

## **QUARTERLY SUMMARY OF BANKING STATISTICS**

### **FIRST QUARTER, 2011**

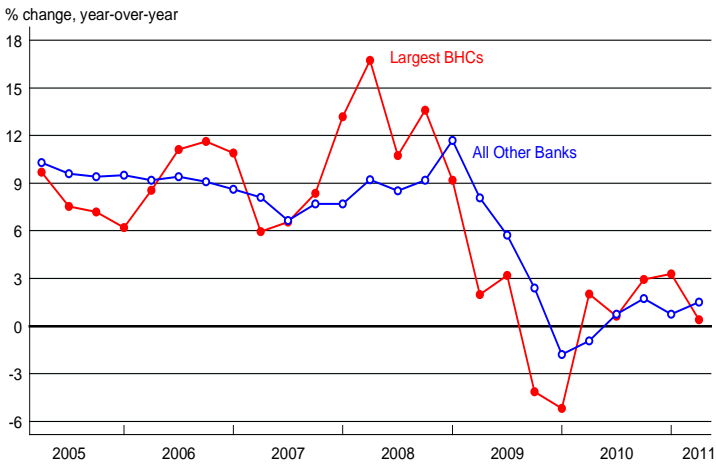
---

*Quarterly Report on Banking Trends* provides a quarterly synopsis of the condition of all commercial banks held by the largest domestic bank holding companies (the “Largest BHCs” series) and all other commercial banks (the “All Other Banks” series). The largest domestic BHCs by commercial banking assets as of 2010q4 are JPMorgan Chase, Bank of America, Citigroup, Wells Fargo, US Bancorp, PNC, Bank of New York Mellon, and Capital One.

These statistics are based on data from the most recent Consolidated Reports of Condition and Income, which are released approximately two months after the end of each quarter. The “pro forma” data for the largest bank holding companies (BHCs) are calculated using the National Information Center’s Transformations table maintained by the Federal Reserve Board of Governors (<http://www.ffiec.gov/nic/default.HTM>).

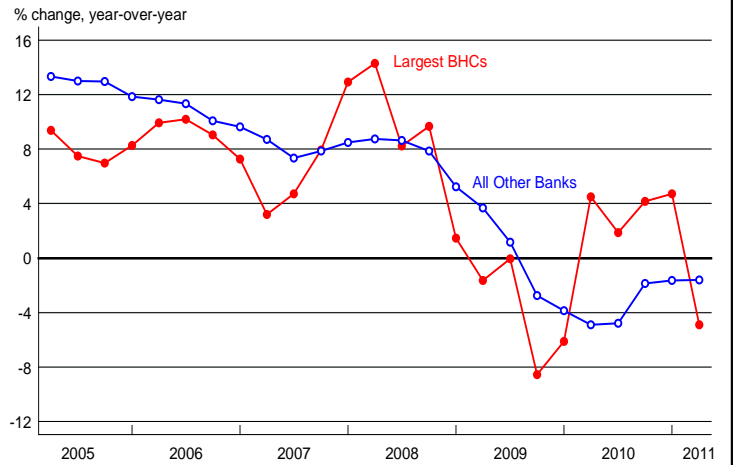
# Balance Sheet Growth<sup>1,2,3</sup>

## Asset Growth Rates



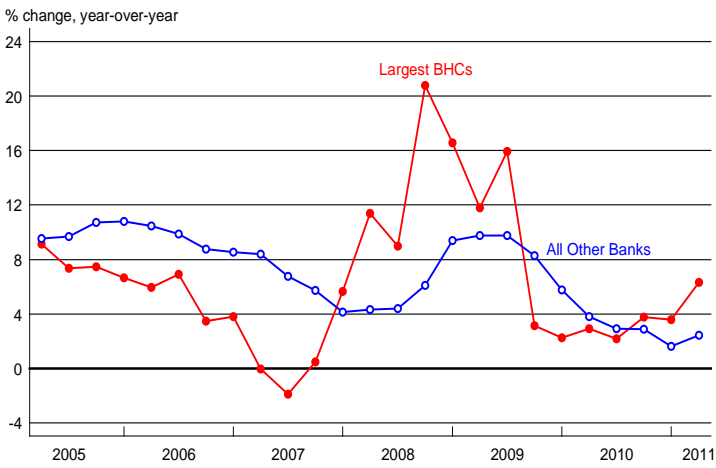
Source: Federal Financial Institutions Examination Council

## Loan Growth Rates



Source: Federal Financial Institutions Examination Council

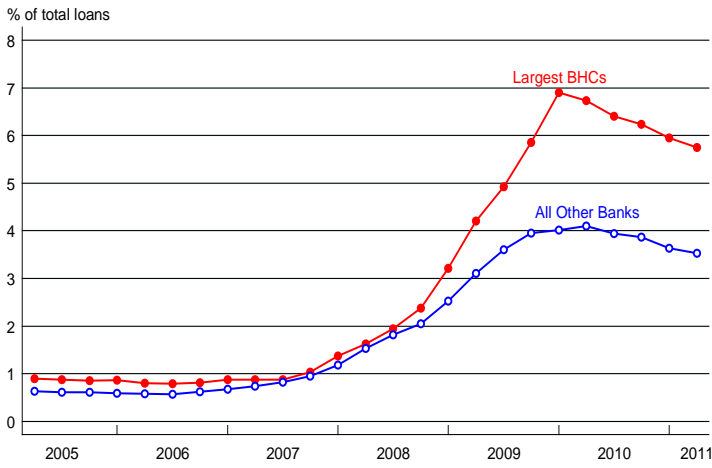
## Domestic Deposit Growth Rates



Source: Federal Financial Institutions Examination Council

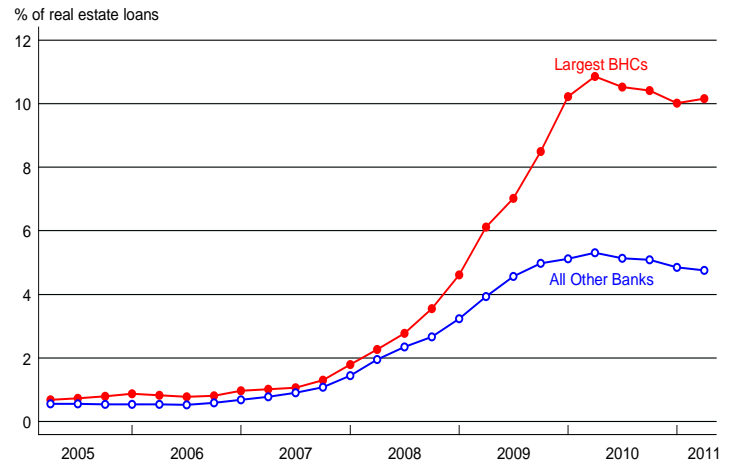
# Asset Quality<sup>4</sup>

## Non-performing Loans



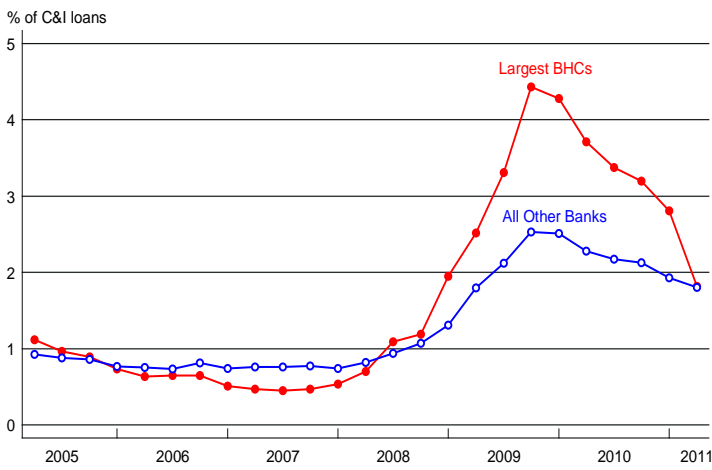
Source: Federal Financial Institutions Examination Council

## Non-performing Real Estate Loans



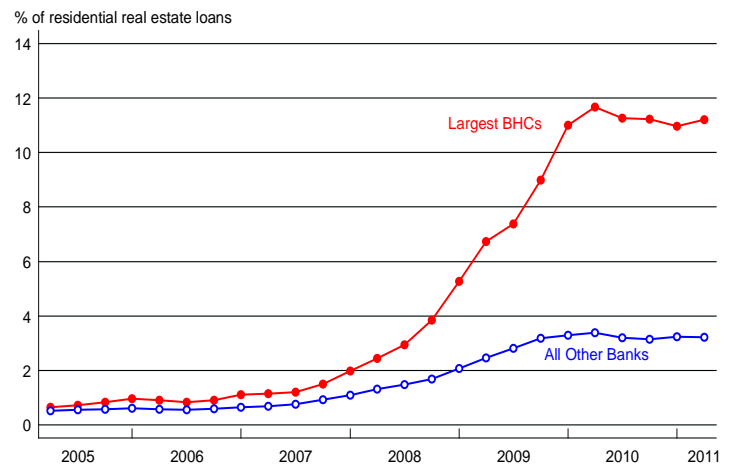
Source: Federal Financial Institutions Examination Council

## Non-performing C&I Loans



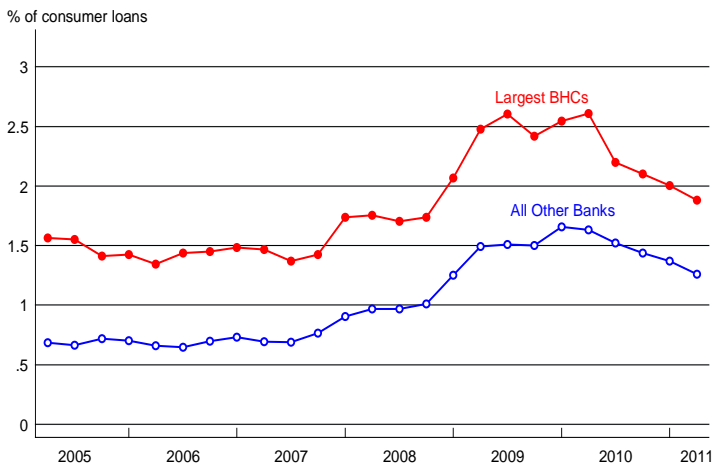
Source: Federal Financial Institutions Examination Council

## Non-performing Residential Real Estate Loans



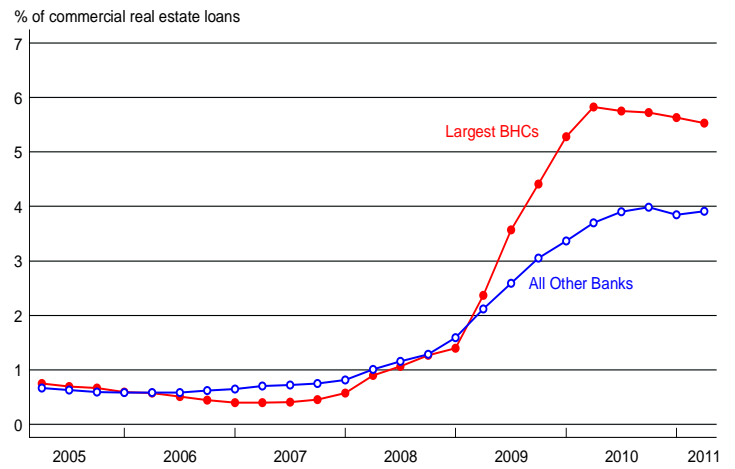
Source: Federal Financial Institutions Examination Council

## Non-performing Consumer Loans



Source: Federal Financial Institutions Examination Council

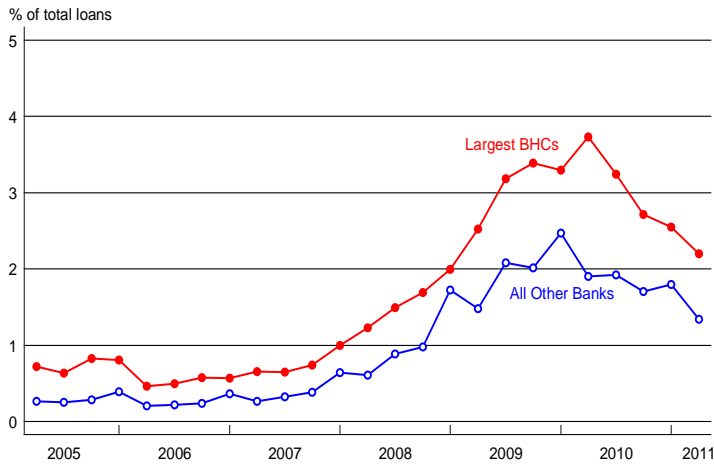
## Non-performing Commercial Real Estate Loans



Source: Federal Financial Institutions Examination Council

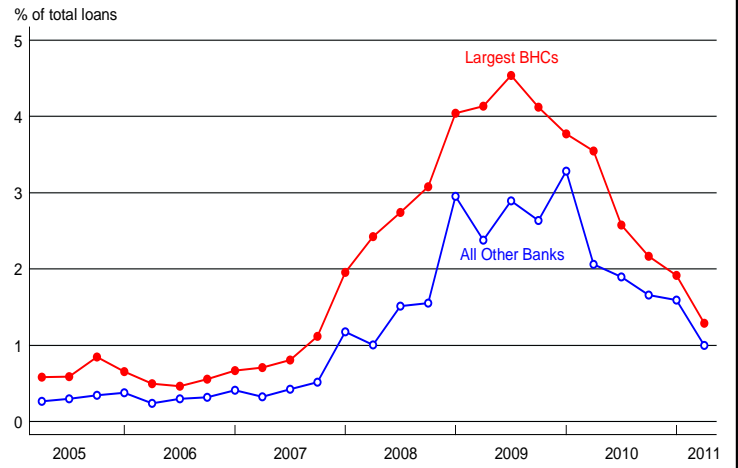
## Asset Quality (cont'd)

### Annualized Net Charge-offs



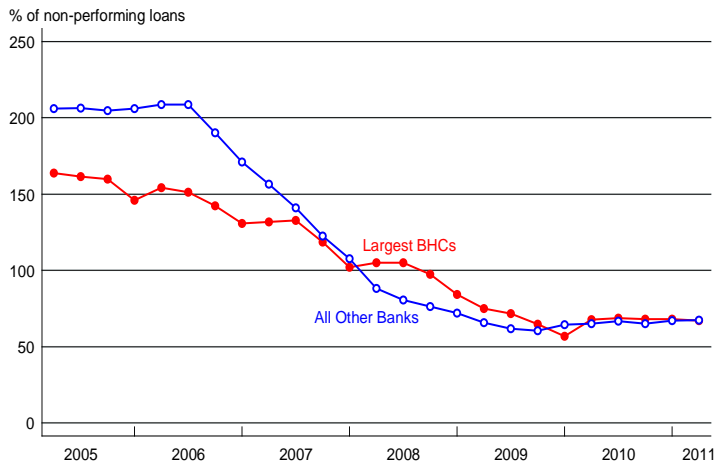
Source: Federal Financial Institutions Examination Council

### Annualized Loan Loss Provisions



Source: Federal Financial Institutions Examination Council

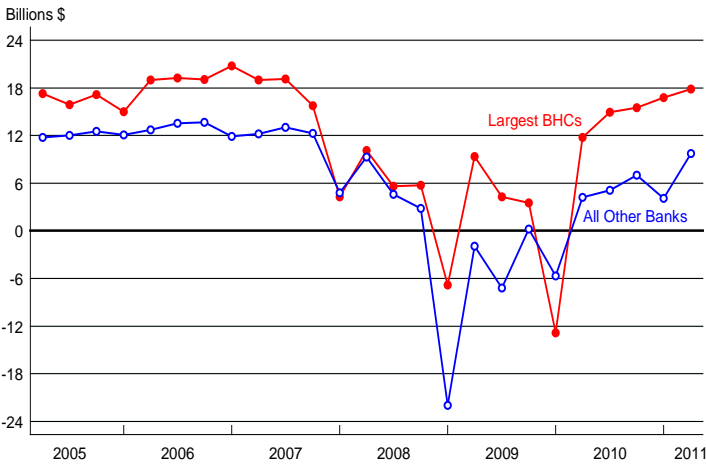
### Loan Loss Reserves



Source: Federal Financial Institutions Examination Council

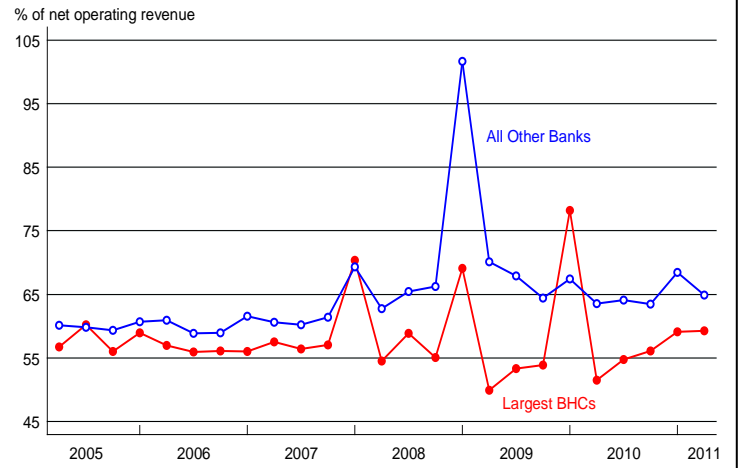
# Earnings<sup>5,6,7</sup>

## Quarterly Net Income



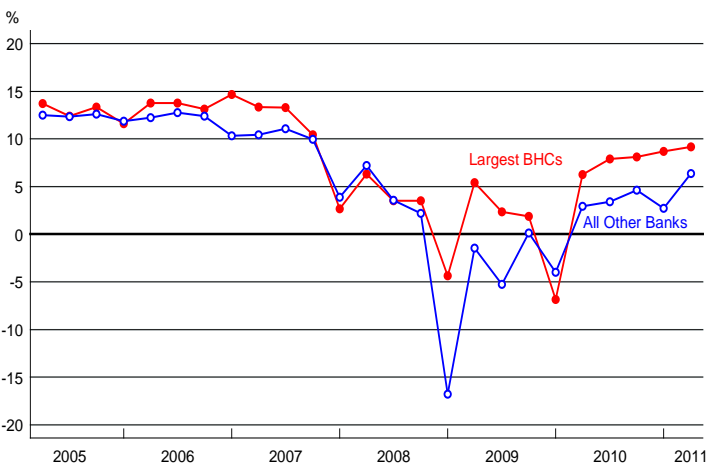
Source: Federal Financial Institutions Examination Council

## Quarterly Efficiency Ratio



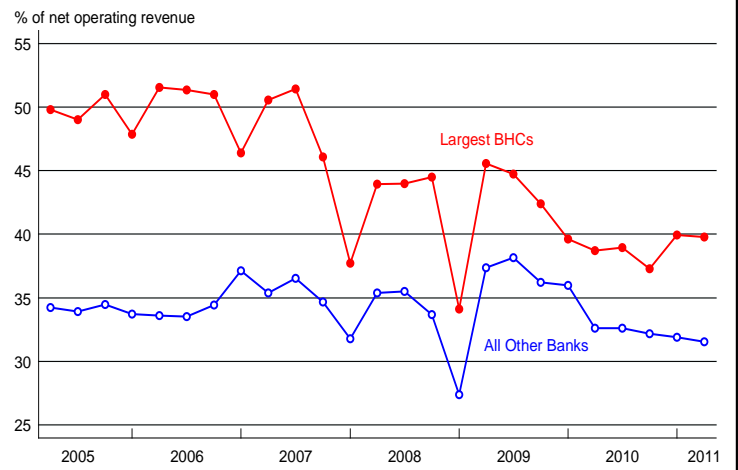
Source: Federal Financial Institutions Examination Council

## Annualized Quarterly Return on Equity



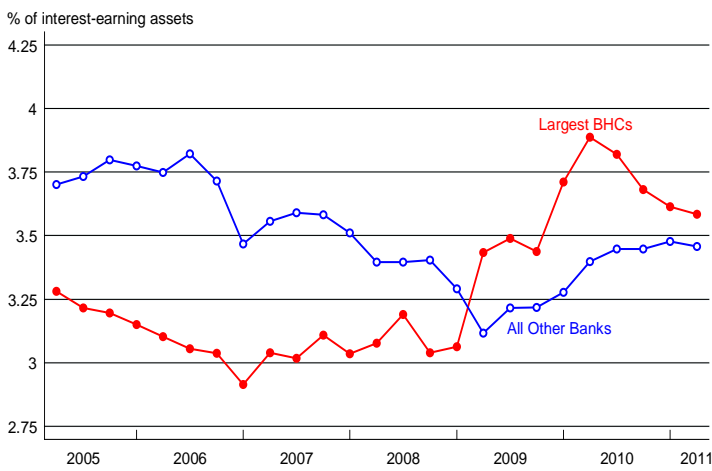
Source: Federal Financial Institutions Examination Council

## Quarterly Noninterest Income Share



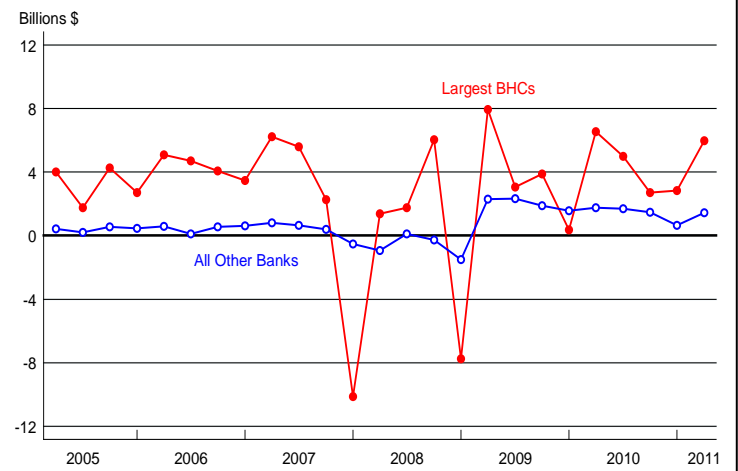
Source: Federal Financial Institutions Examination Council

## Annualized Net Interest Margin



Source: Federal Financial Institutions Examination Council

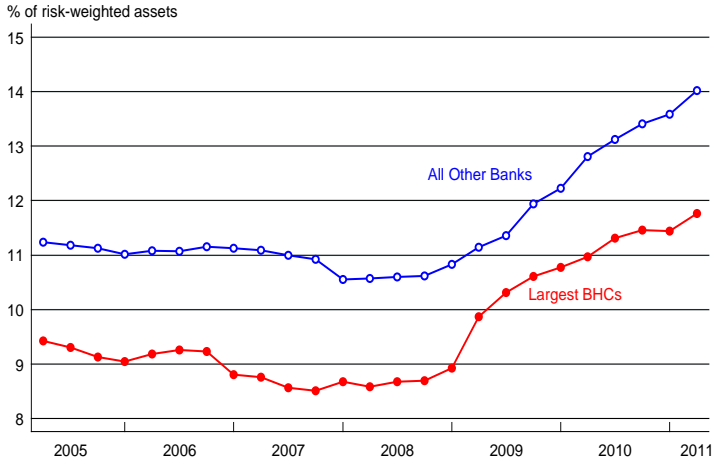
## Quarterly Trading Income



Source: Federal Financial Institutions Examination Council

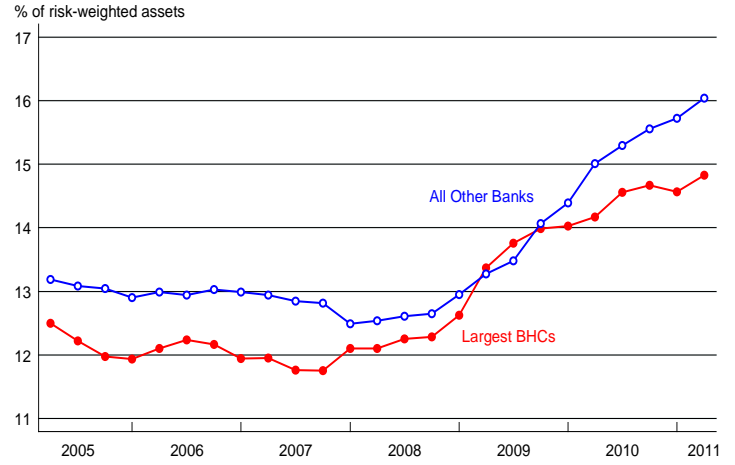
# Capital Adequacy

## Tier 1 Capital Ratio



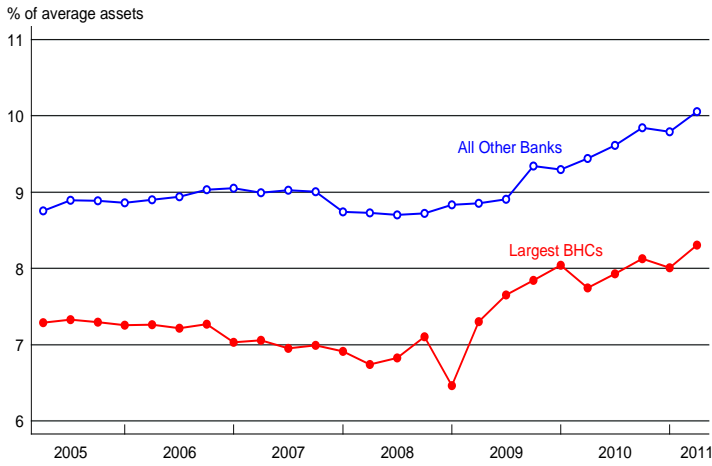
Source: Federal Financial Institutions Examination Council

## Total Capital Ratio



Source: Federal Financial Institutions Examination Council

## Leverage Ratio



Source: Federal Financial Institutions Examination Council

**Notes:**

1. This report is based on data from the most recent Consolidated Reports of Condition and Income, which are released in reliable form approximately two months after the end of each quarter. The “pro forma” data for the largest bank holding companies (BHCs) are calculated using the National Information Center’s Transformations table maintained by the Federal Reserve Board of Governors. Small discrepancies between the numbers presented in this and previous reports reflect revisions to past data, as well as mergers and acquisitions in the most recent quarter.
2. Reported results in the fourth quarter of 2006 may differ from underlying industry trends due to corporate reorganizations at some banks. Year-over-year growth rates will include the affected growth rate until the fourth quarter of 2007.

Reported results in the third quarter of 2008 may differ from underlying industry trends due to acquisitions at some banks. Year-over-year growth rates will include the affected growth rate until the current quarter.

3. In the first quarter of 2010, banking organizations were required to transfer certain off-balance sheet items onto their balance sheets under FASB 166 and 167. These guidelines substantially affected loan balances, as large amounts of securitized loans were transferred onto bank balance sheets. This accounting change was likely a major factor in year-over-year growth rates of loans as well as assets, potentially causing them to appear larger than they would have otherwise been.
4. Non-performing loans include loans that are (1) 90 days or more past due and still accruing or (2) non-accrual.
5. Starting in the first quarter of 2009, banks included net income attributable to bank and noncontrolling (minority) interests in the net income figure.
6. Starting in the first quarter of 2009, banks included noncontrolling (minority) interests in consolidated subsidiaries in the total equity capital figure.
7. Net operating revenue is defined as net interest income plus non-interest income.