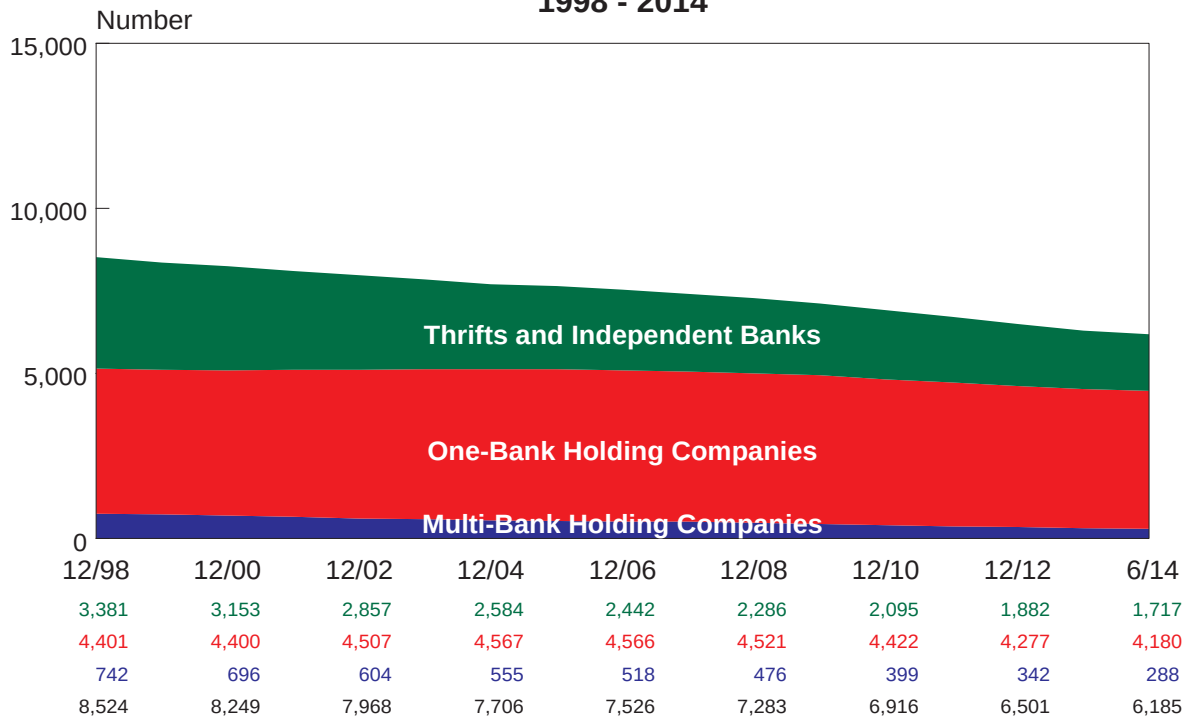


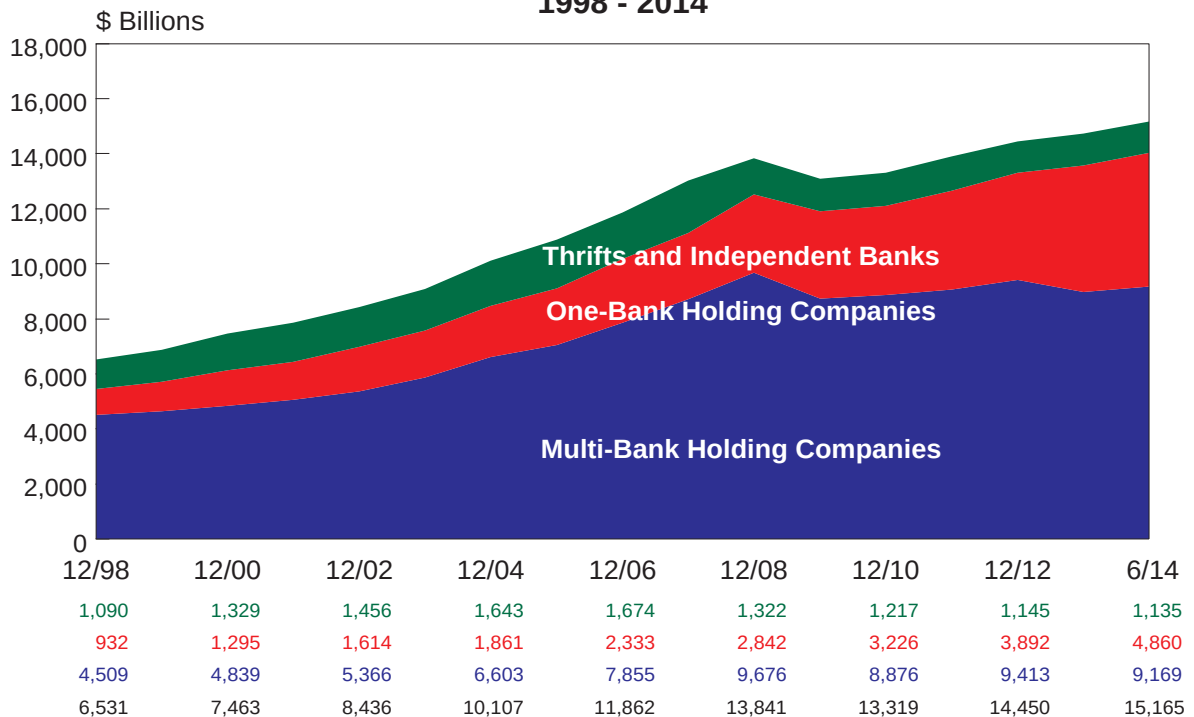
Number of FDIC-Insured Banking Organizations

1998 - 2014



Assets of FDIC-Insured Banking Organizations

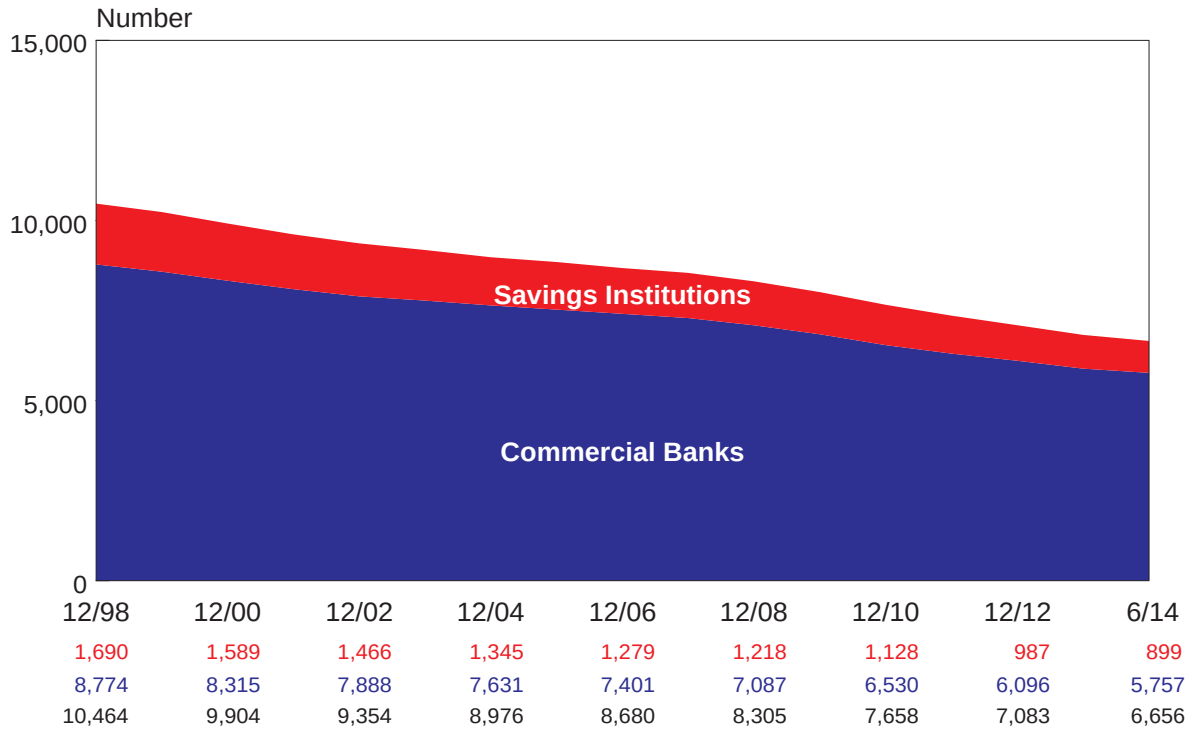
1998 - 2014



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

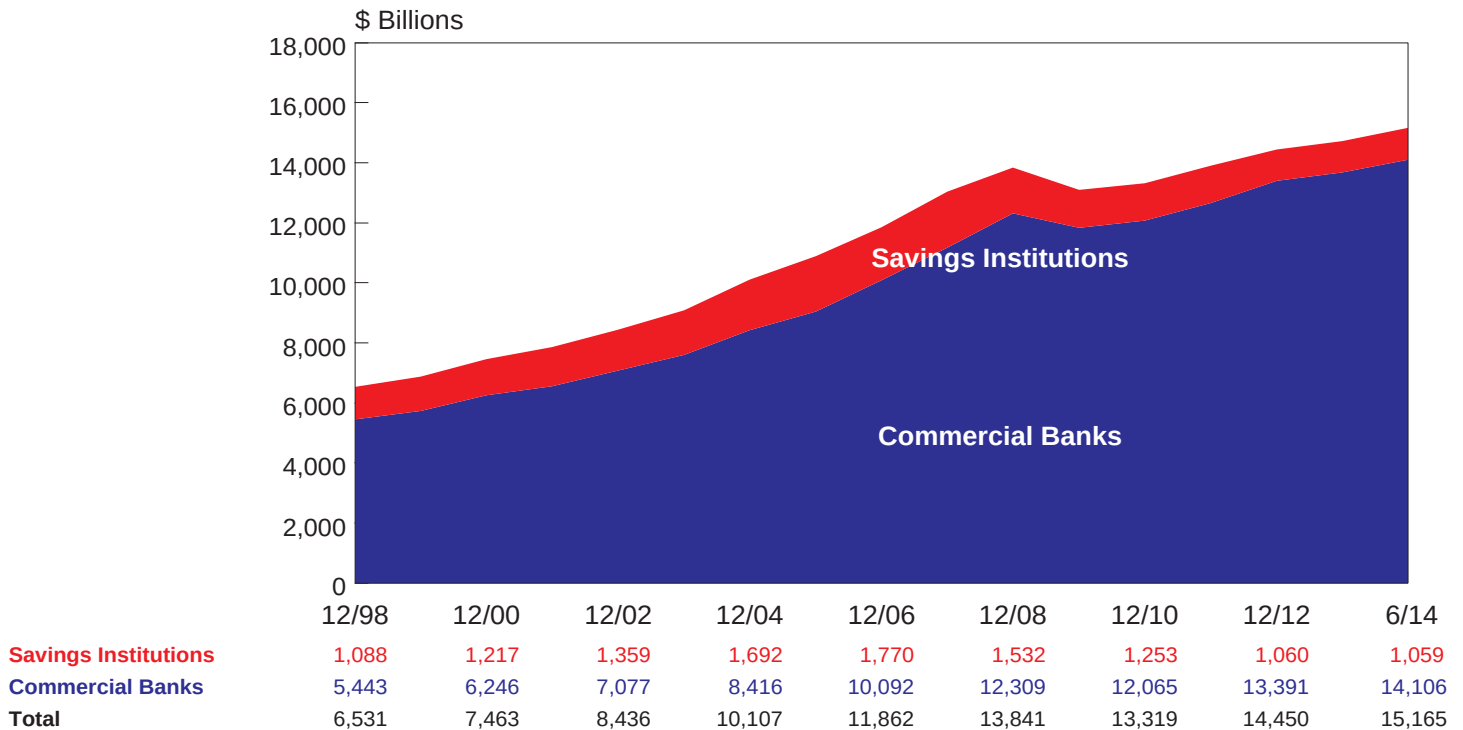
Number of FDIC-Insured Institutions

1998 - 2014



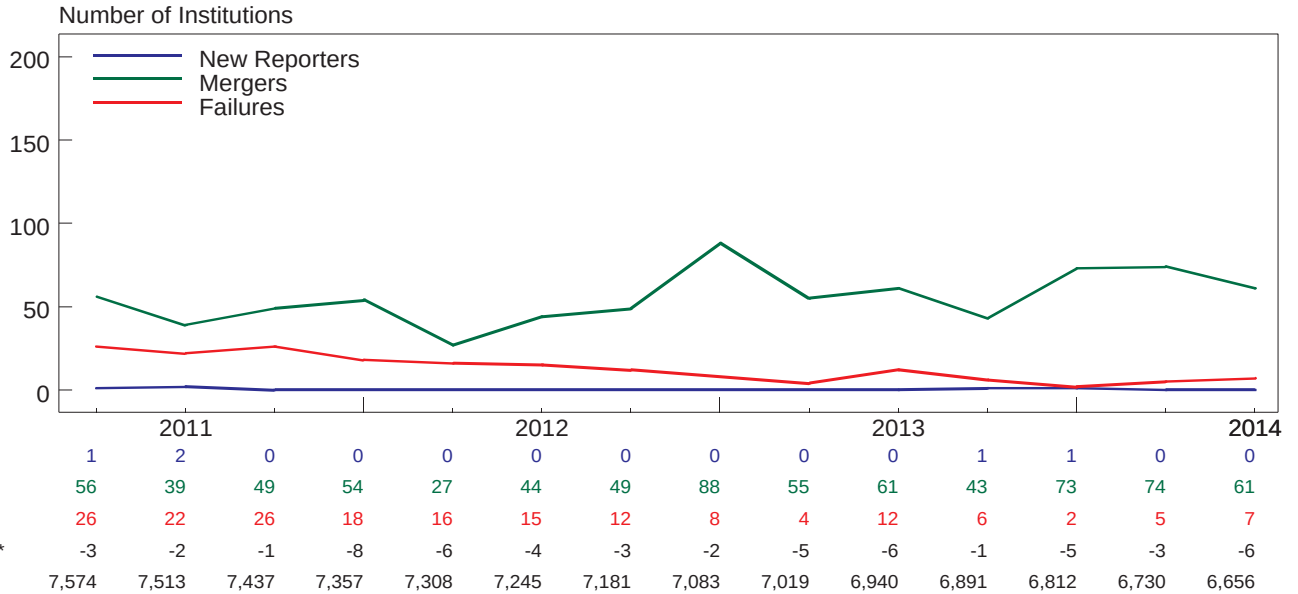
Assets of FDIC-Insured Institutions

1998 - 2014



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2011 - 2014



New Reporters

Mergers

Failures

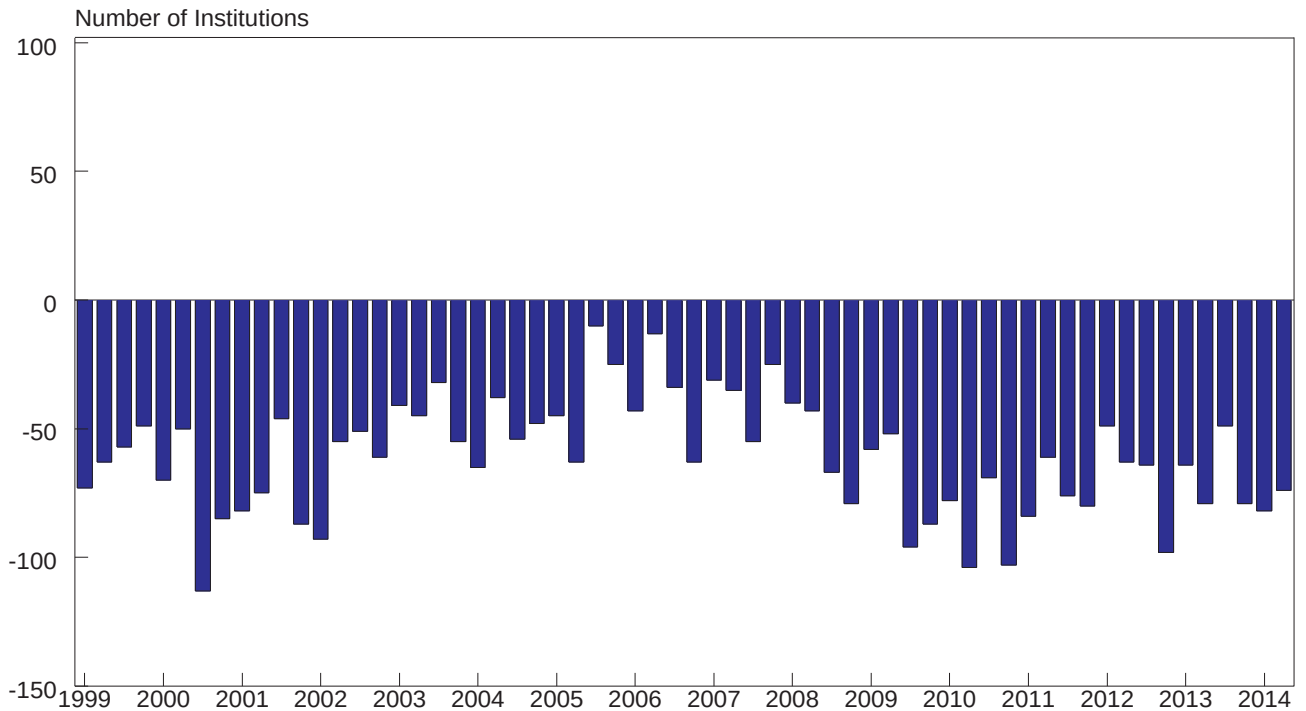
Other Changes, Net*

No. of Institutions at end of quarter

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

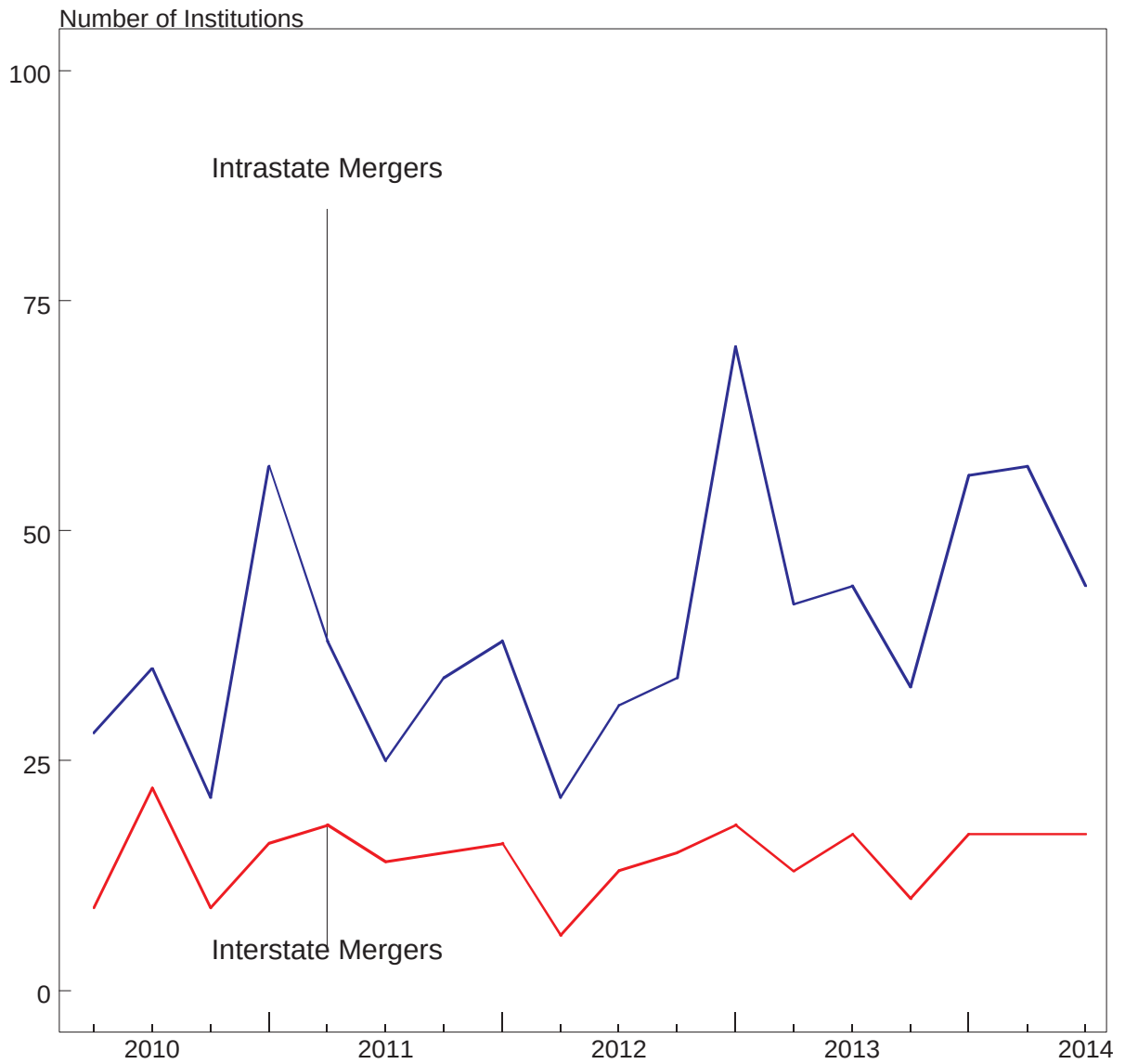
Quarterly Change in the Number of FDIC-Insured Institutions

1999-2014



Institution Mergers: Interstate vs. Intrastate

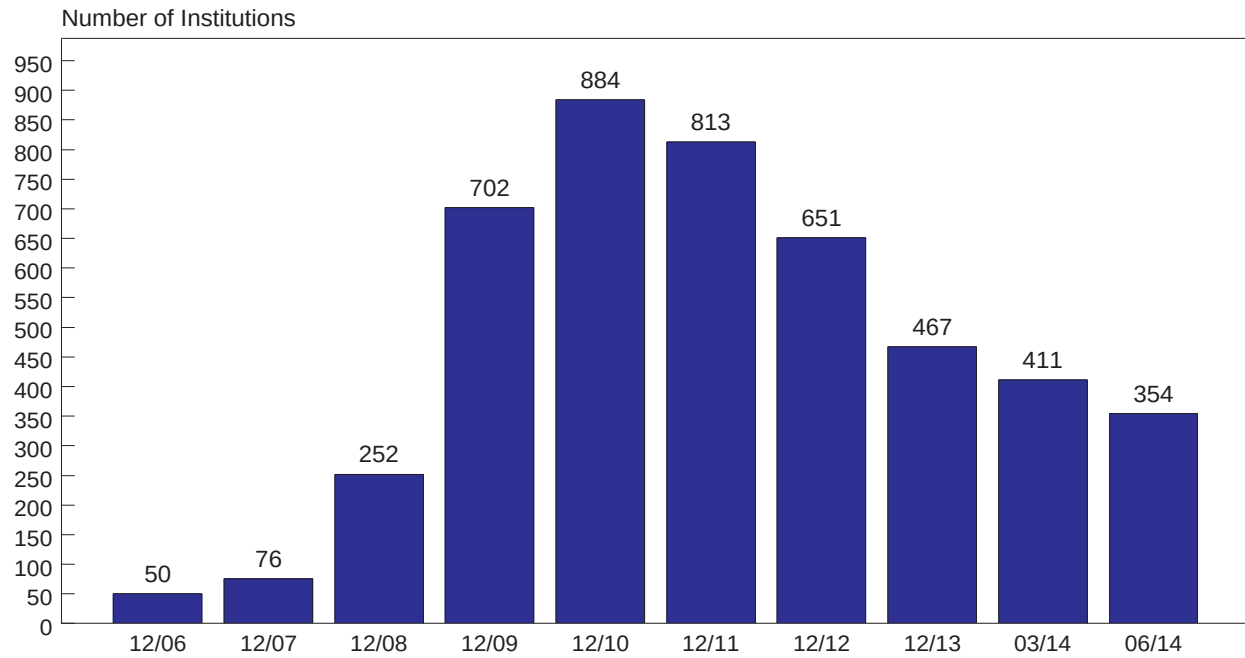
Quarterly, 2010 - 2014



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

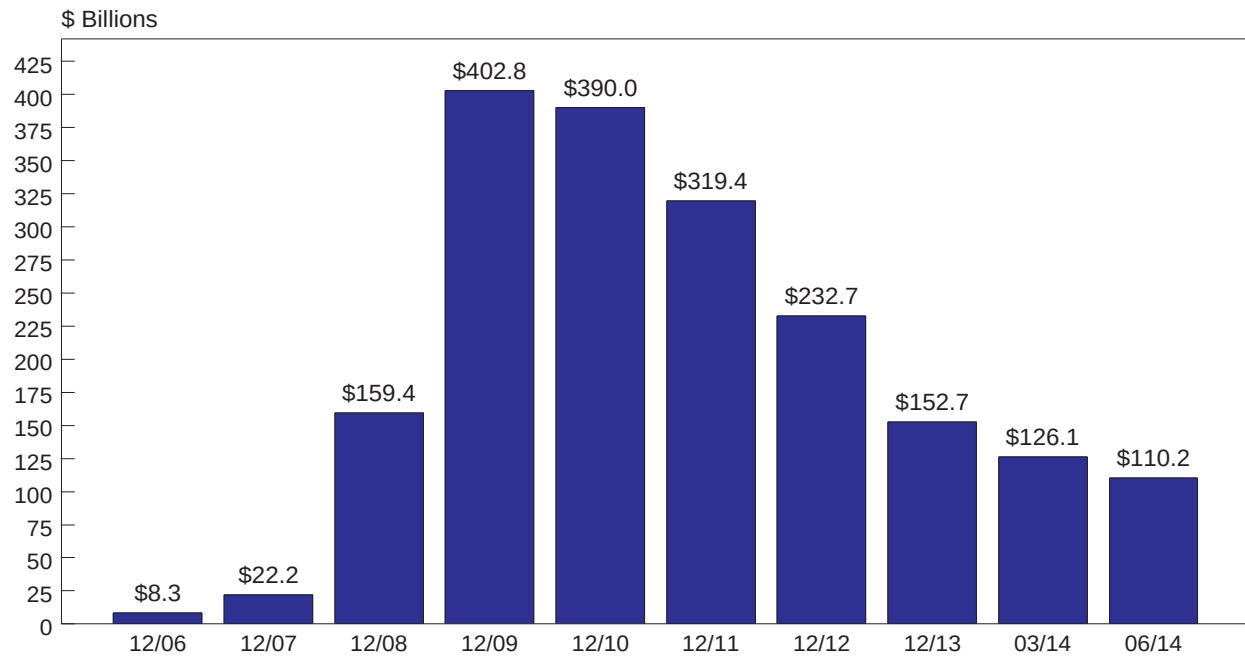
Number of FDIC-Insured "Problem" Institutions

2006-2014



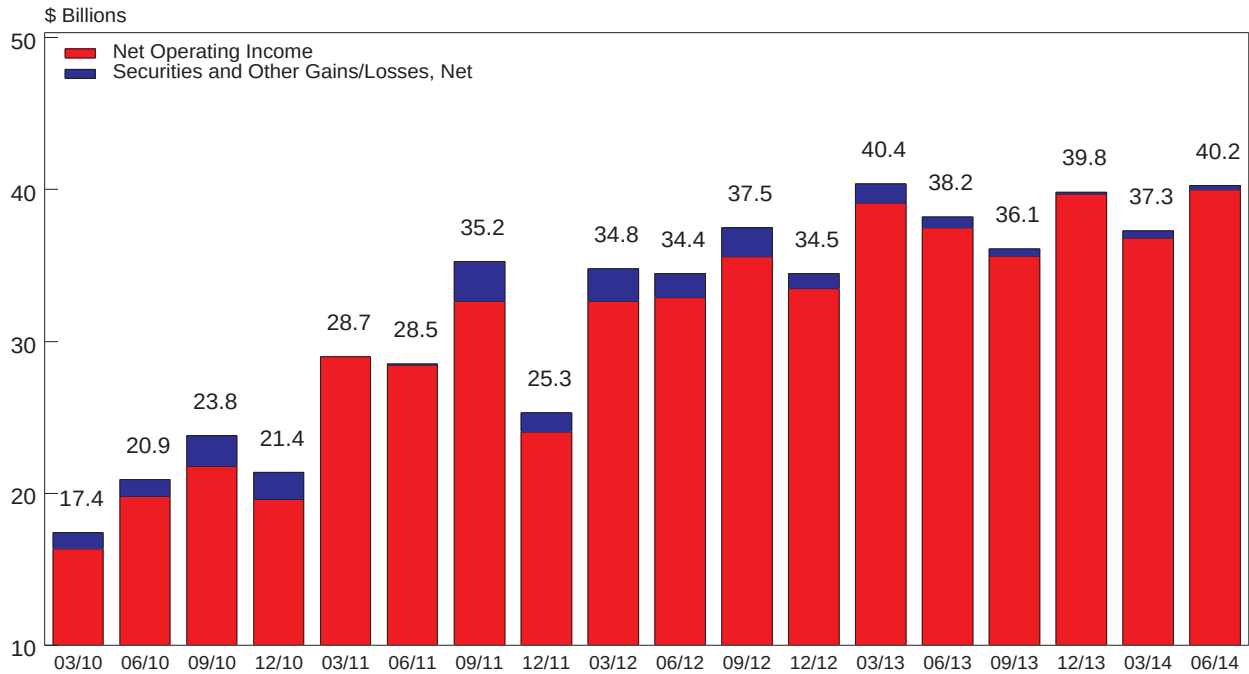
Assets of FDIC-Insured "Problem" Institutions

2006-2014



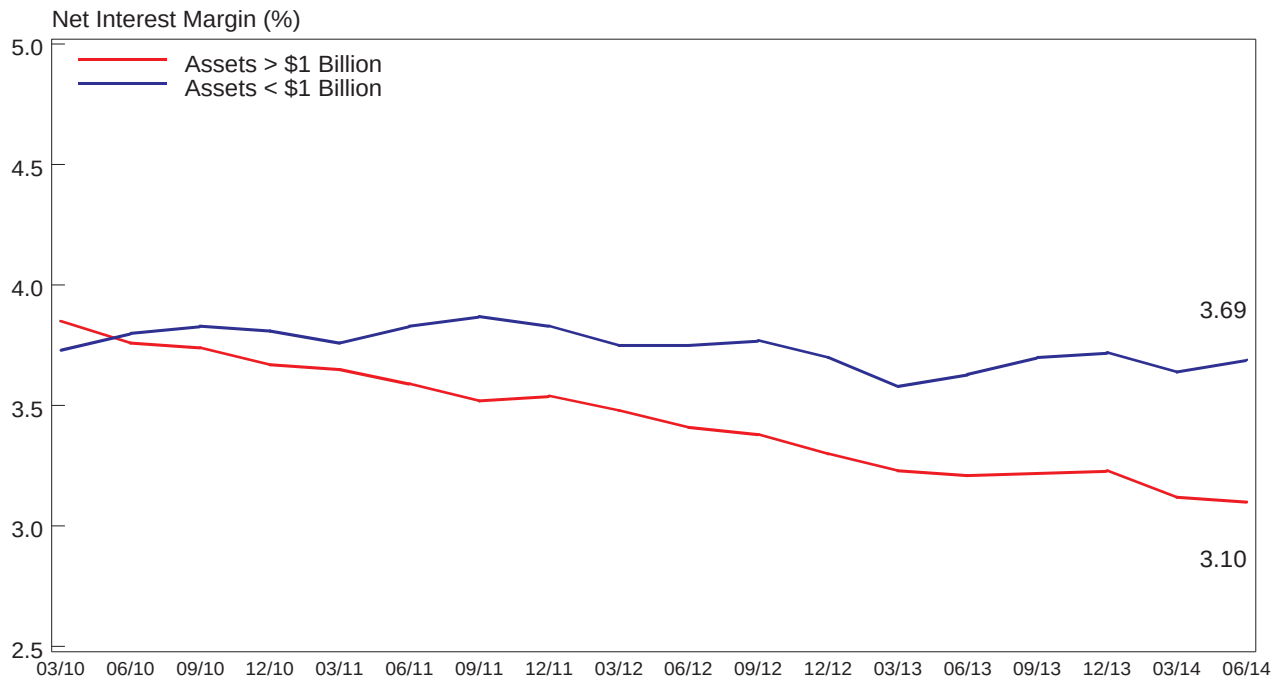
Quarterly Net Income

2010-2014



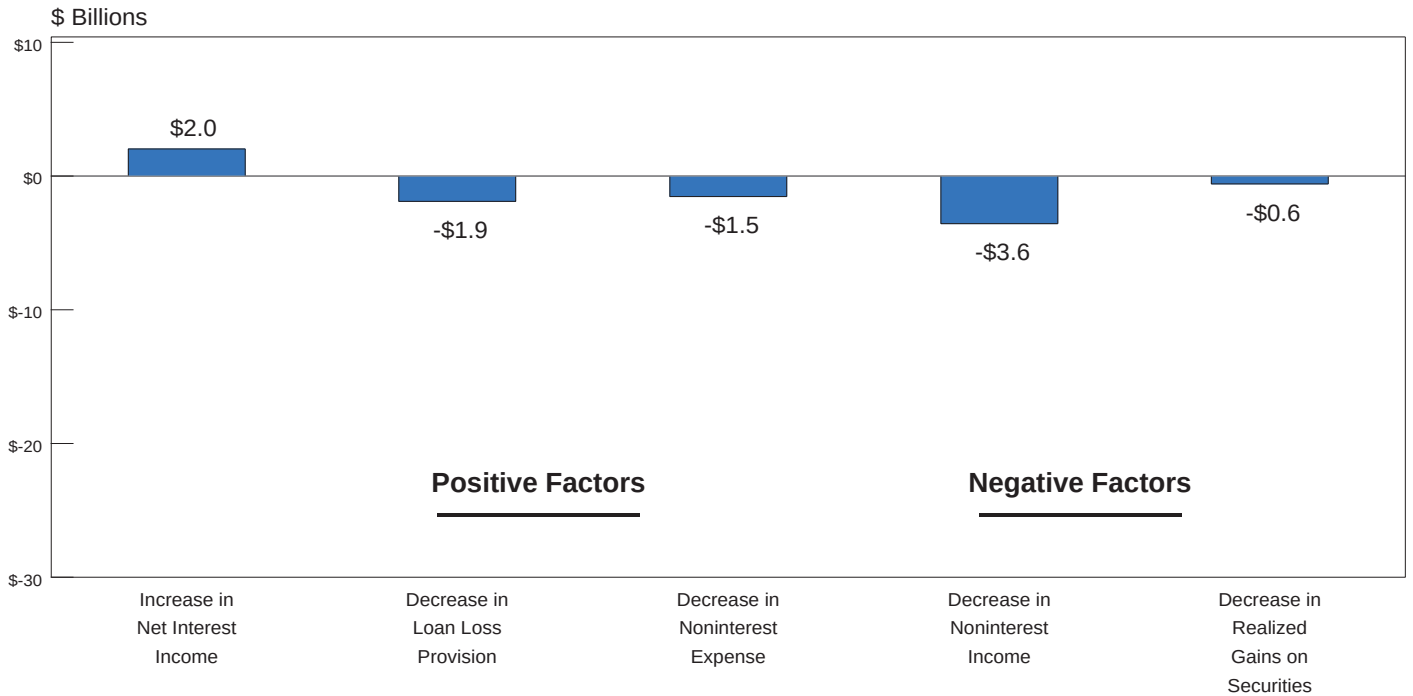
Quarterly Net Interest Margins, Annualized

2010 - 2014



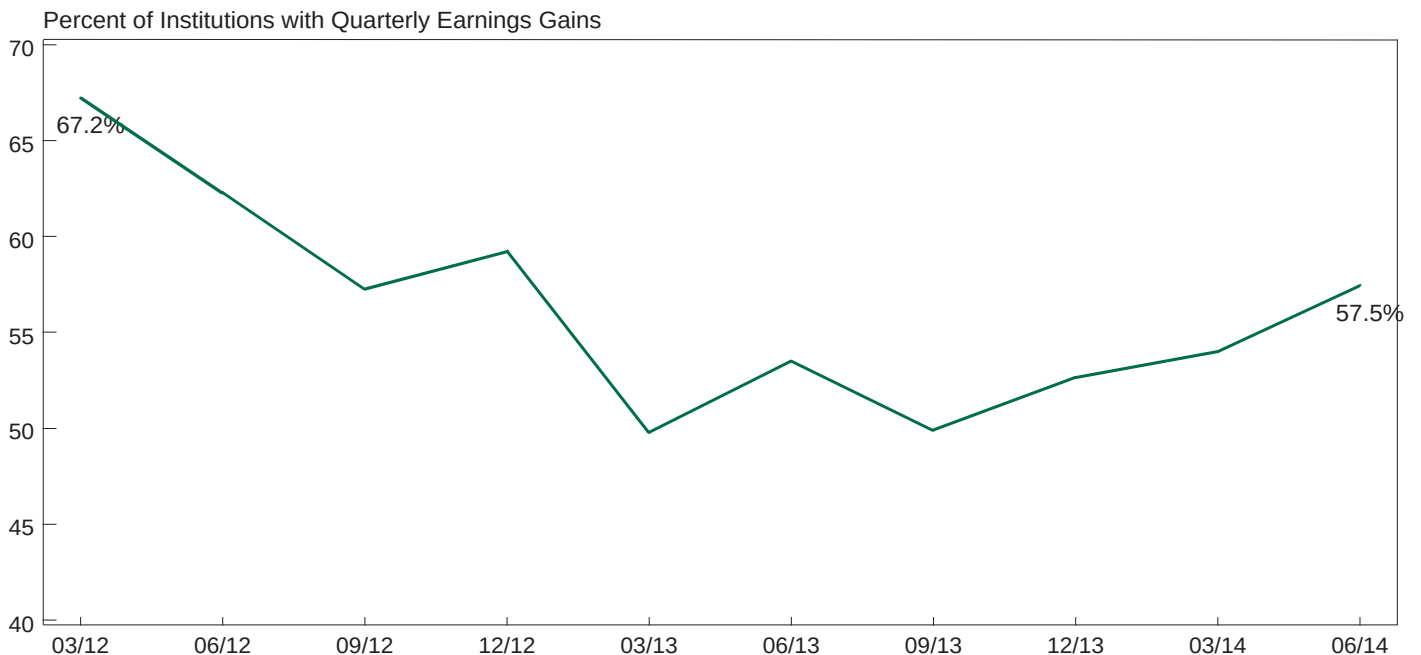
Major Factors Affecting Earnings

2nd Quarter 2014 vs. 2nd Quarter 2013

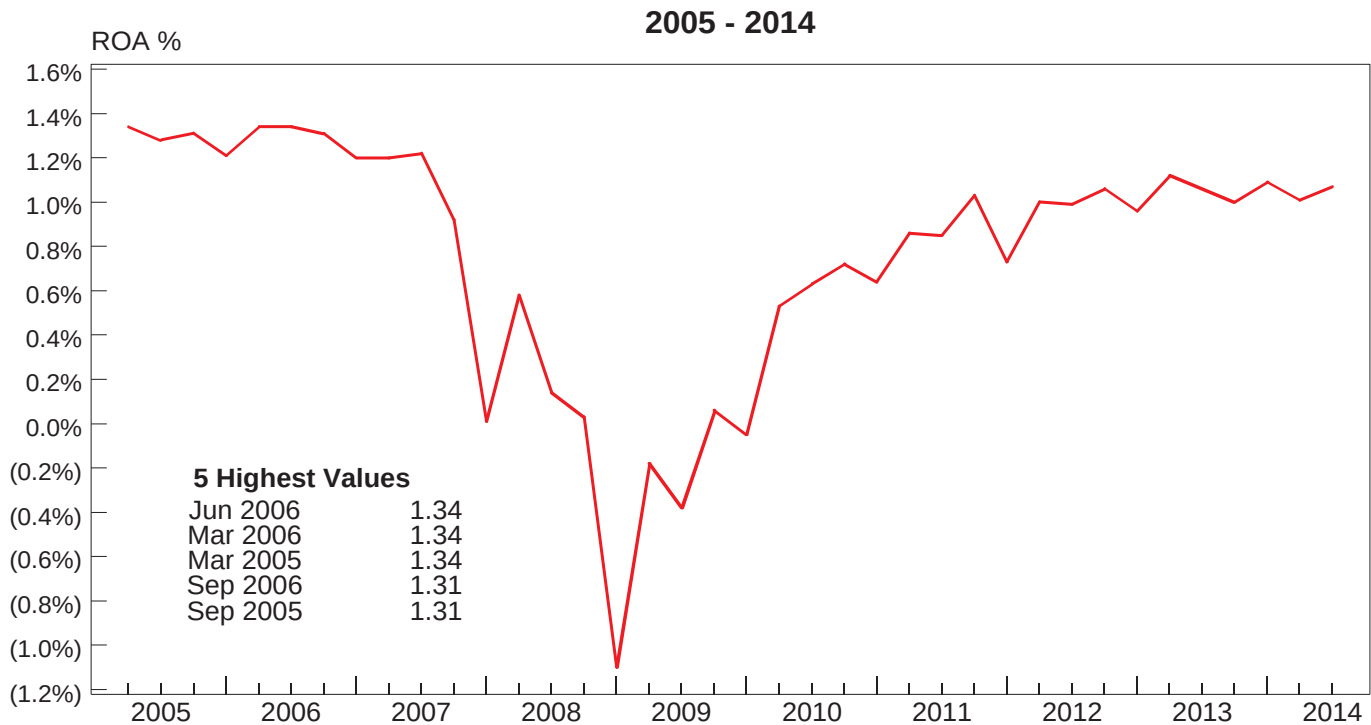


Percentage of Insured Institutions With Earnings Gains

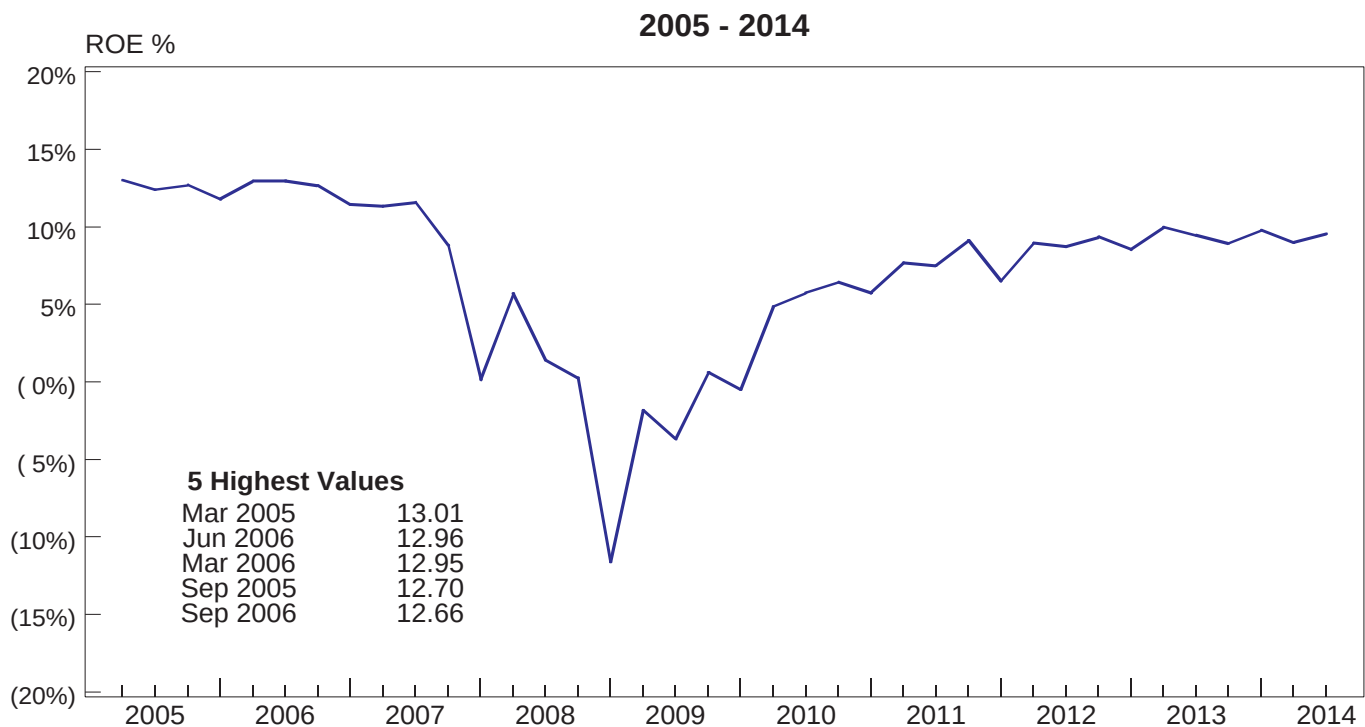
Compared to Year-Earlier Quarter, 2012-2014



Quarterly Return on Assets (ROA), Annualized

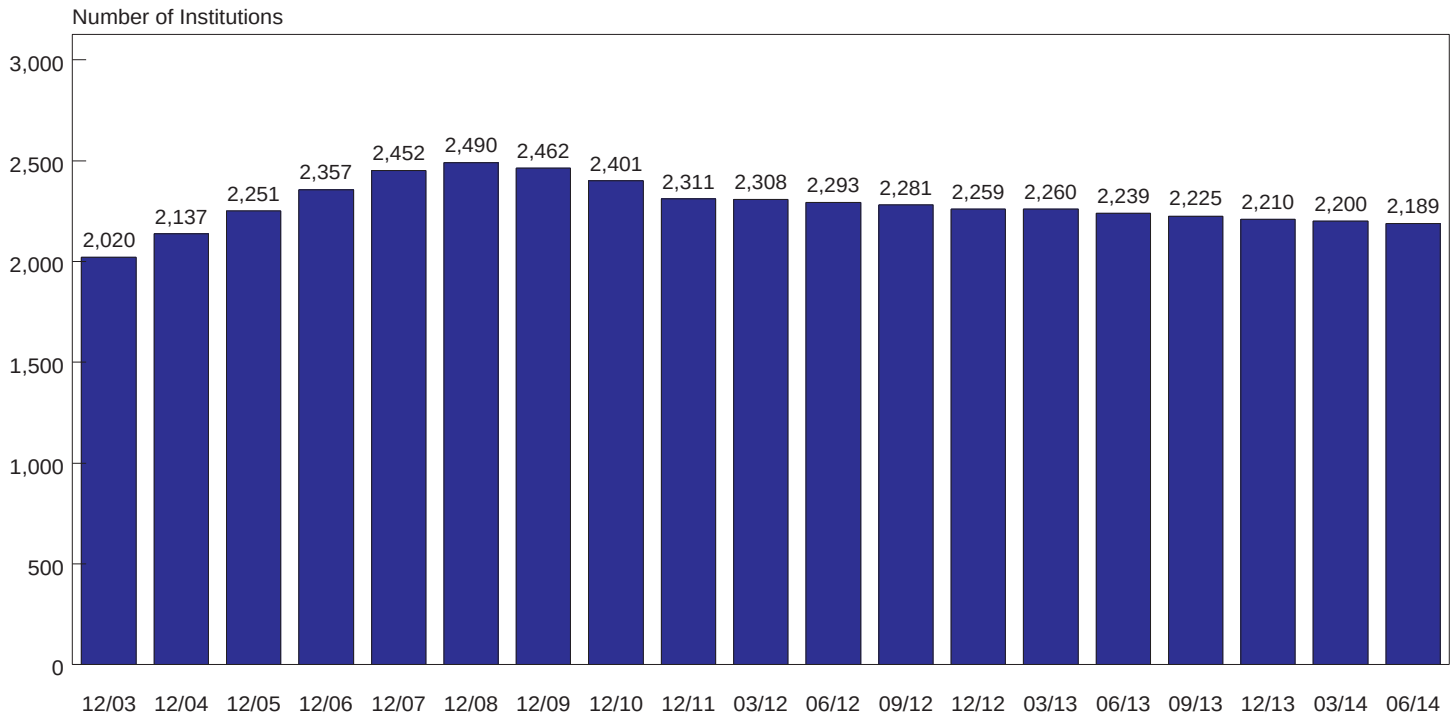


Quarterly Return on Equity (ROE), Annualized



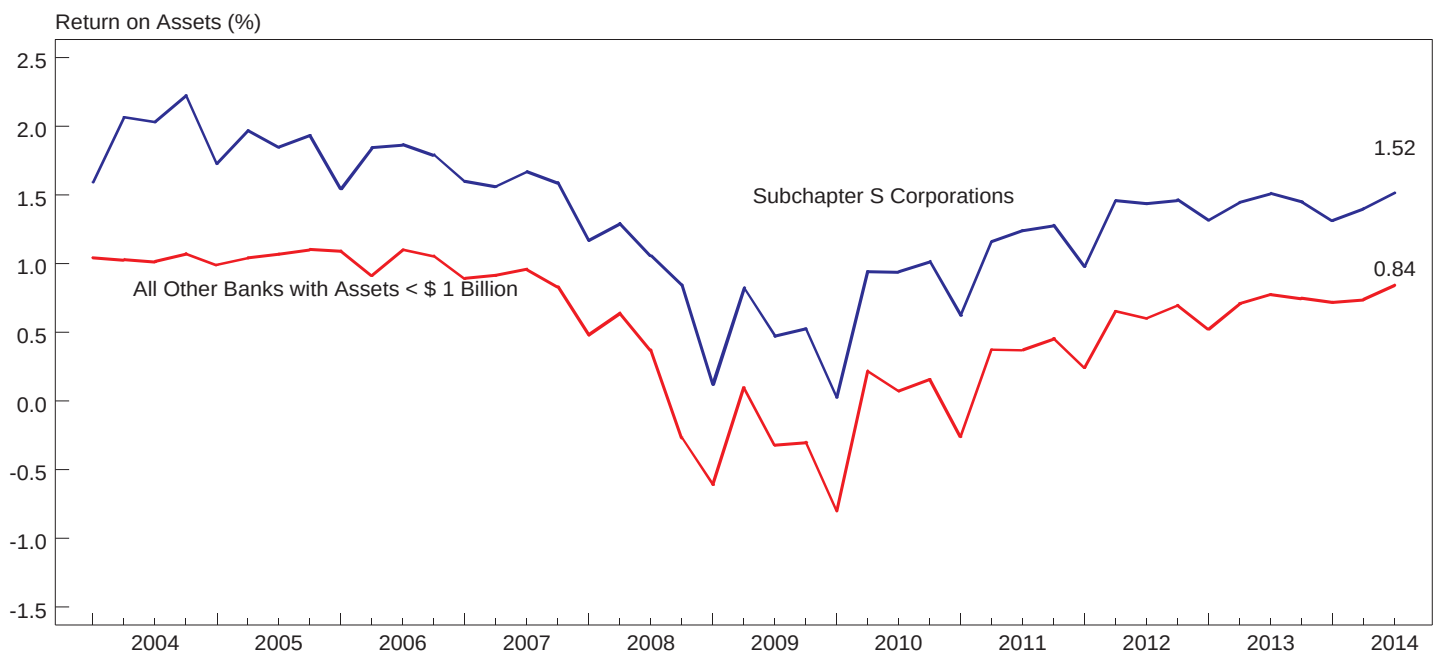
Number of Subchapter S Corporations

2003-2014



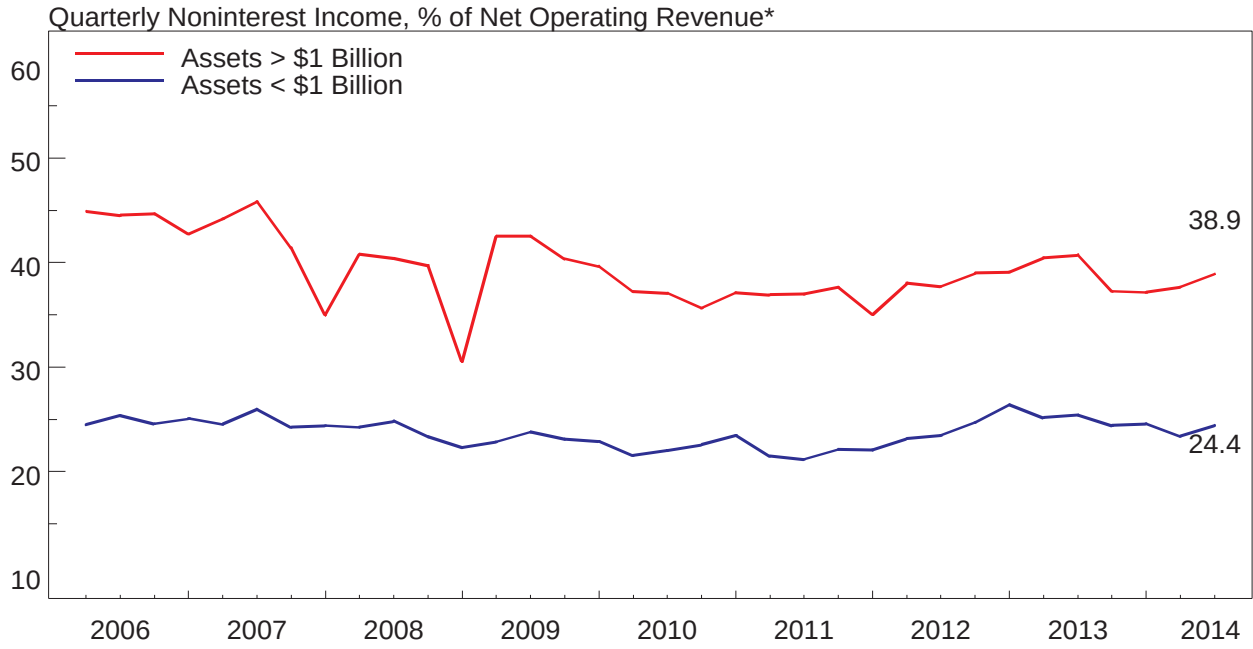
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2003-2014



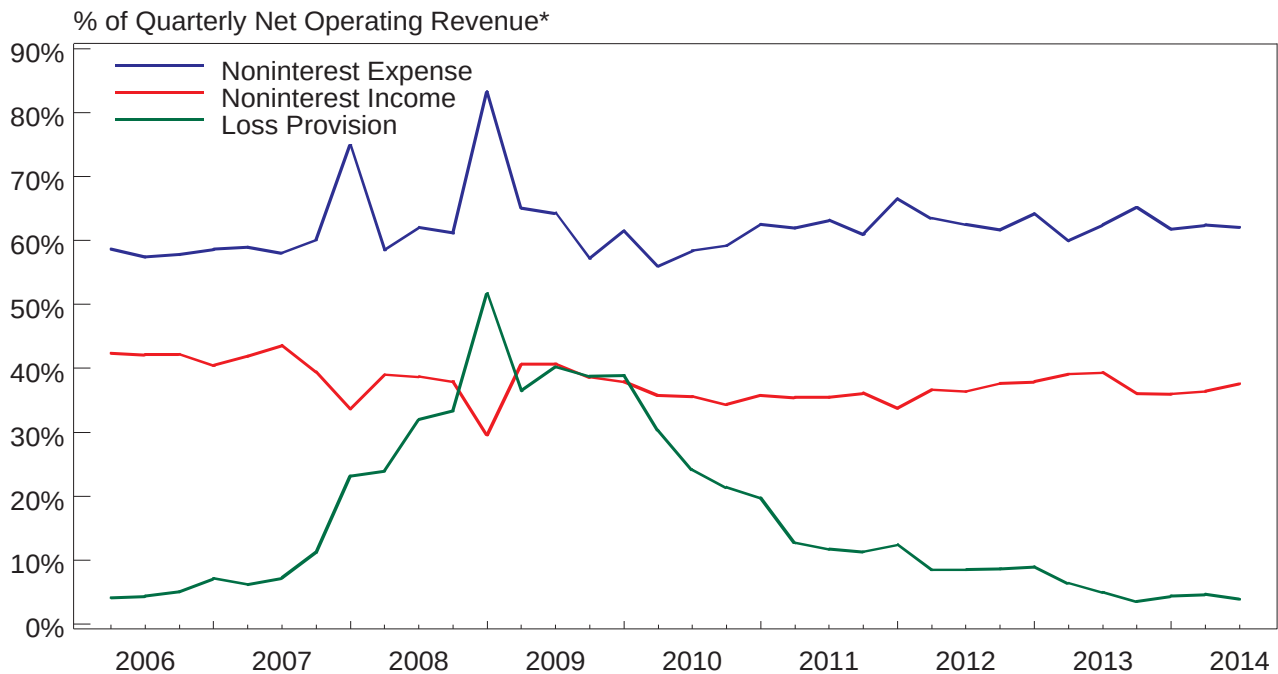
Noninterest Income as a Percentage of Net Operating Revenue*

2006 - 2014



Trends in FDIC-Insured Institutions' Income & Expenses

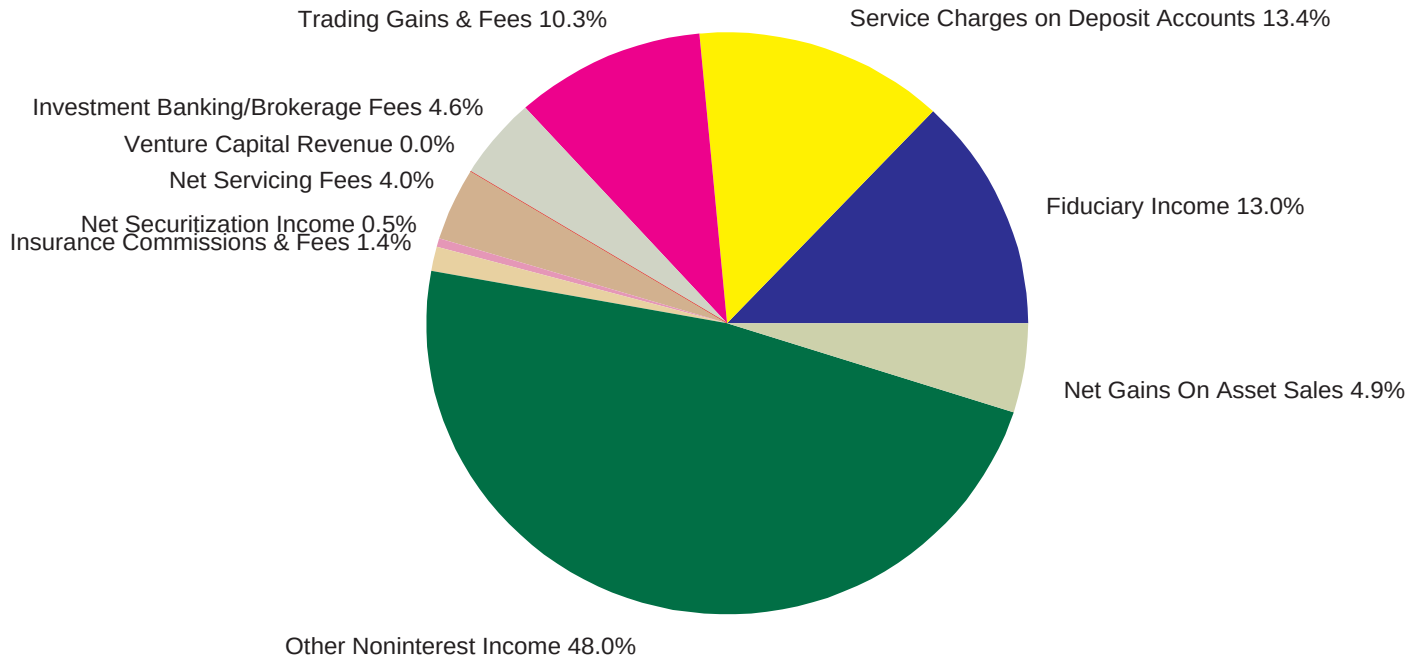
2006 - 2014



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

Composition of Noninterest Income

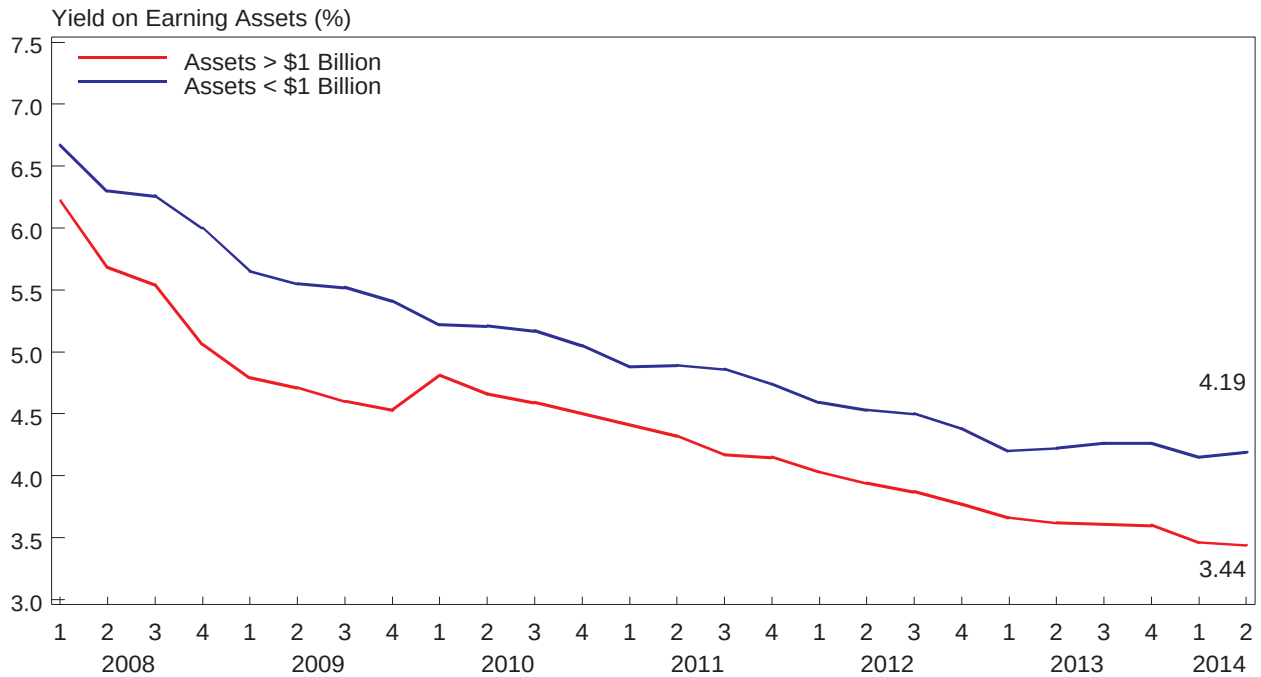
First Half 2014



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$16,012	1,181	17.7%
Service Charges on Deposit Accounts	\$16,526	6,478	97.3%
Trading Gains & Fees	\$12,612	210	3.2%
Investment Banking/Brokerage Fees	\$5,600	1,757	26.4%
Venture Capital Revenue	\$22	46	0.7%
Net Servicing Fees	\$4,907	2,272	34.1%
Net Securitization Income	\$598	35	0.5%
Insurance Commissions & Fees	\$1,666	2,513	37.8%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$5,304	2,670	40.1%
Net Gains/Losses On OREO Sales	-\$11	3,534	53.1%
Net Gains/Losses On Sales Of Other Assets	\$767	1,788	26.9%
Other Noninterest Income	\$59,006	6,594	99.1%
Total Noninterest Income	\$123,014	6,638	99.7%

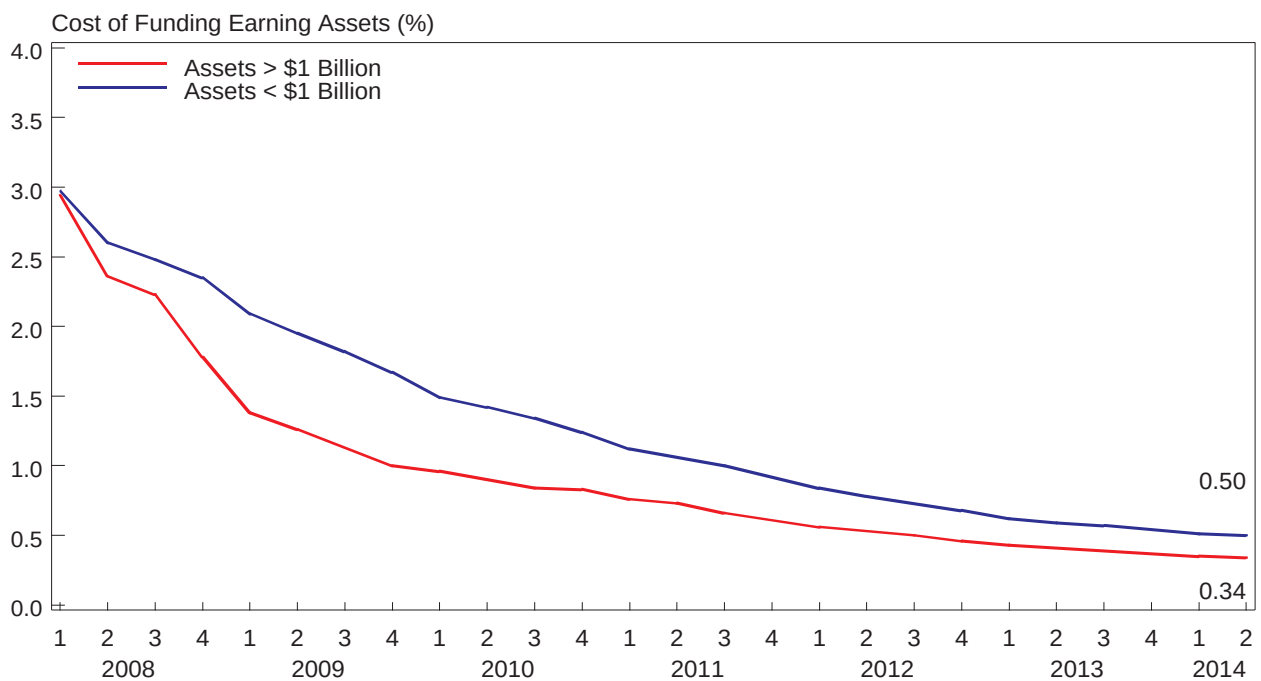
Quarterly Yield on Earning Assets

2008 - 2014

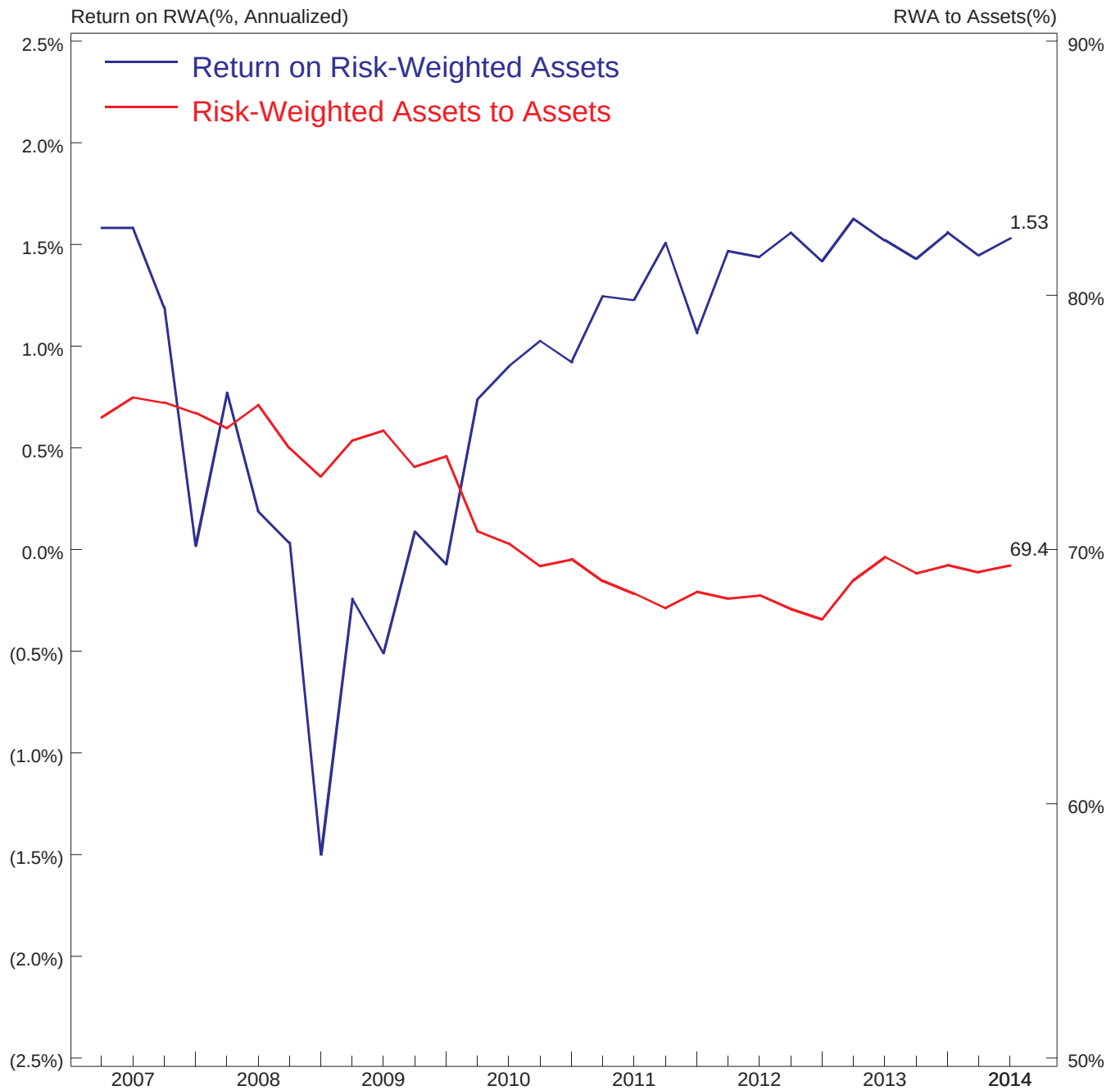


Quarterly Cost of Funding Earning Assets

2008 - 2014



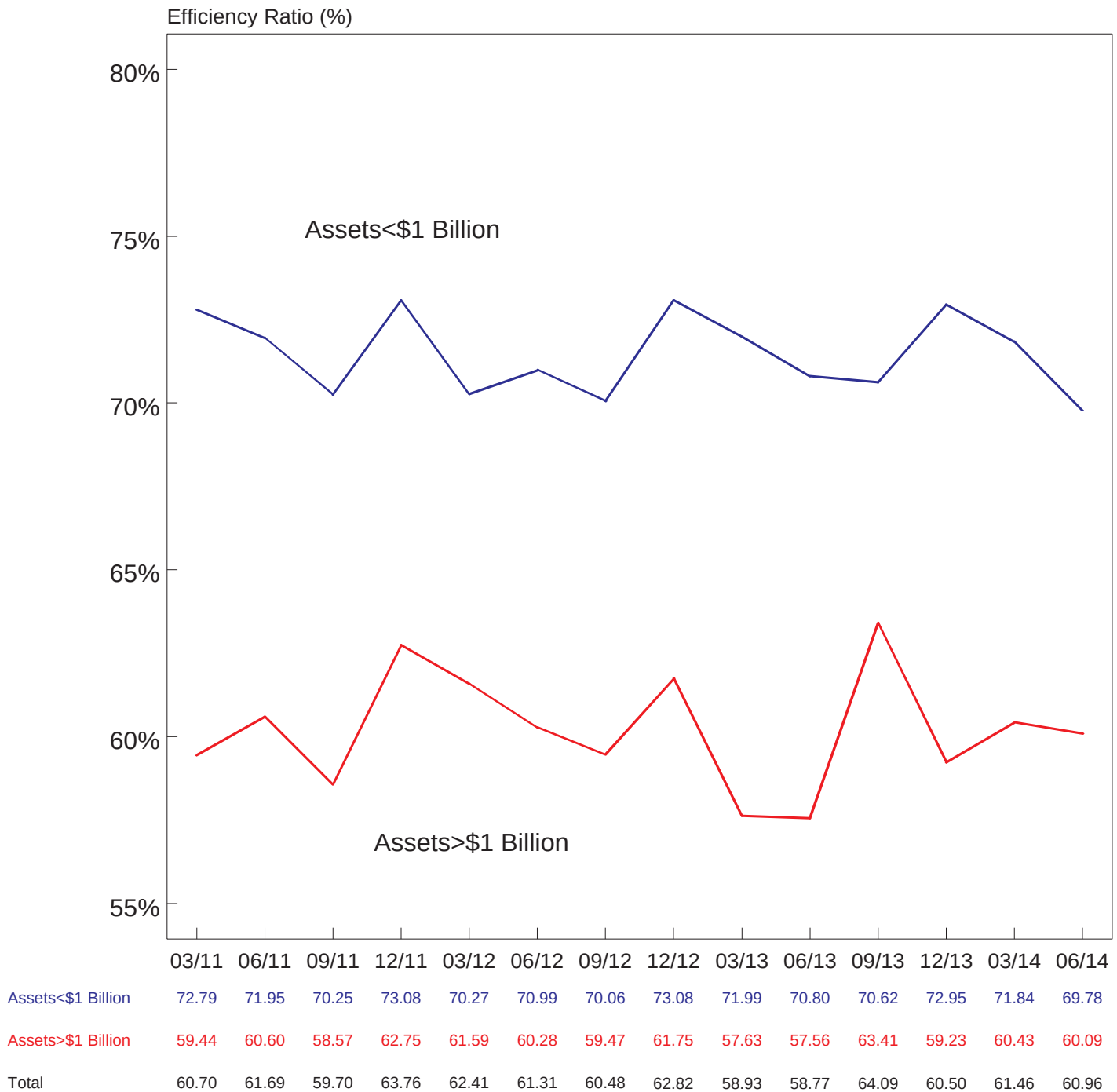
Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 2007 - 2014



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

Quarterly Efficiency Ratios*

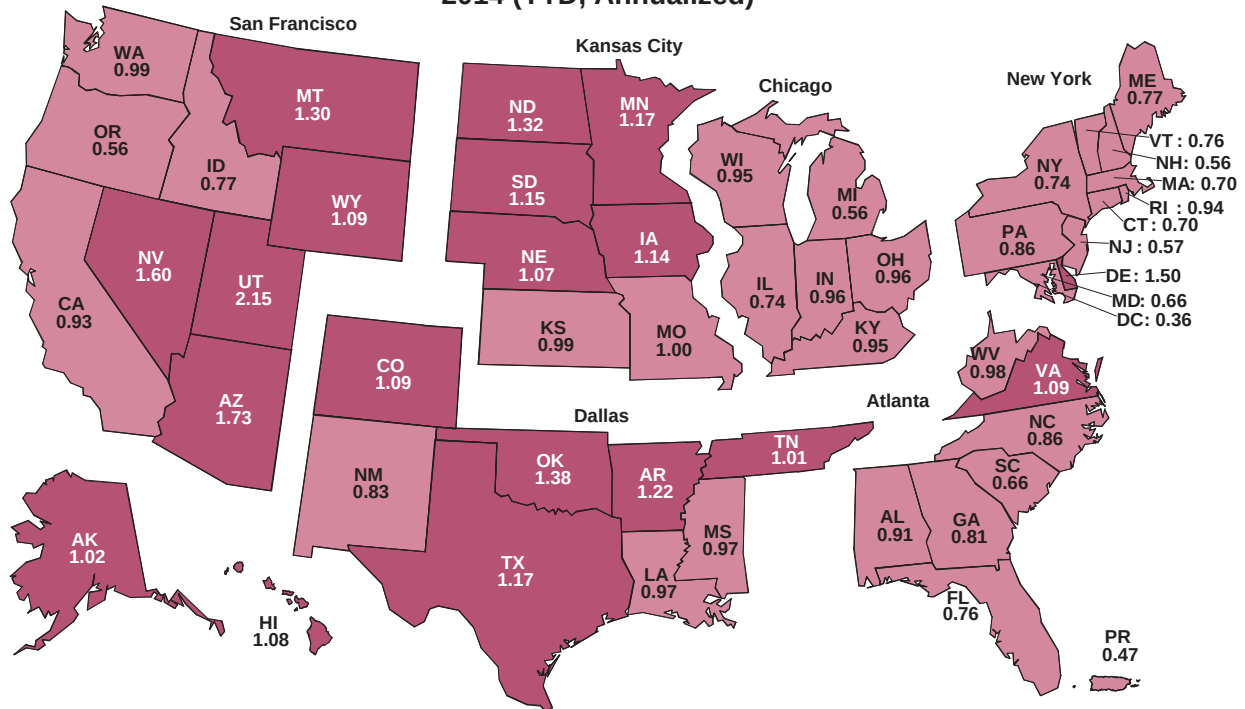
2011 - 2014



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

Return on Assets (ROA)

2014 (YTD, Annualized)



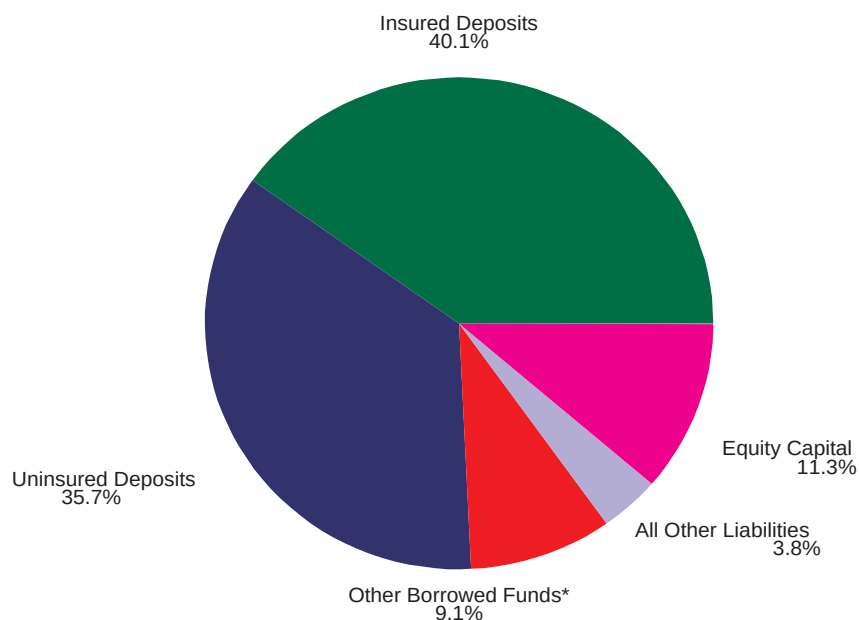
ROA Rankings by State

	No. of Inst. as of 06/30/14	YTD 2014	YTD 2013	Change*		No. of Inst. as of 06/30/14	YTD 2014	YTD 2013	Change*
1 Utah	53	2.15	2.21	(6)	28 Kentucky	183	0.95	0.90	5
2 Arizona	23	1.73	1.92	(19)	29 Wisconsin	255	0.95	1.02	(7)
3 Nevada	18	1.60	1.68	(8)	30 Rhode Island	10	0.94	(5.76)	670
4 Delaware	23	1.50	1.56	(6)	31 California	215	0.93	1.06	(13)
5 Oklahoma	223	1.38	1.44	(6)	32 Alabama	135	0.91	0.97	(6)
6 North Dakota	86	1.32	1.38	(6)	33 North Carolina	71	0.86	1.16	(30)
7 Montana	63	1.30	1.23	7	34 Pennsylvania	192	0.86	0.27	59
8 Arkansas	114	1.22	1.21	1	35 New Mexico	45	0.83	1.03	(20)
9 Minnesota	349	1.17	1.09	8	36 Georgia	217	0.81	0.93	(12)
10 Texas	519	1.17	1.21	(4)	37 Idaho	14	0.77	0.68	9
11 South Dakota	74	1.15	1.30	(15)	38 Maine	28	0.77	0.71	6
12 Iowa	326	1.14	1.10	4	39 Florida	188	0.76	0.75	1
13 Colorado	97	1.09	1.01	8	40 Vermont	13	0.76	0.75	1
14 Virginia	100	1.09	1.02	7	41 Illinois	536	0.74	0.69	5
15 Wyoming	33	1.09	1.04	5	42 New York	160	0.74	0.70	4
16 Hawaii	9	1.08	1.59	(51)	43 Connecticut	45	0.70	0.68	2
17 Nebraska	202	1.07	1.16	(9)	44 Massachusetts	149	0.70	0.81	(11)
18 Alaska	5	1.02	1.04	(2)	45 Maryland	71	0.66	0.72	(6)
19 Tennessee	176	1.01	0.84	17	46 South Carolina	66	0.66	0.64	2
20 Missouri	305	1.00	0.98	2	47 New Jersey	100	0.57	0.63	(6)
21 Kansas	287	0.99	0.93	6	48 Michigan	122	0.56	1.24	(68)
22 Washington	60	0.99	1.05	(6)	49 New Hampshire	20	0.56	0.63	(7)
23 West Virginia	60	0.98	0.99	(1)	50 Oregon	28	0.56	1.29	(73)
24 Louisiana	140	0.97	0.92	5	51 Puerto Rico	6	0.47	(0.30)	77
25 Mississippi	84	0.97	0.87	10	52 District of Col.	4	0.36	0.68	(32)
26 Indiana	127	0.96	1.02	(6)					
27 Ohio	221	0.96	1.18	(22)					
					U.S. and Terr.	6,656	1.04	1.09	(5)

*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, 2014

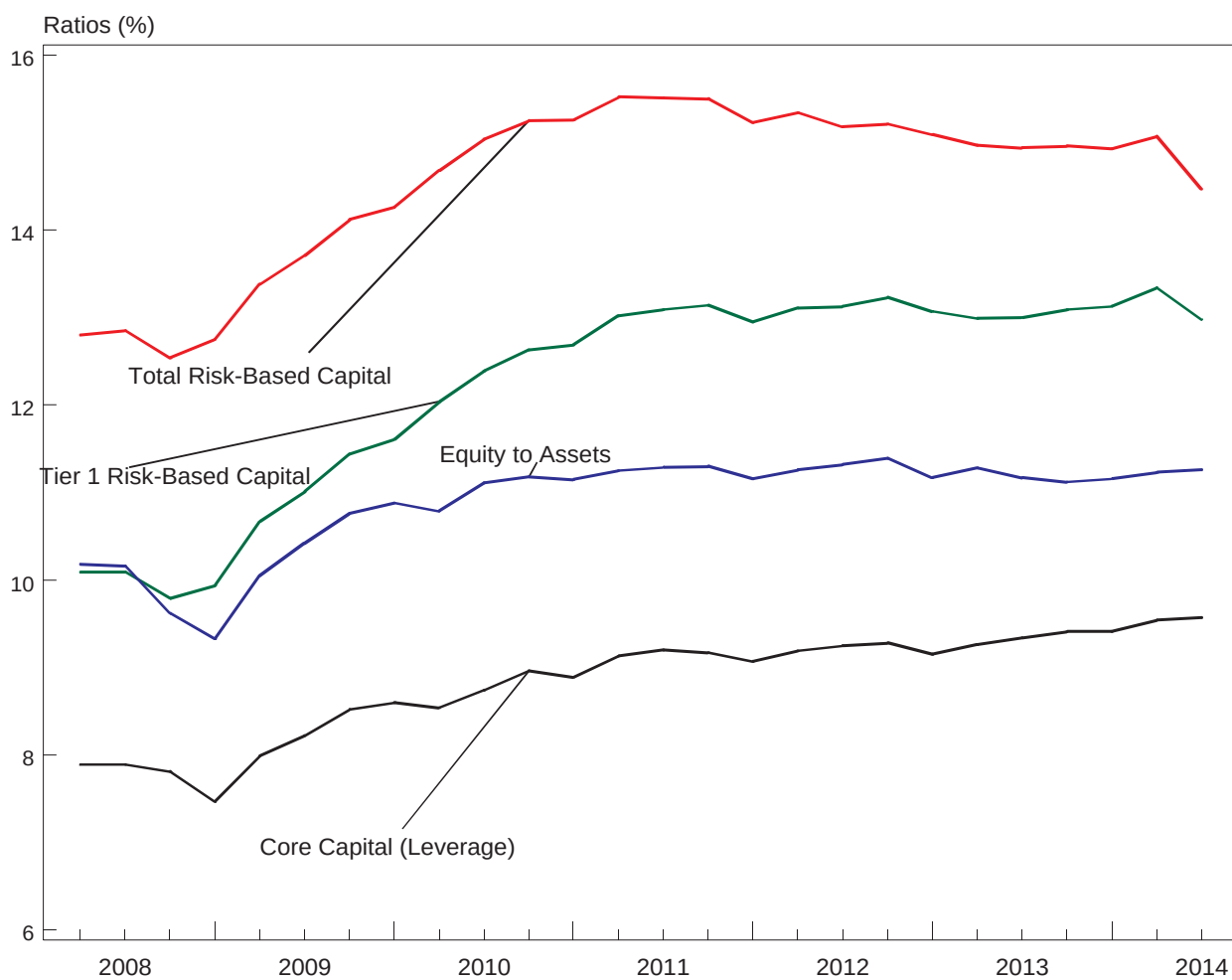


(\$ Billions)	6/30/13	6/30/14	% Change
Insured Deposits (estimated)	5,927	6,081	2.6
Uninsured Deposits	4,853	5,409	11.5
In Foreign Offices	1,385	1,432	3.4
Other Borrowed Funds*	1,329	1,378	3.7
All Other Liabilities	672	580	-13.7
Subordinated Debt	114	98	-14.0
Bank Equity Capital	1,608	1,707	6.2
Total Liabilities and Equity Capital	14,405	15,165	5.3

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

Capital Ratios

2008 - 2014

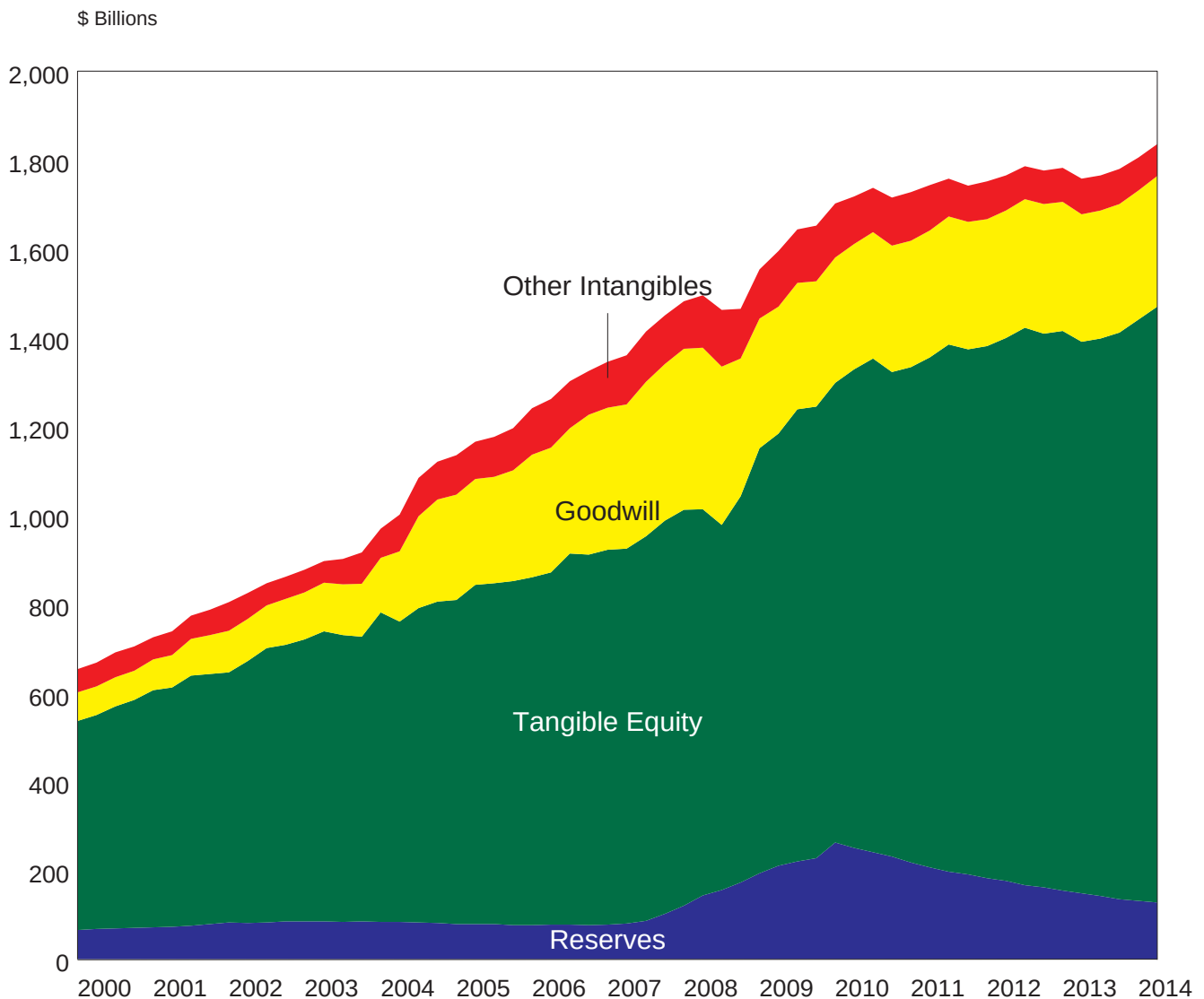


	12/08	12/09	12/10	12/11	12/12	12/13	6/14
Total Risk-Based Capital	12.75	14.26	15.26	15.23	15.09	14.93	14.47
Tier 1 Risk-Based Capital	9.94	11.61	12.69	12.95	13.07	13.13	12.98
Equity to Assets	9.33	10.88	11.15	11.16	11.17	11.16	11.26
Core Capital (Leverage)	7.47	8.60	8.89	9.07	9.15	9.41	9.57

Equity Capital and Reserves

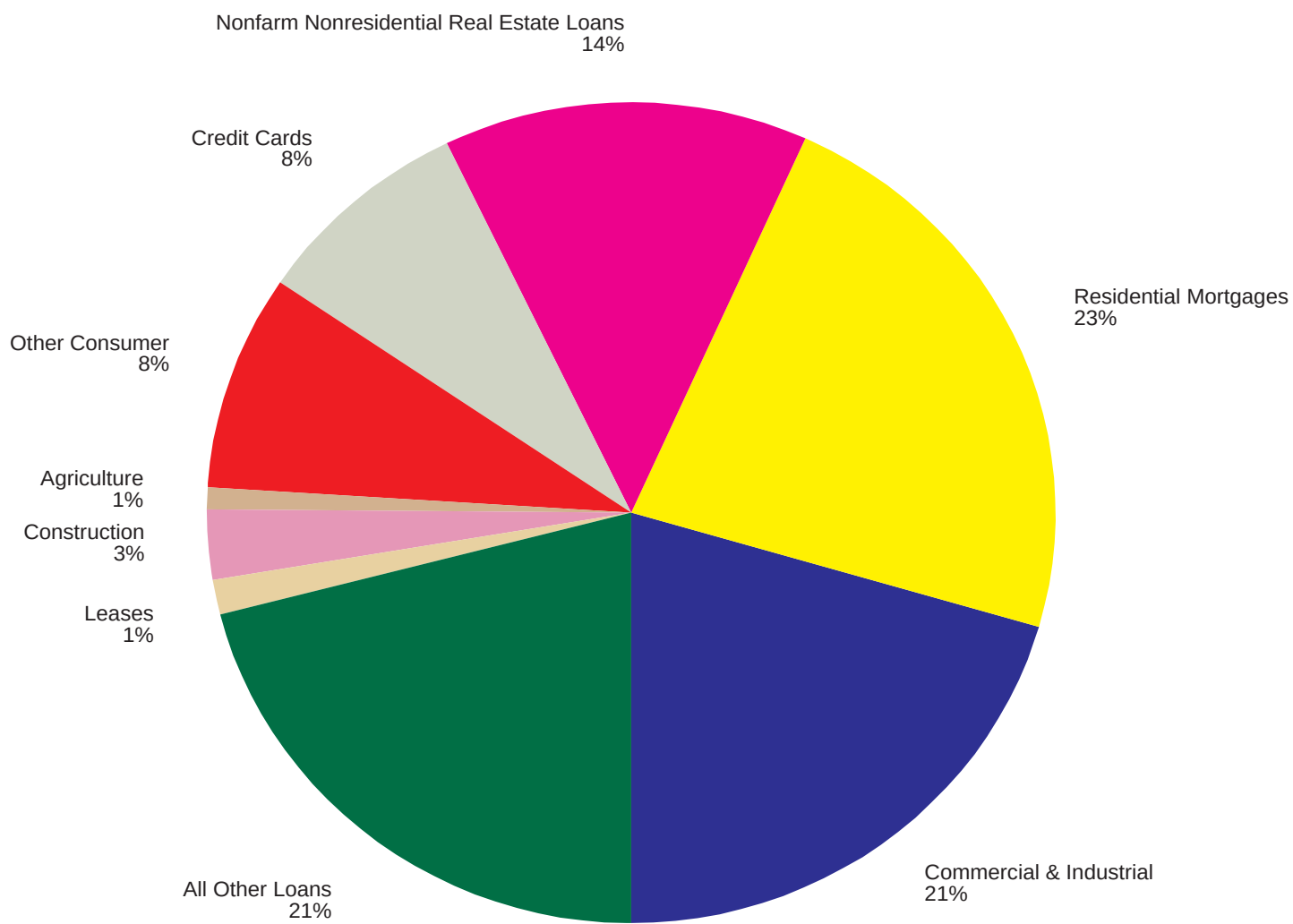
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2014



Loan Portfolio Composition

June 30, 2014

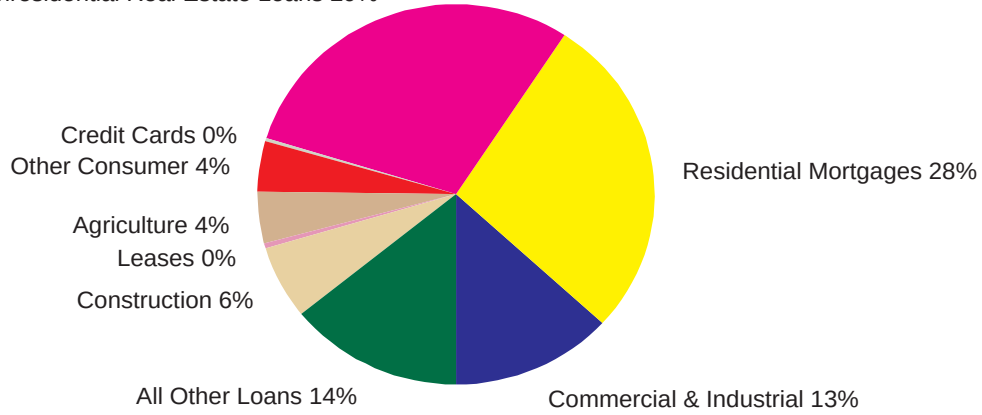


Loan Portfolio Composition by Asset Size

June 30, 2014

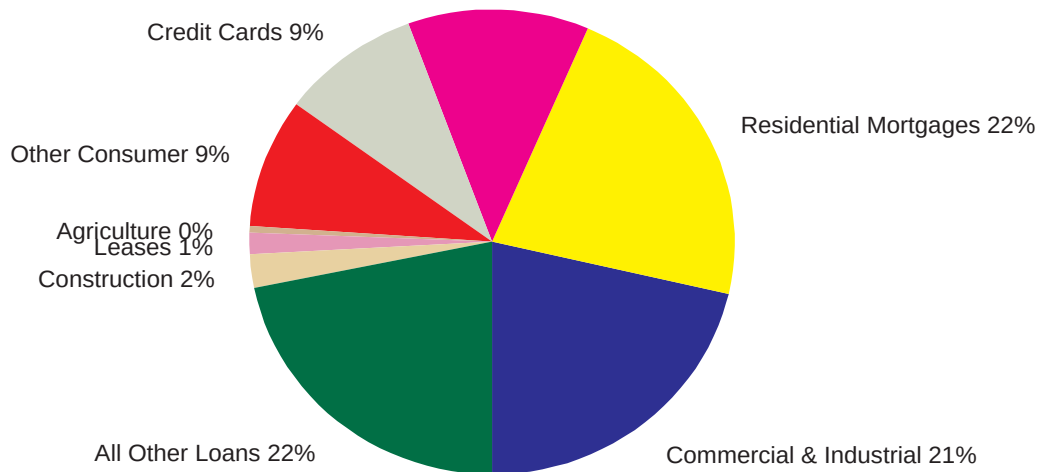
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 29%



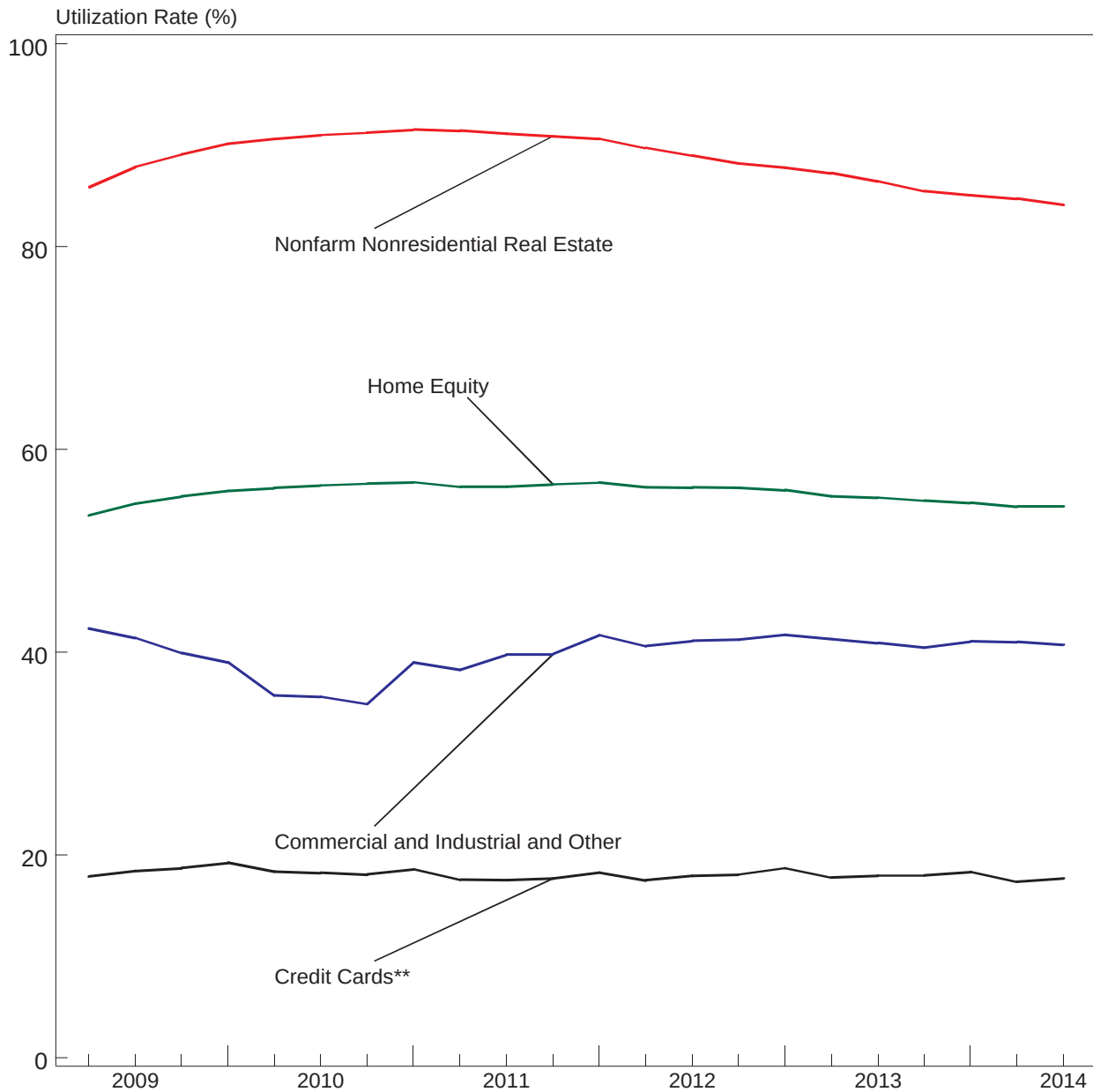
Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 12%



Utilization Rates of Loan Commitments*

2009-2014

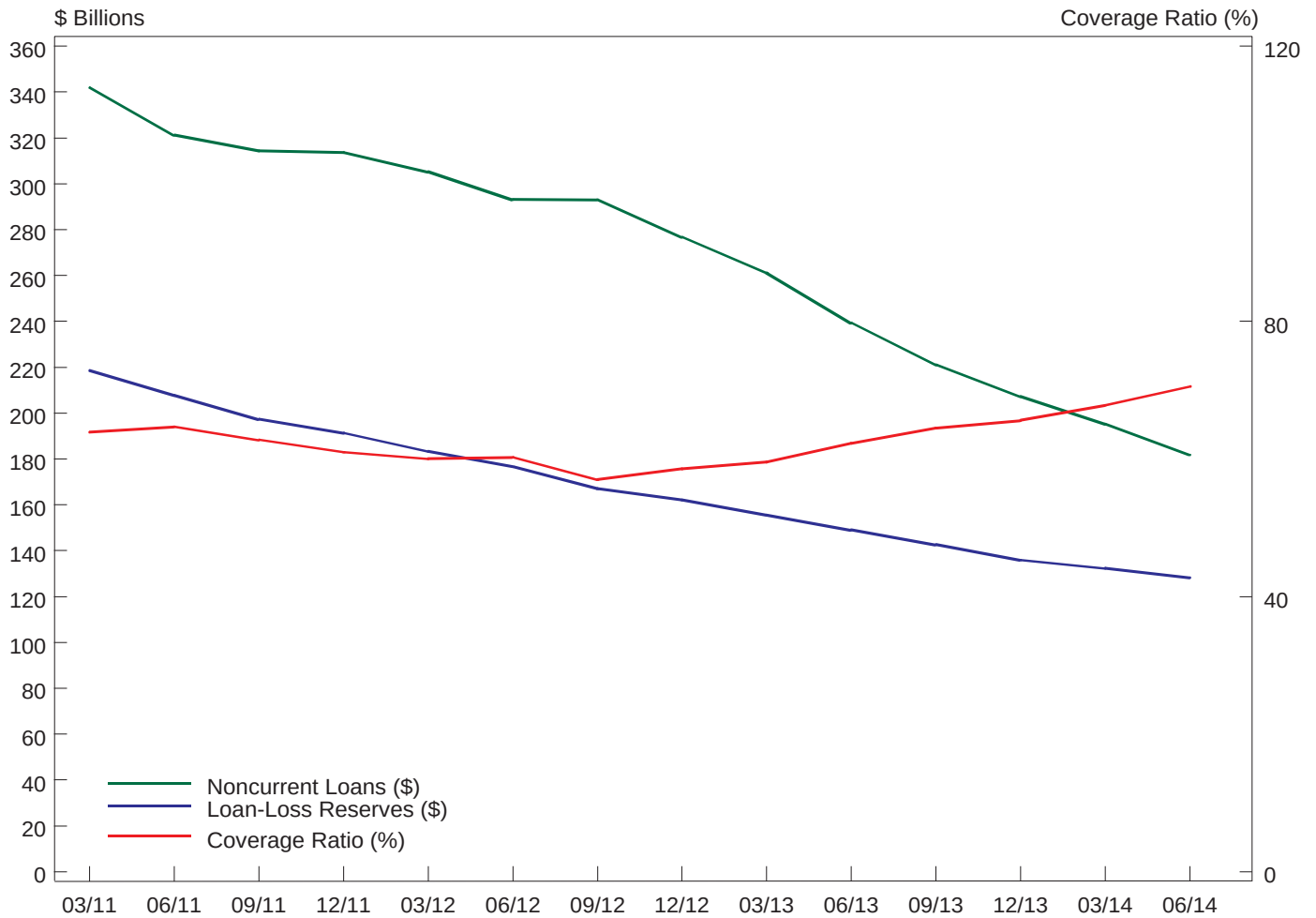


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2011-2014



Noncurrent Loans (\$ Billions)

341.9 321.2 314.3 313.7 305.2 293.1 293.1 276.8 261.1 239.3 221.0 207.2 195.2 181.8

Loan-Loss Reserves (\$ Billions)

218.5 207.7 197.3 191.3 183.2 176.6 167.0 162.1 155.5 149.1 142.6 135.9 132.3 128.2

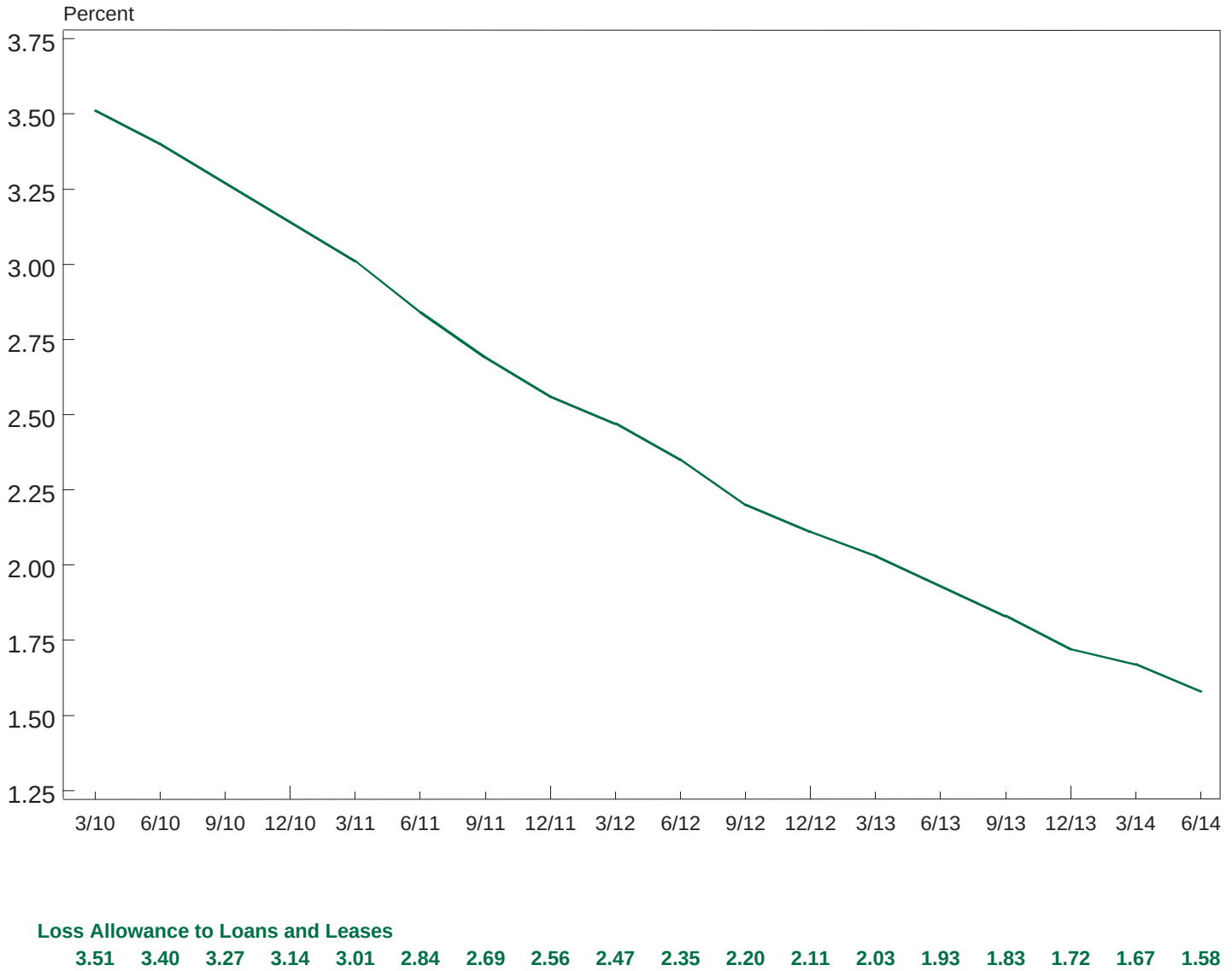
Coverage Ratio (%)

64 65 63 61 60 60 57 59 60 62 65 66 68 71

* Loan-loss reserves to noncurrent loans.

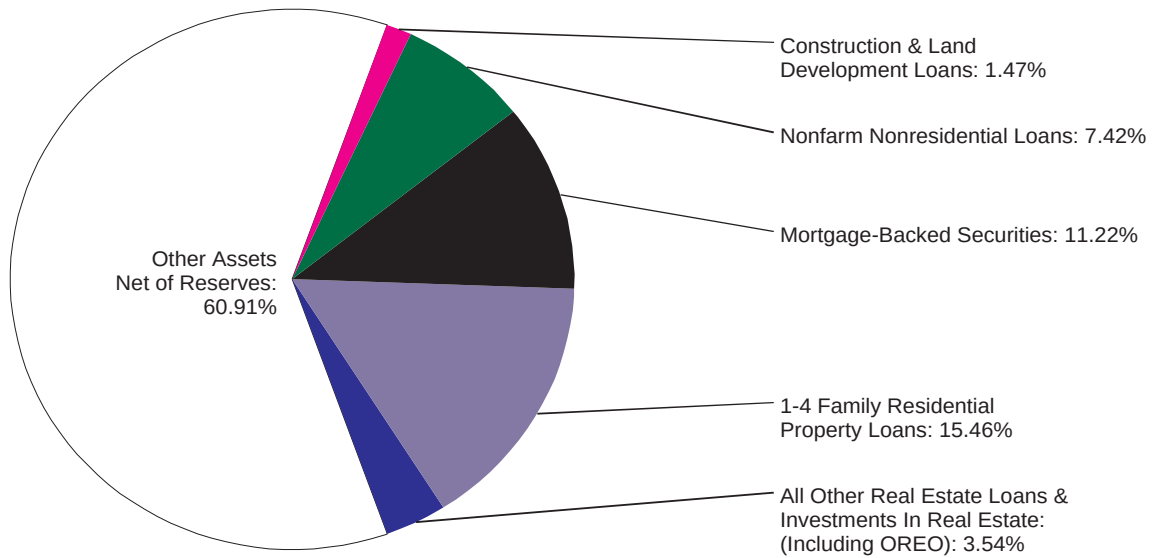
Loss Allowance to Loans and Leases

2010 - 2014



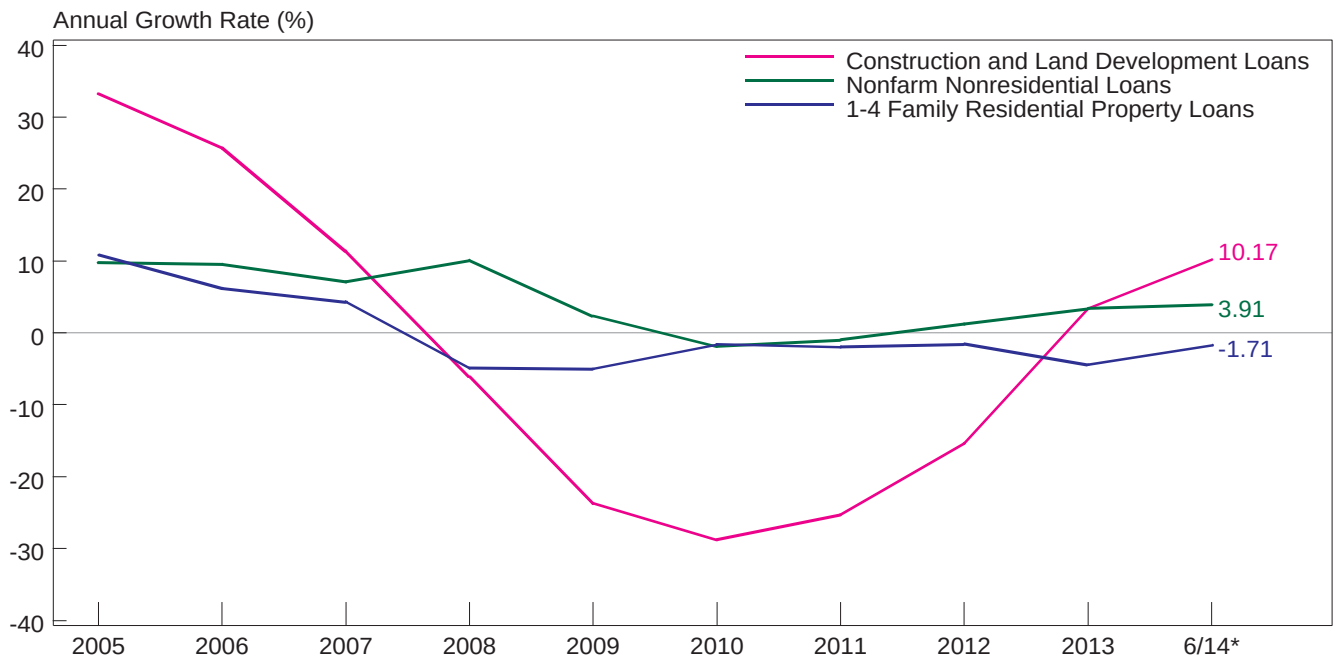
Real Estate Assets as a Percent of Total Assets

June 30, 2014



Real Estate Loan Growth Rates*

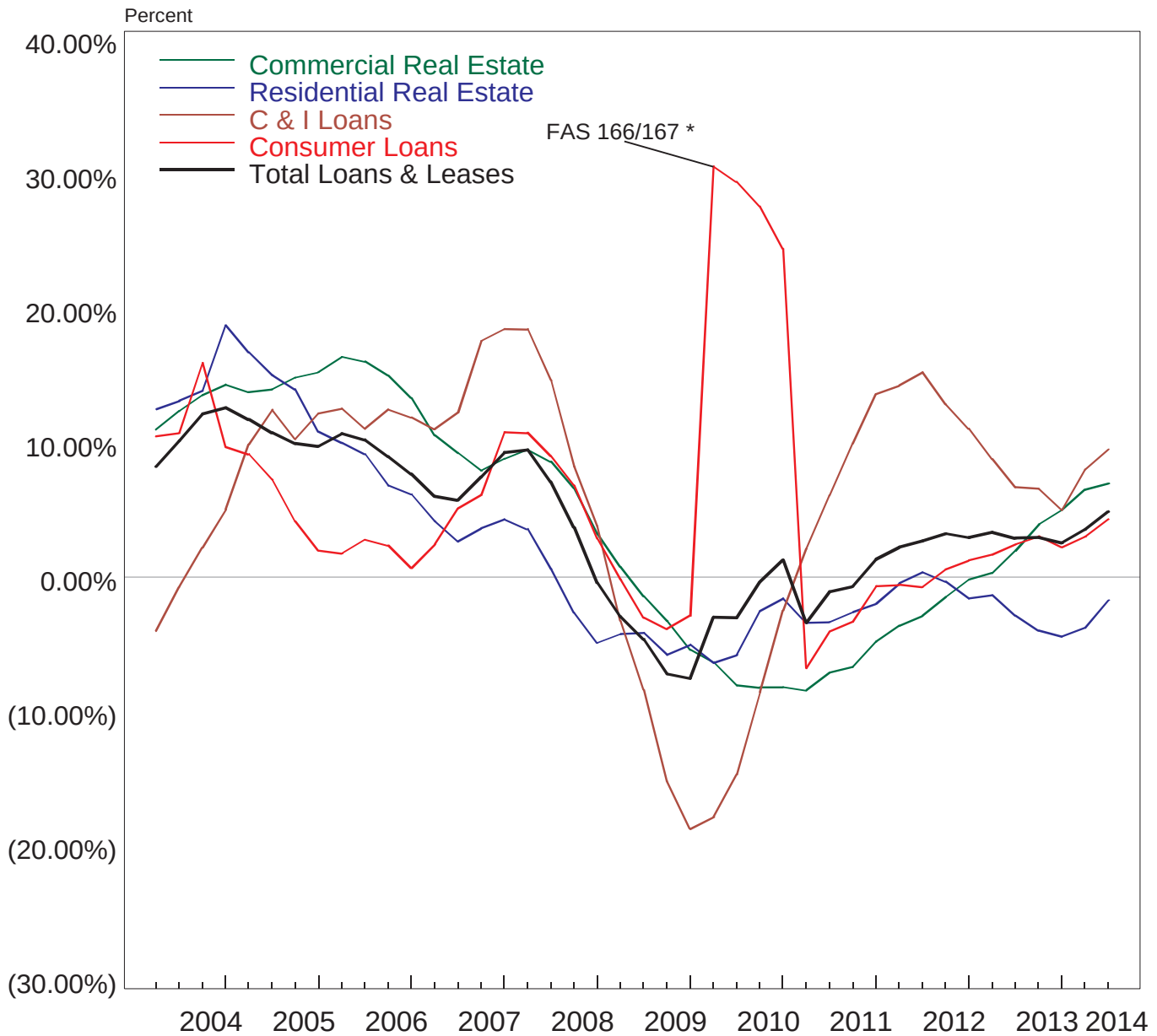
2005-2014



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

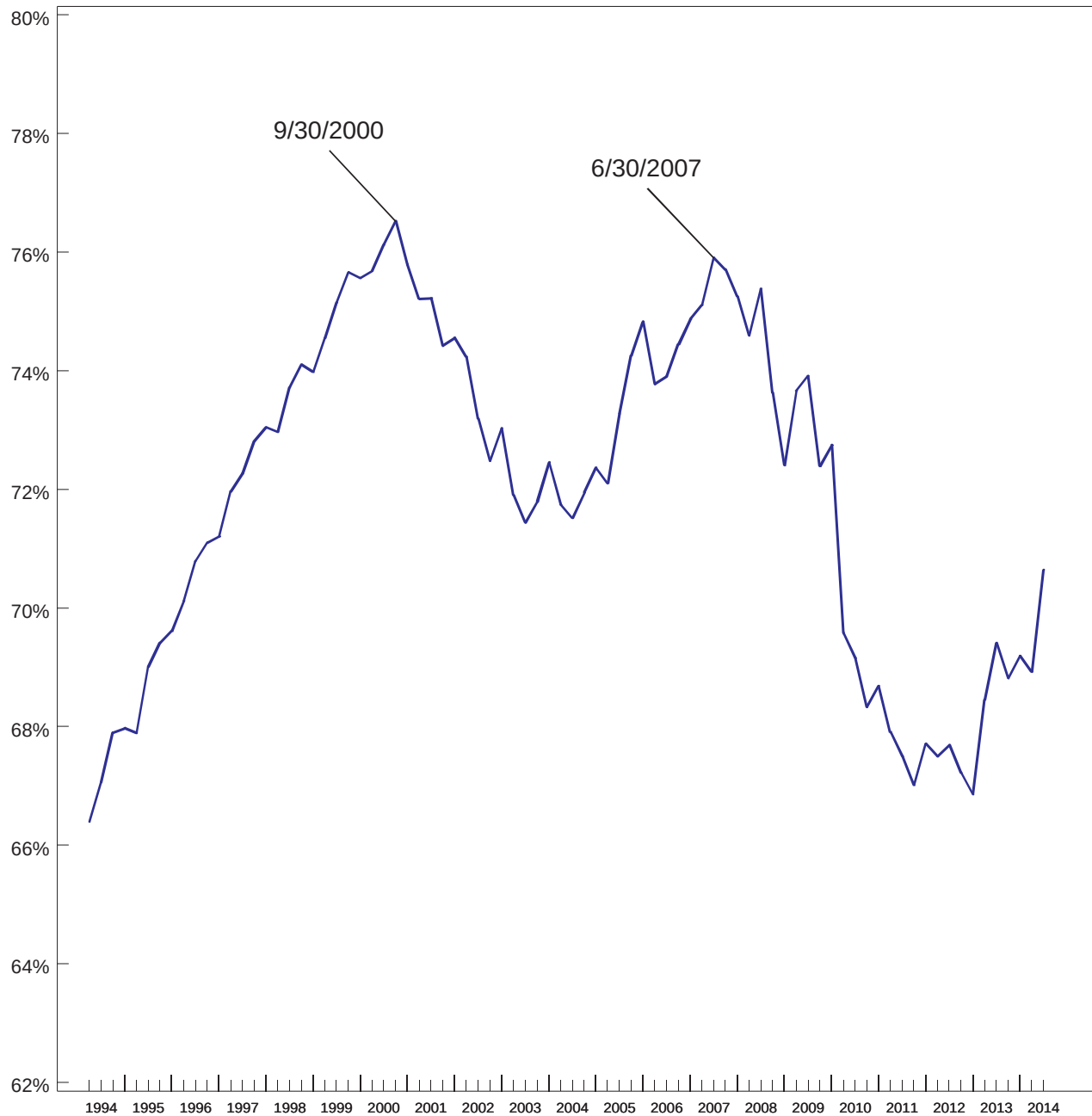
Twelve-Month Loan Growth Rates

2004 - 2014



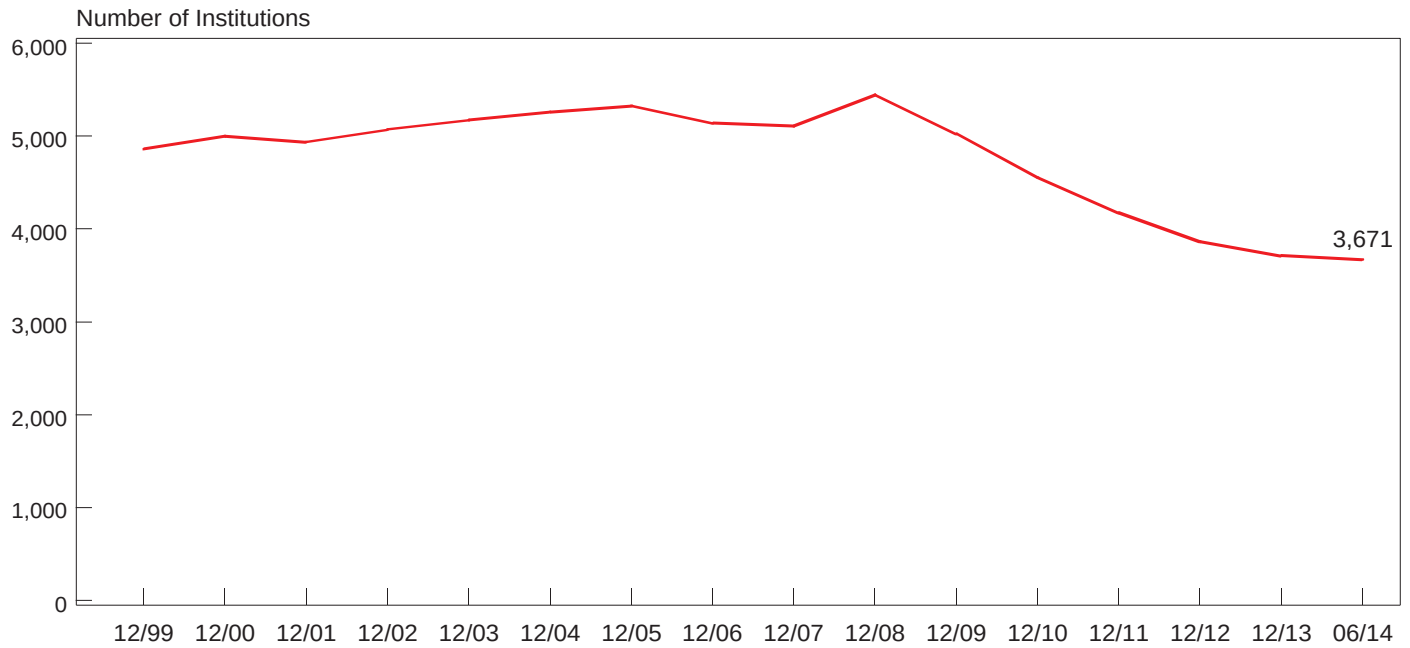
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

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



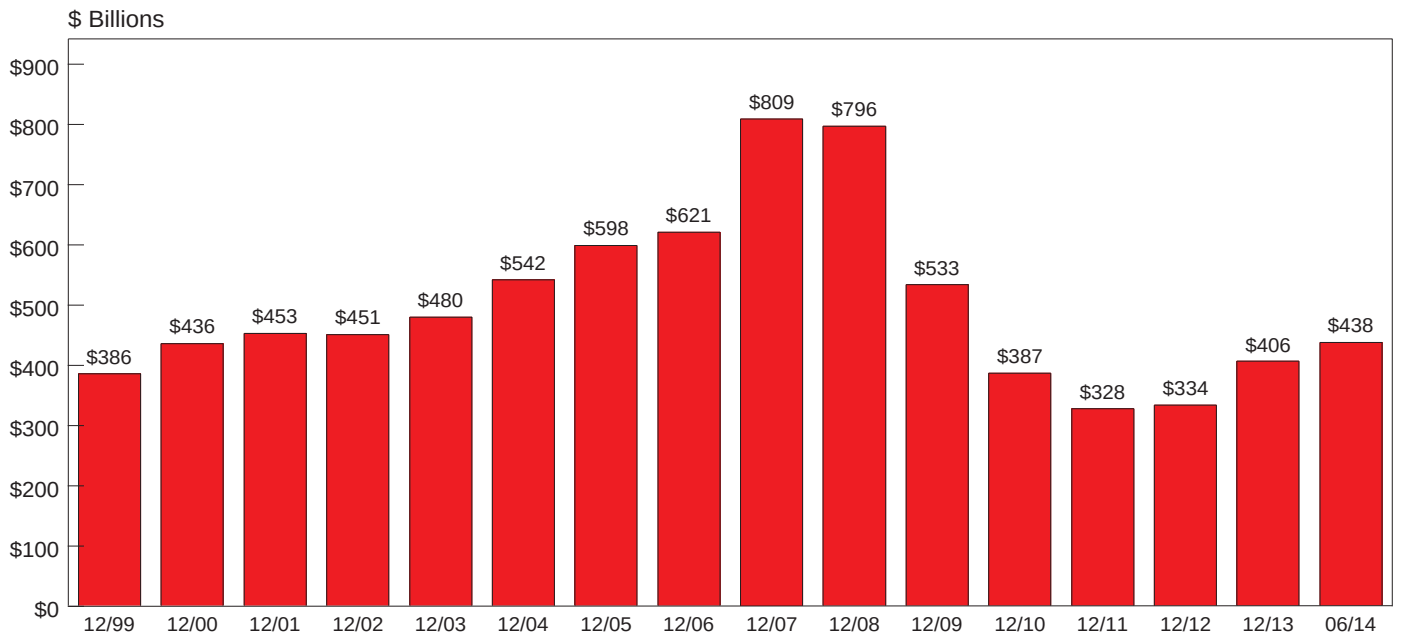
Number of Institutions with FHLB Advances

1999 - 2014

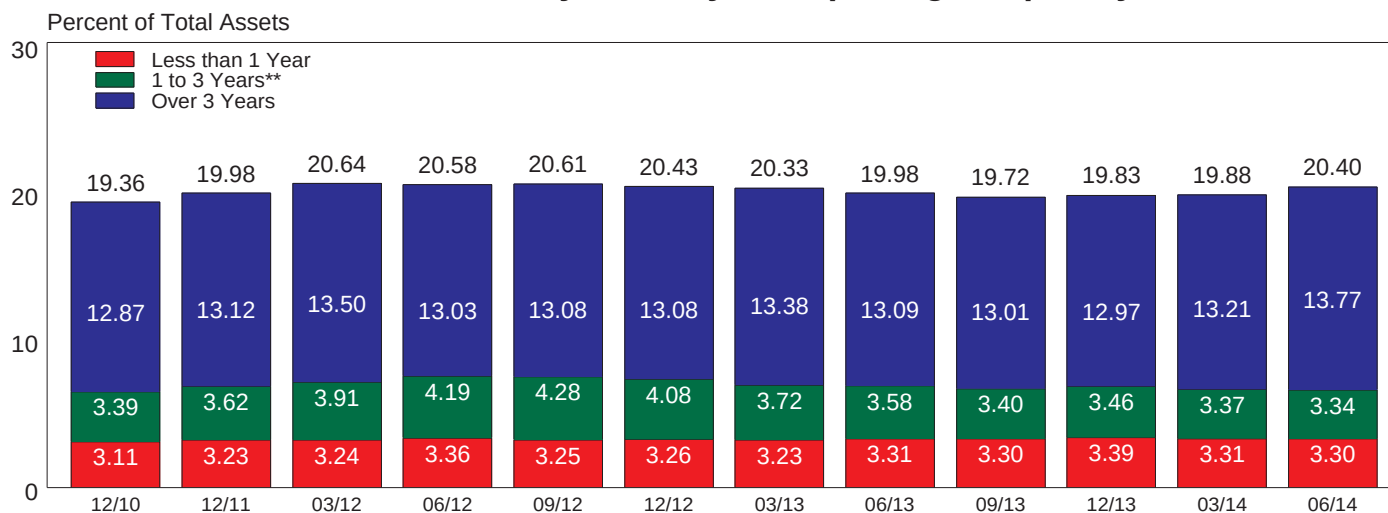


Amount of FHLB Advances Outstanding

1999 - 2014

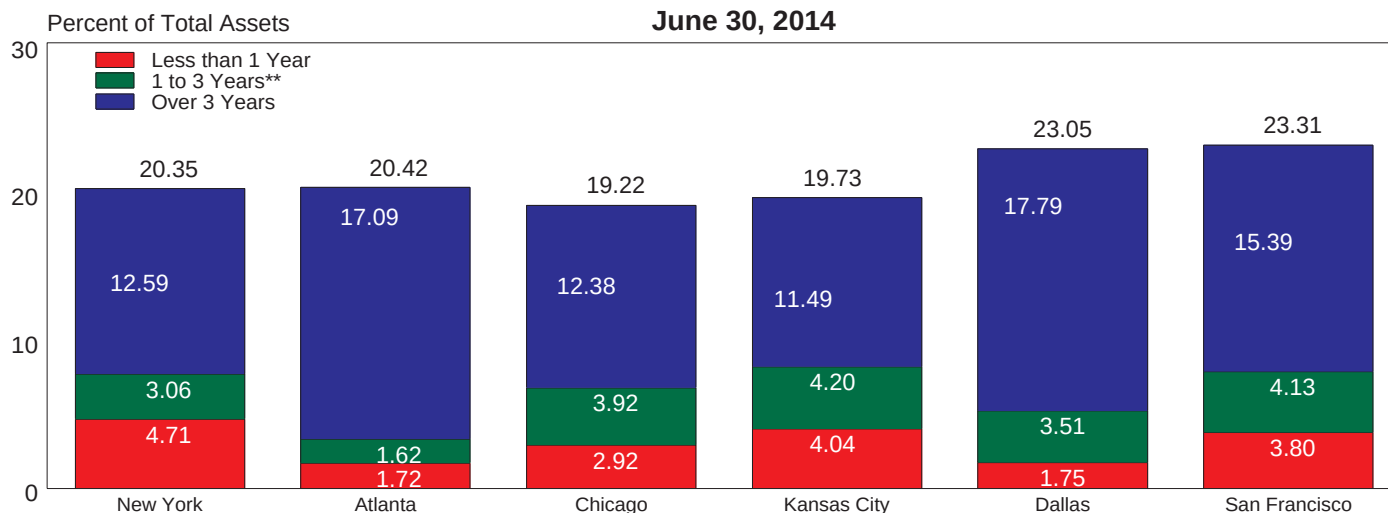


Debt Securities by Maturity or Repricing Frequency*...



.....and by Region

June 30, 2014



Total Securities (Debt and Equity)*

(\$ Billions)

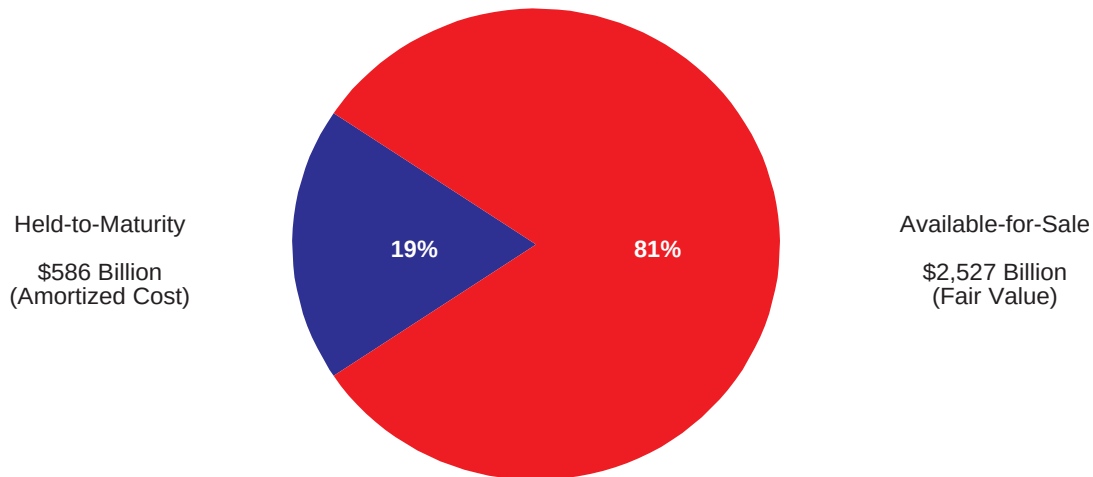
	6/12	9/12	12/12	3/13	6/13	9/13	12/13	3/14	6/14
U.S. Government Obligations:									
U.S. Treasury	187	196	205	189	166	160	193	237	274
U.S. Agencies	22	23	24	25	25	26	26	27	28
Government Sponsored Enterprises	206	202	215	215	212	213	209	202	197
Mortgage Pass-through Securities	989	994	968	971	965	966	964	974	975
Collateralized Mortgage Obligations	616	616	606	589	565	549	548	550	550
State, County, Municipal Obligations	241	251	262	267	274	284	292	299	305
Asset Backed Securities	159	163	166	165	167	174	175	174	173
Other Debt Securities	504	528	548	559	557	571	580	574	594
Equity Securities	13	13	17	18	13	15	14	16	18
Total Securities	\$2,937	\$2,986	\$3,010	\$2,999	\$2,945	\$2,958	\$3,002	\$3,055	\$3,113

* 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, 2014



Total Securities*

June 30, 2014

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$32,461	100.7	\$241,042	100.5	\$273,502	100.5
U.S. Government Agencies	5,141	100.8	23,313	100.3	28,454	100.4
Government Sponsored Enterprises	35,540	97.9	161,114	99.6	196,654	99.3
Mortgage Pass-through Securities	234,899	100.8	739,816	101.0	974,715	100.9
Collateralized Mortgage Obligations	104,727	100.0	444,798	100.9	549,526	100.7
State, County, Municipal Obligations	63,307	102.3	241,768	102.0	305,074	102.1
Asset Backed Securities	26,895	100.8	145,651	100.9	172,546	100.8
Other Debt Securities	82,740	101.3	511,700	101.7	594,439	104.3
Equity Securities	**	**	18,170	106.7	18,170	106.7
Total Securities	\$585,710	100.7	\$2,527,371	101.0	\$3,113,081	100.9
Memoranda***						
Structured Notes	32,253		31,796			98.6

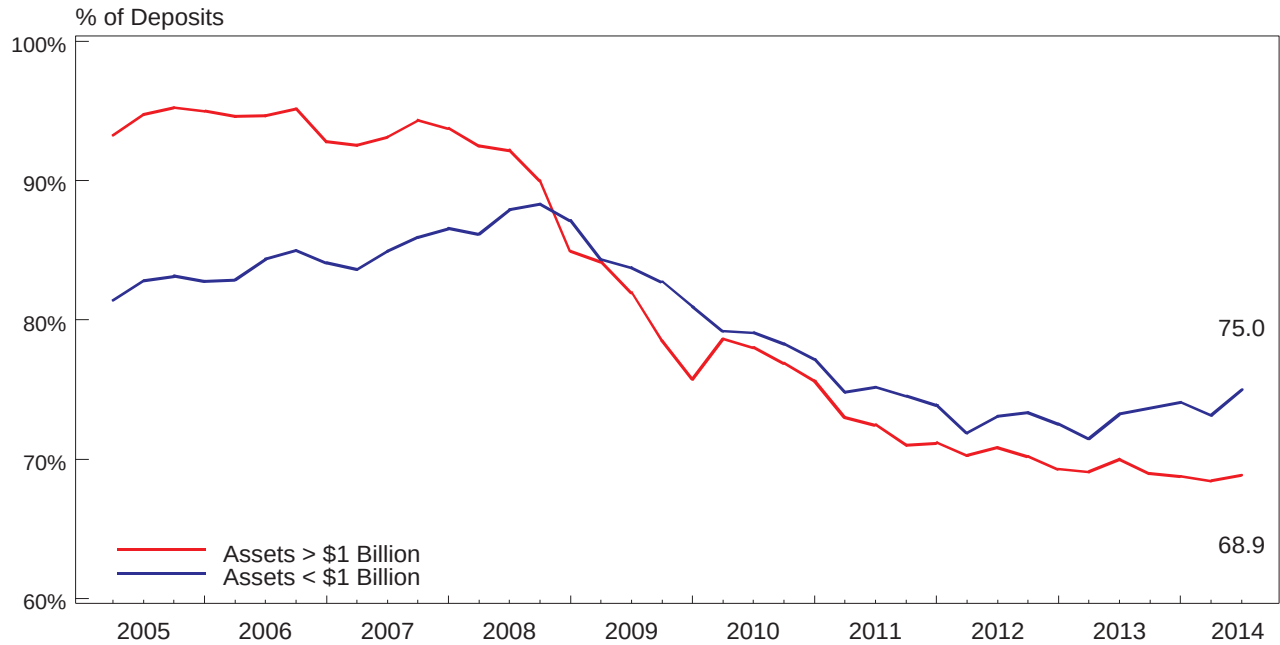
* Excludes trading account assets.

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

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

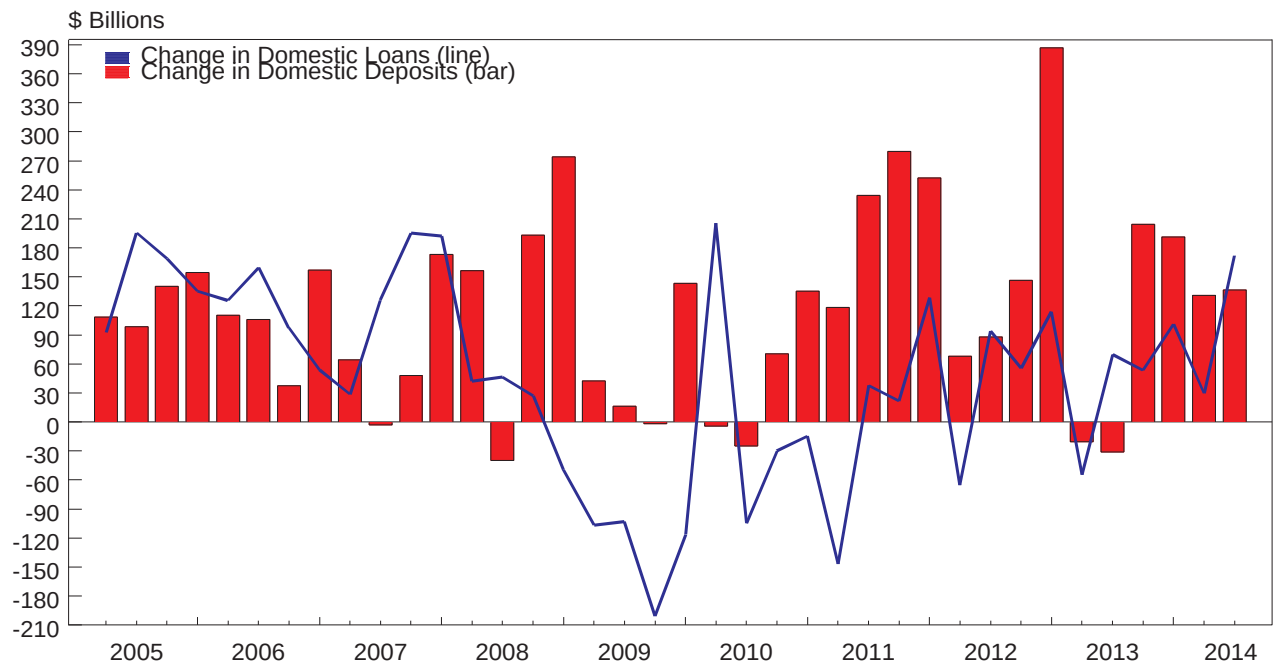
Net Loans and Leases to Deposits (Domestic and Foreign)

2005 - 2014



Quarterly Change in Domestic Loans vs Domestic Deposits

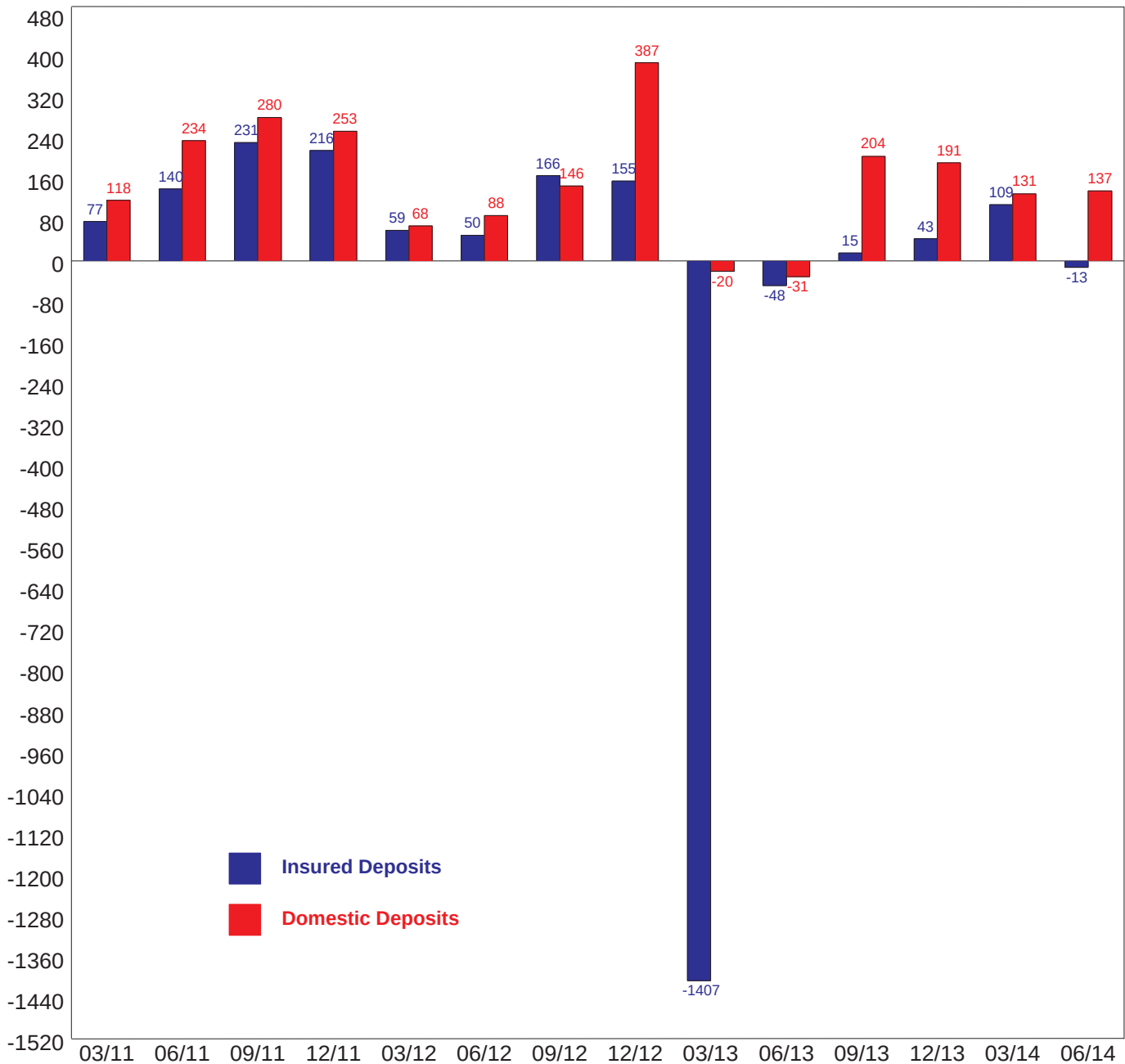
2005 - 2014



Quarterly Change In Domestic Deposits

2011 - 2014

\$ Billions



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

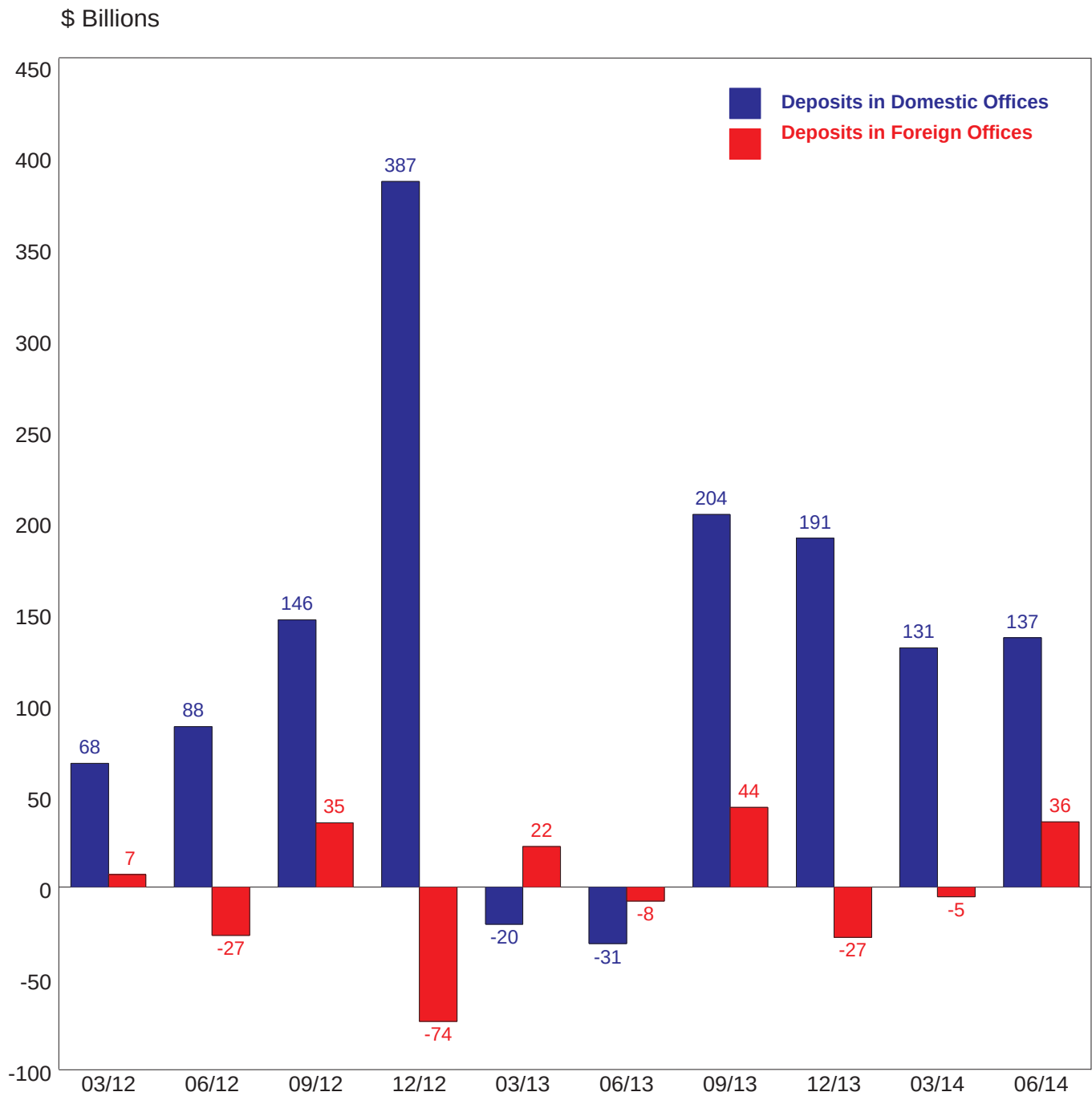
Twelve-Month Growth Rates of Domestic Deposits

2009 - 2014



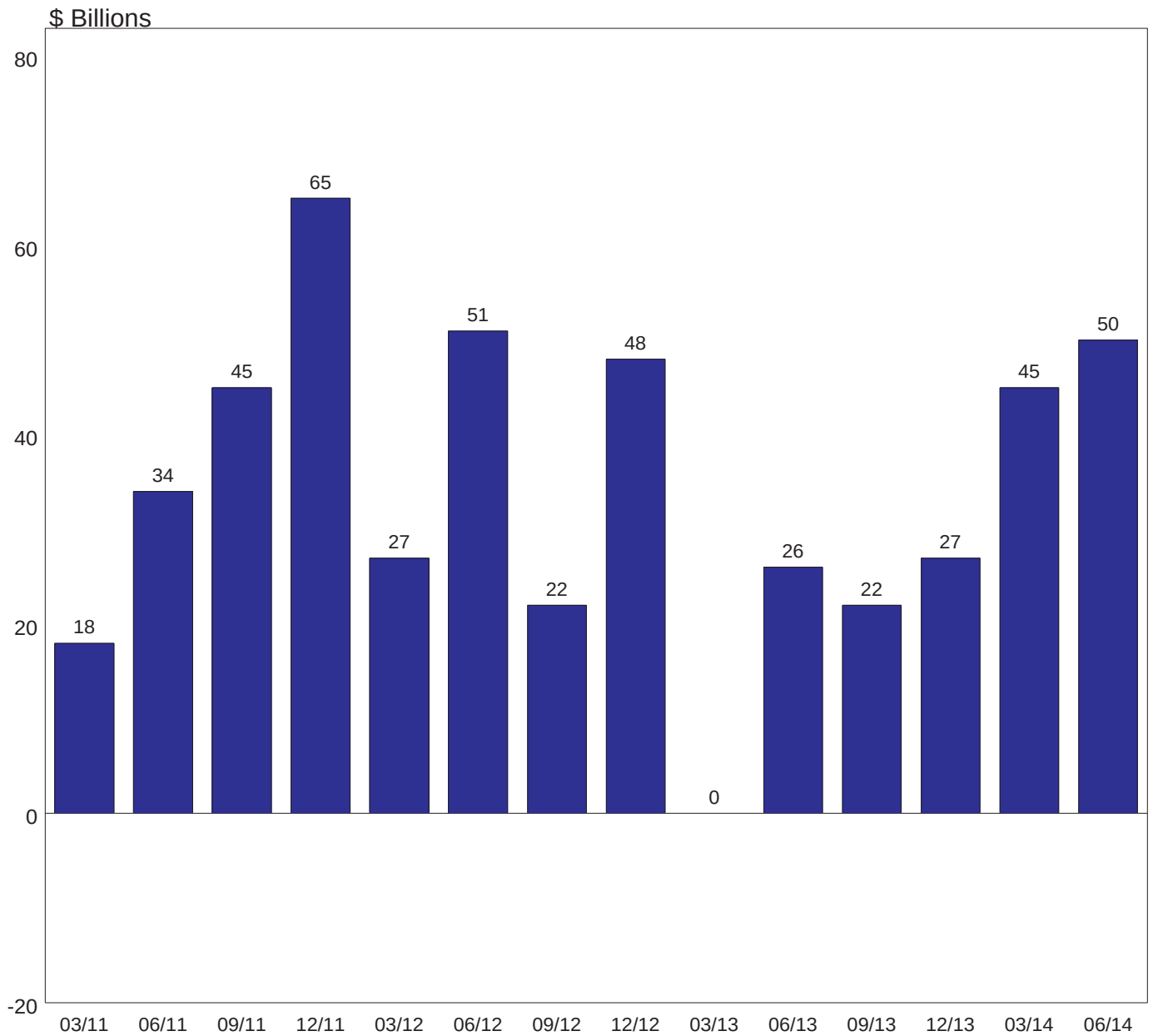
Quarterly Change In Domestic and Foreign Deposits

2012 - 2014



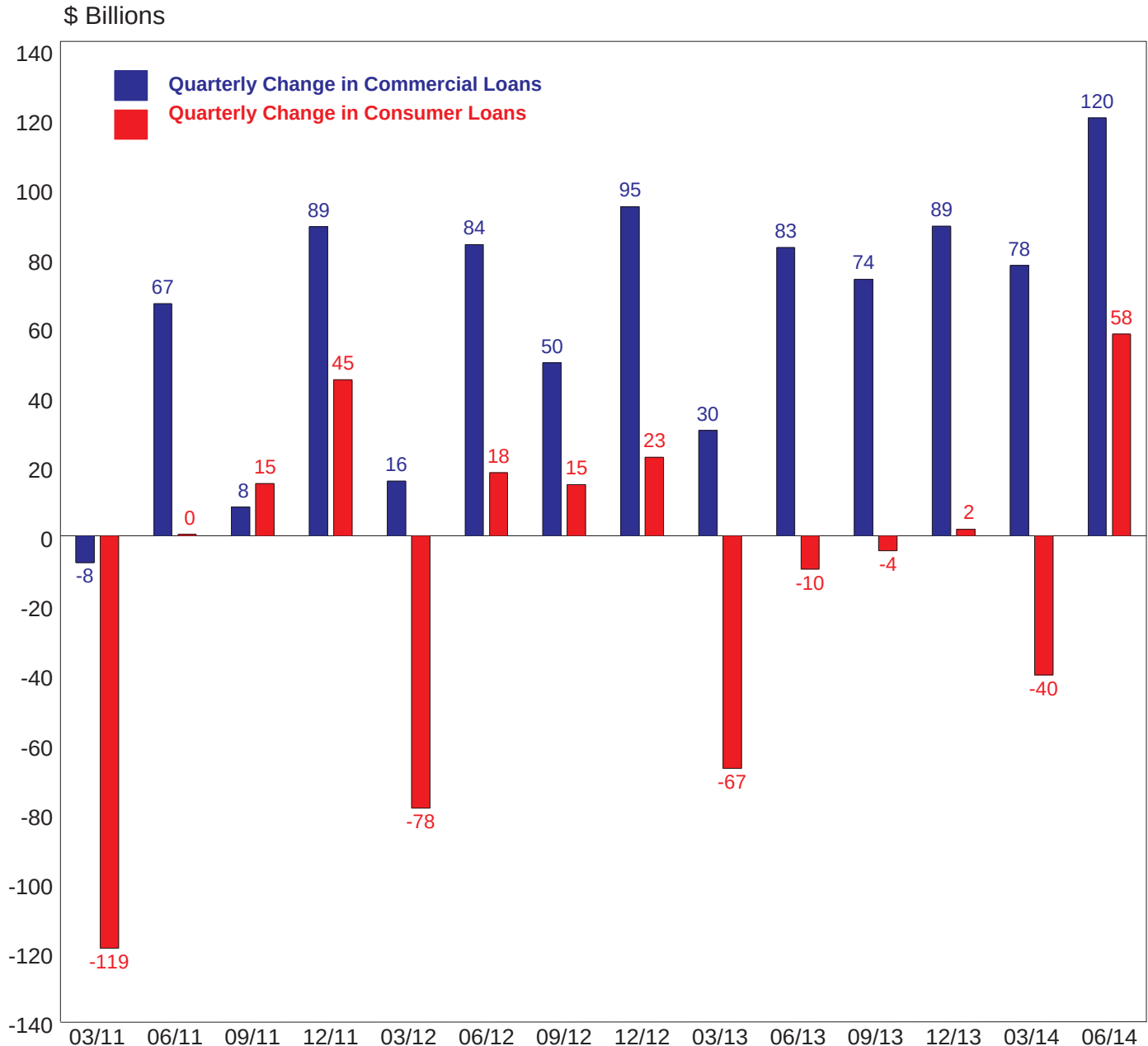
Quarterly Change in C&I Loans

2011-2014



Quarterly Change in Commercial and Consumer Loans

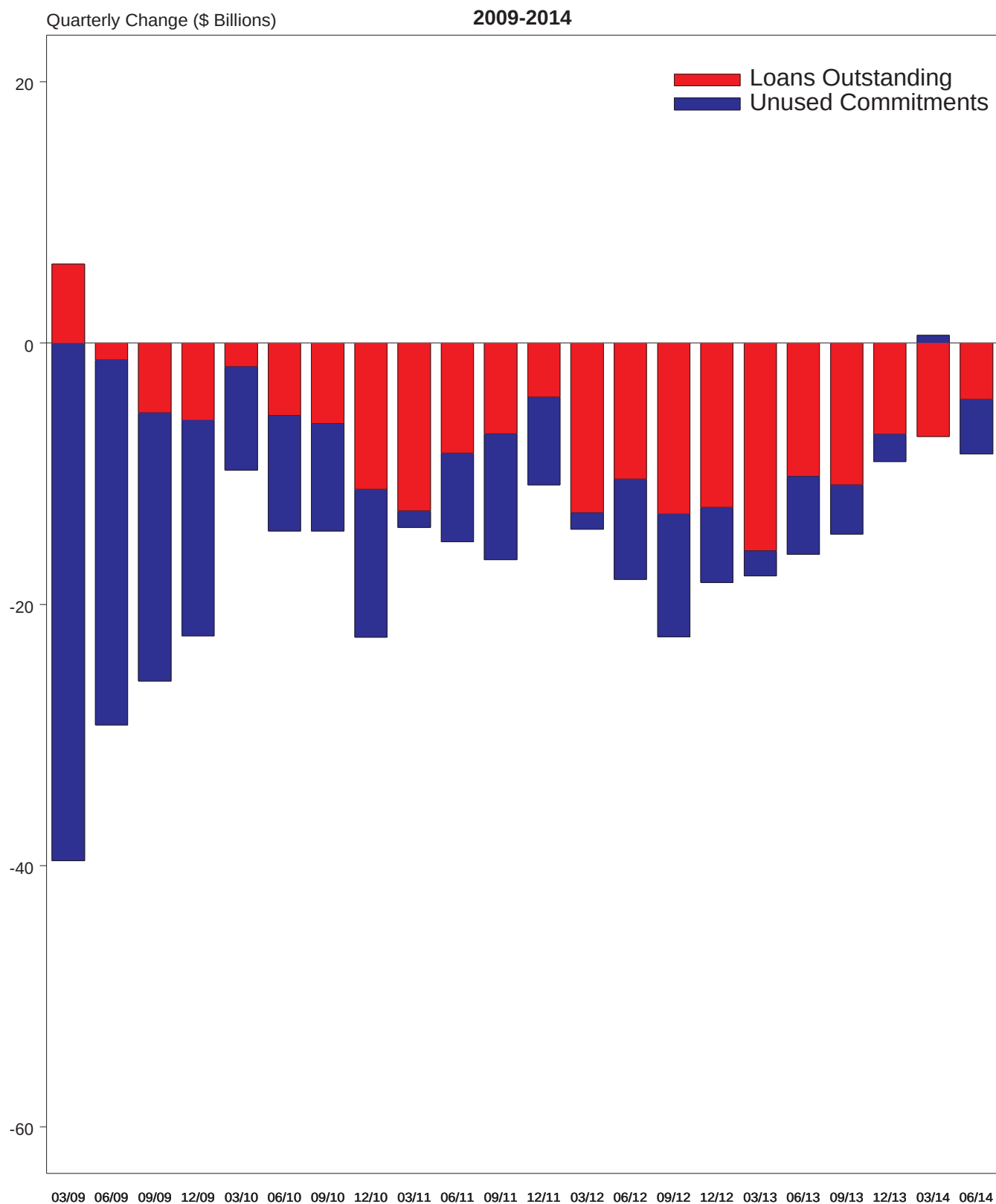
2011 - 2014



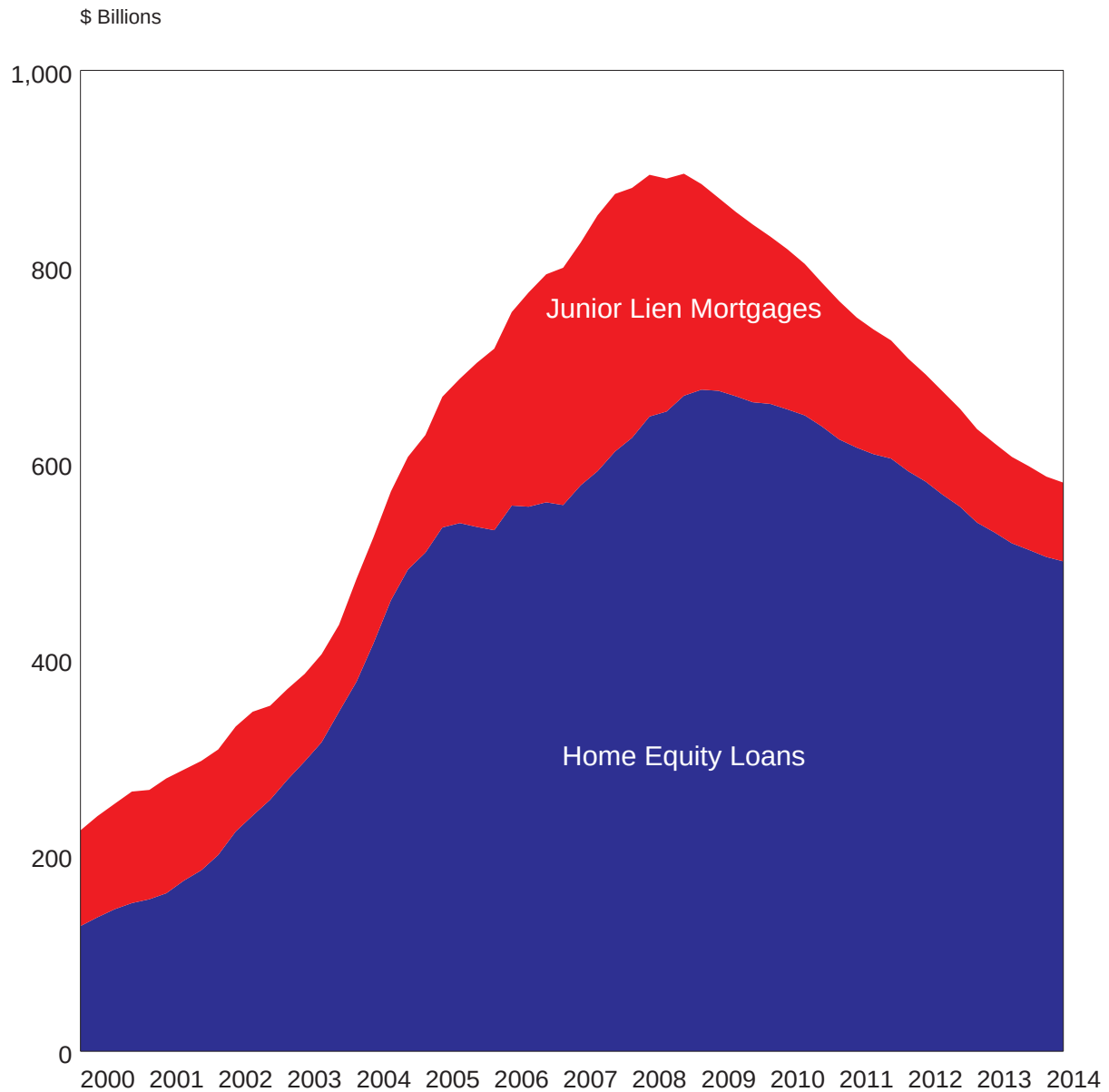
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

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

Quarterly Change in Home Equity Loans

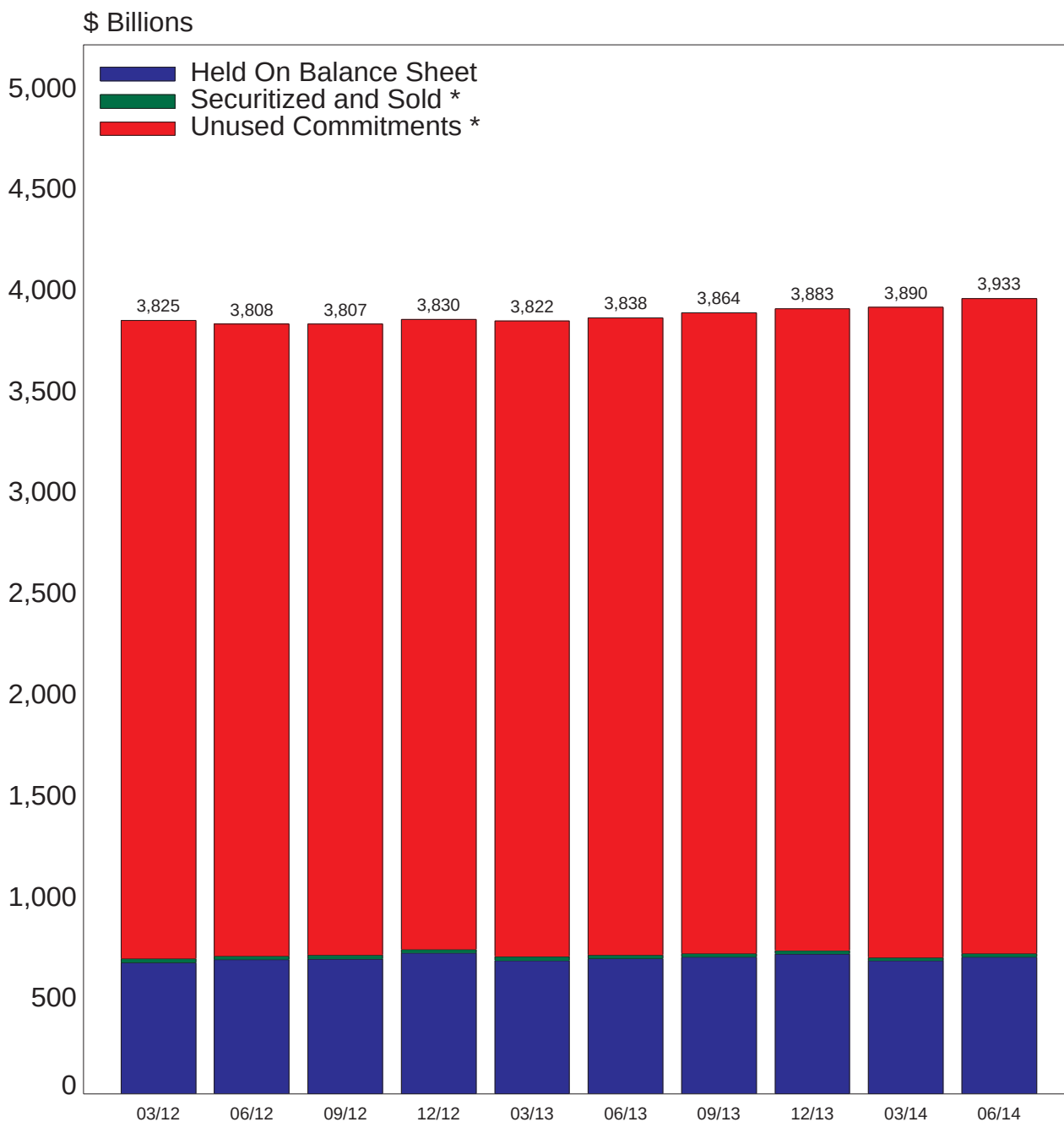


Home Equity and Junior Lien Loans 2000 - 2014



Expansion of Credit Card Lines

2012-2014



Loans Outstanding (\$ Billions)

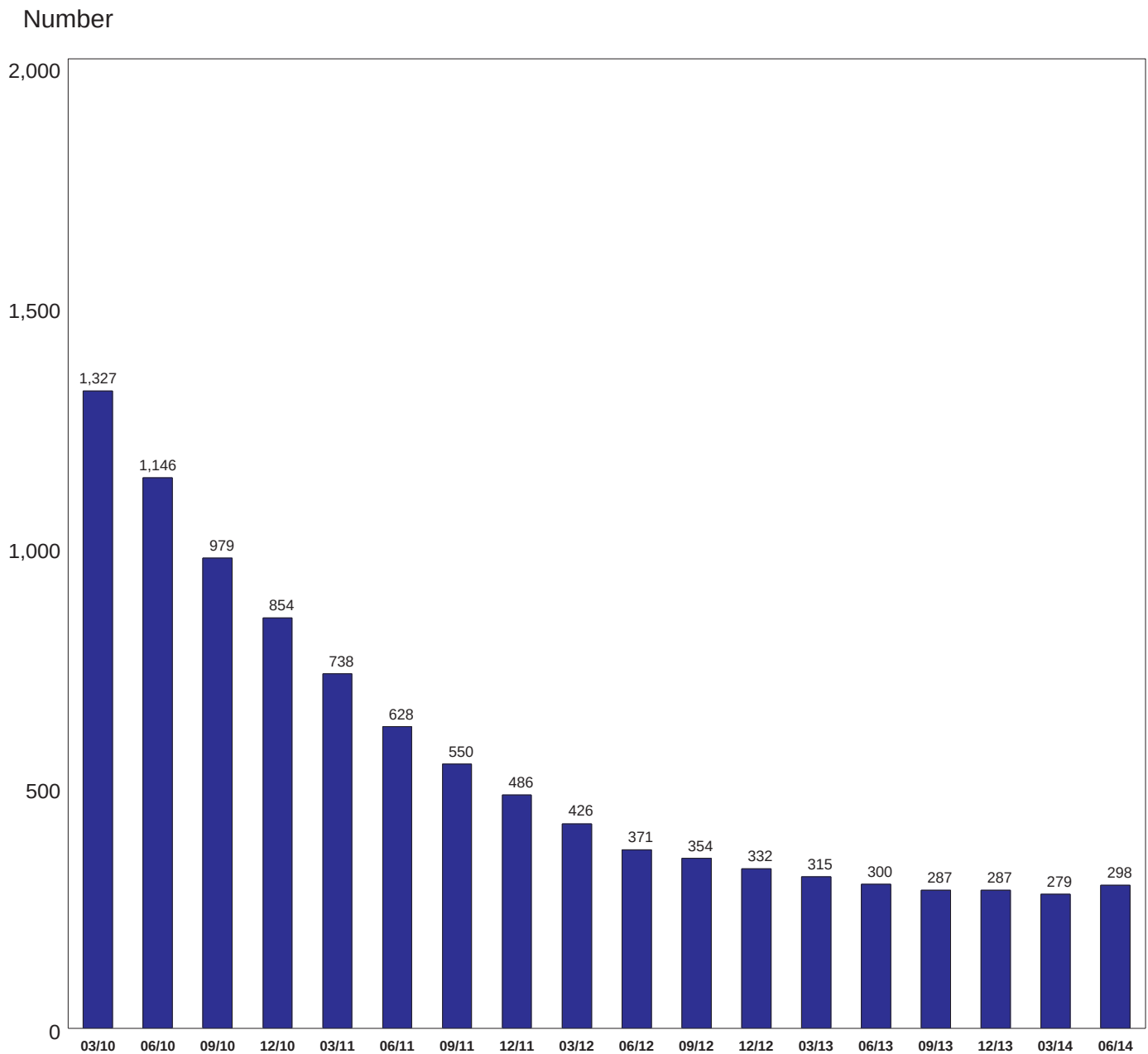
Held On Balance Sheet	650.1	664.8	668.3	696.1	660.2	670.3	677.1	691.4	658.4	678.3
Securitized and Sold *	18.7	17.2	18.4	18.9	18.8	17.9	17.1	19.4	16.3	16.7
Unused Commitments *	3,156.2	3,125.5	3,120.6	3,114.8	3,143.0	3,149.7	3,169.9	3,172.4	3,215.2	3,237.9
Total	3,825.0	3,807.6	3,807.3	3,829.8	3,822.1	3,838.0	3,864.1	3,883.2	3,889.9	3,932.9

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

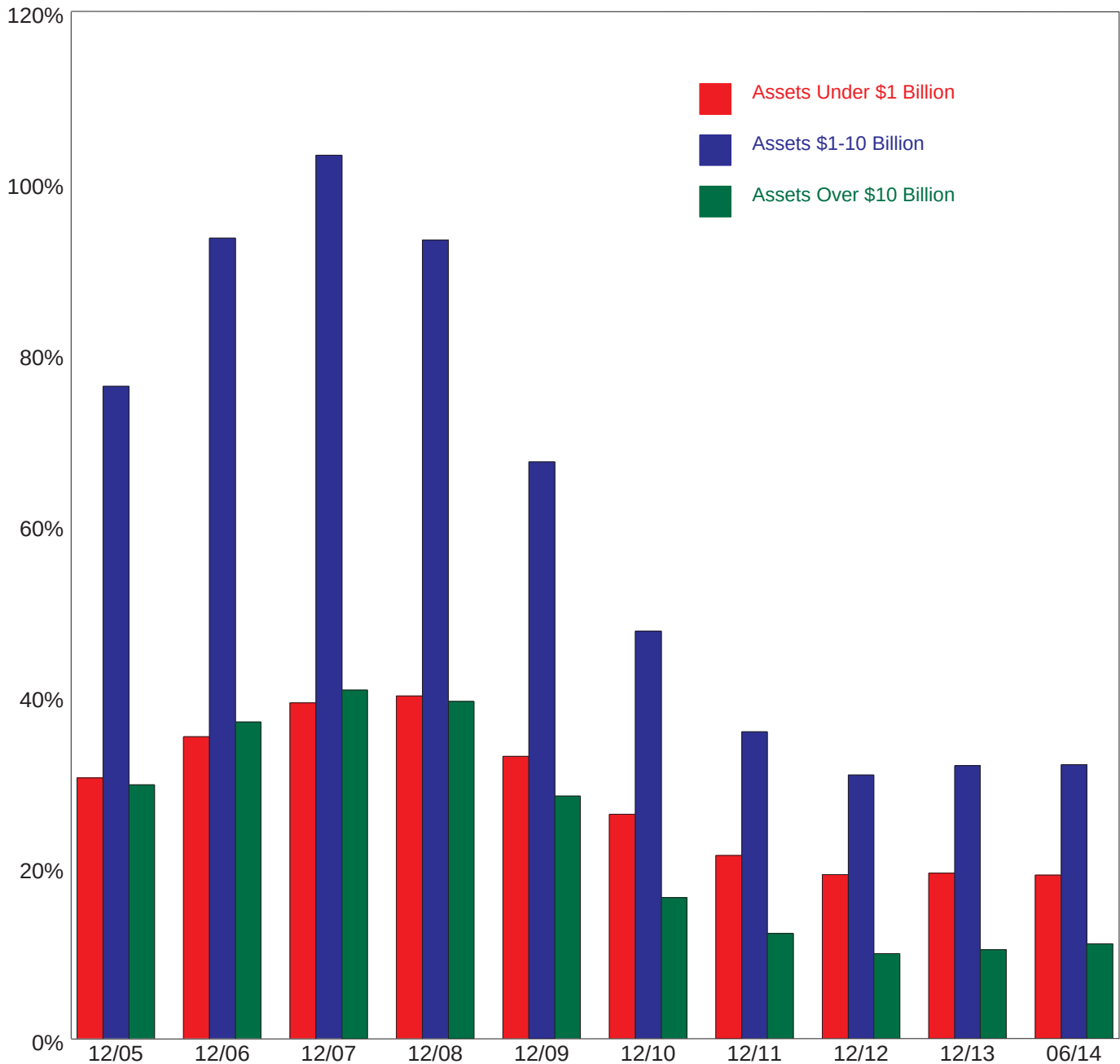
2010-2014



Median Construction and Development Loan Concentrations

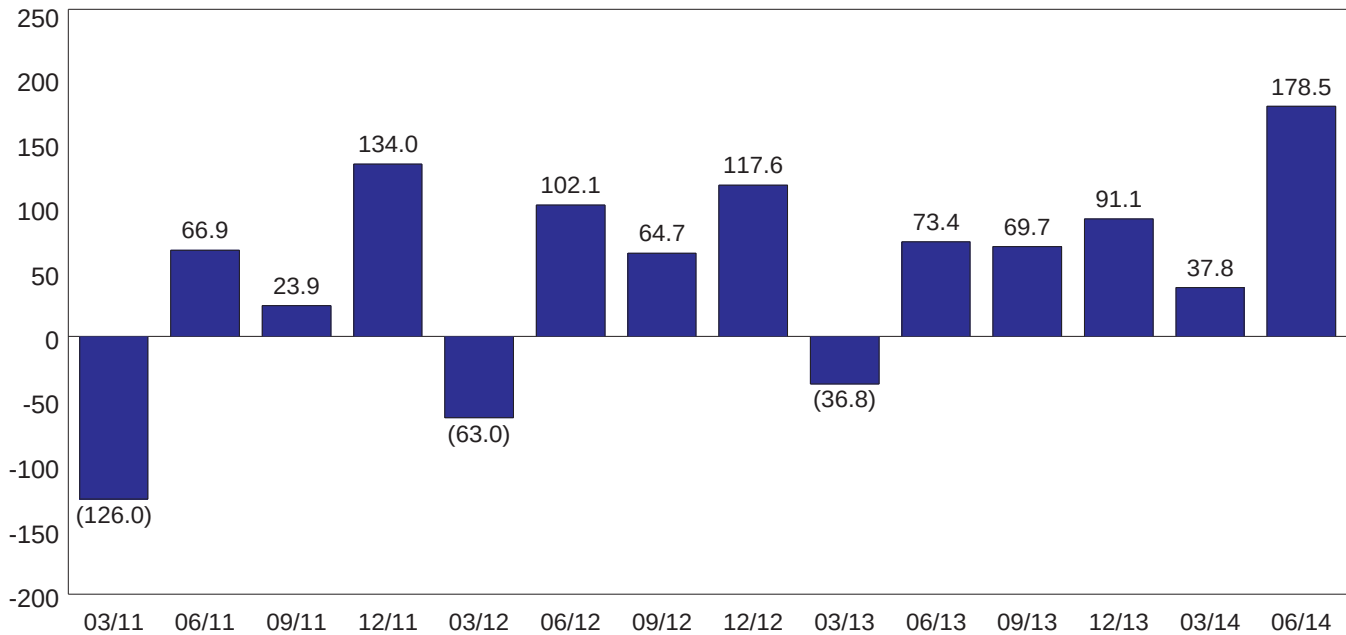
2005 - 2014

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



Quarterly Change in Reported Total Loans Outstanding

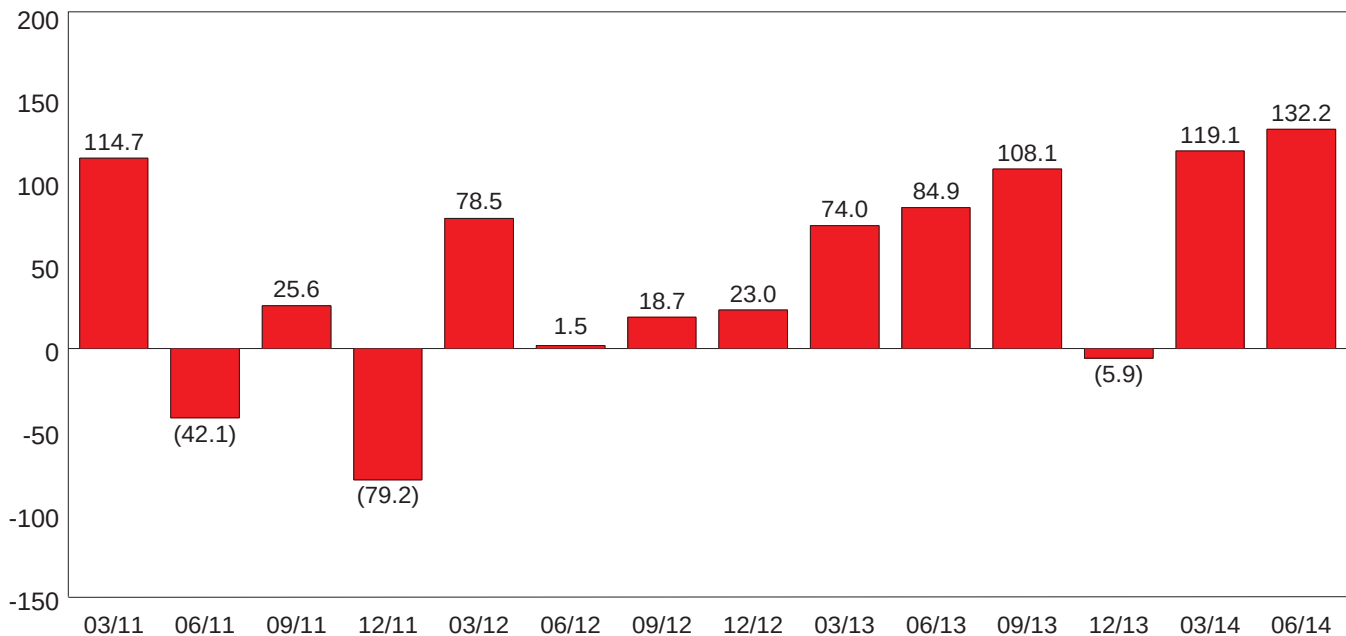
(\$ Billions)



In the second quarter of 2014, real estate loans increased by \$47.9 billion, commercial and industrial loans increased by \$49.9 billion, consumer loans increased by \$39.8 billion, and other loans and leases increased by \$36.1 billion.

Quarterly Change in Unused Loan Commitments

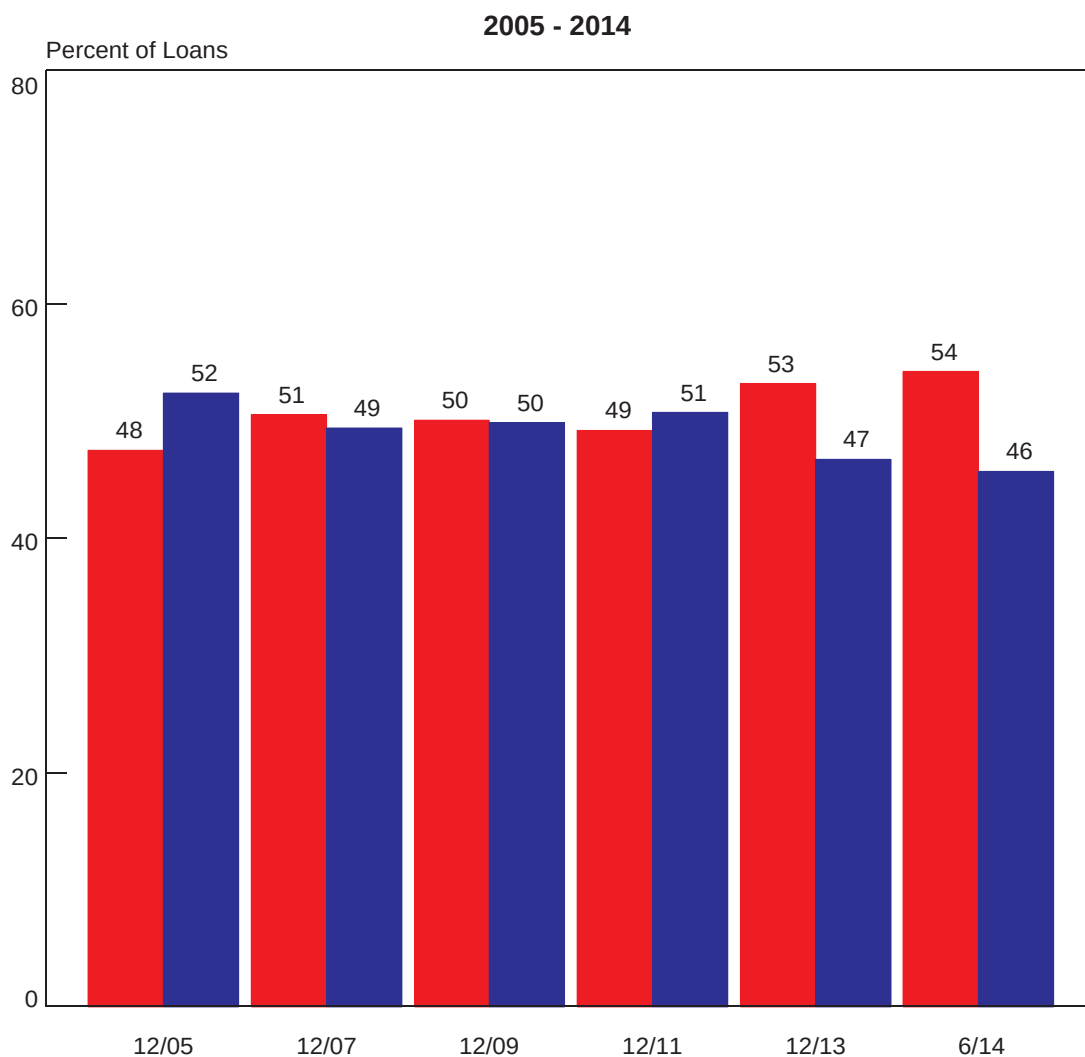
(\$ Billions)



In the second quarter of 2014, unused commercial real estate loan commitments increased by \$15.6 billion, unused home equity line commitments decreased by \$4.2 billion, unused credit card commitments increased by \$22.7 billion, and other unused commitments increased by \$98.2 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

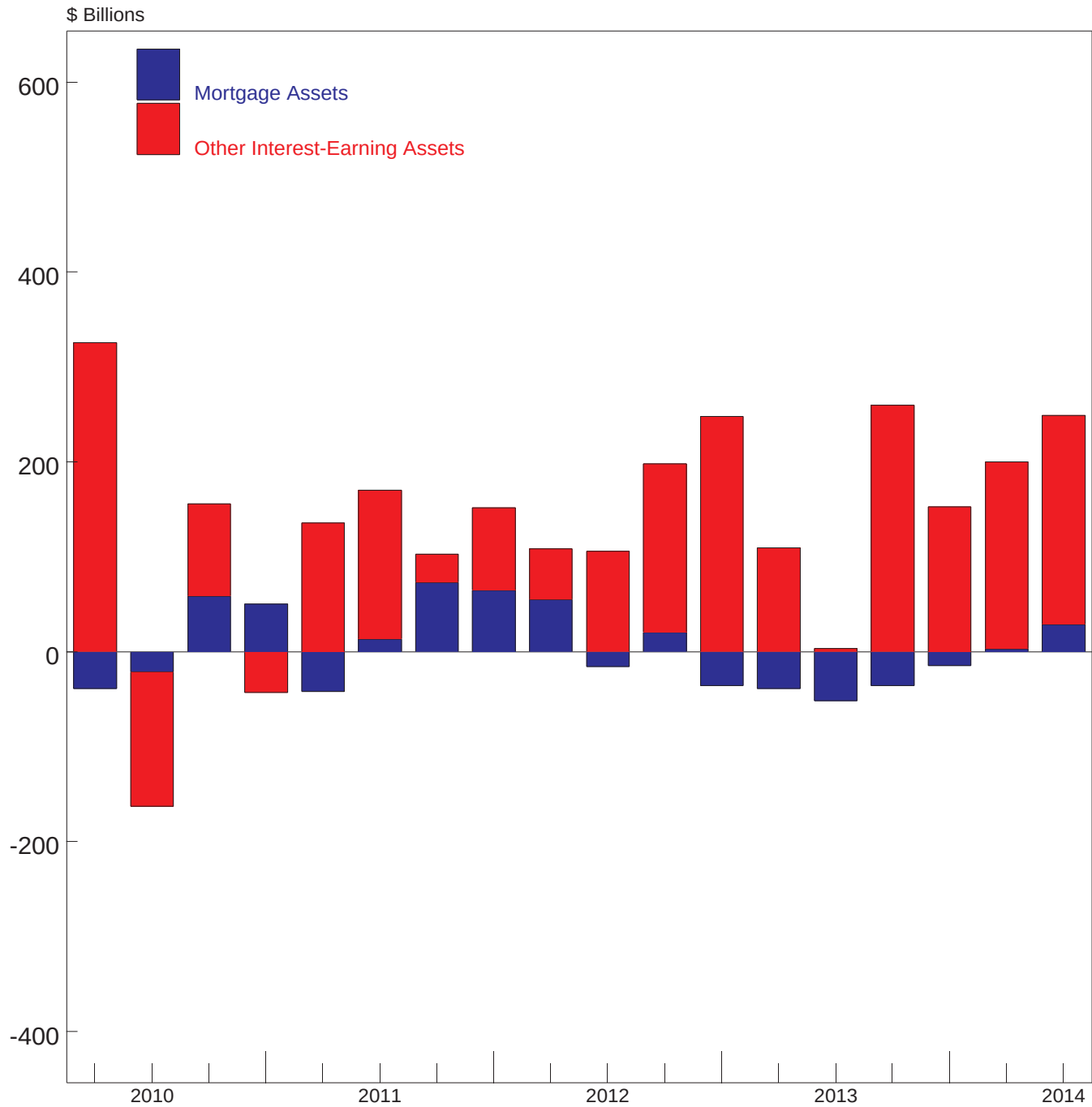
Commercial Borrowers	\$3,197	\$3,997	\$3,650	\$3,681	\$4,202	\$4,400
Consumer Loans	3,525	3,911	3,635	3,794	3,693	3,711

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

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

Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

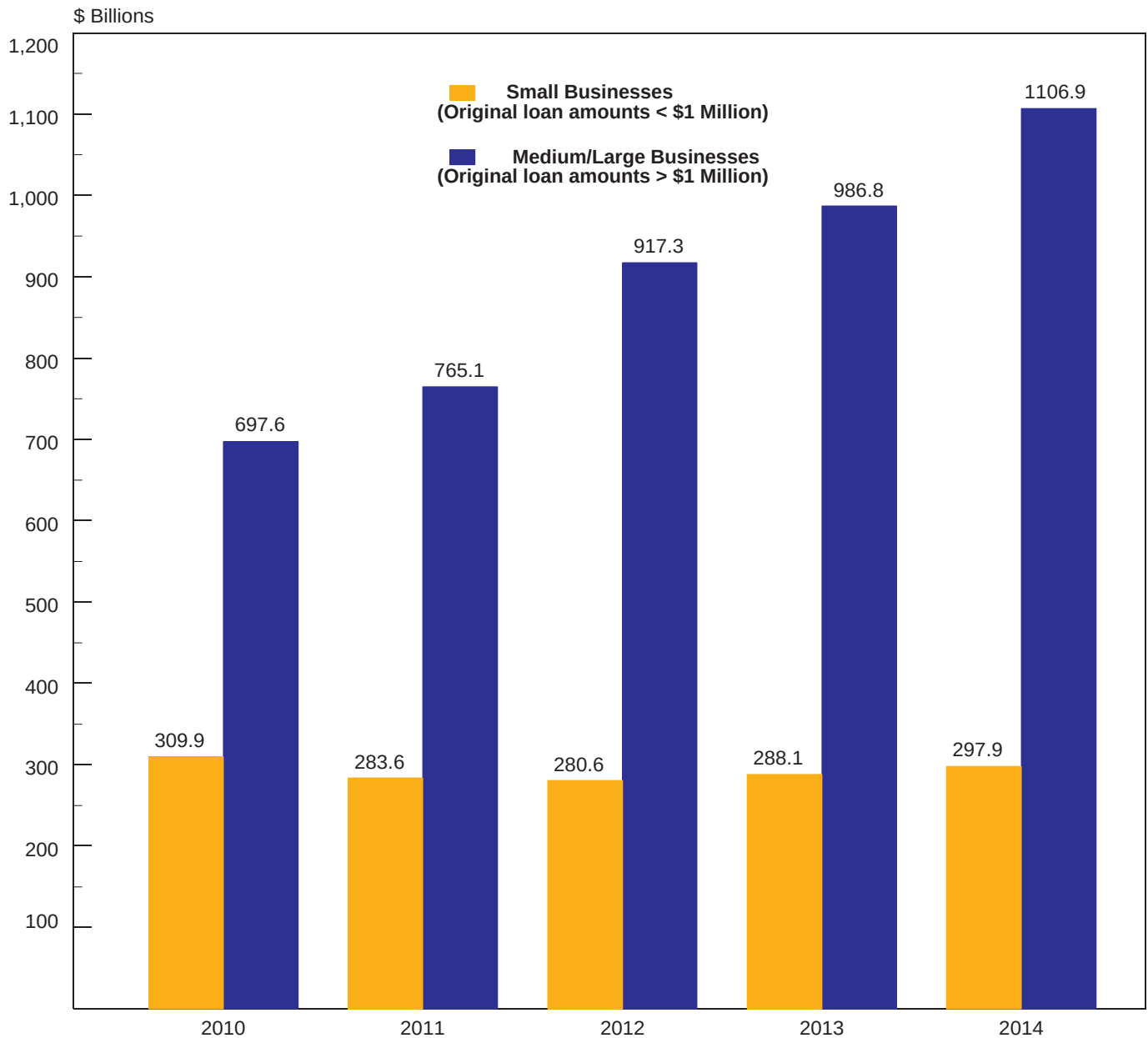
2010 - 2014



Commercial and Industrial Loans to Small Businesses

2010-2014

As of June 30

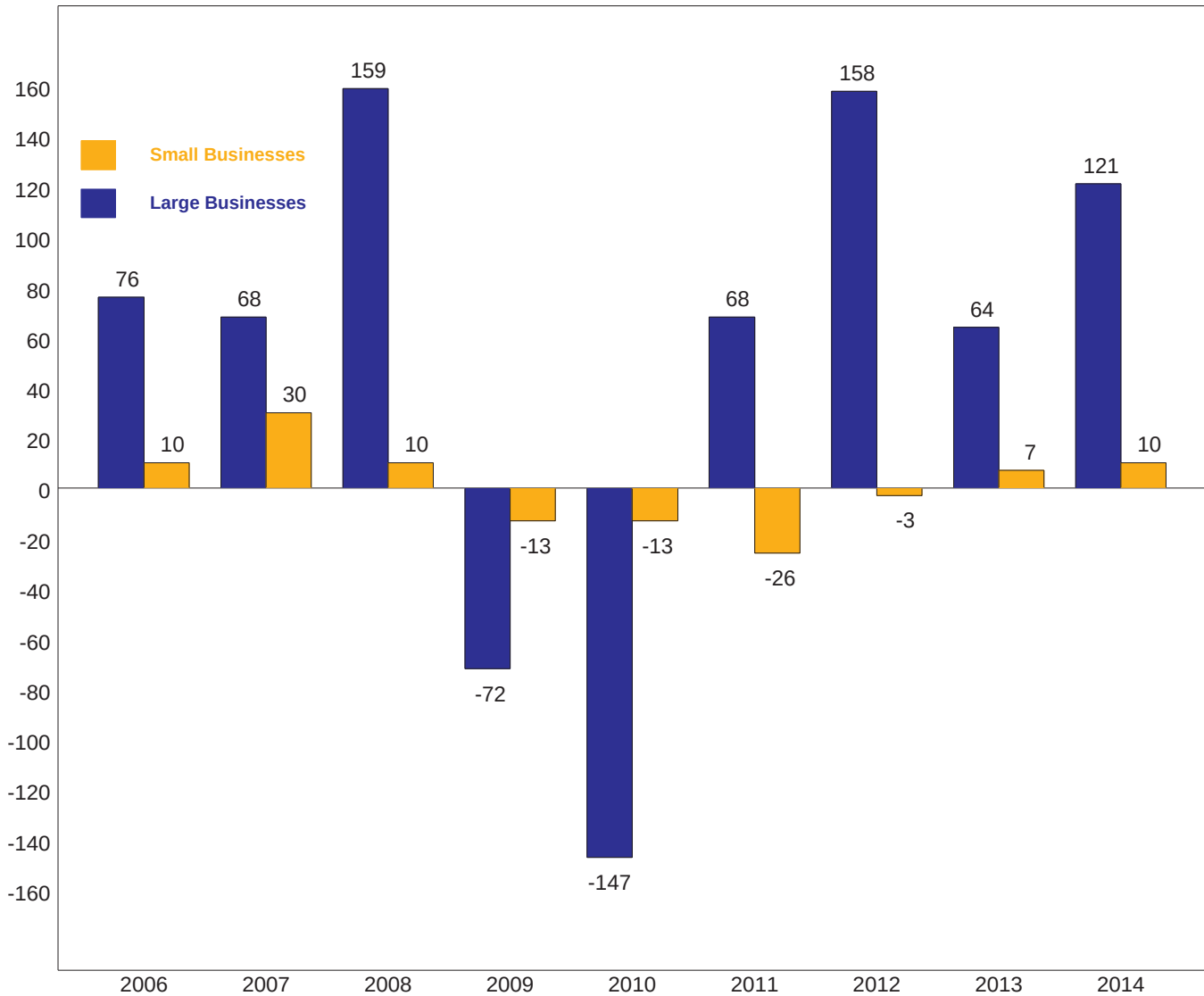


Annual Change in C&I Loans to Large and Small Businesses

2006 - 2014

As of June 30

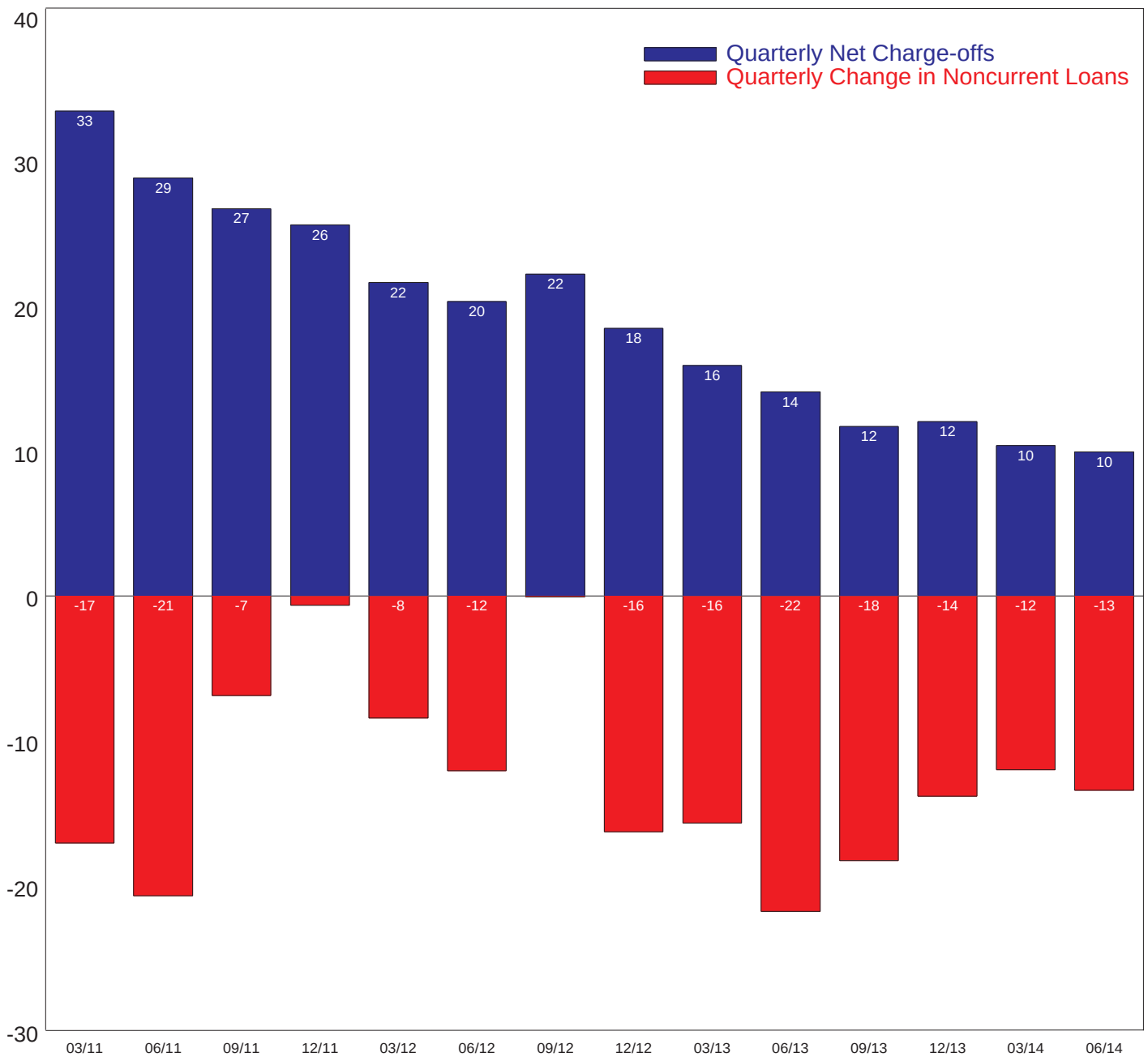
\$ Billions



Quarterly Net Charge-Offs and Change in Noncurrent Loans

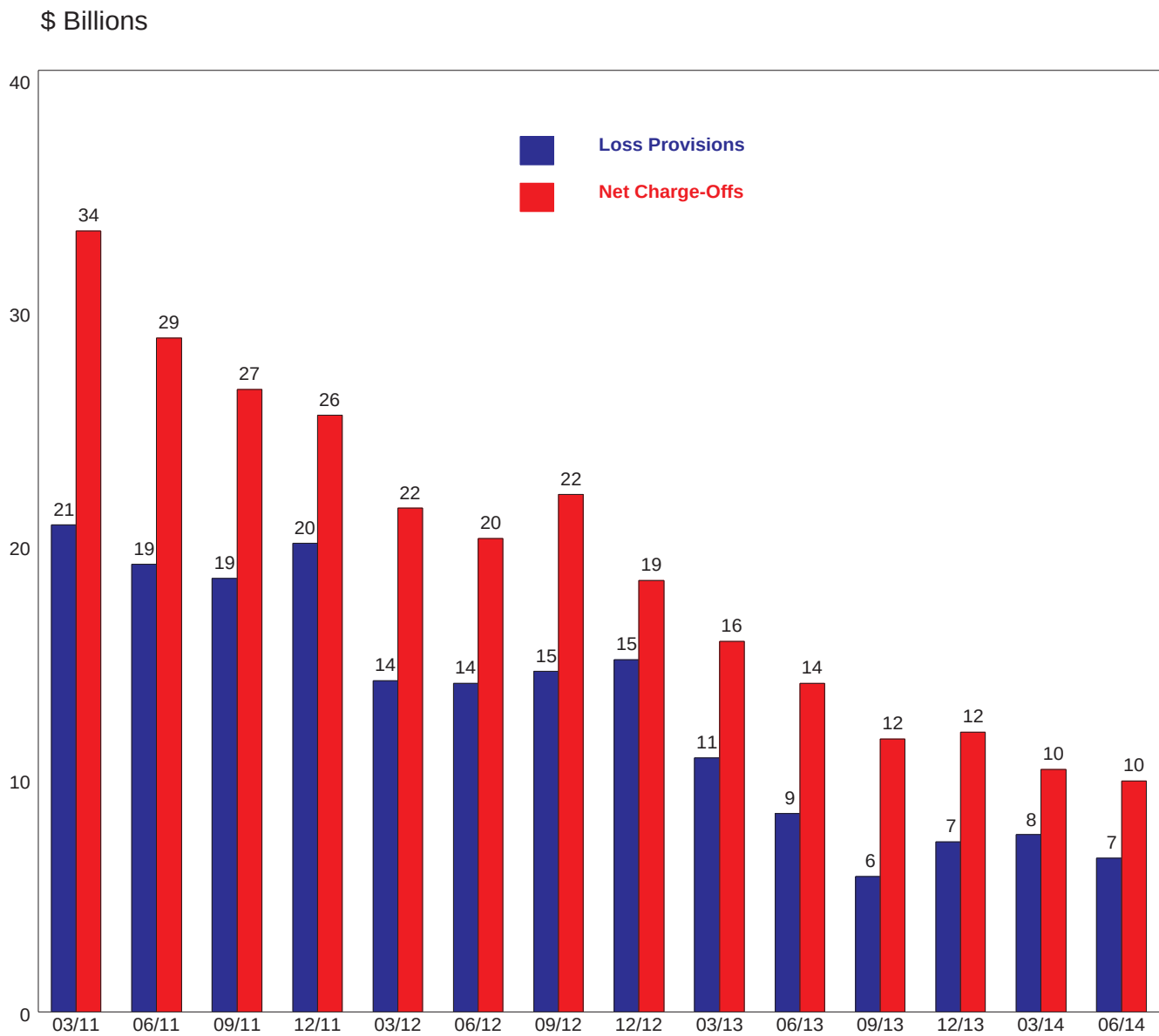
2011 - 2014

\$ Billions

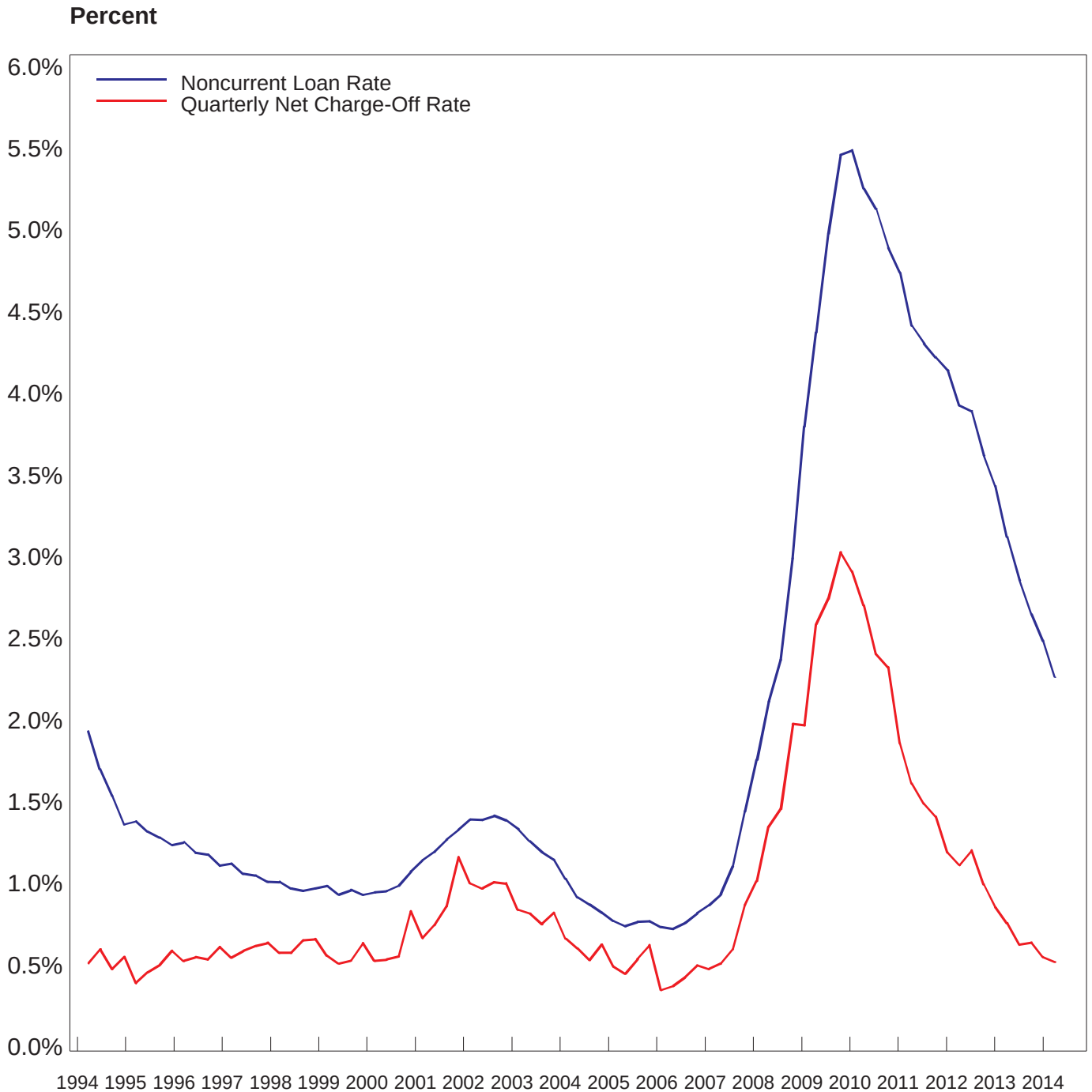


Quarterly Net Charge-Offs vs. Loan Loss Provisions

2011 - 2014

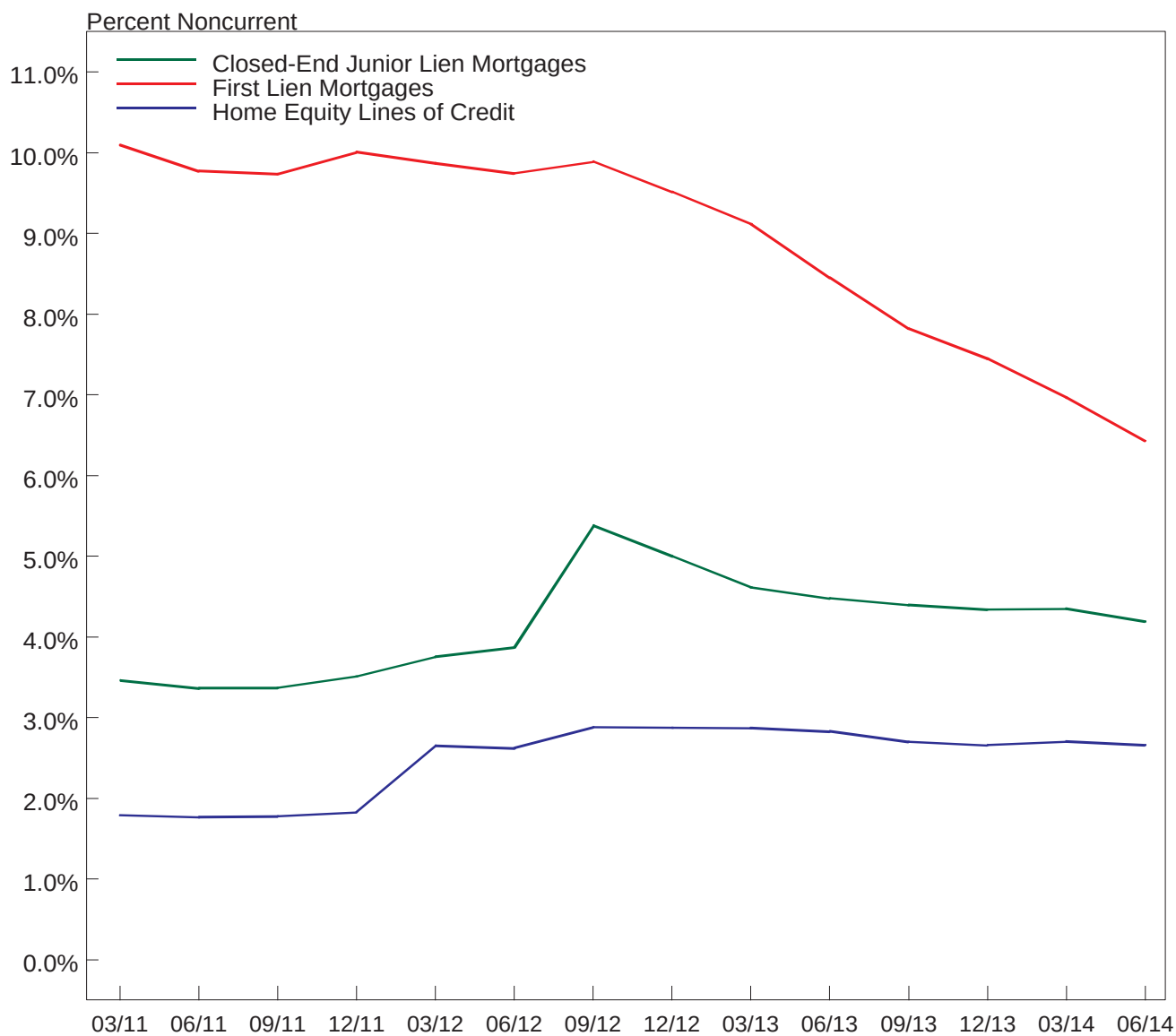


Noncurrent Loan and Quarterly Net Charge-Off Rates 1994-2014



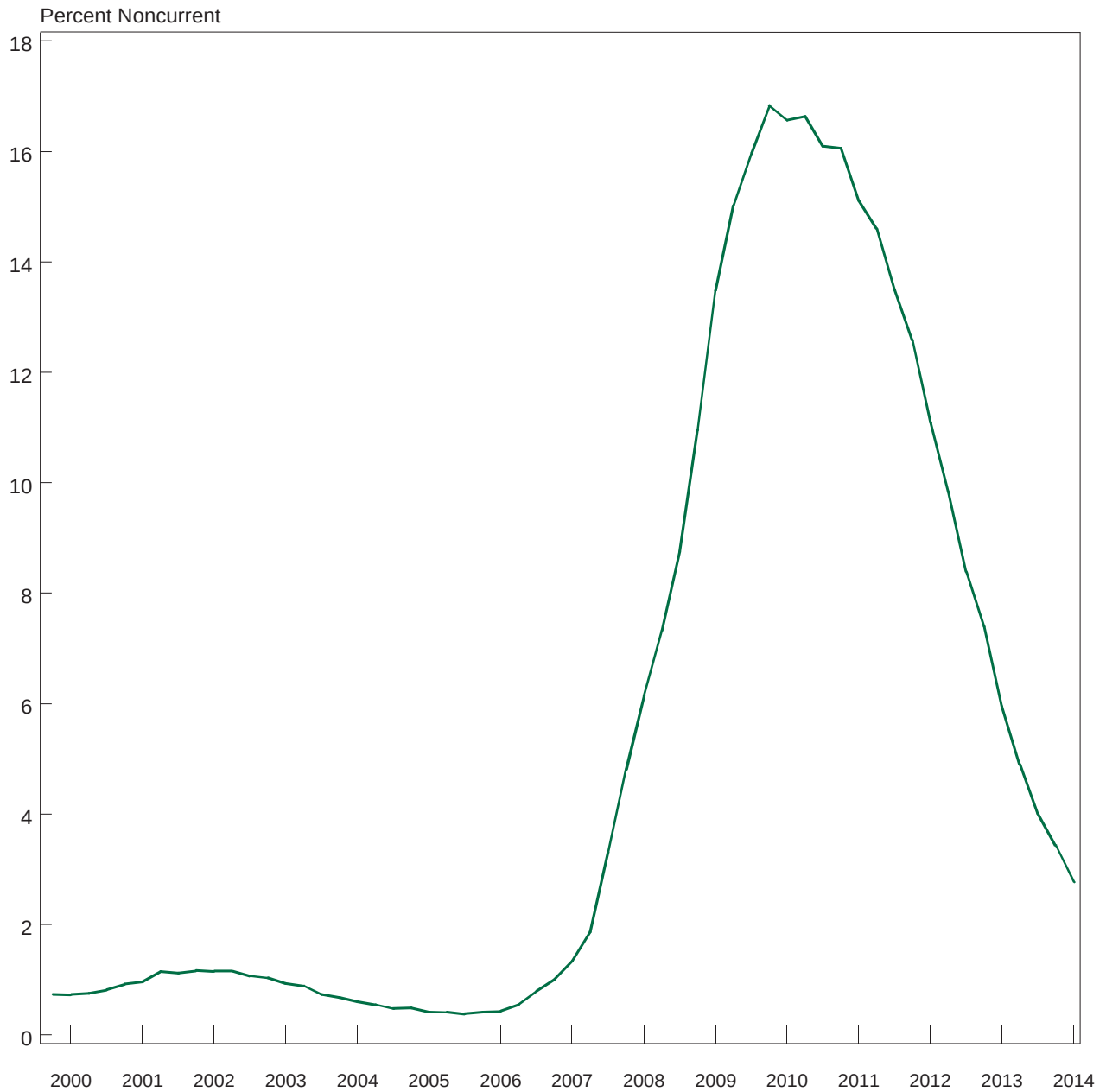
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2011 to 2014



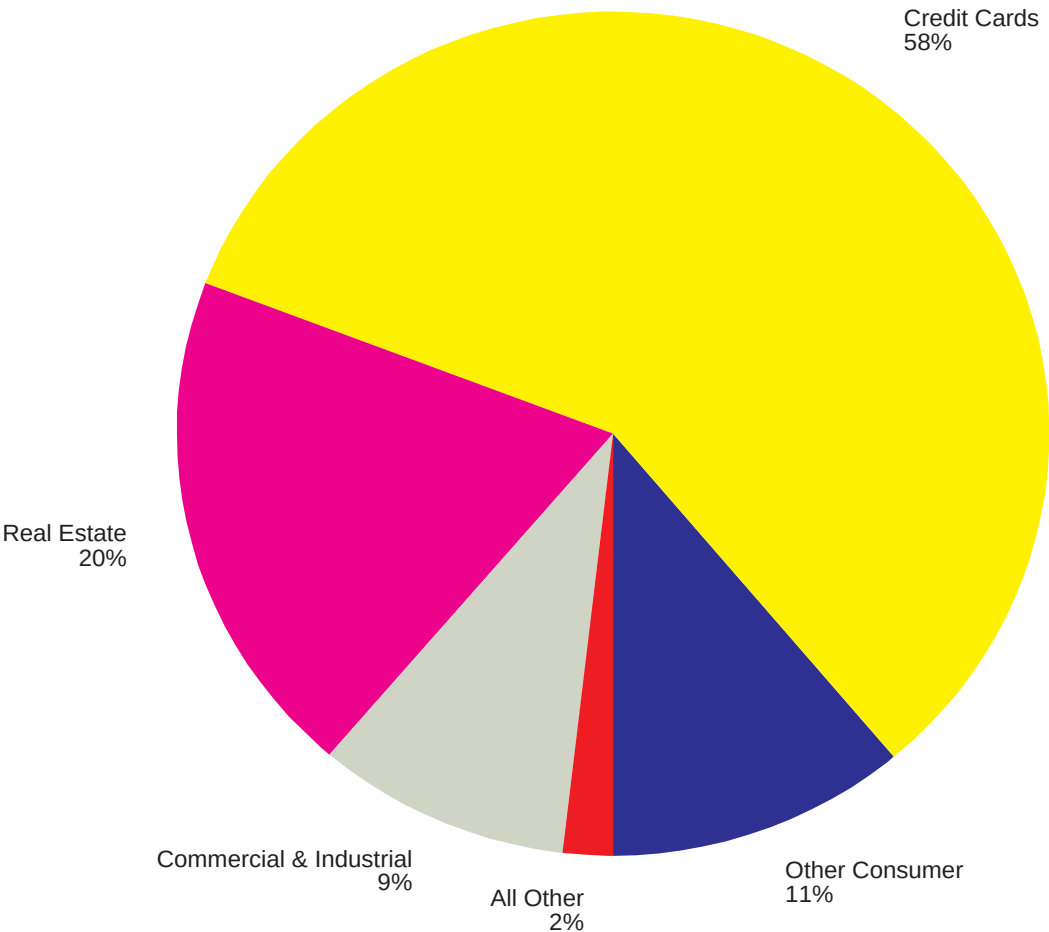
Noncurrent Rate on Real Estate Construction and Development Loans

2000-2014



Composition of FDIC-Insured Institutions' Loan Charge-Offs

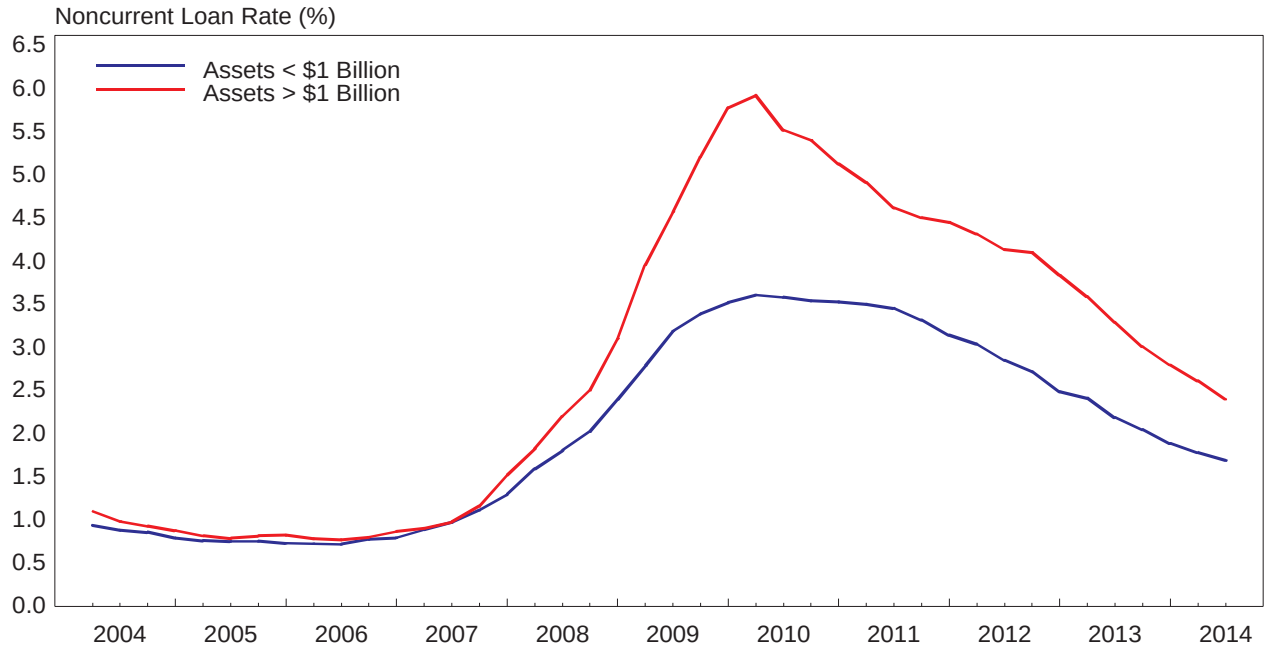
Second Quarter, 2014



Noncurrent Loan Rates

By Asset Size

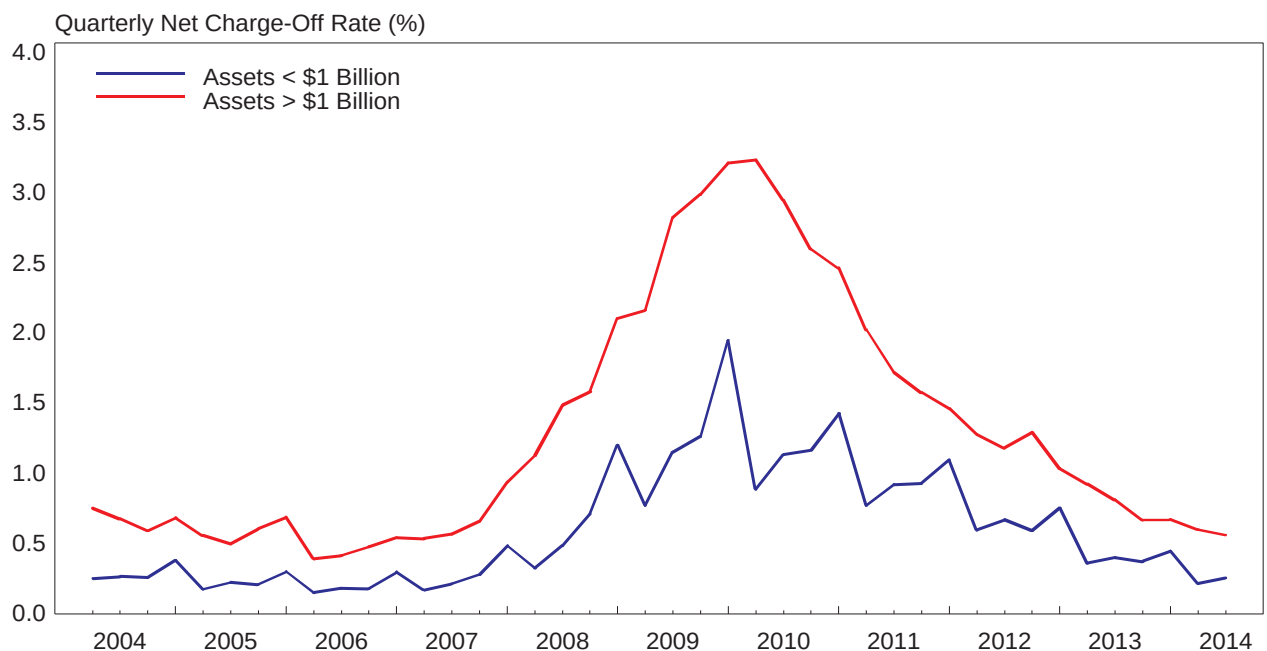
2004 - 2014



Quarterly Net Charge-Off Rates

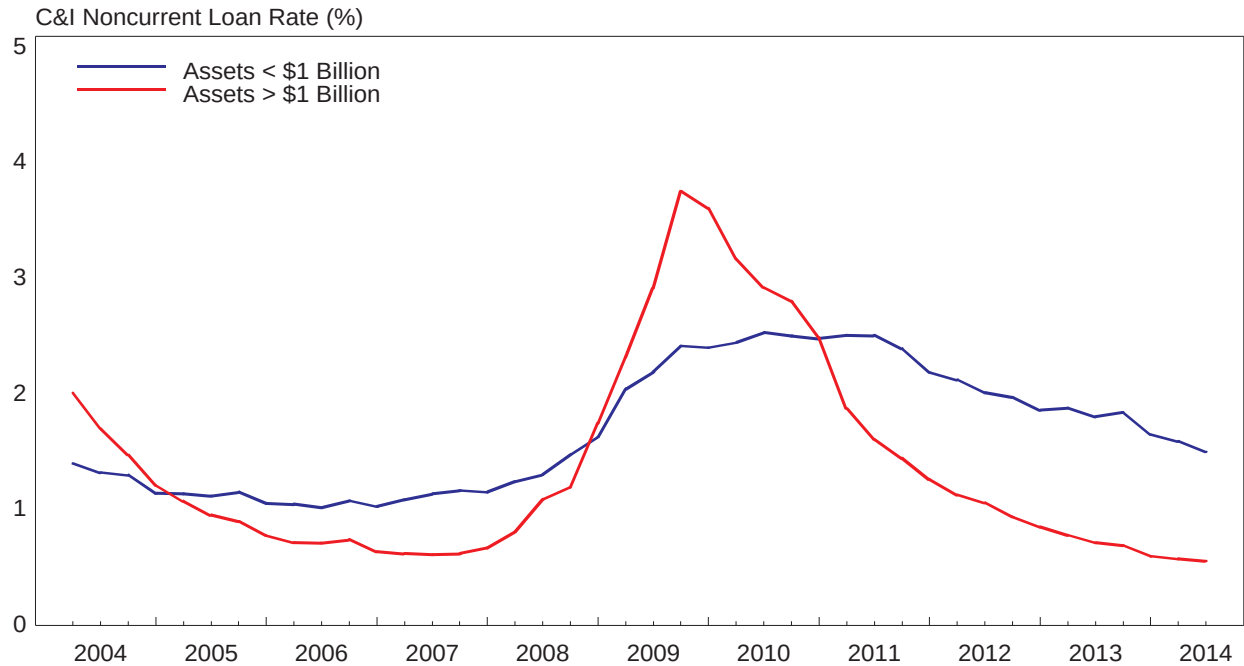
By Asset Size, Annualized

2004 - 2014



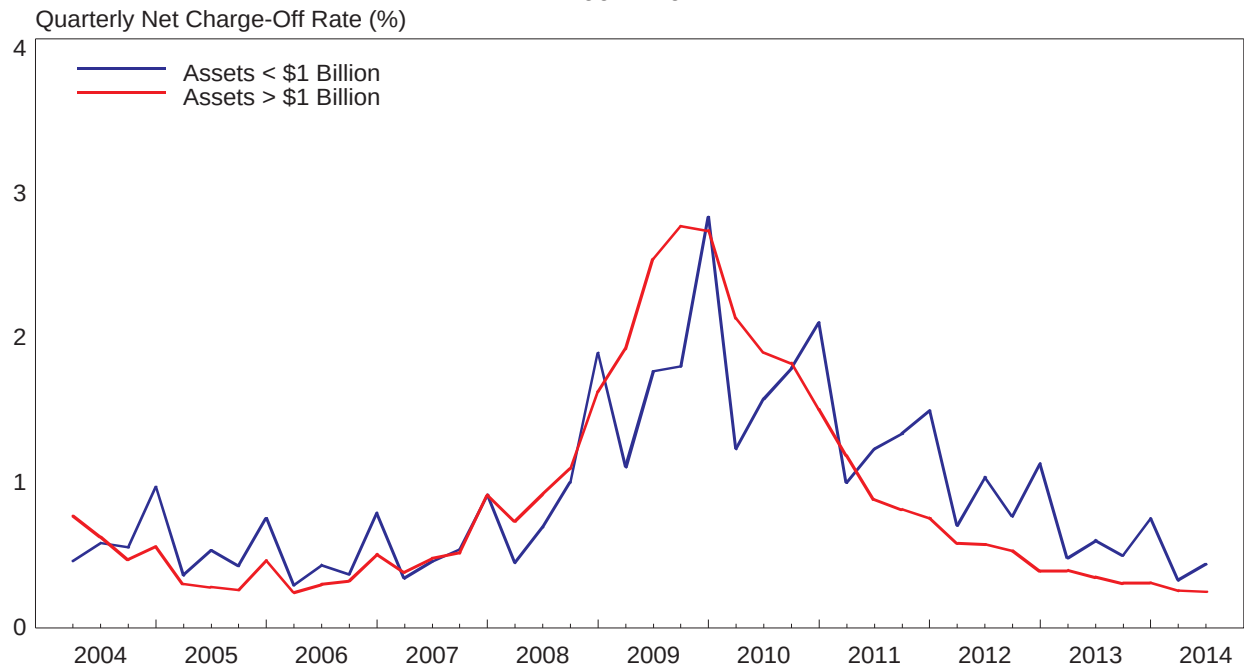
Noncurrent C & I Loan Rates By Asset Size

2004 - 2014



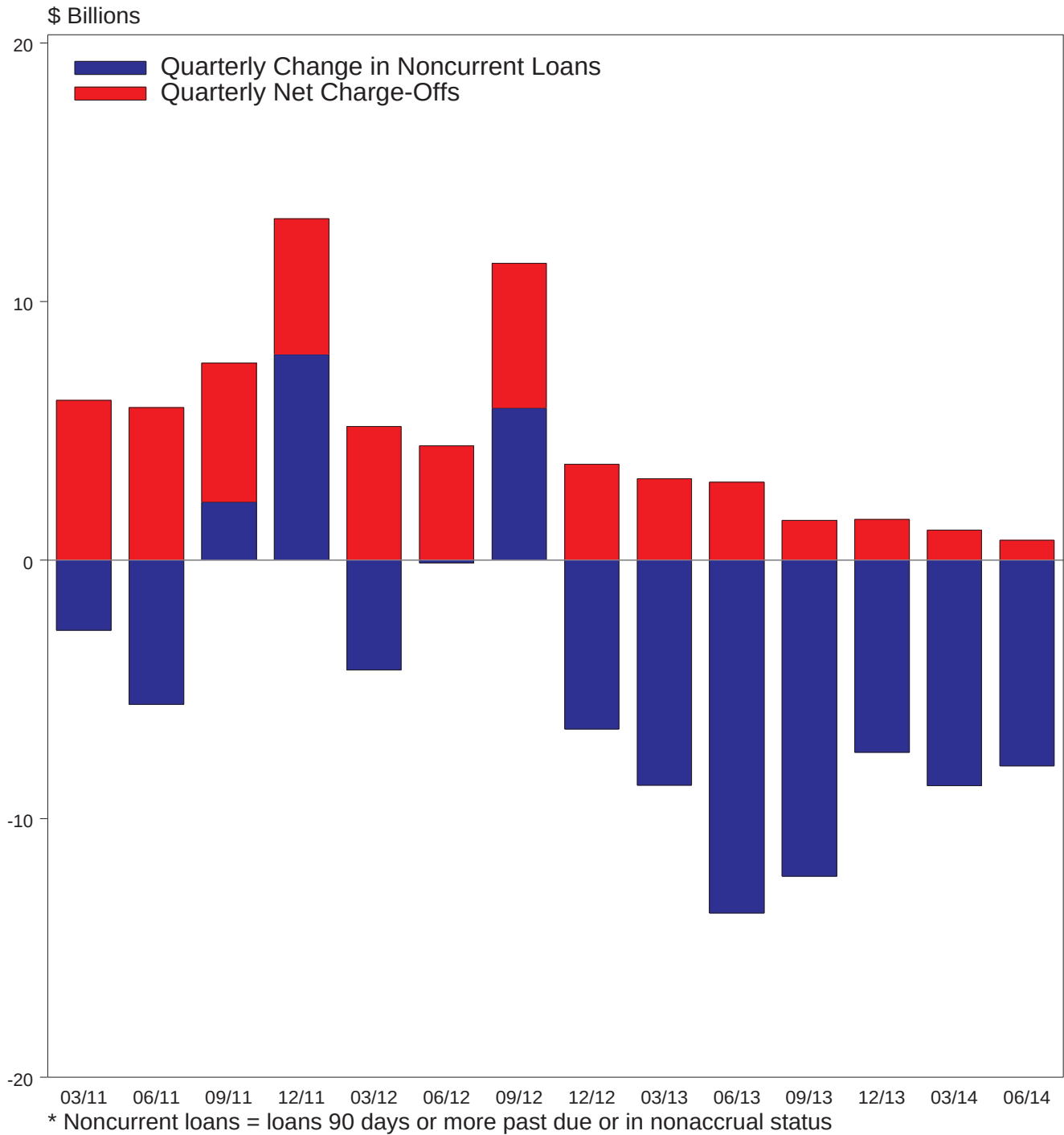
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2004 - 2014



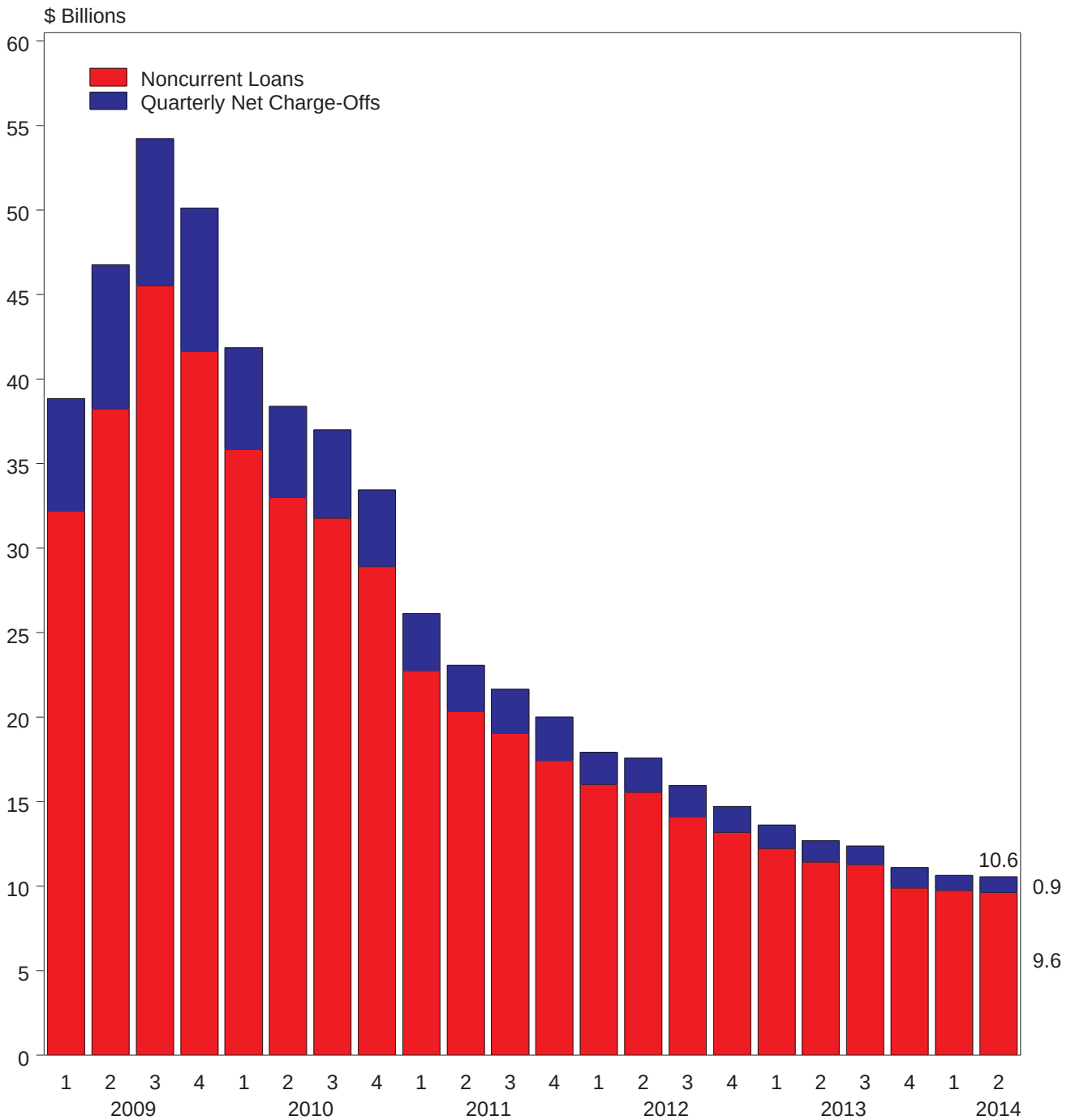
Credit Quality of Residential Mortgage Loans*

2011 to 2014



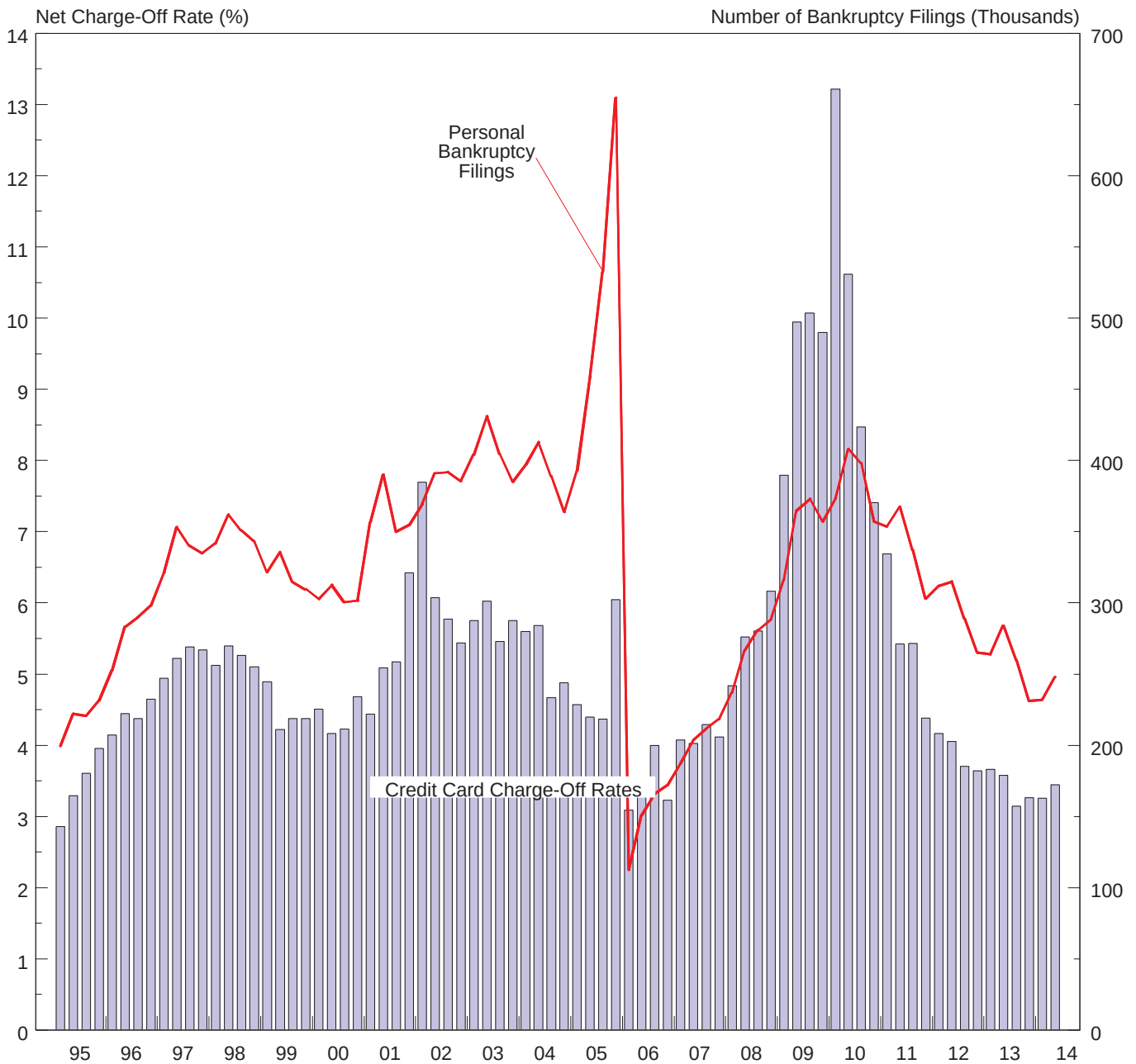
Credit Quality of C & I Loans

2009-2014



Credit Card Loss Rates and Personal Bankruptcy Filings

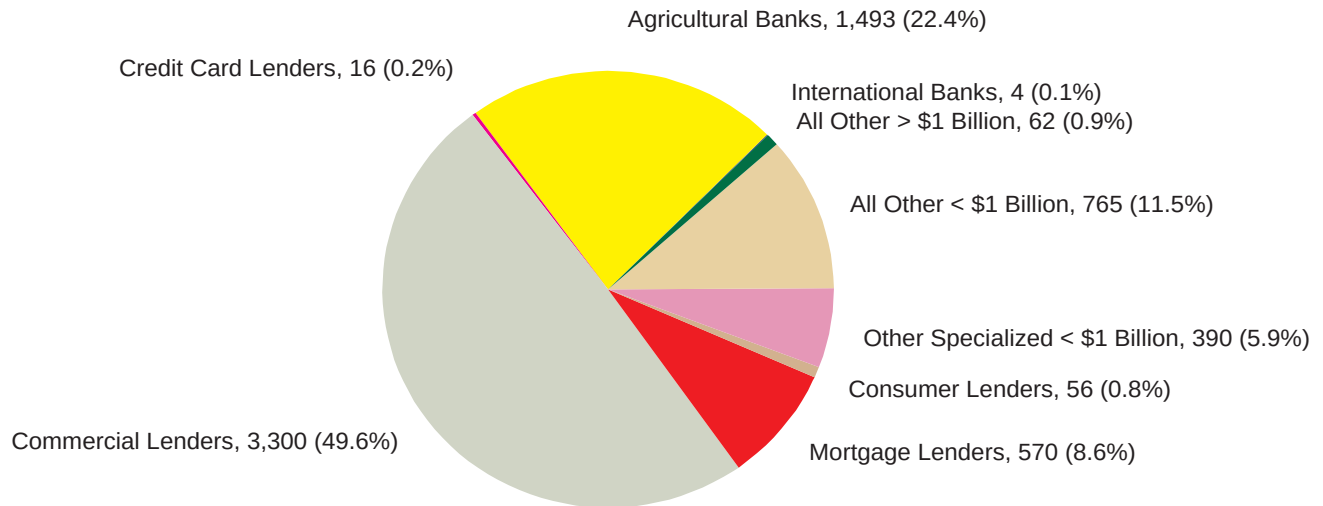
1995-2014



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

Number of Institutions By Asset Concentration Group

June 30, 2014

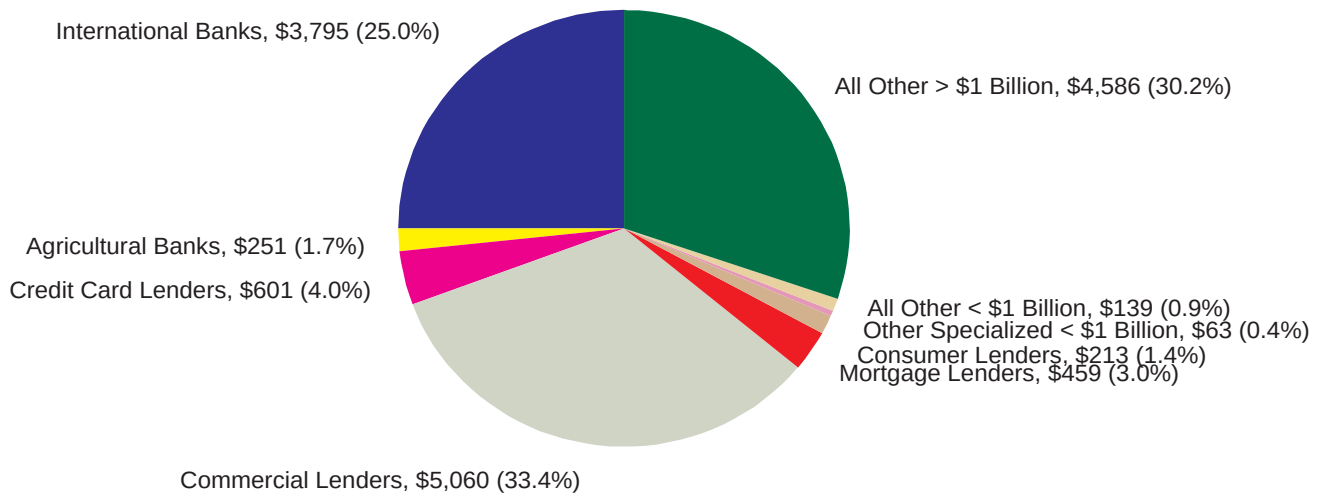


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/14	4	1,493	16	3,300	570	56	390	765	62
12/13	4	1,532	16	3,377	588	55	406	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95
12/96	11	2,476	81	3,484	1,732	354	688	2,529	99

Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2014

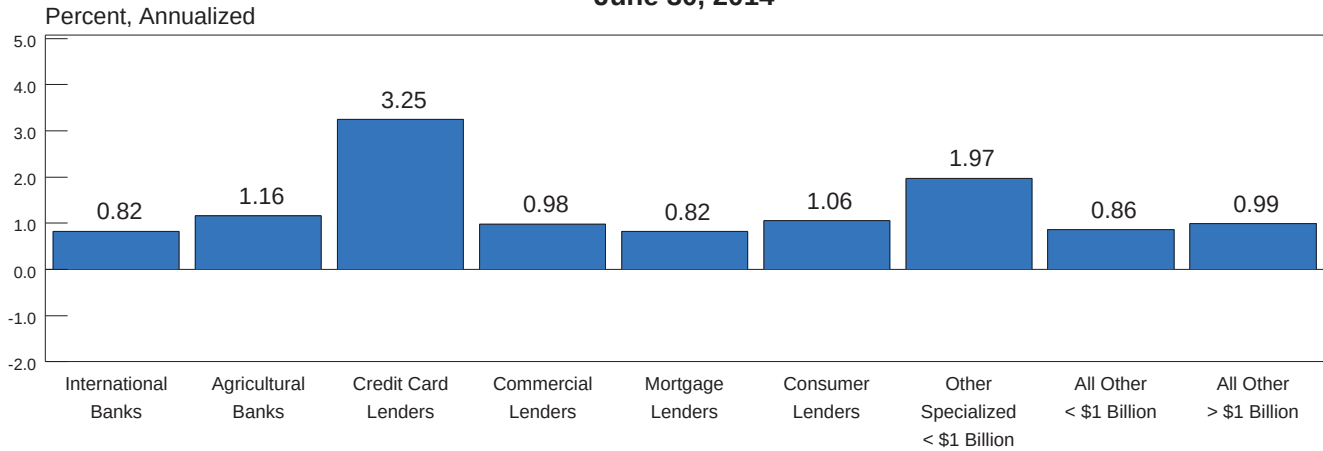


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/14	3,795	251	601	5,060	459	213	63	139	4,586
12/13	3,691	262	591	4,921	487	162	63	138	4,407
12/12	3,808	240	601	4,339	628	102	65	146	4,522
12/11	3,456	216	539	4,086	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

Performance Ratios By Asset Concentration Group

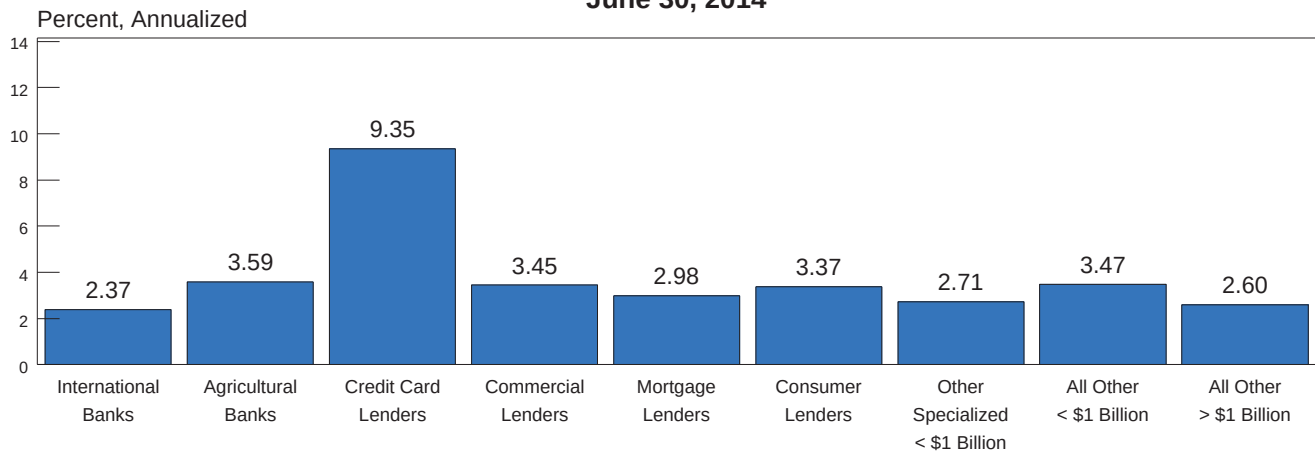
Return on Assets (YTD)

June 30, 2014



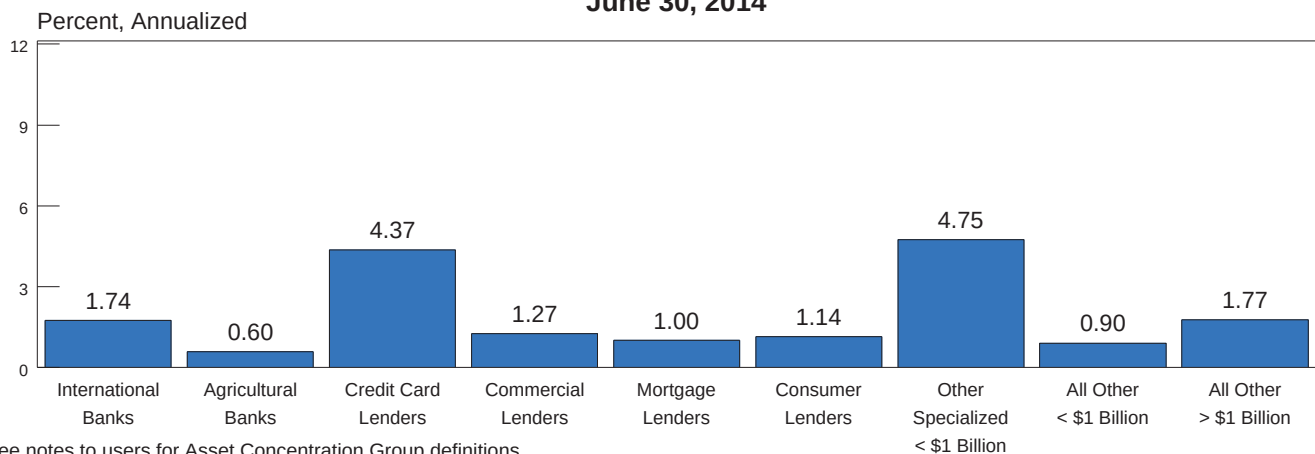
Net Interest Margin (YTD)

June 30, 2014



Noninterest Income to Assets (YTD)

June 30, 2014

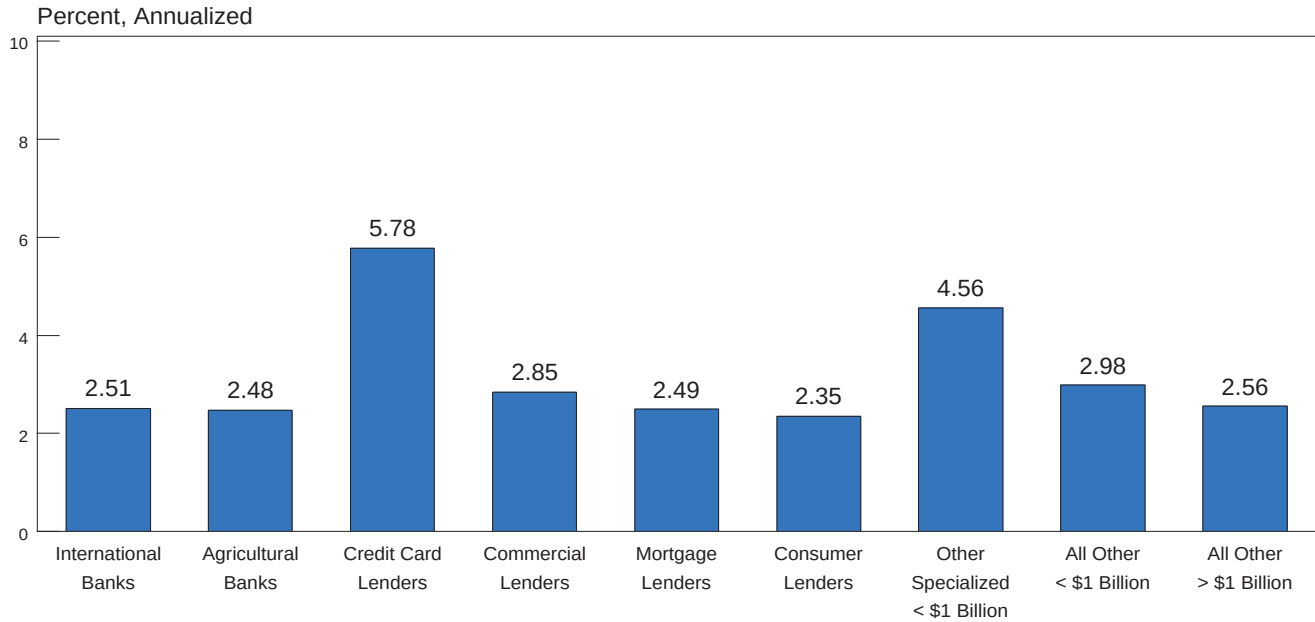


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

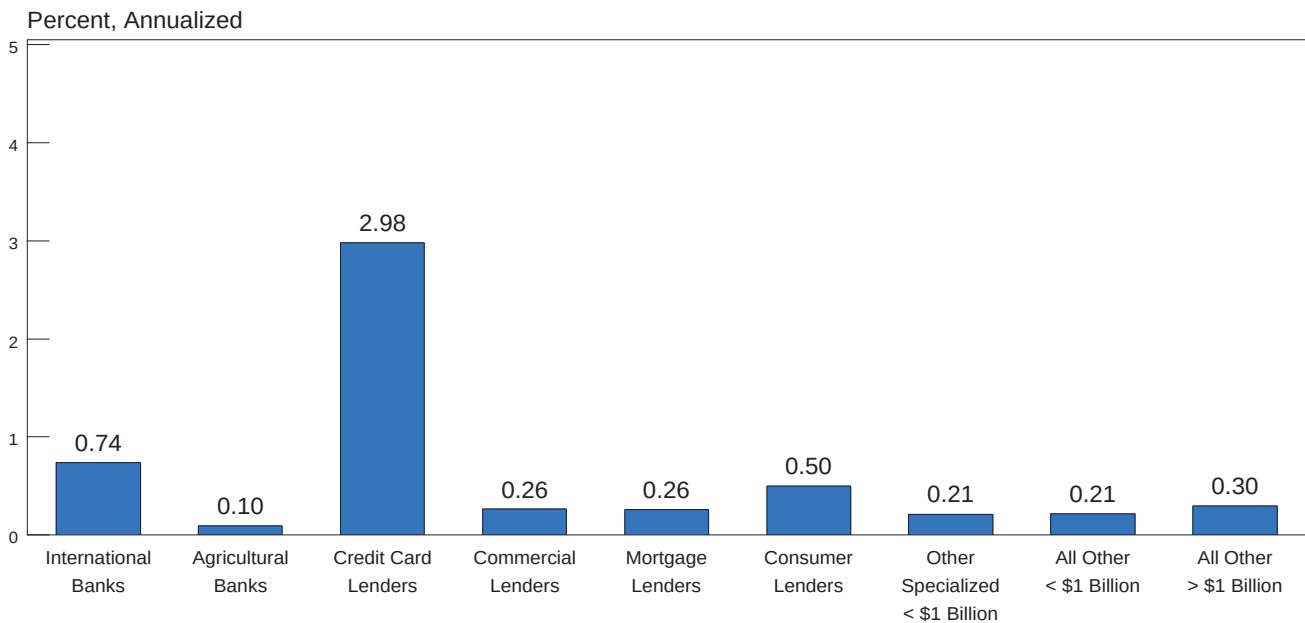
Noninterest Expense to Assets (YTD)

June 30, 2014



Net Charge-Offs to Loans and Leases (YTD)

June 30, 2014

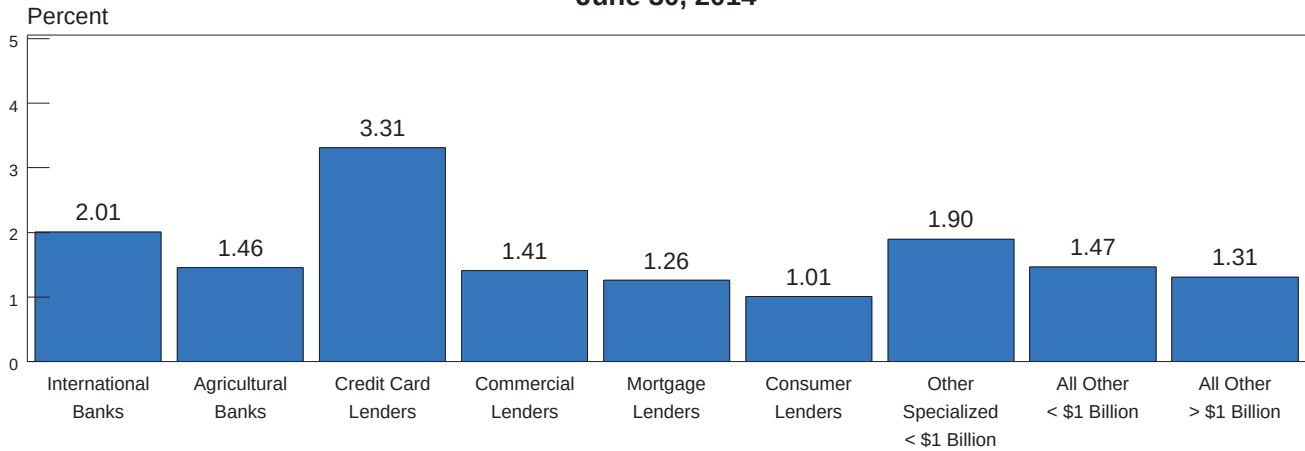


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

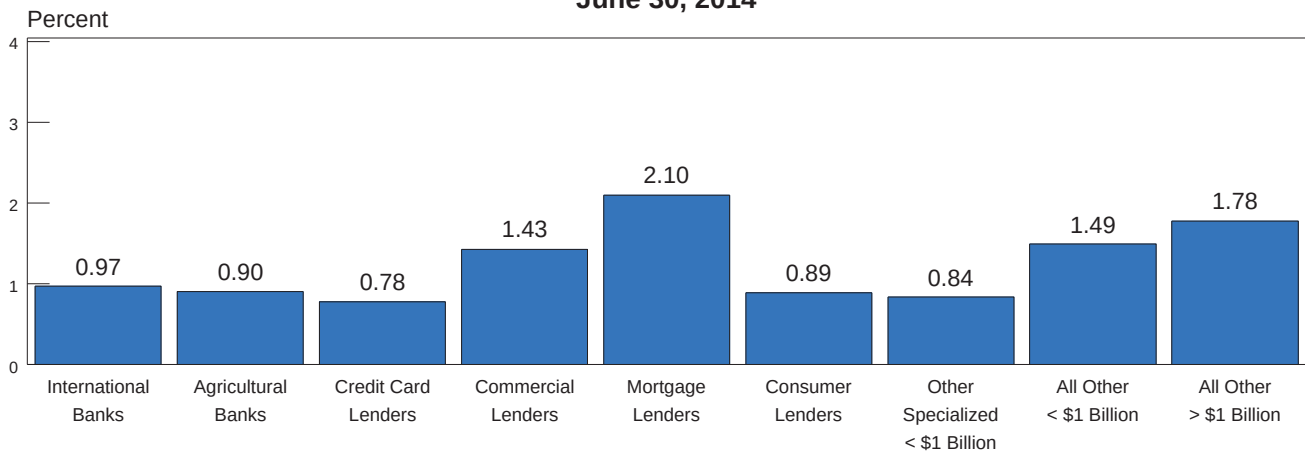
Loss Allowance To Loans and Leases

June 30, 2014



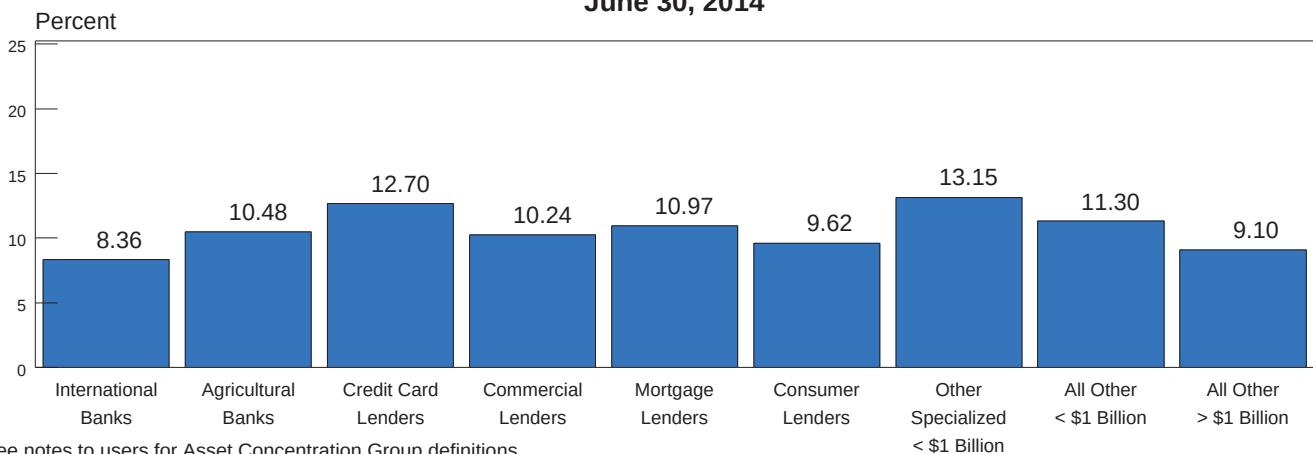
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2014



Core Capital (Leverage) Ratio

June 30, 2014



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

Return On Average Assets By Asset Concentration Group

1996 - 2014, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/14	0.82	1.16	3.25	0.98	0.82	1.06	1.97	0.86	0.99
06/13	1.00	1.17	3.19	0.87	1.01	1.60	1.73	0.94	1.11
06/12	0.76	1.27	3.14	0.90	0.84	1.81	1.18	0.92	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

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

Net Interest Margin By Asset Concentration Group

1996 - 2014, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/14	2.37	3.59	9.35	3.45	2.98	3.37	2.71	3.47	2.60
06/13	2.44	3.54	9.35	3.53	2.86	3.94	2.53	3.44	2.79
06/12	2.70	3.76	9.65	3.75	2.77	4.47	2.80	3.59	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

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

Net Charge-Offs as a Percent of Average Loans and Leases
By Asset Concentration Group
1996 - 2014, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/14	0.74	0.10	2.98	0.26	0.26	0.50	0.21	0.21	0.30
06/13	1.12	0.12	3.37	0.49	0.42	1.13	0.44	0.33	0.55
06/12	1.43	0.20	3.95	0.76	0.80	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

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

Percent of Loans Noncurrent By Asset Concentration Group

1996 - 2014

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/14	2.47	1.06	1.00	1.63	3.04	1.15	1.83	1.86	3.40
12/13	2.73	1.09	1.17	1.91	3.01	1.66	1.91	1.83	4.14
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.48
12/11	4.22	1.70	1.71	3.54	3.89	1.68	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92

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

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

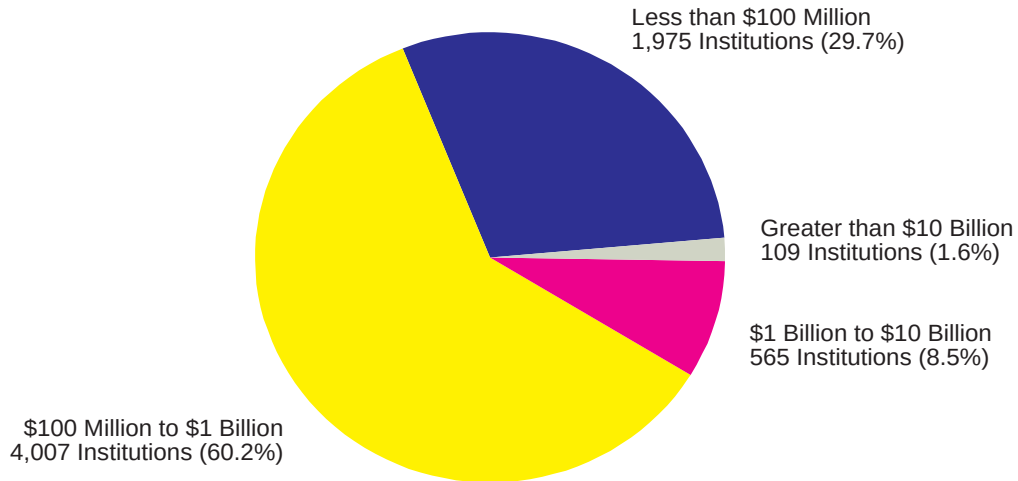
1996 - 2014

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/14	8.36	10.48	12.70	10.24	10.97	9.62	13.15	11.30	9.10
12/13	7.89	10.33	13.01	10.13	10.91	9.45	13.10	11.26	9.03
12/12	7.16	10.25	13.12	10.04	10.10	9.36	12.87	10.83	9.13
12/11	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
12/10	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69
12/09	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
12/97	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58
12/96	6.14	10.55	10.89	7.73	7.64	8.11	13.08	9.45	7.11

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

Number of Institutions By Asset Size

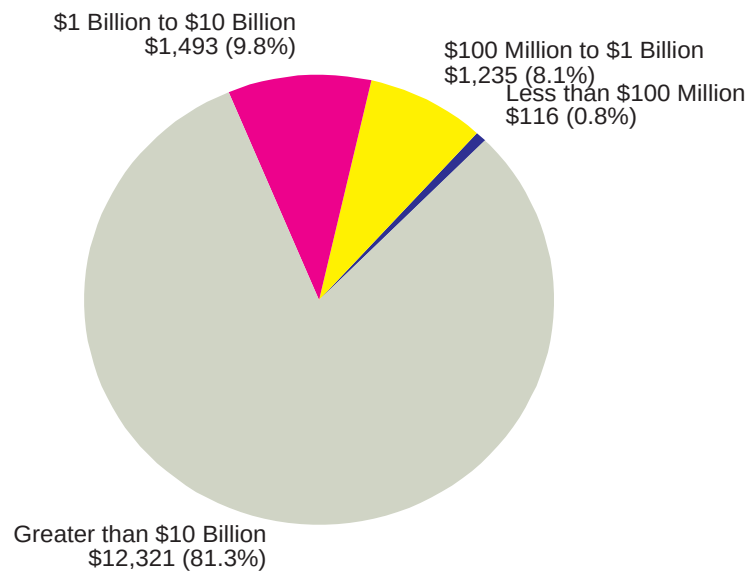
June 30, 2014



Industry Assets By Asset Size

June 30, 2014

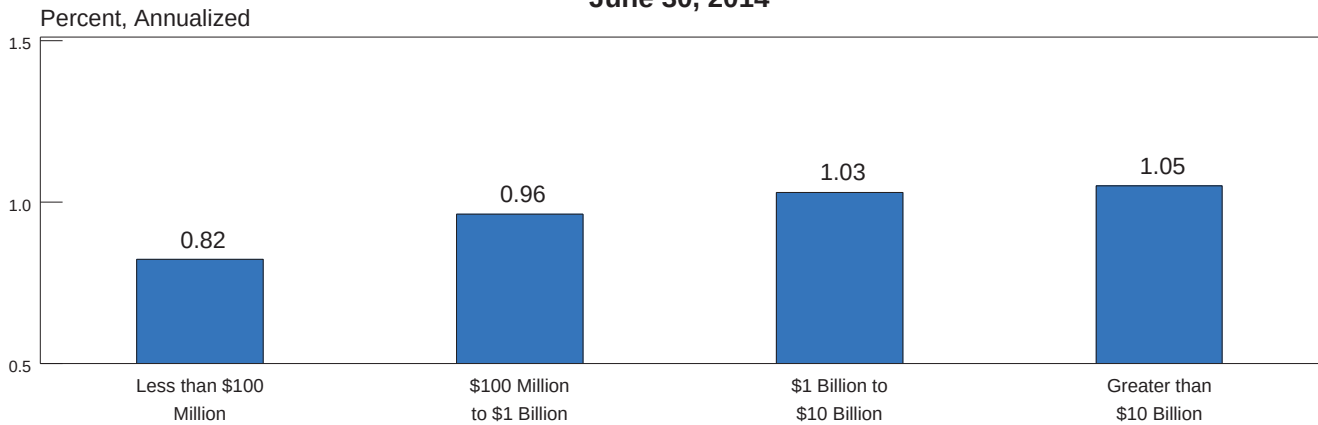
(\$ Billions)



Performance Ratios By Asset Size

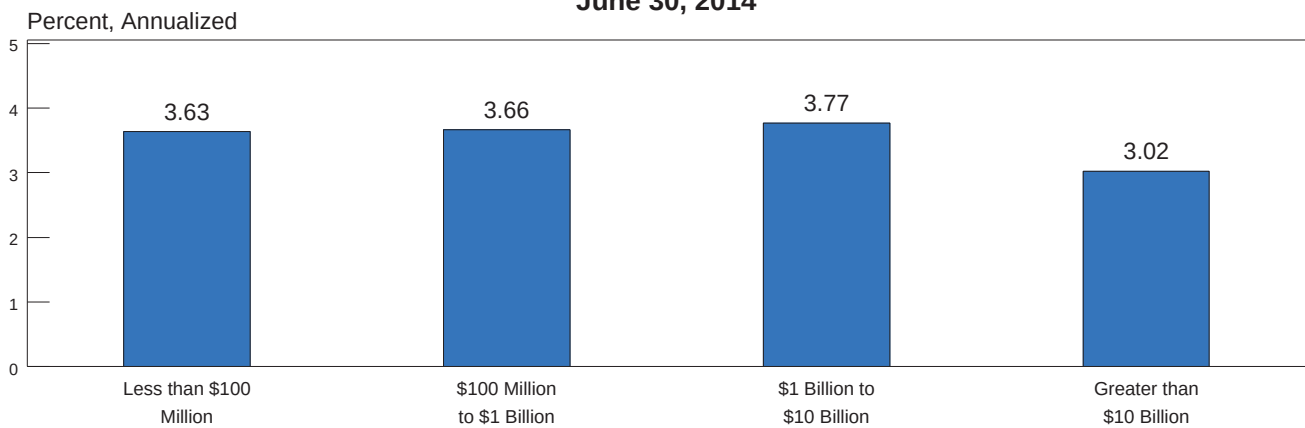
Return on Assets (YTD)

June 30, 2014



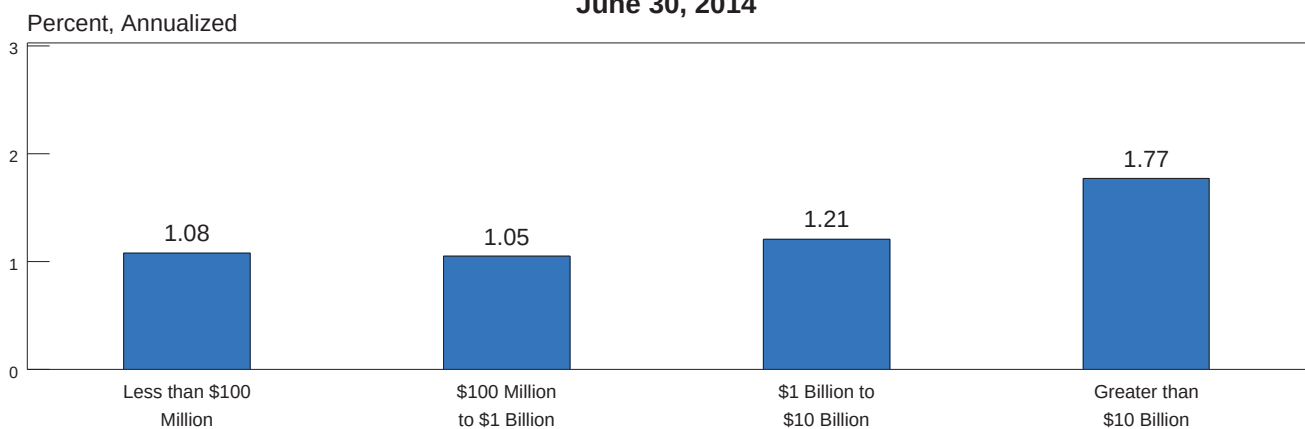
Net Interest Margin (YTD)

June 30, 2014



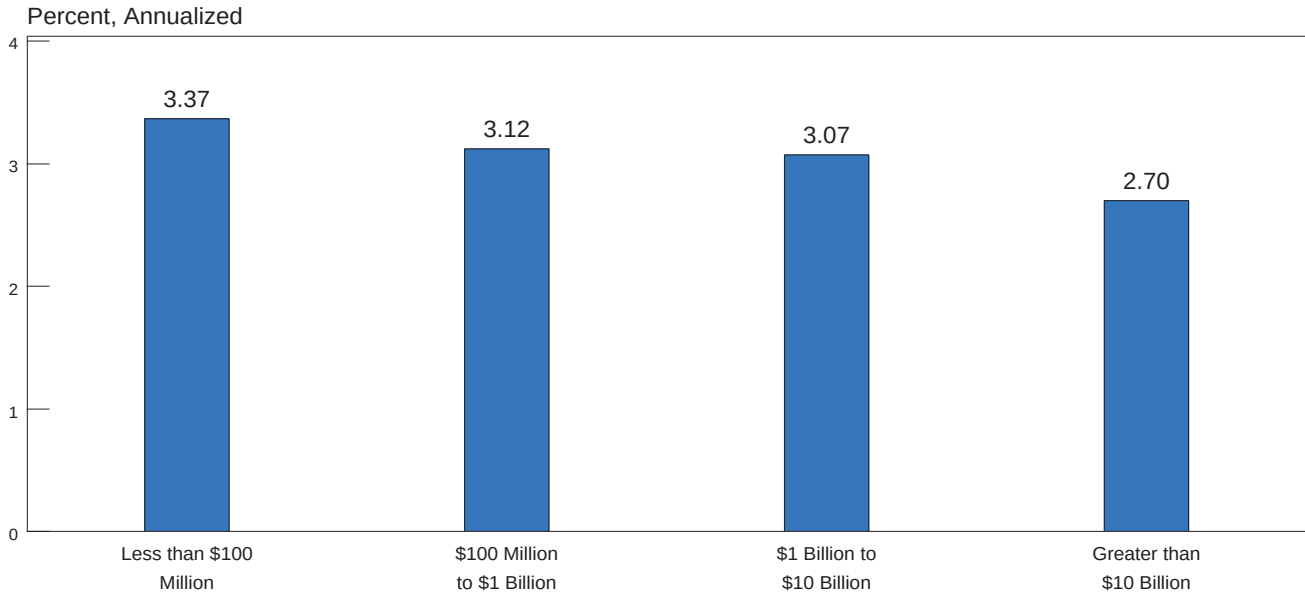
Noninterest Income to Assets (YTD)

June 30, 2014



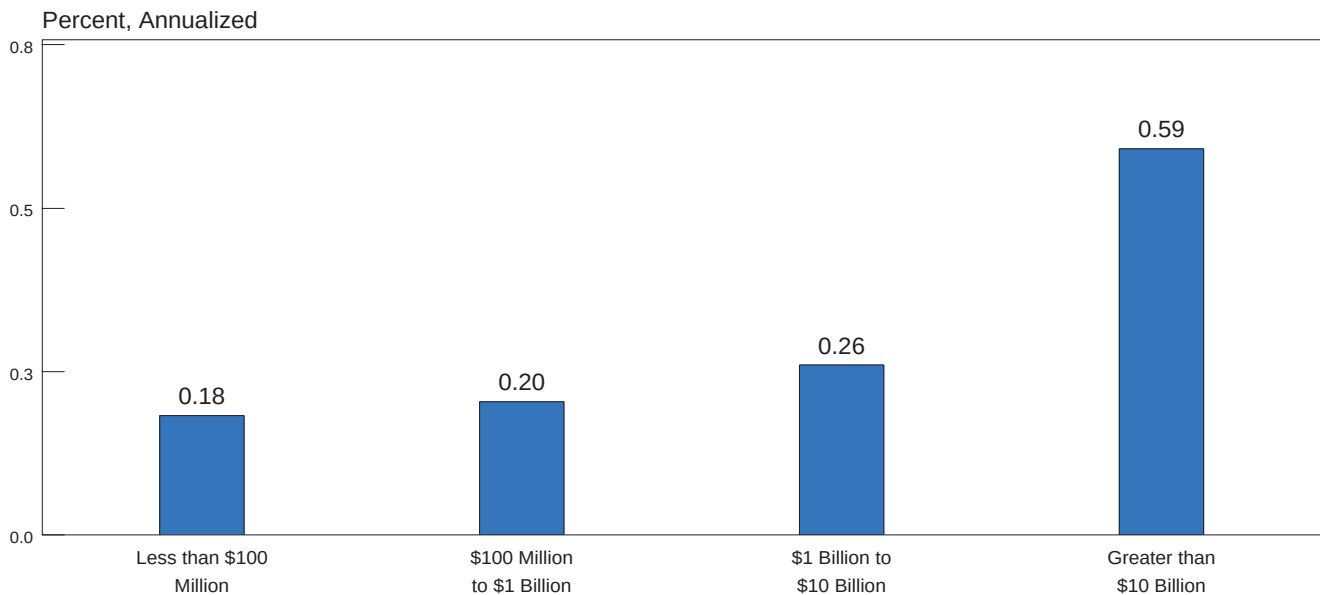
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2014



Net Charge-Offs to Loans and Leases (YTD)

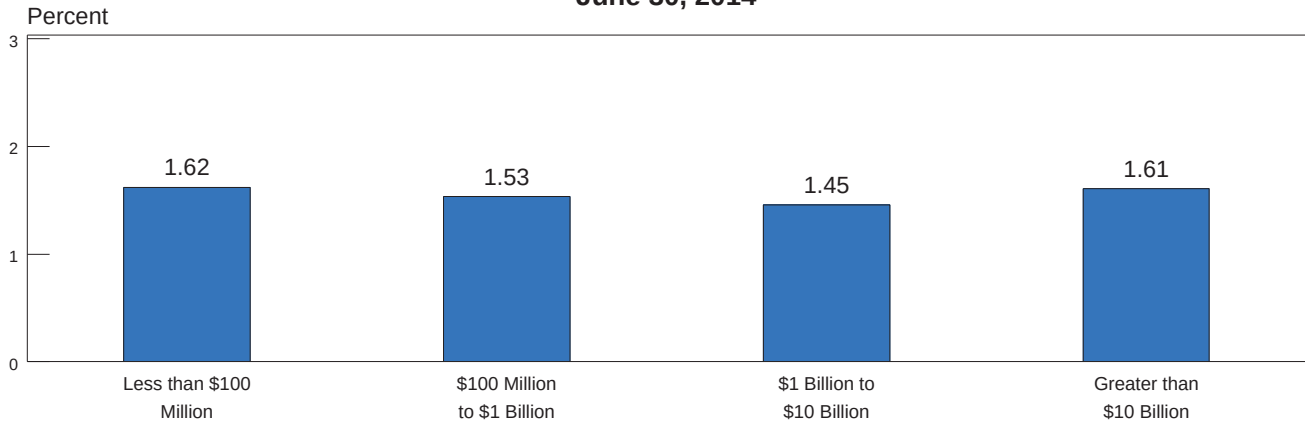
June 30, 2014



Condition Ratios By Asset Size

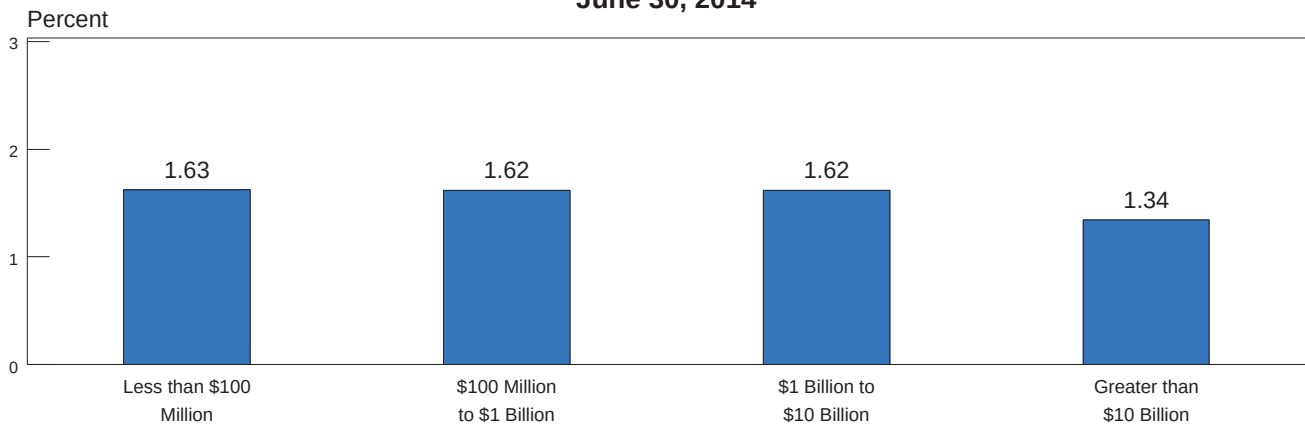
Loss Allowance To Loans and Leases

June 30, 2014



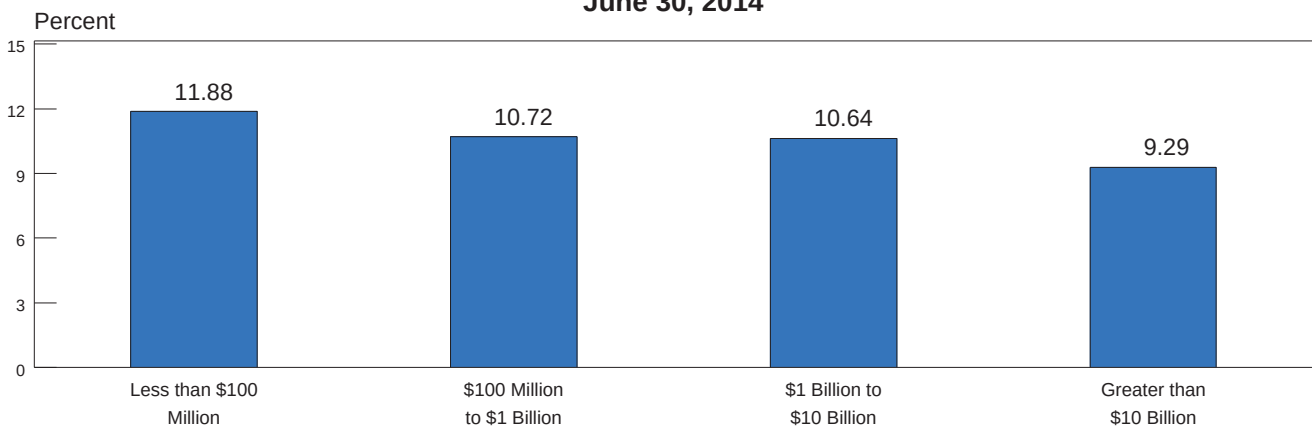
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2014



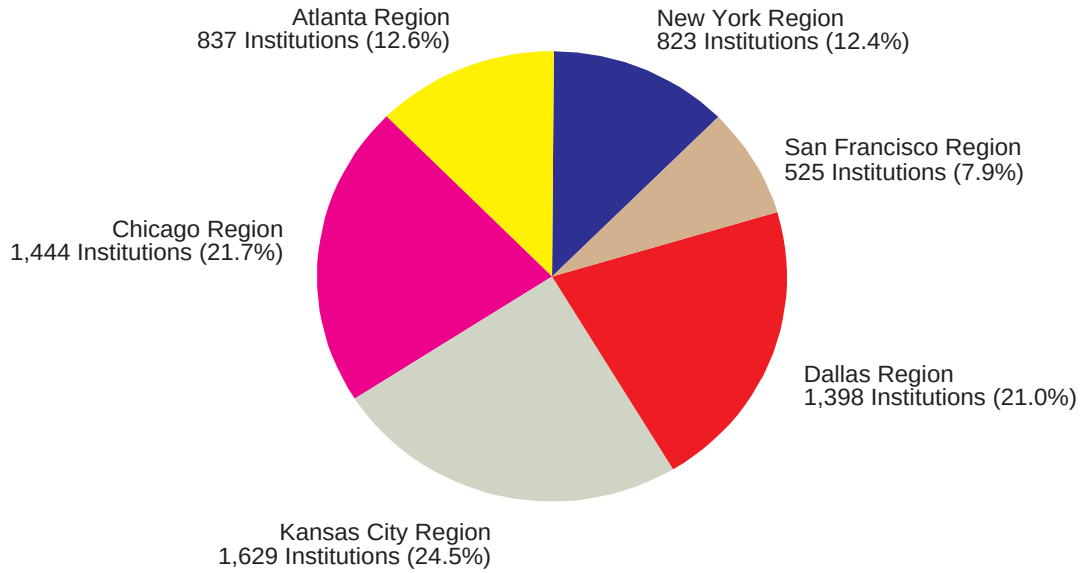
Core Capital (Leverage) Ratio

June 30, 2014



Geographic Distribution of FDIC-Insured Institutions

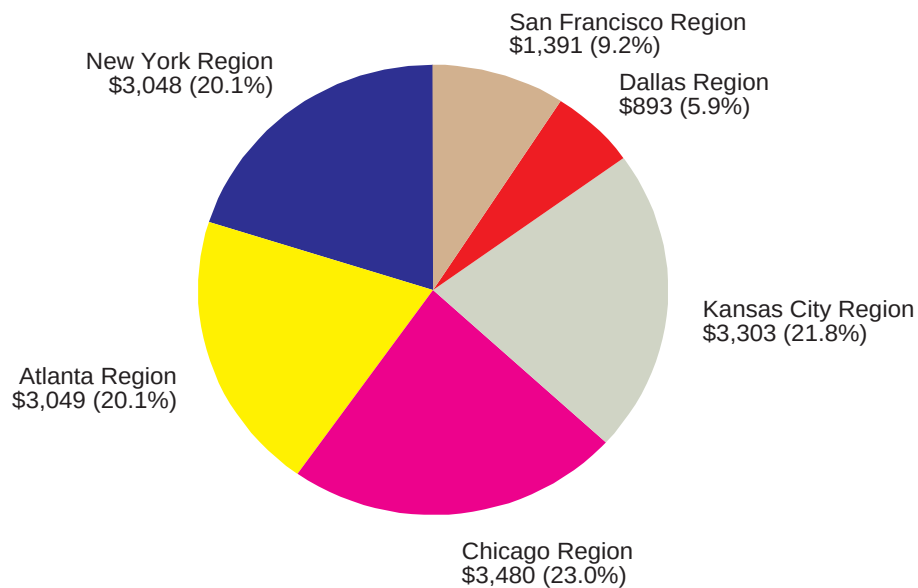
June 30, 2014



Geographic Distribution of Industry Assets

June 30, 2014

(\$ Billions)

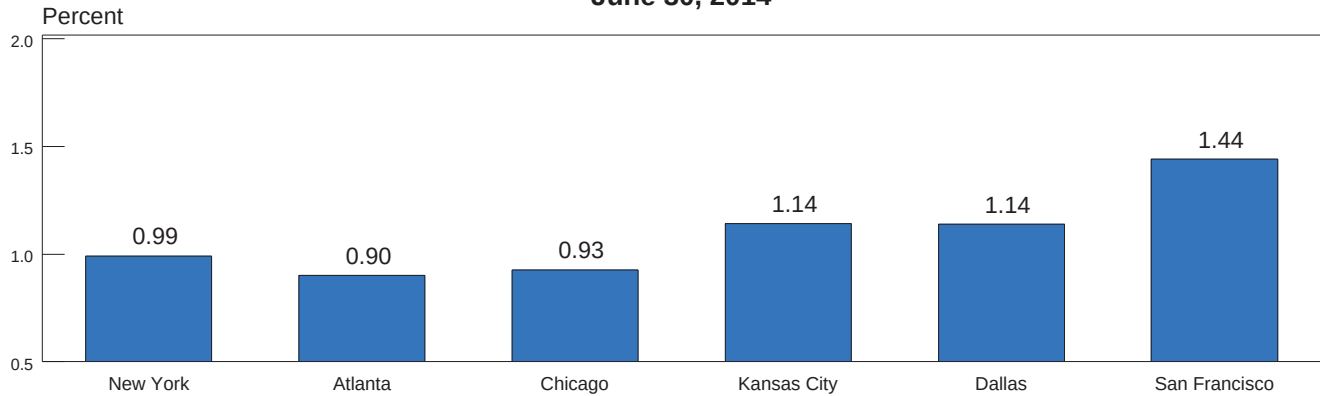


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

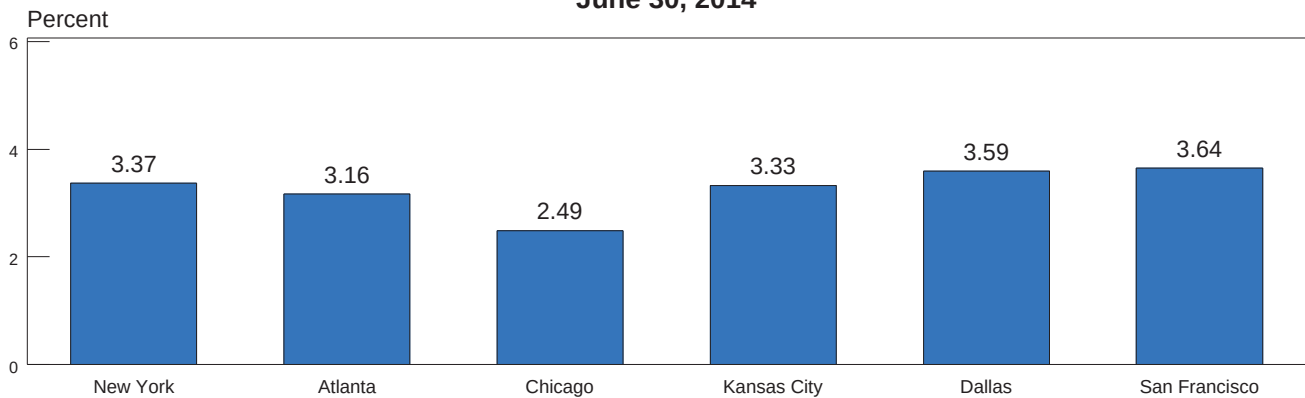
Return on Assets (YTD, Annualized)

June 30, 2014



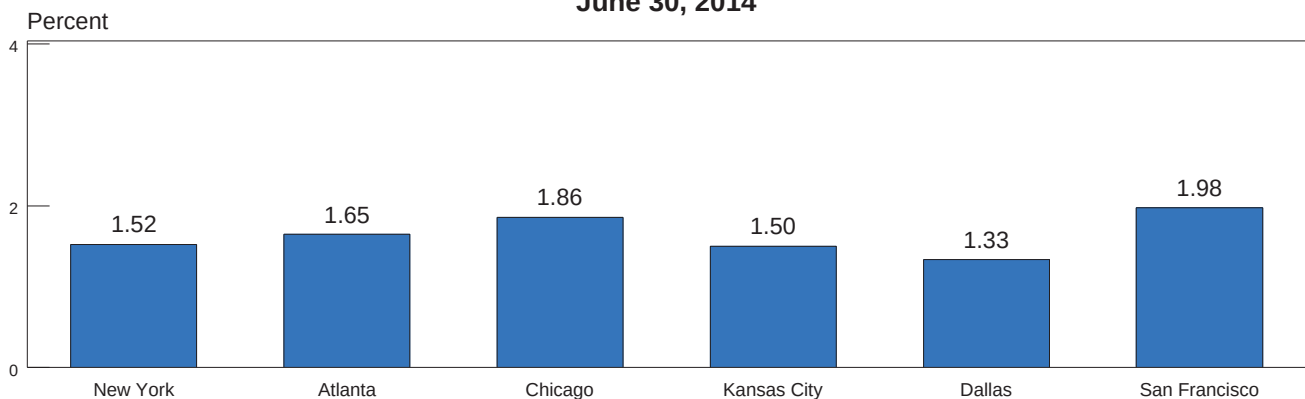
Net Interest Margins (YTD, Annualized)

June 30, 2014



Noninterest Income to Assets (YTD, Annualized)

June 30, 2014



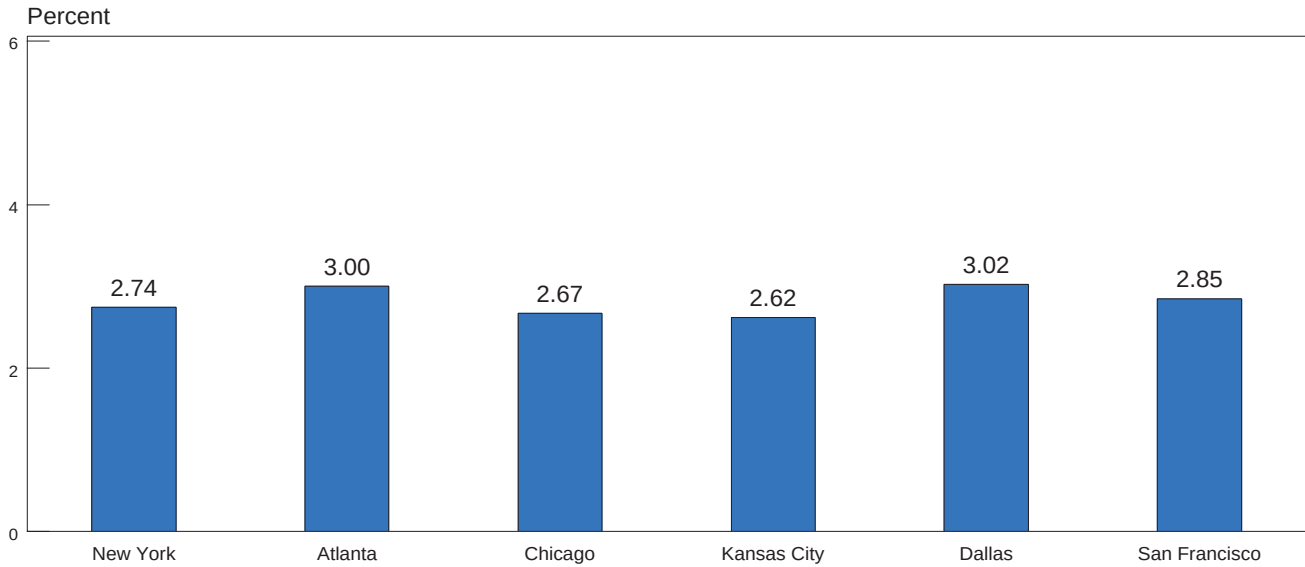
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

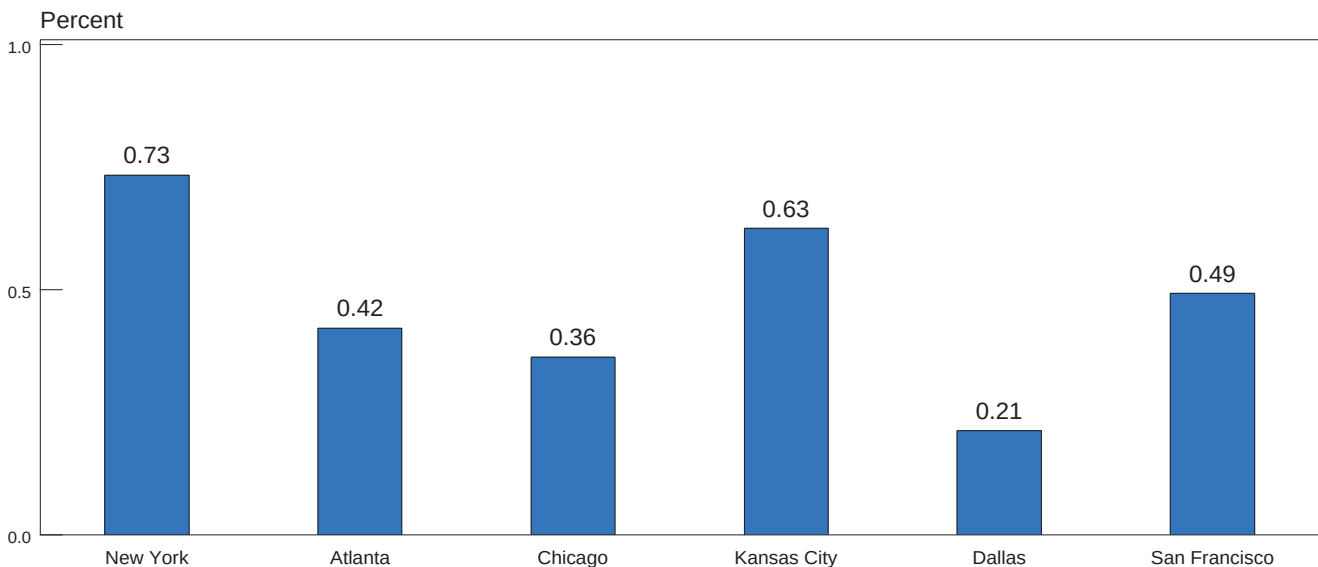
Noninterest Expense to Assets (YTD, Annualized)

June 30, 2014



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

June 30, 2014



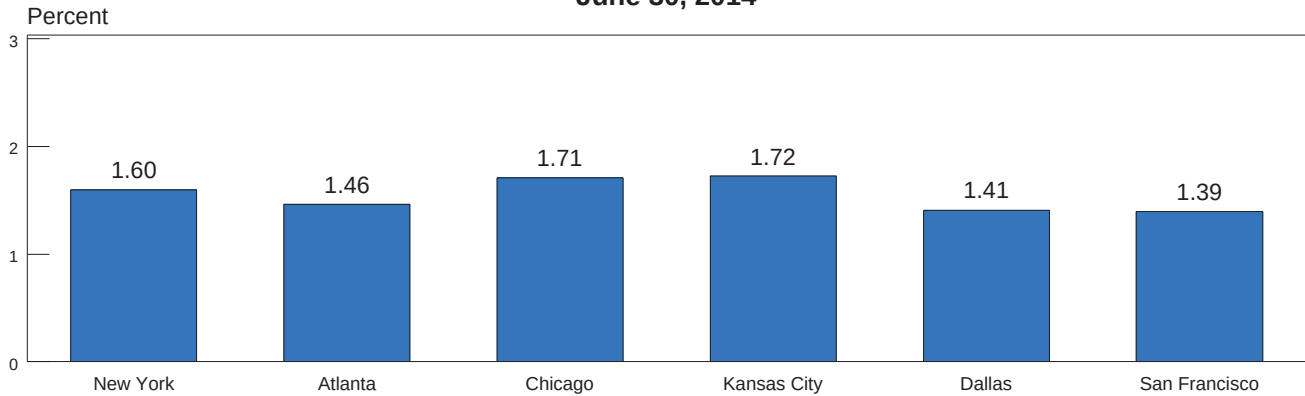
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

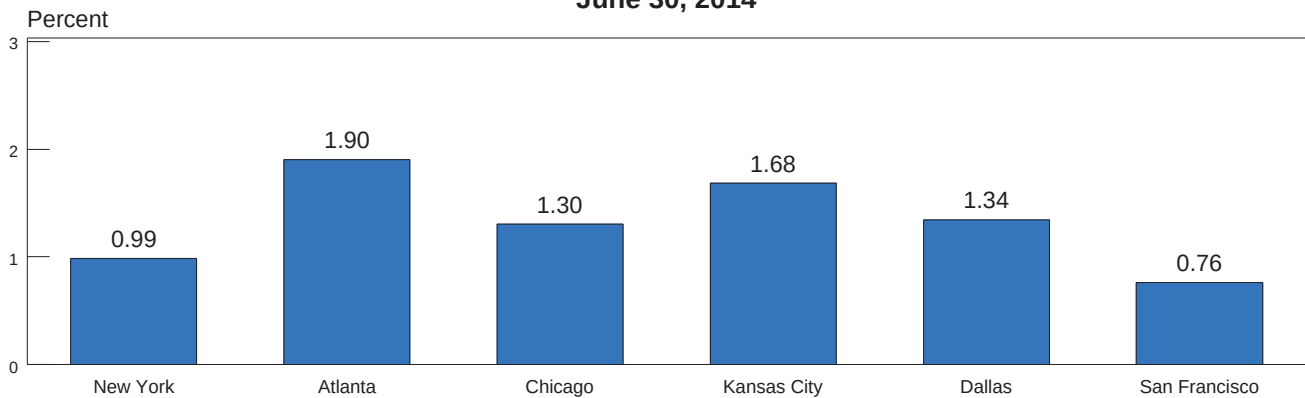
Loss Allowance To Loans and Leases

June 30, 2014



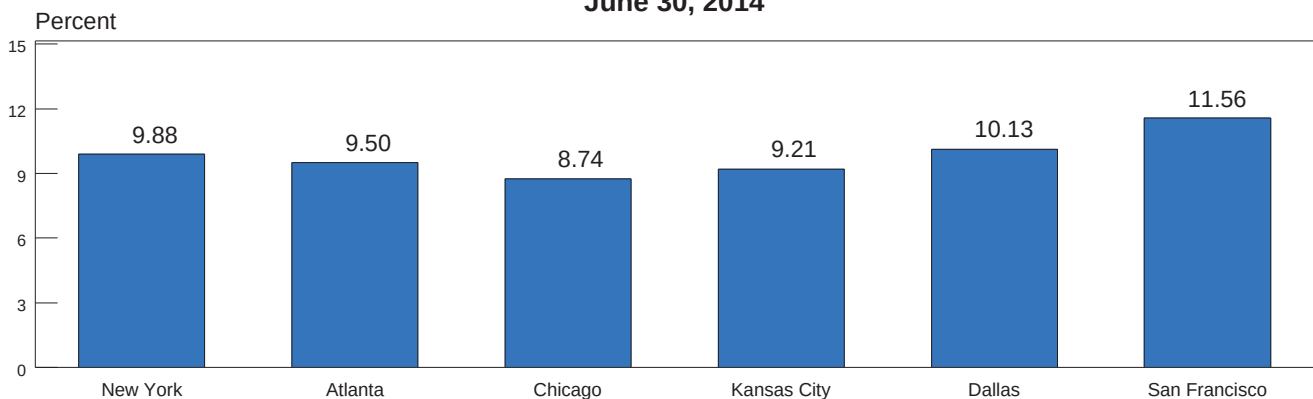
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2014



Core Capital (Leverage) Ratio

June 30, 2014

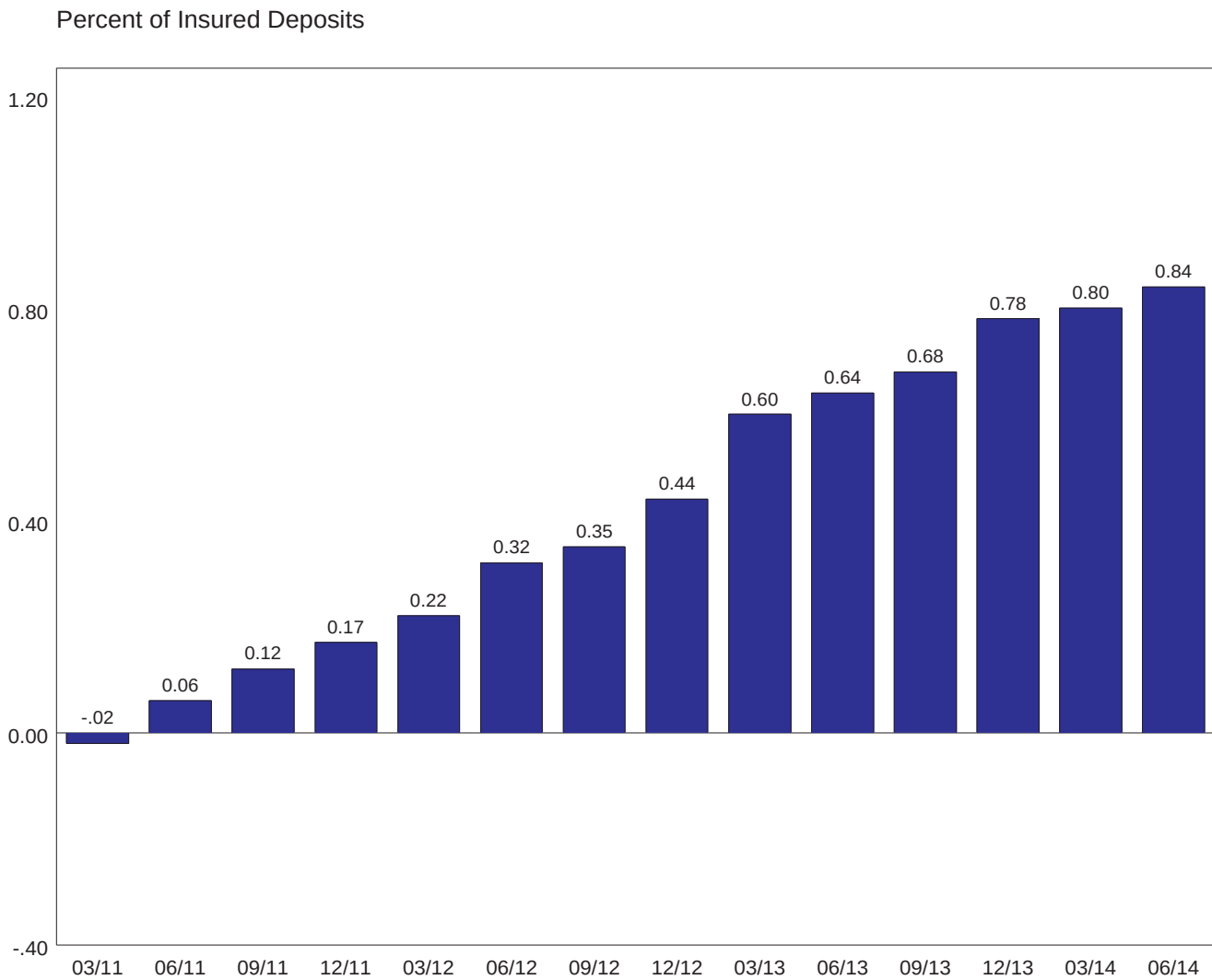


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

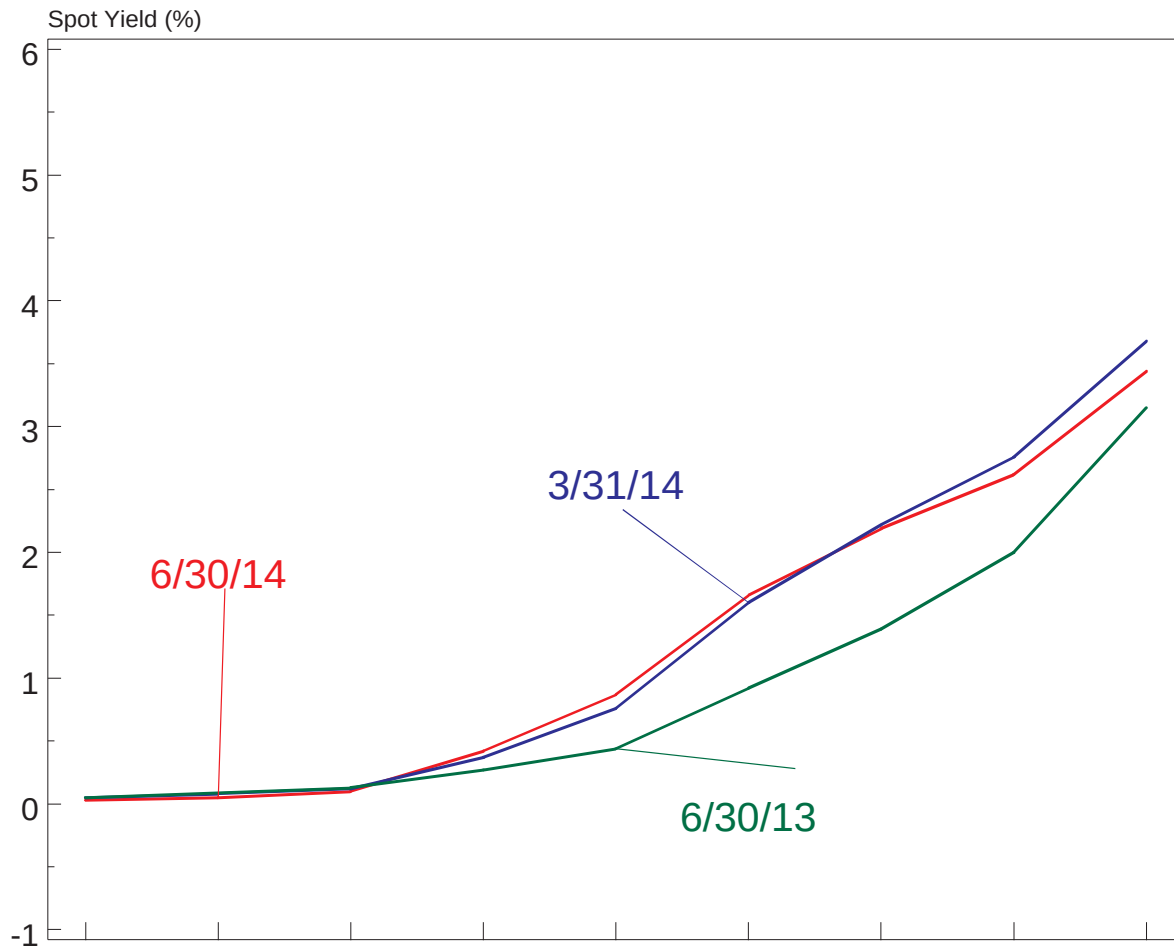
March 31, 2011 - June 30, 2014



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

U.S. Treasury Yield Curves

June 30, 2013 - June 30, 2014



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/14	0.03	0.05	0.10	0.42	0.87	1.66	2.19	2.62	3.44
3/31/14	0.05	0.08	0.12	0.37	0.76	1.60	2.22	2.76	3.68
12/31/13	0.06	0.09	0.12	0.33	0.63	1.44	2.12	2.75	3.79
9/30/13	0.03	0.06	0.12	0.37	0.71	1.51	2.12	2.71	3.72
6/30/13	0.05	0.09	0.13	0.27	0.44	0.92	1.39	2.00	3.15

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, 2014

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,547	98.4%	\$15,132.4	99.8%
Adequately Capitalized	52	0.8%	\$12.8	0.1%
Undercapitalized	31	0.5%	\$13.8	0.1%
Significantly Undercapitalized	23	0.3%	\$5.1	0.0%
Critically Undercapitalized	3	0.0%	\$0.2	0.0%

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

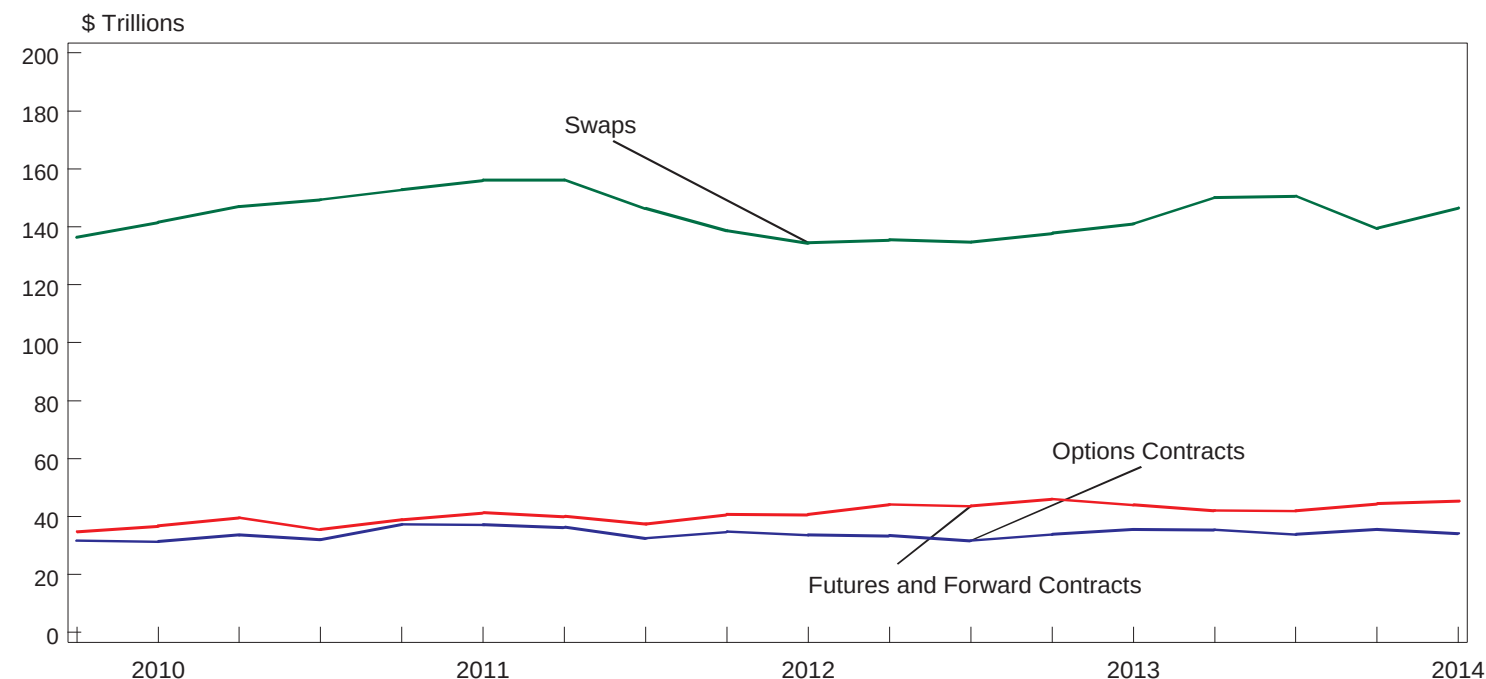
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Off-Balance Sheet Derivatives*

2010 - 2014 (Notional Amounts)



	12/10	12/11	12/12	12/13	3/14	6/14
Total Derivatives (Notional Amounts, in billions of dollars)	\$216,948	\$216,239	\$210,011	\$226,413	\$219,414	\$225,950
Futures and Forward Contracts	35,539	37,469	43,621	42,022	44,424	45,312
Interest rate contracts	23,990	24,703	29,882	28,159	30,150	32,385
Foreign exchange rate contracts	11,304	12,542	13,334	13,532	13,926	12,590
Other futures and forwards**	245	224	405	331	348	337
Option Contracts	32,078	32,505	31,664	33,800	35,538	34,170
Interest rate options	27,018	27,133	25,148	26,957	27,477	26,552
Foreign currency options	3,336	3,364	4,315	4,811	5,907	5,504
Other option contracts**	1,724	2,008	2,201	2,032	2,154	2,114
Swaps	149,331	146,266	134,726	150,591	139,451	146,468
Interest rate swaps	142,390	136,030	123,908	139,440	128,202	132,615
Foreign exchange rate swaps	6,351	9,530	10,056	10,246	10,336	12,891
Other swaps**	590	705	762	906	913	962
Memoranda						
Spot Foreign Exchange Contracts	1,013	1,063	926	1,080	2,825	2,416
Credit Derivatives	14,151	14,759	13,190	11,245	11,219	10,832
Number of banks reporting derivatives	1,069	1,084	1,143	1,161	1,169	1,181
Replacement cost of interest rate and foreign exchange rate contracts ***	3,754	4,981	4,388	3,273	2,853	2,955

* 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.

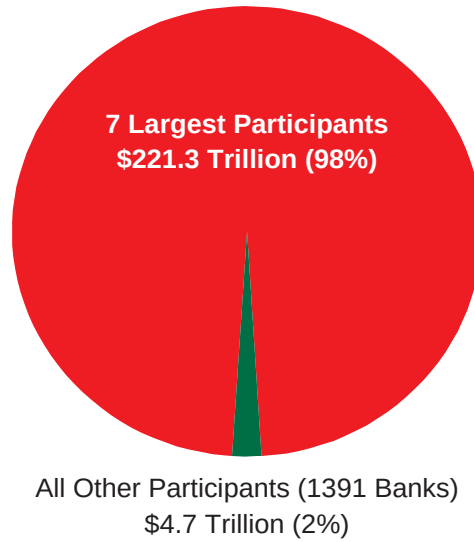
*** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.

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

Concentration of Derivatives*

Notional Amounts

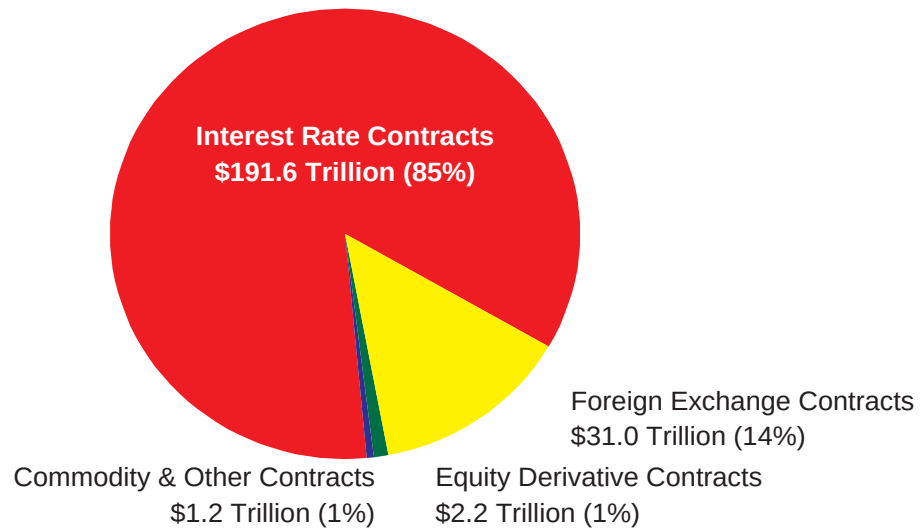
June 30, 2014



Composition of Derivatives*

Notional Amounts

June 30, 2014



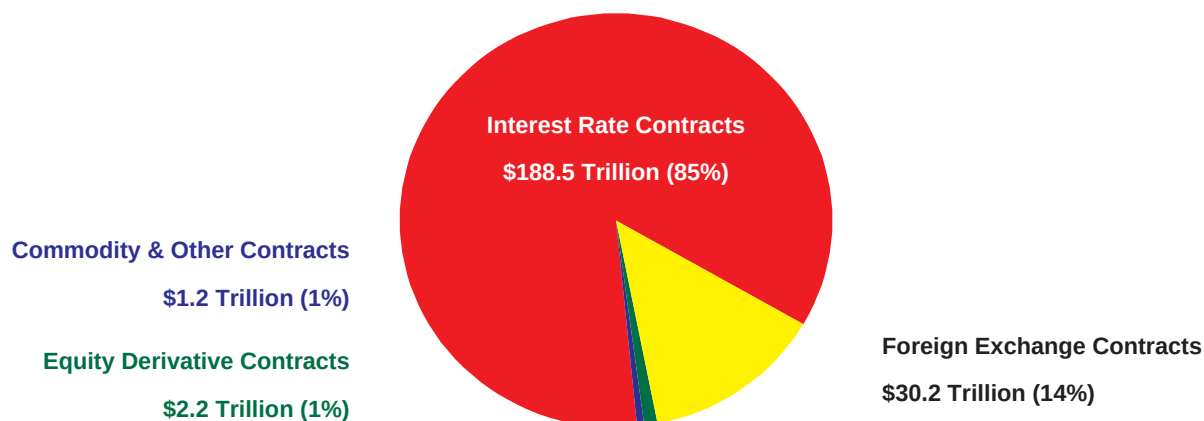
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,257 billion for the seven largest participants and \$159 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

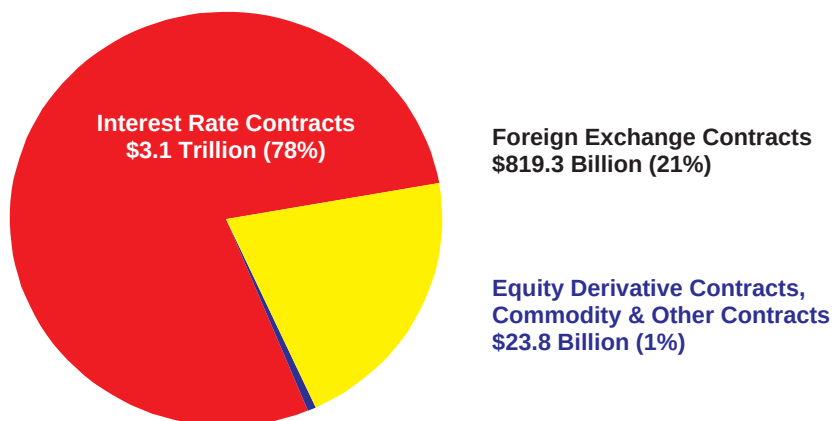
June 30, 2014



Not Held for Trading

Notional Amounts

June 30, 2014



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities.

They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,416 billion are not included.

Position of Derivatives

Gross Fair Values

June 30, 2014

(\$ Millions)

Held for Trading

247 Banks Held Derivative Contracts for Trading

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

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	2,549,992	308,406	92,695	39,858	2,990,951	80,279
Gross negative fair value	2,477,033	302,788	92,396	38,455	2,910,672	
All other participants						
Gross positive fair value	28,947	11,514	3,676	748	44,885	101
Gross negative fair value	28,502	11,443	4,106	733	44,784	
Total						
Gross positive fair value	2,578,939	319,920	96,371	40,606	3,035,836	80,380
Gross negative fair value	2,505,535	314,231	96,503	39,188	2,955,456	

Held for Purposes Other than Trading

1286 Banks Held Derivative Contracts for Purposes Other than Trading

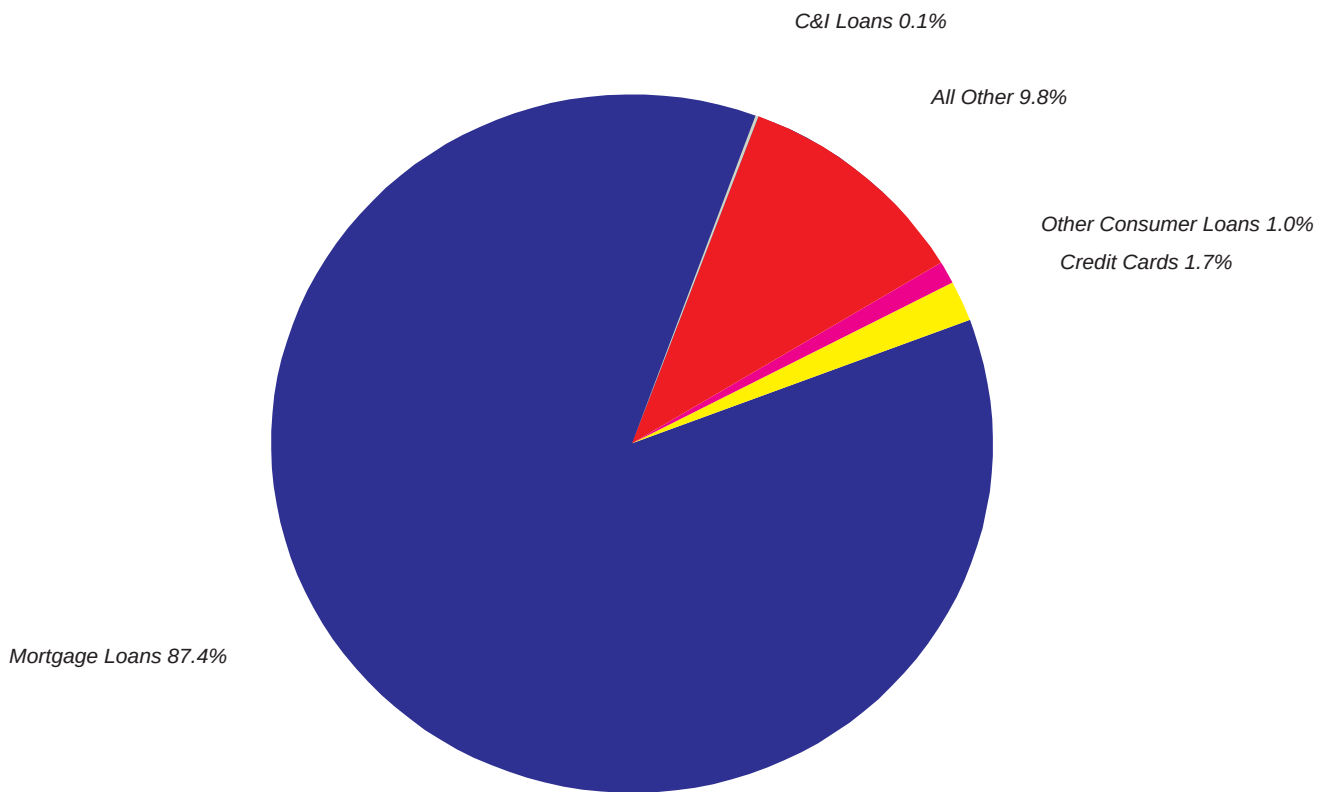
7 Largest Participants Held 86% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	42,586	7,418	56	283	50,342	(3,526)
Gross negative fair value	44,525	8,557	109	677	53,868	
All other participants						
Gross positive fair value	5,618	666	933	28	7,245	1,515
Gross negative fair value	4,835	488	322	87	5,731	
Total						
Gross positive fair value	48,204	8,084	989	311	57,587	(2,011)
Gross negative fair value	49,360	9,044	431	764	59,599	

Composition of Securitized Assets*

FDIC-Insured Institutions

June 30, 2014

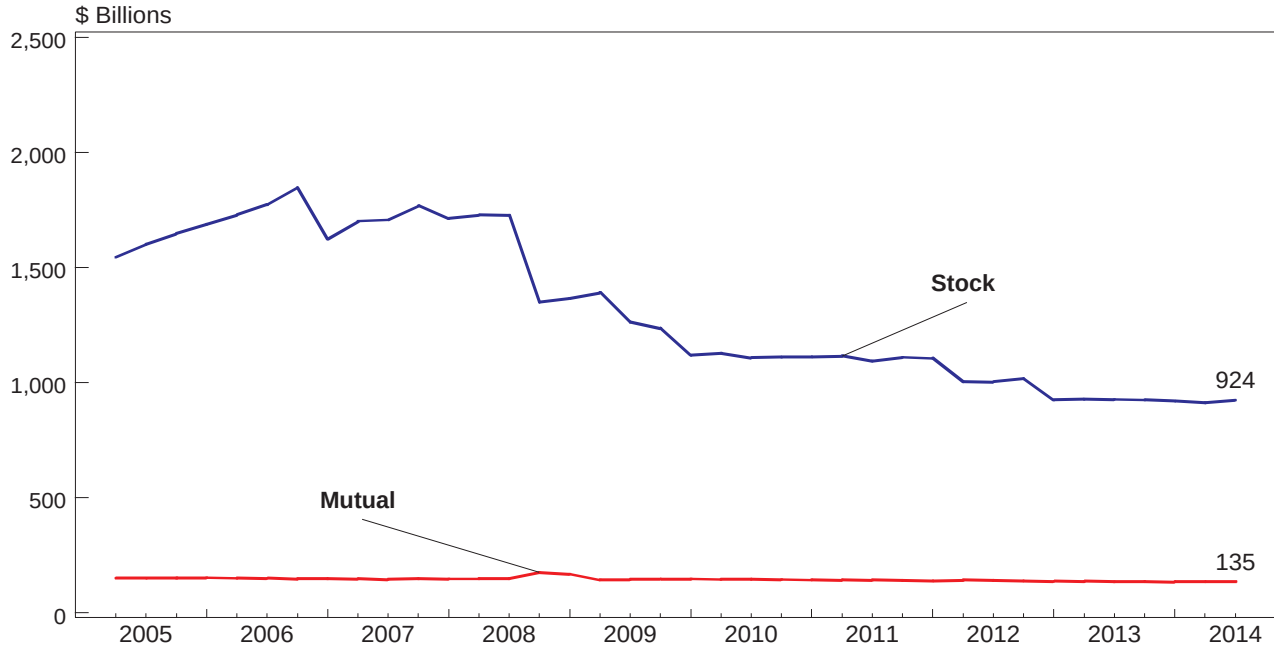


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

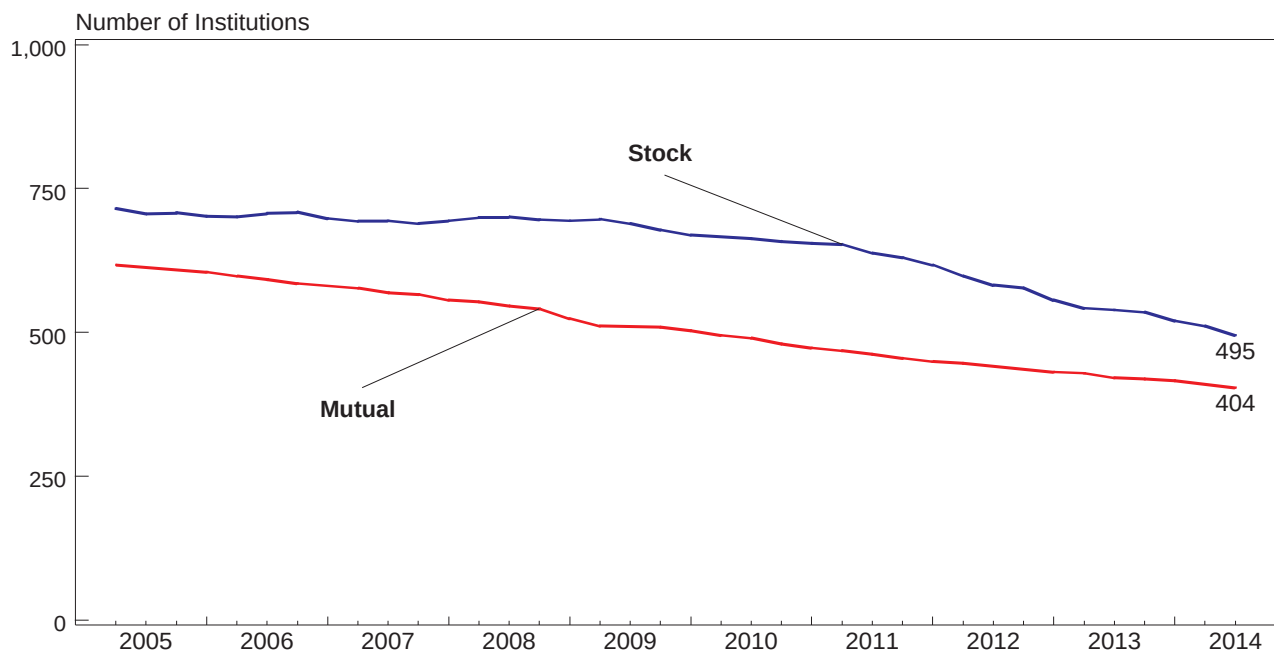
Assets of Mutual and Stock Savings Institutions

2005 - 2014



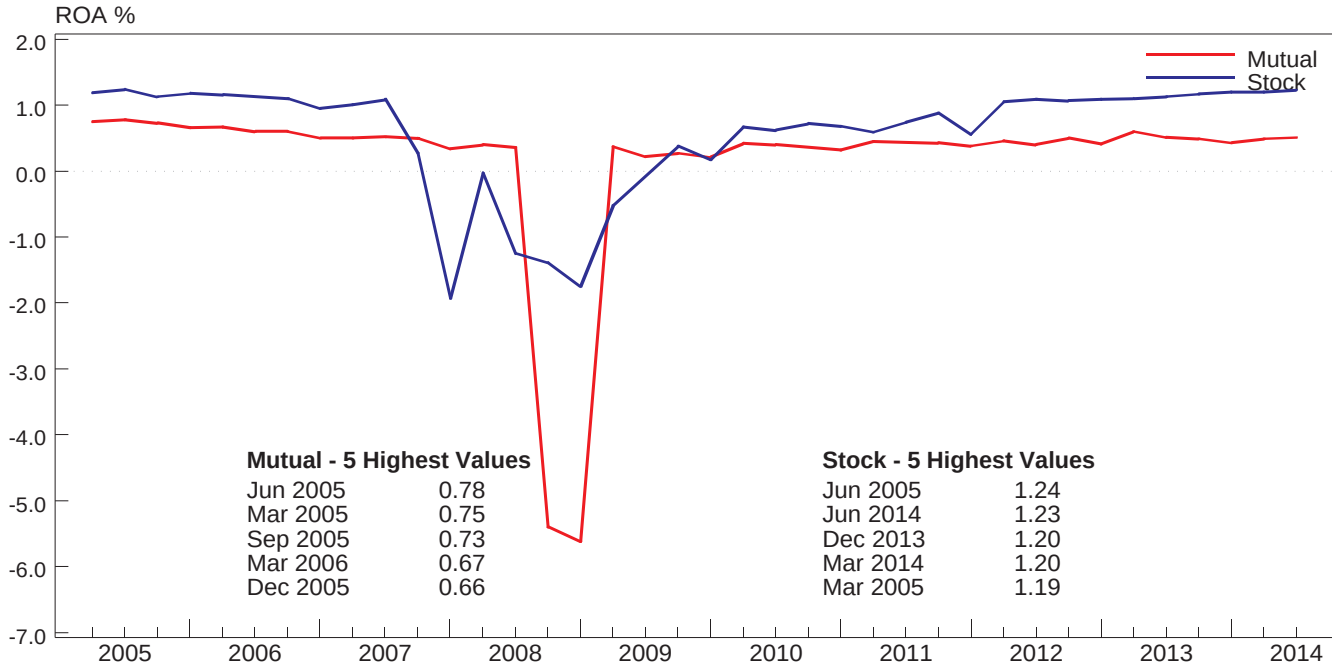
Number of Mutual and Stock Savings Institutions

2005 - 2014



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

2005-2014



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

2005-2014

