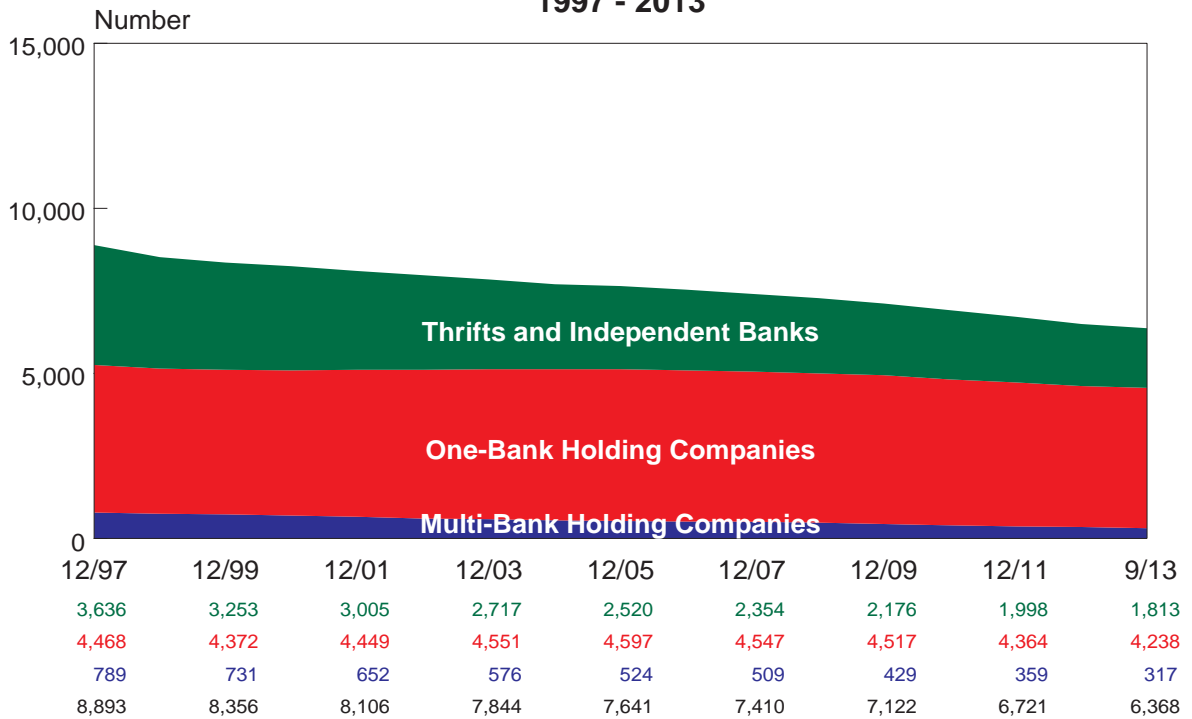


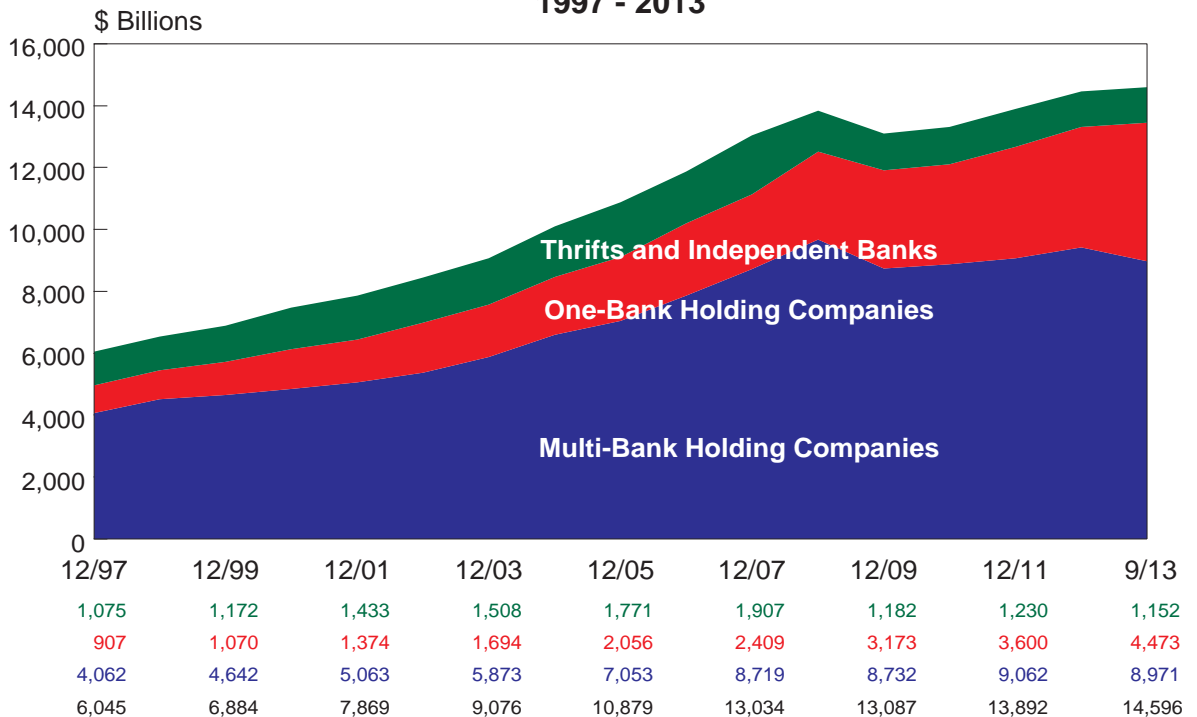
Number of FDIC-Insured Banking Organizations

1997 - 2013



Assets of FDIC-Insured Banking Organizations

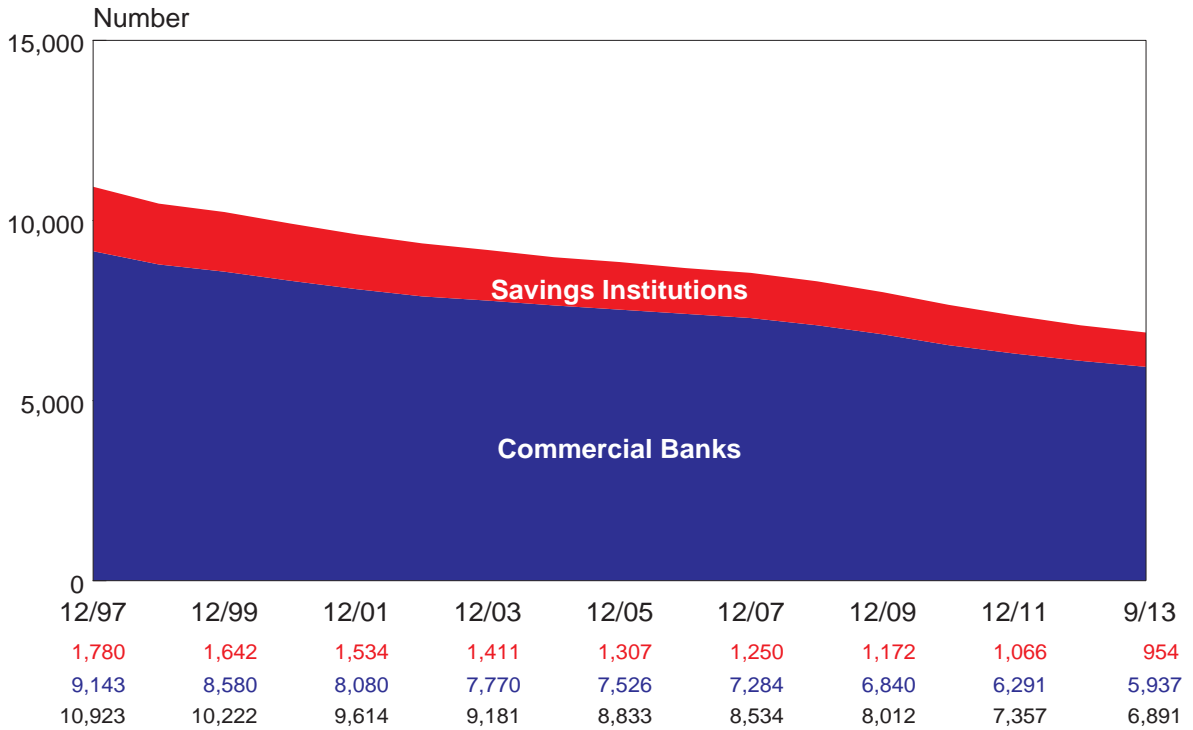
1997 - 2013



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

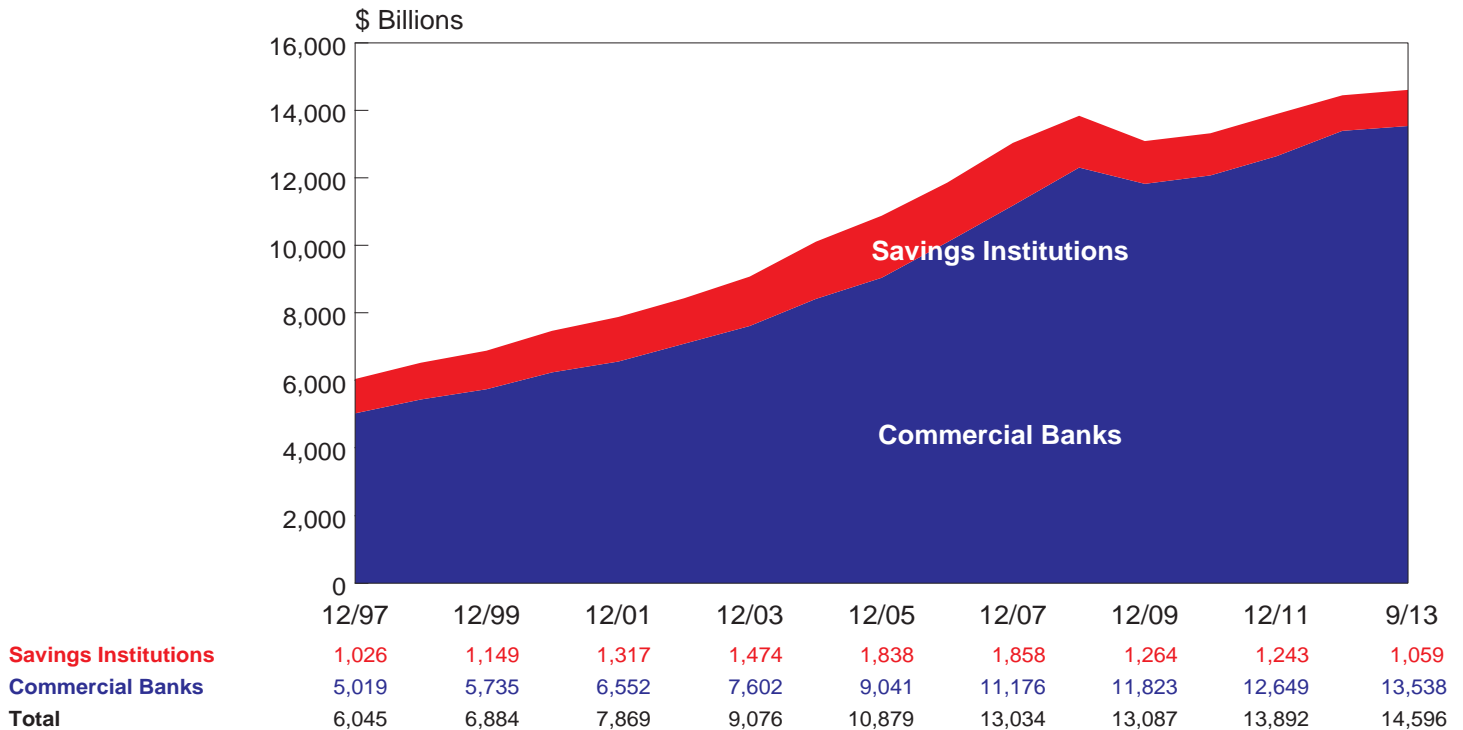
Number of FDIC-Insured Institutions

1997 - 2013



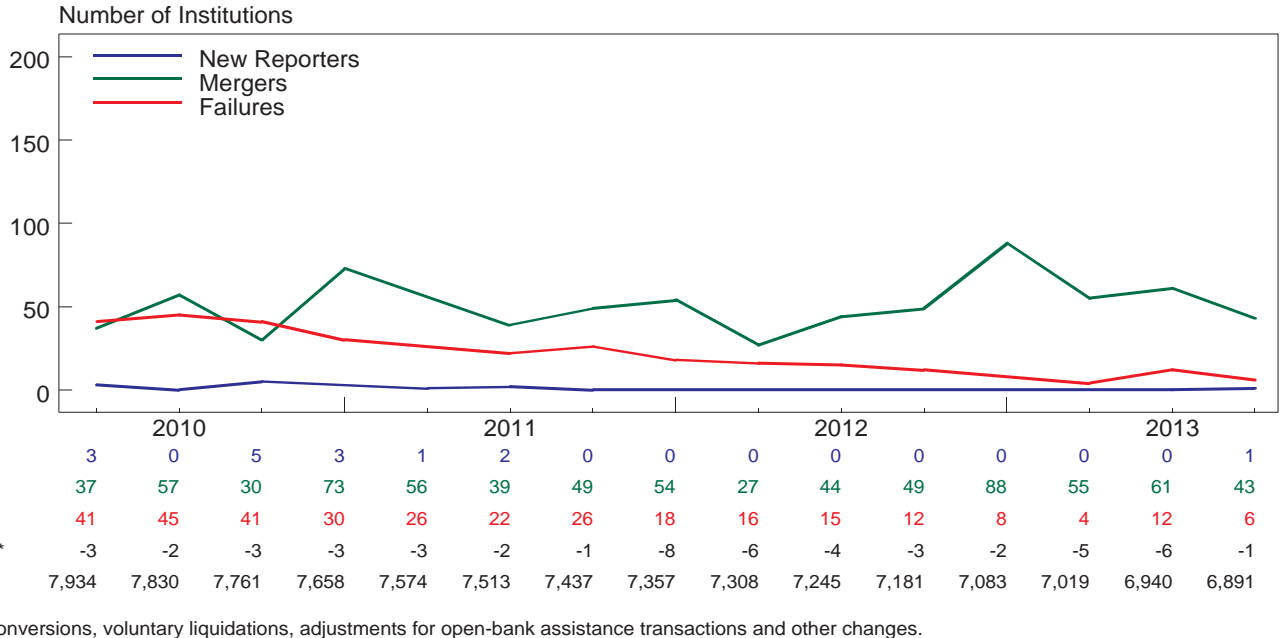
Assets of FDIC-Insured Institutions

1997 - 2013



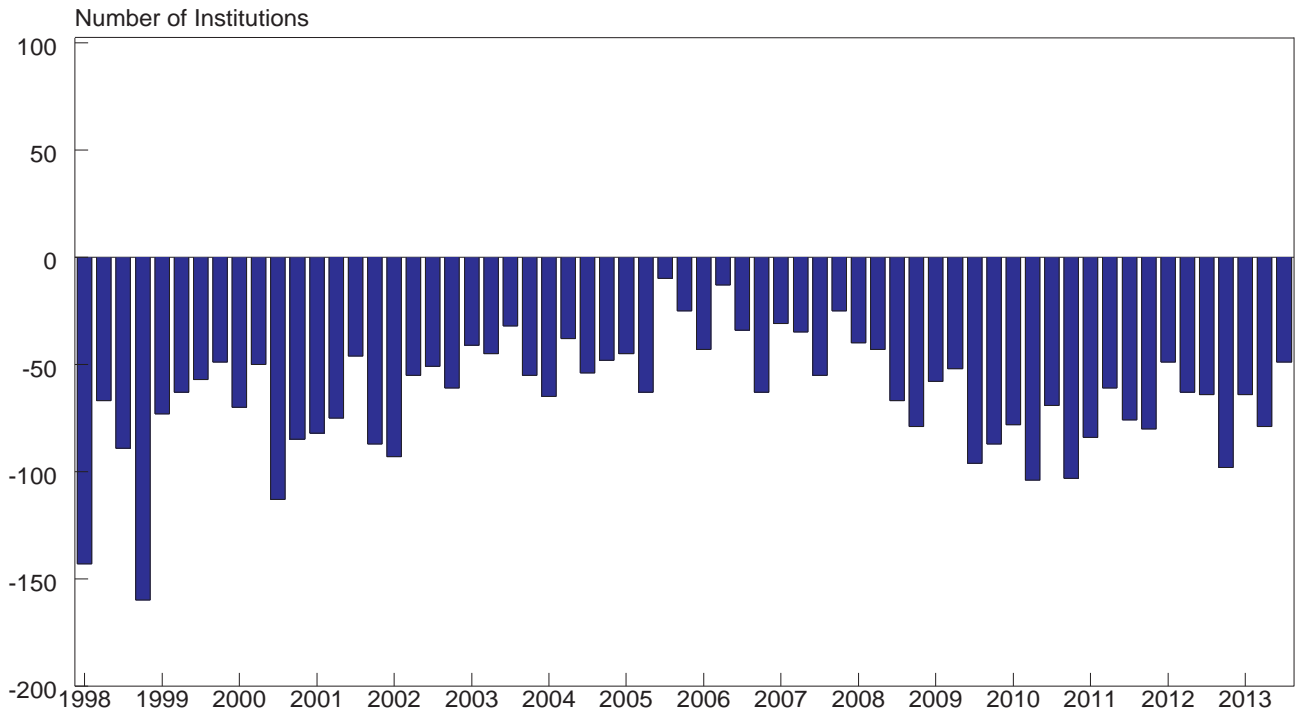
Changes in the Number of FDIC-Insured Institutions

Quarterly, 2010 - 2013



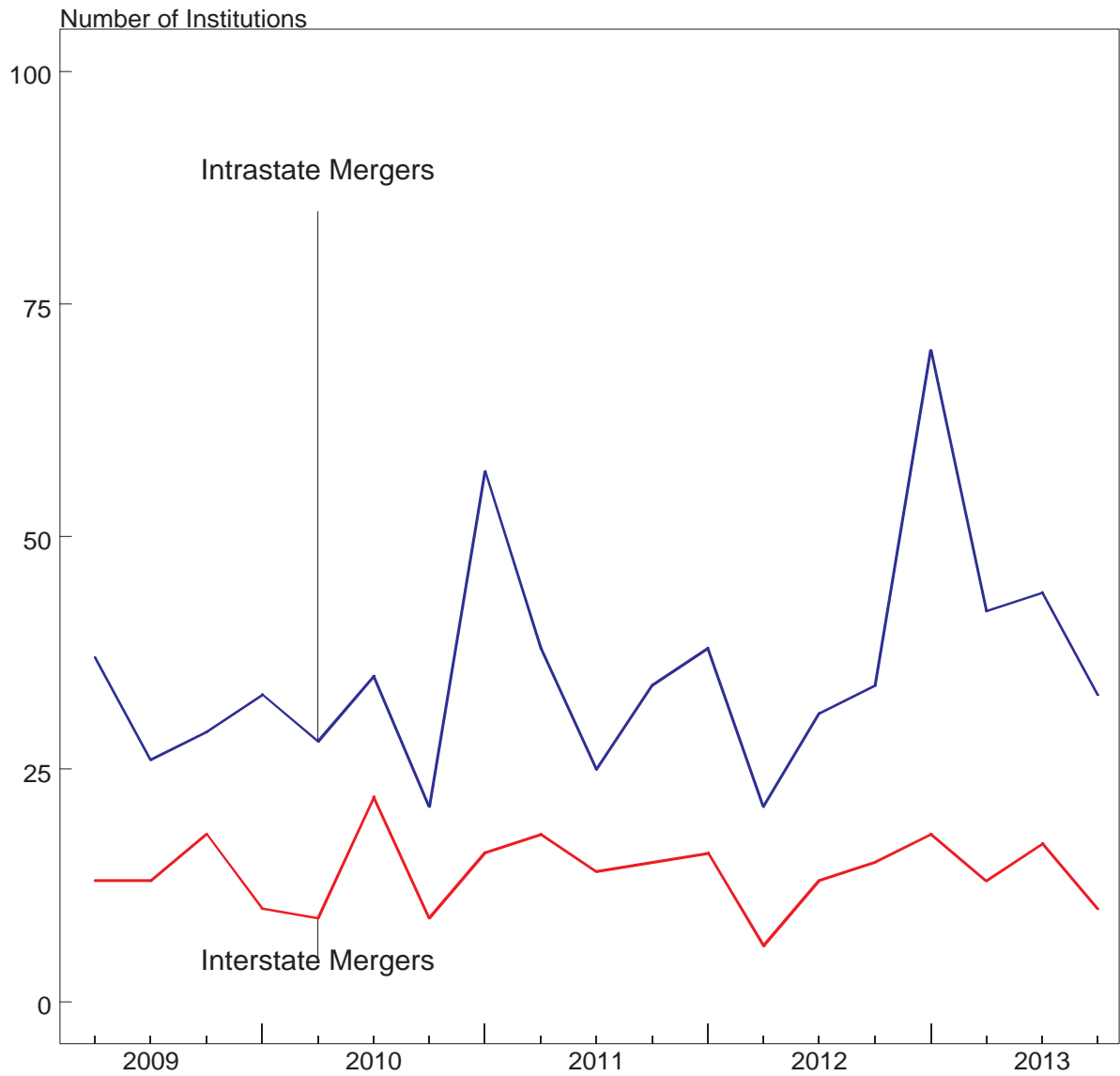
Quarterly Change in the Number of FDIC-Insured Institutions

1998-2013



Institution Mergers: Interstate vs. Intrastate

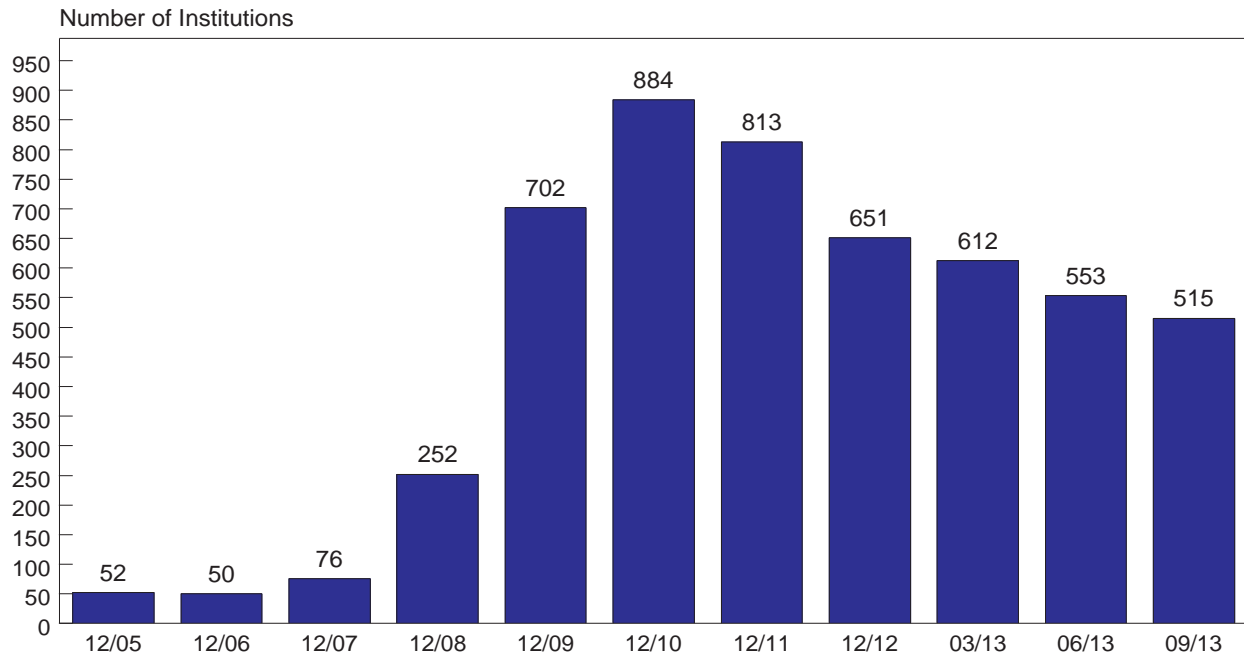
Quarterly, 2009 - 2013



Intrastate Mergers	37	26	29	33	28	35	21	57	38	25	34	38	21	31	34	70	42	44	33
Interstate Mergers	13	13	18	10	9	22	9	16	18	14	15	16	6	13	15	18	13	17	10

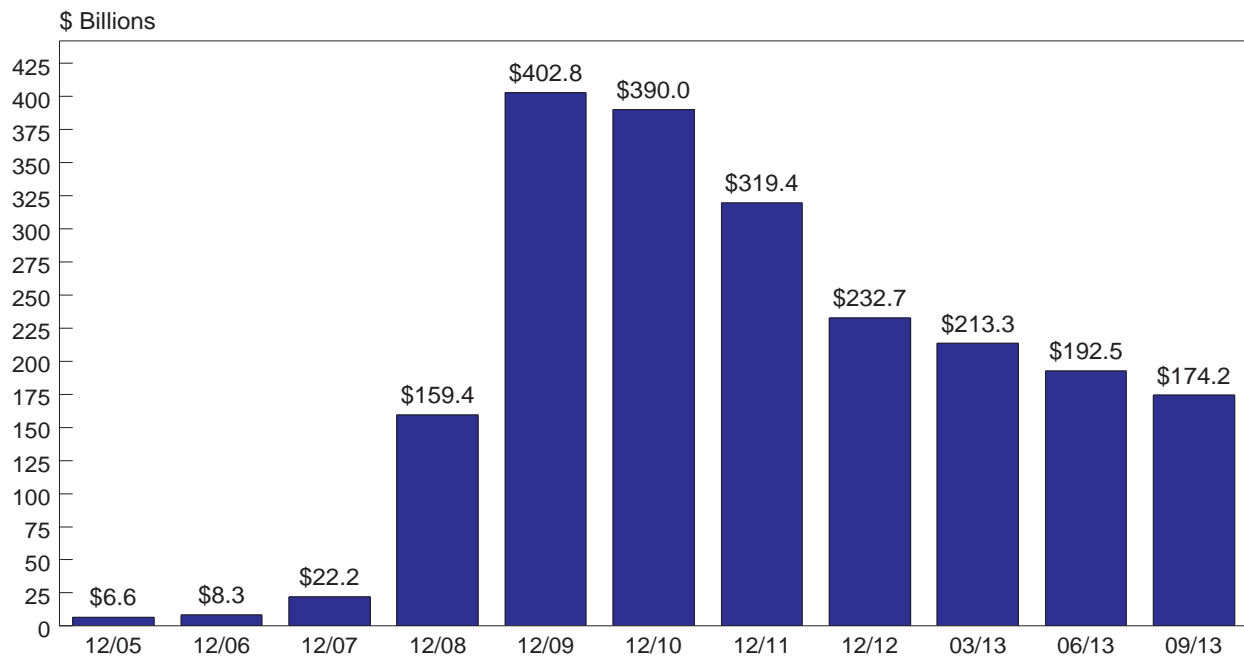
Number of FDIC-Insured "Problem" Institutions

2005-2013



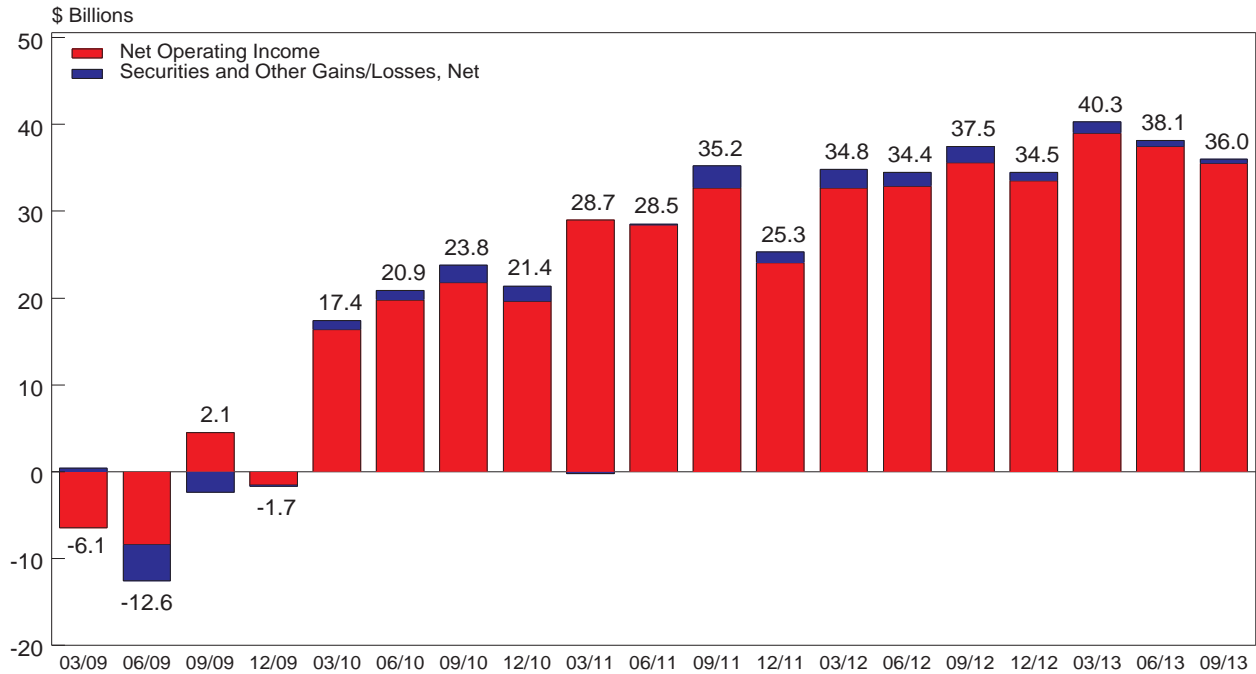
Assets of FDIC-Insured "Problem" Institutions

2005-2013



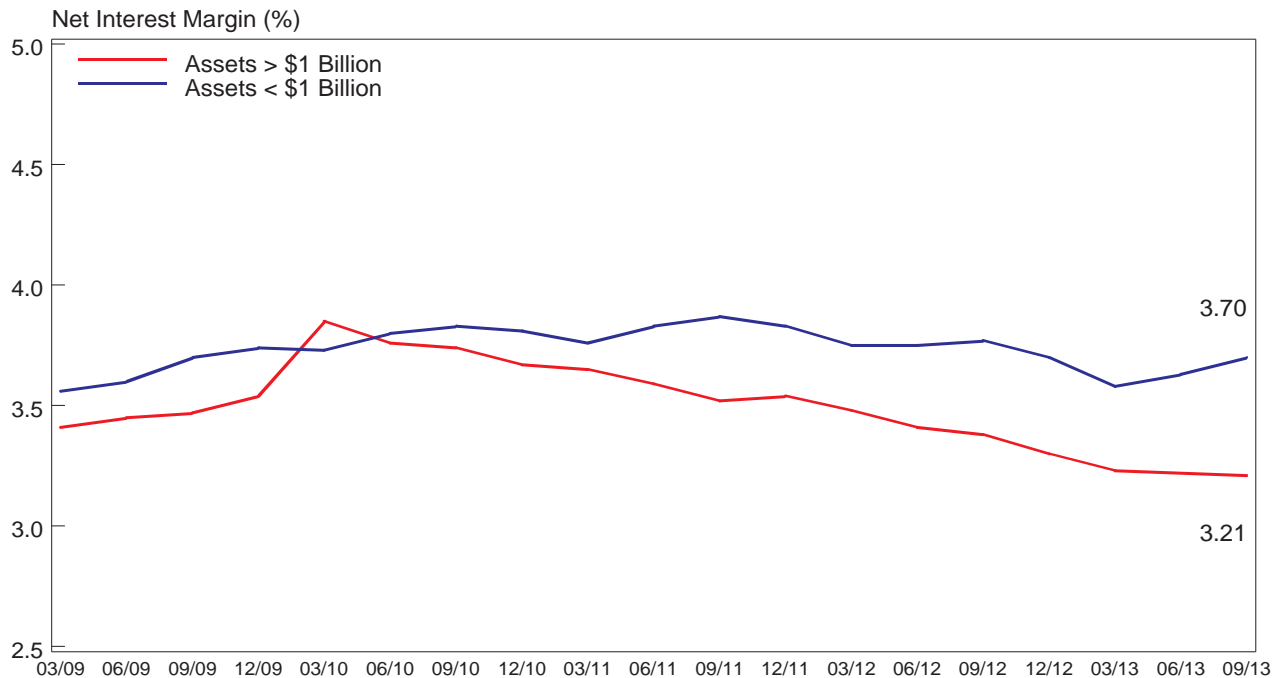
Quarterly Net Income

2009-2013



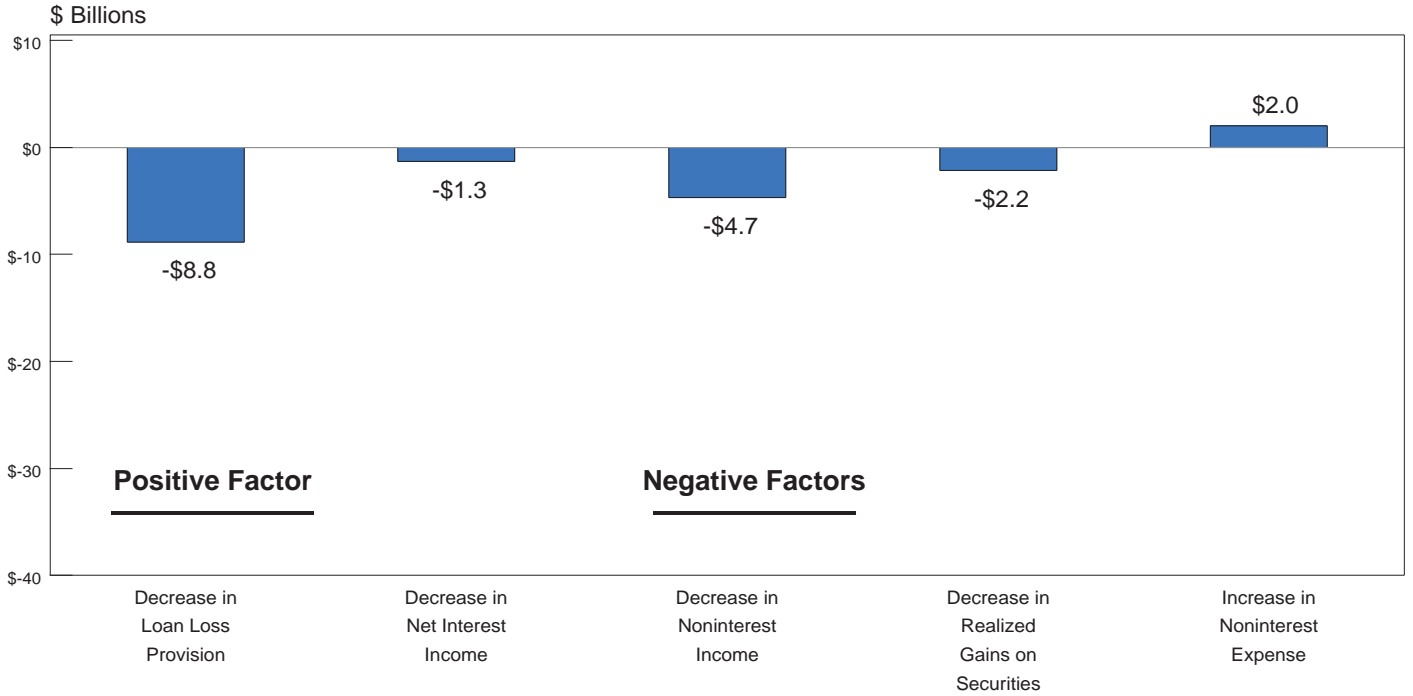
Quarterly Net Interest Margins, Annualized

2009 - 2013



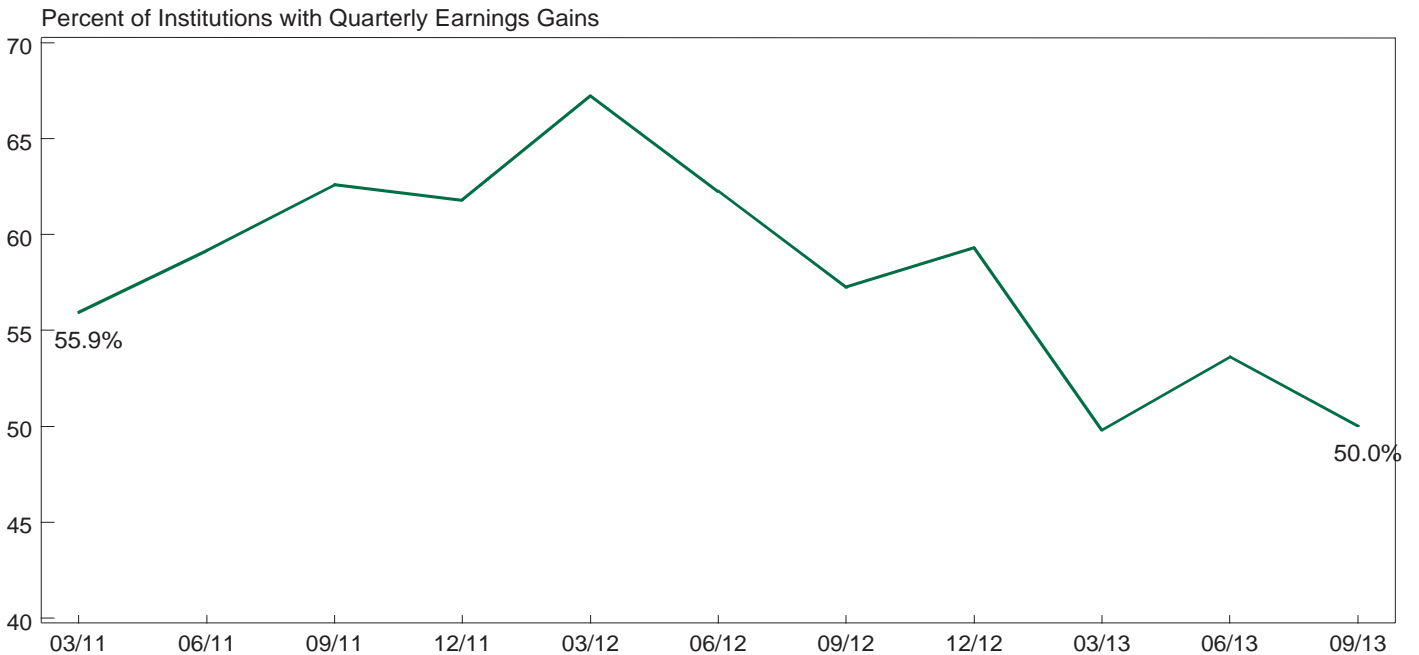
Major Factors Affecting Earnings

3rd Quarter 2013 vs. 3rd Quarter 2012



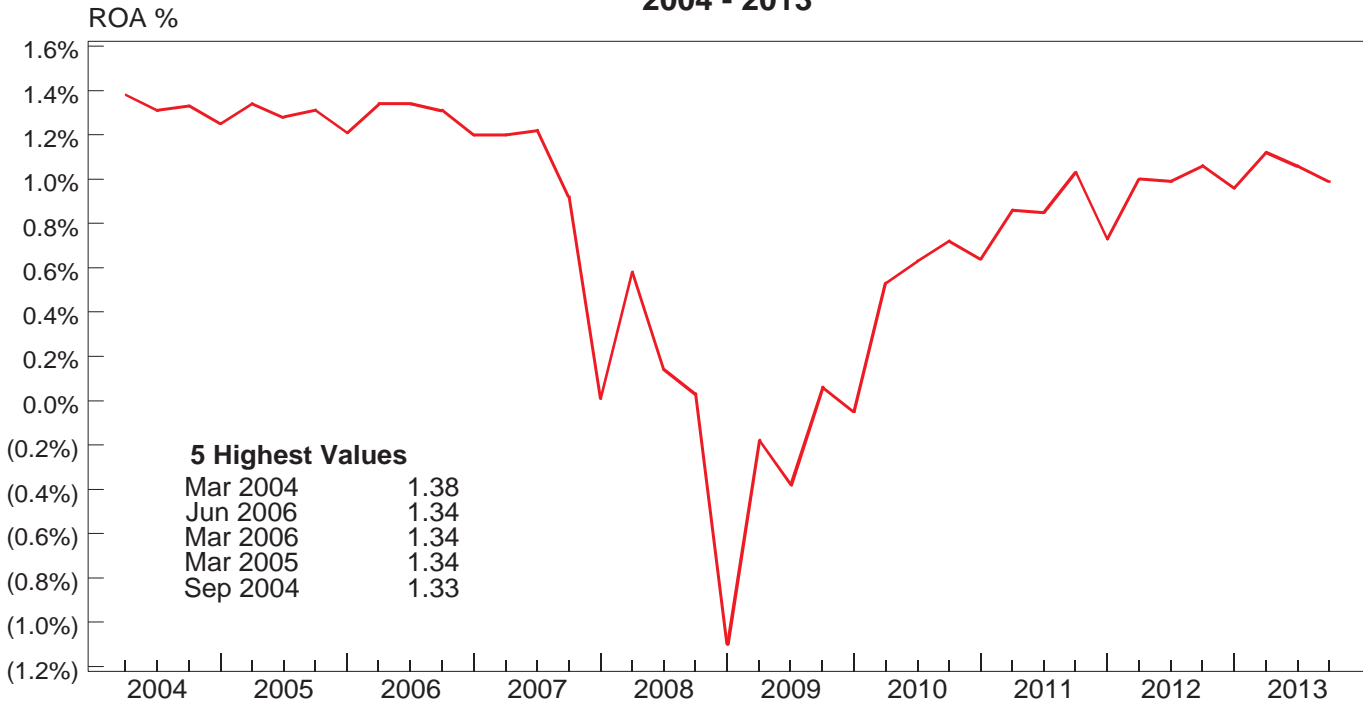
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2011-2013



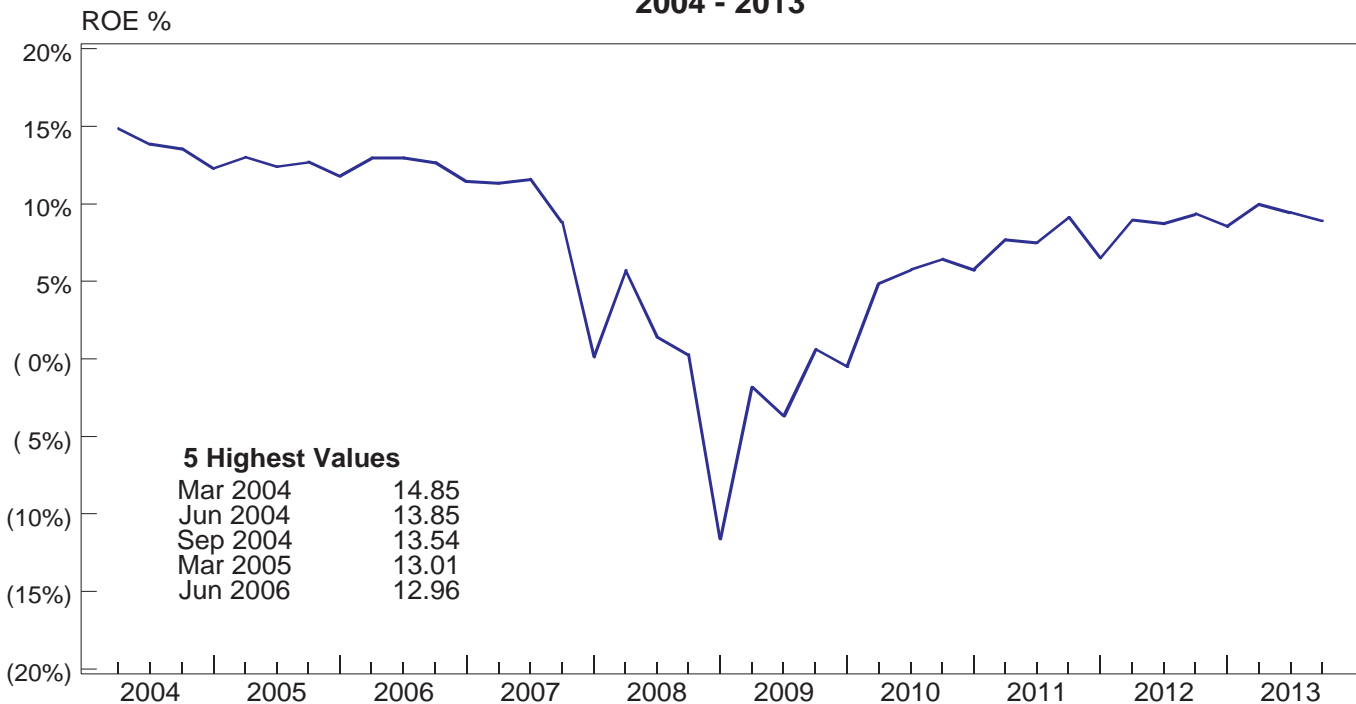
Quarterly Return on Assets (ROA), Annualized

2004 - 2013



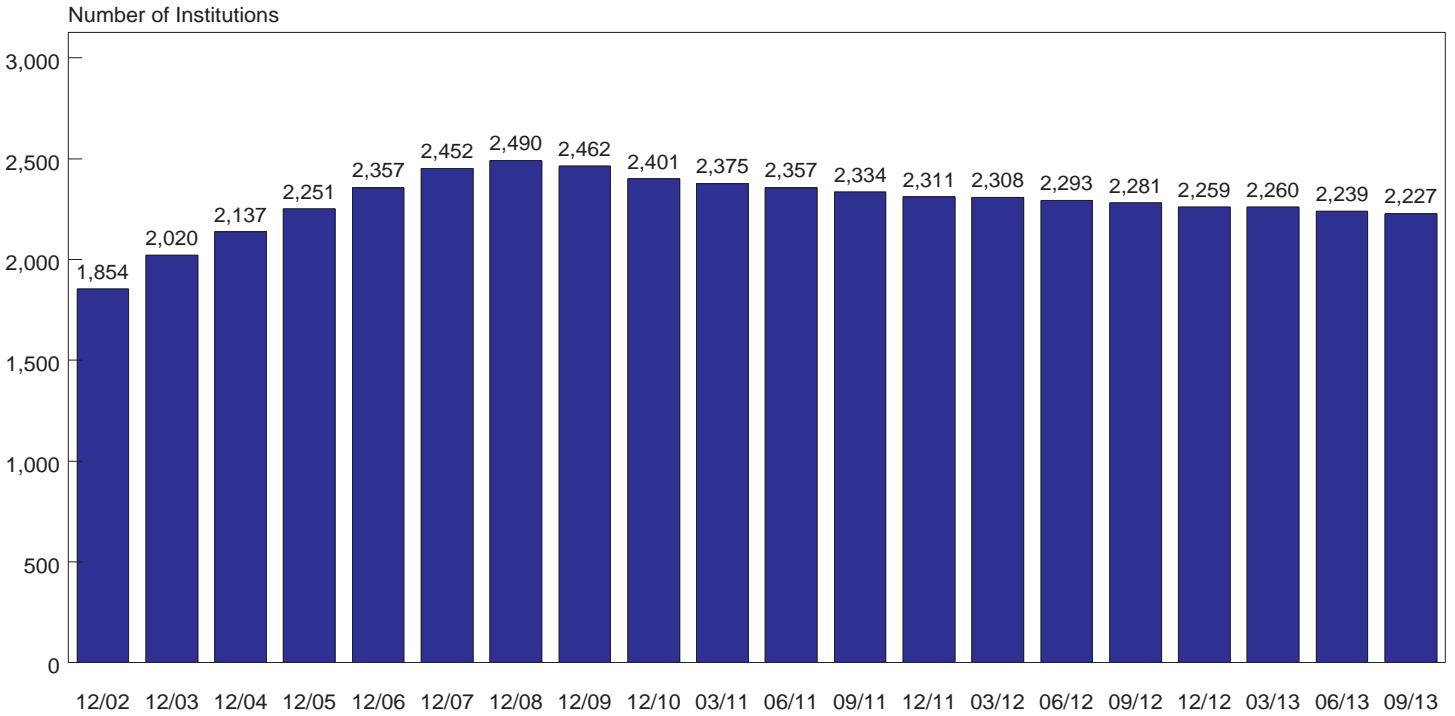
Quarterly Return on Equity (ROE), Annualized

2004 - 2013



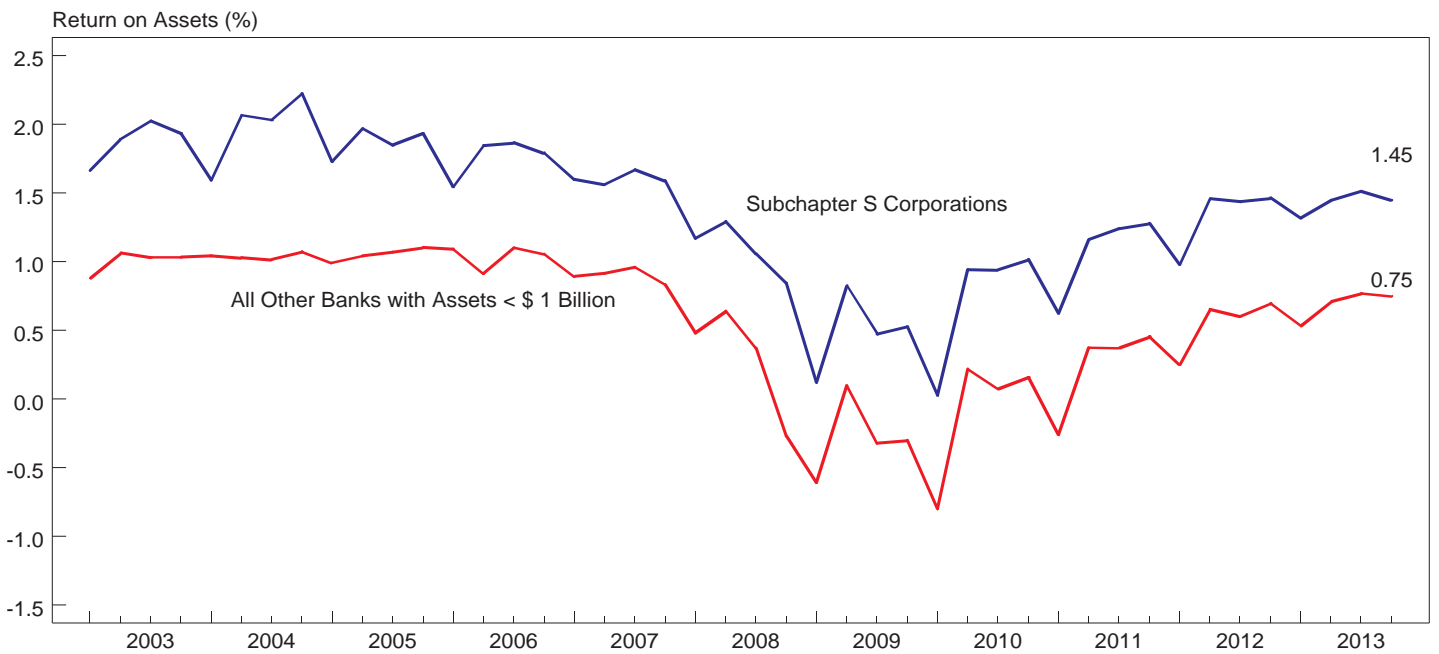
Number of Subchapter S Corporations

2002-2013



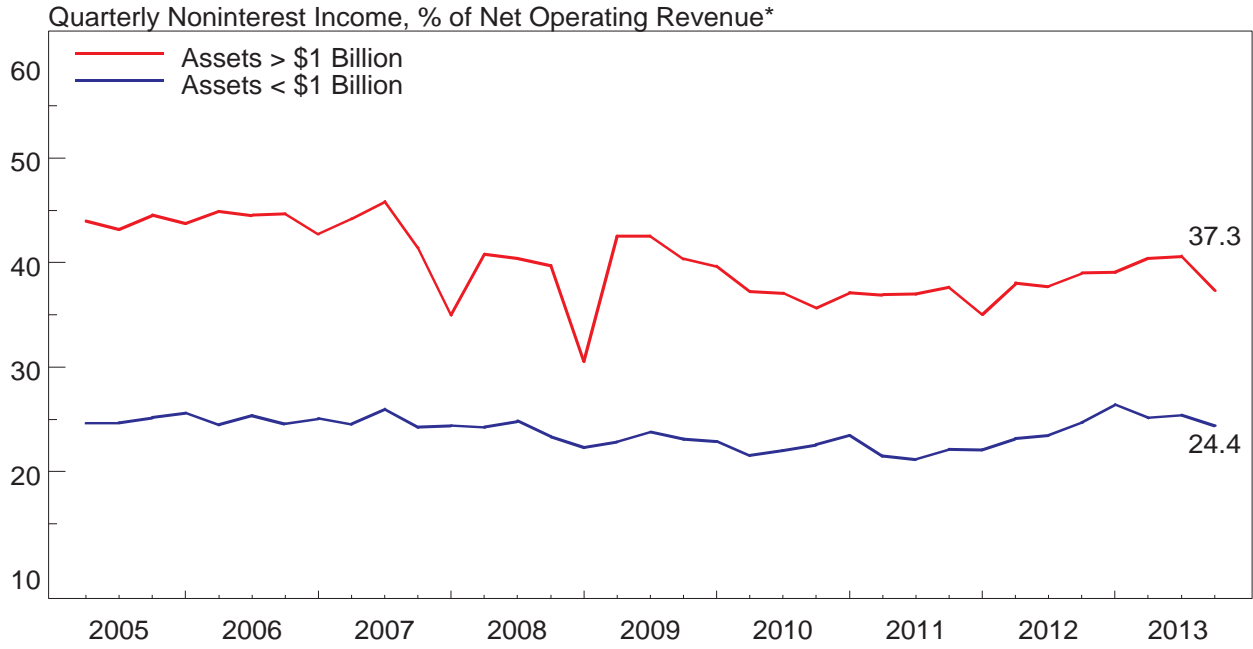
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2002-2013



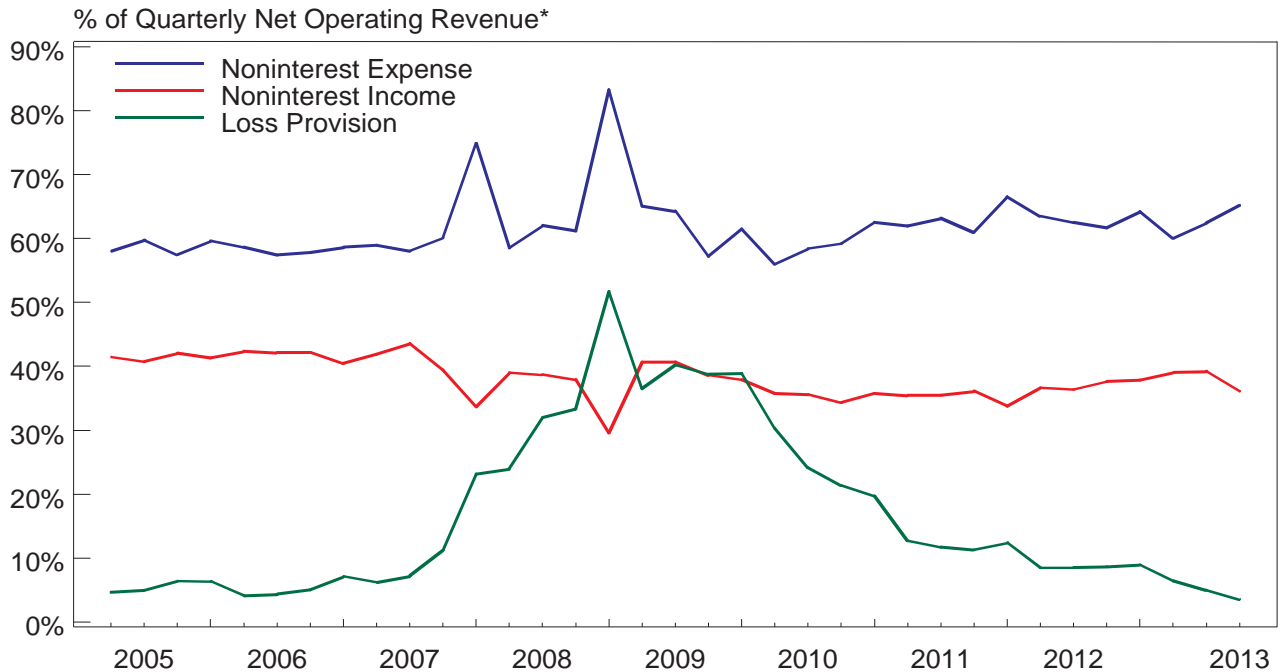
Noninterest Income as a Percentage of Net Operating Revenue*

2005 - 2013



Trends in FDIC-Insured Institutions' Income & Expenses

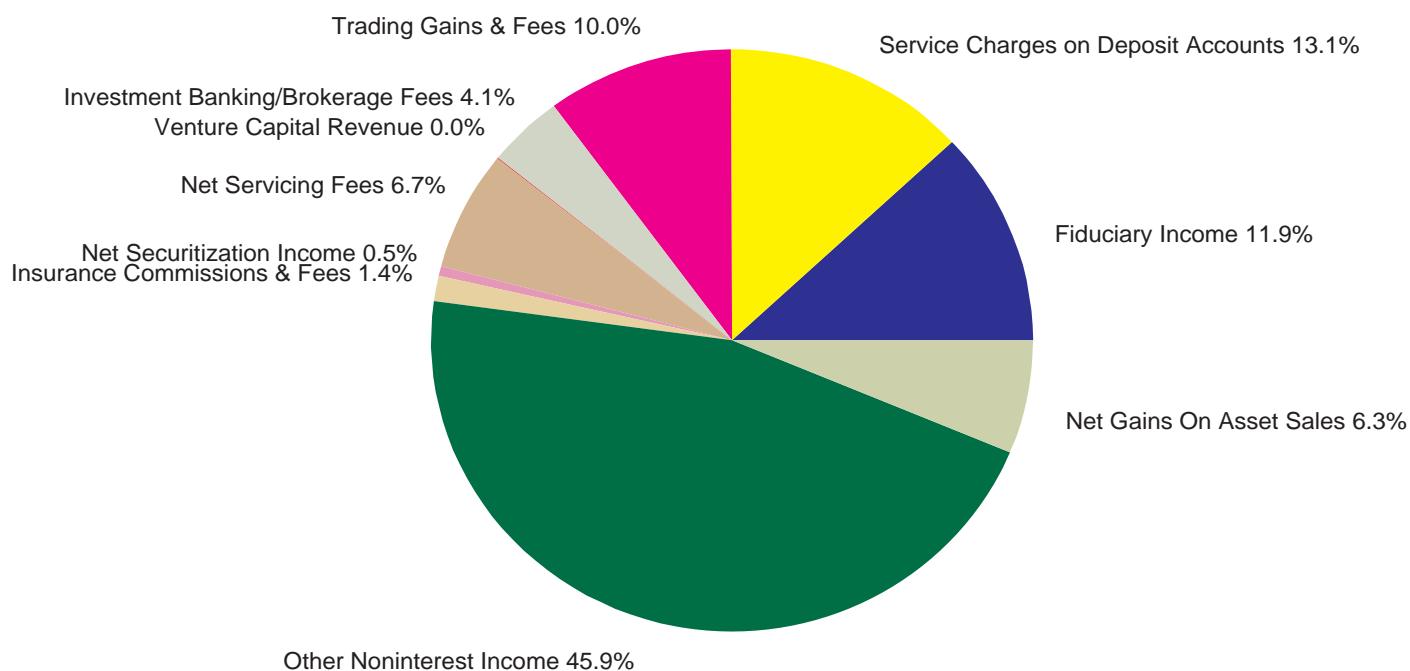
2005 - 2013



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

Composition of Noninterest Income

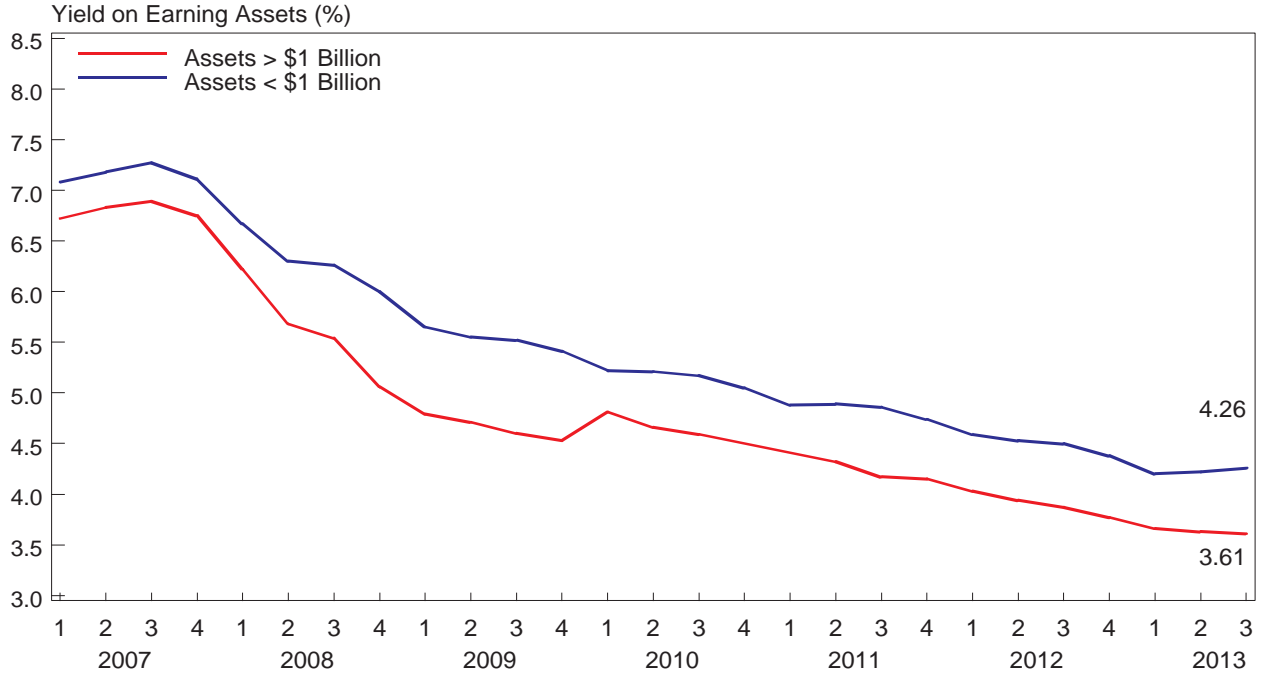
September 30, 2013 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$22,970	1,239	18.0%
Service Charges on Deposit Accounts	\$25,248	6,711	97.4%
Trading Gains & Fees	\$19,273	223	3.2%
Investment Banking/Brokerage Fees	\$7,894	1,811	26.3%
Venture Capital Revenue	\$57	56	0.8%
Net Servicing Fees	\$12,805	2,332	33.8%
Net Securitization Income	\$1,016	38	0.6%
Insurance Commissions & Fees	\$2,718	2,809	40.8%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$11,808	2,847	41.3%
Net Gains/Losses On OREO Sales	-\$185	4,280	62.1%
Net Gains/Losses On Sales Of Other Assets	\$465	2,224	32.3%
Other Noninterest Income	\$88,216	6,826	99.1%
Total Noninterest Income	\$192,291	6,871	99.7%

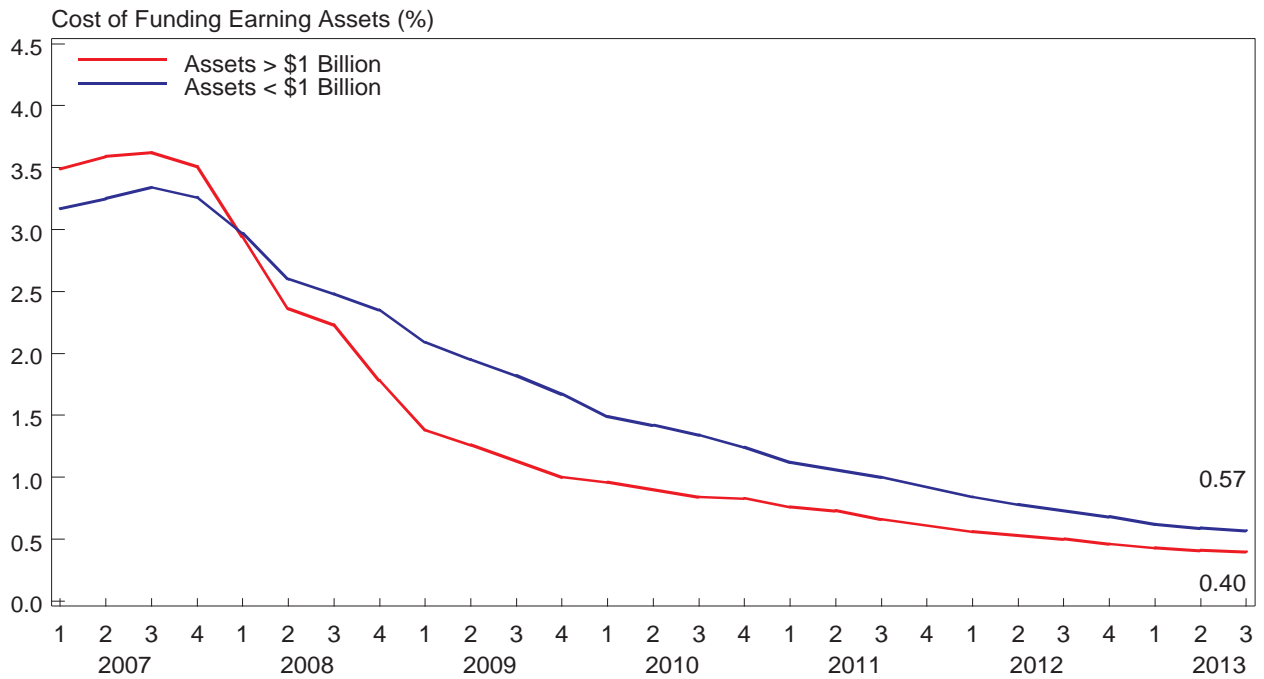
Quarterly Yield on Earning Assets

2007 - 2013

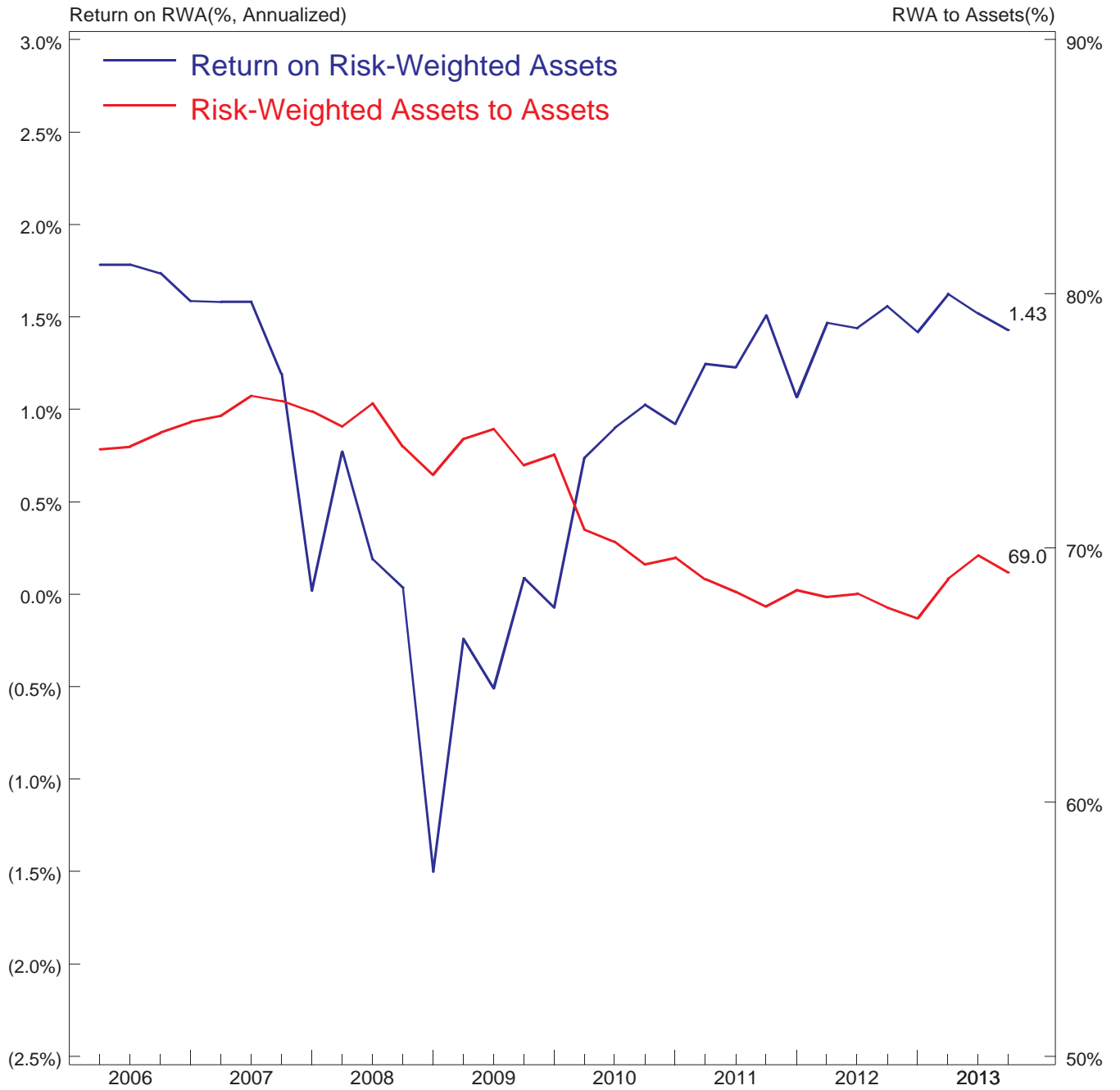


Quarterly Cost of Funding Earning Assets

2007 - 2013



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

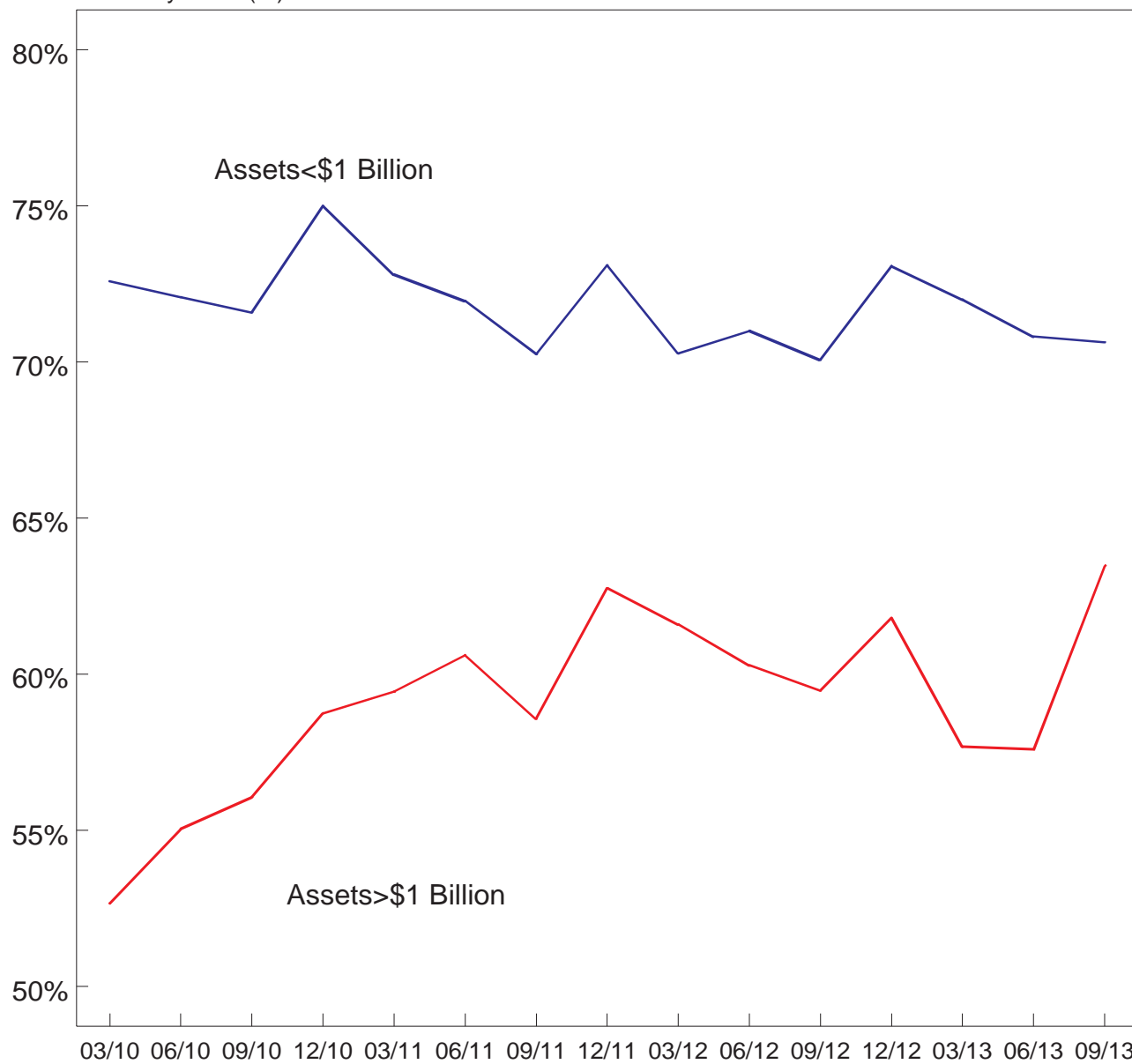


* Assets weighted according to risk categories used in regulatory capital computations.

Quarterly Efficiency Ratios*

2010 - 2013

Efficiency Ratio (%)

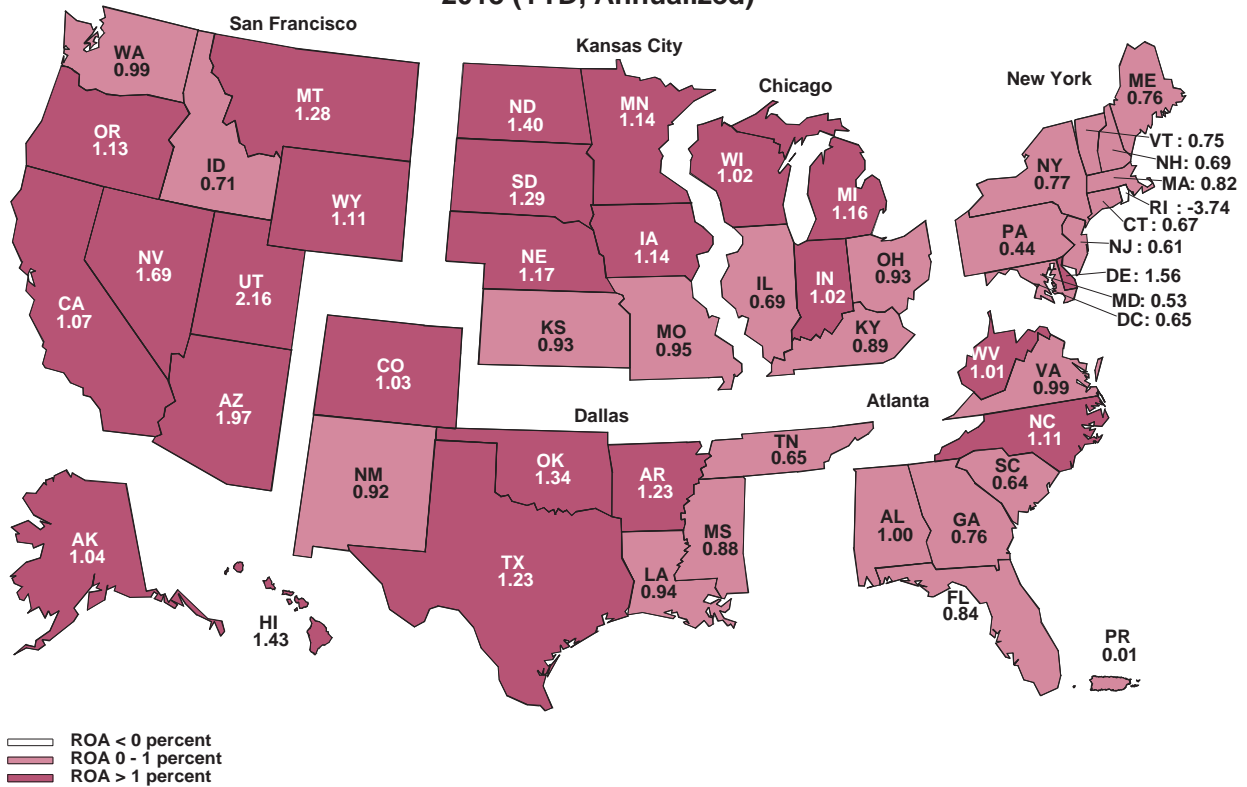


	03/10	06/10	09/10	12/10	03/11	06/11	09/11	12/11	03/12	06/12	09/12	12/12	03/13	06/13	09/13
Assets <\$1 Billion	72.58	72.07	71.59	74.99	72.79	71.95	70.25	73.09	70.27	70.99	70.07	73.06	71.99	70.81	70.63
Assets >\$1 Billion	52.66	55.04	56.06	58.74	59.44	60.60	58.57	62.75	61.59	60.28	59.47	61.79	57.67	57.59	63.47
Total	54.55	56.72	57.63	60.35	60.70	61.69	59.70	63.76	62.41	61.31	60.48	62.86	58.96	58.80	64.14

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

Return on Assets (ROA)

2013 (YTD, Annualized)



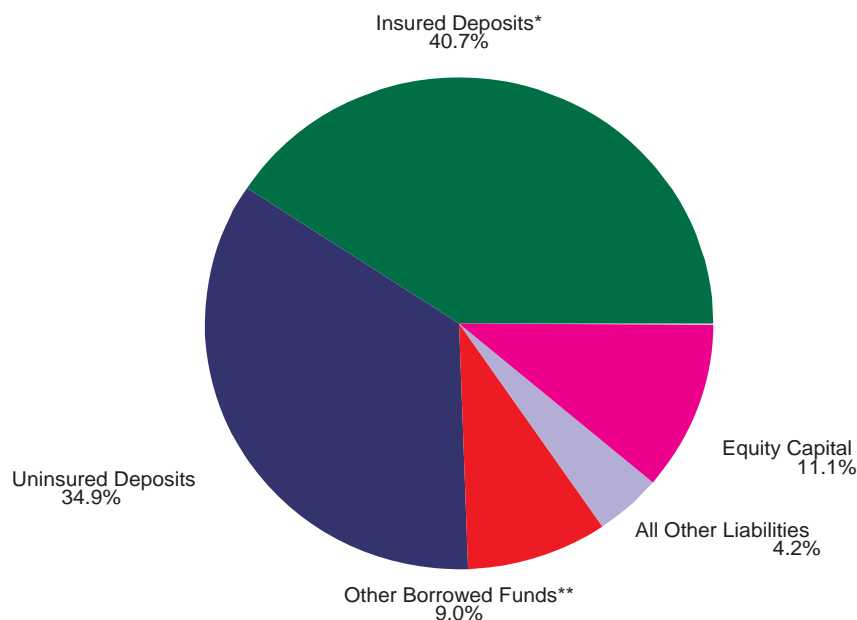
ROA Rankings by State

Rank	State	No. of Inst. as of 09/30/13	YTD 2013	YTD 2012	Change*
1	Utah	55	2.16	2.54	(38)
2	Arizona	24	1.97	1.67	30
3	Nevada	20	1.69	3.04	(135)
4	Delaware	23	1.56	1.33	23
5	Hawaii	9	1.43	1.24	19
6	North Dakota	88	1.40	1.65	(25)
7	Oklahoma	229	1.34	1.42	(8)
8	South Dakota	76	1.29	1.14	15
9	Montana	65	1.28	1.04	24
10	Arkansas	126	1.23	1.11	12
11	Texas	543	1.23	1.23	0
12	Nebraska	210	1.17	1.24	(7)
13	Michigan	126	1.16	1.61	(45)
14	Iowa	333	1.14	1.20	(6)
15	Minnesota	364	1.14	0.80	34
16	Oregon	28	1.13	1.22	(9)
17	North Carolina	79	1.11	0.89	22
18	Wyoming	34	1.11	1.12	(1)
19	California	228	1.07	1.10	(3)
20	Alaska	6	1.04	1.28	(24)
21	Colorado	100	1.03	0.95	8
22	Indiana	133	1.02	1.05	(3)
23	Wisconsin	260	1.02	0.88	14
24	West Virginia	61	1.01	0.92	9
25	Alabama	136	1.00	0.92	8
26	Virginia	106	0.99	0.43	56
27	Washington	64	0.99	1.69	(70)
28	Missouri	309	0.95	1.00	(5)
29	Louisiana	142	0.94	0.92	2
30	Kansas	295	0.93	0.95	(2)
31	Ohio	232	0.93	0.93	0
32	New Mexico	48	0.92	1.02	(10)
33	Kentucky	185	0.89	1.06	(17)
34	Mississippi	86	0.88	0.90	(2)
35	Florida	200	0.84	0.59	25
36	Massachusetts	154	0.82	0.90	(8)
37	New York	165	0.77	0.78	(1)
38	Georgia	224	0.76	0.58	18
39	Maine	28	0.76	0.55	21
40	Vermont	14	0.75	0.79	(4)
41	Idaho	16	0.71	0.45	26
42	Illinois	544	0.69	0.61	8
43	New Hampshire	20	0.69	0.65	4
44	Connecticut	46	0.67	0.77	(10)
45	District of Col.	5	0.65	0.52	13
46	Tennessee	180	0.65	0.53	12
47	South Carolina	69	0.64	0.45	19
48	New Jersey	108	0.61	0.27	34
49	Maryland	76	0.53	0.54	(1)
50	Pennsylvania	197	0.44	0.76	(32)
51	Puerto Rico	6	0.01	0.55	(54)
52	Rhode Island	10	(3.74)	0.65	(439)
	U.S. and Terr.	6,891	1.06	1.02	4

*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

September 30, 2013



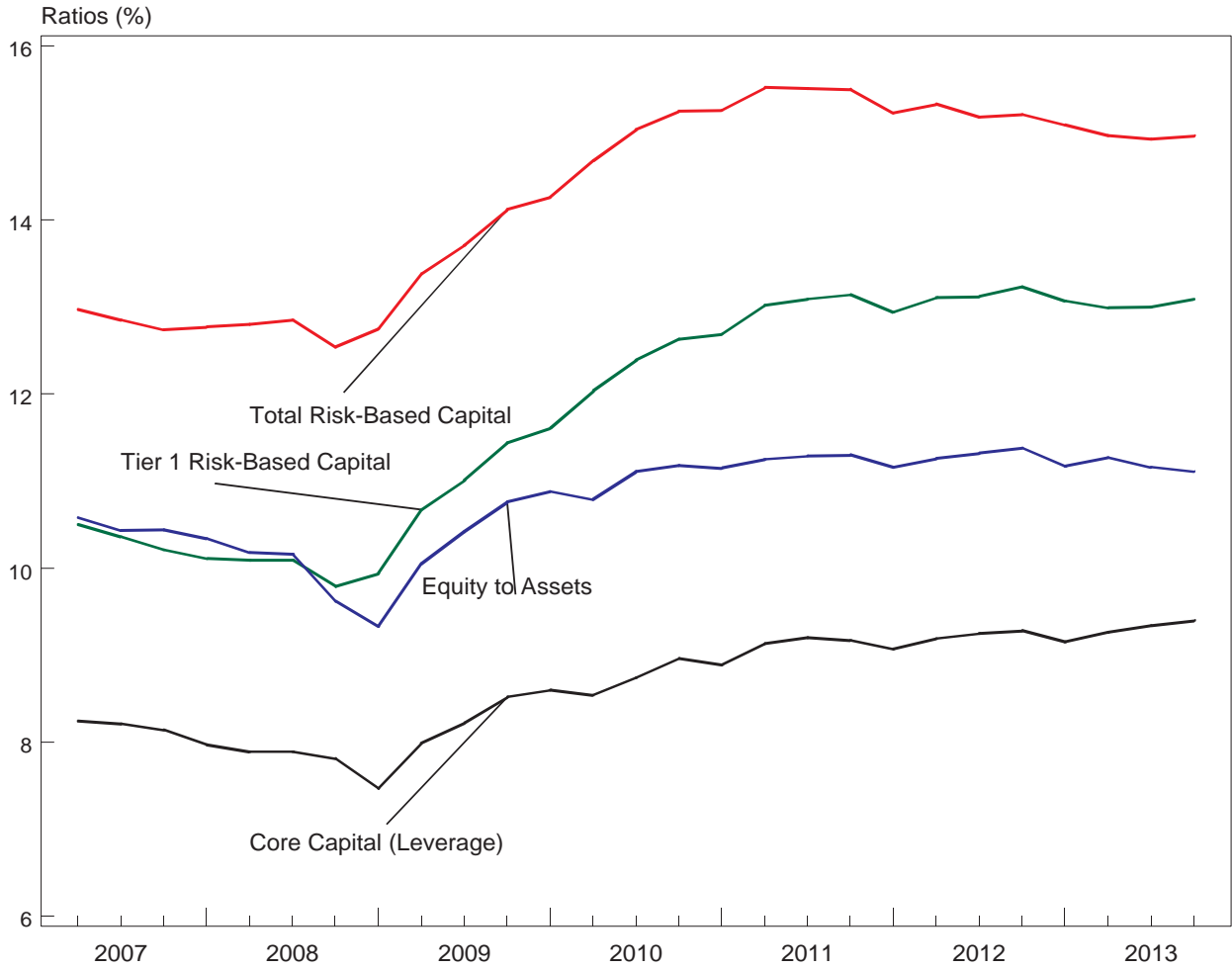
(\$ Billions)	9/30/12	9/30/13	% Change
Insured Deposits (estimated)*	7,227	5,941	-17.8
Uninsured Deposits	3,277	5,087	55.2
In Foreign Offices	1,444	1,429	-1.0
Other Borrowed Funds**	1,356	1,312	-3.2
All Other Liabilities	726	619	-14.7
Subordinated Debt	112	109	-2.7
Bank Equity Capital	1,619	1,622	0.2
Total Liabilities and Equity Capital	14,223	14,596	2.6

* 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, 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

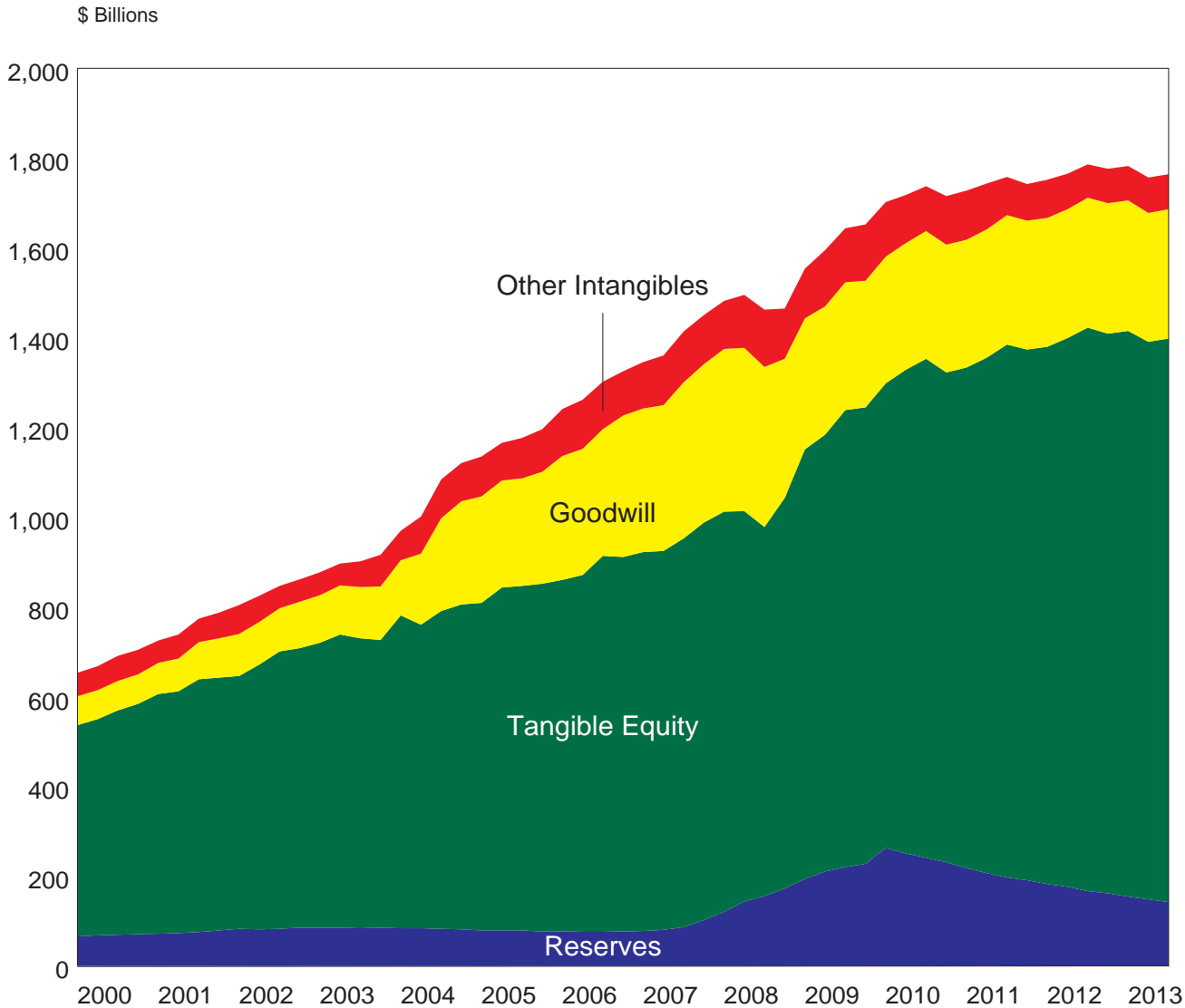


	12/07	12/08	12/09	12/10	12/11	12/12	9/13
Total Risk-Based Capital	12.77	12.75	14.26	15.26	15.23	15.09	14.97
Tier 1 Risk-Based Capital	10.11	9.94	11.61	12.69	12.94	13.07	13.09
Equity to Assets	10.34	9.33	10.88	11.15	11.16	11.17	11.11
Core Capital (Leverage)	7.97	7.47	8.60	8.89	9.07	9.15	9.40

Equity Capital and Reserves

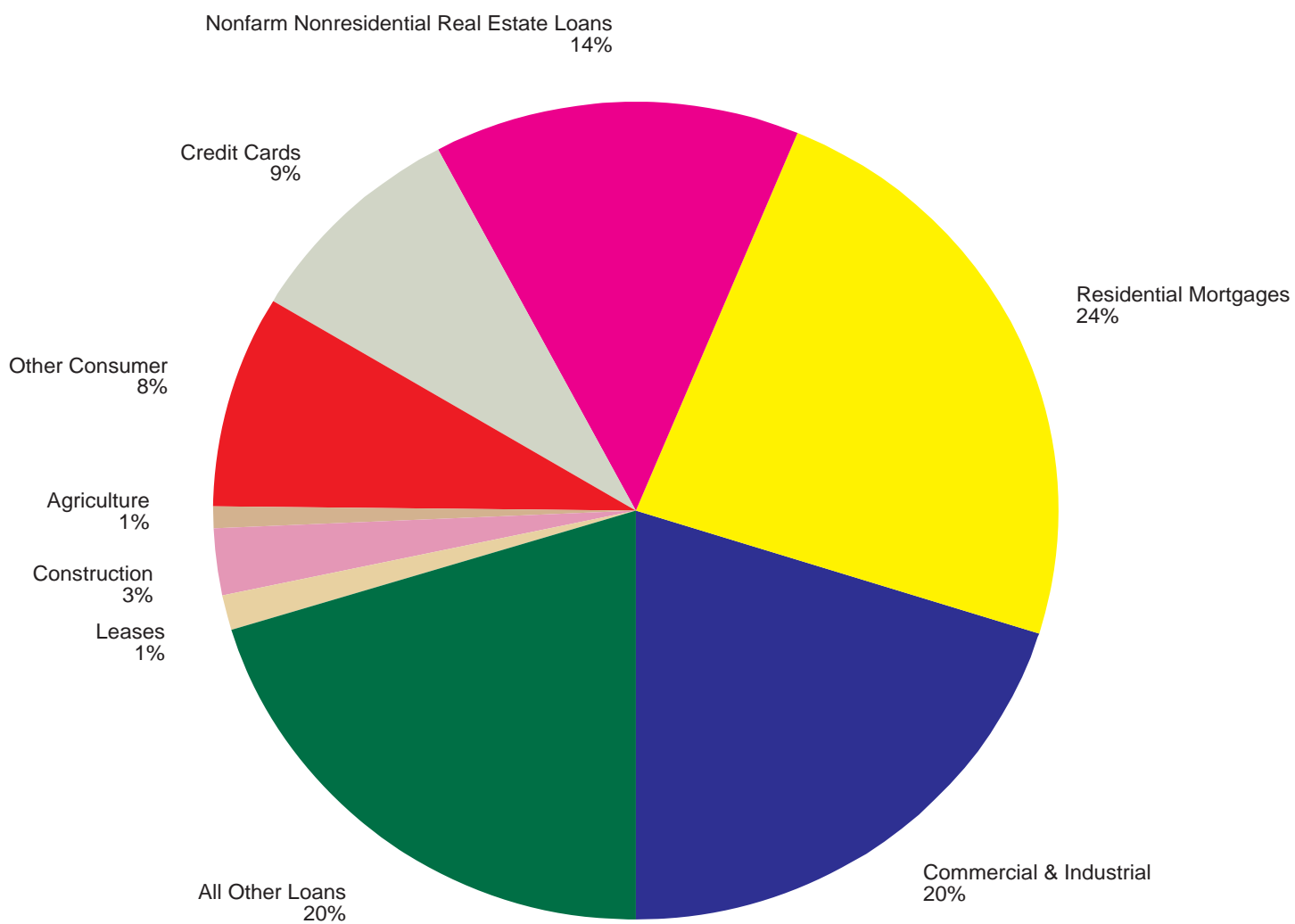
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2013



Loan Portfolio Composition

September 30, 2013

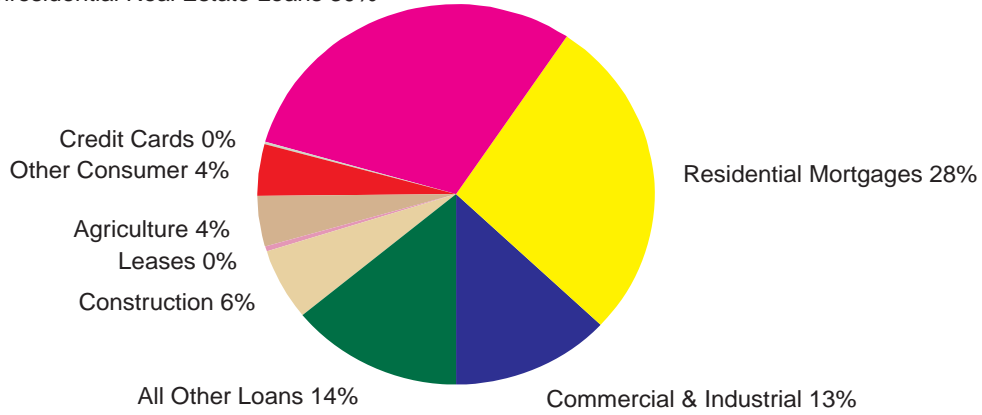


Loan Portfolio Composition by Asset Size

September 30, 2013

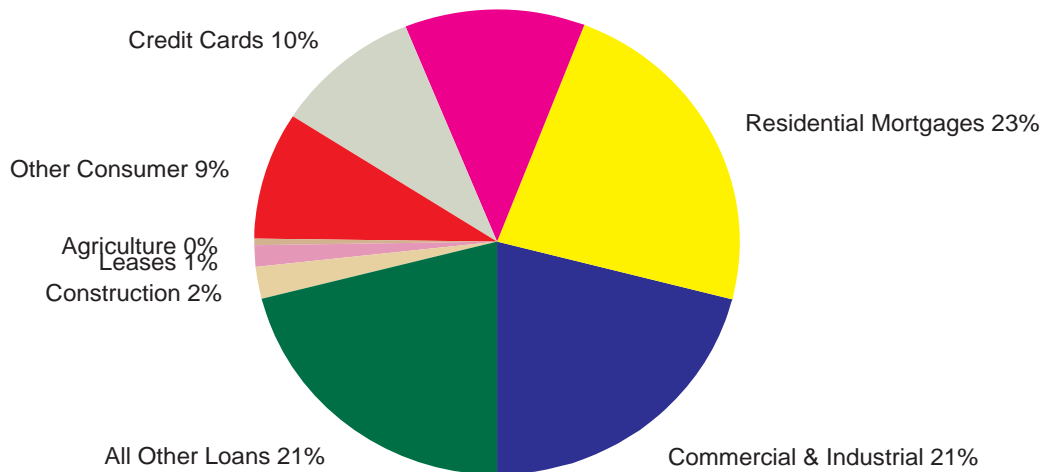
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 30%



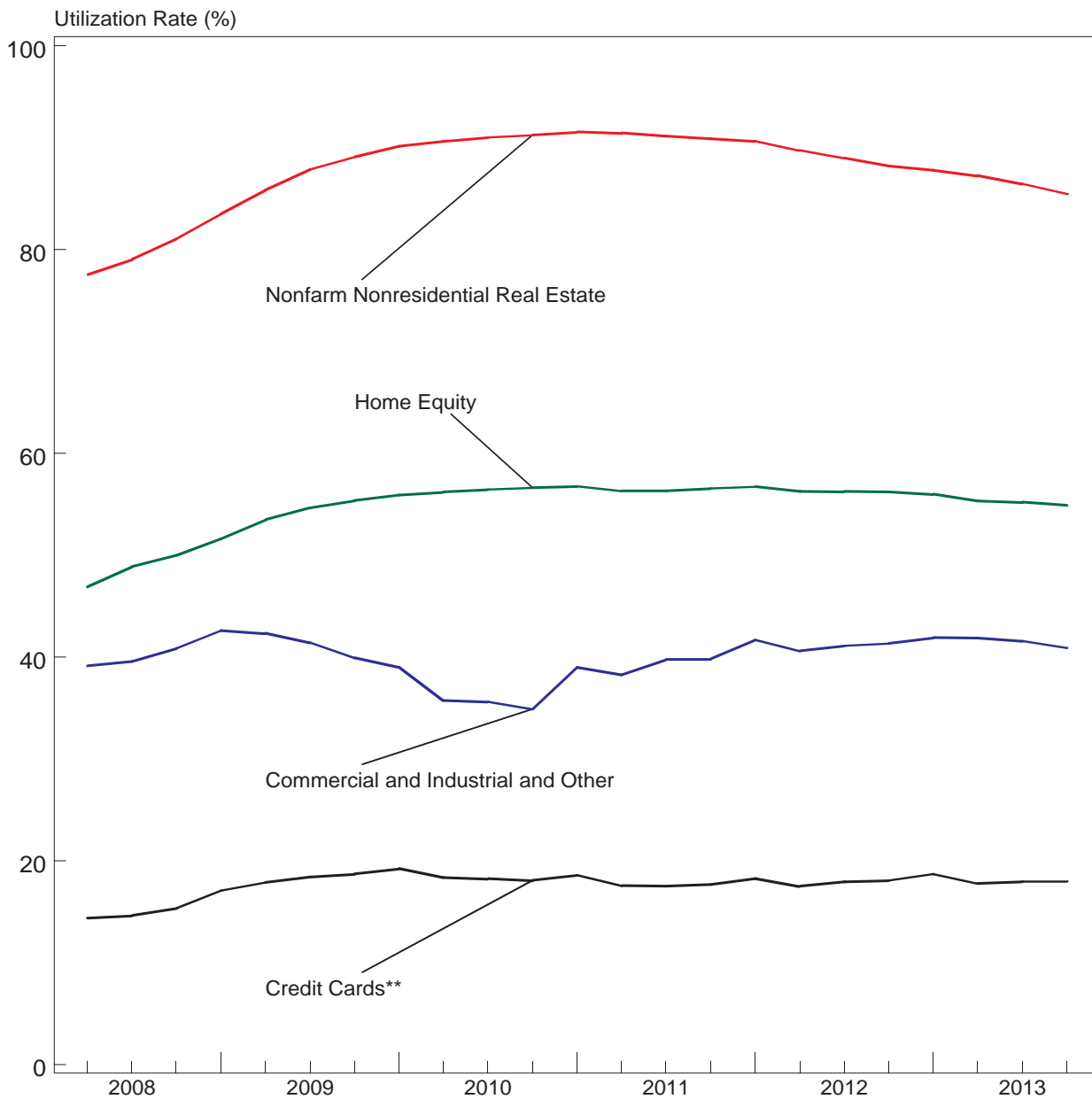
Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 12%



Utilization Rates of Loan Commitments*

2008-2013

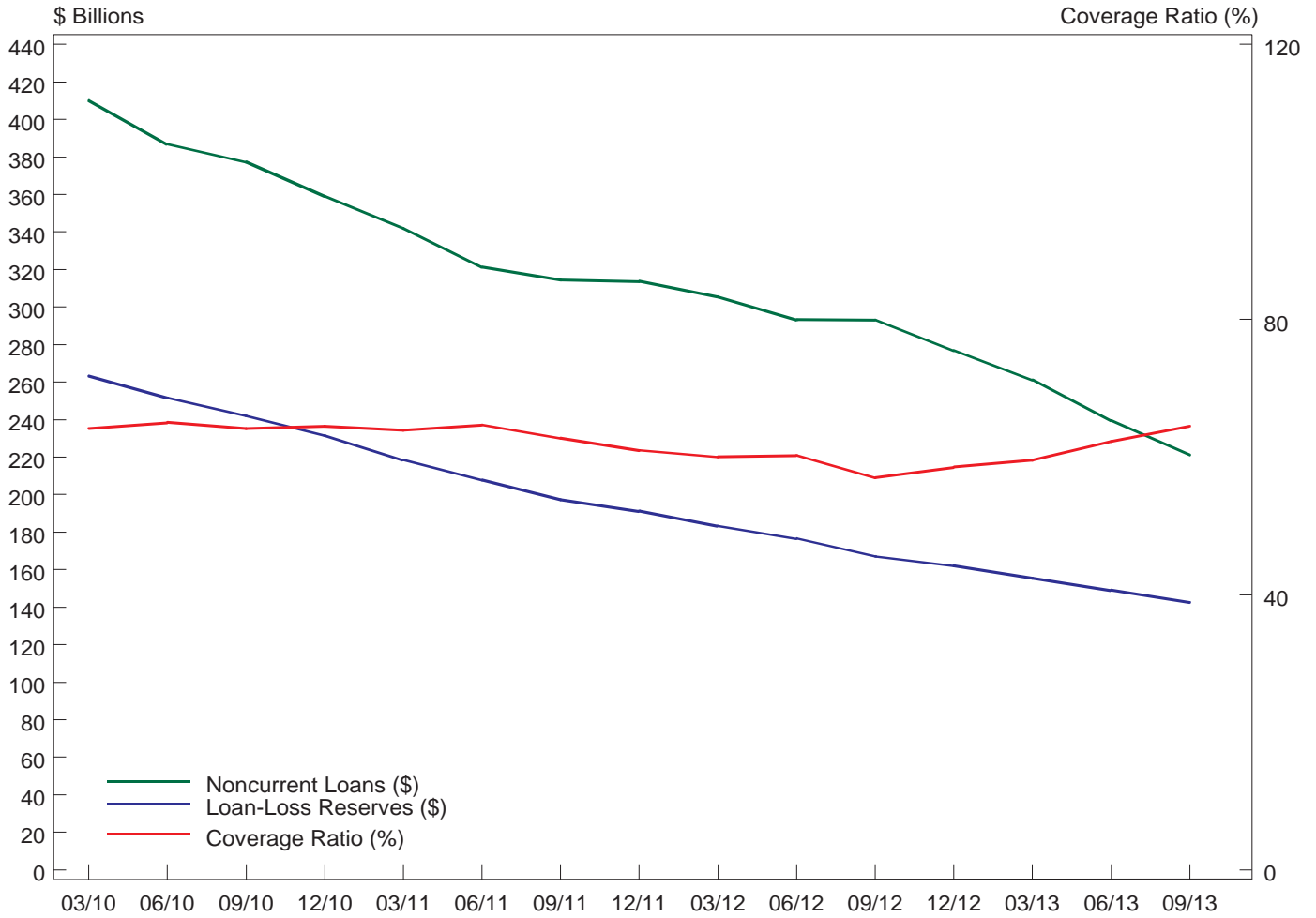


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** 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

Loan-Loss Reserves (\$ Billions)

263.2 251.6 242.0 231.5 218.5 207.7 197.3 191.3 183.3 176.6 167.0 162.0 155.5 149.0 142.6

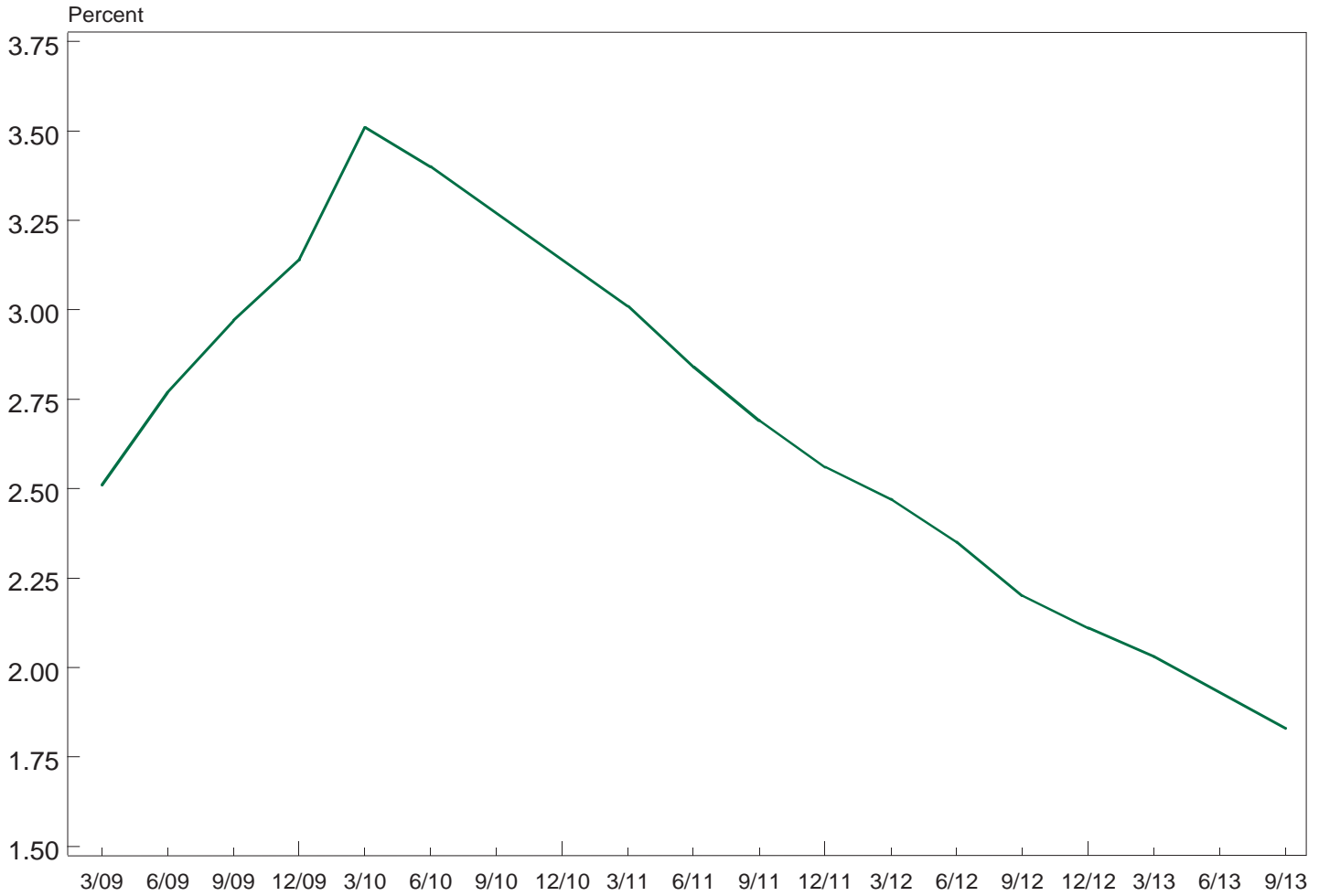
Coverage Ratio (%)

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

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2009 - 2013

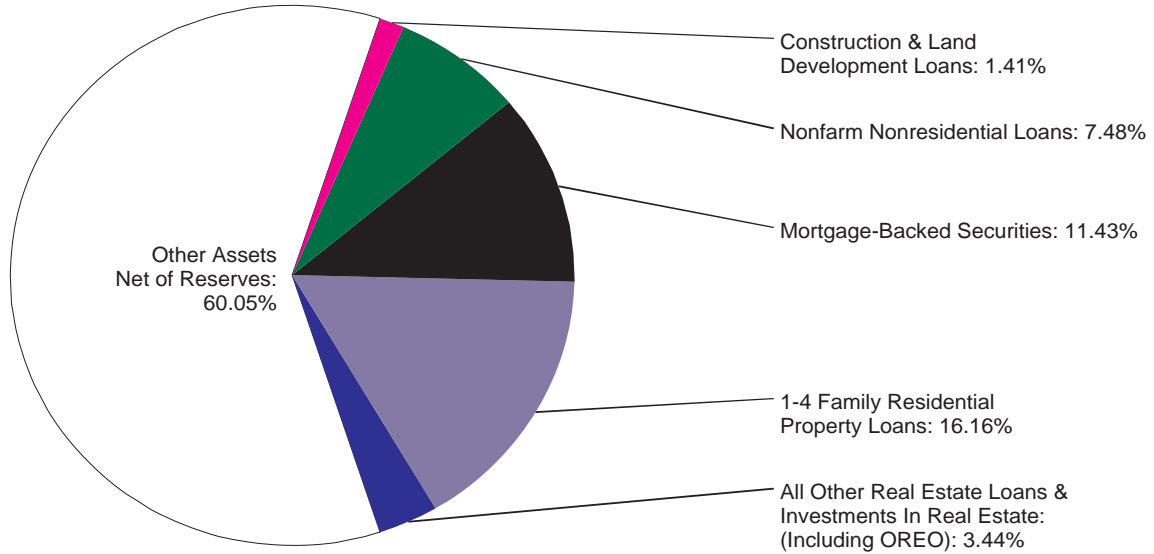


Loss Allowance to Loans and Leases

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

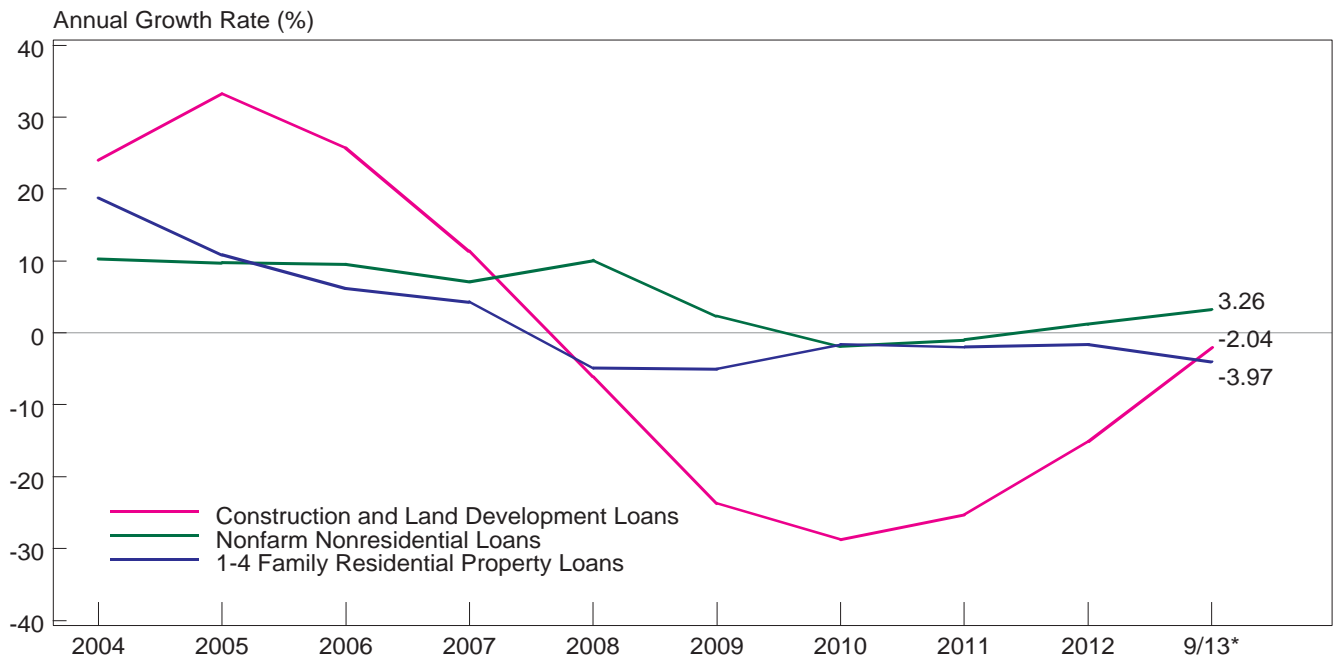
Real Estate Assets as a Percent of Total Assets

September 30, 2013



Real Estate Loan Growth Rates*

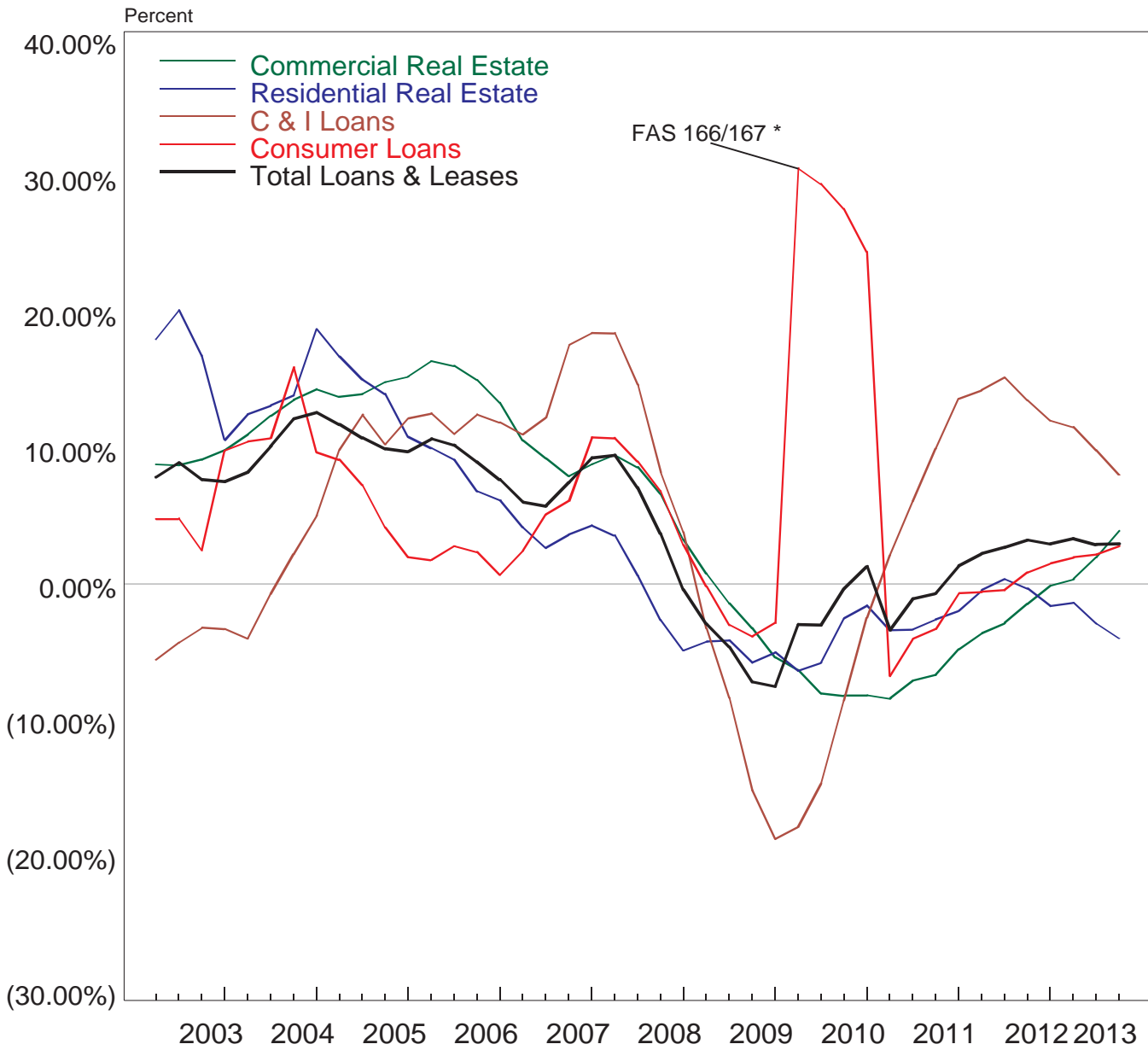
2004-2013



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

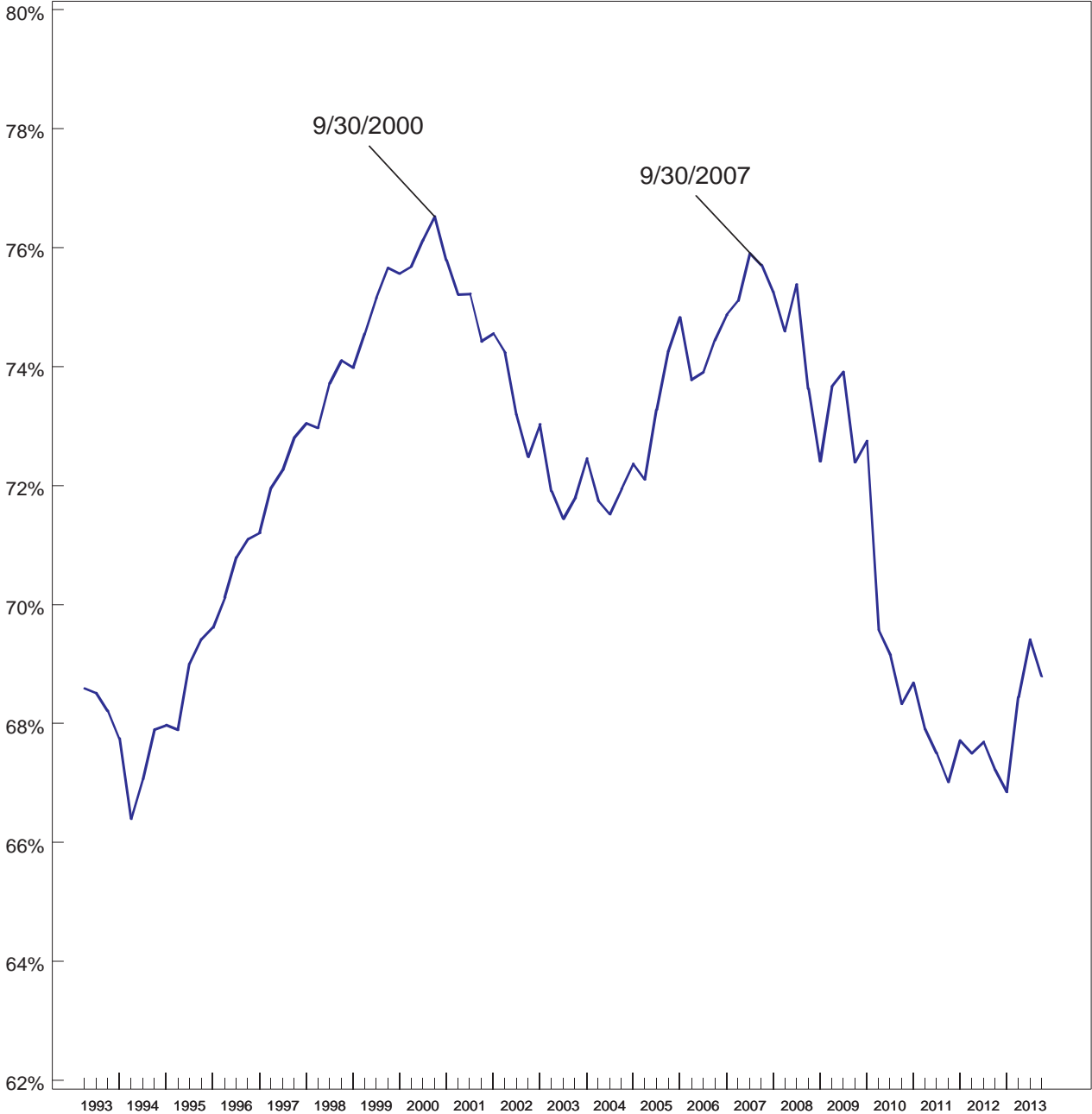
Twelve-Month Loan Growth Rates

2003 - 2013



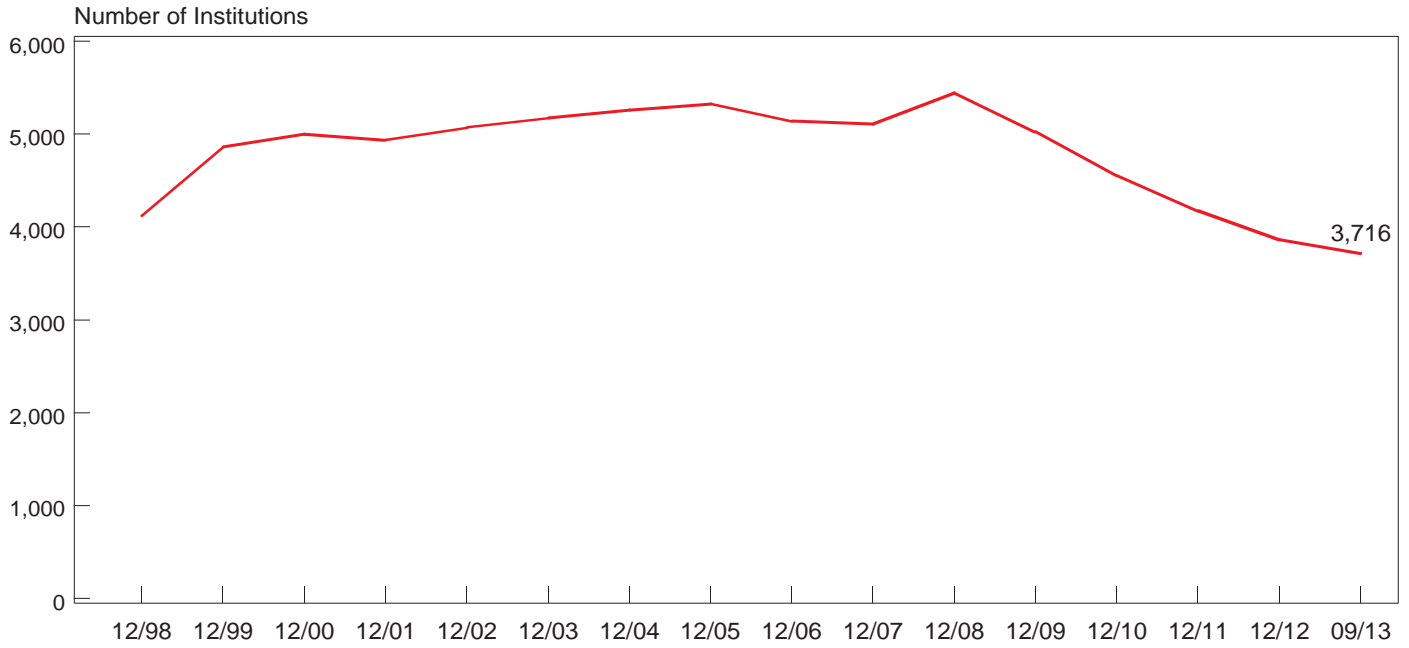
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

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



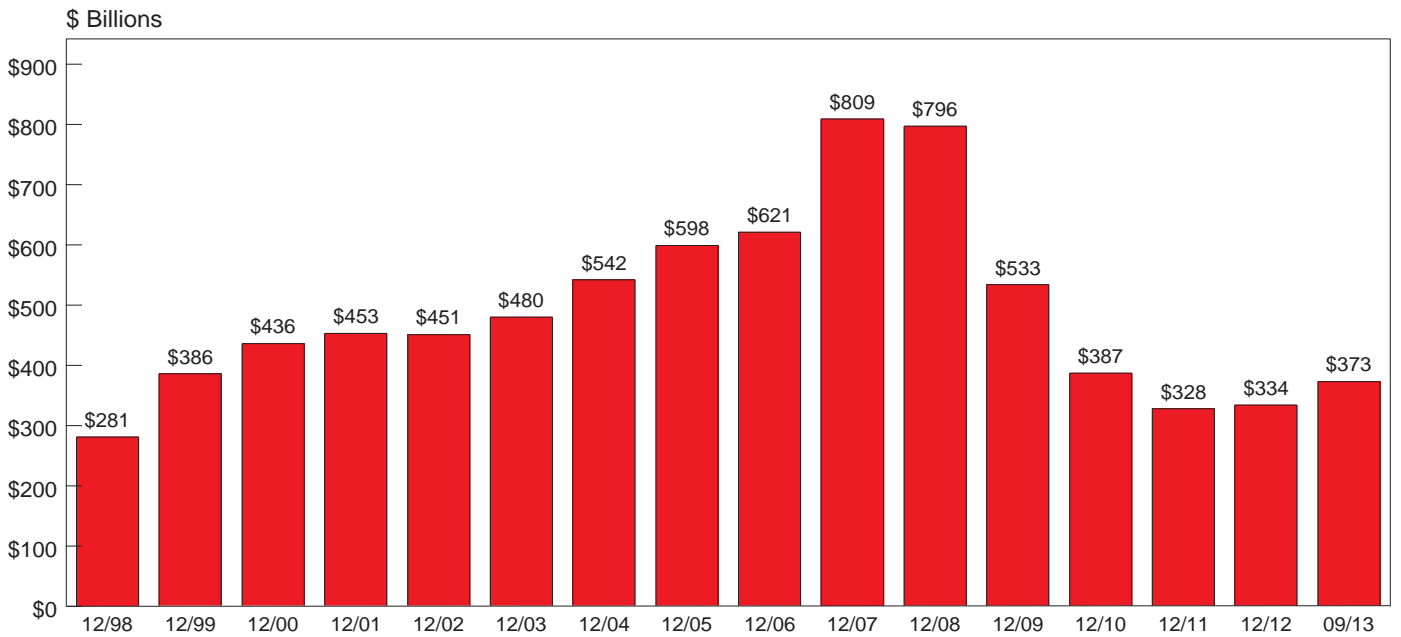
Number of Institutions with FHLB Advances

1998 - 2013

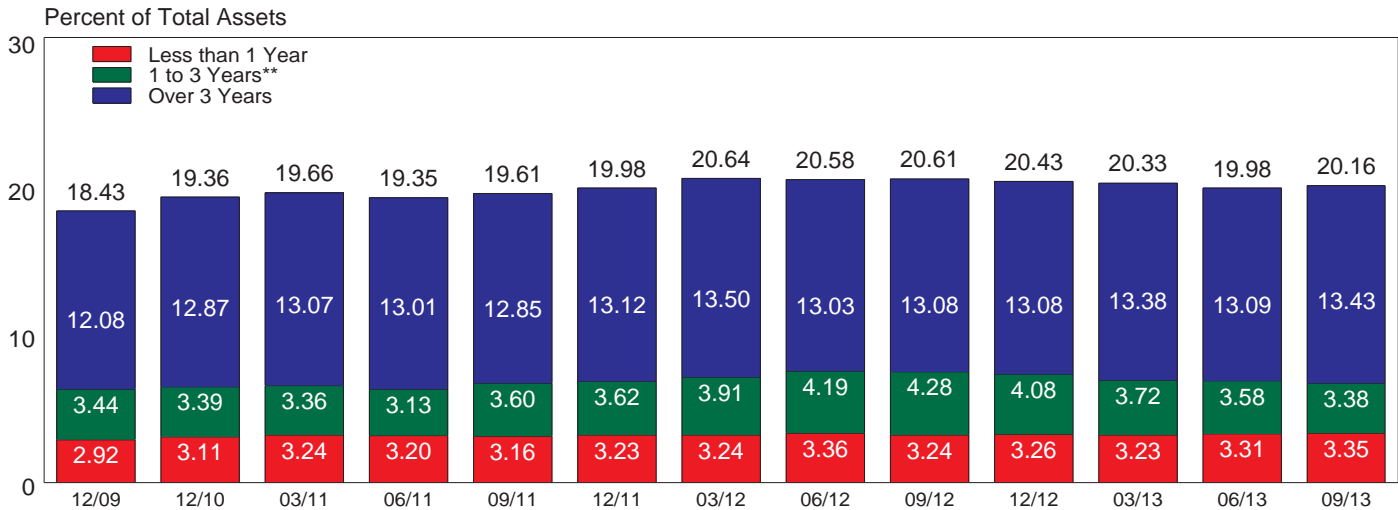


Amount of FHLB Advances Outstanding

1998 - 2013

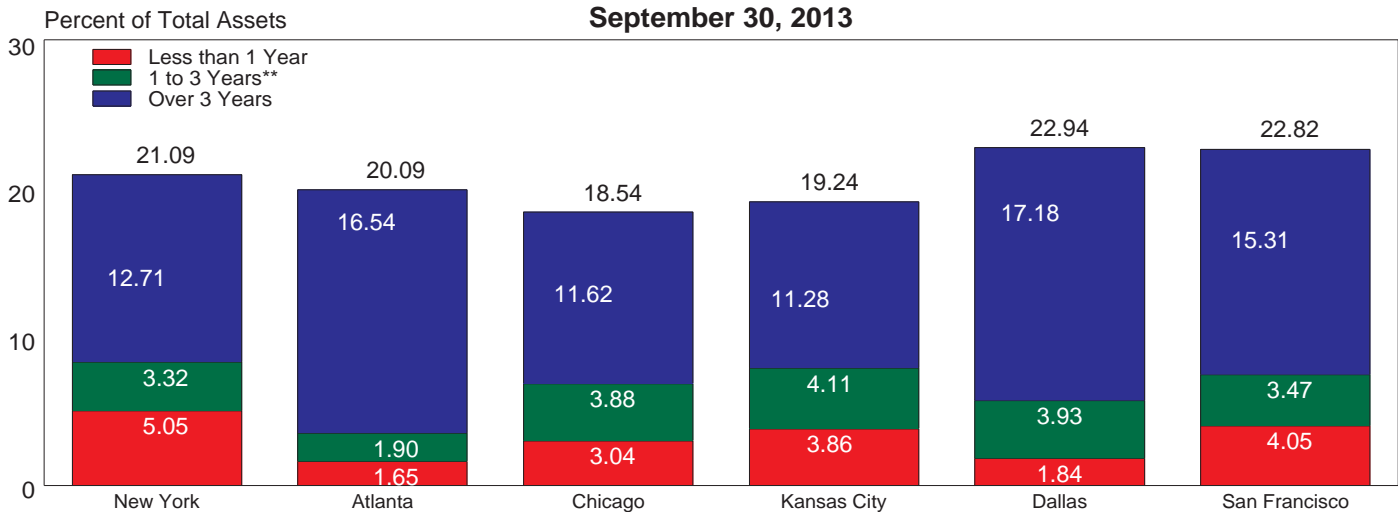


Debt Securities by Maturity or Repricing Frequency*...



.....and by Region

September 30, 2013



Total Securities (Debt and Equity)*

(\$ Billions)

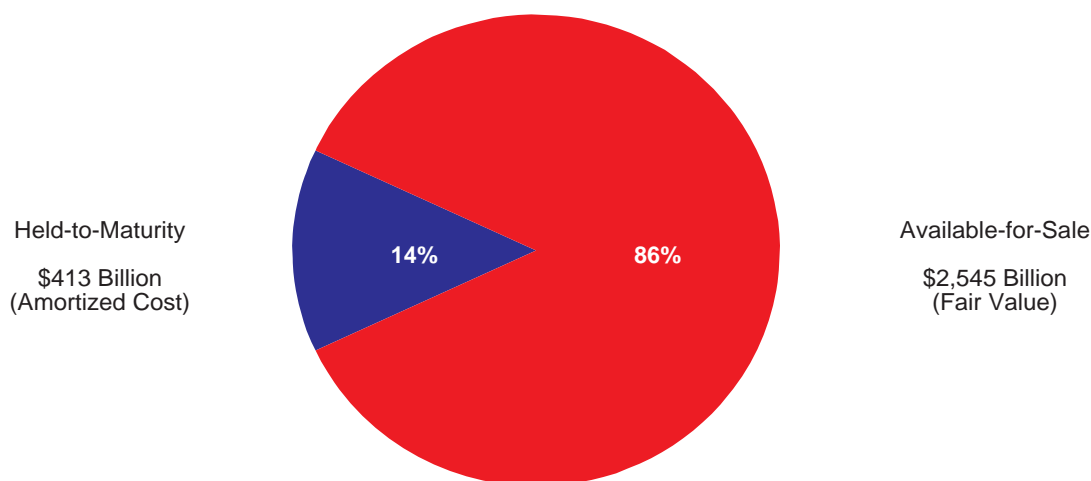
	9/11	12/11	3/12	6/12	9/12	12/12	3/13	6/13	9/13
U.S. Government Obligations:									
U.S. Treasury	173	158	167	187	196	205	189	166	160
U.S. Agencies	14	15	20	22	24	25	26	25	26
Government Sponsored Enterprises	198	197	212	206	201	214	214	212	213
Mortgage Pass-through Securities	887	919	990	989	994	968	971	965	966
Collateralized Mortgage Obligations	645	645	644	616	616	606	589	565	549
State, County, Municipal Obligations	204	218	226	241	251	262	267	274	284
Asset Backed Securities	134	139	154	159	163	166	165	167	175
Other Debt Securities	516	544	506	504	528	548	559	557	571
Equity Securities	17	16	13	13	13	17	18	13	15
Total Securities	\$2,788	\$2,850	\$2,931	\$2,937	\$2,986	\$3,010	\$2,999	\$2,945	\$2,958

* 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*

September 30, 2013



Total Securities*

September 30, 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	\$12,490	100.6	\$147,199	100.4	\$159,689	100.4
U.S. Government Agencies	3,193	99.1	22,499	100.0	25,692	99.9
Government Sponsored Enterprises	34,225	95.7	178,970	98.9	213,195	98.4
Mortgage Pass-through Securities	171,533	99.2	794,253	100.2	965,786	100.0
Collateralized Mortgage Obligations	79,877	99.6	469,178	100.5	549,055	100.4
State, County, Municipal Obligations	43,536	99.4	240,571	99.0	284,107	99.0
Asset Backed Securities	7,031	100.6	167,752	100.4	174,782	100.4
Other Debt Securities	60,961	99.5	509,713	101.1	570,675	103.2
Equity Securities	**	**	14,656	106.0	14,656	106.0
Total Securities	\$412,846	99.1	\$2,544,792	100.2	\$2,957,637	100.1
Memoranda***						
Structured Notes	32,016		31,002			96.8

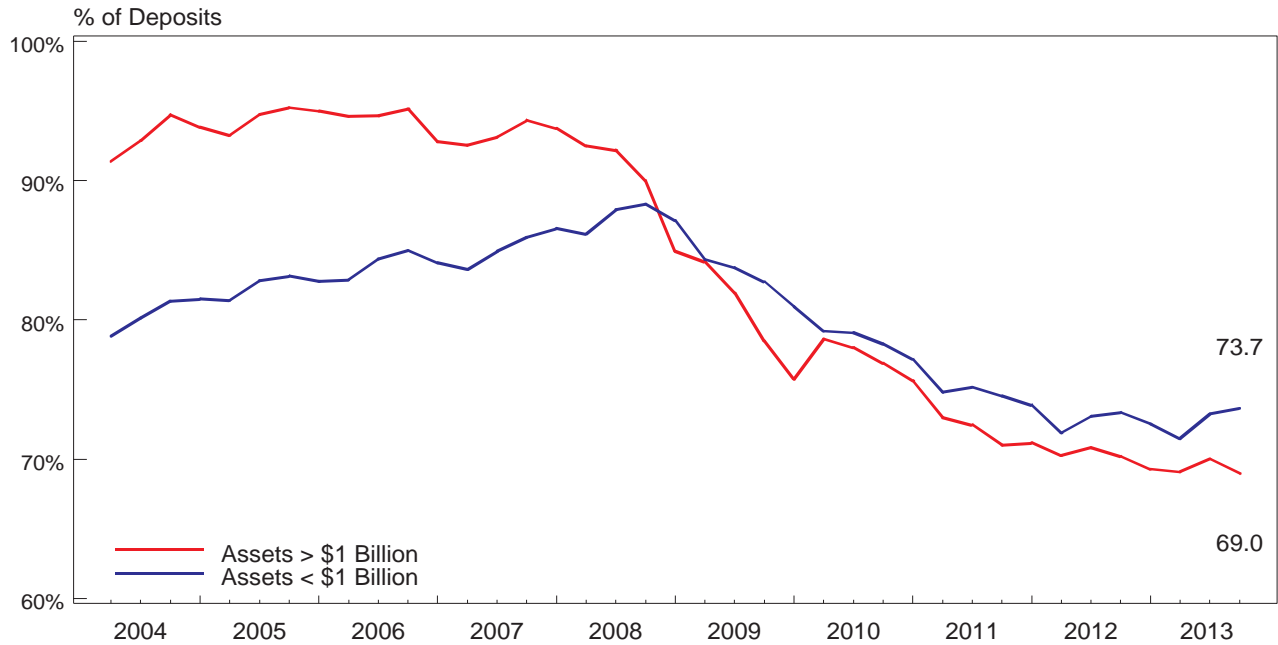
* Excludes trading account assets.

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

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

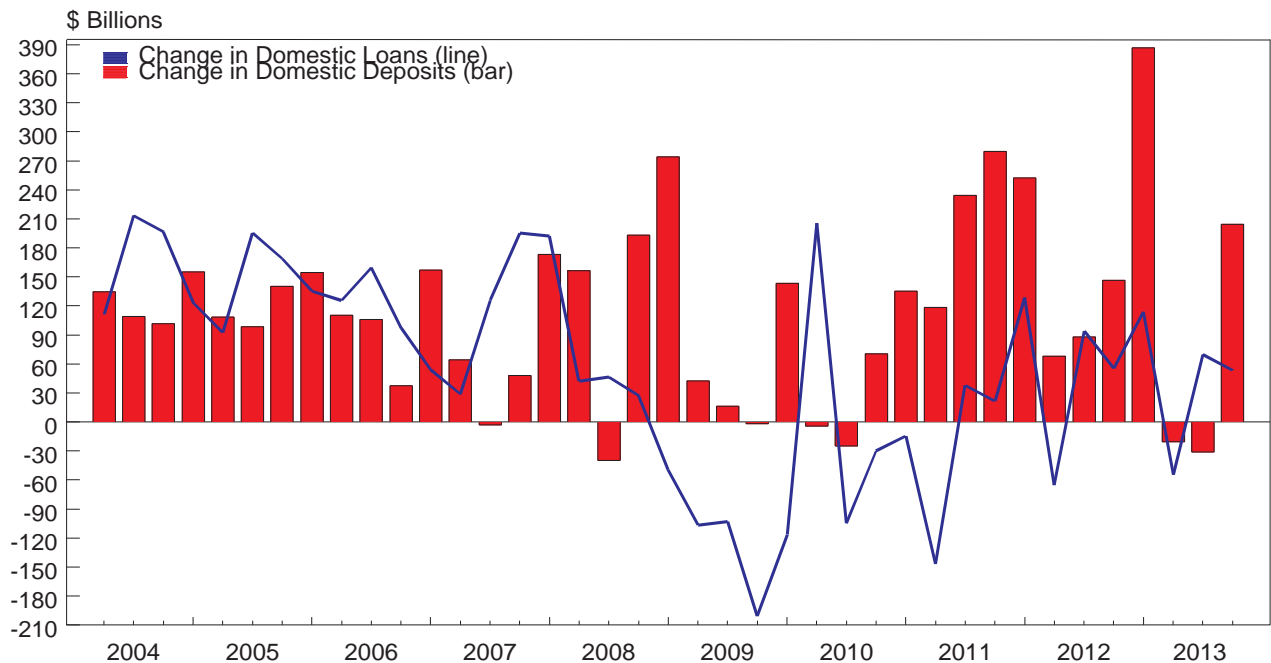
Net Loans and Leases to Deposits (Domestic and Foreign)

2004 - 2013



Quarterly Change in Domestic Loans vs Domestic Deposits

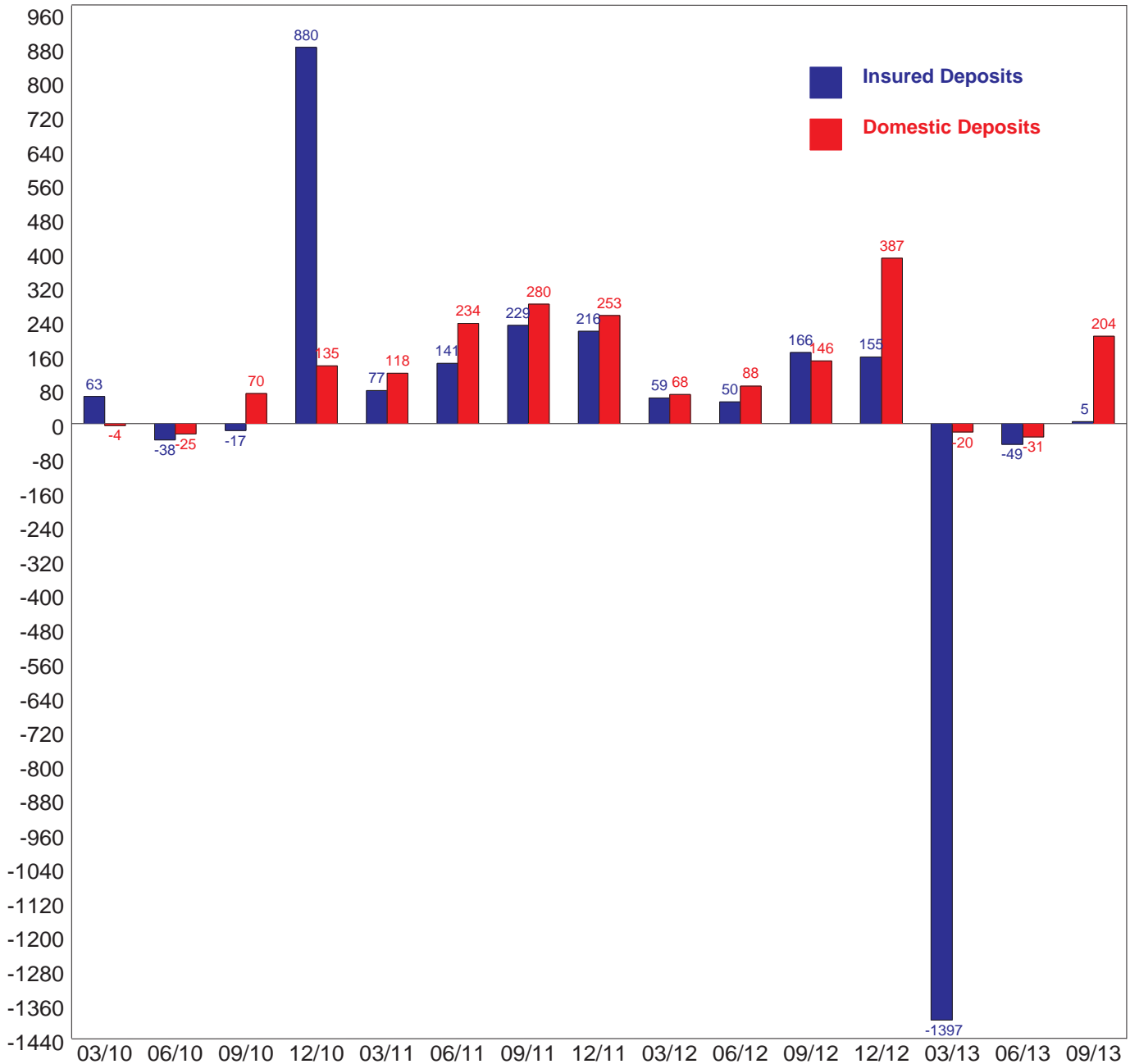
2004 - 2013



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

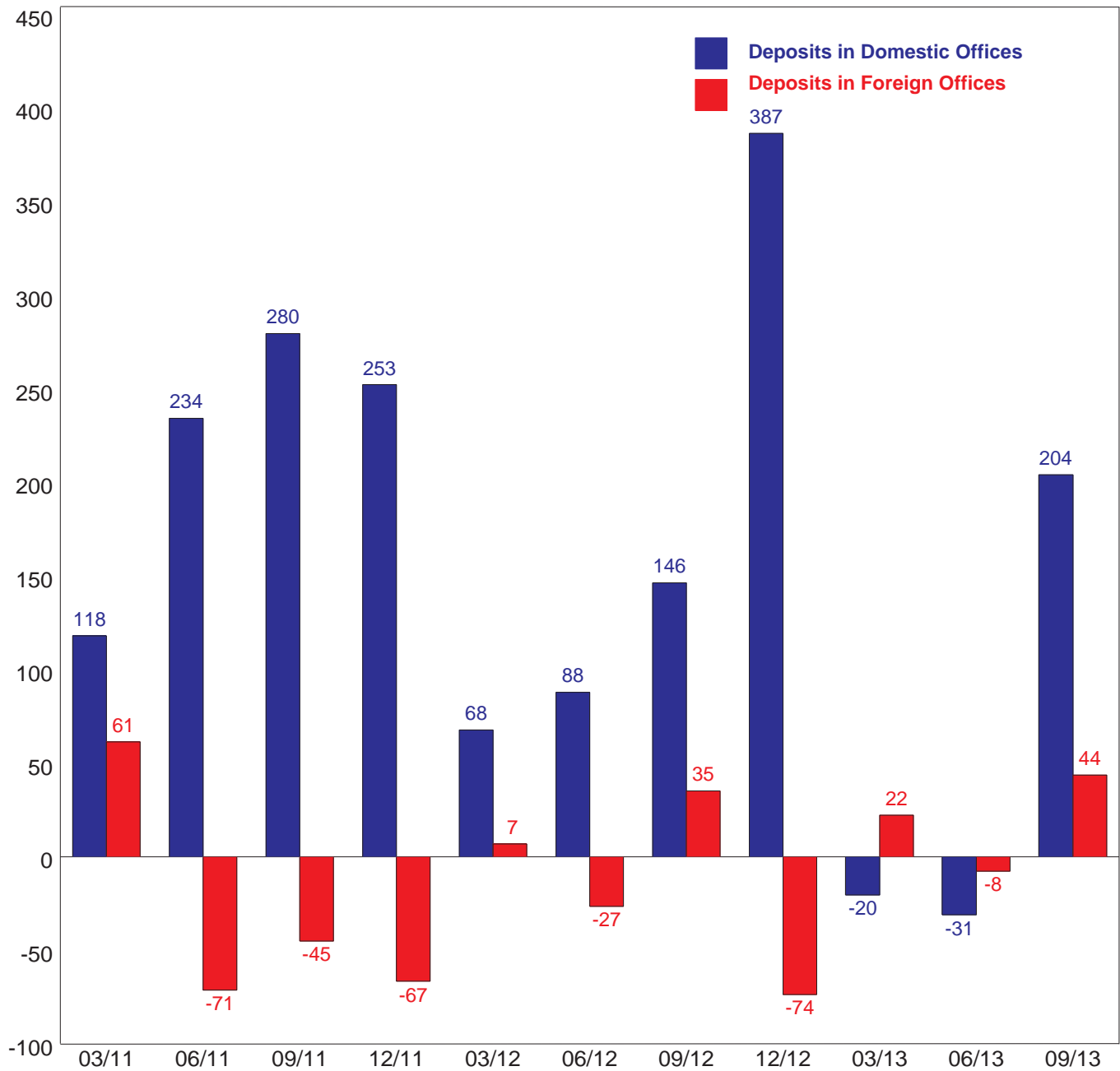
2008 - 2013



Quarterly Change In Domestic and Foreign Deposits

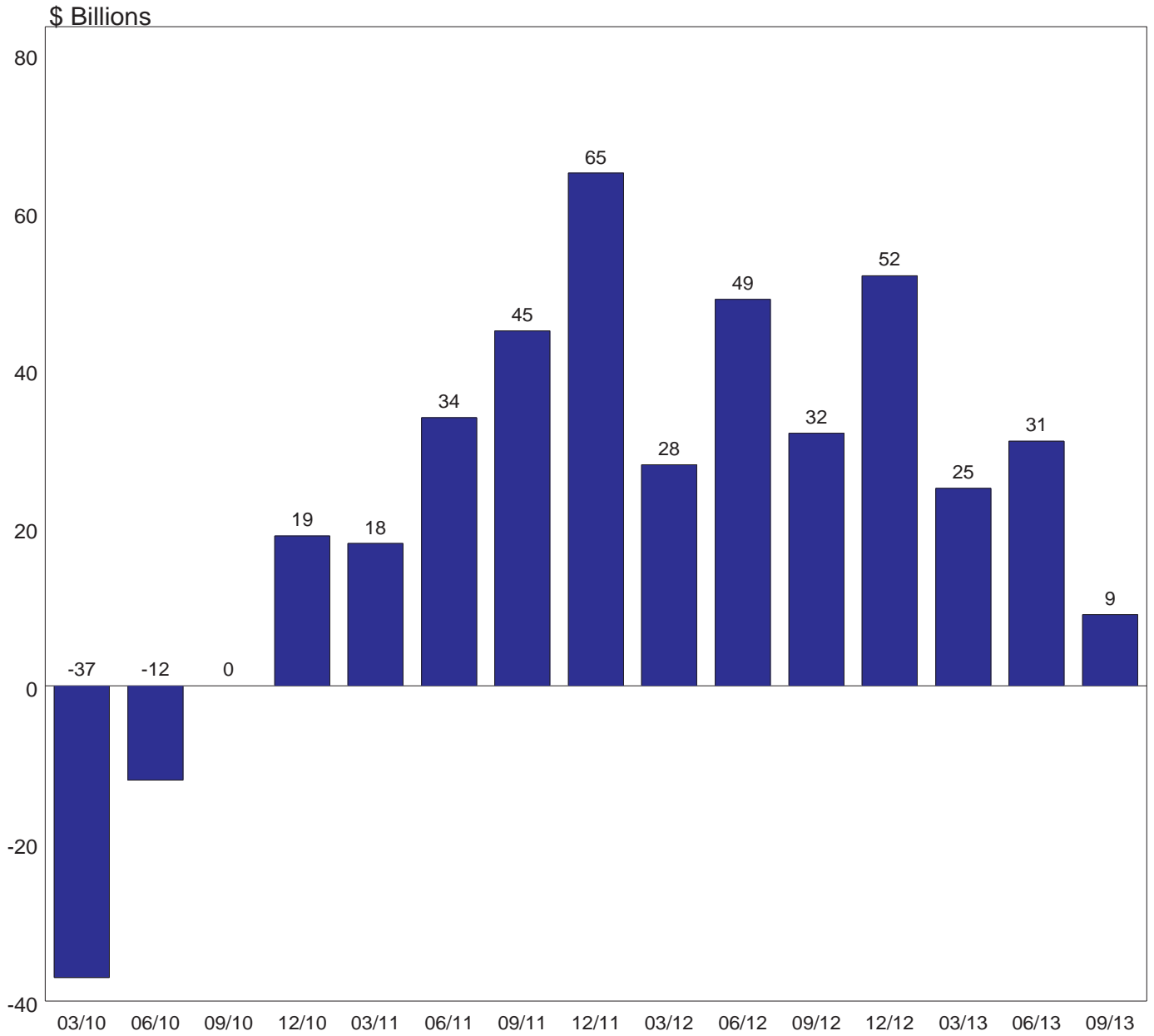
2011 - 2013

\$ Billions



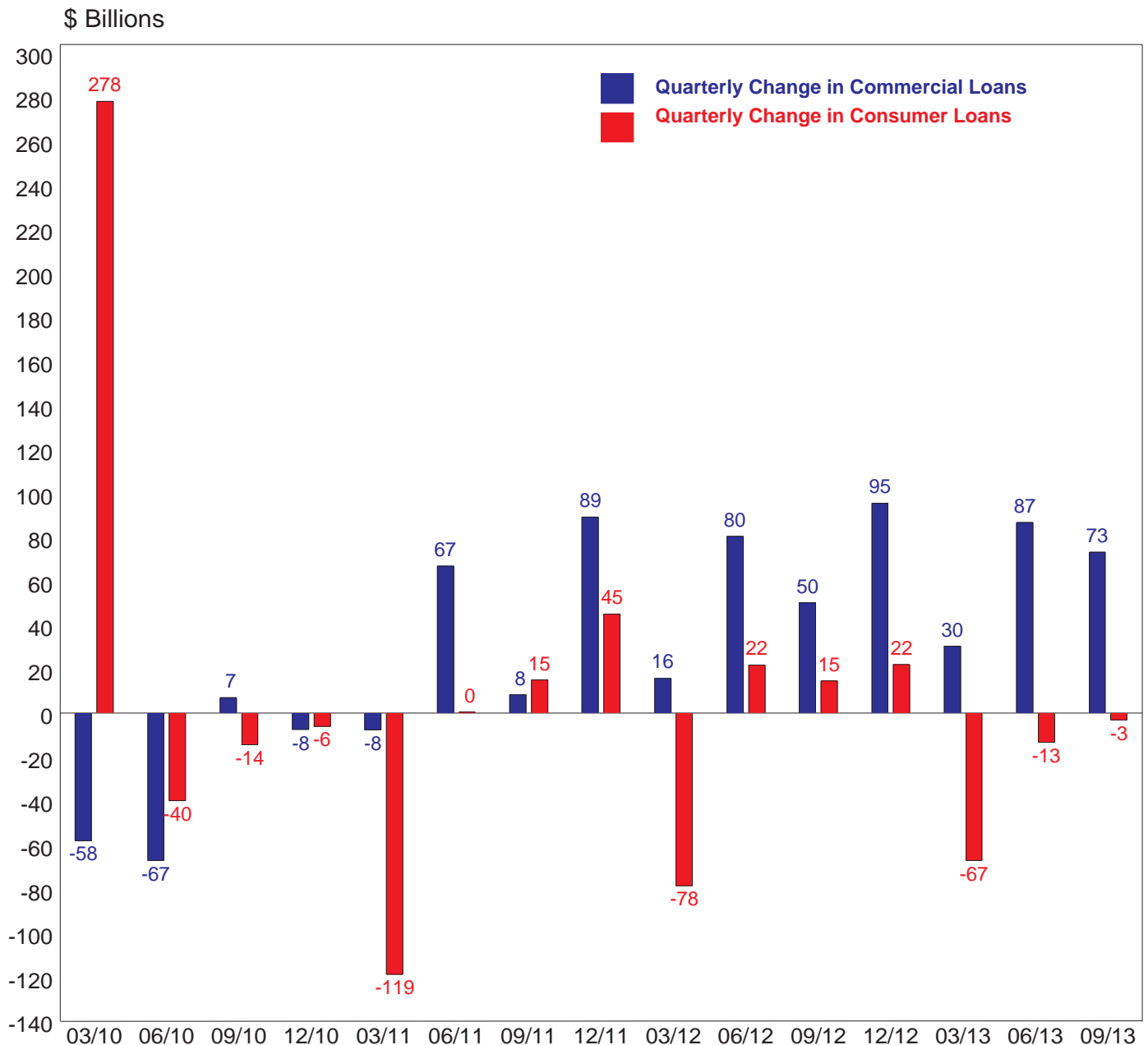
Quarterly Change in C&I Loans

2010-2013



Quarterly Change in Commercial and Consumer Loans

2010 - 2013



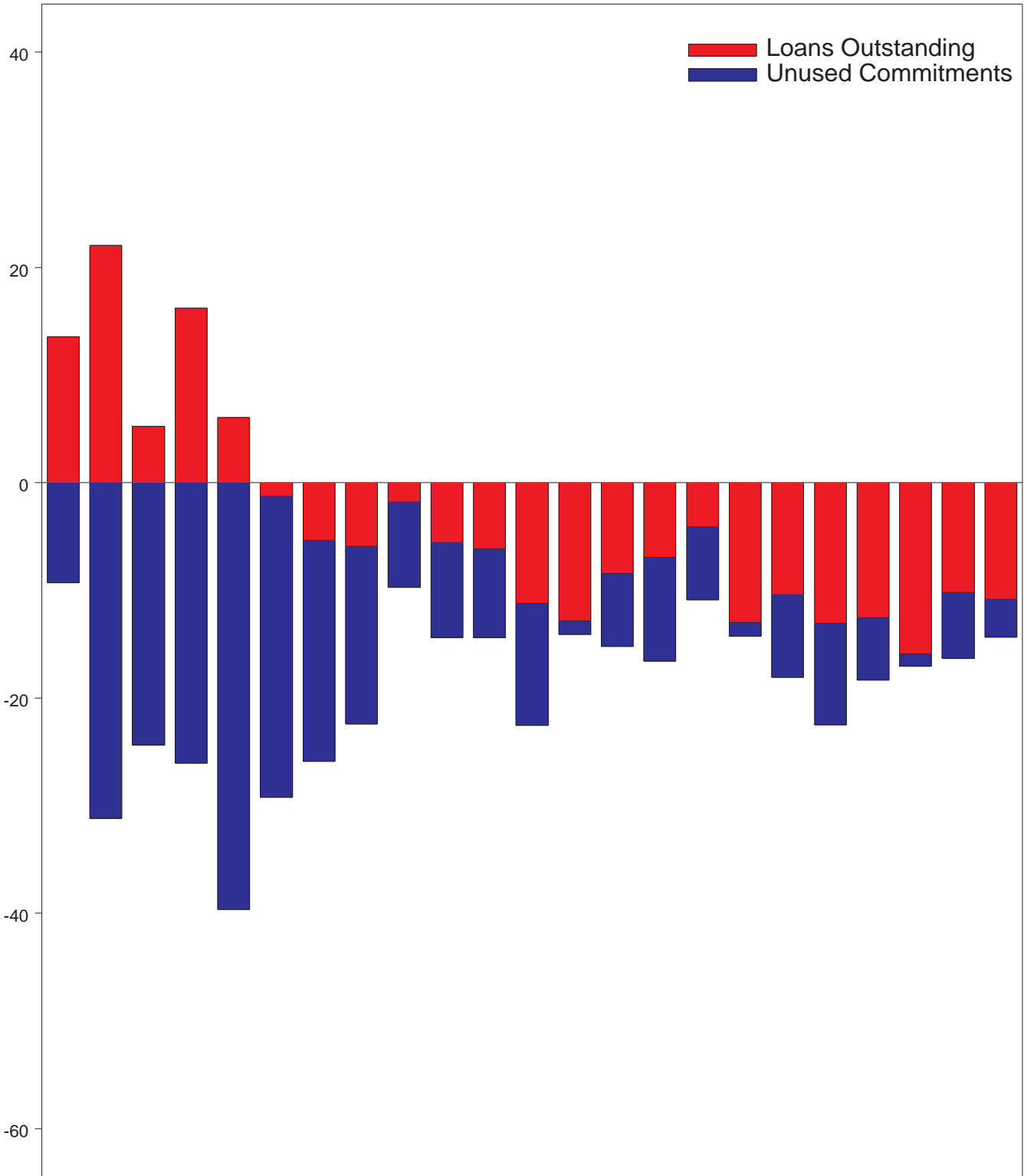
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

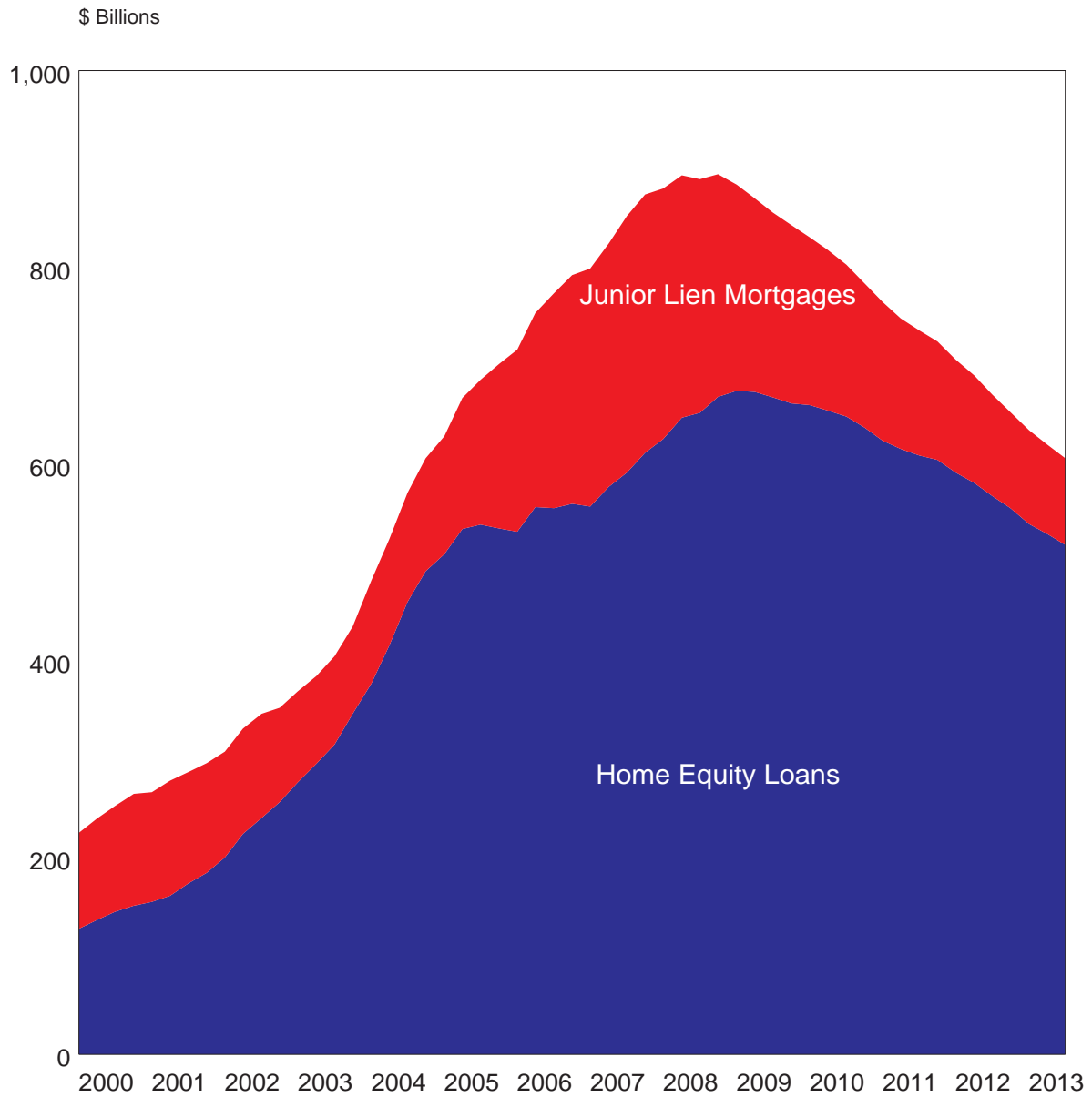
Quarterly Change (\$ Billions)

2008-2013



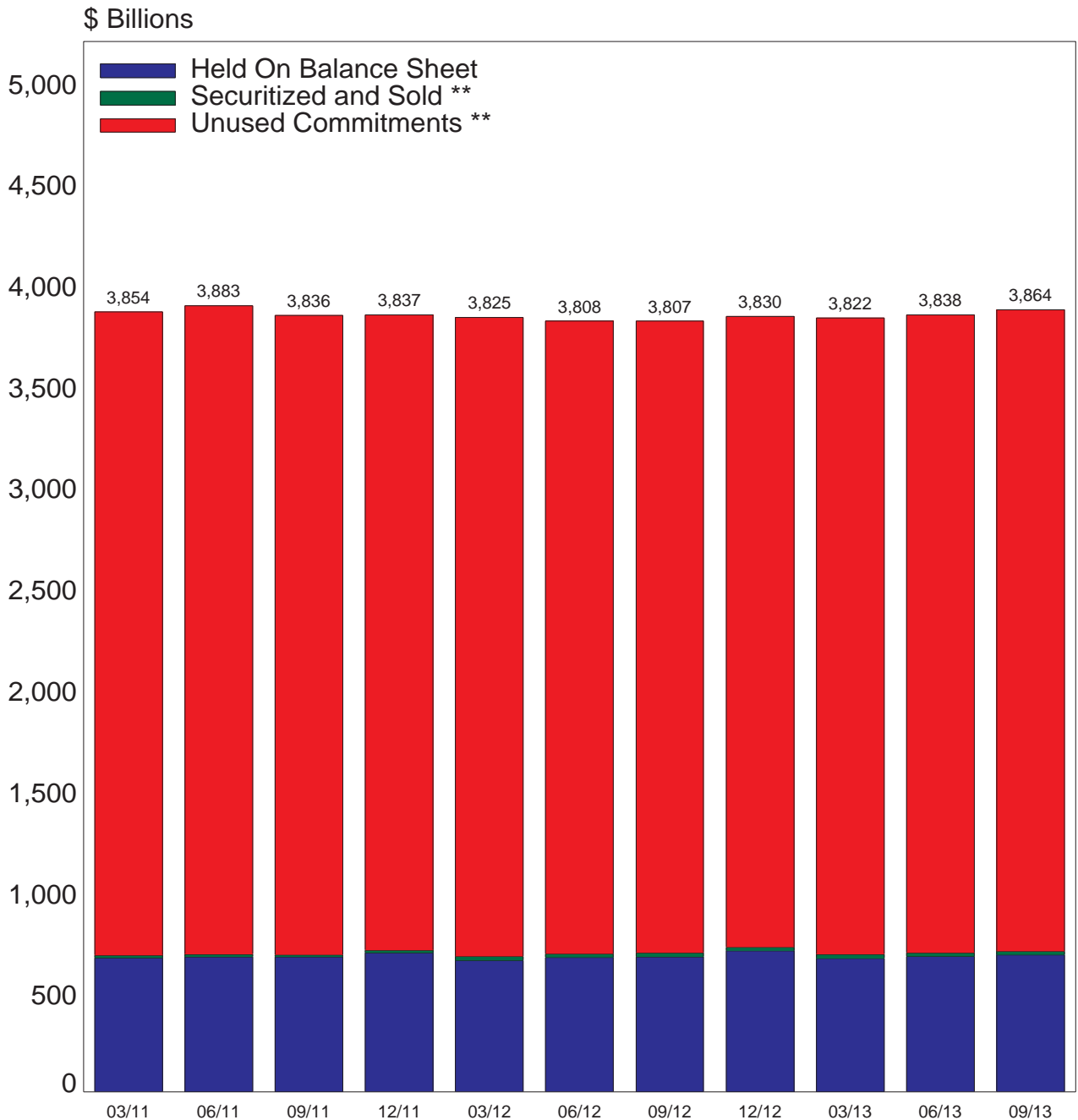
03/08 06/08 09/08 12/08 03/09 06/09 09/09 12/09 03/10 06/10 09/10 12/10 03/11 06/11 09/11 12/11 03/12 06/12 09/12 12/12 03/13 06/13 09/13

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	650.1	664.8	668.3	696.1	660.2	670.3	677.1
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
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
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

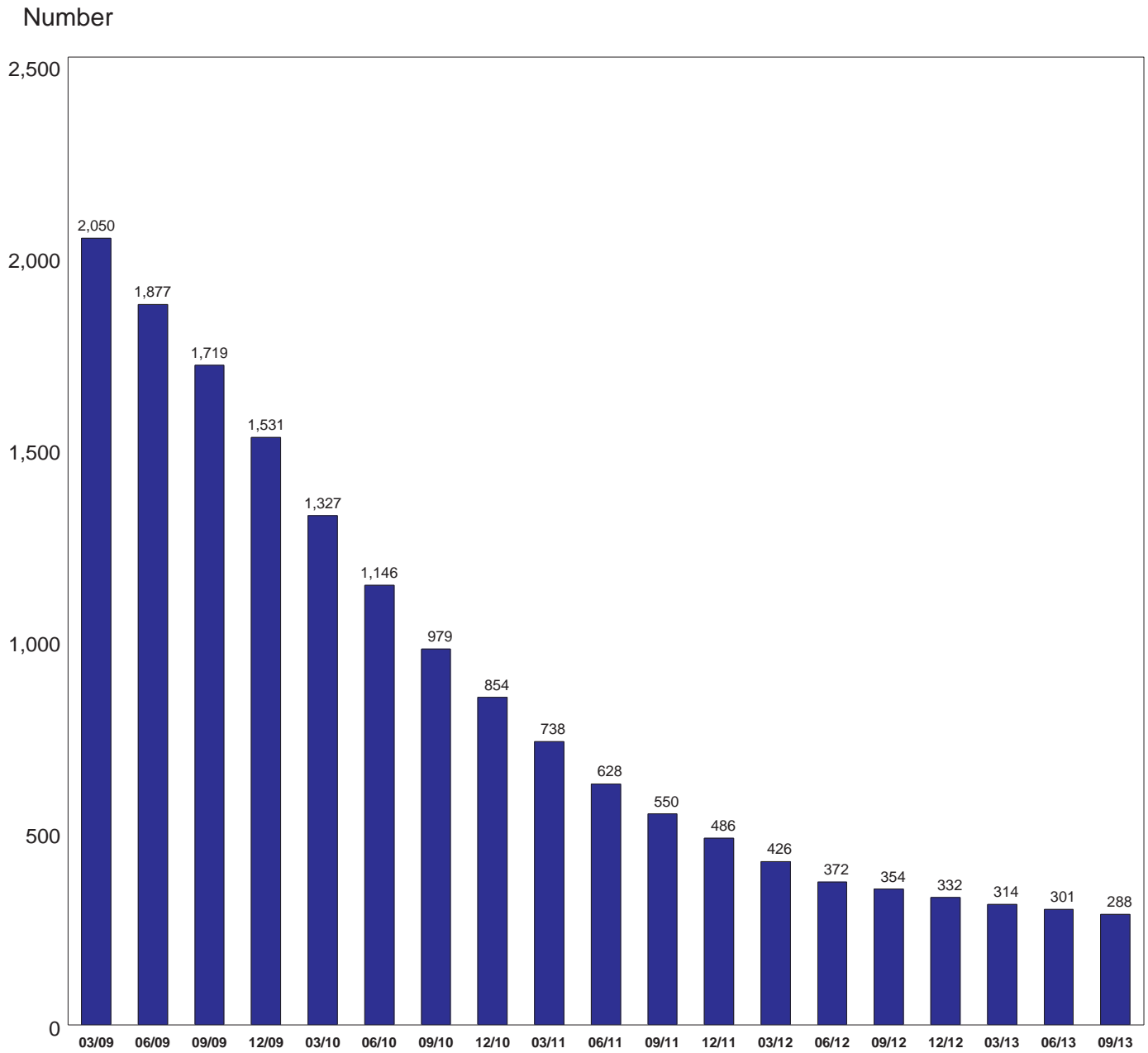
* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

** Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

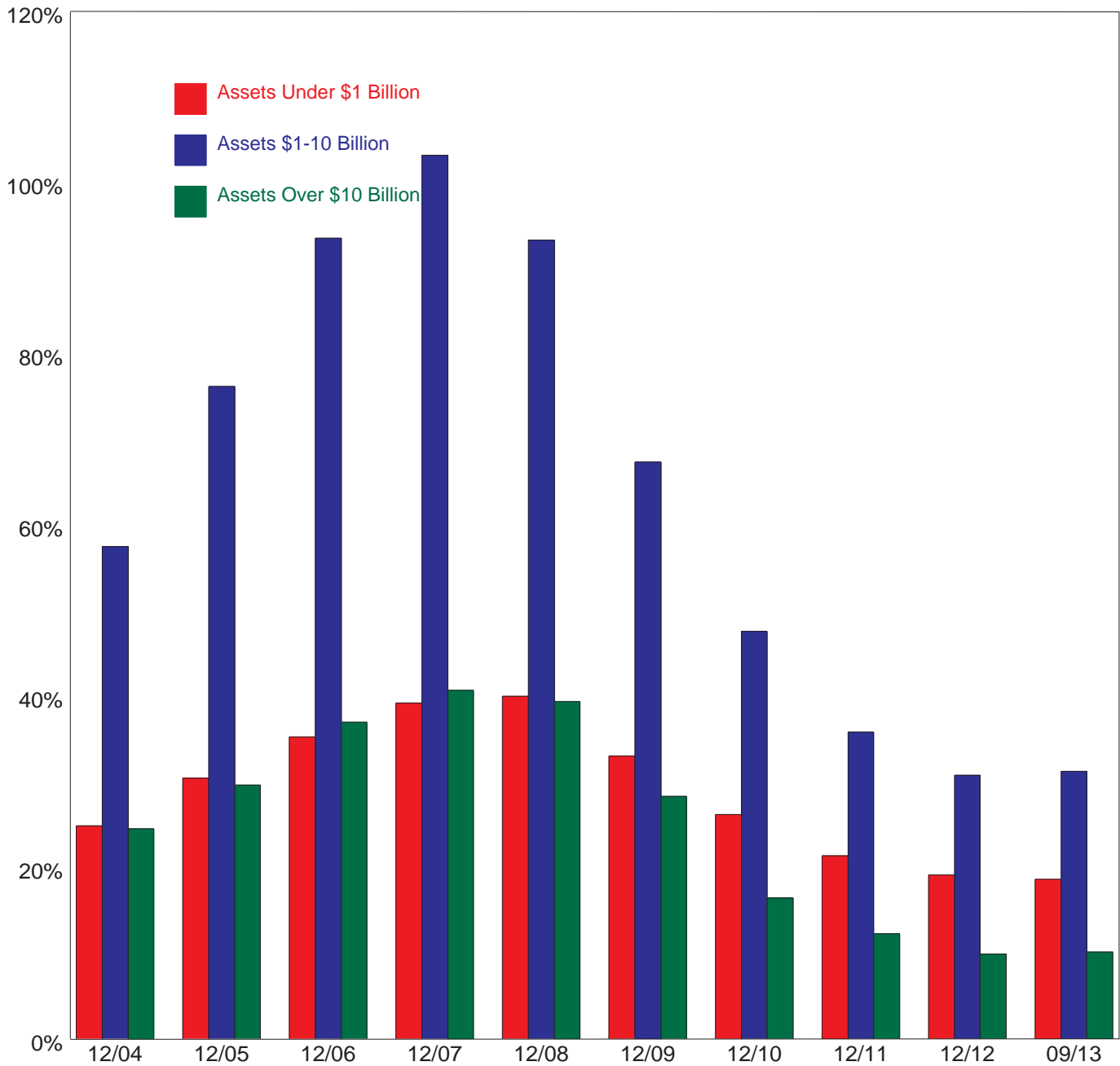
2009-2013



Median Construction and Development Loan Concentrations

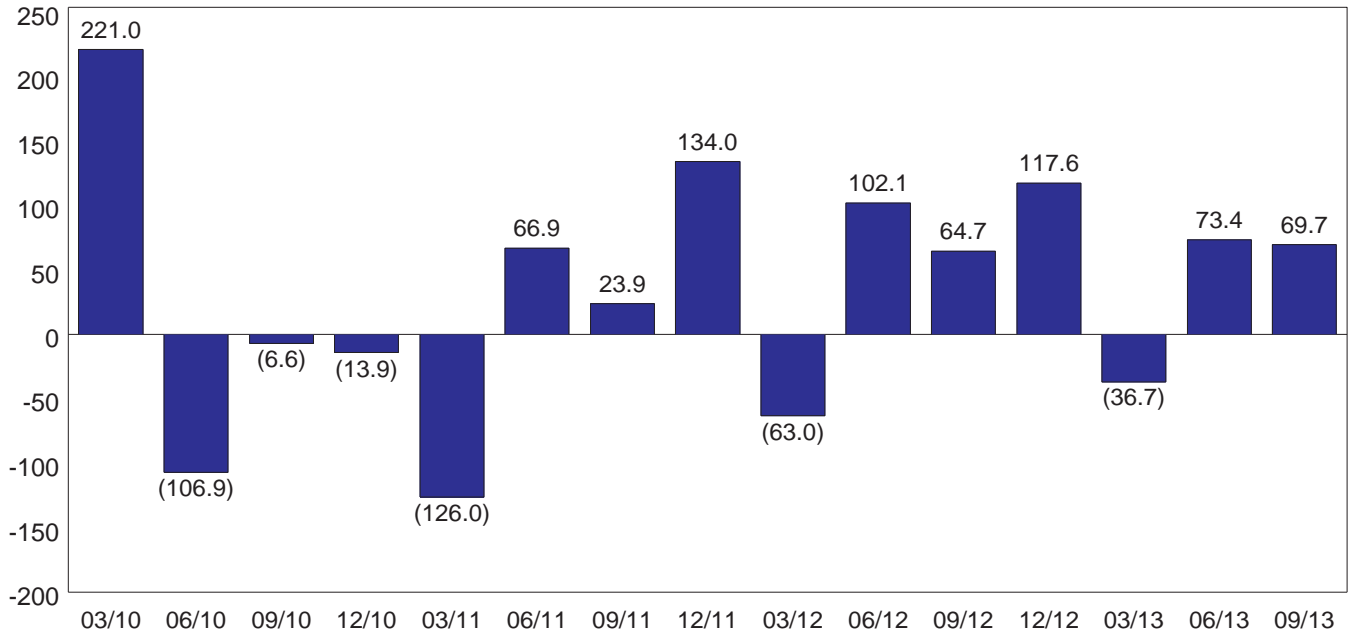
2004 - 2013

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



Quarterly Change in Reported Total Loans Outstanding

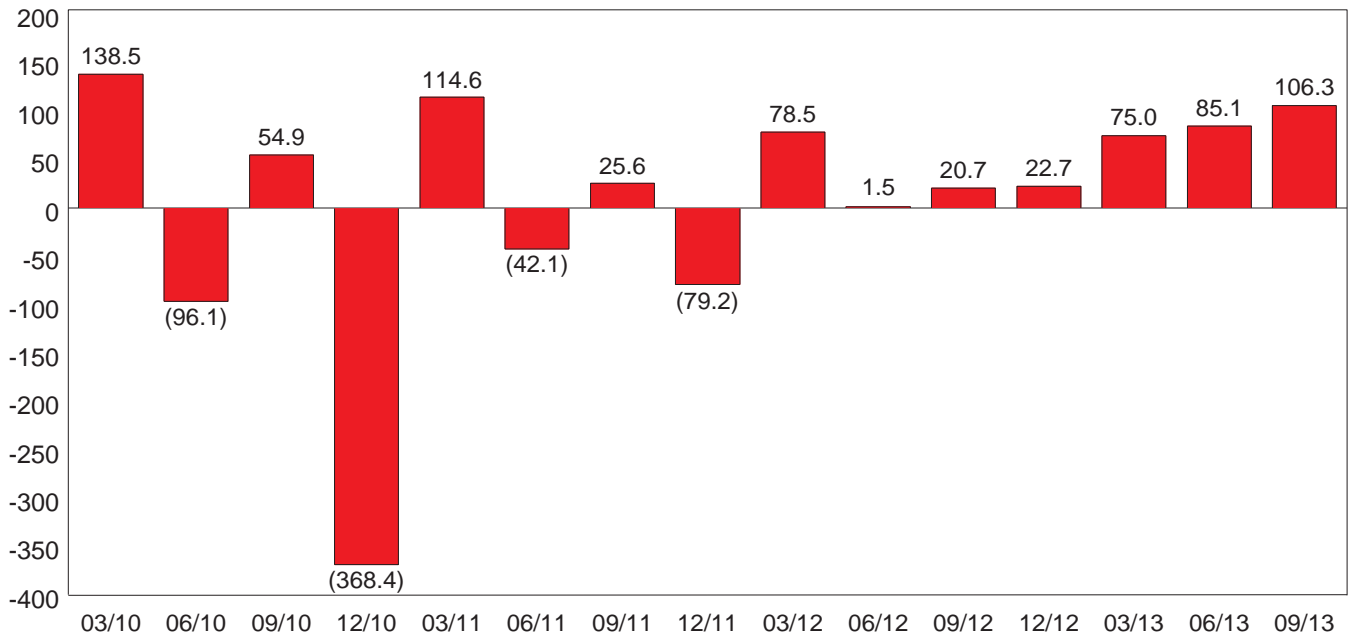
(\$ Billions)



In the third quarter of 2013, real estate loans increased by \$6.3 billion, commercial and industrial loans increased by \$8.4 billion, consumer loans increased by \$21.4 billion, and other loans and leases increased by \$30.7 billion.

Quarterly Change in Unused Loan Commitments

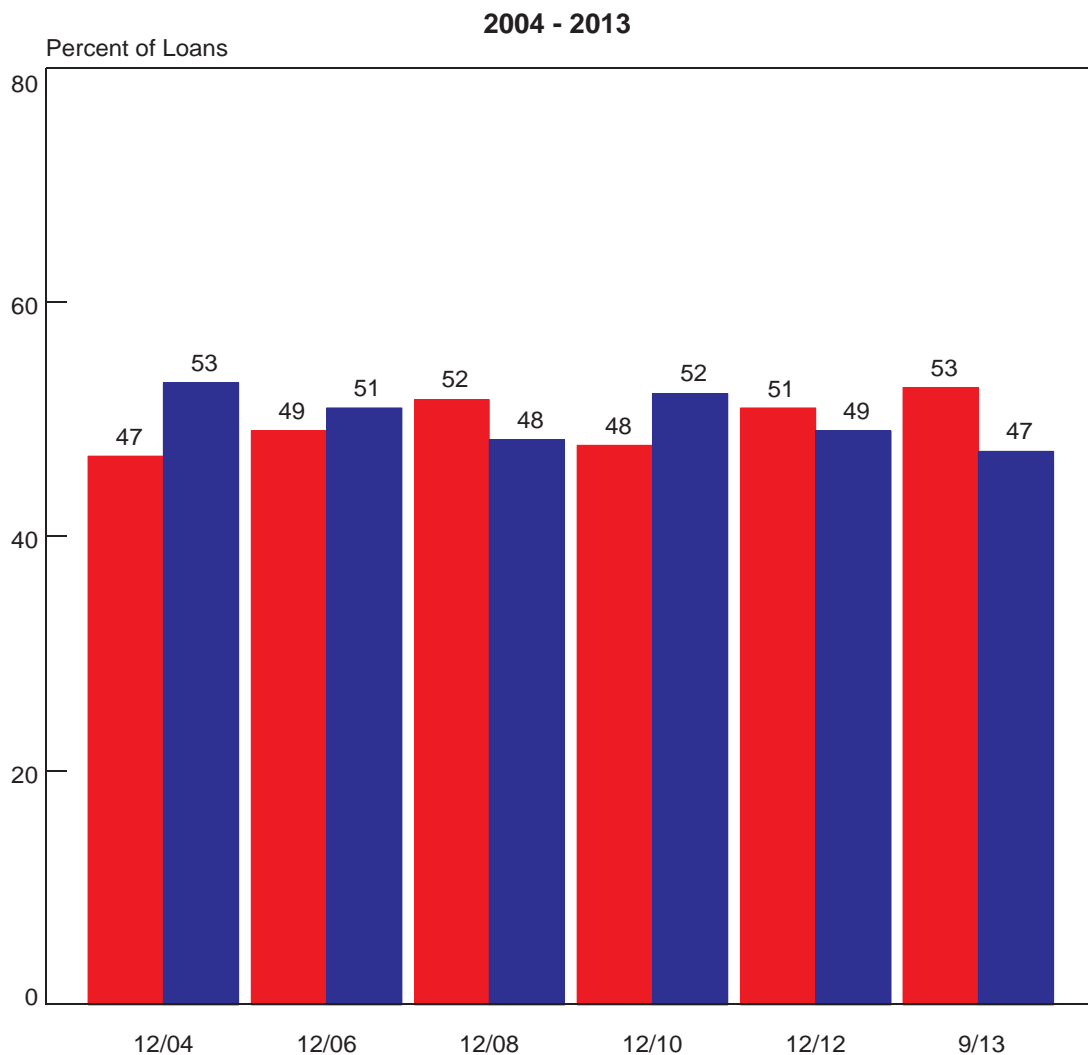
(\$ Billions)



In the third quarter of 2013, unused commercial real estate loan commitments increased by \$16.6 billion, unused home equity line commitments decreased by \$3.6 billion, unused credit card commitments increased by \$20.1 billion, and other unused commitments increased by \$73.1 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

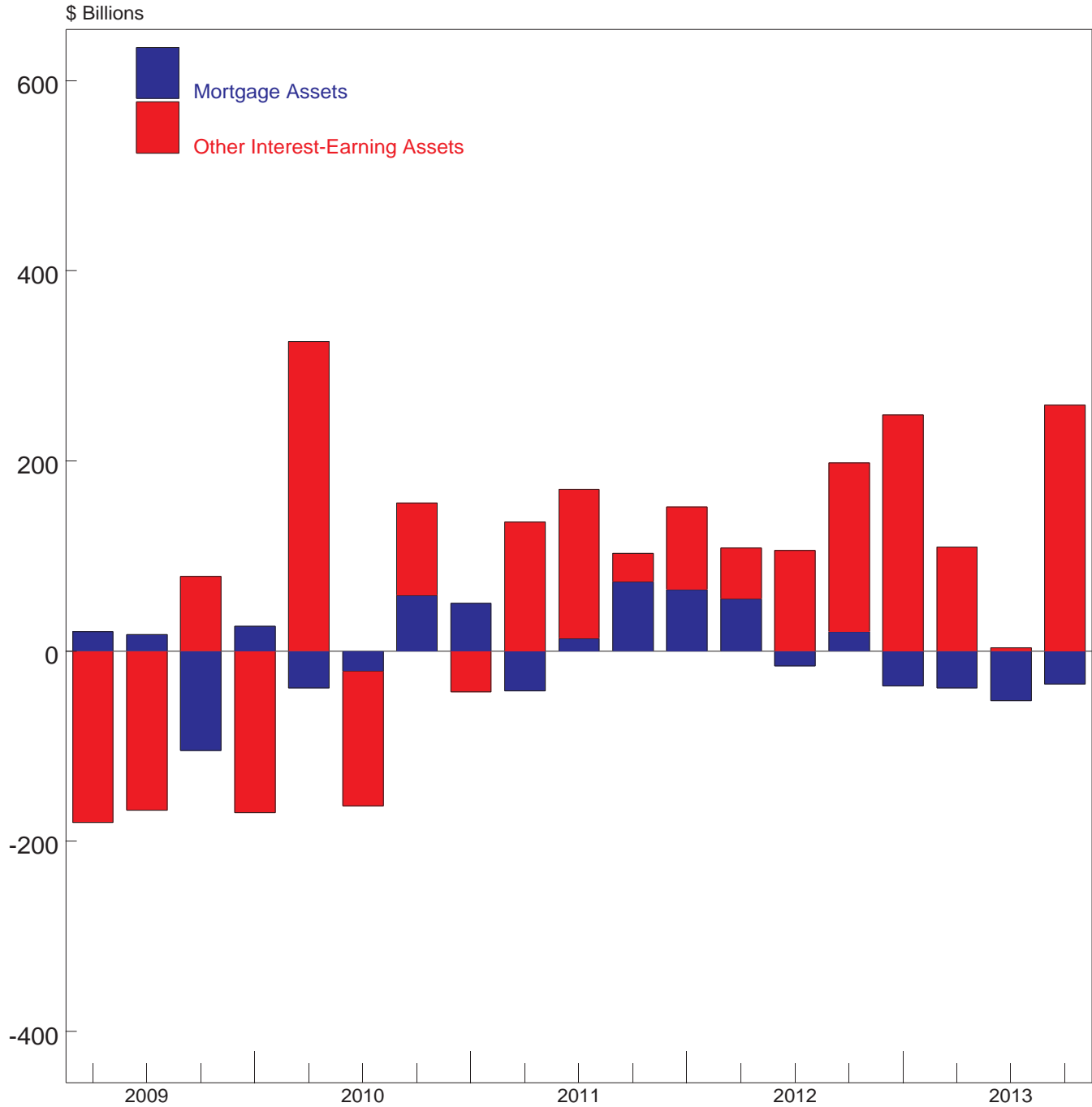
■ Commercial Borrowers	\$2,869	\$3,546	\$4,074	\$3,525	\$3,923	\$4,113
■ Consumer Loans	3,255	3,690	3,802	3,853	3,774	3,691

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

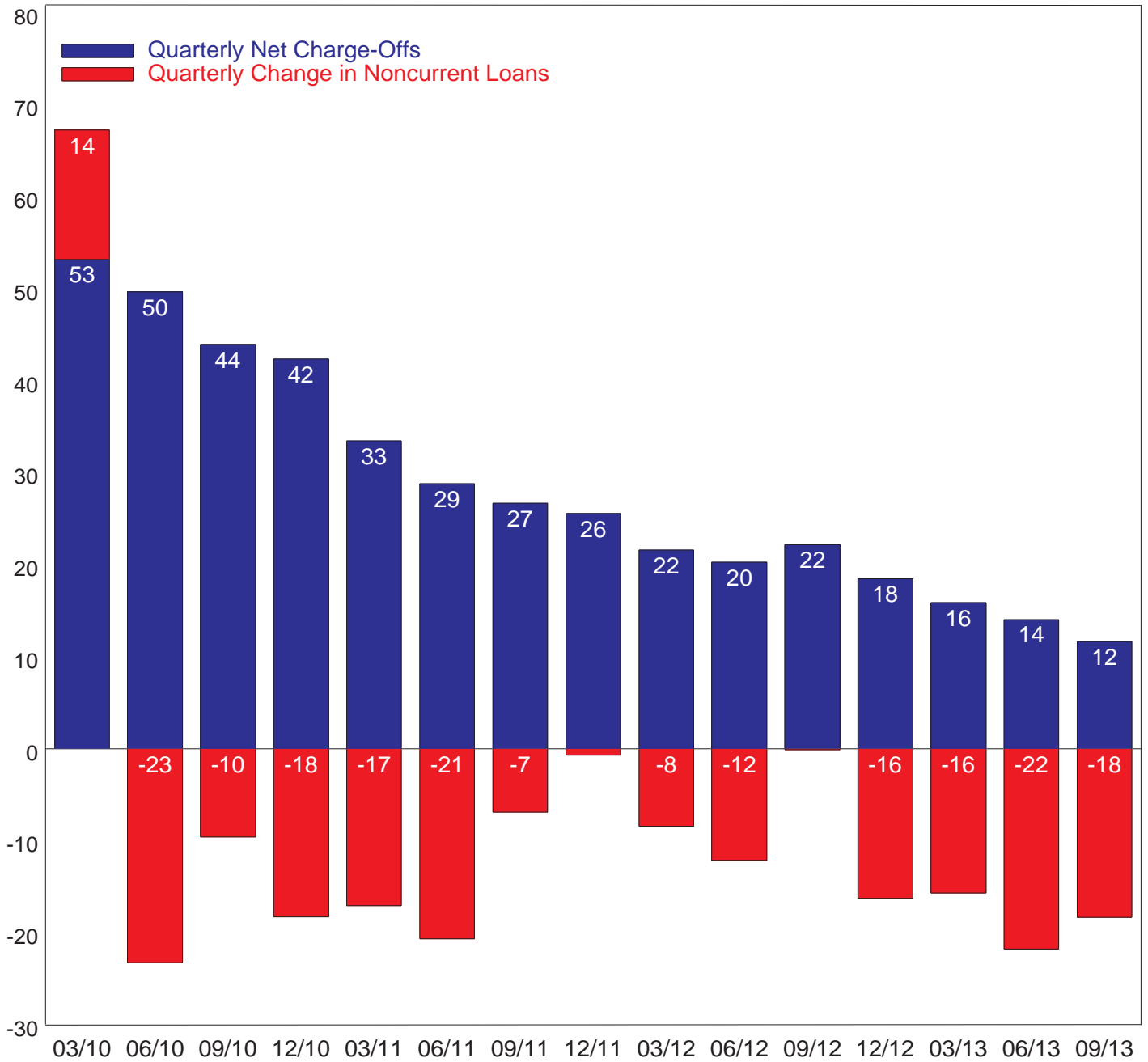
2009 - 2013



Quarterly Net Charge-Offs and Change in Noncurrent Loans

2010 - 2013

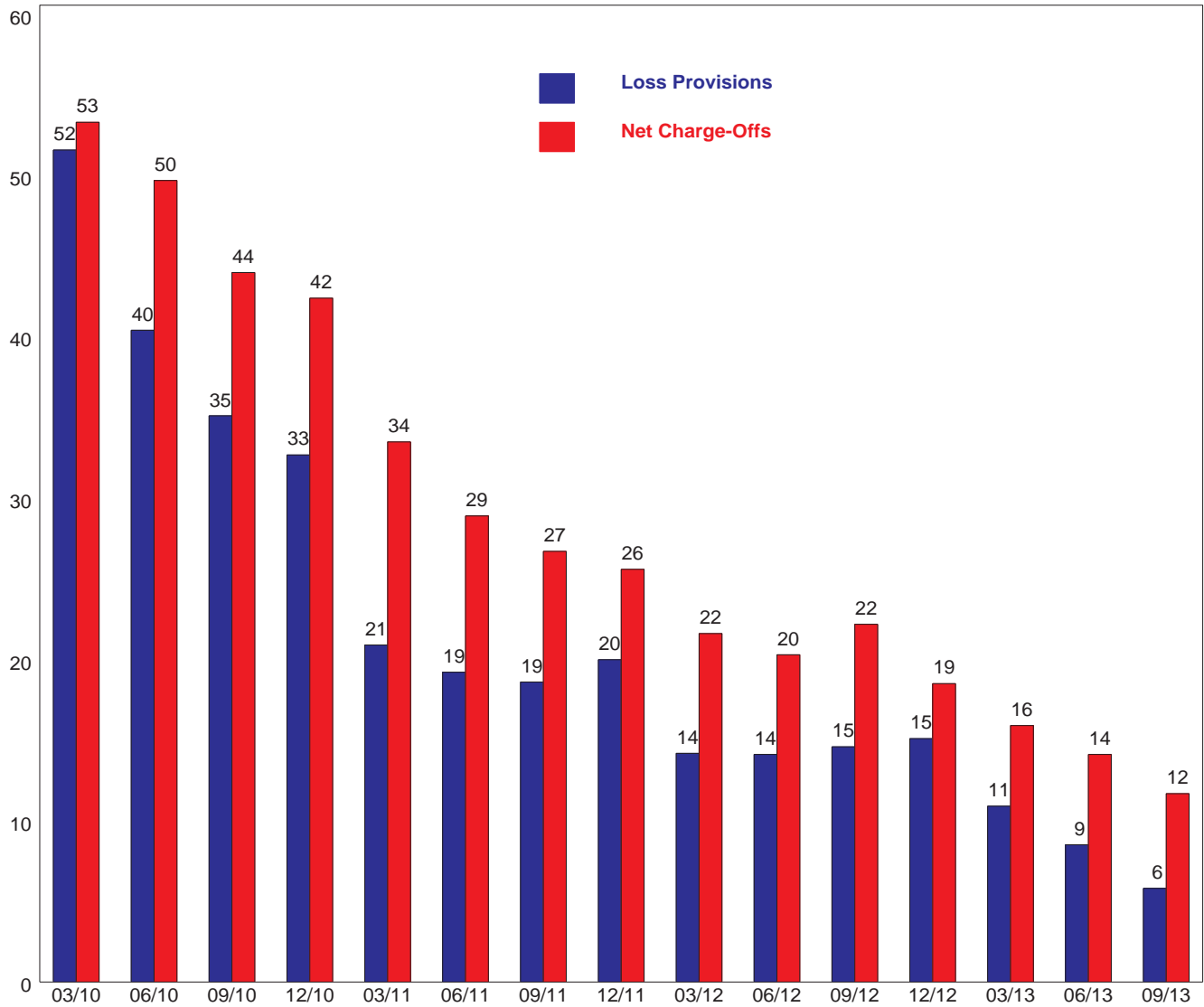
\$ Billions



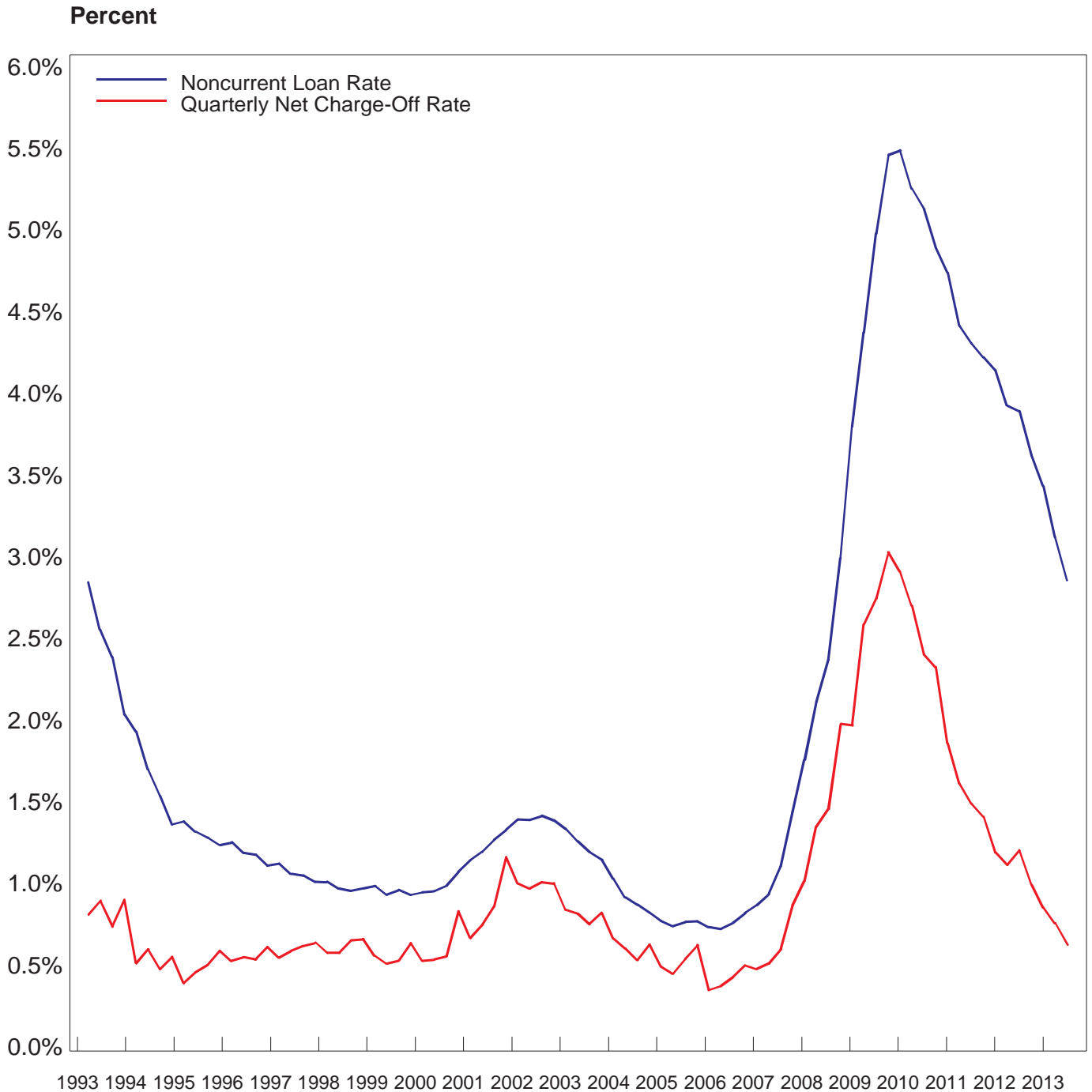
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2010 - 2013

\$ Billions

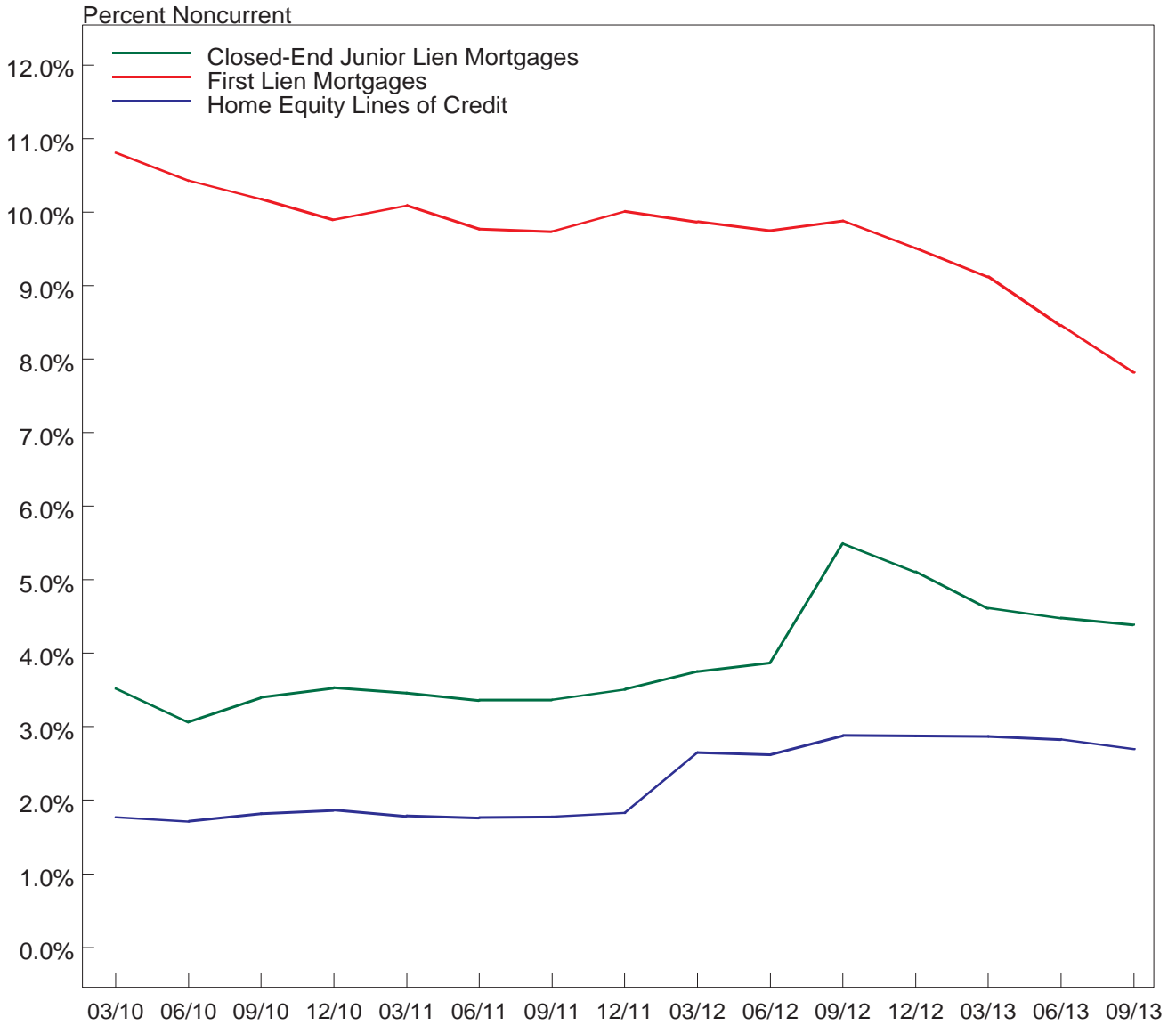


Noncurrent Loan and Quarterly Net Charge-Off Rates 1993-2013



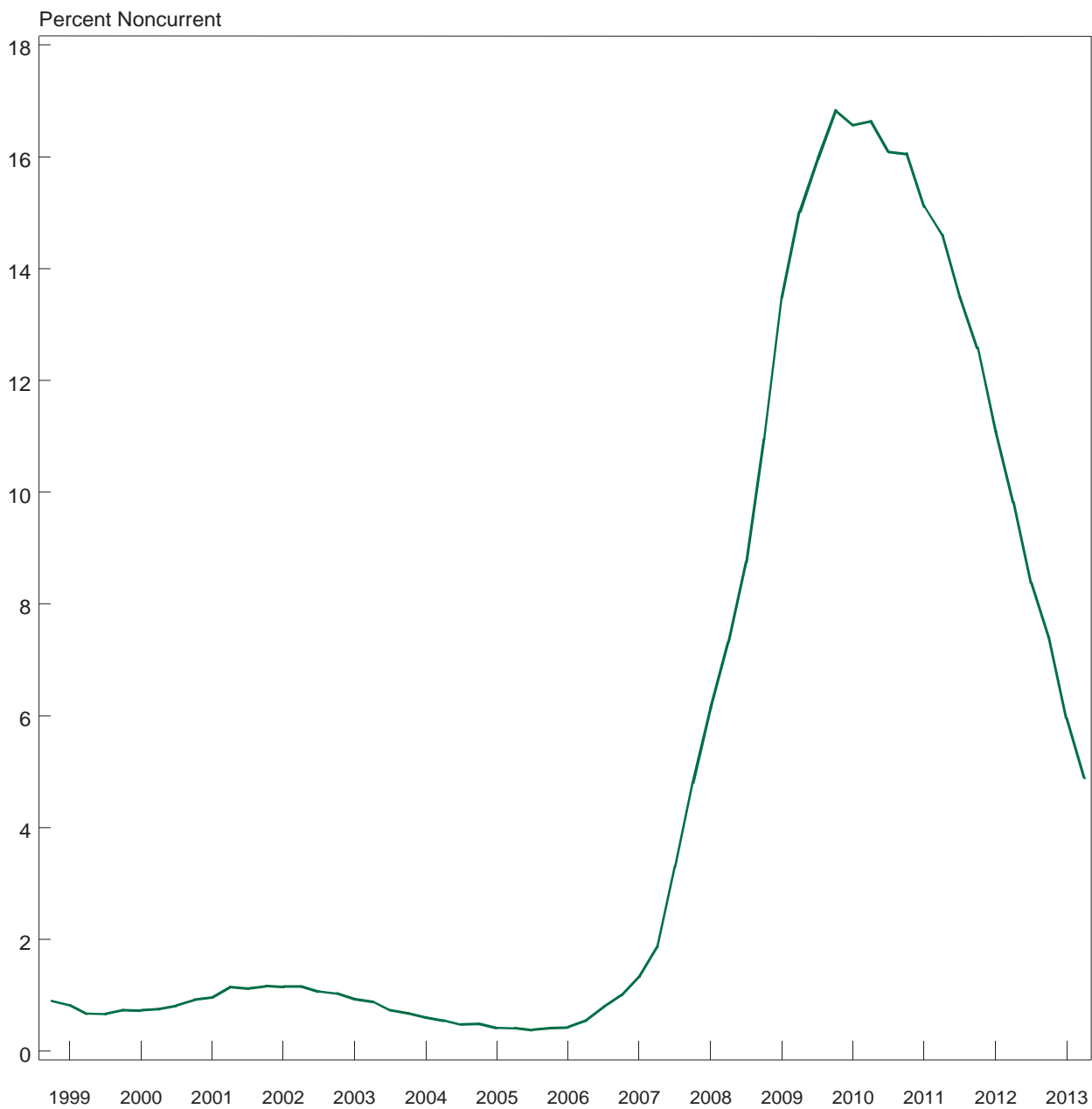
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2010 to 2013



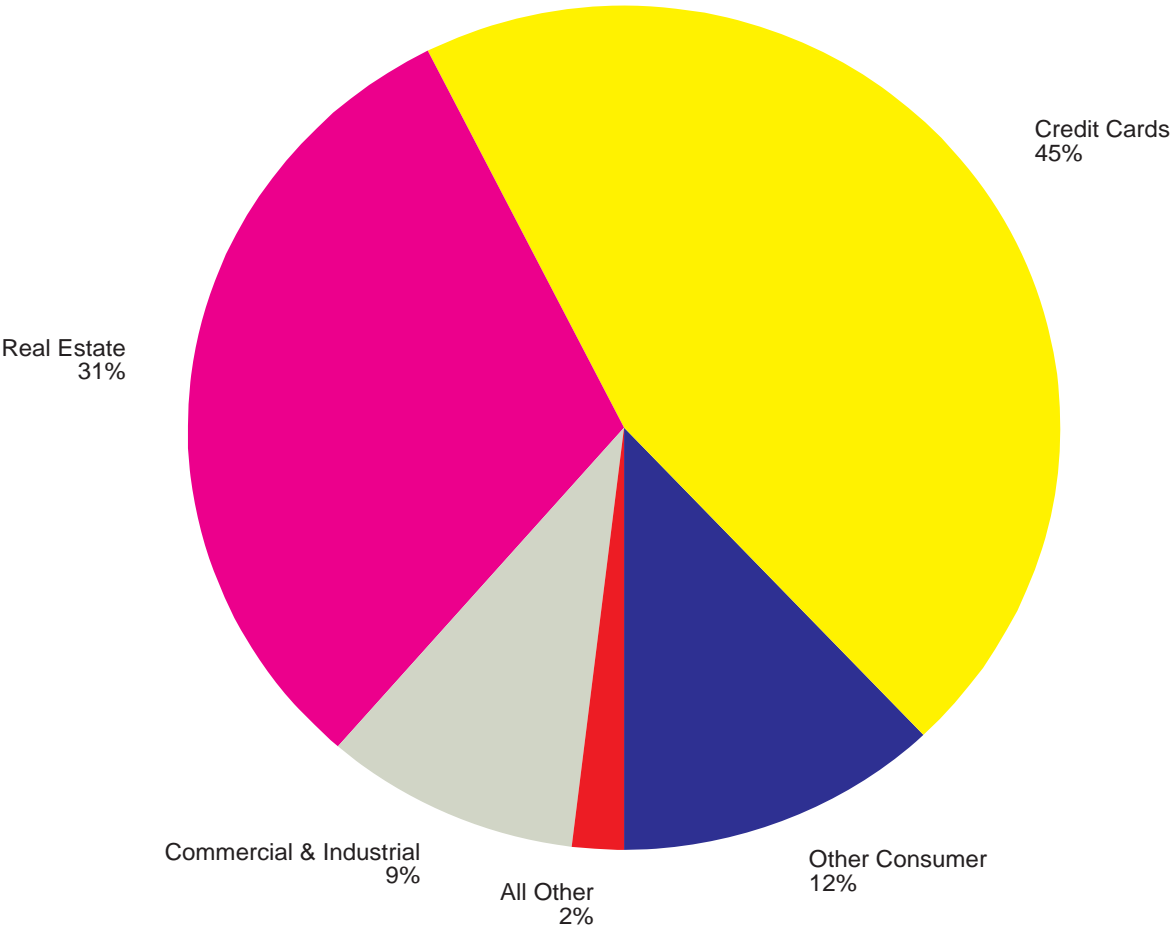
Noncurrent Rate on Real Estate Construction and Development Loans

1999-2013



Composition of FDIC-Insured Institutions' Loan Charge-Offs

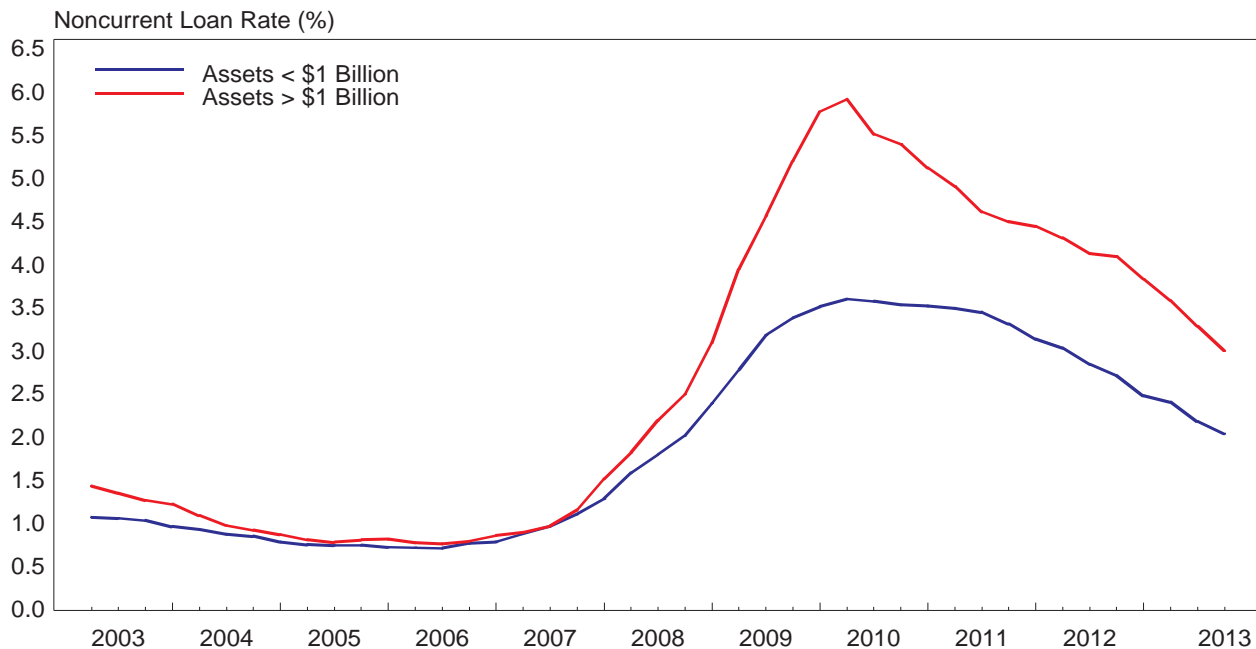
Third Quarter, 2013



Noncurrent Loan Rates

By Asset Size

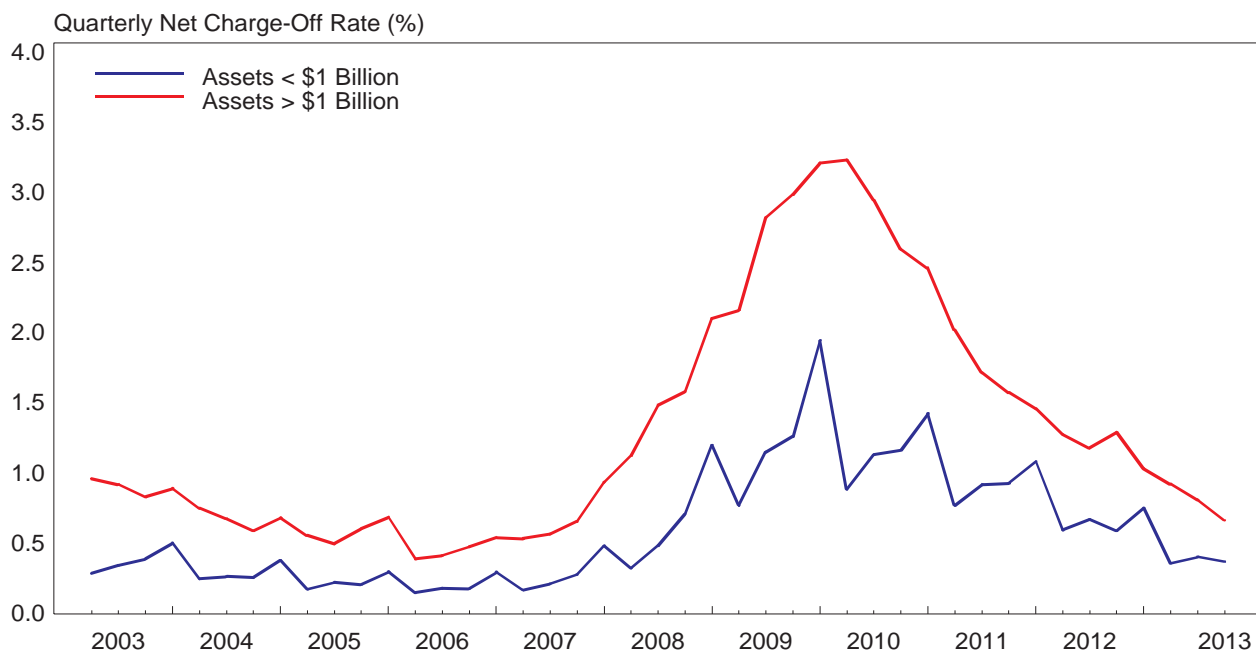
2003 - 2013



Quarterly Net Charge-Off Rates

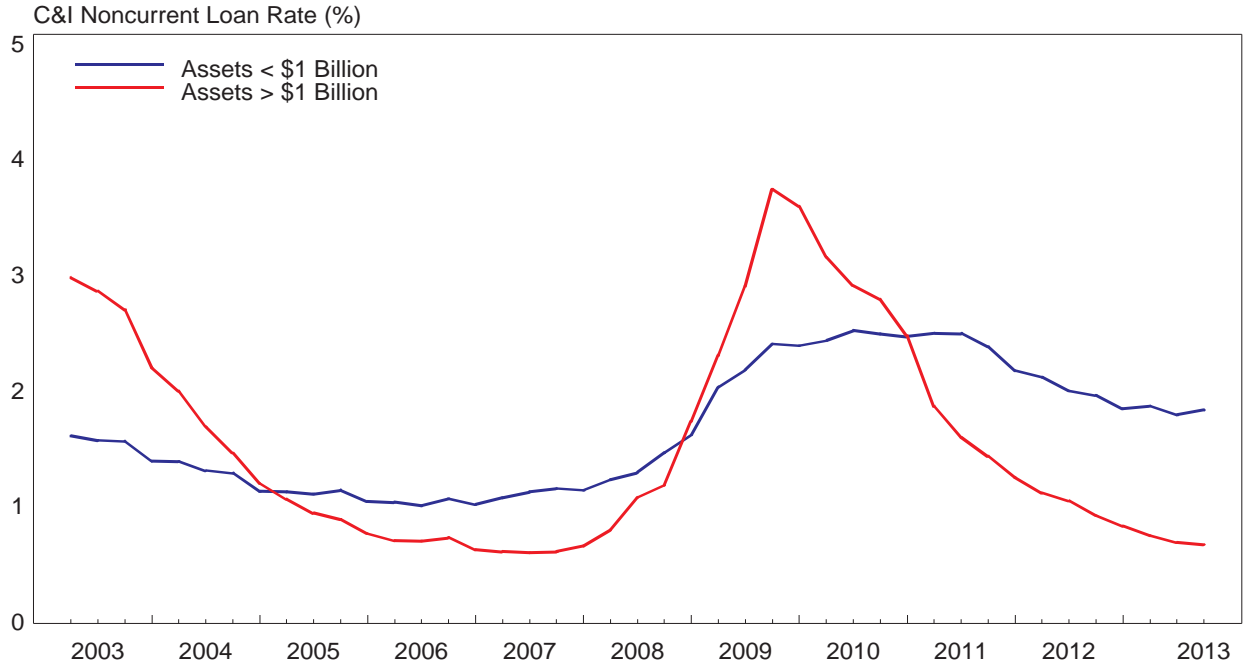
By Asset Size, Annualized

2003 - 2013



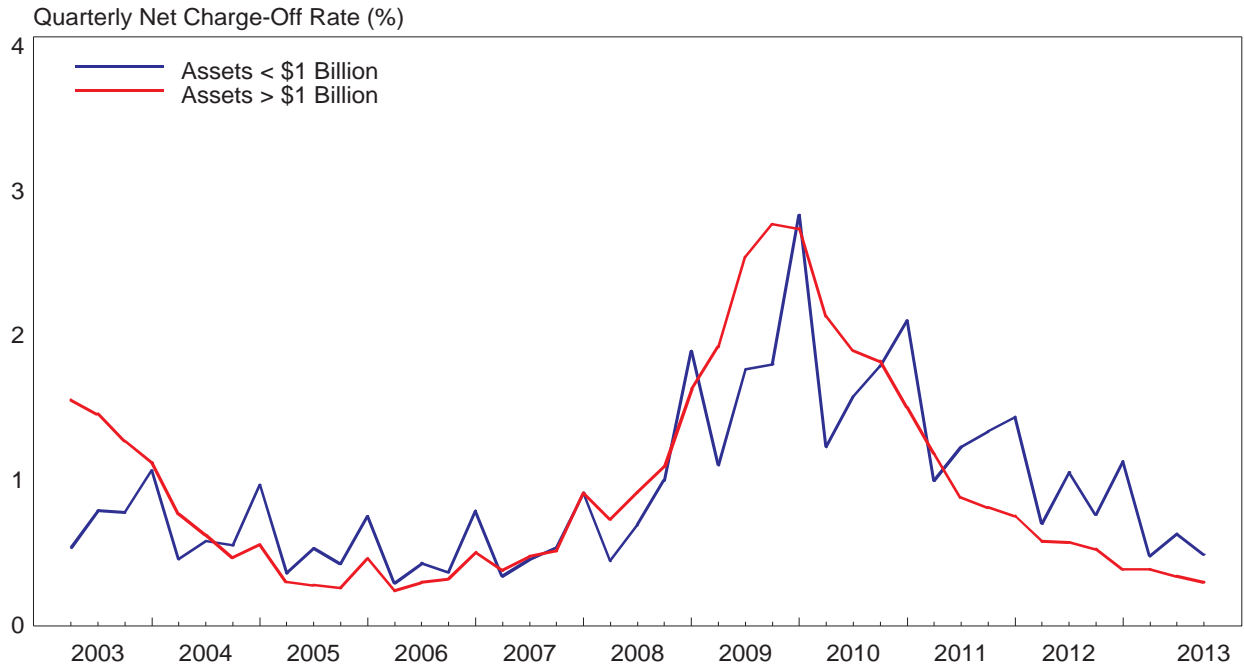
Noncurrent C & I Loan Rates By Asset Size

2003 - 2013



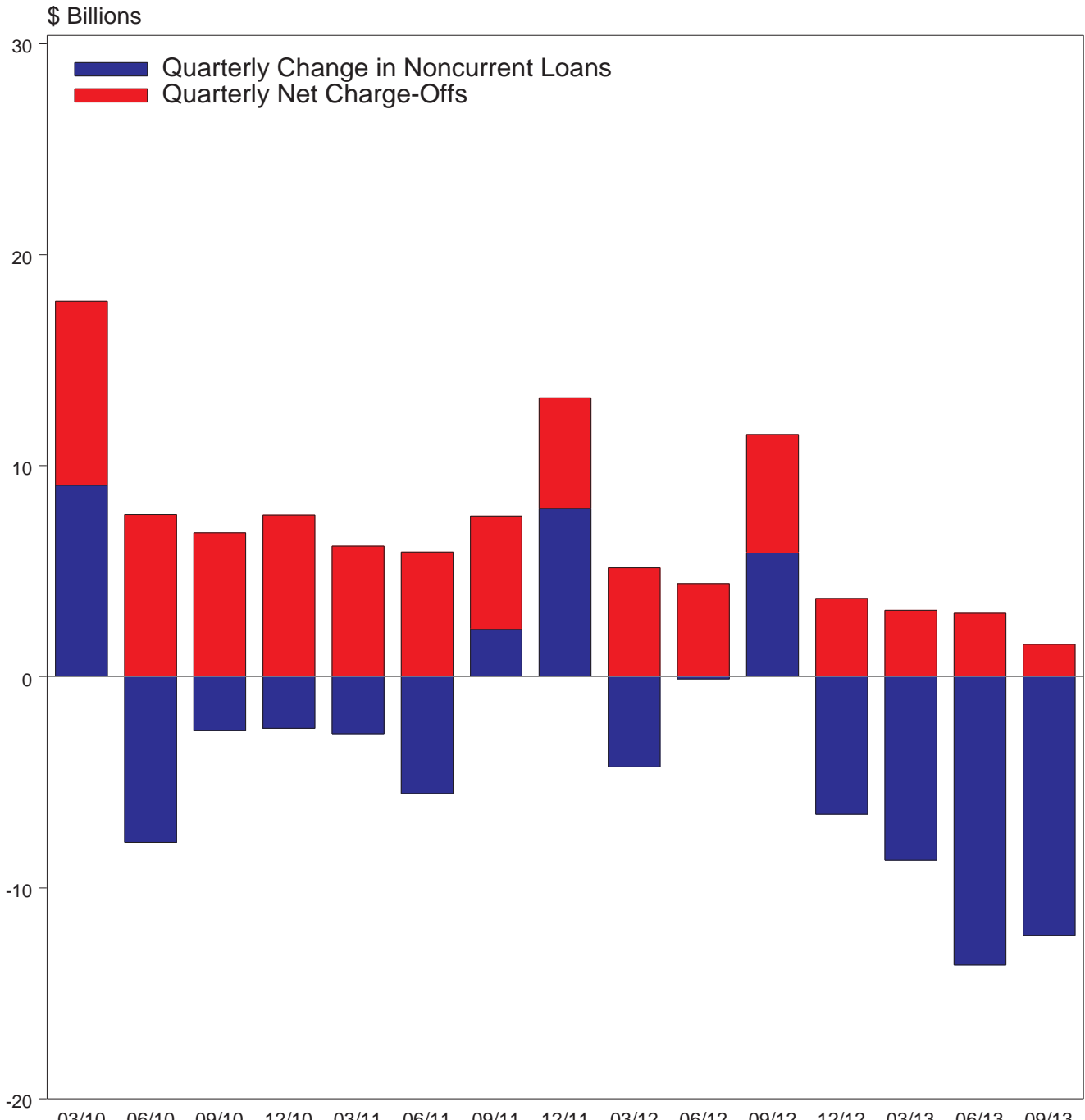
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2003 - 2013



Credit Quality of Residential Mortgage Loans*

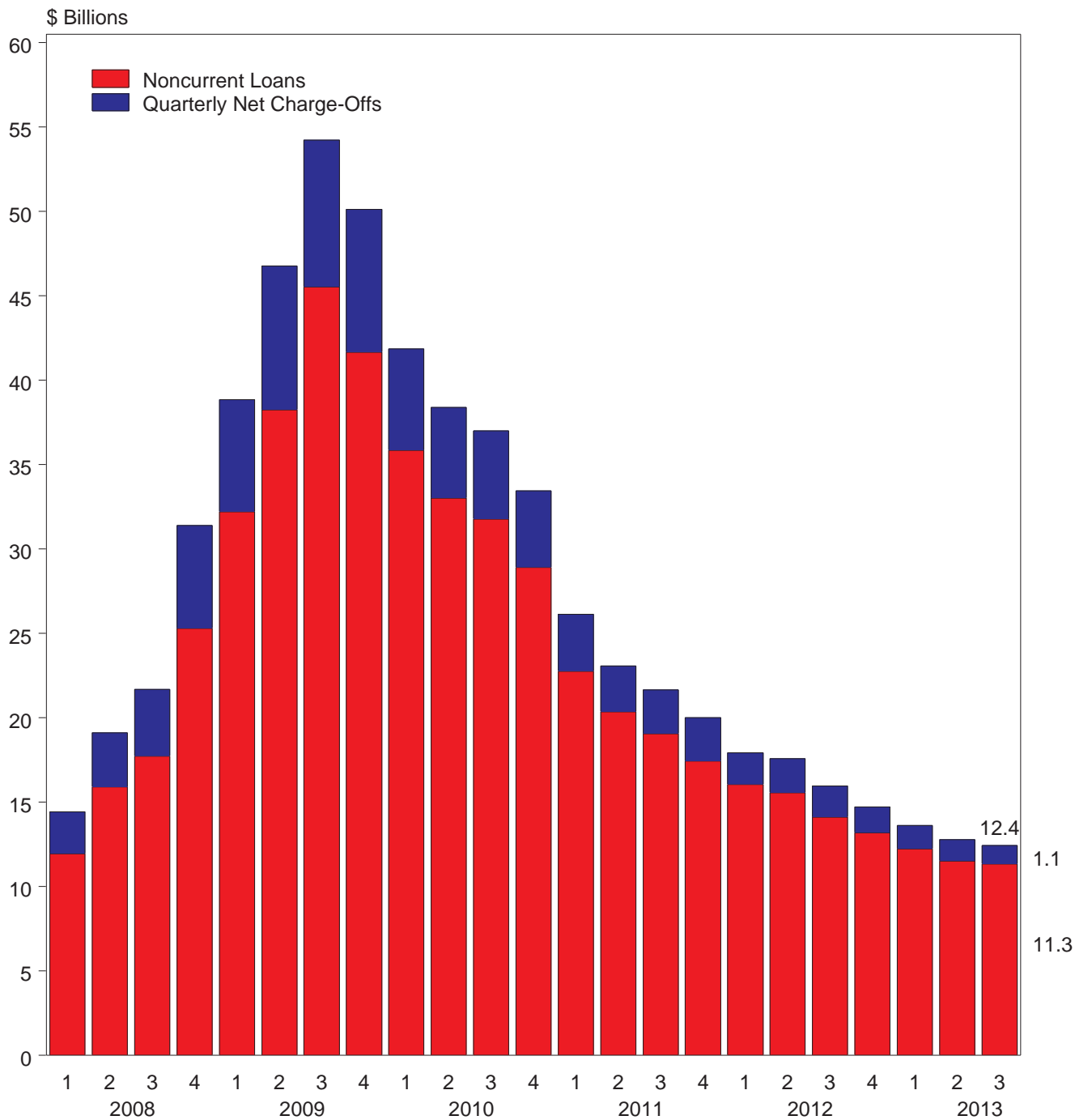
2010 to 2013



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

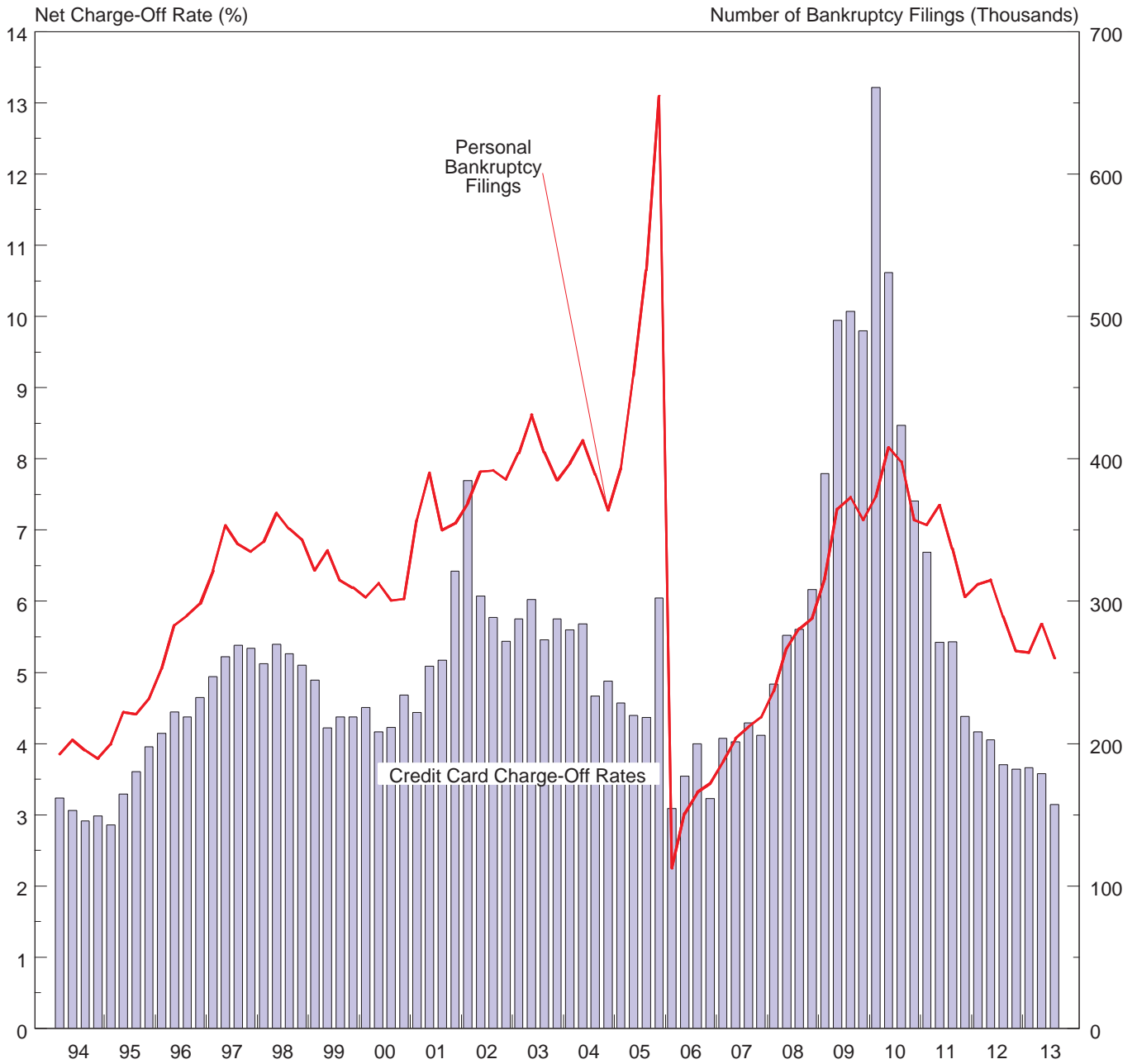
Credit Quality of C & I Loans

2008-2013



Credit Card Loss Rates and Personal Bankruptcy Filings

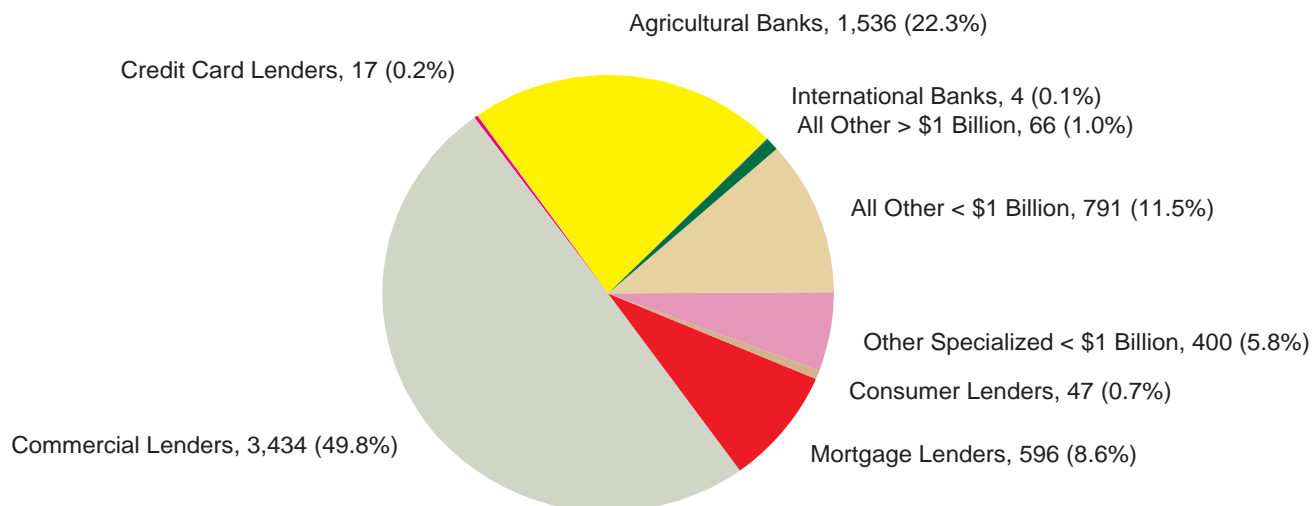
1994-2013



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

September 30, 2013

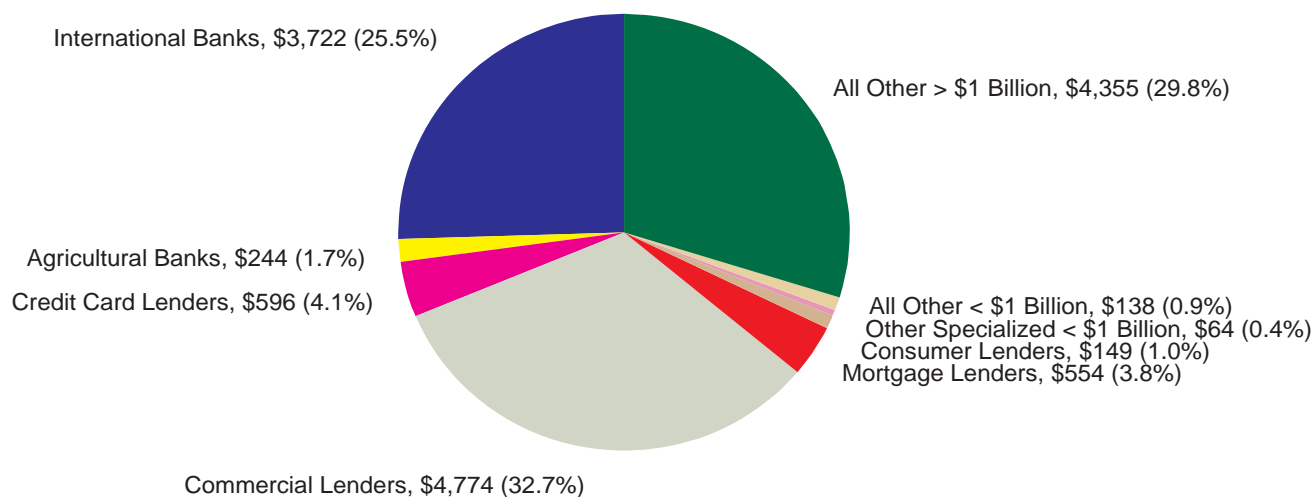


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/13	4	1,536	17	3,434	596	47	400	791	66
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	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

September 30, 2013

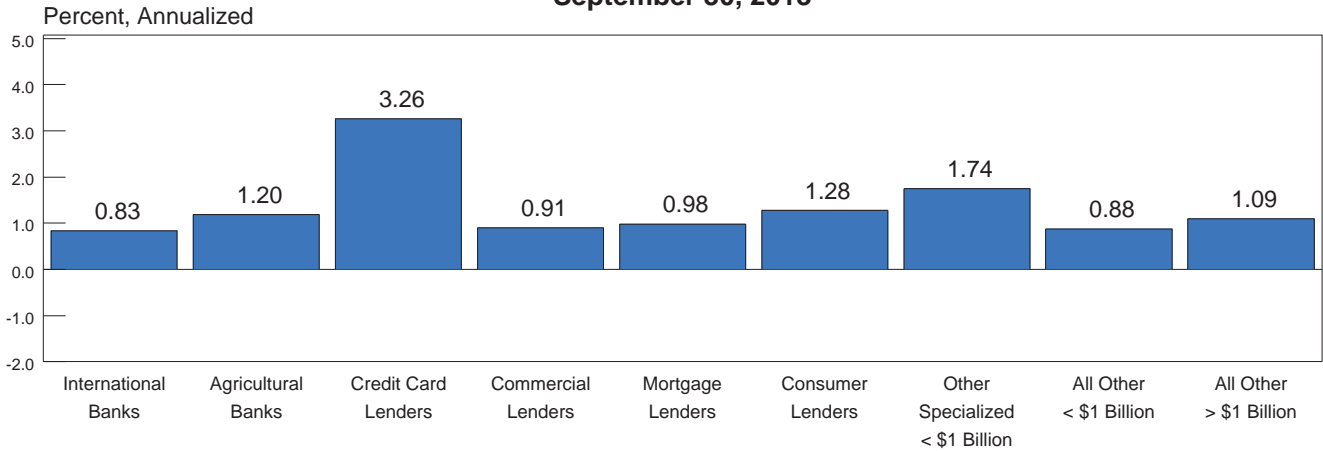


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/13	3,722	244	596	4,774	554	149	64	138	4,355
12/12	3,808	240	601	4,339	628	102	65	146	4,522
12/11	3,456	216	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

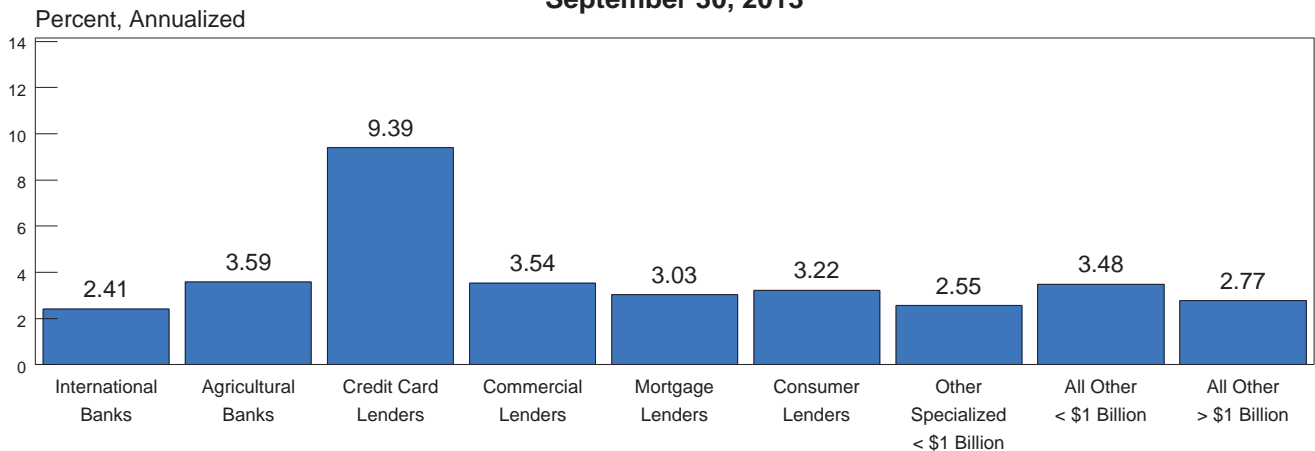
Return on Assets (YTD)

September 30, 2013



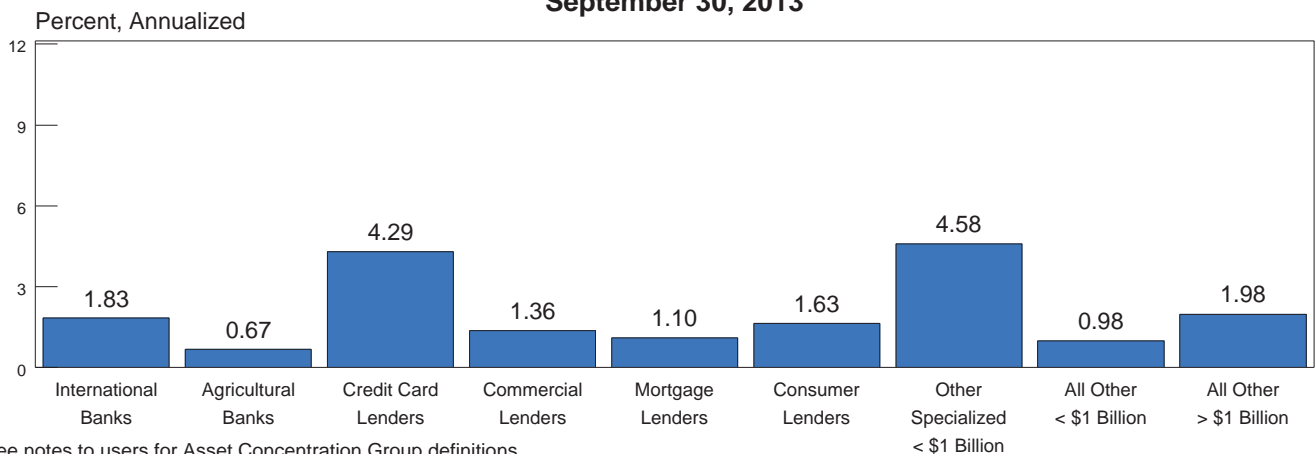
Net Interest Margin (YTD)

September 30, 2013



Noninterest Income to Assets (YTD)

September 30, 2013

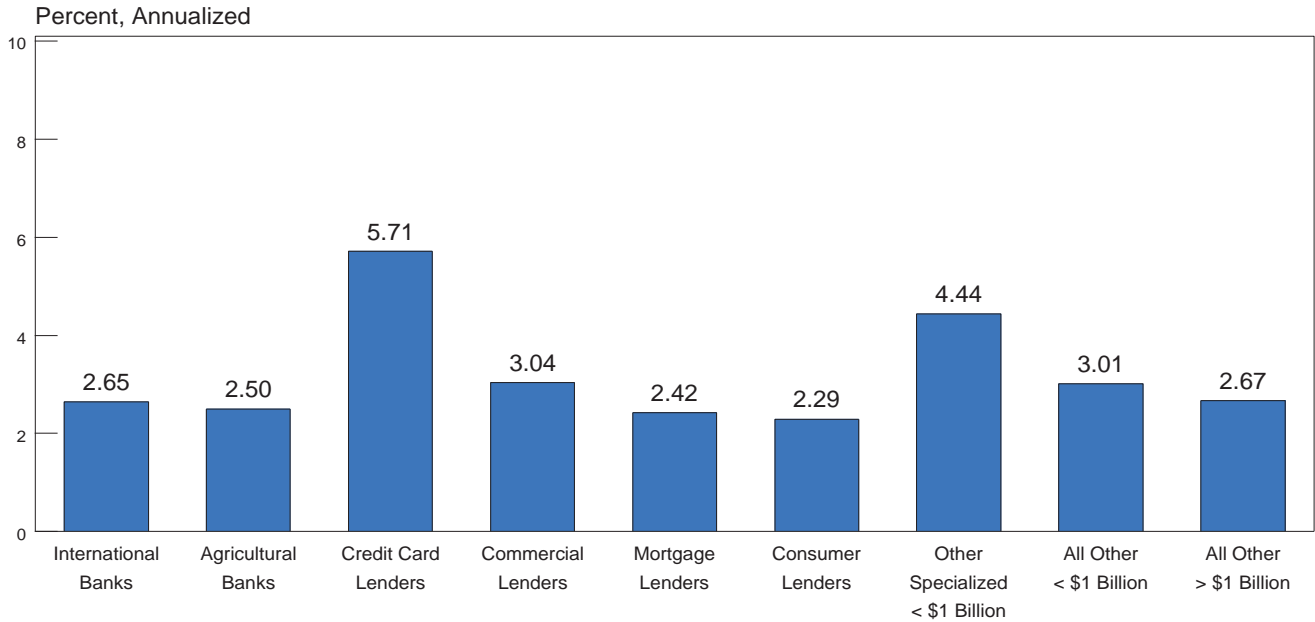


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

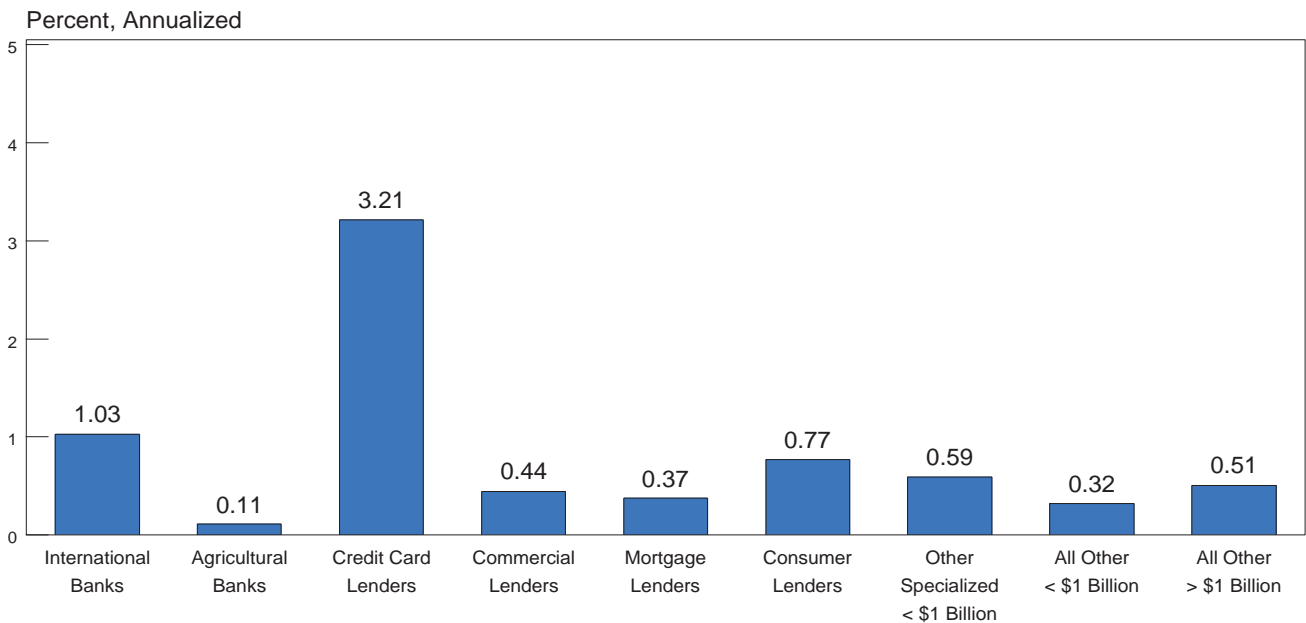
Noninterest Expense to Assets (YTD)

September 30, 2013



Net Charge-Offs to Loans and Leases (YTD)

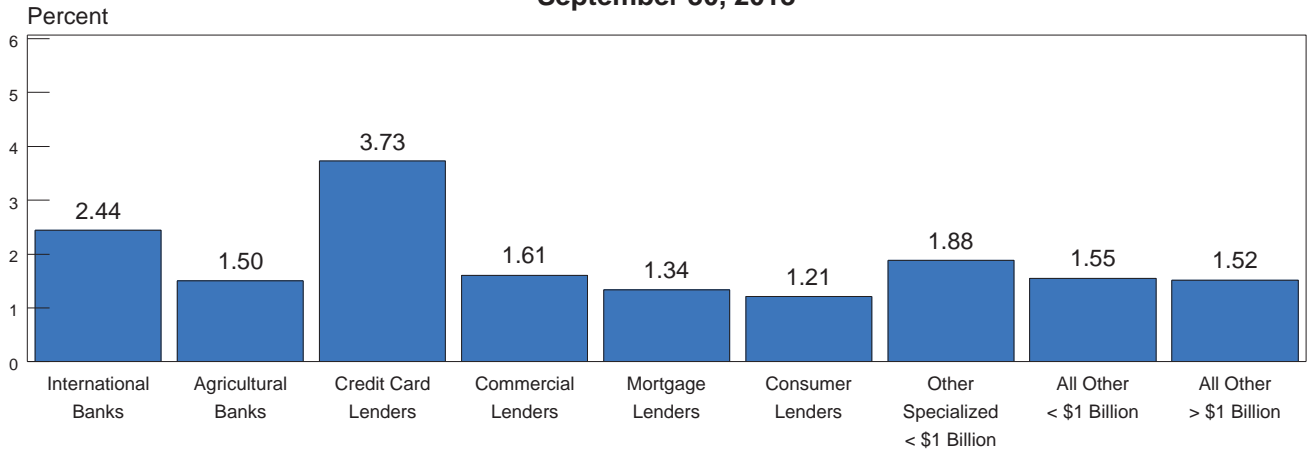
September 30, 2013



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

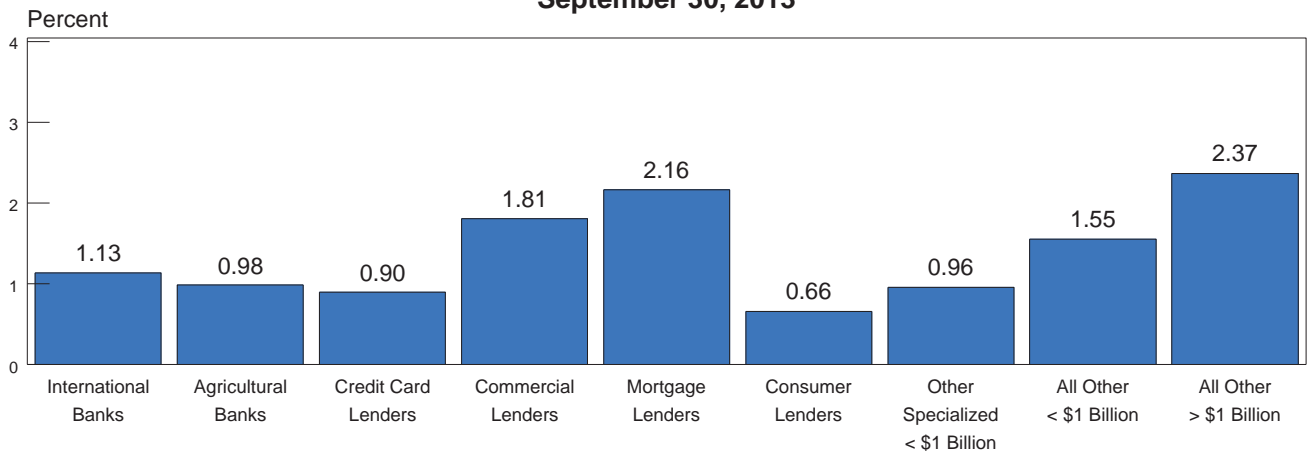
Condition Ratios By Asset Concentration Group Loss Allowance To Loans and Leases

September 30, 2013



Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2013



Core Capital (Leverage) Ratio

September 30, 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
09/13	0.83	1.20	3.26	0.91	0.98	1.28	1.74	0.88	1.09
09/12	0.83	1.30	3.14	0.90	0.82	1.62	1.25	1.01	1.01
09/11	0.81	1.14	3.62	0.71	0.60	1.75	1.80	0.92	0.89
09/10	0.79	1.04	1.47	0.28	0.70	1.42	1.58	0.71	0.74
09/09	0.00	0.91	-6.25	-0.23	0.47	0.22	0.64	0.79	0.62
09/08	0.31	1.12	2.42	0.23	-0.35	1.01	1.57	0.88	0.36
09/07	0.87	1.25	3.81	1.09	0.73	1.40	2.37	1.04	1.09
09/06	1.03	1.29	4.42	1.32	1.07	1.69	1.33	1.07	1.31
09/05	0.88	1.32	3.19	1.36	1.12	1.70	1.73	1.12	1.36
09/04	0.89	1.28	3.90	1.33	1.20	0.82	1.47	1.14	1.23
09/03	1.05	1.25	3.93	1.30	1.44	1.54	1.36	1.09	1.31
09/02	0.85	1.31	3.55	1.30	1.34	1.40	1.39	1.19	1.40
09/01	0.90	1.18	2.93	1.10	1.09	1.04	1.66	1.12	1.07
09/00	1.10	1.31	2.92	1.12	0.99	1.19	1.56	1.17	0.92
09/99	0.91	1.24	3.74	1.29	1.04	1.42	1.50	1.32	1.29
09/98	0.66	1.28	2.74	1.30	1.14	1.38	1.73	1.21	1.47
09/97	0.93	1.32	1.93	1.28	0.93	1.34	1.83	1.27	1.30
09/96	0.90	1.28	1.96	1.26	0.63	1.16	1.35	1.25	1.13
09/95	0.82	1.26	2.69	1.24	0.82	1.20	1.18	1.22	1.20

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
09/13	2.41	3.59	9.39	3.54	3.03	3.22	2.55	3.48	2.77
09/12	2.65	3.78	9.74	3.74	2.75	4.29	2.78	3.62	3.07
09/11	2.83	3.87	10.59	3.80	3.05	4.54	3.00	3.71	3.18
09/10	2.72	3.94	12.52	3.75	3.05	4.52	2.79	3.71	3.31
09/09	2.94	3.92	10.23	3.47	3.22	4.12	2.77	3.77	2.99
09/08	2.80	3.91	8.94	3.59	2.59	4.73	2.96	3.76	2.51
09/07	2.56	3.96	8.43	3.66	2.64	4.24	3.06	3.67	2.88
09/06	2.47	4.06	9.29	3.82	2.73	4.64	3.33	3.74	3.04
09/05	2.61	4.11	8.53	3.91	2.81	4.80	2.95	3.80	3.18
09/04	2.79	4.05	8.65	3.85	3.15	2.80	2.98	3.85	3.08
09/03	3.01	4.04	8.17	3.97	3.40	4.76	3.07	3.85	3.30
09/02	3.31	4.19	8.65	4.21	3.51	4.67	3.40	4.10	3.54
09/01	2.65	4.02	7.31	4.00	3.10	4.67	3.53	3.96	3.06
09/00	2.78	4.25	7.49	4.11	2.82	4.20	3.90	4.15	3.44
09/99	3.00	4.16	7.96	4.18	3.06	4.53	3.64	4.17	3.79
09/98	3.01	4.28	7.88	4.27	3.12	4.52	3.70	4.34	4.02
09/97	3.02	4.33	8.14	4.47	3.21	5.02	4.00	4.42	4.24
09/96	3.22	4.32	8.04	4.37	3.21	5.00	3.70	4.43	4.15
09/95	3.42	4.37	8.22	4.38	3.09	4.84	3.87	4.46	4.09

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
09/13	1.03	0.11	3.21	0.44	0.37	0.77	0.59	0.32	0.51
09/12	1.53	0.22	3.81	0.75	0.78	1.44	0.33	0.42	0.98
09/11	2.07	0.36	5.58	1.21	0.90	1.78	0.48	0.50	1.30
09/10	2.27	0.53	11.94	1.89	1.22	2.20	0.81	0.51	1.96
09/09	2.90	0.52	9.93	1.77	1.26	2.64	0.81	0.46	2.31
09/08	1.28	0.29	5.64	0.98	0.74	1.84	0.43	0.30	0.88
09/07	0.65	0.19	3.90	0.28	0.29	0.97	0.30	0.17	0.35
09/06	0.59	0.14	3.38	0.18	0.14	1.00	0.53	0.17	0.20
09/05	0.88	0.15	4.27	0.22	0.10	1.46	0.29	0.27	0.20
09/04	1.05	0.17	4.69	0.29	0.11	0.94	0.46	0.26	0.25
09/03	1.41	0.24	5.12	0.52	0.19	1.42	1.44	0.31	0.56
09/02	1.78	0.26	6.07	0.67	0.16	1.12	0.47	0.30	0.86
09/01	0.63	0.30	4.02	0.61	0.15	1.16	0.50	0.27	0.69
09/00	0.44	0.18	3.68	0.40	0.12	0.20	1.98	0.23	0.55
09/99	0.55	0.20	3.97	0.37	0.12	0.51	1.27	0.23	0.41
09/98	0.60	0.20	4.41	0.33	0.18	0.65	0.50	0.33	0.55
09/97	0.23	0.19	4.79	0.34	0.21	0.73	0.38	0.24	0.73
09/96	0.33	0.22	4.08	0.31	0.28	0.70	0.15	0.22	0.47
09/95	0.33	0.14	3.09	0.33	0.27	0.50	0.29	0.19	0.36

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
09/13	2.97	1.13	1.15	2.08	3.07	0.91	2.14	1.96	4.45
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

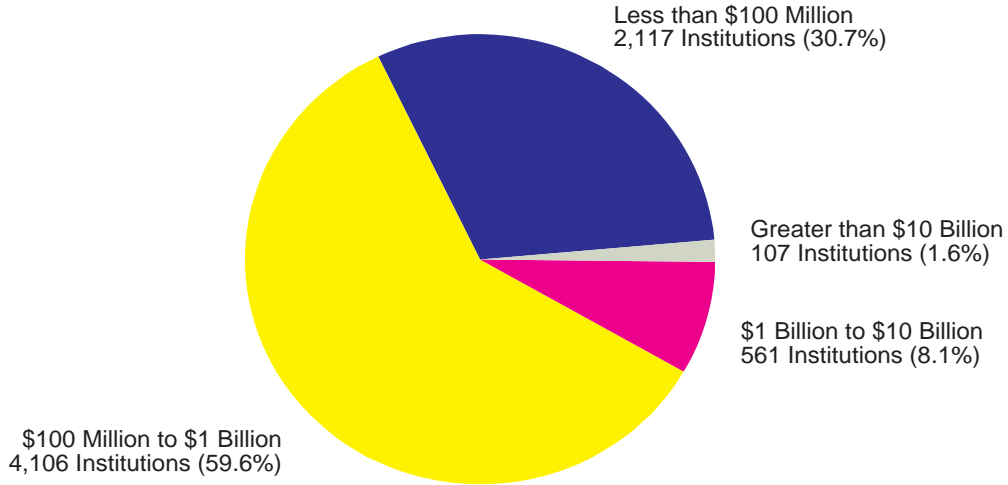
1995 - 2013

	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
09/13	7.56	10.45	13.09	10.18	10.49	9.60	13.22	11.26	9.26
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

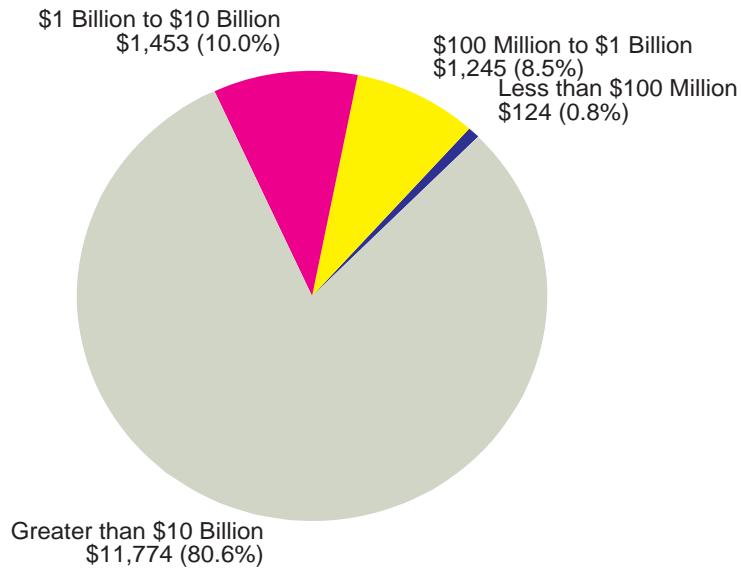
September 30, 2013



Industry Assets By Asset Size

September 30, 2013

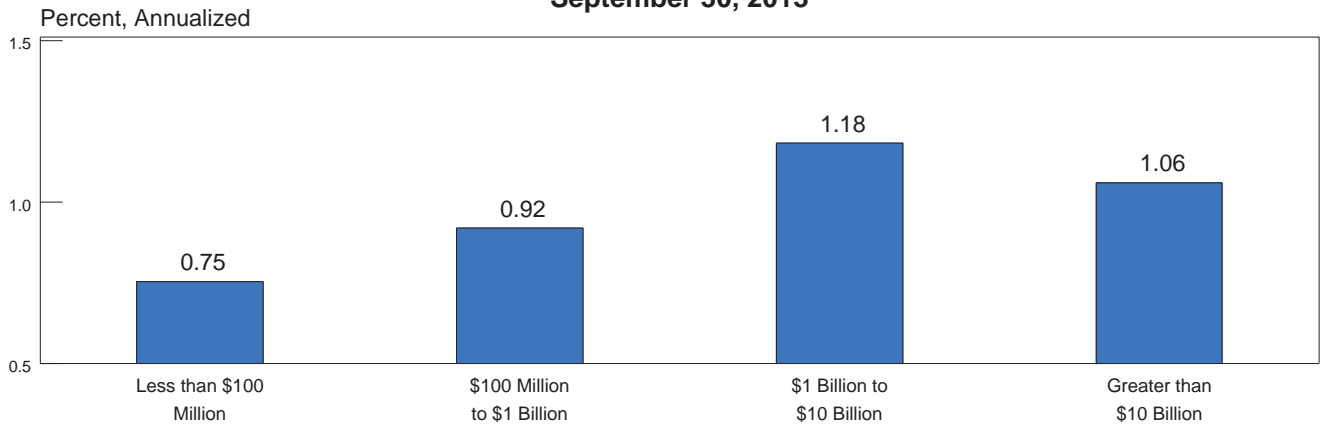
(\$ Billions)



Performance Ratios By Asset Size

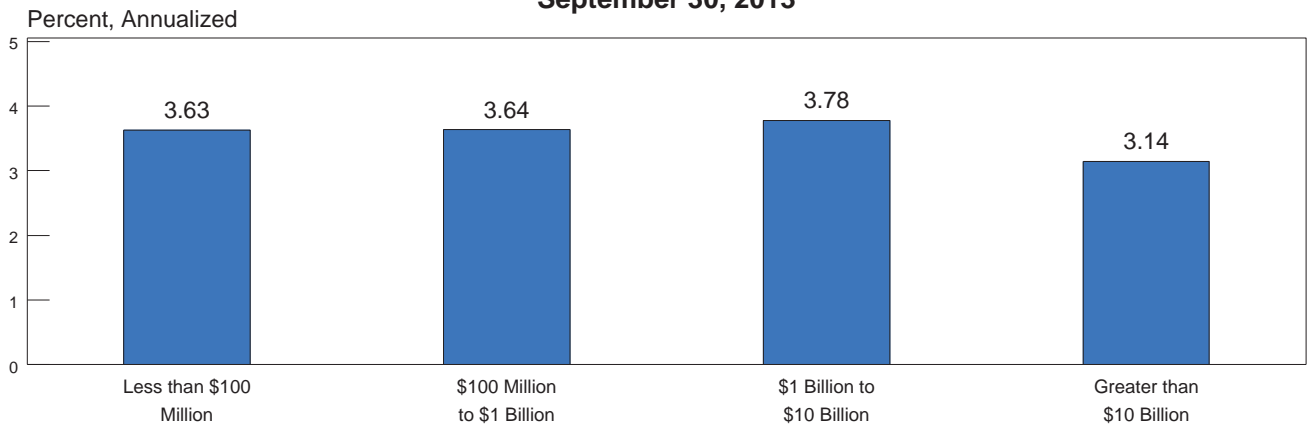
Return on Assets (YTD)

September 30, 2013



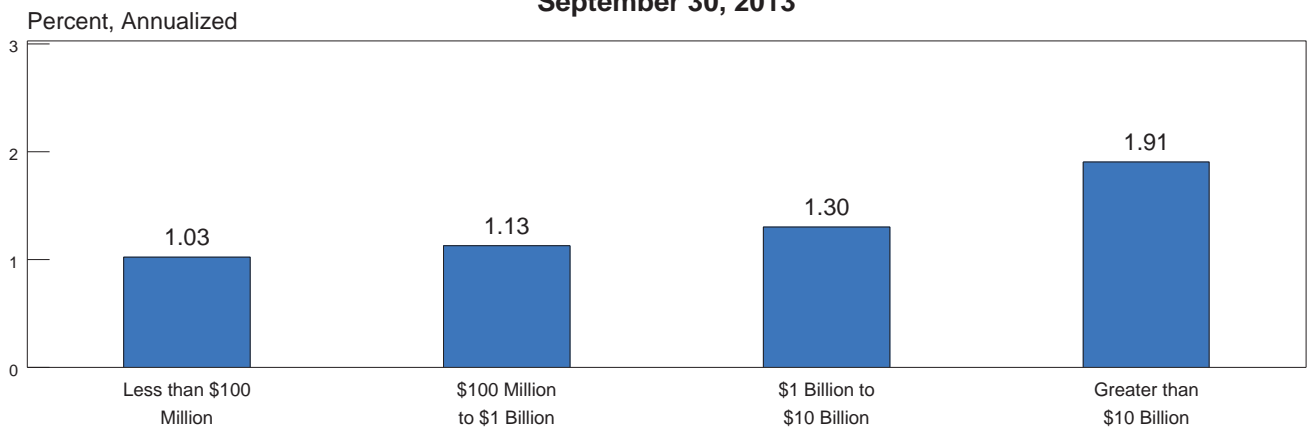
Net Interest Margin (YTD)

September 30, 2013



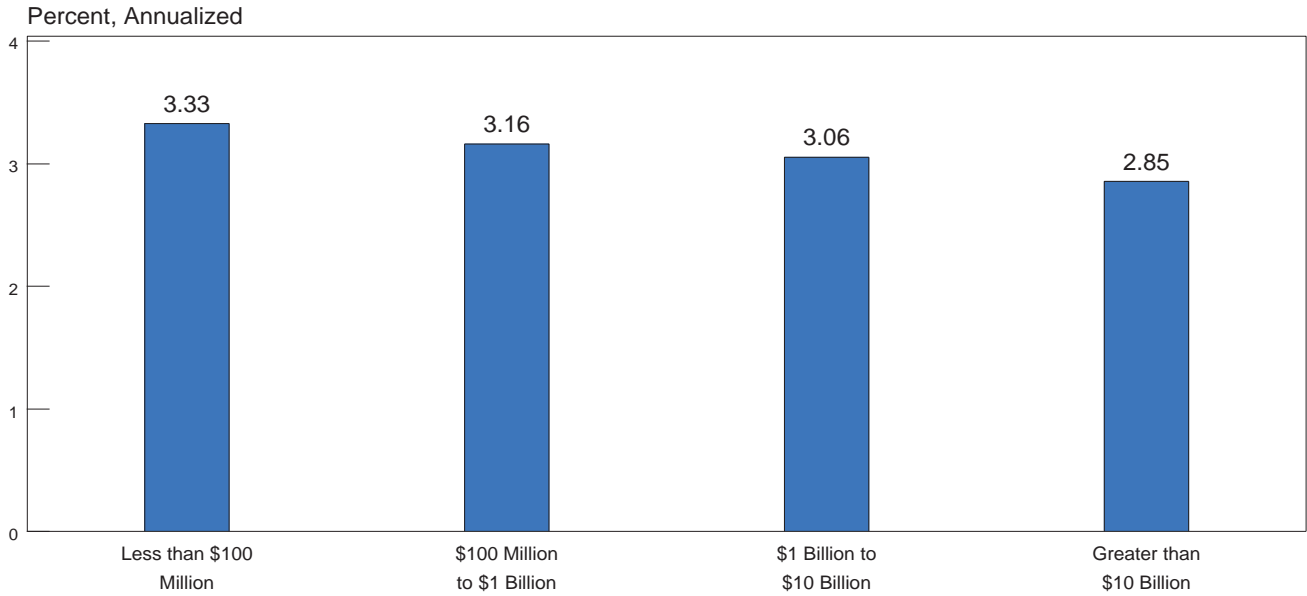
Noninterest Income to Assets (YTD)

September 30, 2013



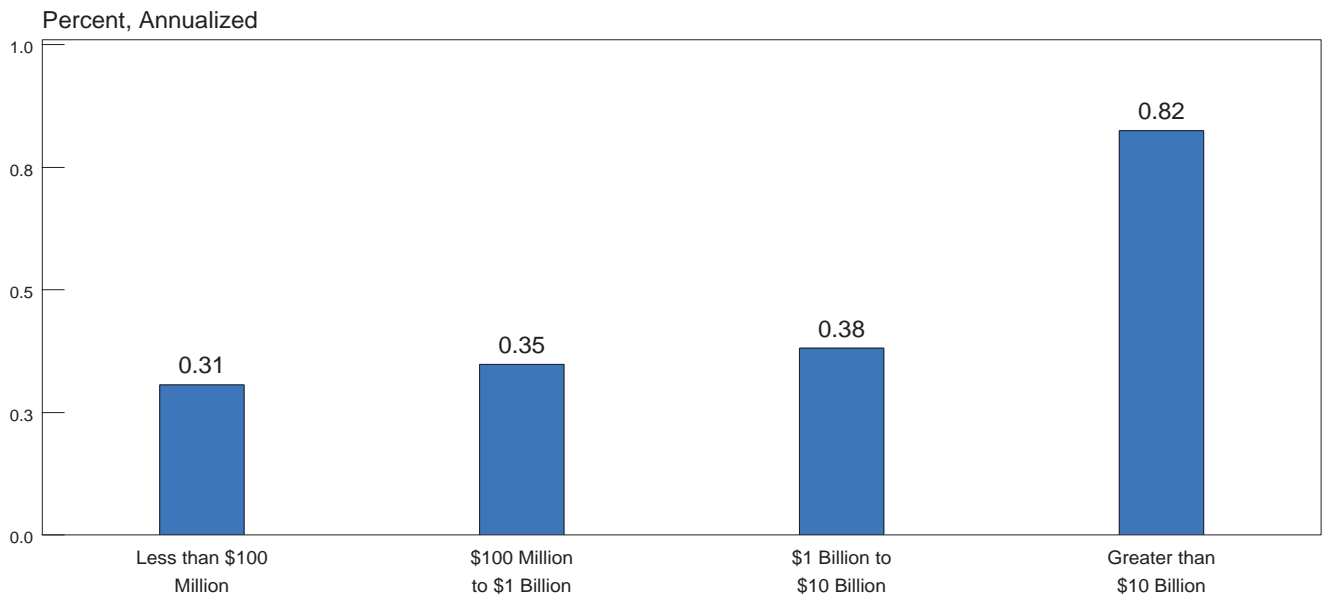
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2013



Net Charge-Offs to Loans and Leases (YTD)

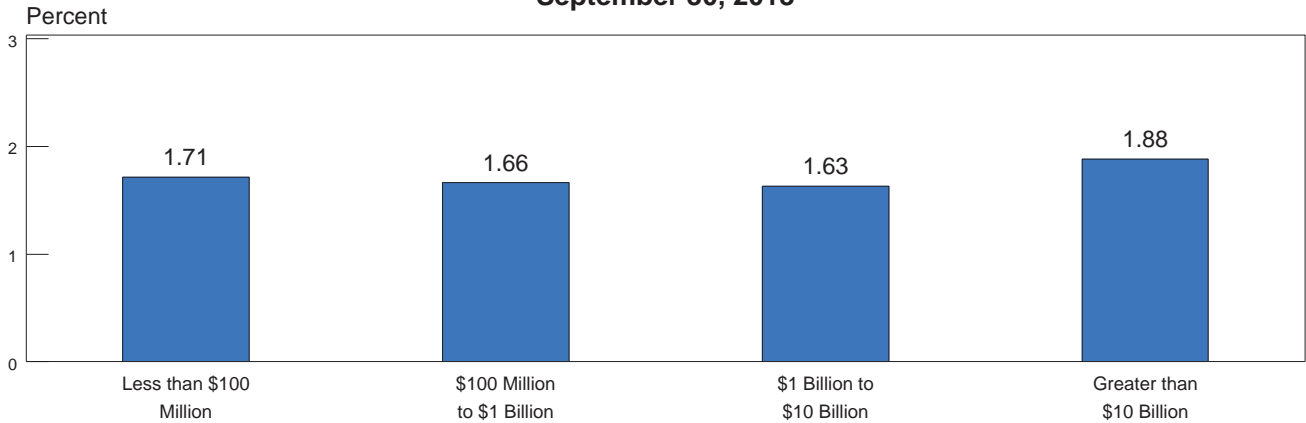
September 30, 2013



Condition Ratios By Asset Size

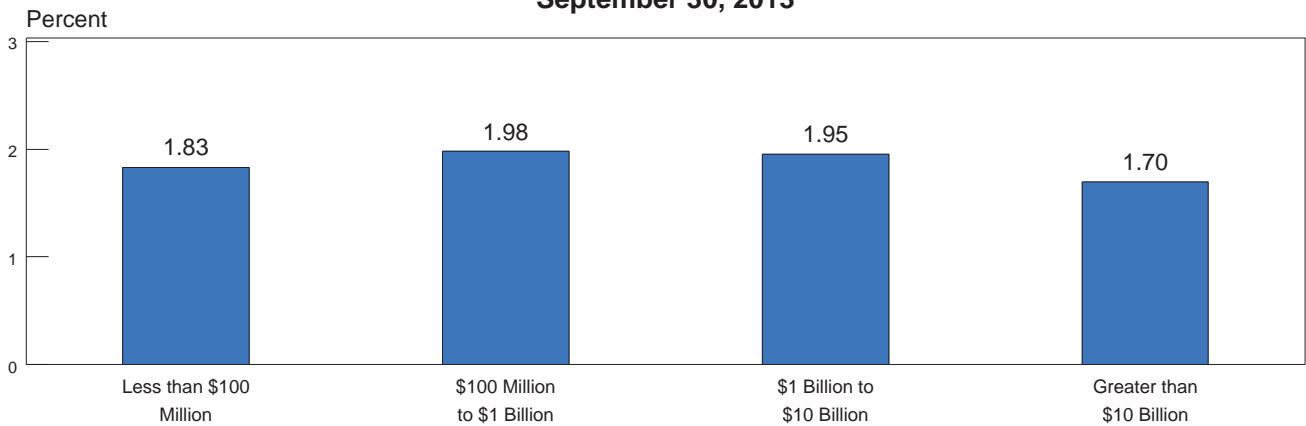
Loss Allowance To Loans and Leases

September 30, 2013



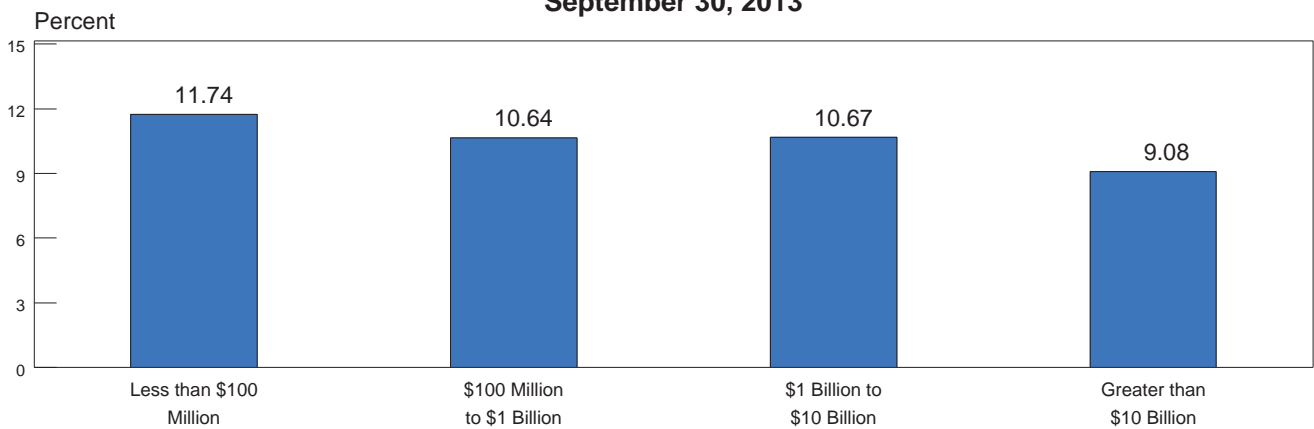
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2013



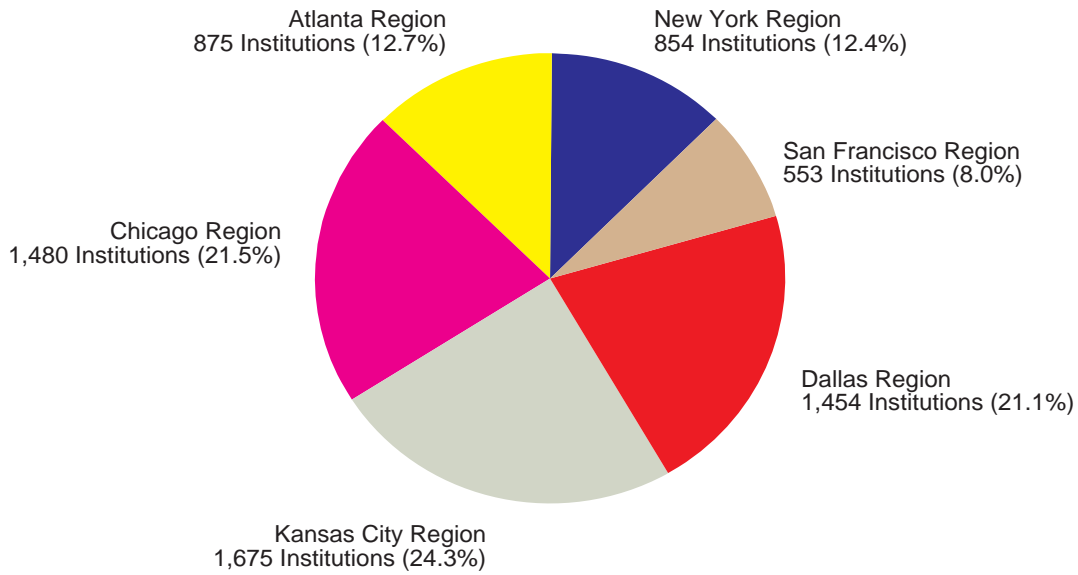
Core Capital (Leverage) Ratio

September 30, 2013



Geographic Distribution of FDIC-Insured Institutions

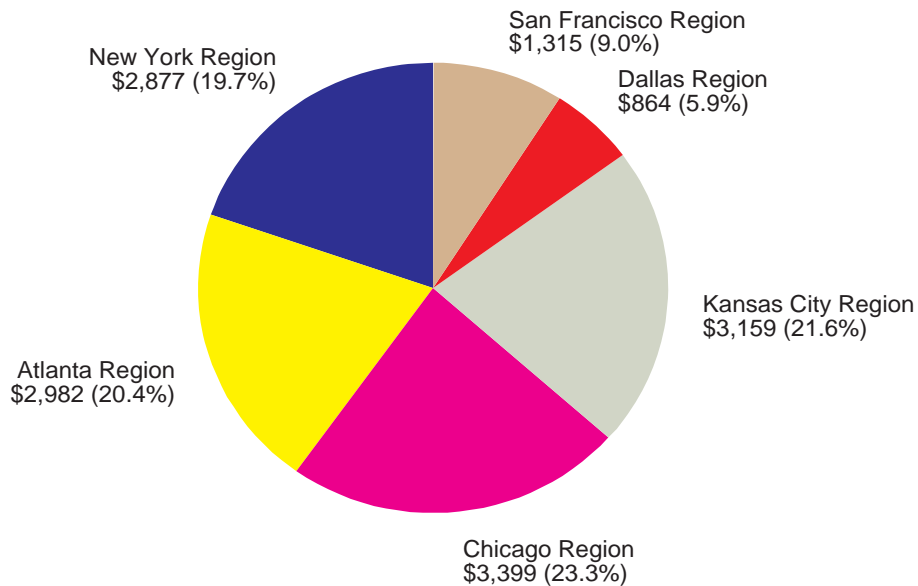
September 30, 2013



Geographic Distribution of Industry Assets

September 30, 2013

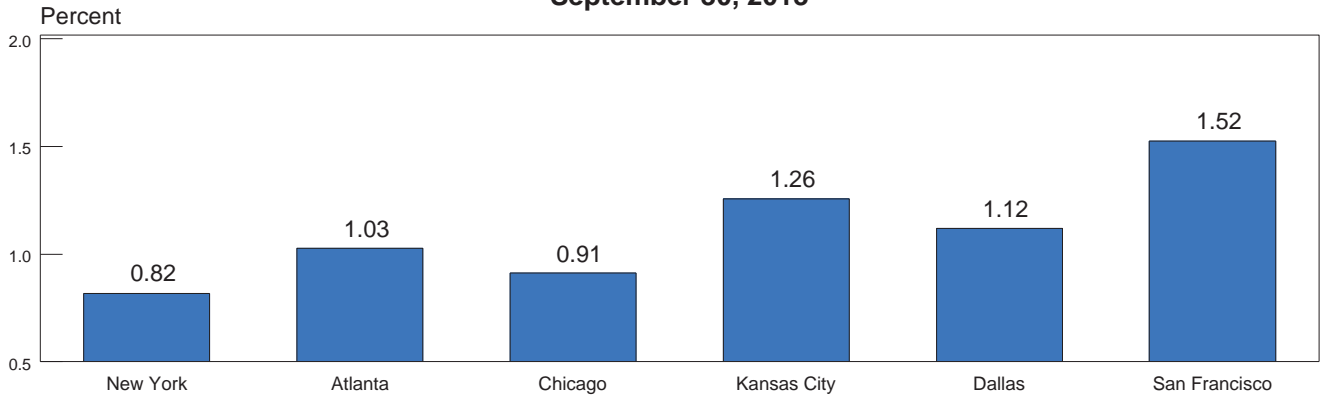
(\$ Billions)



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

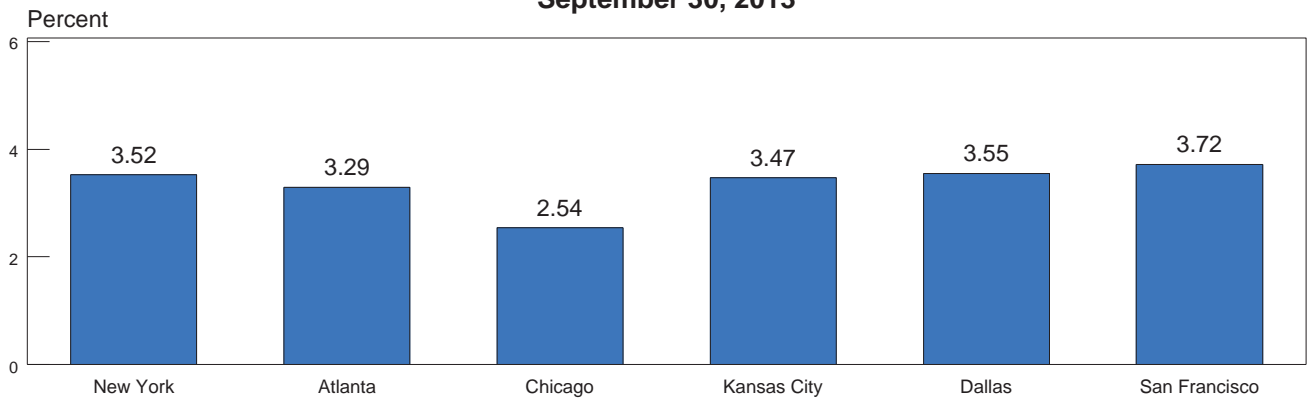
Performance Ratios By Geographic Regions Return on Assets (YTD, Annualized)

September 30, 2013



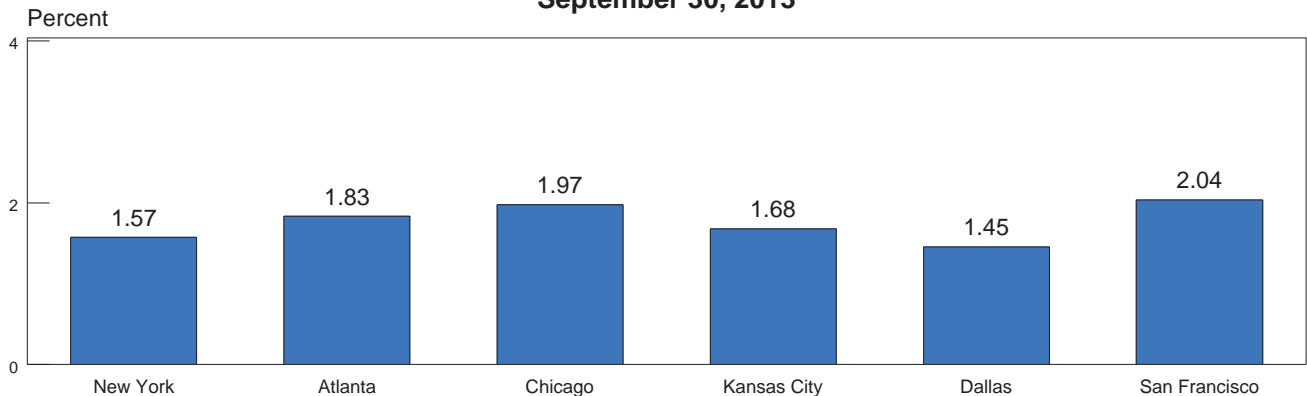
Net Interest Margins (YTD, Annualized)

September 30, 2013



Noninterest Income to Assets (YTD, Annualized)

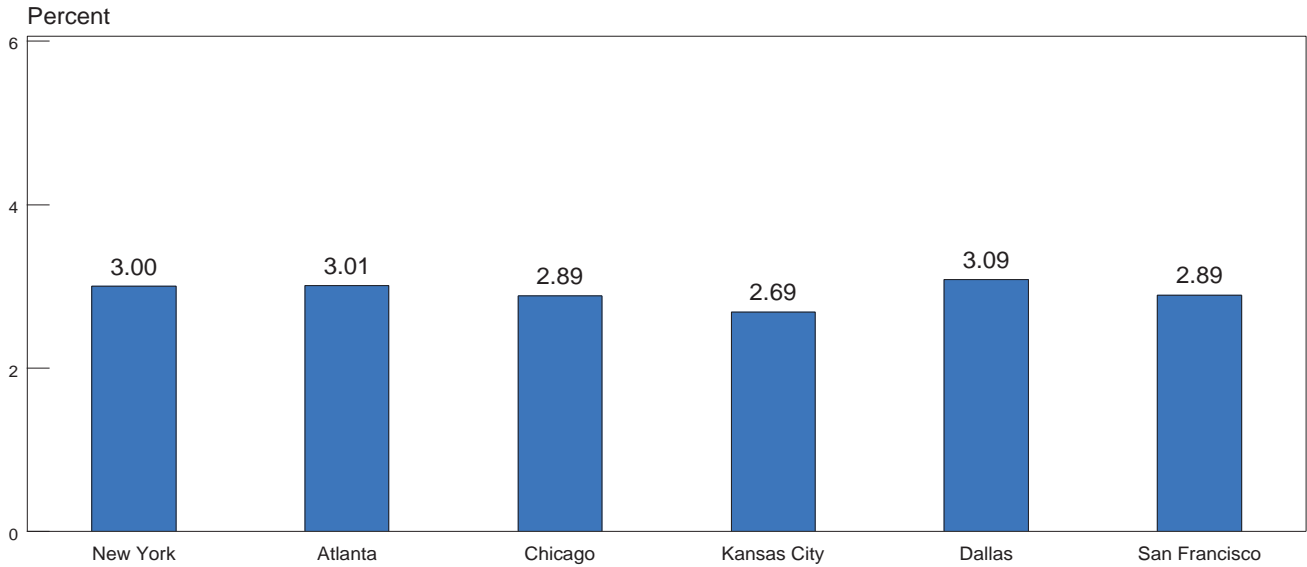
September 30, 2013



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

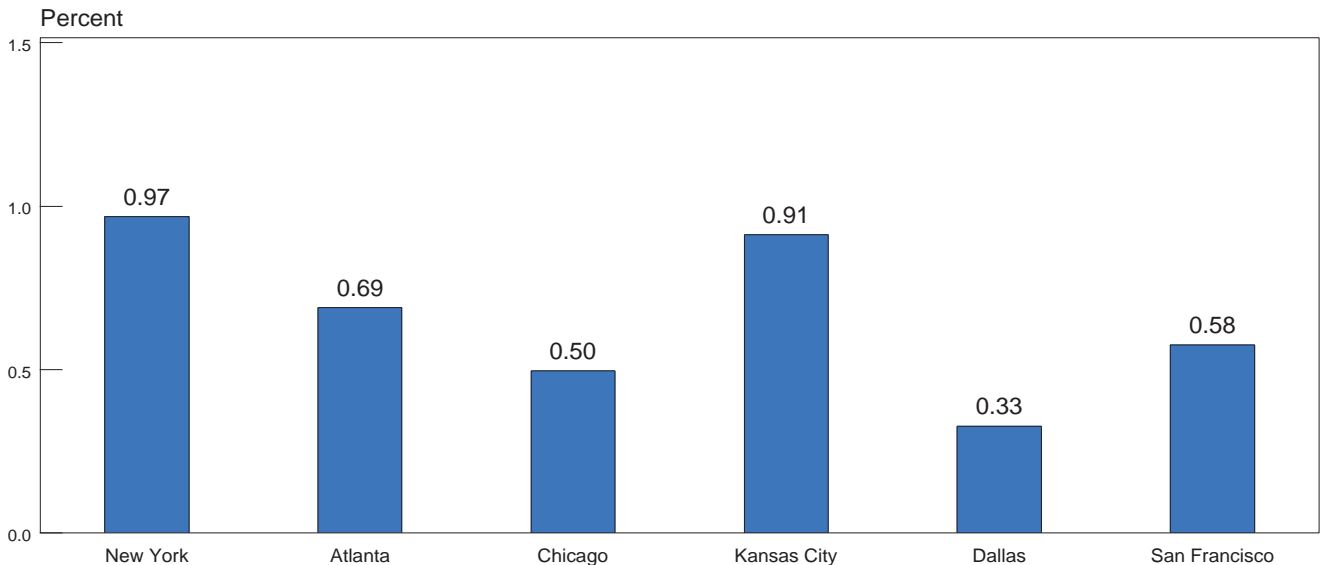
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

September 30, 2013



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

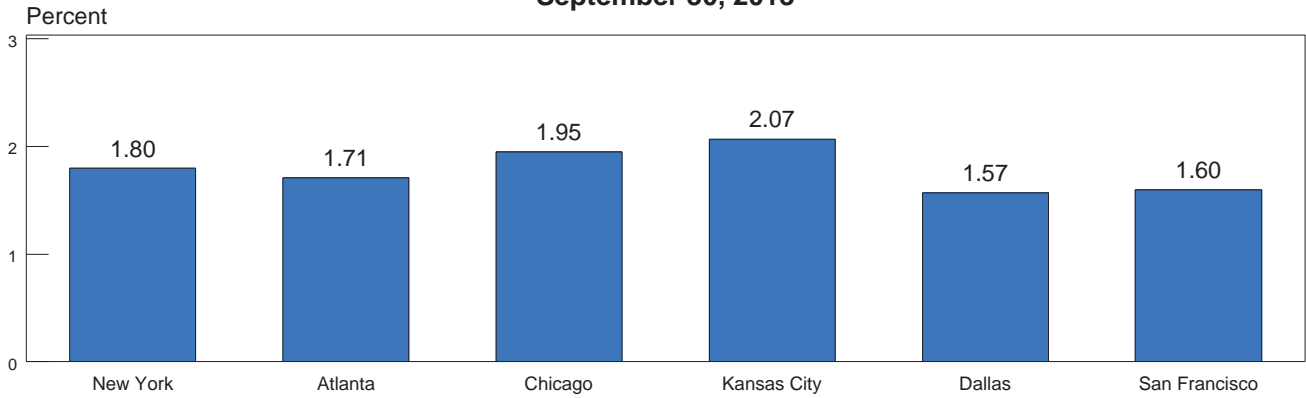
September 30, 2013



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

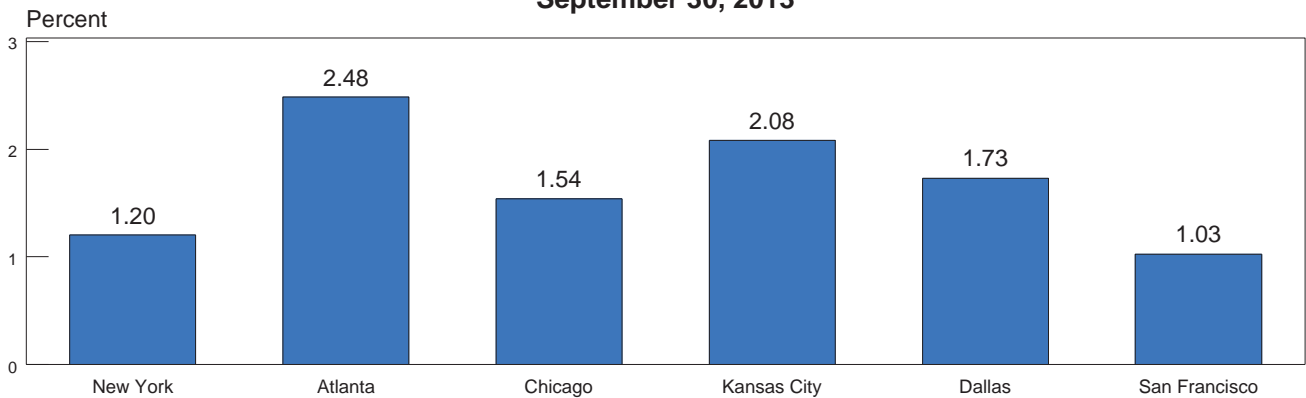
Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

September 30, 2013



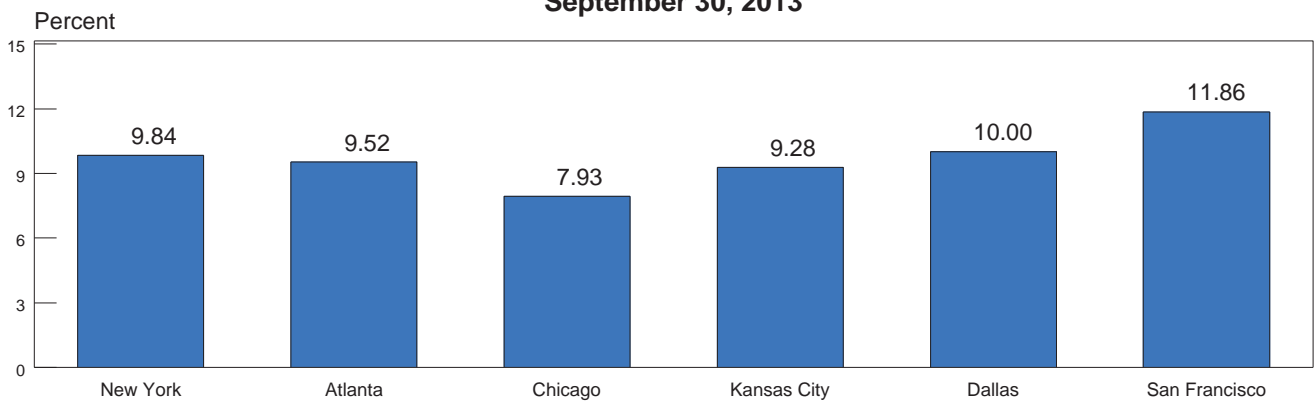
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2013



Core Capital (Leverage) Ratio

September 30, 2013

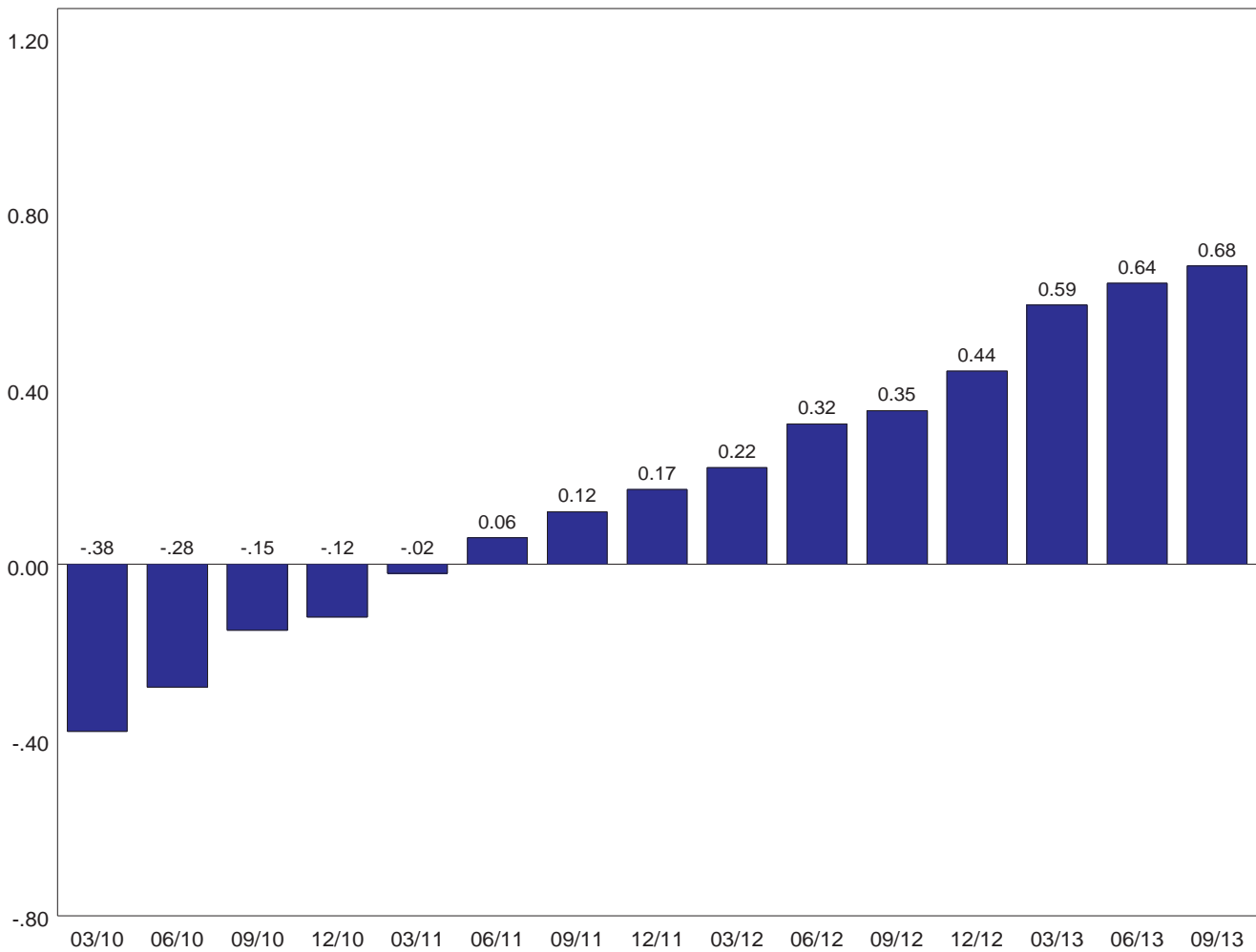


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2010 - September 30, 2013

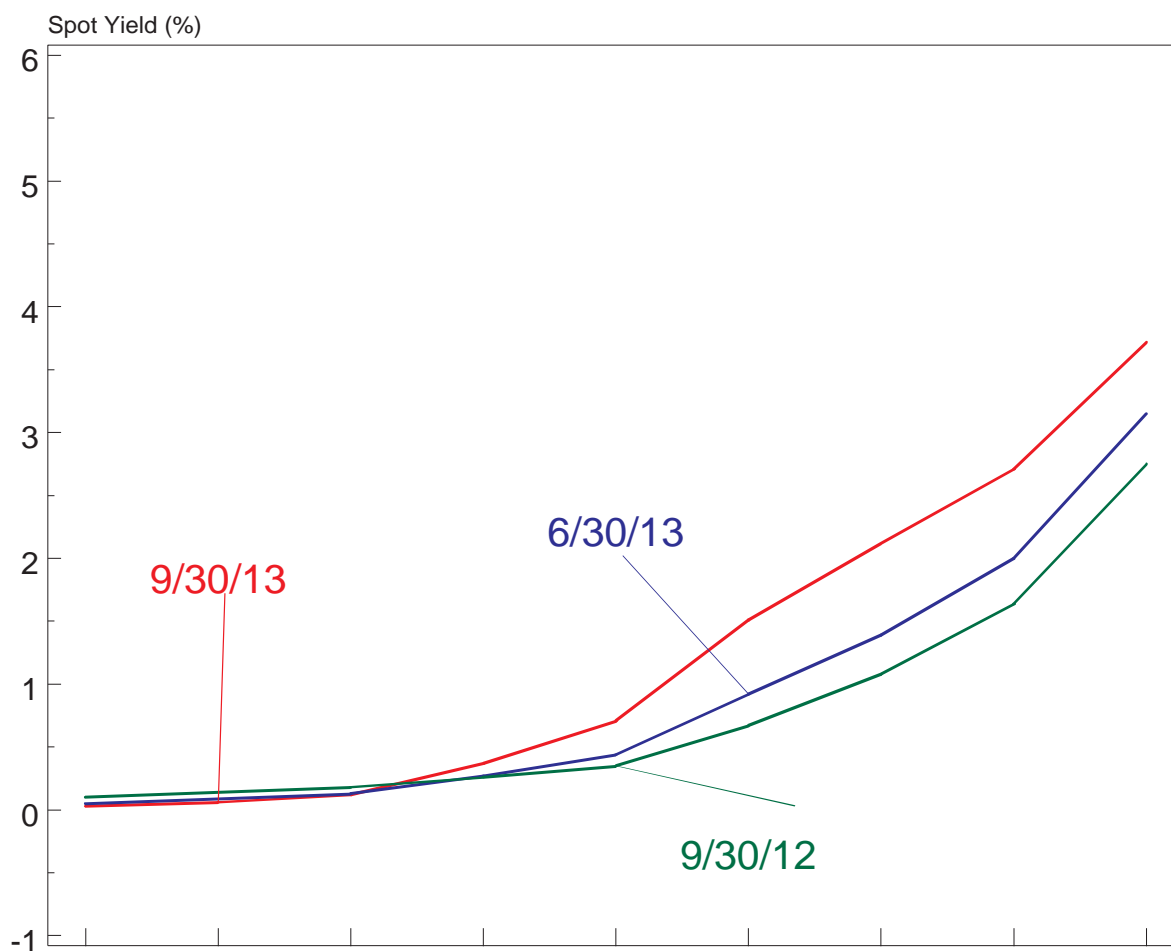
Percent of Insured Deposits



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

September 30, 2012 - September 30, 2013



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
9/30/12	0.10	0.14	0.18	0.26	0.35	0.67	1.08	1.64	2.75

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

September 30, 2013

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,735	97.7%	\$14,562.7	99.8%
Adequately Capitalized	77	1.1%	\$15.6	0.1%
Undercapitalized	37	0.5%	\$10.1	0.1%
Significantly Undercapitalized	35	0.5%	\$6.7	0.0%
Critically Undercapitalized	7	0.1%	\$0.9	0.0%

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

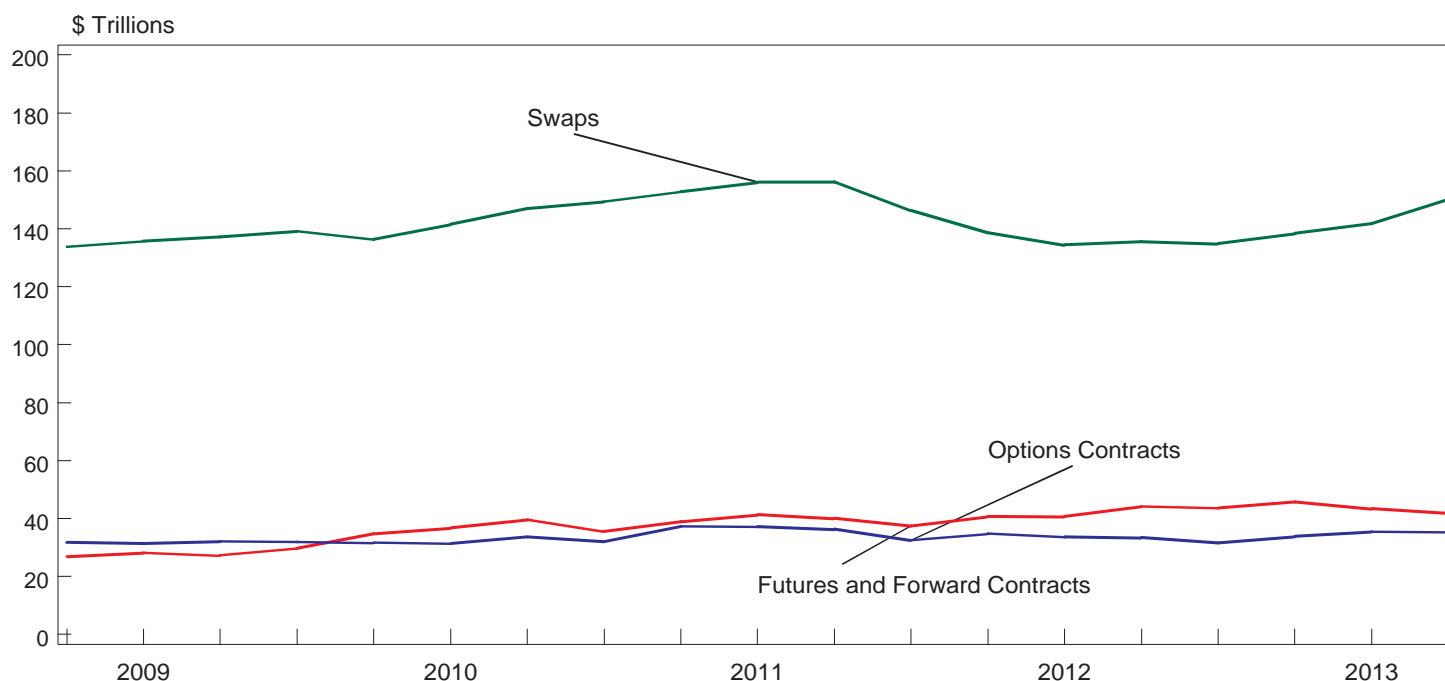
Capital Category Definitions

	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
Total Derivatives (Notional Amounts, in billions of dollars)	\$200,674	\$216,948	\$216,239	\$210,154	\$217,820	\$220,470	\$227,190
Futures and Forward Contracts	29,652	35,539	37,469	43,579	45,677	43,358	41,733
Interest rate contracts	20,998	23,990	24,703	29,917	31,327	30,004	28,745
Foreign exchange rate contracts	8,468	11,304	12,542	13,361	14,015	13,107	12,736
Other futures and forwards**	186	245	224	302	335	248	251
Option Contracts	31,884	32,078	32,505	31,645	33,782	35,403	35,300
Interest rate options	27,169	27,018	27,133	25,156	25,897	27,278	27,605
Foreign currency options	2,714	3,336	3,364	4,314	5,616	5,925	5,542
Other option contracts**	2,002	1,724	2,008	2,175	2,268	2,200	2,153
Swaps	139,138	149,331	146,266	134,930	138,361	141,709	150,157
Interest rate swaps	133,288	142,390	136,030	124,054	127,806	131,021	139,137
Foreign exchange rate swaps	5,373	6,351	9,530	9,998	9,665	9,781	10,044
Other swaps**	476	590	705	878	890	907	977
Memoranda							
Spot Foreign Exchange Contracts	745	1,013	1,063	927	1,033	2,674	2,877
Credit Derivatives	14,112	14,151	14,759	13,190	13,901	13,382	12,849
Number of banks reporting derivatives	1,031	1,069	1,084	1,143	1,167	1,167	1,180
Replacement cost of interest rate and foreign exchange rate contracts ***	3,475	3,754	4,981	4,416	3,871	3,383	3,264

* 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.

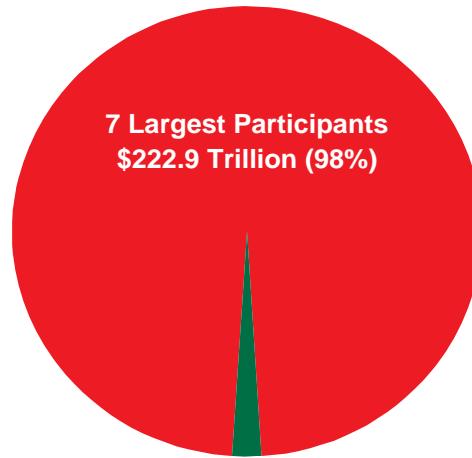
*** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.

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

Concentration of Derivatives*

Notional Amounts

September 30, 2013

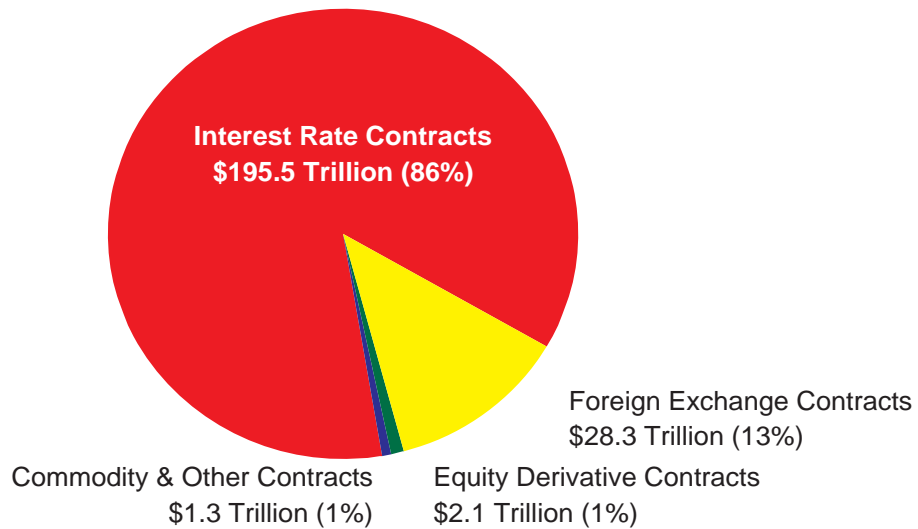


All Other Participants (1404 Banks)
\$4.3 Trillion (2%)

Composition of Derivatives*

Notional Amounts

September 30, 2013



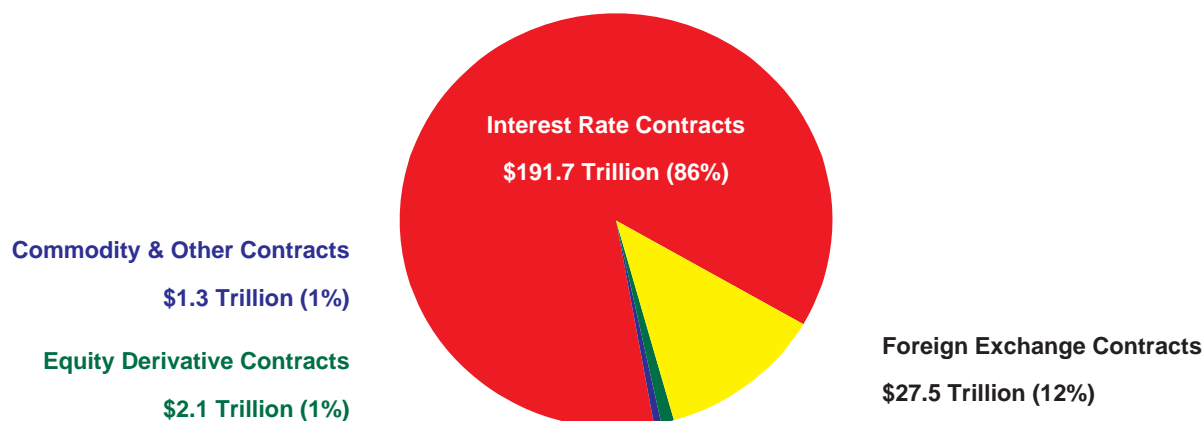
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,720 billion for the seven largest participants and \$157 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

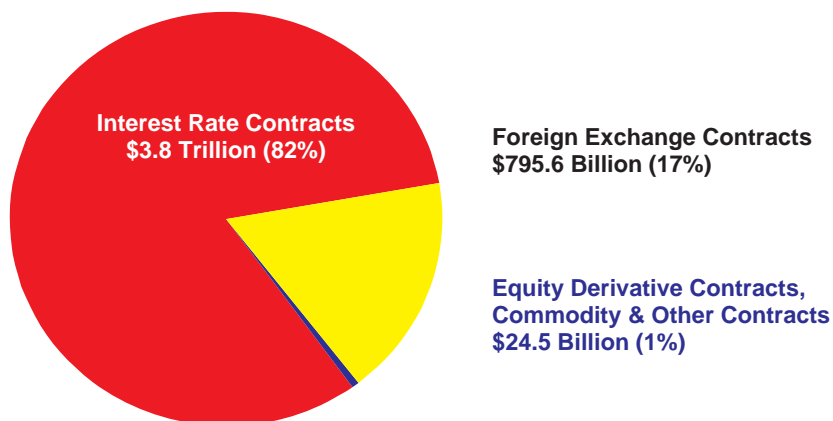
September 30, 2013



Not Held for Trading

Notional Amounts

September 30, 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 \$2,877 billion are not included.

Position of Derivatives

Gross Fair Values

September 30, 2013
(\$ Millions)

Held for Trading

242 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	2,707,793	413,043	93,021	42,353	3,256,210	51,251
Gross negative fair value	2,645,060	422,380	94,985	42,534	3,204,959	
All other participants						
Gross positive fair value	31,188	18,344	2,863	629	53,024	(235)
Gross negative fair value	30,794	18,750	3,108	607	53,259	
Total						
Gross positive fair value	2,738,981	431,387	95,884	42,982	3,309,234	51,016
Gross negative fair value	2,675,854	441,130	98,093	43,141	3,258,218	

Held for Purposes Other than Trading

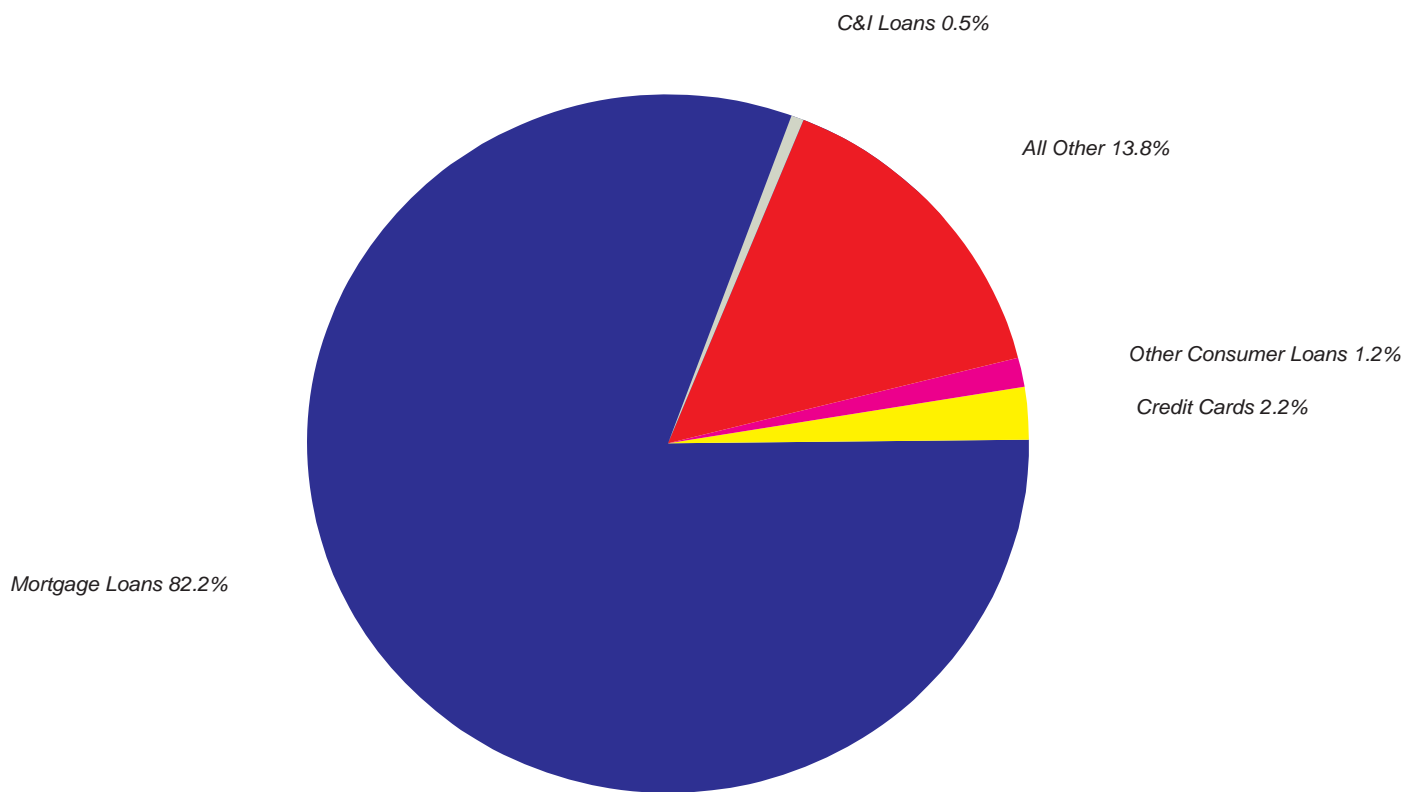
1284 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 89% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	74,608	11,368	270	1,373	87,619	1,113
Gross negative fair value	73,755	12,420	296	34	86,506	
All other participants						
Gross positive fair value	6,800	1,011	500	53	8,365	1,554
Gross negative fair value	5,958	607	193	53	6,811	
Total						
Gross positive fair value	81,408	12,380	770	1,426	95,983	2,667
Gross negative fair value	79,714	13,027	489	87	93,317	

Composition of Securitized Assets*

FDIC-Insured Institutions

September 30, 2013

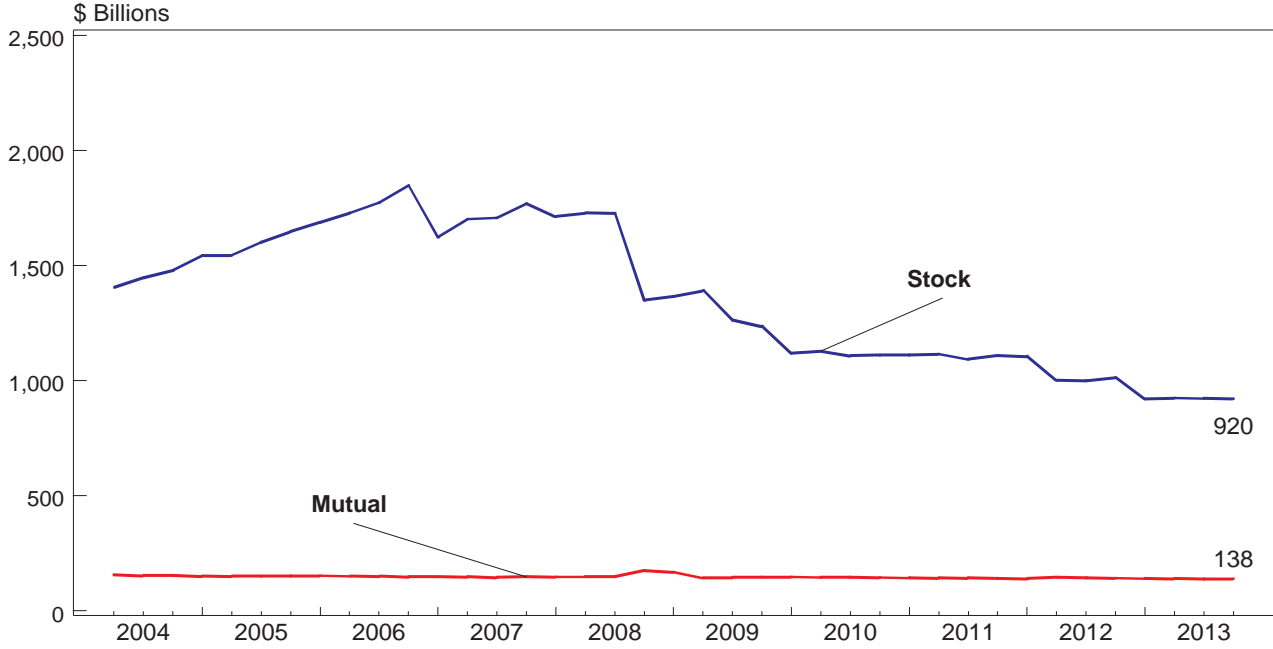


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

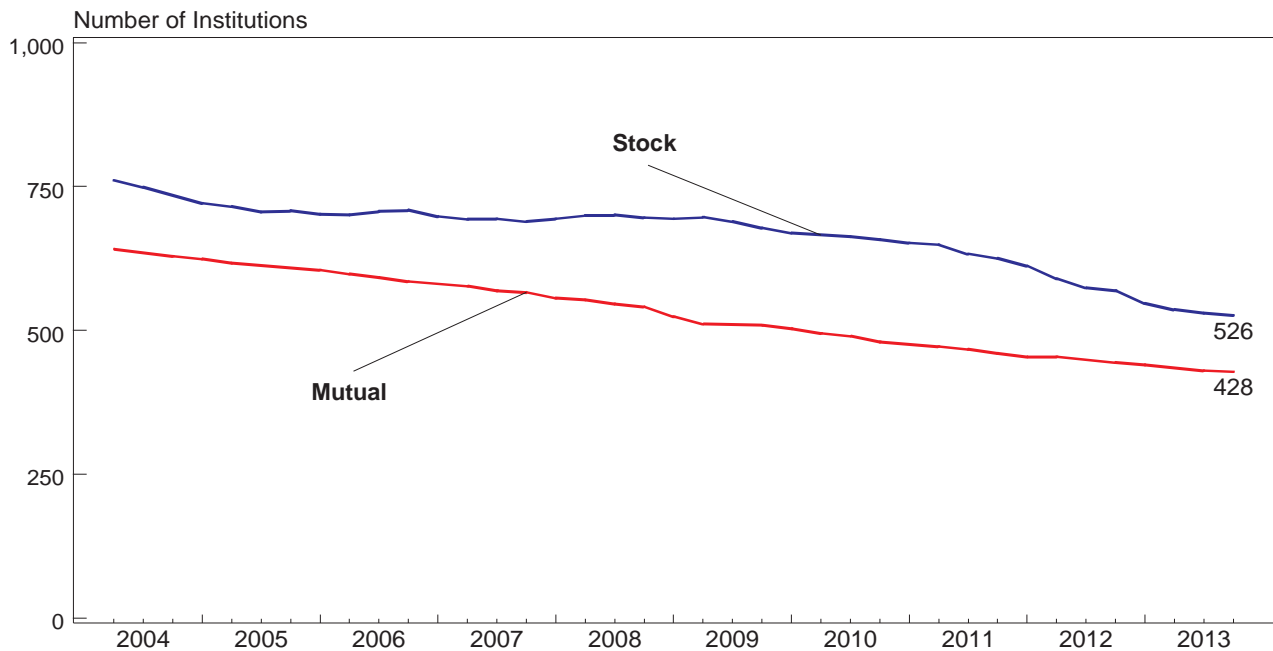
Assets of Mutual and Stock Savings Institutions

2004 - 2013



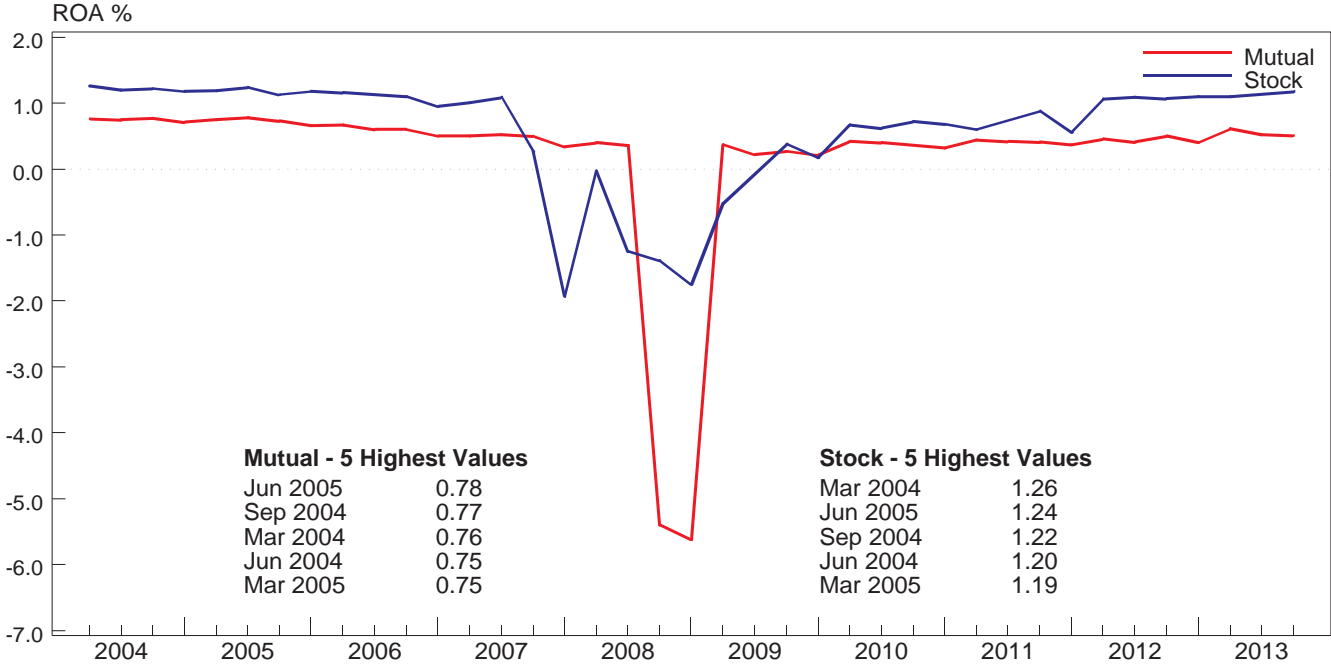
Number of Mutual and Stock Savings Institutions

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

