

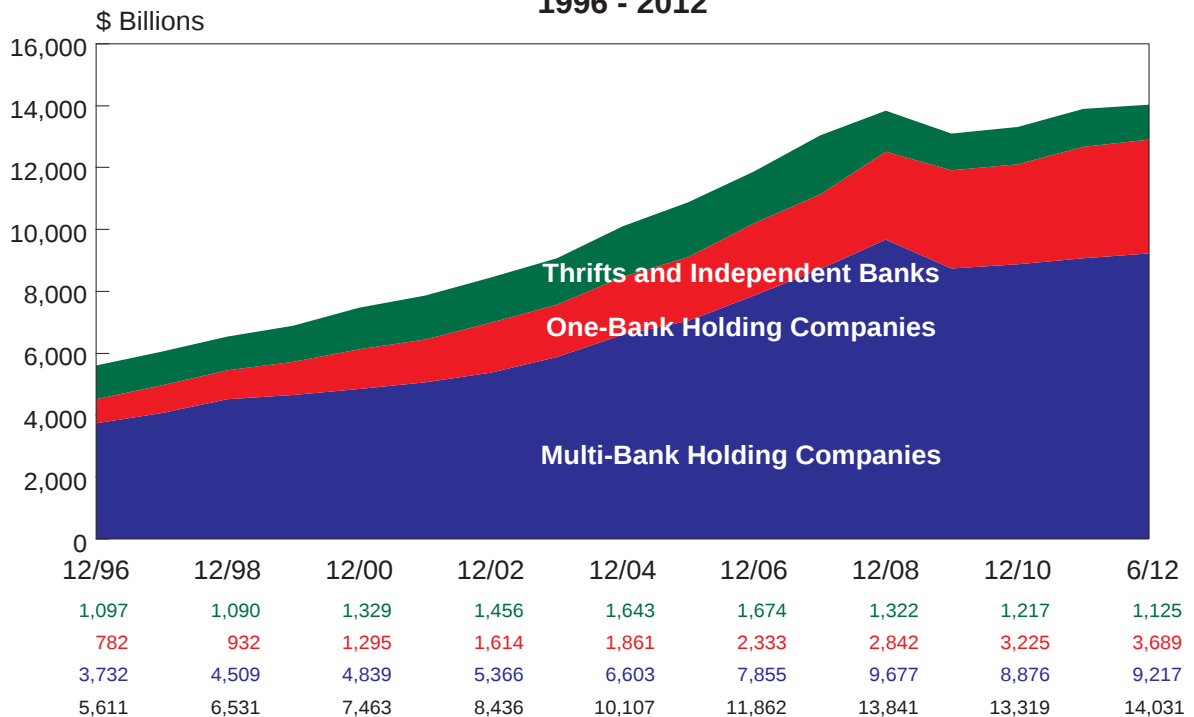
## Number of FDIC-Insured Banking Organizations

1996 - 2012



## Assets of FDIC-Insured Banking Organizations

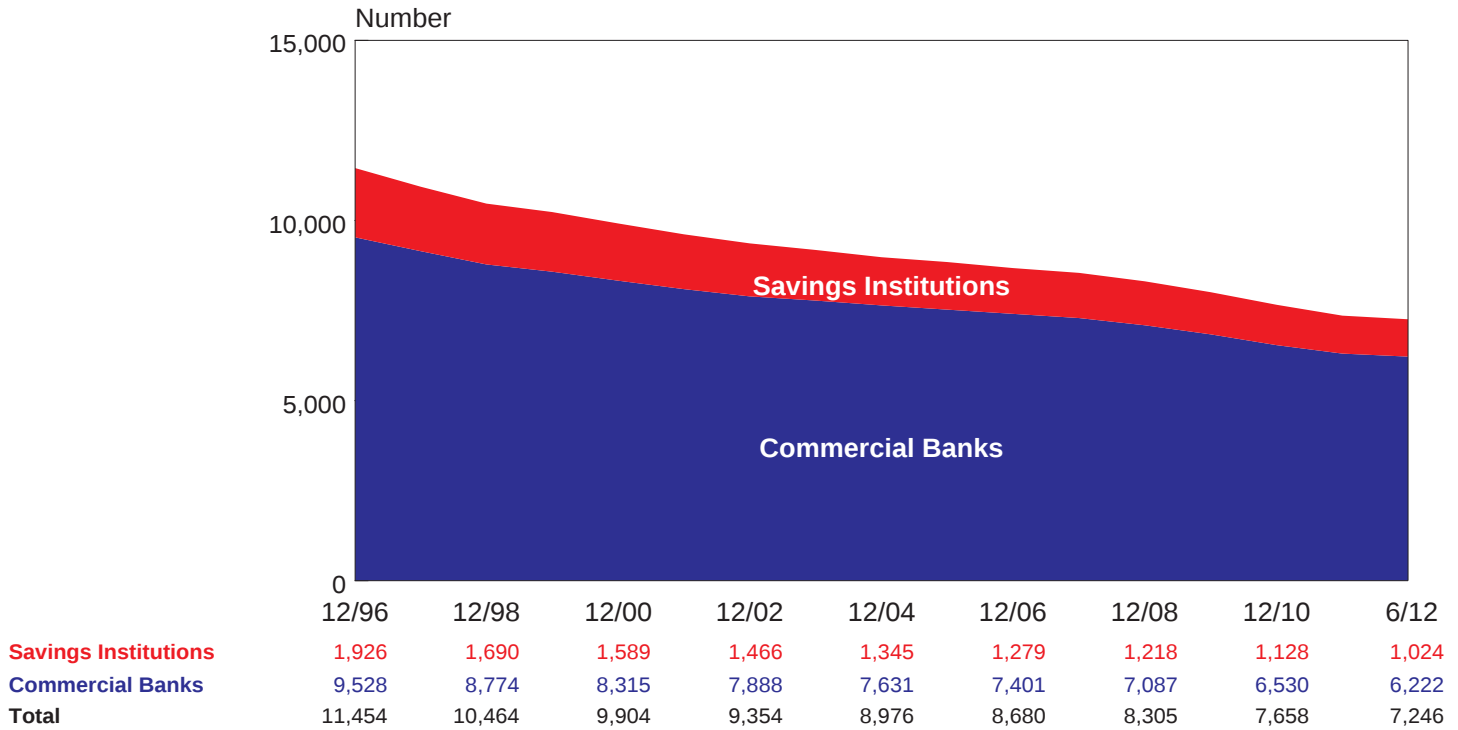
1996 - 2012



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

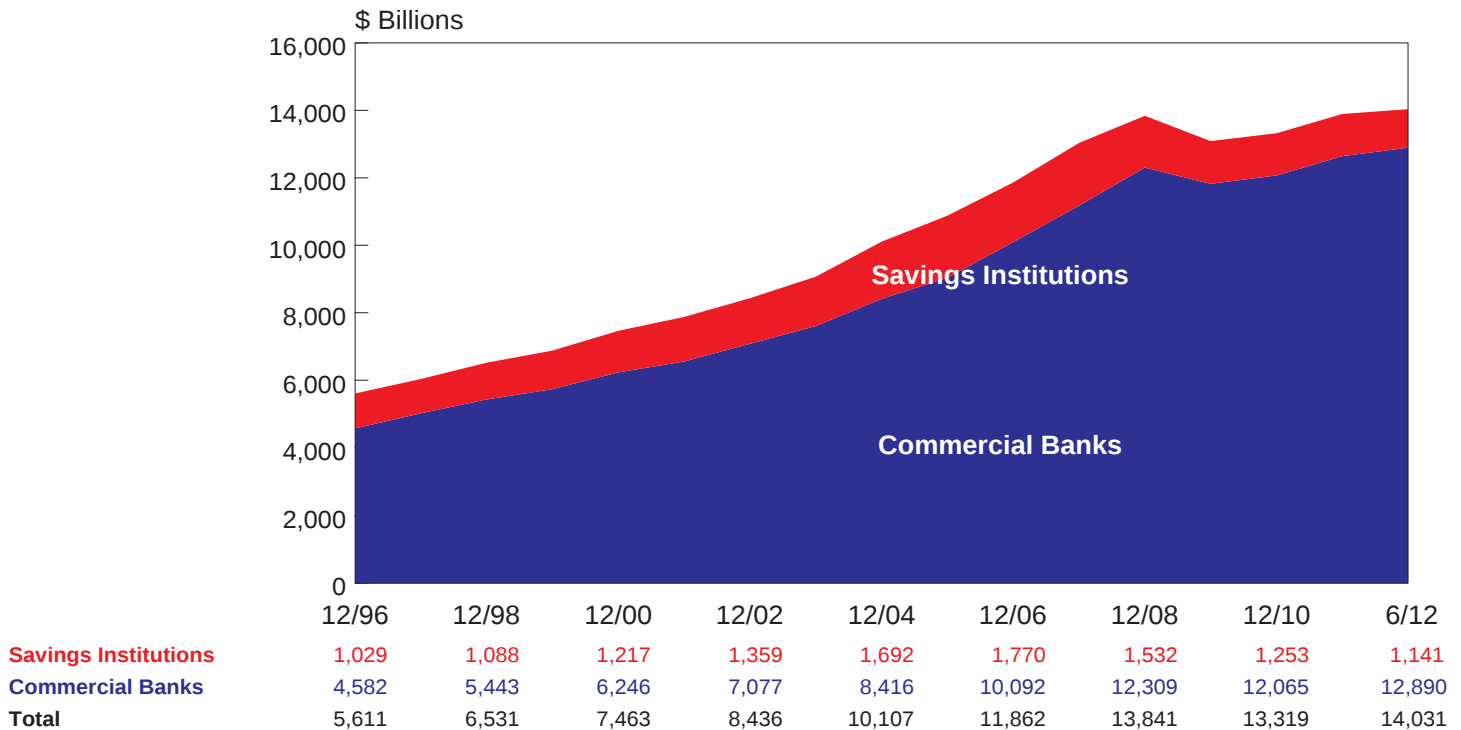
## Number of FDIC-Insured Institutions

1996 - 2012



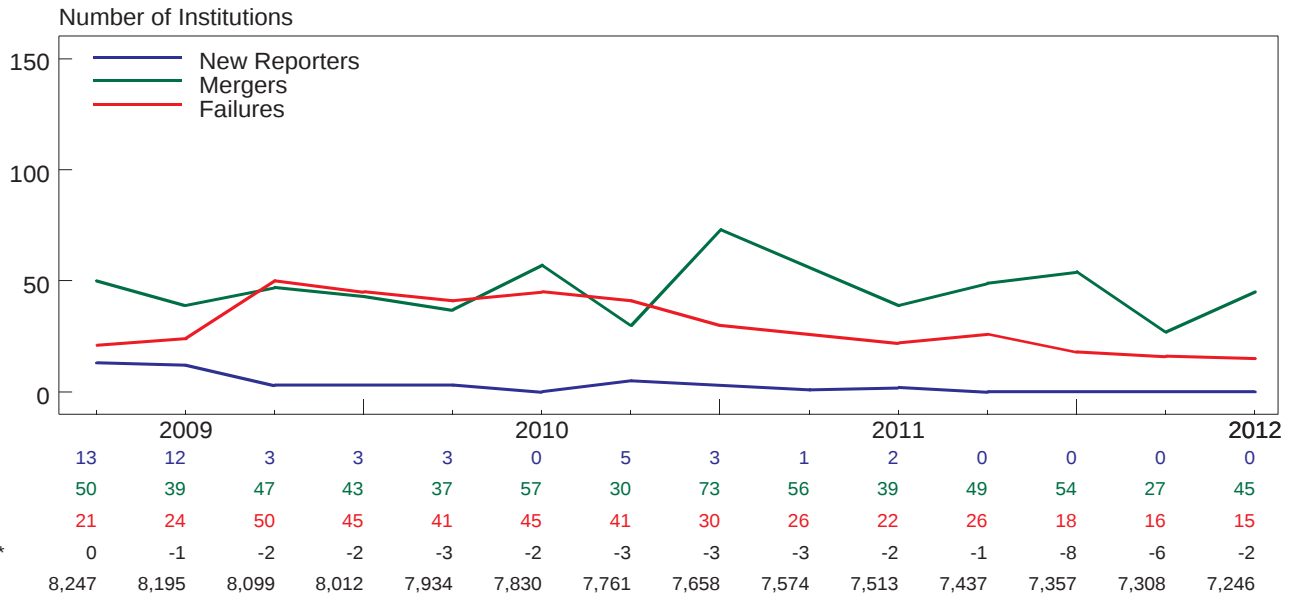
## Assets of FDIC-Insured Institutions

1996 - 2012



## Changes in the Number of FDIC-Insured Institutions

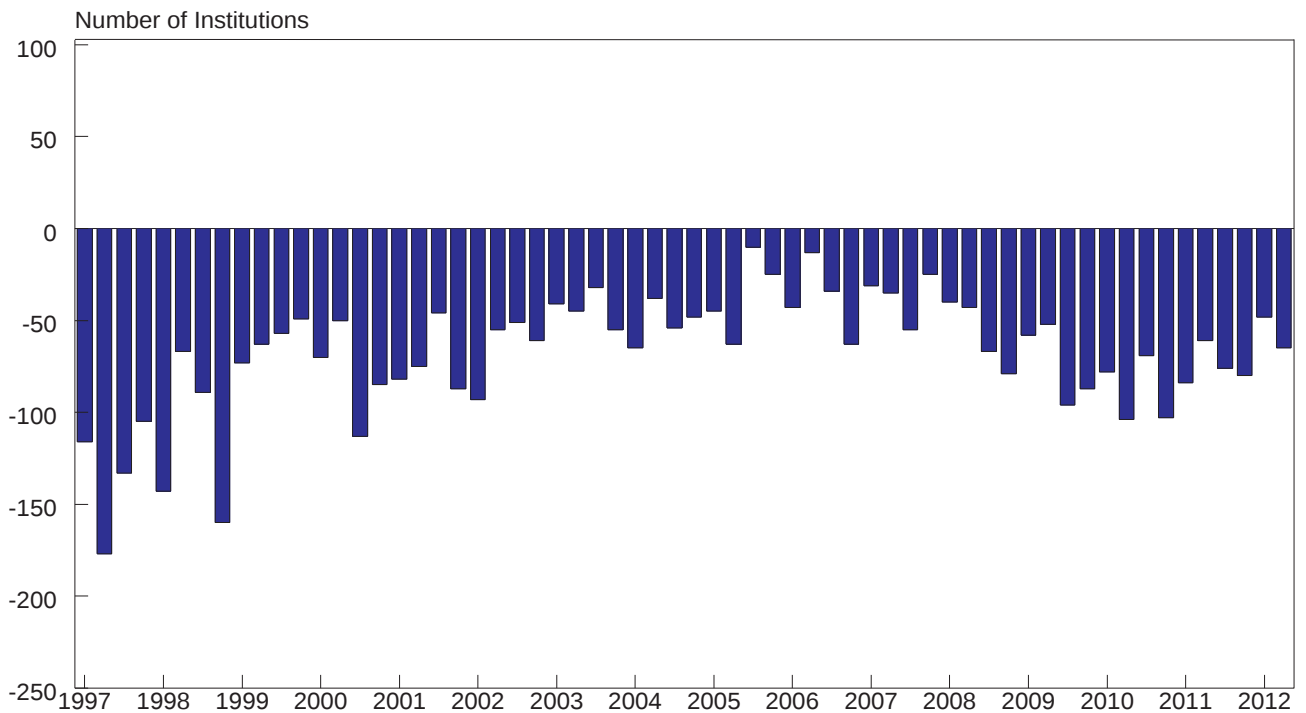
Quarterly, 2009 - 2012



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

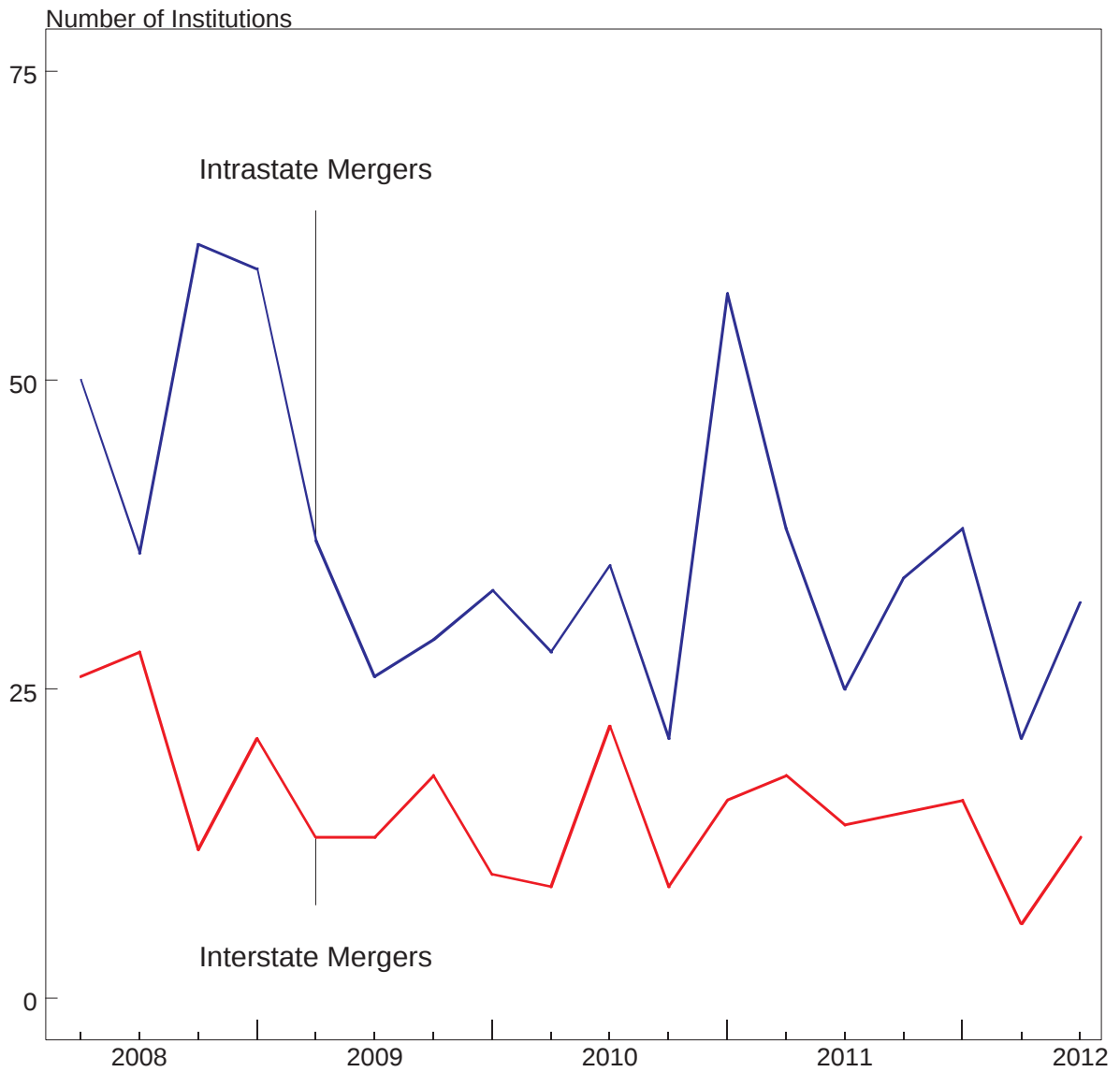
## Quarterly Change in the Number of FDIC-Insured Institutions

1997-2012



# Institution Mergers: Interstate vs. Intrastate

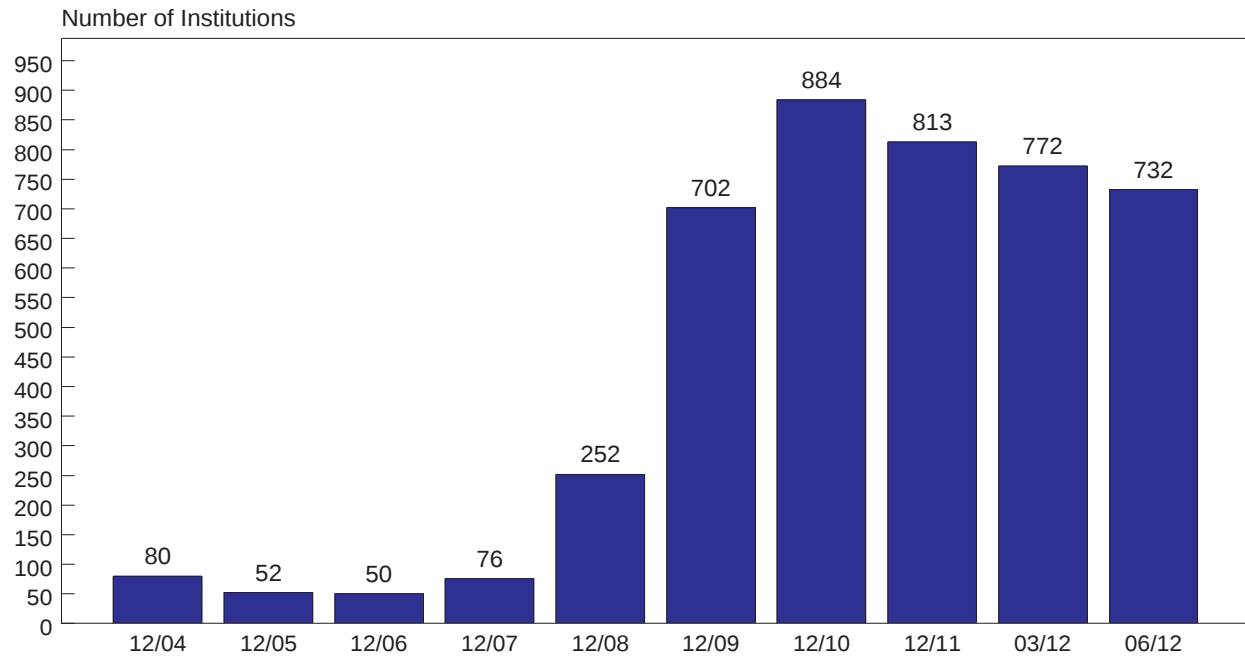
Quarterly, 2008 - 2012



|                    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|--------------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| Intrastate Mergers | 50 | 36 | 61 | 59 | 37 | 26 | 29 | 33 | 28 | 35 | 21 | 57 | 38 | 25 | 34 | 38 | 21 | 32 |
| Interstate Mergers | 26 | 28 | 12 | 21 | 13 | 13 | 18 | 10 | 9  | 22 | 9  | 16 | 18 | 14 | 15 | 16 | 6  | 13 |

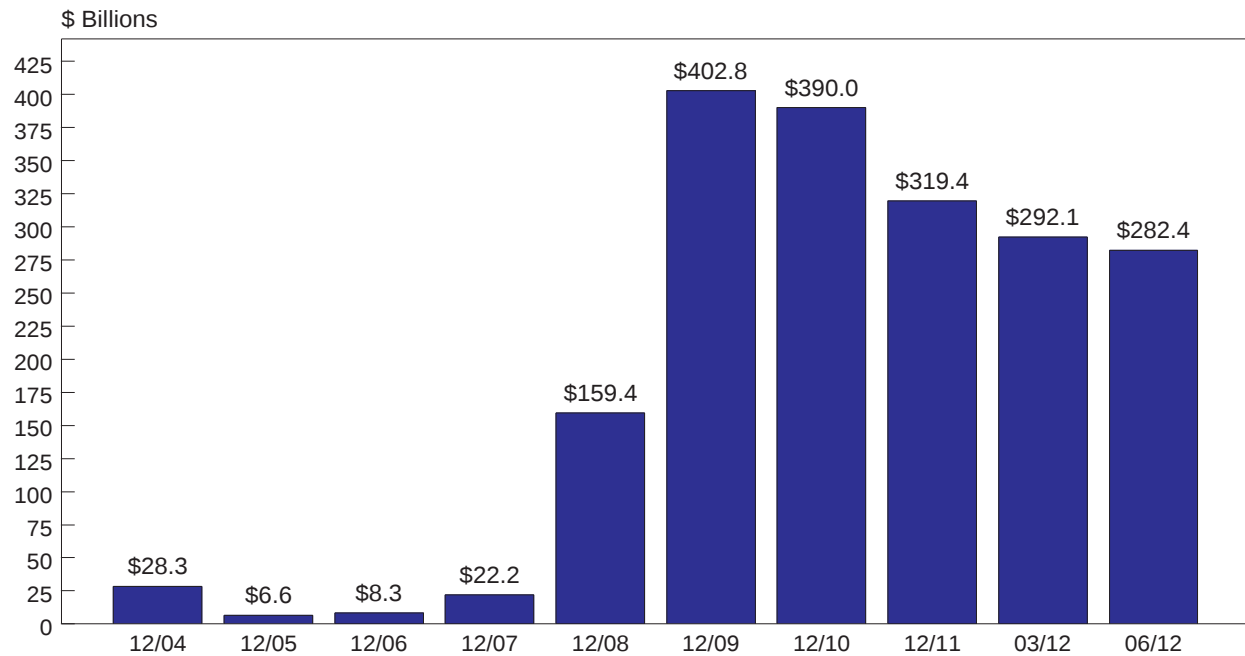
## Number of FDIC-Insured "Problem" Institutions

2004-2012



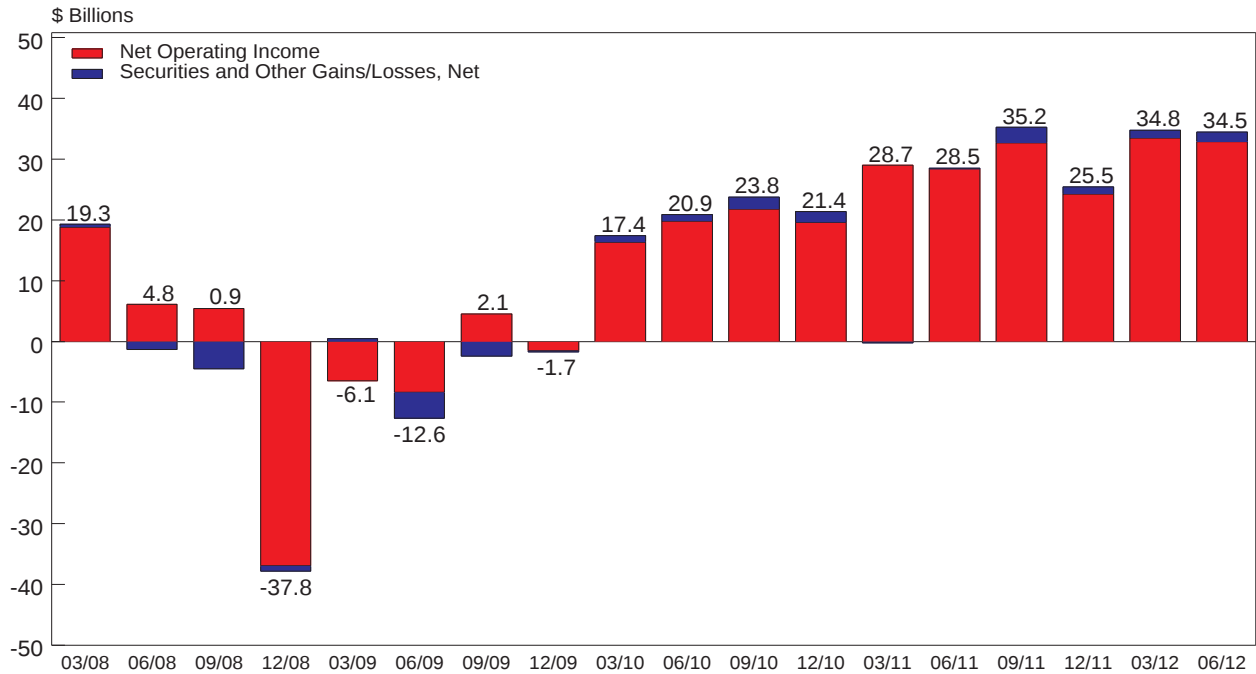
## Assets of FDIC-Insured "Problem" Institutions

2004-2012



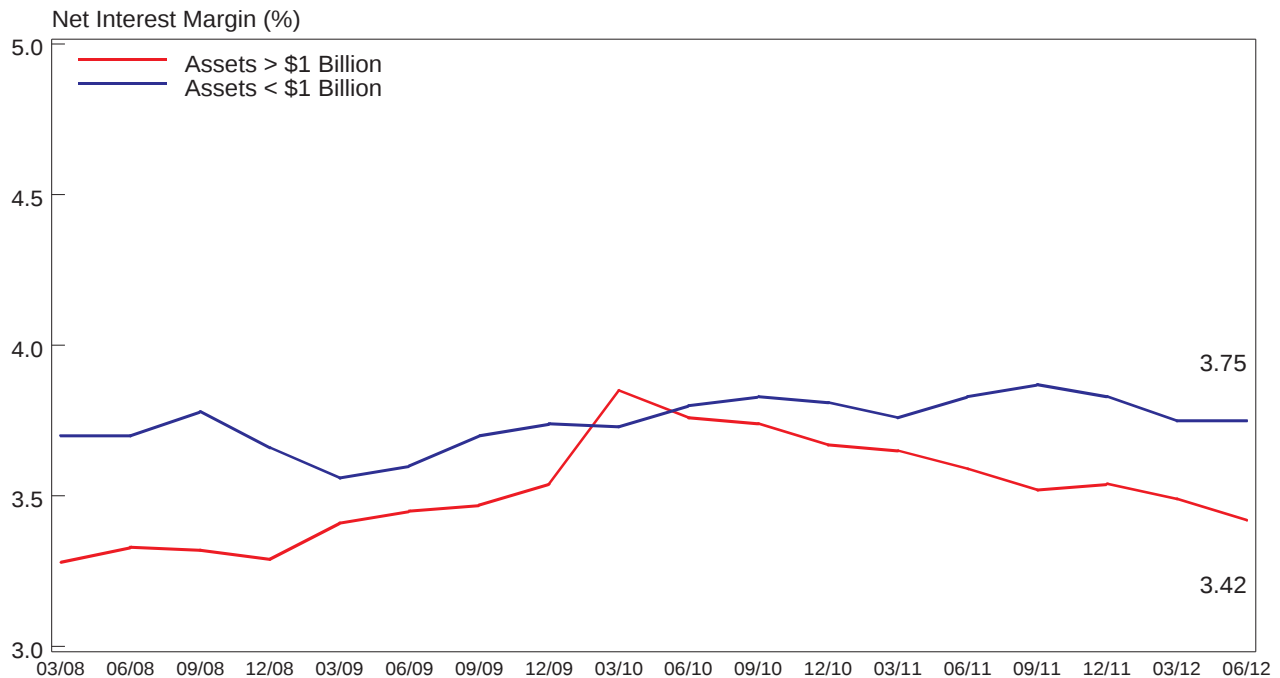
## Quarterly Net Income

2008-2012



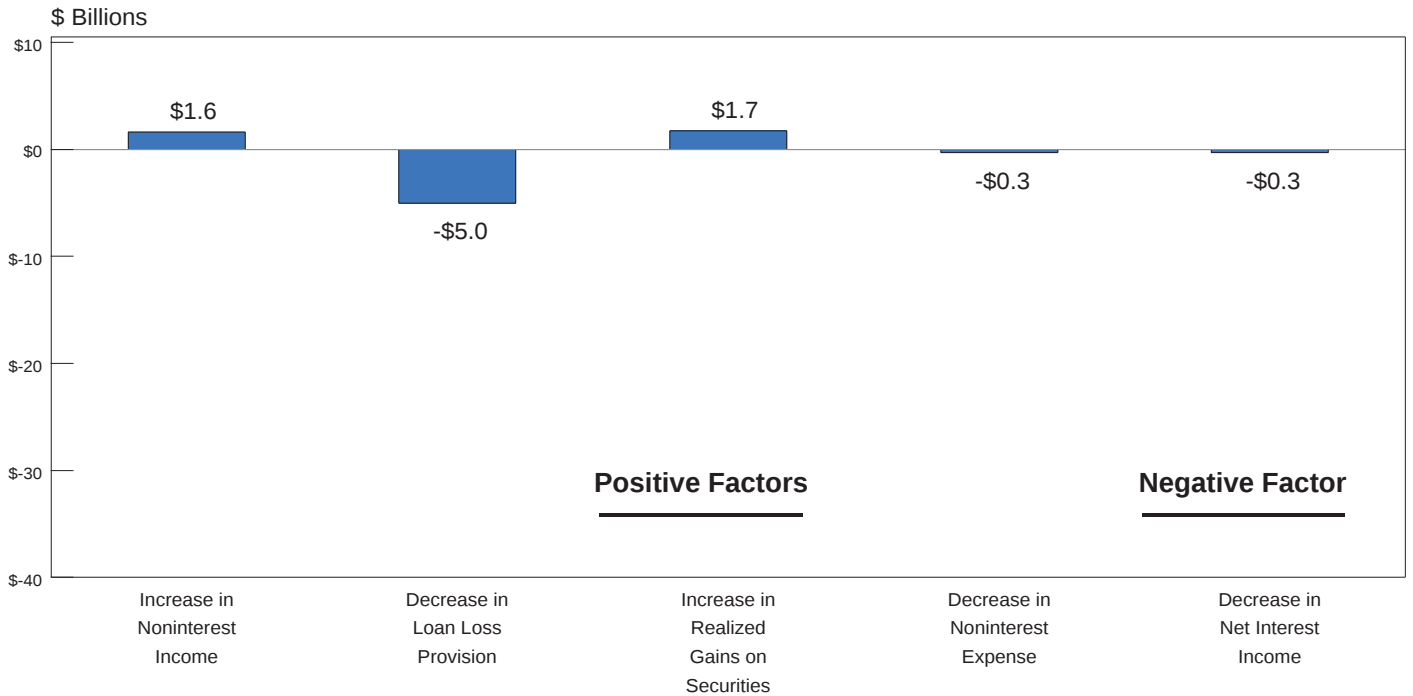
## Quarterly Net Interest Margins, Annualized

2008 - 2012



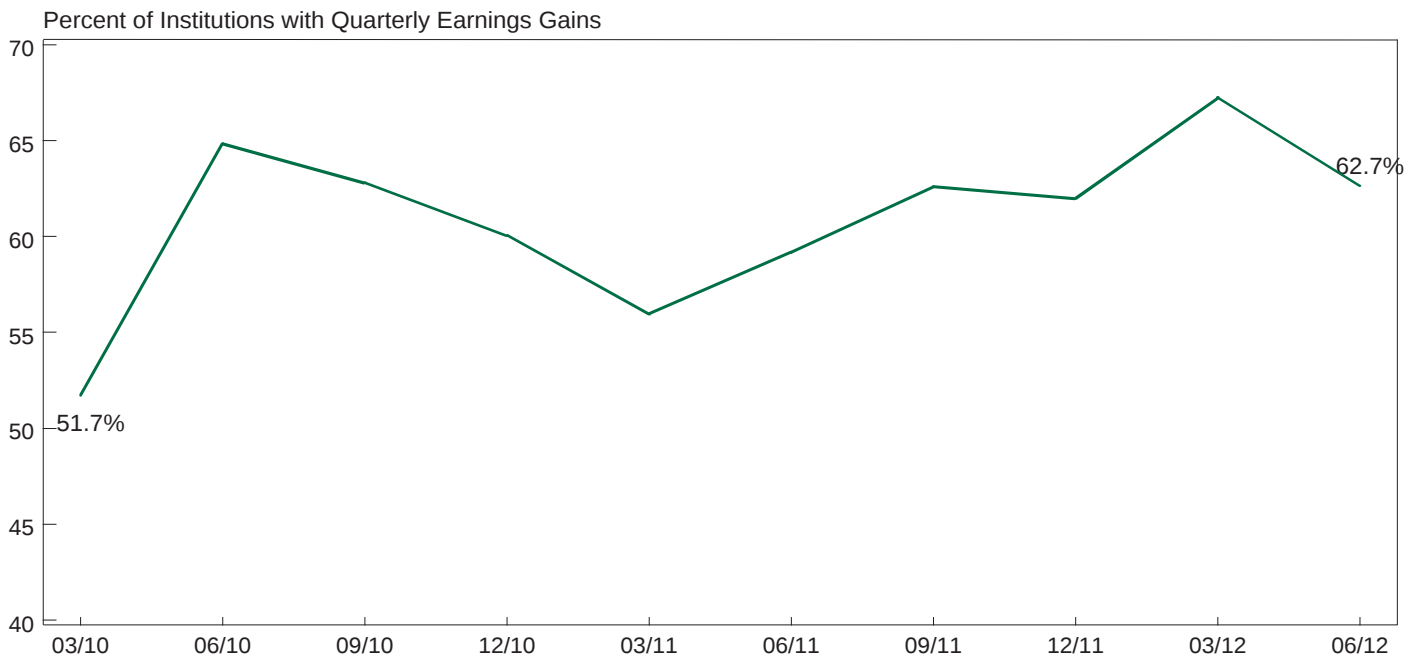
## Major Factors Affecting Earnings

2nd Quarter 2012 vs. 2nd Quarter 2011

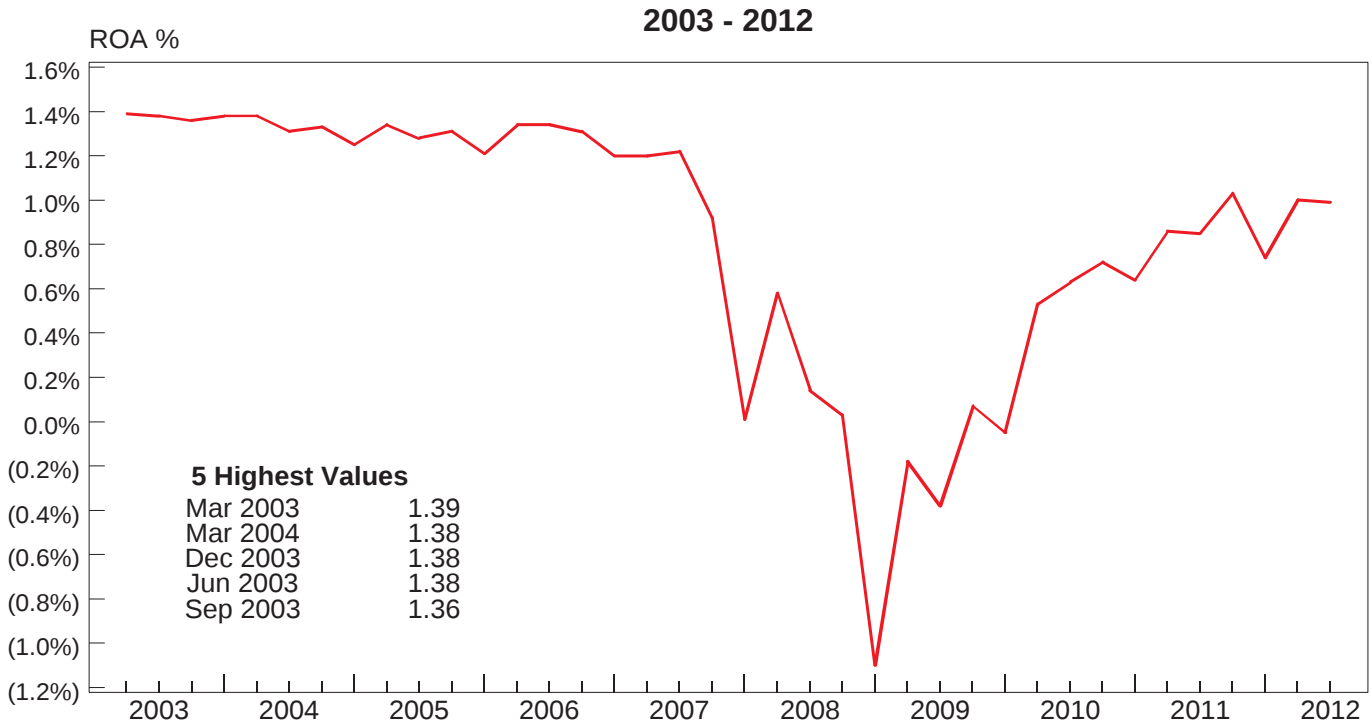


## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2010-2012



## Quarterly Return on Assets (ROA), Annualized

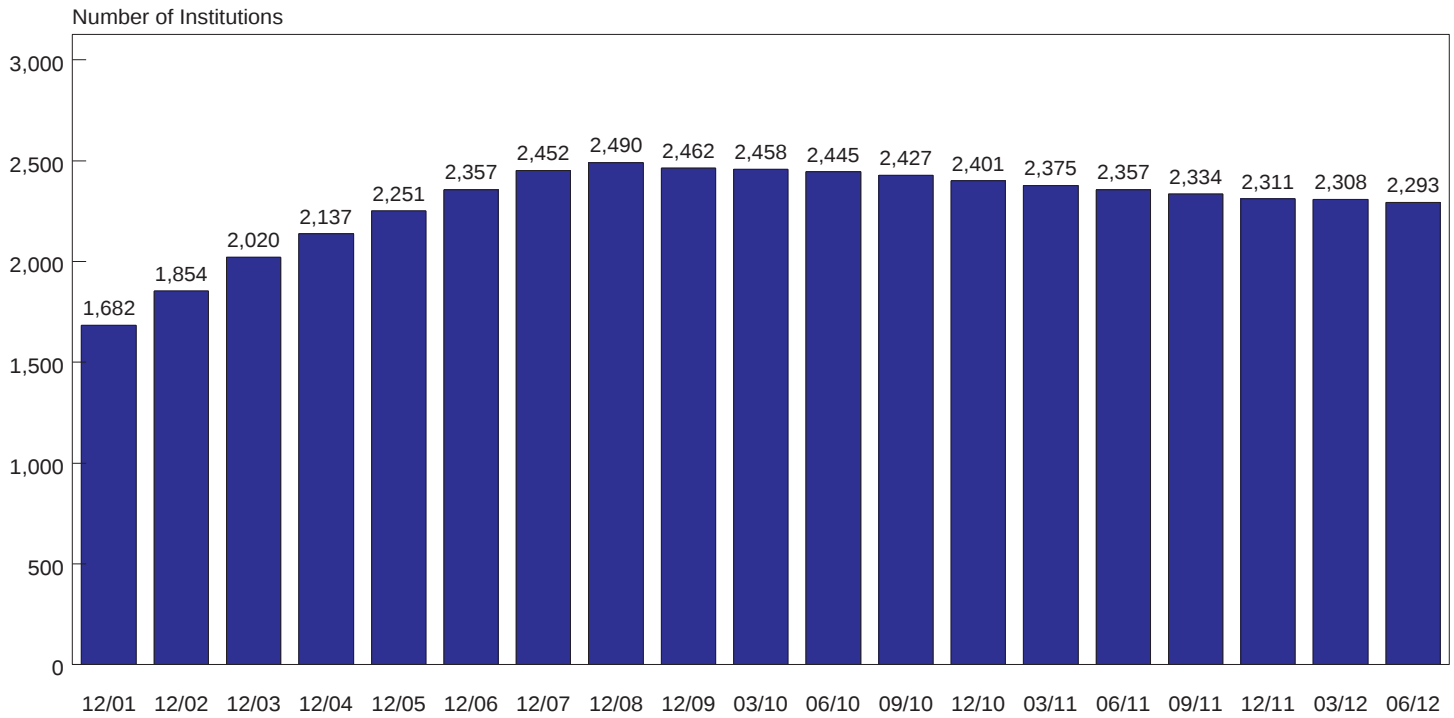


## Quarterly Return on Equity (ROE), Annualized



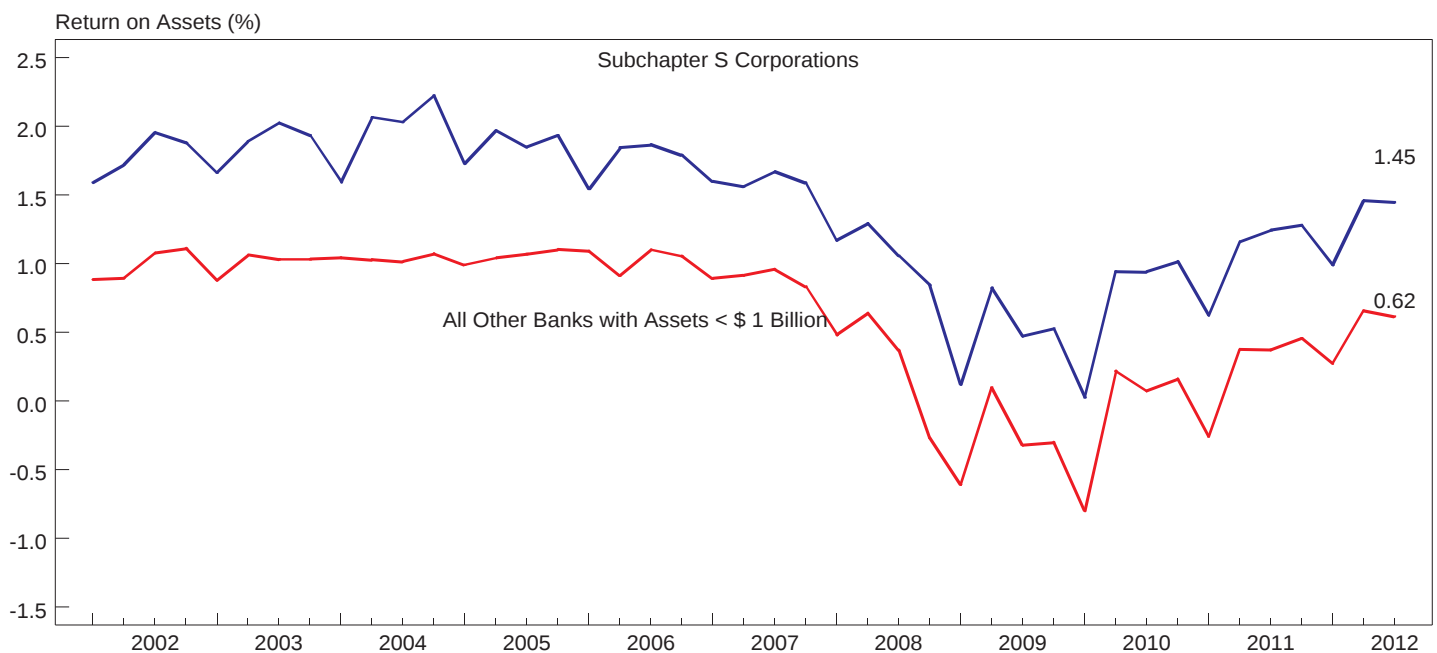
## Number of Subchapter S Corporations

2001-2012



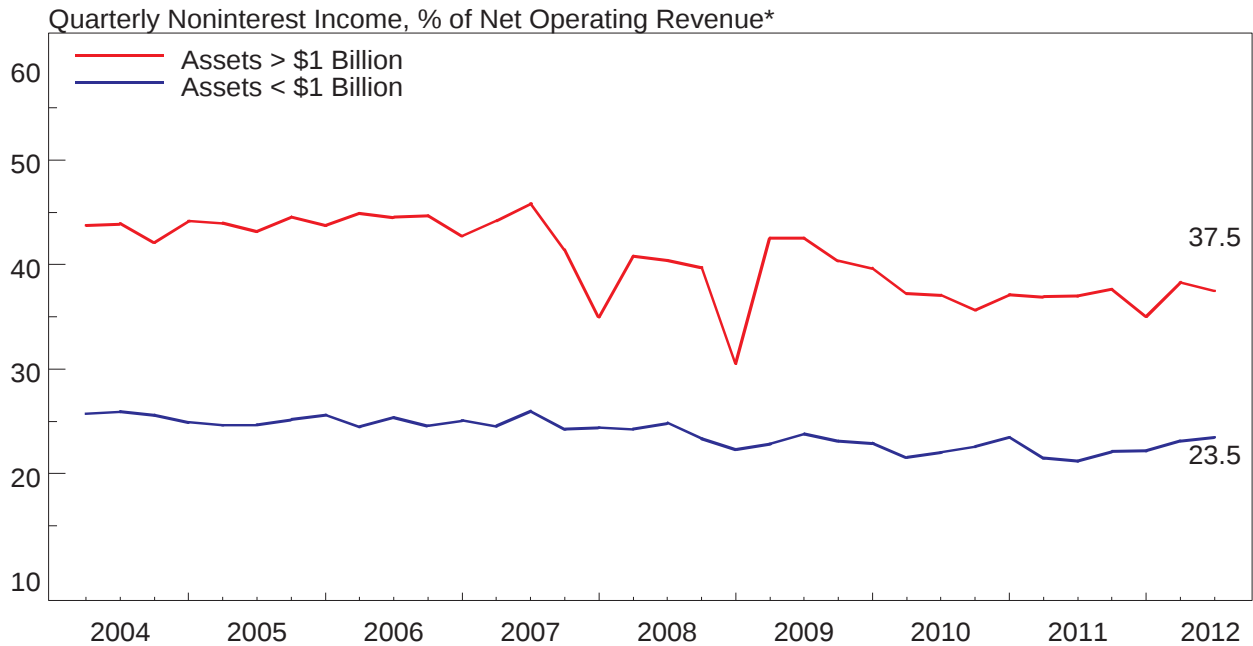
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2001-2012



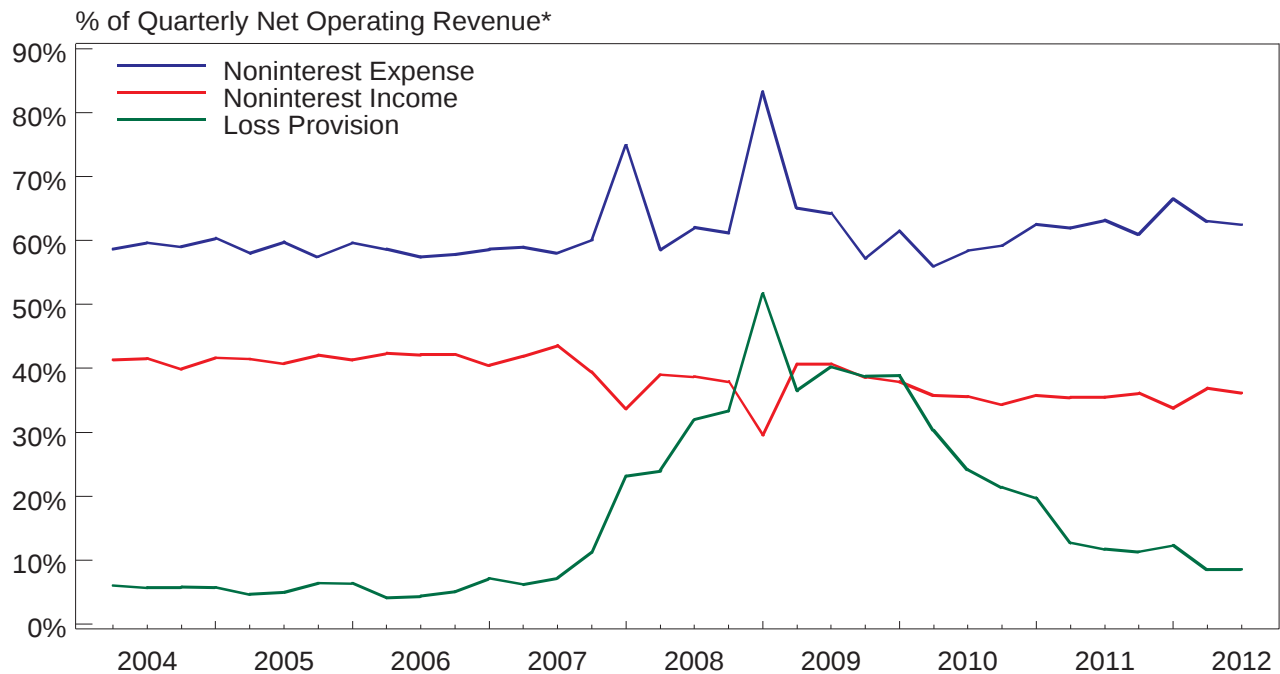
## Noninterest Income as a Percentage of Net Operating Revenue\*

2004 - 2012



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

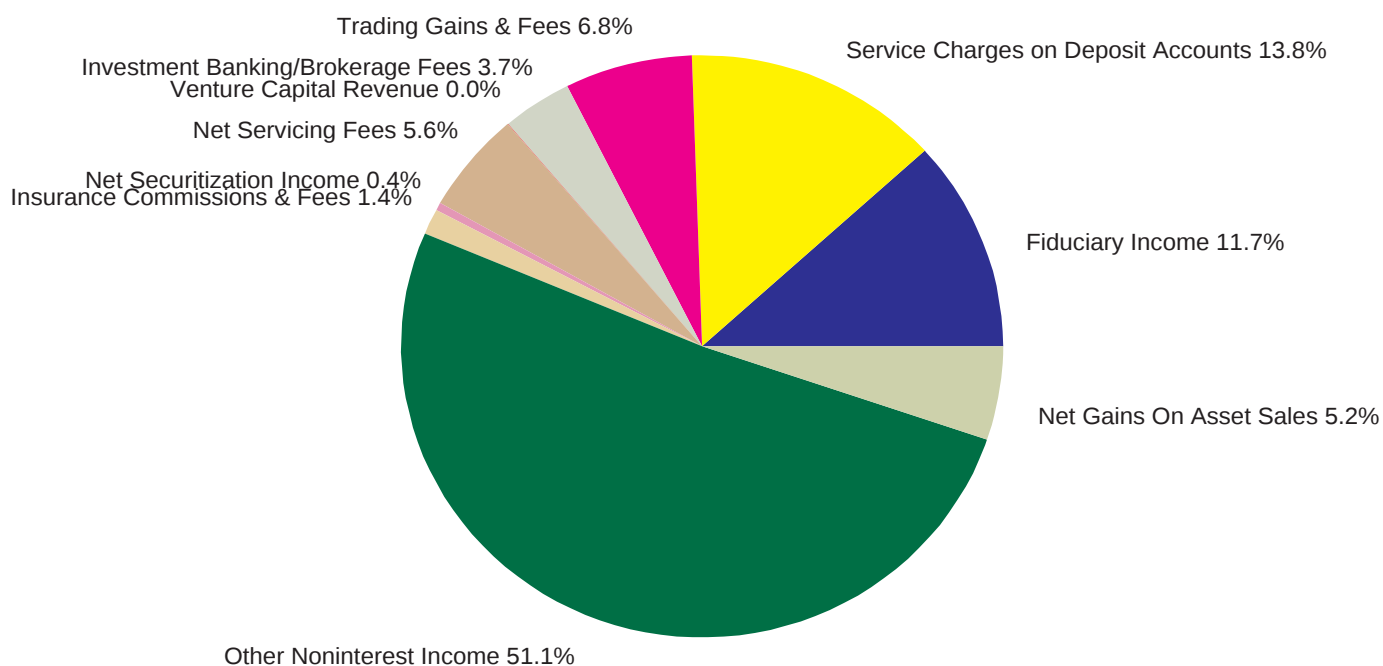
2004 - 2012



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

## Composition of Noninterest Income

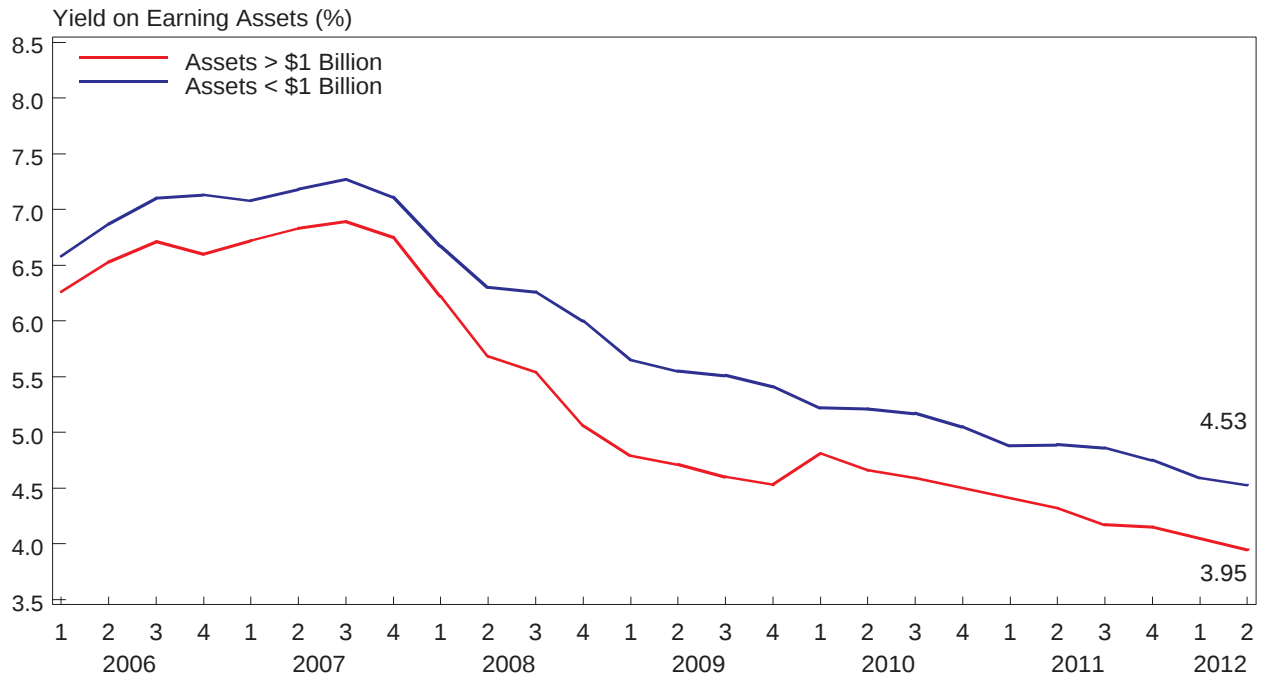
First Half 2012



| Noninterest Income Source                 | Noninterest Income<br>\$ Millions | Number of<br>Banks Reporting<br>Non-Zero Balances | Percent of<br>All Banks |
|-------------------------------------------|-----------------------------------|---------------------------------------------------|-------------------------|
| Fiduciary Income                          | \$14,343                          | 1,261                                             | 17.4%                   |
| Service Charges on Deposit Accounts       | \$16,865                          | 7,047                                             | 97.3%                   |
| Trading Gains & Fees                      | \$8,351                           | 188                                               | 2.6%                    |
| Investment Banking/Brokerage Fees         | \$4,575                           | 1,846                                             | 25.5%                   |
| Venture Capital Revenue                   | \$43                              | 47                                                | 0.6%                    |
| Net Servicing Fees                        | \$6,871                           | 2,316                                             | 32.0%                   |
| Net Securitization Income                 | \$518                             | 32                                                | 0.4%                    |
| Insurance Commissions & Fees              | \$1,745                           | 2,836                                             | 39.1%                   |
| Net Gains On Asset Sales                  |                                   |                                                   |                         |
| Net Gains/Losses On Loan Sales            | \$8,278                           | 2,712                                             | 37.4%                   |
| Net Gains/Losses On OREO Sales            | -\$1,613                          | 4,118                                             | 56.8%                   |
| Net Gains/Losses On Sales Of Other Assets | -\$322                            | 2,027                                             | 28.0%                   |
| Other Noninterest Income                  | \$62,464                          | 7,163                                             | 98.9%                   |
| <b>Total Noninterest Income</b>           | <b>\$122,122</b>                  | <b>7,223</b>                                      | <b>99.7%</b>            |

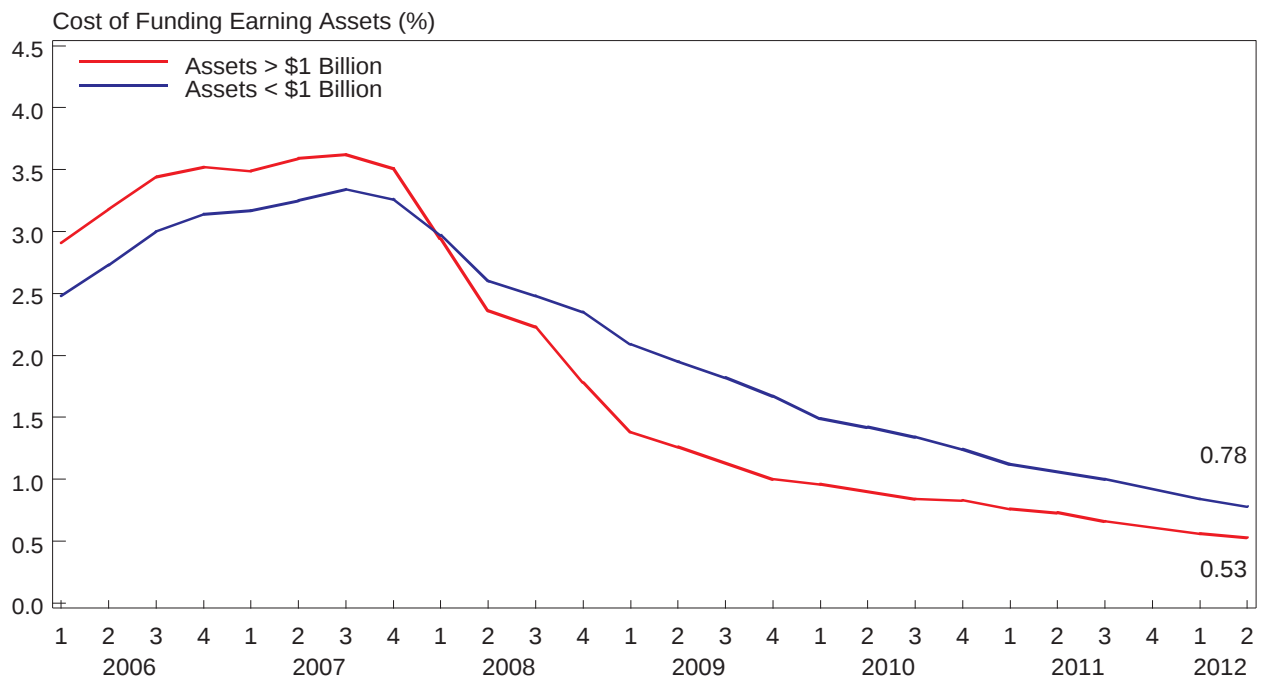
## Quarterly Yield on Earning Assets

2006 - 2012



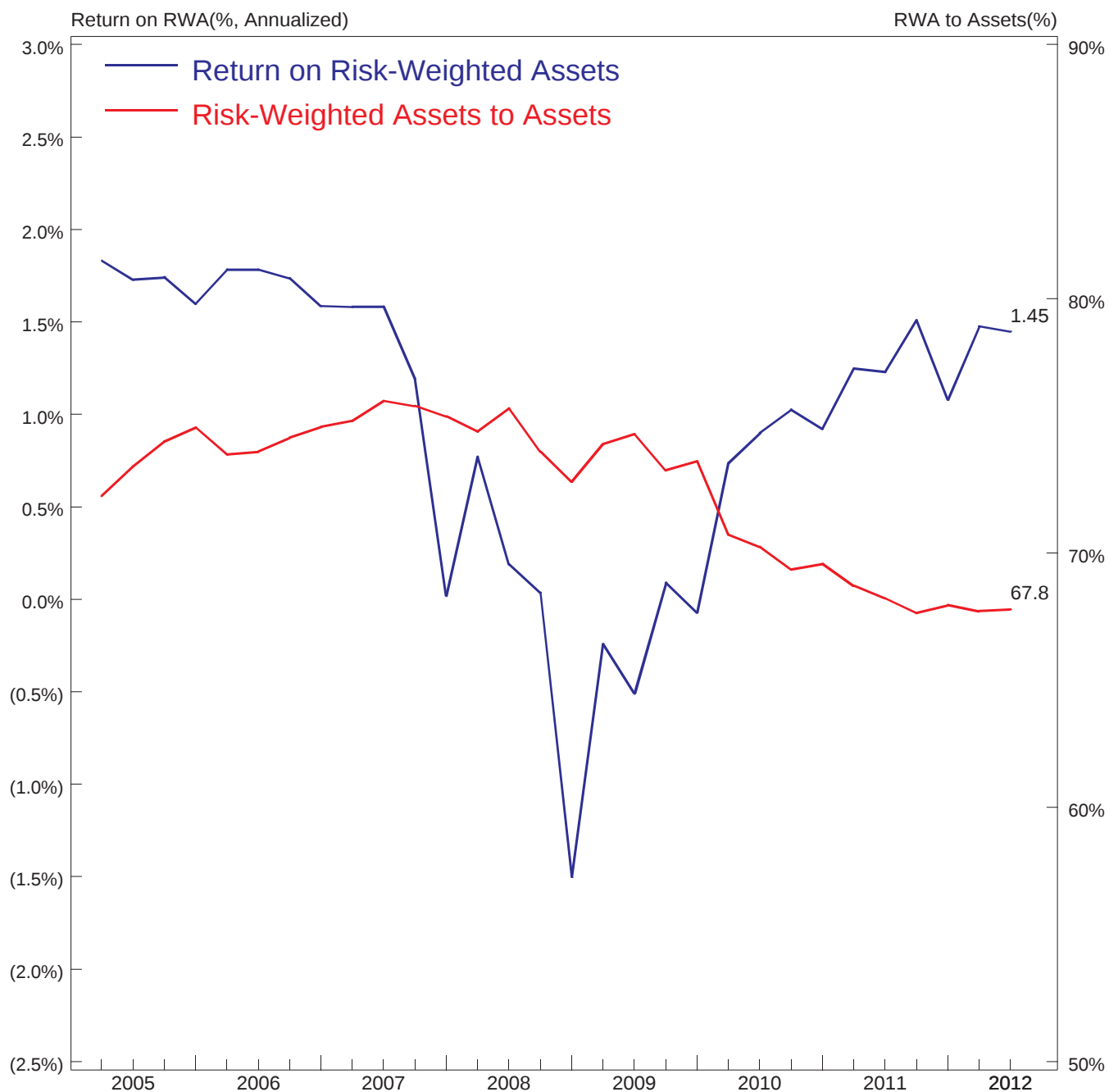
## Quarterly Cost of Funding Earning Assets

2006 - 2012



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

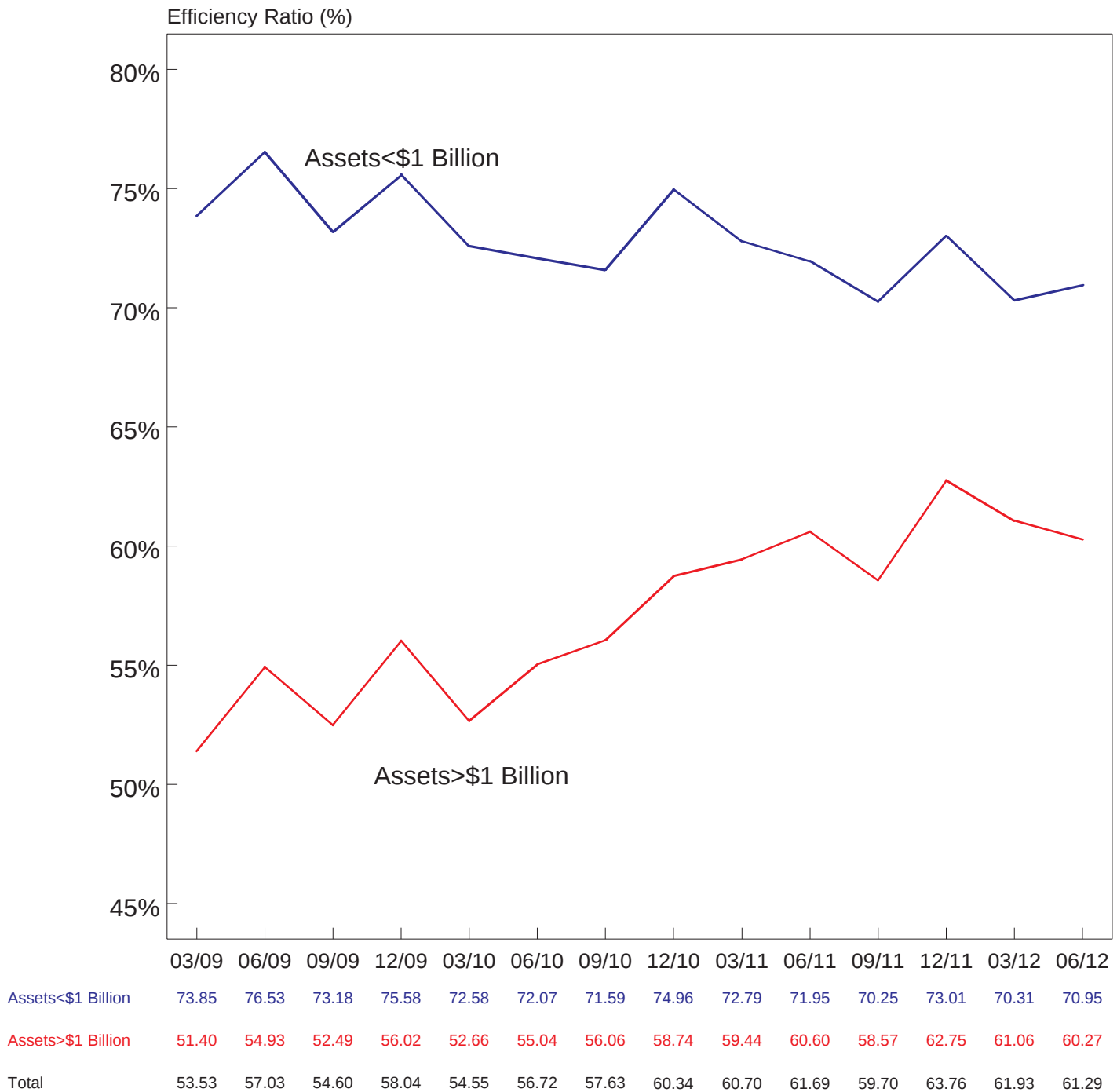
2005 - 2012



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

# Quarterly Efficiency Ratios\*

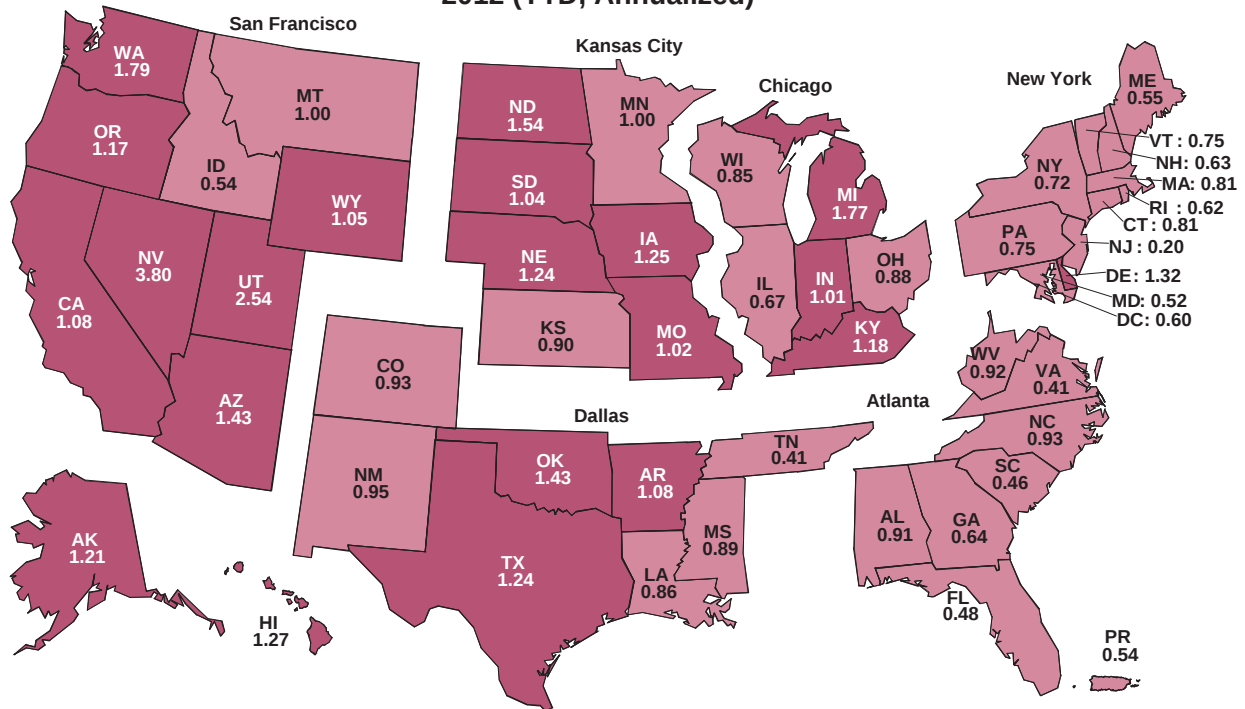
2009 - 2012



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

## Return on Assets (ROA)

2012 (YTD, Annualized)



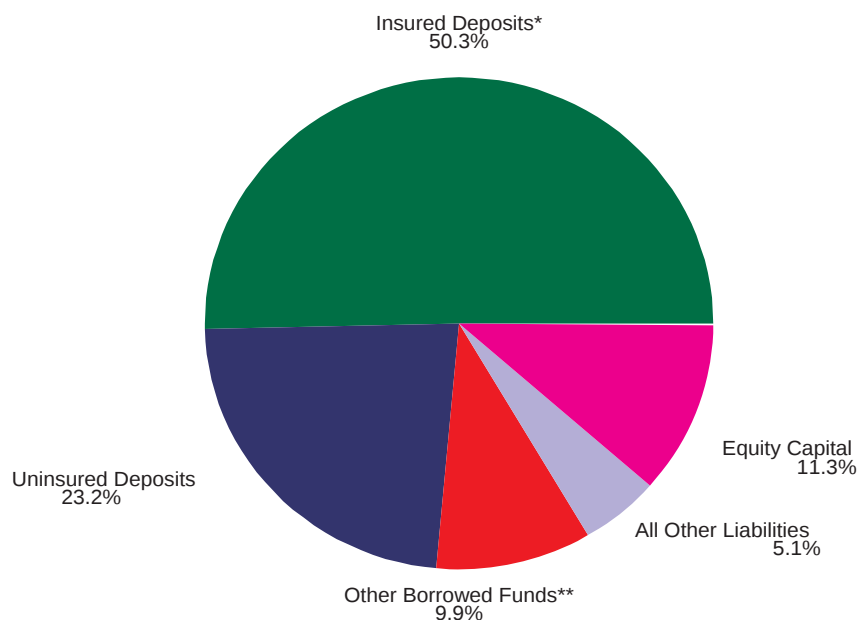
## ROA Rankings by State

|                   | No. of Inst.<br>as of 06/30/12 | YTD 2012 | YTD 2011 | Change* |                     | No. of Inst.<br>as of 06/30/12 | YTD 2012 | YTD 2011 | Change* |
|-------------------|--------------------------------|----------|----------|---------|---------------------|--------------------------------|----------|----------|---------|
| 1 Nevada          | 24                             | 3.80     | 0.48     | 332     | 28 Alabama          | 140                            | 0.91     | 0.41     | 50      |
| 2 Utah            | 56                             | 2.54     | 2.36     | 18      | 29 Kansas           | 314                            | 0.90     | 0.75     | 15      |
| 3 Washington      | 71                             | 1.79     | 0.31     | 148     | 30 Mississippi      | 87                             | 0.89     | 0.69     | 20      |
| 4 Michigan        | 131                            | 1.77     | (0.12)   | 189     | 31 Ohio             | 236                            | 0.88     | 0.81     | 7       |
| 5 North Dakota    | 90                             | 1.54     | 1.19     | 35      | 32 Louisiana        | 146                            | 0.86     | 0.71     | 15      |
| 6 Arizona         | 31                             | 1.43     | 0.83     | 60      | 33 Wisconsin        | 271                            | 0.85     | 0.06     | 79      |
| 7 Oklahoma        | 238                            | 1.43     | 1.28     | 15      | 34 Connecticut      | 52                             | 0.81     | 0.67     | 14      |
| 8 Delaware        | 26                             | 1.32     | 1.81     | (49)    | 35 Massachusetts    | 157                            | 0.81     | 0.92     | (11)    |
| 9 Hawaii          | 9                              | 1.27     | 1.18     | 9       | 36 Pennsylvania     | 203                            | 0.75     | 0.69     | 6       |
| 10 Iowa           | 341                            | 1.25     | 0.94     | 31      | 37 Vermont          | 14                             | 0.75     | 0.63     | 12      |
| 11 Nebraska       | 216                            | 1.24     | 1.17     | 7       | 38 New York         | 176                            | 0.72     | 0.95     | (23)    |
| 12 Texas          | 587                            | 1.24     | 1.07     | 17      | 39 Illinois         | 570                            | 0.67     | 0.29     | 38      |
| 13 Alaska         | 6                              | 1.21     | 1.15     | 6       | 40 Georgia          | 236                            | 0.64     | 0.05     | 59      |
| 14 Kentucky       | 193                            | 1.18     | 0.85     | 33      | 41 New Hampshire    | 22                             | 0.63     | 0.65     | (2)     |
| 15 Oregon         | 34                             | 1.17     | 0.73     | 44      | 42 Rhode Island     | 14                             | 0.62     | 0.43     | 19      |
| 16 Arkansas       | 126                            | 1.08     | 1.08     | 0       | 43 District of Col. | 5                              | 0.60     | 0.50     | 10      |
| 17 California     | 249                            | 1.08     | 1.01     | 7       | 44 Maine            | 29                             | 0.55     | 0.40     | 15      |
| 18 Wyoming        | 35                             | 1.05     | 0.81     | 24      | 45 Idaho            | 16                             | 0.54     | (0.07)   | 61      |
| 19 South Dakota   | 81                             | 1.04     | 1.33     | (29)    | 46 Puerto Rico      | 7                              | 0.54     | 0.55     | (1)     |
| 20 Missouri       | 329                            | 1.02     | 0.74     | 28      | 47 Maryland         | 81                             | 0.52     | 0.25     | 27      |
| 21 Indiana        | 139                            | 1.01     | 0.55     | 46      | 48 Florida          | 217                            | 0.48     | 0.10     | 38      |
| 22 Minnesota      | 383                            | 1.00     | 0.60     | 40      | 49 South Carolina   | 71                             | 0.46     | (0.09)   | 55      |
| 23 Montana        | 66                             | 1.00     | 0.86     | 14      | 50 Tennessee        | 185                            | 0.41     | 0.17     | 24      |
| 24 New Mexico     | 49                             | 0.95     | 0.65     | 30      | 51 Virginia         | 110                            | 0.41     | 1.18     | (77)    |
| 25 Colorado       | 106                            | 0.93     | 0.46     | 47      | 52 New Jersey       | 110                            | 0.20     | (0.21)   | 41      |
| 26 North Carolina | 93                             | 0.93     | 0.47     | 46      |                     |                                |          |          |         |
| 27 West Virginia  | 62                             | 0.92     | 0.75     | 17      |                     |                                |          |          |         |
|                   |                                |          |          |         | U.S. and Terr.      | 7,246                          | 0.99     | 0.85     | 14      |

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

## Total Liabilities and Equity Capital

June 30, 2012



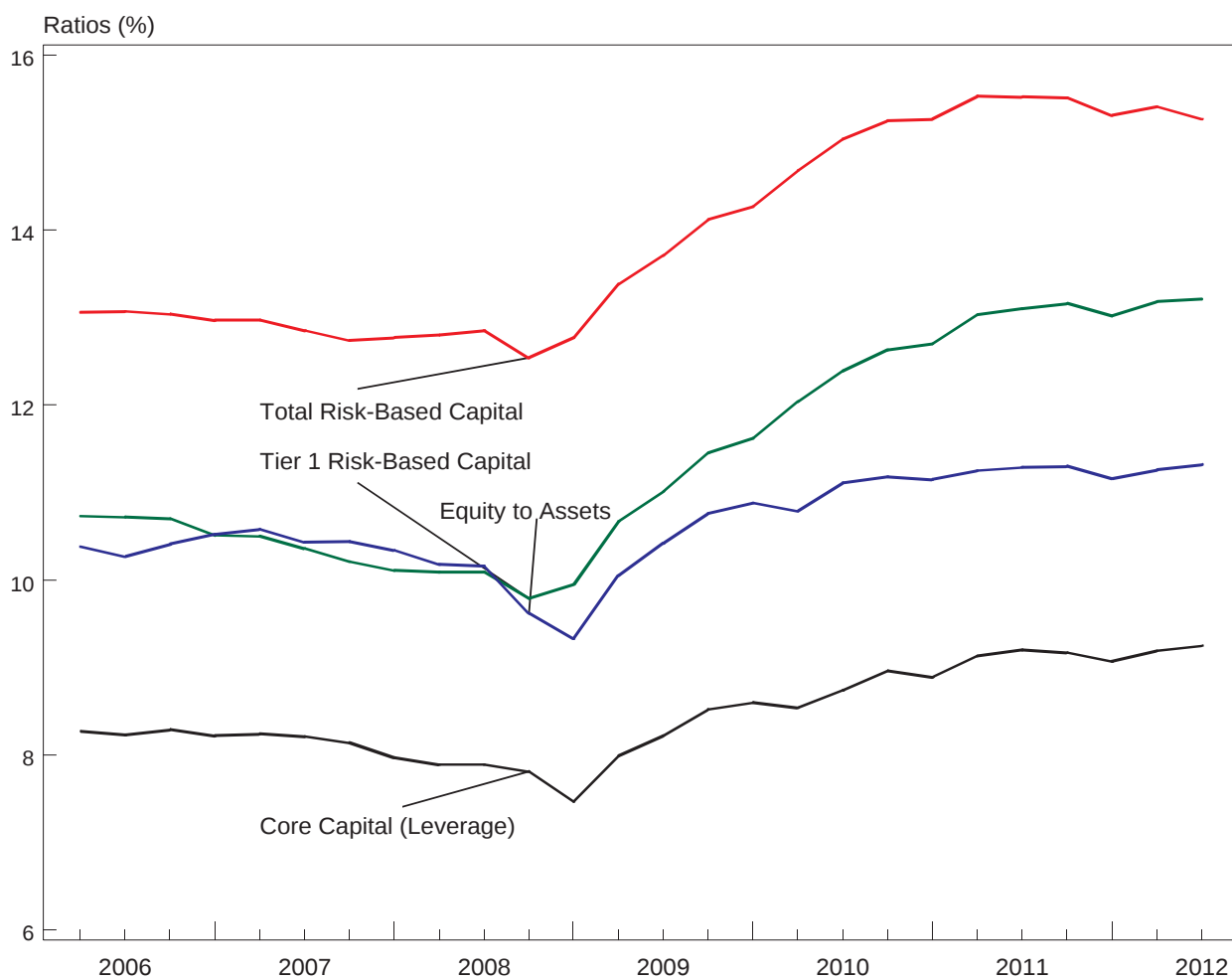
| (\$ Billions)                        | 6/30/11 | 6/30/12 | % Change |
|--------------------------------------|---------|---------|----------|
| Insured Deposits (estimated)*        | 6,516   | 7,064   | 8.4      |
| Uninsured Deposits                   | 3,250   | 3,259   | 0.3      |
| In Foreign Offices                   | 1,540   | 1,409   | -8.5     |
| Other Borrowed Funds**               | 1,603   | 1,390   | -13.3    |
| All Other Liabilities                | 680     | 711     | 4.6      |
| Subordinated Debt                    | 139     | 117     | -15.8    |
| Bank Equity Capital                  | 1,536   | 1,589   | 3.5      |
| Total Liabilities and Equity Capital | 13,603  | 14,031  | 3.1      |

\* 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

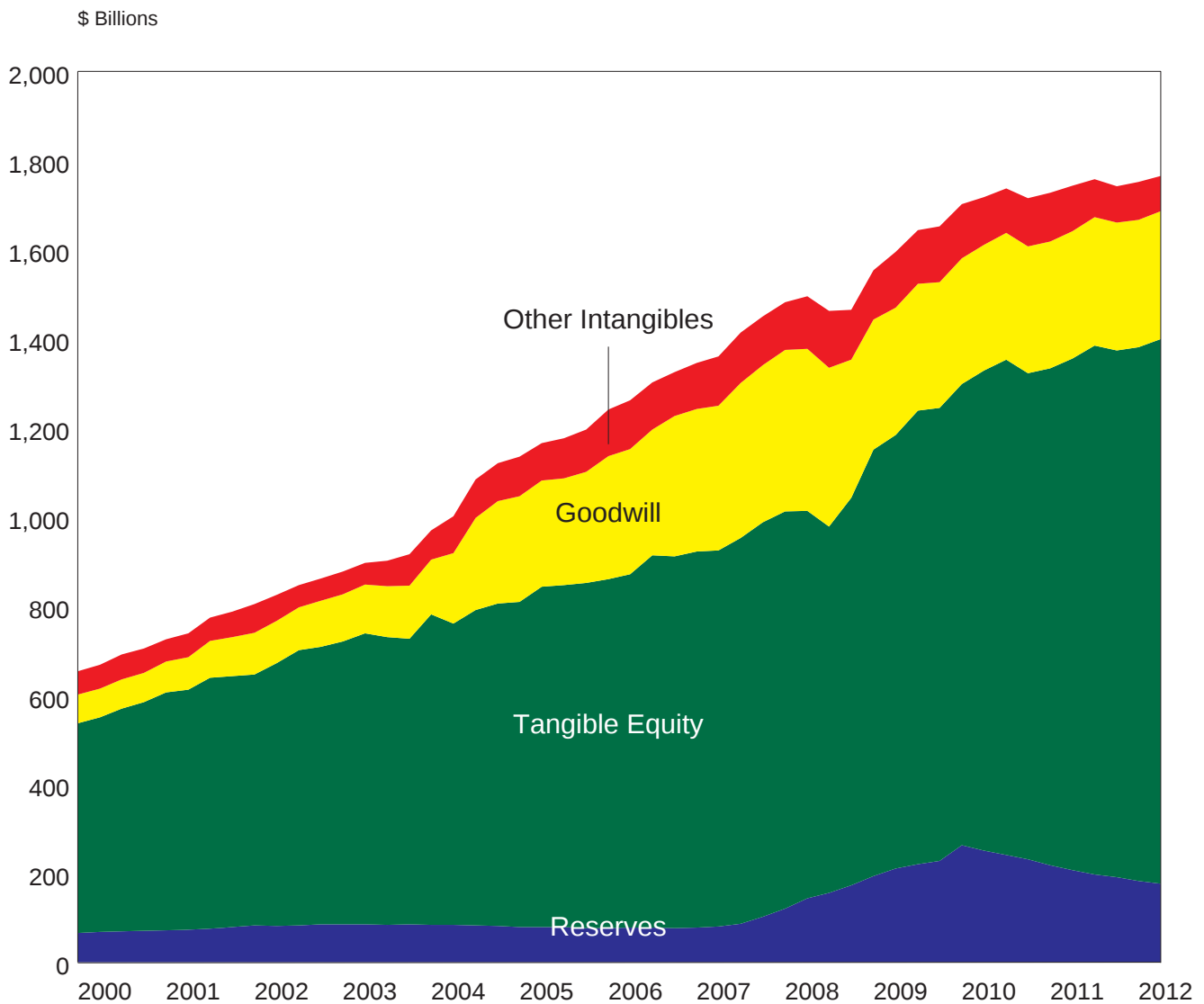


|                                  | 12/06        | 12/07        | 12/08        | 12/09        | 12/10        | 12/11        | 6/12         |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Total Risk-Based Capital</b>  | <b>12.97</b> | <b>12.77</b> | <b>12.77</b> | <b>14.27</b> | <b>15.27</b> | <b>15.31</b> | <b>15.27</b> |
| <b>Tier 1 Risk-Based Capital</b> | <b>10.51</b> | <b>10.11</b> | <b>9.95</b>  | <b>11.62</b> | <b>12.70</b> | <b>13.02</b> | <b>13.21</b> |
| <b>Equity to Assets</b>          | <b>10.52</b> | <b>10.34</b> | <b>9.33</b>  | <b>10.88</b> | <b>11.15</b> | <b>11.16</b> | <b>11.32</b> |
| <b>Core Capital (Leverage)</b>   | <b>8.22</b>  | <b>7.97</b>  | <b>7.47</b>  | <b>8.60</b>  | <b>8.89</b>  | <b>9.07</b>  | <b>9.25</b>  |

# Equity Capital and Reserves

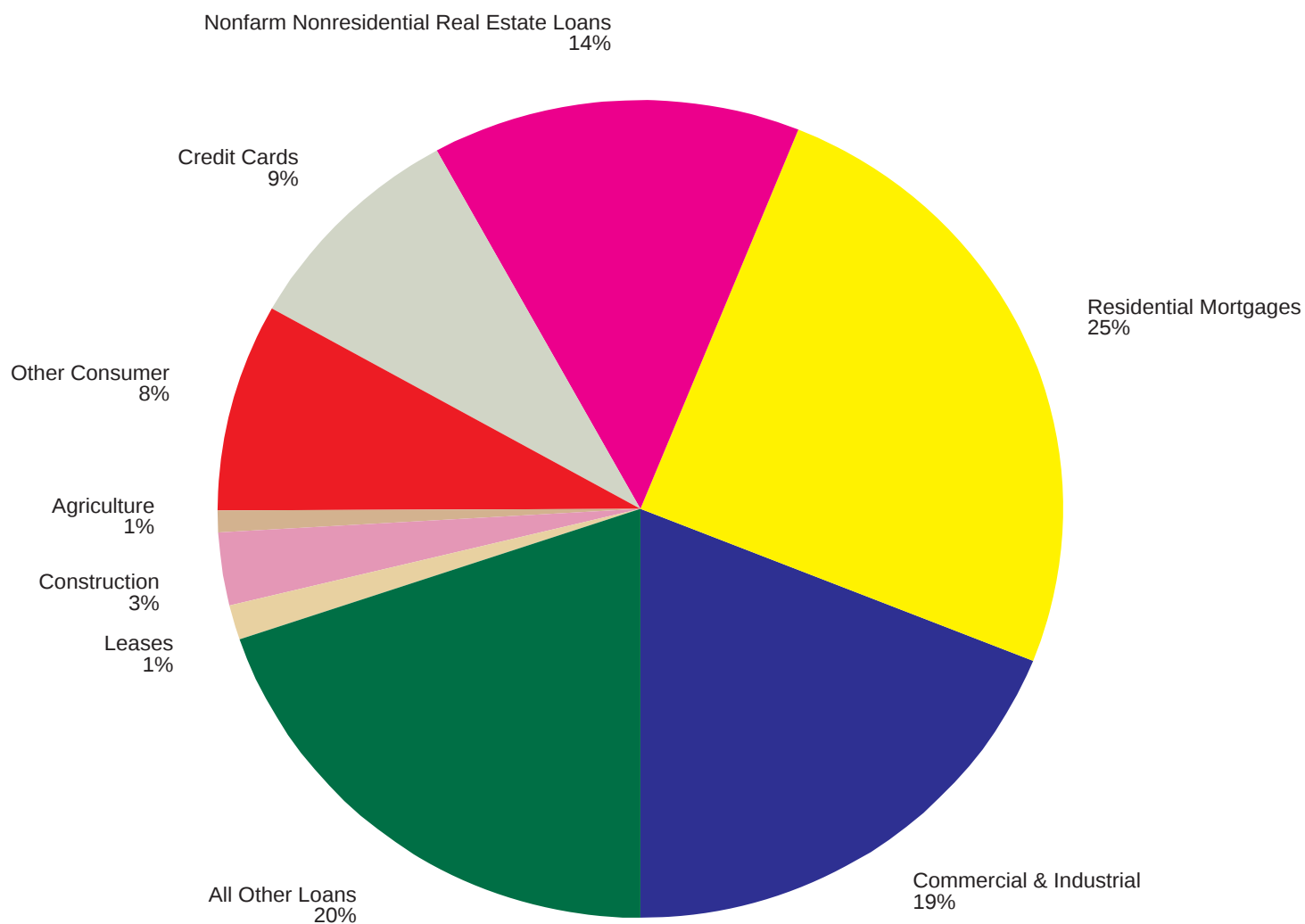
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2012



## Loan Portfolio Composition

June 30, 2012

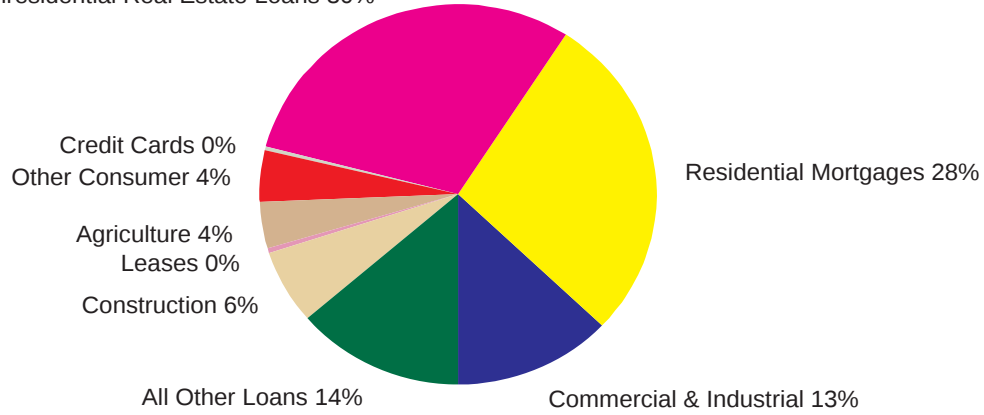


## Loan Portfolio Composition by Asset Size

June 30, 2012

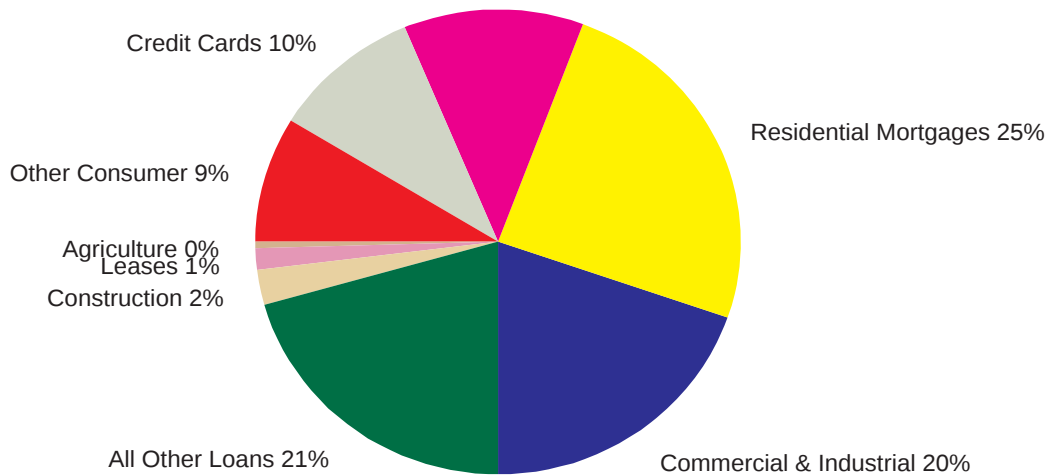
### Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 30%



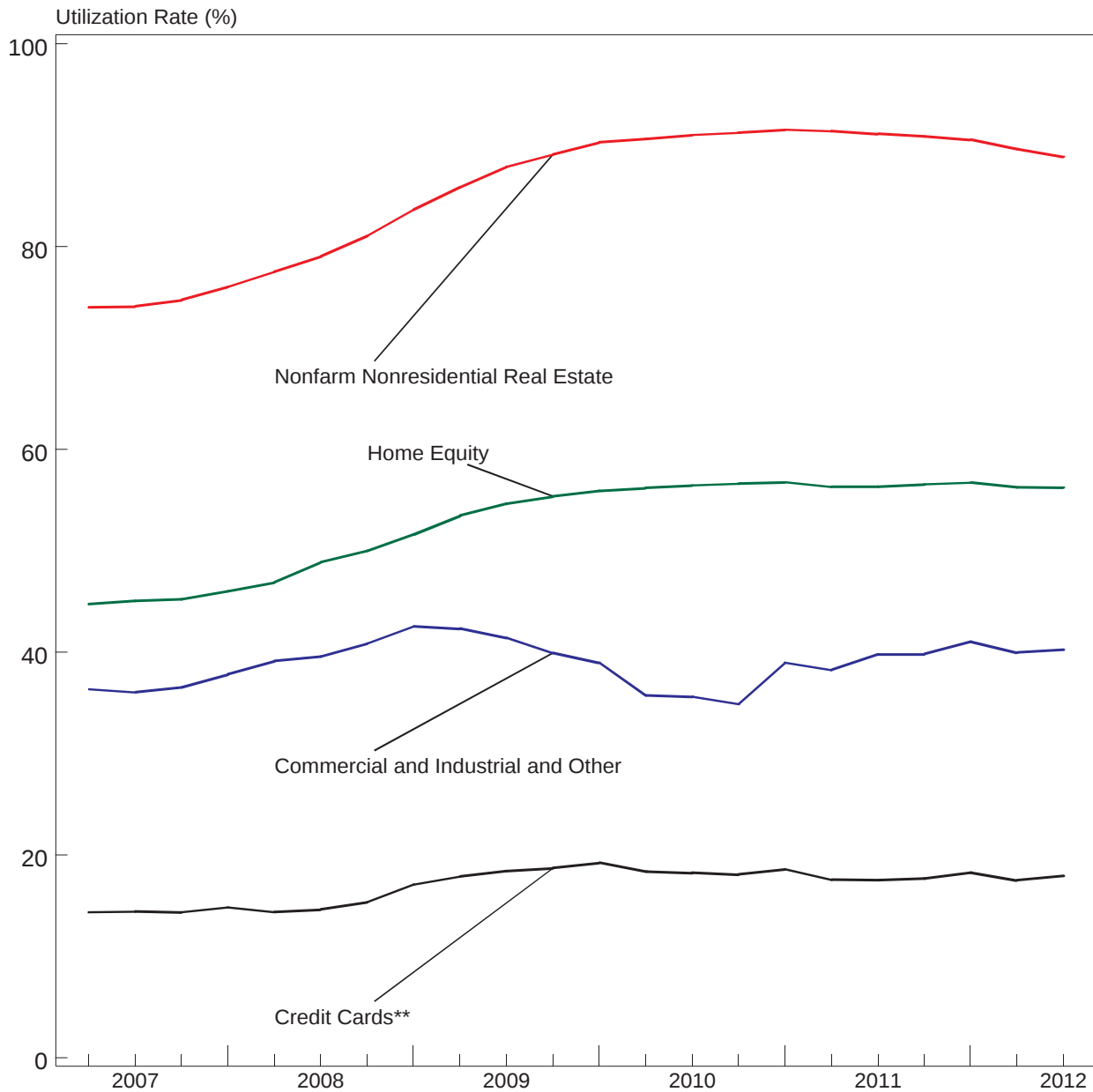
### Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 12%



## Utilization Rates of Loan Commitments\*

2007-2012

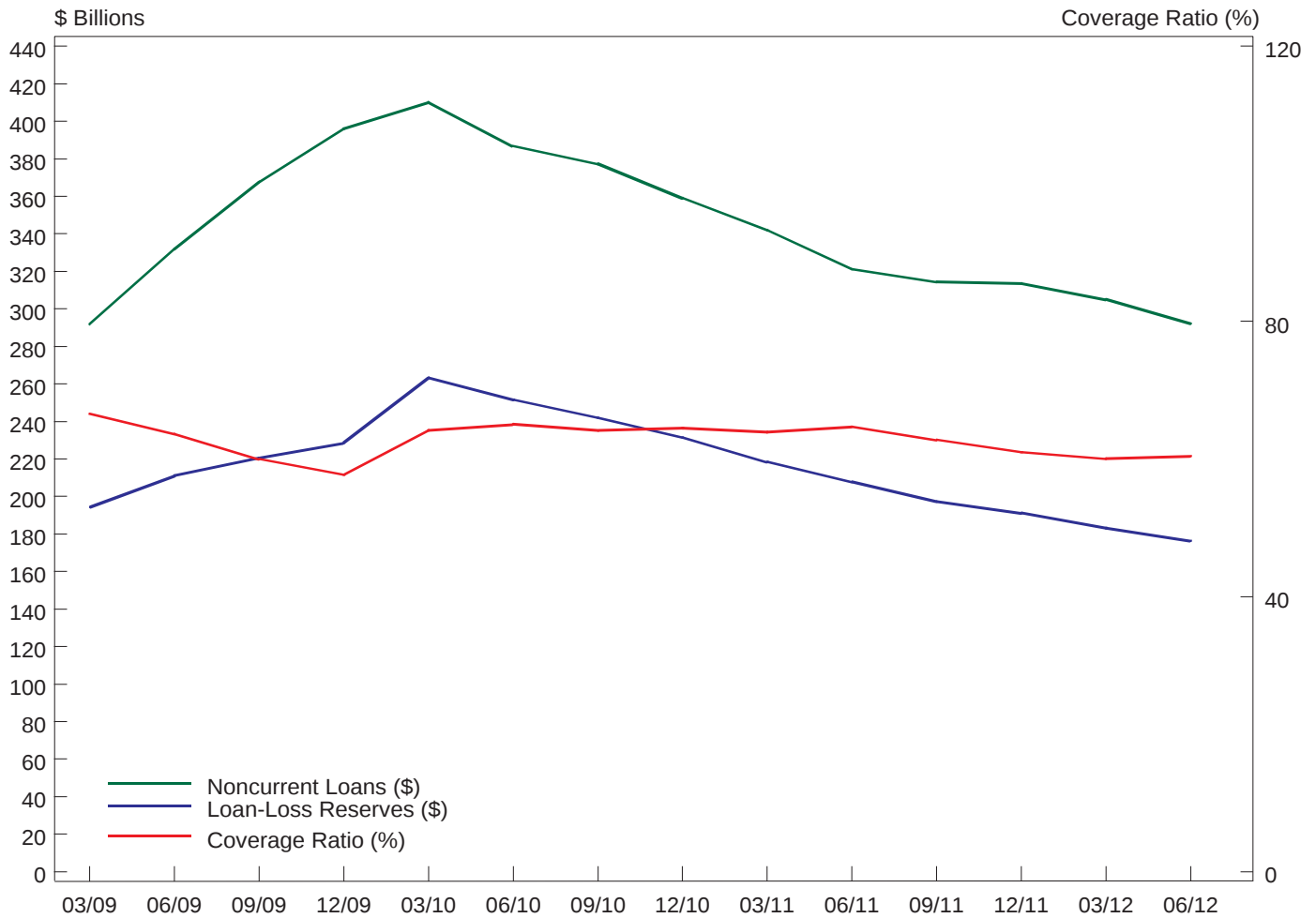


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

## Reserve Coverage Ratio\*

2009-2012



### Noncurrent Loans (\$ Billions)

291.9 331.9 367.6 396.1 410.0 386.8 377.3 359.0 341.9 321.2 314.3 313.5 305.0 292.2

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

194.3 211.2 220.5 228.6 263.2 251.6 242.0 231.4 218.5 207.7 197.3 191.2 183.2 176.5

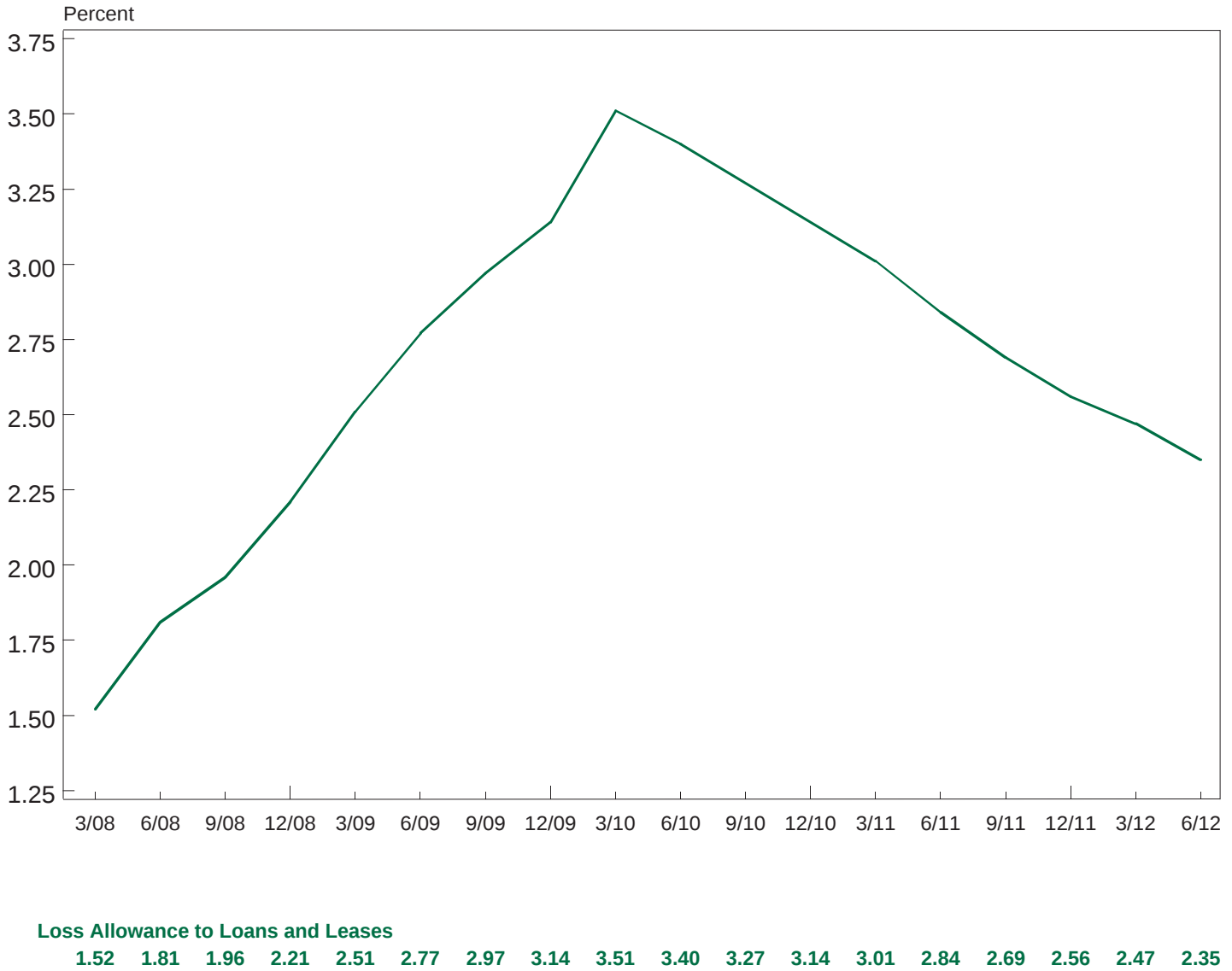
### Coverage Ratio (%)

67 64 60 58 64 65 64 64 64 65 63 61 60 60

\* Loan-loss reserves to noncurrent loans.

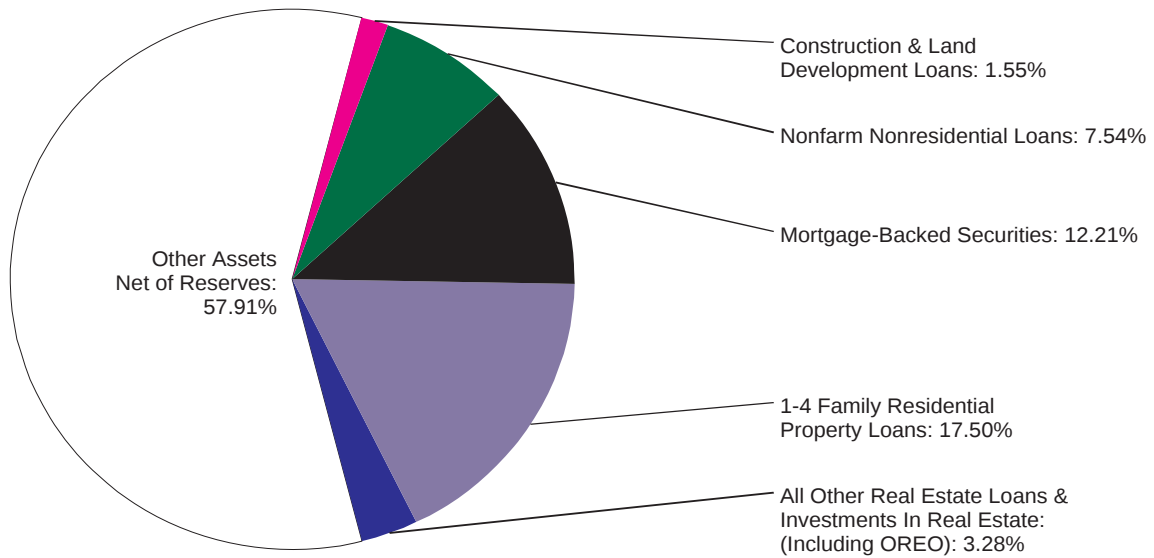
## Loss Allowance to Loans and Leases

2008 - 2012



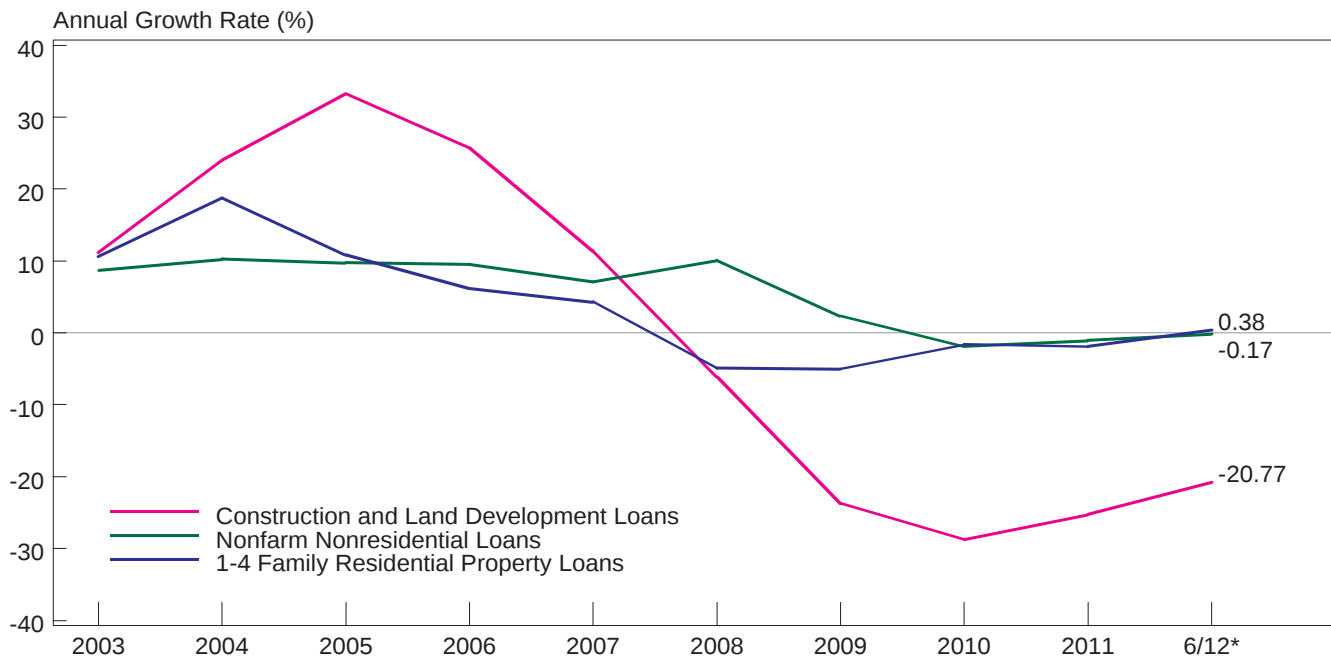
## Real Estate Assets as a Percent of Total Assets

June 30, 2012



## Real Estate Loan Growth Rates\*

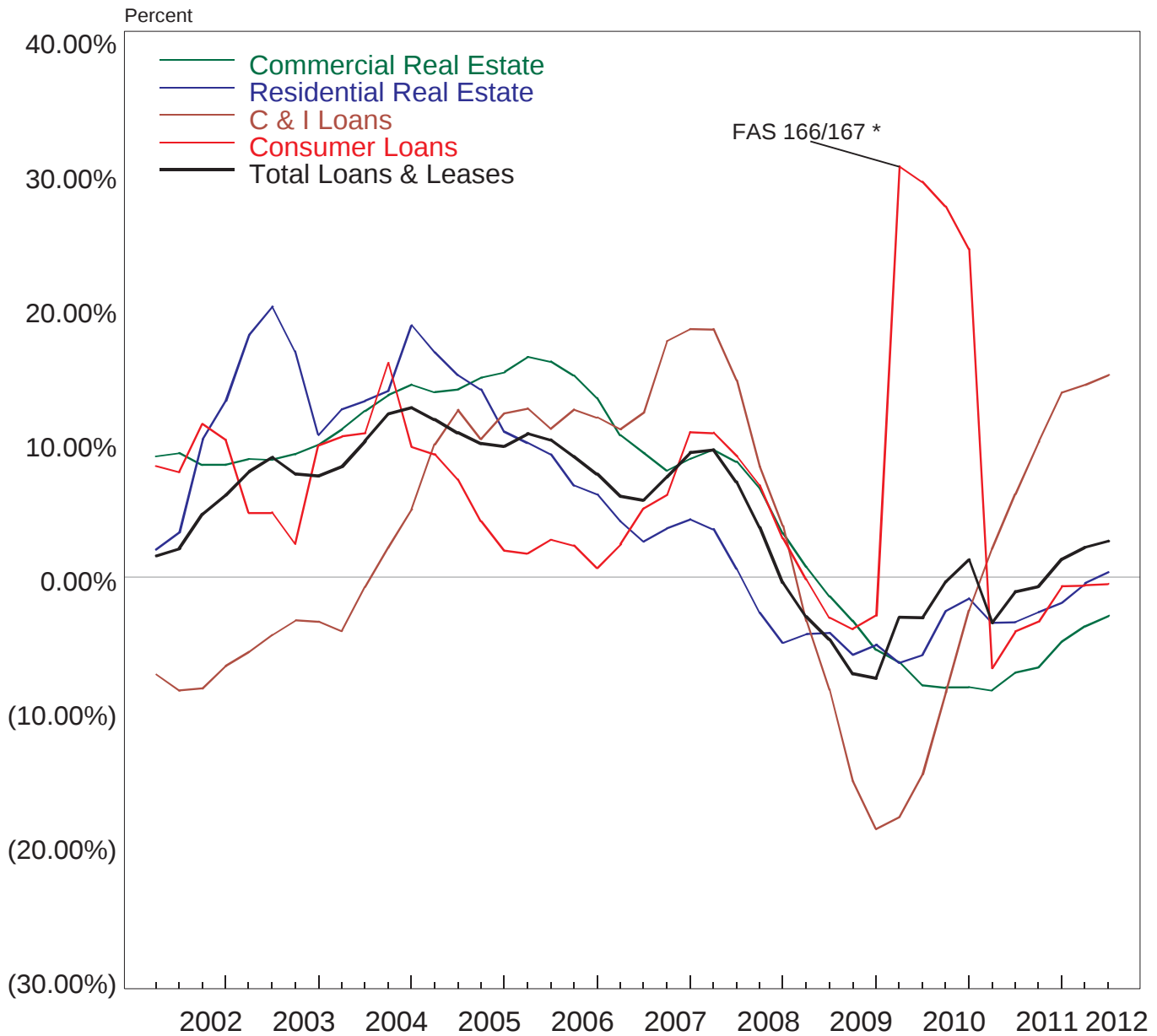
2003-2012



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

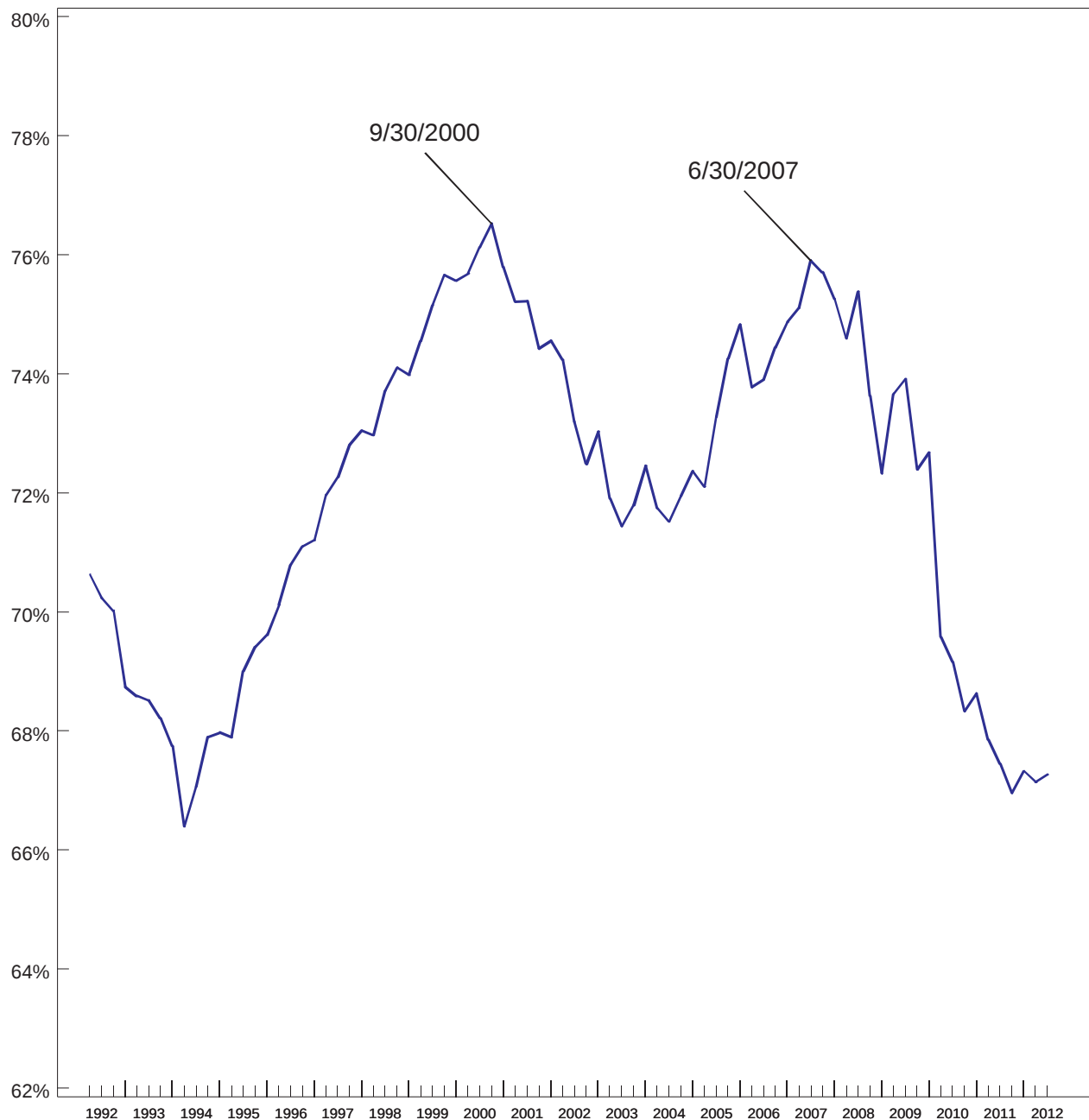
## Twelve-Month Loan Growth Rates

2002 - 2012



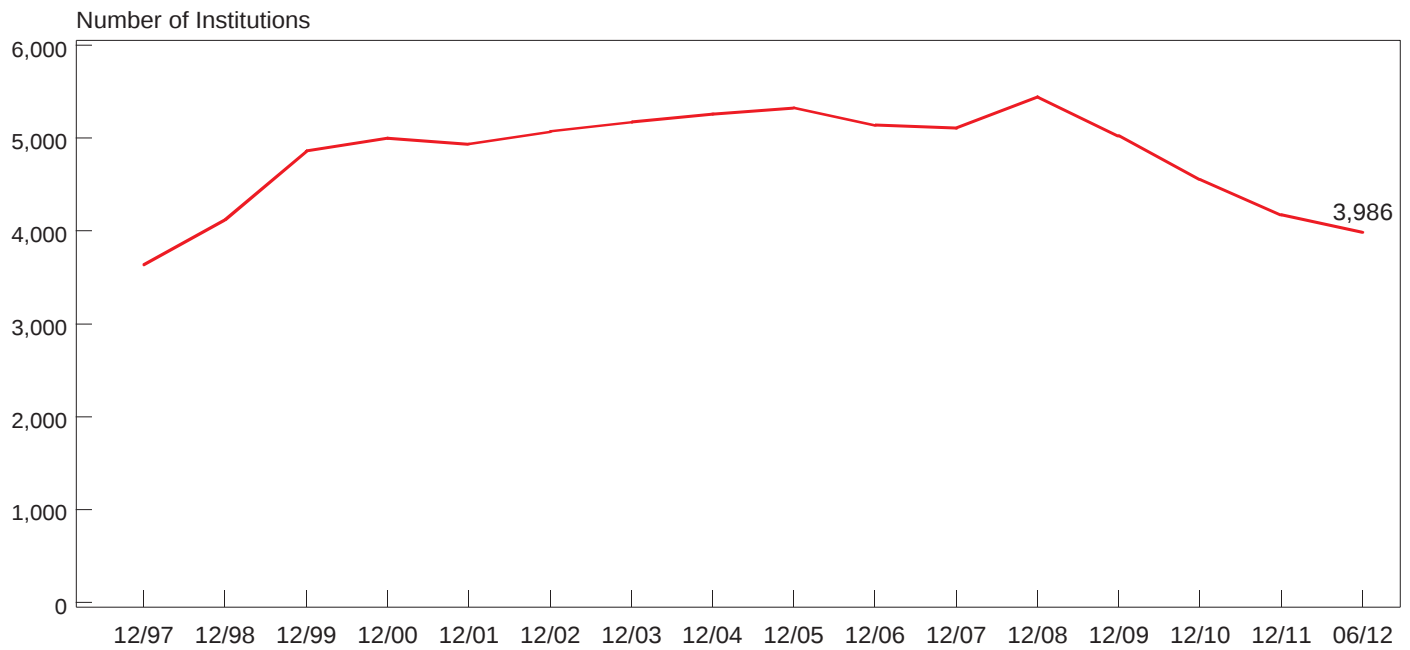
\* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

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



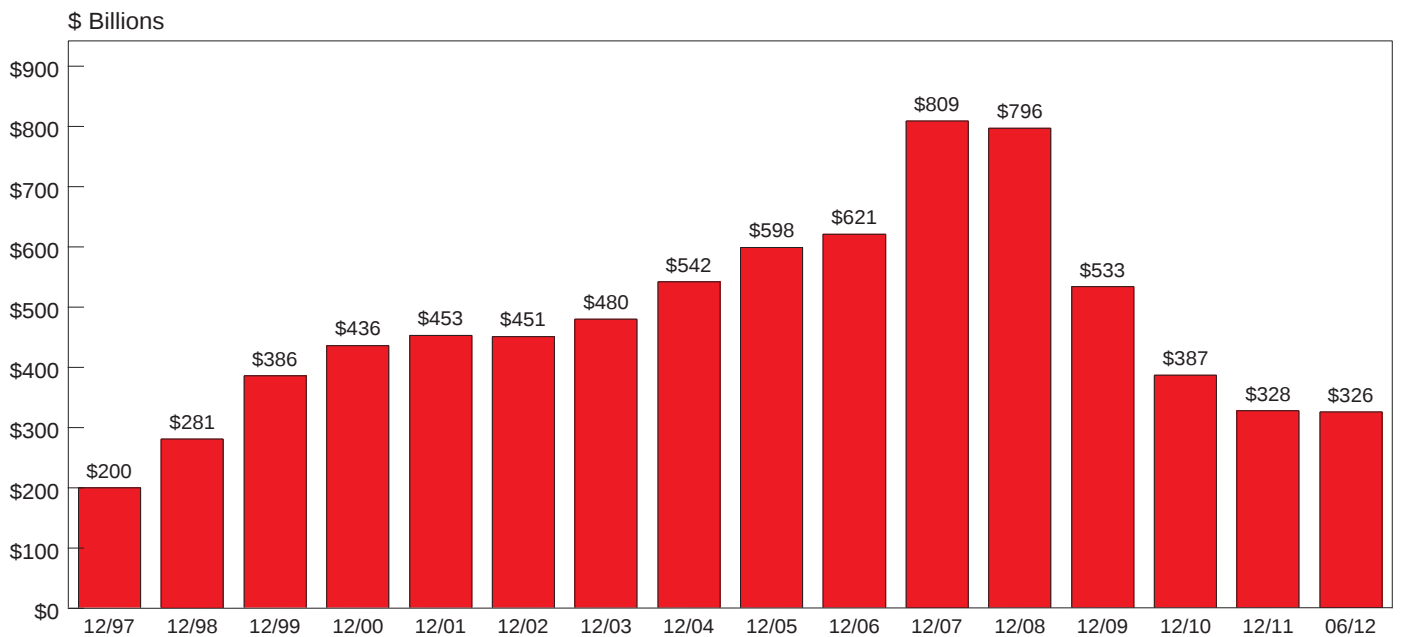
## Number of Institutions with FHLB Advances

1997 - 2012

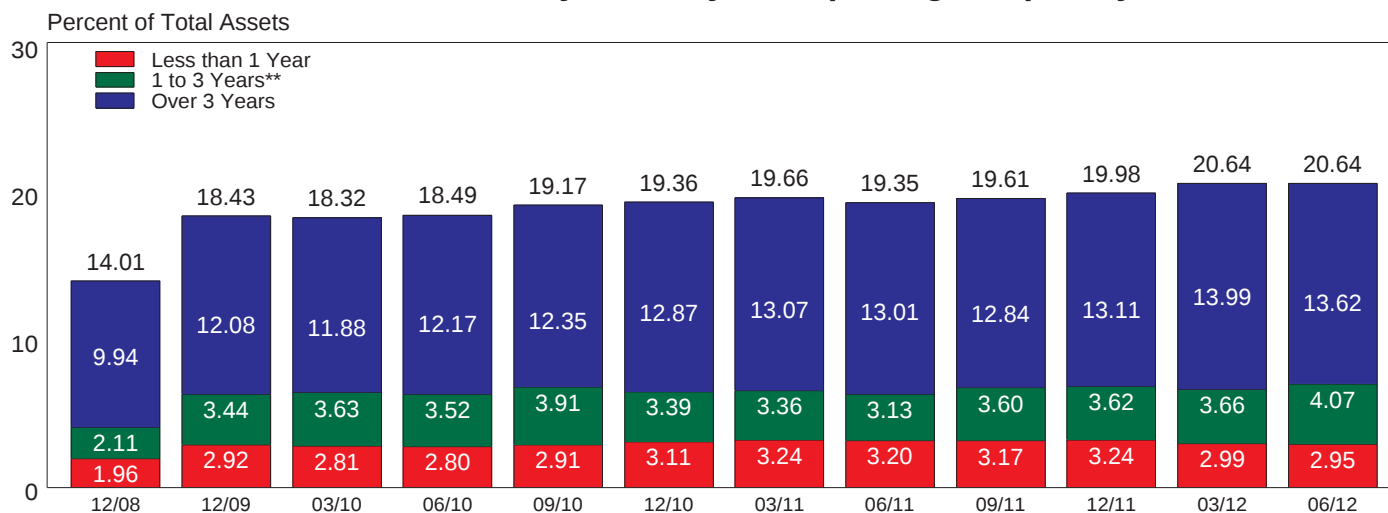


## Amount of FHLB Advances Outstanding

1997 - 2012

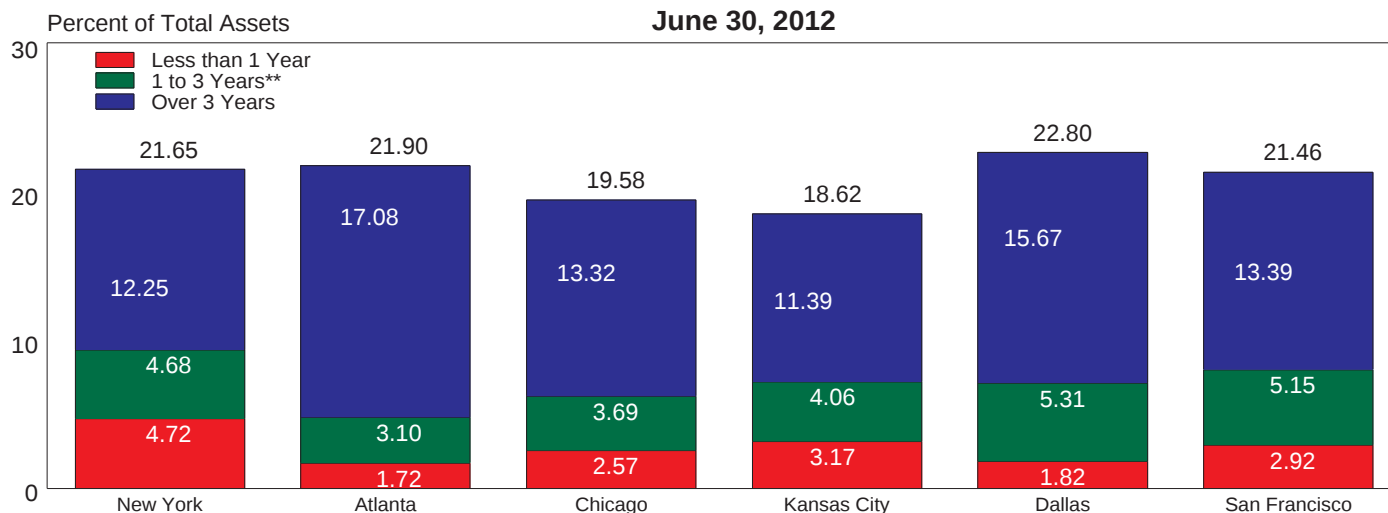


## Debt Securities by Maturity or Repricing Frequency\*...



.....and by Region

June 30, 2012



## Total Securities (Debt and Equity)\*

(\$ Billions)

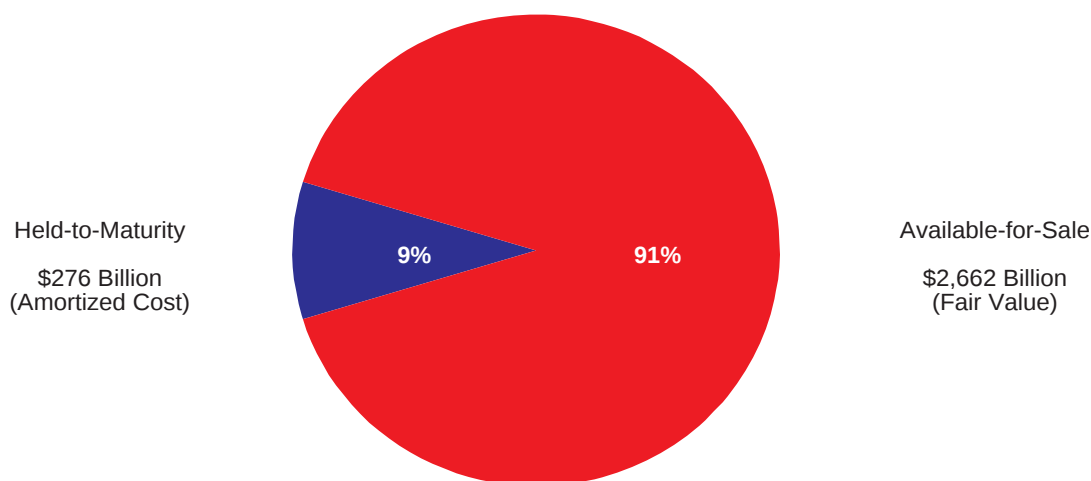
|                                      | 6/10    | 9/10    | 12/10   | 3/11    | 6/11    | 9/11    | 12/11   | 3/12    | 6/12    |
|--------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| U.S. Government Obligations:         |         |         |         |         |         |         |         |         |         |
| U.S. Treasury                        | 164     | 190     | 188     | 179     | 163     | 173     | 158     | 167     | 187     |
| U.S. Agencies                        | 11      | 11      | 12      | 12      | 13      | 14      | 15      | 20      | 22      |
| Government Sponsored Enterprises     | 246     | 238     | 231     | 240     | 222     | 198     | 197     | 212     | 207     |
| Mortgage Pass-through Securities     | 801     | 828     | 854     | 868     | 863     | 889     | 920     | 990     | 989     |
| Collateralized Mortgage Obligations  | 530     | 560     | 578     | 596     | 625     | 644     | 646     | 656     | 616     |
| State, County, Municipal Obligations | 168     | 176     | 182     | 187     | 193     | 204     | 218     | 226     | 241     |
| Asset Backed Securities              | 131     | 136     | 130     | 127     | 126     | 134     | 139     | 154     | 158     |
| Other Debt Securities                | 458     | 485     | 475     | 497     | 503     | 516     | 541     | 494     | 504     |
| Equity Securities                    | 19      | 18      | 20      | 17      | 16      | 17      | 16      | 13      | 13      |
| Total Securities                     | \$2,528 | \$2,643 | \$2,668 | \$2,723 | \$2,722 | \$2,788 | \$2,850 | \$2,931 | \$2,937 |

\* 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\*

June 30, 2012



## Total Securities\*

June 30, 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                        | \$9,198          | 103.6                            | \$177,763          | 101.7                            | \$186,962        | 101.8                            |
| U.S. Government Agencies             | 2,866            | 103.2                            | 19,514             | 103.0                            | 22,379           | 103.0                            |
| Government Sponsored Enterprises     | 15,765           | 101.3                            | 190,843            | 101.7                            | 206,609          | 101.6                            |
| Mortgage Pass-through Securities     | 112,833          | 102.9                            | 876,539            | 103.5                            | 989,373          | 103.4                            |
| Collateralized Mortgage Obligations  | 66,332           | 101.5                            | 549,613            | 101.1                            | 615,945          | 101.1                            |
| State, County, Municipal Obligations | 31,944           | 104.3                            | 208,755            | 103.2                            | 240,699          | 103.3                            |
| Asset Backed Securities              | 4,191            | 99.7                             | 154,300            | 99.9                             | 158,492          | 99.9                             |
| Other Debt Securities                | 32,623           | 101.8                            | 471,300            | 101.5                            | 503,923          | 103.7                            |
| Equity Securities                    | **               | **                               | 13,043             | 108.5                            | 13,043           | 108.5                            |
| Total Securities                     | \$275,752        | 102.5                            | \$2,661,671        | 102.1                            | \$2,937,424      | 102.1                            |
| Memoranda***                         |                  |                                  |                    |                                  |                  |                                  |
| Structured Notes                     | 30,055           |                                  | 30,065             |                                  |                  | 100.0                            |

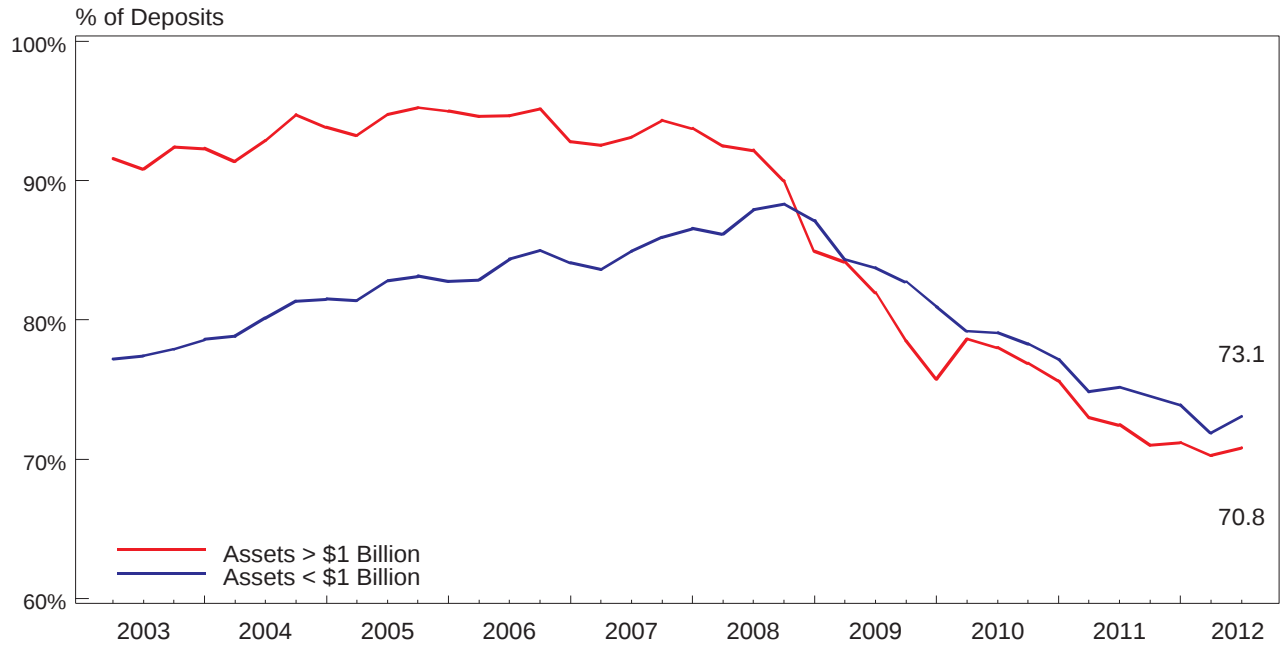
\* Excludes trading account assets.

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

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

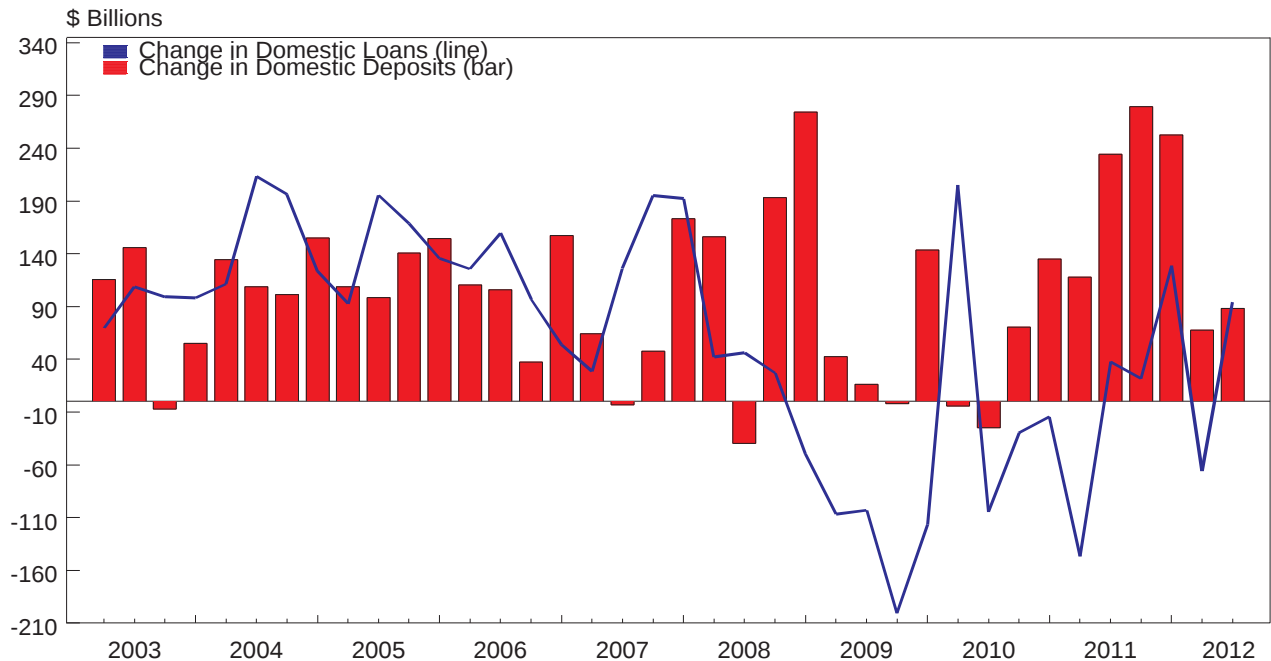
## Net Loans and Leases to Deposits (Domestic and Foreign)

2003 - 2012



## Quarterly Change in Domestic Loans vs Domestic Deposits

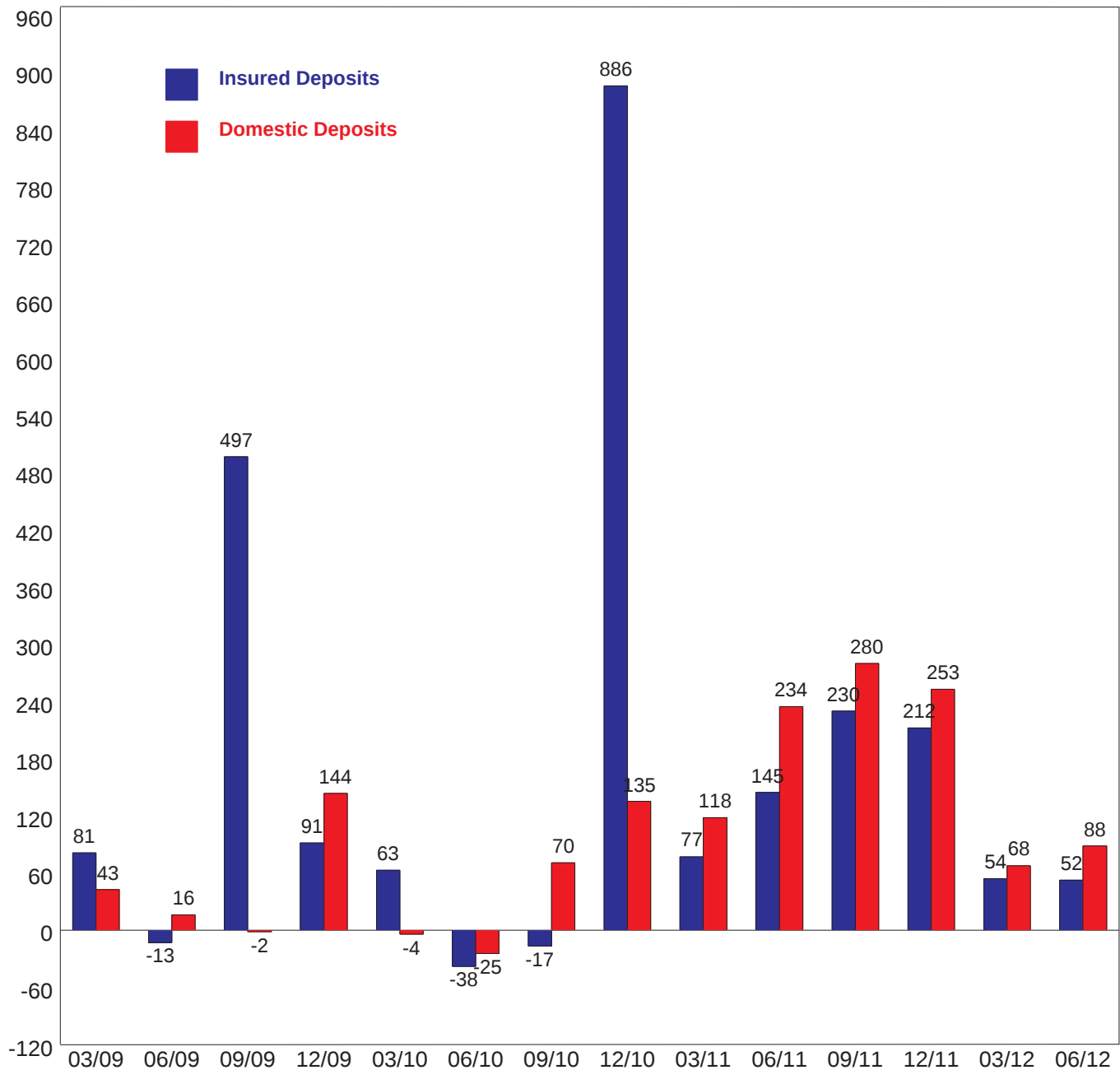
2003 - 2012



# Quarterly Change In Domestic Deposits

2009 - 2012

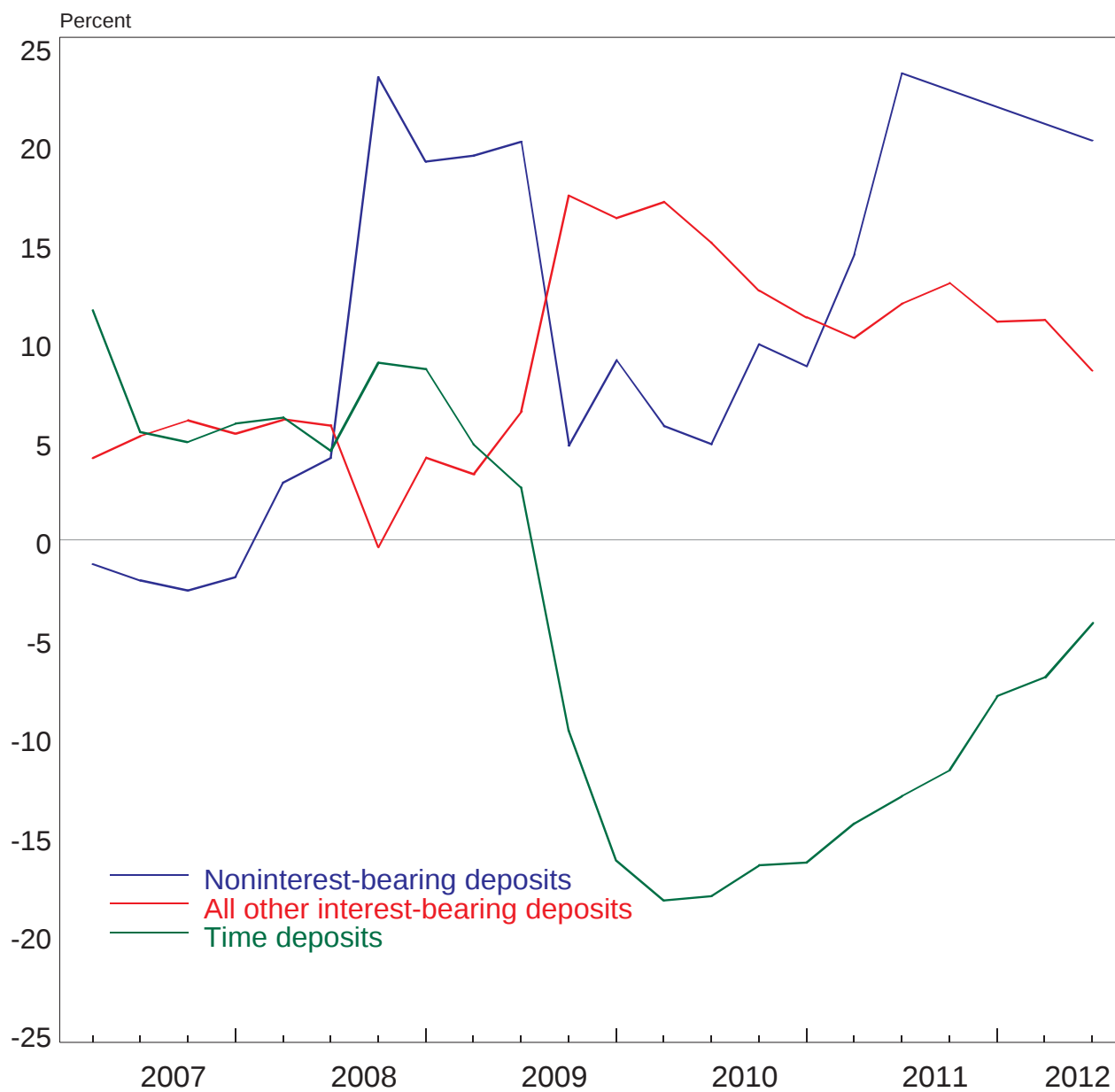
\$ Billions



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

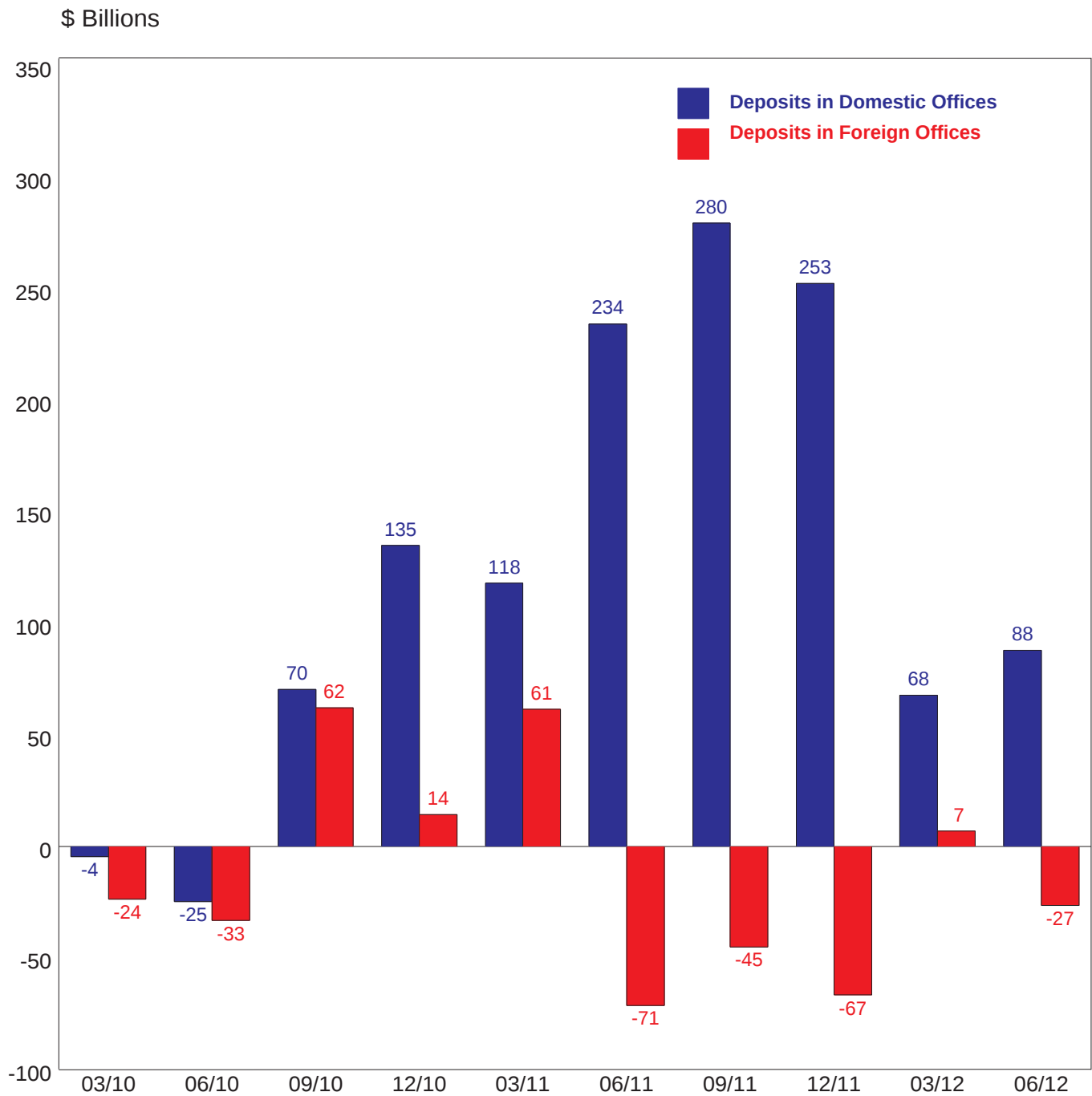
## Twelve-Month Growth Rates of Domestic Deposits

2007 - 2012



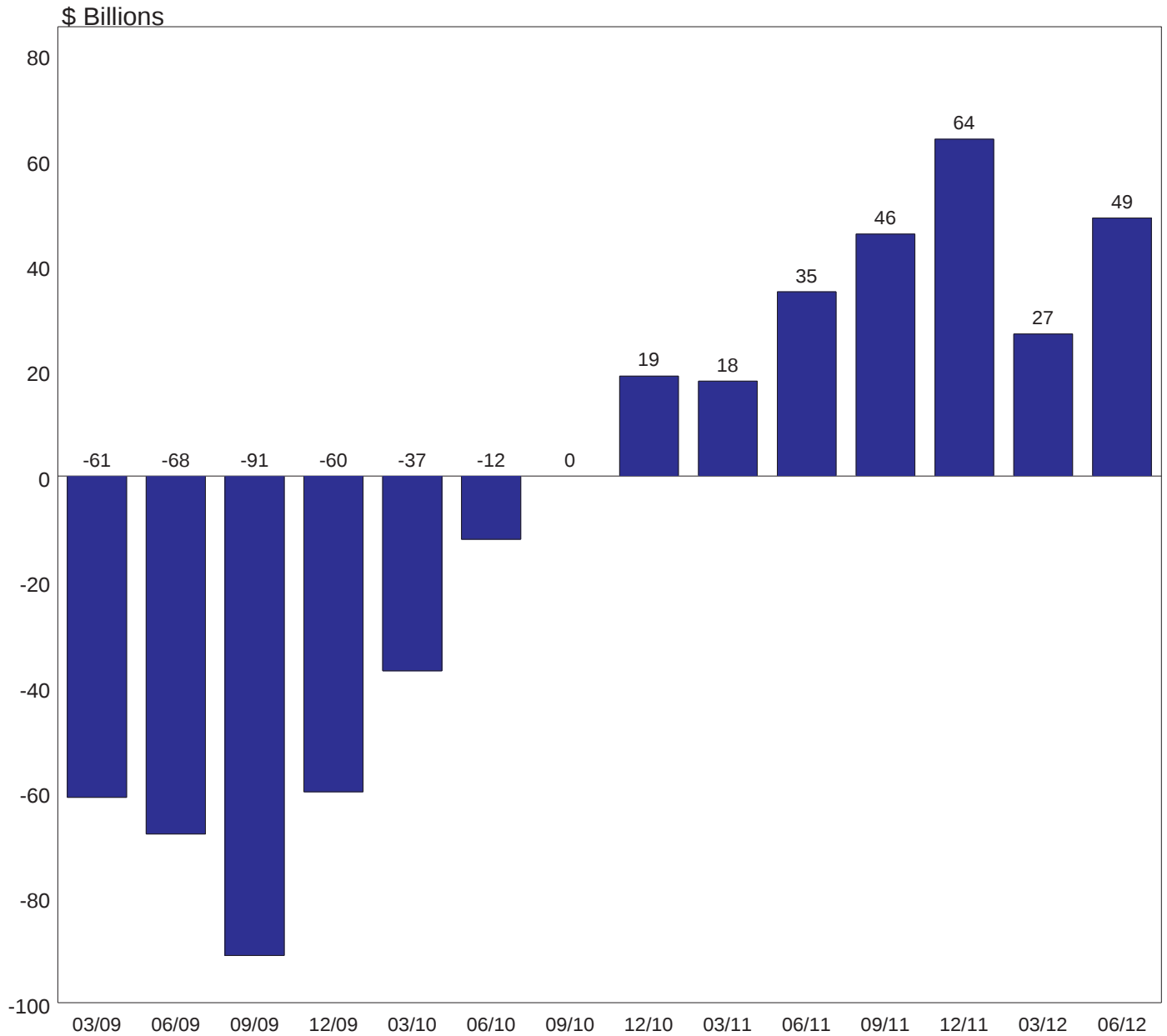
# Quarterly Change In Domestic and Foreign Deposits

2010 - 2012



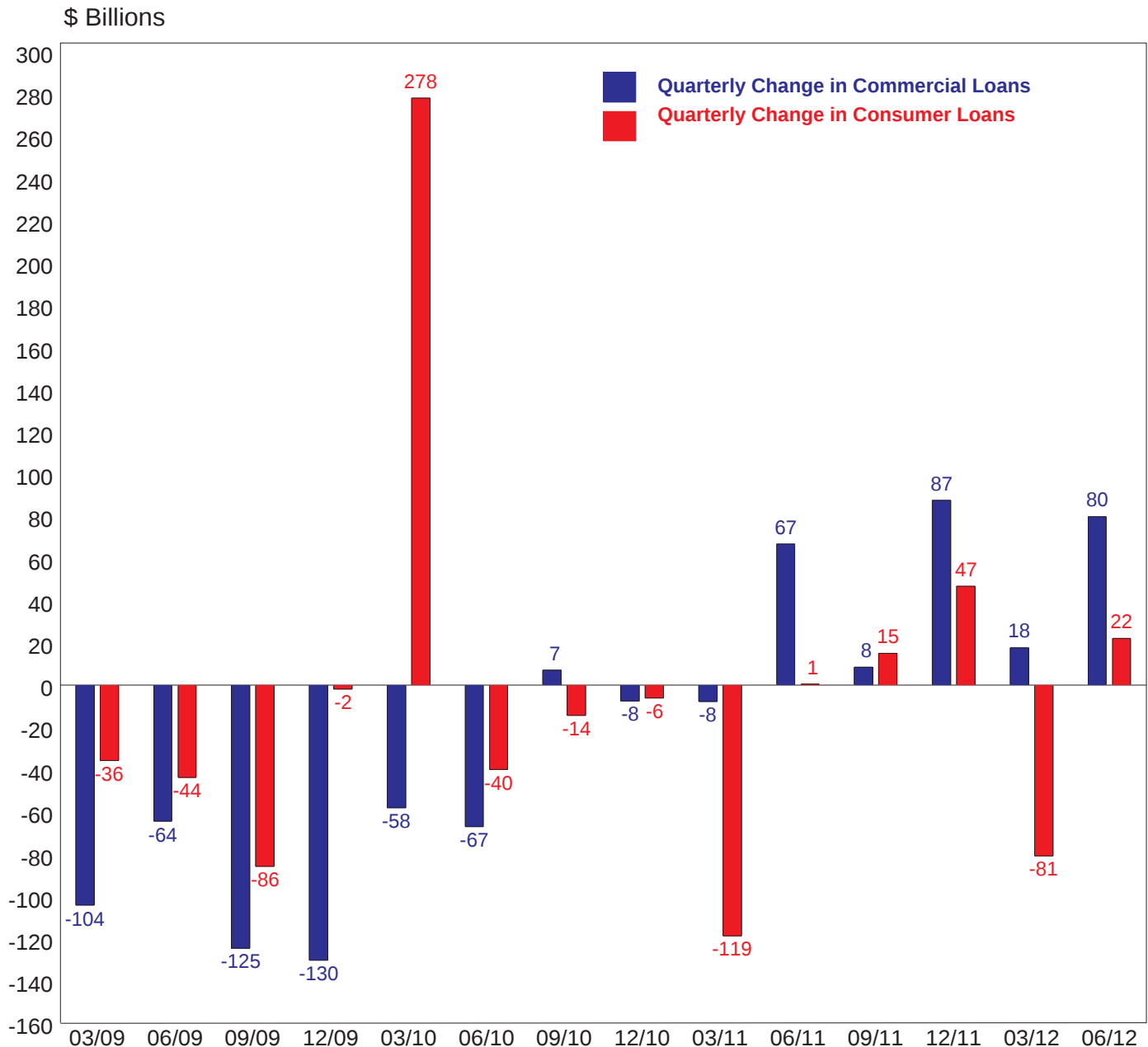
## Quarterly Change in C&I Loans

2009-2012



# Quarterly Change in Commercial and Consumer Loans

2009 - 2012



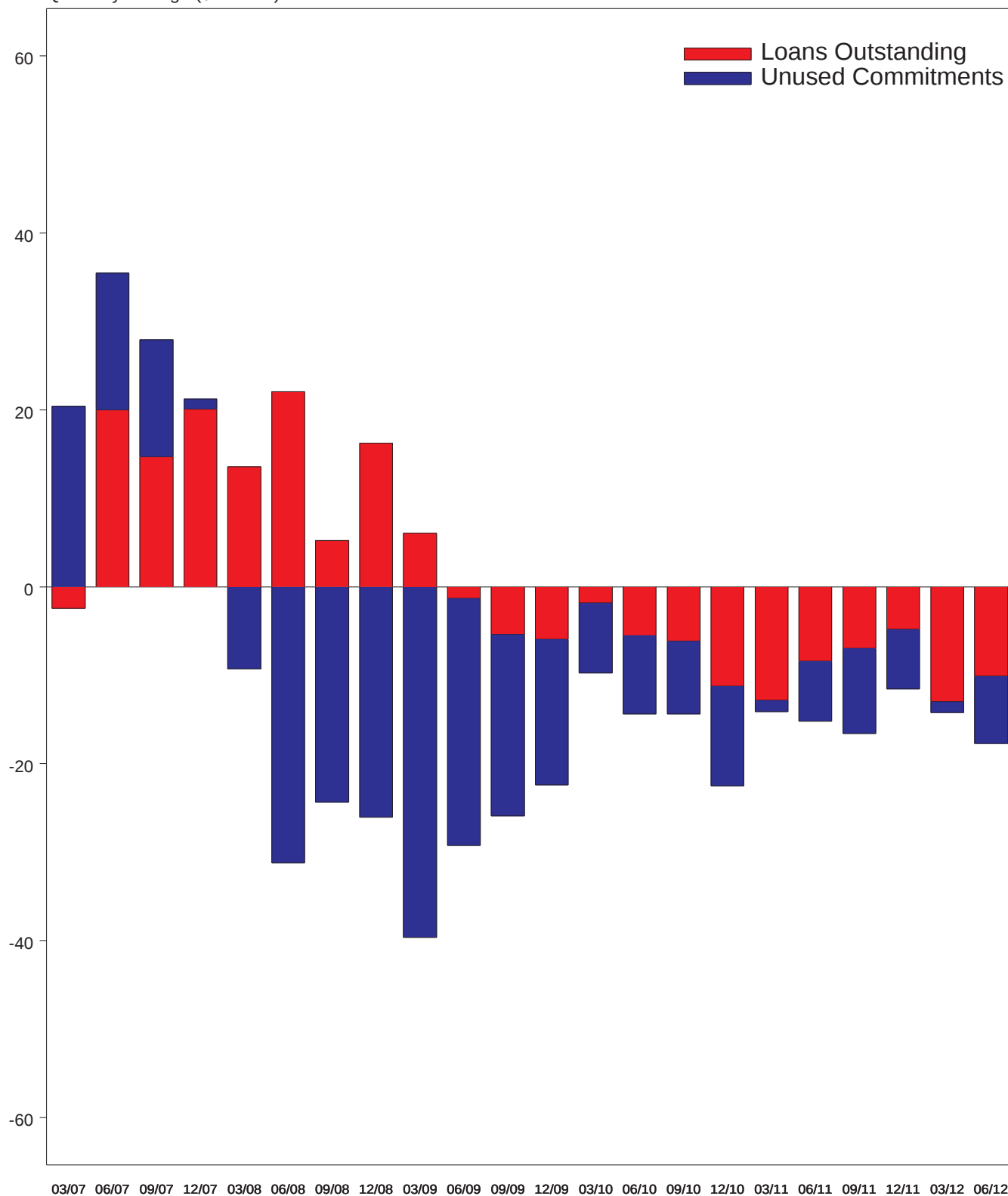
**Loans to Commercial Borrowers (Credit Risk Diversified)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

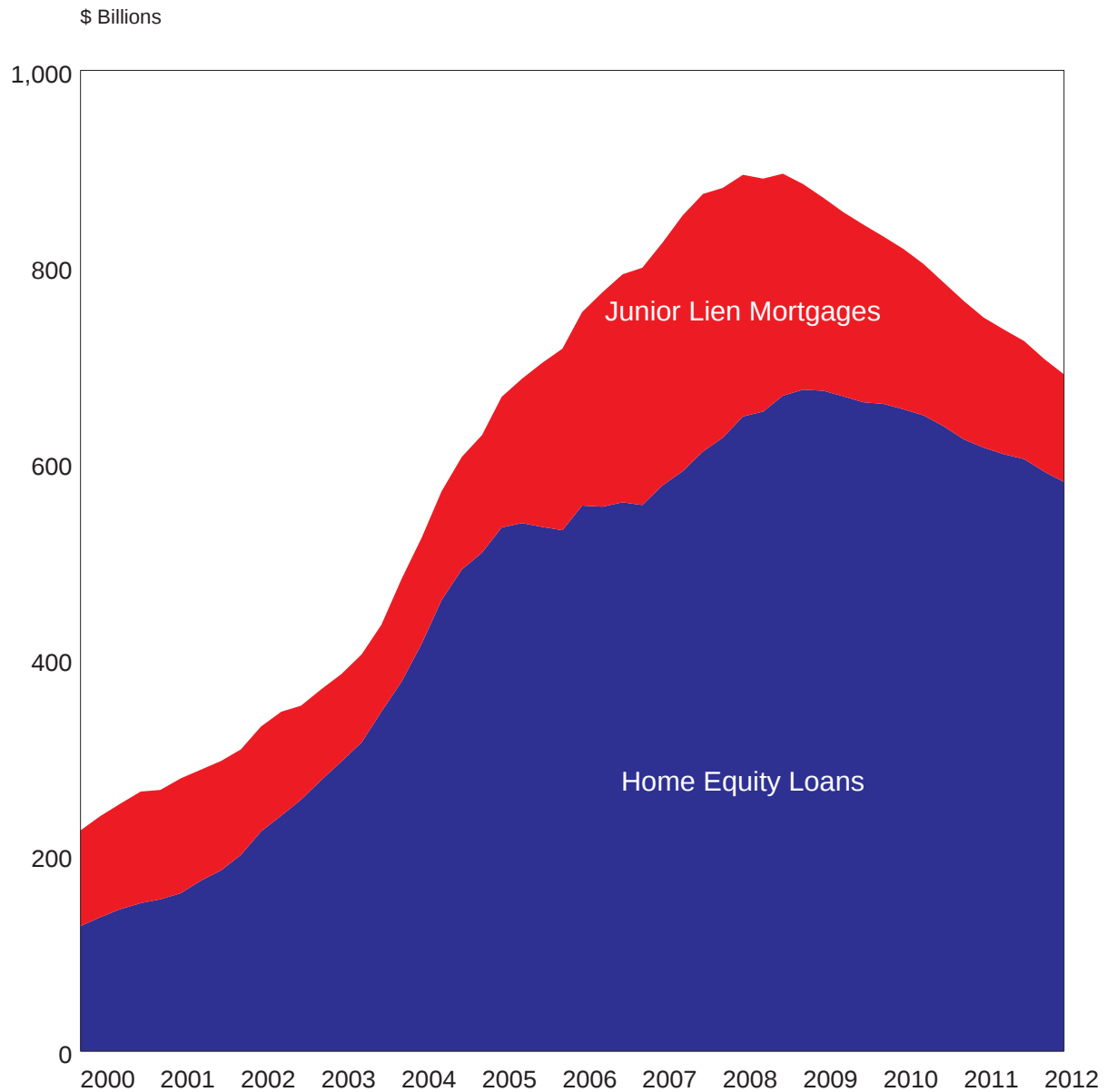
## Quarterly Change in Home Equity Loans

Quarterly Change (\$ Billions)

2007-2012

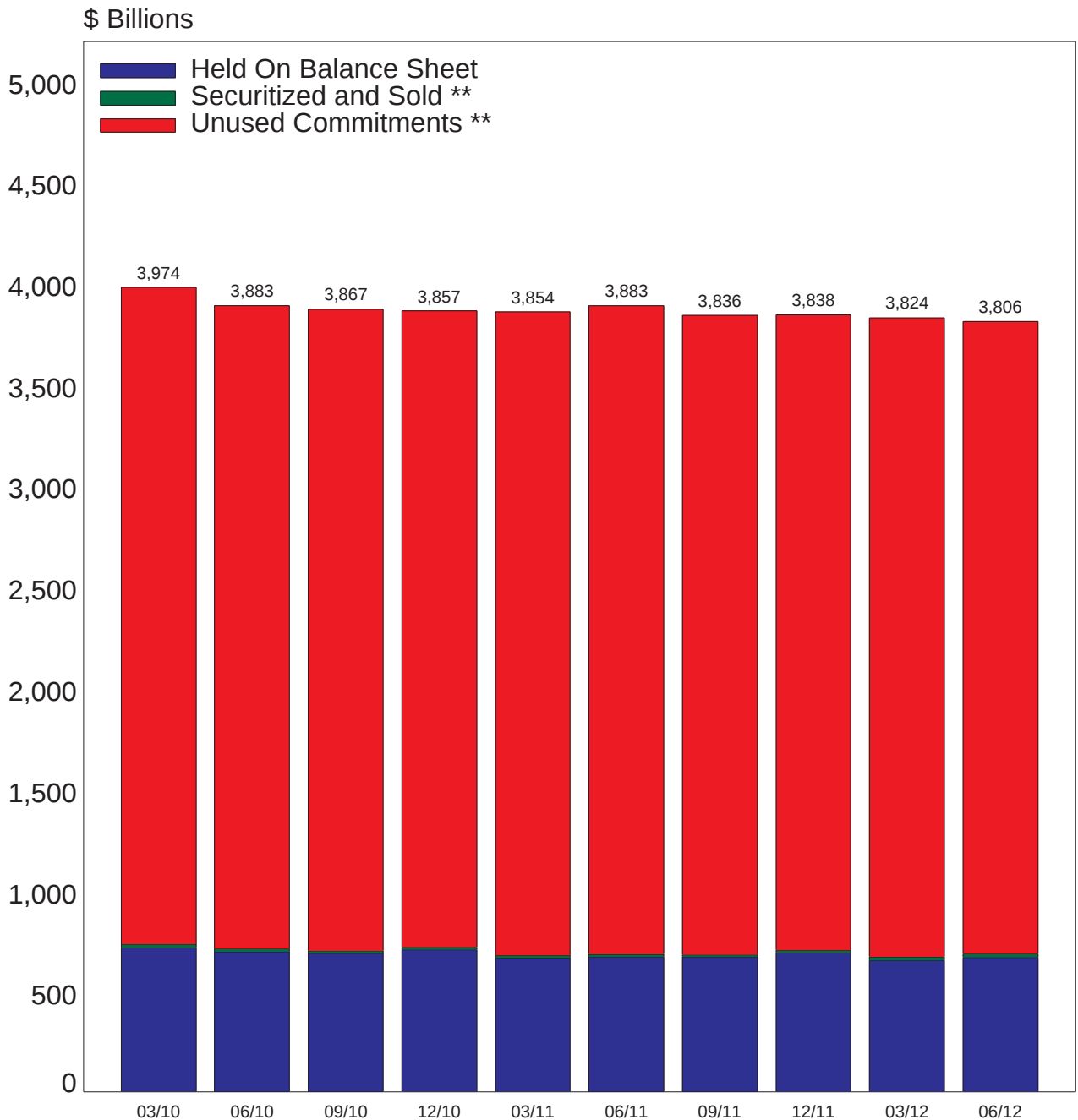


## Home Equity and Junior Lien Loans 2000 - 2012



## Expansion of Credit Card Lines\*

2010-2012



### Loans Outstanding (\$ Billions)

|                         |                |                |                |                |                |                |                |                |                |                |
|-------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Held On Balance Sheet   | 712.8          | 692.2          | 683.9          | 702.1          | 663.2          | 668.3          | 666.5          | 687.8          | 649.6          | 664.3          |
| Securitized and Sold ** | 16.1           | 15.5           | 14.3           | 13.7           | 11.9           | 10.9           | 10.6           | 11.8           | 18.7           | 17.0           |
| Unused Commitments **   | 3,245.4        | 3,175.4        | 3,168.5        | 3,141.4        | 3,178.8        | 3,204.0        | 3,159.0        | 3,138.0        | 3,155.7        | 3,125.1        |
| <b>Total</b>            | <b>3,974.3</b> | <b>3,883.0</b> | <b>3,866.7</b> | <b>3,857.3</b> | <b>3,853.9</b> | <b>3,883.3</b> | <b>3,836.1</b> | <b>3,837.6</b> | <b>3,823.9</b> | <b>3,806.3</b> |

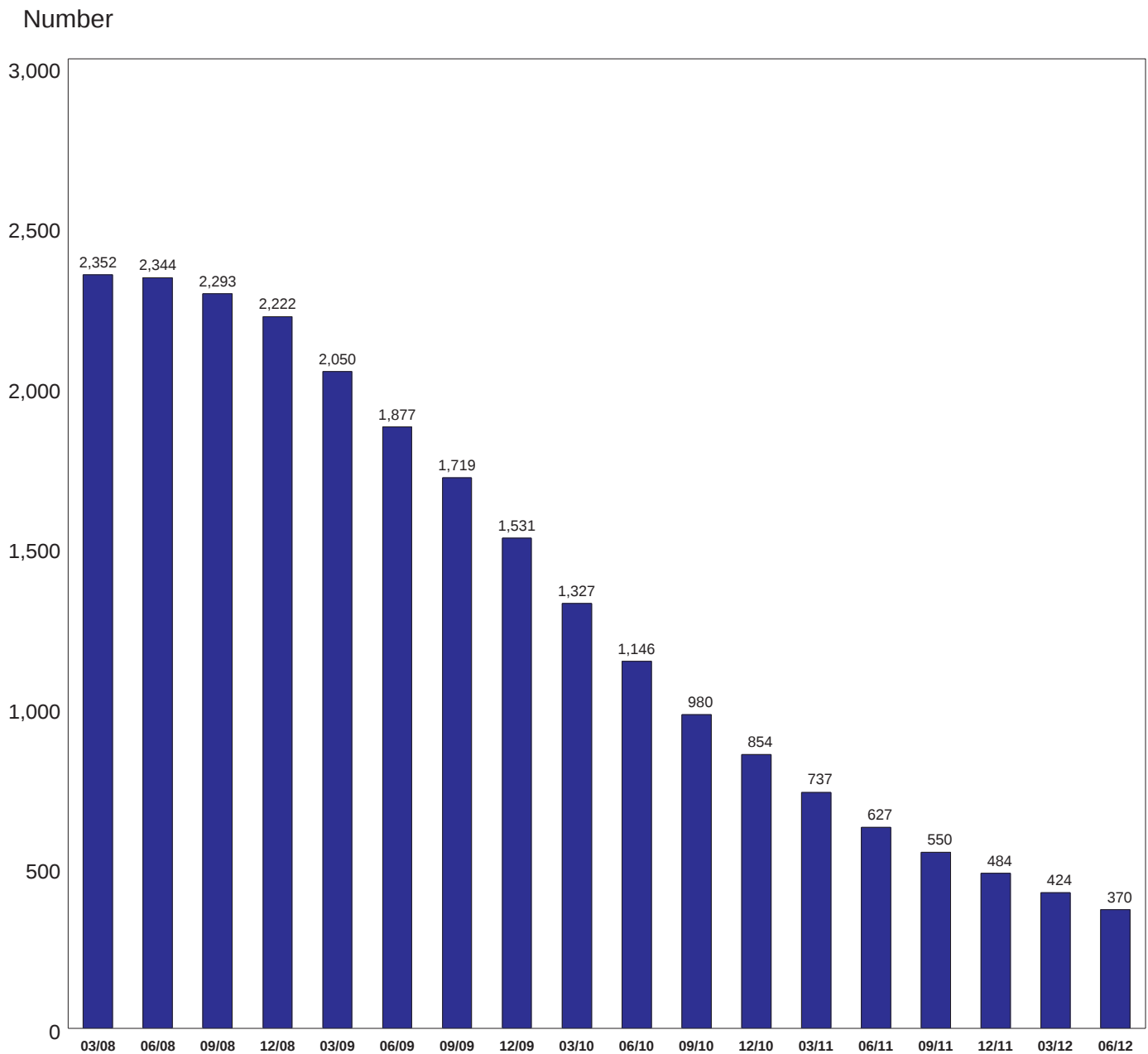
\* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

\*\* Off-balance-sheet

# Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

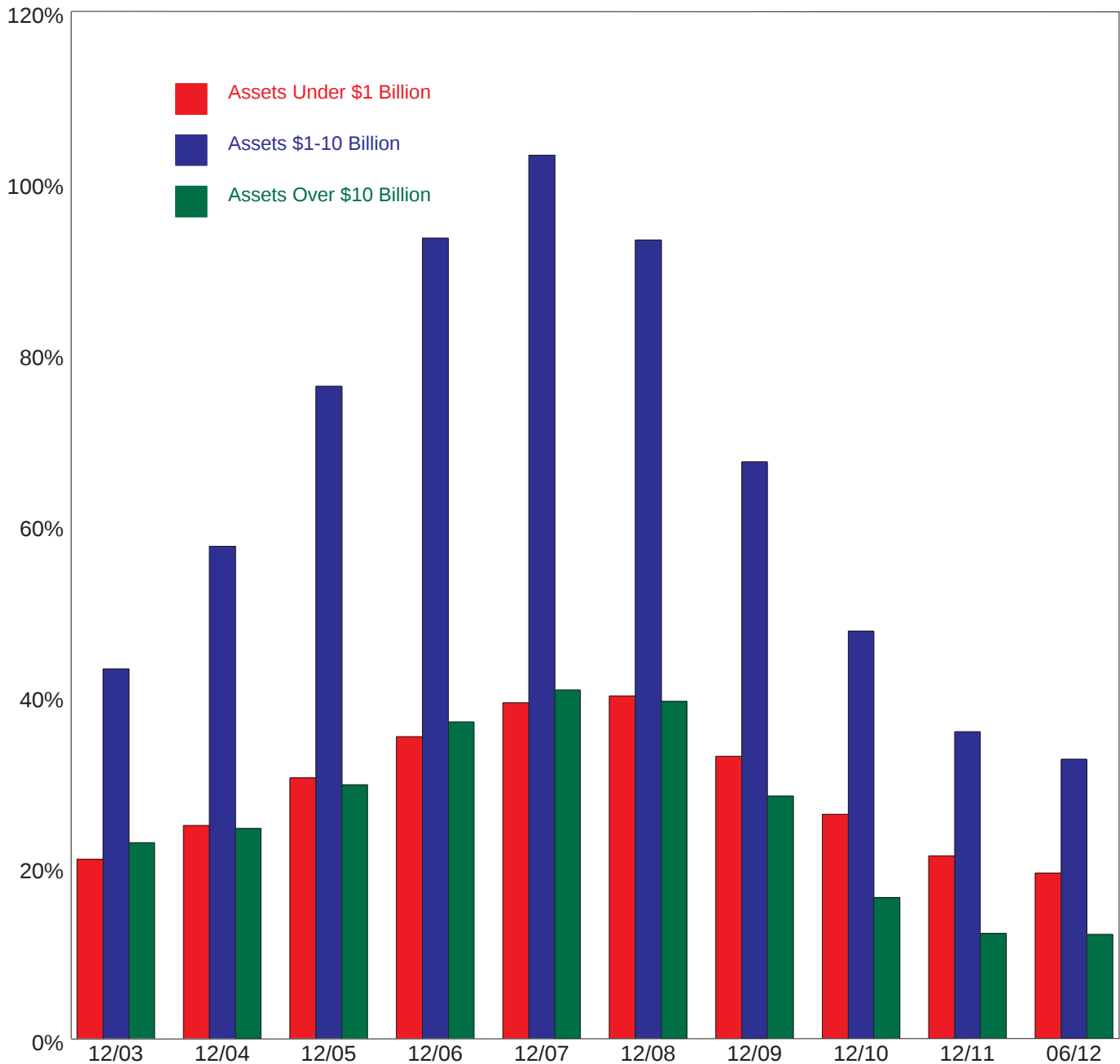
2008-2012



# Median Construction and Development Loan Concentrations

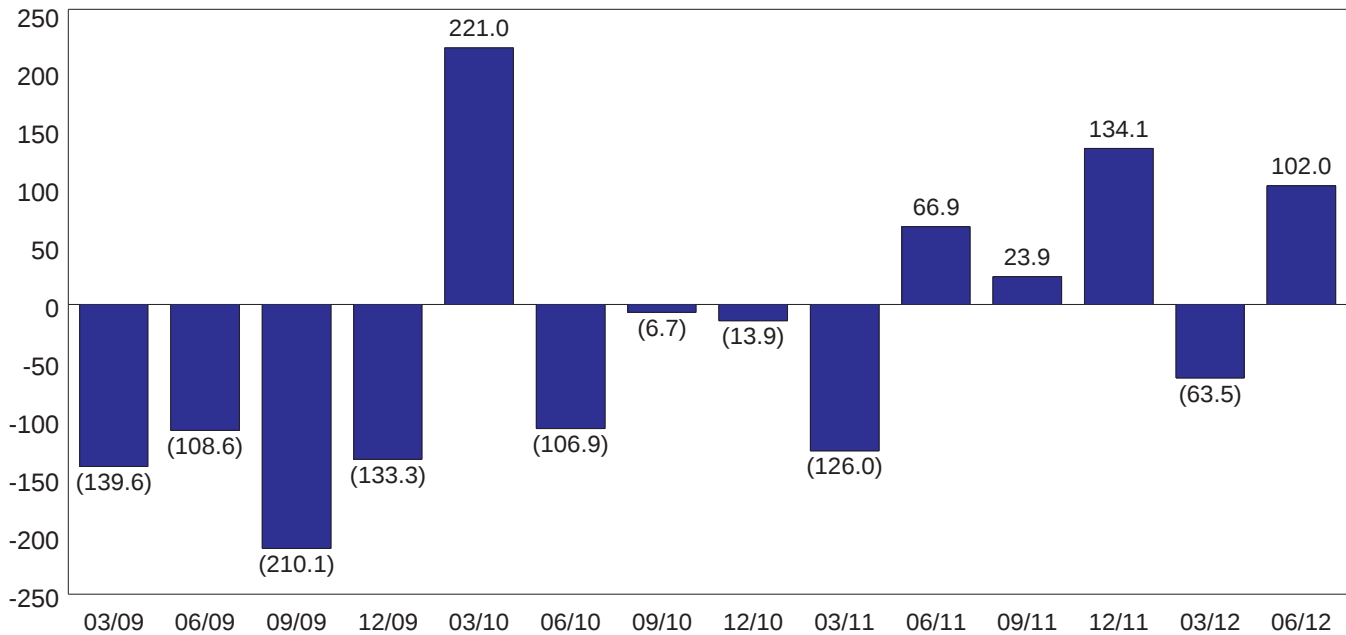
2003 - 2012

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



## Quarterly Change in Reported Total Loans Outstanding

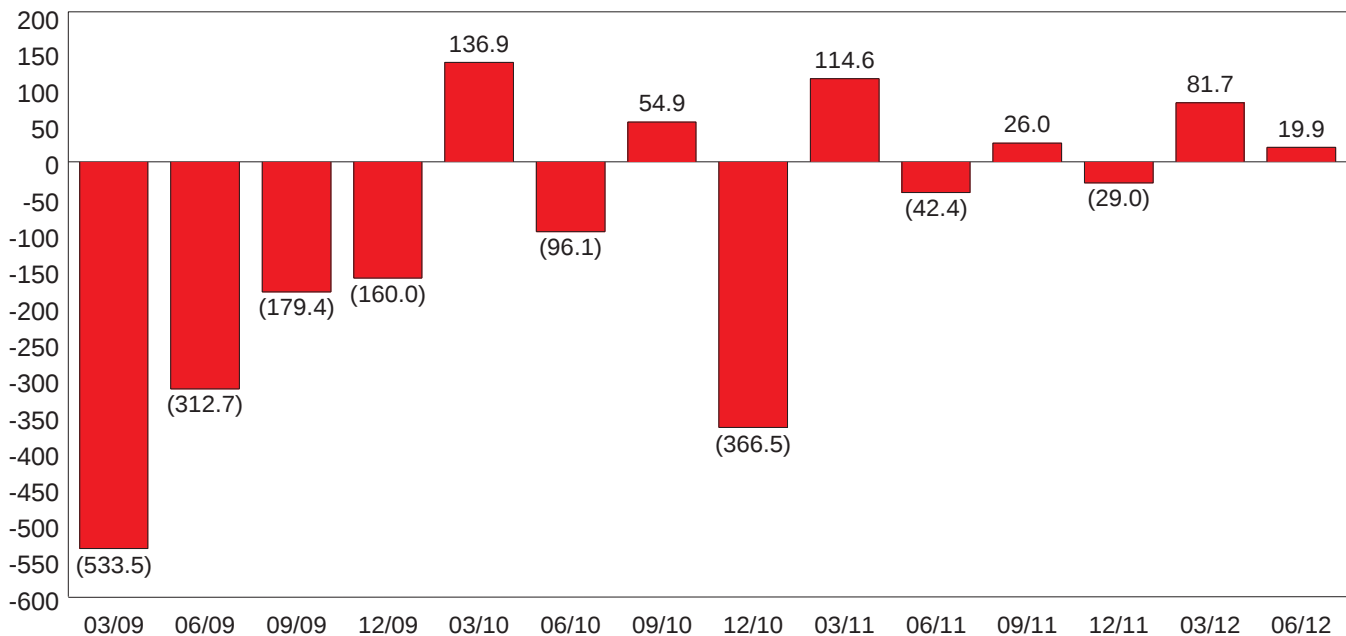
(\$ Billions)



In the second quarter of 2012, real estate loans increased by \$0.3 billion, commercial and industrial loans increased by \$48.9 billion, consumer loans increased by \$15.7 billion, and other loans and leases increased by \$31.3 billion.

## Quarterly Change in Unused Loan Commitments

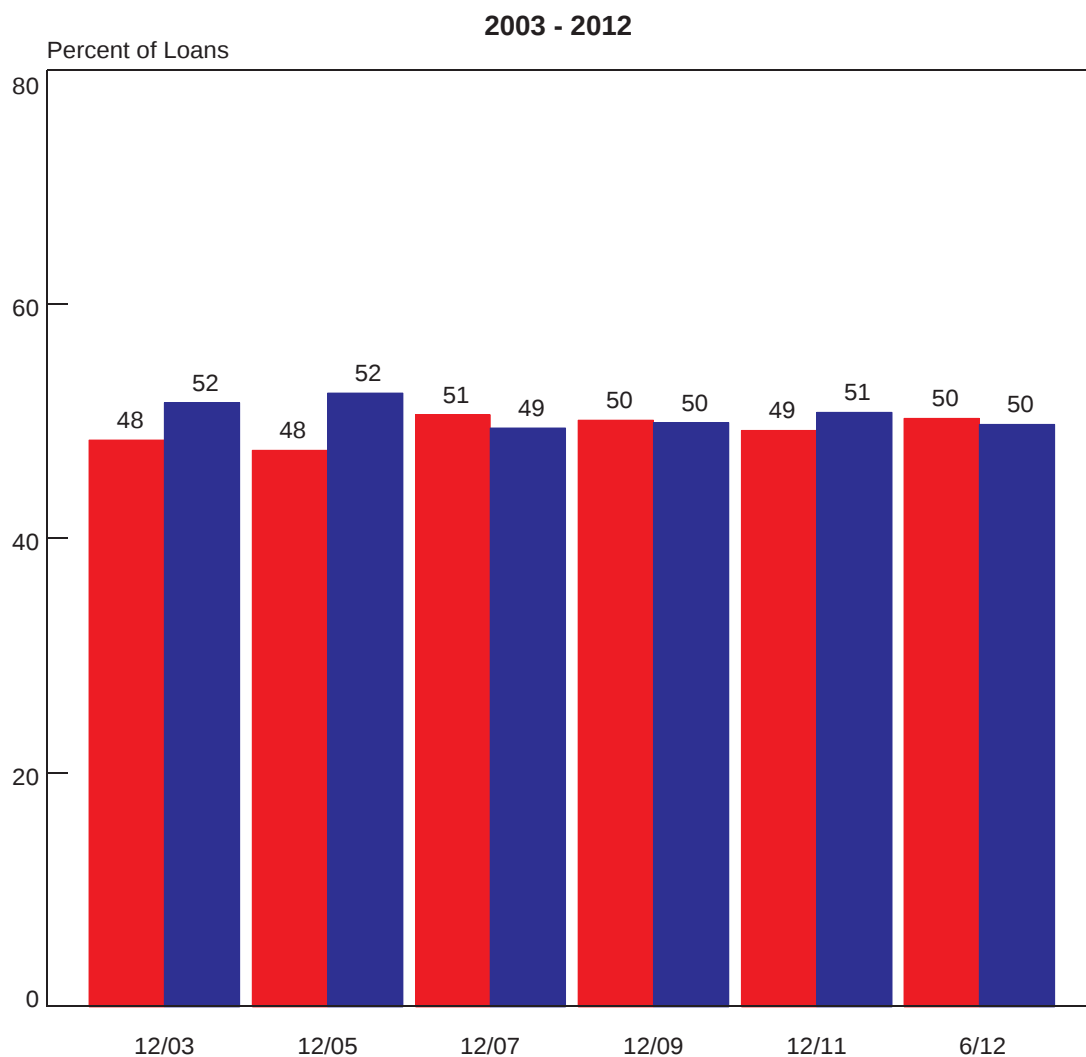
(\$ Billions)



In the second quarter of 2012, unused commercial real estate loan commitments increased by \$10.3 billion, unused home equity line commitments decreased by \$7.7 billion, unused credit card commitments decreased by \$30.6 billion, and other unused commitments increased by \$47.8 billion.

## Credit Risk Diversification

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



#### Loans (\$ Billions):

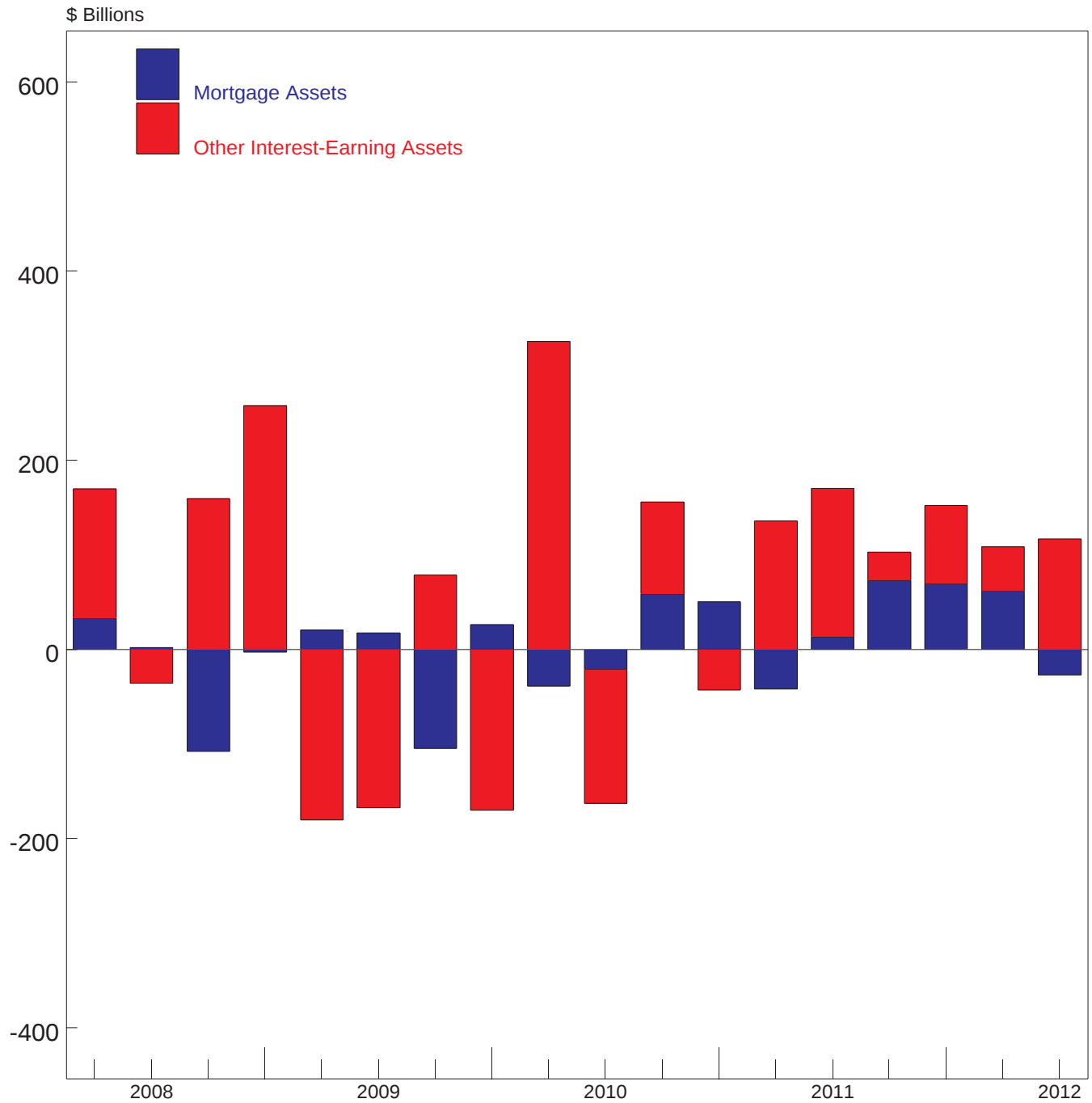
|                      |         |         |         |         |         |         |
|----------------------|---------|---------|---------|---------|---------|---------|
| Commercial Borrowers | \$2,632 | \$3,197 | \$3,997 | \$3,650 | \$3,680 | \$3,777 |
| Consumer Loans       | 2,805   | 3,525   | 3,911   | 3,635   | 3,796   | 3,738   |

**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

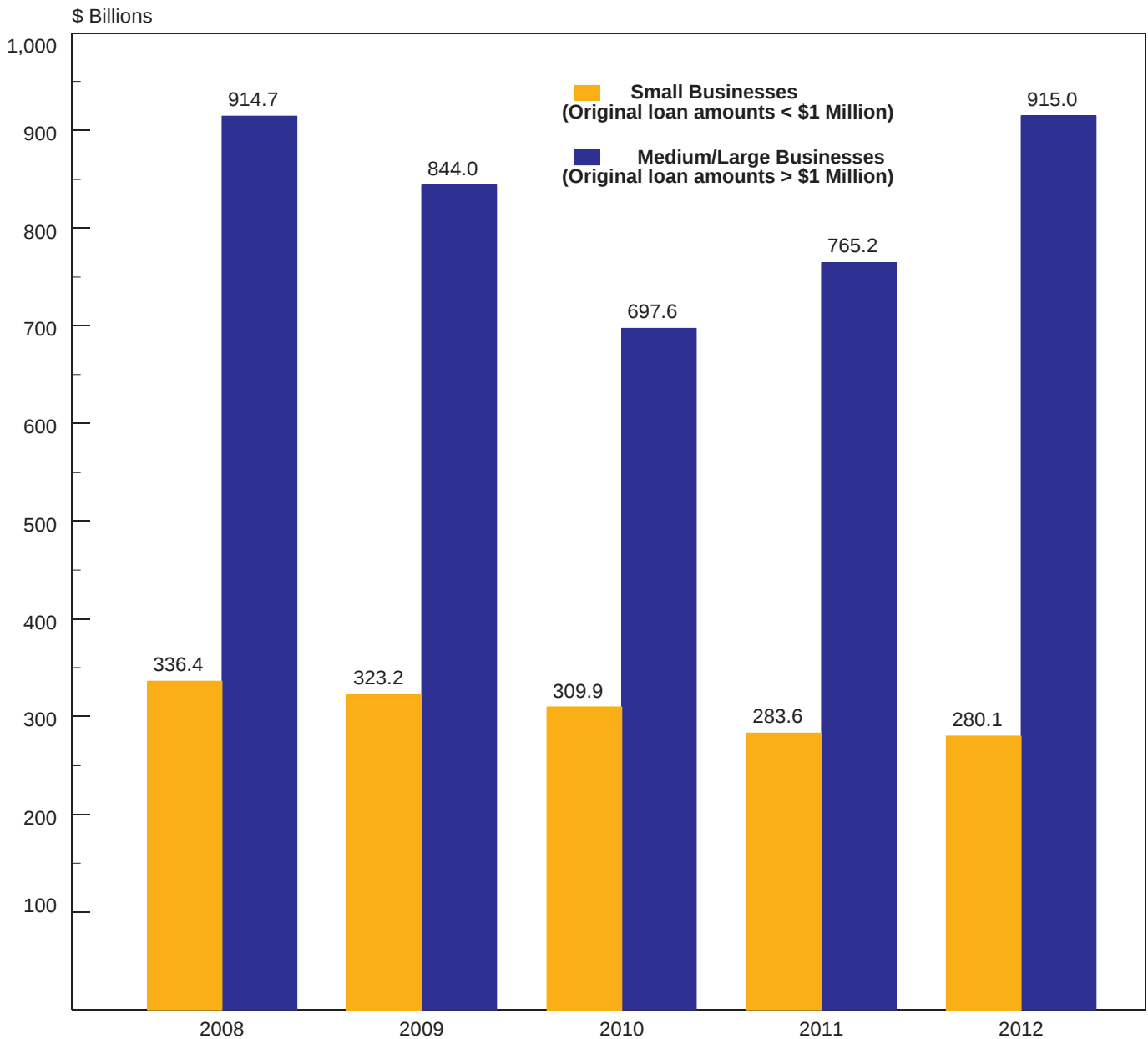
2008 - 2012



## Commercial and Industrial Loans to Small Businesses

2008-2012

As of June 30

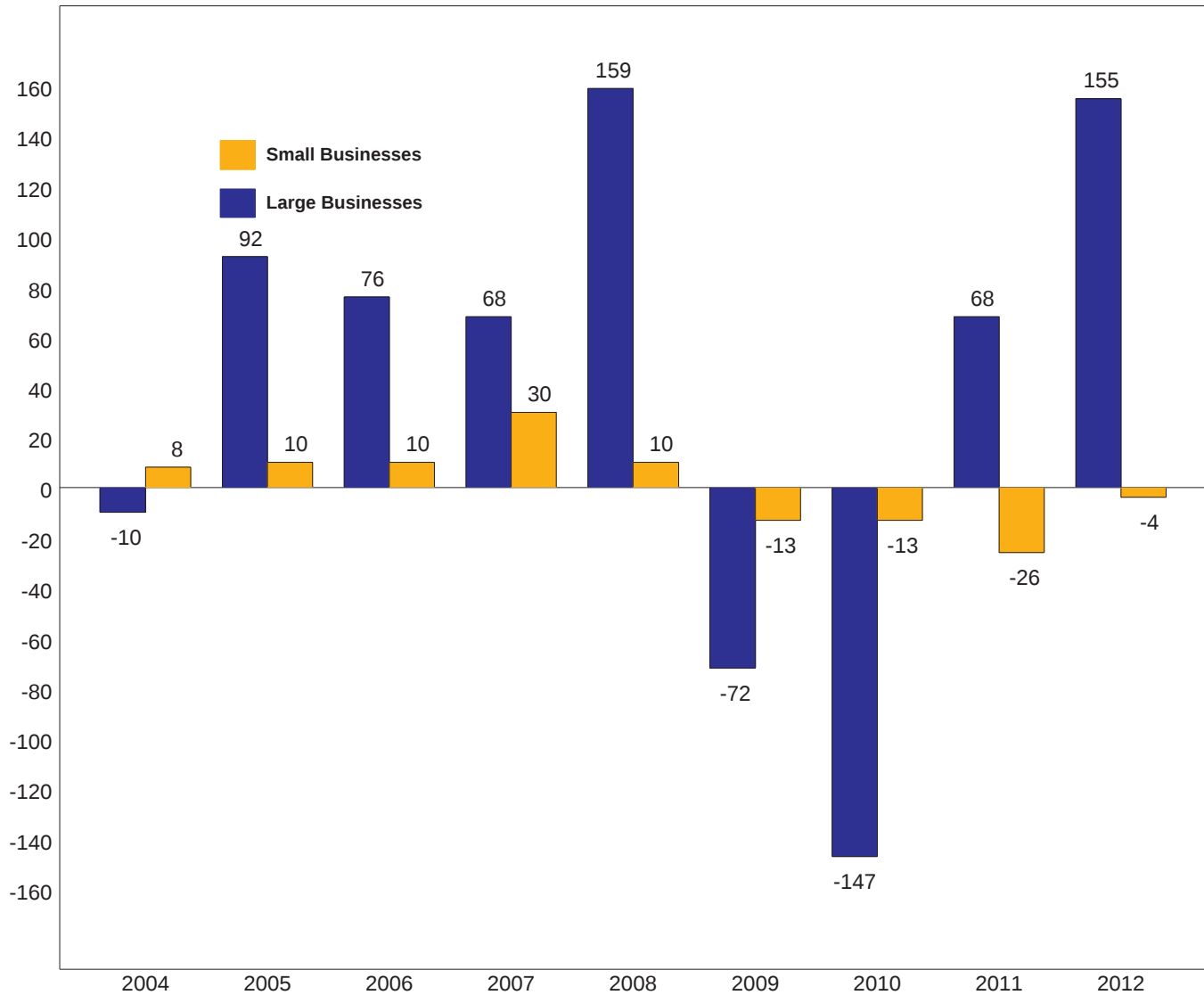


# Annual Change in C&I Loans to Large and Small Businesses

2004 - 2012

As of June 30

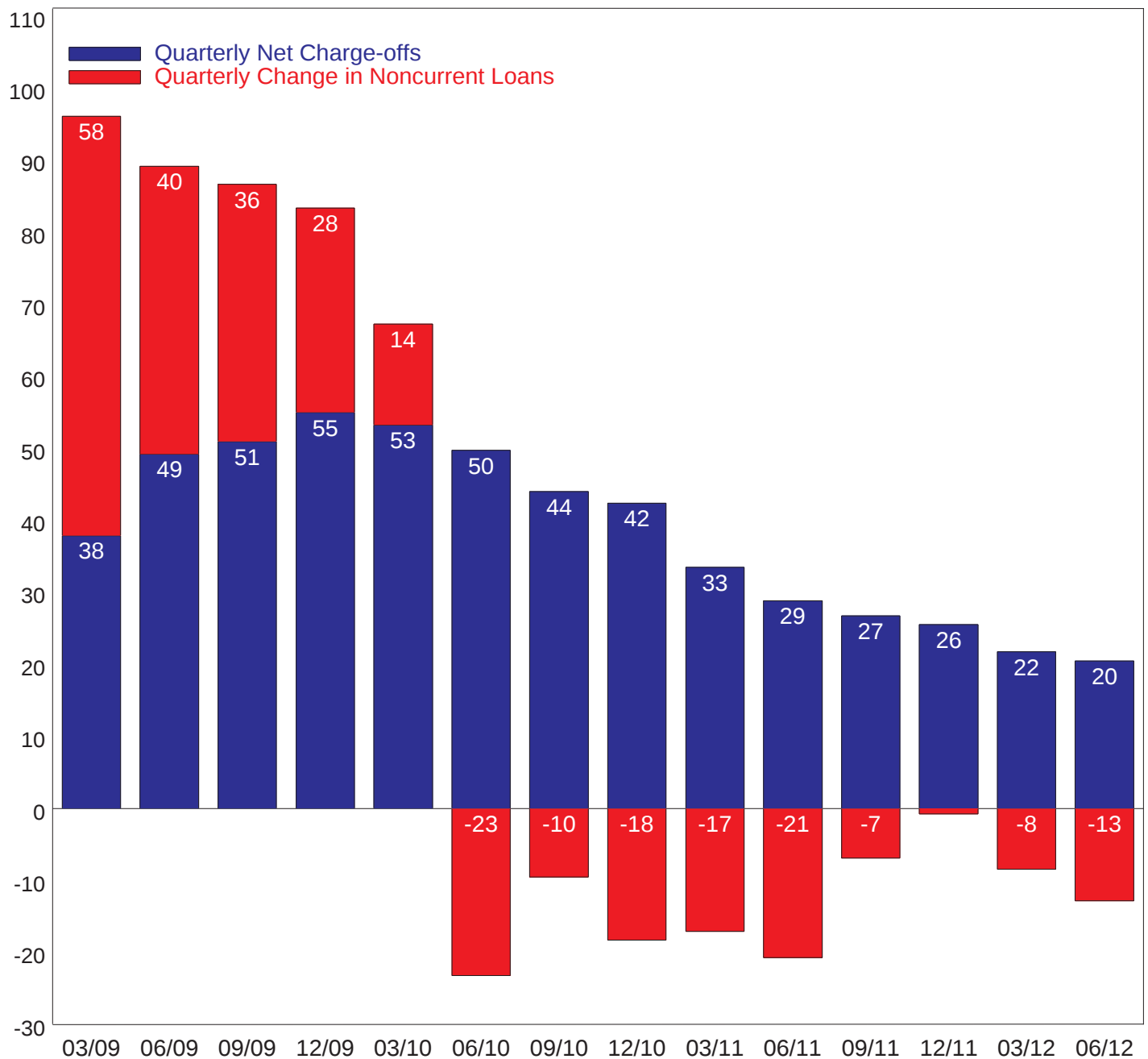
\$ Billions



# Quarterly Net Charge-Offs and Change in Noncurrent Loans

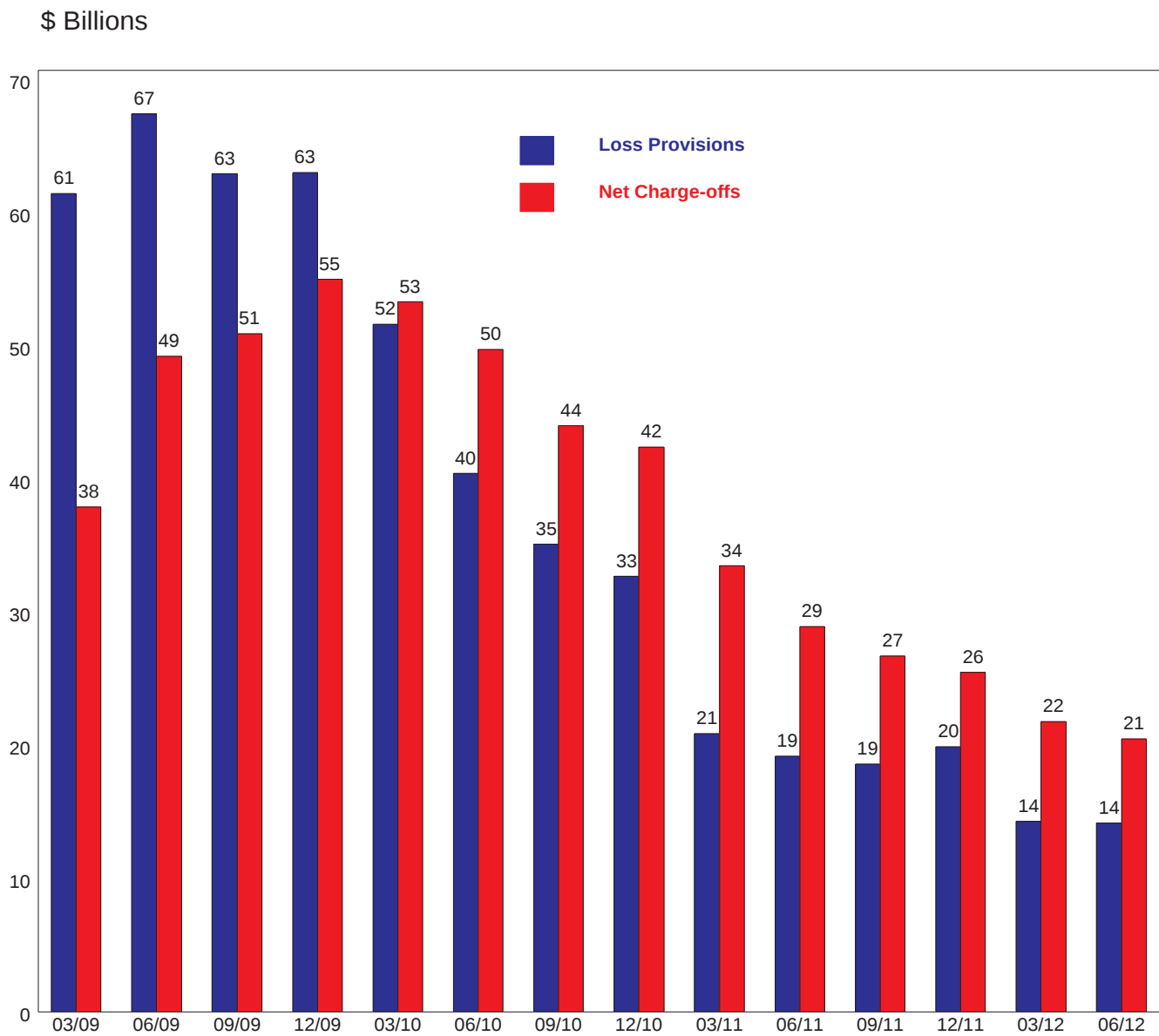
2009 - 2012

\$ Billions

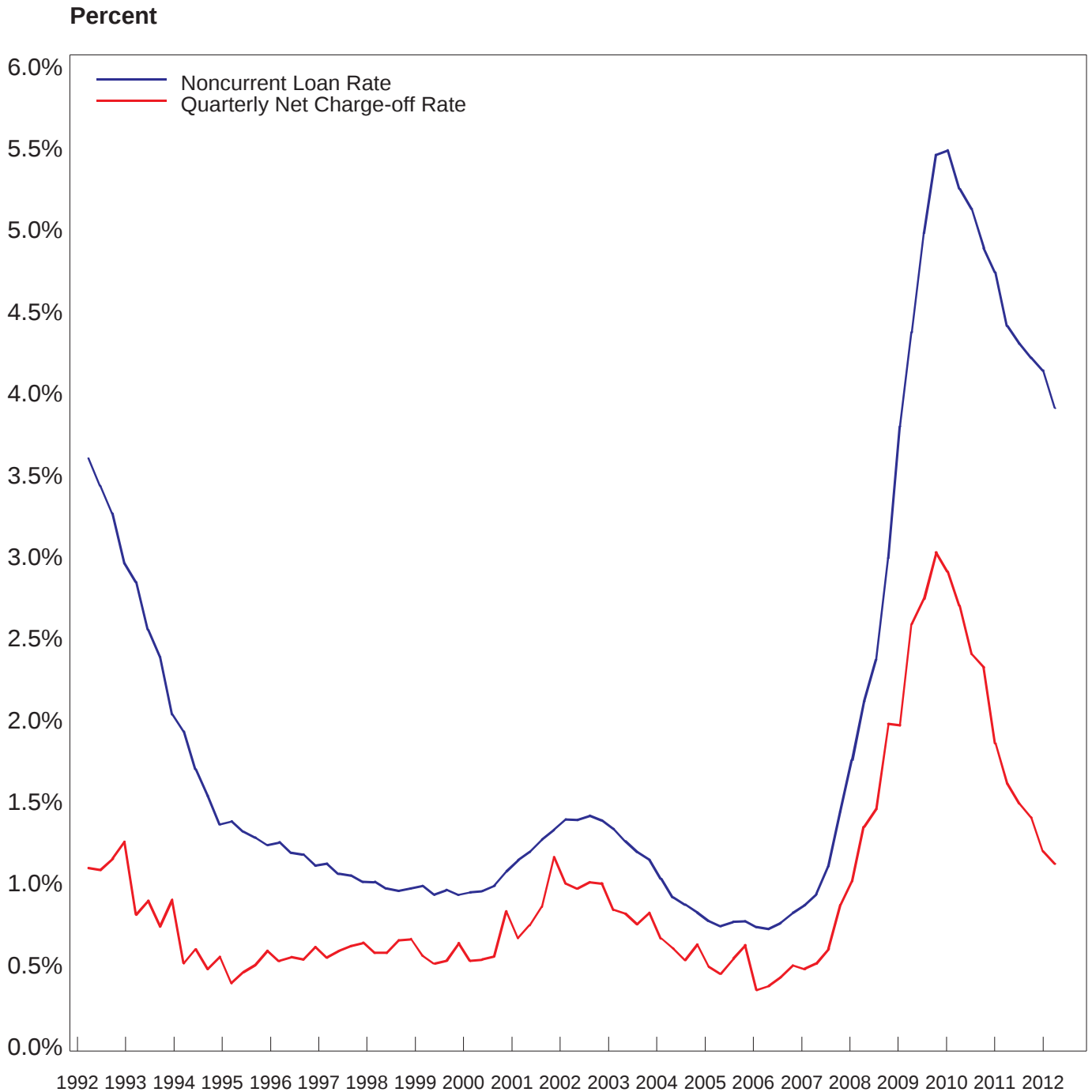


# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2009 - 2012

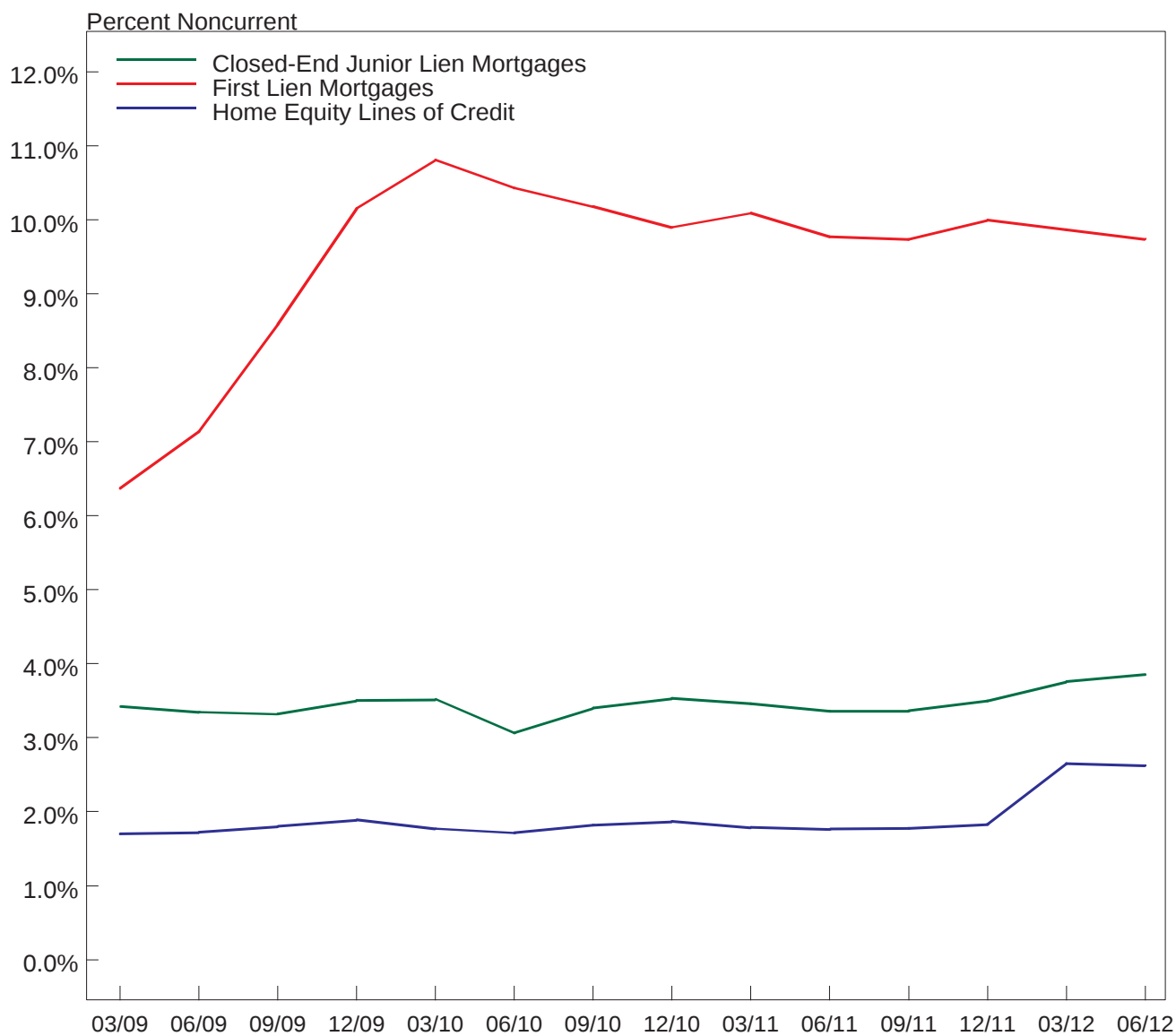


## Noncurrent Loan and Quarterly Net Charge Off Rates 1992-2012



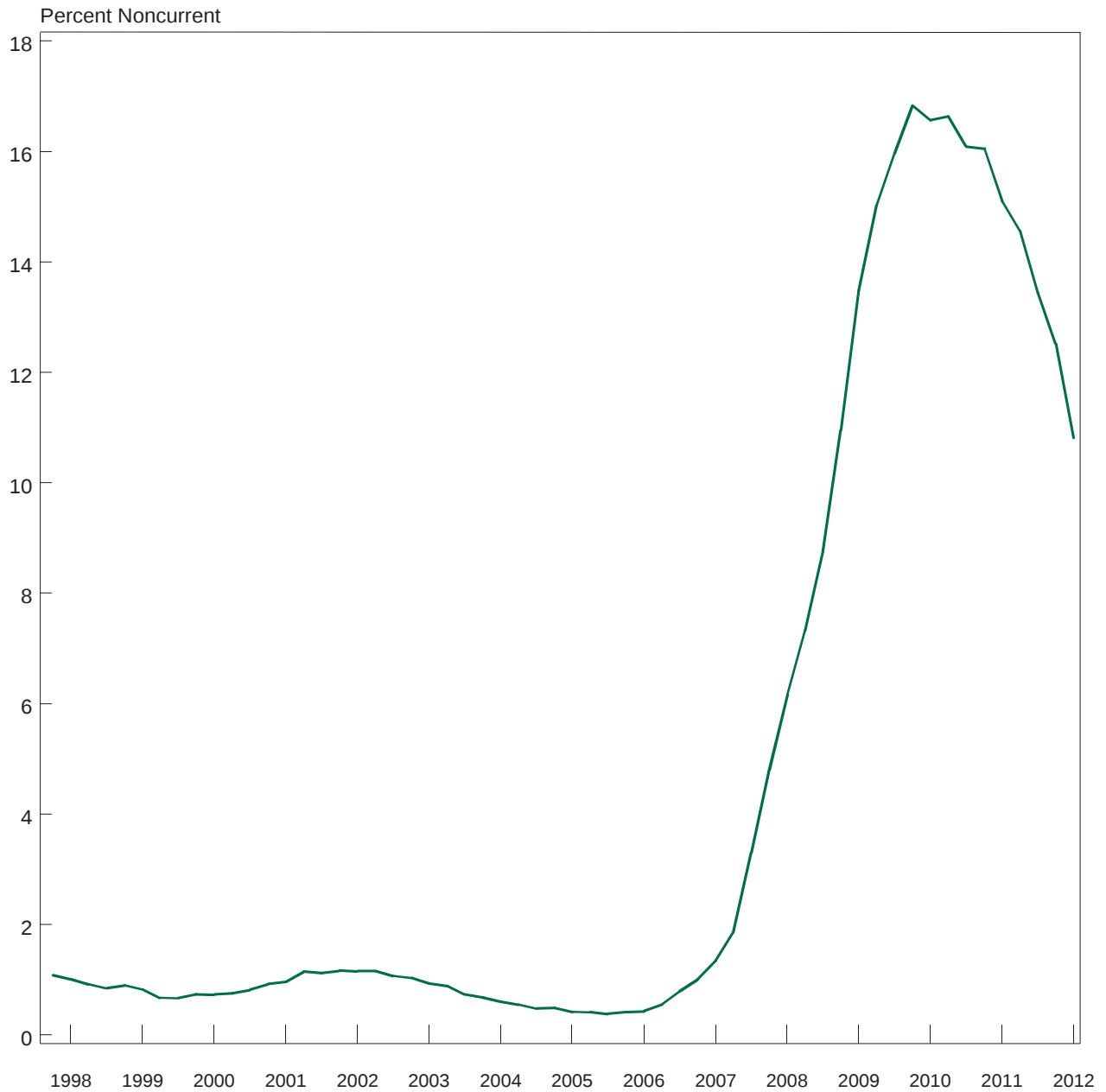
## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

### 2009 to 2012



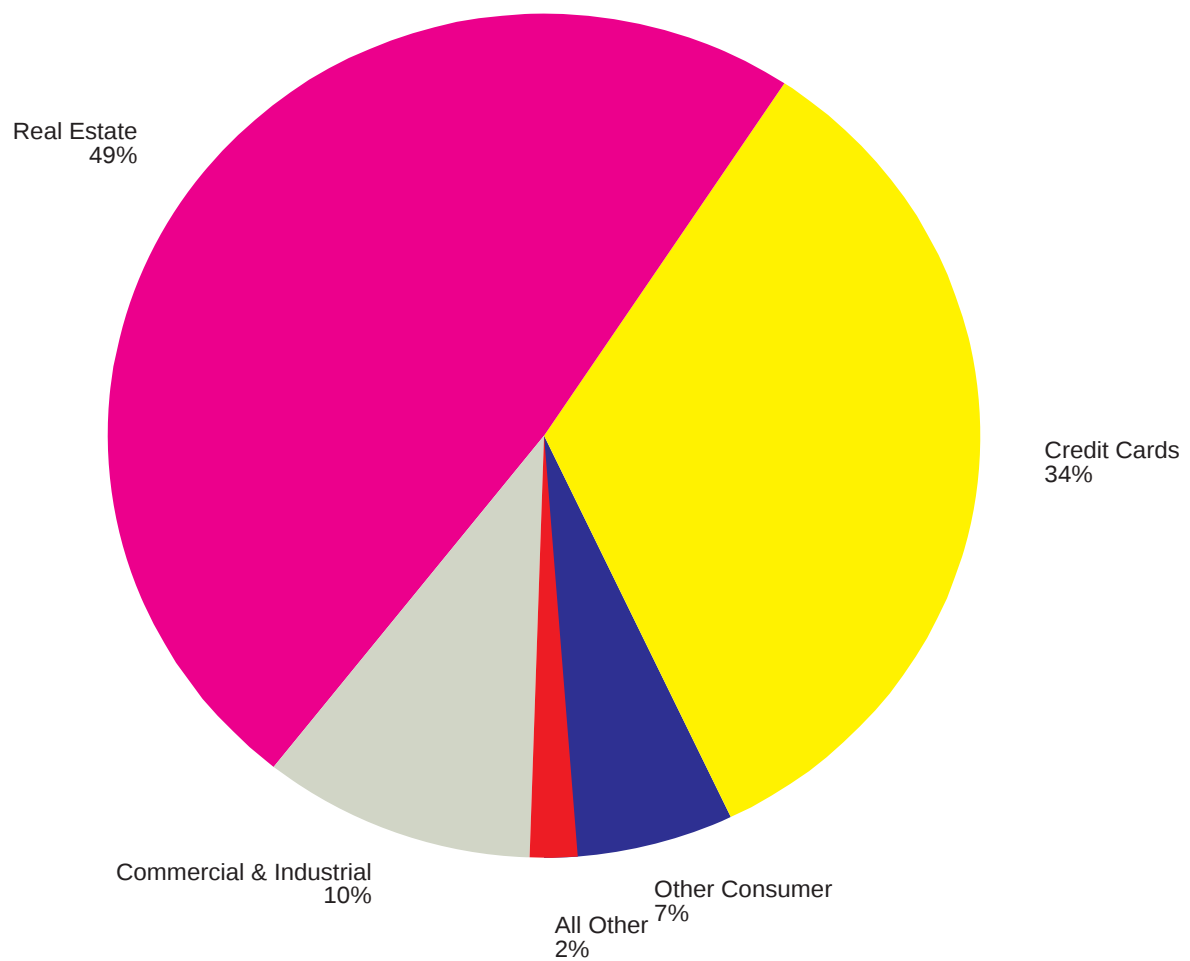
## Noncurrent Rate on Real Estate Construction and Development Loans

1998-2012



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

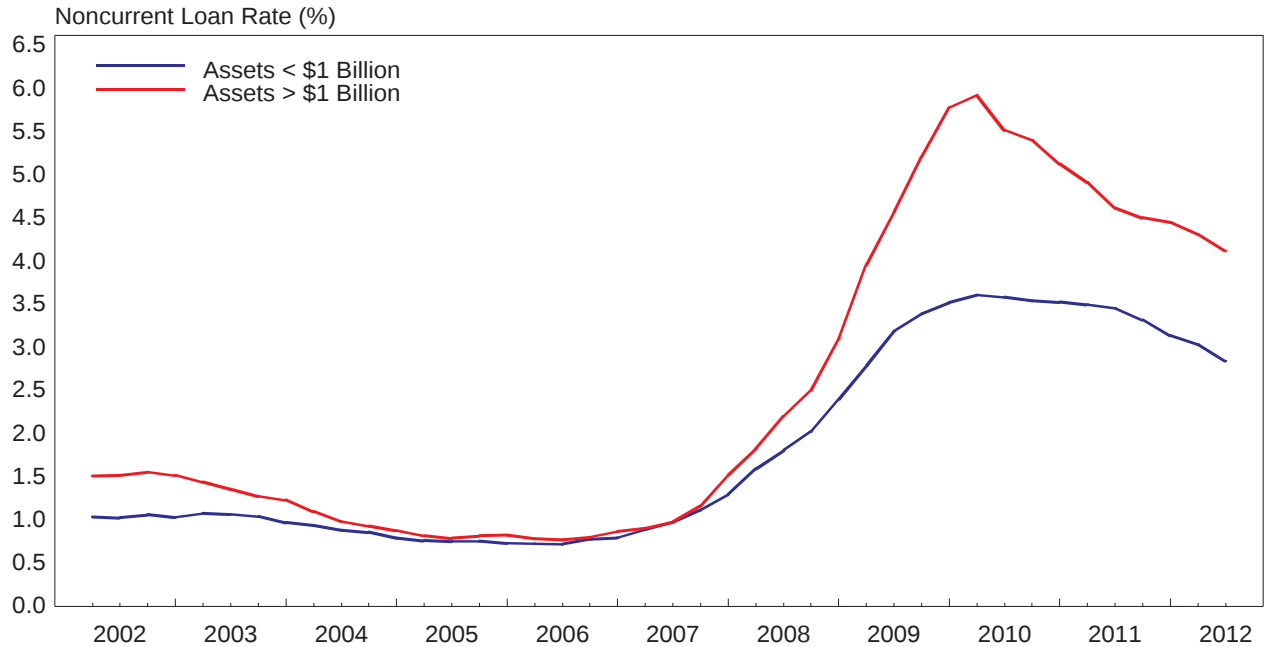
Second Quarter, 2012



## Noncurrent Loan Rates

### By Asset Size

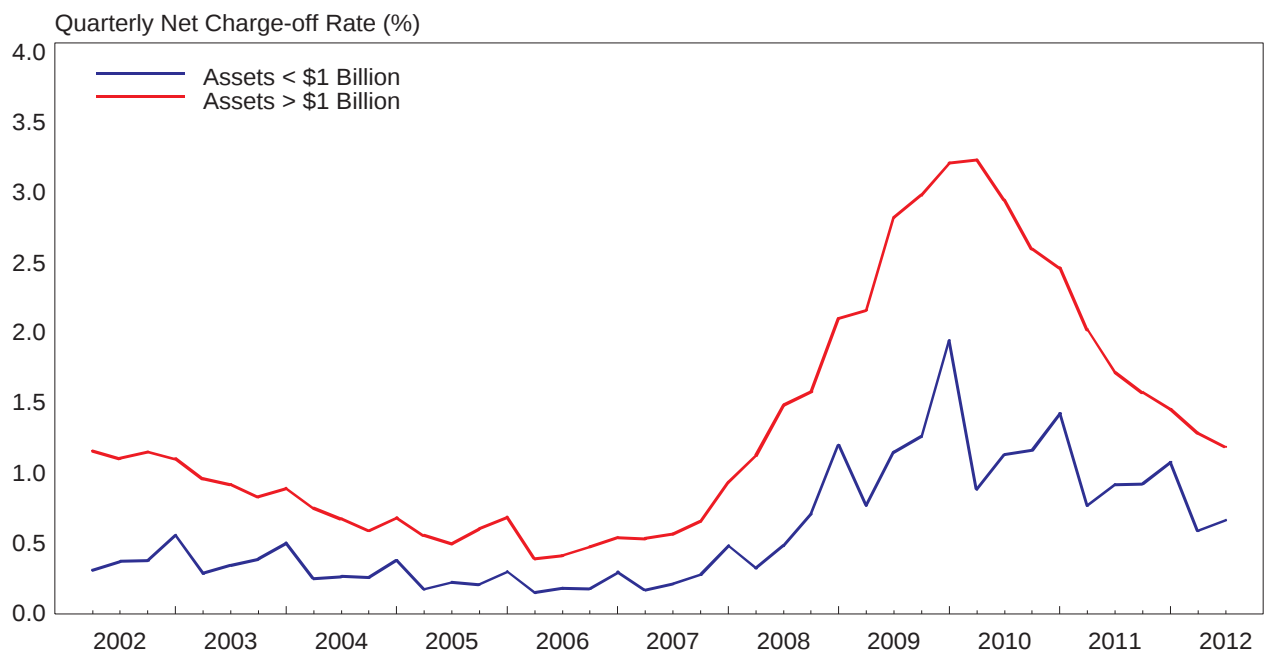
2002 - 2012



## Quarterly Net Charge-off Rates

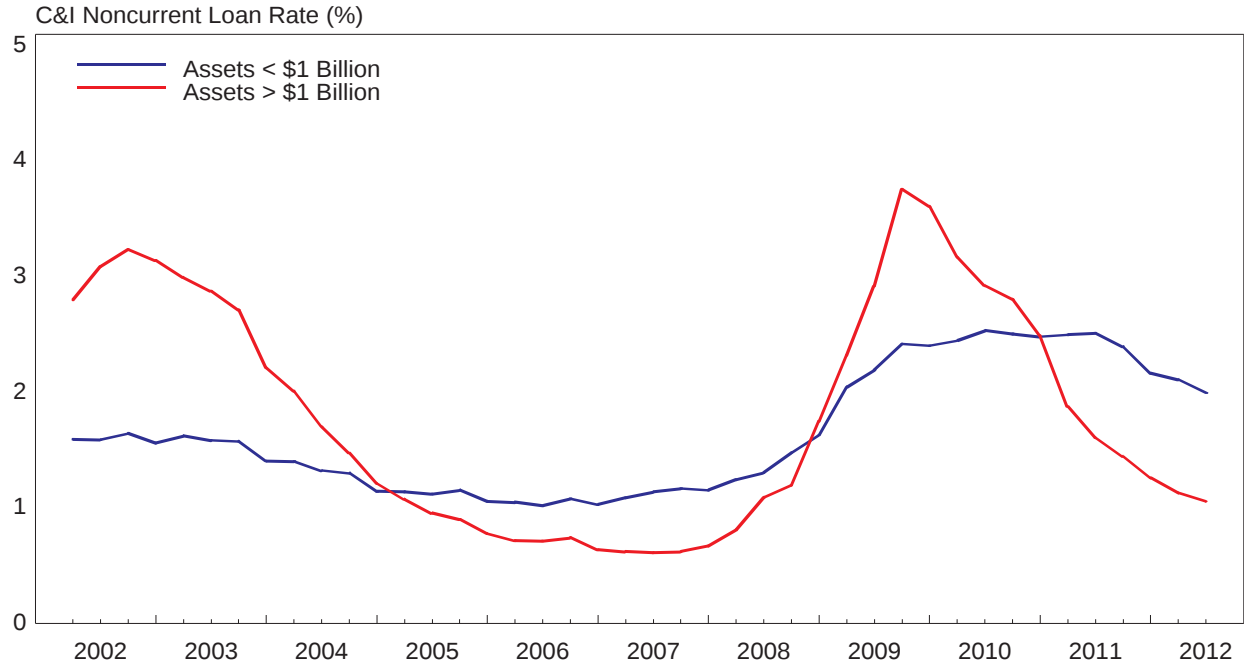
### By Asset Size, Annualized

2002 - 2012



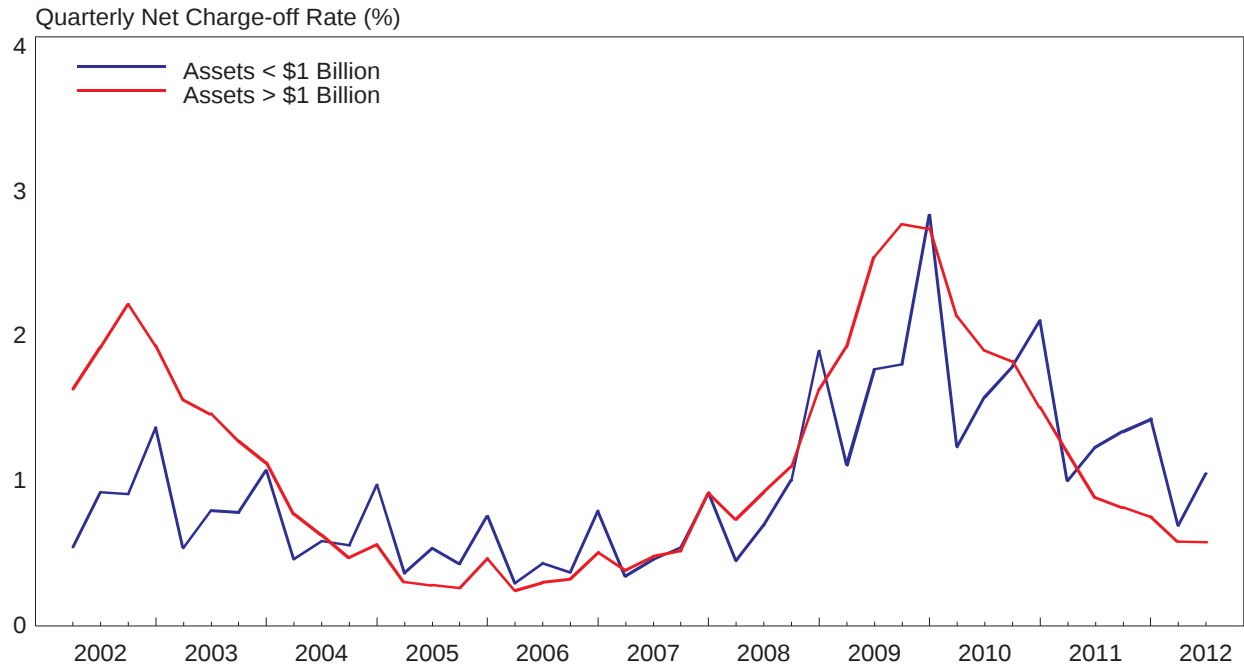
## Noncurrent C & I Loan Rates By Asset Size

2002 - 2012



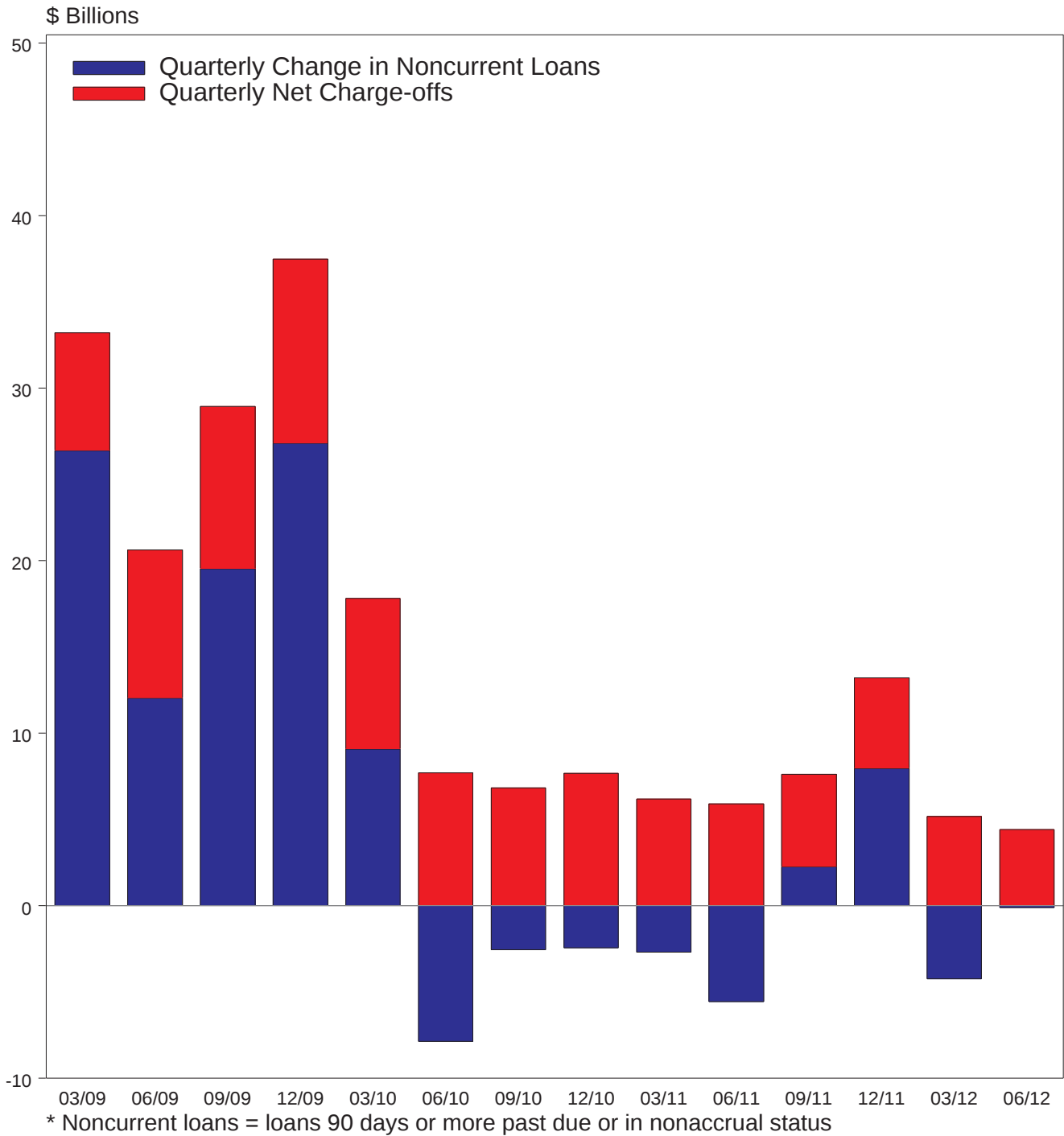
## Quarterly Net Charge-off Rates on C & I Loans By Asset Size

2002 - 2012



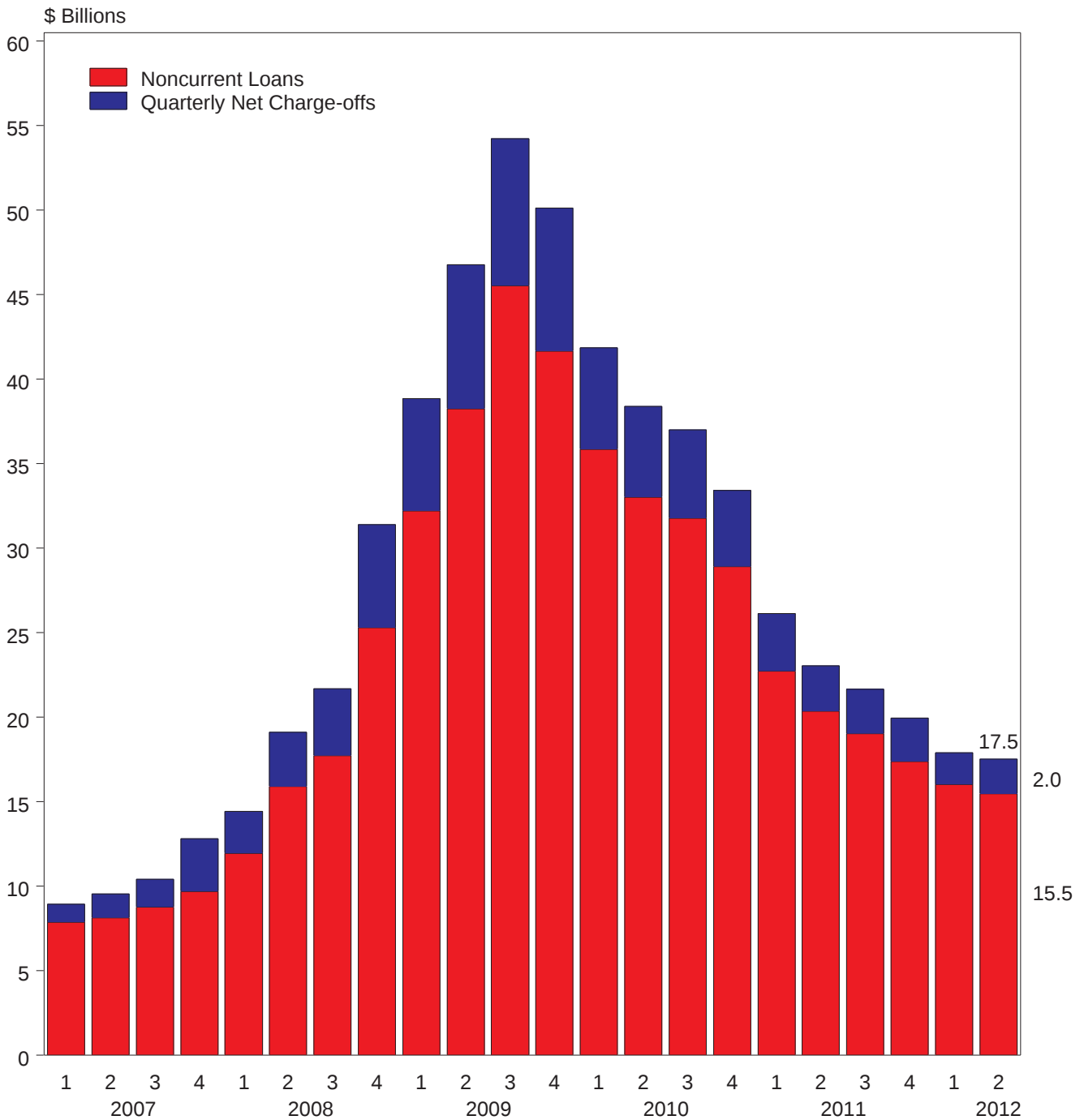
## Credit Quality of Residential Mortgage Loans\*

### 2009 to 2012



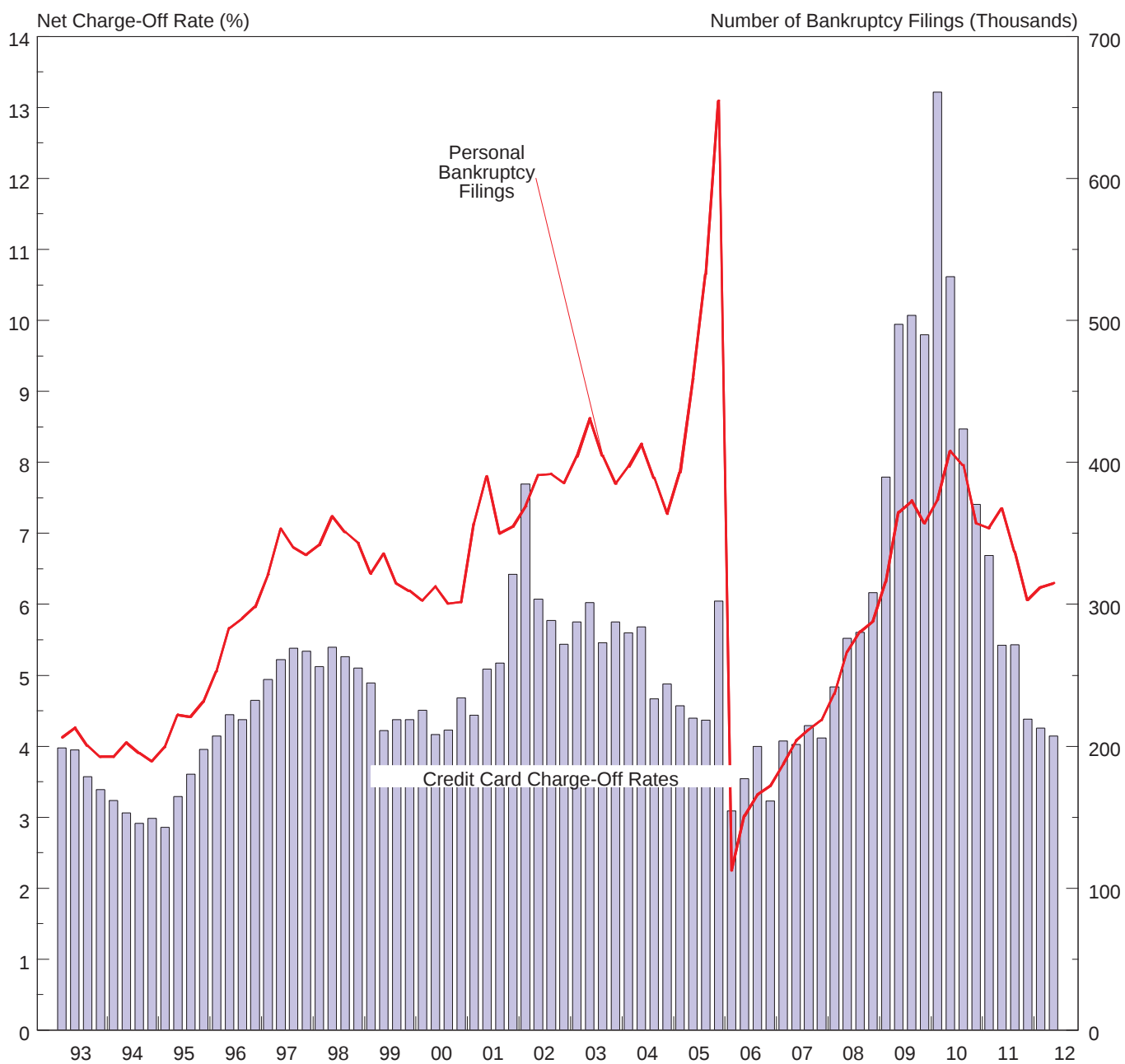
# Credit Quality of C & I Loans

2007-2012



## Credit Card Loss Rates and Personal Bankruptcy Filings

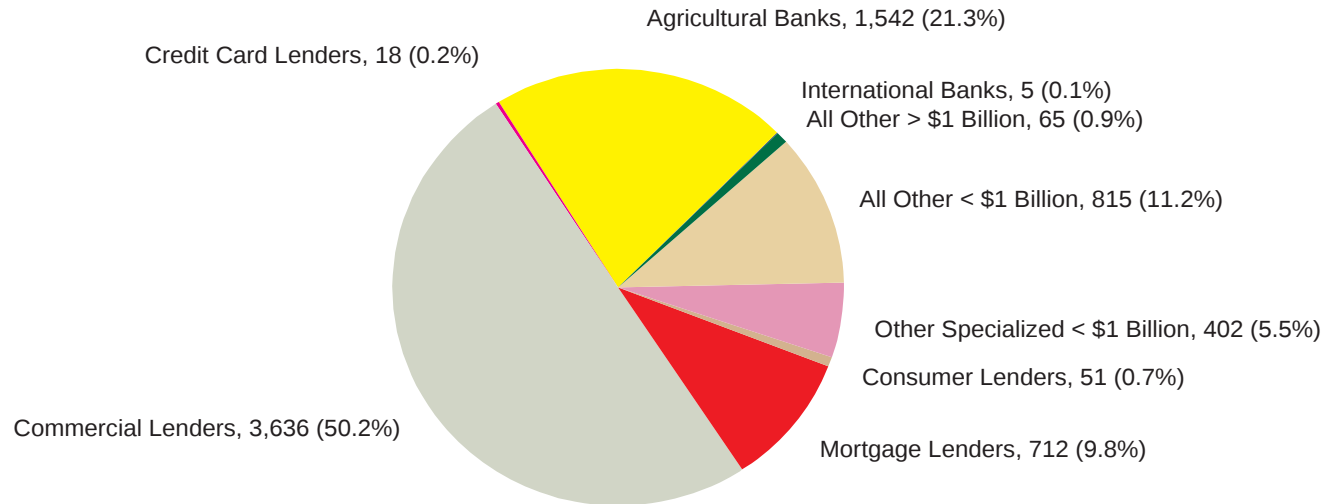
1993-2012



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

June 30, 2012

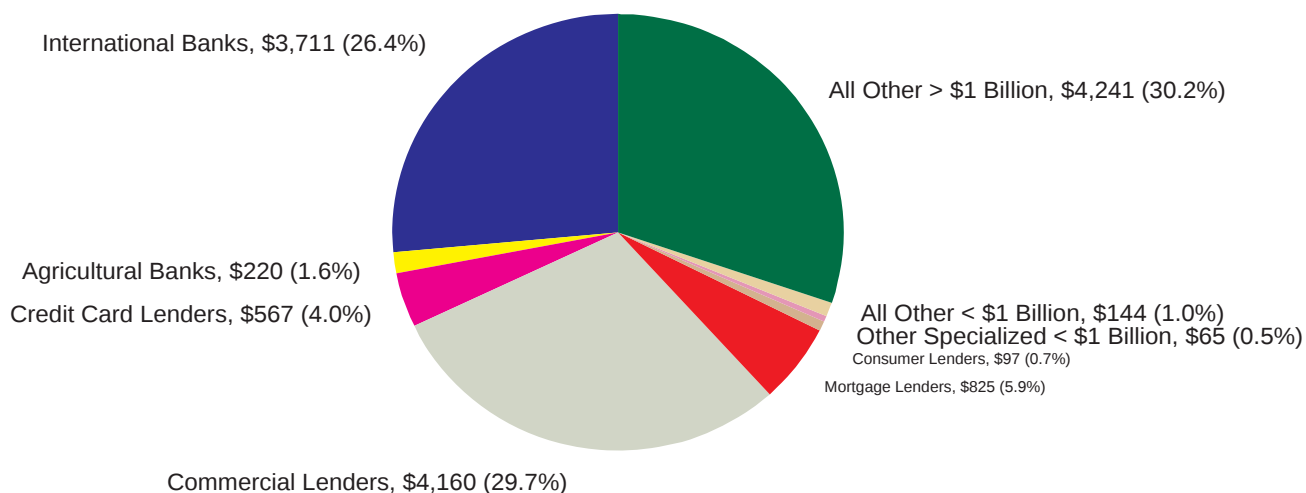


|       | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|-------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/12 | 5                   | 1,542              | 18                  | 3,636              | 712              | 51               | 402                             | 815                     | 65                      |
| 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

June 30, 2012

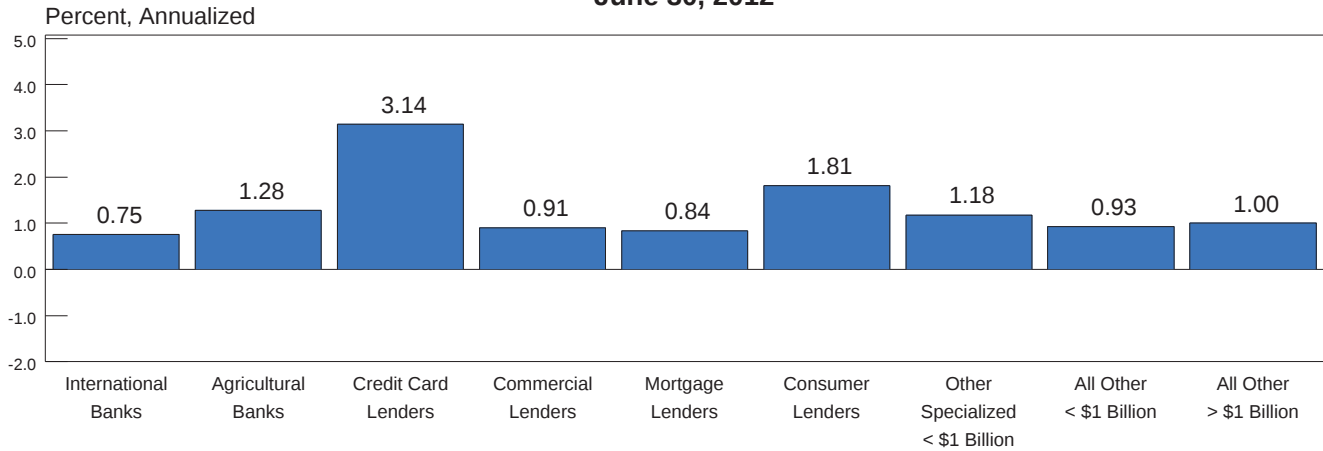


|       | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|-------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/12 | 3,711               | 220                | 567                 | 4,160              | 825              | 97               | 65                              | 144                     | 4,241                   |
| 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

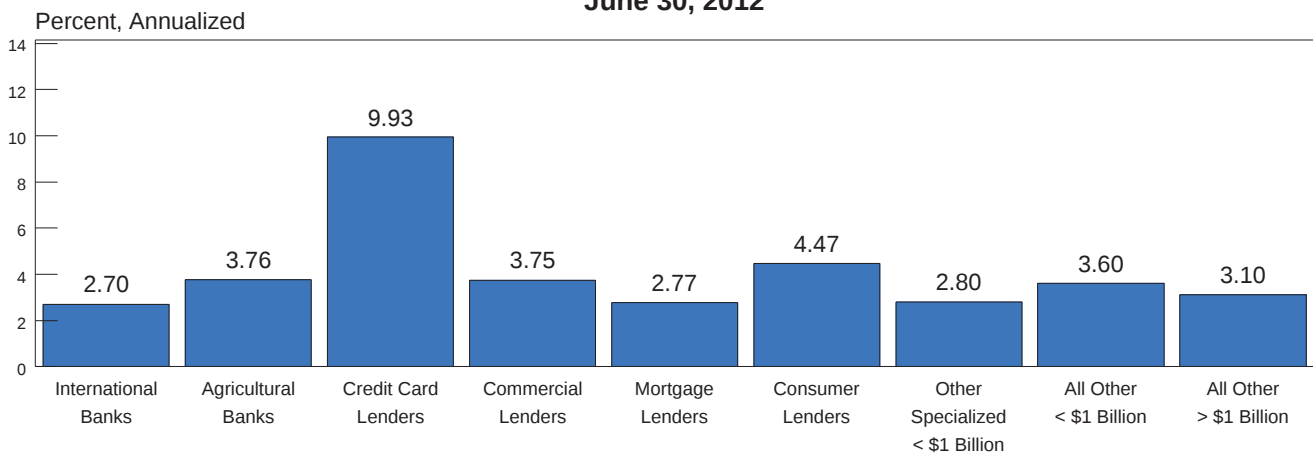
### Return on Assets (YTD)

June 30, 2012



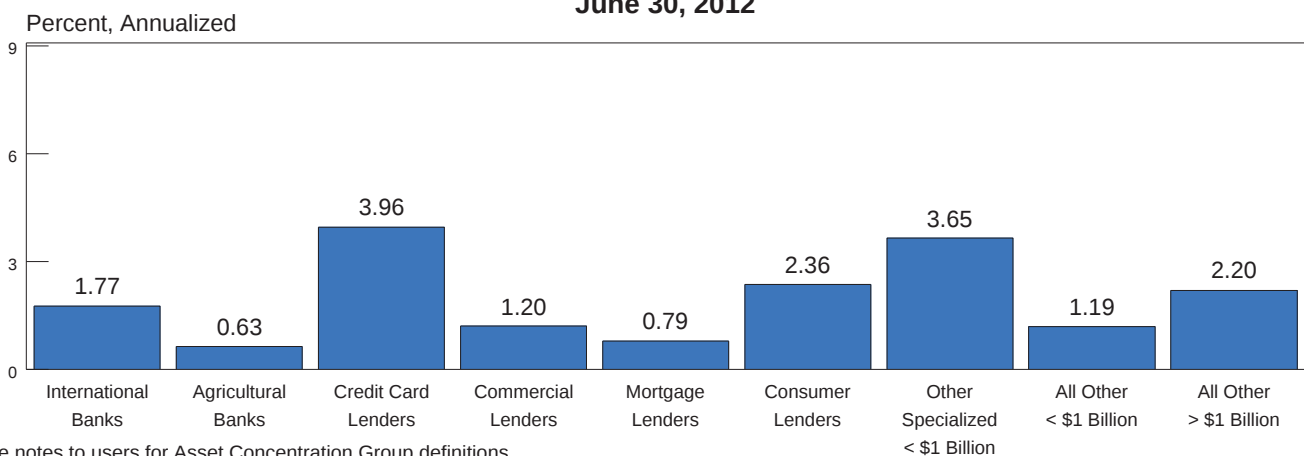
### Net Interest Margin (YTD)

June 30, 2012



### Noninterest Income to Assets (YTD)

June 30, 2012

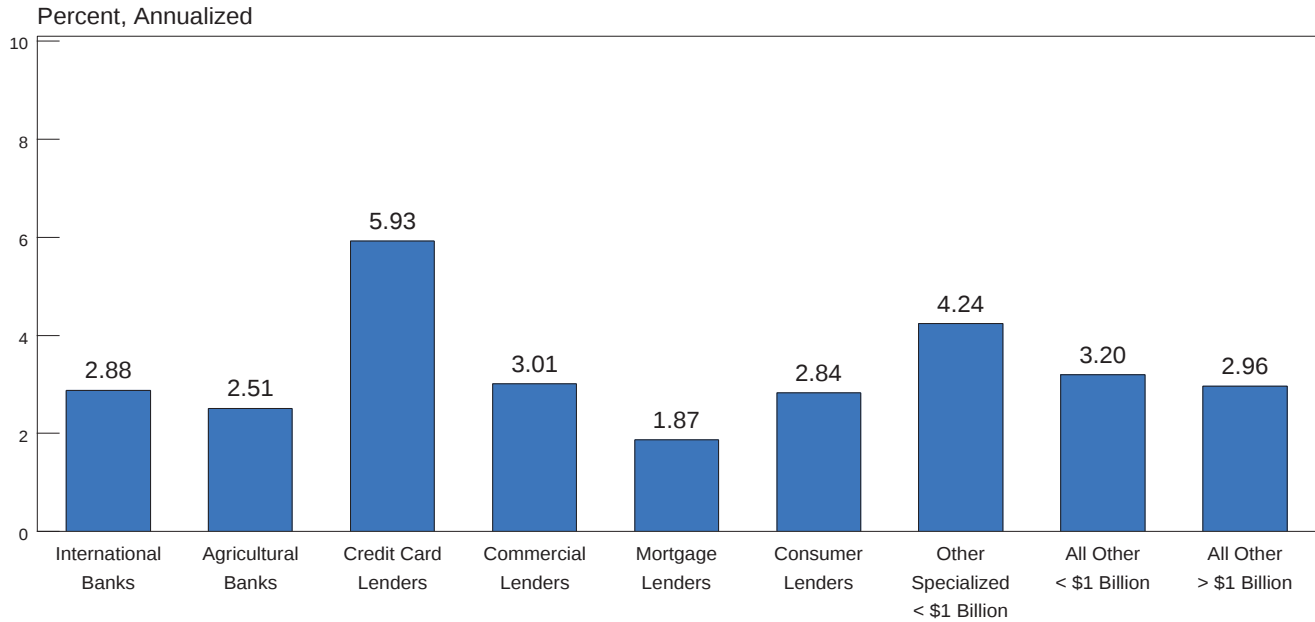


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

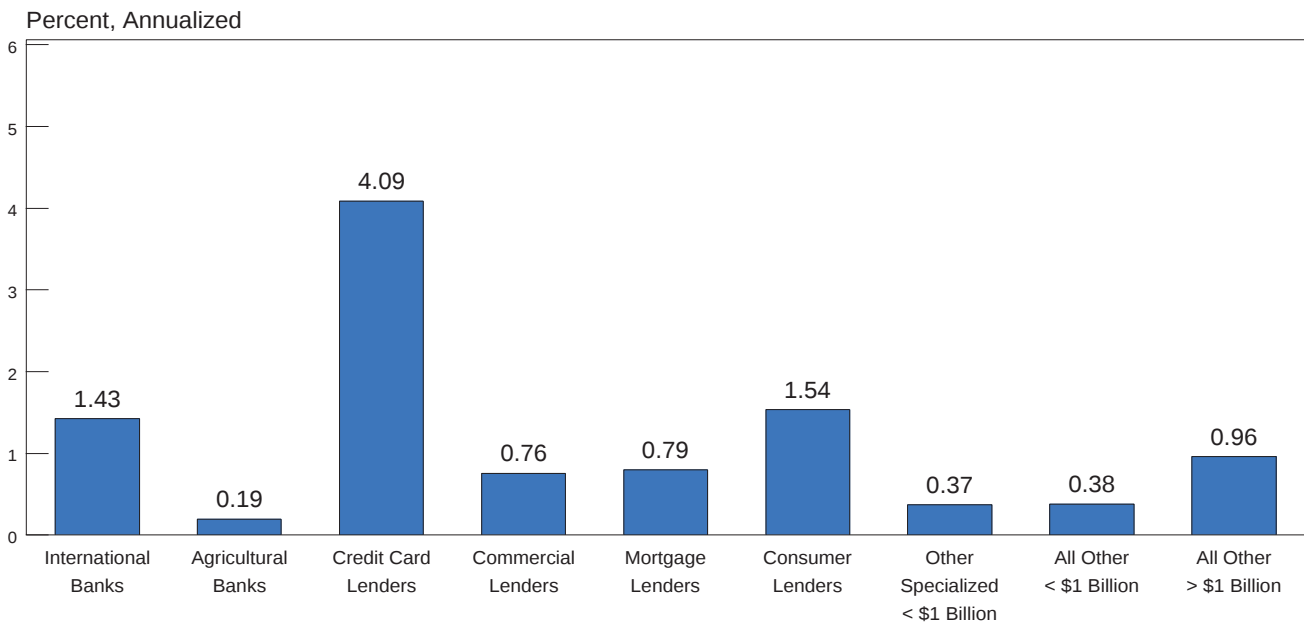
### Noninterest Expense to Assets (YTD)

June 30, 2012



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

June 30, 2012

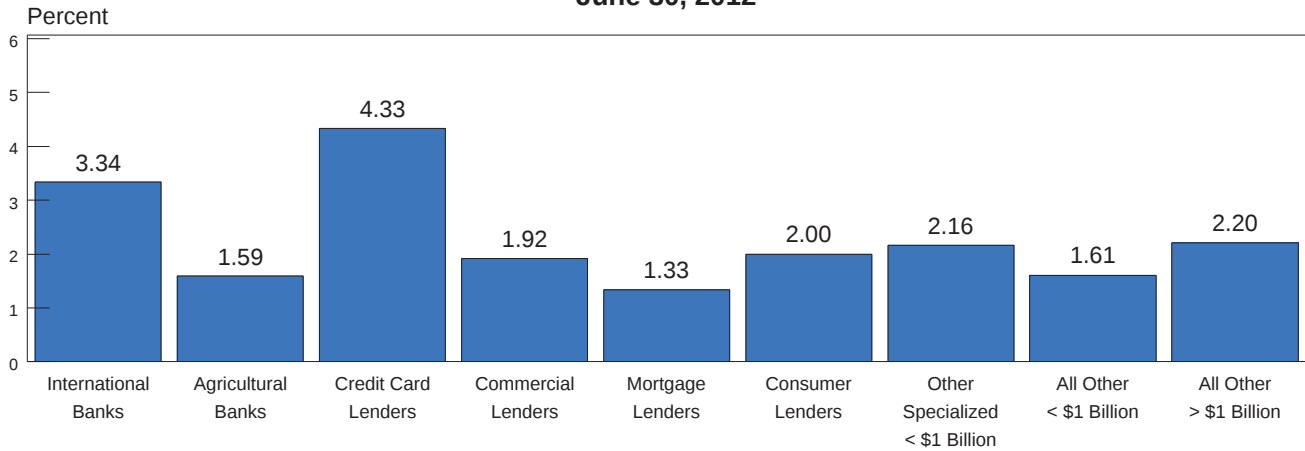


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

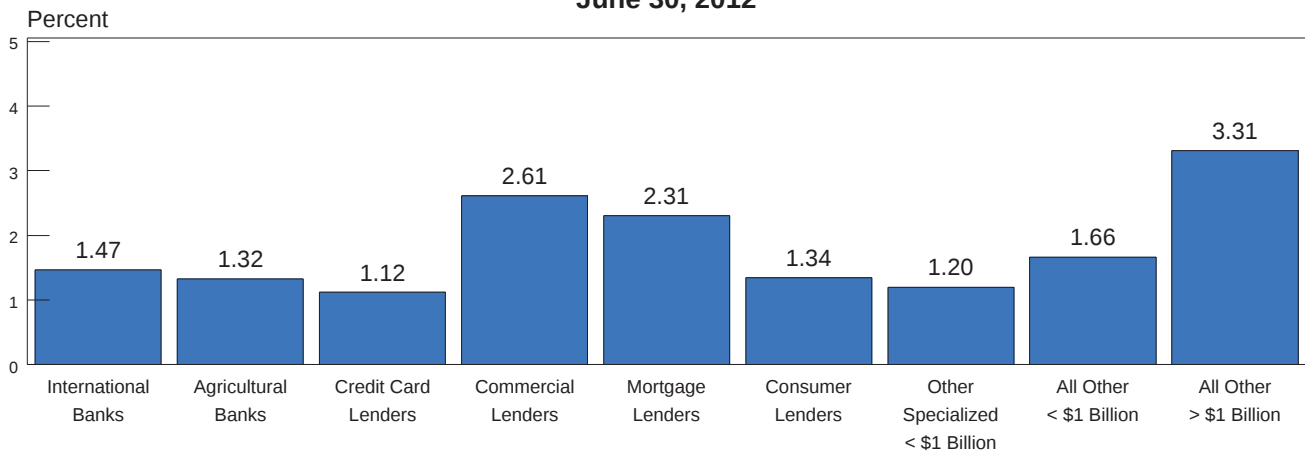
### Loss Allowance To Loans and Leases

June 30, 2012



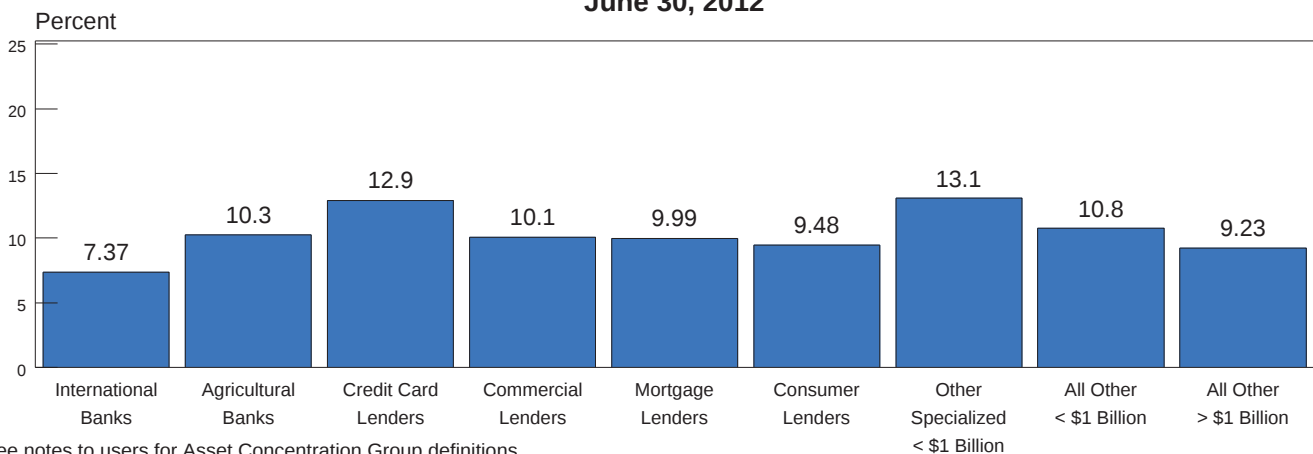
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2012



## Core Capital (Leverage) Ratio

June 30, 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/12        | 0.75                | 1.28               | 3.14                | 0.91               | 0.84             | 1.81             | 1.18                            | 0.93                    | 1.00                    |
| 06/11        | 0.53                | 1.09               | 3.81                | 0.66               | 0.49             | 1.60             | 1.65                            | 0.80                    | 0.84                    |
| 06/10        | 0.87                | 1.00               | 1.14                | 0.20               | 0.72             | 1.37             | 1.46                            | 0.62                    | 0.64                    |
| 06/09        | 0.05                | 0.88               | -9.56               | -0.18              | 0.57             | 0.28             | 0.73                            | 0.79                    | 0.46                    |
| 06/08        | 0.31                | 1.18               | 3.49                | 0.51               | -0.84            | 1.04             | 2.30                            | 1.01                    | 0.12                    |
| 06/07        | 0.96                | 1.22               | 3.58                | 1.15               | 0.91             | 2.54             | 2.23                            | 1.07                    | 1.27                    |
| 06/06        | 1.08                | 1.29               | 4.58                | 1.33               | 1.06             | 2.00             | 0.88                            | 1.02                    | 1.27                    |
| 06/05        | 0.81                | 1.31               | 3.18                | 1.34               | 1.21             | 1.35             | 1.58                            | 1.14                    | 1.44                    |
| 06/04        | 0.89                | 1.26               | 3.97                | 1.35               | 1.22             | 1.58             | 1.36                            | 1.10                    | 1.29                    |
| 06/03        | 1.06                | 1.24               | 3.79                | 1.32               | 1.51             | 1.53             | 0.95                            | 1.08                    | 1.27                    |
| 06/02        | 0.99                | 1.28               | 3.44                | 1.30               | 1.29             | 1.52             | 1.31                            | 1.19                    | 1.33                    |
| 06/01        | 1.02                | 1.20               | 2.82                | 1.20               | 1.04             | 1.06             | 1.60                            | 1.05                    | 0.97                    |
| 06/00        | 1.15                | 1.31               | 2.51                | 1.09               | 1.01             | 1.19             | 1.98                            | 1.17                    | 0.77                    |
| 06/99        | 0.84                | 1.21               | 3.46                | 1.29               | 1.03             | 1.33             | 1.57                            | 1.39                    | 1.40                    |
| 06/98        | 0.88                | 1.30               | 2.61                | 1.27               | 1.10             | 1.31             | 1.63                            | 1.22                    | 1.49                    |
| 06/97        | 1.00                | 1.29               | 1.63                | 1.31               | 0.97             | 1.31             | 1.61                            | 1.26                    | 1.28                    |
| 06/96        | 0.88                | 1.27               | 1.94                | 1.31               | 0.92             | 1.28             | 1.29                            | 1.25                    | 1.10                    |
| 06/95        | 0.74                | 1.22               | 2.97                | 1.15               | 0.78             | 1.13             | 0.75                            | 1.18                    | 1.17                    |
| 06/94        | 0.83                | 1.25               | 4.13                | 1.03               | 0.68             | 1.30             | 1.08                            | 1.19                    | 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/12        | 2.70                | 3.76               | 9.93                | 3.75               | 2.77             | 4.47             | 2.80                            | 3.60                    | 3.10                    |
| 06/11        | 2.50                | 3.84               | 10.87               | 3.80               | 3.04             | 4.59             | 2.83                            | 3.70                    | 3.20                    |
| 06/10        | 2.80                | 3.91               | 12.99               | 3.73               | 3.08             | 4.56             | 2.82                            | 3.70                    | 3.31                    |
| 06/09        | 2.95                | 3.87               | 10.35               | 3.57               | 3.17             | 4.19             | 2.79                            | 3.75                    | 2.49                    |
| 06/08        | 2.87                | 3.87               | 8.83                | 3.66               | 2.86             | 4.67             | 3.07                            | 3.66                    | 2.61                    |
| 06/07        | 2.49                | 3.96               | 8.21                | 3.70               | 2.71             | 5.65             | 2.98                            | 3.67                    | 2.92                    |
| 06/06        | 2.56                | 4.07               | 9.20                | 3.84               | 2.81             | 4.66             | 3.48                            | 3.73                    | 2.99                    |
| 06/05        | 2.60                | 4.08               | 8.25                | 3.85               | 2.90             | 4.37             | 3.04                            | 3.86                    | 3.28                    |
| 06/04        | 2.84                | 4.01               | 8.91                | 3.92               | 3.16             | 4.79             | 2.94                            | 3.83                    | 3.16                    |
| 06/03        | 3.08                | 4.01               | 8.17                | 4.00               | 3.30             | 4.61             | 2.81                            | 3.90                    | 3.31                    |
| 06/02        | 3.33                | 4.15               | 8.50                | 4.21               | 3.52             | 4.84             | 3.39                            | 4.12                    | 3.54                    |
| 06/01        | 2.73                | 4.02               | 6.97                | 4.04               | 2.98             | 4.64             | 3.44                            | 3.94                    | 3.00                    |
| 06/00        | 2.76                | 4.26               | 7.46                | 4.13               | 2.88             | 4.08             | 3.69                            | 4.18                    | 3.48                    |
| 06/99        | 3.11                | 4.11               | 8.18                | 4.19               | 3.07             | 4.69             | 3.39                            | 4.18                    | 3.86                    |
| 06/98        | 2.97                | 4.27               | 7.92                | 4.29               | 3.14             | 4.55             | 3.93                            | 4.31                    | 4.08                    |
| 06/97        | 3.04                | 4.34               | 7.85                | 4.46               | 3.23             | 5.17             | 3.81                            | 4.44                    | 4.28                    |
| 06/96        | 3.25                | 4.28               | 7.78                | 4.32               | 3.21             | 5.10             | 3.71                            | 4.41                    | 4.07                    |
| 06/95        | 3.43                | 4.36               | 8.36                | 4.37               | 3.09             | 4.73             | 3.78                            | 4.48                    | 4.13                    |
| 06/94        | 3.44                | 4.29               | 9.47                | 4.37               | 3.37             | 5.05             | 3.78                            | 4.46                    | 4.21                    |

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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/12        | 1.43                | 0.19               | 4.09                | 0.76               | 0.79             | 1.54             | 0.37                            | 0.38                    | 0.96                    |
| 06/11        | 1.69                | 0.33               | 6.12                | 1.29               | 1.01             | 1.86             | 0.57                            | 0.45                    | 1.32                    |
| 06/10        | 2.40                | 0.53               | 13.44               | 1.89               | 1.19             | 2.39             | 0.55                            | 0.44                    | 2.09                    |
| 06/09        | 2.73                | 0.47               | 9.57                | 1.76               | 1.13             | 2.71             | 0.81                            | 0.42                    | 2.04                    |
| 06/08        | 1.20                | 0.21               | 5.38                | 0.86               | 1.48             | 1.72             | 0.46                            | 0.22                    | 0.78                    |
| 06/07        | 0.58                | 0.15               | 3.84                | 0.25               | 0.24             | 1.86             | 0.23                            | 0.16                    | 0.31                    |
| 06/06        | 0.55                | 0.14               | 3.14                | 0.17               | 0.12             | 0.94             | 0.74                            | 0.15                    | 0.19                    |
| 06/05        | 0.70                | 0.13               | 4.26                | 0.21               | 0.09             | 1.16             | 0.31                            | 0.29                    | 0.17                    |
| 06/04        | 1.13                | 0.15               | 5.03                | 0.32               | 0.12             | 1.29             | 0.50                            | 0.27                    | 0.29                    |
| 06/03        | 1.42                | 0.20               | 5.36                | 0.56               | 0.18             | 0.90             | 0.45                            | 0.28                    | 0.58                    |
| 06/02        | 1.49                | 0.24               | 6.42                | 0.67               | 0.16             | 1.04             | 0.51                            | 0.28                    | 0.76                    |
| 06/01        | 0.60                | 0.20               | 3.86                | 0.56               | 0.14             | 1.08             | 0.48                            | 0.27                    | 0.71                    |
| 06/00        | 0.48                | 0.16               | 3.80                | 0.39               | 0.12             | 0.18             | 0.46                            | 0.21                    | 0.50                    |
| 06/99        | 0.46                | 0.19               | 4.18                | 0.39               | 0.13             | 0.54             | 0.20                            | 0.26                    | 0.43                    |
| 06/98        | 0.47                | 0.15               | 4.84                | 0.33               | 0.17             | 0.69             | 0.70                            | 0.24                    | 0.55                    |
| 06/97        | 0.21                | 0.19               | 4.66                | 0.31               | 0.20             | 0.98             | 0.30                            | 0.24                    | 0.74                    |
| 06/96        | 0.40                | 0.18               | 4.04                | 0.32               | 0.26             | 0.79             | 0.13                            | 0.22                    | 0.44                    |
| 06/95        | 0.20                | 0.10               | 2.99                | 0.35               | 0.27             | 0.40             | 0.43                            | 0.17                    | 0.34                    |
| 06/94        | 0.73                | 0.10               | 3.14                | 0.43               | 0.44             | 0.51             | 0.13                            | 0.15                    | 0.38                    |

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

## Percent of Loans Noncurrent By Asset Concentration Group

1994 - 2012

|       | International<br>Banks | Agricultural<br>Banks | Credit Card<br>Lenders | Commercial<br>Lenders | Mortgage<br>Lenders | Consumer<br>Lenders | Other<br>Specialized<br>< \$1 Billion | All Other<br>< \$1 Billion | All Other<br>> \$1 Billion |
|-------|------------------------|-----------------------|------------------------|-----------------------|---------------------|---------------------|---------------------------------------|----------------------------|----------------------------|
| 06/12 | 3.98                   | 1.53                  | 1.38                   | 3.00                  | 3.57                | 1.85                | 2.77                                  | 2.13                       | 5.78                       |
| 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

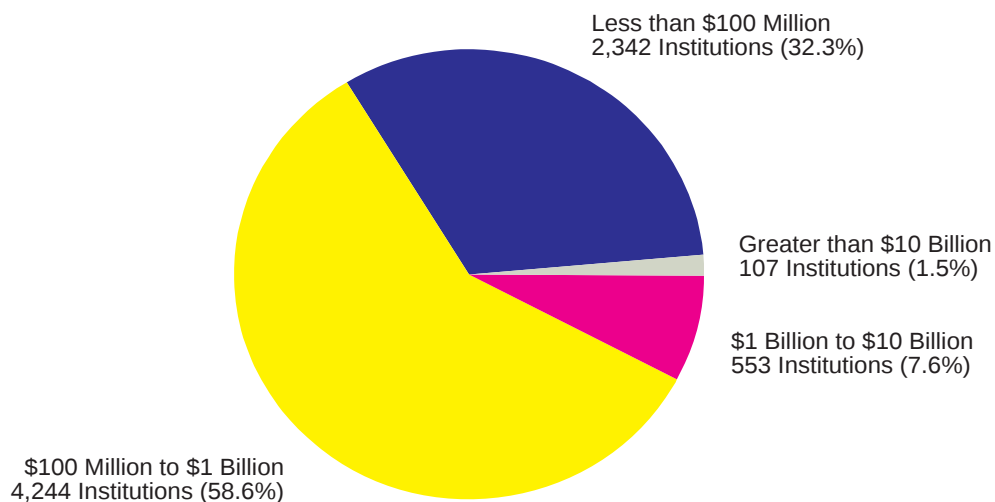
1994 - 2012

|       | International<br>Banks | Agricultural<br>Banks | Credit Card<br>Lenders | Commercial<br>Lenders | Mortgage<br>Lenders | Consumer<br>Lenders | Other<br>Specialized<br>< \$1 Billion | All Other<br>< \$1 Billion | All Other<br>> \$1 Billion |
|-------|------------------------|-----------------------|------------------------|-----------------------|---------------------|---------------------|---------------------------------------|----------------------------|----------------------------|
| 06/12 | 7.37                   | 10.27                 | 12.92                  | 10.09                 | 9.99                | 9.48                | 13.08                                 | 10.76                      | 9.23                       |
| 12/11 | 7.07                   | 10.09                 | 13.23                  | 10.03                 | 9.69                | 9.61                | 13.00                                 | 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.

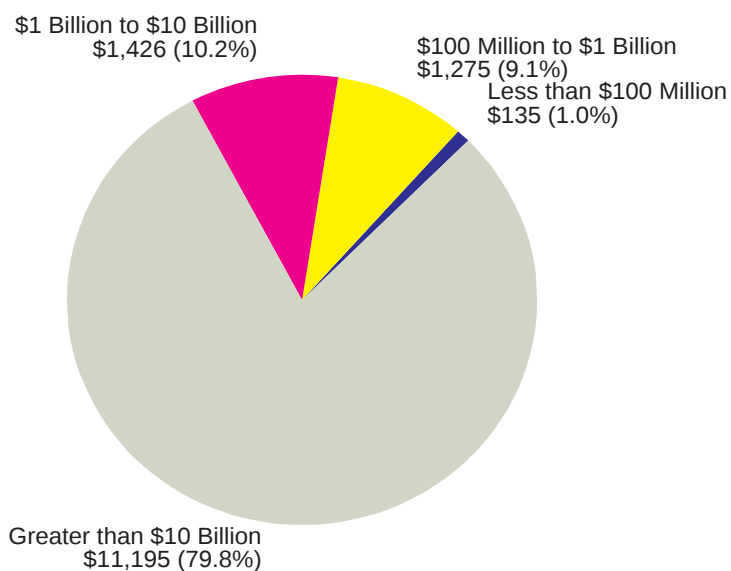
## Number of Institutions By Asset Size

June 30, 2012



## Industry Assets By Asset Size

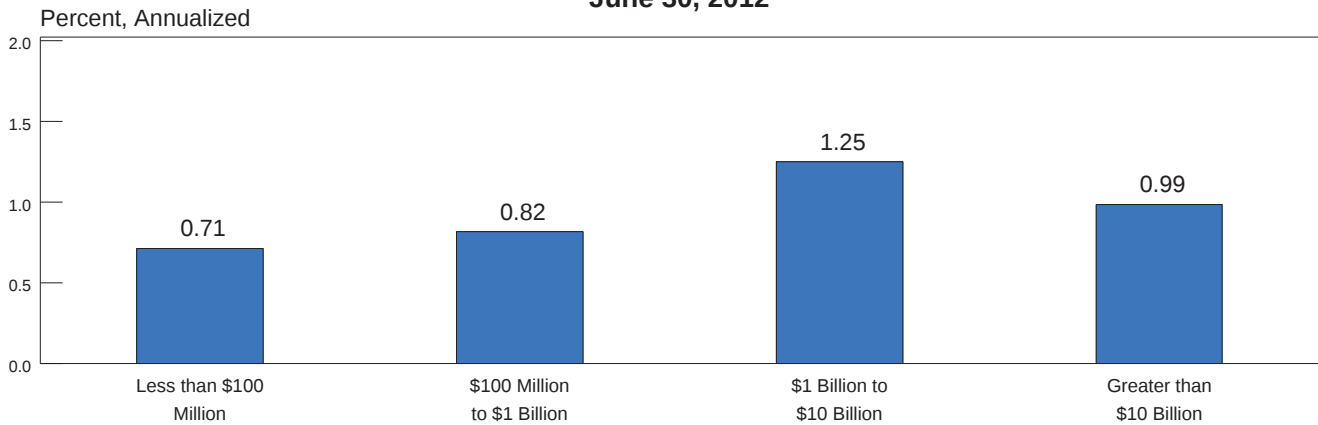
June 30, 2012  
(\$ Billions)



## Performance Ratios By Asset Size

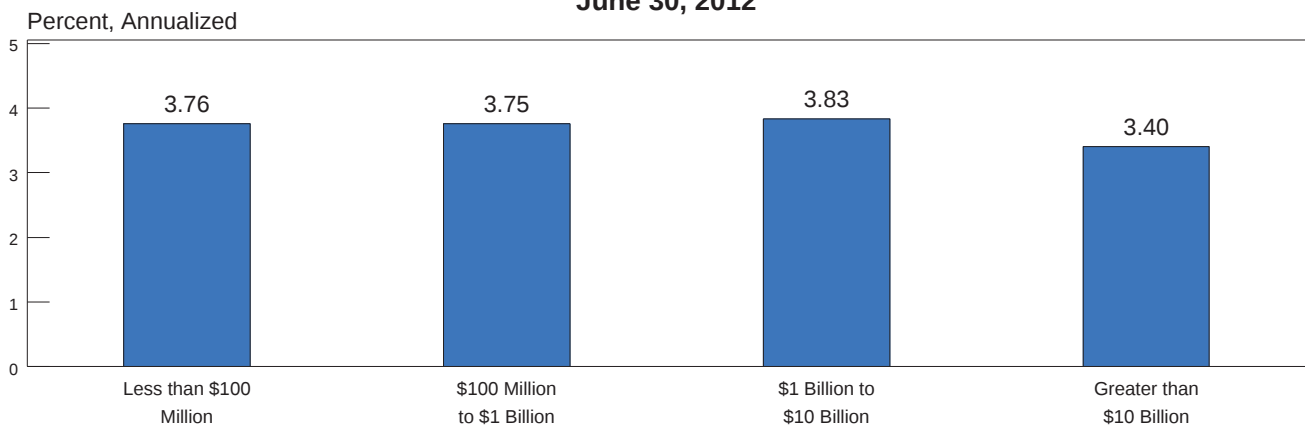
### Return on Assets (YTD)

June 30, 2012



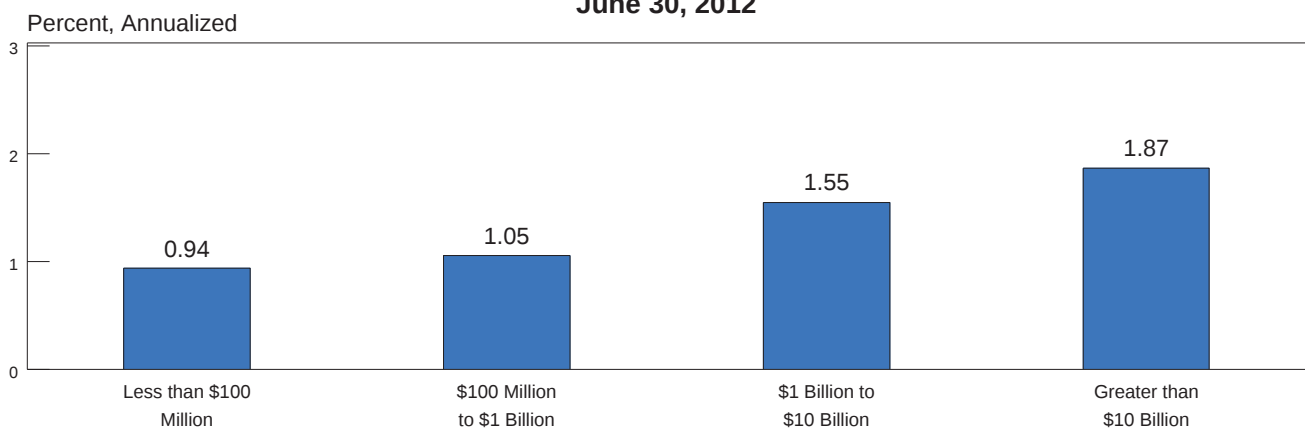
### Net Interest Margin (YTD)

June 30, 2012



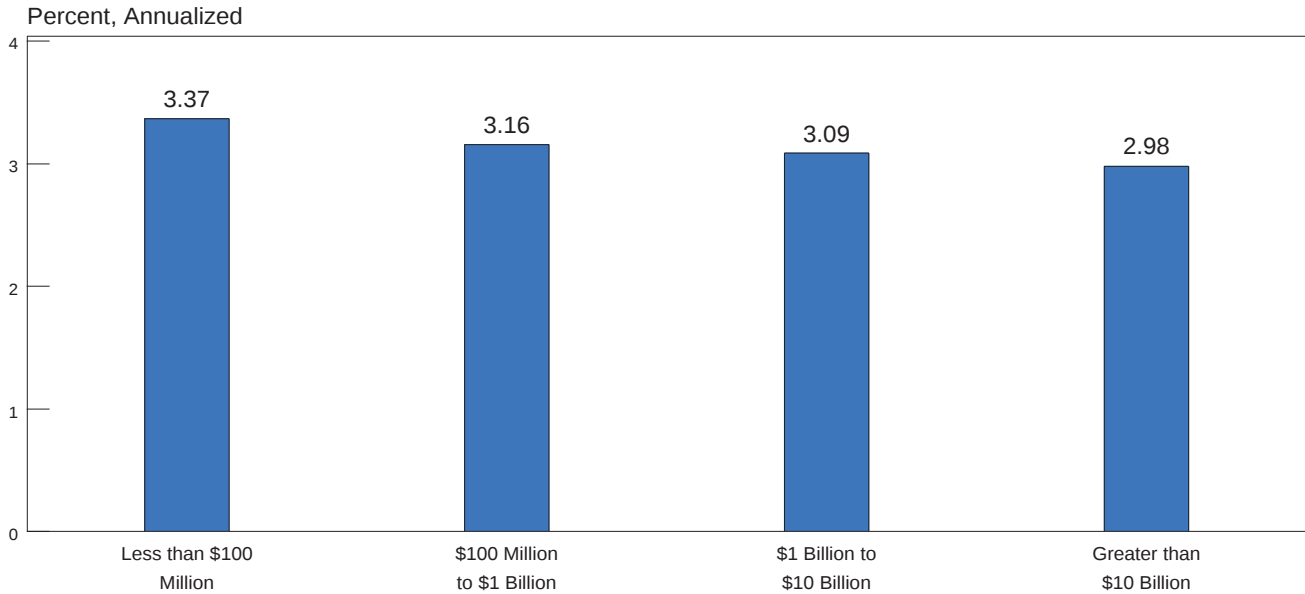
### Noninterest Income to Assets (YTD)

June 30, 2012



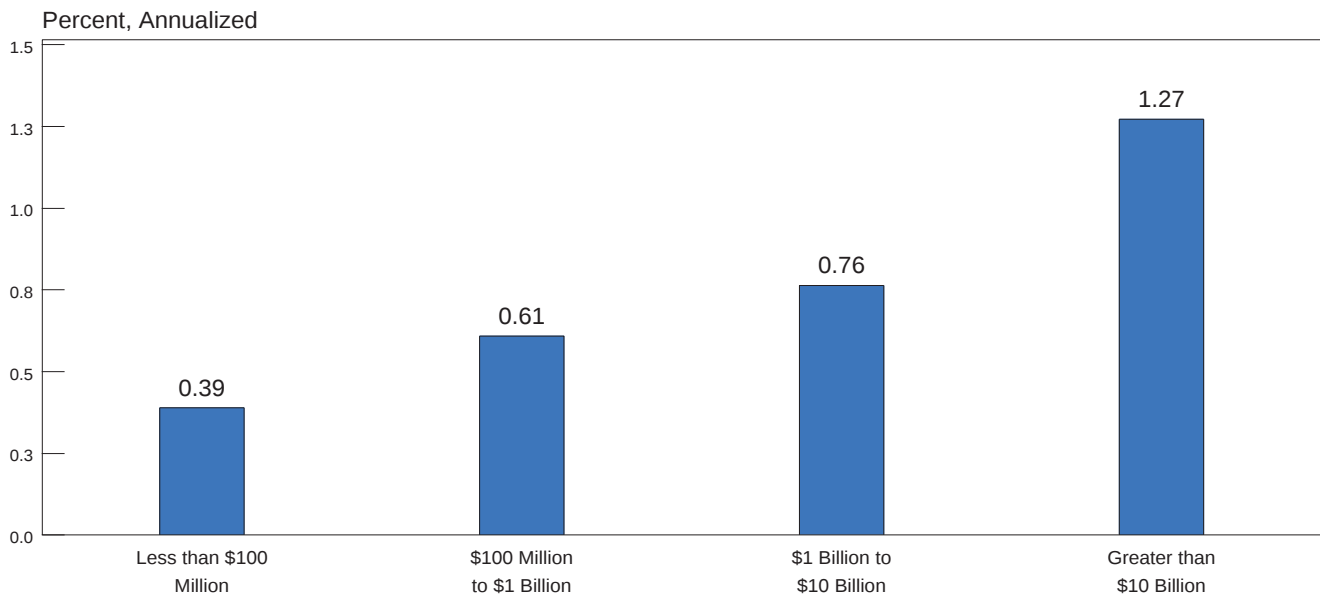
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2012



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

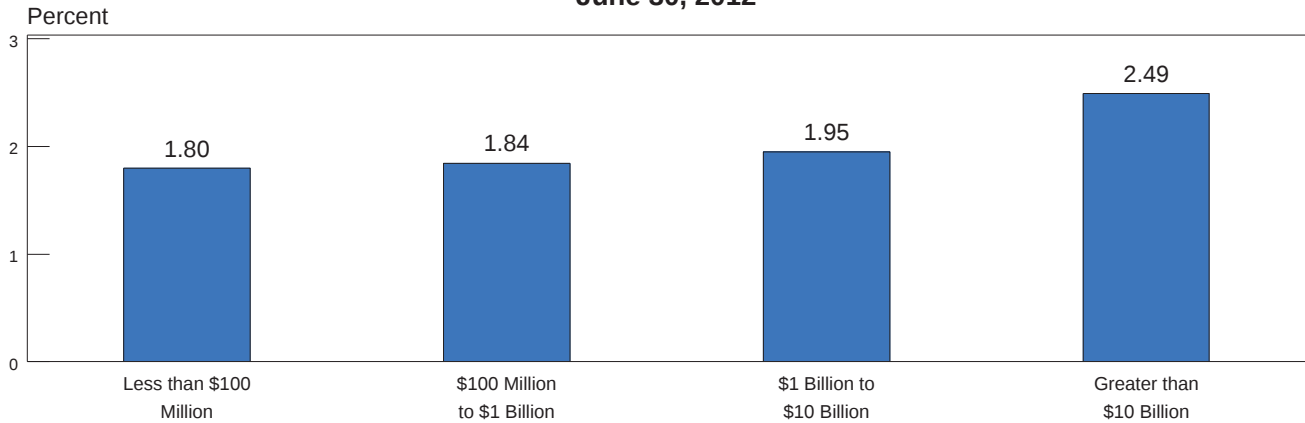
June 30, 2012



## Condition Ratios By Asset Size

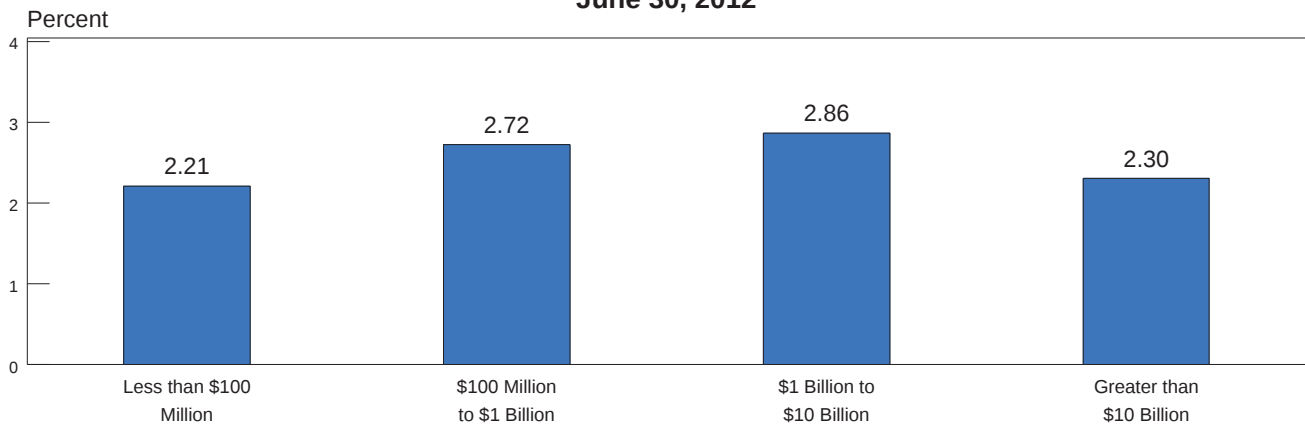
### Loss Allowance To Loans and Leases

June 30, 2012



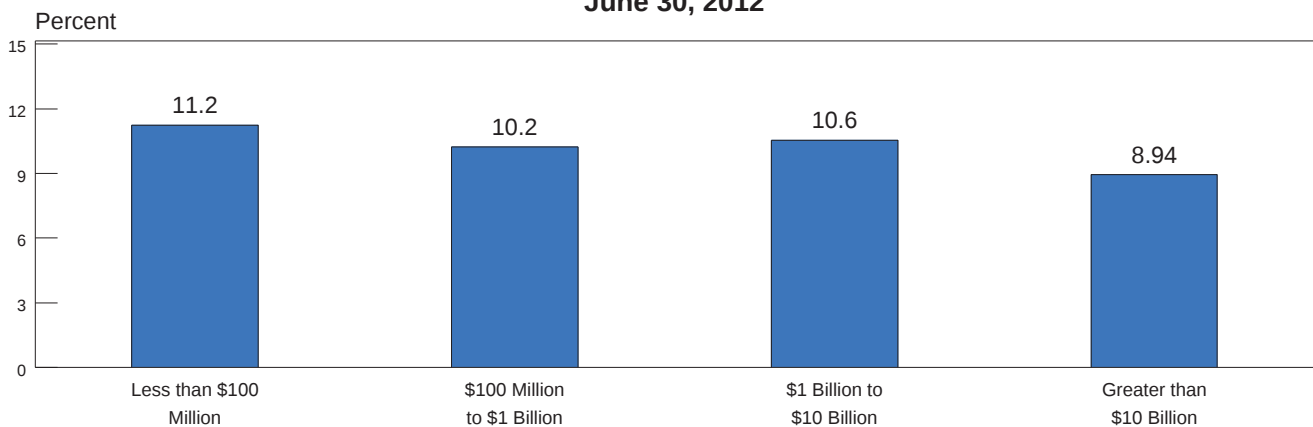
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2012



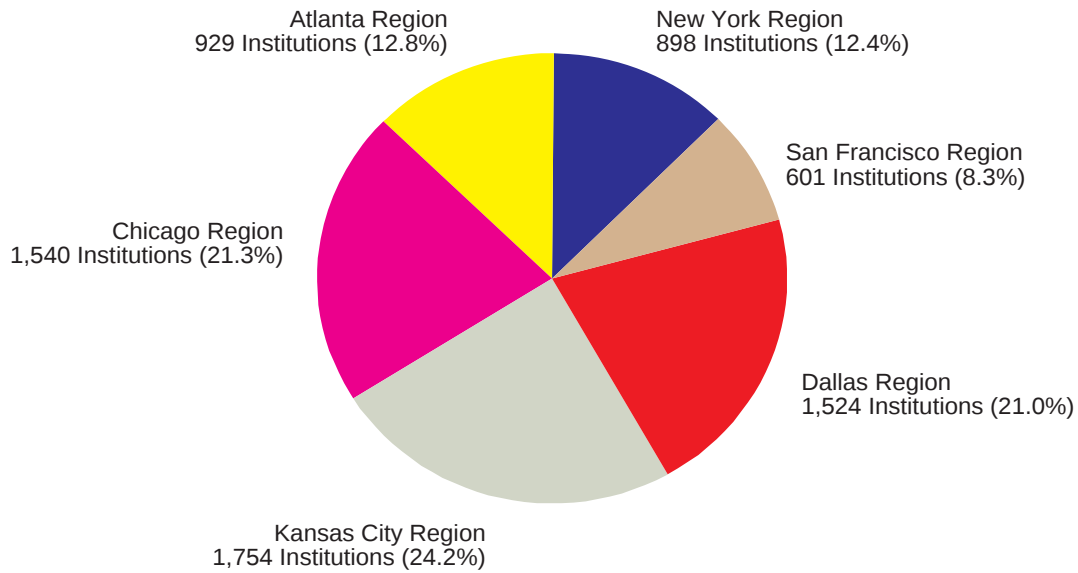
## Core Capital (Leverage) Ratio

June 30, 2012



## Geographic Distribution of FDIC-Insured Institutions

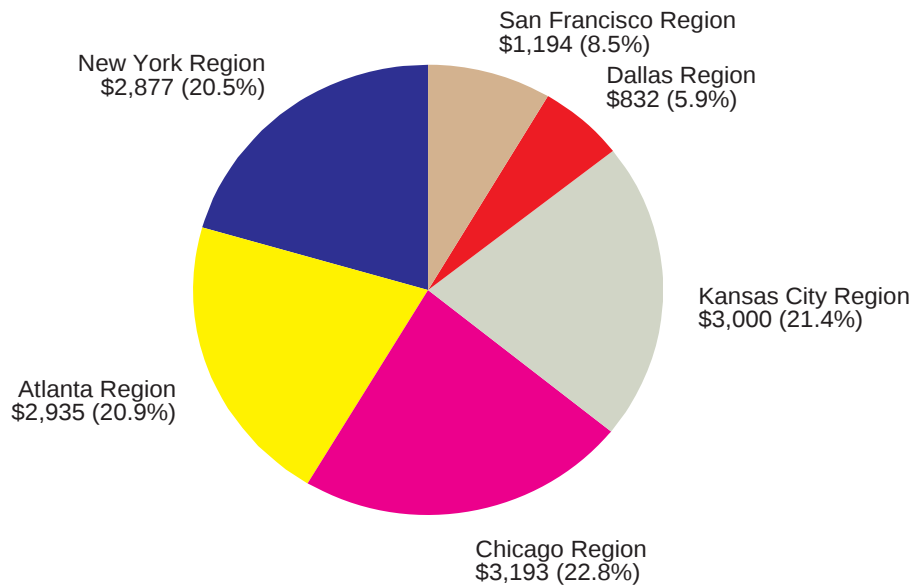
June 30, 2012



## Geographic Distribution of Industry Assets

June 30, 2012

(\$ Billions)

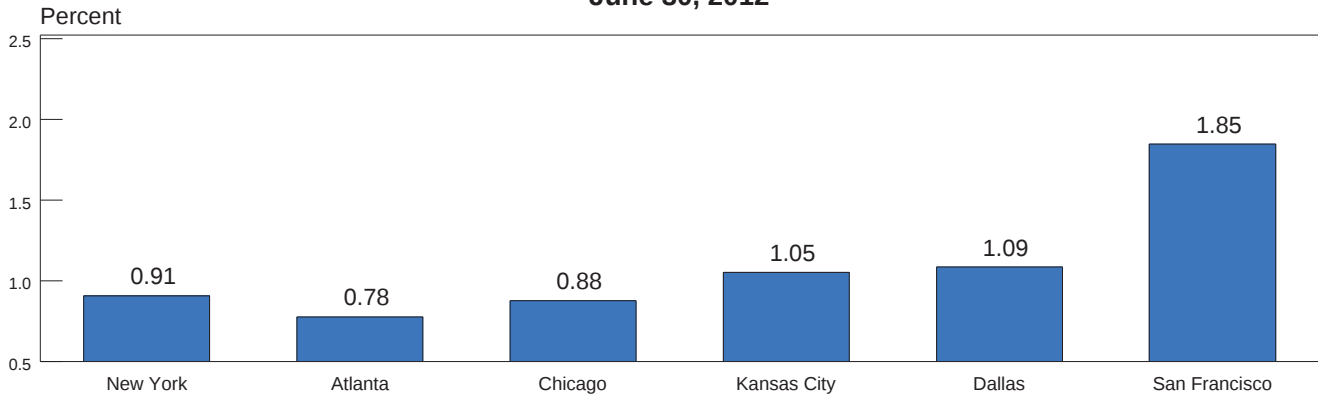


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

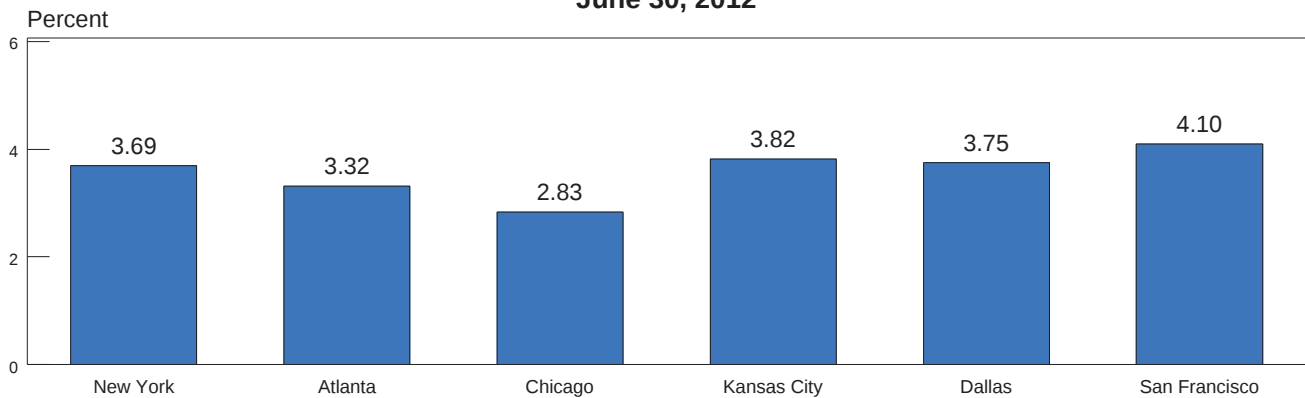
### Return on Assets (YTD, Annualized)

June 30, 2012



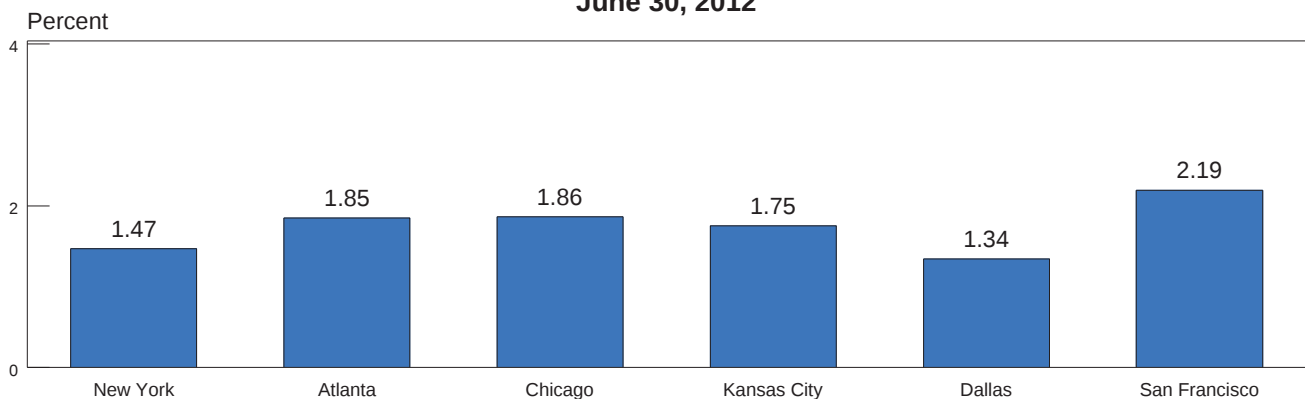
### Net Interest Margins (YTD, Annualized)

June 30, 2012



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

June 30, 2012



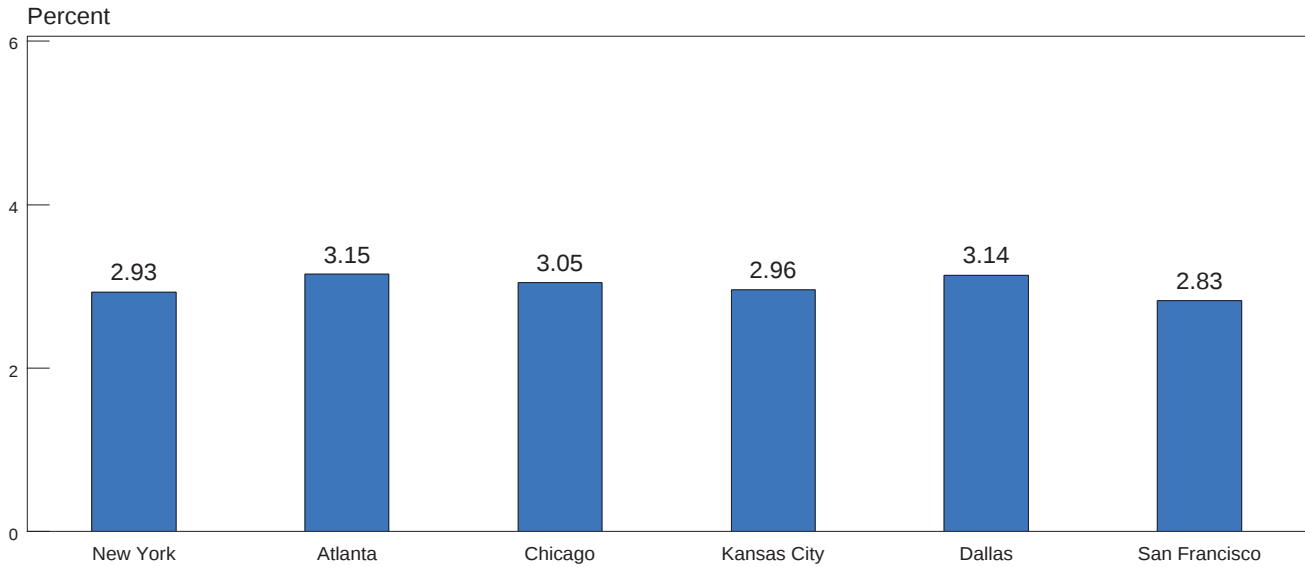
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Region

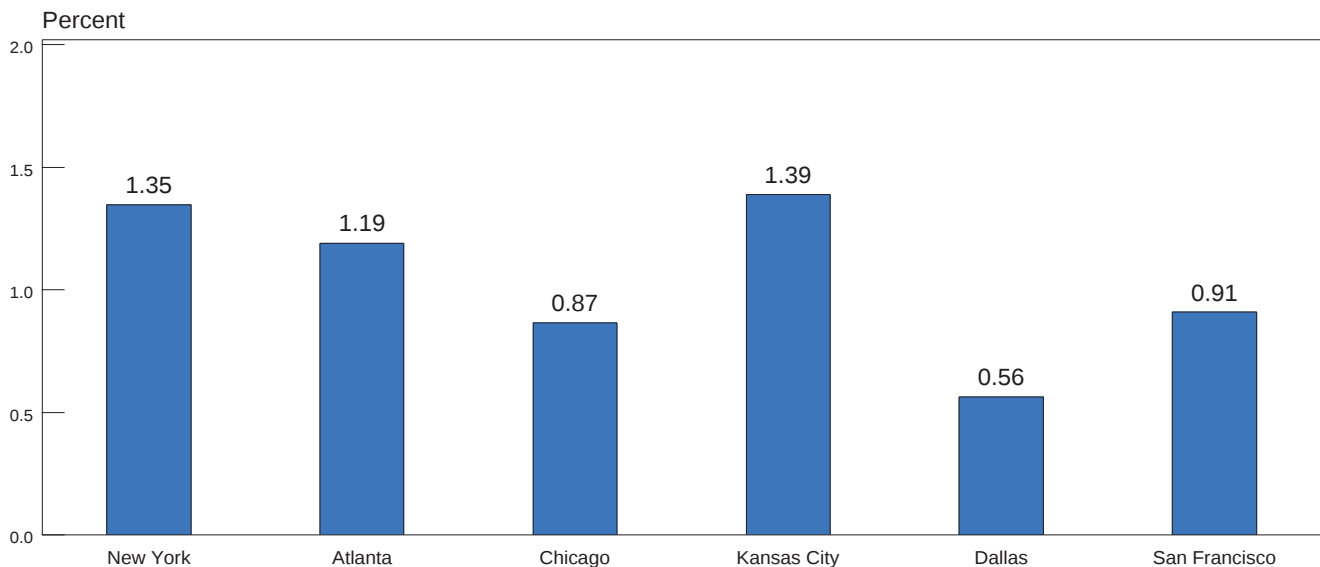
### Noninterest Expense to Assets (YTD, Annualized)

June 30, 2012



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

June 30, 2012



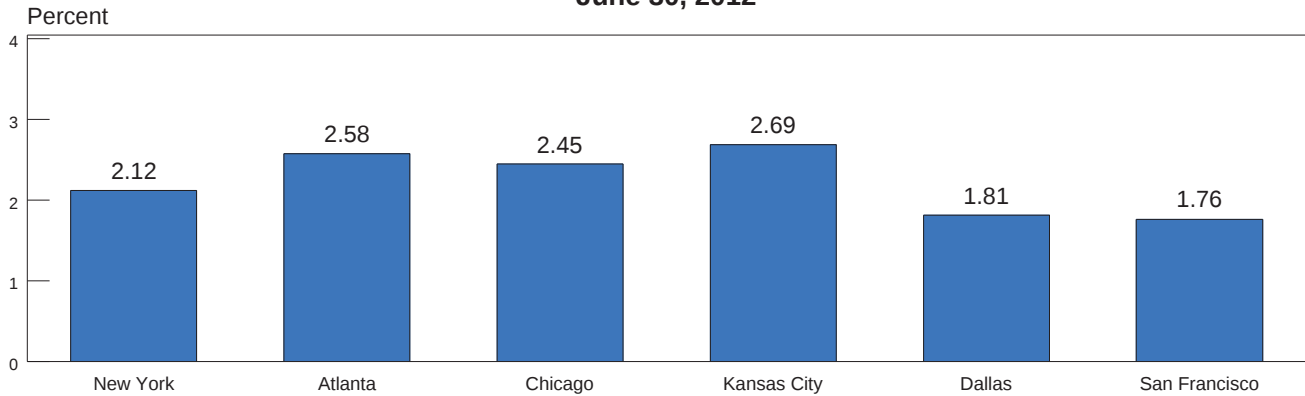
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

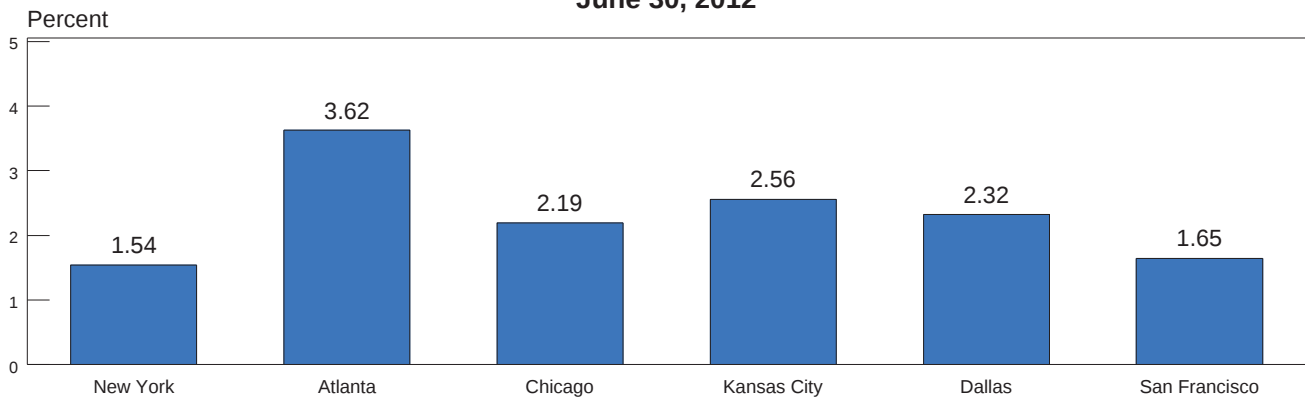
### Loss Allowance To Loans and Leases

June 30, 2012



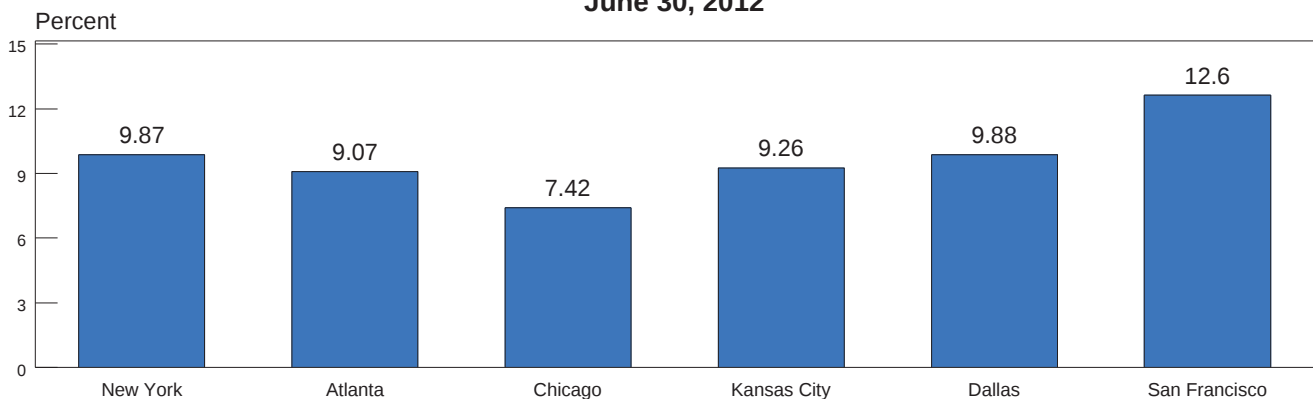
### Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2012



### Core Capital (Leverage) Ratio

June 30, 2012

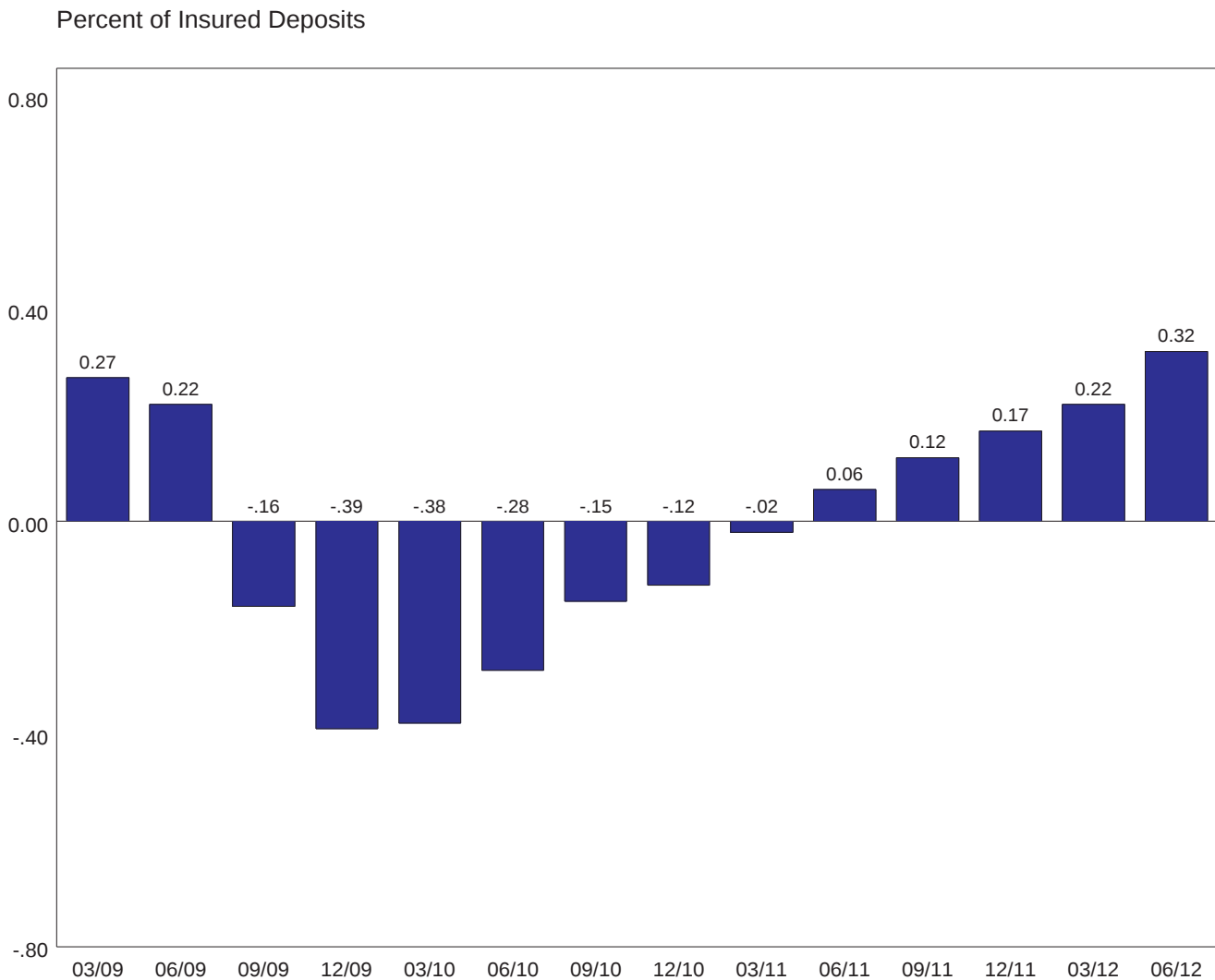


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

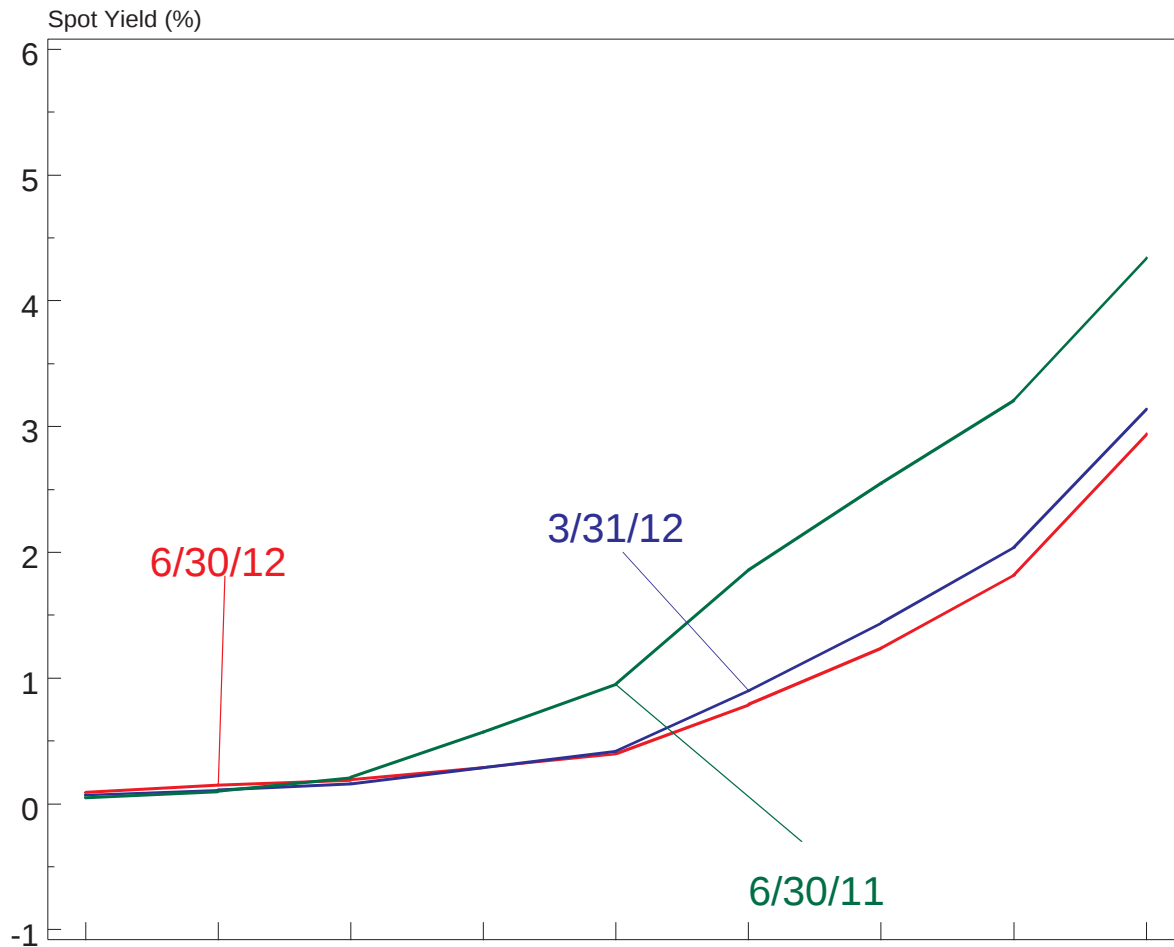
March 31, 2009 - June 30, 2012



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

June 30, 2011 - June 30, 2012



| Maturity | 3-Month | 6-Month | 1 Year | 2 Year | 3 Year | 5 Year | 7 Year | 10 Year | 30 Year |
|----------|---------|---------|--------|--------|--------|--------|--------|---------|---------|
| 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    |
| 9/30/11  | 0.02    | 0.06    | 0.13   | 0.28   | 0.47   | 1.15   | 1.78   | 2.43    | 3.70    |
| 6/30/11  | 0.05    | 0.10    | 0.21   | 0.57   | 0.95   | 1.86   | 2.55   | 3.21    | 4.34    |

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

June 30, 2012

## DIF-Member Institutions

|                                | Institutions |                  | Assets      |                  |
|--------------------------------|--------------|------------------|-------------|------------------|
|                                | Number of    | Percent of Total | In Billions | Percent of Total |
| Well Capitalized               | 7,002        | 96.6%            | \$13,965.2  | 99.5%            |
| Adequately Capitalized         | 108          | 1.5%             | \$33.2      | 0.2%             |
| Undercapitalized               | 63           | 0.9%             | \$15.6      | 0.1%             |
| Significantly Undercapitalized | 54           | 0.7%             | \$13.1      | 0.1%             |
| Critically Undercapitalized    | 19           | 0.3%             | \$3.6       | 0.0%             |

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

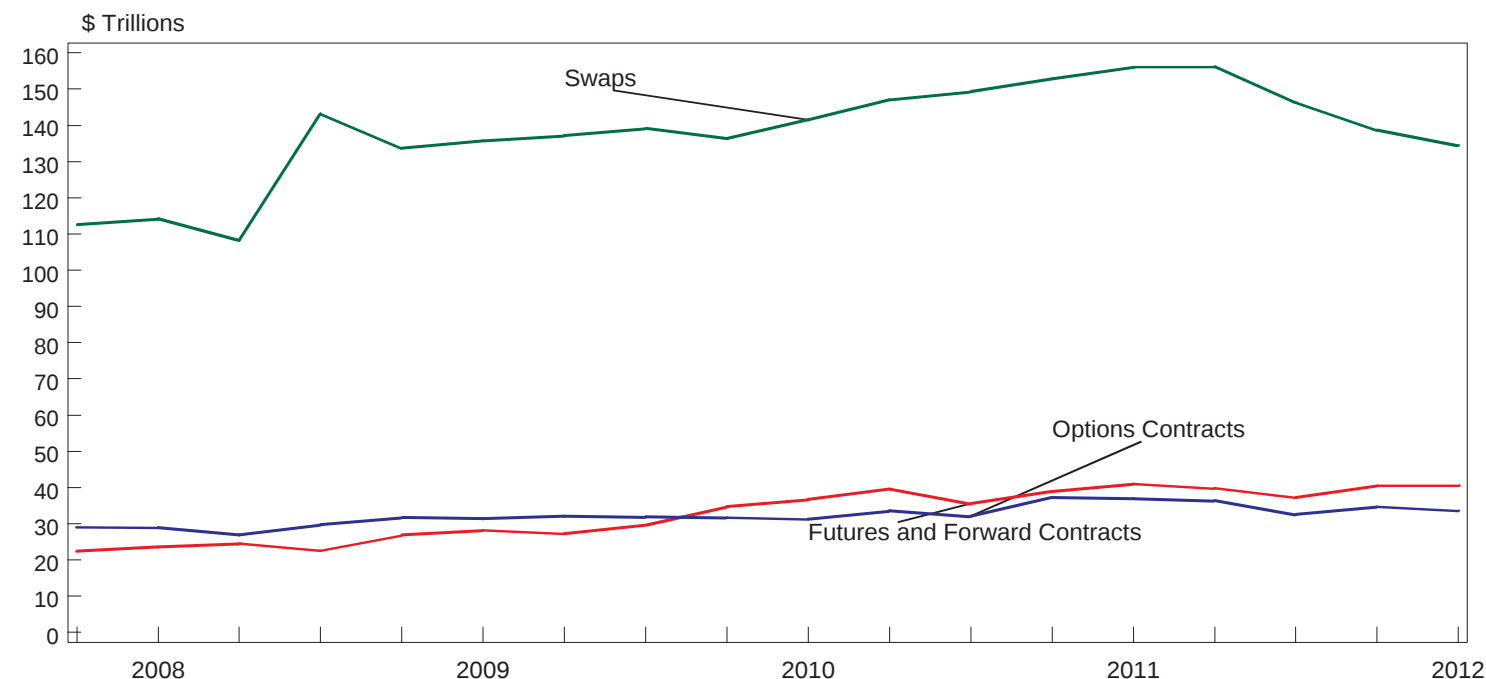
## Capital Category Definitions

|                                | 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           |
|---------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Total Derivatives</b><br>(Notional Amounts, in billions of dollars)    | \$195,387      | \$200,674      | \$216,948      | \$216,058      | \$213,790      | \$208,680      |
| <b>Futures and Forward Contracts</b>                                      | <b>22,529</b>  | <b>29,652</b>  | <b>35,539</b>  | <b>37,253</b>  | <b>40,480</b>  | <b>40,603</b>  |
| Interest rate contracts                                                   | 13,764         | 20,998         | 23,990         | 24,473         | 27,258         | 27,869         |
| Foreign exchange rate contracts                                           | 8,528          | 8,468          | 11,304         | 12,543         | 12,908         | 12,420         |
| Other futures and forwards**                                              | 238            | 186            | 245            | 237            | 314            | 314            |
| <b>Option Contracts</b>                                                   | <b>29,747</b>  | <b>31,884</b>  | <b>32,078</b>  | <b>32,539</b>  | <b>34,652</b>  | <b>33,608</b>  |
| Interest rate options                                                     | 23,689         | 27,169         | 27,018         | 27,027         | 27,897         | 26,707         |
| Foreign currency options                                                  | 3,563          | 2,714          | 3,336          | 3,364          | 4,482          | 4,546          |
| Other option contracts**                                                  | 2,495          | 2,002          | 1,724          | 2,148          | 2,272          | 2,355          |
| <b>Swaps</b>                                                              | <b>143,111</b> | <b>139,138</b> | <b>149,331</b> | <b>146,266</b> | <b>138,658</b> | <b>134,470</b> |
| Interest rate swaps                                                       | 138,442        | 133,288        | 142,390        | 136,030        | 128,574        | 124,230        |
| Foreign exchange rate swaps                                               | 4,133          | 5,373          | 6,351          | 9,530          | 9,298          | 9,430          |
| Other swaps**                                                             | 535            | 476            | 590            | 705            | 786            | 810            |
| <b>Memoranda</b>                                                          |                |                |                |                |                |                |
| Spot Foreign Exchange Contracts                                           | 699            | 745            | 1,013          | 1,063          | 2,524          | 2,694          |
| Credit Derivatives                                                        | 16,029         | 14,112         | 14,151         | 14,759         | 14,051         | 13,624         |
| Number of banks reporting derivatives                                     | 1,010          | 1,031          | 1,069          | 1,084          | 1,100          | 1,125          |
| Replacement cost of interest rate and foreign exchange rate contracts *** | 5,765          | 3,475          | 3,754          | 4,981          | 4,182          | 4,589          |

\* 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.

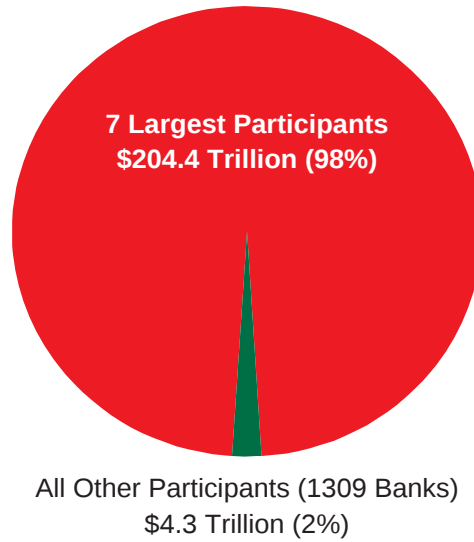
\*\*\* Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.

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

## Concentration of Derivatives\*

Notional Amounts

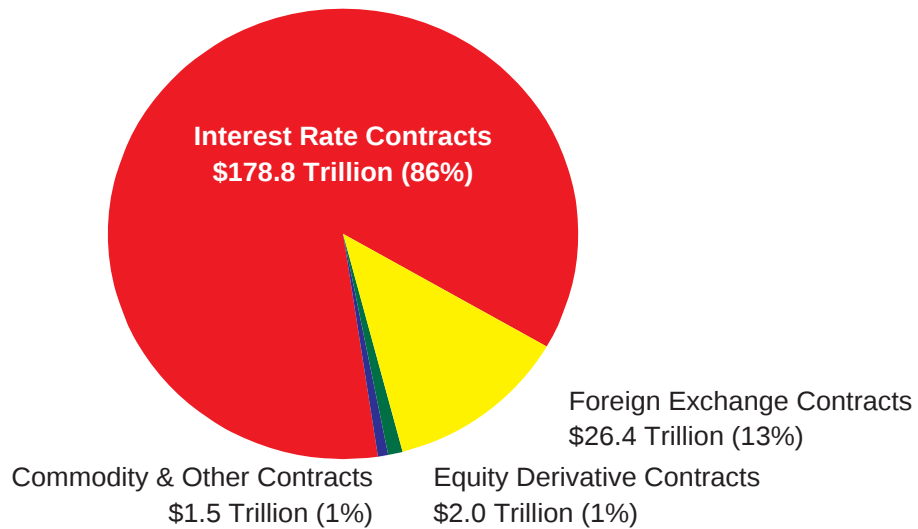
June 30, 2012



## Composition of Derivatives\*

Notional Amounts

June 30, 2012



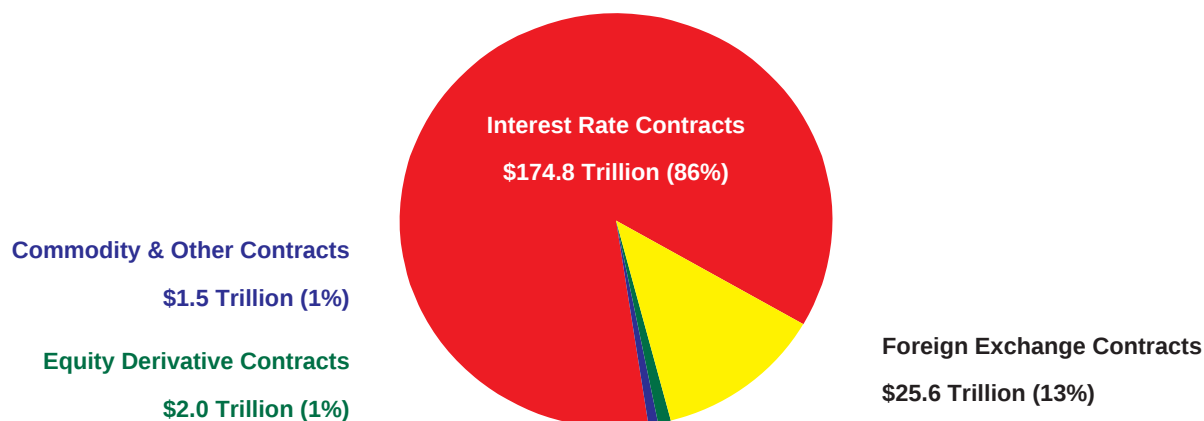
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,588 billion for the seven largest participants and \$106 billion for all others are not included.

## Purpose of Derivatives\*

### Held for Trading

#### Notional Amounts

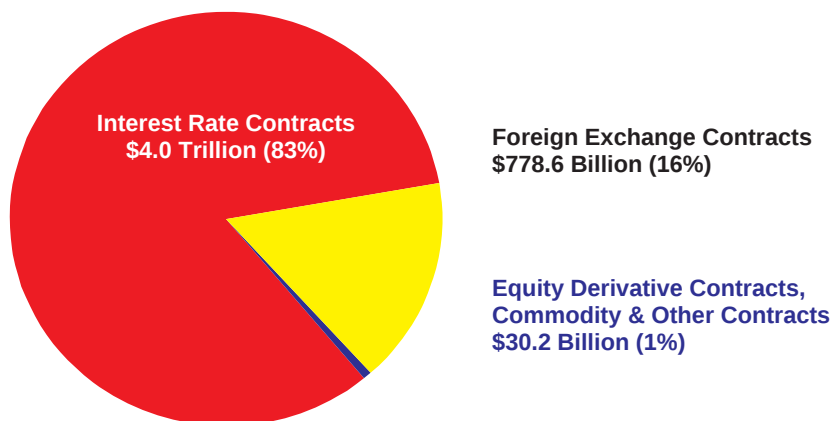
June 30, 2012



### Not Held for Trading

#### Notional Amounts

June 30, 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 \$2,694 billion are not included.

## Position of Derivatives

### Gross Fair Values

June 30, 2012

(\$ Millions)

### Held for Trading

233 Banks Held Derivative Contracts for Trading

7 Largest Participants Held 98% of Total (Notional Amount)

(Marked to Market)

|                                   | Interest<br>Rate | Foreign<br>Exchange | Equity<br>Derivatives | Commodity<br>& Other | Total     | Net    |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|-----------|--------|
| <b>Seven Largest Participants</b> |                  |                     |                       |                      |           |        |
| Gross positive fair value         | 4,008,823        | 383,269             | 80,242                | 46,959               | 4,519,293 | 81,702 |
| Gross negative fair value         | 3,923,132        | 388,064             | 76,959                | 49,436               | 4,437,591 |        |
| <b>All other participants</b>     |                  |                     |                       |                      |           |        |
| Gross positive fair value         | 48,788           | 13,455              | 1,935                 | 1,154                | 65,331    | 351    |
| Gross negative fair value         | 48,483           | 13,335              | 2,047                 | 1,114                | 64,980    |        |
| <b>Total</b>                      |                  |                     |                       |                      |           |        |
| Gross positive fair value         | 4,057,611        | 396,724             | 82,177                | 48,112               | 4,584,624 | 82,053 |
| Gross negative fair value         | 3,971,615        | 401,399             | 79,006                | 50,551               | 4,502,571 |        |

### Held for Purposes Other than Trading

1183 Banks Held Derivative Contracts for Purposes Other than Trading

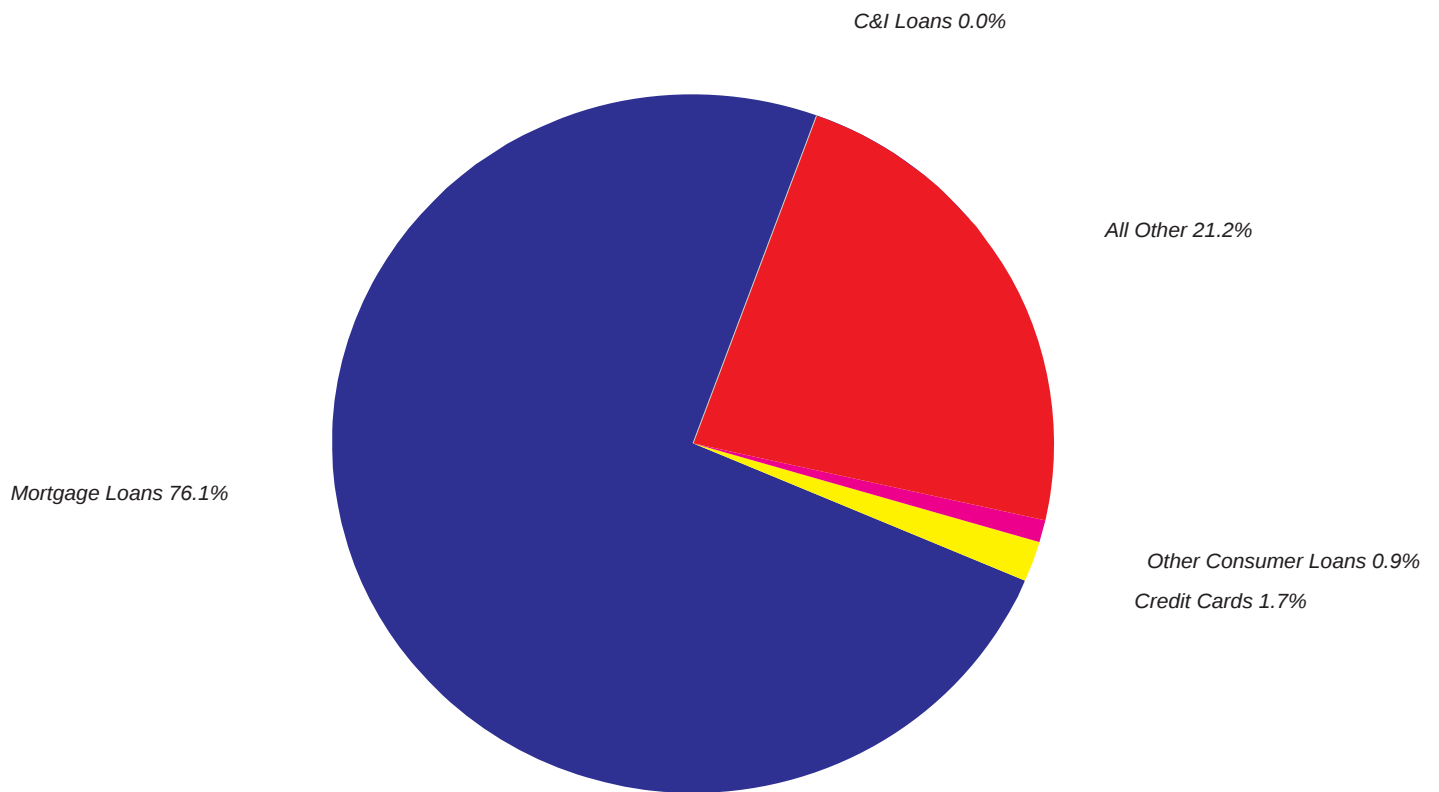
7 Largest Participants Held 88% of Total (Notional Amount)

|                                   | Interest<br>Rate | Foreign<br>Exchange | Equity<br>Derivatives | Commodity<br>& Other | Total   | Net   |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|---------|-------|
| <b>Seven Largest Participants</b> |                  |                     |                       |                      |         |       |
| Gross positive fair value         | 108,244          | 13,748              | 0                     | 1,200                | 123,191 | 5,288 |
| Gross negative fair value         | 103,744          | 13,658              | 0                     | 501                  | 117,903 |       |
| <b>All other participants</b>     |                  |                     |                       |                      |         |       |
| Gross positive fair value         | 11,423           | 1,151               | 631                   | 50                   | 13,255  | 3,244 |
| Gross negative fair value         | 9,138            | 449                 | 395                   | 29                   | 10,011  |       |
| <b>Total</b>                      |                  |                     |                       |                      |         |       |
| Gross positive fair value         | 119,667          | 14,899              | 631                   | 1,249                | 136,446 | 8,532 |
| Gross negative fair value         | 112,882          | 14,107              | 395                   | 530                  | 127,914 |       |

## Composition of Securitized Assets\*

FDIC-Insured Institutions

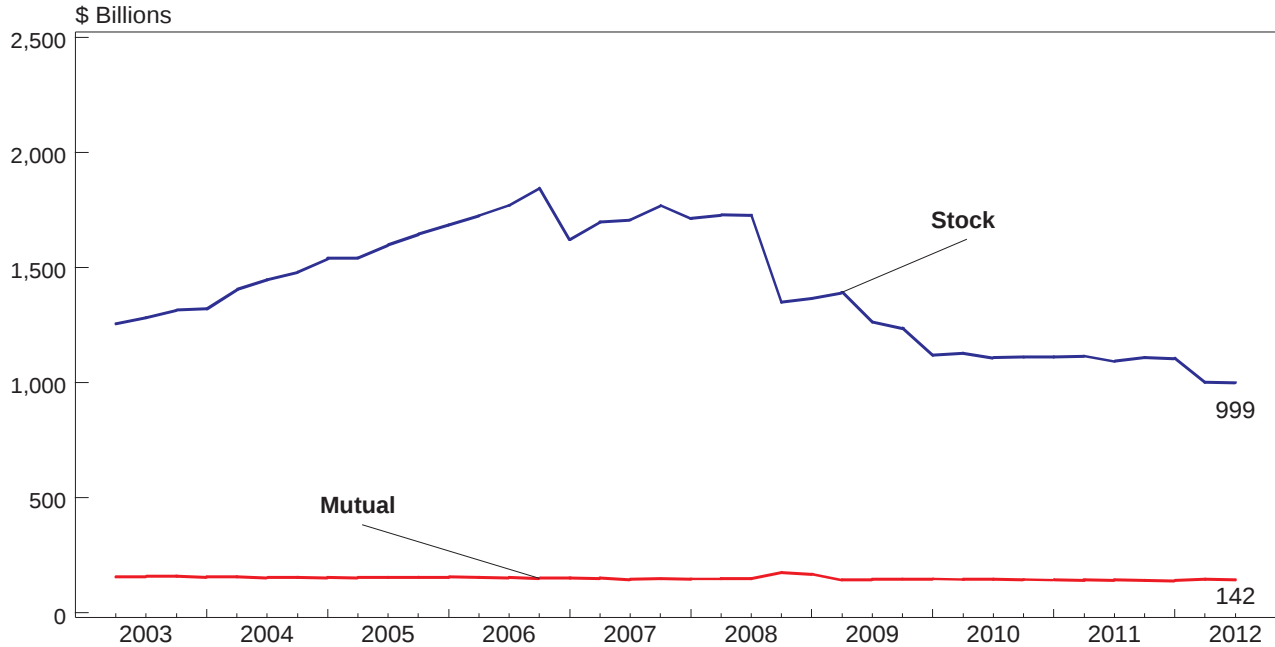
June 30, 2012



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

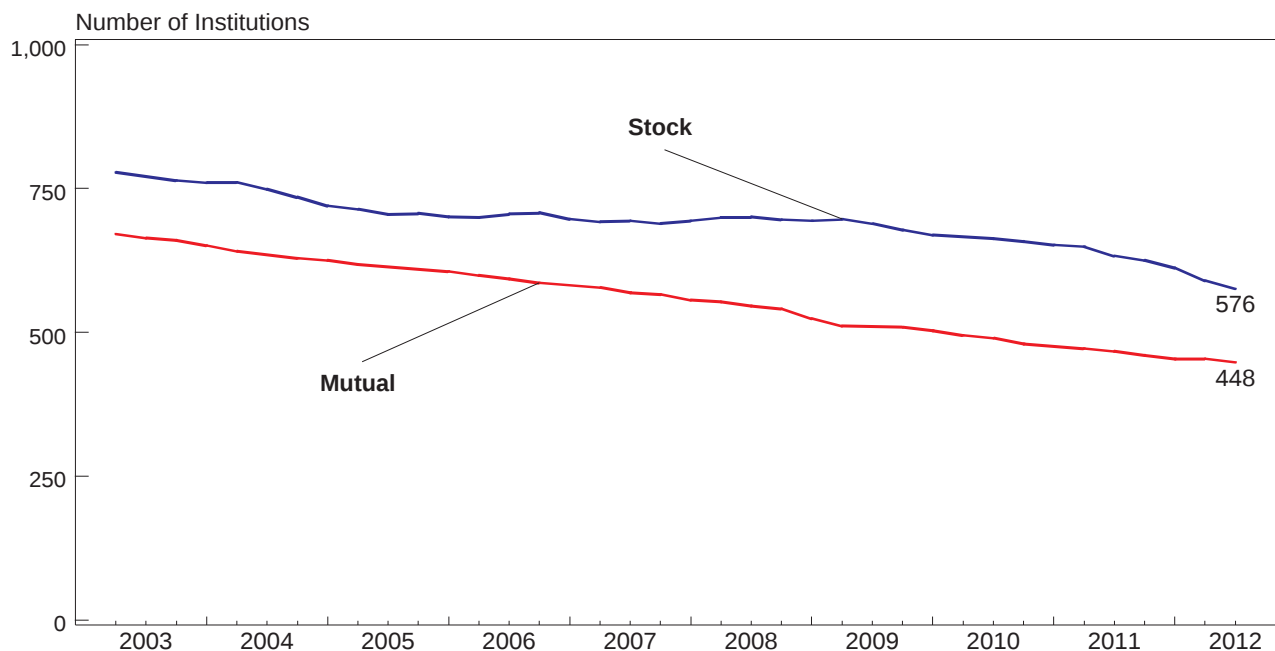
## Assets of Mutual and Stock Savings Institutions

2003 - 2012



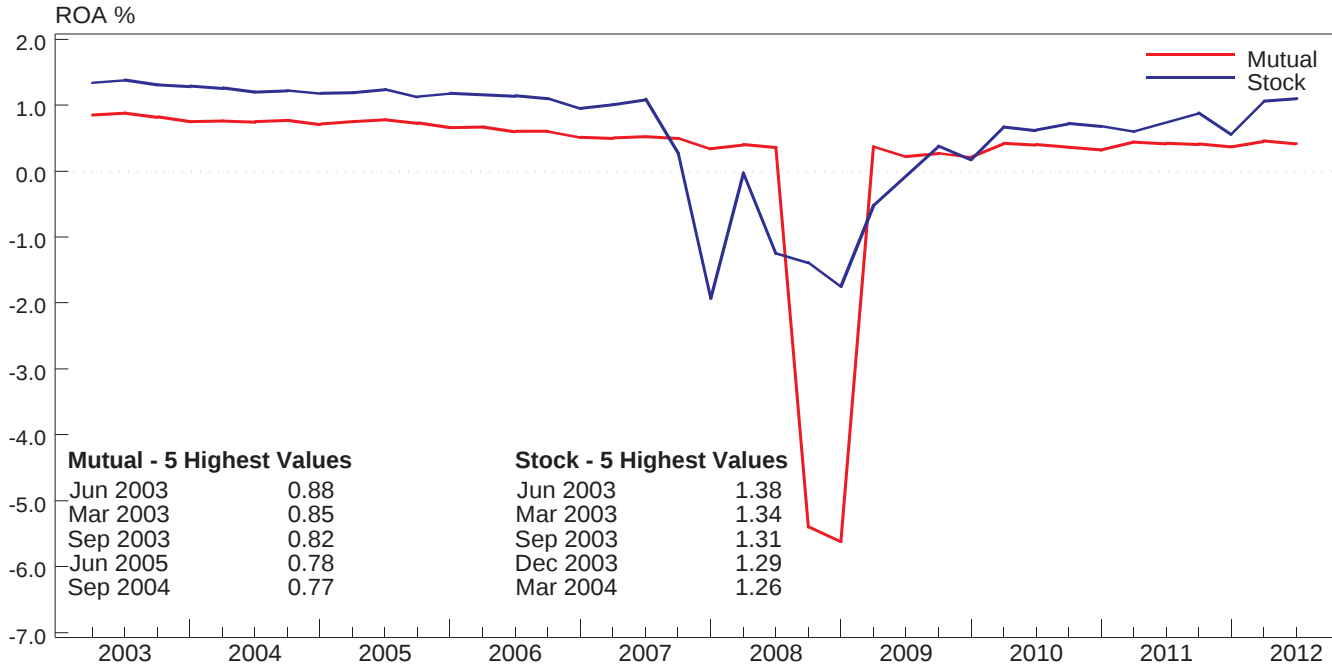
## Number of Mutual and Stock Savings Institutions

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

