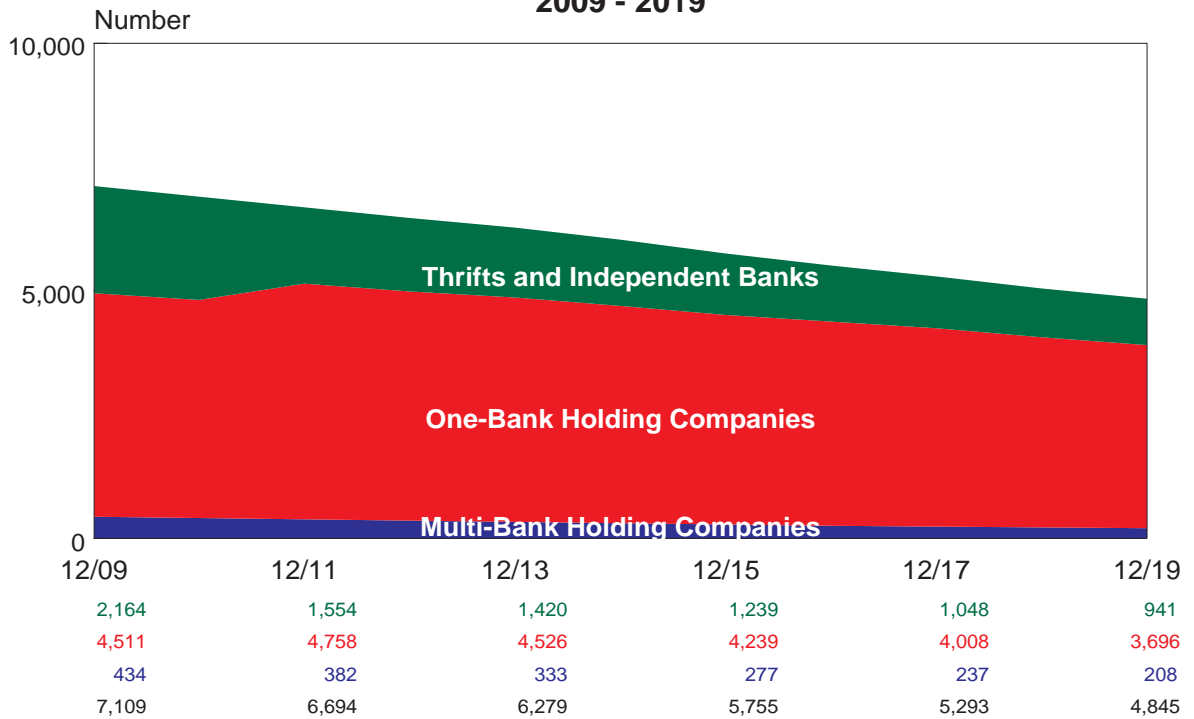


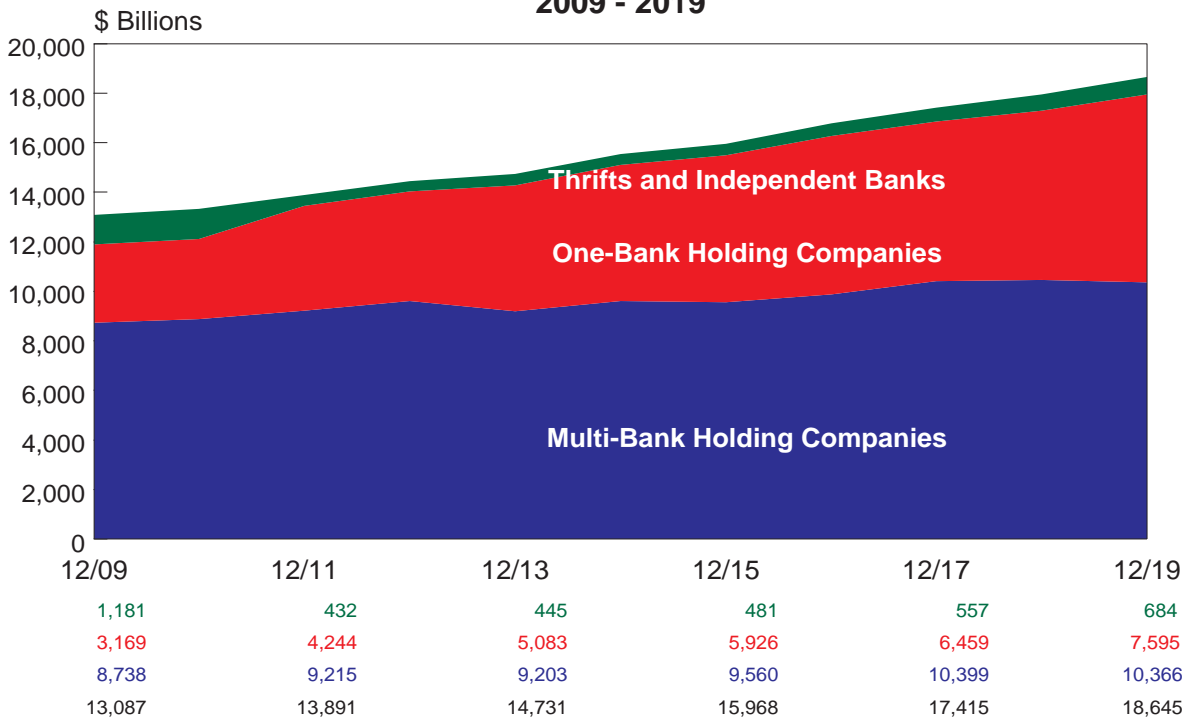
## Number of FDIC-Insured Banking Organizations

2009 - 2019



## Assets of FDIC-Insured Banking Organizations

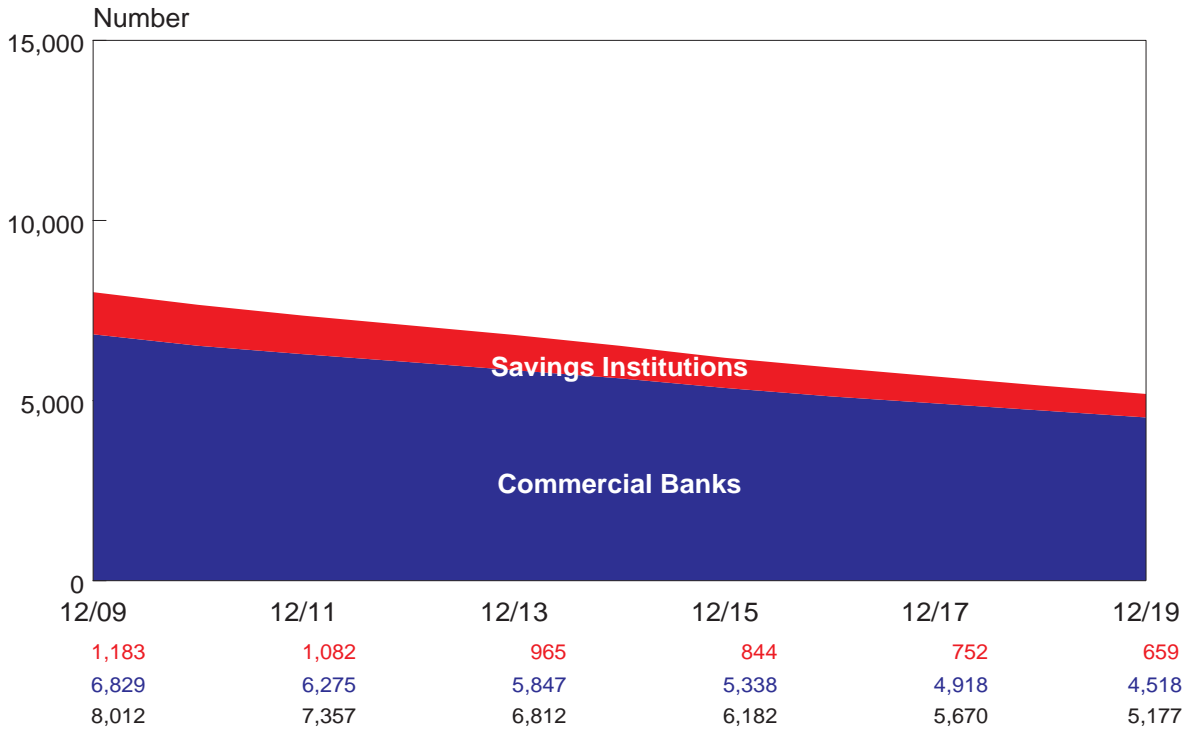
2009 - 2019



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

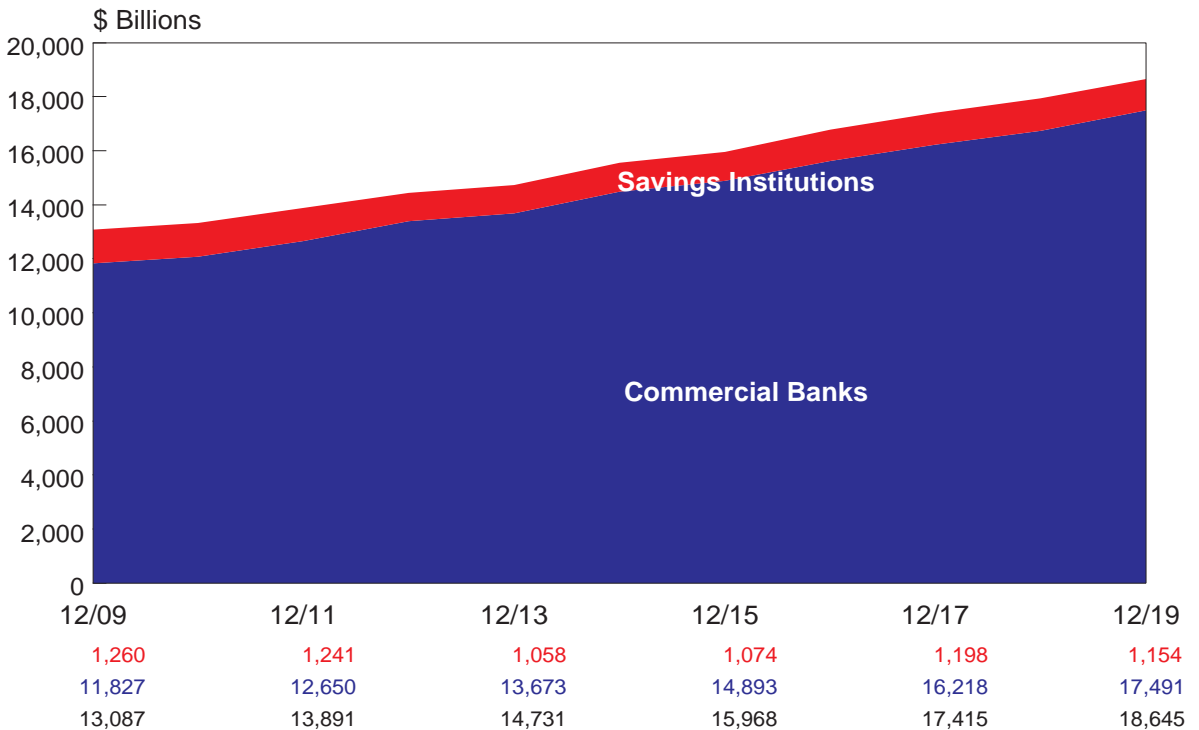
## Number of FDIC-Insured Institutions

2009 - 2019



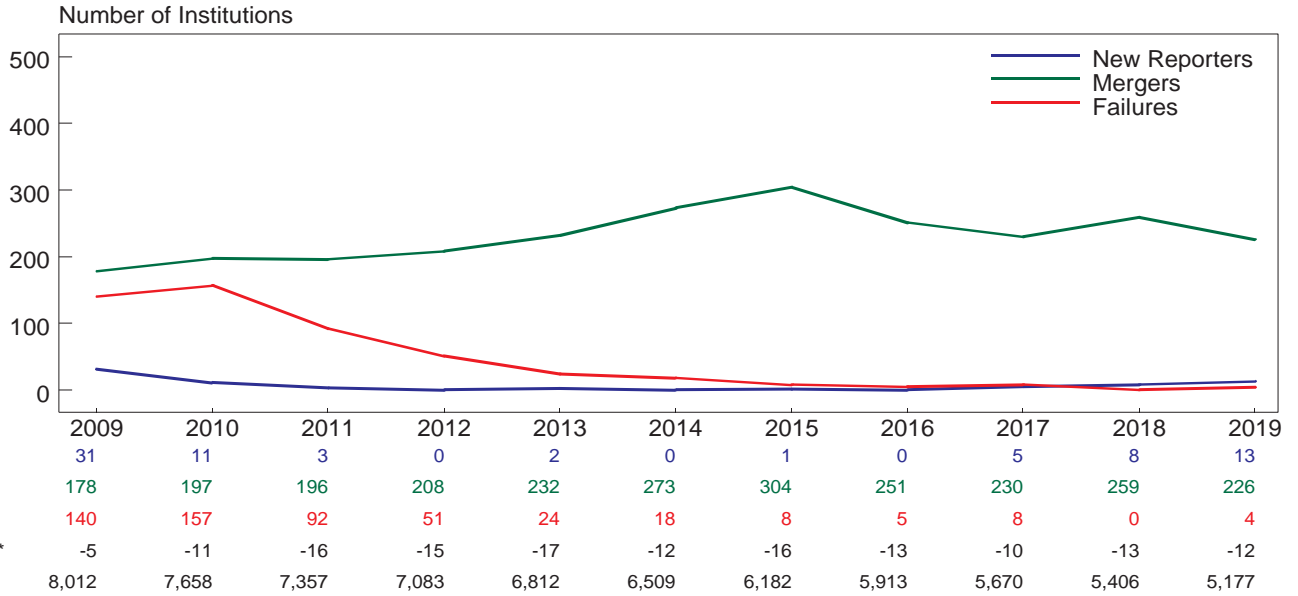
## Assets of FDIC-Insured Institutions

2009 - 2019



## Changes in the Number of FDIC-Insured Institutions

2009 - 2019



**New Reporters**

**Mergers**

**Failures**

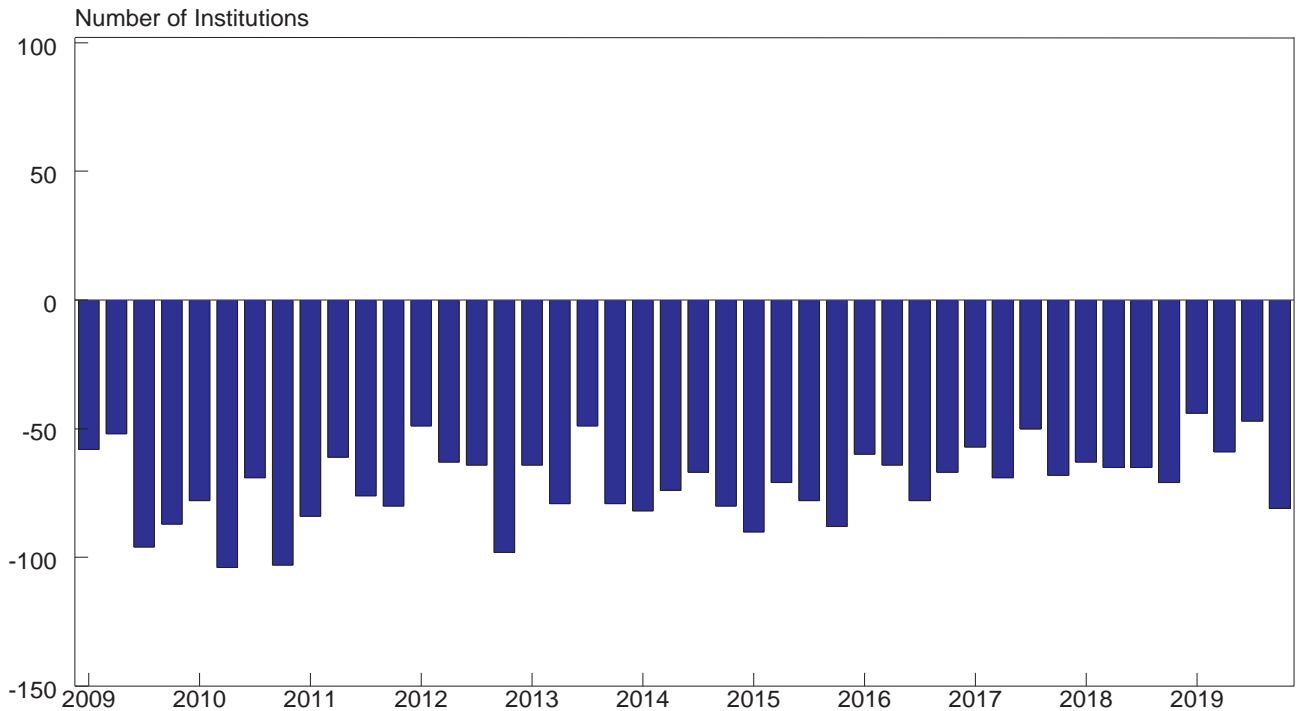
**Other Changes, Net\***

**No. of Institutions at end of year**

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

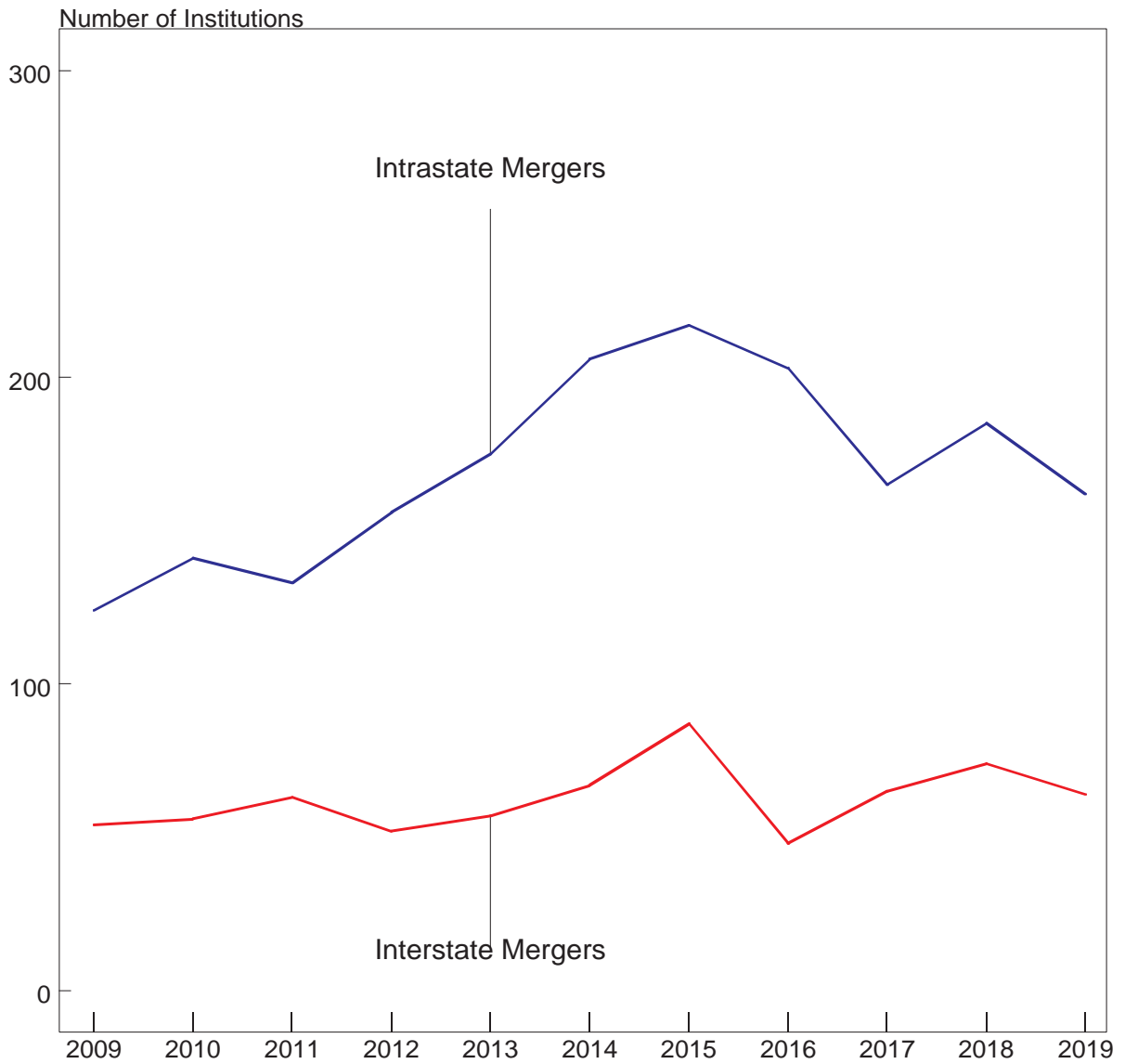
## Quarterly Change in the Number of FDIC-Insured Institutions

2009-2019



# Institution Mergers: Interstate vs. Intrastate

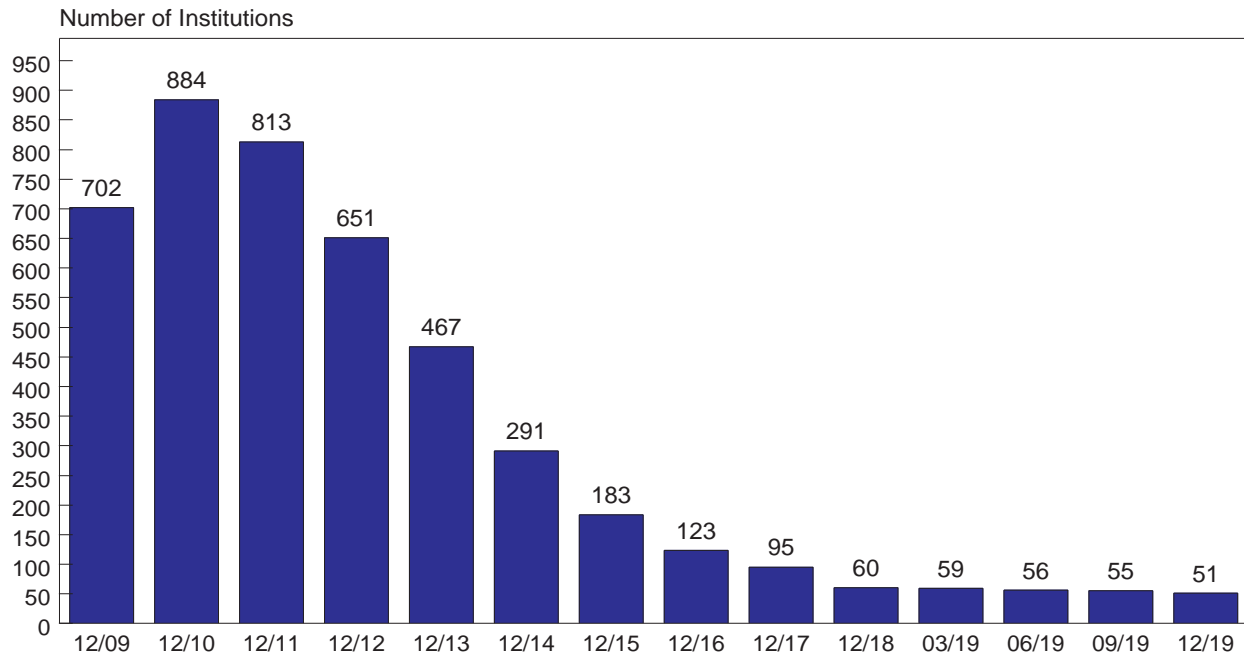
2009 - 2019



<b>Intrastate Mergers</b>	<b>124</b>	<b>141</b>	<b>133</b>	<b>156</b>	<b>175</b>	<b>206</b>	<b>217</b>	<b>203</b>	<b>165</b>	<b>185</b>	<b>162</b>
<b>Interstate Mergers</b>	<b>54</b>	<b>56</b>	<b>63</b>	<b>52</b>	<b>57</b>	<b>67</b>	<b>87</b>	<b>48</b>	<b>65</b>	<b>74</b>	<b>64</b>

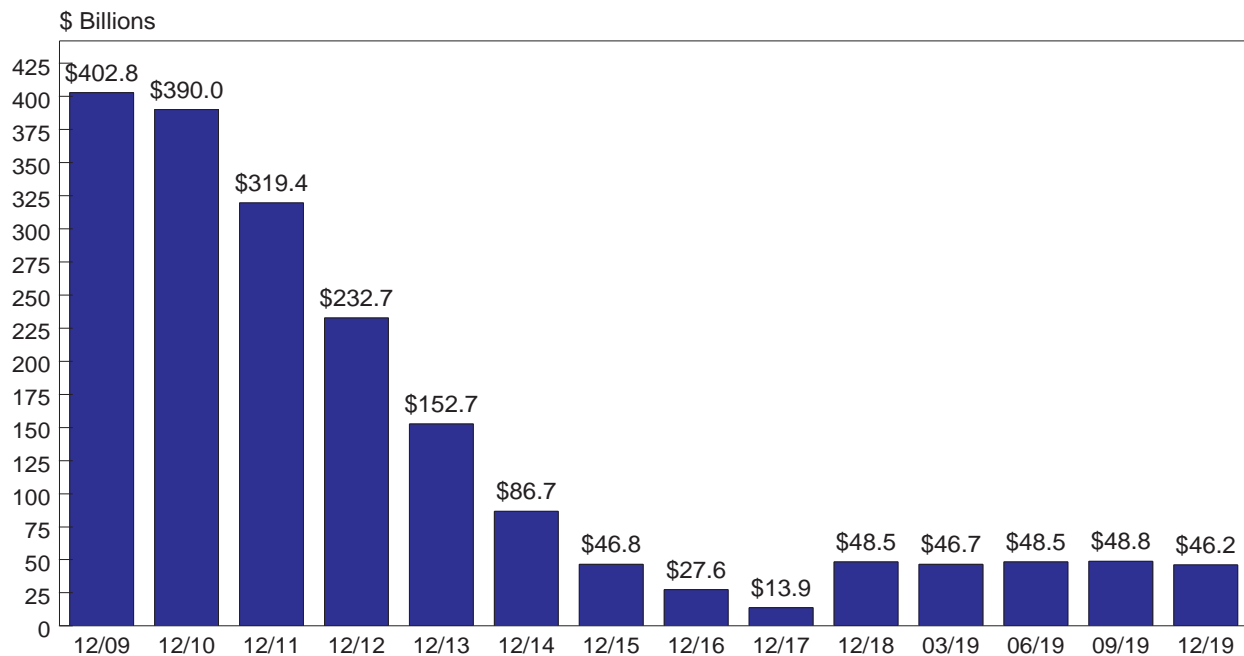
## Number of FDIC-Insured "Problem" Institutions

2009-2019



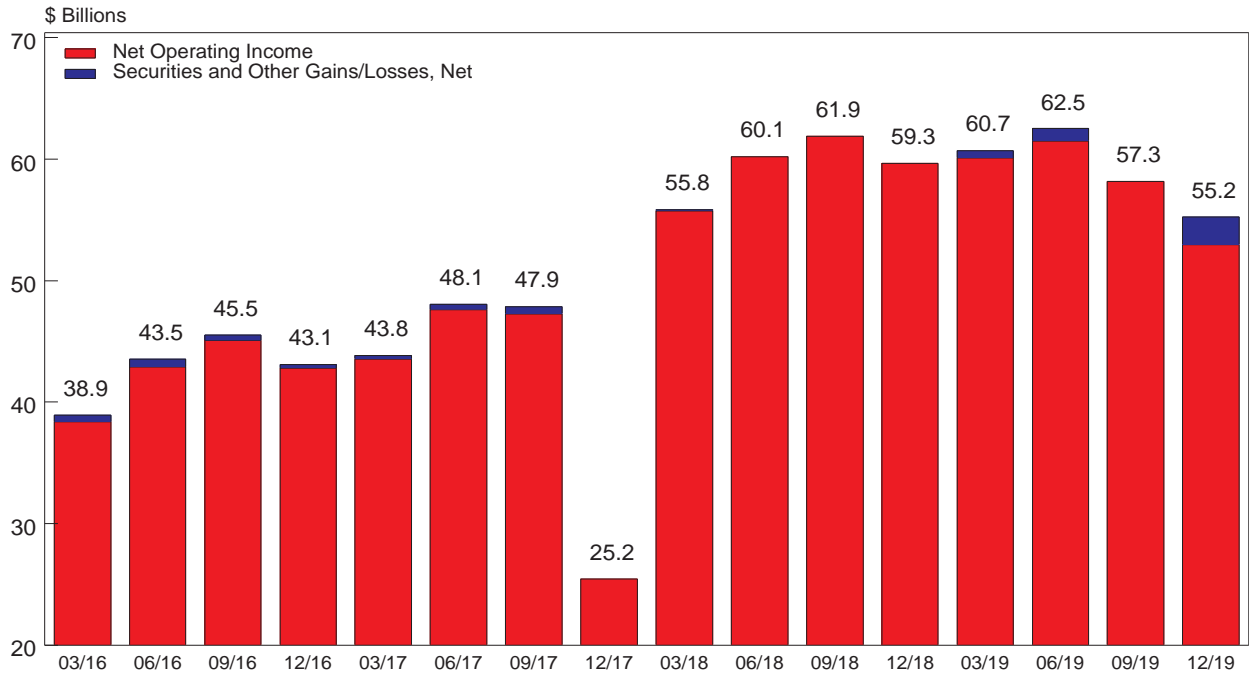
## Assets of FDIC-Insured "Problem" Institutions

2009-2019



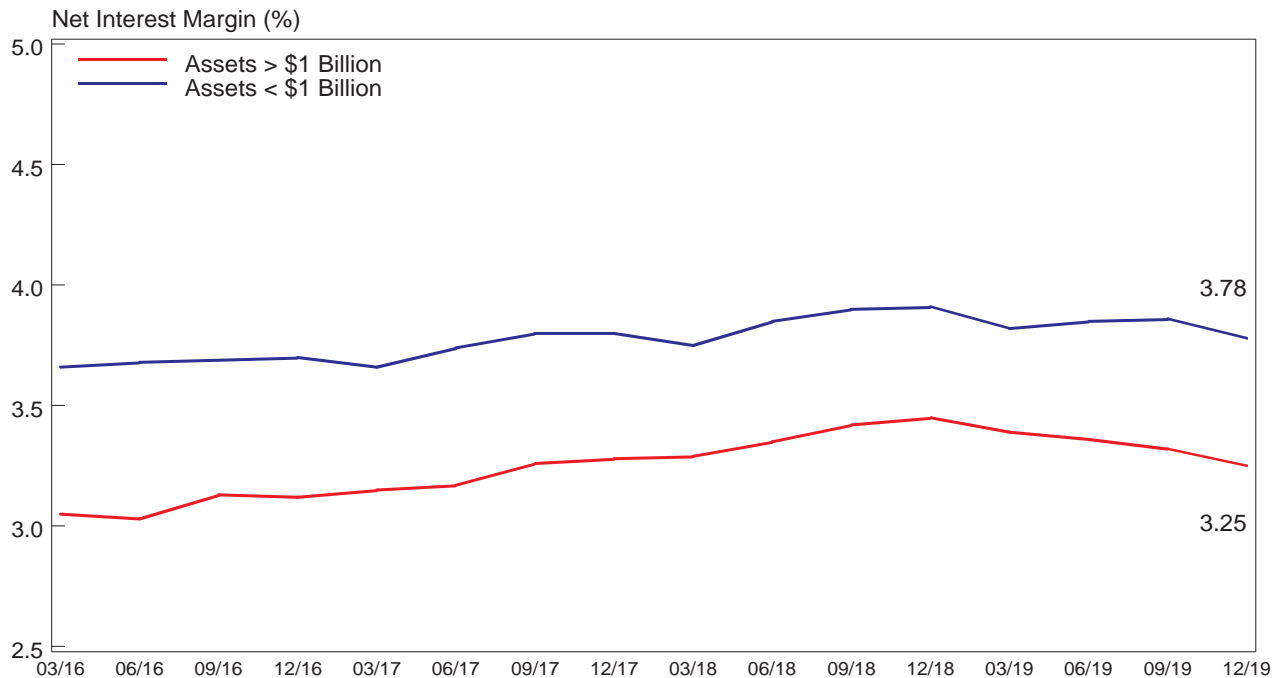
## Quarterly Net Income

2016-2019



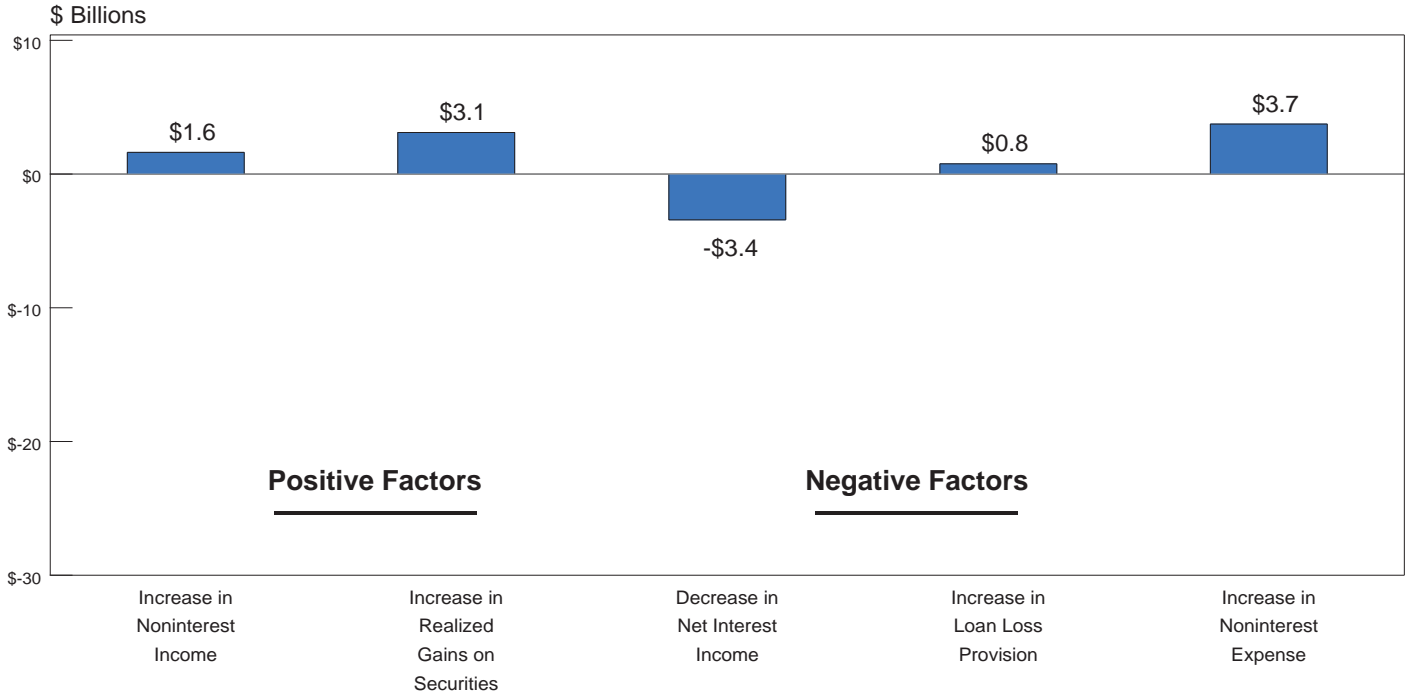
## Quarterly Net Interest Margins, Annualized

2016 - 2019



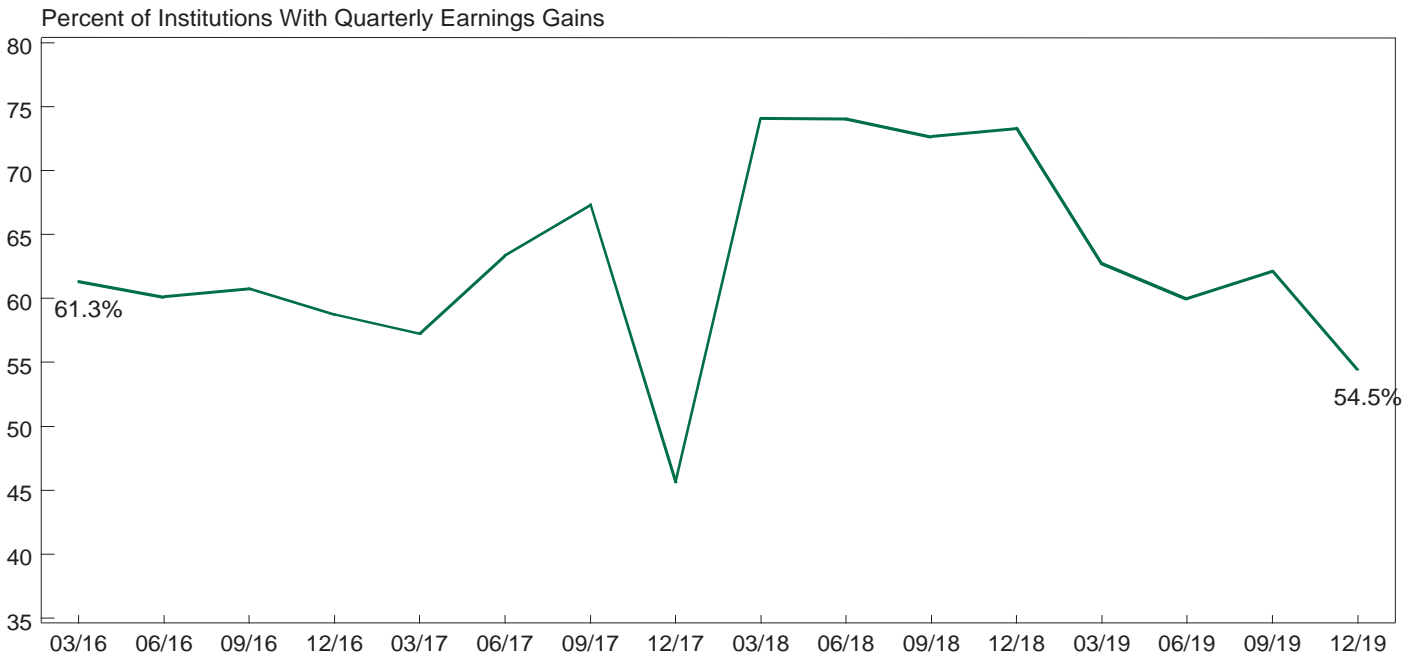
## Major Factors Affecting Earnings

4th Quarter 2019 vs. 4th Quarter 2018



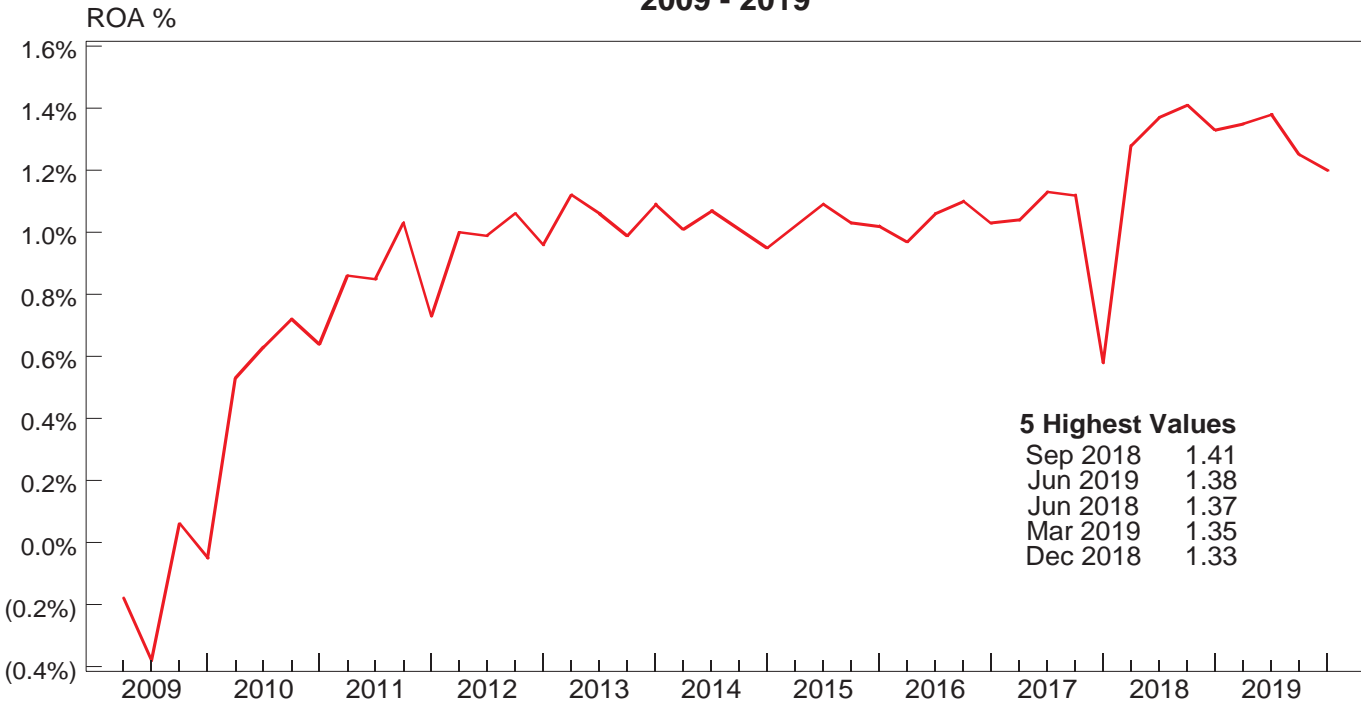
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2016-2019



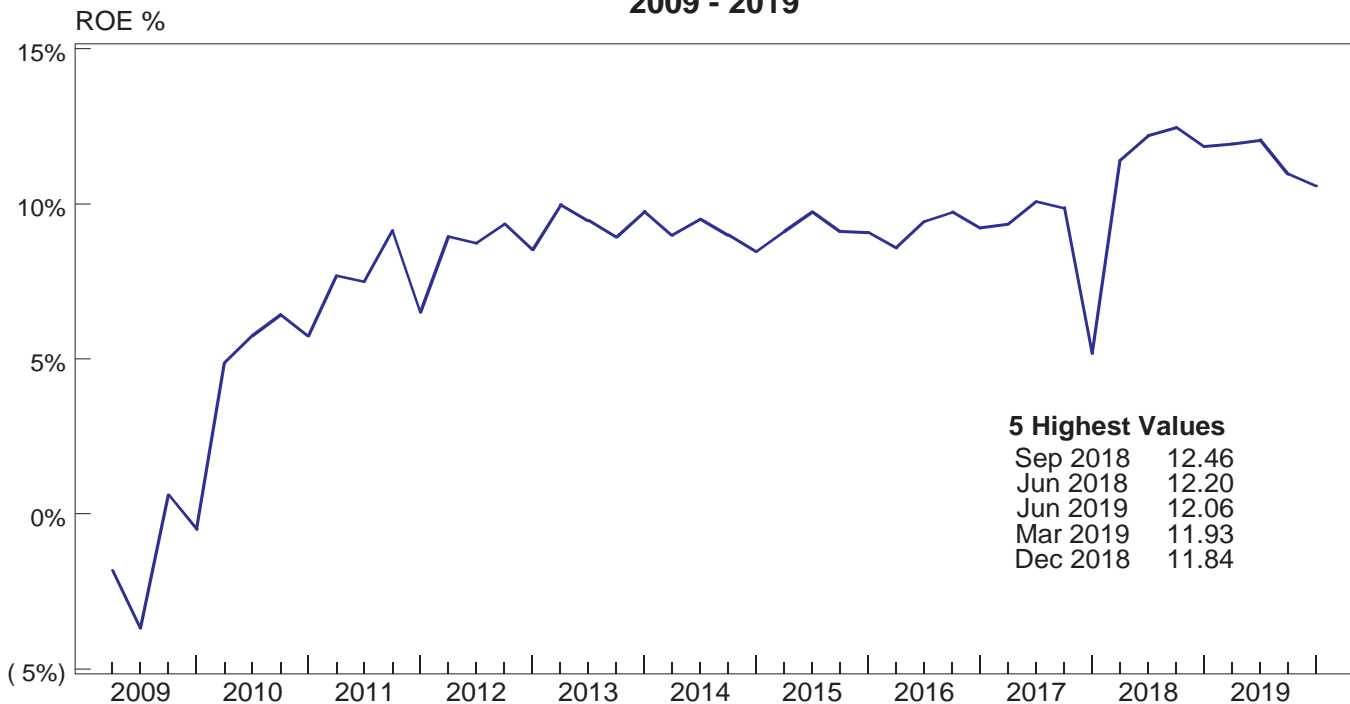
## Quarterly Return on Assets (ROA), Annualized

2009 - 2019



## Quarterly Return on Equity (ROE), Annualized

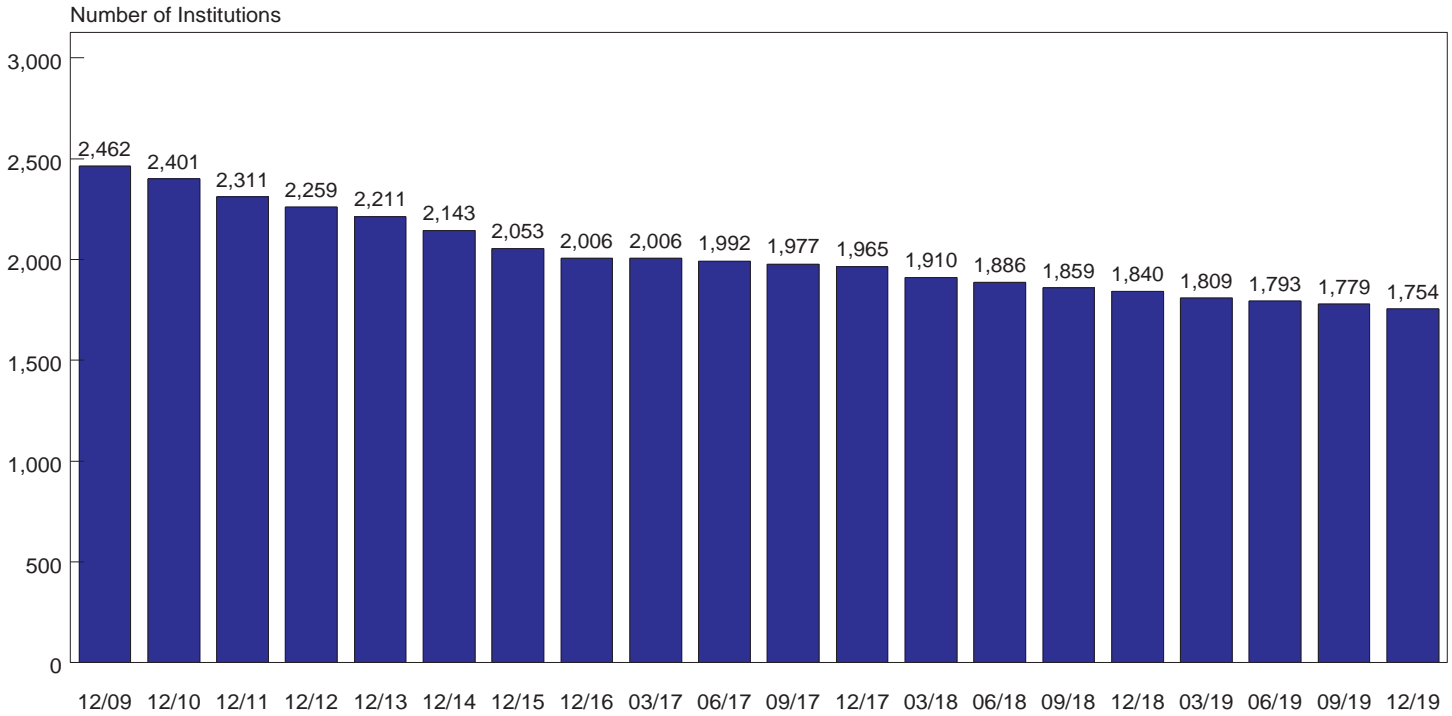
2009 - 2019





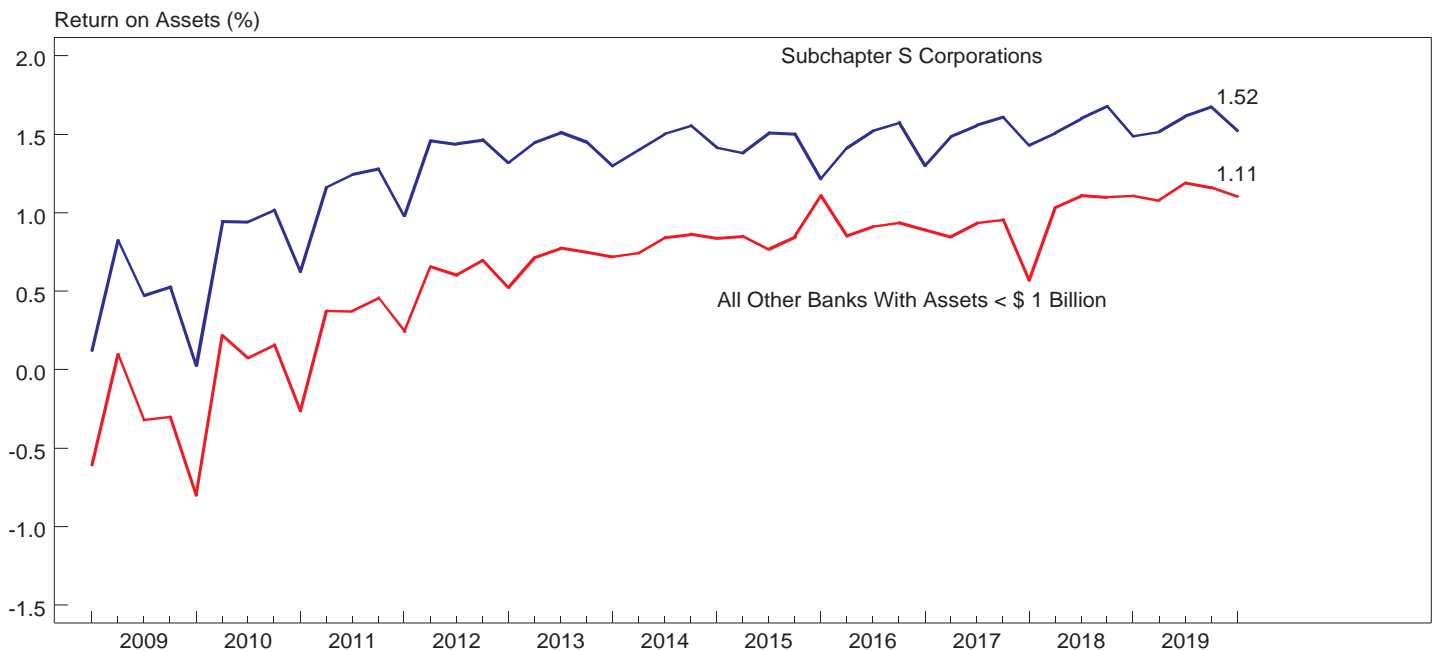
## Number of Subchapter S Corporations

2009-2019



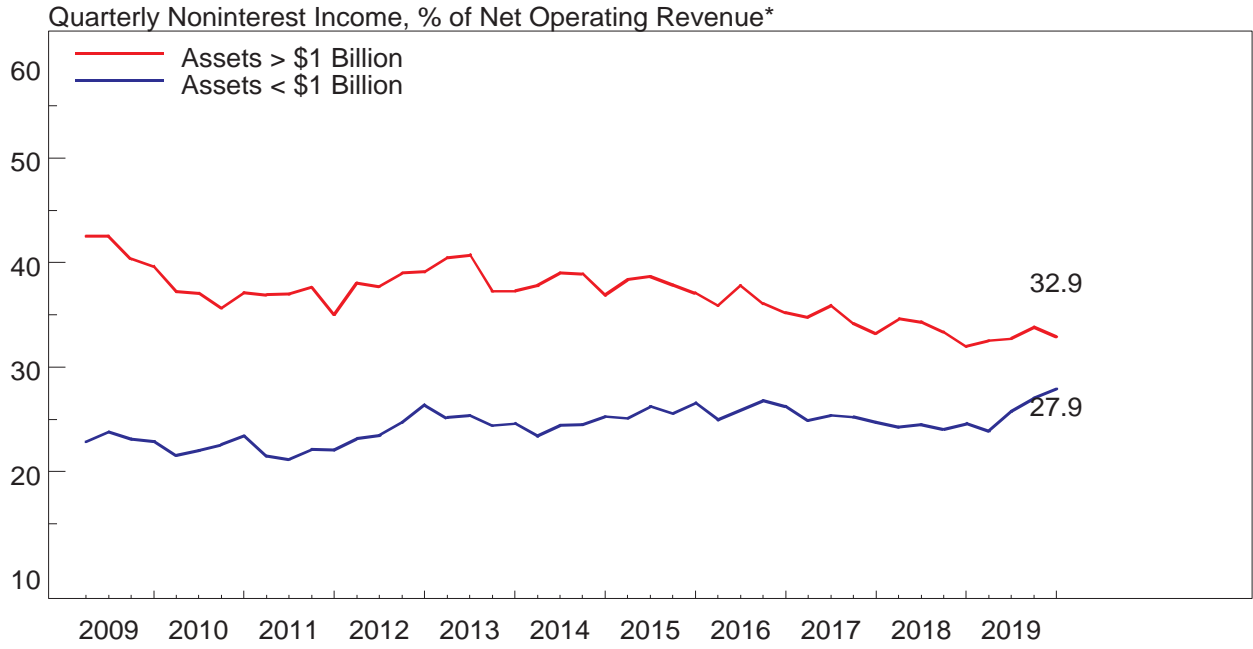
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2008-2019



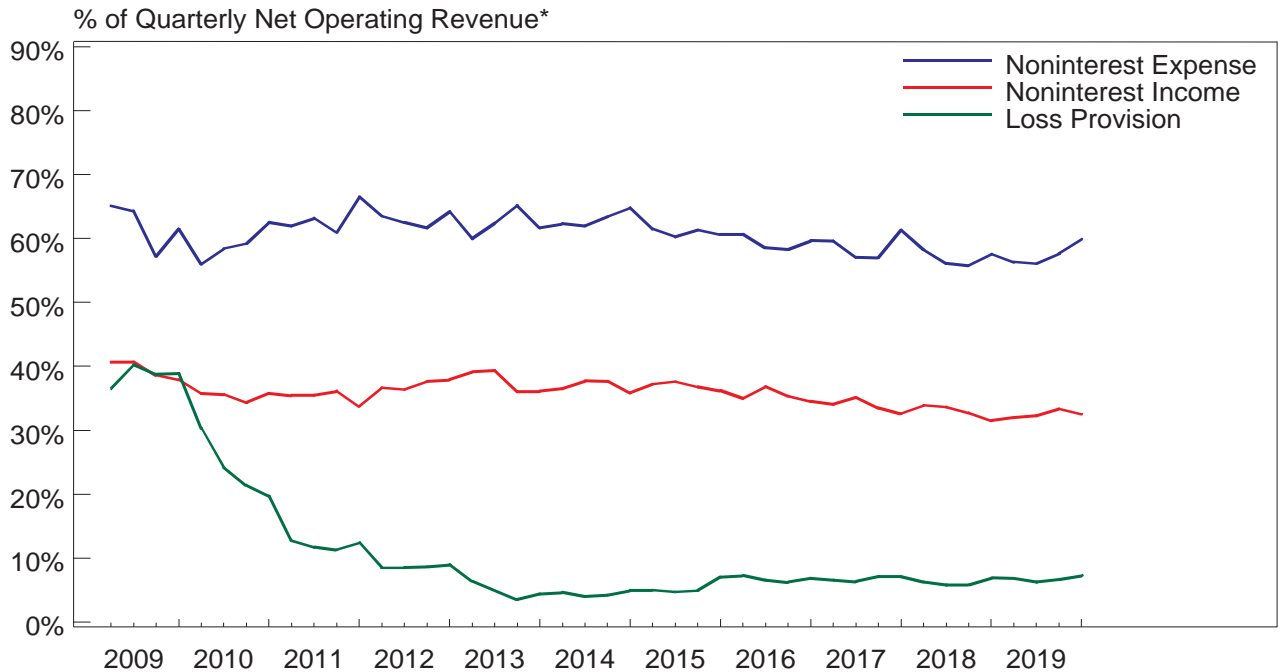
## Noninterest Income as a Percentage of Net Operating Revenue\*

2009 - 2019



## Trends in FDIC-Insured Institutions' Income & Expenses

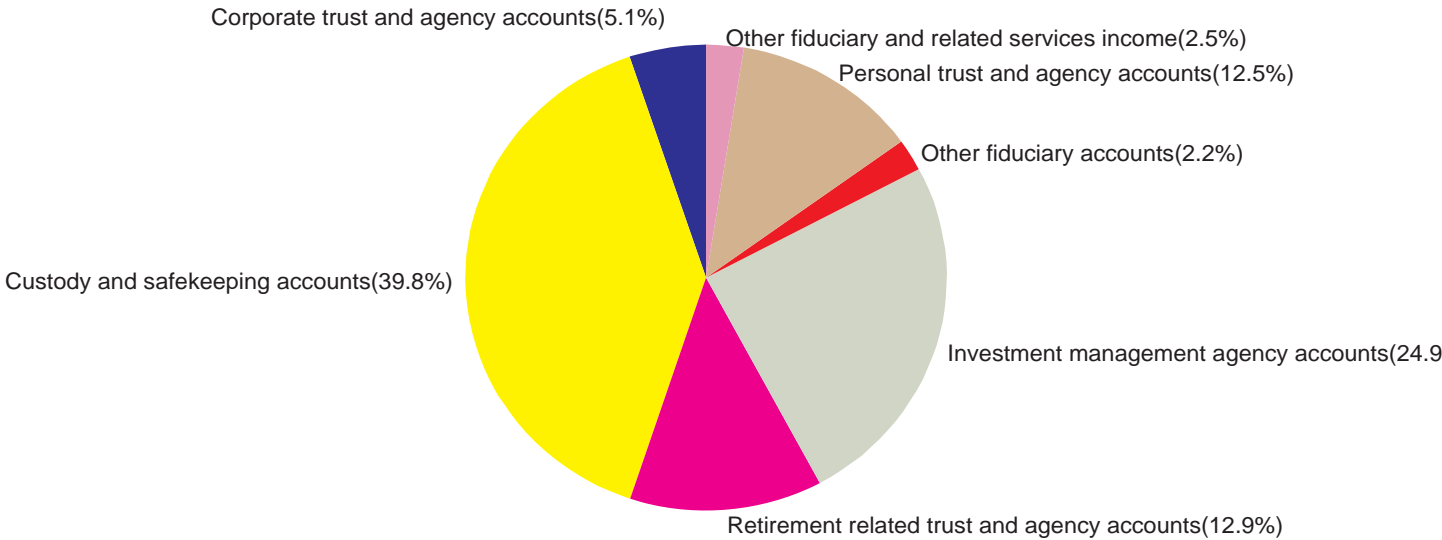
2009 - 2019



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

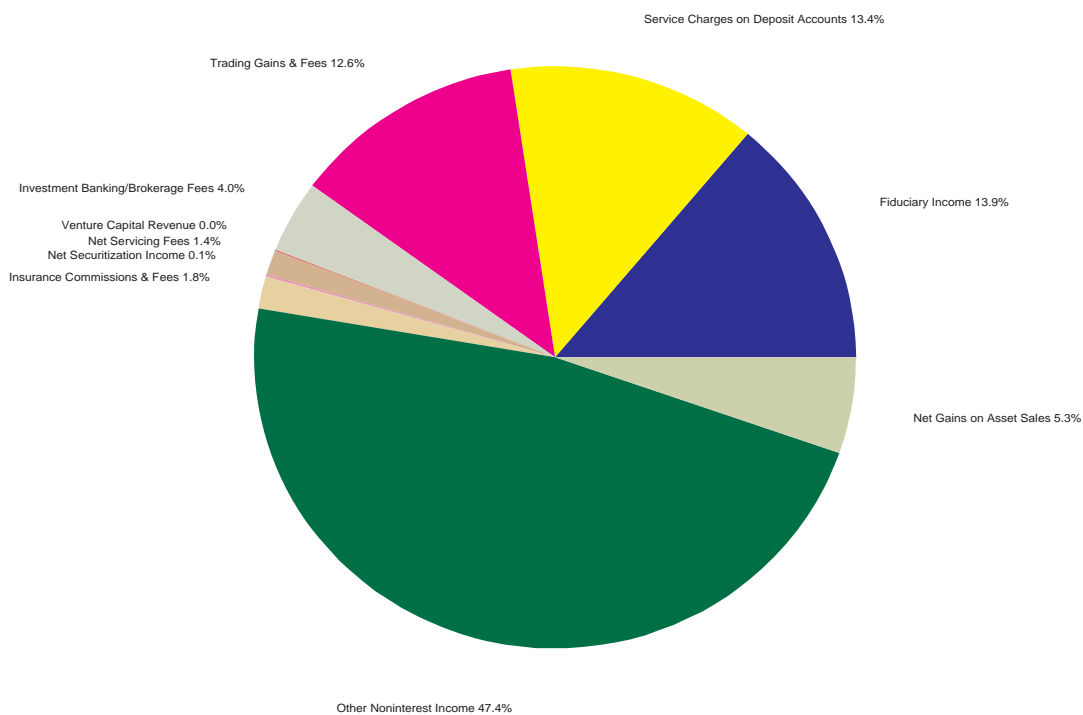
# Composition of Fiduciary and Related Services Income

Full Year 2019



## Composition of Noninterest Income

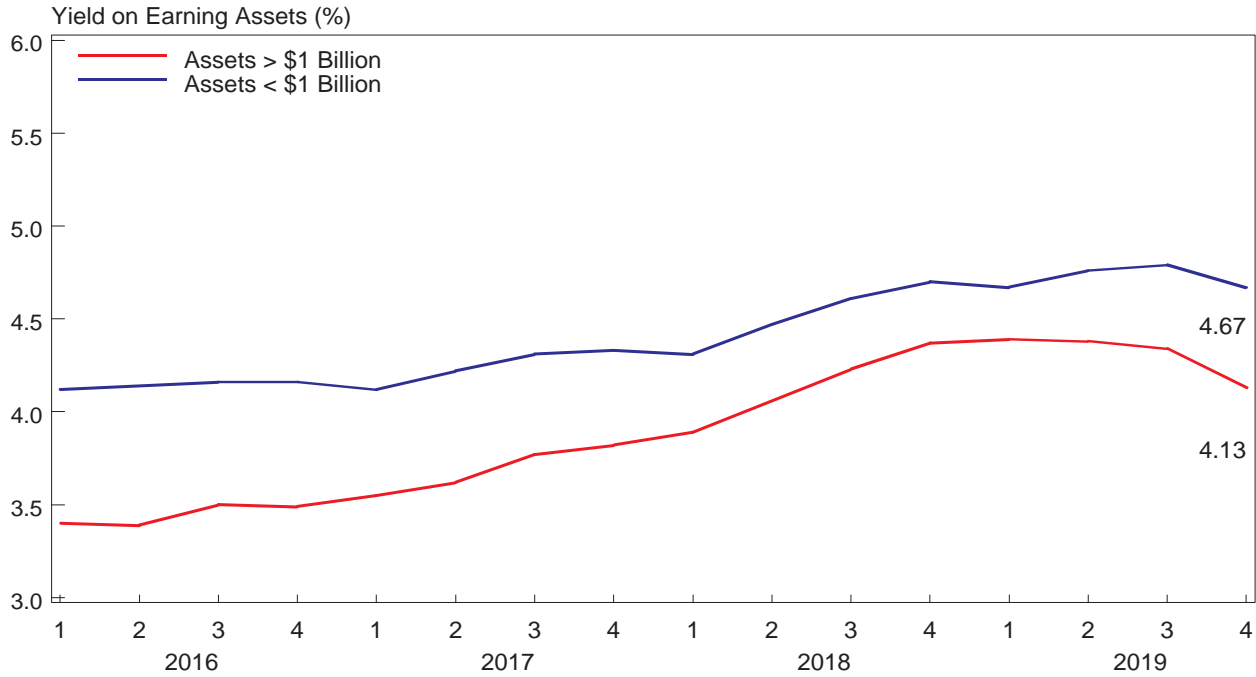
December 31, 2019 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$36,843	1,052	20.3%
Service Charges on Deposit Accounts	\$35,503	5,055	97.6%
Trading Gains & Fees	\$33,275	144	2.8%
Investment Banking/Brokerage Fees	\$10,694	1,329	25.7%
Venture Capital Revenue	\$96	32	0.6%
Net Securitization Income	\$350	30	0.6%
Insurance Commissions & Fees	\$4,735	2,146	41.5%
Net Servicing Fees	\$3,595	2,002	38.7%
Net Gains on Asset Sales			
Net Gains/Losses on Loan Sales	\$14,357	2,326	44.9%
Net Gains/Losses on OREO Sales	\$6	2,569	49.6%
Net Gains/Losses on Sales of Other Assets	-\$268	2,100	40.6%
Other Noninterest Income	\$125,234	5,141	99.3%
<b>Total Noninterest Income</b>	<b>\$264,424</b>	<b>5,167</b>	<b>99.8%</b>

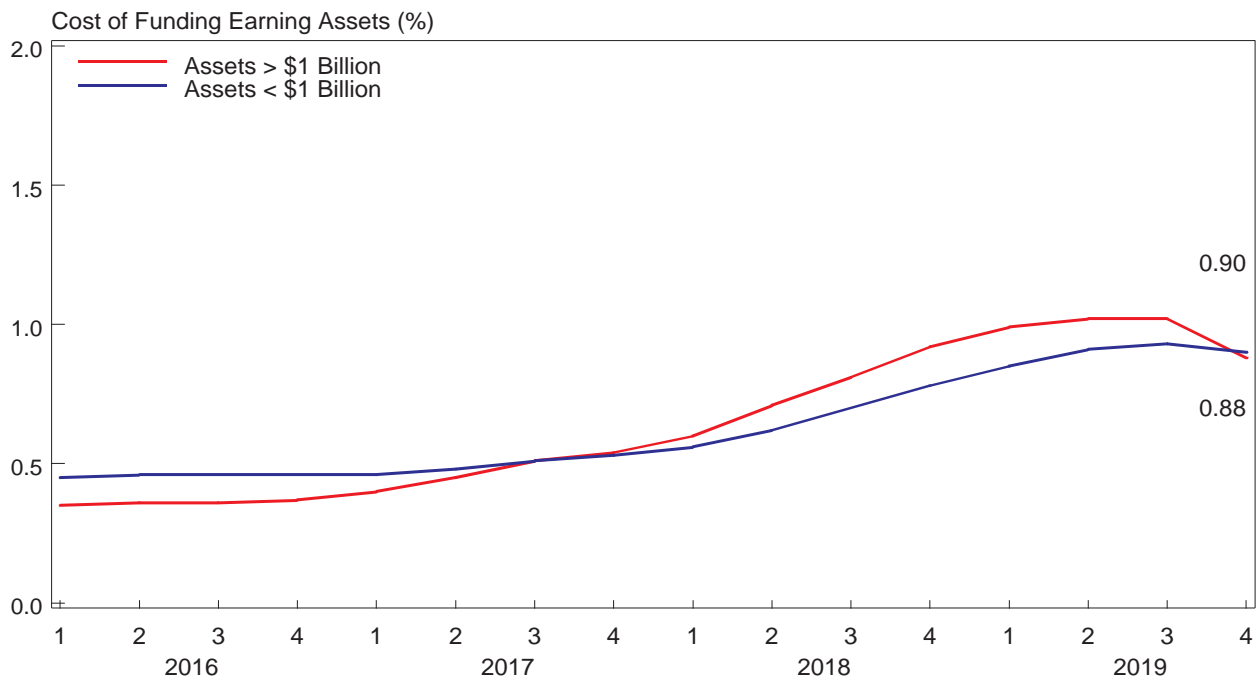
## Quarterly Yield on Earning Assets

2016 - 2019

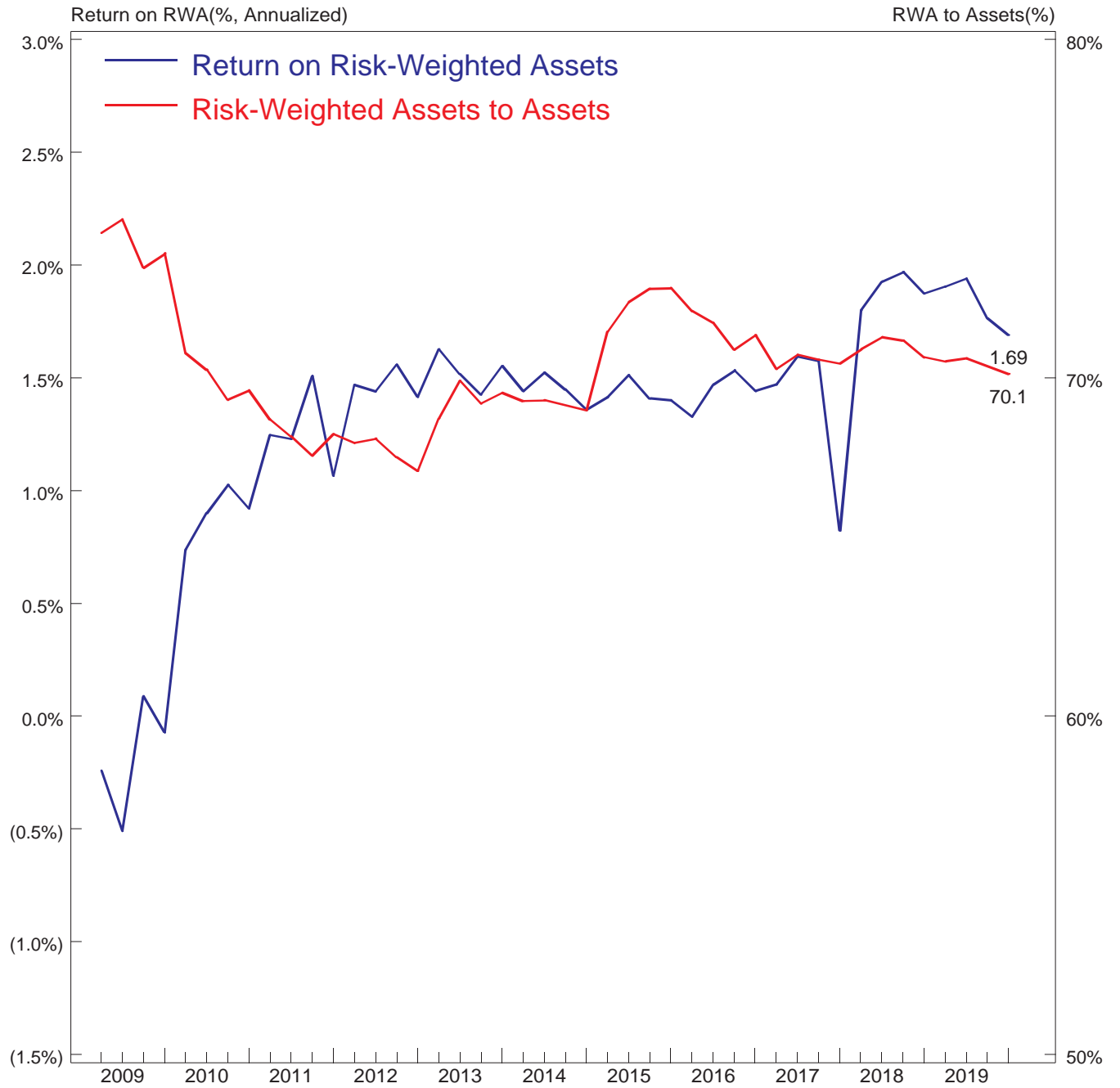


## Quarterly Cost of Funding Earning Assets

2016 - 2019



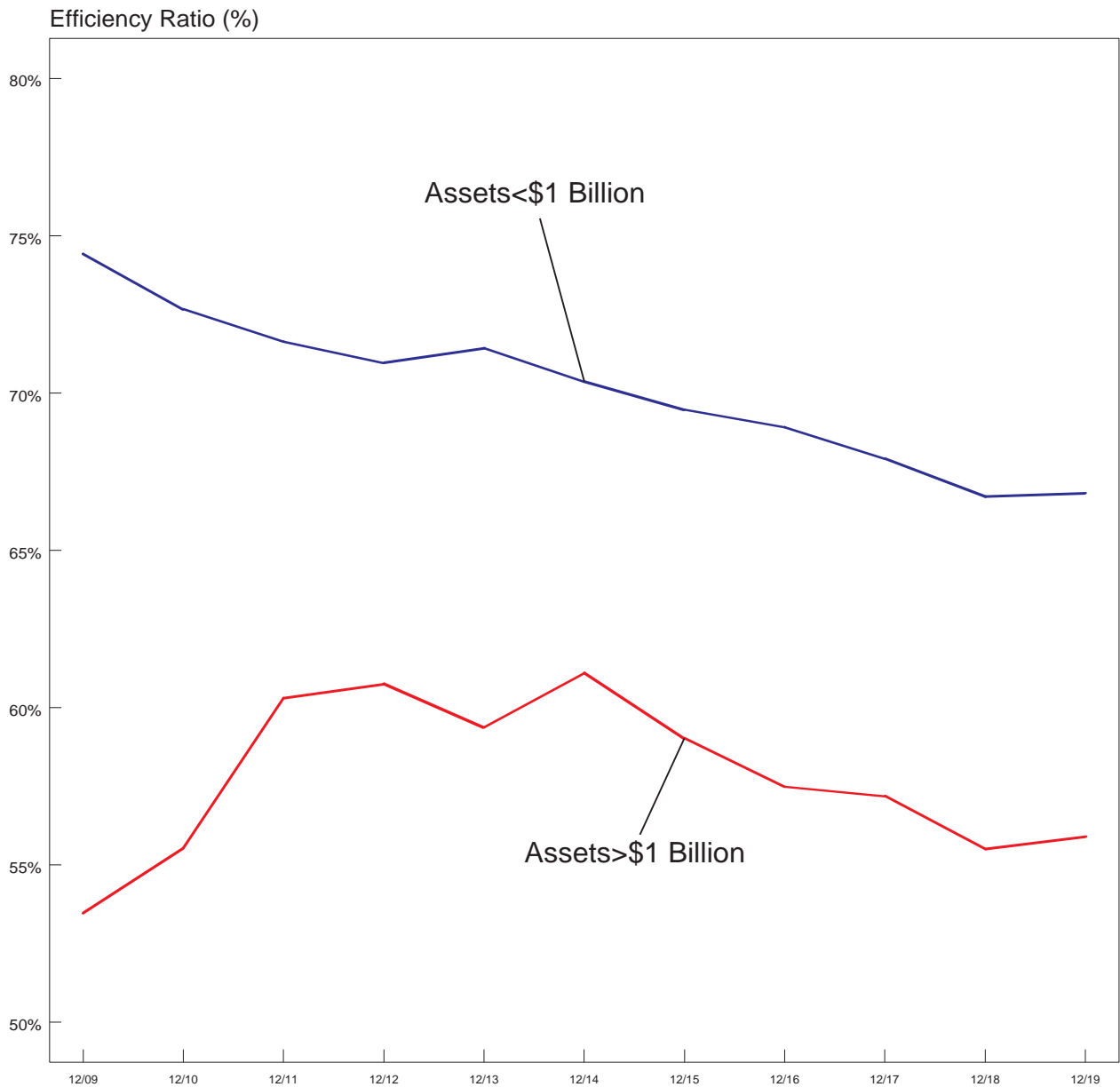
## Quarterly Return on Risk-Weighted Assets (RWA)\* and RWA to Total Assets 2009 - 2019



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

# Annual Efficiency Ratios\*

2009 - 2019

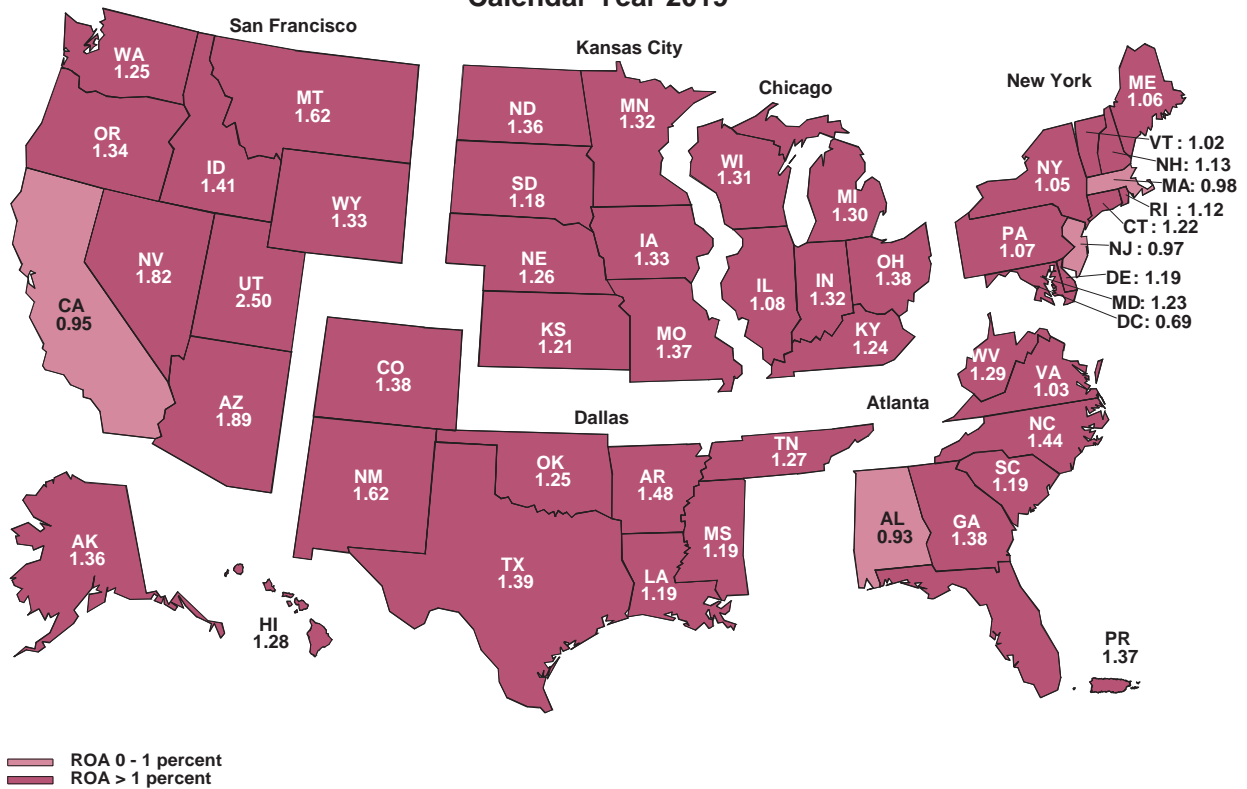


Assets <\$1 Billion	74.42	72.66	71.63	70.96	71.42	70.36	69.47	68.91	67.91	66.71	66.82
Assets >\$1 Billion	53.46	55.53	60.30	60.75	59.37	61.10	59.02	57.48	57.18	55.50	55.90
Total	55.53	57.17	61.38	61.70	60.46	61.91	59.90	58.39	57.98	56.27	56.63

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

# Return on Assets (ROA)

Calendar Year 2019



## ROA Rankings by State

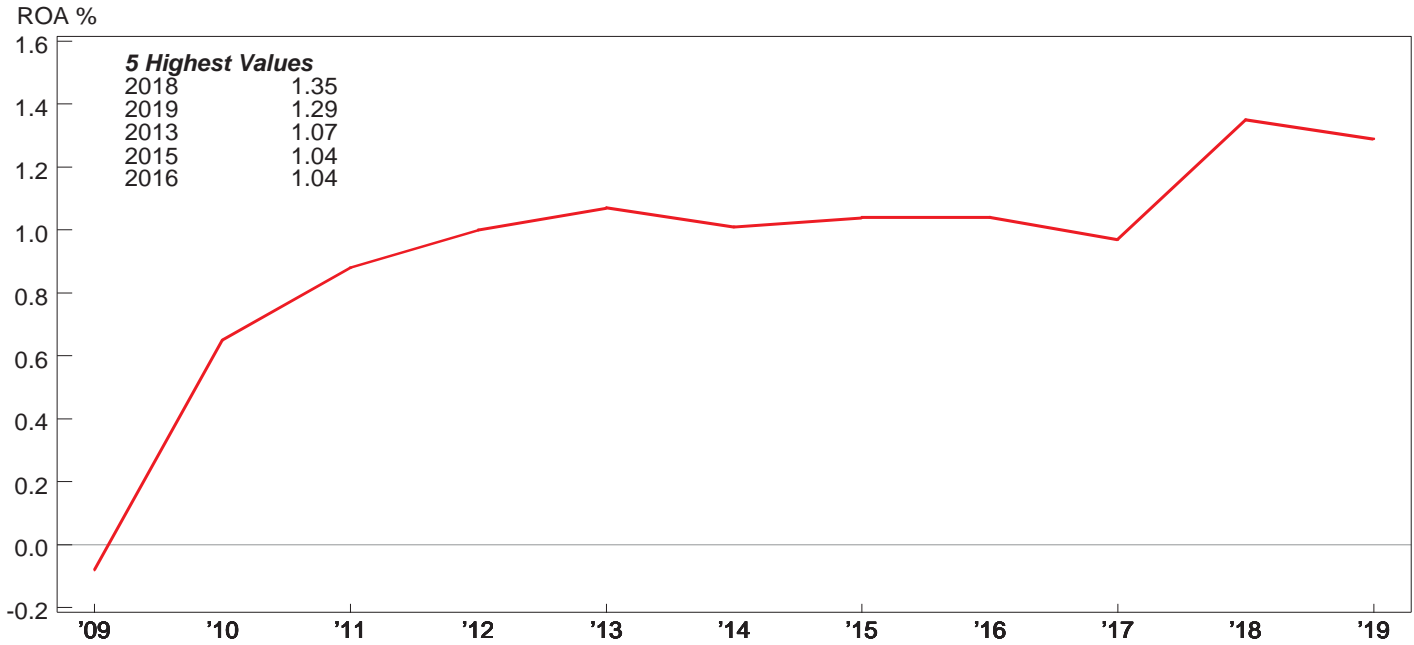
	No. of Inst. as of 12/31/19	2019	2018	Change*	No. of Inst. as of 12/31/19	2019	2018	Change*					
1	Utah	39	2.50	2.45	5	28	Oklahoma	198	1.25	1.47	(22)		
2	Arizona	14	1.89	1.91	(2)	29	Washington	41	1.25	1.27	(2)		
3	Nevada	19	1.82	1.73	9	30	Kentucky	141	1.24	1.22	2		
4	Montana	44	1.62	1.55	7	31	Maryland	41	1.23	1.23	0		
5	New Mexico	34	1.62	1.49	13	32	Connecticut	35	1.22	1.10	12		
6	Arkansas	87	1.48	1.55	(7)	33	Kansas	227	1.21	1.17	4		
7	North Carolina	46	1.44	1.62	(18)	34	Delaware	21	1.19	1.39	(20)		
8	Idaho	11	1.41	1.37	4	35	Louisiana	114	1.19	1.15	4		
9	Texas	420	1.39	1.44	(5)	36	Mississippi	71	1.19	1.20	(1)		
10	Colorado	75	1.38	1.34	4	37	South Carolina	47	1.19	1.18	1		
11	Georgia	160	1.38	1.39	(1)	38	South Dakota	62	1.18	1.24	(6)		
12	Ohio	180	1.38	1.29	9	39	New Hampshire	18	1.13	1.14	(1)		
13	Missouri	248	1.37	1.36	1	40	Rhode Island	8	1.12	1.12	0		
14	Puerto Rico	4	1.37	1.58	(21)	41	Illinois	414	1.08	1.06	2		
15	Alaska	5	1.36	1.36	0	42	Pennsylvania	141	1.07	1.10	(3)		
16	North Dakota	74	1.36	1.35	1	43	Florida	104	1.06	1.06	0		
17	Oregon	16	1.34	1.28	6	44	Maine	26	1.06	1.02	4		
18	Iowa	273	1.33	1.28	5	45	New York	137	1.05	1.18	(13)		
19	Wyoming	30	1.33	1.19	14	46	Virginia	71	1.03	1.15	(12)		
20	Indiana	102	1.32	1.31	1	47	Vermont	11	1.02	0.84	18		
21	Minnesota	281	1.32	1.30	2	48	Massachusetts	113	0.98	1.05	(7)		
22	Wisconsin	190	1.31	1.25	6	49	New Jersey	66	0.97	0.95	2		
23	Michigan	91	1.30	1.32	(2)	50	California	148	0.95	1.22	(27)		
24	West Virginia	49	1.29	1.22	7	51	Alabama	110	0.93	1.21	(28)		
25	Hawaii	8	1.28	1.25	3	52	District of Col.	3	0.69	0.40	29		
26	Tennessee	139	1.27	1.36	(9)								
27	Nebraska	165	1.26	1.34	(8)								
					U.S. and Terr.	5,177	1.29	1.35	(6)				

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



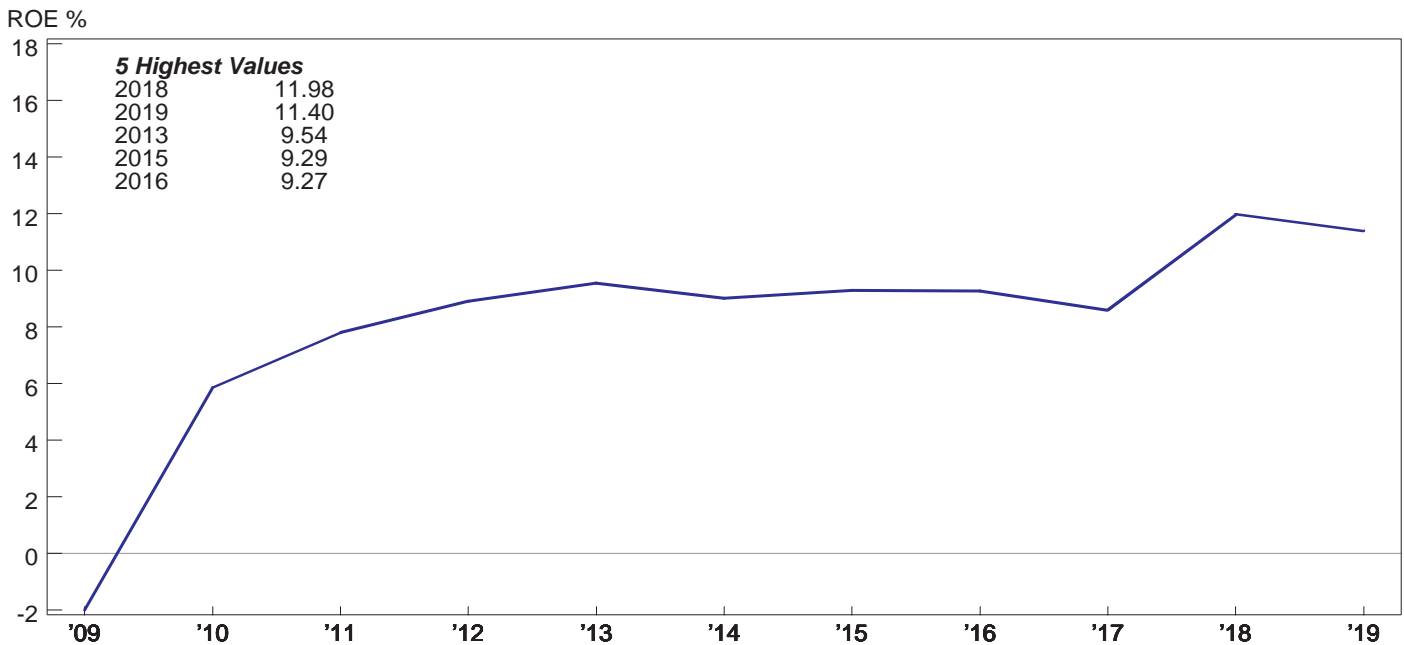
## Annual Return on Assets (ROA)

2009 - 2019



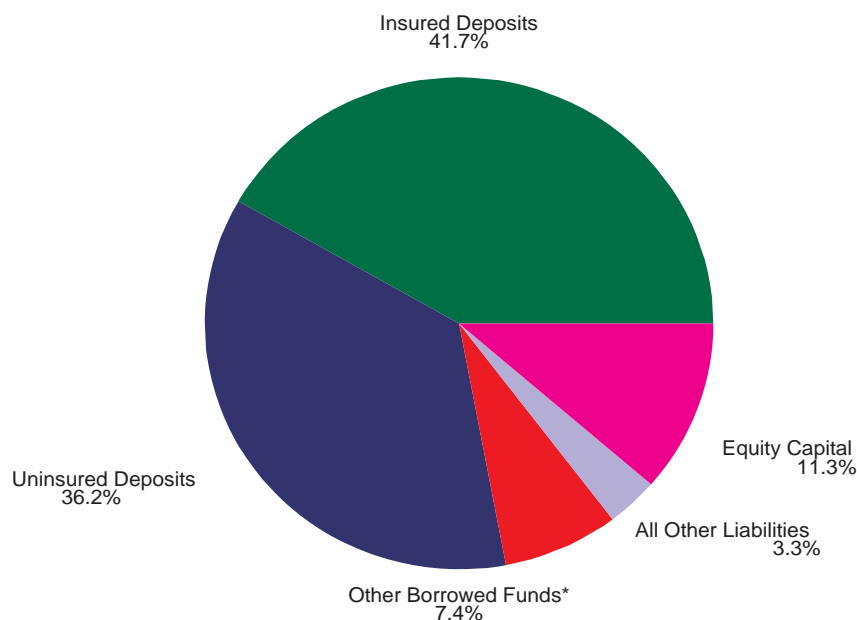
## Annual Return on Equity (ROE)

2009 - 2019



## Total Liabilities and Equity Capital

December 31, 2019

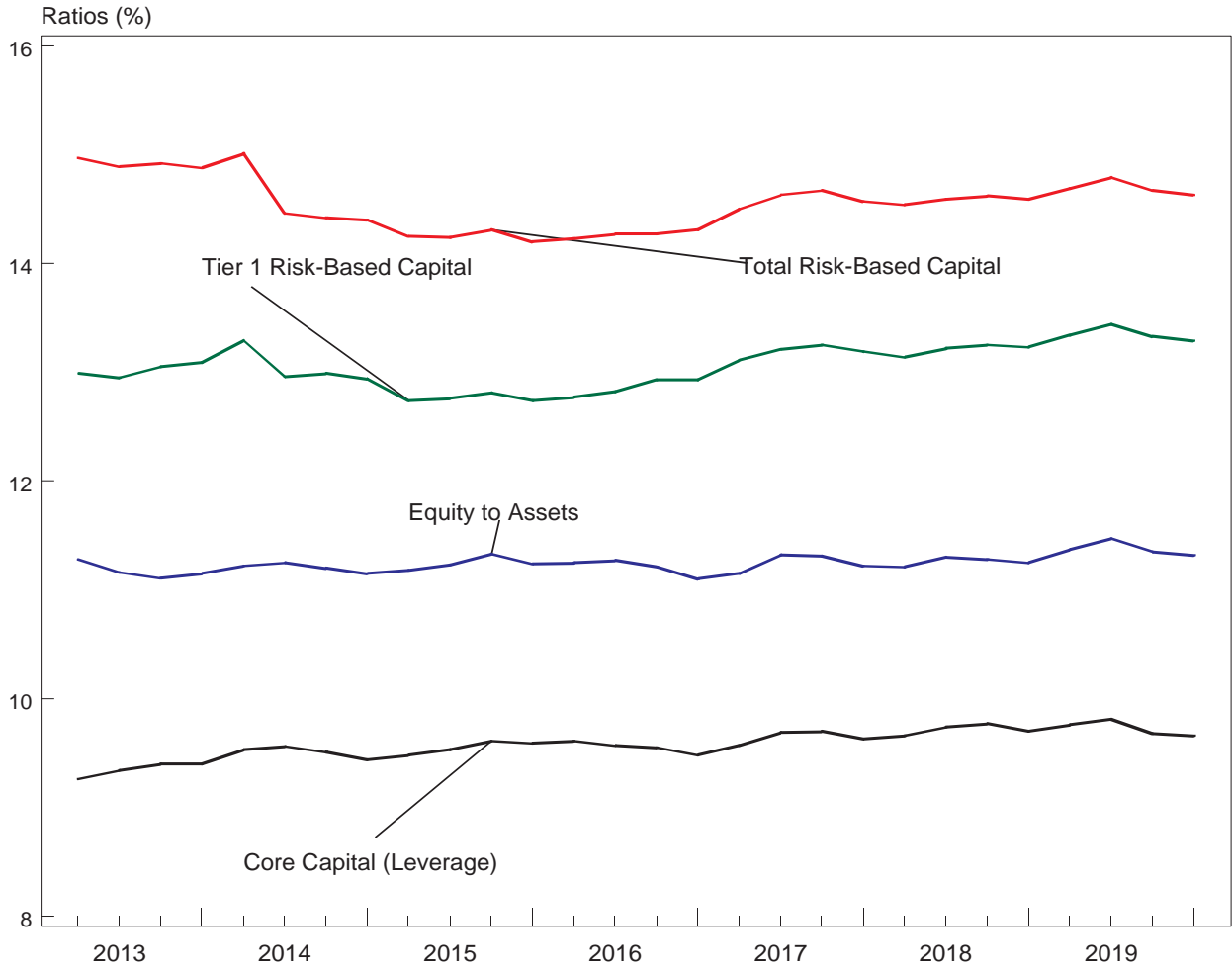


(\$ Billions)	12/31/18	12/31/19	% Change
Insured Deposits (estimated)	7,486	7,781	3.9
Uninsured Deposits	6,381	6,754	5.8
In Foreign Offices	1,253	1,315	4.9
Other Borrowed Funds*	1,476	1,374	-6.9
All Other Liabilities	578	622	7.6
Subordinated Debt	69	70	1.4
Bank Equity Capital	2,019	2,111	4.6
Total Liabilities and Equity Capital	17,943	18,645	3.9

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

# Capital Ratios

2013 - 2019

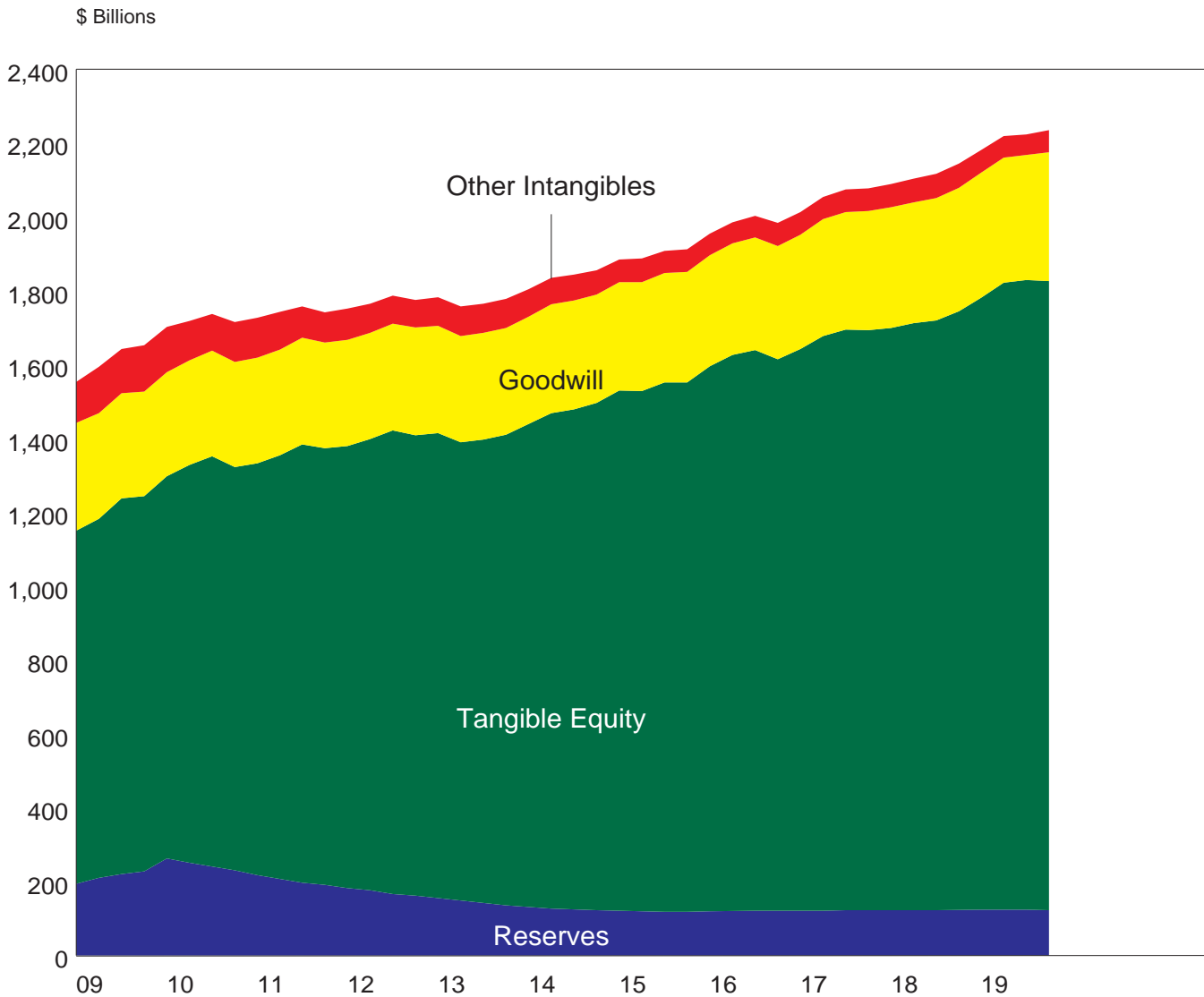


	12/13	12/14	12/15	12/16	12/17	12/18	12/19
<b>Total Risk-Based Capital</b>	<b>14.88</b>	<b>14.40</b>	<b>14.20</b>	<b>14.31</b>	<b>14.57</b>	<b>14.59</b>	<b>14.63</b>
<b>Tier 1 Risk-Based Capital</b>	<b>13.09</b>	<b>12.94</b>	<b>12.74</b>	<b>12.93</b>	<b>13.19</b>	<b>13.23</b>	<b>13.29</b>
<b>Equity to Assets</b>	<b>11.15</b>	<b>11.15</b>	<b>11.24</b>	<b>11.10</b>	<b>11.22</b>	<b>11.25</b>	<b>11.32</b>
<b>Core Capital (Leverage)</b>	<b>9.40</b>	<b>9.44</b>	<b>9.59</b>	<b>9.48</b>	<b>9.63</b>	<b>9.70</b>	<b>9.66</b>

# Equity Capital and Reserves

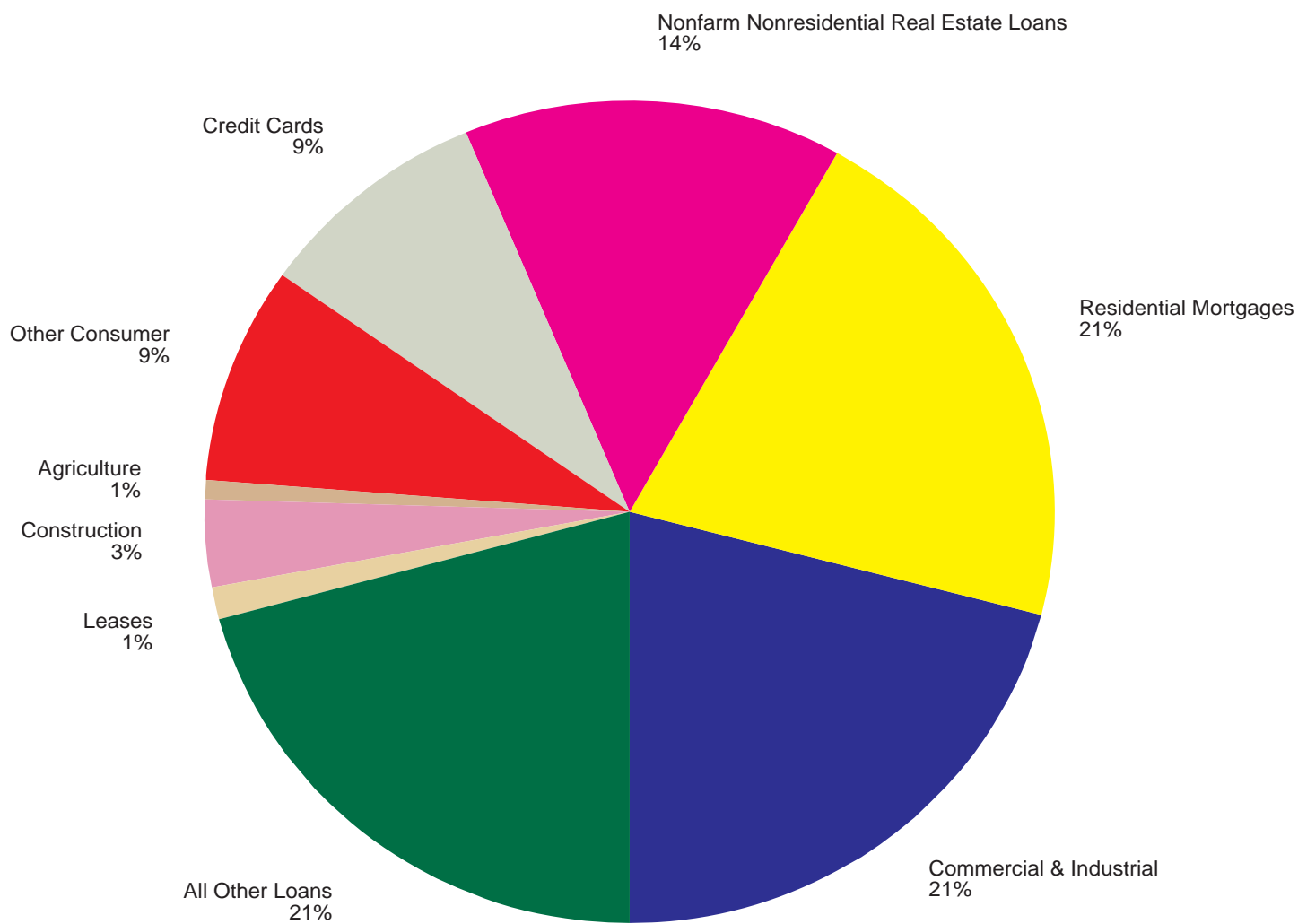
## FDIC-Insured Commercial Banks and Savings Institutions

2009 - 2019



# Loan Portfolio Composition

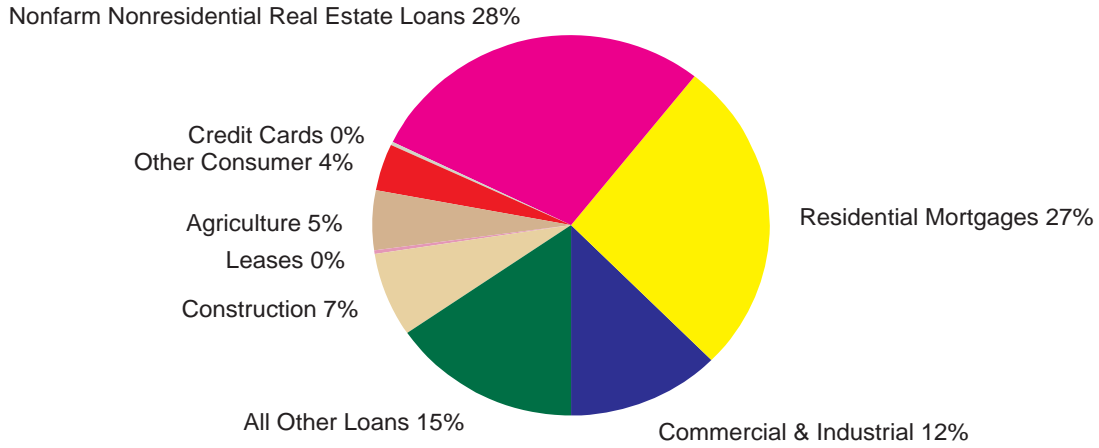
December 31, 2019



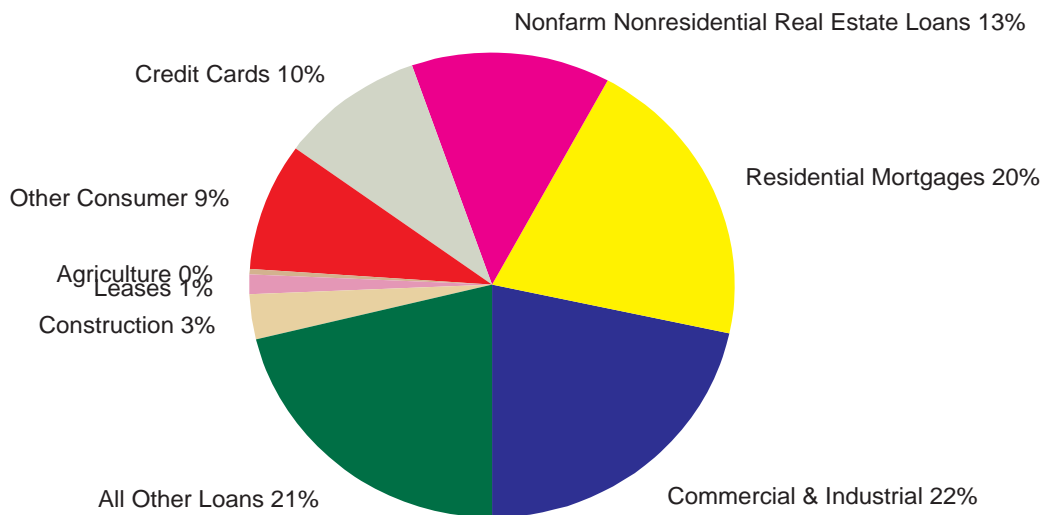
# Loan Portfolio Composition by Asset Size

December 31, 2019

## Assets < \$1 Billion

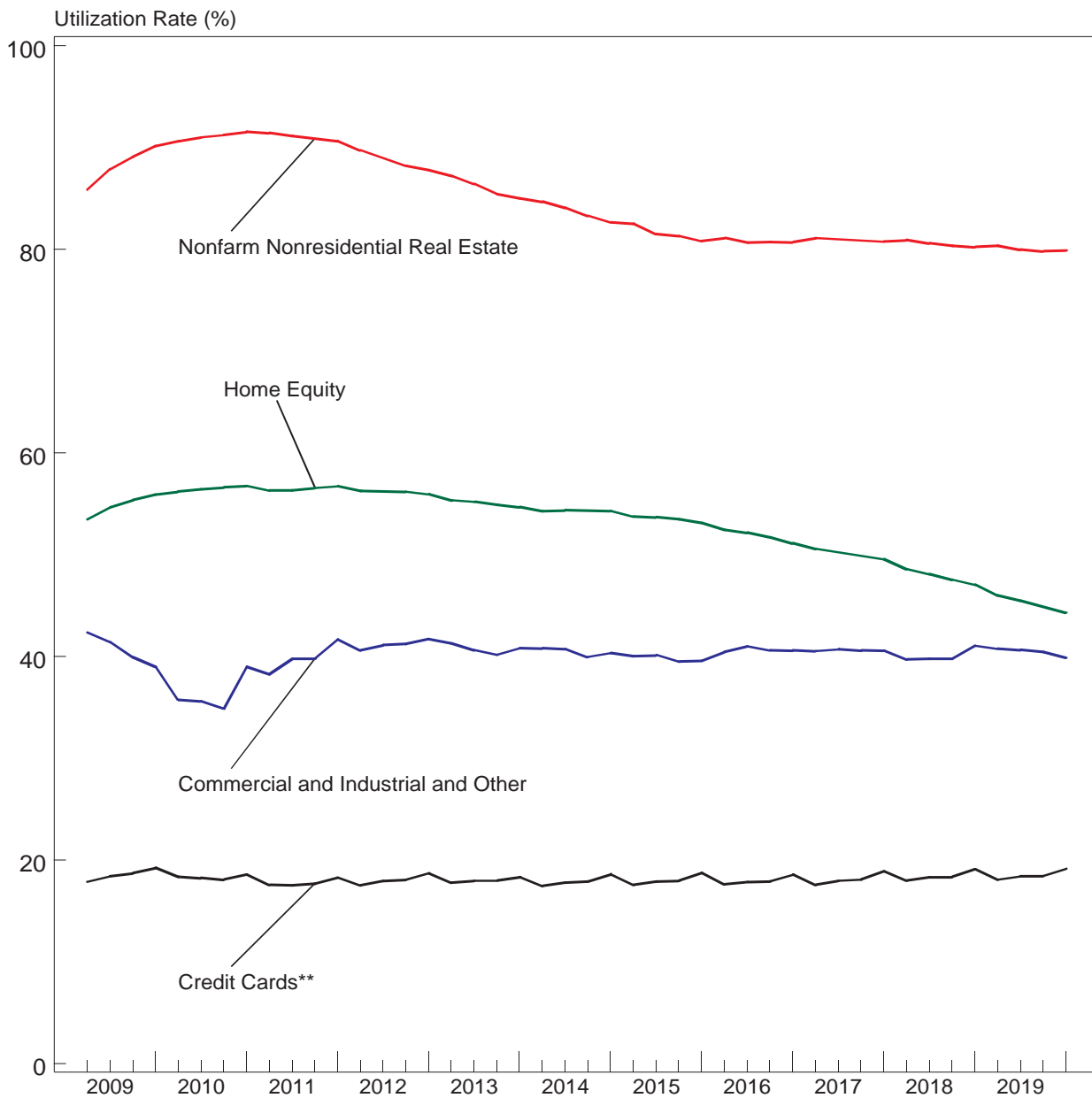


## Assets > \$1 Billion



## Utilization Rates of Loan Commitments\*

2009-2019

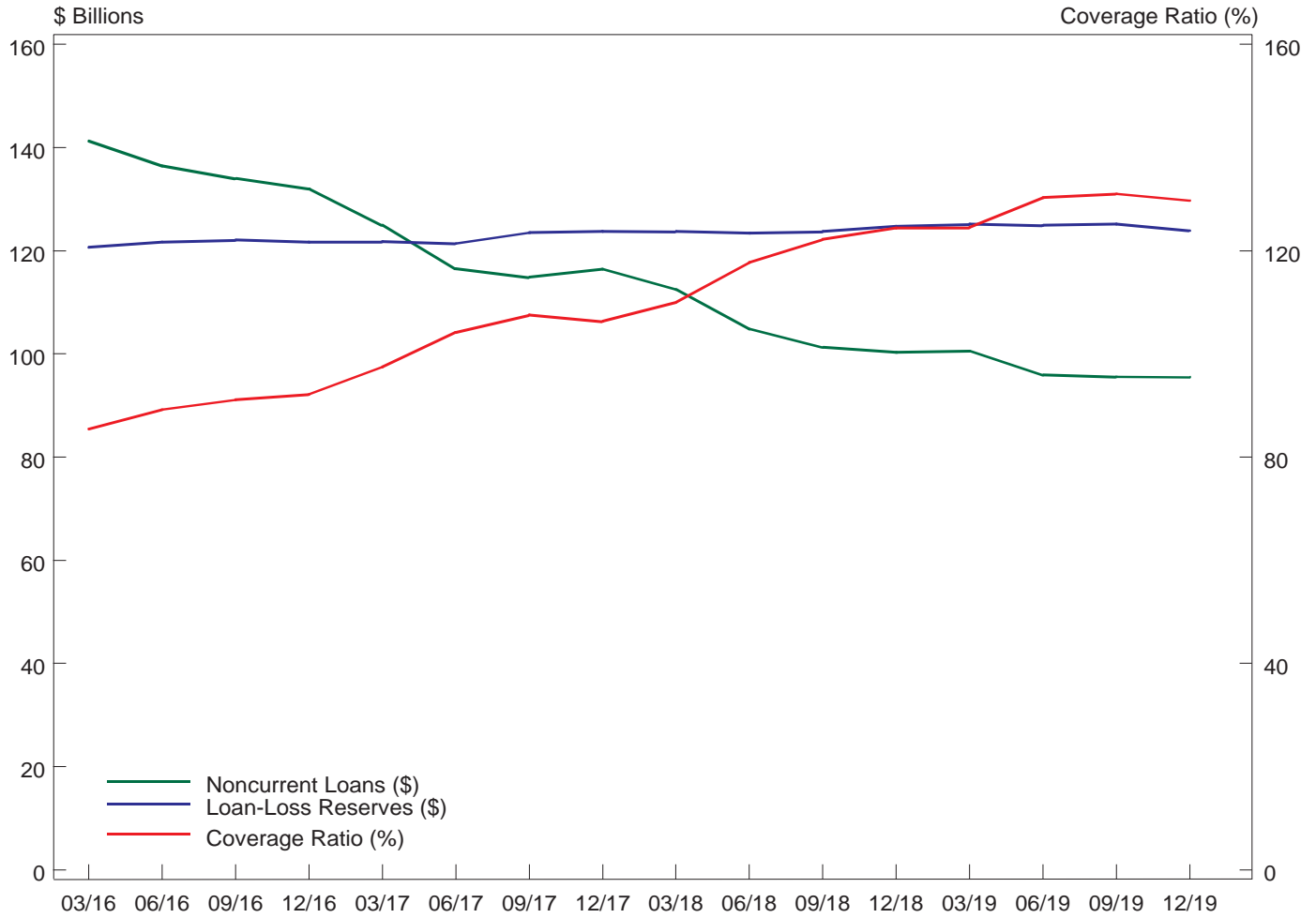


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

# Reserve Coverage Ratio\*

2016-2019



### Noncurrent Loans (\$ Billions)

141.2 136.4 134.0 132.0 125.0 116.5 114.8 116.4 112.5 104.8 101.3 100.3 100.6 95.9 95.5 95.5

### Loan-Loss Reserves (\$ Billions)

120.7 121.7 122.1 121.7 121.8 121.4 123.5 123.8 123.7 123.4 123.7 124.7 125.2 124.9 125.2 123.9

### Coverage Ratio (%)

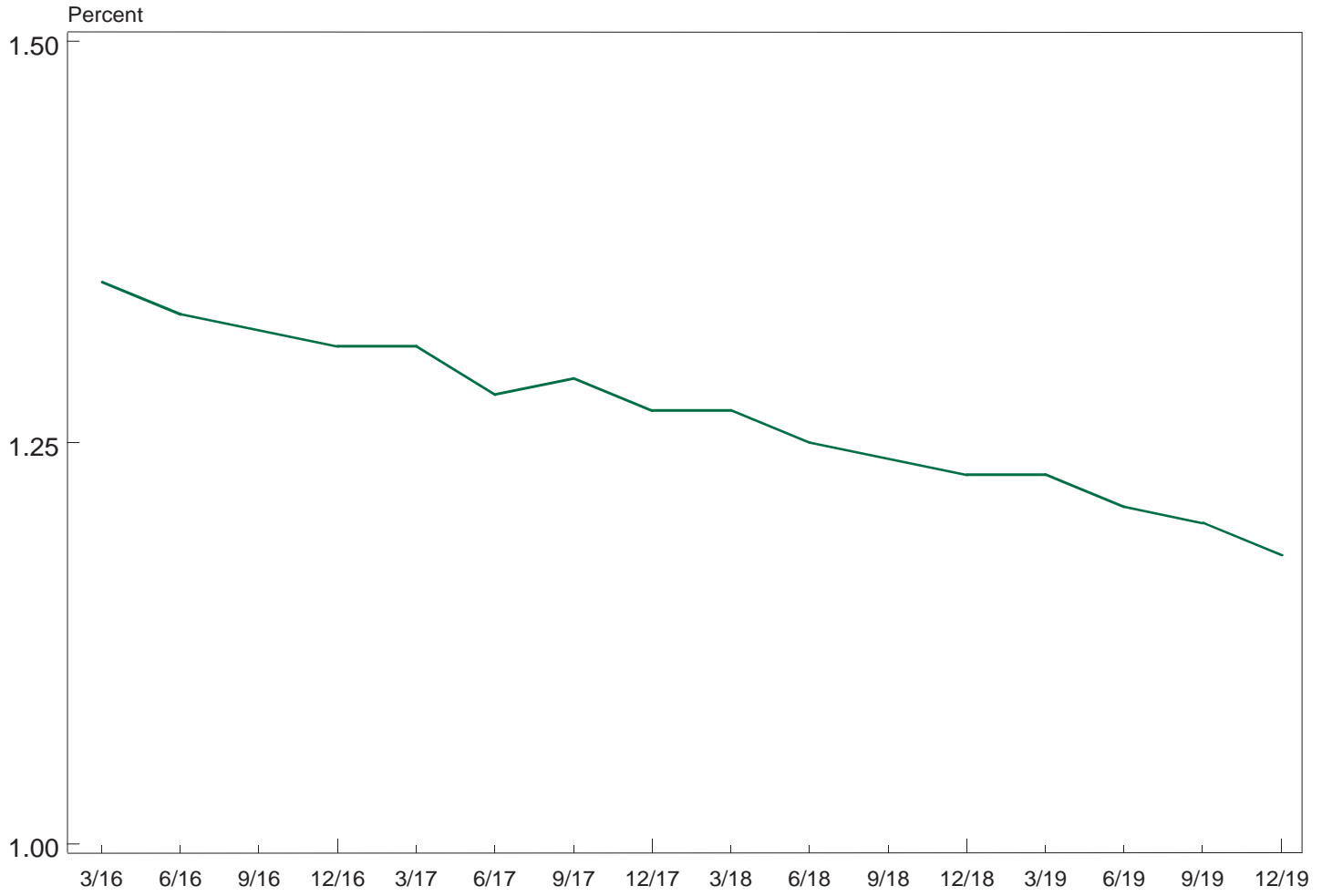
85 89 91 92 97 104 108 106 110 118 122 124 124 130 131 130

\* Loan-loss reserves to noncurrent loans.



# Loss Allowance to Loans and Leases

2016 - 2019

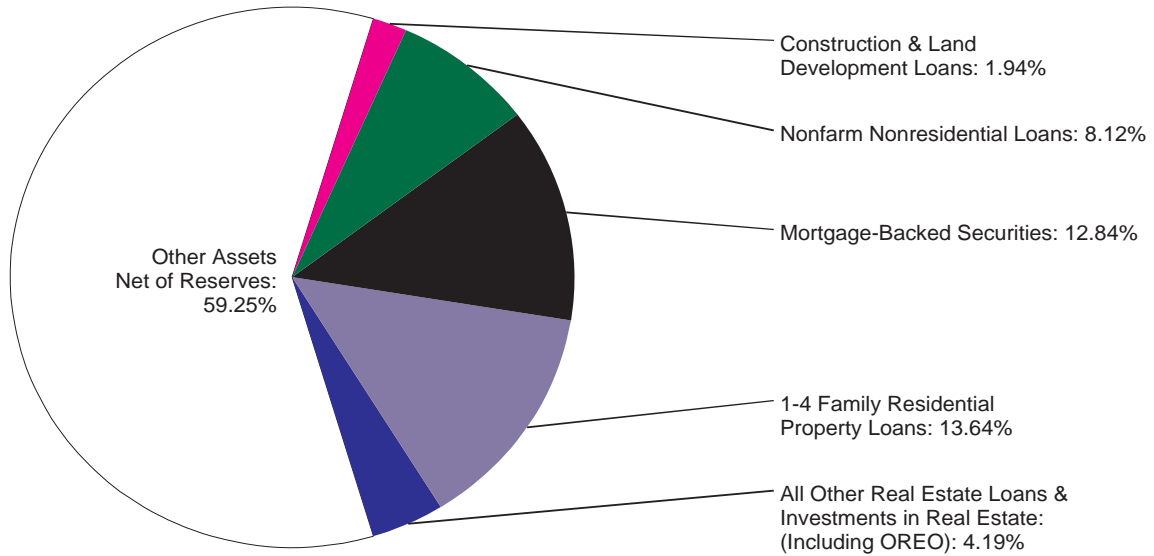


Loss Allowance to Loans and Leases

1.35 1.33 1.32 1.31 1.31 1.28 1.29 1.27 1.27 1.25 1.24 1.23 1.23 1.21 1.20 1.18

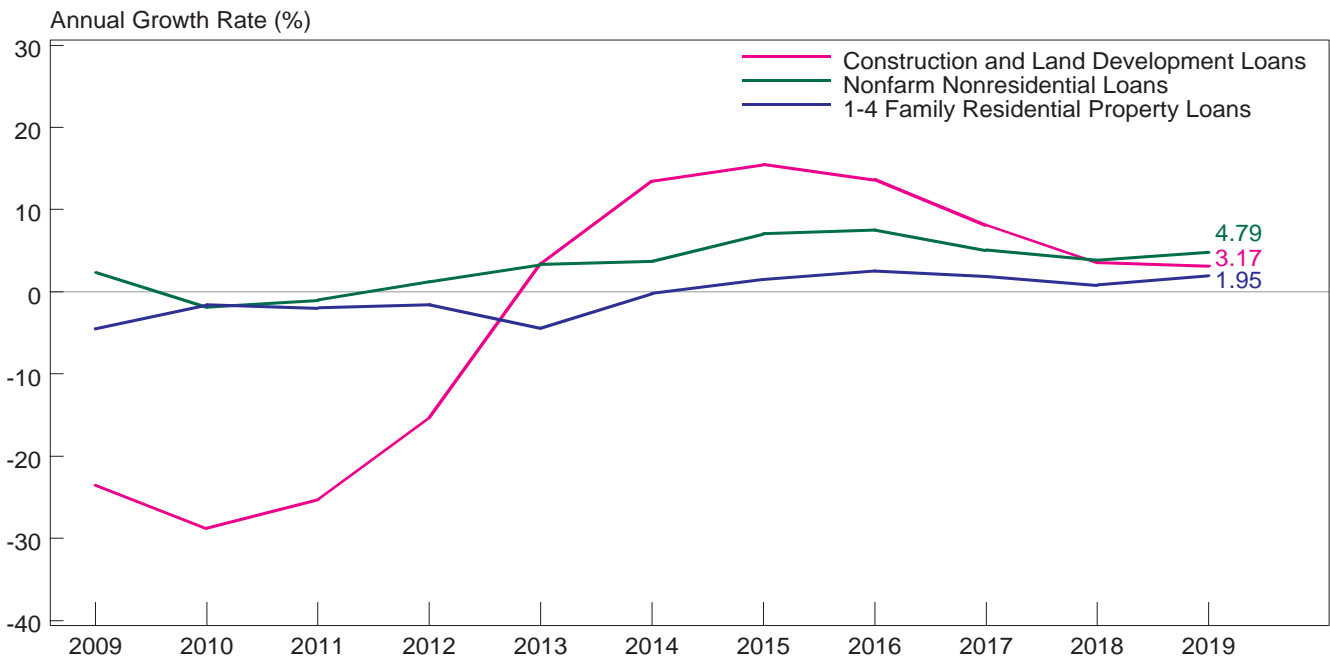
## Real Estate Assets as a Percent of Total Assets

December 31, 2019



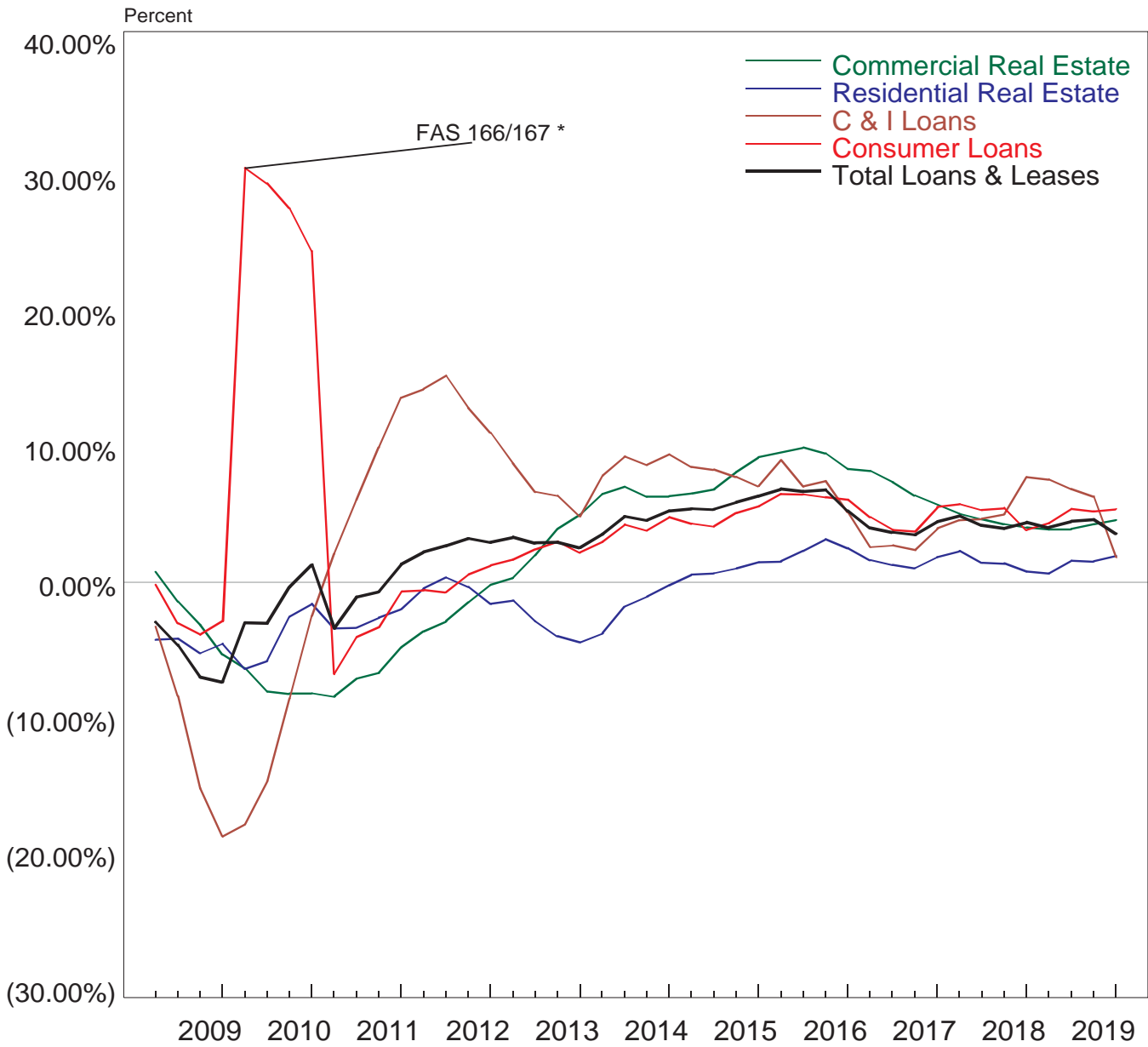
## Real Estate Loan Growth Rates

2009-2019



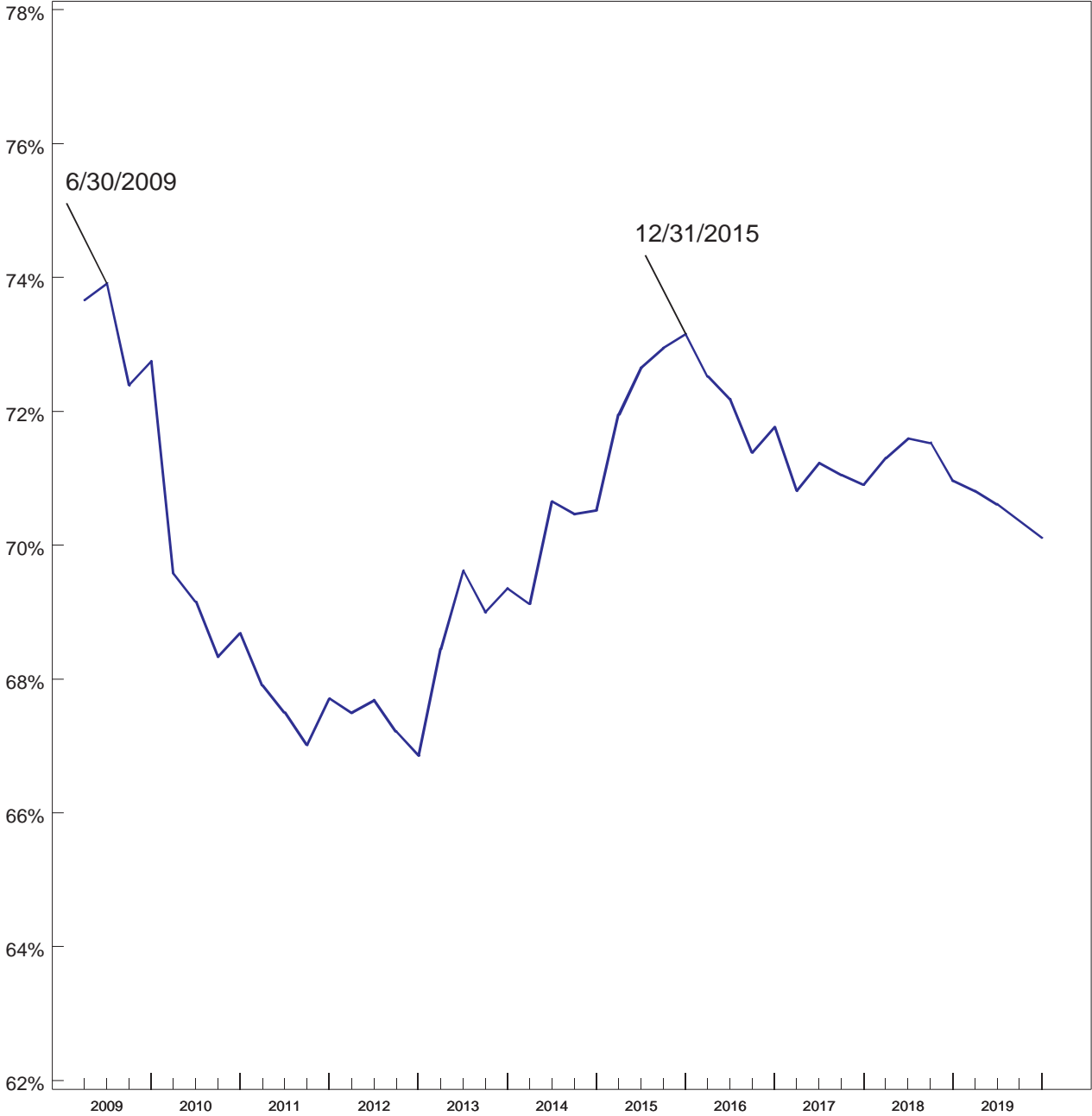
# Twelve-Month Loan Growth Rates

2009 - 2019



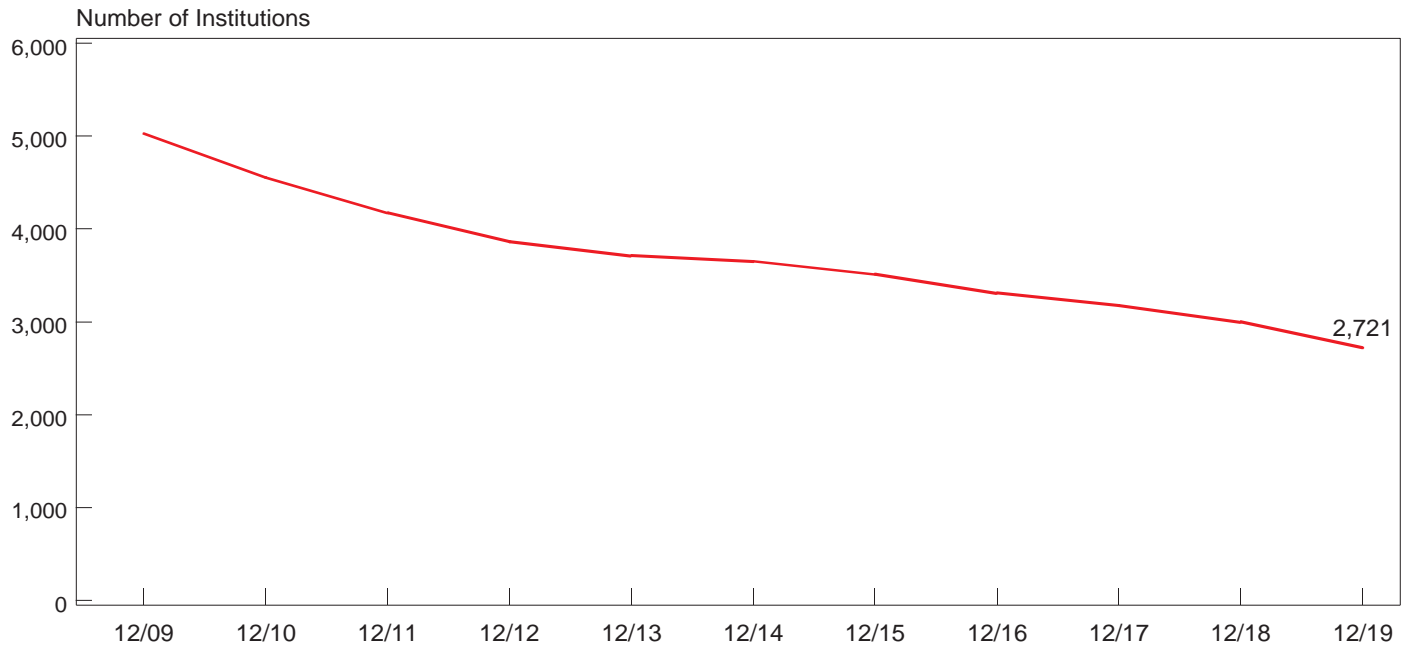
\* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

# Risk-Weighted Assets as a Percentage of Total Assets 2009 - 2019



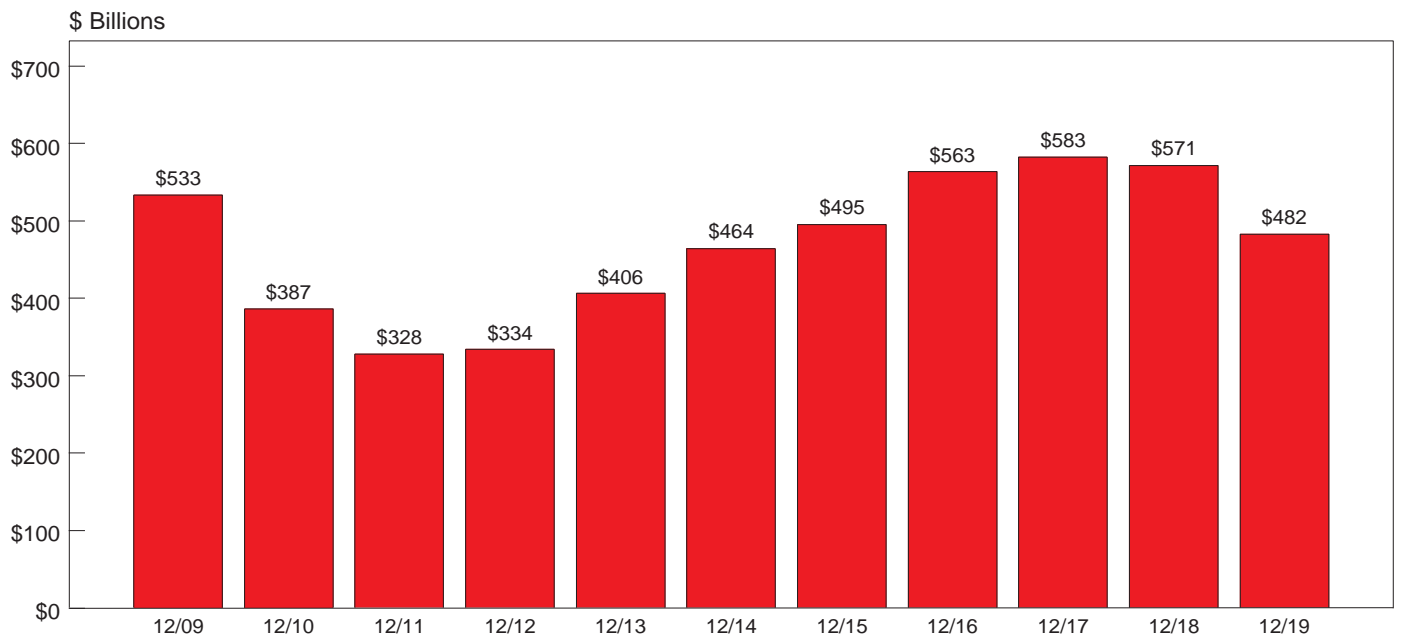
## Number of Institutions With FHLB Advances

2009 - 2019

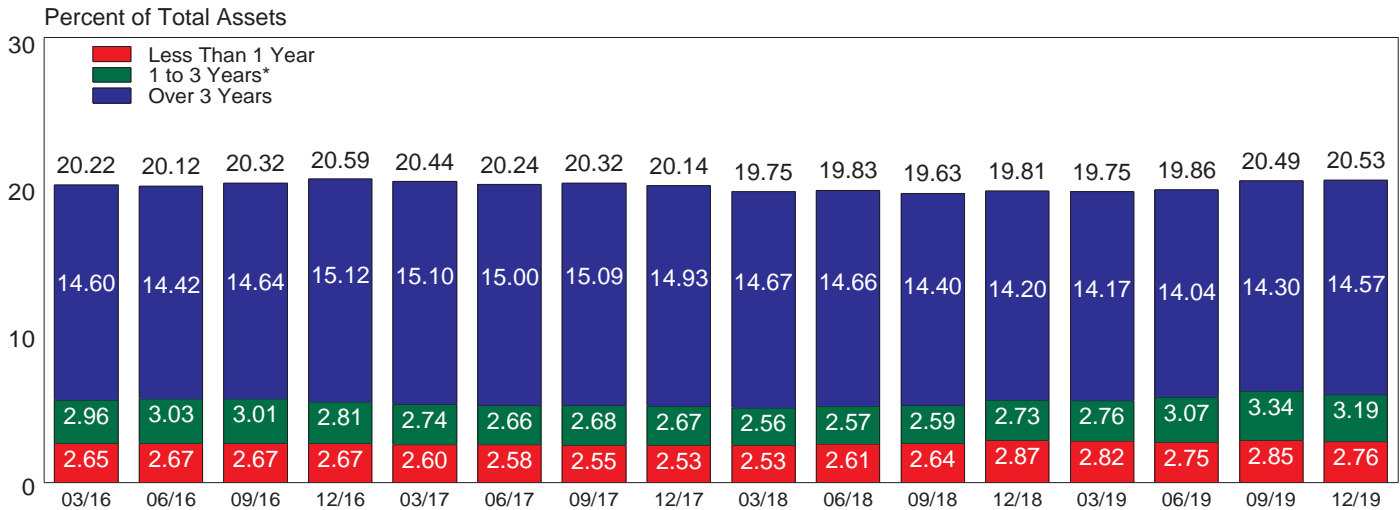


## Amount of FHLB Advances Outstanding

2009 - 2019

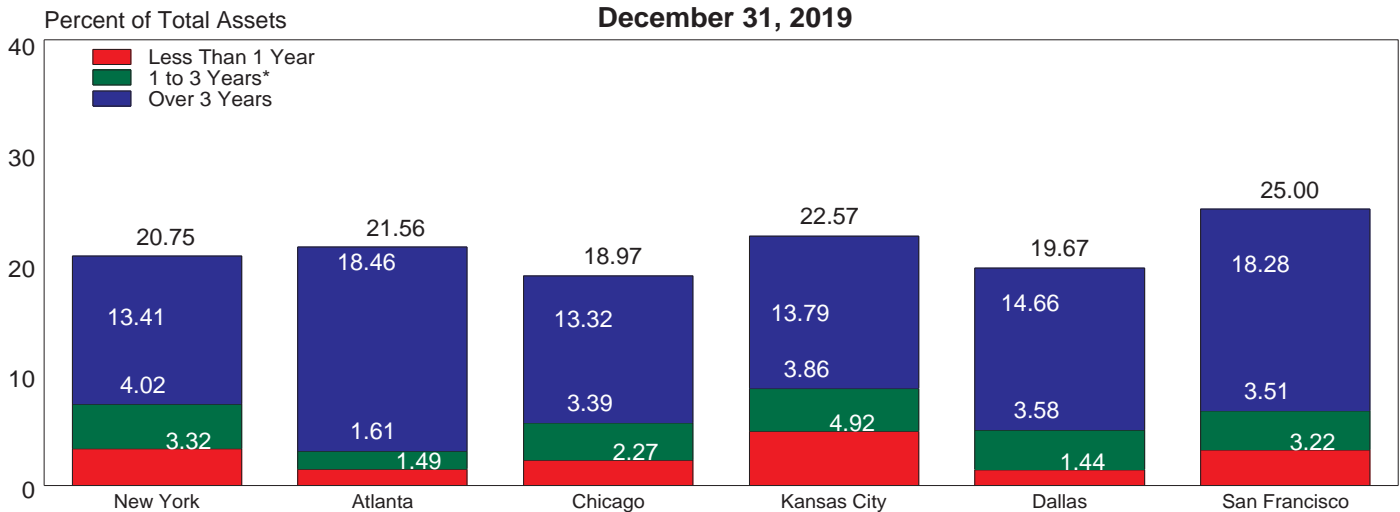


## Debt Securities by Maturity or Repricing Frequency...



.....and by Region

### December 31, 2019



## Total Securities (Debt and Equity)

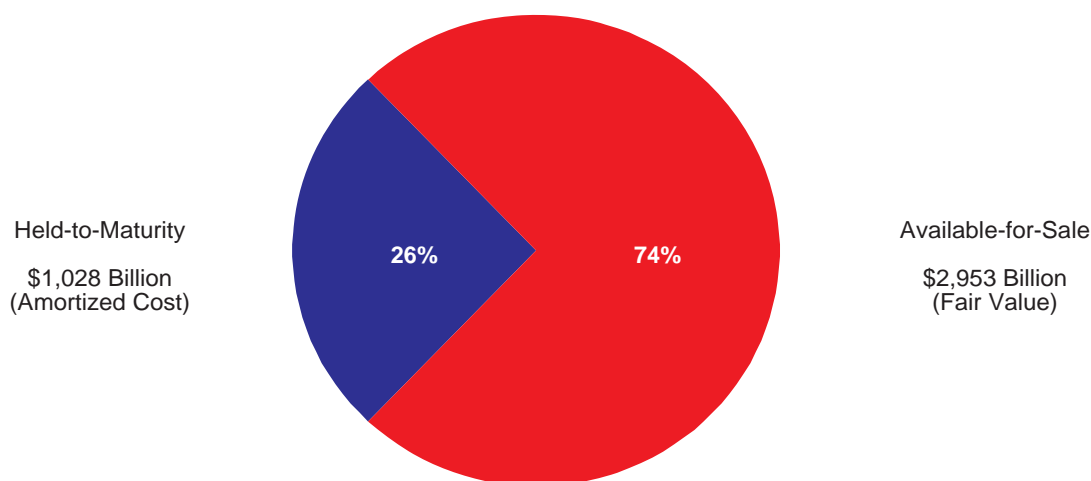
(\$ Billions)

	12/17	3/18	6/18	9/18	12/18	3/19	6/19	9/19	12/19
U.S. Government Obligations:									
U.S. Treasury	477	481	486	494	549	537	549	623	632
U.S. Govt. Agy & Spon. Agy Obligations	157	155	152	150	150	146	141	131	122
Mortgage Pass-Through Securities	1,383	1,366	1,398	1,395	1,409	1,425	1,477	1,543	1,556
Collateralized Mortgage Obligations	460	453	453	452	453	457	457	462	464
State, County, Municipal Obligations	370	355	348	333	330	322	308	308	313
Asset Backed Securities	114	114	116	116	118	115	111	110	110
Other Debt Securities	661	671	676	687	712	720	735	757	783
Equity Securities	10	4	4	3	3	1	1	1	1
<b>Total Securities</b>	<b>\$3,632</b>	<b>\$3,599</b>	<b>\$3,633</b>	<b>\$3,630</b>	<b>\$3,723</b>	<b>\$3,724</b>	<b>\$3,779</b>	<b>\$3,936</b>	<b>\$3,982</b>

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

## Total Securities\*

December 31, 2019



## Total Securities\*

December 31, 2019

	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	\$82,457	101.5	\$549,315	100.4	\$631,772	100.5
U.S. Govt. Agy and Spon. Agy Obligations	18,601	100.4	103,692	100.3	122,293	100.3
Mortgage Pass-Through Securities	569,650	101.7	986,533	101.0	1,556,183	101.3
Collateralized Mortgage Obligations	82,125	100.8	381,746	100.7	463,871	100.7
State, County, Municipal Obligations	78,058	103.6	235,301	103.3	313,358	103.4
Asset Backed Securities	24,774	99.7	85,347	100.0	110,122	99.9
Other Debt Securities	172,601	101.3	610,562	**	783,163	**
Equity Securities	**	**	872	**	872	**
<b>Total Securities</b>	<b>\$1,028,265</b>	<b>101.6</b>	<b>\$2,953,369</b>	<b>100.9</b>	<b>\$3,981,634</b>	<b>101.1</b>
Memoranda***						
Structured Notes	10,328		10,288			99.6

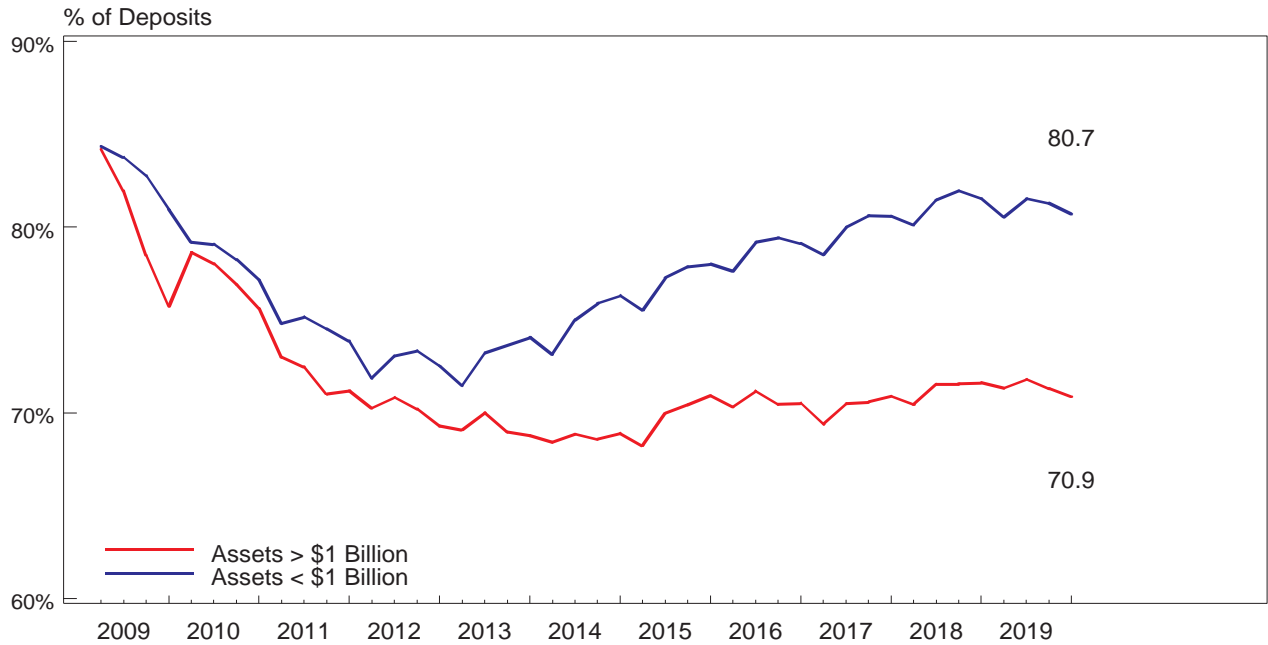
\* Excludes trading account assets.

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

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

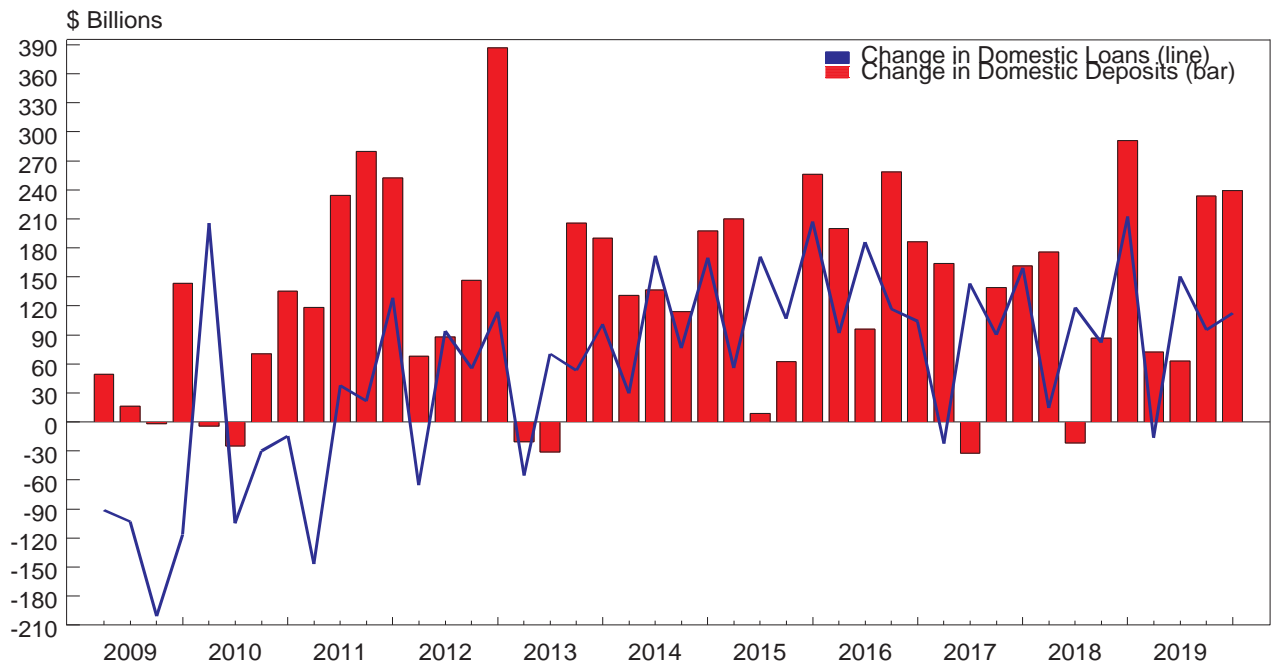
## Net Loans and Leases to Deposits (Domestic and Foreign)

2009 - 2019



## Quarterly Change in Domestic Loans vs Domestic Deposits

2009 - 2019

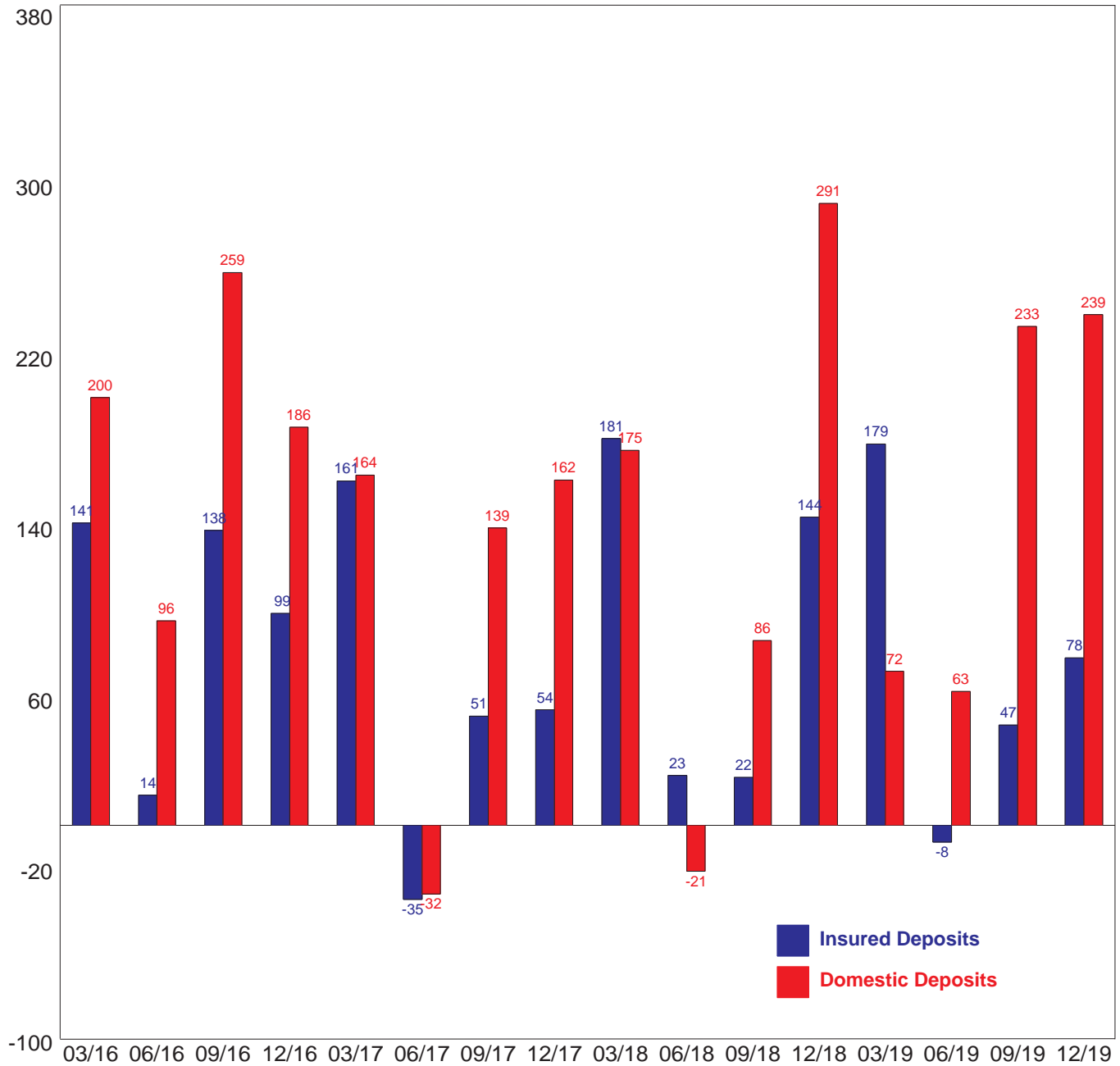




# Quarterly Change in Domestic Deposits

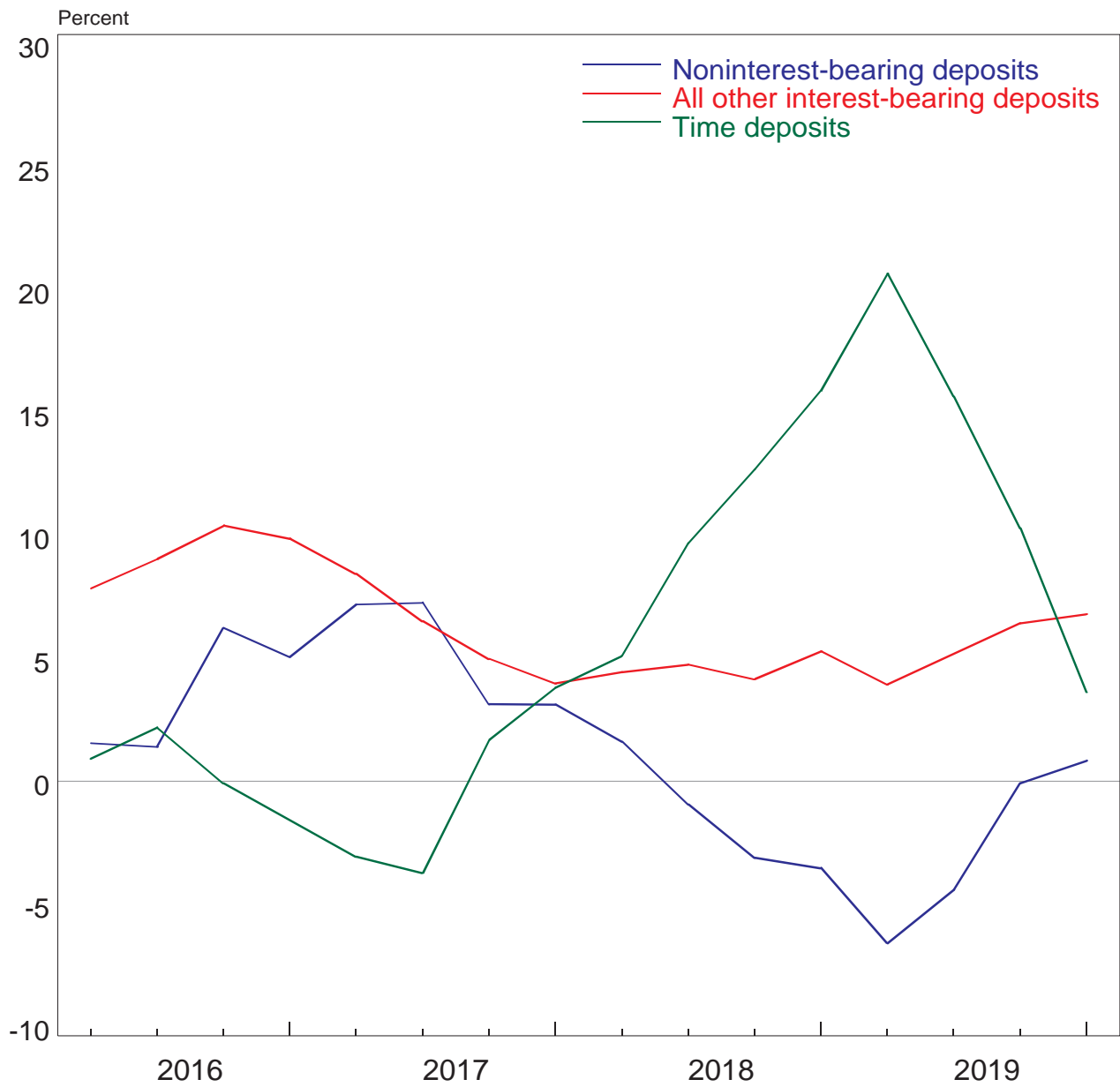
2016 - 2019

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

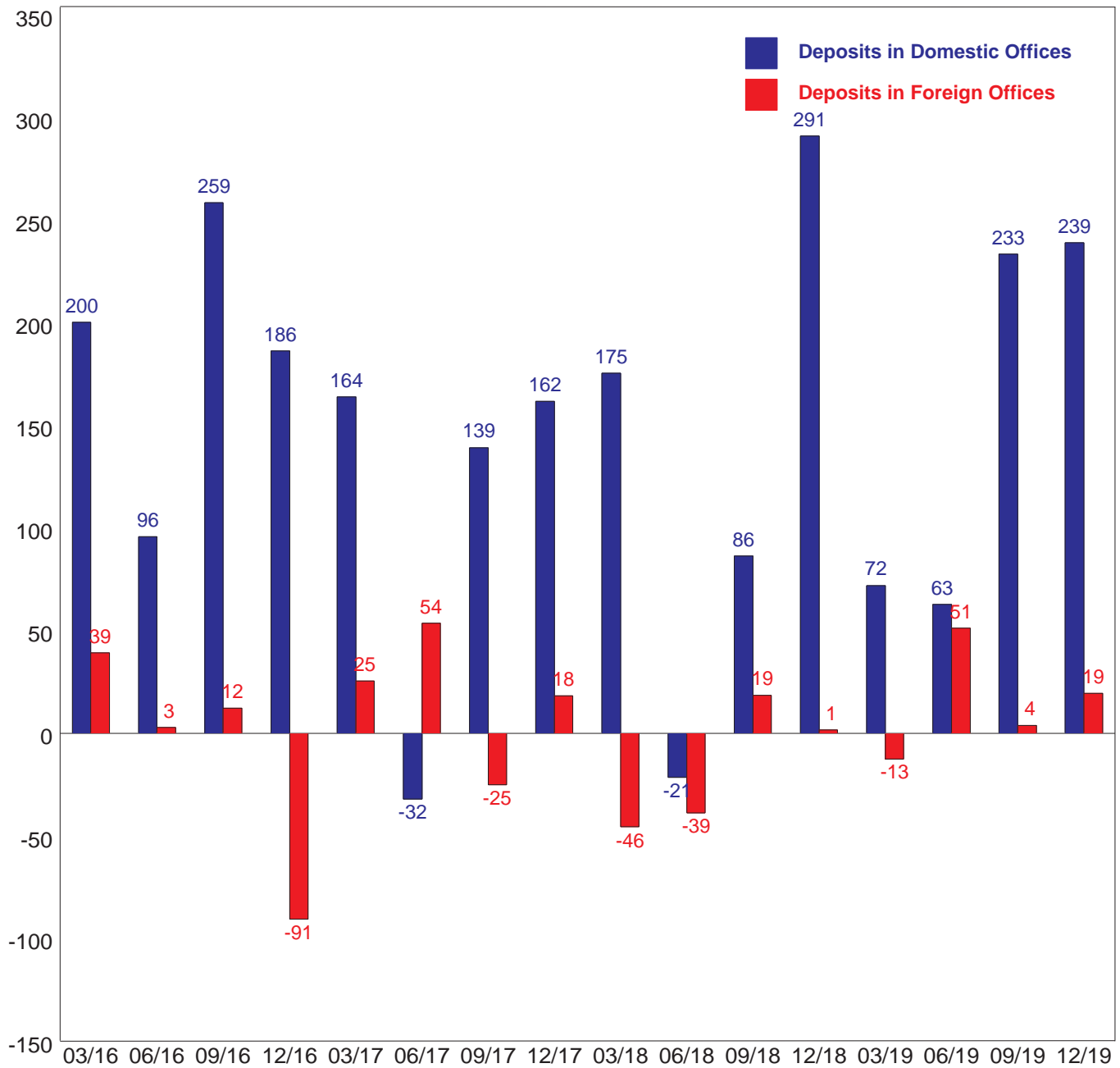
2016 - 2019



# Quarterly Change in Domestic and Foreign Deposits

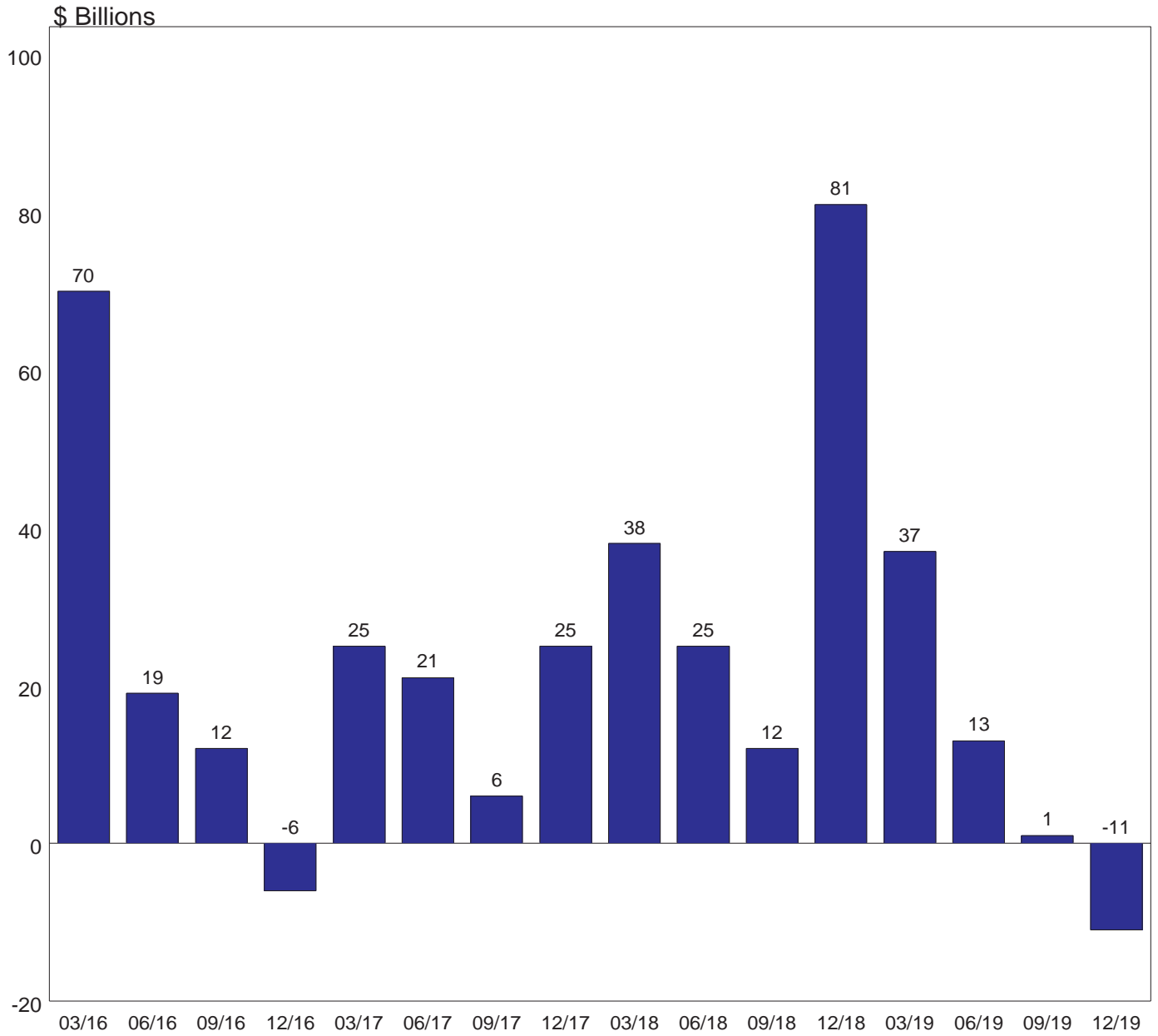
2016 - 2019

\$ Billions



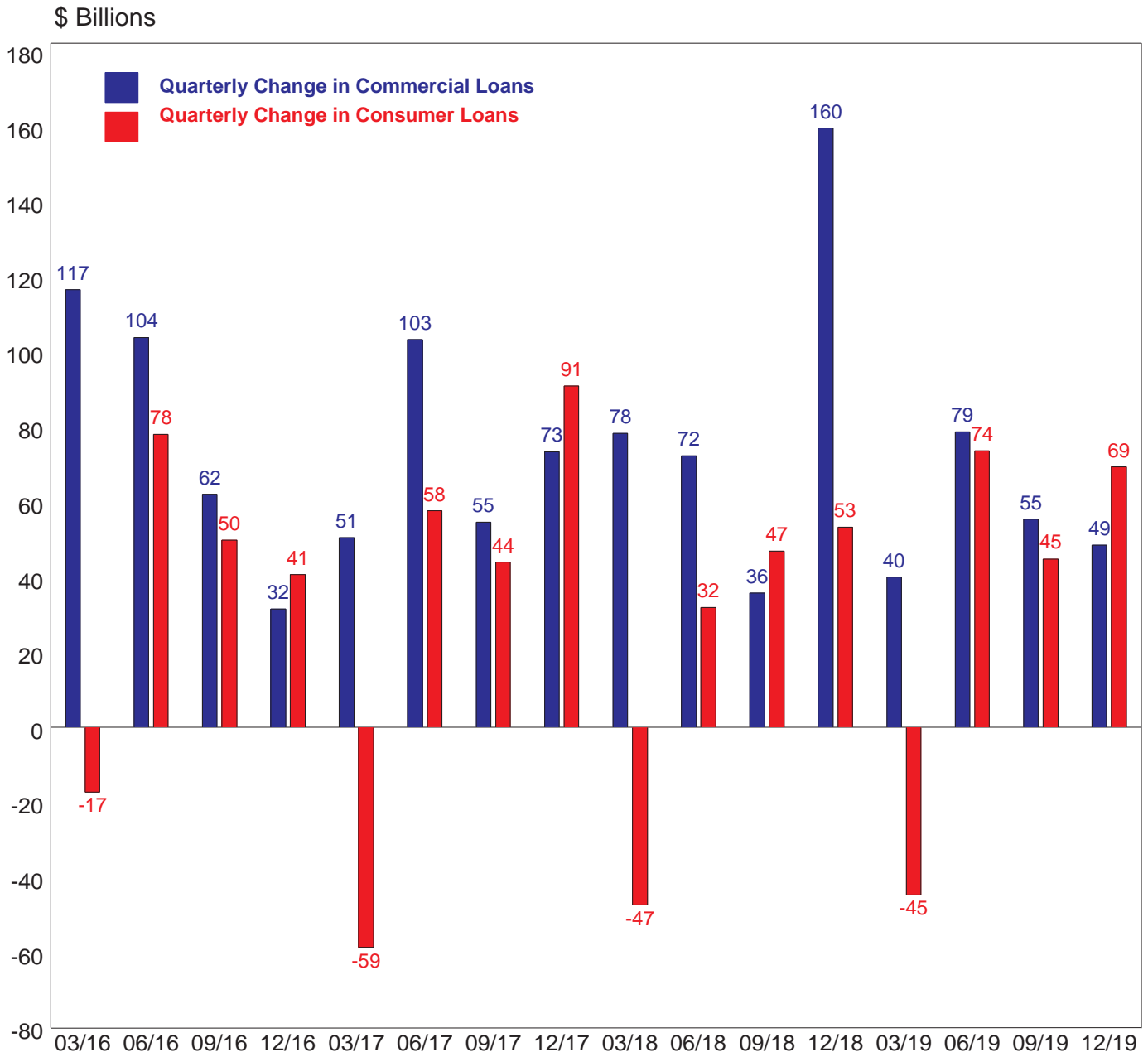
# Quarterly Change in C&I Loans

2016-2019



# Quarterly Change in Commercial and Consumer Loans

2016 - 2019



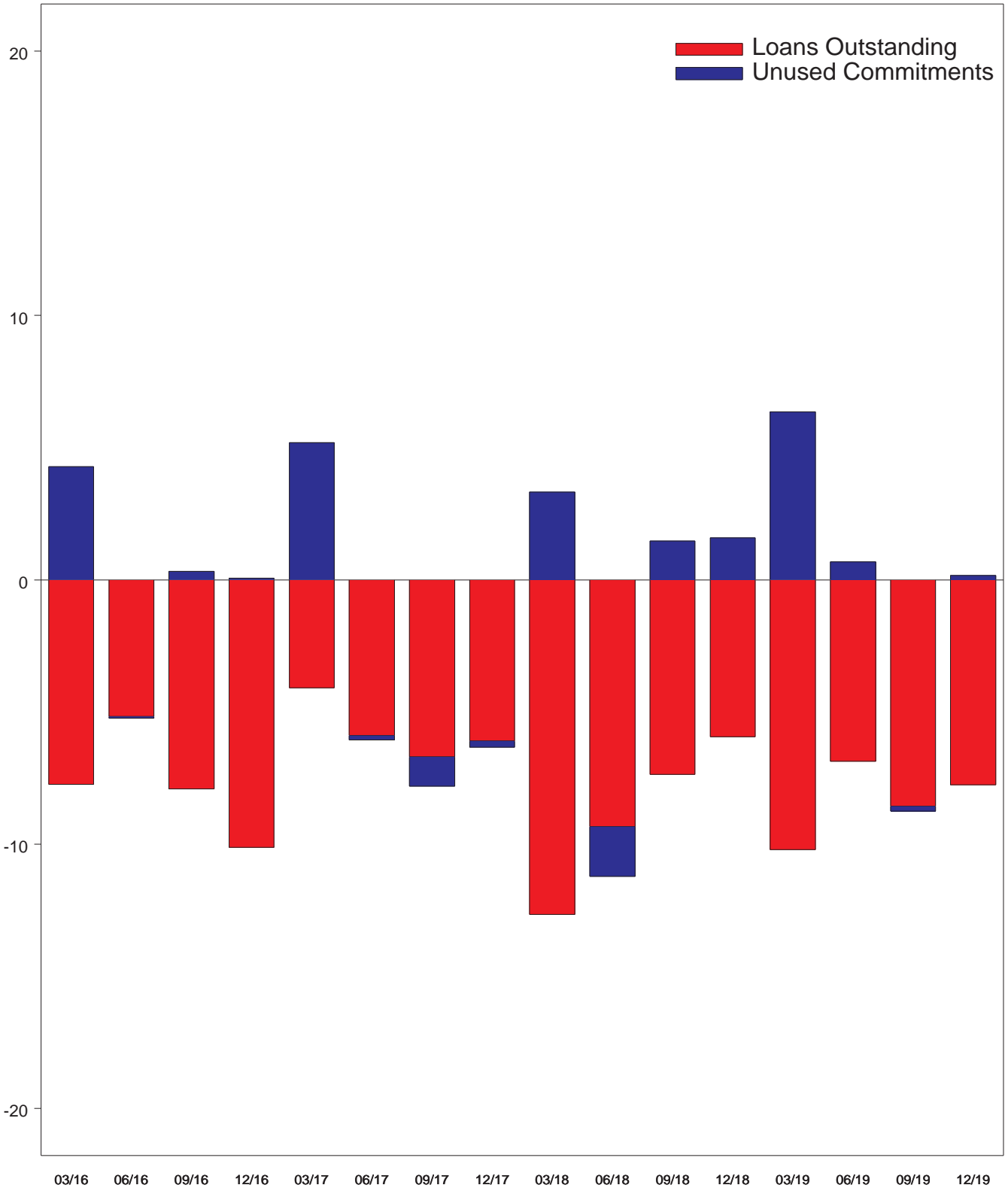
**Loans to Commercial Borrowers (Credit Risk Diversified)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

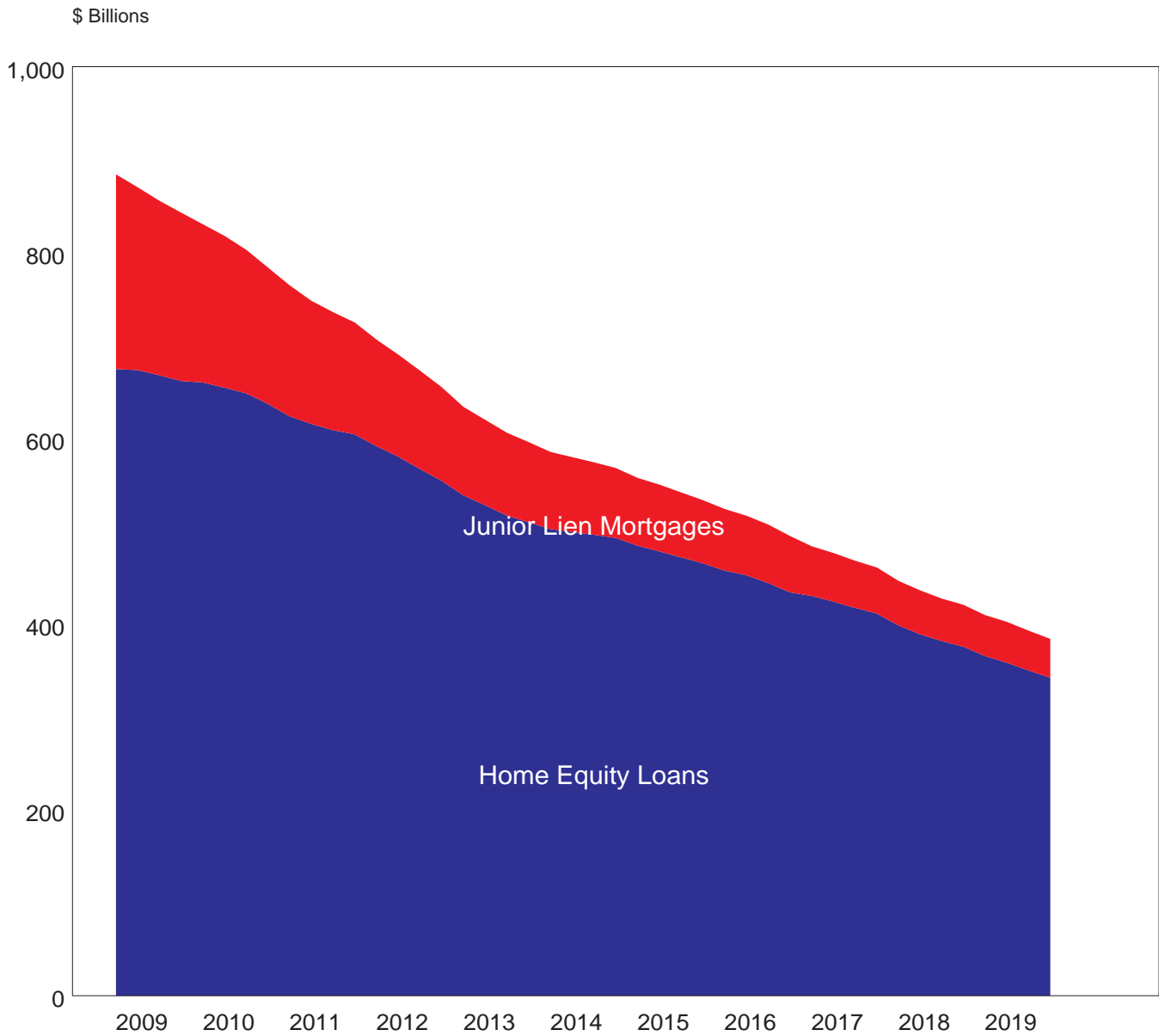
Quarterly Change (\$ Billions)

2016-2019



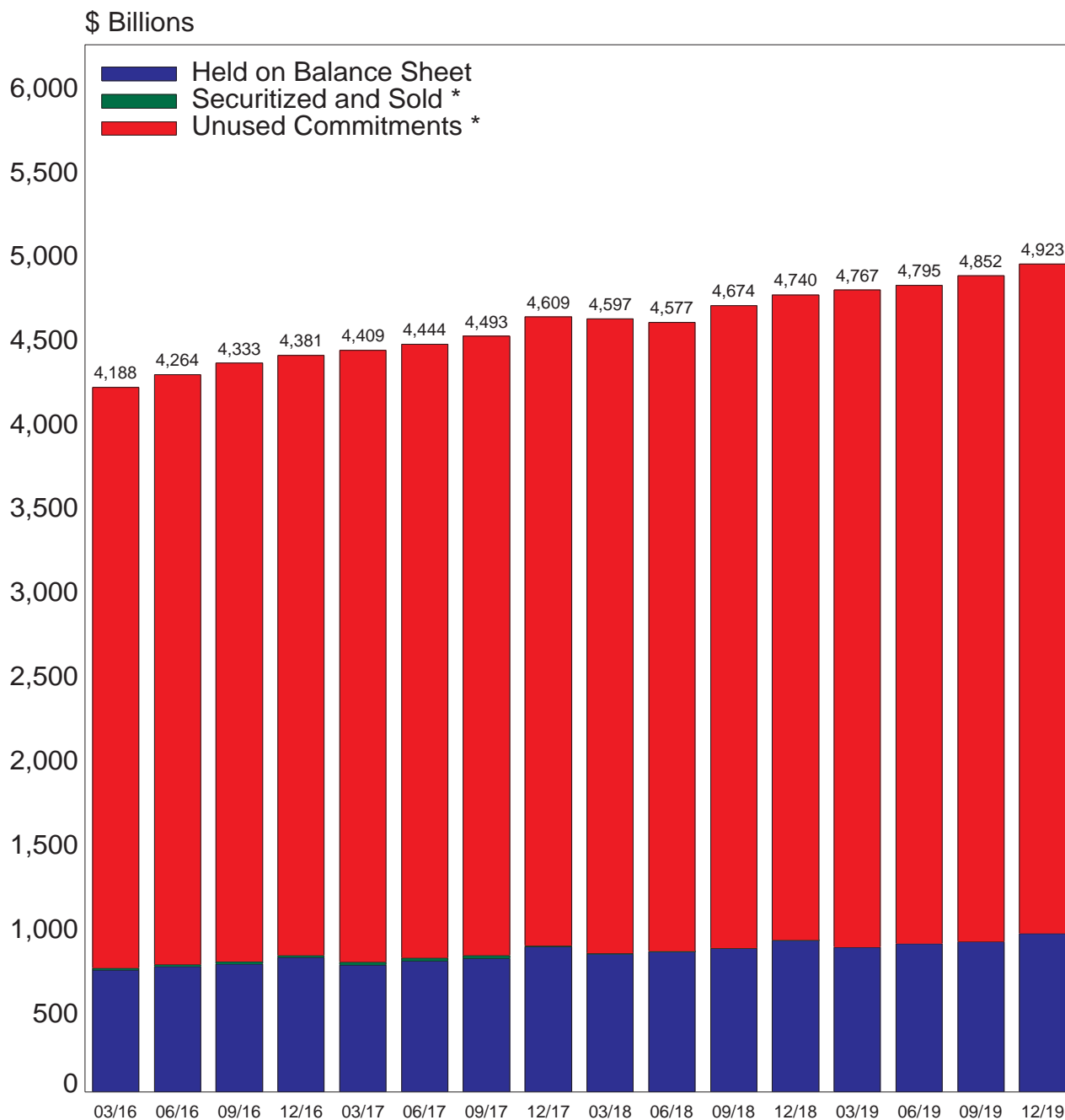
# Home Equity and Junior Lien Loans

09 - 19



## Expansion of Credit Card Lines

2016-2019



**Loans Outstanding (\$ Billions)**

<b>Held on Balance Sheet</b>	723.7	745.9	761.6	799.8	756.1	779.7	795.4	865.1	820.4	837.2	856.3	903.5	859.9	881.1	892.9	941.6
<b>Securitized and Sold *</b>	13.4	13.5	13.5	12.9	16.4	17.3	16.1	4.6	4.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Unused Commitments *</b>	3,451.3	3,504.3	3,558.0	3,567.9	3,636.5	3,647.4	3,681.5	3,739.1	3,772.0	3,739.8	3,818.1	3,836.3	3,907.5	3,913.5	3,959.0	3,981.8
<b>Total</b>	4,188.3	4,263.7	4,333.1	4,380.6	4,409.1	4,444.4	4,493.0	4,608.7	4,597.2	4,577.0	4,674.4	4,739.8	4,767.4	4,794.7	4,851.9	4,923.4

\* Off-balance-sheet

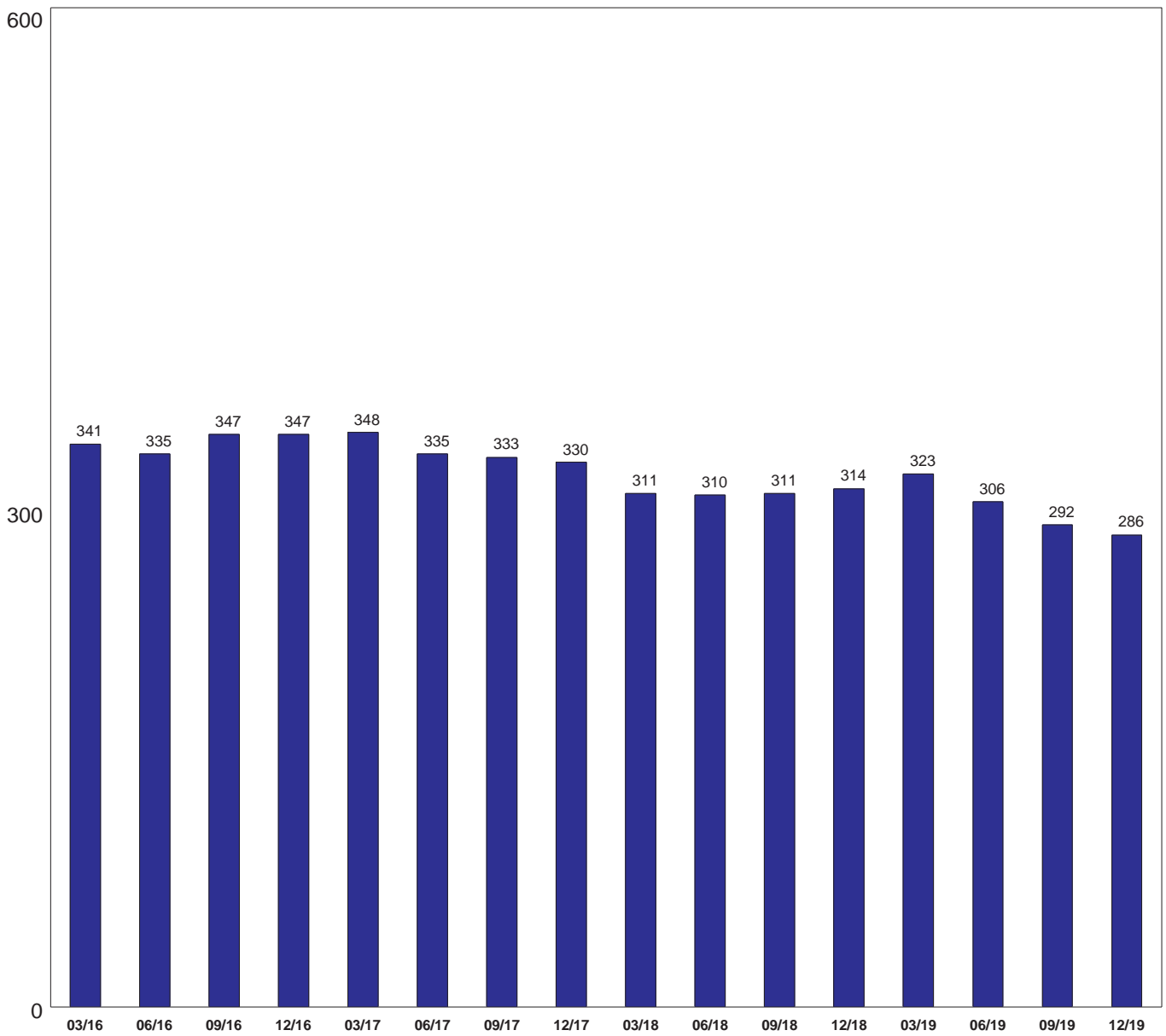


# Number of Institutions With Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

2016-2019

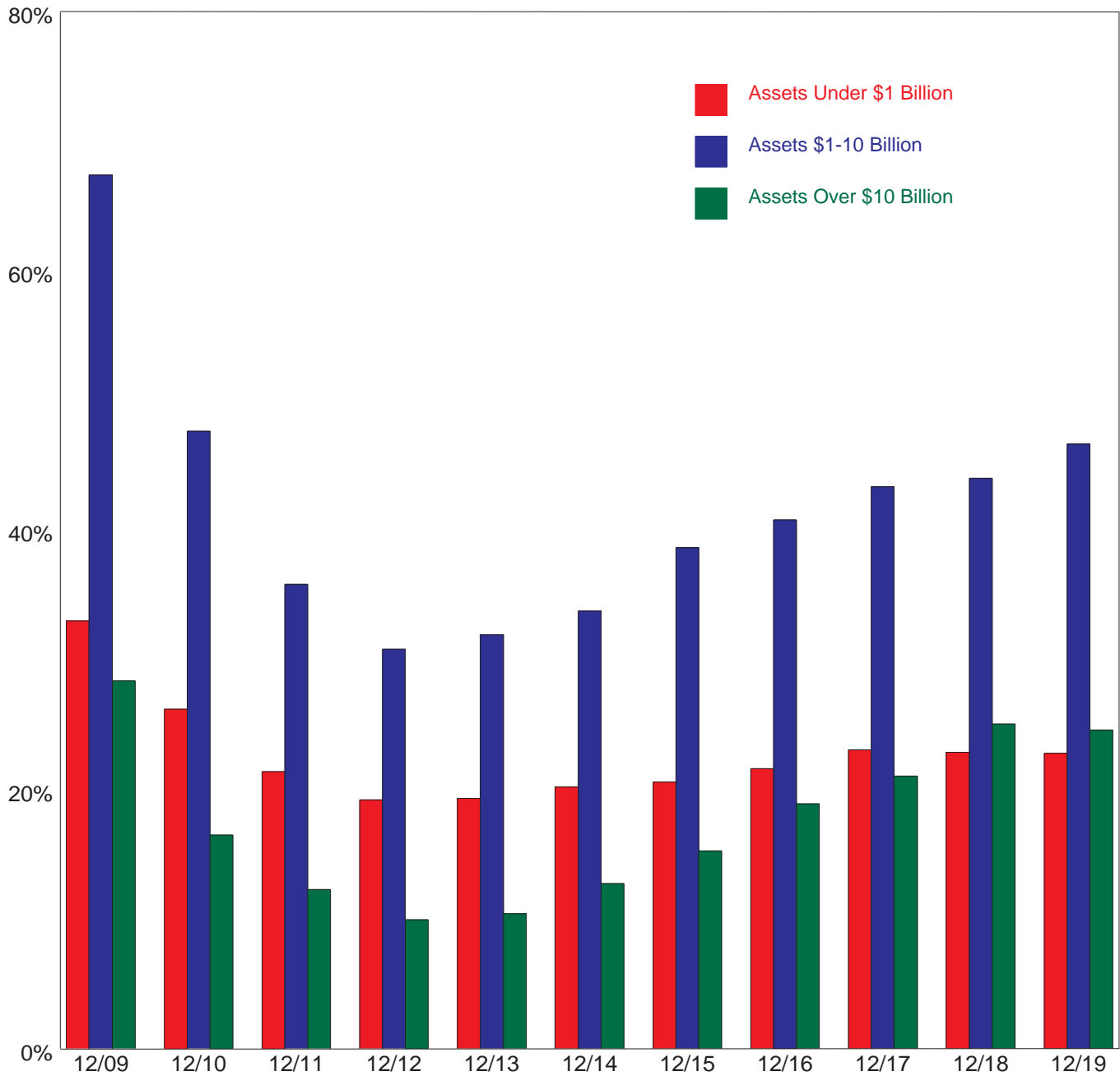
Number



# Median Construction and Development Loan Concentrations

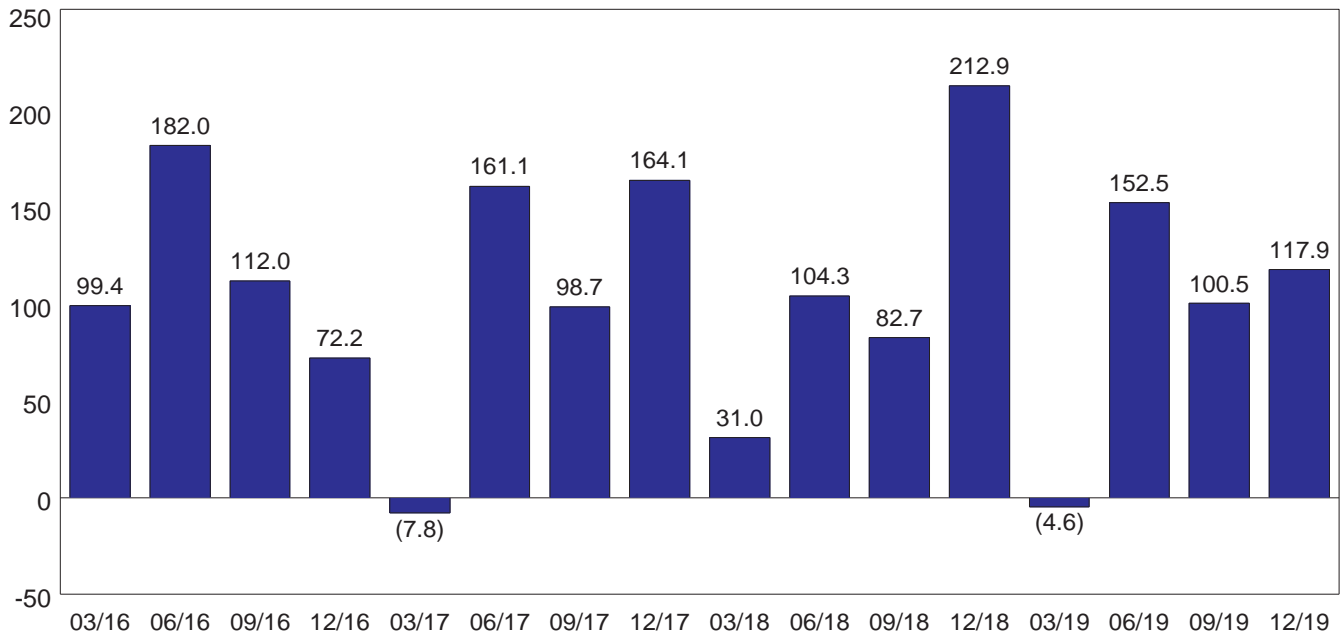
2009 - 2019

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



## Quarterly Change in Reported Total Loans Outstanding

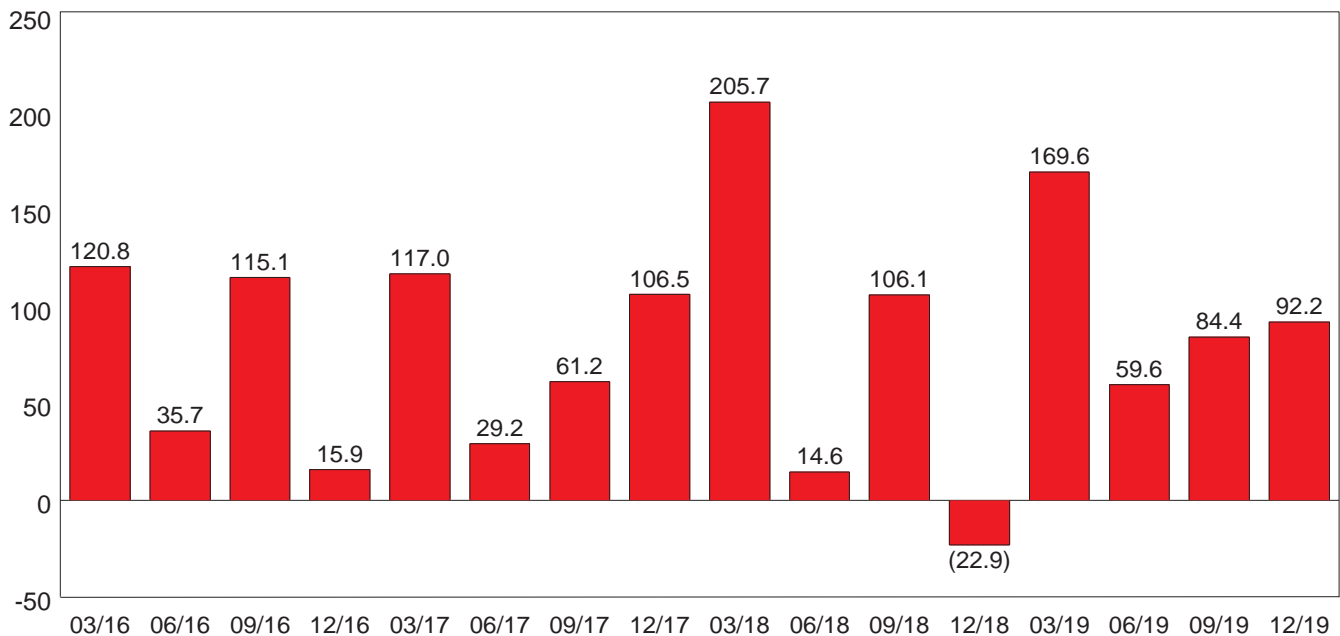
(\$ Billions)



In the fourth quarter of 2019, real estate loans increased by \$42.6 billion, commercial and industrial loans decreased by \$11.0 billion, consumer loans increased by \$58.2 billion, and other loans and leases increased by \$29.7 billion.

## Quarterly Change in Unused Loan Commitments

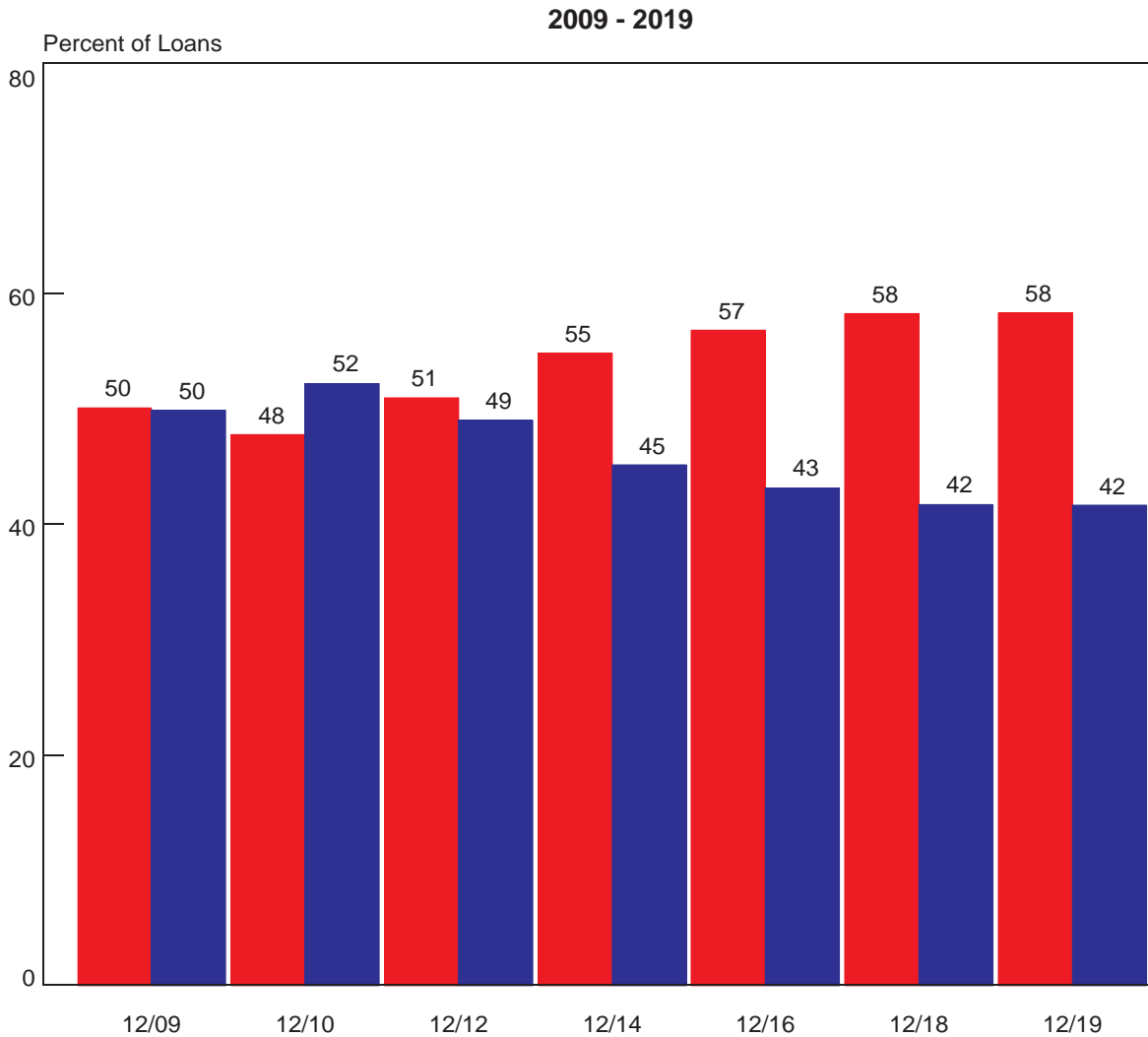
(\$ Billions)



In the fourth quarter of 2019, unused commercial real estate loan commitments increased by \$8.4 billion, unused home equity line commitments increased by \$0.1 billion, unused credit card commitments increased by \$22.8 billion, and other unused commitments increased by \$60.9 billion.

## Credit Risk Diversification

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



**Loans (\$ Billions):**

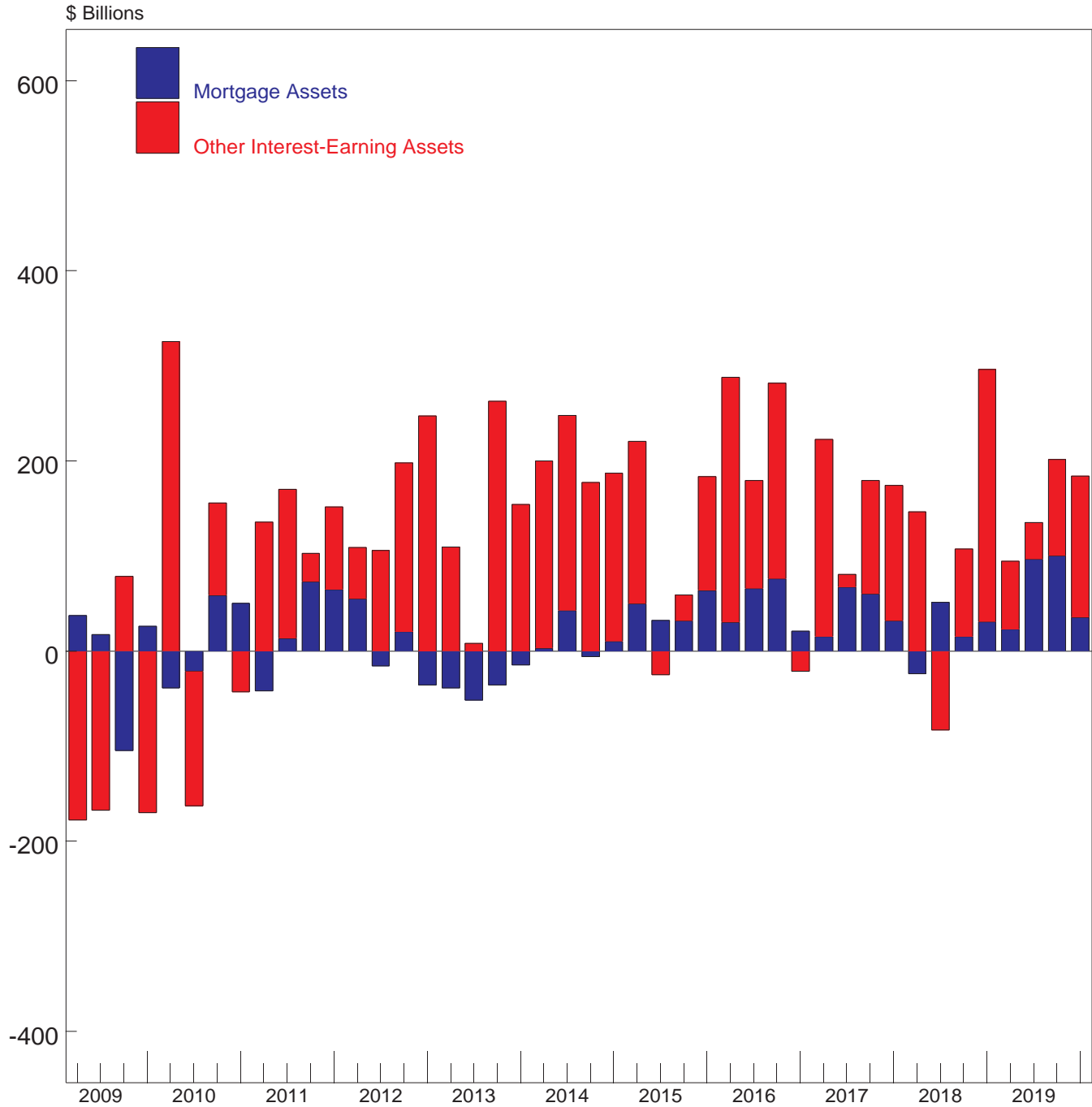
■ Commercial Borrowers	\$3,650	\$3,525	\$3,926	\$4,559	\$5,288	\$5,916	\$6,139
■ Consumer Loans	3,635	3,853	3,772	3,753	4,019	4,238	4,381

**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

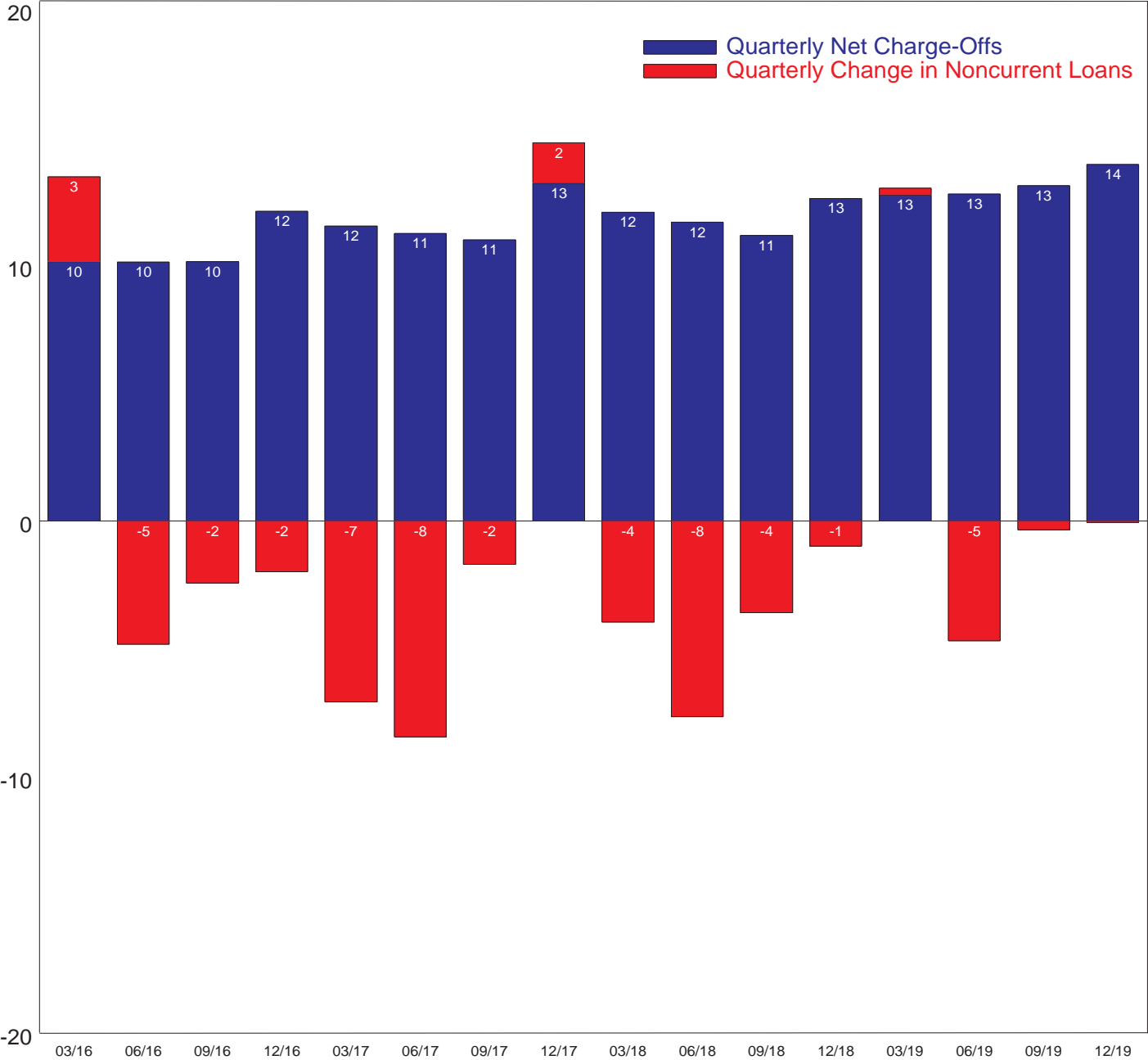
2009 - 2019



# Quarterly Net Charge-Offs and Change in Noncurrent Loans

2016 - 2019

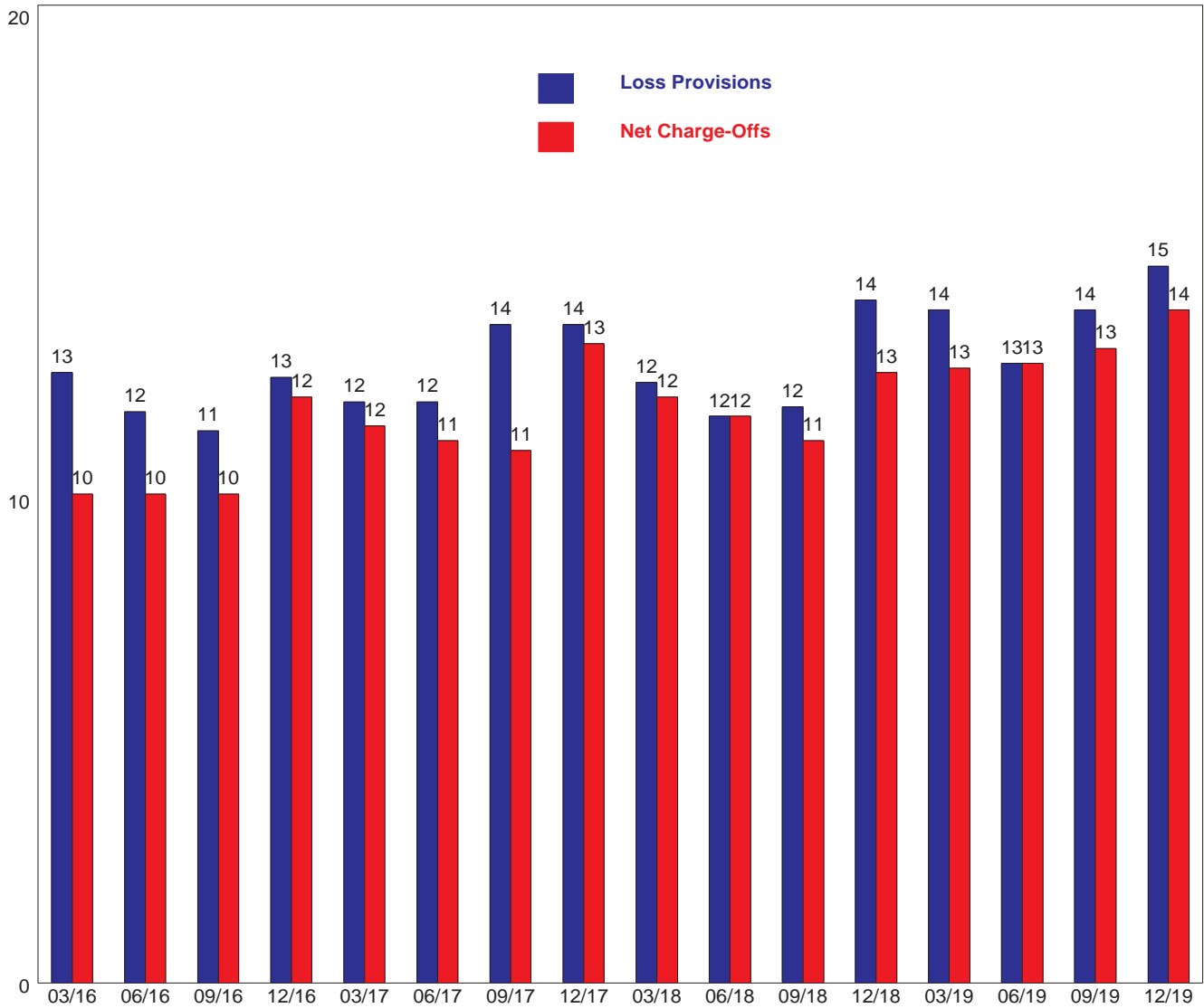
\$ Billions



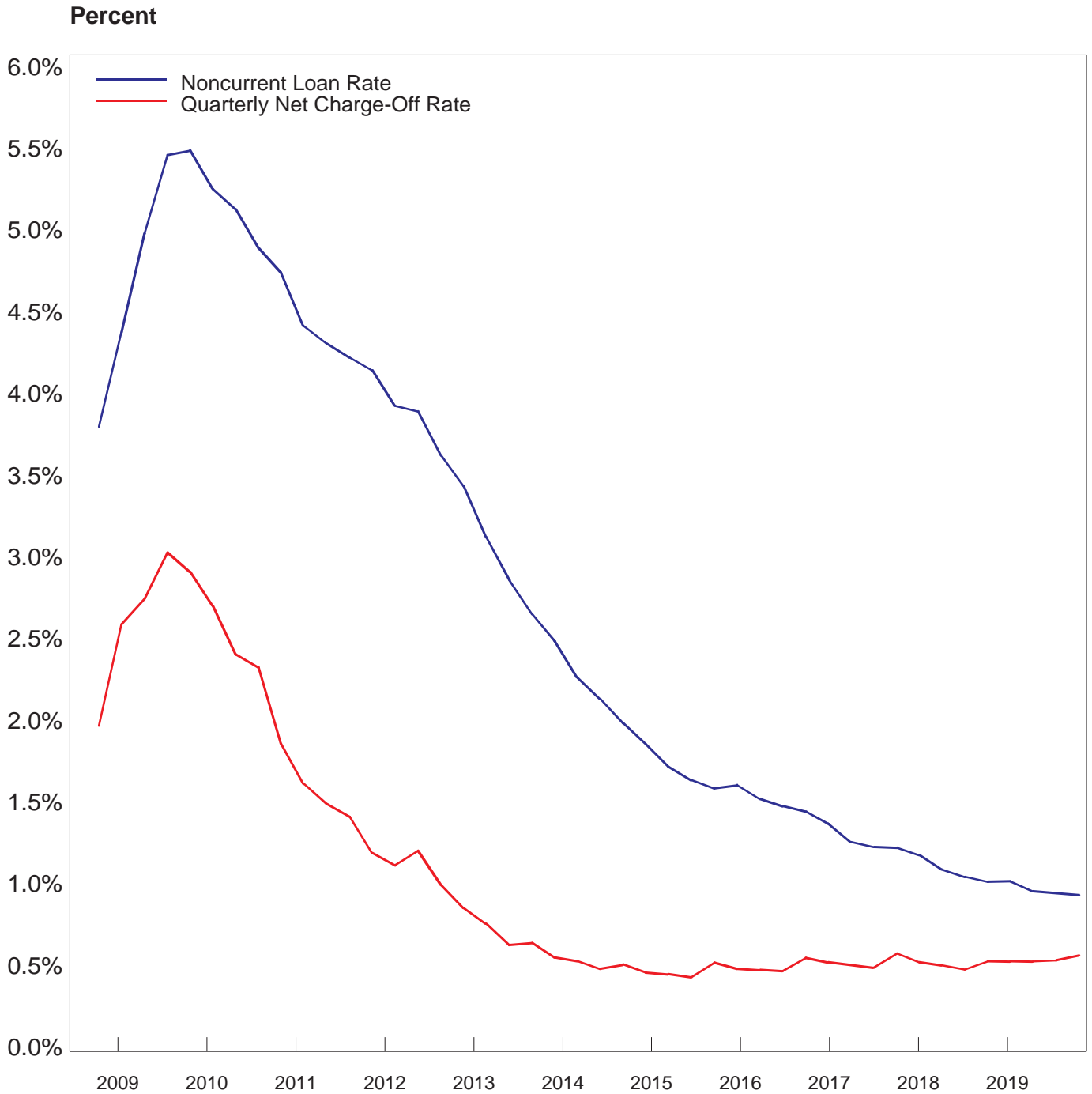
# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2016 - 2019

\$ Billions

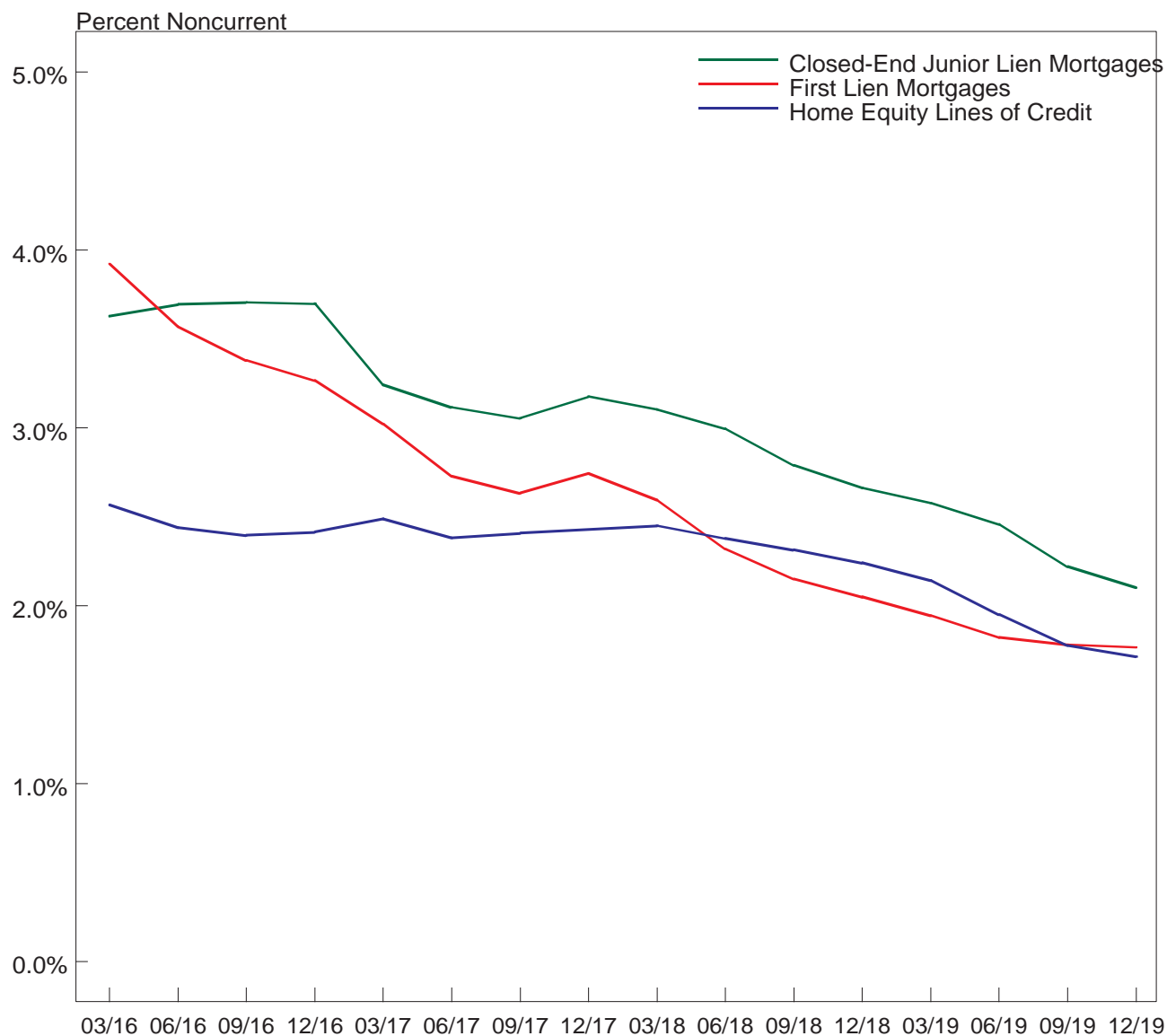


## Noncurrent Loan and Quarterly Net Charge-Off Rates 2009-2019



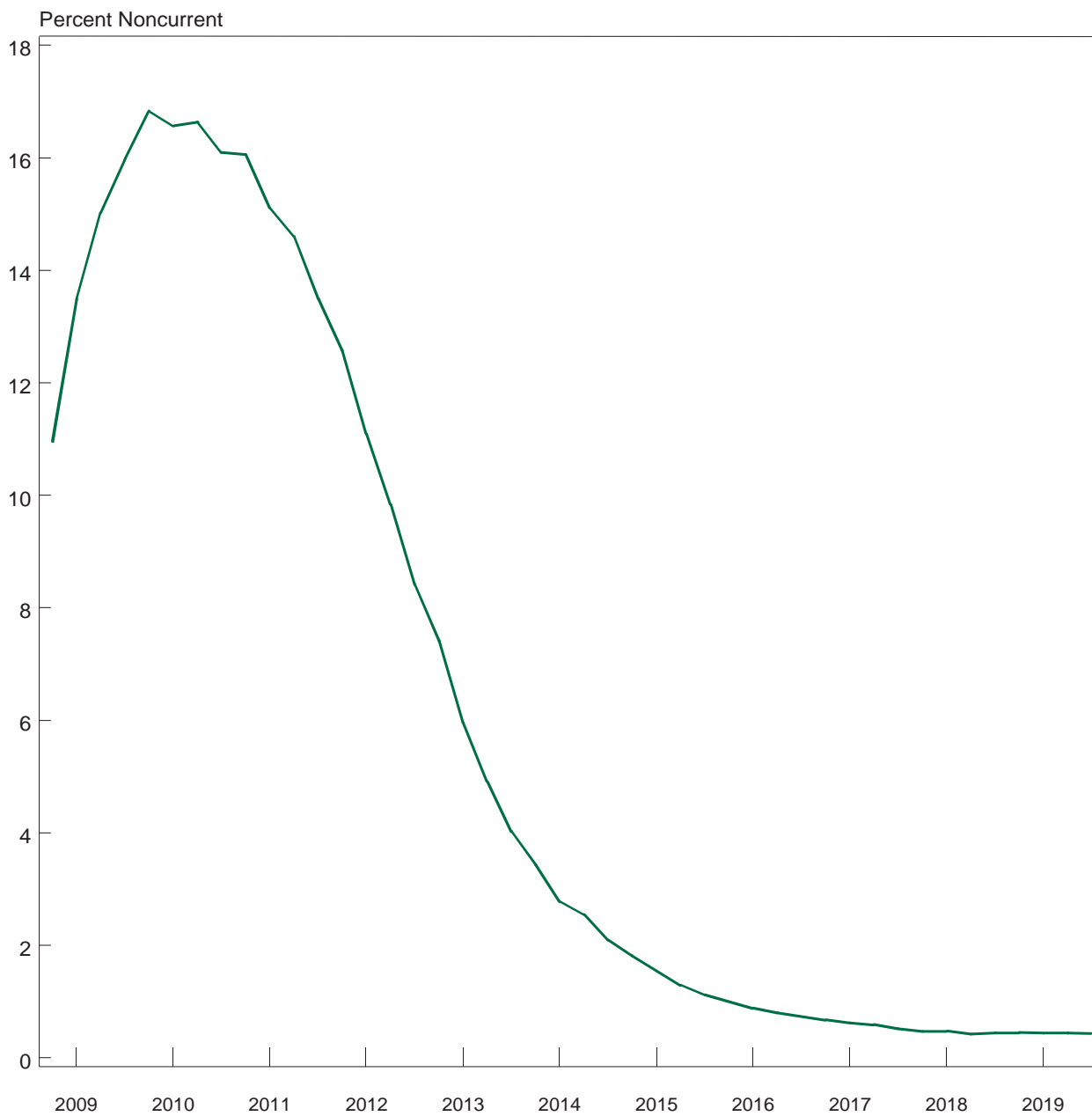


## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2016 to 2019



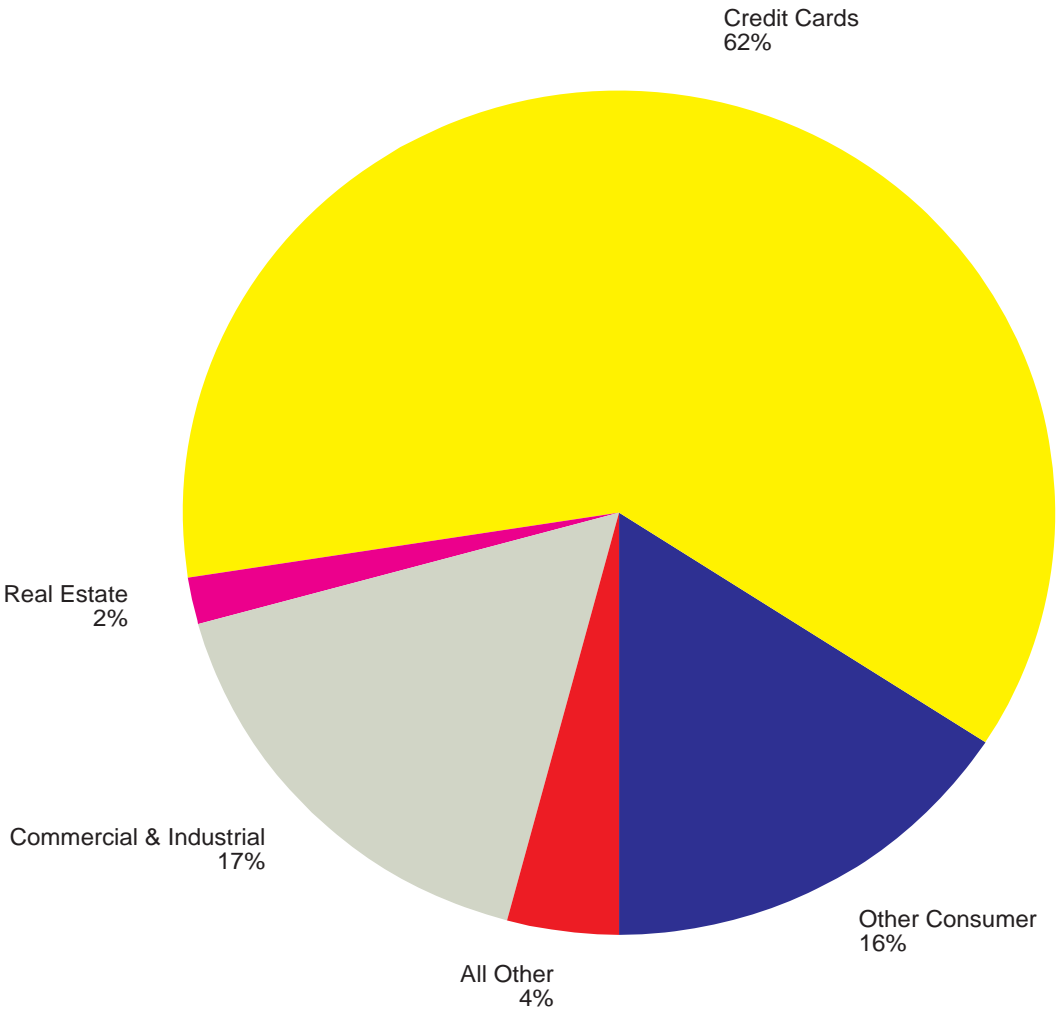
## Noncurrent Rate on Real Estate Construction and Development Loans

2009-2019



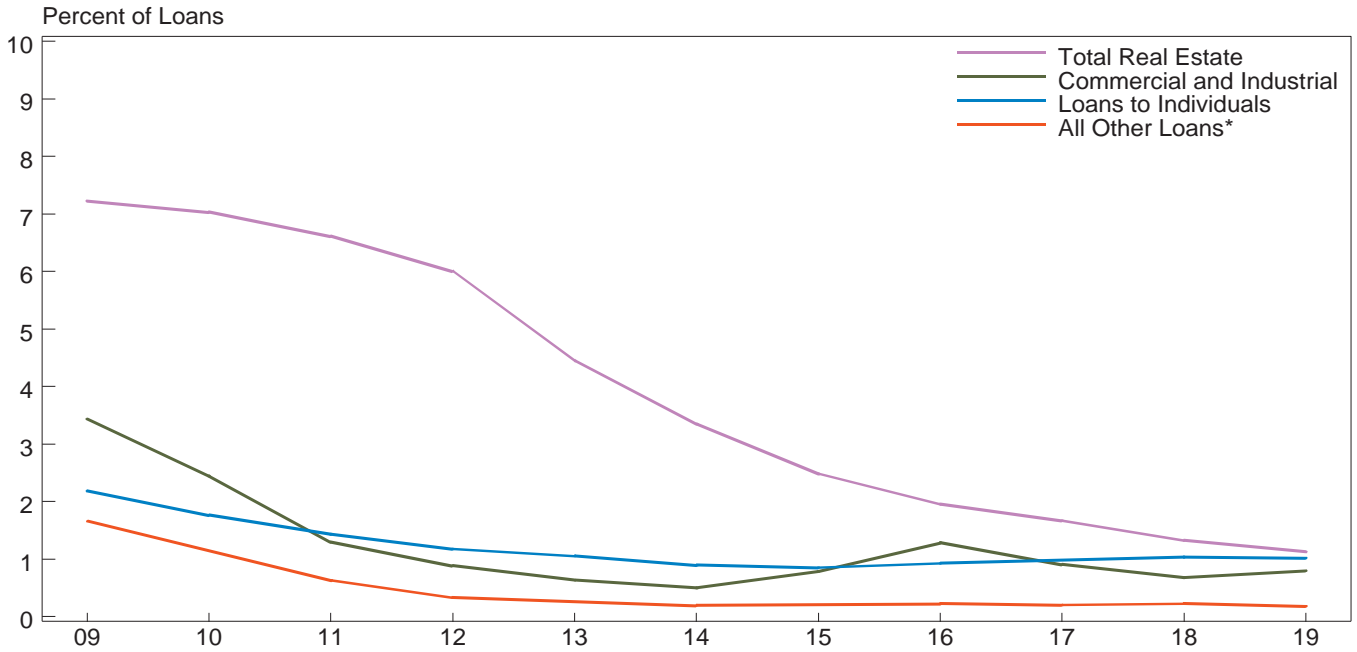
# Composition of FDIC-Insured Institutions' Loan Charge-Offs

Fourth Quarter, 2019



## Noncurrent Loan Rates at Year-End

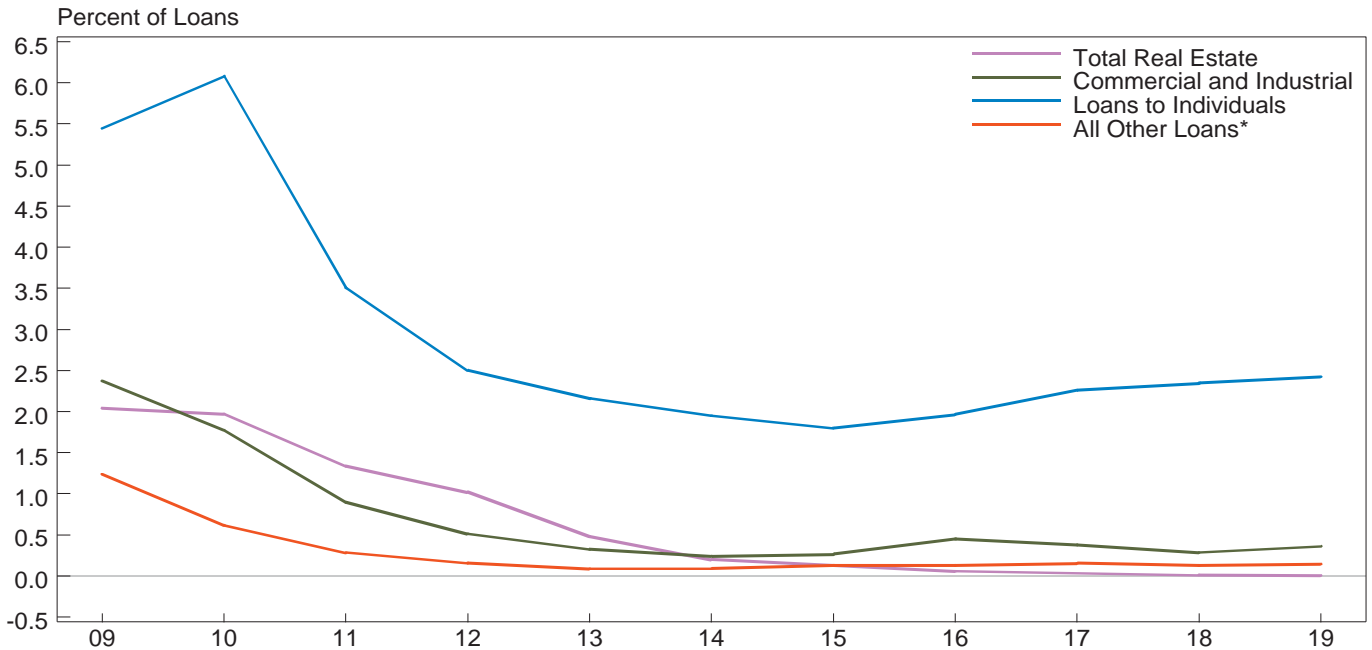
2009-2019



Note: Noncurrent loan rates represent the percentage of loans that are past due 90 days or more or in nonaccrual status.

## Annual Net Charge-Off Rates on Loans

2009-2019

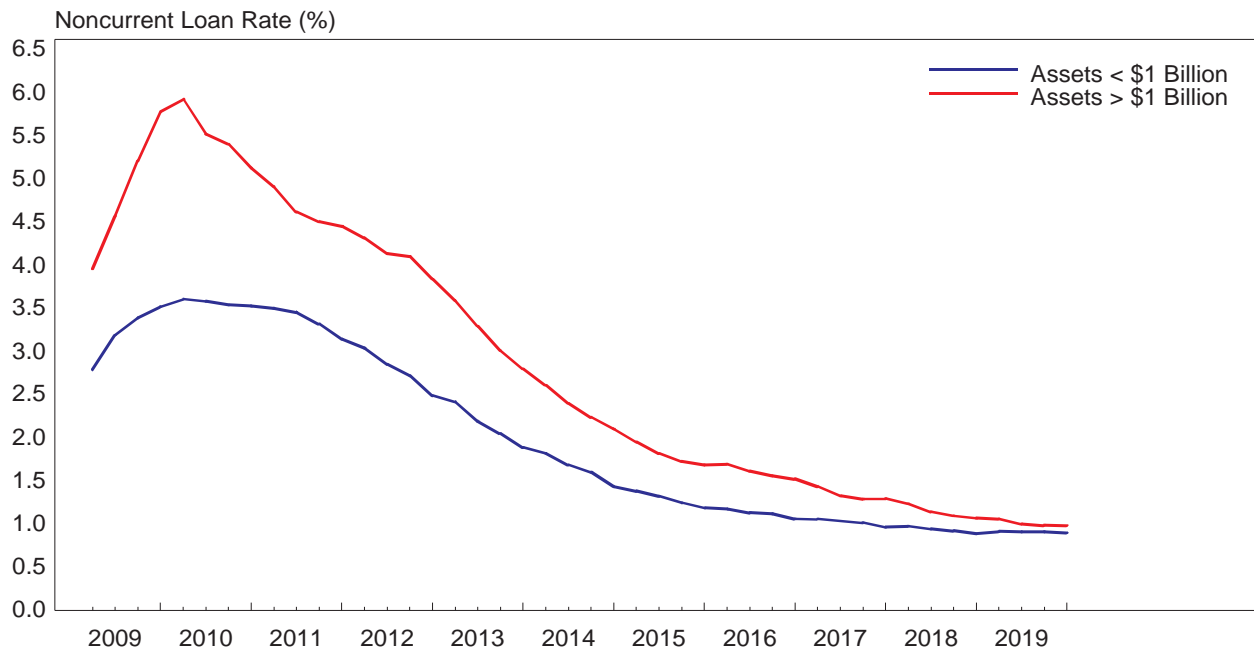


\* Includes loans to foreign governments, depository institutions and lease receivables.

## Noncurrent Loan Rates

### By Asset Size

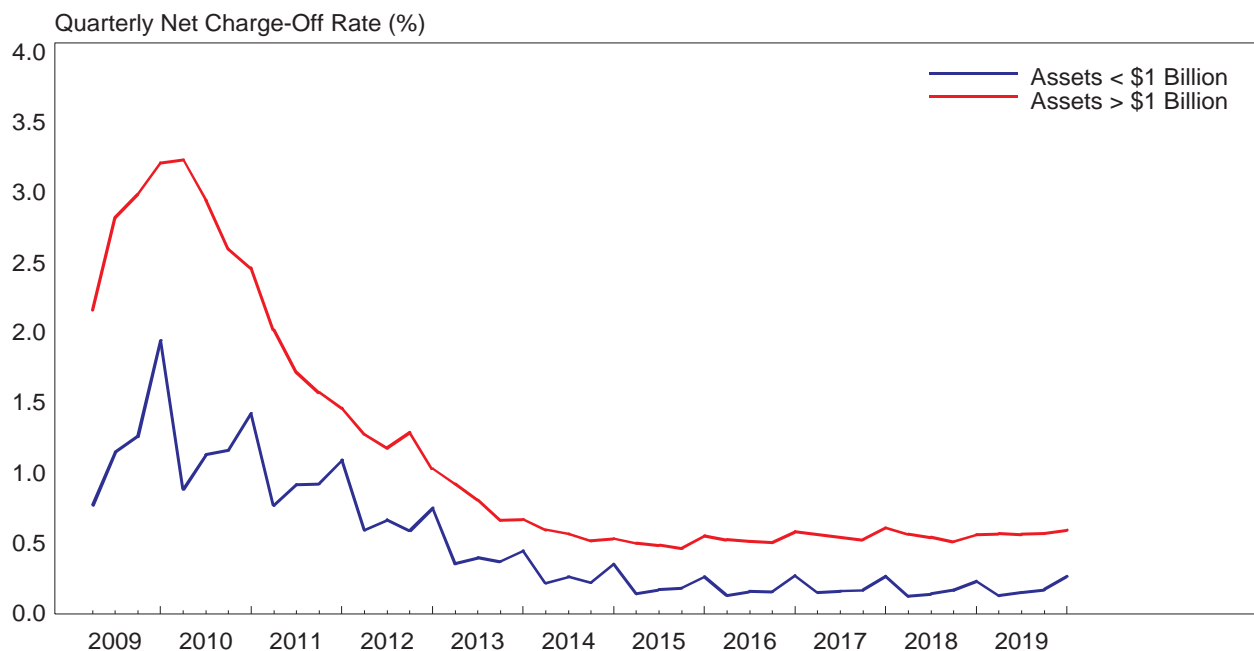
2009 - 2019



## Quarterly Net Charge-Off Rates

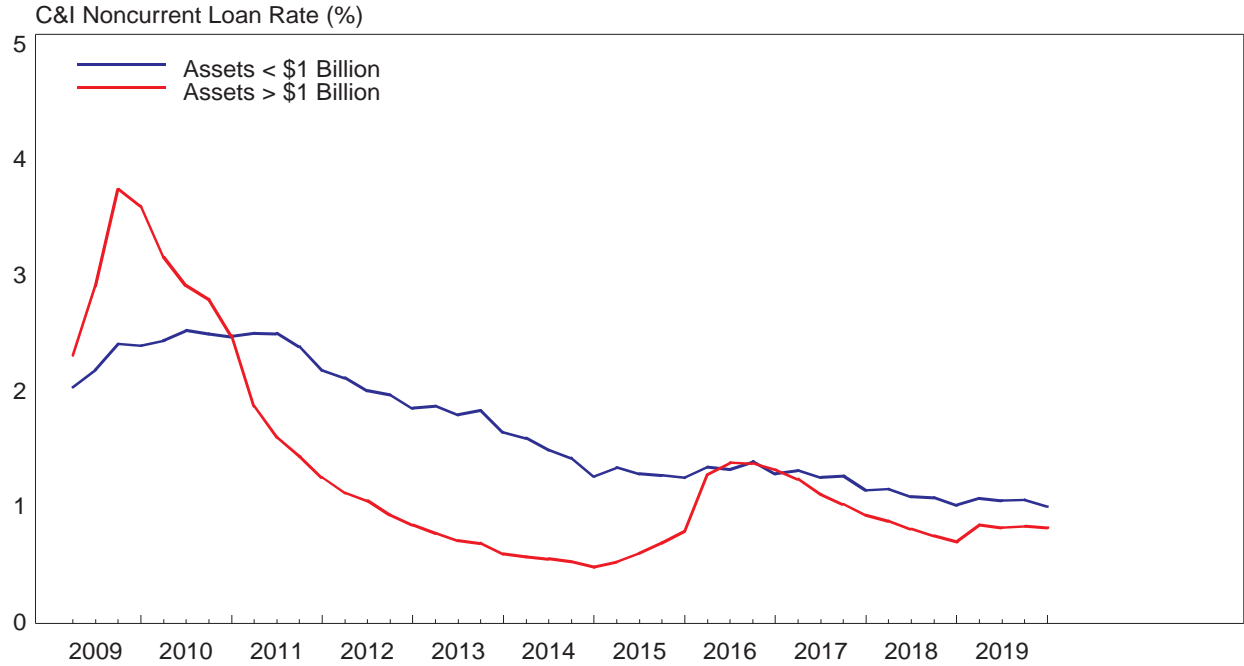
### By Asset Size, Annualized

2009 - 2019



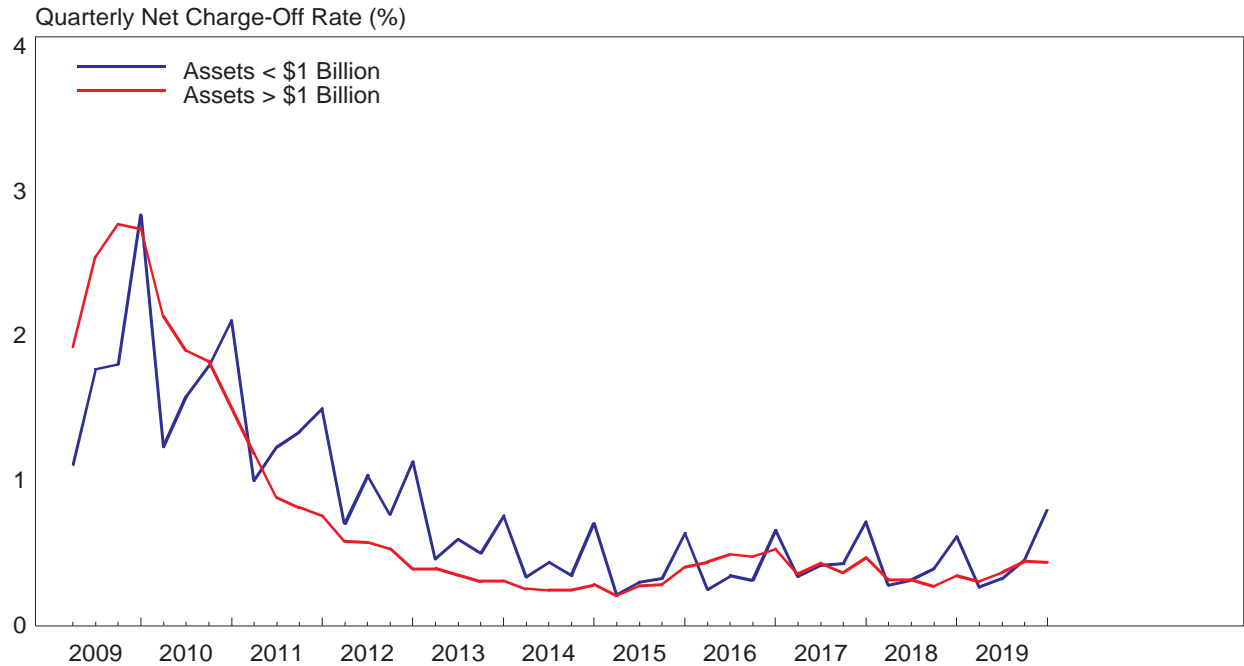
## Noncurrent C & I Loan Rates By Asset Size

2009 - 2019



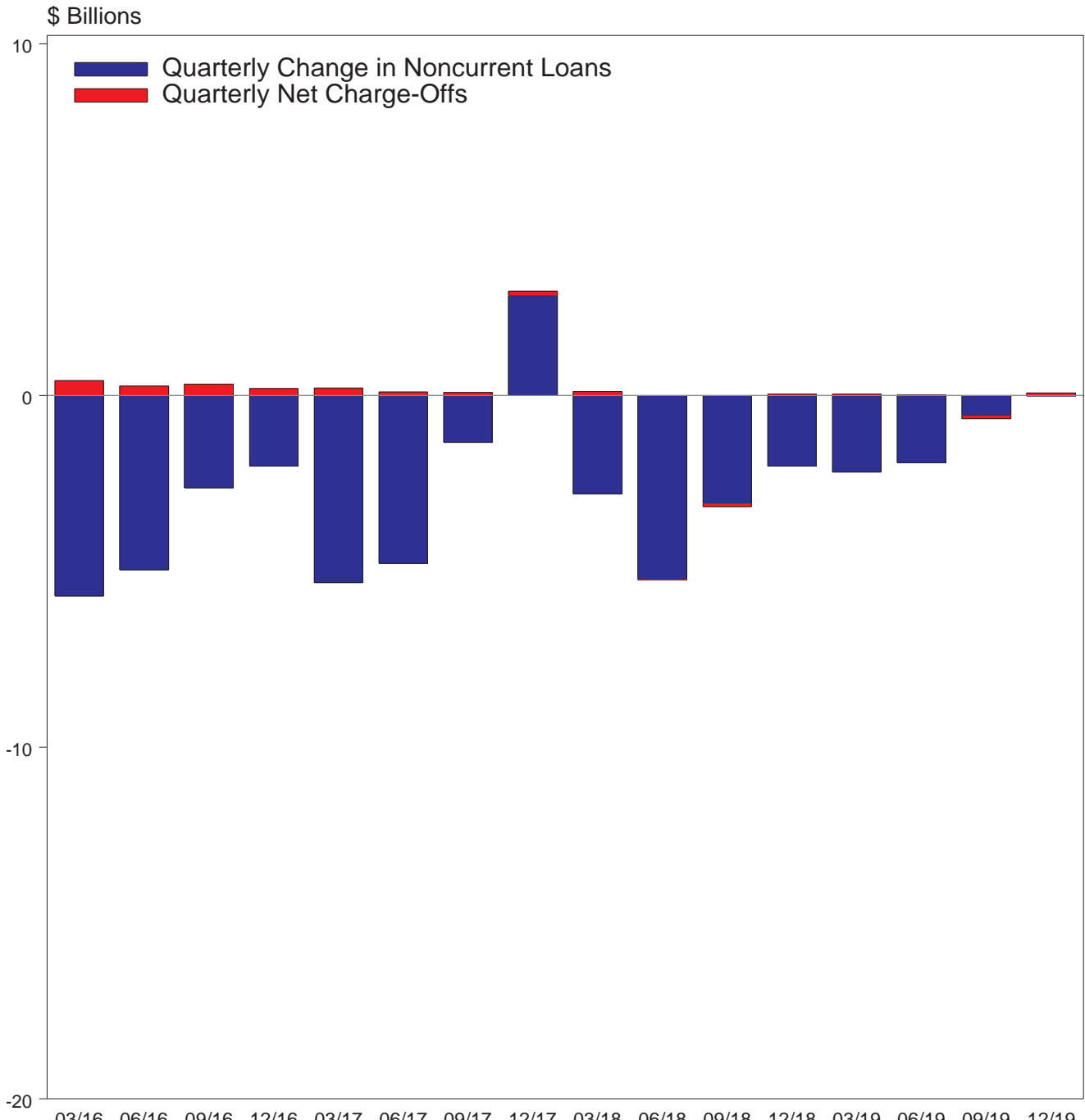
## Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2009 - 2019



# Credit Quality of Residential Mortgage Loans\*

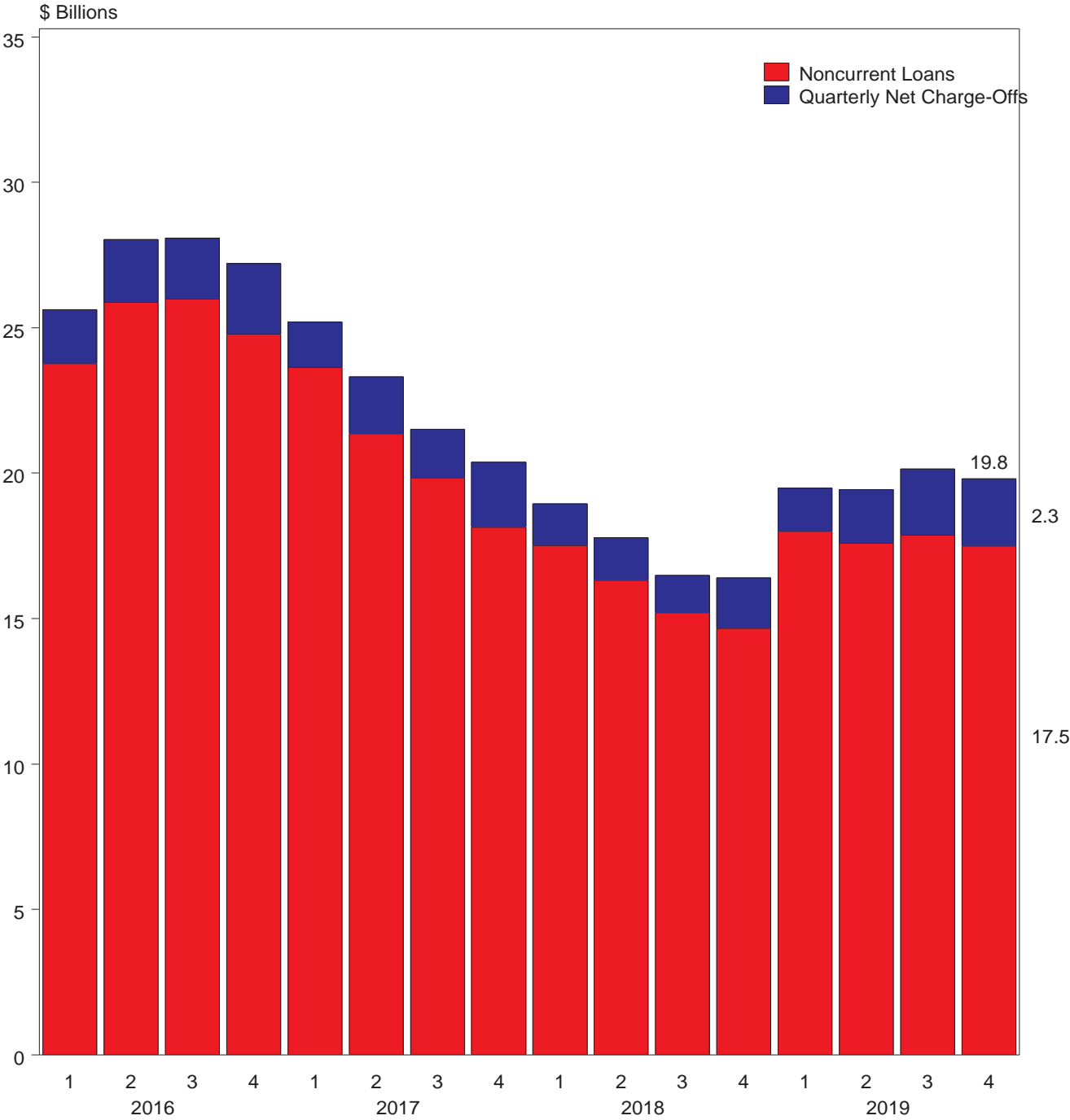
## 2016 to 2019



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

# Credit Quality of C & I Loans

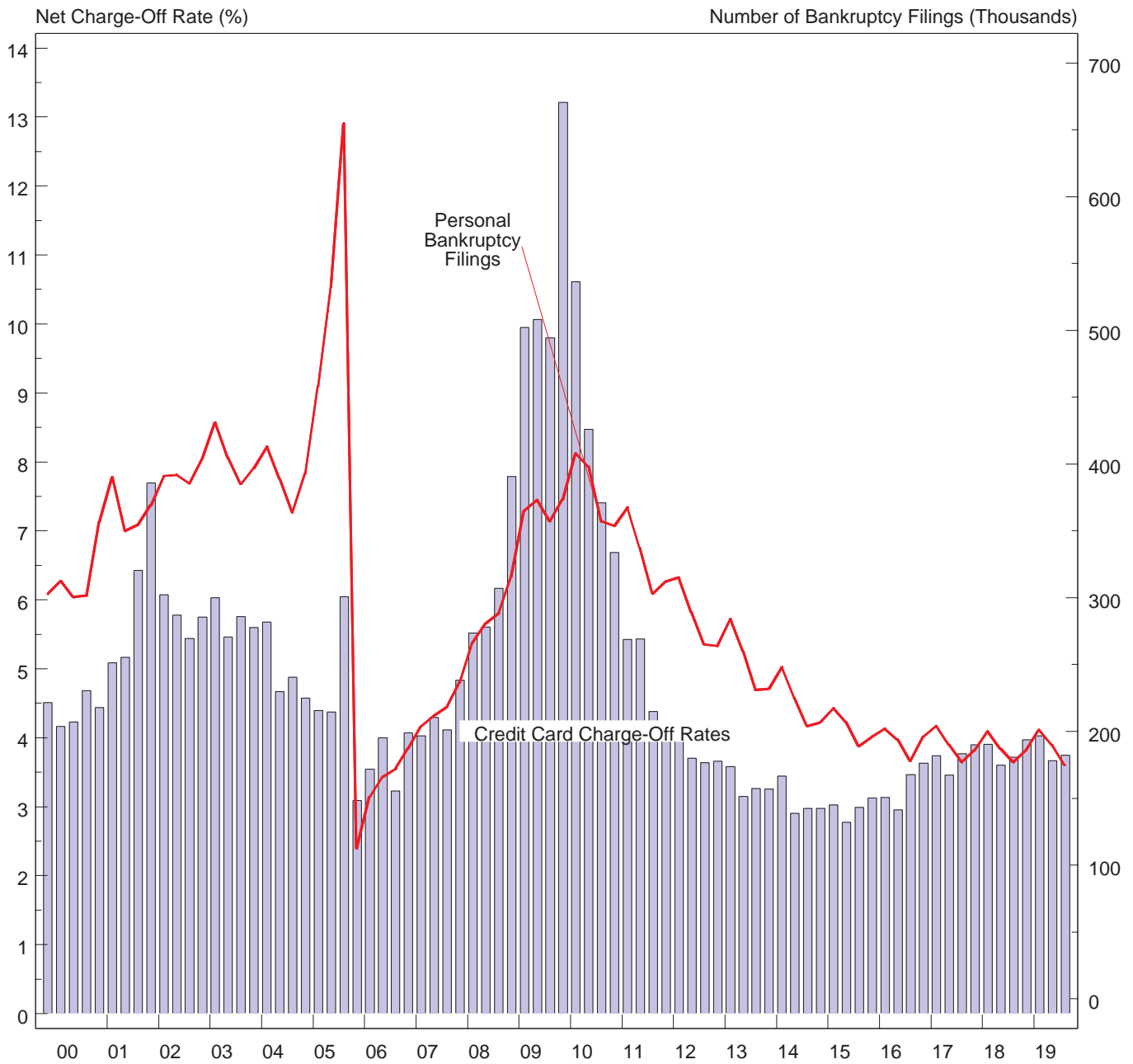
2016-2019





# Credit Card Loss Rates and Personal Bankruptcy Filings

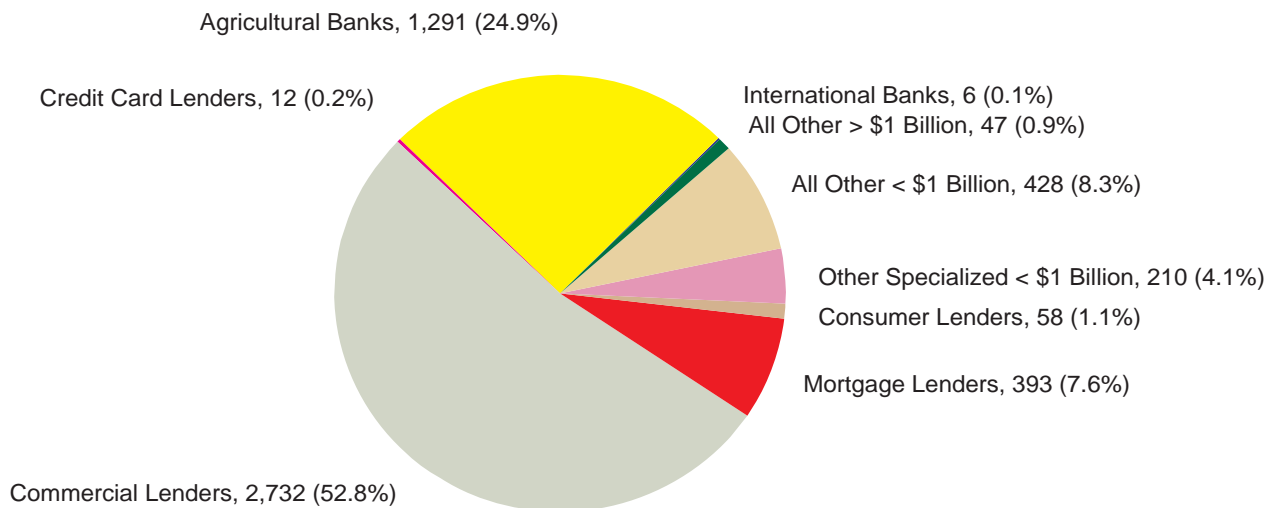
2000-2019



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

December 31, 2019

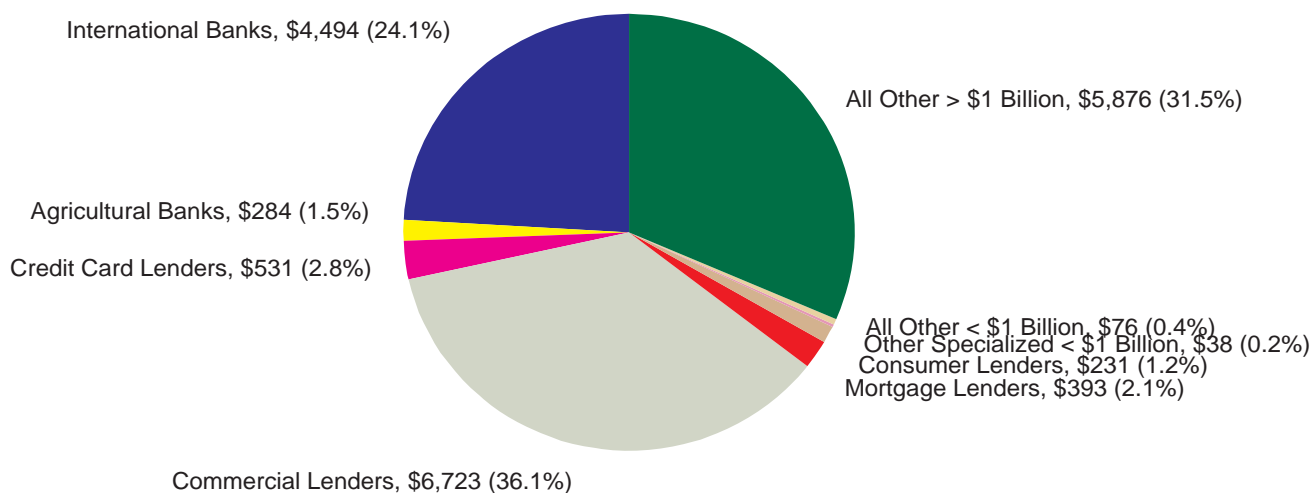


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>12/19</b>	6	1,291	12	2,732	393	58	210	428	47
<b>12/18</b>	5	1,346	12	2,866	401	69	227	431	49
<b>12/17</b>	5	1,389	11	2,944	420	59	272	510	60
<b>12/16</b>	5	1,429	13	3,025	462	65	300	549	65
<b>12/15</b>	4	1,479	14	3,089	500	65	332	632	67
<b>12/14</b>	3	1,515	15	3,222	553	52	374	708	67
<b>12/13</b>	4	1,532	16	3,378	588	55	405	772	62
<b>12/12</b>	5	1,537	19	3,499	659	51	414	826	73
<b>12/11</b>	4	1,545	18	3,769	732	59	377	790	63
<b>12/10</b>	4	1,559	22	4,085	718	72	314	815	69
<b>12/09</b>	4	1,568	23	4,453	766	83	289	770	56

## Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2019

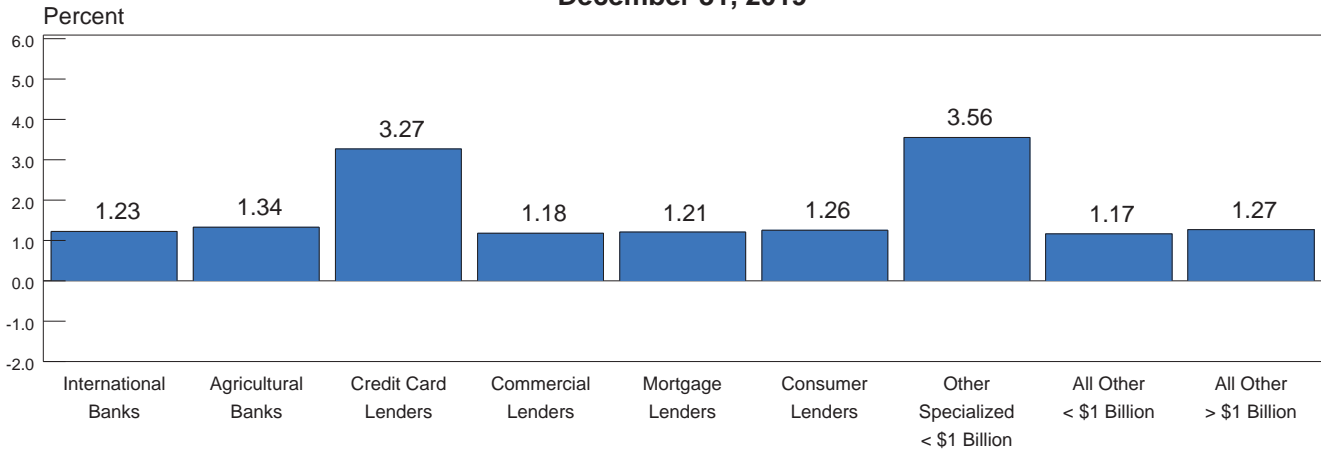


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>12/19</b>	4,494	284	531	6,723	393	231	38	76	5,876
<b>12/18</b>	4,286	287	652	6,374	346	218	37	76	5,668
<b>12/17</b>	4,196	283	563	6,026	349	271	47	89	5,592
<b>12/16</b>	4,053	285	519	5,628	332	256	51	98	5,559
<b>12/15</b>	3,775	278	549	5,892	385	187	57	114	4,730
<b>12/14</b>	3,736	273	484	4,878	440	176	62	129	5,375
<b>12/13</b>	3,700	262	591	4,921	487	162	63	138	4,407
<b>12/12</b>	3,808	240	601	4,339	628	102	65	146	4,522
<b>12/11</b>	3,456	216	539	4,086	825	97	56	139	4,477
<b>12/10</b>	3,038	200	705	4,095	789	114	43	132	4,203
<b>12/09</b>	3,107	182	502	4,547	810	96	38	116	3,689

## Performance Ratios By Asset Concentration Group

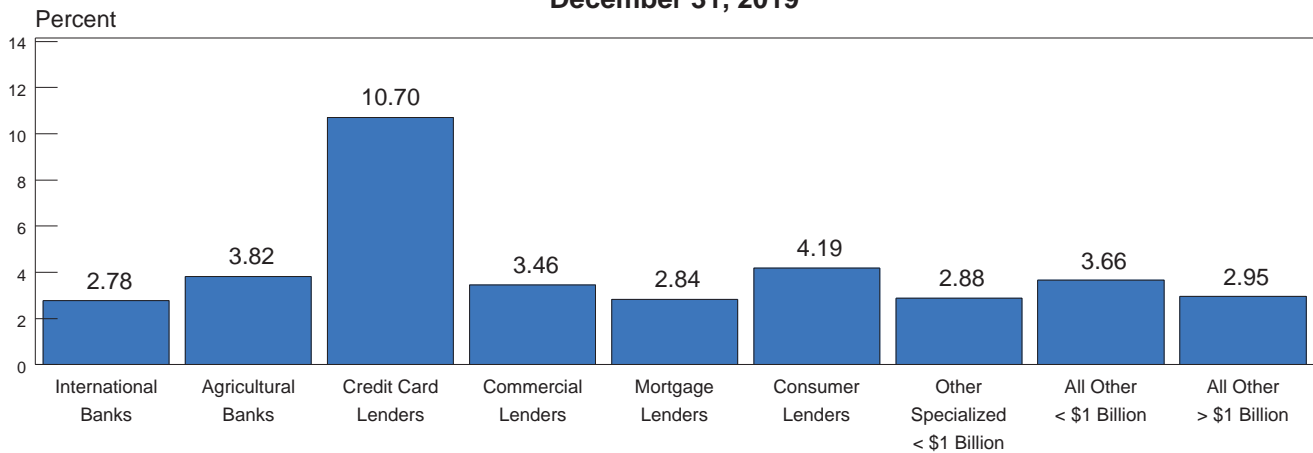
### Return on Assets (YTD)

December 31, 2019



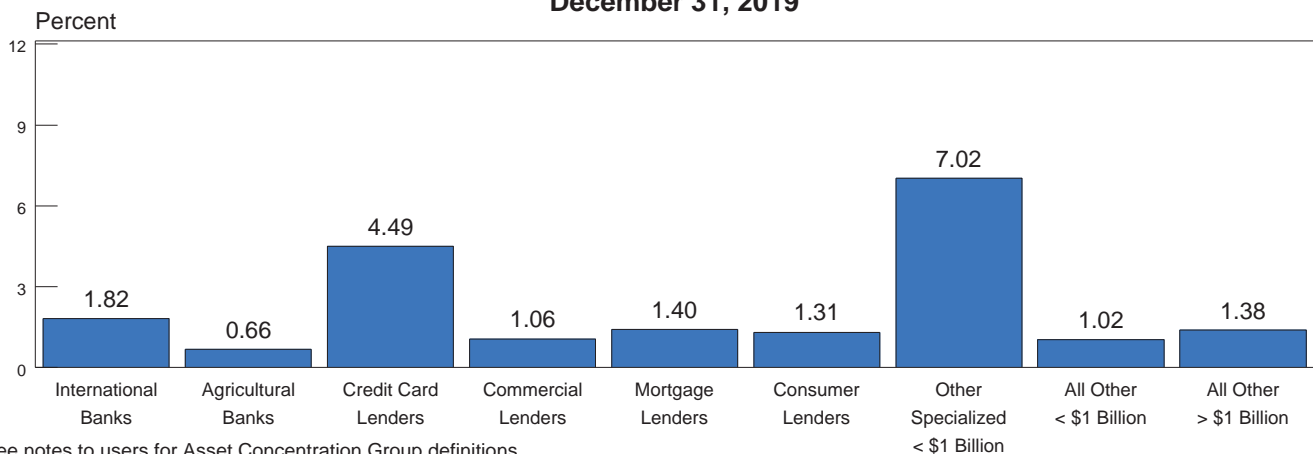
### Net Interest Margin (YTD)

December 31, 2019



### Noninterest Income to Assets (YTD)

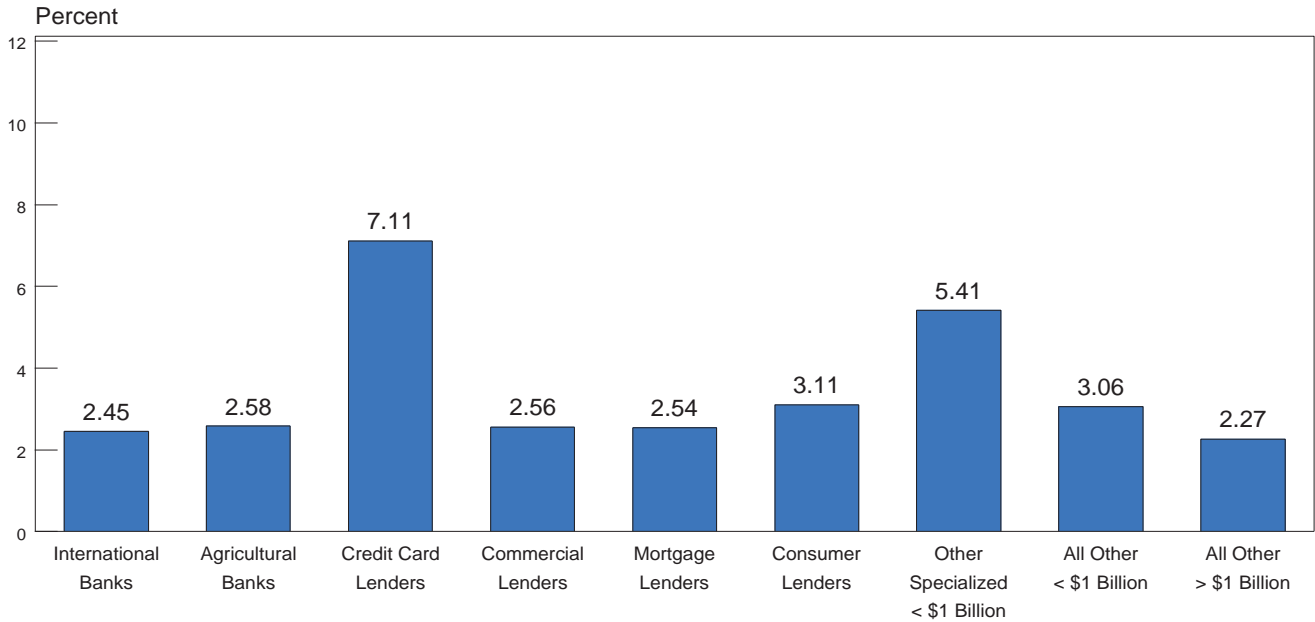
December 31, 2019



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

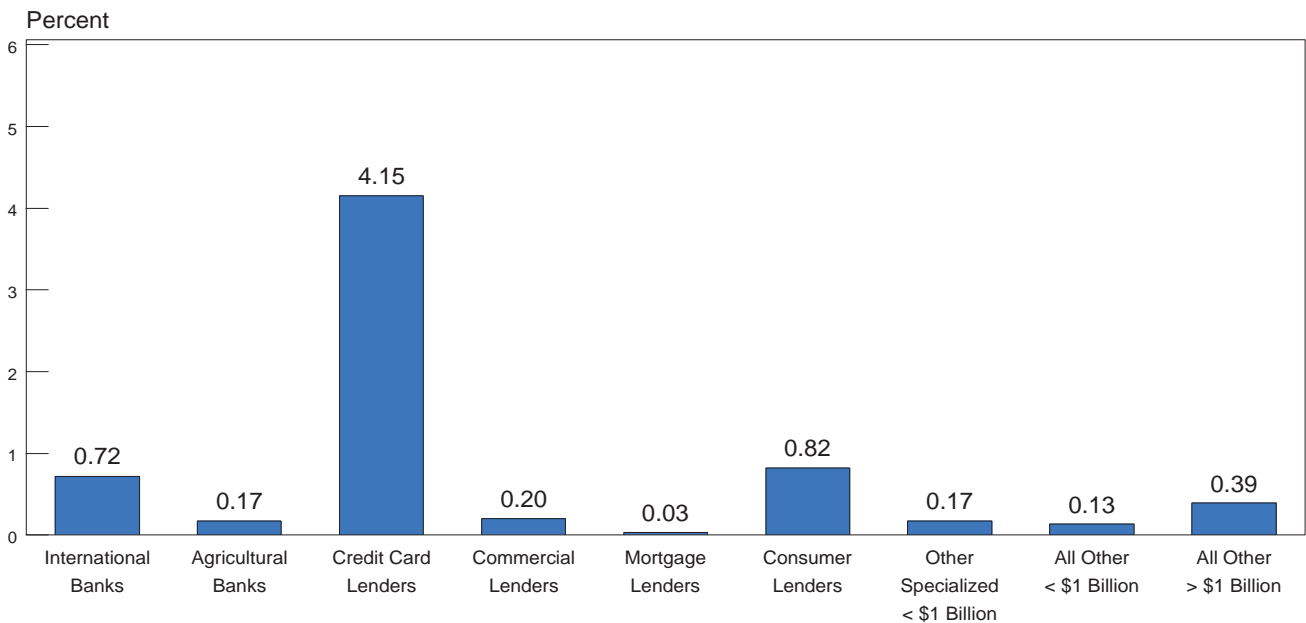
## Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

December 31, 2019



## Net Charge-Offs to Loans and Leases (YTD)

December 31, 2019

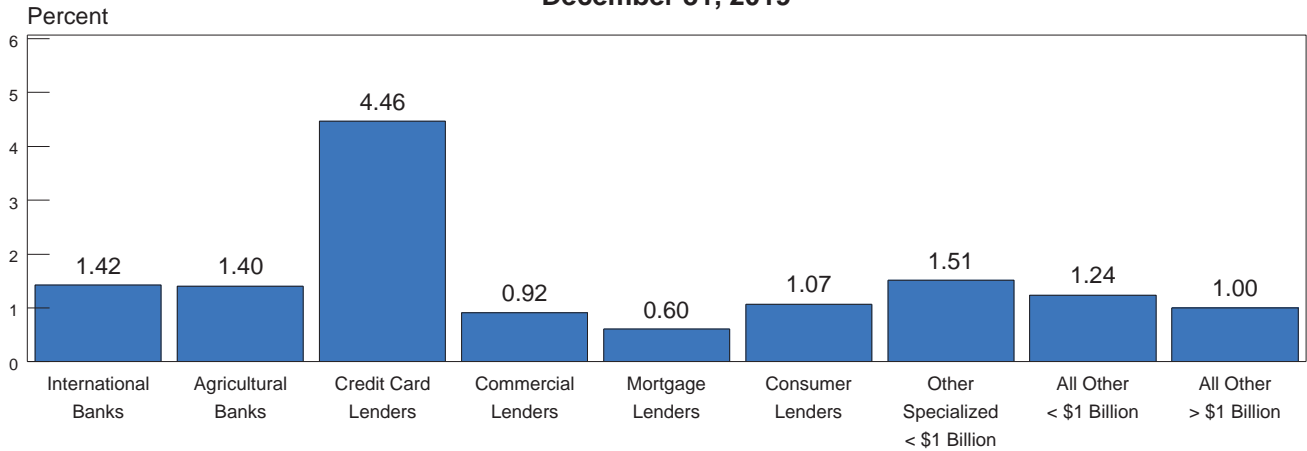


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

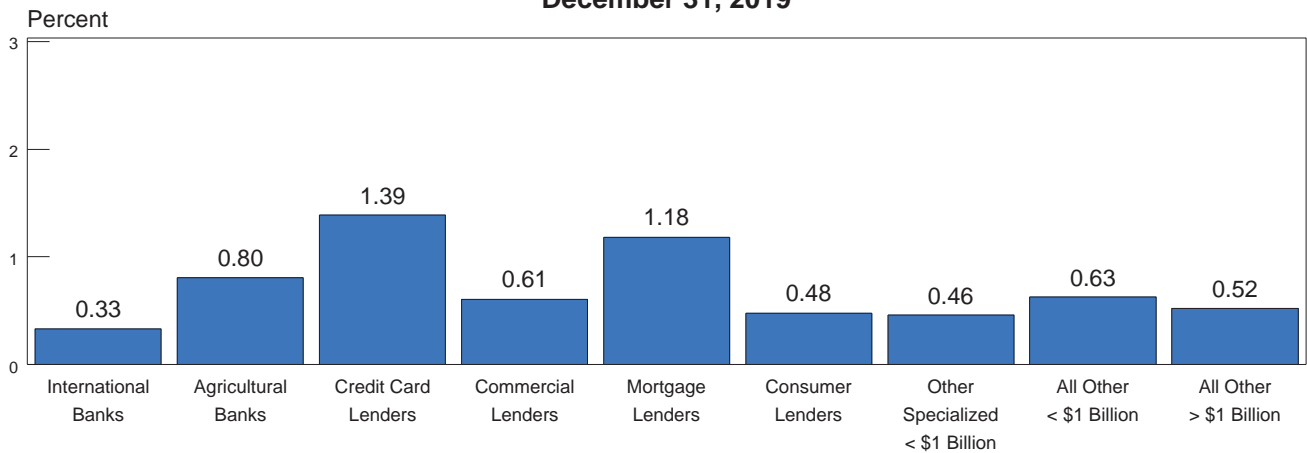
### Loss Allowance to Loans and Leases

December 31, 2019



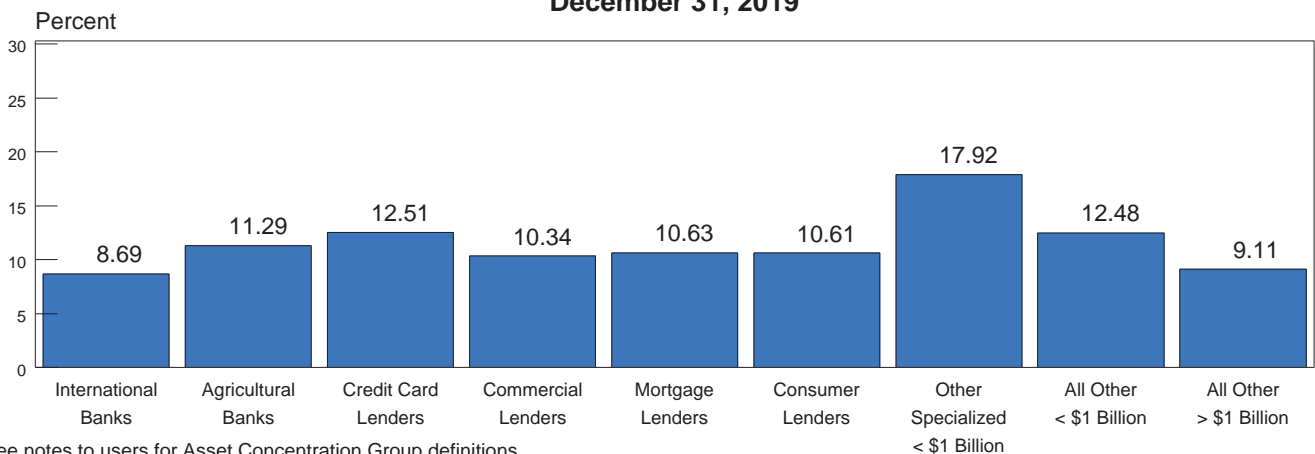
## Noncurrent Assets Plus Other Real Estate Owned to Assets

December 31, 2019



## Core Capital (Leverage) Ratio

December 31, 2019



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

## Return on Average Assets By Asset Concentration Group

2009 - 2019, 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
12/19	1.23	1.34	3.27	1.18	1.21	1.26	3.56	1.17	1.27
12/18	1.17	1.32	2.96	1.26	1.13	1.42	2.94	1.12	1.40
12/17	0.62	1.05	1.52	1.02	0.93	1.02	2.61	0.91	1.10
12/16	0.93	1.21	2.27	0.97	0.98	0.96	2.85	0.92	1.06
12/15	0.87	0.96	2.84	0.95	0.83	1.04	2.69	0.91	1.12
12/14	0.72	1.17	3.22	0.94	0.96	1.05	2.20	0.86	1.06
12/13	0.86	1.15	3.35	0.91	0.98	1.15	1.93	0.85	1.11
12/12	0.80	1.27	3.13	0.89	0.87	1.46	1.23	0.86	1.00
12/11	0.74	1.11	3.49	0.63	0.56	1.68	1.92	0.92	0.89
12/10	0.72	0.98	1.82	0.20	0.68	1.28	1.48	0.70	0.80
12/09	0.08	0.81	-4.51	-0.43	0.65	0.33	0.74	0.80	0.53

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

## Net Interest Margin By Asset Concentration Group

2009 - 2019, 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
12/19	2.78	3.82	10.70	3.46	2.84	4.19	2.88	3.66	2.95
12/18	2.56	3.83	10.48	3.55	2.94	4.26	2.56	3.68	3.02
12/17	2.43	3.72	10.92	3.42	2.83	3.56	2.75	3.48	2.93
12/16	2.36	3.68	10.36	3.31	2.84	3.40	2.75	3.42	2.80
12/15	2.30	3.64	9.57	3.19	2.73	3.63	2.69	3.46	2.80
12/14	2.41	3.65	9.85	3.43	2.78	3.49	2.74	3.48	2.77
12/13	2.43	3.60	9.47	3.52	2.87	3.31	2.64	3.49	2.81
12/12	2.63	3.74	9.61	3.69	3.09	4.07	2.72	3.58	2.98
12/11	2.90	3.86	10.55	3.81	2.98	4.63	3.04	3.72	3.11
12/10	2.71	3.93	12.09	3.76	3.02	4.43	2.81	3.74	3.28
12/09	2.95	3.92	10.06	3.50	3.05	4.12	2.83	3.77	3.17

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**  
**2009 - 2019, 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
12/19	0.72	0.17	4.15	0.20	0.03	0.82	0.17	0.13	0.39
12/18	0.50	0.15	3.87	0.18	0.02	0.76	1.41	0.17	0.37
12/17	0.56	0.16	3.95	0.21	0.04	0.60	0.23	0.15	0.43
12/16	0.55	0.15	3.34	0.22	0.07	0.56	0.22	0.17	0.41
12/15	0.59	0.10	2.79	0.20	0.13	0.62	0.20	0.20	0.41
12/14	0.73	0.13	2.81	0.24	0.21	0.62	0.34	0.25	0.41
12/13	0.97	0.14	3.20	0.43	0.37	0.80	0.48	0.33	0.49
12/12	1.41	0.24	3.69	0.74	0.82	1.31	0.45	0.45	0.94
12/11	1.97	0.40	5.26	1.18	0.90	1.87	0.56	0.54	1.25
12/10	2.29	0.59	10.83	1.90	1.14	2.37	0.64	0.56	1.87
12/09	3.07	0.65	9.77	2.02	1.24	2.74	0.78	0.54	2.19

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

## Percent of Loans Noncurrent By Asset Concentration Group

2009 - 2019

	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
<b>12/19</b>	0.79	1.04	1.67	0.78	1.97	0.69	1.42	0.87	0.99
<b>12/18</b>	0.93	1.06	1.54	0.78	2.07	0.68	1.28	1.01	1.17
<b>12/17</b>	1.27	0.97	1.54	0.86	2.71	0.49	1.35	1.10	1.56
<b>12/16</b>	1.57	0.97	1.42	1.05	2.97	0.94	1.46	1.20	1.80
<b>12/15</b>	1.81	0.80	1.17	1.13	2.65	1.26	1.46	1.44	2.18
<b>12/14</b>	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
<b>12/13</b>	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
<b>12/12</b>	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
<b>12/11</b>	4.22	1.70	1.71	3.54	3.89	1.67	2.59	2.13	5.81
<b>12/10</b>	6.30	1.85	2.20	4.32	4.23	1.43	2.10	2.16	6.18
<b>12/09</b>	7.39	1.84	3.36	4.71	4.63	1.74	1.91	1.77	6.59

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

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

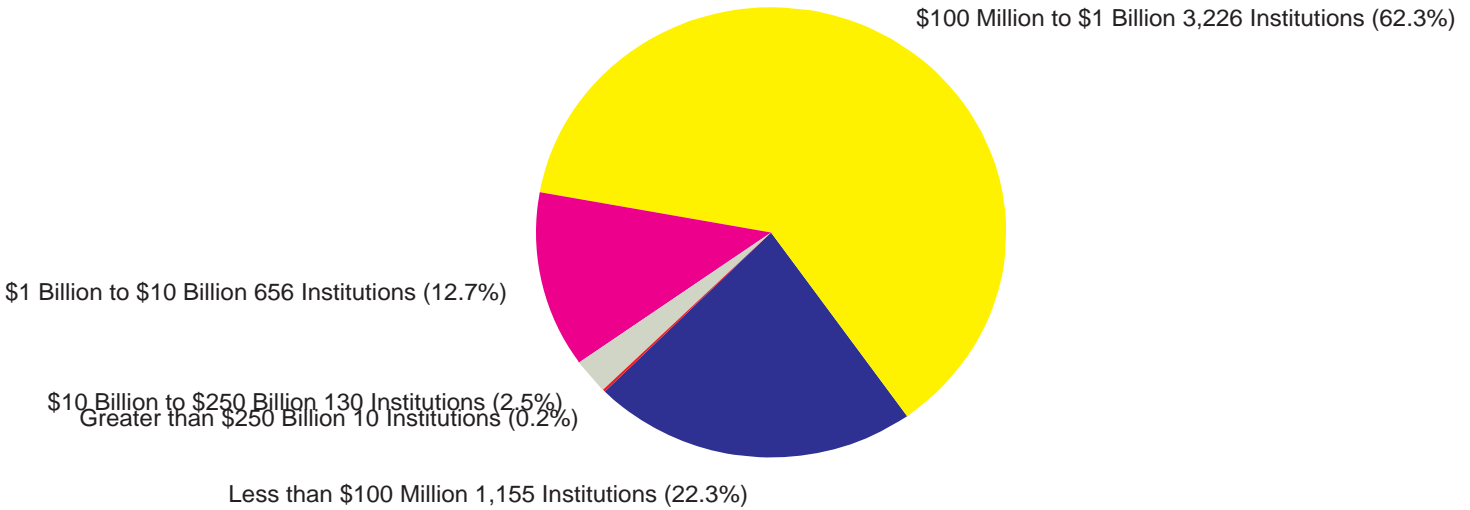
2009 - 2019

	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
<b>12/19</b>	8.69	11.29	12.51	10.34	10.63	10.61	17.92	12.48	9.11
<b>12/18</b>	8.71	11.20	13.47	10.18	10.94	10.83	15.36	12.54	9.21
<b>12/17</b>	8.66	10.89	13.12	10.16	10.89	10.12	14.72	11.84	9.19
<b>12/16</b>	8.67	10.84	12.62	10.11	11.13	10.24	14.87	11.37	8.88
<b>12/15</b>	8.83	10.66	12.30	10.05	11.28	10.29	14.37	11.56	8.98
<b>12/14</b>	8.28	10.49	12.33	10.20	11.53	9.82	13.95	11.47	8.97
<b>12/13</b>	7.87	10.33	13.01	10.13	10.92	9.45	13.11	11.26	9.03
<b>12/12</b>	7.16	10.25	13.12	10.04	10.11	9.36	12.88	10.83	9.13
<b>12/11</b>	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
<b>12/10</b>	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69
<b>12/09</b>	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15

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

## Number of Institutions By Asset Size

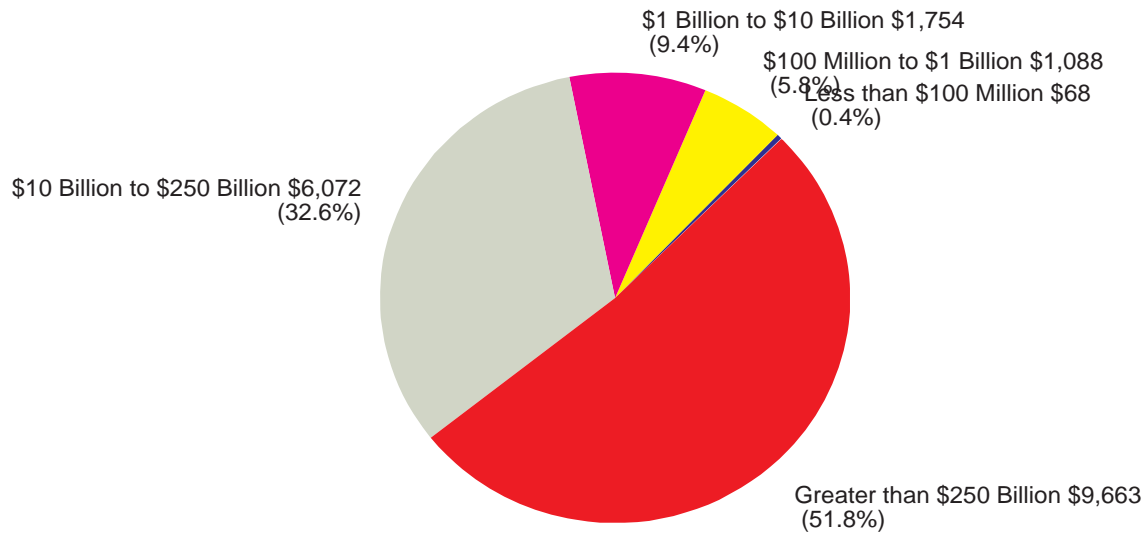
December 31, 2019



## Industry Assets By Asset Size

December 31, 2019

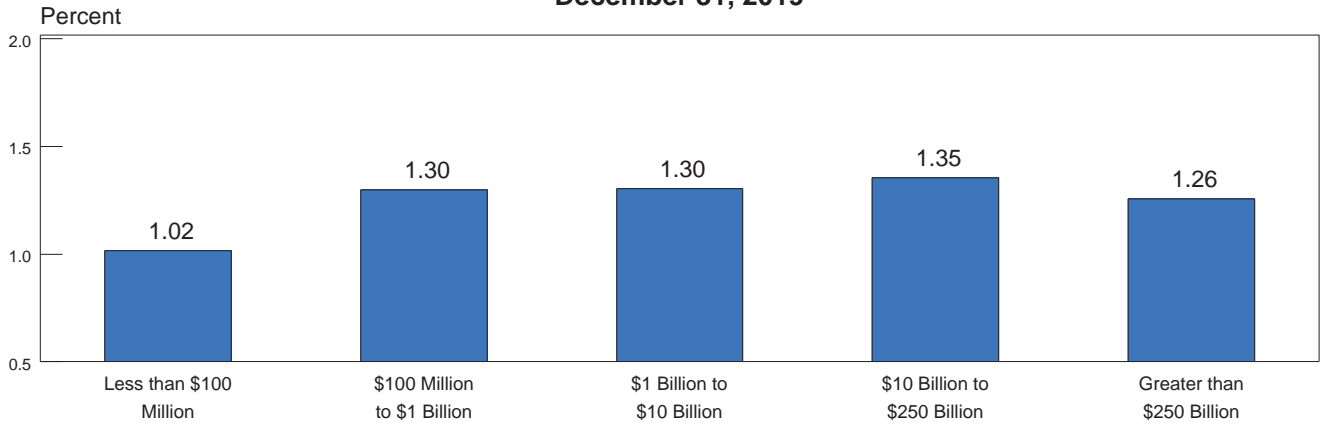
(\$ Billions)



## Performance Ratios By Asset Size

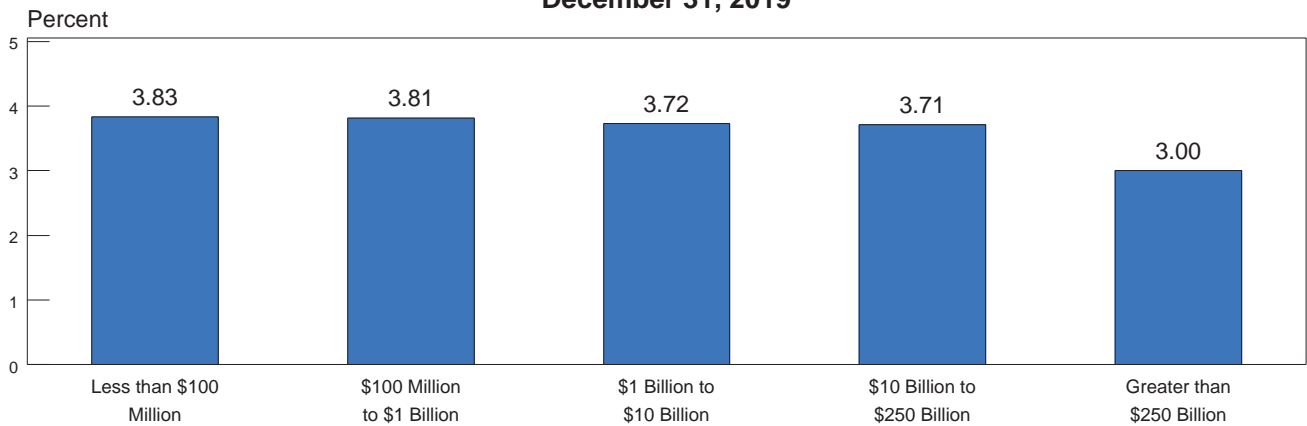
### Return on Assets (YTD)

December 31, 2019



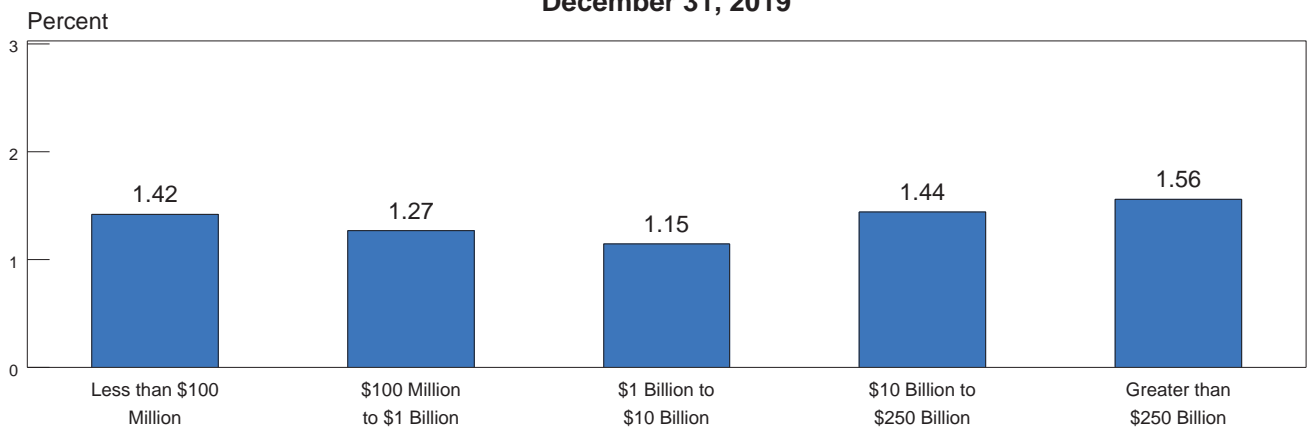
### Net Interest Margin (YTD)

December 31, 2019



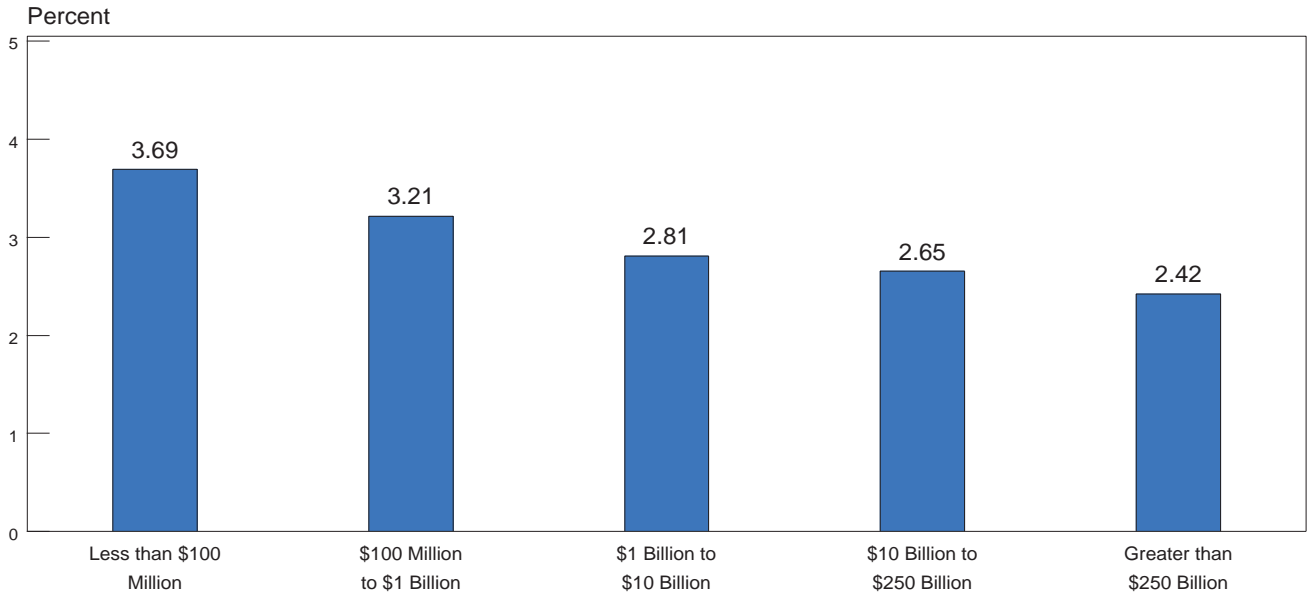
### Noninterest Income to Assets (YTD)

December 31, 2019



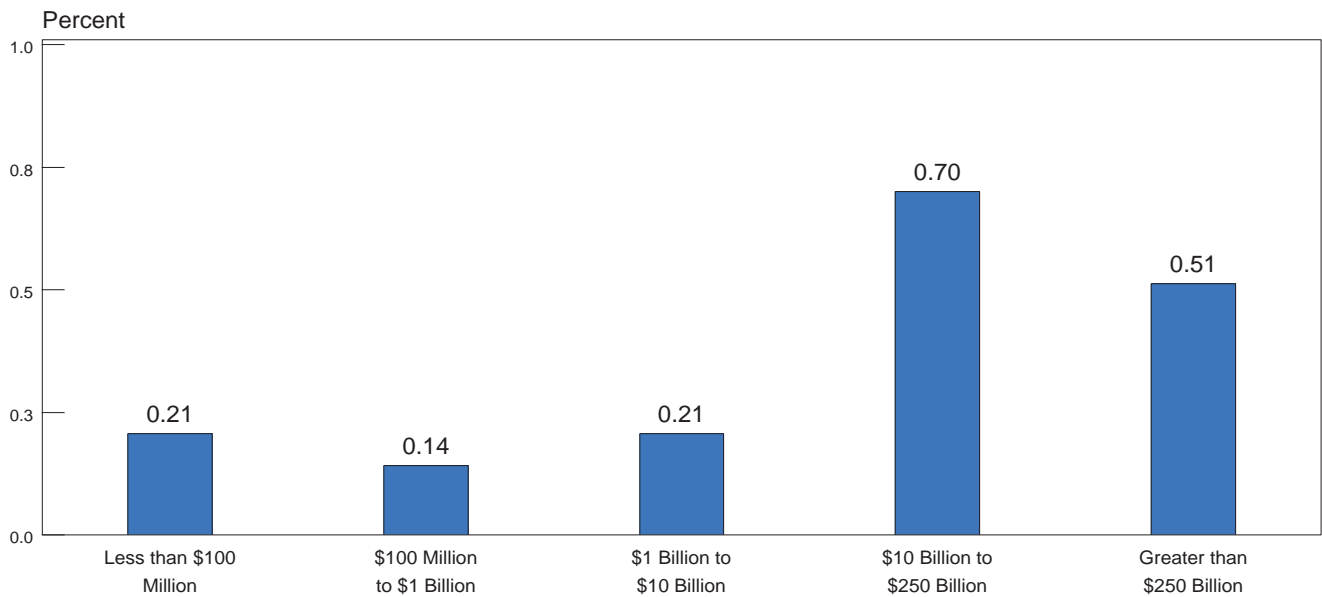
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2019



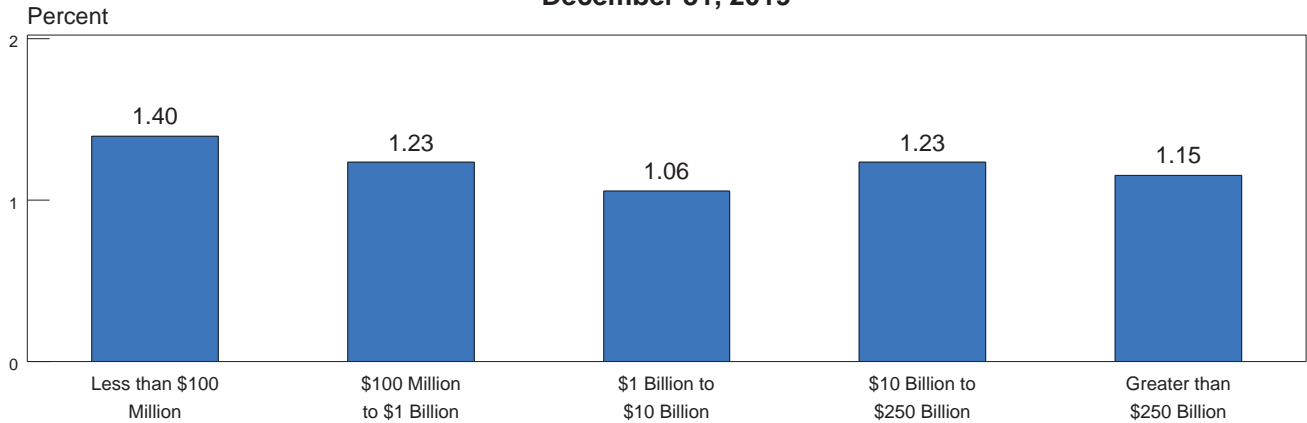
## Net Charge-Offs to Loans and Leases (YTD)

December 31, 2019



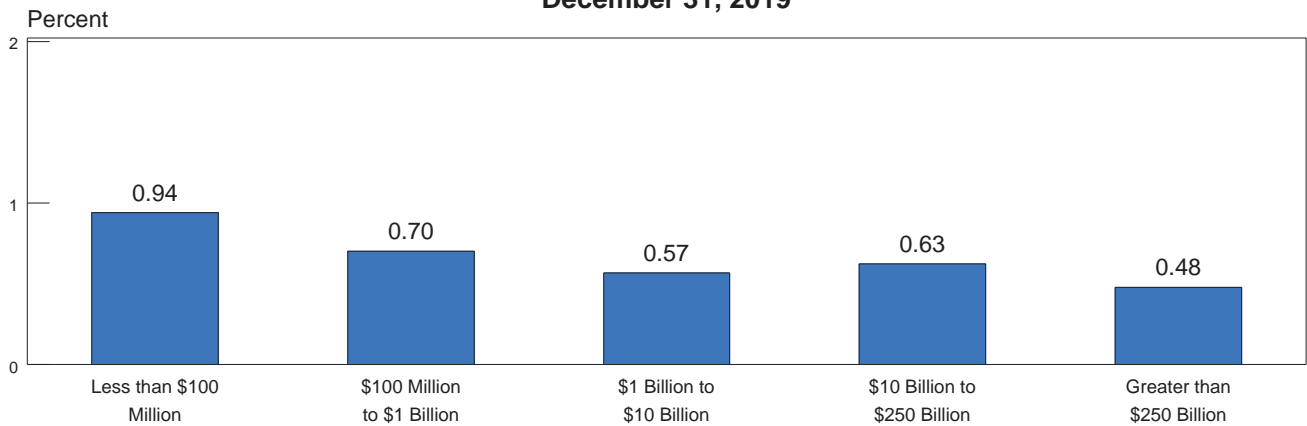
## Condition Ratios By Asset Size Loss Allowance to Loans and Leases

December 31, 2019



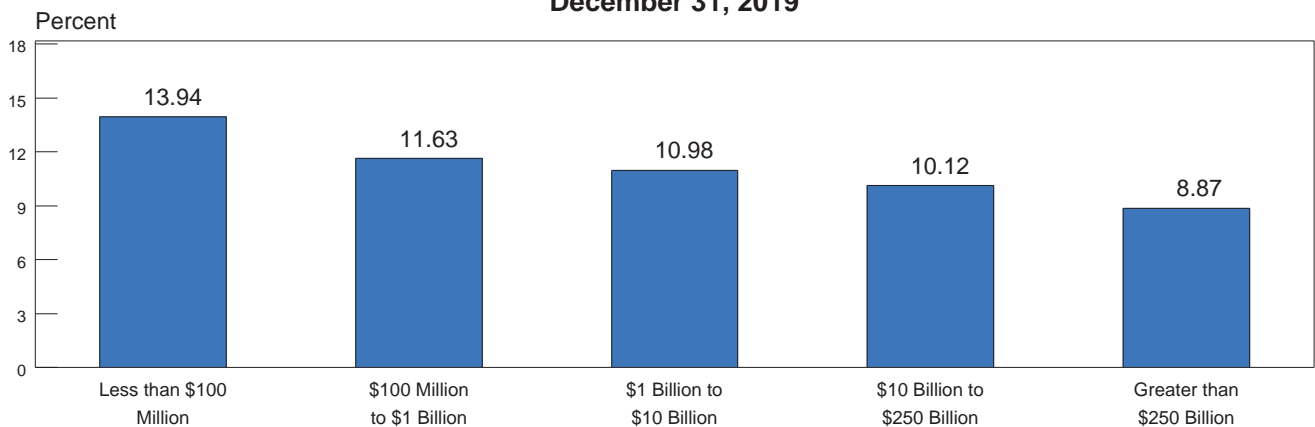
## Noncurrent Assets Plus Other Real Estate Owned to Assets

December 31, 2019



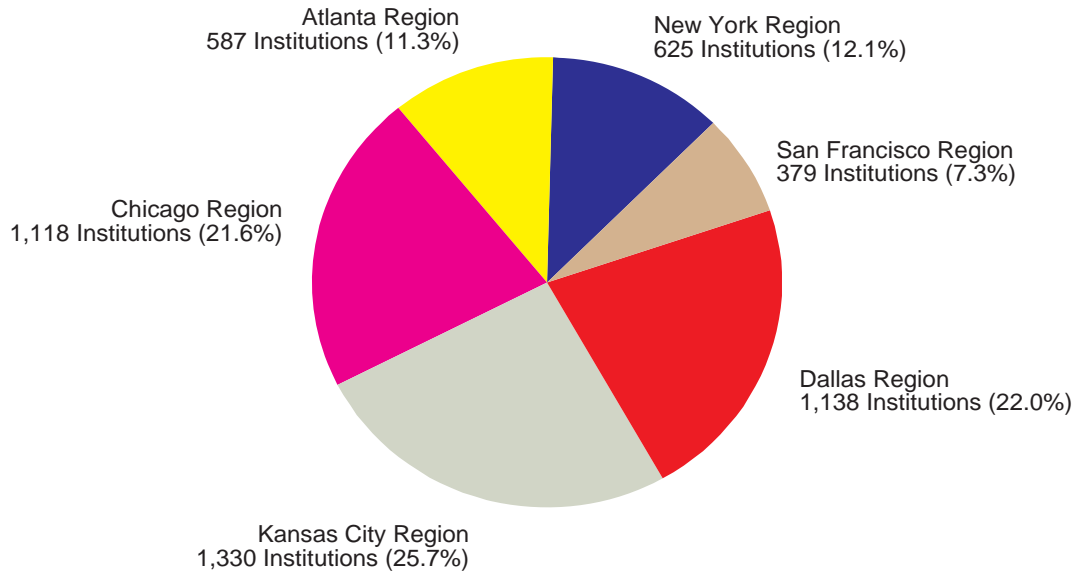
## Core Capital (Leverage) Ratio

December 31, 2019



## Geographic Distribution of FDIC-Insured Institutions

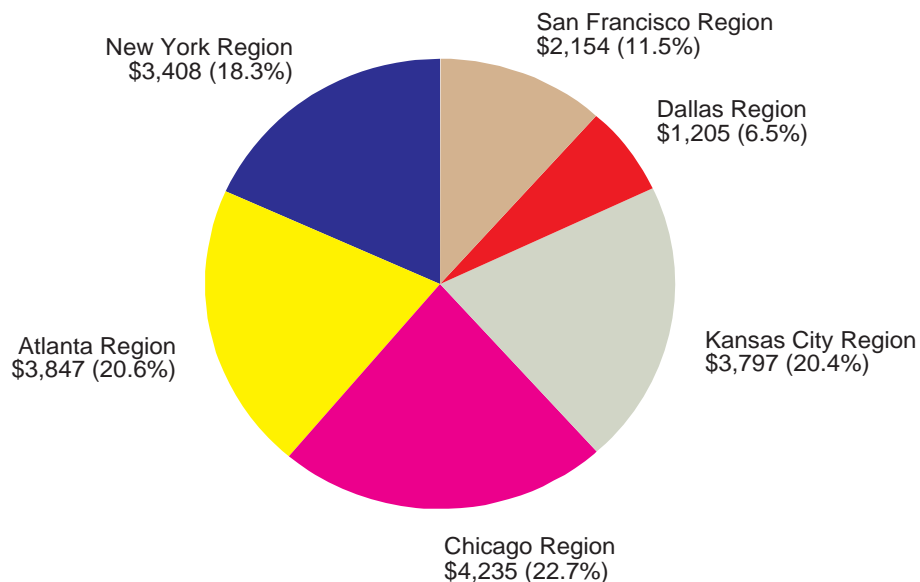
December 31, 2019



## Geographic Distribution of Industry Assets

December 31, 2019

(\$ Billions)



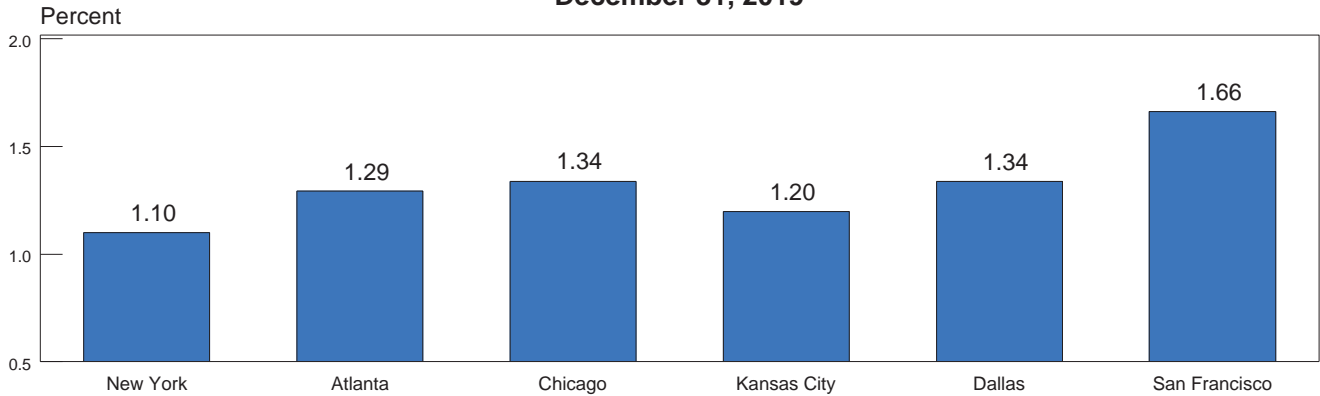
Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.



## Performance Ratios By Geographic Regions

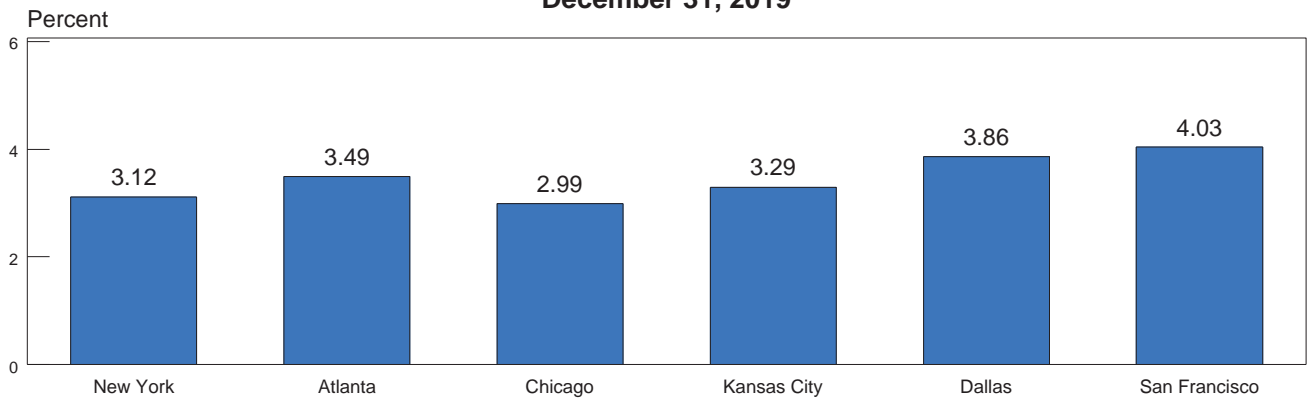
### Return on Assets (YTD)

December 31, 2019



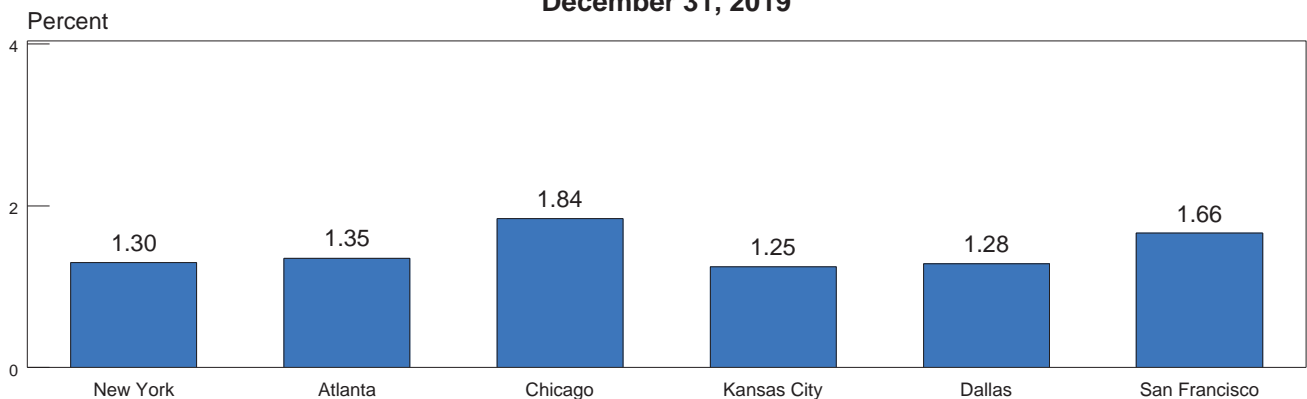
### Net Interest Margins (YTD)

December 31, 2019



### Noninterest Income to Assets (YTD)

December 31, 2019

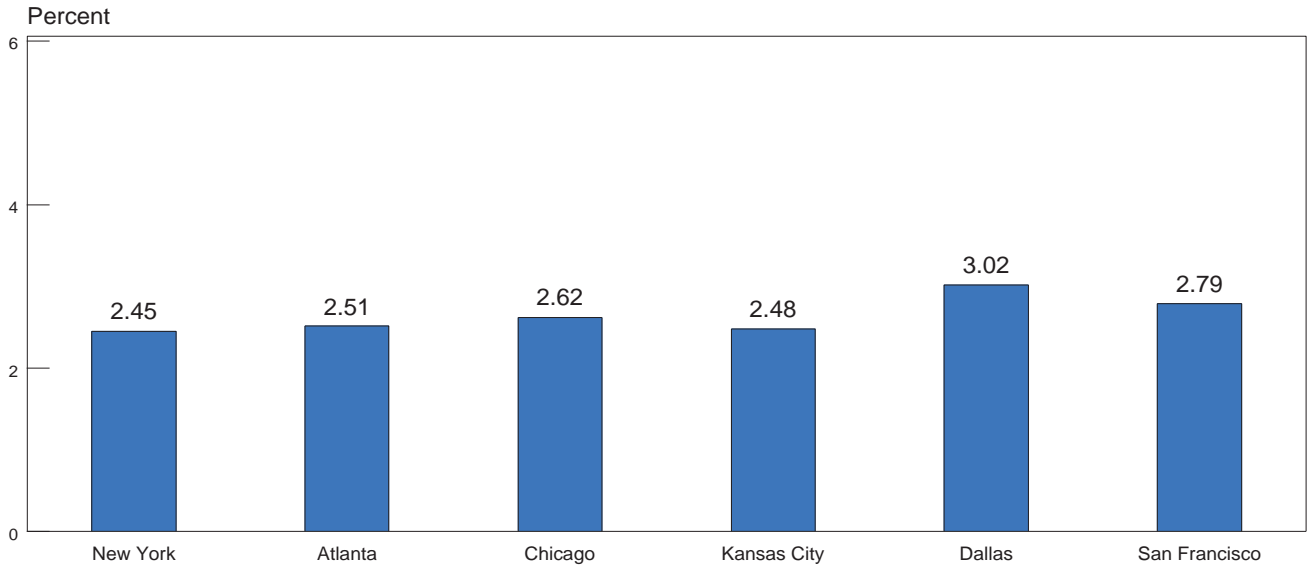


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

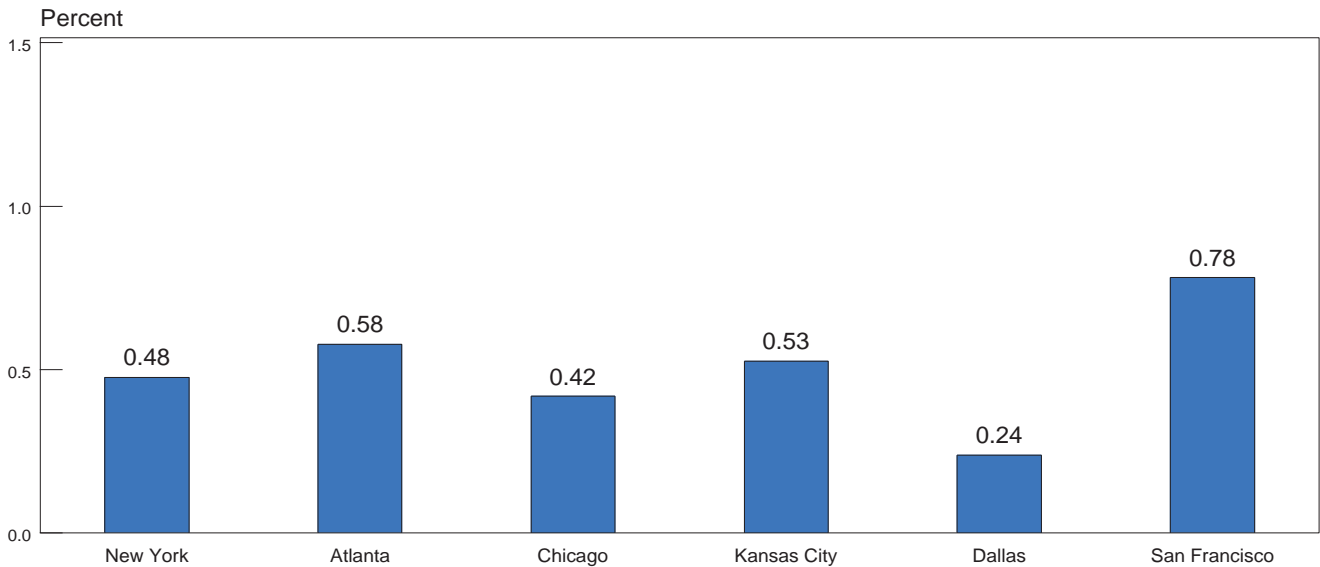
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

December 31, 2019



## Net Charge-Offs to Loans and Leases (YTD)

December 31, 2019

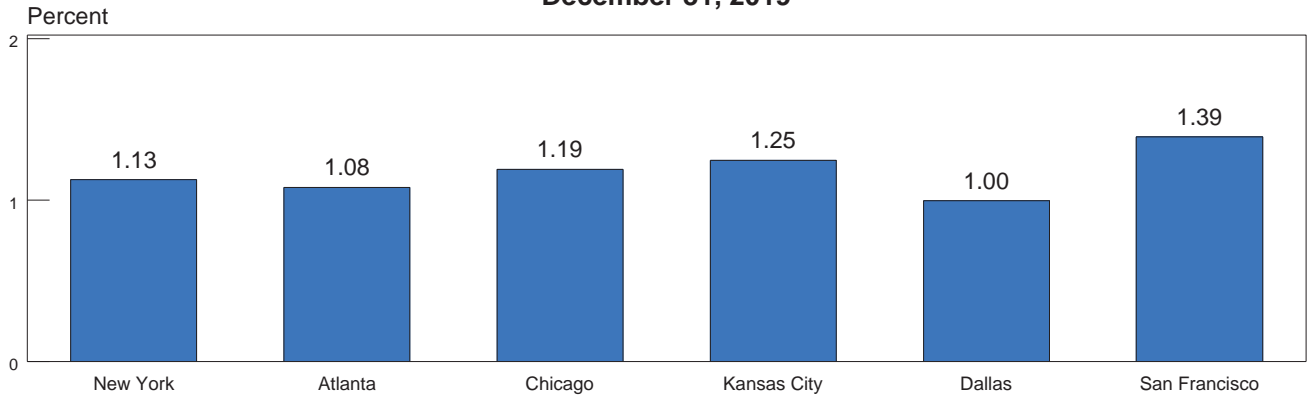


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

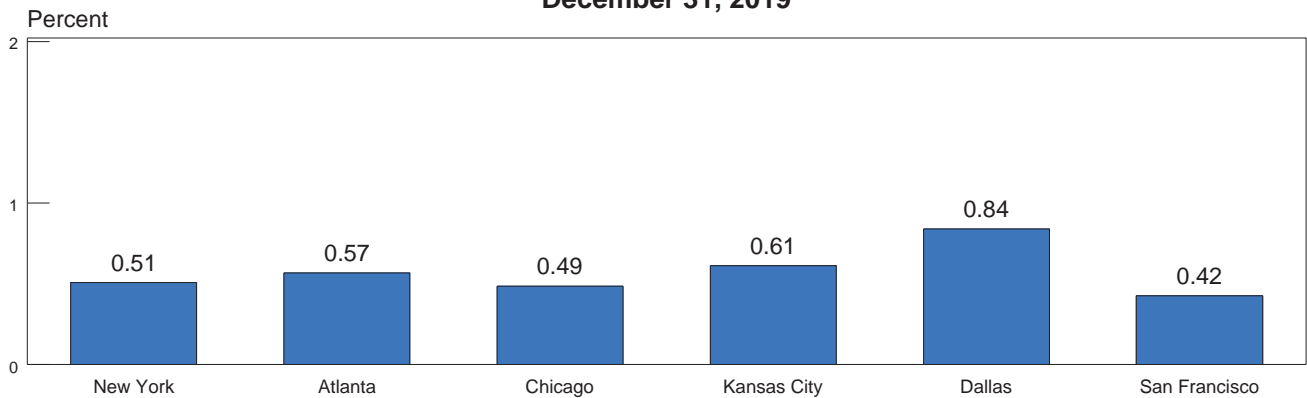
### Loss Allowance to Loans and Leases

December 31, 2019



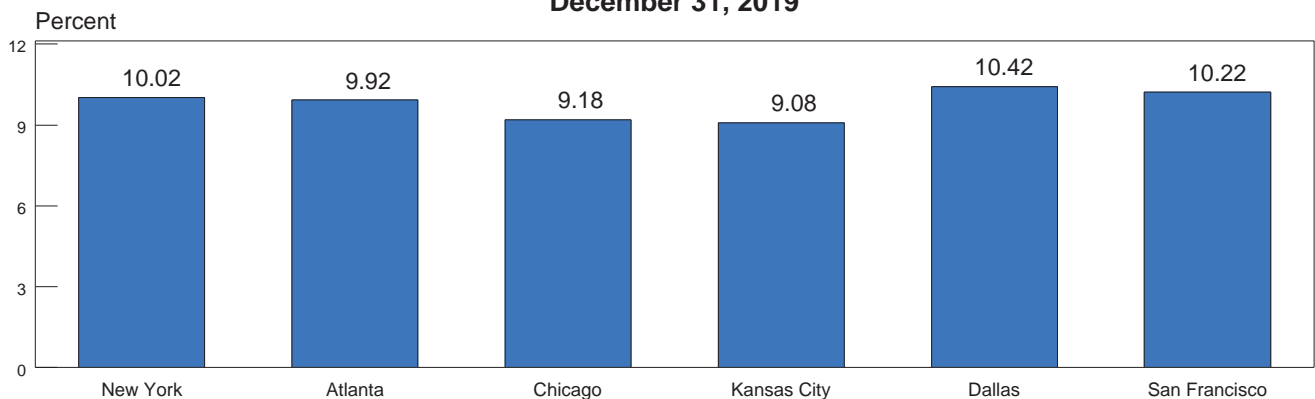
### Noncurrent Assets Plus Other Real Estate Owned to Assets

December 31, 2019



### Core Capital (Leverage) Ratio

December 31, 2019

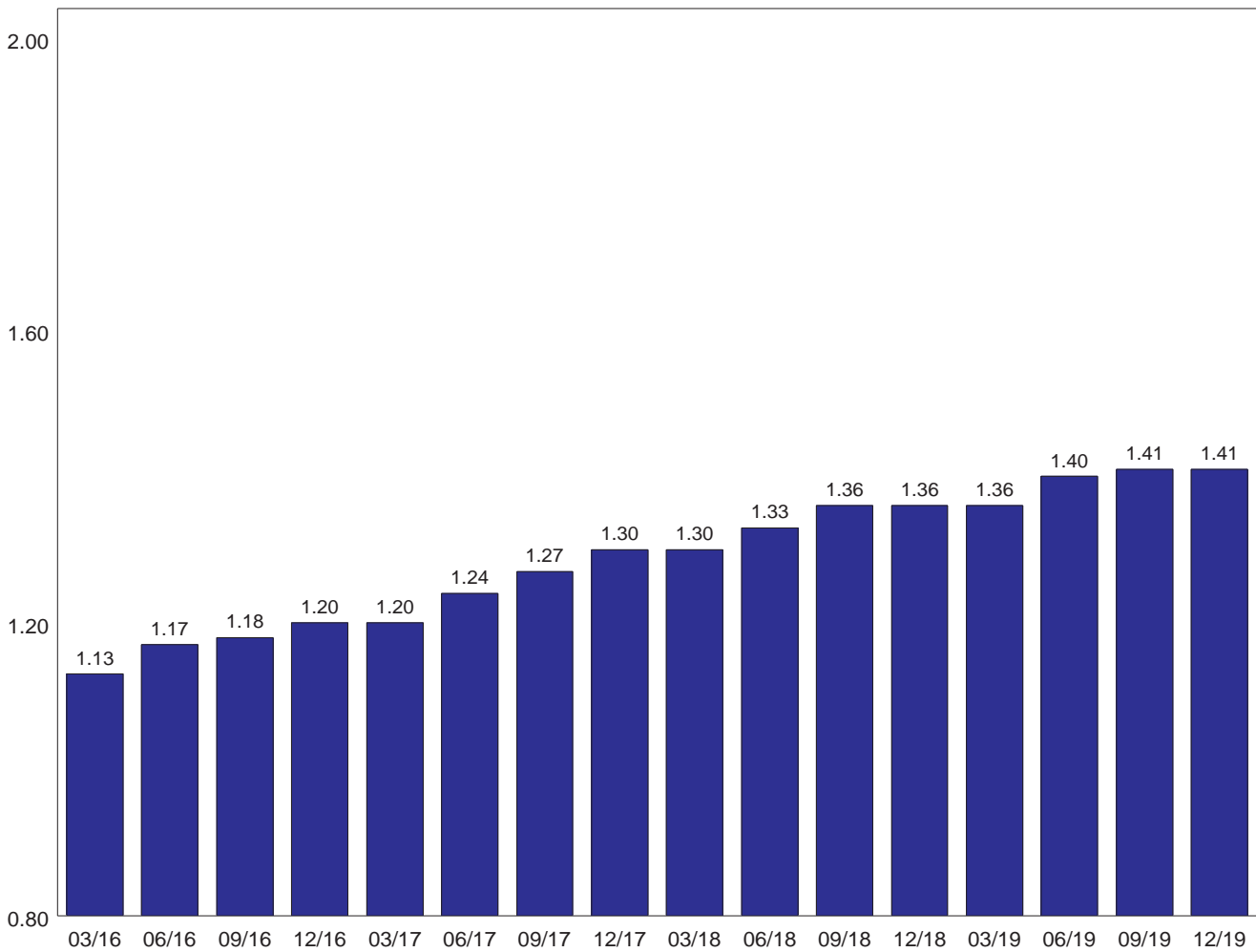


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2016 - December 31, 2019

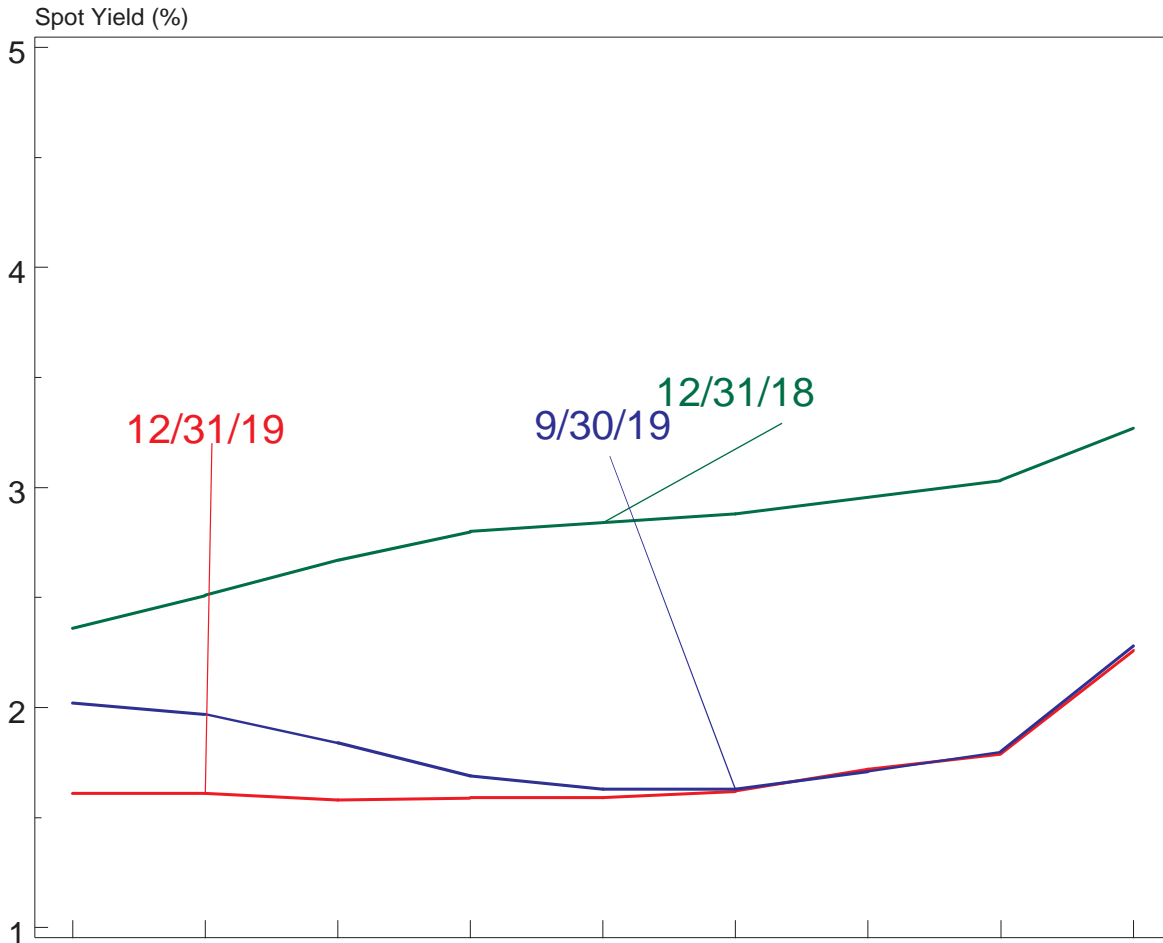
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2019 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

December 31, 2018 - December 31, 2019



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/19	1.61	1.61	1.58	1.59	1.59	1.62	1.72	1.79	2.26
9/30/19	2.02	1.97	1.84	1.69	1.63	1.63	1.71	1.80	2.28
6/30/19	2.35	2.35	2.25	2.12	2.08	2.12	2.22	2.33	2.78
3/31/19	2.44	2.51	2.54	2.48	2.46	2.47	2.55	2.65	3.01
12/31/18	2.36	2.51	2.67	2.80	2.84	2.88	2.96	3.03	3.27

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

### December 31, 2019

#### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,163	99.7%	\$18,643.5	100.0%
Adequately Capitalized	6	0.1%	\$1.0	0.0%
Undercapitalized	3	0.1%	\$0.2	0.0%
Significantly Undercapitalized	3	0.1%	\$0.3	0.0%
Critically Undercapitalized	2	0.0%	\$0.2	0.0%

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

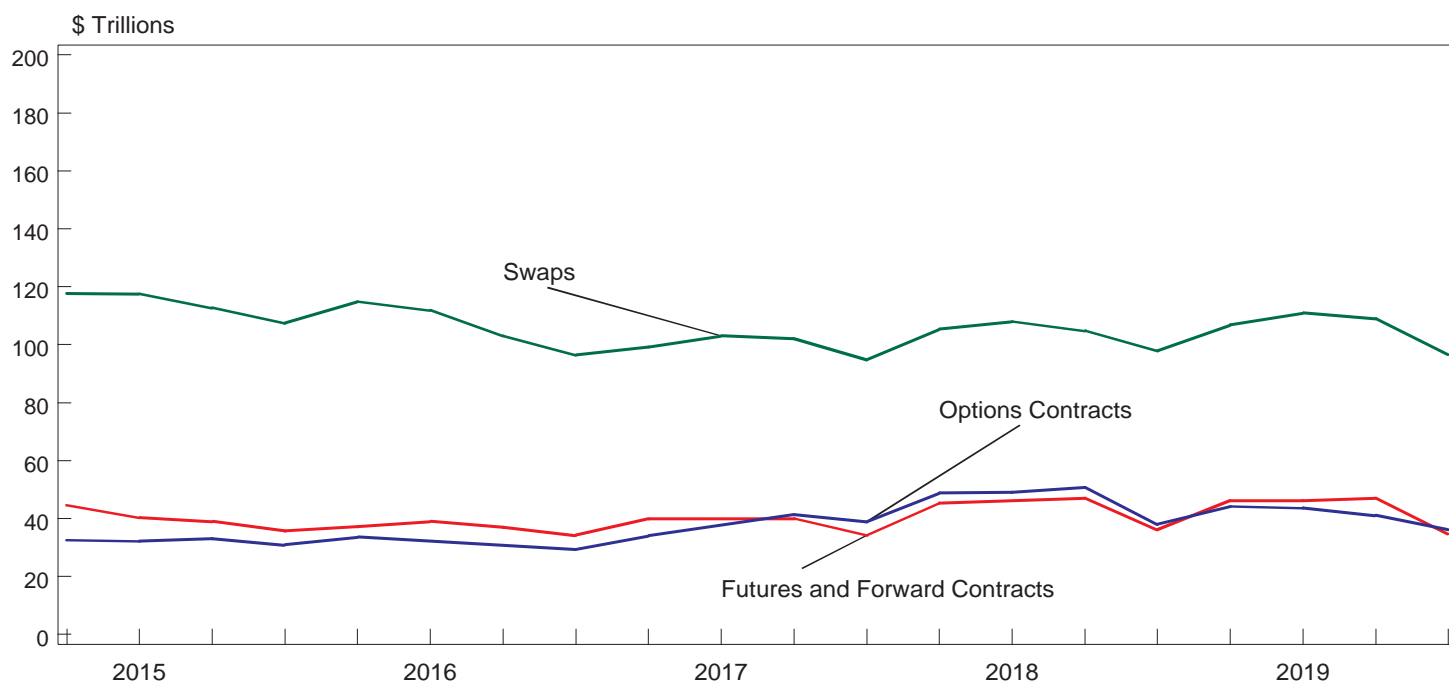
#### Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Common Equity Tier 1 Capital*		Tier 1 Leverage*		Tangible Equity
Well Capitalized	>=10%	and	>=8%	and	>=6.5%	and	>=5%		--
Adequately Capitalized	>=8%	and	>=6%	and	>=4.5%	and	>=4%		--
Undercapitalized	>=6%	and	>=4%	and	>=3%	and	>=3%		--
Significantly Undercapitalized	<6%	or	<4%	or	<3%	or	<3%		--
Critically Undercapitalized	--		--		--		--		<=2%

\*As a percentage of risk-weighted assets

## Off-Balance Sheet Derivatives

2015 - 2019 (Notional Amounts)



	12/15	12/16	12/17	12/18	3/19	6/19	9/19	12/19
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$173,972	\$159,958	\$167,787	\$172,083	\$197,137	\$200,800	\$197,074	\$167,518
<b>Futures and Forward Contracts</b>	<b>35,691</b>	<b>34,201</b>	<b>34,162</b>	<b>36,144</b>	<b>46,165</b>	<b>46,209</b>	<b>47,061</b>	<b>34,787</b>
Interest rate contracts	20,979	20,313	19,454	16,718	24,327	23,127	23,293	15,561
Foreign exchange rate contracts	14,482	13,564	14,300	19,025	21,410	22,636	23,270	18,704
Other futures and forwards*	230	324	407	401	428	445	497	522
<b>Option Contracts</b>	<b>30,889</b>	<b>29,373</b>	<b>38,841</b>	<b>38,009</b>	<b>44,138</b>	<b>43,686</b>	<b>41,077</b>	<b>36,117</b>
Interest rate options	23,660	22,211	31,933	29,477	34,604	34,452	32,134	28,579
Foreign currency options	5,217	5,097	4,449	5,716	6,466	6,064	5,586	4,392
Other option contracts*	2,012	2,065	2,458	2,816	3,068	3,170	3,357	3,145
<b>Swaps</b>	<b>107,392</b>	<b>96,384</b>	<b>94,784</b>	<b>97,930</b>	<b>106,833</b>	<b>110,905</b>	<b>108,936</b>	<b>96,615</b>
Interest rate swaps	93,731	81,964	79,029	81,979	90,254	94,272	91,738	80,917
Foreign exchange rate swaps	12,401	13,076	14,153	14,479	15,023	15,043	15,554	14,074
Other swaps*	1,261	1,344	1,602	1,472	1,556	1,590	1,643	1,624
<b>Memoranda</b>								
Spot Foreign Exchange Contracts	1,034	1,540	1,519	1,727	2,670	2,372	2,284	1,567
Credit Derivatives	6,986	5,293	4,186	4,270	4,145	4,074	4,183	3,945
Number of banks reporting derivatives	1,200	1,222	1,165	1,122	1,131	1,151	1,152	1,141
Replacement cost of interest rate and foreign exchange rate contracts **	2,681	2,650	1,613	1,518	1,574	1,784	2,069	1,720

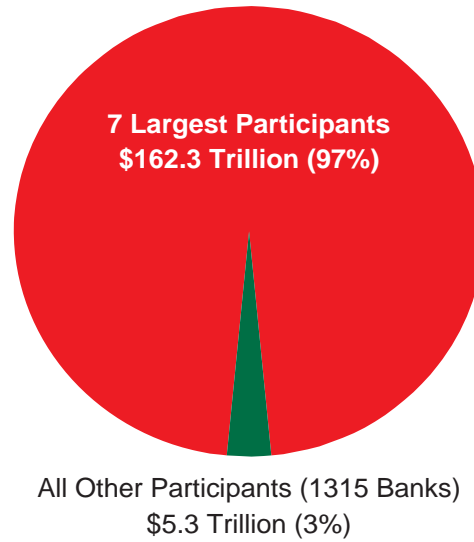
\* Not reported by banks with less than \$300 million in assets.

\*\* 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

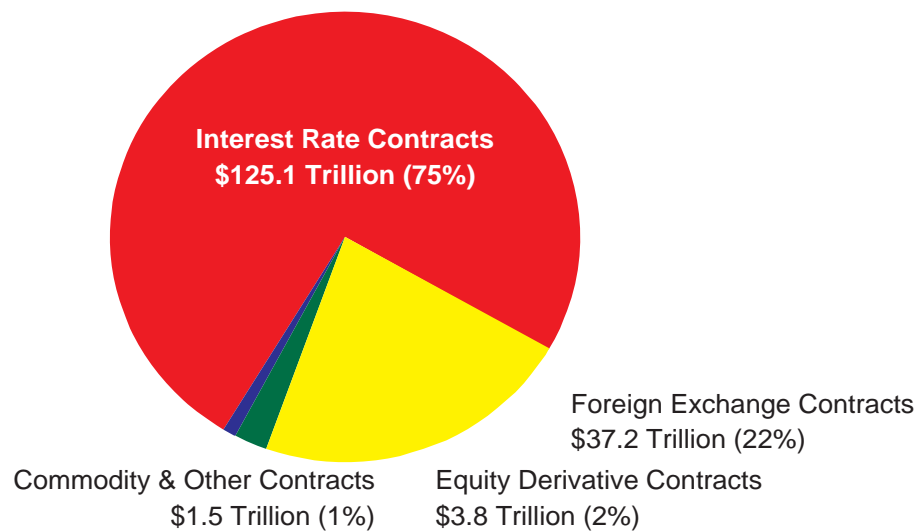
December 31, 2019



## Composition of Derivatives\*

Notional Amounts

December 31, 2019



\*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 \$1,491 billion for the seven largest participants and \$76 billion for all others are not included.

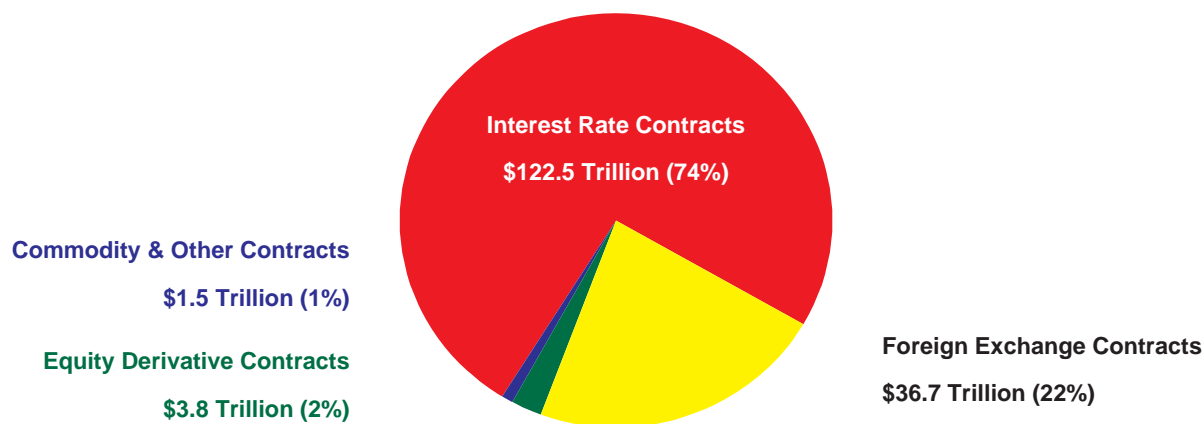


## Purpose of Derivatives\*

### Held for Trading

#### Notional Amounts

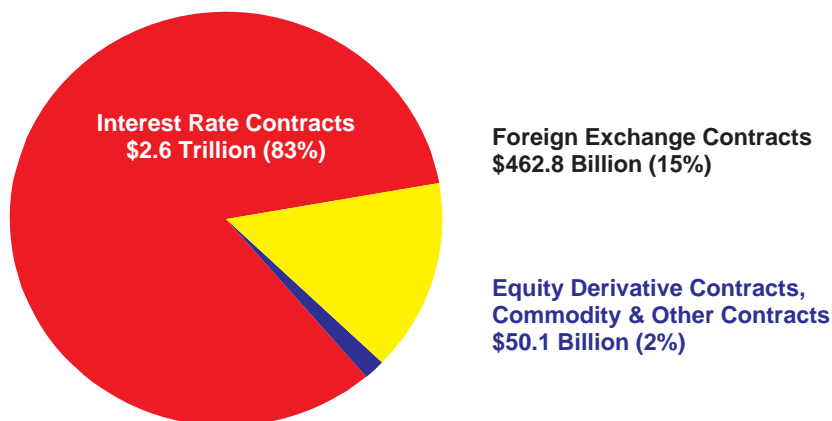
December 31, 2019



## Not Held for Trading

### Notional Amounts

December 31, 2019



\* 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 \$1,567 billion are not included.

## Position of Derivatives

### Gross Fair Values

December 31, 2019

(\$ Millions)

### Held for Trading

174 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
<b>Seven Largest Participants</b>						
Gross positive fair value	1,255,777	406,092	117,828	35,929	1,815,627	34,270
Gross negative fair value	1,212,385	413,244	118,561	37,166	1,781,357	
<b>All other participants</b>						
Gross positive fair value	20,696	11,125	2,014	2,086	35,922	10,029
Gross negative fair value	10,694	10,872	2,306	2,021	25,893	
<b>Total</b>						
Gross positive fair value	1,276,474	417,217	119,842	38,016	1,851,549	44,299
Gross negative fair value	1,223,079	424,116	120,867	39,187	1,807,250	

### Held for Purposes Other than Trading

640 Banks Held Derivative Contracts for Purposes Other than Trading

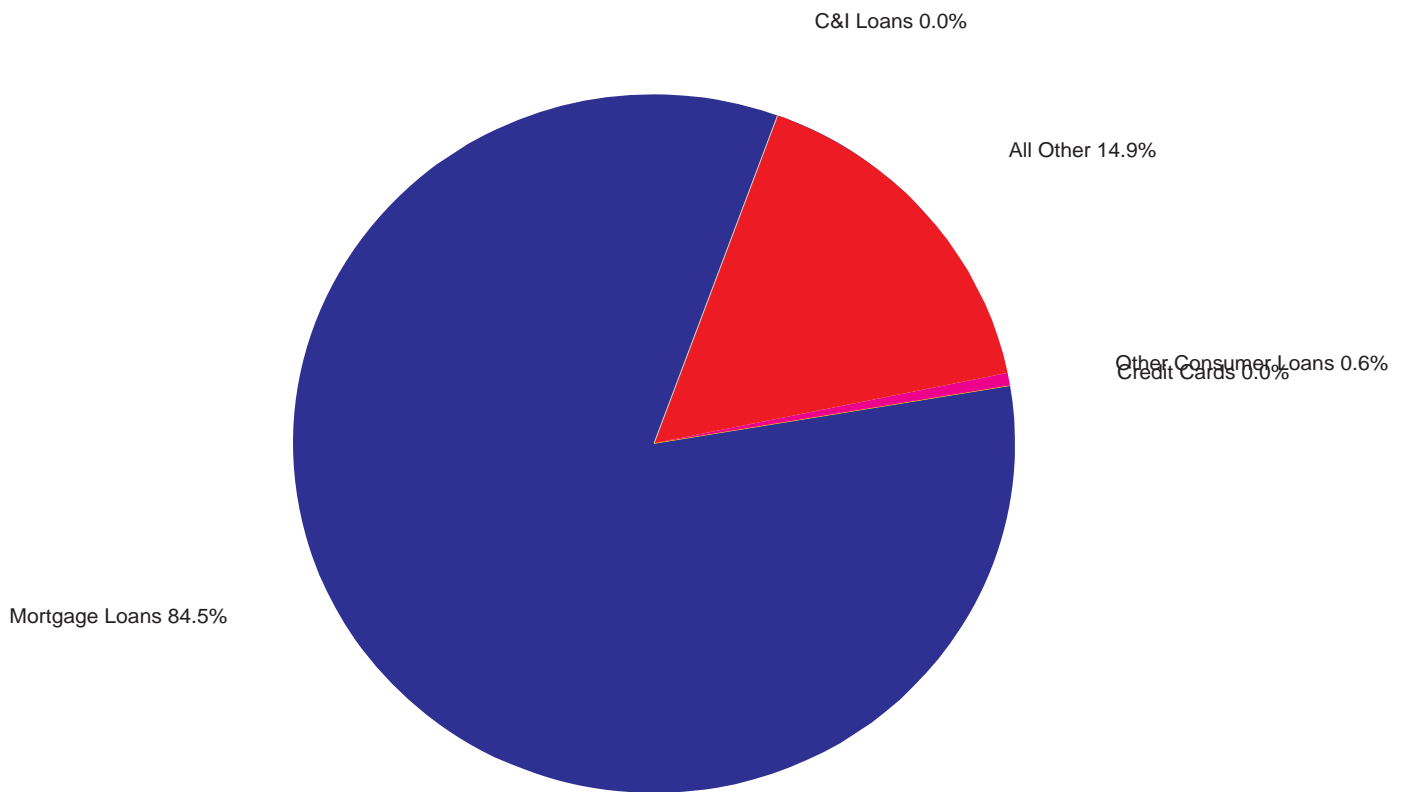
7 Largest Participants Held 63% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	14,324	5,386	5	0	19,715	(5,254)
Gross negative fair value	18,681	6,111	177	0	24,969	
<b>All other participants</b>						
Gross positive fair value	5,510	710	374	115	6,709	404
Gross negative fair value	4,717	954	380	254	6,305	
<b>Total</b>						
Gross positive fair value	19,833	6,096	380	115	26,424	(4,850)
Gross negative fair value	23,398	7,065	558	254	31,274	

# Composition of Securitized Assets\*

FDIC-Insured Institutions

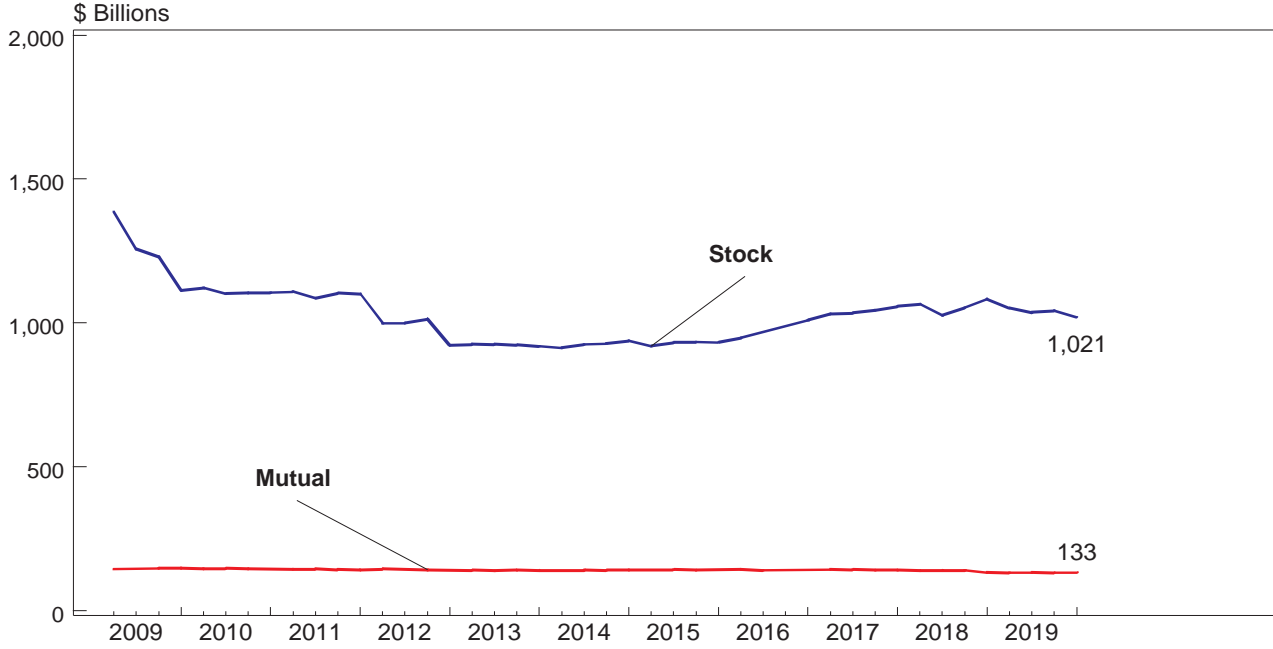
December 31, 2019



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

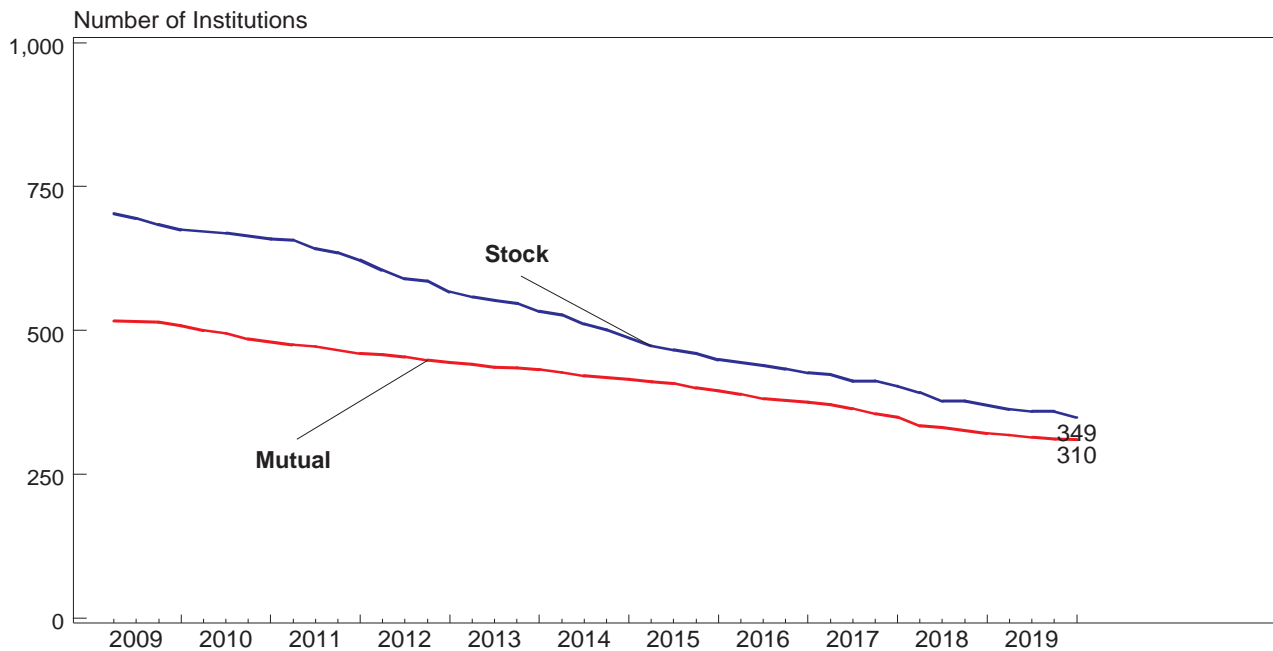
## Assets of Mutual and Stock Savings Institutions

2009 - 2019



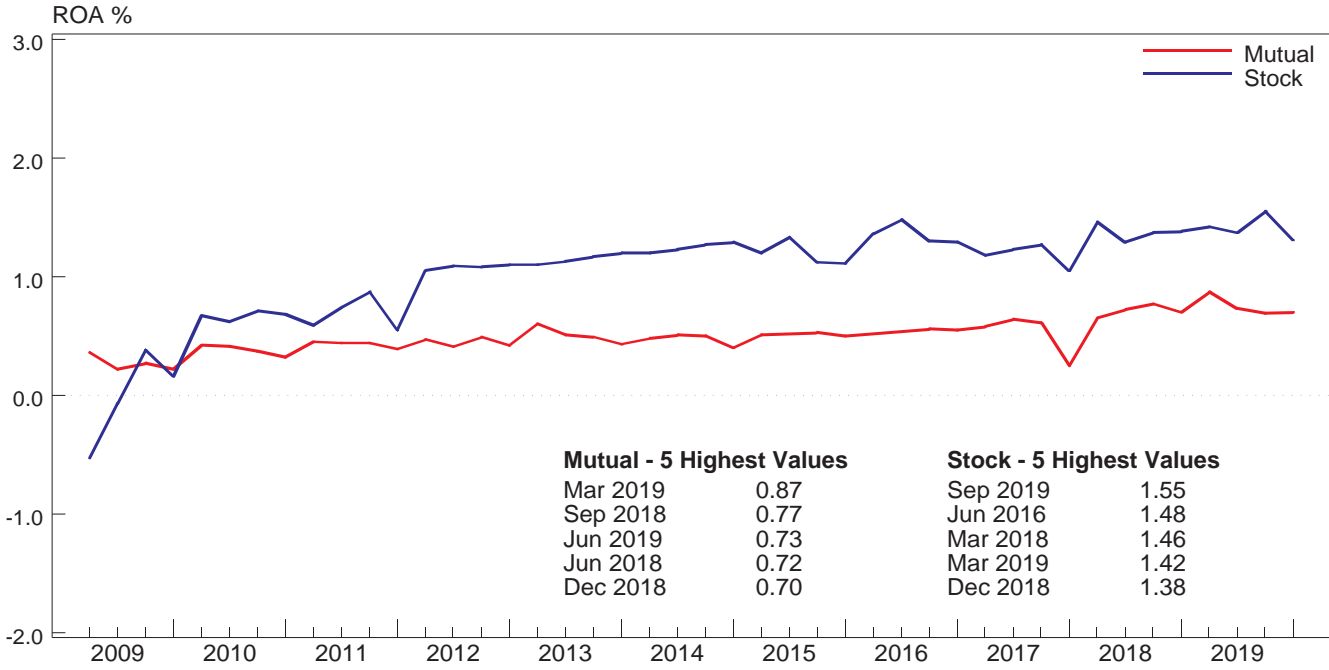
## Number of Mutual and Stock Savings Institutions

2009 - 2019



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

2009-2019



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

2009-2019

