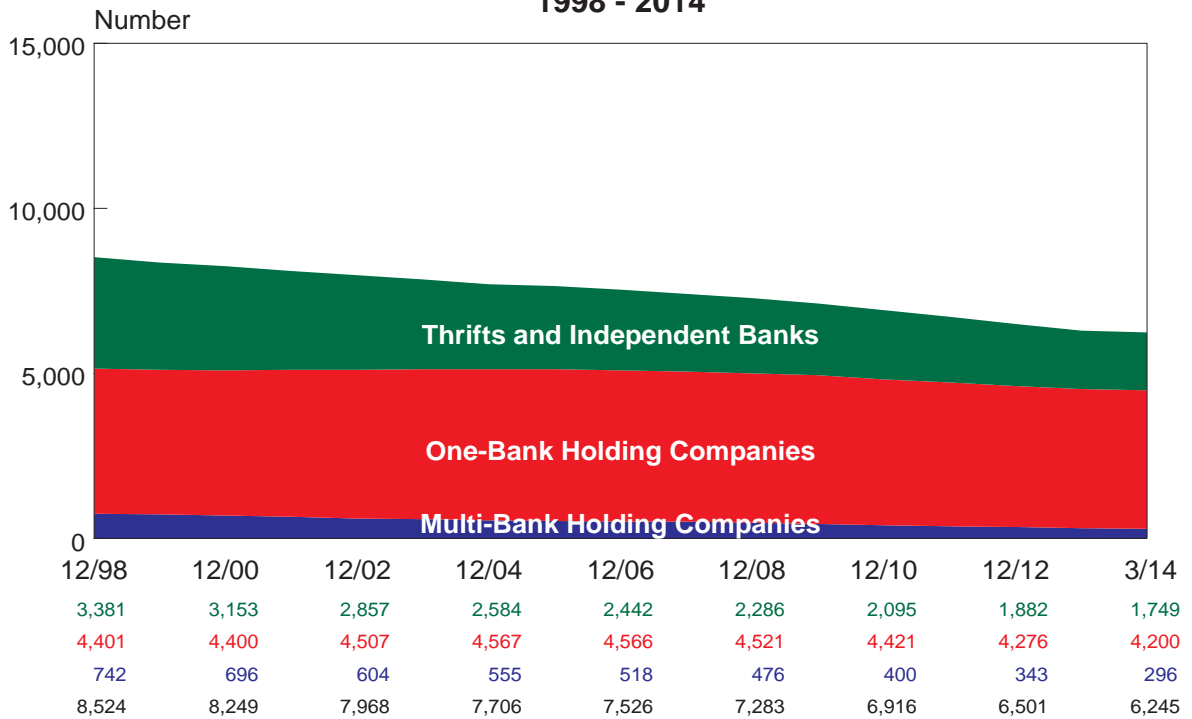


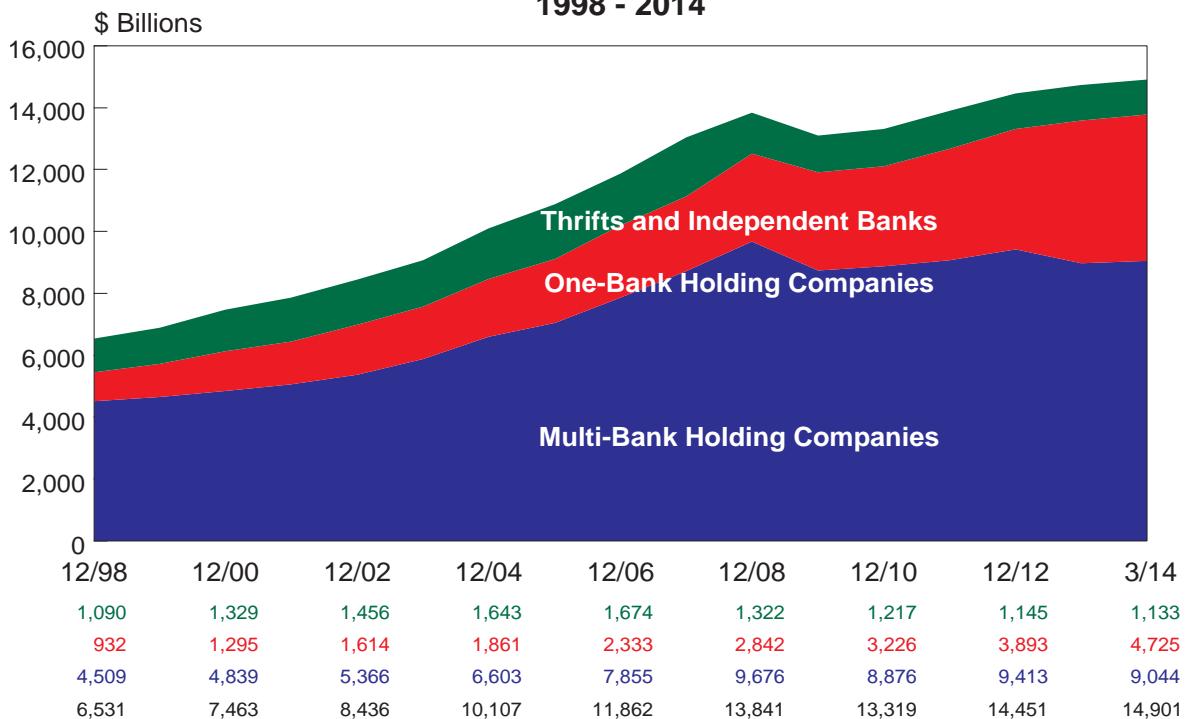
## Number of FDIC-Insured Banking Organizations

1998 - 2014



## Assets of FDIC-Insured Banking Organizations

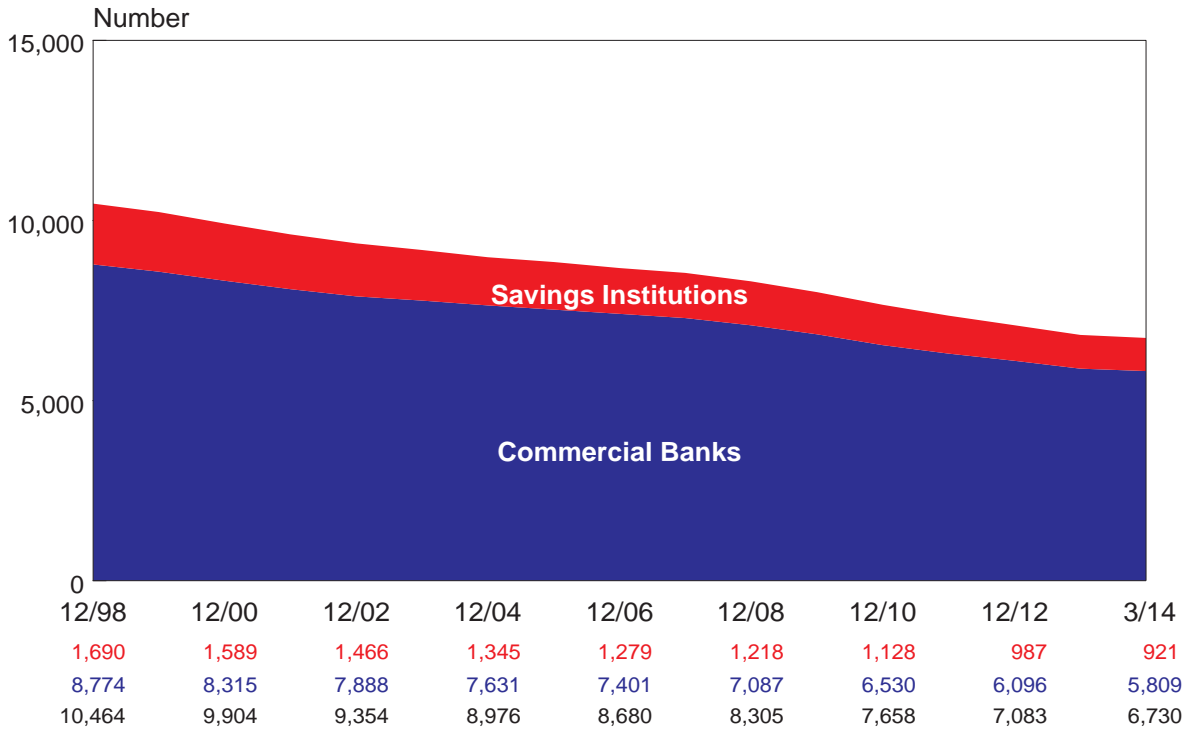
1998 - 2014



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

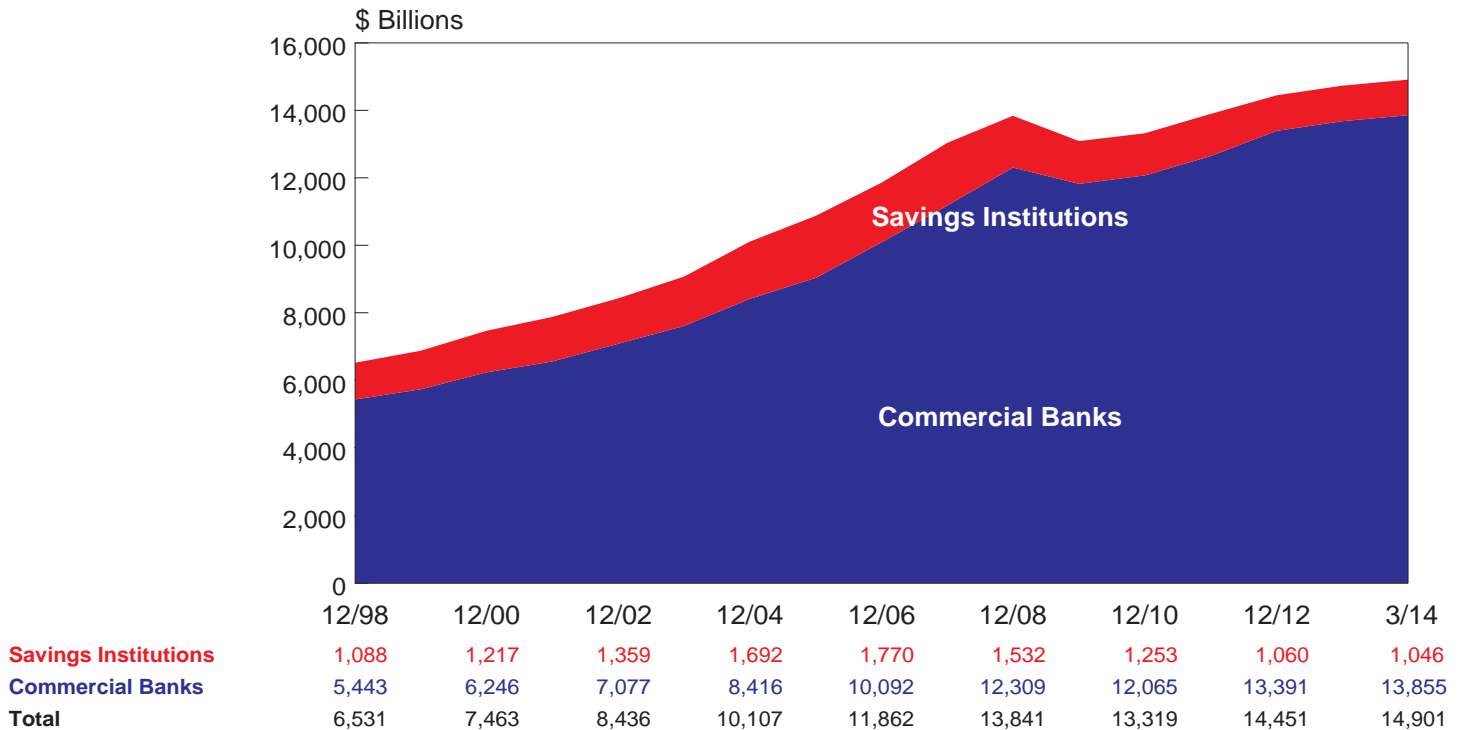
## Number of FDIC-Insured Institutions

1998 - 2014



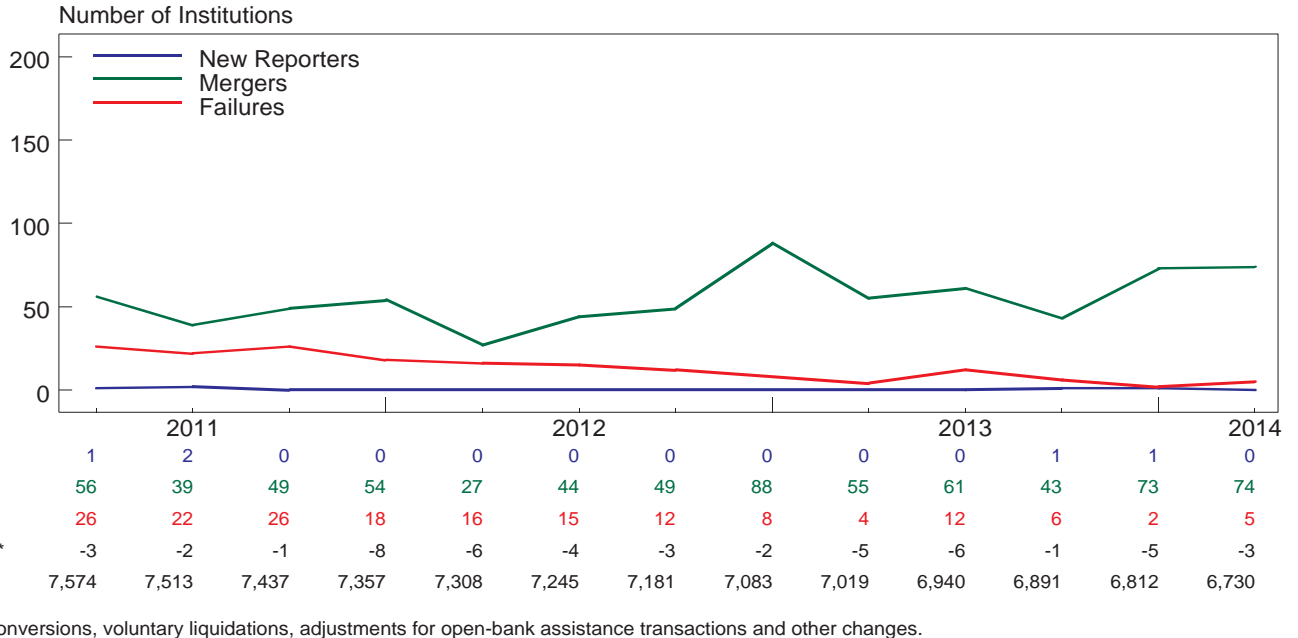
## Assets of FDIC-Insured Institutions

1998 - 2014



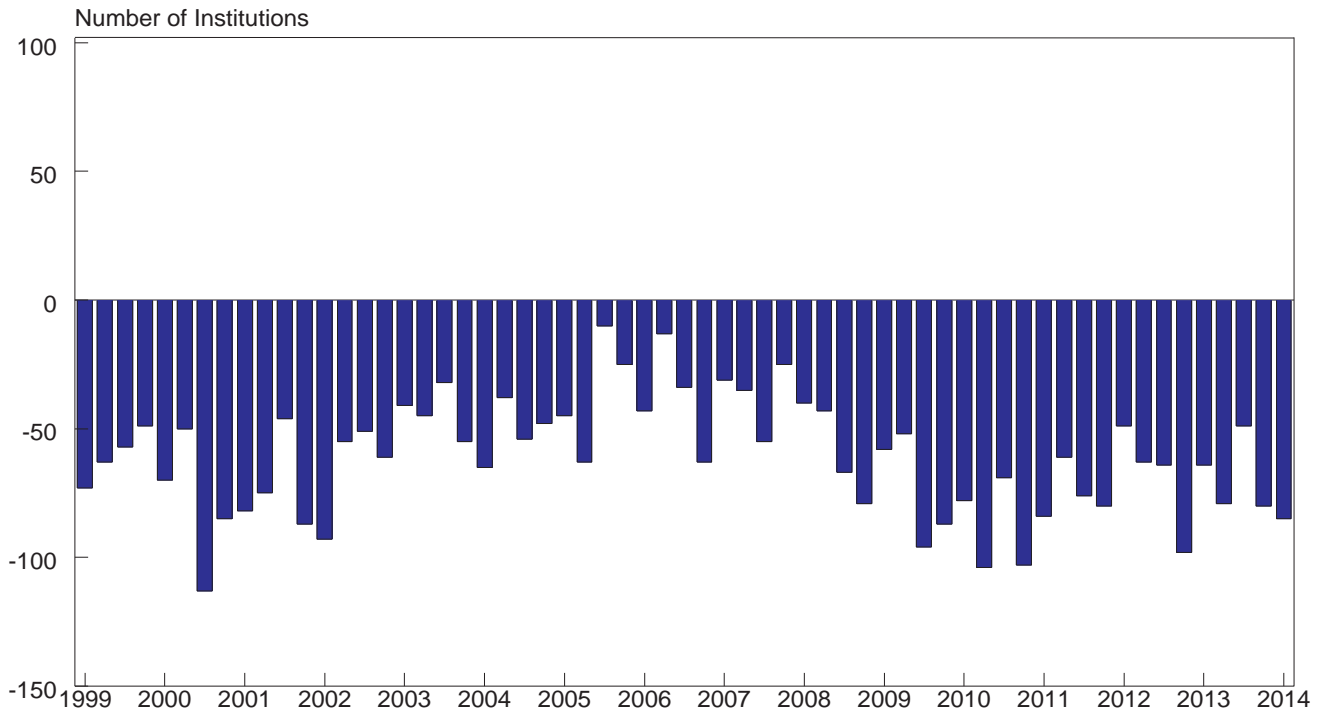
## Changes in the Number of FDIC-Insured Institutions

Quarterly, 2011 - 2014



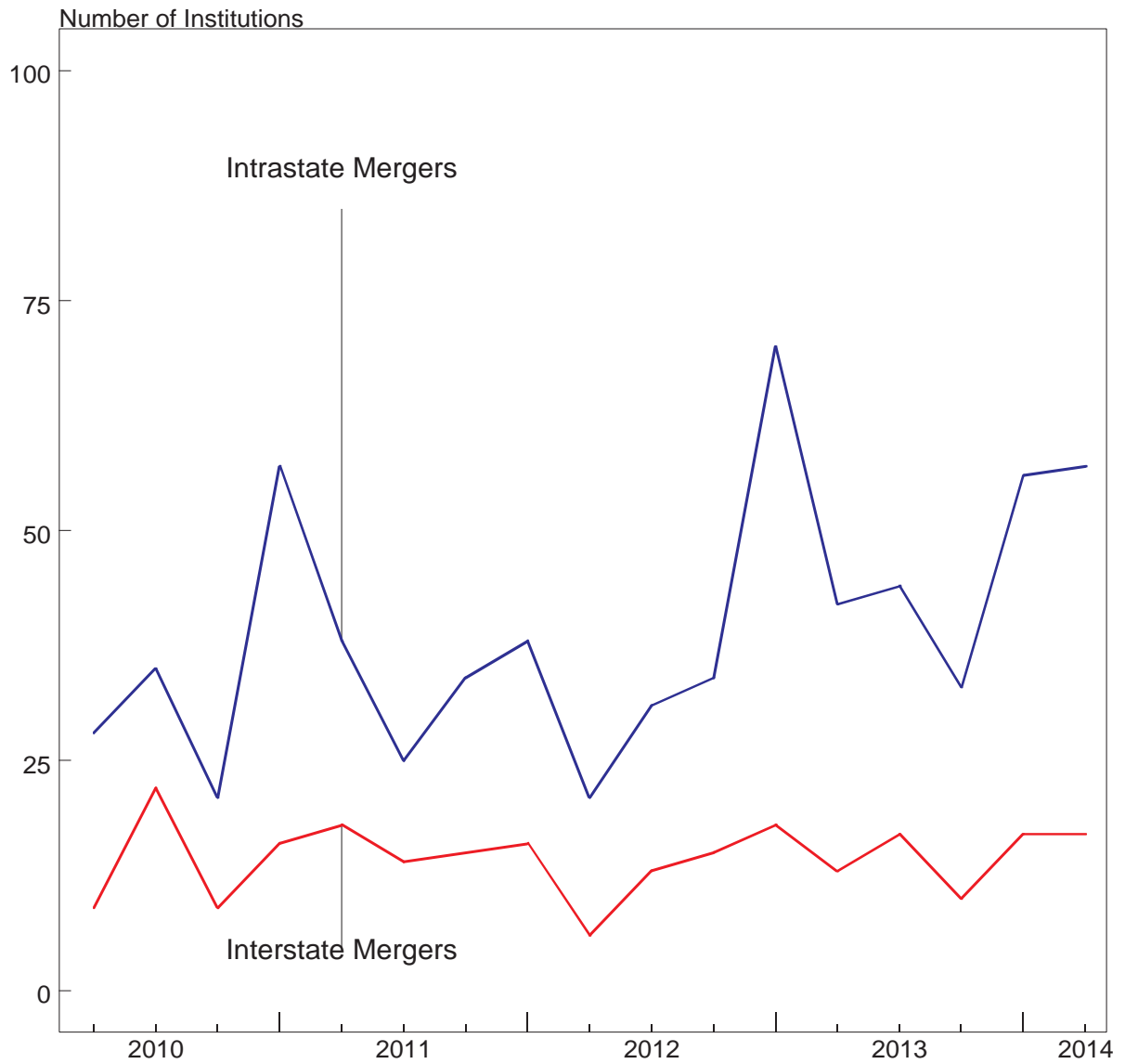
## Quarterly Change in the Number of FDIC-Insured Institutions

1999-2014



# Institution Mergers: Interstate vs. Intrastate

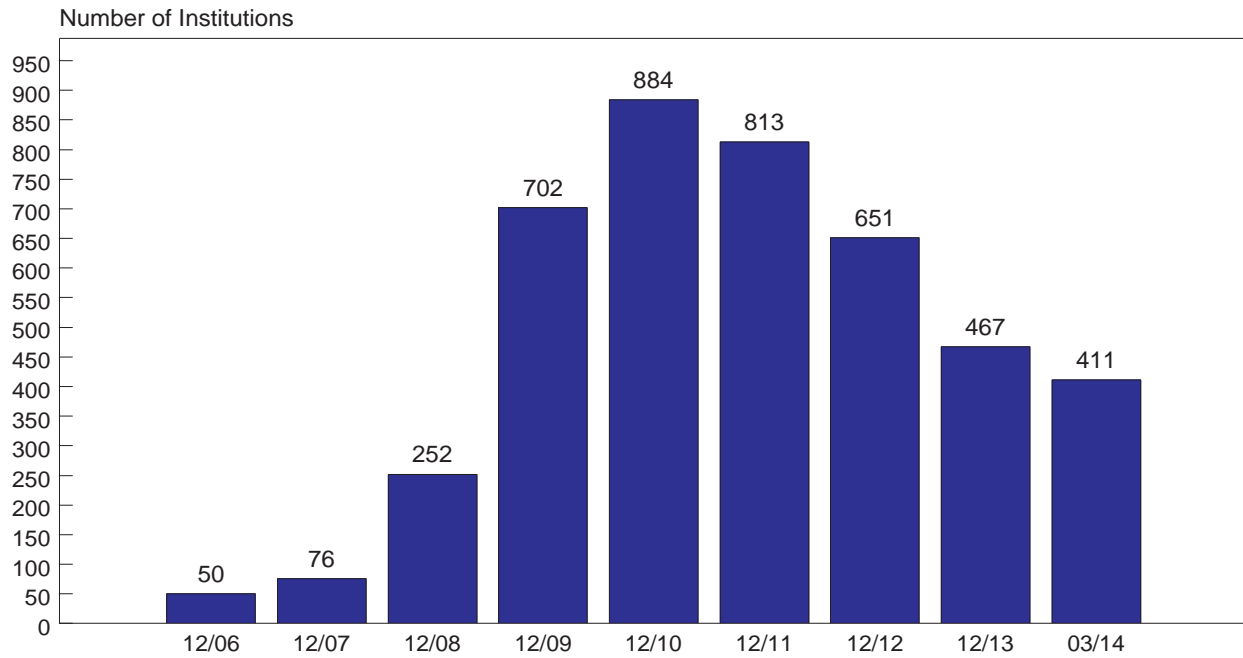
Quarterly, 2010 - 2014



<b>Intrastate Mergers</b>	<b>28</b>	<b>35</b>	<b>21</b>	<b>57</b>	<b>38</b>	<b>25</b>	<b>34</b>	<b>38</b>	<b>21</b>	<b>31</b>	<b>34</b>	<b>70</b>	<b>42</b>	<b>44</b>	<b>33</b>	<b>56</b>	<b>57</b>
<b>Interstate Mergers</b>	<b>9</b>	<b>22</b>	<b>9</b>	<b>16</b>	<b>18</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>6</b>	<b>13</b>	<b>15</b>	<b>18</b>	<b>13</b>	<b>17</b>	<b>10</b>	<b>17</b>	<b>17</b>

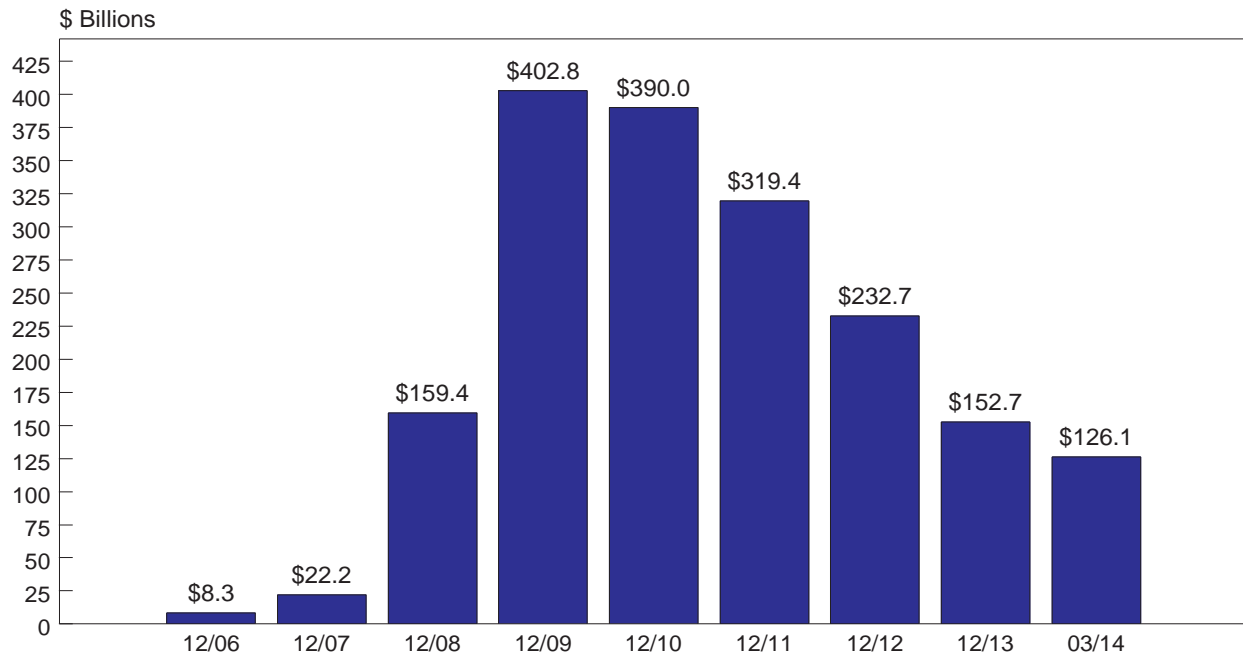
## Number of FDIC-Insured "Problem" Institutions

2006-2014



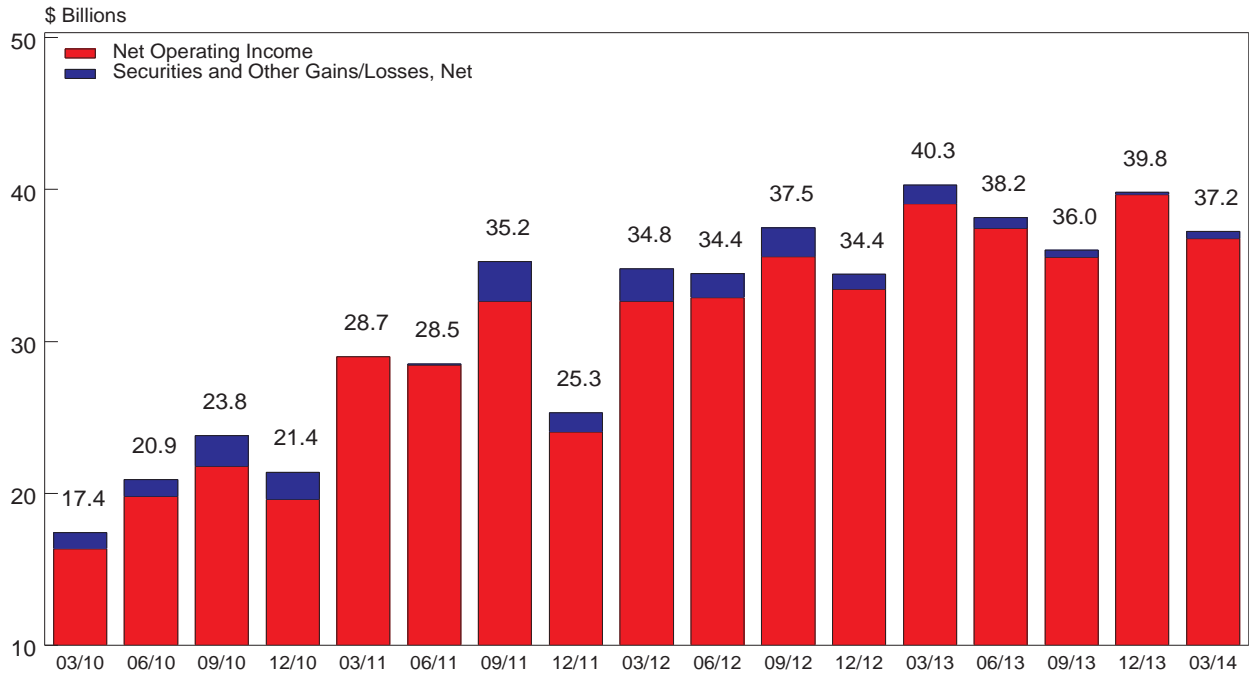
## Assets of FDIC-Insured "Problem" Institutions

2006-2014



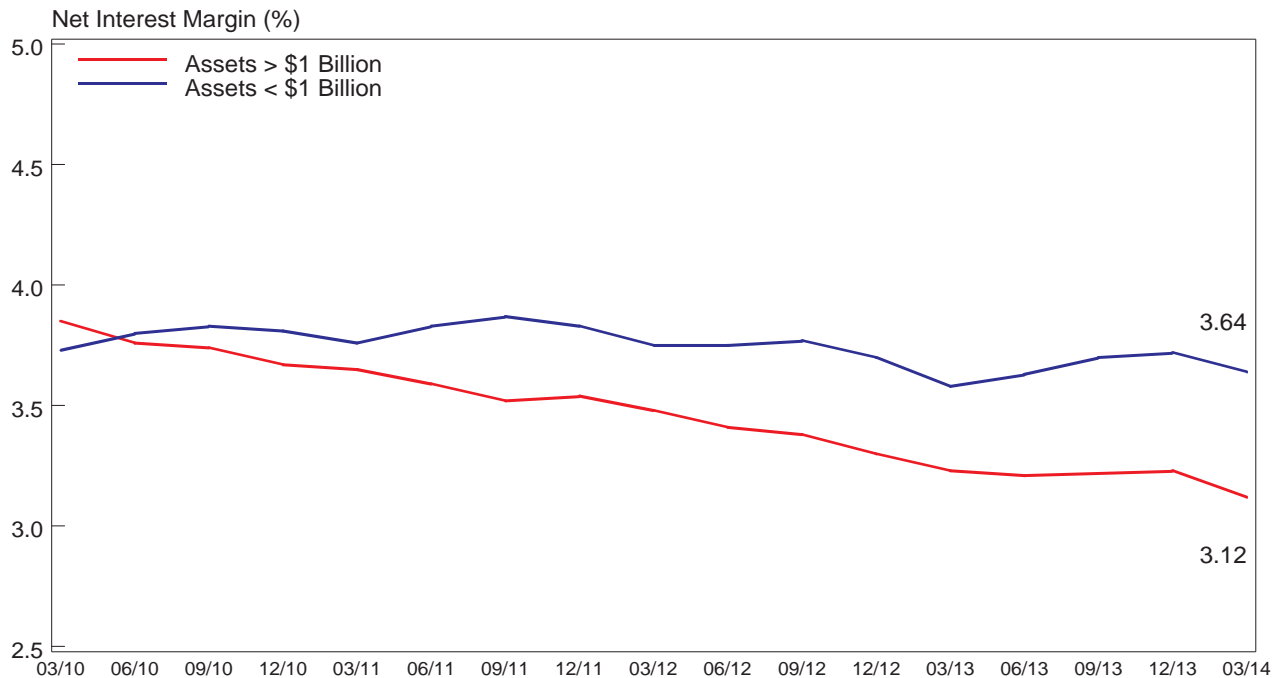
## Quarterly Net Income

2010-2014



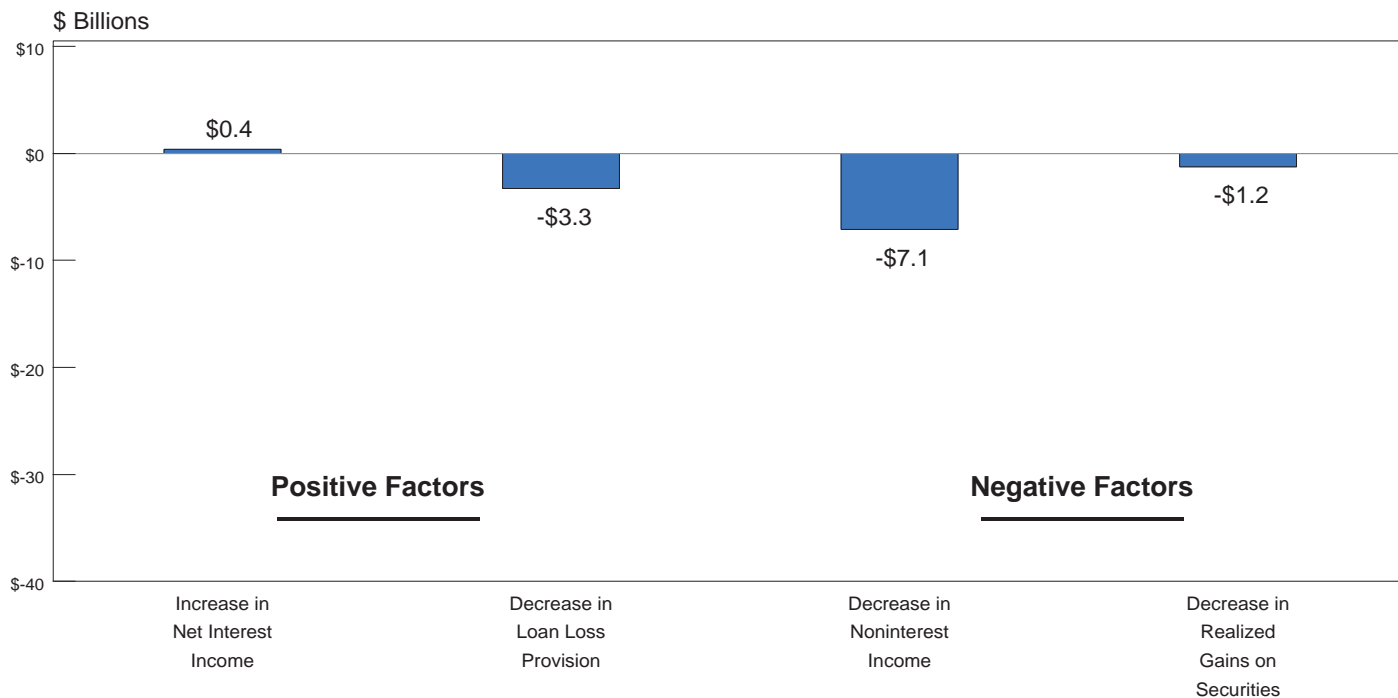
## Quarterly Net Interest Margins, Annualized

2010 - 2014



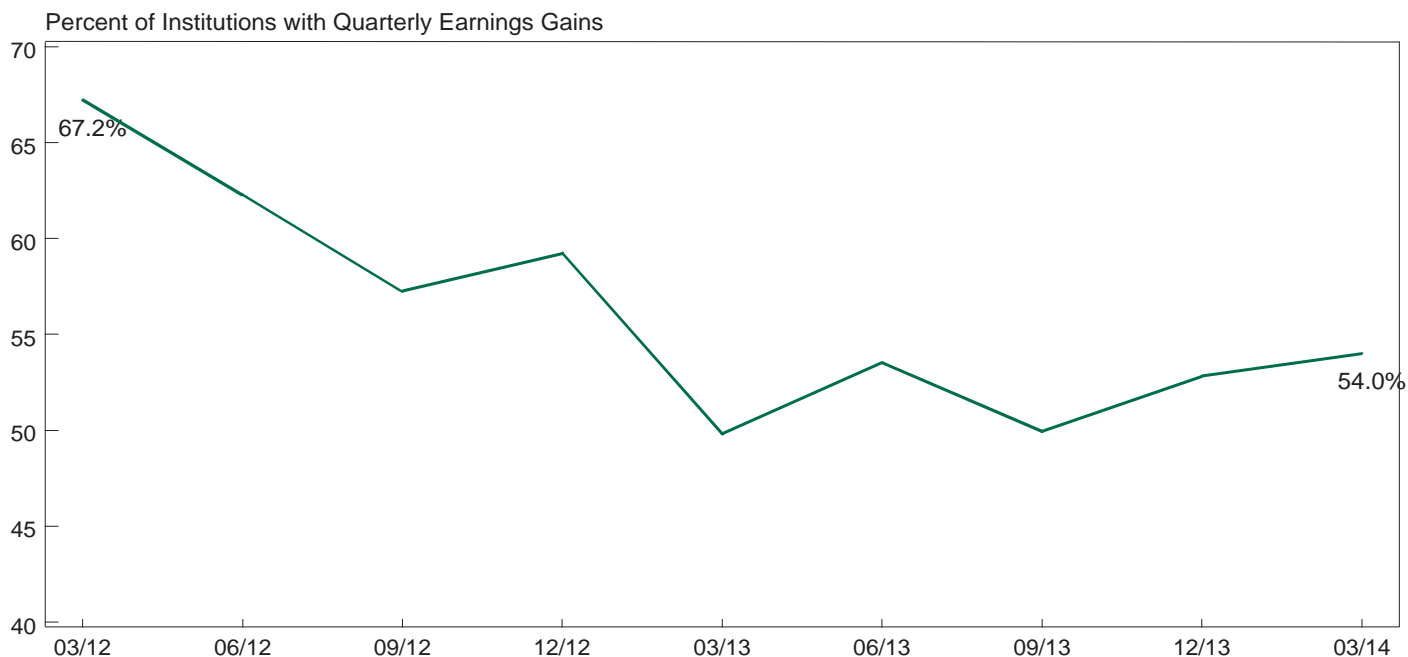
## Major Factors Affecting Earnings

1st Quarter 2014 vs. 1st Quarter 2013



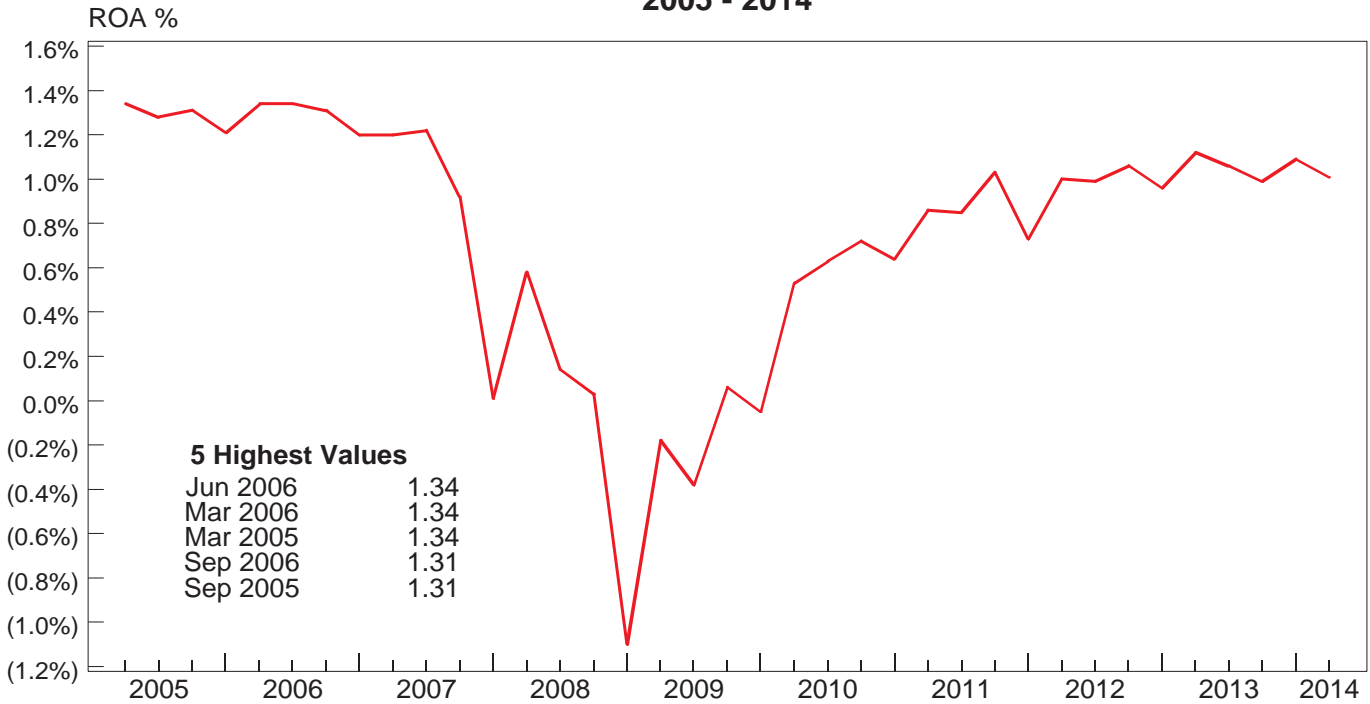
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2012-2014



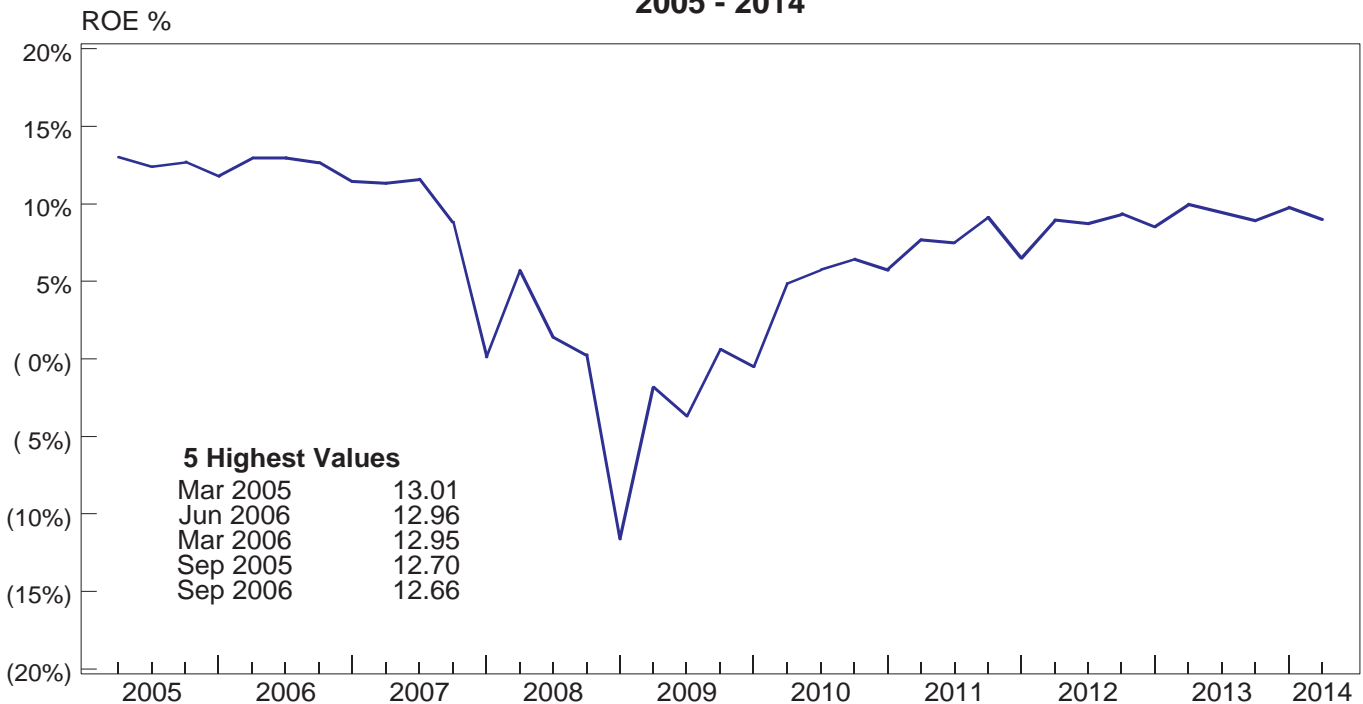
## Quarterly Return on Assets (ROA), Annualized

2005 - 2014



## Quarterly Return on Equity (ROE), Annualized

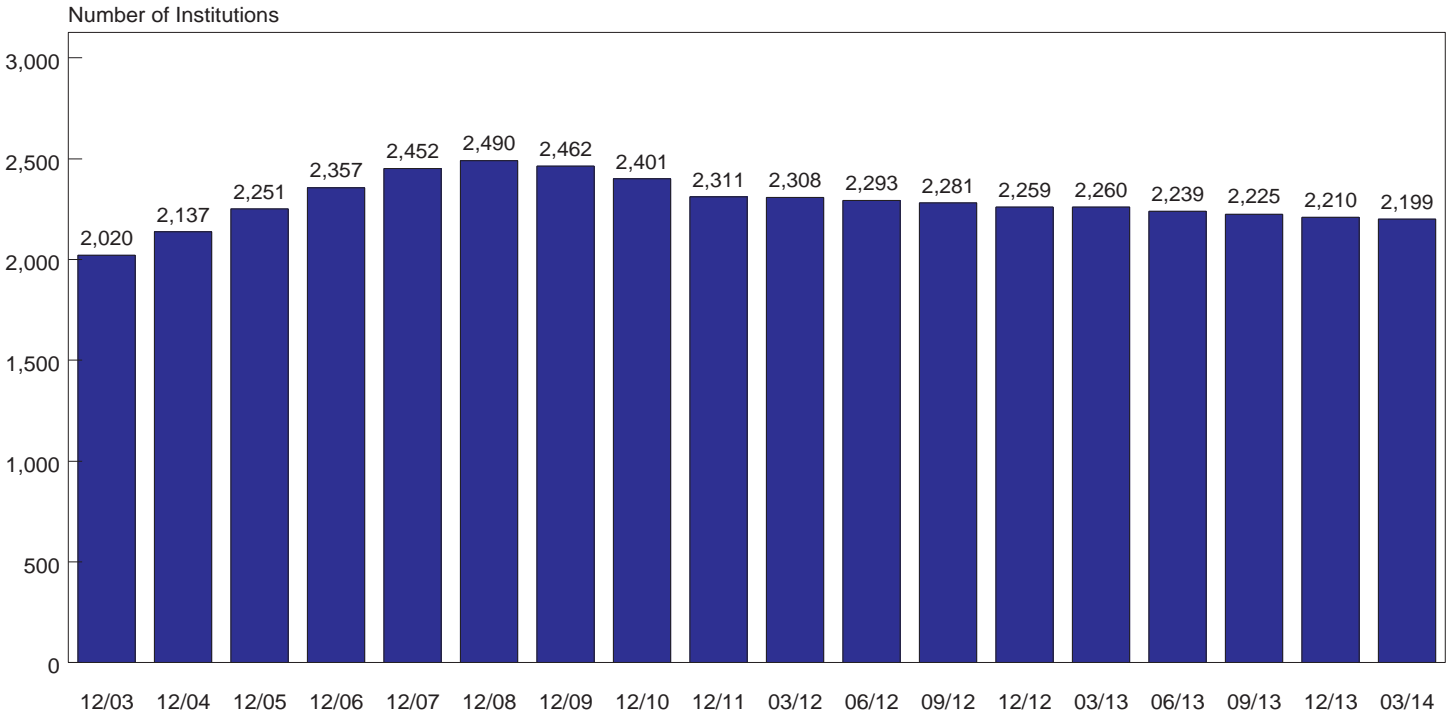
2005 - 2014





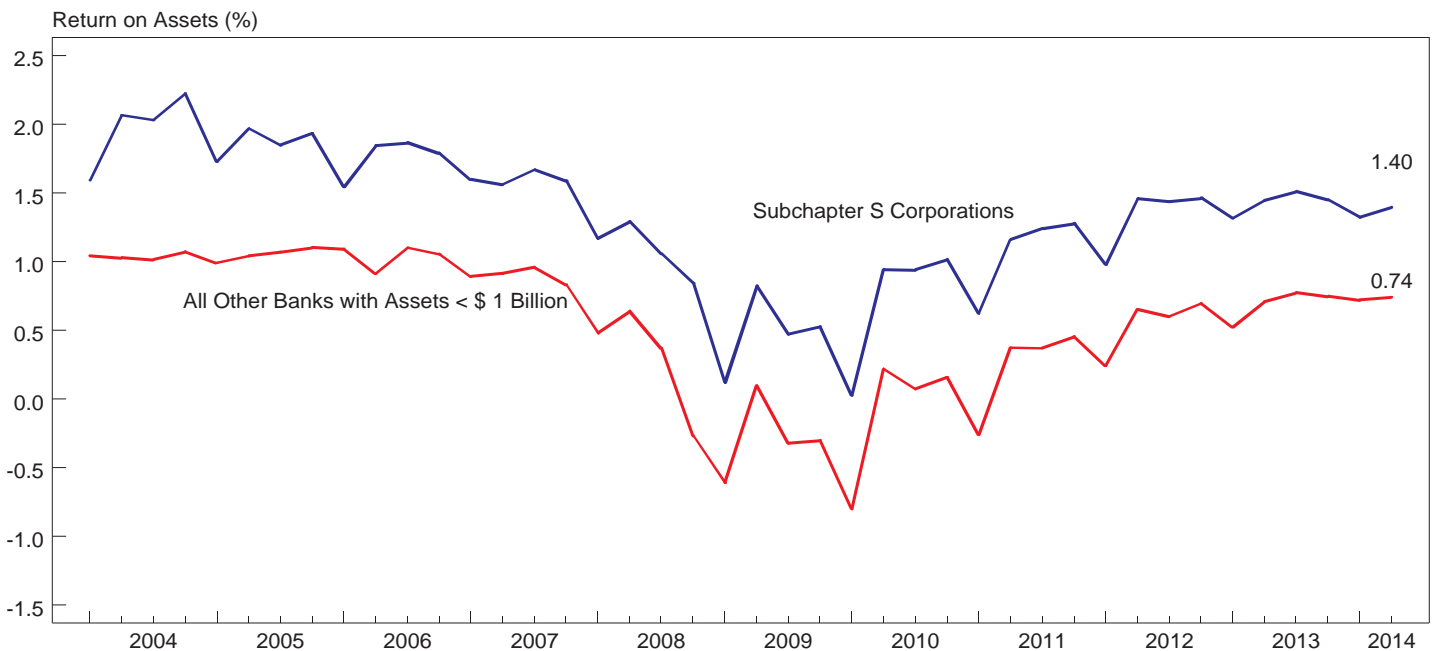
## Number of Subchapter S Corporations

2003-2014



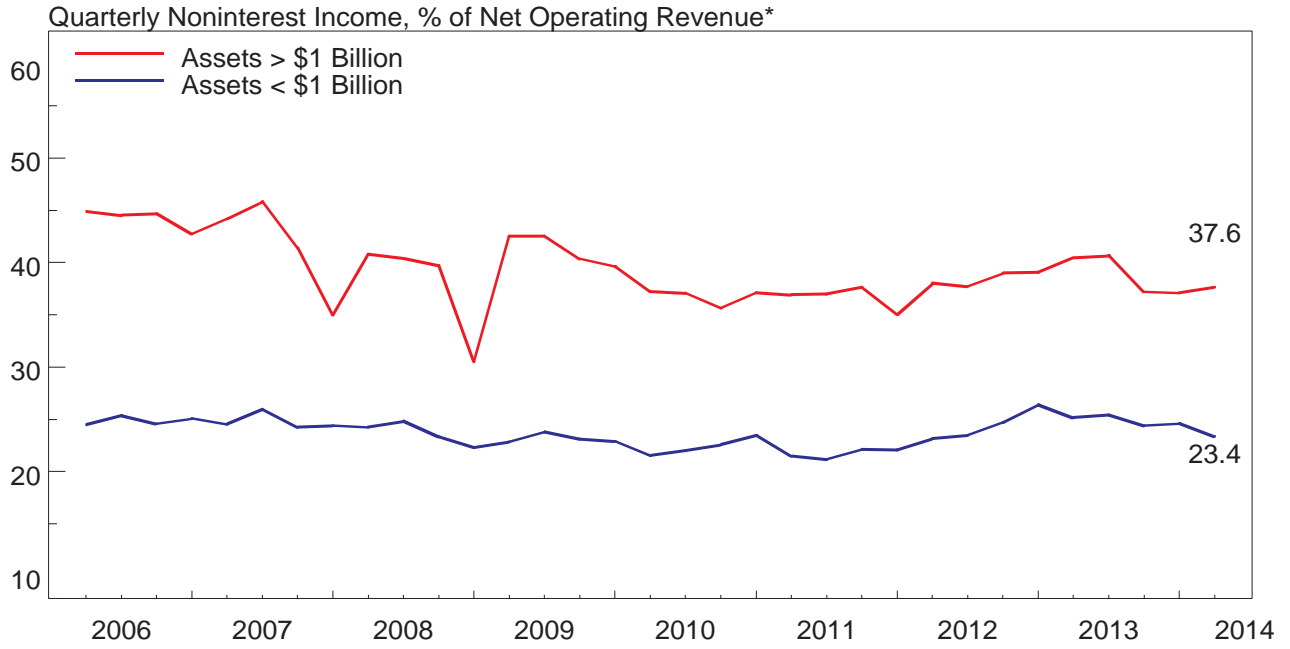
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2003-2014



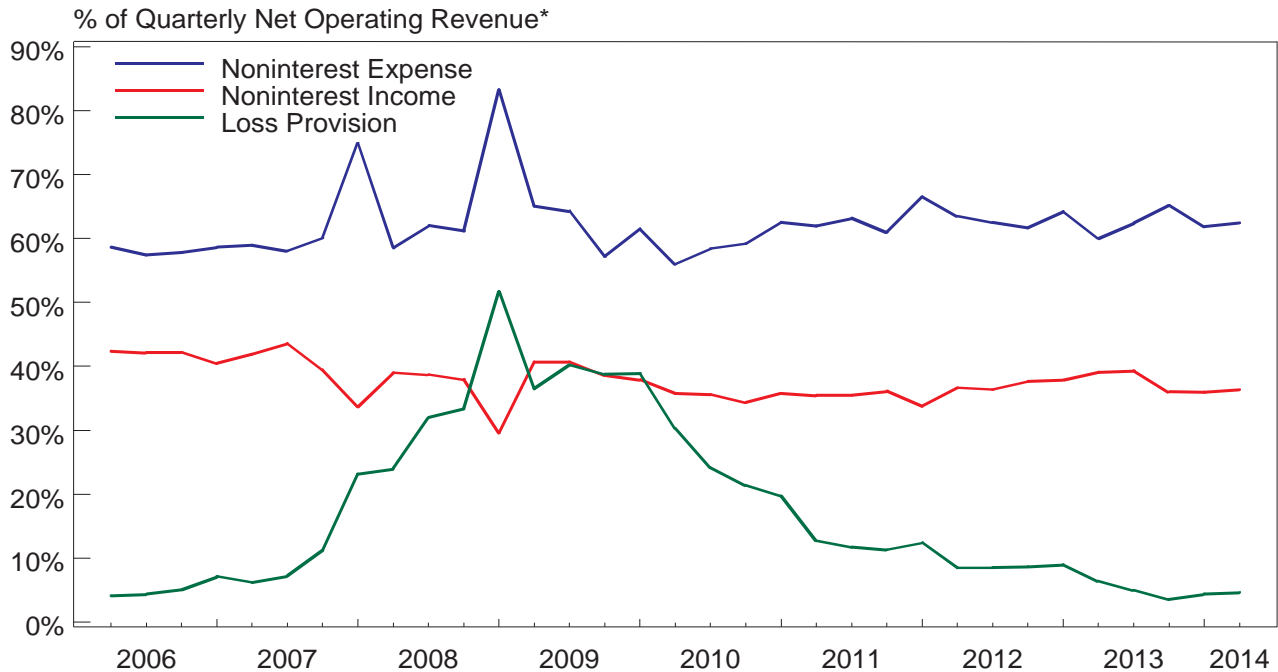
## Noninterest Income as a Percentage of Net Operating Revenue\*

2006 - 2014



## Trends in FDIC-Insured Institutions' Income & Expenses

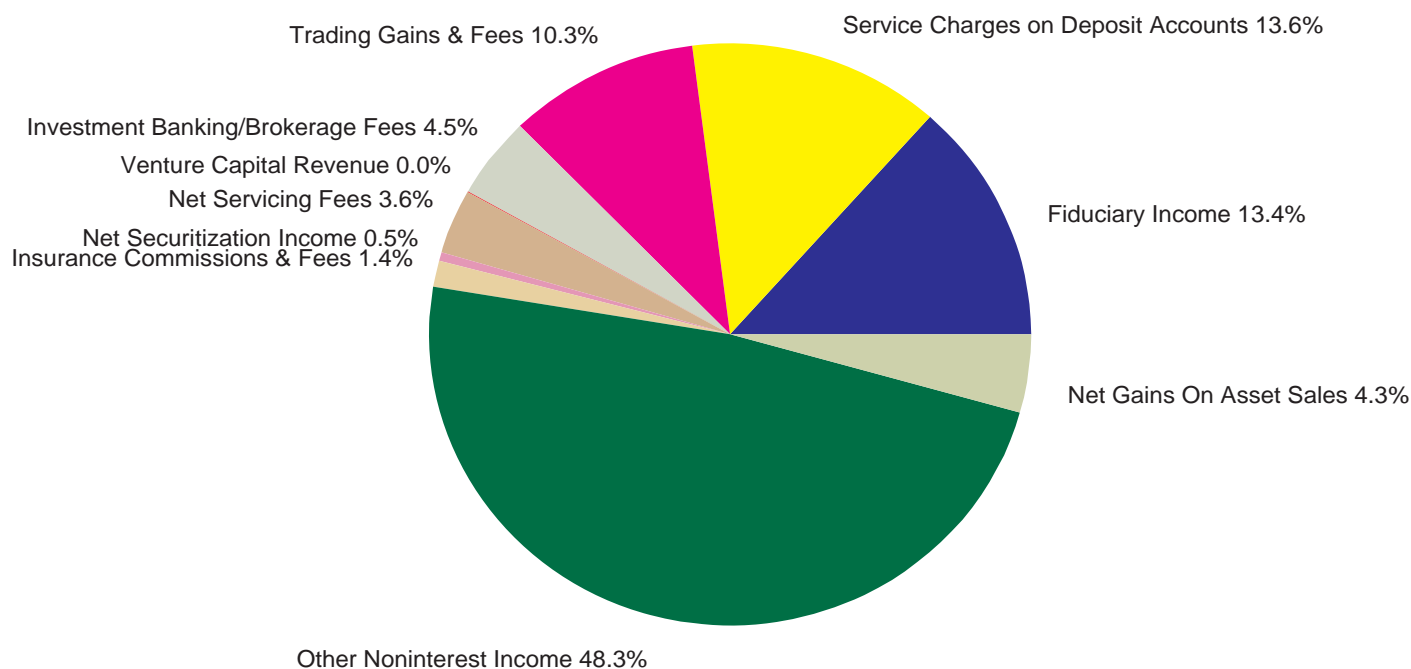
2006 - 2014



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

## Composition of Noninterest Income

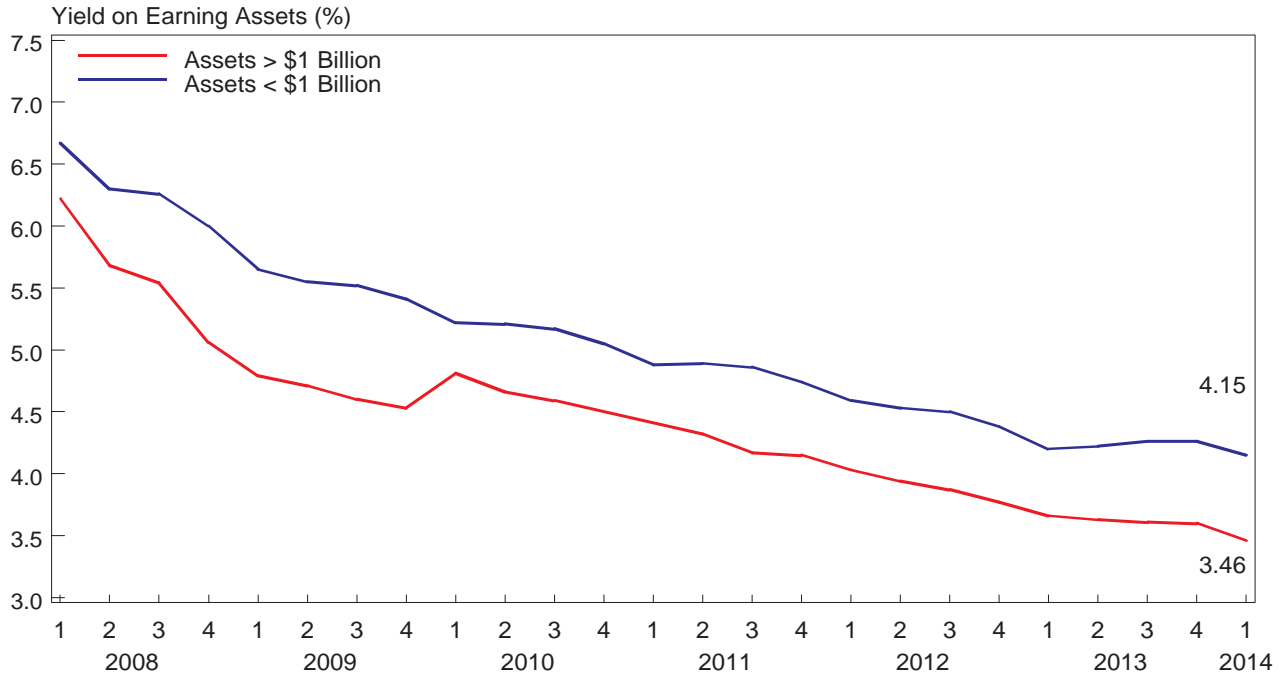
March 31, 2014 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$7,987	1,141	17.0%
Service Charges on Deposit Accounts	\$8,091	6,533	97.1%
Trading Gains & Fees	\$6,122	194	2.9%
Investment Banking/Brokerage Fees	\$2,692	1,701	25.3%
Venture Capital Revenue	\$15	42	0.6%
Net Servicing Fees	\$2,140	2,237	33.2%
Net Securitization Income	\$282	31	0.5%
Insurance Commissions & Fees	\$856	2,186	32.5%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$2,330	2,546	37.8%
Net Gains/Losses On OREO Sales	-\$25	2,818	41.9%
Net Gains/Losses On Sales Of Other Assets	\$262	1,232	18.3%
Other Noninterest Income	\$28,755	6,648	98.8%
<b>Total Noninterest Income</b>	<b>\$59,512</b>	<b>6,702</b>	<b>99.6%</b>

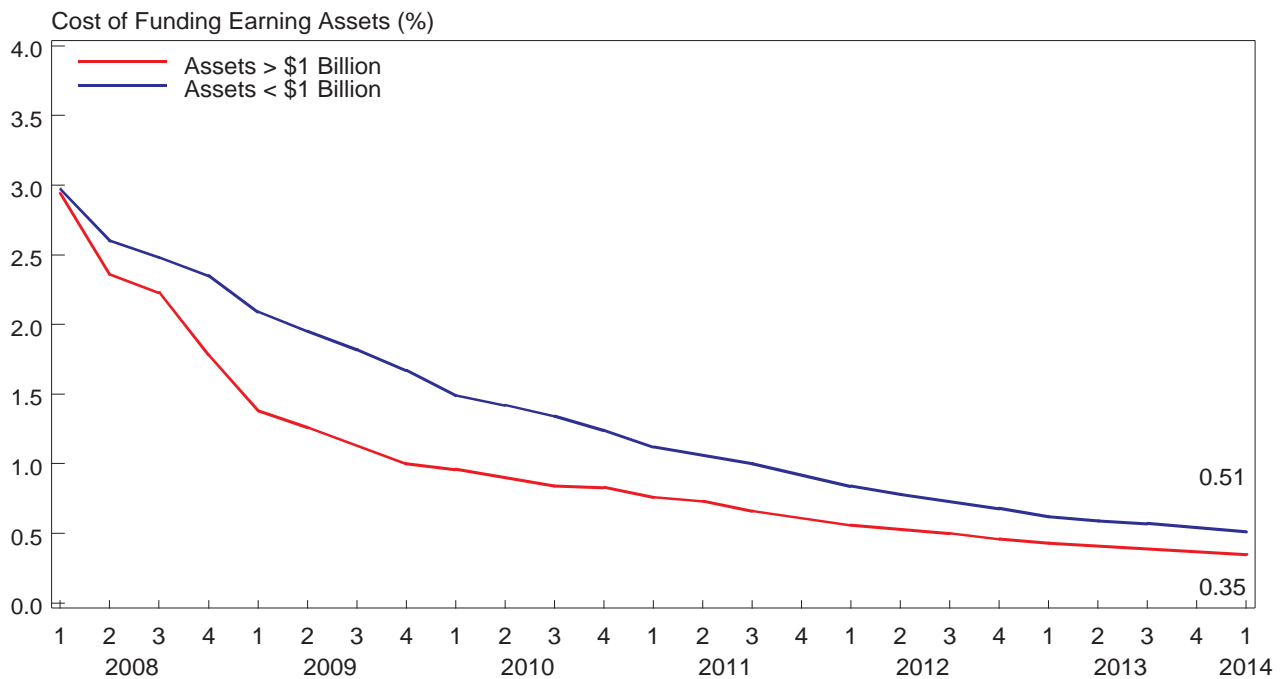
## Quarterly Yield on Earning Assets

2008 - 2014

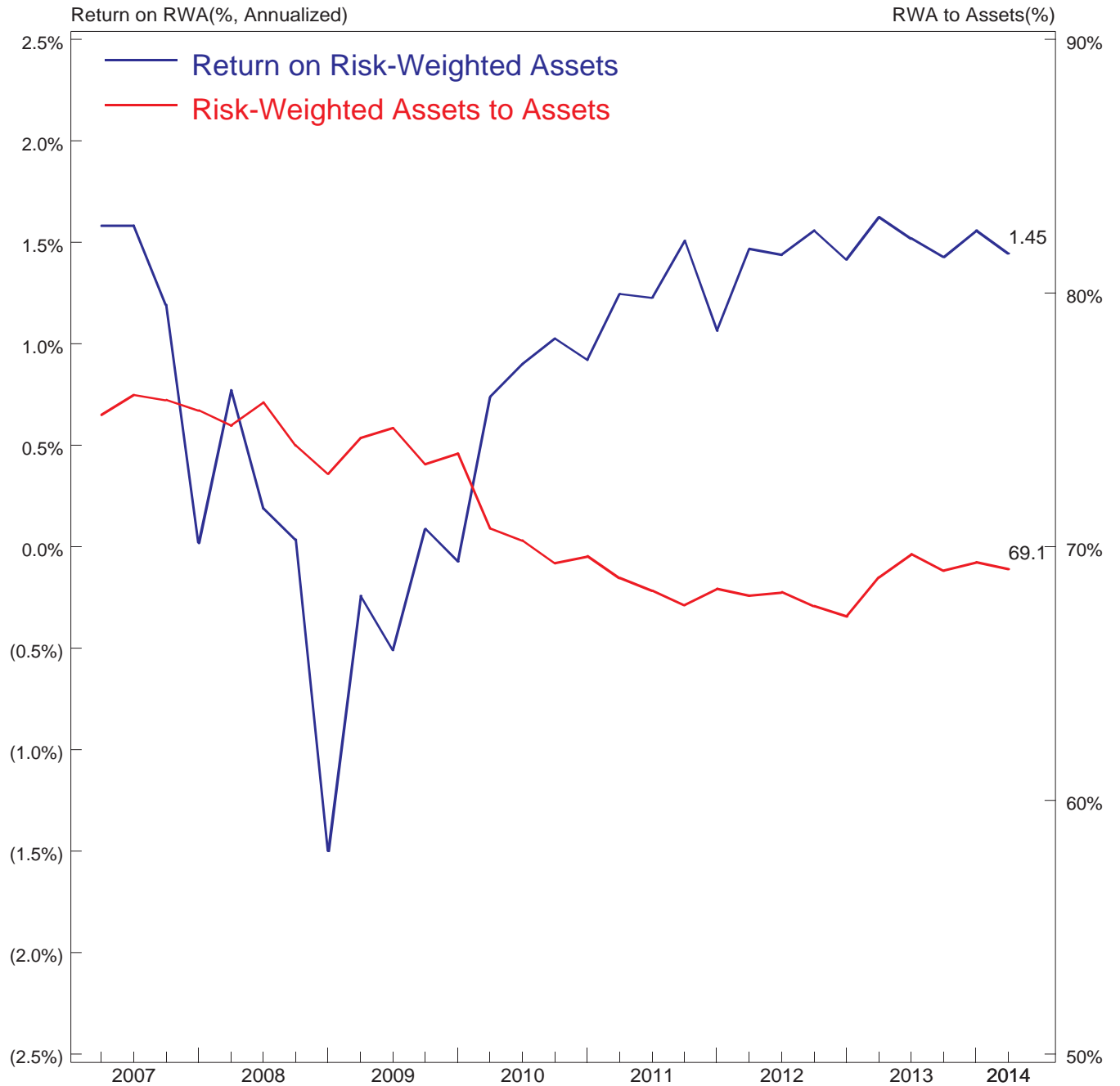


## Quarterly Cost of Funding Earning Assets

2008 - 2014



**Quarterly Return on Risk-Weighted Assets (RWA)\*  
and RWA to Total Assets  
2007 - 2014**

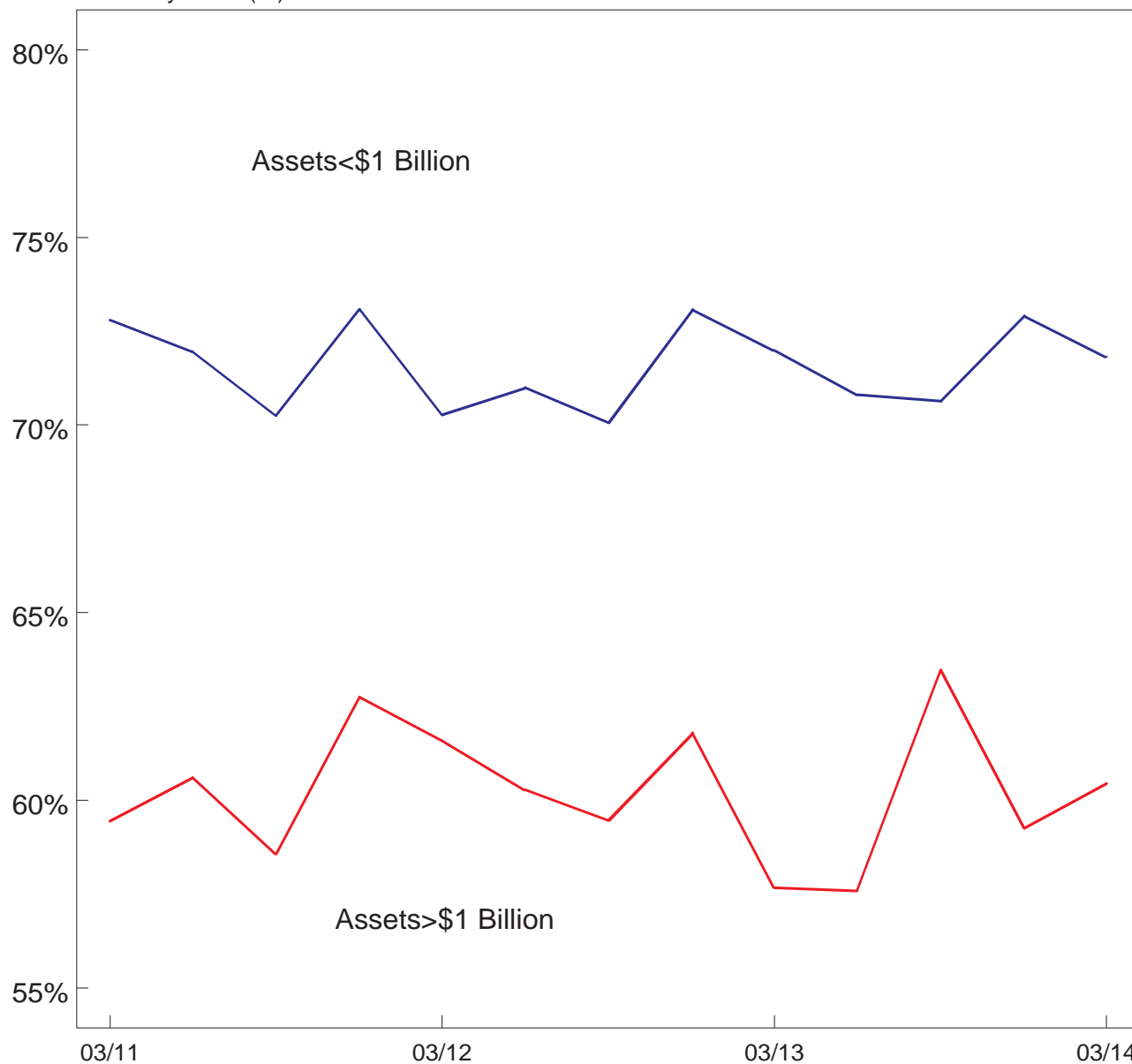


\* Assets weighted according to risk categories used in regulatory capital computations.

## Quarterly Efficiency Ratios\*

2011 - 2014

Efficiency Ratio (%)



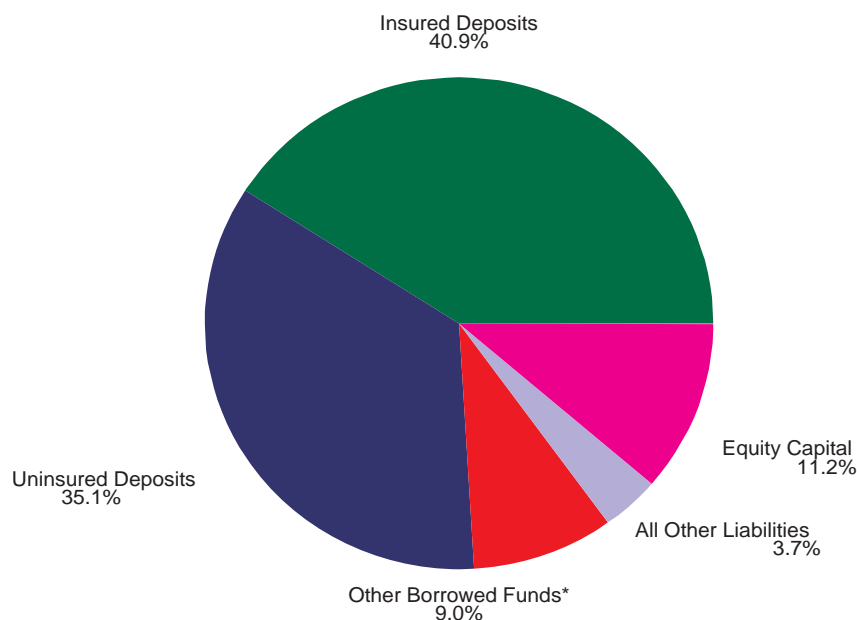
	03/11	06/11	09/11	12/11	03/12	06/12	09/12	12/12	03/13	06/13	09/13	12/13	03/14
Assets <\$1 Billion	72.79	71.95	70.25	73.08	70.27	70.99	70.06	73.07	71.99	70.80	70.63	72.90	71.82
Assets >\$1 Billion	59.44	60.60	58.57	62.75	61.59	60.28	59.47	61.79	57.67	57.59	63.47	59.26	60.45
Total	60.70	61.69	59.70	63.76	62.41	61.31	60.48	62.86	58.95	58.79	64.14	60.53	61.48

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



## Total Liabilities and Equity Capital

March 31, 2014



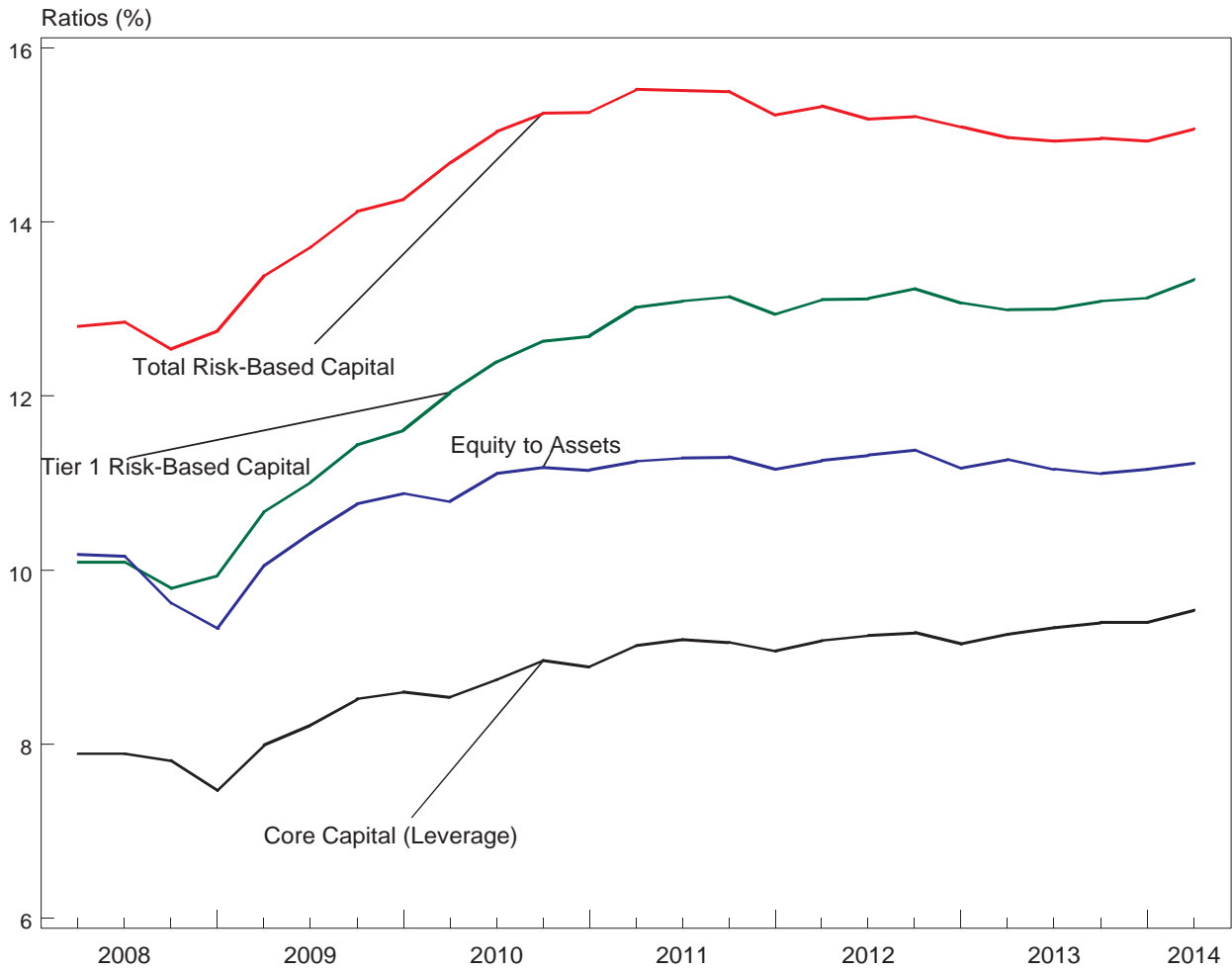
(\$ Billions)	3/31/13	3/31/14	% Change
Insured Deposits (estimated)	5,976	6,094	2.0
Uninsured Deposits	4,844	5,223	7.8
In Foreign Offices	1,393	1,396	0.2
Other Borrowed Funds*	1,300	1,343	3.3
All Other Liabilities	663	558	-15.8
Subordinated Debt	116	95	-18.1
Bank Equity Capital	1,626	1,673	2.9
Total Liabilities and Equity Capital	14,424	14,901	3.3

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



# Capital Ratios

2008 - 2014

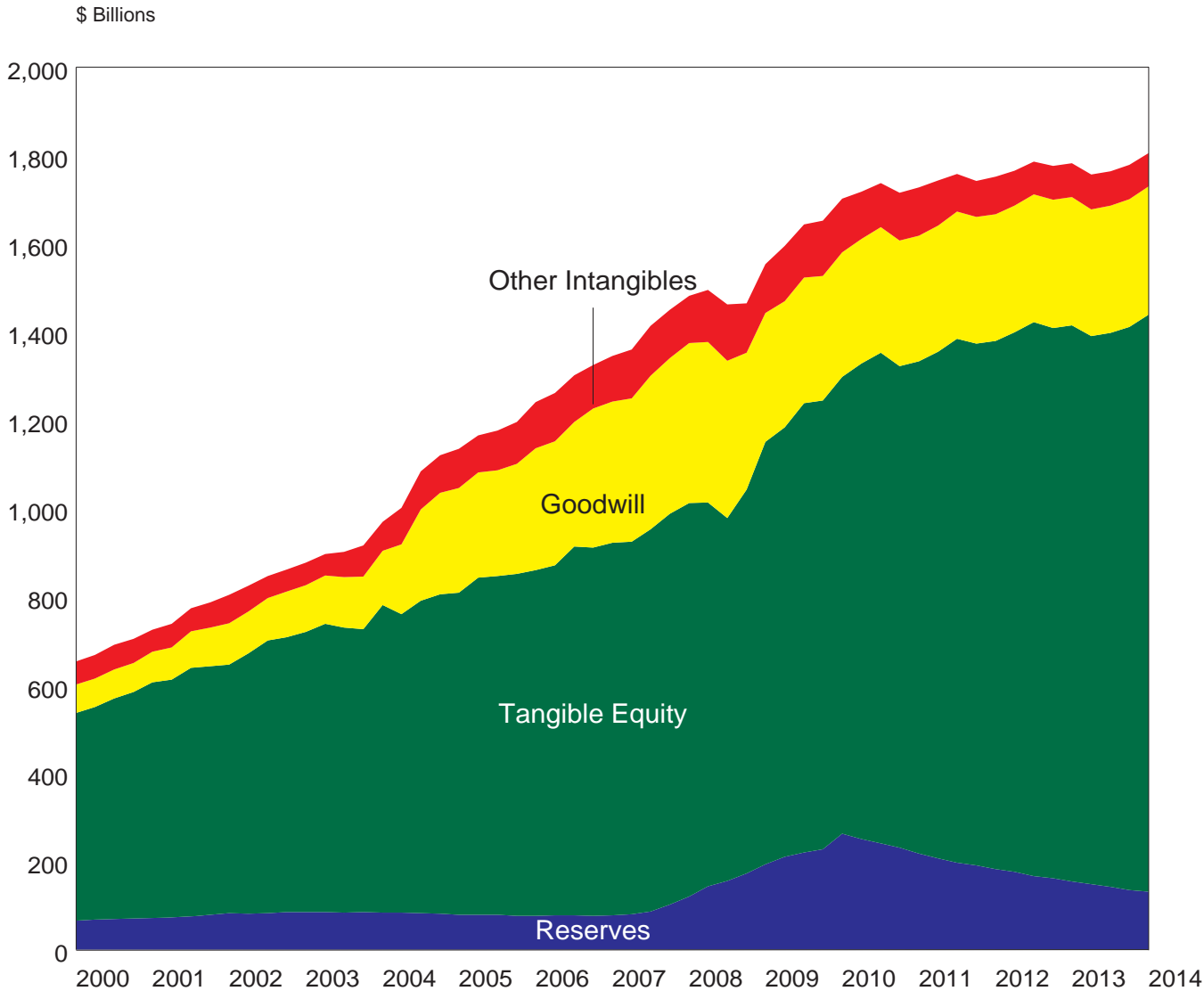


	12/08	12/09	12/10	12/11	12/12	12/13	3/14
<b>Total Risk-Based Capital</b>	<b>12.75</b>	<b>14.26</b>	<b>15.26</b>	<b>15.23</b>	<b>15.09</b>	<b>14.93</b>	<b>15.07</b>
<b>Tier 1 Risk-Based Capital</b>	<b>9.94</b>	<b>11.61</b>	<b>12.69</b>	<b>12.94</b>	<b>13.07</b>	<b>13.13</b>	<b>13.34</b>
<b>Equity to Assets</b>	<b>9.33</b>	<b>10.88</b>	<b>11.15</b>	<b>11.16</b>	<b>11.17</b>	<b>11.16</b>	<b>11.23</b>
<b>Core Capital (Leverage)</b>	<b>7.47</b>	<b>8.60</b>	<b>8.89</b>	<b>9.07</b>	<b>9.15</b>	<b>9.40</b>	<b>9.54</b>

# Equity Capital and Reserves

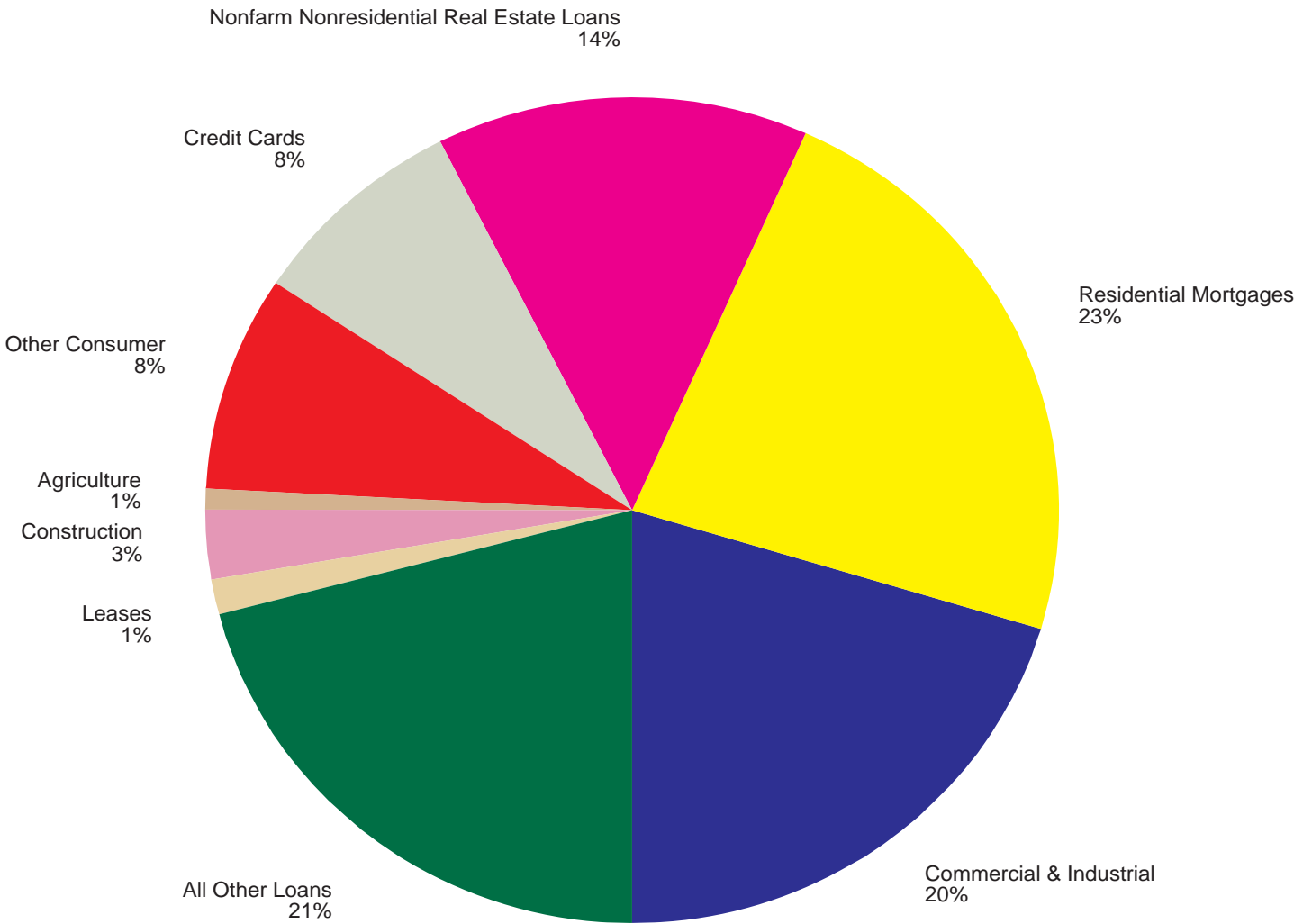
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2014



# Loan Portfolio Composition

March 31, 2014

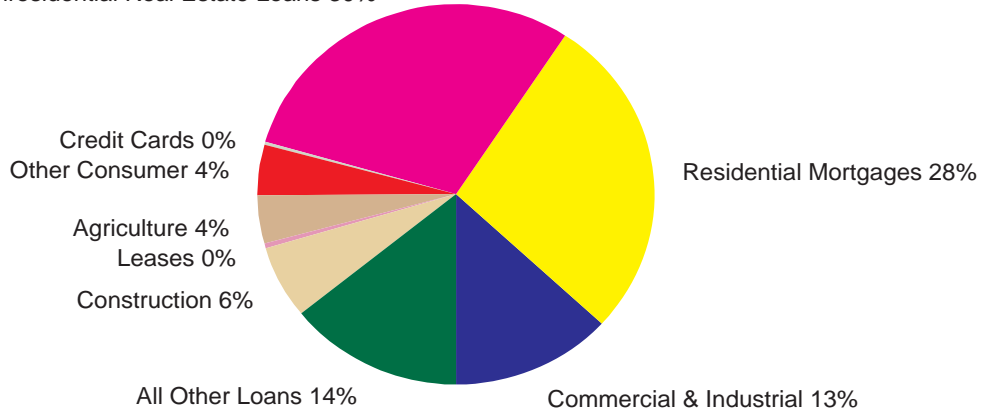


# Loan Portfolio Composition by Asset Size

March 31, 2014

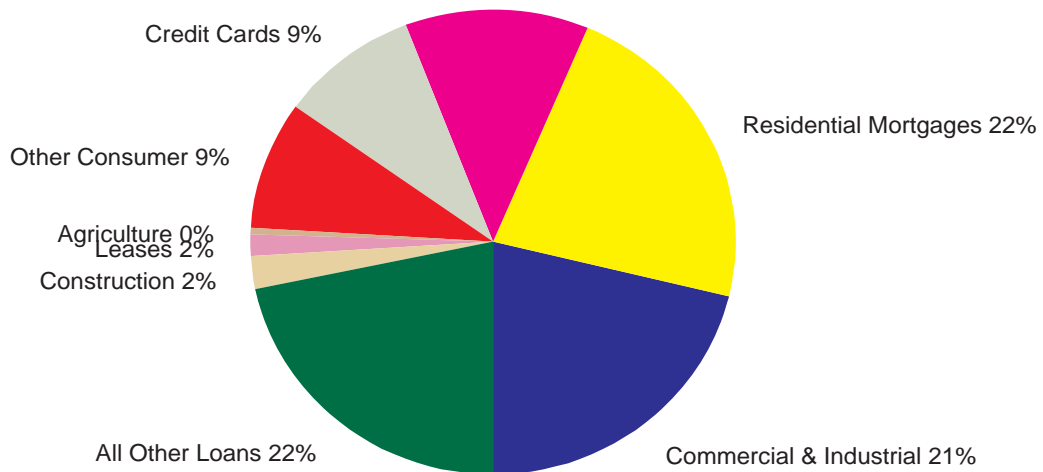
## Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 30%



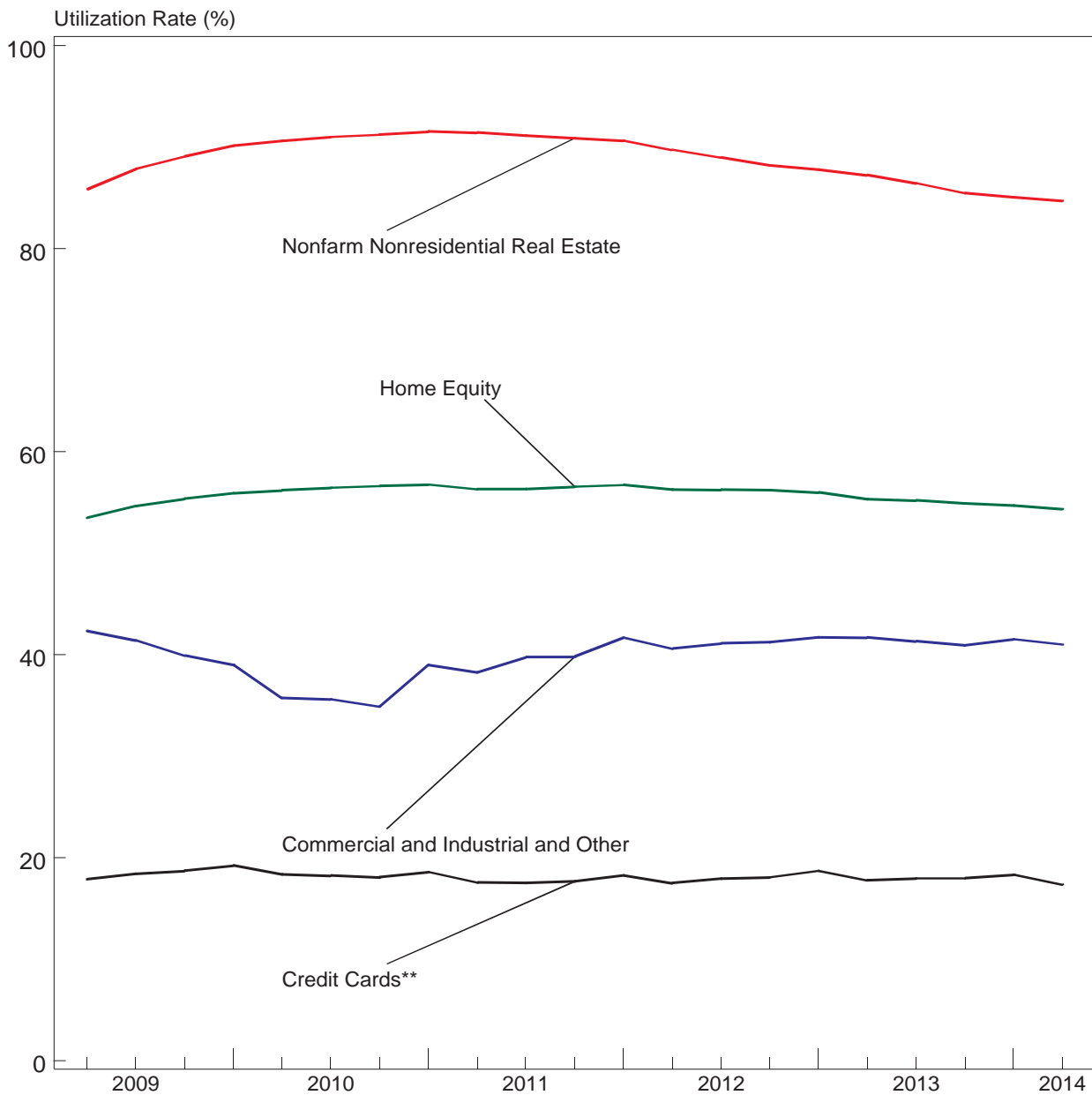
## Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 12%



## Utilization Rates of Loan Commitments\*

2009-2014

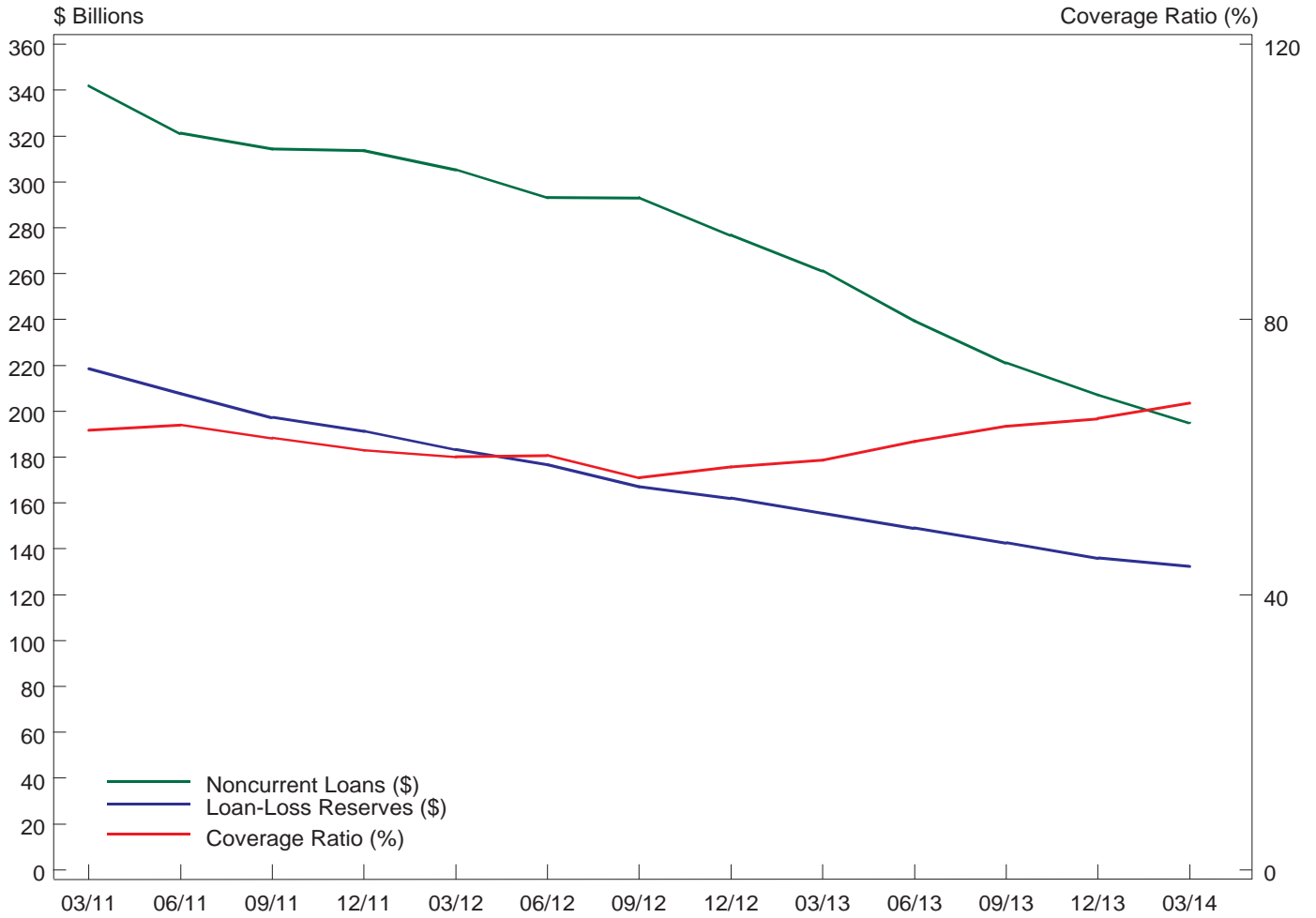


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

## Reserve Coverage Ratio\*

2011-2014



### Noncurrent Loans (\$ Billions)

341.9 321.2 314.3 313.7 305.3 293.2 293.1 276.8 261.2 239.4 221.1 207.1 195.1

### Loan-Loss Reserves (\$ Billions)

218.5 207.7 197.3 191.3 183.3 176.6 167.0 162.1 155.5 149.1 142.6 135.9 132.3

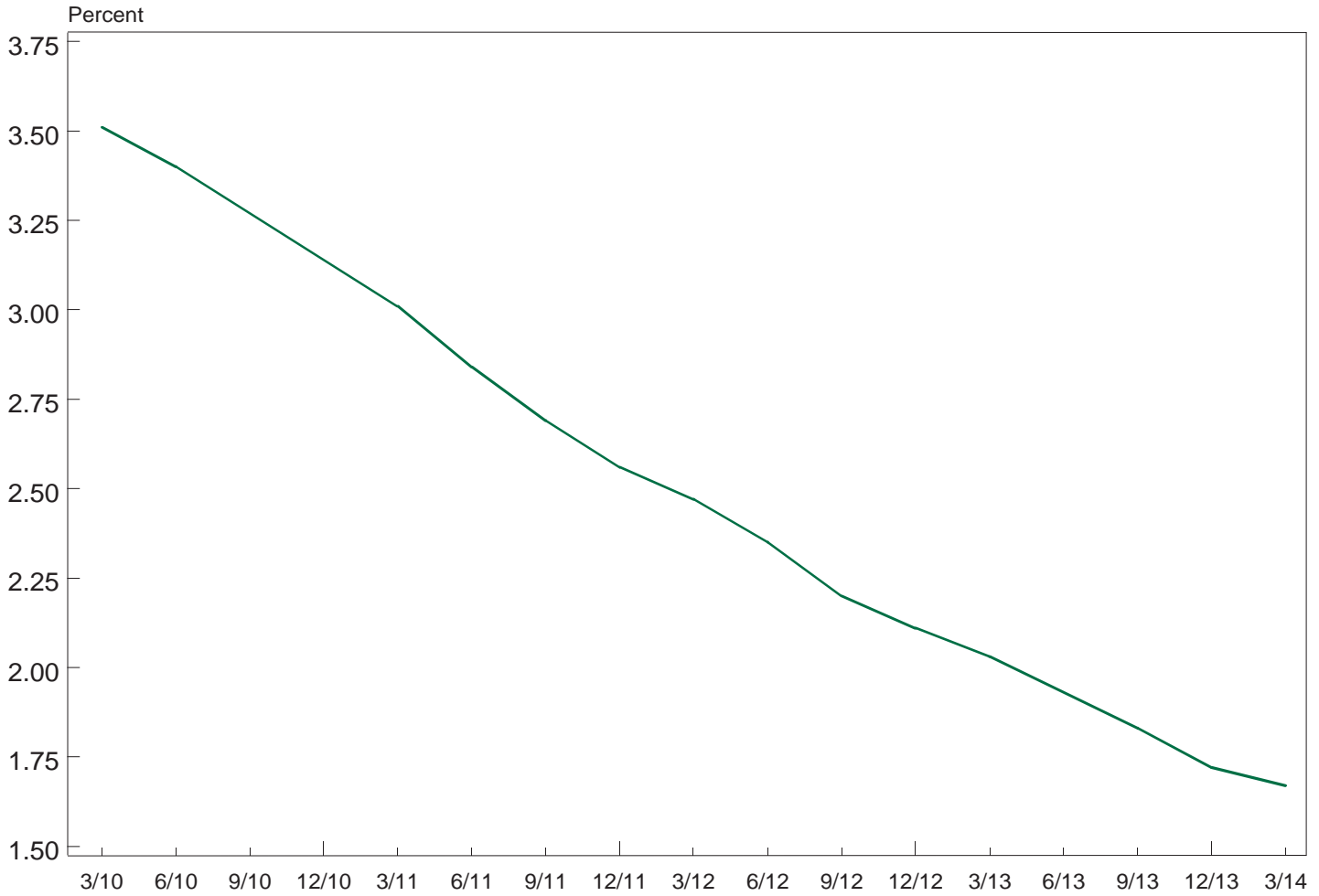
### Coverage Ratio (%)

64 65 63 61 60 60 57 59 60 62 64 66 68

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2010 - 2014

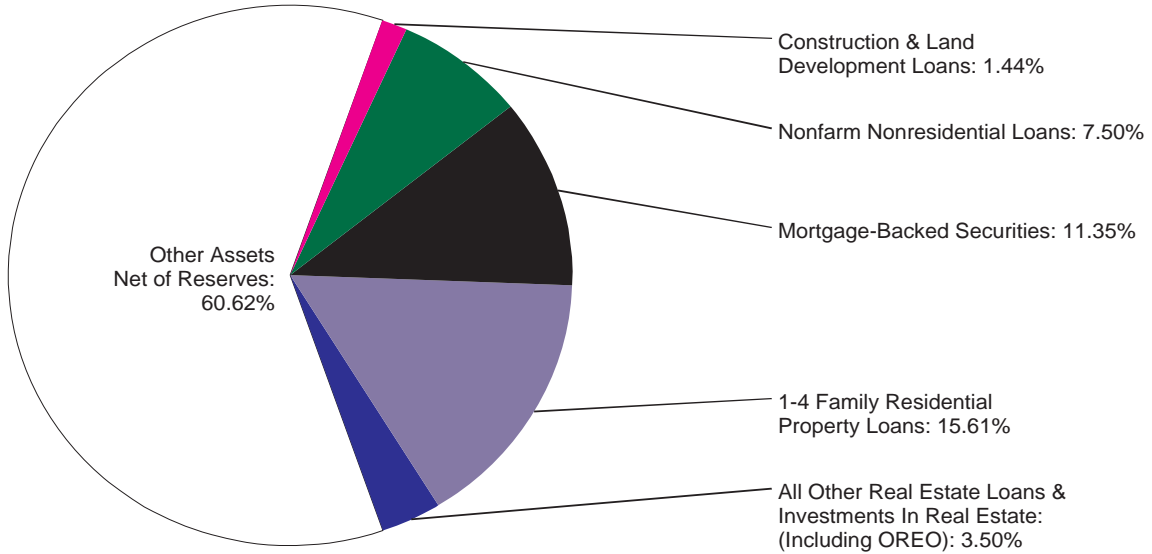


## Loss Allowance to Loans and Leases

3.51 3.40 3.27 3.14 3.01 2.84 2.69 2.56 2.47 2.35 2.20 2.11 2.03 1.93 1.83 1.72 1.67

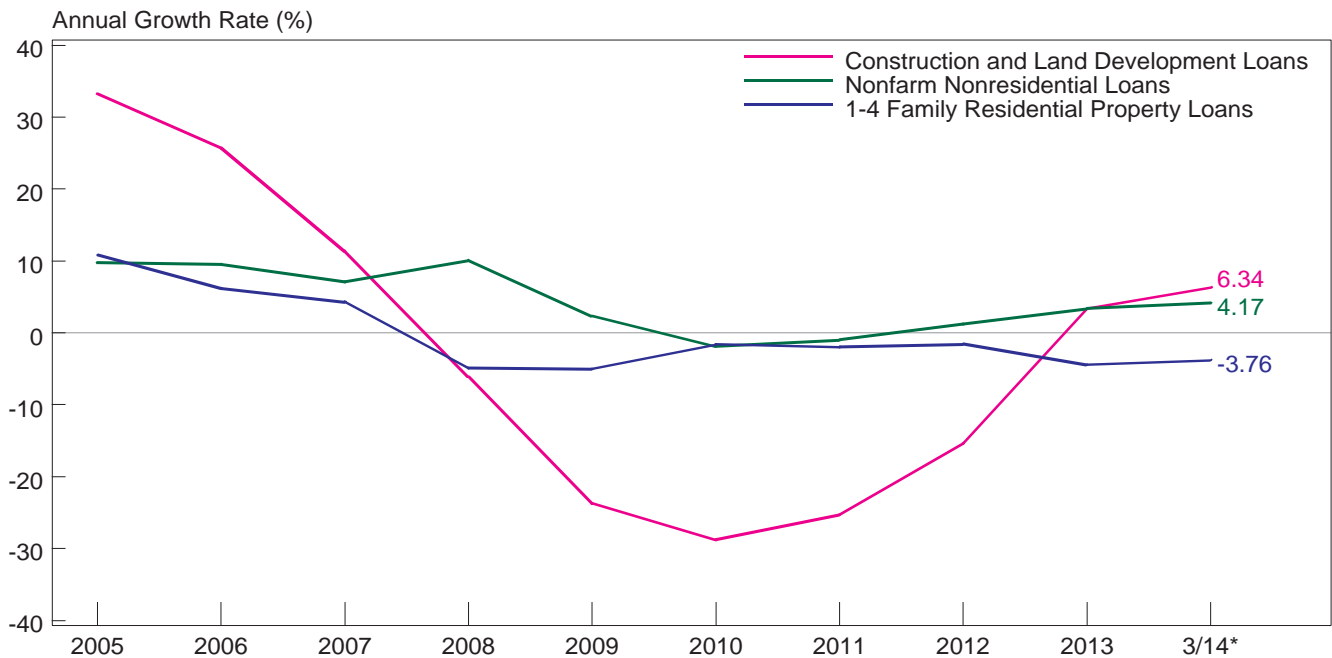
## Real Estate Assets as a Percent of Total Assets

March 31, 2014



## Real Estate Loan Growth Rates\*

2005-2014

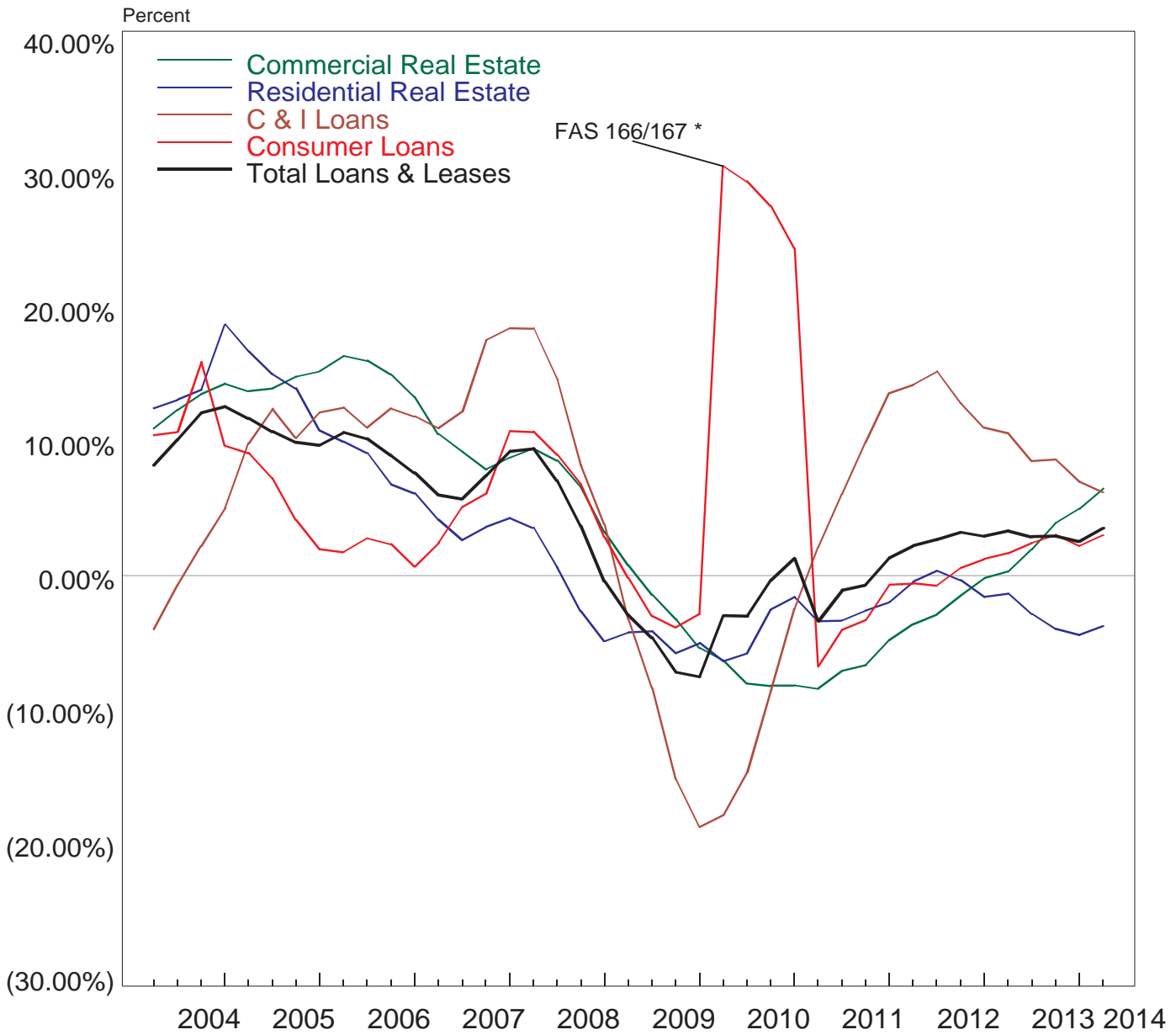


\* Growth Rate for the most recent twelve-month period.



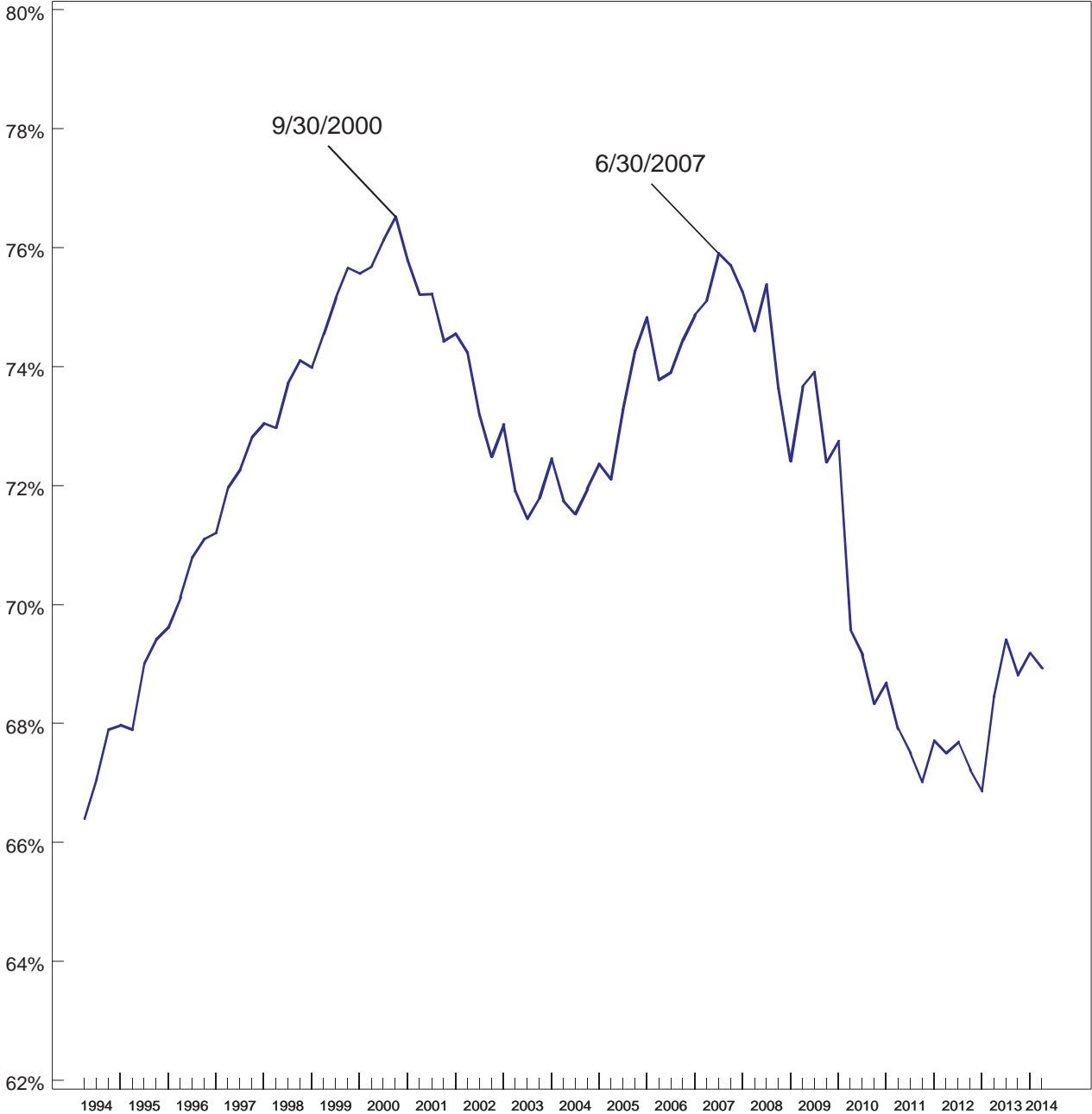
# Twelve-Month Loan Growth Rates

2004 - 2014



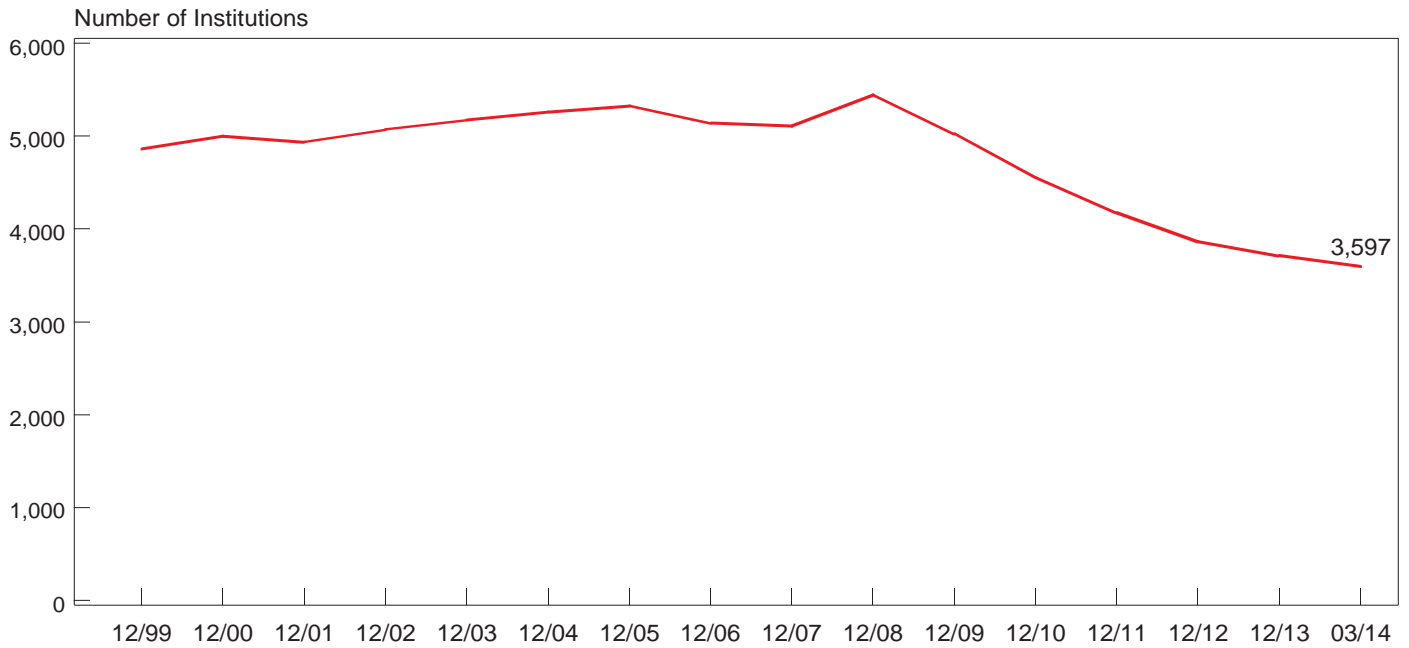
\* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

# Risk-Weighted Assets as a Percentage of Total Assets 1994 - 2014



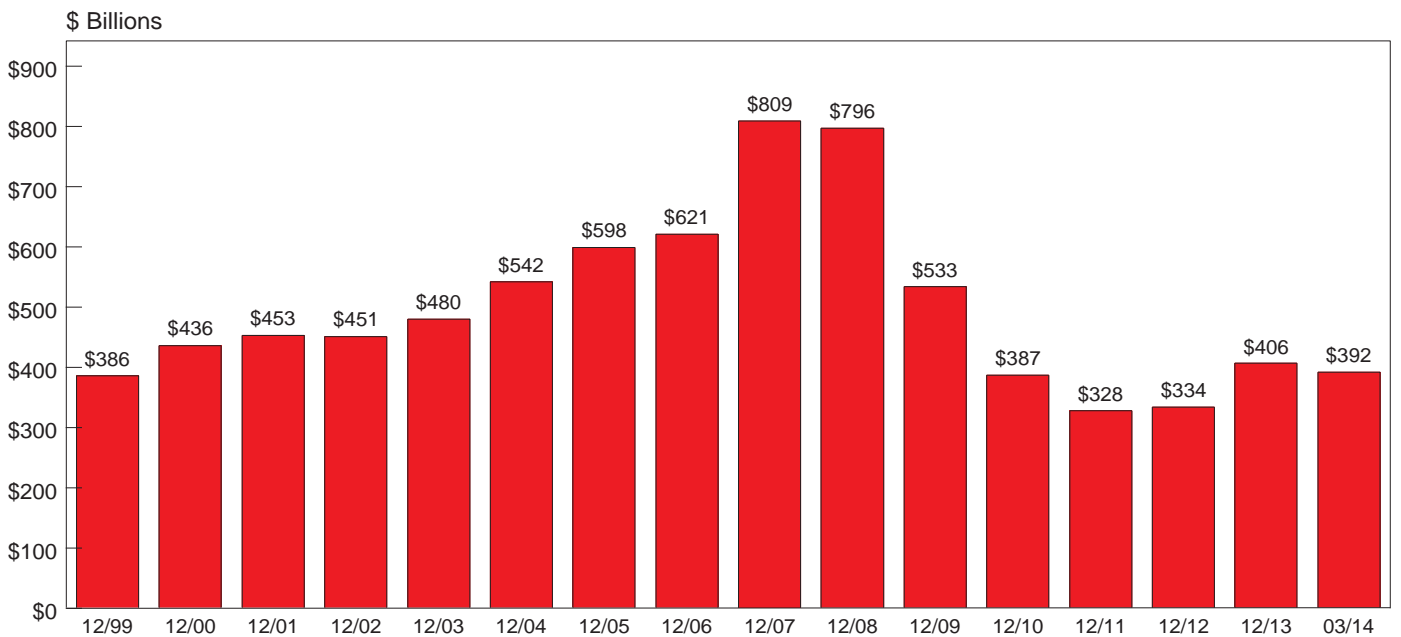
## Number of Institutions with FHLB Advances

1999 - 2014

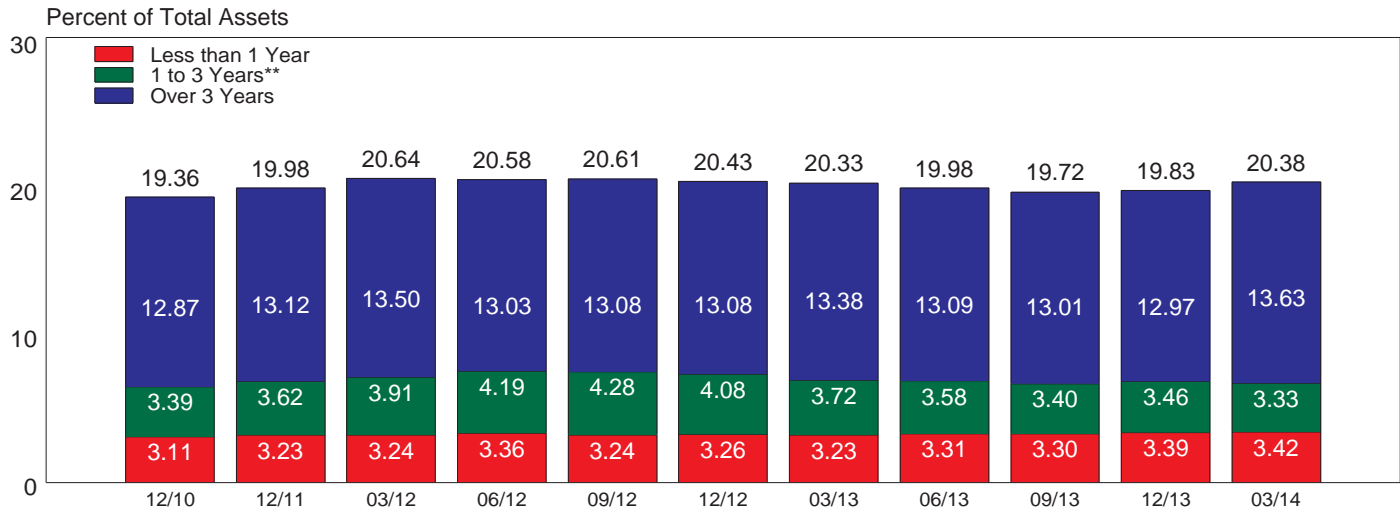


## Amount of FHLB Advances Outstanding

1999 - 2014

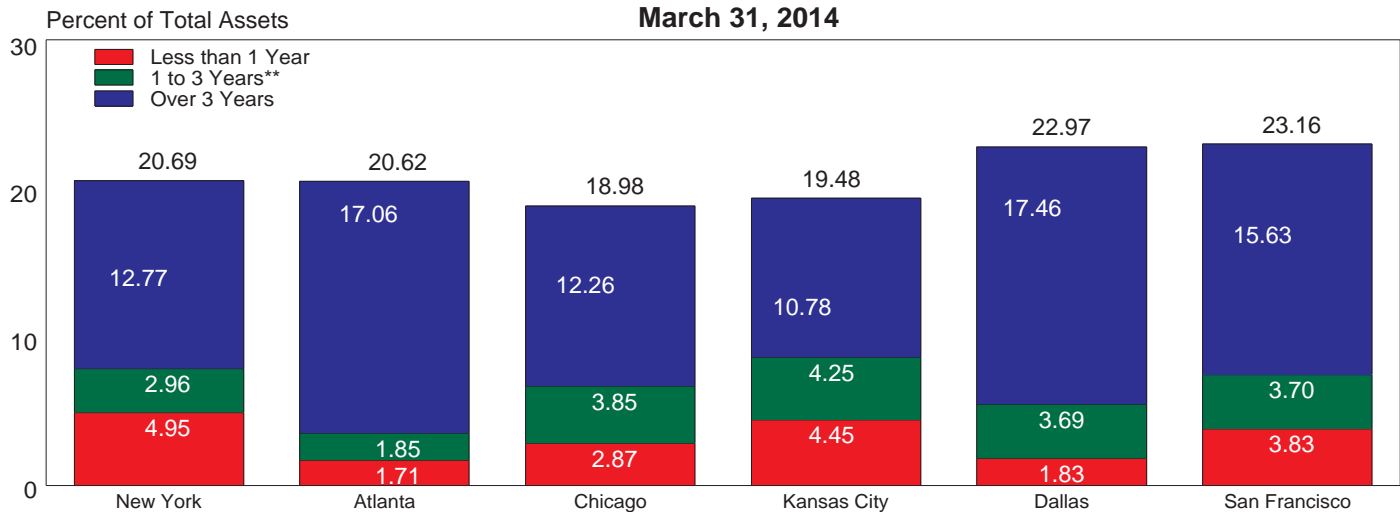


## Debt Securities by Maturity or Repricing Frequency\*...



.....and by Region

March 31, 2014



## Total Securities (Debt and Equity)\*

(\$ Billions)

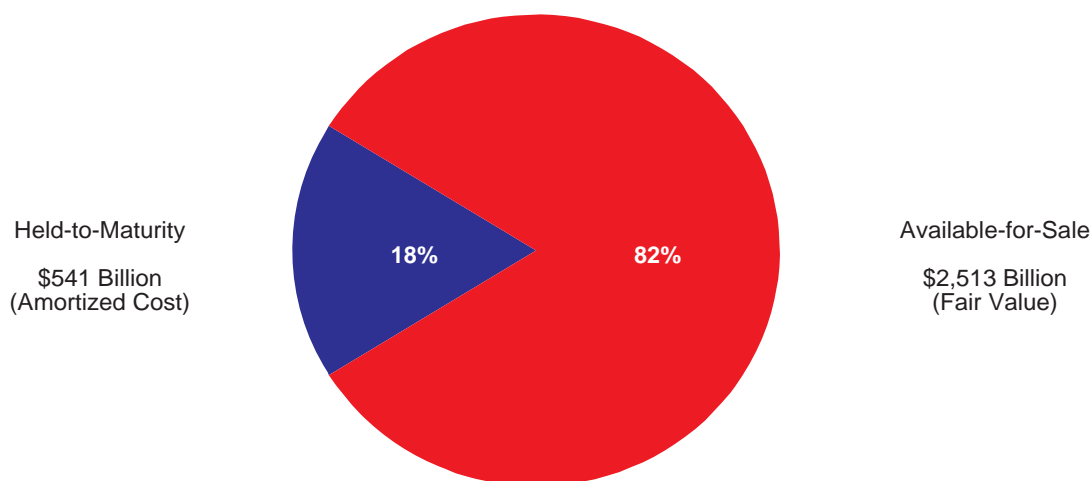
	3/12	6/12	9/12	12/12	3/13	6/13	9/13	12/13	3/14
U.S. Government Obligations:									
U.S. Treasury	167	187	196	205	189	166	160	193	237
U.S. Agencies	20	22	23	24	25	25	26	26	27
Government Sponsored Enterprises	212	206	202	215	215	212	213	209	202
Mortgage Pass-through Securities	990	989	994	968	971	965	966	964	974
Collateralized Mortgage Obligations	644	616	616	606	589	565	549	548	550
State, County, Municipal Obligations	226	241	251	262	267	274	284	292	299
Asset Backed Securities	154	159	163	166	165	167	174	175	174
Other Debt Securities	506	504	528	548	559	557	571	580	574
Equity Securities	13	13	13	17	18	13	15	14	16
<b>Total Securities</b>	<b>\$2,931</b>	<b>\$2,937</b>	<b>\$2,986</b>	<b>\$3,010</b>	<b>\$2,999</b>	<b>\$2,945</b>	<b>\$2,958</b>	<b>\$3,002</b>	<b>\$3,055</b>

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

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

## Total Securities\*

March 31, 2014



## Total Securities\*

March 31, 2014

	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	\$20,205	99.8	\$217,025	100.1	\$237,230	100.0
U.S. Government Agencies	4,492	99.3	22,959	99.8	27,451	99.7
Government Sponsored Enterprises	35,459	96.5	166,218	98.9	201,677	98.5
Mortgage Pass-through Securities	224,537	99.1	749,319	99.5	973,856	99.4
Collateralized Mortgage Obligations	97,807	99.5	452,371	100.6	550,179	100.4
State, County, Municipal Obligations	54,795	101.2	244,571	100.6	299,366	100.7
Asset Backed Securities	27,872	100.5	146,148	100.6	174,019	100.6
Other Debt Securities	75,857	100.1	498,365	101.3	574,223	103.7
Equity Securities	**	**	16,499	105.9	16,499	105.9
<b>Total Securities</b>	<b>\$541,026</b>	<b>99.4</b>	<b>\$2,513,475</b>	<b>100.2</b>	<b>\$3,054,501</b>	<b>100.1</b>
Memoranda***						
Structured Notes	34,146		33,338			97.6

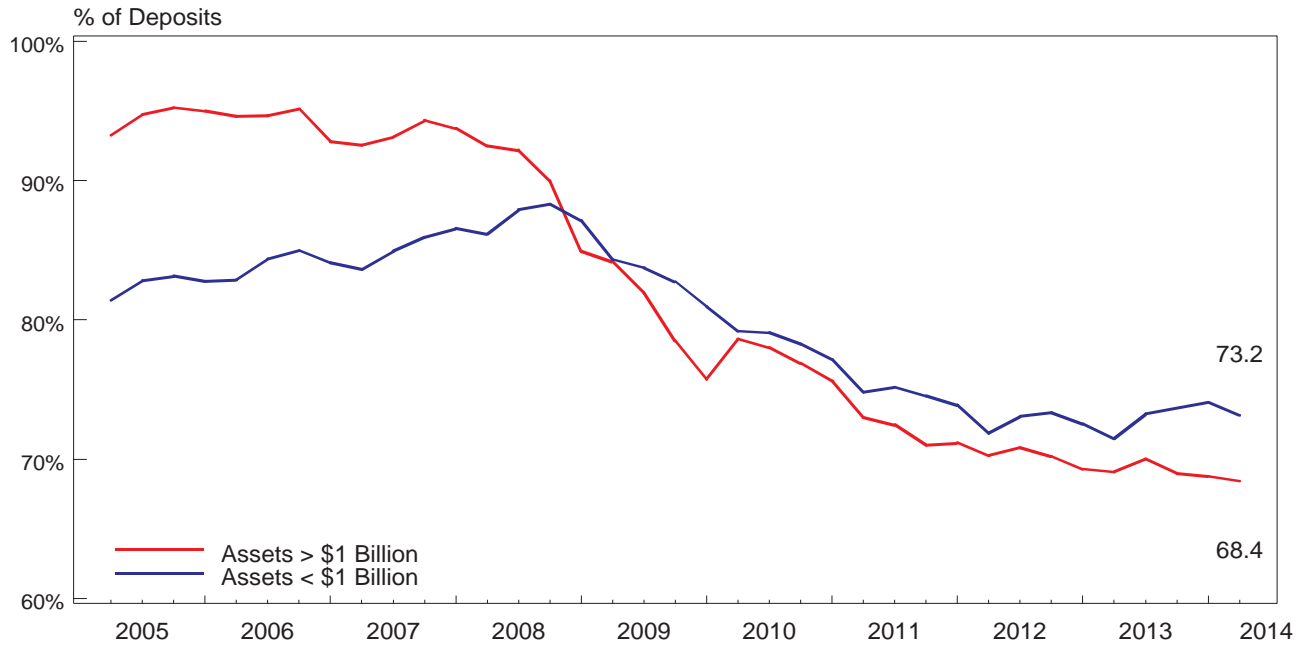
\* Excludes trading account assets.

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

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

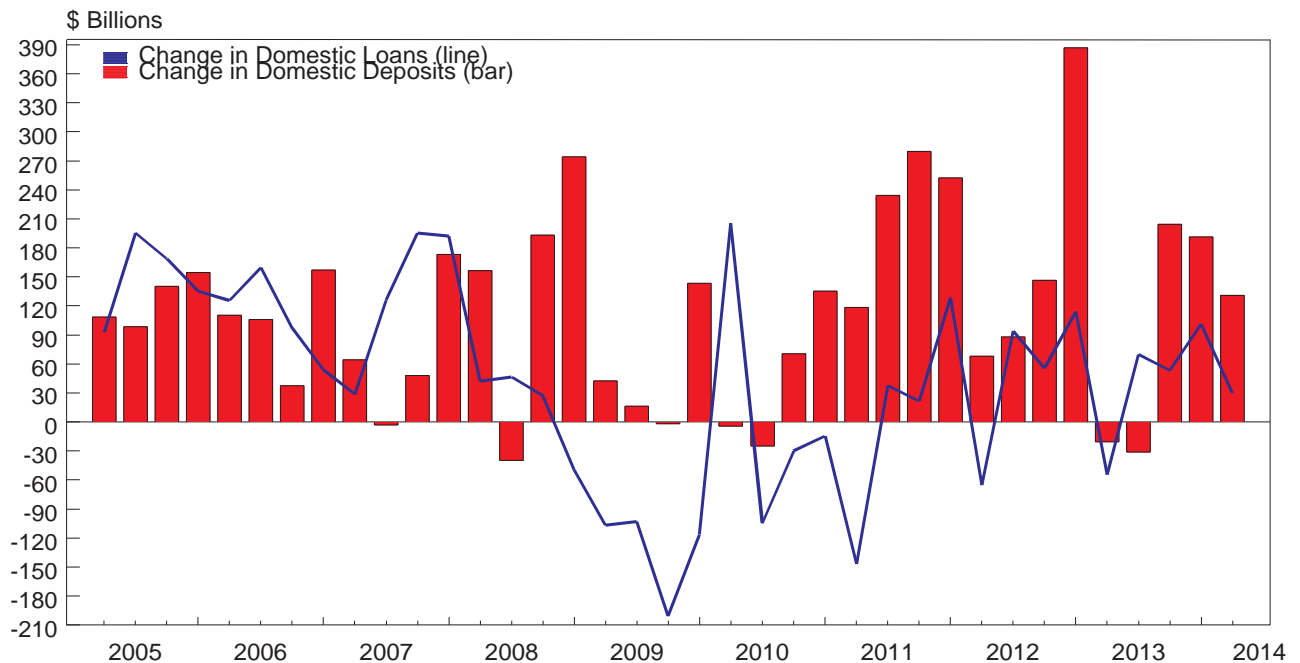
## Net Loans and Leases to Deposits (Domestic and Foreign)

2005 - 2014



## Quarterly Change in Domestic Loans vs Domestic Deposits

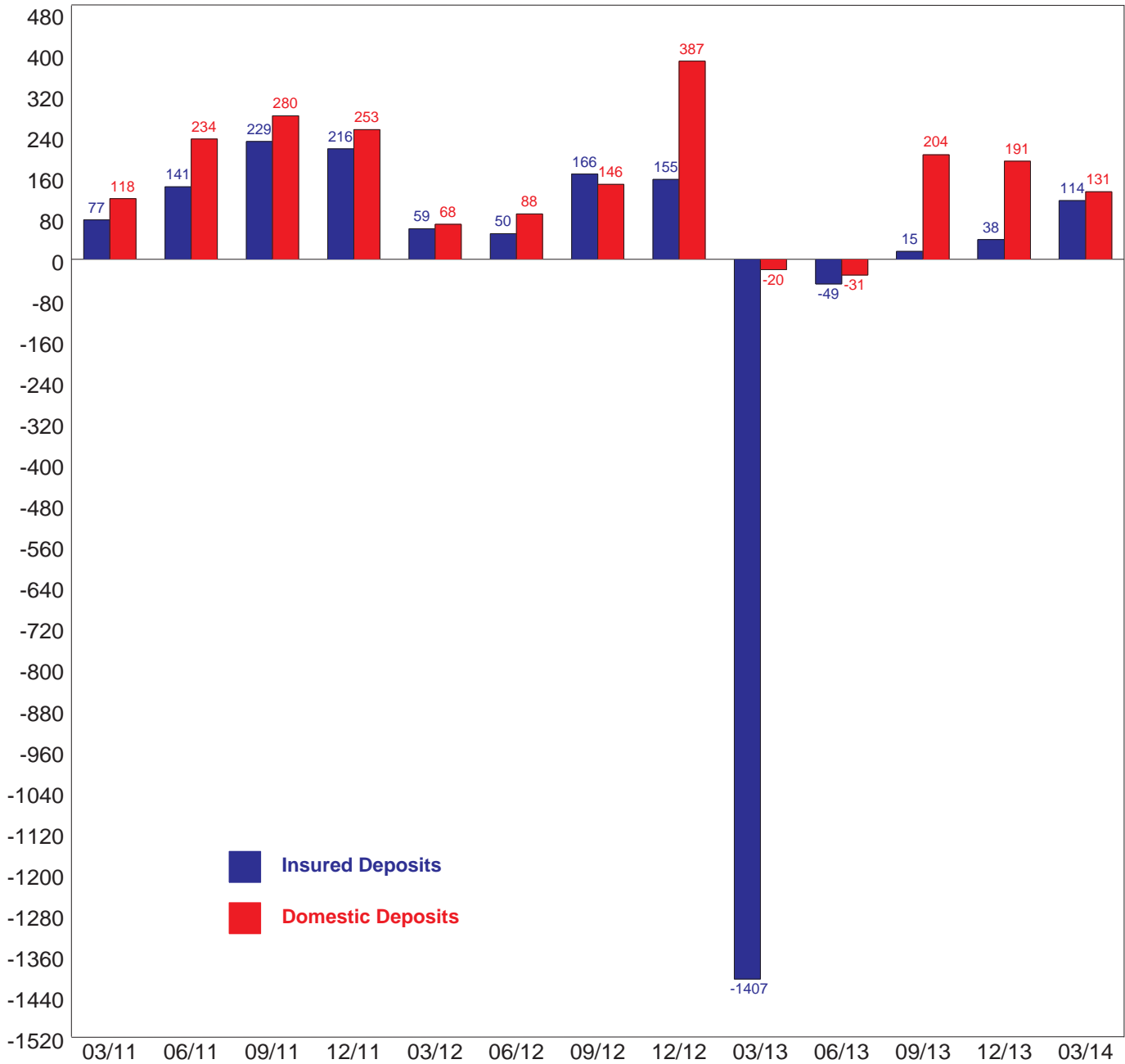
2005 - 2014



# Quarterly Change In Domestic Deposits

2011 - 2014

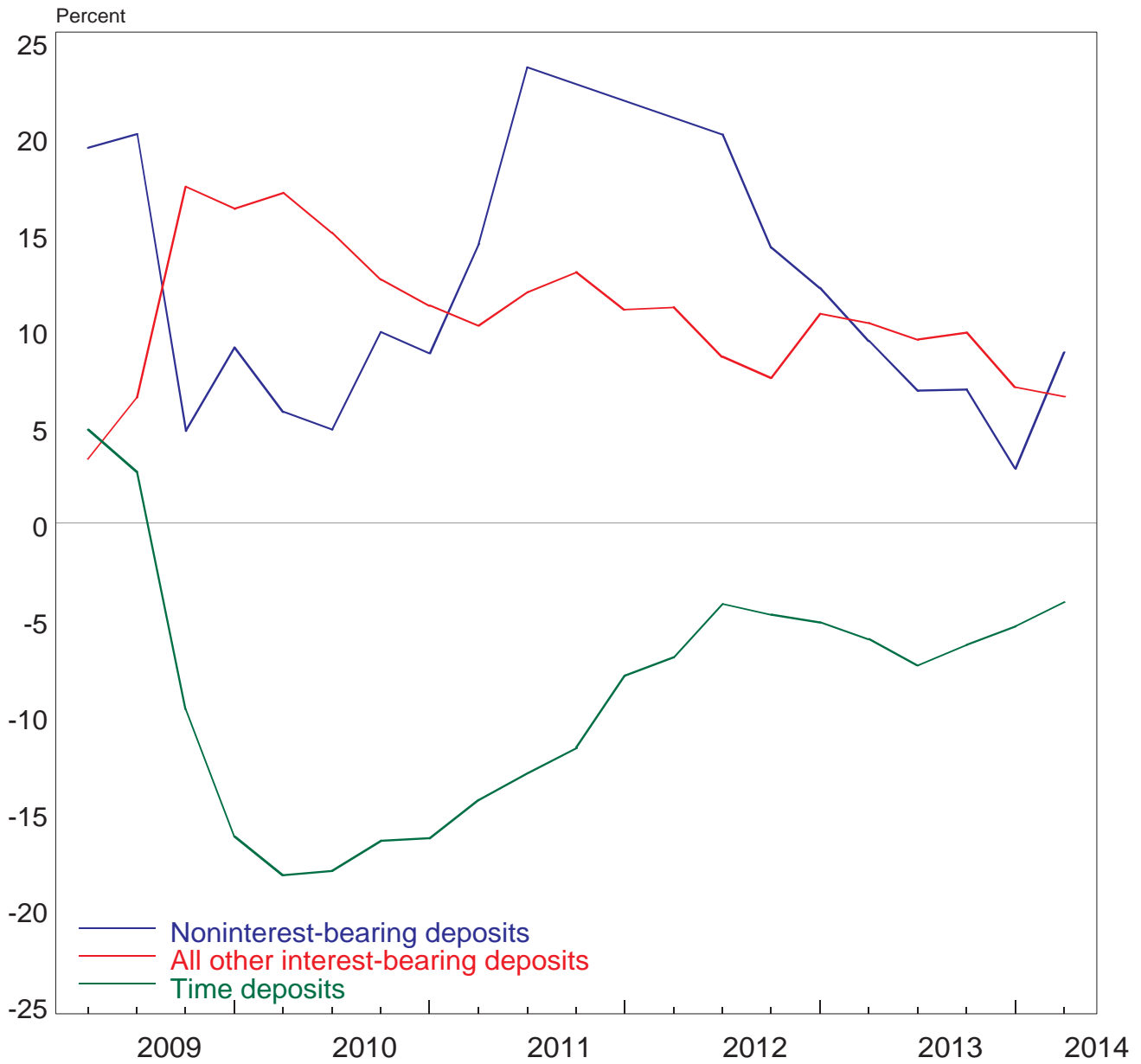
\$ Billions



\* 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

2009 - 2014

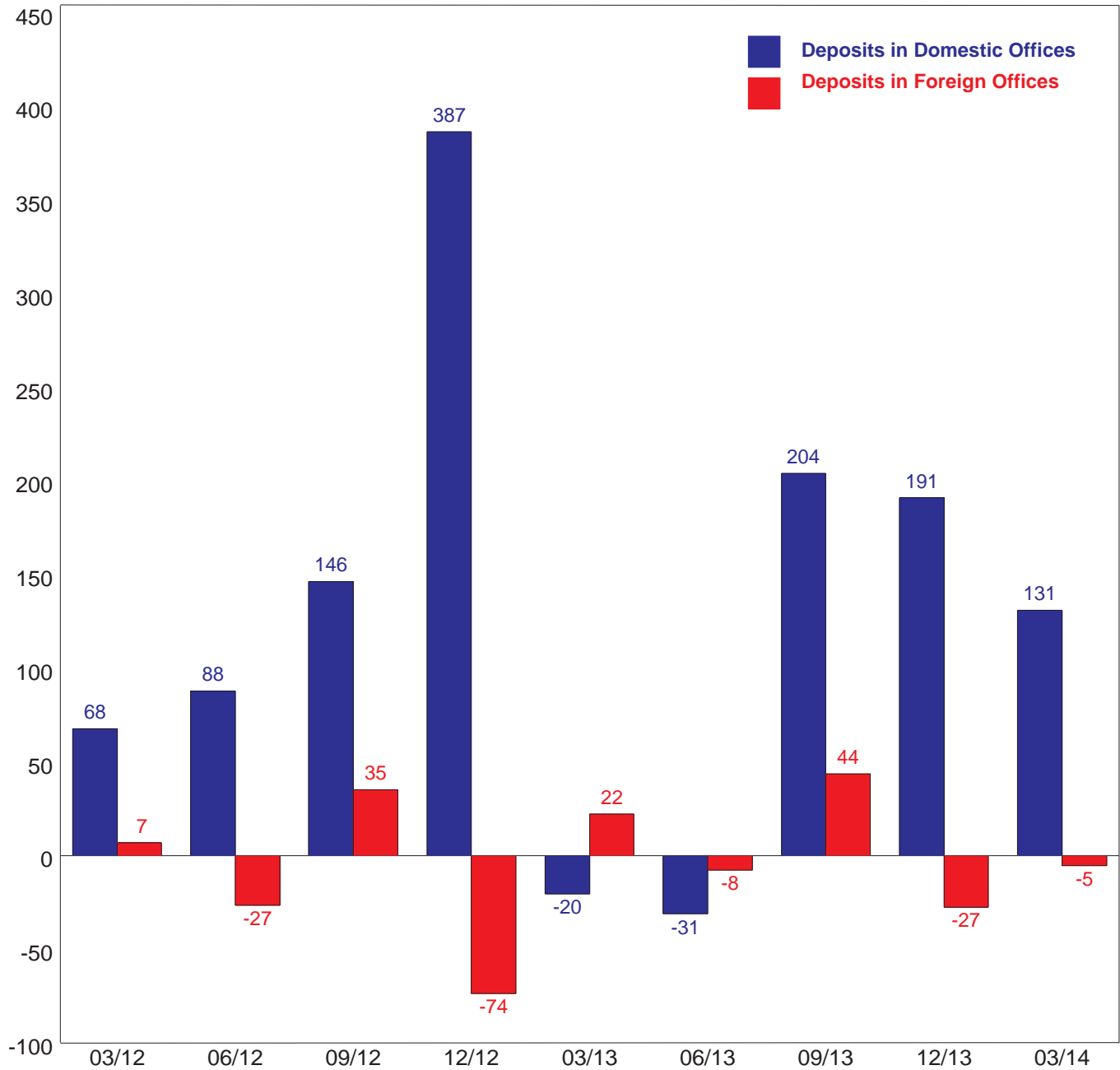




# Quarterly Change In Domestic and Foreign Deposits

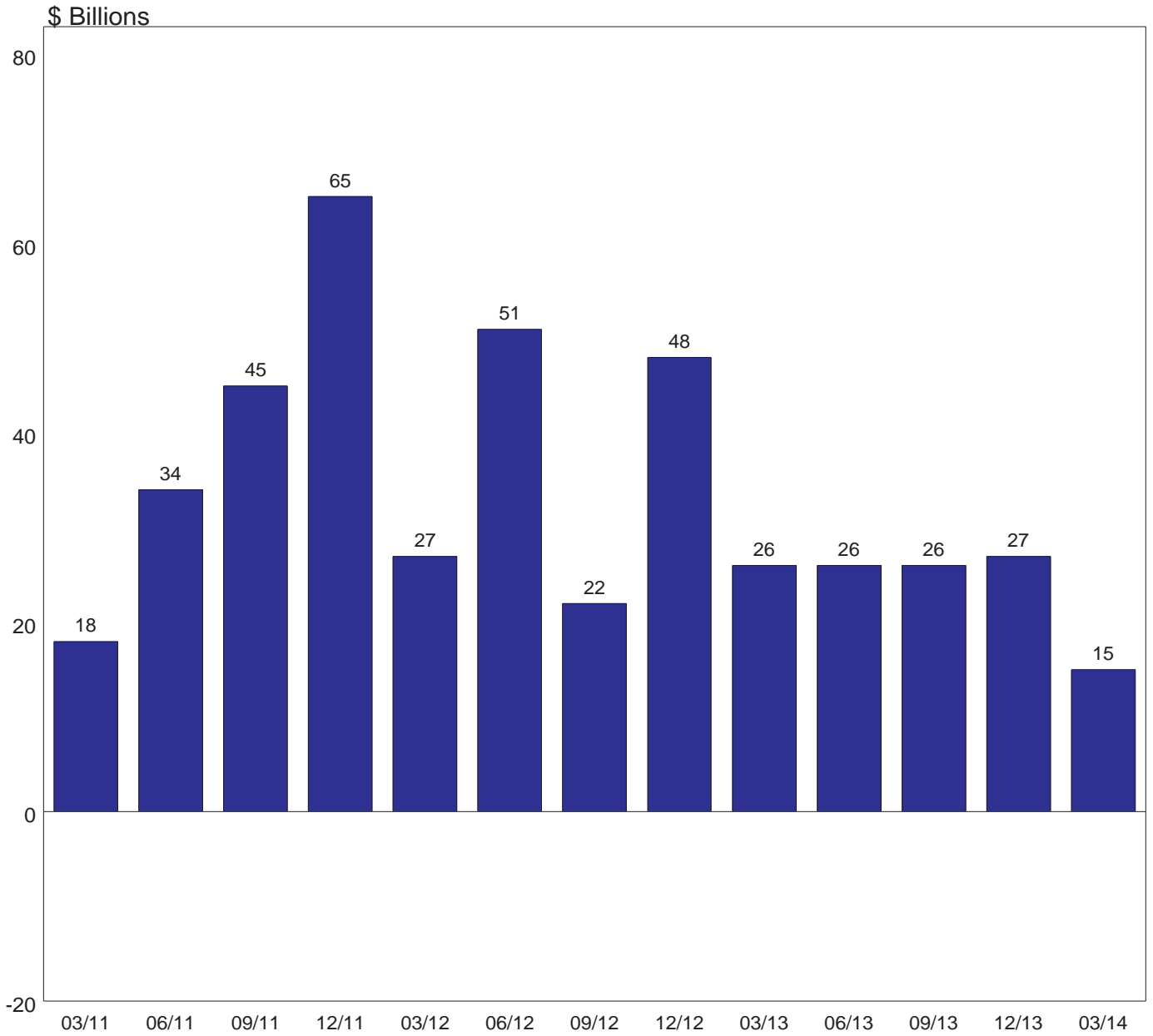
2012 - 2014

\$ Billions



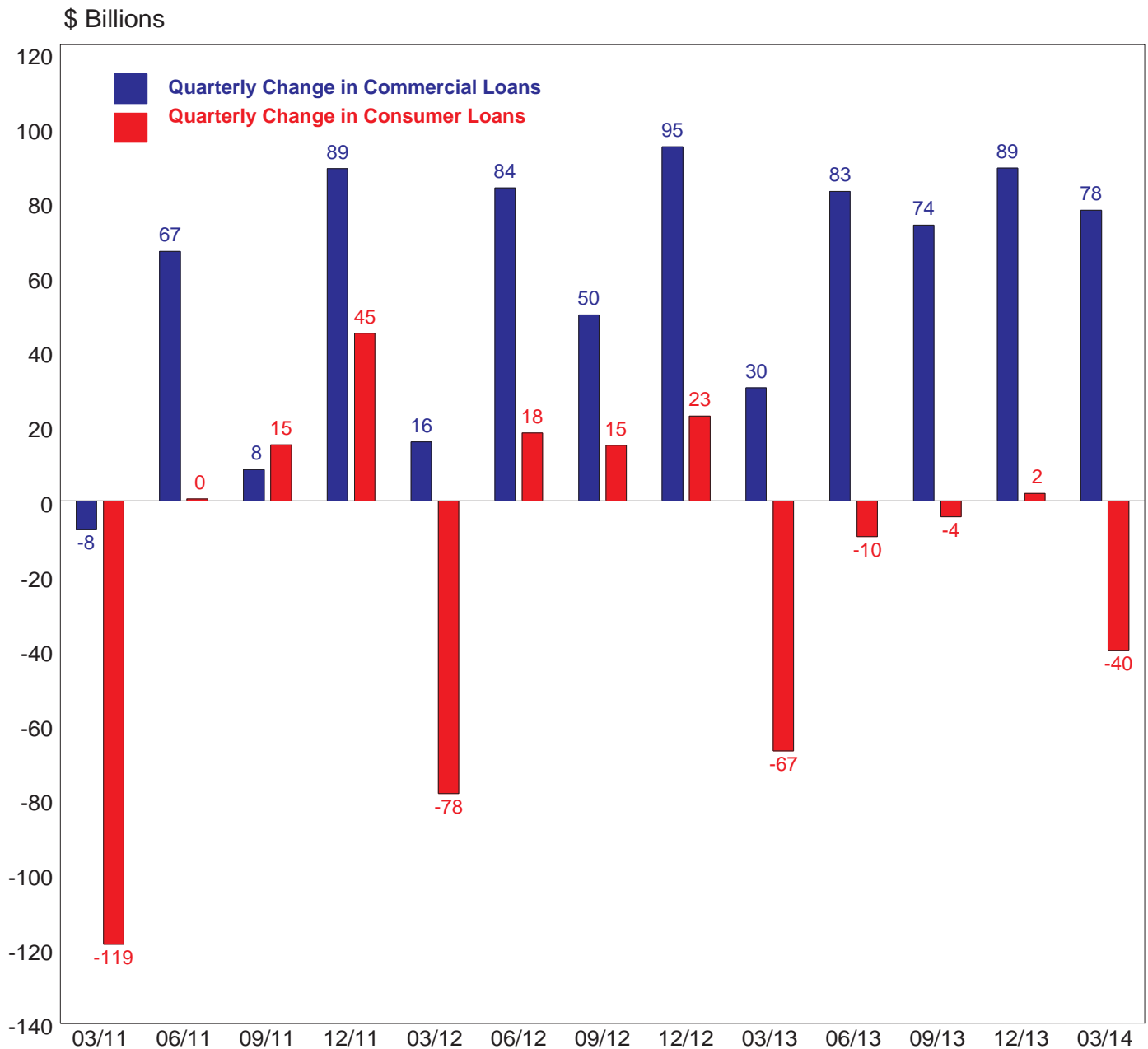
# Quarterly Change in C&I Loans

2011-2014



# Quarterly Change in Commercial and Consumer Loans

2011 - 2014



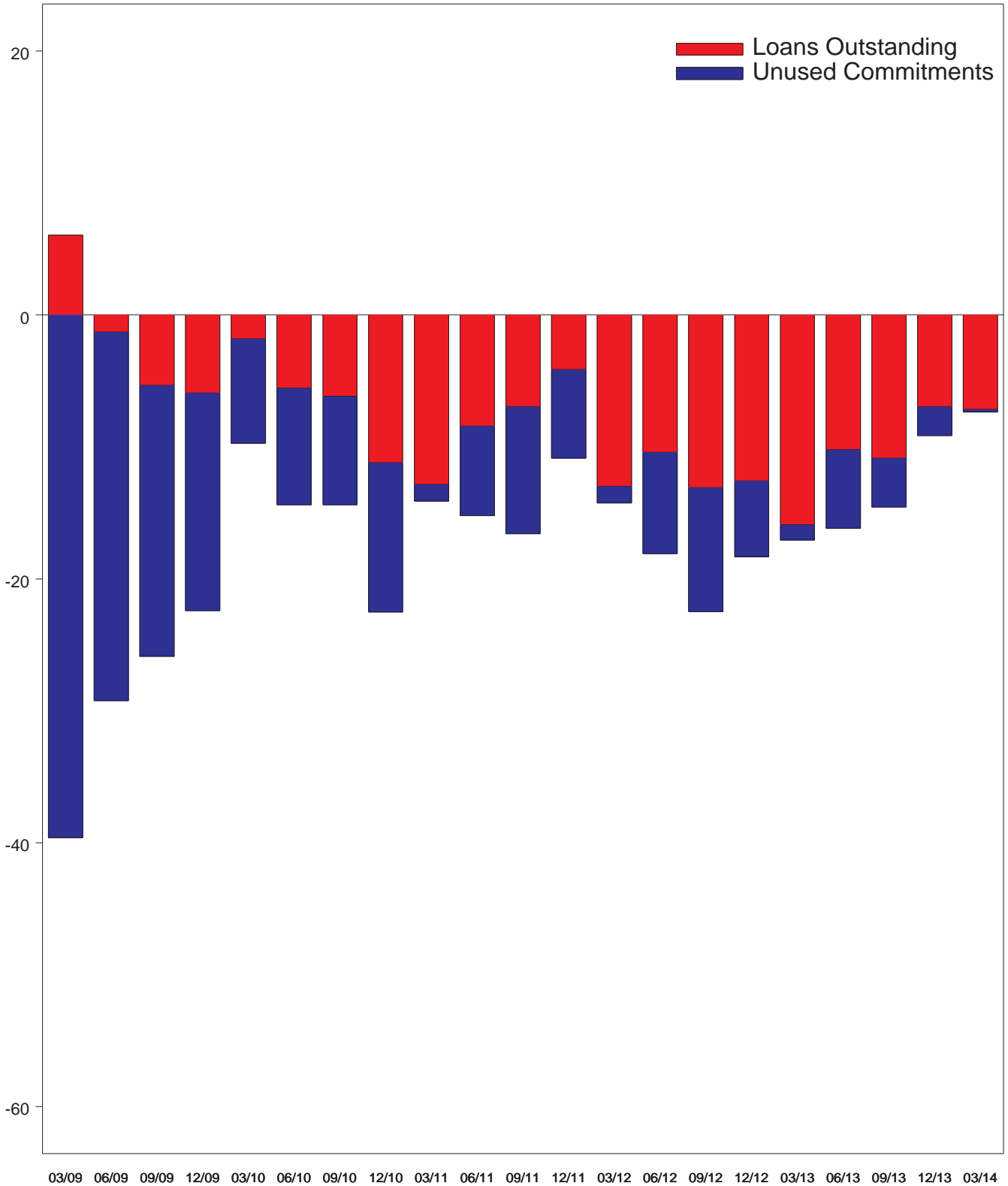
**Loans to Commercial Borrowers (Credit Risk Diversified)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

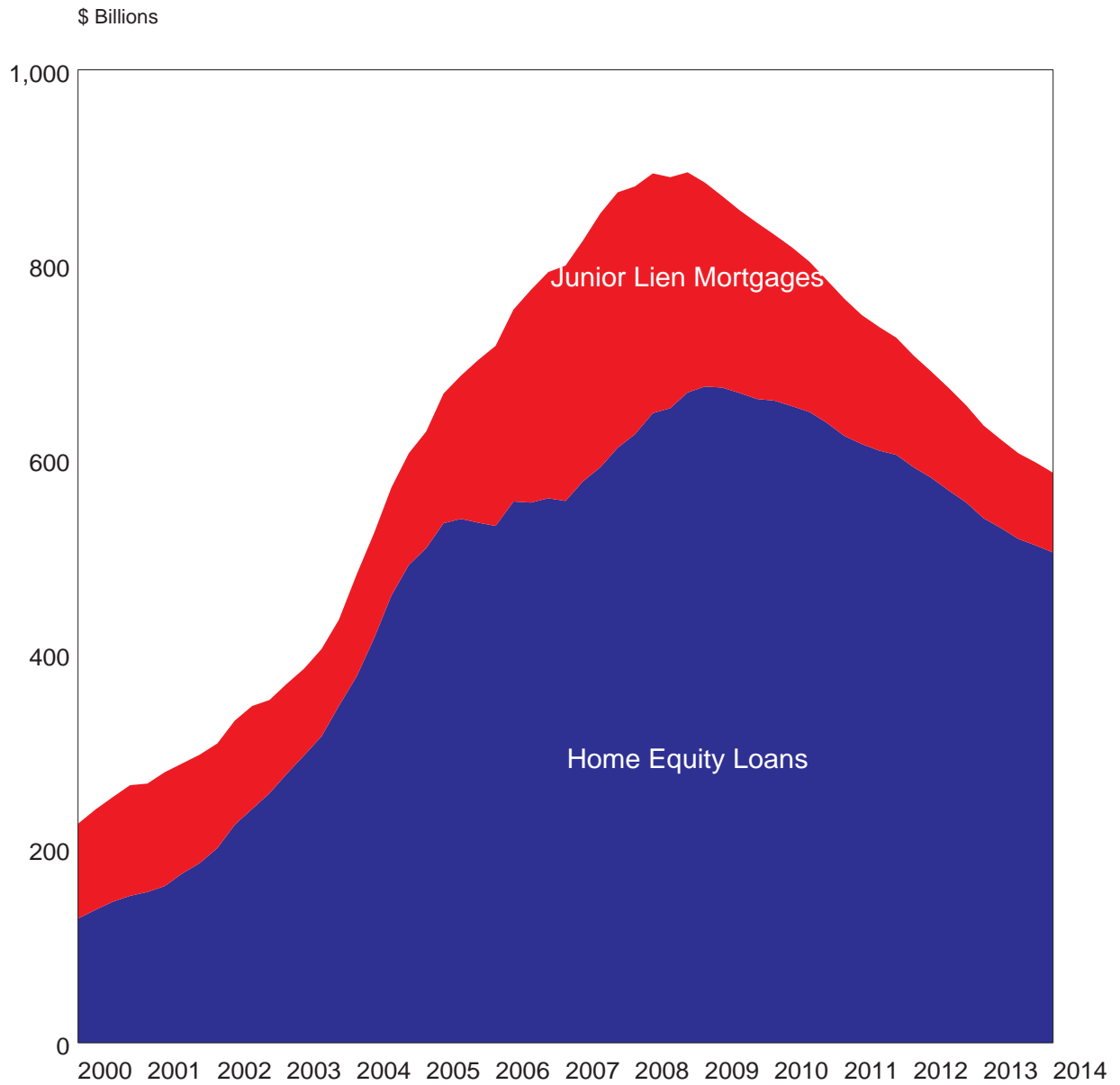
Quarterly Change (\$ Billions)

2009-2014



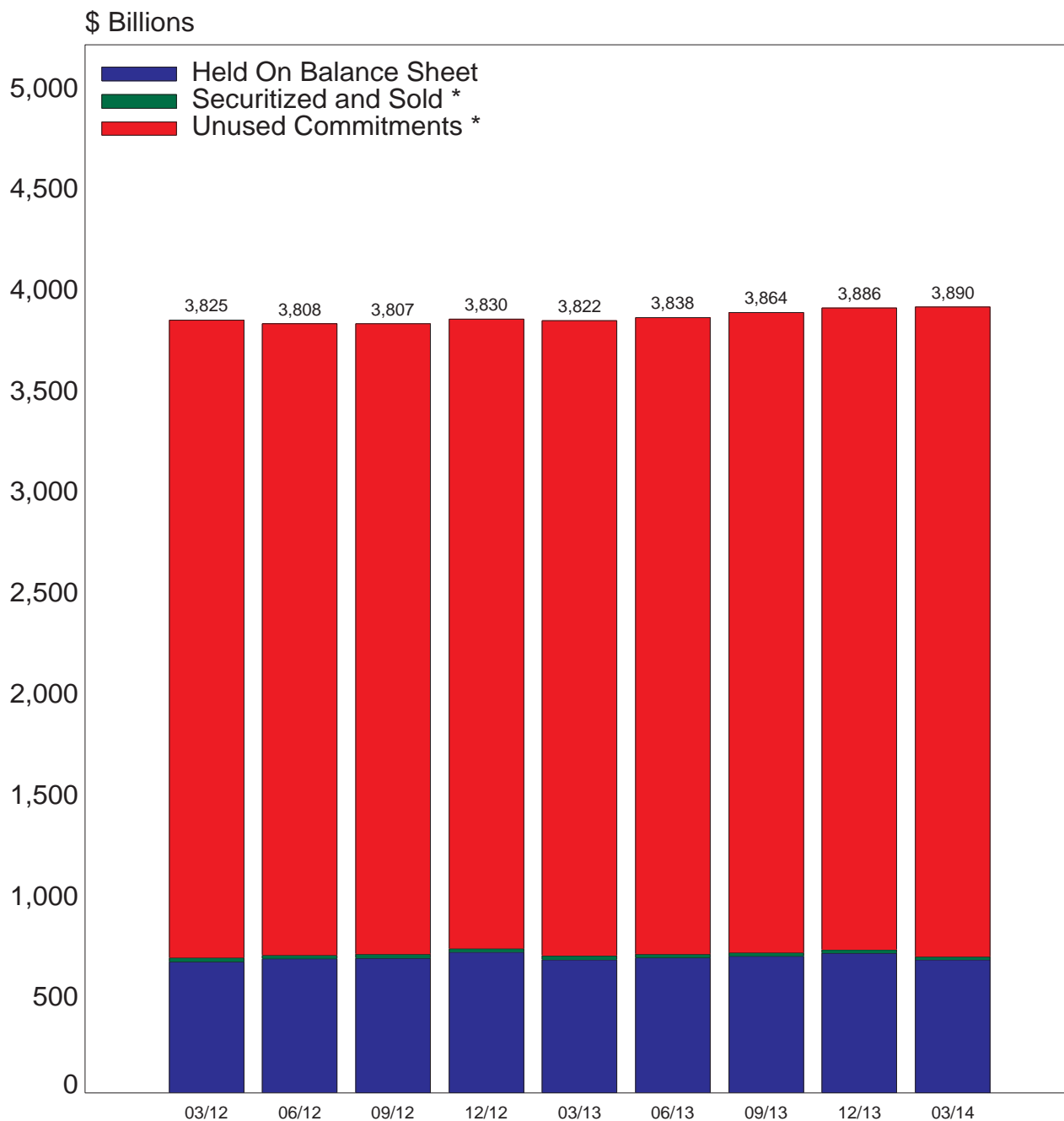
# Home Equity and Junior Lien Loans

2000 - 2014



## Expansion of Credit Card Lines

2012-2014



**Loans Outstanding (\$ Billions)**

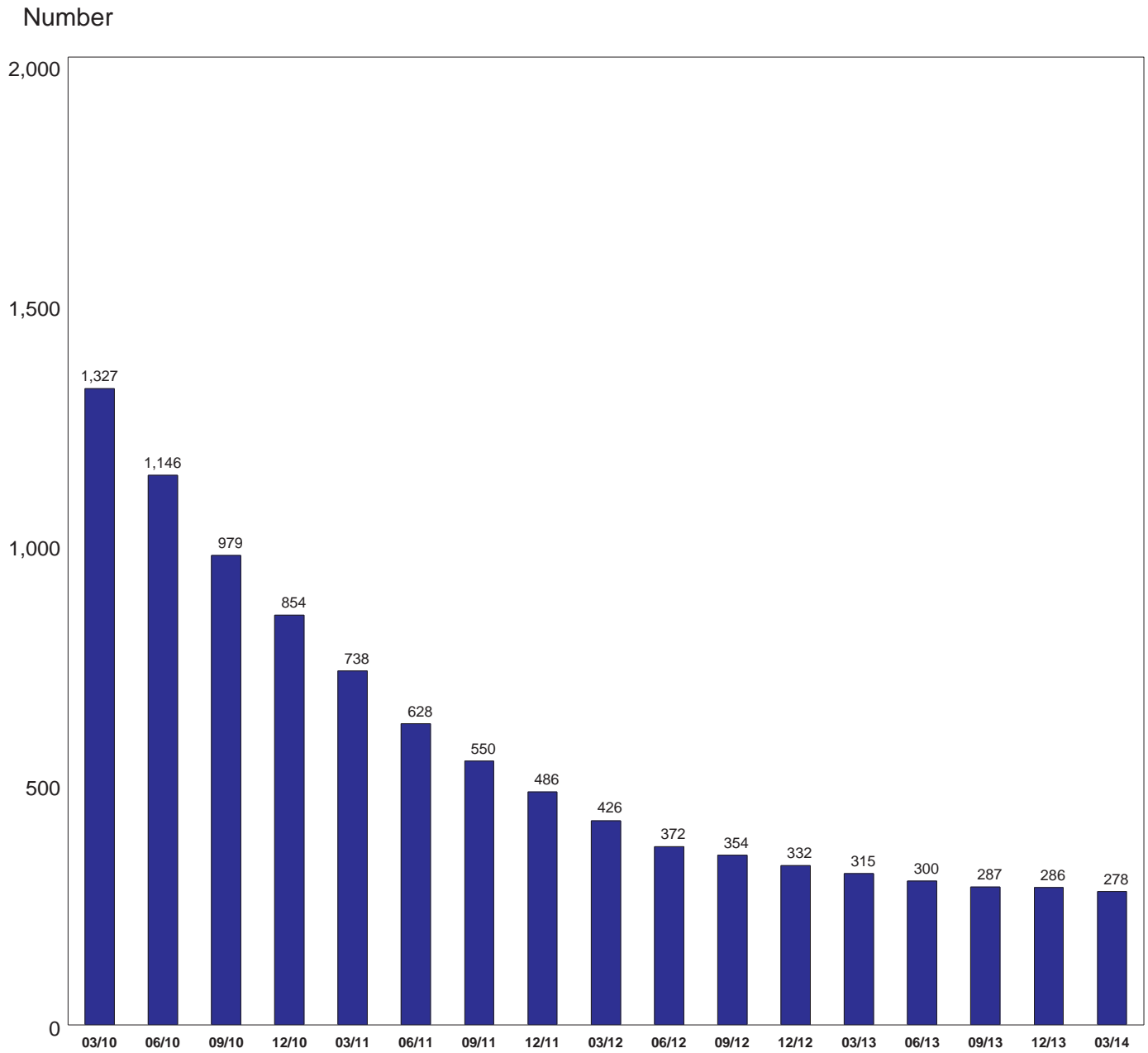
<b>Held On Balance Sheet</b>	650.1	664.8	668.3	696.1	660.2	670.3	677.1	691.4	658.4
<b>Securitized and Sold *</b>	18.7	17.2	18.4	18.9	18.8	17.9	17.1	19.4	16.3
<b>Unused Commitments *</b>	3,156.2	3,125.5	3,120.6	3,114.8	3,143.0	3,149.7	3,169.9	3,175.2	3,215.2
<b>Total</b>	3,825.0	3,807.6	3,807.3	3,829.8	3,822.1	3,838.0	3,864.1	3,886.0	3,889.9

\* Off-balance-sheet

# Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

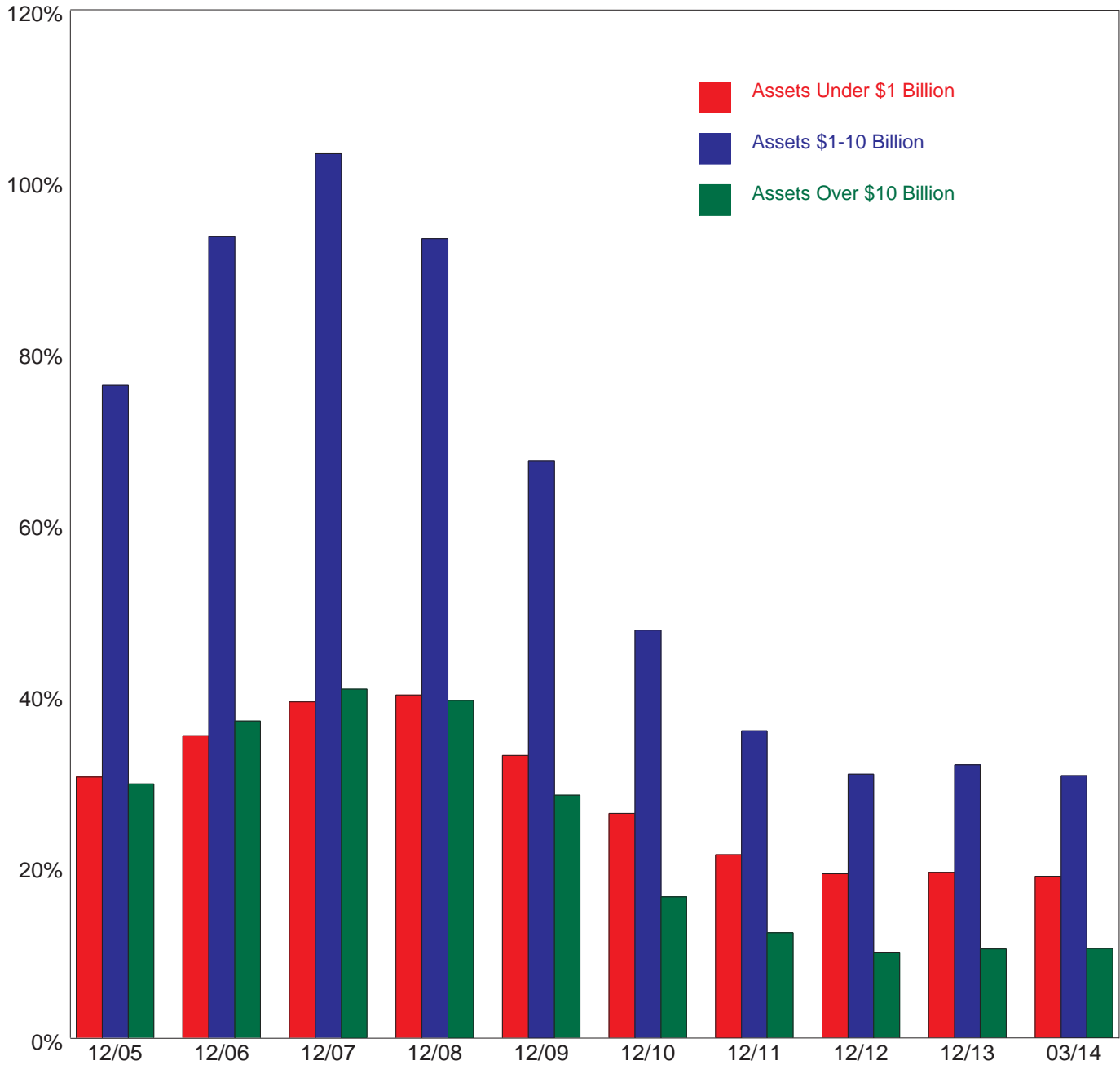
2010-2014



# Median Construction and Development Loan Concentrations

2005 - 2014

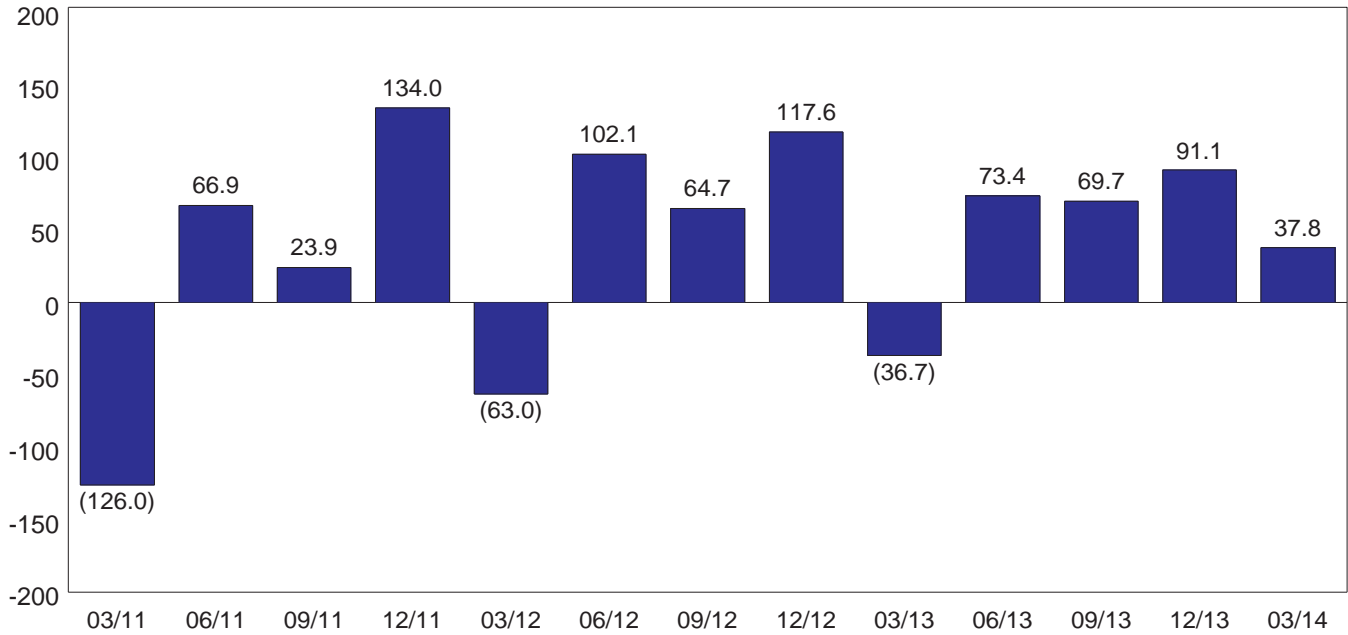
Percent of Total Risk-Based Capital, by Lender Asset Size





## Quarterly Change in Reported Total Loans Outstanding

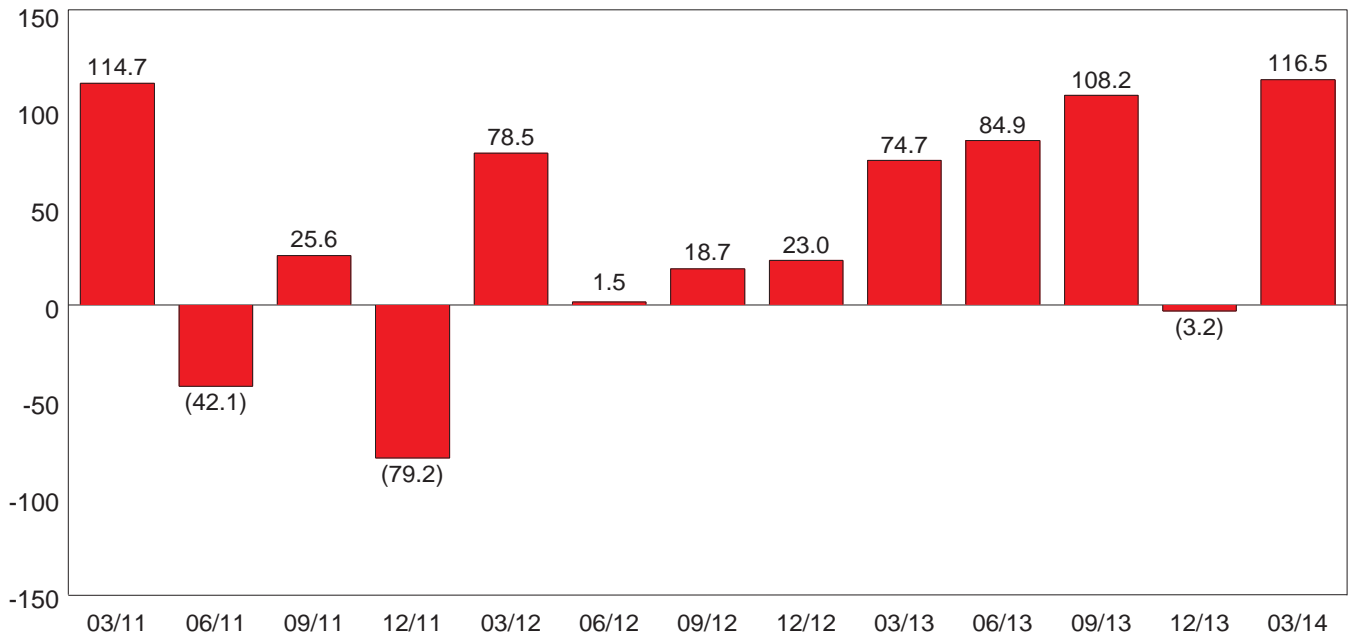
(\$ Billions)



In the first quarter of 2014, real estate loans increased by \$9.8 billion, commercial and industrial loans increased by \$15.3 billion, consumer loans decreased by \$26.5 billion, and other loans and leases increased by \$44.9 billion.

## Quarterly Change in Unused Loan Commitments

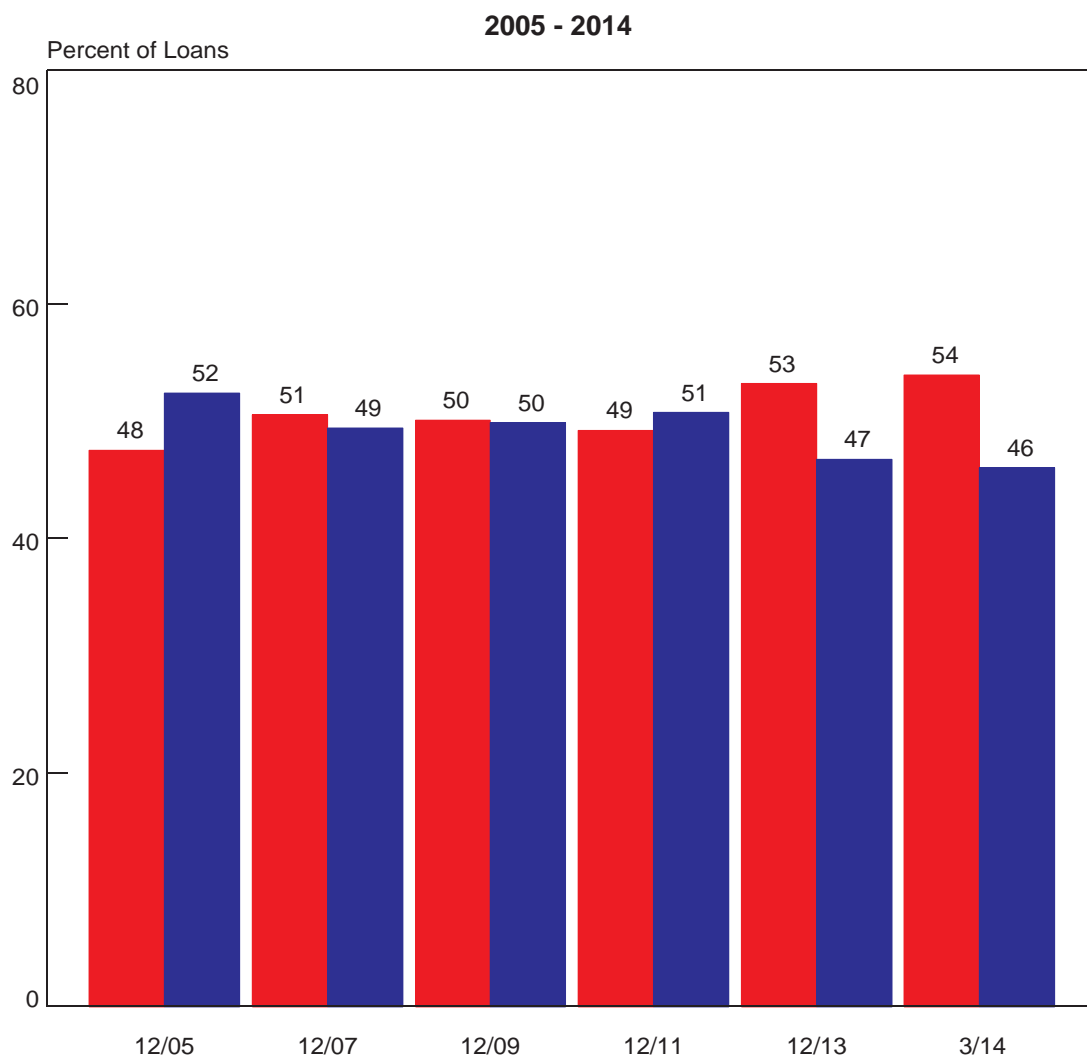
(\$ Billions)



In the first quarter of 2014, unused commercial real estate loan commitments increased by \$6 billion, unused home equity line commitments decreased by \$0.2 billion, unused credit card commitments increased by \$40 billion, and other unused commitments increased by \$70.7 billion.

## Credit Risk Diversification

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



#### Loans (\$ Billions):

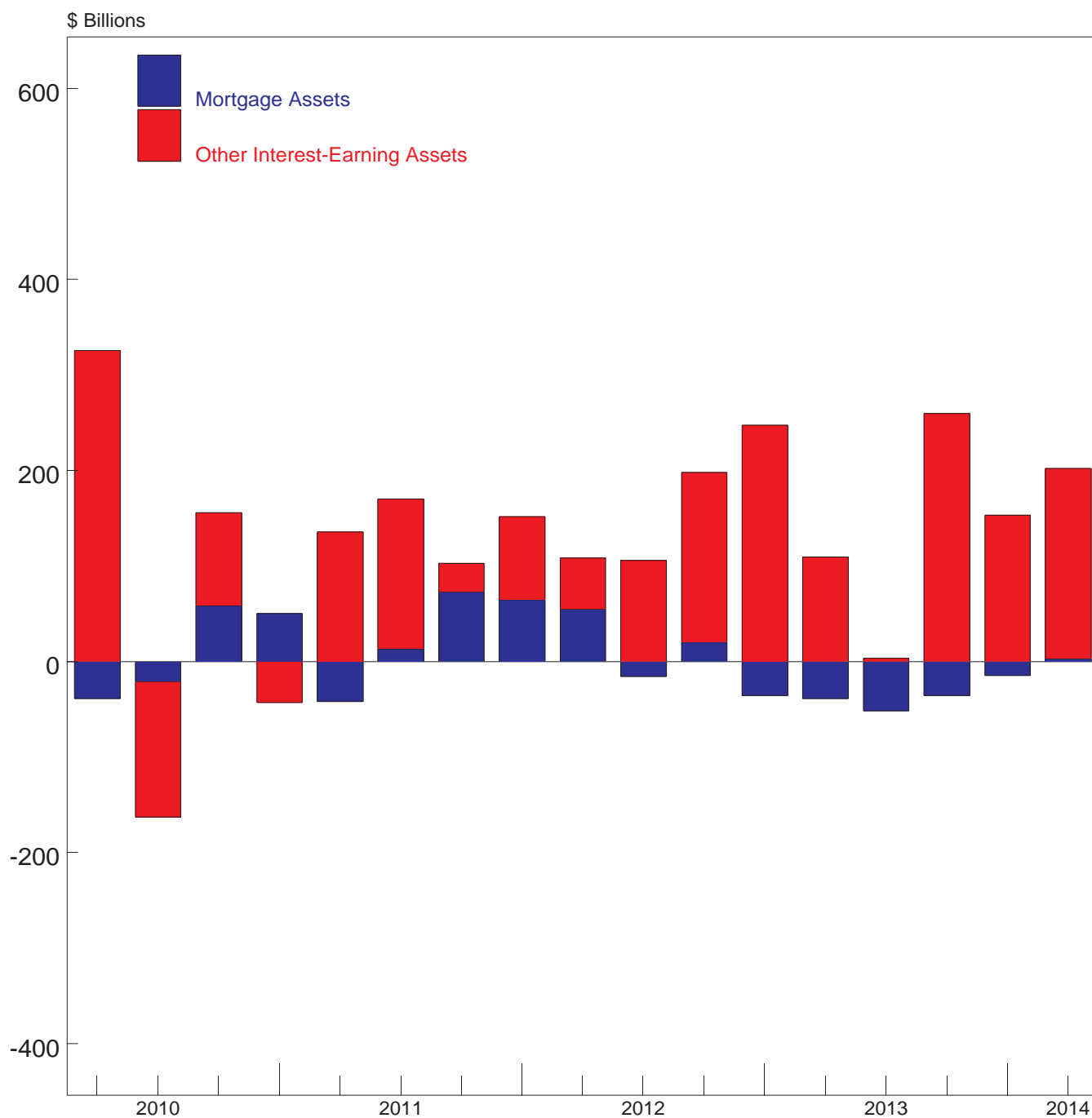
■ Commercial Borrowers	\$3,197	\$3,997	\$3,650	\$3,681	\$4,202	\$4,280
■ Consumer Loans	3,525	3,911	3,635	3,794	3,693	3,653

**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

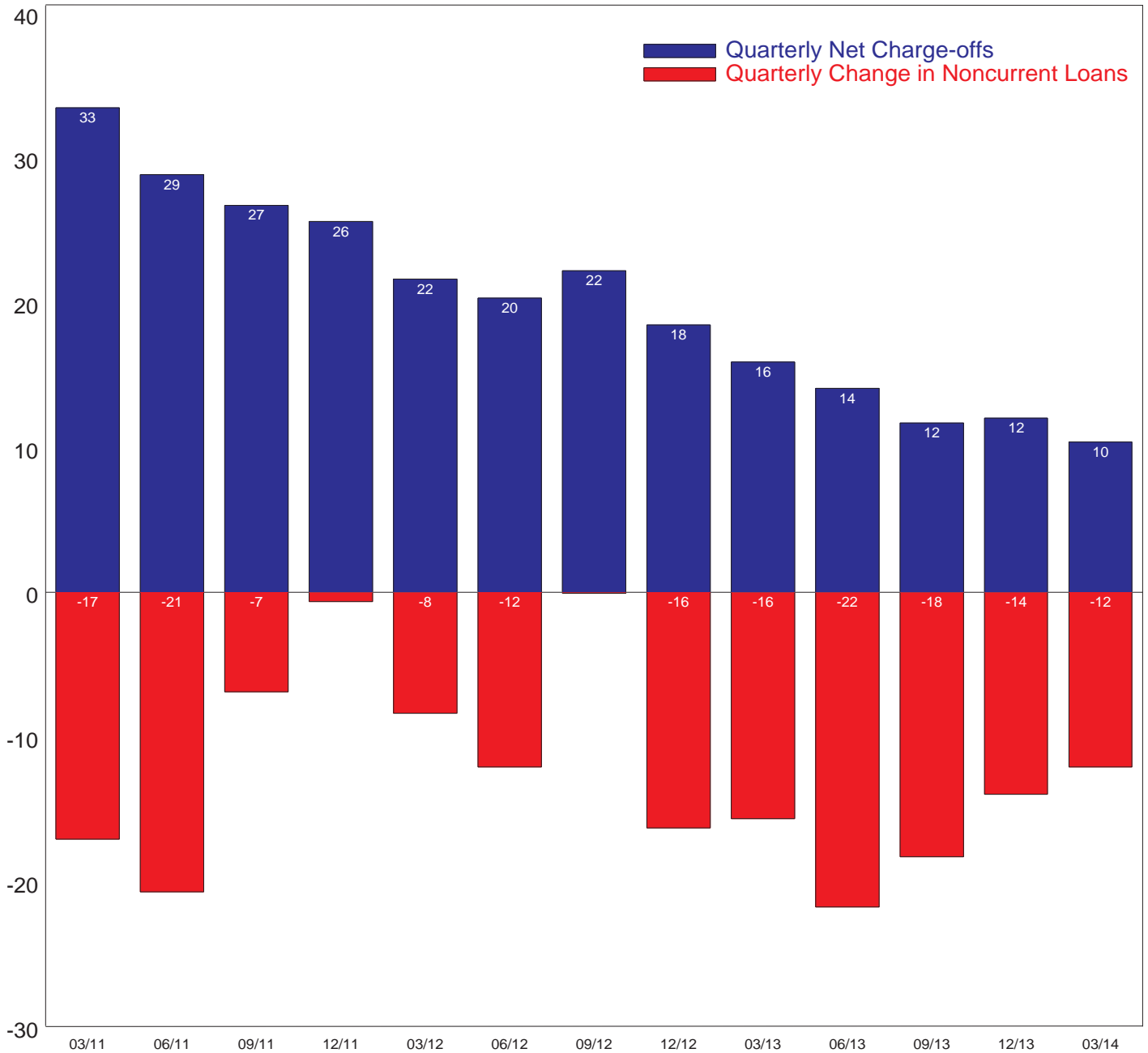
2010 - 2014



# Quarterly Net Charge-Offs and Change in Noncurrent Loans

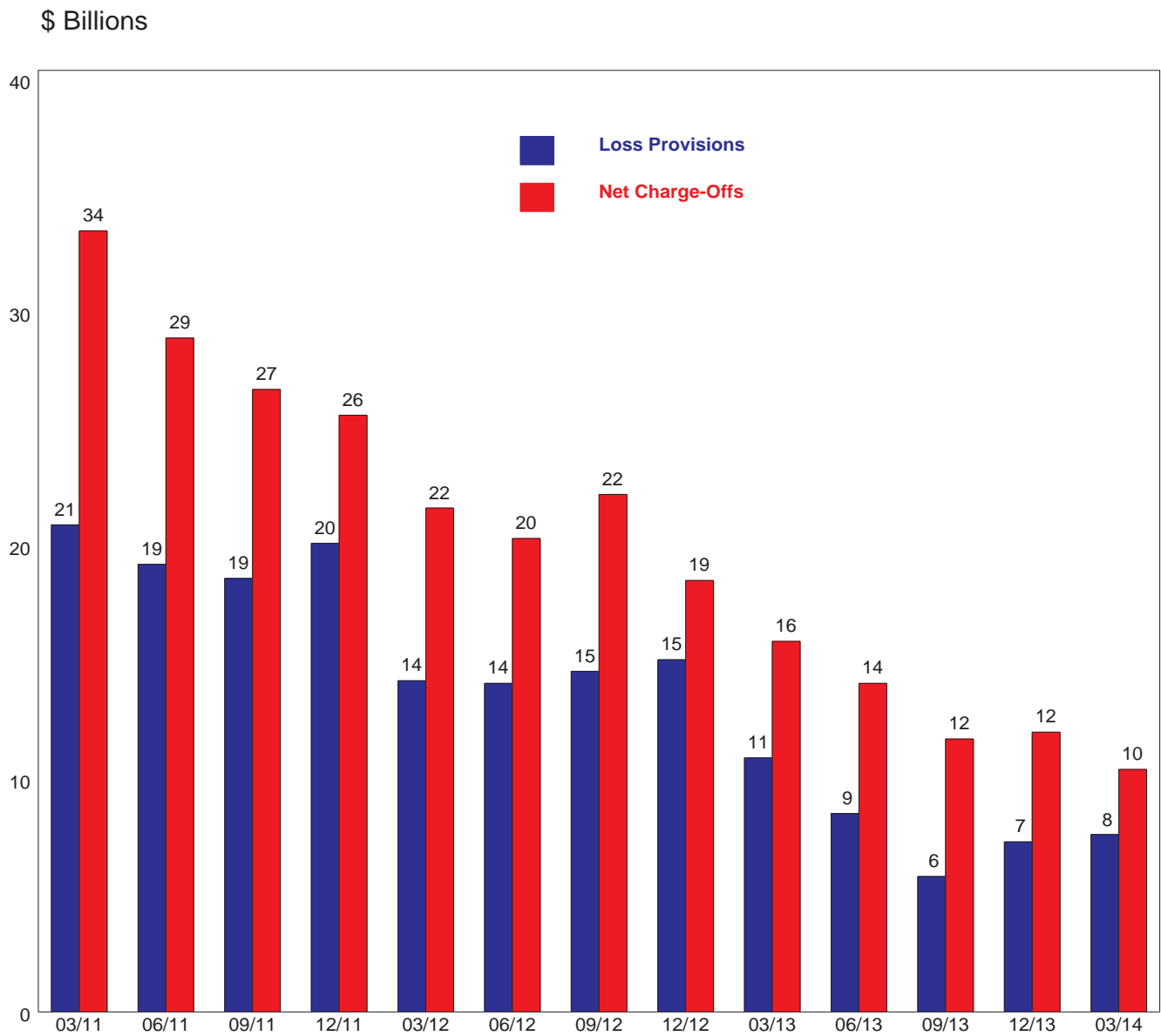
2011 - 2014

\$ Billions

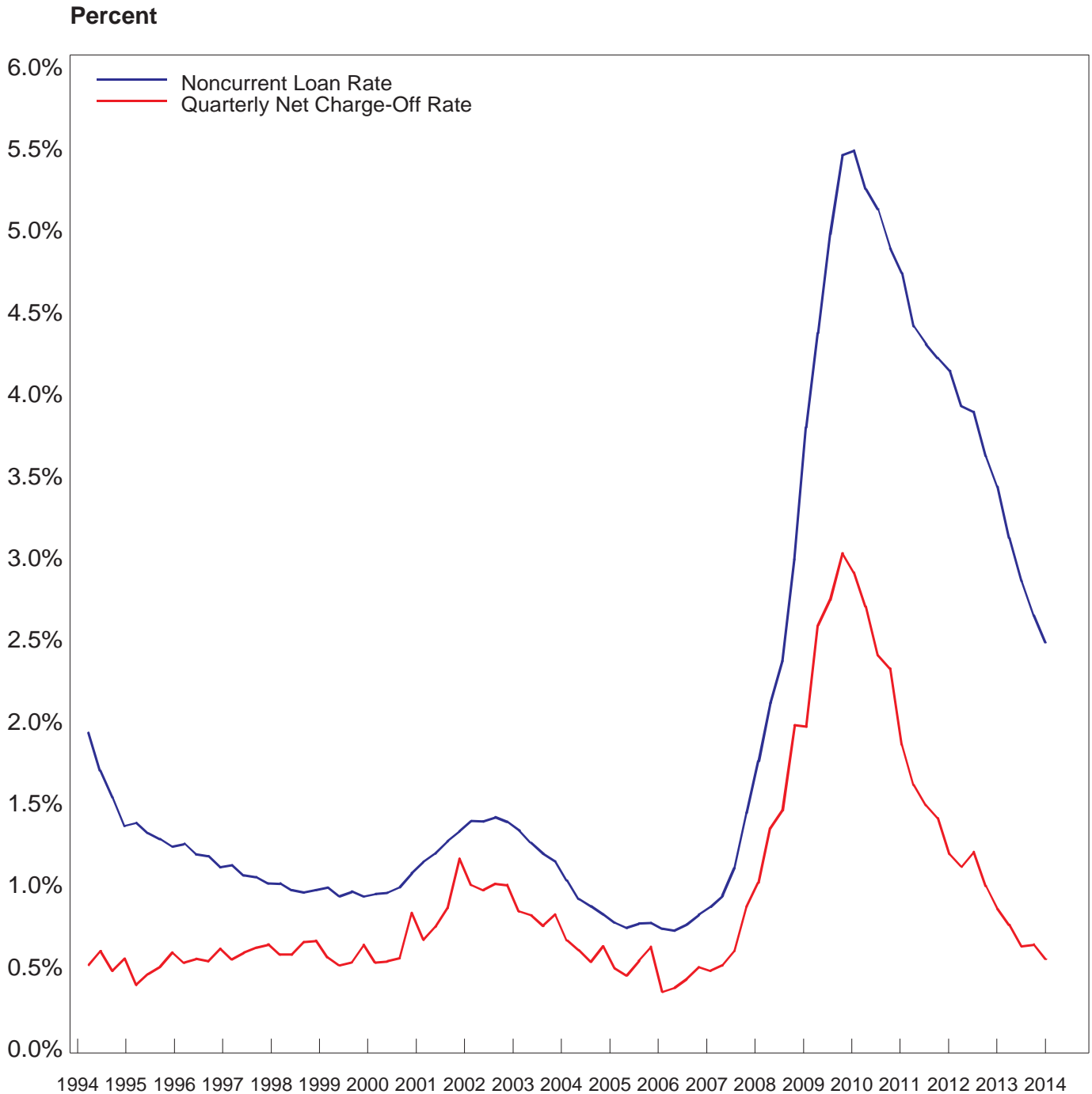


# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2011 - 2014

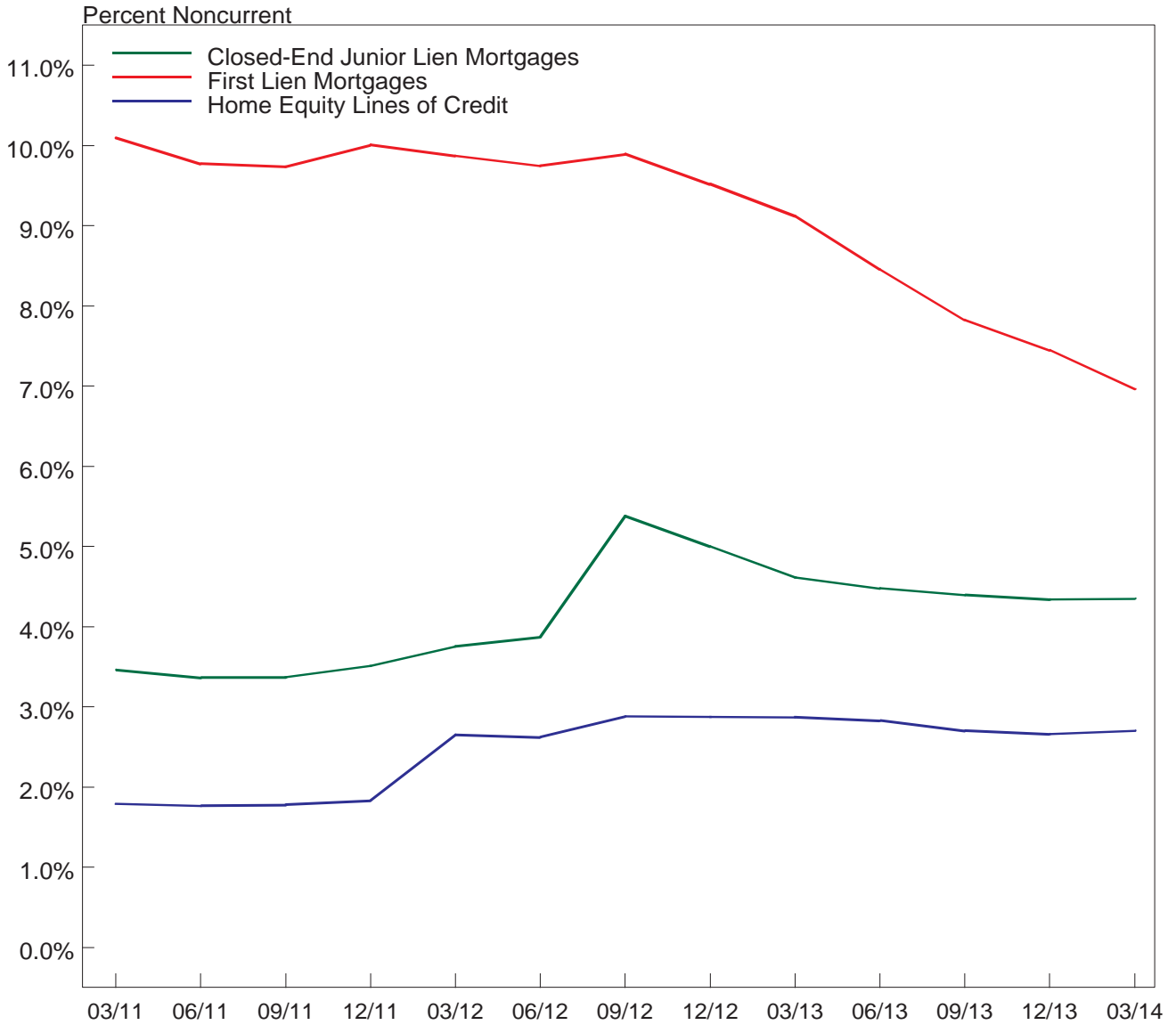


## Noncurrent Loan and Quarterly Net Charge-Off Rates 1994-2014



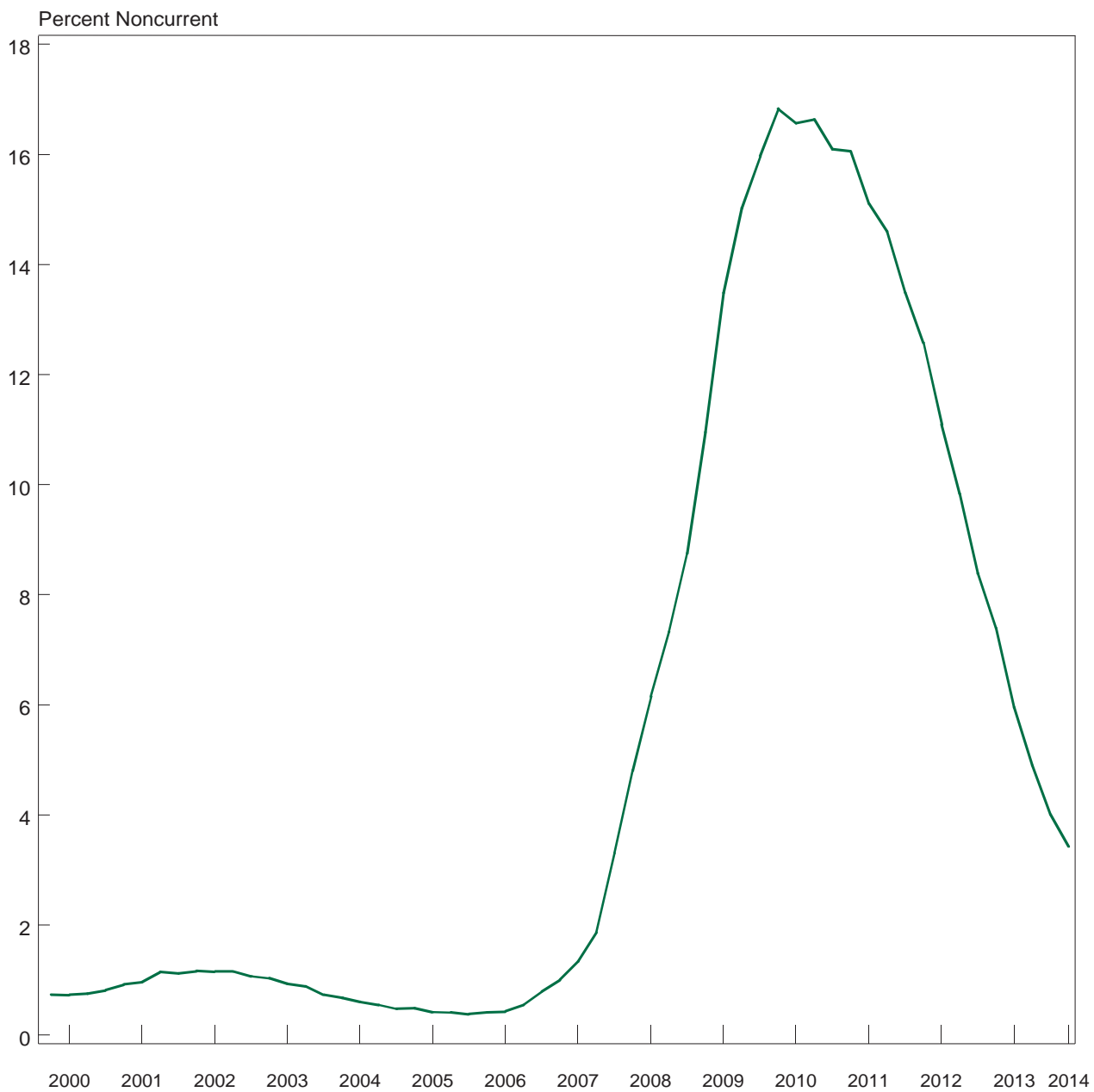
# Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2011 to 2014



# Noncurrent Rate on Real Estate Construction and Development Loans

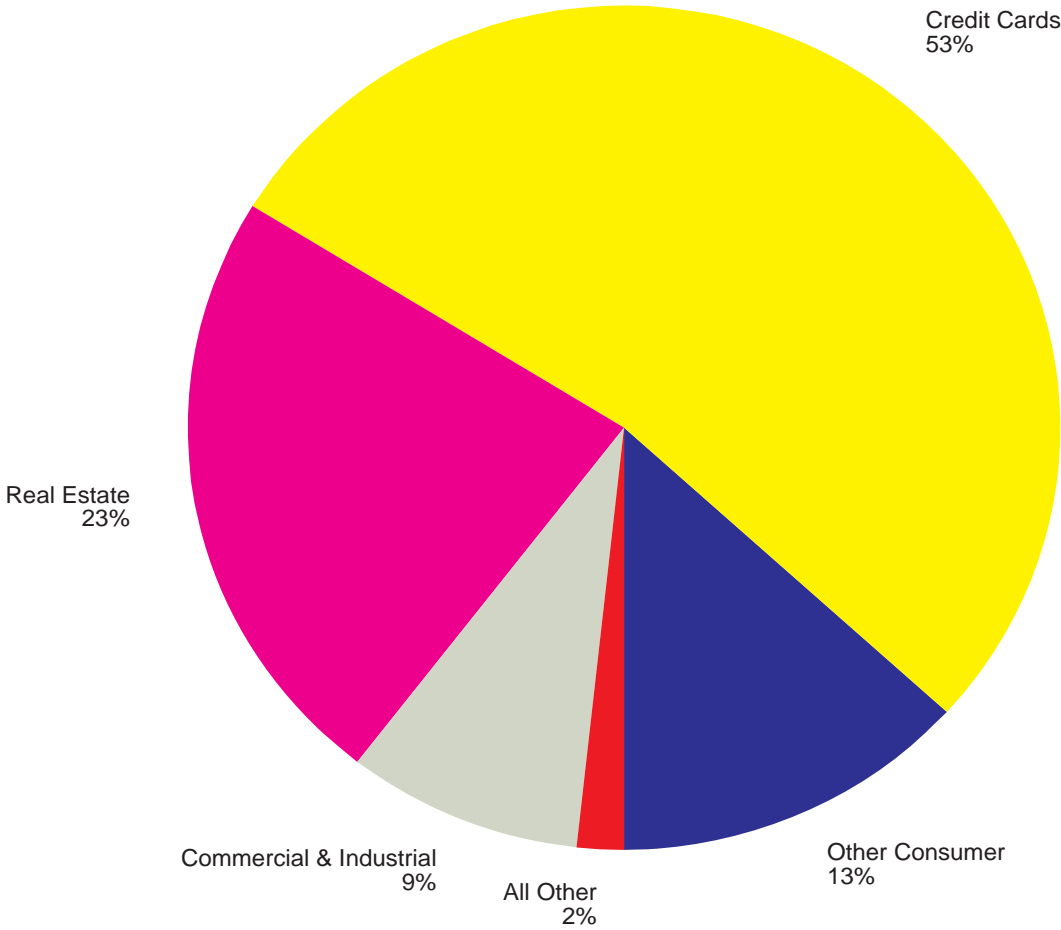
2000-2014





# Composition of FDIC-Insured Institutions' Loan Charge-Offs

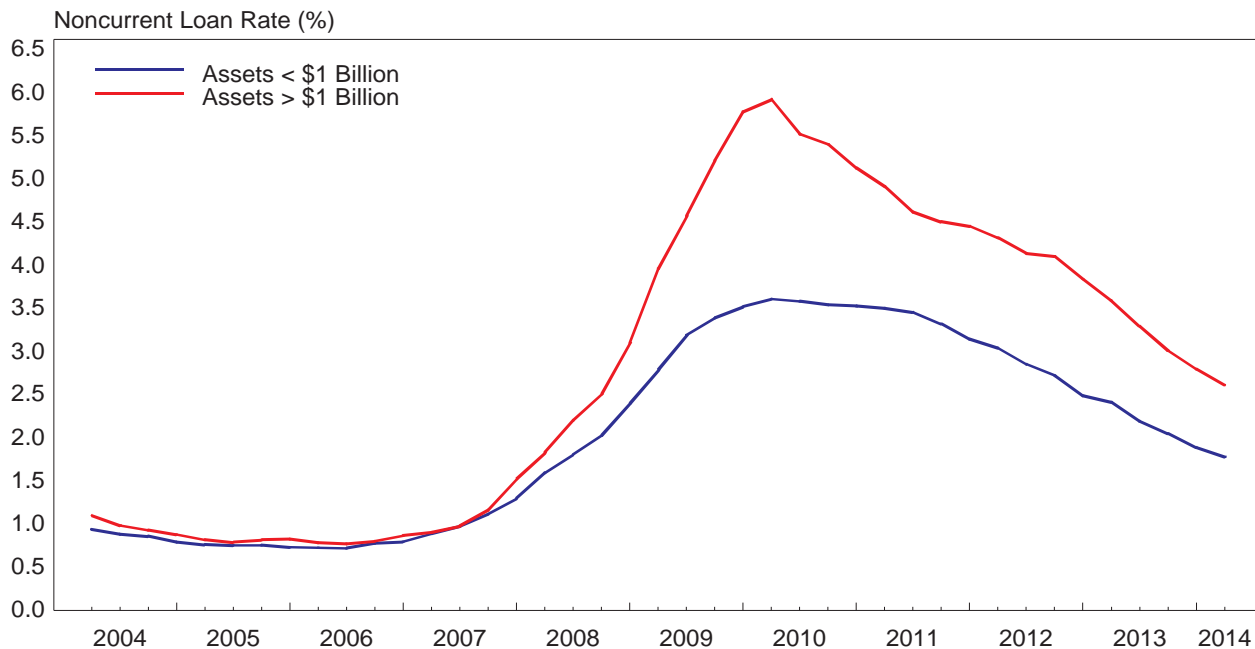
First Quarter, 2014



## Noncurrent Loan Rates

### By Asset Size

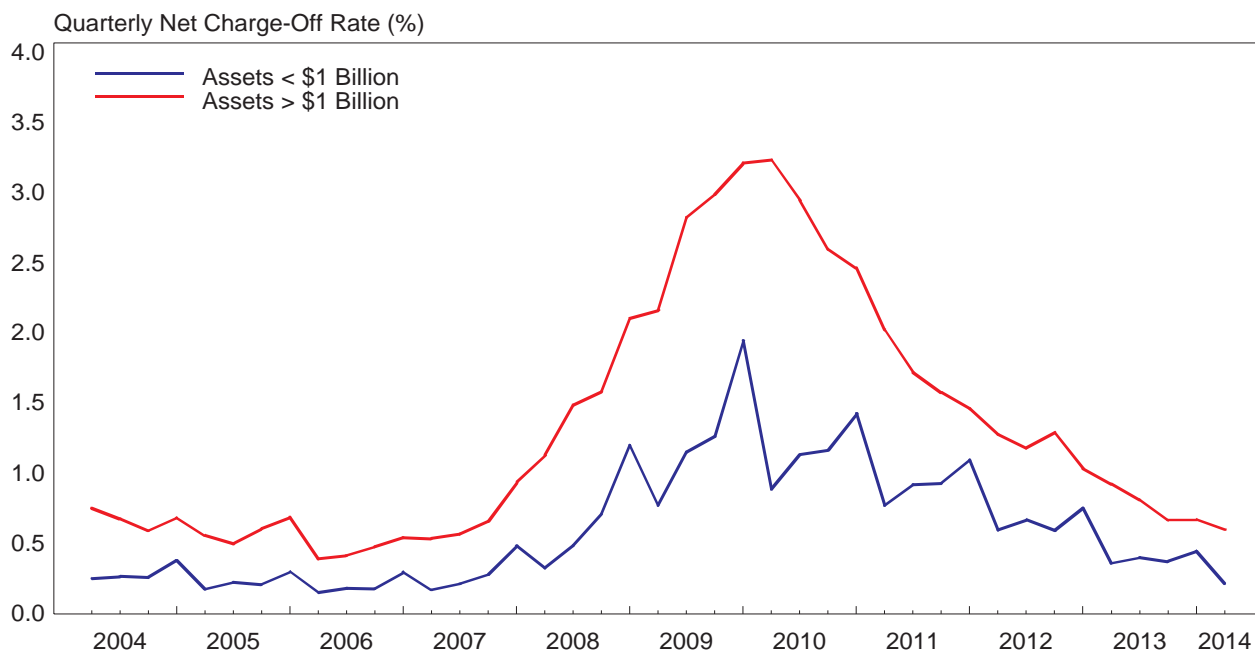
2004 - 2014



## Quarterly Net Charge-Off Rates

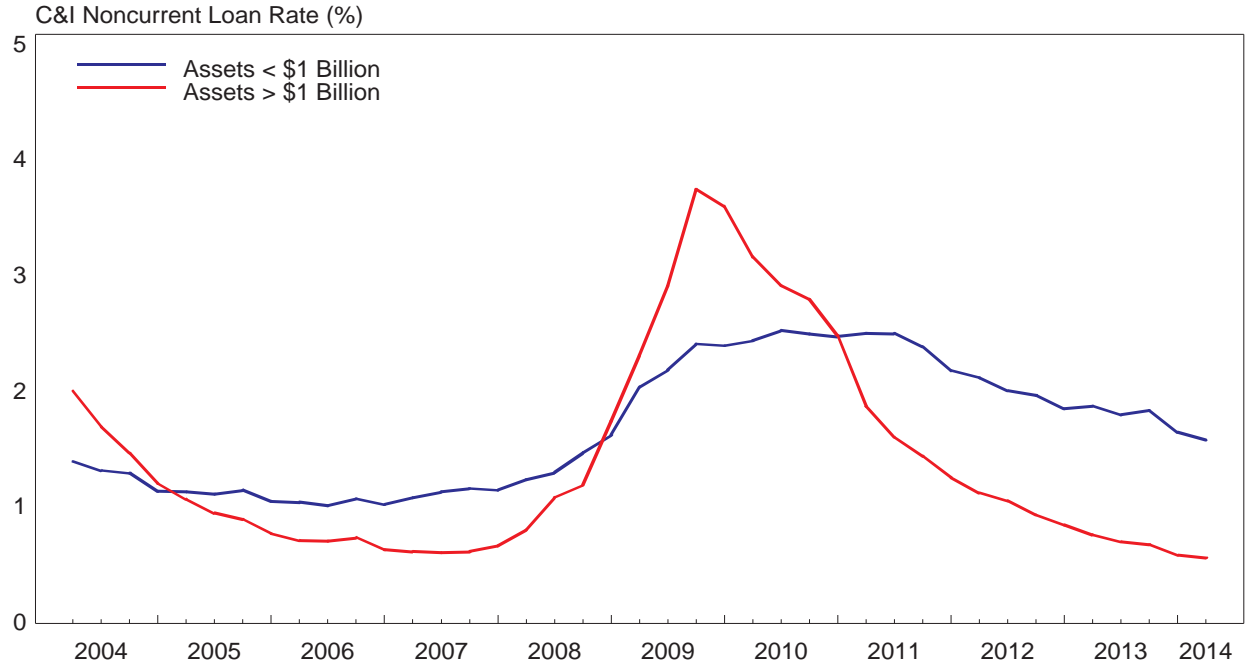
### By Asset Size, Annualized

2004 - 2014



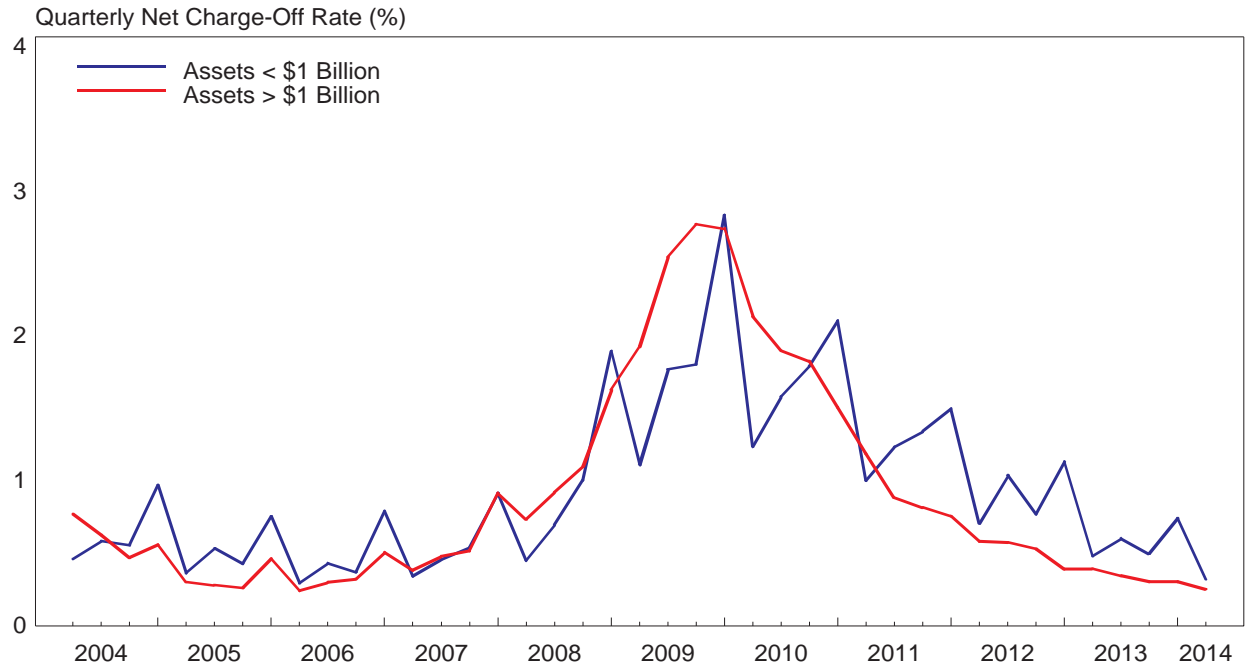
## Noncurrent C & I Loan Rates By Asset Size

2004 - 2014



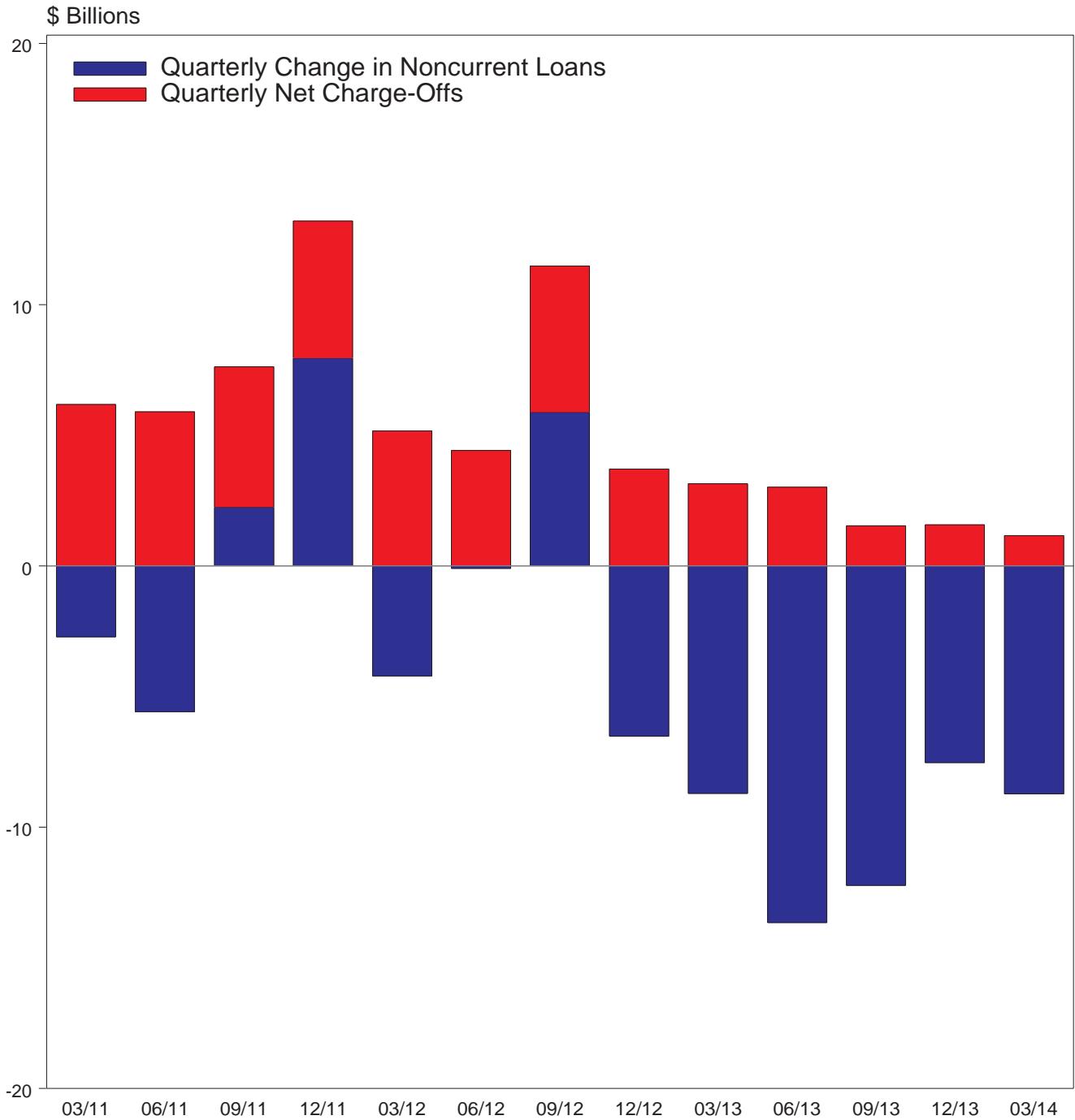
## Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2004 - 2014



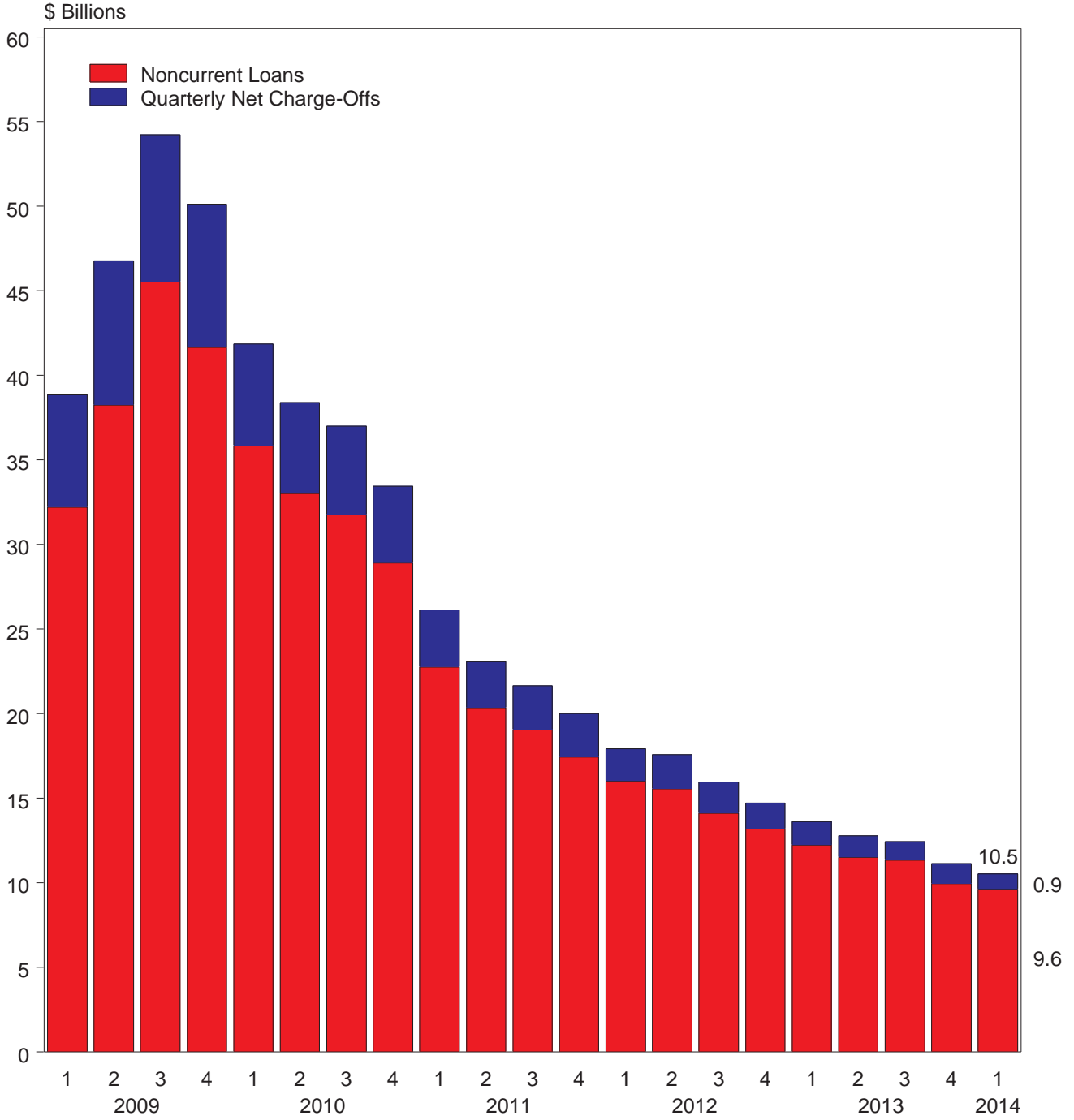
# Credit Quality of Residential Mortgage Loans\*

## 2011 to 2014



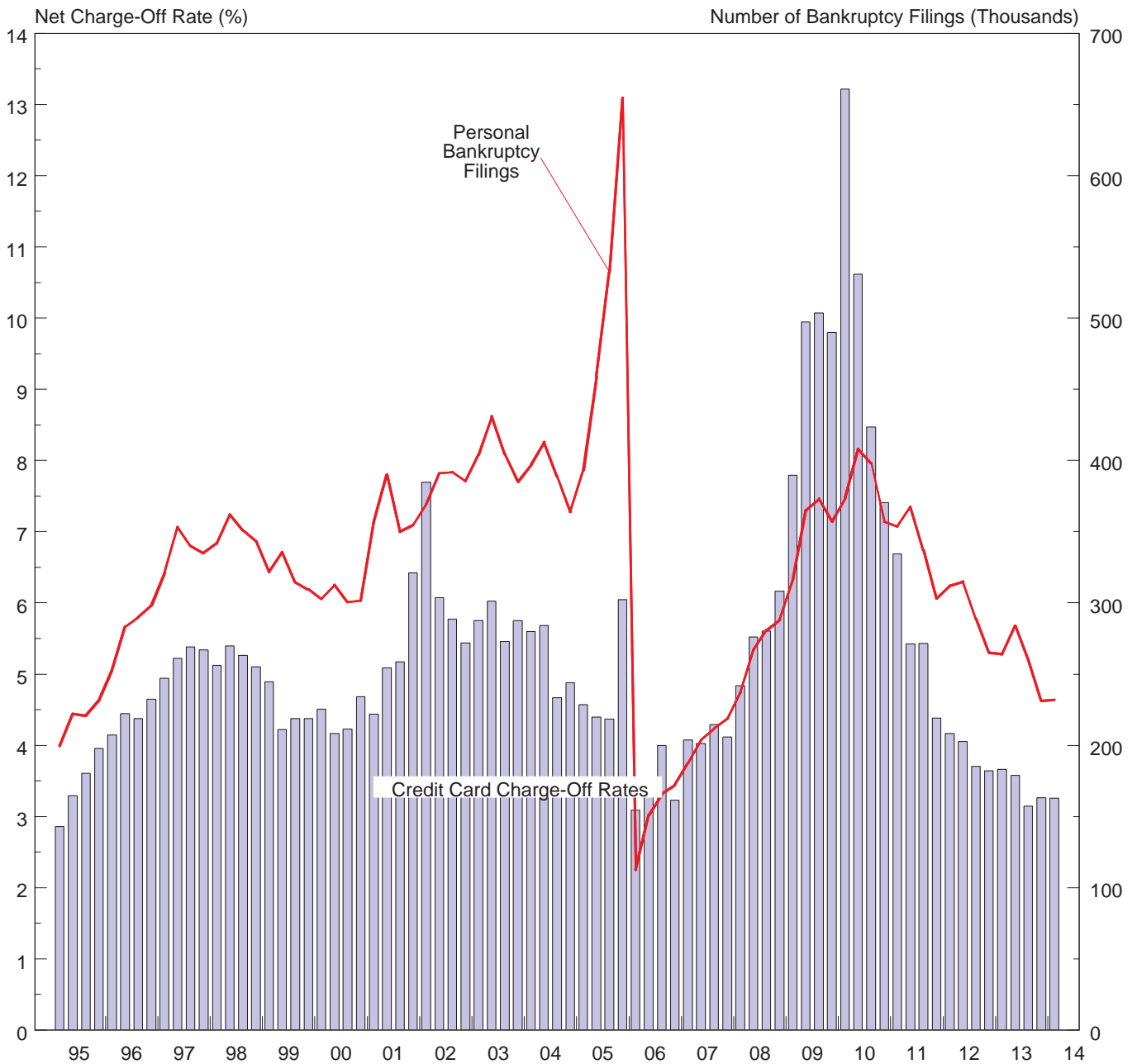
# Credit Quality of C & I Loans

2009-2014



# Credit Card Loss Rates and Personal Bankruptcy Filings

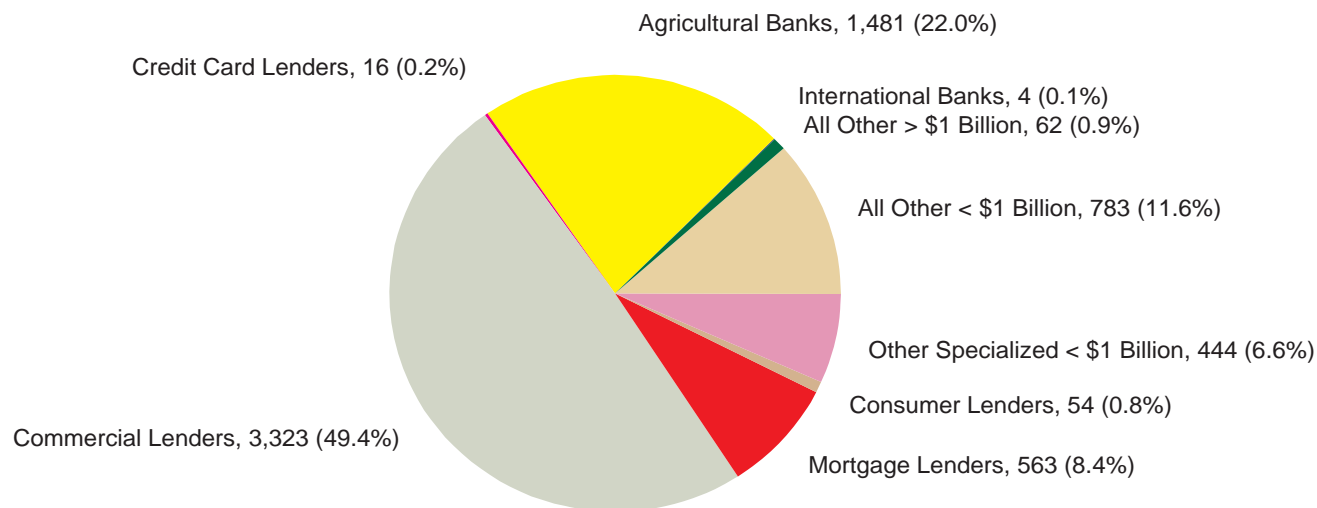
1995-2014



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

## Number of Institutions By Asset Concentration Group

March 31, 2014

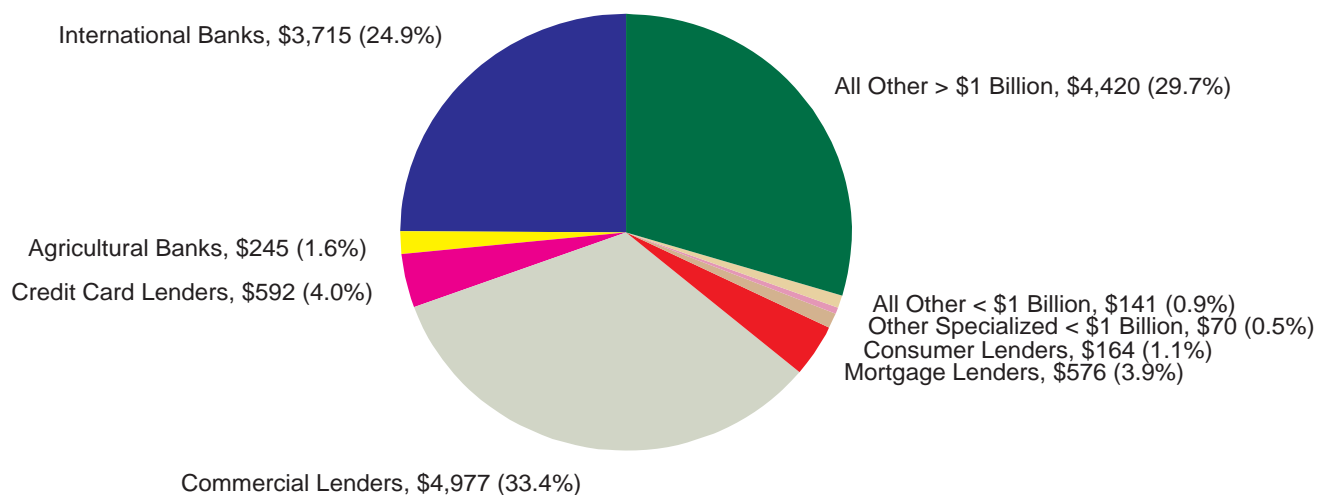


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/14	4	1,481	16	3,323	563	54	444	783	62
12/13	4	1,532	16	3,377	588	55	406	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99

## Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2014



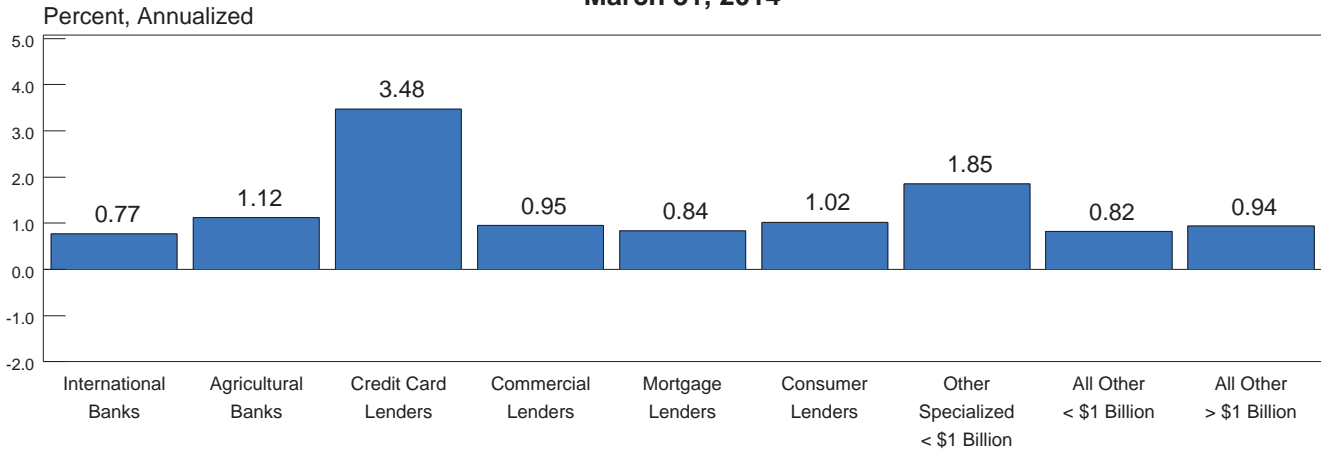
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/14</b>	3,715	245	592	4,977	576	164	70	141	4,420
<b>12/13</b>	3,691	262	591	4,922	487	162	63	138	4,407
<b>12/12</b>	3,808	240	601	4,339	628	102	65	146	4,522
<b>12/11</b>	3,456	216	539	4,087	825	97	56	139	4,477
<b>12/10</b>	3,038	200	705	4,095	789	114	43	132	4,203
<b>12/09</b>	3,107	182	502	4,547	810	96	38	116	3,689
<b>12/08</b>	3,410	169	513	5,461	997	122	34	95	3,040
<b>12/07</b>	2,784	158	479	4,619	1,328	95	38	110	3,423
<b>12/06</b>	2,337	149	408	4,905	1,445	110	42	120	2,345
<b>12/05</b>	1,851	142	359	4,257	1,647	117	48	129	2,328
<b>12/04</b>	1,881	139	383	3,301	1,505	104	52	143	2,598
<b>12/03</b>	1,448	130	348	2,924	1,658	147	61	171	2,189
<b>12/02</b>	1,273	124	299	2,961	1,342	166	60	197	2,013
<b>12/01</b>	1,176	120	335	3,539	1,179	141	50	203	1,127
<b>12/00</b>	1,229	120	295	3,823	1,000	88	51	205	651
<b>12/99</b>	1,179	121	254	3,392	1,045	101	56	225	509
<b>12/98</b>	1,444	125	258	2,786	1,079	81	68	270	420
<b>12/97</b>	1,383	120	217	2,019	967	118	65	279	876
<b>12/96</b>	1,197	117	223	2,166	932	134	70	291	480



## Performance Ratios By Asset Concentration Group

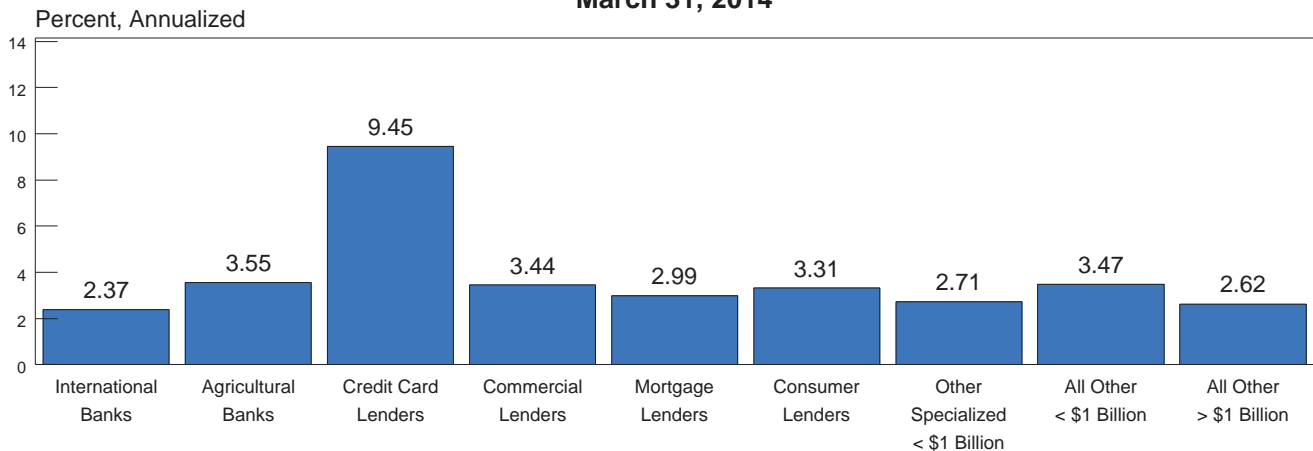
### Return on Assets (YTD)

March 31, 2014



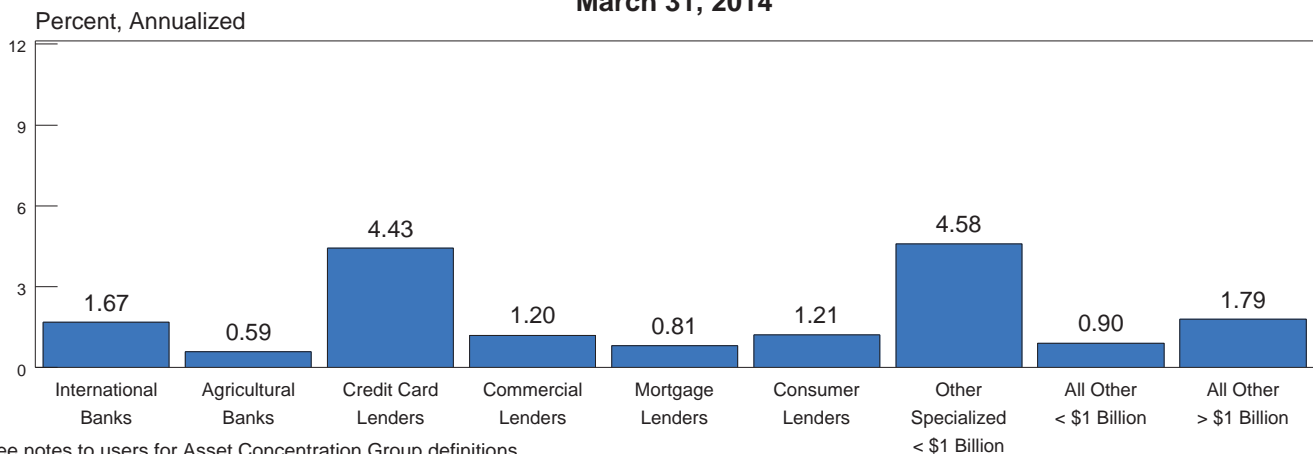
### Net Interest Margin (YTD)

March 31, 2014



### Noninterest Income to Assets (YTD)

March 31, 2014

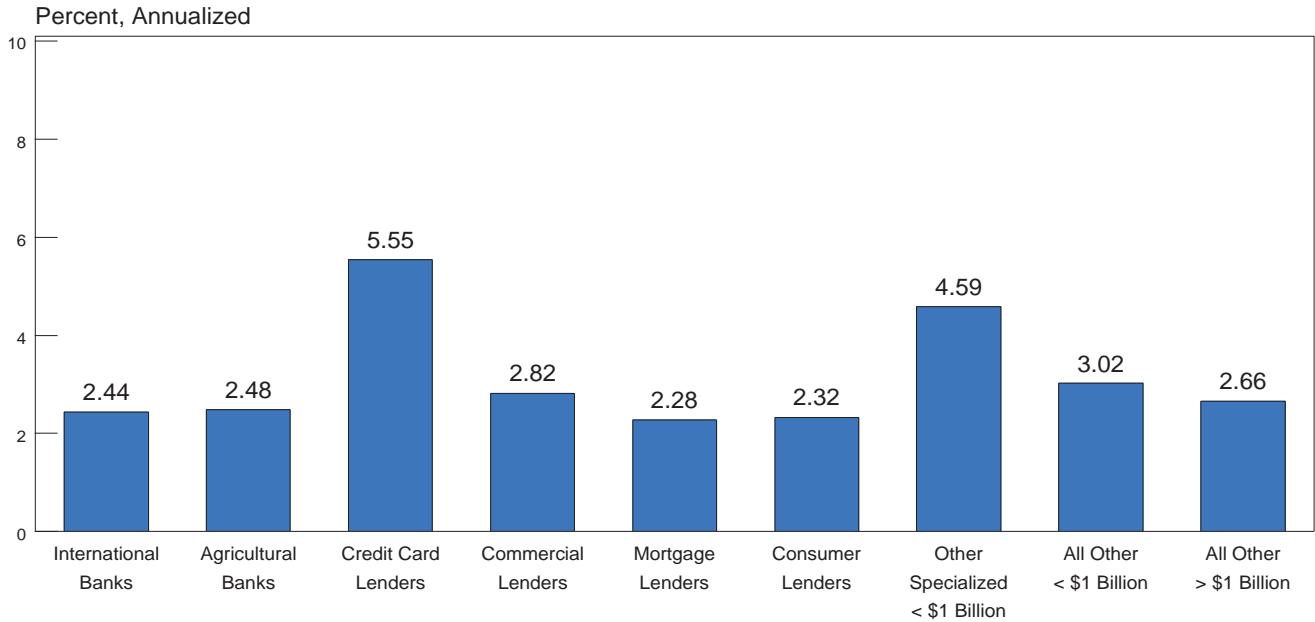


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

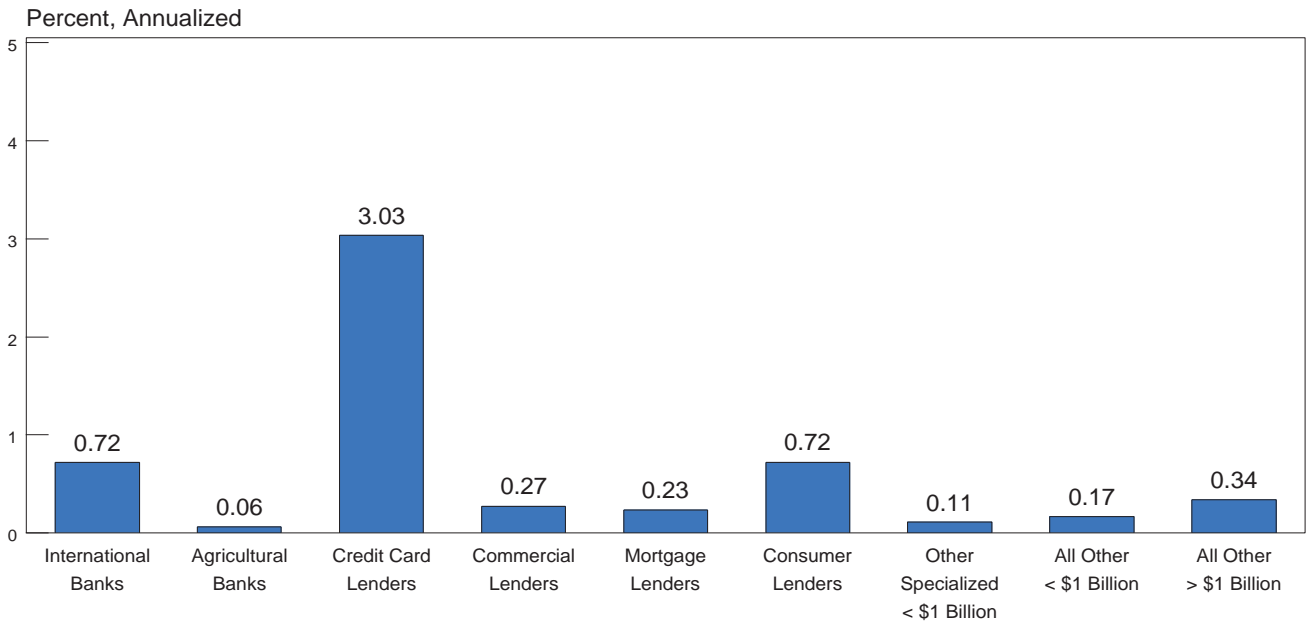
### Noninterest Expense to Assets (YTD)

March 31, 2014



## Net Charge-Offs to Loans and Leases (YTD)

March 31, 2014

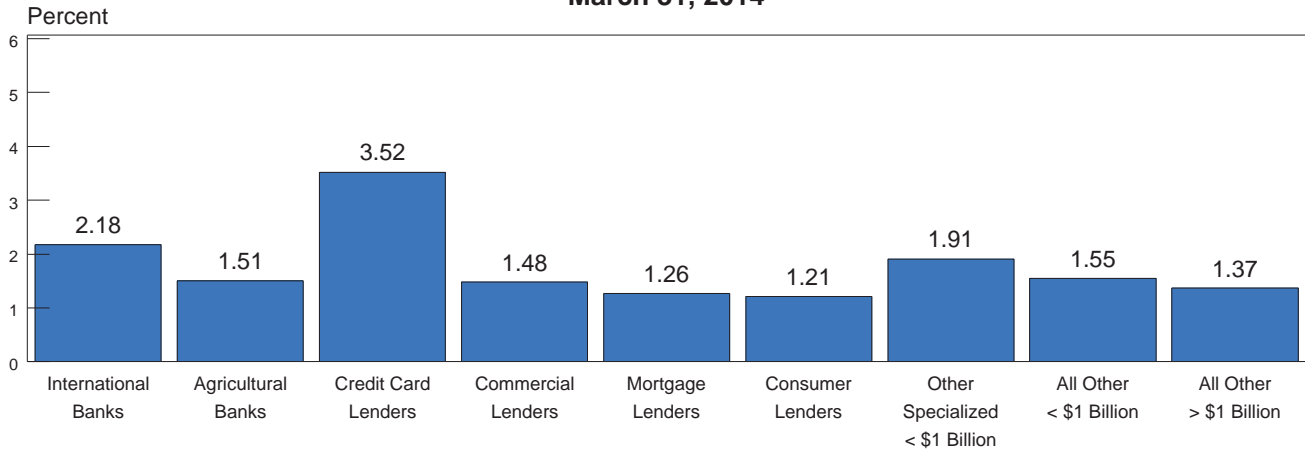


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

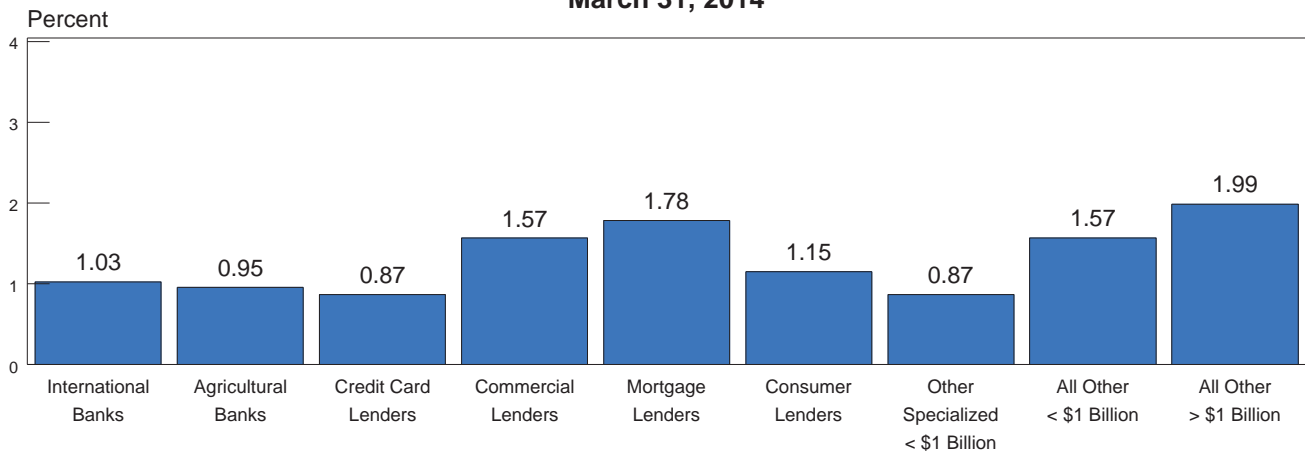
### Loss Allowance To Loans and Leases

March 31, 2014



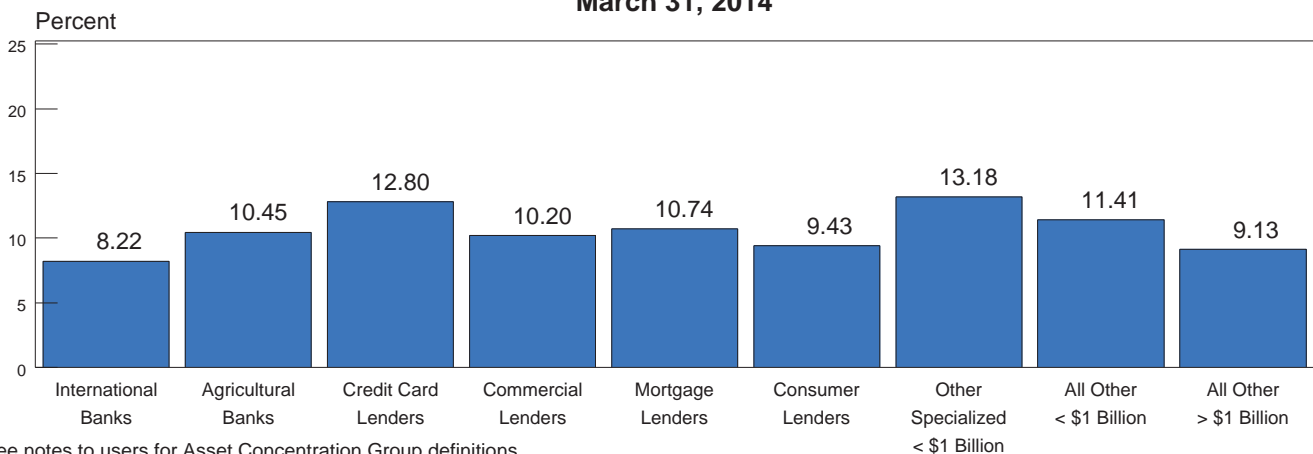
## Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2014



## Core Capital (Leverage) Ratio

March 31, 2014



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

## Return On Average Assets By Asset Concentration Group

1996 - 2014, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/14	0.77	1.12	3.48	0.95	0.84	1.02	1.85	0.82	0.94
03/13	0.95	1.14	3.10	0.89	0.94	1.48	1.52	0.93	1.22
03/12	0.80	1.27	3.33	0.84	0.82	1.78	1.71	0.99	1.01
03/11	0.60	1.04	3.68	0.59	0.48	1.33	1.34	0.80	0.90
03/10	0.75	0.95	0.70	0.16	0.78	1.41	1.20	0.86	0.64
03/09	0.61	0.73	-11.26	-0.19	0.54	0.08	0.30	0.92	0.55
03/08	0.35	1.19	4.59	0.78	-0.21	1.30	2.20	1.01	0.13
03/07	0.93	1.19	3.84	1.14	0.91	1.77	2.03	0.99	1.25
03/06	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54
03/98	0.83	1.28	2.54	1.33	1.06	1.31	1.68	1.23	1.34
03/97	1.00	1.27	2.03	1.32	0.96	1.41	1.65	1.23	1.18
03/96	0.66	1.26	1.98	1.29	0.88	1.26	1.27	1.27	1.10

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

## Net Interest Margin By Asset Concentration Group

1996 - 2014, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/14	2.37	3.55	9.45	3.44	2.99	3.31	2.71	3.47	2.62
03/13	2.43	3.49	9.35	3.55	2.89	3.94	2.58	3.47	2.89
03/12	2.76	3.76	9.71	3.74	2.78	4.48	2.88	3.58	3.15
03/11	2.53	3.80	10.92	3.78	3.06	4.36	2.81	3.70	3.23
03/10	2.83	3.87	14.12	3.68	3.08	4.58	2.72	3.70	3.32
03/09	3.00	3.81	10.44	3.53	3.12	4.51	2.89	3.78	2.41
03/08	2.84	3.84	8.64	3.67	2.73	4.90	3.05	3.61	2.61
03/07	2.46	3.91	8.18	3.71	2.71	5.03	3.15	3.63	2.89
03/06	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.06
03/05	2.64	4.05	8.15	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73
03/98	2.95	4.23	7.84	4.45	3.16	4.34	3.77	4.28	3.76
03/97	3.08	4.25	7.90	4.50	3.28	5.21	3.83	4.36	3.94
03/96	3.32	4.24	8.02	4.32	3.19	5.11	3.72	4.40	4.10

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**  
**1996 - 2014, Annualized**

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/14	0.72	0.06	3.03	0.27	0.23	0.72	0.11	0.17	0.34
03/13	1.17	0.10	3.41	0.51	0.42	1.18	0.34	0.29	0.63
03/12	1.48	0.17	4.04	0.77	0.96	1.55	0.26	0.33	0.99
03/11	1.96	0.31	6.67	1.34	0.98	1.77	0.76	0.39	1.40
03/10	2.75	0.45	14.26	1.89	1.20	2.69	0.54	0.44	2.29
03/09	2.42	0.52	8.57	1.45	1.05	2.56	0.43	0.30	1.87
03/08	1.13	0.17	4.97	0.71	1.14	1.78	0.21	0.17	0.64
03/07	0.57	0.14	3.86	0.23	0.21	1.43	0.18	0.17	0.31
03/06	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44
03/98	0.48	0.10	4.78	0.34	0.18	0.42	0.39	0.19	0.43
03/97	0.19	0.16	4.53	0.31	0.19	0.99	0.27	0.23	0.51
03/96	0.47	0.13	3.89	0.31	0.25	0.79	0.14	0.18	0.42

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

## Percent of Loans Noncurrent By Asset Concentration Group

1996 - 2014

	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
<b>03/14</b>	2.62	1.14	1.14	1.81	2.60	1.56	1.84	1.99	3.82
<b>12/13</b>	2.73	1.09	1.17	1.90	3.01	1.66	1.91	1.83	4.14
<b>12/12</b>	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.48
<b>12/11</b>	4.22	1.70	1.71	3.54	3.89	1.68	2.59	2.13	5.81
<b>12/10</b>	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
<b>12/09</b>	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
<b>12/08</b>	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
<b>12/07</b>	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
<b>12/06</b>	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
<b>12/05</b>	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
<b>12/04</b>	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
<b>12/03</b>	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
<b>12/02</b>	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
<b>12/01</b>	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
<b>12/00</b>	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
<b>12/99</b>	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
<b>12/98</b>	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
<b>12/97</b>	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
<b>12/96</b>	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92

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

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

1996 - 2014

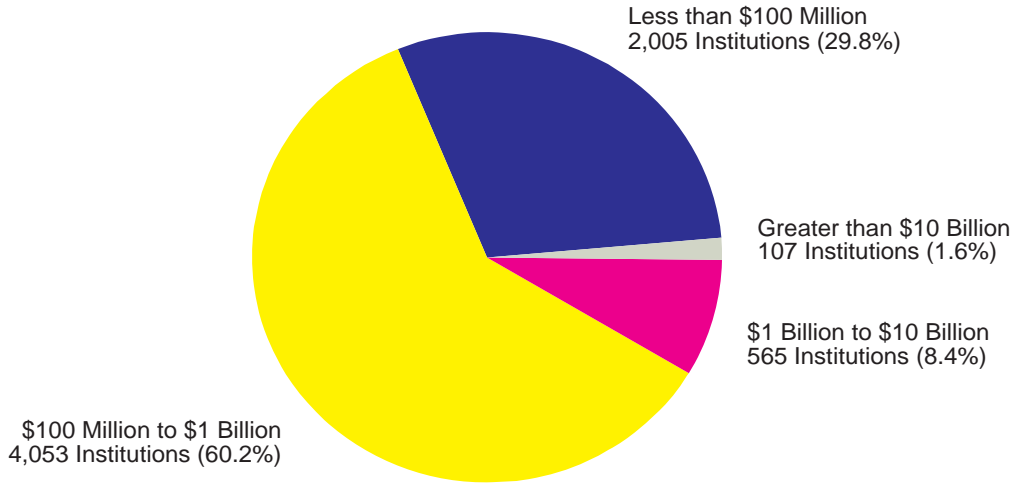
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/14</b>	8.22	10.45	12.80	10.20	10.74	9.43	13.18	11.41	9.13
<b>12/13</b>	7.89	10.33	13.01	10.13	10.91	9.45	13.10	11.26	9.03
<b>12/12</b>	7.16	10.25	13.12	10.04	10.10	9.36	12.87	10.83	9.13
<b>12/11</b>	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
<b>12/10</b>	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69
<b>12/09</b>	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
<b>12/08</b>	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
<b>12/07</b>	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
<b>12/06</b>	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
<b>12/05</b>	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
<b>12/04</b>	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
<b>12/03</b>	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
<b>12/02</b>	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
<b>12/01</b>	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
<b>12/00</b>	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
<b>12/99</b>	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
<b>12/98</b>	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
<b>12/97</b>	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
<b>12/96</b>	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11

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



## Number of Institutions By Asset Size

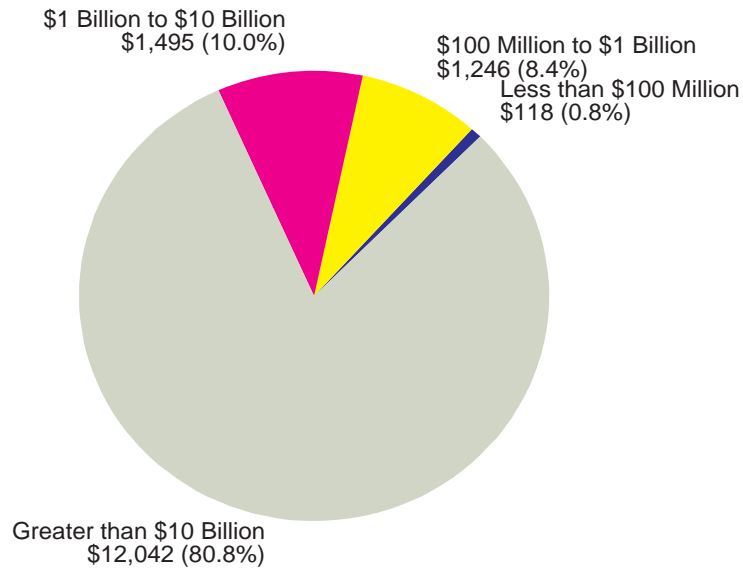
March 31, 2014



## Industry Assets By Asset Size

March 31, 2014

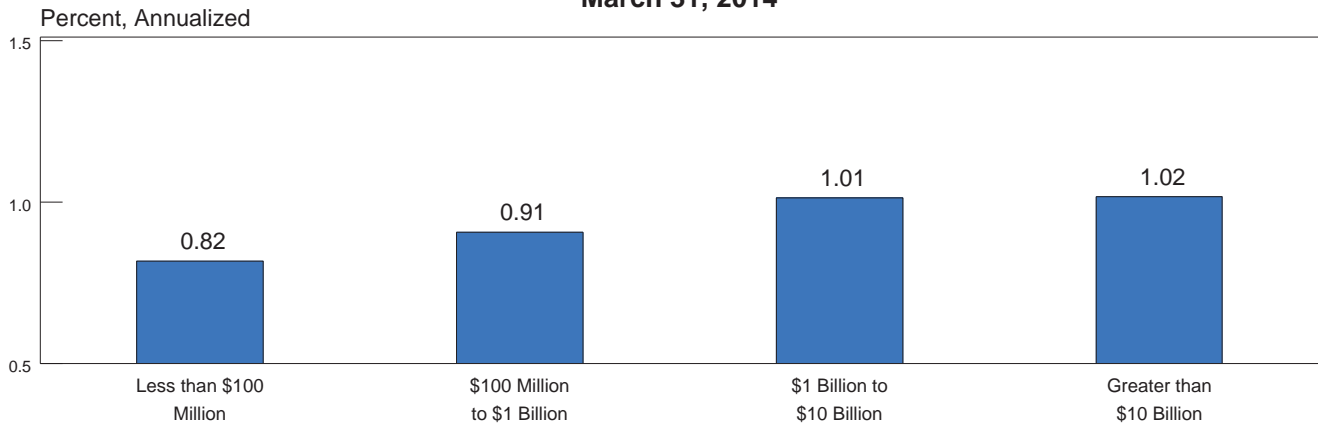
(\$ Billions)



## Performance Ratios By Asset Size

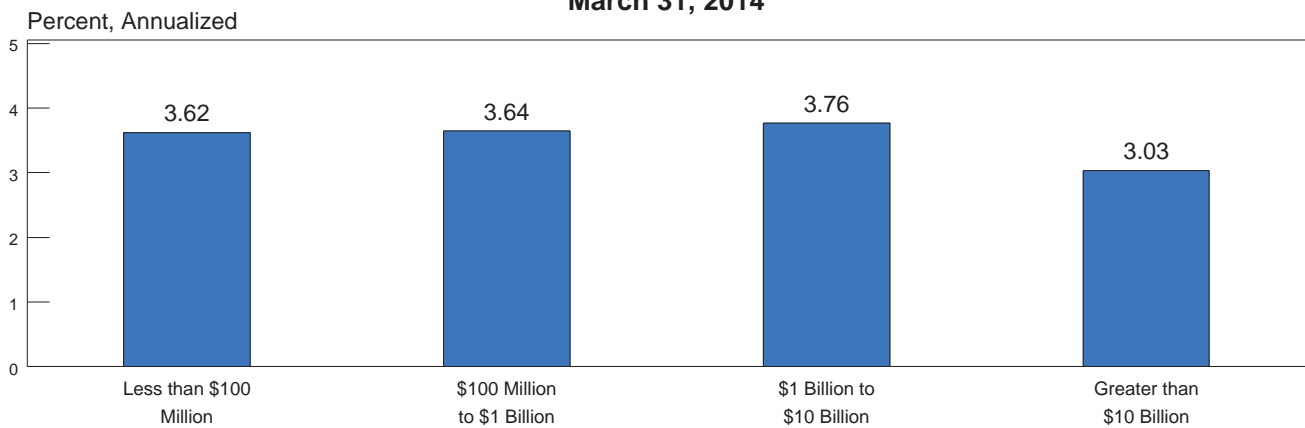
### Return on Assets (YTD)

March 31, 2014



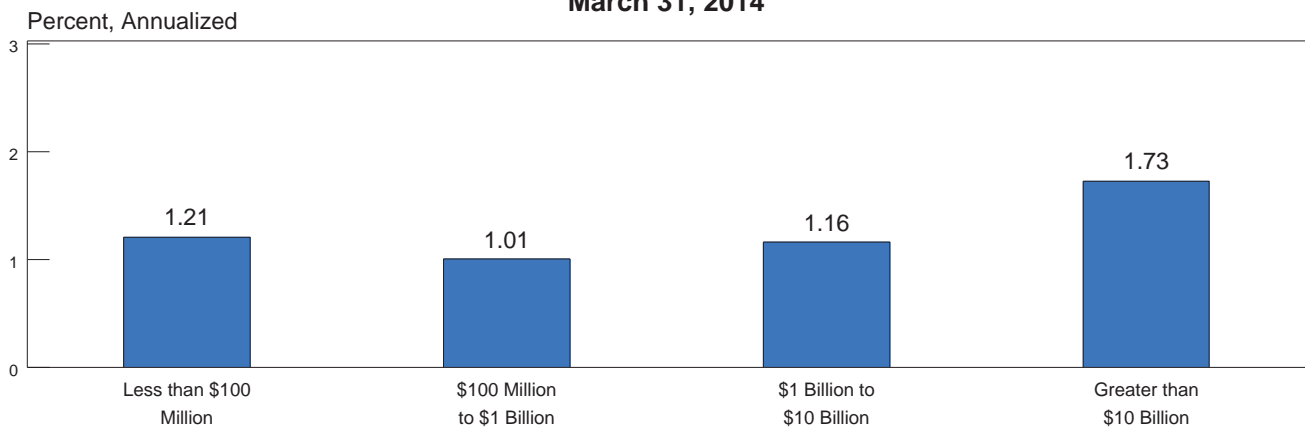
### Net Interest Margin (YTD)

March 31, 2014



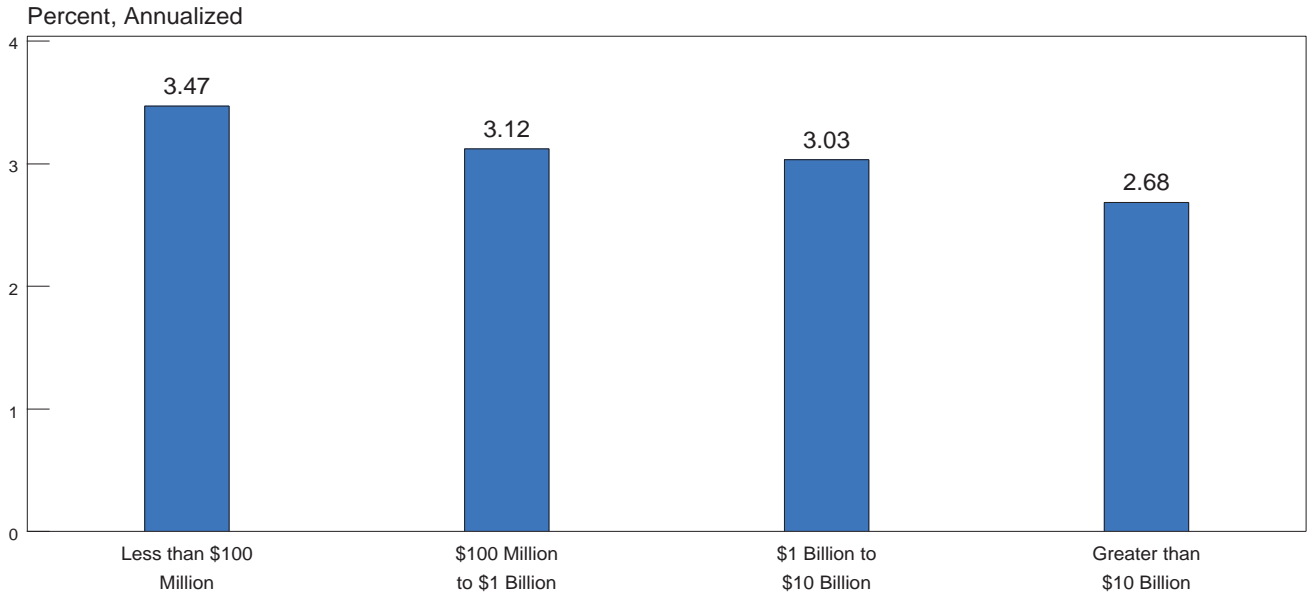
### Noninterest Income to Assets (YTD)

March 31, 2014



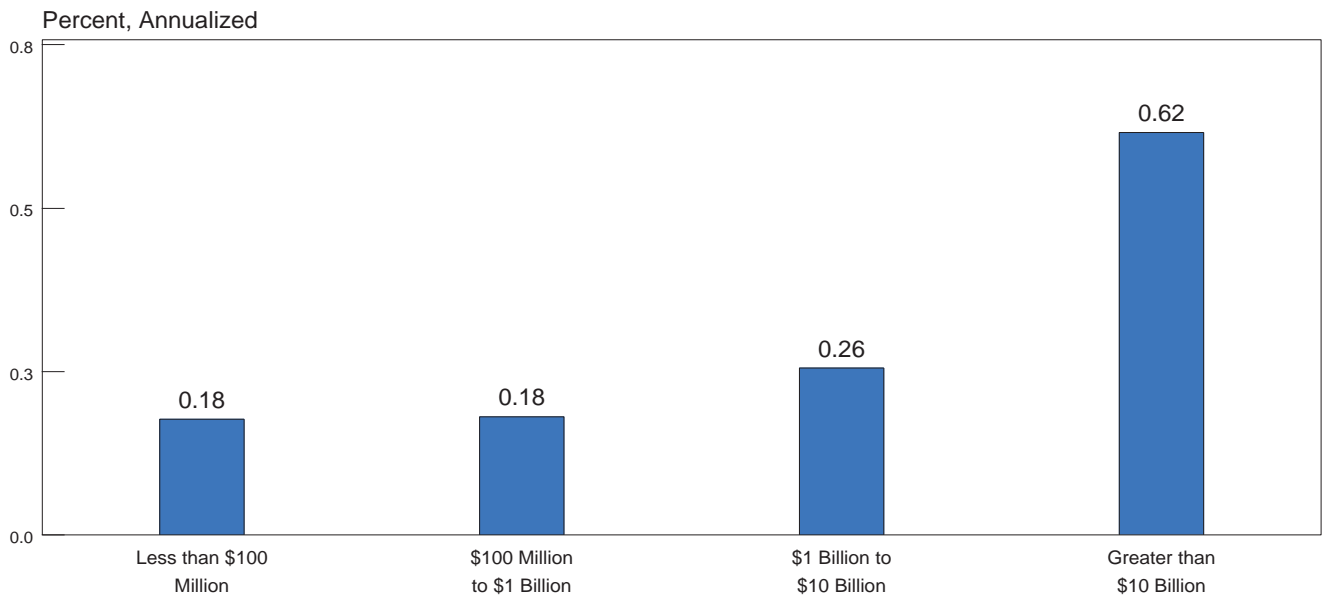
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2014



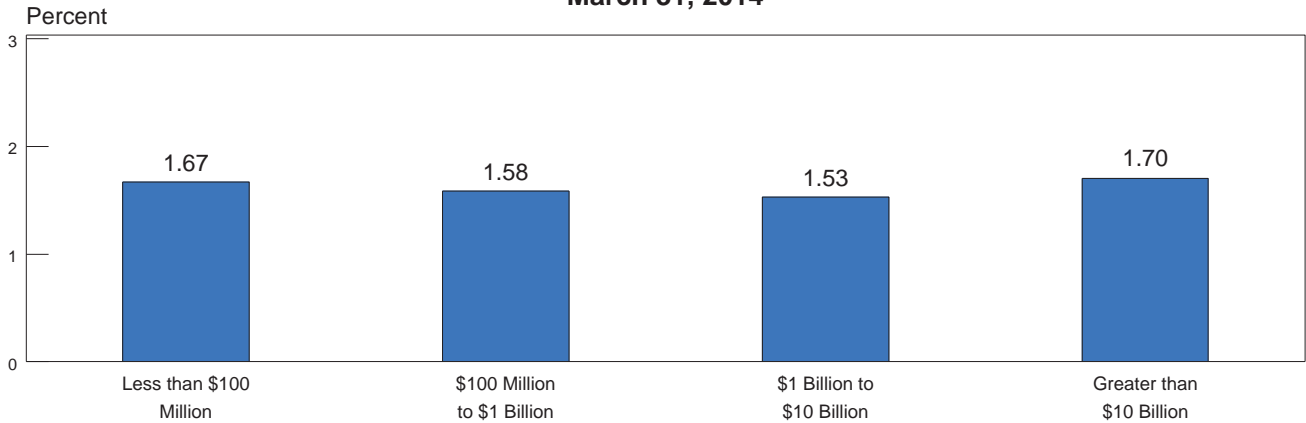
## Net Charge-Offs to Loans and Leases (YTD)

March 31, 2014



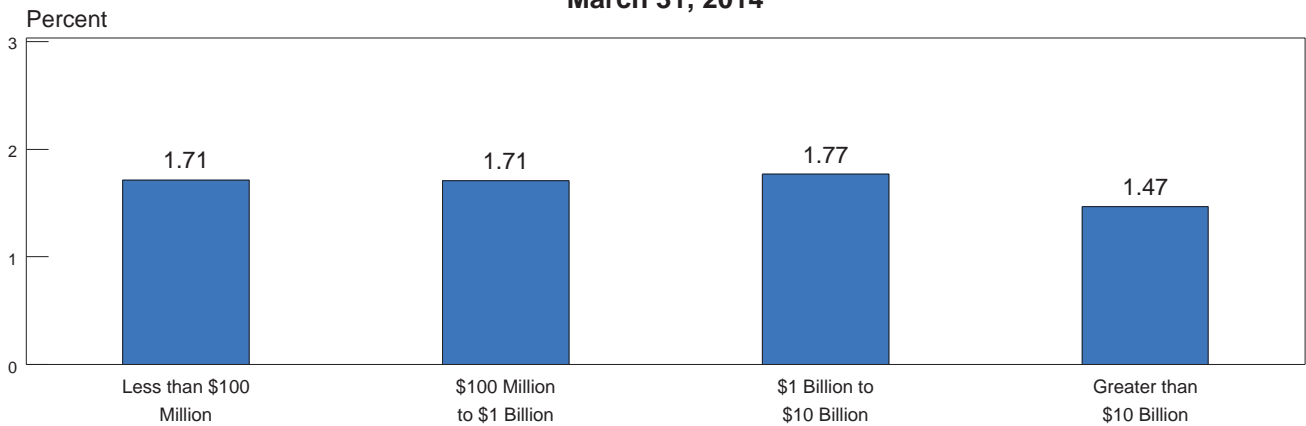
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

March 31, 2014



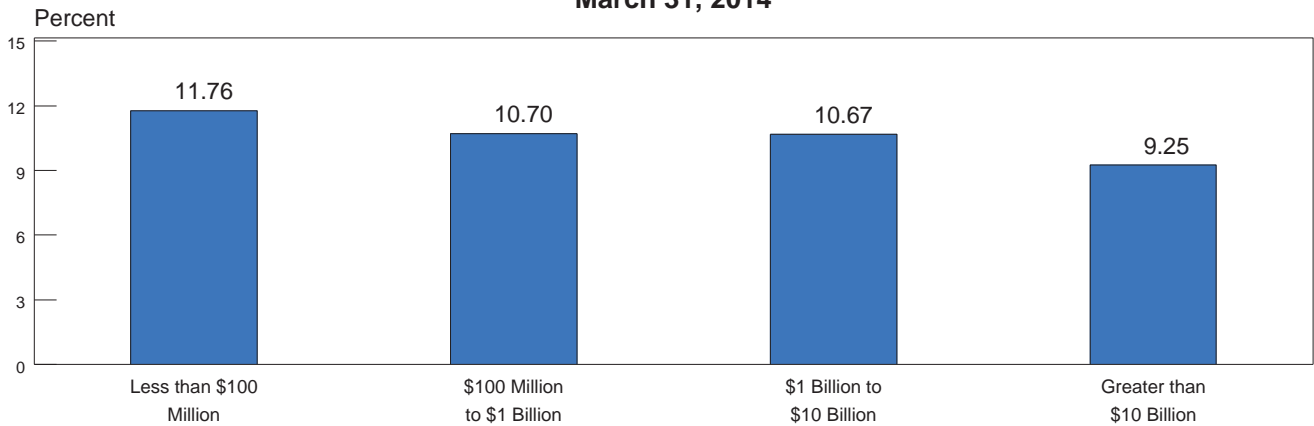
## Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2014



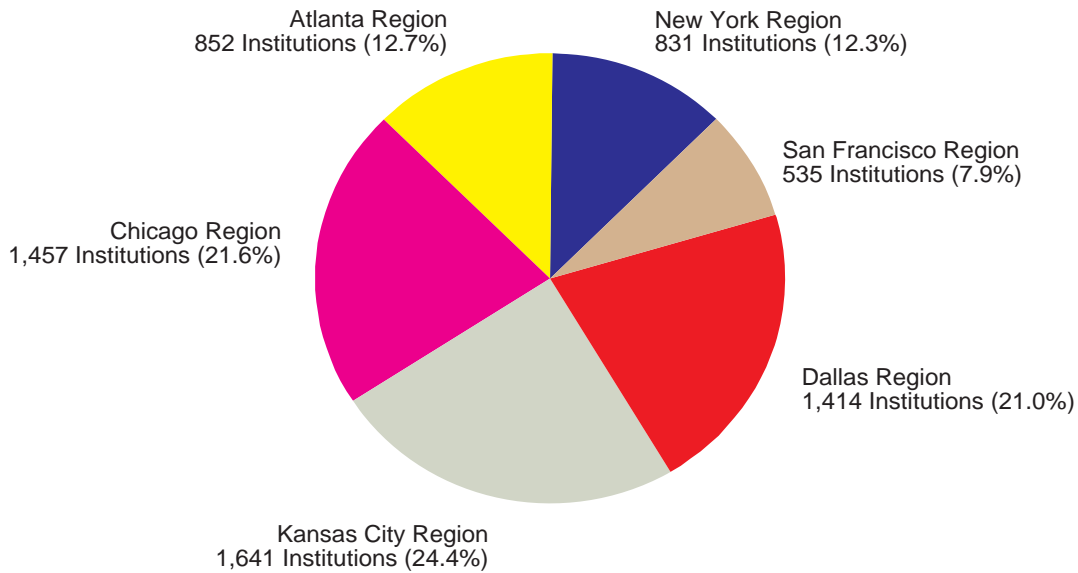
## Core Capital (Leverage) Ratio

March 31, 2014



## Geographic Distribution of FDIC-Insured Institutions

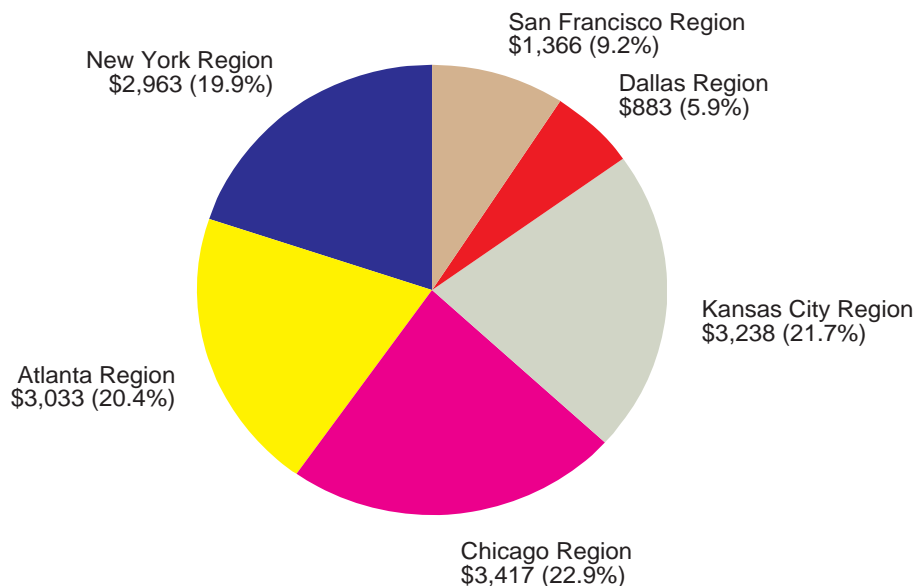
March 31, 2014



## Geographic Distribution of Industry Assets

March 31, 2014

(\$ Billions)

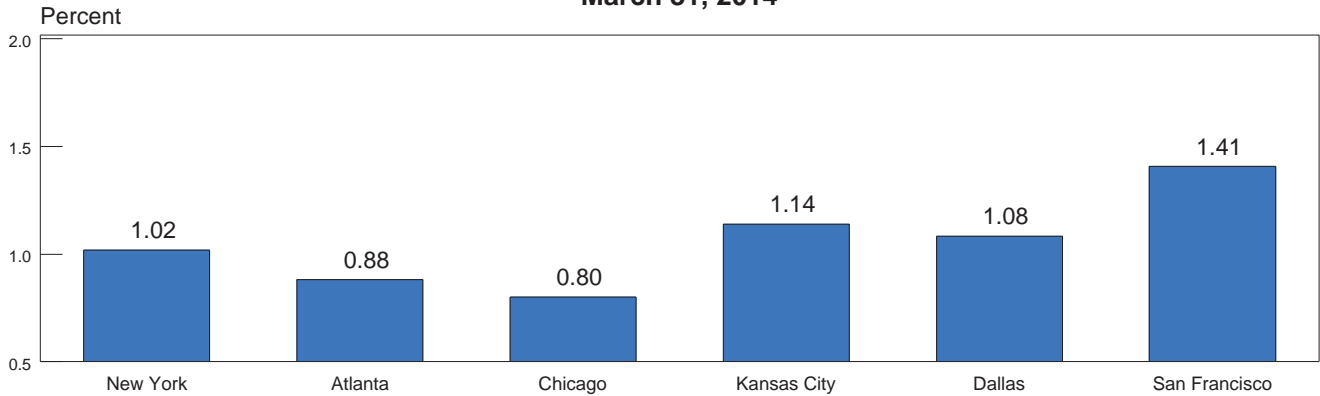


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

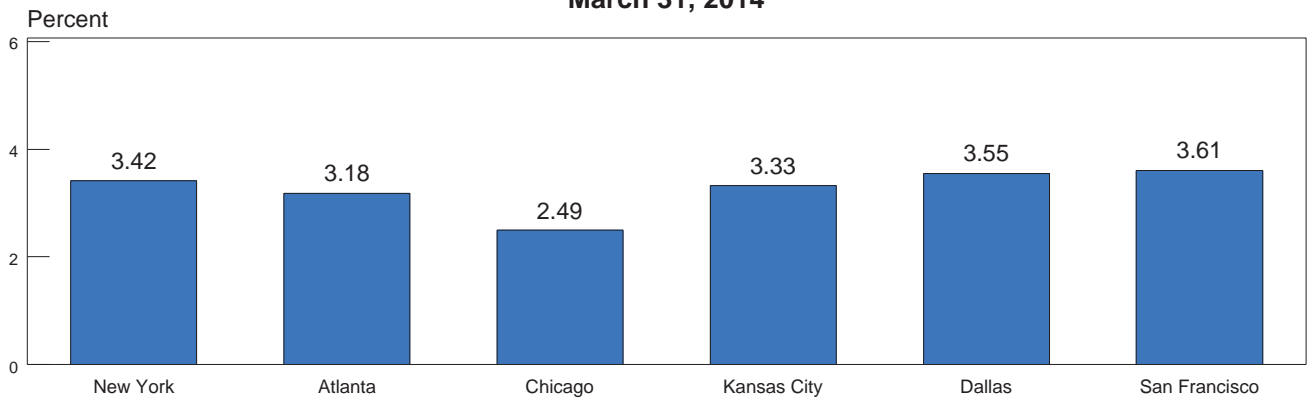
### Return on Assets (YTD, Annualized)

March 31, 2014



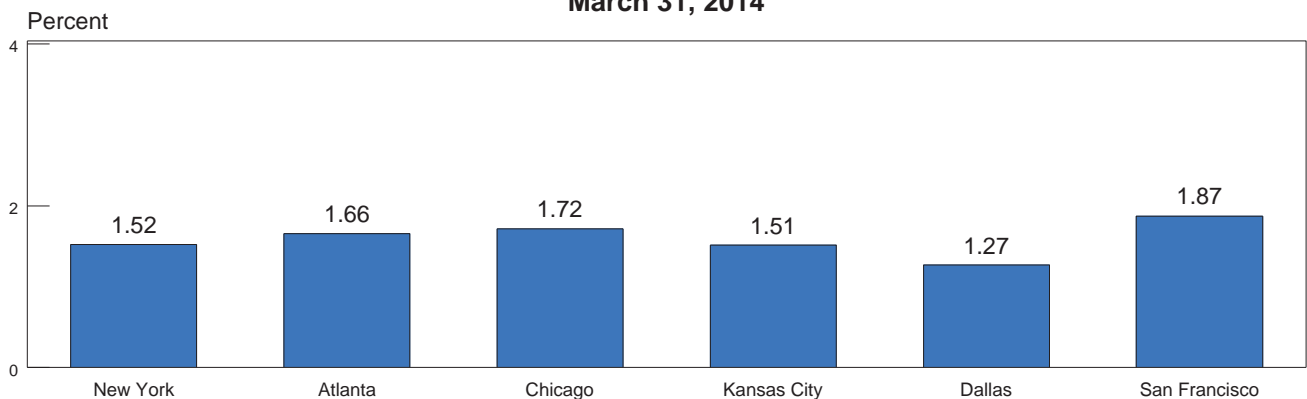
### Net Interest Margins (YTD, Annualized)

March 31, 2014



### Noninterest Income to Assets (YTD, Annualized)

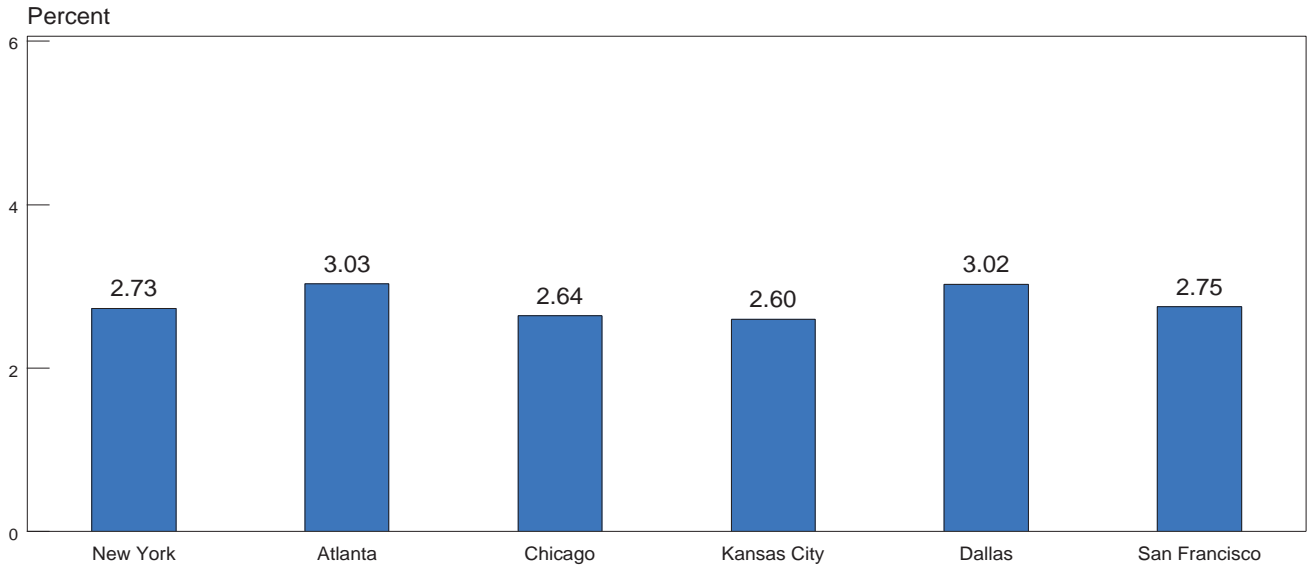
March 31, 2014



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

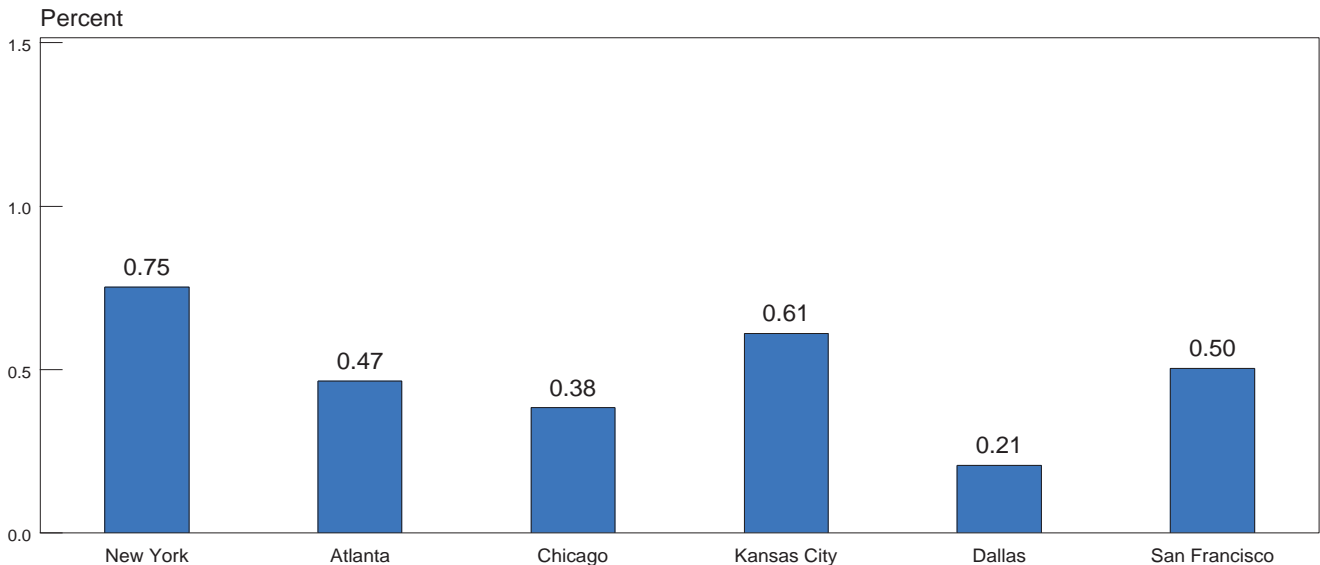
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2014



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

March 31, 2014

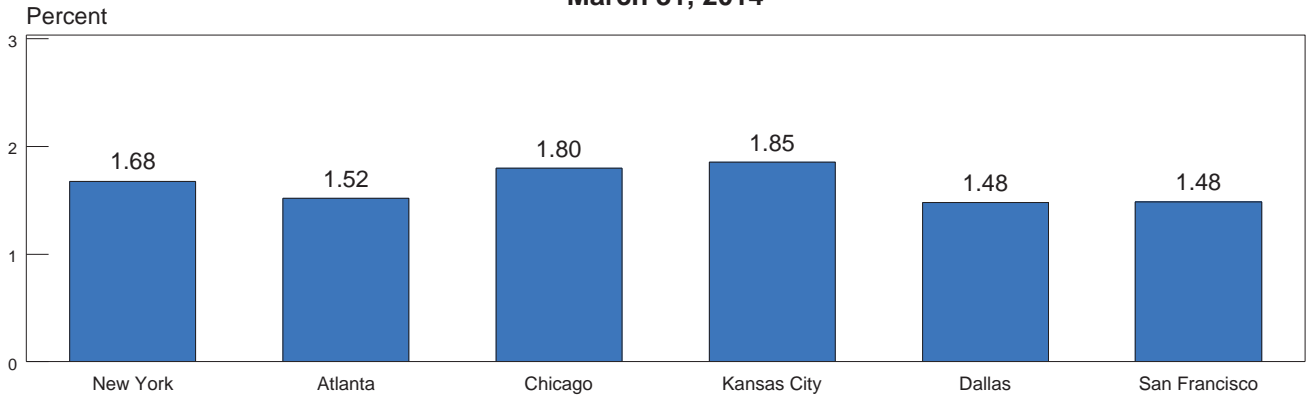


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

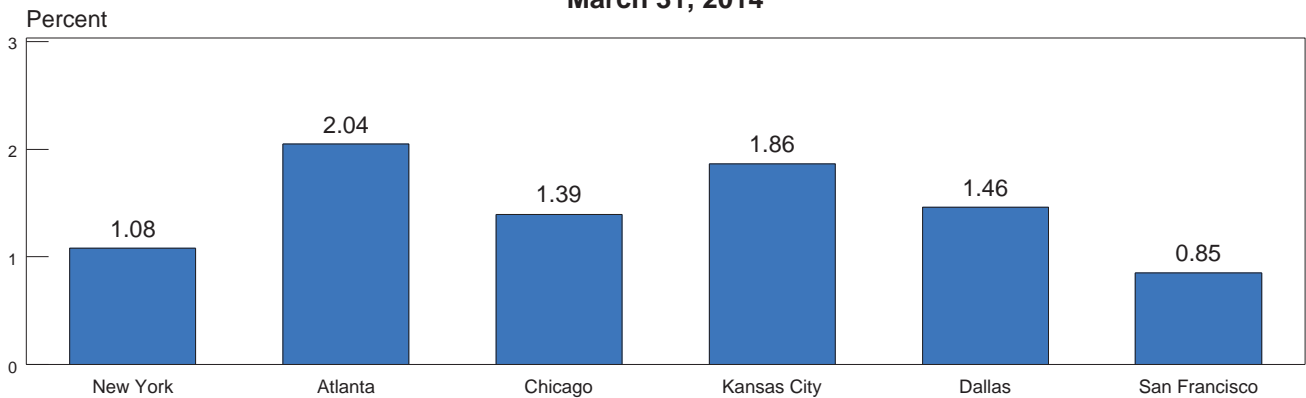
### Loss Allowance To Loans and Leases

March 31, 2014



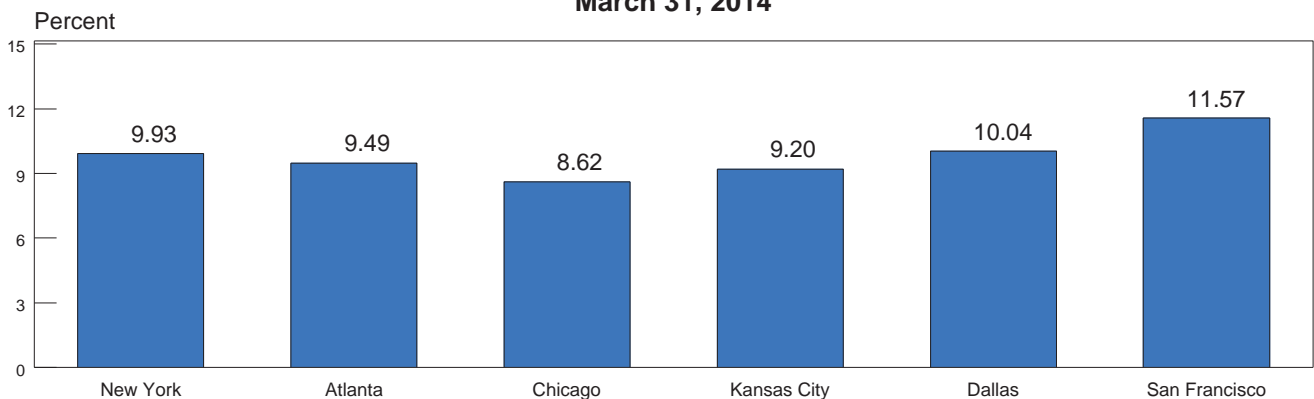
### Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2014



### Core Capital (Leverage) Ratio

March 31, 2014



Note: Region is based on location of main office.

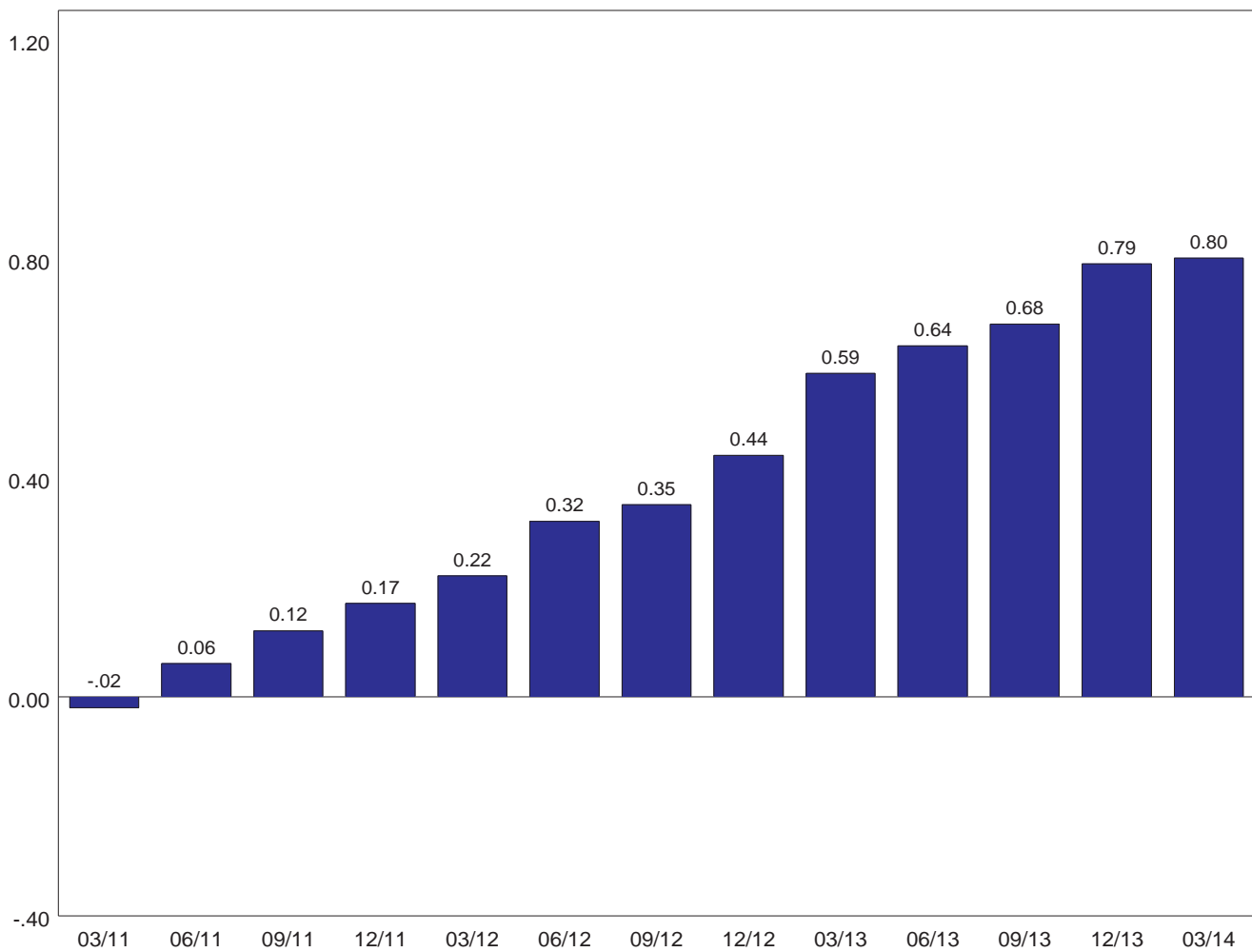
Note: See notes to users for Geographic Region definitions.



# Deposit Insurance Fund Reserve Ratios

March 31, 2011 - March 31, 2014

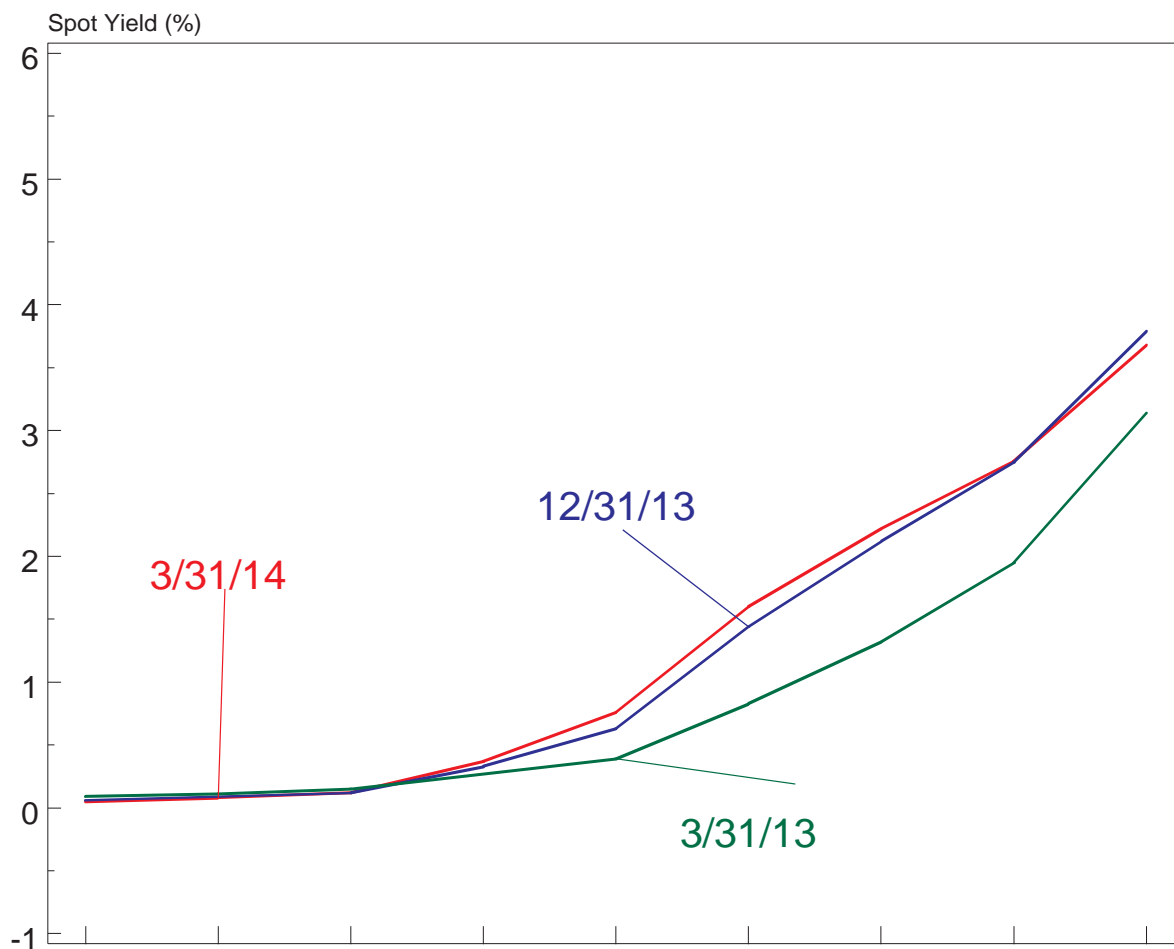
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2014 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

## U.S. Treasury Yield Curves

March 31, 2013 - March 31, 2014



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/14	0.05	0.08	0.12	0.37	0.76	1.60	2.22	2.76	3.68
12/31/13	0.06	0.09	0.12	0.33	0.63	1.44	2.12	2.75	3.79
9/30/13	0.03	0.06	0.12	0.37	0.71	1.51	2.12	2.71	3.72
6/30/13	0.05	0.09	0.13	0.27	0.44	0.92	1.39	2.00	3.15
3/31/13	0.09	0.11	0.15	0.27	0.39	0.83	1.32	1.95	3.14

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

## Capital Category Distribution

March 31, 2014

### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,606	98.2%	\$14,871.9	99.8%
Adequately Capitalized	57	0.8%	\$14.5	0.1%
Undercapitalized	37	0.5%	\$7.4	0.1%
Significantly Undercapitalized	23	0.3%	\$6.0	0.0%
Critically Undercapitalized	6	0.1%	\$0.8	0.0%

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

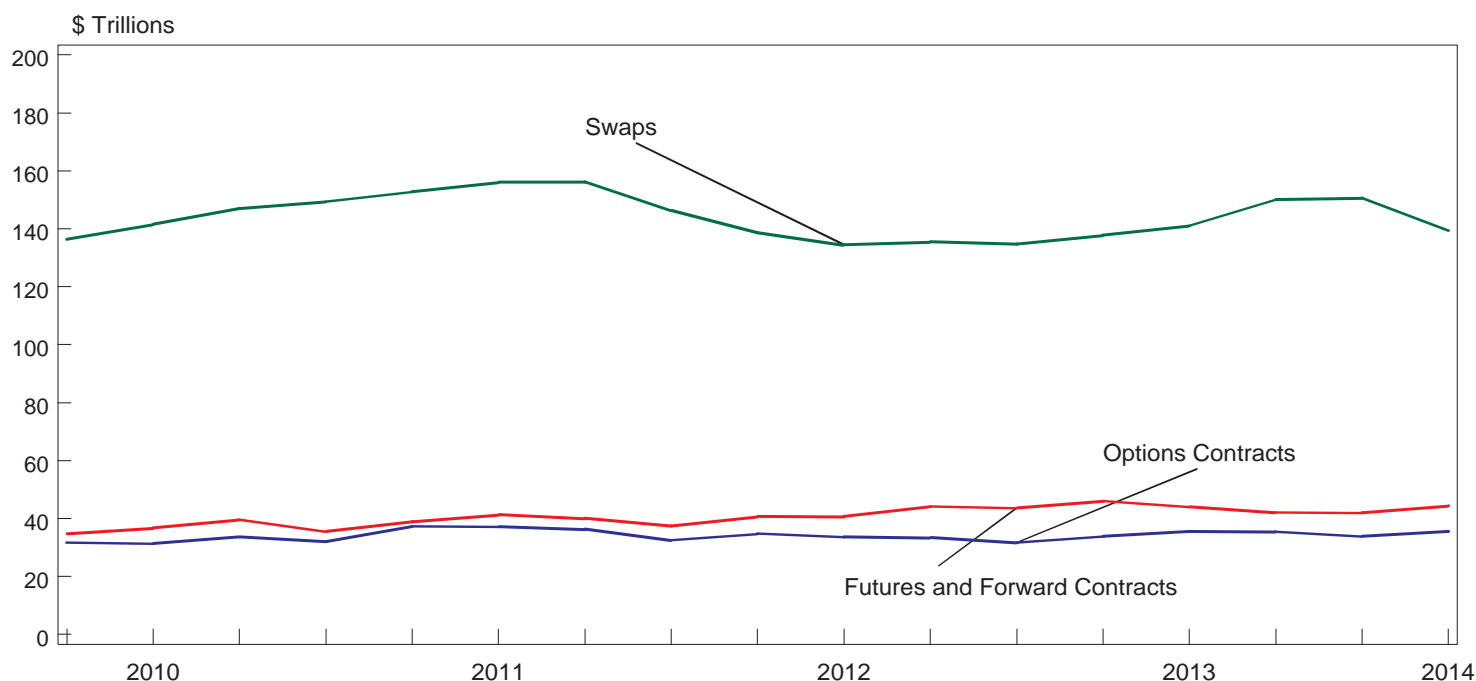
### Capital Category Definitions

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

\*As a percentage of risk-weighted assets

## Off-Balance Sheet Derivatives\*

2010 - 2014 (Notional Amounts)



	12/10	12/11	12/12	12/13	3/14
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$216,948	\$216,239	\$210,011	\$226,431	\$219,414
<b>Futures and Forward Contracts</b>	<b>35,539</b>	<b>37,469</b>	<b>43,621</b>	<b>42,022</b>	<b>44,424</b>
Interest rate contracts	23,990	24,703	29,882	28,159	30,150
Foreign exchange rate contracts	11,304	12,542	13,334	13,532	13,926
Other futures and forwards**	245	224	405	331	348
<b>Option Contracts</b>	<b>32,078</b>	<b>32,505</b>	<b>31,664</b>	<b>33,800</b>	<b>35,539</b>
Interest rate options	27,018	27,133	25,148	26,957	27,478
Foreign currency options	3,336	3,364	4,315	4,811	5,907
Other option contracts**	1,724	2,008	2,201	2,032	2,154
<b>Swaps</b>	<b>149,331</b>	<b>146,266</b>	<b>134,726</b>	<b>150,609</b>	<b>139,451</b>
Interest rate swaps	142,390	136,030	123,908	139,440	128,202
Foreign exchange rate swaps	6,351	9,530	10,056	10,246	10,336
Other swaps**	590	705	762	923	913
<b>Memoranda</b>					
Spot Foreign Exchange Contracts	1,013	1,063	926	1,080	2,825
Credit Derivatives	14,151	14,759	13,190	11,245	11,219
Number of banks reporting derivatives	1,069	1,084	1,143	1,162	1,168
Replacement cost of interest rate and foreign exchange rate contracts ***	3,754	4,981	4,388	3,273	2,853

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

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

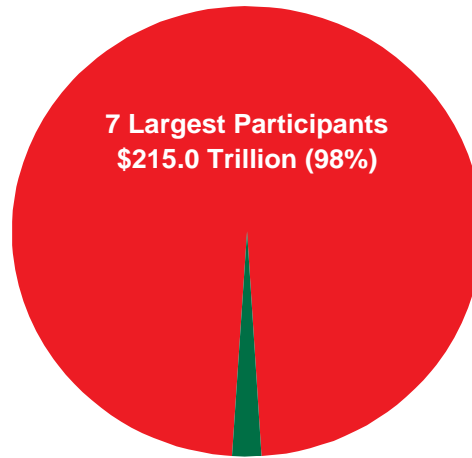
\*\*\* Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.

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

## Concentration of Derivatives\*

Notional Amounts

March 31, 2014

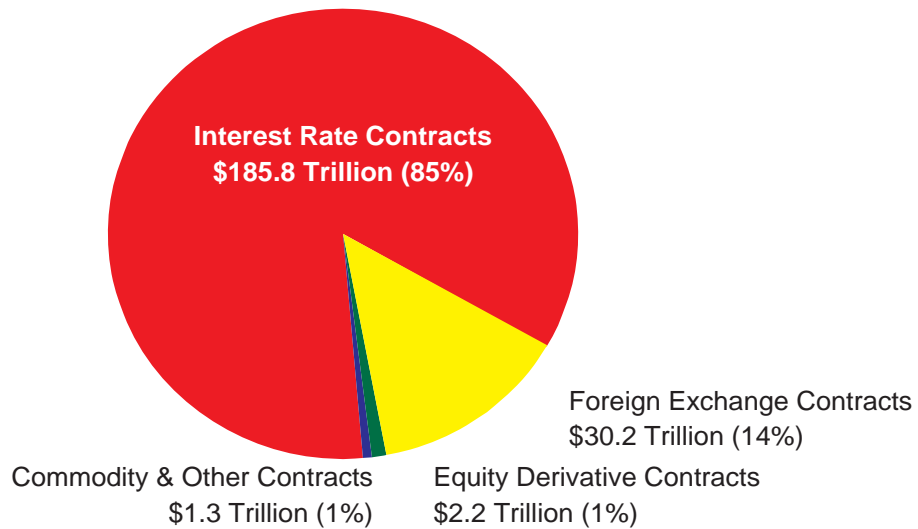


All Other Participants (1382 Banks)  
\$4.4 Trillion (2%)

## Composition of Derivatives\*

Notional Amounts

March 31, 2014



Foreign Exchange Contracts  
\$30.2 Trillion (14%)

Commodity & Other Contracts  
\$1.3 Trillion (1%)

Equity Derivative Contracts  
\$2.2 Trillion (1%)

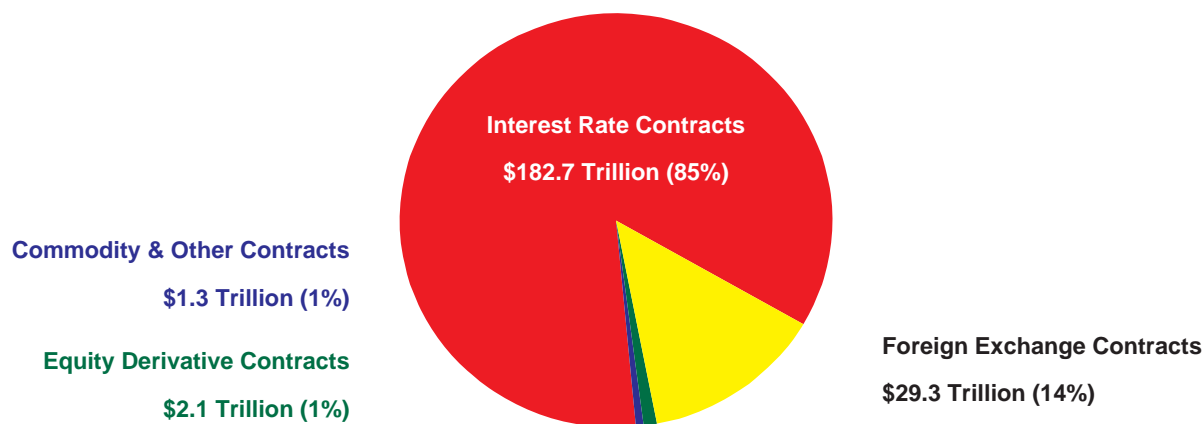
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,686 billion for the seven largest participants and \$139 billion for all others are not included.

## Purpose of Derivatives\*

### Held for Trading

#### Notional Amounts

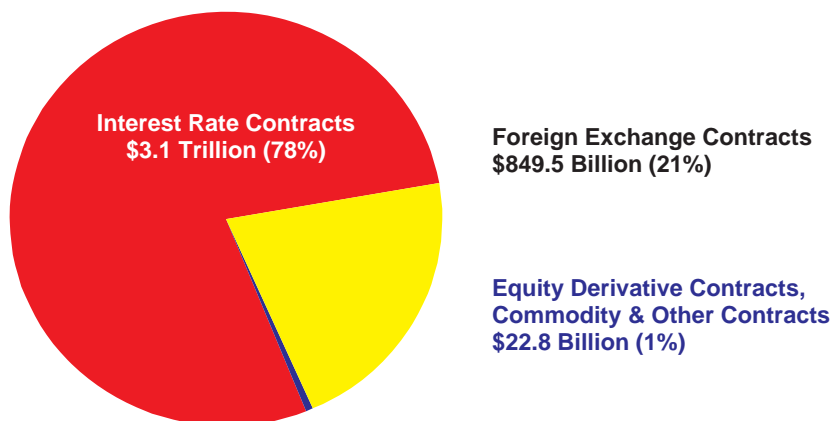
March 31, 2014



## Not Held for Trading

### Notional Amounts

March 31, 2014



\* 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 \$2,825 billion are not included.

## Position of Derivatives

### Gross Fair Values

March 31, 2014  
(\$ Millions)

#### Held for Trading

245 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
<b>Seven Largest Participants</b>						
Gross positive fair value	2,408,976	340,781	88,059	40,138	2,877,955	77,559
Gross negative fair value	2,336,213	336,215	86,672	41,295	2,800,395	
<b>All other participants</b>						
Gross positive fair value	27,346	13,494	3,400	518	44,758	572
Gross negative fair value	26,792	13,079	3,818	497	44,186	
<b>Total</b>						
Gross positive fair value	2,436,322	354,275	91,459	40,656	2,922,712	78,132
Gross negative fair value	2,363,005	349,294	90,490	41,792	2,844,581	

#### Held for Purposes Other than Trading

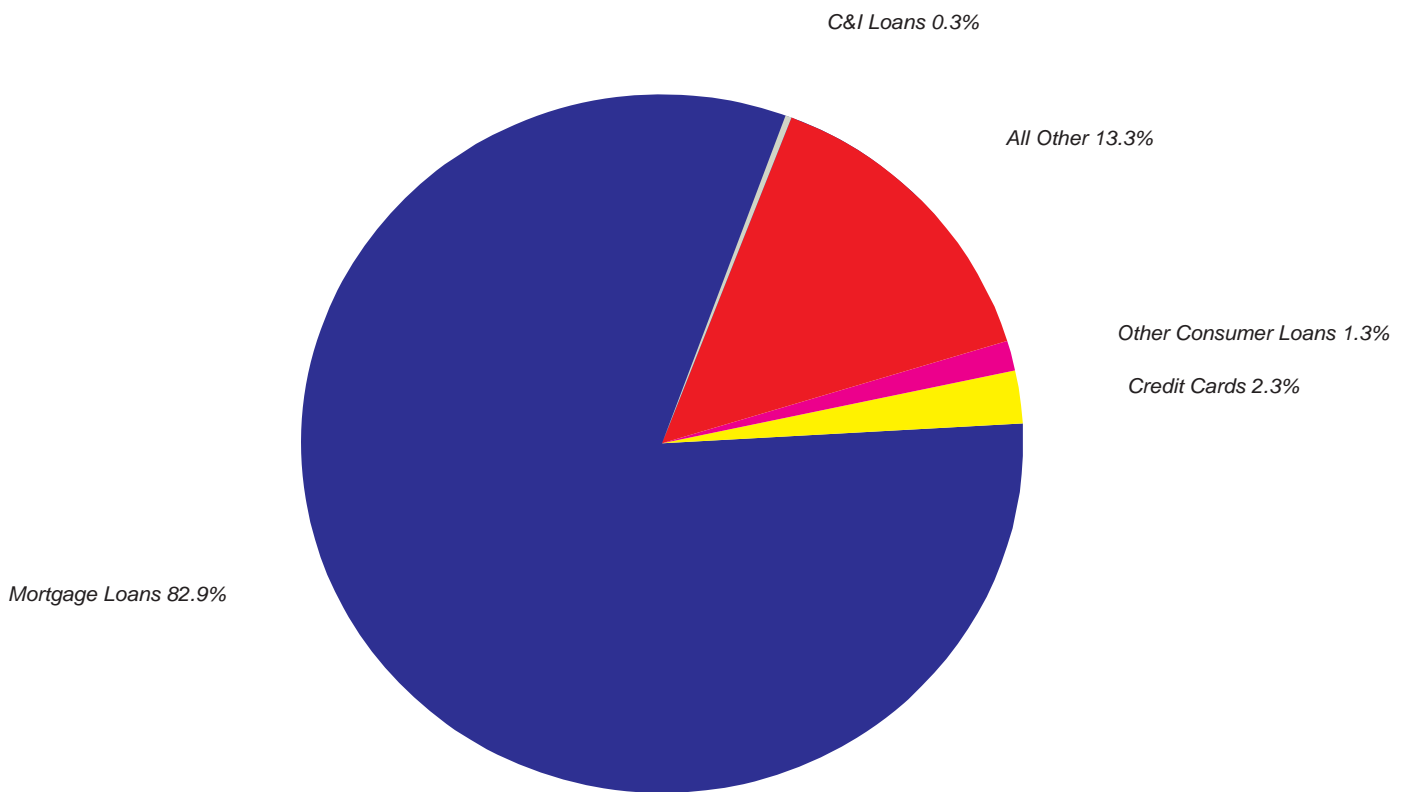
1280 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 87% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	47,203	9,001	427	515	57,146	(630)
Gross negative fair value	48,377	8,966	182	251	57,777	
<b>All other participants</b>						
Gross positive fair value	5,300	1,029	572	28	6,929	1,451
Gross negative fair value	4,714	482	233	49	5,478	
<b>Total</b>						
Gross positive fair value	52,503	10,030	1,000	543	64,076	821
Gross negative fair value	53,091	9,448	416	300	63,255	

# Composition of Securitized Assets\*

FDIC-Insured Institutions

March 31, 2014



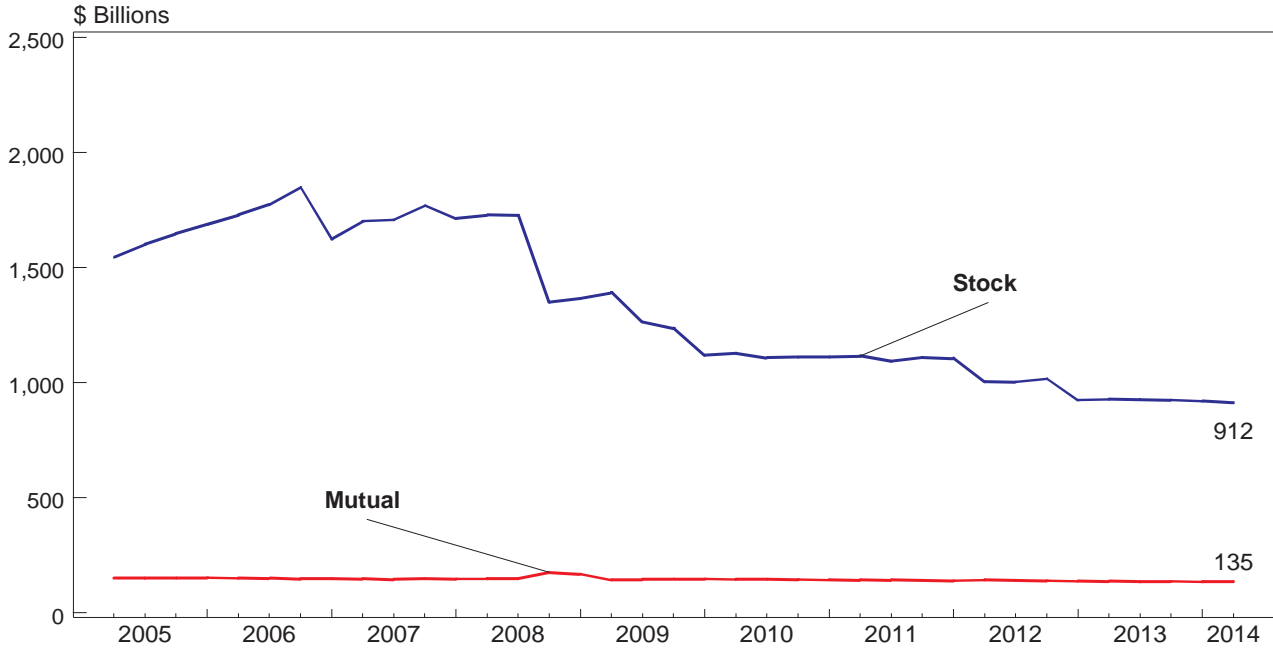
\* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit



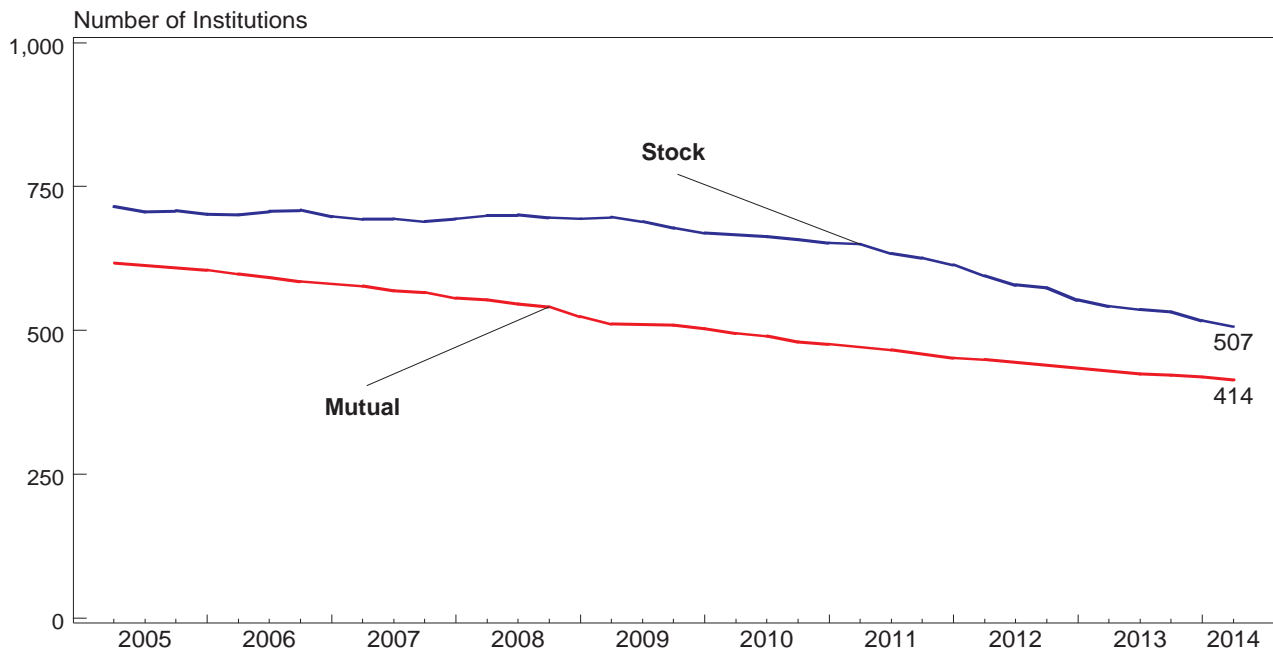
## Assets of Mutual and Stock Savings Institutions

2005 - 2014



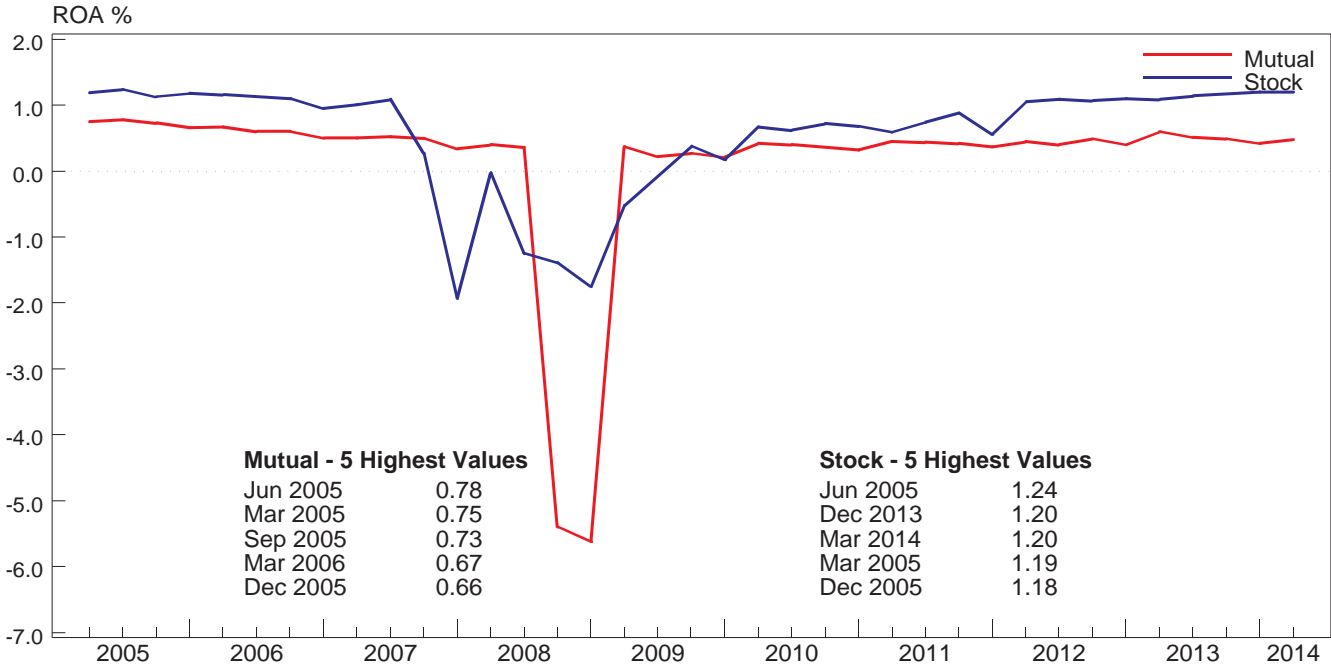
## Number of Mutual and Stock Savings Institutions

2005 - 2014



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

2005-2014



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

2005-2014

