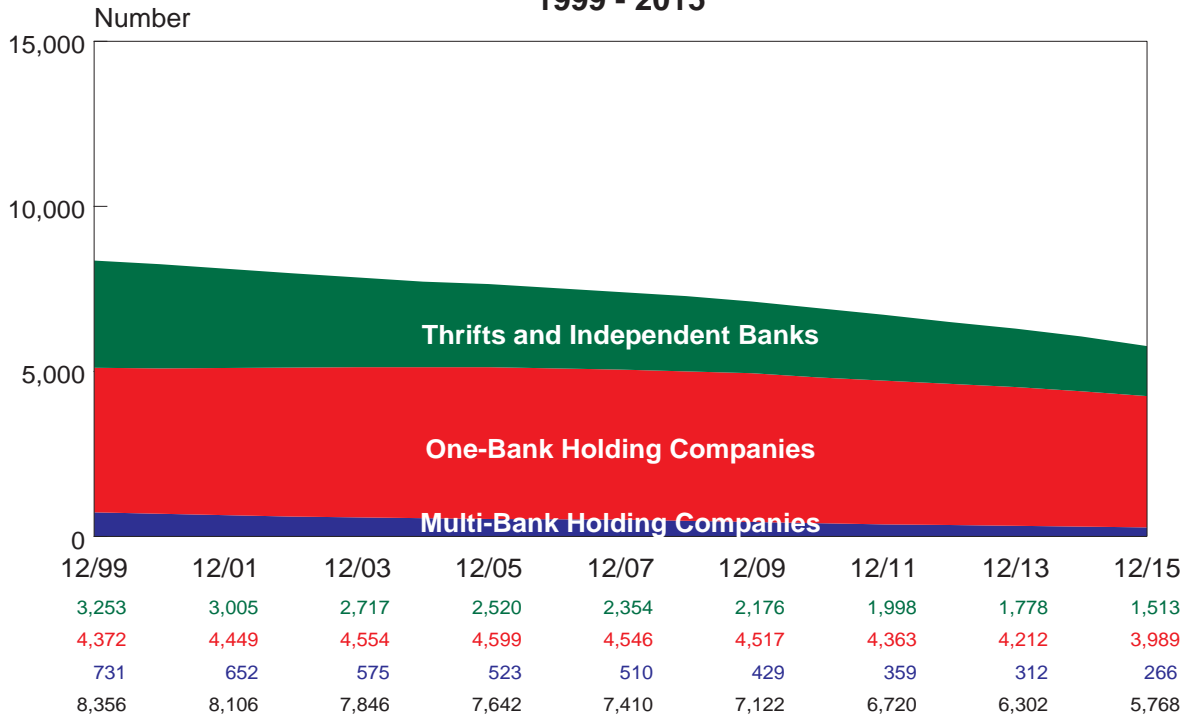


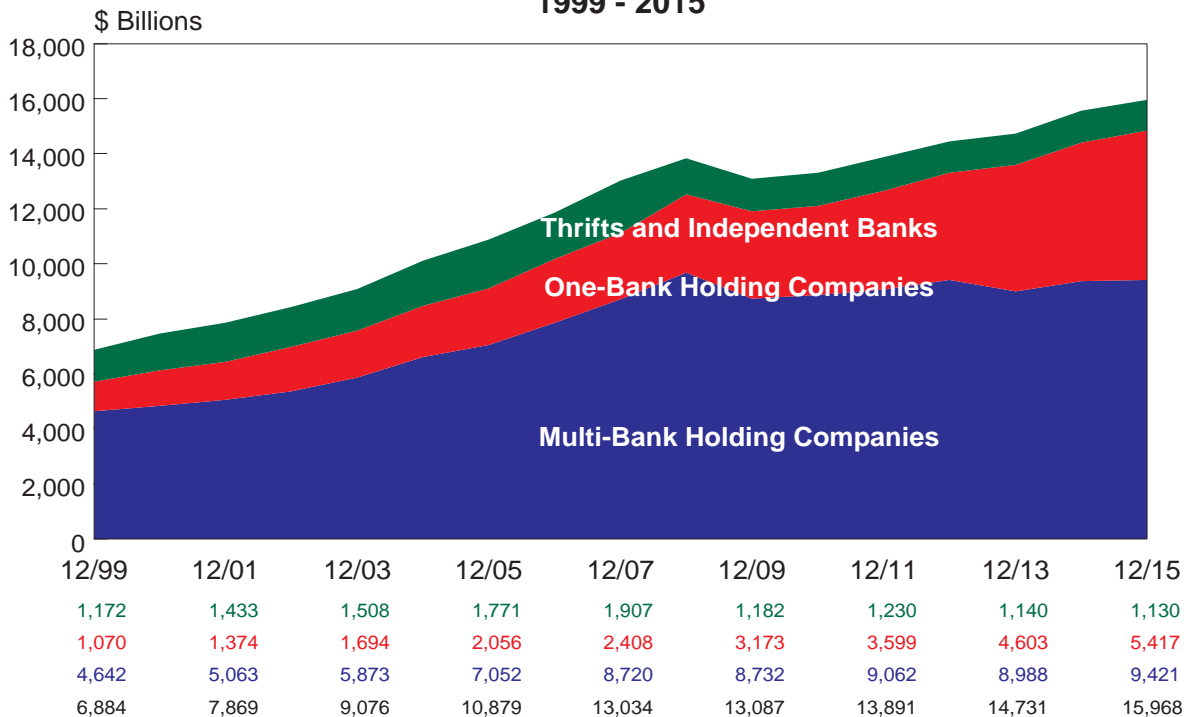
Number of FDIC-Insured Banking Organizations

1999 - 2015



Assets of FDIC-Insured Banking Organizations

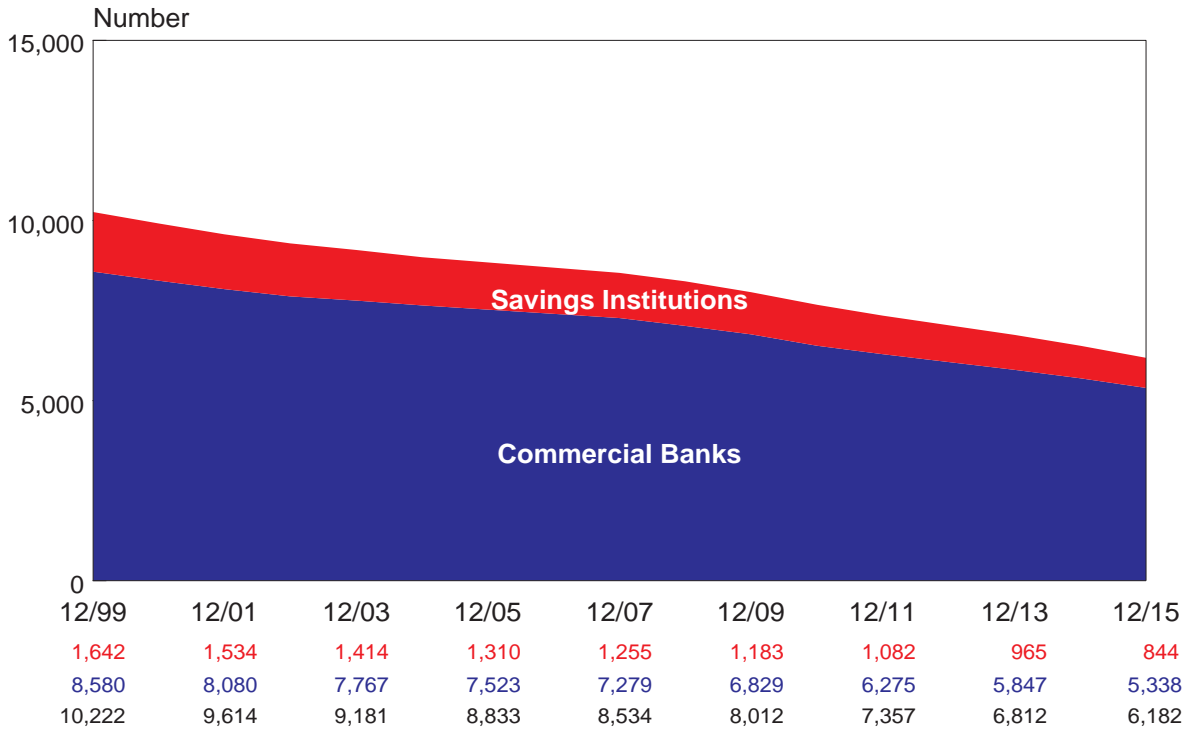
1999 - 2015



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

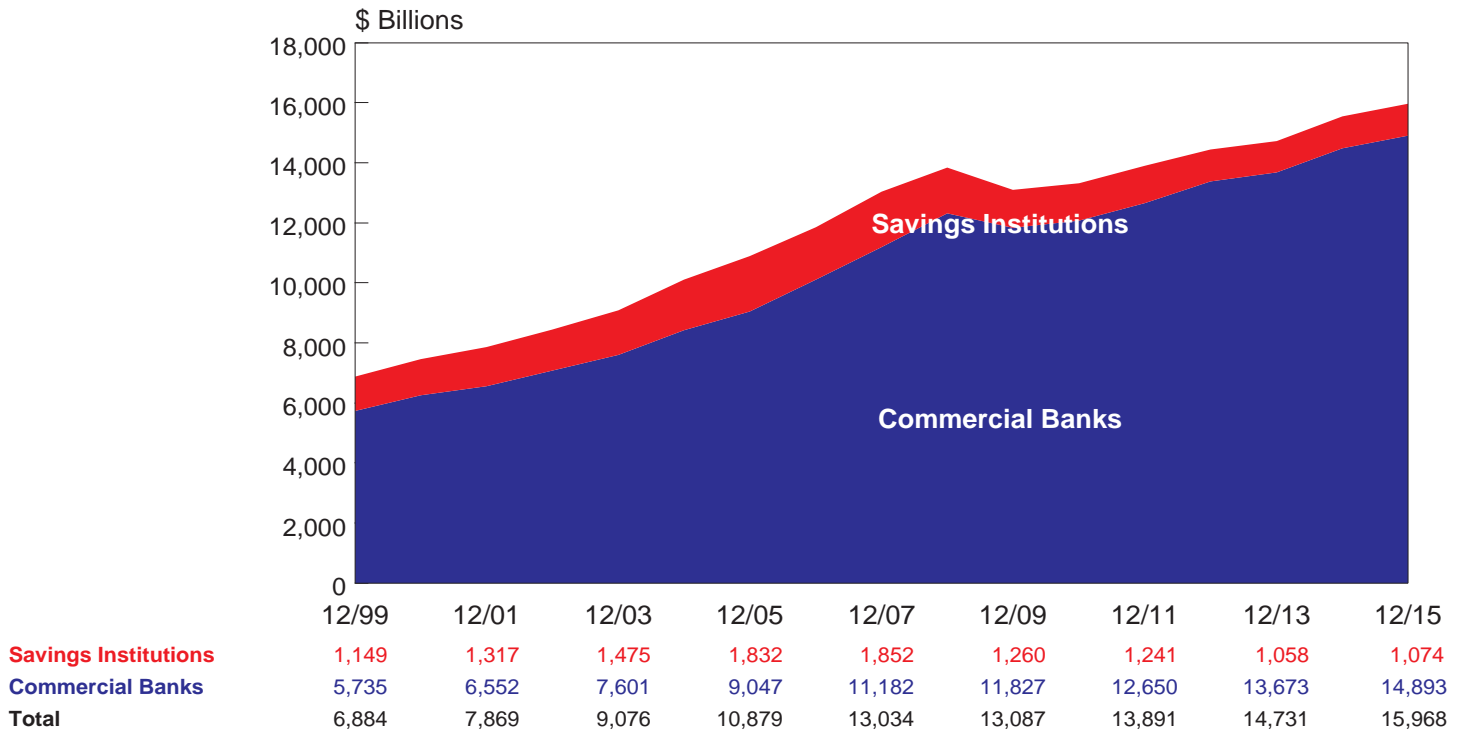
Number of FDIC-Insured Institutions

1999 - 2015



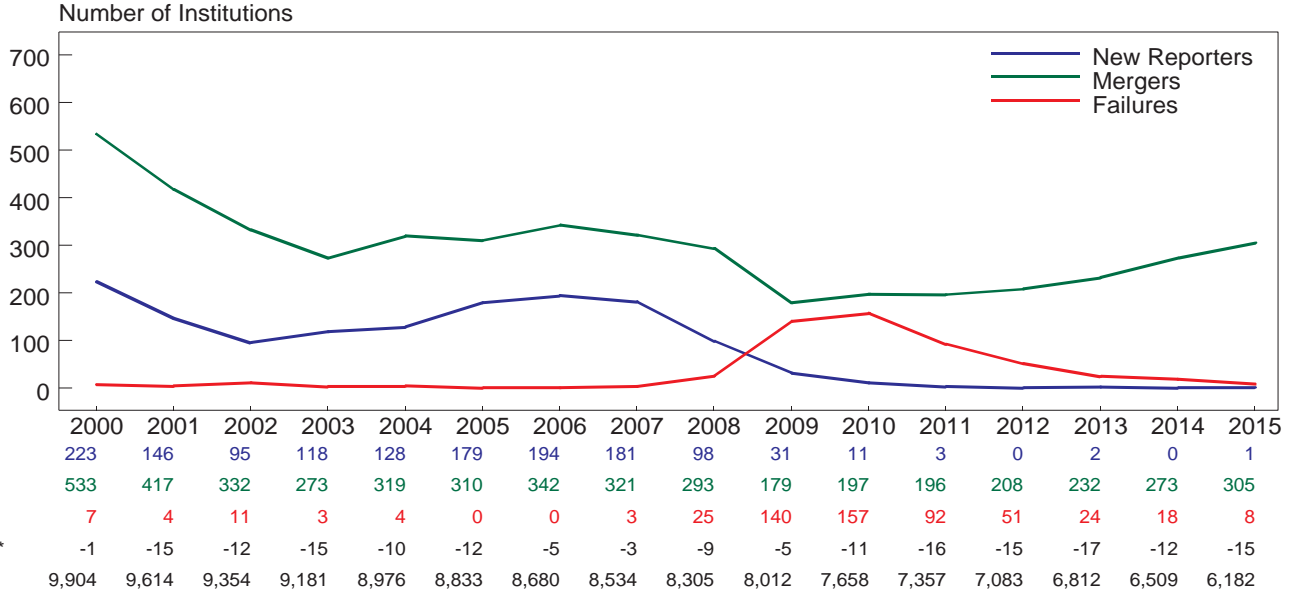
Assets of FDIC-Insured Institutions

1999 - 2015



Changes in the Number of FDIC-Insured Institutions

2000 - 2015



New Reporters

Mergers

Failures

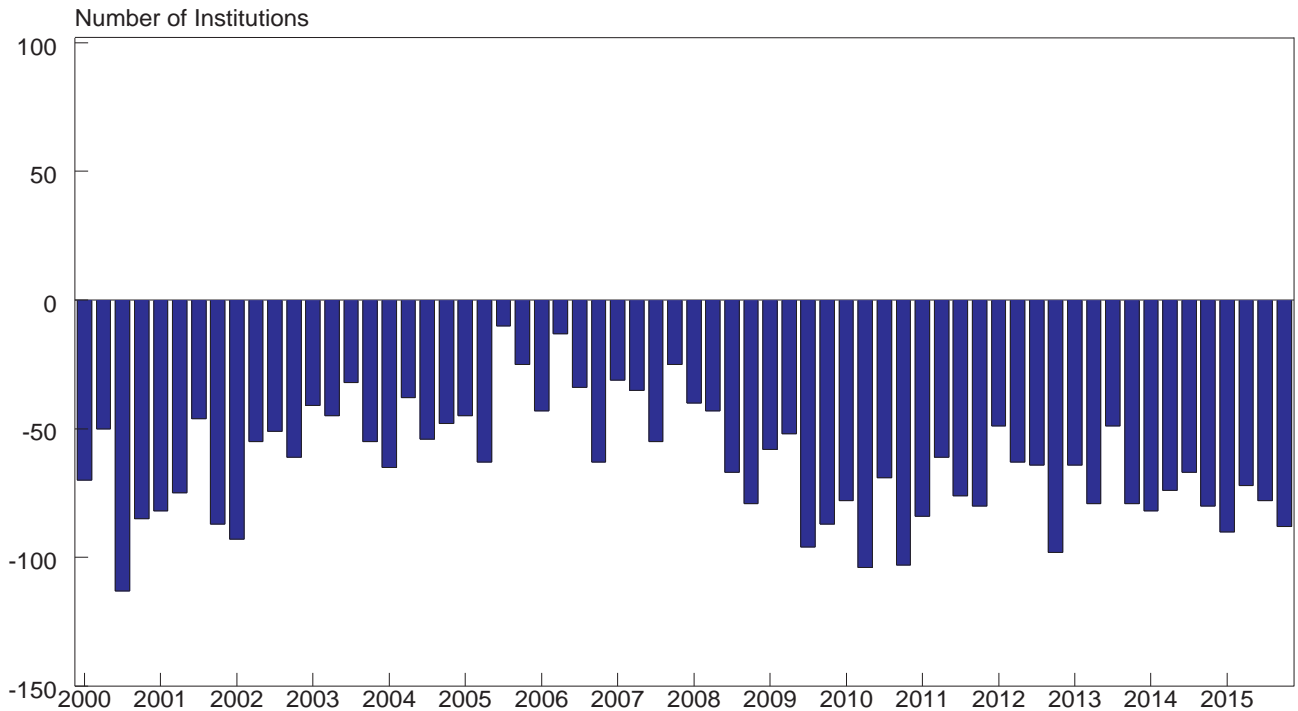
Other Changes, Net*

No. of Institutions at end of year

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

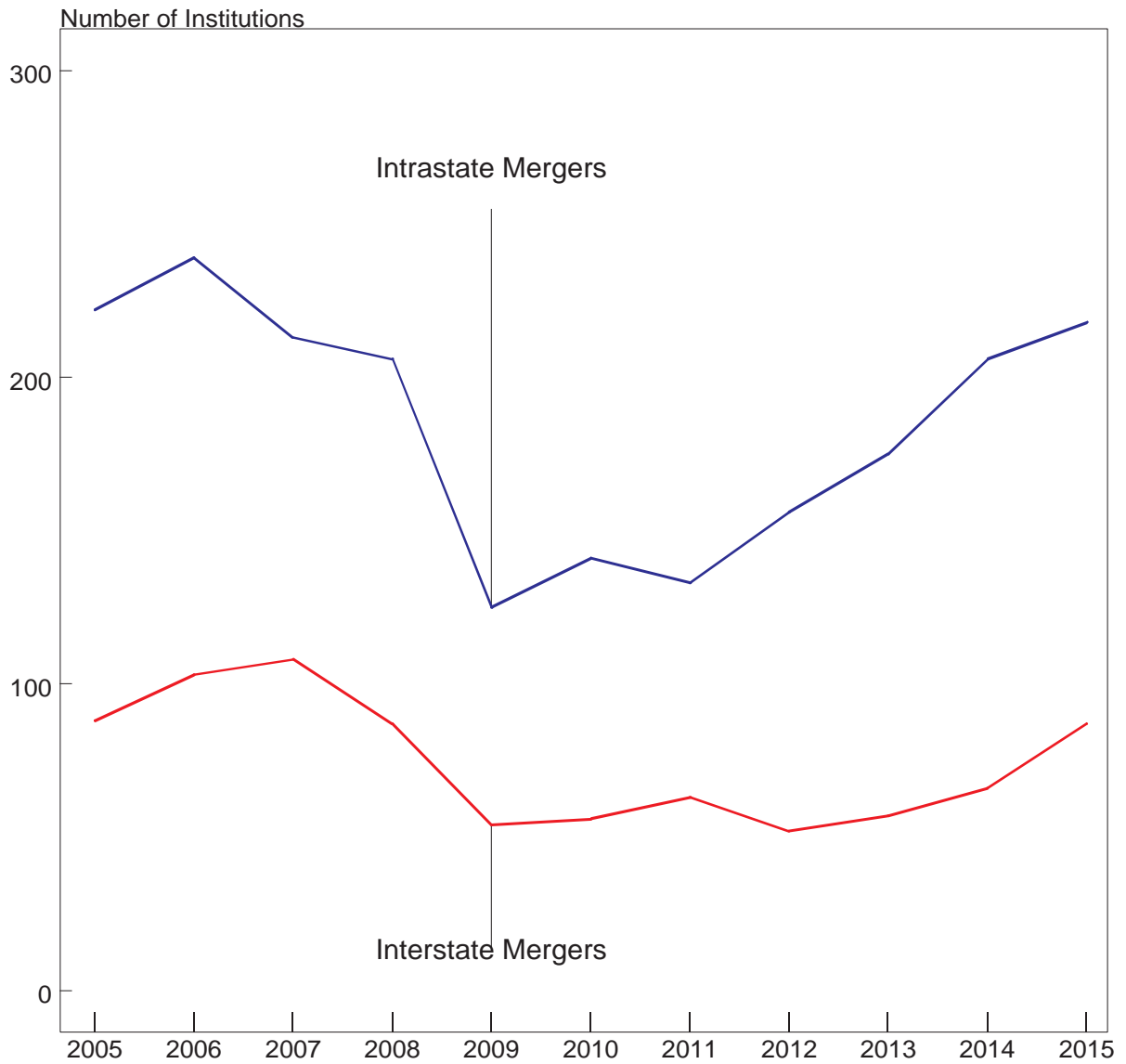
Quarterly Change in the Number of FDIC-Insured Institutions

2000-2015



Institution Mergers: Interstate vs. Intrastate

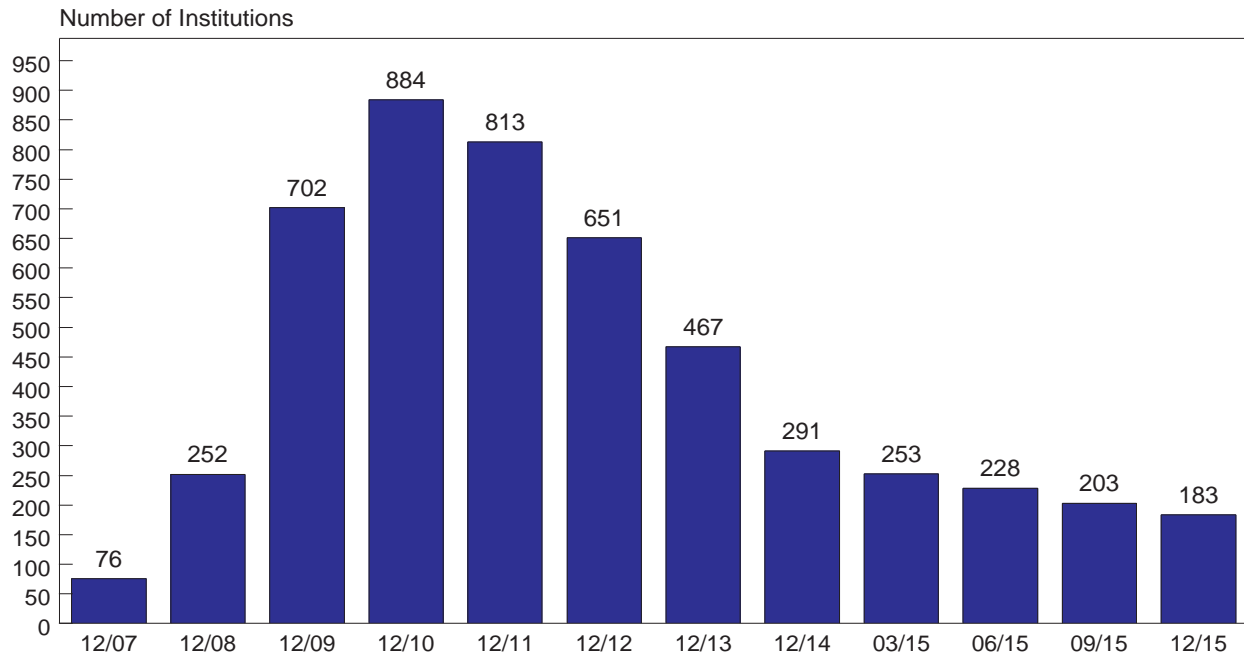
2005 - 2015



Intrastate Mergers	222	239	213	206	125	141	133	156	175	206	218
Interstate Mergers	88	103	108	87	54	56	63	52	57	66	87

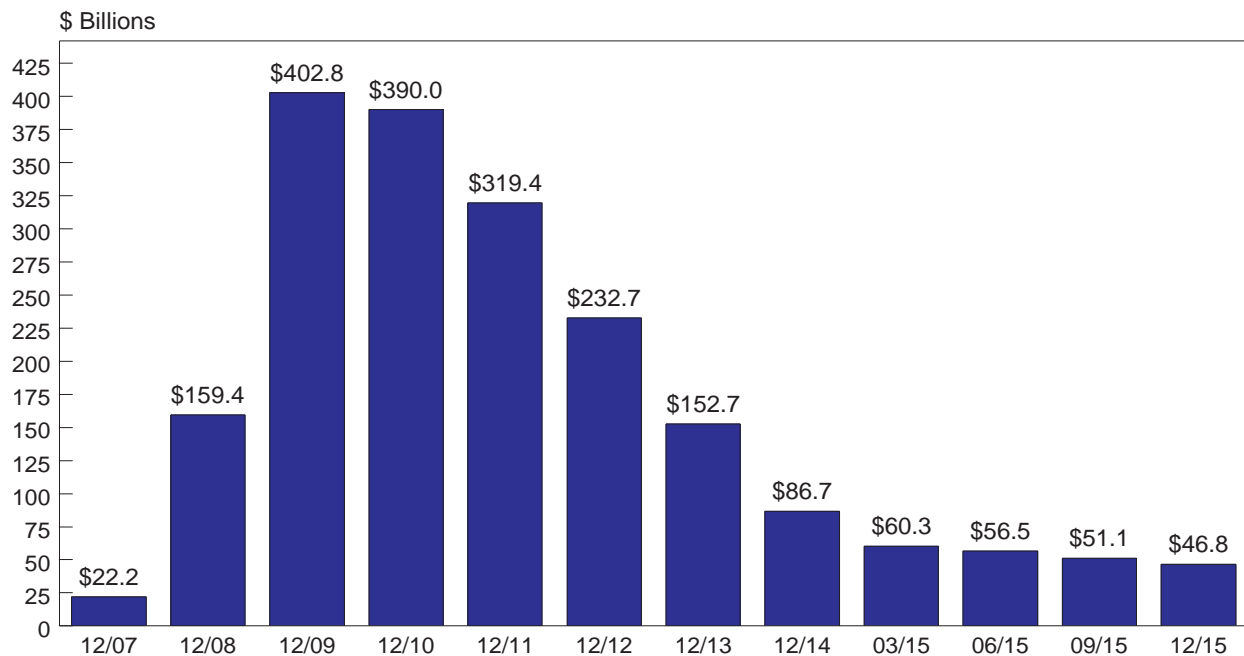
Number of FDIC-Insured "Problem" Institutions

2007-2015



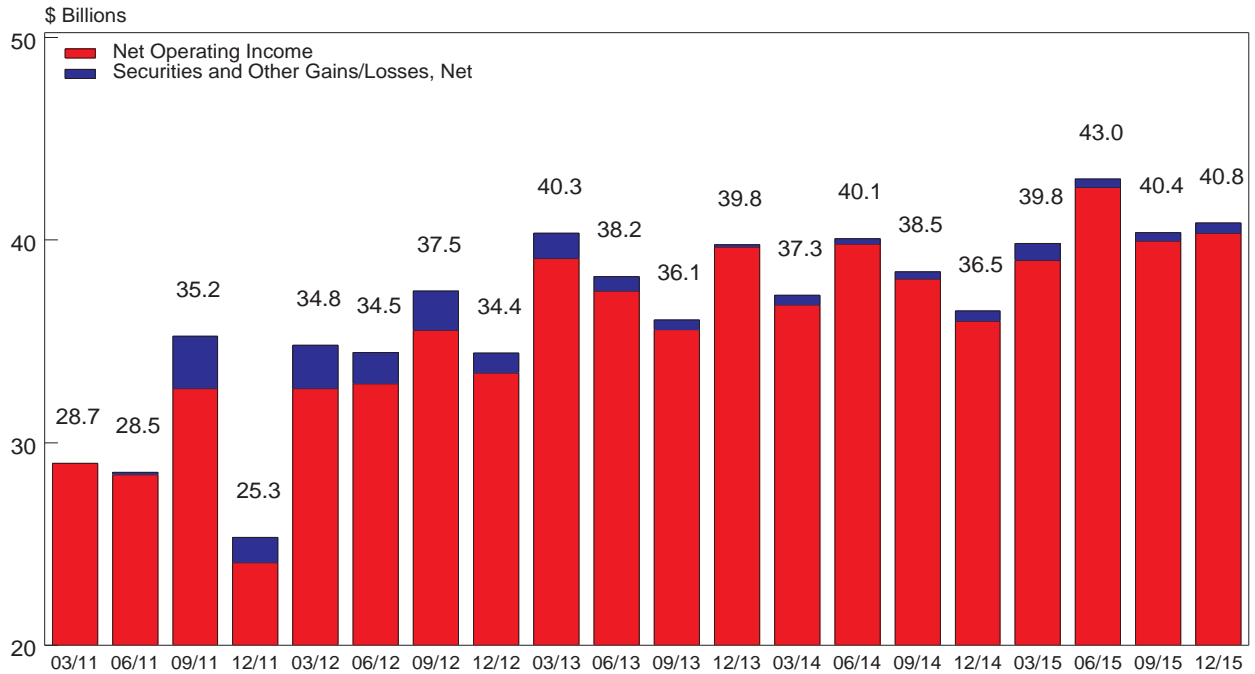
Assets of FDIC-Insured "Problem" Institutions

2007-2015



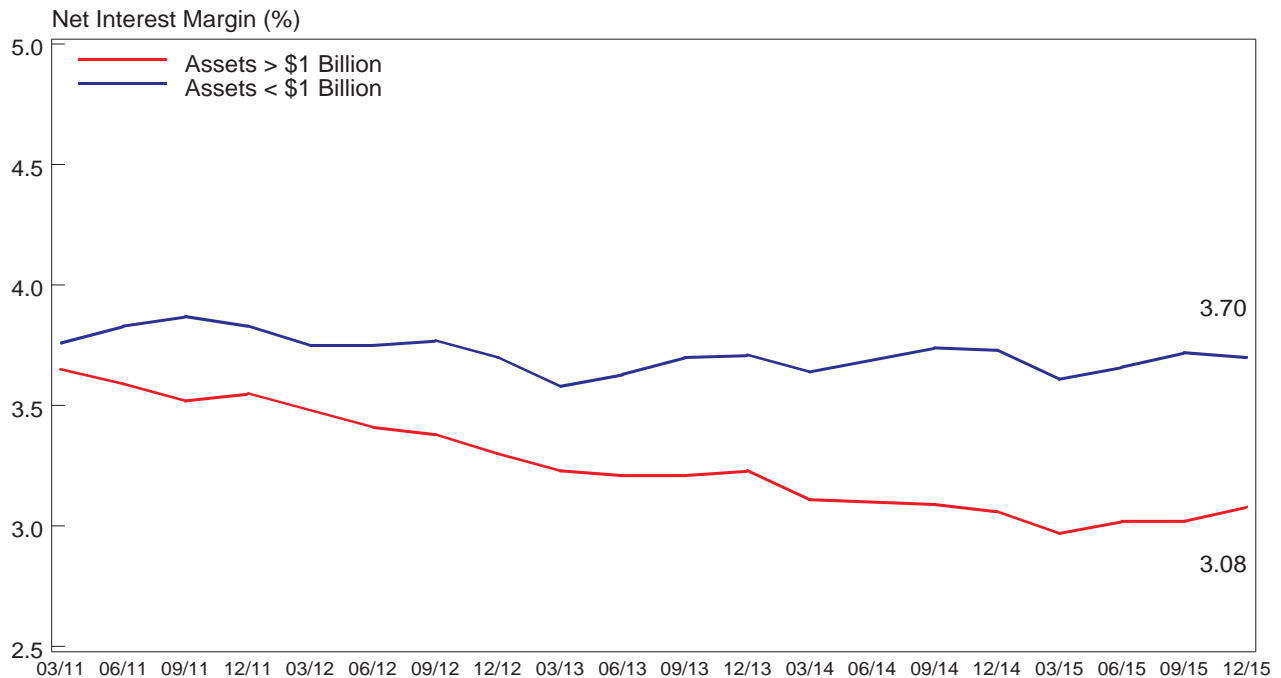
Quarterly Net Income

2011-2015



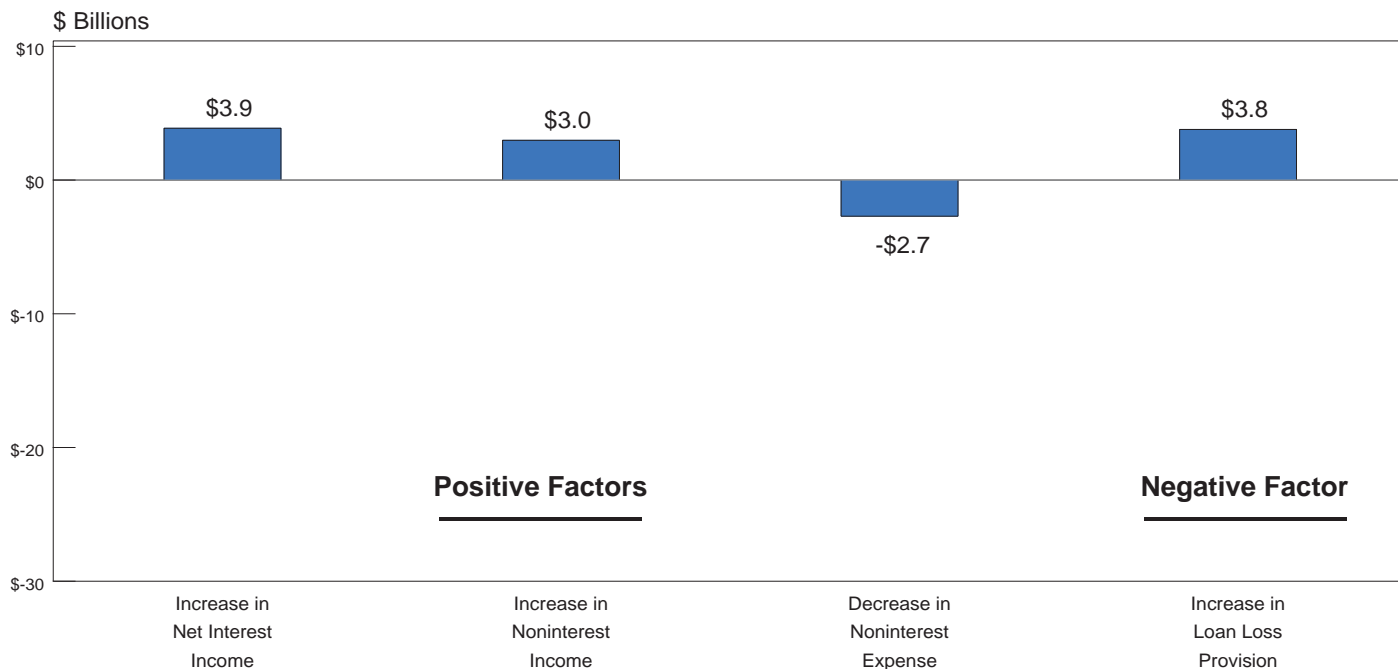
Quarterly Net Interest Margins, Annualized

2011 - 2015



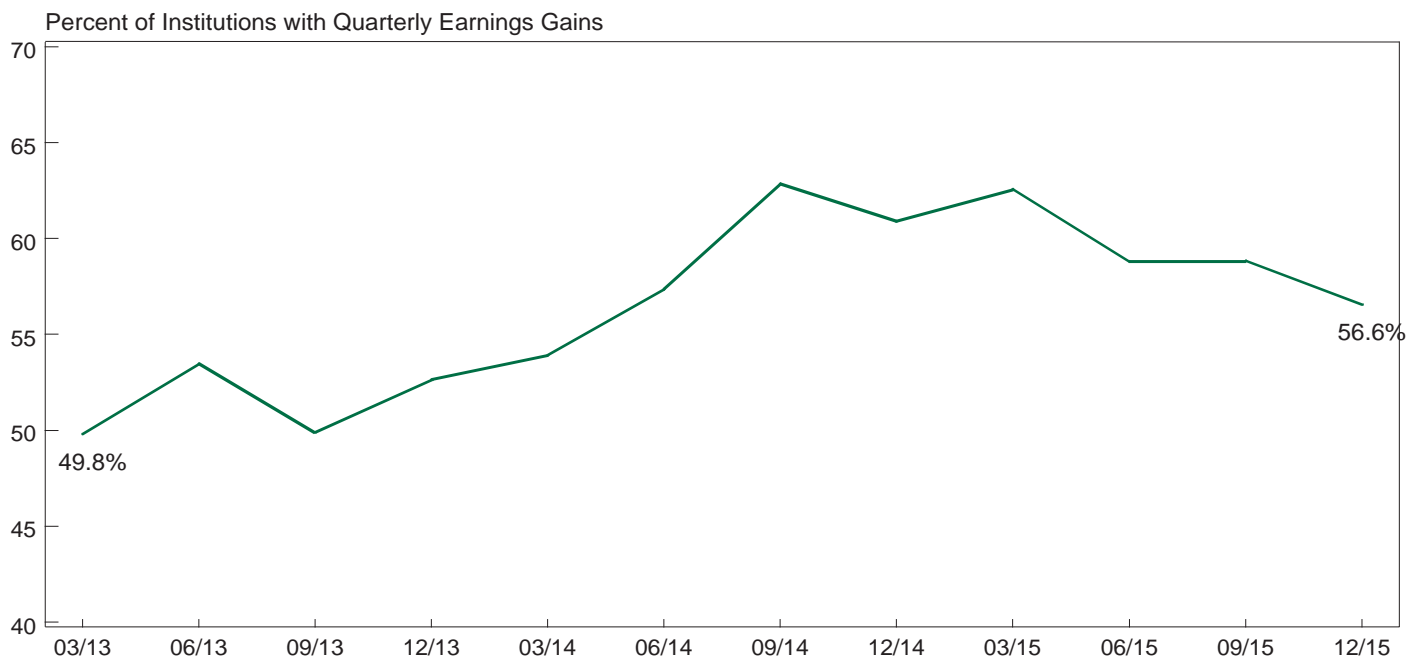
Major Factors Affecting Earnings

4th Quarter 2015 vs. 4th Quarter 2014



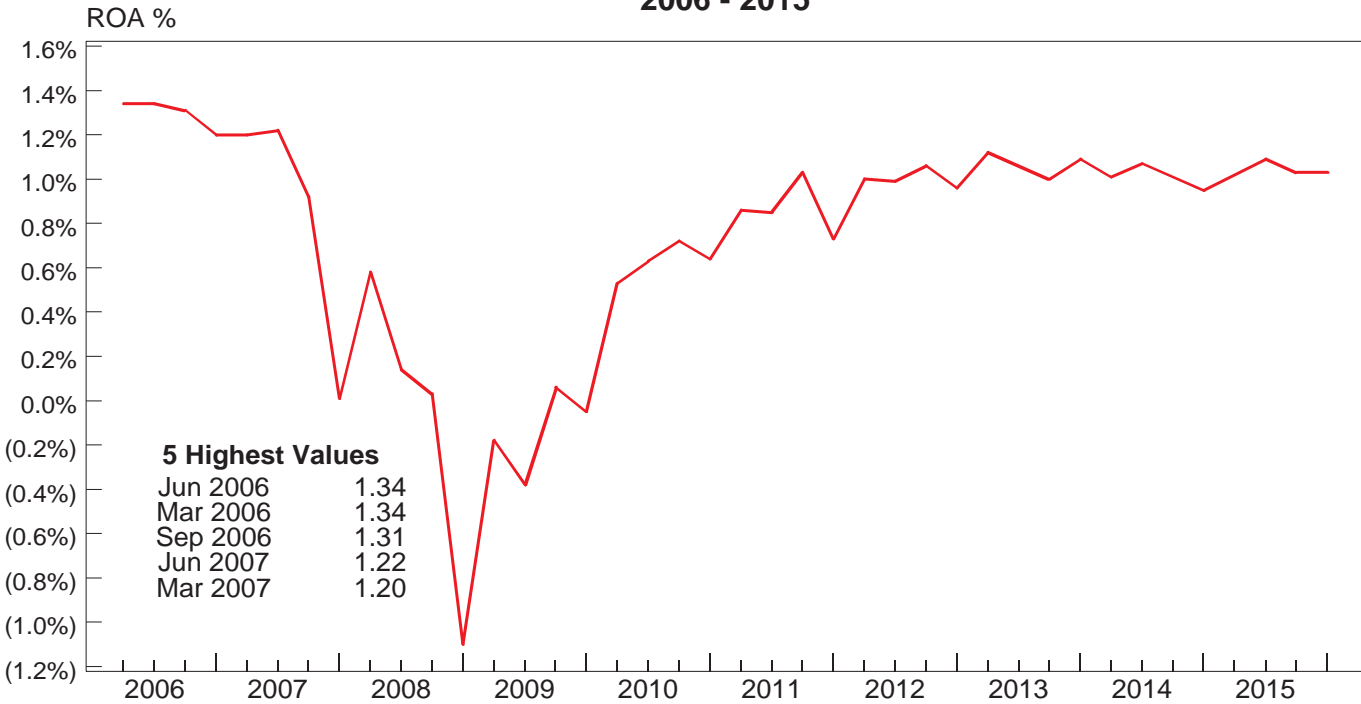
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2013-2015



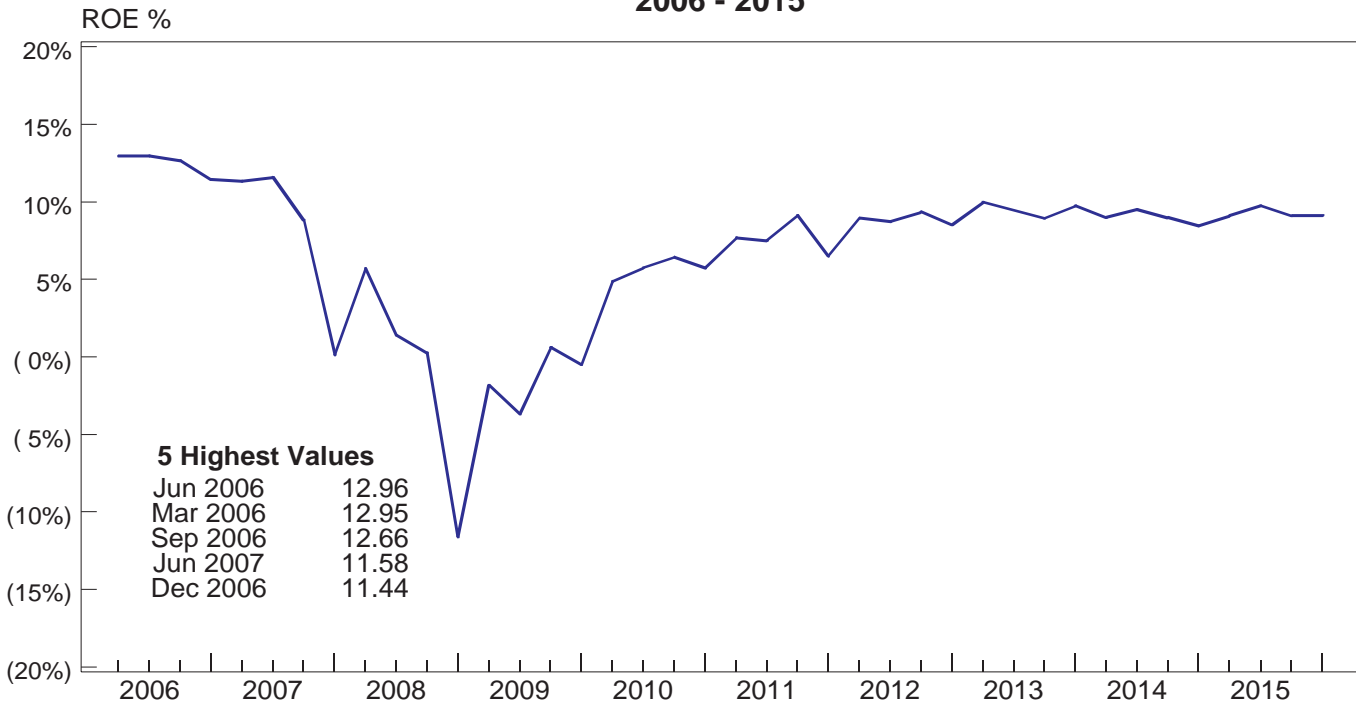
Quarterly Return on Assets (ROA), Annualized

2006 - 2015



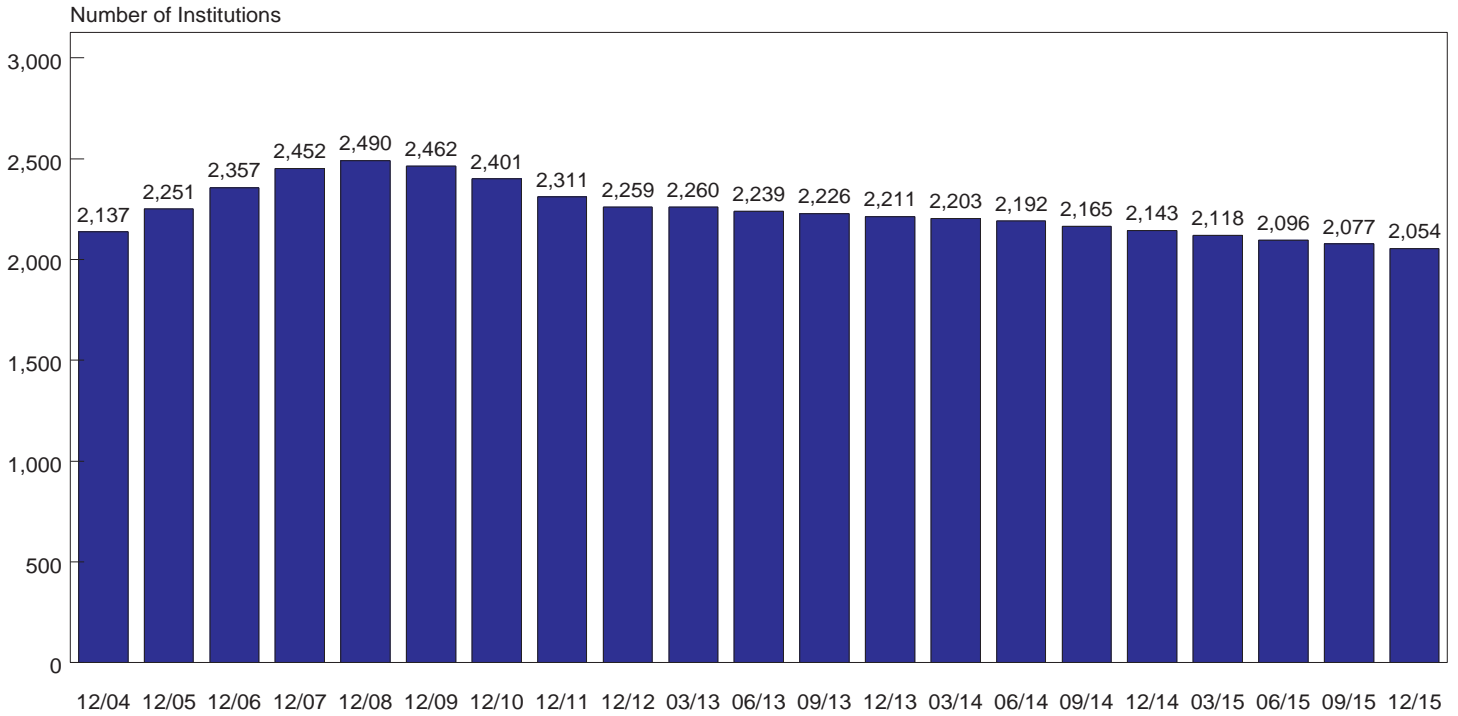
Quarterly Return on Equity (ROE), Annualized

2006 - 2015



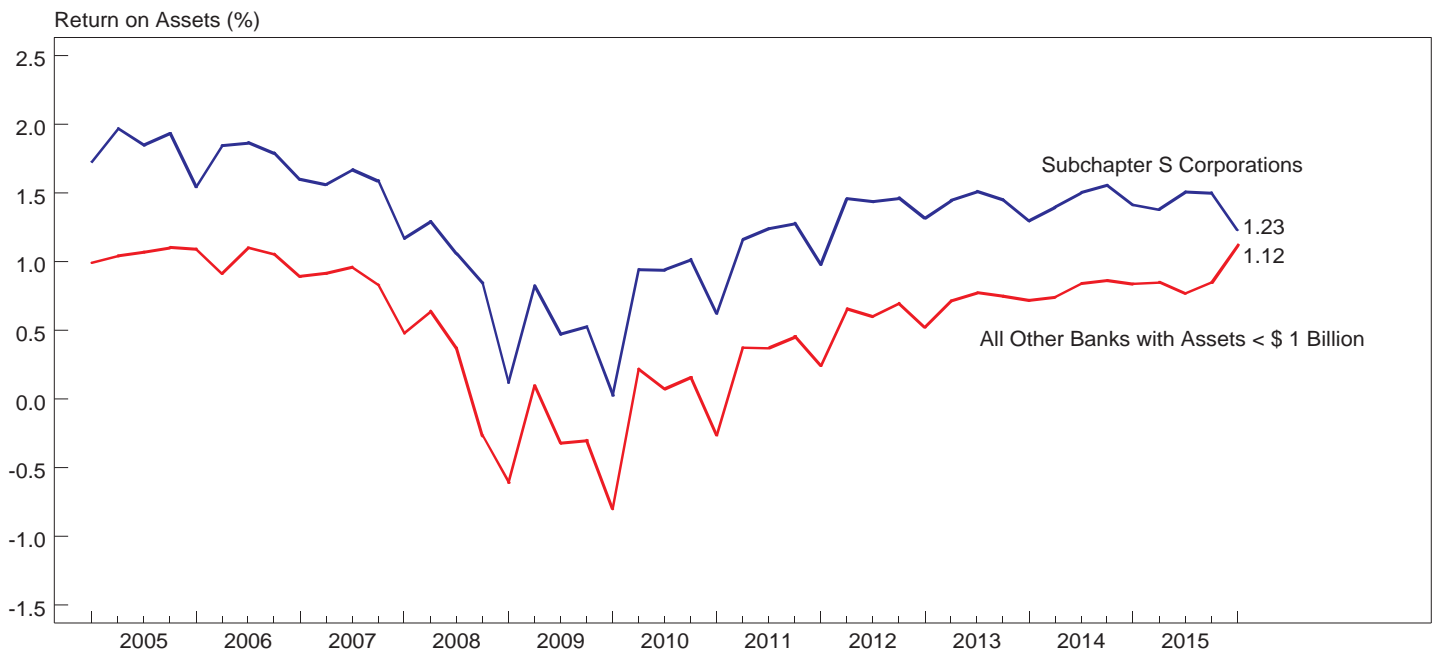
Number of Subchapter S Corporations

2004-2015



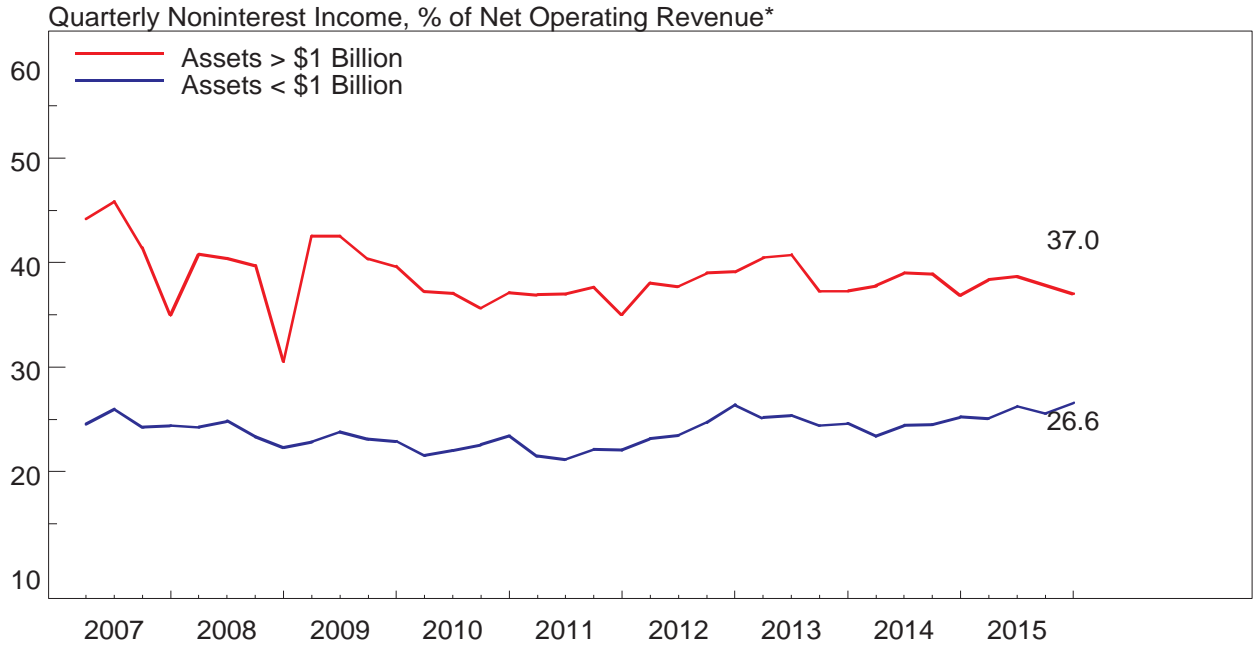
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2004-2015



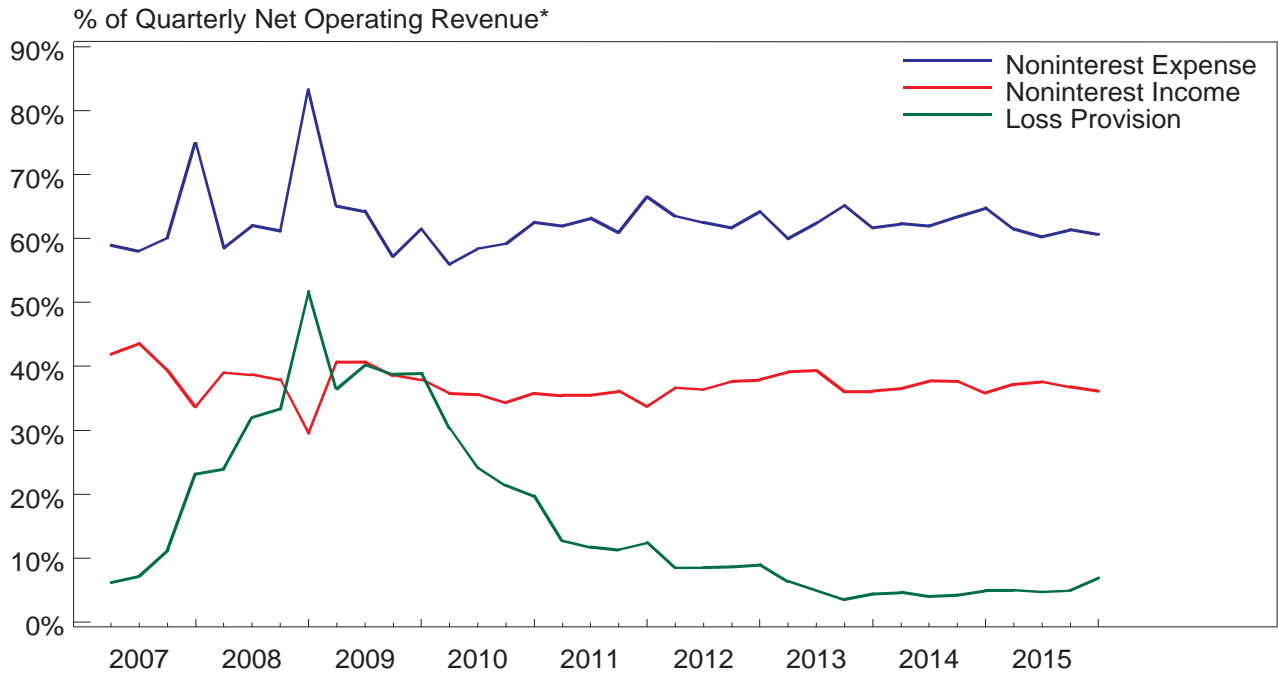
Noninterest Income as a Percentage of Net Operating Revenue*

2007 - 2015



Trends in FDIC-Insured Institutions' Income & Expenses

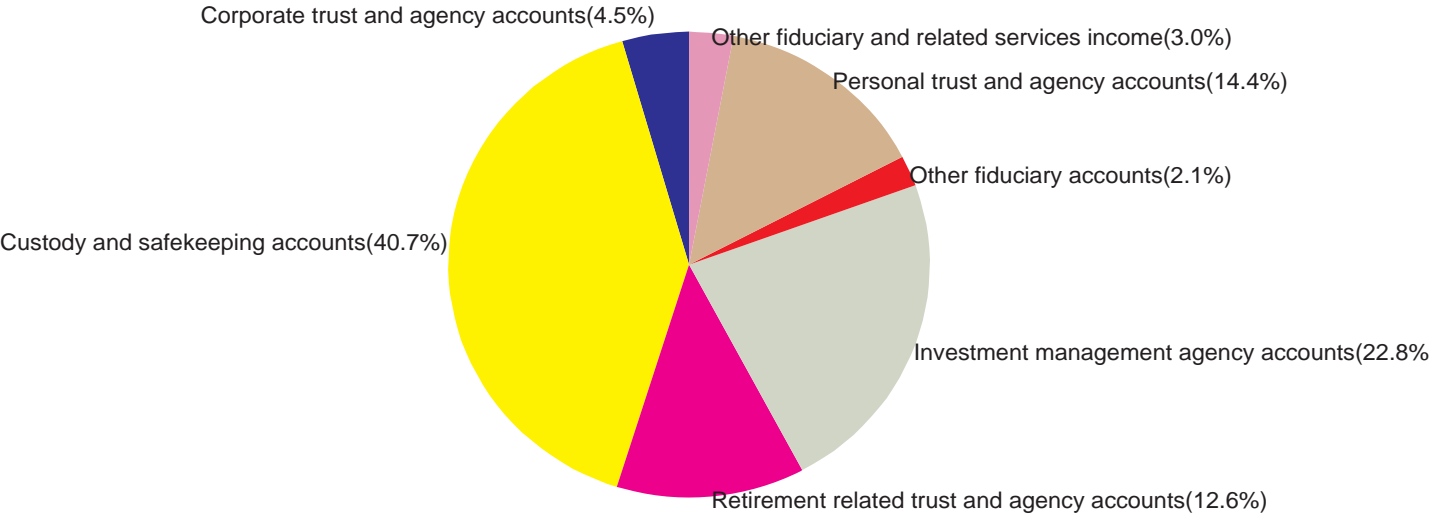
2007 - 2015



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

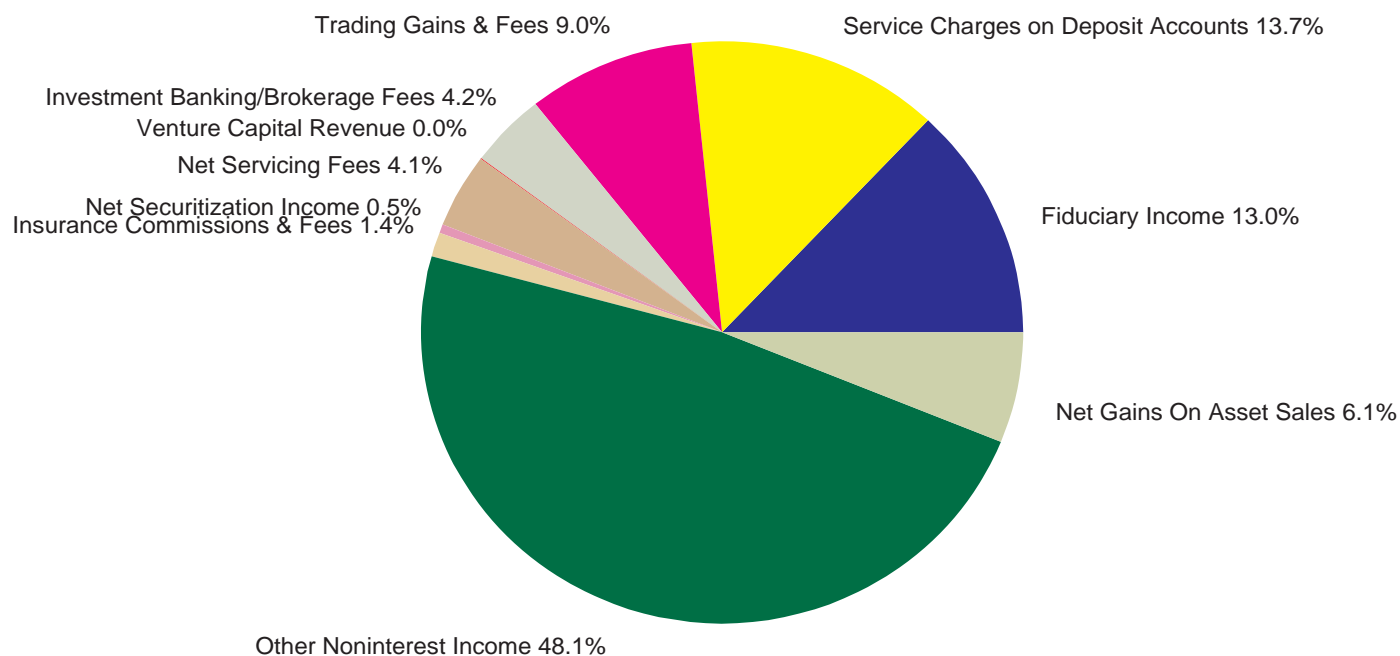
Composition of Fiduciary and Related Services Income

Full Year 2015



Composition of Noninterest Income

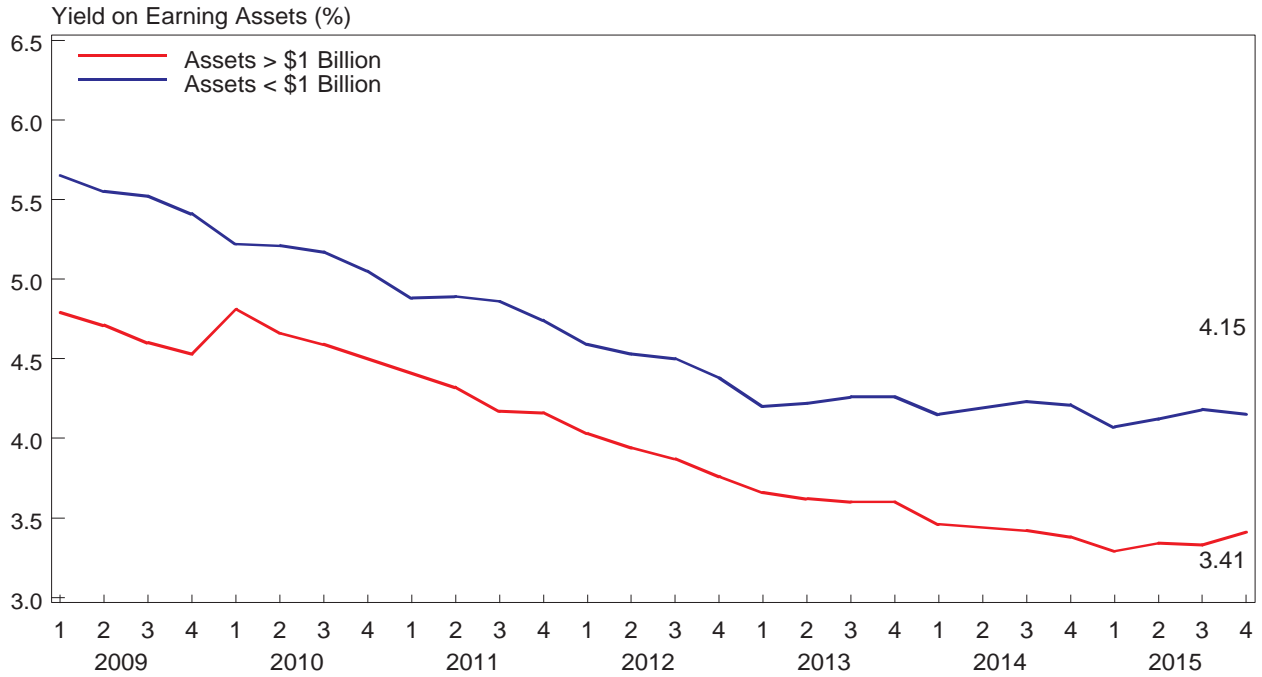
December 31, 2015 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$32,885	1,208	19.5%
Service Charges on Deposit Accounts	\$34,591	6,035	97.6%
Trading Gains & Fees	\$22,814	205	3.3%
Investment Banking/Brokerage Fees	\$10,531	1,722	27.9%
Venture Capital Revenue	\$84	46	0.7%
Net Servicing Fees	\$10,488	2,248	36.4%
Net Securitization Income	\$1,220	41	0.7%
Insurance Commissions & Fees	\$3,449	2,636	42.6%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$13,296	2,725	44.1%
Net Gains/Losses On OREO Sales	\$215	3,843	62.2%
Net Gains/Losses On Sales Of Other Assets	\$2,044	2,347	38.0%
Other Noninterest Income	\$121,763	6,132	99.2%
Total Noninterest Income	\$253,386	6,171	99.8%

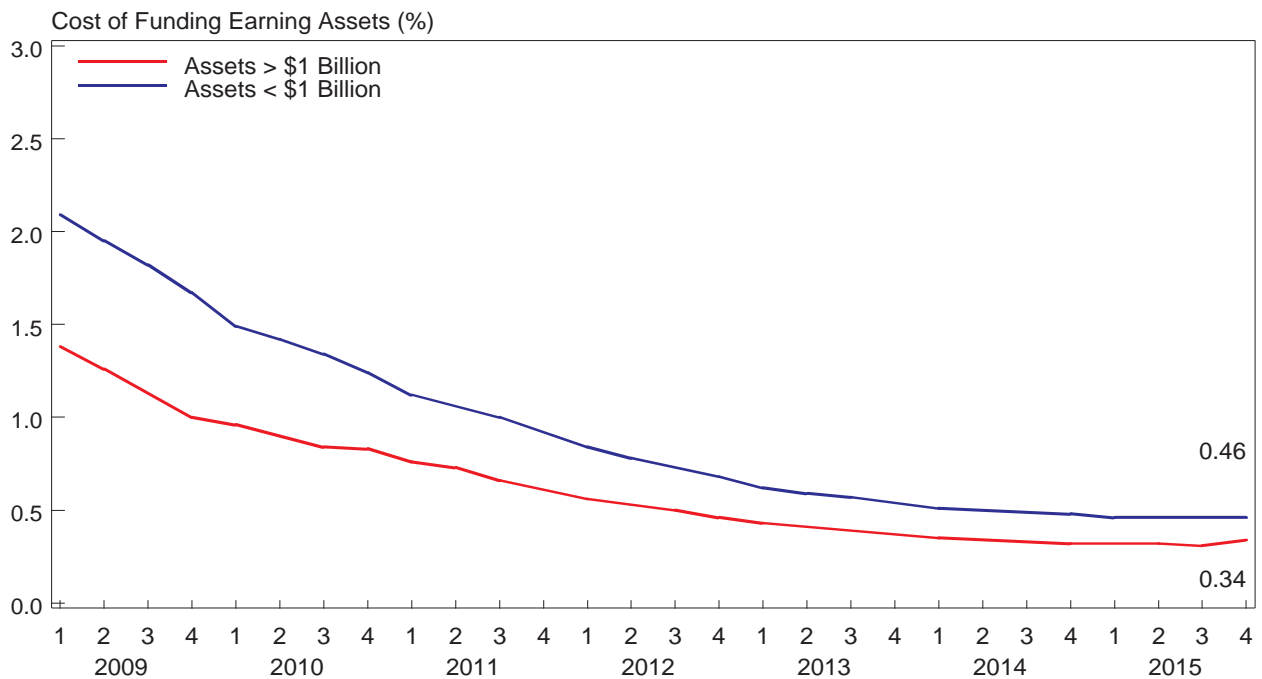
Quarterly Yield on Earning Assets

2009 - 2015

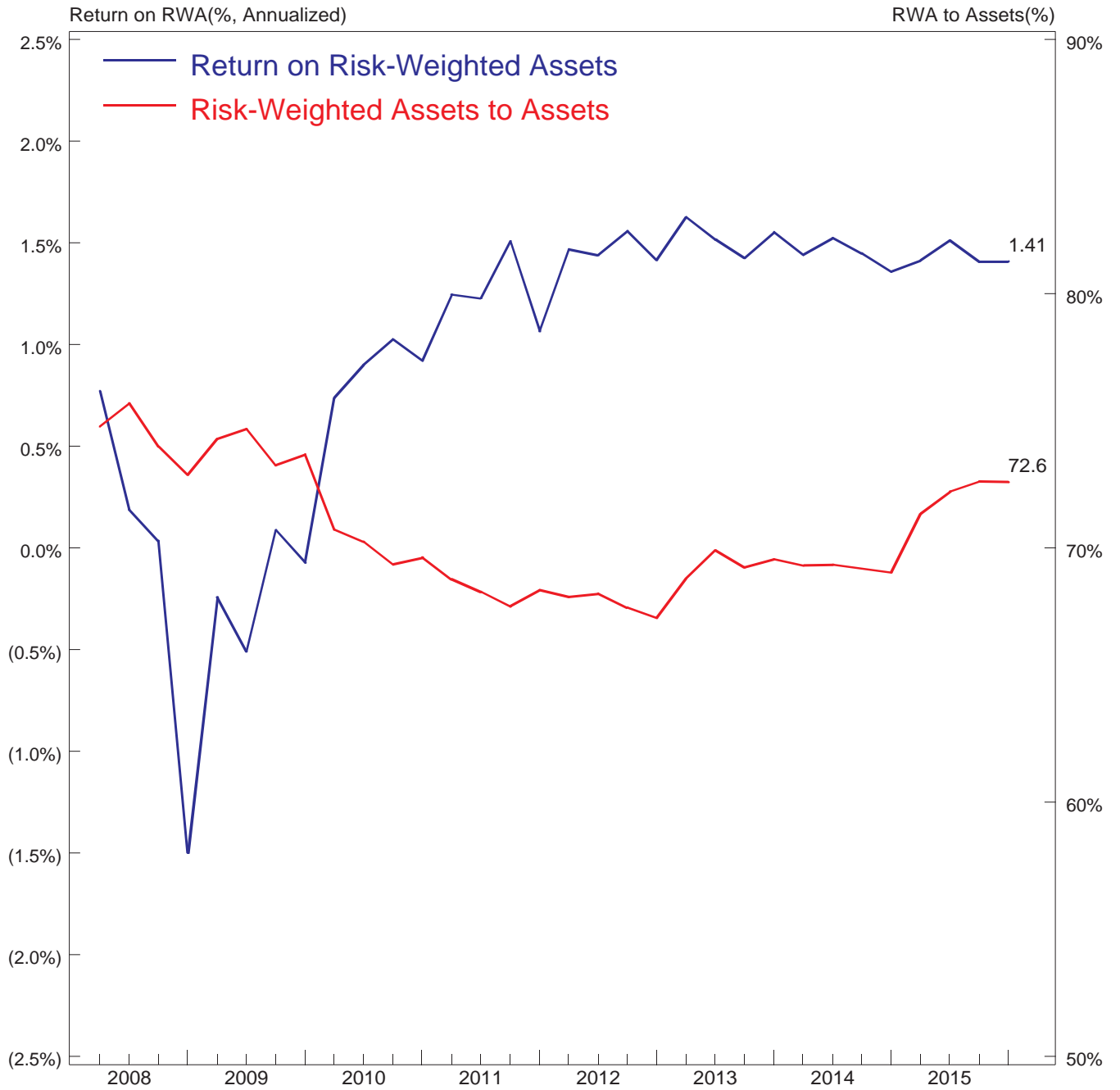


Quarterly Cost of Funding Earning Assets

2009 - 2015



Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 2008 - 2015

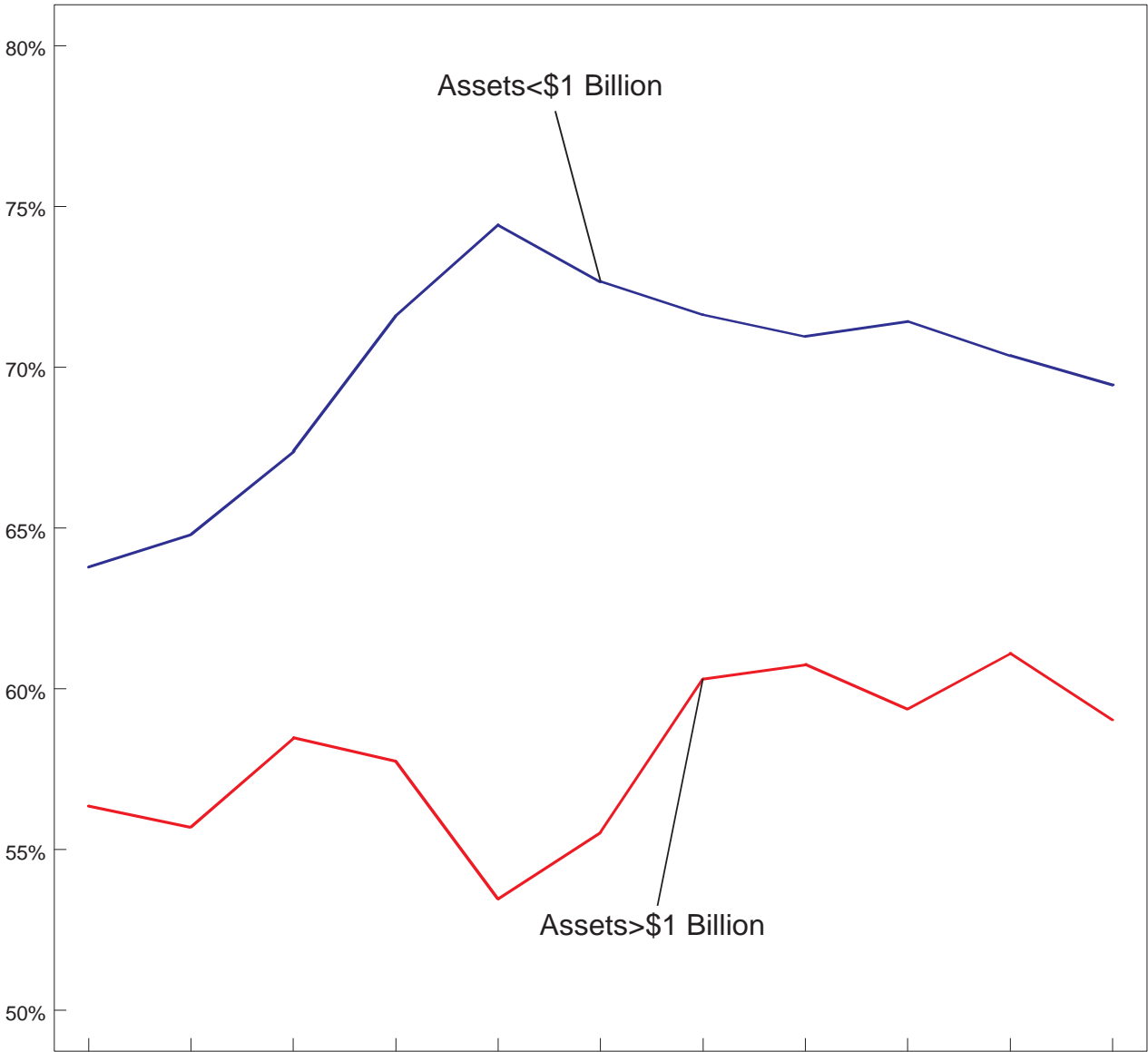


* Assets weighted according to risk categories used in regulatory capital computations.

Annual Efficiency Ratios*

2005 - 2015

Efficiency Ratio (%)

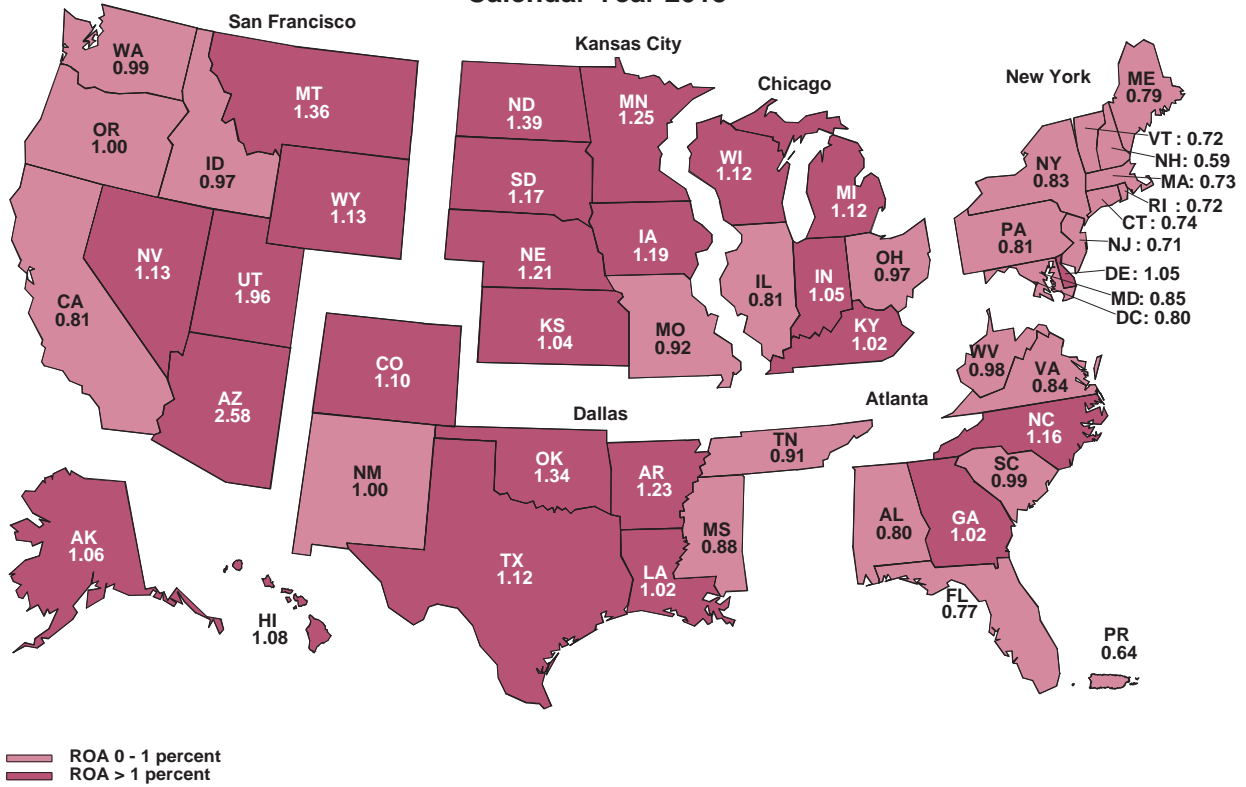


	12/05	12/06	12/07	12/08	12/09	12/10	12/11	12/12	12/13	12/14	12/15
Assets <\$1 Billion	63.78	64.80	67.38	71.59	74.42	72.66	71.63	70.96	71.42	70.36	69.45
Assets >\$1 Billion	56.35	55.70	58.47	57.74	53.46	55.53	60.30	60.75	59.37	61.10	59.03
Total	57.31	56.83	59.49	59.35	55.53	57.17	61.38	61.70	60.46	61.91	59.91

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

Return on Assets (ROA)

Calendar Year 2015



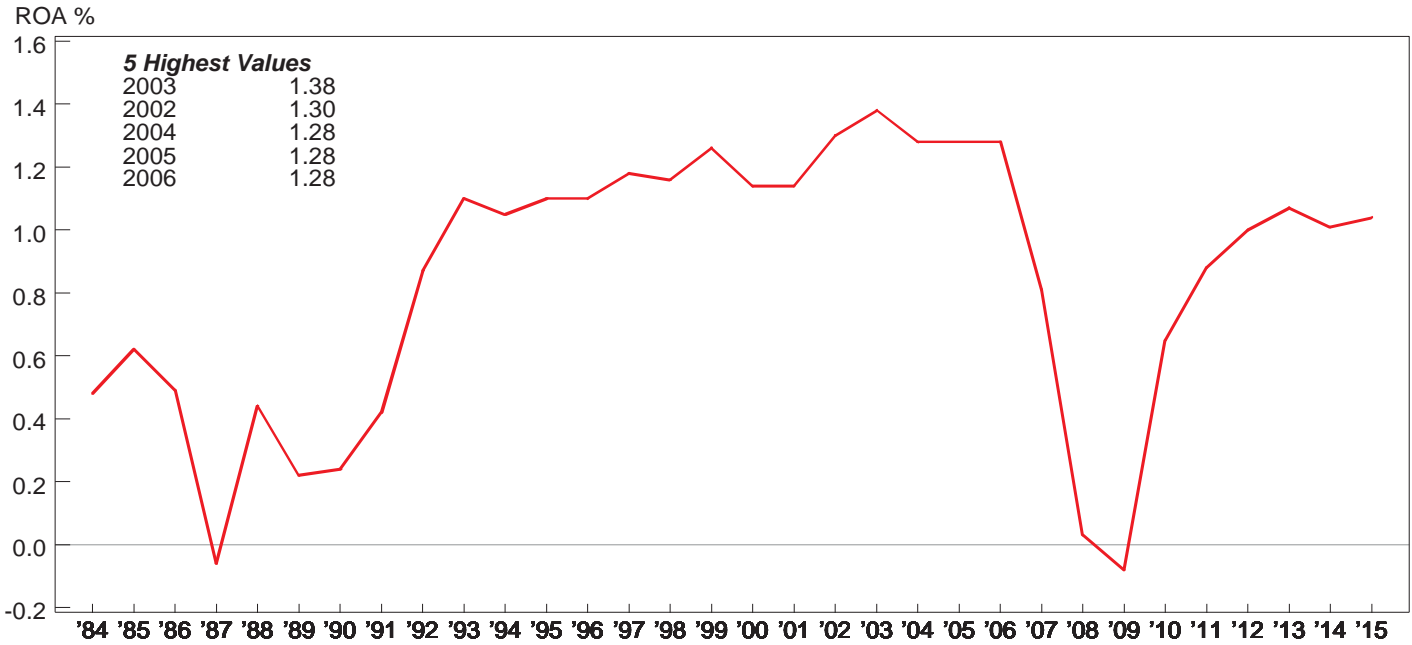
ROA Rankings by State

	No. of Inst. as of 12/31/15	2015	2014	Change*		No. of Inst. as of 12/31/15	2015	2014	Change*
1 Arizona	18	2.58	1.91	67	28 South Carolina	60	0.99	0.46	53
2 Utah	48	1.96	2.21	(25)	29 Washington	52	0.99	0.98	1
3 North Dakota	78	1.39	1.42	(3)	30 West Virginia	60	0.98	0.97	1
4 Montana	56	1.36	1.34	2	31 Idaho	12	0.97	0.94	3
5 Oklahoma	212	1.34	1.36	(2)	32 Ohio	204	0.97	0.90	7
6 Minnesota	326	1.25	1.18	7	33 Missouri	297	0.92	0.96	(4)
7 Arkansas	104	1.23	1.28	(5)	34 Tennessee	168	0.91	0.98	(7)
8 Nebraska	189	1.21	1.16	5	35 Mississippi	80	0.88	0.95	(7)
9 Iowa	311	1.19	1.15	4	36 Maryland	62	0.85	0.66	19
10 South Dakota	71	1.17	1.07	10	37 Virginia	93	0.84	1.00	(16)
11 North Carolina	65	1.16	1.06	10	38 New York	150	0.83	0.62	21
12 Nevada	17	1.13	1.69	(56)	39 California	194	0.81	0.96	(15)
13 Wyoming	32	1.13	1.15	(2)	40 Illinois	492	0.81	0.74	7
14 Michigan	110	1.12	0.69	43	41 Pennsylvania	176	0.81	0.86	(5)
15 Texas	480	1.12	1.18	(6)	42 Alabama	130	0.80	0.90	(10)
16 Wisconsin	243	1.12	0.93	19	43 District of Col.	4	0.80	0.20	60
17 Colorado	91	1.10	1.10	0	44 Maine	26	0.79	0.78	1
18 Hawaii	8	1.08	1.10	(2)	45 Florida	160	0.77	0.79	(2)
19 Alaska	5	1.06	1.09	(3)	46 Connecticut	43	0.74	0.73	1
20 Delaware	22	1.05	1.15	(10)	47 Massachusetts	138	0.73	0.70	3
21 Indiana	119	1.05	1.02	3	48 Rhode Island	9	0.72	0.82	(10)
22 Kansas	271	1.04	1.00	4	49 Vermont	12	0.72	0.76	(4)
23 Georgia	194	1.02	0.93	9	50 New Jersey	93	0.71	0.59	12
24 Kentucky	169	1.02	0.93	9	51 Puerto Rico	5	0.64	0.71	(7)
25 Louisiana	132	1.02	1.00	2	52 New Hampshire	20	0.59	0.57	2
26 New Mexico	40	1.00	0.78	22					
27 Oregon	25	1.00	0.84	16	U.S. and Terr.	6,182	1.04	1.01	3

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

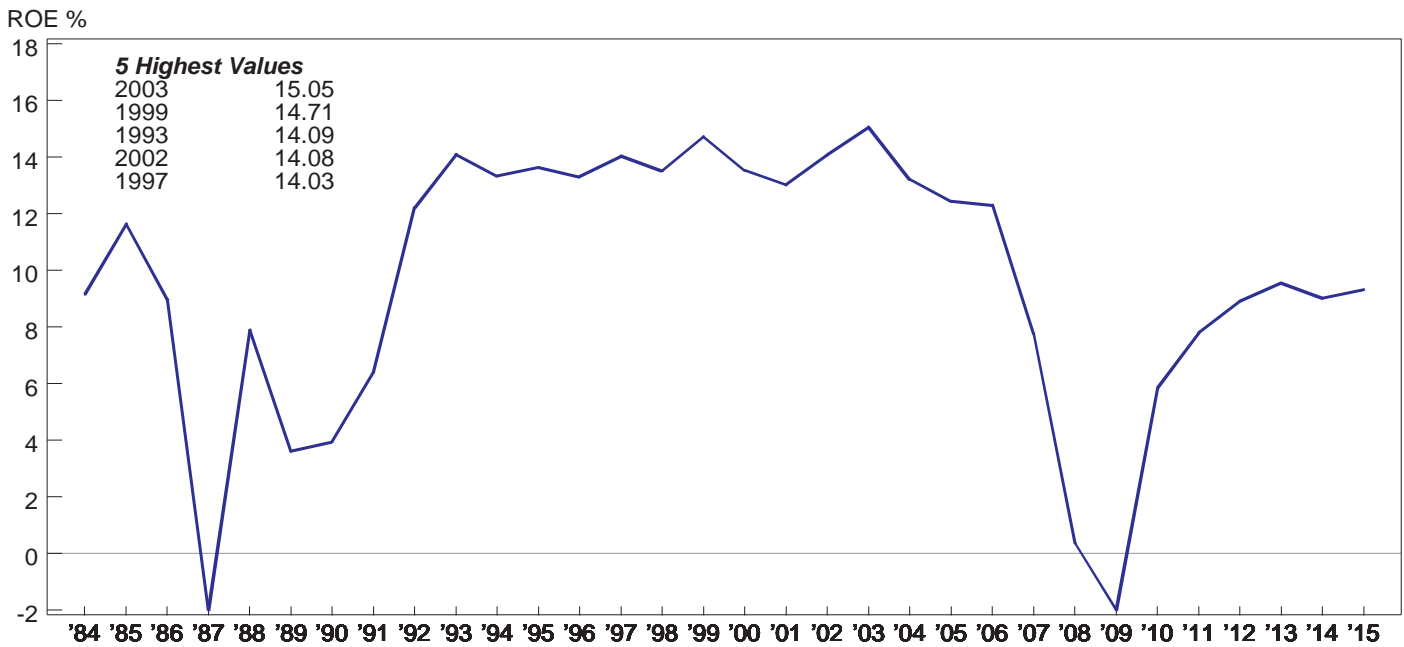
Annual Return on Assets (ROA)

1984 - 2015



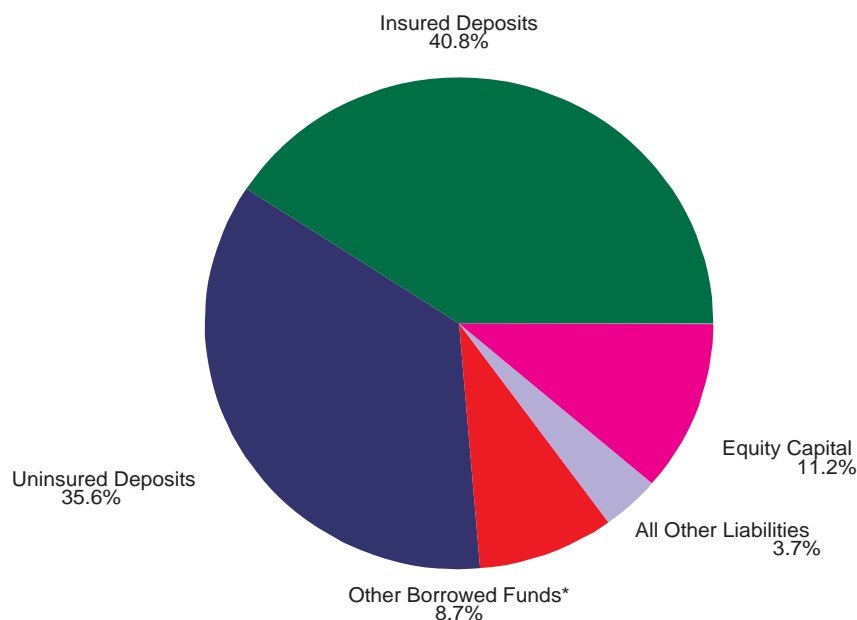
Annual Return on Equity (ROE)

1984 - 2015



Total Liabilities and Equity Capital

December 31, 2015

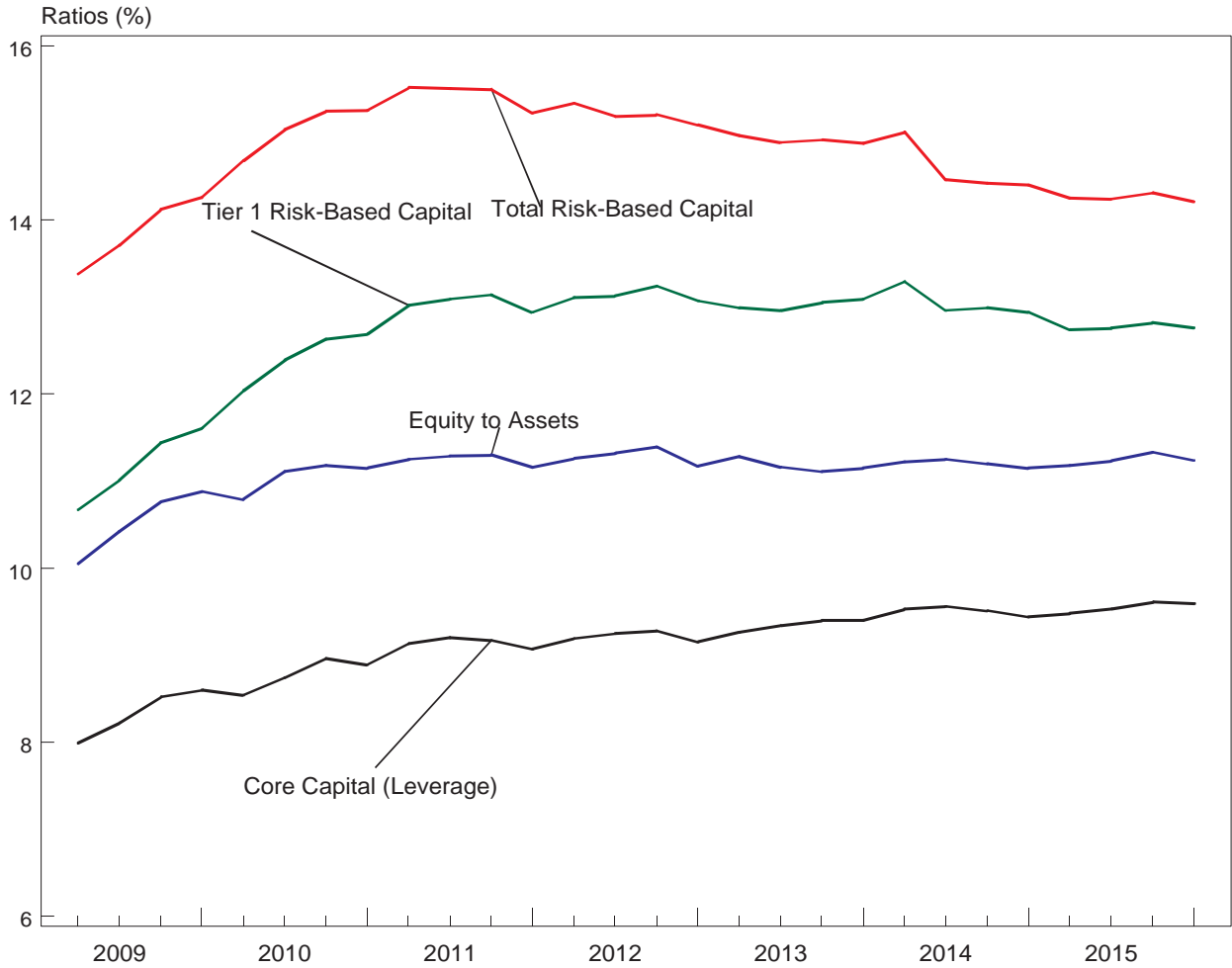


(\$ Billions)	12/31/14	12/31/15	% Change
Insured Deposits (estimated)	6,182	6,511	5.3
Uninsured Deposits	5,582	5,679	1.7
In Foreign Offices	1,396	1,285	-8.0
Other Borrowed Funds*	1,388	1,386	-0.1
All Other Liabilities	661	591	-10.6
Subordinated Debt	98	92	-6.1
Bank Equity Capital	1,734	1,795	3.5
Total Liabilities and Equity Capital	15,554	15,968	2.7

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

Capital Ratios

2009 - 2015

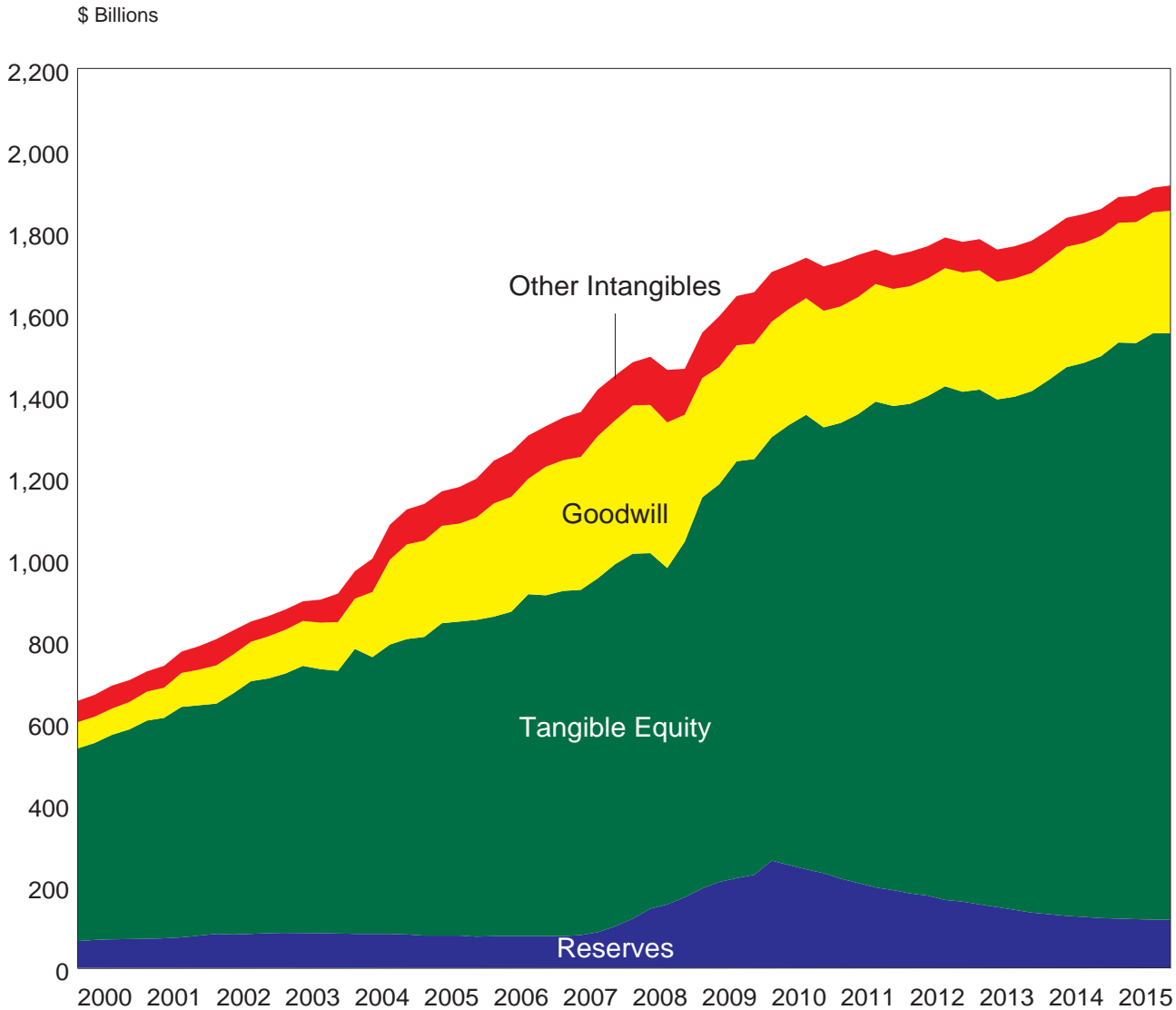


	12/09	12/10	12/11	12/12	12/13	12/14	12/15
Total Risk-Based Capital	14.26	15.26	15.23	15.09	14.88	14.40	14.21
Tier 1 Risk-Based Capital	11.61	12.69	12.94	13.07	13.09	12.94	12.76
Equity to Assets	10.88	11.15	11.16	11.17	11.15	11.15	11.24
Core Capital (Leverage)	8.60	8.89	9.07	9.15	9.40	9.44	9.59

Equity Capital and Reserves

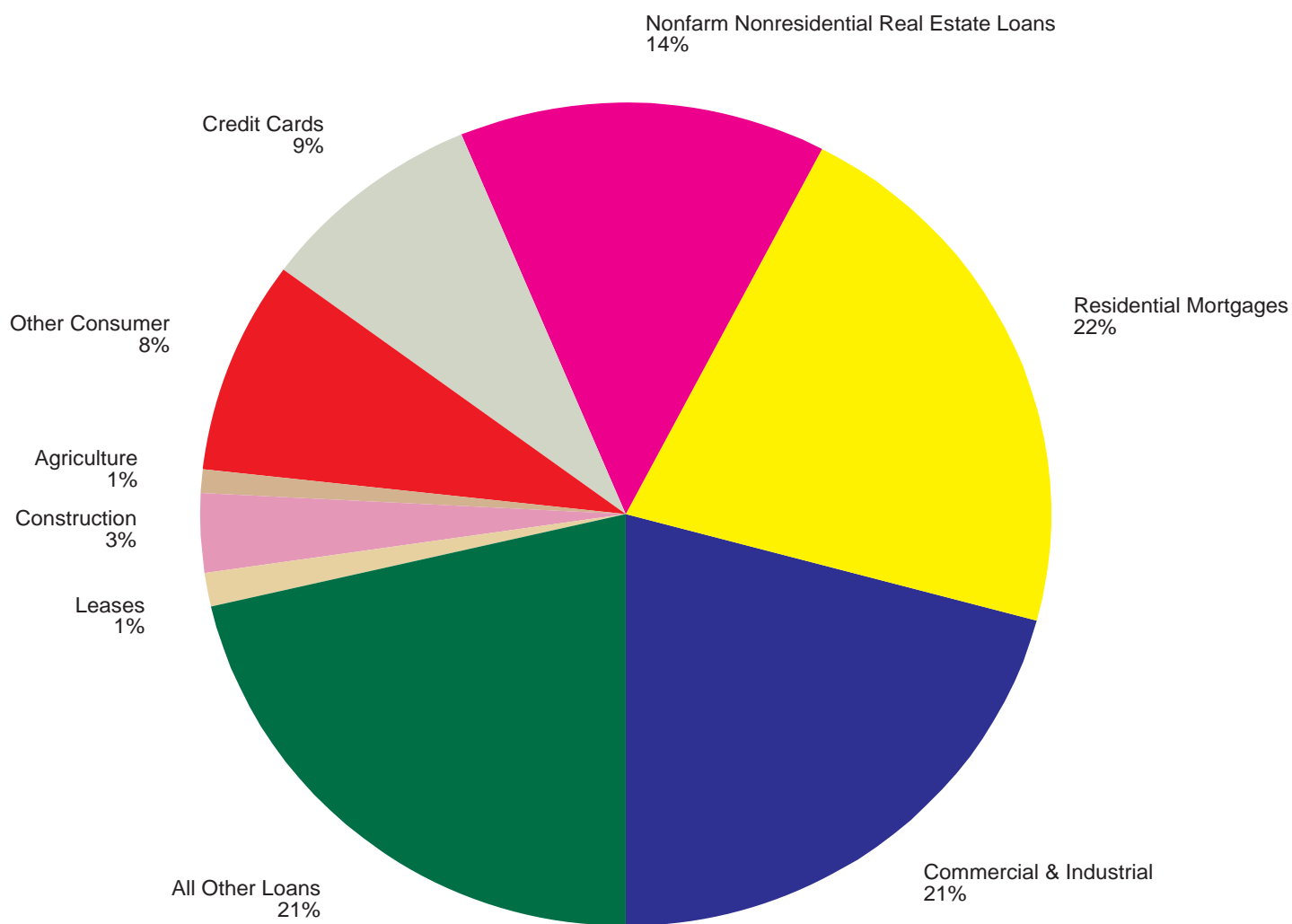
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2015



Loan Portfolio Composition

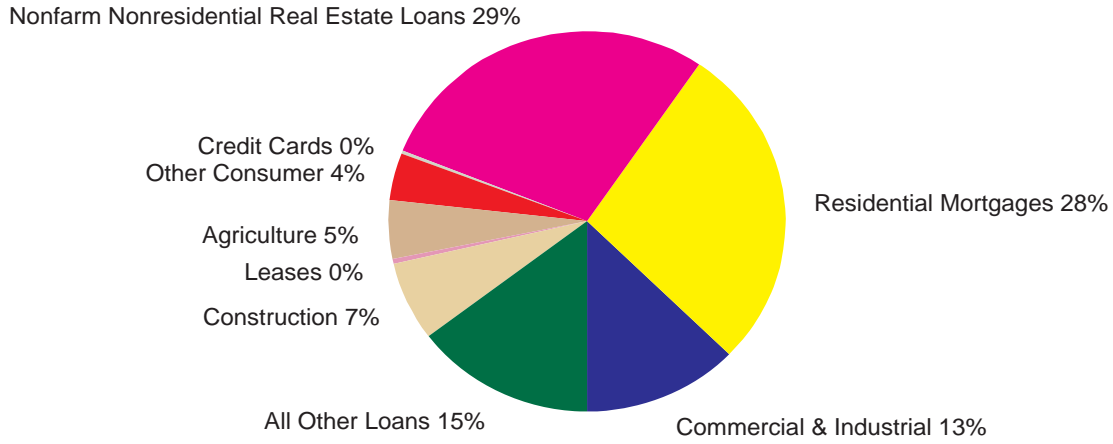
December 31, 2015



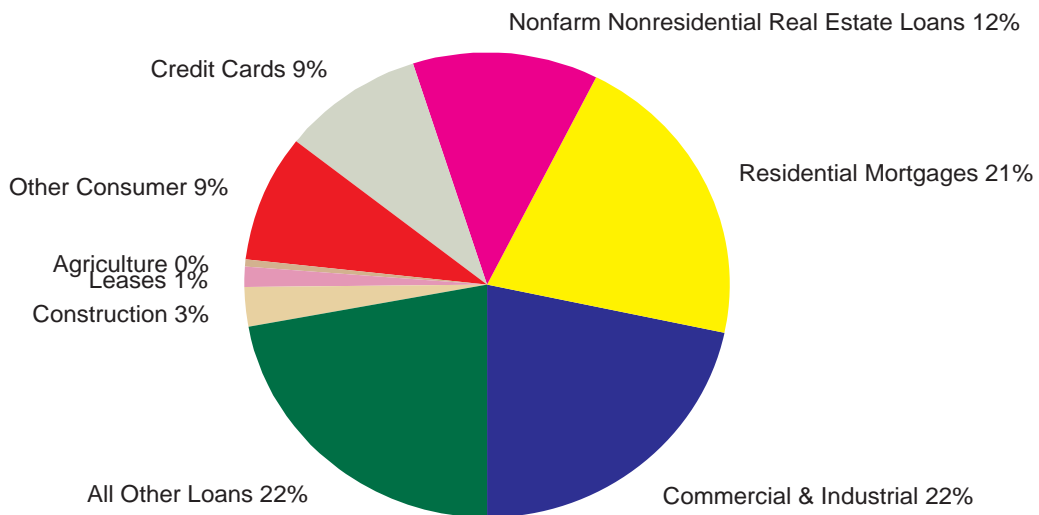
Loan Portfolio Composition by Asset Size

December 31, 2015

Assets < \$1 Billion

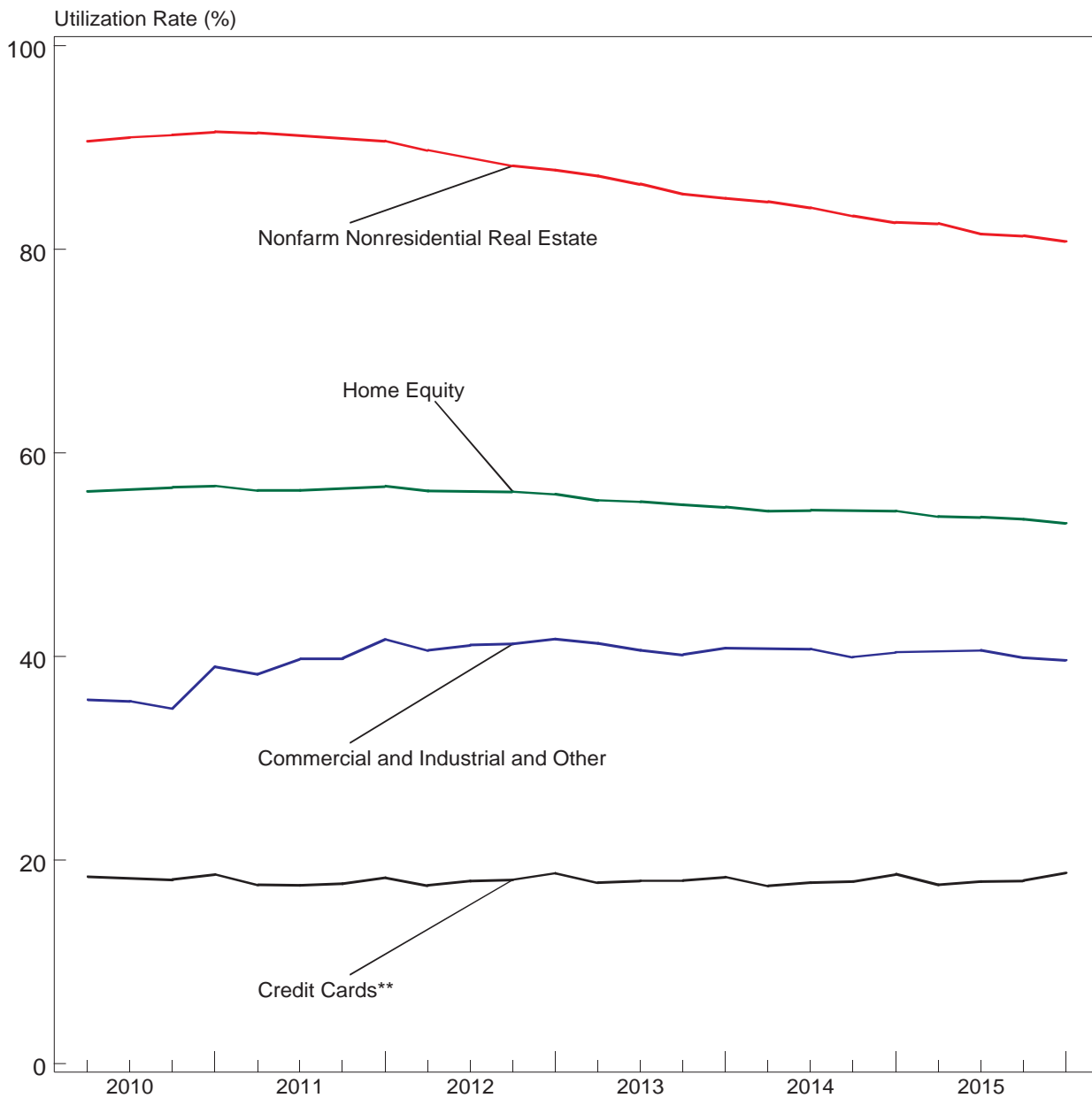


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2010-2015

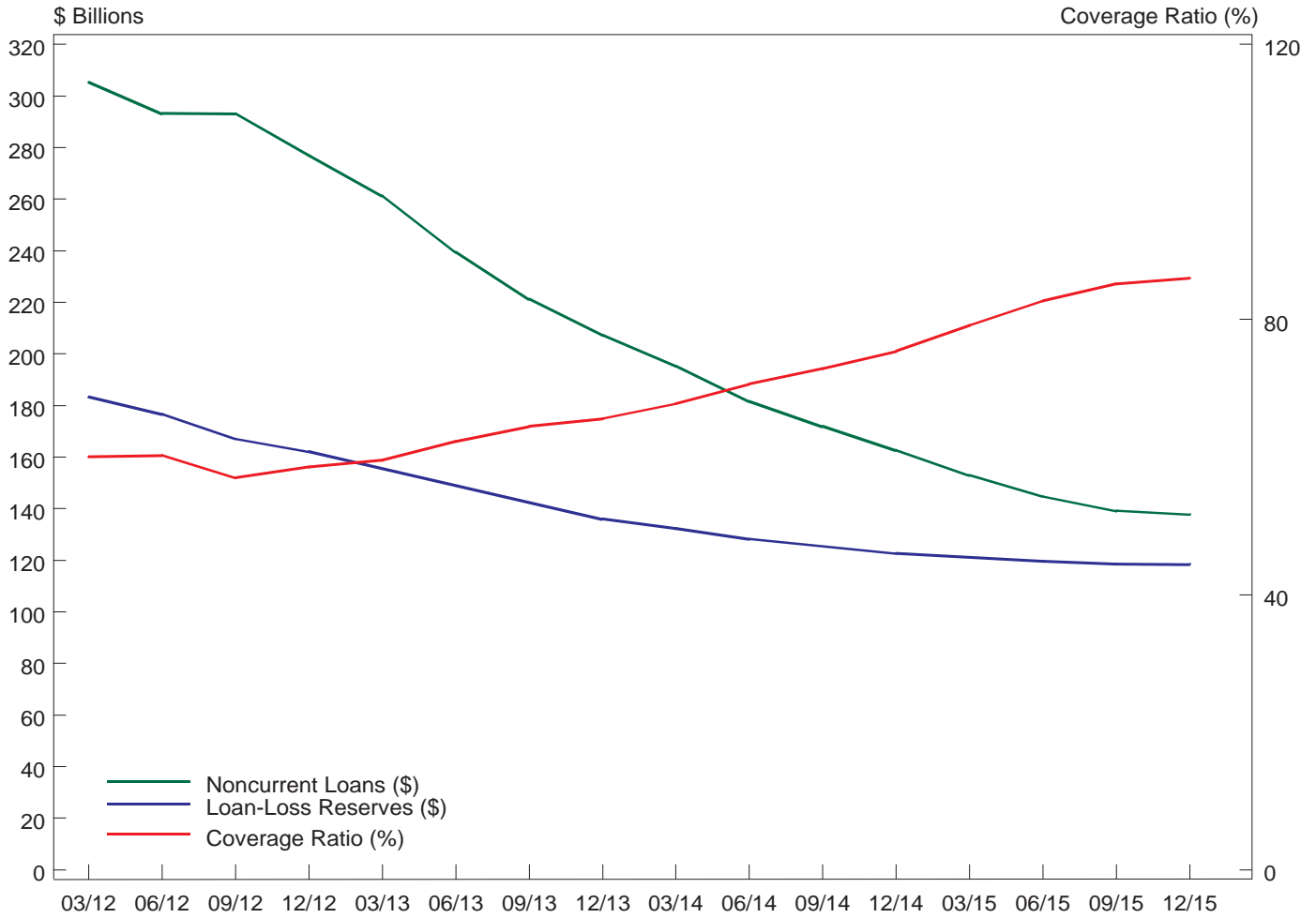


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2012-2015



Noncurrent Loans (\$ Billions)

305.2 293.2 293.1 276.9 261.2 239.4 221.2 207.3 195.2 181.6 171.9 162.6 153.0 144.7 139.2 137.8

Loan-Loss Reserves (\$ Billions)

183.2 176.6 167.0 162.1 155.5 149.1 142.6 135.9 132.3 128.2 125.3 122.6 121.1 119.6 118.6 118.6

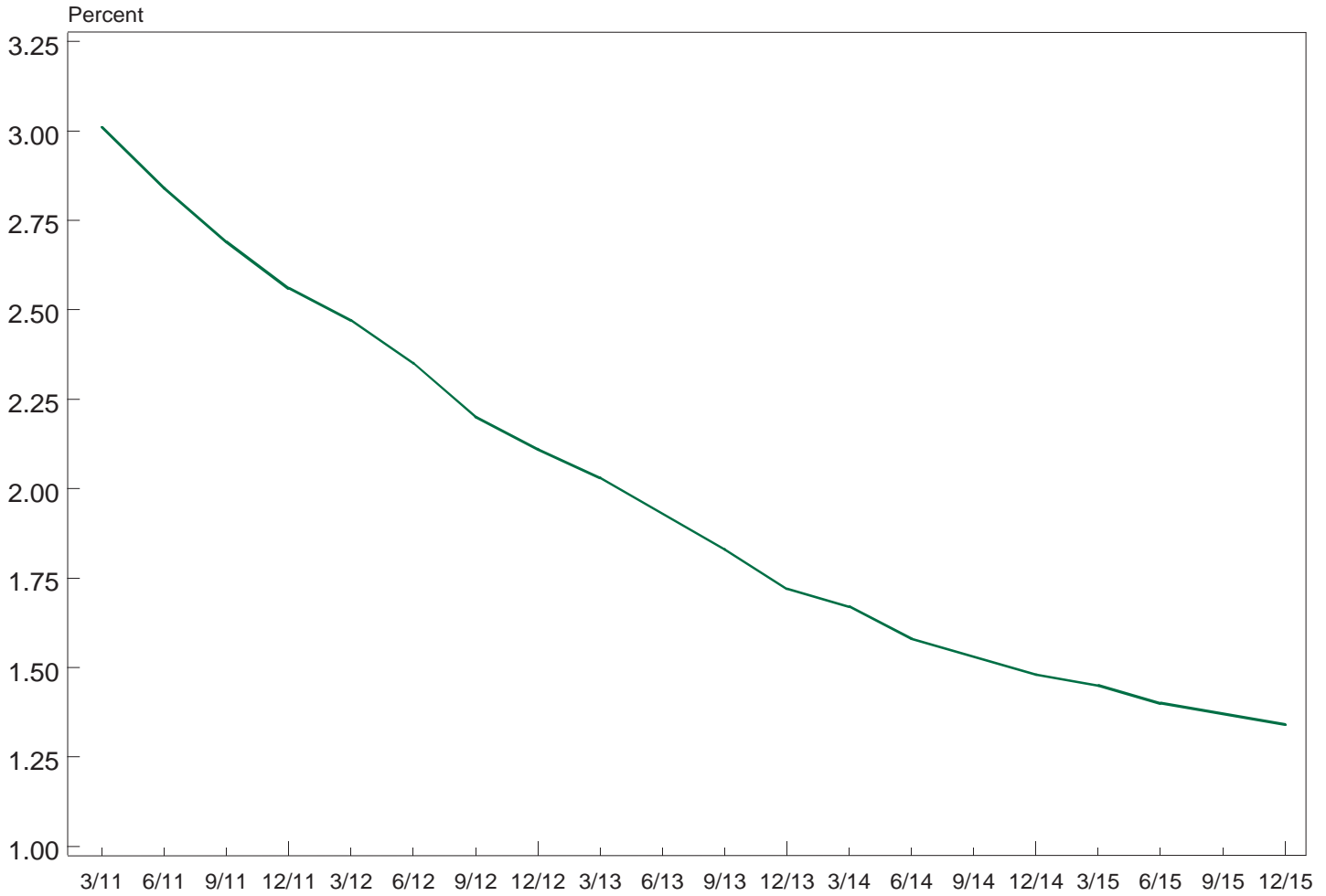
Coverage Ratio (%)

60 60 57 59 60 62 64 66 68 71 73 75 79 83 85 86

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2011 - 2015

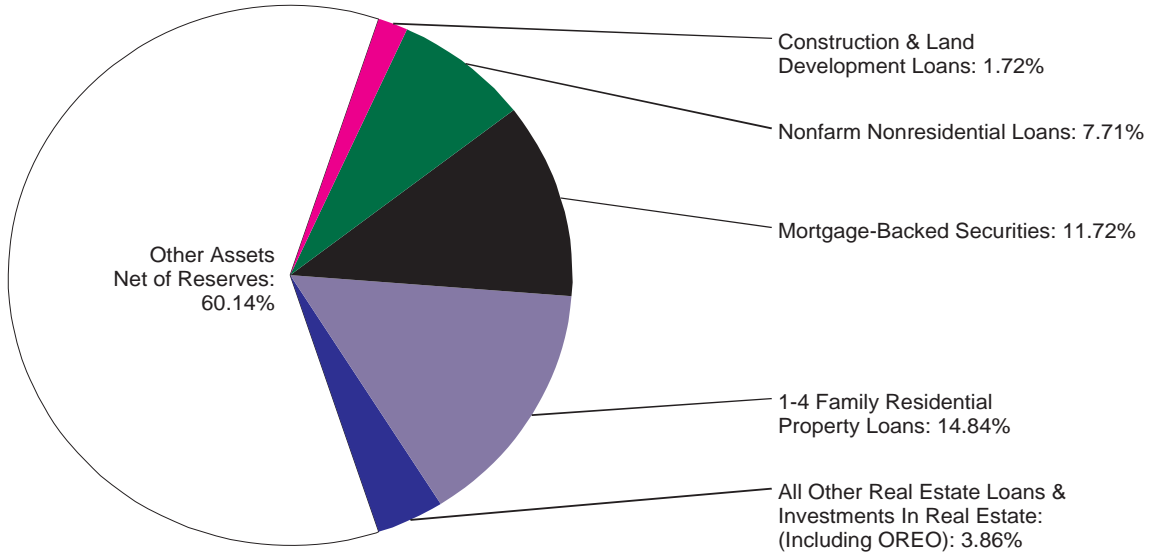


Loss Allowance to Loans and Leases

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 1.48 1.45 1.40 1.37 1.34

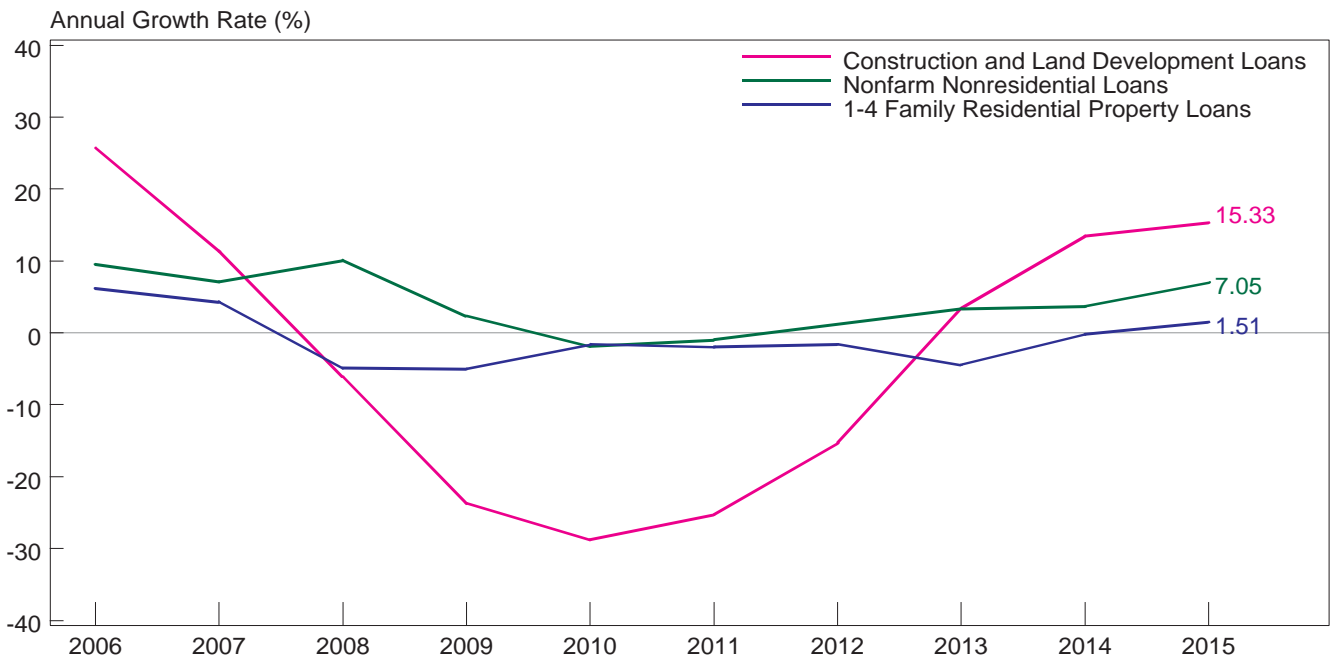
Real Estate Assets as a Percent of Total Assets

December 31, 2015



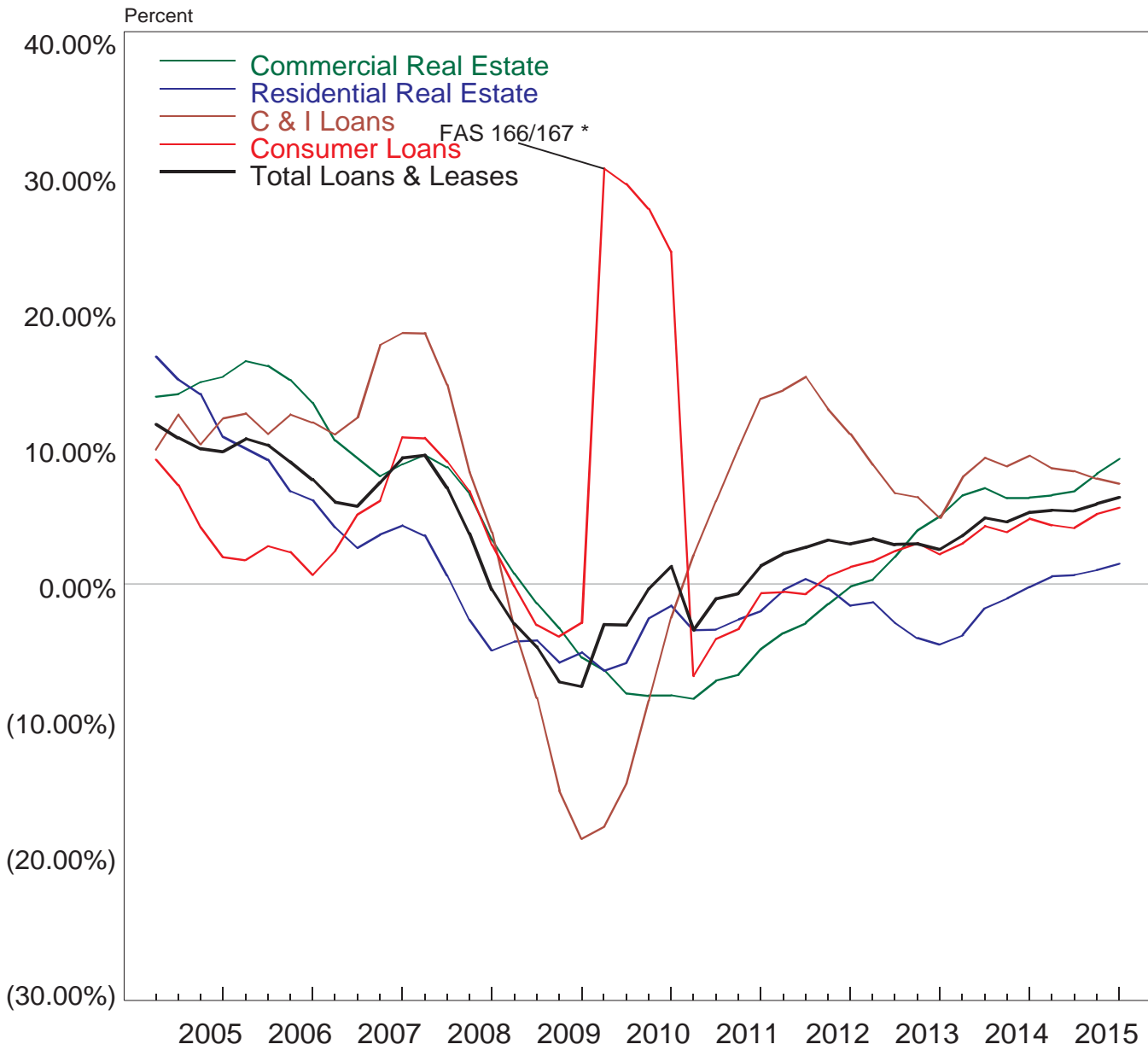
Real Estate Loan Growth Rates

2006-2015



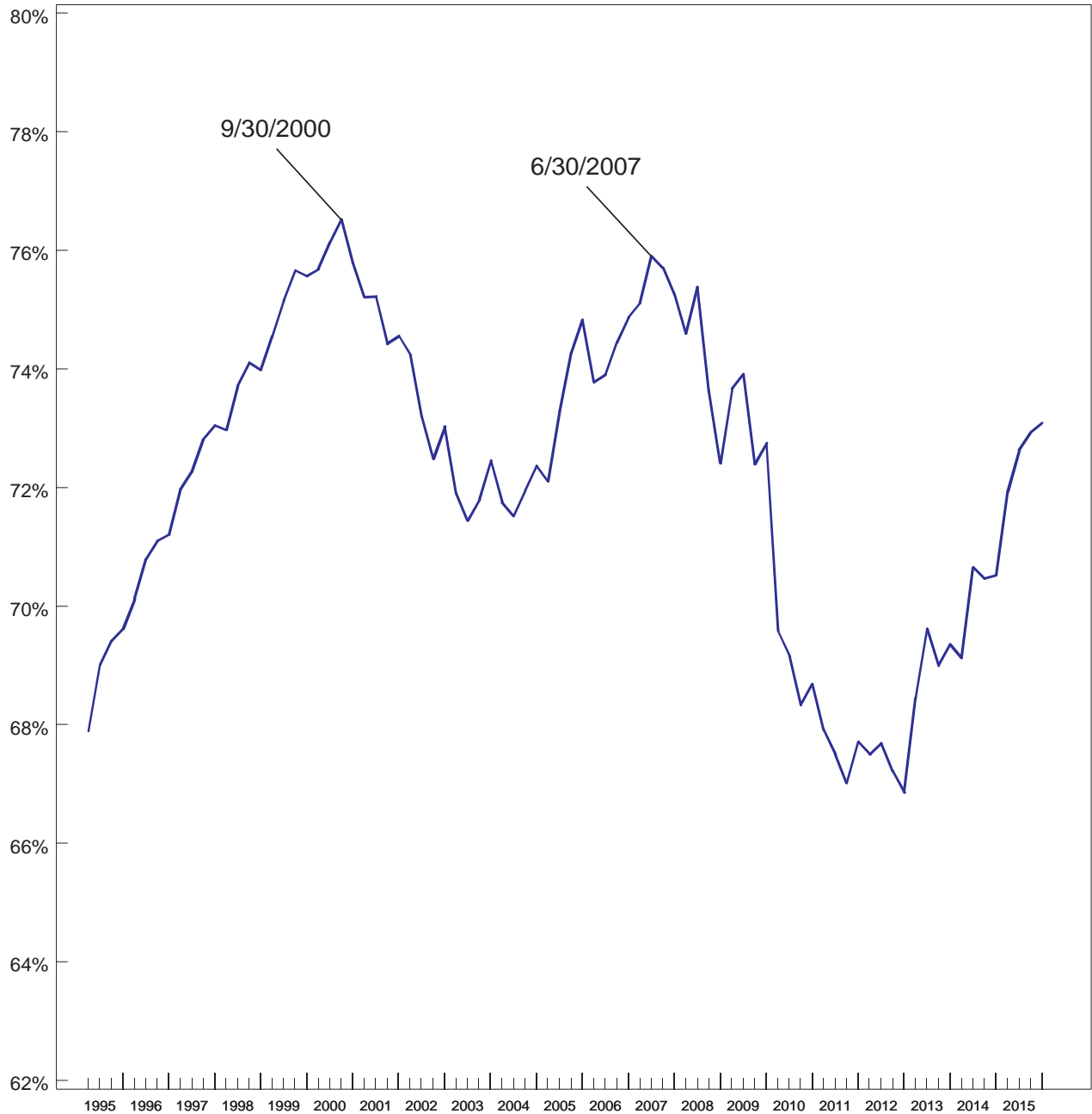
Twelve-Month Loan Growth Rates

2005 - 2015



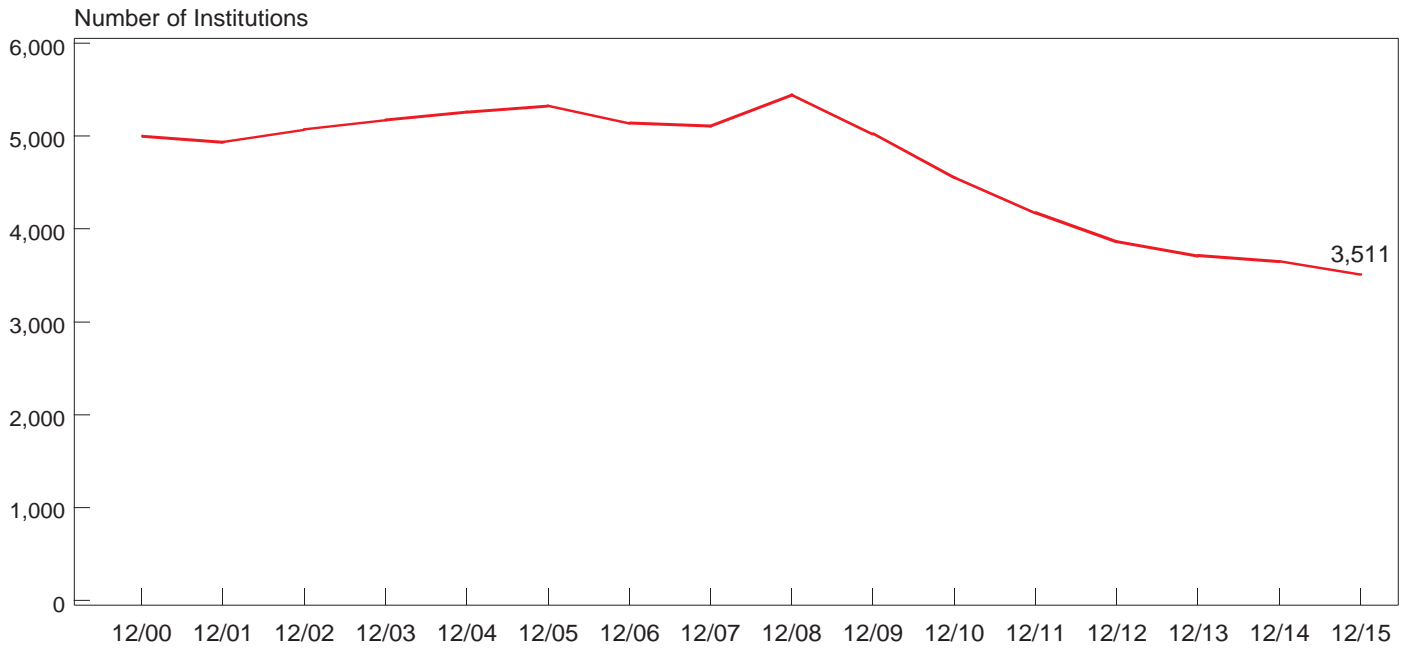
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

Risk-Weighted Assets as a Percentage of Total Assets 1995 - 2015



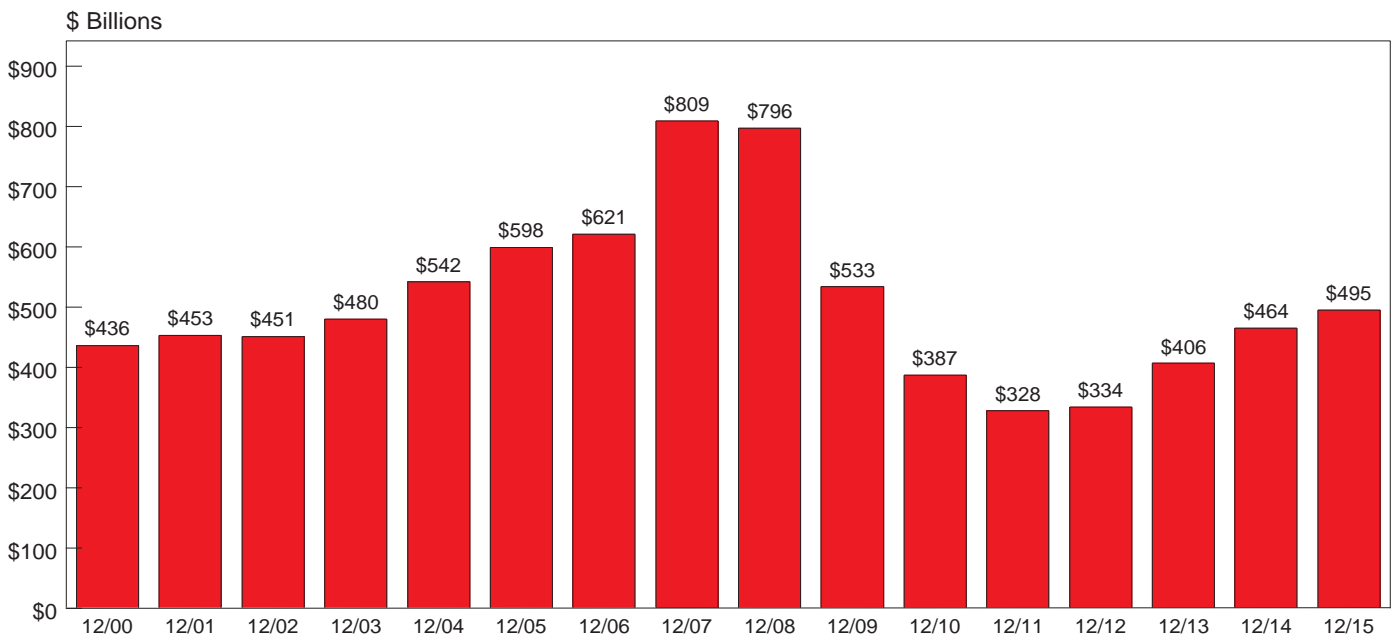
Number of Institutions with FHLB Advances

2000 - 2015

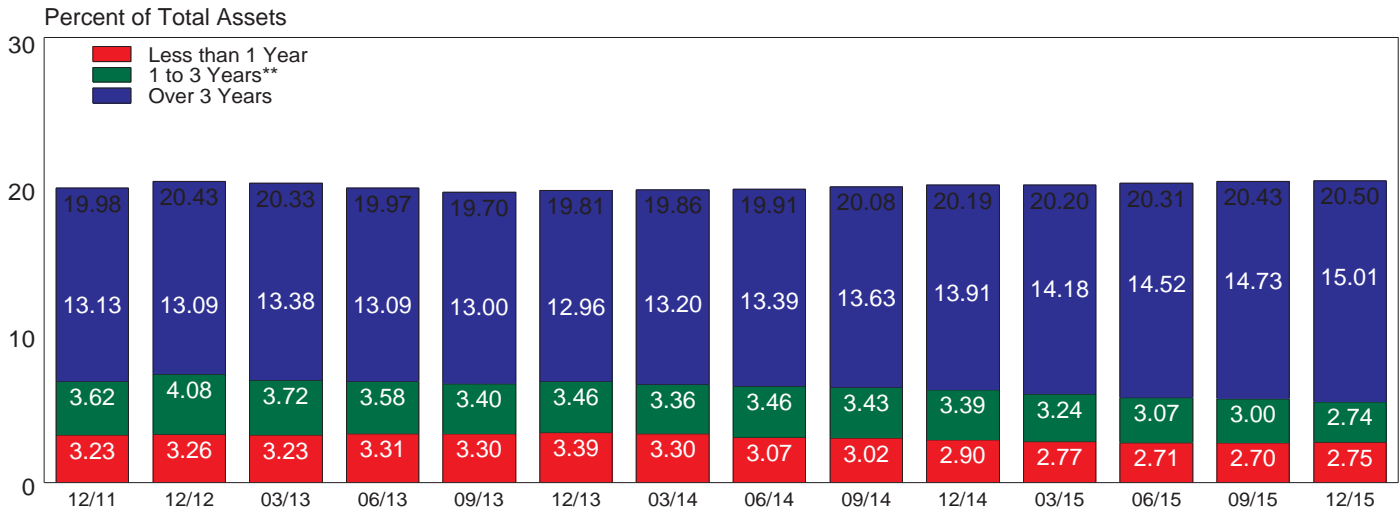


Amount of FHLB Advances Outstanding

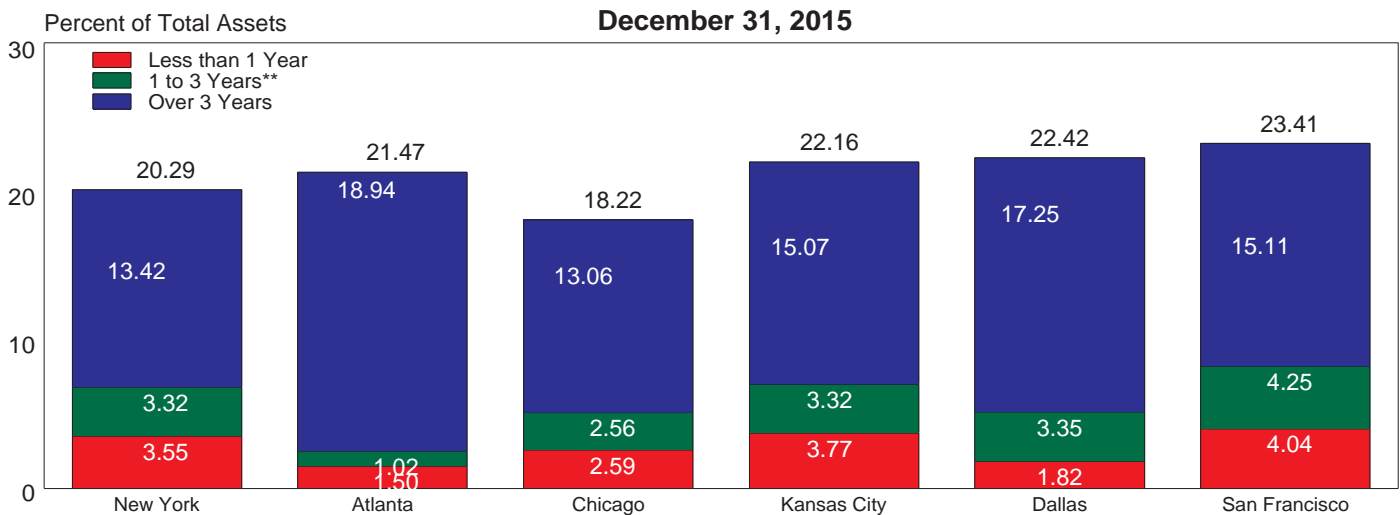
2000 - 2015



Debt Securities by Maturity or Repricing Frequency*...



.....and by Region



Total Securities (Debt and Equity)

(\$ Billions)

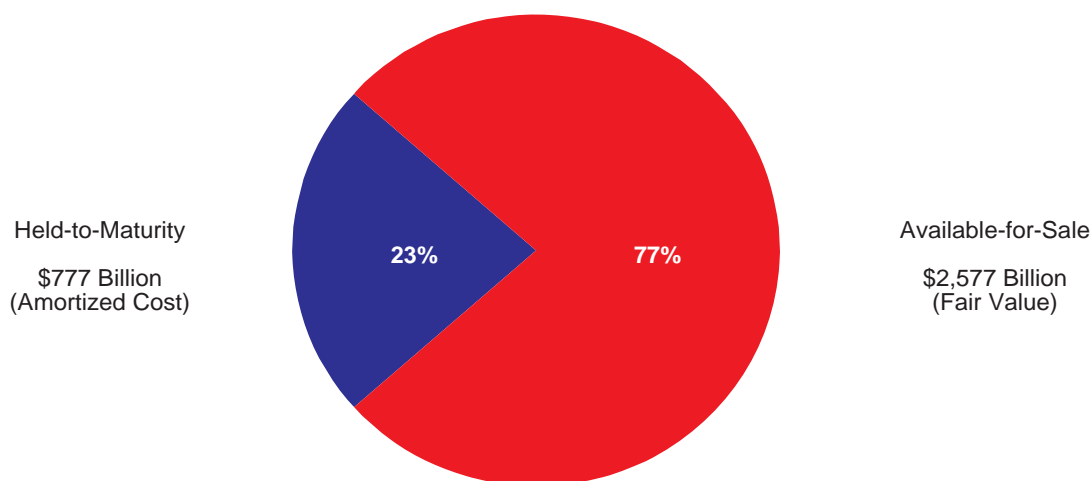
	12/13	3/14	6/14	9/14	12/14	3/15	6/15	9/15	12/15
U.S. Government Obligations:									
U.S. Treasury	193	237	274	345	405	409	412	410	423
U.S. Agencies	26	27	28	29	30	31	32	33	34
Government Sponsored Enterprises	209	202	197	193	184	183	179	169	160
Mortgage Pass-through Securities	964	974	975	973	981	1,025	1,048	1,075	1,126
Collateralized Mortgage Obligations	548	550	565	561	554	547	534	529	517
State, County, Municipal Obligations	292	299	305	309	315	323	329	335	341
Asset Backed Securities	175	174	179	166	160	157	149	141	135
Other Debt Securities	580	574	572	575	576	581	584	602	607
Equity Securities	14	17	18	15	14	12	12	11	11
Total Securities	\$3,002	\$3,055	\$3,113	\$3,166	\$3,219	\$3,267	\$3,278	\$3,304	\$3,354

* 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*

December 31, 2015



Total Securities*

December 31, 2015

	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	\$83,772	100.6	\$338,753	99.8	\$422,525	100.0
U.S. Government Agencies	7,158	100.8	26,359	100.2	33,517	100.3
Government Sponsored Enterprises	33,949	99.3	126,373	99.9	160,322	99.8
Mortgage Pass-through Securities	322,659	100.2	803,195	100.0	1,125,853	100.1
Collateralized Mortgage Obligations	126,859	100.1	390,067	100.3	516,926	100.2
State, County, Municipal Obligations	75,377	103.3	265,765	102.4	341,143	102.6
Asset Backed Securities	23,590	99.4	111,559	98.9	135,149	99.0
Other Debt Securities	103,214	100.4	503,750	100.1	606,964	101.8
Equity Securities	**	**	11,153	105.9	11,153	105.9
Total Securities	\$776,577	100.5	\$2,576,974	100.2	\$3,353,552	100.3
Memoranda***						
Structured Notes	19,849		19,755			99.5

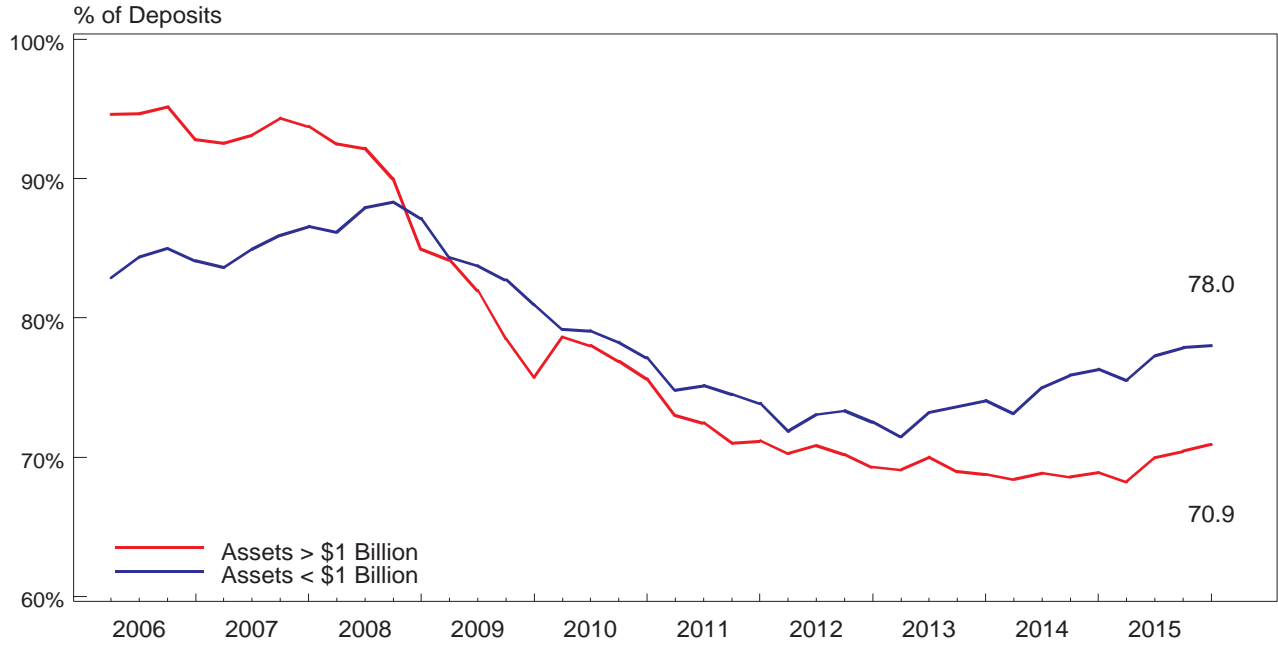
* Excludes trading account assets.

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

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

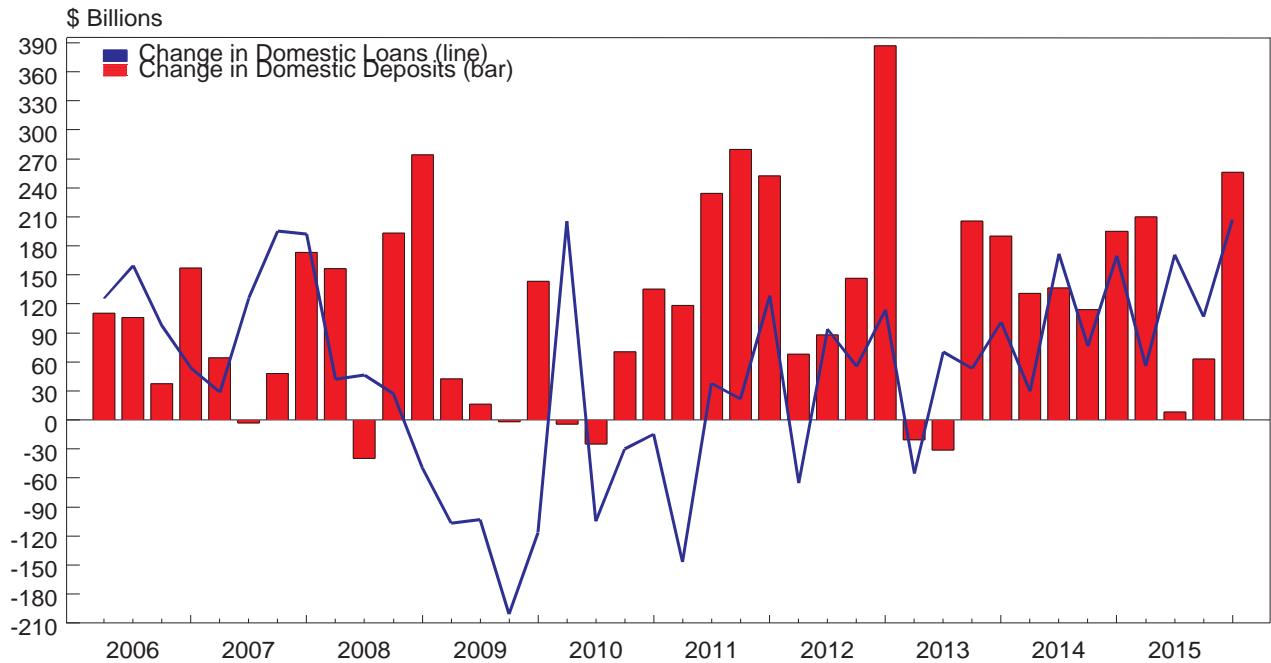
Net Loans and Leases to Deposits (Domestic and Foreign)

2006 - 2015



Quarterly Change in Domestic Loans vs Domestic Deposits

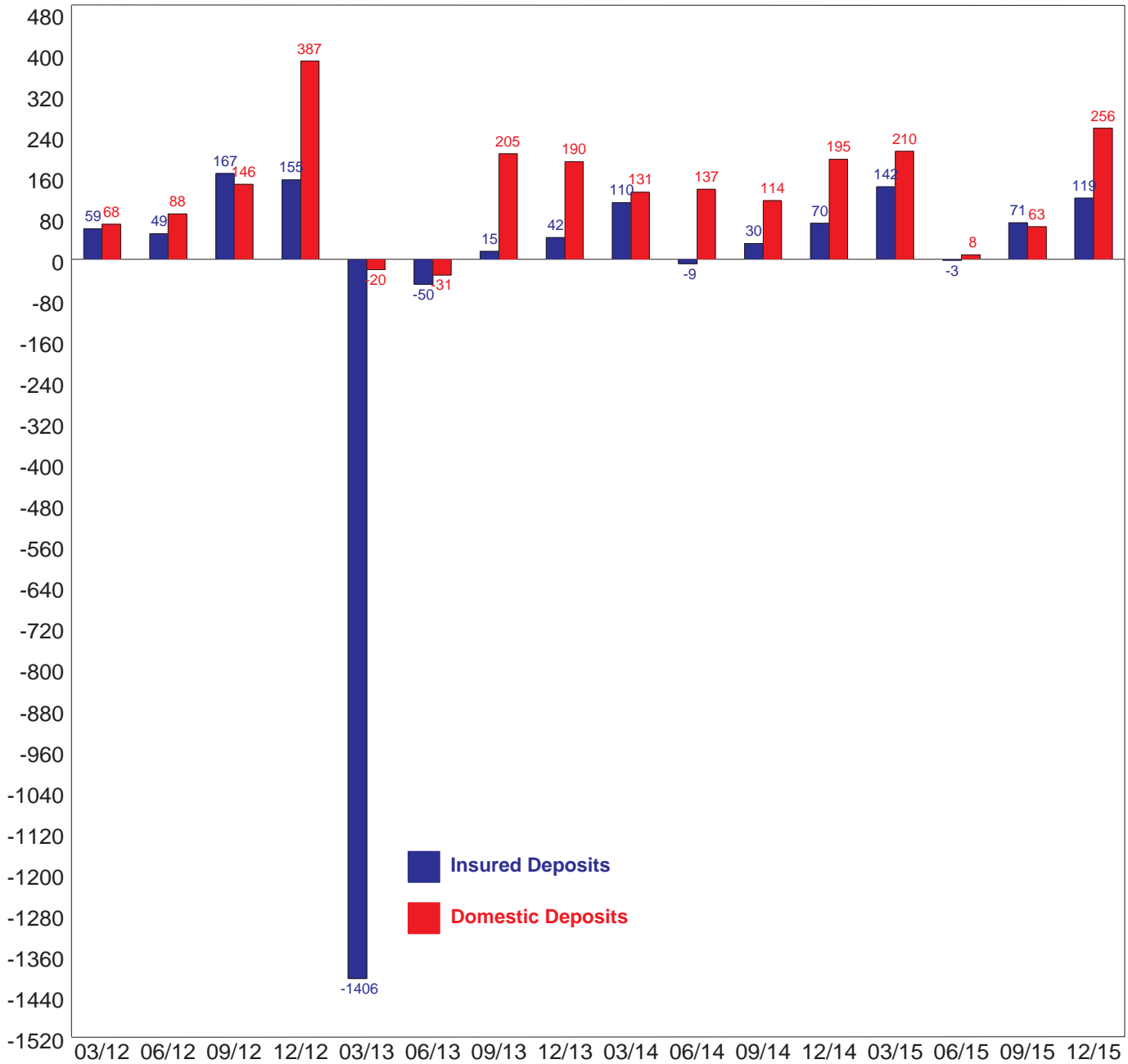
2006 - 2015



Quarterly Change In Domestic Deposits

2012 - 2015

\$ 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

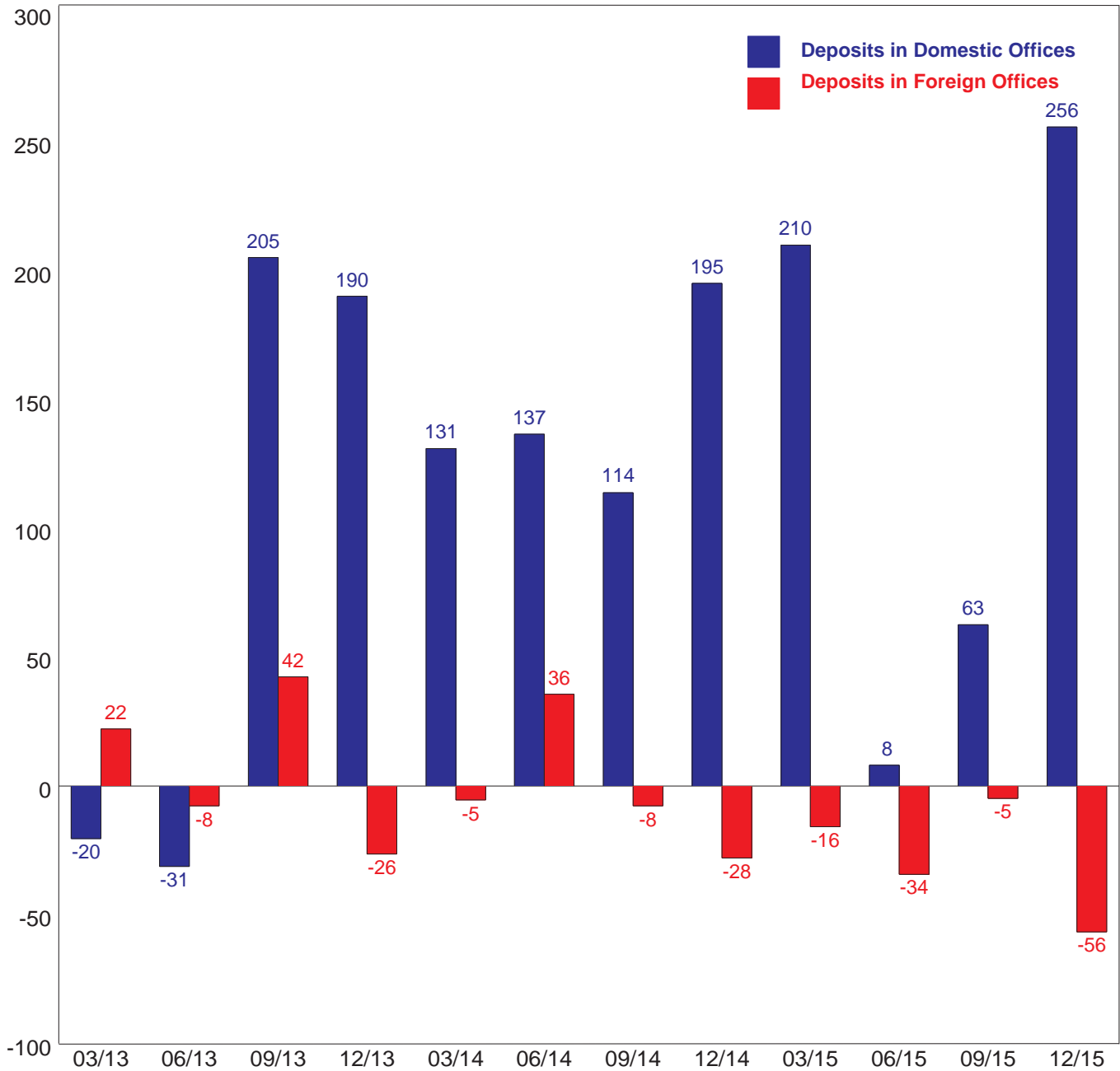
2010 - 2015



Quarterly Change In Domestic and Foreign Deposits

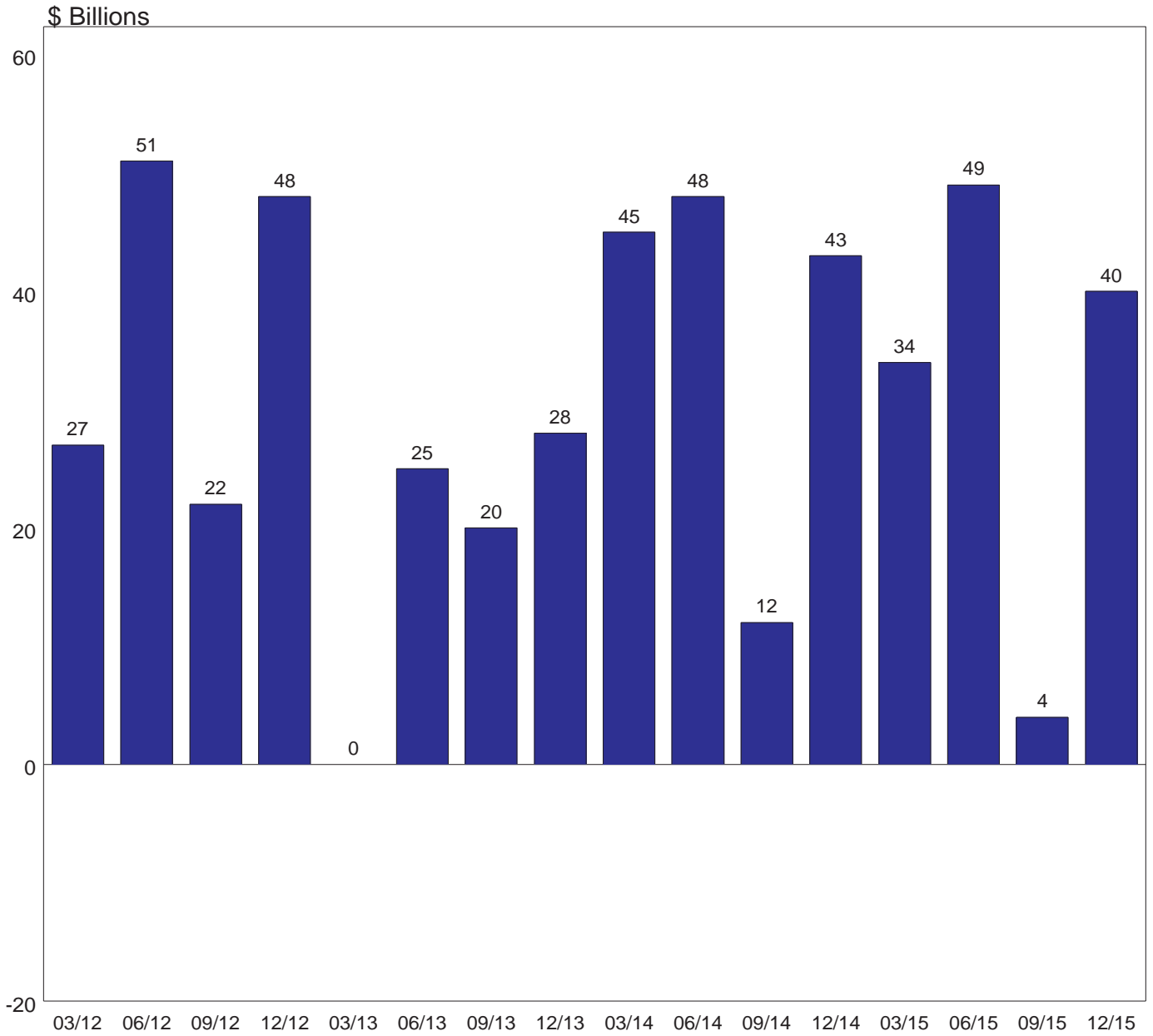
2013 - 2015

\$ Billions



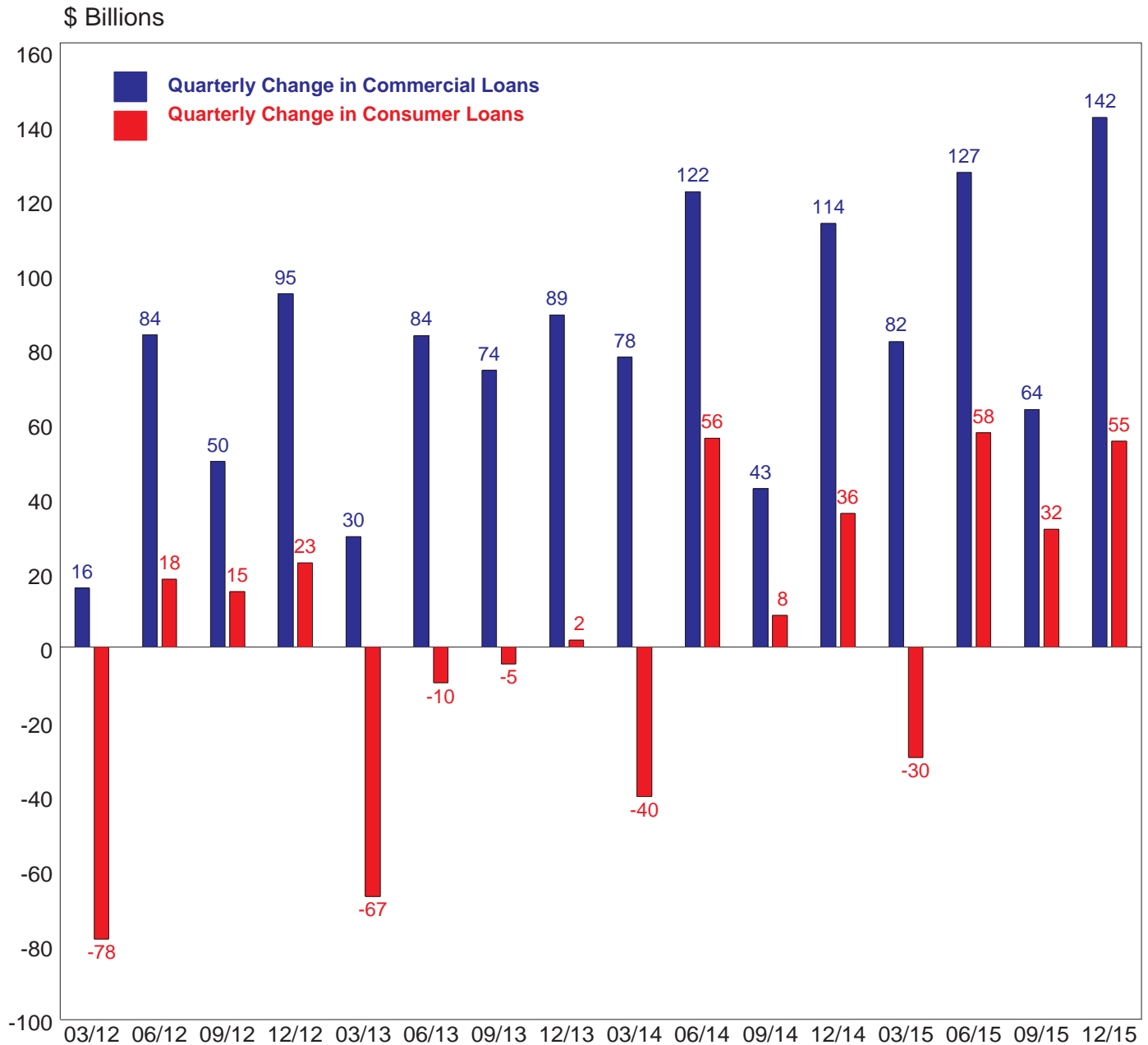
Quarterly Change in C&I Loans

2012-2015



Quarterly Change in Commercial and Consumer Loans

2012 - 2015



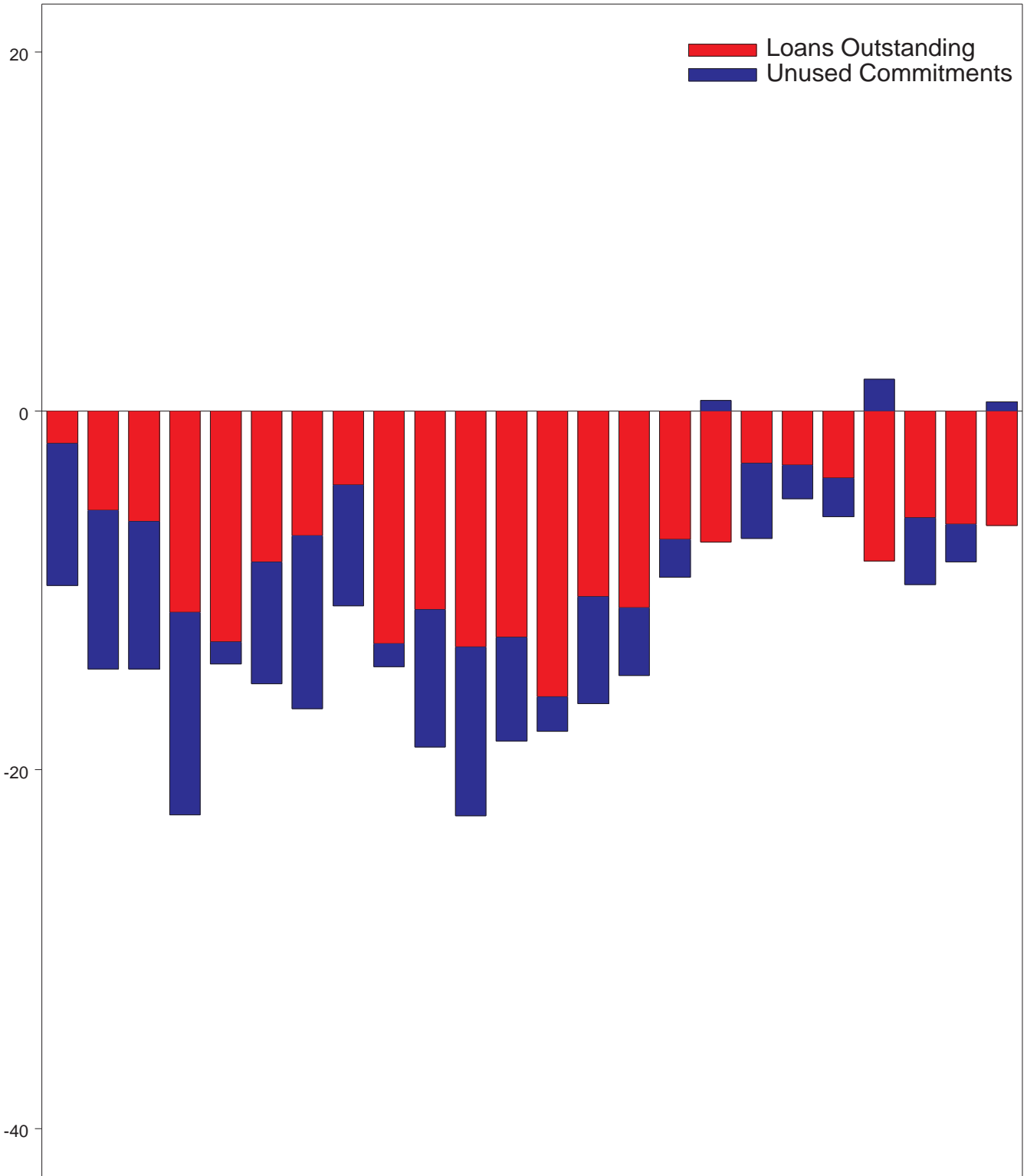
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

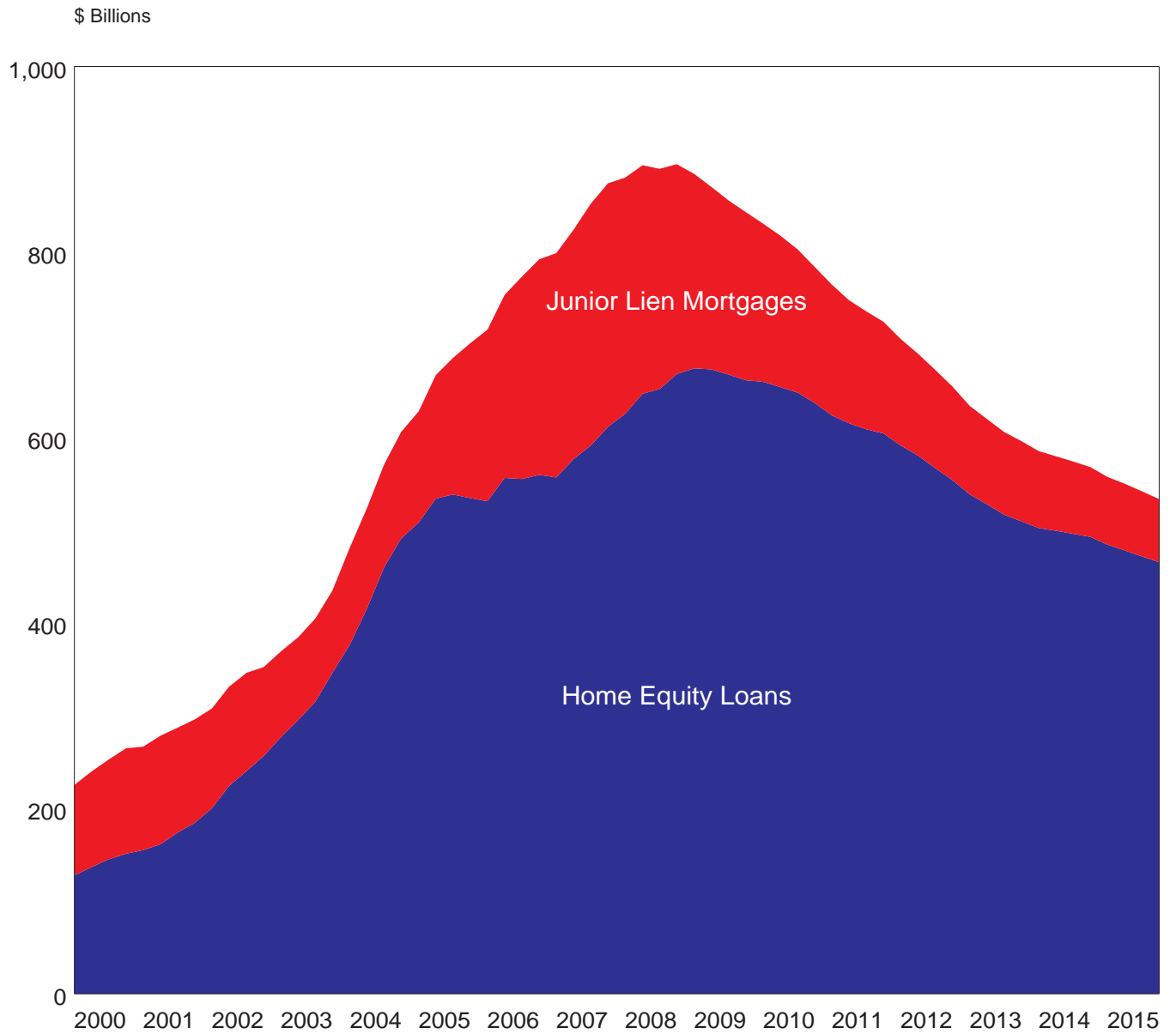
2010-2015



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 12/14 03/15 06/15 09/15 12/15

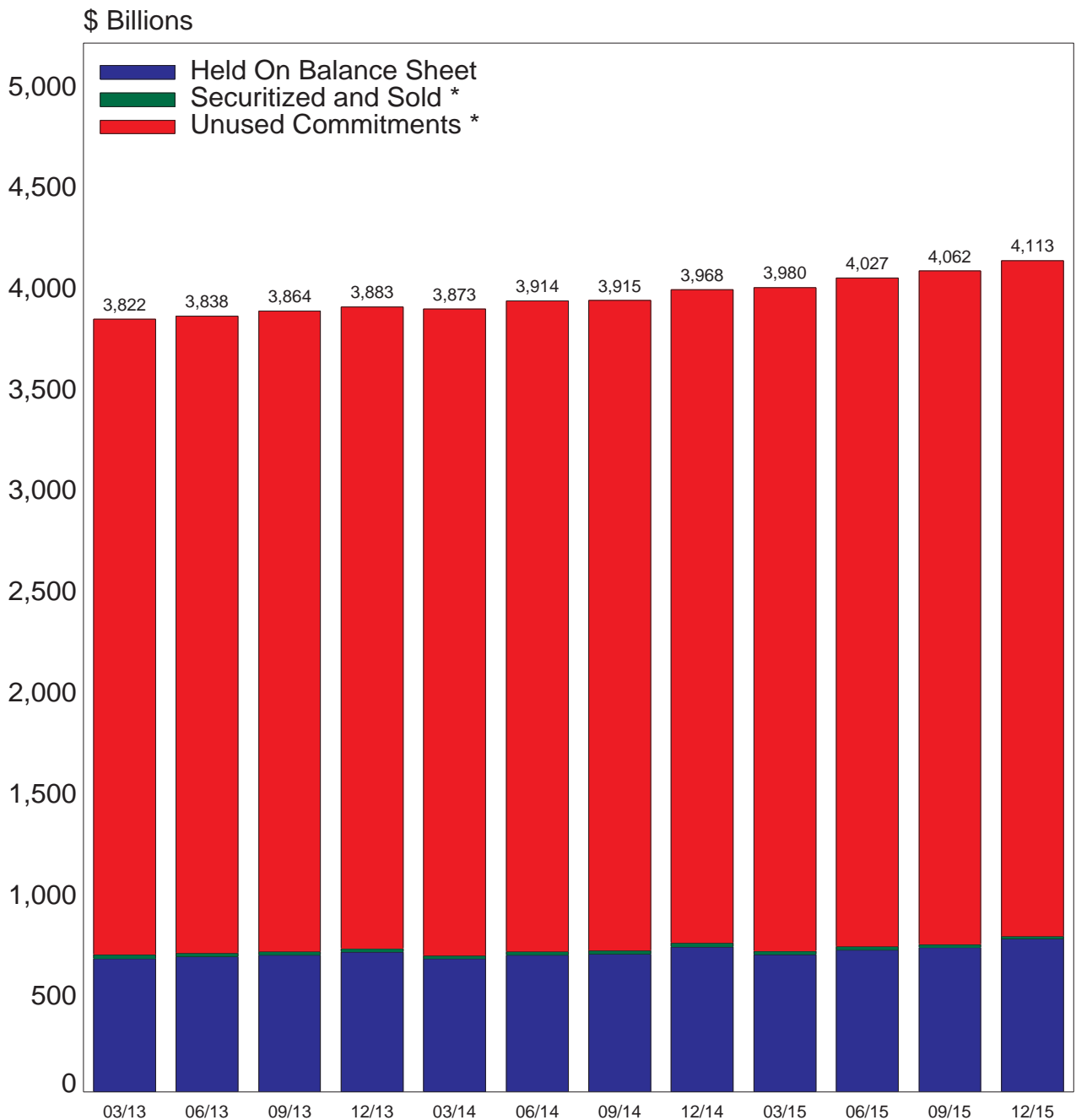
Home Equity and Junior Lien Loans

2000 - 2015



Expansion of Credit Card Lines

2013-2015



Loans Outstanding (\$ Billions)

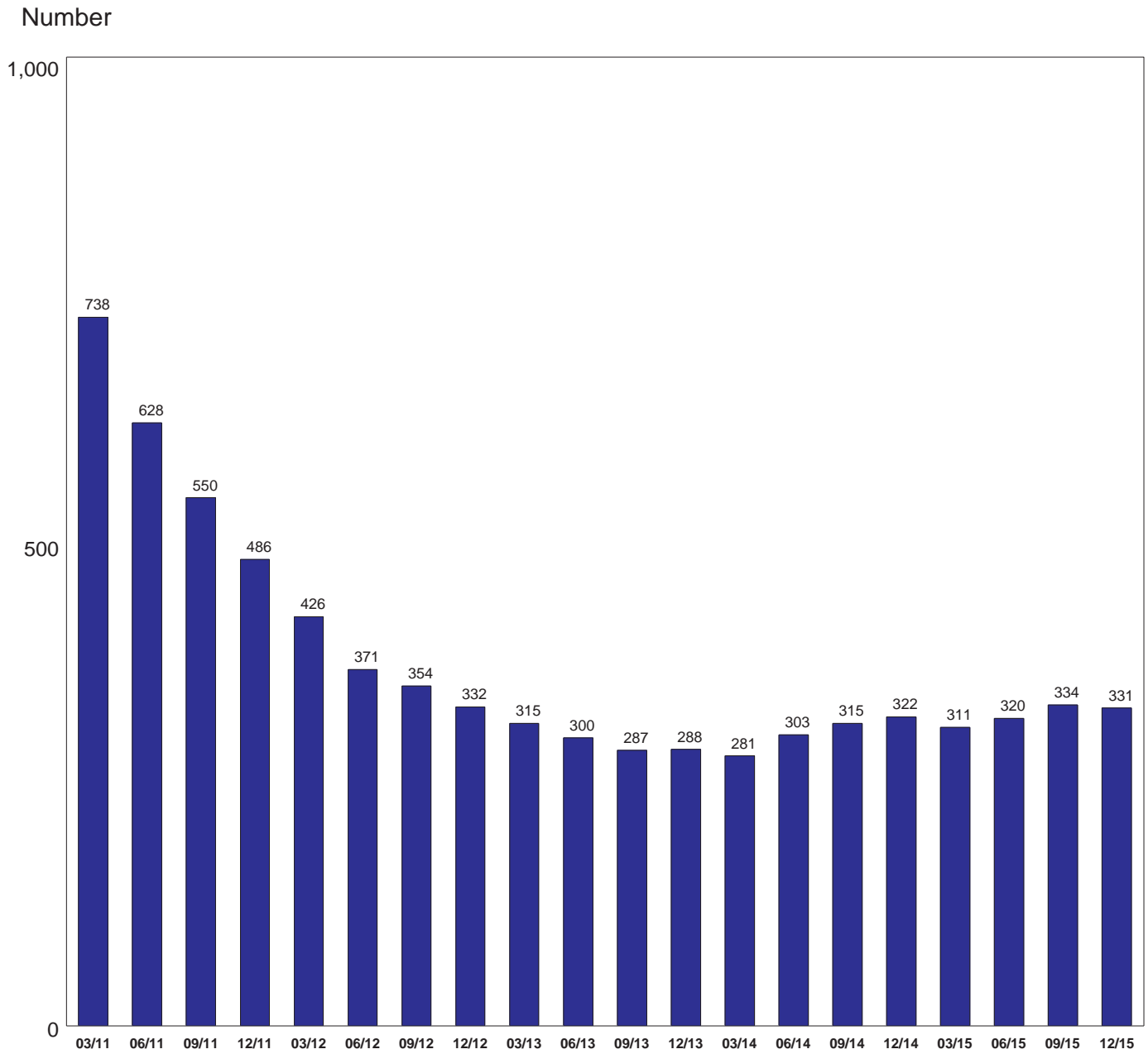
Held On Balance Sheet	660.2	670.3	677.1	691.4	658.4	678.3	683.0	718.5	680.0	701.2	714.8	756.5
Securitized and Sold *	18.8	17.9	17.1	19.4	16.3	16.7	16.8	18.5	17.8	17.8	14.2	13.5
Unused Commitments *	3,143.0	3,149.7	3,169.9	3,172.4	3,198.4	3,219.2	3,215.6	3,231.1	3,282.1	3,307.8	3,333.5	3,343.1
Total	3,822.1	3,838.0	3,864.1	3,883.2	3,873.1	3,914.3	3,915.4	3,968.0	3,979.9	4,026.7	4,062.5	4,113.0

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

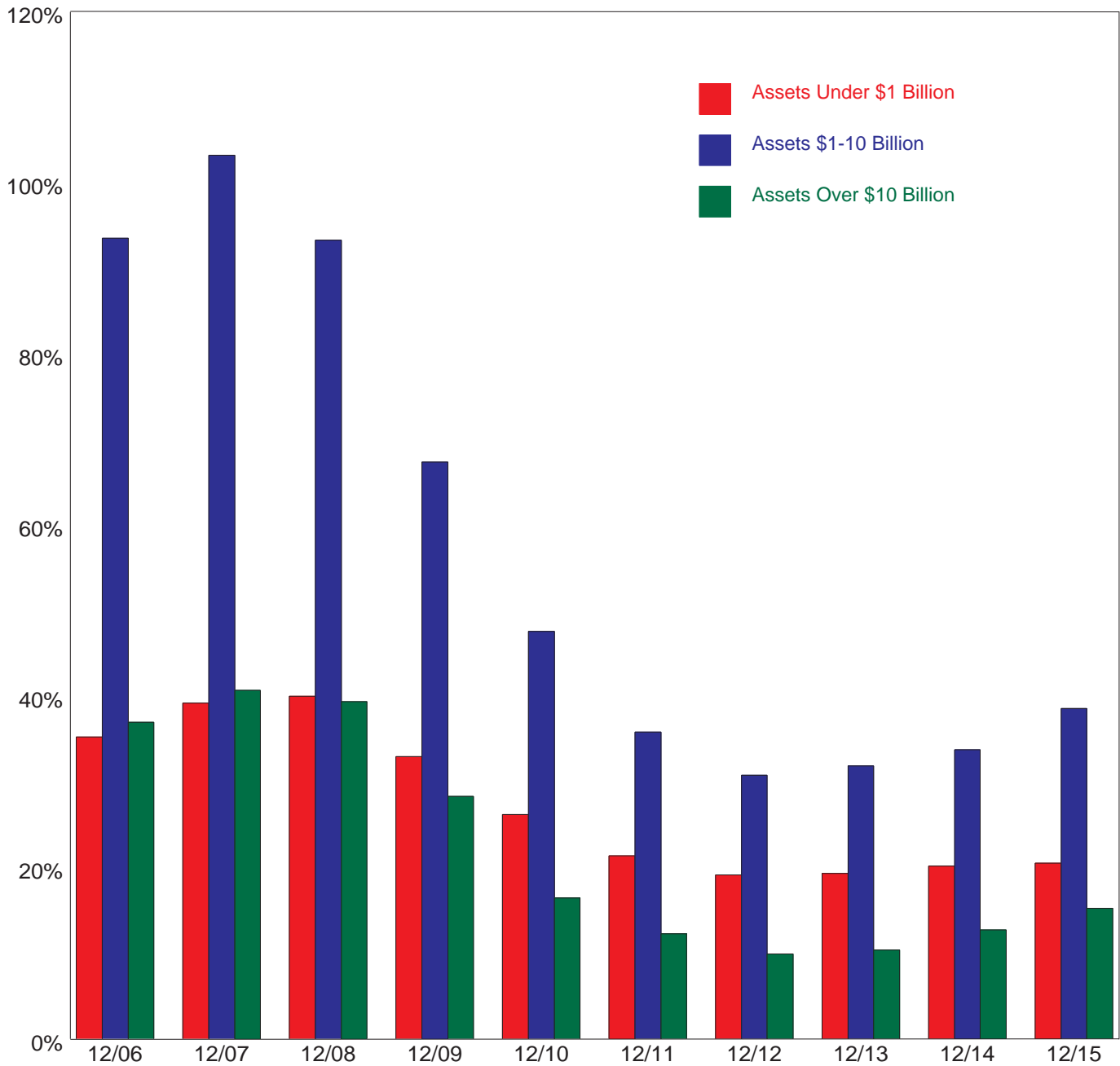
2011-2015



Median Construction and Development Loan Concentrations

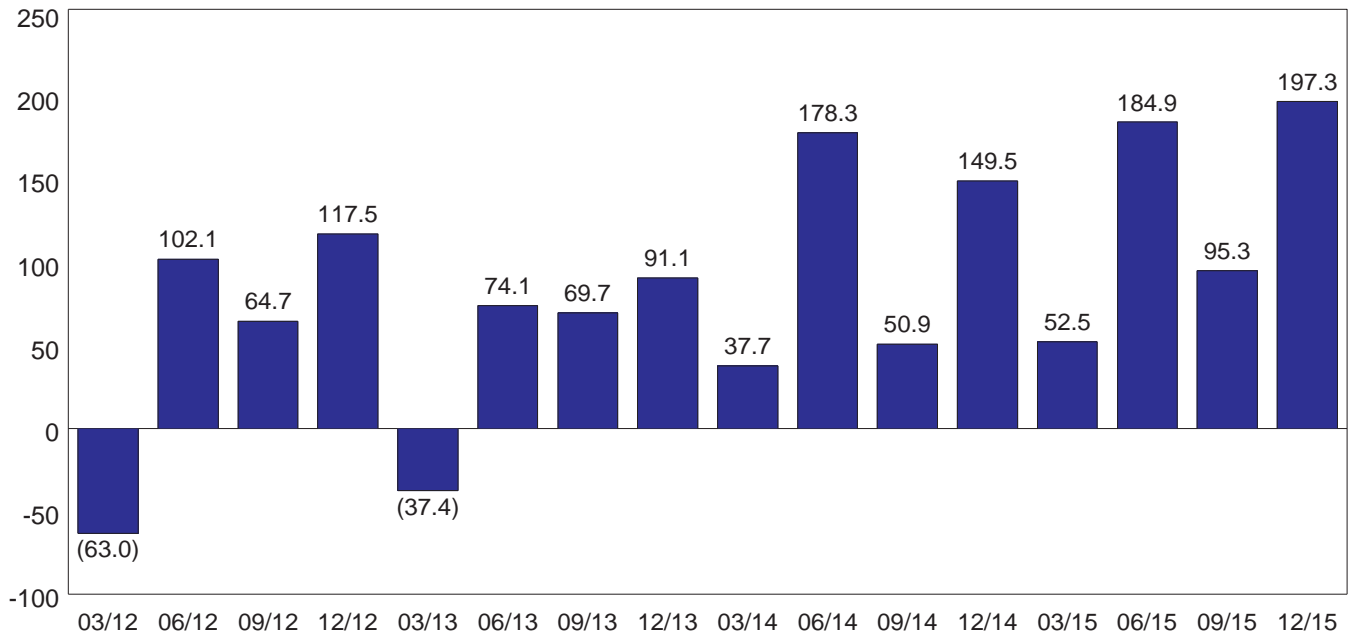
2006 - 2015

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



Quarterly Change in Reported Total Loans Outstanding

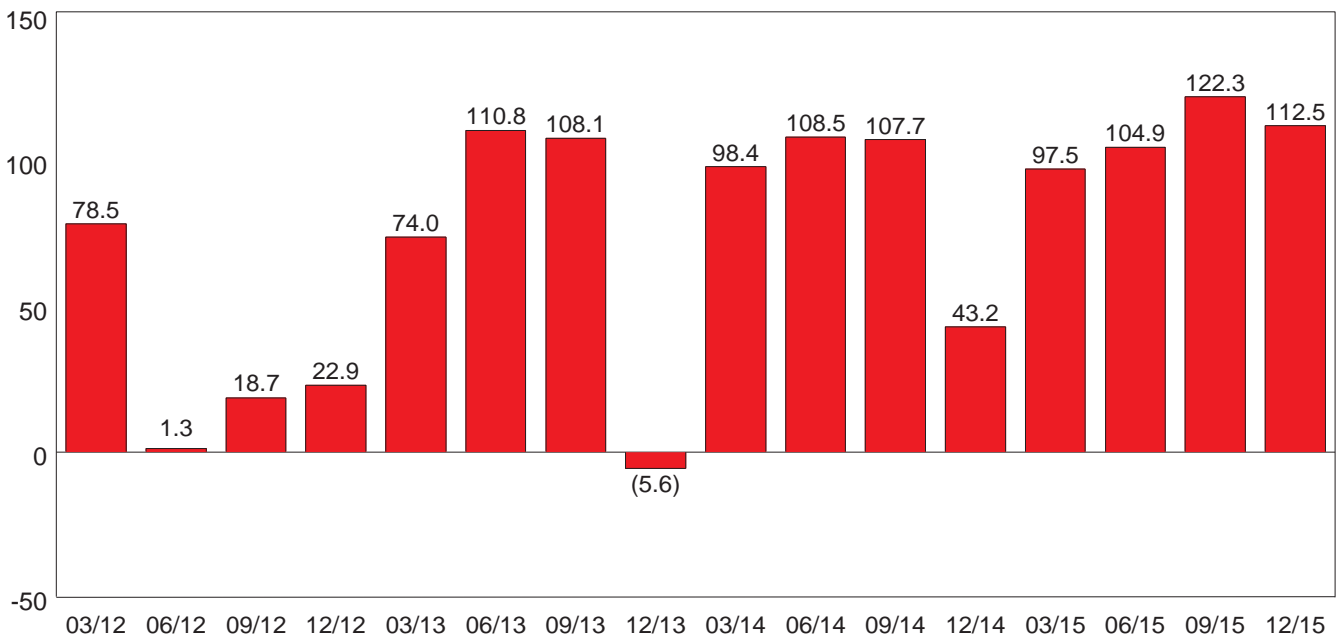
(\$ Billions)



In the fourth quarter of 2015, real estate loans increased by \$68.5 billion, commercial and industrial loans increased by \$39.6 billion, consumer loans increased by \$44.2 billion, and other loans and leases increased by \$42.8 billion.

Quarterly Change in Unused Loan Commitments

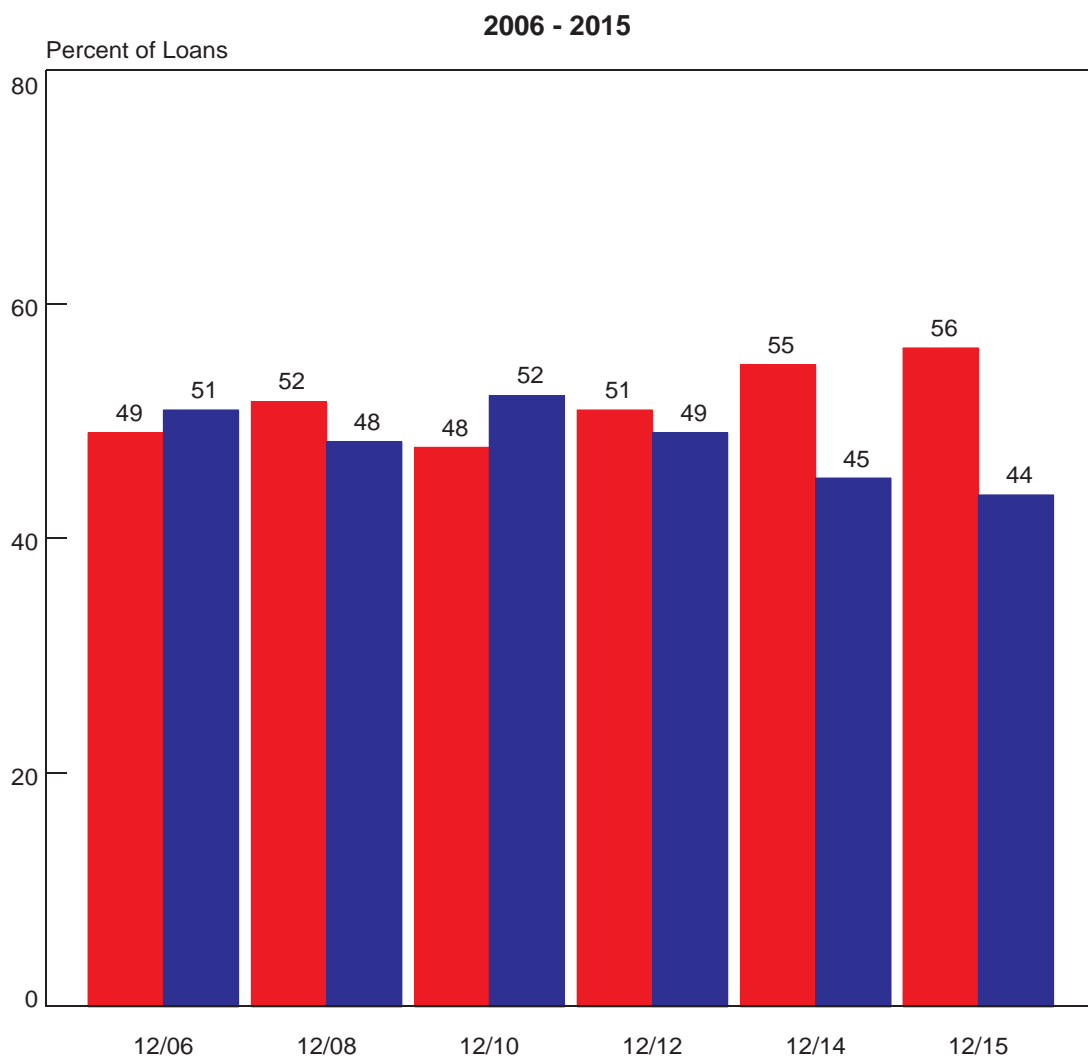
(\$ Billions)



In the fourth quarter of 2015, unused commercial real estate loan commitments increased by \$15.0 billion, unused home equity line commitments increased by \$0.4 billion, unused credit card commitments increased by \$9.6 billion, and other unused commitments increased by \$87.5 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

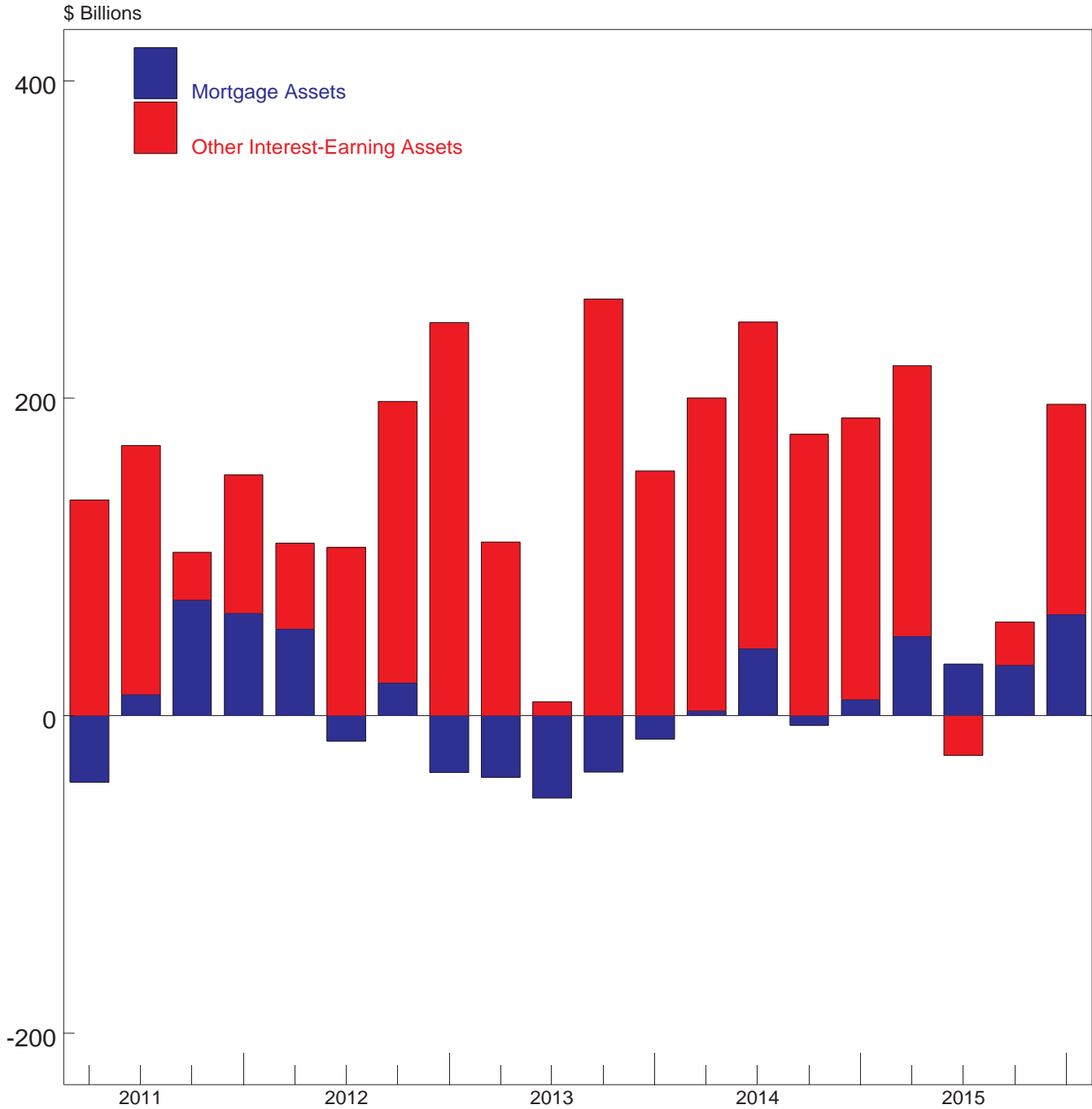
■ Commercial Borrowers	\$3,546	\$4,074	\$3,525	\$3,926	\$4,559	\$4,974
■ Consumer Loans	3,690	3,802	3,853	3,772	3,753	3,868

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.

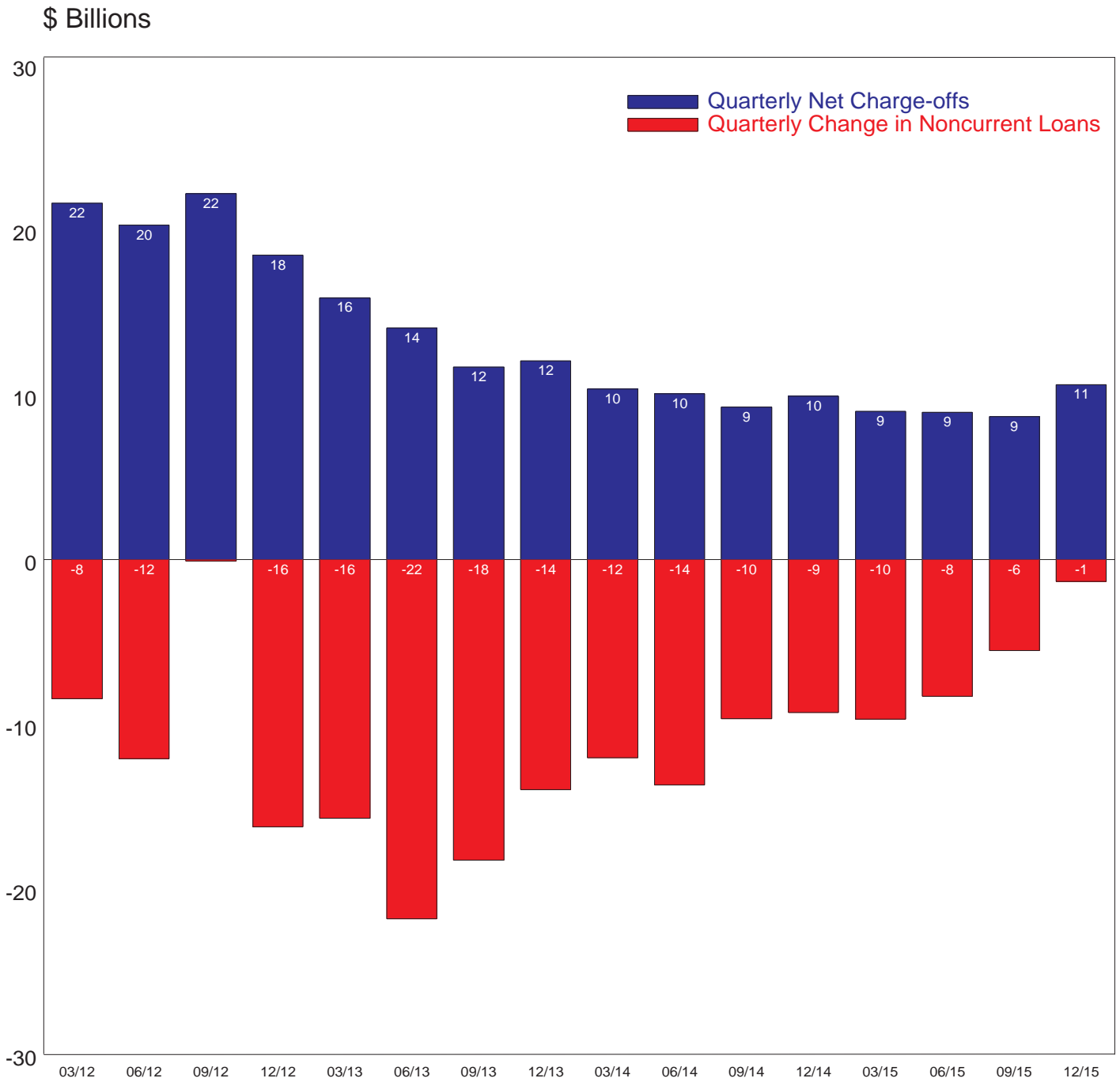
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2011 - 2015



Quarterly Net Charge-Offs and Change in Noncurrent Loans

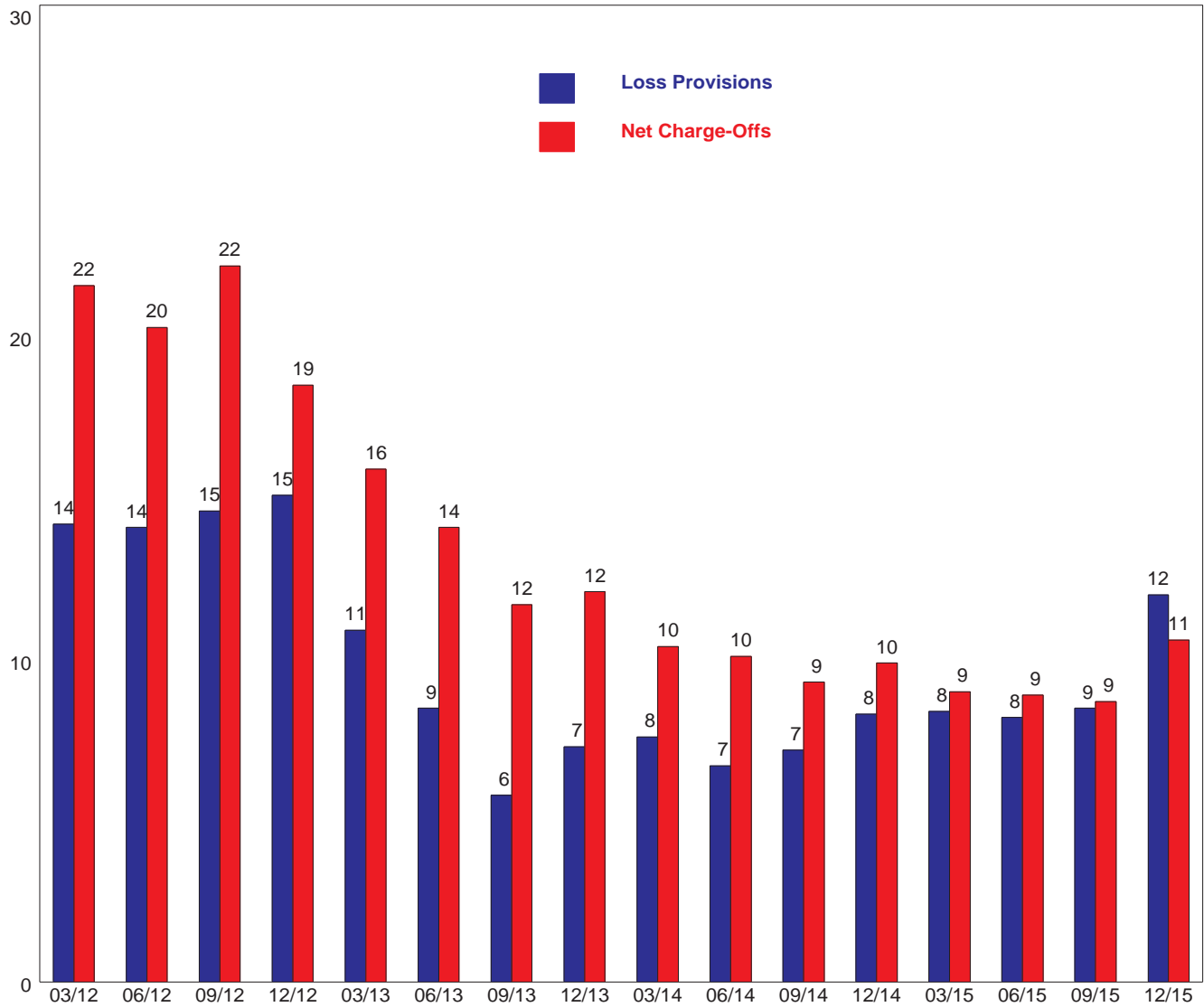
2012 - 2015



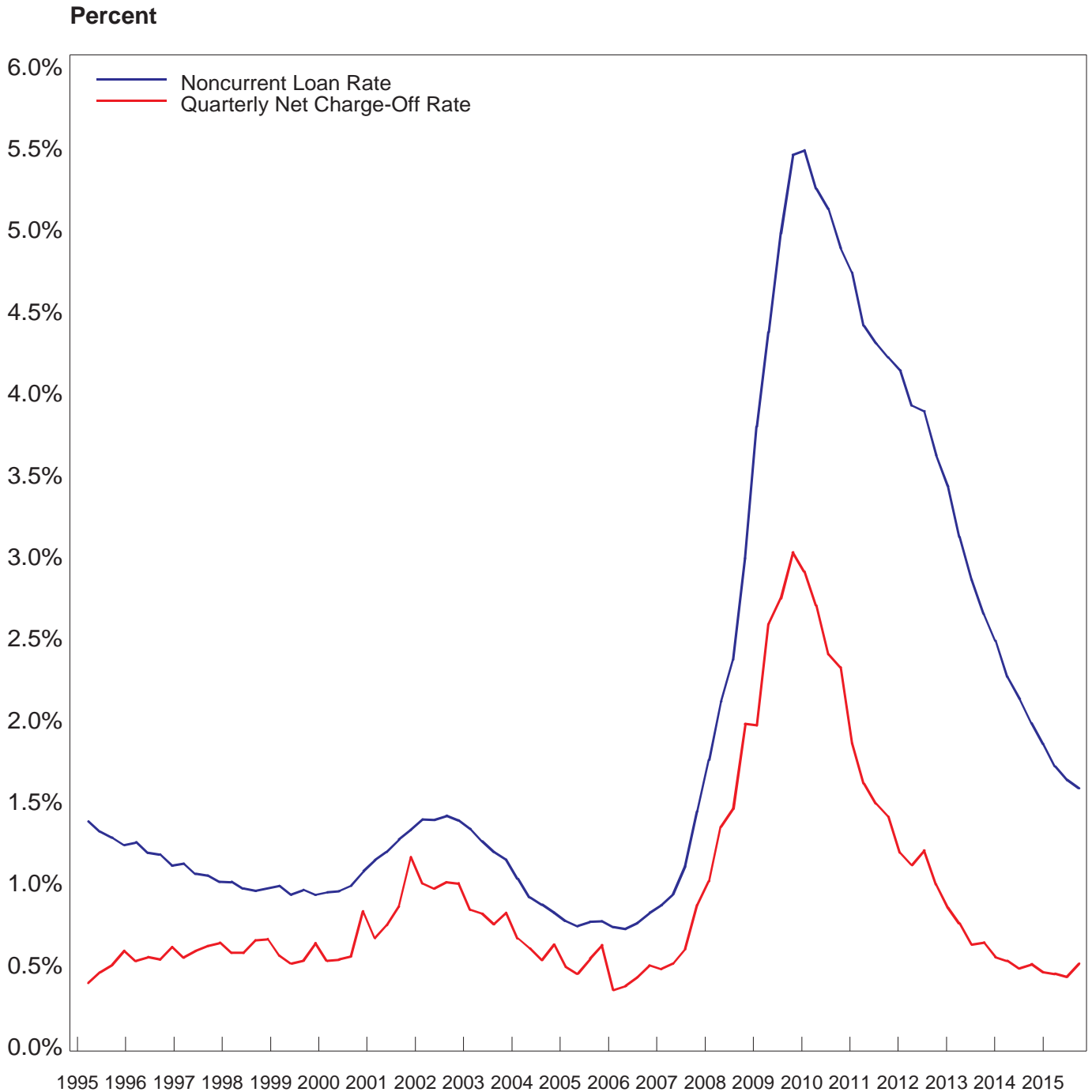
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2012 - 2015

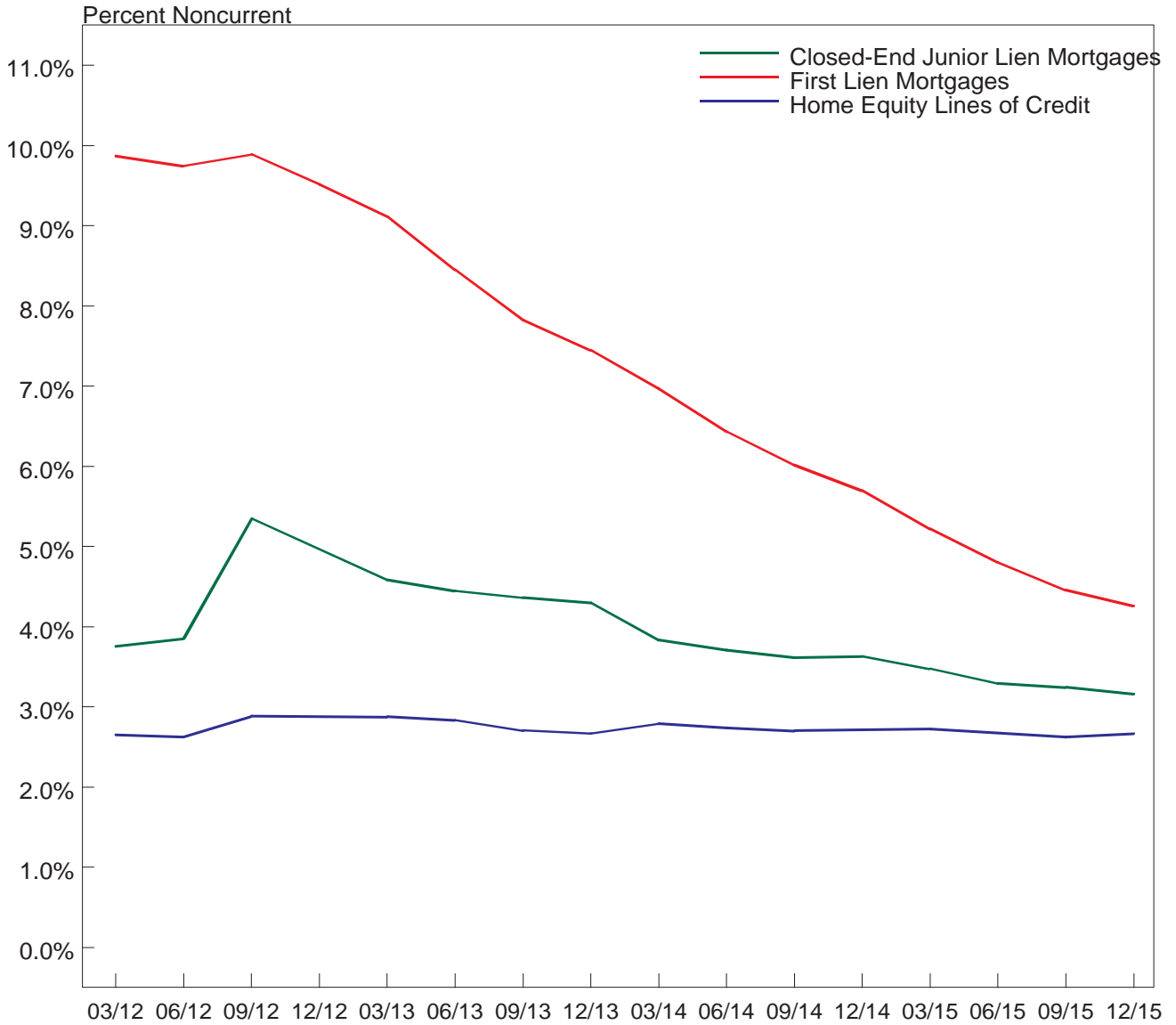
\$ Billions



Noncurrent Loan and Quarterly Net Charge-Off Rates 1995-2015

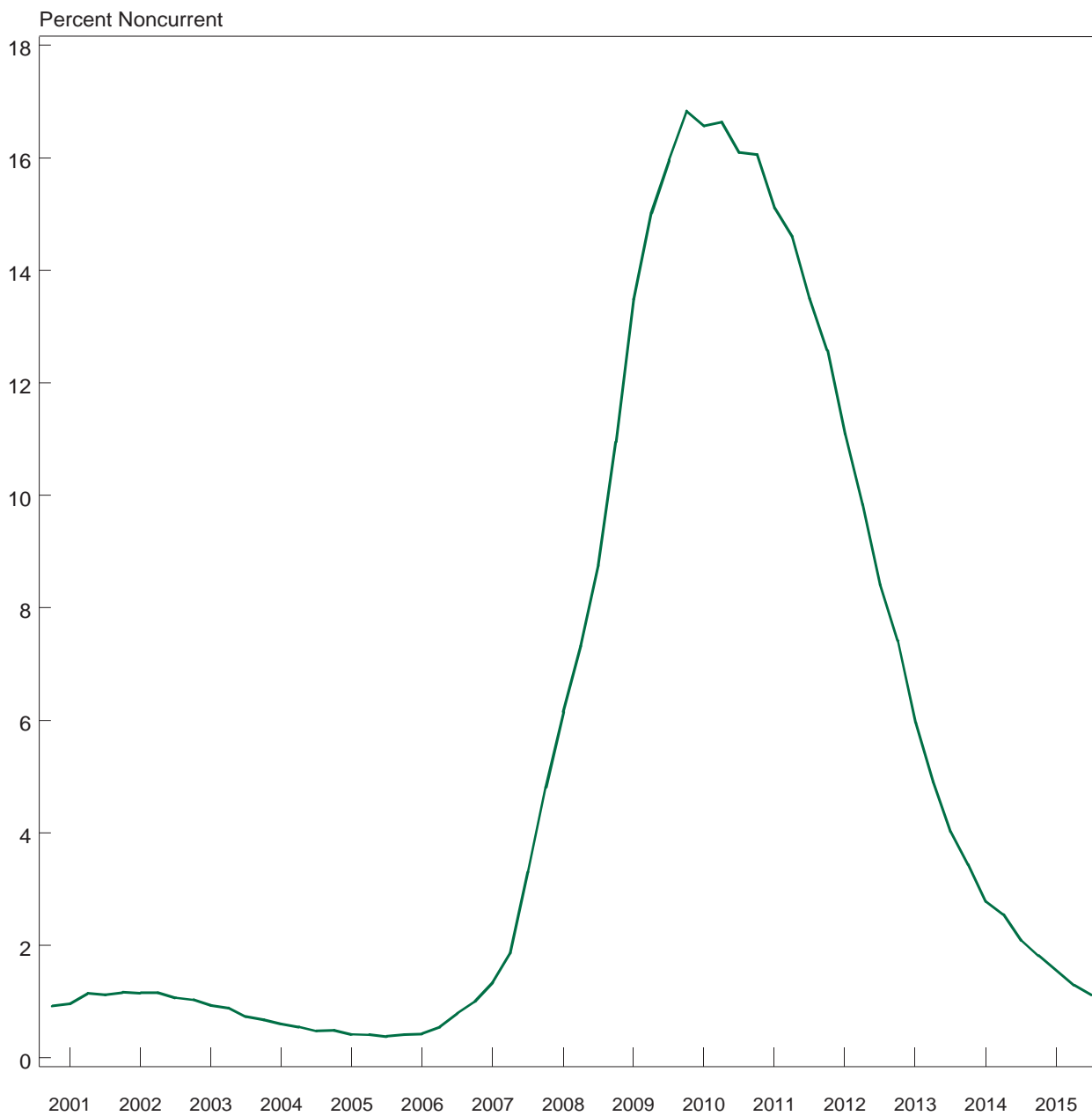


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2012 to 2015



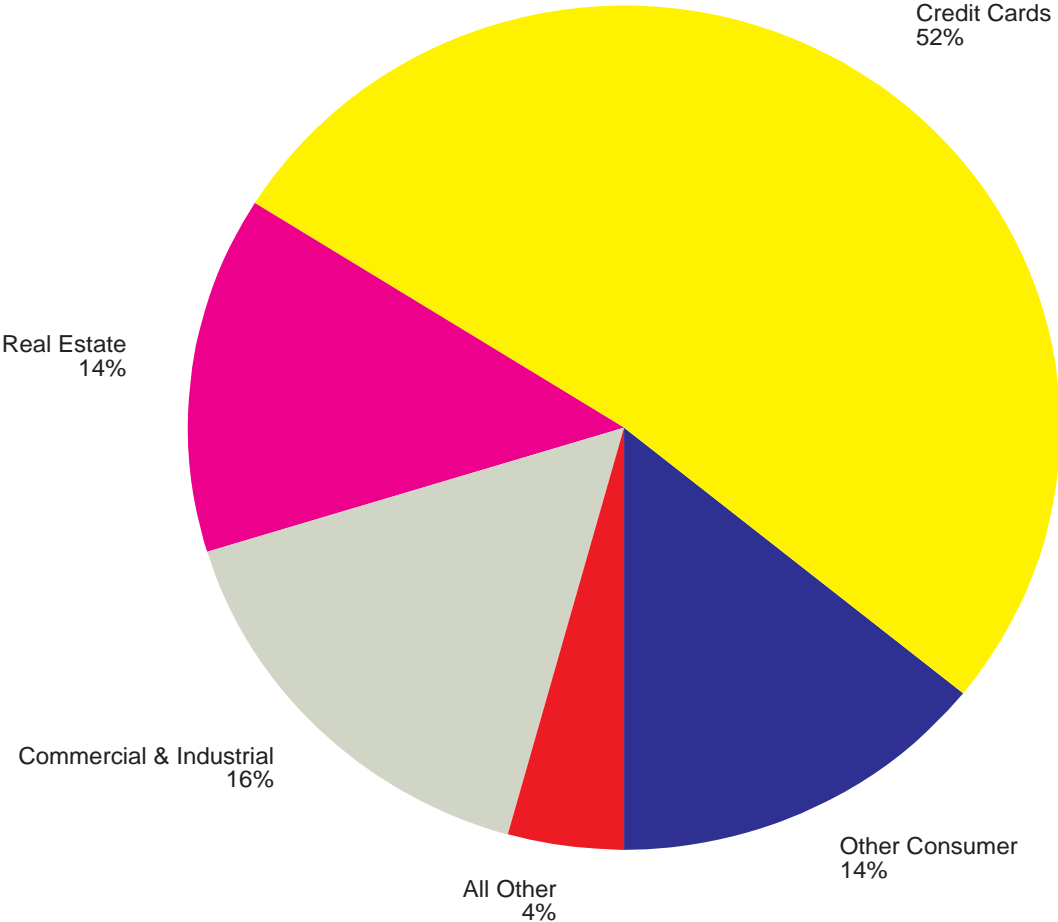
Noncurrent Rate on Real Estate Construction and Development Loans

2001-2015



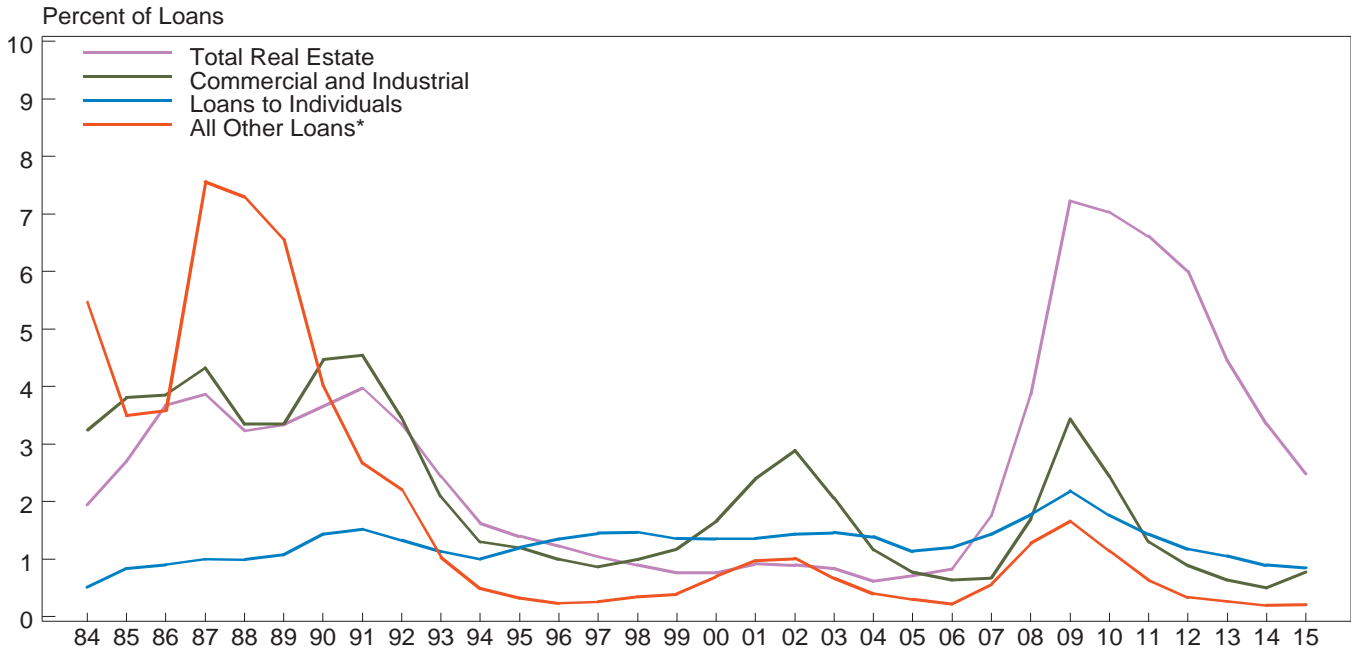
Composition of FDIC-Insured Institutions' Loan Charge-Offs

Fourth Quarter, 2015



Noncurrent Loan Rates at Year-End

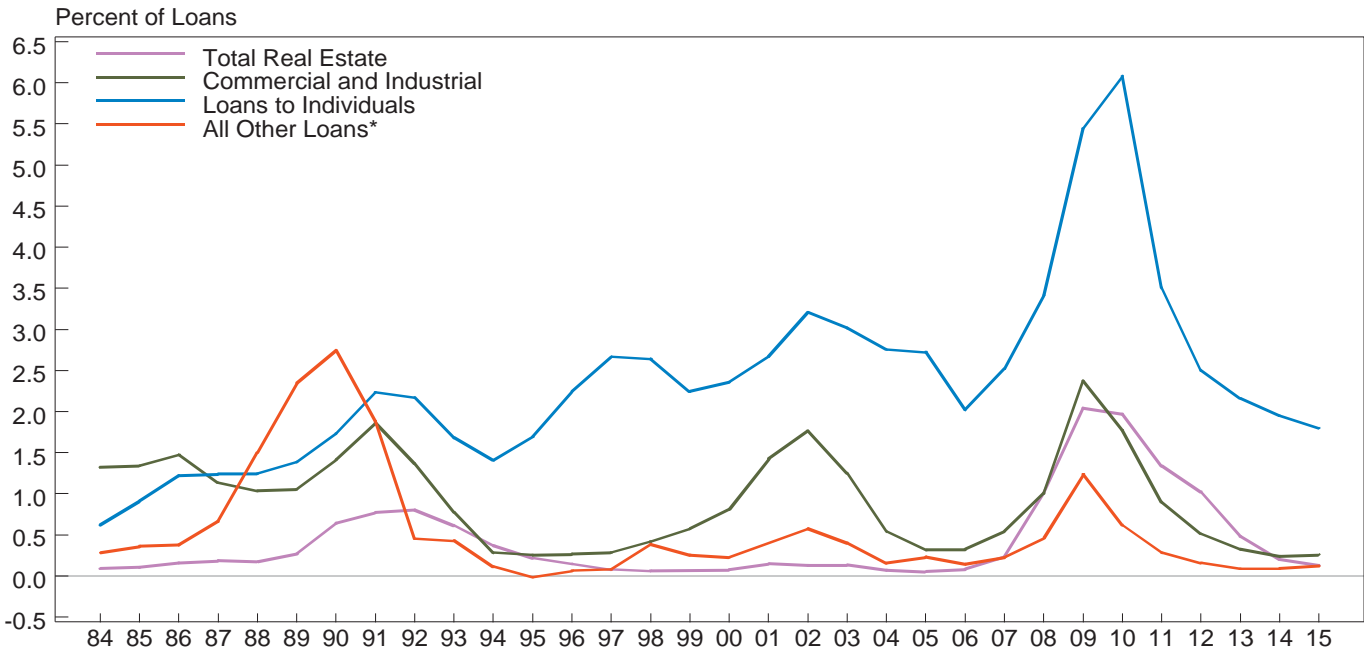
1984-2015



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

1984-2015

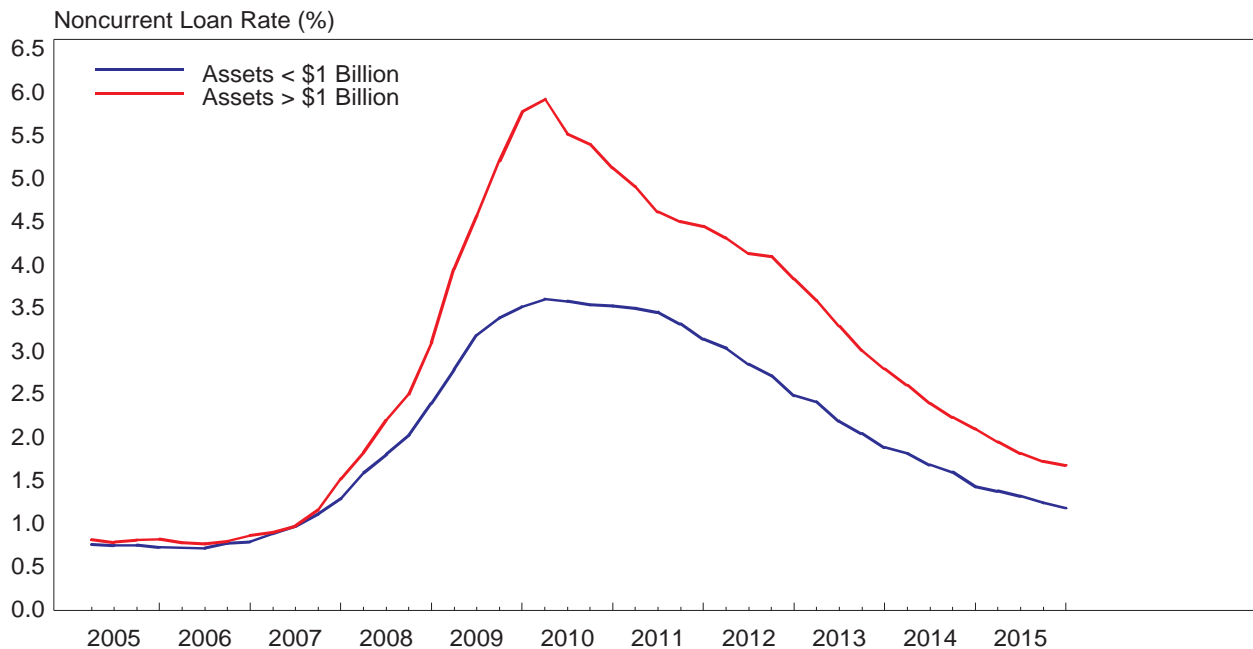


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

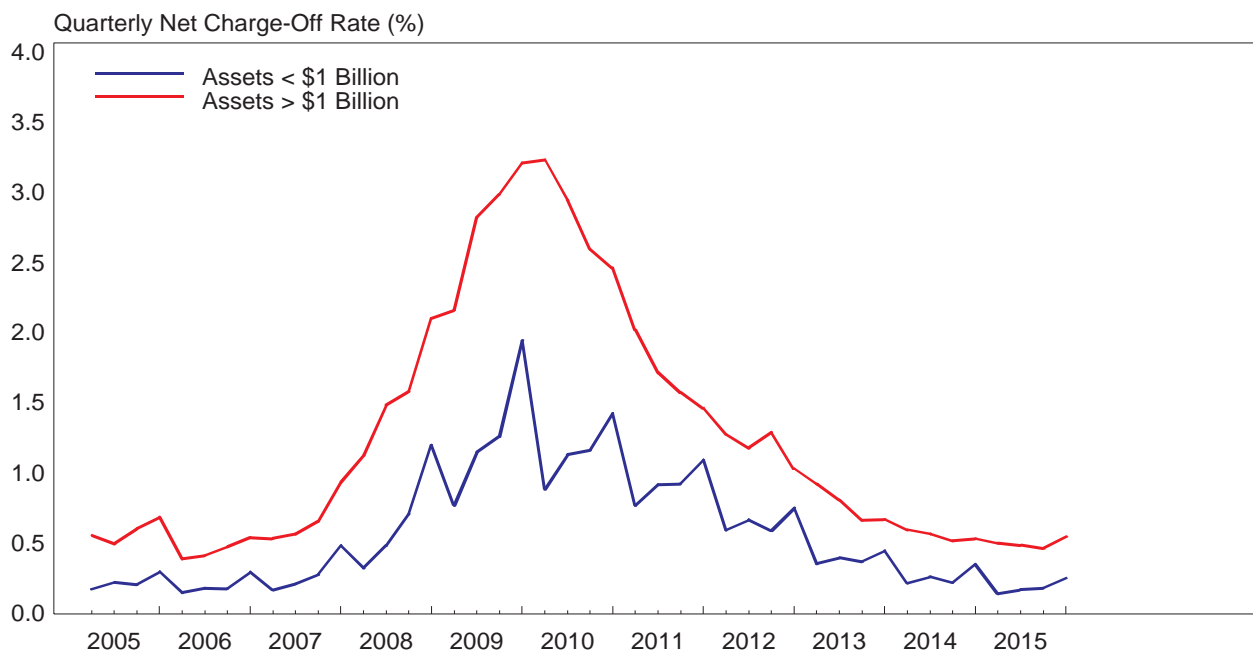
2005 - 2015



Quarterly Net Charge-Off Rates

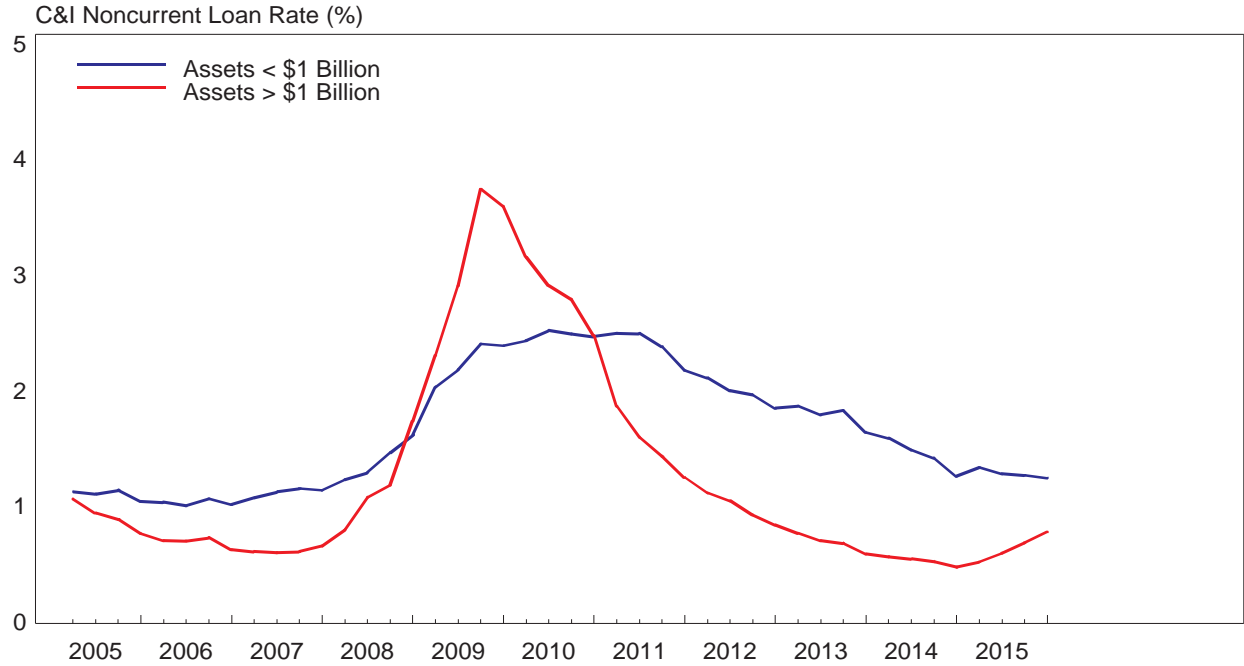
By Asset Size, Annualized

2005 - 2015



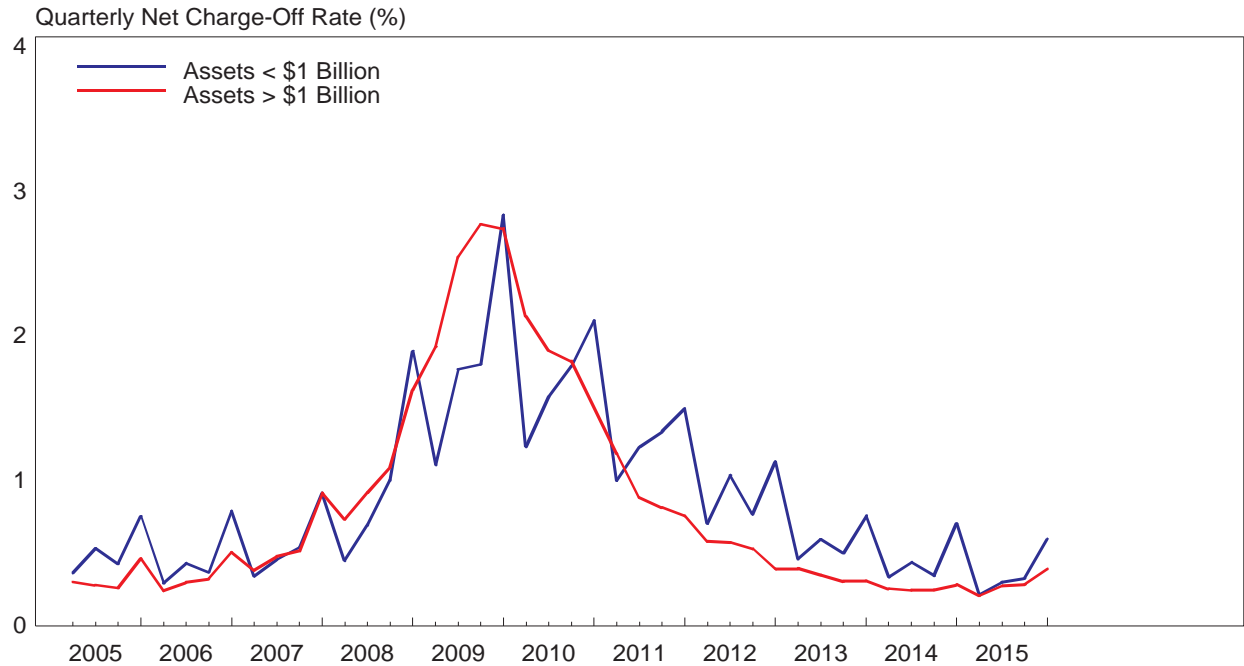
Noncurrent C & I Loan Rates By Asset Size

2005 - 2015



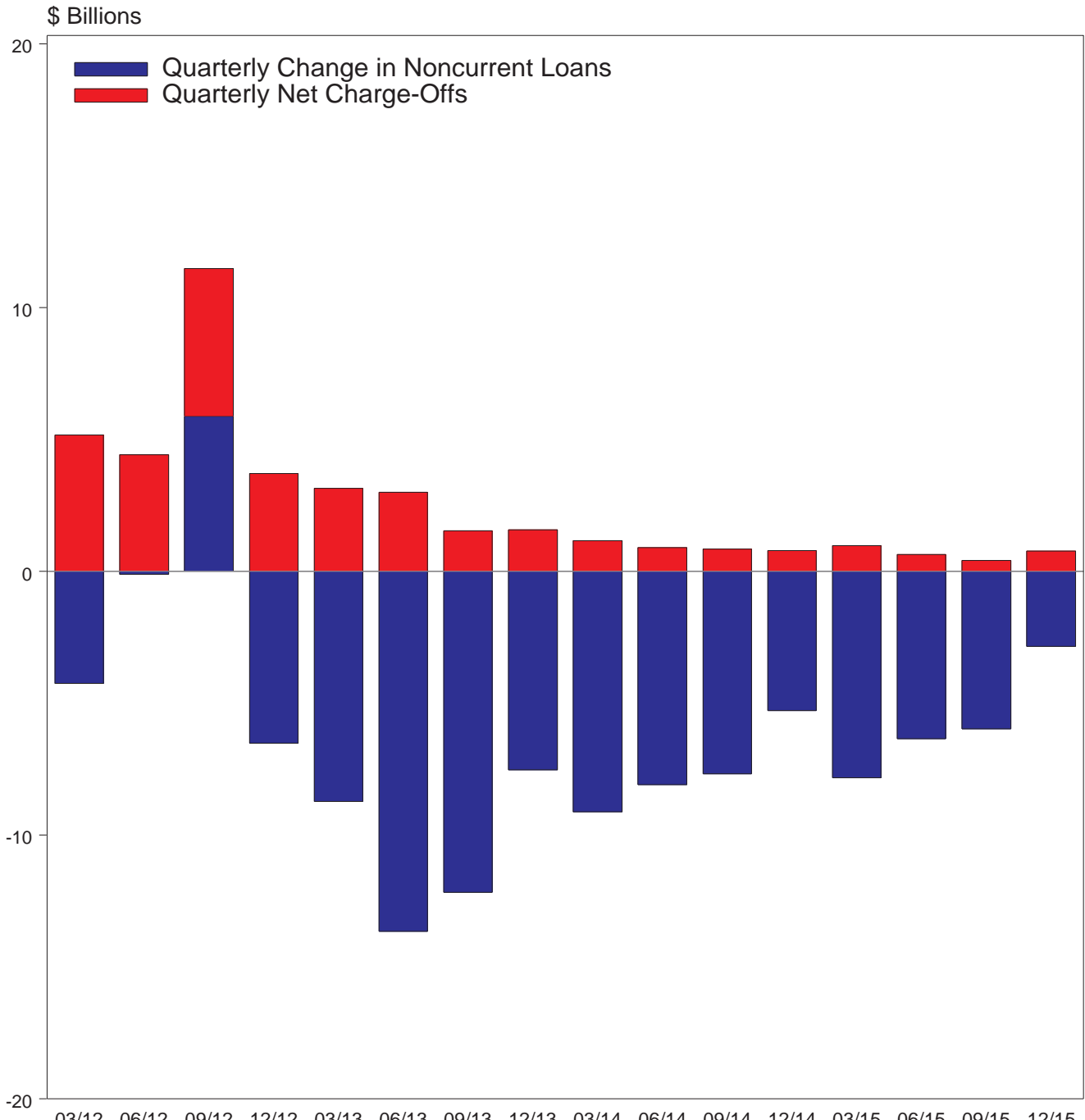
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2005 - 2015



Credit Quality of Residential Mortgage Loans*

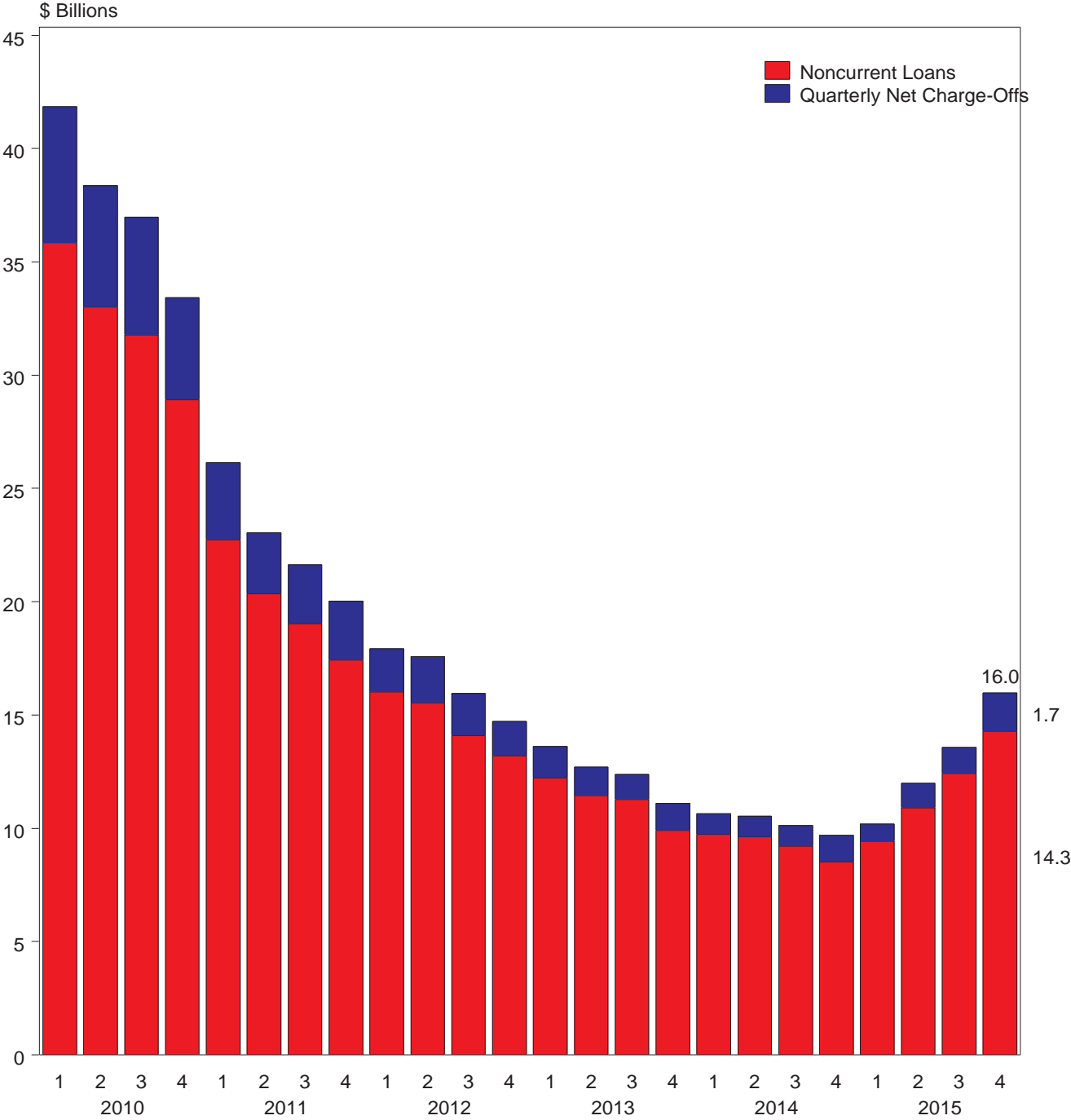
2012 to 2015



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

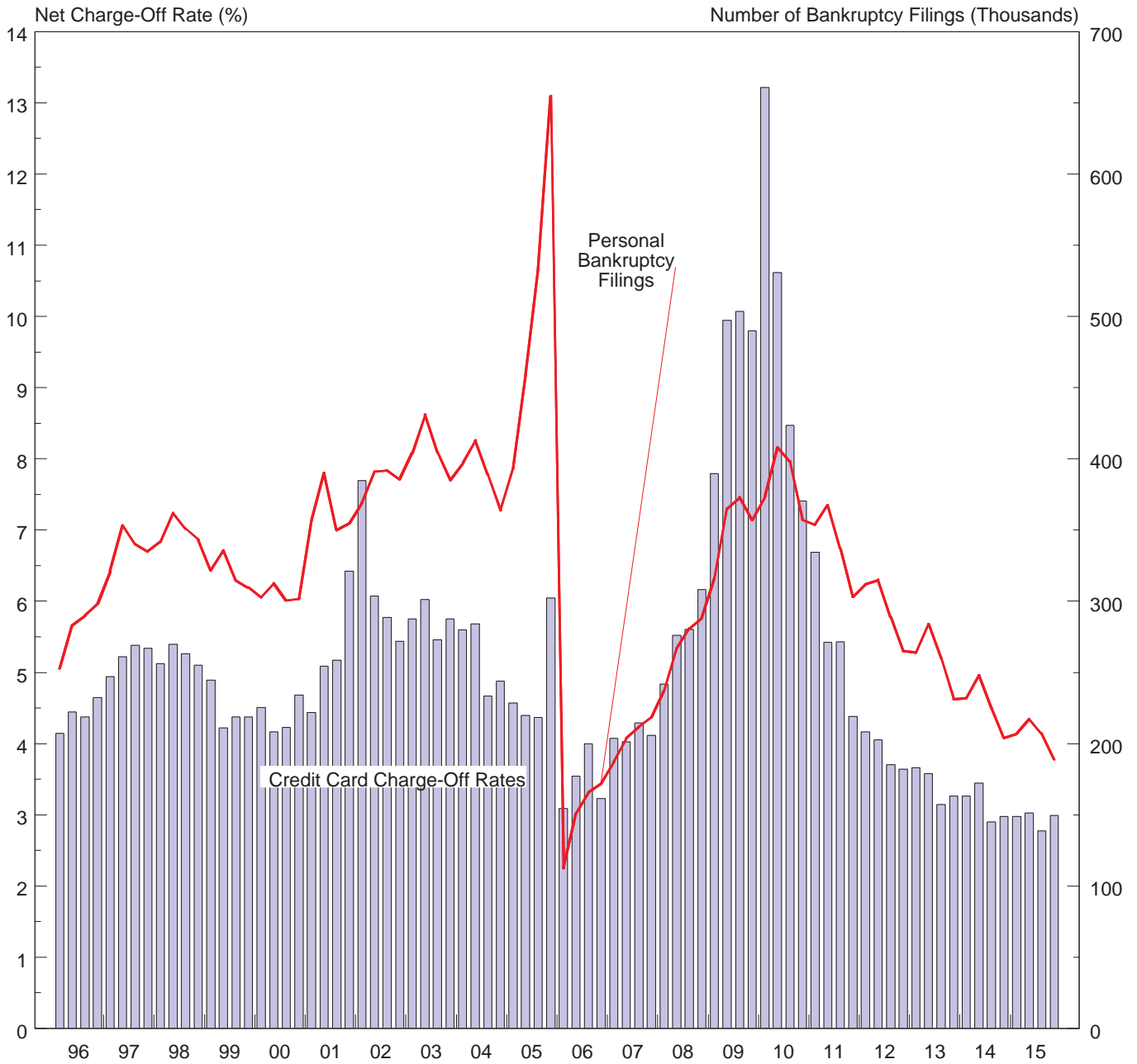
Credit Quality of C & I Loans

2010-2015



Credit Card Loss Rates and Personal Bankruptcy Filings

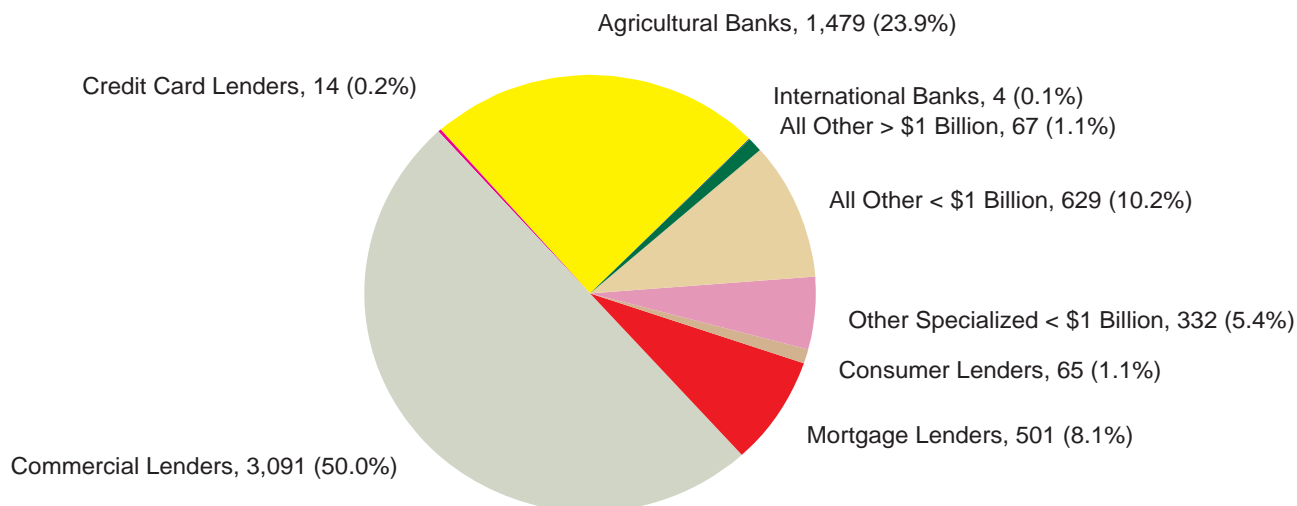
1996-2015



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, 2015

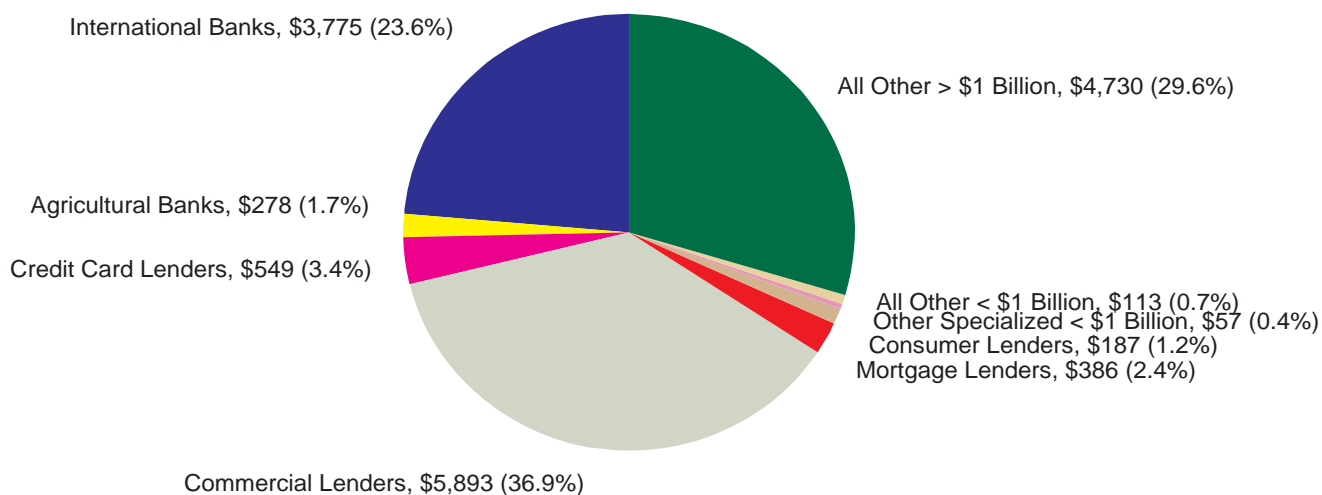


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/15	4	1,479	14	3,091	501	65	332	629	67
12/14	3	1,515	15	3,222	553	52	374	708	67
12/13	4	1,532	16	3,378	588	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

Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2015

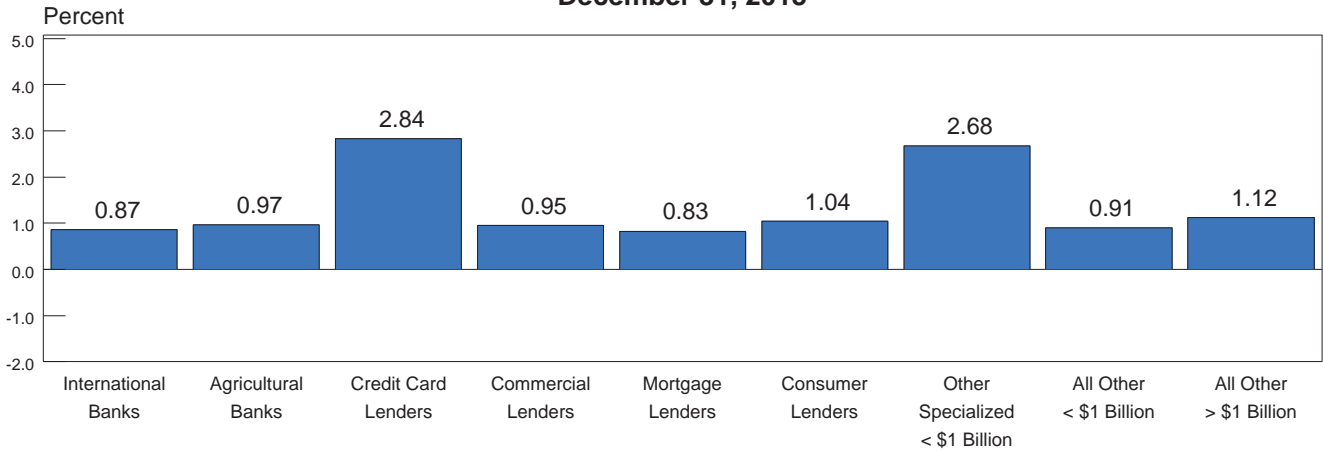


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/15	3,775	278	549	5,893	386	187	57	113	4,730
12/14	3,736	273	484	4,879	440	176	62	129	5,375
12/13	3,700	262	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

Performance Ratios By Asset Concentration Group

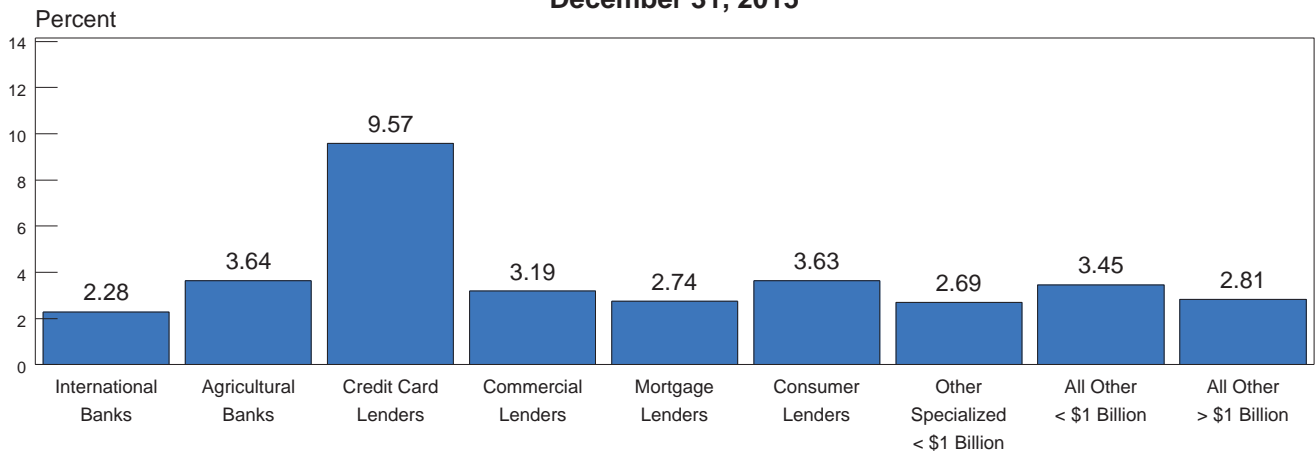
Return on Assets (YTD)

December 31, 2015



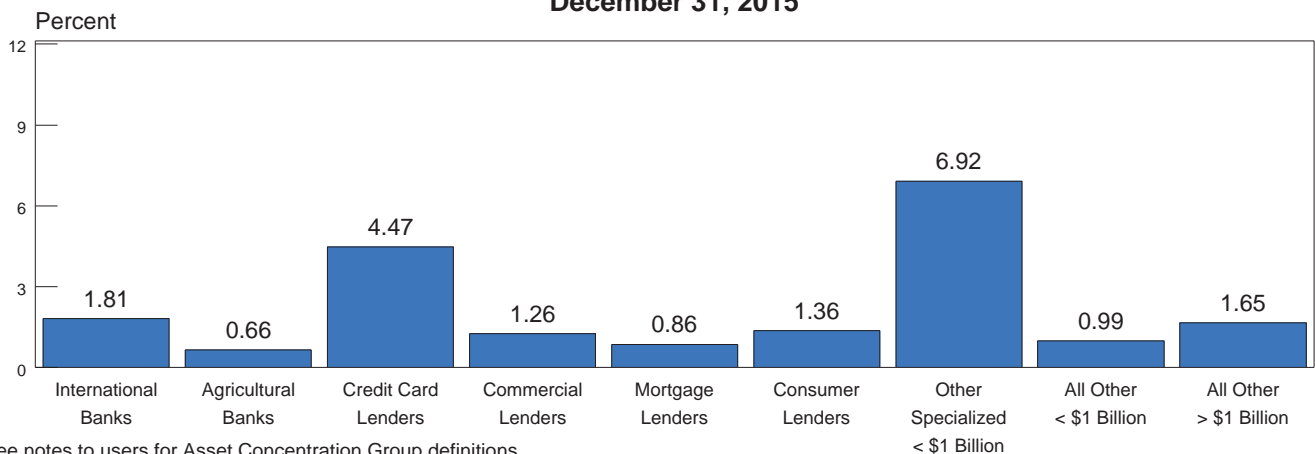
Net Interest Margin (YTD)

December 31, 2015



Noninterest Income to Assets (YTD)

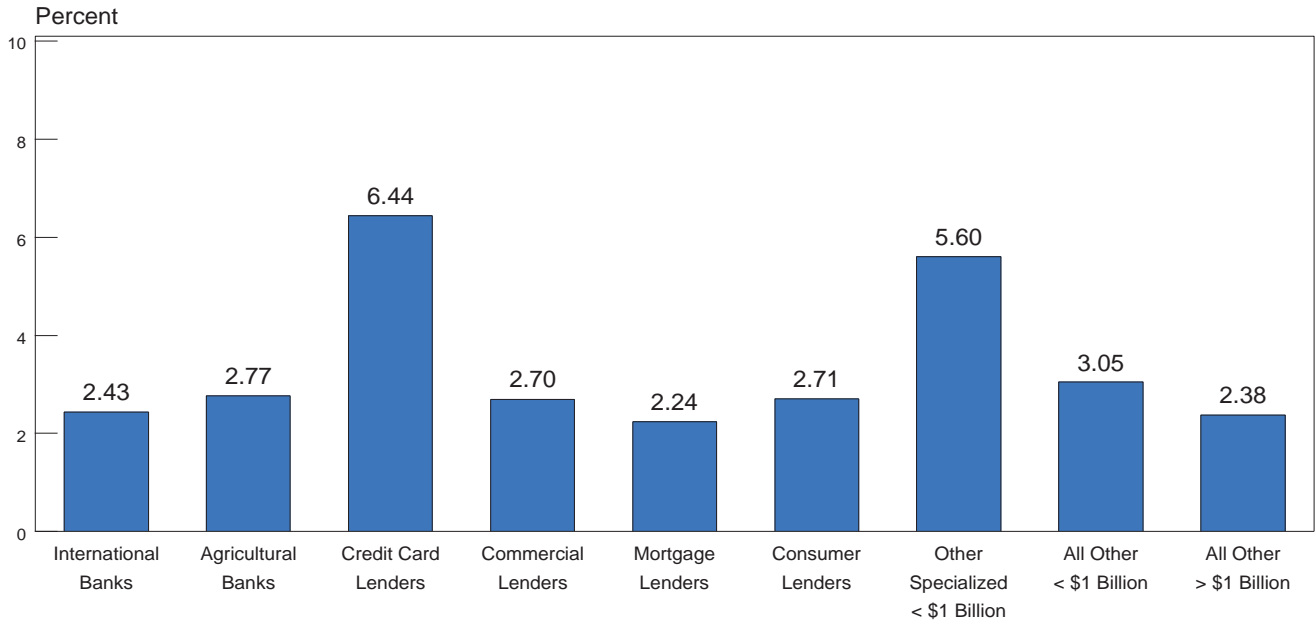
December 31, 2015



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

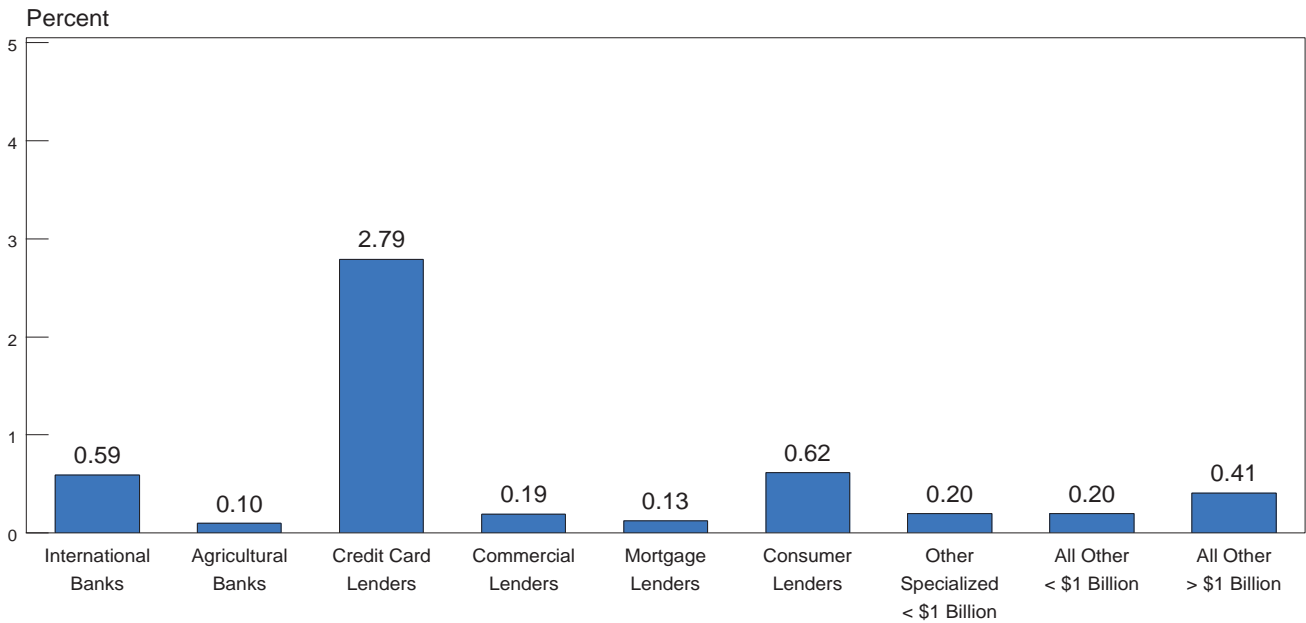
Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

December 31, 2015



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2015

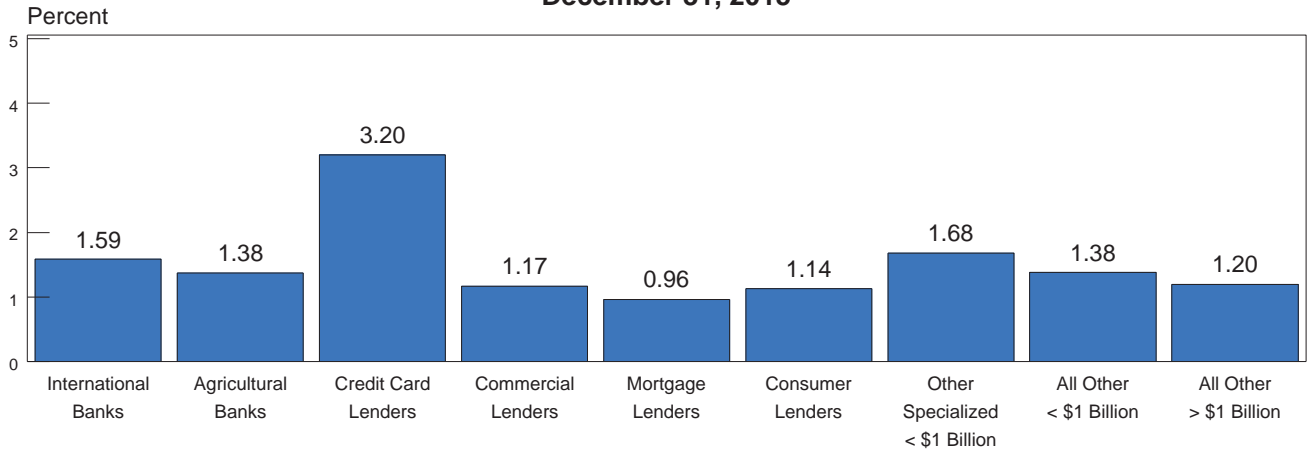


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

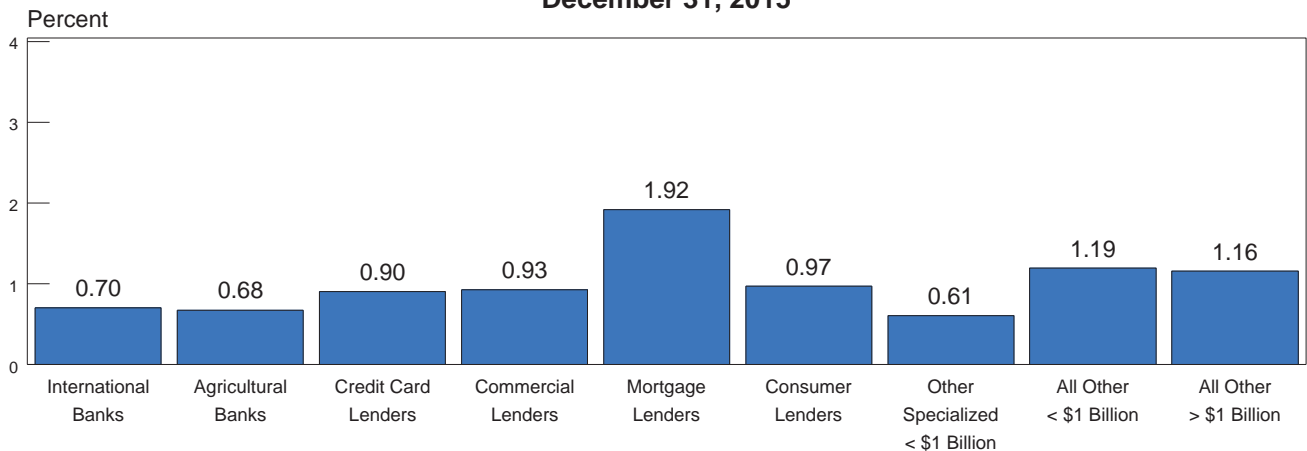
Loss Allowance To Loans and Leases

December 31, 2015



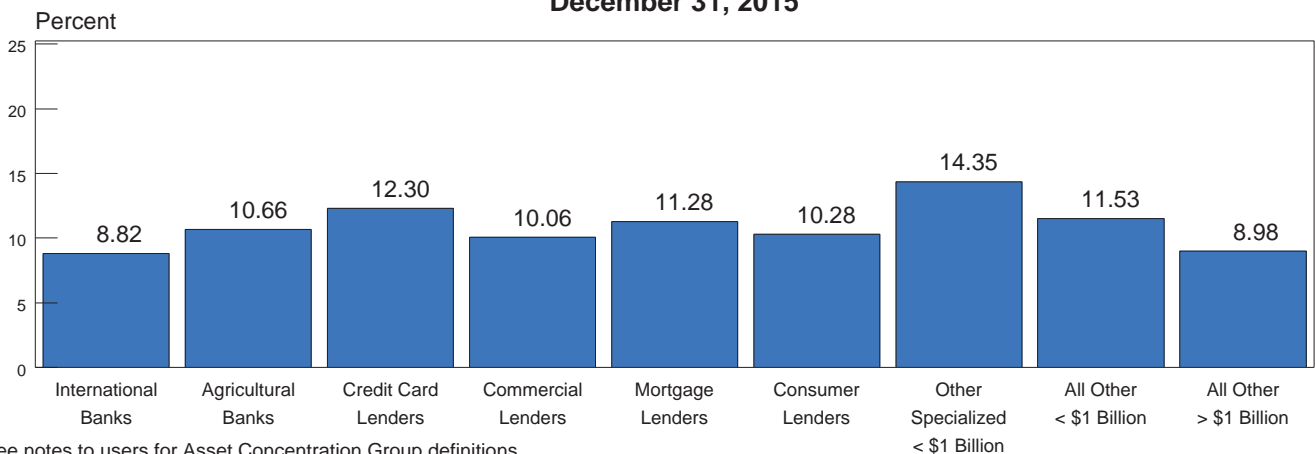
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2015



Core Capital (Leverage) Ratio

December 31, 2015



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

Return On Average Assets By Asset Concentration Group

1997 - 2015, 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
12/15	0.87	0.97	2.84	0.95	0.83	1.04	2.68	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
12/08	0.25	1.00	1.70	-0.13	-0.48	-0.01	1.43	0.82	-0.09
12/07	0.58	1.20	3.35	0.83	0.03	1.26	2.56	1.03	0.88
12/06	1.01	1.23	4.19	1.28	0.94	1.75	1.54	1.04	1.26
12/05	0.86	1.27	2.90	1.36	1.07	1.55	2.18	1.09	1.34
12/04	0.76	1.22	4.03	1.29	1.17	1.66	1.68	1.10	1.32
12/03	1.10	1.20	4.08	1.28	1.38	1.31	1.85	1.06	1.34
12/02	0.74	1.24	3.60	1.30	1.31	1.35	1.08	1.14	1.32
12/01	0.84	1.12	2.89	1.12	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
12/98	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40
12/97	0.93	1.25	2.06	1.31	0.96	1.27	1.66	1.23	1.23

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

Net Interest Margin By Asset Concentration Group

1997 - 2015, 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
12/15	2.28	3.64	9.57	3.19	2.74	3.63	2.69	3.45	2.81
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	2.62	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	3.16
12/08	2.86	3.90	9.41	3.60	2.43	3.73	2.84	3.81	1.90
12/07	2.59	3.96	8.56	3.59	2.62	4.26	3.04	3.70	2.94
12/06	2.26	4.04	8.82	3.73	2.51	5.52	3.18	3.72	2.99
12/05	2.61	4.11	8.18	3.87	2.79	4.58	2.80	3.80	3.08
12/04	2.50	4.07	8.67	3.85	3.05	4.71	3.20	3.86	3.29
12/03	3.03	4.03	8.29	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.17	8.74	4.19	3.39	4.69	3.40	4.11	3.63
12/01	2.82	4.03	7.85	4.07	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68
12/98	3.01	4.23	7.93	4.24	3.10	4.63	3.86	4.29	3.86
12/97	3.03	4.32	7.88	4.55	3.20	5.18	3.80	4.43	4.01

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
1997 - 2015, 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
12/15	0.59	0.10	2.79	0.19	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
12/08	1.44	0.41	5.94	1.14	0.86	1.74	0.35	0.35	0.74
12/07	0.77	0.22	3.95	0.35	0.40	0.87	0.29	0.22	0.39
12/06	0.48	0.17	3.48	0.22	0.15	1.40	0.42	0.20	0.22
12/05	0.87	0.18	4.64	0.23	0.12	1.44	0.26	0.23	0.24
12/04	0.91	0.22	4.66	0.30	0.12	1.57	0.59	0.29	0.25
12/03	1.40	0.28	5.22	0.46	0.18	2.09	1.22	0.38	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
12/98	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60
12/97	0.25	0.23	4.72	0.38	0.18	0.97	0.30	0.29	0.56

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

Percent of Loans Noncurrent By Asset Concentration Group

1997 - 2015

	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
12/15	1.81	0.80	1.17	1.12	2.64	1.27	1.46	1.45	2.18
12/14	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
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

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

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

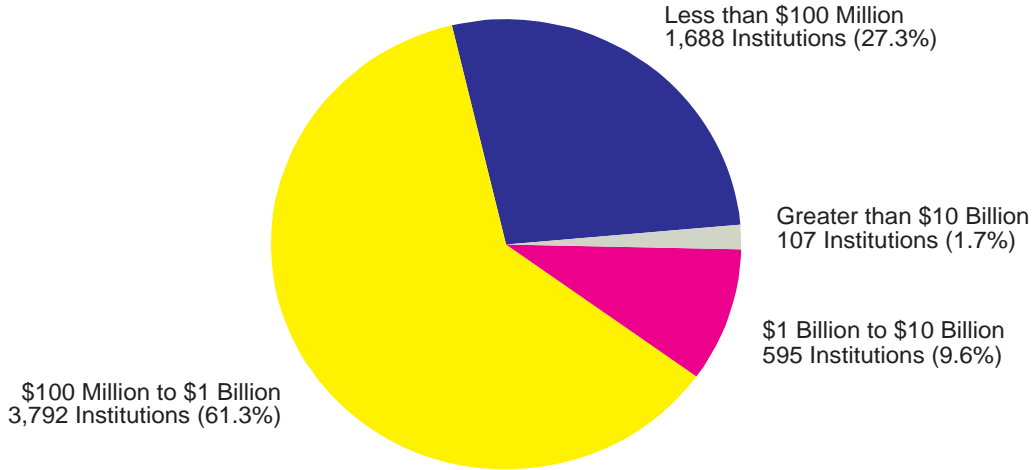
1997 - 2015

	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
12/15	8.82	10.66	12.30	10.06	11.28	10.28	14.35	11.53	8.98
12/14	8.28	10.49	12.33	10.20	11.53	9.82	13.96	11.47	8.97
12/13	7.87	10.33	13.01	10.13	10.92	9.45	13.11	11.26	9.03
12/12	7.16	10.25	13.12	10.04	10.11	9.36	12.88	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

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

Number of Institutions By Asset Size

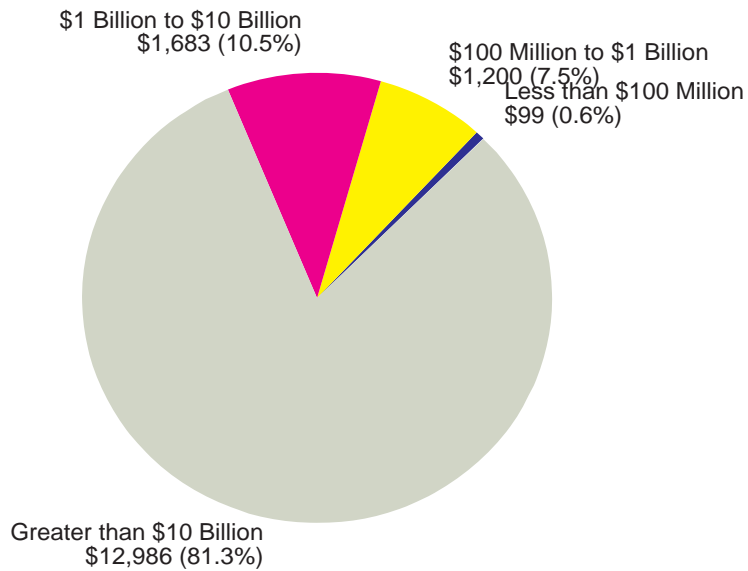
December 31, 2015



Industry Assets By Asset Size

December 31, 2015

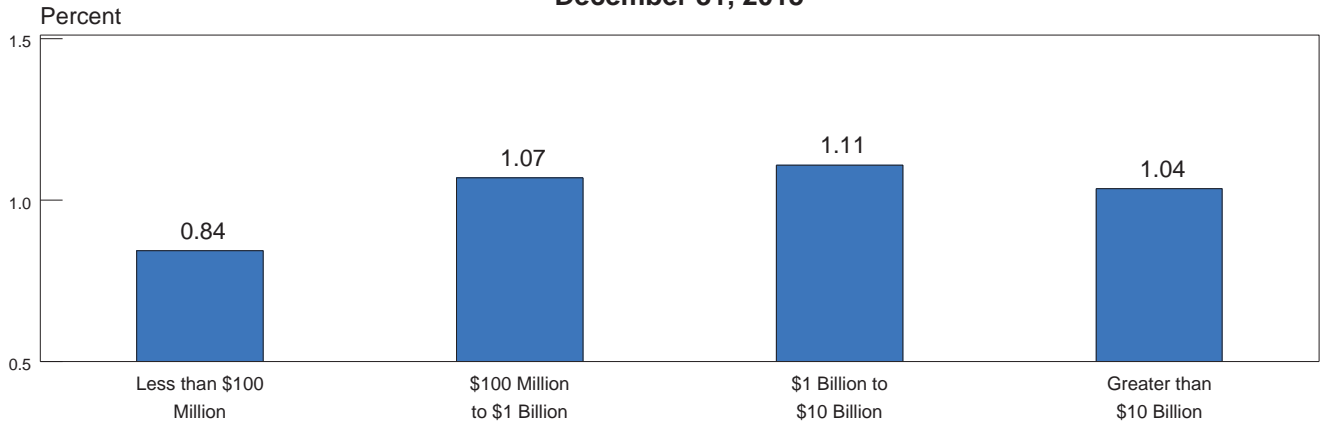
(\$ Billions)



Performance Ratios By Asset Size

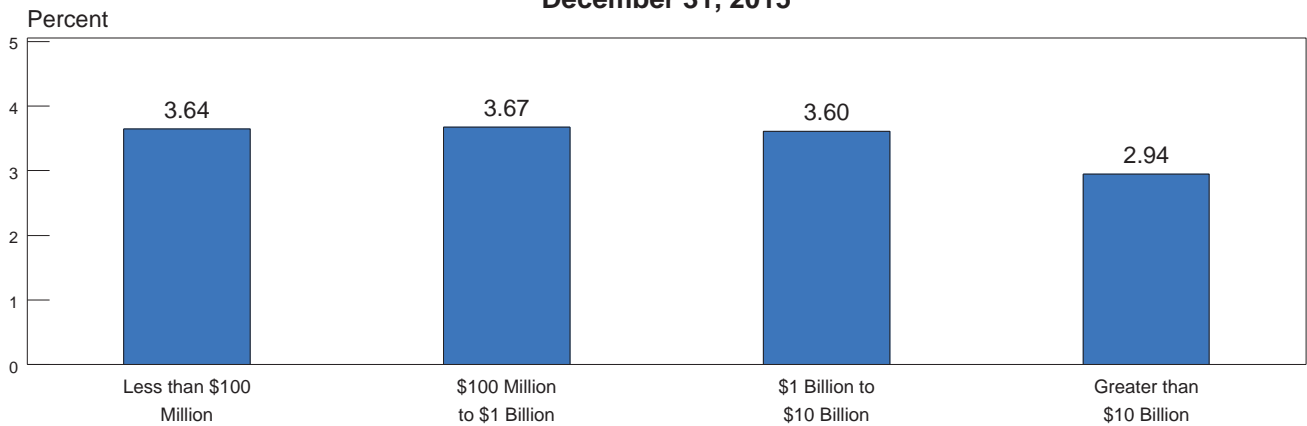
Return on Assets (YTD)

December 31, 2015



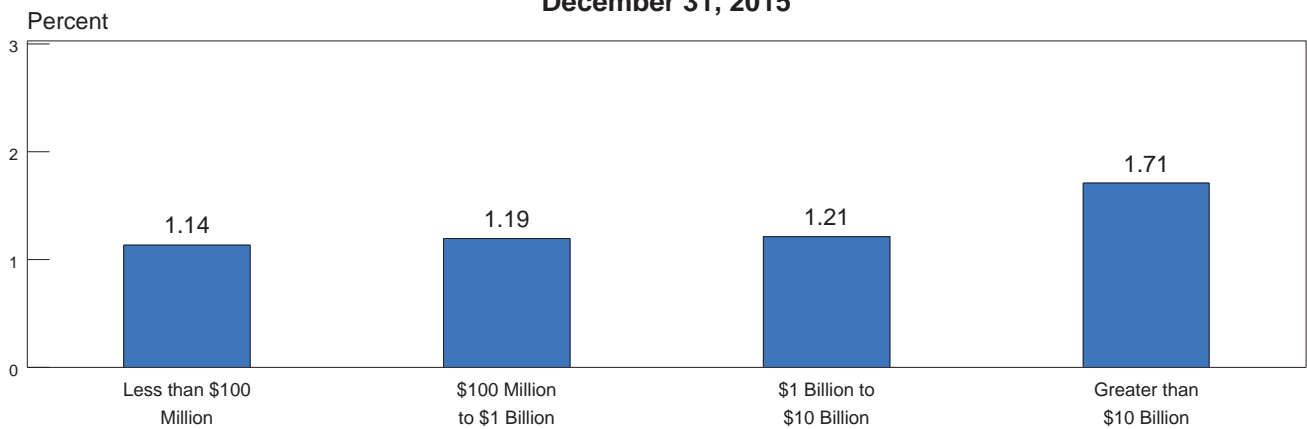
Net Interest Margin (YTD)

December 31, 2015



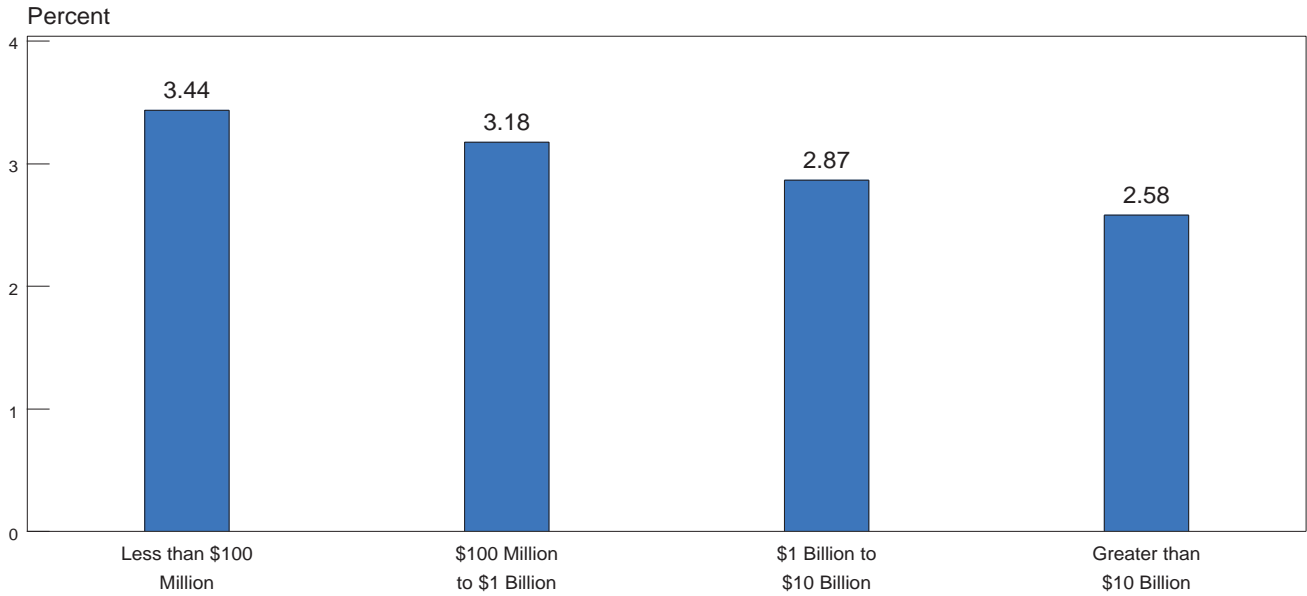
Noninterest Income to Assets (YTD)

December 31, 2015



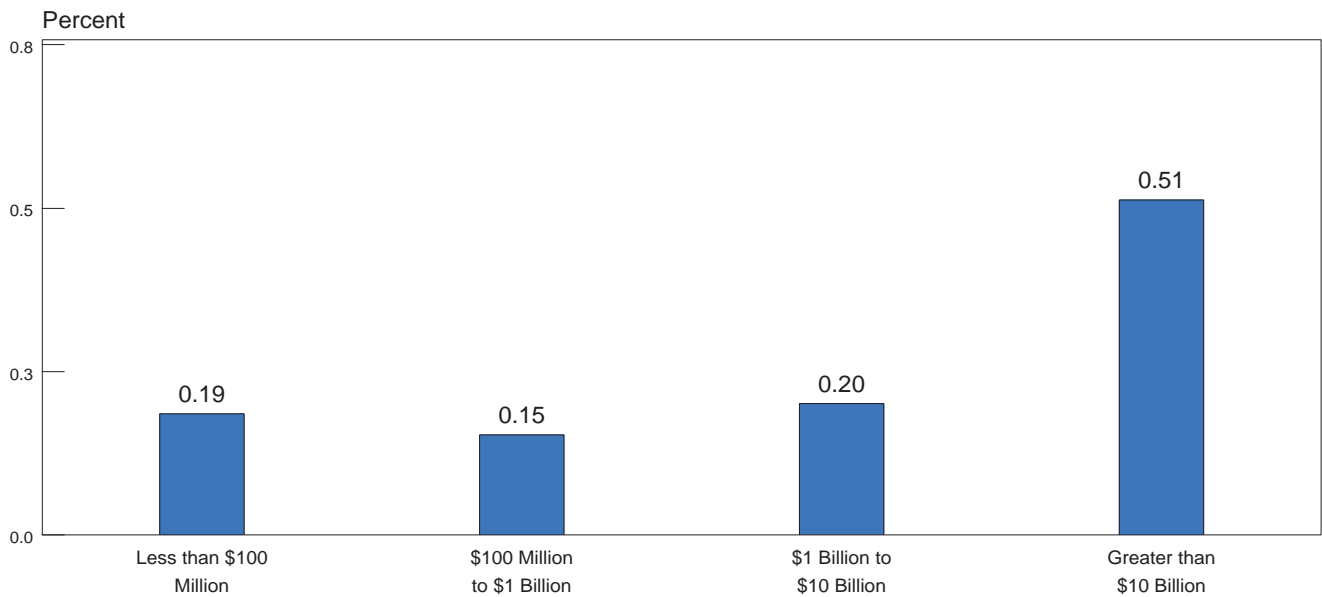
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2015



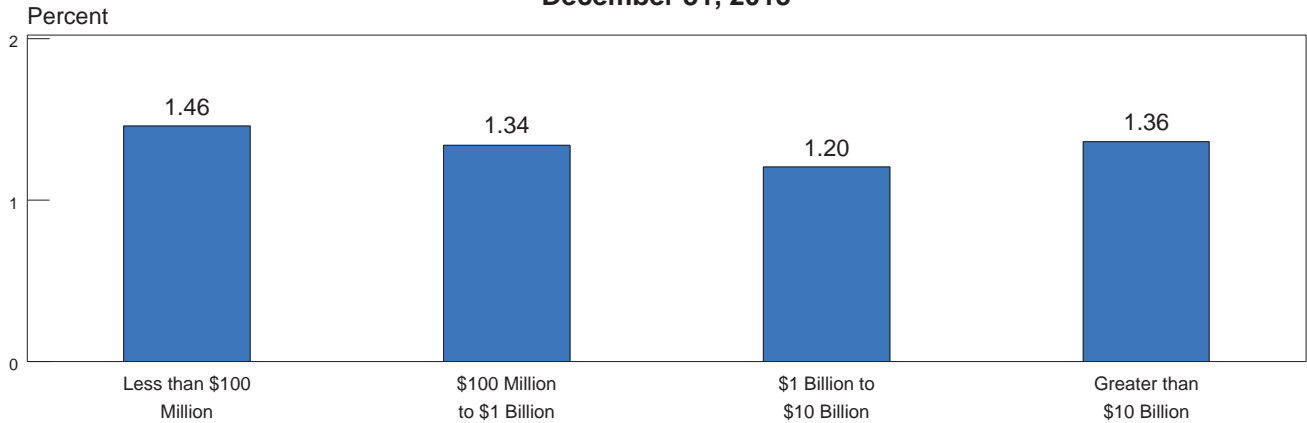
Net Charge-Offs to Loans and Leases (YTD)

December 31, 2015



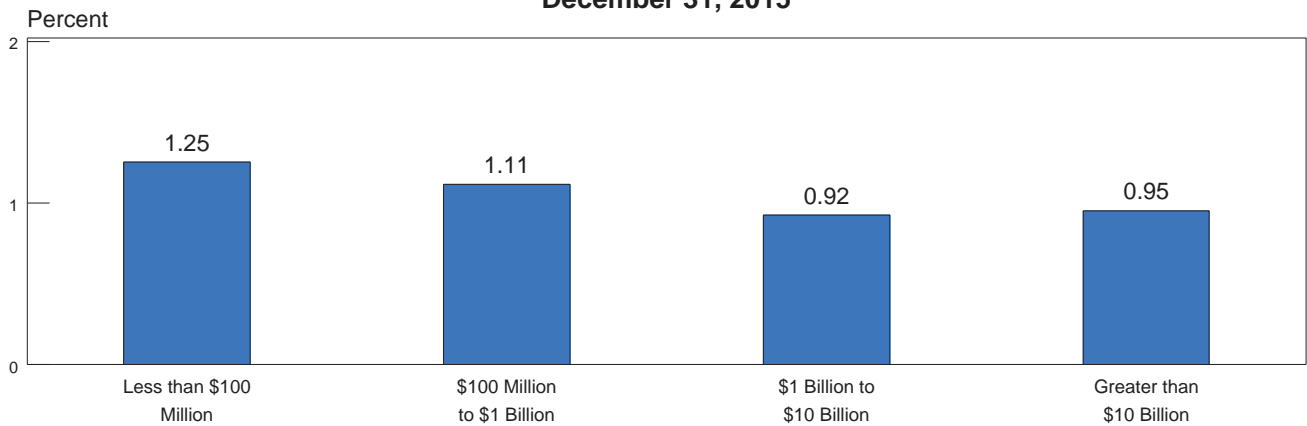
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

December 31, 2015



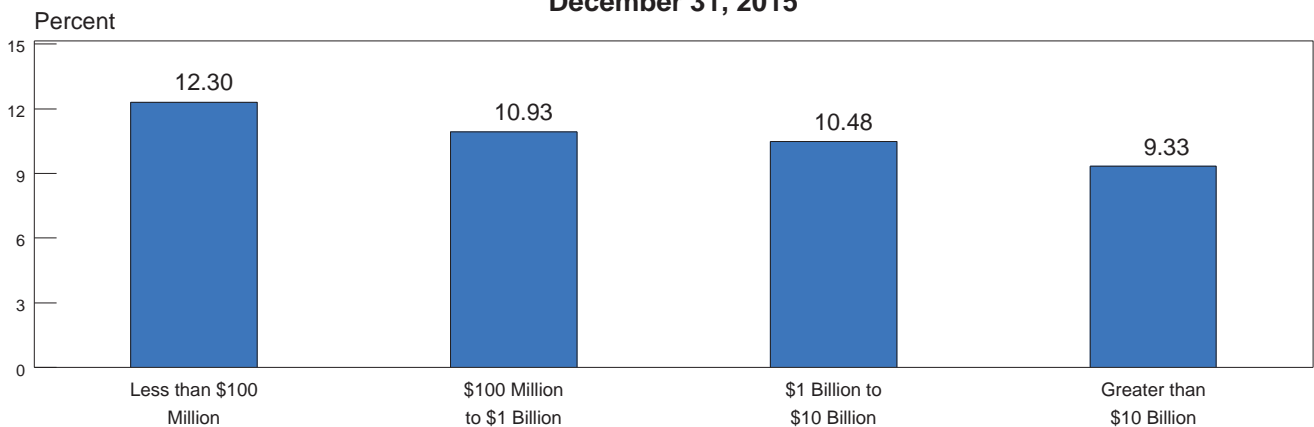
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2015



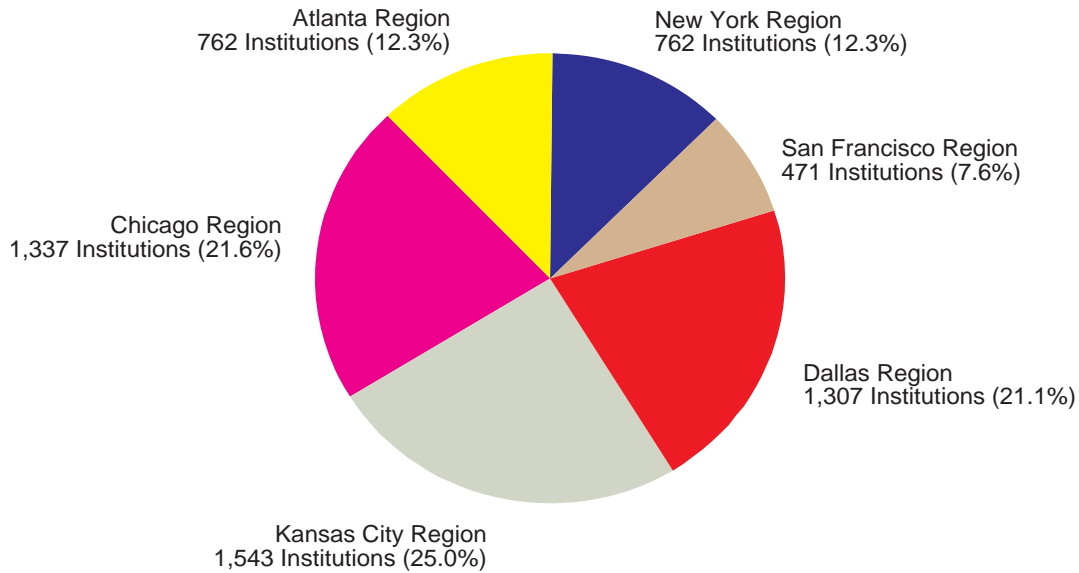
Core Capital (Leverage) Ratio

December 31, 2015



Geographic Distribution of FDIC-Insured Institutions

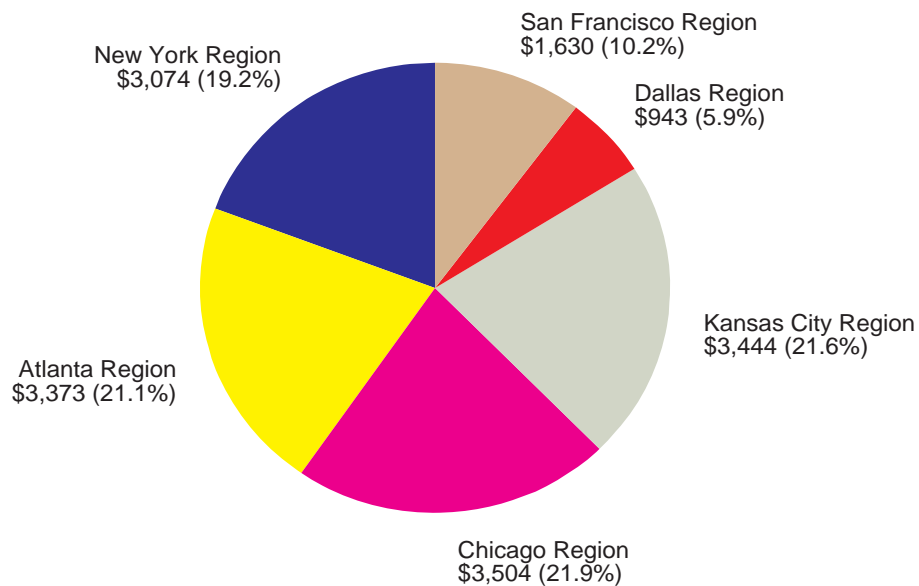
December 31, 2015



Geographic Distribution of Industry Assets

December 31, 2015

(\$ Billions)

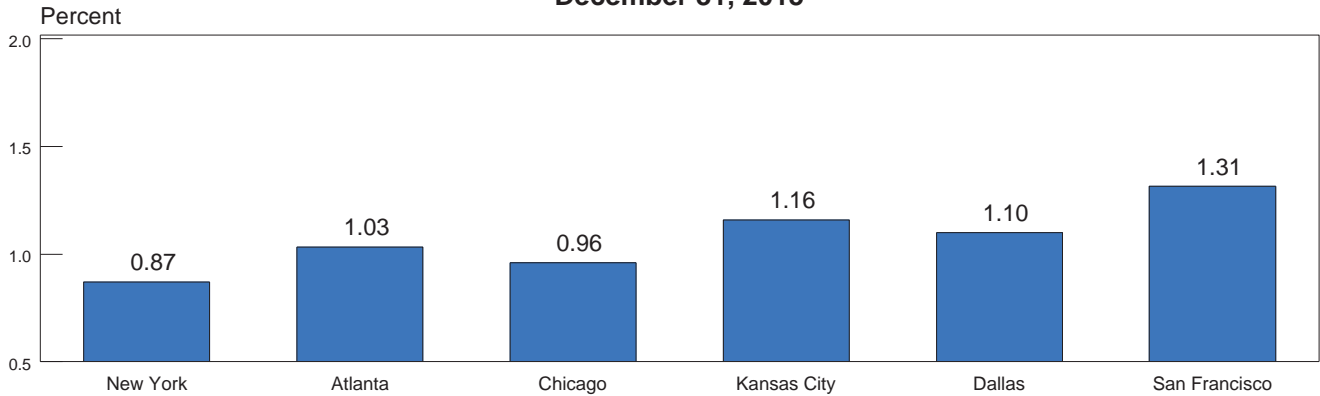


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

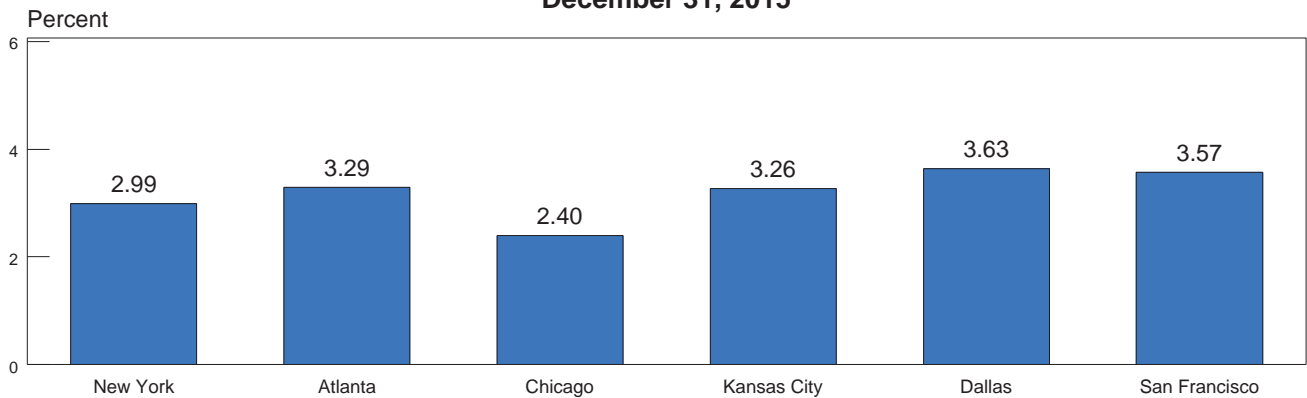
Return on Assets (YTD)

December 31, 2015



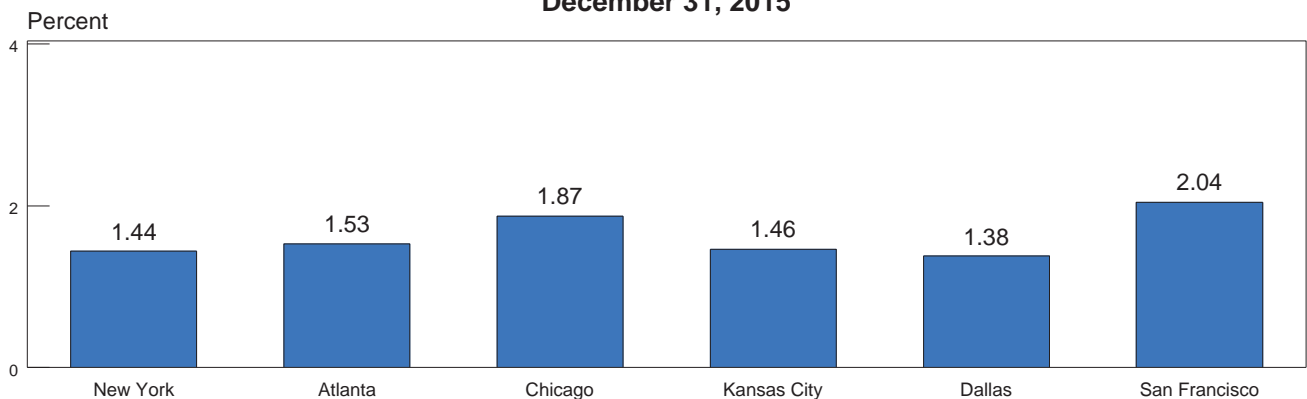
Net Interest Margins (YTD)

December 31, 2015



Noninterest Income to Assets (YTD)

December 31, 2015

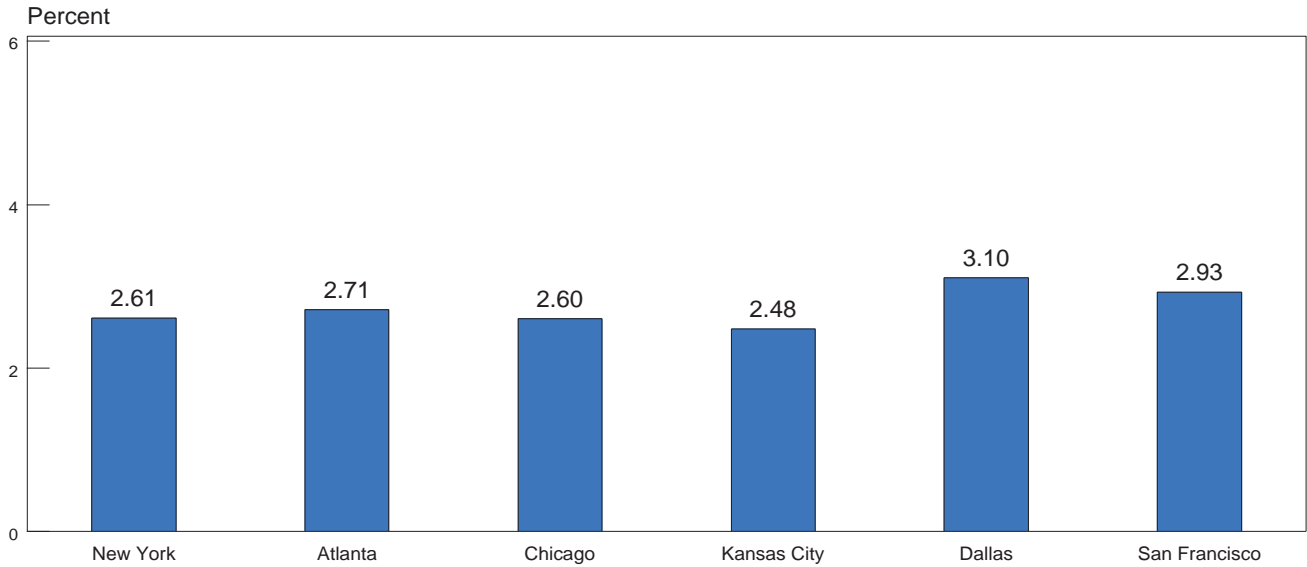


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

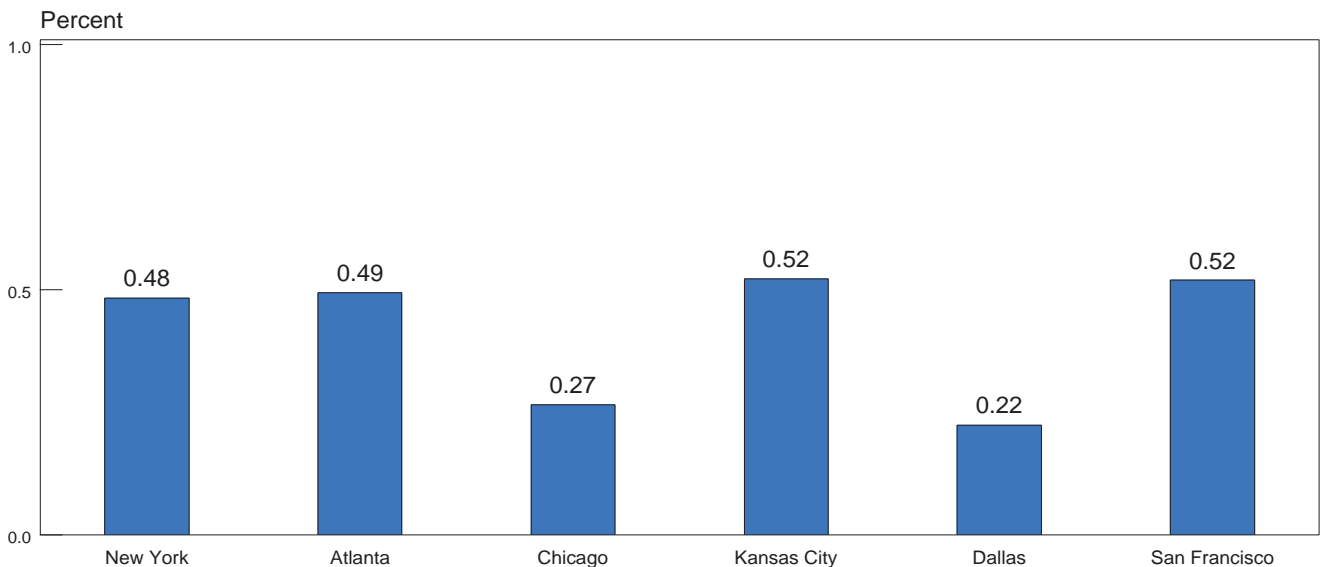
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

December 31, 2015



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2015

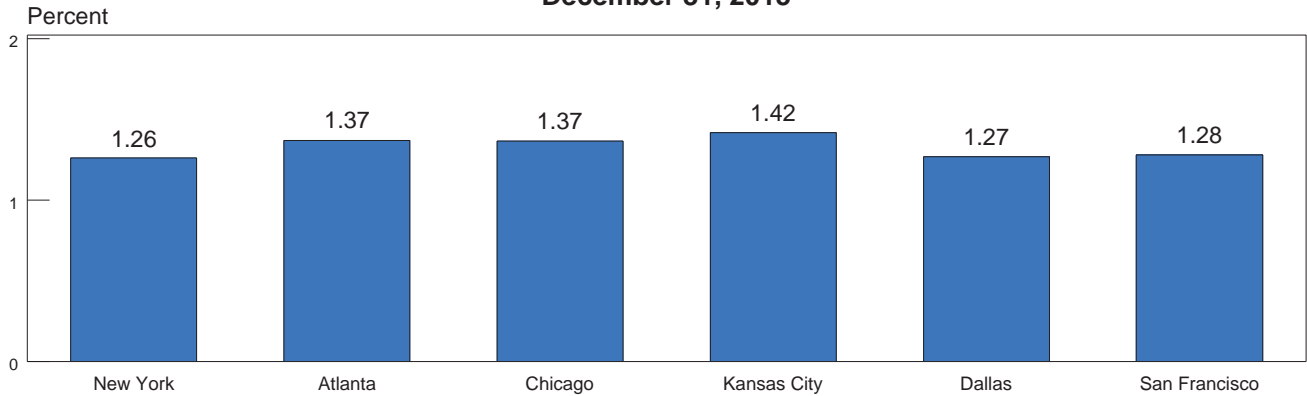


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

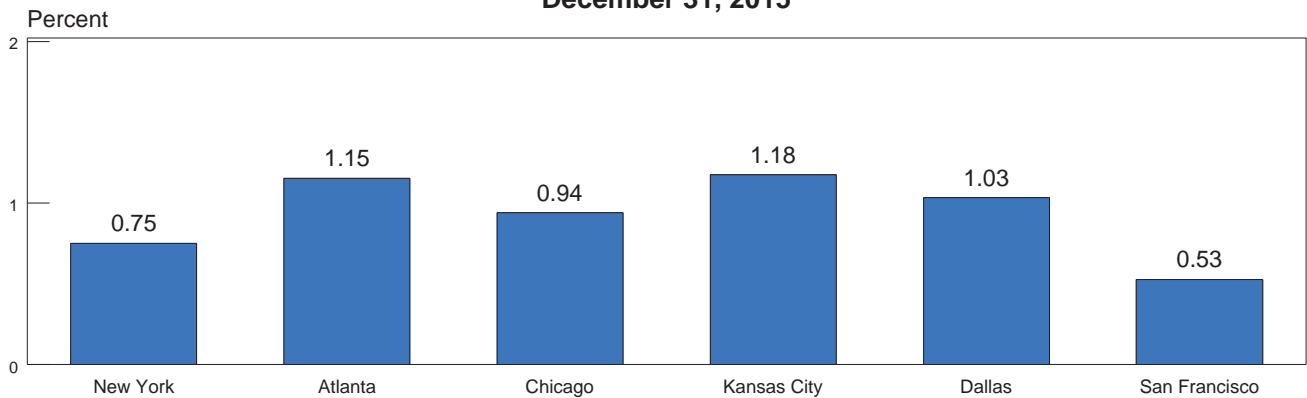
Loss Allowance To Loans and Leases

December 31, 2015



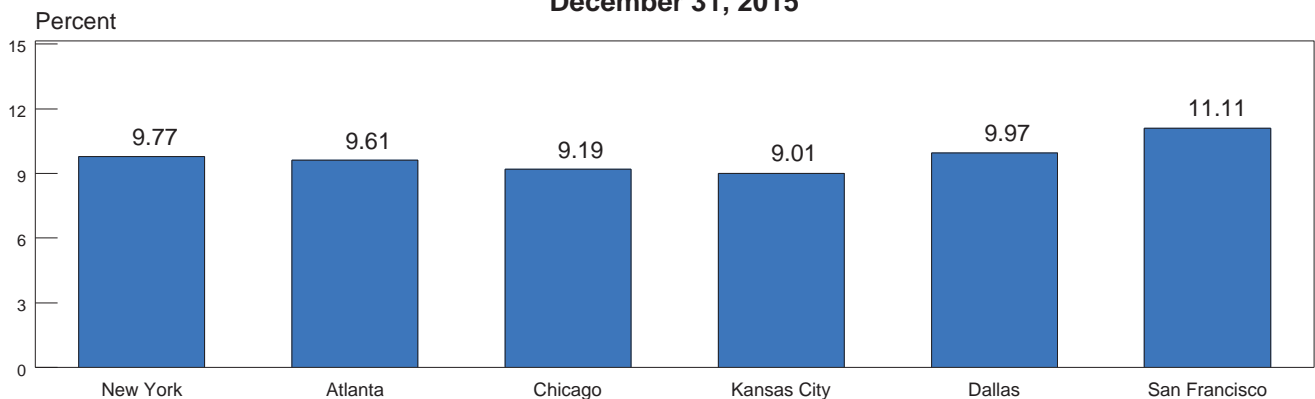
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2015



Core Capital (Leverage) Ratio

December 31, 2015

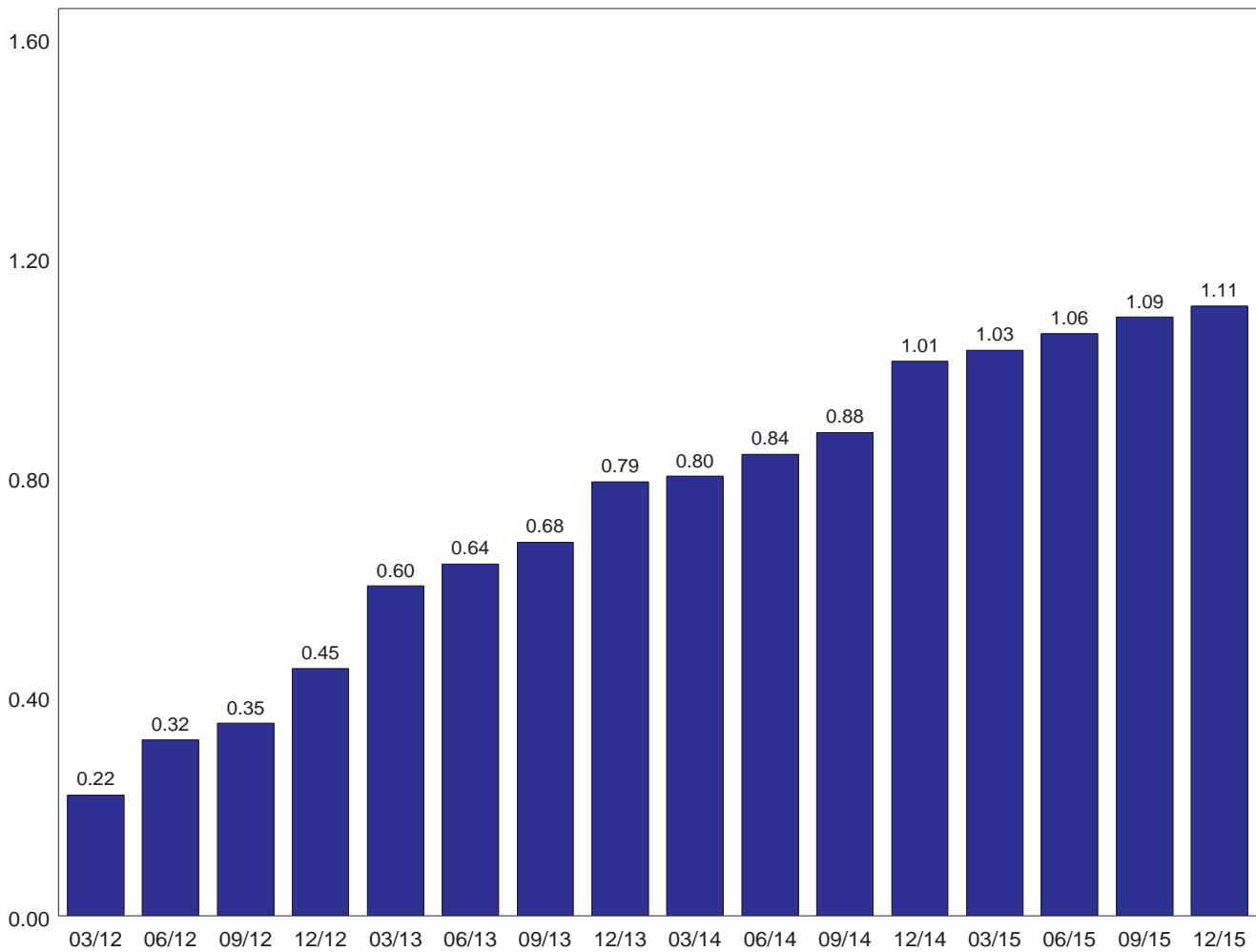


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2012 - December 31, 2015

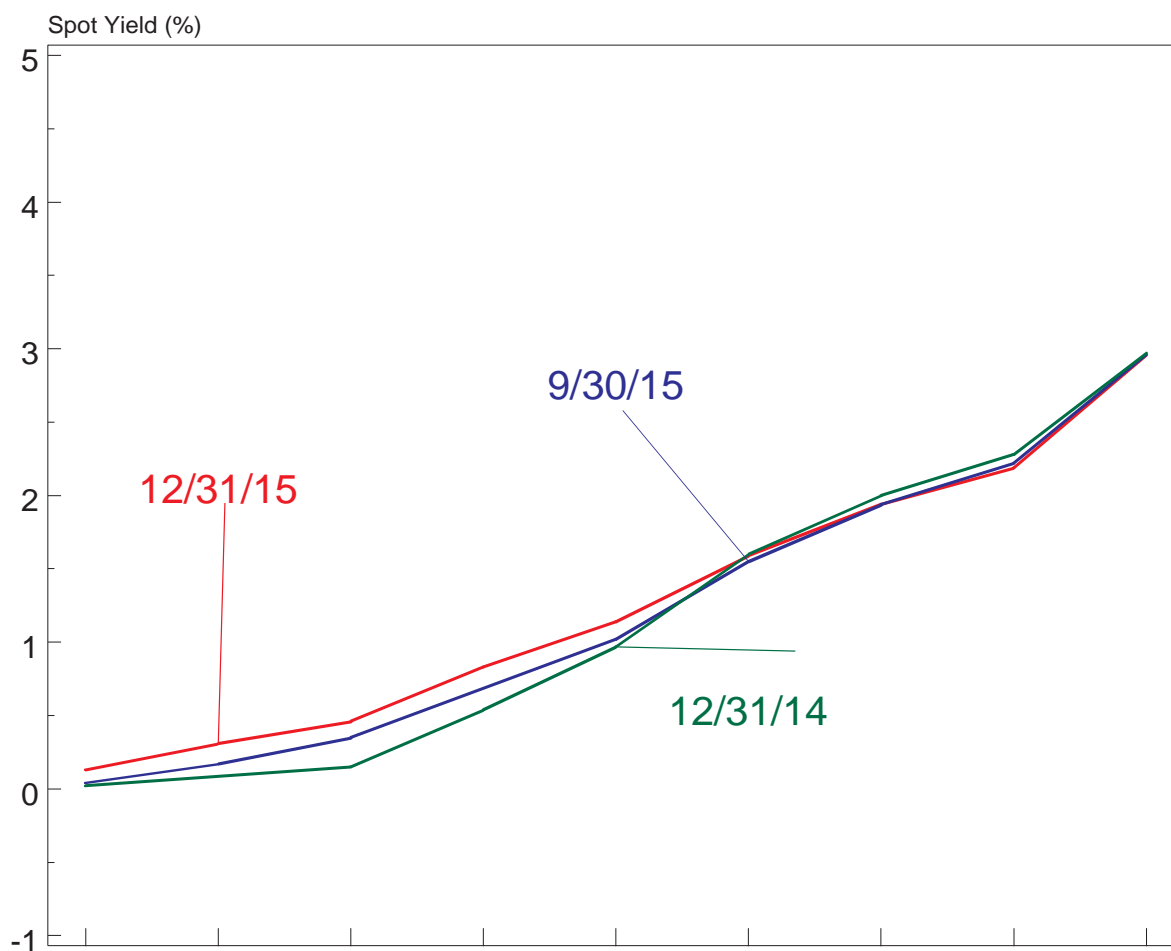
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2015 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

December 31, 2014 - December 31, 2015



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/15	0.13	0.31	0.46	0.83	1.14	1.59	1.94	2.19	2.96
9/30/15	0.04	0.17	0.35	0.69	1.02	1.55	1.94	2.22	2.96
6/30/15	0.02	0.09	0.25	0.61	0.97	1.52	1.91	2.17	2.89
3/31/15	0.03	0.09	0.22	0.60	0.97	1.45	1.77	1.97	2.55
12/31/14	0.02	0.08	0.15	0.54	0.97	1.60	2.00	2.28	2.97

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, 2015

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,112	98.9%	\$15,931.9	99.8%
Adequately Capitalized	35	0.6%	\$29.1	0.2%
Undercapitalized	16	0.3%	\$2.3	0.0%
Significantly Undercapitalized	17	0.3%	\$4.3	0.0%
Critically Undercapitalized	2	0.0%	\$0.0	0.0%

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

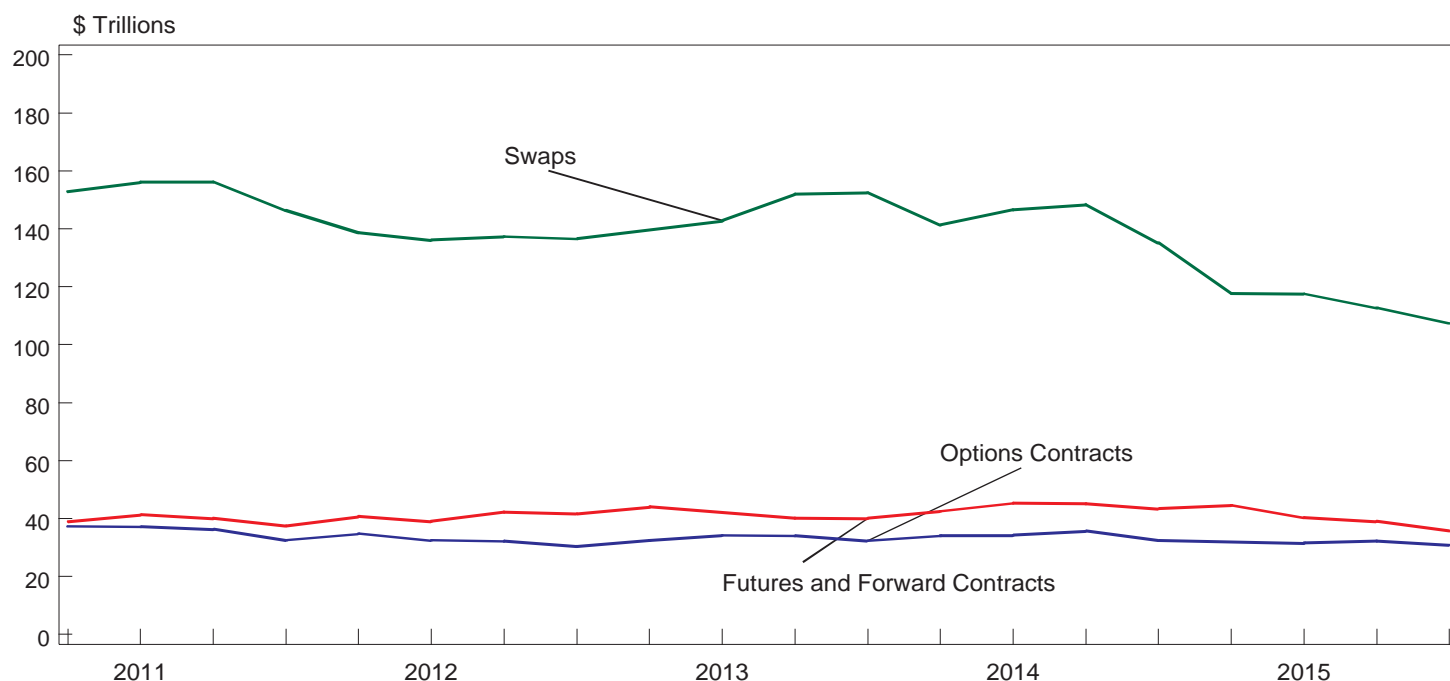
Capital Category Definitions

	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*

2011 - 2015 (Notional Amounts)



	12/11	12/12	12/13	12/14	3/15	6/15	9/15	12/15
Total Derivatives	\$216,239	\$208,604	\$224,801	\$210,953	\$194,111	\$189,434	\$183,909	\$173,987
(Notional Amounts, in billions of dollars)	0	0	0	0	0	0	0	0
Futures and Forward Contracts	37,469	41,621	40,027	43,380	44,545	40,360	38,988	35,685
Interest rate contracts	24,703	29,882	28,145	28,554	30,096	26,402	24,872	20,973
Foreign exchange rate contracts	12,542	11,334	11,550	14,507	14,134	13,654	13,849	14,482
Other futures and forwards**	224	405	332	319	315	304	267	230
Option Contracts	32,505	30,375	32,305	32,403	31,855	31,566	32,223	30,909
Interest rate options	27,133	23,859	25,494	23,831	22,986	23,345	23,631	23,698
Foreign currency options	3,364	4,315	4,811	6,148	6,574	5,974	6,245	5,217
Other option contracts**	2,008	2,201	1,999	2,424	2,295	2,246	2,347	1,994
Swaps	146,266	136,608	152,469	135,170	117,711	117,509	112,698	107,393
Interest rate swaps	136,030	123,908	139,444	121,625	104,646	104,007	99,343	93,731
Foreign exchange rate swaps	9,530	11,938	12,120	12,528	12,075	12,251	12,080	12,401
Other swaps**	705	762	906	1,016	991	1,250	1,274	1,261
Memoranda	0	0	0	0	0	0	0	0
Spot Foreign Exchange Contracts	1,063	884	1,028	1,563	2,780	3,090	2,463	1,034
Credit Derivatives	14,759	13,190	11,191	9,449	9,017	8,488	8,198	6,986
Number of banks reporting derivatives	1,084	1,141	1,158	1,182	1,202	1,209	1,202	1,198
Replacement cost of interest rate and foreign exchange rate contracts ***	4,981	4,388	3,273	3,651	3,764	2,766	3,060	2,681

* 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.

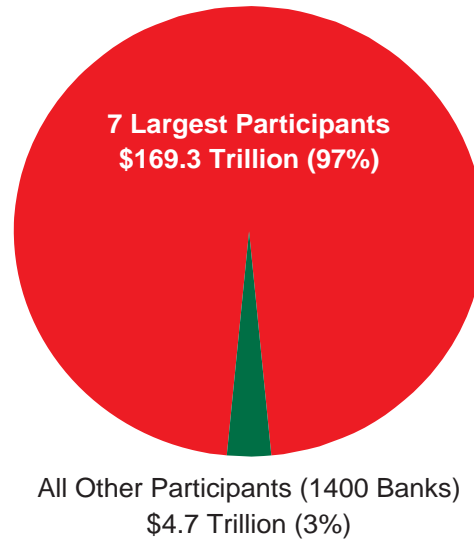
*** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.

Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

Concentration of Derivatives*

Notional Amounts

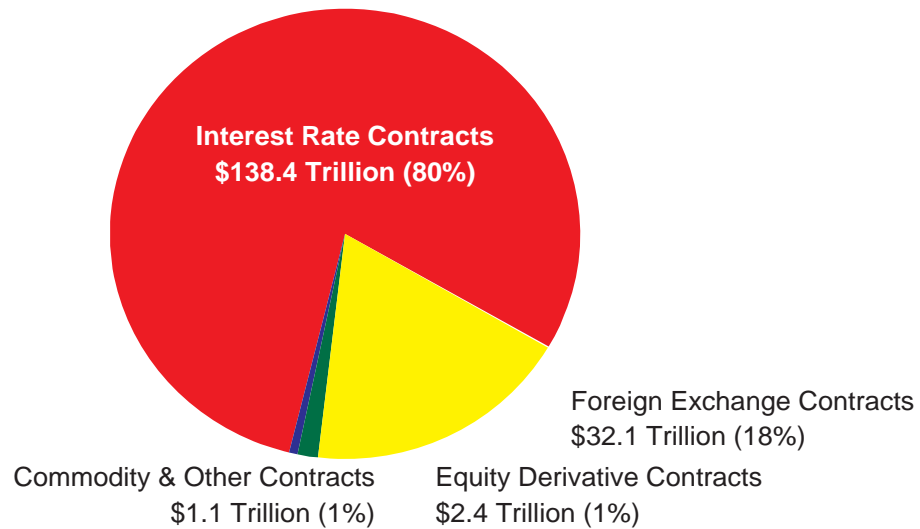
December 31, 2015



Composition of Derivatives*

Notional Amounts

December 31, 2015



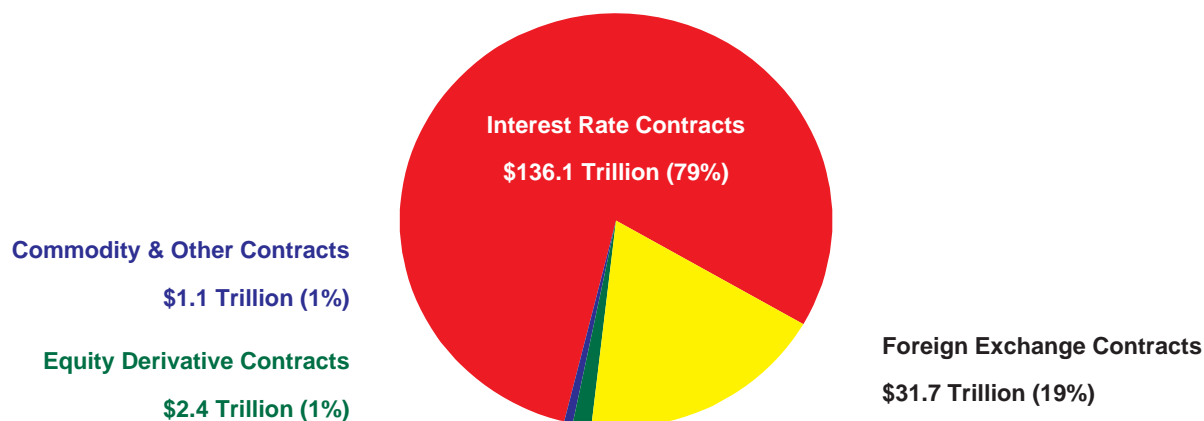
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$928 billion for the seven largest participants and \$105 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

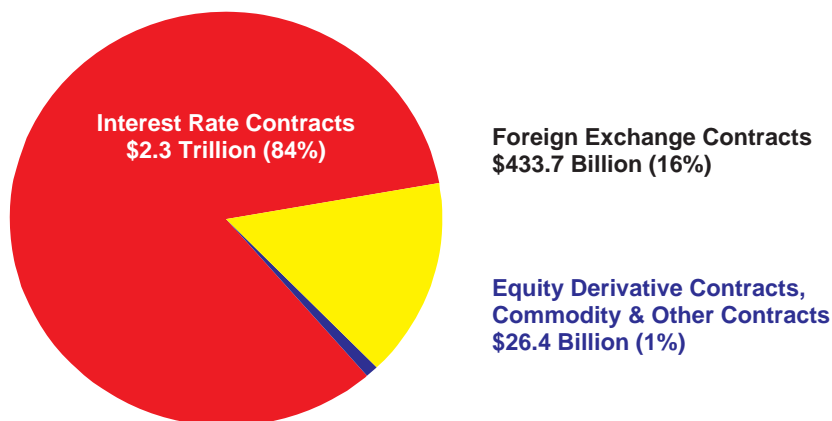
December 31, 2015



Not Held for Trading

Notional Amounts

December 31, 2015



* 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 \$1,034 billion are not included.

Position of Derivatives

Gross Fair Values

December 31, 2015
(\$ Millions)

Held for Trading

247 Banks Held Derivative Contracts for Trading
7 Largest Participants Held 98% of Total (Notional Amount)
(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	2,090,044	505,173	93,511	59,664	2,748,393	50,835
Gross negative fair value	2,026,719	519,181	88,414	63,243	2,697,557	
All other participants						
Gross positive fair value	21,946	20,957	2,174	2,181	47,258	1,033
Gross negative fair value	21,070	20,464	2,597	2,094	46,224	
Total						
Gross positive fair value	2,111,990	526,130	95,686	61,845	2,795,650	51,869
Gross negative fair value	2,047,788	539,645	91,012	65,337	2,743,782	

Held for Purposes Other than Trading

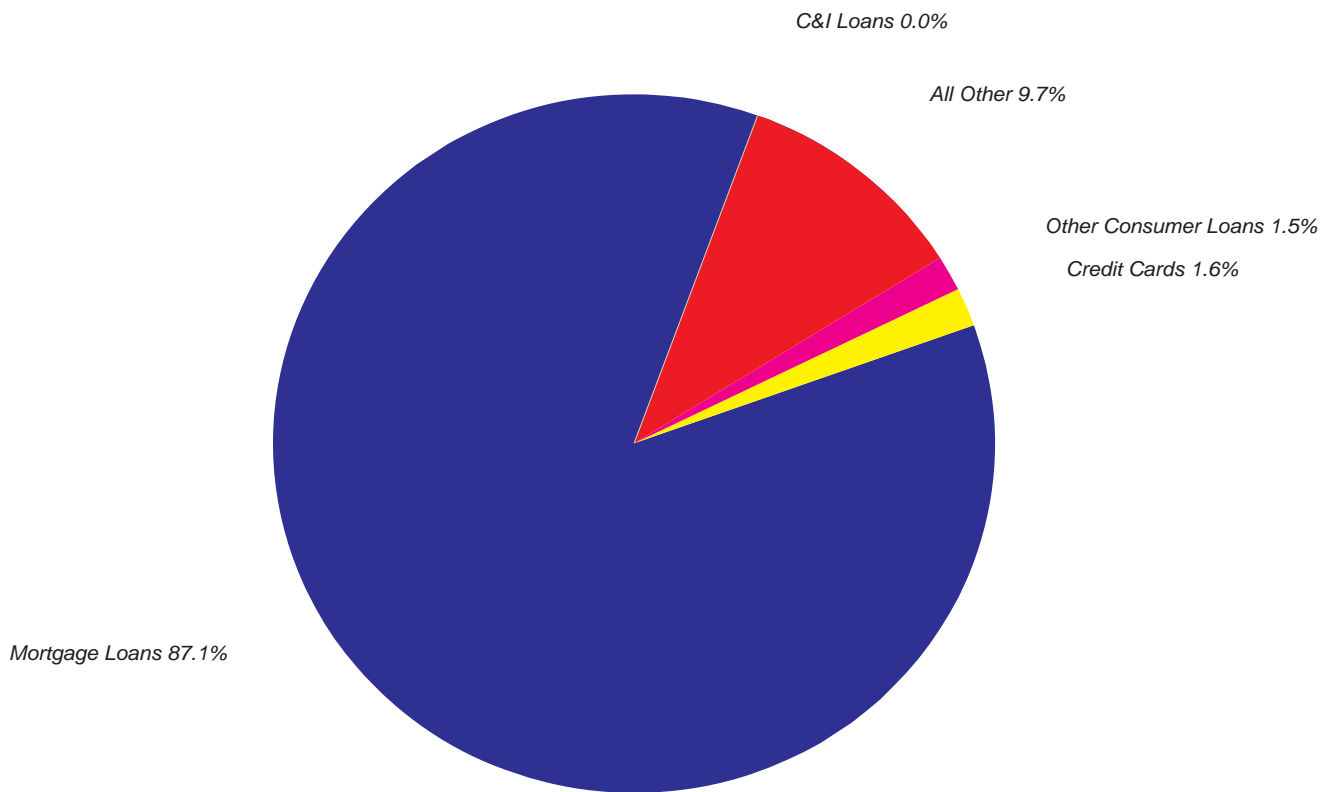
1299 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 77% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	28,092	7,163	532	0	35,787	2,072
Gross negative fair value	25,662	7,943	110	0	33,715	
All other participants						
Gross positive fair value	5,906	2,131	575	8	8,621	2,546
Gross negative fair value	5,314	321	353	87	6,075	
Total						
Gross positive fair value	33,999	9,294	1,107	8	44,408	4,618
Gross negative fair value	30,976	8,264	463	87	39,790	

Composition of Securitized Assets*

FDIC-Insured Institutions

December 31, 2015

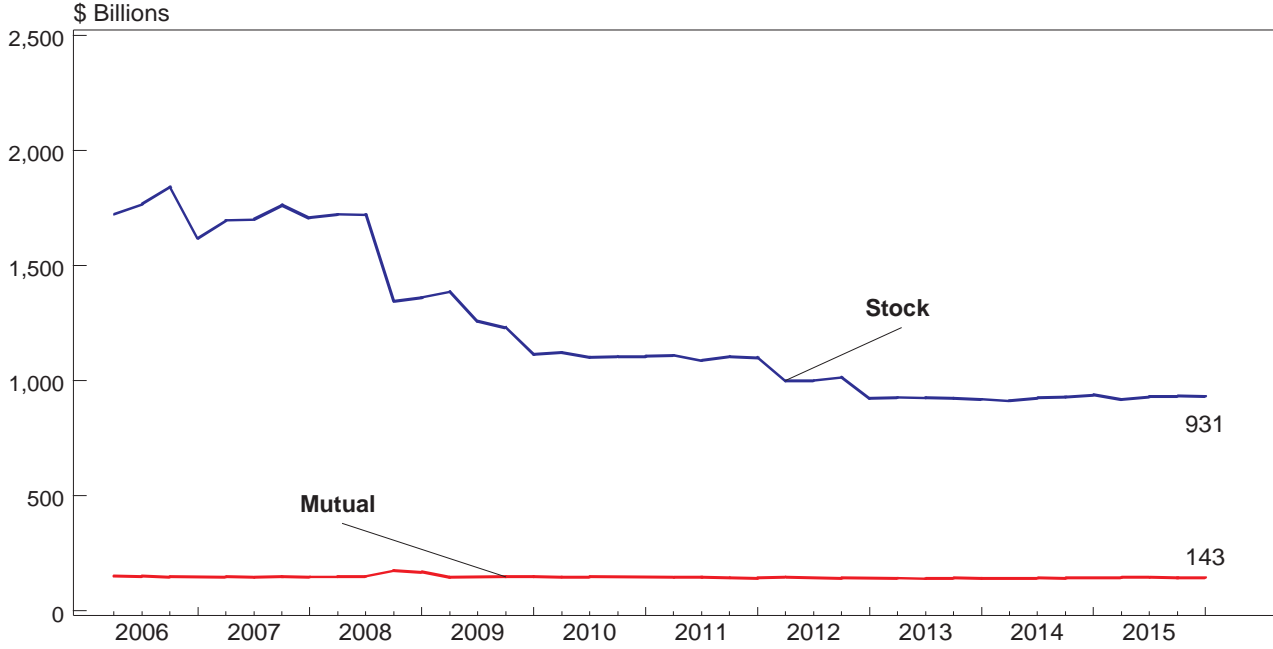


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

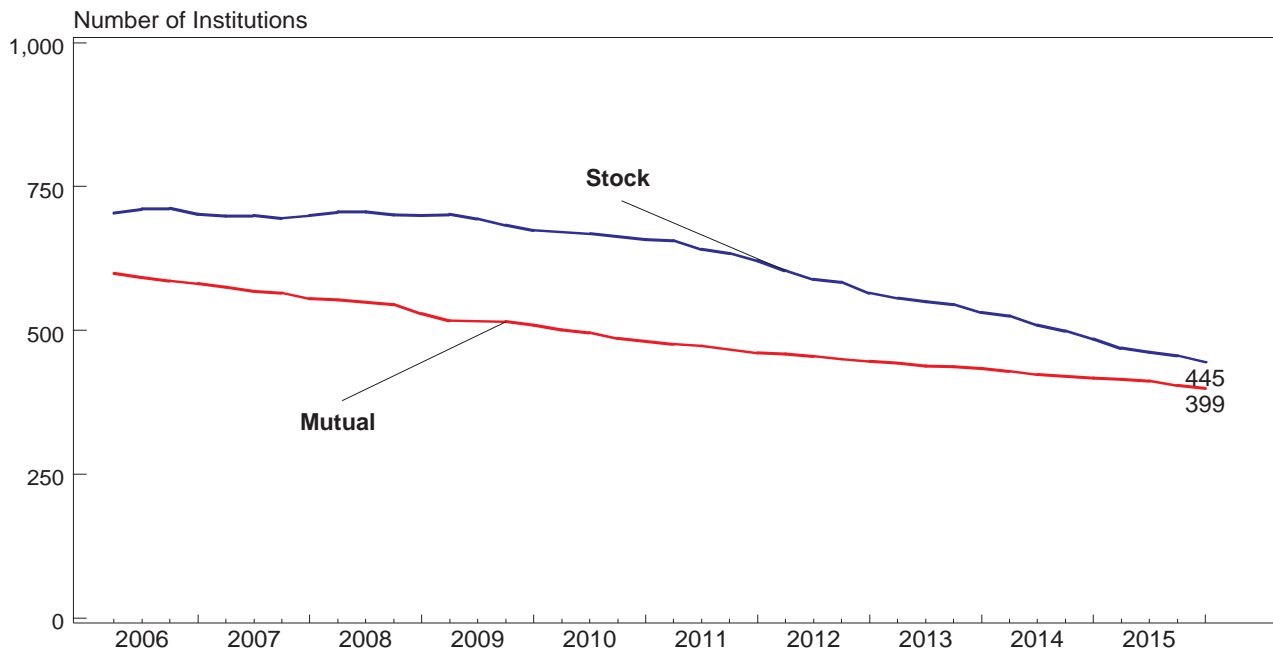
Assets of Mutual and Stock Savings Institutions

2006 - 2015



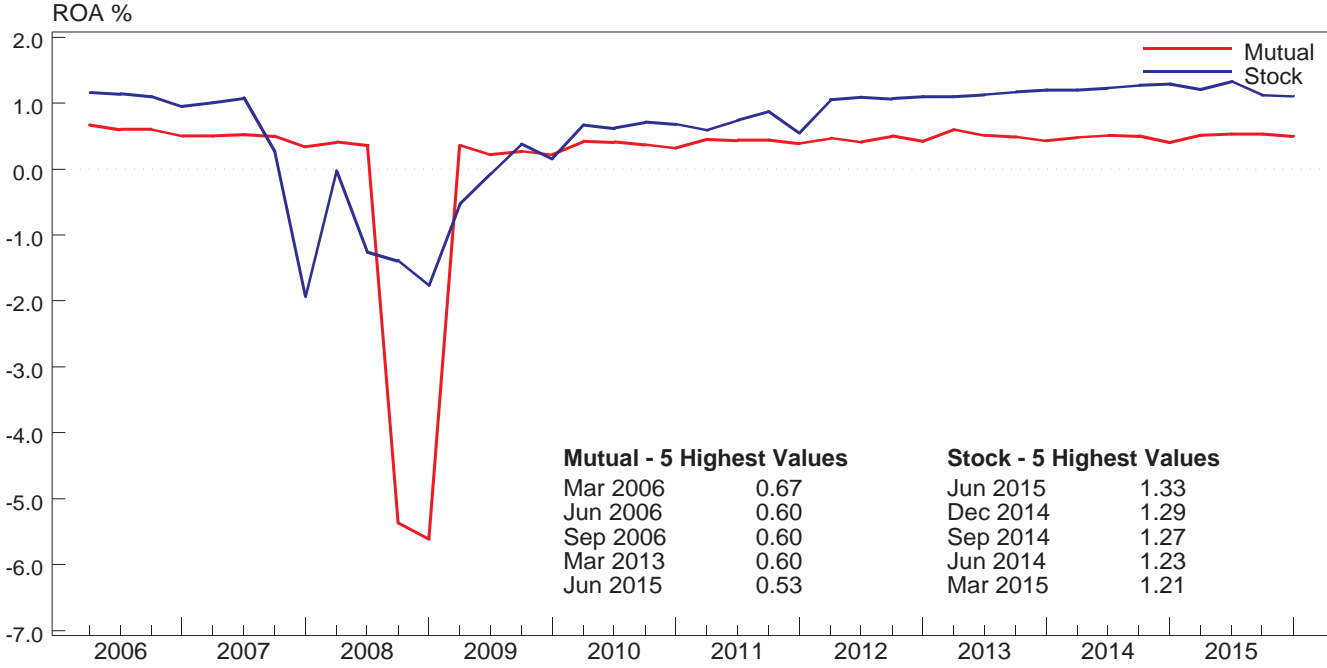
Number of Mutual and Stock Savings Institutions

2006 - 2015



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

2006-2015



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

2006-2015

