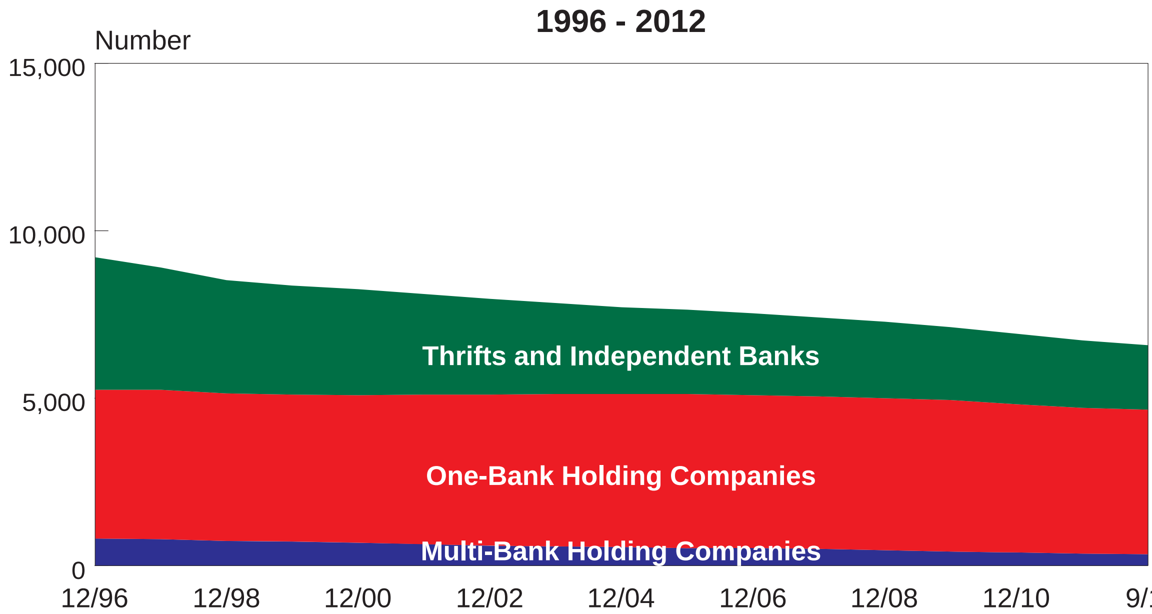
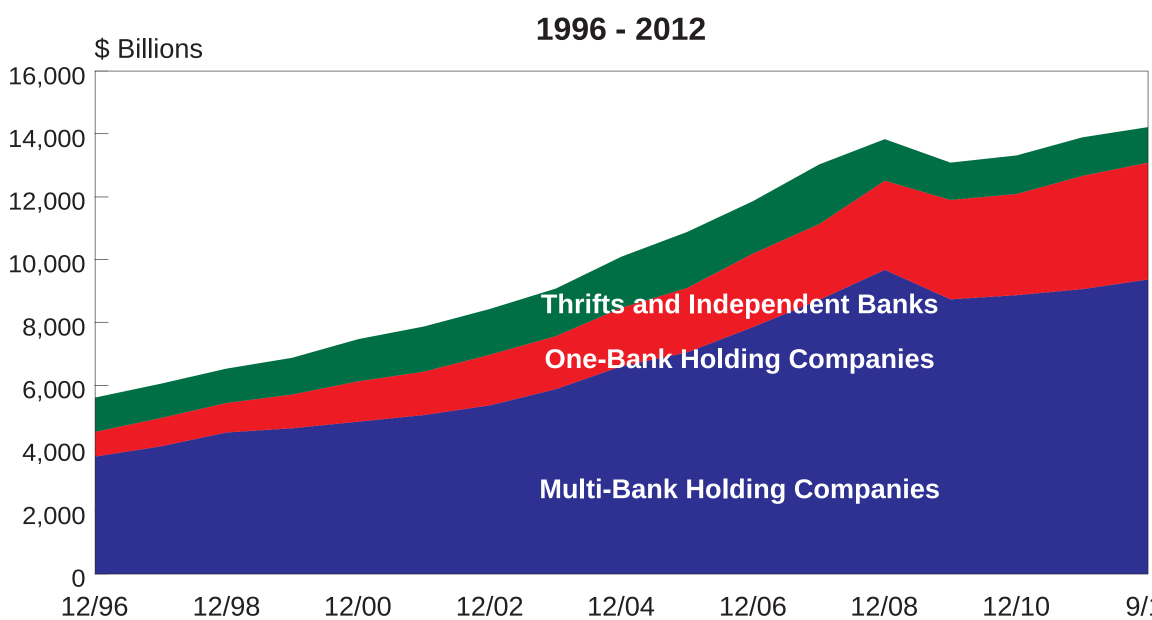
Number of FDIC-Insured Banking Organizations



	12/96	12/98	12/00	12/02	12/04	12/06	12/08	12/10	9/12
Thrifts* and Indpt Banks	3,956	3,381	3,153	2,857	2,584	2,442	2,286	2,095	1,913
One-Bank Holding Co.'s	4,431	4,401	4,400	4,507	4,567	4,567	4,520	4,420	4,322
Multi-Bank Holding Co.'s	821	742	696	604	555	518	478	400	346
Total	9,208	8,524	8,249	7,968	7,706	7,527	7,284	6,915	6,581

Assets of FDIC-Insured Banking Organizations

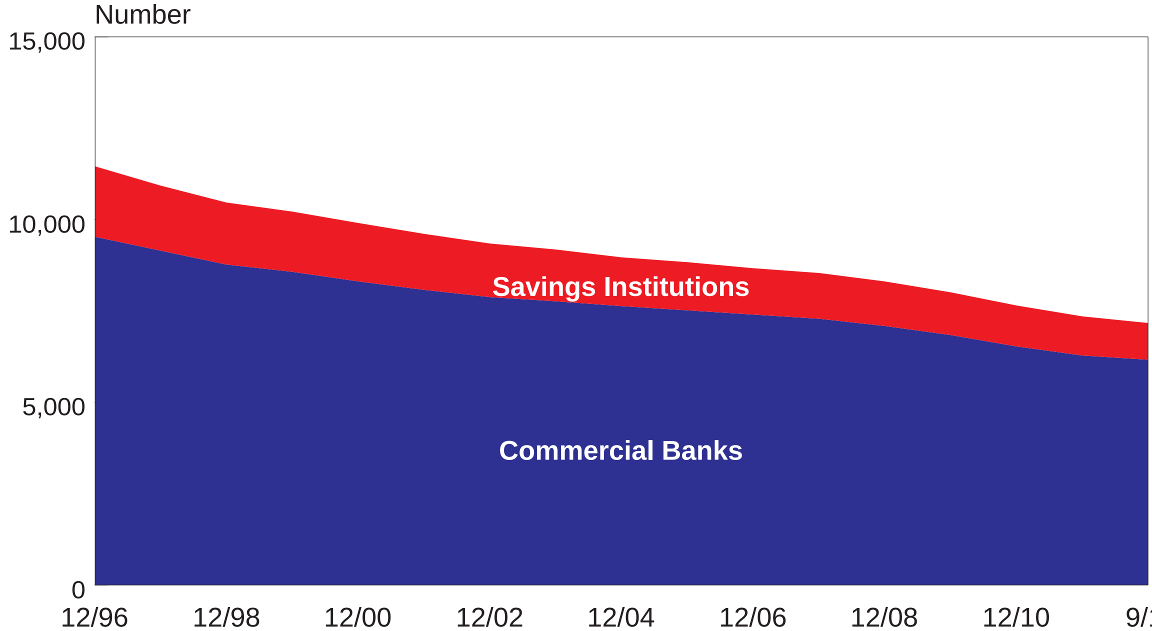


	12/96	12/98	12/00	12/02	12/04	12/06	12/08	12/10	9/12
Thrifts* and Indpt Banks	1,097	1,090	1,329	1,456	1,643	1,674	1,322	1,217	1,133
One-Bank Holding Co.'s	782	932	1,295	1,614	1,861	2,334	2,842	3,225	3,722
Multi-Bank Holding Co.'s	3,732	4,509	4,839	5,366	6,603	7,854	9,677	8,876	9,368
Total	5,611	6,531	7,463	8,436	10,107	11,862	13,841	13,319	14,223

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

Number of FDIC-Insured Institutions

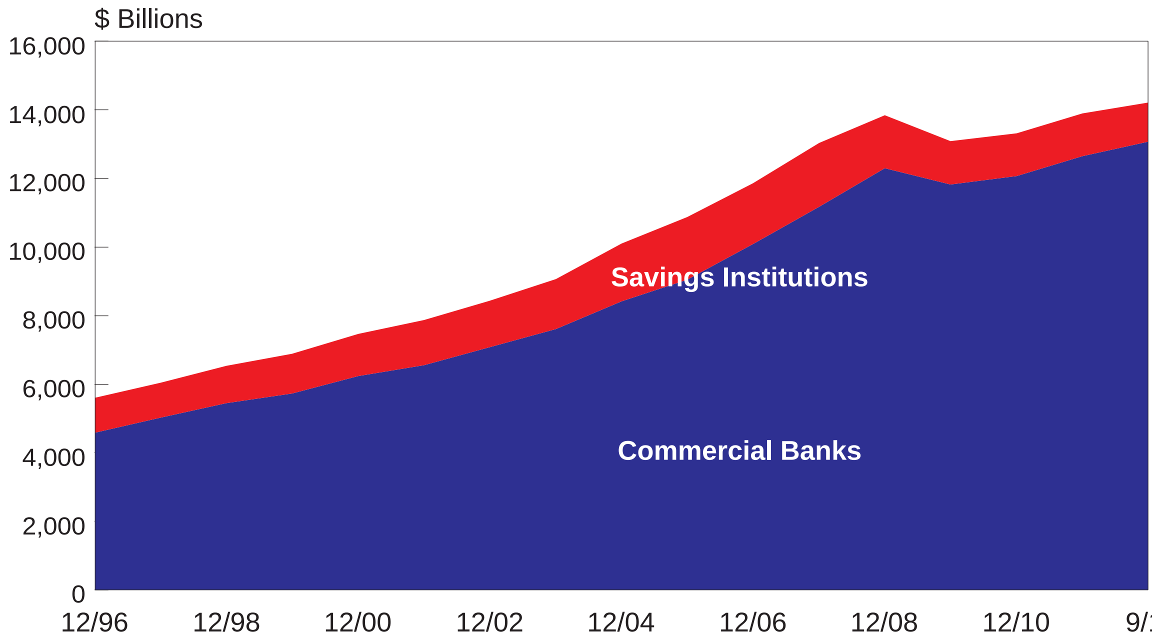
1996 - 2012



	12/96	12/98	12/00	12/02	12/04	12/06	12/08	12/10	9/12
Savings Institutions	1,926	1,690	1,589	1,466	1,345	1,279	1,218	1,128	1,013
Commercial Banks	9,528	8,774	8,315	7,888	7,631	7,401	7,087	6,530	6,168
Total	11,454	10,464	9,904	9,354	8,976	8,680	8,305	7,658	7,181

Assets of FDIC-Insured Institutions

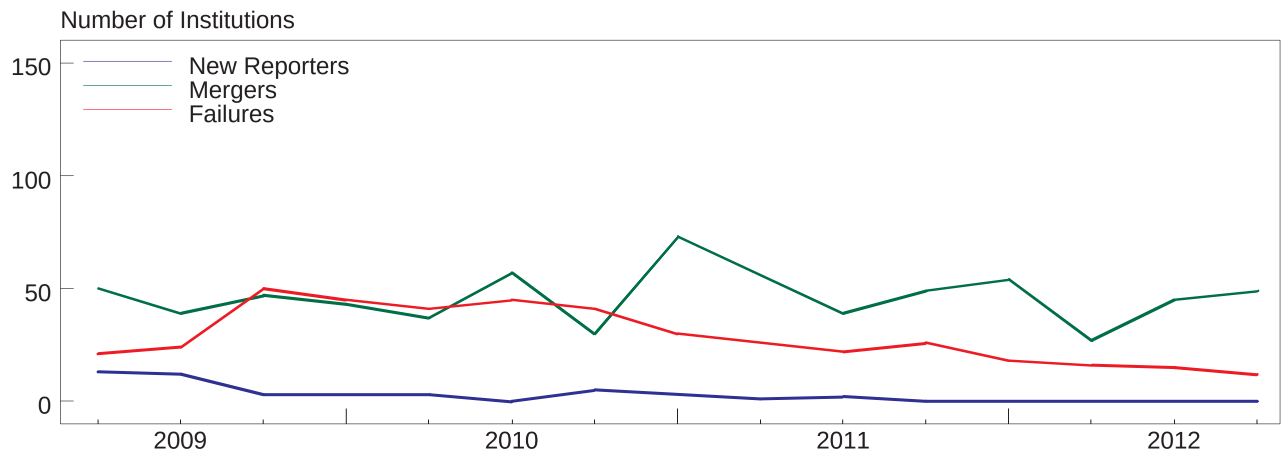
1996 - 2012



	12/96	12/98	12/00	12/02	12/04	12/06	12/08	12/10	9/12
Savings Institutions	1,029	1,088	1,217	1,359	1,692	1,770	1,532	1,253	1,153
Commercial Banks	4,582	5,443	6,246	7,077	8,416	10,092	12,309	12,065	13,070
Total	5,611	6,531	7,463	8,436	10,107	11,862	13,841	13,319	14,223

Changes in the Number of FDIC-Insured Institutions

Quarterly, 2009 - 2012

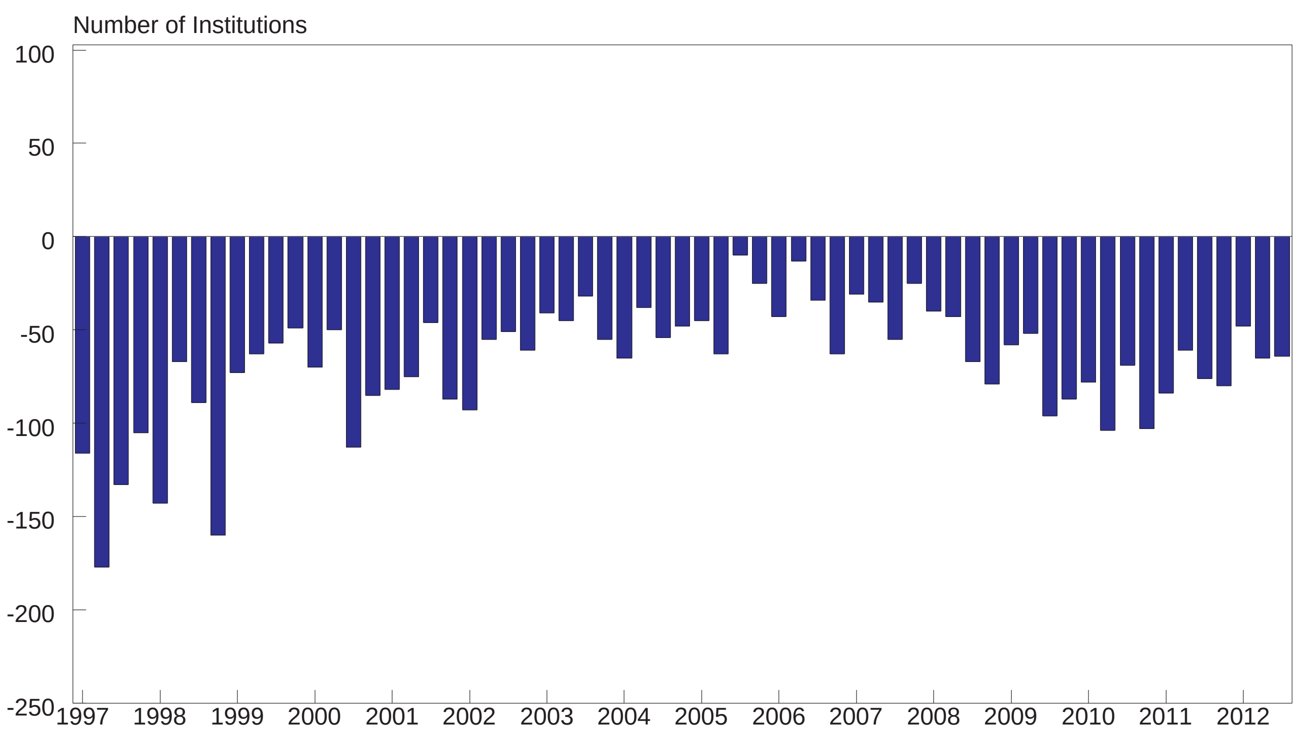


New Reporters	13	12	3	3	3	0	5	3	1	2	0	0	0	0	0
Mergers	50	39	47	43	37	57	30	73	56	39	49	54	27	45	49
Failures	21	24	50	45	41	45	41	30	26	22	26	18	16	15	12
Other Changes, Net*	0	-1	-2	-2	-3	-2	-3	-3	-3	-2	-1	-8	-6	-3	-3
No. of Institutions at end of quarter	8,247	8,195	8,099	8,012	7,934	7,830	7,761	7,658	7,574	7,513	7,437	7,357	7,308	7,245	7,181

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

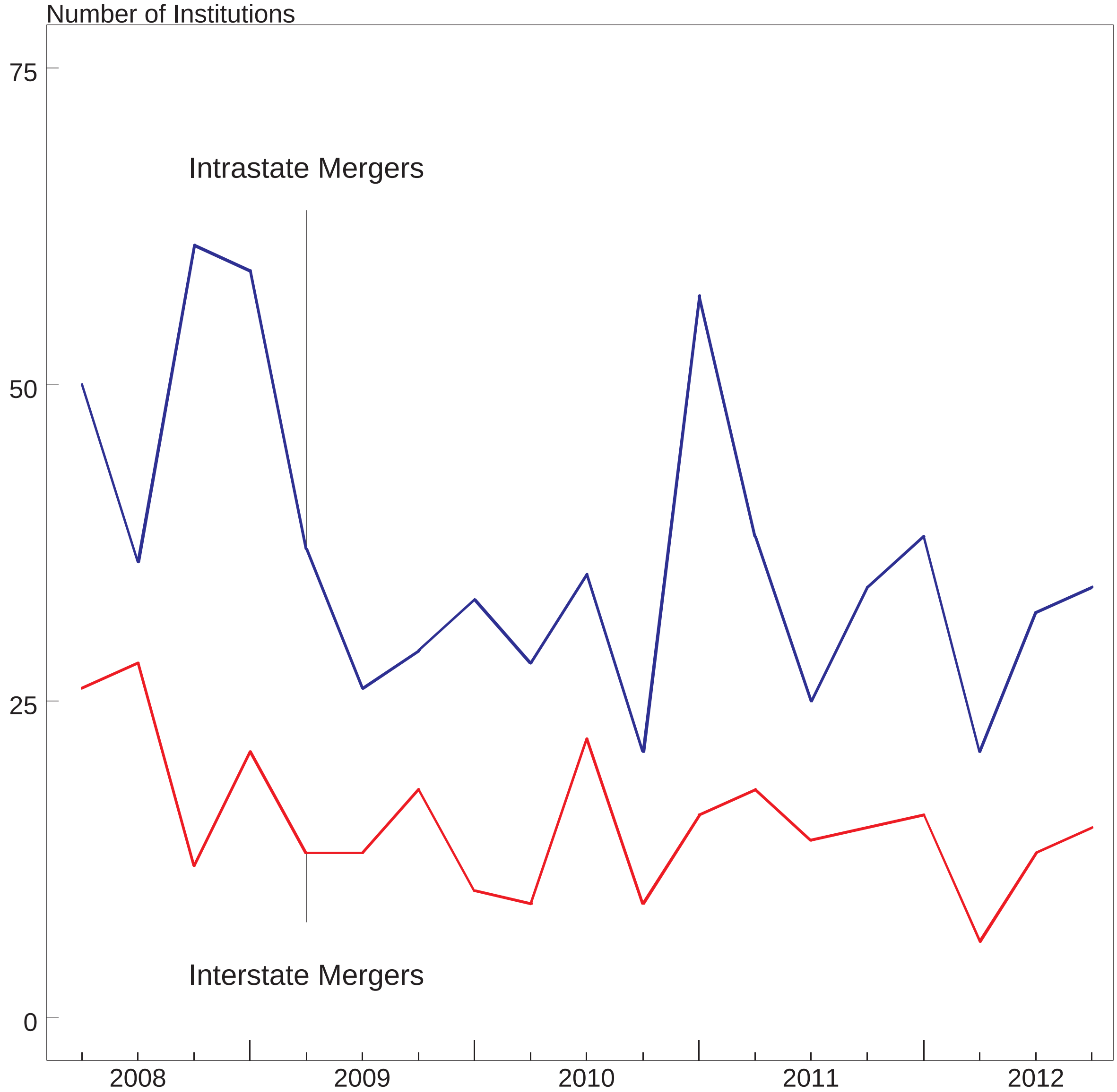
Quarterly Change in the Number of FDIC-Insured Institutions

1997-2012



Institution Mergers: Interstate vs. Intrastate

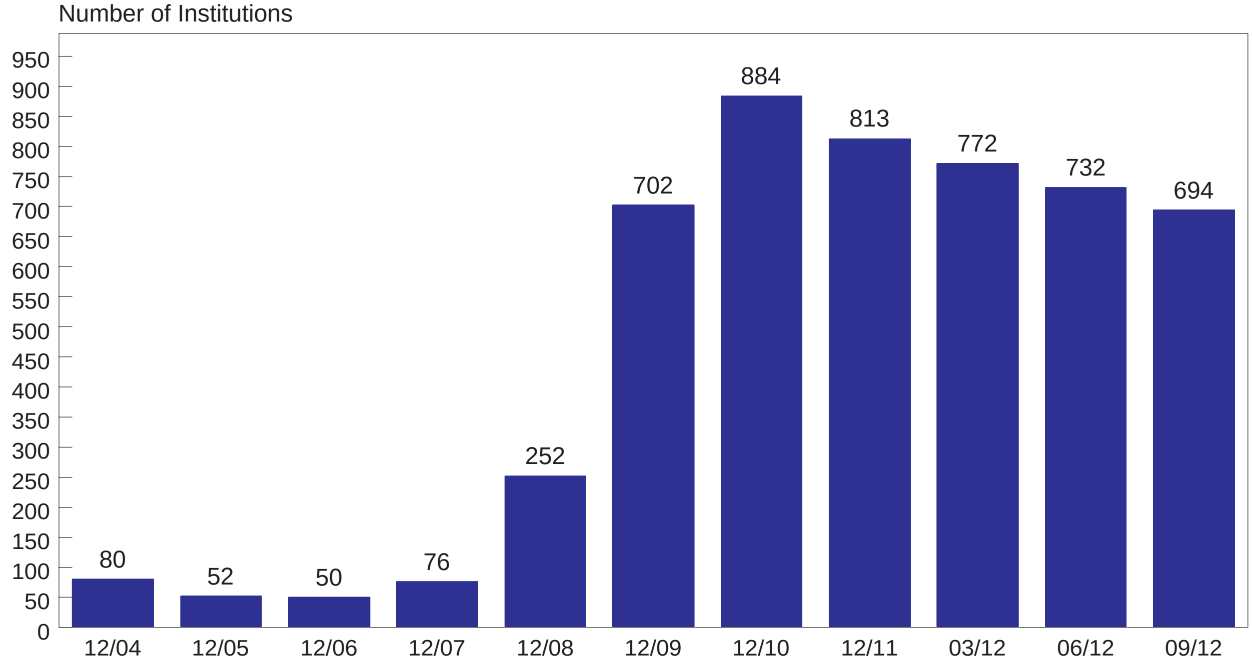
Quarterly, 2008 - 2012



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

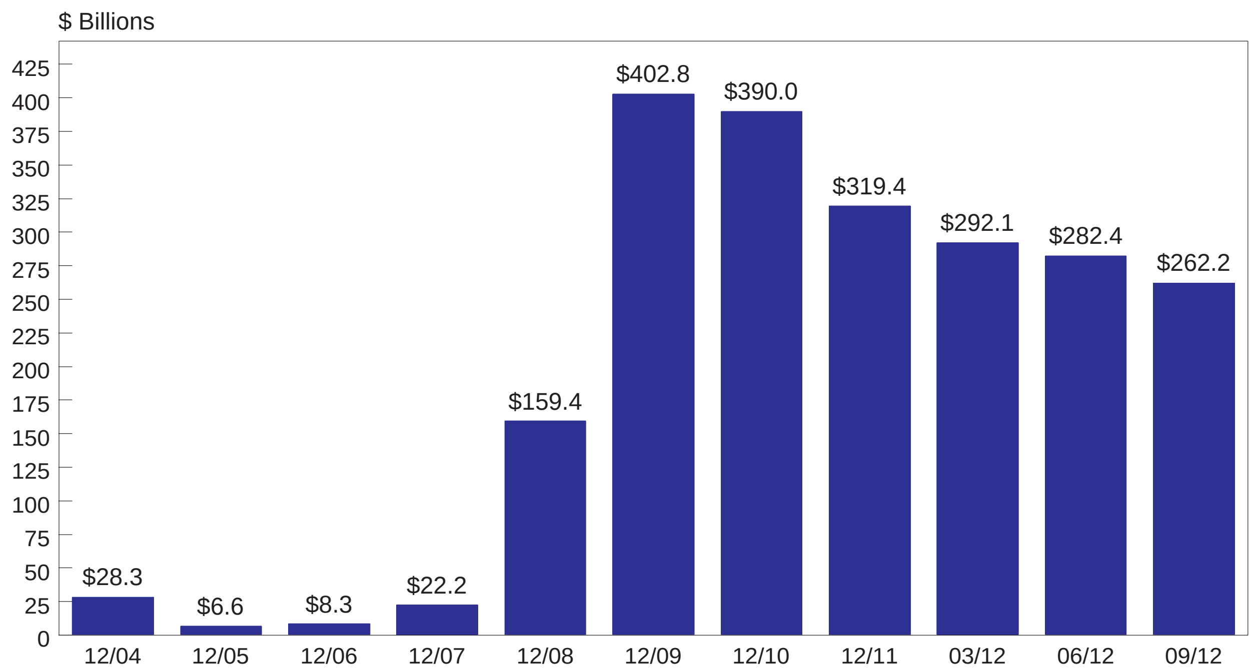
Number of FDIC-Insured "Problem" Institutions

2004-2012



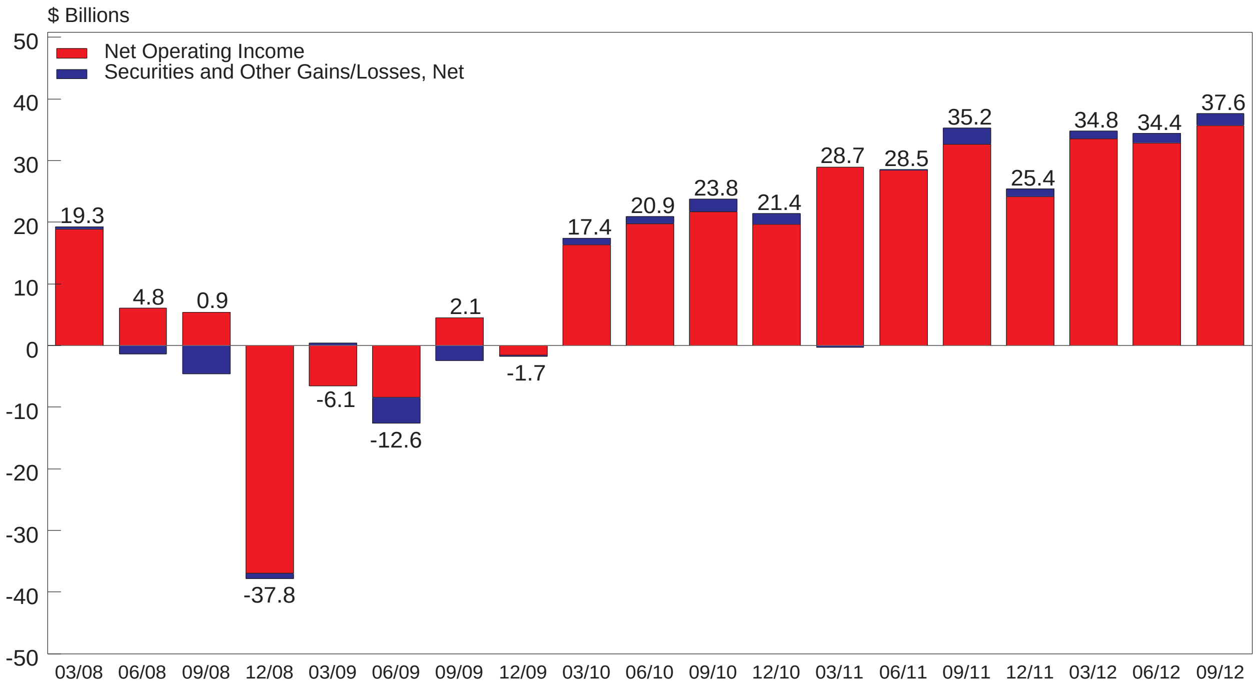
Assets of FDIC-Insured "Problem" Institutions

2004-2012



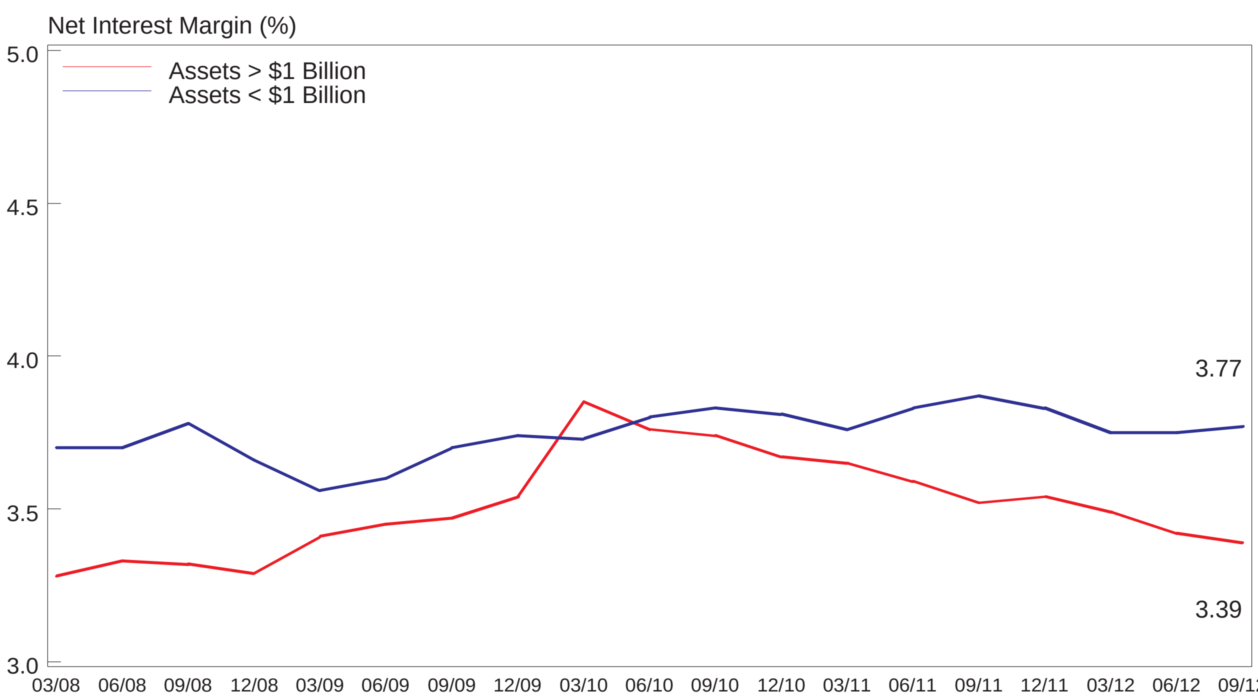
Quarterly Net Income

2008-2012



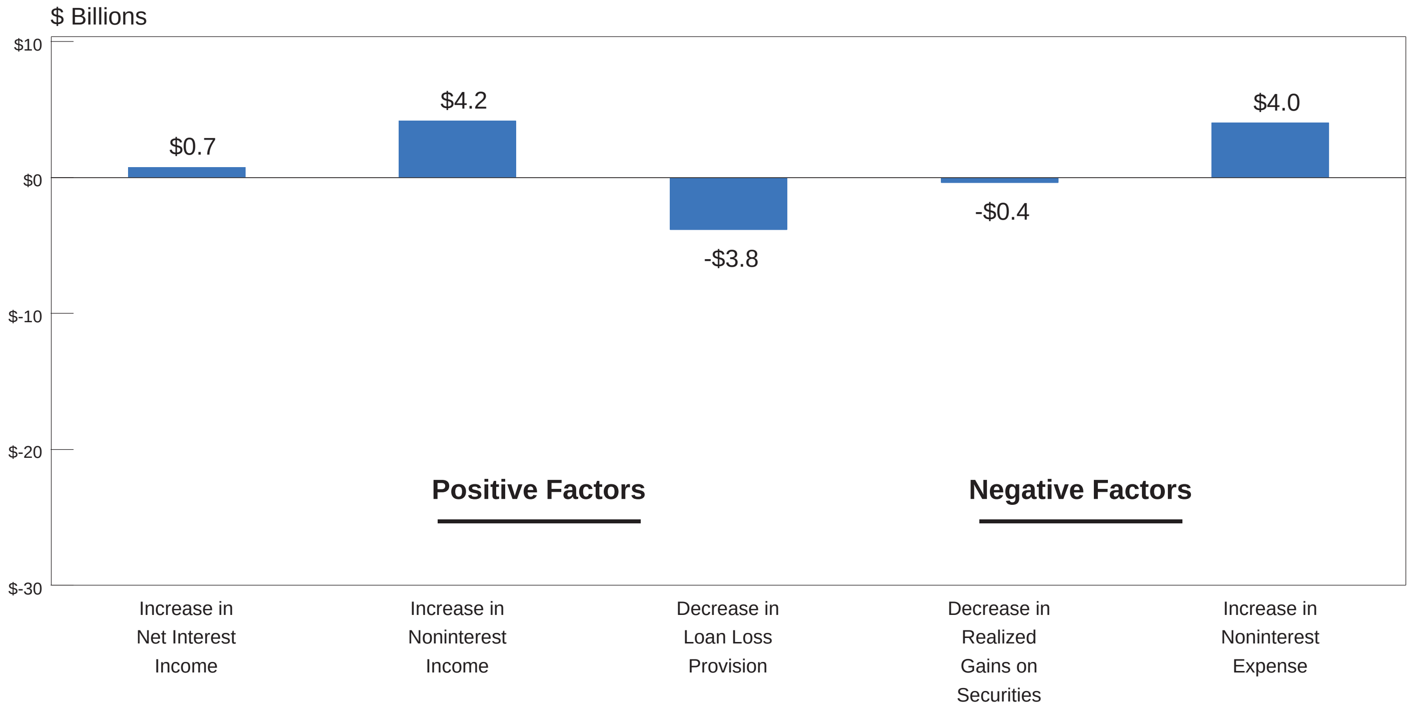
Quarterly Net Interest Margins, Annualized

2008 - 2012



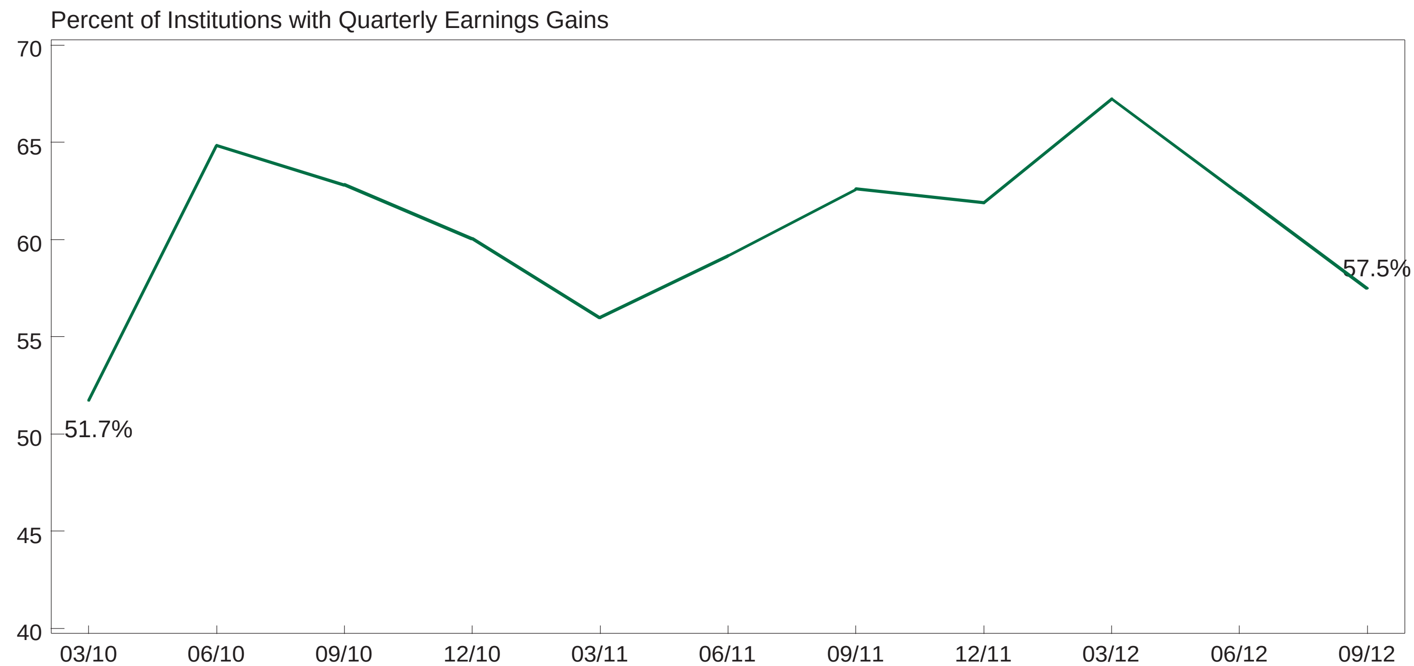
Major Factors Affecting Earnings

3rd Quarter 2012 vs. 3rd Quarter 2011



Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2010-2012



Quarterly Return on Assets (ROA), Annualized

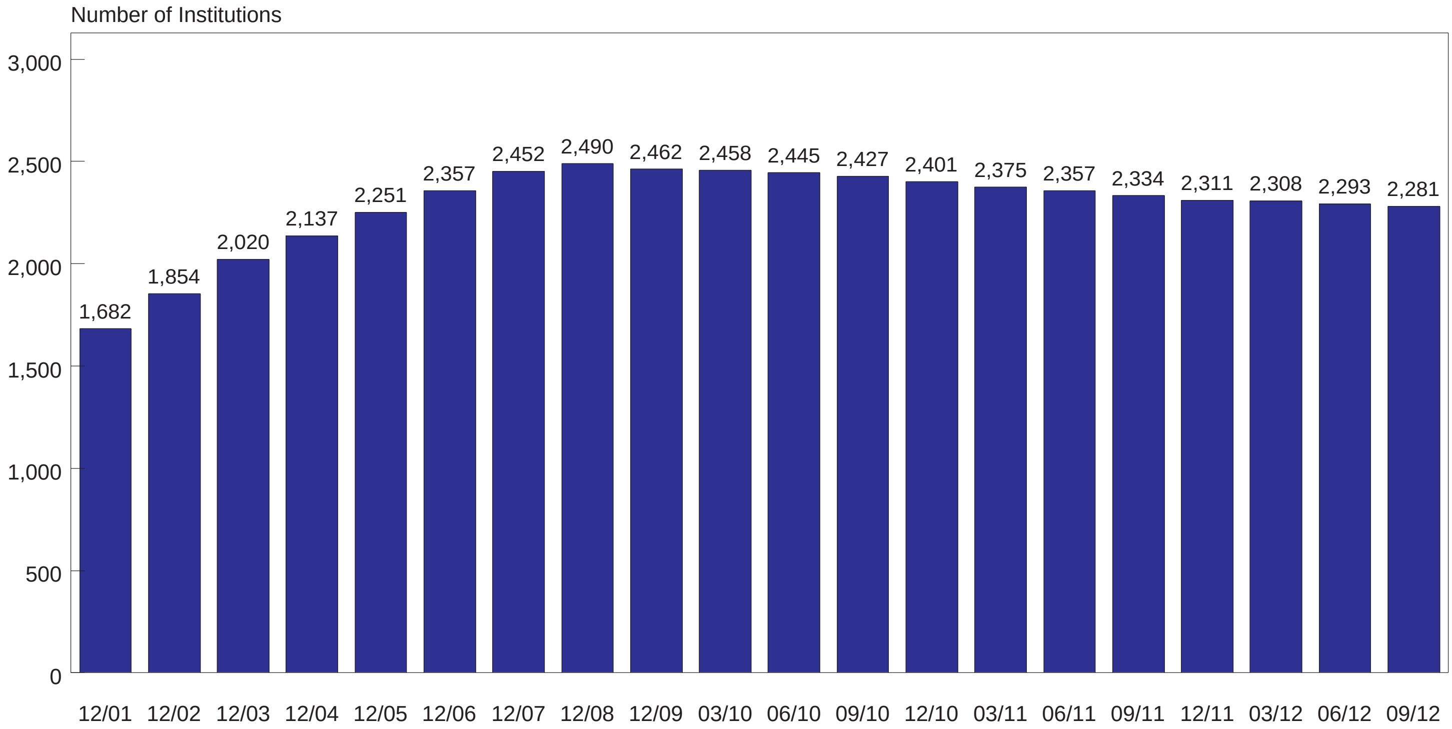
2003 - 2012

Quarterly Return on Equity (ROE), Annualized

2003 - 2012

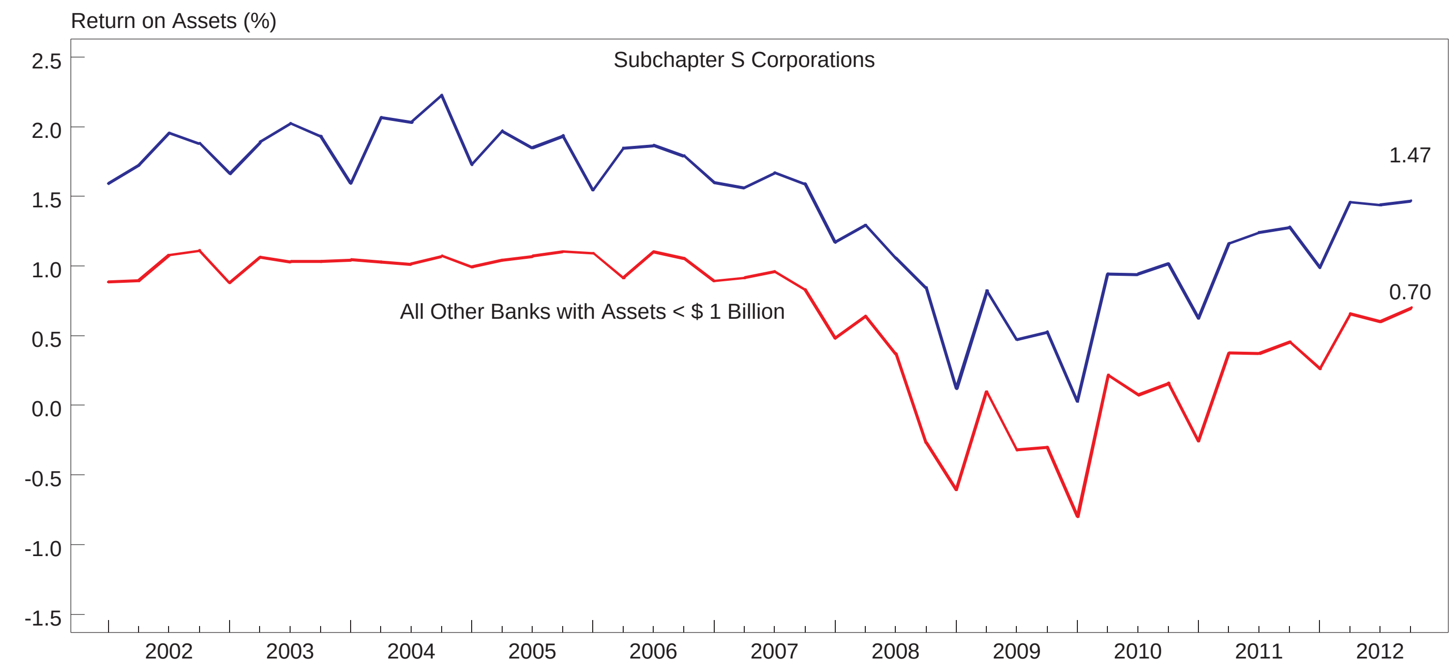
Number of Subchapter S Corporations

2001-2012



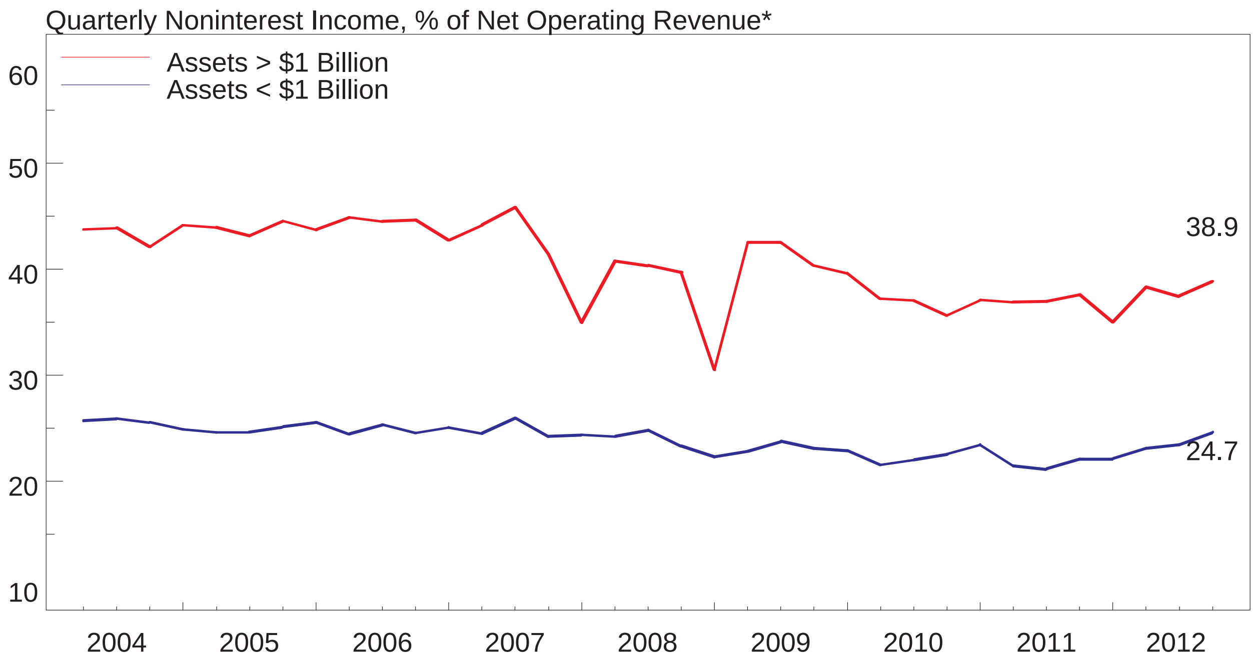
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2001-2012



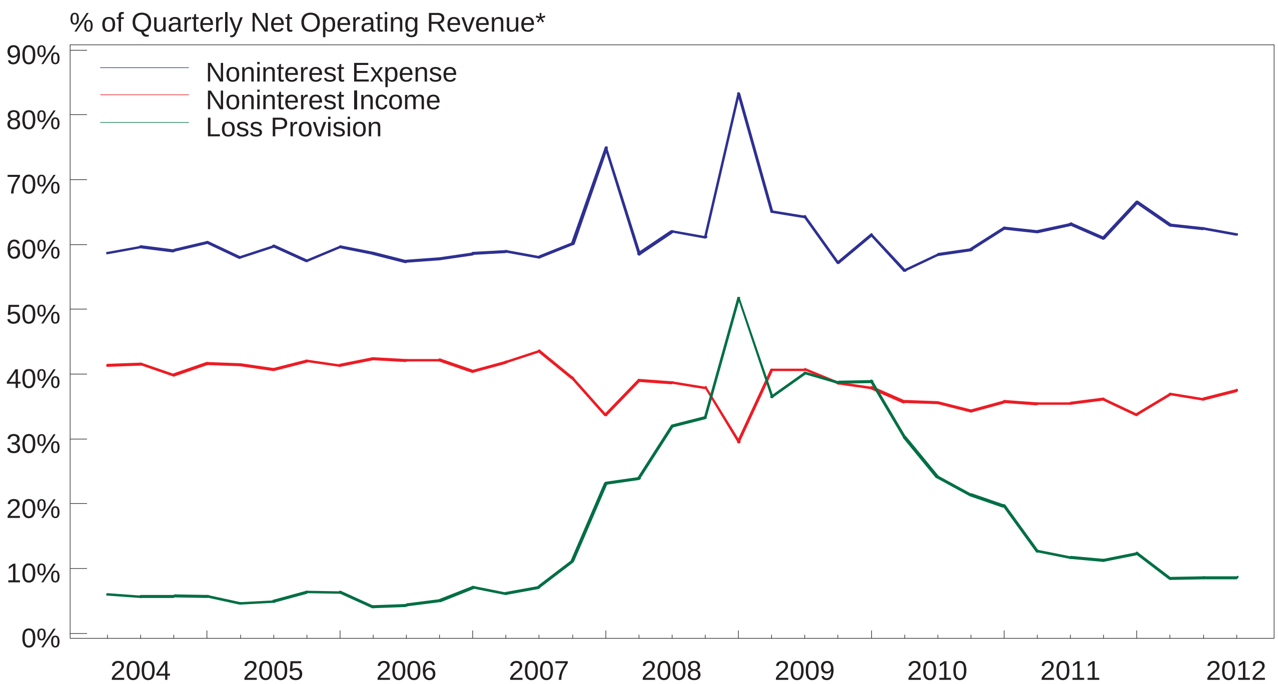
Noninterest Income as a Percentage of Net Operating Revenue*

2004 - 2012



Trends in FDIC-Insured Institutions' Income & Expenses

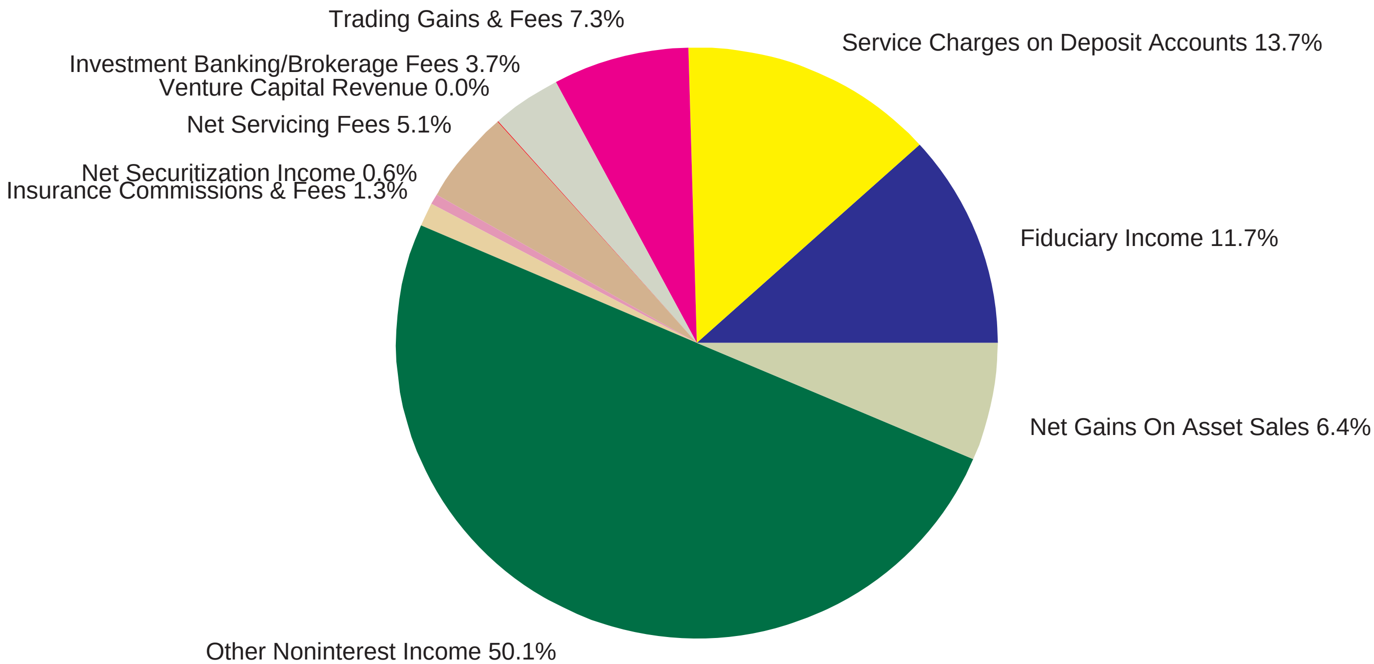
2004 - 2012



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

Composition of Noninterest Income

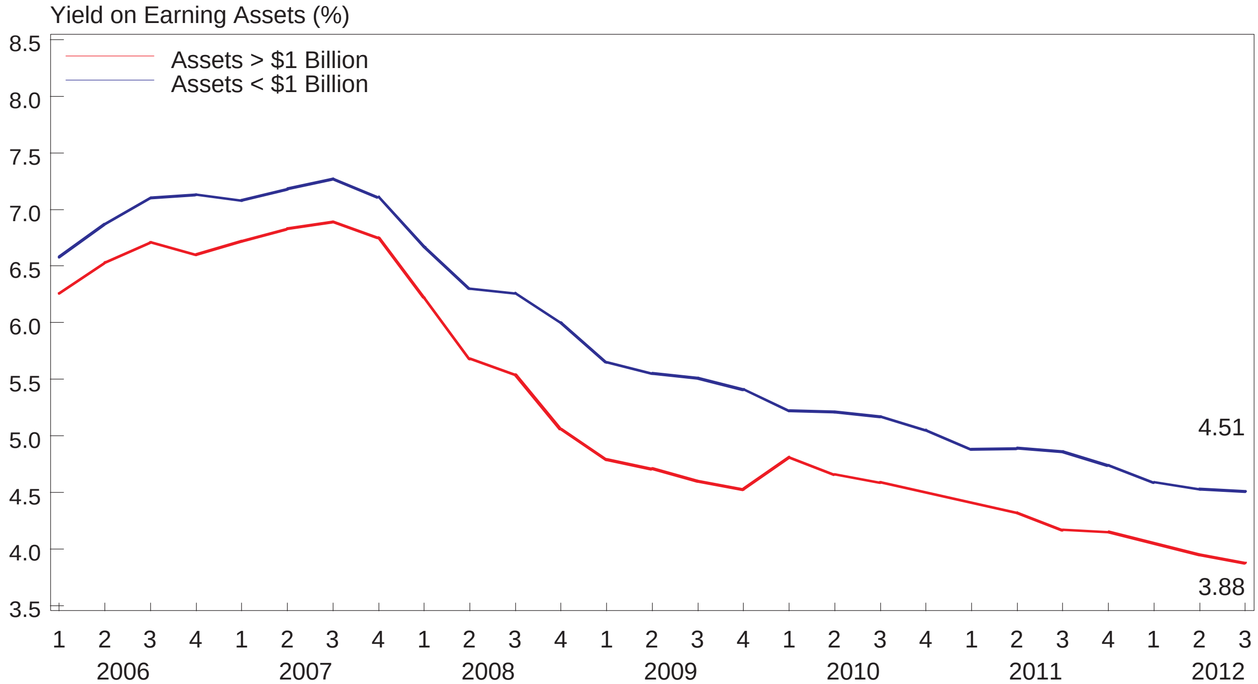
September 30, 2012 (YTD)



Noninterest Income Source	Noninterest Income $ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	$21,767	1,273	17.7%
Service Charges on Deposit Accounts	$25,534	6,991	97.4%
Trading Gains & Fees	$13,615	195	2.7%
Investment Banking/Brokerage Fees	$6,917	1,872	26.1%
Venture Capital Revenue	$50	48	0.7%
Net Servicing Fees	$9,500	2,338	32.6%
Net Securitization Income	$1,031	35	0.5%
Insurance Commissions & Fees	$2,410	2,969	41.3%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	$13,840	2,808	39.1%
Net Gains/Losses On OREO Sales	-$1,811	4,465	62.2%
Net Gains/Losses On Sales Of Other Assets	-$53	2,404	33.5%
Other Noninterest Income	$93,062	7,113	99.1%
Total Noninterest Income	$185,866	7,164	99.8%

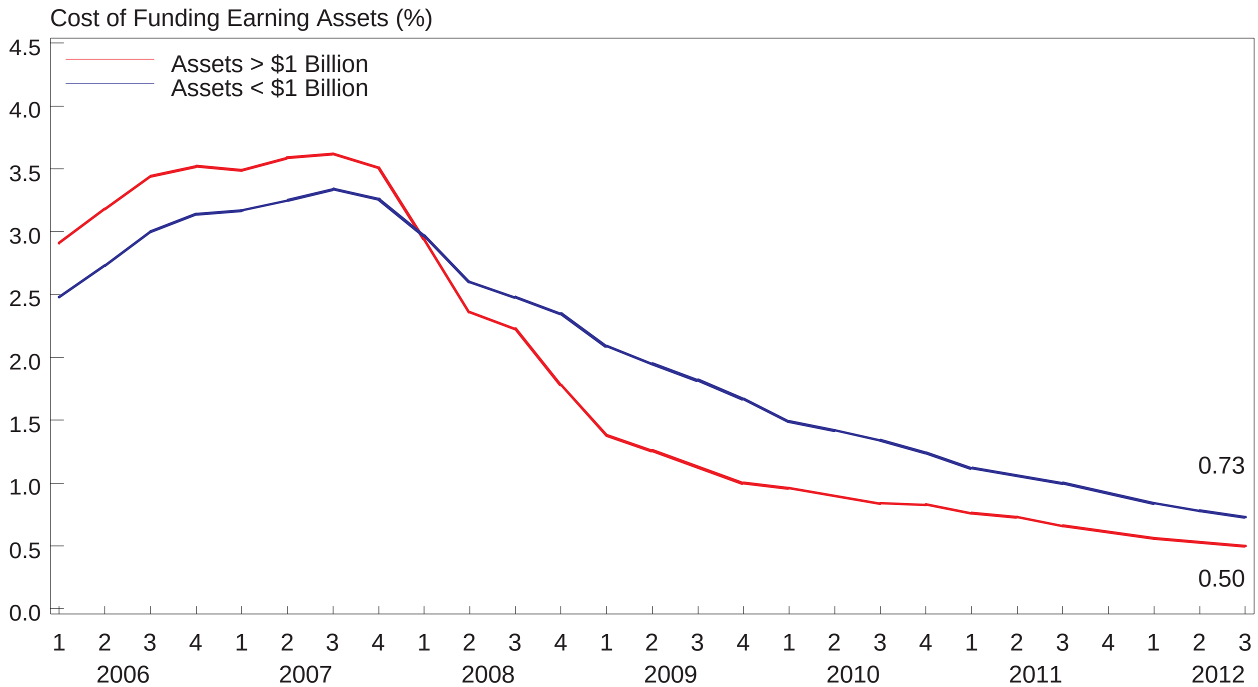
Quarterly Yield on Earning Assets

2006 - 2012



Quarterly Cost of Funding Earning Assets

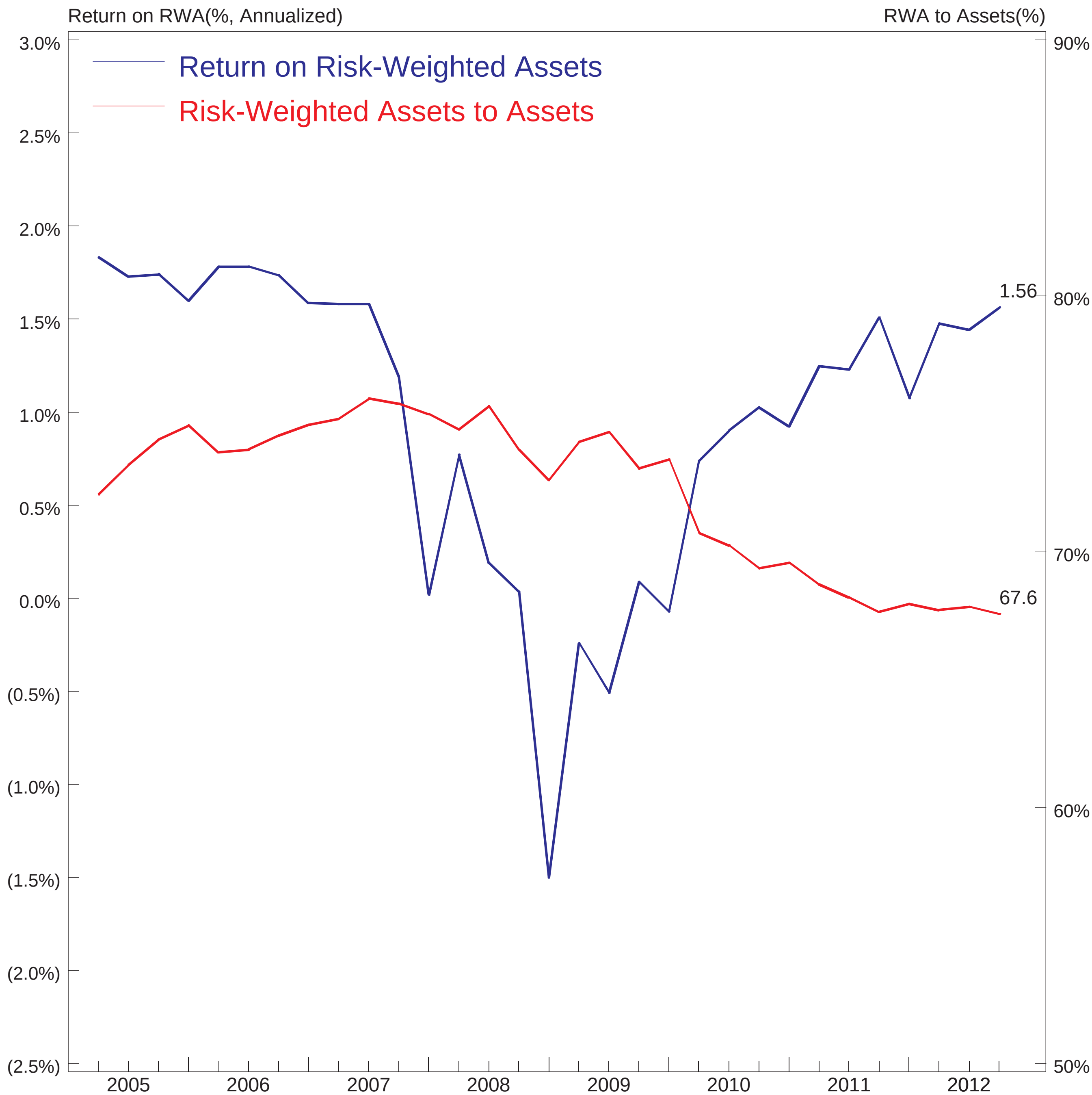
2006 - 2012



Quarterly Return on Risk-Weighted Assets (RWA)*

and RWA to Total Assets

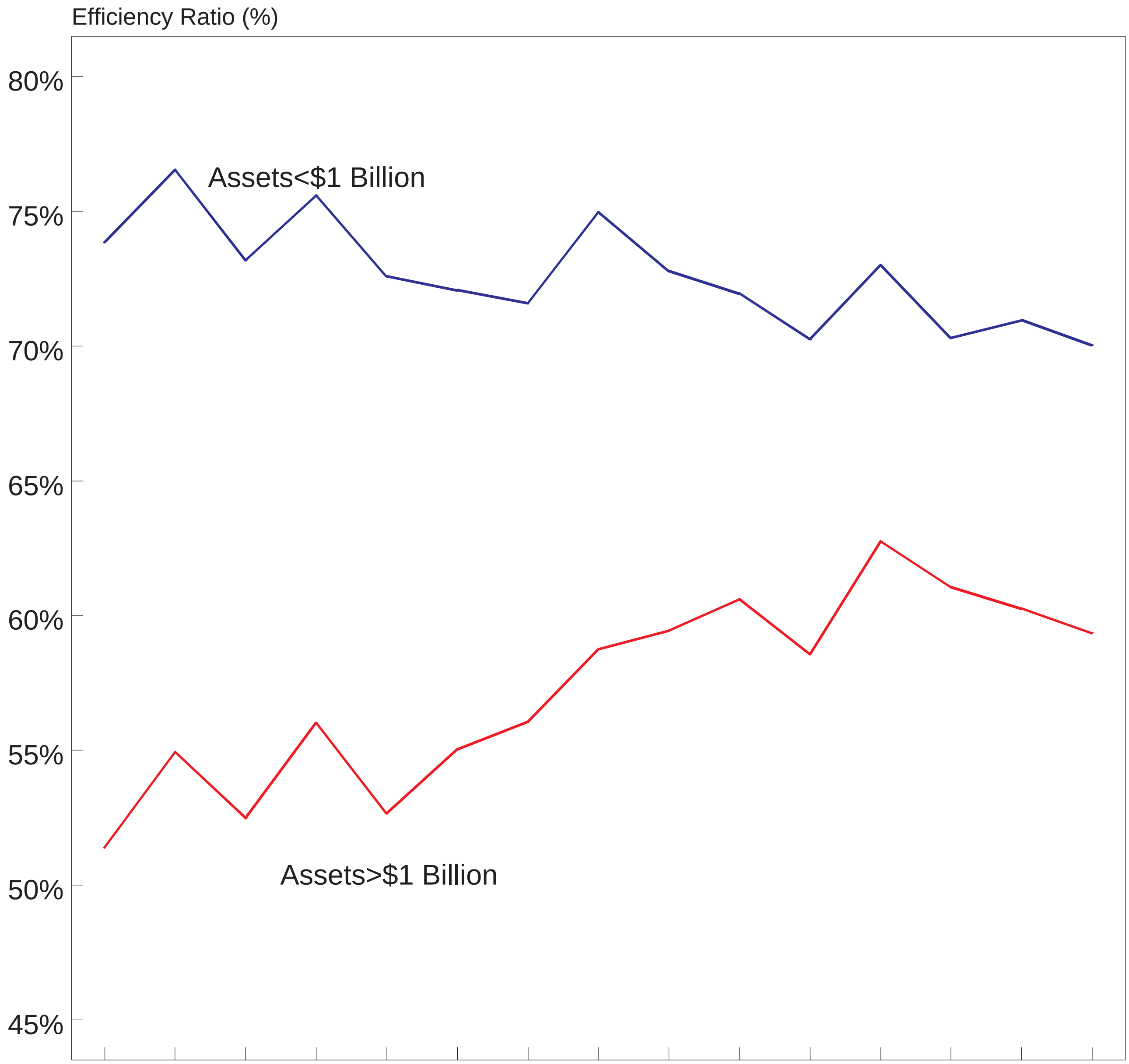
2005 - 2012



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

Quarterly Efficiency Ratios*

2009 - 2012

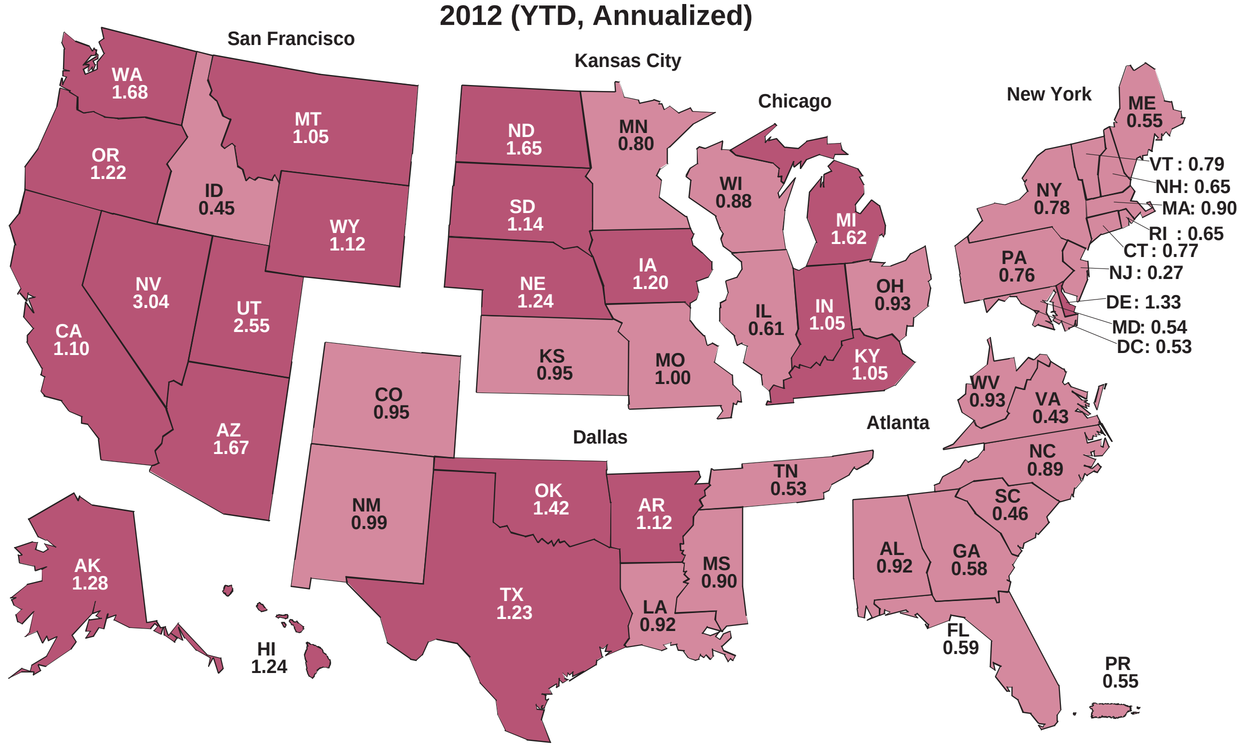


	03/09	06/09	09/09	12/09	03/10	06/10	09/10	12/10	03/11	06/11	09/11	12/11	03/12	06/12	09/12
Assets<$1 Billion	73.85	76.53	73.18	75.58	72.58	72.07	71.59	74.96	72.78	71.95	70.25	73.00	70.30	70.96	70.04
Assets>$1 Billion	51.40	54.93	52.49	56.02	52.66	55.04	56.06	58.74	59.44	60.60	58.57	62.75	61.05	60.26	59.36
Total	53.53	57.03	54.60	58.04	54.55	56.72	57.63	60.34	60.70	61.69	59.70	63.76	61.91	61.29	60.38

*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 0 - 1 percent
ROA > 1 percent

ROA Rankings by State

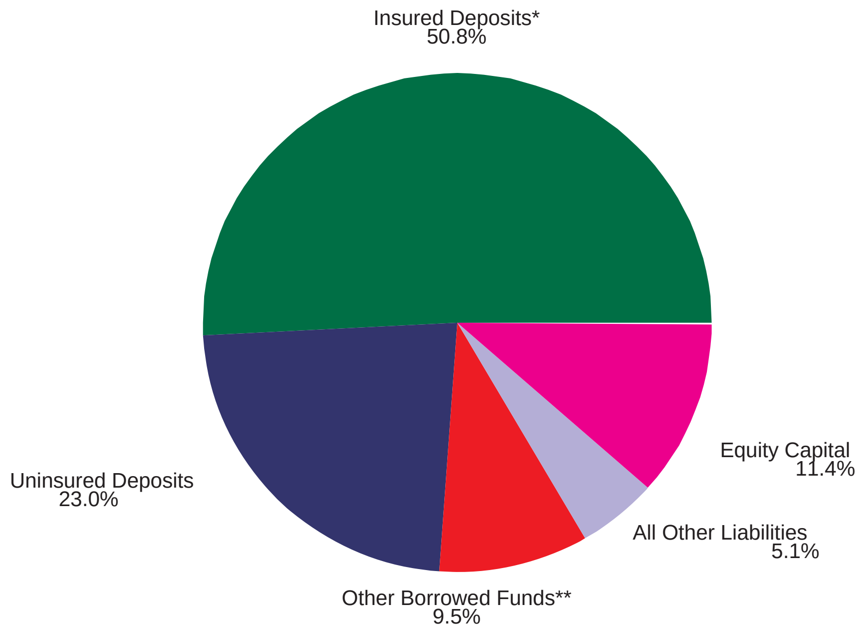
	No. of Inst. as of 09/30/12	YTD 2012	YTD 2011	Change*
1 Nevada	24	3.04	2.54	50
2 Utah	56	2.55	2.28	27
3 Washington	71	1.68	0.51	117
4 Arizona	30	1.67	0.95	72
5 North Dakota	90	1.65	1.46	19
6 Michigan	131	1.62	0.10	152
7 Oklahoma	237	1.42	1.30	12
8 Delaware	26	1.33	1.65	(32)
9 Alaska	6	1.28	1.16	12
10 Hawaii	9	1.24	1.20	4
11 Nebraska	215	1.24	1.19	5
12 Texas	579	1.23	1.15	8
13 Oregon	33	1.22	0.53	69
14 Iowa	340	1.20	1.03	17
15 South Dakota	81	1.14	1.00	14
16 Arkansas	126	1.12	1.08	4
17 Wyoming	35	1.12	0.57	55
18 California	243	1.10	0.97	13
19 Indiana	137	1.05	0.81	24
20 Kentucky	192	1.05	0.80	25
21 Montana	65	1.05	0.93	12
22 Missouri	326	1.00	0.77	23
23 New Mexico	49	0.99	0.64	35
24 Colorado	105	0.95	0.66	29
25 Kansas	306	0.95	0.81	14
26 Ohio	235	0.93	0.90	3
27 West Virginia	61	0.93	0.83	10

	No. of Inst. as of 09/30/12	YTD 2012	YTD 2011	Change*
28 Alabama	140	0.92	0.44	48
29 Louisiana	146	0.92	0.77	15
30 Massachusetts	155	0.90	0.95	(5)
31 Mississippi	87	0.90	0.72	18
32 North Carolina	92	0.89	0.58	31
33 Wisconsin	269	0.88	0.57	31
34 Minnesota	380	0.80	0.62	18
35 Vermont	14	0.79	0.68	11
36 New York	174	0.78	0.94	(16)
37 Connecticut	52	0.77	0.71	6
38 Pennsylvania	202	0.76	0.71	5
39 New Hampshire	22	0.65	0.67	(2)
40 Rhode Island	13	0.65	0.45	20
41 Illinois	565	0.61	0.39	22
42 Florida	213	0.59	0.19	40
43 Georgia	231	0.58	0.18	40
44 Maine	28	0.55	0.41	14
45 Puerto Rico	7	0.55	0.45	10
46 Maryland	81	0.54	0.29	25
47 District of Col.	5	0.53	0.54	(1)
48 Tennessee	184	0.53	0.32	21
49 South Carolina	71	0.46	0.00	46
50 Idaho	16	0.45	(0.39)	84
51 Virginia	110	0.43	1.19	(76)
52 New Jersey	110	0.27	(0.01)	28
U.S. and Terr.	7,181	1.02	0.92	10

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

Total Liabilities and Equity Capital

September 30, 2012



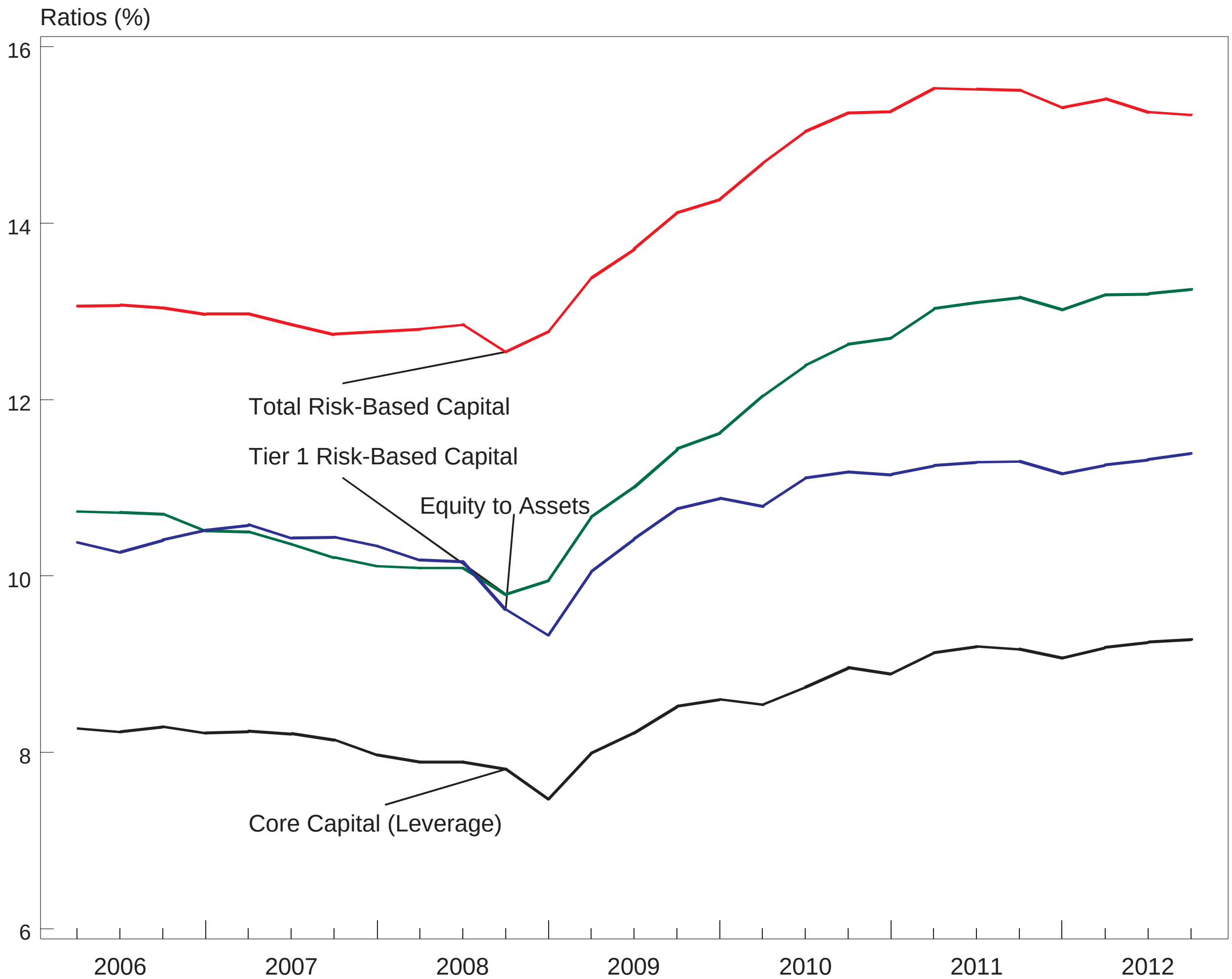
($ Billions)	9/30/11	9/30/12	% Change
Insured Deposits (estimated)*	6,746	7,228	7.1
Uninsured Deposits	3,254	3,276	0.7
In Foreign Offices	1,495	1,444	-3.4
Other Borrowed Funds**	1,480	1,356	-8.4
All Other Liabilities	753	725	-3.7
Subordinated Debt	137	112	-18.2
Bank Equity Capital	1,560	1,619	3.8
Total Liabilities and Equity Capital	13,812	14,223	3.0

* Excludes insured deposits in U.S. branches of foreign banks. Beginning 09/30/09, these estimates include the insurance coverage increase to $250,000. Beginning 12/31/10, estimates include temporary unlimited coverage for noninterest-bearing transaction accounts.

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

Capital Ratios

2006 - 2012

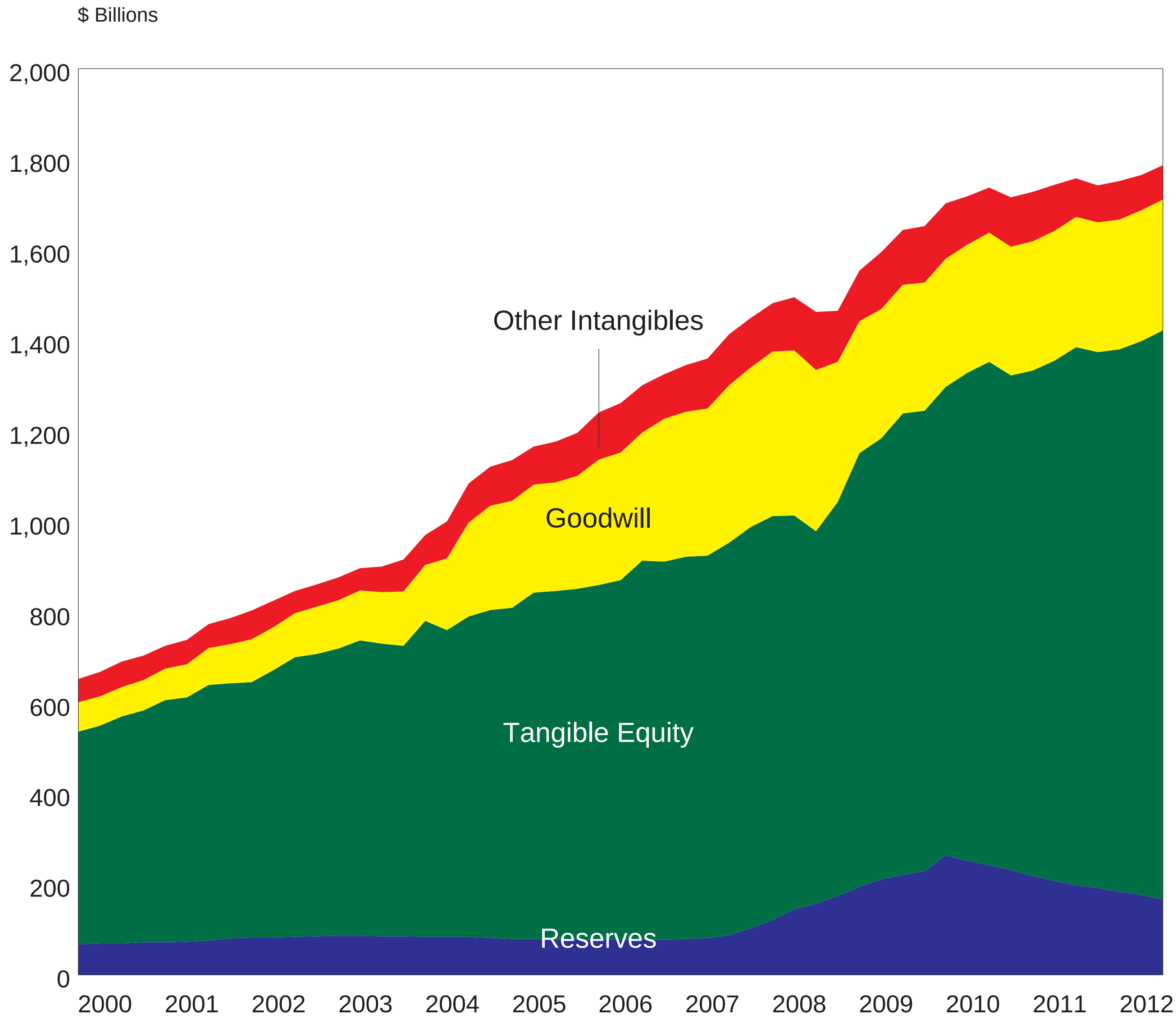


	12/06	12/07	12/08	12/09	12/10	12/11	9/12
Total Risk-Based Capital	**12.97**	**12.77**	**12.77**	**14.27**	**15.27**	**15.31**	**15.23**
Tier 1 Risk-Based Capital	**10.51**	**10.11**	**9.95**	**11.62**	**12.70**	**13.02**	**13.25**
Equity to Assets	**10.52**	**10.34**	**9.33**	**10.88**	**11.15**	**11.16**	**11.39**
Core Capital (Leverage)	**8.22**	**7.97**	**7.47**	**8.60**	**8.89**	**9.07**	**9.28**

Equity Capital and Reserves

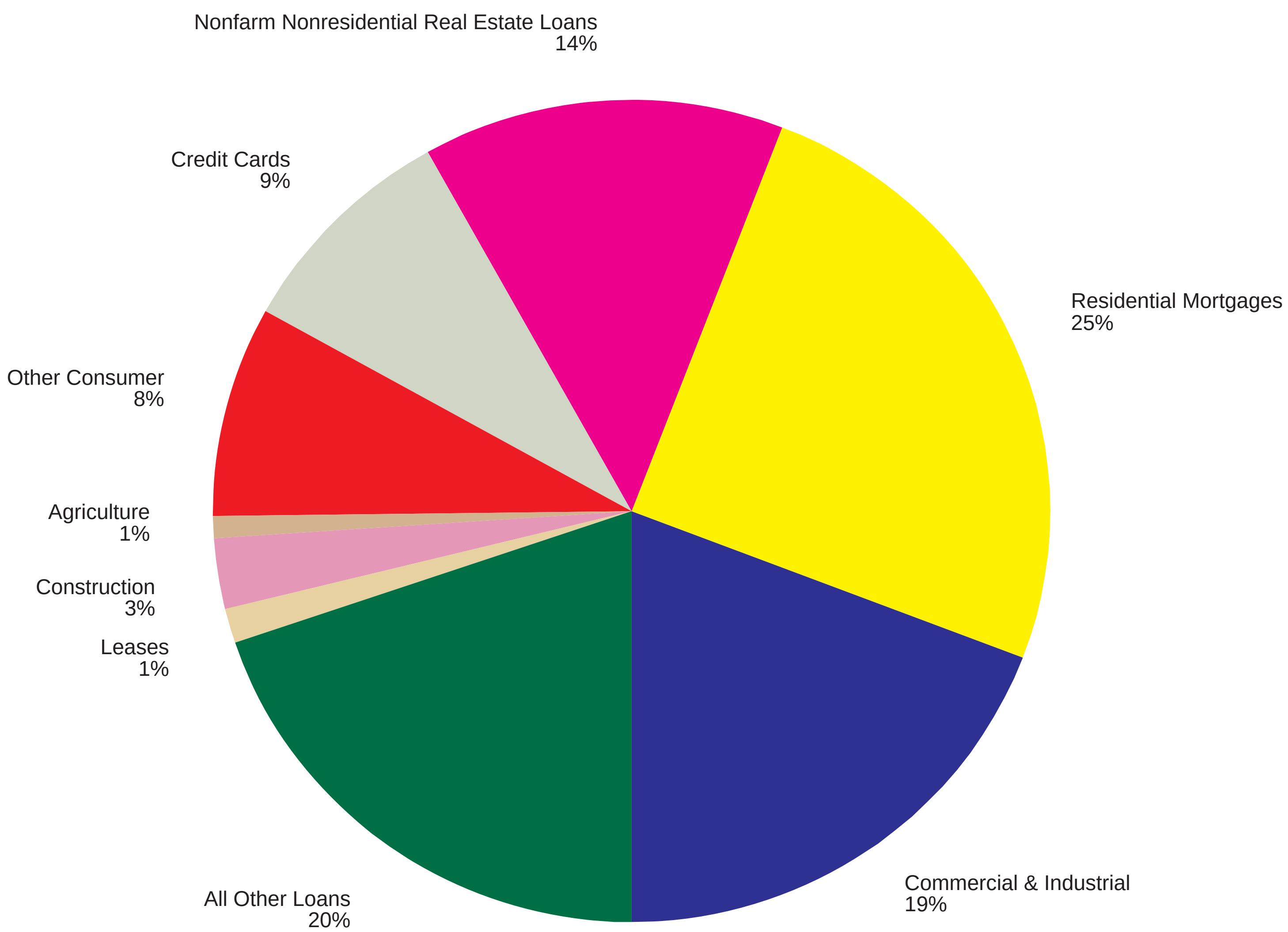
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2012



Loan Portfolio Composition

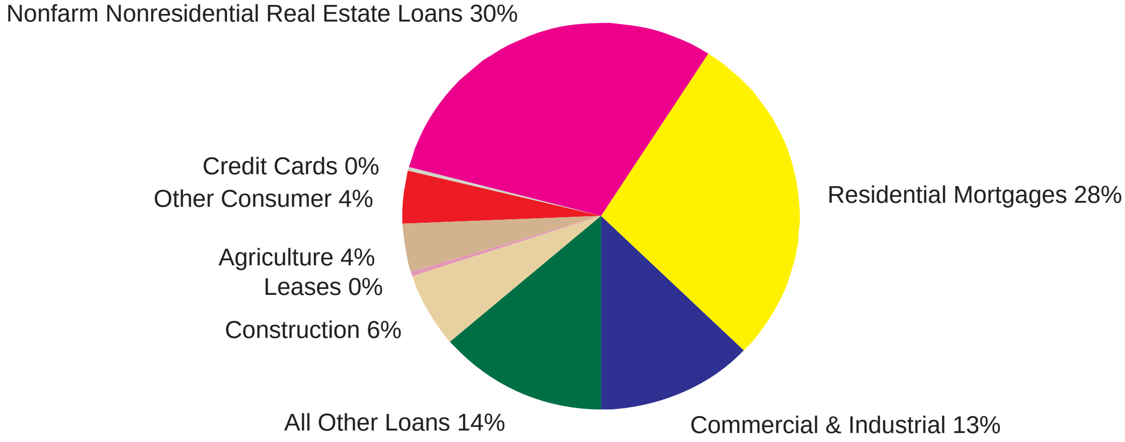
September 30, 2012



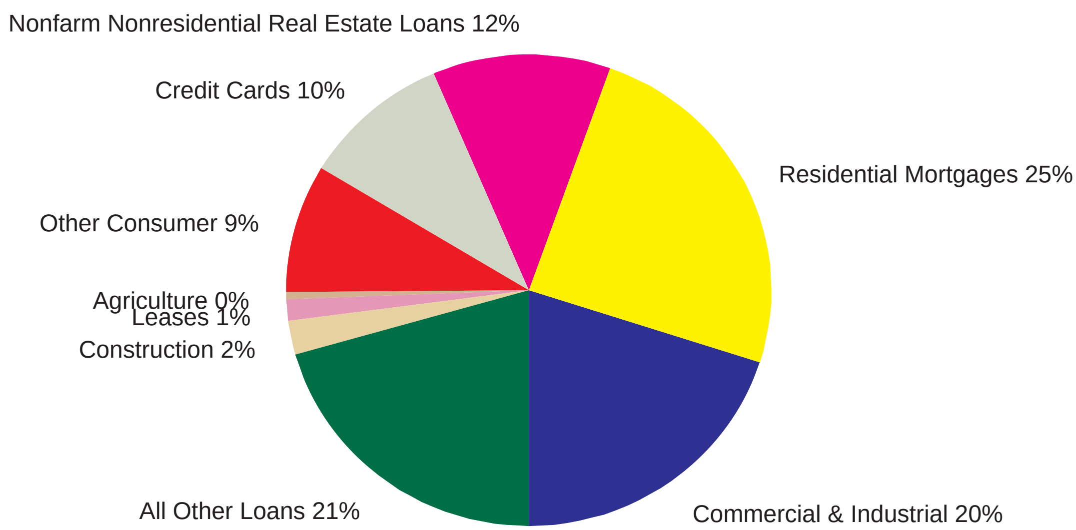
Loan Portfolio Composition by Asset Size

September 30, 2012

Assets < $1 Billion

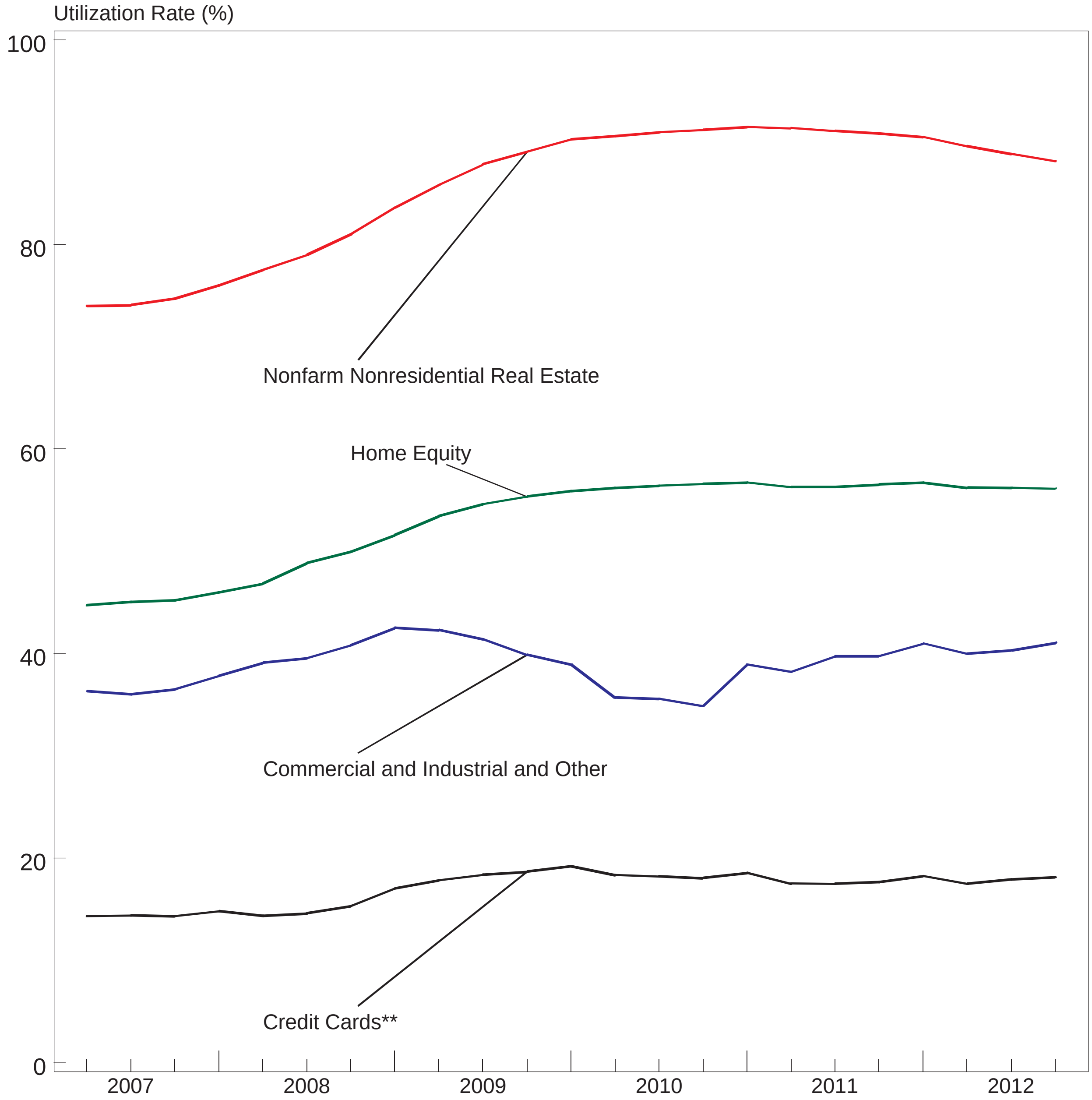


Assets > $1 Billion



Utilization Rates of Loan Commitments*

2007-2012

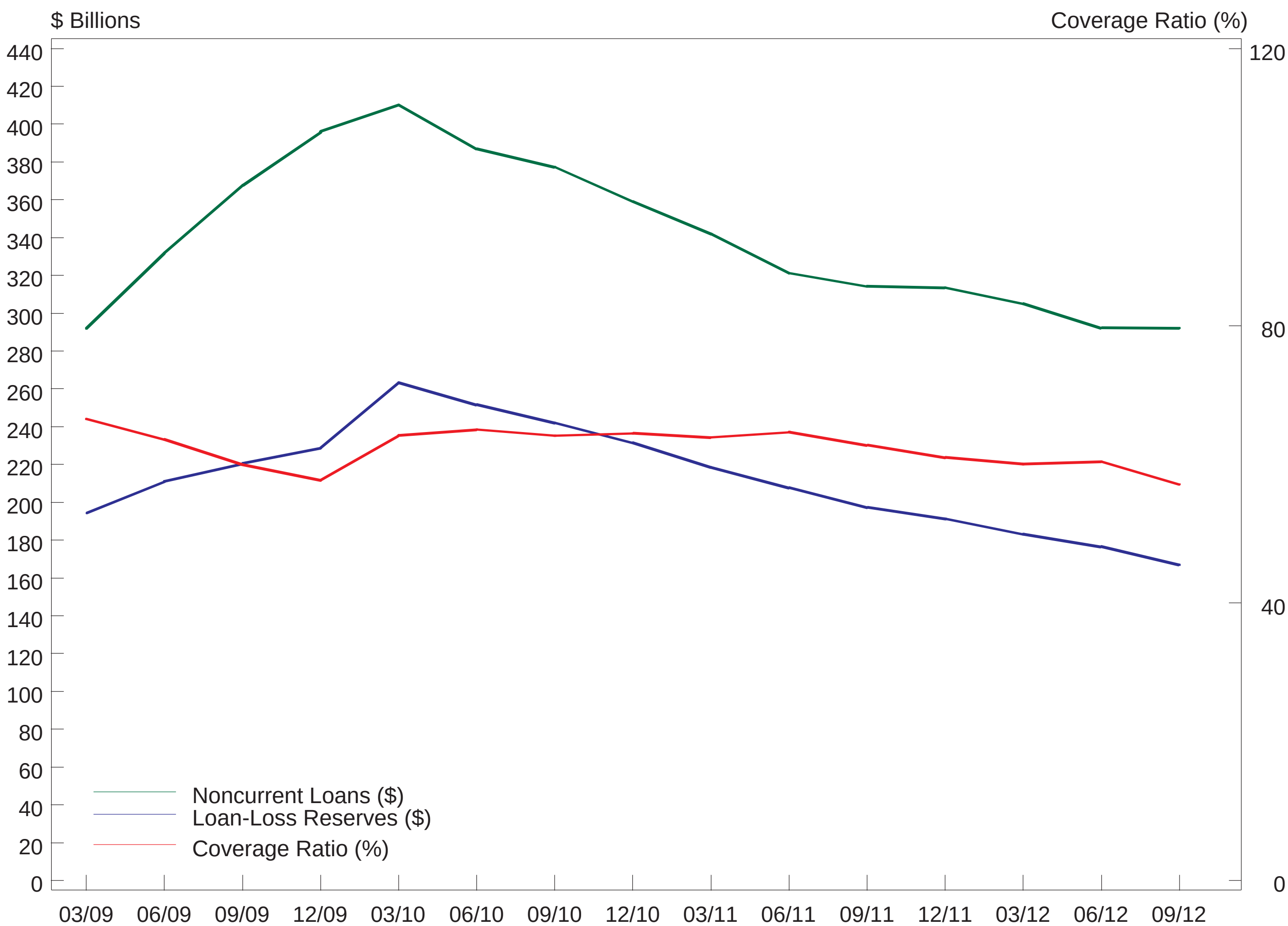


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commmitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2009-2012

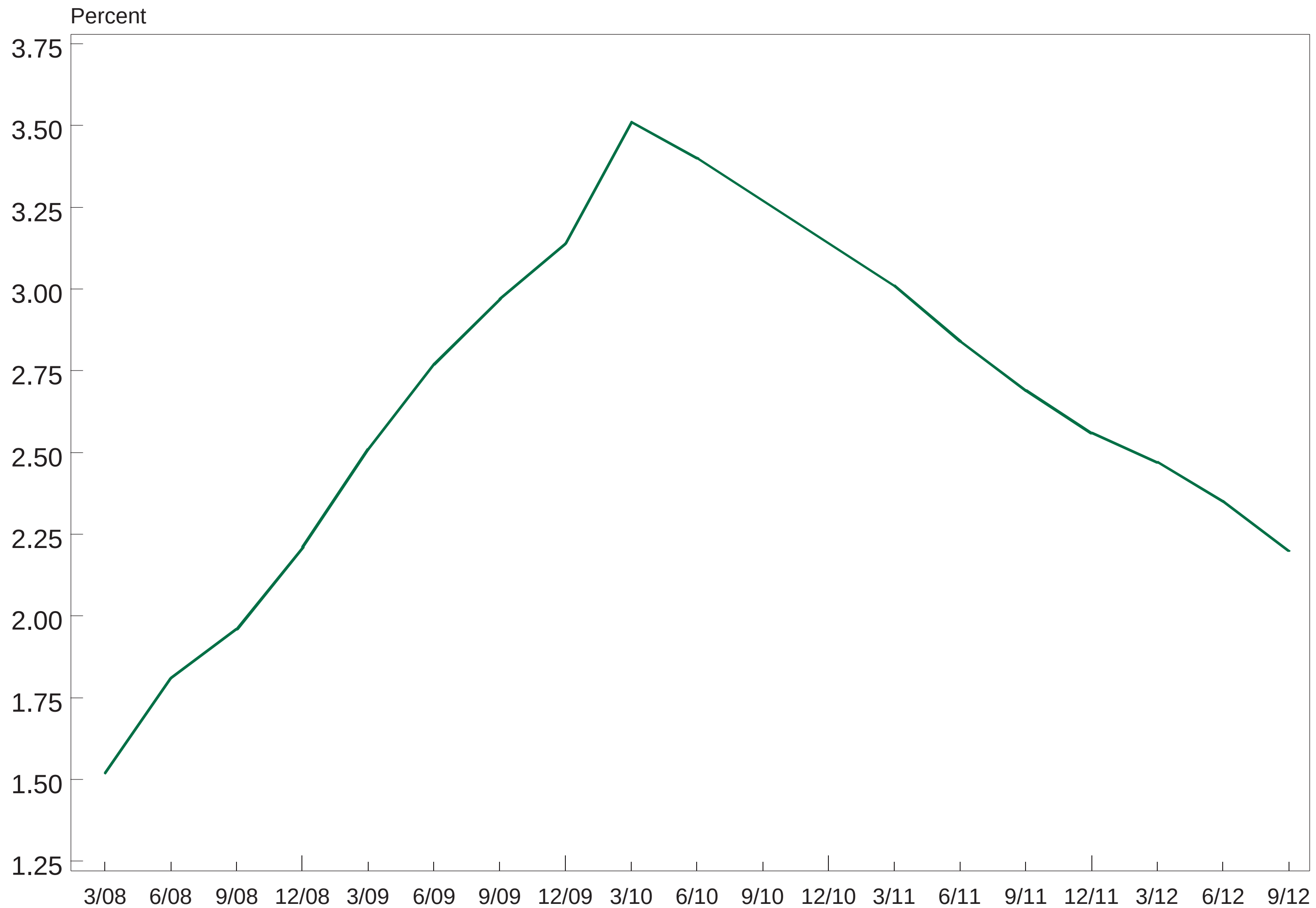


Noncurrent Loans ($ Billions)															
	291.9	331.9	367.6	396.0	410.0	386.8	377.3	359.0	341.9	321.2	314.3	313.5	305.1	292.2	292.1
Loan-Loss Reserves ($ Billions)															
	194.3	211.2	220.5	228.6	263.2	251.6	242.0	231.4	218.5	207.7	197.3	191.2	183.2	176.6	167.0
Coverage Ratio (%)															
	67	64	60	58	64	65	64	64	64	65	63	61	60	60	57

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2008 - 2012

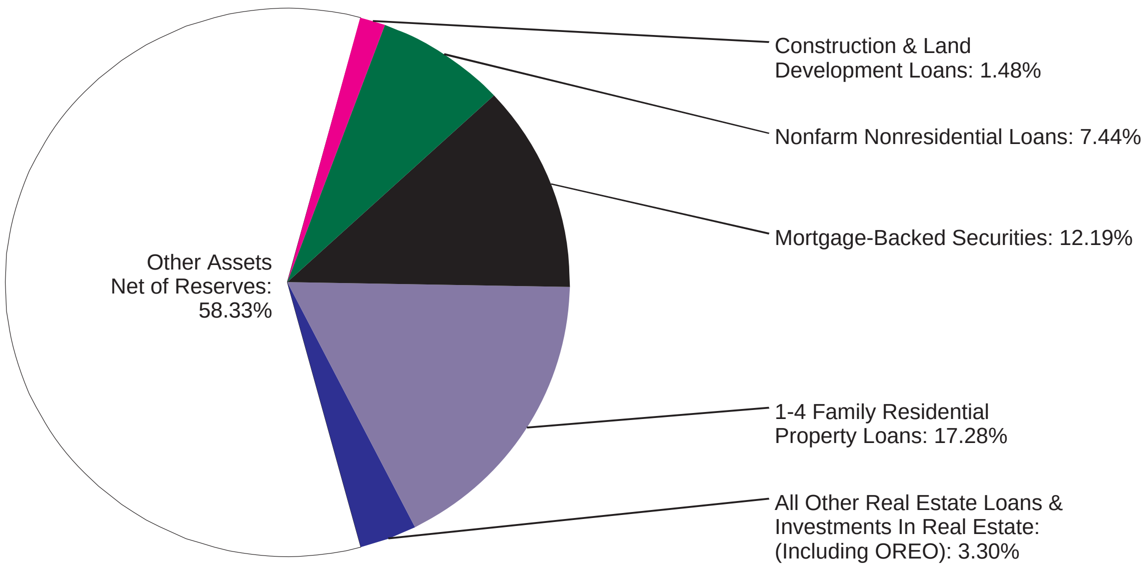


Loss Allowance to Loans and Leases

3/08	6/08	9/08	12/08	3/09	6/09	9/09	12/09	3/10	6/10	9/10	12/10	3/11	6/11	9/11	12/11	3/12	6/12	9/12
1.52	1.81	1.96	2.21	2.51	2.77	2.97	3.14	3.51	3.40	3.27	3.14	3.01	2.84	2.69	2.56	2.47	2.35	2.20

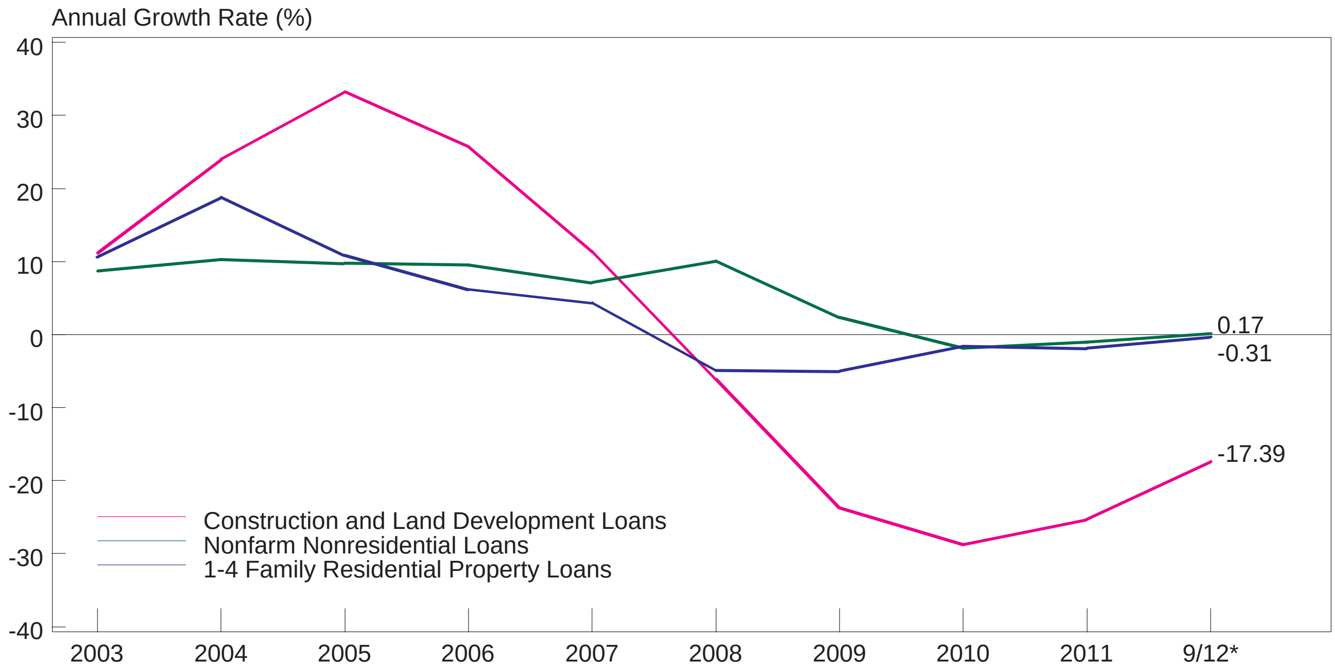
Real Estate Assets as a Percent of Total Assets

September 30, 2012



Real Estate Loan Growth Rates*

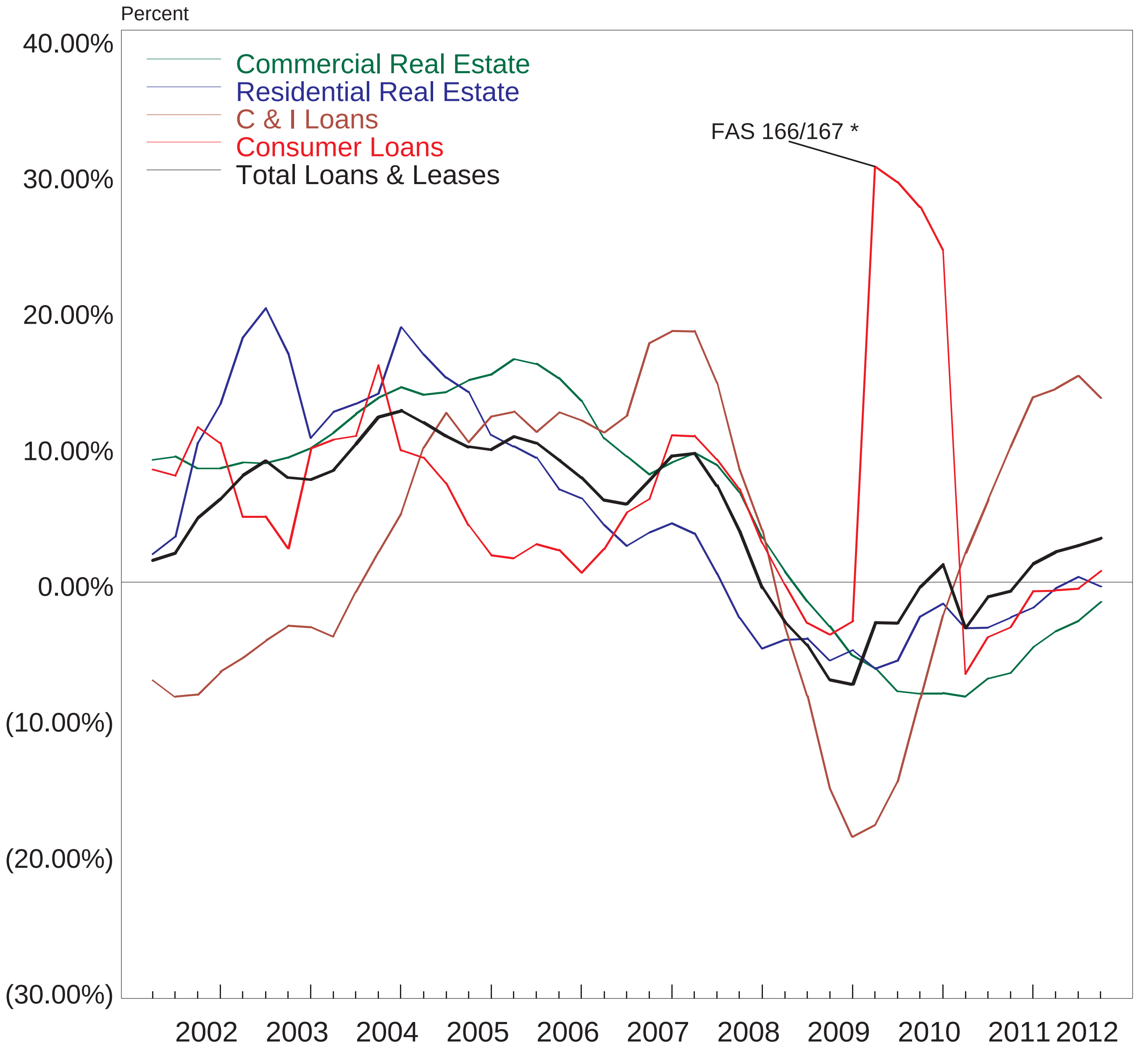
2003-2012



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

Twelve-Month Loan Growth Rates

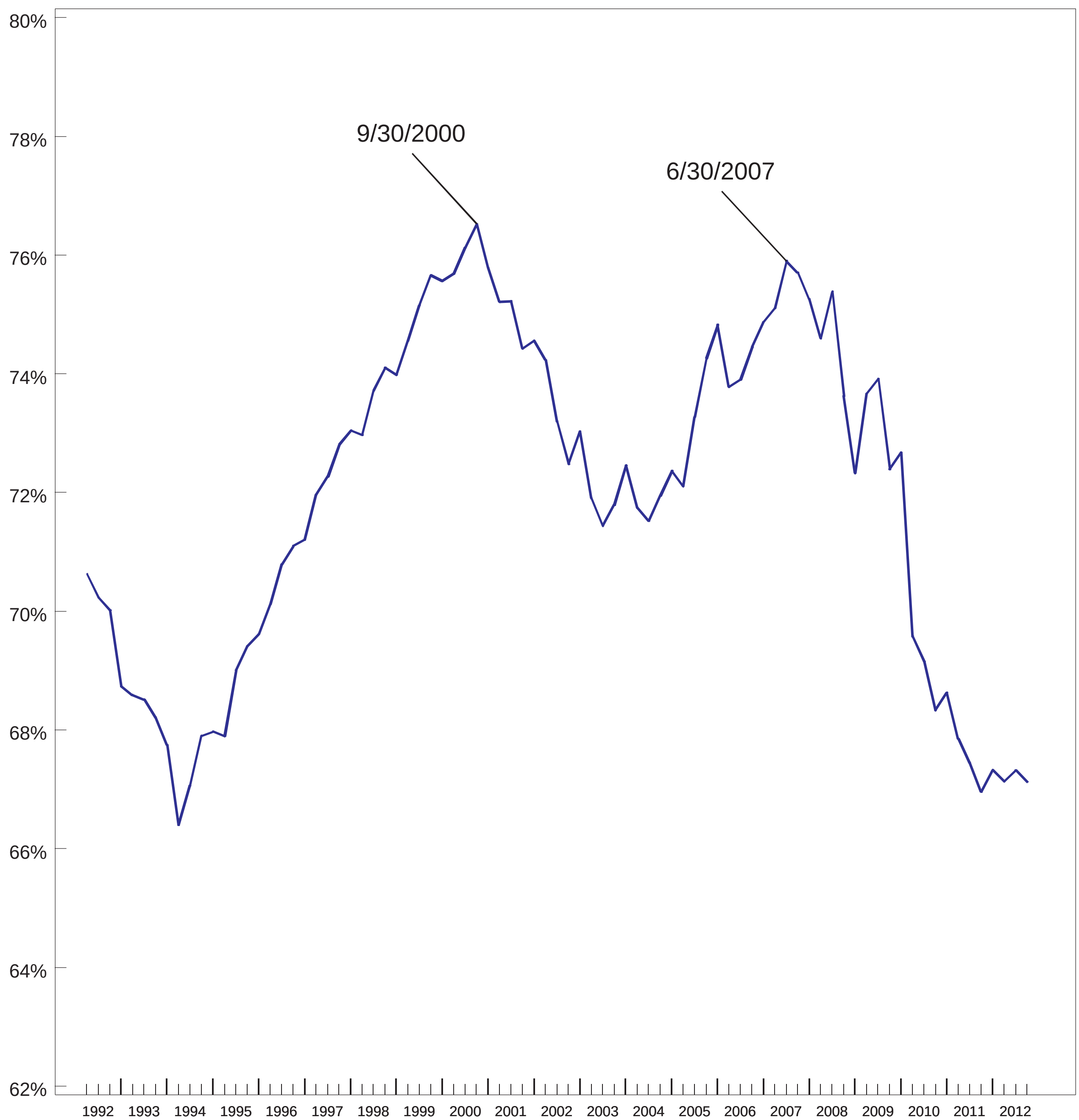
2002 - 2012



* 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.

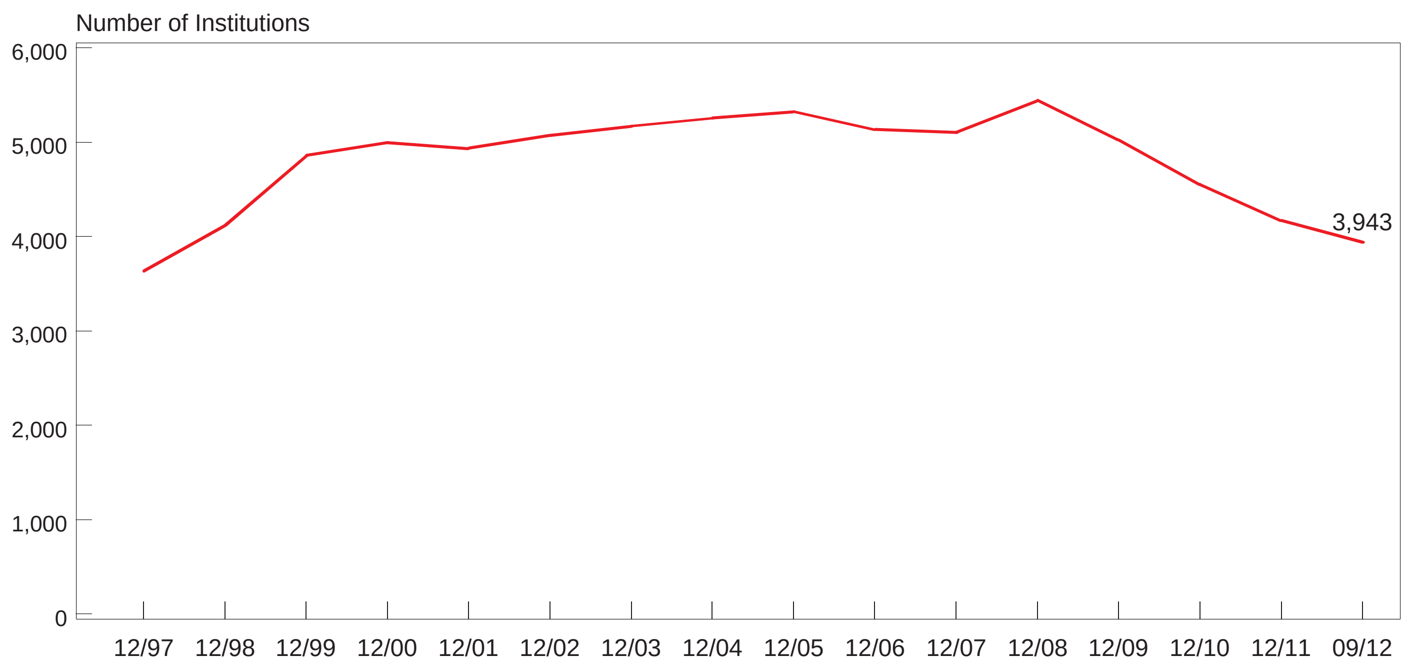
Risk-Weighted Assets as a Percentage of Total Assets

1992 - 2012



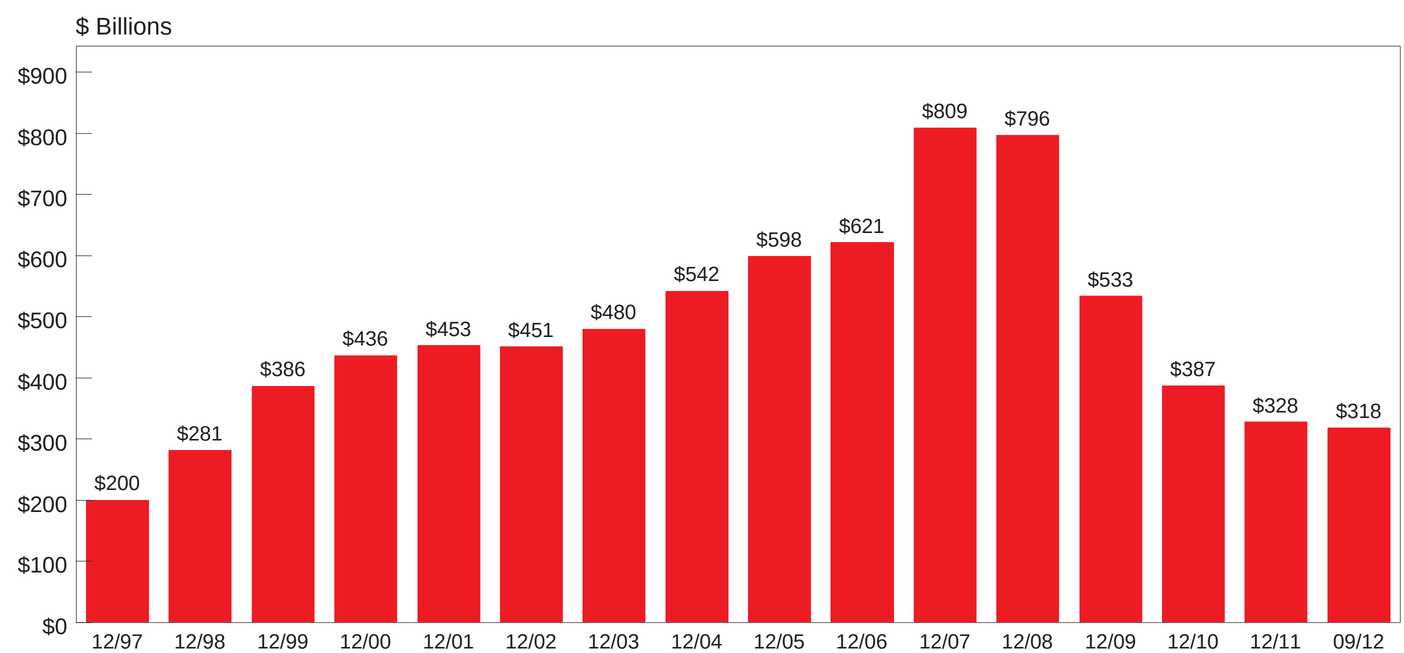
Number of Institutions with FHLB Advances

1997 - 2012

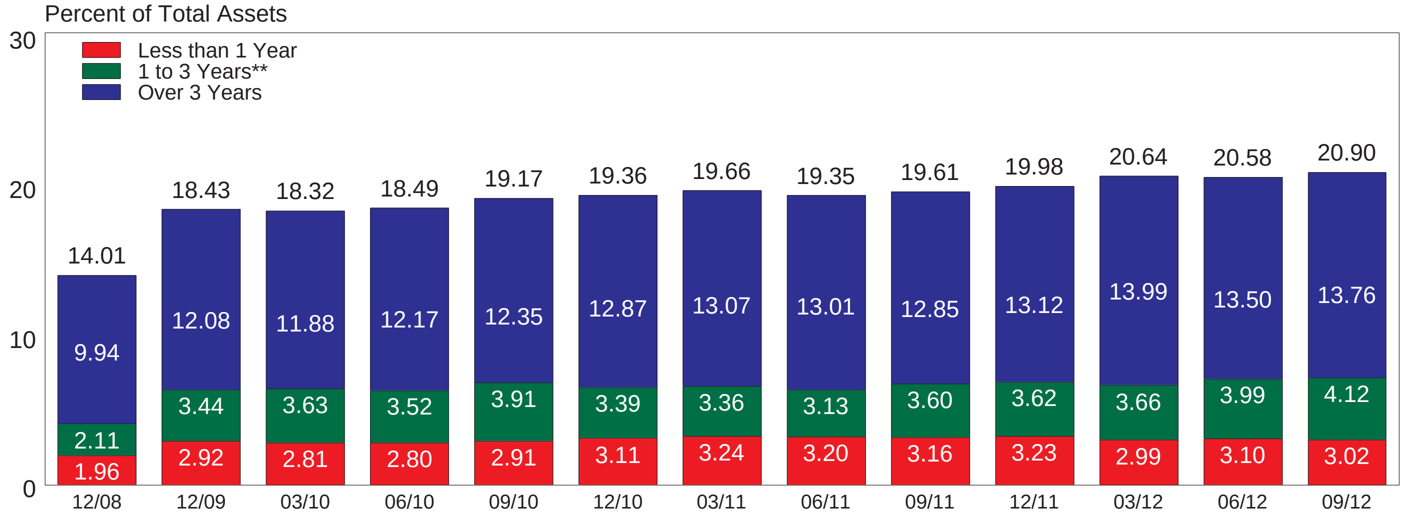


Amount of FHLB Advances Outstanding

1997 - 2012

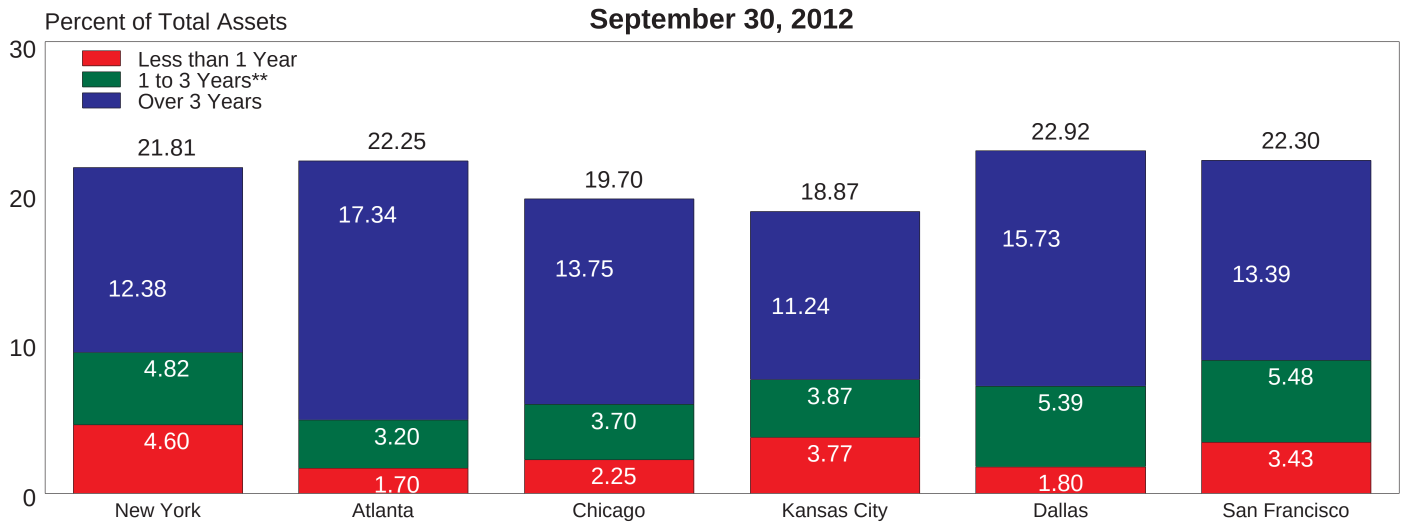


Debt Securities by Maturity or Repricing Frequency*...



.....and by Region

September 30, 2012



Total Securities (Debt and Equity)*

($ Billions)

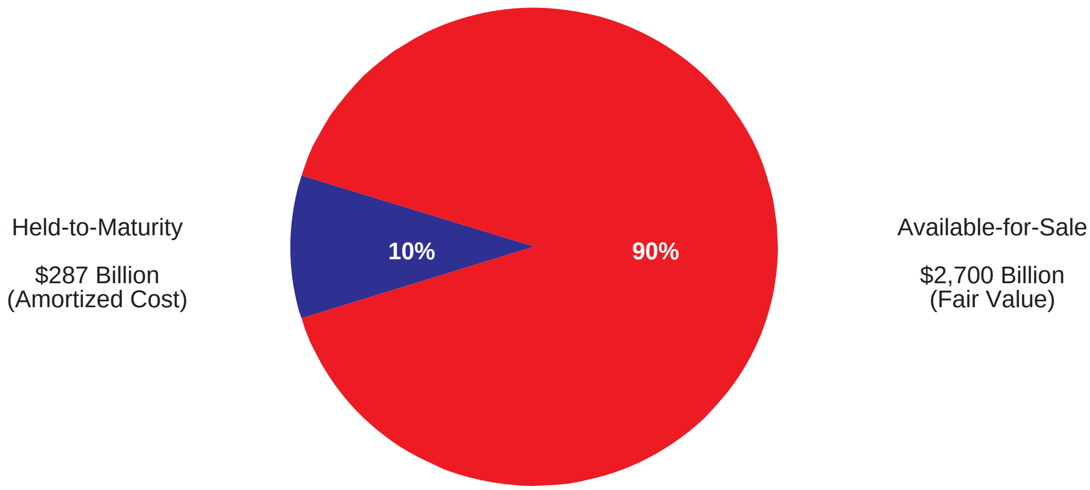
	9/10	12/10	3/11	6/11	9/11	12/11	3/12	6/12	9/12
U.S. Government Obligations:									
U.S. Treasury	190	188	179	163	173	158	167	187	196
U.S. Agencies	11	12	12	13	14	15	20	22	24
Government Sponsored Enterprises	238	231	240	222	198	197	212	206	201
Mortgage Pass-through Securities	828	854	868	863	887	919	990	989	994
Collateralized Mortgage Obligations	560	578	596	625	645	645	644	616	618
State, County, Municipal Obligations	176	182	187	193	204	218	226	241	251
Asset Backed Securities	136	130	127	126	134	139	154	158	163
Other Debt Securities	485	475	497	503	516	544	505	504	527
Equity Securities	18	20	17	16	17	16	13	13	13
Total Securities	$2,643	$2,668	$2,723	$2,722	$2,788	$2,850	$2,931	$2,937	$2,986

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

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

Total Securities*

September 30, 2012



Total Securities*

September 30, 2012

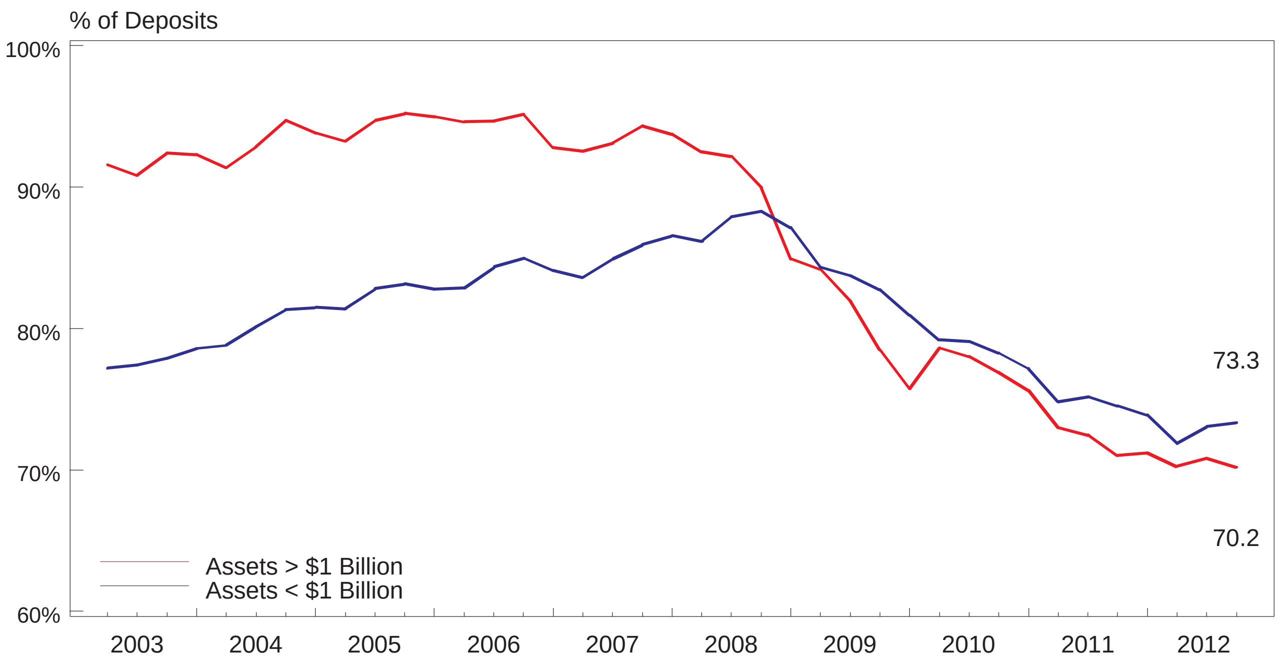
	Held-to-Maturity		Available-for-Sale			
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)	Total Securities	Fair Value to Amortized Cost (%)
U.S. Government Obligations						
U.S. Treasury	**$9,872**	103.5	**$185,989**	101.7	$195,861	101.8
U.S. Government Agencies	**3,356**	103.4	**20,372**	103.1	23,728	103.2
Government Sponsored Enterprises	**20,168**	101.1	**181,075**	101.7	201,243	101.7
Mortgage Pass-through Securities	**117,914**	103.8	**875,928**	104.3	993,842	104.2
Collateralized Mortgage Obligations	**65,601**	101.8	**551,903**	102.1	617,504	102.0
State, County, Municipal Obligations	**32,780**	104.9	**218,143**	104.0	250,923	104.1
Asset Backed Securities	**4,583**	100.0	**158,634**	100.4	163,218	100.4
Other Debt Securities	**32,581**	102.9	**494,455**	102.2	527,036	104.6
Equity Securities	**	**	**13,109**	104.9	13,109	104.9
Total Securities	**$286,857**	103.1	**$2,699,608**	102.8	$2,986,465	102.8
Memoranda***						
Structured Notes	**28,614**		**28,658**			100.2

* 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

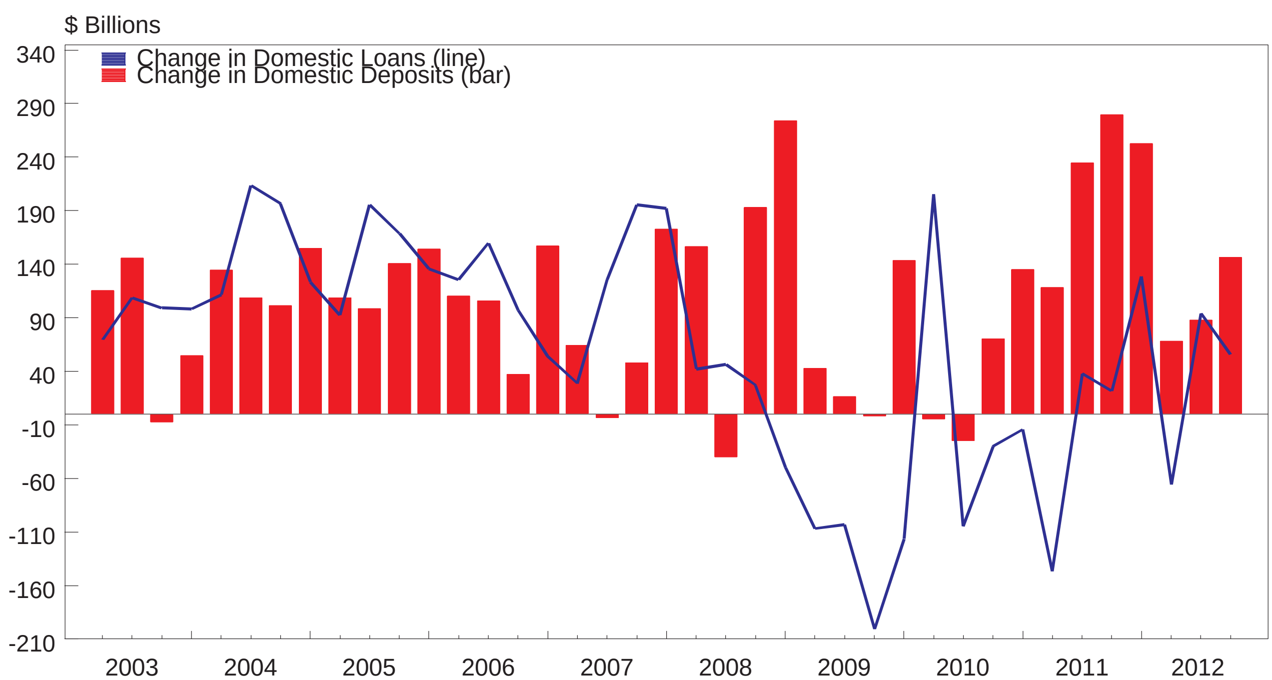
(Domestic and Foreign)

2003 - 2012



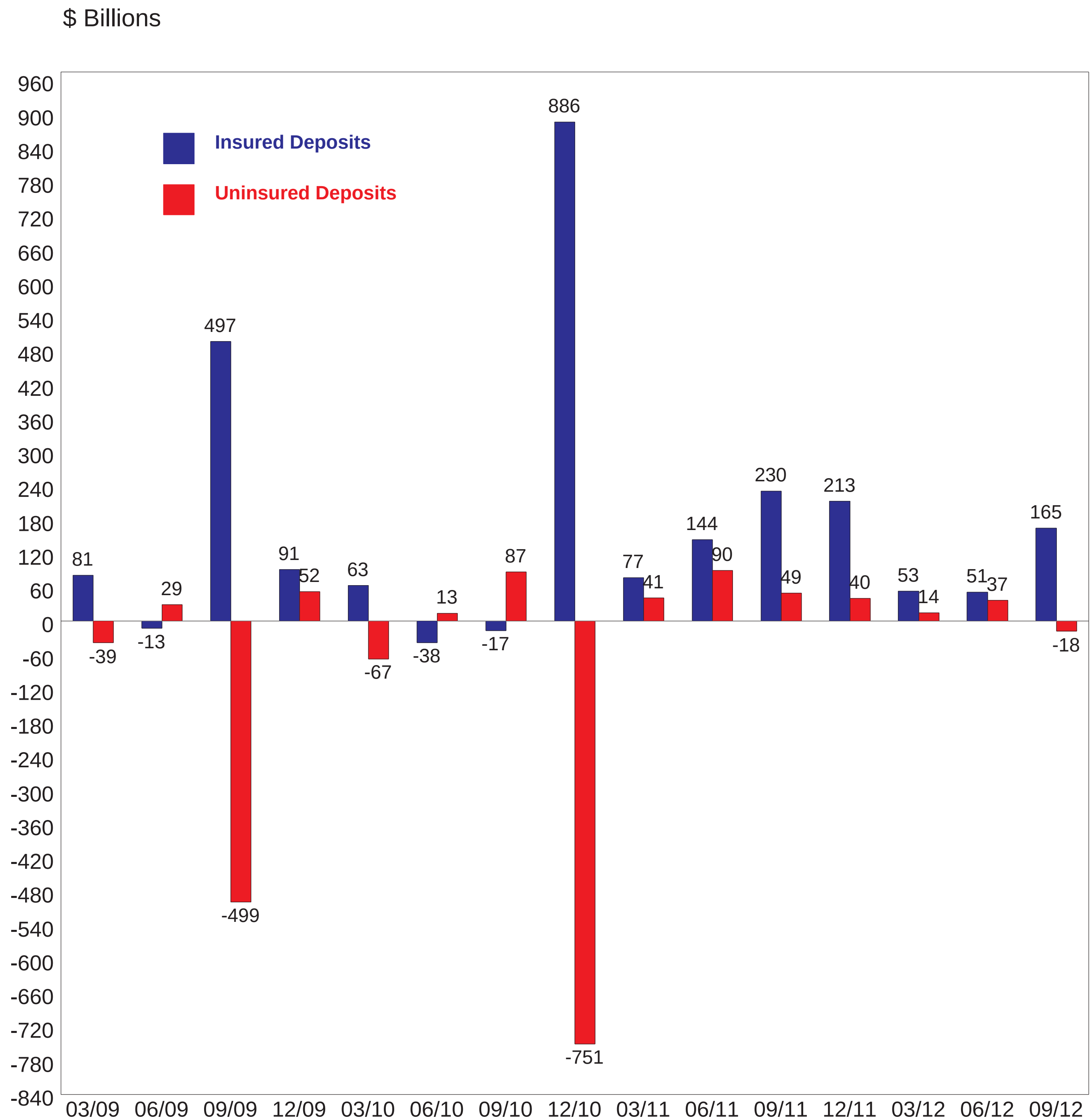
Quarterly Change in Domestic Loans vs Domestic Deposits

2003 - 2012



Quarterly Change In Domestic Deposits

2009 - 2012



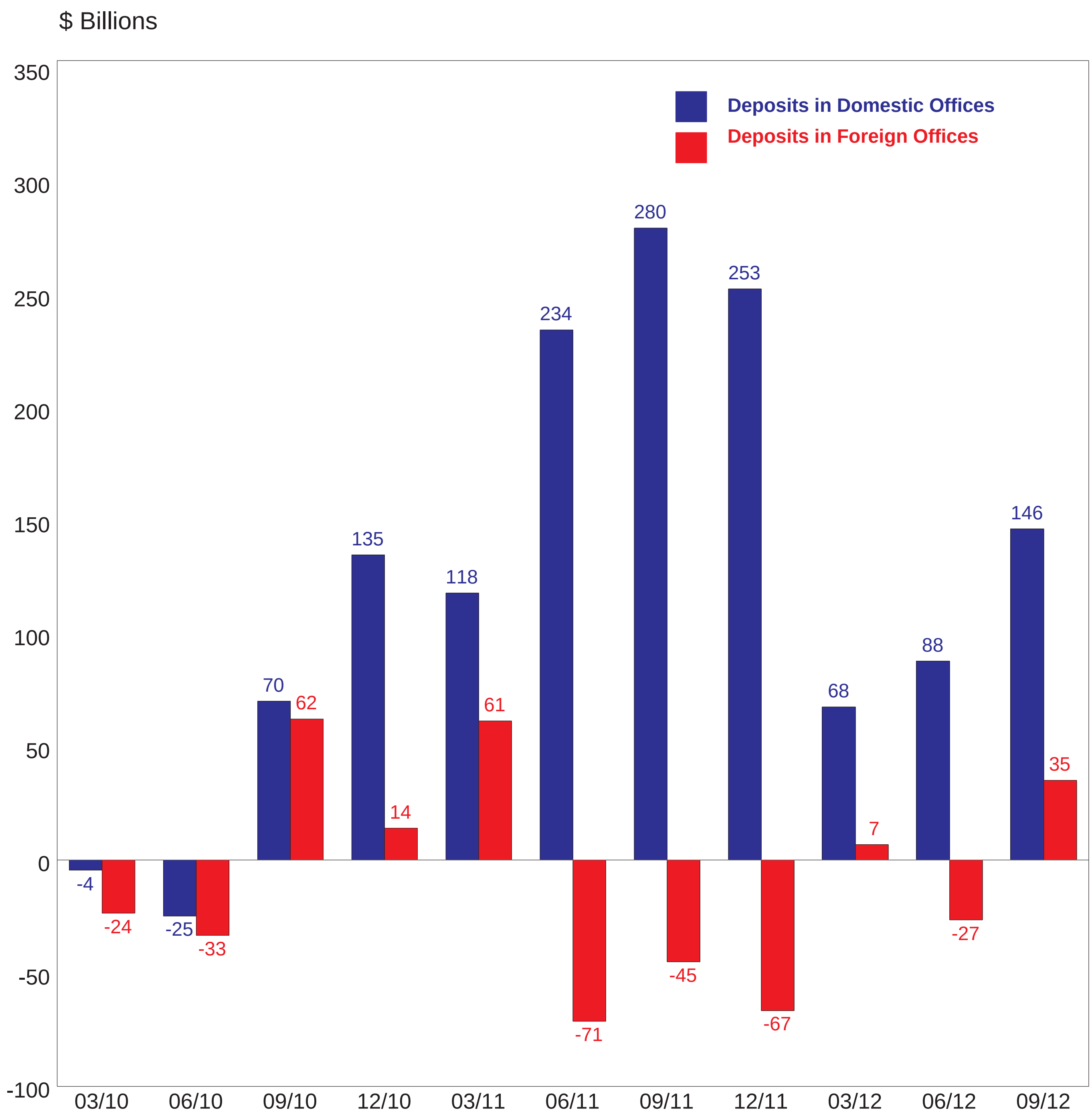
* Reporting of insured deposits changed in third quarter 2009 and fourth quarter 2010 to reflect increases in coverage levels.

Twelve-Month Growth Rates of Domestic Deposits

2007 - 2012

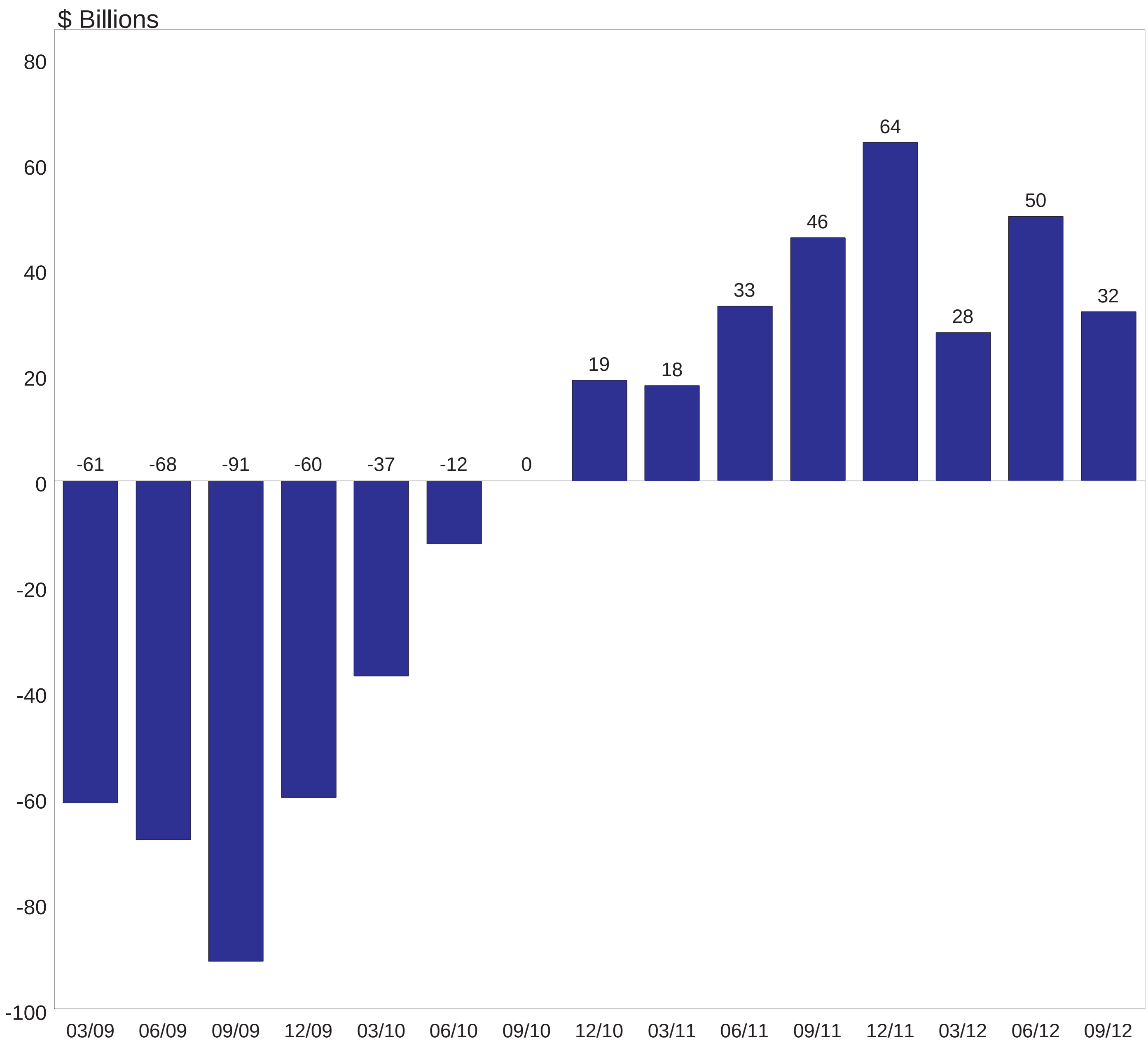
Quarterly Change In Domestic and Foreign Deposits

2010 - 2012



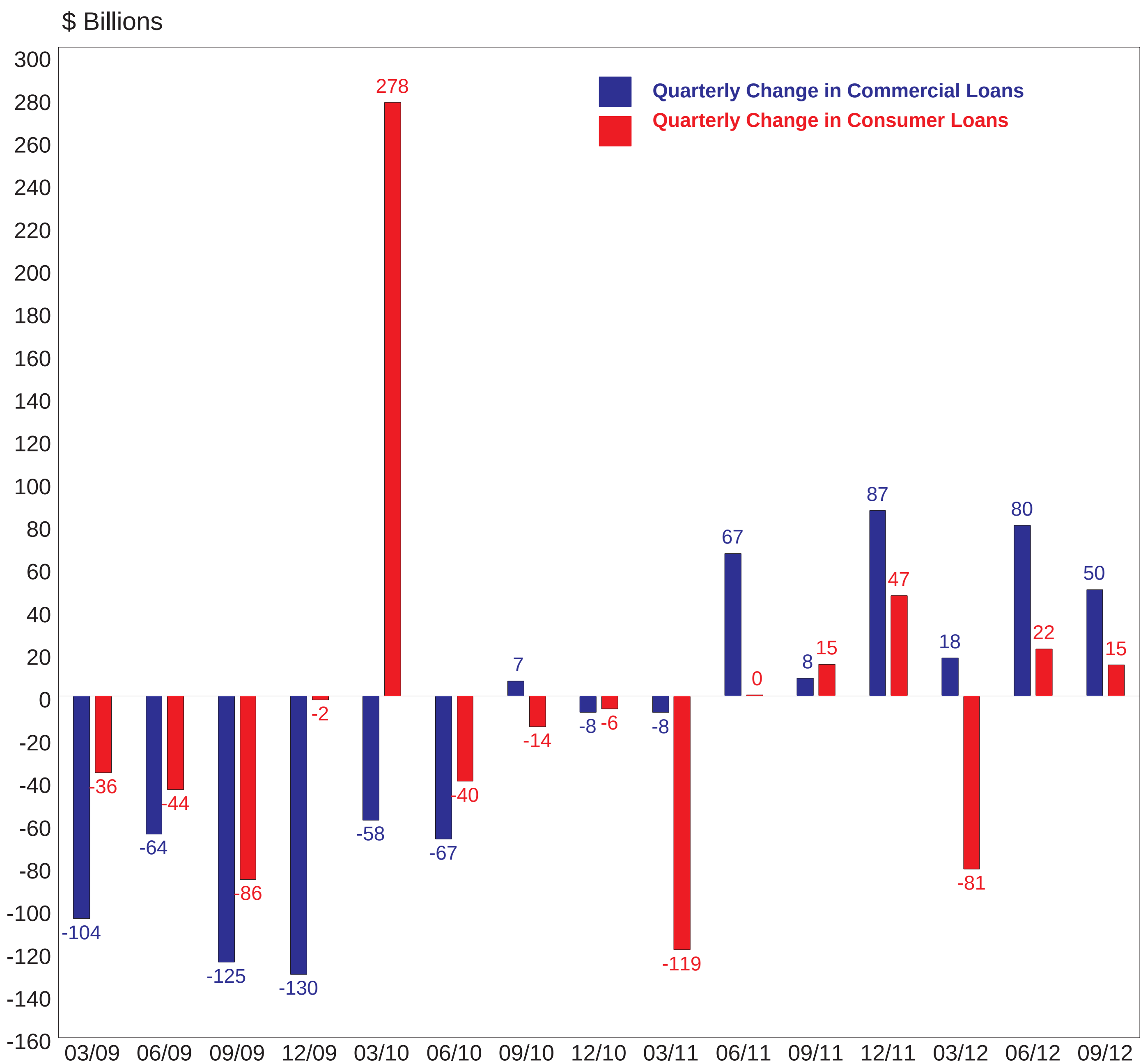
Quarterly Change in C&I Loans

2009-2012



Quarterly Change in Commercial and Consumer Loans

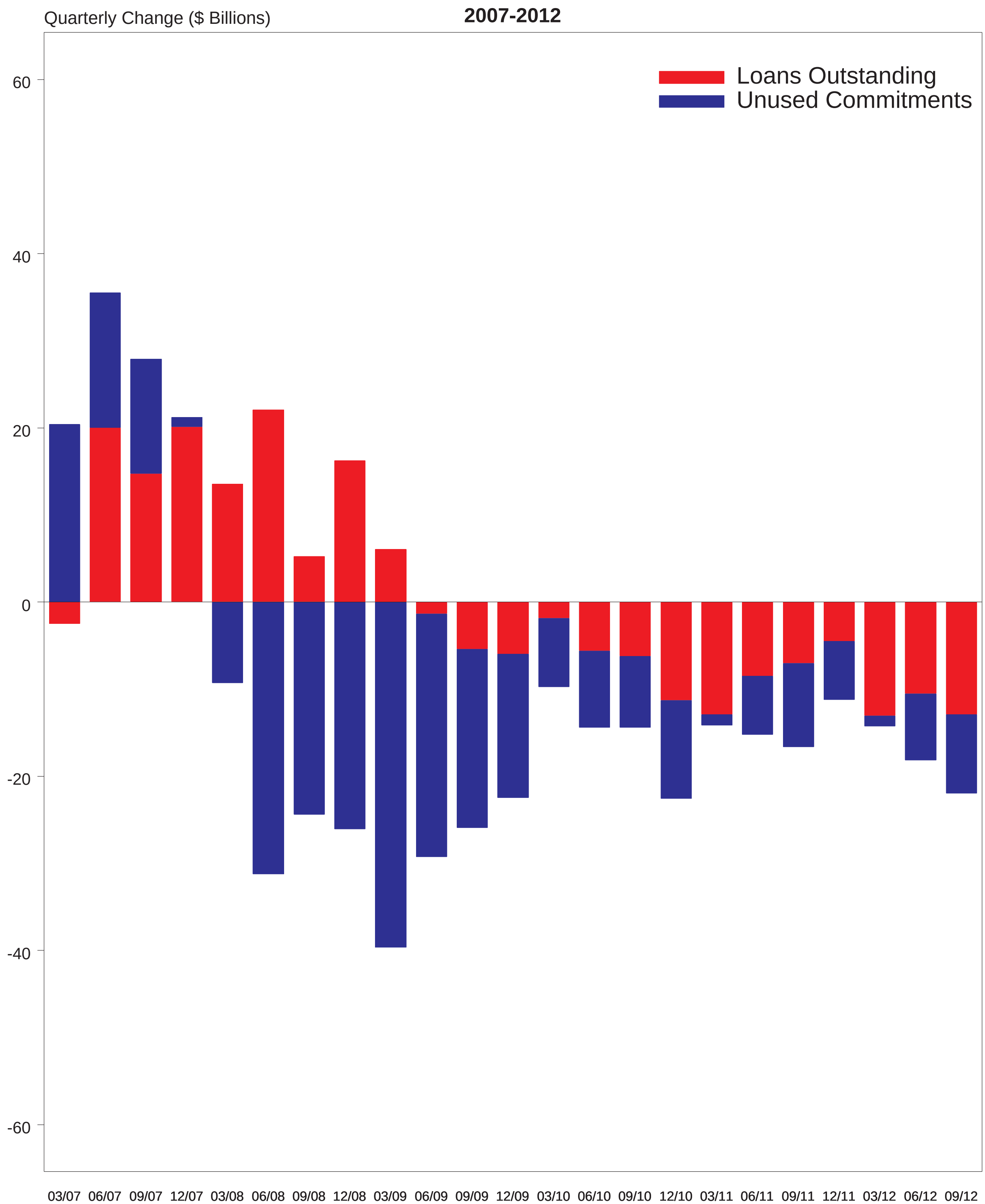
2009 - 2012



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.

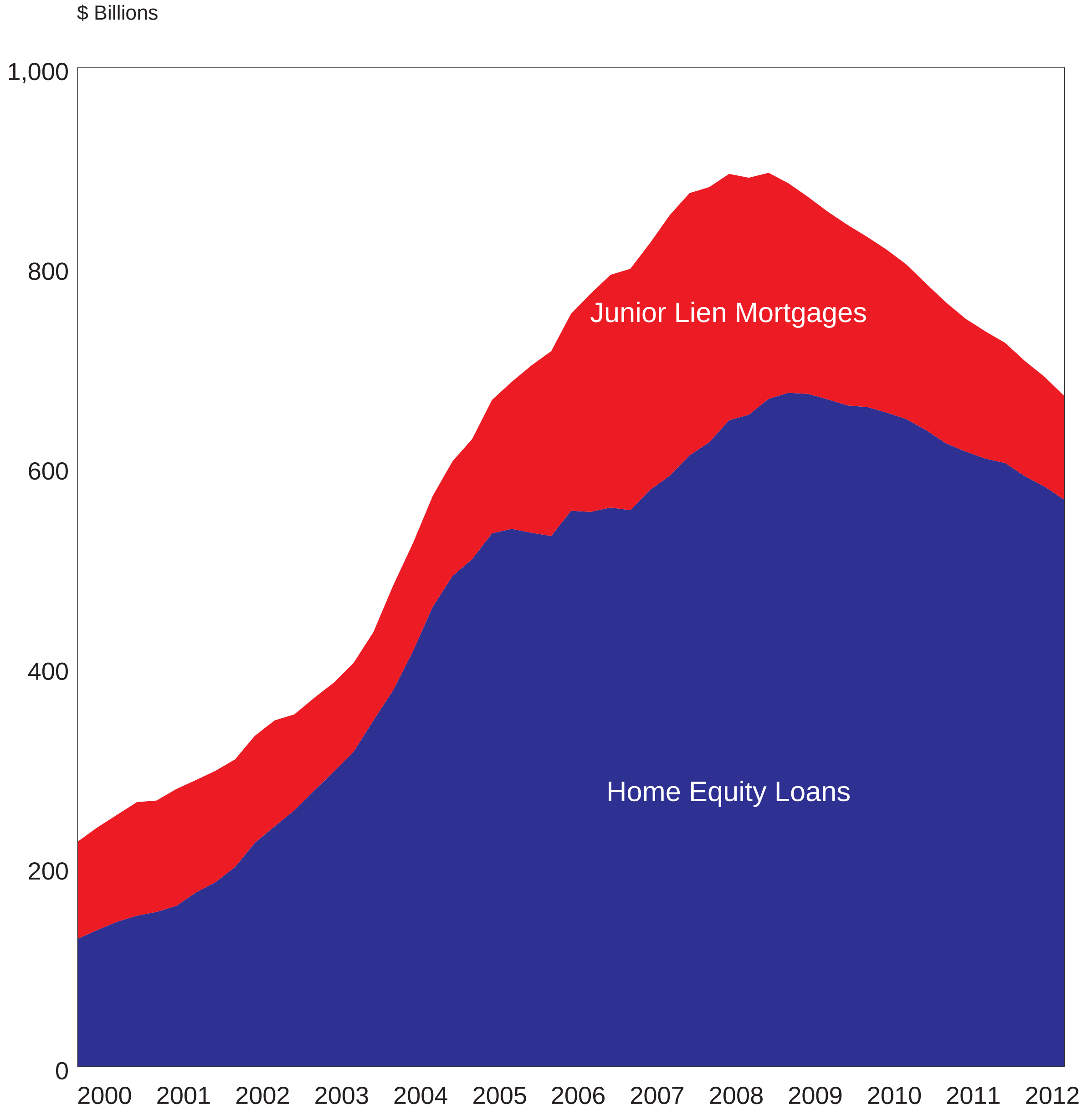
Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family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

Quarterly Change in Home Equity Loans



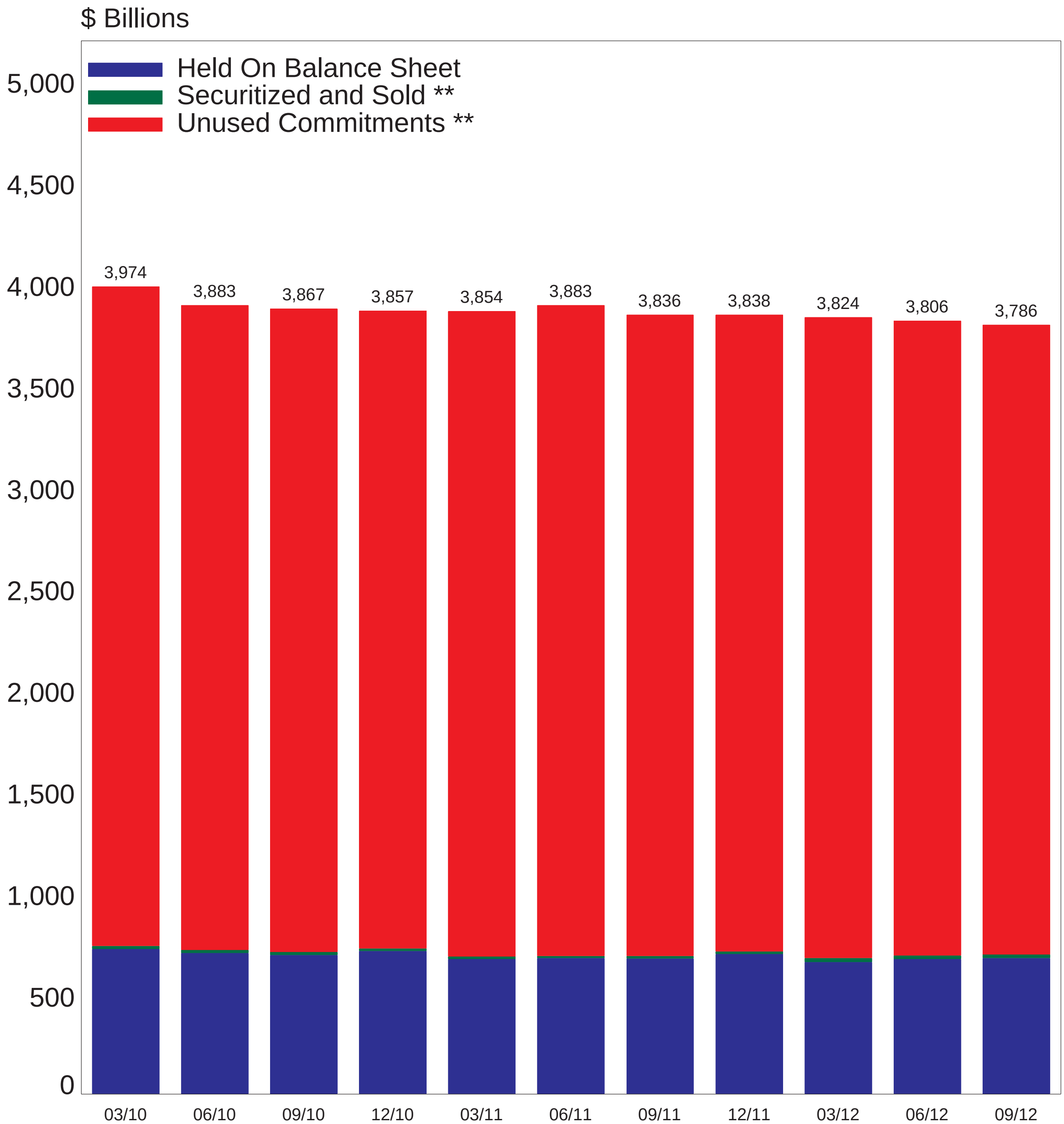
Home Equity and Junior Lien Loans

2000 - 2012



Expansion of Credit Card Lines*

2010-2012



Loans Outstanding ($ Billions)	03/10	06/10	09/10	12/10	03/11	06/11	09/11	12/11	03/12	06/12	09/12
Held On Balance Sheet	712.8	692.2	683.9	702.1	663.2	668.2	666.5	687.8	649.6	664.3	667.9
Securitized and Sold **	16.1	15.5	14.3	13.7	11.9	10.9	10.6	11.8	18.7	17.0	18.4
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	3,100.0
Total	3,974.3	3,883.0	3,866.7	3,857.3	3,853.9	3,883.1	3,836.1	3,837.6	3,824.0	3,806.3	3,786.2

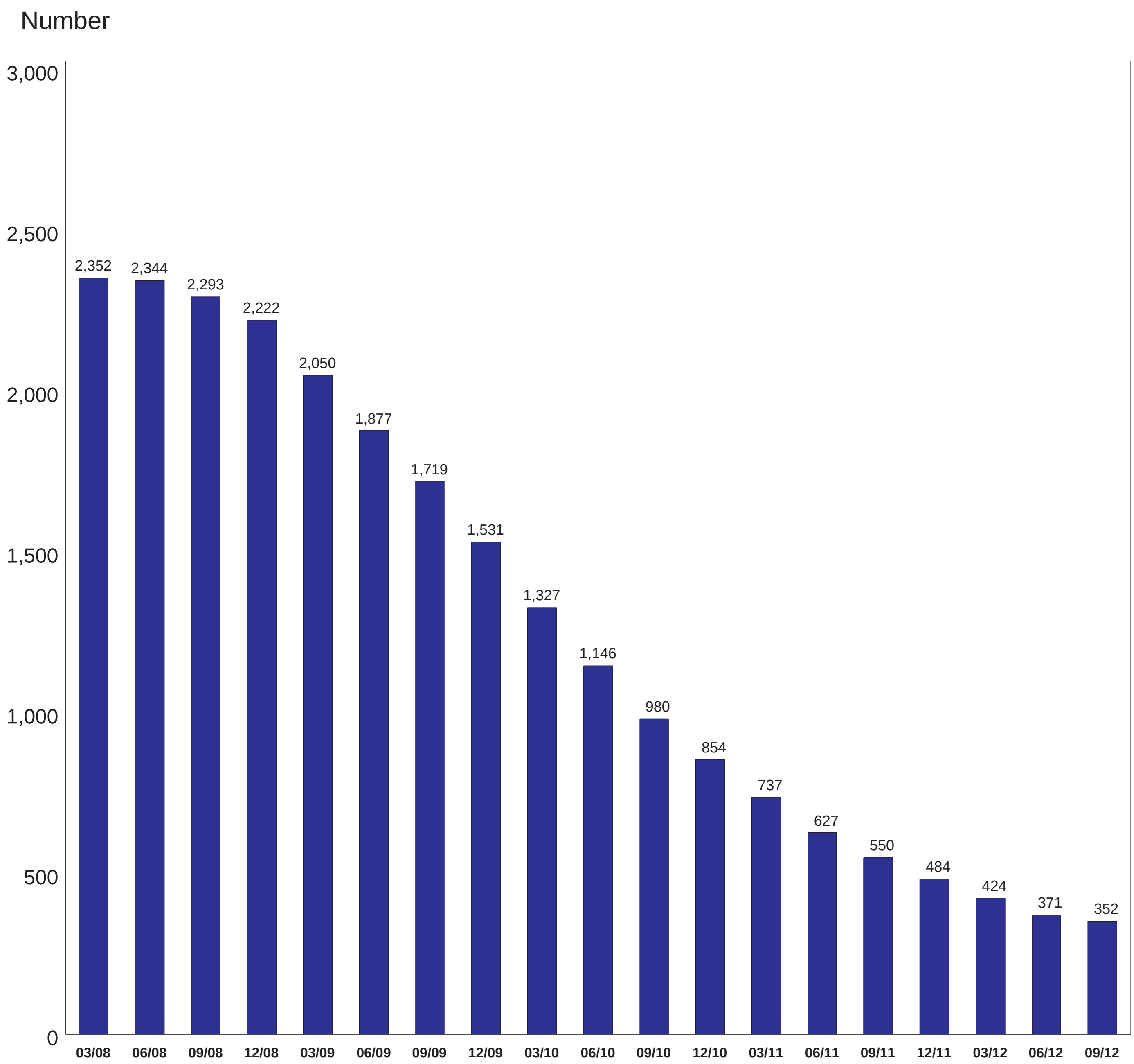
*** Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.**

**** Off-balance-sheet**

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

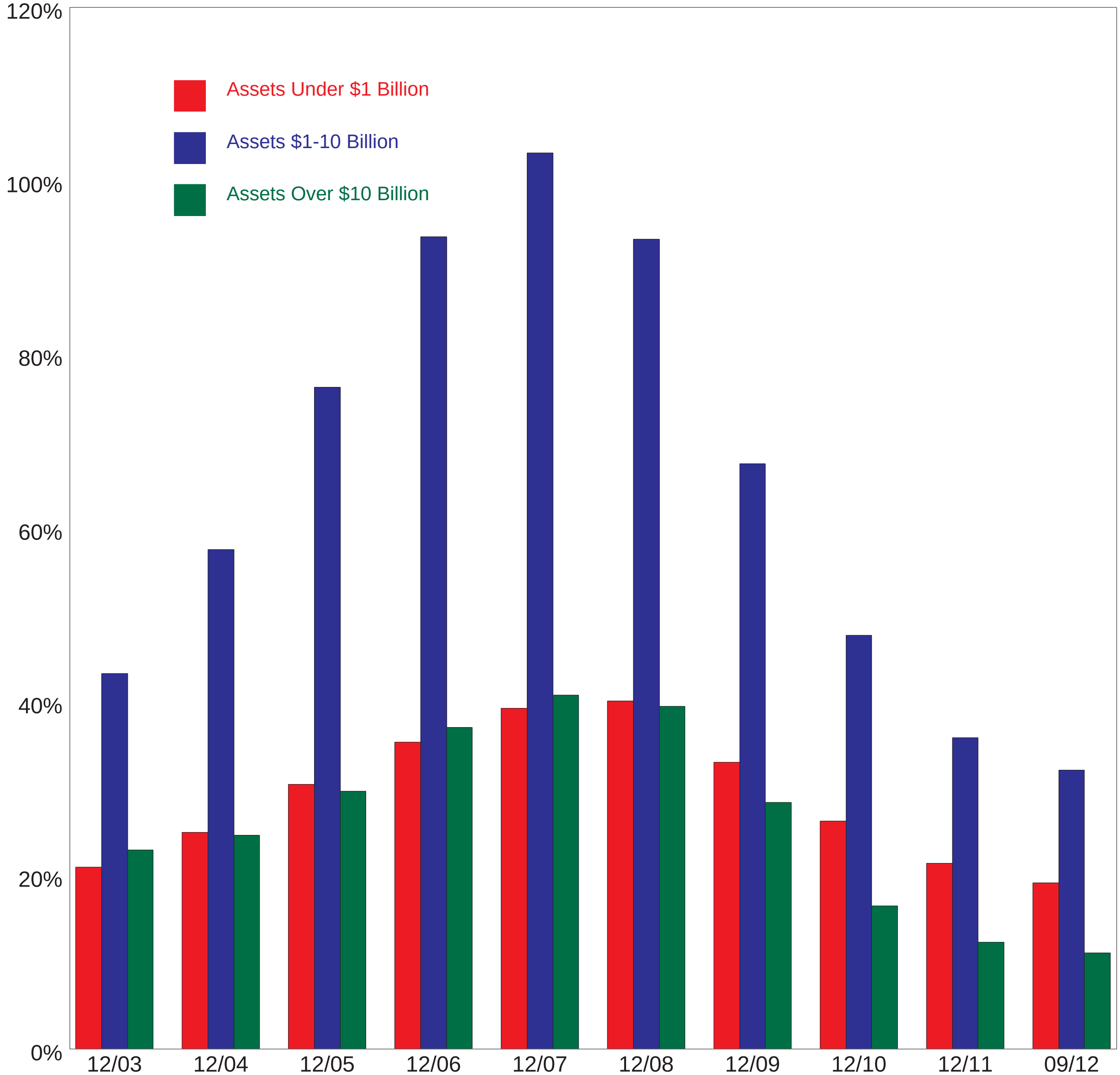
2008-2012



Median Construction and Development Loan Concentrations

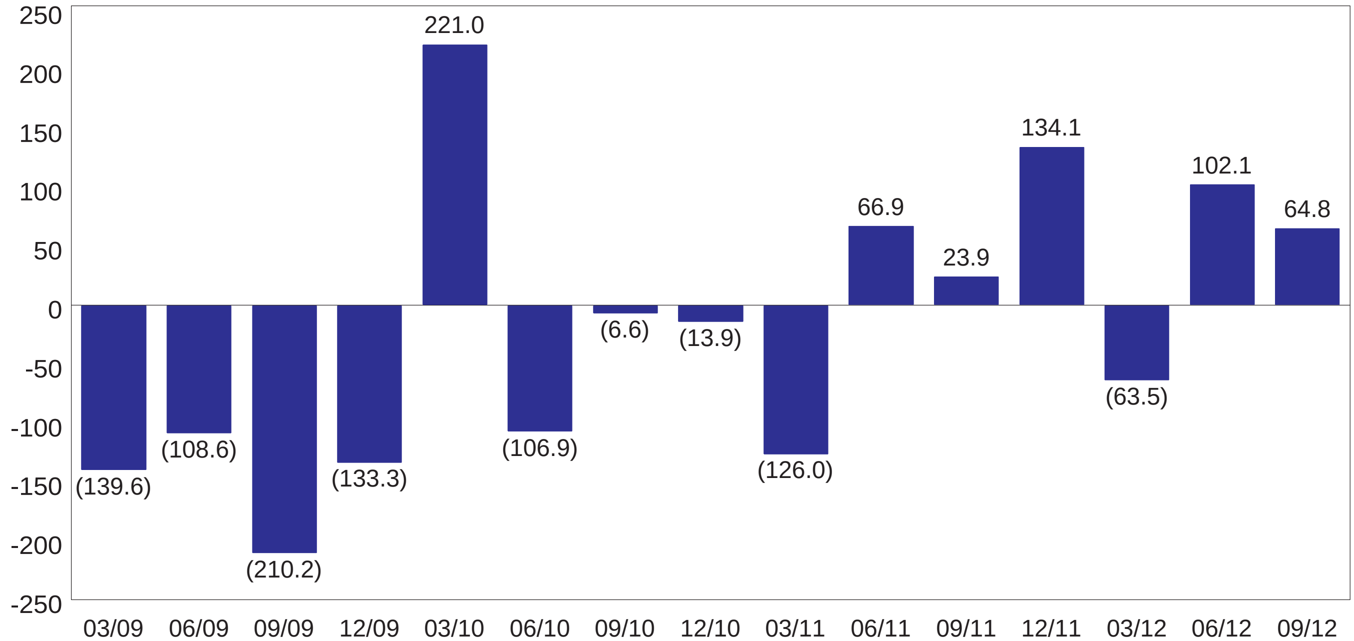
2003 - 2012

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



Quarterly Change in Reported Total Loans Outstanding

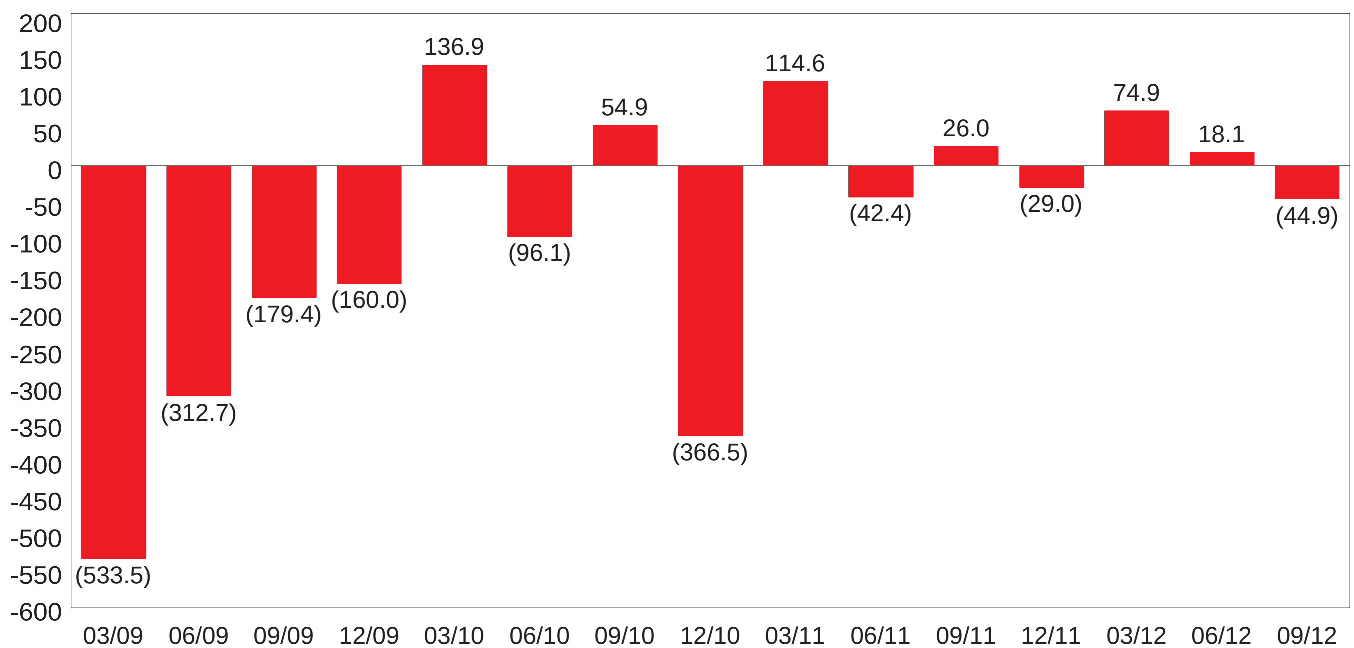
($ Billions)



In the third quarter of 2012, real estate loans increased by $0.8 billion, commercial and industrial loans increased by $31.8 billion, consumer loans increased by $13.0 billion, and other loans and leases increased by $17.5 billion.

Quarterly Change in Unused Loan Commitments

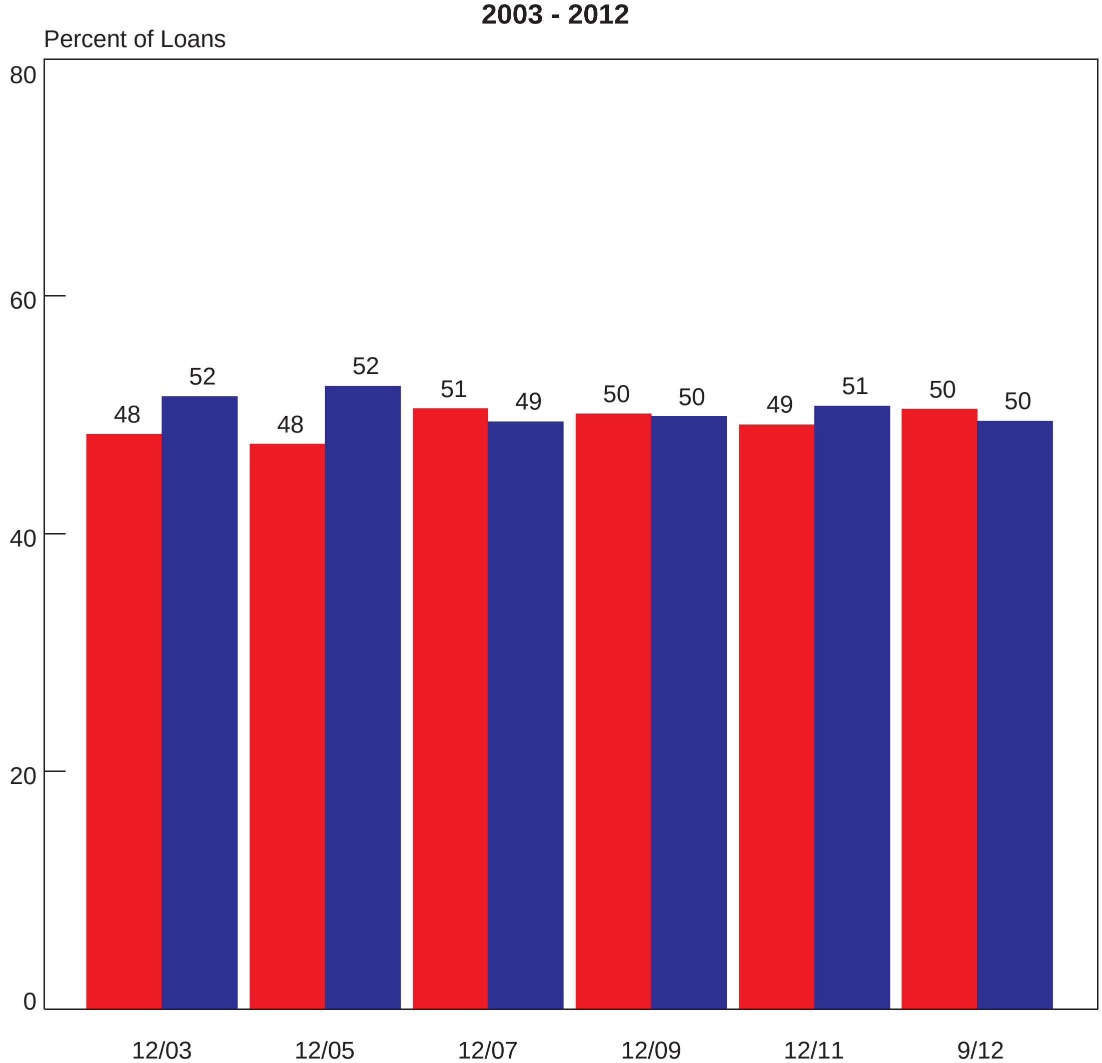
($ Billions)



In the third quarter of 2012, unused commercial real estate loan commitments increased by $9.2 billion, unused home equity line commitments decreased by $9.1 billion, unused credit card commitments decreased by $25.1 billion, and other unused commitments decreased by $19.9 billion.

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

2003 - 2012



Loans ($ Billions):

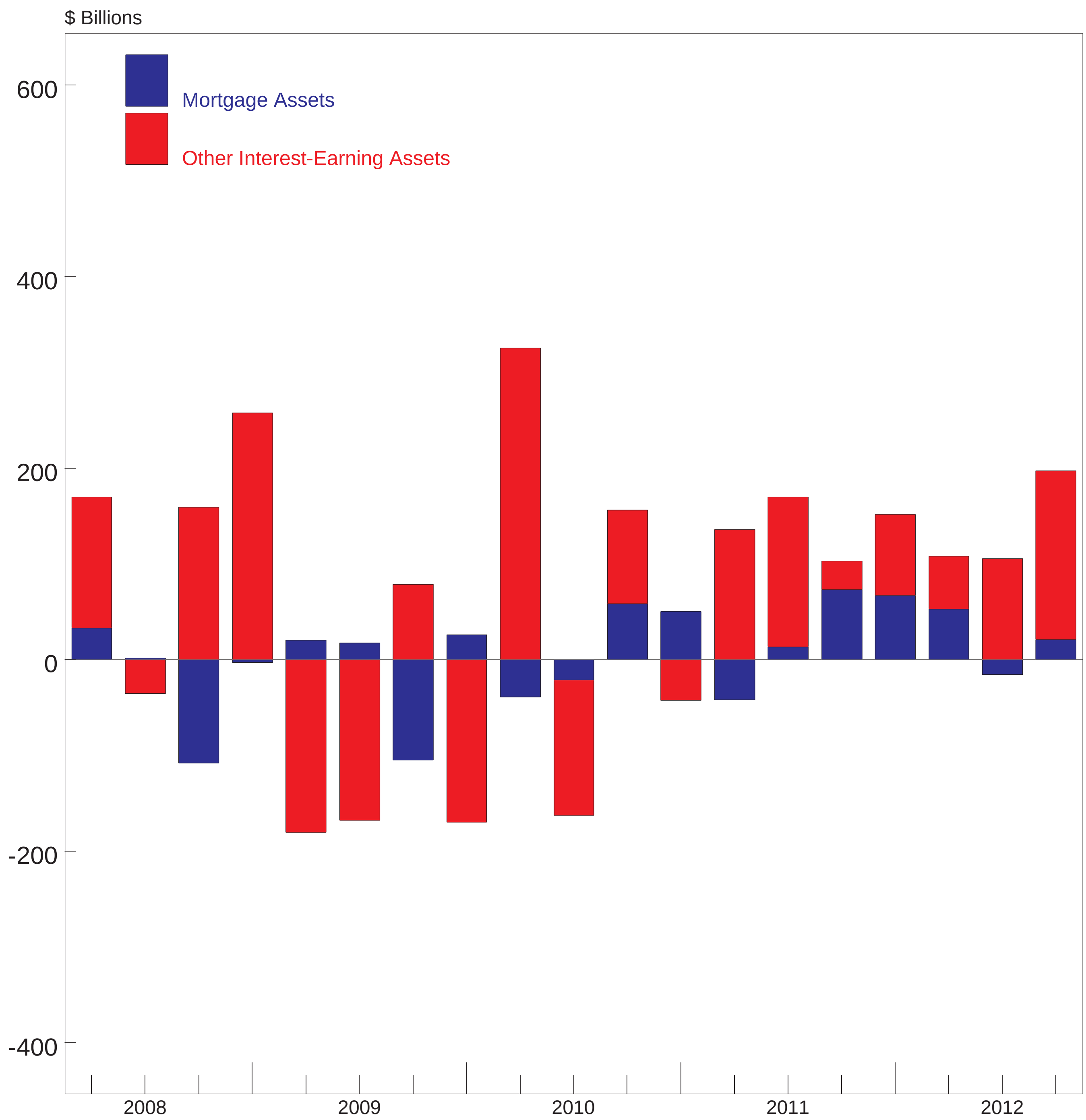
	12/03	12/05	12/07	12/09	12/11	9/12
Commercial Borrowers	$2,632	$3,197	$3,997	$3,650	$3,679	$3,827
Consumer Loans	2,805	3,525	3,911	3,635	3,797	3,752

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

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

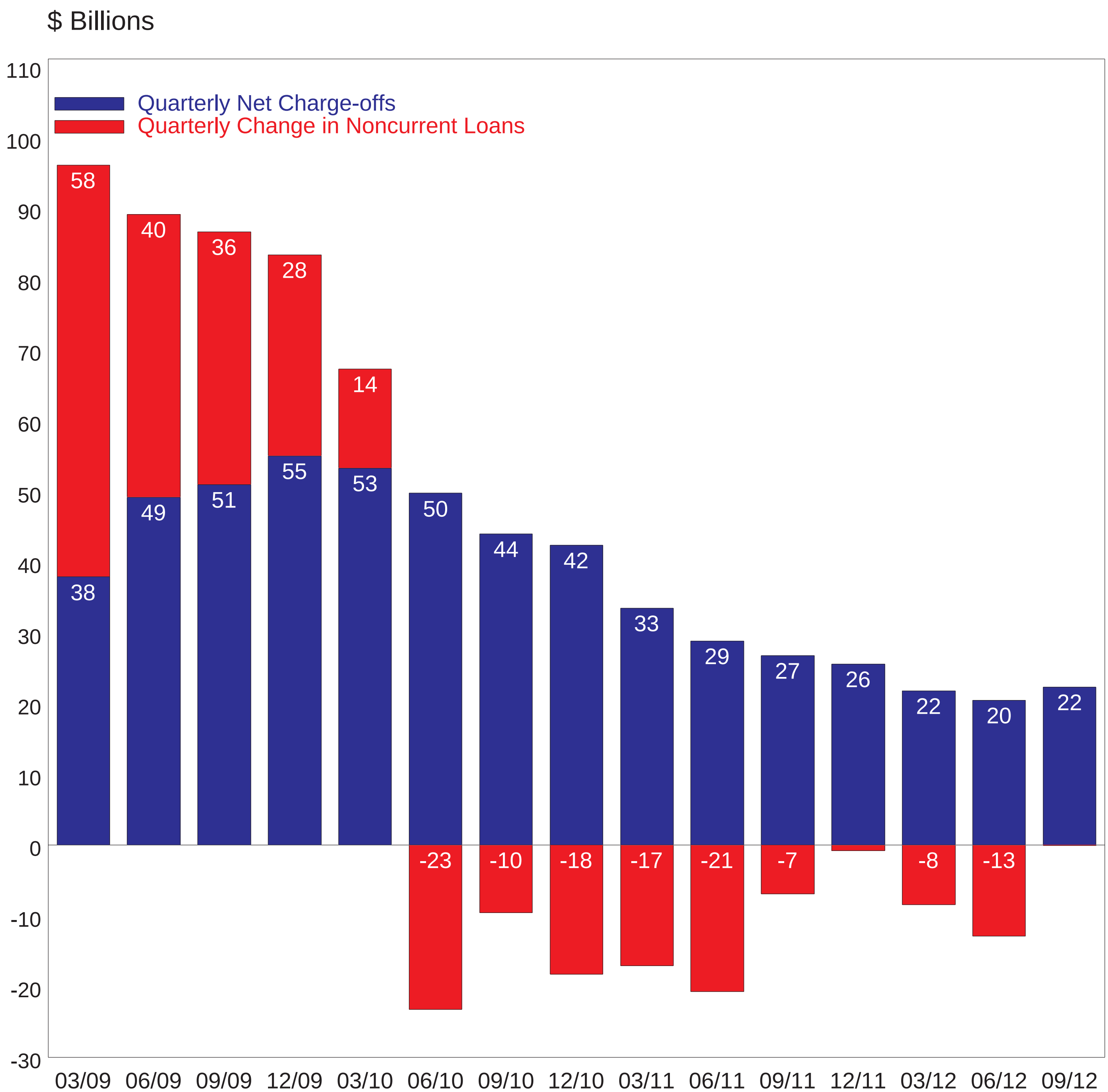
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2008 - 2012



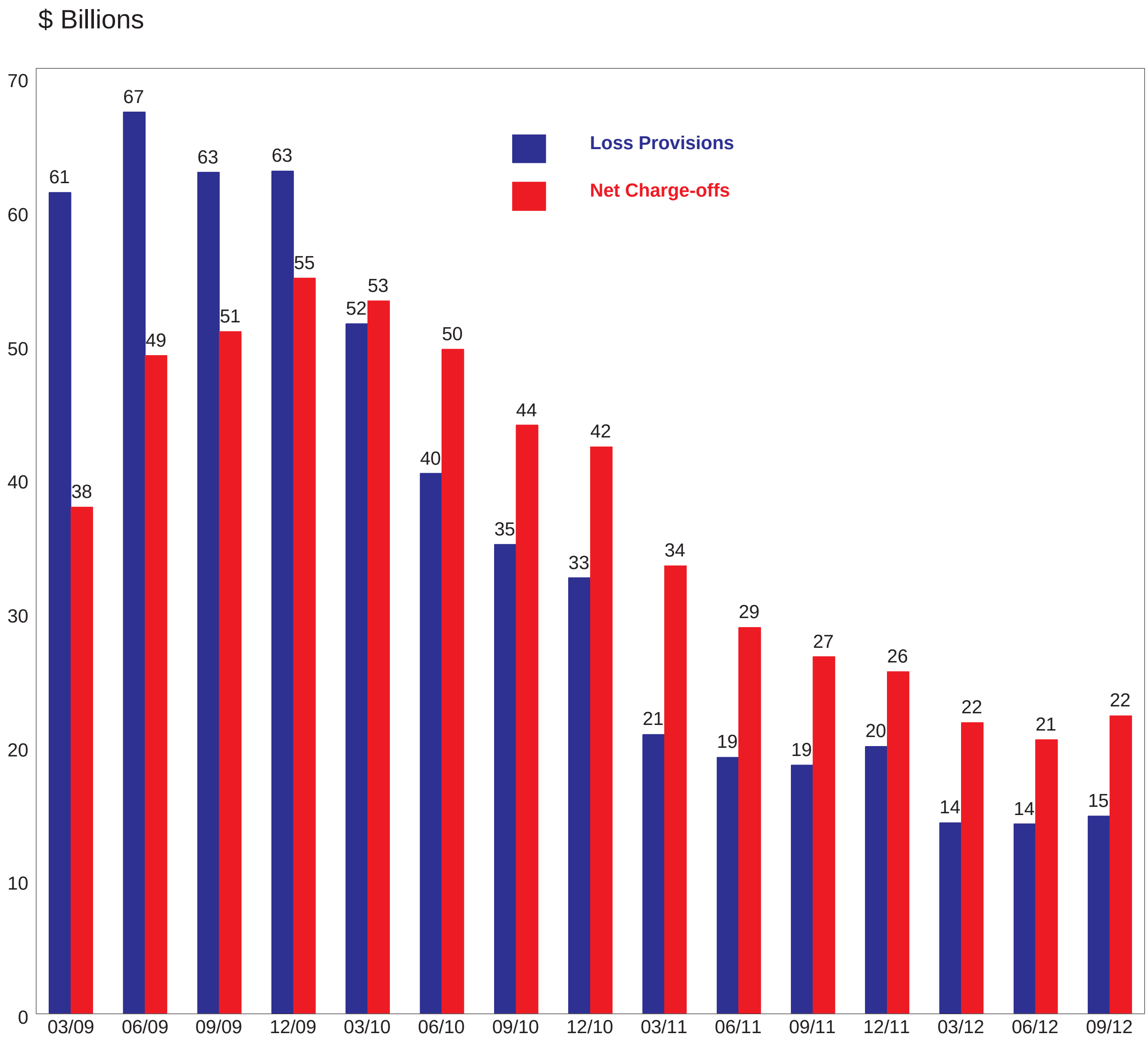
Quarterly Net Charge-Offs and Change in Noncurrent Loans

2009 - 2012

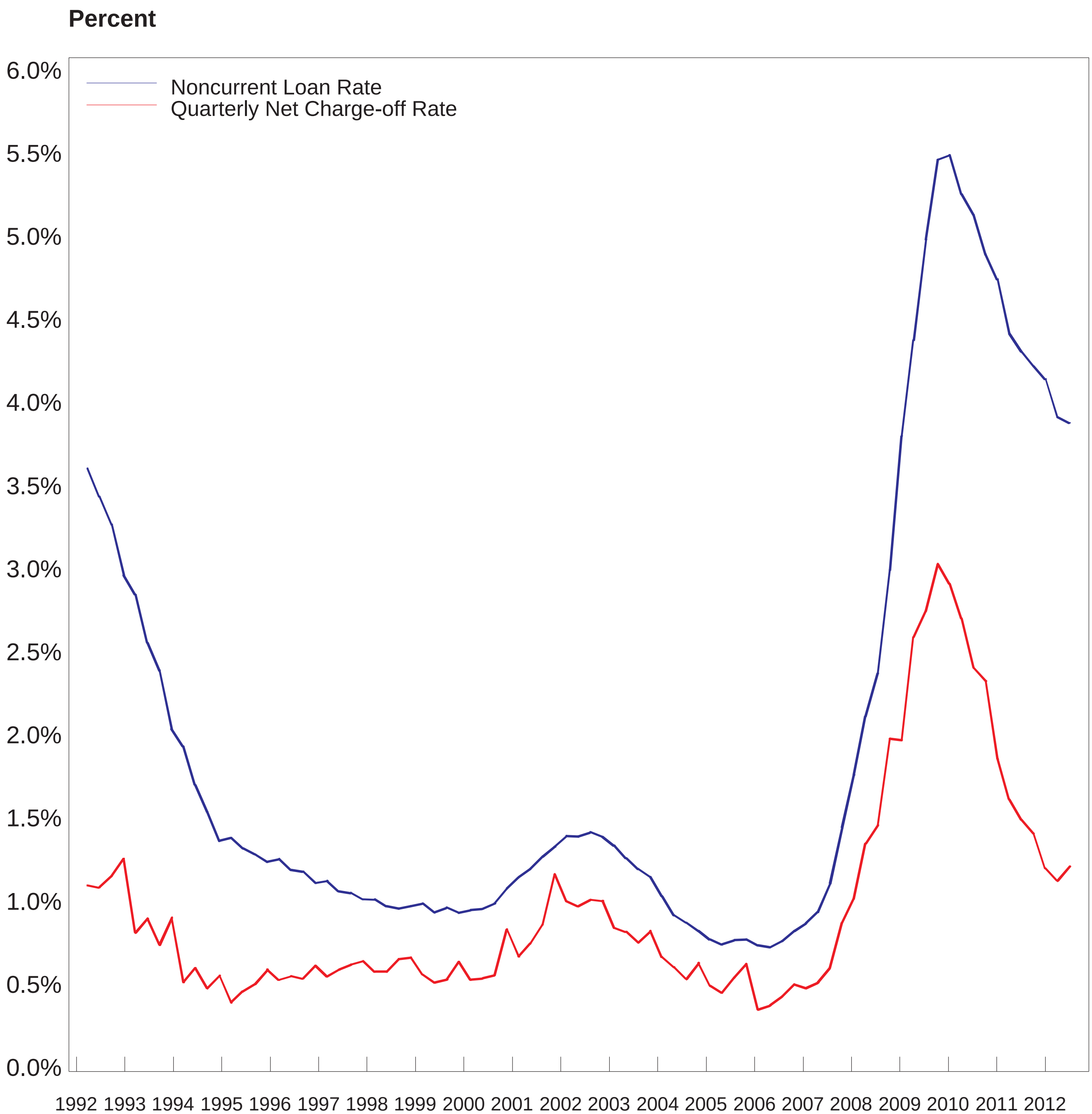


Quarterly Net Charge-Offs vs. Loan Loss Provisions

2009 - 2012

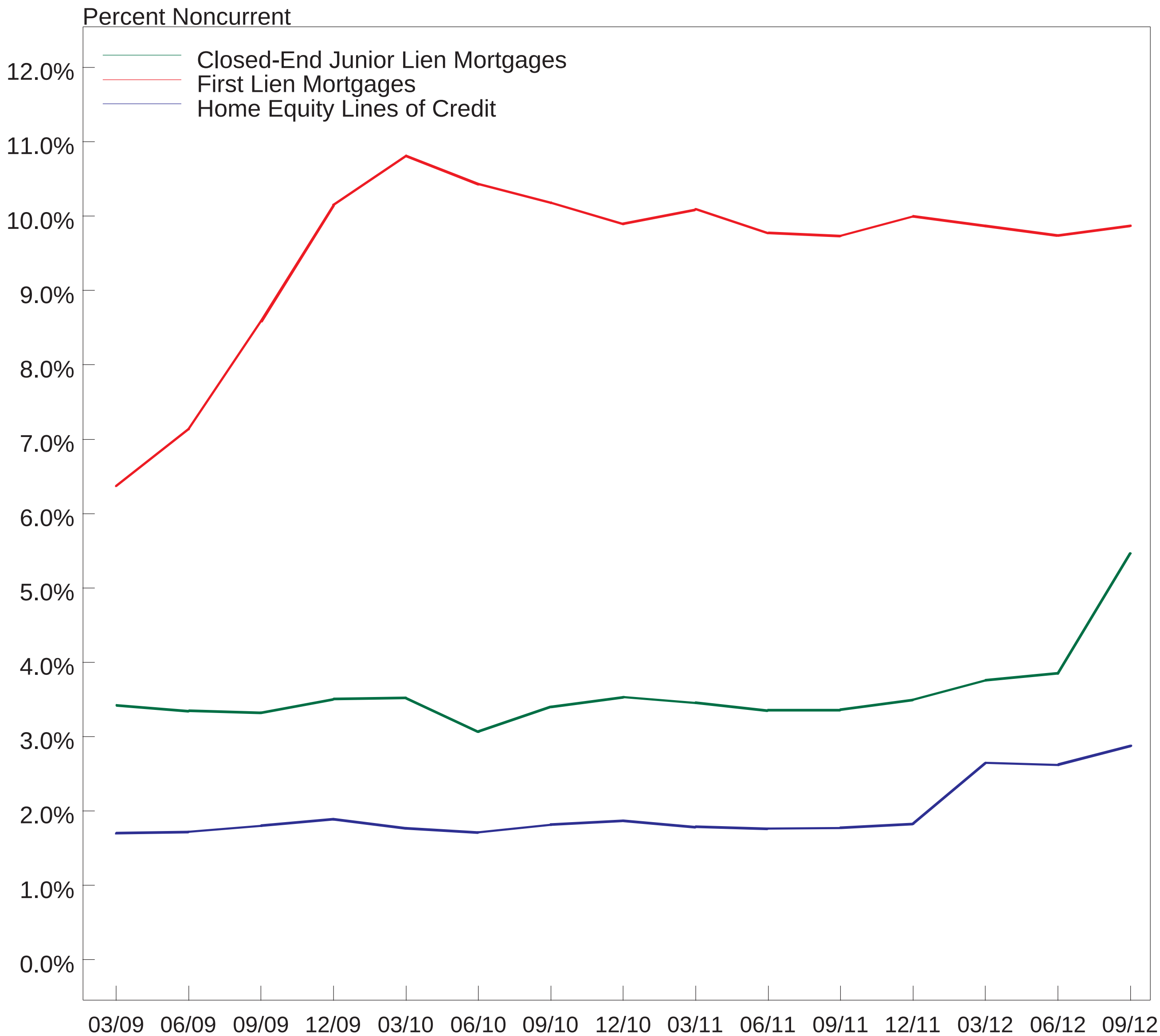


Noncurrent Loan and Quarterly Net Charge Off Rates
1992-2012



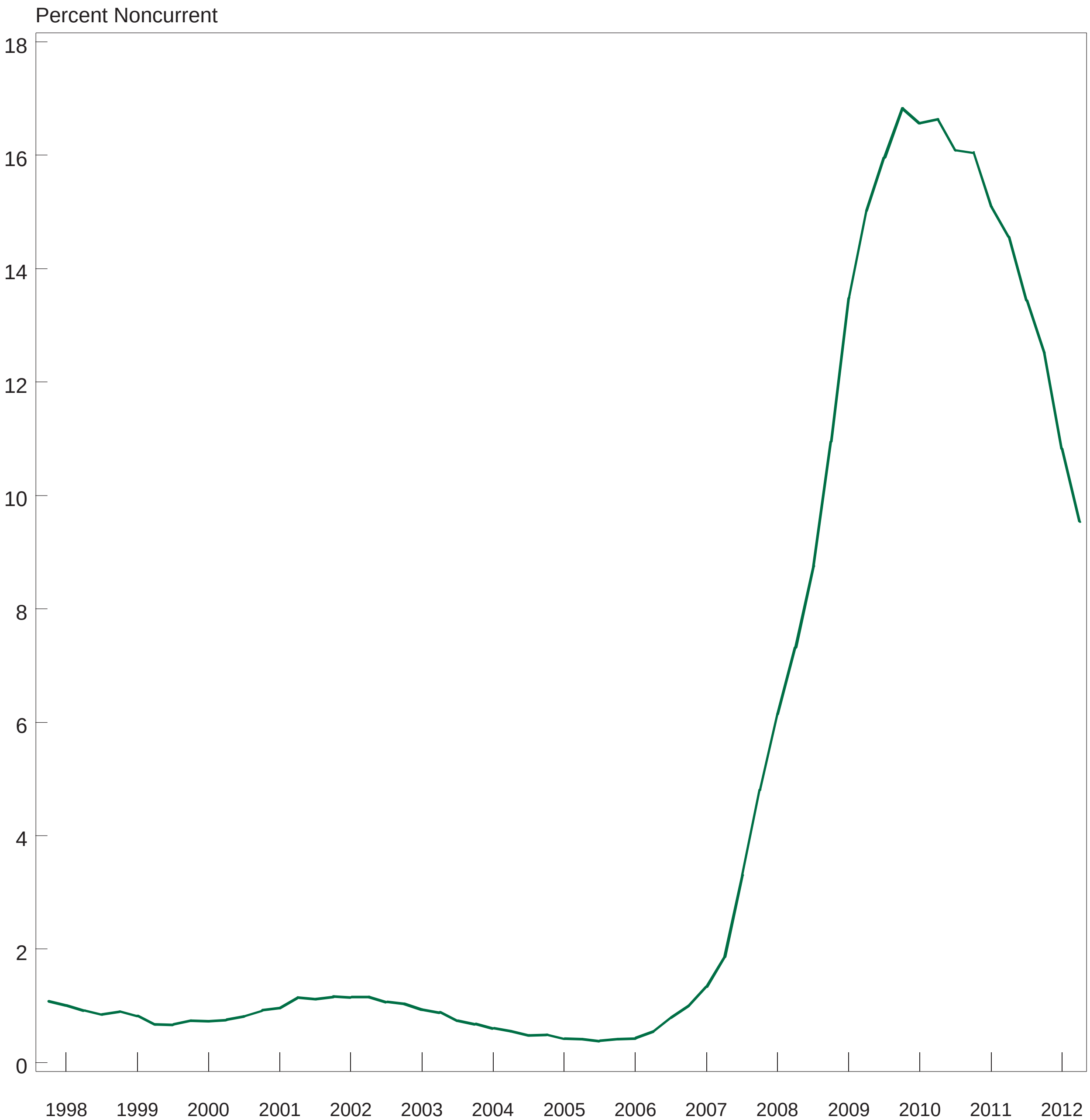
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2009 to 2012



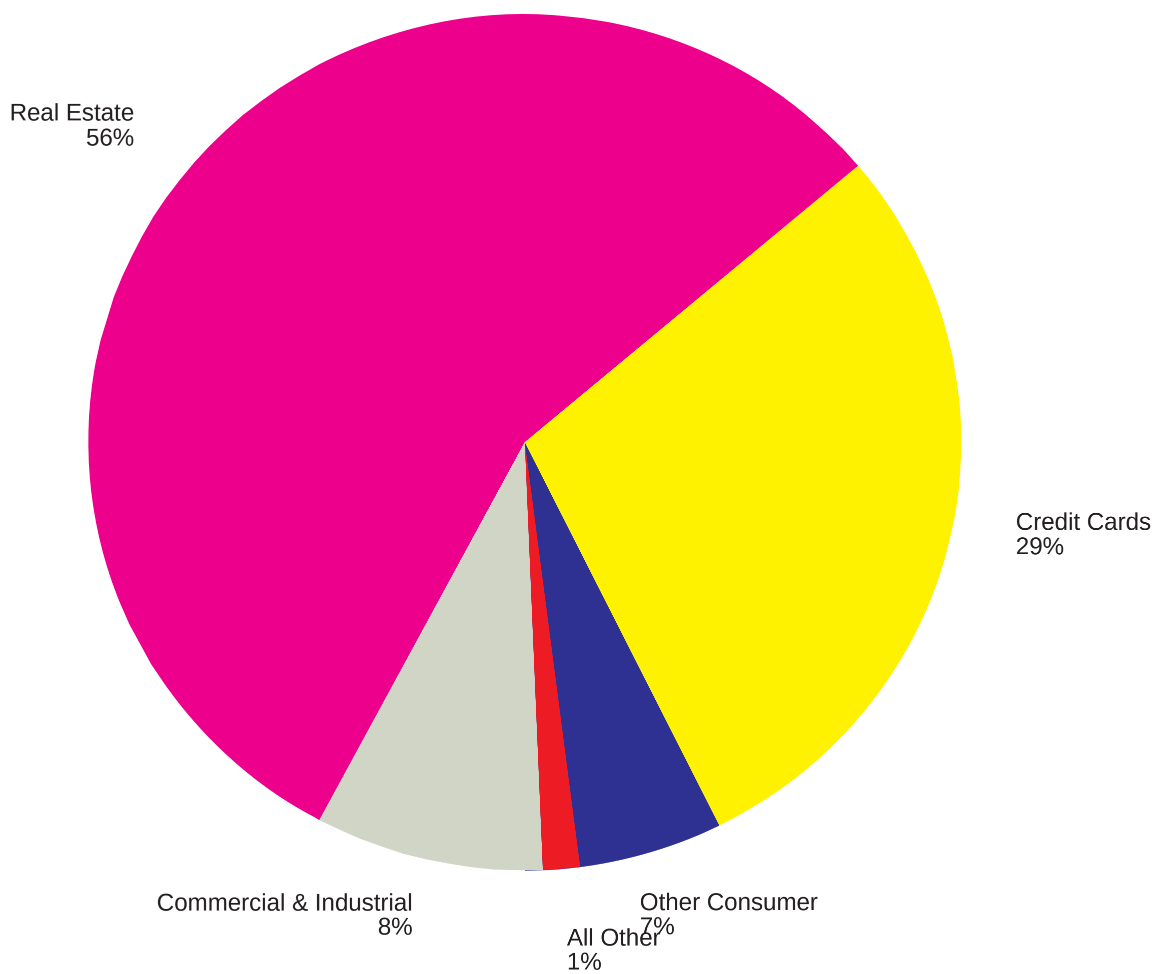
Noncurrent Rate on Real Estate Construction and Development Loans

1998-2012



Composition of FDIC-Insured Institutions' Loan Charge-offs

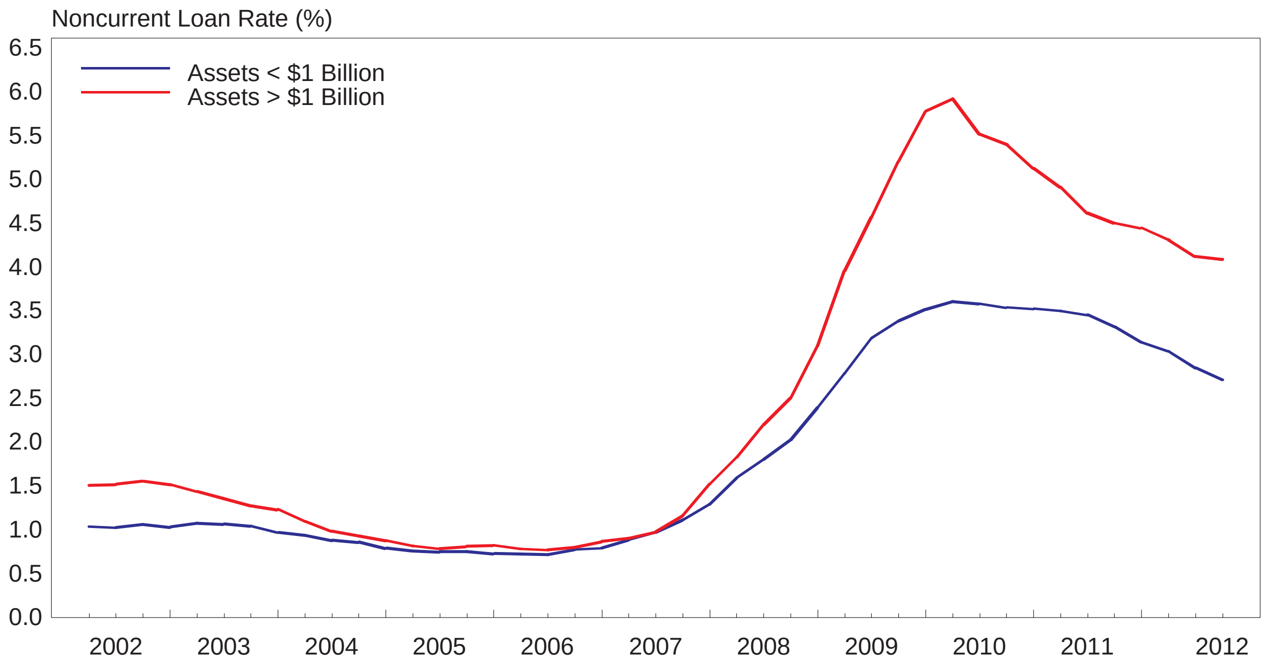
Third Quarter, 2012



Noncurrent Loan Rates

By Asset Size

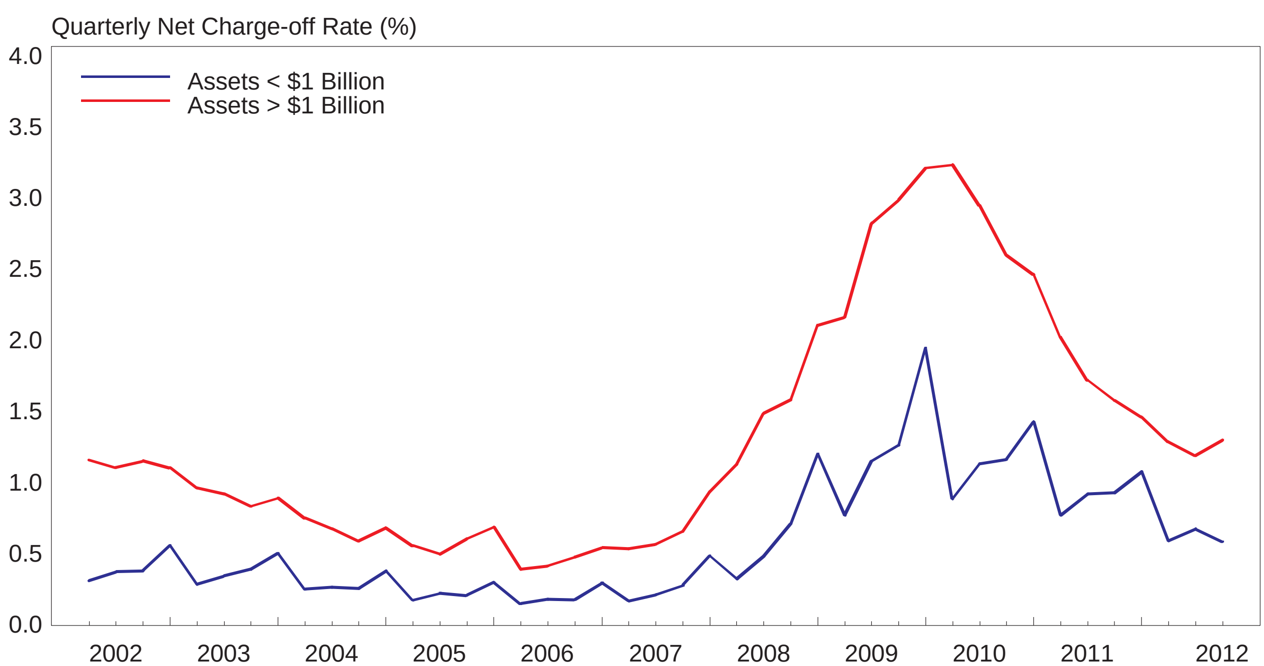
2002 - 2012



Quarterly Net Charge-off Rates

By Asset Size, Annualized

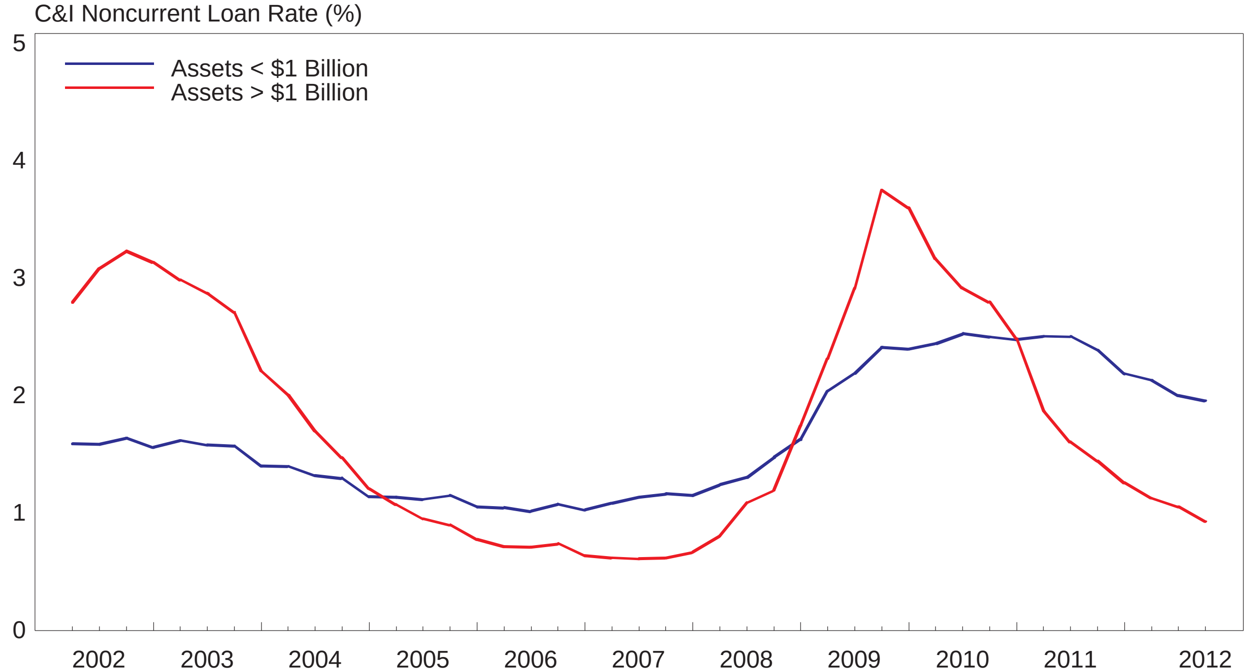
2002 - 2012



Noncurrent C & I Loan Rates

By Asset Size

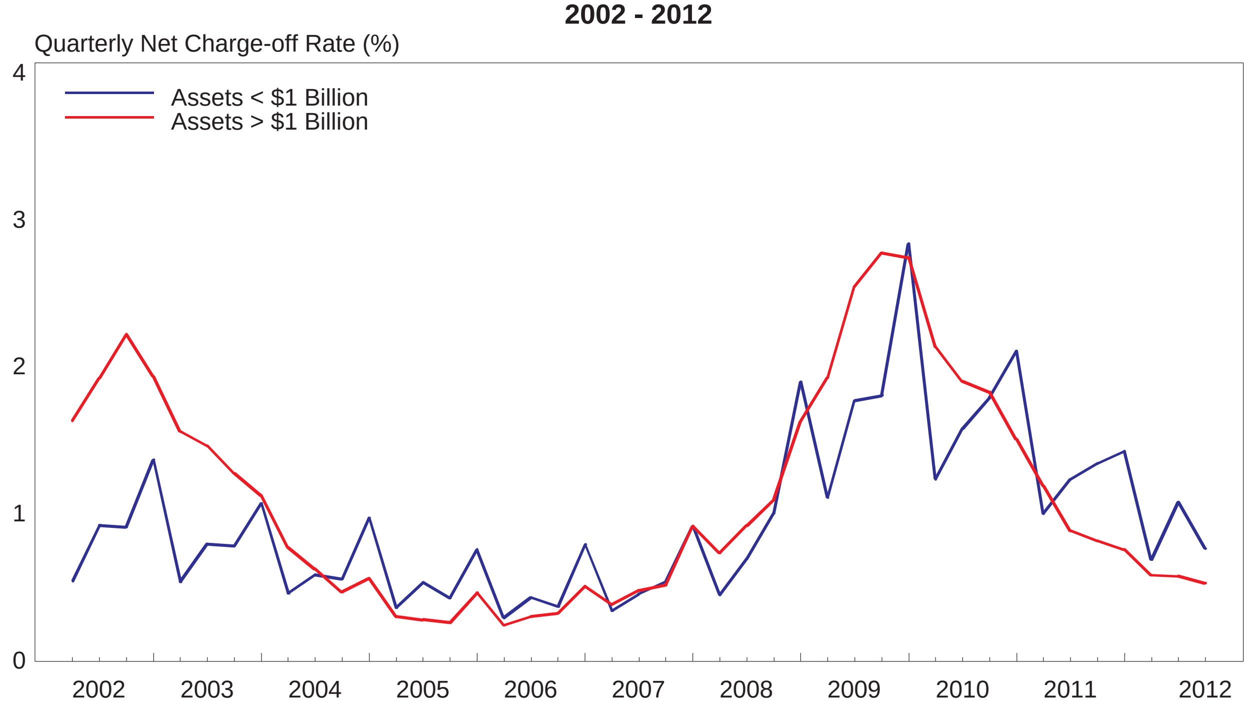
2002 - 2012



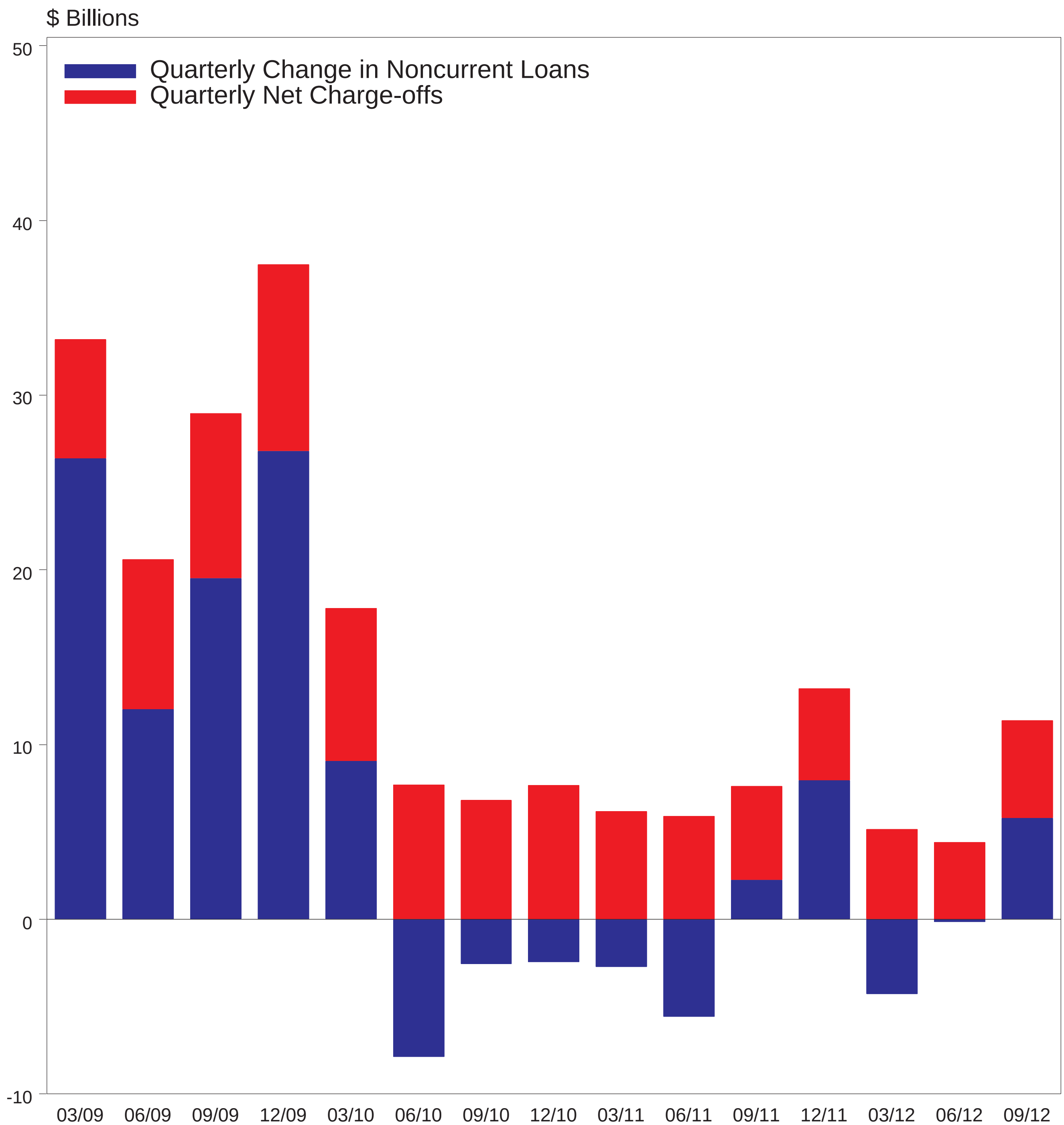
Quarterly Net Charge-off Rates on C & I Loans

By Asset Size

2002 - 2012



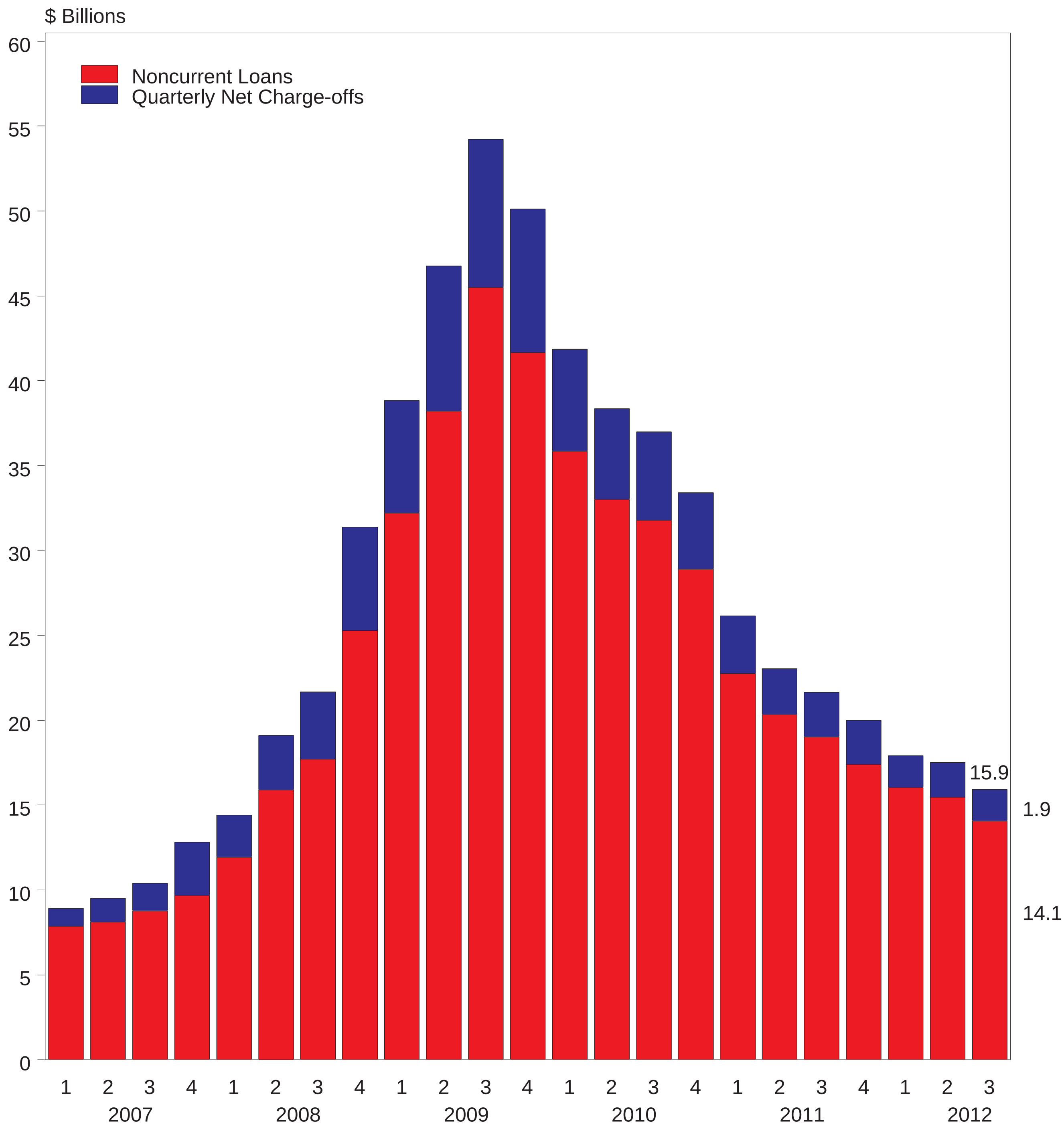
Credit Quality of Residential Mortgage Loans*
2009 to 2012



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

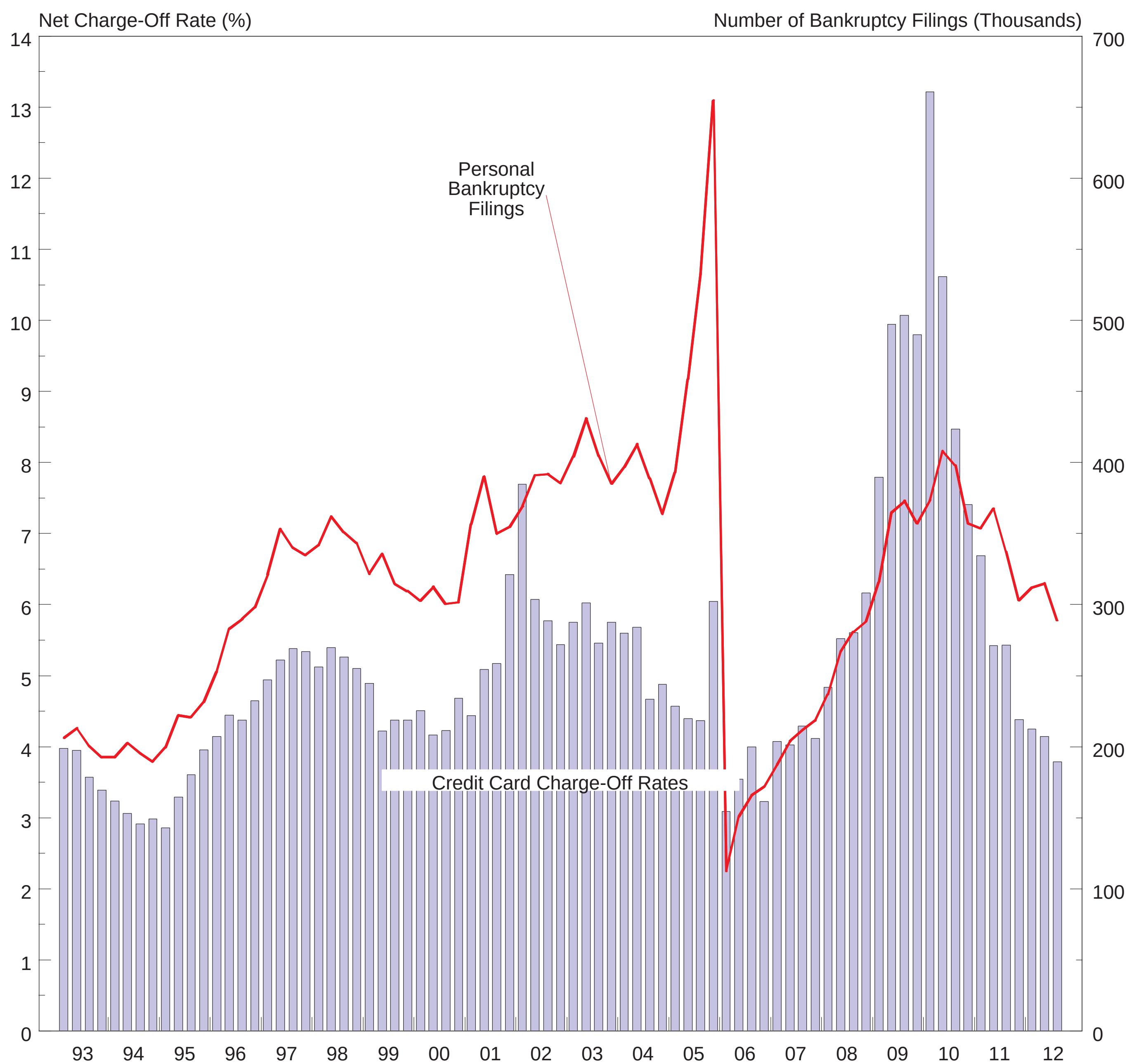
Credit Quality of C & I Loans

2007-2012



Credit Card Loss Rates and Personal Bankruptcy Filings

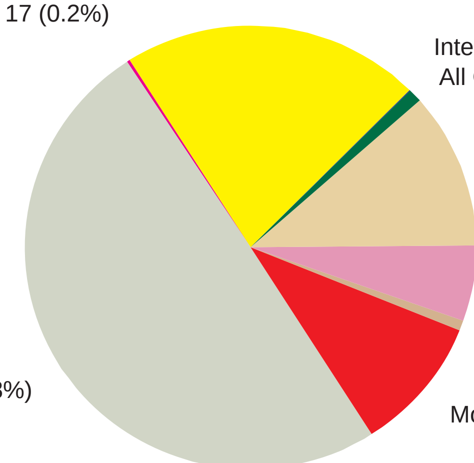
1993-2012



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

September 30, 2012

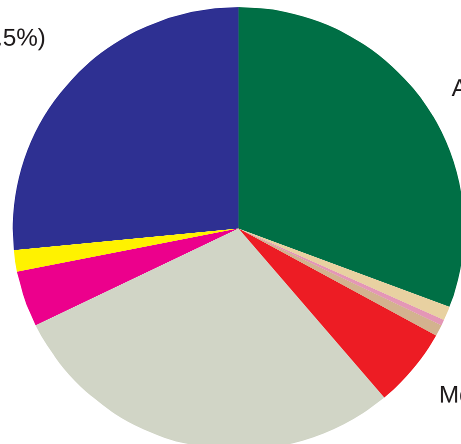


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
09/12	5	1,538	17	3,577	706	53	397	818	70
12/11	4	1,545	18	3,770	731	59	377	790	63
12/10	4	1,559	22	4,085	718	73	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

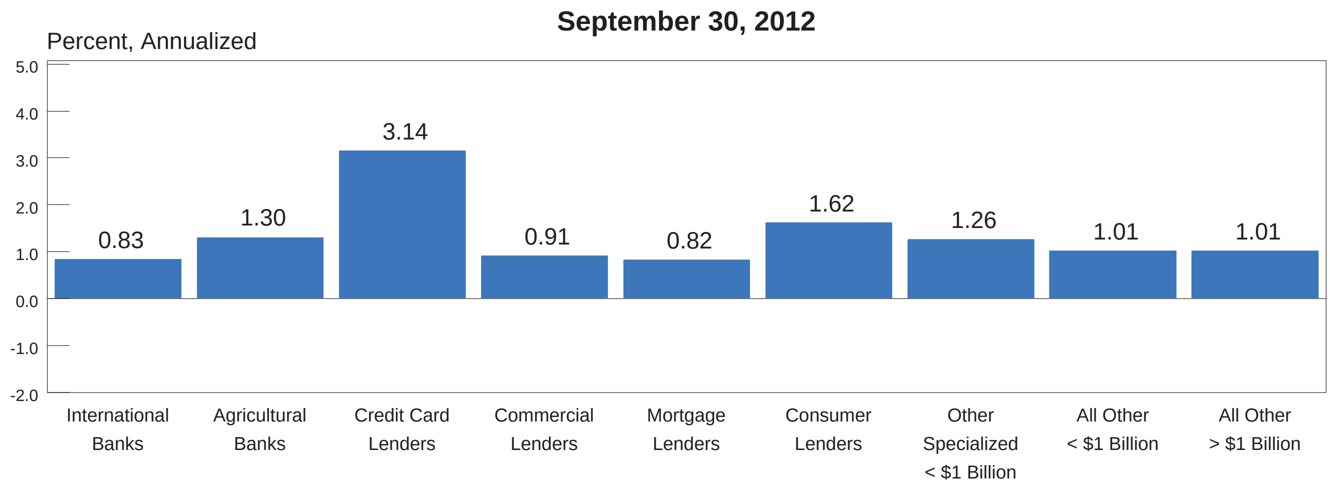
September 30, 2012



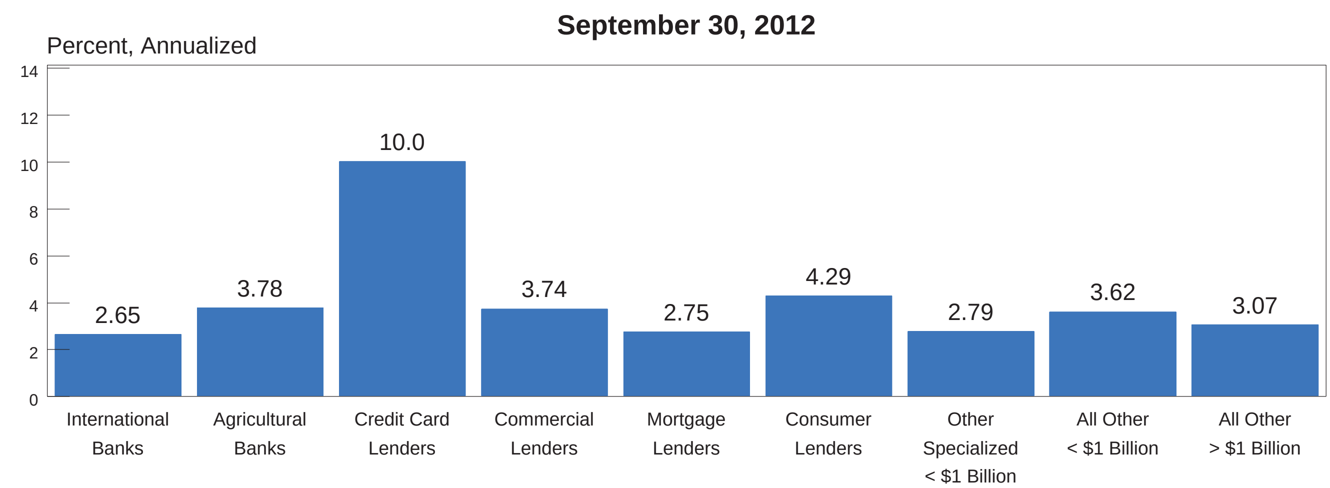
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
09/12	3,774	224	580	4,126	822	117	63	143	4,374
12/11	3,456	216	539	4,087	825	97	56	139	4,477
12/10	3,038	200	705	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

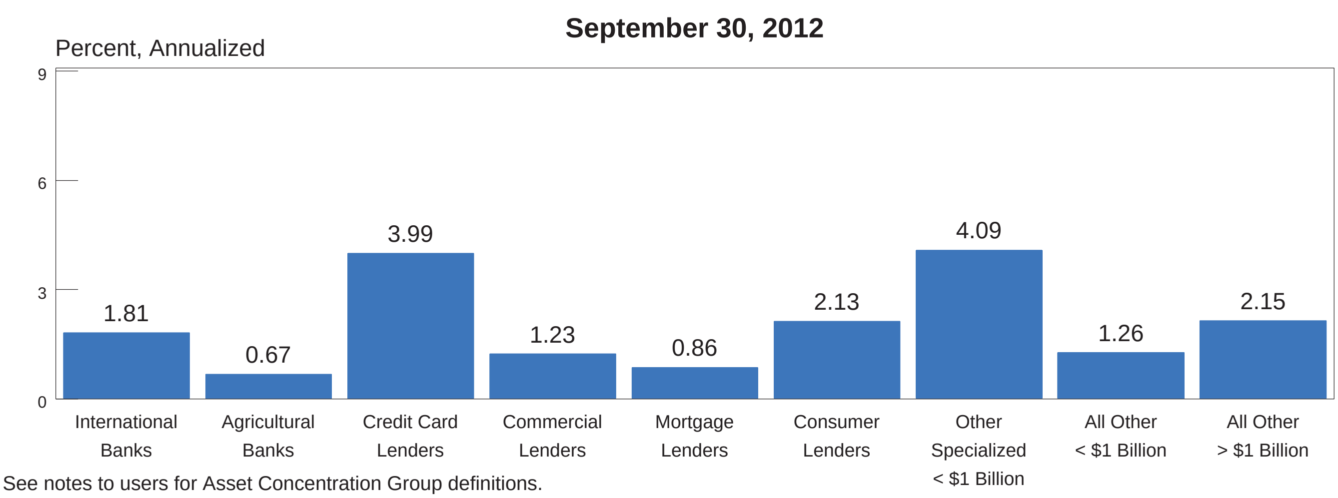
Return on Assets (YTD)



Net Interest Margin (YTD)



Noninterest Income to Assets (YTD)

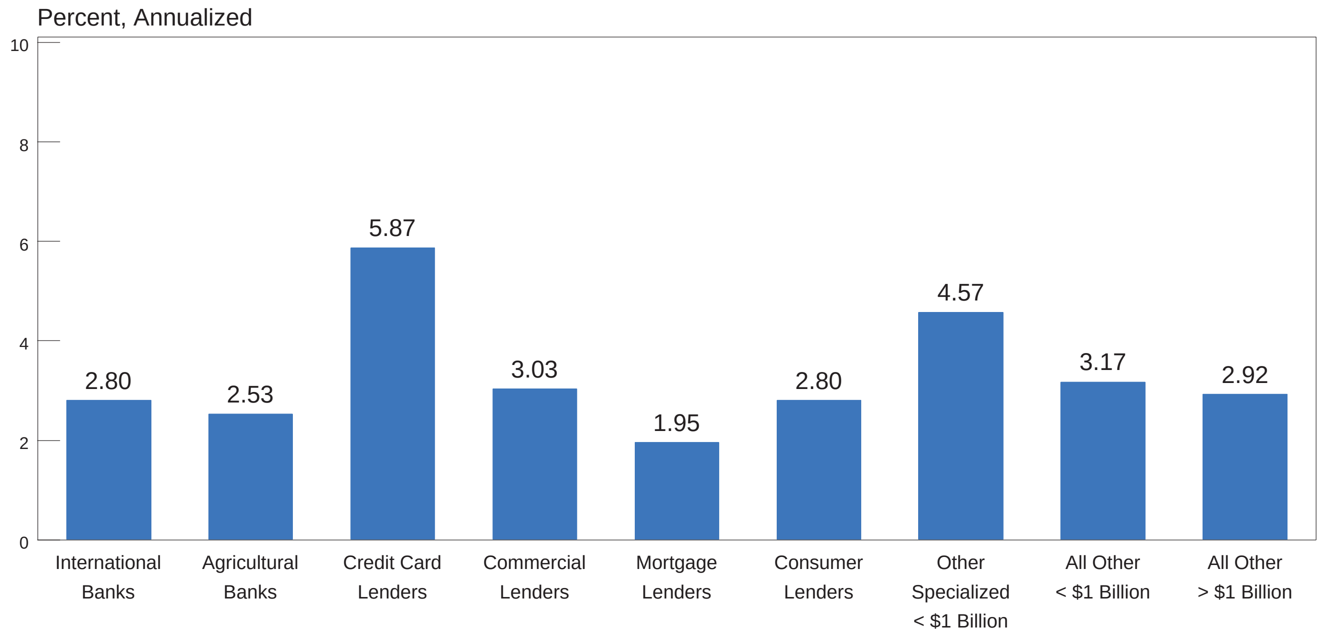


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

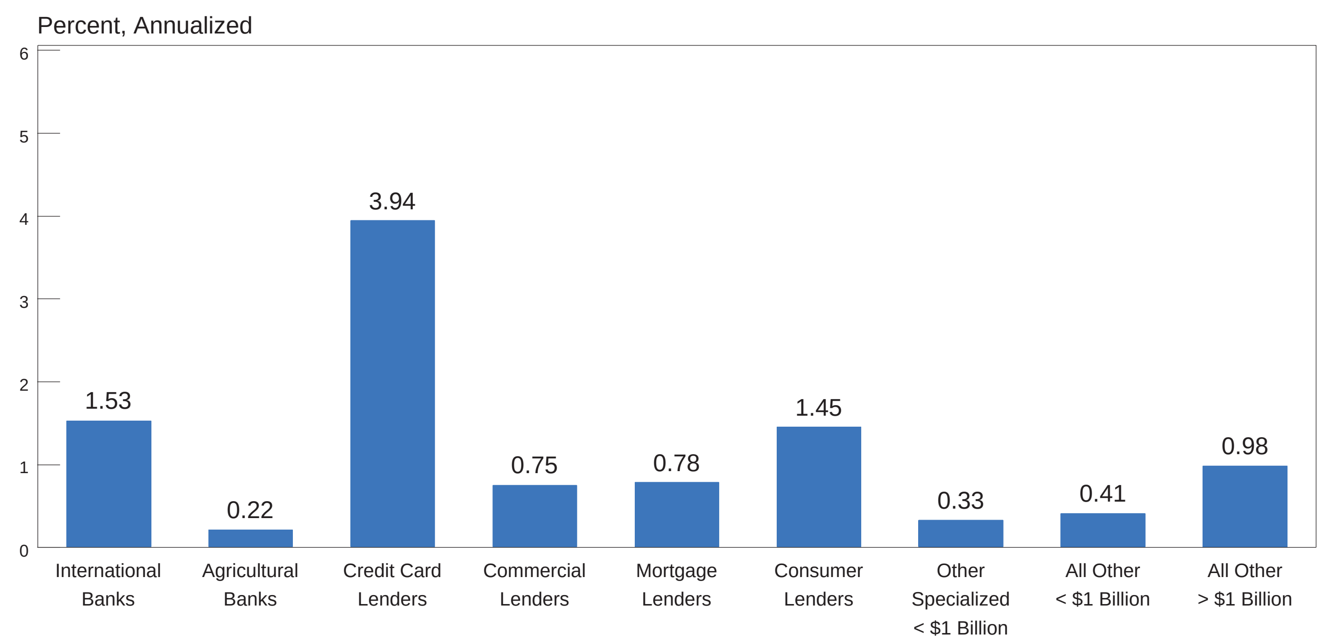
Noninterest Expense to Assets (YTD)

September 30, 2012



Net Charge-offs to Loans and Leases (YTD)

September 30, 2012

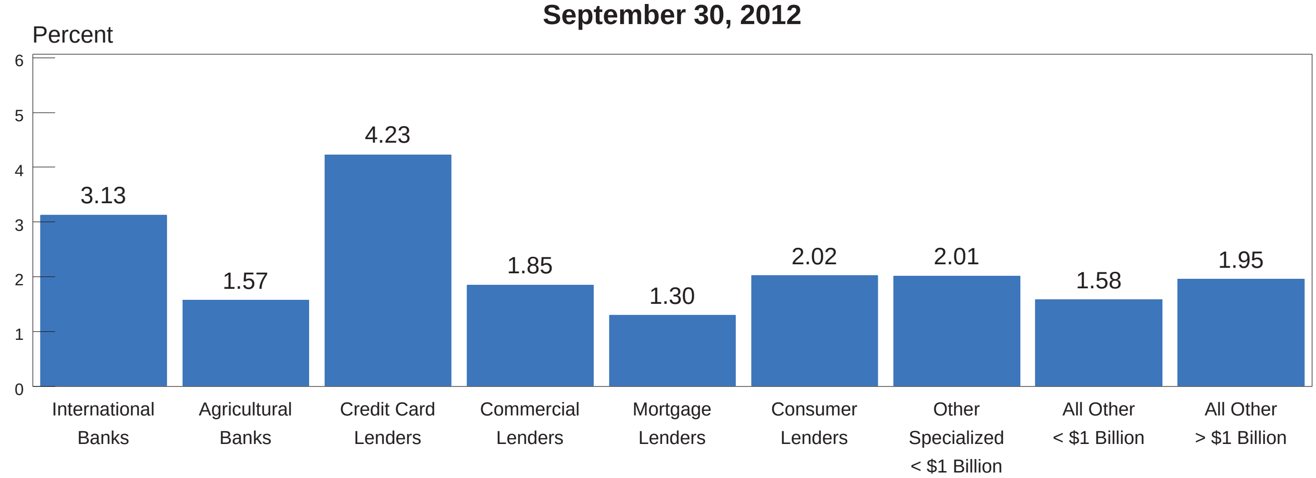


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

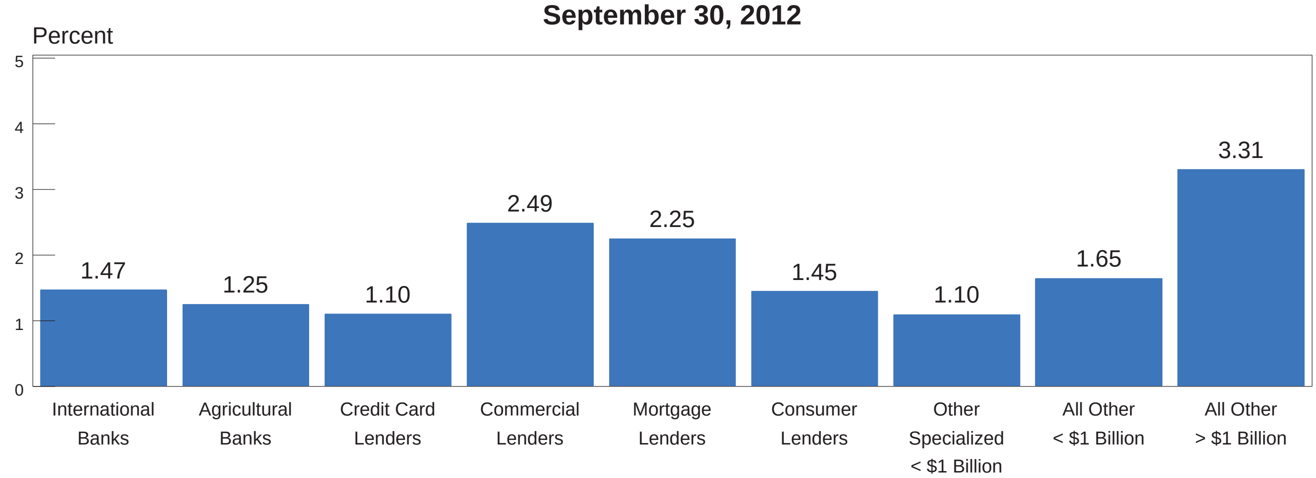
Loss Allowance To Loans and Leases

September 30, 2012



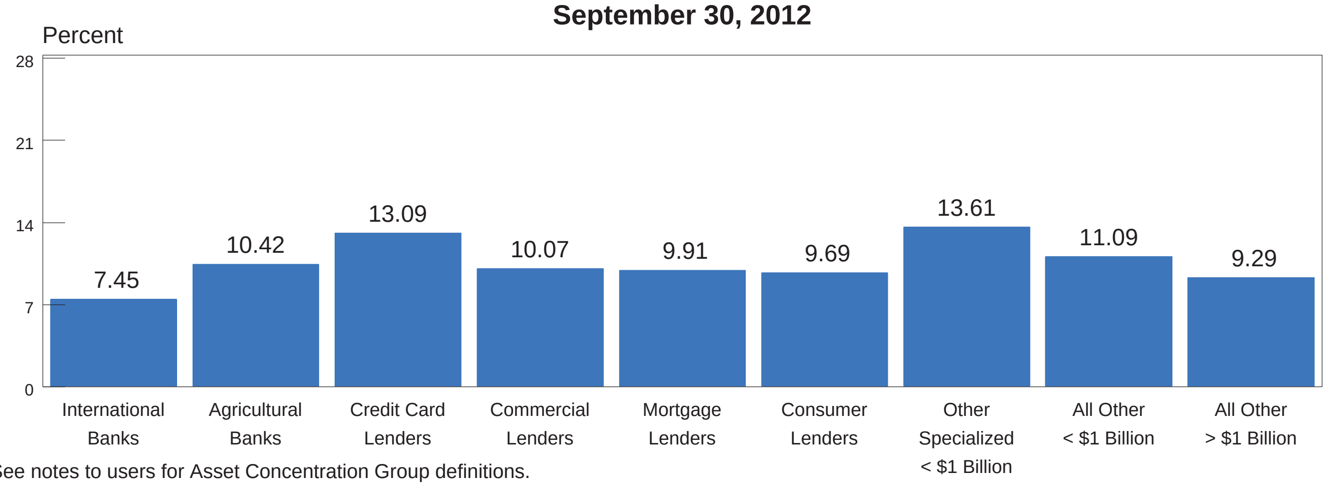
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2012



Core Capital (Leverage) Ratio

September 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
09/12	0.83	1.30	3.14	0.91	0.82	1.62	1.26	1.01	1.01
09/11	0.81	1.14	3.62	0.71	0.60	1.75	1.80	0.92	0.89
09/10	0.79	1.04	1.47	0.28	0.70	1.42	1.57	0.71	0.74
09/09	0.00	0.91	-6.25	-0.23	0.47	0.22	0.64	0.79	0.62
09/08	0.31	1.12	2.42	0.23	-0.35	1.01	1.57	0.88	0.36
09/07	0.87	1.25	3.81	1.09	0.73	1.40	2.37	1.04	1.09
09/06	1.03	1.29	4.42	1.32	1.07	1.69	1.33	1.07	1.31
09/05	0.88	1.32	3.19	1.36	1.12	1.70	1.73	1.12	1.36
09/04	0.89	1.28	3.90	1.33	1.20	0.82	1.47	1.14	1.23
09/03	1.05	1.25	3.93	1.30	1.44	1.54	1.36	1.09	1.31
09/02	0.85	1.31	3.55	1.30	1.34	1.40	1.39	1.19	1.40
09/01	0.90	1.18	2.93	1.10	1.09	1.04	1.66	1.12	1.07
09/00	1.10	1.31	2.92	1.12	0.99	1.19	1.56	1.17	0.92
09/99	0.91	1.24	3.74	1.29	1.04	1.42	1.50	1.32	1.29
09/98	0.66	1.28	2.74	1.30	1.14	1.38	1.73	1.21	1.47
09/97	0.93	1.32	1.93	1.28	0.93	1.34	1.83	1.27	1.30
09/96	0.90	1.28	1.96	1.26	0.63	1.16	1.35	1.25	1.13
09/95	0.82	1.26	2.69	1.24	0.82	1.20	1.18	1.22	1.20
09/94	0.88	1.25	4.05	1.08	0.72	1.33	1.12	1.20	1.17

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
09/12	2.65	3.78	10.02	3.74	2.75	4.29	2.79	3.62	3.07
09/11	2.83	3.87	10.59	3.80	3.05	4.54	3.00	3.71	3.18
09/10	2.72	3.94	12.52	3.75	3.05	4.52	2.81	3.71	3.31
09/09	2.94	3.92	10.23	3.47	3.22	4.12	2.77	3.77	2.99
09/08	2.80	3.91	8.94	3.59	2.59	4.73	2.96	3.76	2.51
09/07	2.56	3.96	8.43	3.66	2.64	4.24	3.06	3.67	2.88
09/06	2.47	4.06	9.29	3.82	2.73	4.64	3.33	3.74	3.04
09/05	2.61	4.11	8.53	3.91	2.81	4.80	2.95	3.80	3.18
09/04	2.79	4.05	8.65	3.85	3.15	2.80	2.98	3.85	3.08
09/03	3.01	4.04	8.17	3.97	3.40	4.76	3.07	3.85	3.30
09/02	3.31	4.19	8.65	4.21	3.51	4.67	3.40	4.10	3.54
09/01	2.65	4.02	7.31	4.00	3.10	4.67	3.53	3.96	3.06
09/00	2.78	4.25	7.49	4.11	2.82	4.20	3.90	4.15	3.44
09/99	3.00	4.16	7.96	4.18	3.06	4.53	3.64	4.17	3.79
09/98	3.01	4.28	7.88	4.27	3.12	4.52	3.70	4.34	4.02
09/97	3.02	4.33	8.14	4.47	3.21	5.02	4.00	4.42	4.24
09/96	3.22	4.32	8.04	4.37	3.21	5.00	3.70	4.43	4.15
09/95	3.42	4.37	8.22	4.38	3.09	4.84	3.87	4.46	4.09
09/94	3.49	4.35	9.44	4.38	3.38	5.19	3.78	4.49	4.25

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
09/12	1.53	0.22	3.94	0.75	0.78	1.45	0.33	0.41	0.98
09/11	2.07	0.36	5.58	1.21	0.90	1.78	0.48	0.50	1.30
09/10	2.27	0.53	11.94	1.89	1.22	2.20	0.81	0.51	1.96
09/09	2.90	0.52	9.93	1.77	1.26	2.64	0.81	0.46	2.31
09/08	1.28	0.29	5.64	0.98	0.74	1.84	0.43	0.30	0.88
09/07	0.65	0.19	3.90	0.28	0.29	0.97	0.30	0.17	0.35
09/06	0.59	0.14	3.38	0.18	0.14	1.00	0.53	0.17	0.20
09/05	0.88	0.15	4.27	0.22	0.10	1.46	0.29	0.27	0.20
09/04	1.05	0.17	4.69	0.29	0.11	0.94	0.46	0.26	0.25
09/03	1.41	0.24	5.12	0.52	0.19	1.42	1.44	0.31	0.56
09/02	1.78	0.26	6.07	0.67	0.16	1.12	0.47	0.30	0.86
09/01	0.63	0.30	4.02	0.61	0.15	1.16	0.50	0.27	0.69
09/00	0.44	0.18	3.68	0.40	0.12	0.20	1.98	0.23	0.55
09/99	0.55	0.20	3.97	0.37	0.12	0.51	1.27	0.23	0.41
09/98	0.60	0.20	4.41	0.33	0.18	0.65	0.50	0.33	0.55
09/97	0.23	0.19	4.79	0.34	0.21	0.73	0.38	0.24	0.73
09/96	0.33	0.22	4.08	0.31	0.28	0.70	0.15	0.22	0.47
09/95	0.33	0.14	3.09	0.33	0.27	0.50	0.29	0.19	0.36
09/94	0.63	0.12	3.04	0.41	0.44	0.43	0.14	0.16	0.33

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

Percent of Loans Noncurrent By Asset Concentration Group

1994 - 2012

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
09/12	4.06	1.42	1.38	2.85	3.57	1.99	2.51	2.06	5.76
12/11	4.22	1.70	1.71	3.53	3.89	1.68	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
12/97	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89
12/96	1.01	1.15	1.98	1.00	1.11	1.66	1.27	0.91	0.92
12/95	1.63	1.03	1.67	1.09	1.23	1.25	1.20	0.89	1.03
12/94	1.98	0.97	1.37	1.32	1.32	1.09	1.36	0.88	0.98

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

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

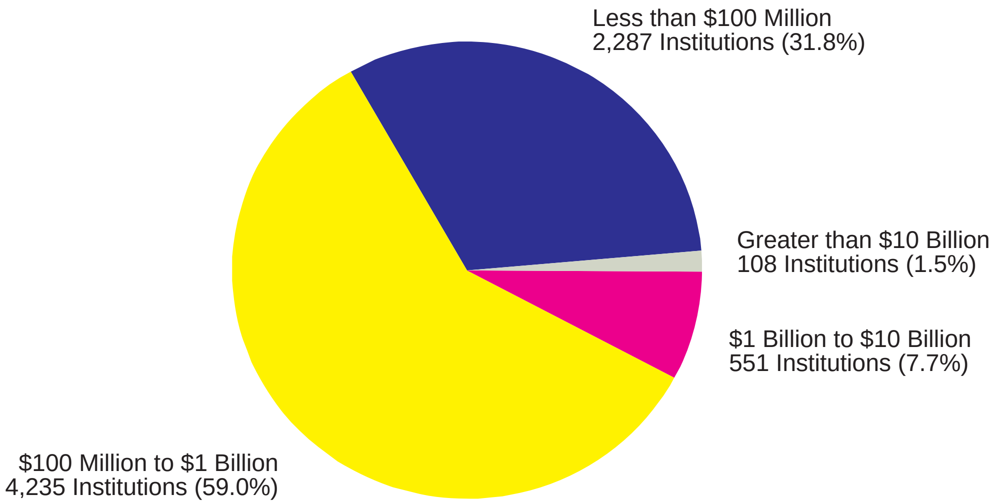
1994 - 2012

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
09/12	7.45	10.42	13.09	10.07	9.91	9.69	13.61	11.09	9.29
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.

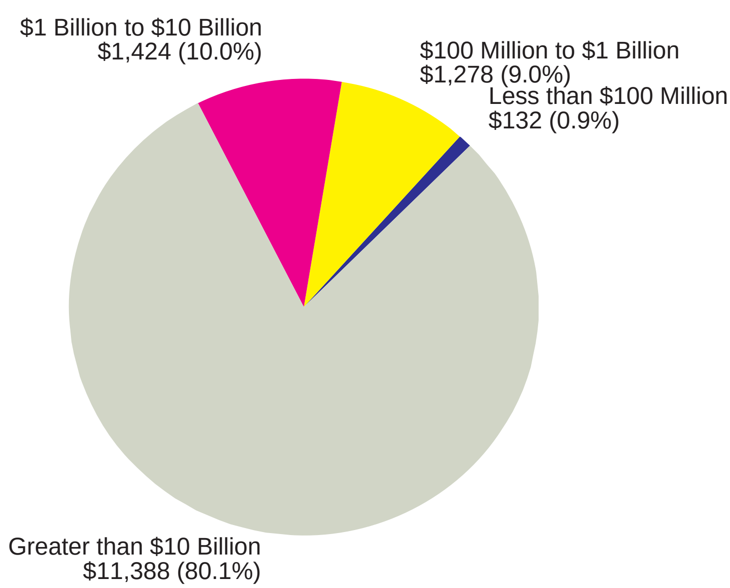
Number of Institutions By Asset Size

September 30, 2012



Industry Assets By Asset Size

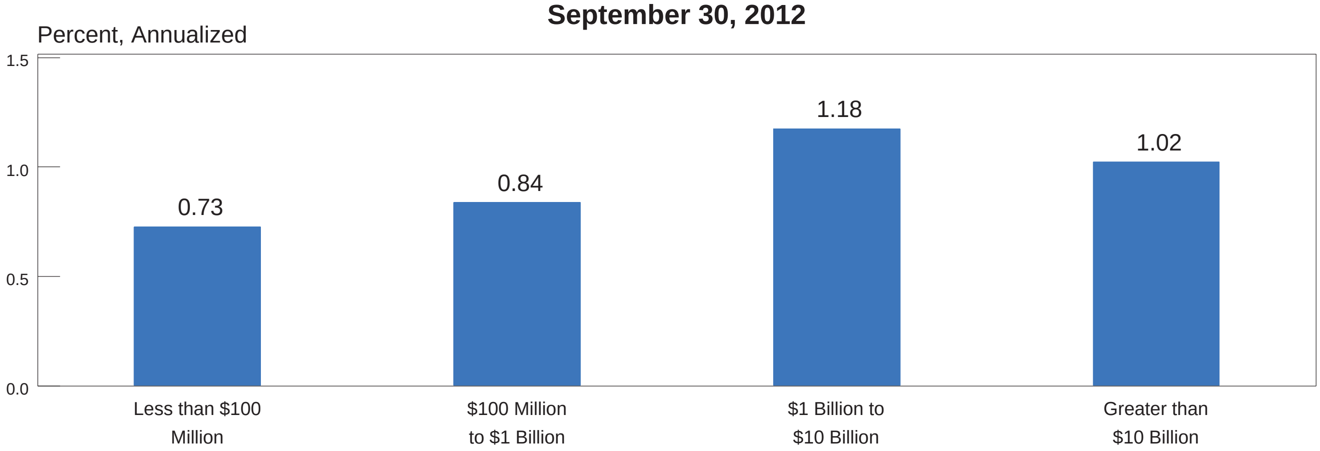
September 30, 2012
($ Billions)



Performance Ratios By Asset Size

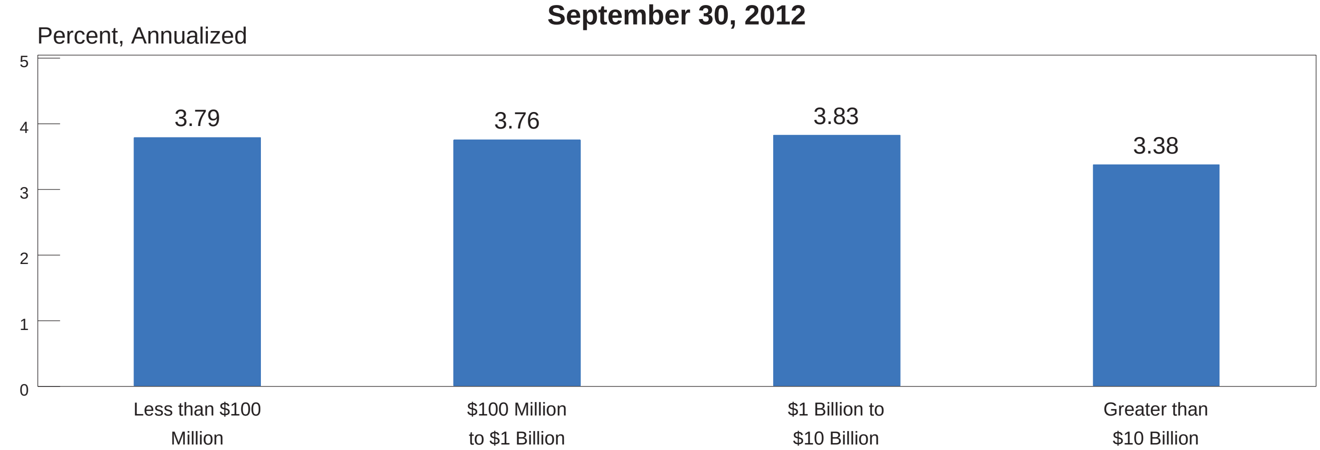
Return on Assets (YTD)

September 30, 2012



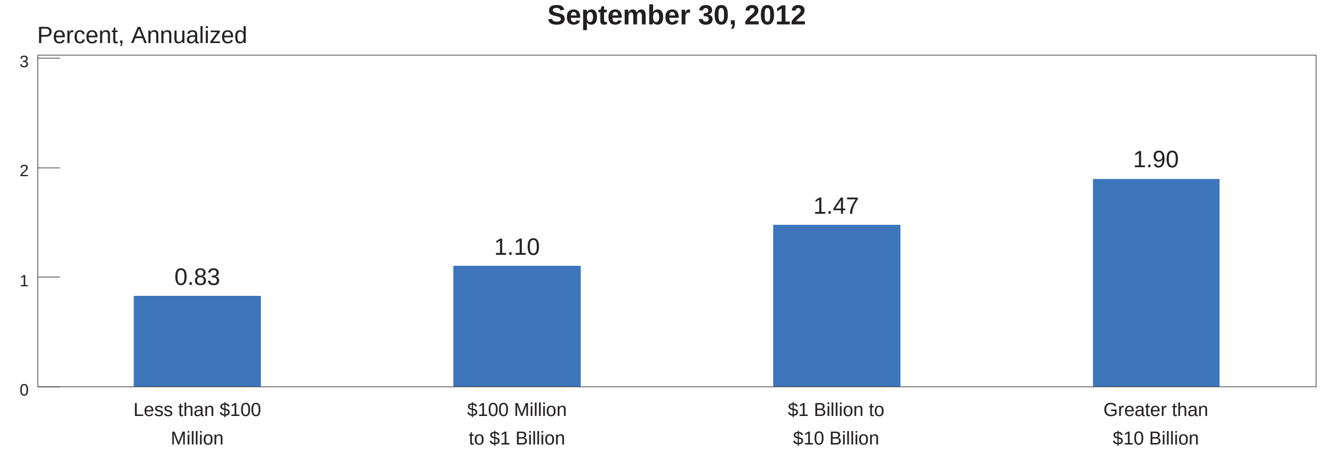
Net Interest Margin (YTD)

September 30, 2012



Noninterest Income to Assets (YTD)

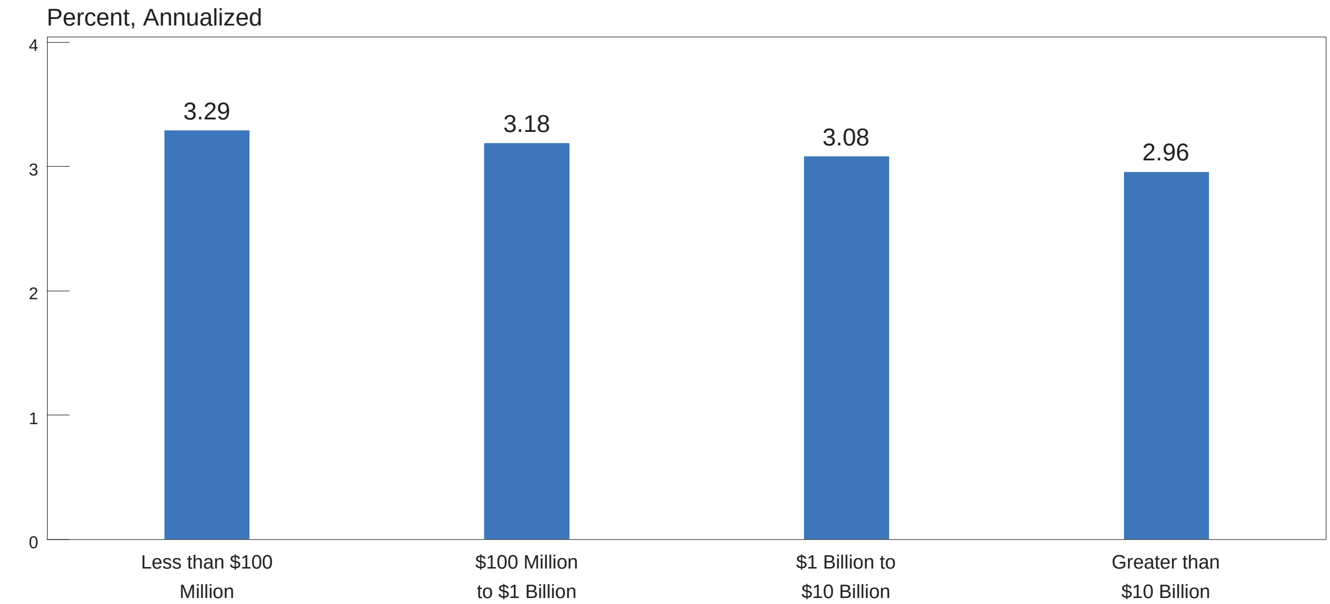
September 30, 2012



Performance Ratios By Asset Size

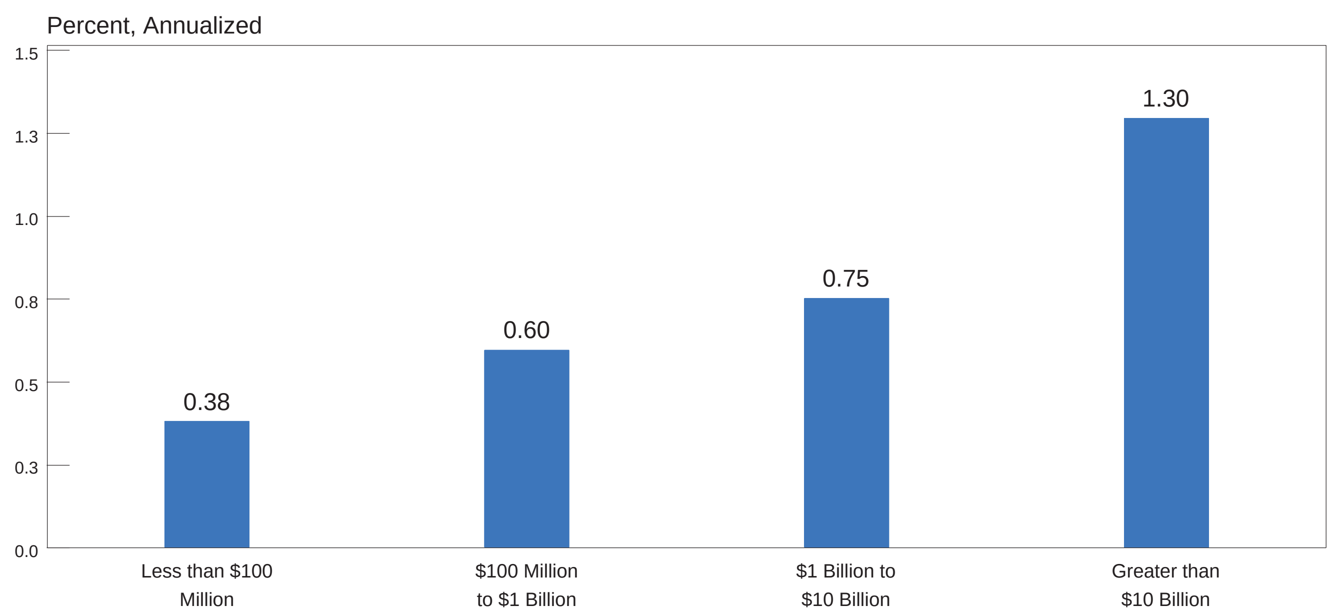
Noninterest Expense to Assets (YTD)

September 30, 2012



Net Charge-offs to Loans and Leases (YTD)

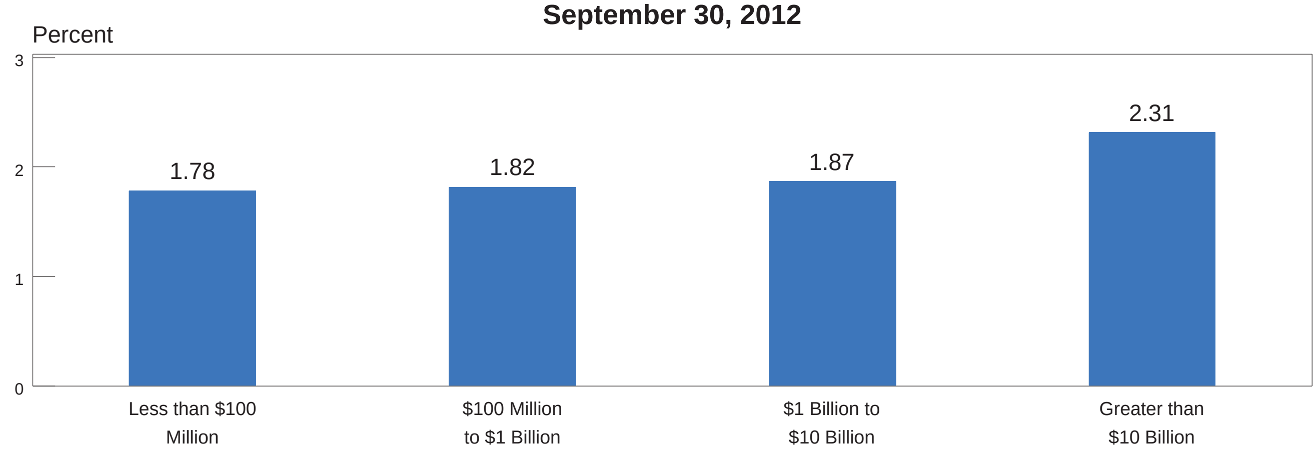
September 30, 2012



Condition Ratios By Asset Size

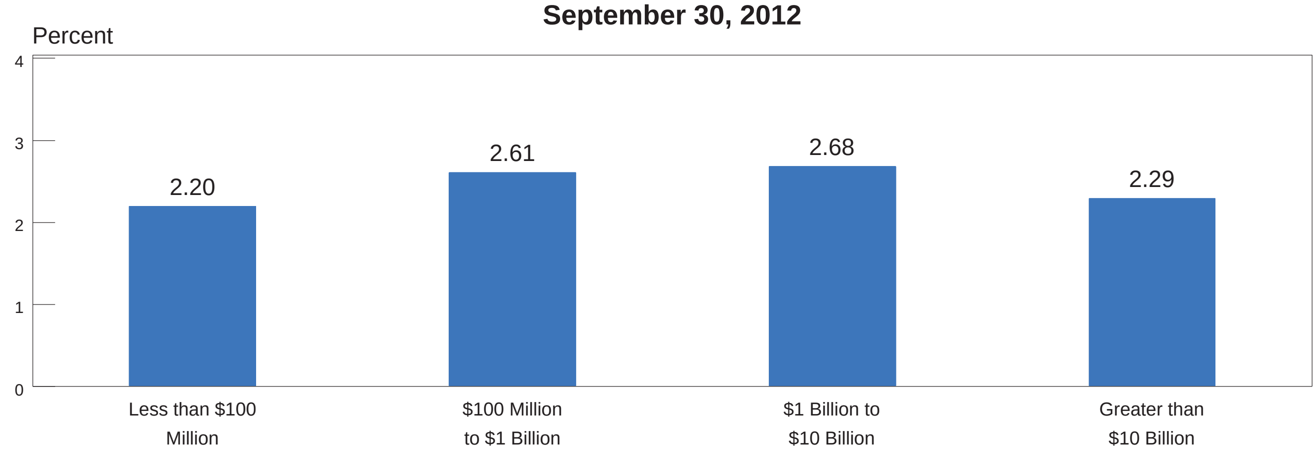
Loss Allowance To Loans and Leases

September 30, 2012



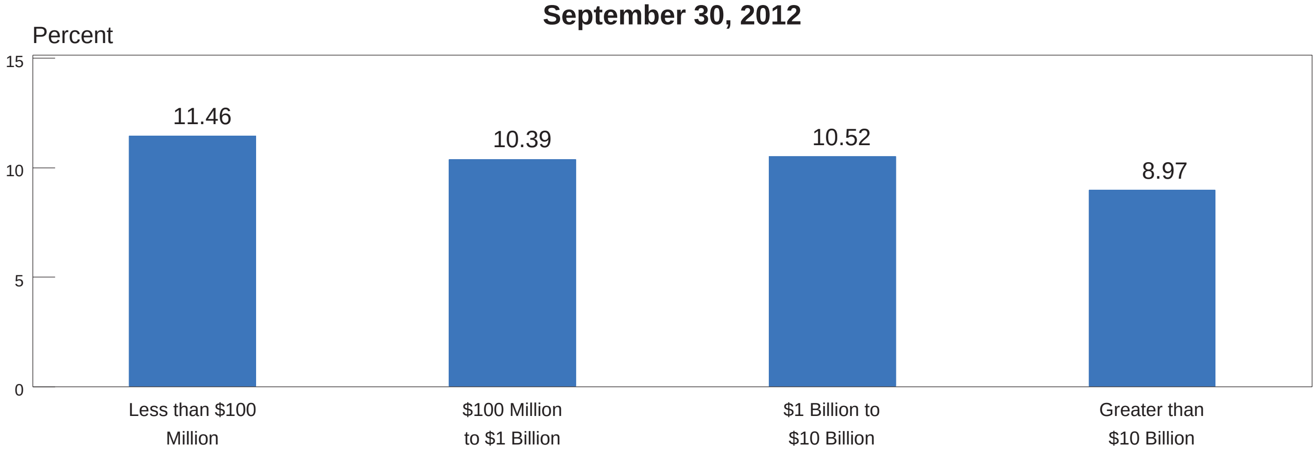
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2012



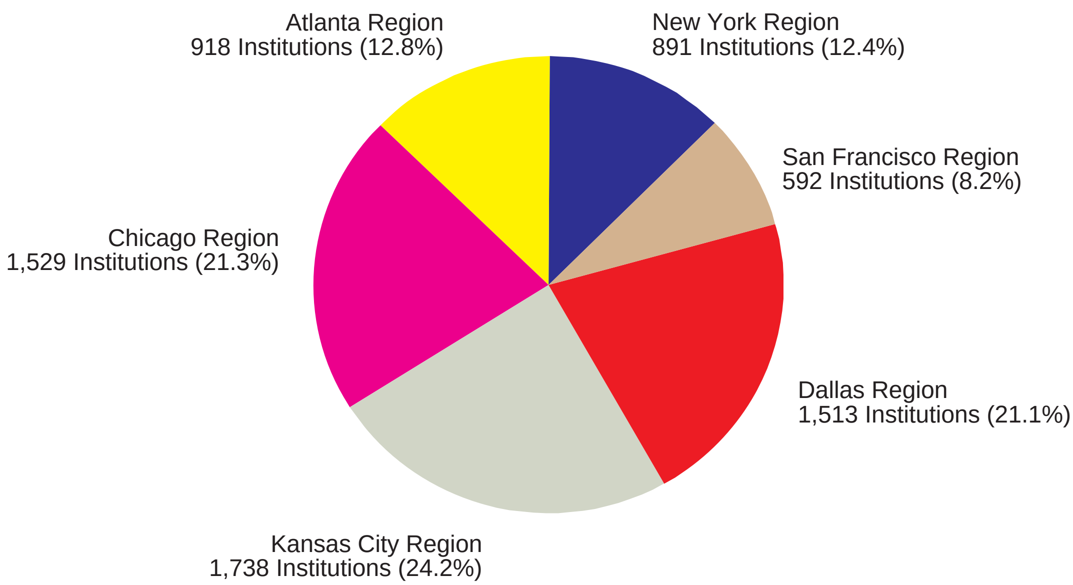
Core Capital (Leverage) Ratio

September 30, 2012



Geographic Distribution of FDIC-Insured Institutions

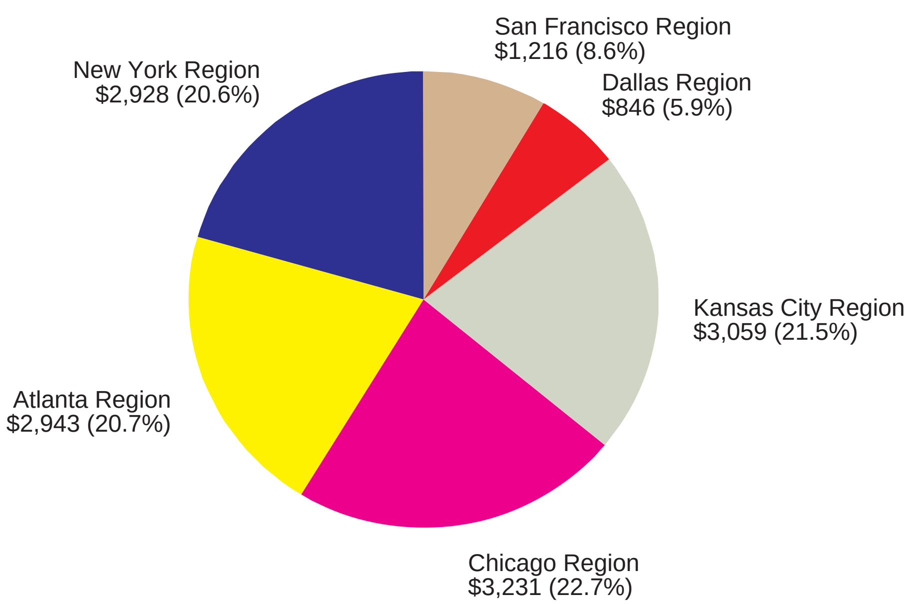
September 30, 2012



Geographic Distribution of Industry Assets

September 30, 2012

($ Billions)

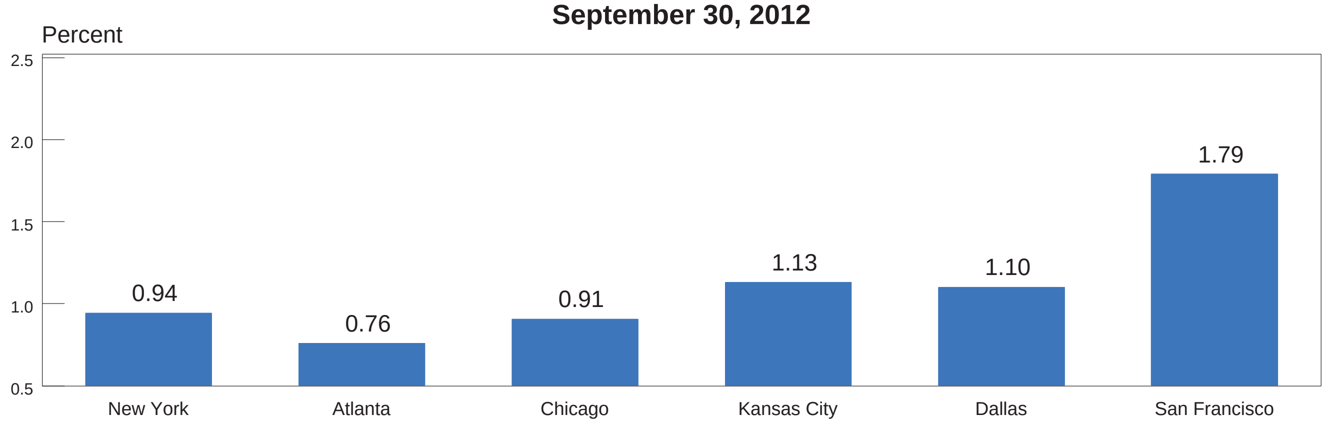


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

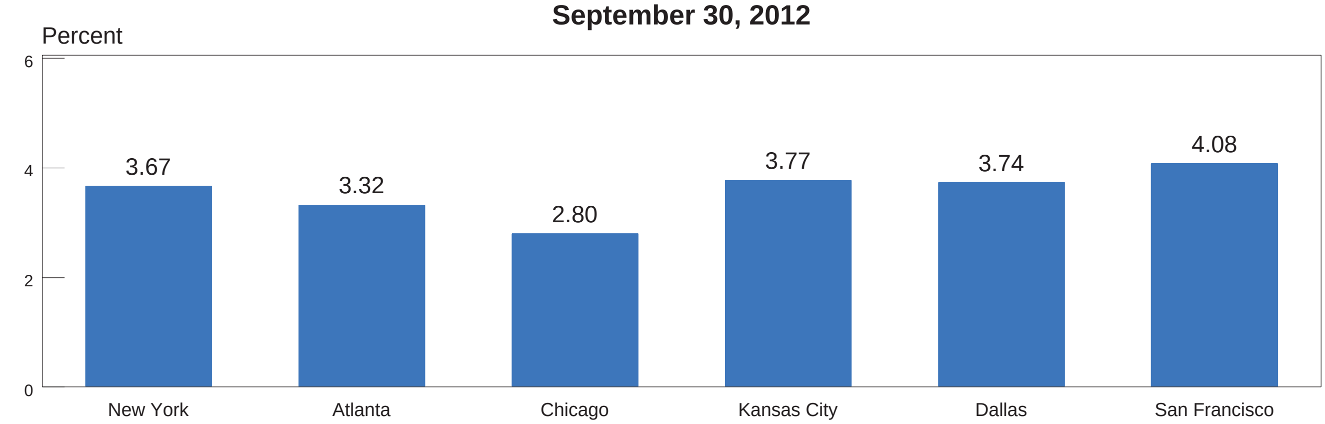
Return on Assets (YTD, Annualized)

September 30, 2012



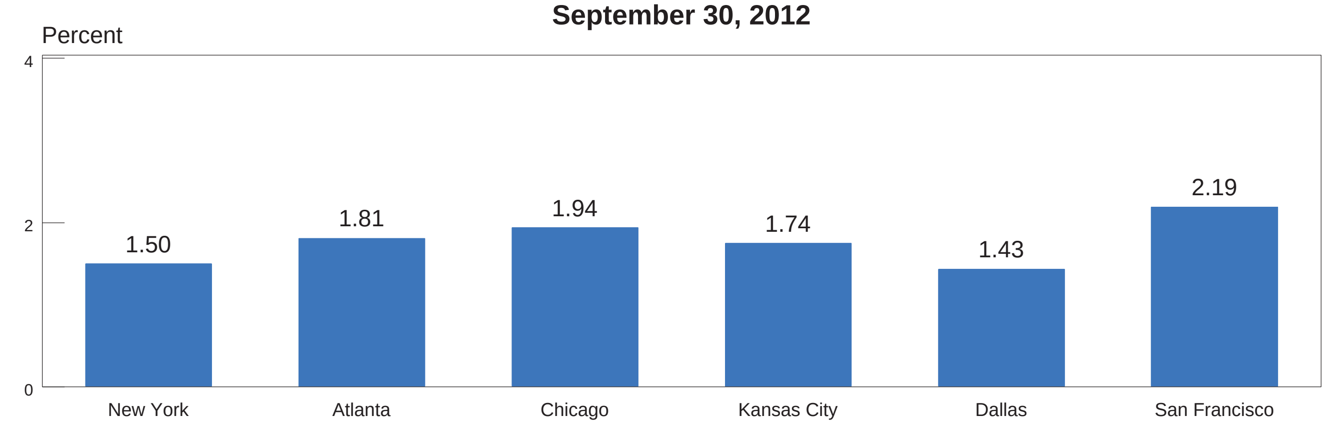
Net Interest Margins (YTD, Annualized)

September 30, 2012



Noninterest Income to Assets (YTD, Annualized)

September 30, 2012

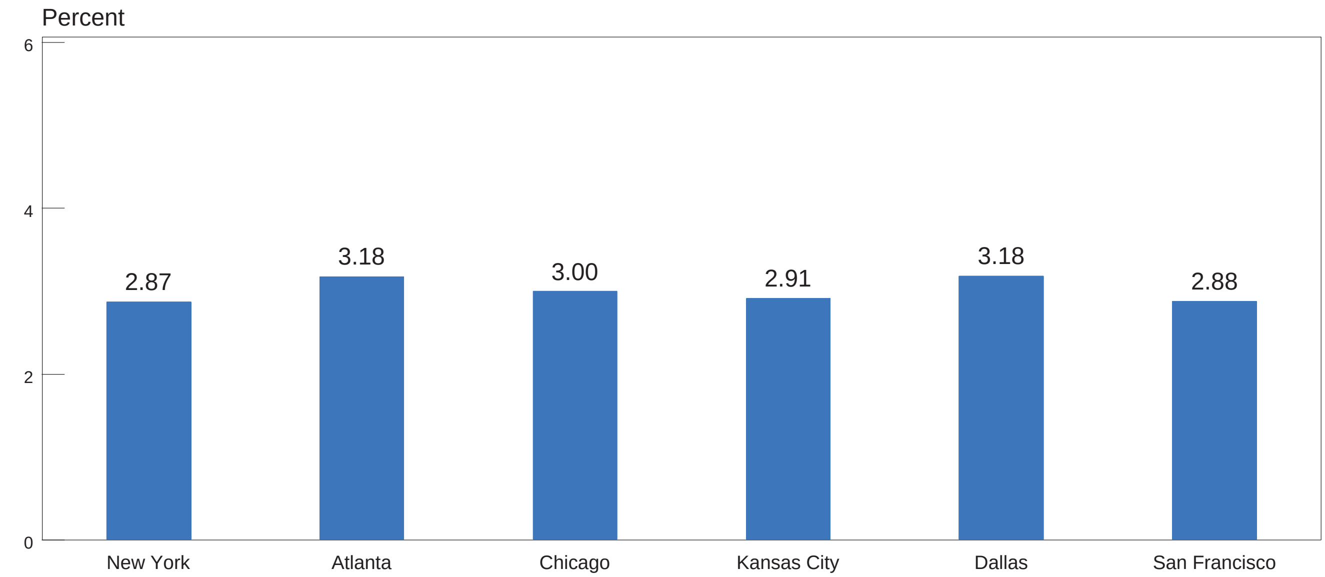


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

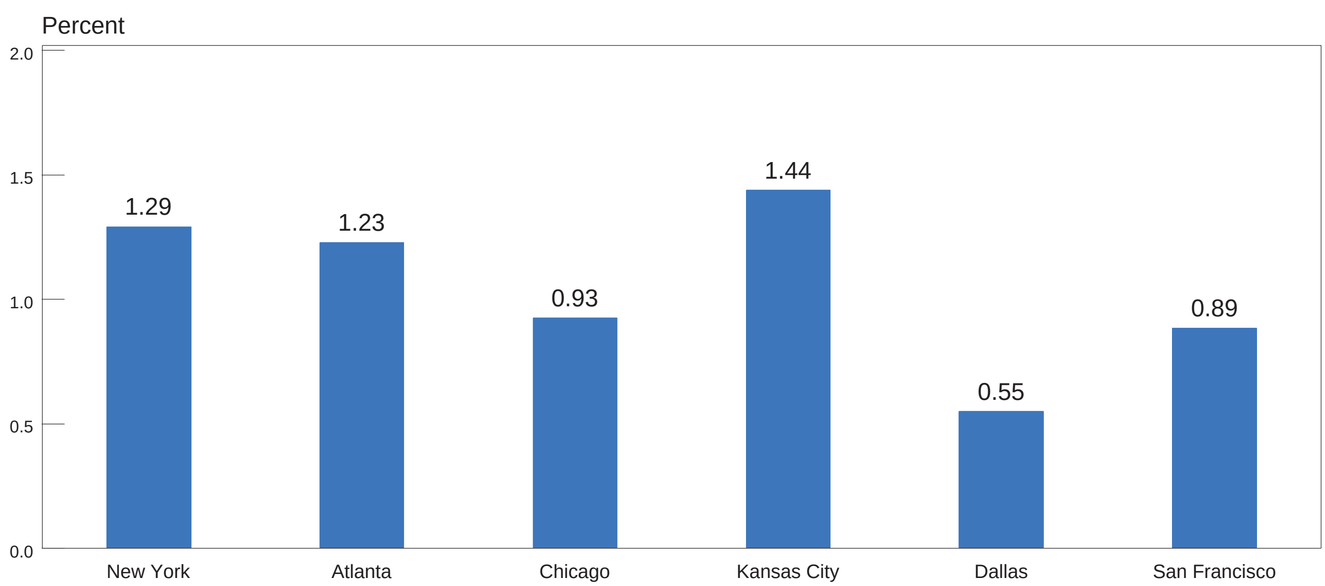
Noninterest Expense to Assets (YTD, Annualized)

September 30, 2012



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

September 30, 2012

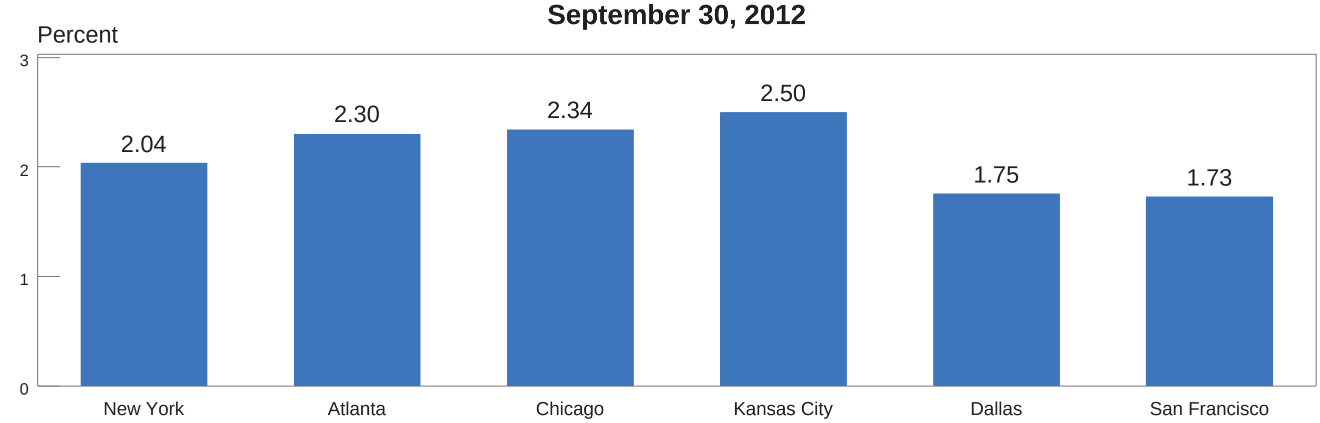


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

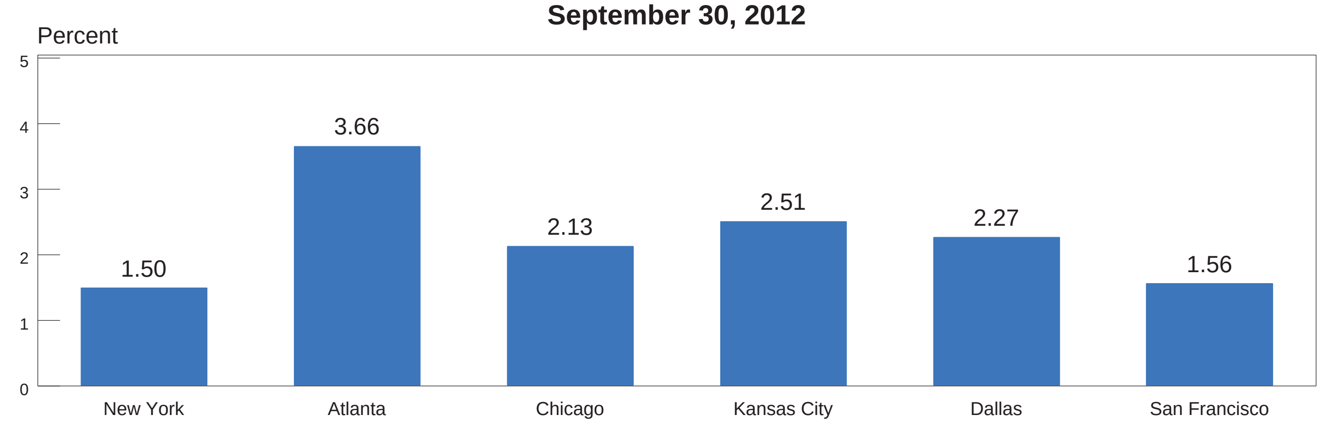
Loss Allowance To Loans and Leases

September 30, 2012



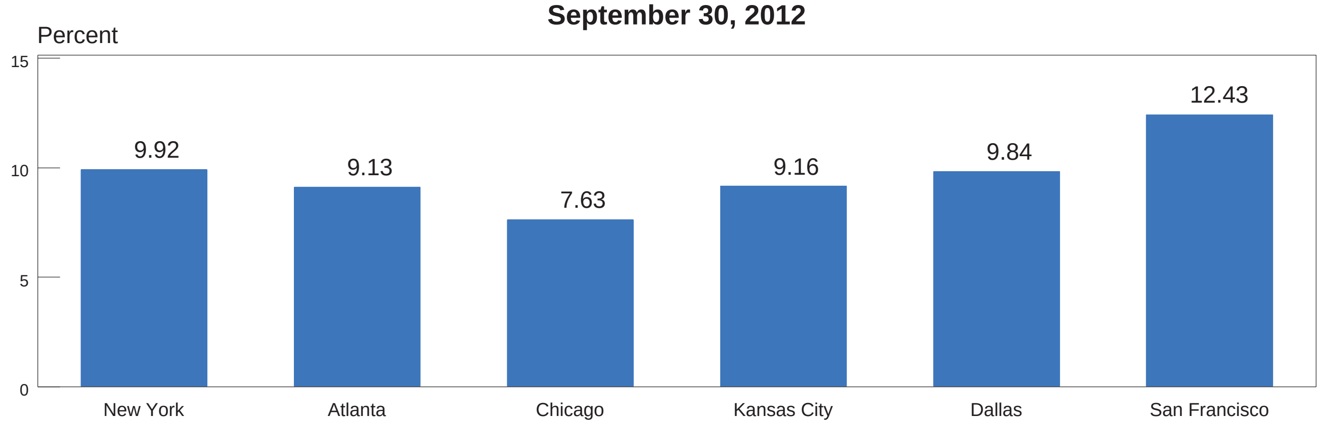
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2012



Core Capital (Leverage) Ratio

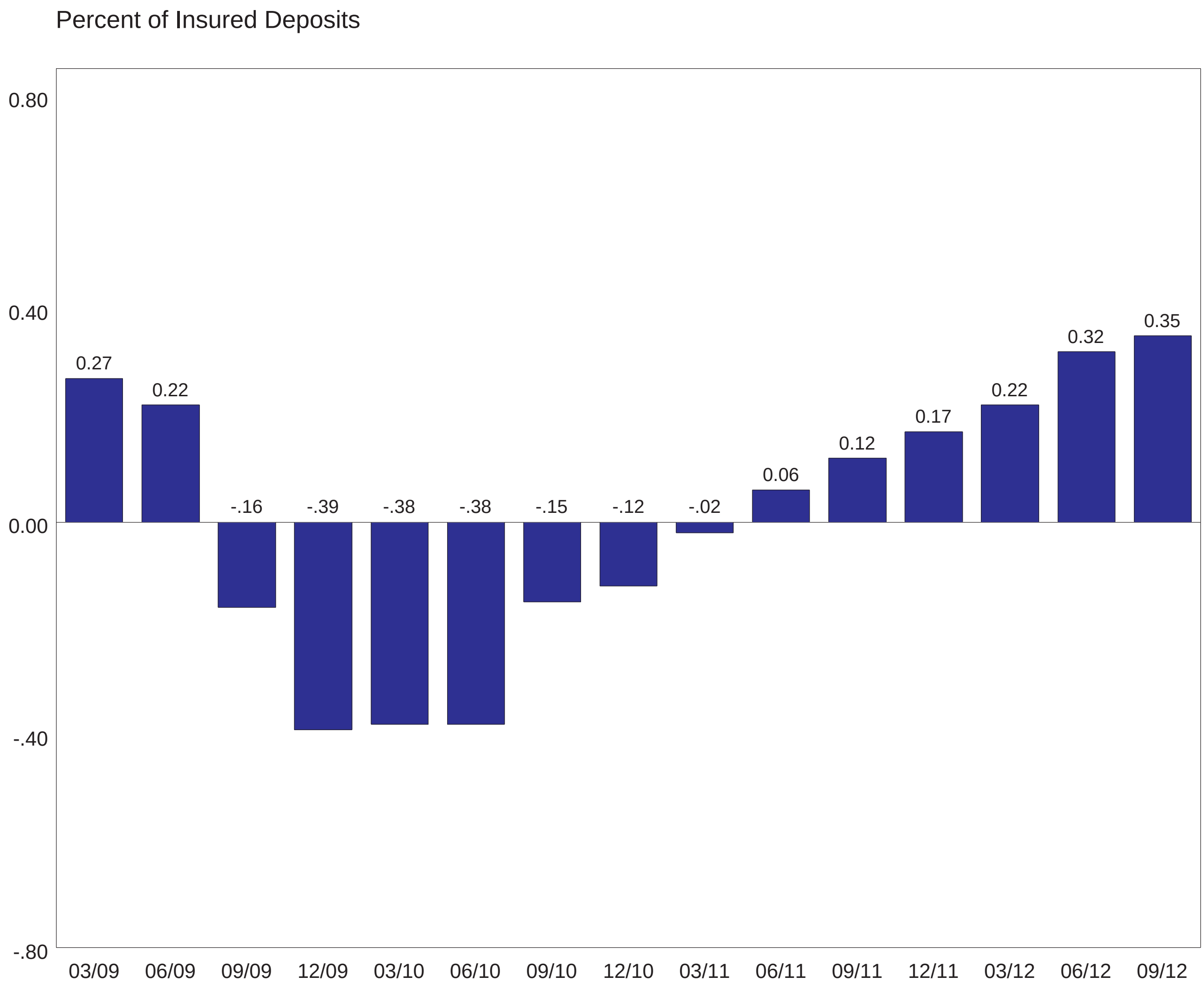
September 30, 2012



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

Deposit Insurance Fund Reserve Ratios

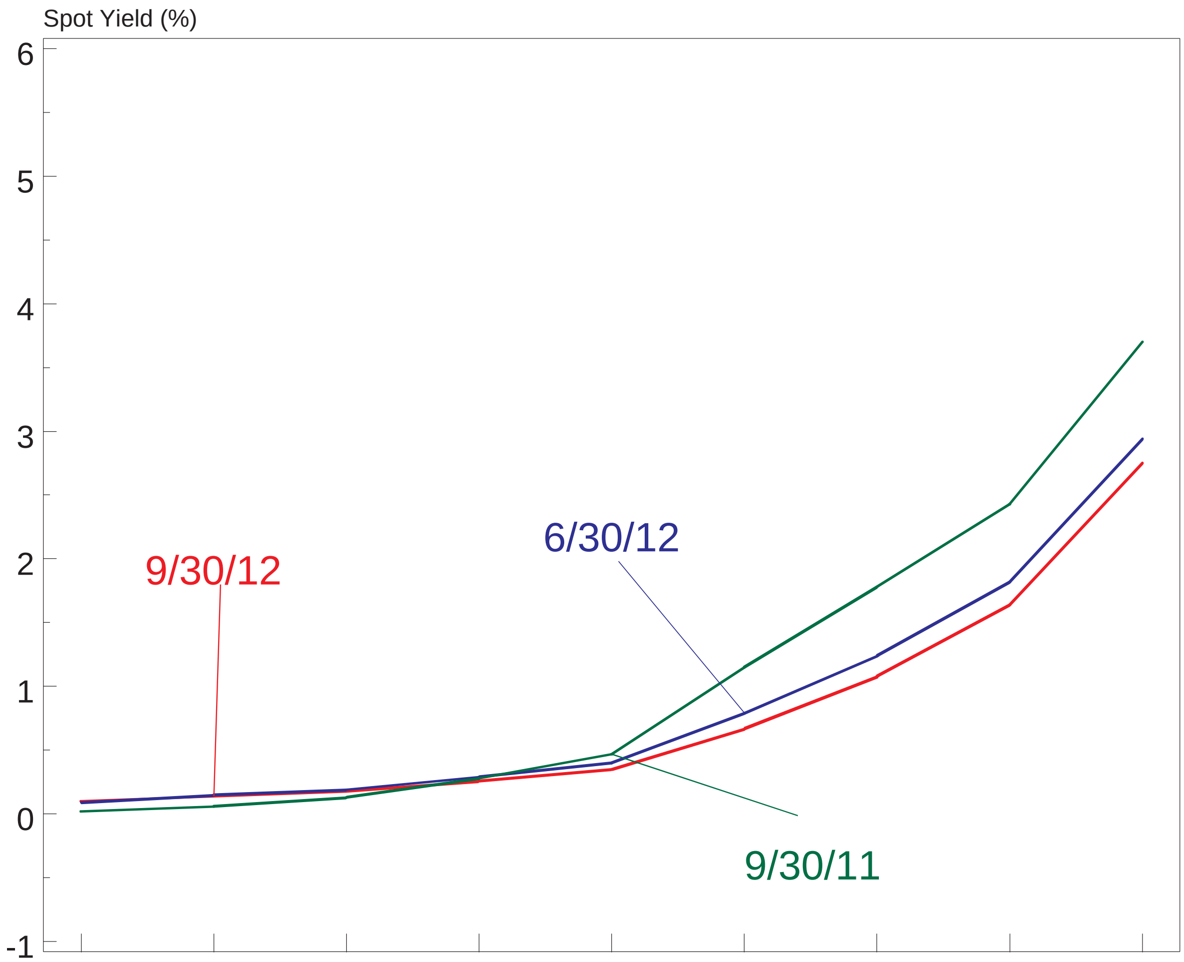
March 31, 2009 - September 30, 2012



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

September 30, 2011 - September 30, 2012



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/12	0.10	0.14	0.18	0.26	0.35	0.67	1.08	1.64	2.75
6/30/12	0.09	0.15	0.19	0.29	0.40	0.79	1.24	1.82	2.94
3/31/12	0.07	0.11	0.16	0.29	0.42	0.90	1.44	2.04	3.14
12/31/11	0.01	0.05	0.11	0.26	0.42	0.95	1.50	2.05	3.04
9/30/11	0.02	0.06	0.13	0.28	0.47	1.15	1.78	2.43	3.70

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

Capital Category Distribution

September 30, 2012

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,966	97.0%	$14,162.2	99.6%
Adequately Capitalized	101	1.4%	$31.6	0.2%
Undercapitalized	54	0.8%	$14.0	0.1%
Significantly Undercapitalized	43	0.6%	$11.0	0.1%
Critically Undercapitalized	17	0.2%	$3.9	0.0%

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

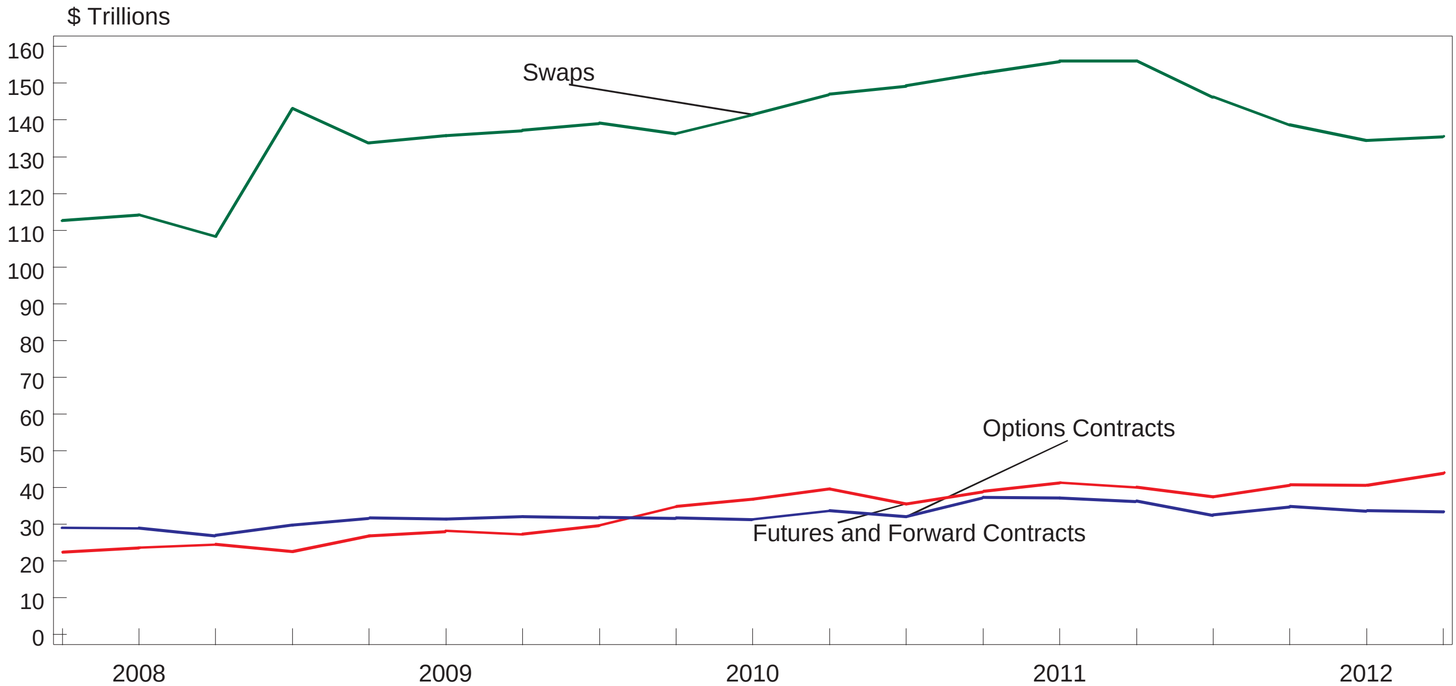
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Off-Balance Sheet Derivatives*

2008 - 2012 (Notional Amounts)



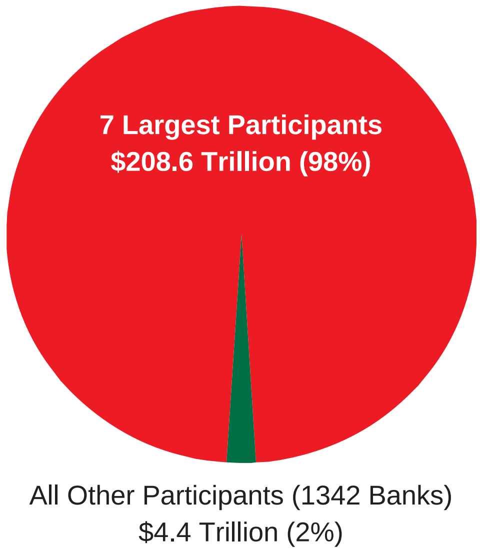
	12/08	12/09	12/10	12/11	3/12	6/12	9/12
Total Derivatives	$195,387	$200,674	$216,948	$216,230	$214,065	$208,690	$213,001
(Notional Amounts, in billions of dollars)							
Futures and Forward Contracts	**22,529**	**29,652**	**35,539**	**37,469**	**40,647**	**40,616**	**44,034**
Interest rate contracts	13,764	20,998	23,990	24,703	27,443	27,889	30,683
Foreign exchange rate contracts	8,528	8,468	11,304	12,542	12,909	12,421	13,005
Other futures and forwards**	238	186	245	224	295	306	346
Option Contracts	**29,747**	**31,884**	**32,078**	**32,496**	**34,760**	**33,604**	**33,383**
Interest rate options	23,689	27,169	27,018	27,133	27,977	26,704	26,363
Foreign currency options	3,563	2,714	3,336	3,364	4,482	4,546	4,481
Other option contracts**	2,495	2,002	1,724	1,999	2,300	2,353	2,540
Swaps	**143,111**	**139,138**	**149,331**	**146,266**	**138,658**	**134,470**	**135,584**
Interest rate swaps	138,442	133,288	142,390	136,030	128,574	124,230	124,417
Foreign exchange rate swaps	4,133	5,373	6,351	9,530	9,298	9,430	10,296
Other swaps**	535	476	590	705	786	810	872
Memoranda							
Spot Foreign Exchange Contracts	699	745	1,013	1,063	2,524	2,694	2,318
Credit Derivatives	16,029	14,112	14,151	14,759	14,051	13,624	13,998
Number of banks reporting derivatives	1,010	1,031	1,069			1,126	1,141
Replacement cost of interest rate and foreign exchange rate contracts ***	5,765	3,475	3,754	4,981	4,182	4,588	4,560

* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports(TFRs). Beginning in 2012, all insured institutions file Call Reports.
** Not reported by banks with less than $300 million in assets.
*** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.
Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

Concentration of Derivatives*

Notional Amounts

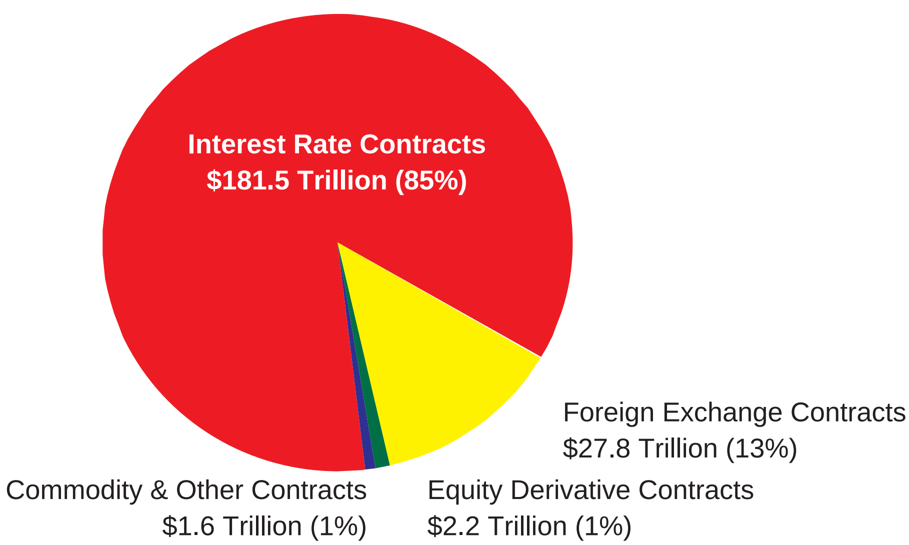
September 30, 2012



Composition of Derivatives*

Notional Amounts

September 30, 2012



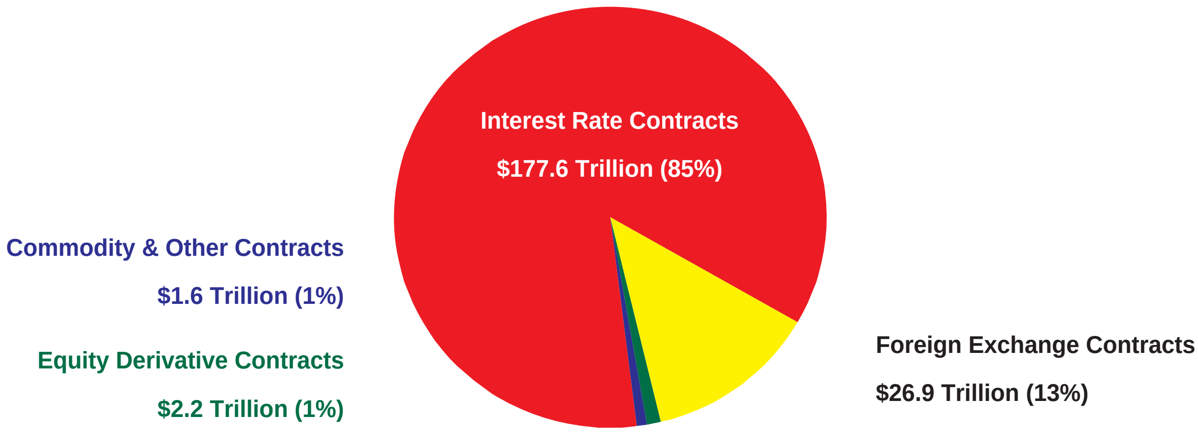
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of $2,186 billion for the seven largest participants and $132 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

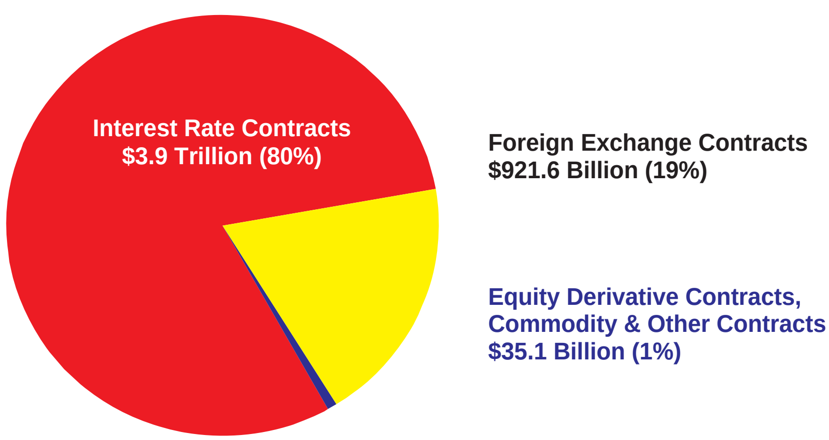
September 30, 2012



Not Held for Trading

Notional Amounts

September 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 $2,318 billion are not included.

Position of Derivatives

Gross Fair Values

September 30, 2012
($ 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	3,991,912	369,422	80,850	46,180	4,488,364	78,740
Gross negative fair value	3,900,772	380,652	81,372	46,828	4,409,624	
All other participants						
Gross positive fair value	49,054	12,650	2,011	957	64,673	(205)
Gross negative fair value	48,557	13,229	2,170	921	64,878	
Total						
Gross positive fair value	4,040,967	382,072	82,861	47,137	4,553,036	78,535
Gross negative fair value	3,949,328	393,881	83,542	47,750	4,474,502	

Held for Purposes Other than Trading

1205 Banks Held Derivative Contracts for Purposes Other than Trading

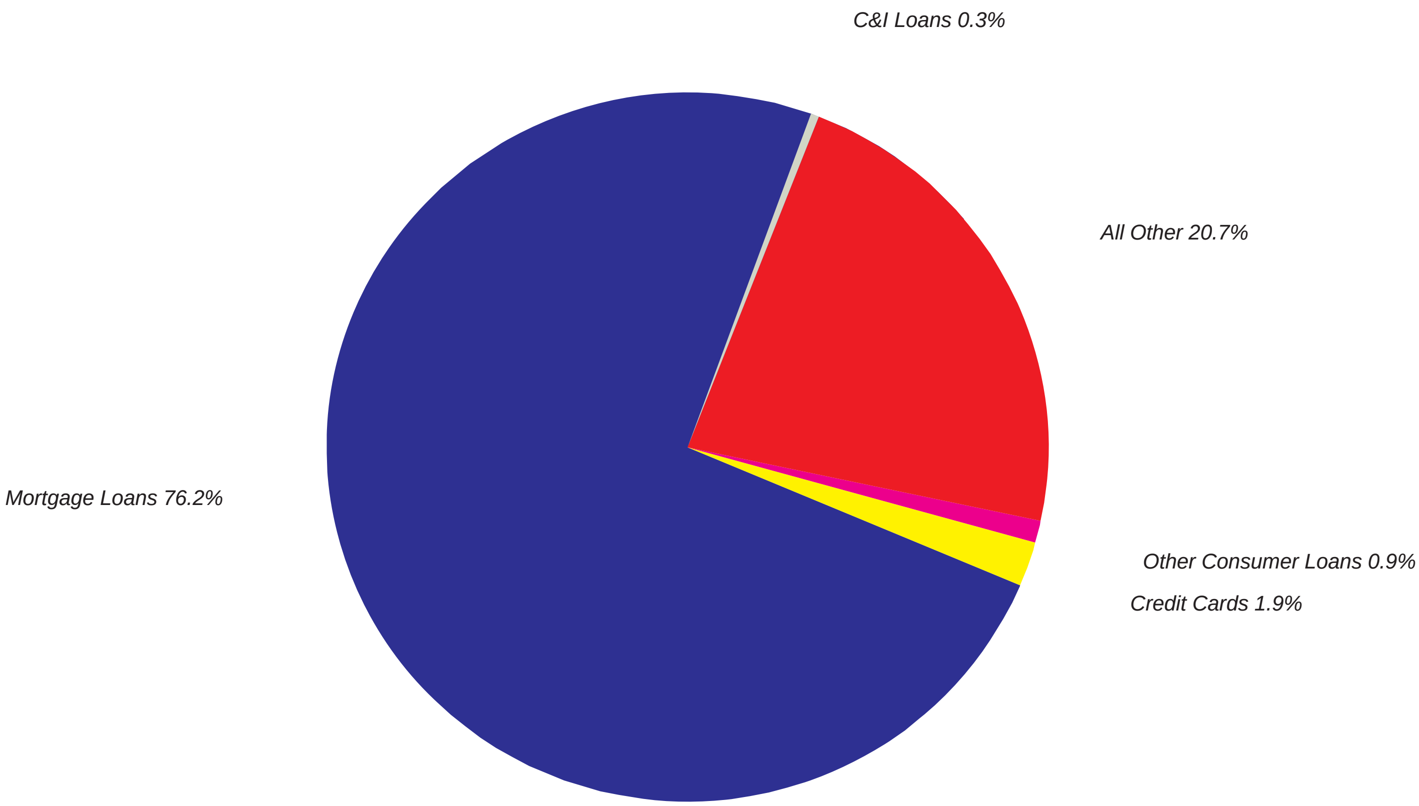
7 Largest Participants Held 87% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	110,606	12,844	0	107	123,558	220
Gross negative fair value	106,106	15,079	22	2,131	123,338	
All other participants						
Gross positive fair value	12,468	1,129	699	55	14,351	3,242
Gross negative fair value	10,123	702	261	23	11,109	
Total						
Gross positive fair value	123,074	13,973	699	162	137,908	3,462
Gross negative fair value	116,229	15,781	282	2,154	134,446	

Composition of Securitized Assets*

FDIC-Insured Institutions

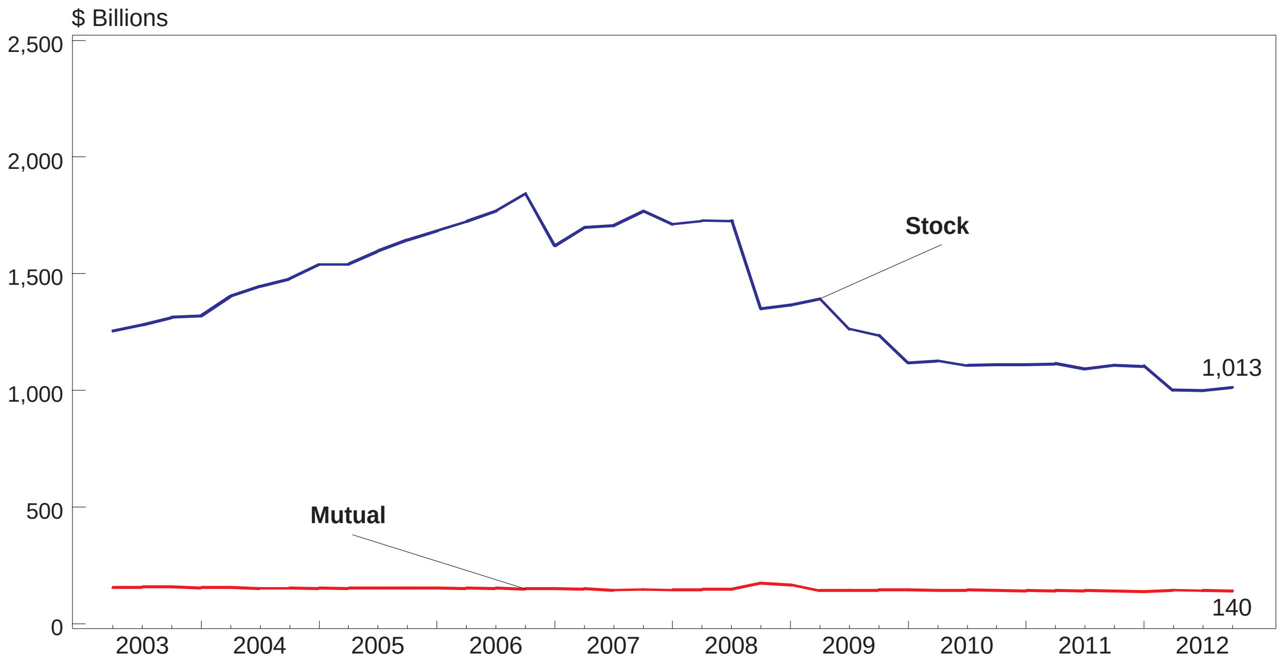
September 30, 2012



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

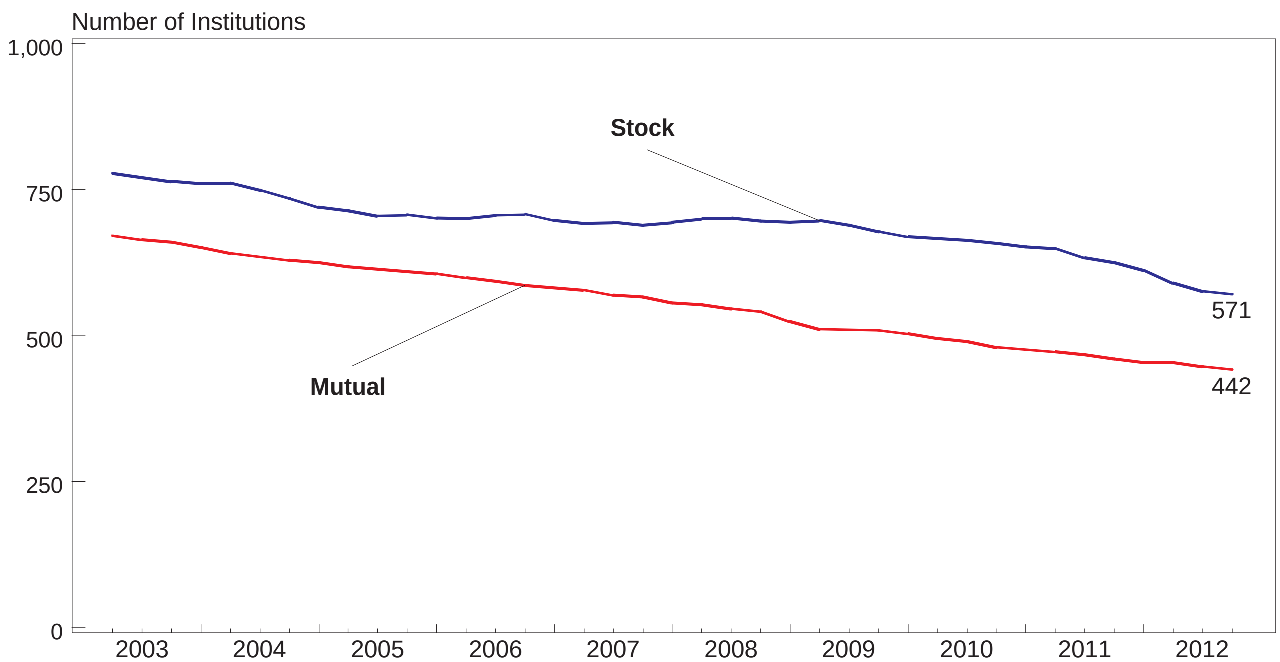
Assets of Mutual and Stock Savings Institutions

2003 - 2012



Number of Mutual and Stock Savings Institutions

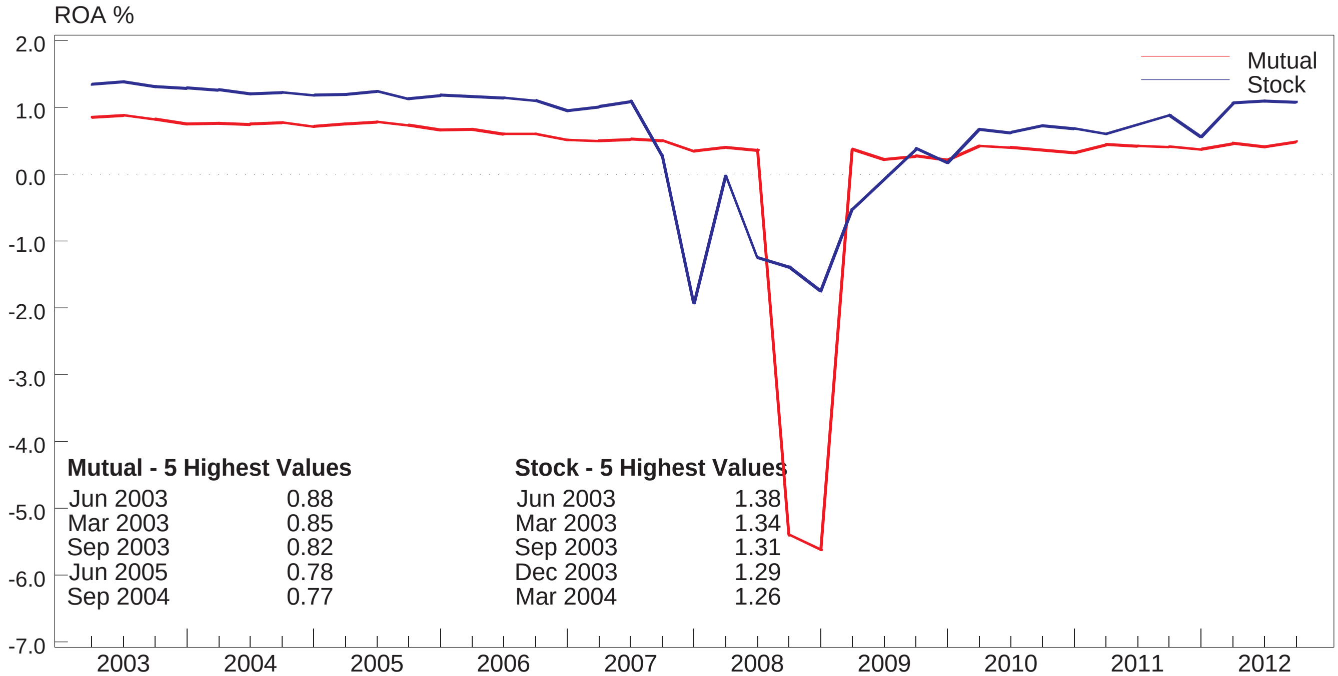
2003 - 2012



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