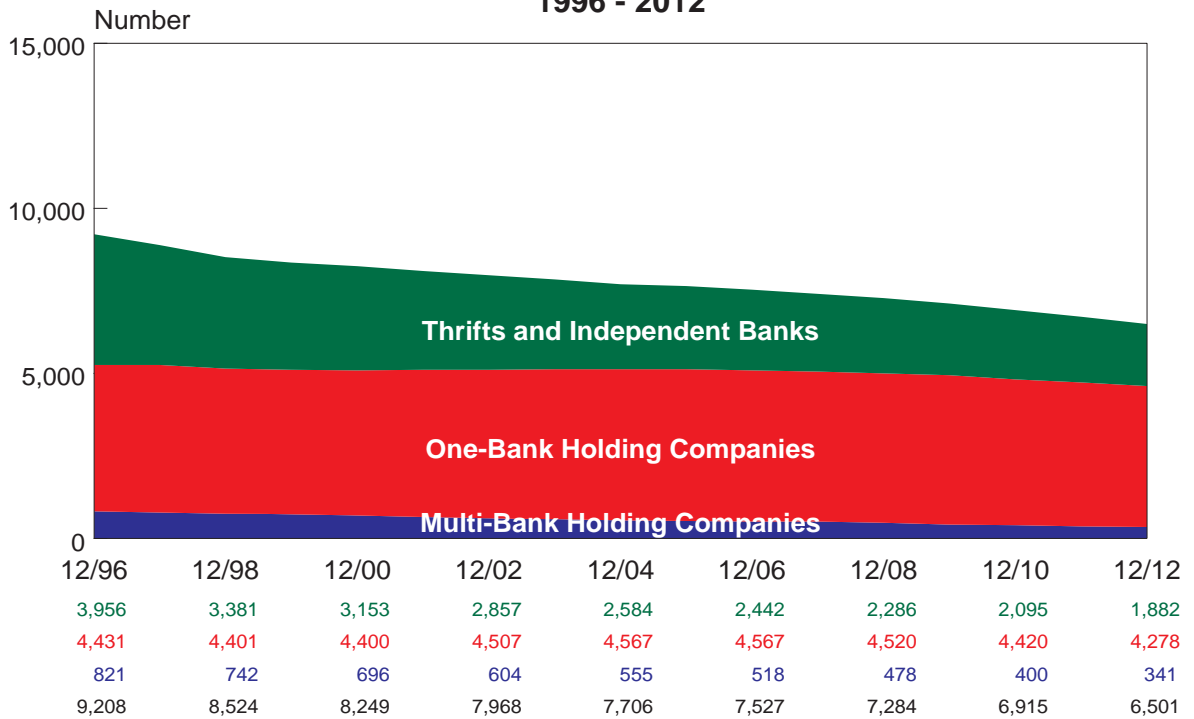


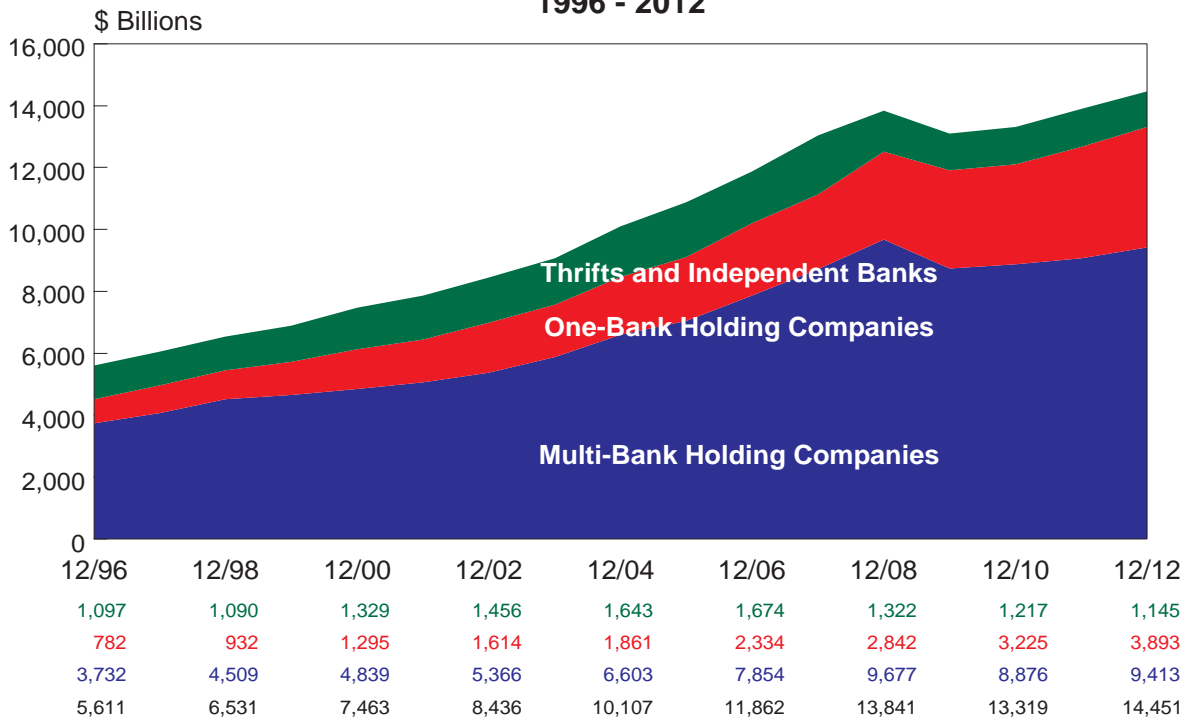
Number of FDIC-Insured Banking Organizations

1996 - 2012



Assets of FDIC-Insured Banking Organizations

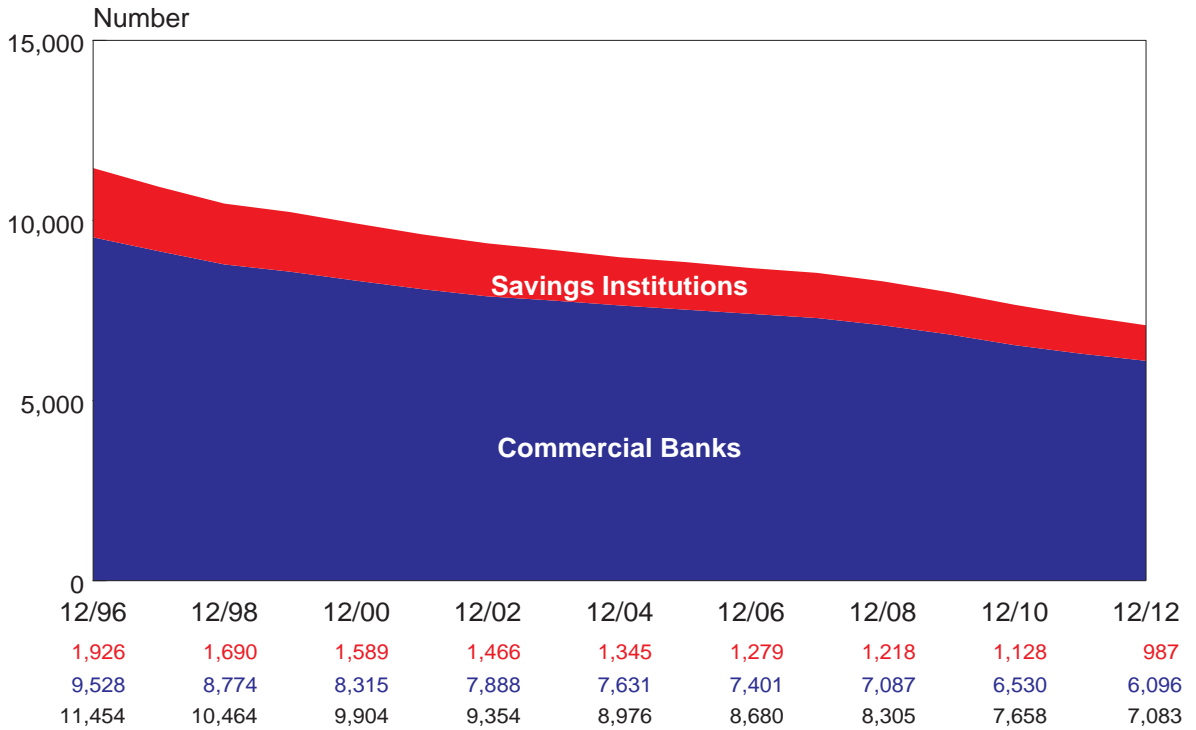
1996 - 2012



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

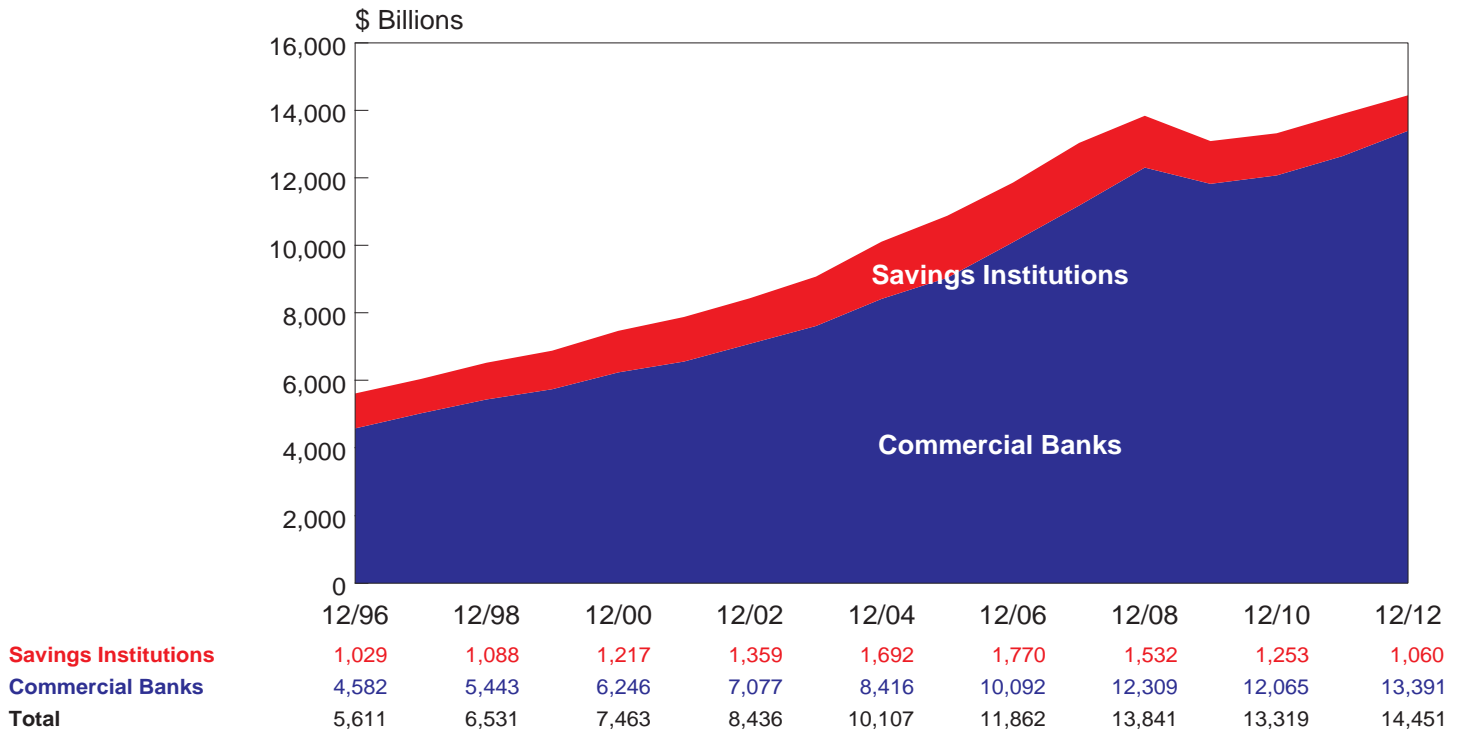
Number of FDIC-Insured Institutions

1996 - 2012



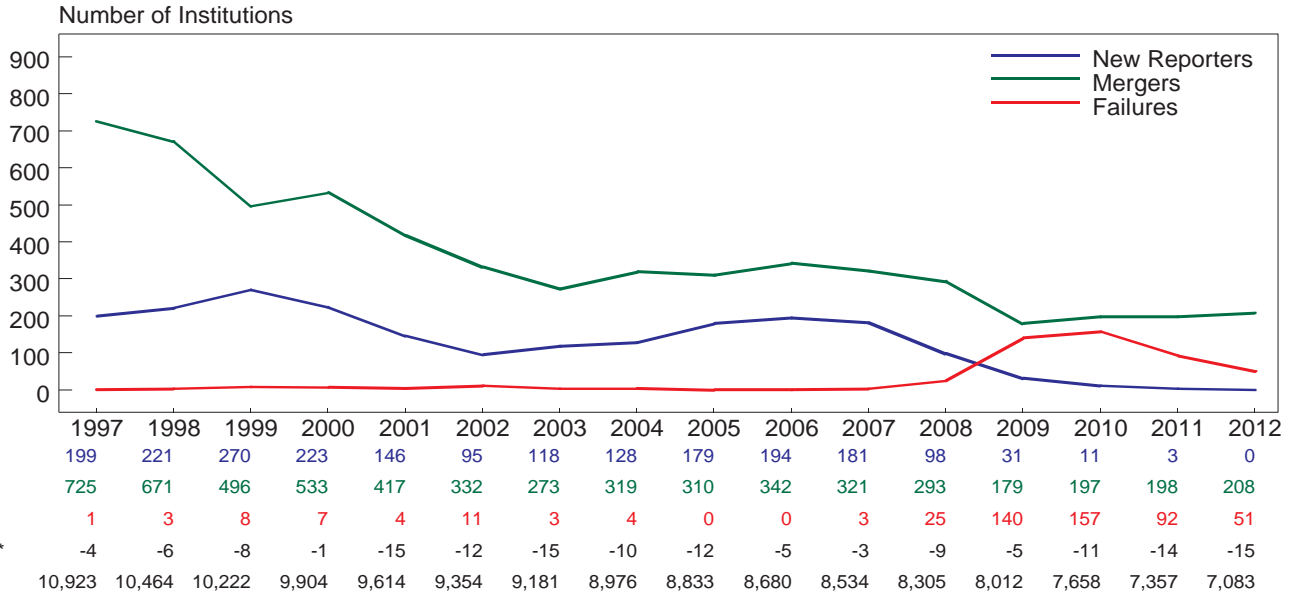
Assets of FDIC-Insured Institutions

1996 - 2012



Changes in the Number of FDIC-Insured Institutions

1997 - 2012



New Reporters

Mergers

Failures

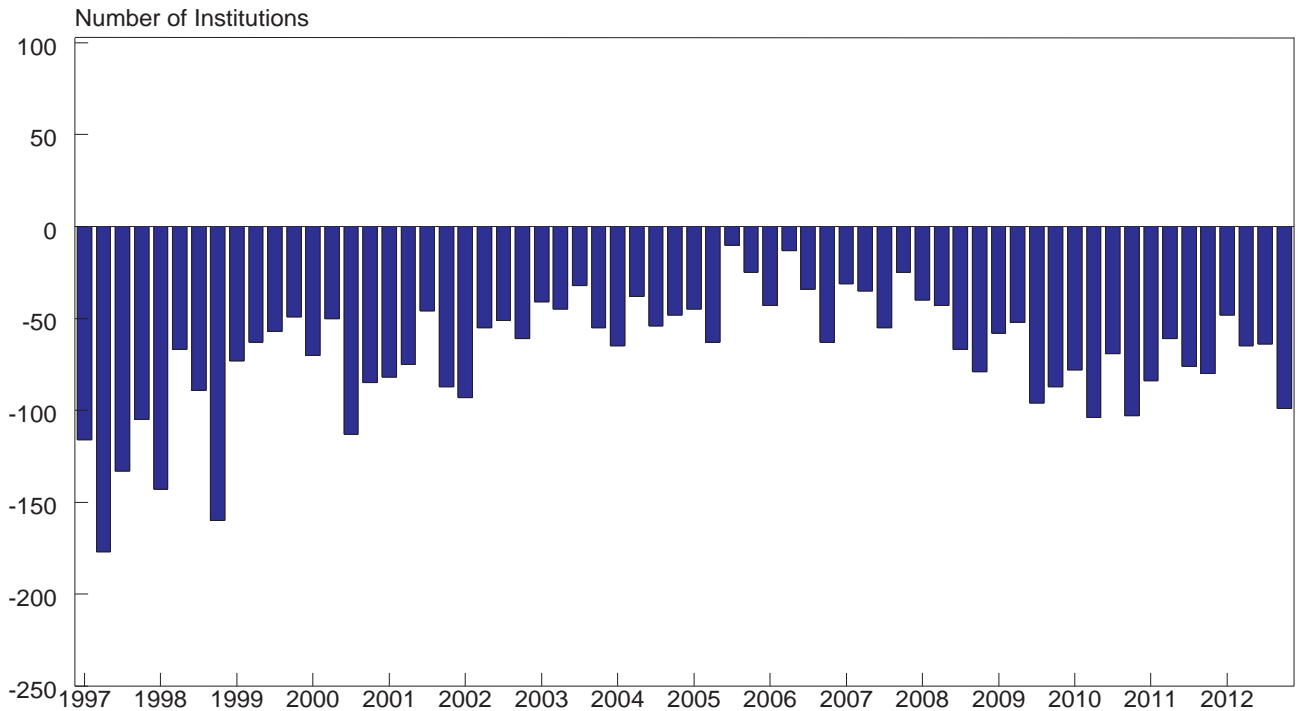
Other Changes, Net*

No. of Institutions at end of year

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

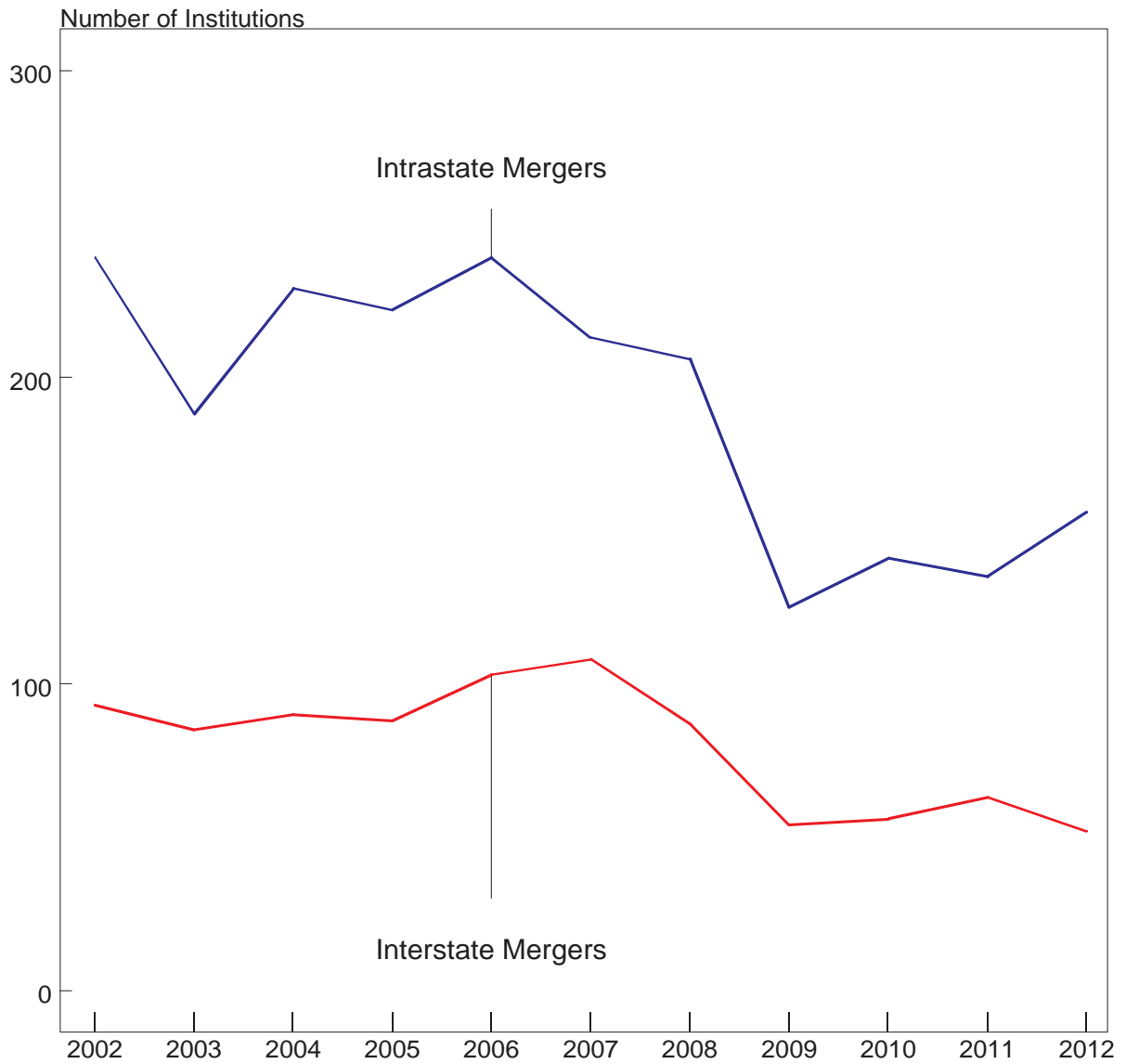
Quarterly Change in the Number of FDIC-Insured Institutions

1997-2012



Institution Mergers: Interstate vs. Intrastate

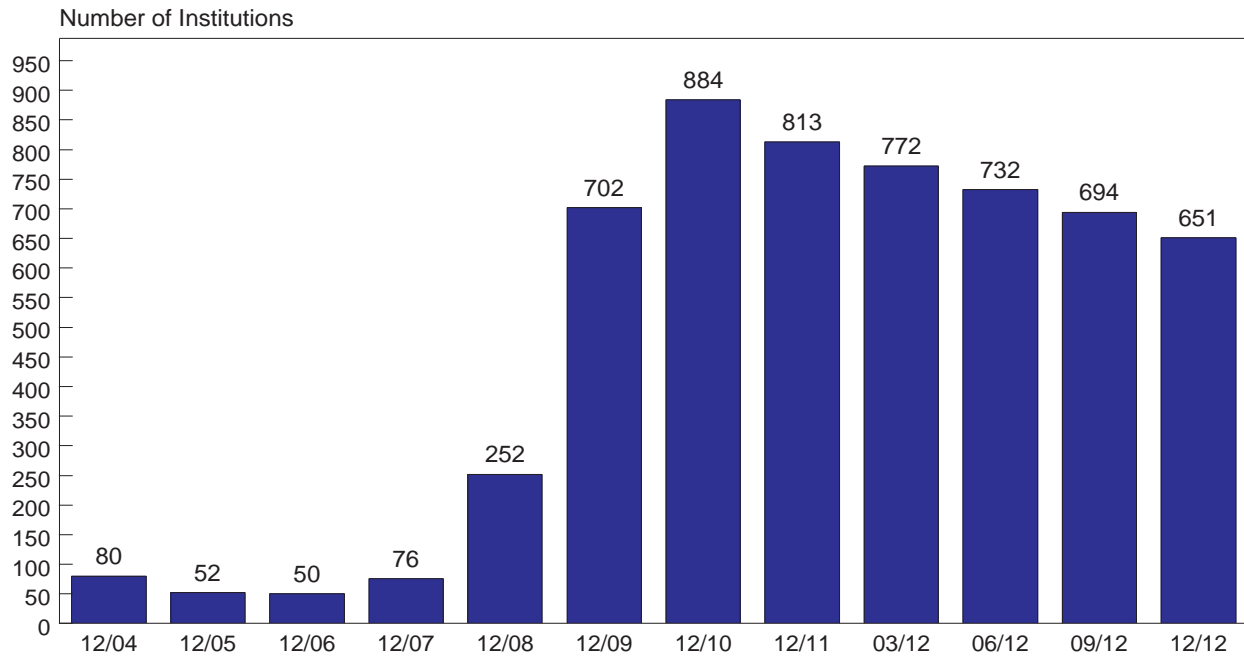
2002 - 2012



Intrastate Mergers	239	188	229	222	239	213	206	125	141	135	156
Interstate Mergers	93	85	90	88	103	108	87	54	56	63	52

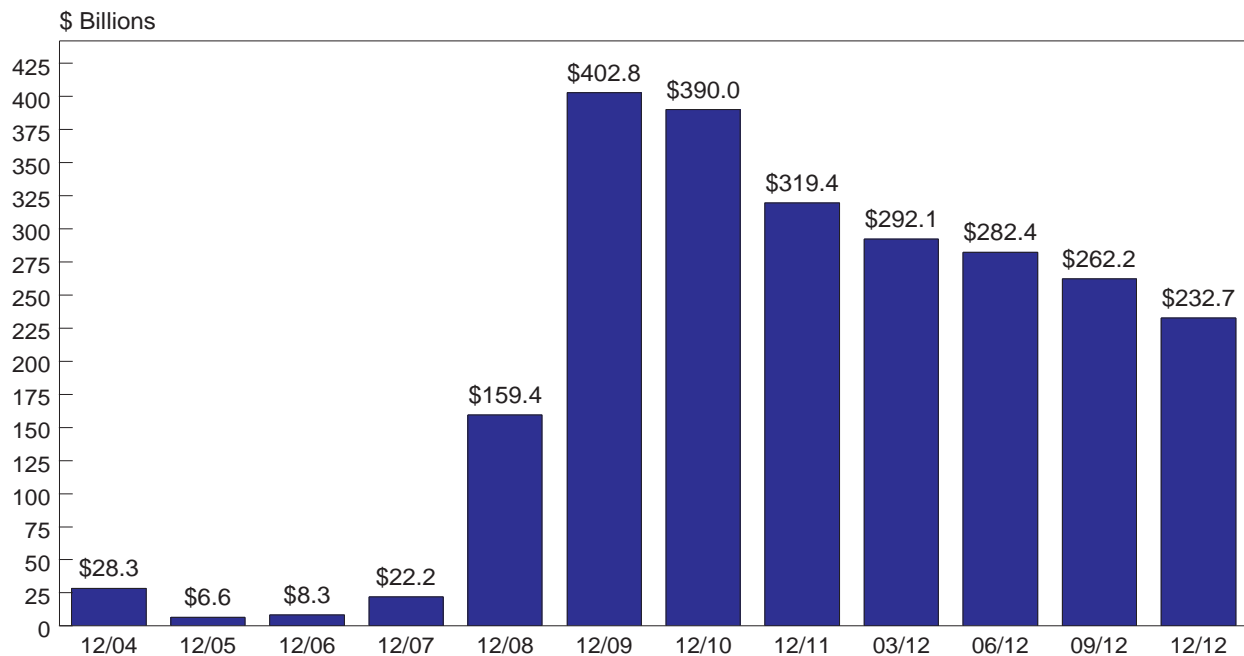
Number of FDIC-Insured "Problem" Institutions

2004-2012



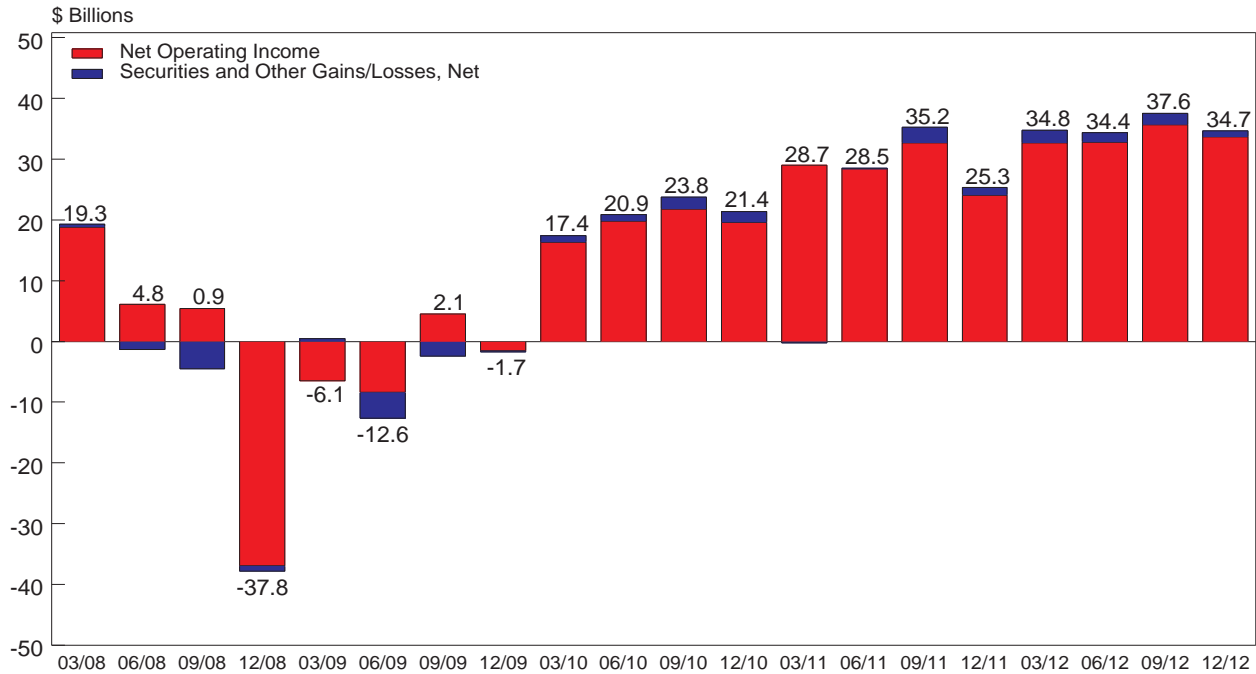
Assets of FDIC-Insured "Problem" Institutions

2004-2012



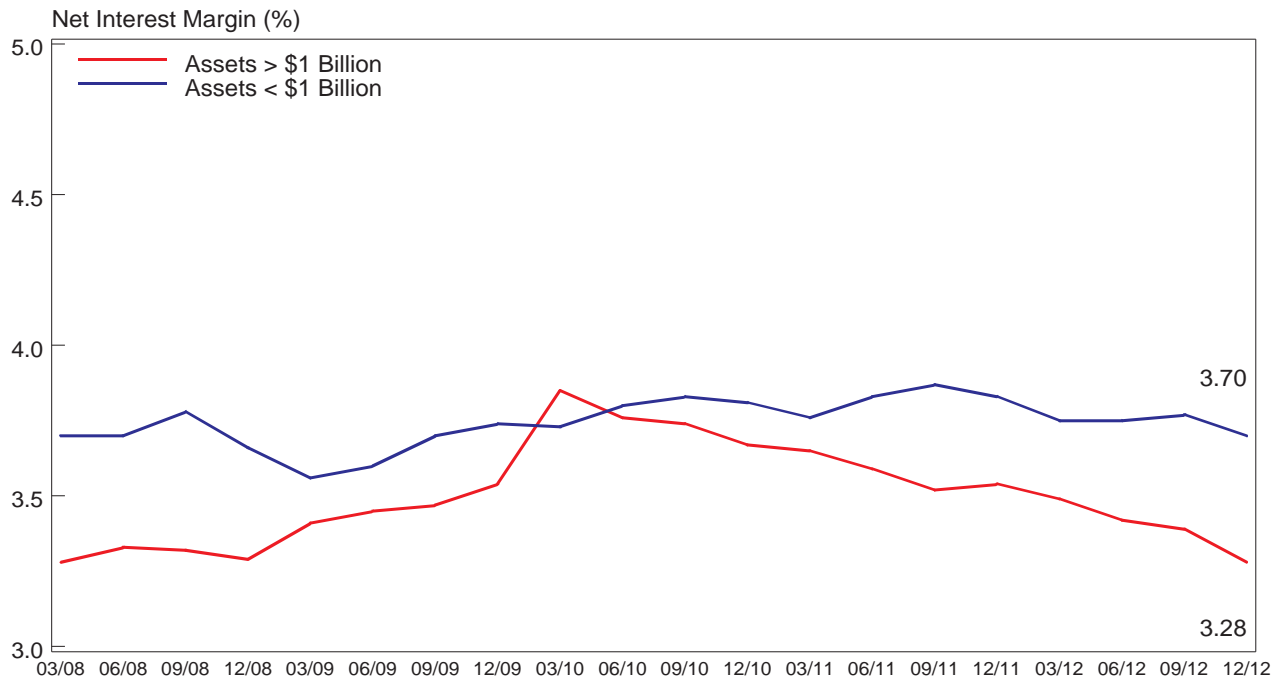
Quarterly Net Income

2008-2012



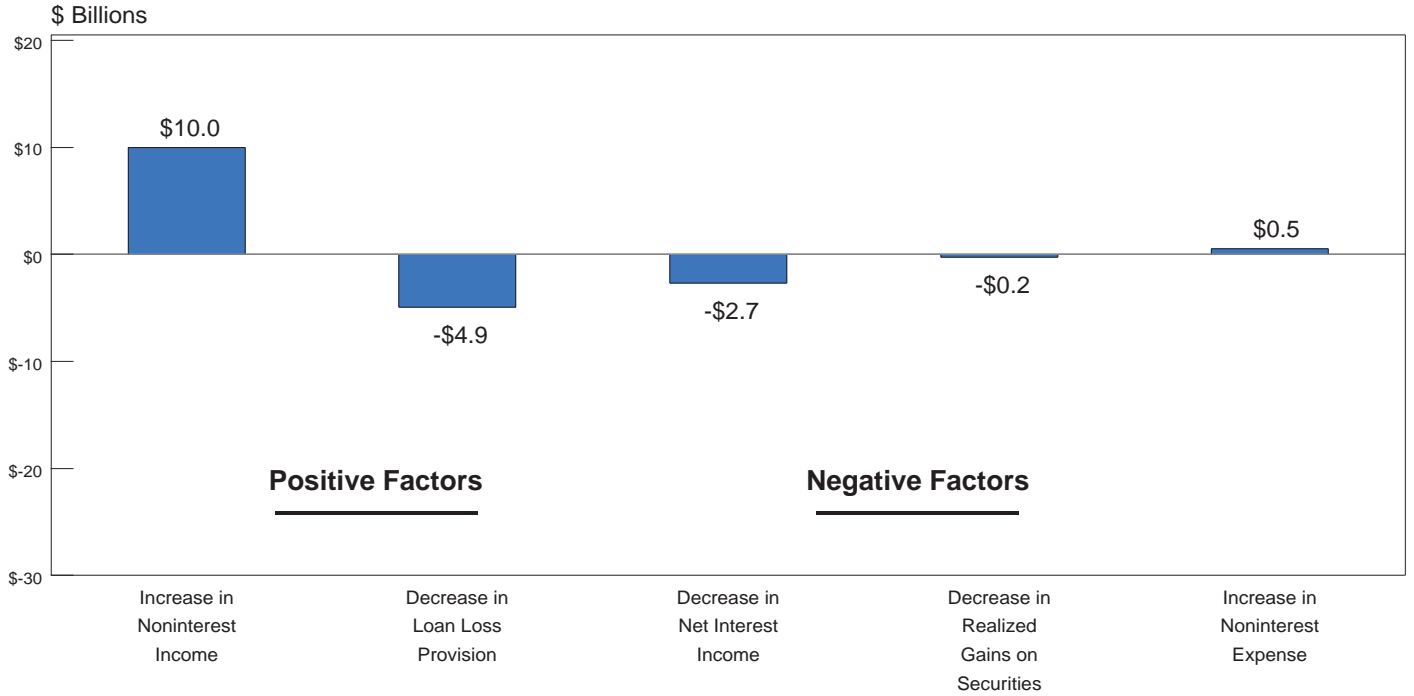
Quarterly Net Interest Margins, Annualized

2008 - 2012



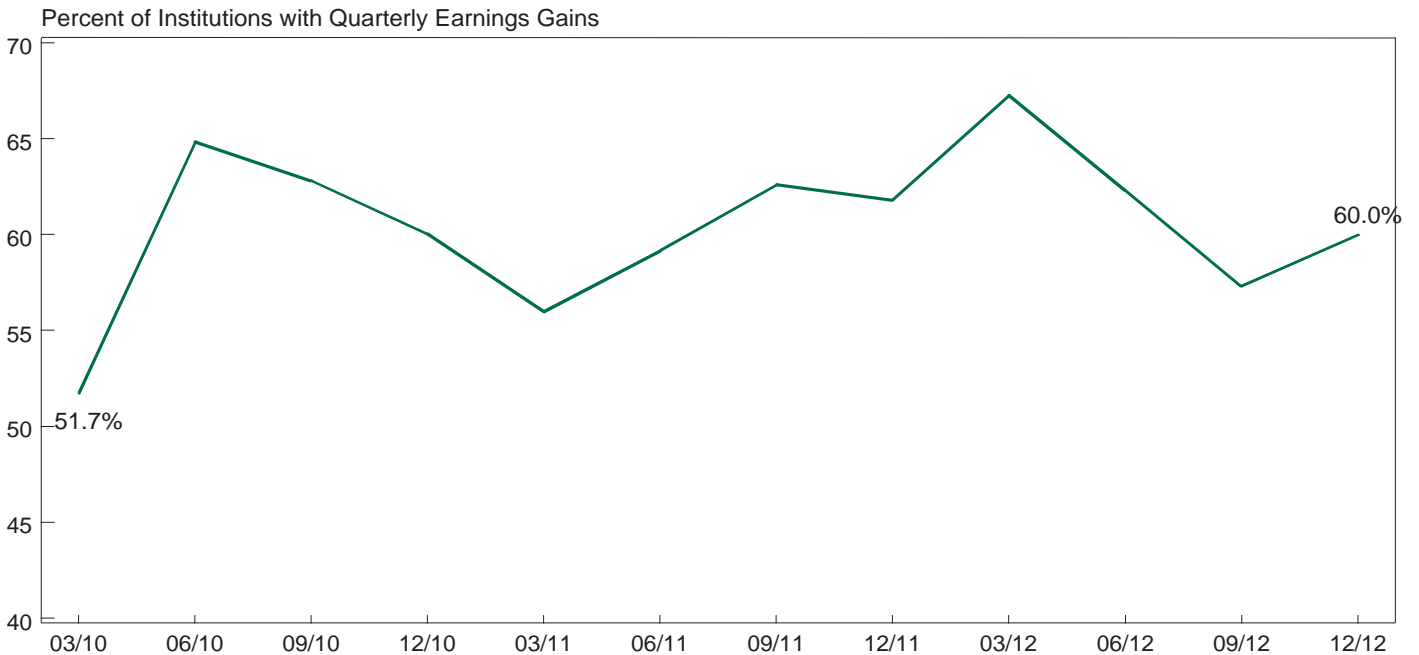
Major Factors Affecting Earnings

4th Quarter 2012 vs. 4th Quarter 2011



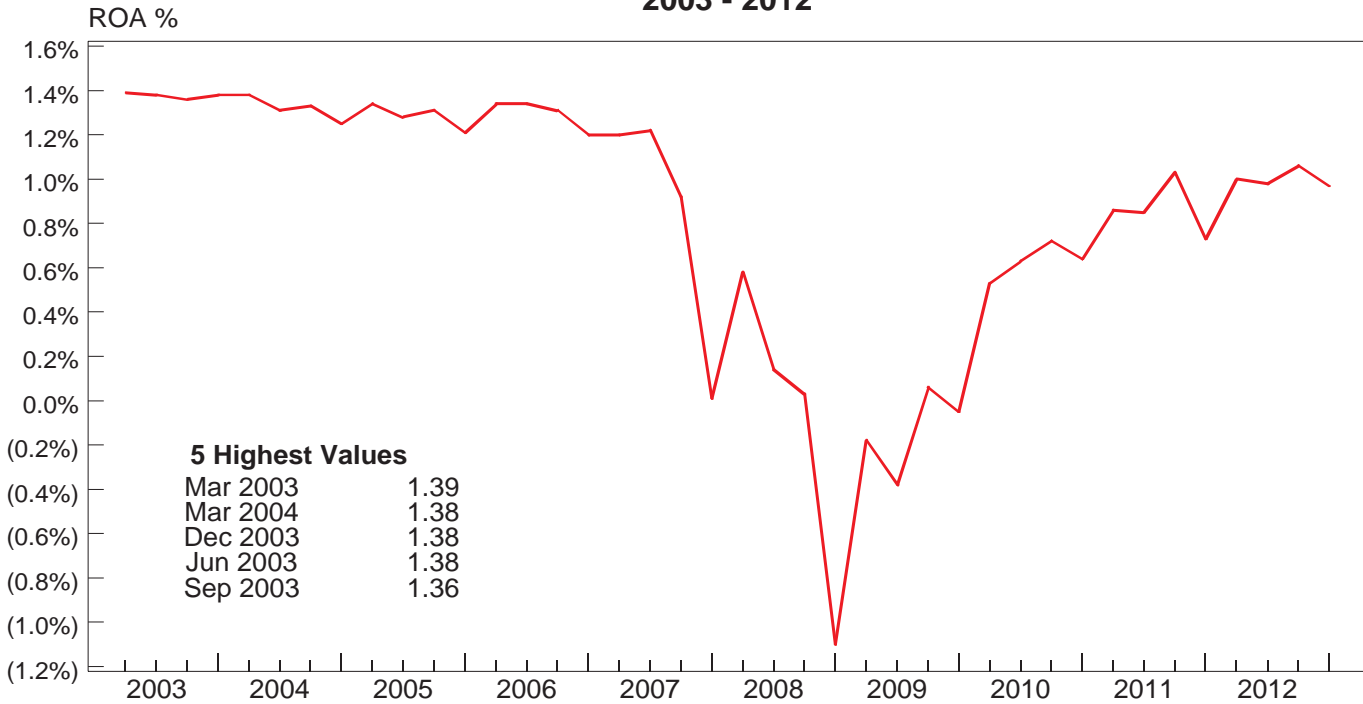
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2010-2012



Quarterly Return on Assets (ROA), Annualized

2003 - 2012



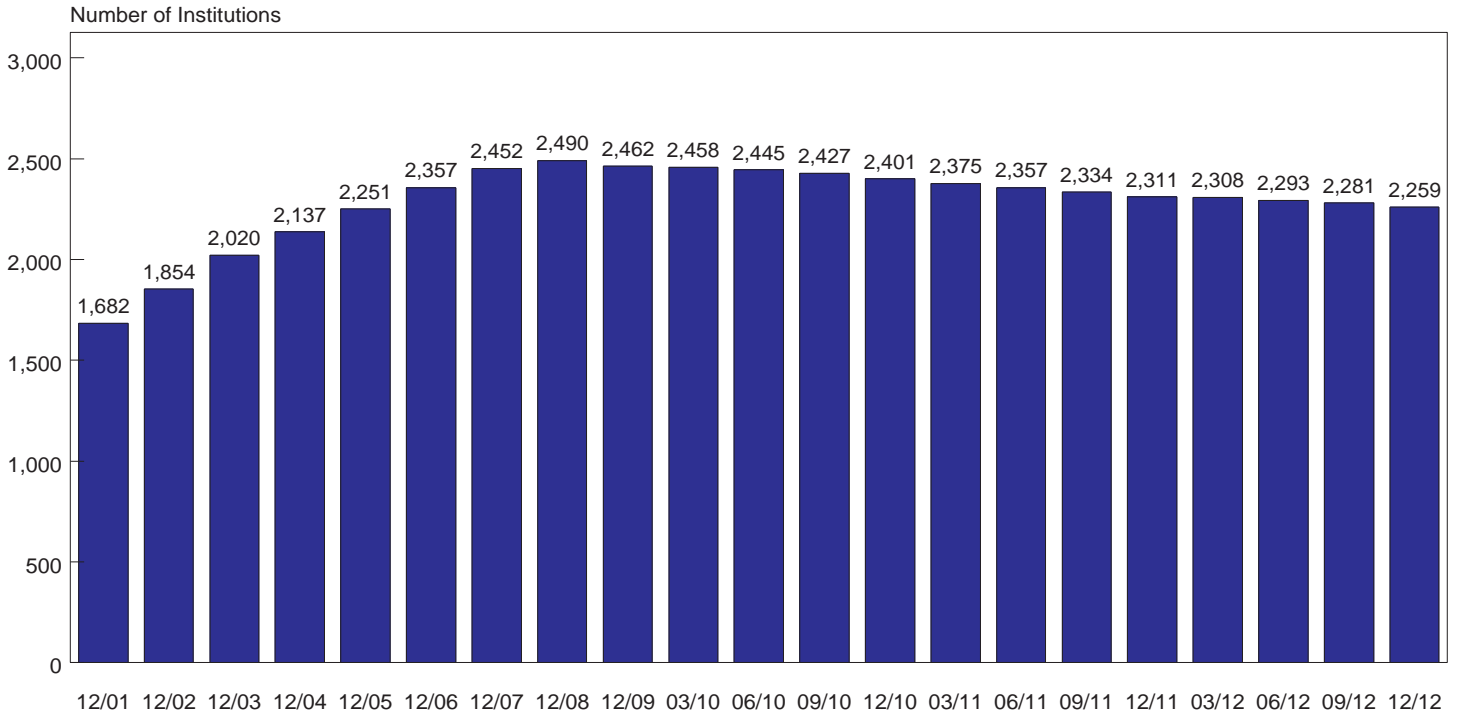
Quarterly Return on Equity (ROE), Annualized

2003 - 2012



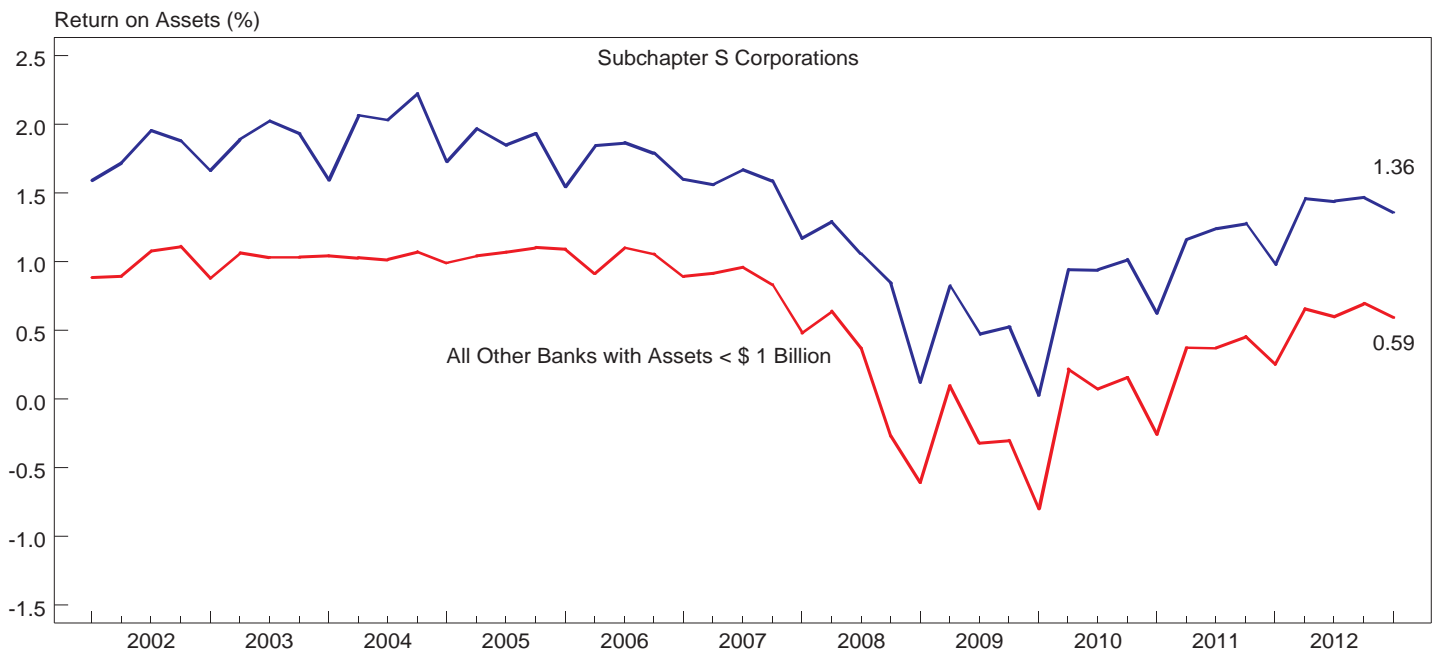
Number of Subchapter S Corporations

2001-2012



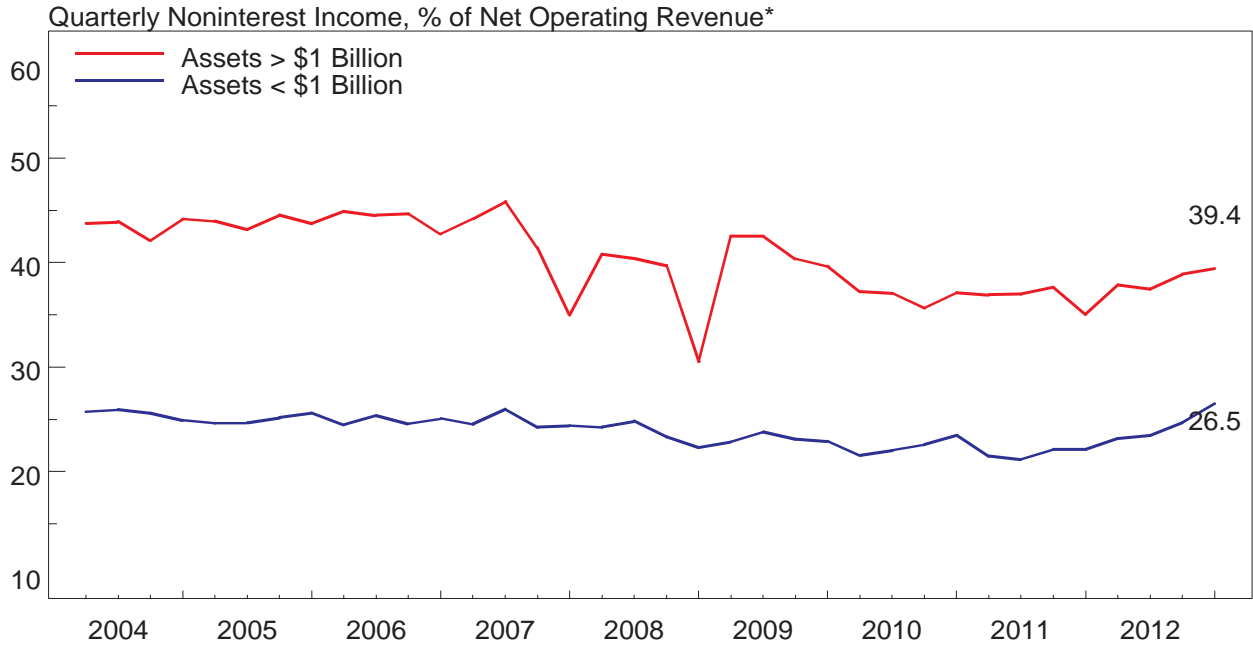
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2001-2012



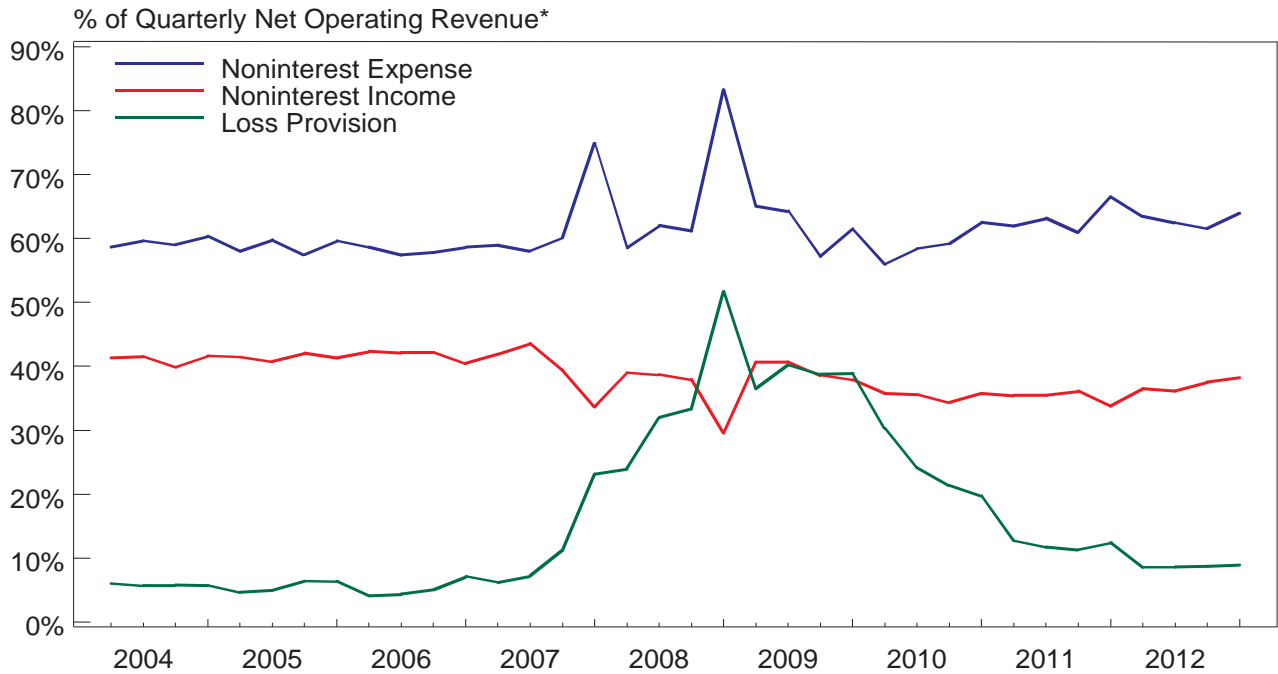
Noninterest Income as a Percentage of Net Operating Revenue*

2004 - 2012



Trends in FDIC-Insured Institutions' Income & Expenses

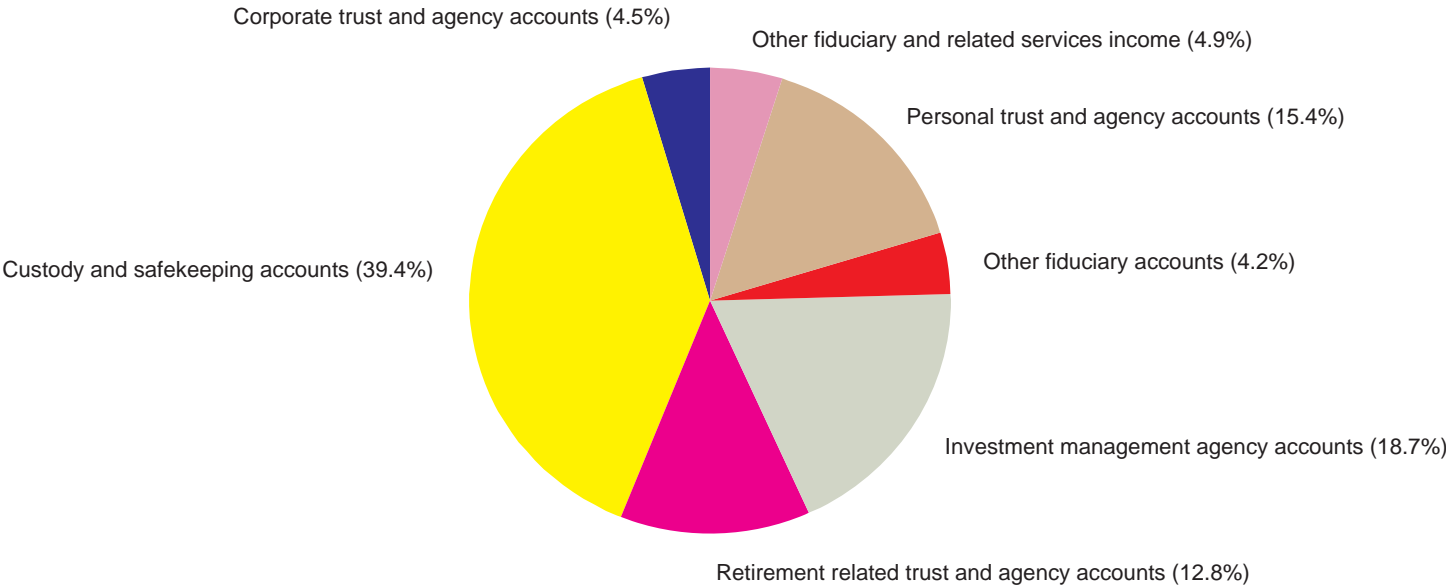
2004 - 2012



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

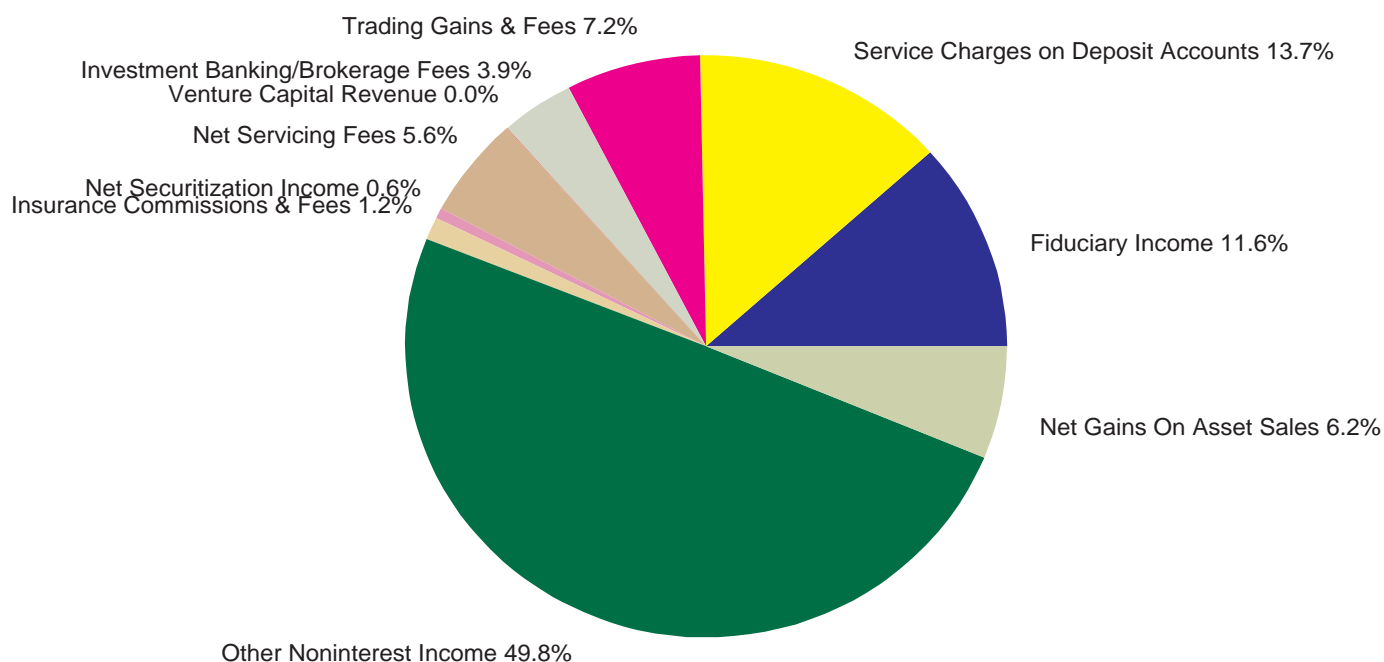
Composition of Fiduciary and Related Services Income

Full Year 2012



Composition of Noninterest Income

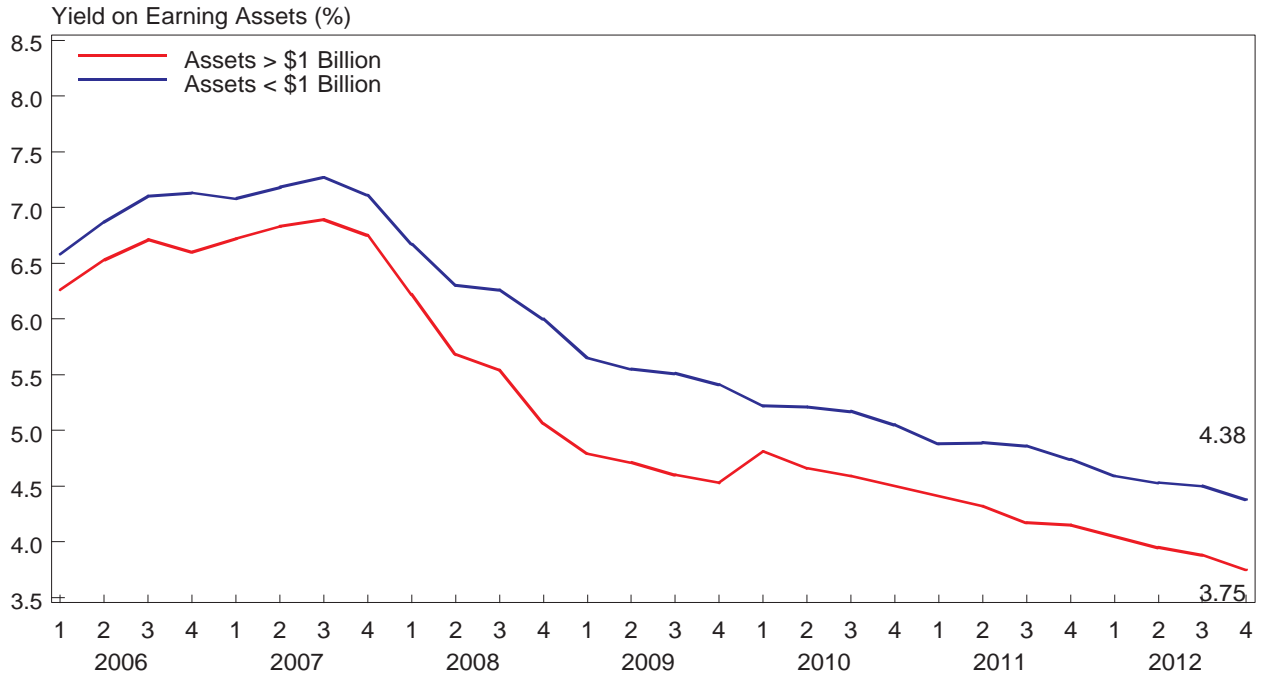
December 31, 2012



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$28,861	1,334	18.8%
Service Charges on Deposit Accounts	\$34,088	6,901	97.4%
Trading Gains & Fees	\$17,987	205	2.9%
Investment Banking/Brokerage Fees	\$9,768	1,889	26.7%
Venture Capital Revenue	\$65	53	0.7%
Net Servicing Fees	\$14,002	2,352	33.2%
Net Securitization Income	\$1,461	38	0.5%
Insurance Commissions & Fees	\$3,097	3,073	43.4%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$17,559	2,859	40.4%
Net Gains/Losses On OREO Sales	-\$2,239	4,692	66.2%
Net Gains/Losses On Sales Of Other Assets	\$197	2,761	39.0%
Other Noninterest Income	\$123,735	7,024	99.2%
Total Noninterest Income	\$248,587	7,067	99.8%

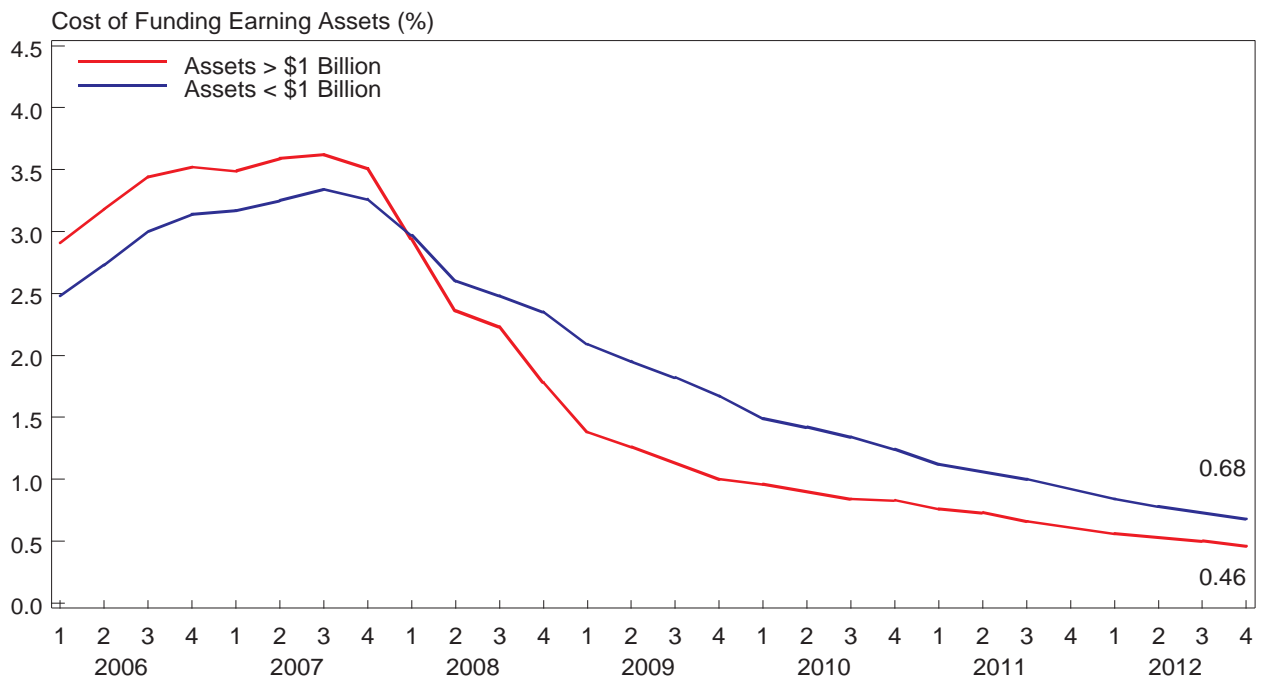
Quarterly Yield on Earning Assets

2006 - 2012

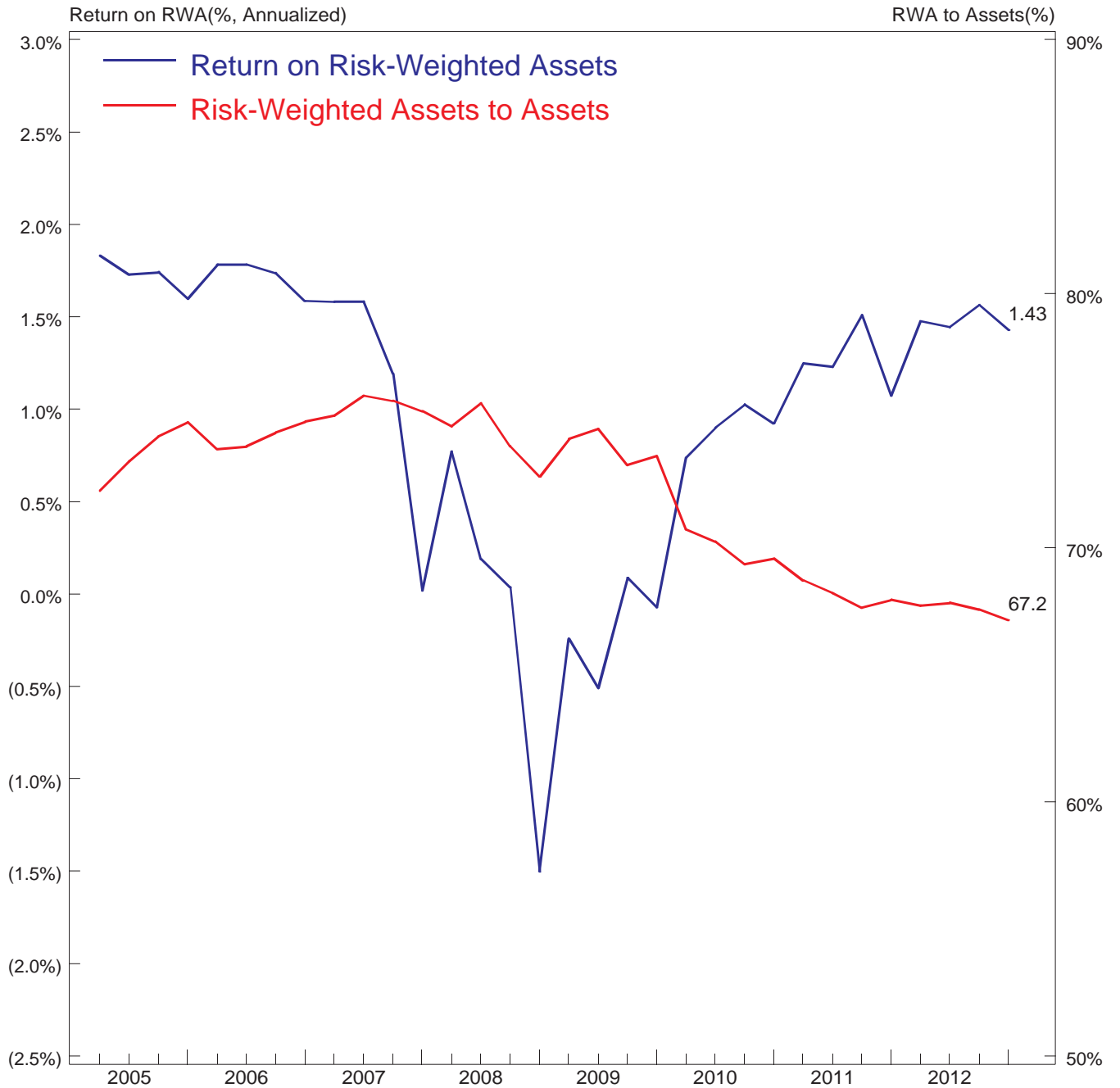


Quarterly Cost of Funding Earning Assets

2006 - 2012



Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 2005 - 2012

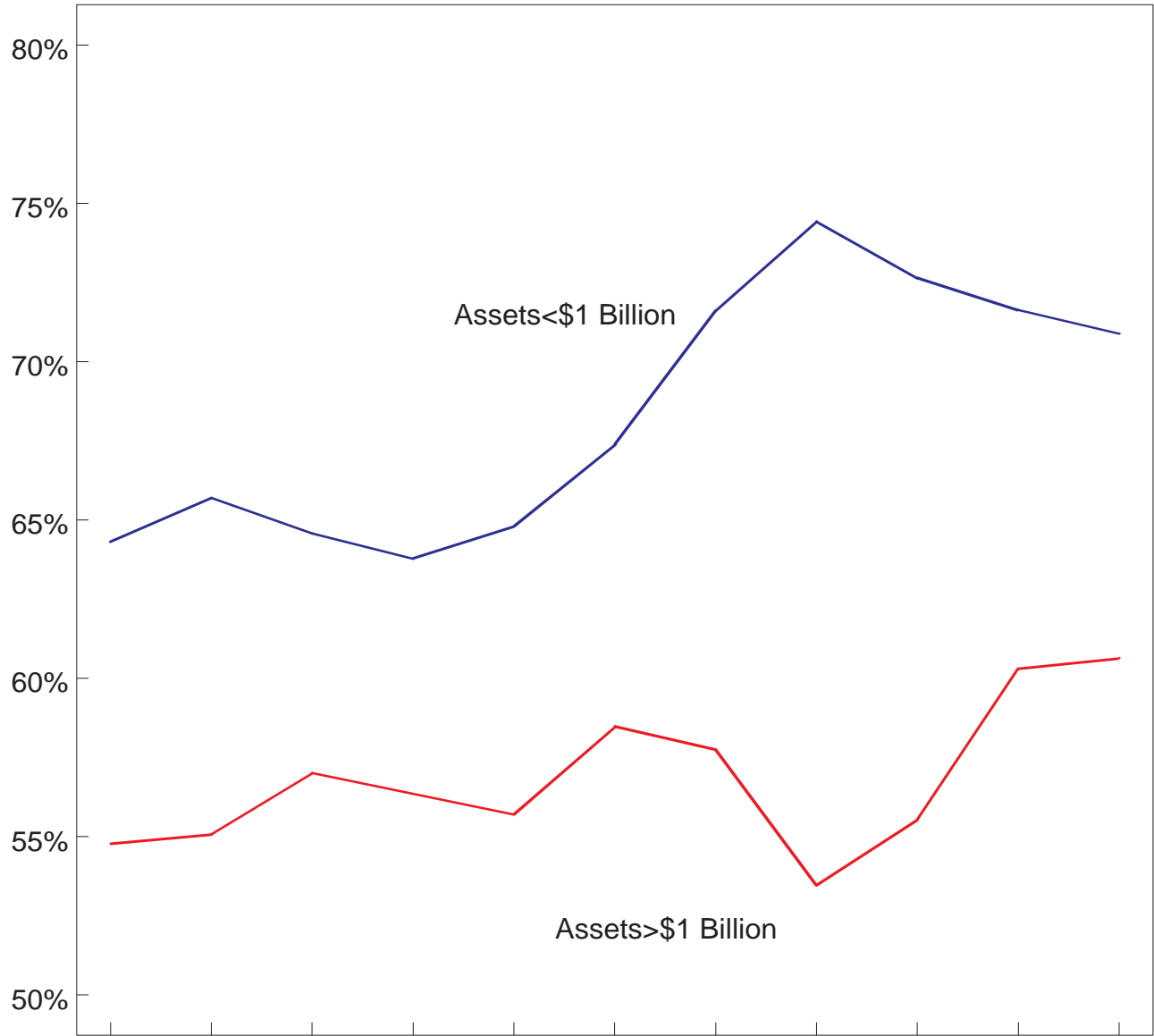


* Assets weighted according to risk categories used in regulatory capital computations.

Annual Efficiency Ratios*

2002 - 2012

Efficiency Ratio (%)

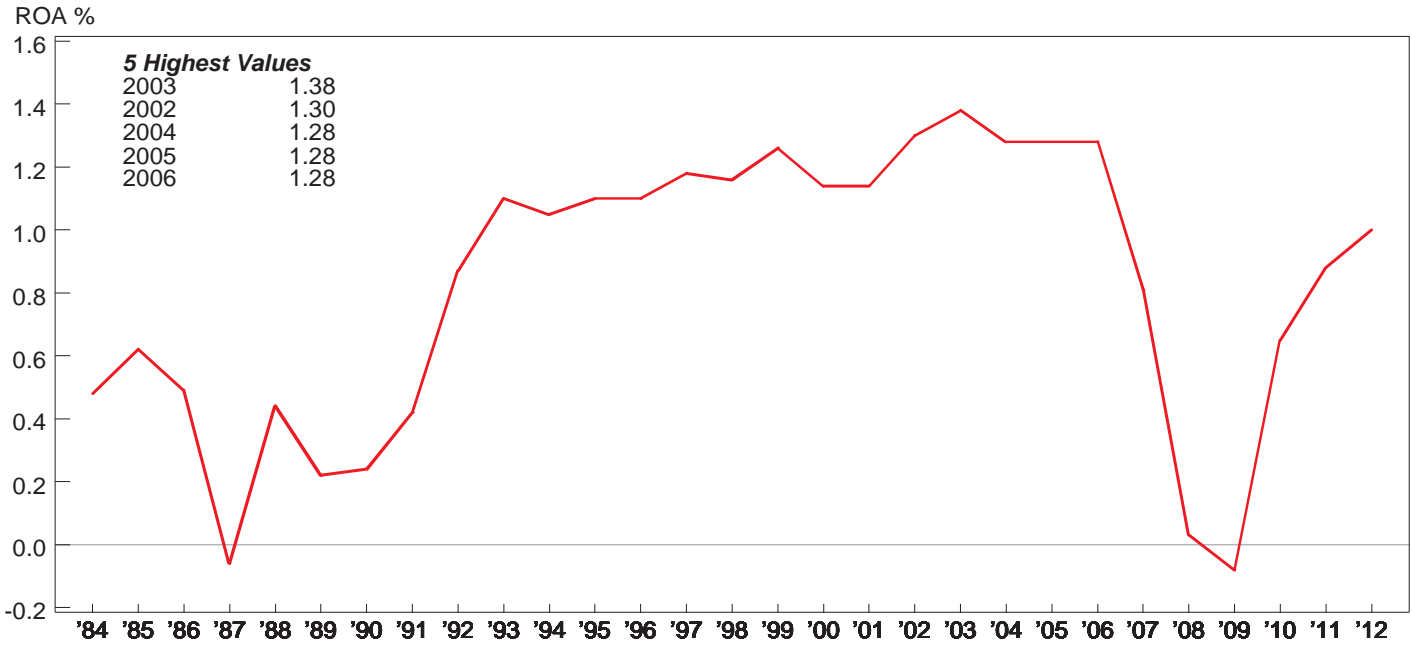


	12/02	12/03	12/04	12/05	12/06	12/07	12/08	12/09	12/10	12/11	12/12
Assets <\$1 Billion	64.31	65.69	64.57	63.78	64.80	67.38	71.60	74.42	72.64	71.63	70.89
Assets >\$1 Billion	54.77	55.07	57.00	56.35	55.70	58.47	57.74	53.46	55.53	60.30	60.64
Total	56.19	56.57	58.03	57.31	56.83	59.49	59.35	55.53	57.17	61.38	61.60

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

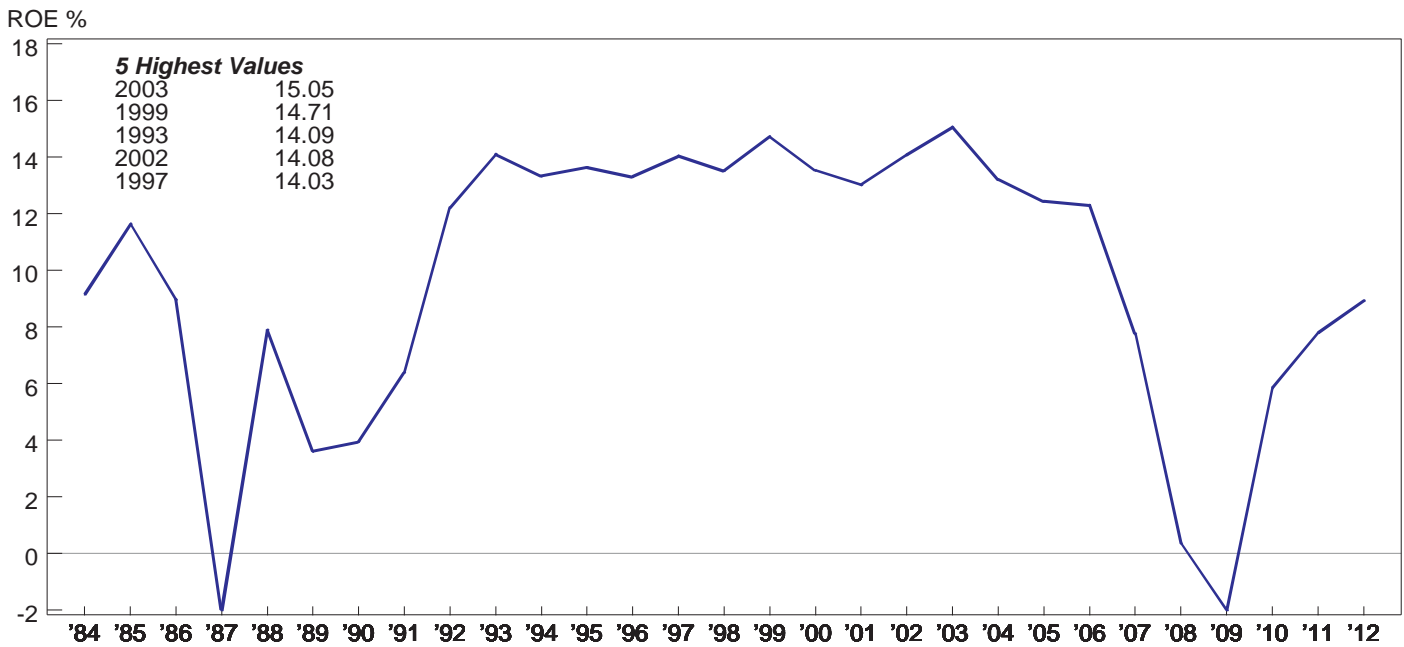
Annual Return on Assets (ROA)

1984 - 2012



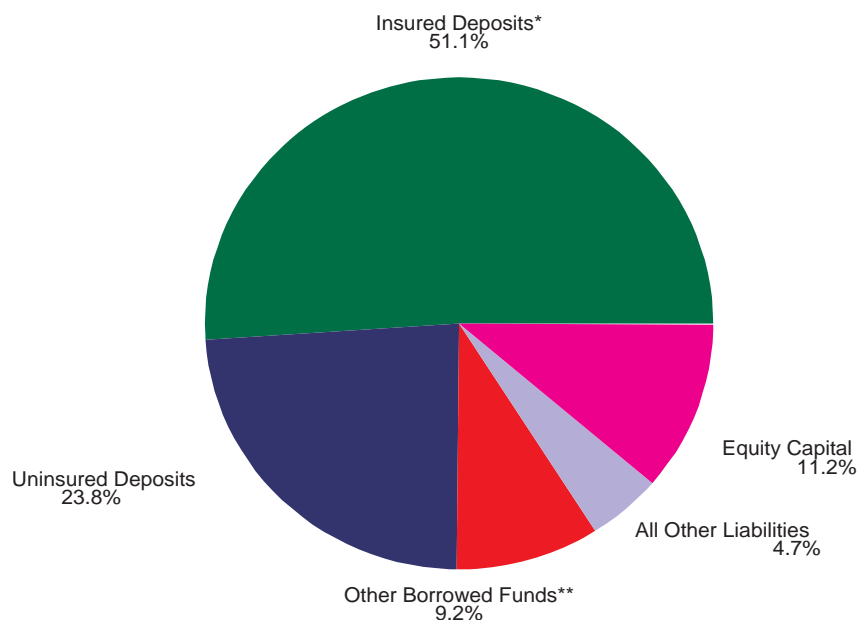
Annual Return on Equity (ROE)

1984 - 2012



Total Liabilities and Equity Capital

December 31, 2012



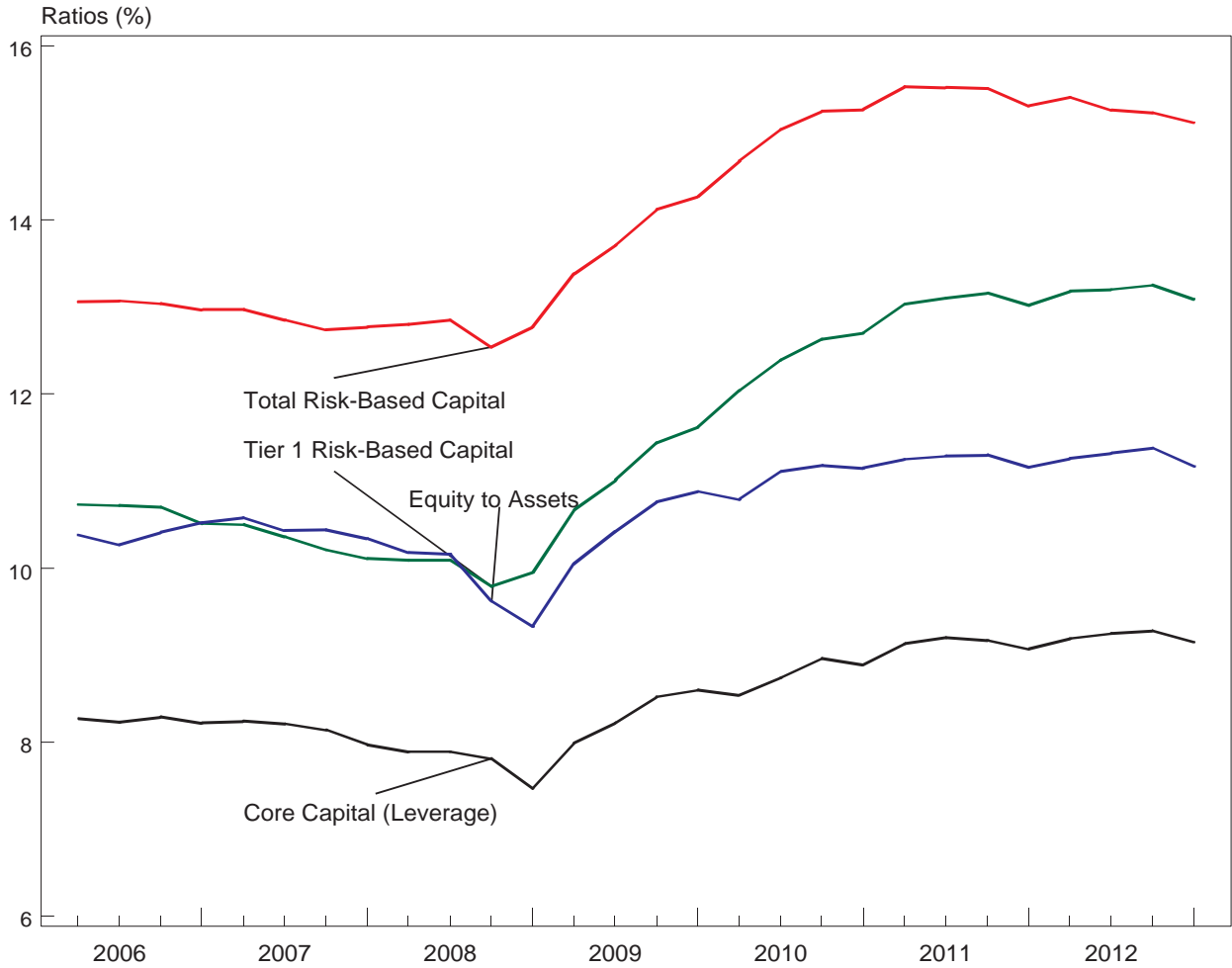
(\$ Billions)	12/31/11	12/31/12	% Change
Insured Deposits (estimated)*	6,956	7,372	6.0
Uninsured Deposits	3,230	3,435	6.3
In Foreign Offices	1,428	1,370	-4.1
Other Borrowed Funds**	1,421	1,322	-7.0
All Other Liabilities	715	682	-4.6
Subordinated Debt	133	118	-11.3
Bank Equity Capital	1,551	1,614	4.1
Total Liabilities and Equity Capital	13,892	14,451	4.0

* 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

2006 - 2012

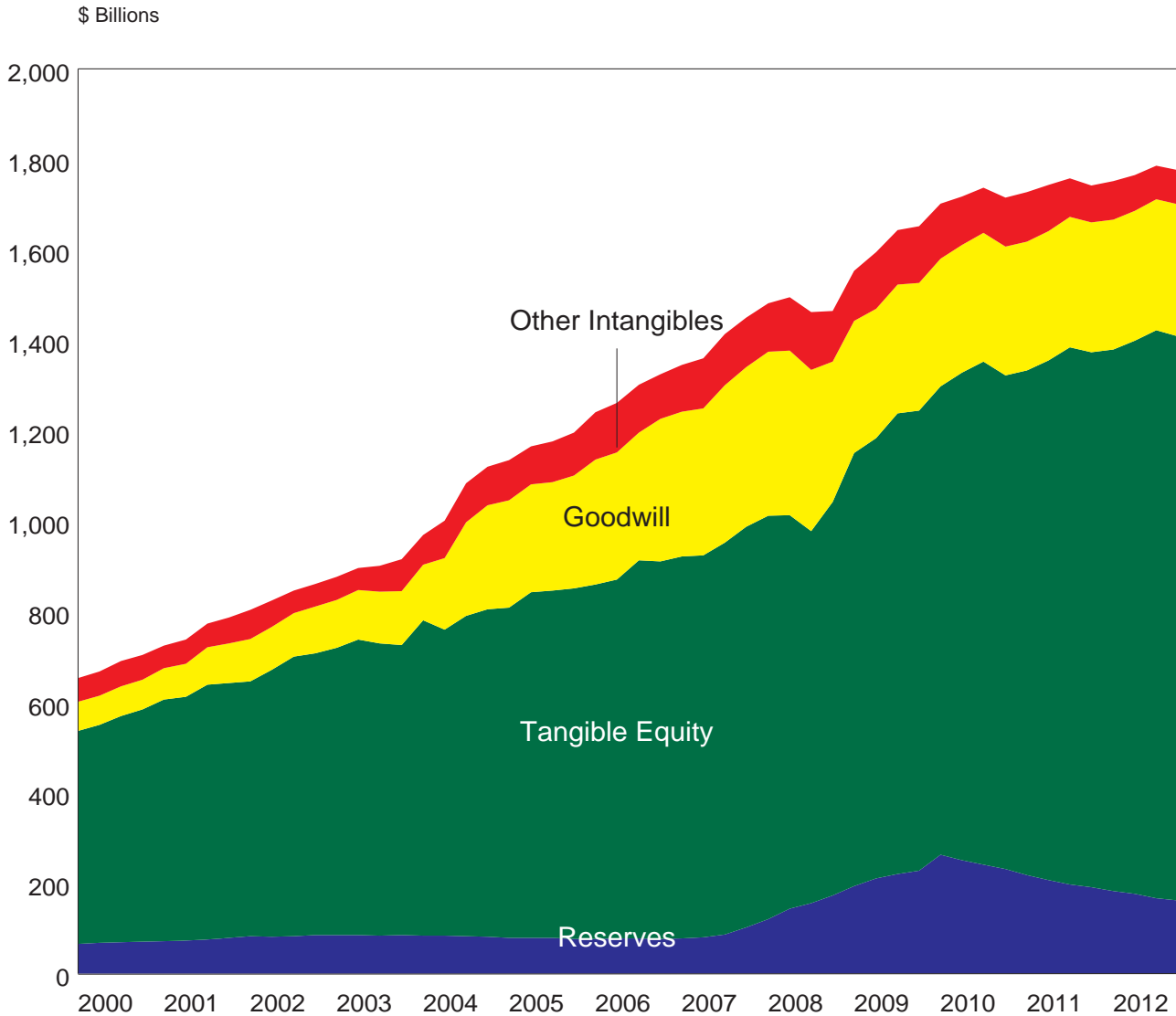


	12/06	12/07	12/08	12/09	12/10	12/11	12/12
Total Risk-Based Capital	12.97	12.77	12.77	14.27	15.27	15.31	15.12
Tier 1 Risk-Based Capital	10.51	10.11	9.95	11.62	12.70	13.02	13.09
Equity to Assets	10.52	10.34	9.33	10.88	11.15	11.16	11.17
Core Capital (Leverage)	8.22	7.97	7.47	8.60	8.89	9.07	9.15

Equity Capital and Reserves

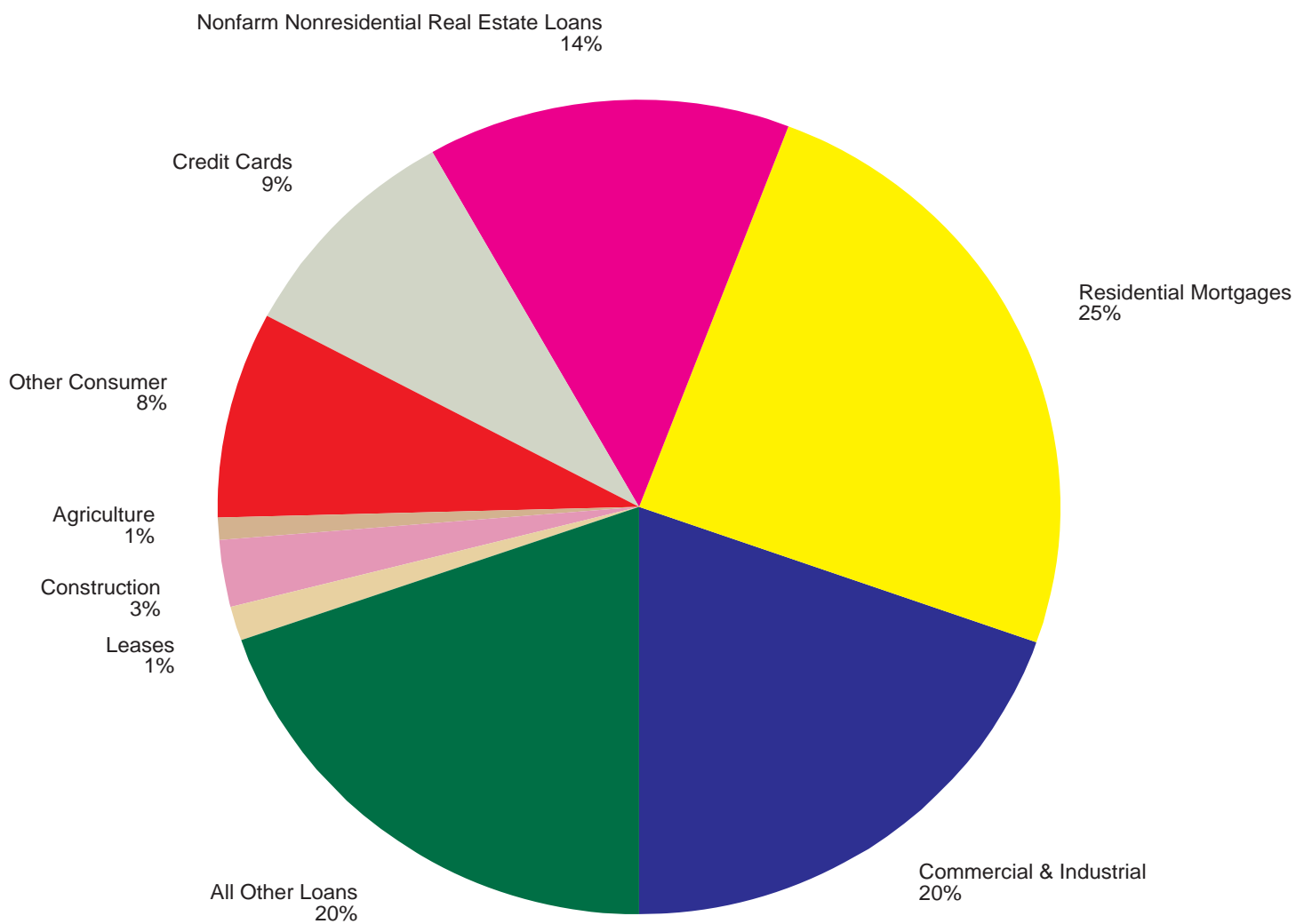
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2012



Loan Portfolio Composition

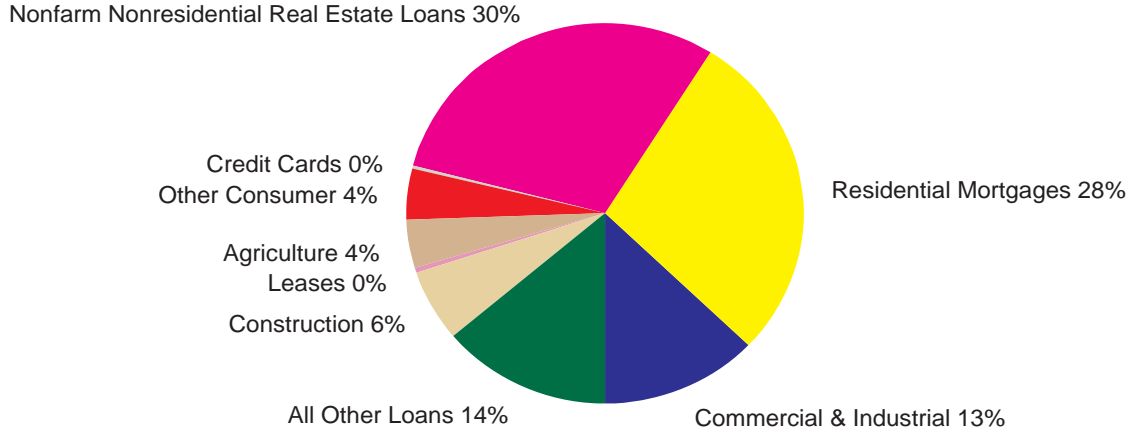
December 31, 2012



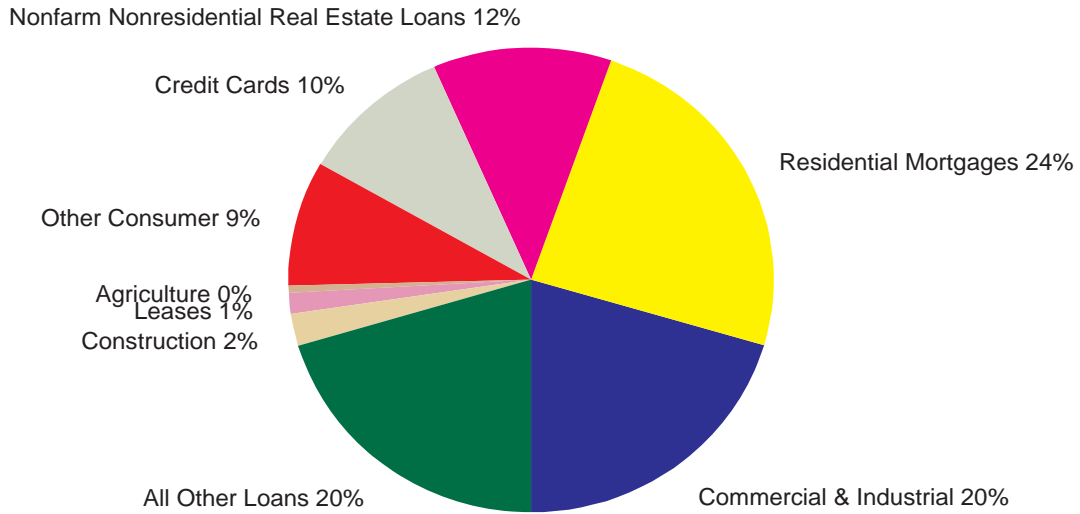
Loan Portfolio Composition by Asset Size

December 31, 2012

Assets < \$1 Billion

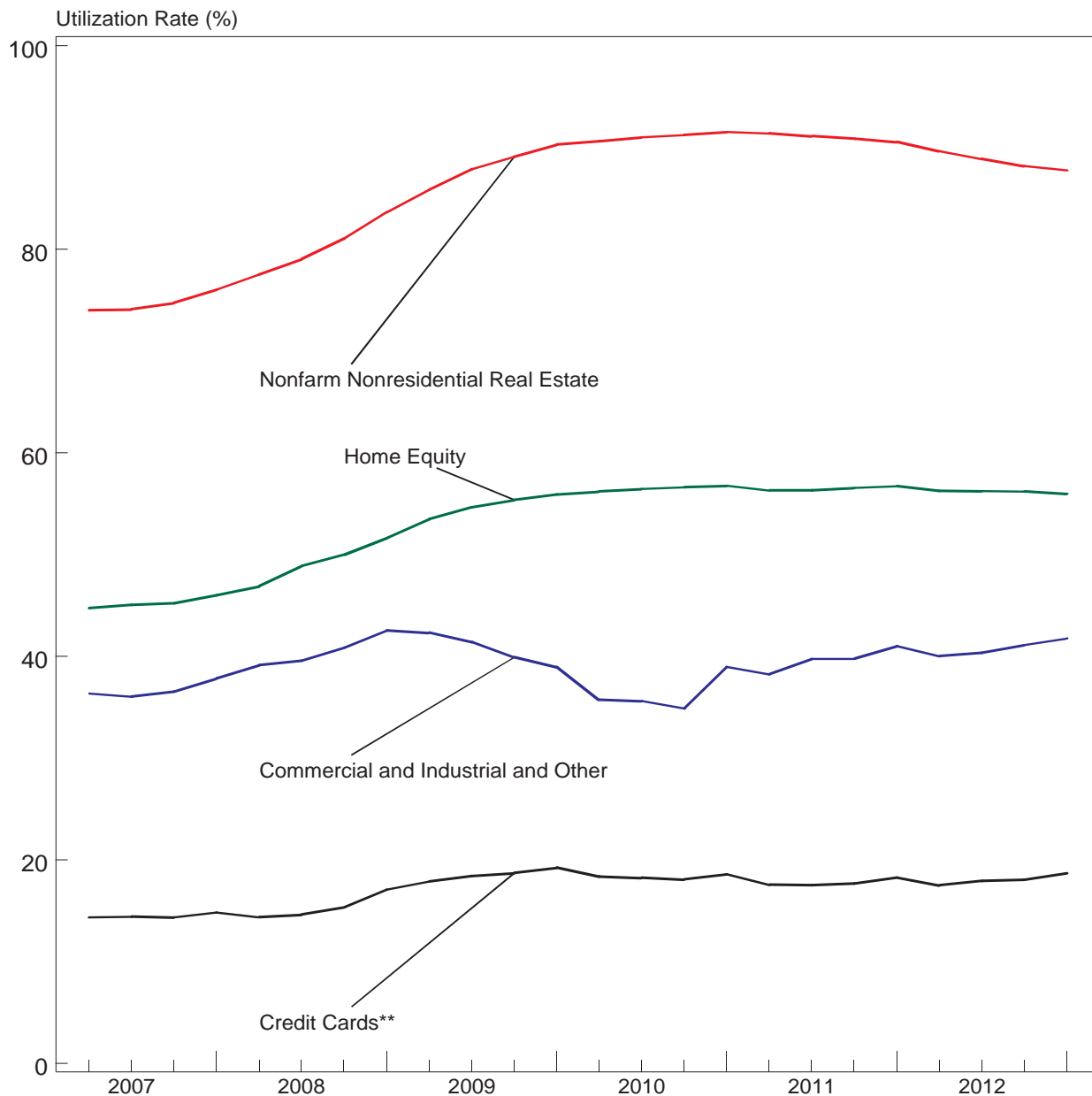


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2007-2012

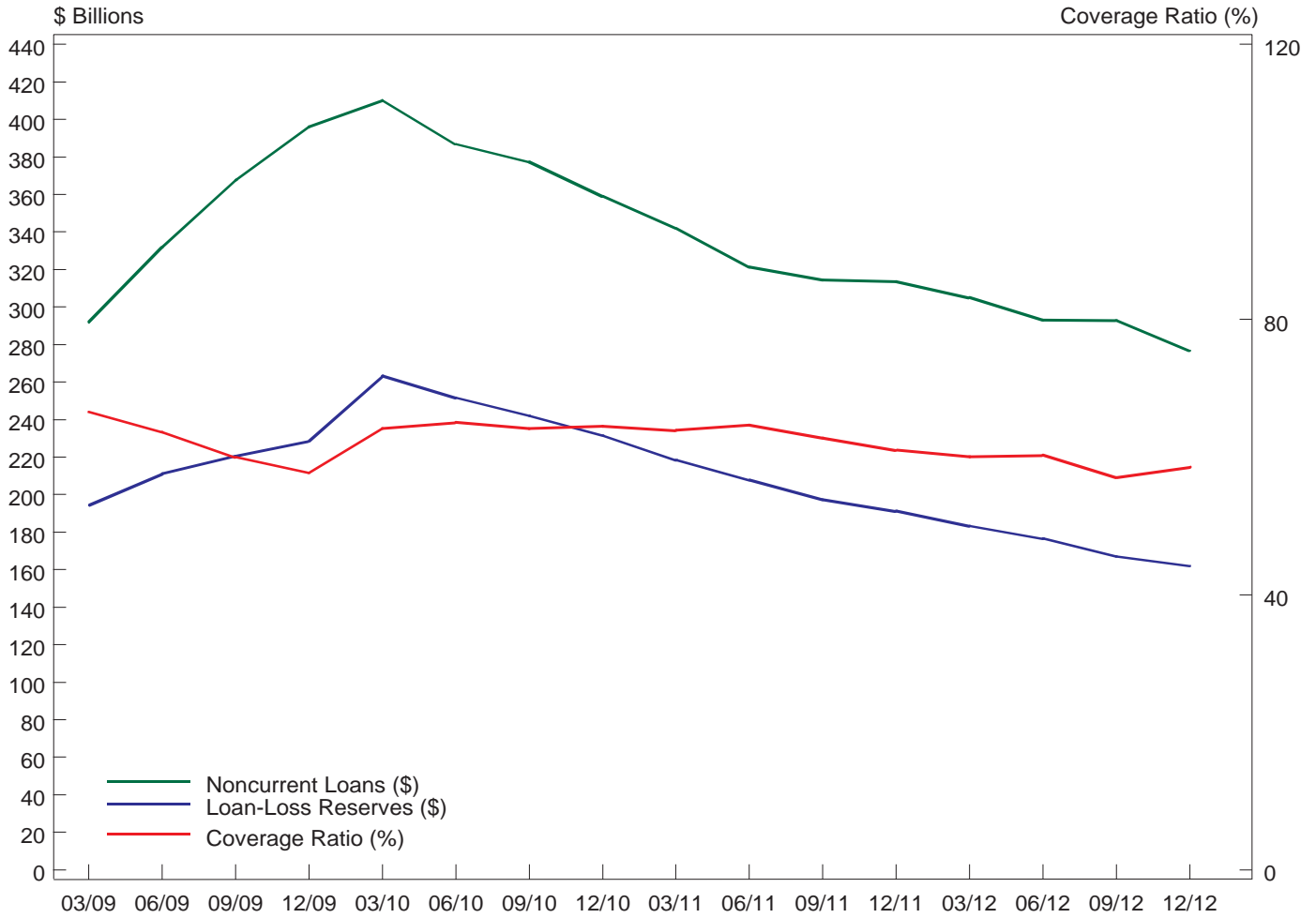


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2009-2012



Noncurrent Loans (\$ Billions)

291.9 331.9 367.6 396.0 410.0 386.8 377.3 359.0 341.9 321.3 314.4 313.5 305.0 293.0 292.8 276.8

Loan-Loss Reserves (\$ Billions)

194.3 211.2 220.5 228.6 263.2 251.6 242.0 231.4 218.5 207.7 197.3 191.3 183.2 176.6 167.0 162.0

Coverage Ratio (%)

67 64 60 58 64 65 64 64 64 65 63 61 60 60 57 59

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2008 - 2012

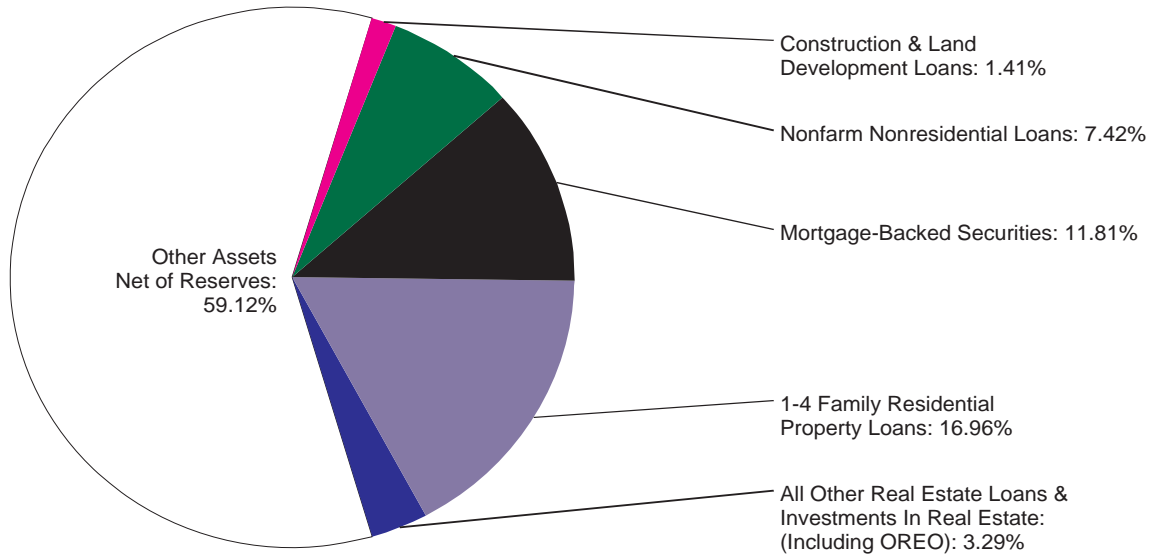


Loss Allowance to Loans and Leases

1.52 1.81 1.96 2.21 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

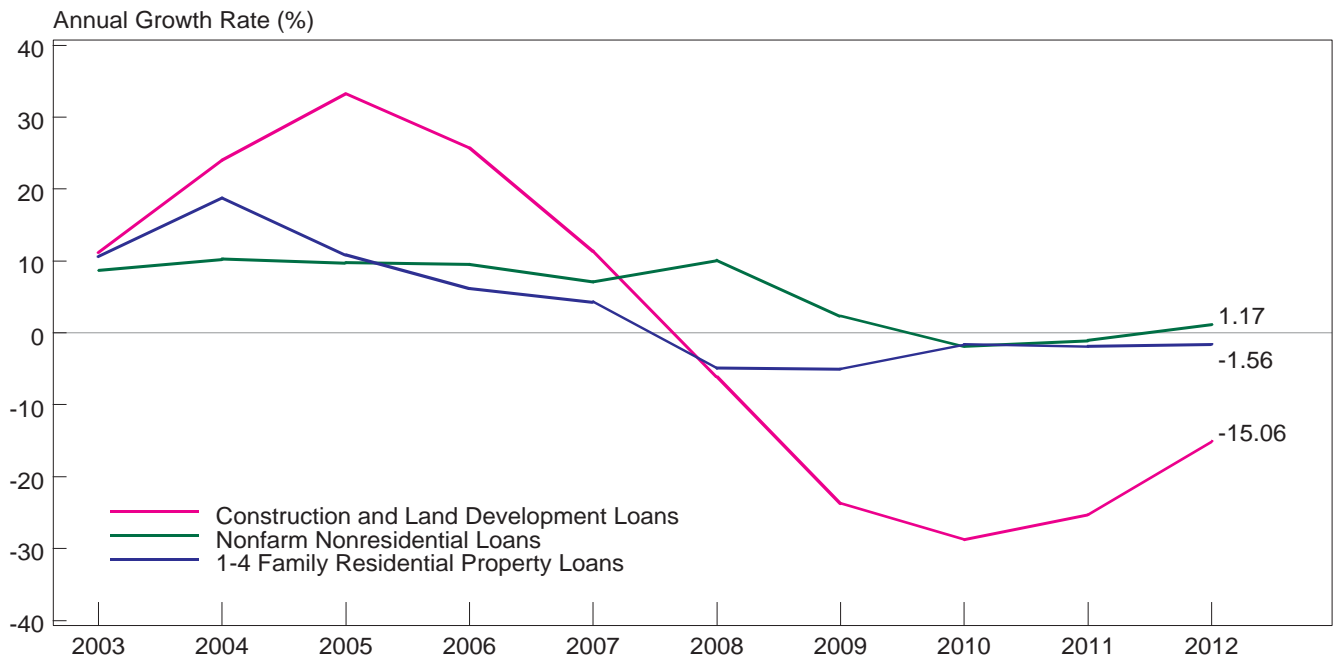
Real Estate Assets as a Percent of Total Assets

December 31, 2012



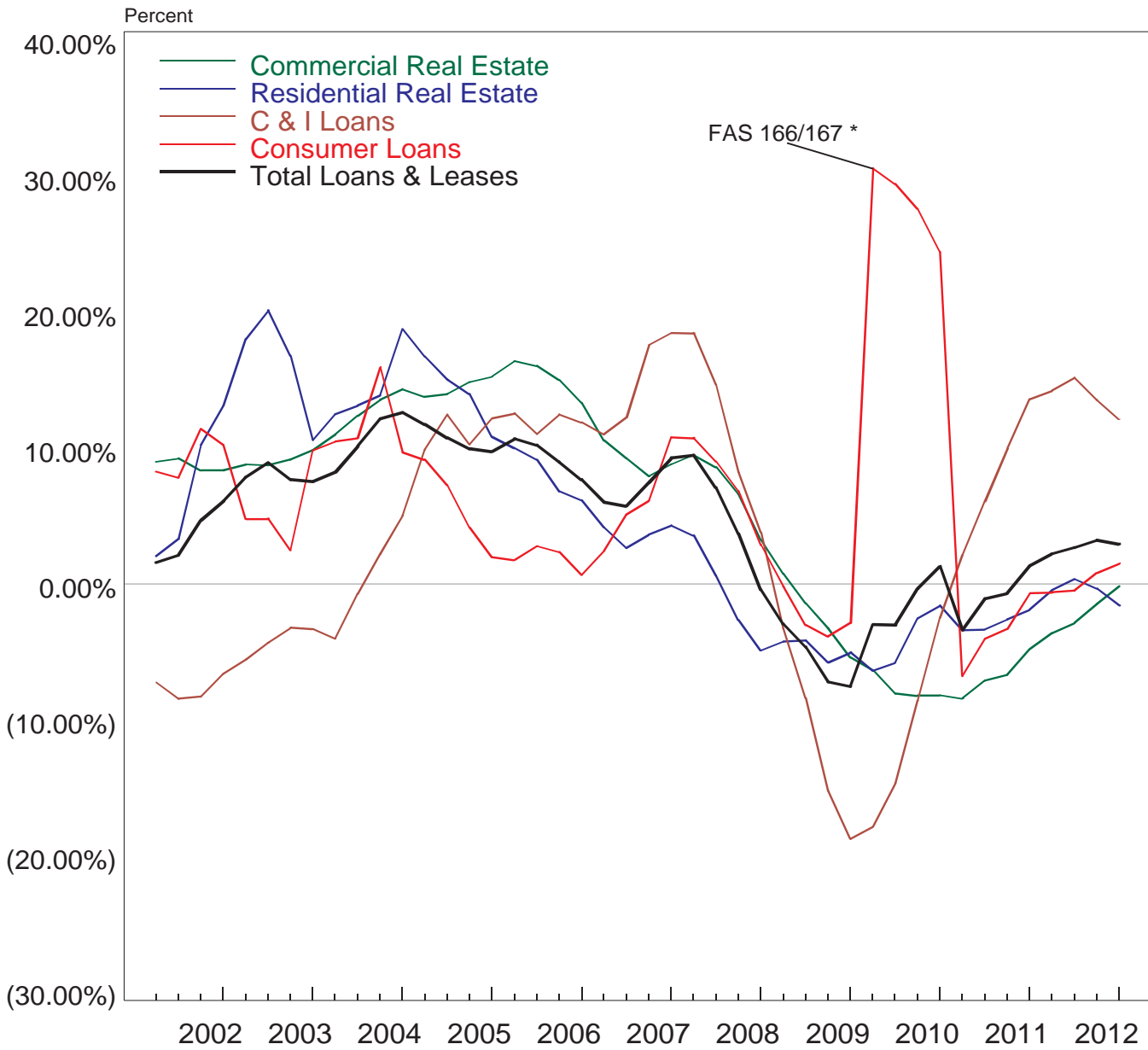
Real Estate Loan Growth Rates

2003-2012



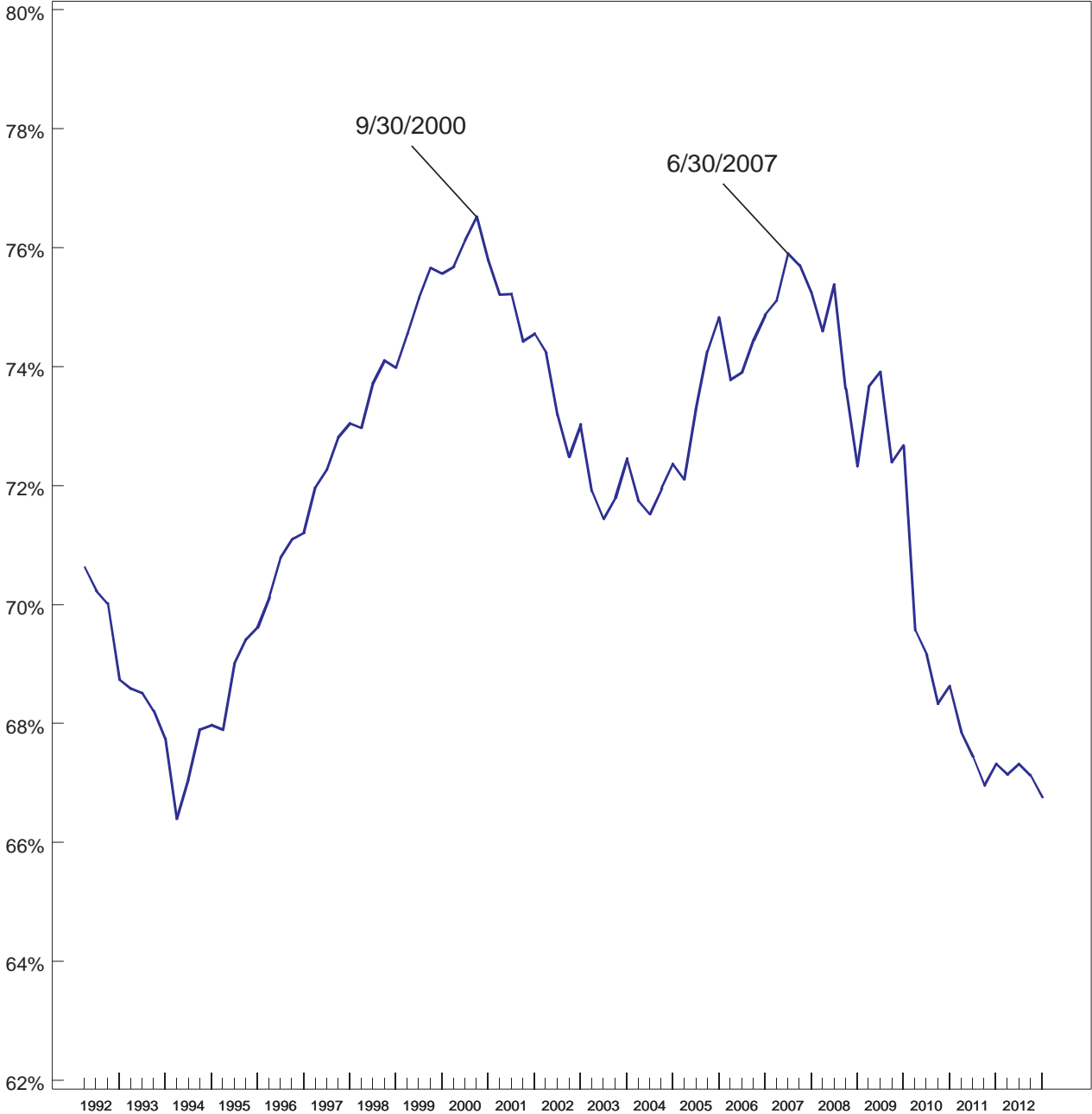
Twelve-Month Loan Growth Rates

2002 - 2012



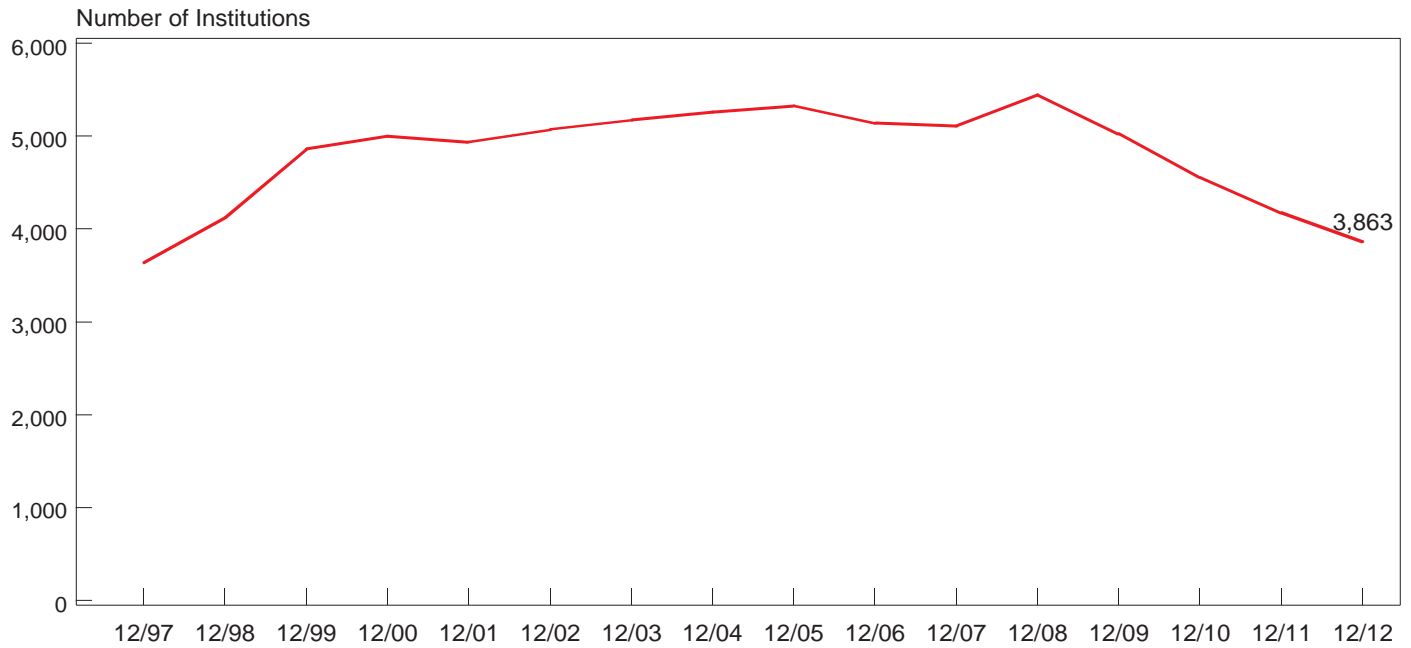
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

Risk-Weighted Assets as a Percentage of Total Assets 1992 - 2012



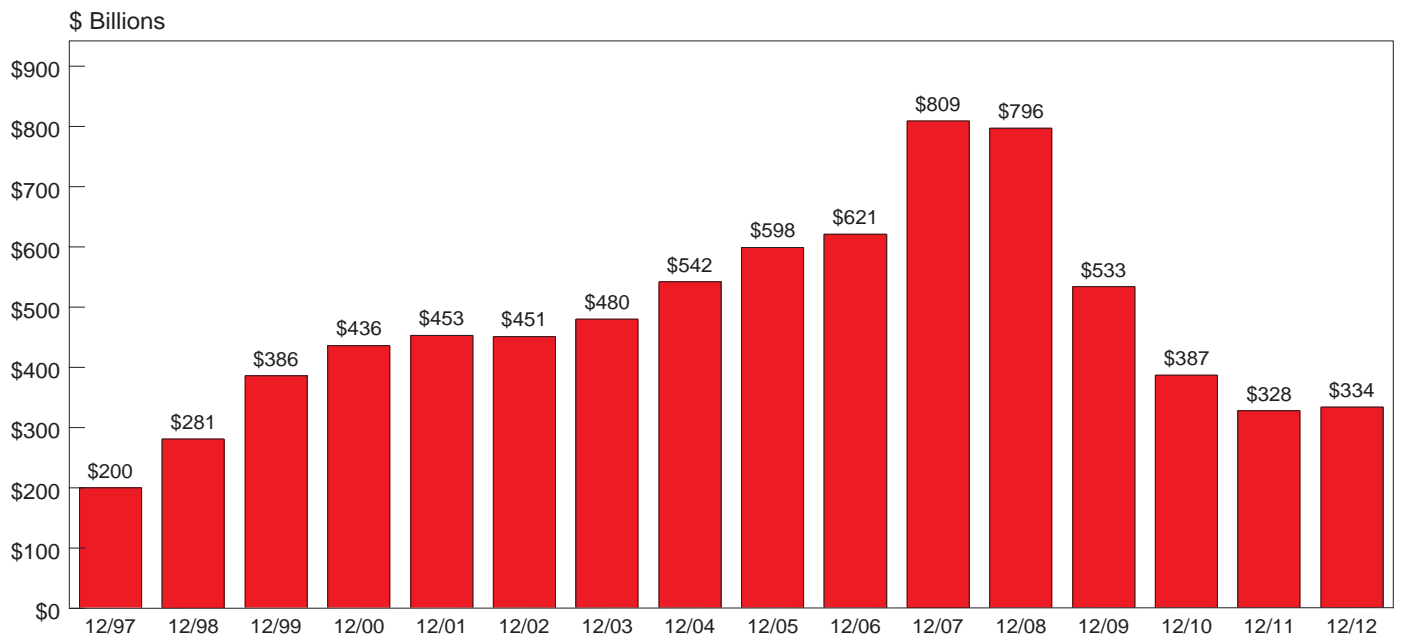
Number of Institutions with FHLB Advances

1997 - 2012

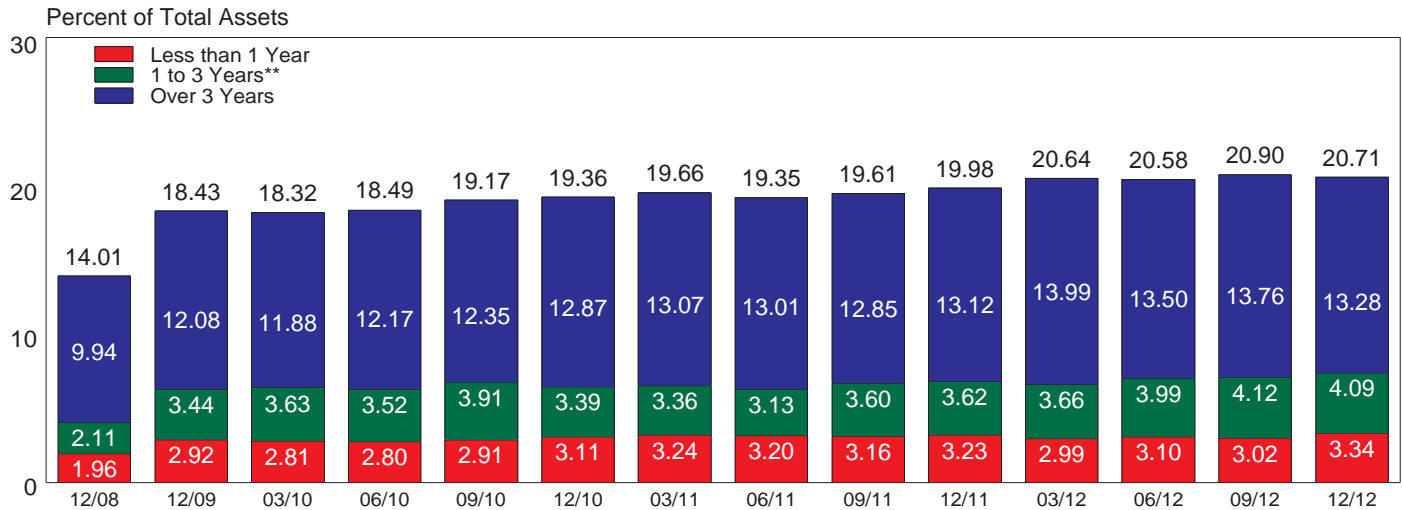


Amount of FHLB Advances Outstanding

1997 - 2012

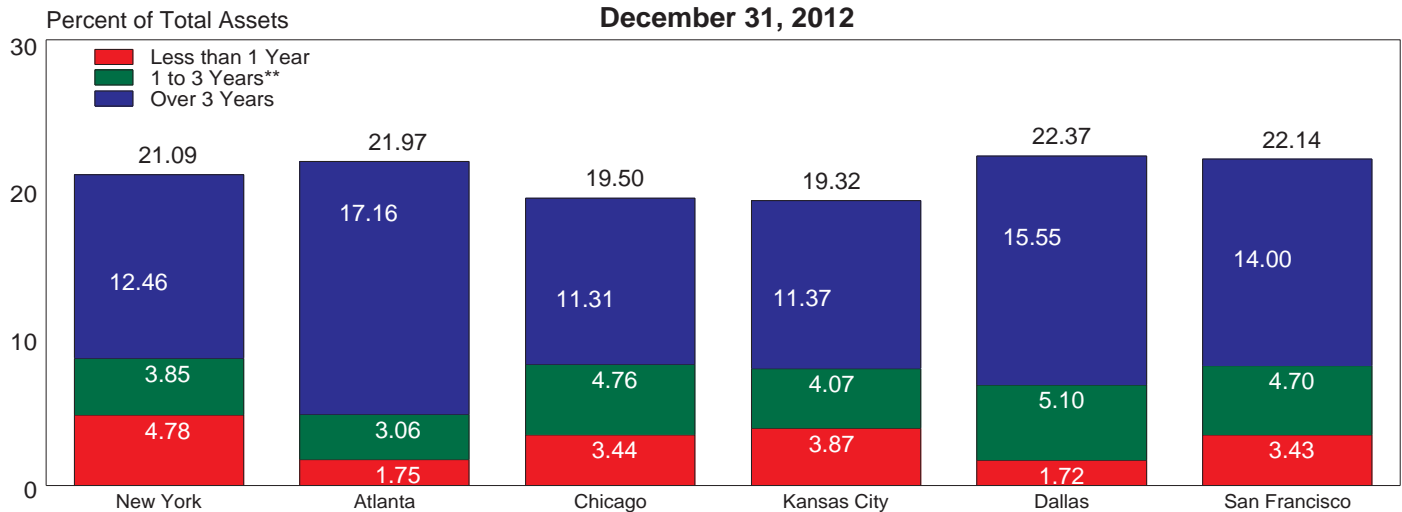


Debt Securities by Maturity or Repricing Frequency*...



.....and by Region

December 31, 2012



Total Securities (Debt and Equity)*

(\$ Billions)

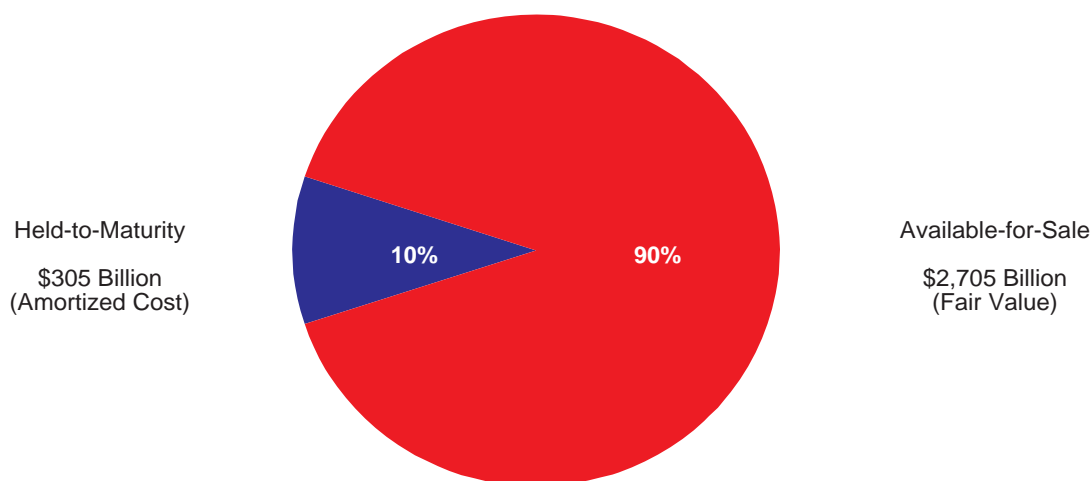
	12/10	3/11	6/11	9/11	12/11	3/12	6/12	9/12	12/12
U.S. Government Obligations:									
U.S. Treasury	188	179	163	173	158	167	187	196	205
U.S. Agencies	12	12	13	14	15	20	22	24	25
Government Sponsored Enterprises	231	240	222	198	197	212	206	201	214
Mortgage Pass-through Securities	854	868	863	887	919	990	989	994	968
Collateralized Mortgage Obligations	578	596	625	645	645	644	616	617	606
State, County, Municipal Obligations	182	187	193	204	218	226	241	251	262
Asset Backed Securities	130	127	126	134	139	154	158	163	166
Other Debt Securities	475	497	503	516	544	505	504	527	548
Equity Securities	20	17	16	17	16	13	13	13	17
Total Securities	\$2,668	\$2,723	\$2,722	\$2,788	\$2,850	\$2,931	\$2,937	\$2,986	\$3,010

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

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

Total Securities*

December 31, 2012



Total Securities*

December 31, 2012

	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	\$10,395	103.1	\$195,098	101.5	\$205,492	101.6
U.S. Government Agencies	3,553	102.8	21,744	103.2	25,298	103.1
Government Sponsored Enterprises	25,968	100.7	187,582	101.4	213,550	101.4
Mortgage Pass-through Securities	124,239	102.7	843,343	103.4	967,582	103.3
Collateralized Mortgage Obligations	64,429	102.4	541,948	102.1	606,377	102.2
State, County, Municipal Obligations	36,426	104.2	225,167	103.5	261,593	103.6
Asset Backed Securities	3,860	100.5	161,957	100.6	165,817	100.6
Other Debt Securities	35,924	102.8	511,719	102.5	547,642	105.2
Equity Securities	**	**	16,596	106.3	16,596	106.3
Total Securities	\$304,793	102.6	\$2,705,155	102.5	\$3,009,947	102.5
Memoranda***						
Structured Notes	29,240		29,246			100.0

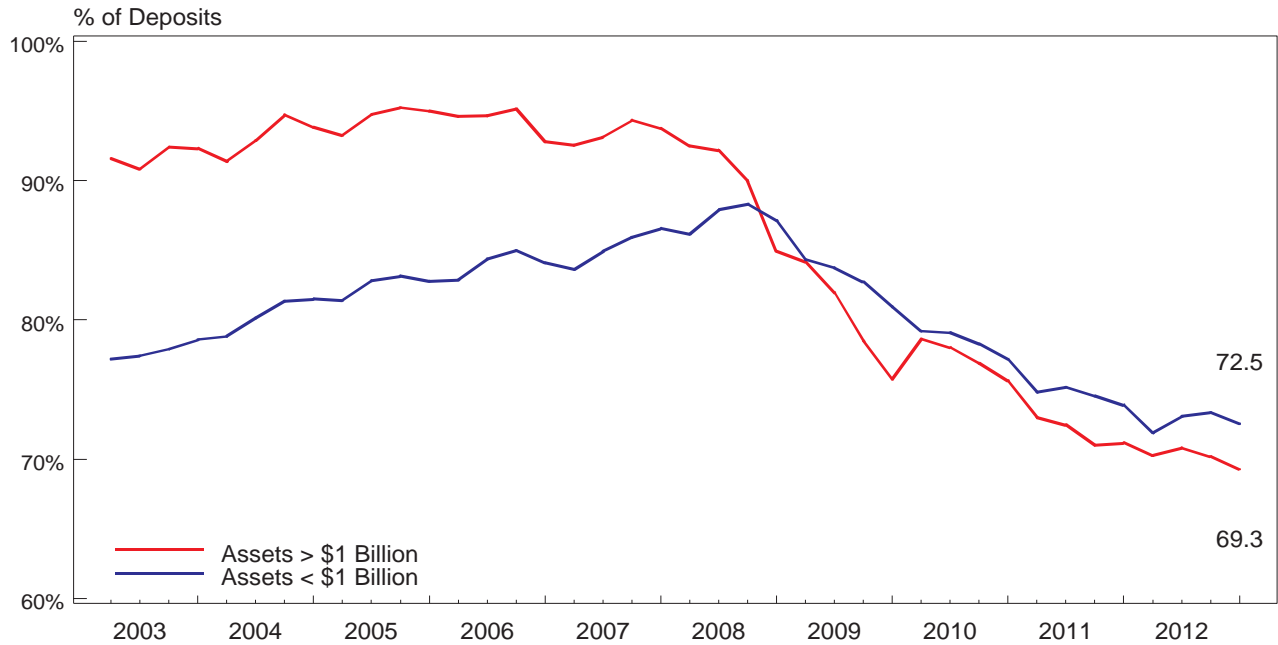
* Excludes trading account assets.

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

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

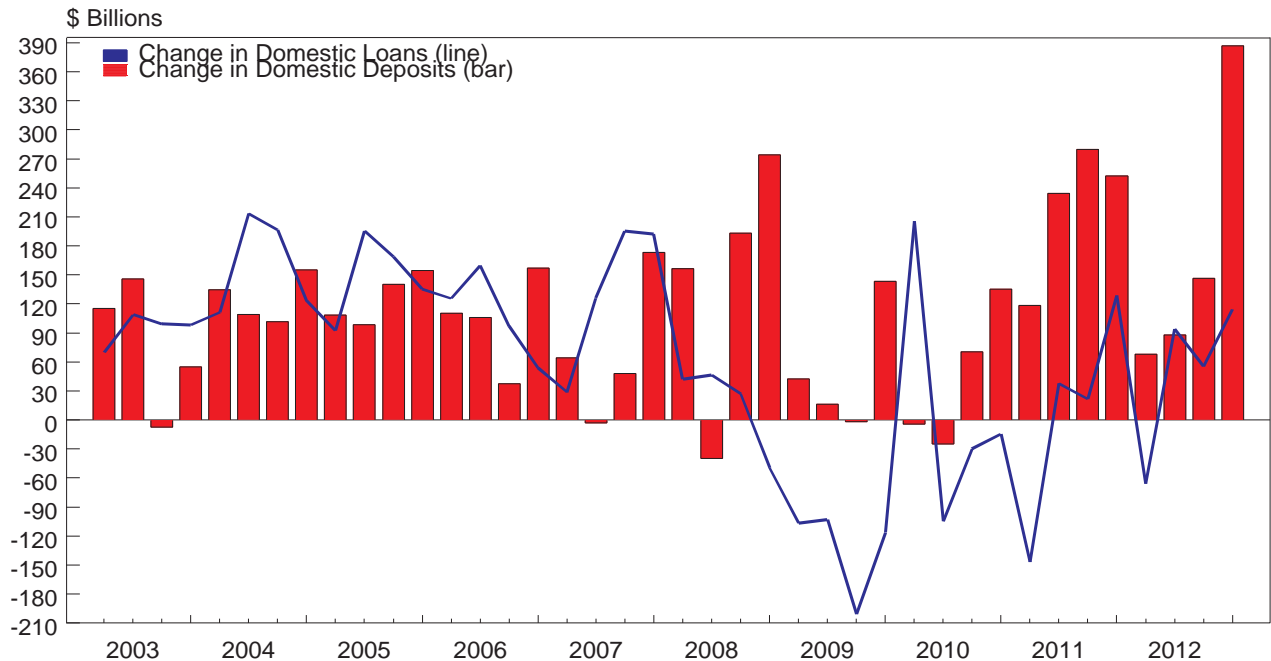
Net Loans and Leases to Deposits (Domestic and Foreign)

2003 - 2012



Quarterly Change in Domestic Loans vs Domestic Deposits

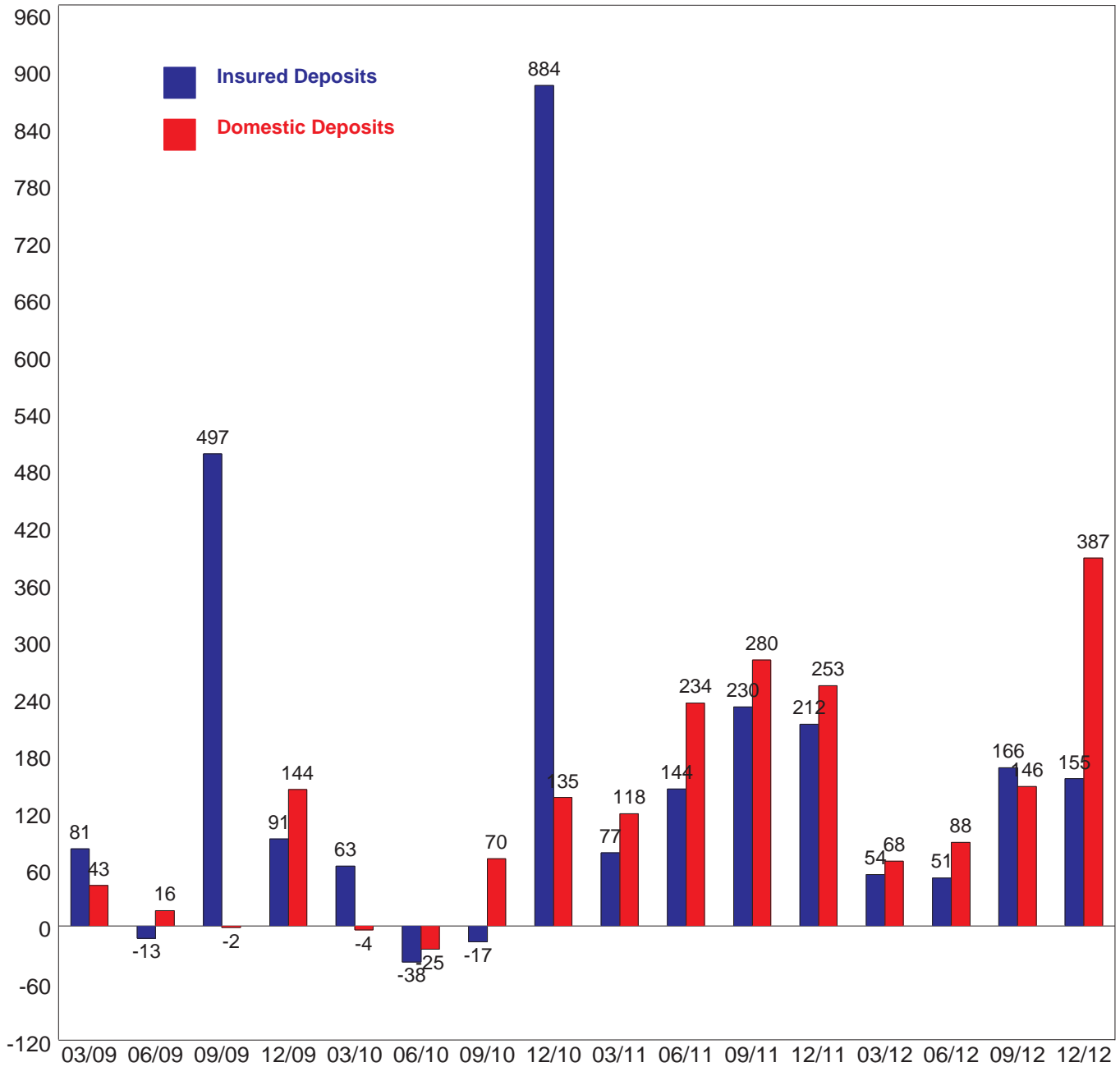
2003 - 2012



Quarterly Change In Domestic Deposits

2009 - 2012

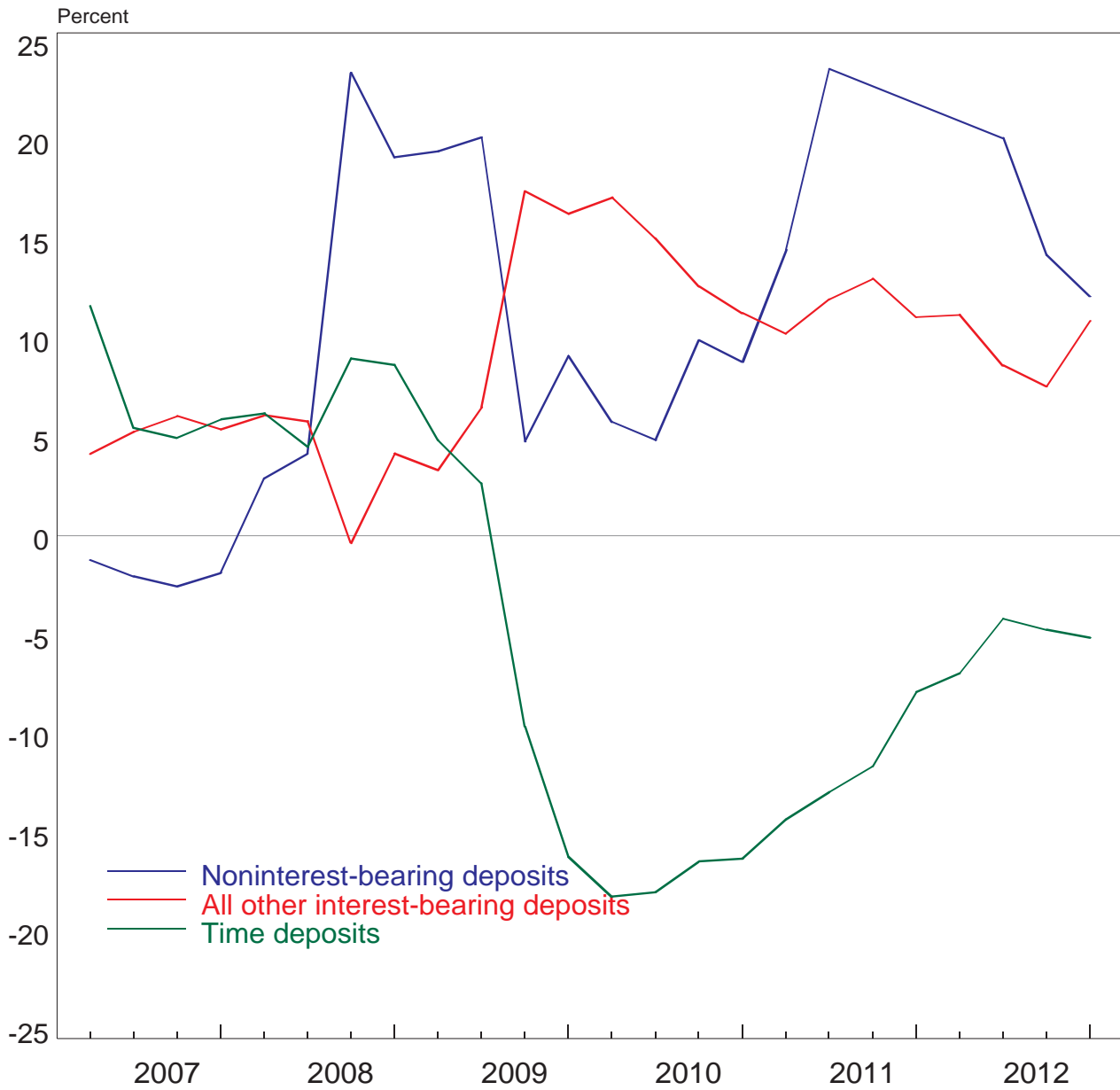
\$ Billions



* Reporting of insured deposits changed in third quarter 2009 and fourth quarter 2010 to reflect increases in coverage levels.

Twelve-Month Growth Rates of Domestic Deposits

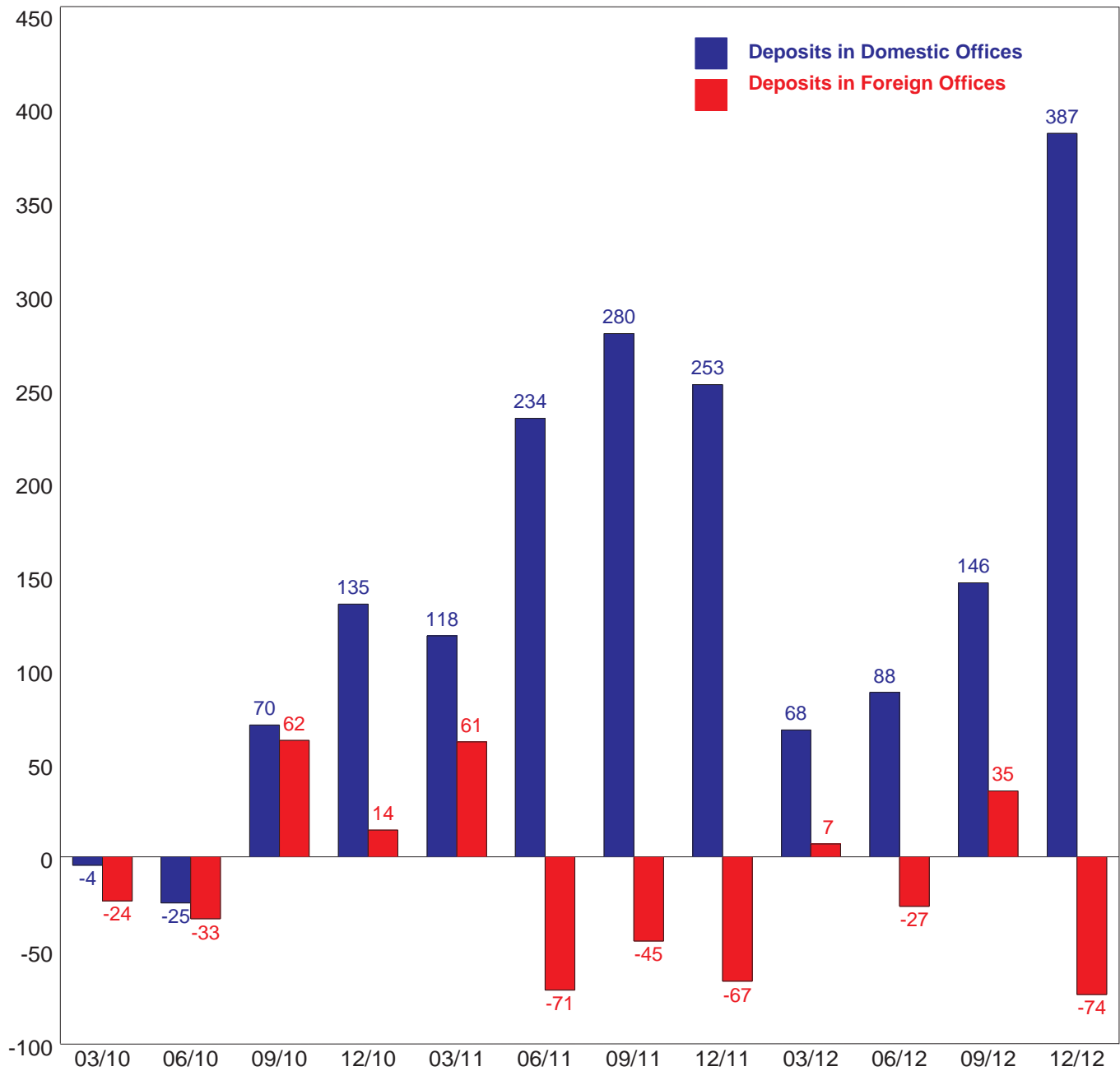
2007 - 2012



Quarterly Change In Domestic and Foreign Deposits

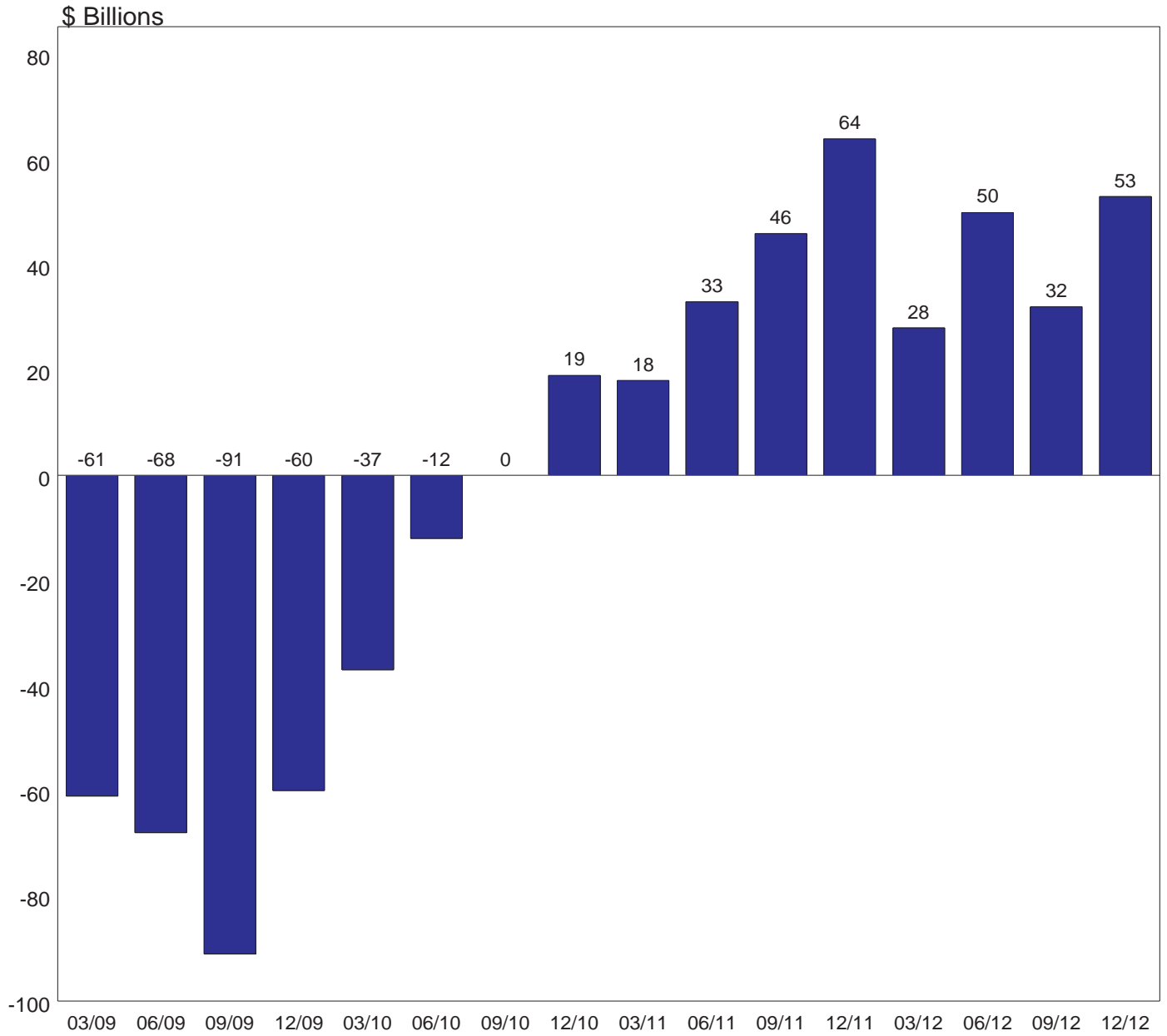
2010 - 2012

\$ Billions



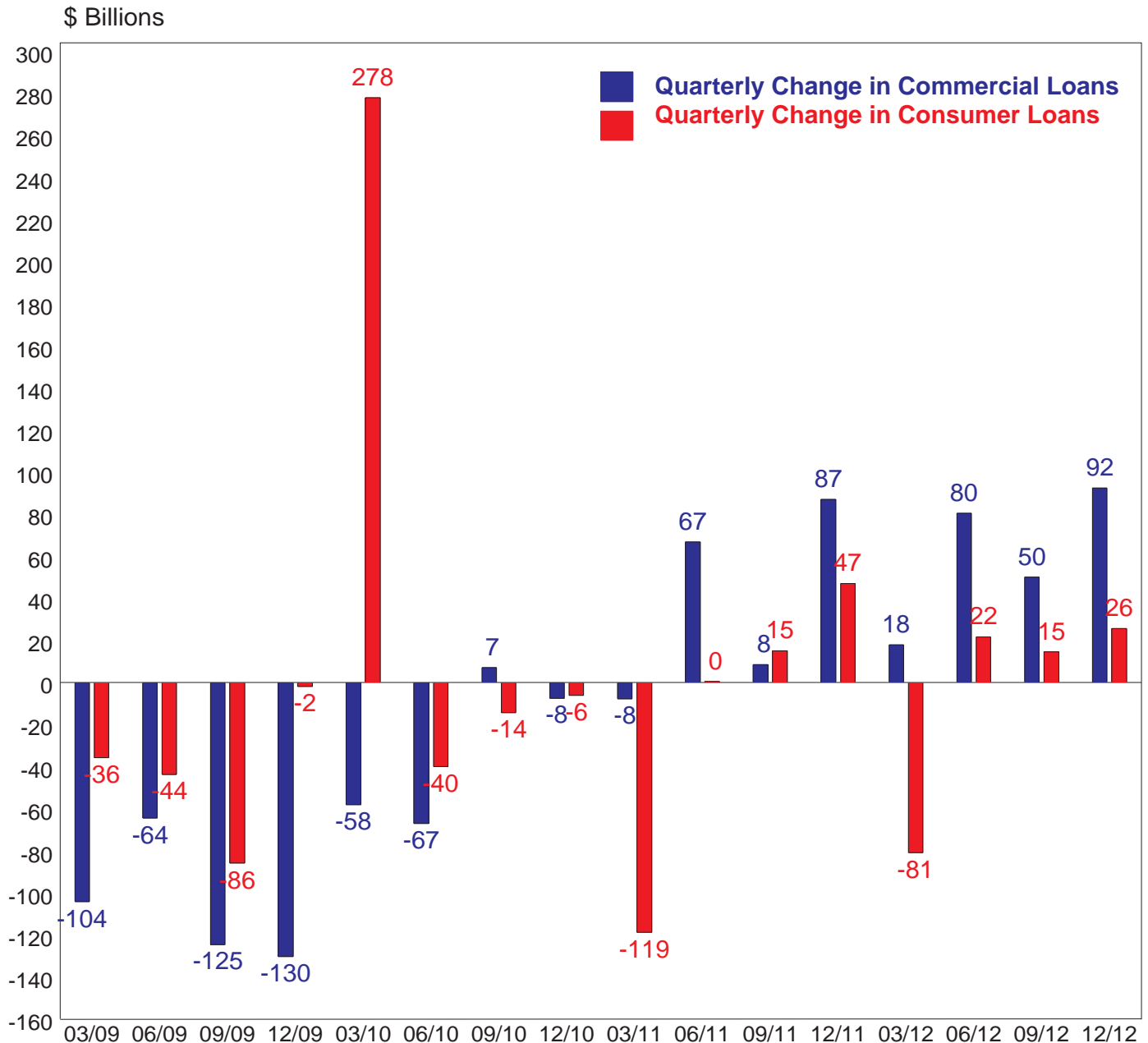
Quarterly Change in C&I Loans

2009-2012



Quarterly Change in Commercial and Consumer Loans

2009 - 2012



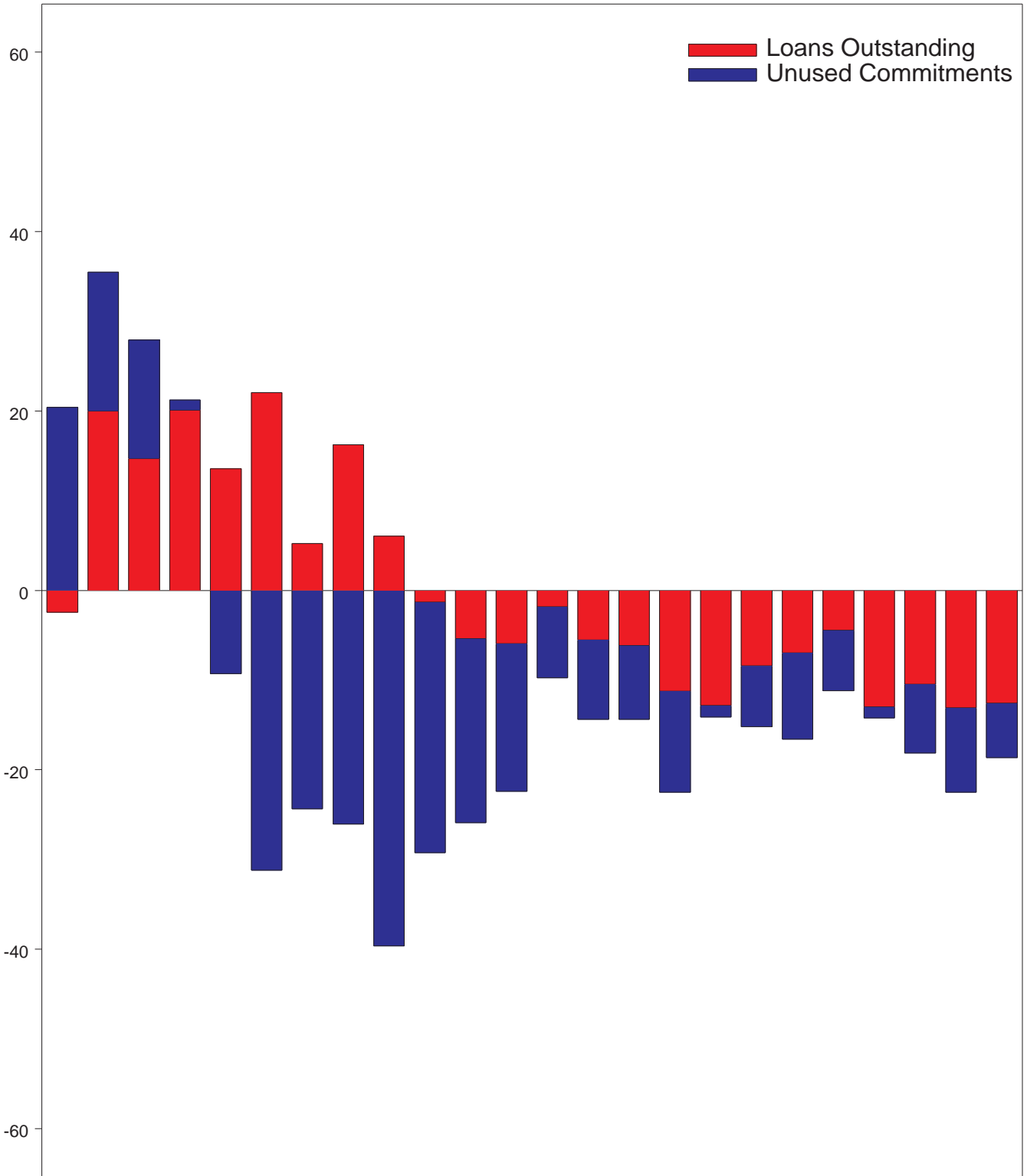
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

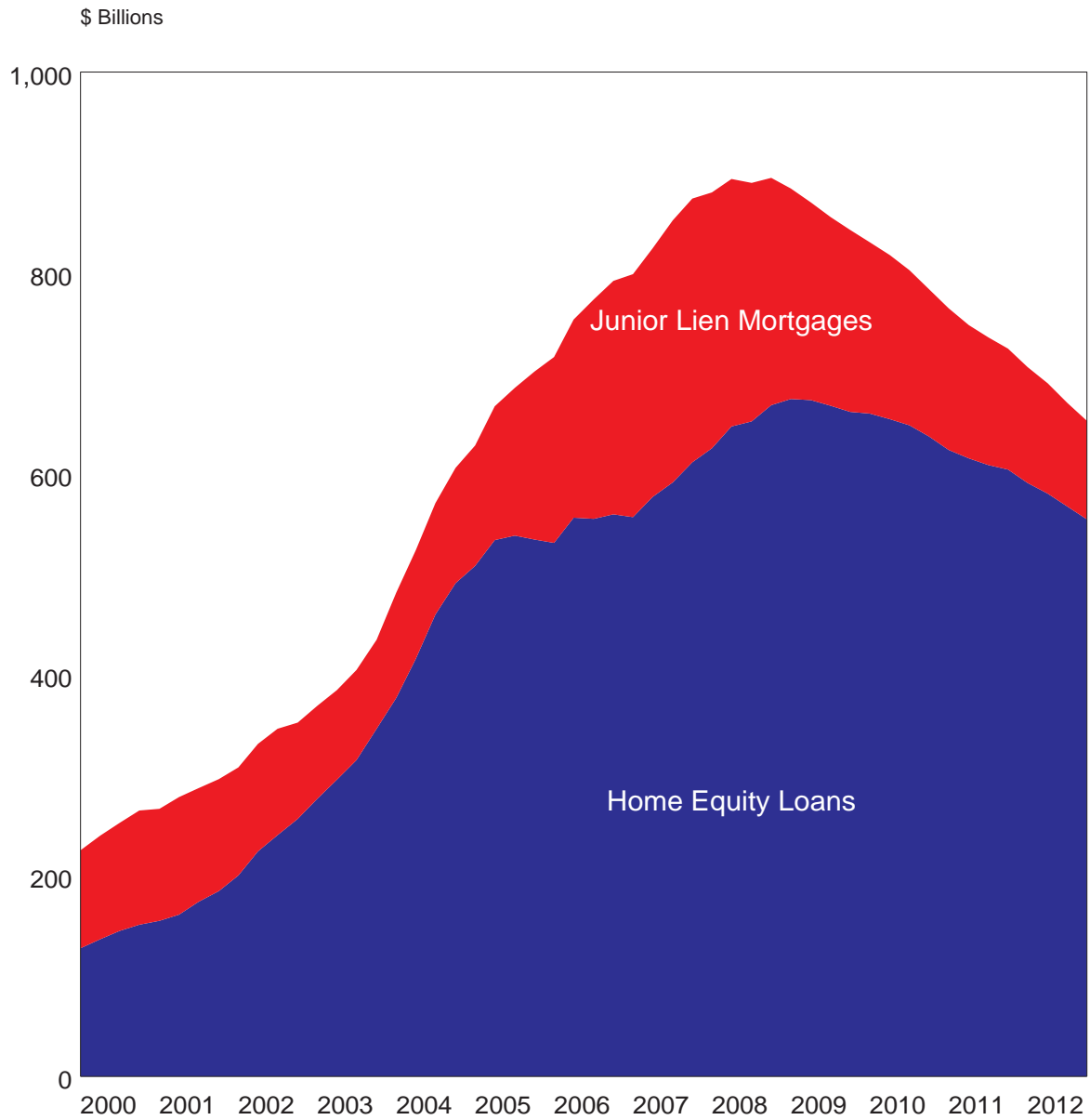
Quarterly Change (\$ Billions)

2007-2012



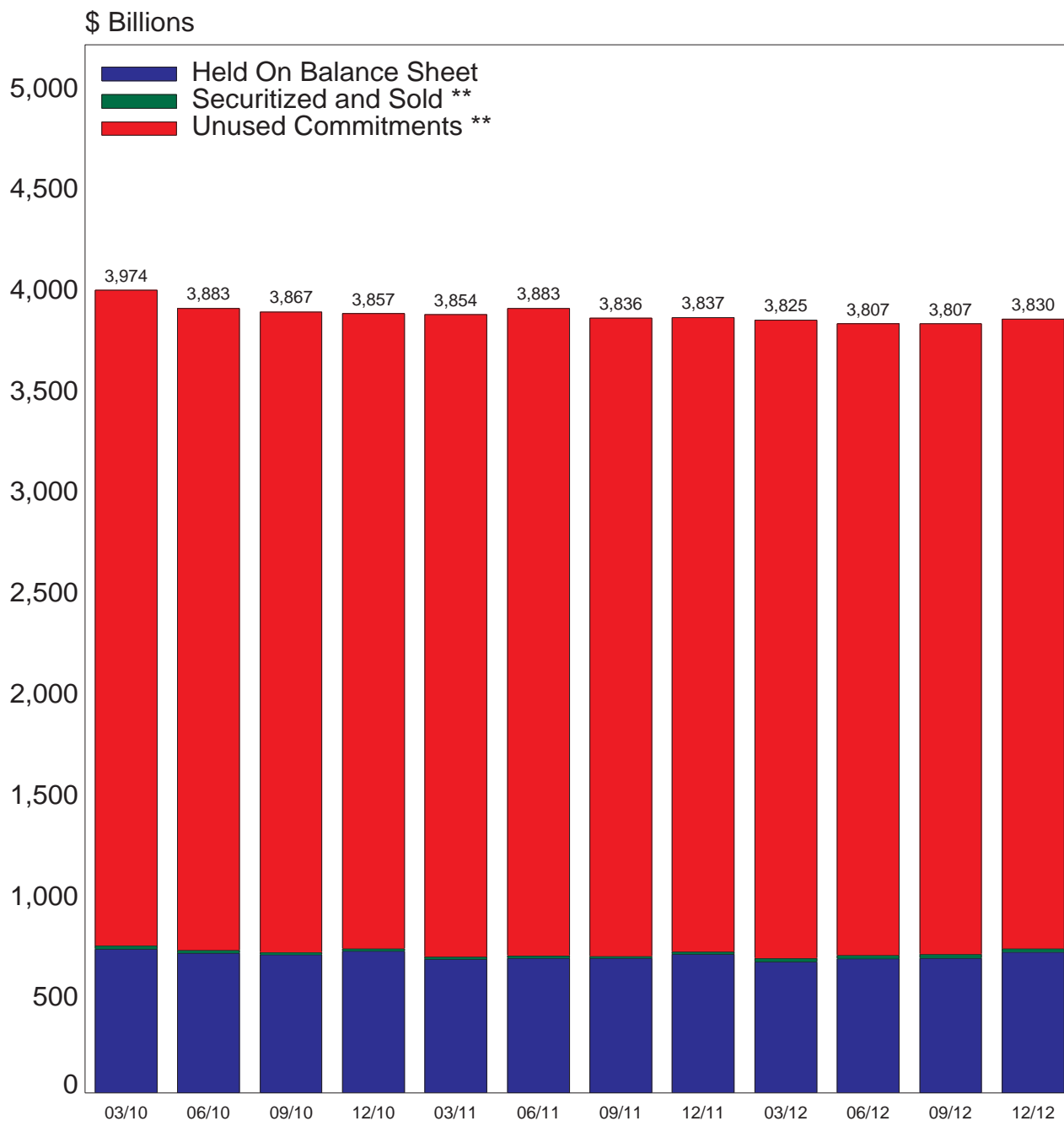
03/07 06/07 09/07 12/07 03/08 06/08 09/08 12/08 03/09 06/09 09/09 12/09 03/10 06/10 09/10 12/10 03/11 06/11 09/11 12/11 03/12 06/12 09/12 12/12

Home Equity and Junior Lien Loans 2000 - 2012



Expansion of Credit Card Lines*

2010-2012



Loans Outstanding (\$ Billions)

Held On Balance Sheet	712.8	692.2	683.9	702.1	663.2	668.2	666.5	687.8	649.6	664.3	667.9	696.1
Securitized and Sold **	16.1	15.5	14.3	13.7	11.9	10.9	10.6	11.8	18.7	17.2	18.4	18.9
Unused Commitments **	3,245.4	3,175.4	3,168.5	3,141.4	3,178.8	3,204.0	3,159.0	3,137.6	3,156.2	3,125.5	3,120.6	3,114.8
Total	3,974.3	3,883.0	3,866.7	3,857.3	3,853.9	3,883.1	3,836.1	3,837.2	3,824.5	3,807.1	3,806.8	3,829.8

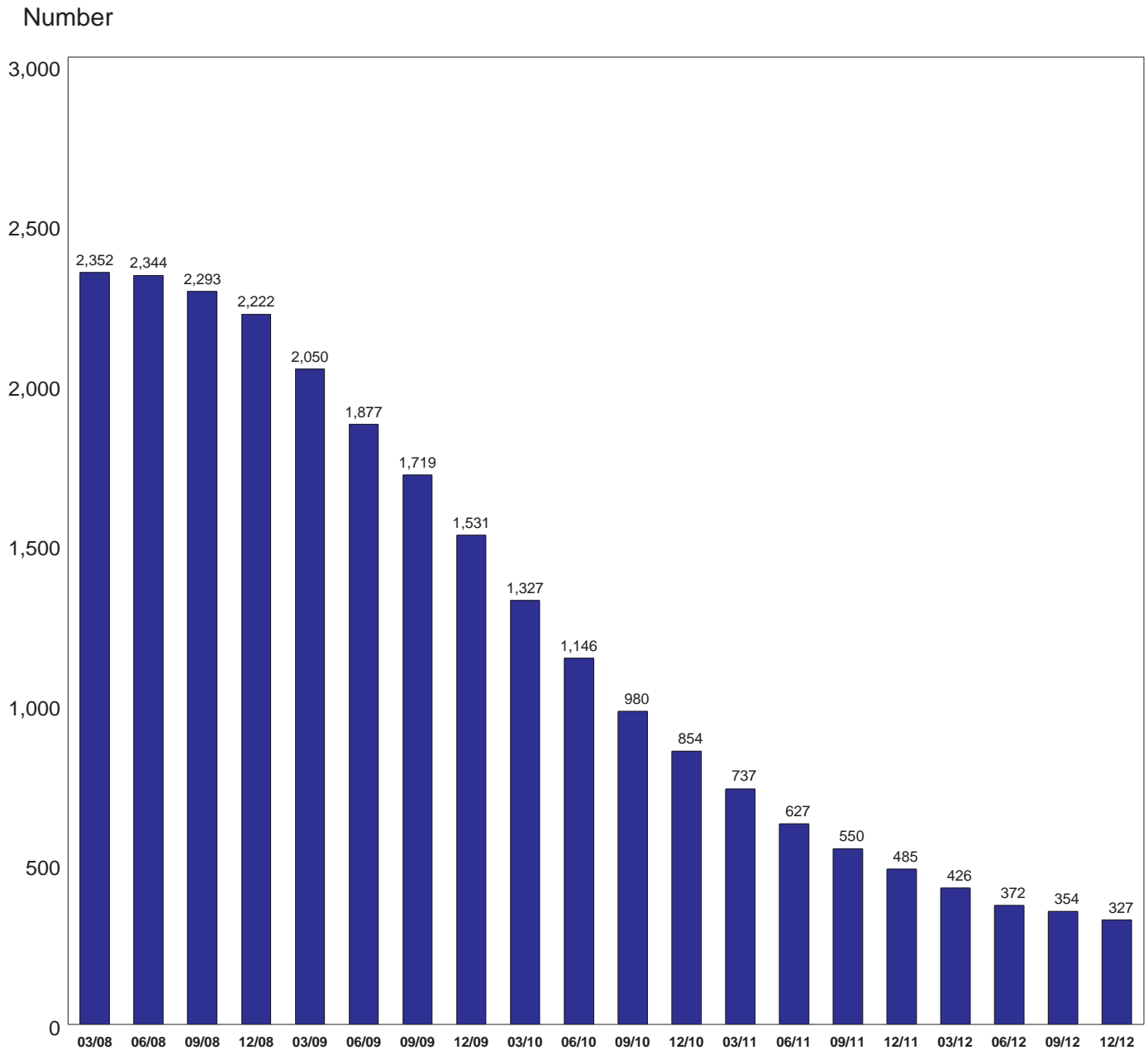
* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

** Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

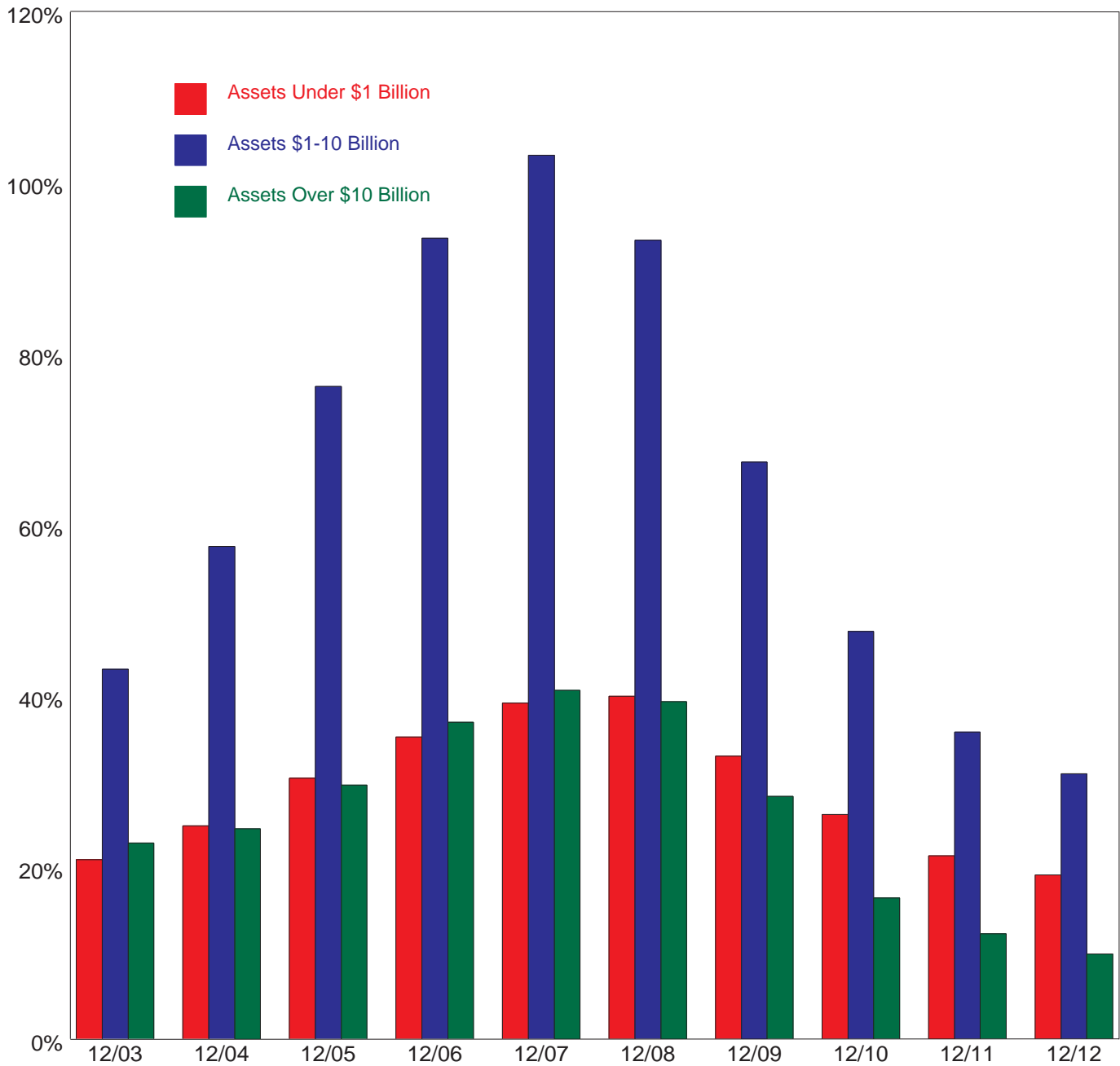
2008-2012



Median Construction and Development Loan Concentrations

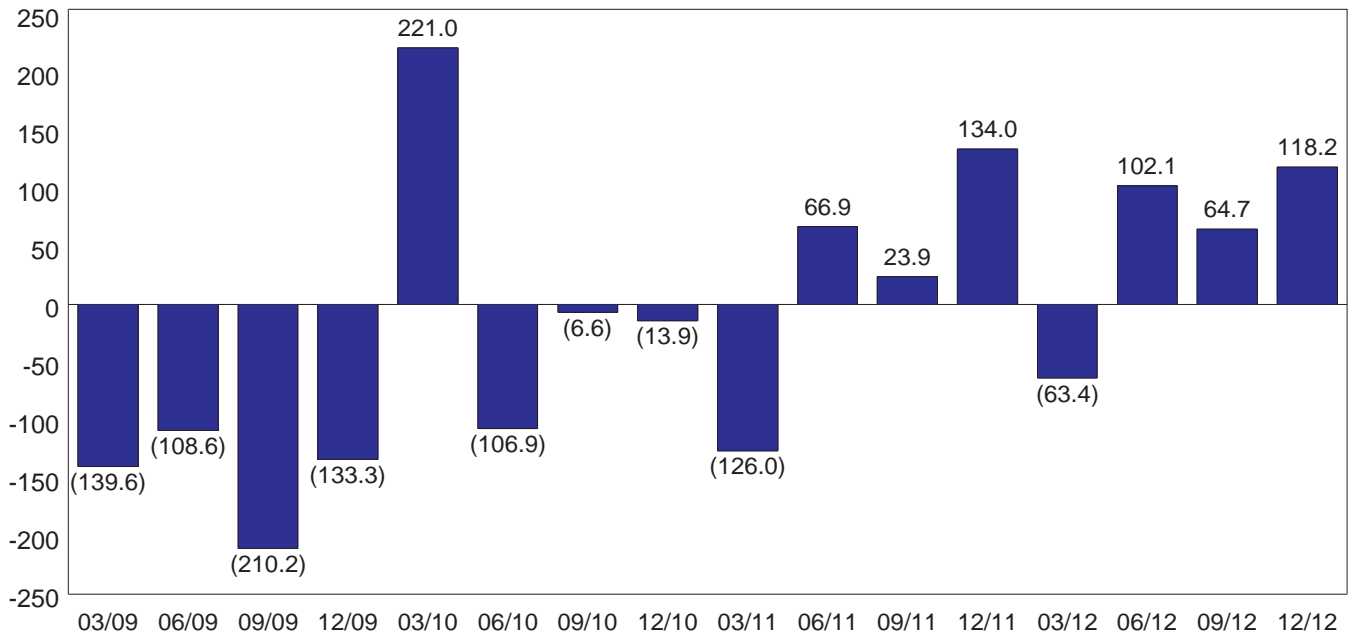
2003 - 2012

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



Quarterly Change in Reported Total Loans Outstanding

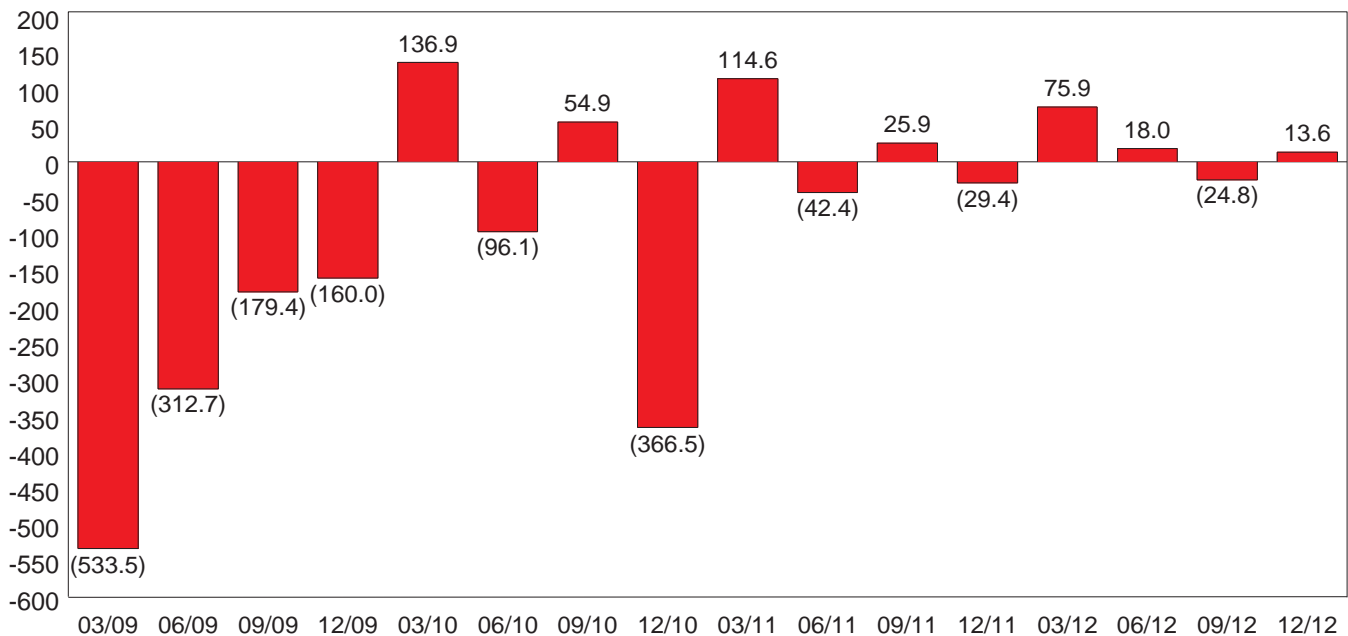
(\$ Billions)



In the fourth quarter of 2012, real estate loans increased by \$7.7 billion, commercial and industrial loans increased by \$53.4 billion, consumer loans increased by \$32.5 billion, and other loans and leases increased by \$22.9 billion.

Quarterly Change in Unused Loan Commitments

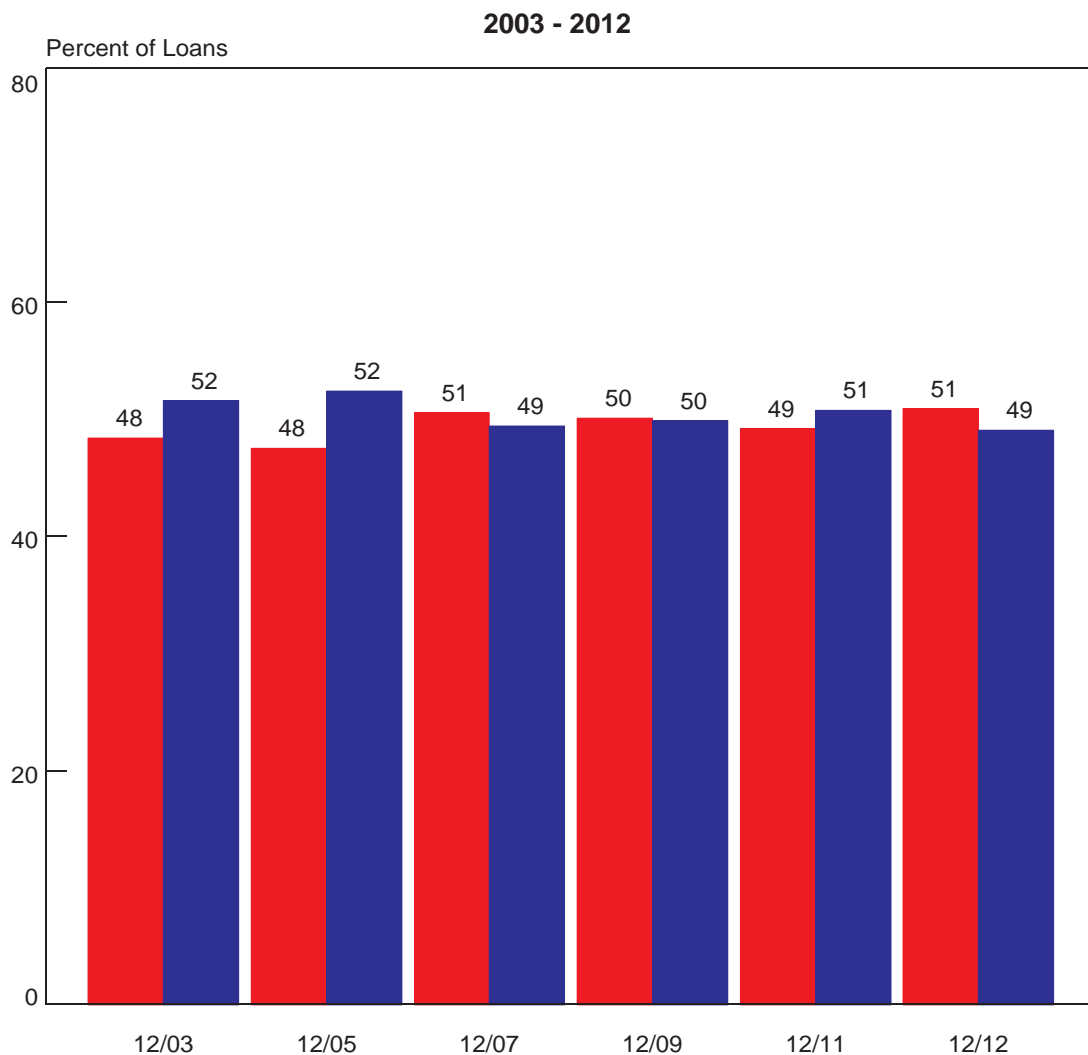
(\$ Billions)



In the fourth quarter of 2012, unused commercial real estate loan commitments increased by \$7.9 billion, unused home equity line commitments decreased by \$6.1 billion, unused credit card commitments decreased by \$5.8 billion, and other unused commitments increased by \$17.6 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

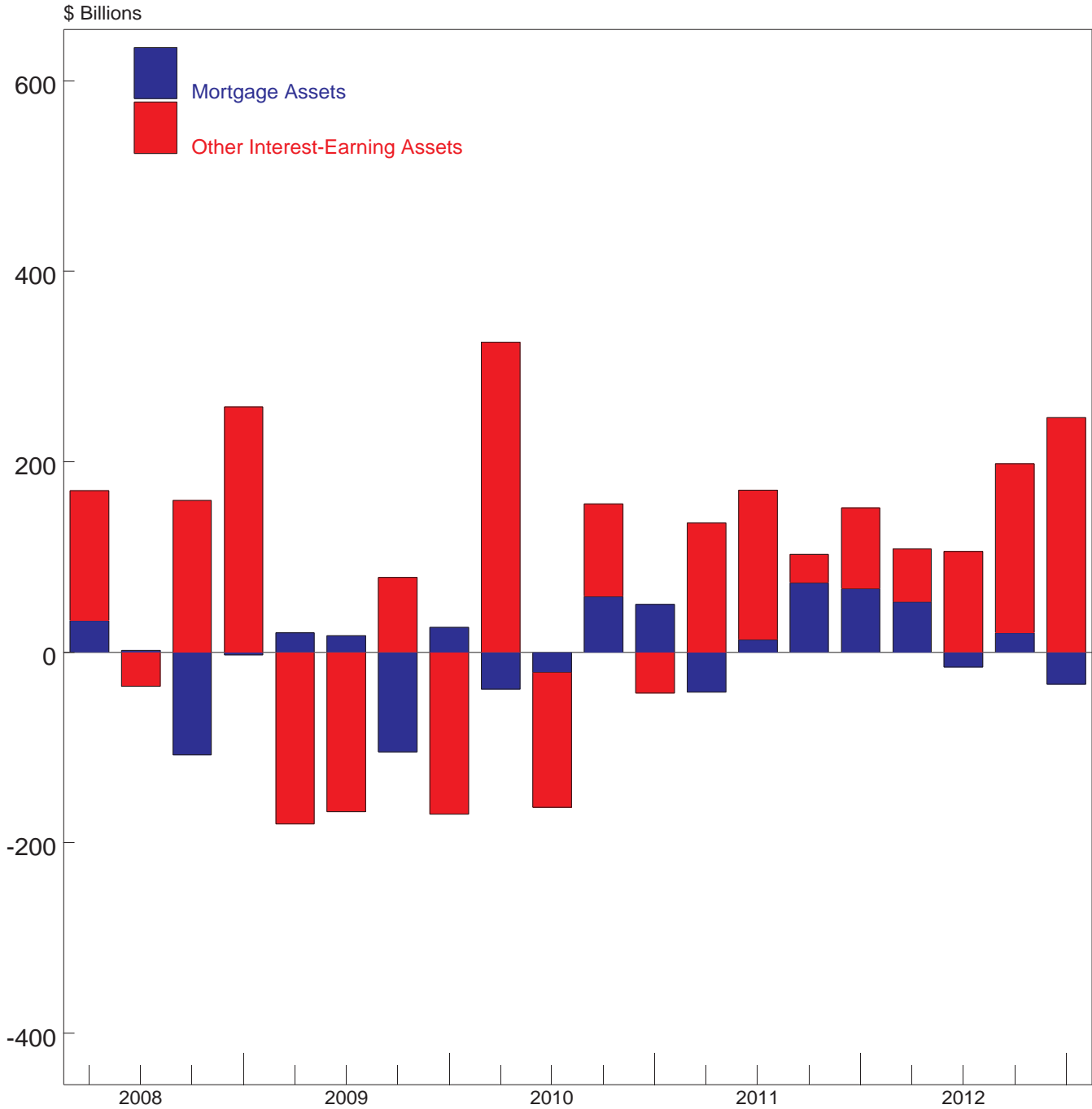
■ Commercial Borrowers	\$2,632	\$3,197	\$3,997	\$3,650	\$3,679	\$3,920
■ Consumer Loans	2,805	3,525	3,911	3,635	3,797	3,778

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

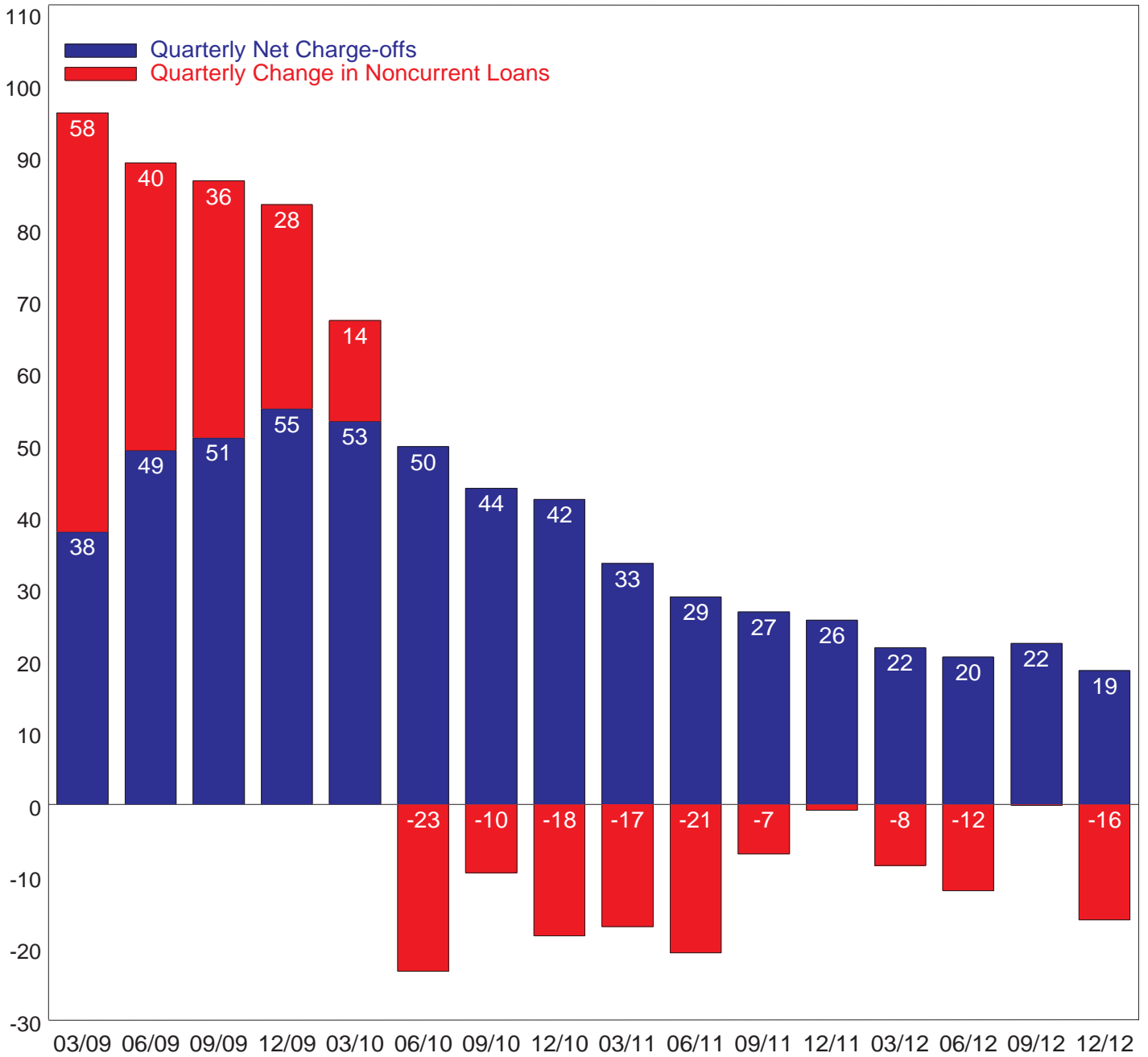
2008 - 2012



Quarterly Net Charge-Offs and Change in Noncurrent Loans

2009 - 2012

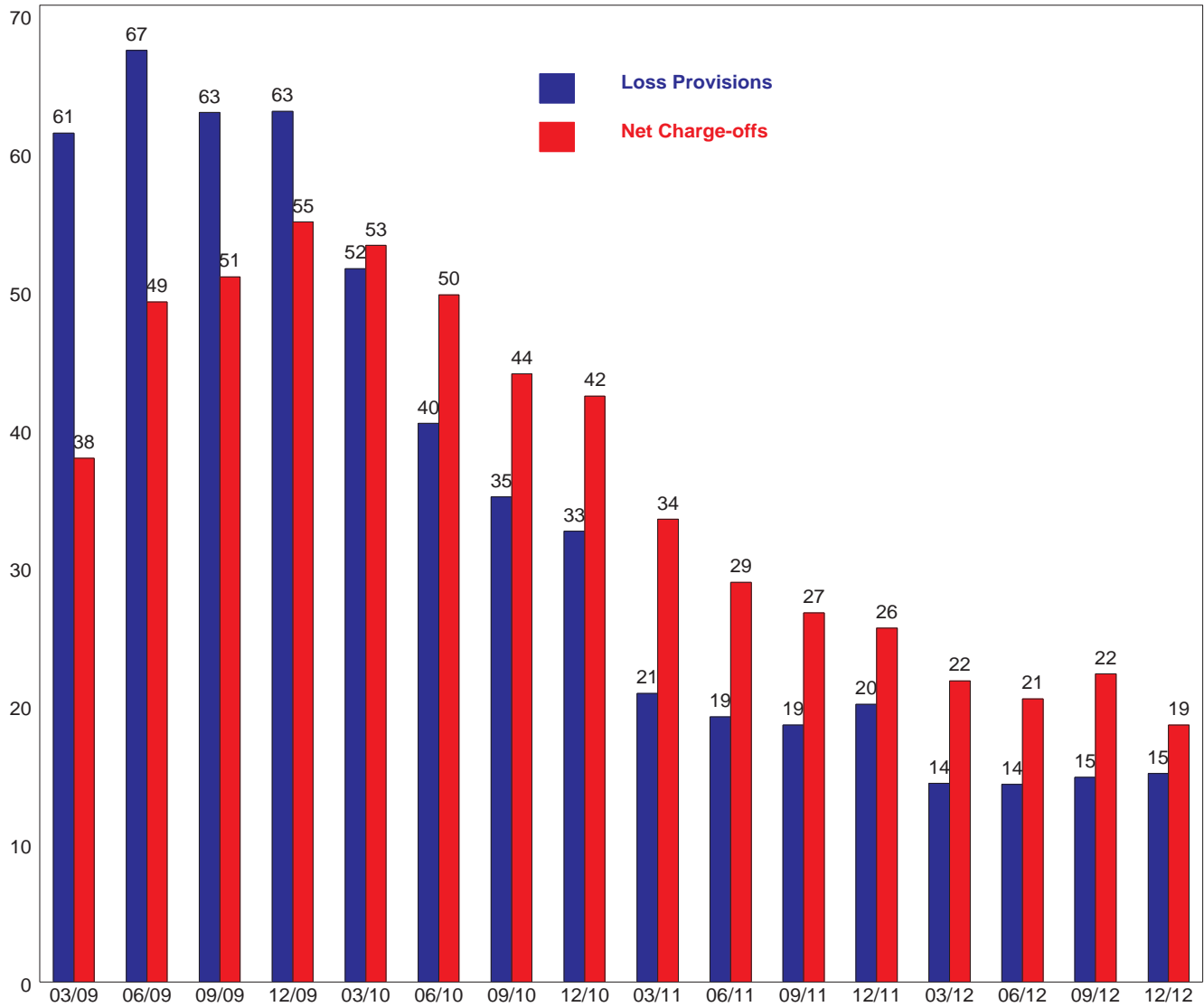
\$ Billions



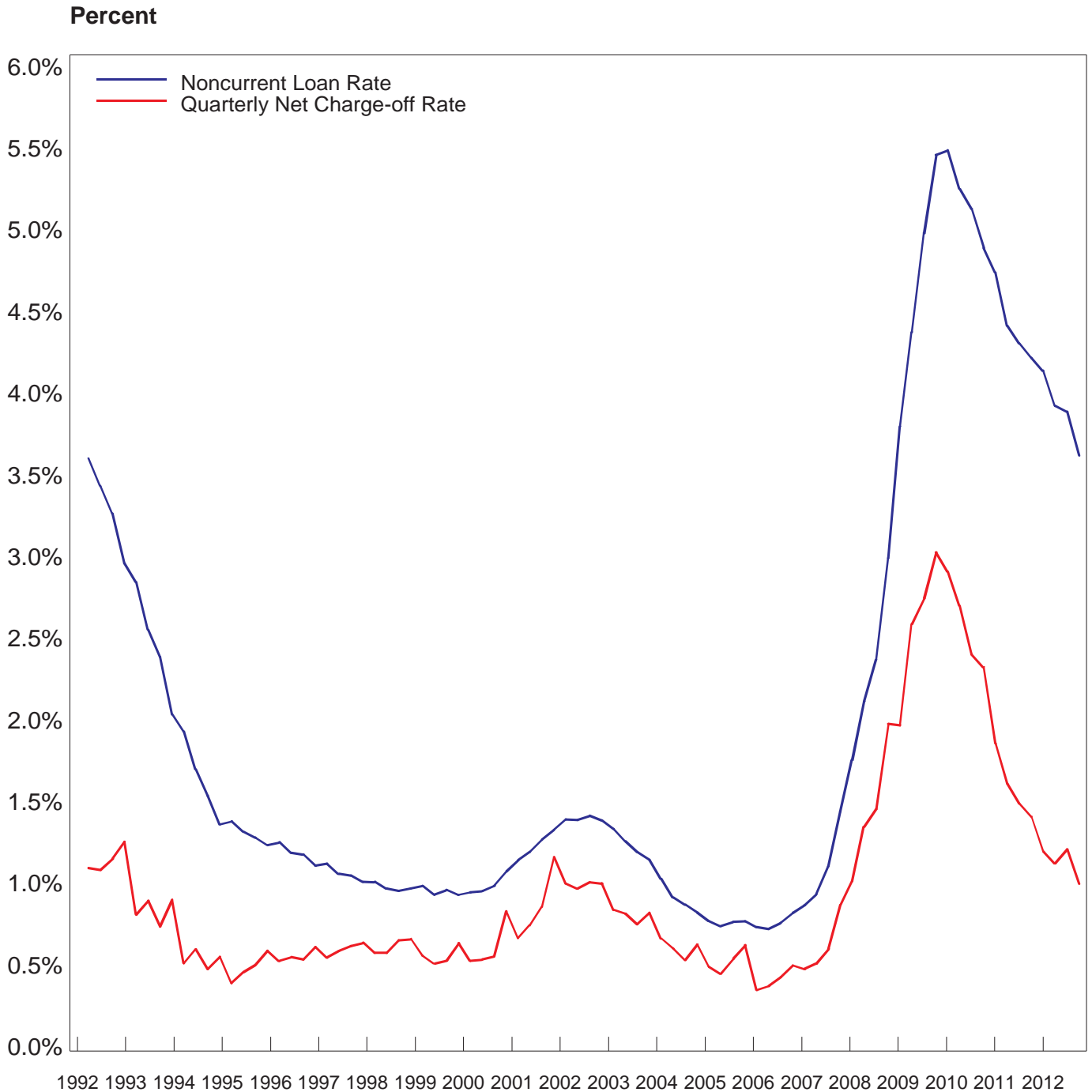
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2009 - 2012

\$ Billions

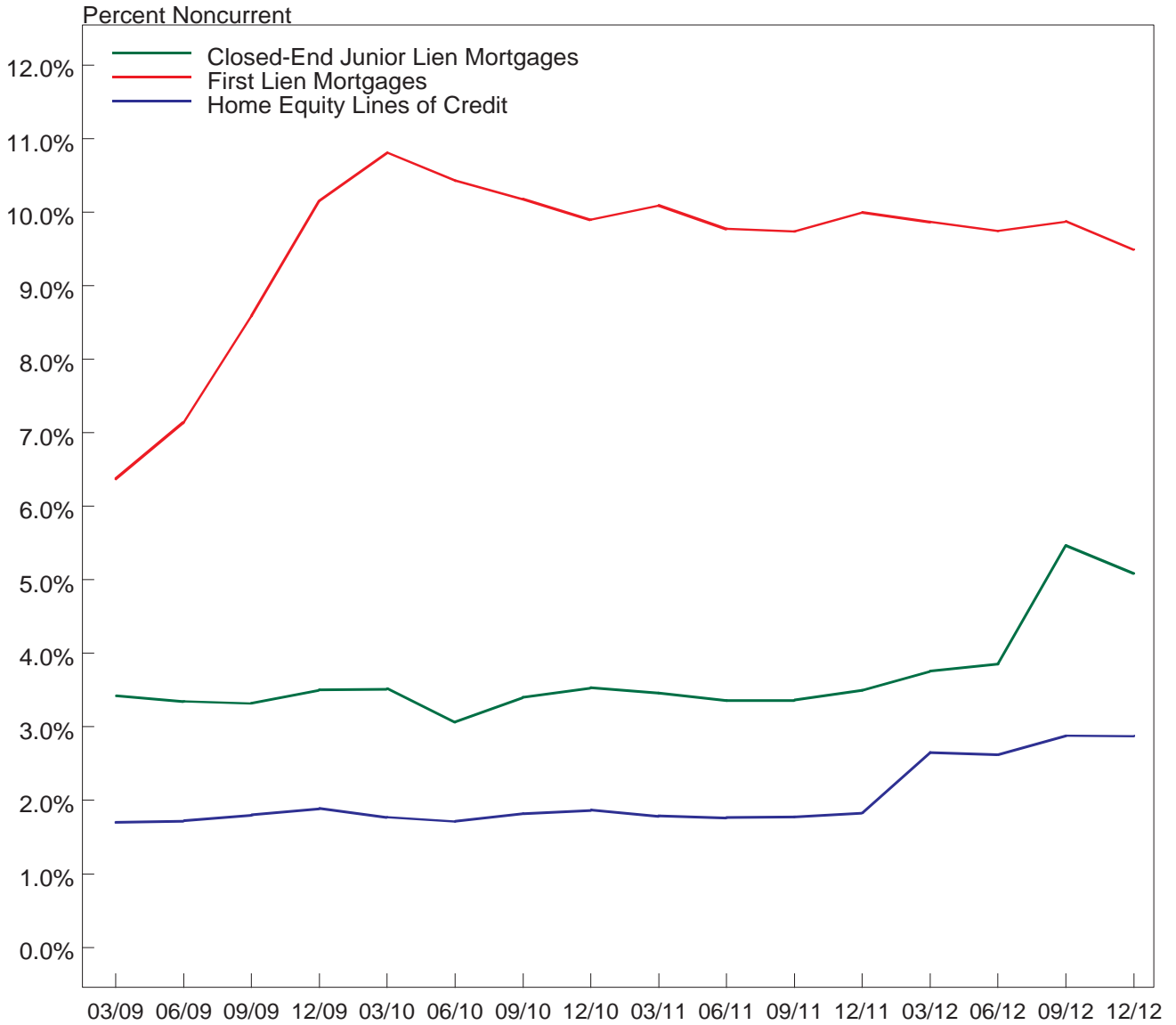


Noncurrent Loan and Quarterly Net Charge-Off Rates 1992-2012



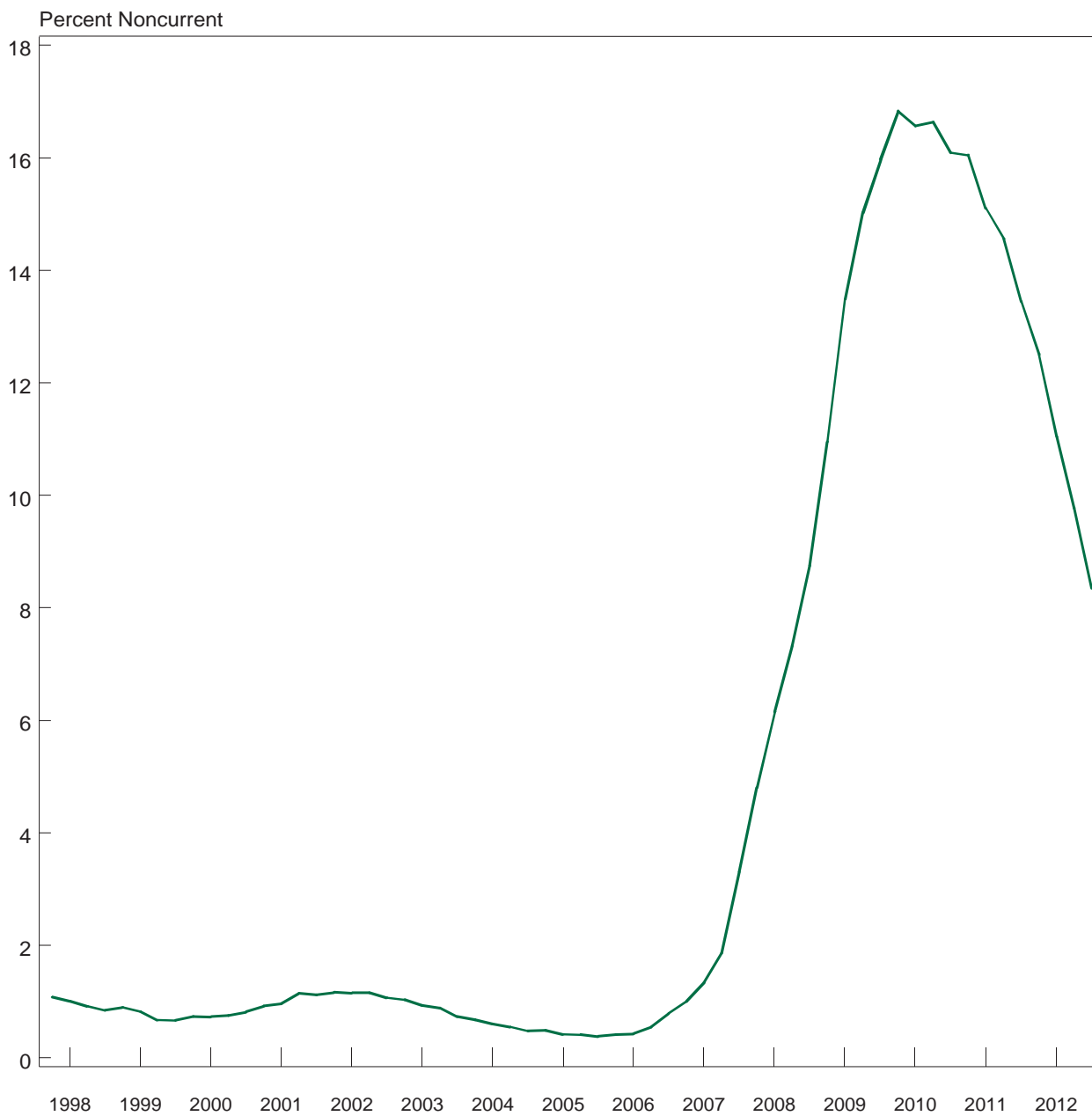
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2009 to 2012



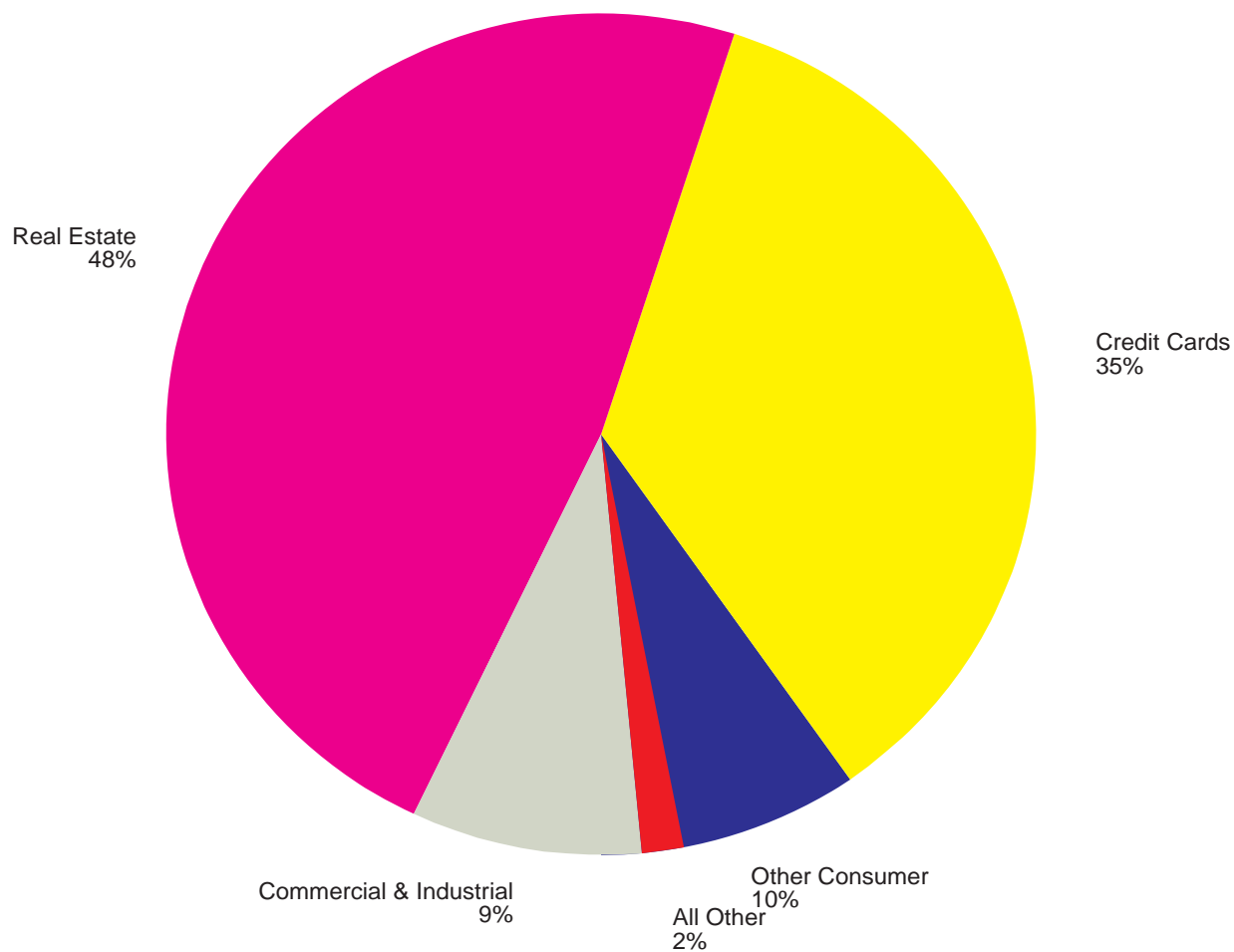
Noncurrent Rate on Real Estate Construction and Development Loans

1998-2012



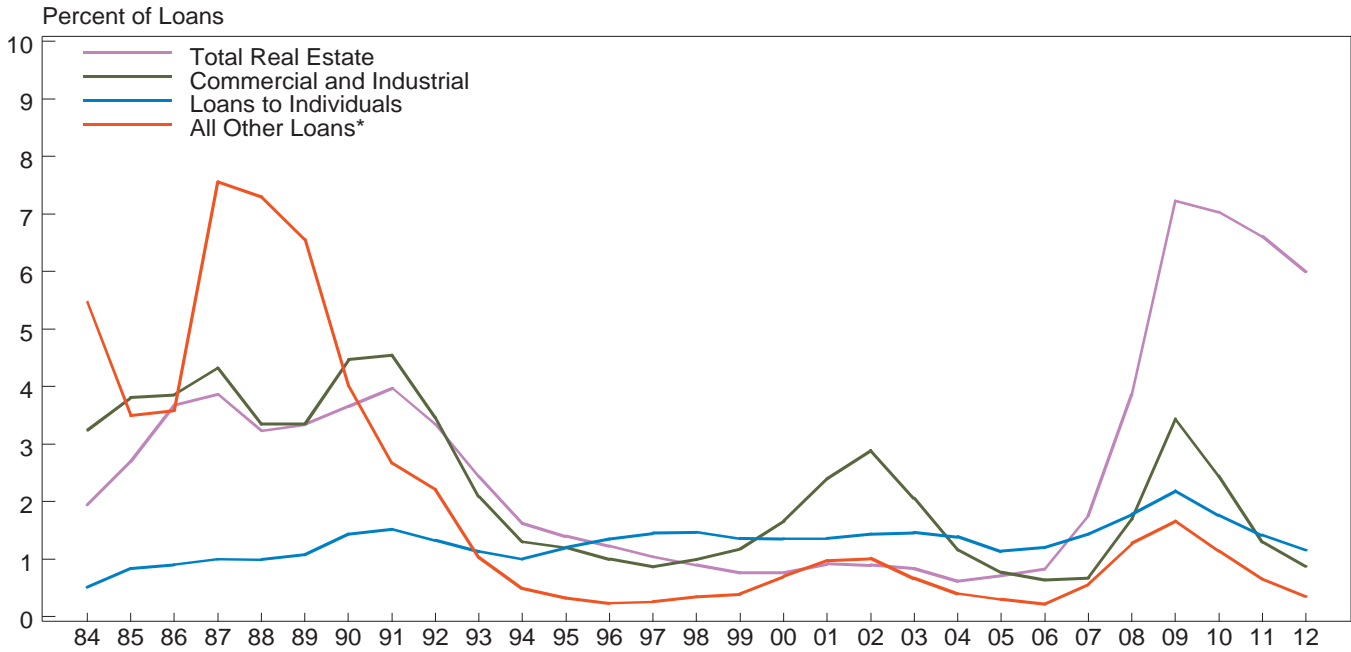
Composition of FDIC-Insured Institutions' Loan Charge-offs

Fourth Quarter, 2012



Noncurrent Loan Rates at Year-end

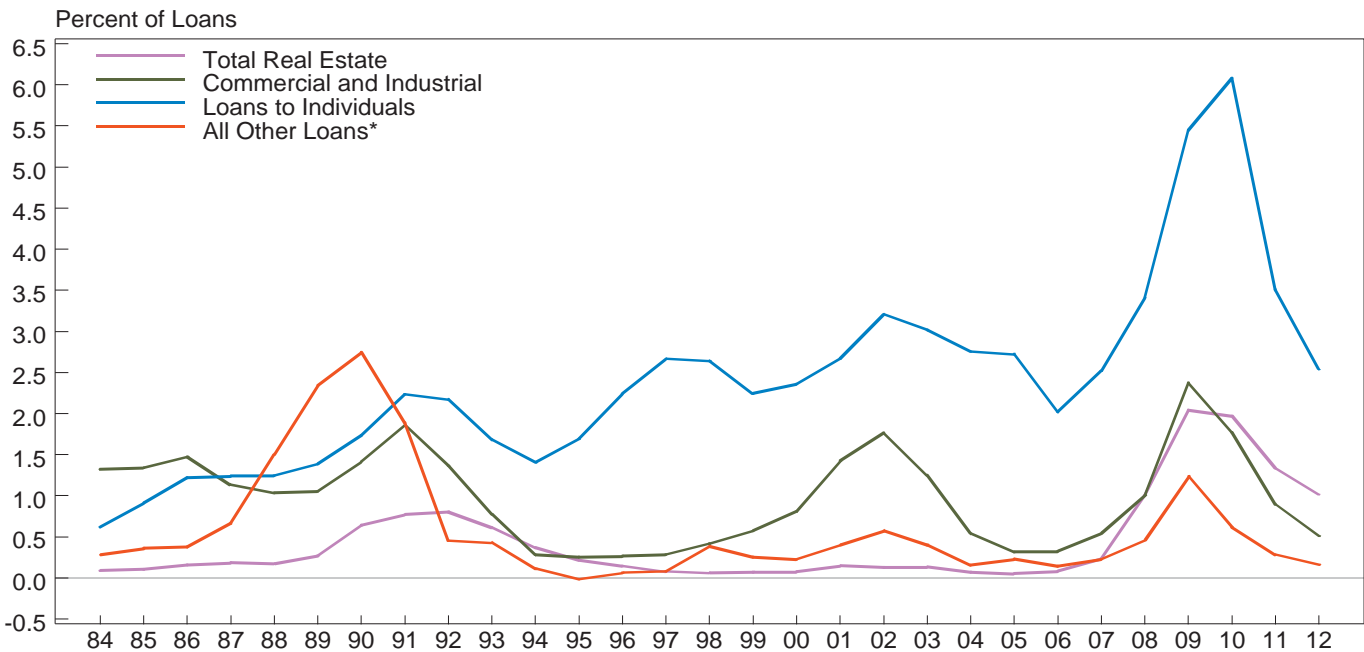
1984-2012



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

Annual Net Charge-off Rates on Loans

1984-2012

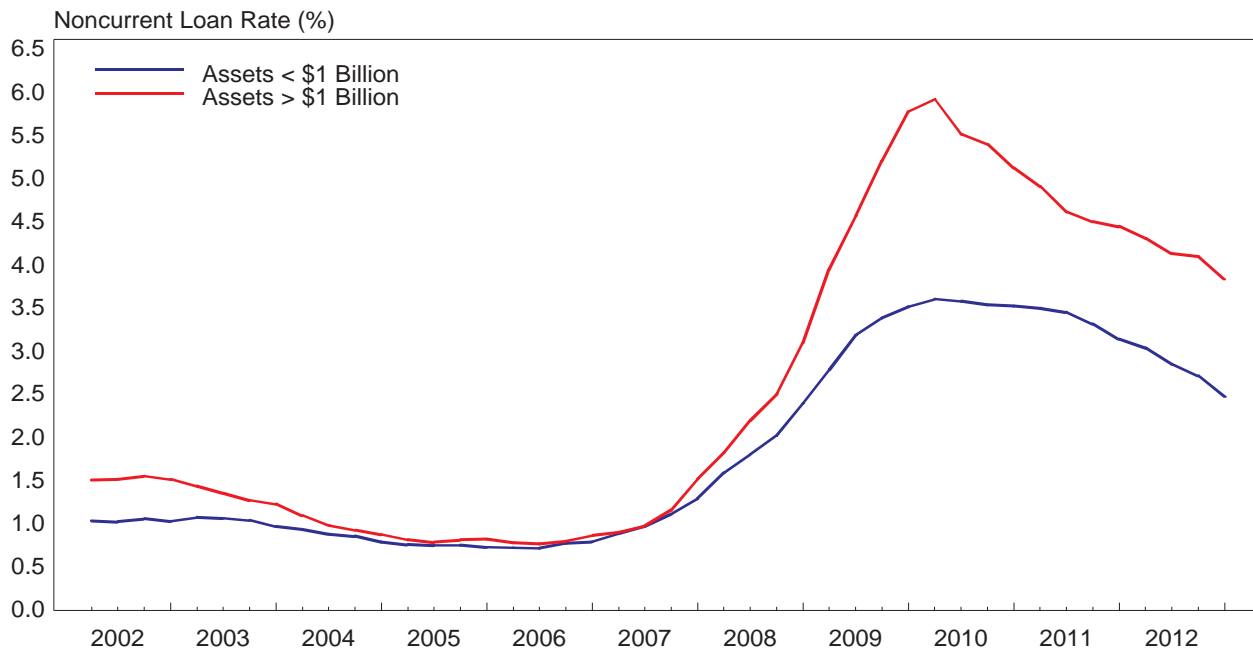


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

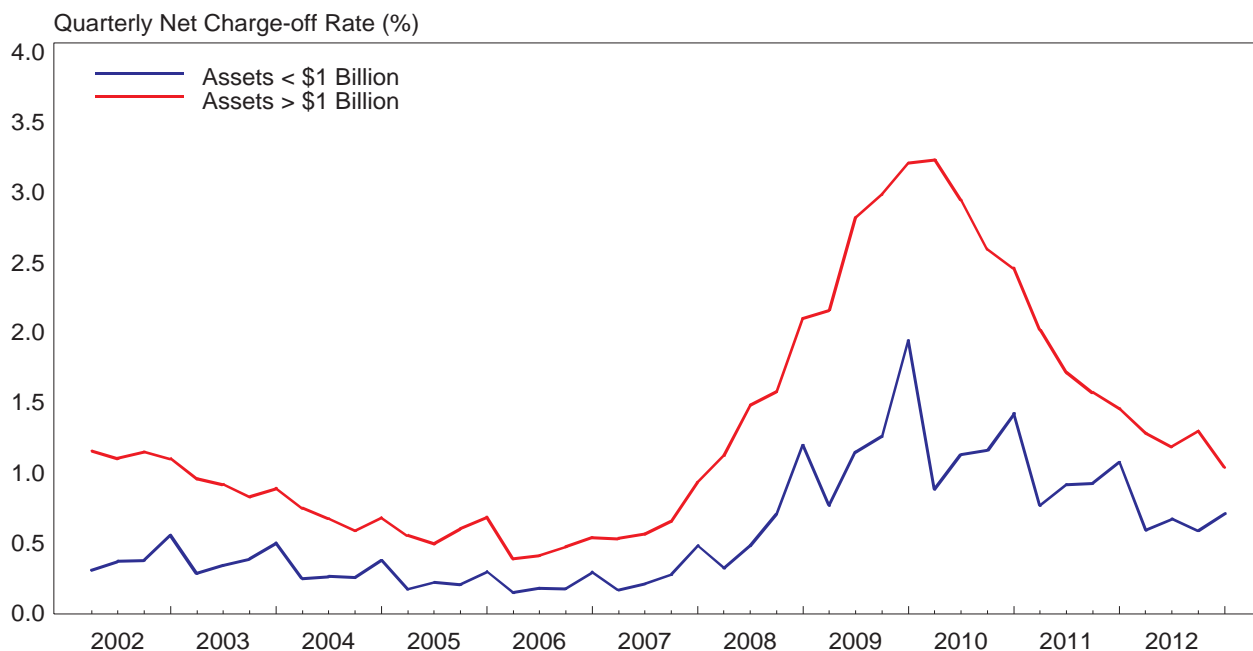
2002 - 2012



Quarterly Net Charge-off Rates

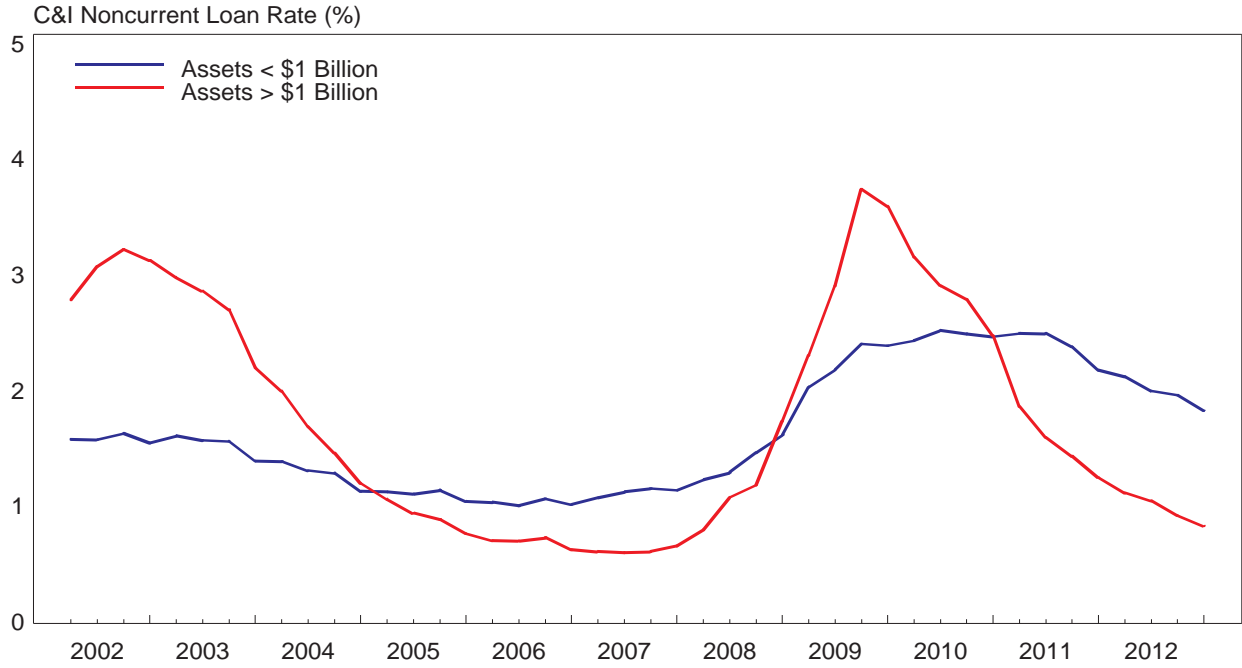
By Asset Size, Annualized

2002 - 2012



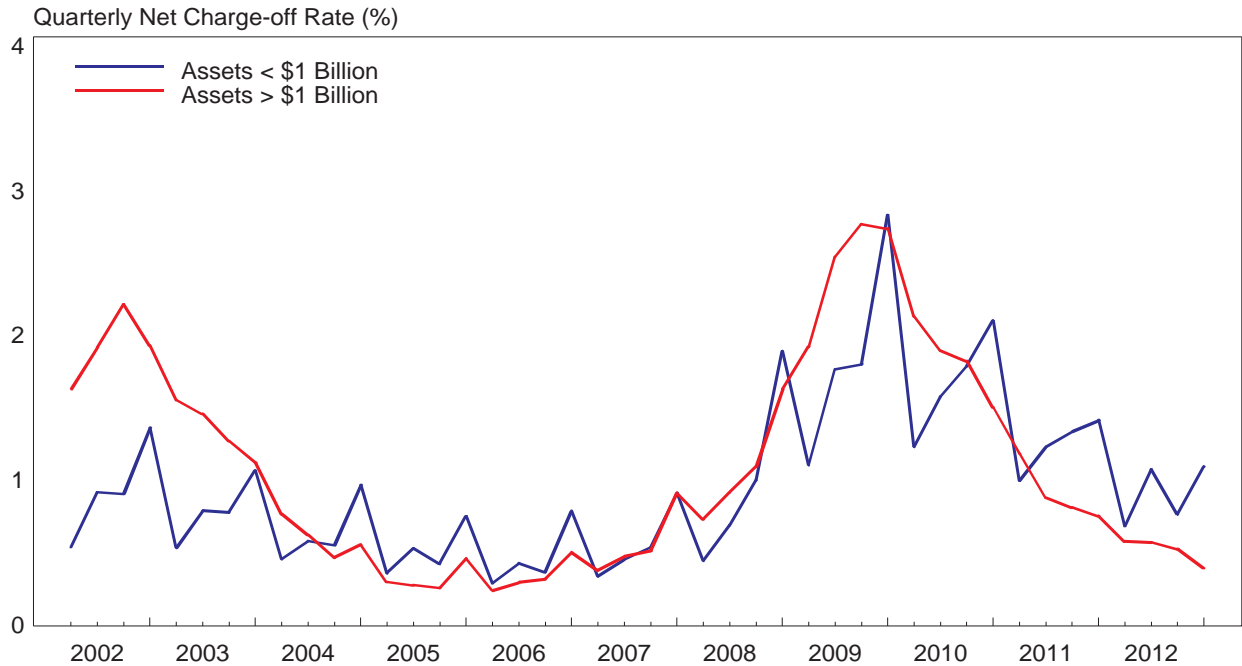
Noncurrent C & I Loan Rates By Asset Size

2002 - 2012



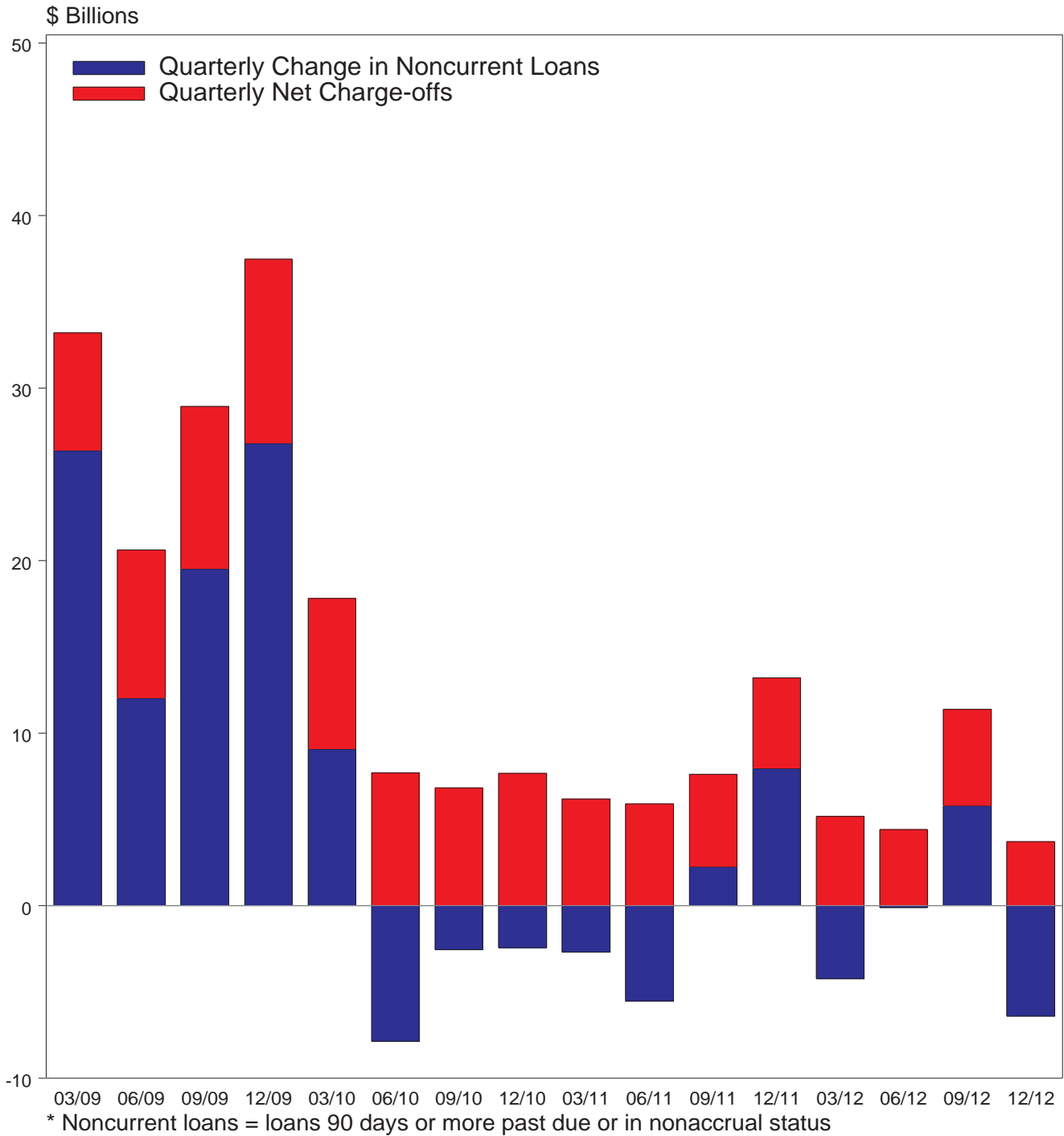
Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2002 - 2012



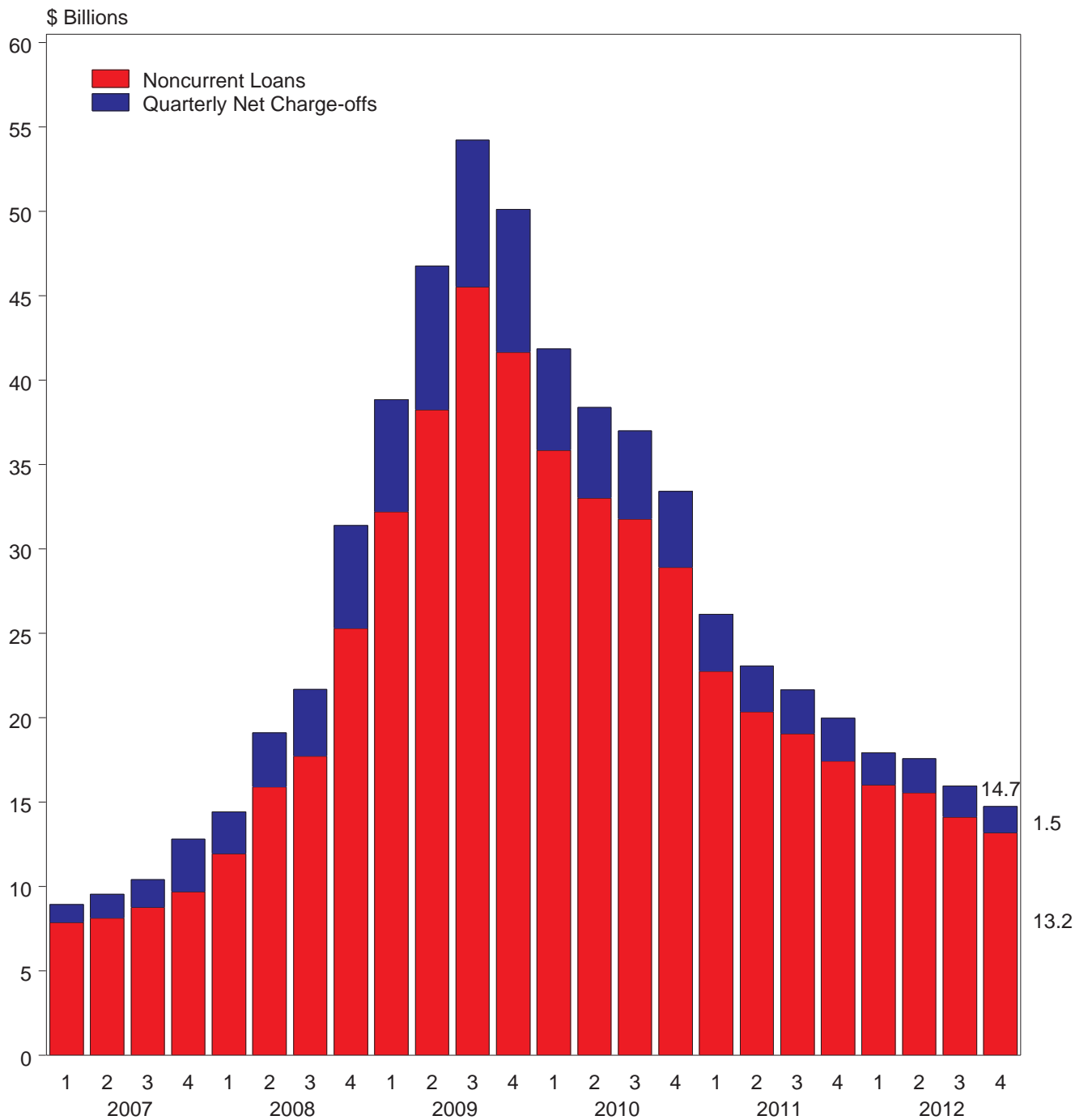
Credit Quality of Residential Mortgage Loans*

2009 to 2012



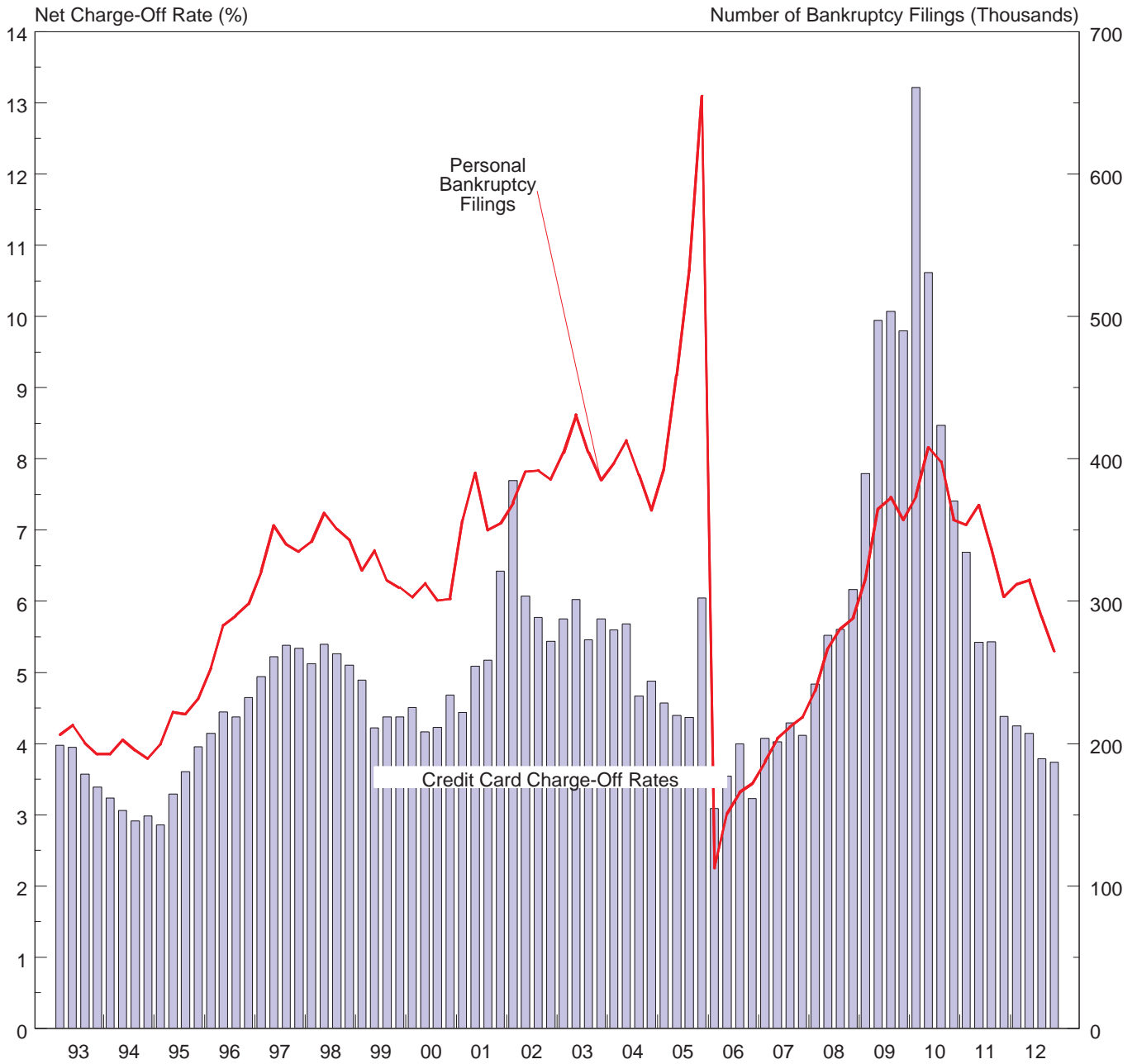
Credit Quality of C & I Loans

2007-2012



Credit Card Loss Rates and Personal Bankruptcy Filings

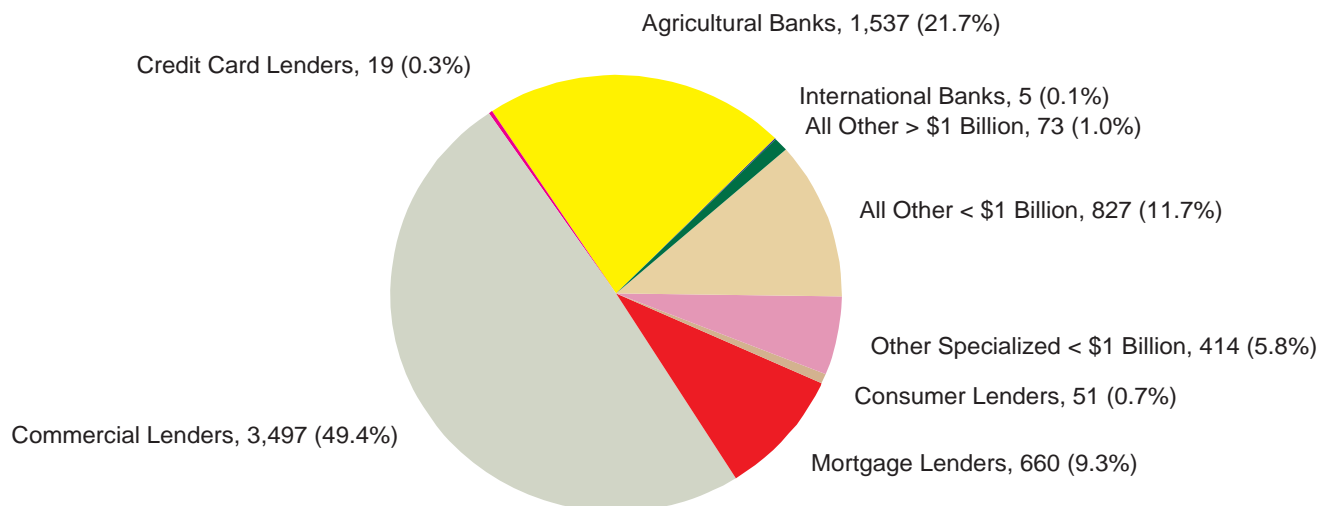
1993-2012



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

Number of Institutions By Asset Concentration Group

December 31, 2012

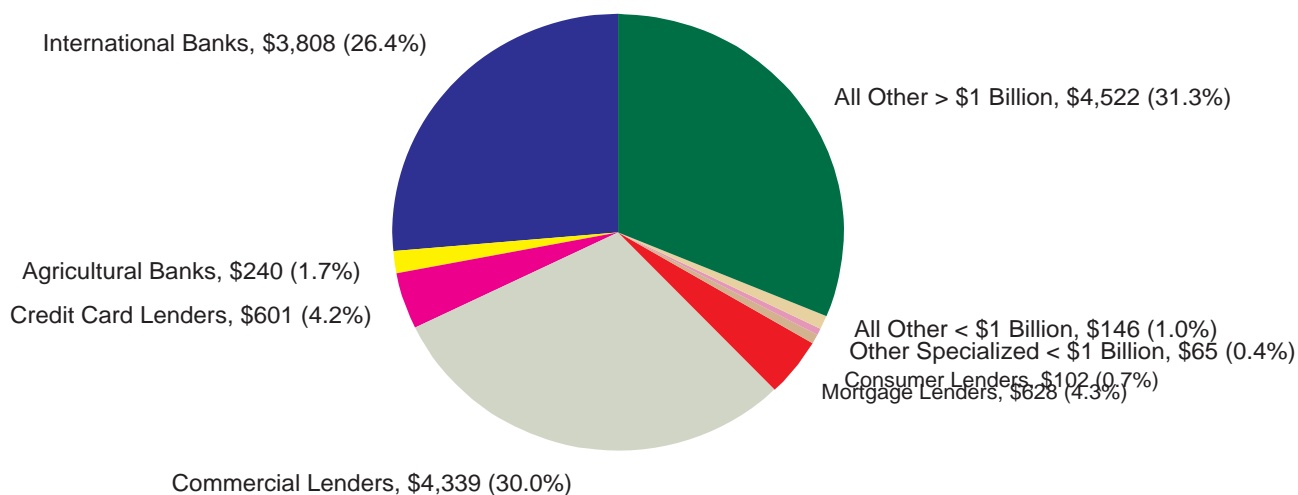


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/12	5	1,537	19	3,497	660	51	414	827	73
12/11	4	1,545	18	3,770	731	59	377	790	63
12/10	4	1,559	22	4,085	718	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
12/94	11	2,837	72	3,394	2,029	379	916	2,836	132

Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2012

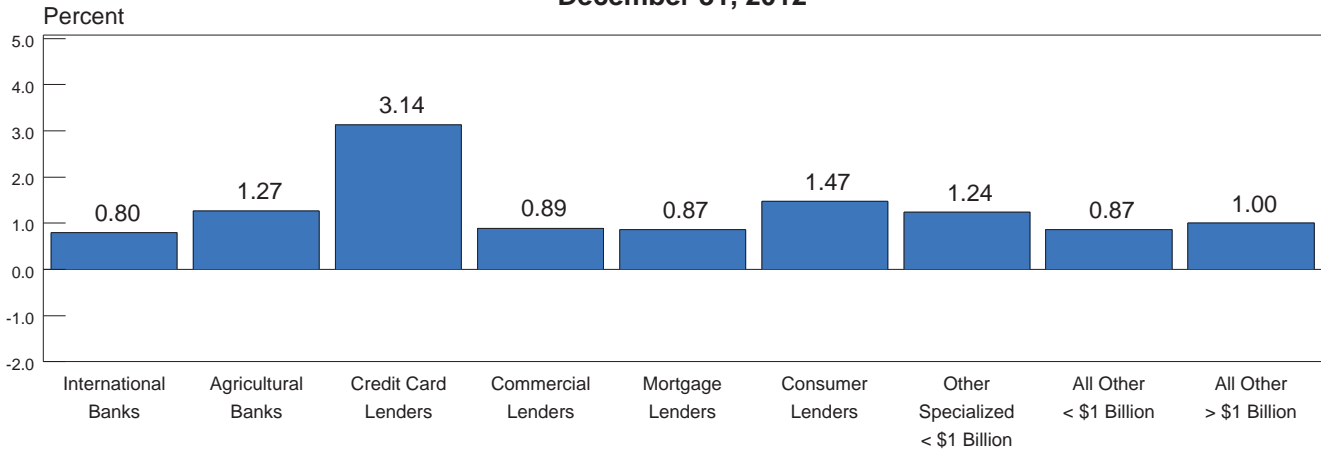


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/12	3,808	240	601	4,339	628	102	65	146	4,522
12/11	3,456	216	539	4,087	825	97	56	139	4,477
12/10	3,038	200	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
12/94	960	119	134	1,675	926	92	92	306	719

Performance Ratios By Asset Concentration Group

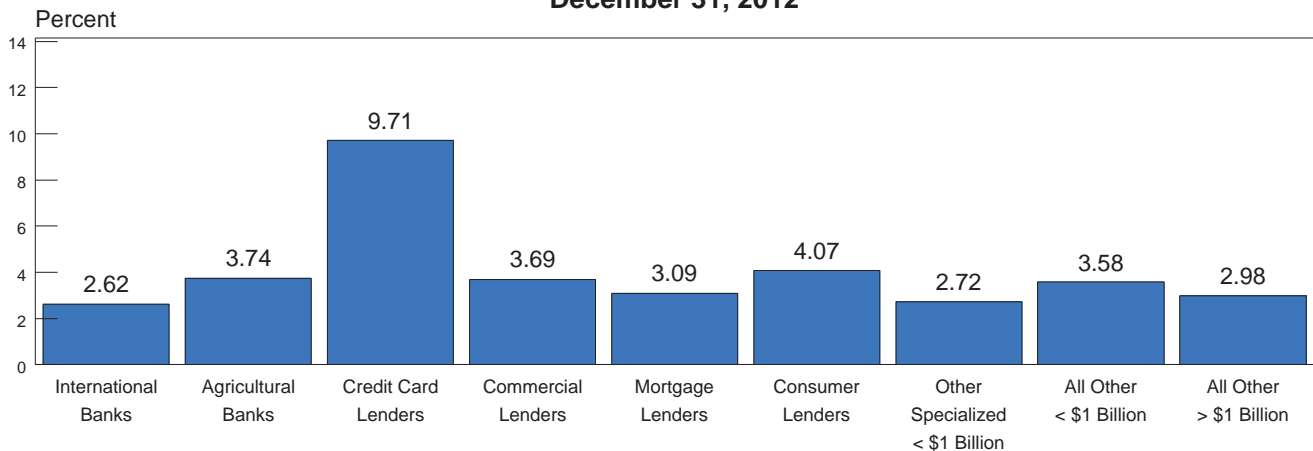
Return on Assets (YTD)

December 31, 2012



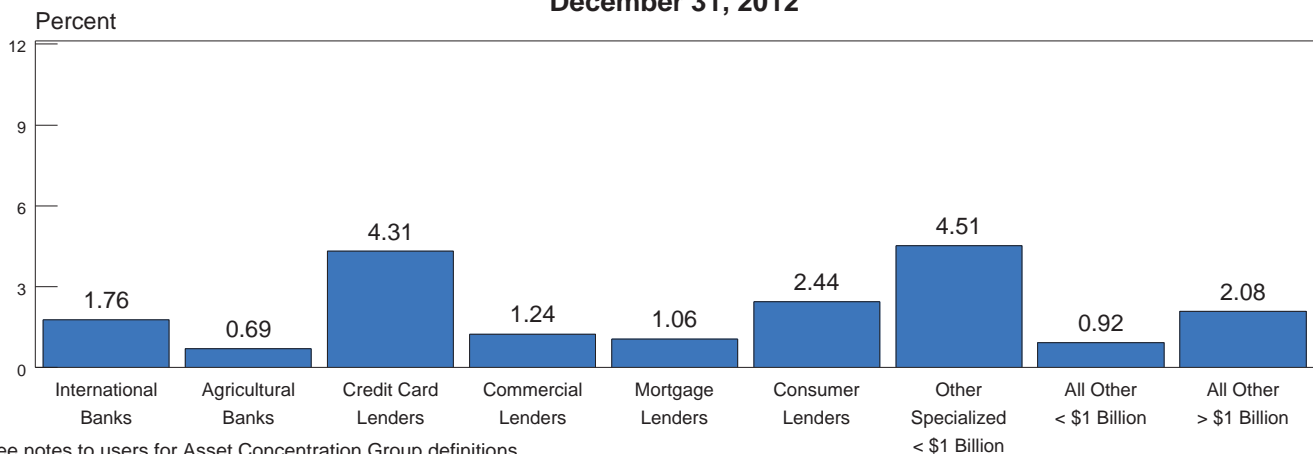
Net Interest Margin (YTD)

December 31, 2012



Noninterest Income to Assets (YTD)

December 31, 2012

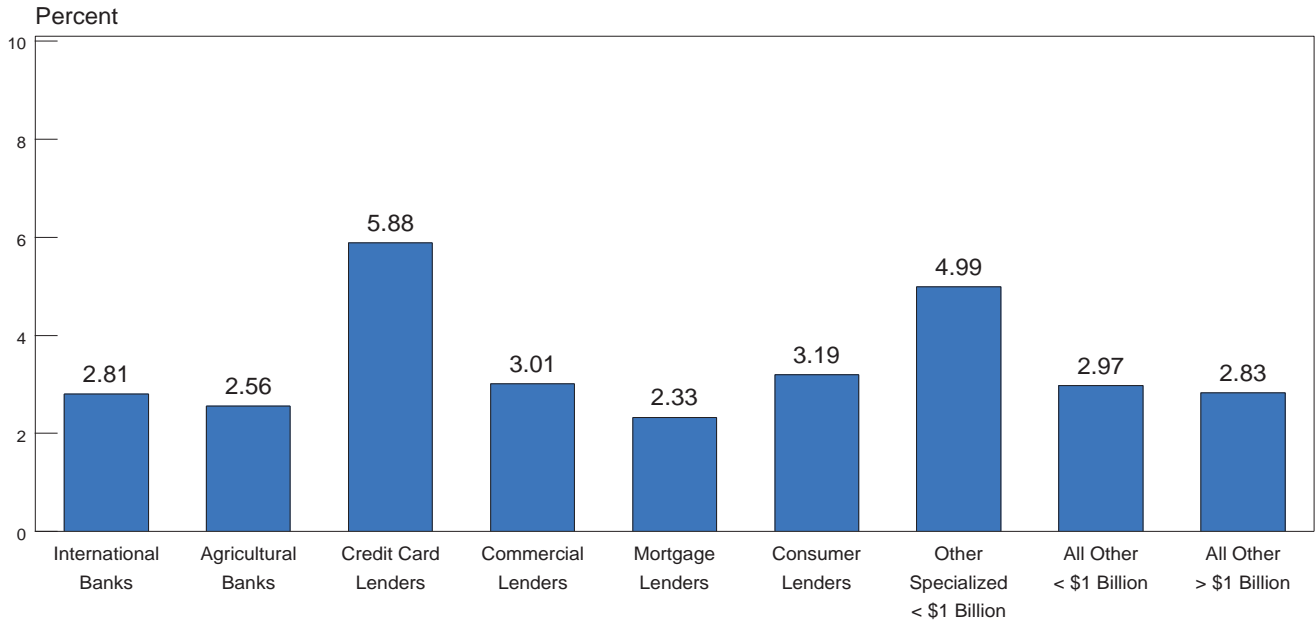


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

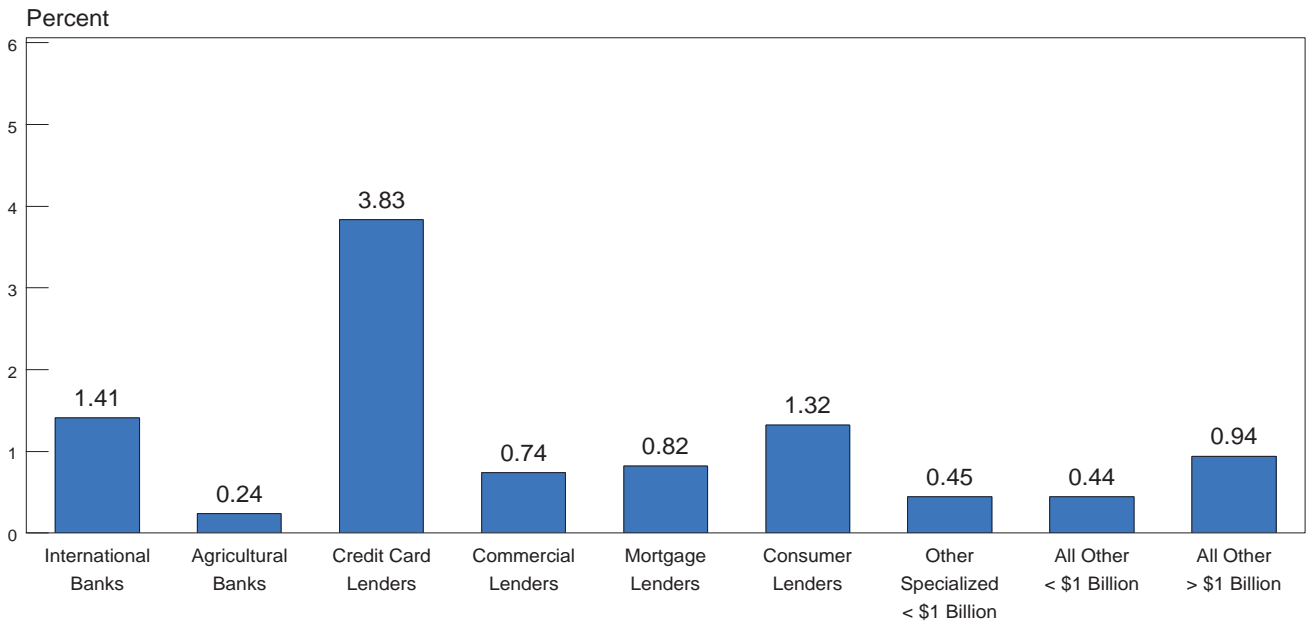
Noninterest Expense to Assets (YTD)

December 31, 2012



Net Charge-offs to Loans and Leases (YTD)

December 31, 2012

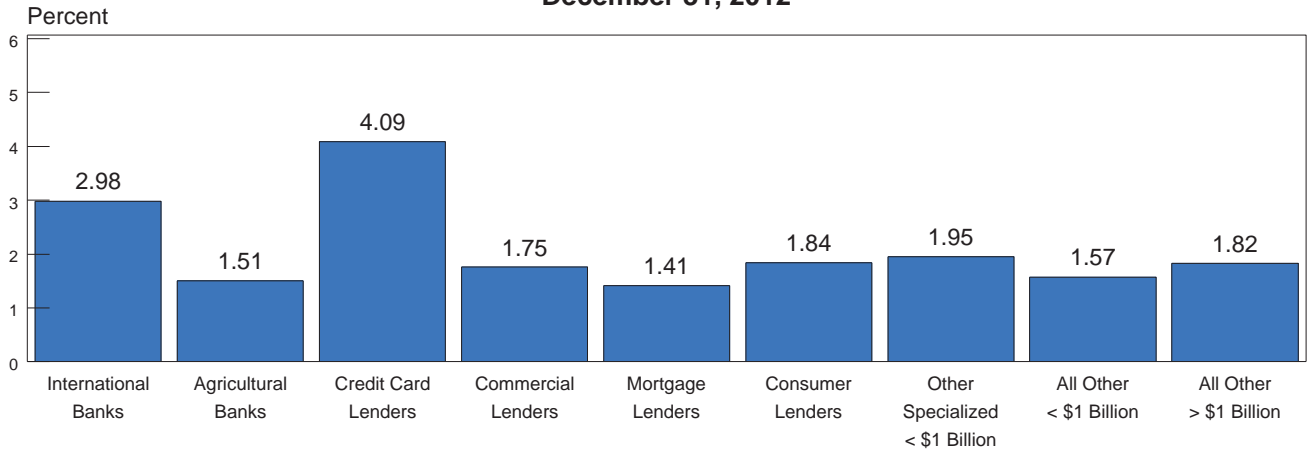


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

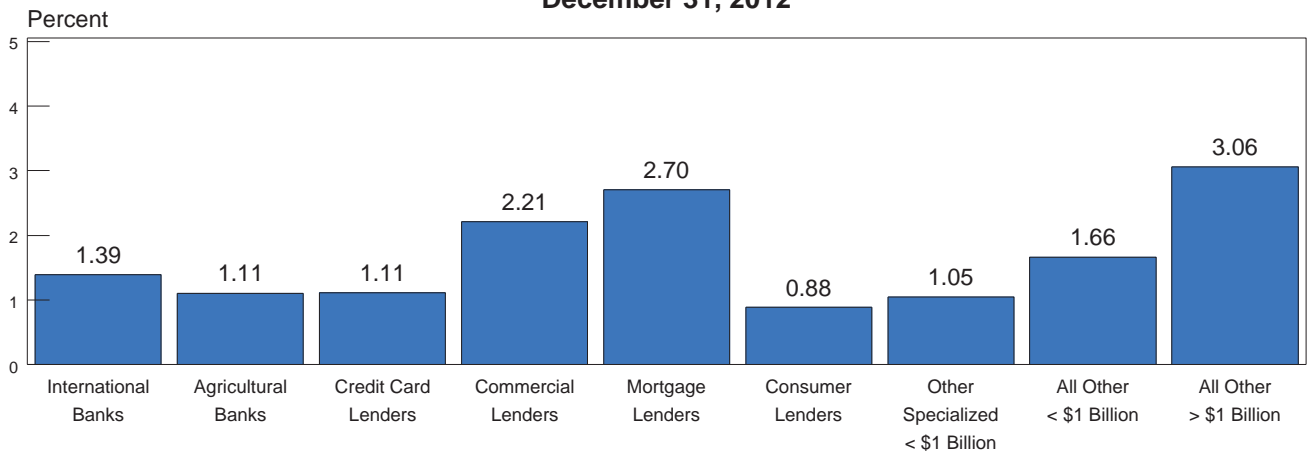
Loss Allowance To Loans and Leases

December 31, 2012



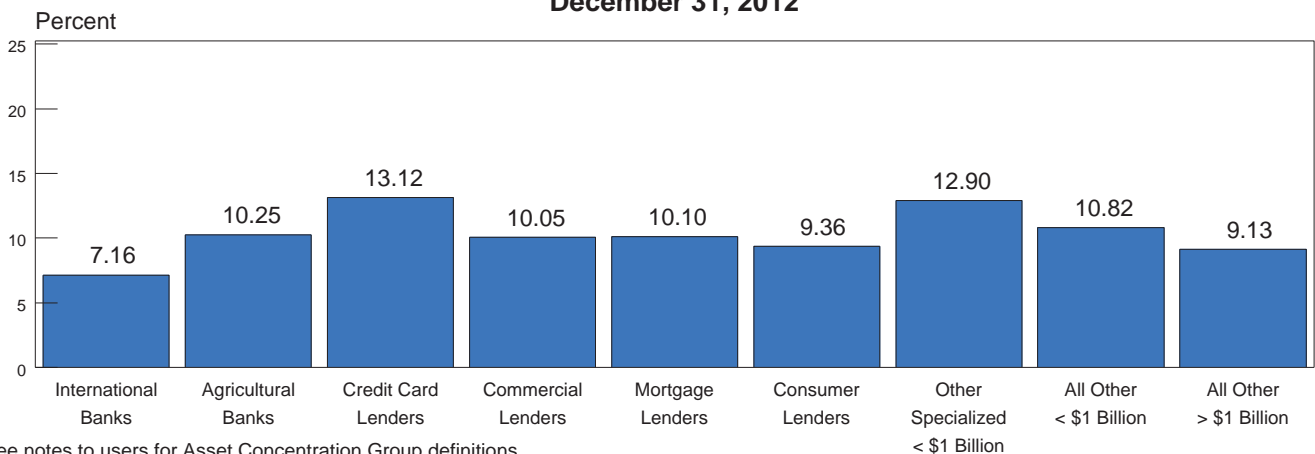
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2012



Core Capital (Leverage) Ratio

December 31, 2012



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

Return On Average Assets By Asset Concentration Group

1994 - 2012, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/12	0.80	1.27	3.14	0.89	0.87	1.47	1.24	0.87	1.00
12/11	0.74	1.11	3.49	0.63	0.56	1.68	1.92	0.92	0.89
12/10	0.72	0.98	1.82	0.20	0.68	1.28	1.48	0.70	0.80
12/09	0.08	0.81	-4.51	-0.43	0.65	0.33	0.74	0.80	0.53
12/08	0.25	1.00	1.70	-0.13	-0.48	-0.01	1.43	0.82	-0.09
12/07	0.58	1.20	3.35	0.83	0.03	1.26	2.56	1.03	0.88
12/06	1.01	1.23	4.19	1.28	0.94	1.75	1.54	1.04	1.26
12/05	0.86	1.27	2.90	1.36	1.07	1.55	2.18	1.09	1.34
12/04	0.76	1.22	4.03	1.29	1.17	1.66	1.68	1.10	1.32
12/03	1.10	1.20	4.08	1.28	1.38	1.31	1.85	1.06	1.34
12/02	0.74	1.24	3.60	1.30	1.31	1.35	1.08	1.14	1.32
12/01	0.84	1.12	2.89	1.12	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
12/98	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40
12/97	0.93	1.25	2.06	1.31	0.96	1.27	1.66	1.23	1.23
12/96	0.91	1.20	1.92	1.25	0.68	1.27	1.39	1.22	1.17
12/95	0.82	1.18	2.59	1.21	0.81	1.27	1.22	1.20	1.14
12/94	0.86	1.18	3.62	1.10	0.64	1.31	0.81	1.18	1.19

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

Net Interest Margin By Asset Concentration Group

1994 - 2012, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/12	2.62	3.74	9.71	3.69	3.09	4.07	2.72	3.58	2.98
12/11	2.90	3.86	10.55	3.81	2.98	4.63	3.04	3.72	3.11
12/10	2.71	3.93	12.09	3.76	3.02	4.43	2.81	3.74	3.28
12/09	2.95	3.92	10.06	3.50	3.05	4.12	2.83	3.77	3.16
12/08	2.86	3.90	9.41	3.60	2.43	3.73	2.84	3.81	1.90
12/07	2.59	3.96	8.56	3.59	2.62	4.26	3.04	3.70	2.94
12/06	2.26	4.04	8.82	3.73	2.51	5.52	3.18	3.72	2.99
12/05	2.61	4.11	8.18	3.87	2.79	4.58	2.80	3.80	3.08
12/04	2.50	4.07	8.67	3.85	3.05	4.71	3.20	3.86	3.29
12/03	3.03	4.03	8.29	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.17	8.74	4.19	3.39	4.69	3.40	4.11	3.63
12/01	2.82	4.03	7.85	4.07	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68
12/98	3.01	4.23	7.93	4.24	3.10	4.63	3.86	4.29	3.86
12/97	3.03	4.32	7.88	4.55	3.20	5.18	3.80	4.43	4.01
12/96	3.20	4.31	7.75	4.39	3.21	4.93	3.82	4.42	4.09
12/95	3.41	4.34	8.23	4.35	3.11	4.95	3.83	4.47	4.07
12/94	3.50	4.36	8.92	4.45	3.30	5.16	3.77	4.51	4.23

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
1994 - 2012, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/12	1.41	0.24	3.83	0.74	0.82	1.32	0.45	0.44	0.94
12/11	1.97	0.40	5.26	1.18	0.90	1.87	0.56	0.54	1.25
12/10	2.29	0.59	10.83	1.90	1.14	2.36	0.64	0.56	1.87
12/09	3.07	0.65	9.77	2.02	1.24	2.74	0.78	0.54	2.19
12/08	1.44	0.41	5.94	1.14	0.86	1.74	0.35	0.35	0.74
12/07	0.77	0.22	3.95	0.35	0.40	0.87	0.29	0.22	0.39
12/06	0.48	0.17	3.48	0.22	0.15	1.40	0.42	0.20	0.22
12/05	0.87	0.18	4.64	0.23	0.12	1.44	0.26	0.23	0.24
12/04	0.91	0.22	4.66	0.30	0.12	1.57	0.59	0.29	0.25
12/03	1.40	0.28	5.22	0.46	0.18	2.09	1.22	0.38	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
12/98	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60
12/97	0.25	0.23	4.72	0.38	0.18	0.97	0.30	0.29	0.56
12/96	0.29	0.26	3.94	0.34	0.29	0.77	0.47	0.30	0.50
12/95	0.35	0.20	3.31	0.35	0.28	0.58	0.31	0.23	0.41
12/94	0.61	0.15	2.87	0.40	0.44	0.61	0.21	0.19	0.37

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

Percent of Loans Noncurrent By Asset Concentration Group

1994 - 2012

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.44	2.07	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
12/94	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98

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

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

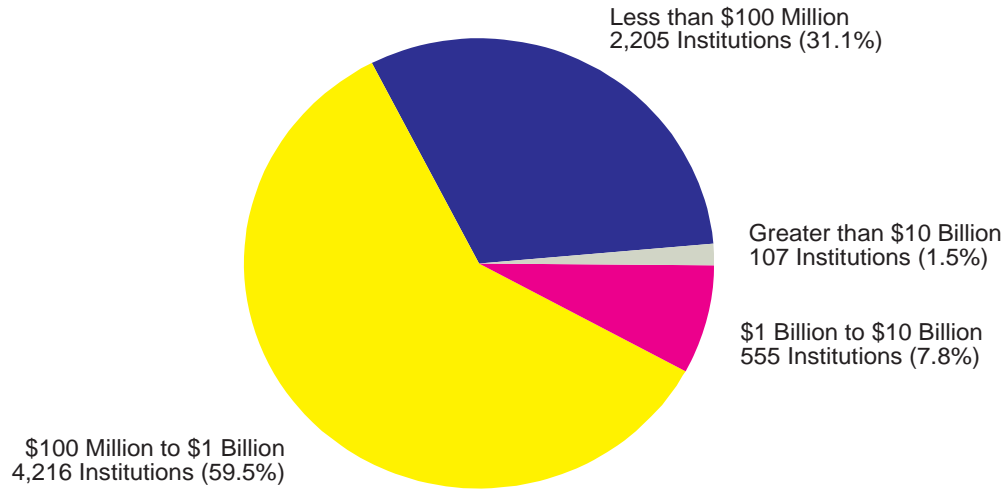
1994 - 2012

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/12	7.16	10.25	13.12	10.05	10.10	9.36	12.90	10.82	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
12/94	6.21	10.47	11.29	7.78	7.56	7.93	10.96	9.19	7.09

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

Number of Institutions By Asset Size

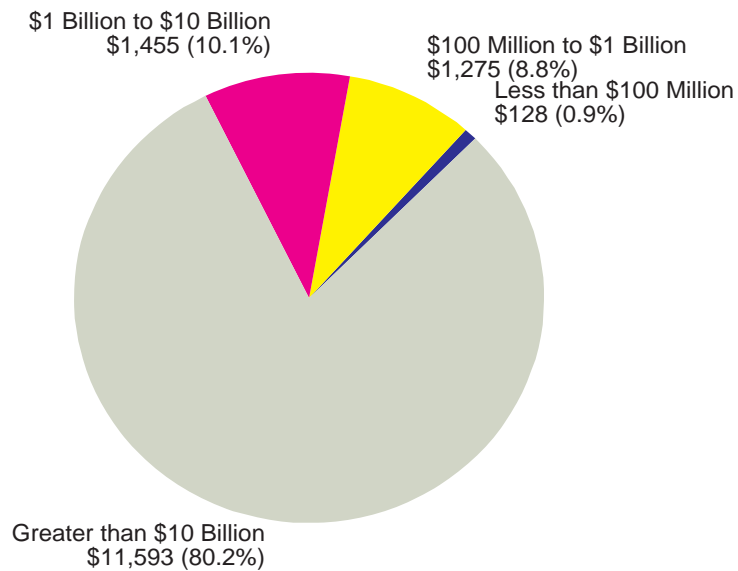
December 31, 2012



Industry Assets By Asset Size

December 31, 2012

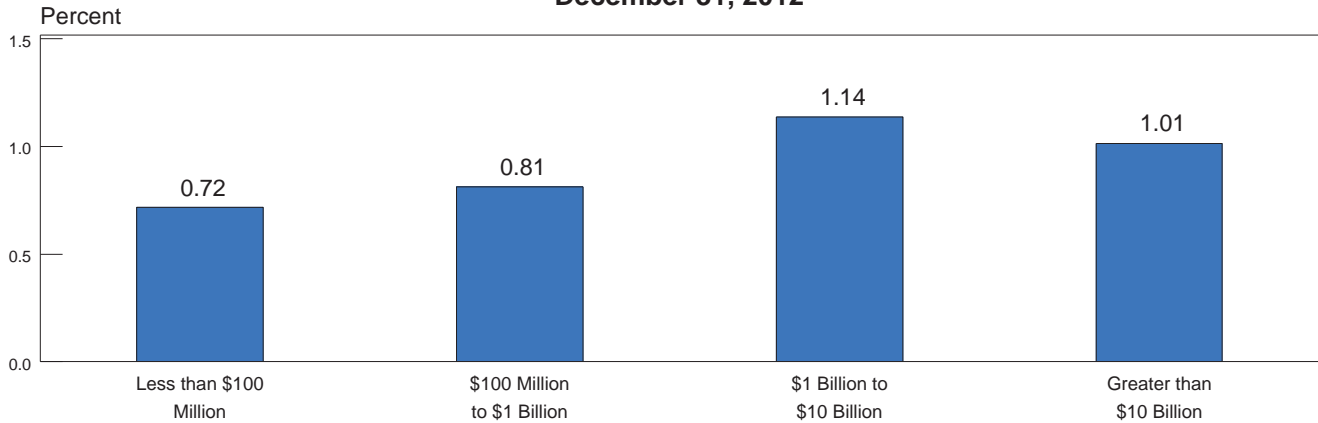
(\$ Billions)



Performance Ratios By Asset Size

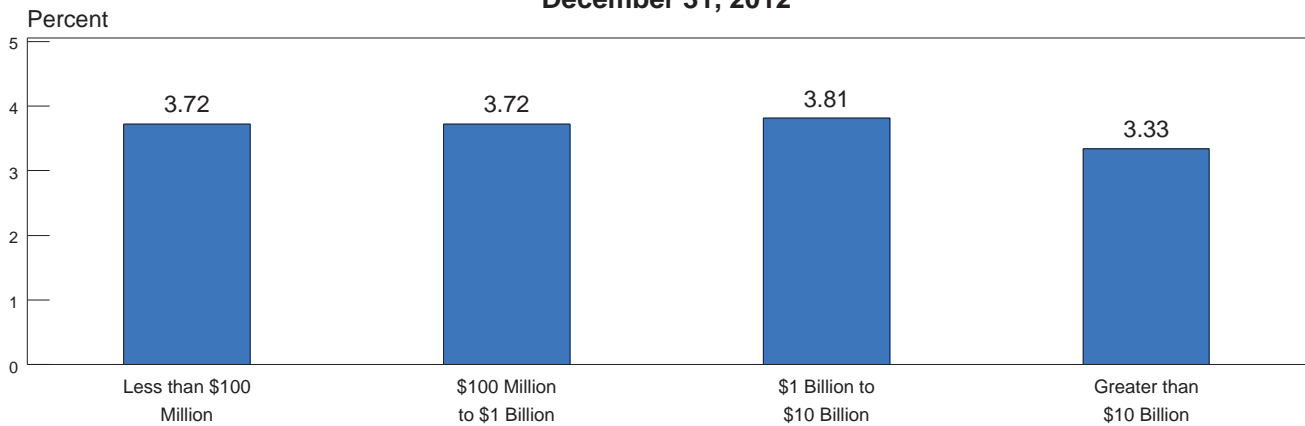
Return on Assets (YTD)

December 31, 2012



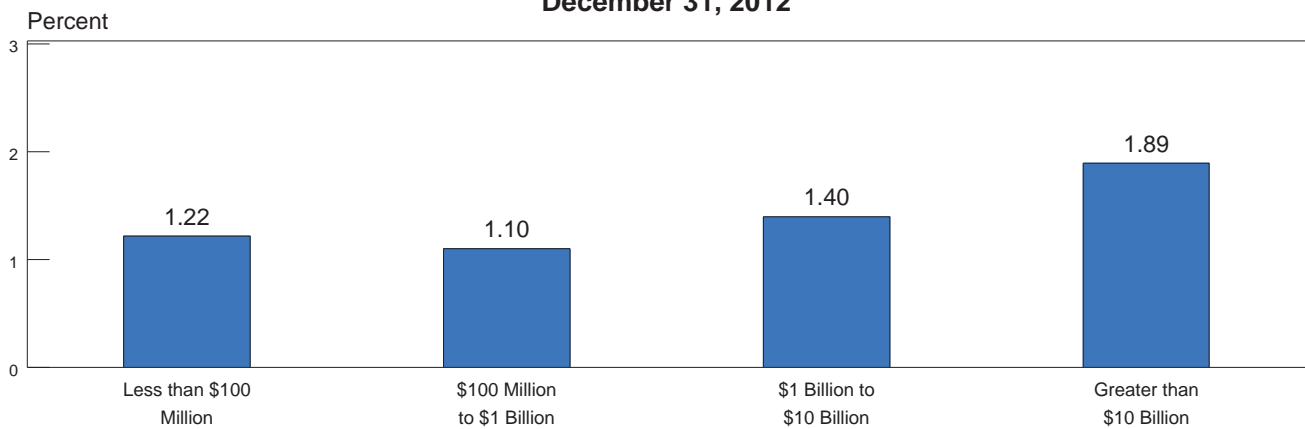
Net Interest Margin (YTD)

December 31, 2012



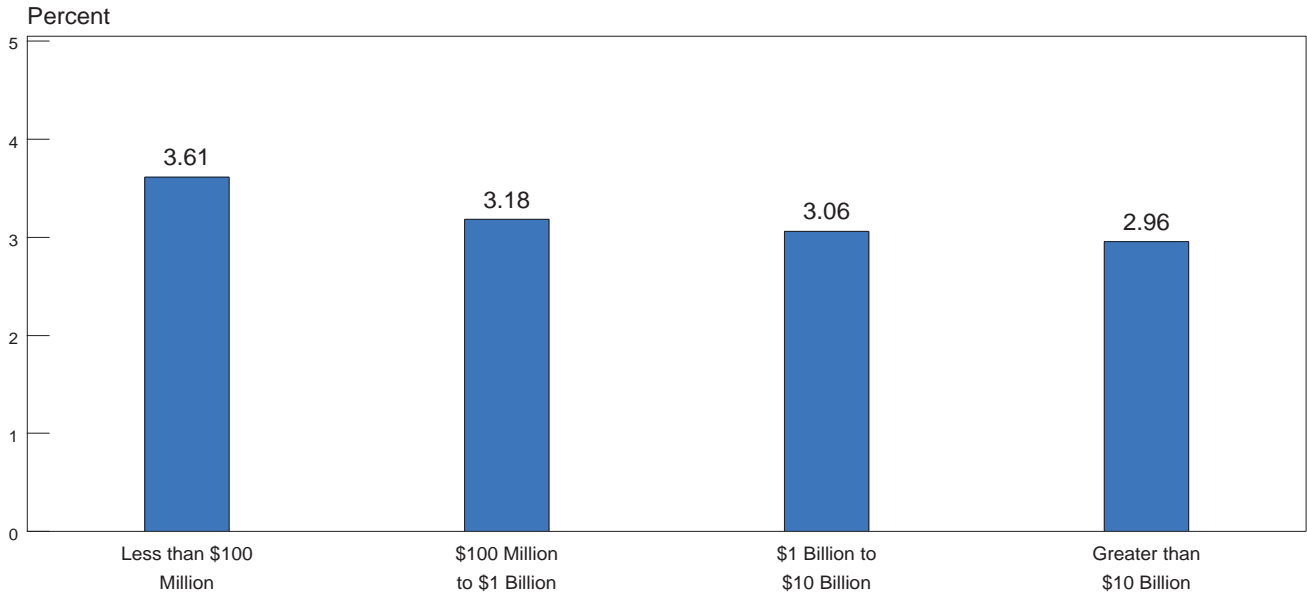
Noninterest Income to Assets (YTD)

December 31, 2012



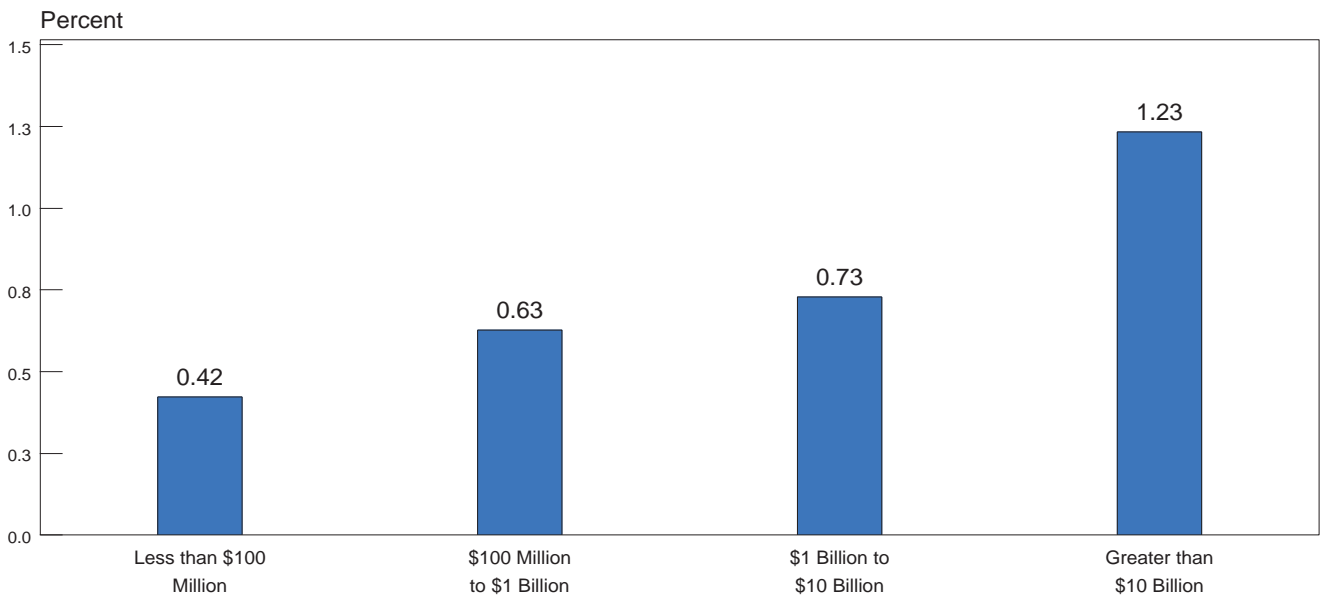
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2012



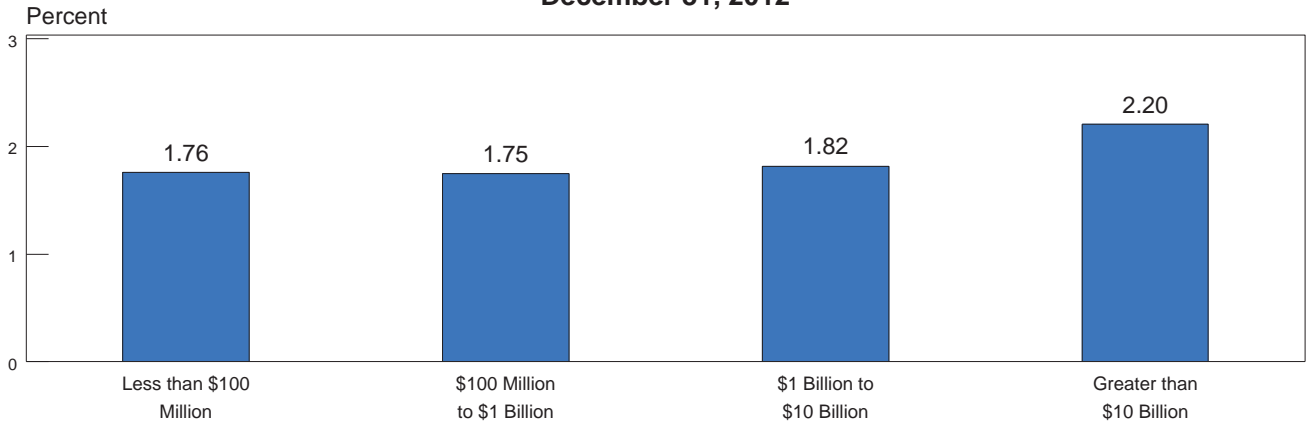
Net Charge-offs to Loans and Leases (YTD)

December 31, 2012



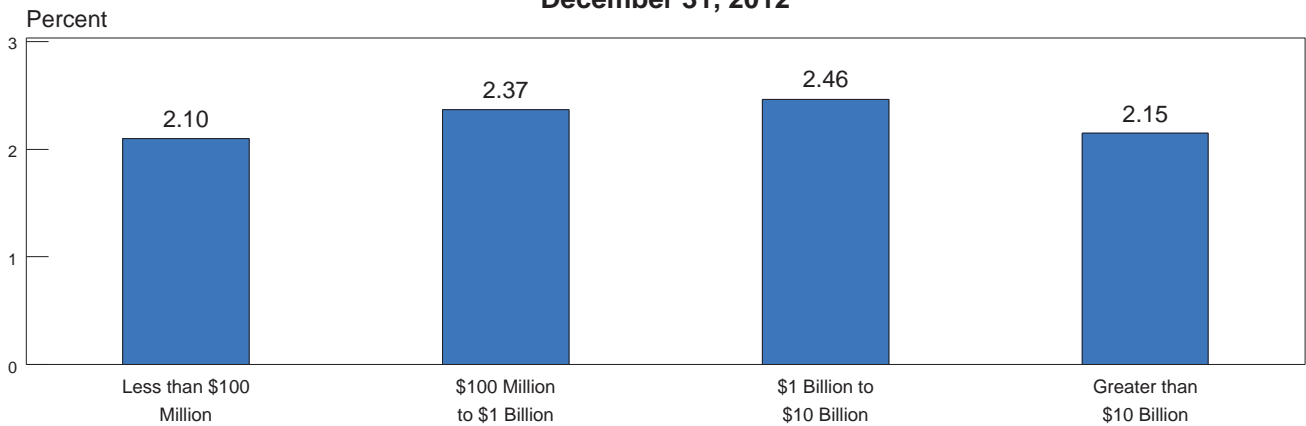
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

December 31, 2012



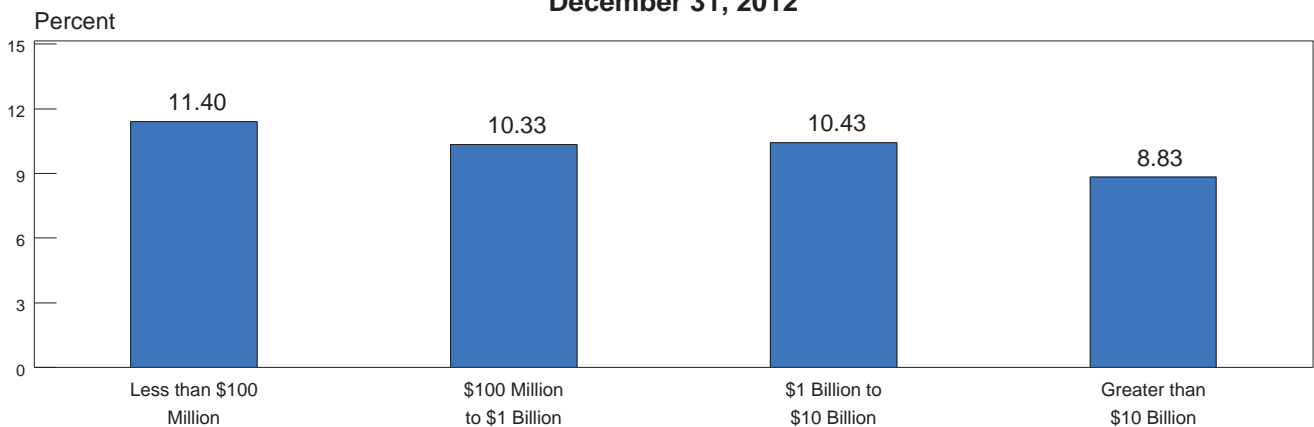
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2012



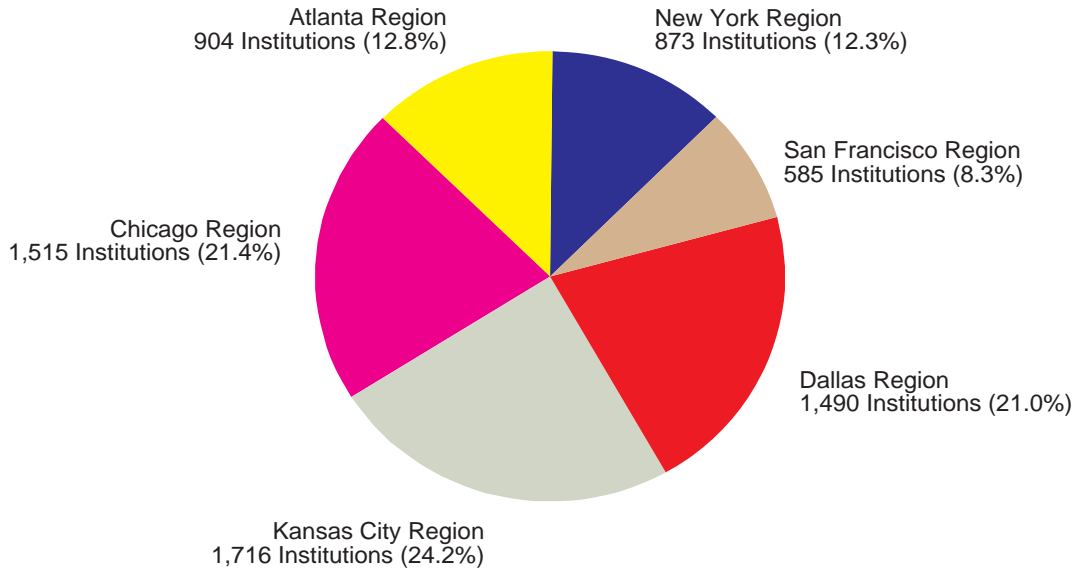
Core Capital (Leverage) Ratio

December 31, 2012



Geographic Distribution of FDIC-Insured Institutions

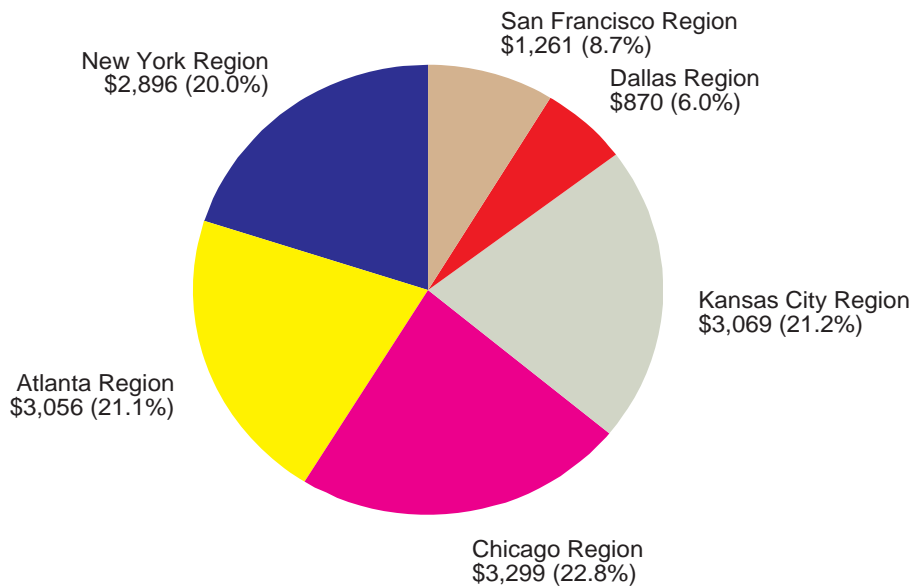
December 31, 2012



Geographic Distribution of Industry Assets

December 31, 2012

(\$ Billions)

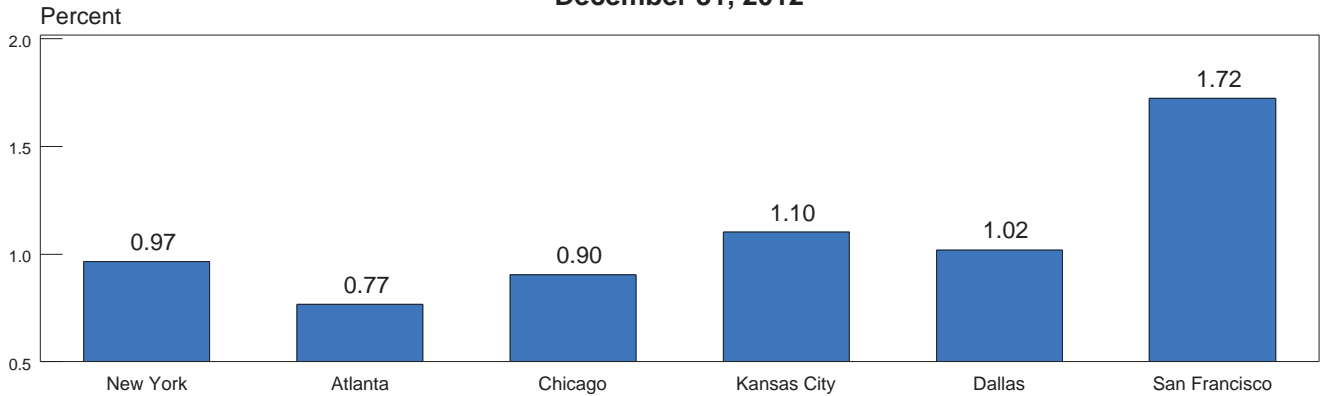


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

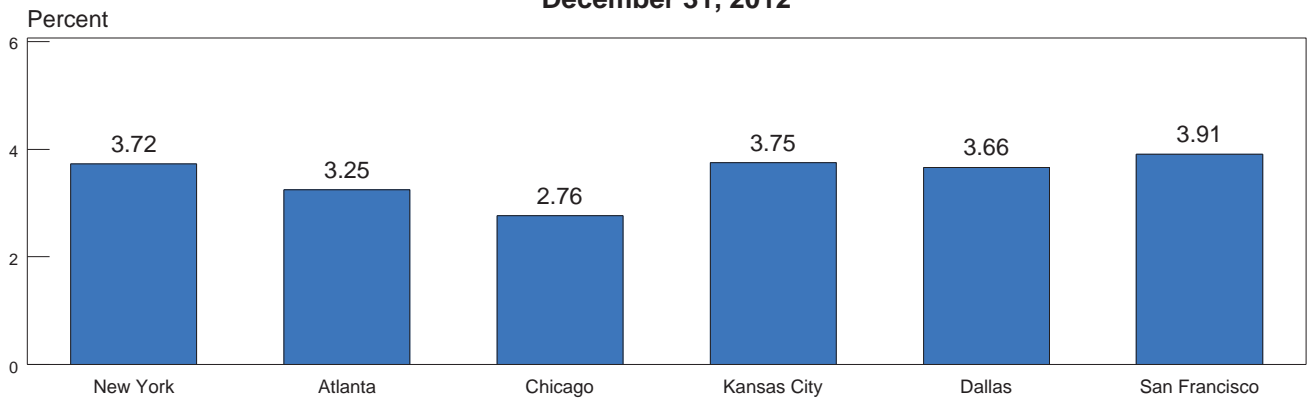
Return on Assets (YTD)

December 31, 2012



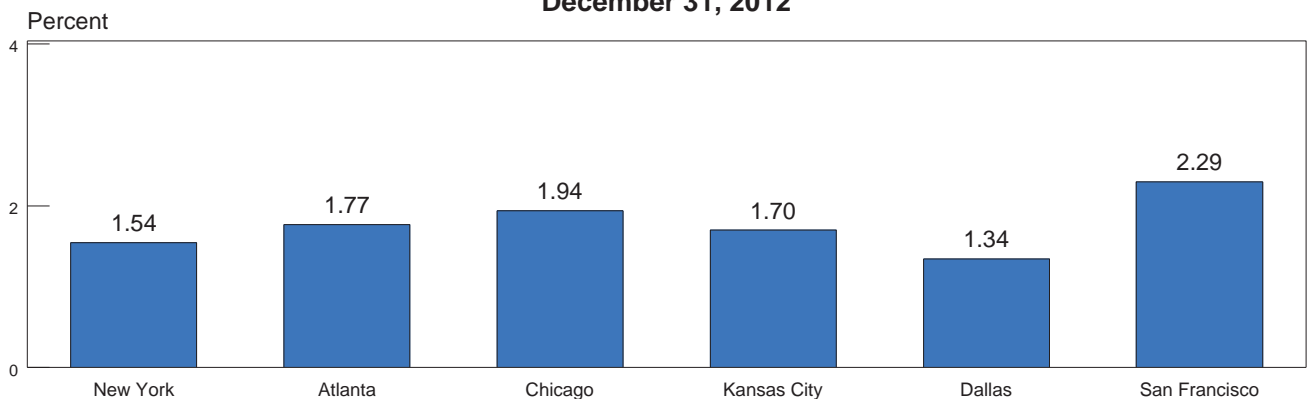
Net Interest Margins (YTD)

December 31, 2012



Noninterest Income to Assets (YTD)

December 31, 2012

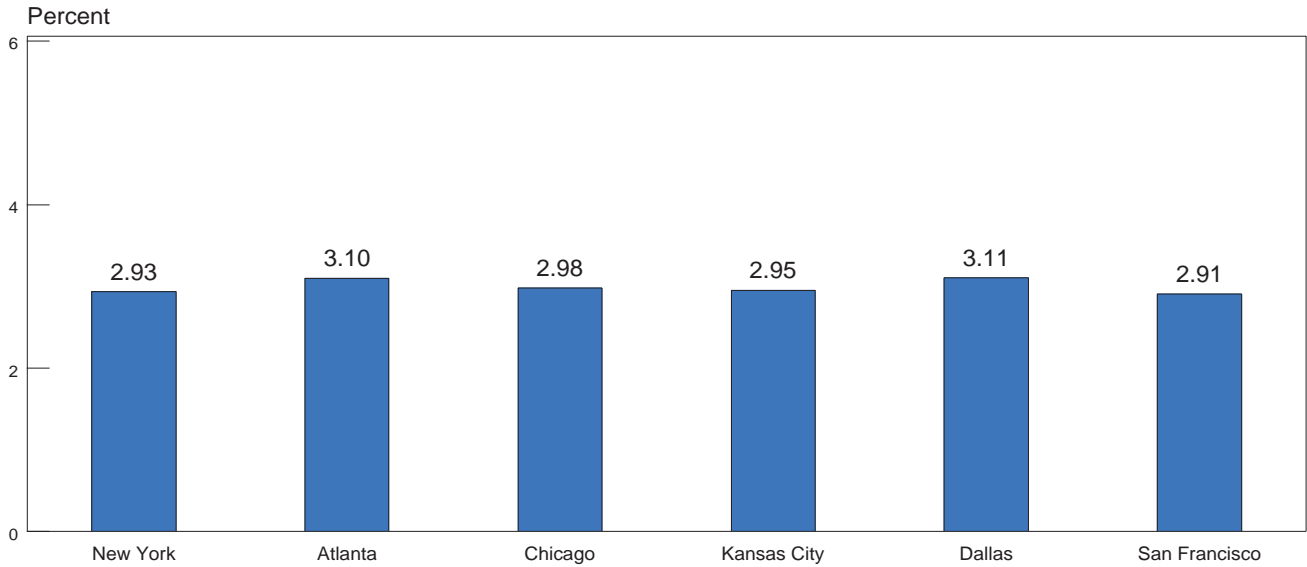


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

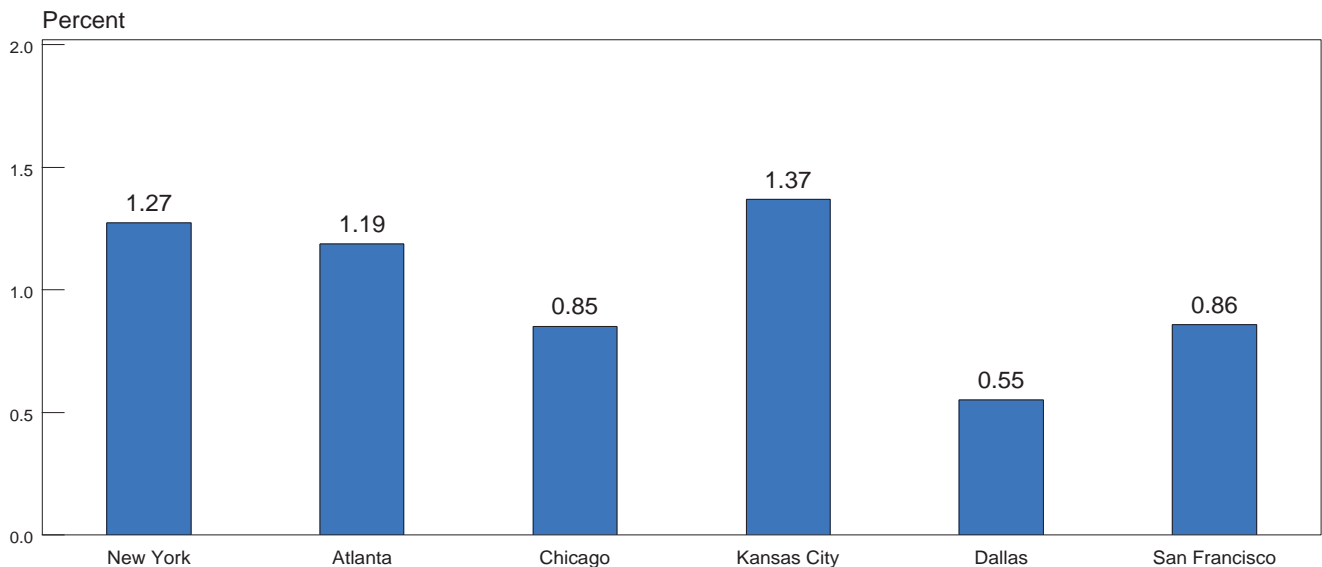
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

December 31, 2012



Net Charge-offs to Loans and Leases (YTD)

December 31, 2012

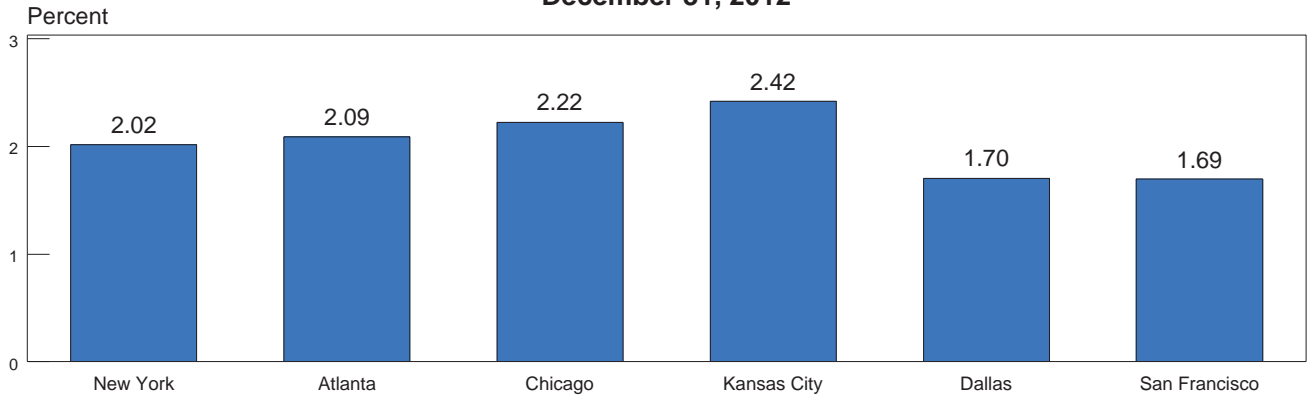


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

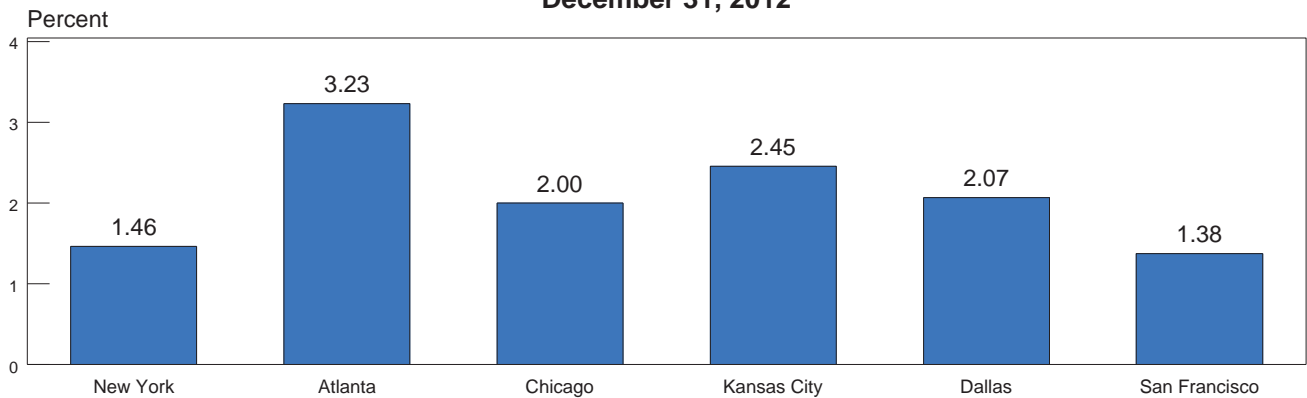
Loss Allowance To Loans and Leases

December 31, 2012



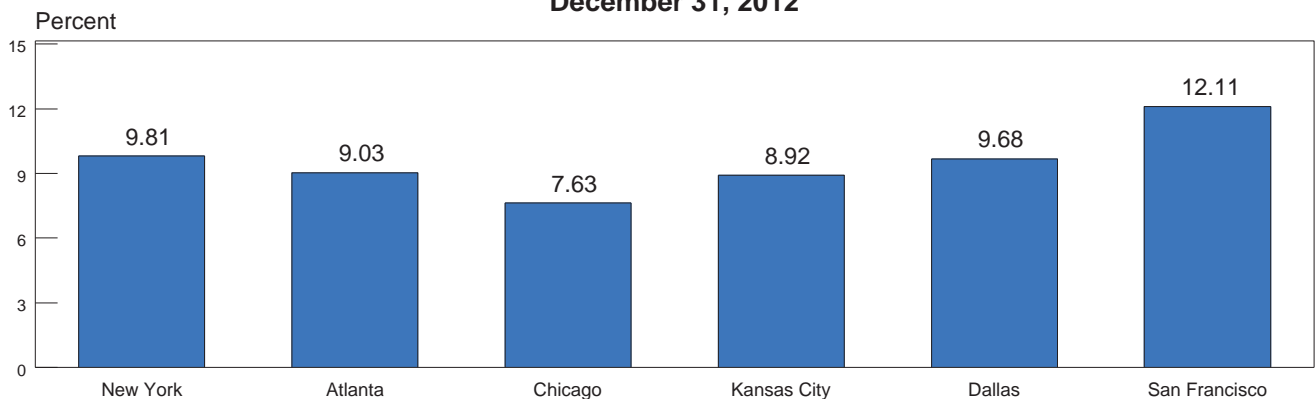
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2012



Core Capital (Leverage) Ratio

December 31, 2012

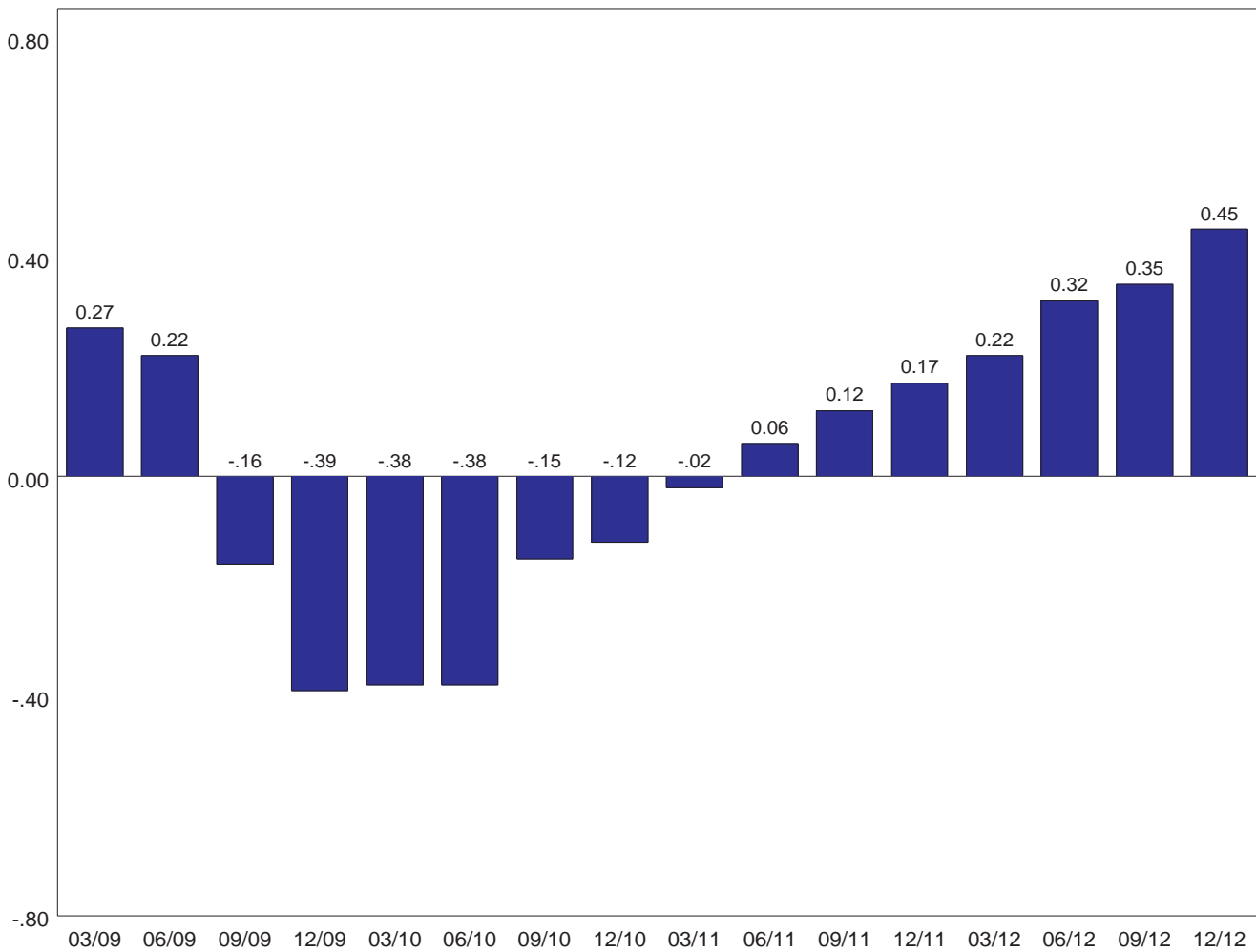


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2009 - December 31, 2012

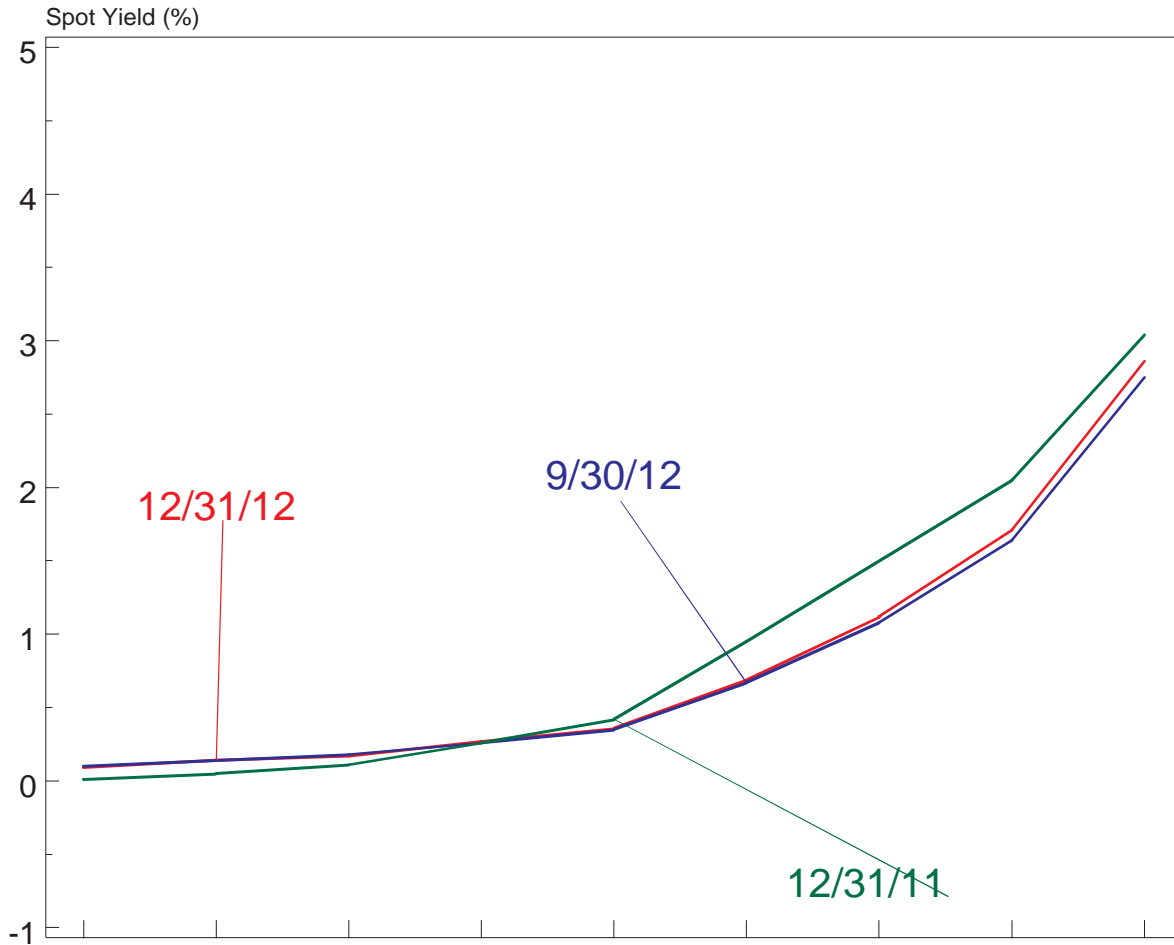
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2012 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

December 31, 2011 - December 31, 2012



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
12/31/11	0.01	0.05	0.11	0.26	0.42	0.95	1.50	2.05	3.04

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

Capital Category Distribution

December 31, 2012

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,882	97.2%	\$14,398.0	99.6%
Adequately Capitalized	91	1.3%	\$24.4	0.2%
Undercapitalized	55	0.8%	\$11.9	0.1%
Significantly Undercapitalized	41	0.6%	\$13.8	0.1%
Critically Undercapitalized	14	0.2%	\$2.4	0.0%

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

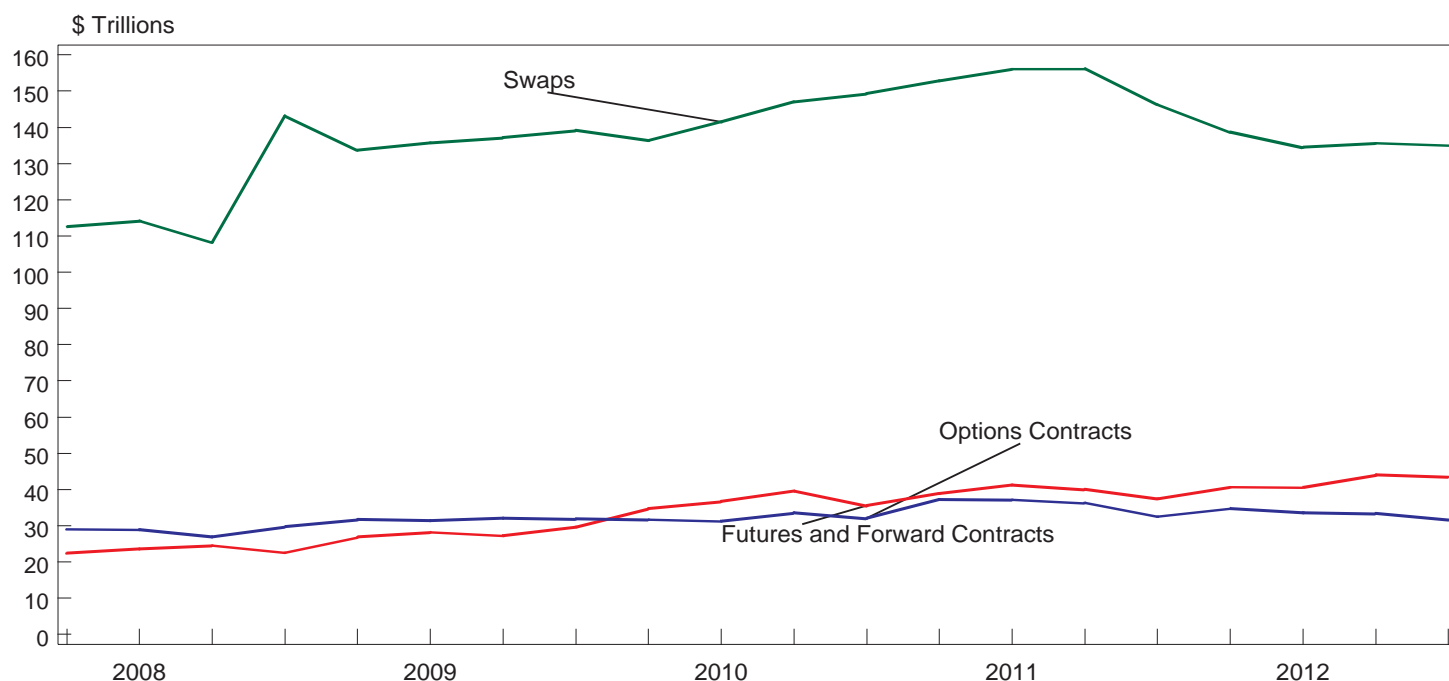
Capital Category Definitions

	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*

2008 - 2012 (Notional Amounts)



	12/08	12/09	12/10	12/11	3/12	6/12	9/12	12/12
Total Derivatives	\$195,387	\$200,674	\$216,948	\$216,230	\$214,065	\$208,690	\$213,002	\$209,963
(Notional Amounts, in billions of dollars)	0	0	0	0	0	0	0	0
Futures and Forward Contracts	22,529	29,652	35,539	37,469	40,647	40,616	44,034	43,443
Interest rate contracts	13,764	20,998	23,990	24,703	27,443	27,889	30,684	29,780
Foreign exchange rate contracts	8,528	8,468	11,304	12,542	12,909	12,421	13,005	13,361
Other futures and forwards**	238	186	245	224	295	306	346	301
Option Contracts	29,747	31,884	32,078	32,496	34,759	33,604	33,383	31,583
Interest rate options	23,689	27,169	27,018	27,133	27,977	26,704	26,362	25,095
Foreign currency options	3,563	2,714	3,336	3,364	4,482	4,546	4,481	4,313
Other option contracts**	2,495	2,002	1,724	1,999	2,300	2,353	2,540	2,175
Swaps	143,111	139,138	149,331	146,266	138,658	134,470	135,584	134,938
Interest rate swaps	138,442	133,288	142,390	136,030	128,574	124,230	124,417	124,062
Foreign exchange rate swaps	4,133	5,373	6,351	9,530	9,298	9,430	10,296	9,998
Other swaps**	535	476	590	705	786	810	872	878
Memoranda	0	0	0	0	0	0	0	0
Spot Foreign Exchange Contracts	699	745	1,013	1,063	2,524	2,694	2,318	927
Credit Derivatives	16,029	14,112	14,151	14,759	14,051	13,624	13,998	13,190
Number of banks reporting derivatives	1,010	1,031	1,069	1,084	1,100	1,126	1,145	1,139
Replacement cost of interest rate and foreign exchange rate contracts ***	5,765	3,475	3,754	4,981	4,182	4,588	4,560	4,416

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

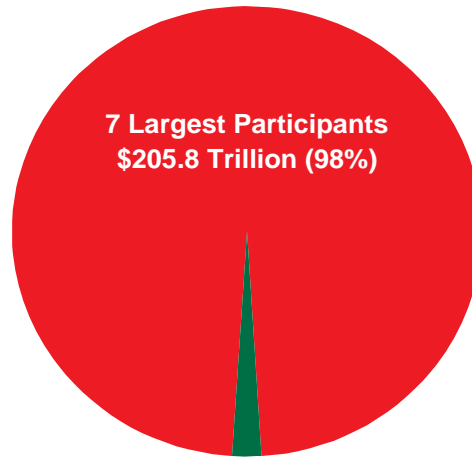
** Not reported by banks with less than \$300 million in assets.

*** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

Concentration of Derivatives*

Notional Amounts

December 31, 2012

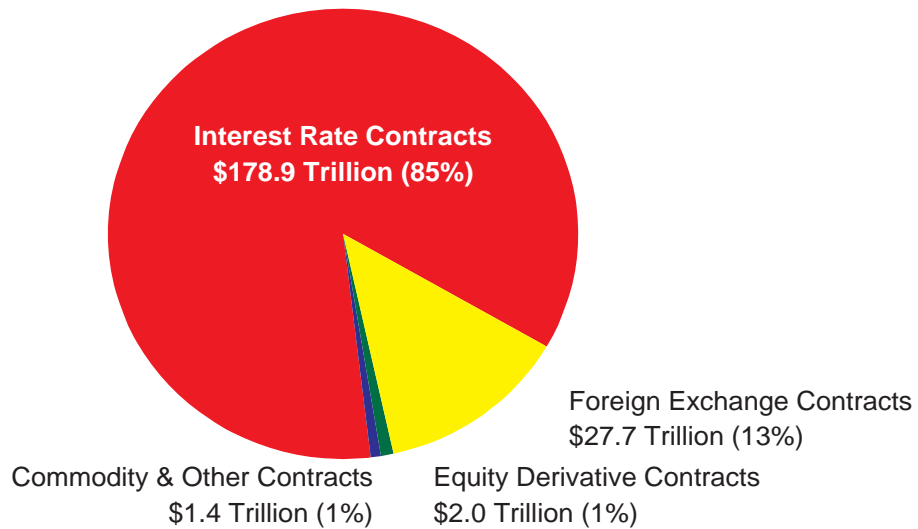


All Other Participants (1342 Banks)
\$4.2 Trillion (2%)

Composition of Derivatives*

Notional Amounts

December 31, 2012



Commodity & Other Contracts
\$1.4 Trillion (1%)

Equity Derivative Contracts
\$2.0 Trillion (1%)

Foreign Exchange Contracts
\$27.7 Trillion (13%)

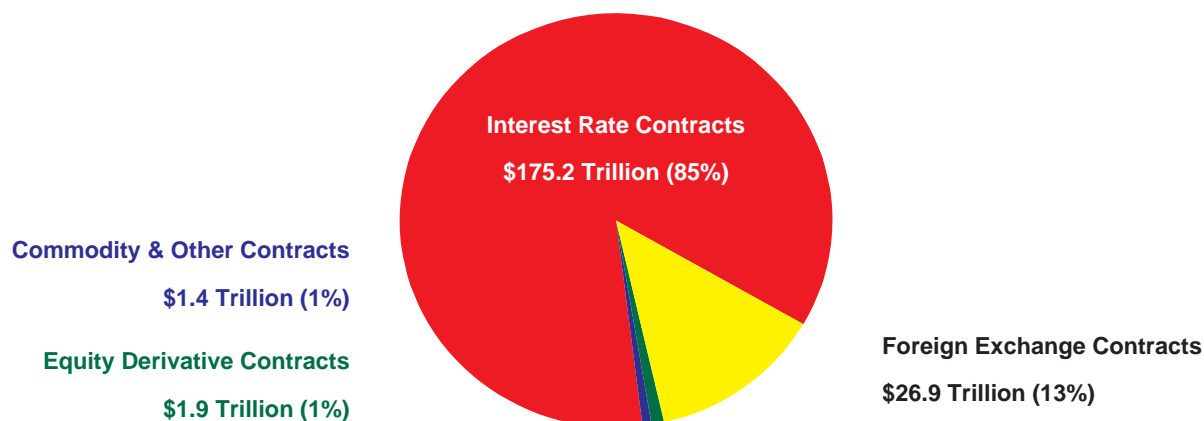
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$855 billion for the seven largest participants and \$72 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

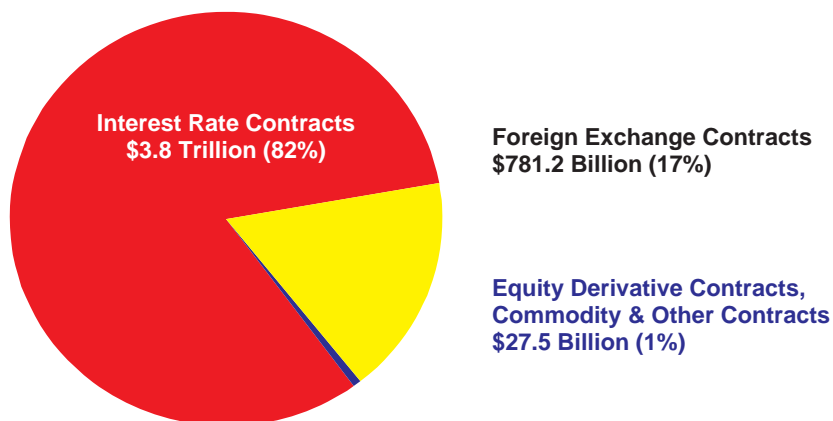
December 31, 2012



Not Held for Trading

Notional Amounts

December 31, 2012



* 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 \$927 billion are not included.

Position of Derivatives

Gross Fair Values

December 31, 2012
(\$ Millions)

Held for Trading

248 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	3,832,824	398,282	72,089	38,678	4,341,873	82,427
Gross negative fair value	3,740,696	403,532	74,273	40,944	4,259,445	
All other participants						
Gross positive fair value	45,161	16,003	1,838	809	63,811	215
Gross negative fair value	44,711	16,108	2,003	774	63,597	
Total						
Gross positive fair value	3,877,985	414,285	73,927	39,487	4,405,684	82,642
Gross negative fair value	3,785,407	419,641	76,276	41,718	4,323,042	

Held for Purposes Other than Trading

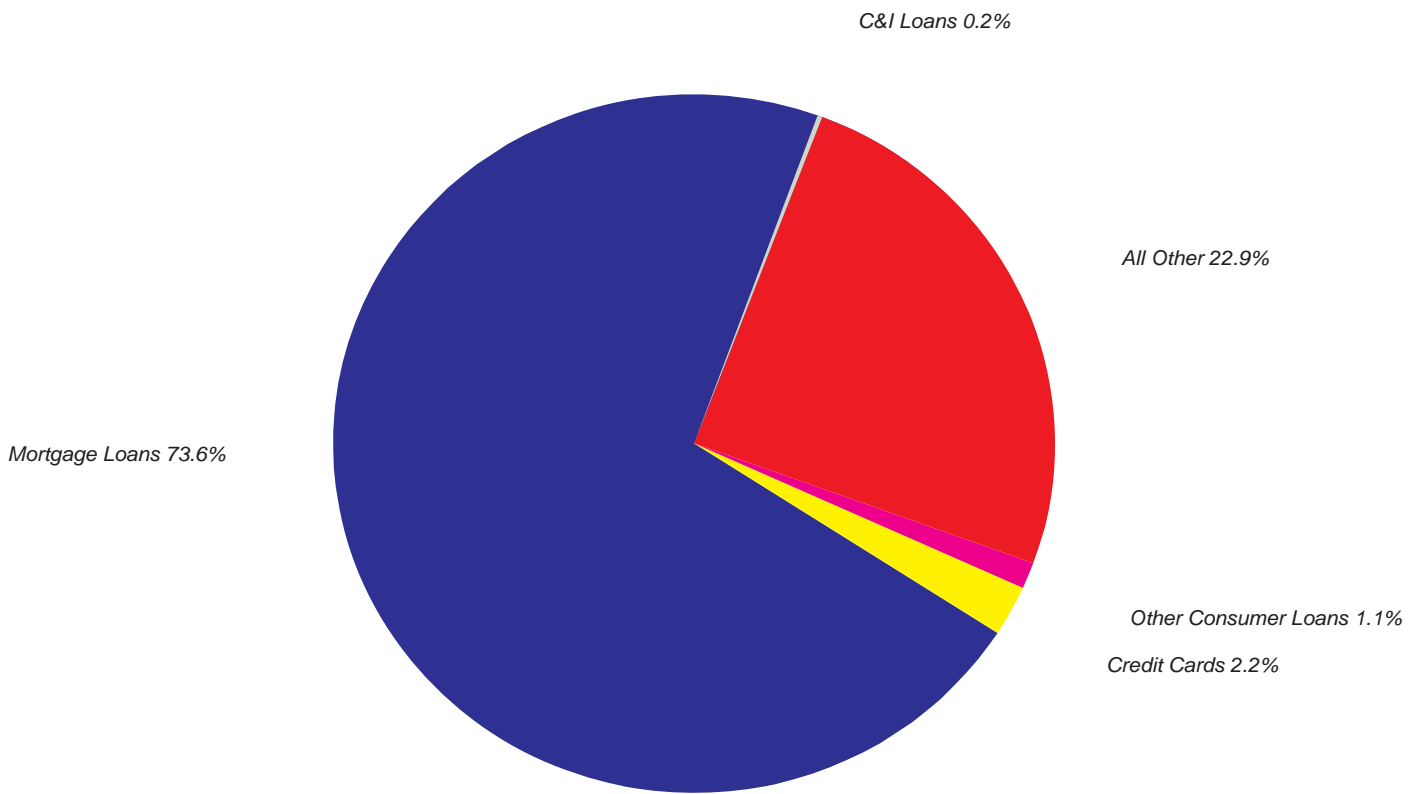
1212 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 86% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	99,352	13,503	0	372	113,226	1,986
Gross negative fair value	96,378	14,193	43	626	111,240	
All other participants						
Gross positive fair value	9,757	1,030	599	50	11,436	1,596
Gross negative fair value	8,760	807	237	37	9,841	
Total						
Gross positive fair value	109,109	14,533	599	421	124,663	3,581
Gross negative fair value	105,138	15,000	280	663	121,081	

Composition of Securitized Assets*

FDIC-Insured Institutions

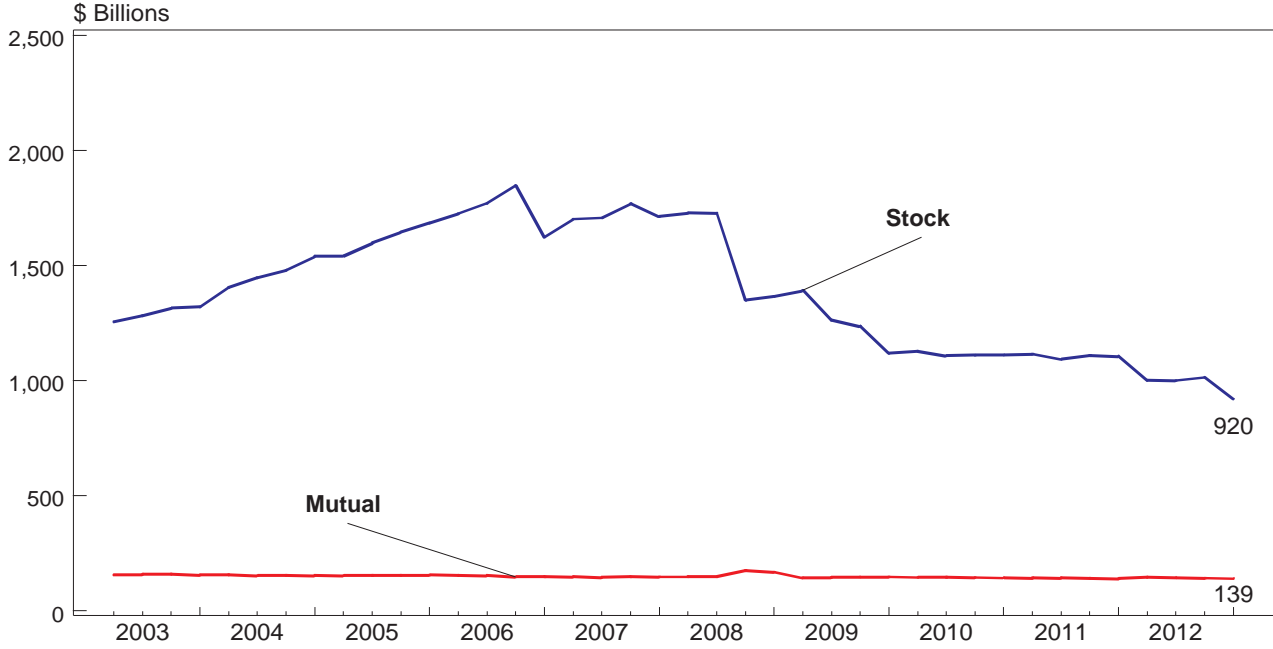
December 31, 2012



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

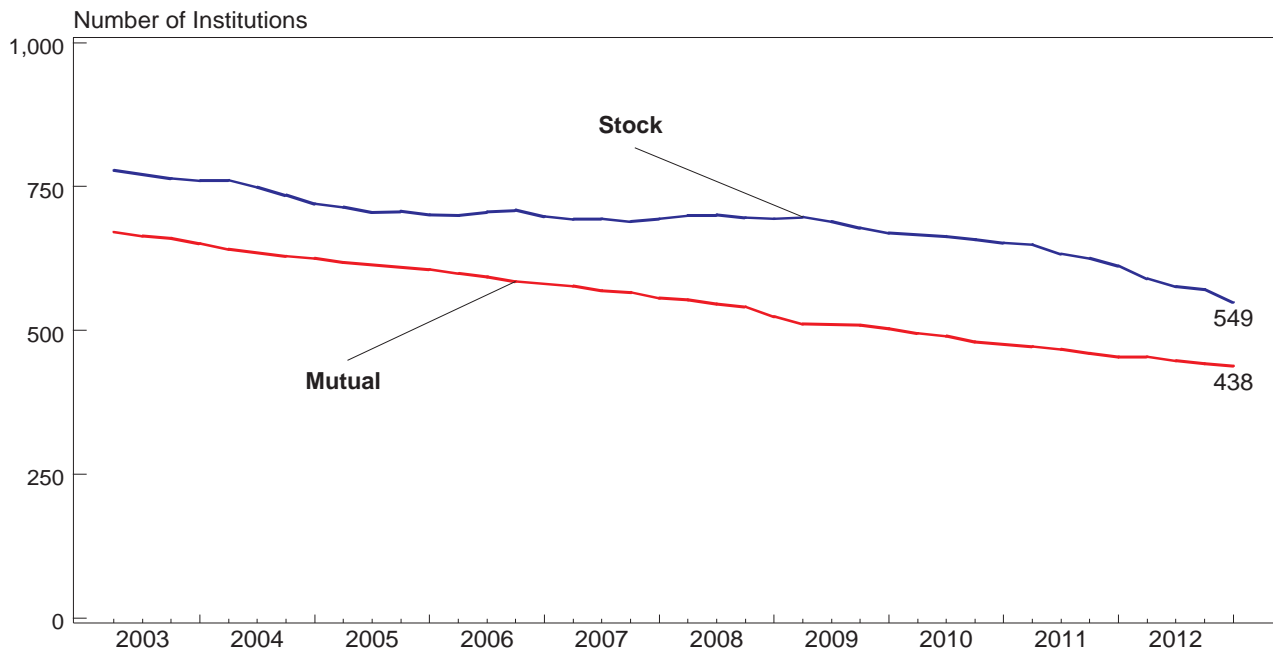
Assets of Mutual and Stock Savings Institutions

2003 - 2012



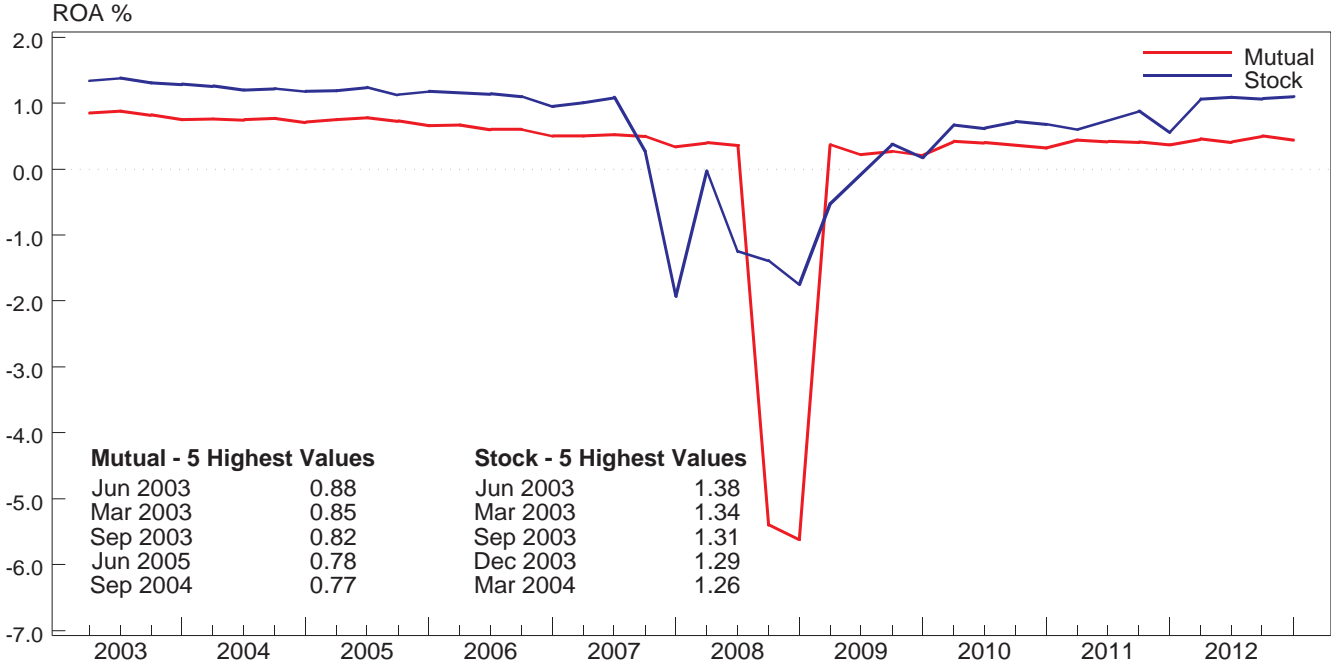
Number of Mutual and Stock Savings Institutions

2003 - 2012



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

2003-2012



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

2003-2012

