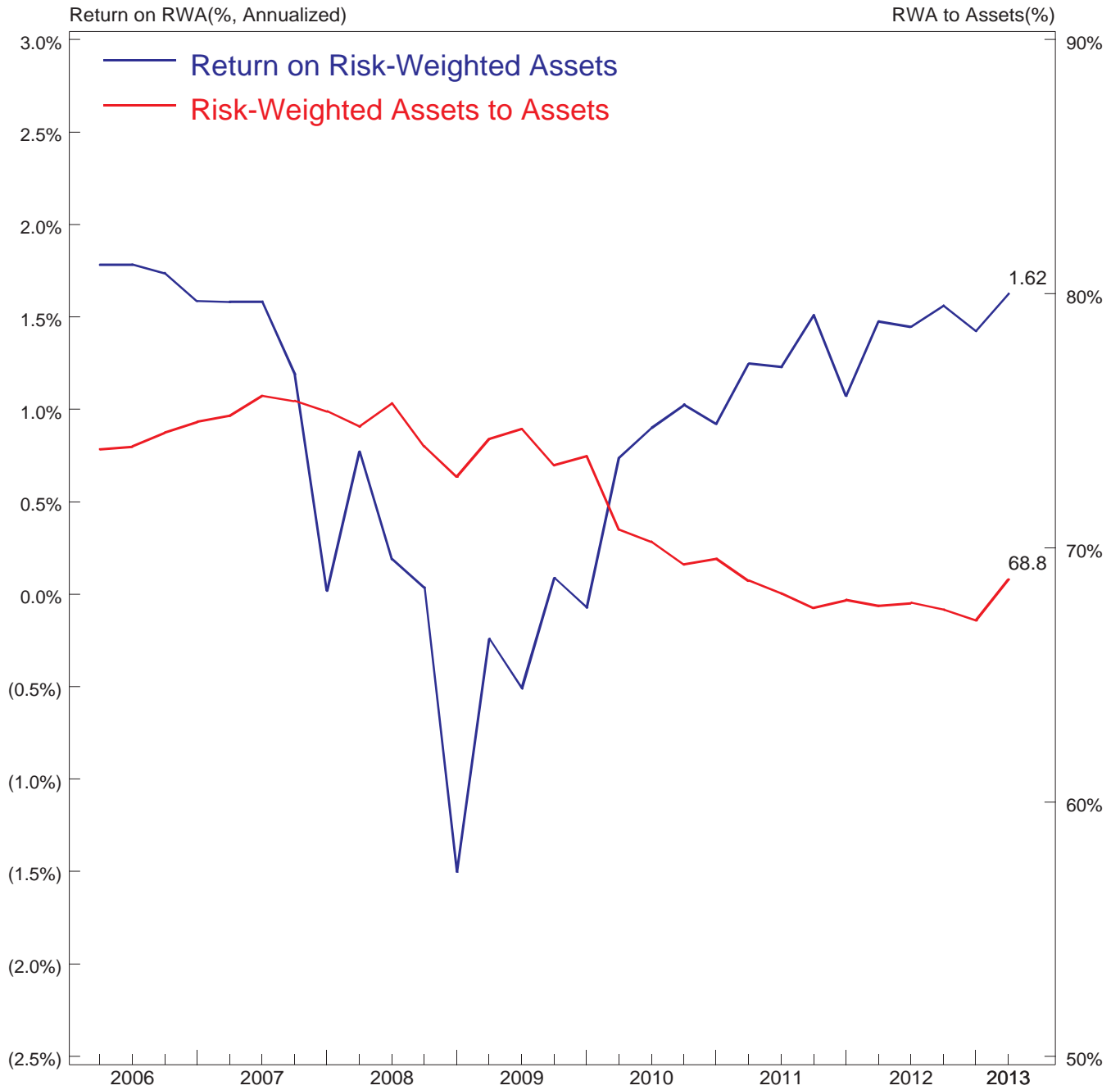


Quarterly Cost of Funding Earning Assets

2007 - 2013



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

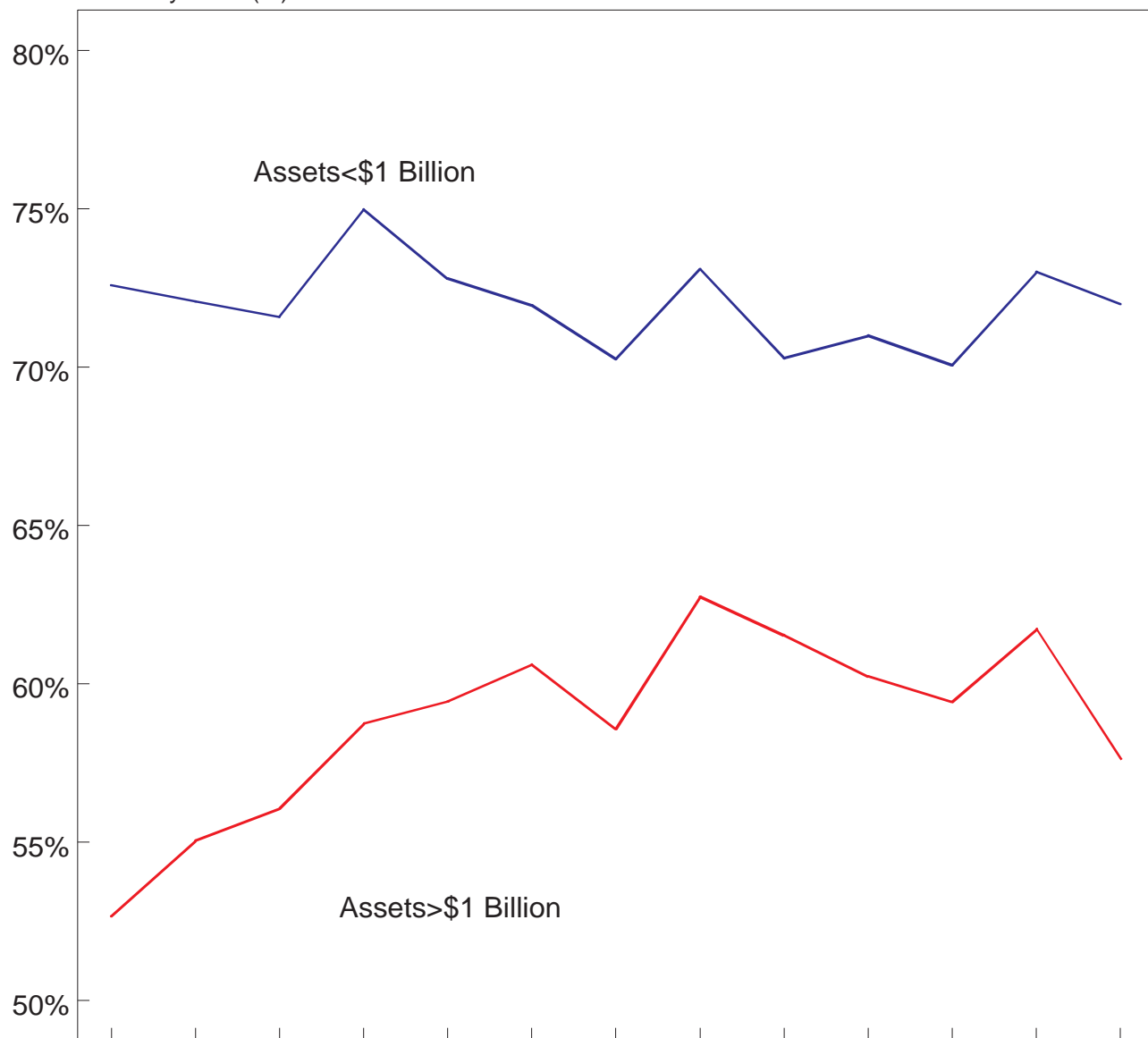


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2010 - 2013

Efficiency Ratio (%)

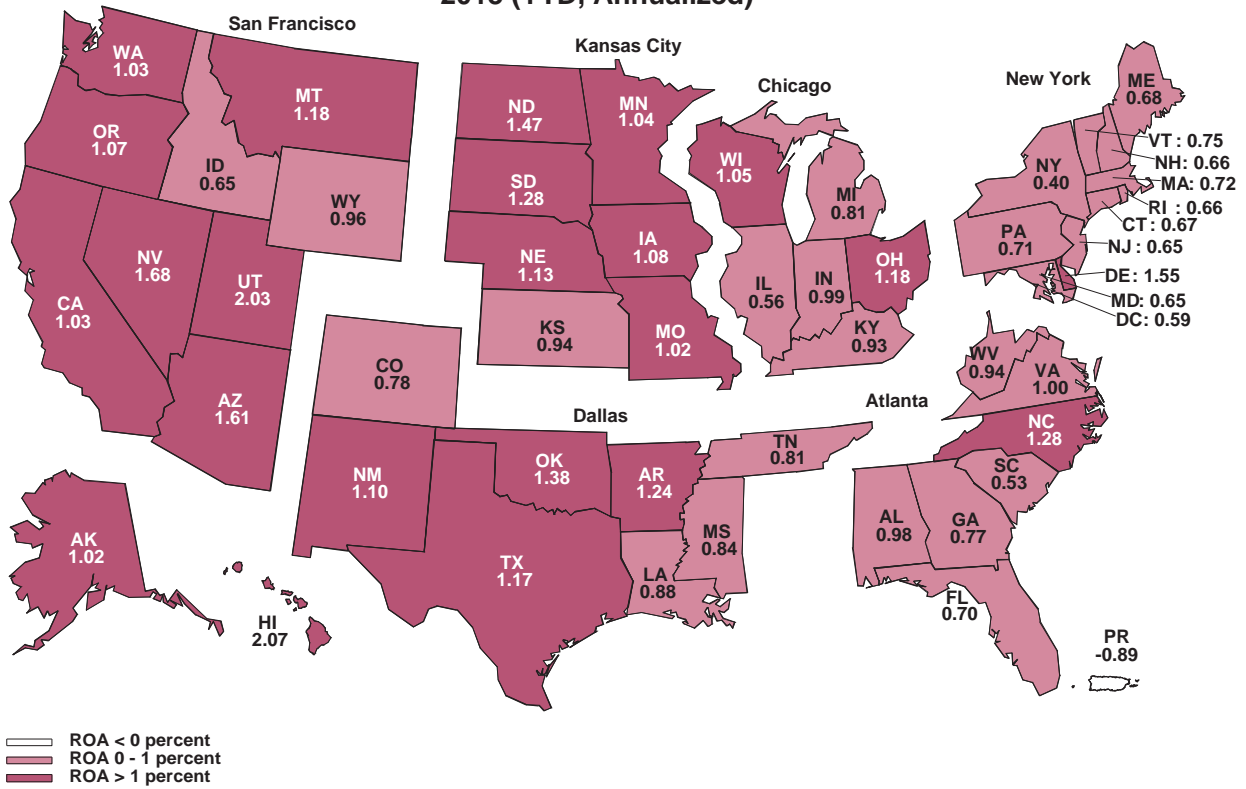


	03/10	06/10	09/10	12/10	03/11	06/11	09/11	12/11	03/12	06/12	09/12	12/12	03/13
Assets <\$1 Billion	72.58	72.07	71.59	74.97	72.79	71.95	70.25	73.09	70.28	70.99	70.06	73.00	71.99
Assets >\$1 Billion	52.66	55.04	56.06	58.74	59.44	60.60	58.57	62.74	61.53	60.23	59.43	61.72	57.63
Total	54.55	56.72	57.63	60.35	60.70	61.69	59.70	63.76	62.35	61.26	60.44	62.79	58.92

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

Return on Assets (ROA)

2013 (YTD, Annualized)



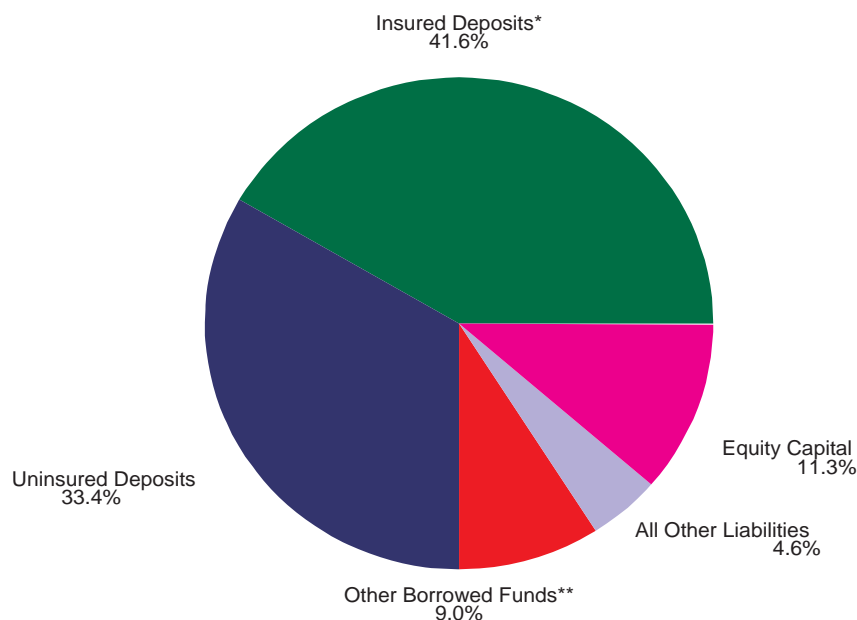
ROA Rankings by State

	No. of Inst. as of 03/31/13	YTD 2013	YTD 2012	Change*		No. of Inst. as of 03/31/13	YTD 2013	YTD 2012	Change*
1 Hawaii	9	2.07	1.32	75	28 Kansas	299	0.94	0.91	3
2 Utah	56	2.03	2.49	(46)	29 West Virginia	61	0.94	0.93	1
3 Nevada	23	1.68	2.10	(42)	30 Kentucky	189	0.93	1.48	(55)
4 Arizona	28	1.61	1.37	24	31 Louisiana	144	0.88	0.80	8
5 Delaware	23	1.55	1.36	19	32 Mississippi	87	0.84	0.90	(6)
6 North Dakota	90	1.47	1.43	4	33 Michigan	127	0.81	0.69	12
7 Oklahoma	233	1.38	1.35	3	34 Tennessee	182	0.81	0.81	0
8 North Carolina	87	1.28	0.86	42	35 Colorado	104	0.78	0.91	(13)
9 South Dakota	77	1.28	1.08	20	36 Georgia	226	0.77	0.63	14
10 Arkansas	126	1.24	0.99	25	37 Vermont	14	0.75	0.75	0
11 Montana	65	1.18	0.98	20	38 Massachusetts	153	0.72	0.79	(7)
12 Ohio	232	1.18	0.89	29	39 Pennsylvania	197	0.71	0.72	(1)
13 Texas	556	1.17	1.28	(11)	40 Florida	206	0.70	0.49	21
14 Nebraska	212	1.13	1.25	(12)	41 Maine	28	0.68	0.53	15
15 New Mexico	48	1.10	0.96	14	42 Connecticut	51	0.67	0.79	(12)
16 Iowa	337	1.08	1.27	(19)	43 New Hampshire	21	0.66	0.62	4
17 Oregon	31	1.07	1.17	(10)	44 Rhode Island	13	0.66	0.40	26
18 Wisconsin	264	1.05	0.83	22	45 Idaho	16	0.65	0.52	13
19 Minnesota	372	1.04	0.98	6	46 Maryland	80	0.65	0.40	25
20 California	236	1.03	1.05	(2)	47 New Jersey	110	0.65	0.48	17
21 Washington	68	1.03	0.73	30	48 District of Col.	5	0.59	0.51	8
22 Alaska	6	1.02	1.22	(20)	49 Illinois	554	0.56	0.63	(7)
23 Missouri	314	1.02	1.06	(4)	50 South Carolina	71	0.53	0.22	31
24 Virginia	106	1.00	0.98	2	51 New York	164	0.40	0.90	(50)
25 Indiana	134	0.99	0.99	0	52 Puerto Rico	6	(0.89)	0.42	(131)
26 Alabama	137	0.98	0.80	18					
27 Wyoming	35	0.96	0.94	2	U.S. and Terr.	7,019	1.12	1.00	12

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

Total Liabilities and Equity Capital

March 31, 2013



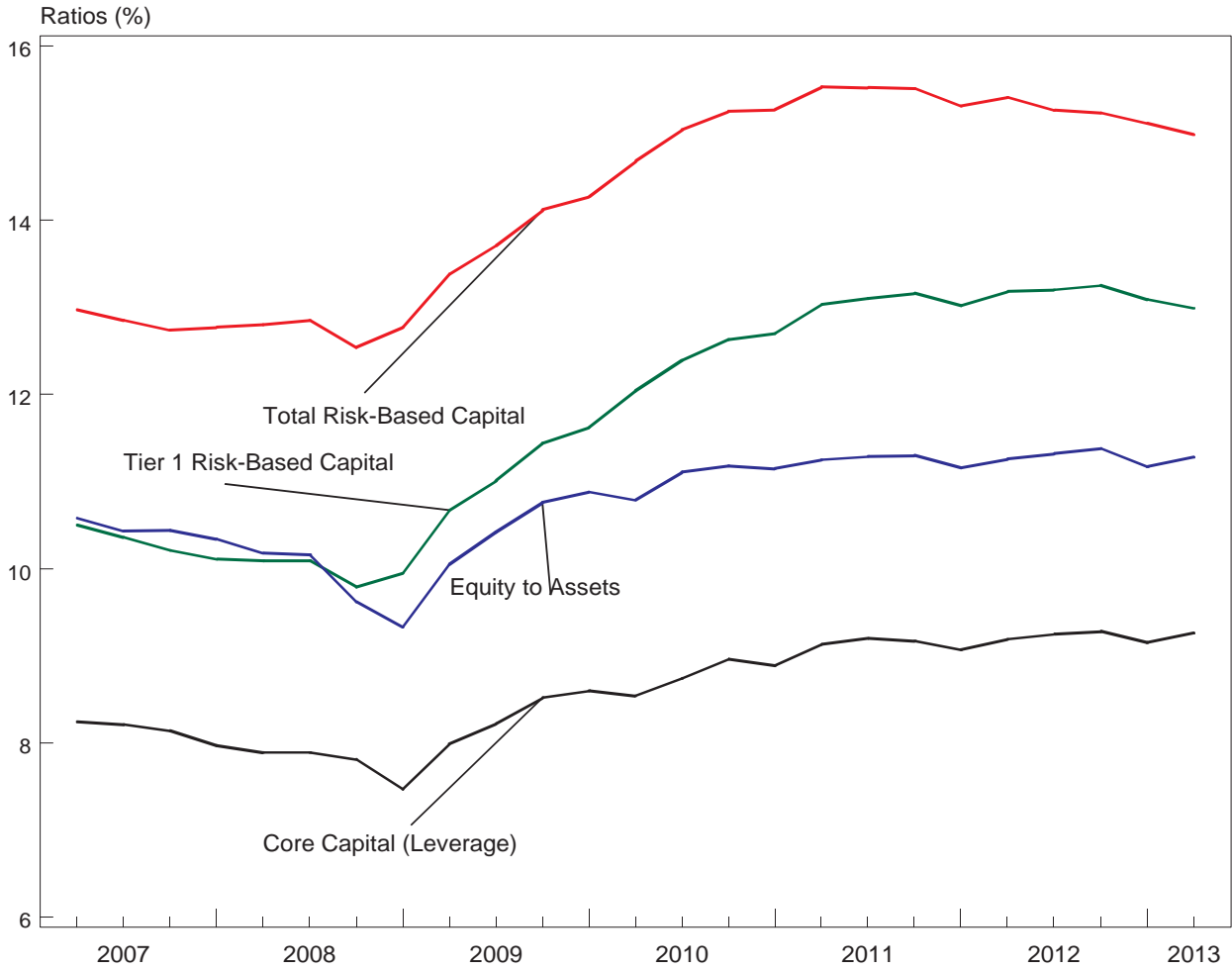
(\$ Billions)	3/31/12	3/31/13	% Change
Insured Deposits (estimated)*	7,017	6,002	-14.5
Uninsured Deposits	3,244	4,817	48.5
In Foreign Offices	1,435	1,393	-2.9
Other Borrowed Funds**	1,382	1,300	-5.9
All Other Liabilities	697	663	-4.9
Subordinated Debt	129	116	-10.1
Bank Equity Capital	1,568	1,626	3.7
Total Liabilities and Equity Capital	13,926	14,425	3.6

* 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, 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

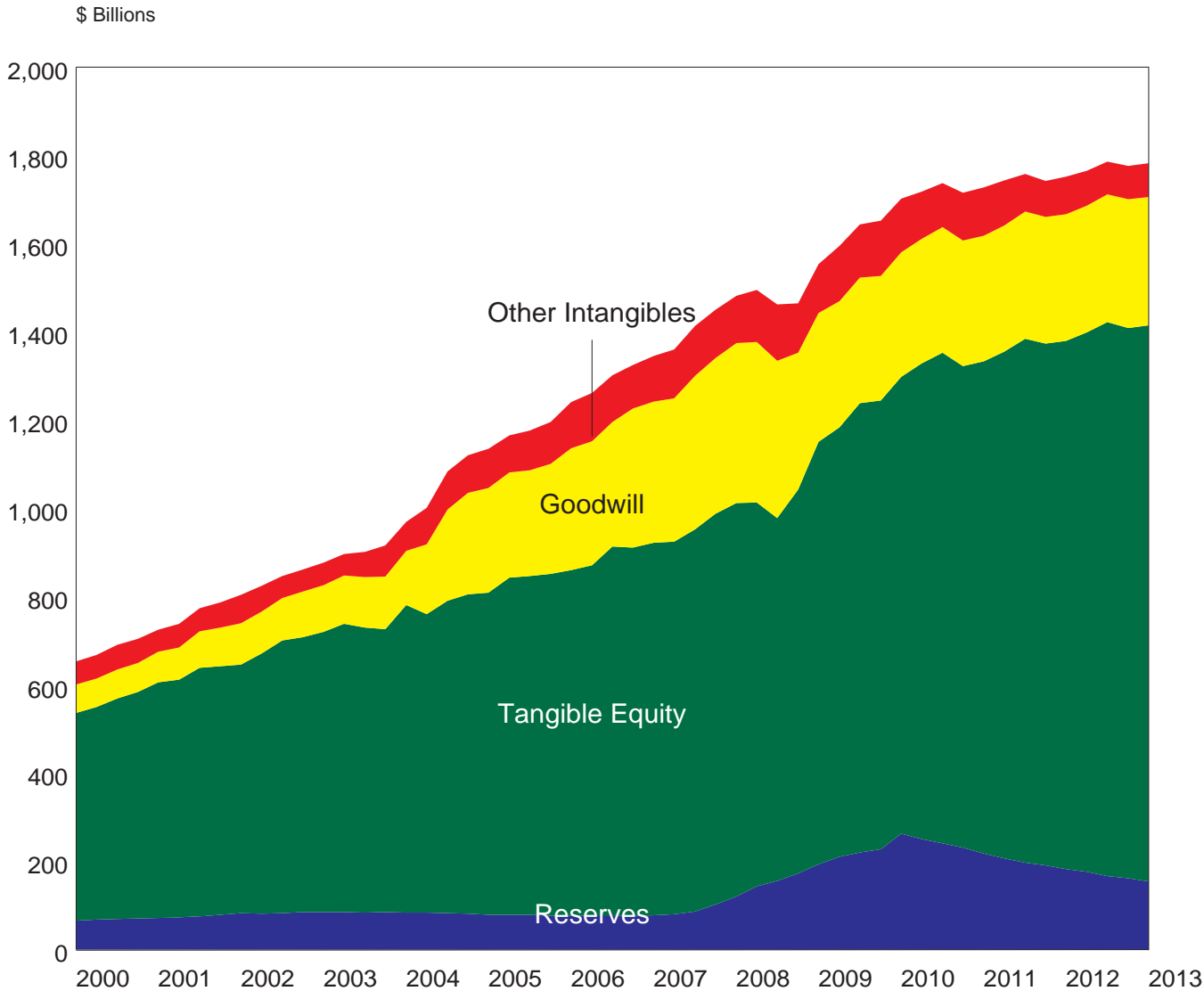


	12/07	12/08	12/09	12/10	12/11	12/12	3/13
Total Risk-Based Capital	12.77	12.77	14.27	15.27	15.31	15.11	14.98
Tier 1 Risk-Based Capital	10.11	9.95	11.62	12.70	13.02	13.09	12.99
Equity to Assets	10.34	9.33	10.88	11.15	11.16	11.17	11.28
Core Capital (Leverage)	7.97	7.47	8.60	8.89	9.07	9.15	9.26

Equity Capital and Reserves

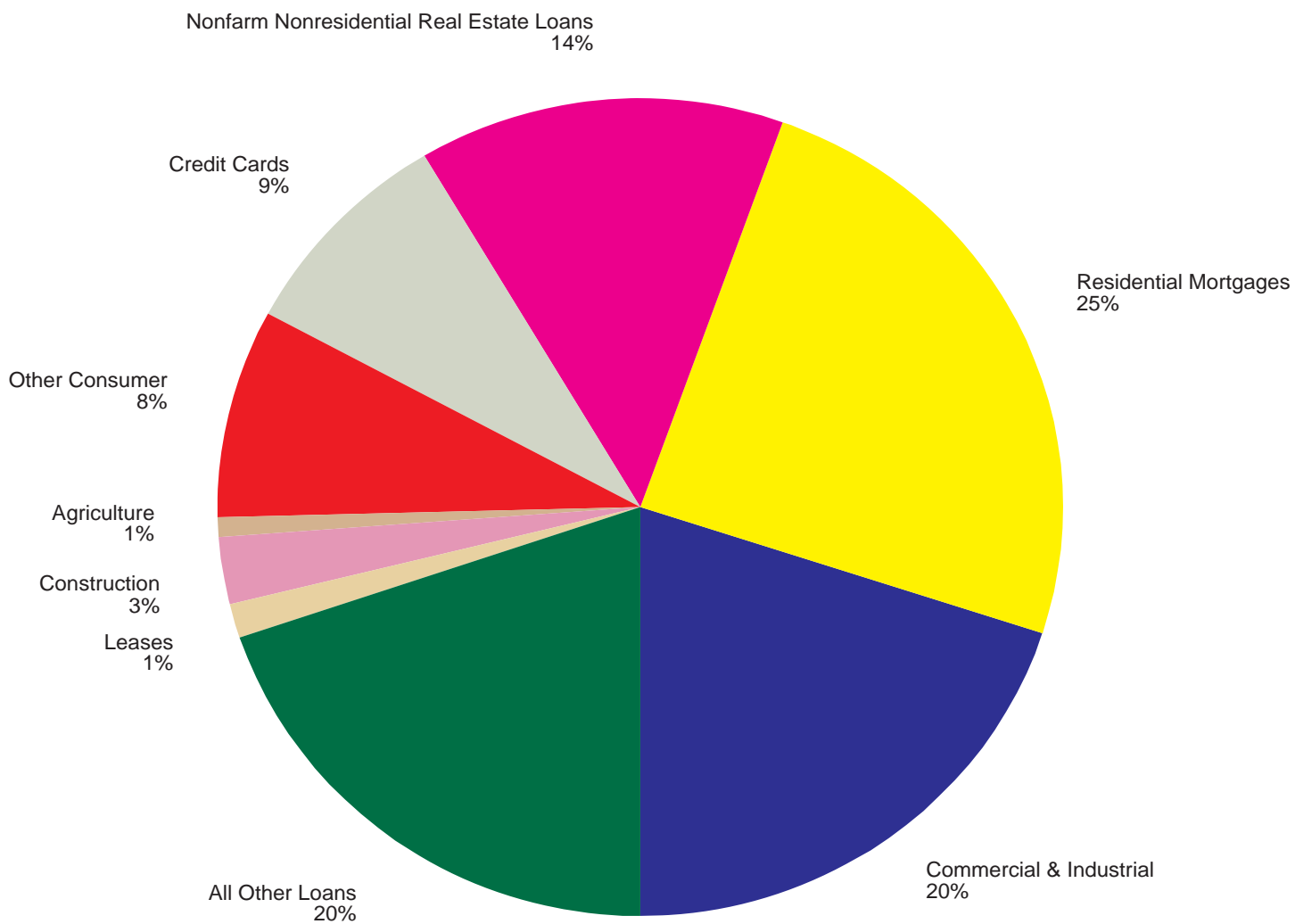
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2013



Loan Portfolio Composition

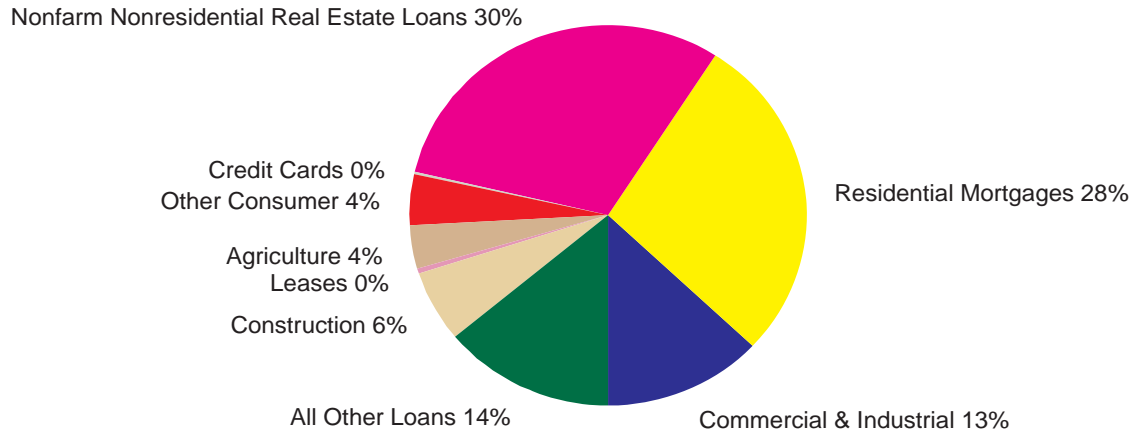
March 31, 2013



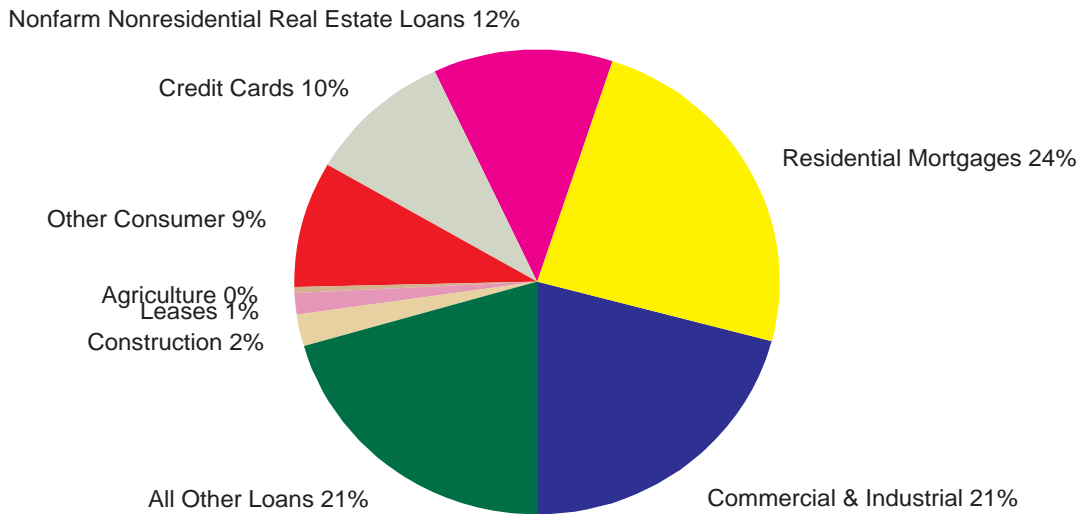
Loan Portfolio Composition by Asset Size

March 31, 2013

Assets < \$1 Billion

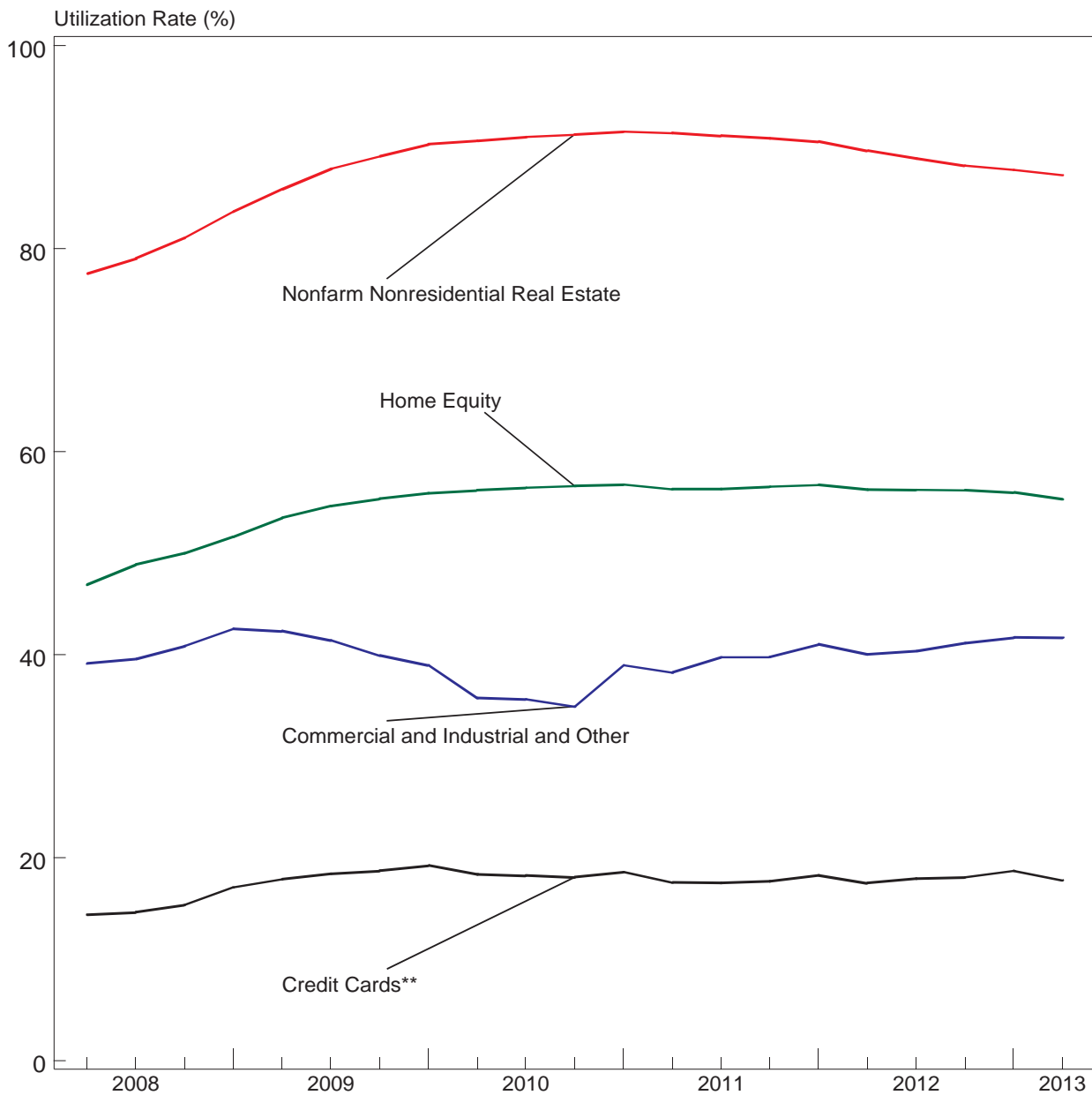


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2008-2013

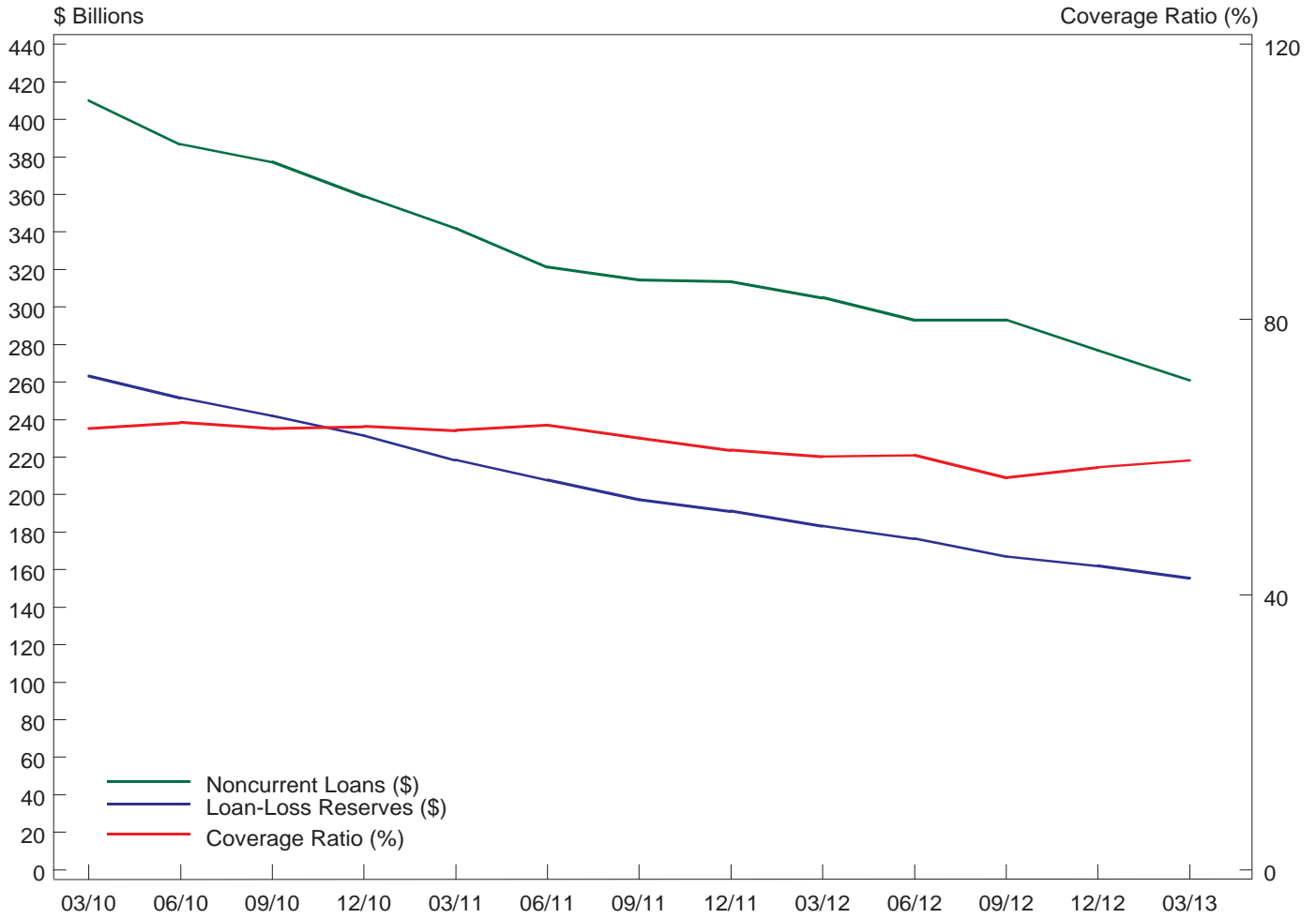


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2010-2013



Noncurrent Loans (\$ Billions)

410.0 386.8 377.3 359.0 341.9 321.3 314.4 313.5 305.0 293.0 293.1 276.9 261.2

Loan-Loss Reserves (\$ Billions)

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

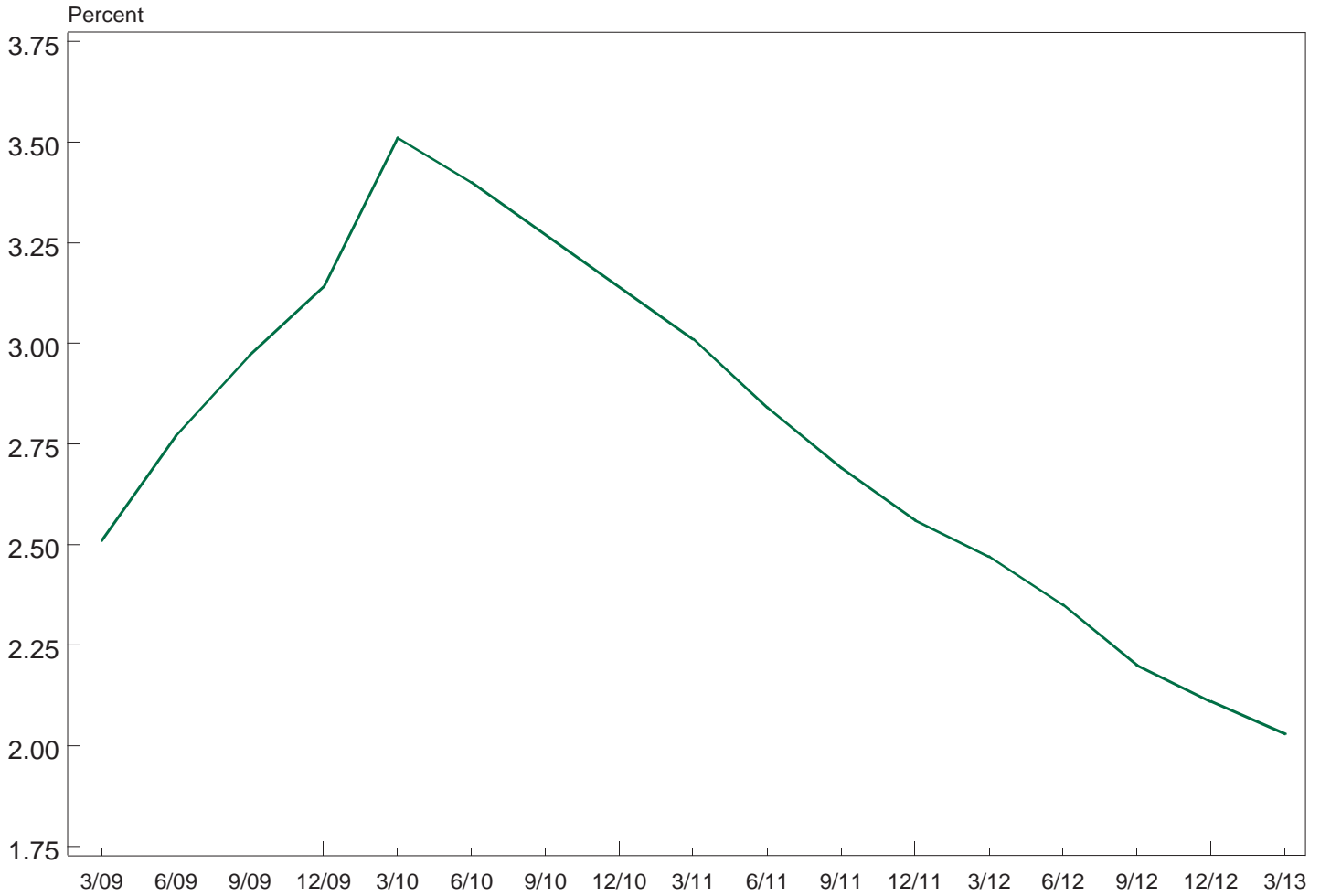
Coverage Ratio (%)

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

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2009 - 2013

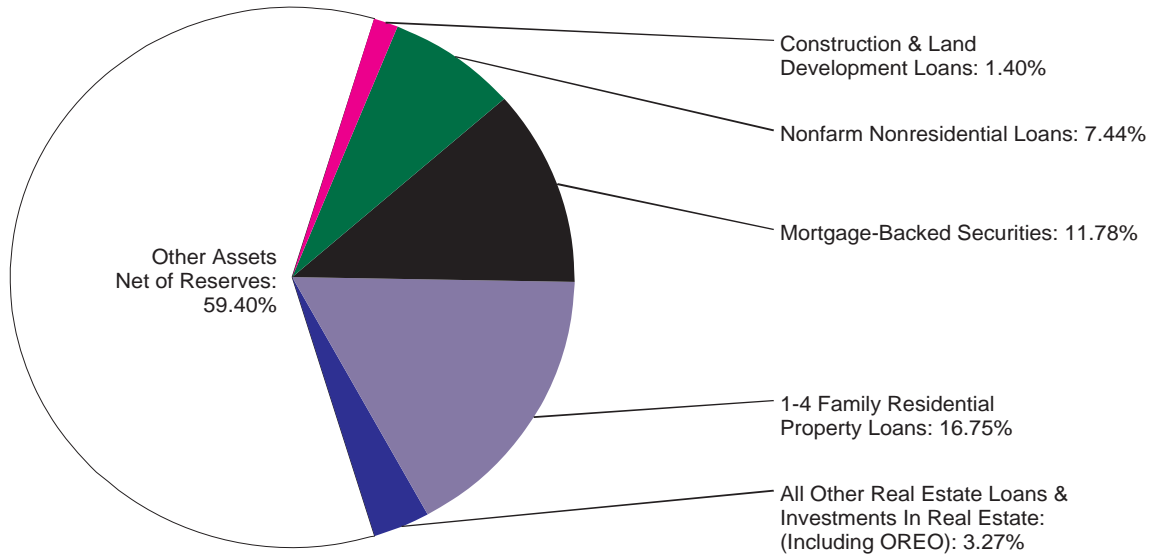


Loss Allowance to Loans and Leases

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

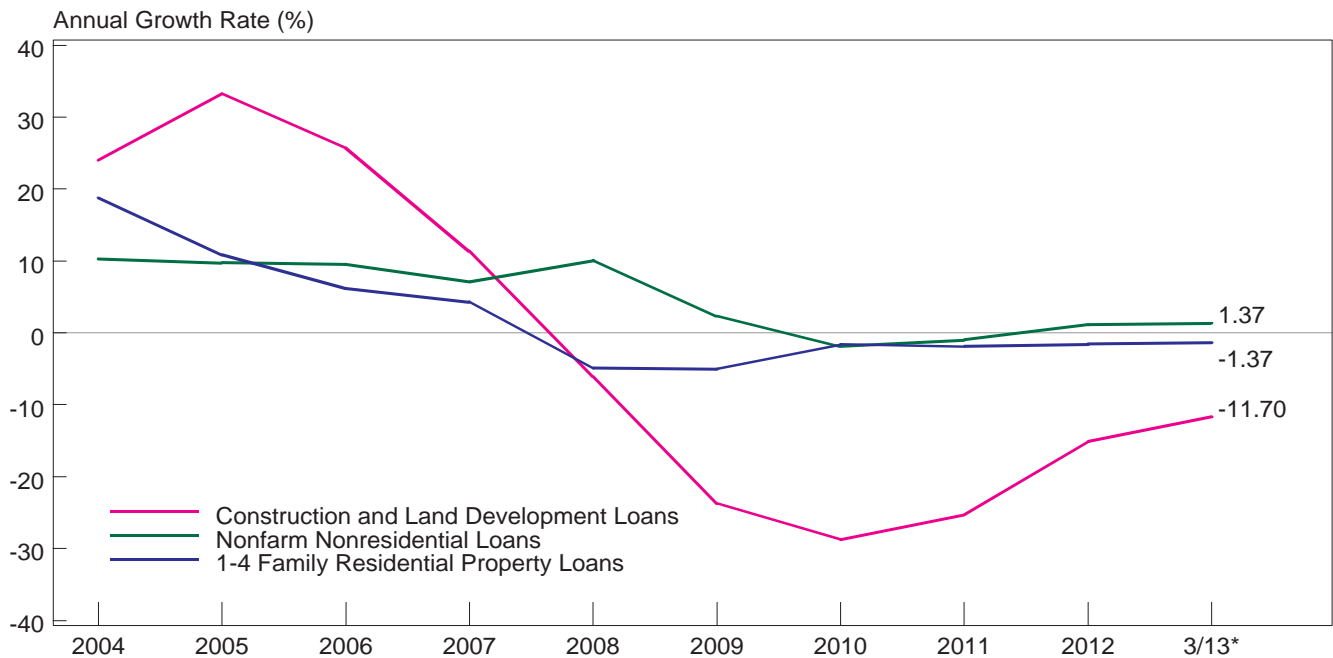
Real Estate Assets as a Percent of Total Assets

March 31, 2013



Real Estate Loan Growth Rates*

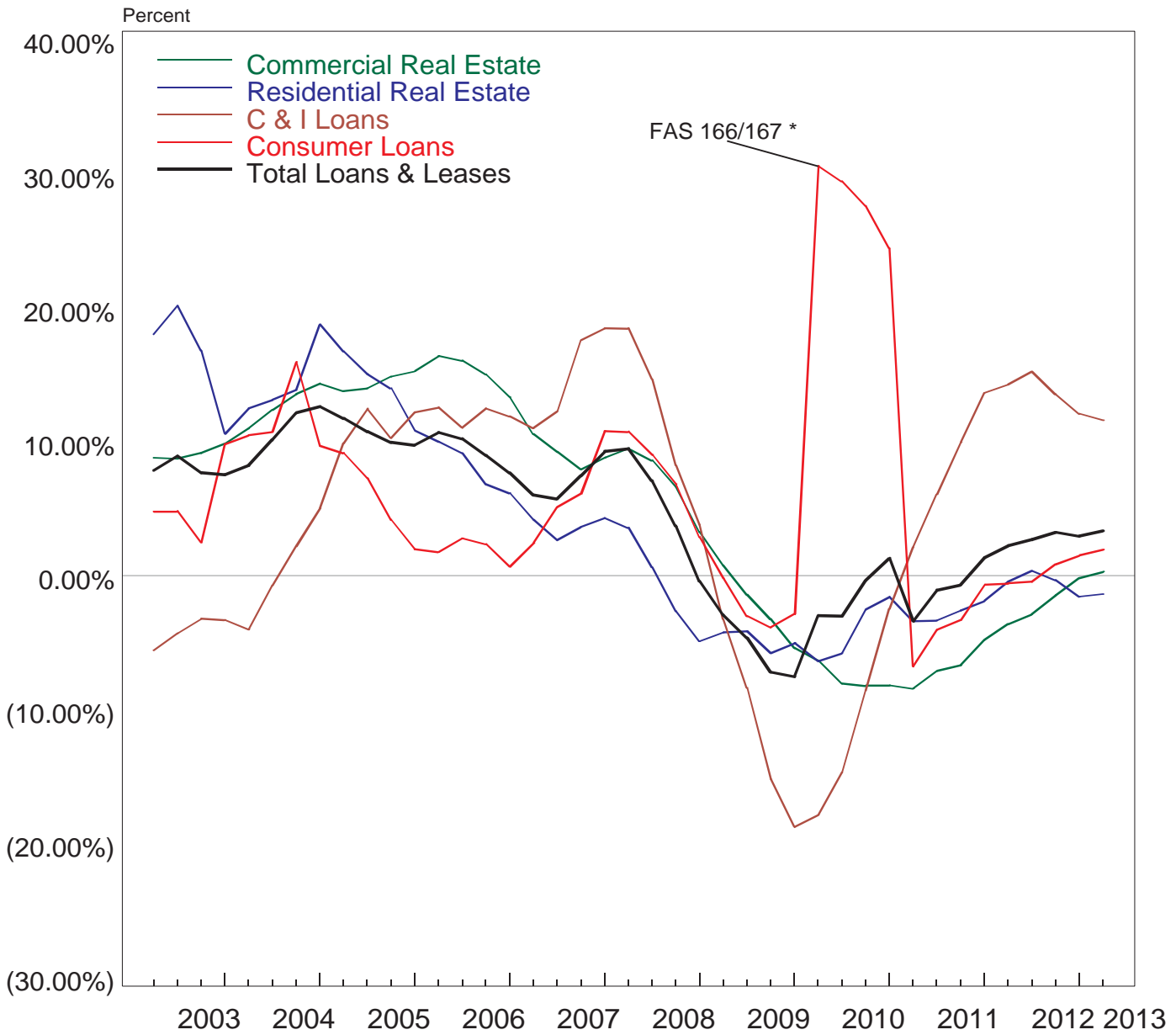
2004-2013



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

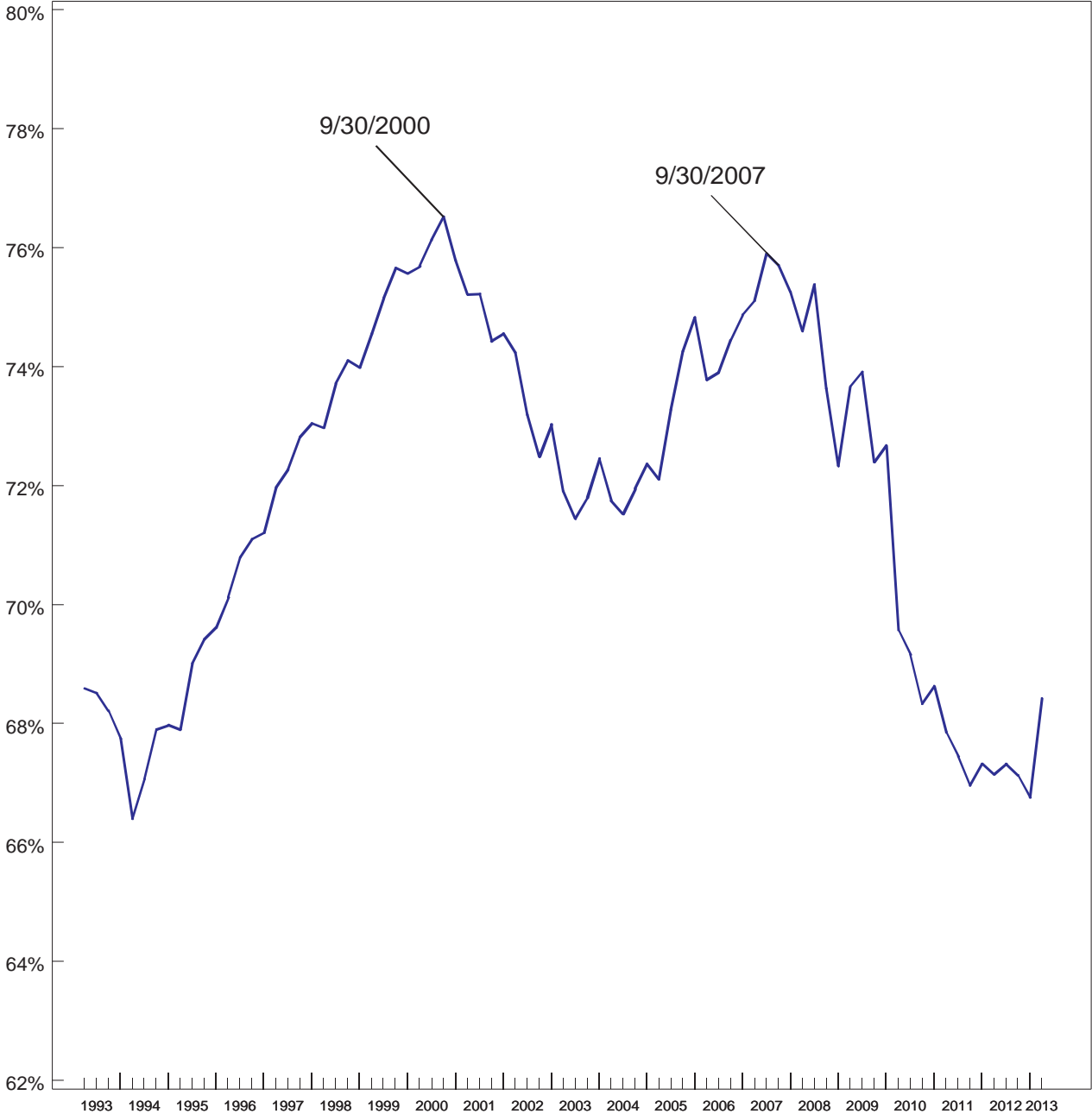
Twelve-Month Loan Growth Rates

2003 - 2013



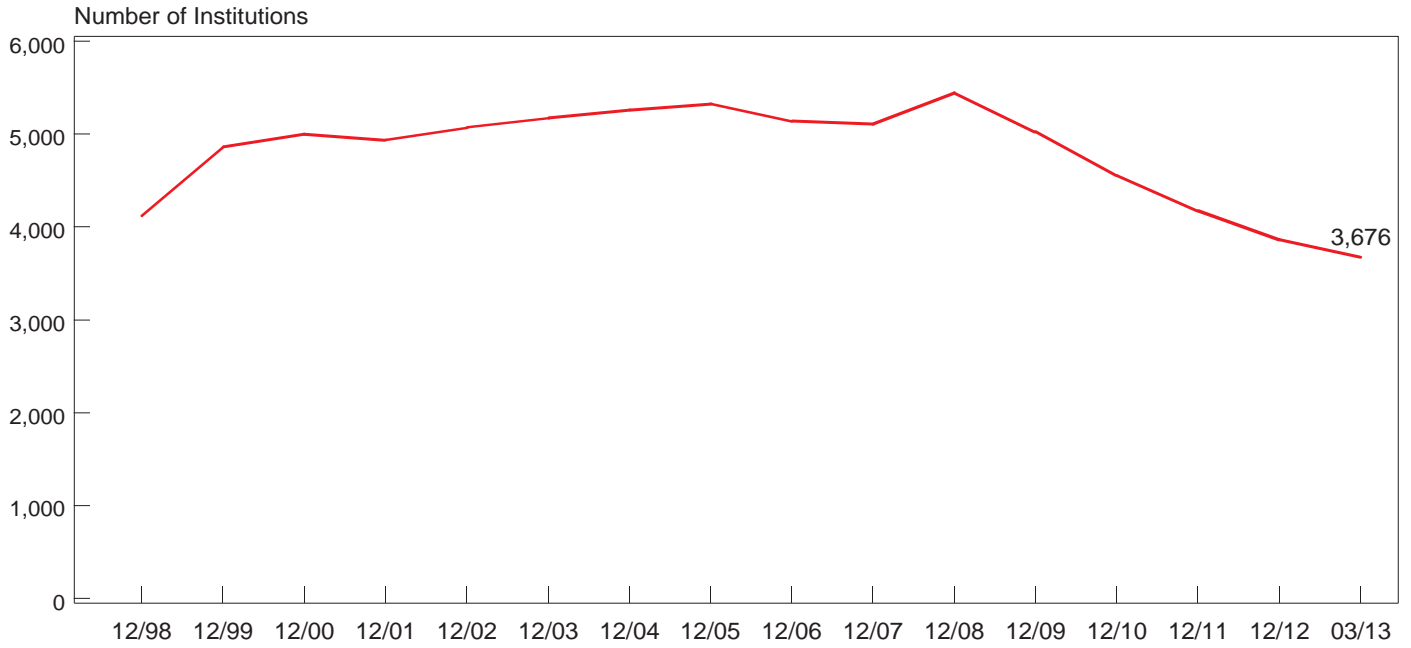
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

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



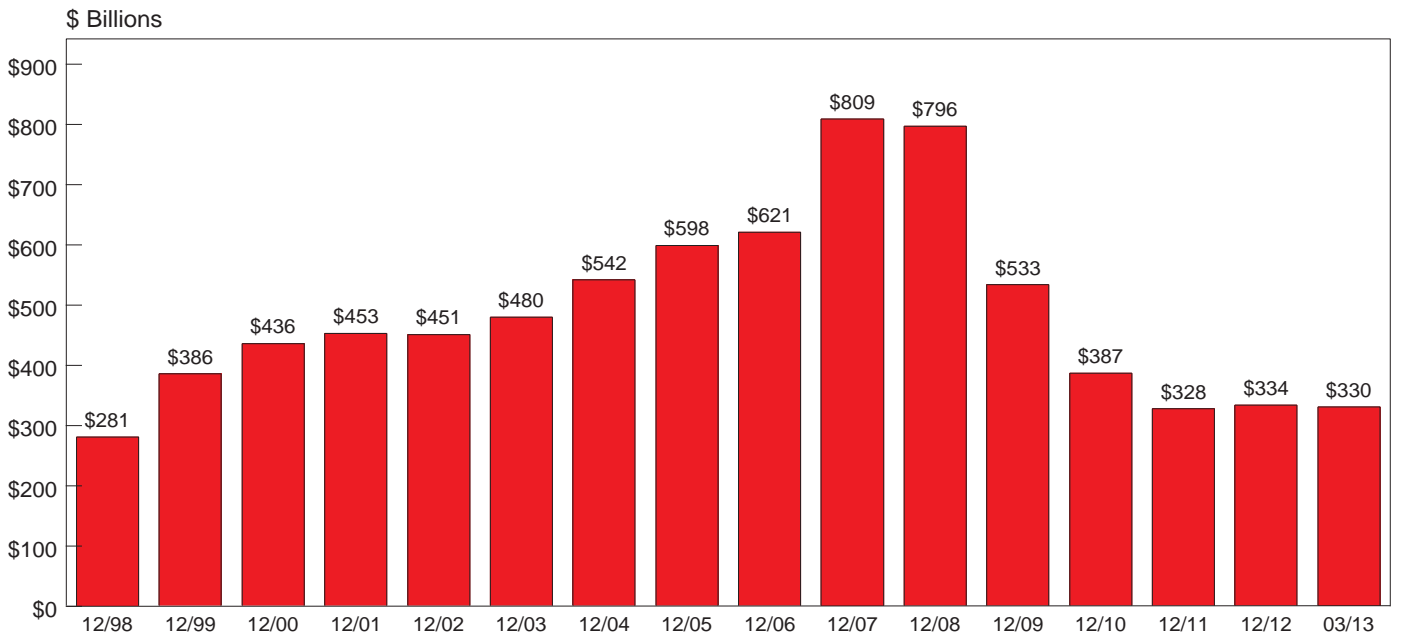
Number of Institutions with FHLB Advances

1998 - 2013

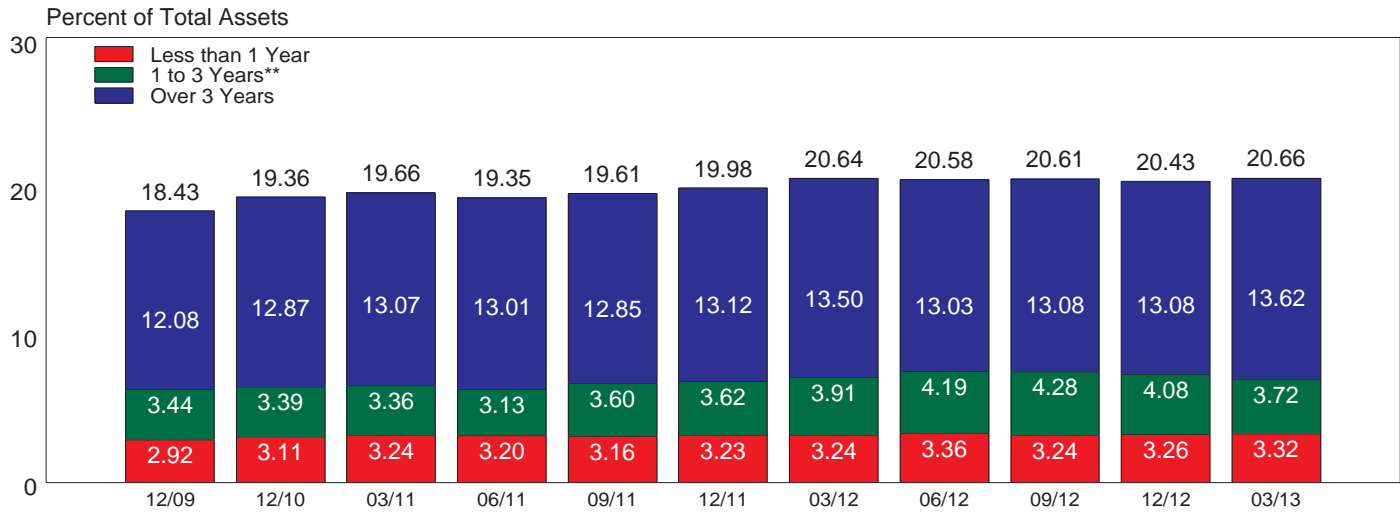


Amount of FHLB Advances Outstanding

1998 - 2013

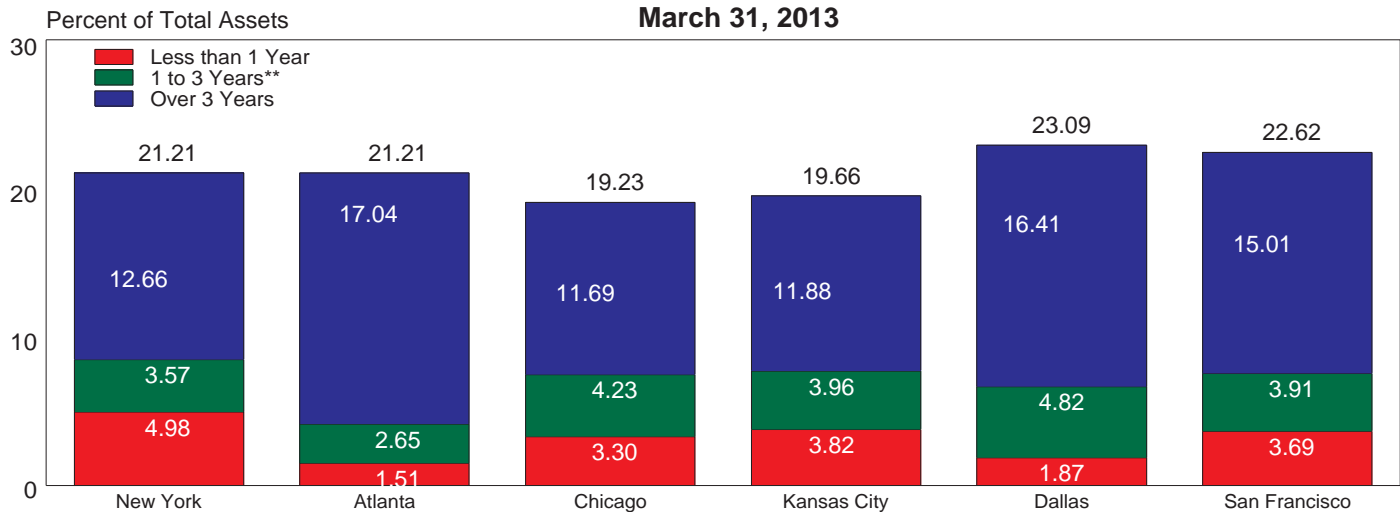


Debt Securities by Maturity or Repricing Frequency*...



.....and by Region

March 31, 2013



Total Securities (Debt and Equity)*

(\$ Billions)

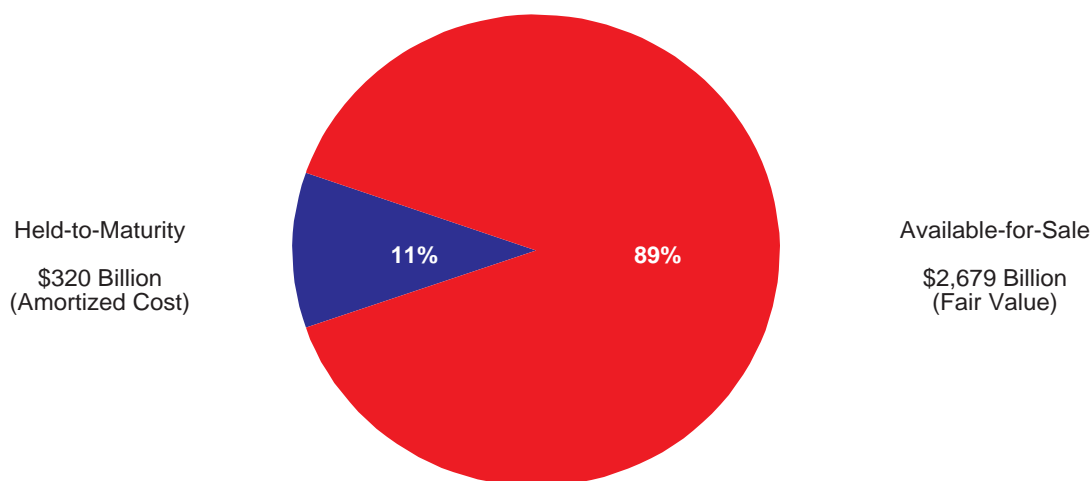
	3/11	6/11	9/11	12/11	3/12	6/12	9/12	12/12	3/13
U.S. Government Obligations:									
U.S. Treasury	179	163	173	158	167	187	196	205	189
U.S. Agencies	12	13	14	15	20	22	24	25	26
Government Sponsored Enterprises	240	222	198	197	212	206	201	214	214
Mortgage Pass-through Securities	868	863	887	919	990	989	994	968	970
Collateralized Mortgage Obligations	596	625	645	645	644	616	616	606	589
State, County, Municipal Obligations	187	193	204	218	226	241	251	262	268
Asset Backed Securities	127	126	134	139	154	159	163	166	165
Other Debt Securities	497	503	516	544	506	504	528	548	561
Equity Securities	17	16	17	16	13	13	13	17	18
Total Securities	\$2,723	\$2,722	\$2,788	\$2,850	\$2,931	\$2,937	\$2,986	\$3,010	\$2,999

* 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*

March 31, 2013



Total Securities*

March 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	\$11,730	102.6	\$176,989	101.4	\$188,719	101.5
U.S. Government Agencies	2,699	103.1	23,070	102.7	25,770	102.7
Government Sponsored Enterprises	29,199	100.4	185,077	101.2	214,276	101.1
Mortgage Pass-through Securities	129,202	101.7	840,674	102.7	969,876	102.5
Collateralized Mortgage Obligations	65,102	101.7	523,472	102.2	588,574	102.1
State, County, Municipal Obligations	37,078	103.3	230,465	102.9	267,543	103.0
Asset Backed Securities	3,597	101.1	161,565	100.9	165,162	100.9
Other Debt Securities	40,931	102.3	519,748	102.5	560,679	105.2
Equity Securities	**	**	17,914	108.1	17,914	108.1
Total Securities	\$319,538	101.9	\$2,678,975	102.2	\$2,998,513	102.2
Memoranda***						
Structured Notes	27,241		27,218			99.9

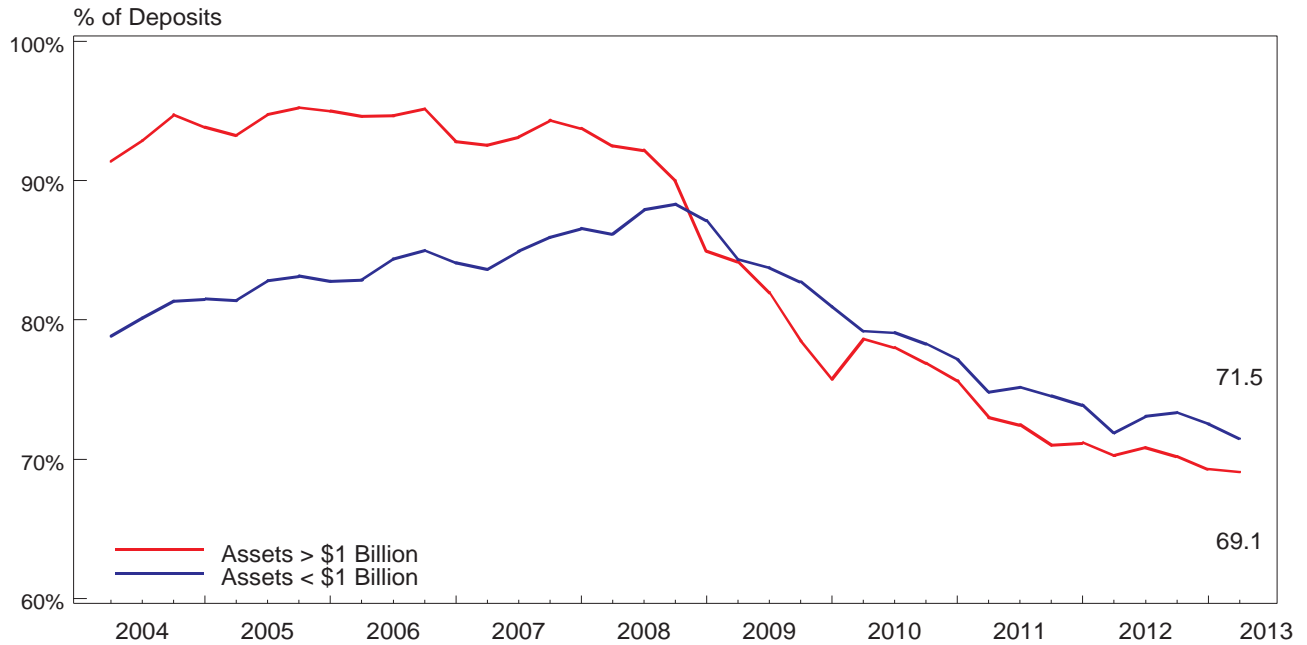
* Excludes trading account assets.

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

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

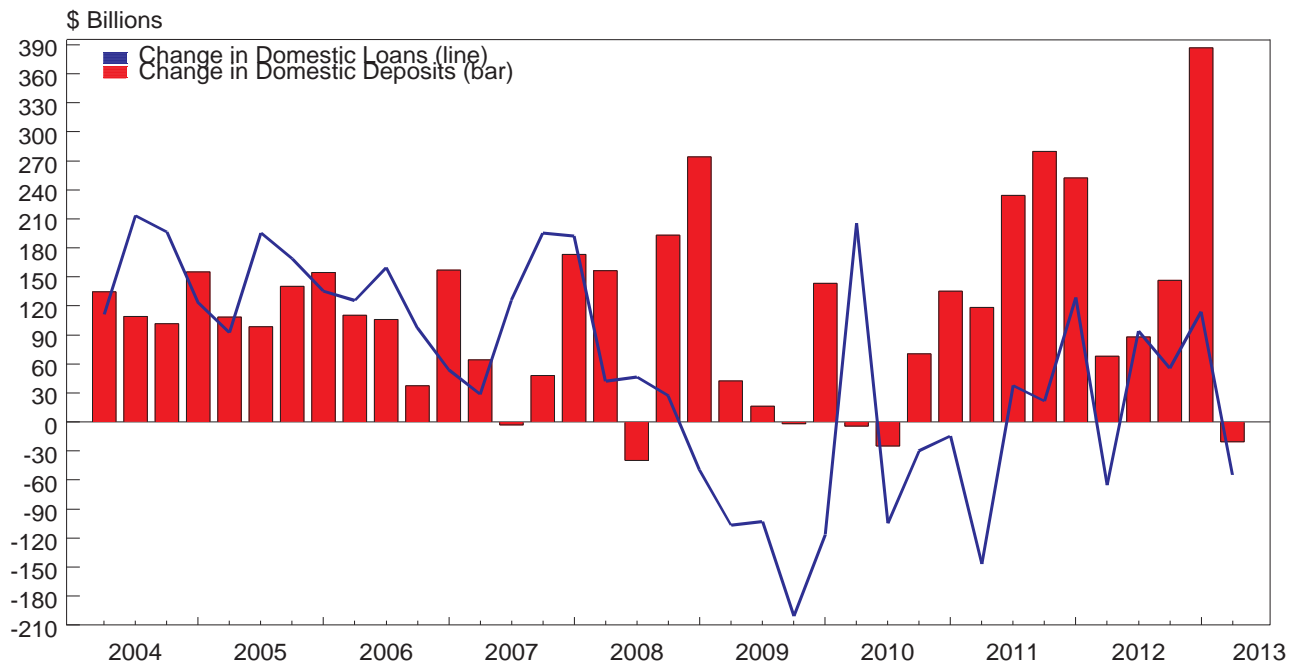
Net Loans and Leases to Deposits (Domestic and Foreign)

2004 - 2013



Quarterly Change in Domestic Loans vs Domestic Deposits

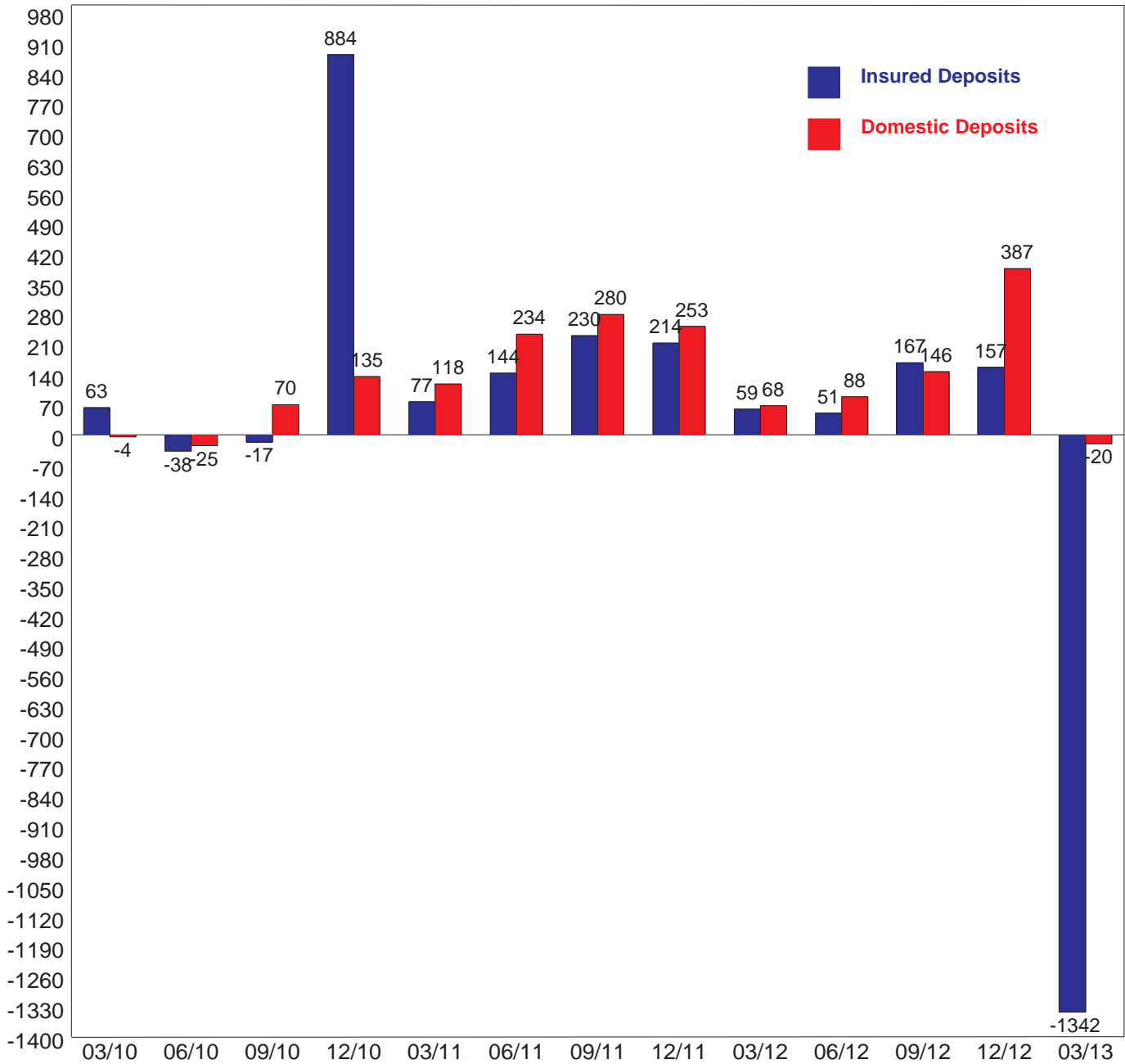
2004 - 2013



Quarterly Change In Domestic Deposits

2010 - 2013

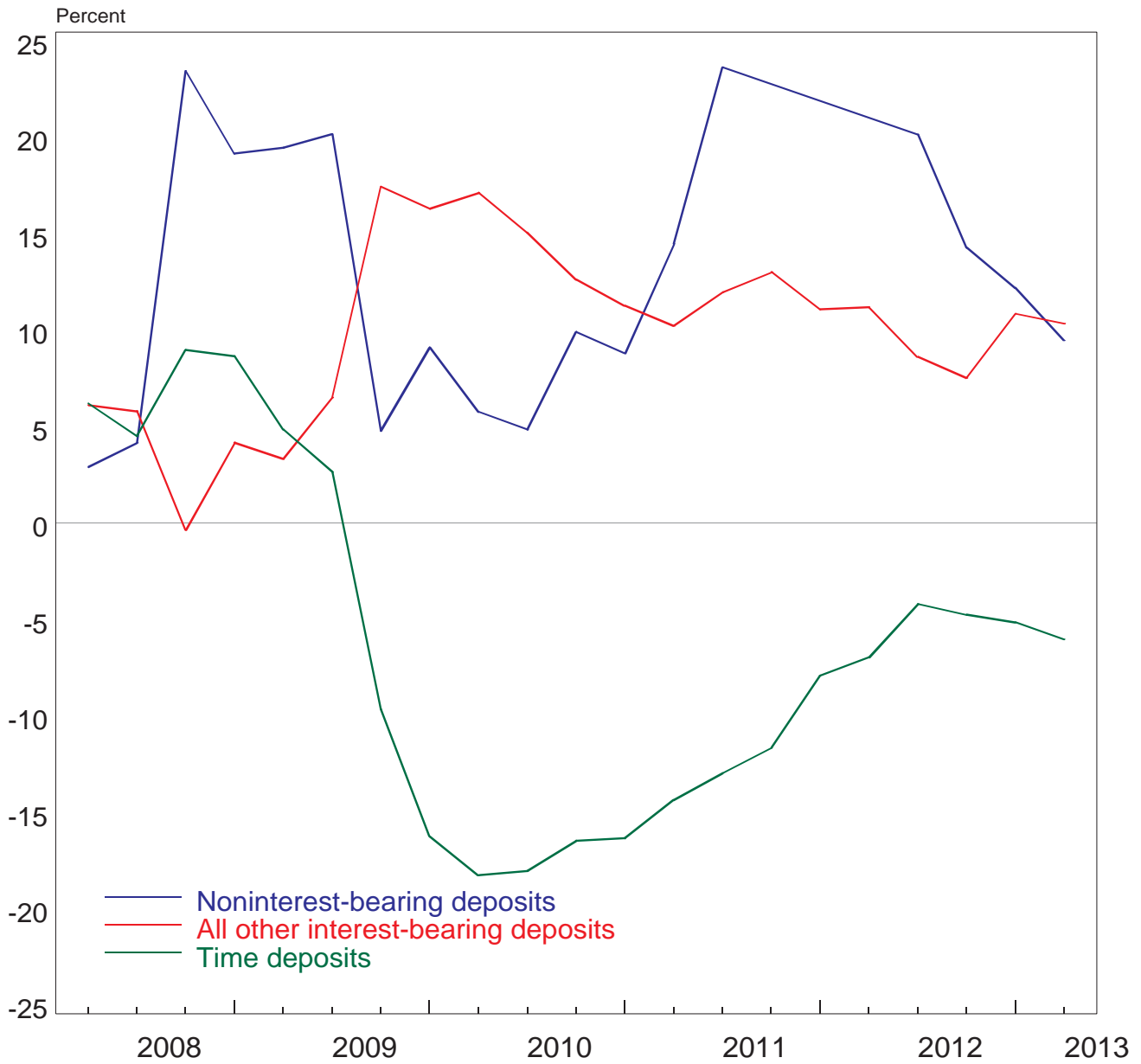
\$ Billions



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

Twelve-Month Growth Rates of Domestic Deposits

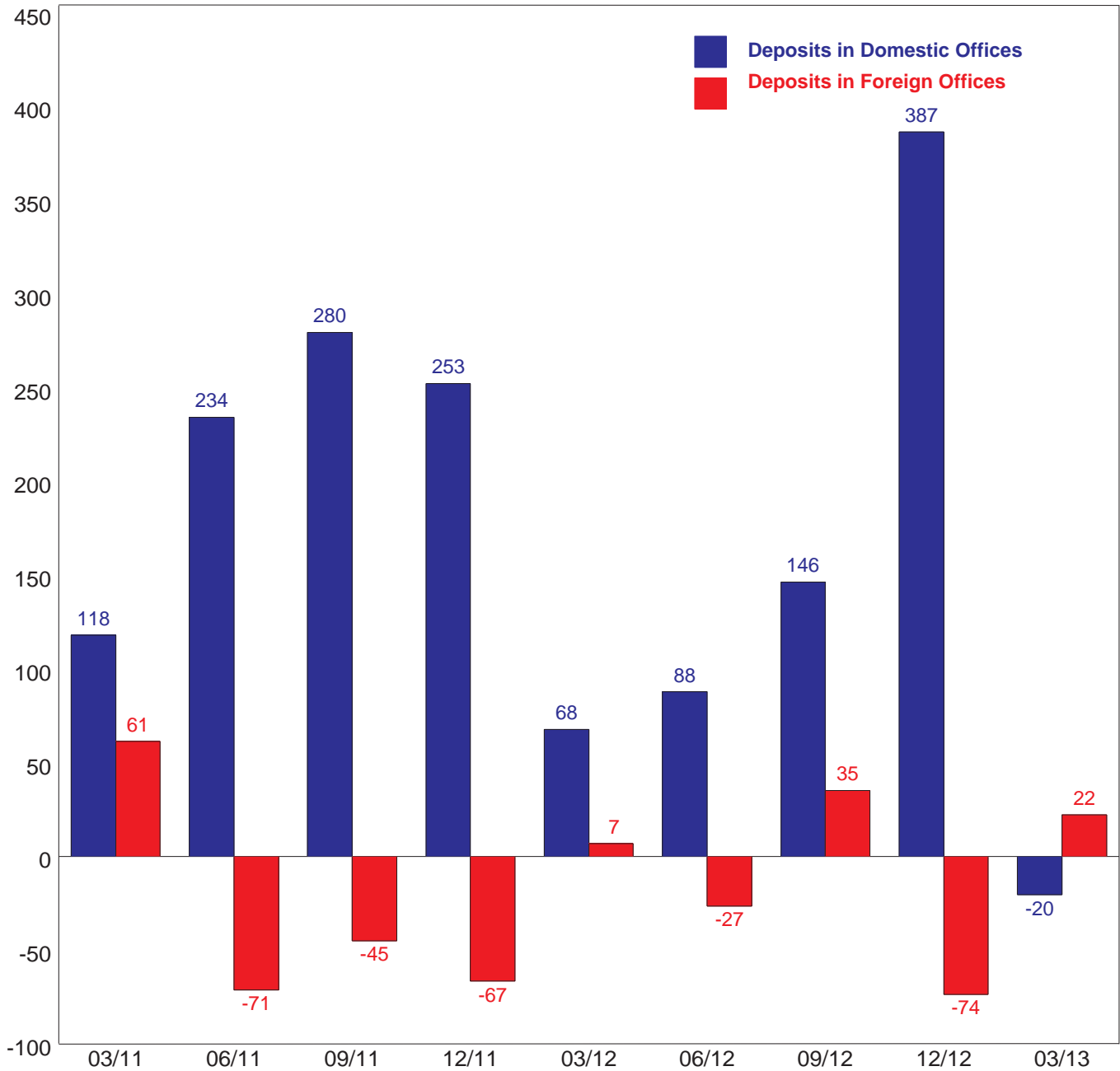
2008 - 2013



Quarterly Change In Domestic and Foreign Deposits

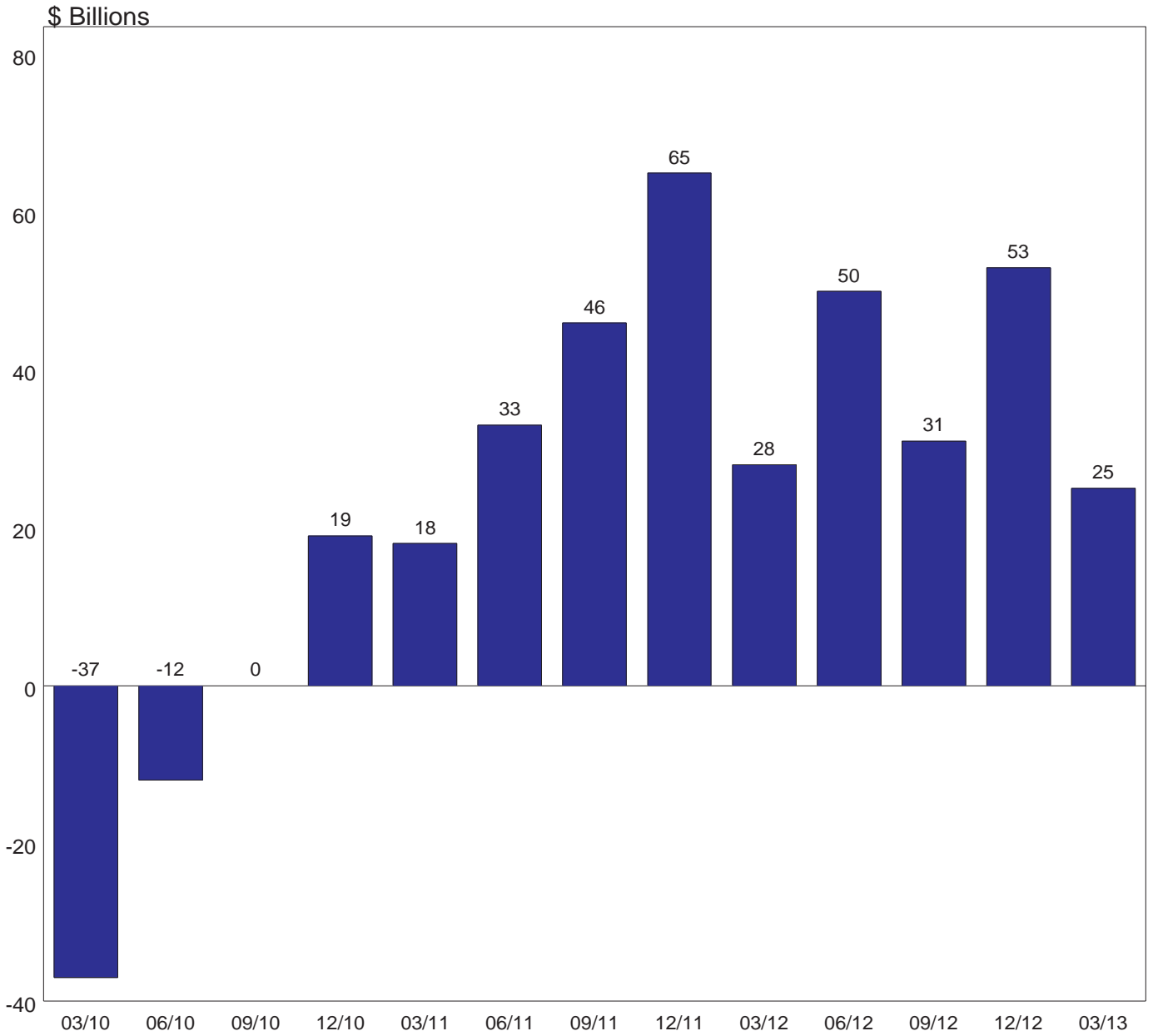
2011 - 2013

\$ Billions



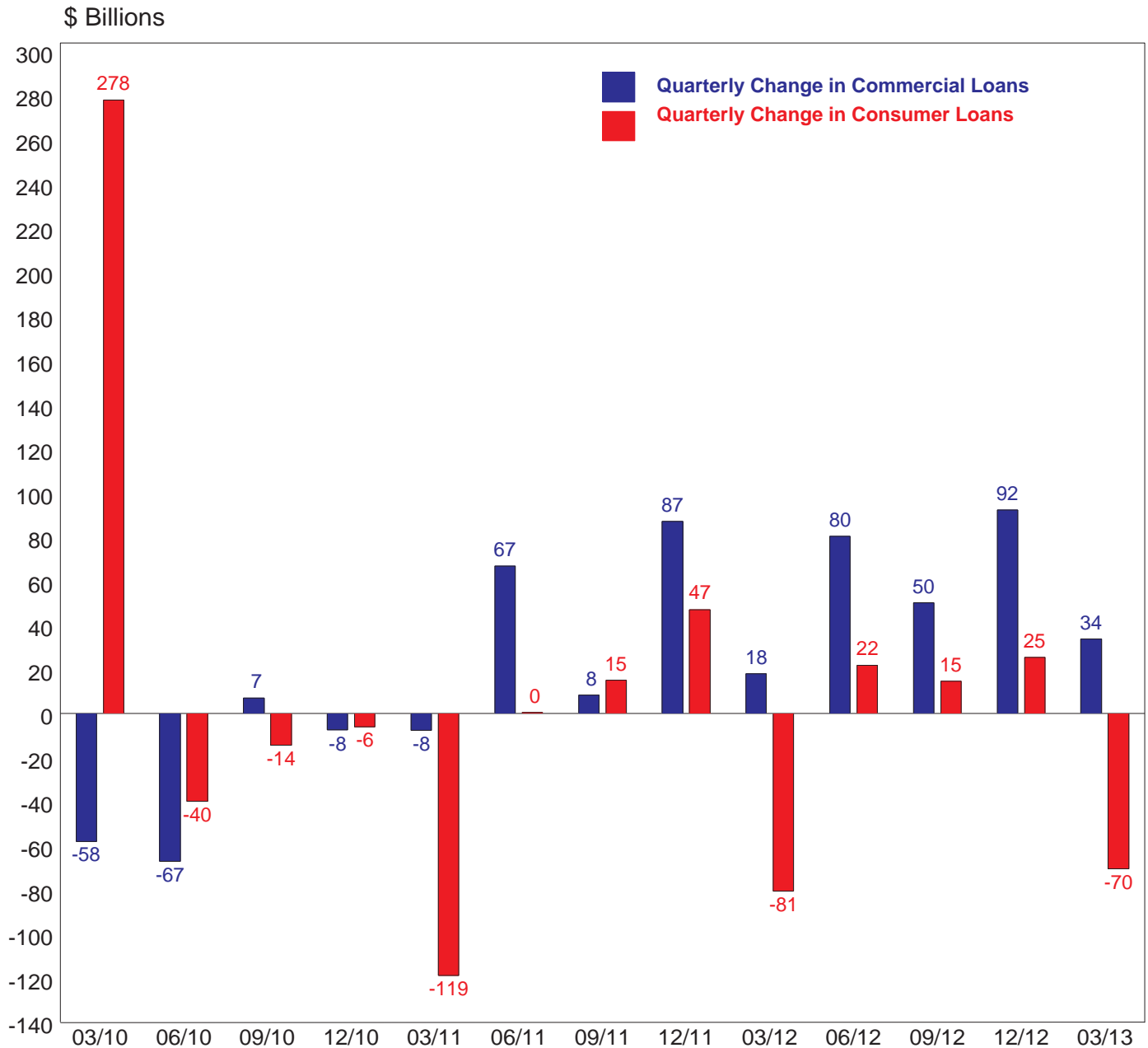
Quarterly Change in C&I Loans

2010-2013



Quarterly Change in Commercial and Consumer Loans

2010 - 2013



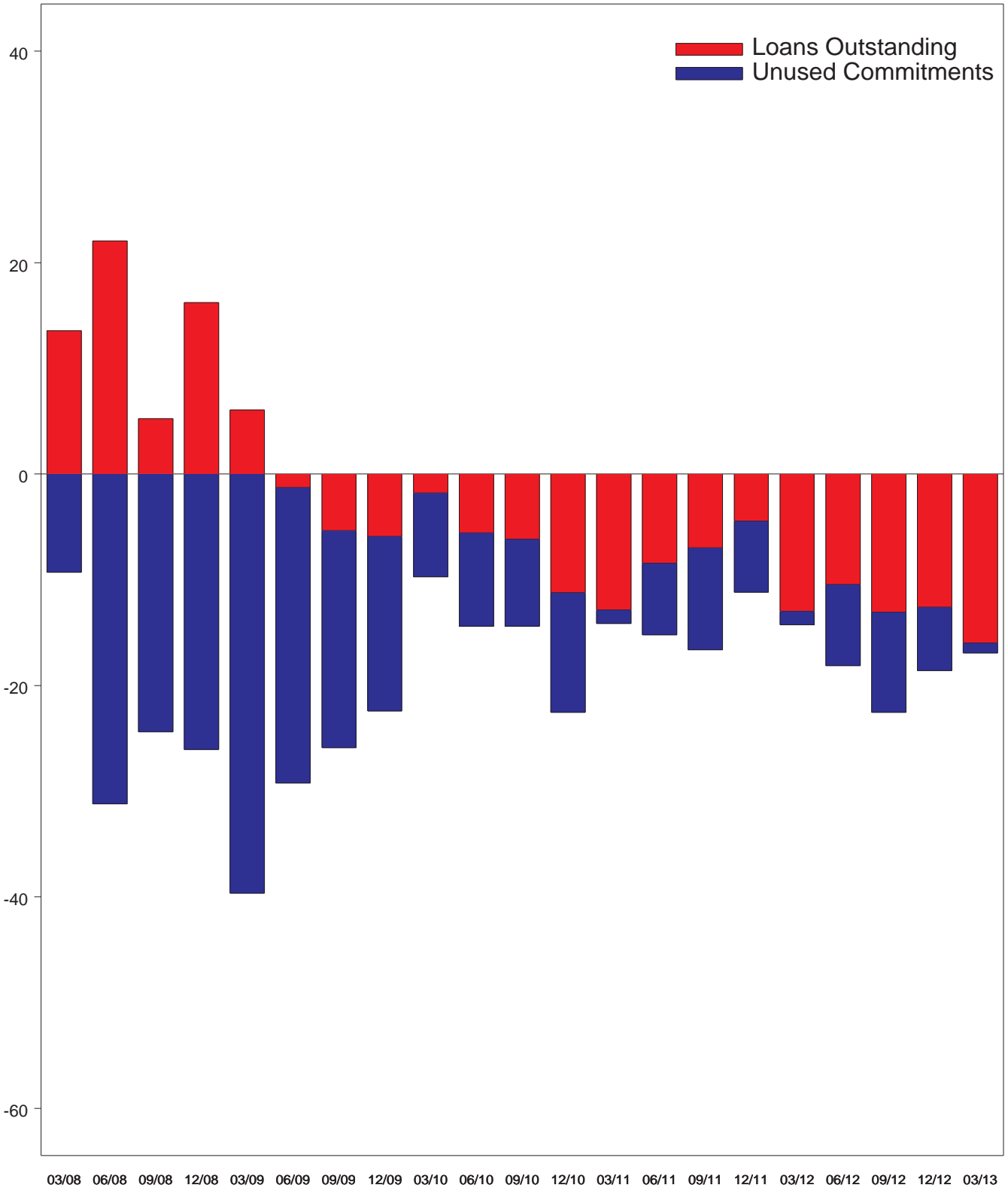
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

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

Quarterly Change in Home Equity Loans

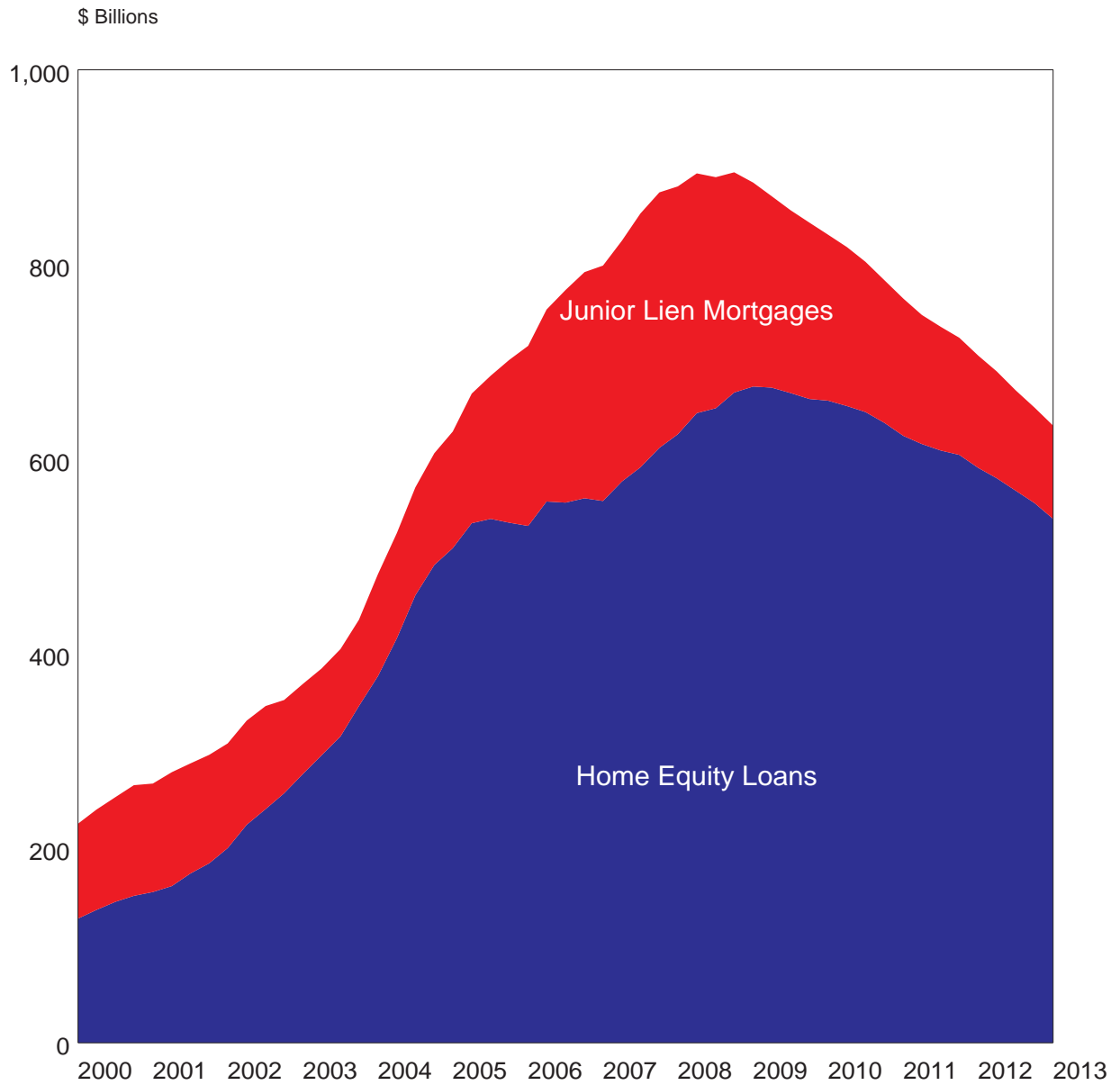
Quarterly Change (\$ Billions)

2008-2013



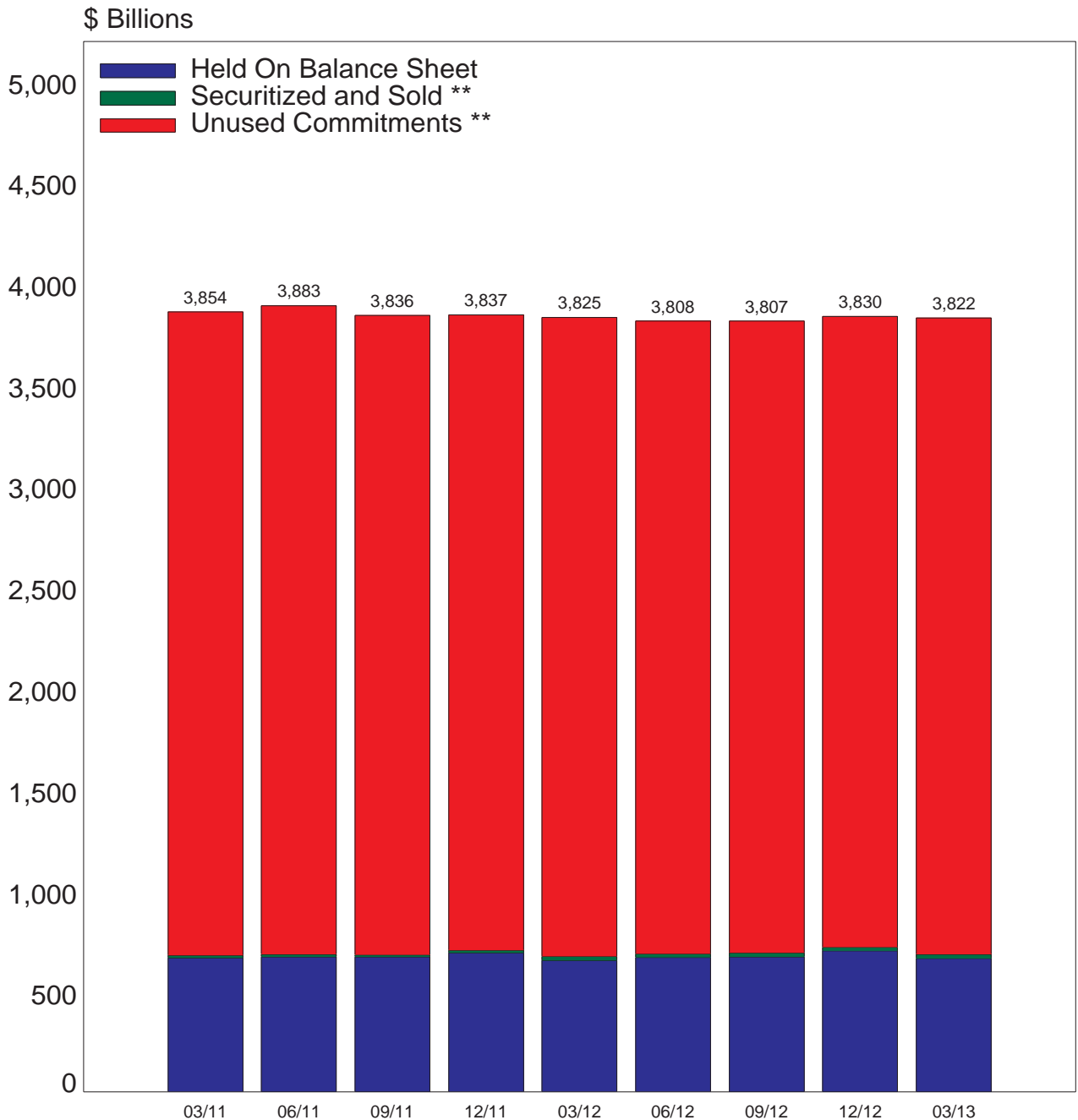
Home Equity and Junior Lien Loans

2000 - 2013



Expansion of Credit Card Lines*

2011-2013



Loans Outstanding (\$ Billions)

Held On Balance Sheet	663.2	668.2	666.5	687.8	650.0	664.7	668.3	696.1	660.2
Securitized and Sold **	11.9	10.9	10.6	11.8	18.7	17.2	18.4	18.9	18.8
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
Total	3,853.9	3,883.1	3,836.1	3,837.2	3,824.9	3,807.5	3,807.3	3,829.8	3,822.1

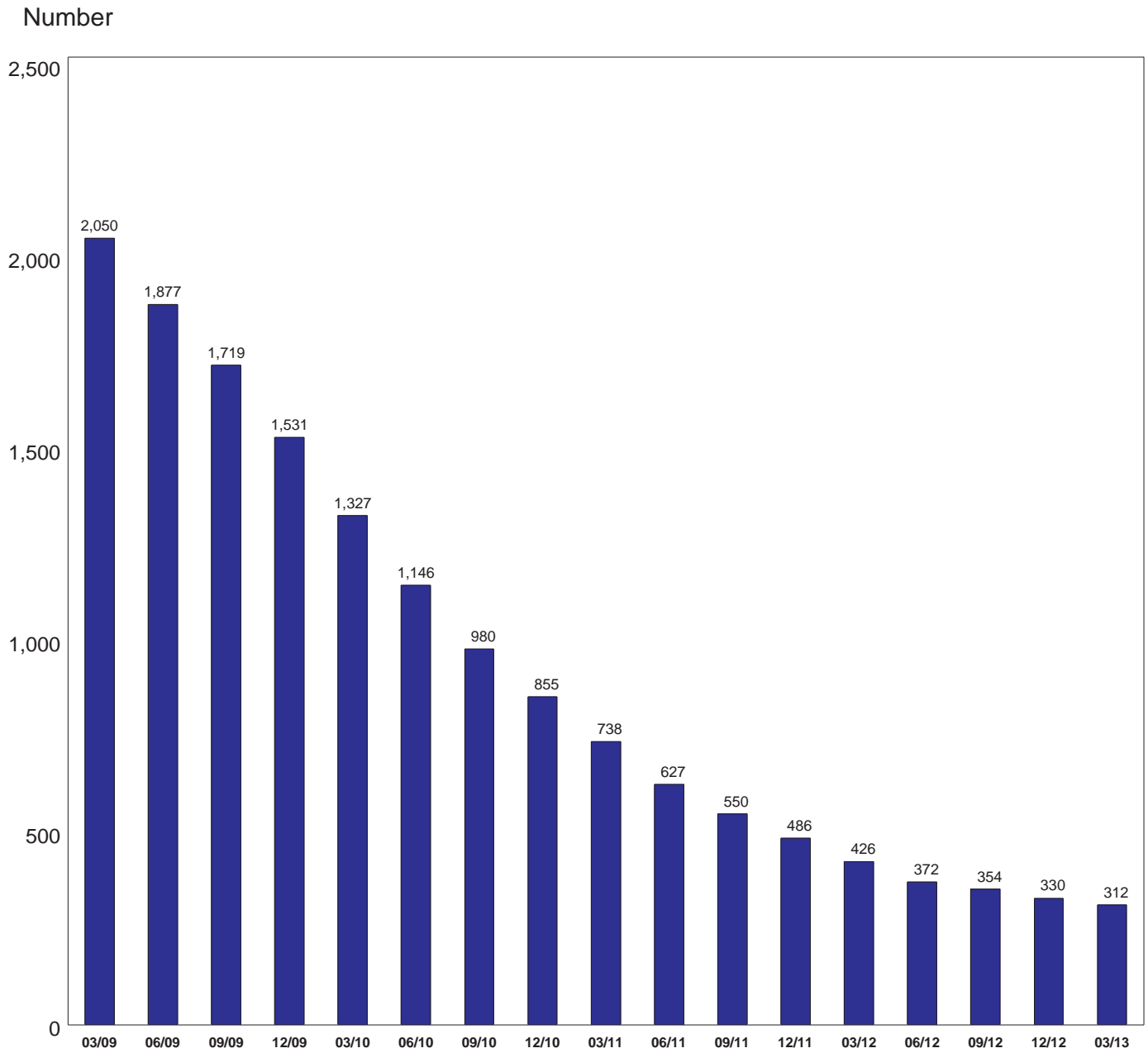
* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

** Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

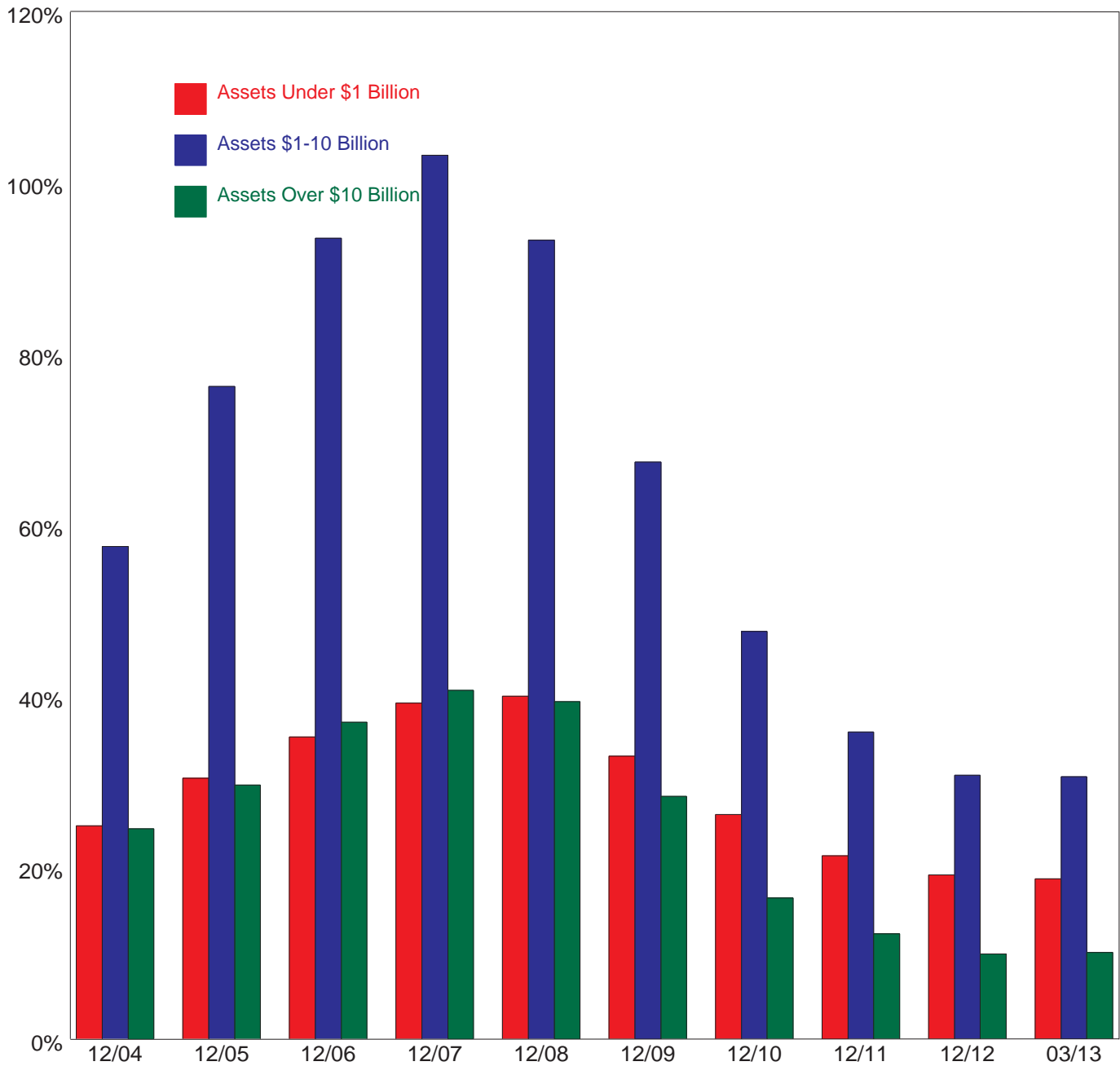
2009-2013



Median Construction and Development Loan Concentrations

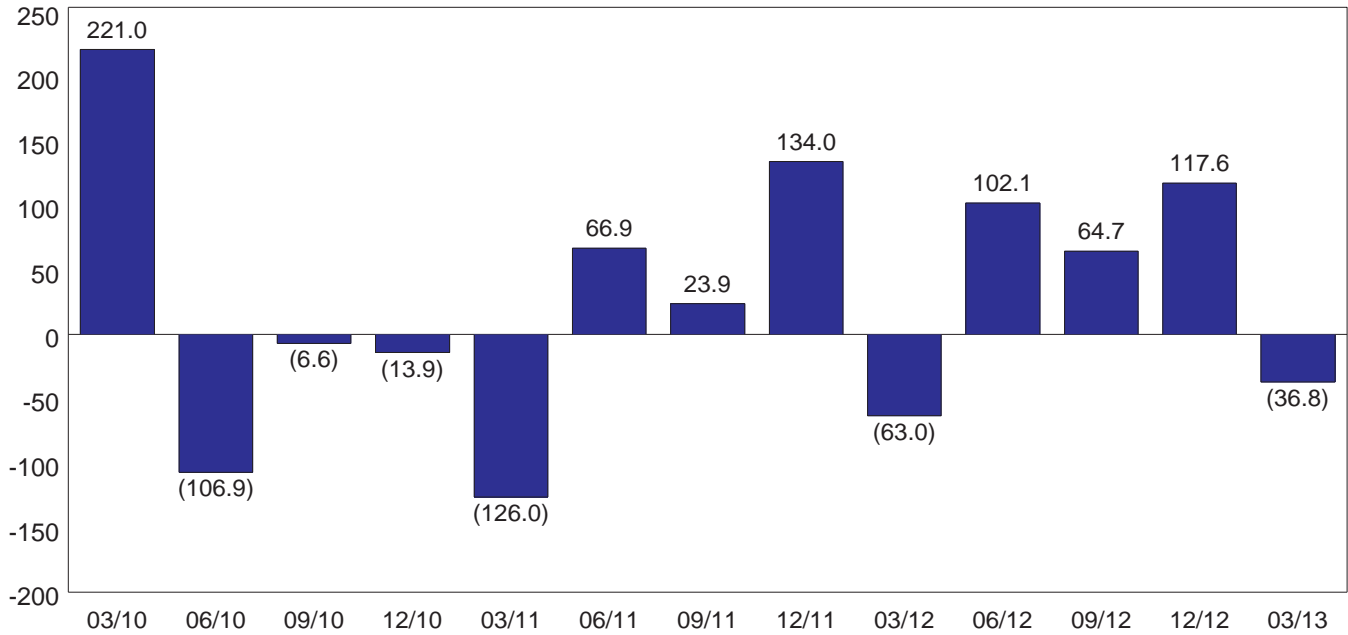
2004 - 2013

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



Quarterly Change in Reported Total Loans Outstanding

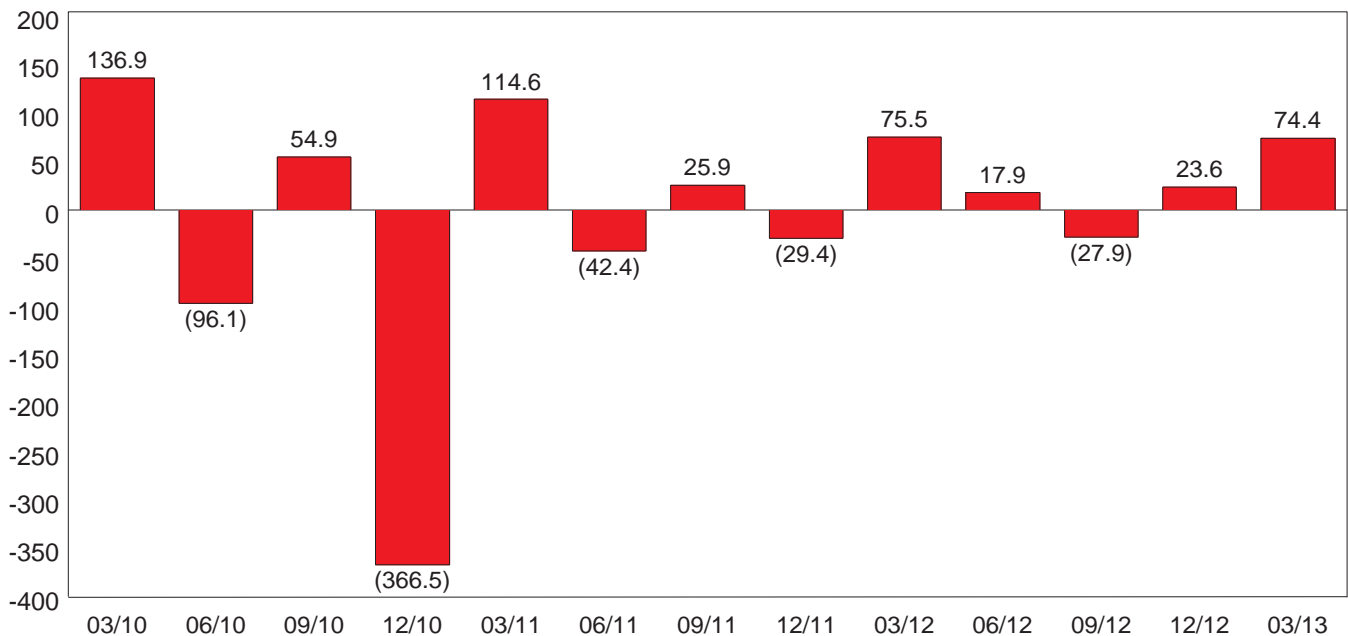
(\$ Billions)



In the first quarter of 2013, real estate loans decreased by \$35.9 billion, commercial and industrial loans increased by \$24.8 billion, consumer loans decreased by \$36.0 billion, and other loans and leases increased by \$17.6 billion.

Quarterly Change in Unused Loan Commitments

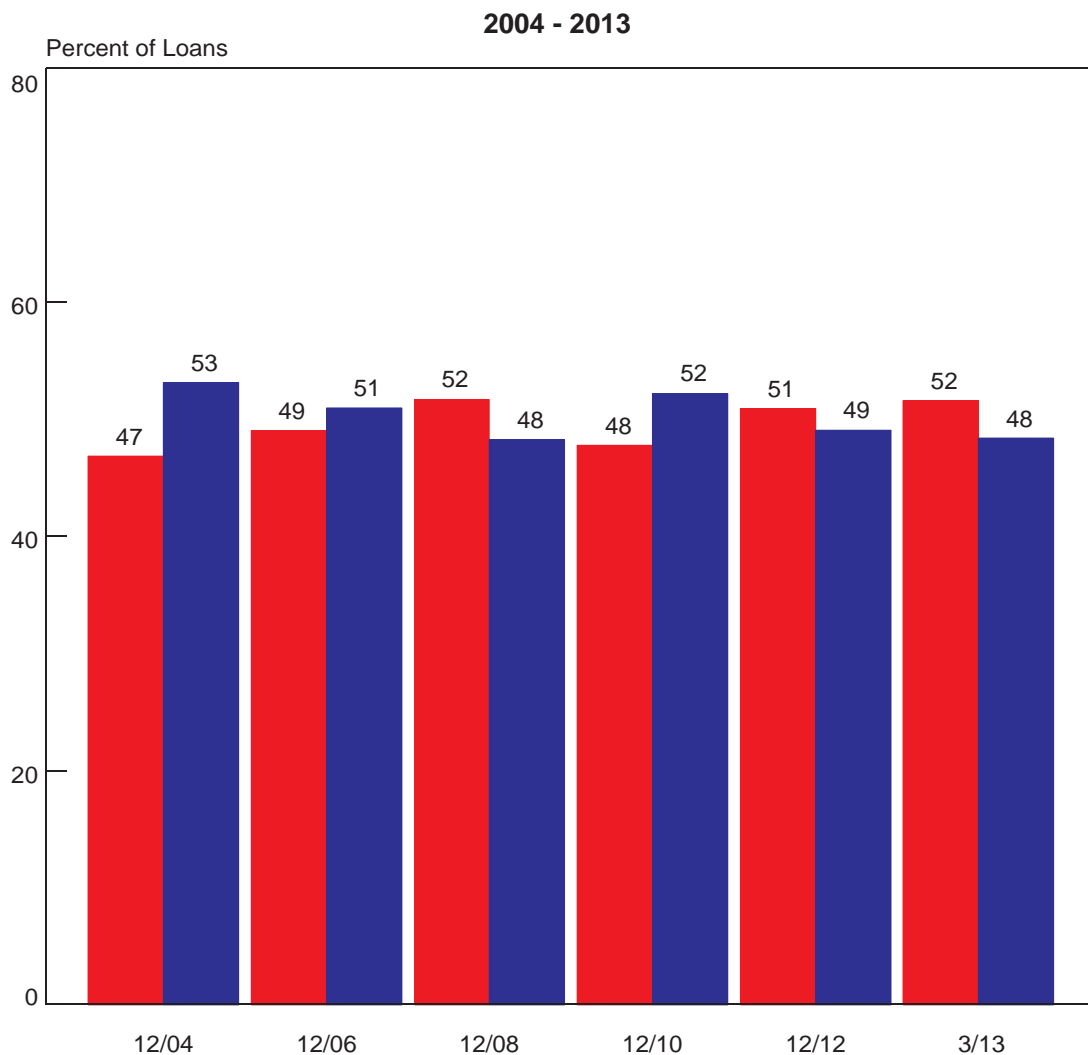
(\$ Billions)



In the first quarter of 2013, unused commercial real estate loan commitments increased by \$11.5 billion, unused home equity line commitments decreased by \$1.0 billion, unused credit card commitments increased by \$28.2 billion, and other unused commitments increased by \$35.7 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

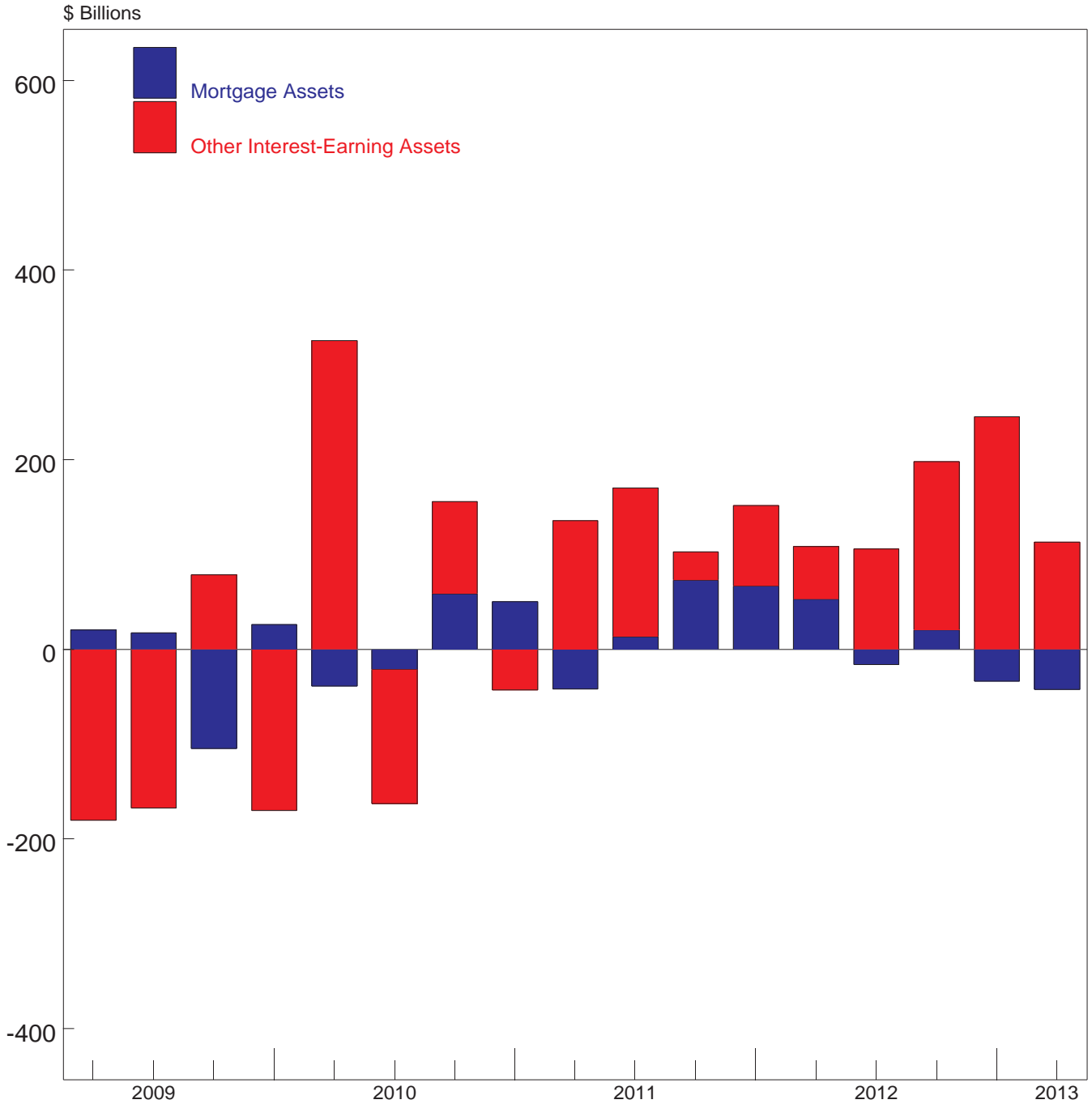
■ Commercial Borrowers	\$2,869	\$3,546	\$4,074	\$3,525	\$3,920	\$3,953
■ Consumer Loans	3,255	3,690	3,802	3,853	3,778	3,707

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

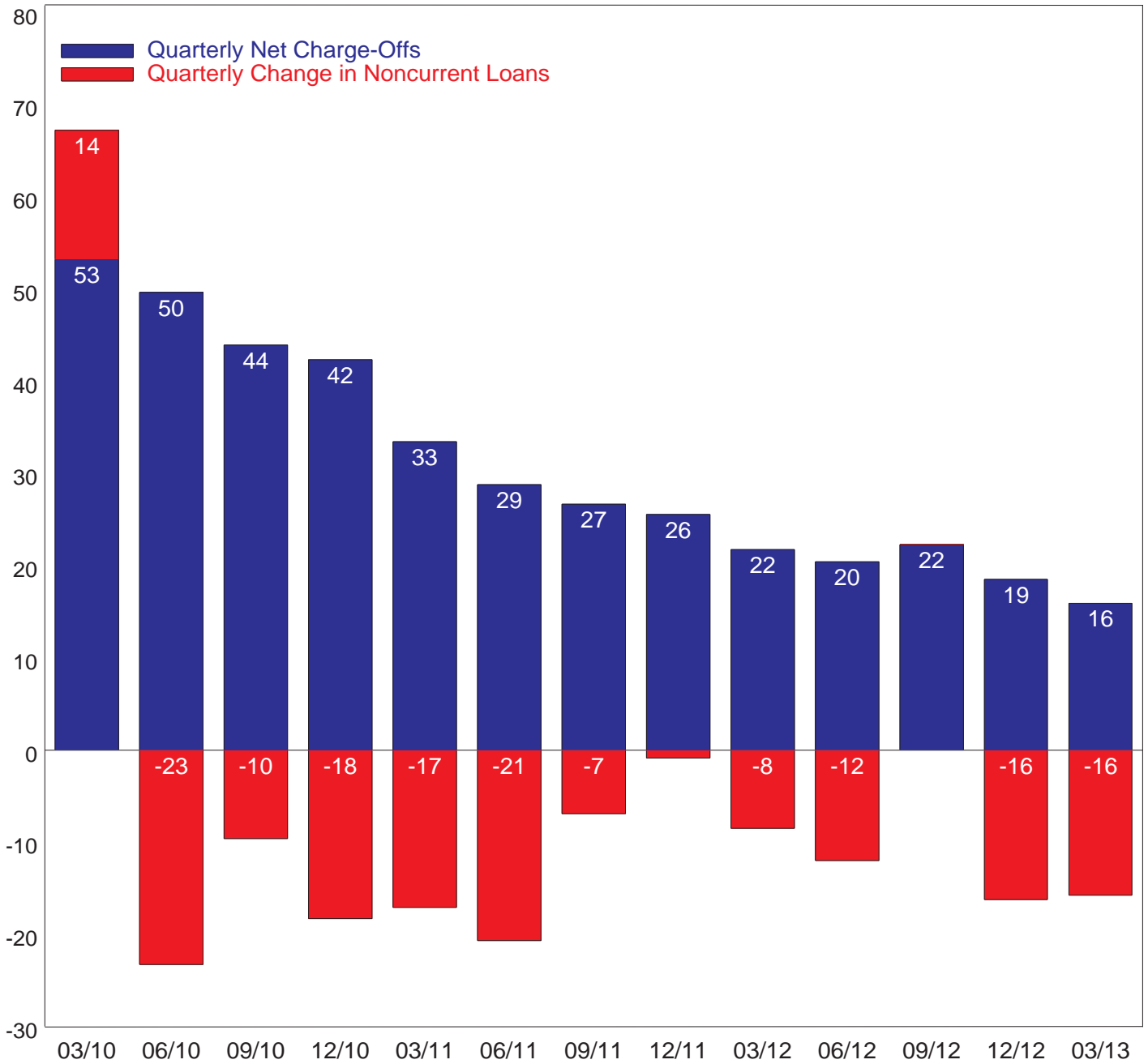
2009 - 2013



Quarterly Net Charge-Offs and Change in Noncurrent Loans

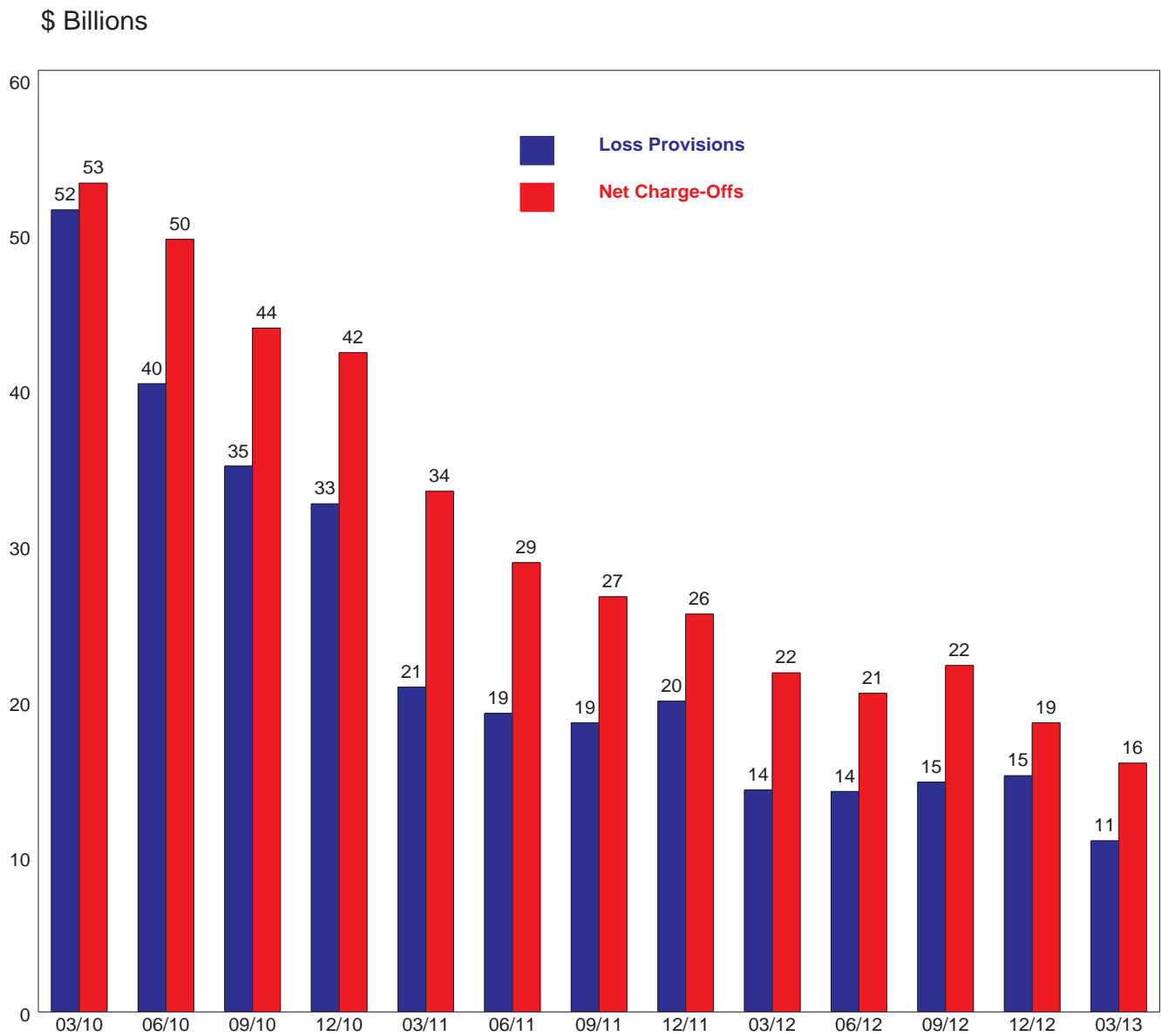
2010 - 2013

\$ Billions

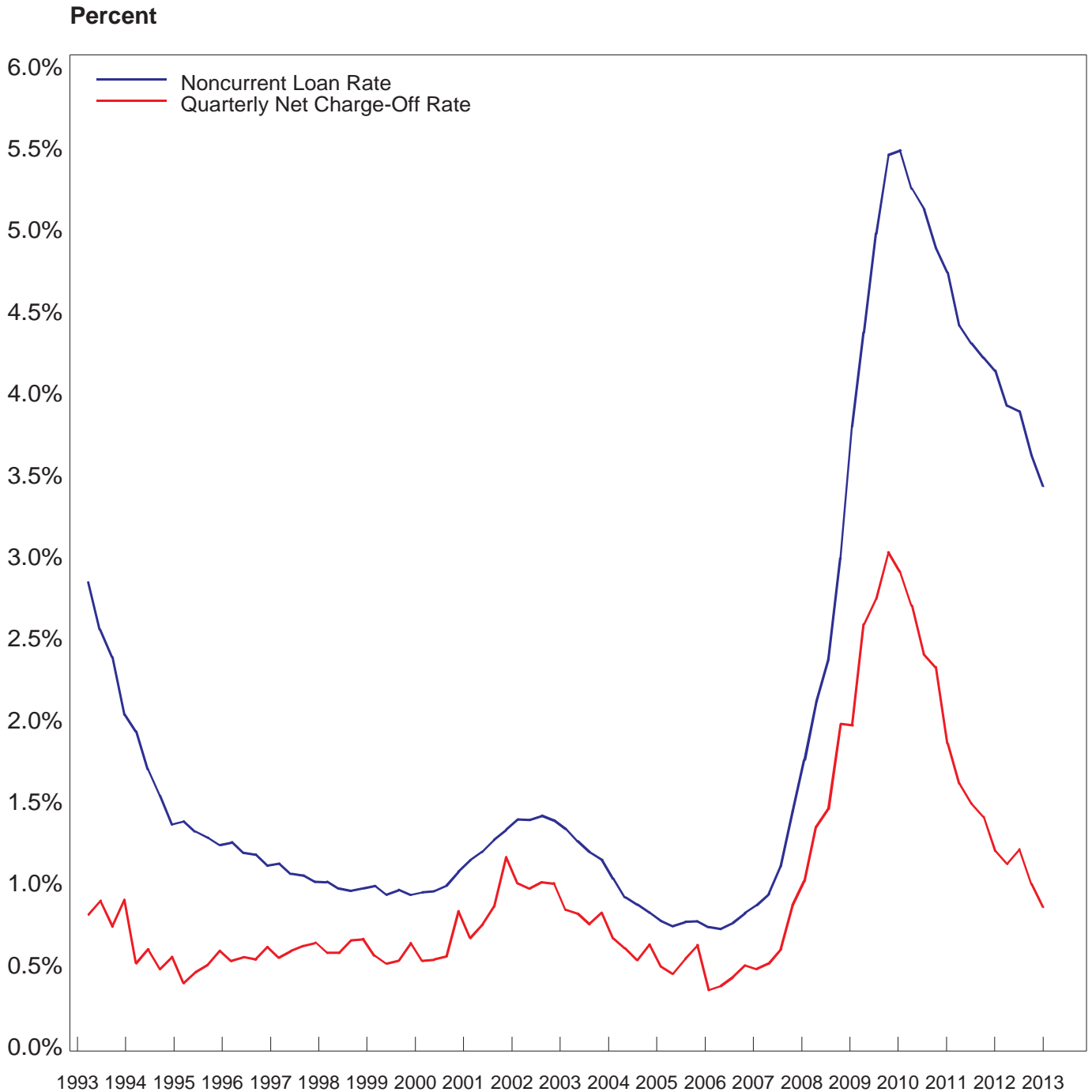


Quarterly Net Charge-Offs vs. Loan Loss Provisions

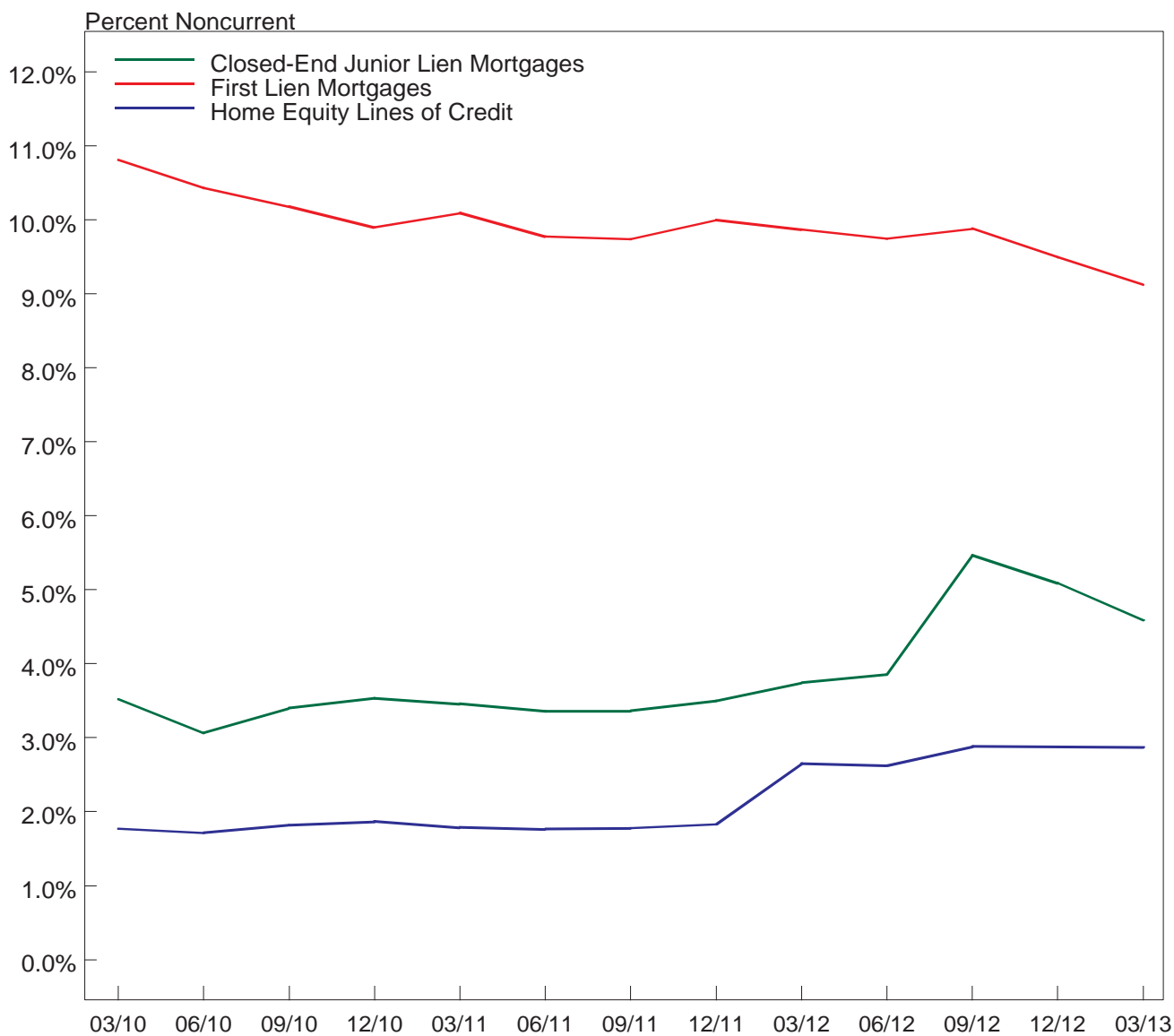
2010 - 2013



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

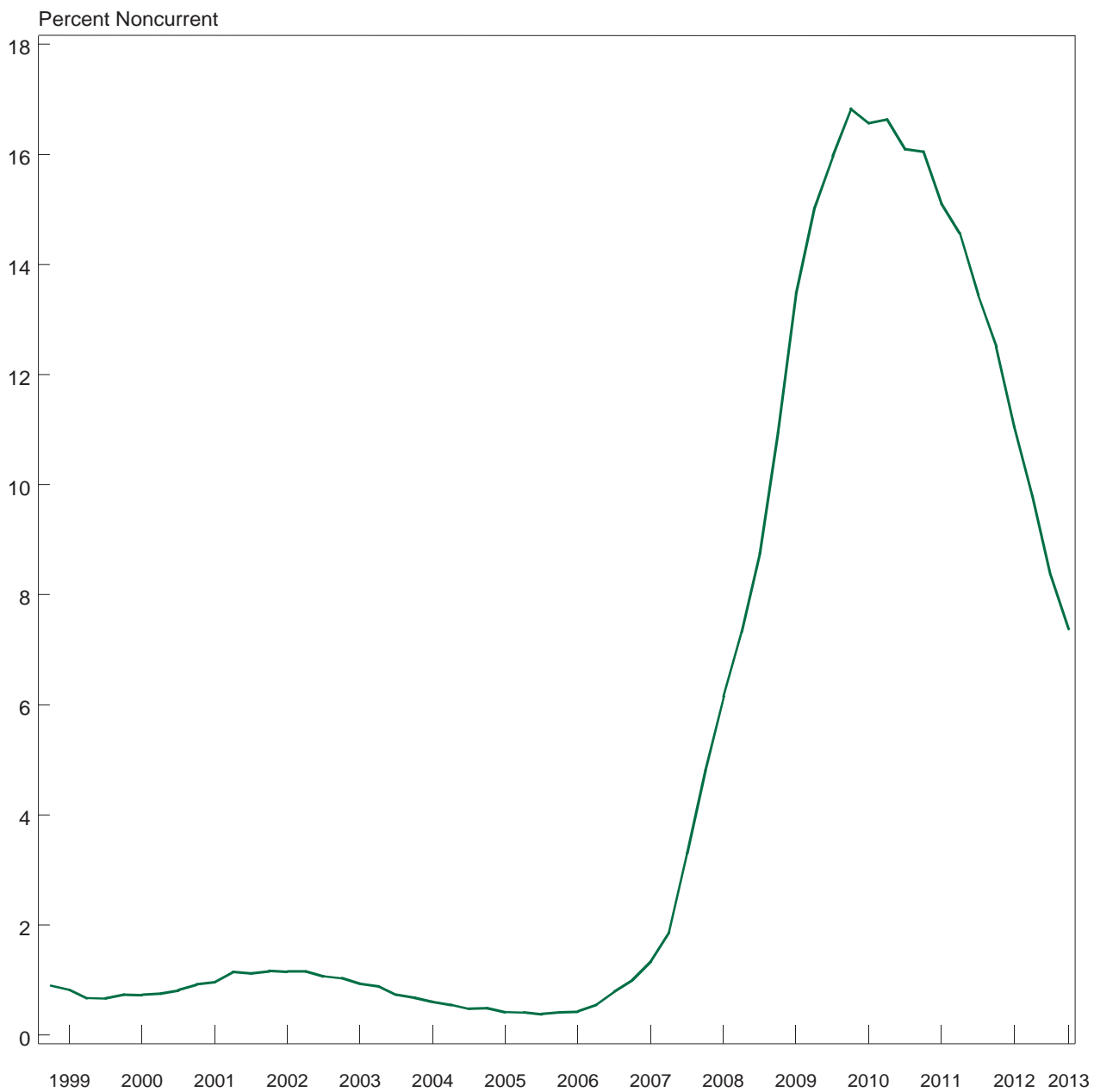


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2010 to 2013



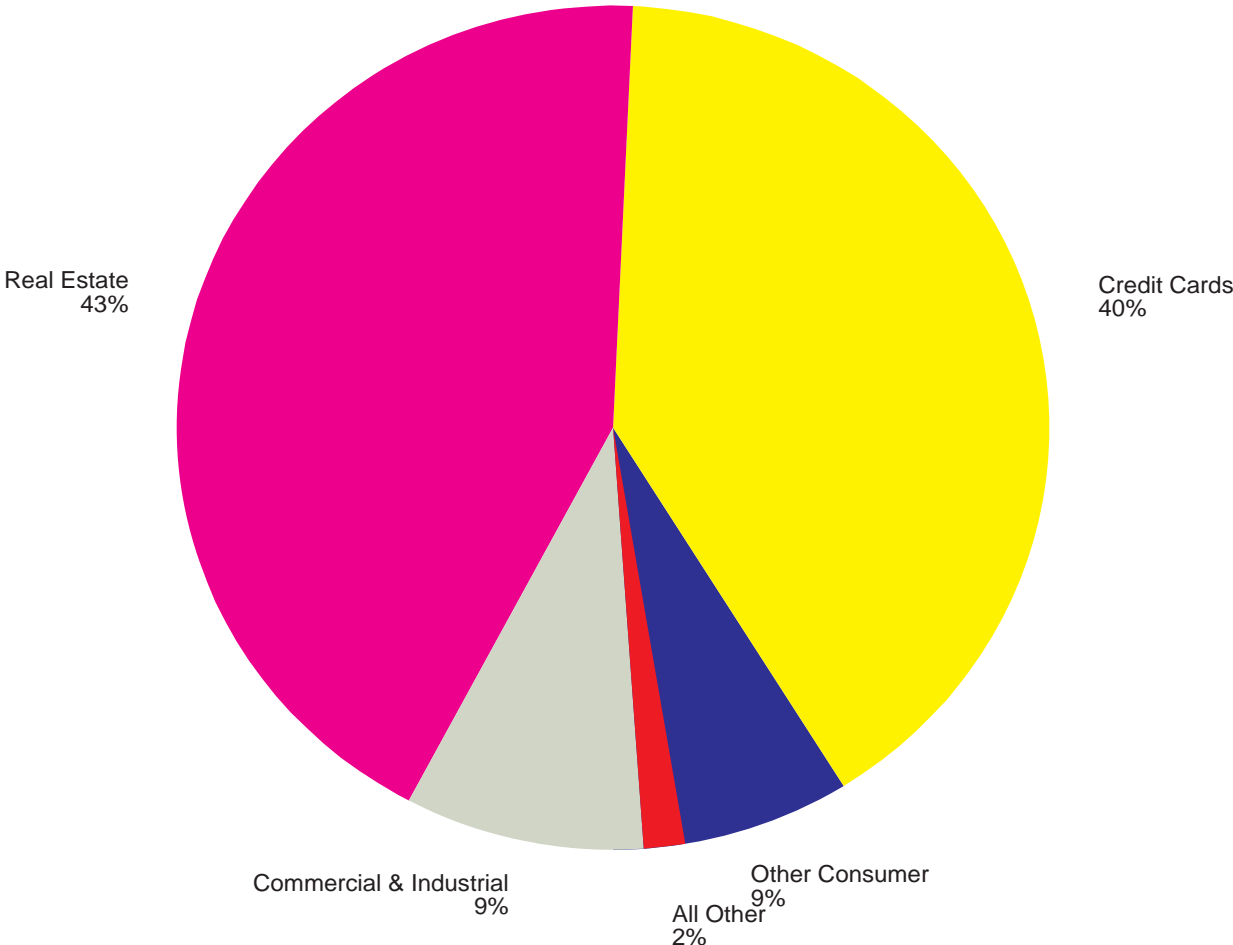
Noncurrent Rate on Real Estate Construction and Development Loans

1999-2013



Composition of FDIC-Insured Institutions' Loan Charge-Offs

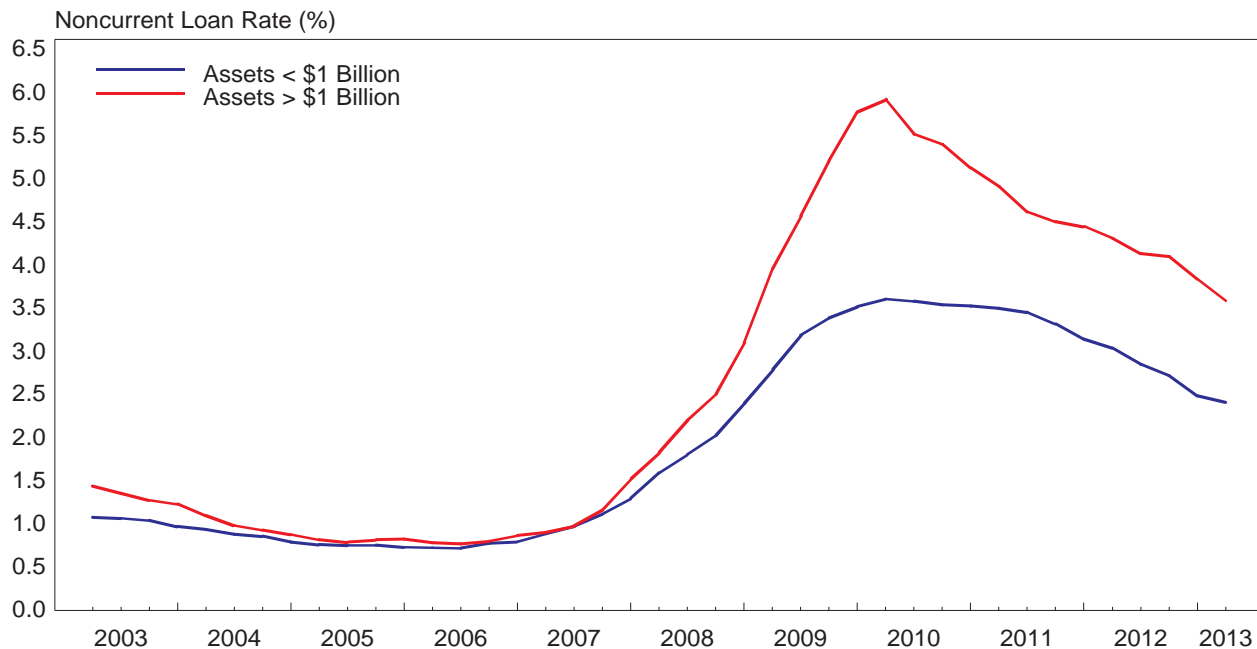
First Quarter, 2013



Noncurrent Loan Rates

By Asset Size

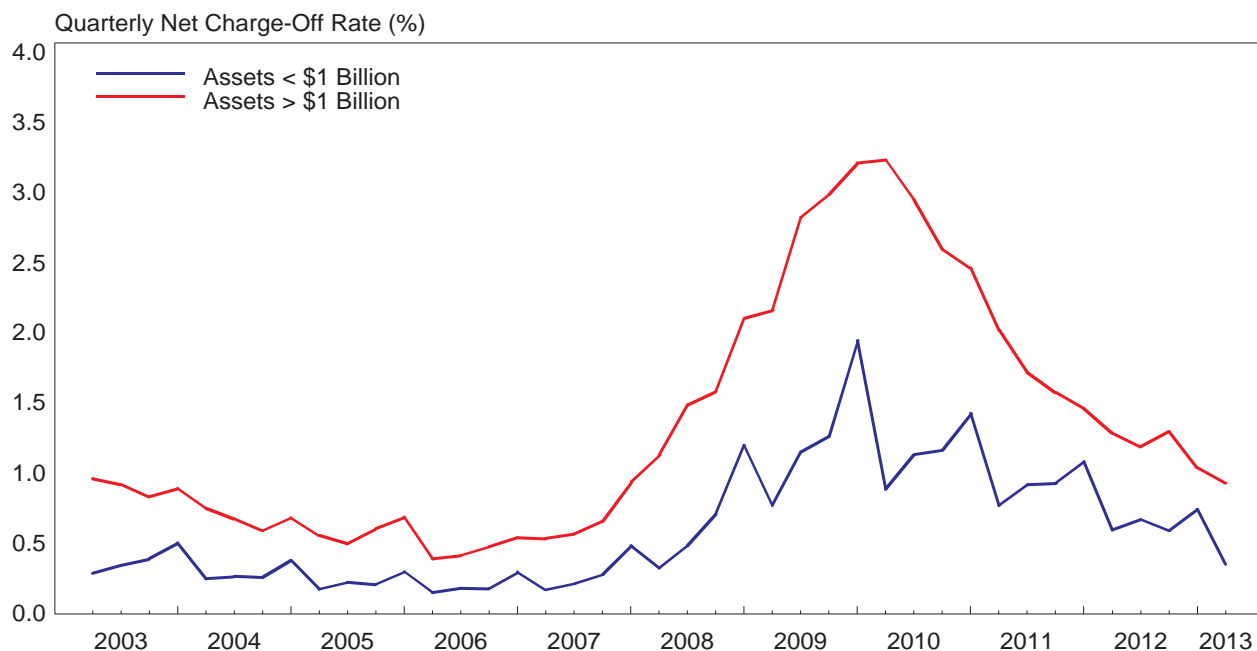
2003 - 2013



Quarterly Net Charge-Off Rates

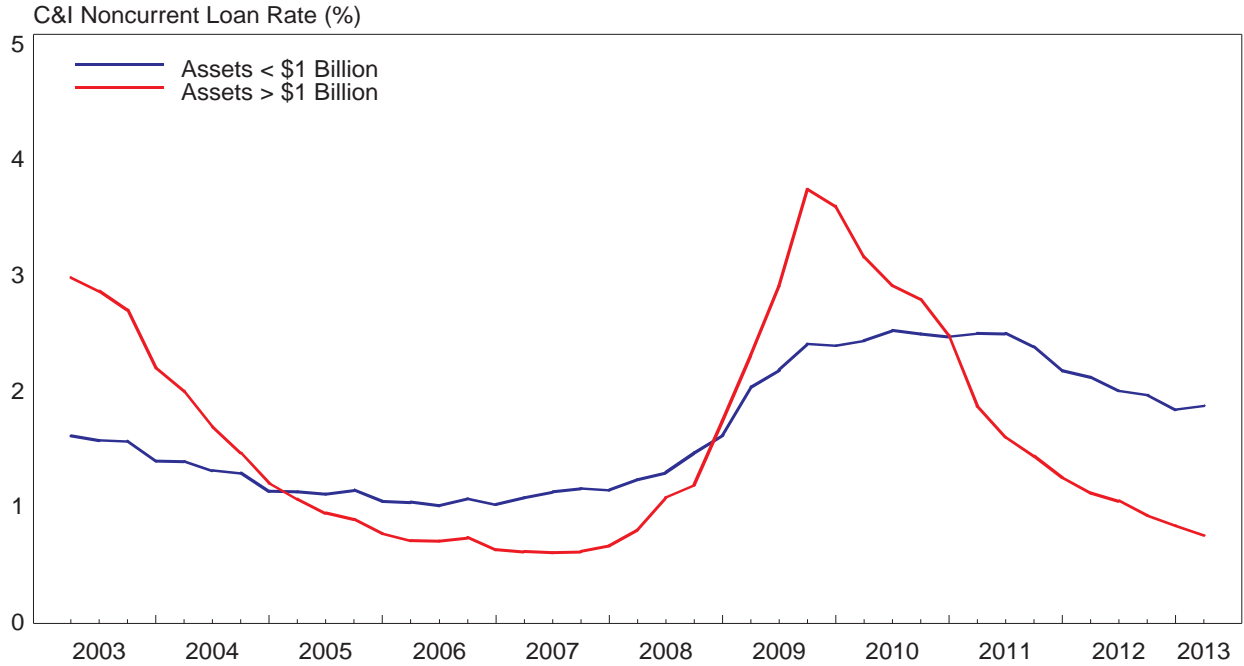
By Asset Size, Annualized

2003 - 2013



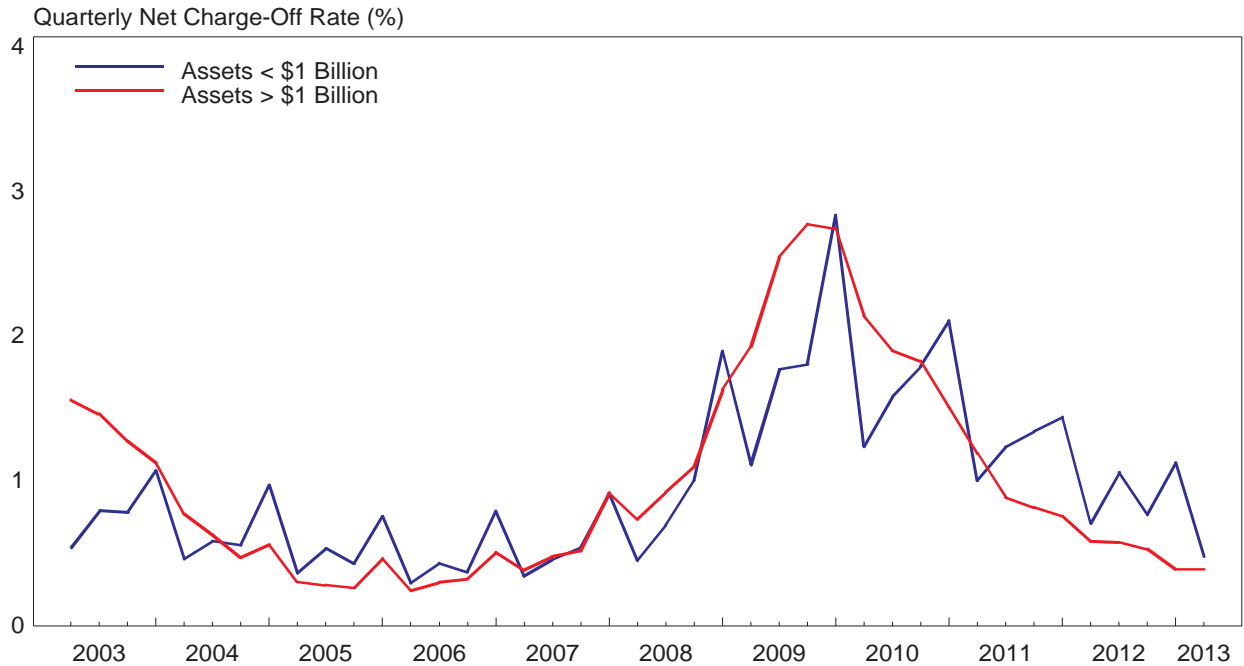
Noncurrent C & I Loan Rates By Asset Size

2003 - 2013



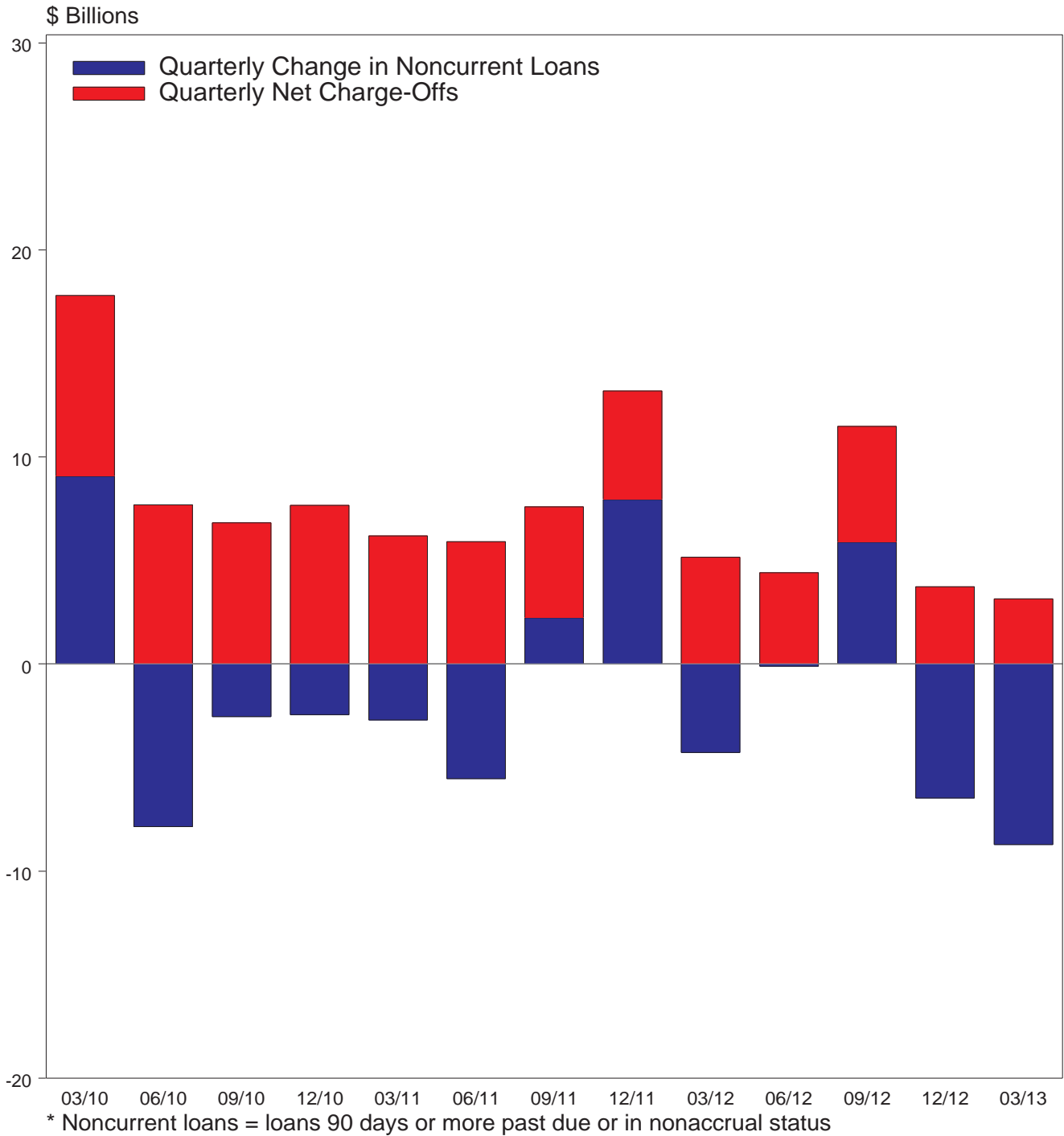
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2003 - 2013



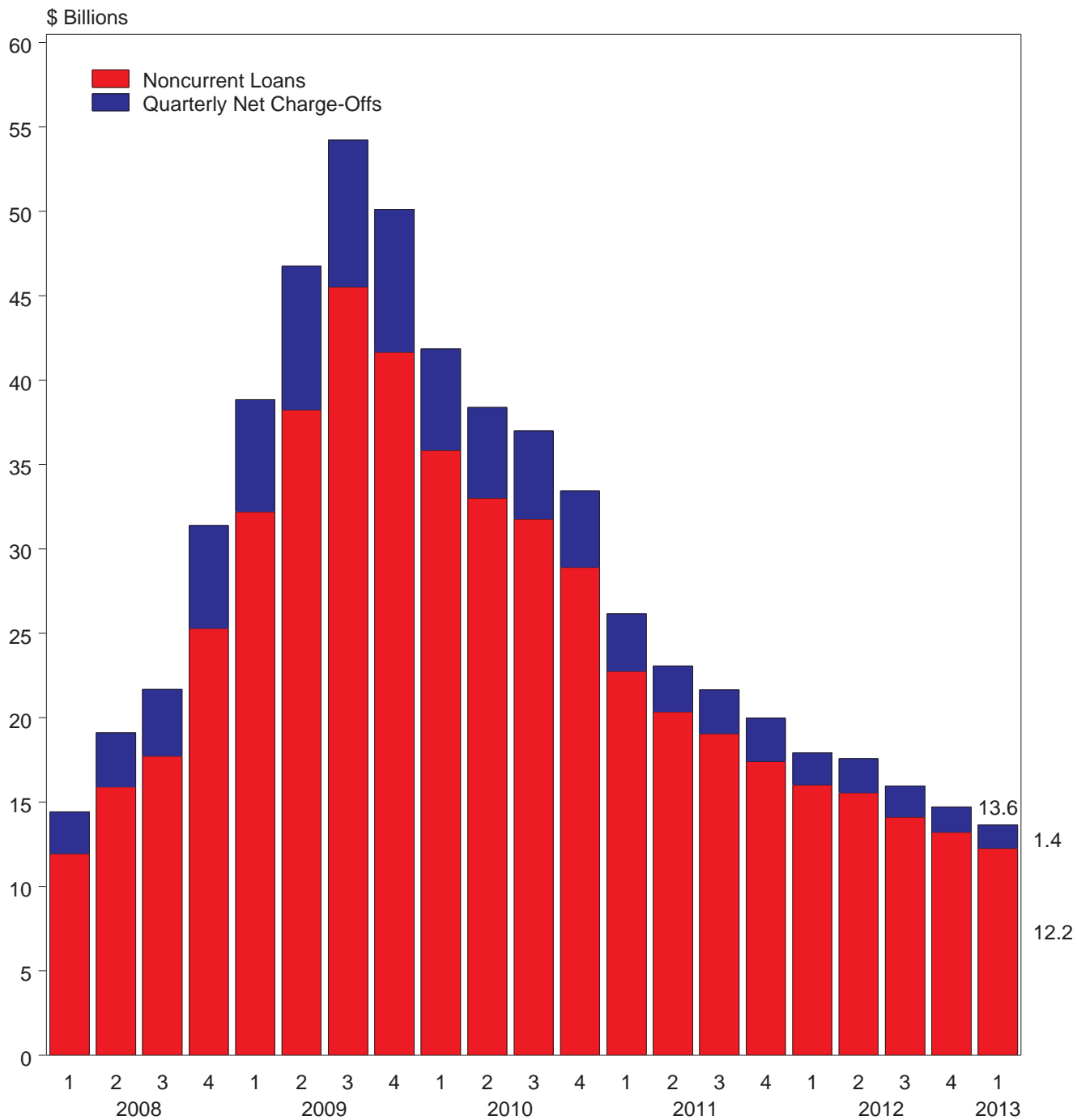
Credit Quality of Residential Mortgage Loans*

2010 to 2013



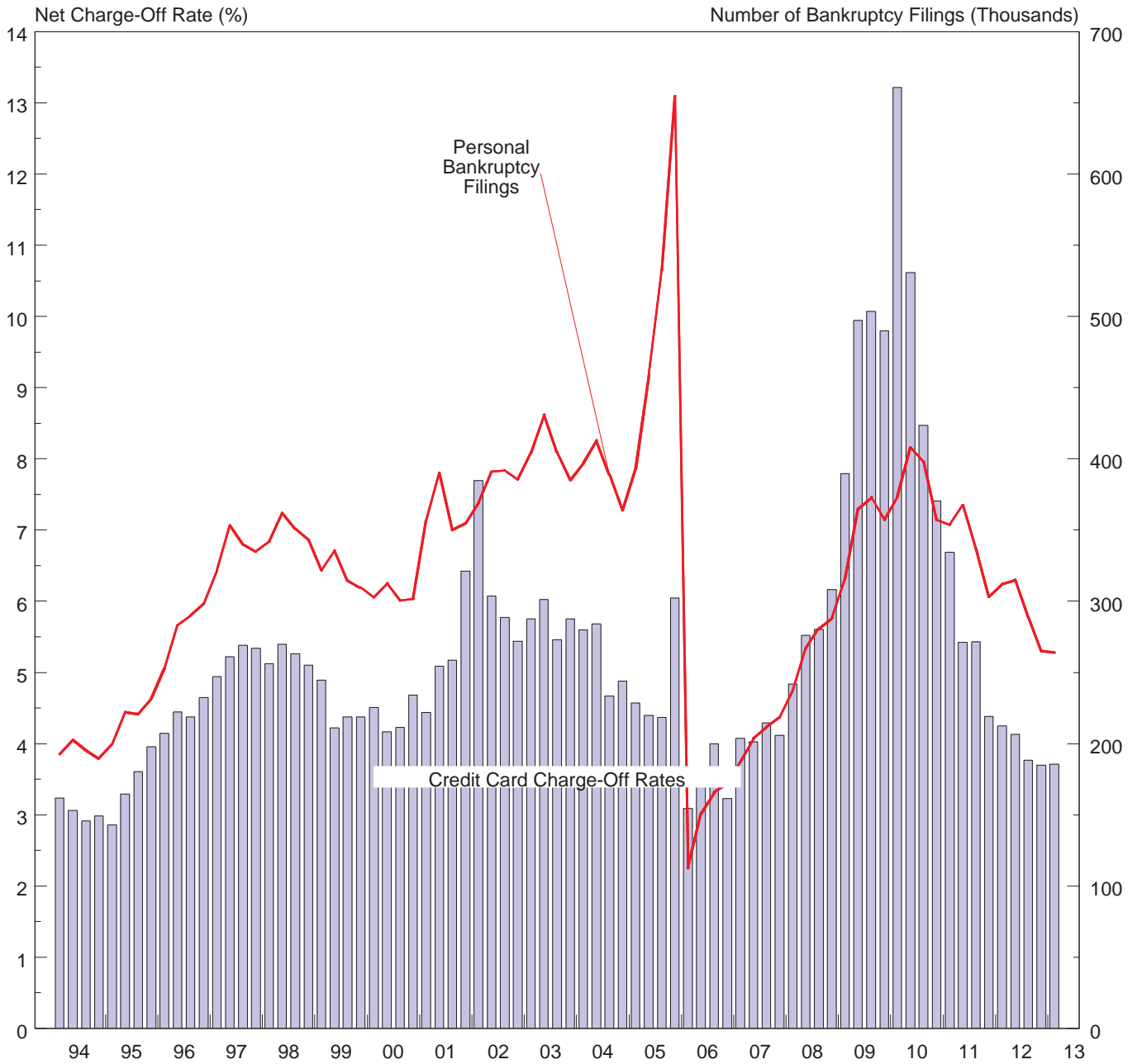
Credit Quality of C & I Loans

2008-2013



Credit Card Loss Rates and Personal Bankruptcy Filings

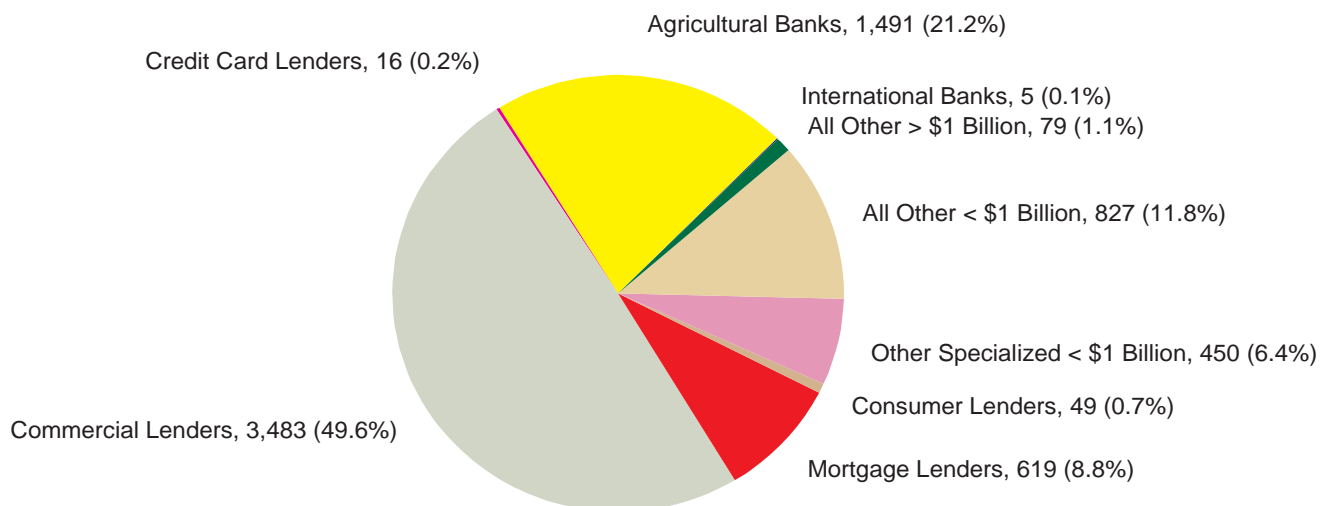
1994-2013



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

Number of Institutions By Asset Concentration Group

March 31, 2013

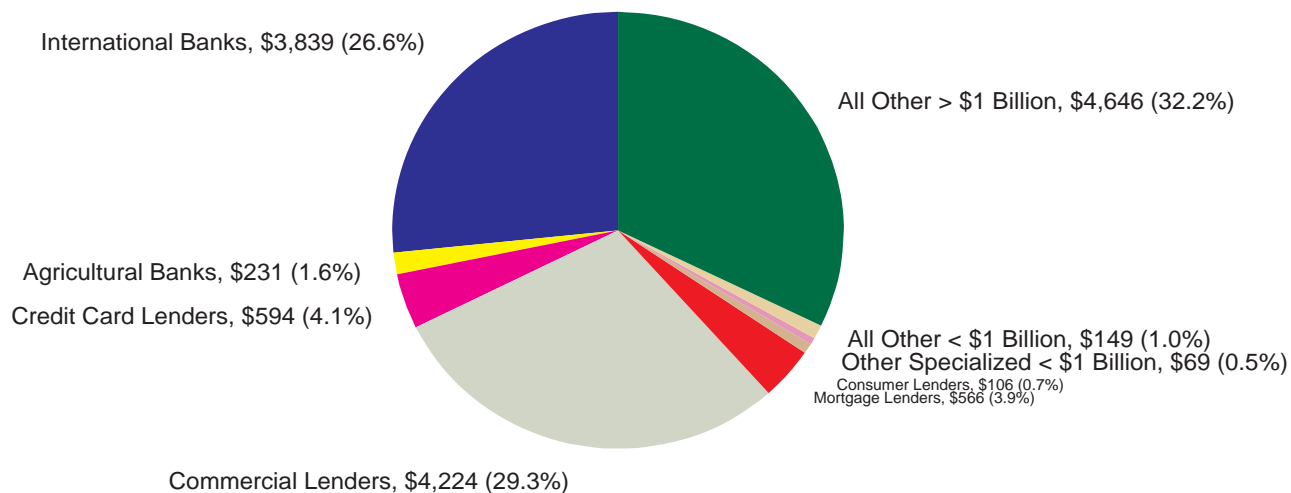


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/13	5	1,491	16	3,483	619	49	450	827	79
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,770	731	59	377	790	63
12/10	4	1,559	22	4,085	718	73	314	814	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99
12/95	11	2,645	73	3,322	1,825	370	797	2,805	123

Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2013

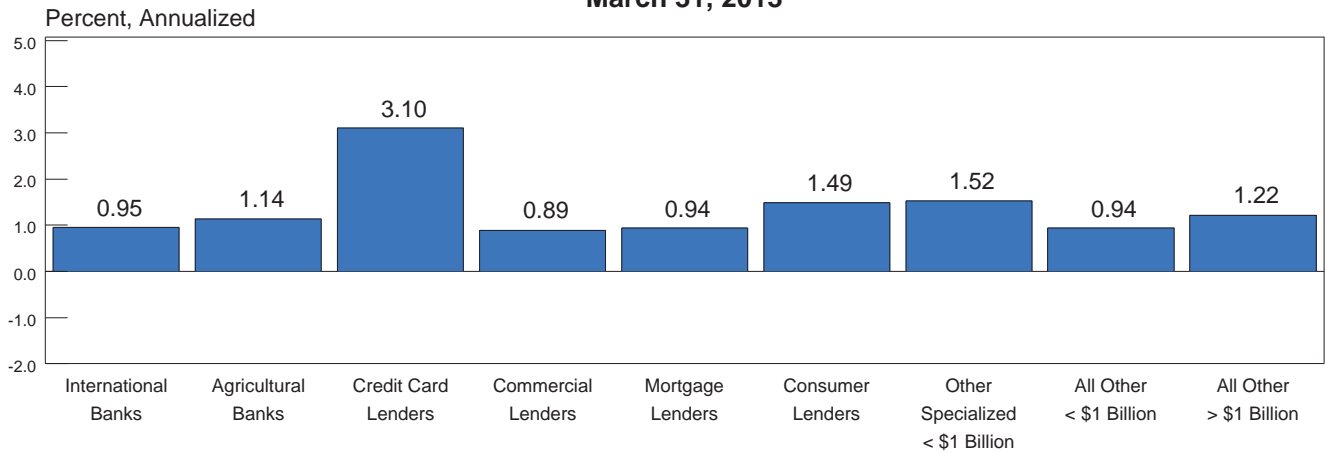


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/13	3,839	231	594	4,224	566	106	69	149	4,646
12/12	3,808	240	601	4,340	628	102	65	146	4,522
12/11	3,456	216	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

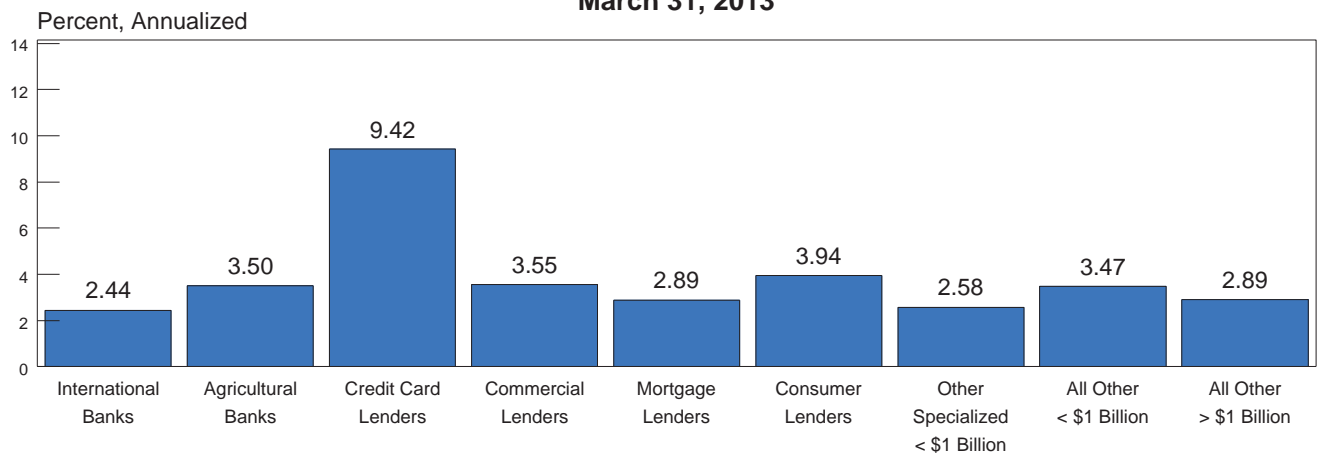
Return on Assets (YTD)

March 31, 2013



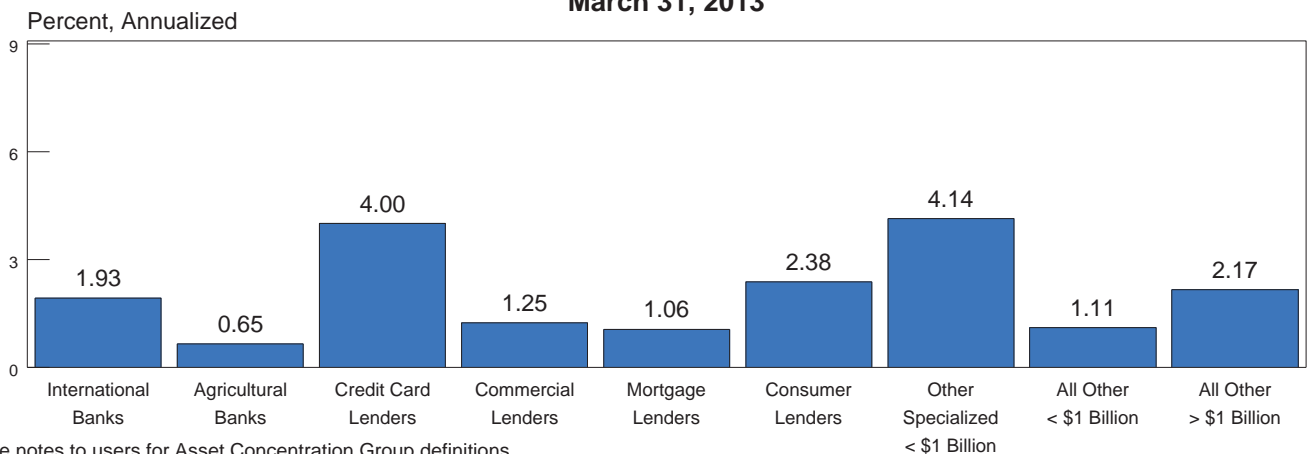
Net Interest Margin (YTD)

March 31, 2013



Noninterest Income to Assets (YTD)

March 31, 2013

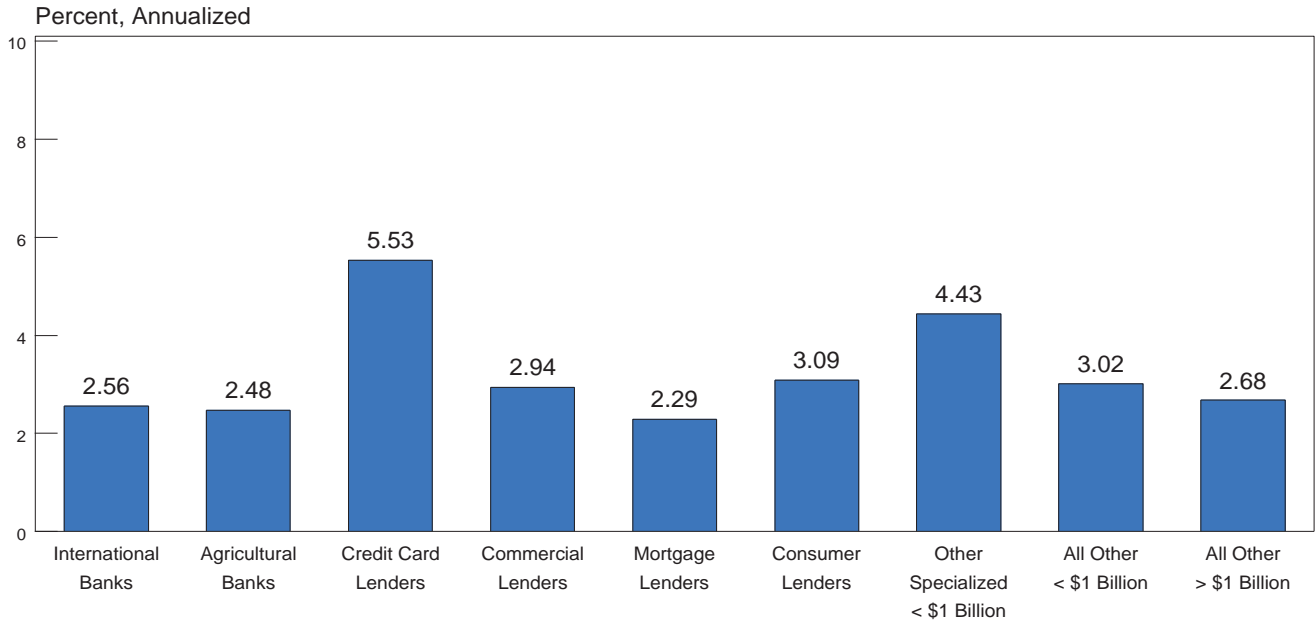


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

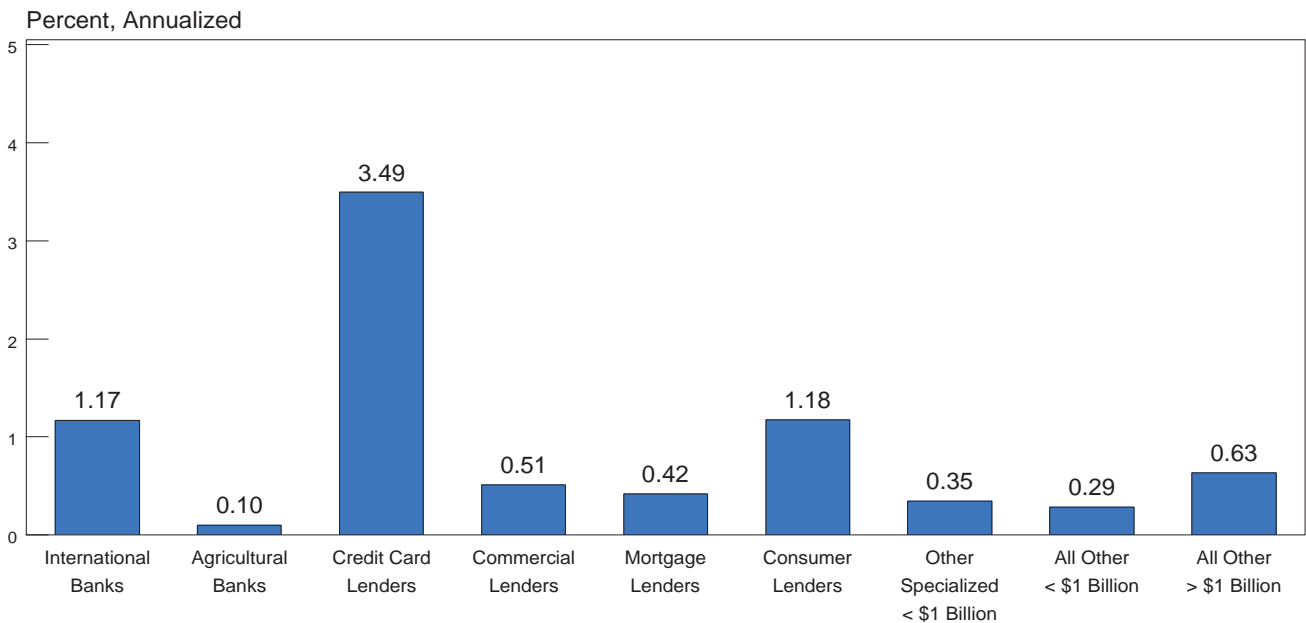
Noninterest Expense to Assets (YTD)

March 31, 2013



Net Charge-Offs to Loans and Leases (YTD)

March 31, 2013

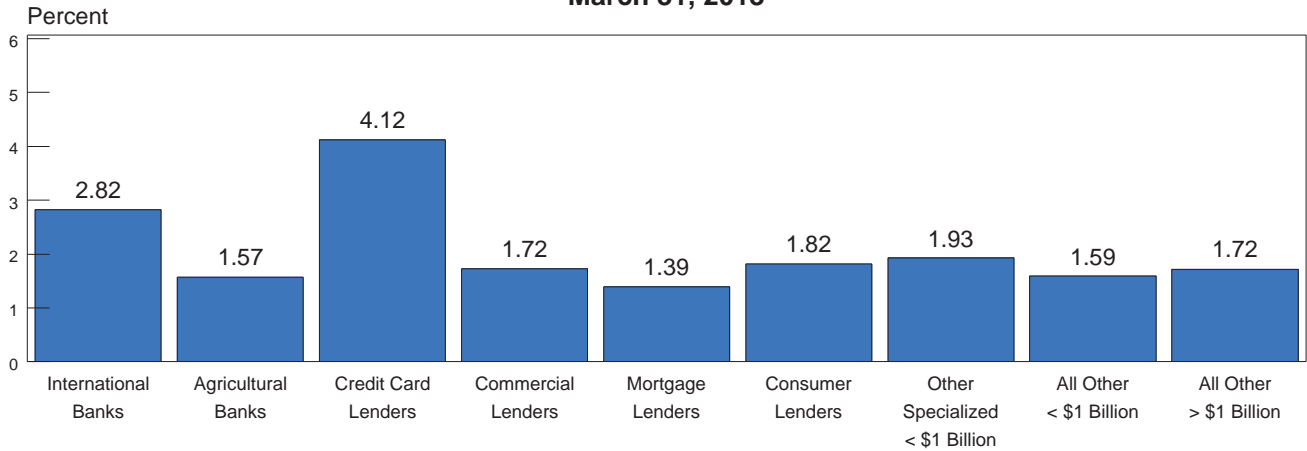


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

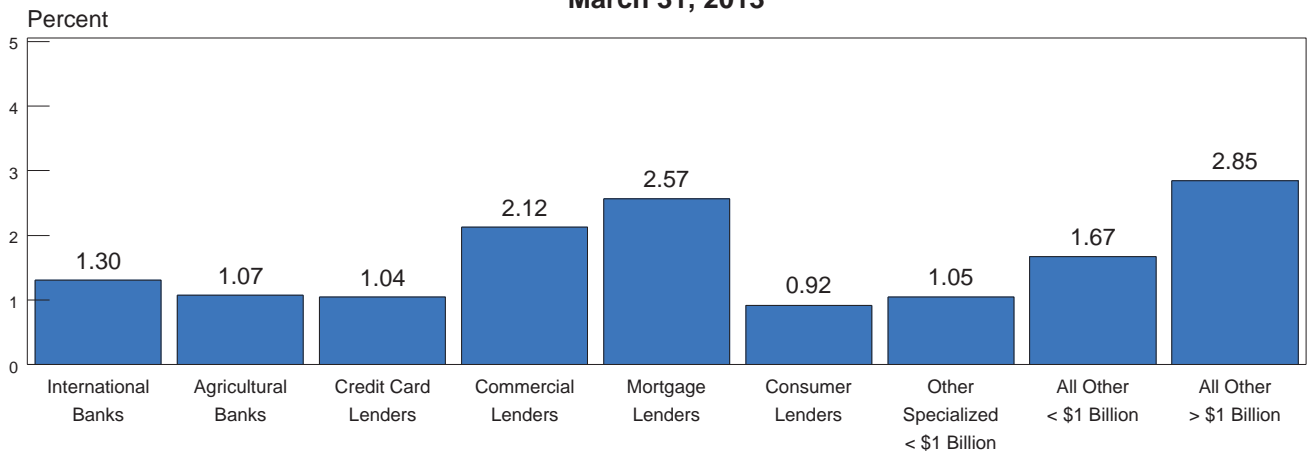
Loss Allowance To Loans and Leases

March 31, 2013



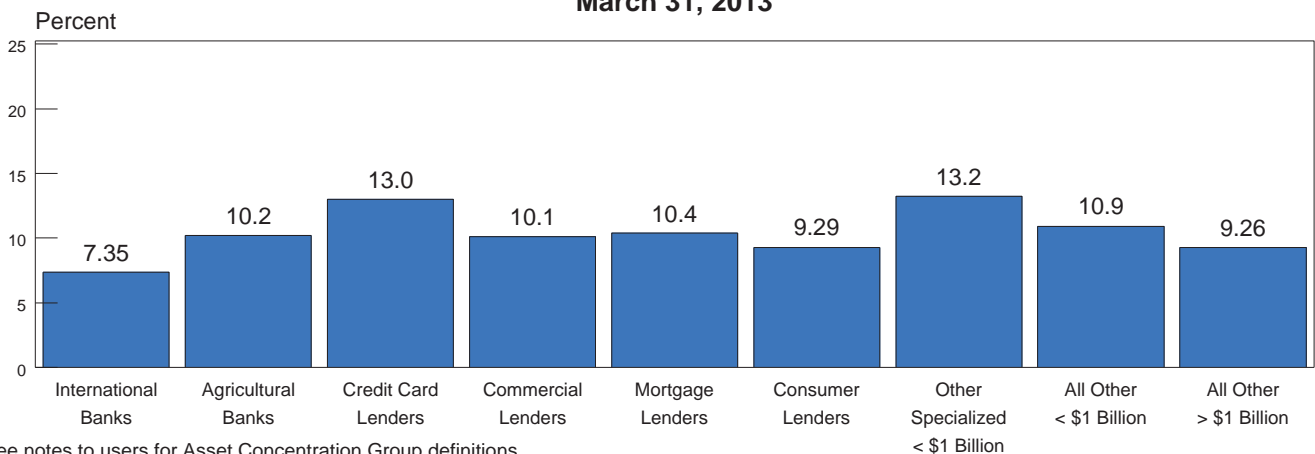
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2013



Core Capital (Leverage) Ratio

March 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
03/13	0.95	1.14	3.10	0.89	0.94	1.49	1.52	0.94	1.22
03/12	0.80	1.27	3.33	0.84	0.82	1.78	1.71	0.99	1.01
03/11	0.60	1.04	3.68	0.59	0.48	1.33	1.34	0.80	0.90
03/10	0.75	0.95	0.70	0.16	0.78	1.41	1.20	0.86	0.64
03/09	0.61	0.73	-11.26	-0.19	0.54	0.08	0.30	0.92	0.55
03/08	0.35	1.19	4.59	0.78	-0.21	1.30	2.20	1.01	0.13
03/07	0.93	1.19	3.84	1.14	0.91	1.77	2.03	0.99	1.25
03/06	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54
03/98	0.83	1.28	2.54	1.33	1.06	1.31	1.68	1.23	1.34
03/97	1.00	1.27	2.03	1.32	0.96	1.41	1.65	1.23	1.18
03/96	0.66	1.26	1.98	1.29	0.88	1.26	1.27	1.27	1.10
03/95	0.67	1.21	2.95	1.16	0.68	1.14	1.09	1.18	1.07

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
03/13	2.44	3.50	9.42	3.55	2.89	3.94	2.58	3.47	2.89
03/12	2.76	3.76	9.82	3.74	2.78	4.48	2.88	3.58	3.15
03/11	2.53	3.80	10.92	3.78	3.06	4.36	2.81	3.70	3.23
03/10	2.83	3.87	14.12	3.68	3.08	4.58	2.72	3.70	3.32
03/09	3.00	3.81	10.44	3.53	3.12	4.51	2.89	3.78	2.41
03/08	2.84	3.84	8.64	3.67	2.73	4.90	3.05	3.61	2.61
03/07	2.46	3.91	8.18	3.71	2.71	5.03	3.15	3.63	2.89
03/06	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.06
03/05	2.64	4.05	8.15	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73
03/98	2.95	4.23	7.84	4.45	3.16	4.34	3.77	4.28	3.76
03/97	3.08	4.25	7.90	4.50	3.28	5.21	3.83	4.36	3.94
03/96	3.32	4.24	8.02	4.32	3.19	5.11	3.72	4.40	4.10
03/95	3.41	4.38	8.22	4.43	3.12	4.74	3.90	4.50	4.01

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
03/13	1.17	0.10	3.49	0.51	0.42	1.18	0.35	0.29	0.63
03/12	1.48	0.17	4.17	0.77	0.96	1.55	0.26	0.33	0.99
03/11	1.96	0.31	6.67	1.34	0.98	1.77	0.76	0.39	1.40
03/10	2.75	0.45	14.26	1.89	1.20	2.69	0.54	0.44	2.29
03/09	2.42	0.52	8.57	1.45	1.05	2.56	0.43	0.30	1.87
03/08	1.13	0.17	4.97	0.71	1.14	1.78	0.21	0.17	0.64
03/07	0.57	0.14	3.86	0.23	0.21	1.43	0.18	0.17	0.31
03/06	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44
03/98	0.48	0.10	4.78	0.34	0.18	0.42	0.39	0.19	0.43
03/97	0.19	0.16	4.53	0.31	0.19	0.99	0.27	0.23	0.51
03/96	0.47	0.13	3.89	0.31	0.25	0.79	0.14	0.18	0.42
03/95	0.25	0.07	2.74	0.30	0.24	0.39	0.19	0.15	0.33

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
03/13	3.59	1.31	1.37	2.42	3.54	1.28	2.33	2.11	5.05
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
12/11	4.22	1.70	1.71	3.53	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

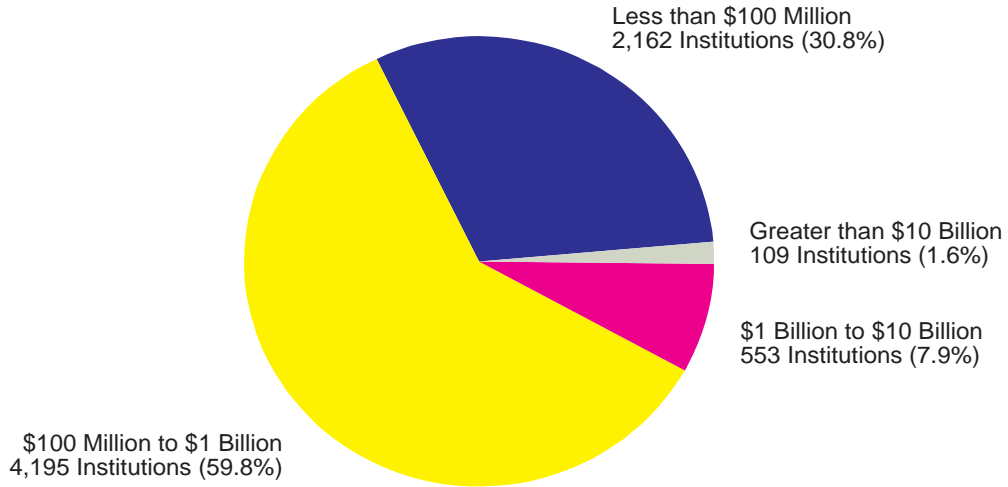
1995 - 2013

	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
03/13	7.35	10.19	12.99	10.11	10.38	9.29	13.23	10.91	9.26
12/12	7.16	10.25	13.12	10.05	10.10	9.36	12.90	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	10.56	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

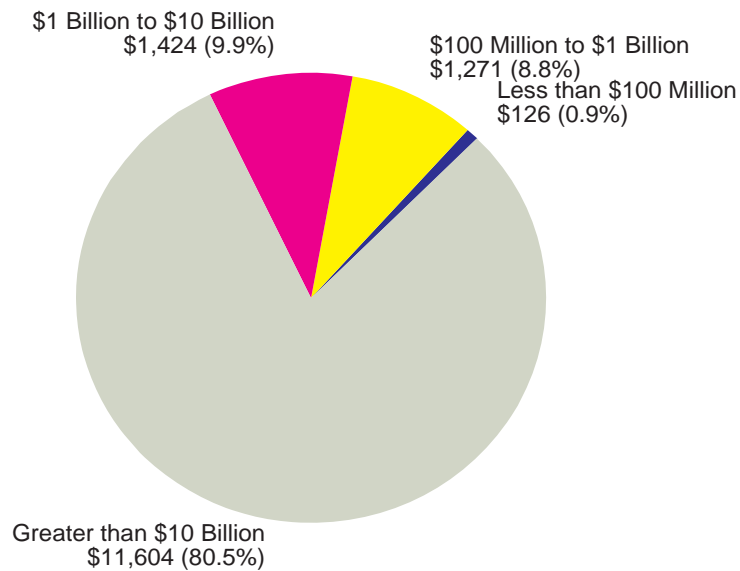
March 31, 2013



Industry Assets By Asset Size

March 31, 2013

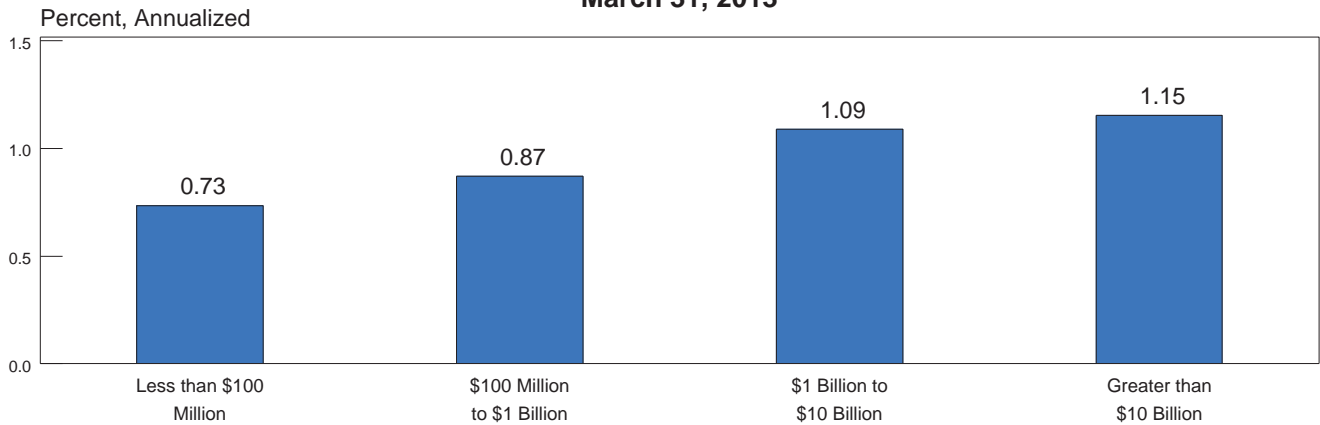
(\$ Billions)



Performance Ratios By Asset Size

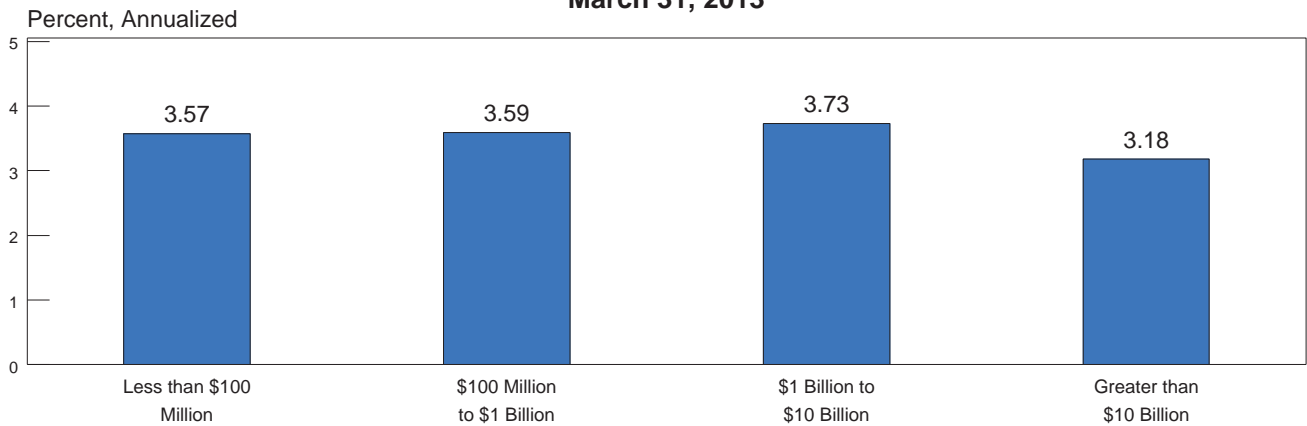
Return on Assets (YTD)

March 31, 2013



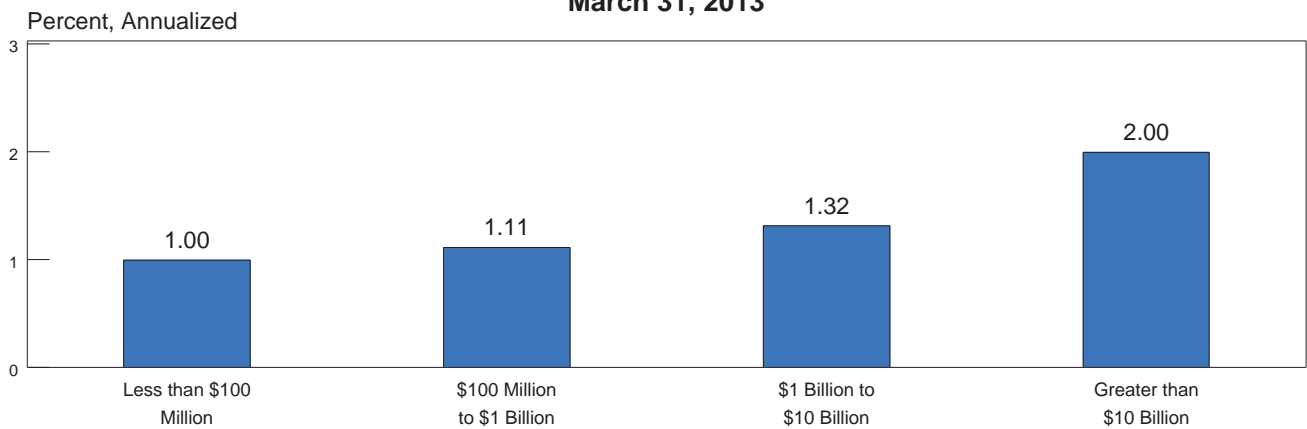
Net Interest Margin (YTD)

March 31, 2013



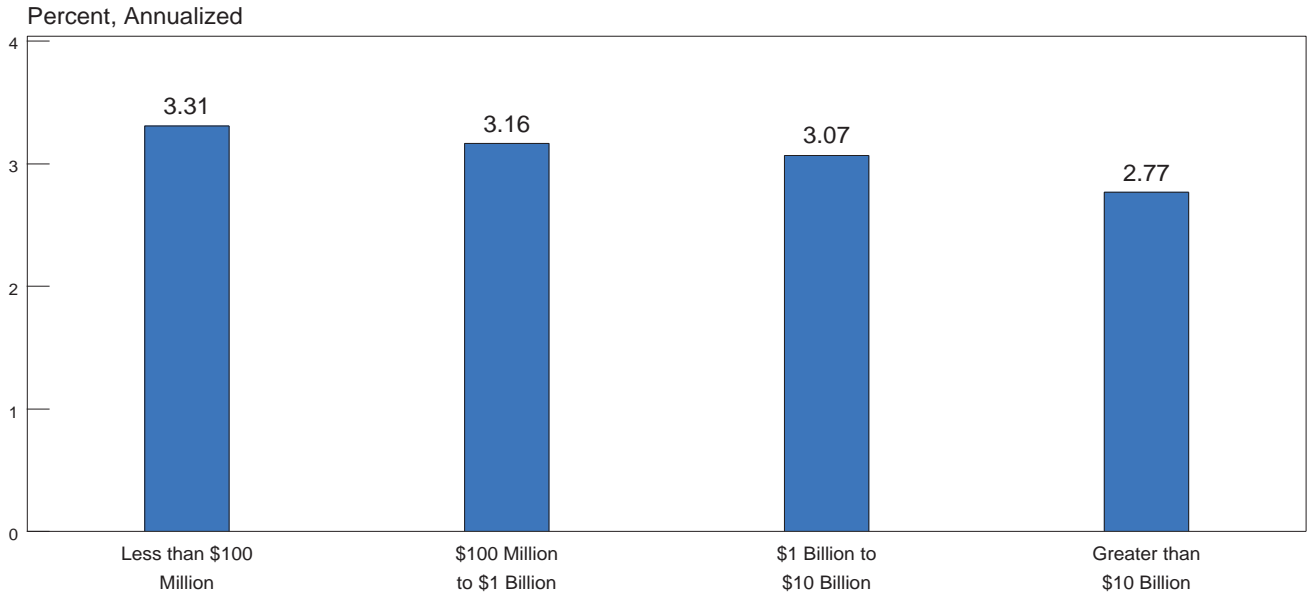
Noninterest Income to Assets (YTD)

March 31, 2013



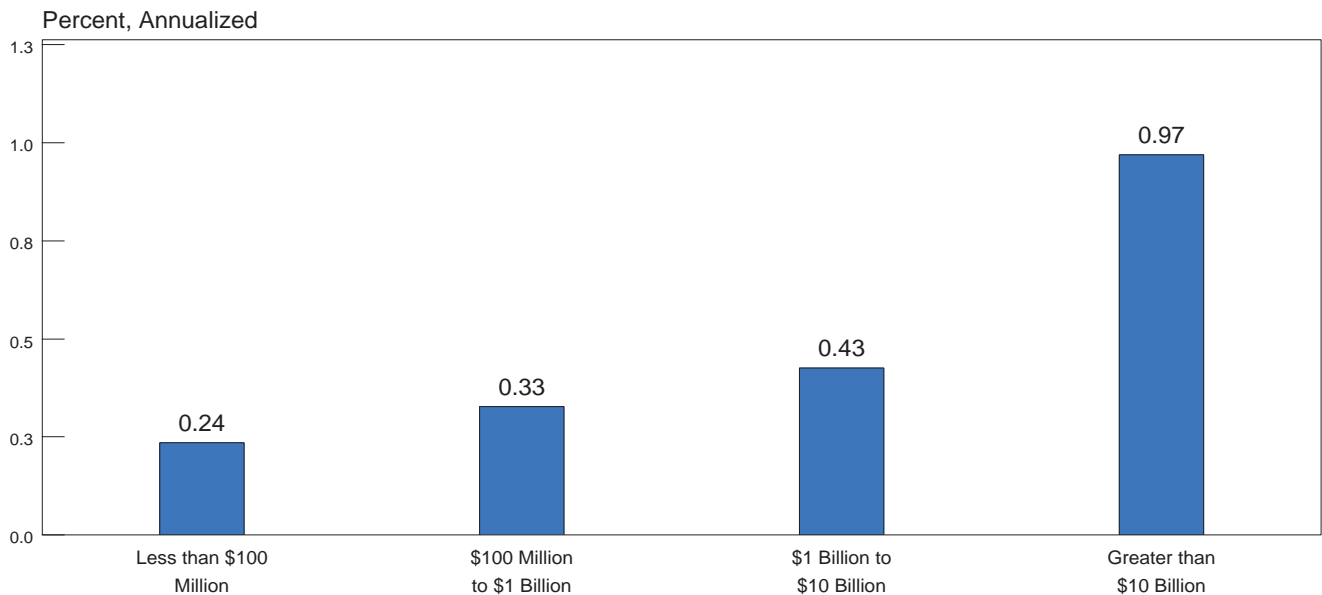
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2013



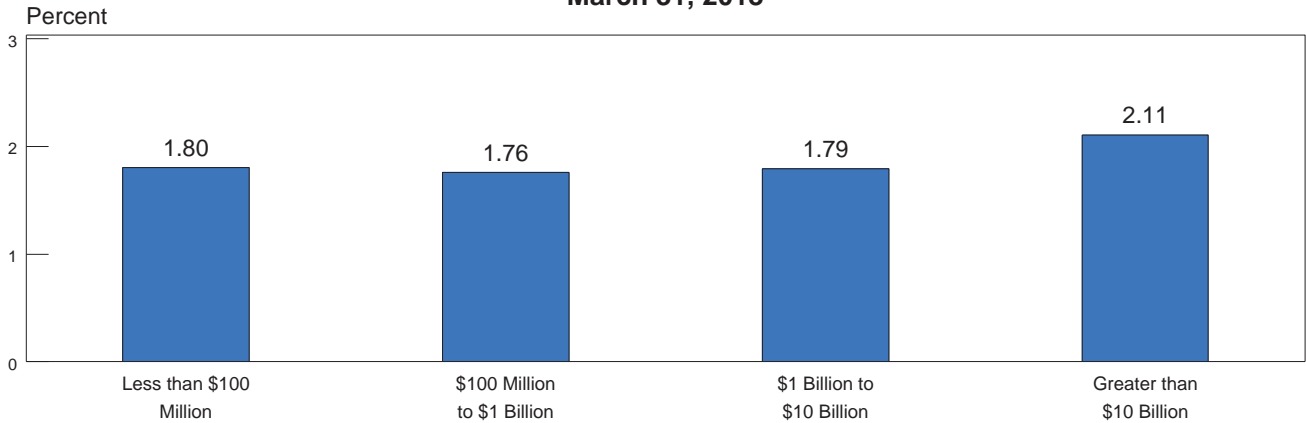
Net Charge-Offs to Loans and Leases (YTD)

March 31, 2013



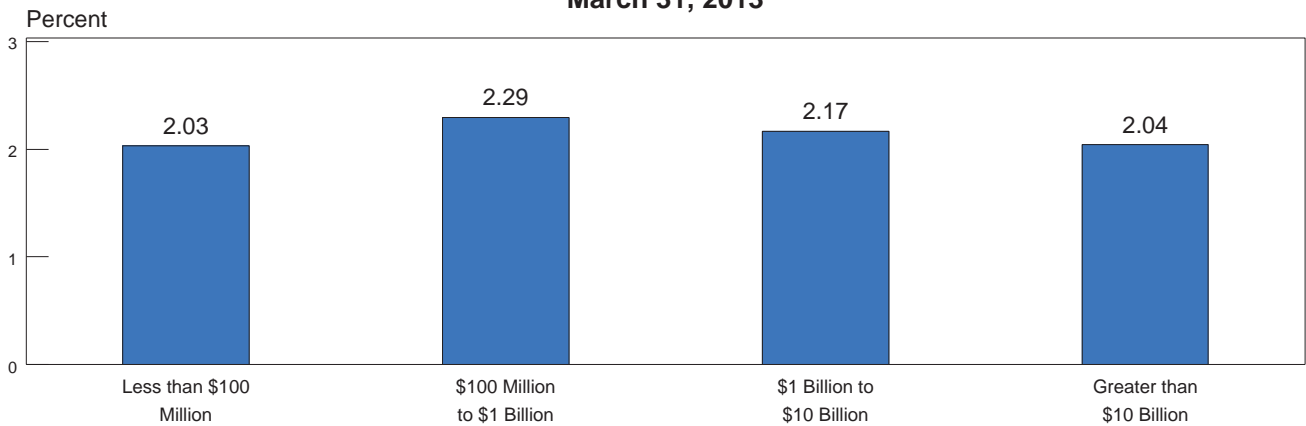
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

March 31, 2013



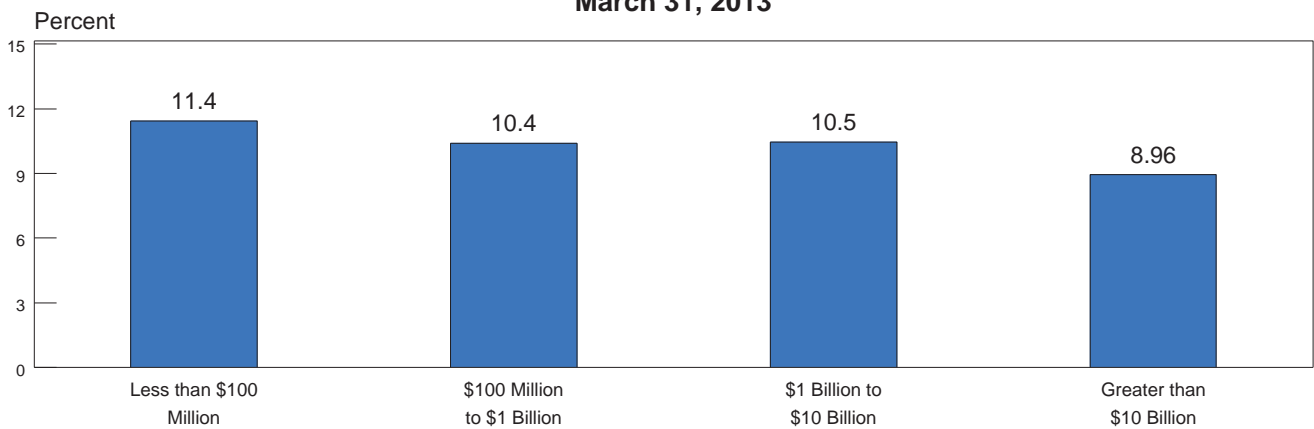
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2013



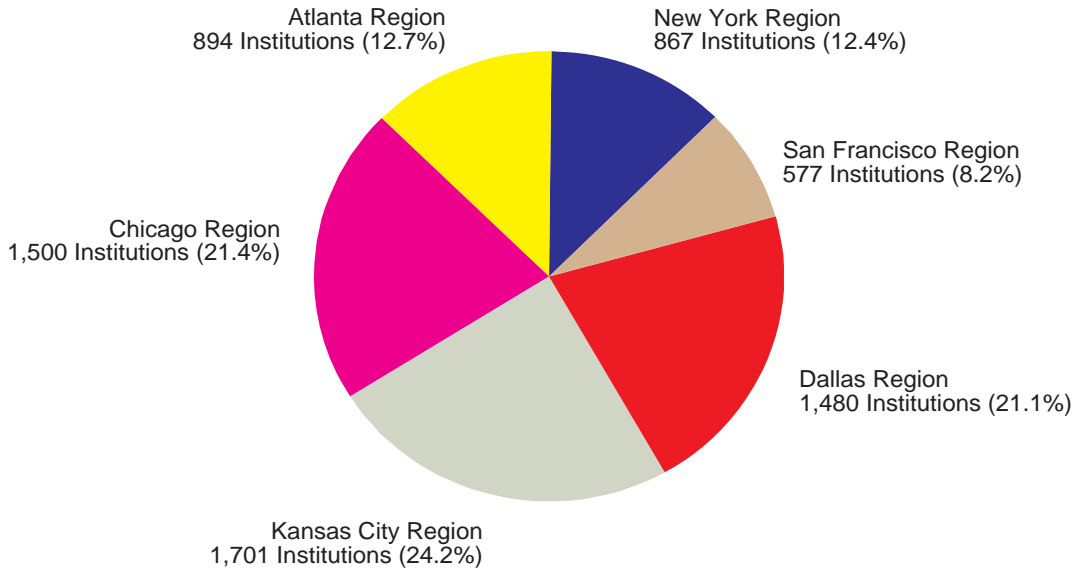
Core Capital (Leverage) Ratio

March 31, 2013



Geographic Distribution of FDIC-Insured Institutions

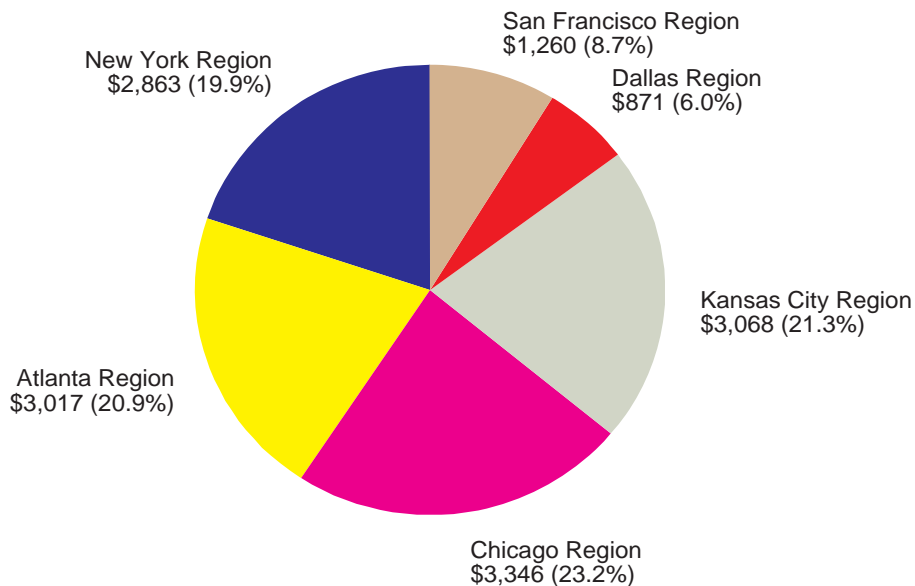
March 31, 2013



Geographic Distribution of Industry Assets

March 31, 2013

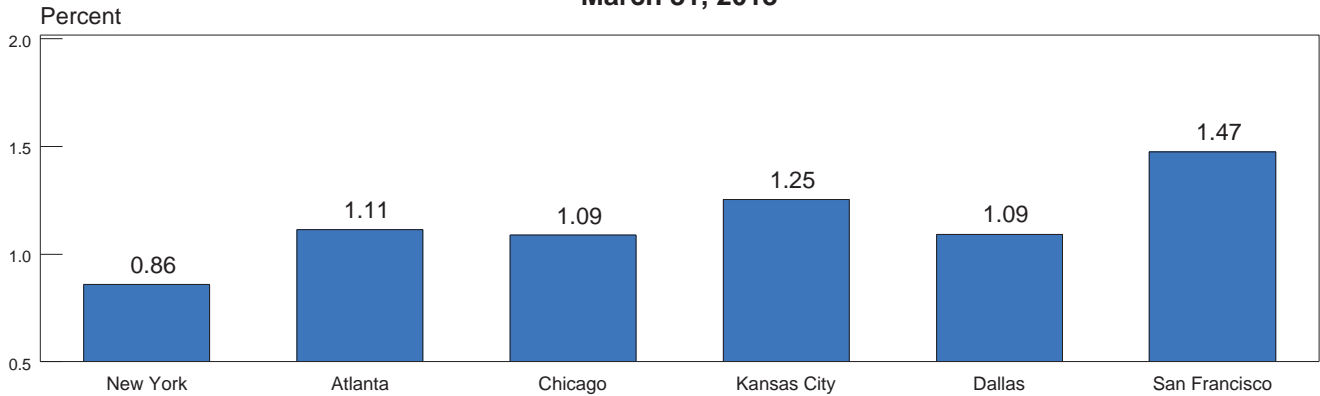
(\$ Billions)



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

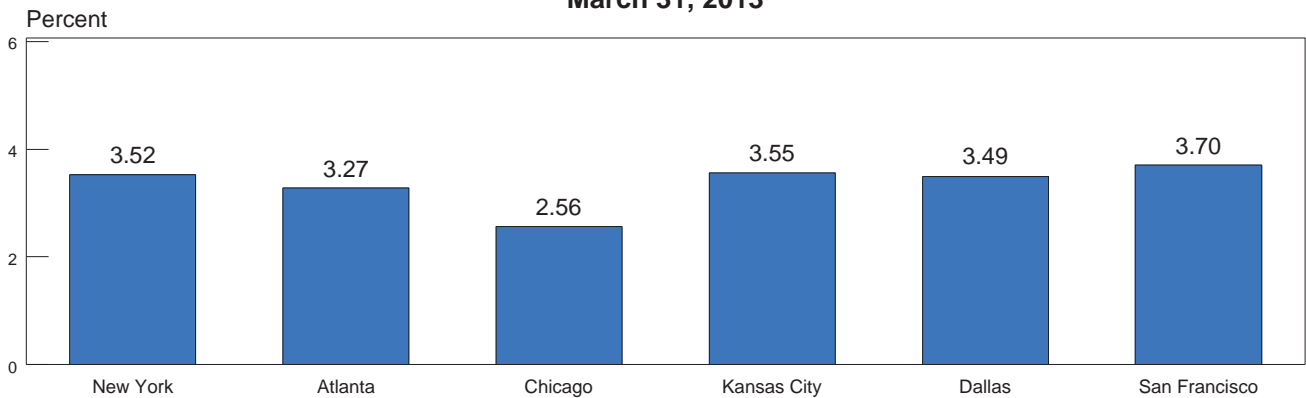
Performance Ratios By Geographic Regions Return on Assets (YTD, Annualized)

March 31, 2013



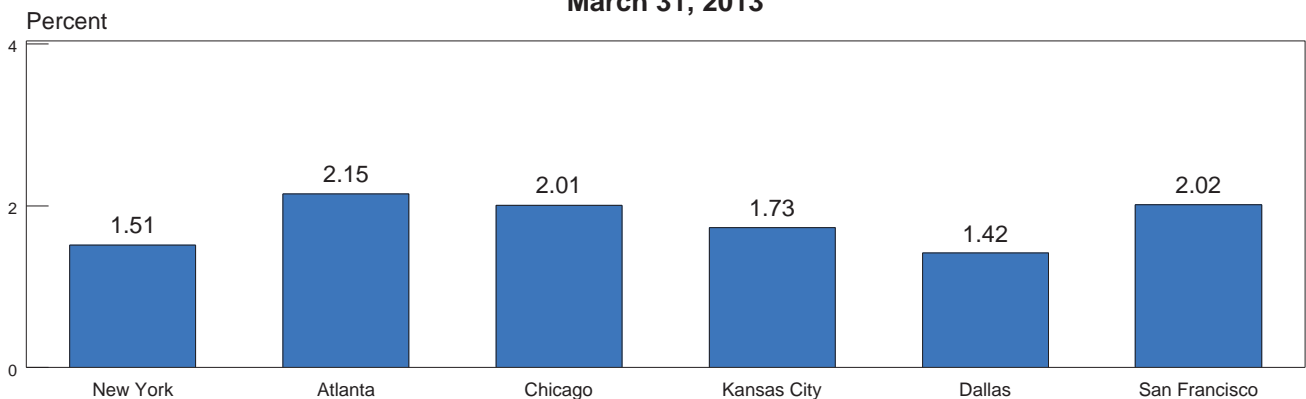
Net Interest Margins (YTD, Annualized)

March 31, 2013



Noninterest Income to Assets (YTD, Annualized)

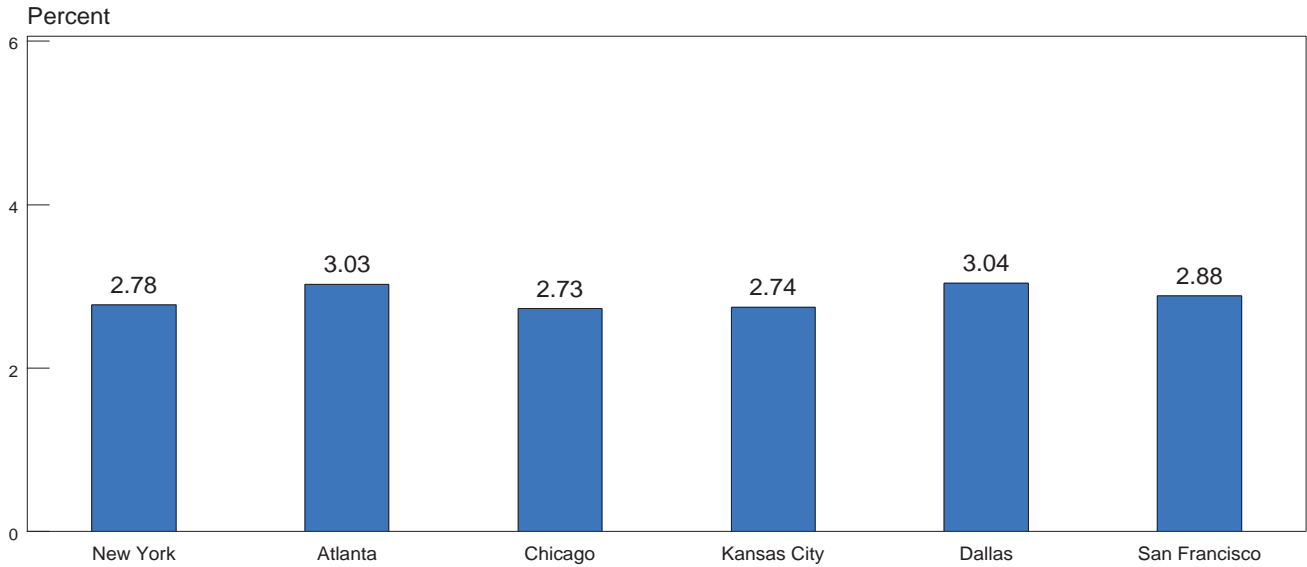
March 31, 2013



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

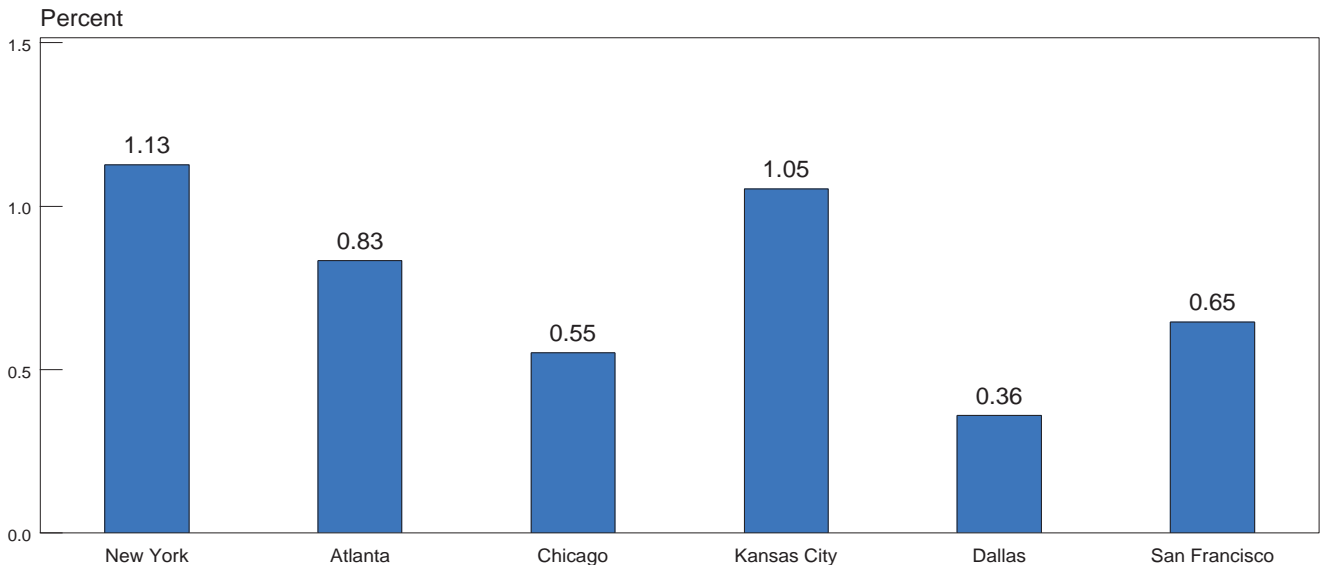
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2013



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

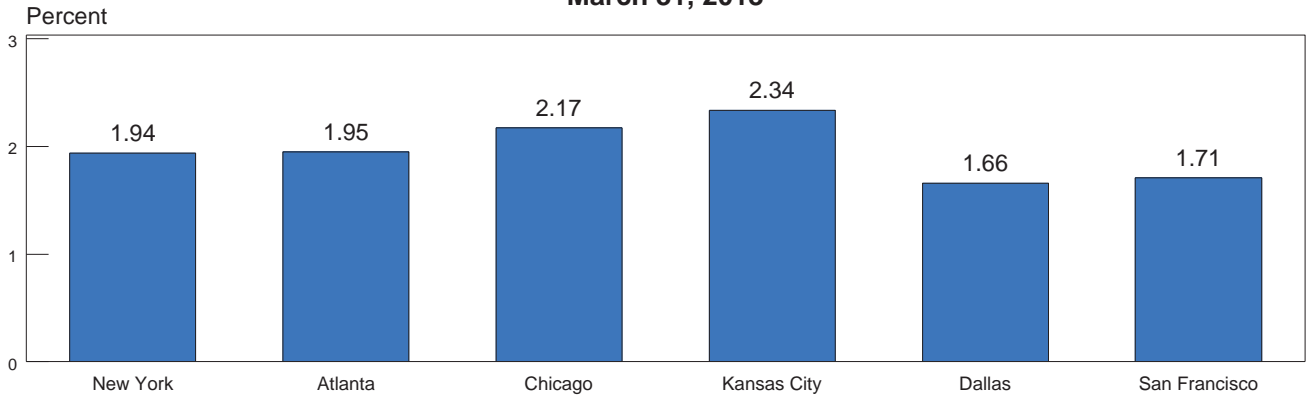
March 31, 2013



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

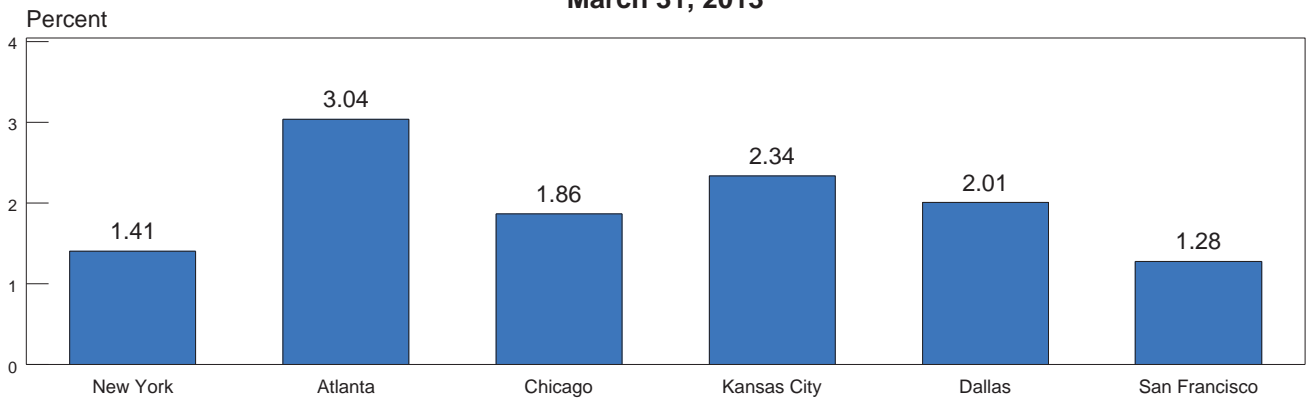
Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

March 31, 2013



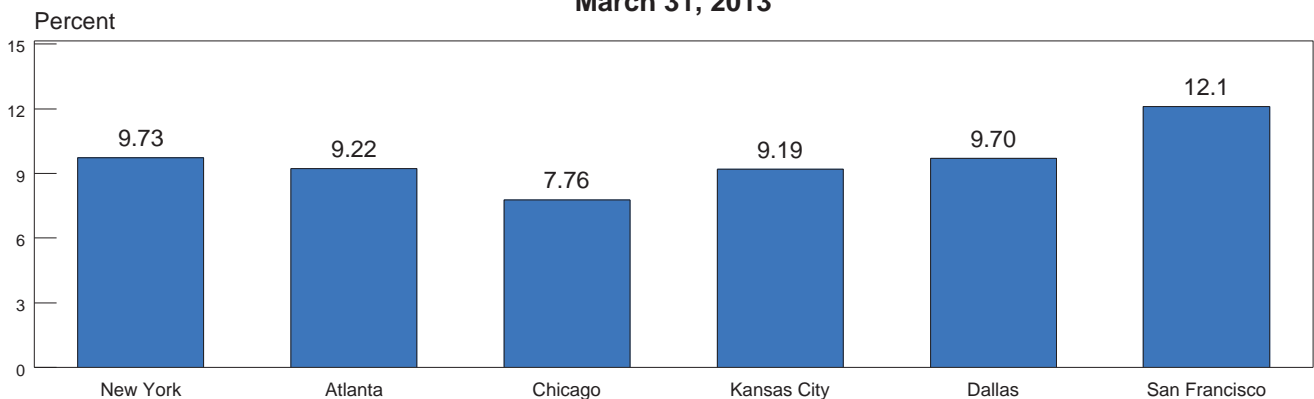
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2013



Core Capital (Leverage) Ratio

March 31, 2013



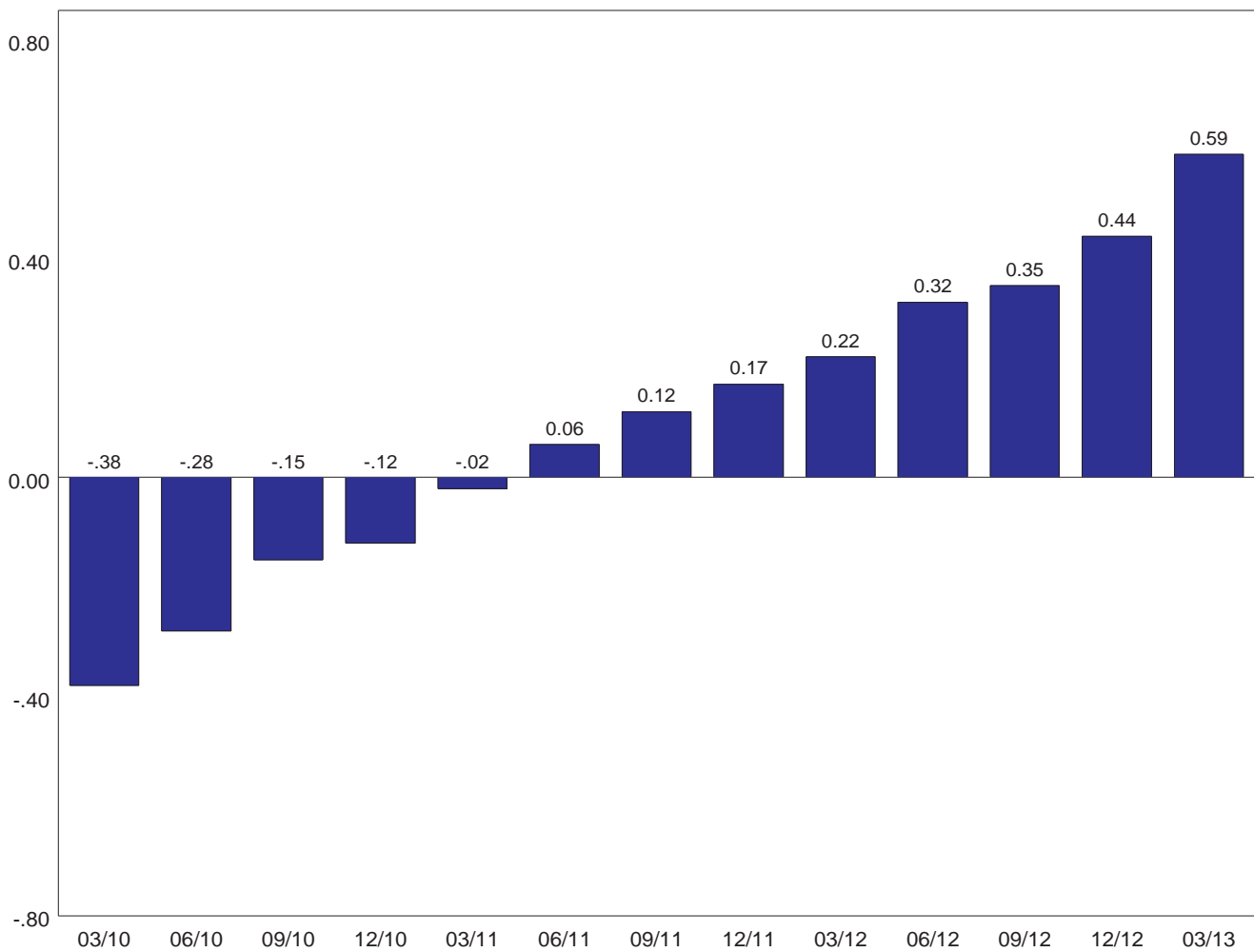
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2010 - March 31, 2013

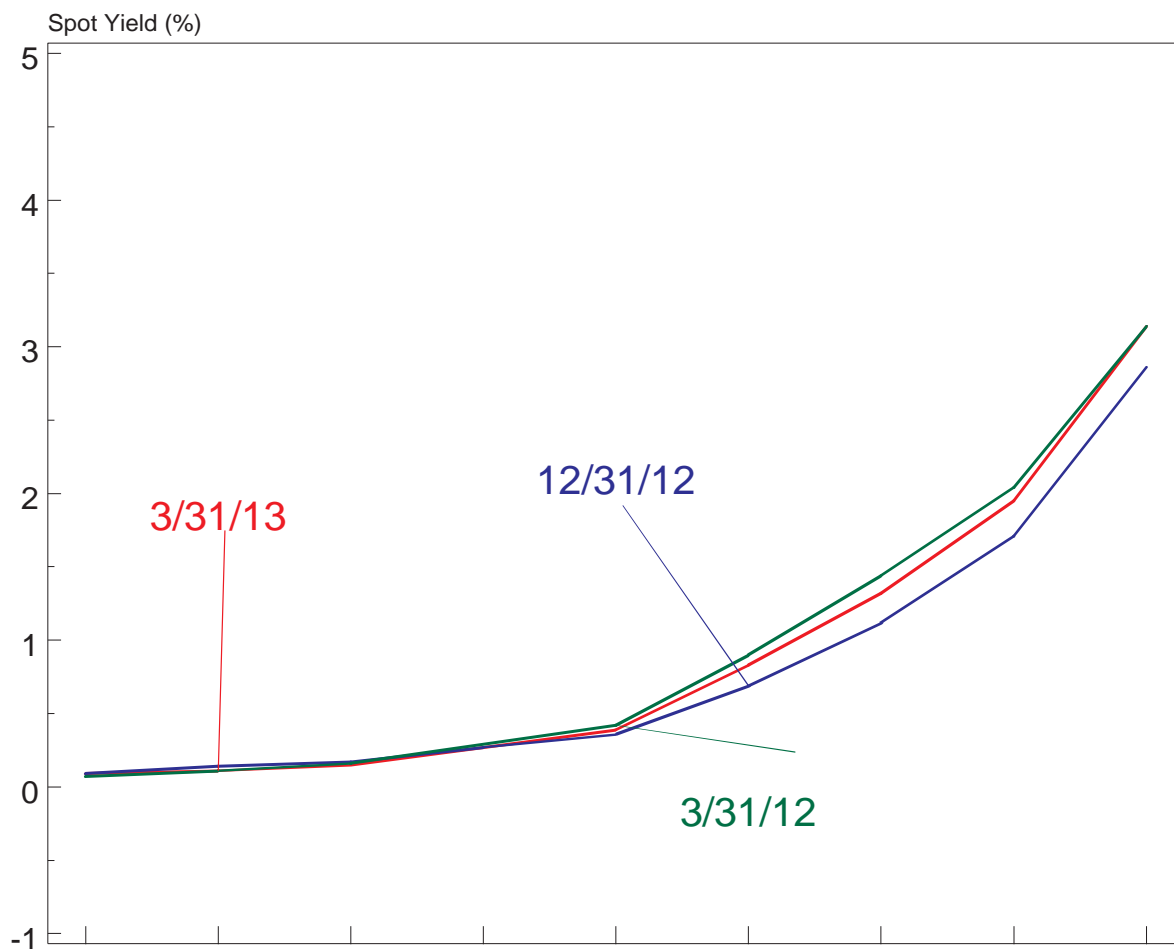
Percent of Insured Deposits



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

March 31, 2012 - March 31, 2013



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/13	0.09	0.11	0.15	0.27	0.39	0.83	1.32	1.95	3.14
12/31/12	0.09	0.14	0.17	0.27	0.36	0.69	1.12	1.71	2.86
9/30/12	0.10	0.14	0.18	0.26	0.35	0.67	1.08	1.64	2.75
6/30/12	0.09	0.15	0.19	0.29	0.40	0.79	1.24	1.82	2.94
3/31/12	0.07	0.11	0.16	0.29	0.42	0.90	1.44	2.04	3.14

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

March 31, 2013

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,823	97.2%	\$14,374.3	99.6%
Adequately Capitalized	92	1.3%	\$21.6	0.2%
Undercapitalized	49	0.7%	\$14.3	0.1%
Significantly Undercapitalized	39	0.6%	\$10.7	0.1%
Critically Undercapitalized	14	0.2%	\$2.8	0.0%

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

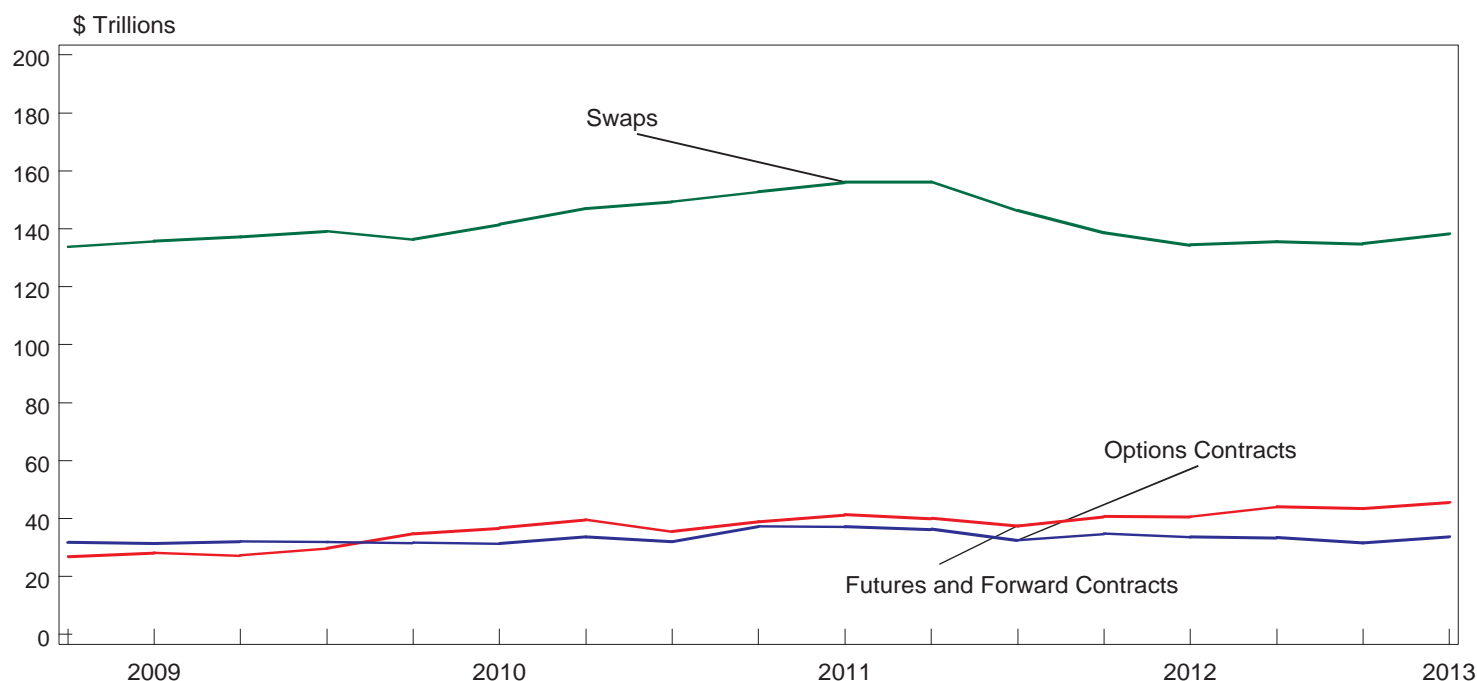
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Off-Balance Sheet Derivatives*

2009 - 2013 (Notional Amounts)



	12/09	12/10	12/11	12/12	3/13
Total Derivatives (Notional Amounts, in billions of dollars)	\$200,674	\$216,948	\$216,239	\$209,963	\$217,720
Futures and Forward Contracts	29,652	35,539	37,469	43,443	45,599
Interest rate contracts	20,998	23,990	24,703	29,780	31,252
Foreign exchange rate contracts	8,468	11,304	12,542	13,361	14,014
Other futures and forwards**	186	245	224	302	333
Option Contracts	31,884	32,078	32,505	31,593	33,760
Interest rate options	27,169	27,018	27,133	25,105	25,893
Foreign currency options	2,714	3,336	3,364	4,313	5,617
Other option contracts**	2,002	1,724	2,008	2,175	2,250
Swaps	139,138	149,331	146,266	134,927	138,361
Interest rate swaps	133,288	142,390	136,030	124,051	127,806
Foreign exchange rate swaps	5,373	6,351	9,530	9,998	9,665
Other swaps**	476	590	705	878	890
Memoranda					
Spot Foreign Exchange Contracts	745	1,013	1,063	927	1,033
Credit Derivatives	14,112	14,151	14,759	13,190	13,901
Number of banks reporting derivatives	1,031	1,069	1,084	1,143	1,165
Replacement cost of interest rate and foreign exchange rate contracts ***	3,475	3,754	4,981	4,416	3,871

* 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.

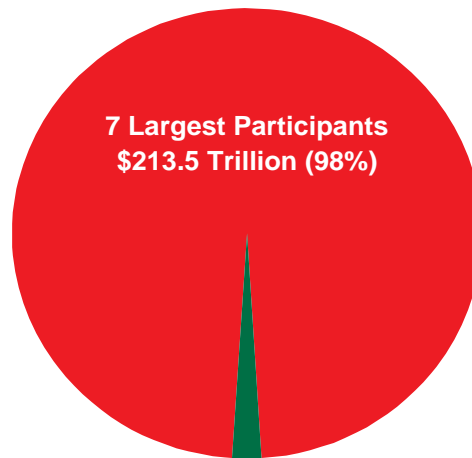
*** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.

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

Concentration of Derivatives*

Notional Amounts

March 31, 2013

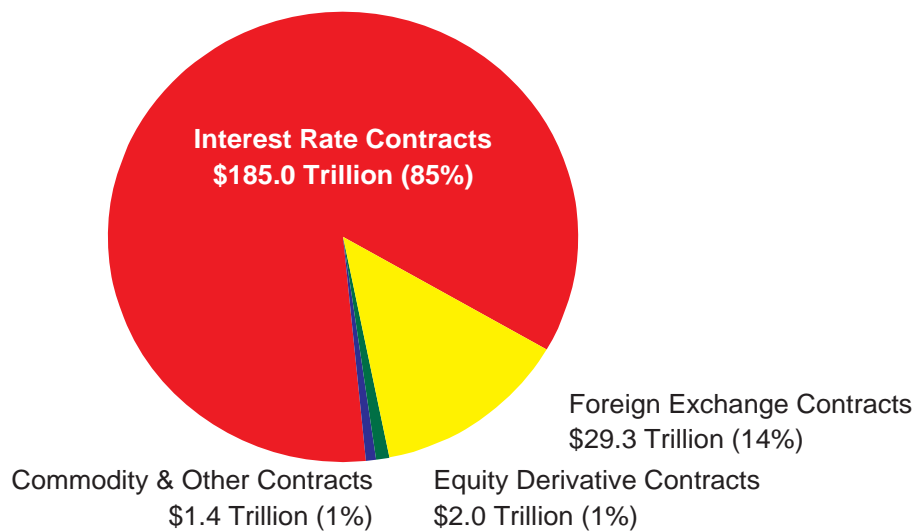


All Other Participants (1378 Banks)
\$4.2 Trillion (2%)

Composition of Derivatives*

Notional Amounts

March 31, 2013



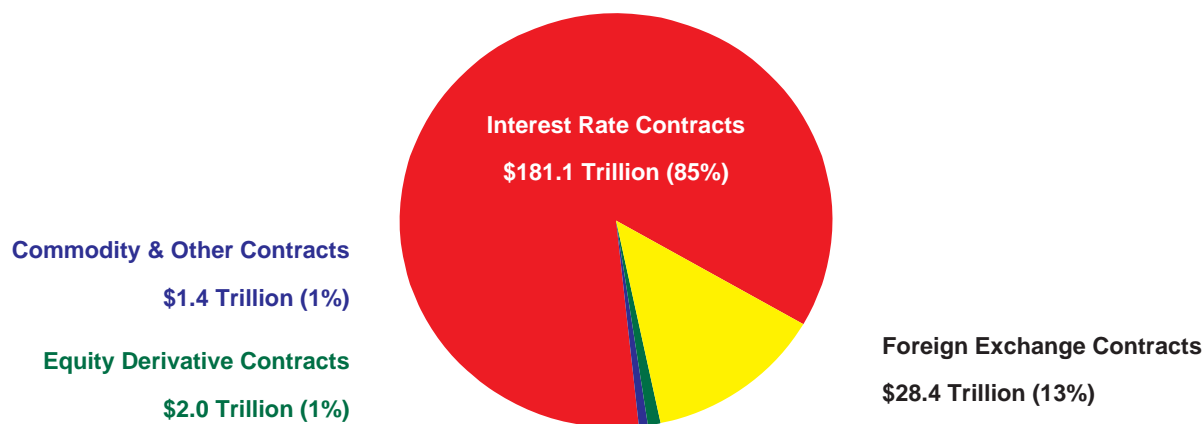
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$908 billion for the seven largest participants and \$125 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

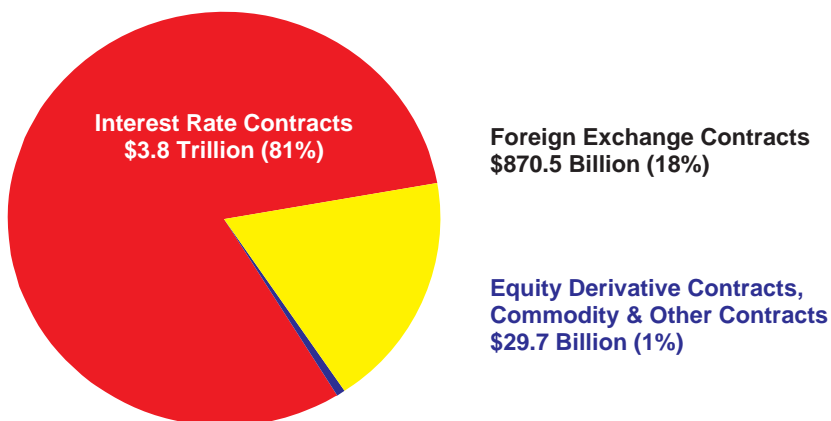
March 31, 2013



Not Held for Trading

Notional Amounts

March 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 \$1,033 billion are not included.

Position of Derivatives

Gross Fair Values

March 31, 2013

(\$ Millions)

Held for Trading

243 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	3,314,702	384,765	82,820	54,272	3,836,559	46,925
Gross negative fair value	3,251,608	394,701	85,428	57,898	3,789,634	
All other participants						
Gross positive fair value	39,792	18,232	2,156	664	60,844	530
Gross negative fair value	39,467	17,674	2,539	634	60,314	
Total						
Gross positive fair value	3,354,494	402,997	84,977	54,936	3,897,402	47,455
Gross negative fair value	3,291,075	412,375	87,967	58,531	3,849,948	

Held for Purposes Other than Trading

1257 Banks Held Derivative Contracts for Purposes Other than Trading

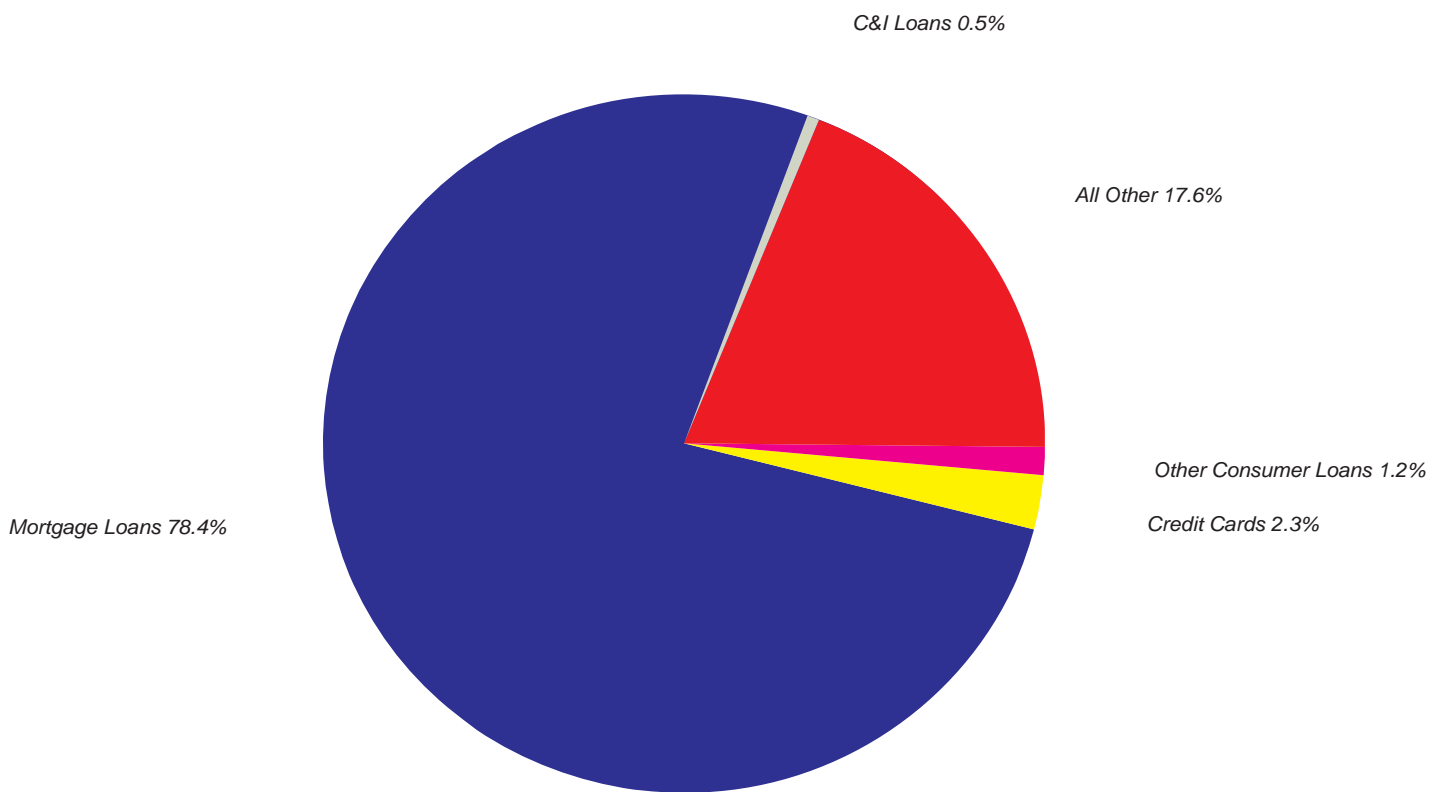
7 Largest Participants Held 87% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	89,210	14,348	0	1,053	104,611	6,215
Gross negative fair value	85,827	12,444	58	66	98,396	
All other participants						
Gross positive fair value	8,278	1,340	707	125	10,450	2,019
Gross negative fair value	7,628	509	247	47	8,431	
Total						
Gross positive fair value	97,488	15,687	707	1,178	115,061	8,234
Gross negative fair value	93,456	12,953	305	113	106,827	

Composition of Securitized Assets*

FDIC-Insured Institutions

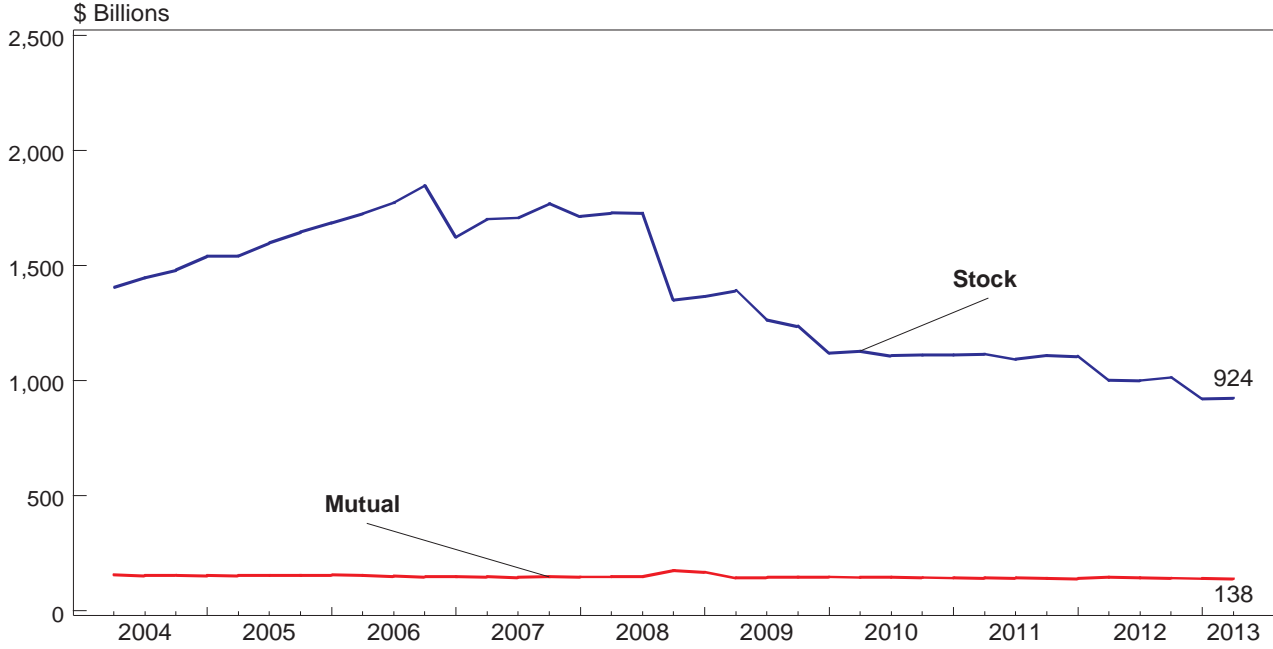
March 31, 2013



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

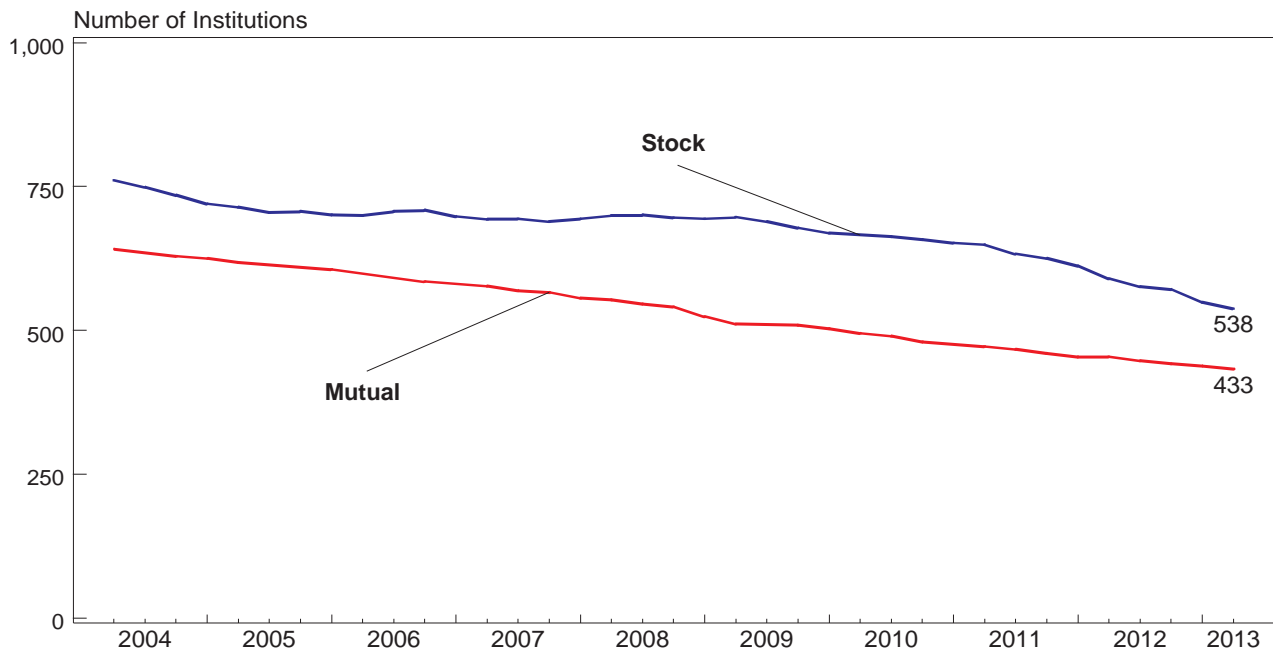
Assets of Mutual and Stock Savings Institutions

2004 - 2013



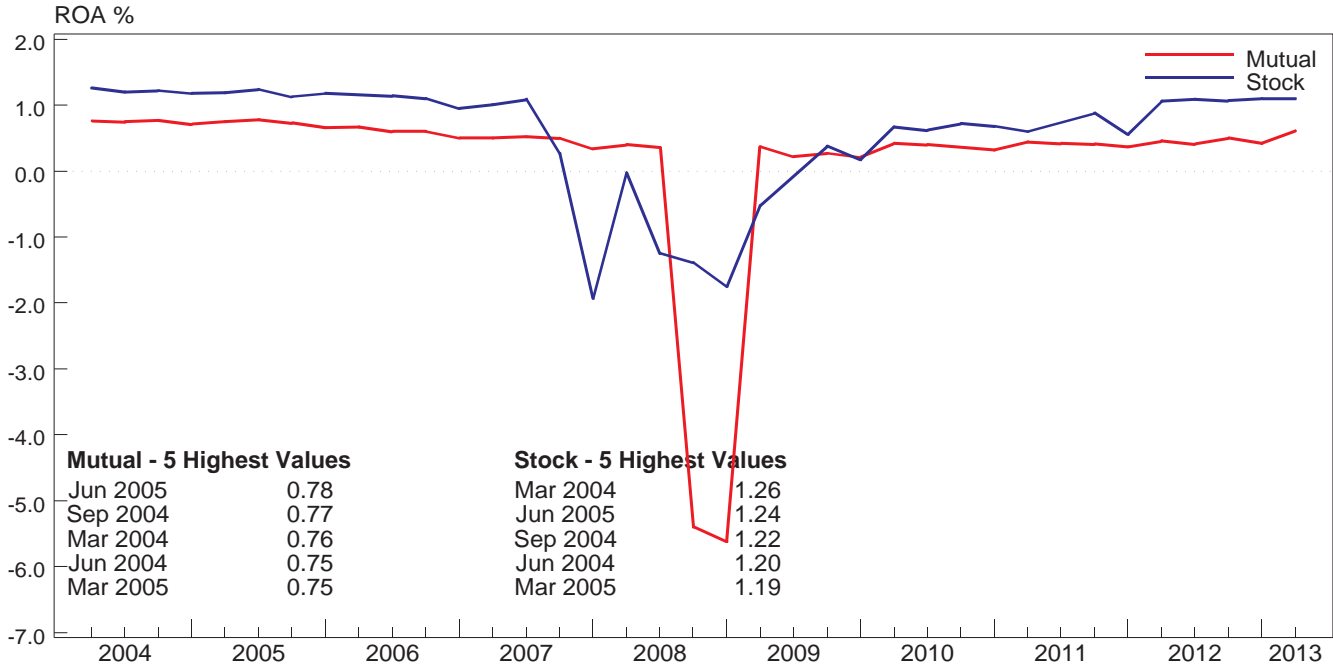
Number of Mutual and Stock Savings Institutions

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

