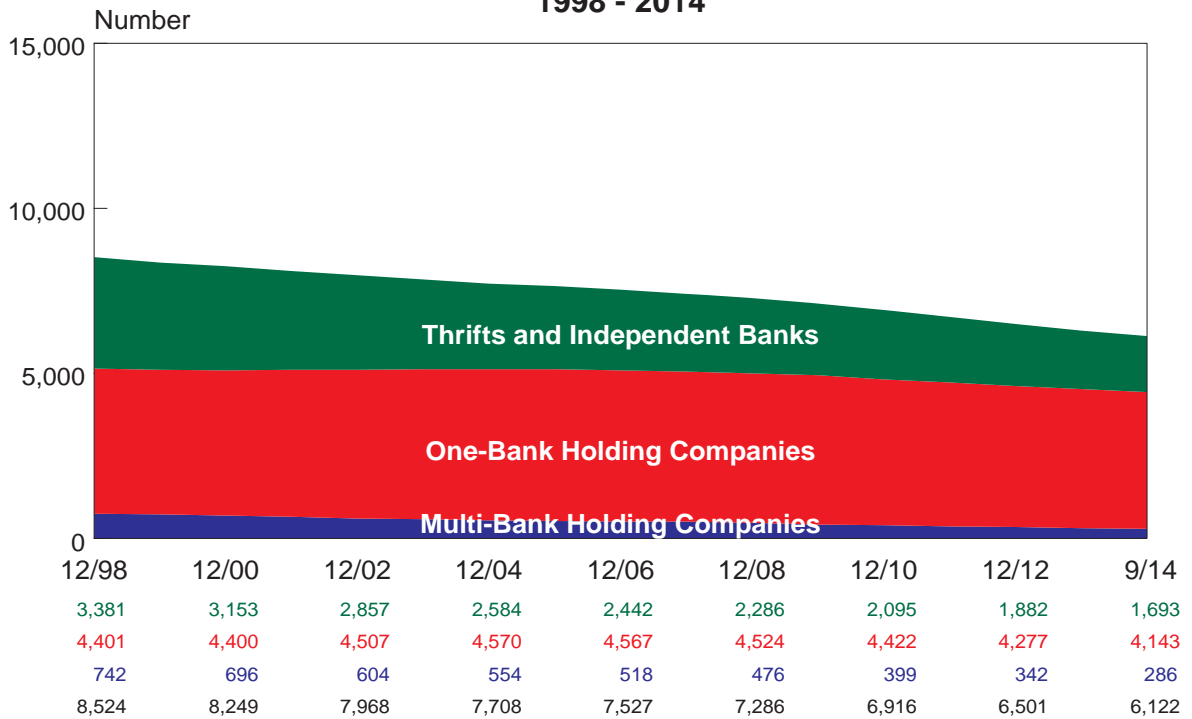


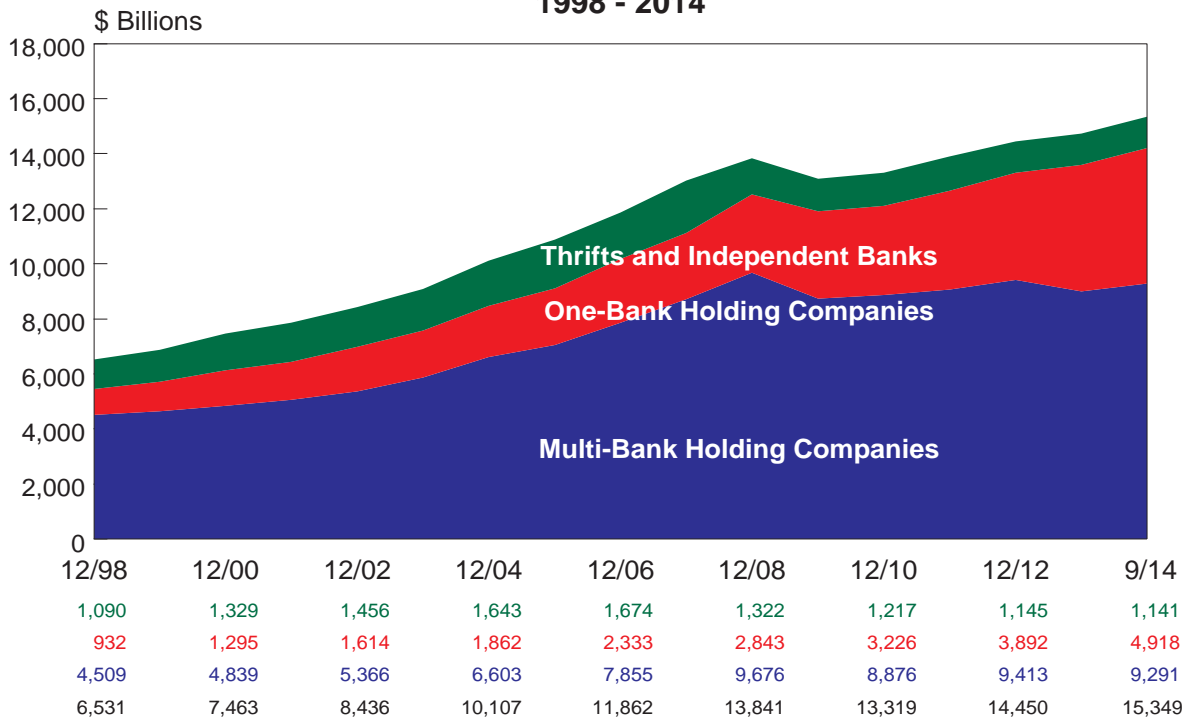
Number of FDIC-Insured Banking Organizations

1998 - 2014



Assets of FDIC-Insured Banking Organizations

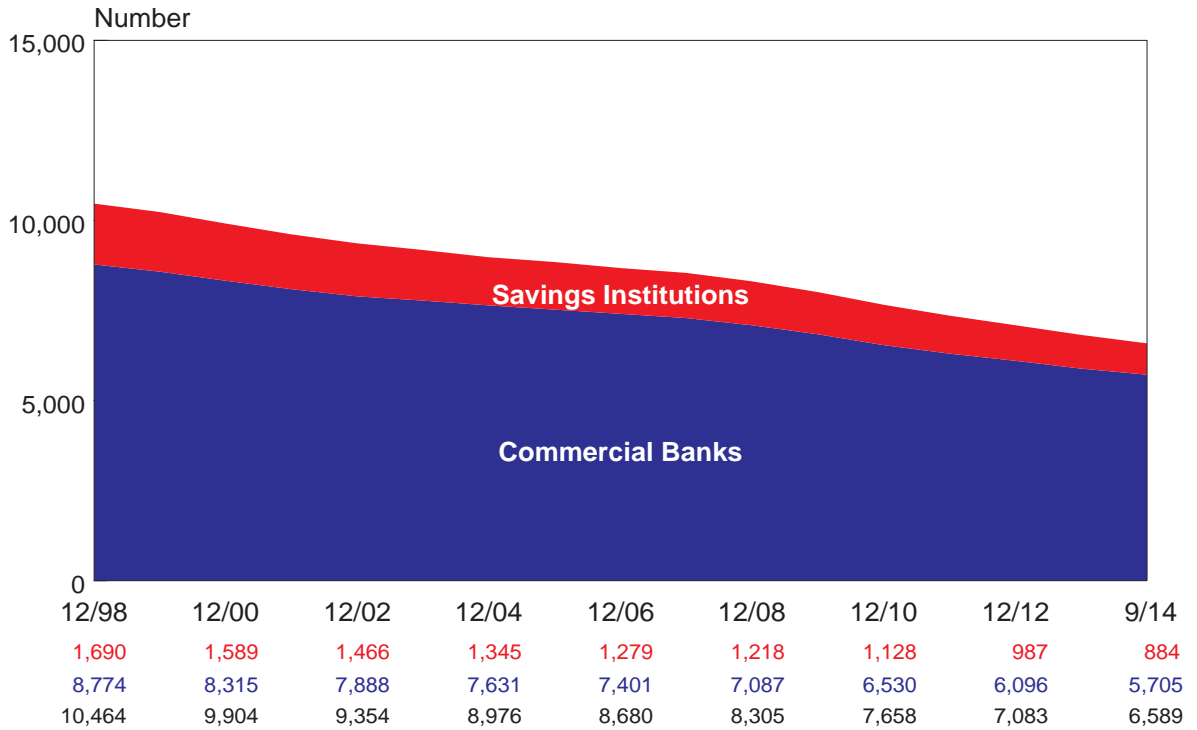
1998 - 2014



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

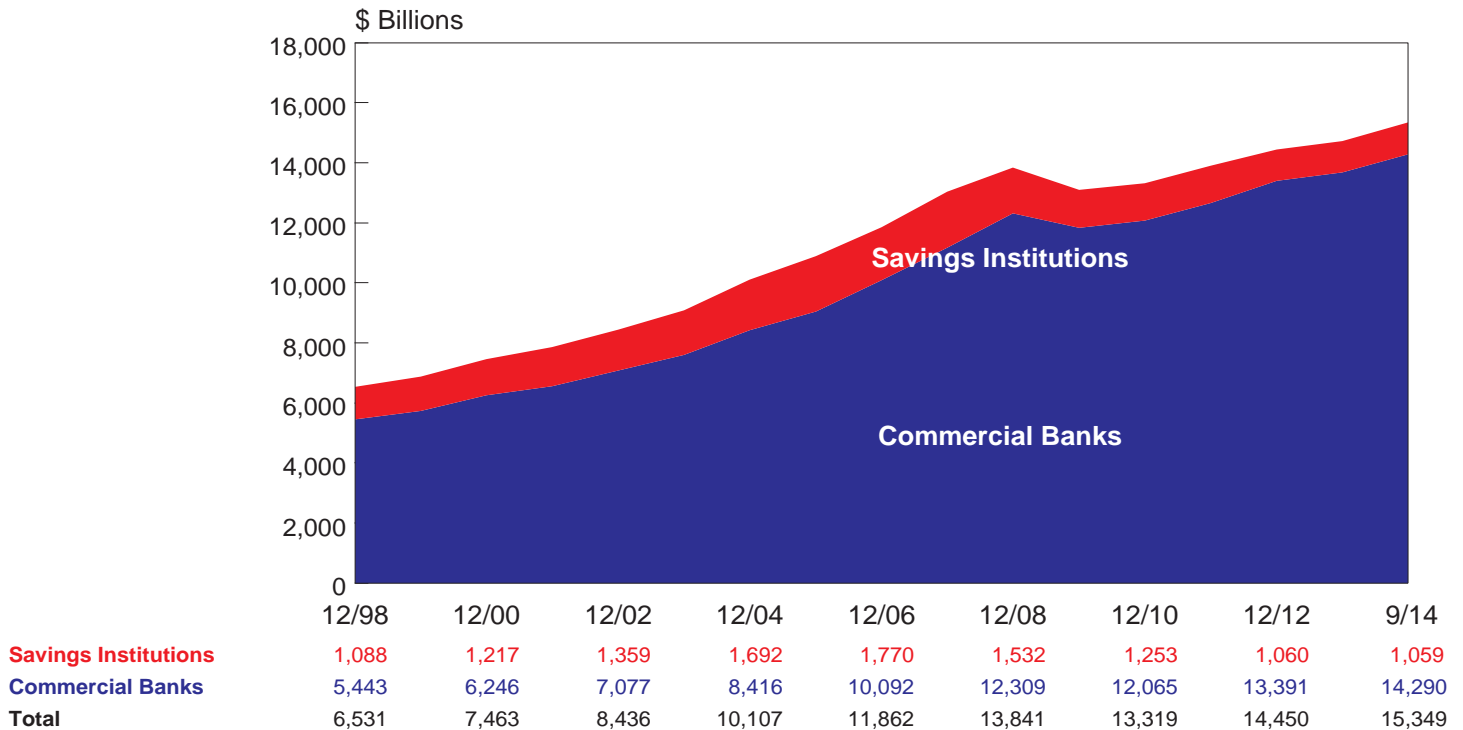
Number of FDIC-Insured Institutions

1998 - 2014



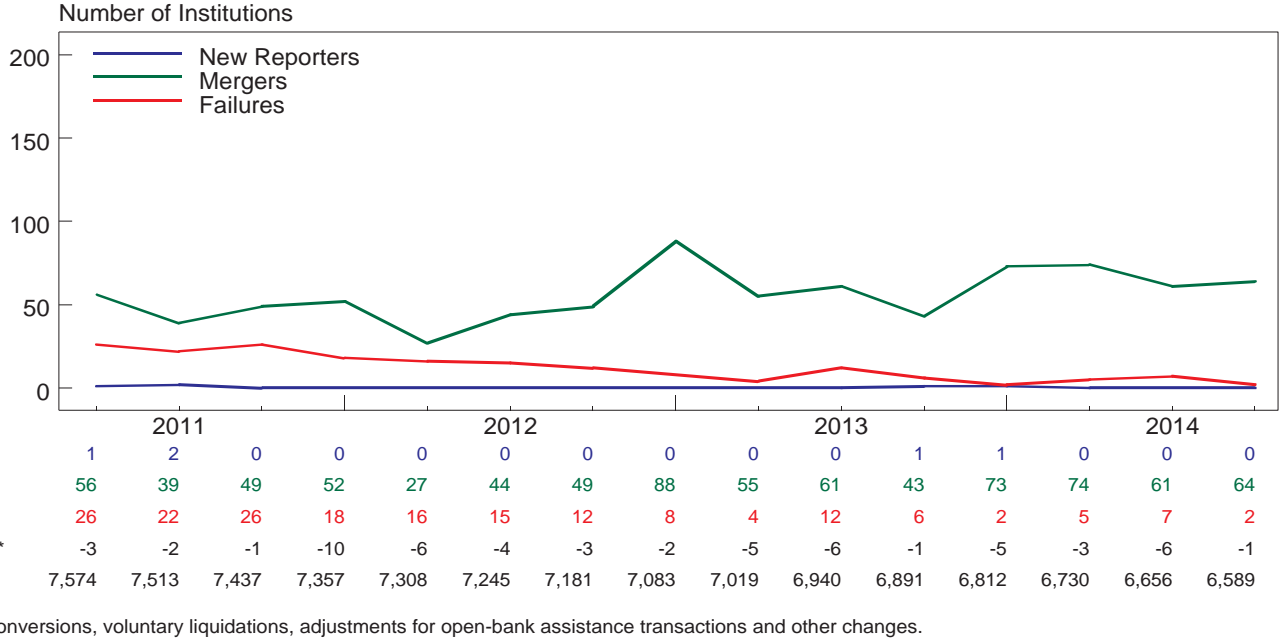
Assets of FDIC-Insured Institutions

1998 - 2014



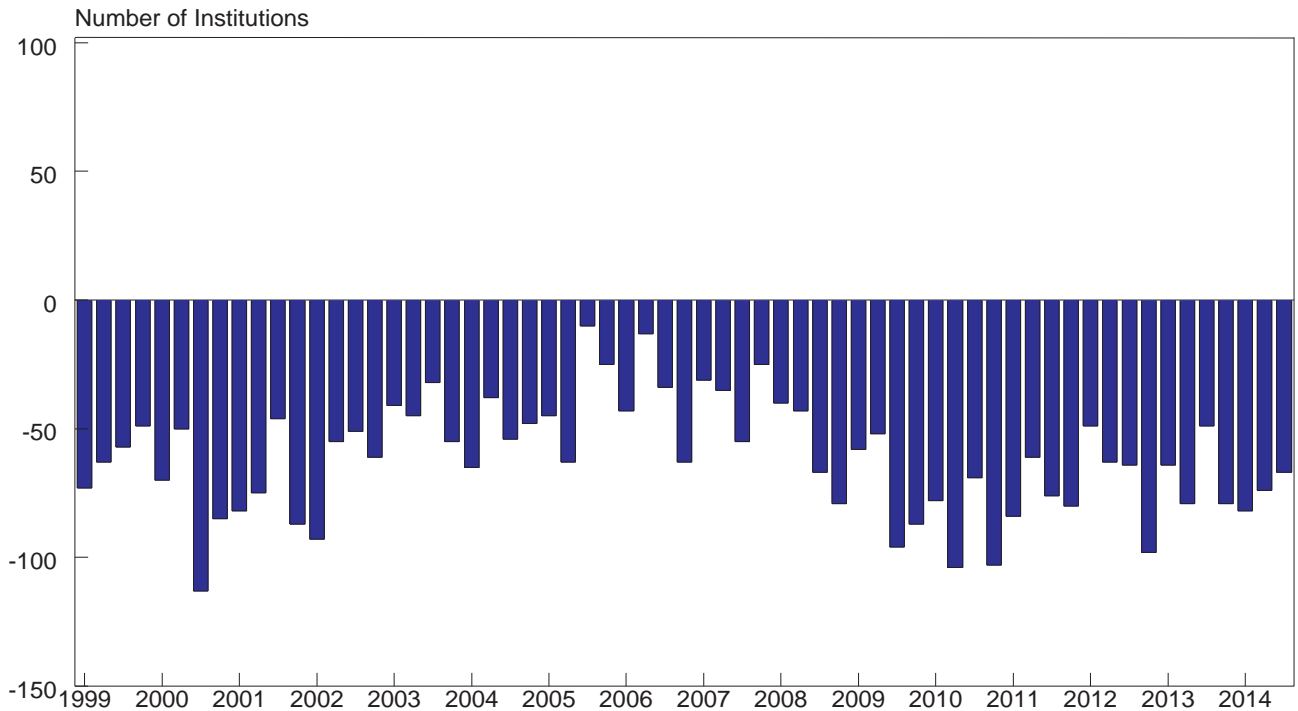
Changes in the Number of FDIC-Insured Institutions

Quarterly, 2011 - 2014



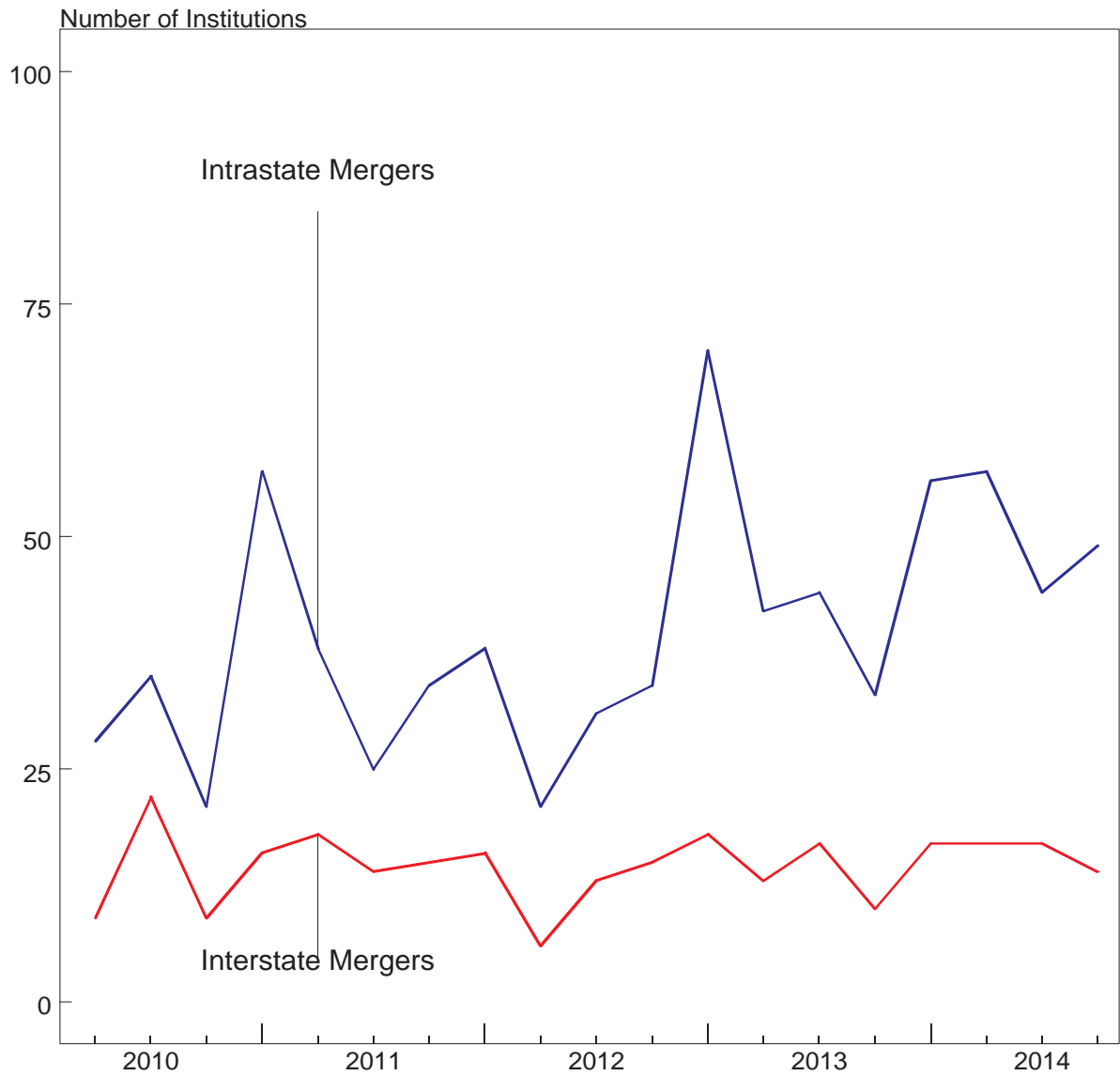
Quarterly Change in the Number of FDIC-Insured Institutions

1999-2014



Institution Mergers: Interstate vs. Intrastate

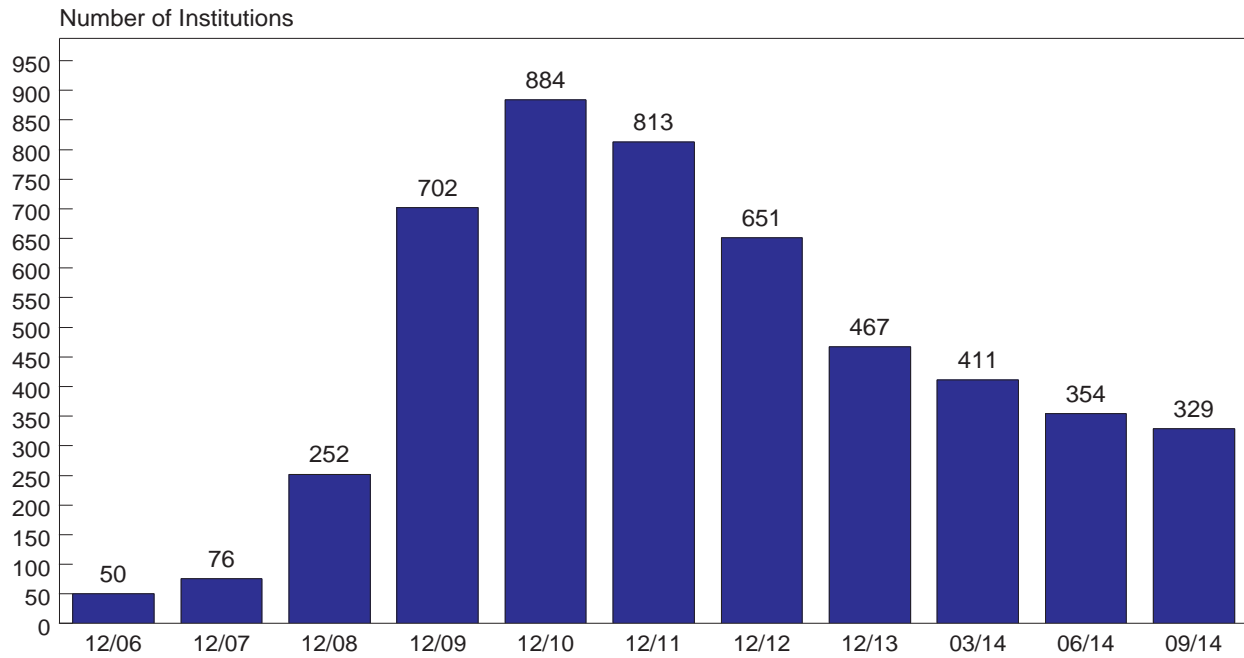
Quarterly, 2010 - 2014



Intrastate Mergers	28	35	21	57	38	25	34	38	21	31	34	70	42	44	33	56	57	44	49
Interstate Mergers	9	22	9	16	18	14	15	16	6	13	15	18	13	17	10	17	17	17	14

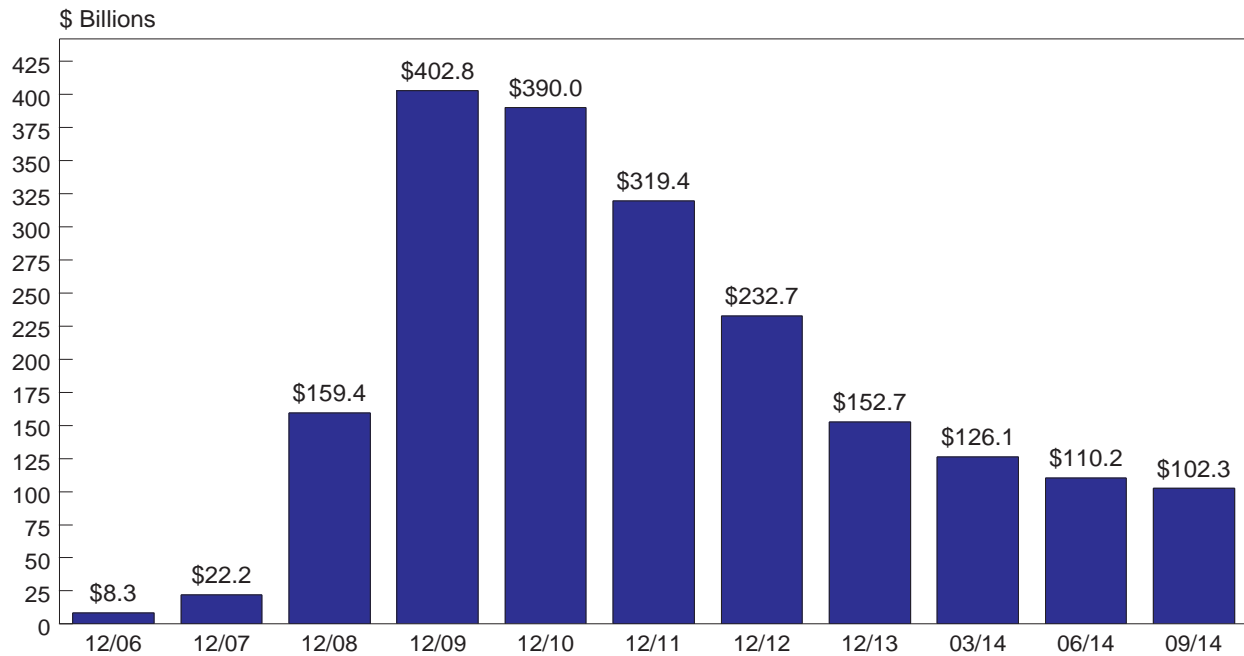
Number of FDIC-Insured "Problem" Institutions

2006-2014



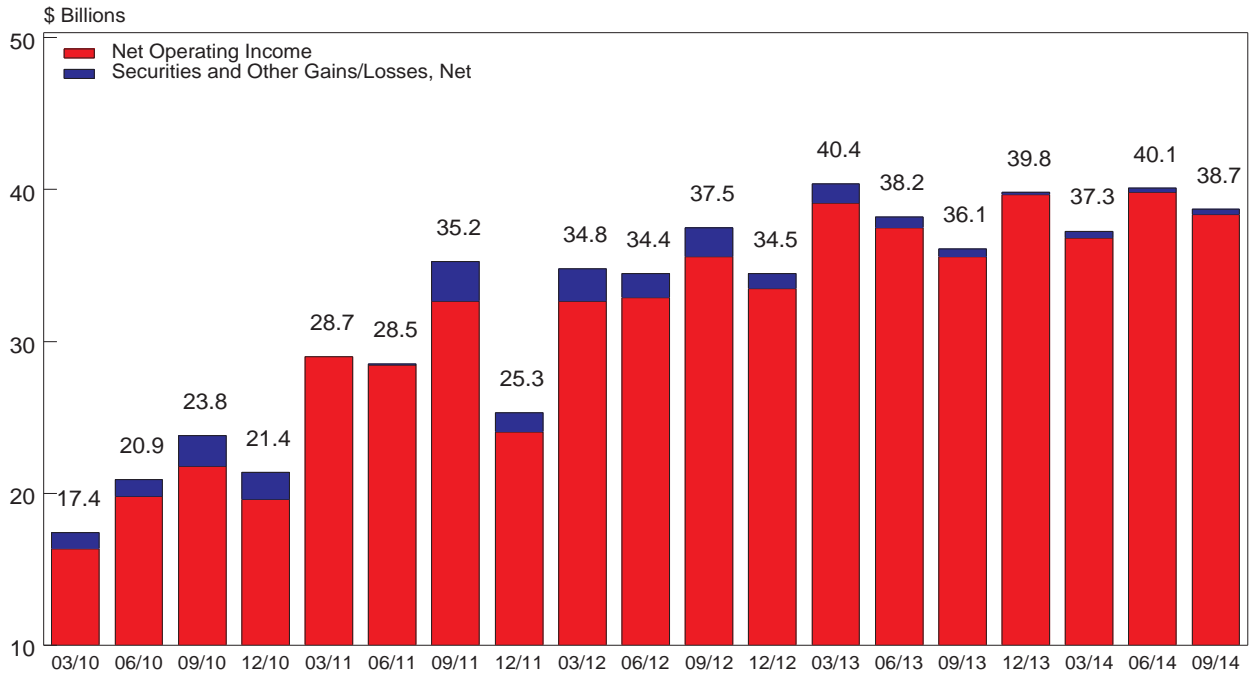
Assets of FDIC-Insured "Problem" Institutions

2006-2014



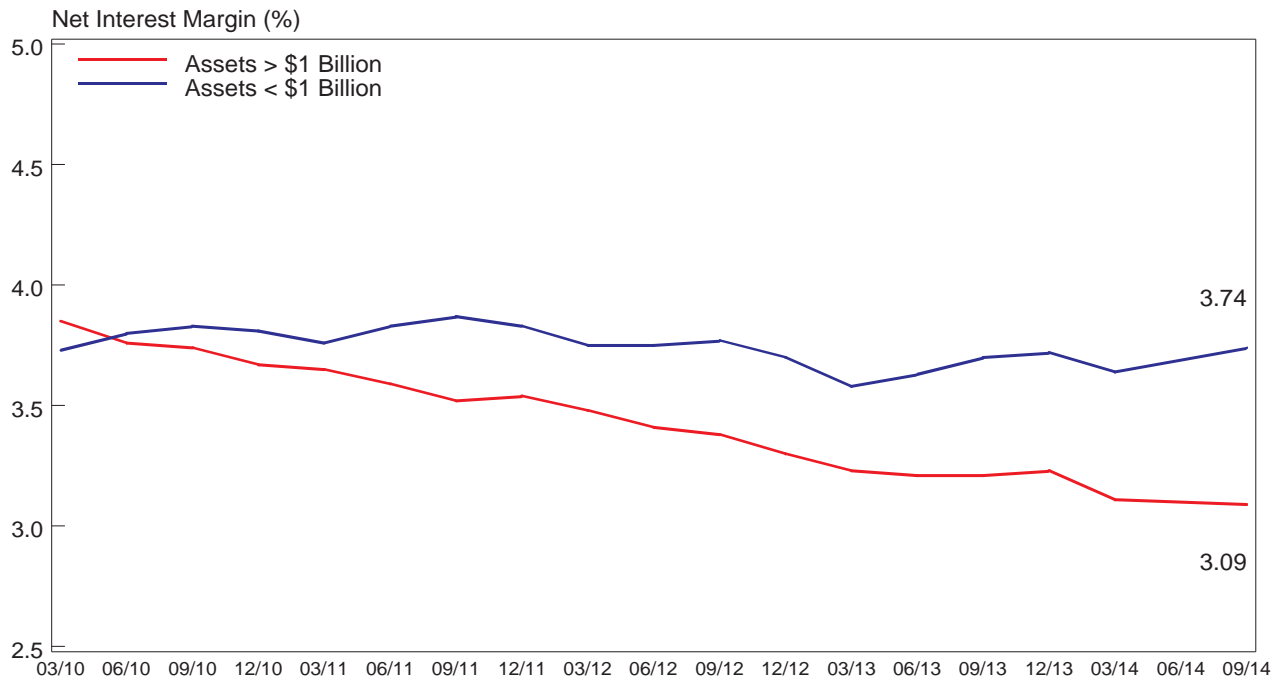
Quarterly Net Income

2010-2014



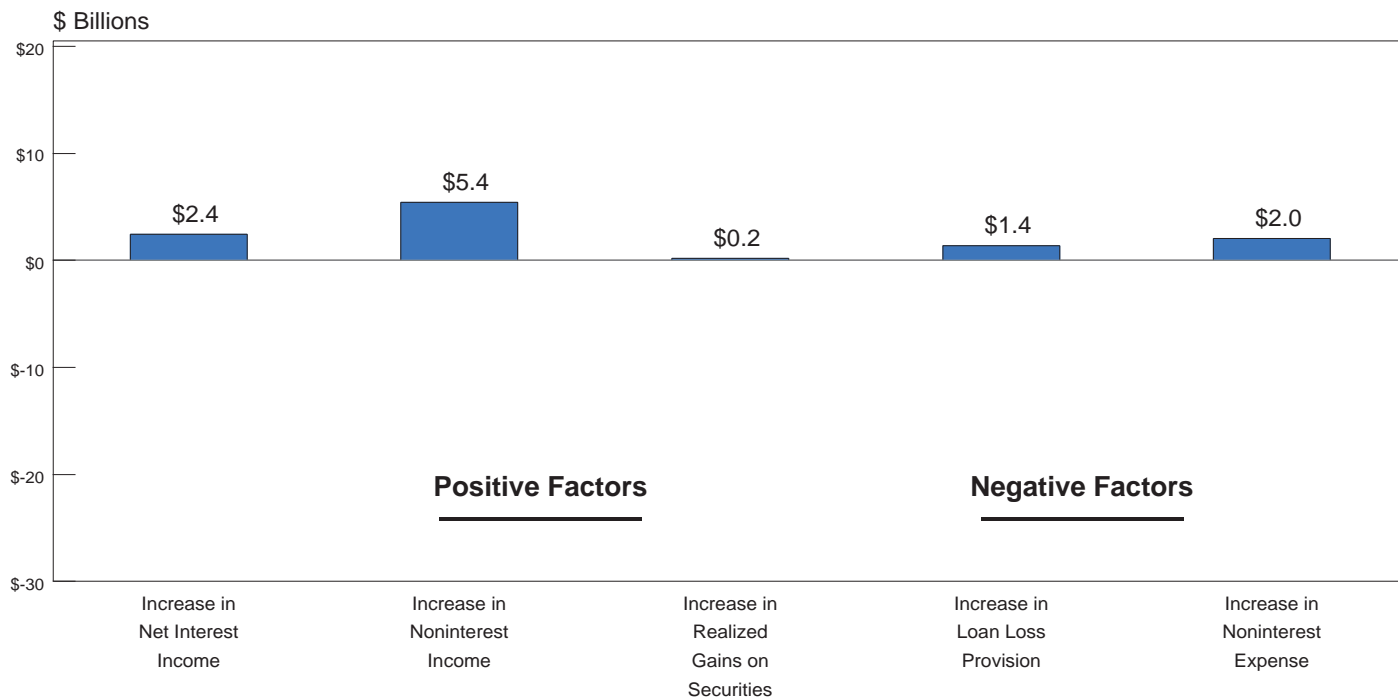
Quarterly Net Interest Margins, Annualized

2010 - 2014



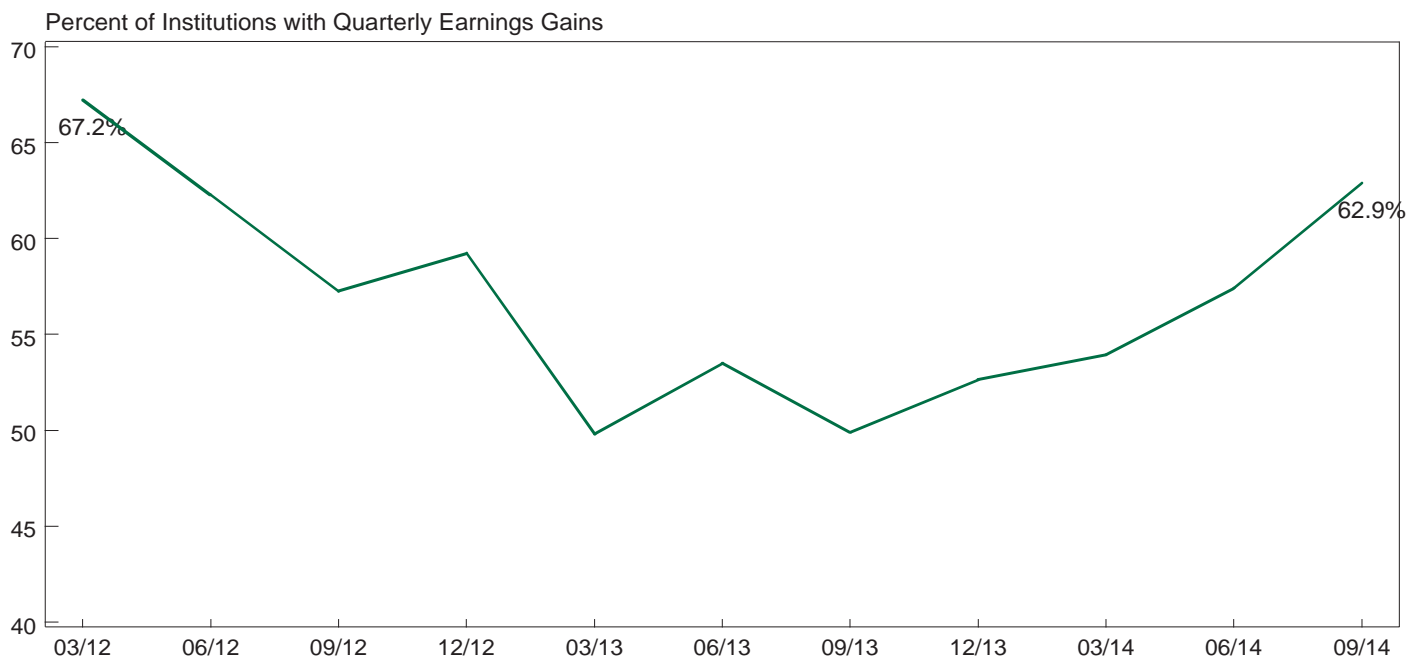
Major Factors Affecting Earnings

3rd Quarter 2014 vs. 3rd Quarter 2013



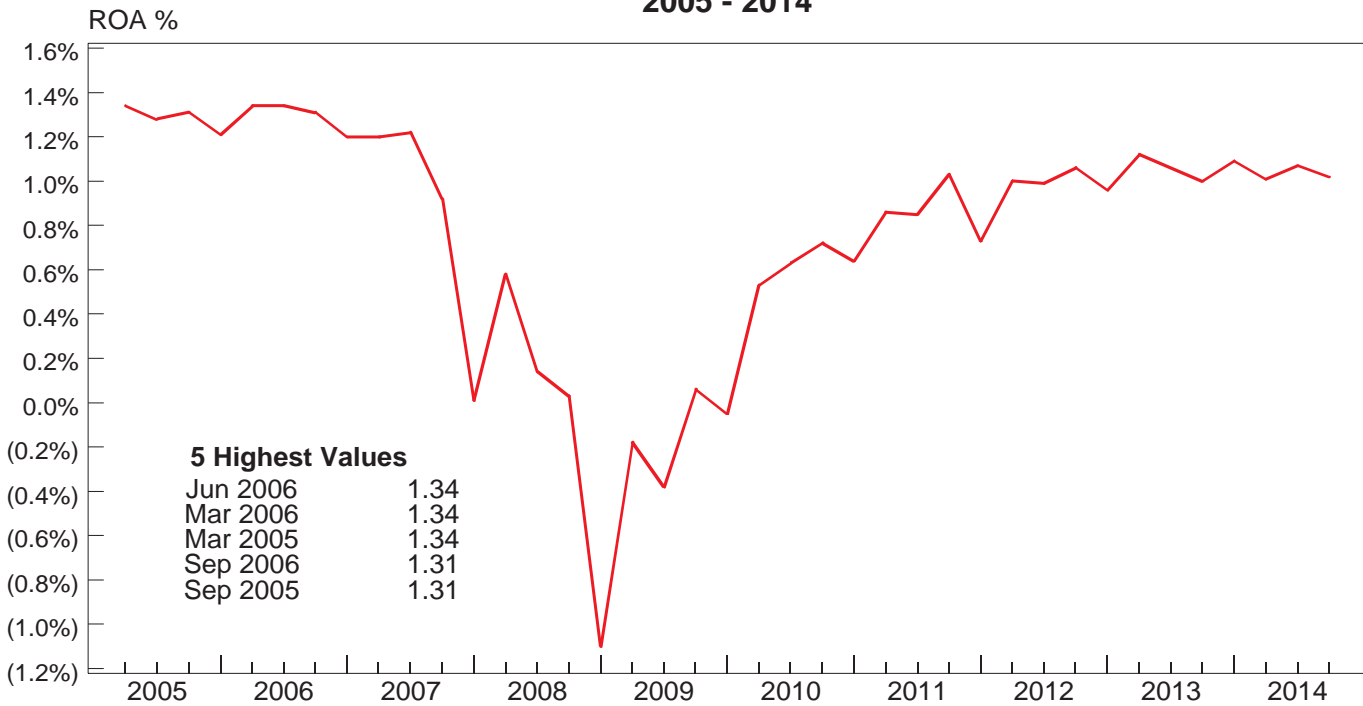
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2012-2014



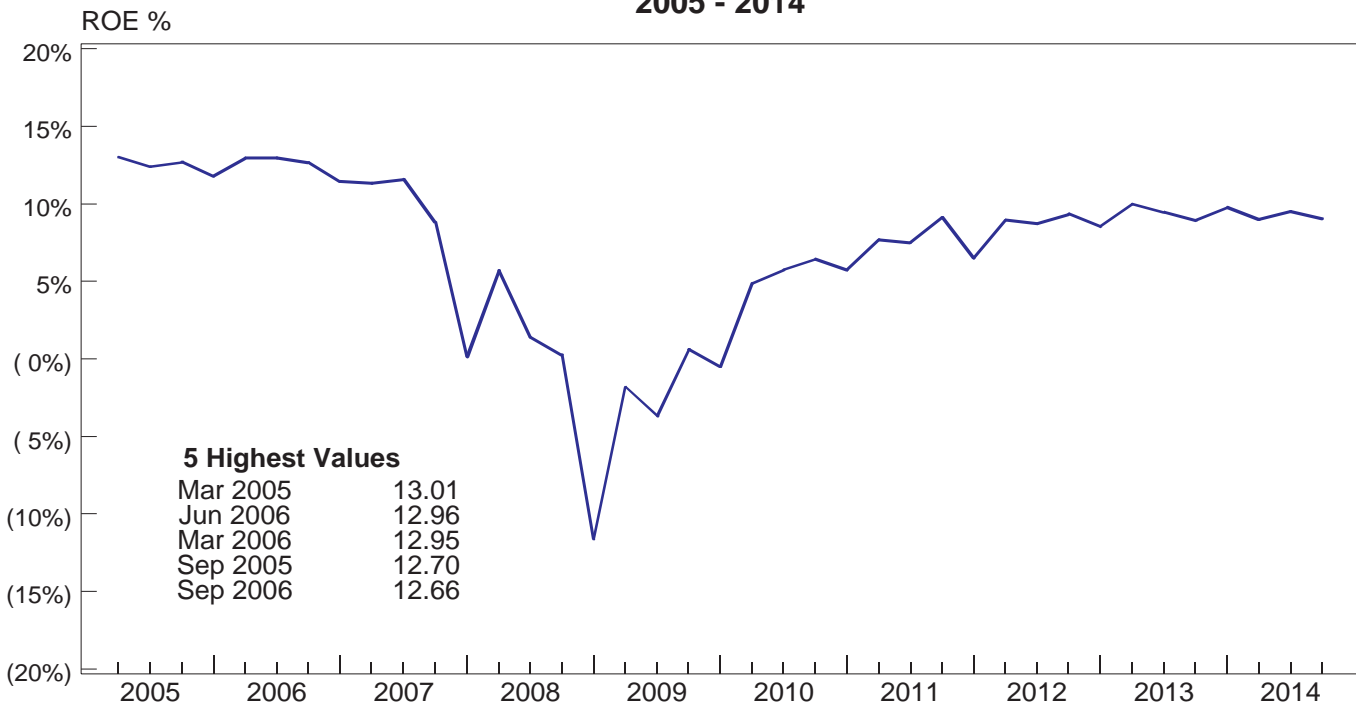
Quarterly Return on Assets (ROA), Annualized

2005 - 2014



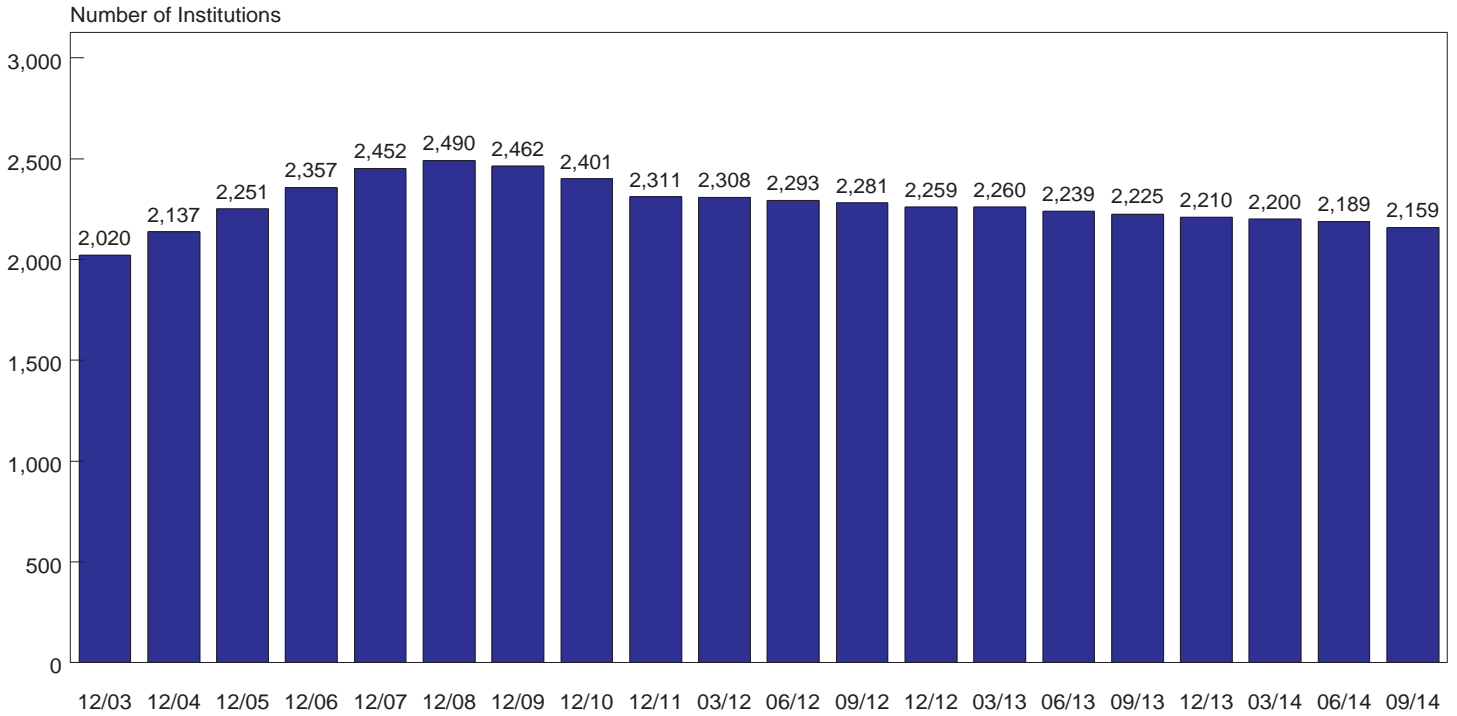
Quarterly Return on Equity (ROE), Annualized

2005 - 2014



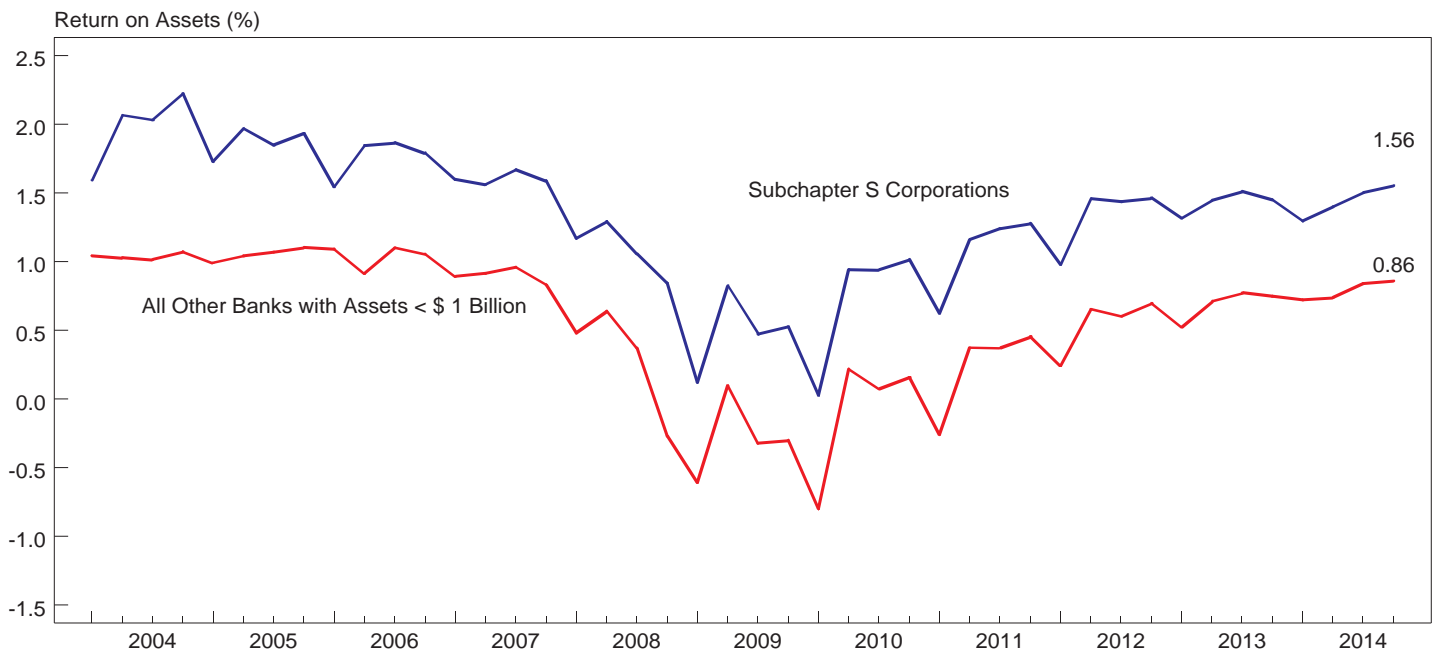
Number of Subchapter S Corporations

2003-2014



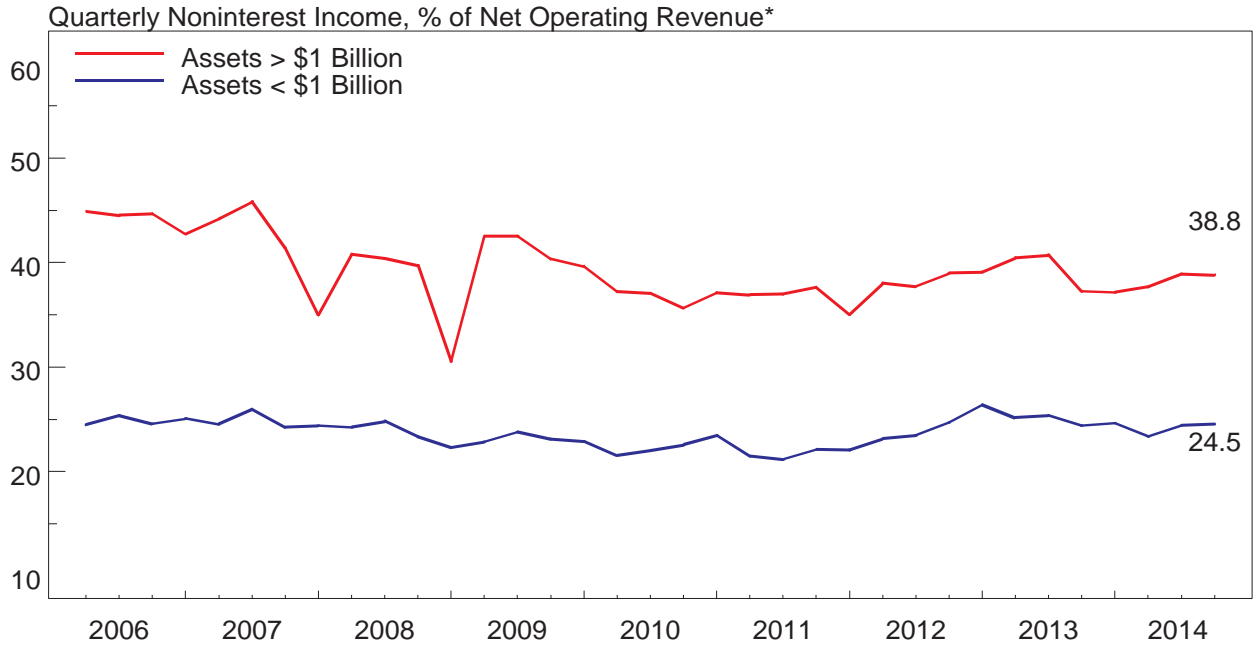
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2003-2014



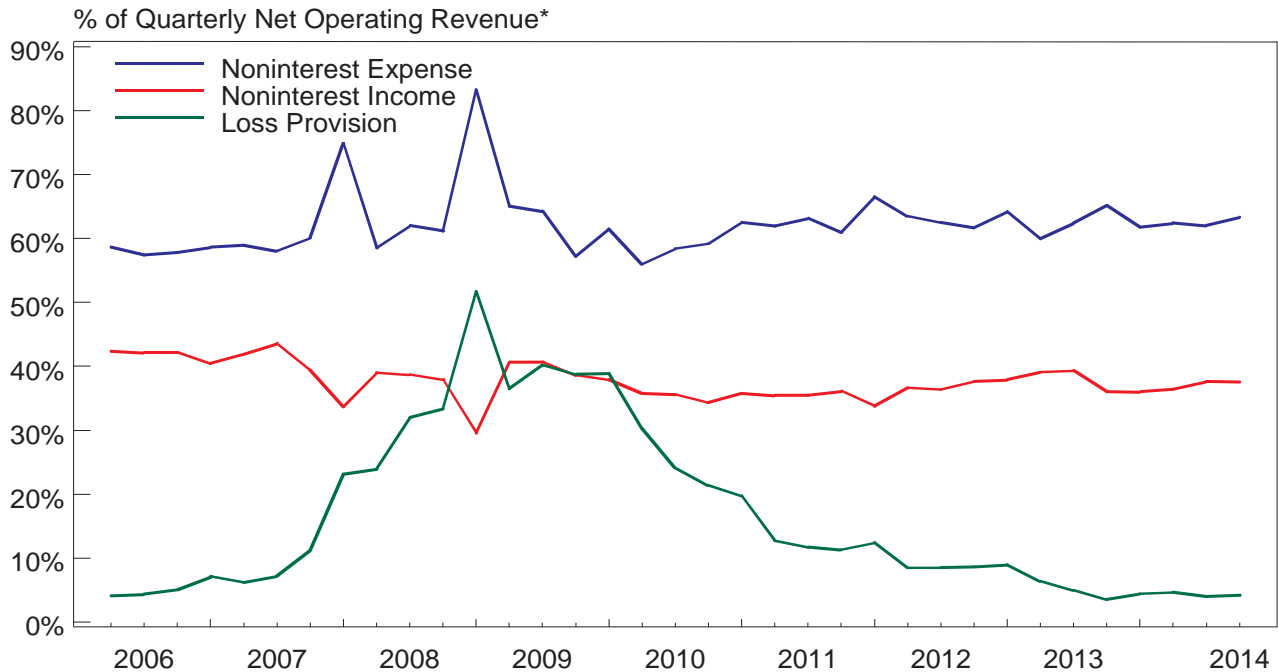
Noninterest Income as a Percentage of Net Operating Revenue*

2006 - 2014



Trends in FDIC-Insured Institutions' Income & Expenses

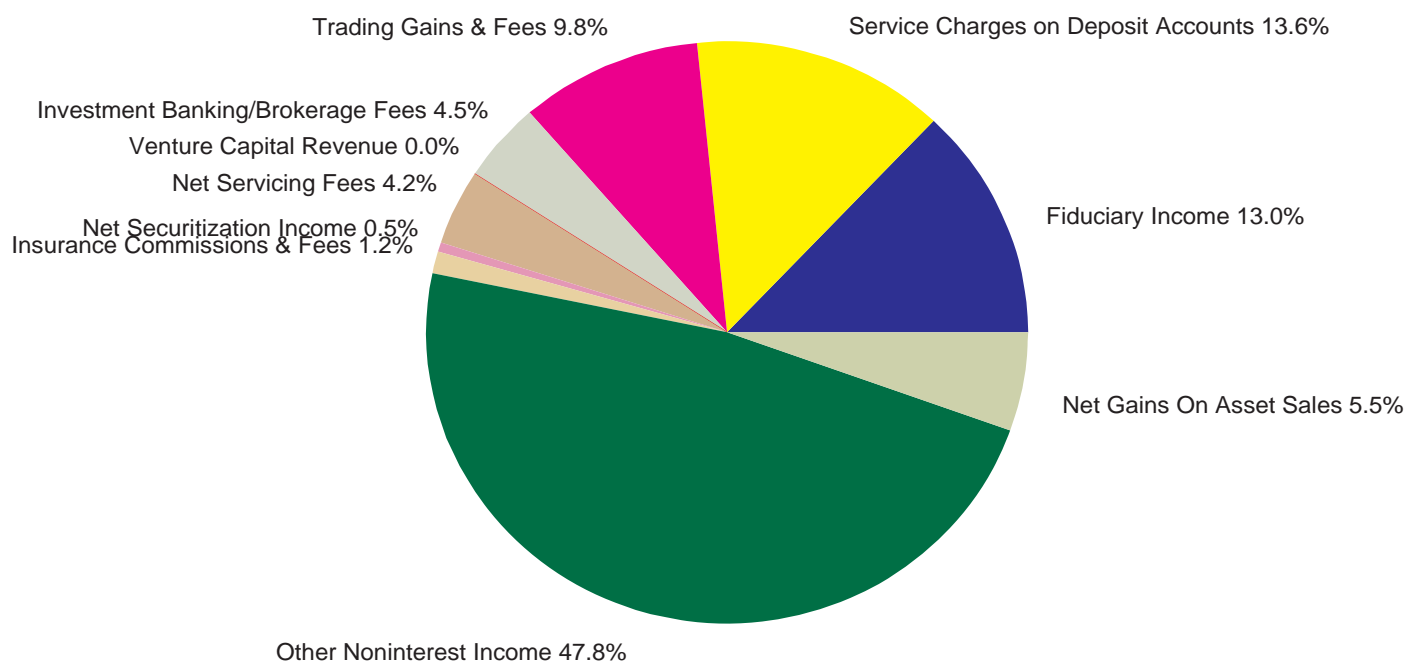
2006 - 2014



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

Composition of Noninterest Income

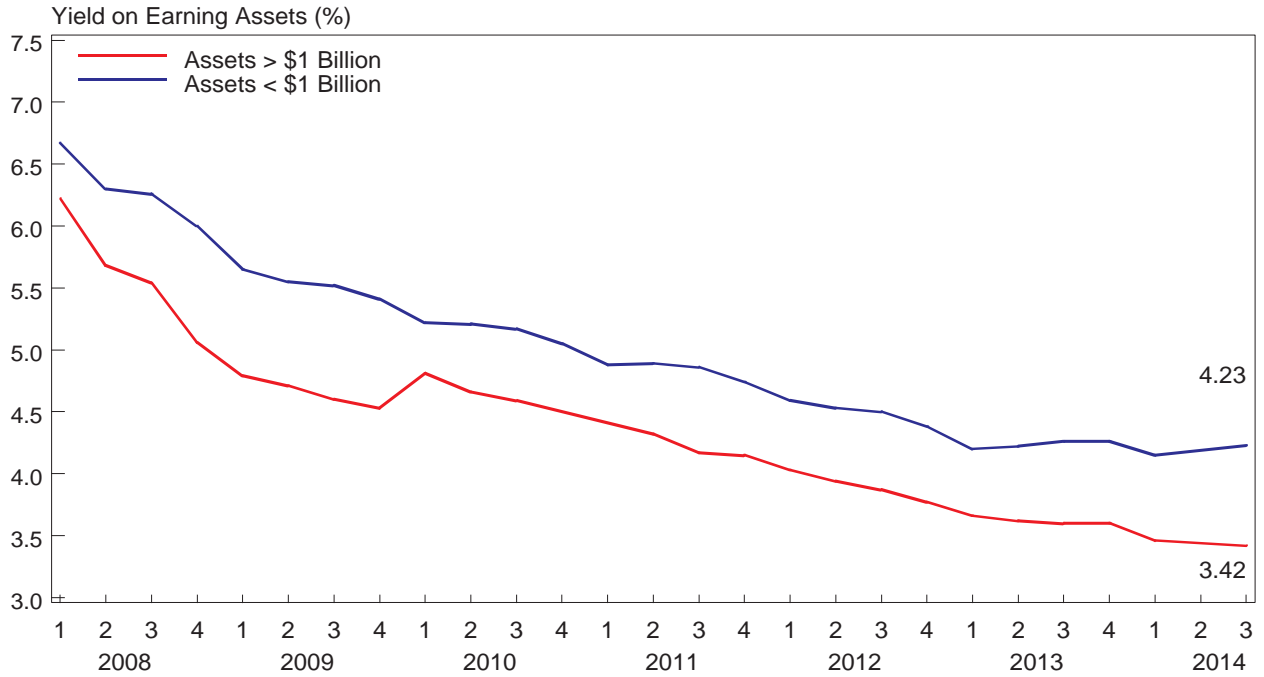
September 30, 2014 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$24,281	1,201	18.2%
Service Charges on Deposit Accounts	\$25,548	6,423	97.5%
Trading Gains & Fees	\$18,296	214	3.2%
Investment Banking/Brokerage Fees	\$8,333	1,774	26.9%
Venture Capital Revenue	\$32	48	0.7%
Net Servicing Fees	\$7,790	2,318	35.2%
Net Securitization Income	\$987	40	0.6%
Insurance Commissions & Fees	\$2,262	2,655	40.3%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$9,019	2,743	41.6%
Net Gains/Losses On OREO Sales	-\$165	3,923	59.5%
Net Gains/Losses On Sales Of Other Assets	\$1,412	2,154	32.7%
Other Noninterest Income	\$89,467	6,540	99.3%
Total Noninterest Income	\$187,267	6,574	99.8%

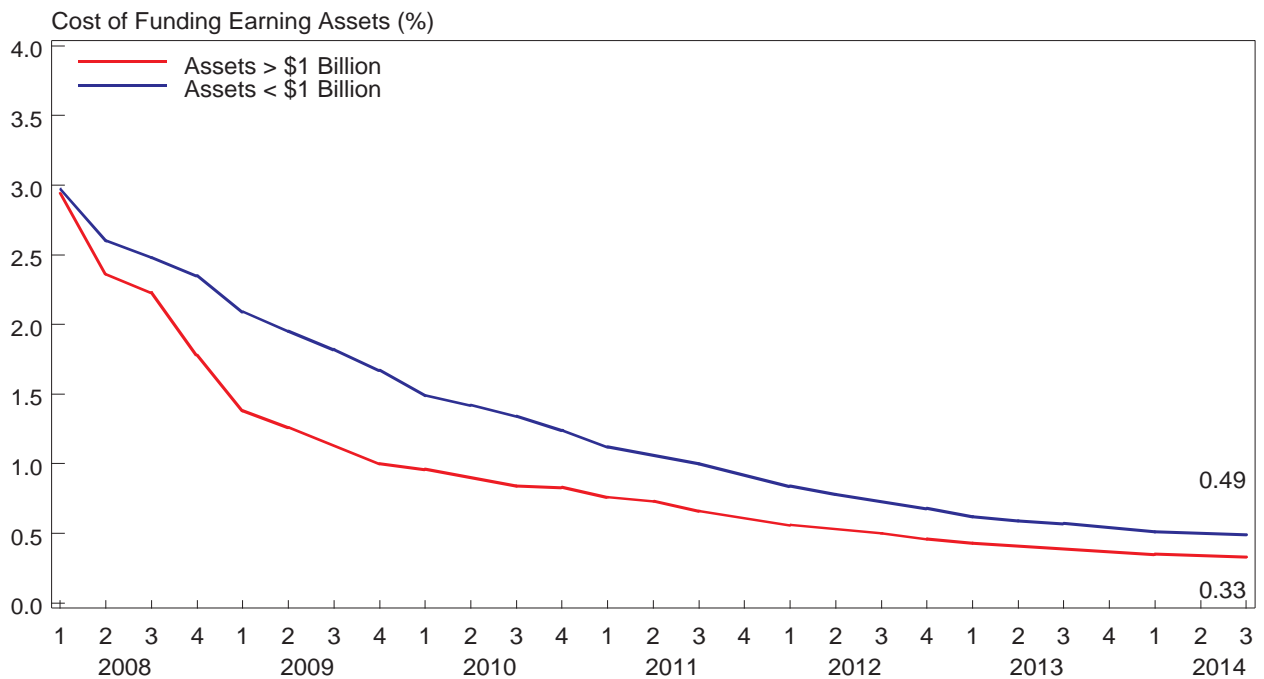
Quarterly Yield on Earning Assets

2008 - 2014



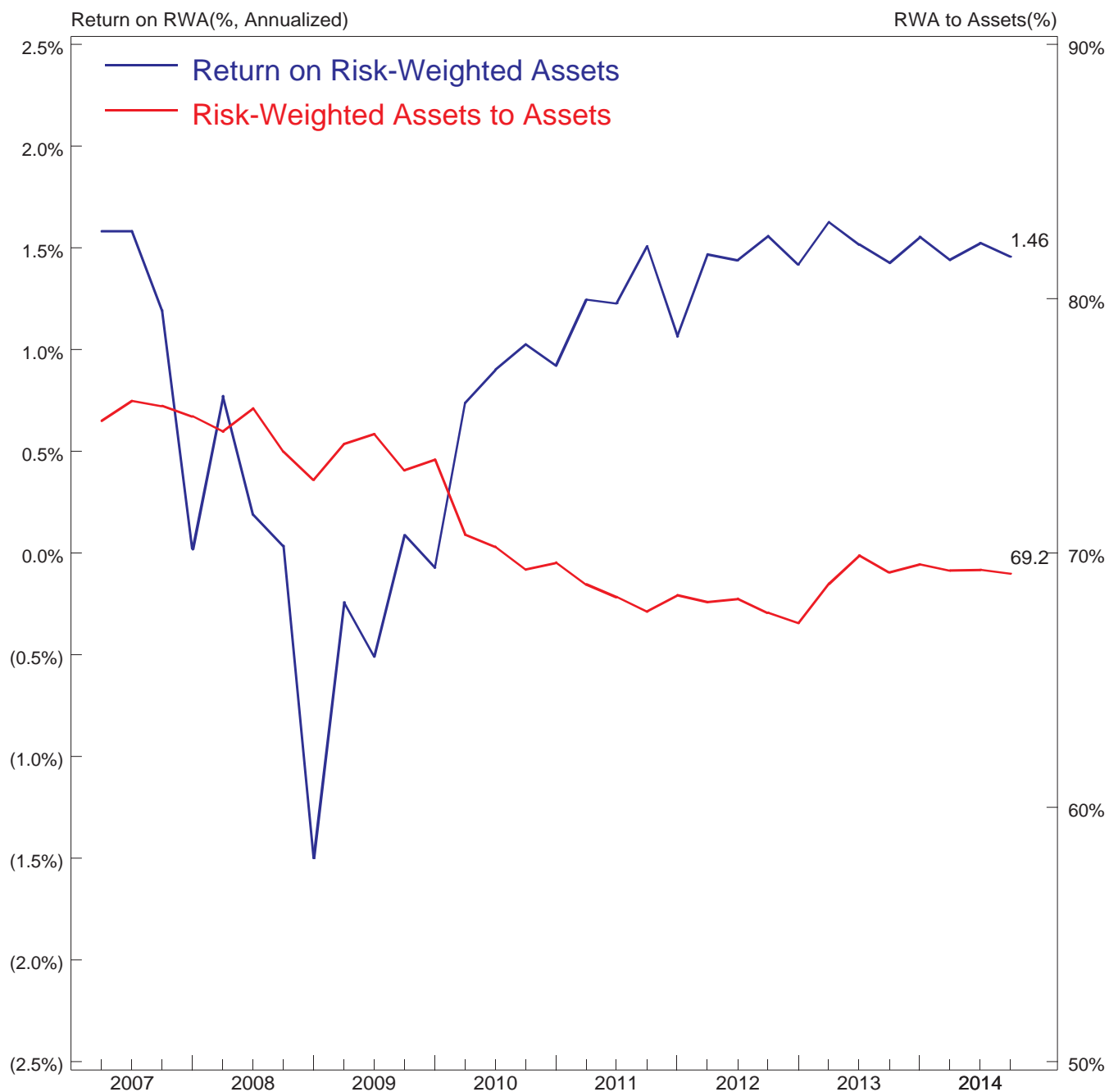
Quarterly Cost of Funding Earning Assets

2008 - 2014



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

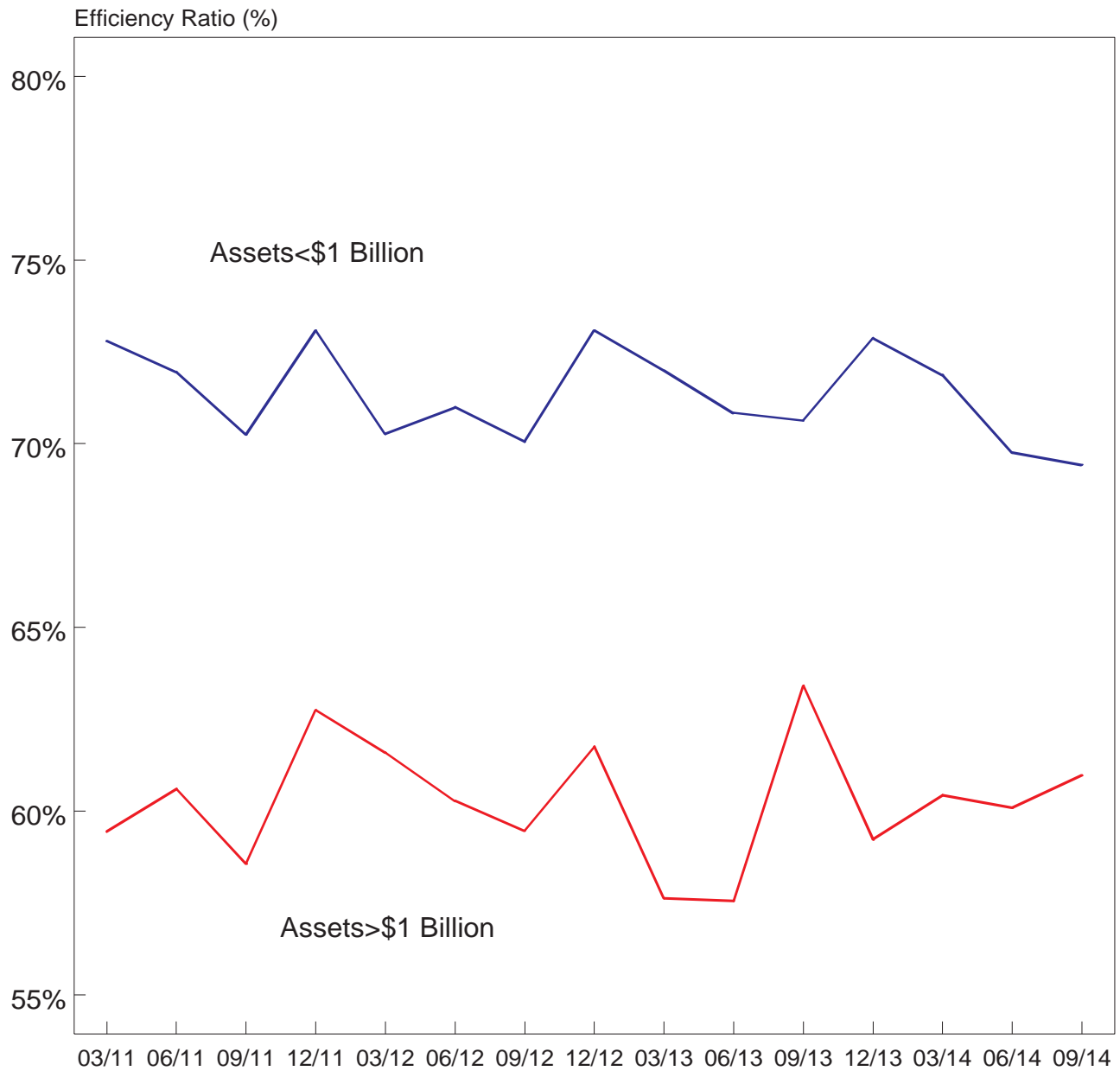
2007 - 2014



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

Quarterly Efficiency Ratios*

2011 - 2014

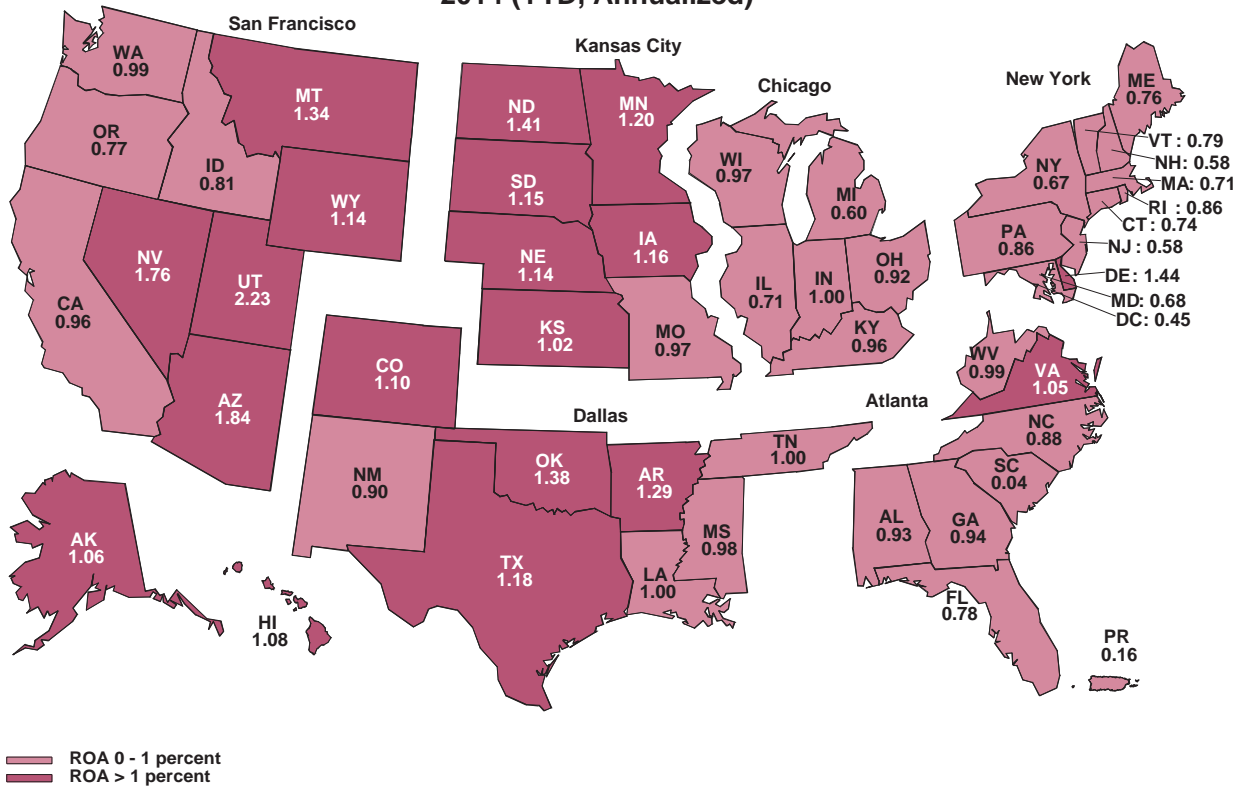


	03/11	06/11	09/11	12/11	03/12	06/12	09/12	12/12	03/13	06/13	09/13	12/13	03/14	06/14	09/14
Assets <\$1 Billion	72.79	71.95	70.25	73.08	70.27	70.99	70.06	73.08	71.99	70.84	70.64	72.87	71.87	69.76	69.43
Assets >\$1 Billion	59.44	60.60	58.57	62.75	61.59	60.28	59.47	61.75	57.63	57.56	63.41	59.23	60.43	60.09	60.97
Total	60.70	61.69	59.70	63.76	62.41	61.31	60.48	62.83	58.93	58.77	64.09	60.49	61.46	60.96	61.72

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

Return on Assets (ROA)

2014 (YTD, Annualized)



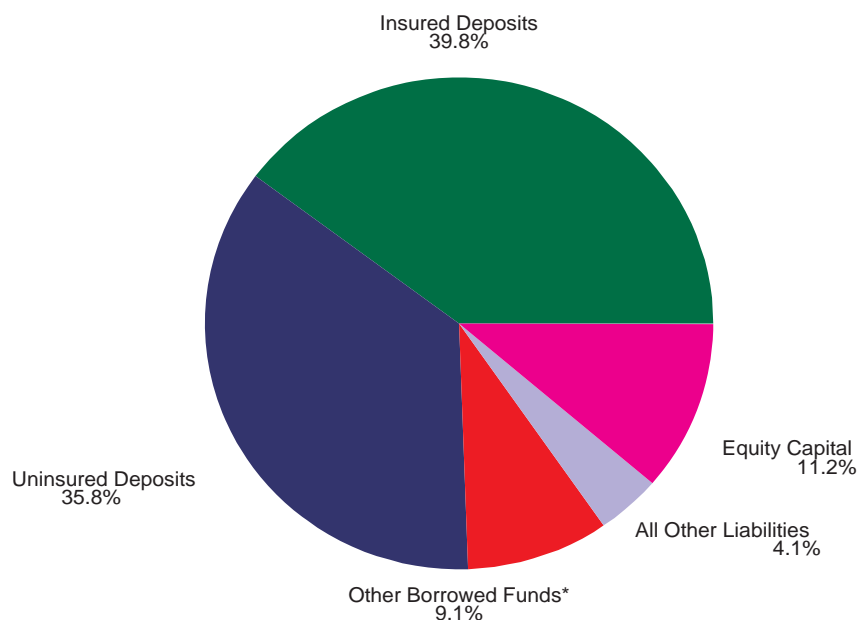
ROA Rankings by State

Rank	State	No. of Inst. as of 09/30/14	YTD 2014	YTD 2013	Change*
1	Utah	53	2.23	2.21	2
2	Arizona	22	1.84	1.97	(13)
3	Nevada	18	1.76	1.69	7
4	Delaware	22	1.44	1.56	(12)
5	North Dakota	86	1.41	1.40	1
6	Oklahoma	221	1.38	1.34	4
7	Montana	62	1.34	1.28	6
8	Arkansas	111	1.29	1.23	6
9	Minnesota	345	1.20	1.14	6
10	Texas	516	1.18	1.23	(5)
11	Iowa	322	1.16	1.14	2
12	South Dakota	73	1.15	1.29	(14)
13	Nebraska	201	1.14	1.17	(3)
14	Wyoming	33	1.14	1.11	3
15	Colorado	97	1.10	1.03	7
16	Hawaii	9	1.08	1.43	(35)
17	Alaska	5	1.06	1.04	2
18	Virginia	99	1.05	0.99	6
19	Kansas	283	1.02	0.93	9
20	Indiana	127	1.00	1.02	(2)
21	Louisiana	140	1.00	0.94	6
22	Tennessee	174	1.00	0.65	35
23	Washington	60	0.99	0.99	0
24	West Virginia	60	0.99	1.01	(2)
25	Mississippi	84	0.98	0.88	10
26	Missouri	304	0.97	0.95	2
27	Wisconsin	253	0.97	1.01	(4)
28	California	215	0.96	1.07	(11)
29	Kentucky	183	0.96	0.89	7
30	Georgia	213	0.94	0.76	18
31	Alabama	133	0.93	1.00	(7)
32	Ohio	215	0.92	0.93	(1)
33	New Mexico	44	0.90	0.92	(2)
34	North Carolina	68	0.88	1.11	(23)
35	Pennsylvania	192	0.86	0.44	42
36	Rhode Island	10	0.86	(3.74)	460
37	Idaho	13	0.81	0.71	10
38	Vermont	12	0.79	0.75	4
39	Florida	184	0.78	0.84	(6)
40	Oregon	28	0.77	1.13	(36)
41	Maine	28	0.76	0.76	0
42	Connecticut	45	0.74	0.67	7
43	Illinois	529	0.71	0.71	0
44	Massachusetts	147	0.71	0.82	(11)
45	Maryland	69	0.68	0.53	15
46	New York	160	0.67	0.77	(10)
47	Michigan	120	0.60	1.16	(56)
48	New Hampshire	20	0.58	0.69	(11)
49	New Jersey	99	0.58	0.61	(3)
50	District of Col.	4	0.45	0.65	(20)
51	Puerto Rico	6	0.16	(0.01)	17
52	South Carolina	66	0.04	0.63	(59)
	U.S. and Terr.	6,589	1.03	1.06	(3)

*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, 2014

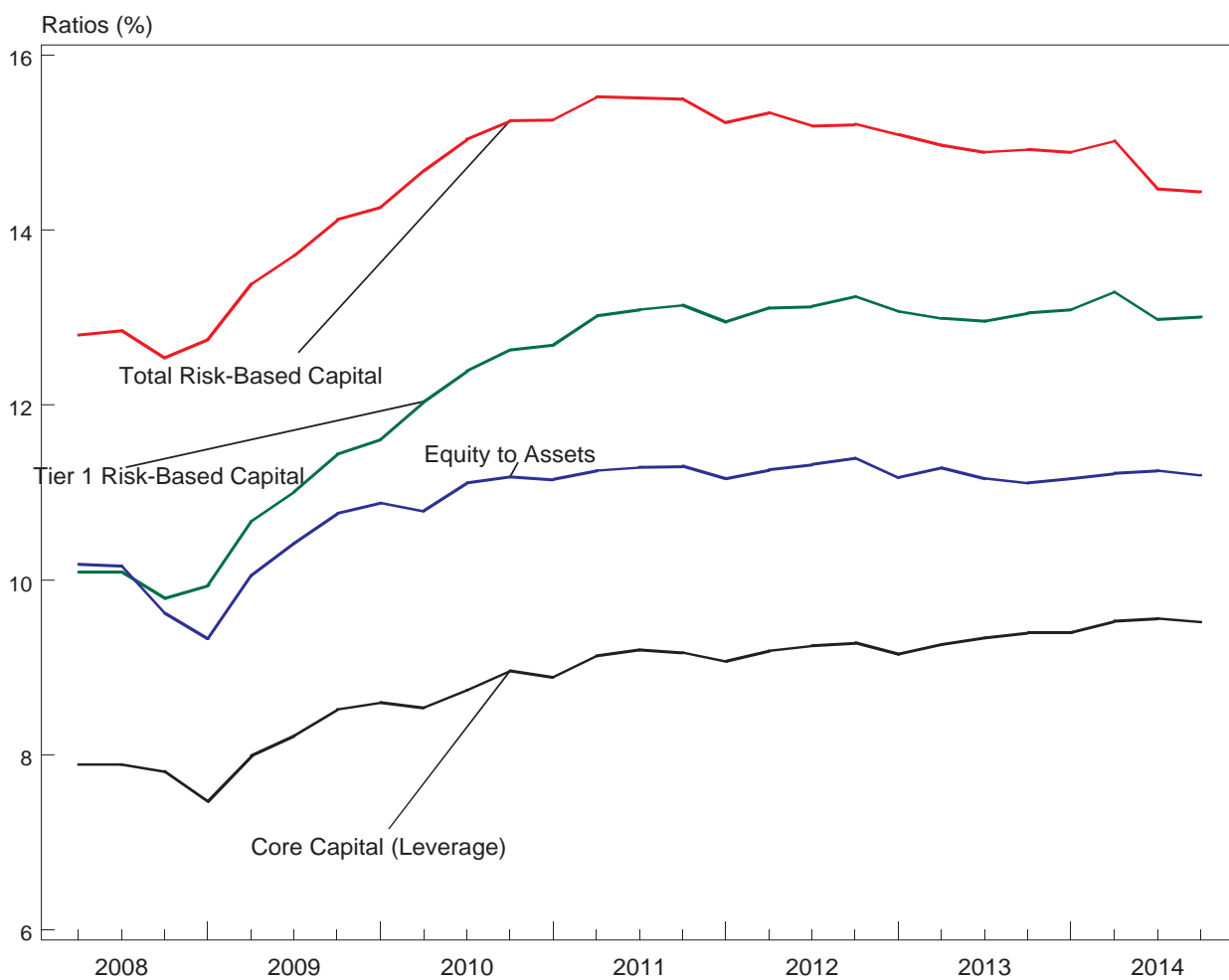


(\$ Billions)	9/30/13	9/30/14	% Change
Insured Deposits (estimated)	5,940	6,102	2.7
Uninsured Deposits	5,089	5,494	8.0
In Foreign Offices	1,429	1,424	-0.3
Other Borrowed Funds*	1,316	1,394	5.9
All Other Liabilities	622	631	1.4
Subordinated Debt	109	97	-11.0
Bank Equity Capital	1,622	1,719	6.0
Total Liabilities and Equity Capital	14,604	15,349	5.1

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

Capital Ratios

2008 - 2014

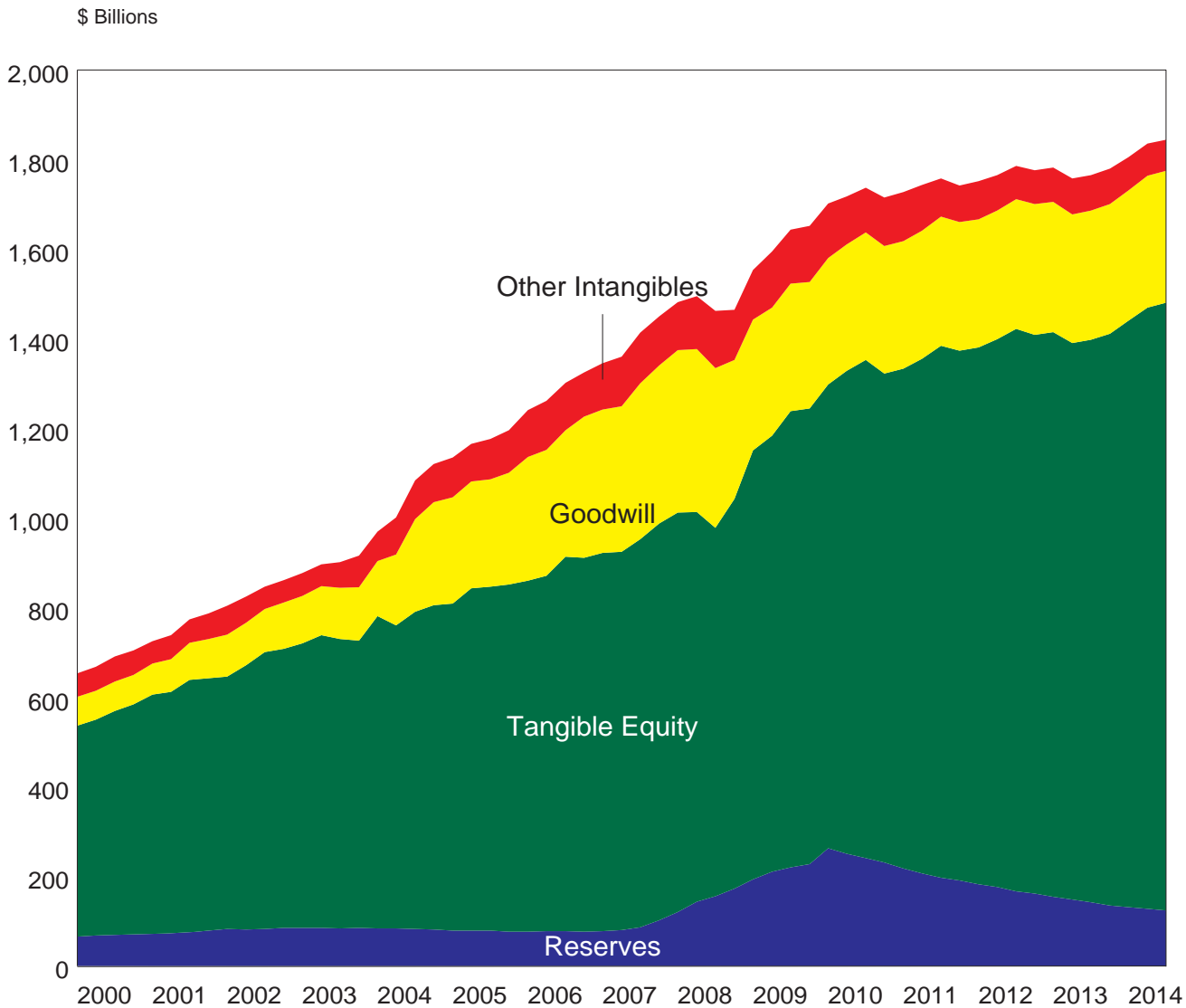


	12/08	12/09	12/10	12/11	12/12	12/13	9/14
Total Risk-Based Capital	12.75	14.26	15.26	15.23	15.09	14.89	14.44
Tier 1 Risk-Based Capital	9.94	11.61	12.69	12.95	13.07	13.09	13.01
Equity to Assets	9.33	10.88	11.15	11.16	11.17	11.16	11.20
Core Capital (Leverage)	7.47	8.60	8.89	9.07	9.15	9.40	9.52

Equity Capital and Reserves

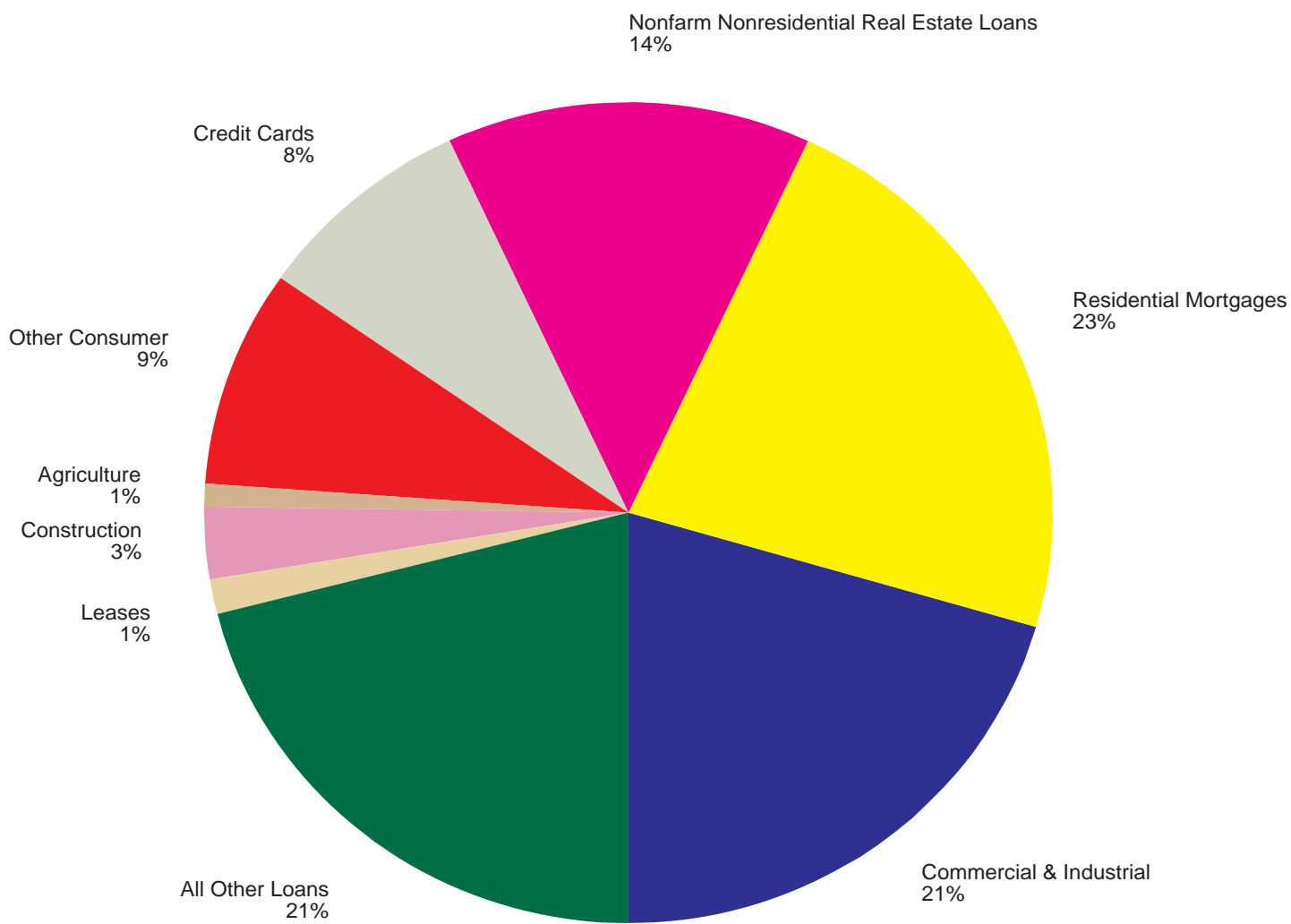
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2014



Loan Portfolio Composition

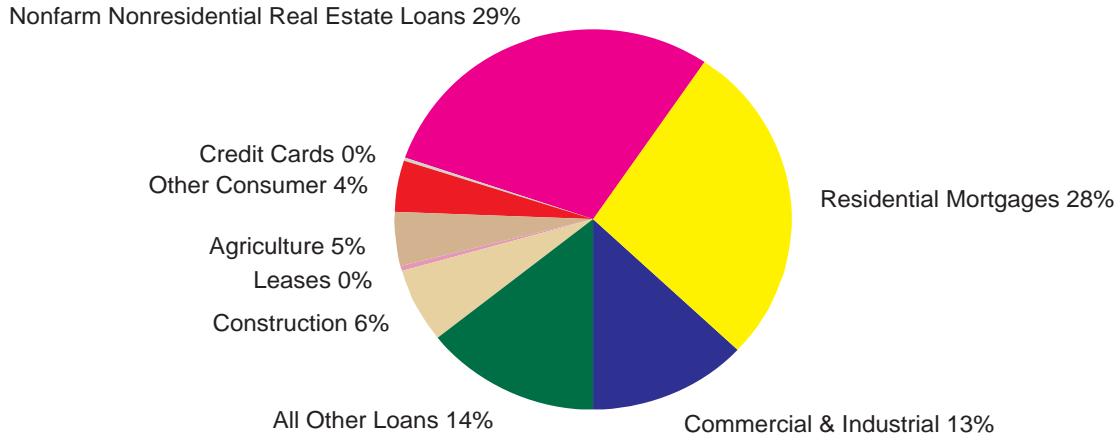
September 30, 2014



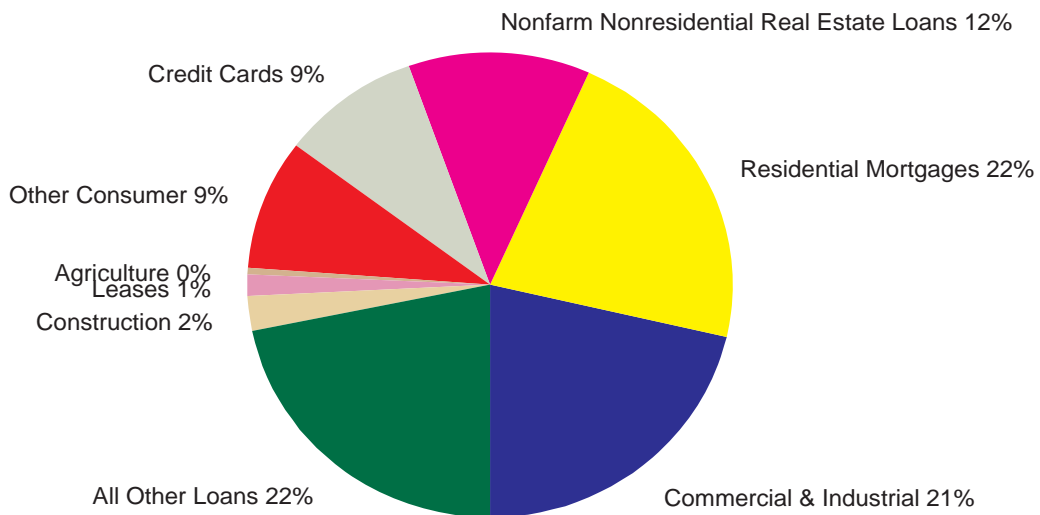
Loan Portfolio Composition by Asset Size

September 30, 2014

Assets < \$1 Billion

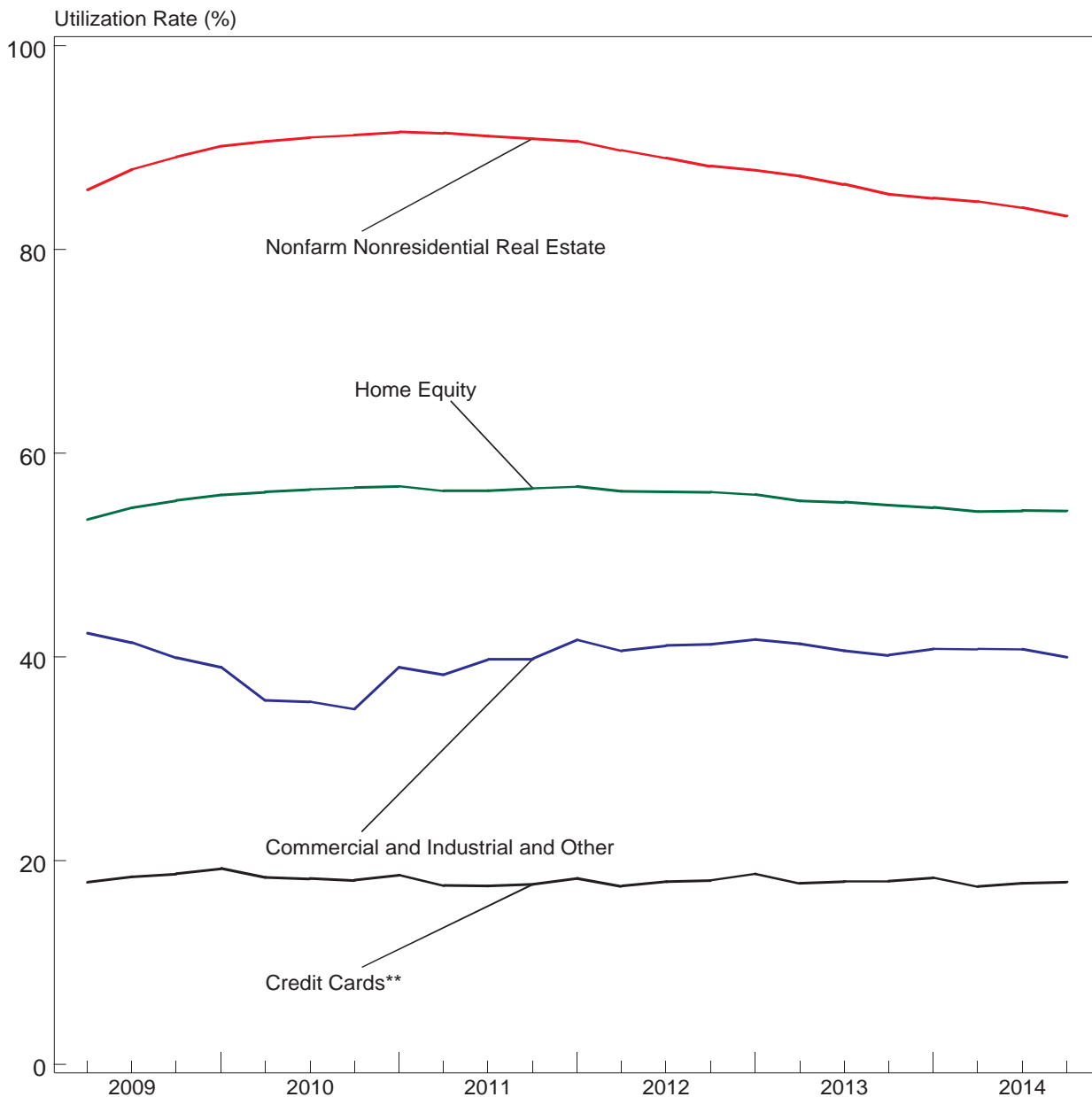


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2009-2014

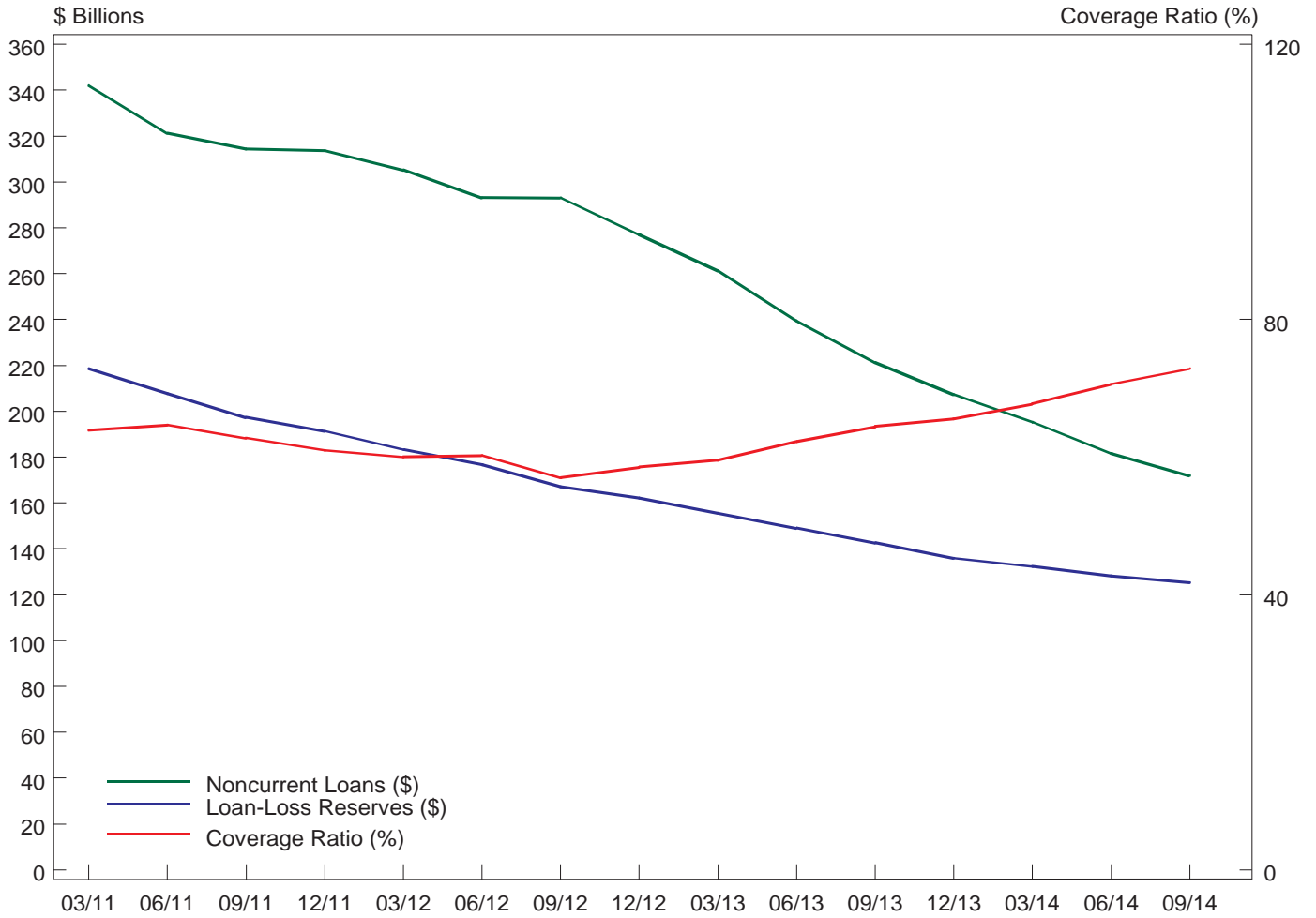


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2011-2014



Noncurrent Loans (\$ Billions)

341.9 321.2 314.3 313.7 305.2 293.1 293.1 276.9 261.2 239.4 221.2 207.2 195.2 181.6 171.9

Loan-Loss Reserves (\$ Billions)

218.5 207.7 197.3 191.3 183.2 176.6 167.0 162.1 155.5 149.1 142.6 135.9 132.3 128.2 125.3

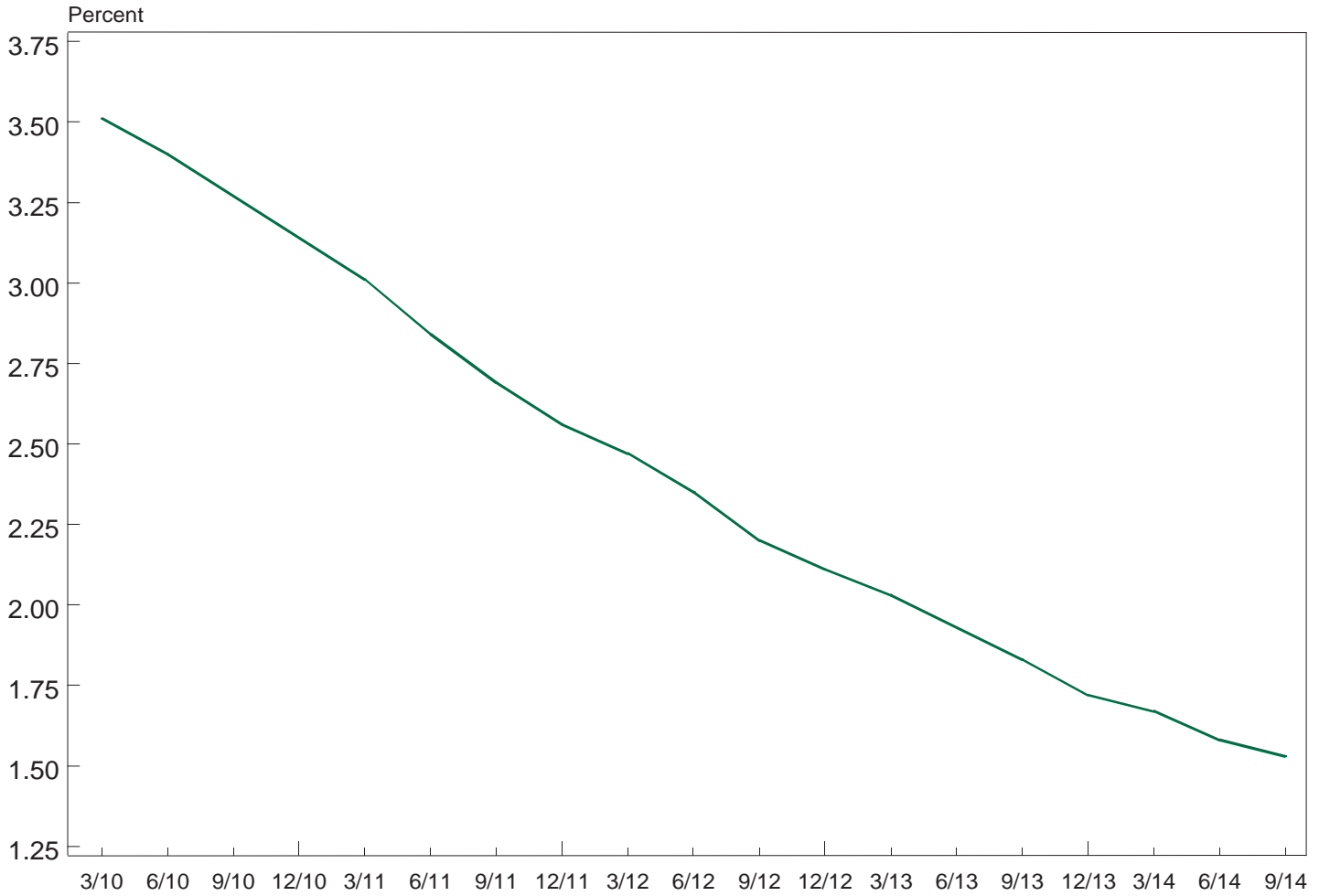
Coverage Ratio (%)

64 65 63 61 60 60 57 59 60 62 64 66 68 71 73

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2010 - 2014

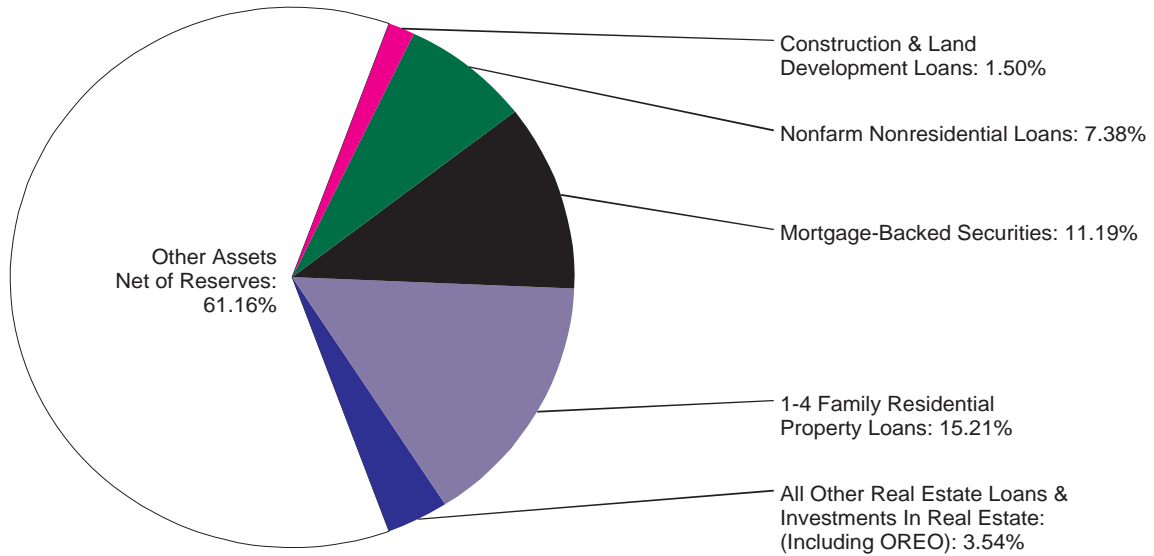


Loss Allowance to Loans and Leases

3.51 3.40 3.27 3.14 3.01 2.84 2.69 2.56 2.47 2.35 2.20 2.11 2.03 1.93 1.83 1.72 1.67 1.58 1.53

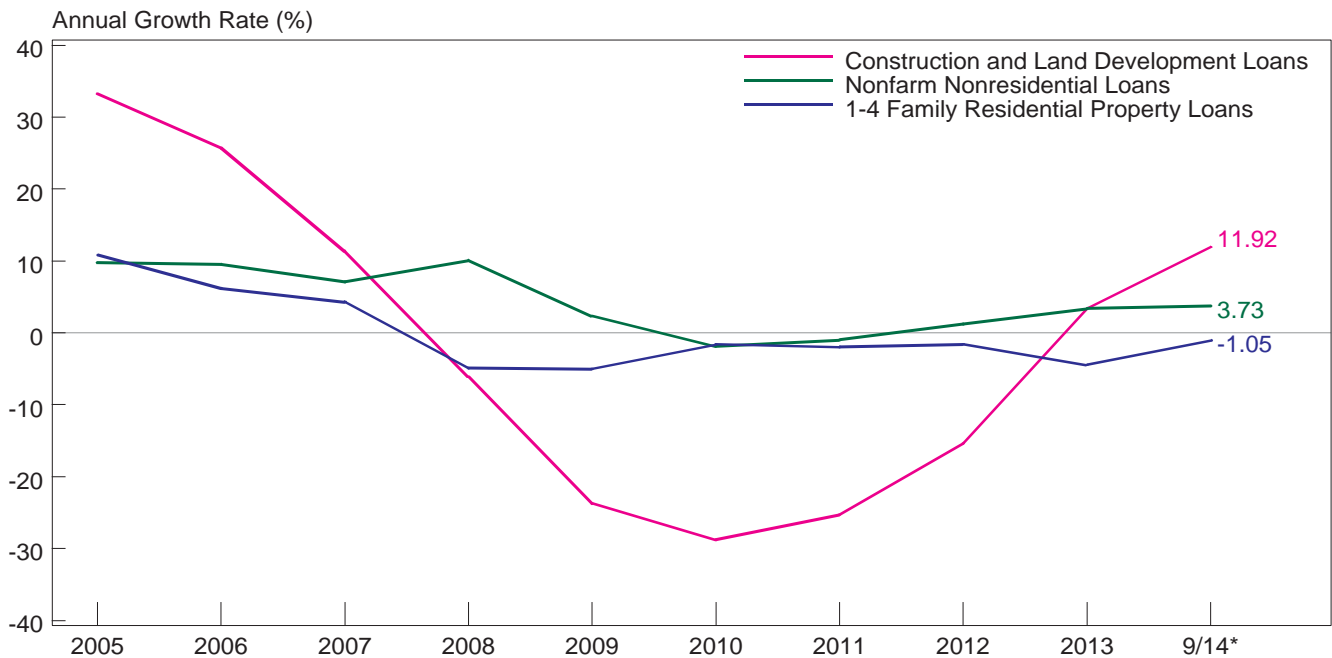
Real Estate Assets as a Percent of Total Assets

September 30, 2014



Real Estate Loan Growth Rates*

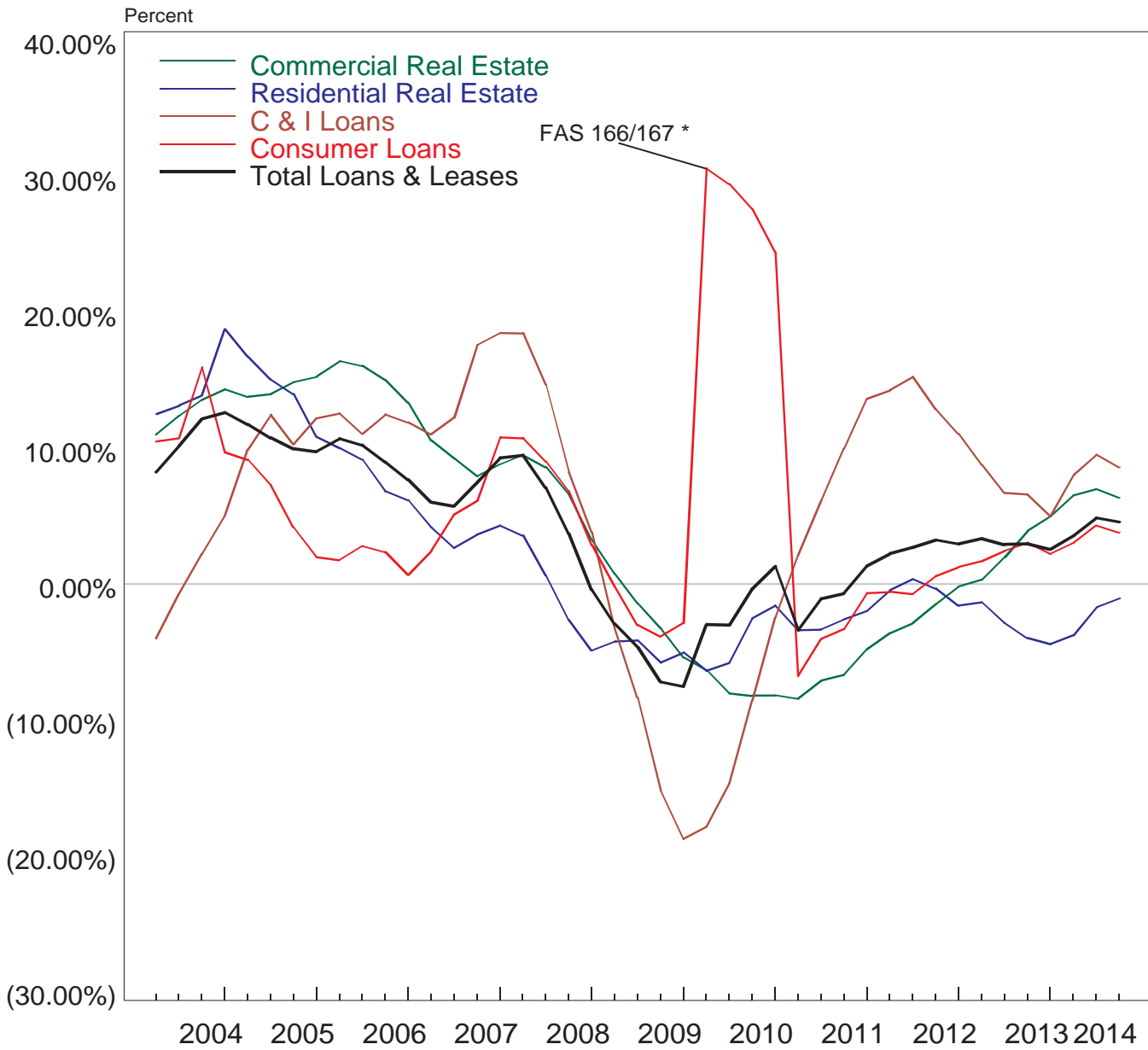
2005-2014



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

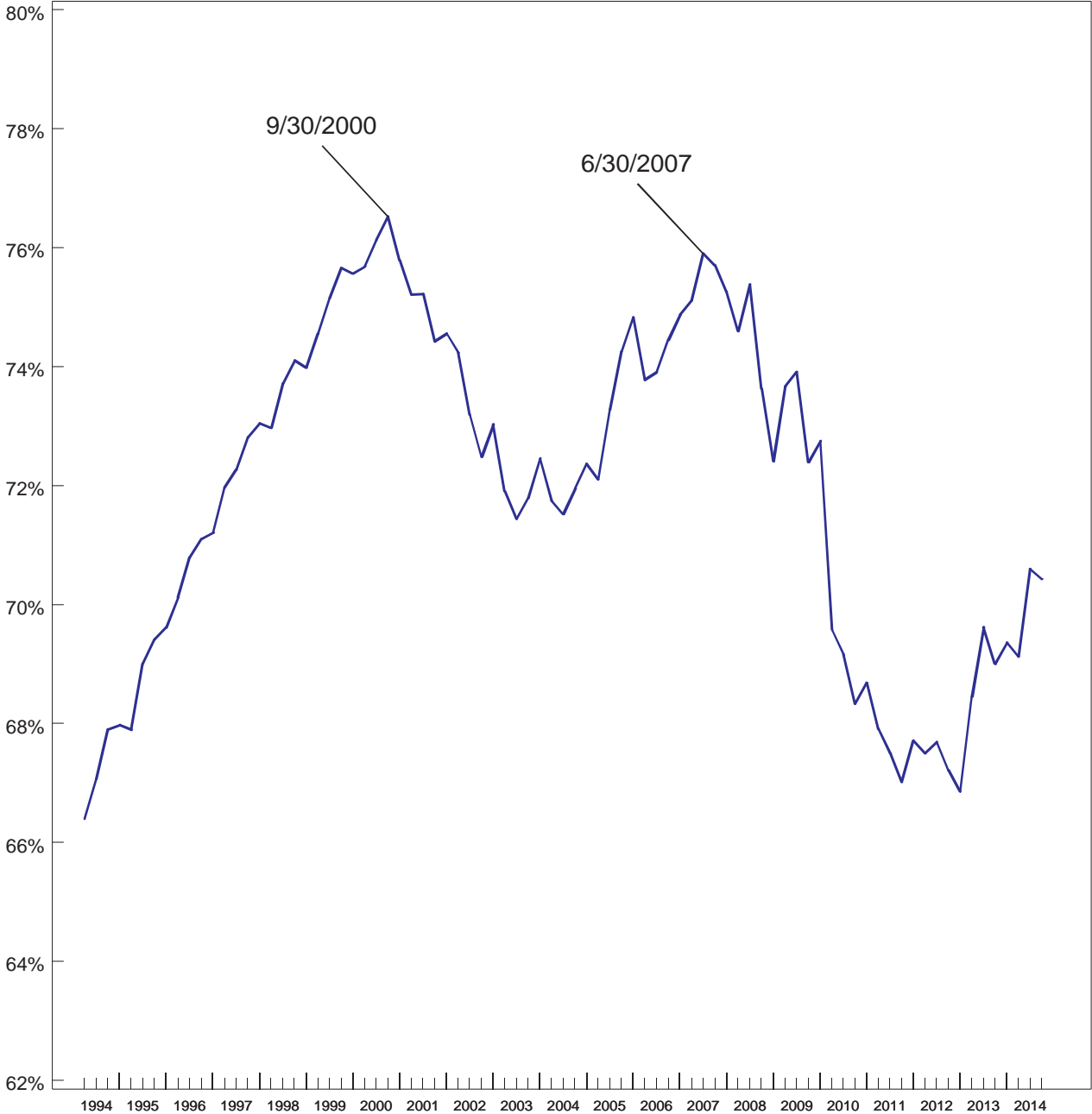
Twelve-Month Loan Growth Rates

2004 - 2014



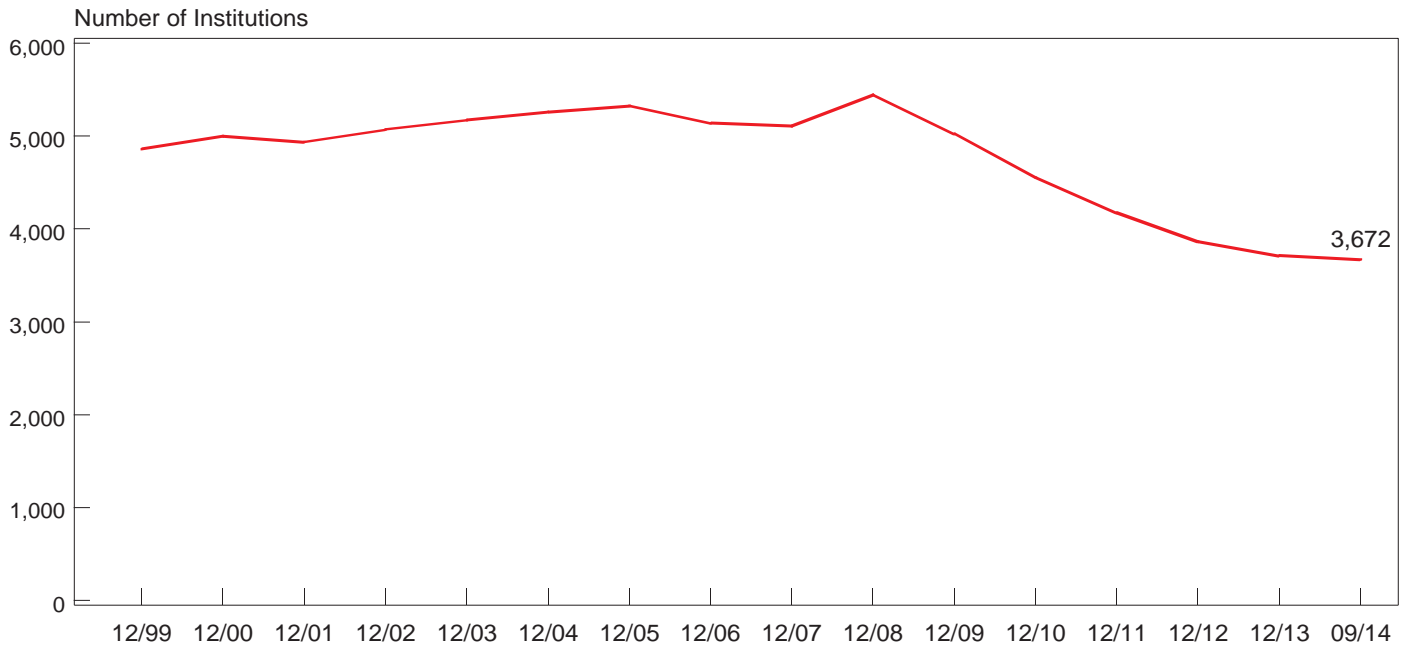
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

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



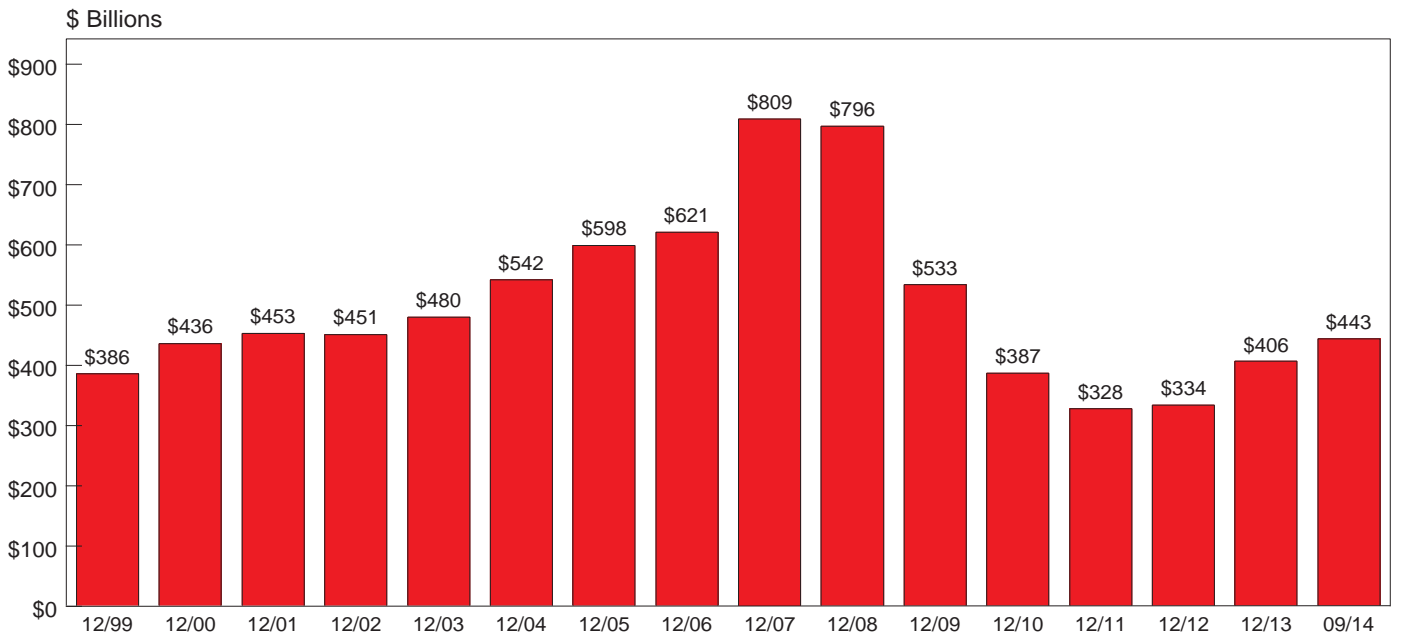
Number of Institutions with FHLB Advances

1999 - 2014

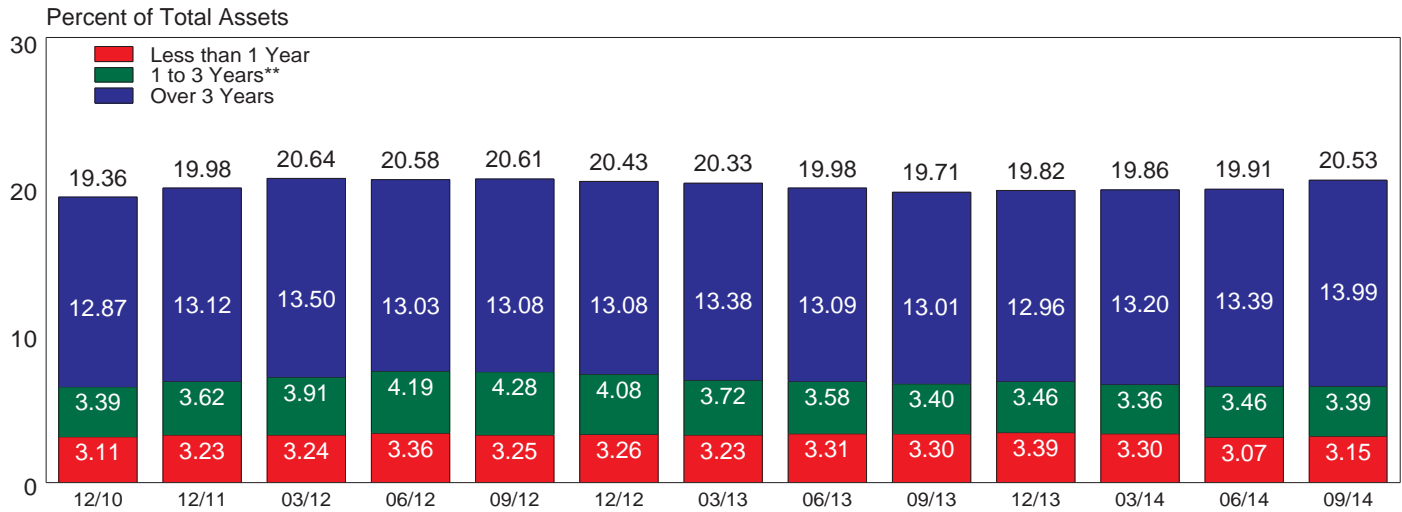


Amount of FHLB Advances Outstanding

1999 - 2014

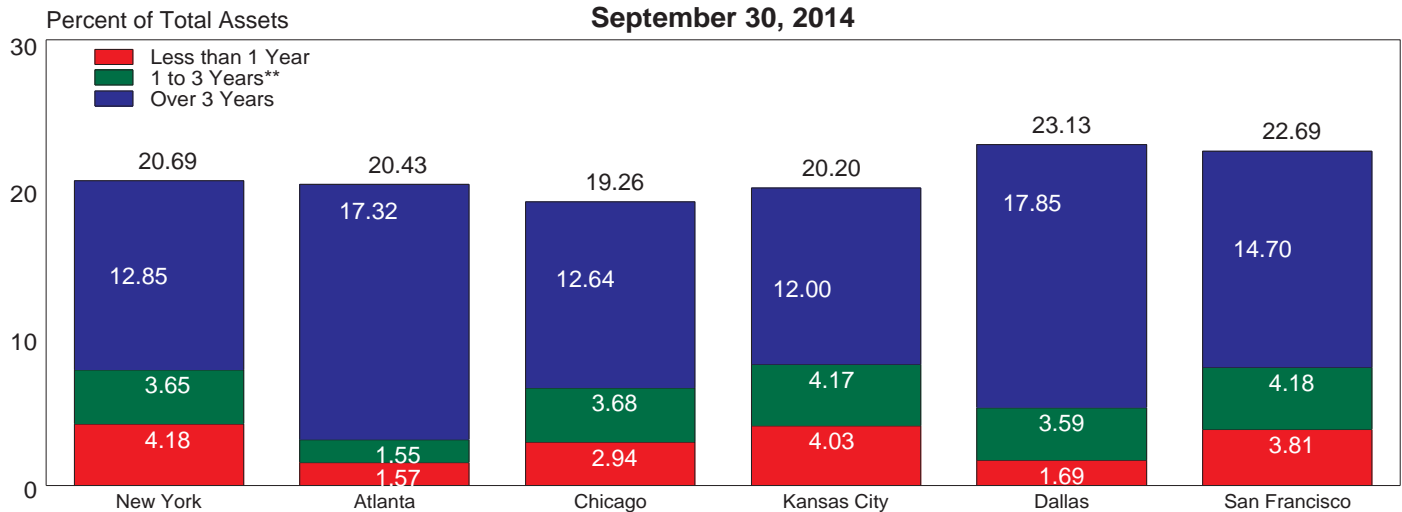


Debt Securities by Maturity or Repricing Frequency*...



.....and by Region

September 30, 2014



Total Securities (Debt and Equity)*

(\$ Billions)

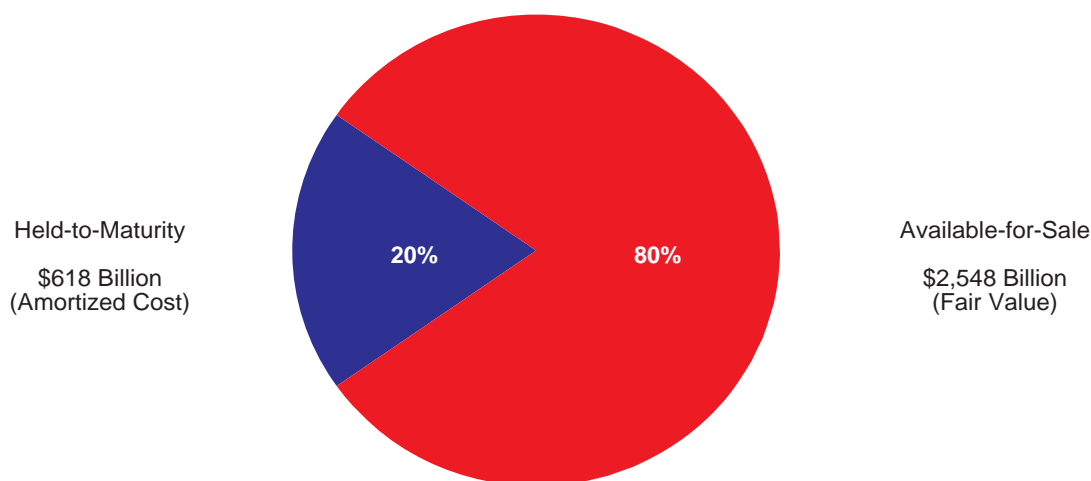
	9/12	12/12	3/13	6/13	9/13	12/13	3/14	6/14	9/14
U.S. Government Obligations:									
U.S. Treasury	196	205	189	166	160	193	237	274	345
U.S. Agencies	23	24	25	25	26	26	27	28	29
Government Sponsored Enterprises	202	215	215	212	213	209	202	197	193
Mortgage Pass-through Securities	994	968	971	965	966	964	974	975	973
Collateralized Mortgage Obligations	616	606	589	565	549	548	550	565	561
State, County, Municipal Obligations	251	262	267	274	284	292	299	305	309
Asset Backed Securities	163	166	165	167	174	175	174	179	166
Other Debt Securities	528	548	559	557	571	580	574	572	576
Equity Securities	13	17	18	13	15	14	17	18	15
Total Securities	\$2,986	\$3,010	\$2,999	\$2,945	\$2,958	\$3,002	\$3,055	\$3,113	\$3,166

* 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, 2014



Total Securities*

September 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	\$45,008	100.2	\$300,484	100.2	\$345,492	100.2
U.S. Government Agencies	5,640	100.4	23,436	100.2	29,077	100.2
Government Sponsored Enterprises	34,820	97.9	158,605	99.5	193,425	99.2
Mortgage Pass-through Securities	244,191	100.3	728,987	100.4	973,178	100.4
Collateralized Mortgage Obligations	115,824	100.0	444,827	100.7	560,651	100.6
State, County, Municipal Obligations	64,566	102.9	244,103	102.5	308,669	102.6
Asset Backed Securities	29,317	100.8	136,216	100.8	165,532	100.8
Other Debt Securities	78,693	100.3	496,812	101.4	575,505	103.4
Equity Securities	**	**	14,622	107.0	14,622	107.0
Total Securities	\$618,059	100.4	\$2,548,091	100.7	\$3,166,150	100.7
Memoranda***						
Structured Notes	30,734		30,361			98.8

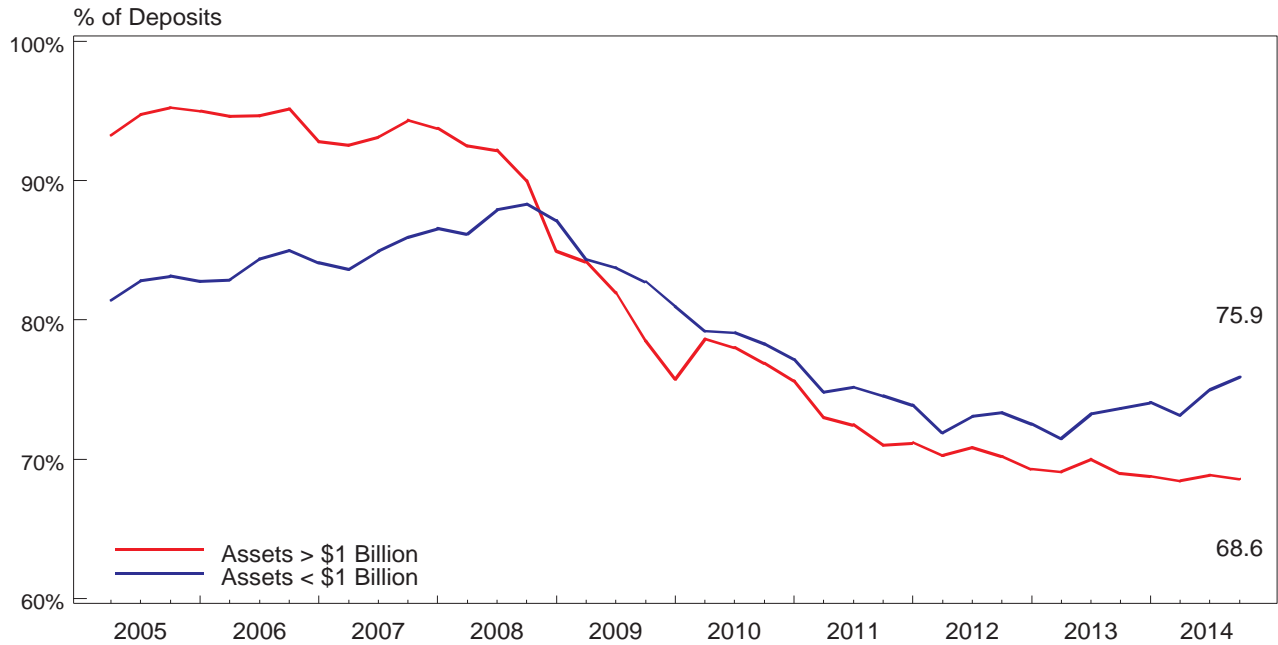
* Excludes trading account assets.

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

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

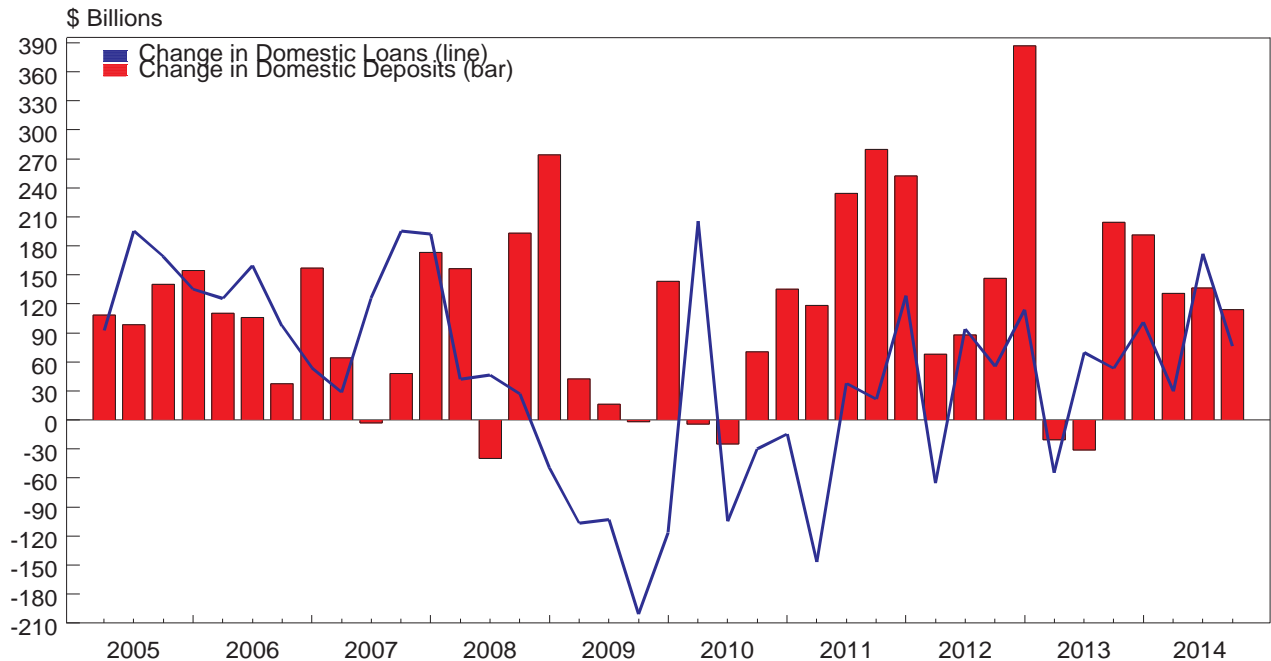
Net Loans and Leases to Deposits (Domestic and Foreign)

2005 - 2014



Quarterly Change in Domestic Loans vs Domestic Deposits

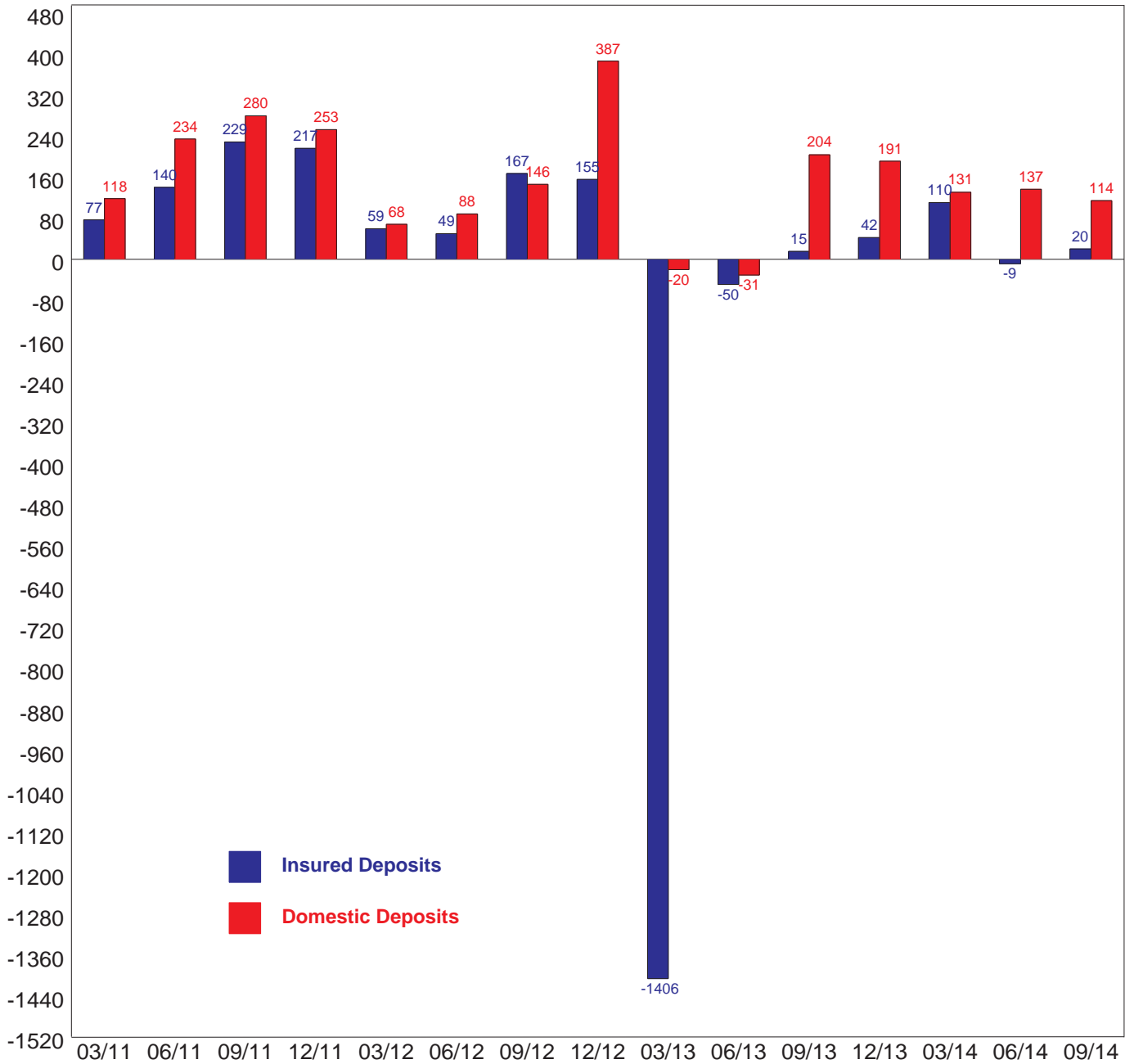
2005 - 2014



Quarterly Change In Domestic Deposits

2011 - 2014

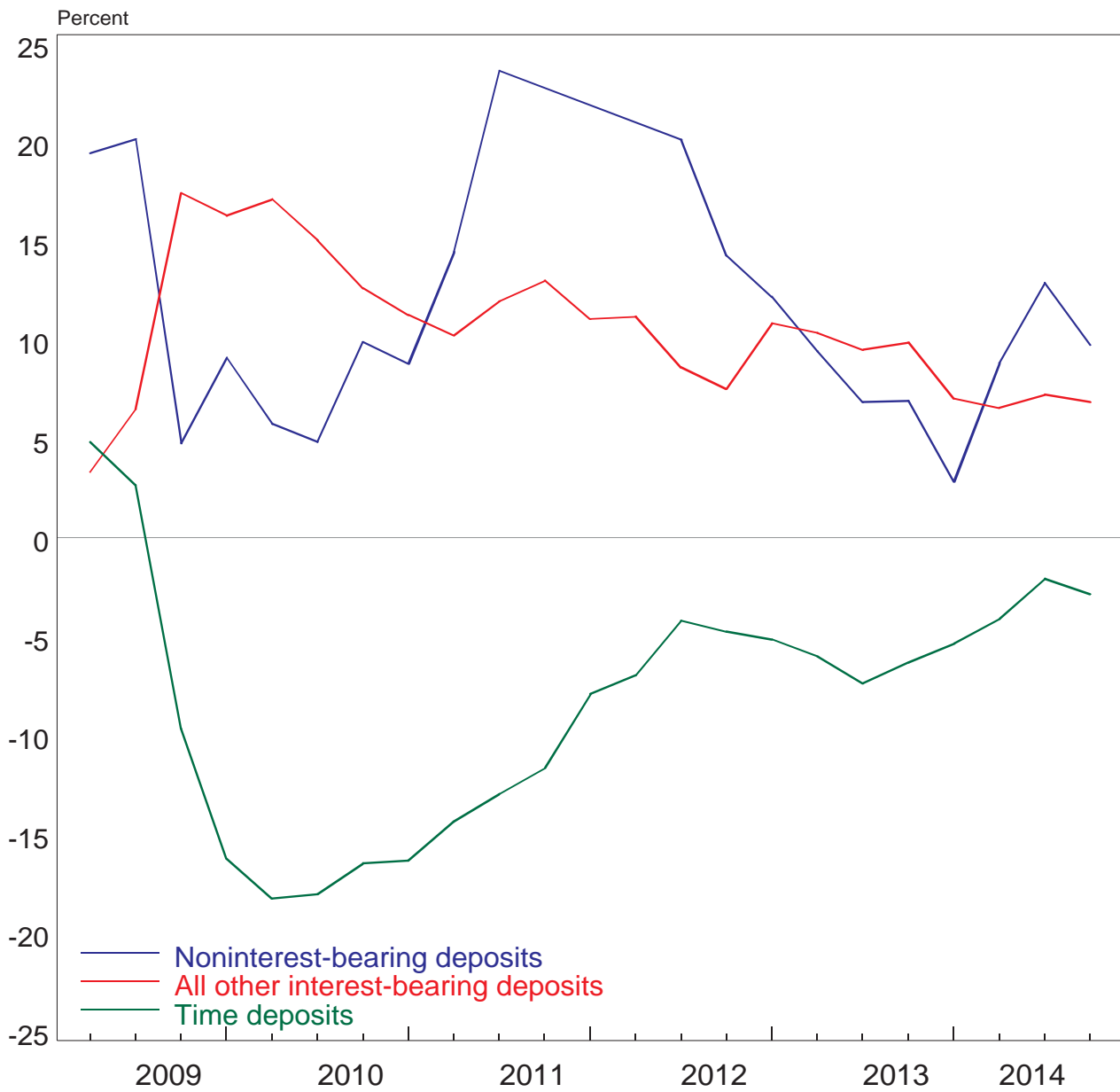
\$ Billions



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

Twelve-Month Growth Rates of Domestic Deposits

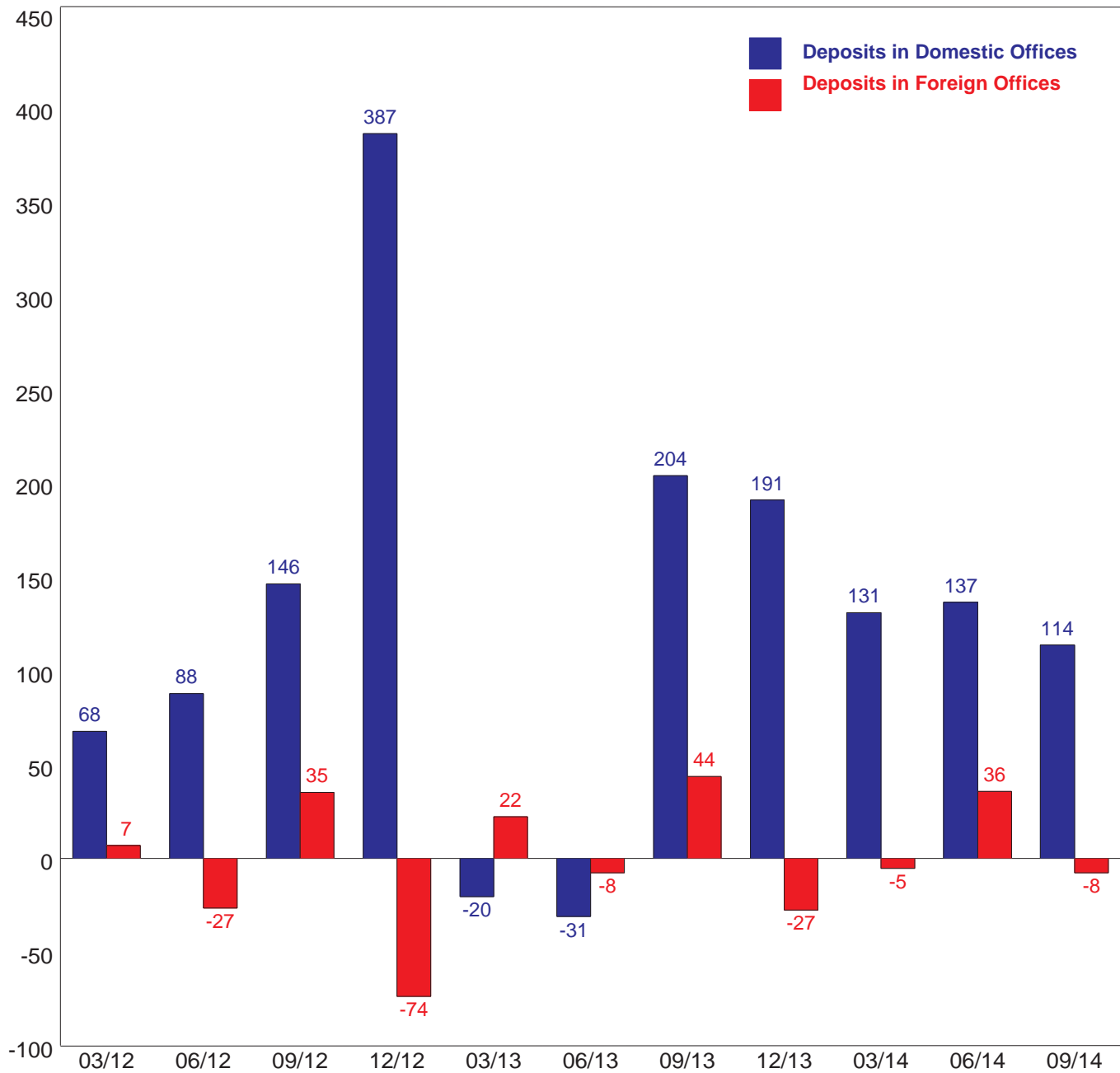
2009 - 2014



Quarterly Change In Domestic and Foreign Deposits

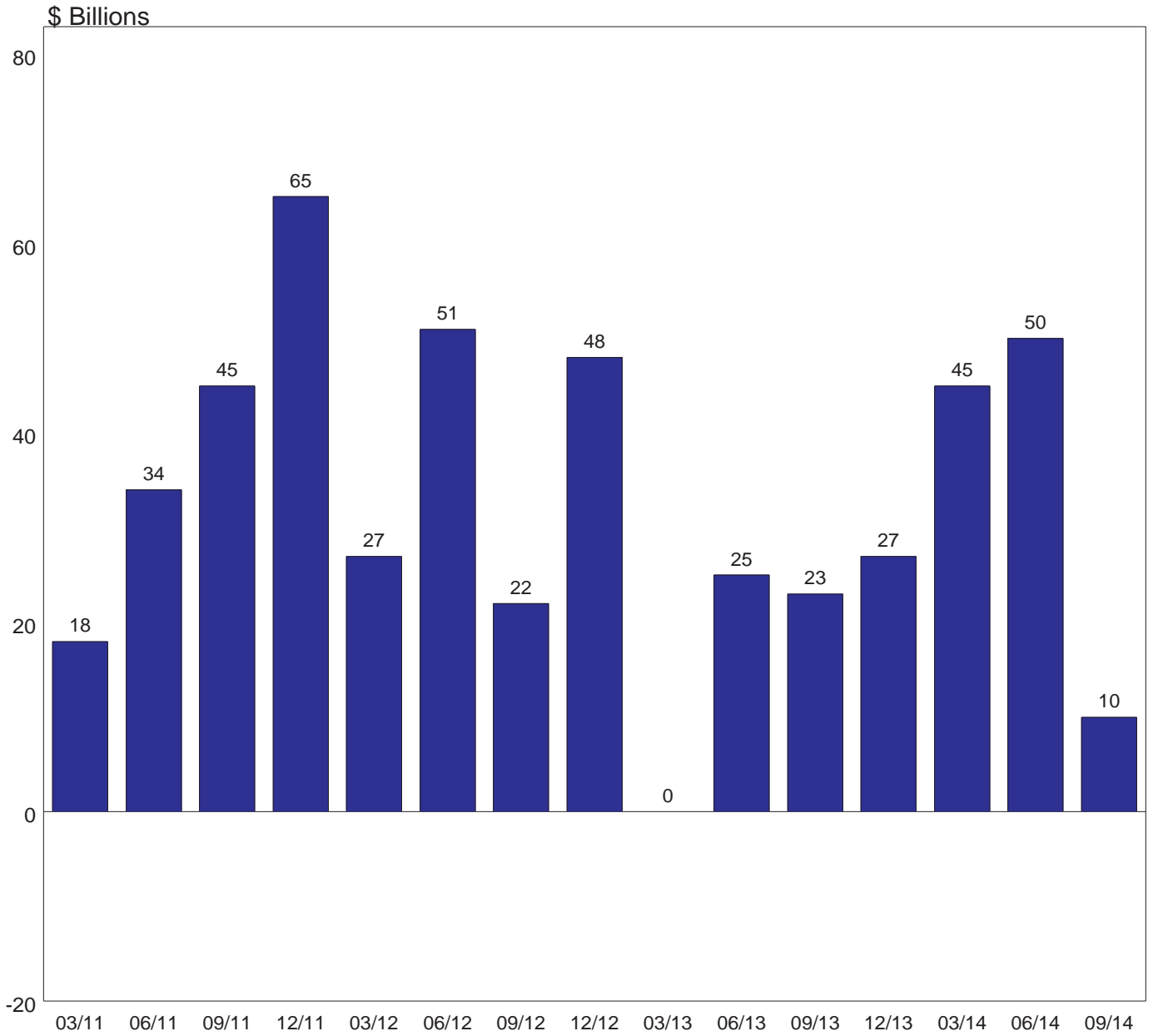
2012 - 2014

\$ Billions



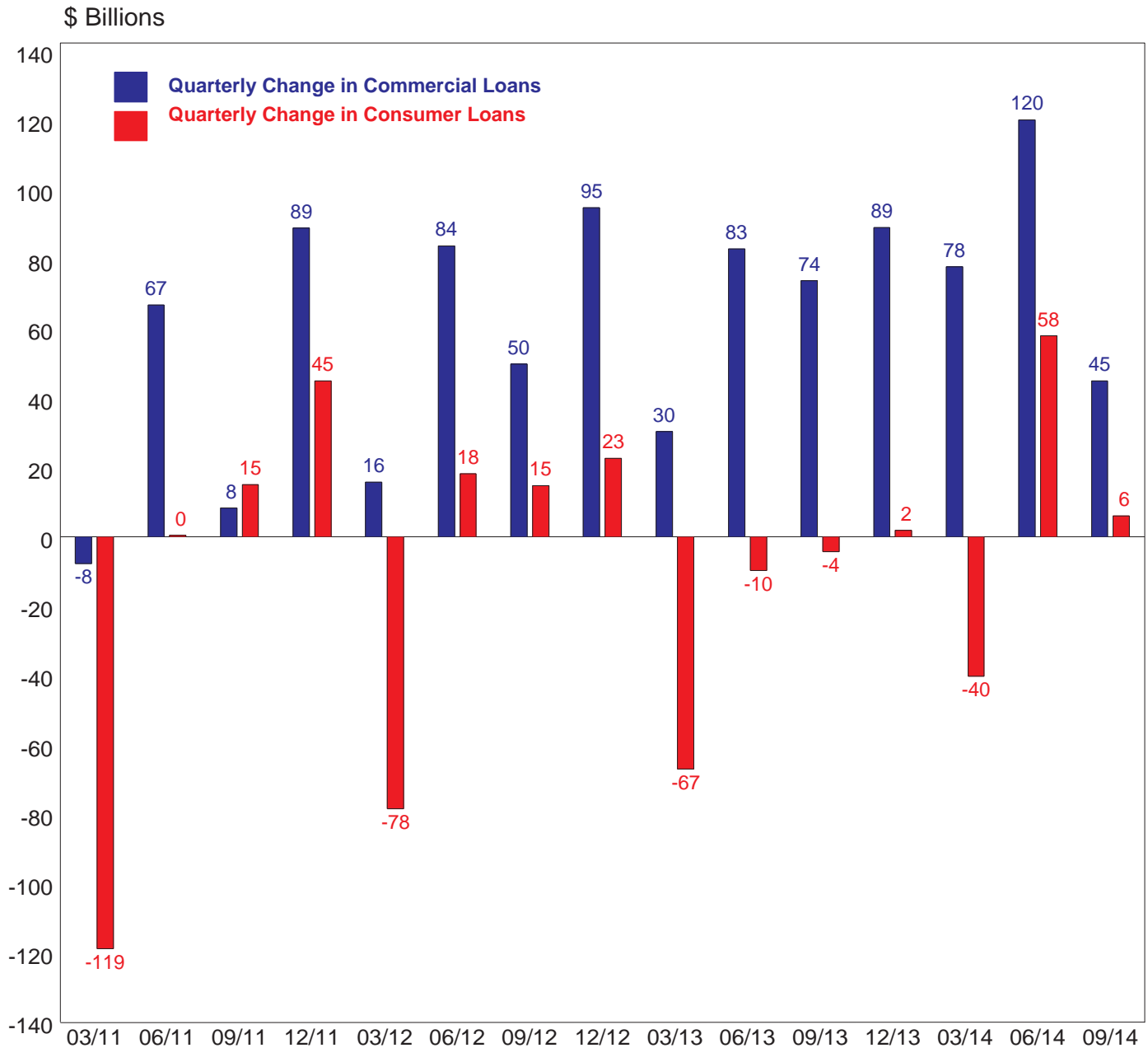
Quarterly Change in C&I Loans

2011-2014



Quarterly Change in Commercial and Consumer Loans

2011 - 2014



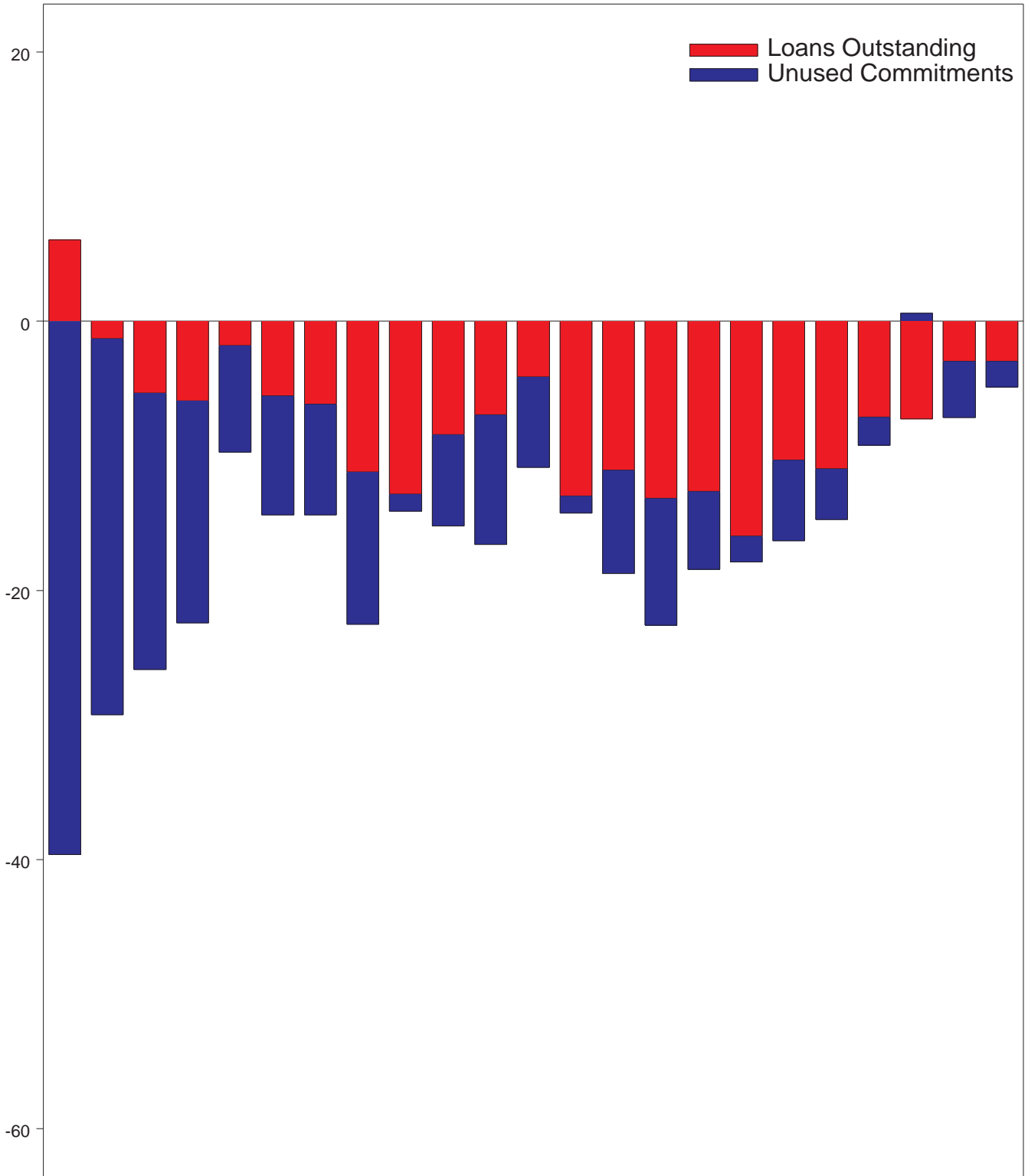
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

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

Quarterly Change in Home Equity Loans

Quarterly Change (\$ Billions)

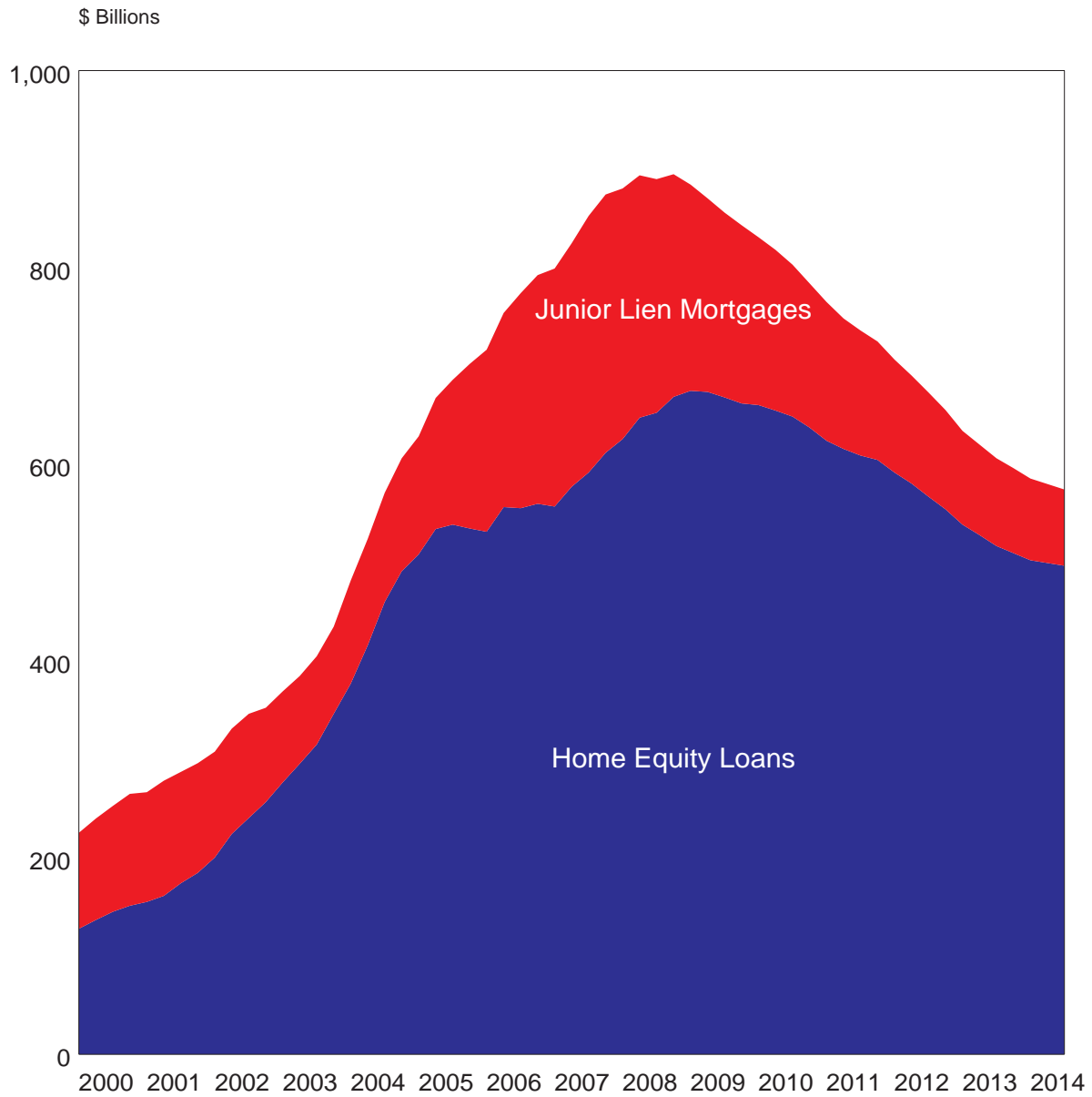
2009-2014



03/09 06/09 09/09 12/09 03/10 06/10 09/10 12/10 03/11 06/11 09/11 12/11 03/12 06/12 09/12 12/12 03/13 06/13 09/13 12/13 03/14 06/14 09/14

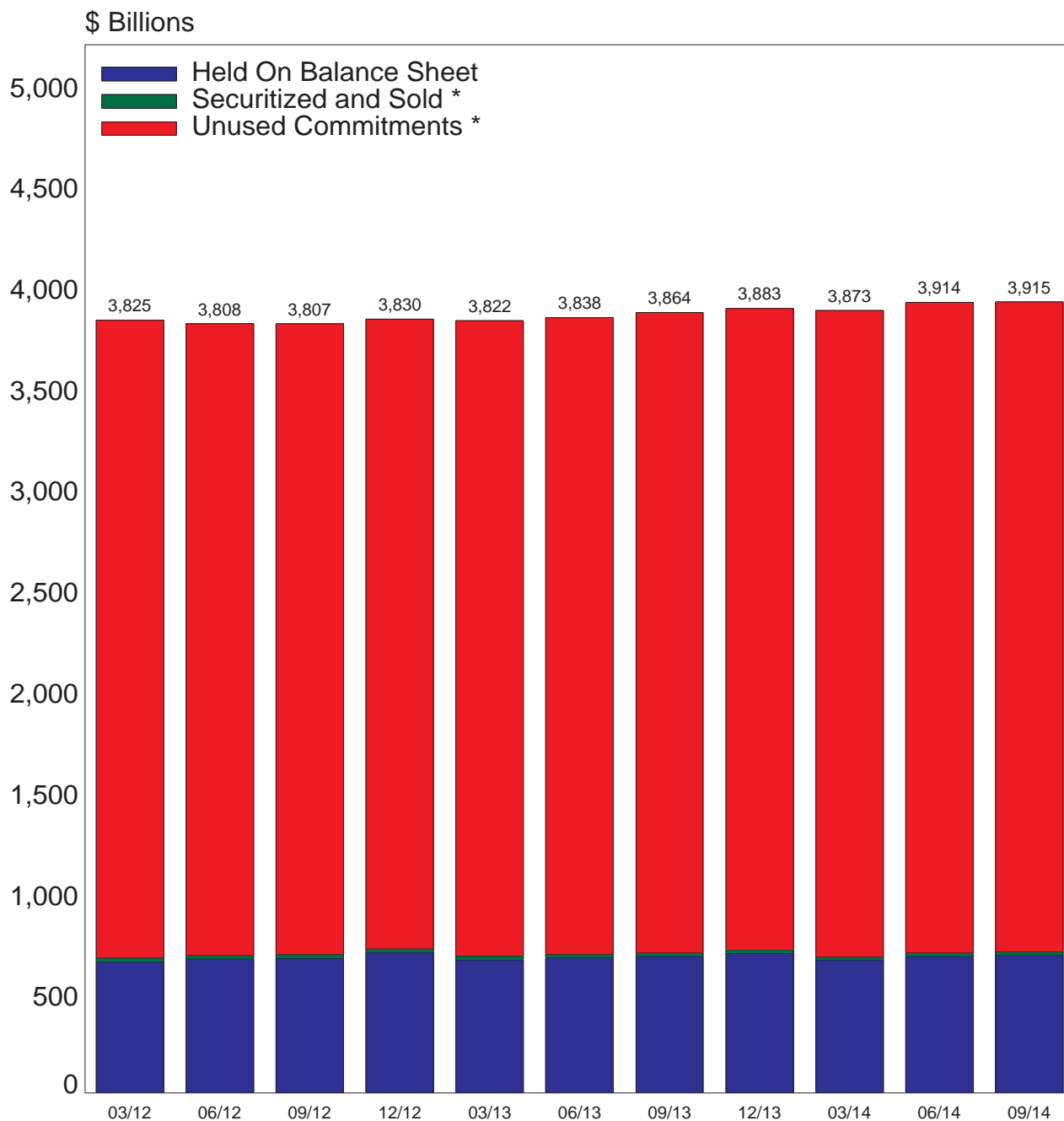
Home Equity and Junior Lien Loans

2000 - 2014



Expansion of Credit Card Lines

2012-2014



Loans Outstanding (\$ Billions)

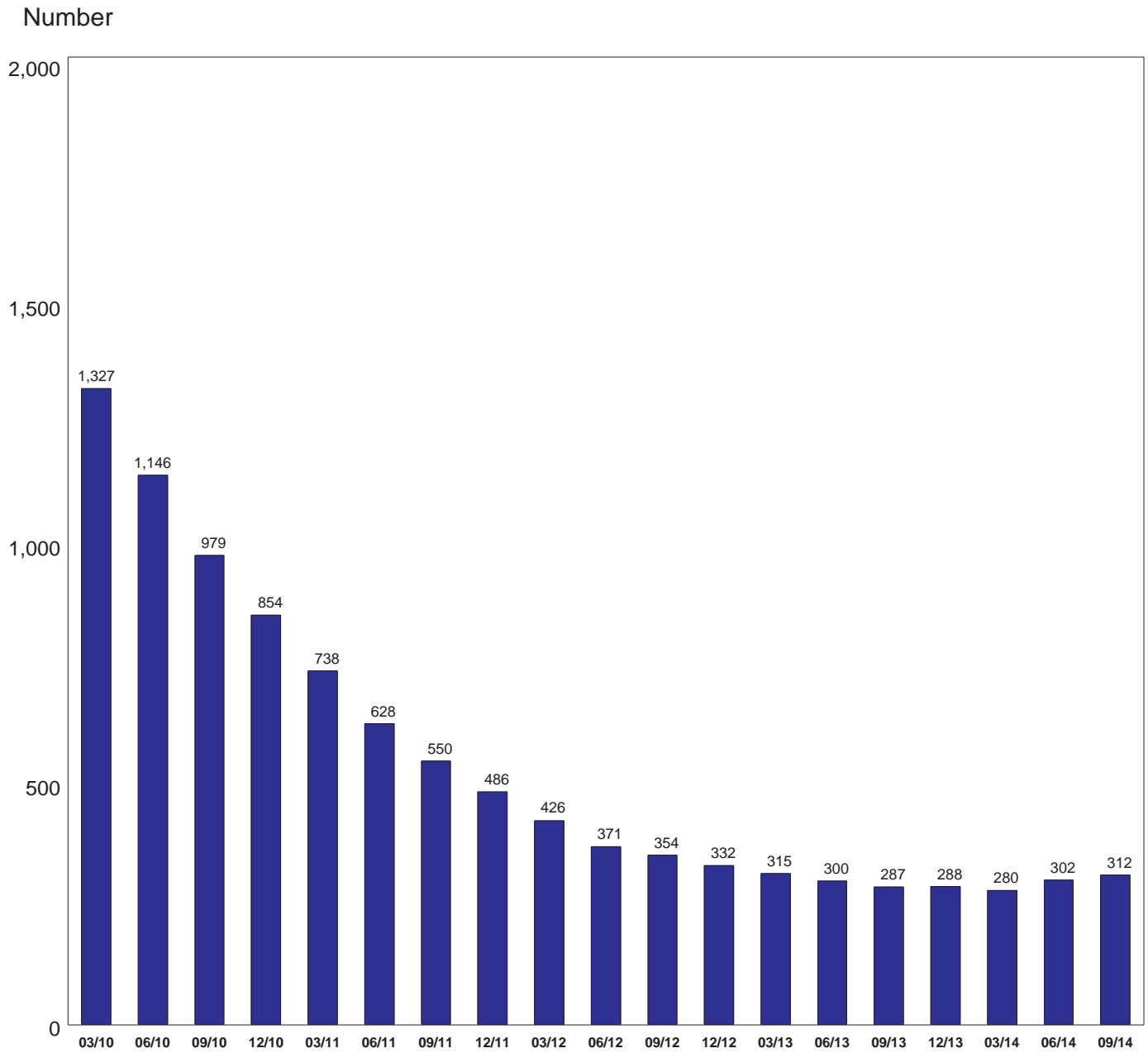
Held On Balance Sheet	650.1	664.8	668.3	696.1	660.2	670.3	677.1	691.4	658.4	678.3	683.0
Securitized and Sold *	18.7	17.2	18.4	18.9	18.8	17.9	17.1	19.4	16.3	16.7	16.8
Unused Commitments *	3,156.2	3,125.5	3,120.6	3,114.8	3,143.0	3,149.7	3,169.9	3,172.4	3,198.4	3,219.2	3,215.6
Total	3,825.0	3,807.6	3,807.3	3,829.8	3,822.1	3,838.0	3,864.1	3,883.2	3,873.1	3,914.3	3,915.4

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

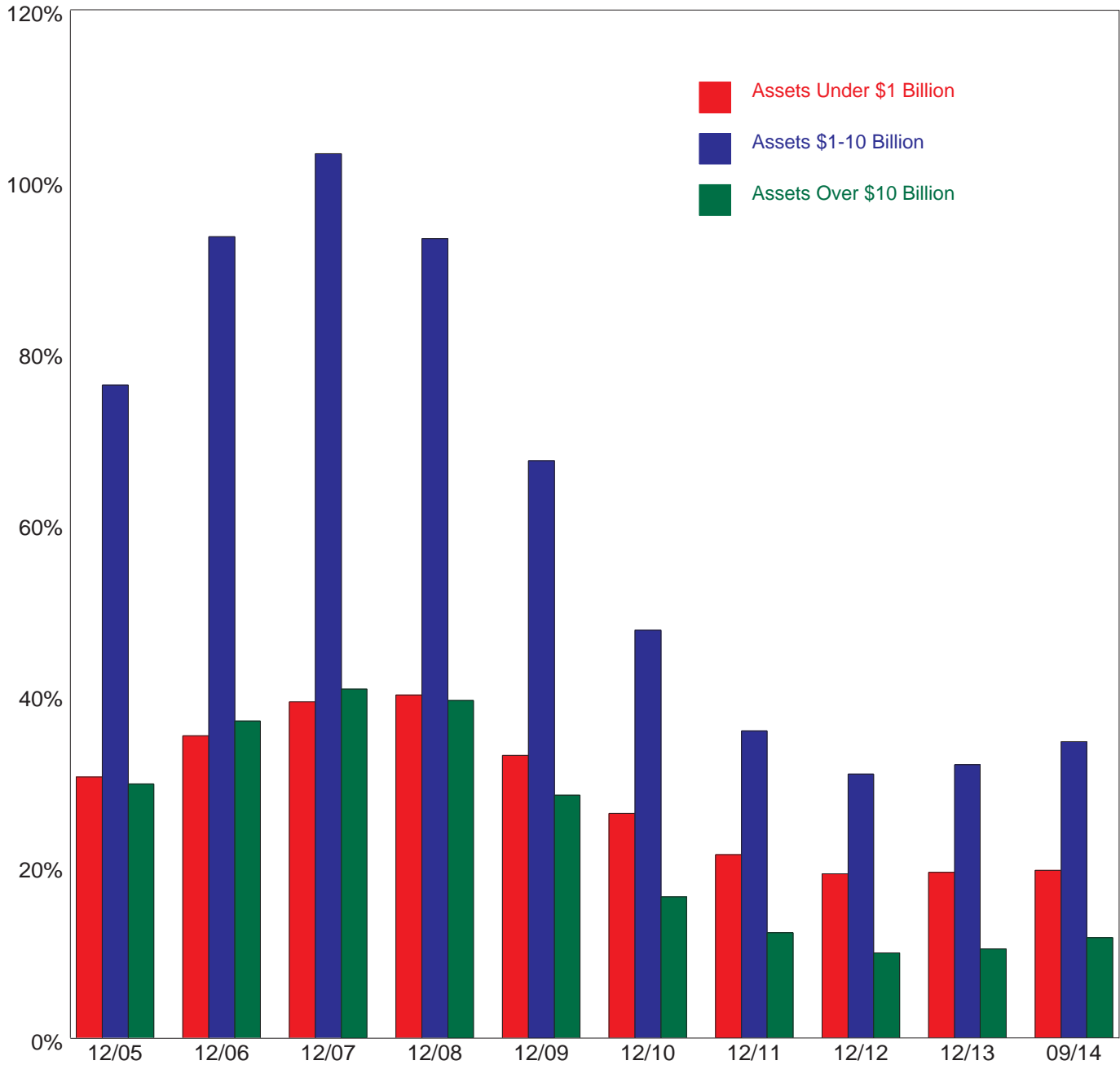
2010-2014



Median Construction and Development Loan Concentrations

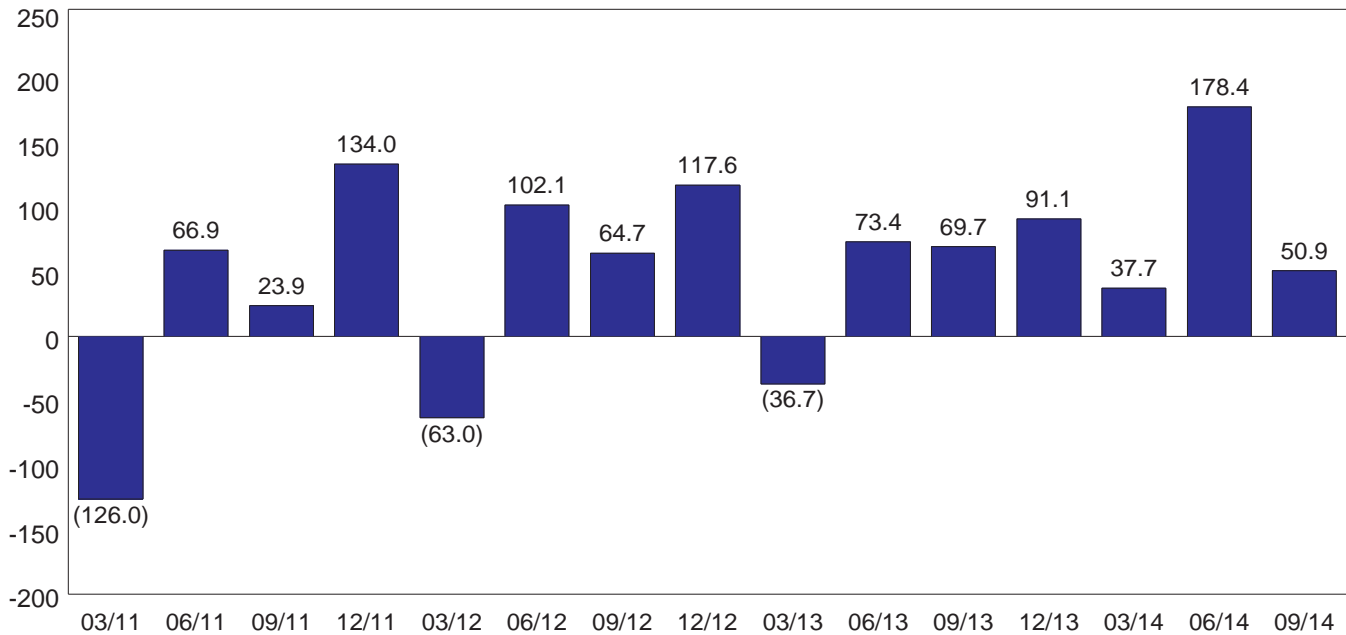
2005 - 2014

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



Quarterly Change in Reported Total Loans Outstanding

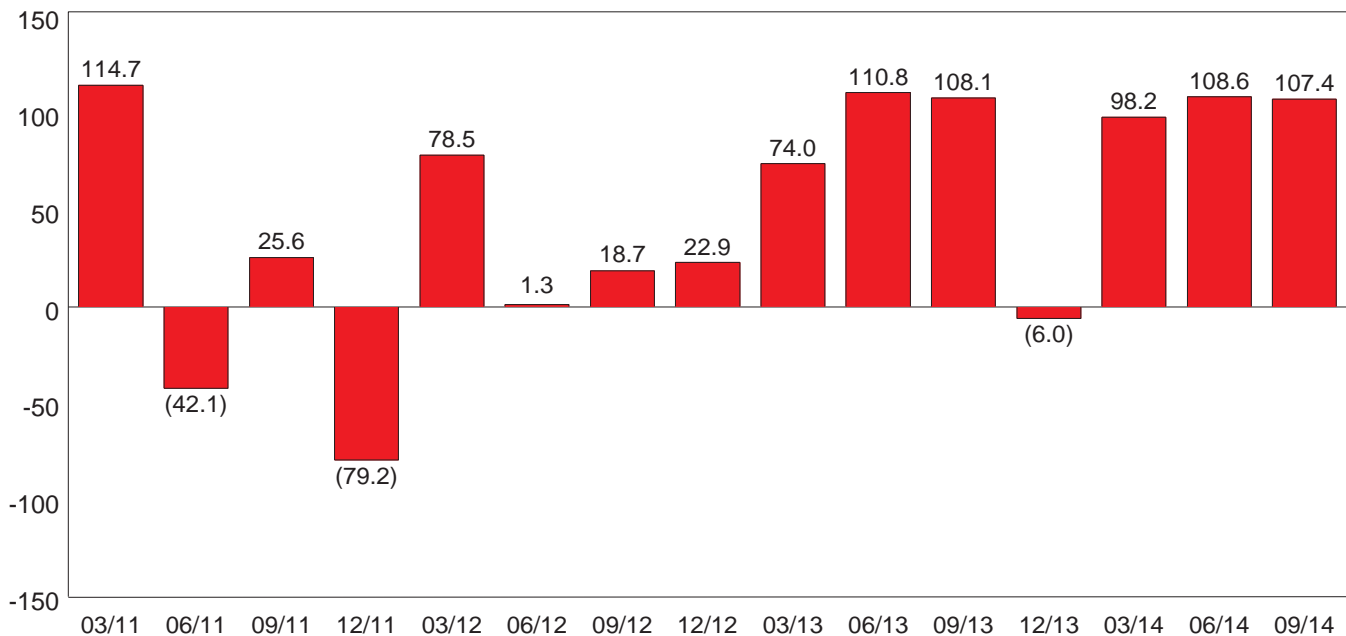
(\$ Billions)



In the third quarter of 2014, real estate loans increased by \$12.6 billion, commercial and industrial loans increased by \$10 billion, consumer loans increased by \$15.7 billion, and other loans and leases increased by \$9.3 billion.

Quarterly Change in Unused Loan Commitments

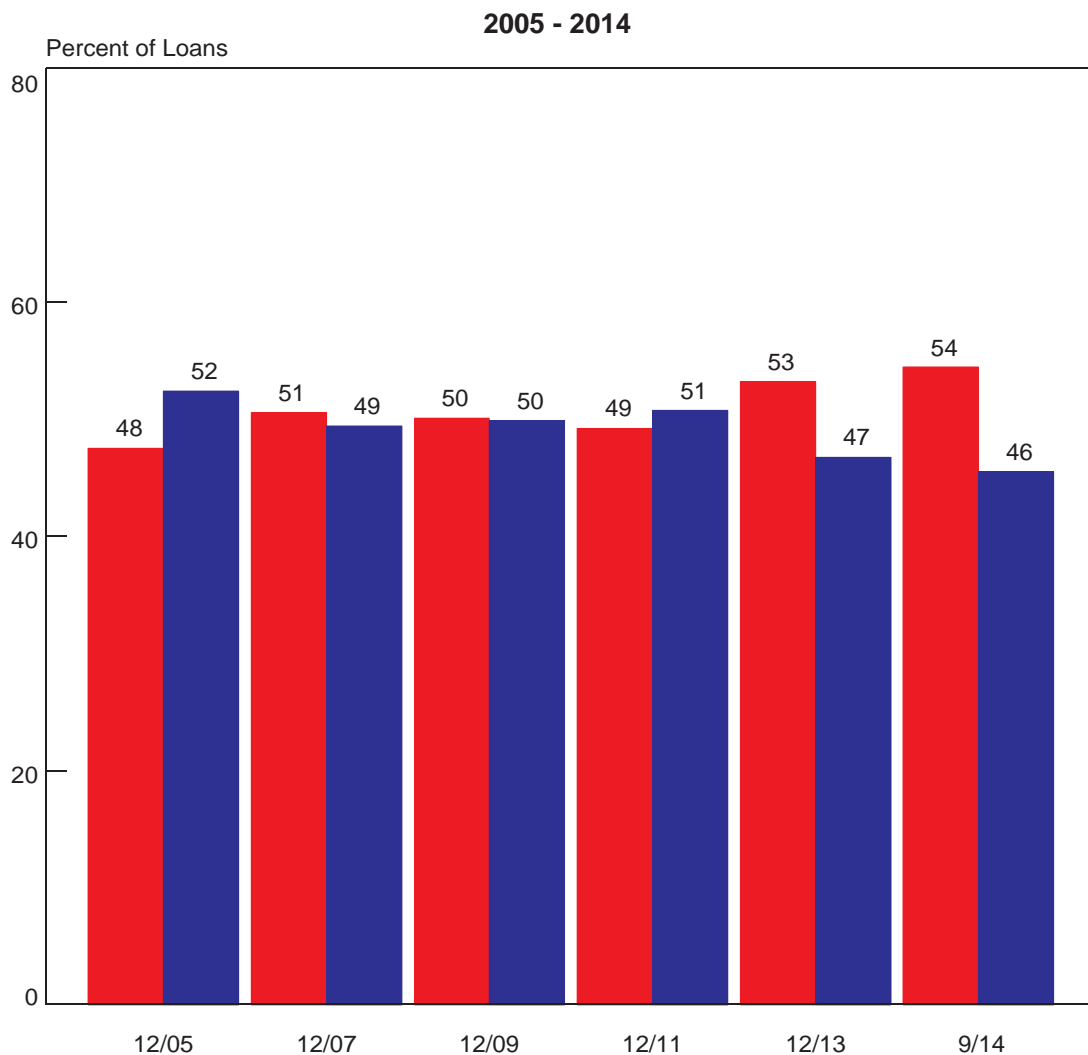
(\$ Billions)



In the third quarter of 2014, unused commercial real estate loan commitments increased by \$19.9 billion, unused home equity line commitments decreased by \$2 billion, unused credit card commitments decreased by \$3.7 billion, and other unused commitments increased by \$93.1 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

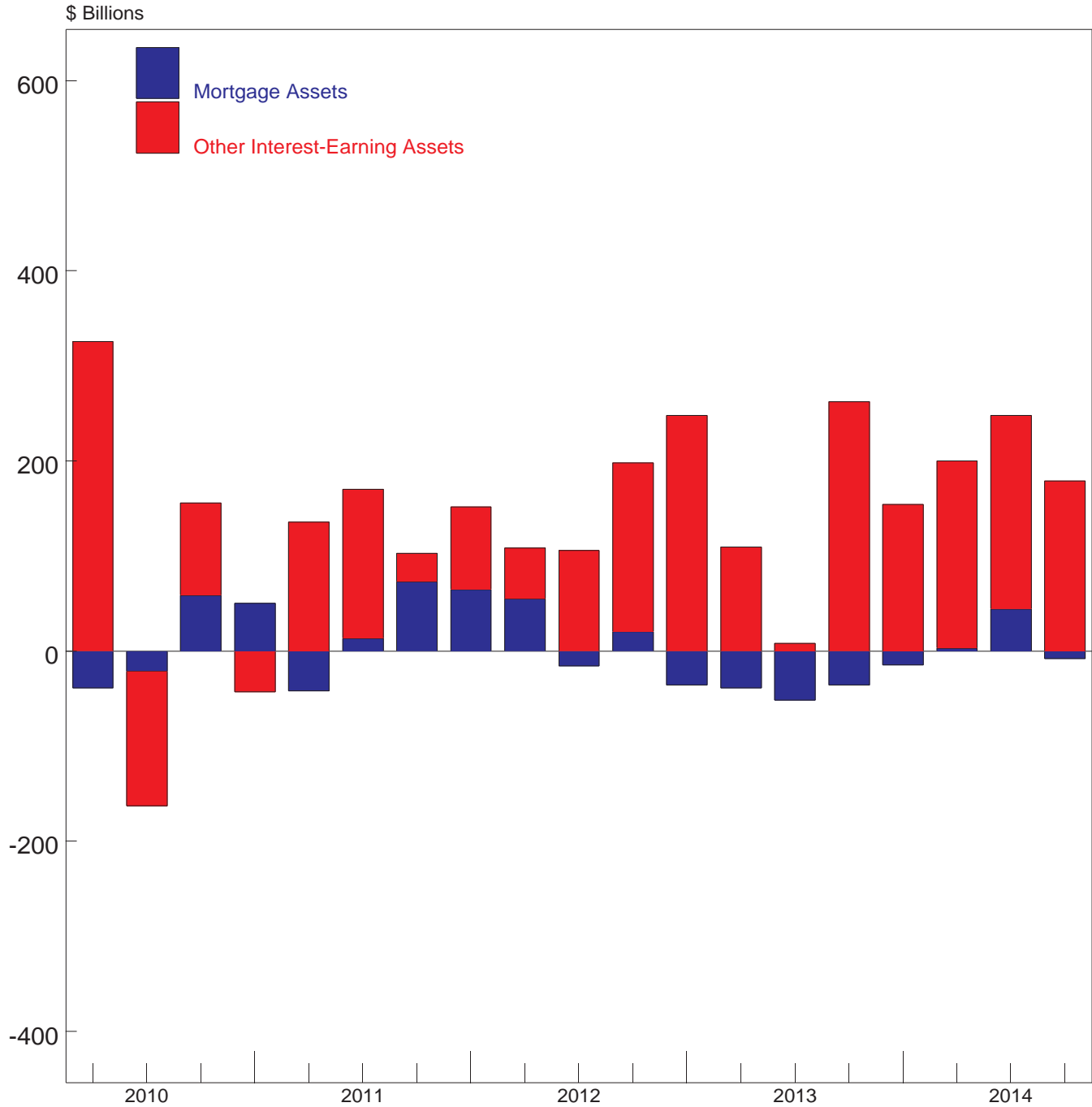
■ Commercial Borrowers	\$3,197	\$3,997	\$3,650	\$3,681	\$4,202	\$4,445
■ Consumer Loans	3,525	3,911	3,635	3,794	3,693	3,717

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

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

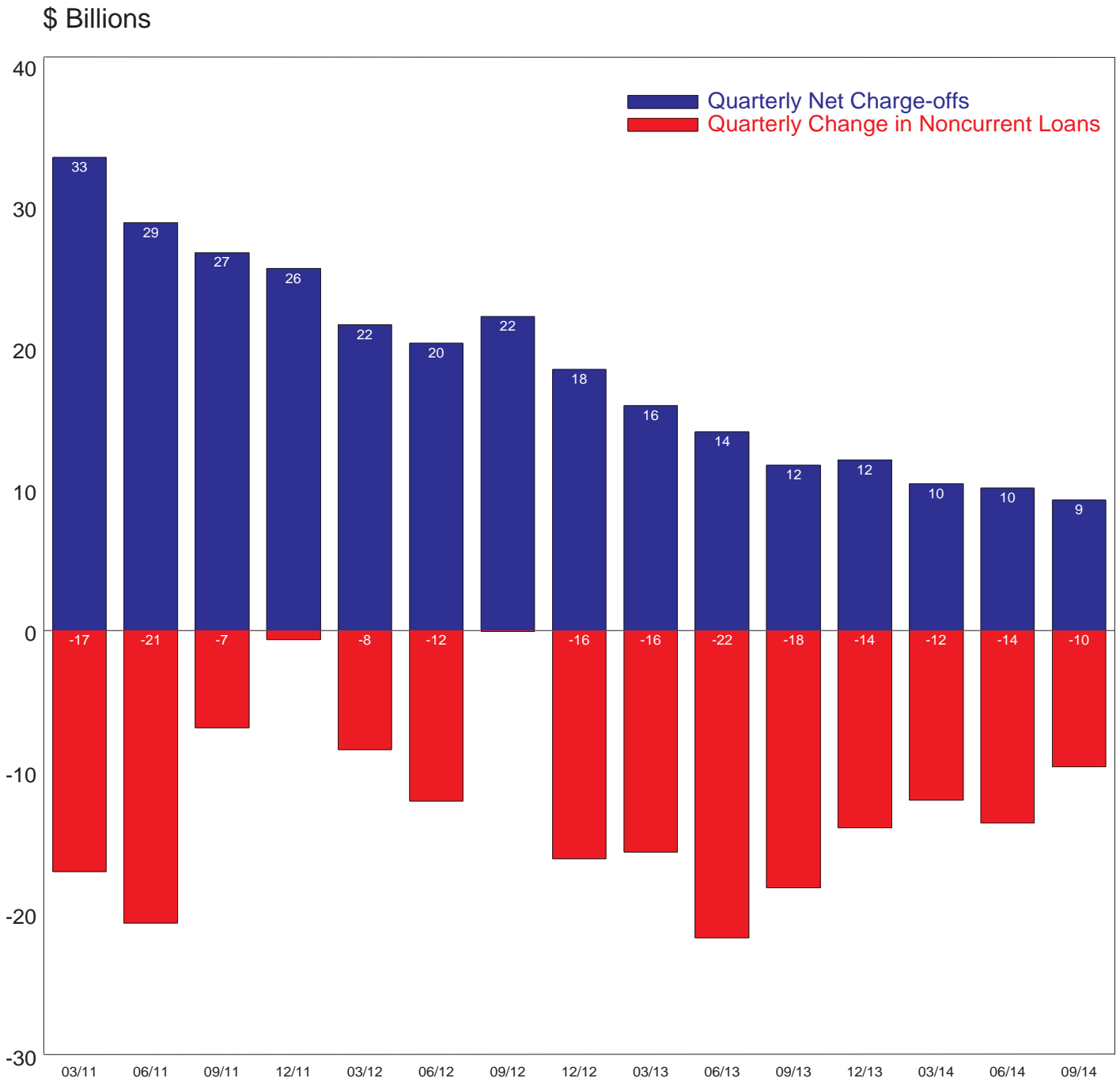
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2010 - 2014



Quarterly Net Charge-Offs and Change in Noncurrent Loans

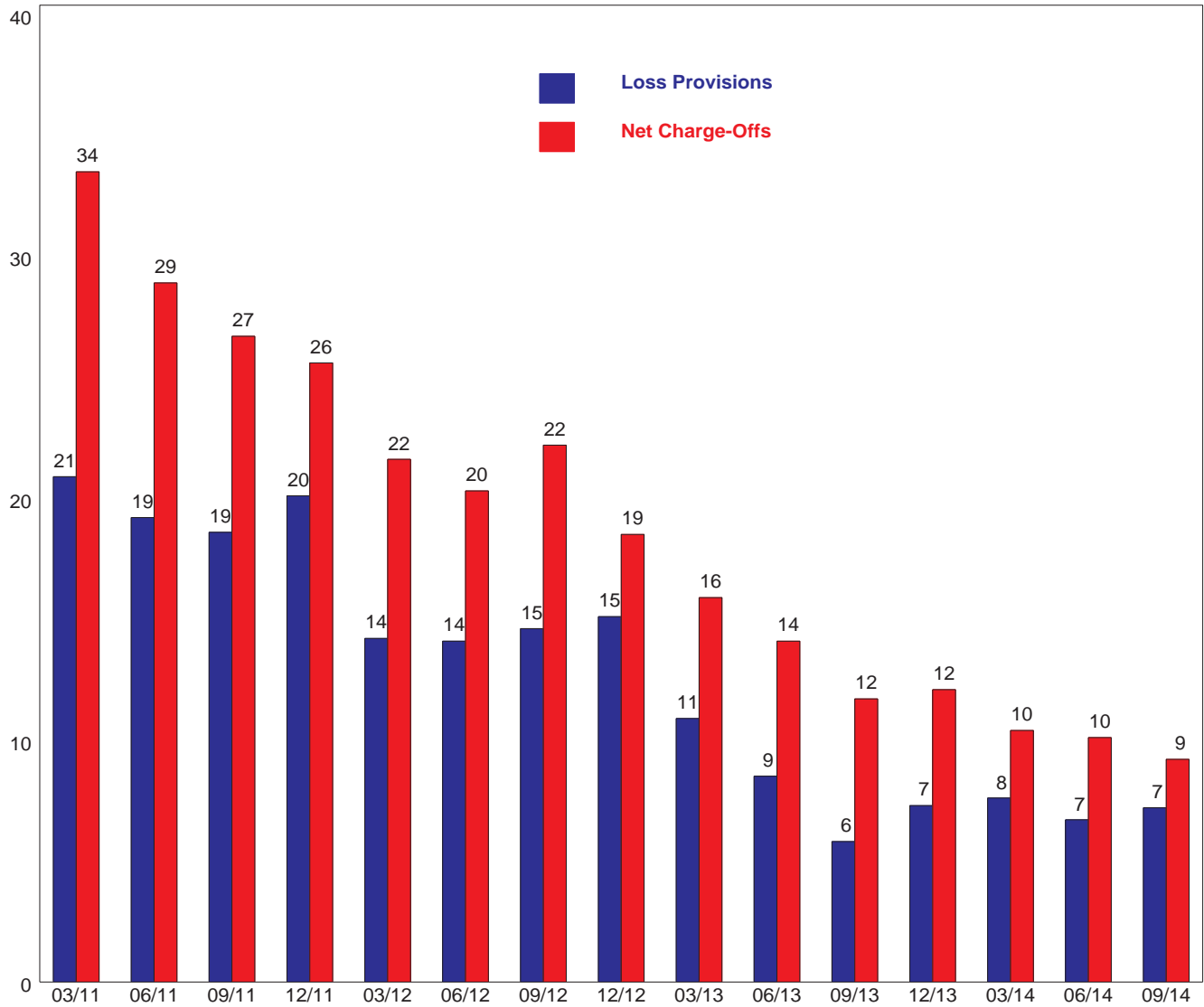
2011 - 2014



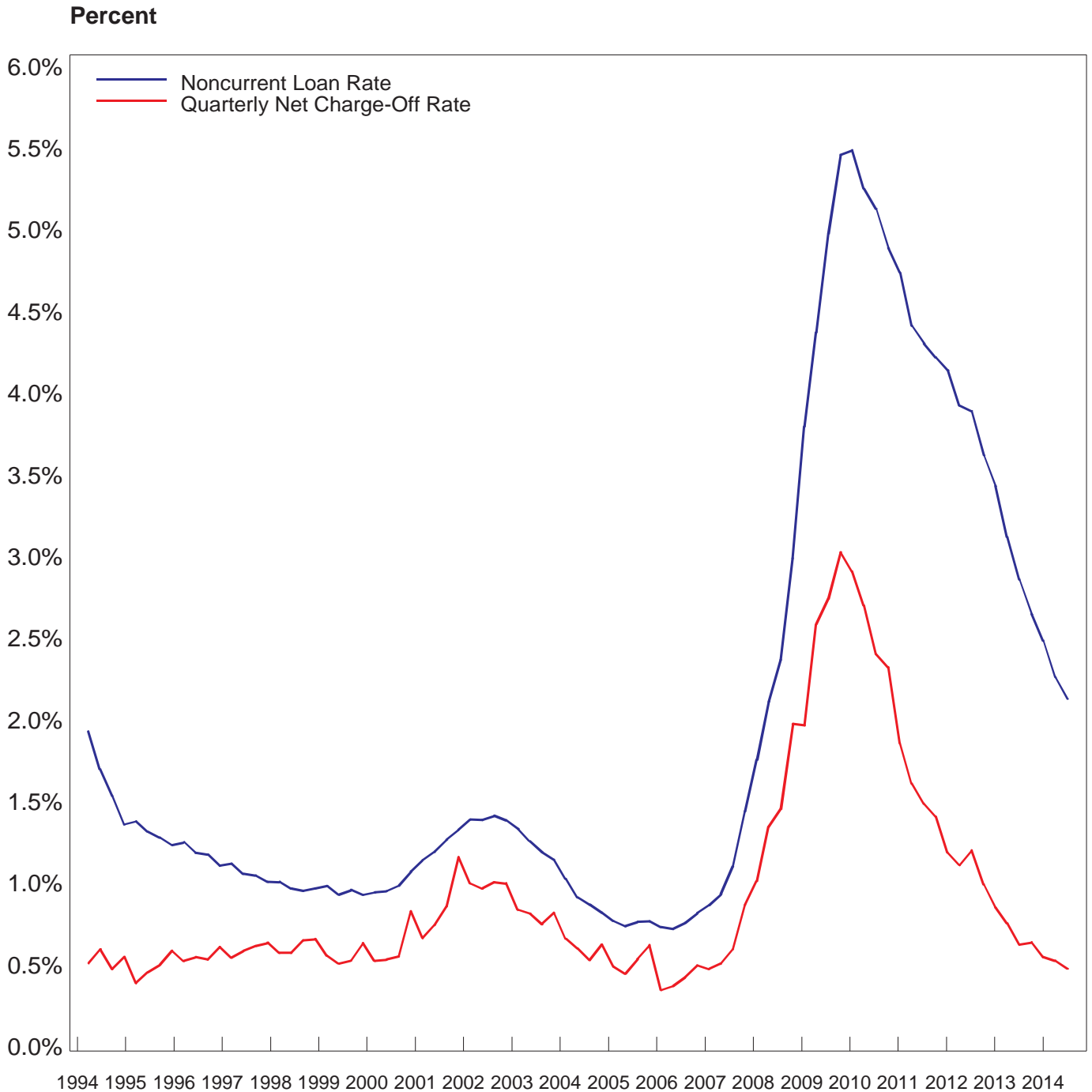
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2011 - 2014

\$ Billions

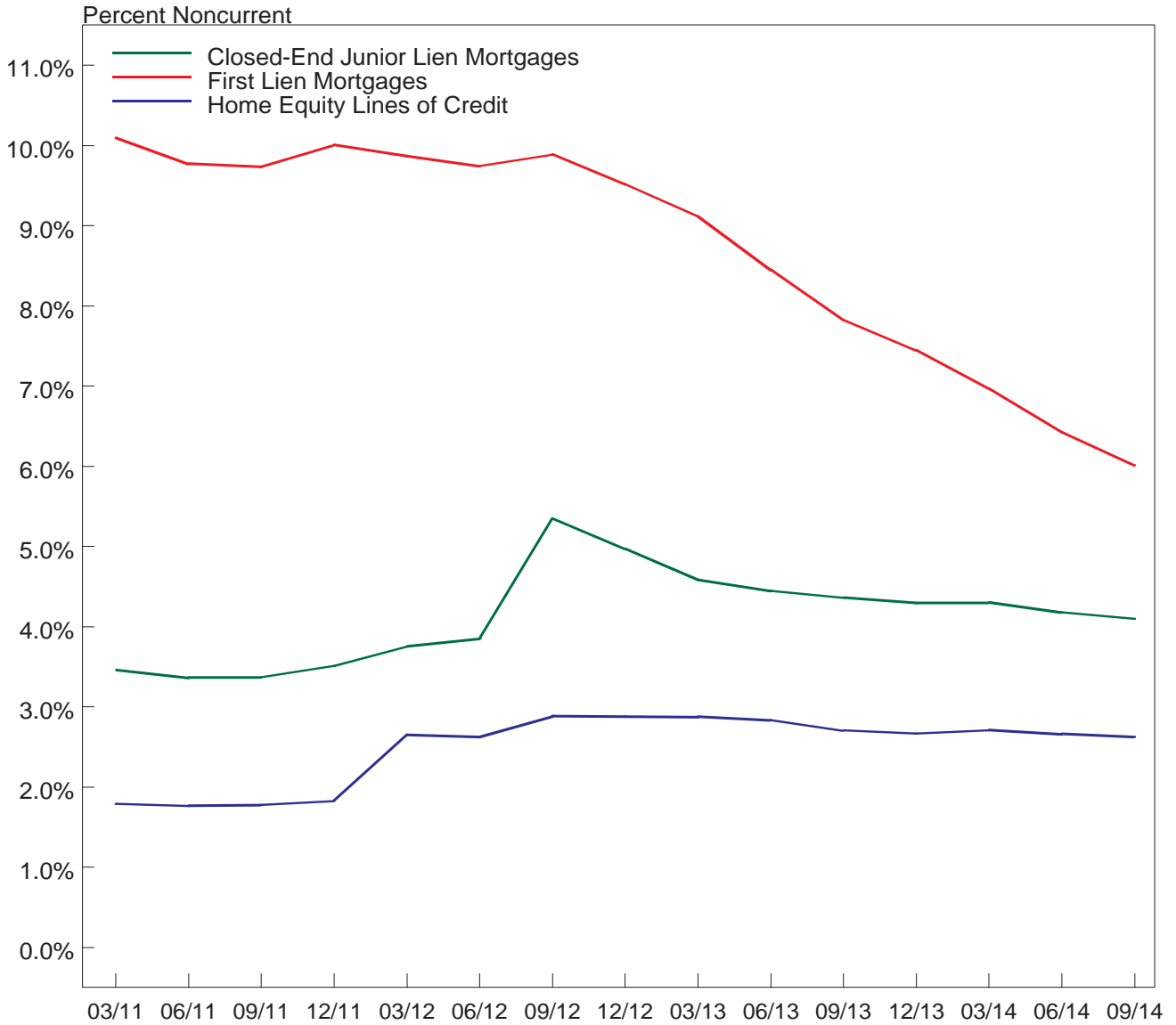


Noncurrent Loan and Quarterly Net Charge-Off Rates 1994-2014



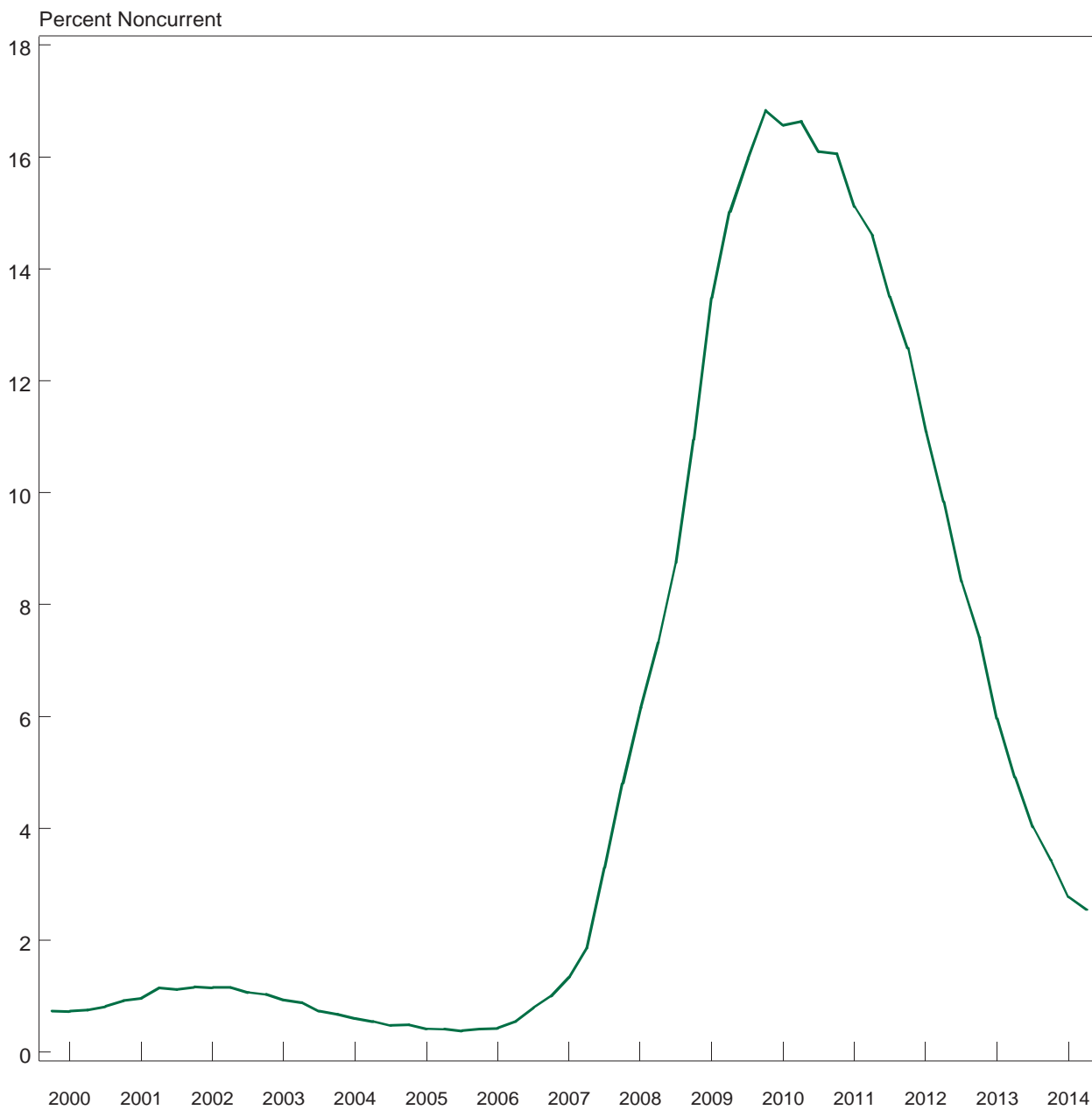
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2011 to 2014



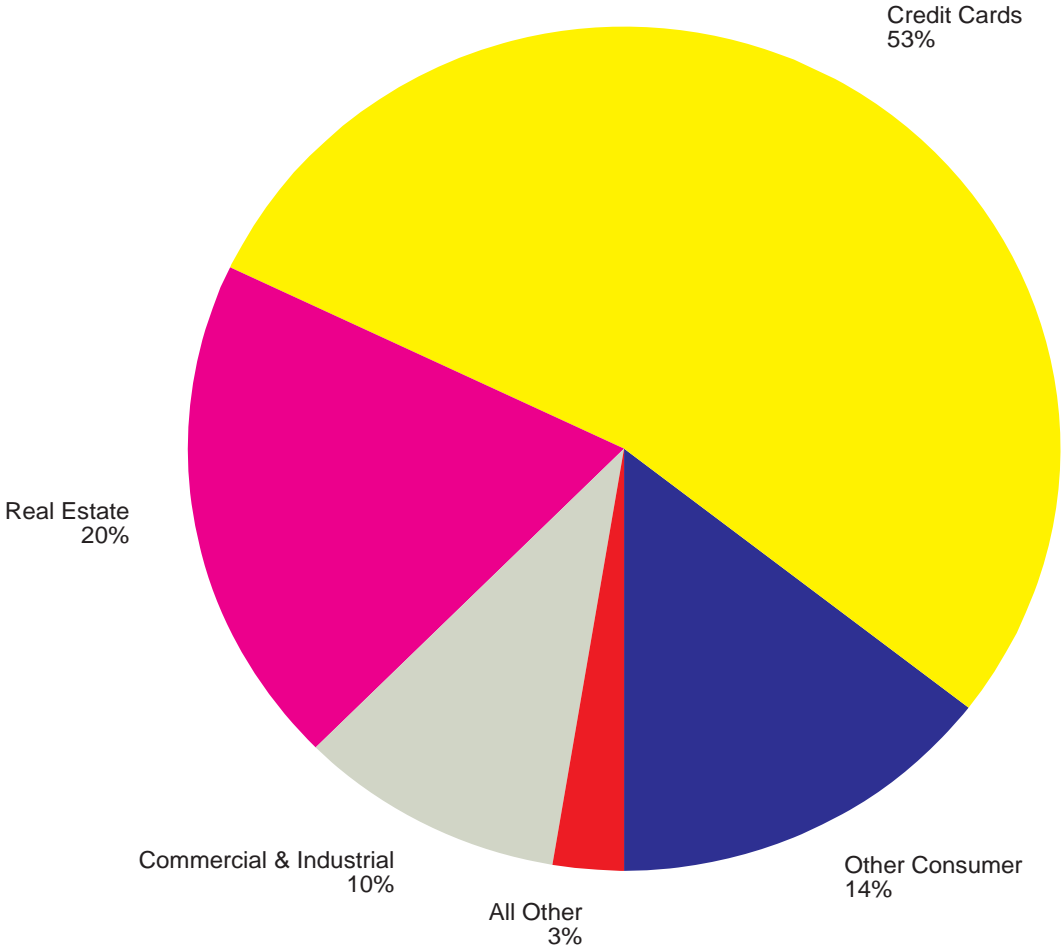
Noncurrent Rate on Real Estate Construction and Development Loans

2000-2014



Composition of FDIC-Insured Institutions' Loan Charge-Offs

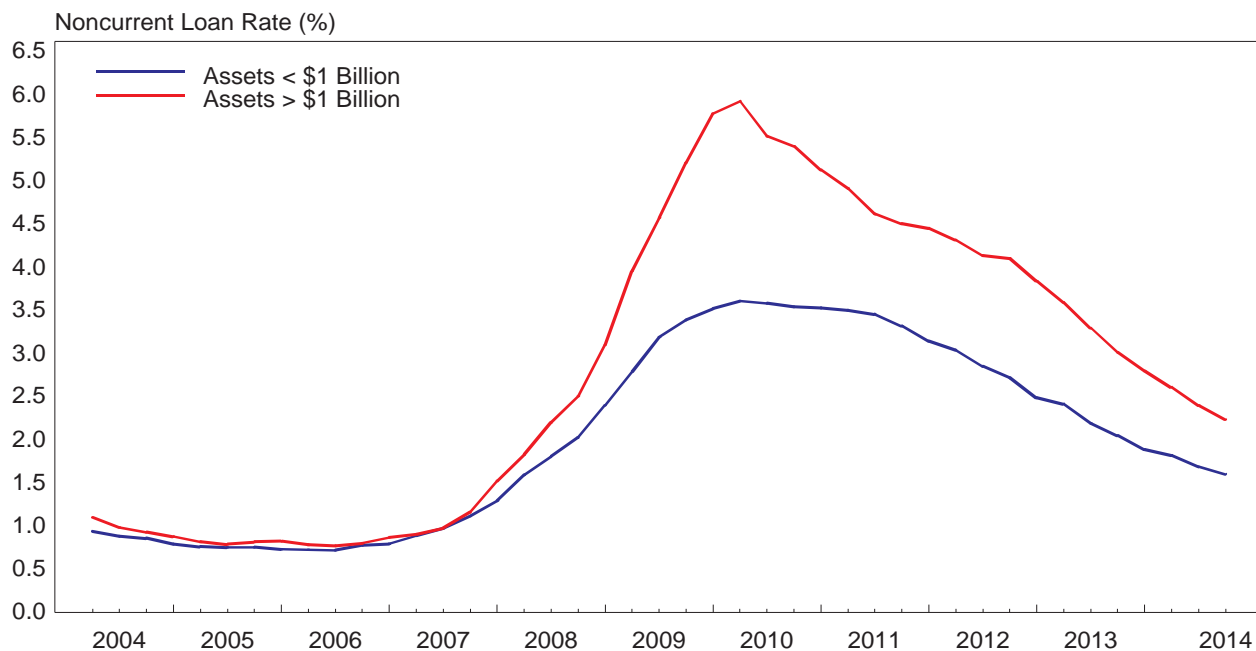
Third Quarter, 2014



Noncurrent Loan Rates

By Asset Size

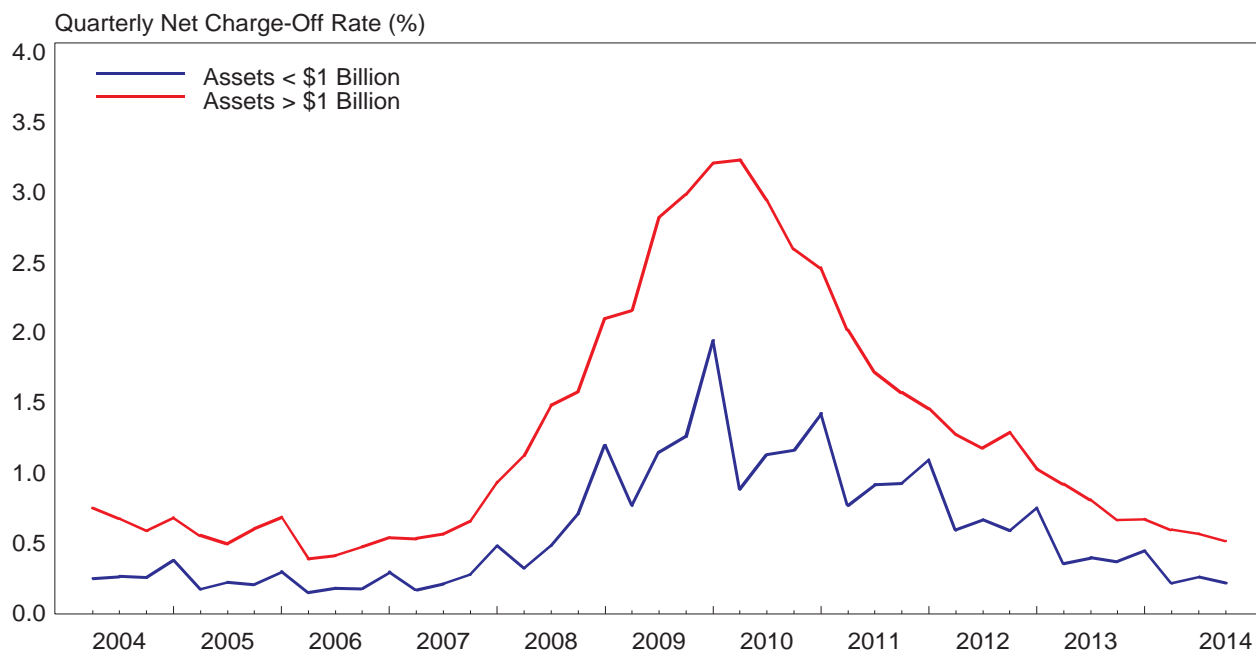
2004 - 2014



Quarterly Net Charge-Off Rates

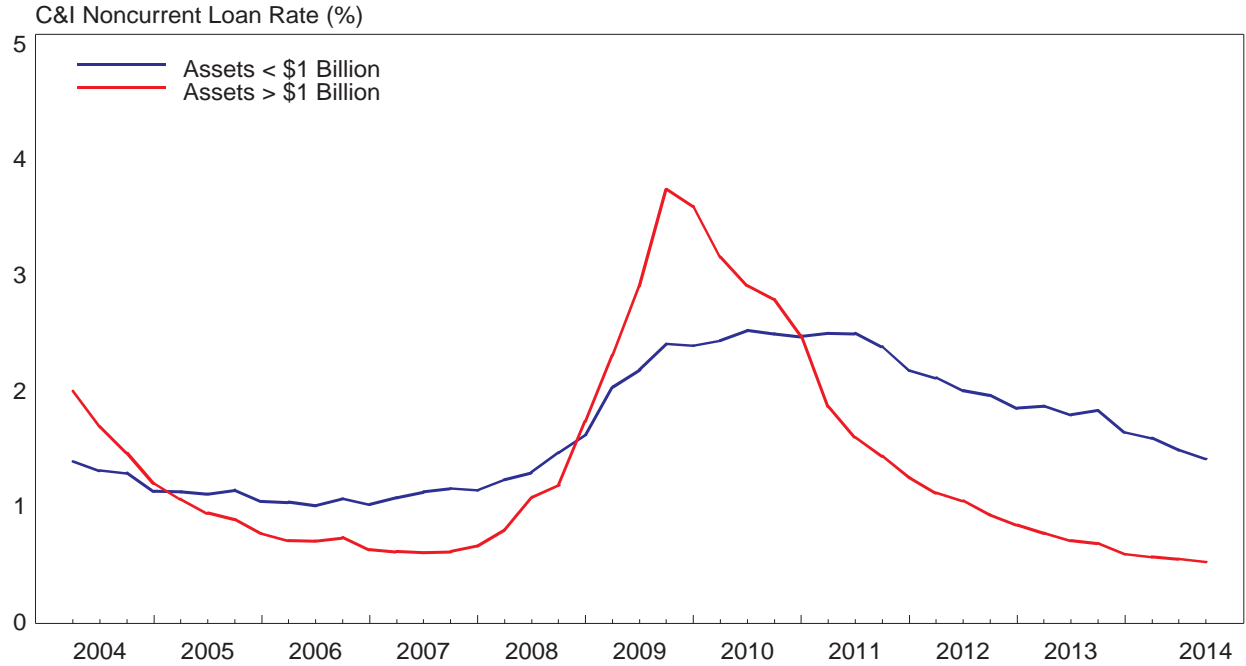
By Asset Size, Annualized

2004 - 2014



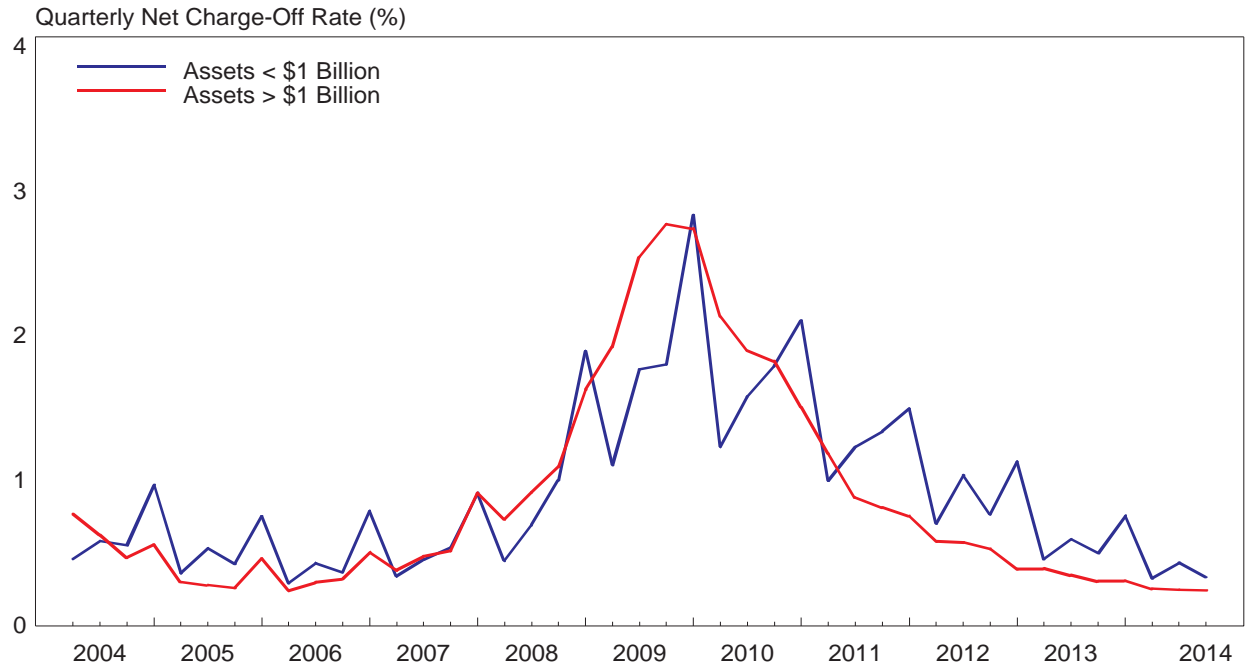
Noncurrent C & I Loan Rates By Asset Size

2004 - 2014



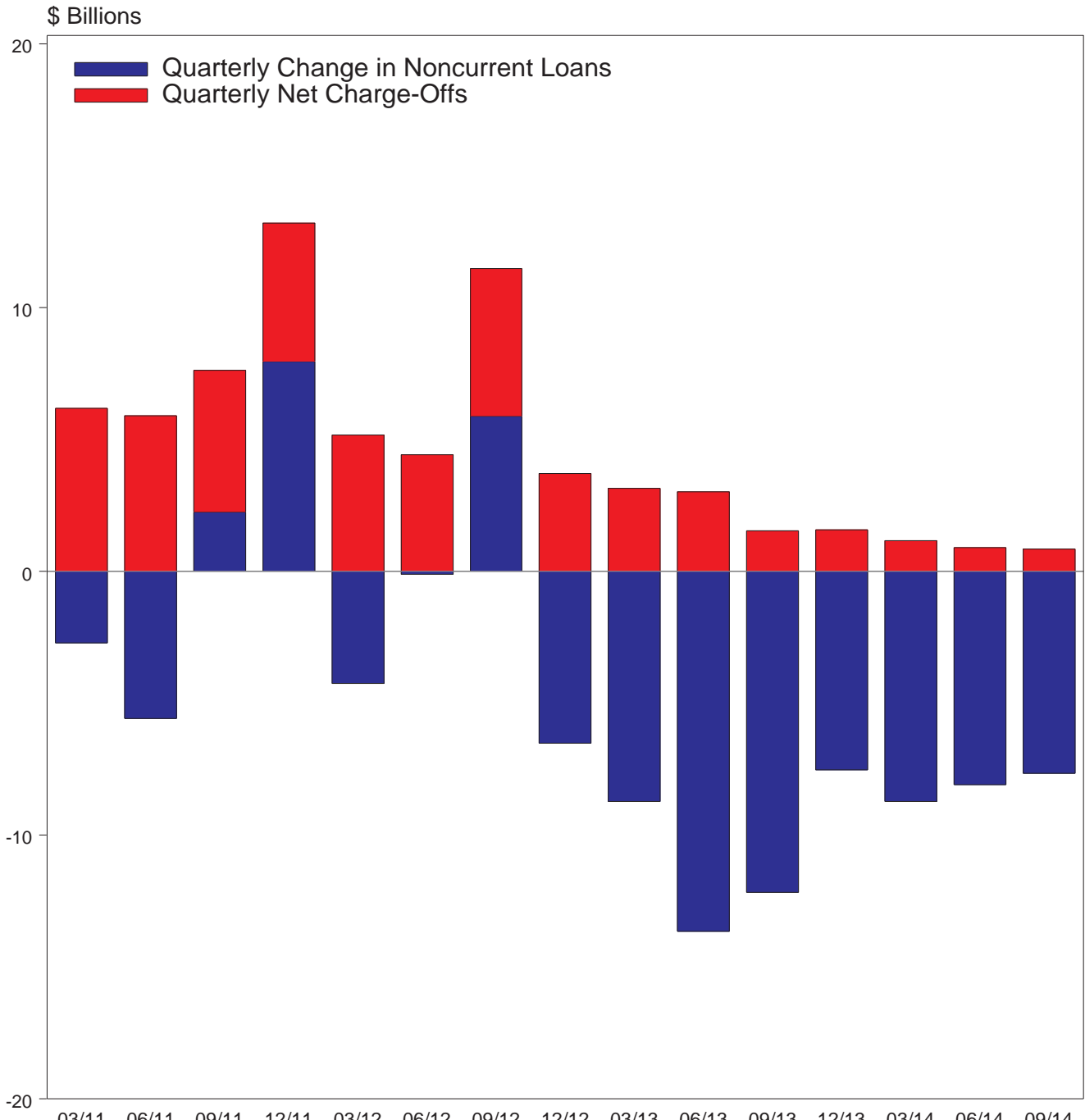
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2004 - 2014



Credit Quality of Residential Mortgage Loans*

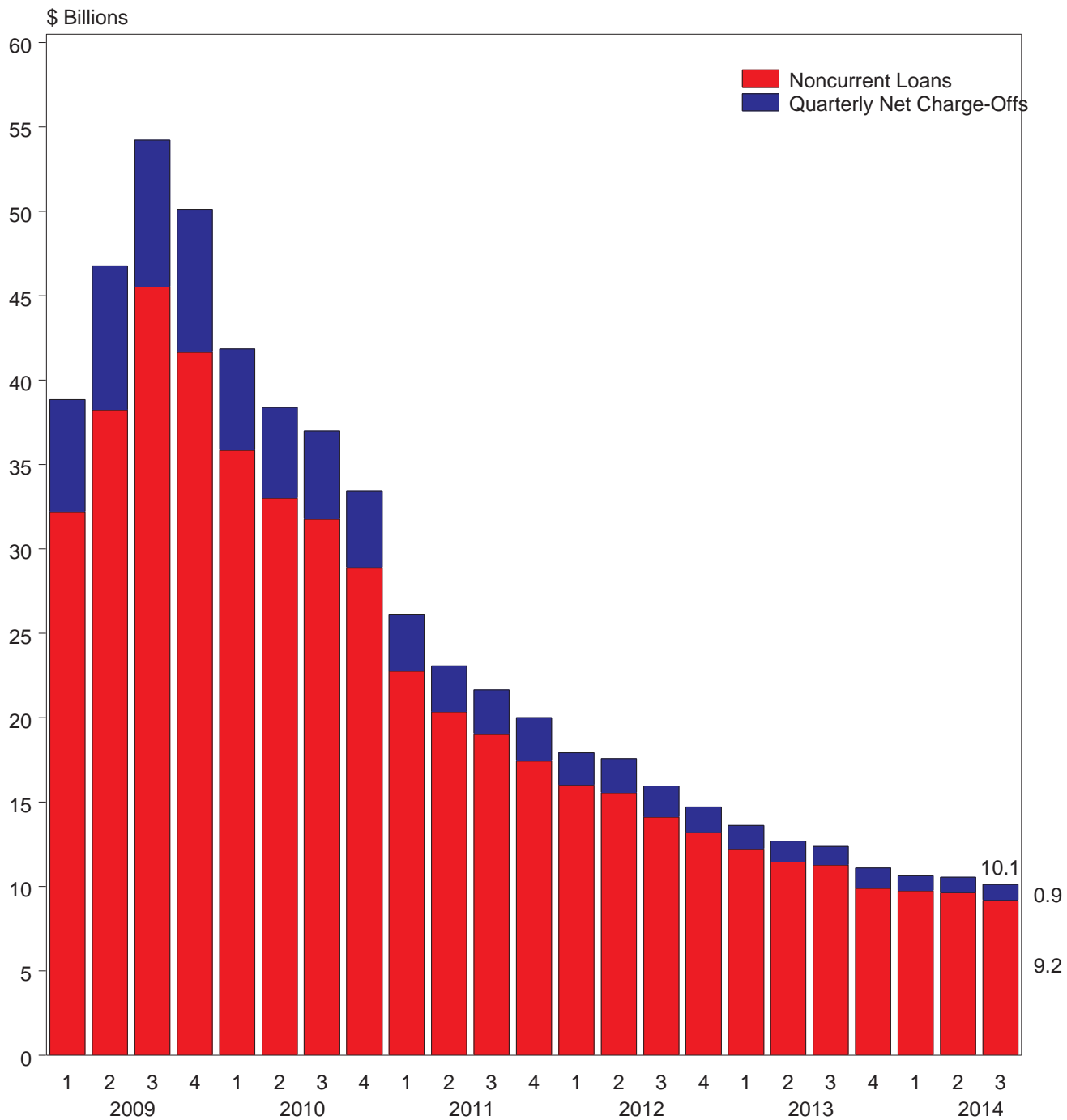
2011 to 2014



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

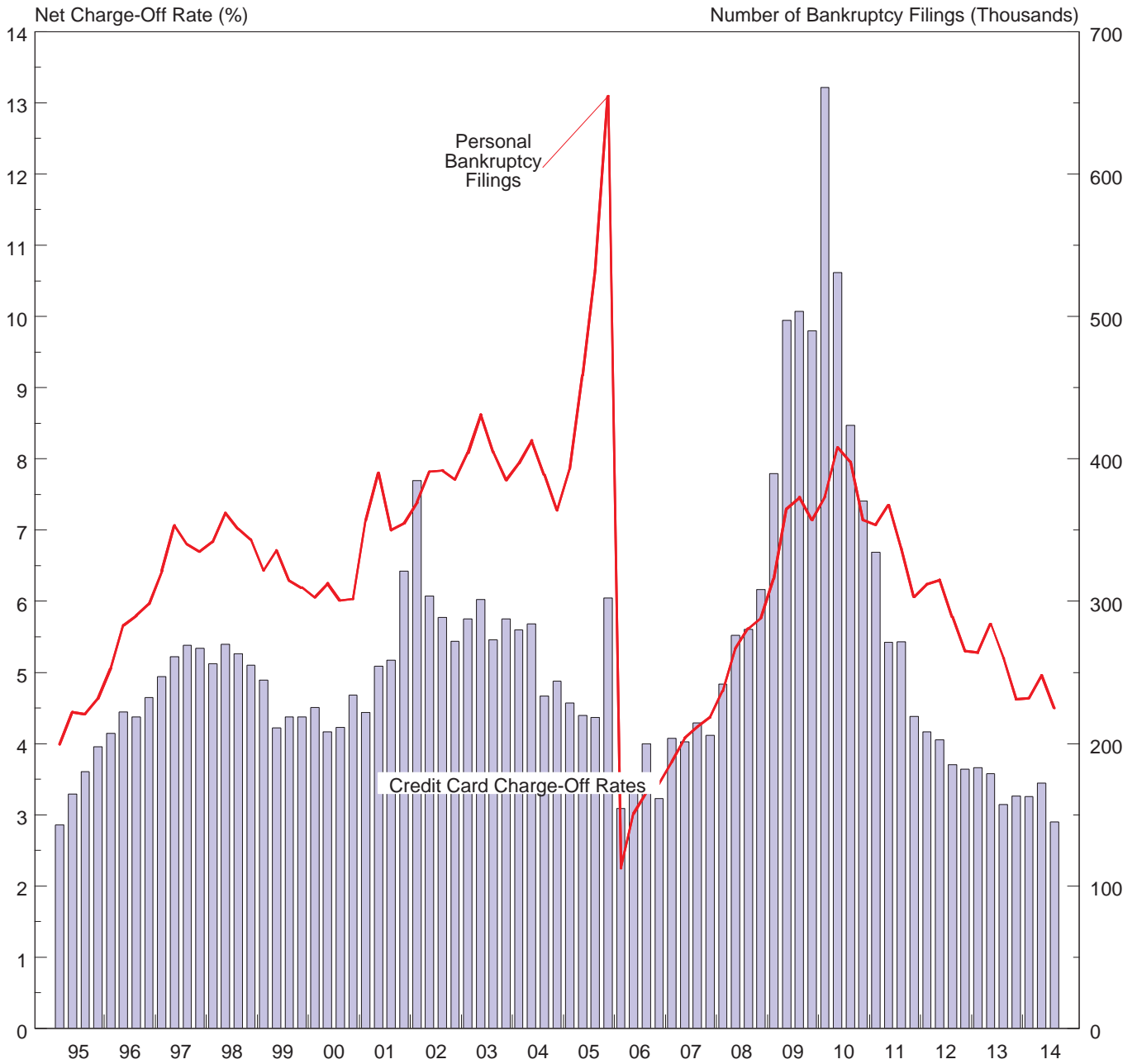
Credit Quality of C & I Loans

2009-2014



Credit Card Loss Rates and Personal Bankruptcy Filings

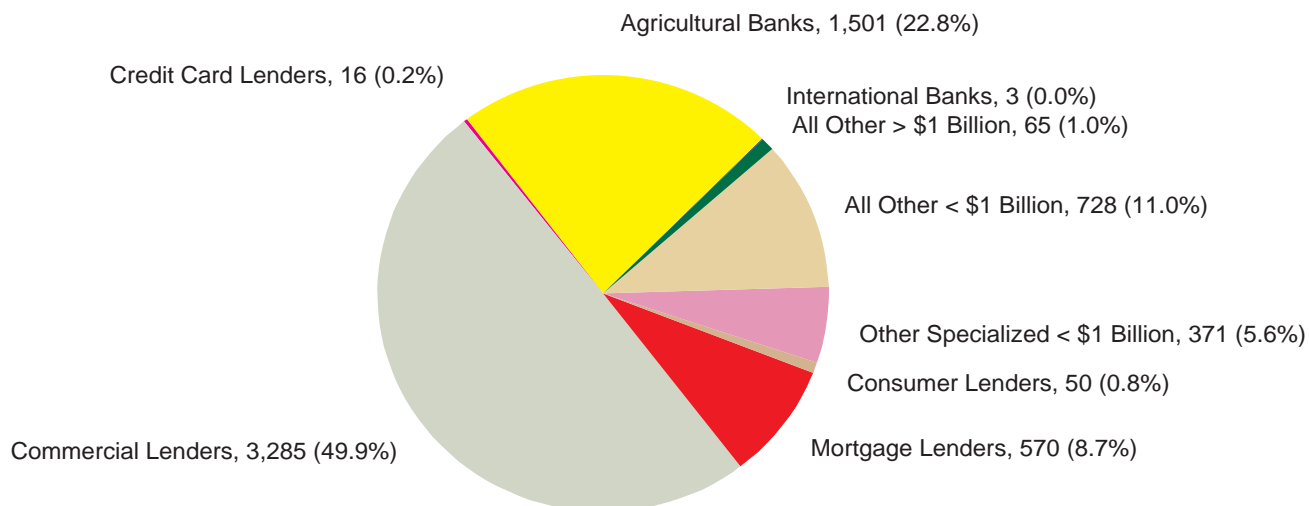
1995-2014



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

September 30, 2014

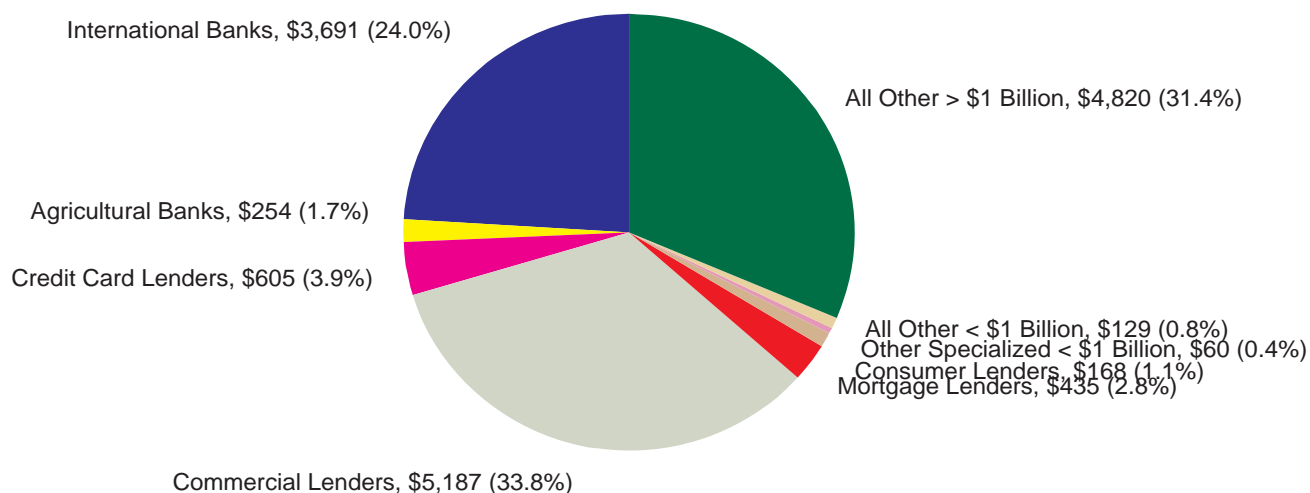


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/14	3	1,501	16	3,285	570	50	371	728	65
12/13	4	1,532	16	3,378	588	55	405	772	62
12/12	5	1,537	19	3,499	659	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

September 30, 2014

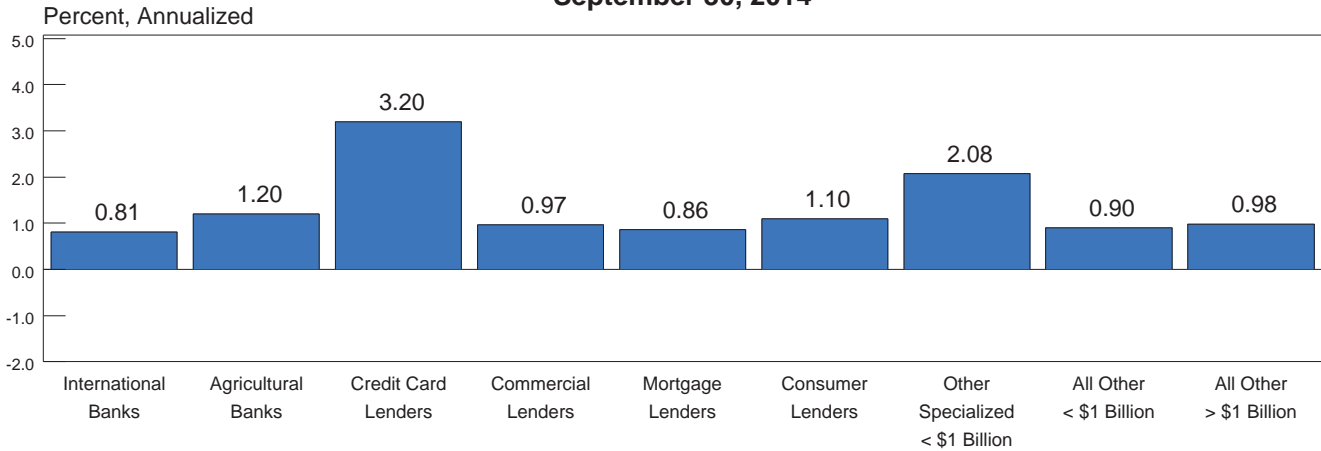


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/14	3,691	254	605	5,187	435	168	60	129	4,820
12/13	3,701	262	591	4,921	487	162	63	138	4,407
12/12	3,808	240	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

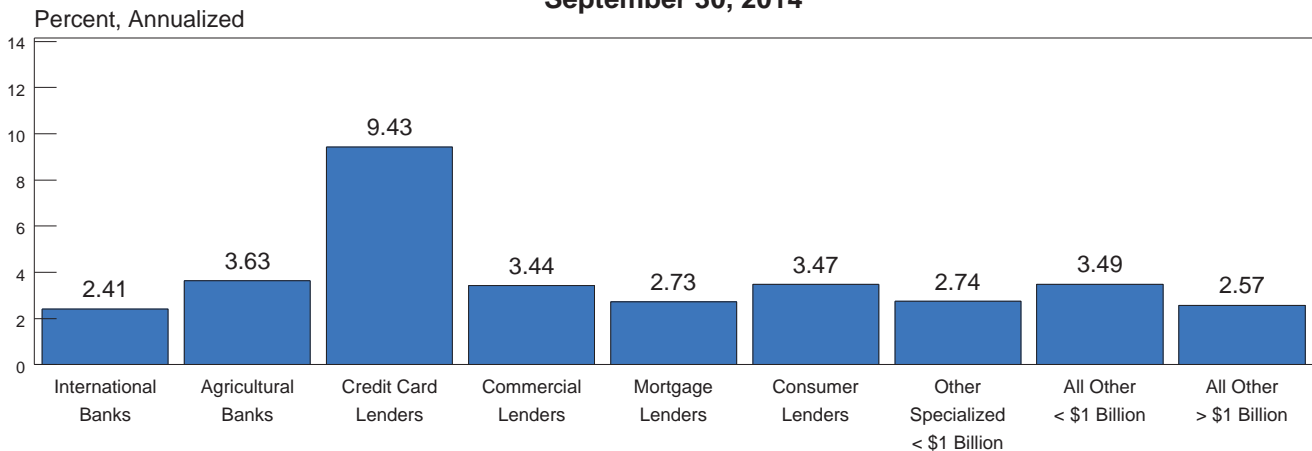
Return on Assets (YTD)

September 30, 2014



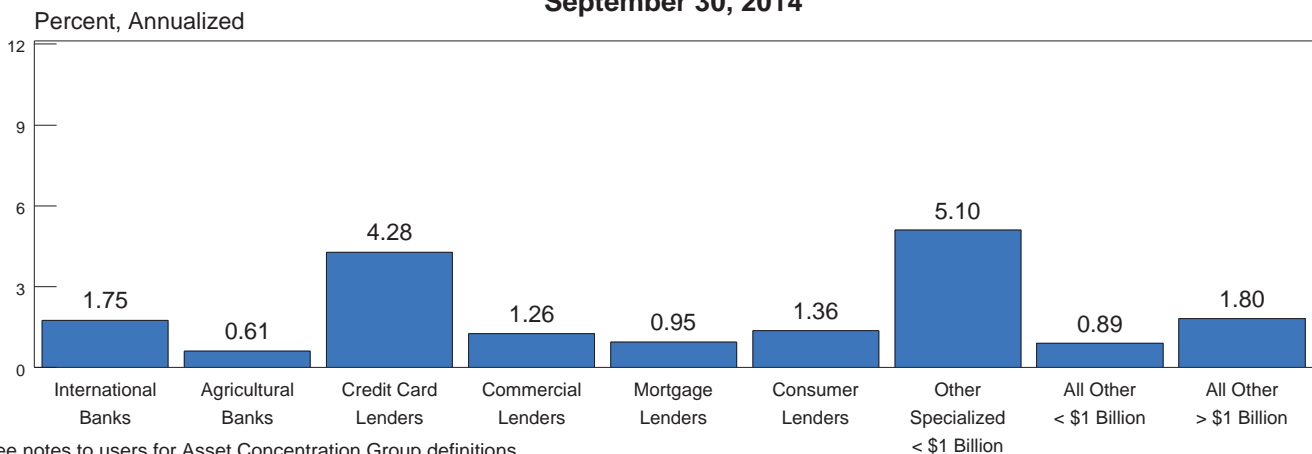
Net Interest Margin (YTD)

September 30, 2014



Noninterest Income to Assets (YTD)

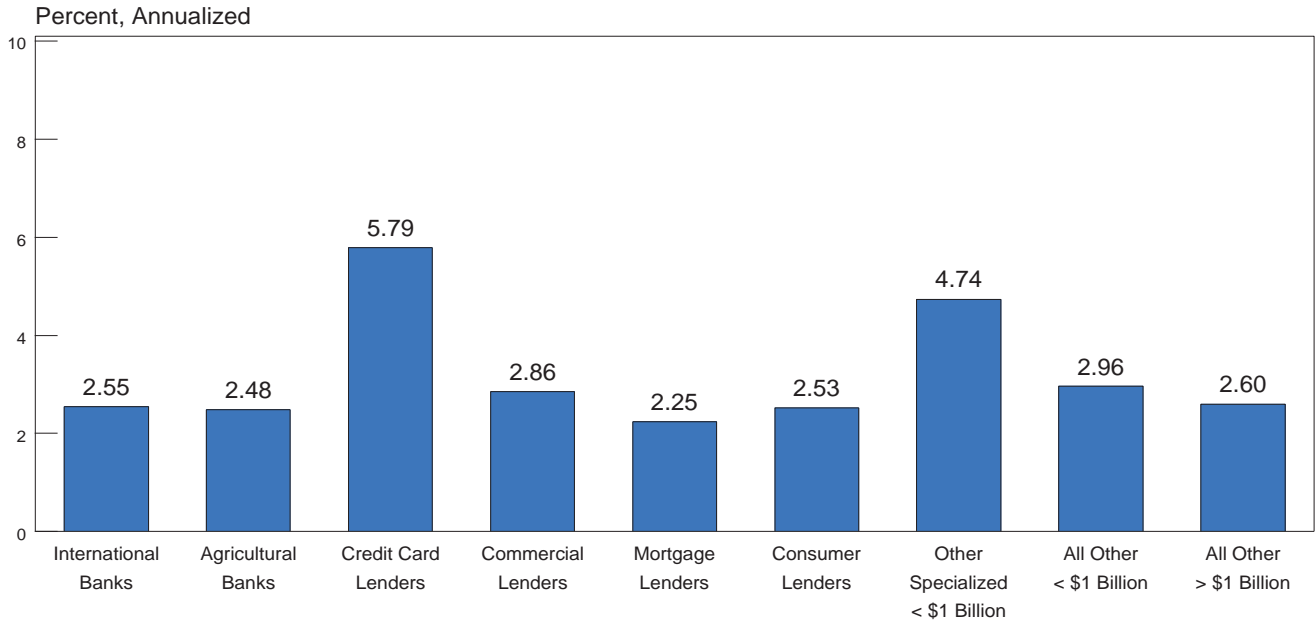
September 30, 2014



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

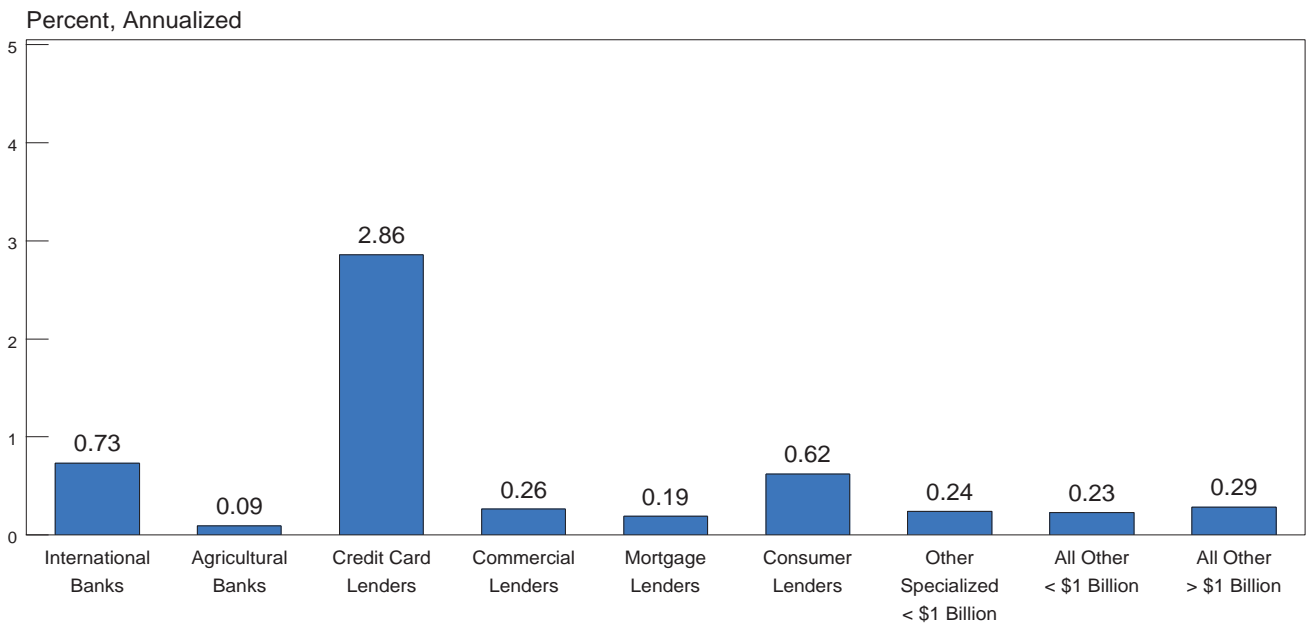
Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

September 30, 2014



Net Charge-Offs to Loans and Leases (YTD)

September 30, 2014

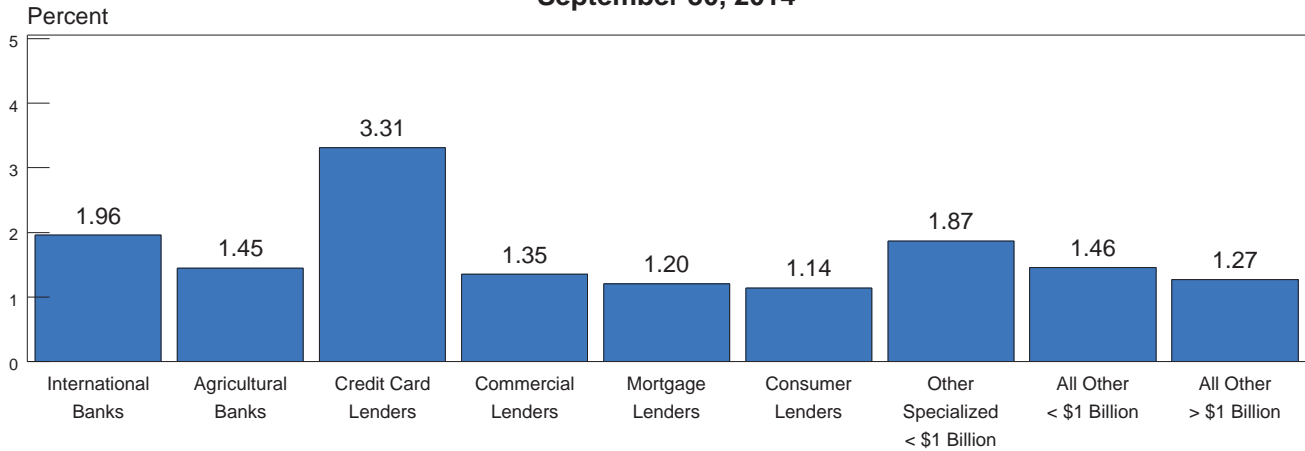


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

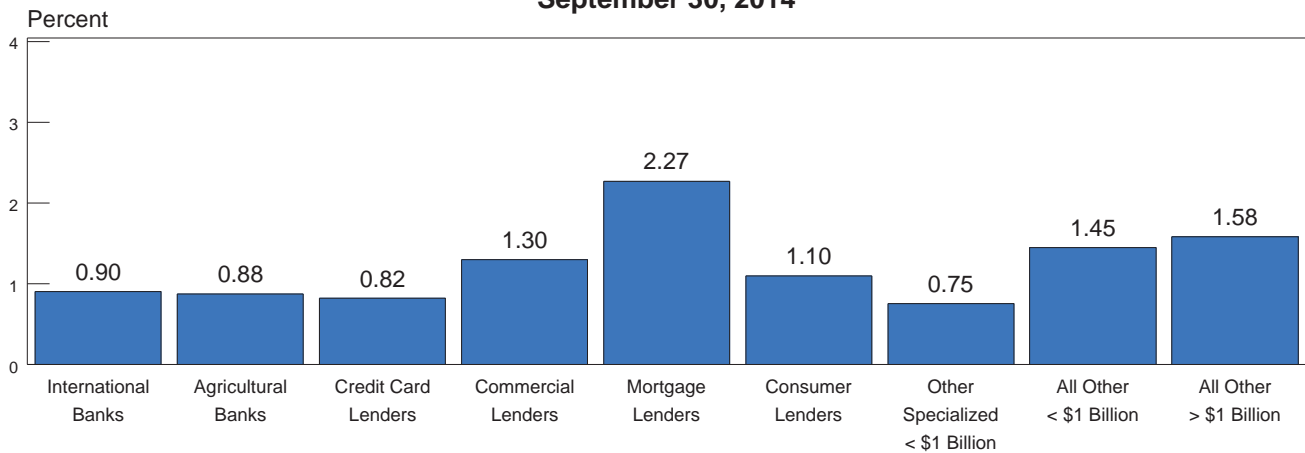
Loss Allowance To Loans and Leases

September 30, 2014



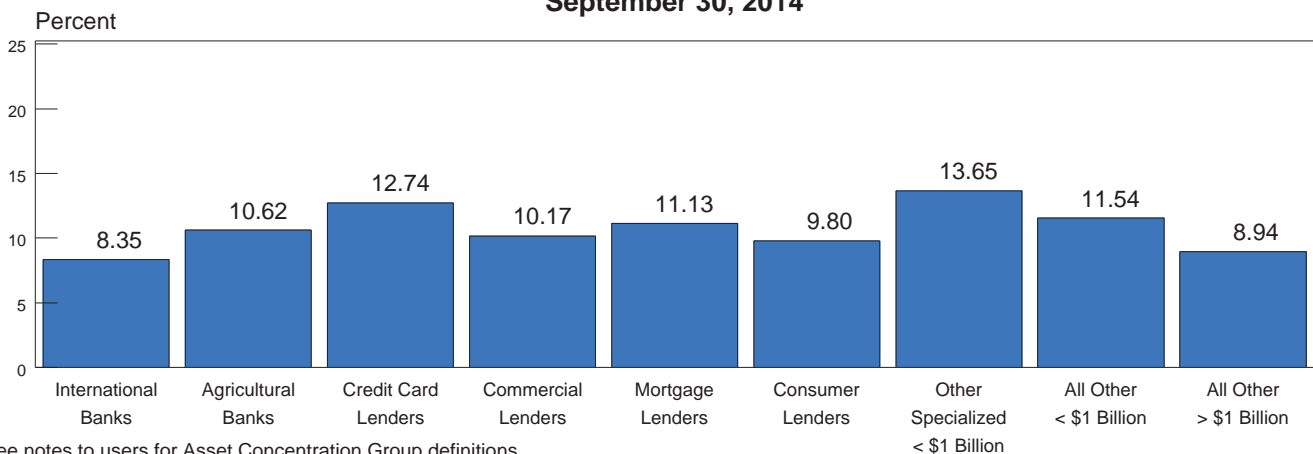
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2014



Core Capital (Leverage) Ratio

September 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
09/14	0.81	1.20	3.20	0.97	0.86	1.10	2.08	0.90	0.98
09/13	0.83	1.19	3.26	0.91	0.98	1.28	1.74	0.87	1.10
09/12	0.83	1.30	3.14	0.90	0.82	1.62	1.25	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	1.03	1.47	0.28	0.70	1.42	1.58	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

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
09/14	2.41	3.63	9.43	3.44	2.73	3.47	2.74	3.49	2.57
09/13	2.41	3.59	9.39	3.54	3.03	3.22	2.55	3.48	2.77
09/12	2.65	3.78	9.74	3.74	2.75	4.29	2.78	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	2.79	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

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
09/14	0.73	0.09	2.86	0.26	0.19	0.62	0.24	0.23	0.29
09/13	1.03	0.11	3.21	0.44	0.37	0.77	0.61	0.32	0.51
09/12	1.53	0.22	3.81	0.75	0.78	1.44	0.33	0.42	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

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
09/14	2.44	1.02	1.04	1.50	3.12	1.44	1.64	1.84	3.11
12/13	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
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

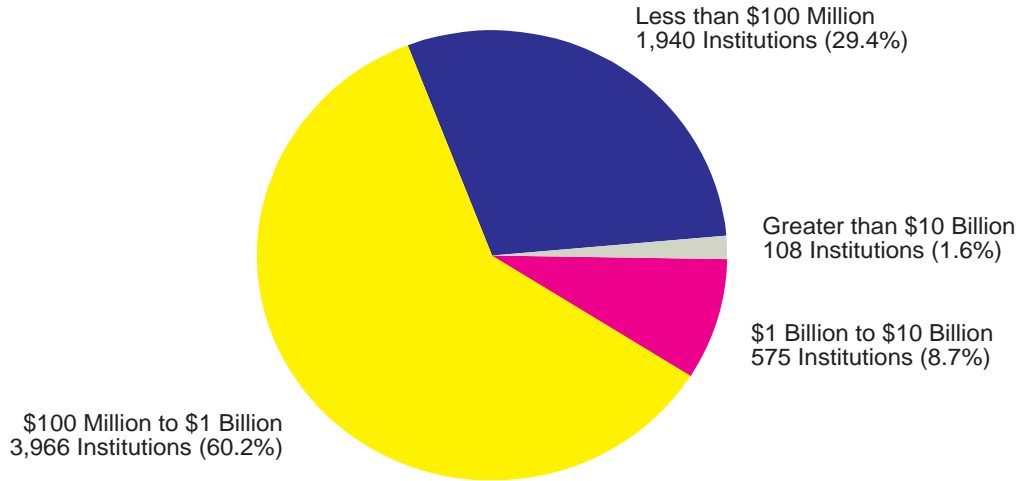
1996 - 2014

	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
09/14	8.35	10.62	12.74	10.17	11.13	9.80	13.65	11.54	8.94
12/13	7.88	10.33	13.01	10.13	10.92	9.45	13.10	11.26	9.03
12/12	7.16	10.25	13.12	10.04	10.11	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

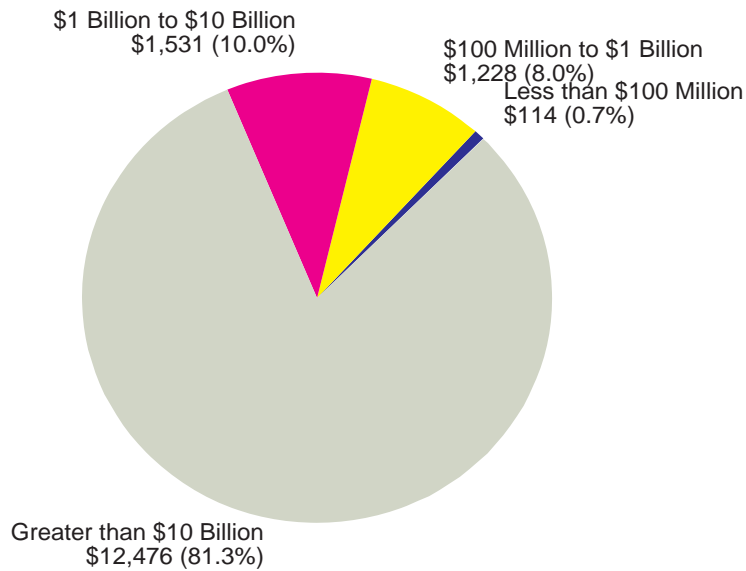
September 30, 2014



Industry Assets By Asset Size

September 30, 2014

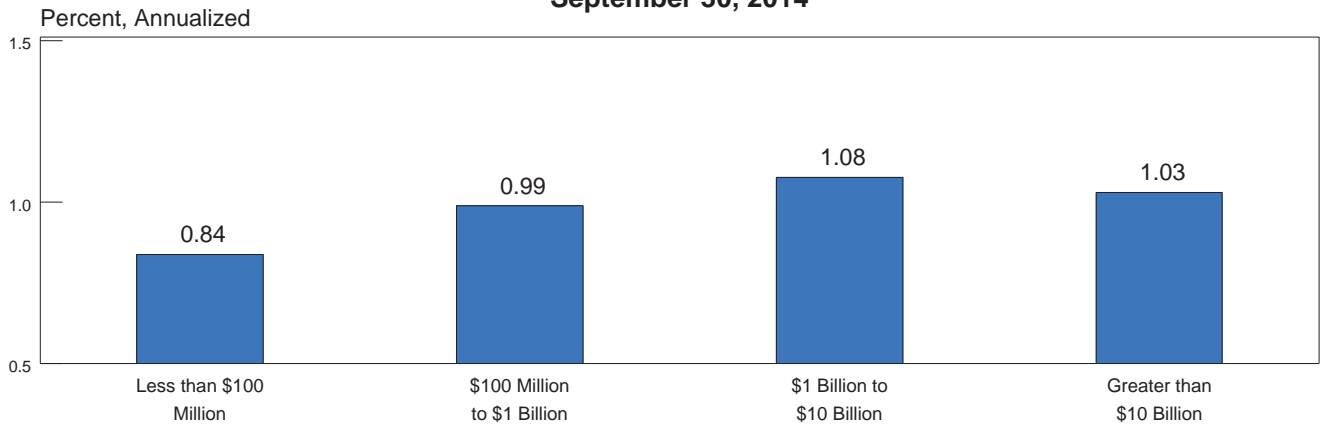
(\$ Billions)



Performance Ratios By Asset Size

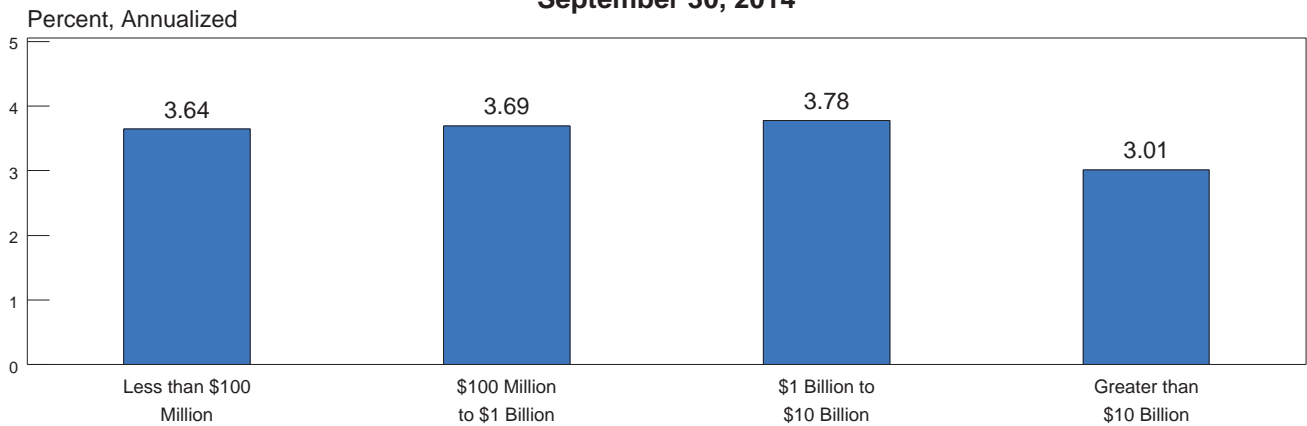
Return on Assets (YTD)

September 30, 2014



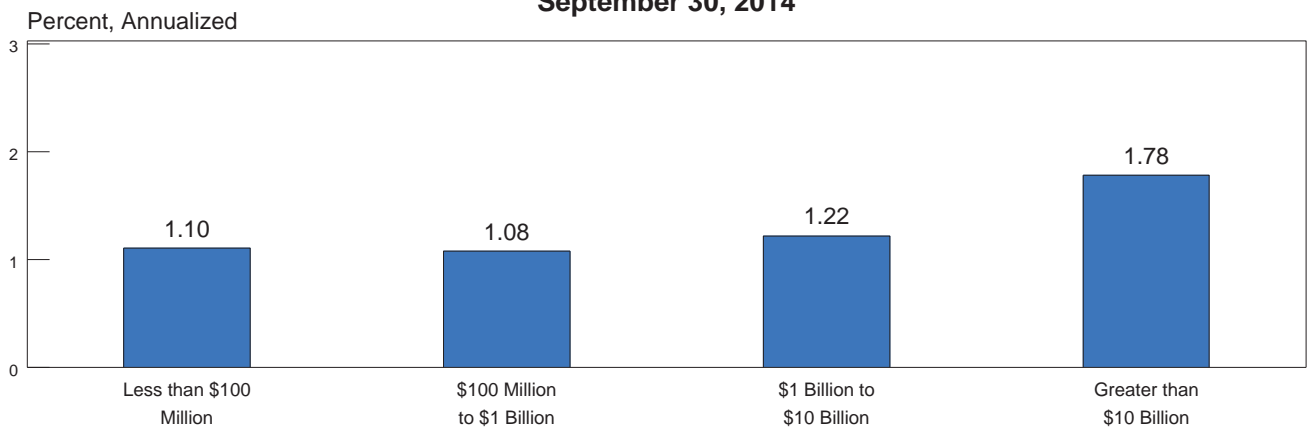
Net Interest Margin (YTD)

September 30, 2014



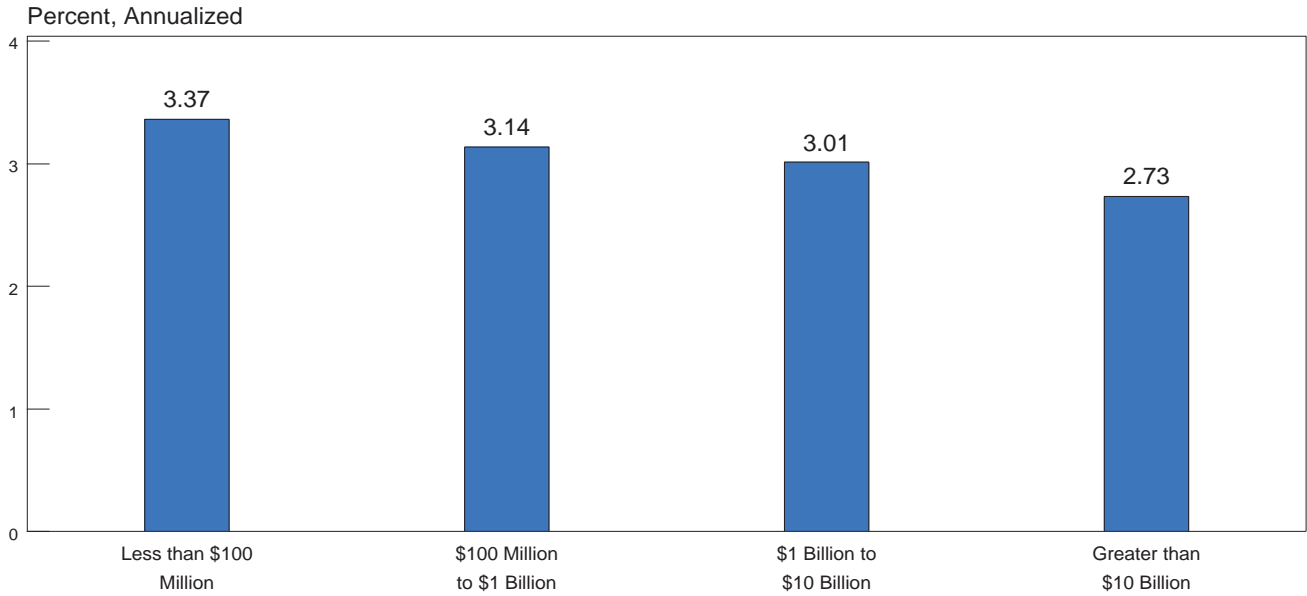
Noninterest Income to Assets (YTD)

September 30, 2014



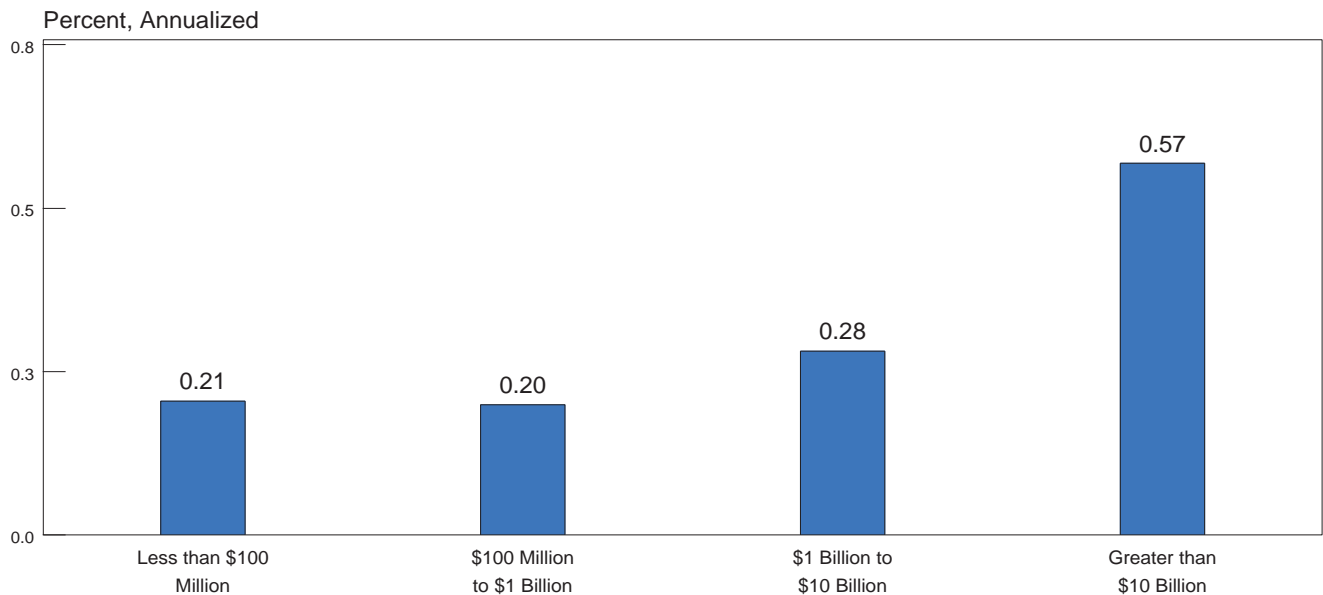
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2014



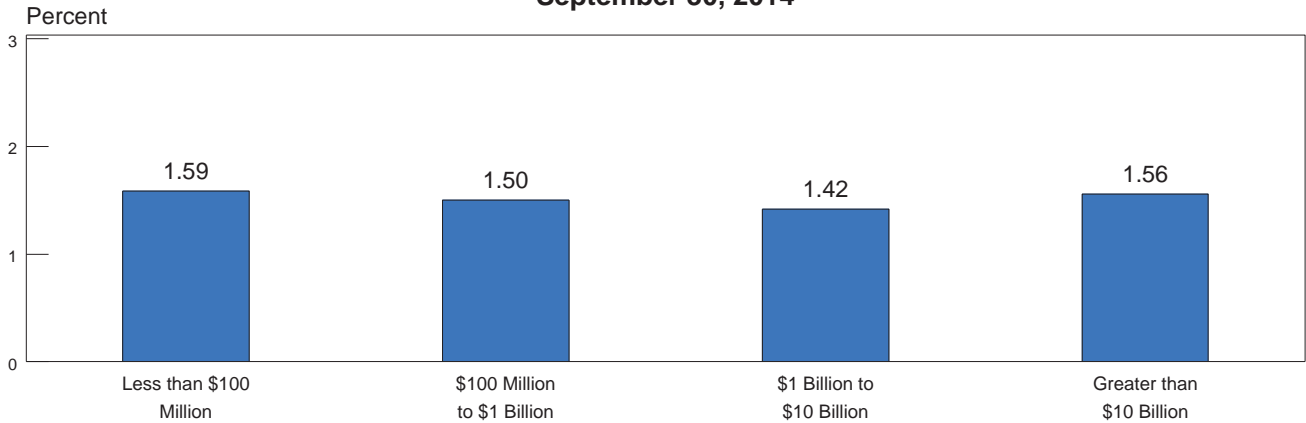
Net Charge-Offs to Loans and Leases (YTD)

September 30, 2014



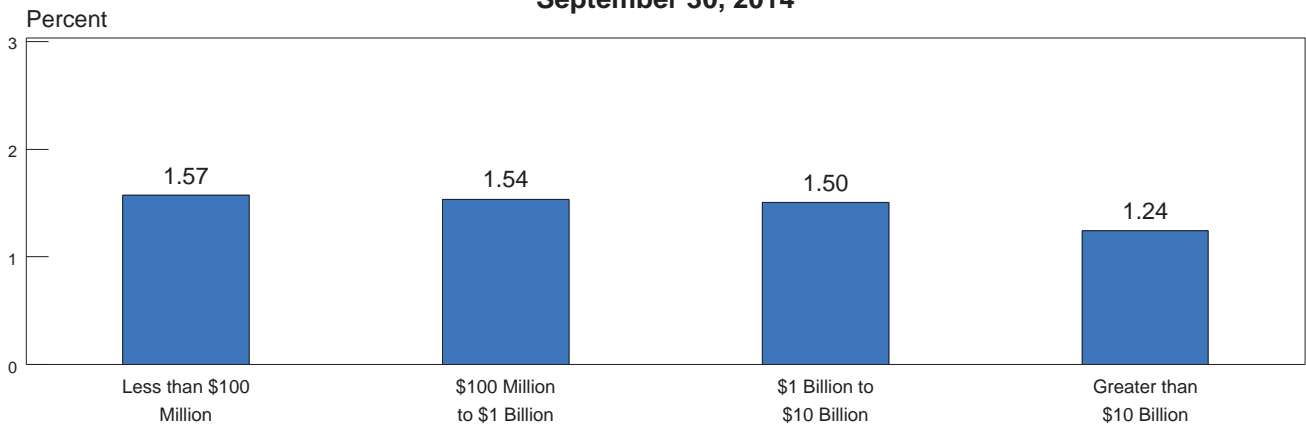
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

September 30, 2014



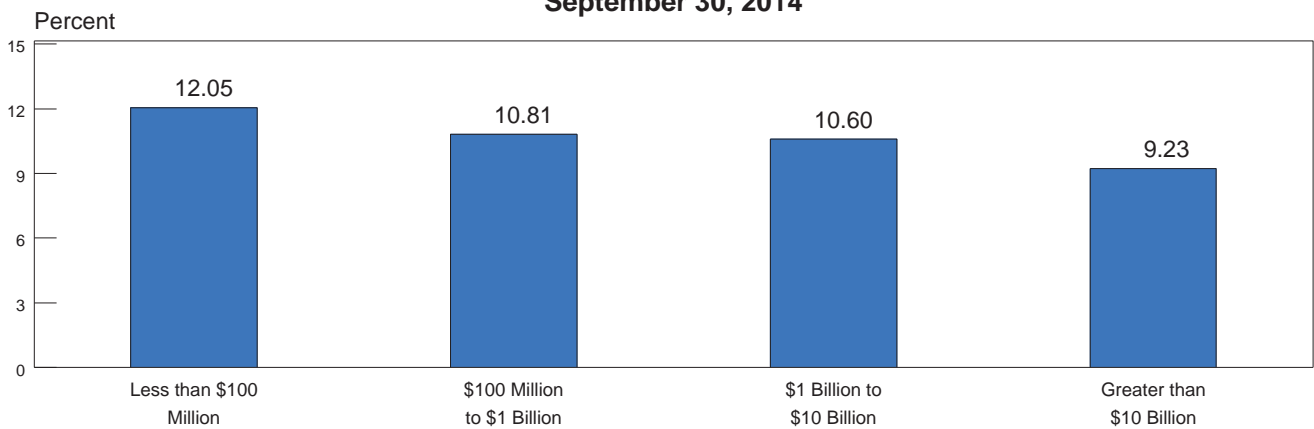
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2014



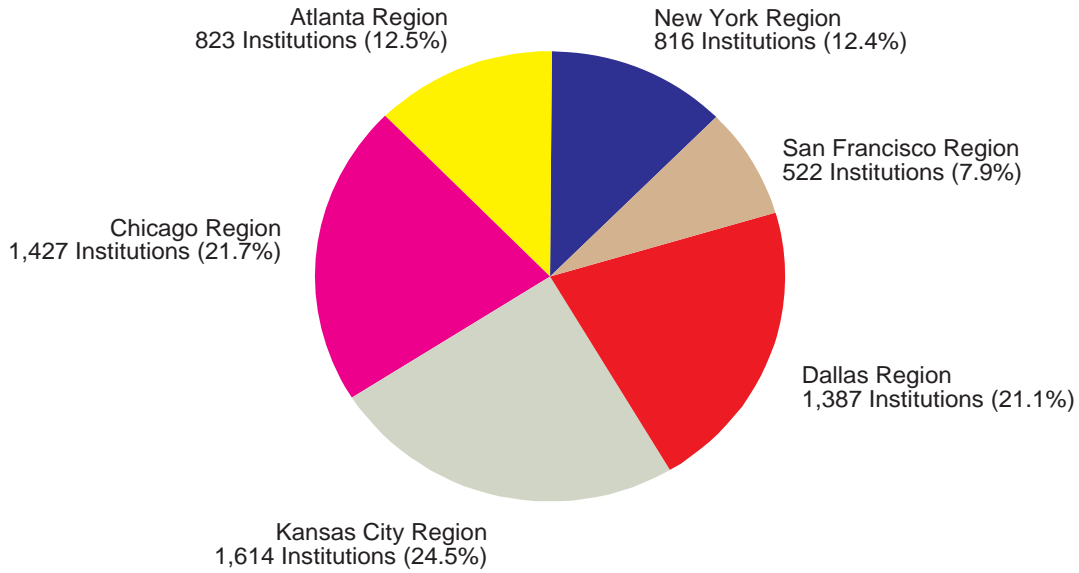
Core Capital (Leverage) Ratio

September 30, 2014



Geographic Distribution of FDIC-Insured Institutions

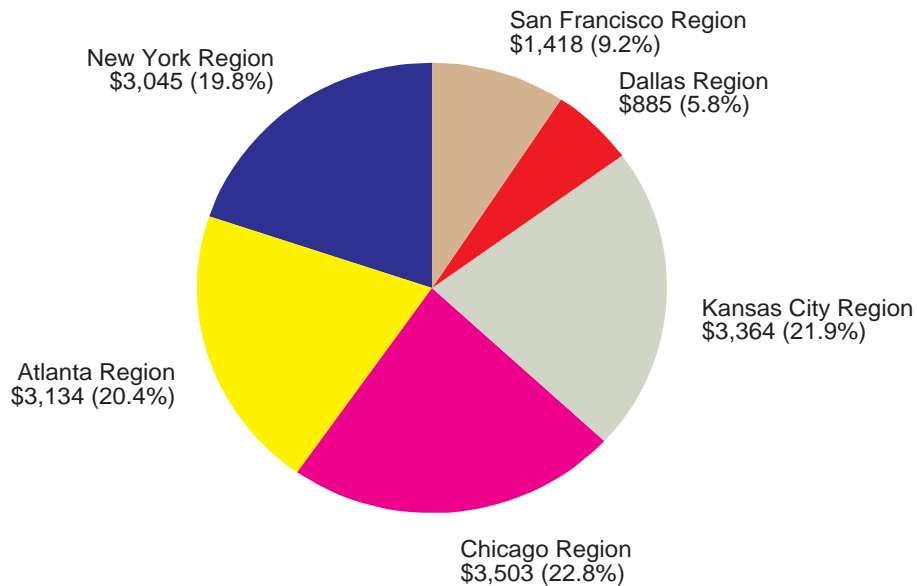
September 30, 2014



Geographic Distribution of Industry Assets

September 30, 2014

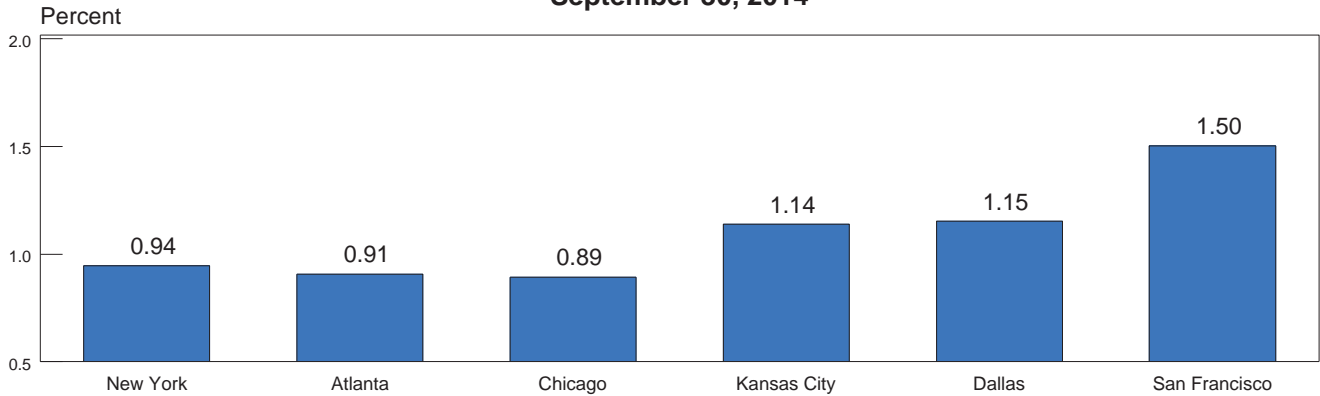
(\$ Billions)



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

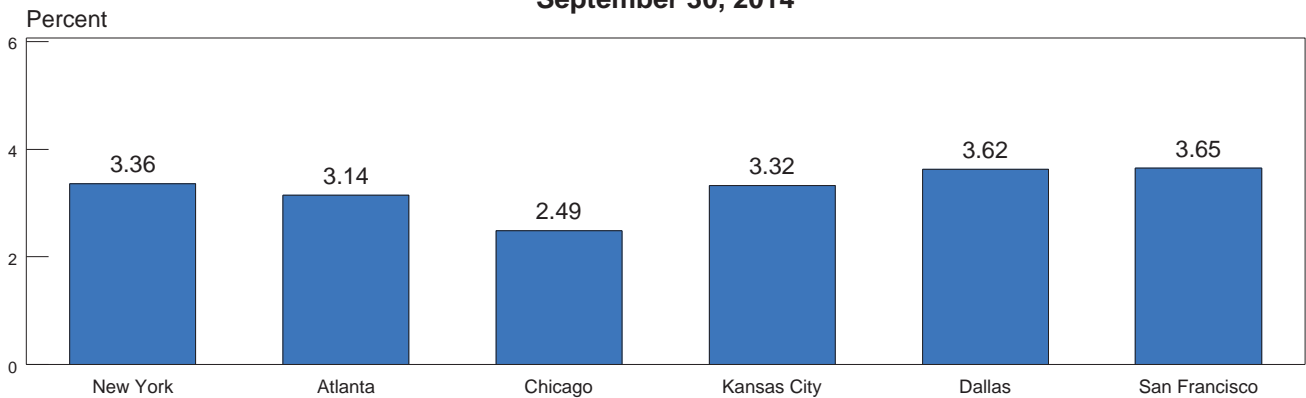
Performance Ratios By Geographic Regions Return on Assets (YTD, Annualized)

September 30, 2014



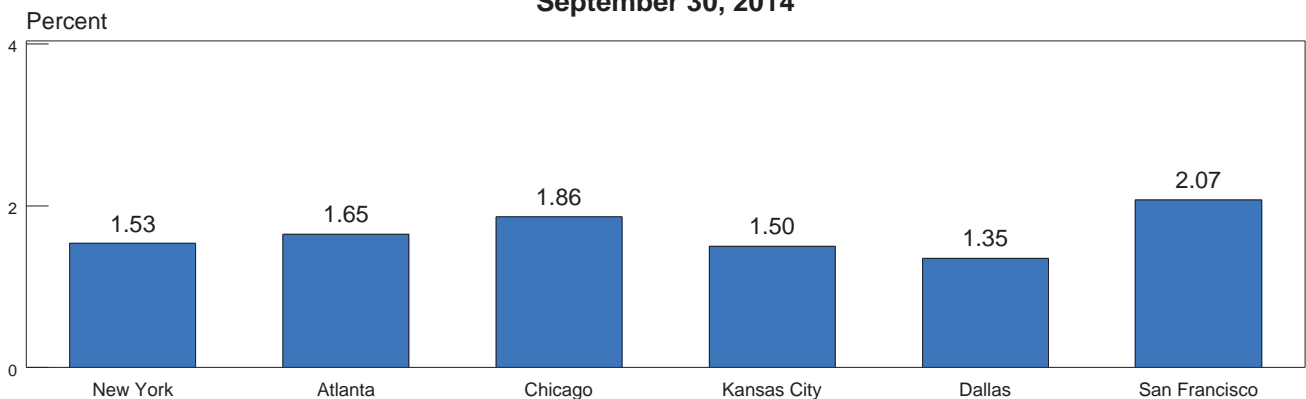
Net Interest Margins (YTD, Annualized)

September 30, 2014



Noninterest Income to Assets (YTD, Annualized)

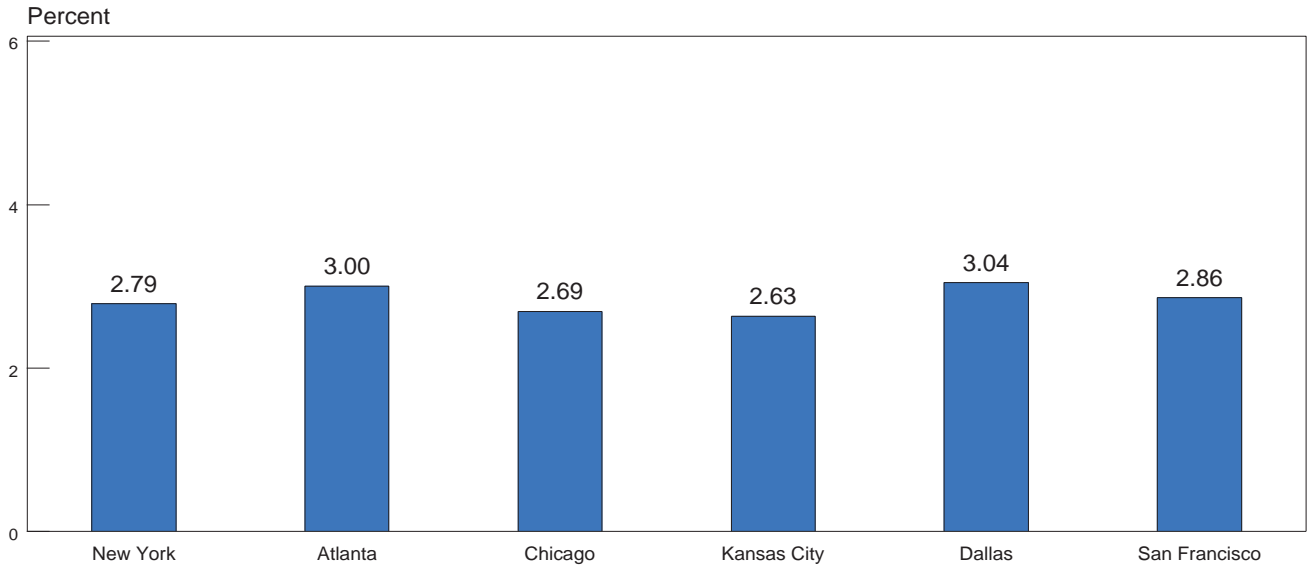
September 30, 2014



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

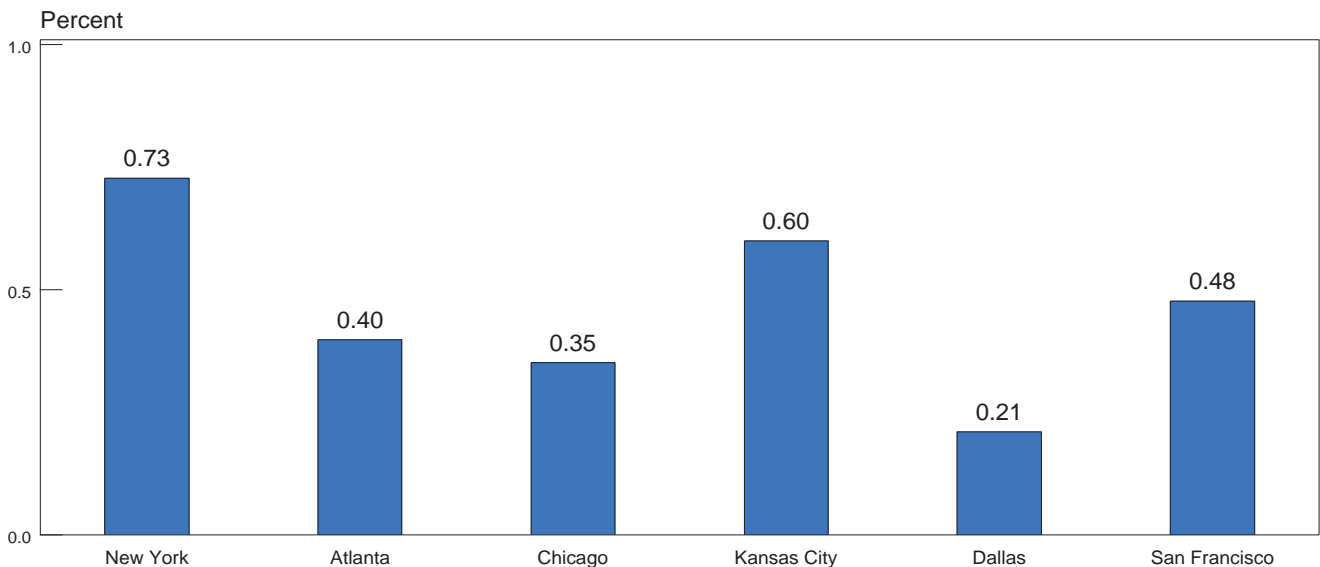
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

September 30, 2014



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

September 30, 2014

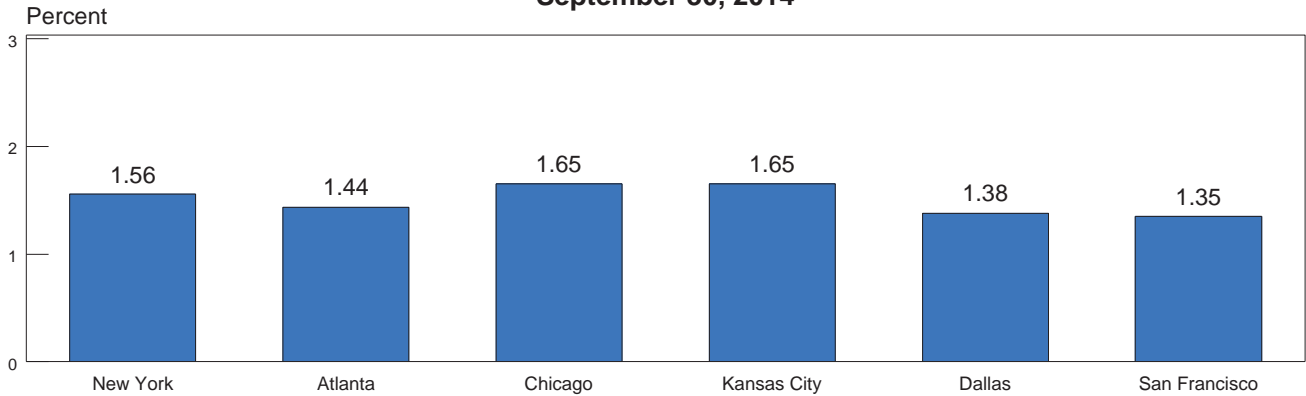


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

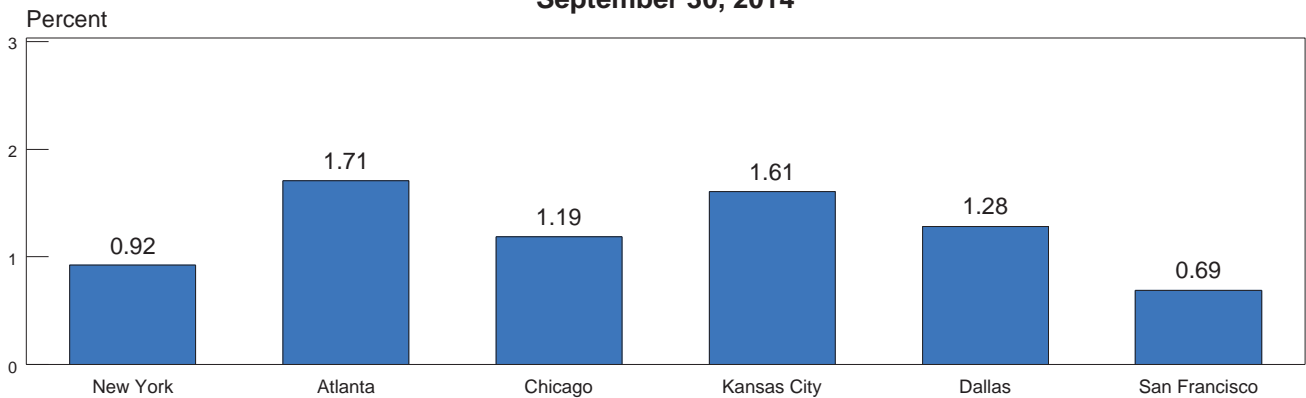
Loss Allowance To Loans and Leases

September 30, 2014



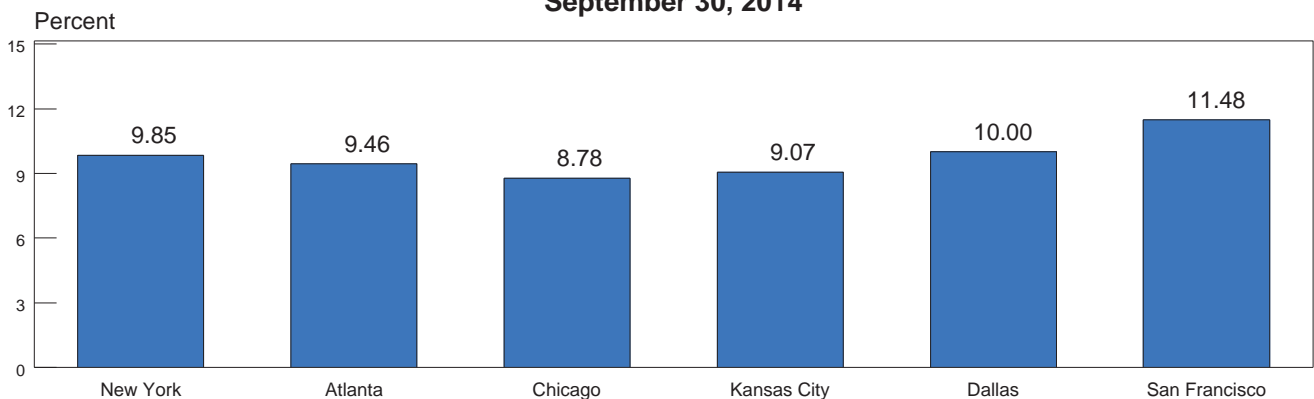
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2014



Core Capital (Leverage) Ratio

September 30, 2014

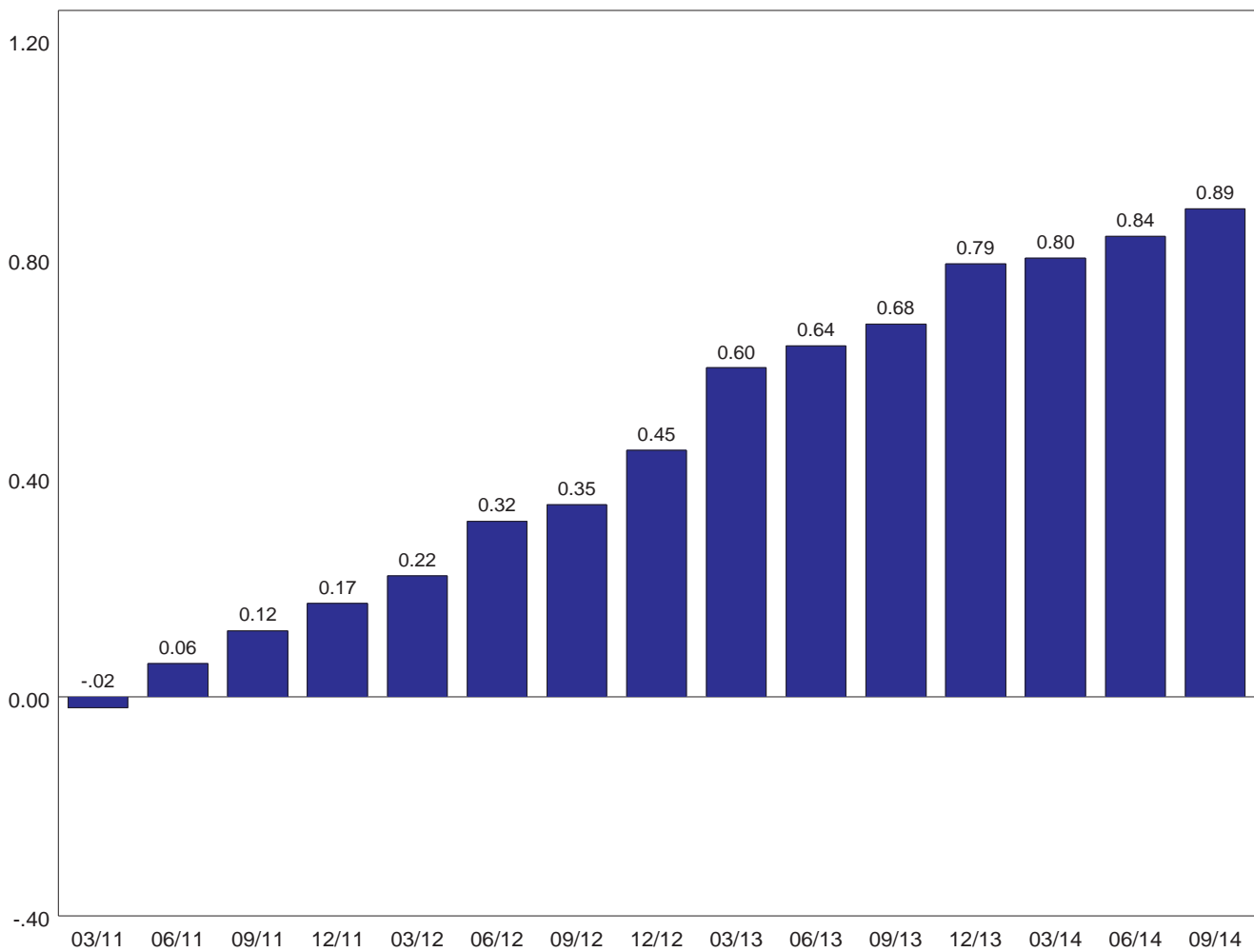


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2011 - September 30, 2014

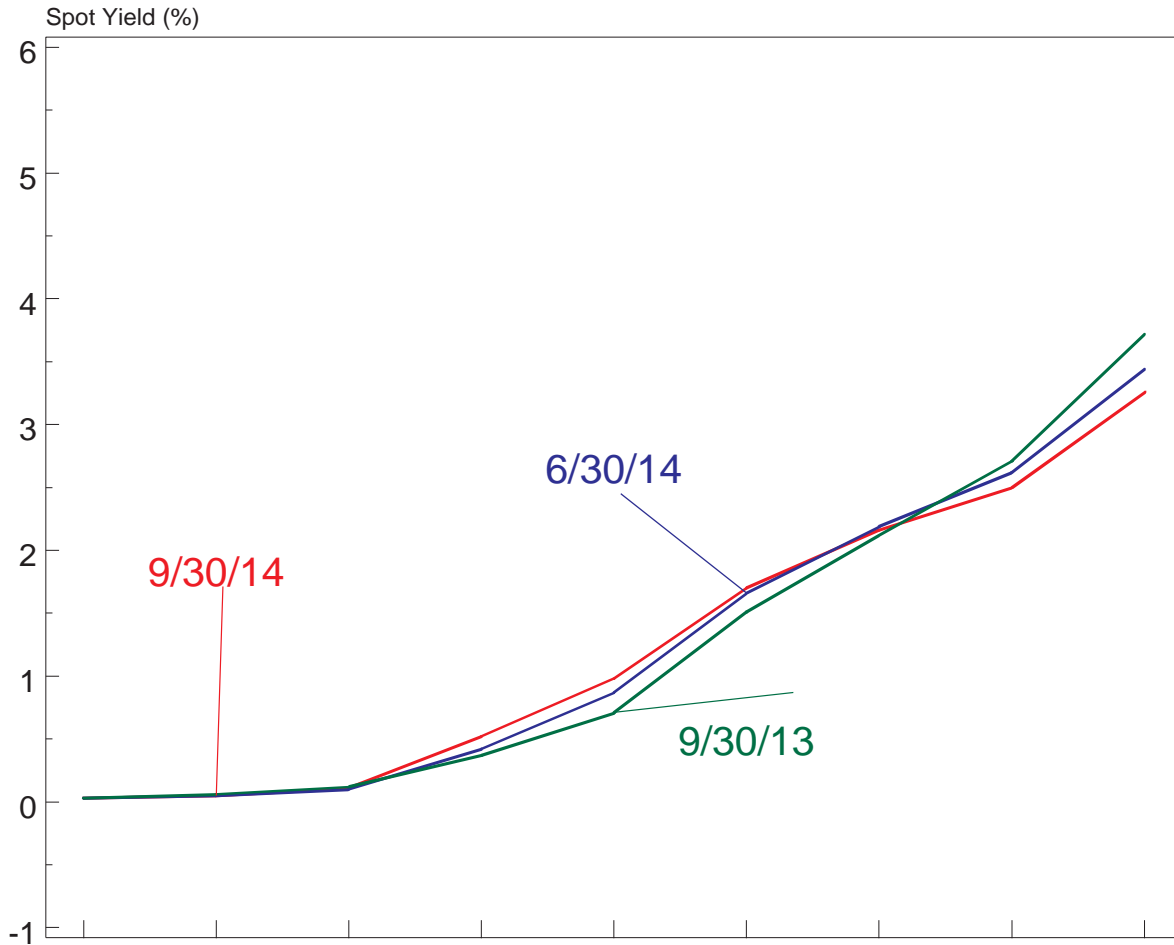
Percent of Insured Deposits



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

U.S. Treasury Yield Curves

September 30, 2013 - September 30, 2014



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/14	0.03	0.05	0.11	0.52	0.98	1.70	2.16	2.50	3.26
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

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, 2014

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,487	98.5%	\$15,319.5	99.8%
Adequately Capitalized	50	0.8%	\$12.3	0.1%
Undercapitalized	26	0.4%	\$5.2	0.0%
Significantly Undercapitalized	19	0.3%	\$10.6	0.1%
Critically Undercapitalized	7	0.1%	\$1.2	0.0%

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

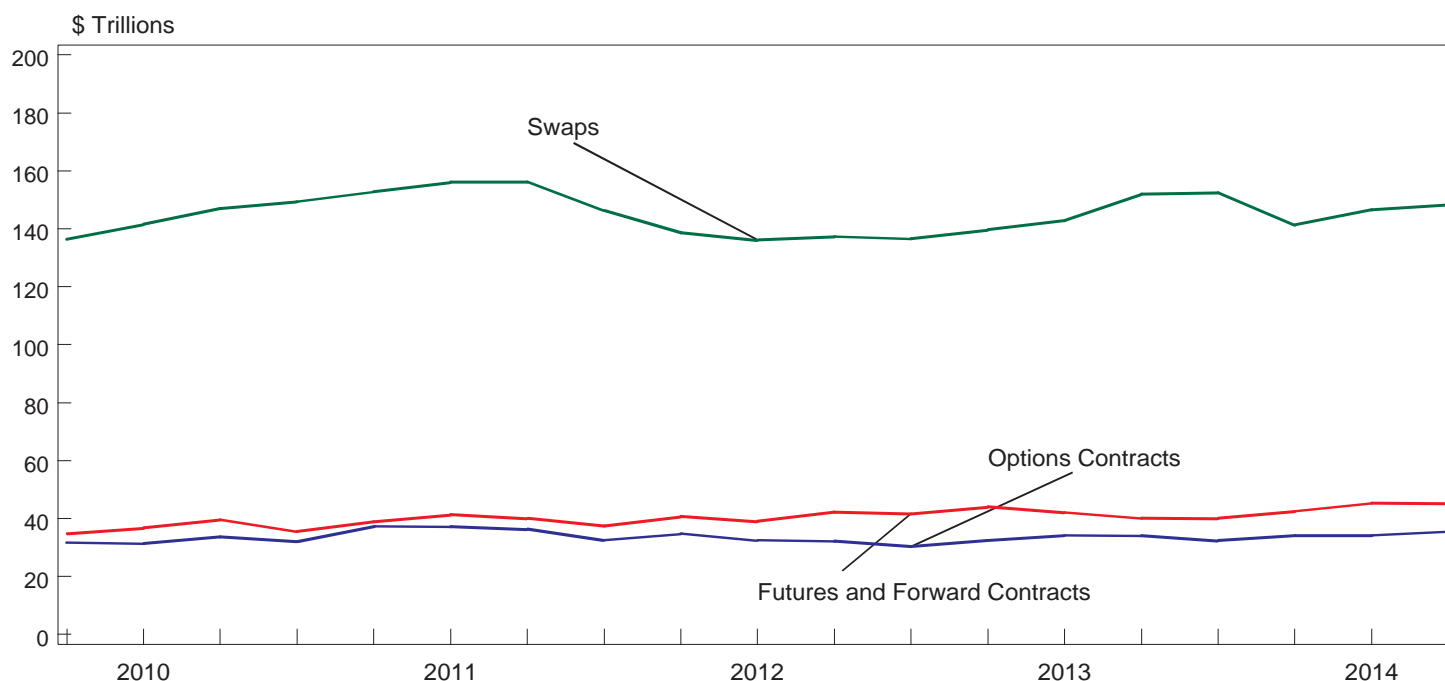
Capital Category Definitions

	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	9/14
Total Derivatives (Notional Amounts, in billions of dollars)	\$216,948	\$216,239	\$208,604	\$224,830	\$217,890	\$225,948	\$228,939
Futures and Forward Contracts	35,539	37,469	41,621	40,027	42,479	45,264	45,059
Interest rate contracts	23,990	24,703	29,882	28,145	30,145	32,380	30,412
Foreign exchange rate contracts	11,304	12,542	11,334	11,550	11,985	12,546	14,328
Other futures and forwards**	245	224	405	332	349	337	319
Option Contracts	32,078	32,505	30,375	32,338	34,131	34,174	35,552
Interest rate options	27,018	27,133	23,859	25,494	26,069	26,557	26,216
Foreign currency options	3,336	3,364	4,315	4,811	5,907	5,504	7,070
Other option contracts**	1,724	2,008	2,201	2,032	2,154	2,114	2,266
Swaps	149,331	146,266	136,608	152,465	141,281	146,510	148,329
Interest rate swaps	142,390	136,030	123,908	139,440	128,202	132,615	134,266
Foreign exchange rate swaps	6,351	9,530	11,938	12,120	12,166	12,933	13,003
Other swaps**	590	705	762	906	913	962	1,059
Memoranda							
Spot Foreign Exchange Contracts	1,013	1,063	884	1,028	2,745	2,411	3,593
Credit Derivatives	14,151	14,759	13,190	11,191	11,165	10,832	10,408
Number of banks reporting derivatives	1,069	1,084	1,143	1,161	1,170	1,183	1,167
Replacement cost of interest rate and foreign exchange rate contracts ***	3,754	4,981	4,388	3,273	2,853	2,955	3,177

* 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.

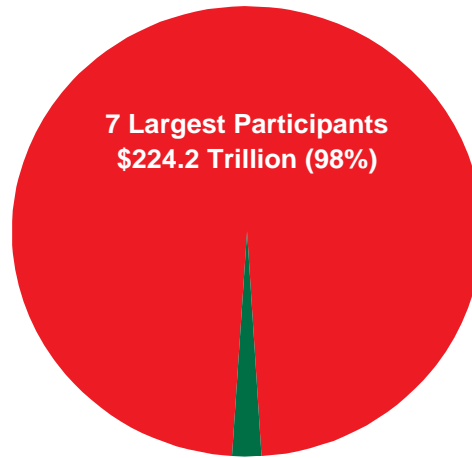
** Not reported by banks with less than \$300 million in assets.

*** 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, 2014

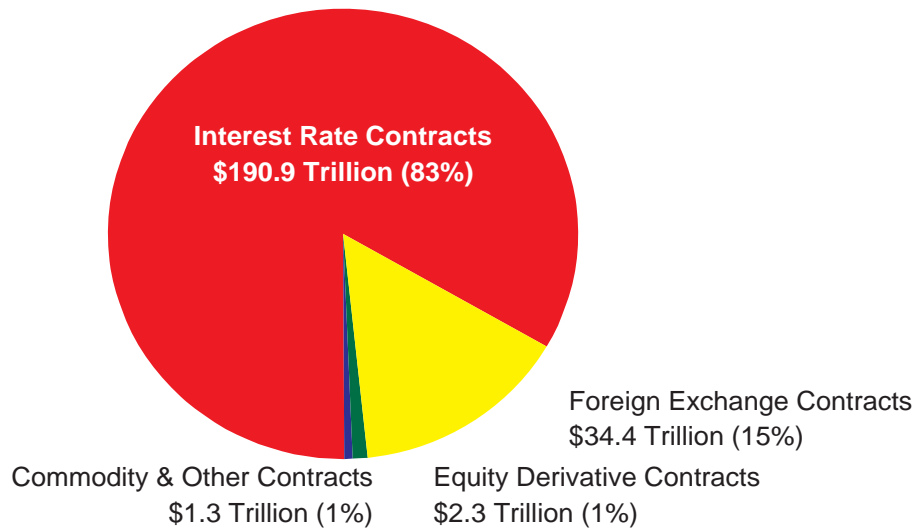


All Other Participants (1376 Banks)
\$4.7 Trillion (2%)

Composition of Derivatives*

Notional Amounts

September 30, 2014



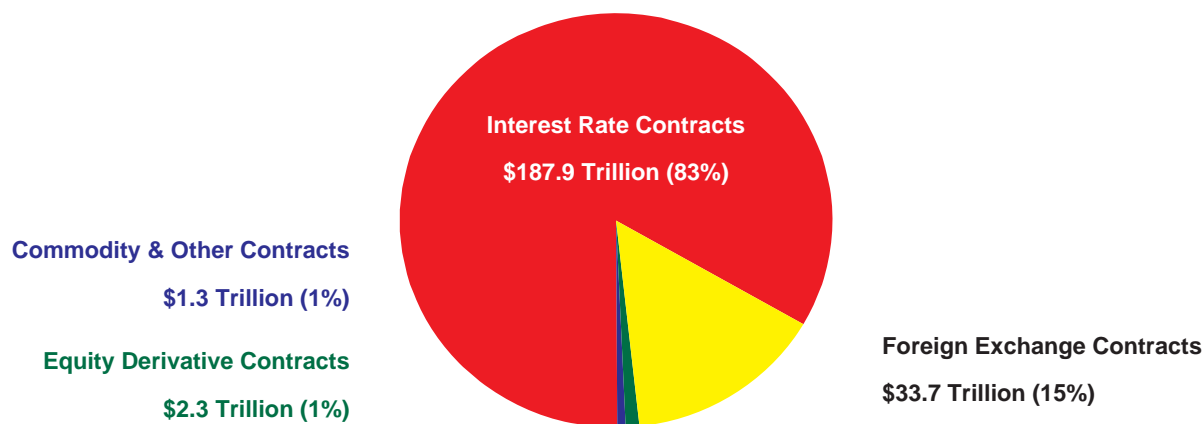
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$3,426 billion for the seven largest participants and \$167 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

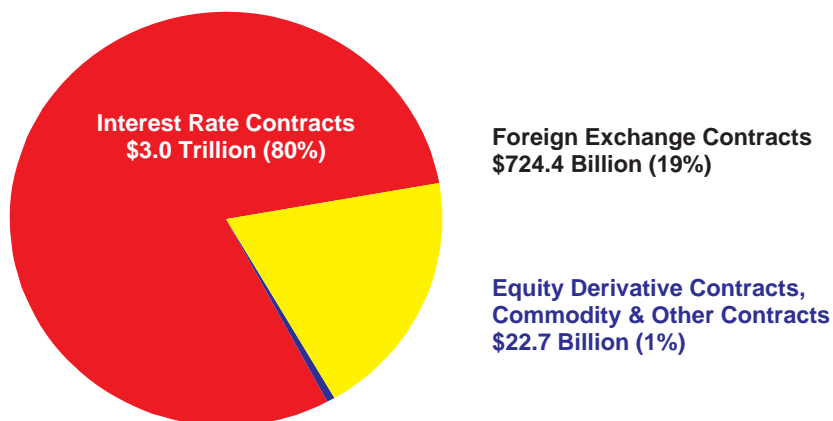
September 30, 2014



Not Held for Trading

Notional Amounts

September 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 \$3,593 billion are not included.

Position of Derivatives

Gross Fair Values

September 30, 2014

(\$ Millions)

Held for Trading

245 Banks Held Derivative Contracts for Trading

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

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	2,485,543	575,906	90,025	42,964	3,194,438	72,789
Gross negative fair value	2,418,559	569,599	90,672	42,819	3,121,648	
All other participants						
Gross positive fair value	27,131	29,495	3,508	470	60,604	884
Gross negative fair value	26,694	28,762	3,809	454	59,719	
Total						
Gross positive fair value	2,512,674	605,401	93,533	43,433	3,255,041	73,674
Gross negative fair value	2,445,254	598,360	94,481	43,273	3,181,368	

Held for Purposes Other than Trading

1269 Banks Held Derivative Contracts for Purposes Other than Trading

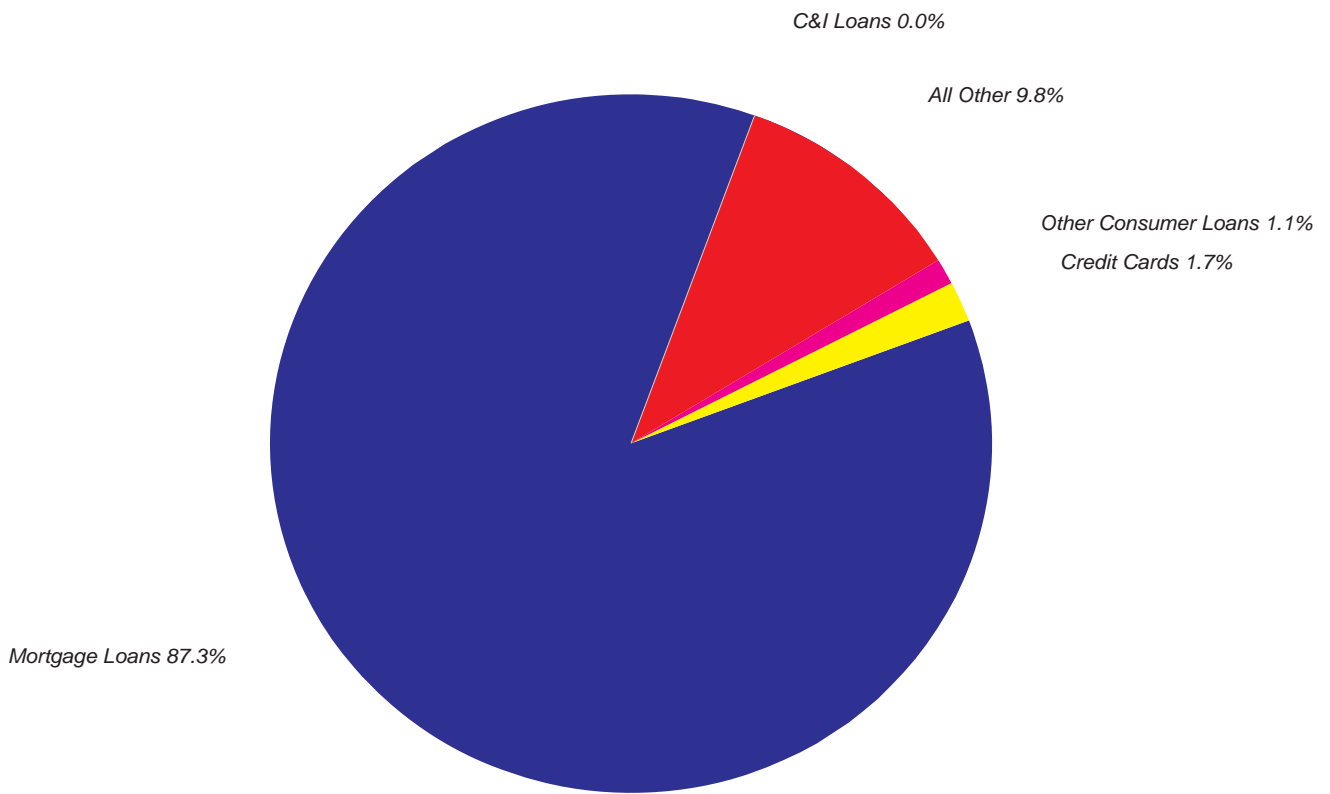
7 Largest Participants Held 85% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	36,507	16,681	7	539	53,734	2,398
Gross negative fair value	39,204	11,563	157	412	51,336	
All other participants						
Gross positive fair value	4,724	1,401	822	20	6,967	1,950
Gross negative fair value	4,322	225	382	89	5,018	
Total						
Gross positive fair value	41,231	18,082	830	559	60,702	4,348
Gross negative fair value	43,525	11,788	539	501	56,354	

Composition of Securitized Assets*

FDIC-Insured Institutions

September 30, 2014

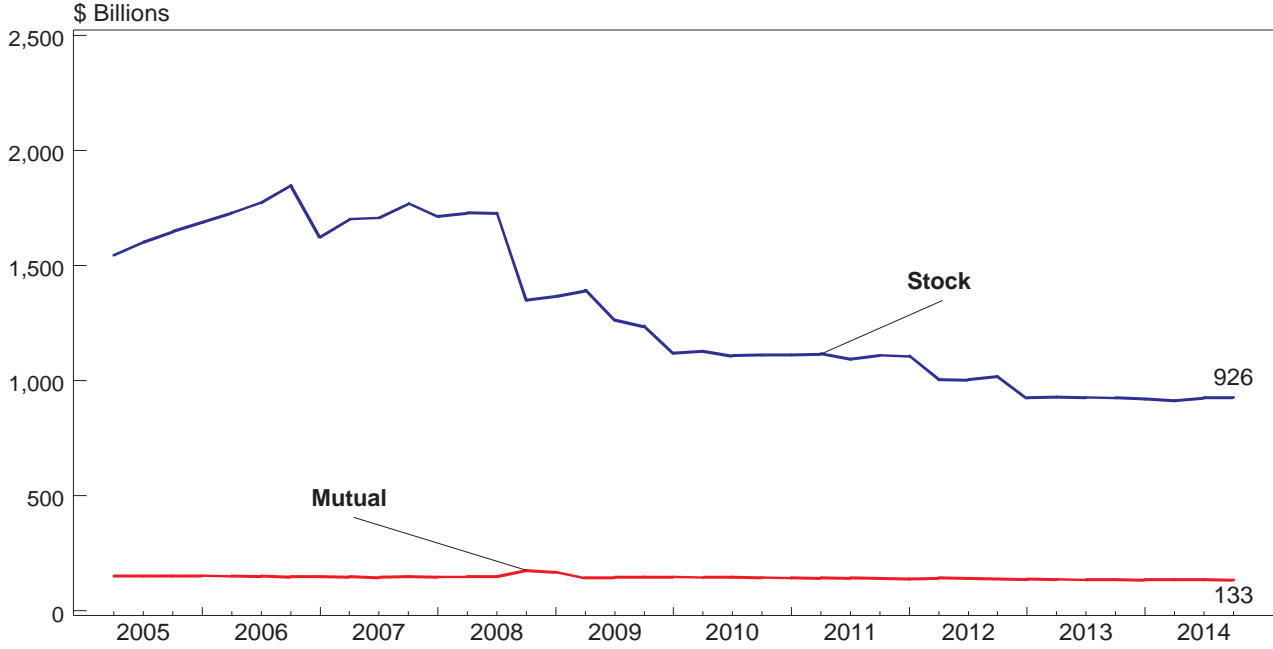


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

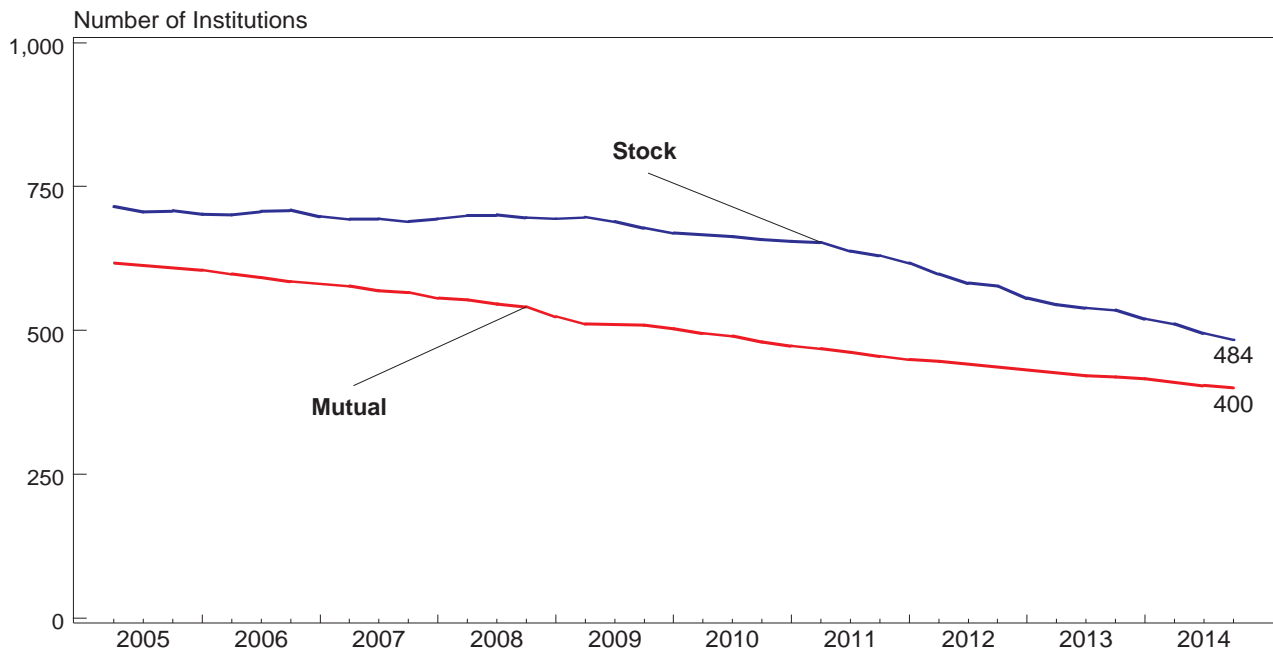
Assets of Mutual and Stock Savings Institutions

2005 - 2014



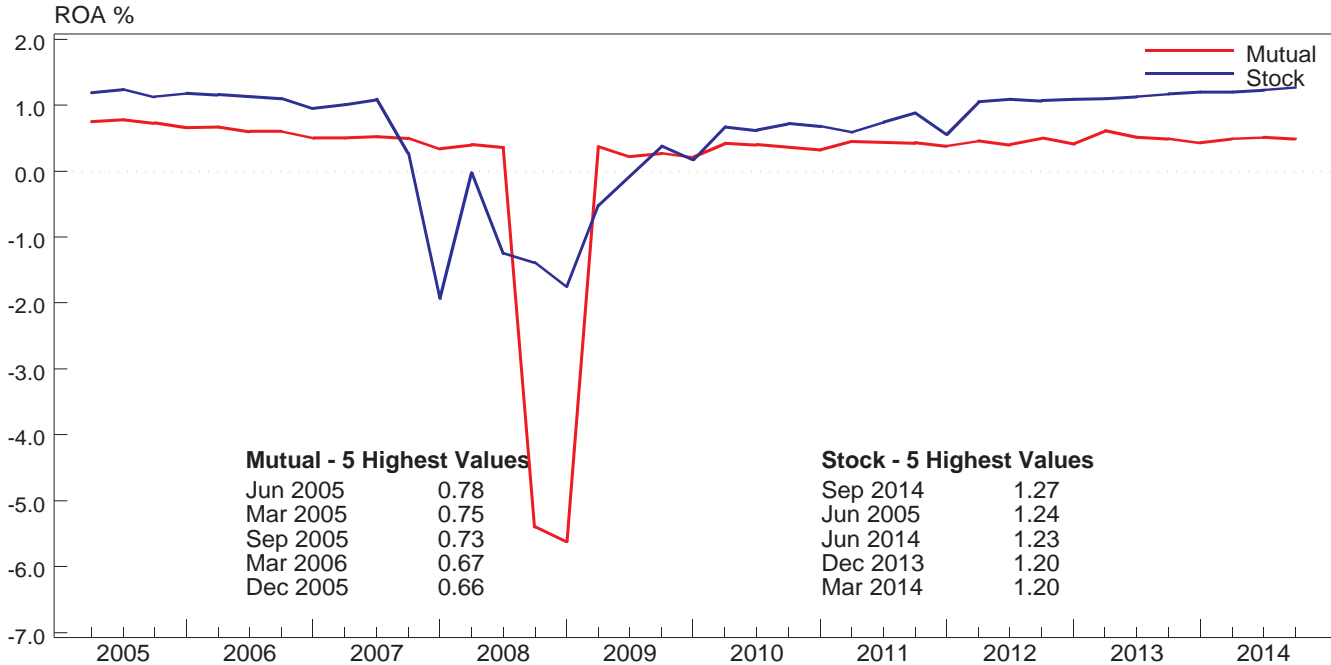
Number of Mutual and Stock Savings Institutions

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

