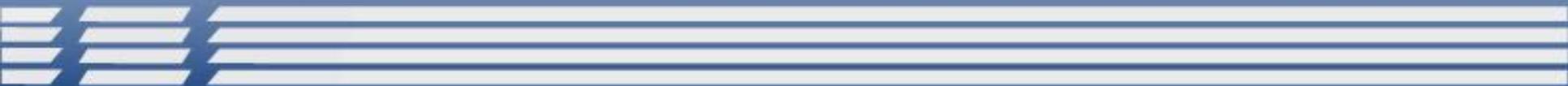


# Regional & Community Bankers Conference

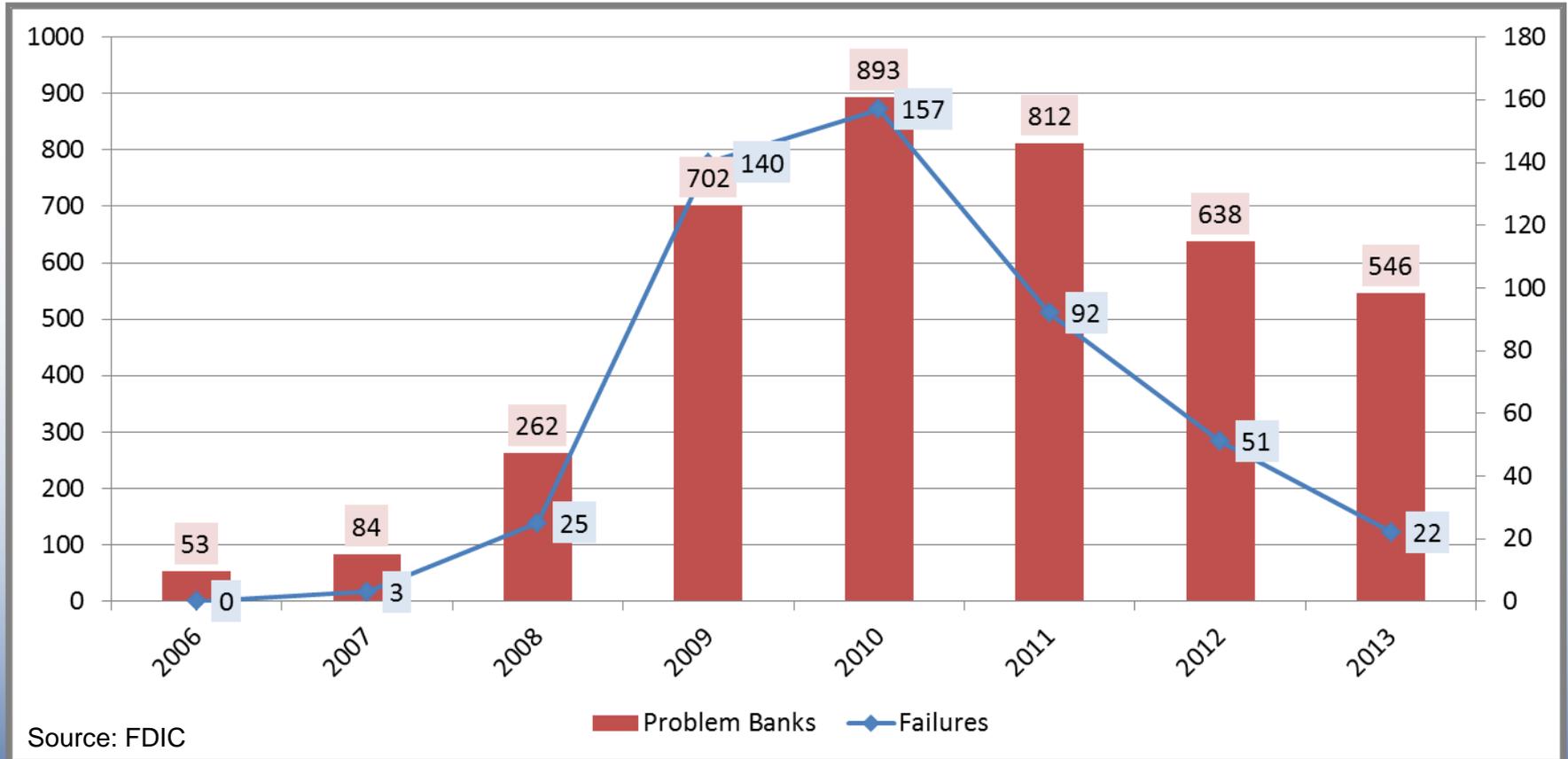
**Jim Nolan**

Federal Reserve Bank of Boston

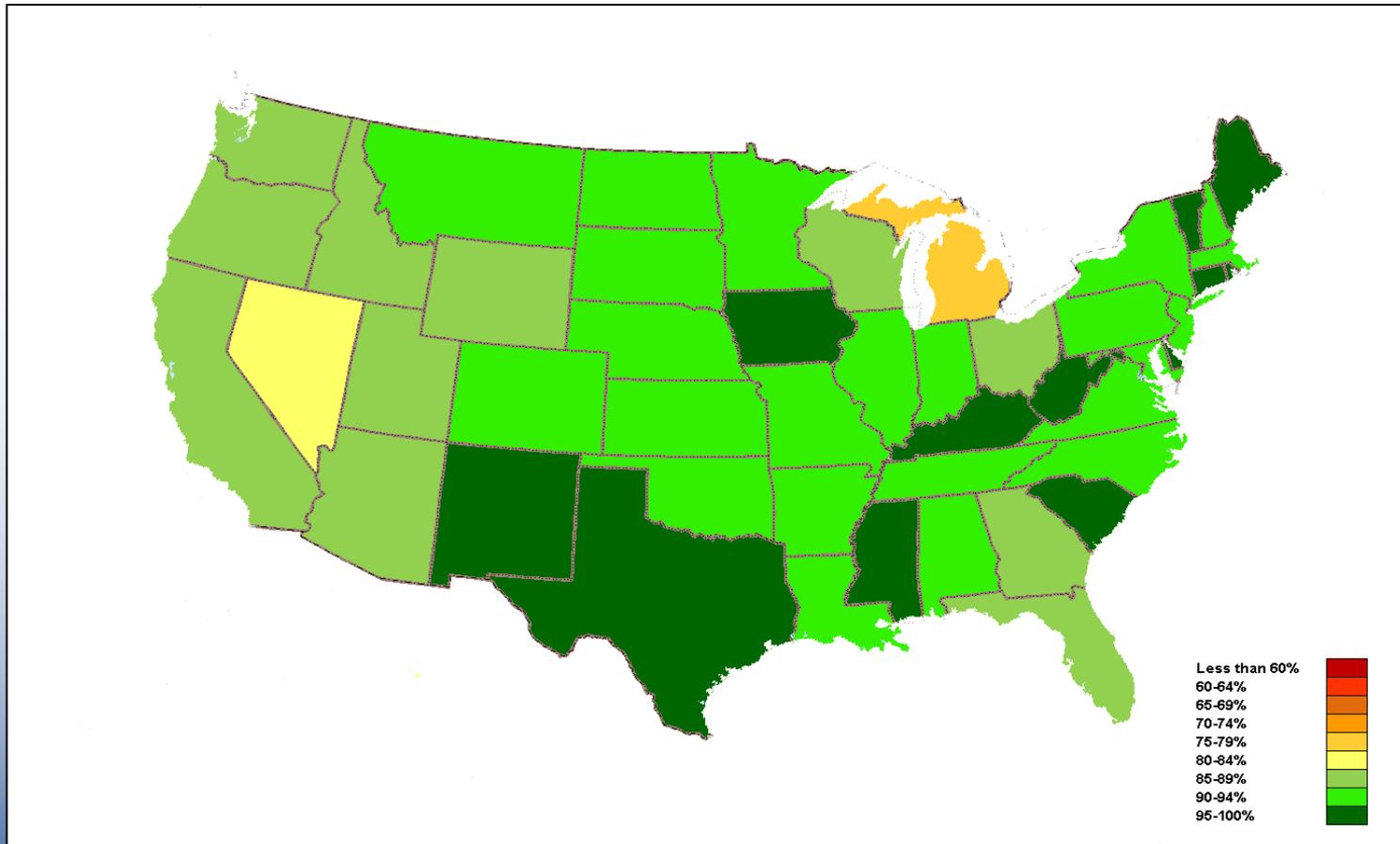
October 16, 2013



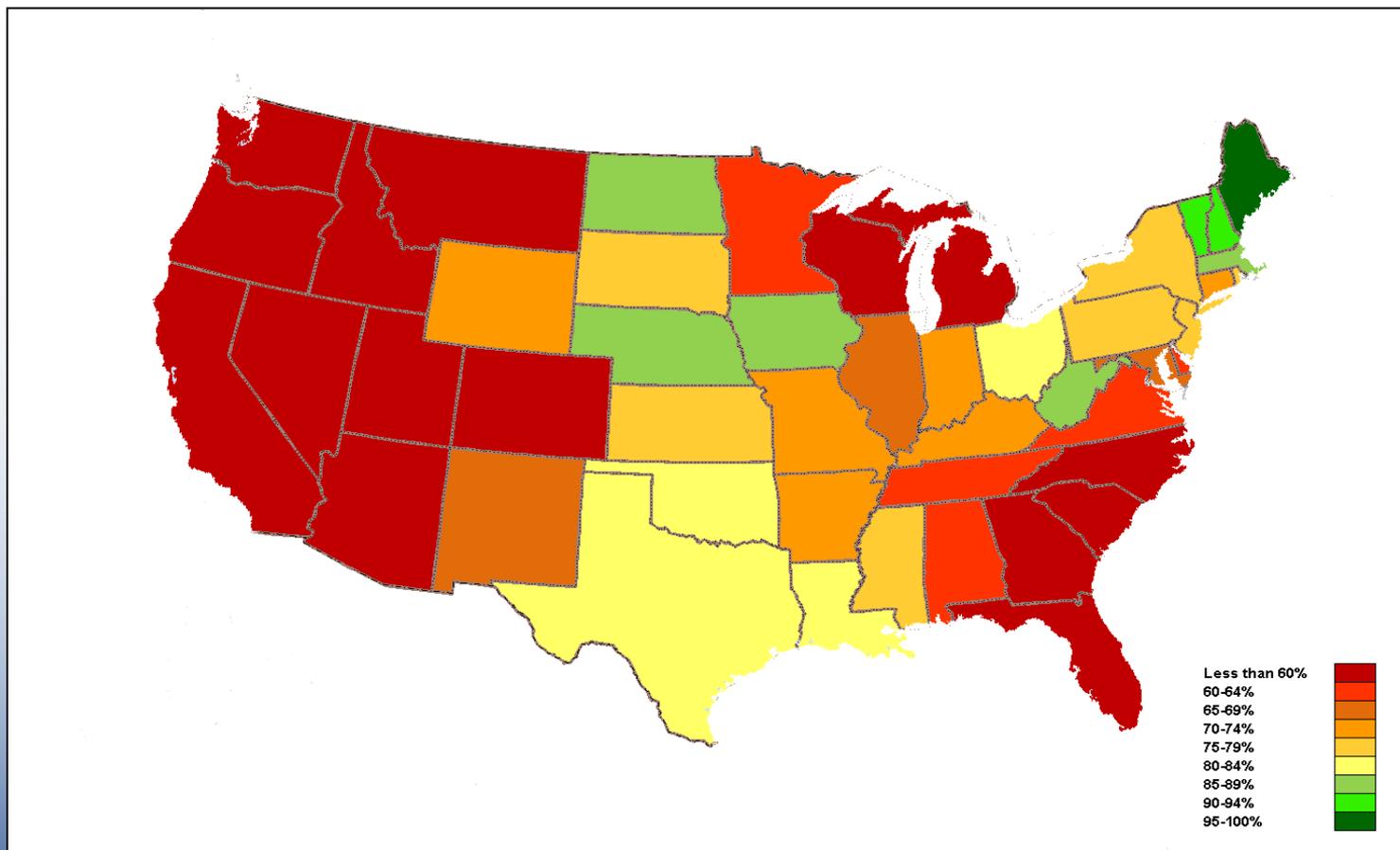
# The FDIC's Problem Bank List Continues to Shrink



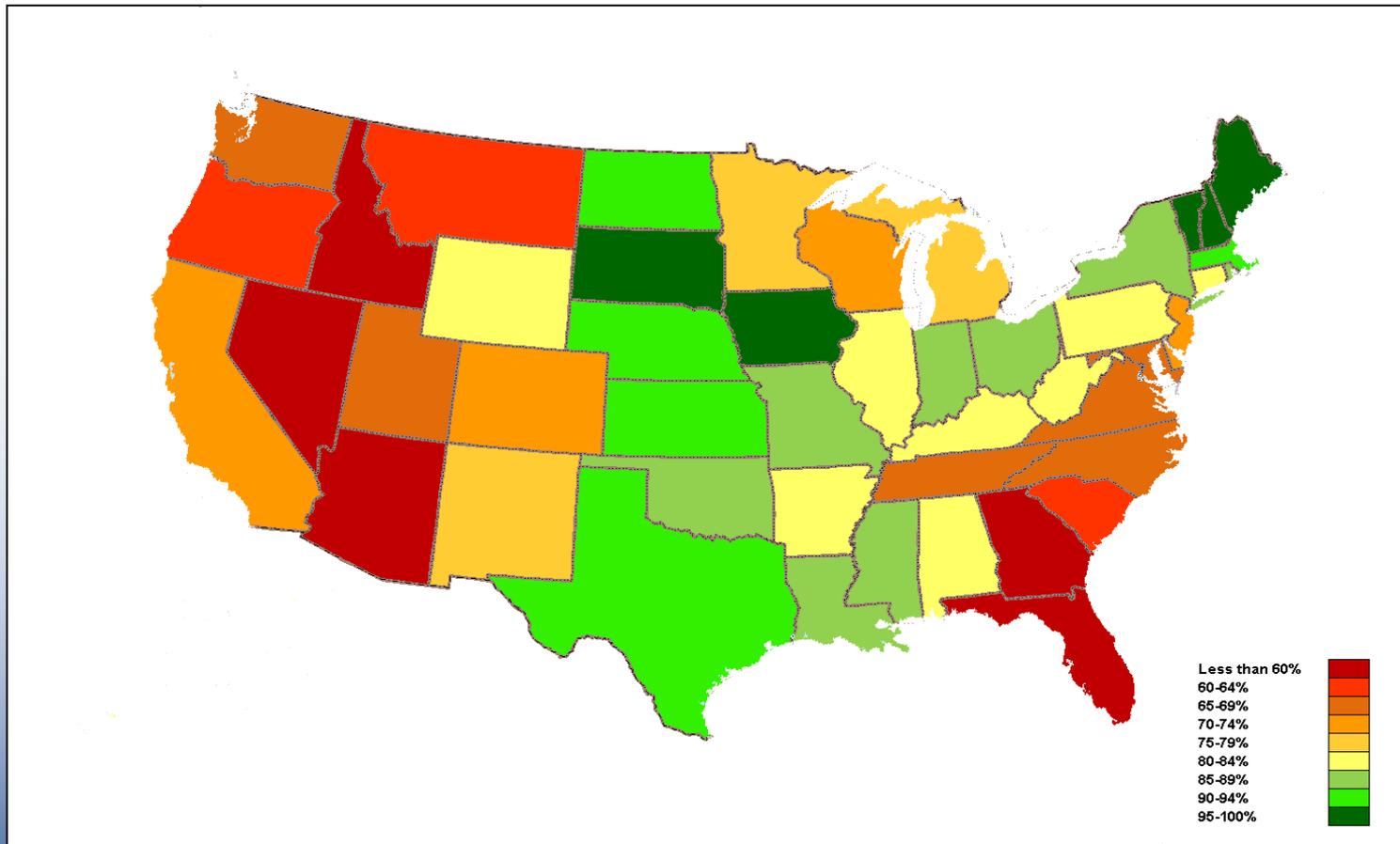
# Banks with Satisfactory CAMELS Composite Ratings by State 1Q 2008



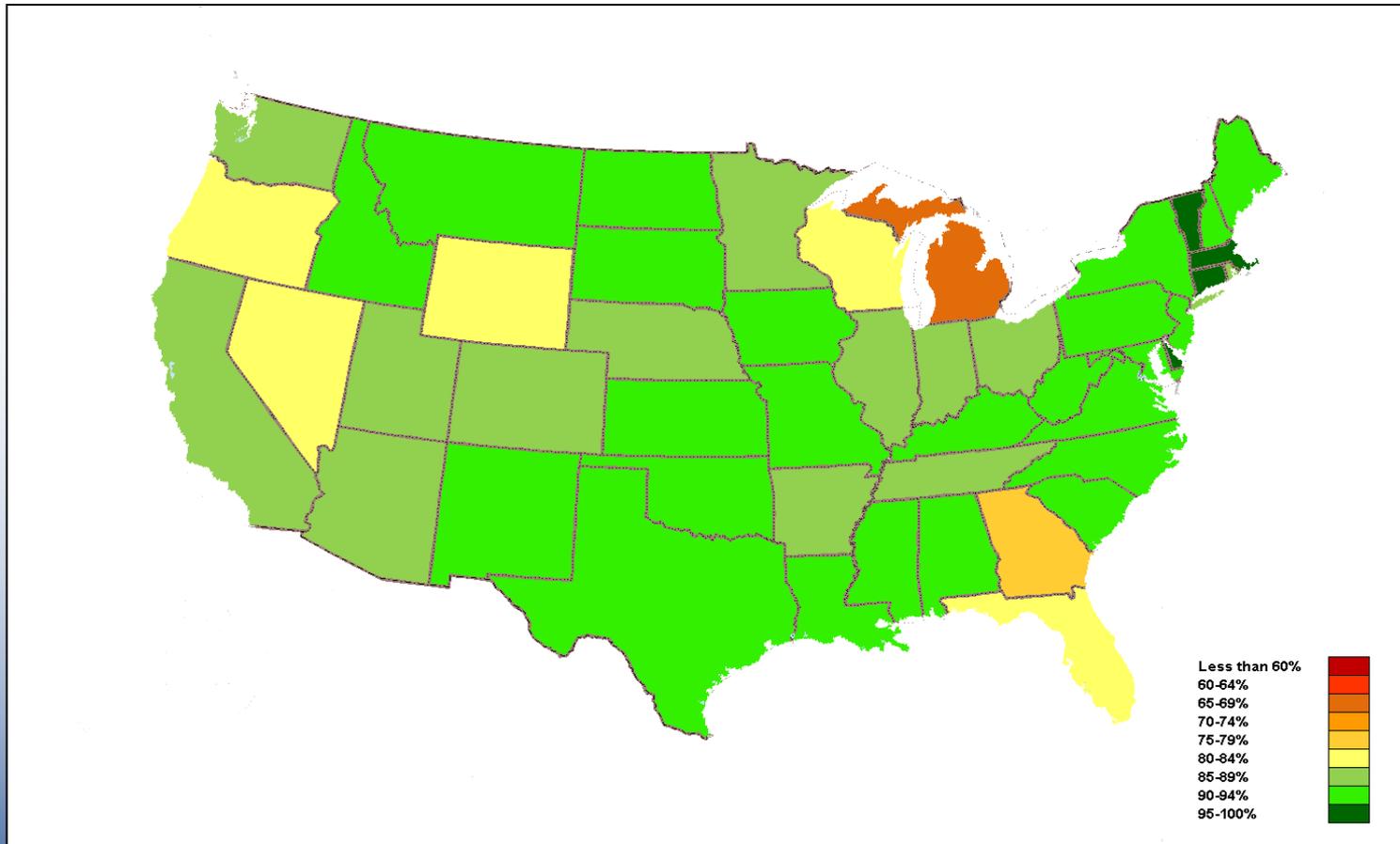
# Banks with Satisfactory CAMELS Composite Ratings by State 1Q 2011



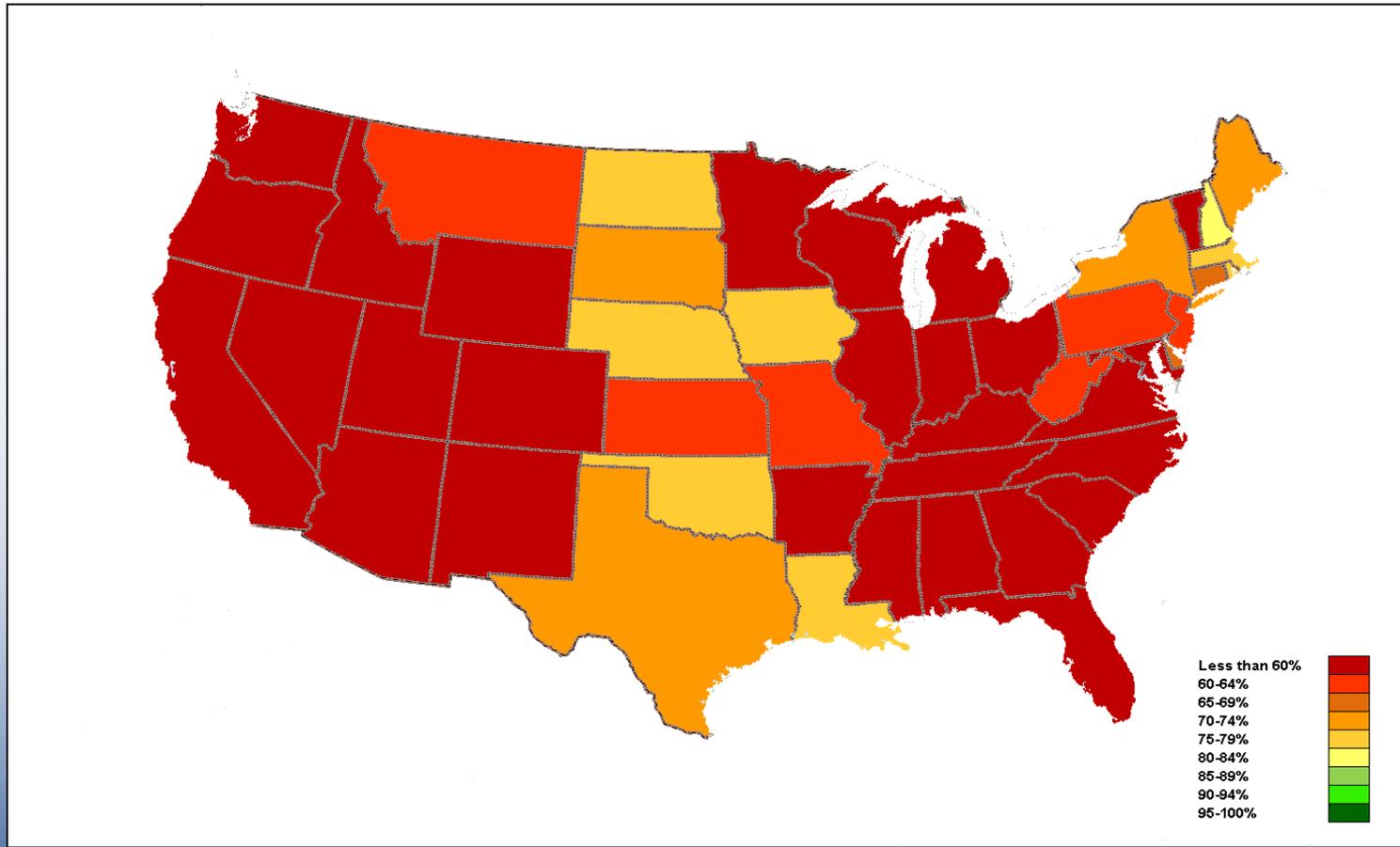
# Banks with Satisfactory CAMELS Composite Ratings by State 2Q 2013



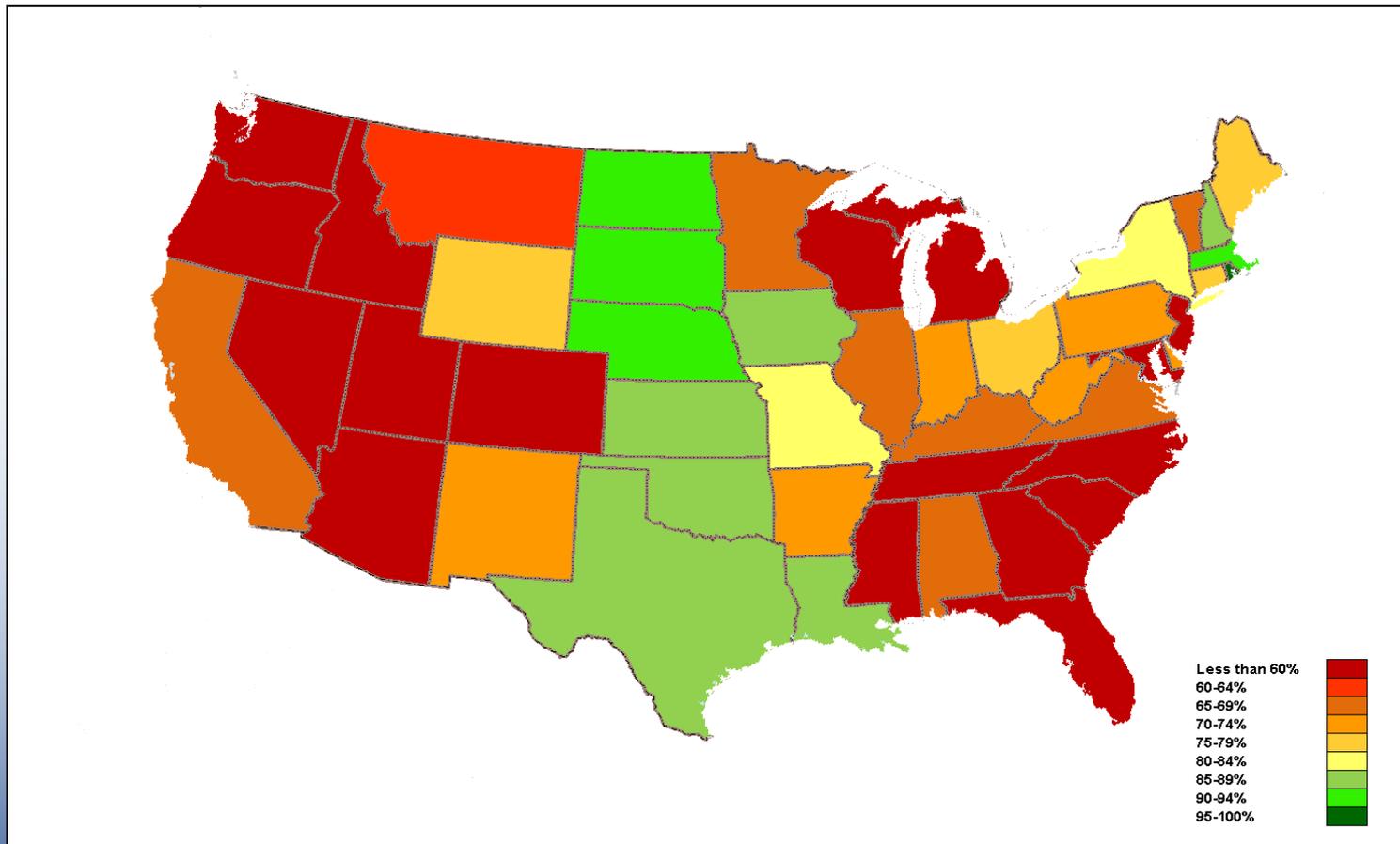
# Banks with Satisfactory Asset Quality Ratings by State 1Q 2008



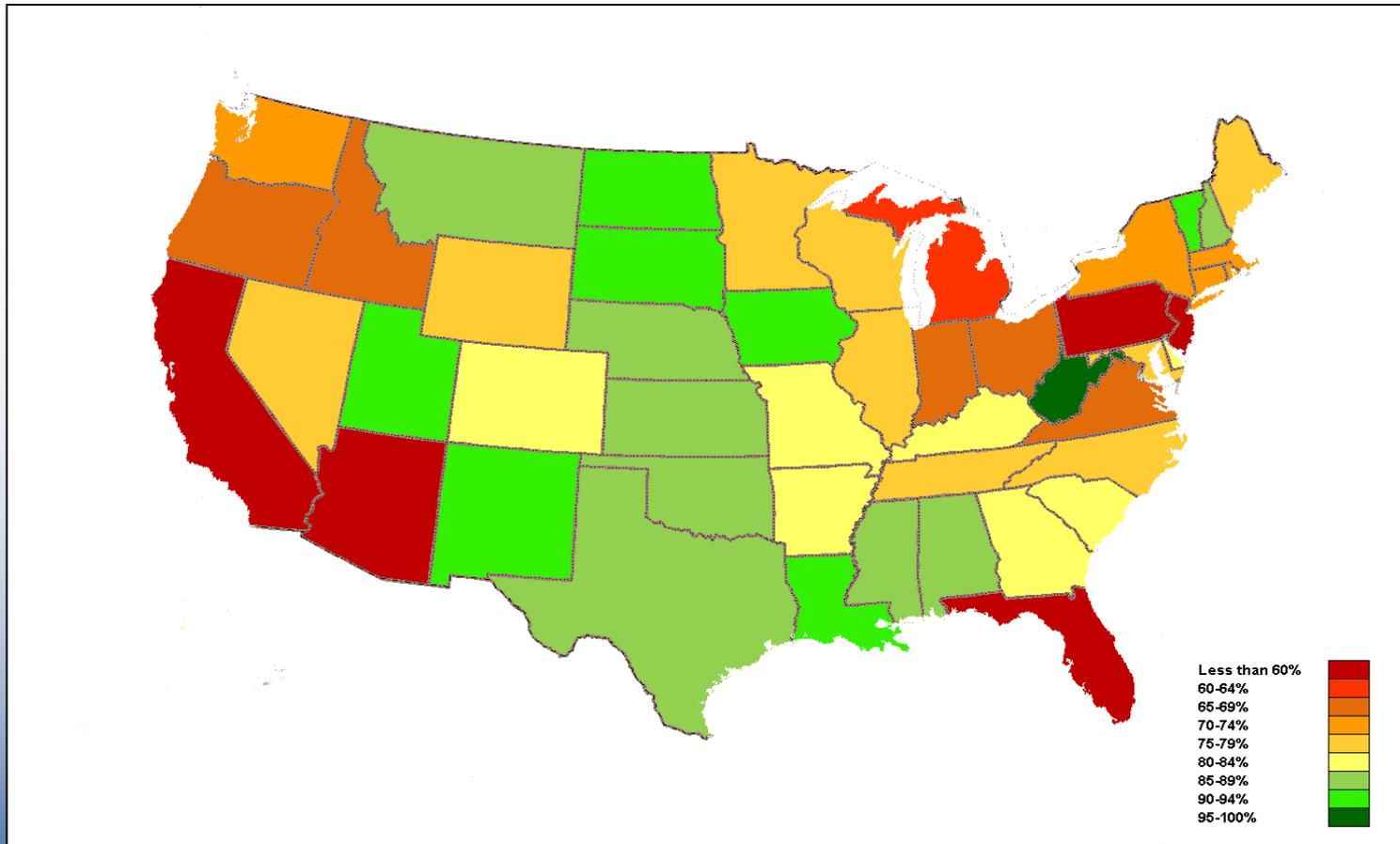
# Banks with Satisfactory Asset Quality Ratings by State 1Q 2011



# Banks with Satisfactory Asset Quality Ratings by State 2Q 2013

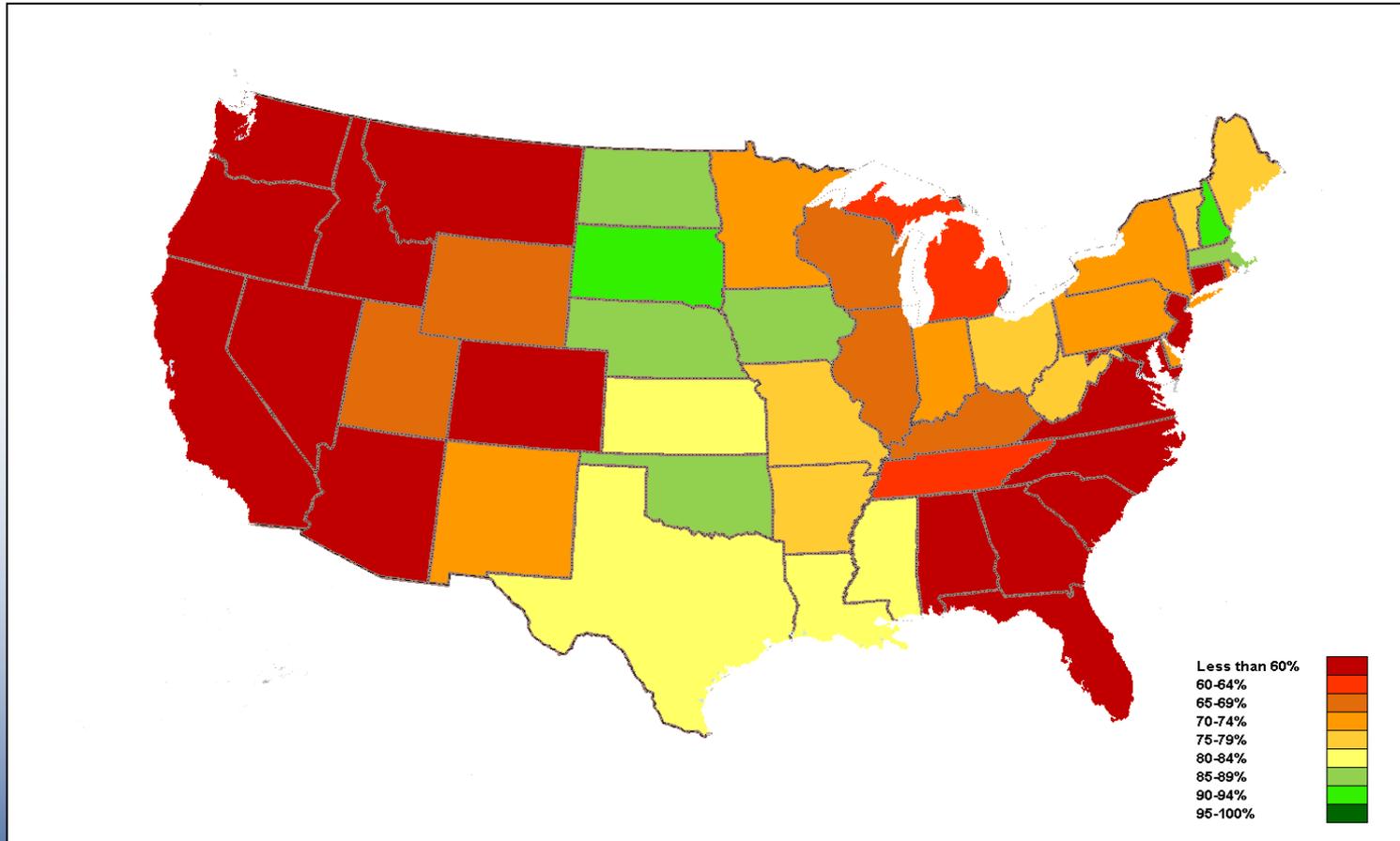


# Banks with Satisfactory Earnings Ratings by State 1Q 2008

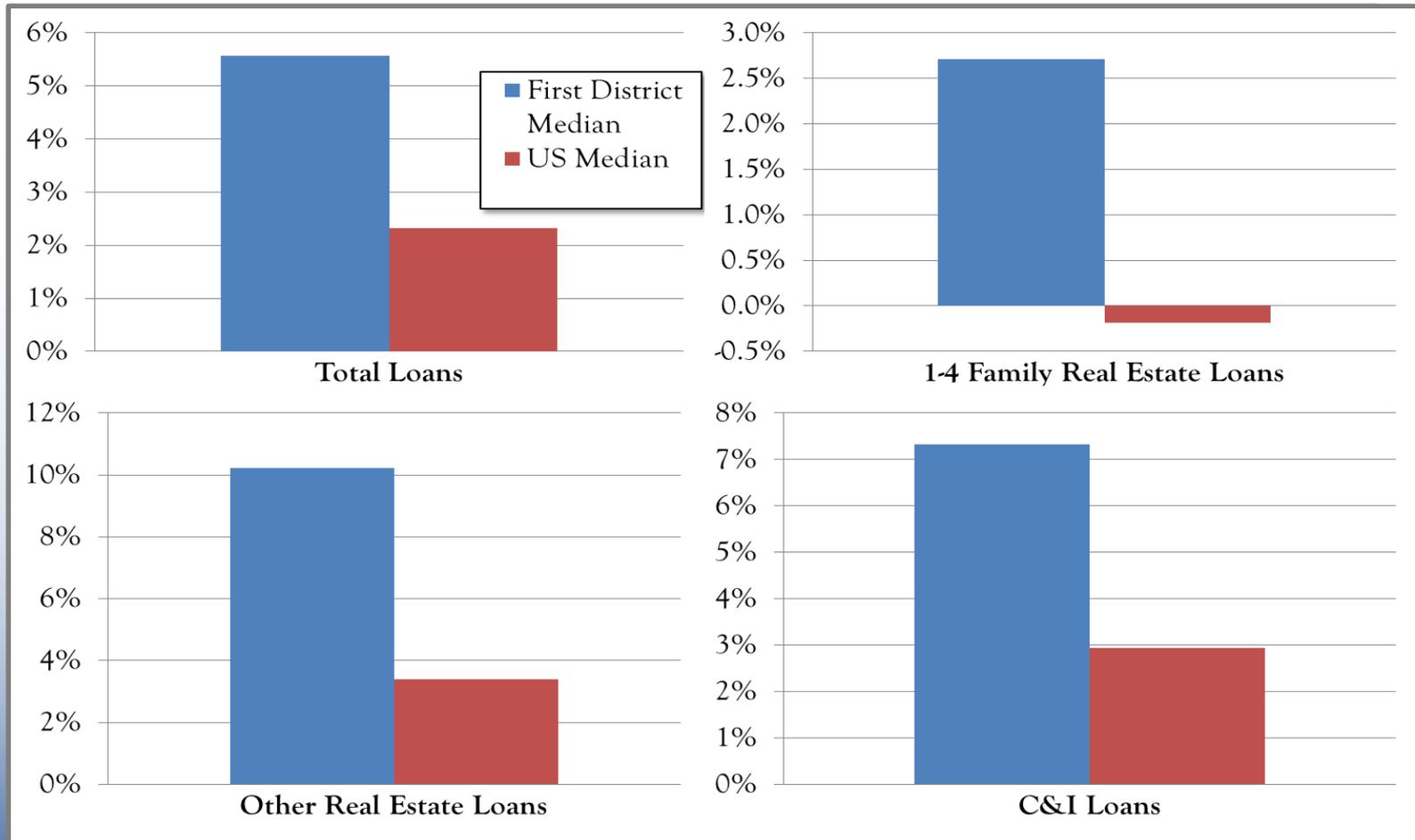




# Banks with Satisfactory Earnings Ratings by State 2Q 2013

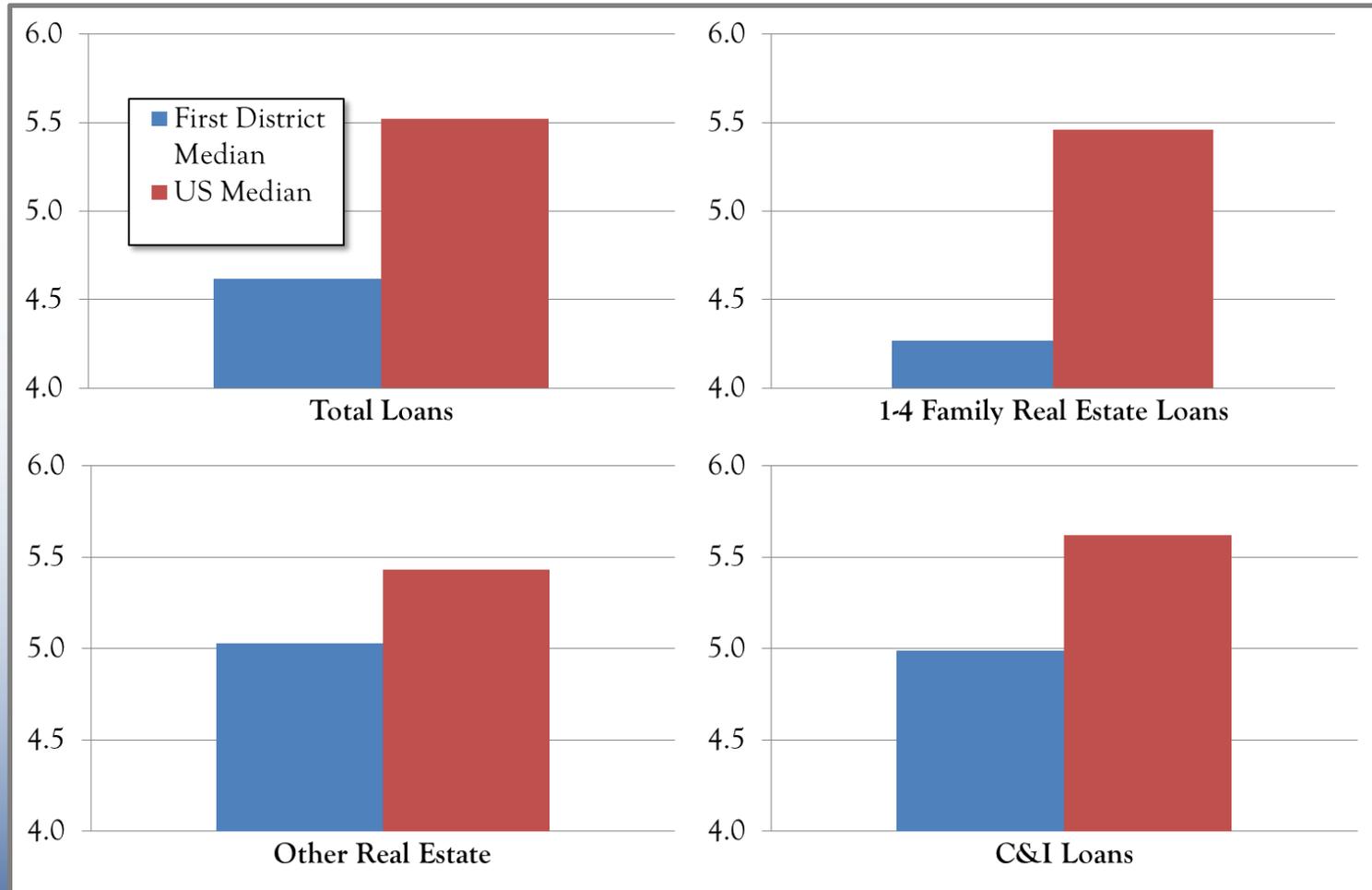


# First District Loan Growth Exceeds the US ...



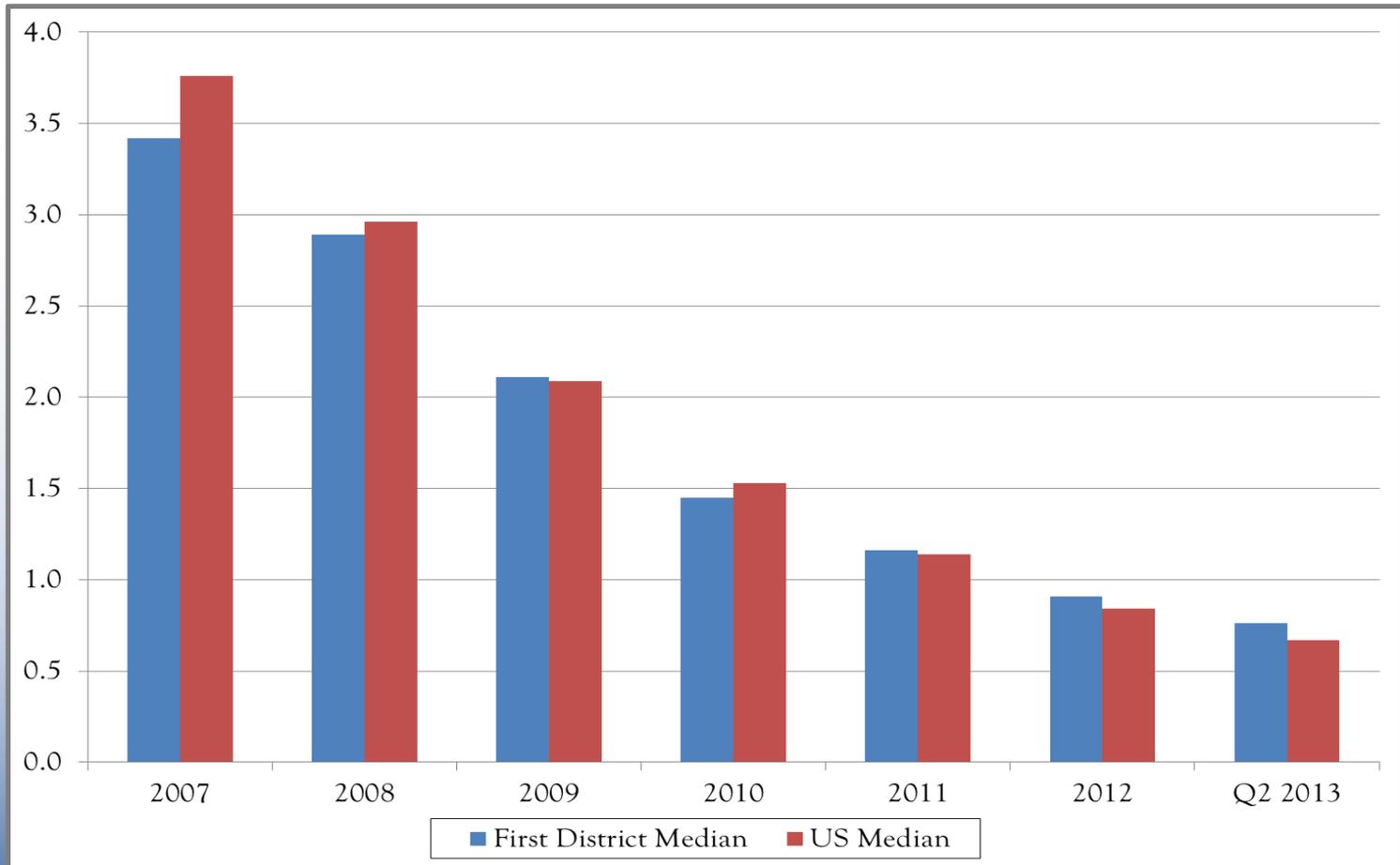
Source: Call Report Data, Q2 2013

# ... But Yields on Loans are Lower



Source: Uniform Bank Performance Report, Q2 2013

# Interest-Bearing Funds are Modestly More Expensive...



Source: Uniform Bank Performance Report, Q2 2013

# First District Earnings are Challenging

