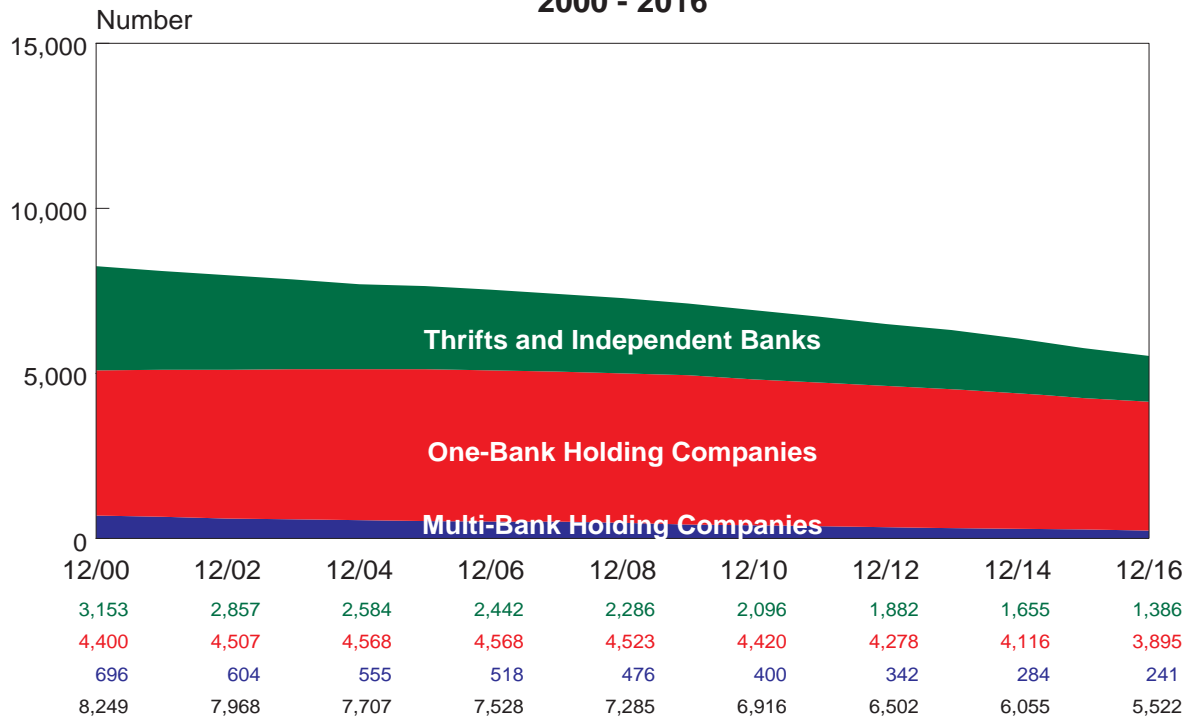


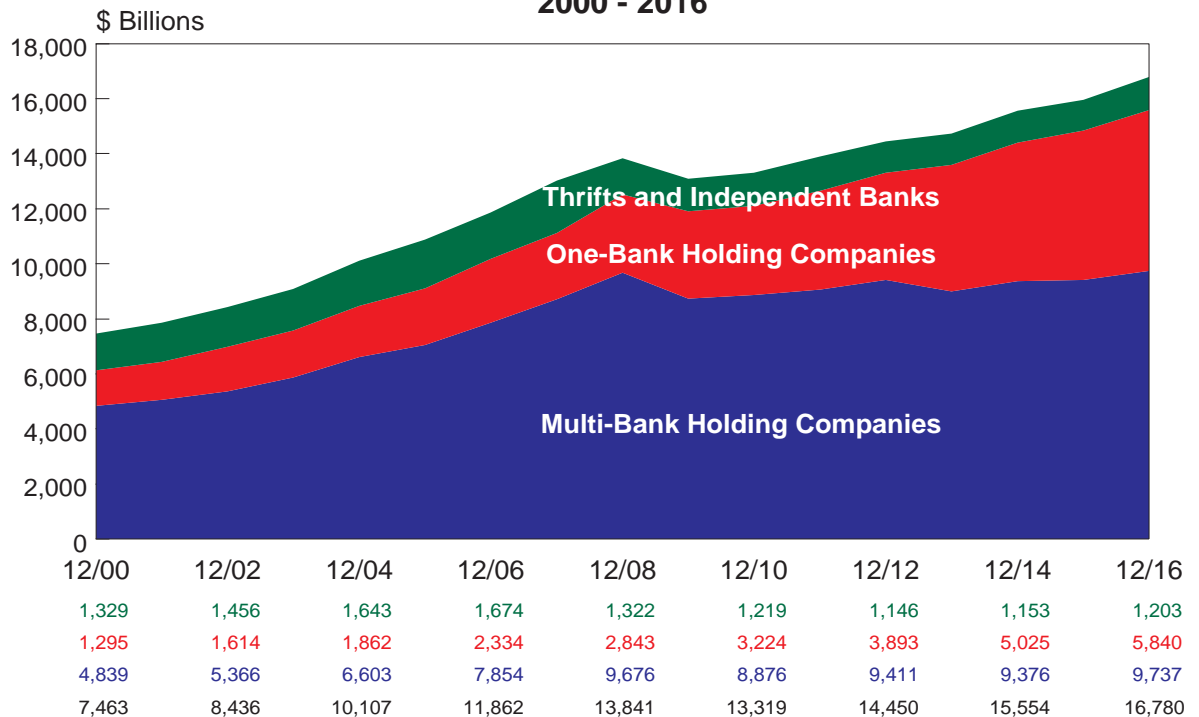
Number of FDIC-Insured Banking Organizations

2000 - 2016



Assets of FDIC-Insured Banking Organizations

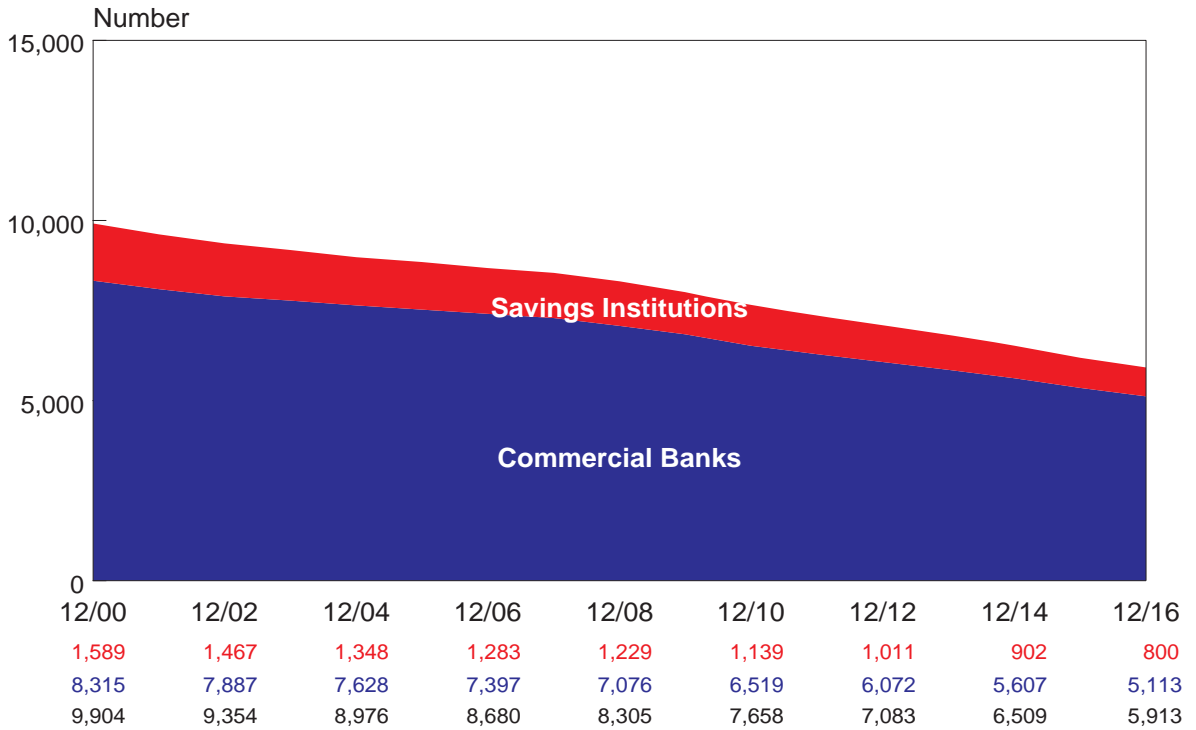
2000 - 2016



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

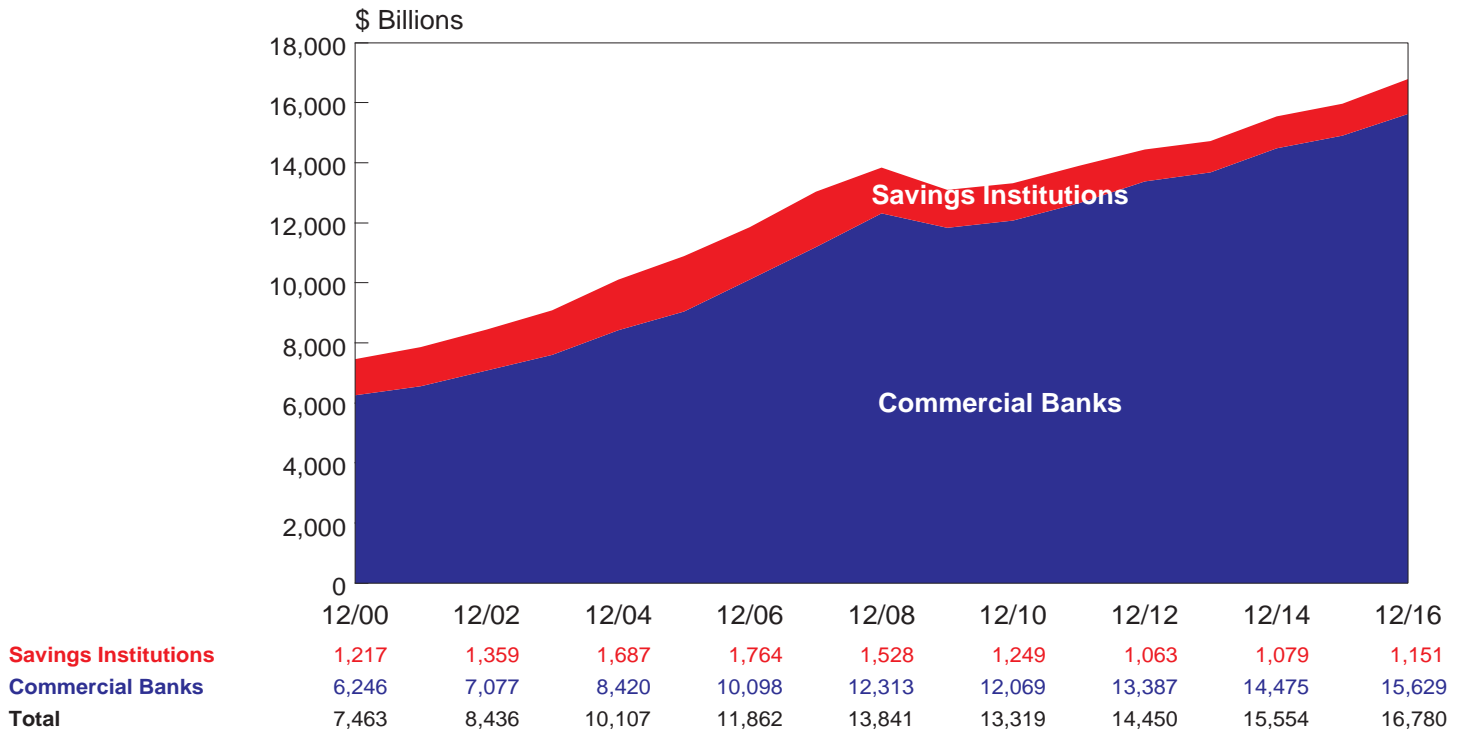
Number of FDIC-Insured Institutions

2000 - 2016



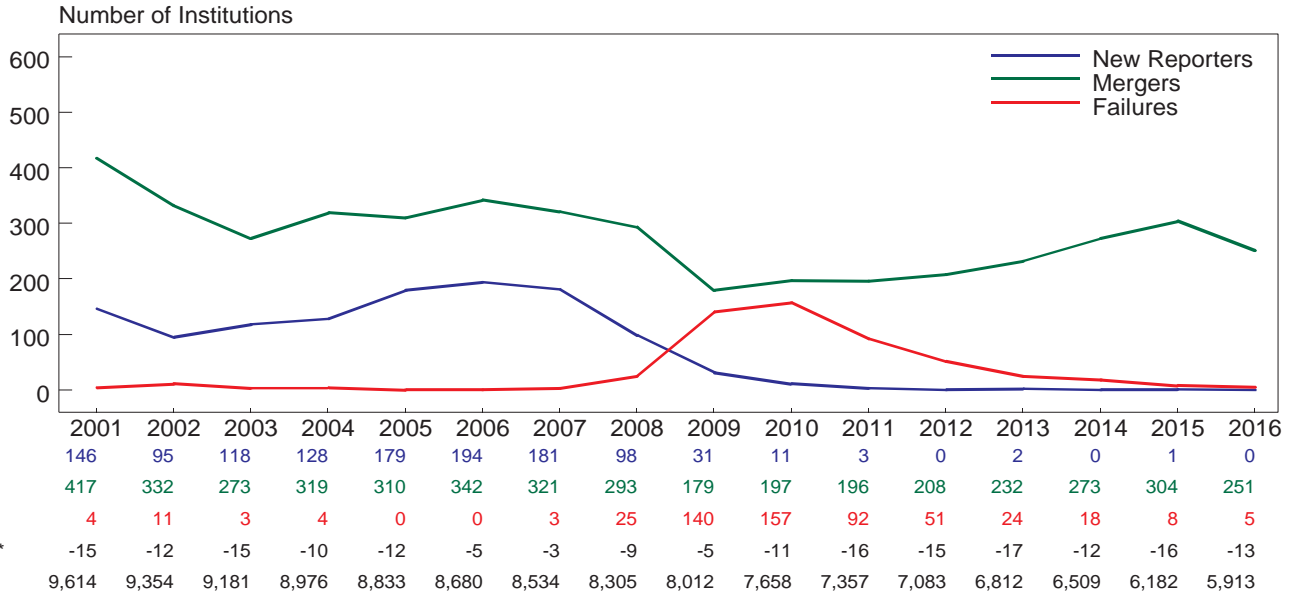
Assets of FDIC-Insured Institutions

2000 - 2016



Changes in the Number of FDIC-Insured Institutions

2001 - 2016



New Reporters

Mergers

Failures

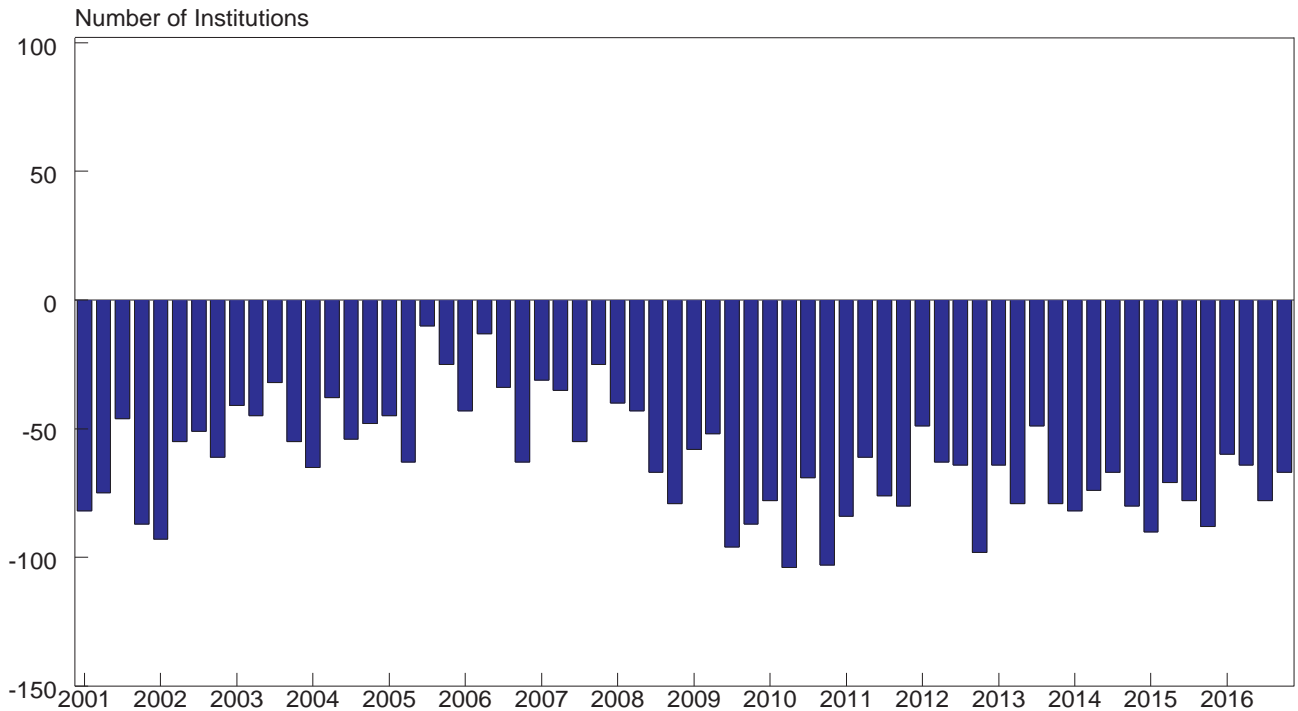
Other Changes, Net*

No. of Institutions at end of year

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

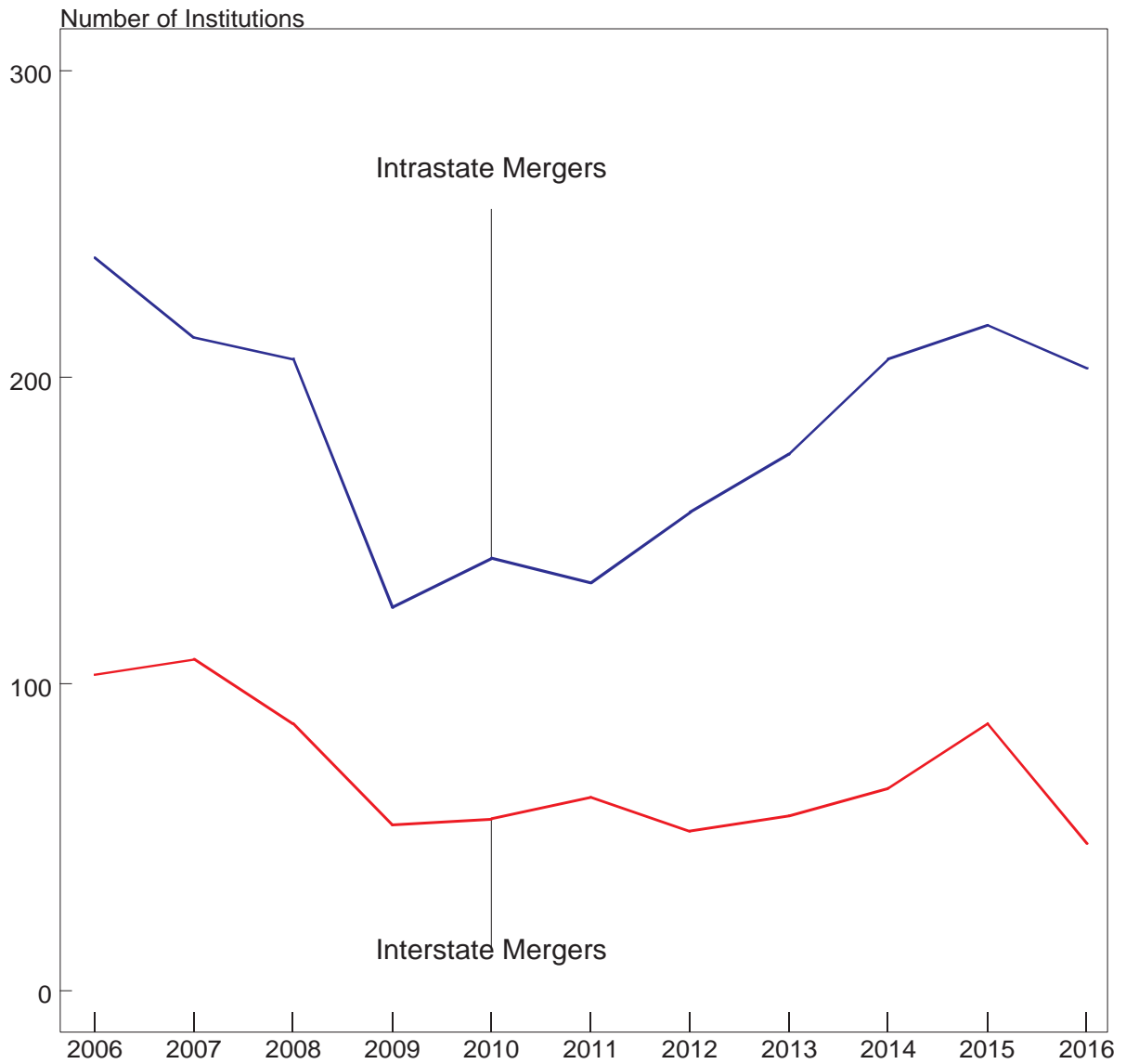
Quarterly Change in the Number of FDIC-Insured Institutions

2001-2016



Institution Mergers: Interstate vs. Intrastate

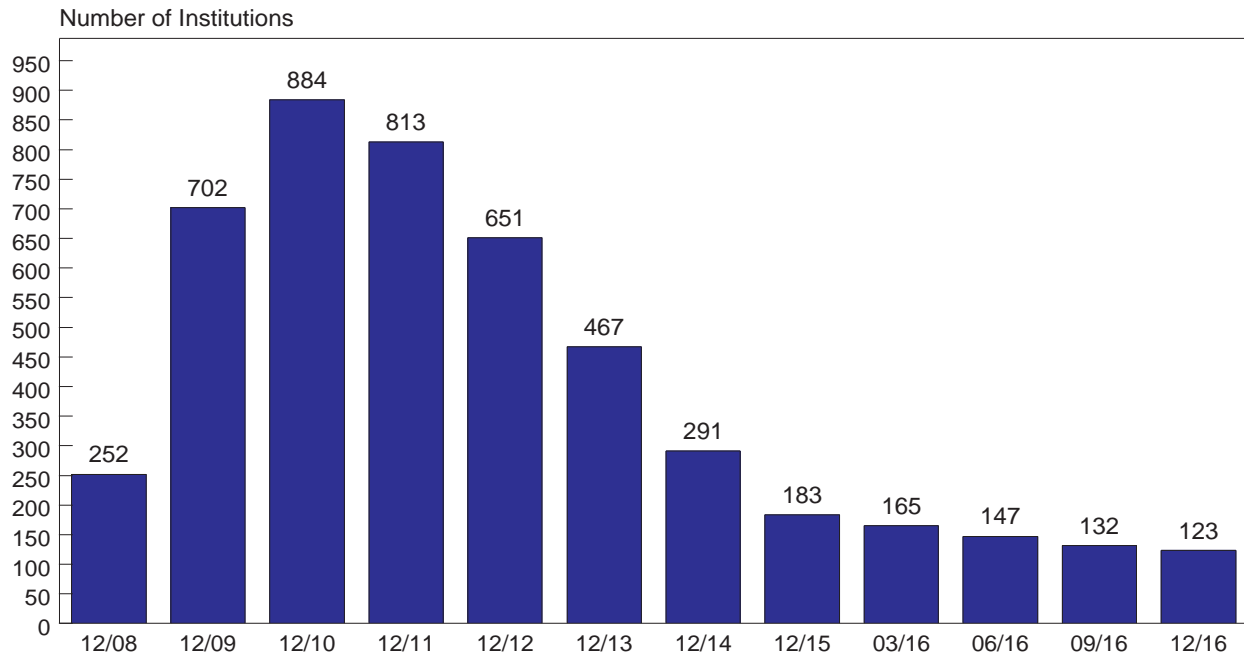
2006 - 2016



| | | | | | | | | | | | |
|---------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Intrastate Mergers | 239 | 213 | 206 | 125 | 141 | 133 | 156 | 175 | 206 | 217 | 203 |
| Interstate Mergers | 103 | 108 | 87 | 54 | 56 | 63 | 52 | 57 | 66 | 87 | 48 |

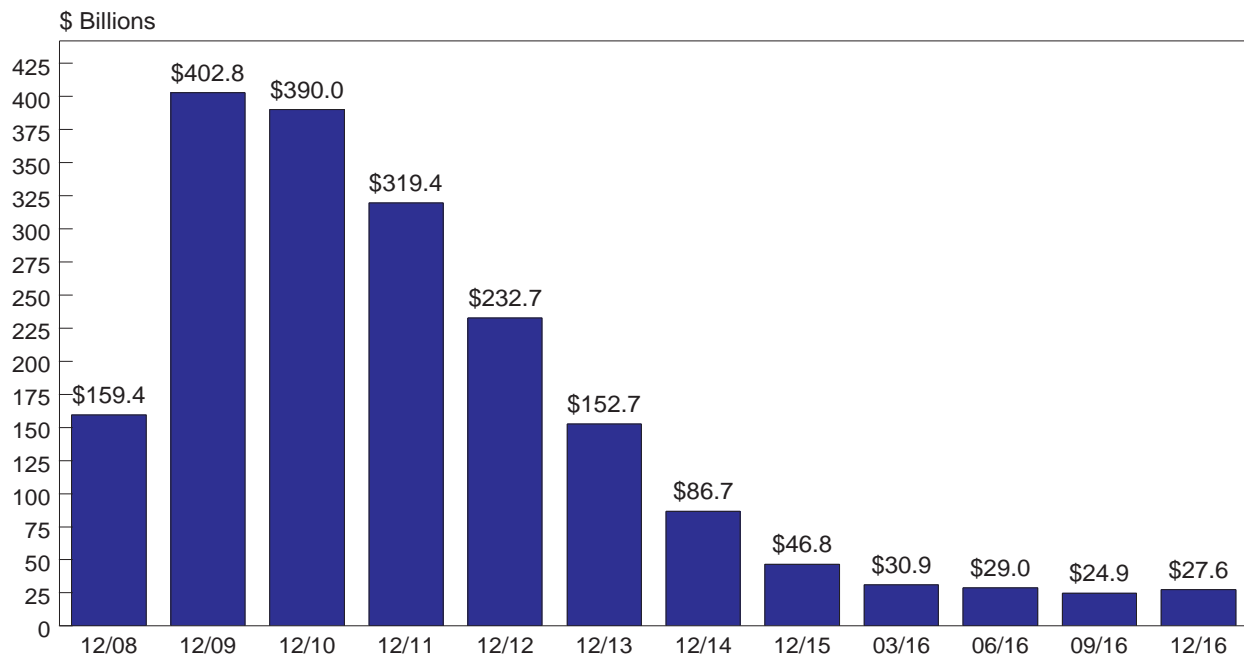
Number of FDIC-Insured "Problem" Institutions

2008-2016



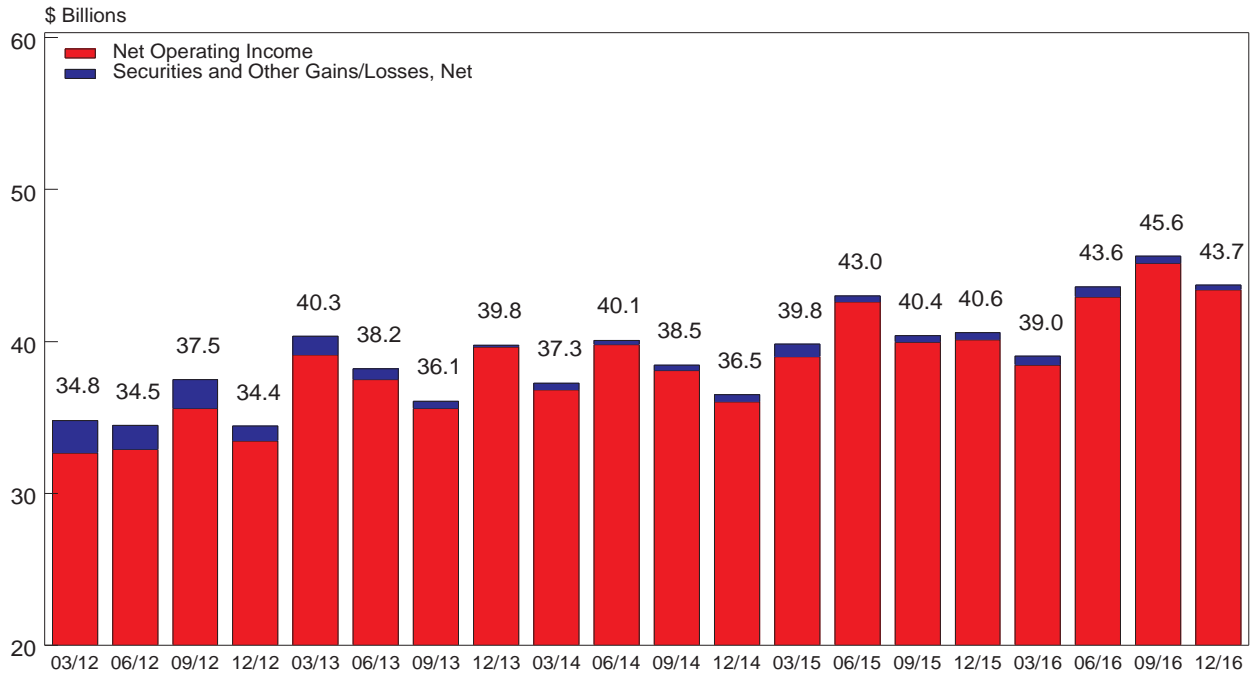
Assets of FDIC-Insured "Problem" Institutions

2008-2016



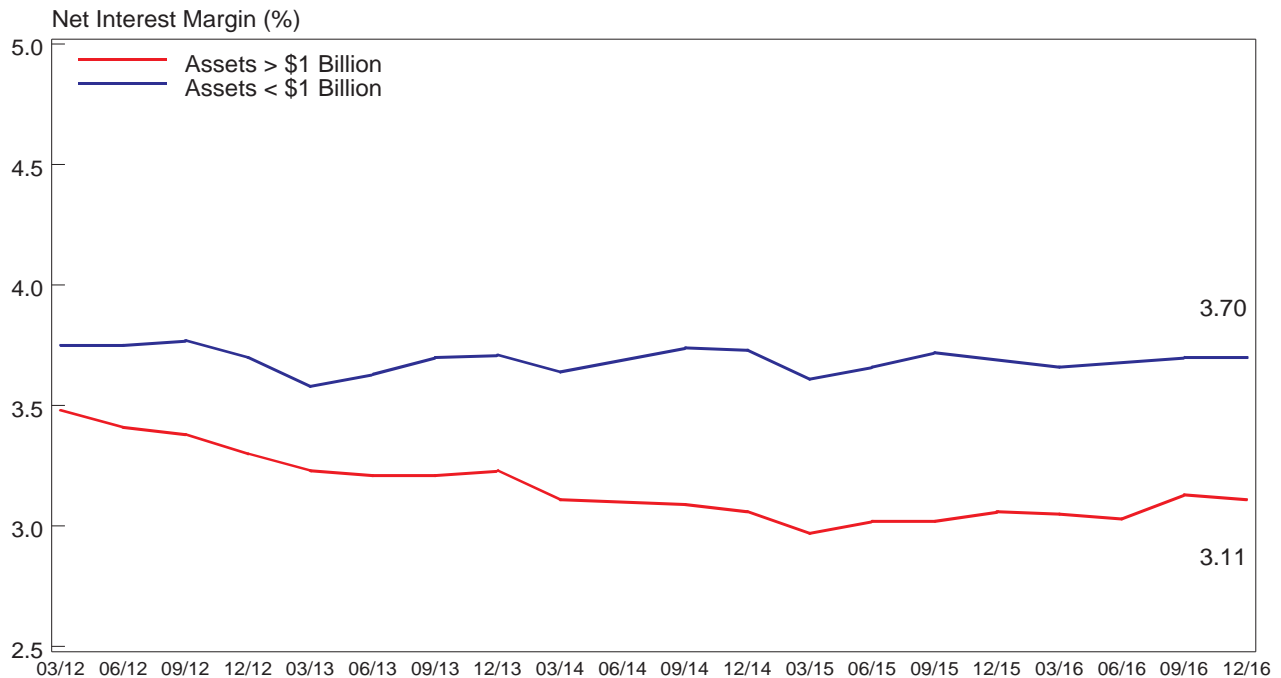
Quarterly Net Income

2012-2016



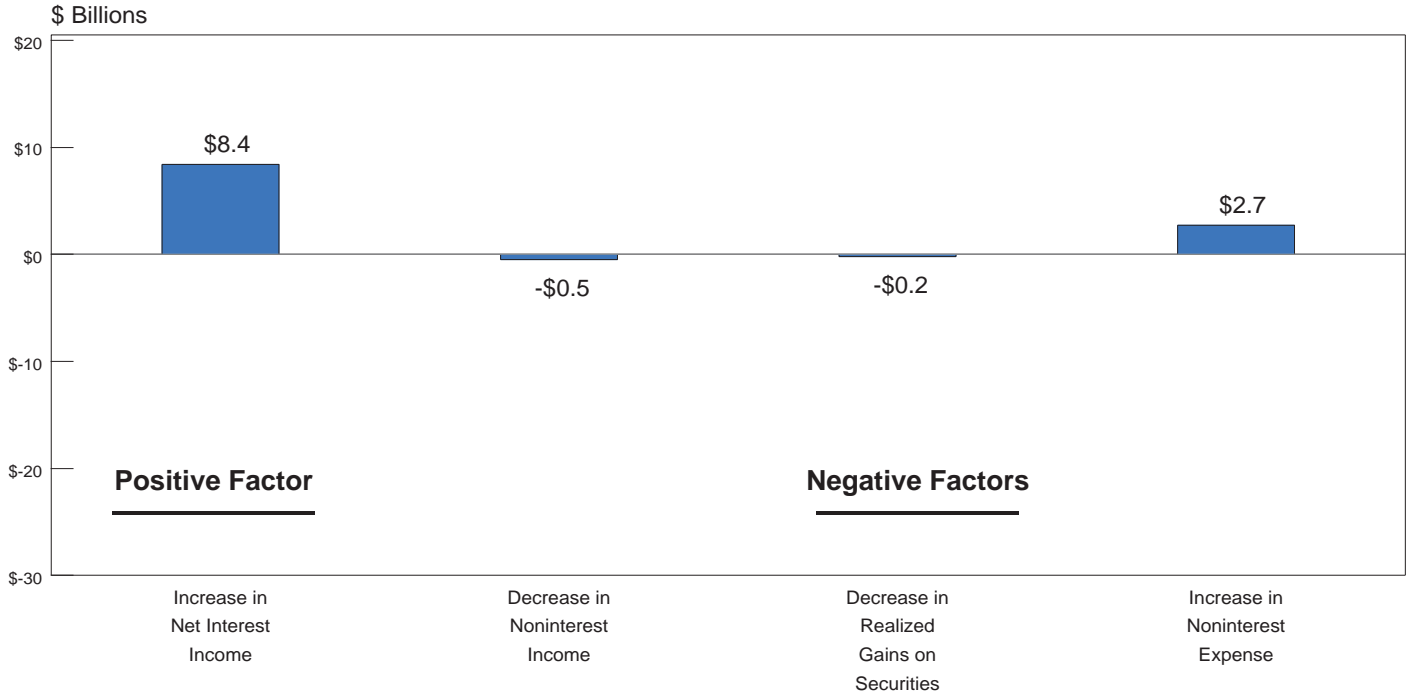
Quarterly Net Interest Margins, Annualized

2012 - 2016



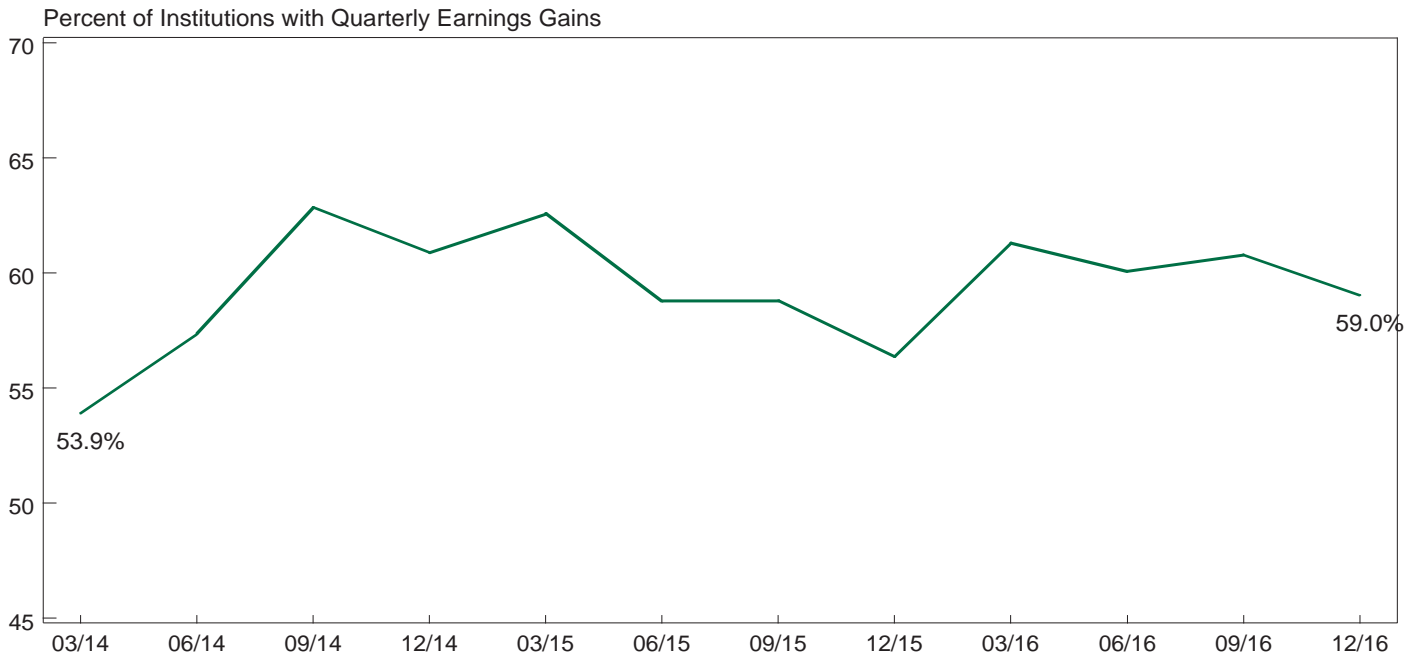
Major Factors Affecting Earnings

4th Quarter 2016 vs. 4th Quarter 2015

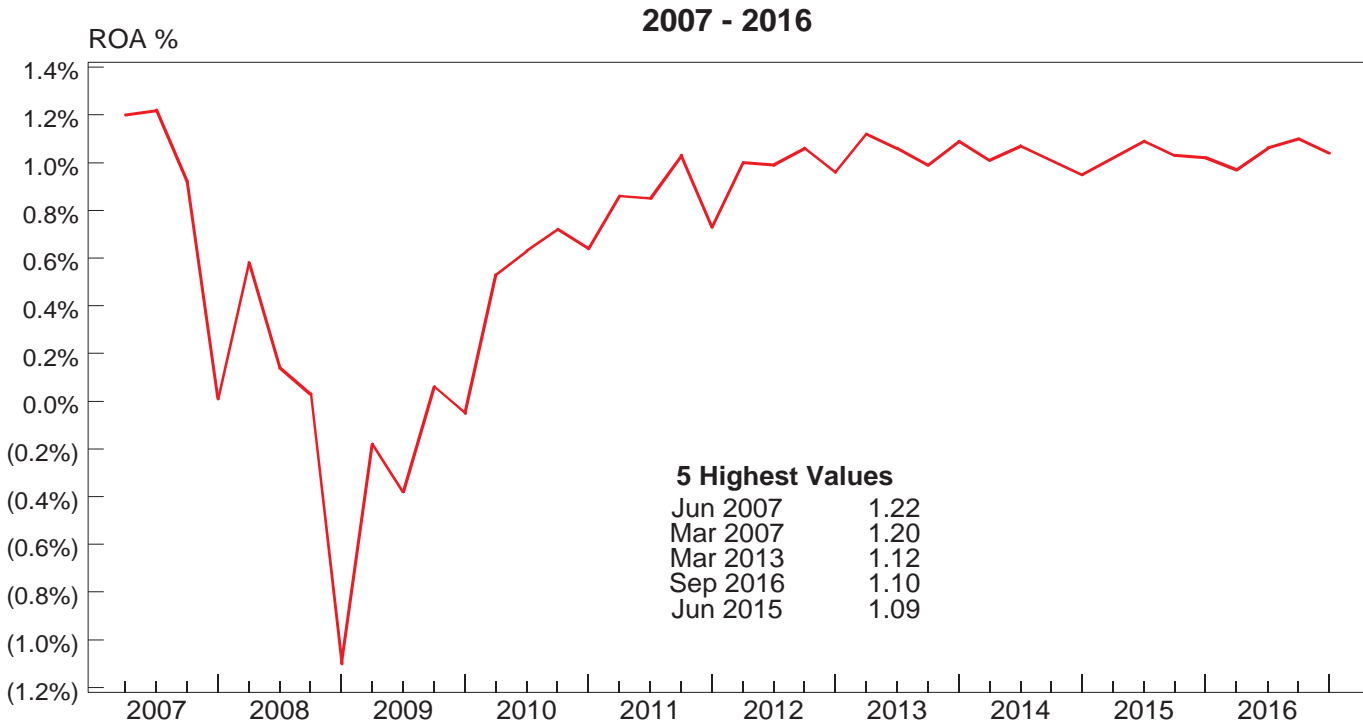


Percentage of Insured Institutions With Earnings Gains

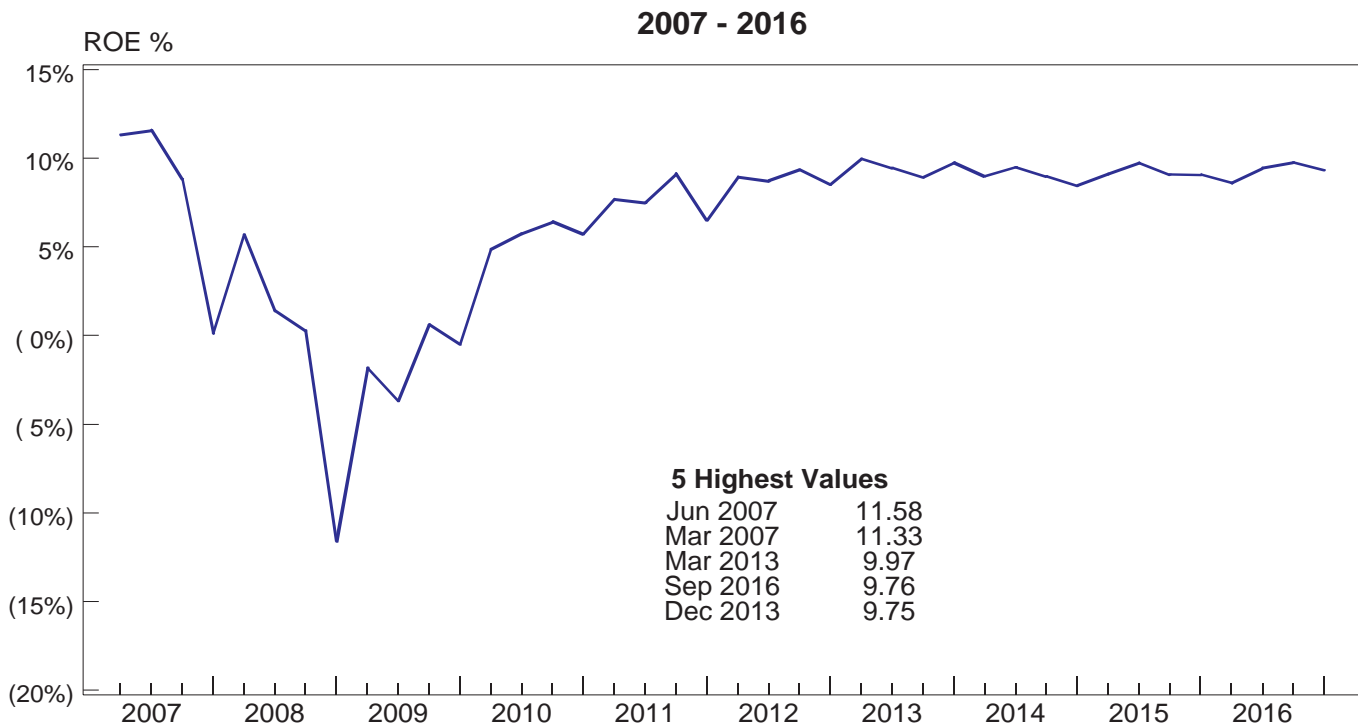
Compared to Year-Earlier Quarter, 2014-2016



Quarterly Return on Assets (ROA), Annualized

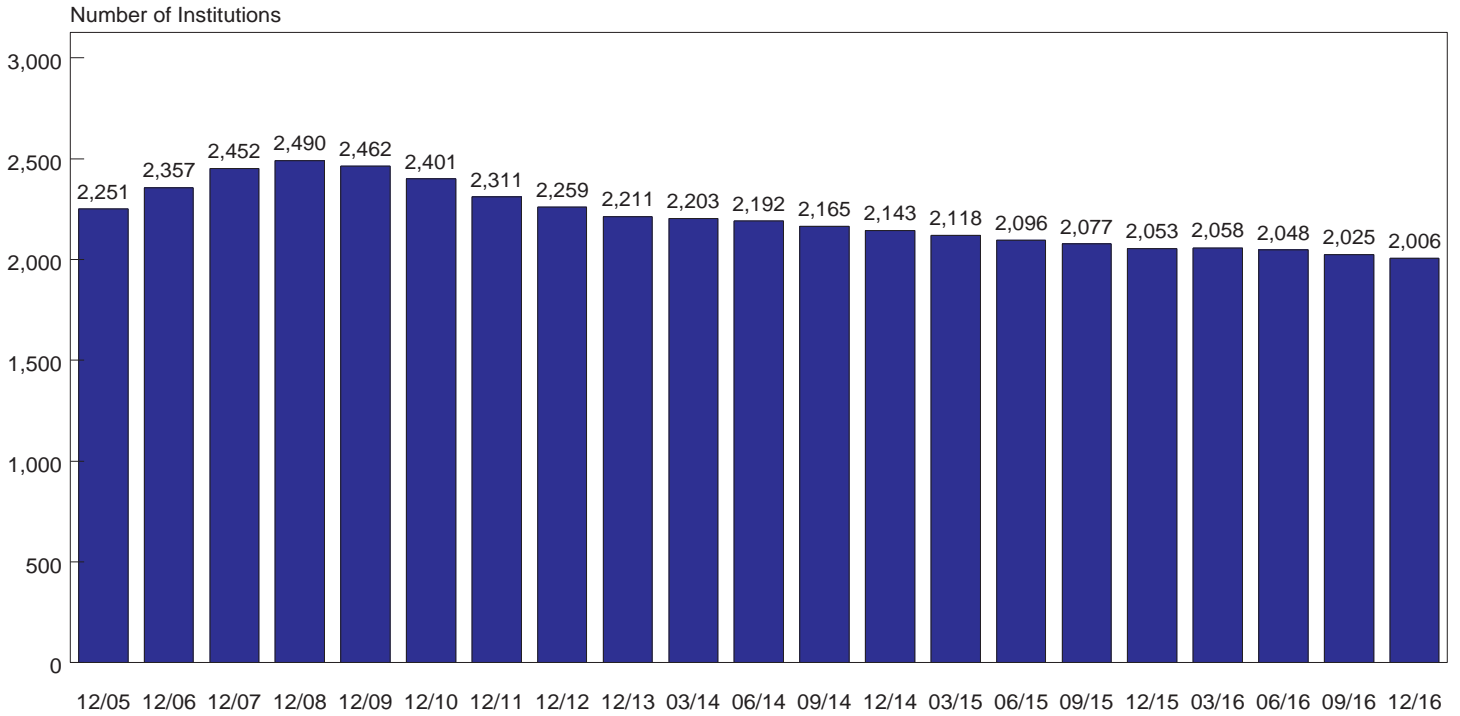


Quarterly Return on Equity (ROE), Annualized



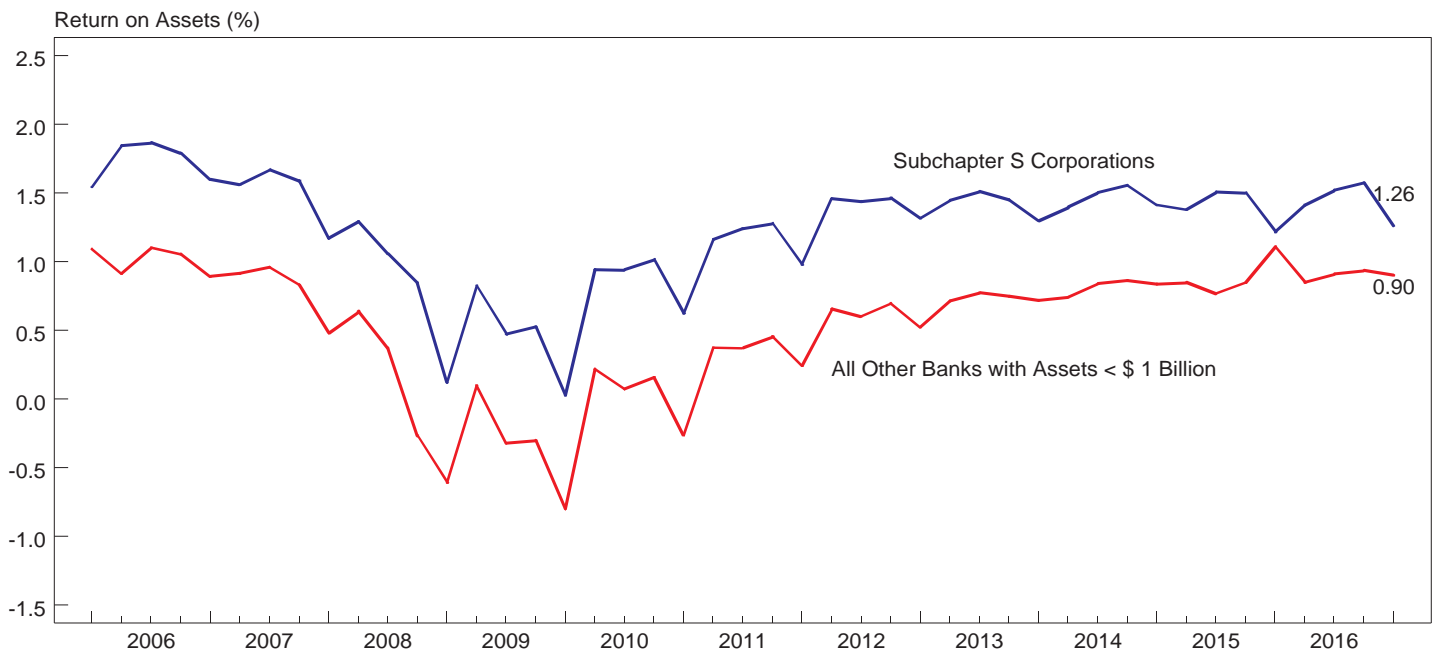
Number of Subchapter S Corporations

2005-2016



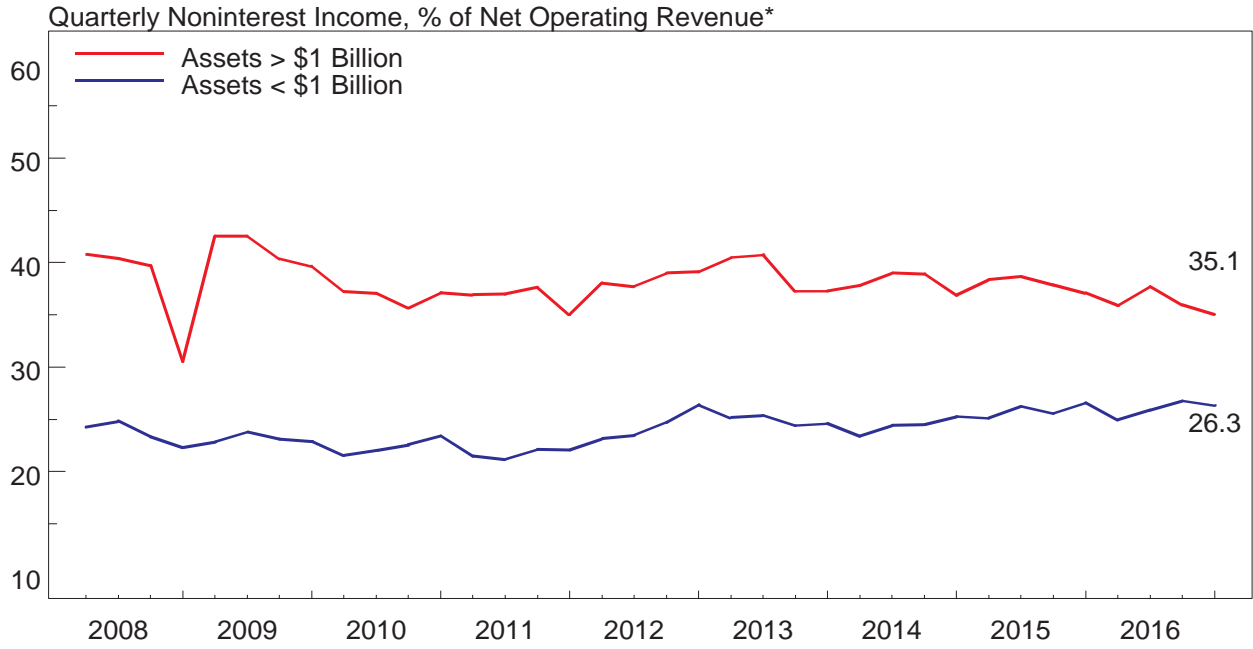
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2005-2016



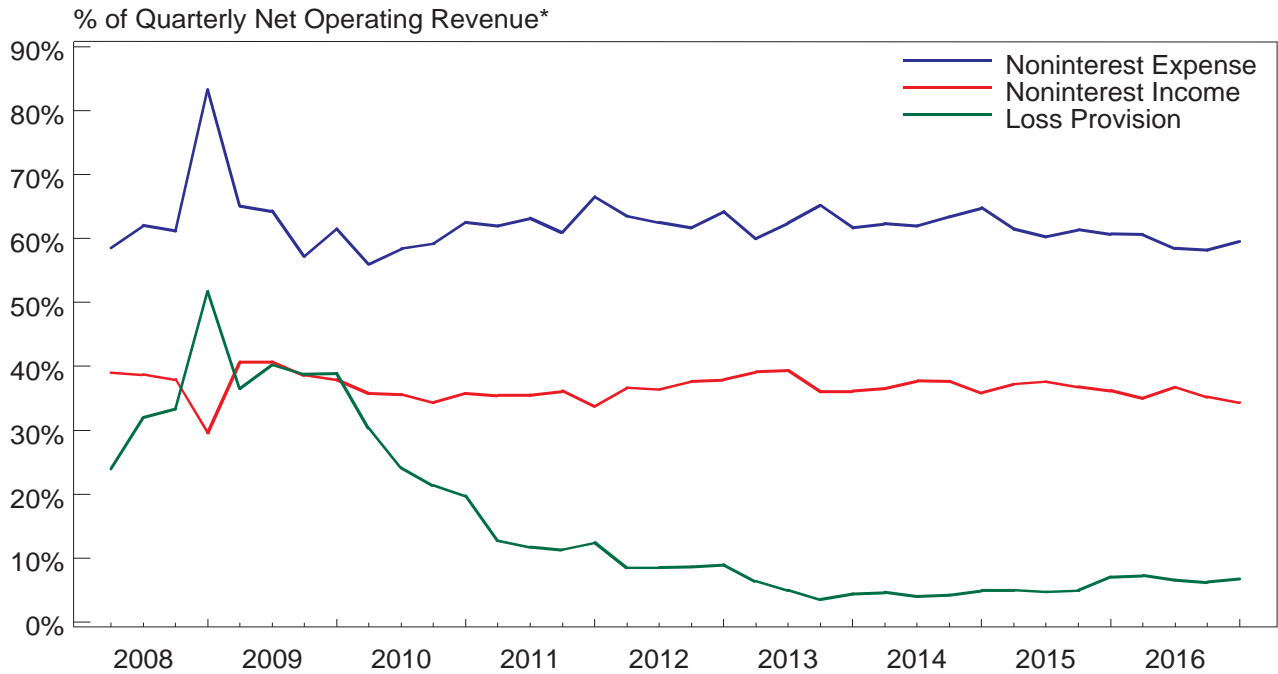
Noninterest Income as a Percentage of Net Operating Revenue*

2008 - 2016



Trends in FDIC-Insured Institutions' Income & Expenses

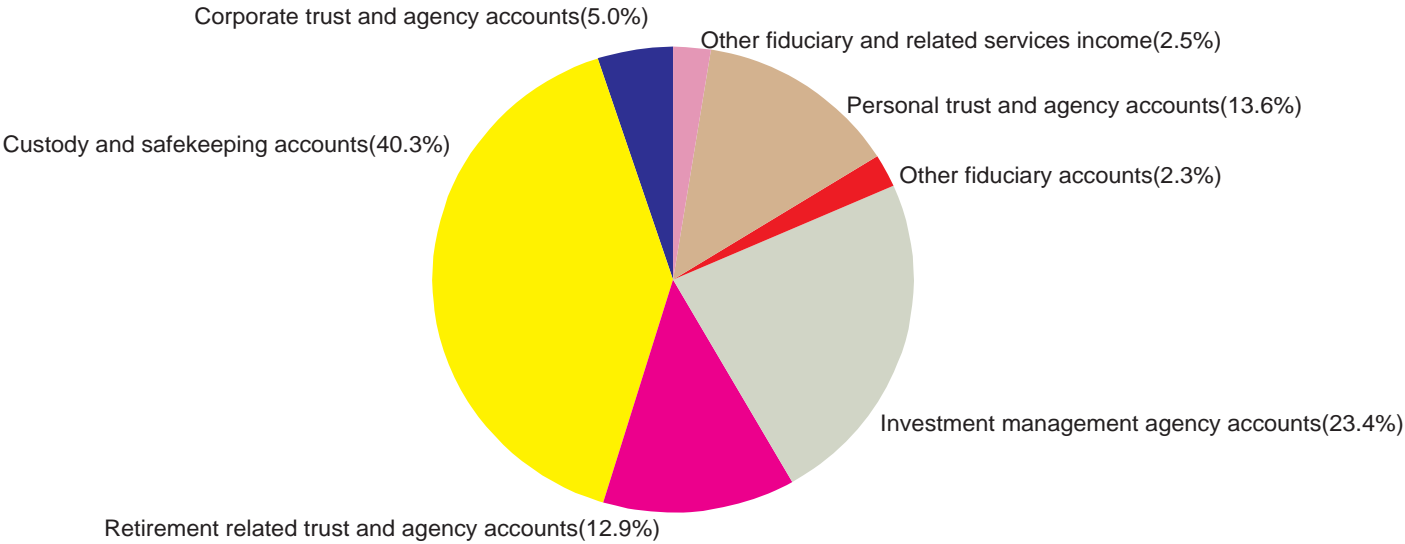
2008 - 2016



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

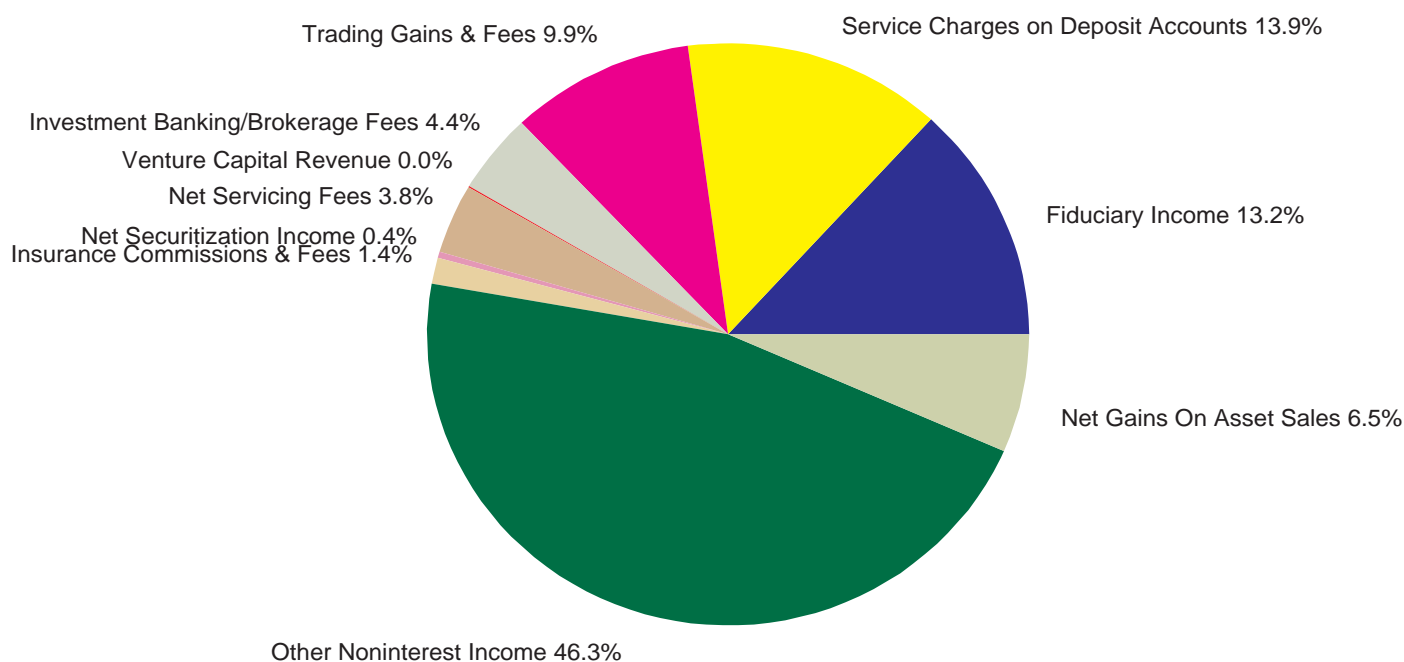
Composition of Fiduciary and Related Services Income

Full Year 2016



Composition of Noninterest Income

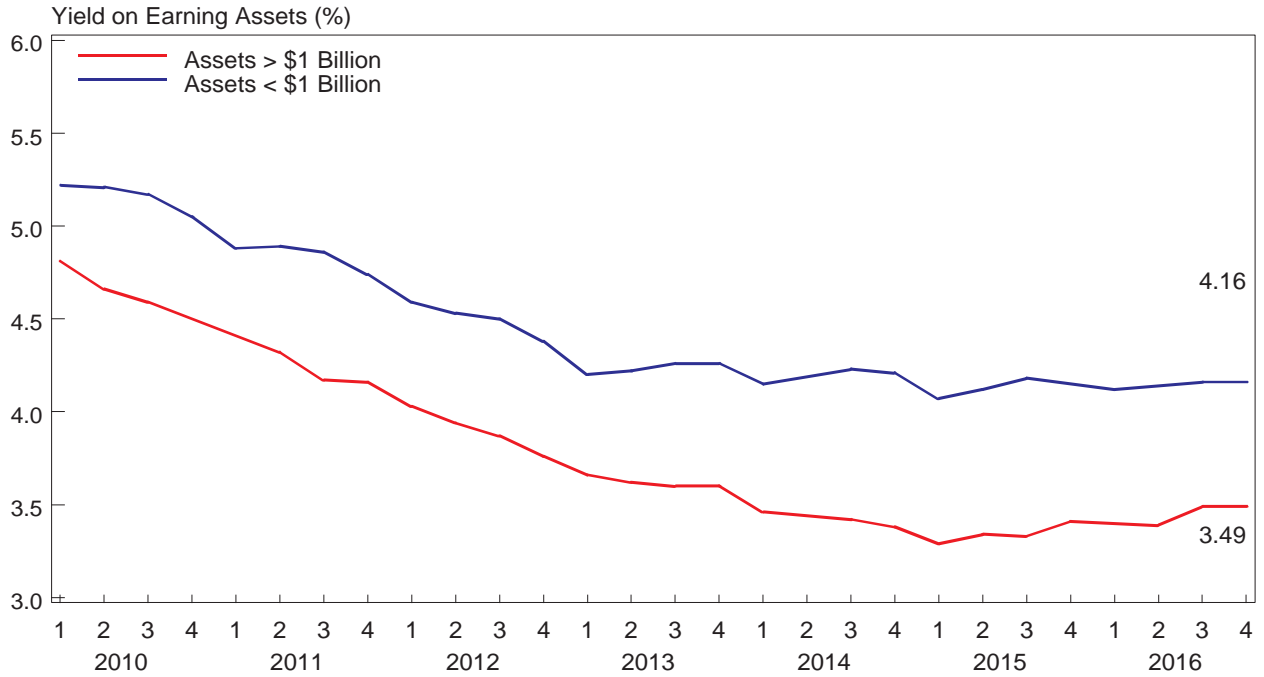
December 31, 2016



| Noninterest Income Source | Noninterest Income \$ Millions | Number of Banks Reporting Non-Zero Balances | Percent of All Banks |
|---|-----------------------------------|---|-------------------------|
| Fiduciary Income | \$33,394 | 1,171 | 19.8% |
| Service Charges on Deposit Accounts | \$35,126 | 5,772 | 97.6% |
| Trading Gains & Fees | \$25,064 | 210 | 3.6% |
| Investment Banking/Brokerage Fees | \$11,234 | 1,668 | 28.2% |
| Venture Capital Revenue | \$117 | 46 | 0.8% |
| Net Servicing Fees | \$9,716 | 2,188 | 37.0% |
| Net Securitization Income | \$898 | 43 | 0.7% |
| Insurance Commissions & Fees | \$3,649 | 2,516 | 42.6% |
| Net Gains On Asset Sales | | | |
| Net Gains/Losses On Loan Sales | \$15,184 | 2,647 | 44.8% |
| Net Gains/Losses On OREO Sales | \$167 | 3,486 | 59.0% |
| Net Gains/Losses On Sales Of Other Assets | \$1,184 | 2,287 | 38.7% |
| Other Noninterest Income | \$116,800 | 5,877 | 99.4% |
| Total Noninterest Income | \$252,537 | 5,903 | 99.8% |

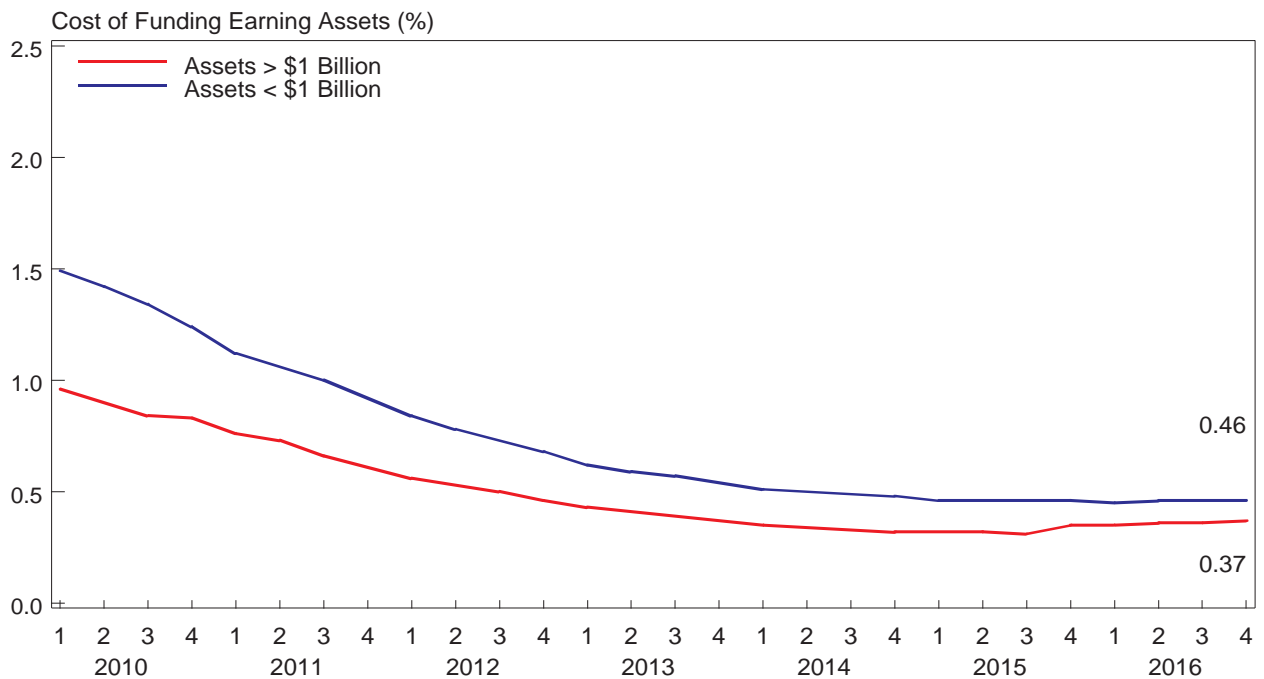
Quarterly Yield on Earning Assets

2010 - 2016



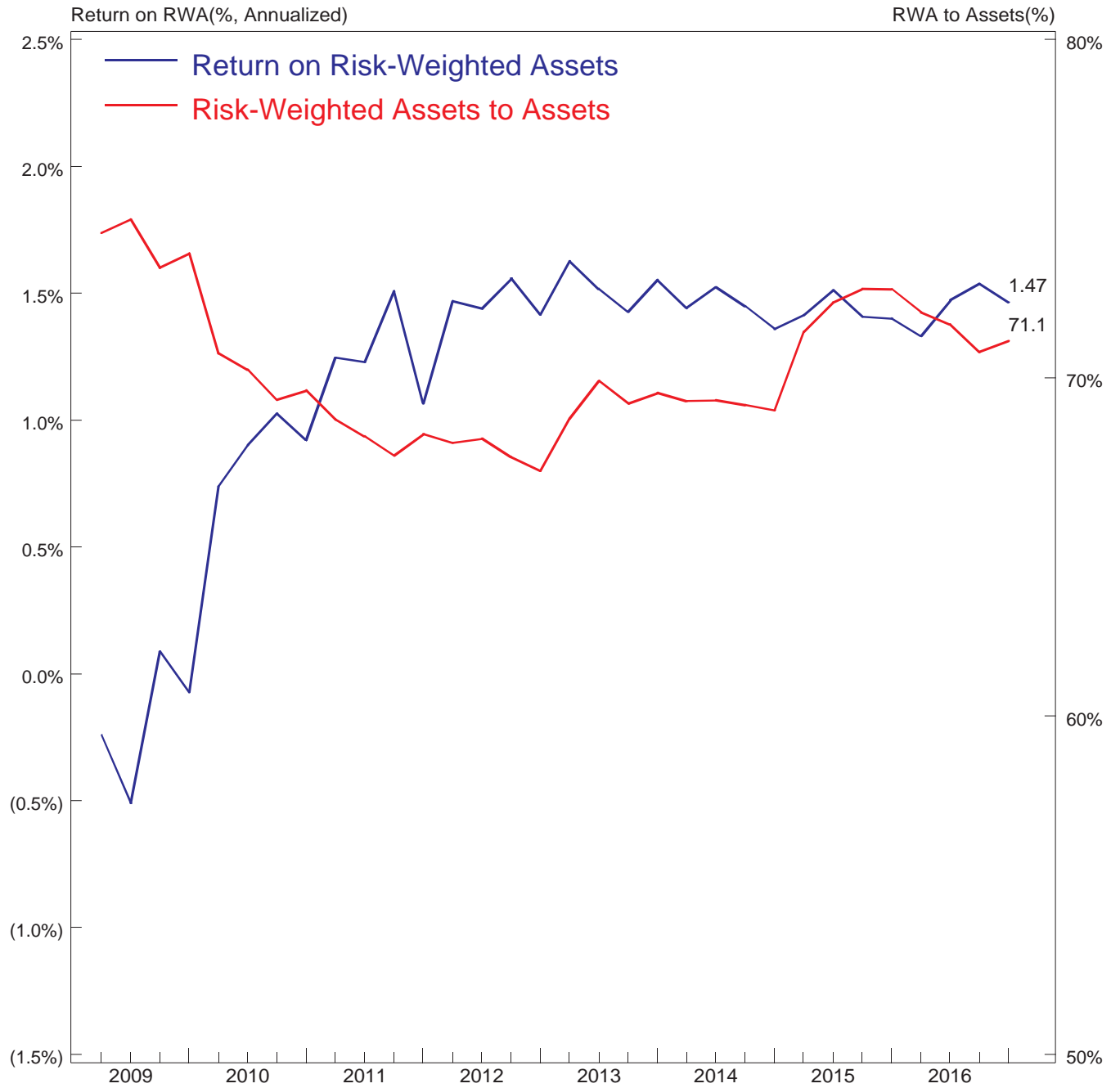
Quarterly Cost of Funding Earning Assets

2010 - 2016



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

2009 - 2016

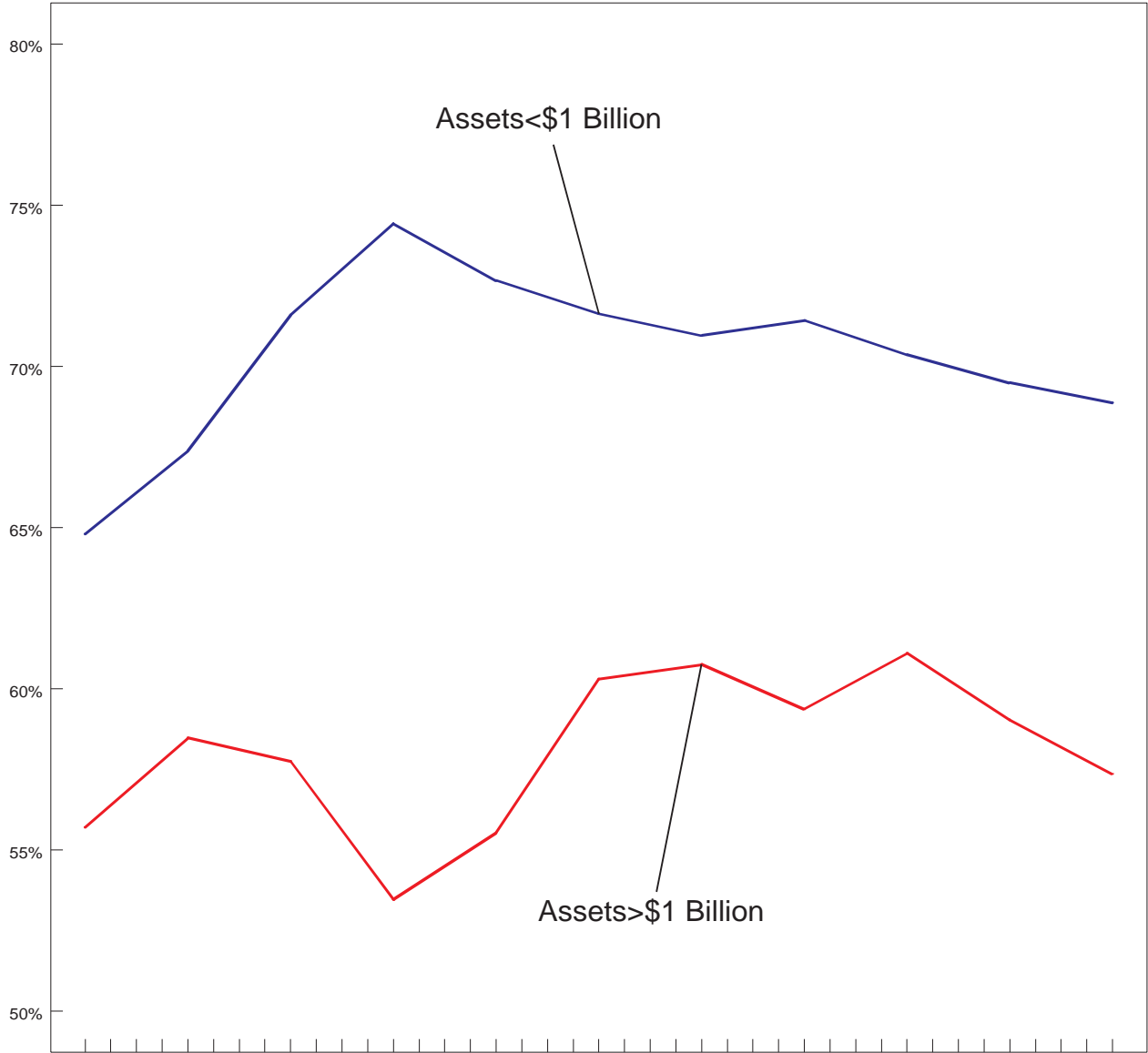


* Assets weighted according to risk categories used in regulatory capital computations.

Annual Efficiency Ratios*

2006 - 2016

Efficiency Ratio (%)

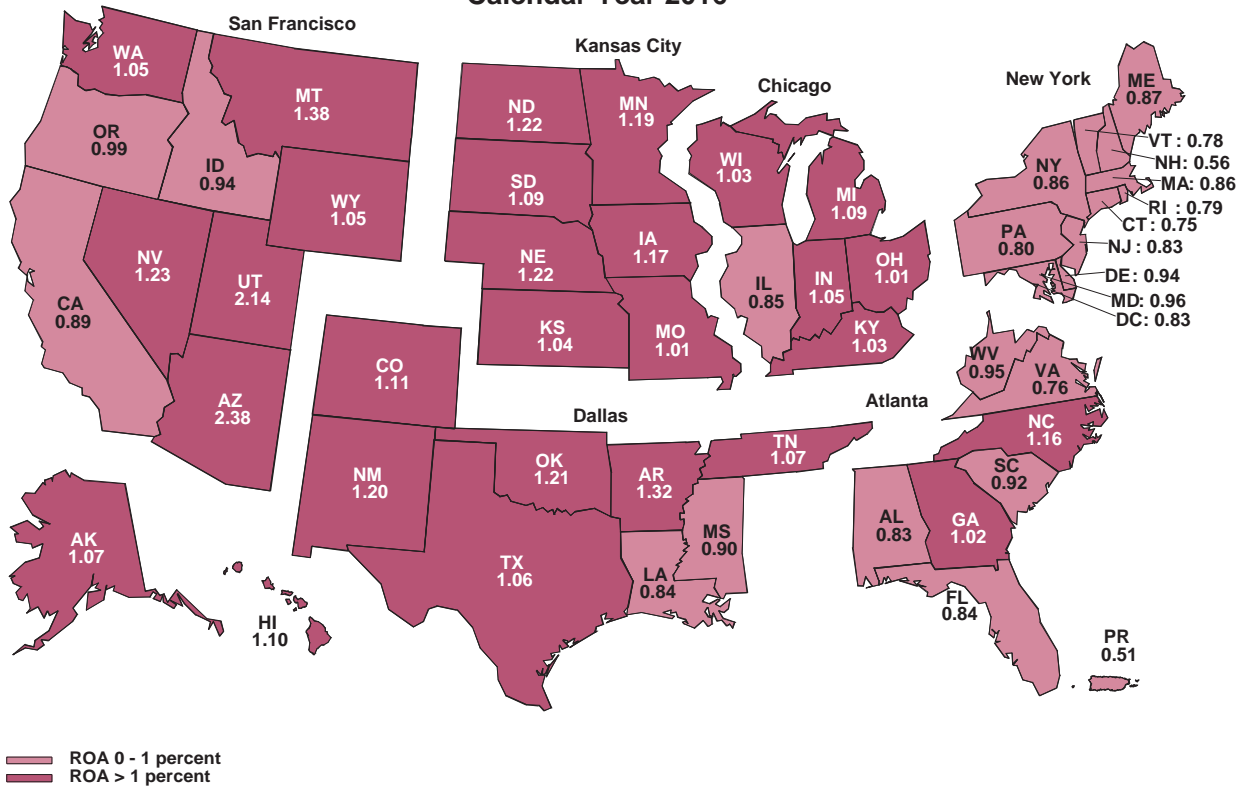


| | | | | | | | | | | | |
|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Assets <\$1 Billion | 64.80 | 67.38 | 71.59 | 74.42 | 72.66 | 71.63 | 70.96 | 71.42 | 70.36 | 69.49 | 68.87 |
| Assets >\$1 Billion | 55.70 | 58.47 | 57.74 | 53.46 | 55.53 | 60.30 | 60.75 | 59.37 | 61.10 | 59.03 | 57.36 |
| Total | 56.83 | 59.49 | 59.35 | 55.53 | 57.17 | 61.38 | 61.70 | 60.46 | 61.91 | 59.91 | 58.28 |

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

Return on Assets (ROA)

Calendar Year 2016



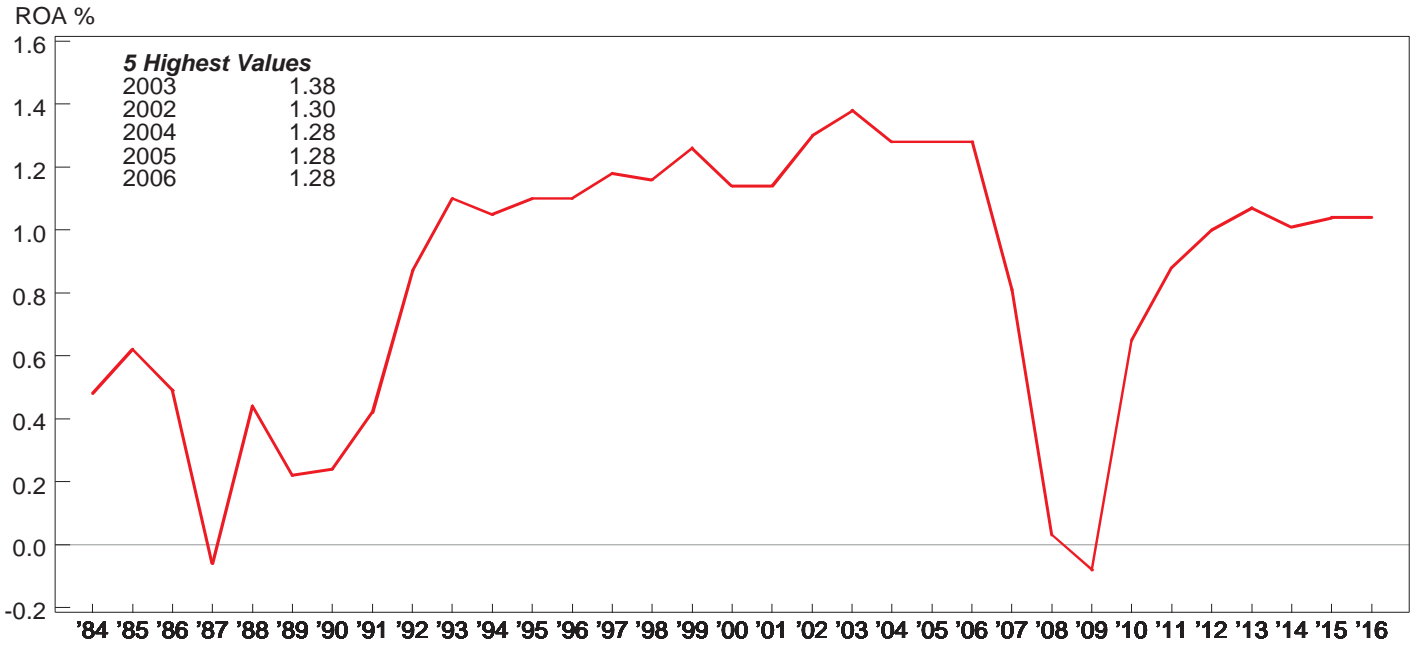
ROA Rankings by State

| Rank | State | No. of Inst. as of 12/31/16 | 2016 | 2015 | Change* |
|------|-----------------------|-----------------------------|-------------|-------------|----------|
| 1 | Arizona | 17 | 2.38 | 2.58 | (20) |
| 2 | Utah | 47 | 2.14 | 1.94 | 20 |
| 3 | Montana | 52 | 1.38 | 1.36 | 2 |
| 4 | Arkansas | 101 | 1.32 | 1.23 | 9 |
| 5 | Nevada | 17 | 1.23 | 1.13 | 10 |
| 6 | Nebraska | 182 | 1.22 | 1.21 | 1 |
| 7 | North Dakota | 78 | 1.22 | 1.39 | (17) |
| 8 | Oklahoma | 209 | 1.21 | 1.34 | (13) |
| 9 | New Mexico | 40 | 1.20 | 0.98 | 22 |
| 10 | Minnesota | 311 | 1.19 | 1.25 | (6) |
| 11 | Iowa | 302 | 1.17 | 1.19 | (2) |
| 12 | North Carolina | 62 | 1.16 | 1.16 | 0 |
| 13 | Colorado | 88 | 1.11 | 1.10 | 1 |
| 14 | Hawaii | 8 | 1.10 | 1.08 | 2 |
| 15 | Michigan | 104 | 1.09 | 1.12 | (3) |
| 16 | South Dakota | 69 | 1.09 | 1.17 | (8) |
| 17 | Alaska | 5 | 1.07 | 1.06 | 1 |
| 18 | Tennessee | 157 | 1.07 | 0.90 | 17 |
| 19 | Texas | 464 | 1.06 | 1.11 | (5) |
| 20 | Indiana | 111 | 1.05 | 1.05 | 0 |
| 21 | Washington | 49 | 1.05 | 0.99 | 6 |
| 22 | Wyoming | 32 | 1.05 | 1.13 | (8) |
| 23 | Kansas | 263 | 1.04 | 1.04 | 0 |
| 24 | Kentucky | 164 | 1.03 | 1.02 | 1 |
| 25 | Wisconsin | 222 | 1.03 | 1.12 | (9) |
| 26 | Georgia | 183 | 1.02 | 1.02 | 0 |
| 27 | Missouri | 280 | 1.01 | 0.92 | 9 |
| 28 | Ohio | 197 | 1.01 | 0.97 | 4 |
| 29 | Oregon | 24 | 0.99 | 1.00 | (1) |
| 30 | Maryland | 54 | 0.96 | 0.85 | 11 |
| 31 | West Virginia | 58 | 0.95 | 0.98 | (3) |
| 32 | Delaware | 22 | 0.94 | 1.05 | (11) |
| 33 | Idaho | 12 | 0.94 | 0.97 | (3) |
| 34 | South Carolina | 56 | 0.92 | 0.99 | (7) |
| 35 | Mississippi | 79 | 0.90 | 0.88 | 2 |
| 36 | California | 178 | 0.89 | 0.81 | 8 |
| 37 | Maine | 26 | 0.87 | 0.79 | 8 |
| 38 | Massachusetts | 133 | 0.86 | 0.73 | 13 |
| 39 | New York | 146 | 0.86 | 0.83 | 3 |
| 40 | Illinois | 473 | 0.85 | 0.81 | 4 |
| 41 | Florida | 149 | 0.84 | 0.77 | 7 |
| 42 | Louisiana | 130 | 0.84 | 0.88 | (4) |
| 43 | Alabama | 127 | 0.83 | 0.80 | 3 |
| 44 | District of Col. | 3 | 0.83 | 0.80 | 3 |
| 45 | New Jersey | 86 | 0.83 | 0.71 | 12 |
| 46 | Pennsylvania | 165 | 0.80 | 0.81 | (1) |
| 47 | Rhode Island | 9 | 0.79 | 0.72 | 7 |
| 48 | Vermont | 12 | 0.78 | 0.72 | 6 |
| 49 | Virginia | 85 | 0.76 | 0.84 | (8) |
| 50 | Connecticut | 42 | 0.75 | 0.73 | 2 |
| 51 | New Hampshire | 19 | 0.56 | 0.59 | (3) |
| 52 | Puerto Rico | 5 | 0.51 | 0.63 | (12) |
| | U.S. and Terr. | 5,913 | 1.04 | 1.04 | 0 |

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

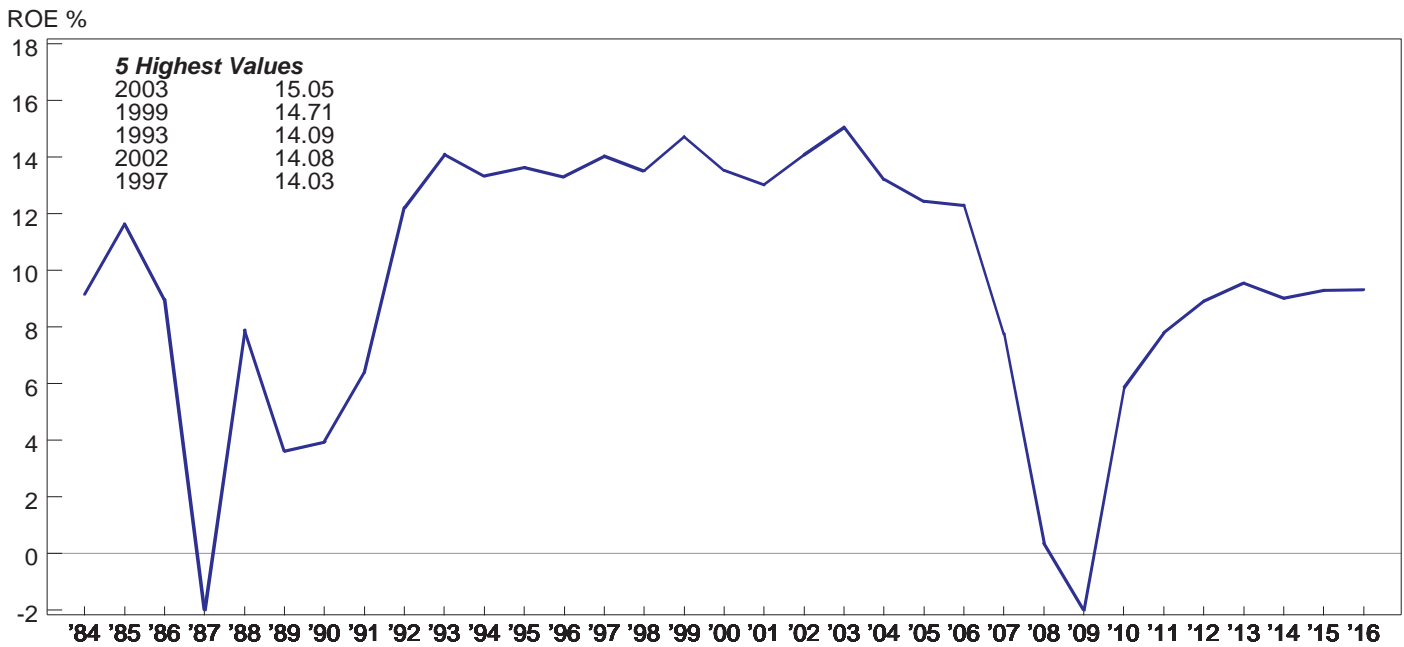
Annual Return on Assets (ROA)

1984 - 2016



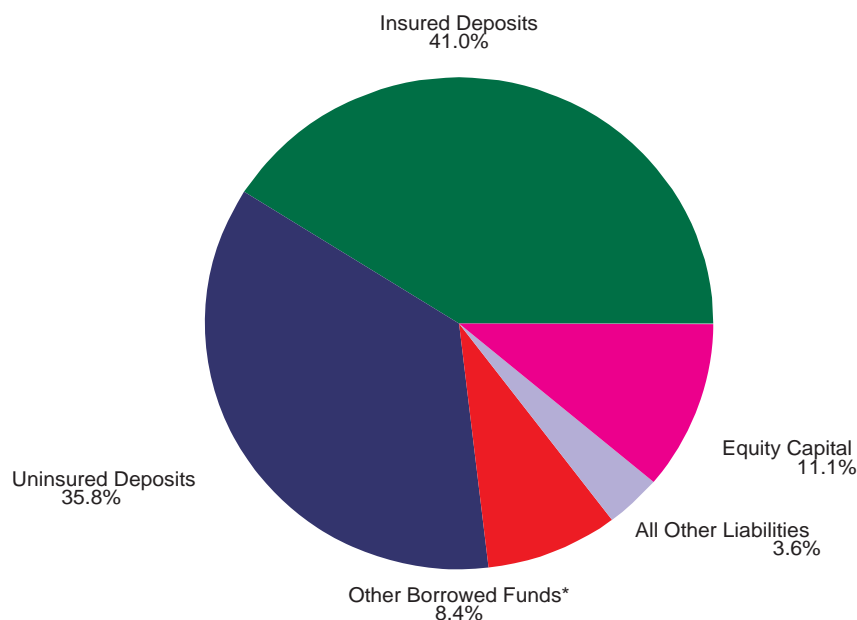
Annual Return on Equity (ROE)

1984 - 2016



Total Liabilities and Equity Capital

December 31, 2016

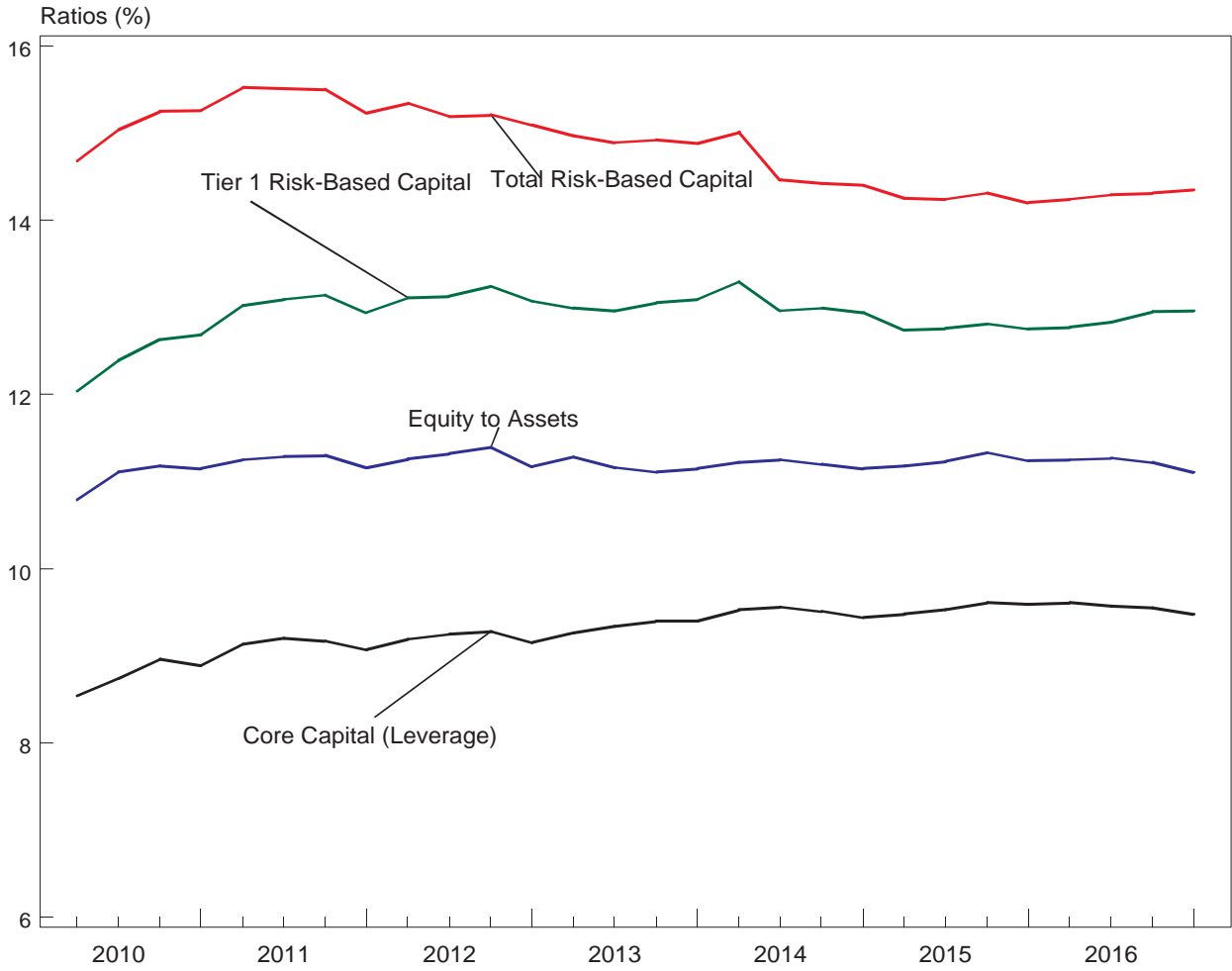


| (\$ Billions) | 12/31/15 | 12/31/16 | % Change |
|--------------------------------------|----------|----------|----------|
| Insured Deposits (estimated) | 6,495 | 6,883 | 6.0 |
| Uninsured Deposits | 5,695 | 6,012 | 5.6 |
| In Foreign Offices | 1,285 | 1,247 | -3.0 |
| Other Borrowed Funds* | 1,386 | 1,413 | 1.9 |
| All Other Liabilities | 591 | 602 | 1.9 |
| Subordinated Debt | 92 | 84 | -8.7 |
| Bank Equity Capital | 1,794 | 1,864 | 3.9 |
| Total Liabilities and Equity Capital | 15,968 | 16,780 | 5.1 |

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

Capital Ratios

2010 - 2016

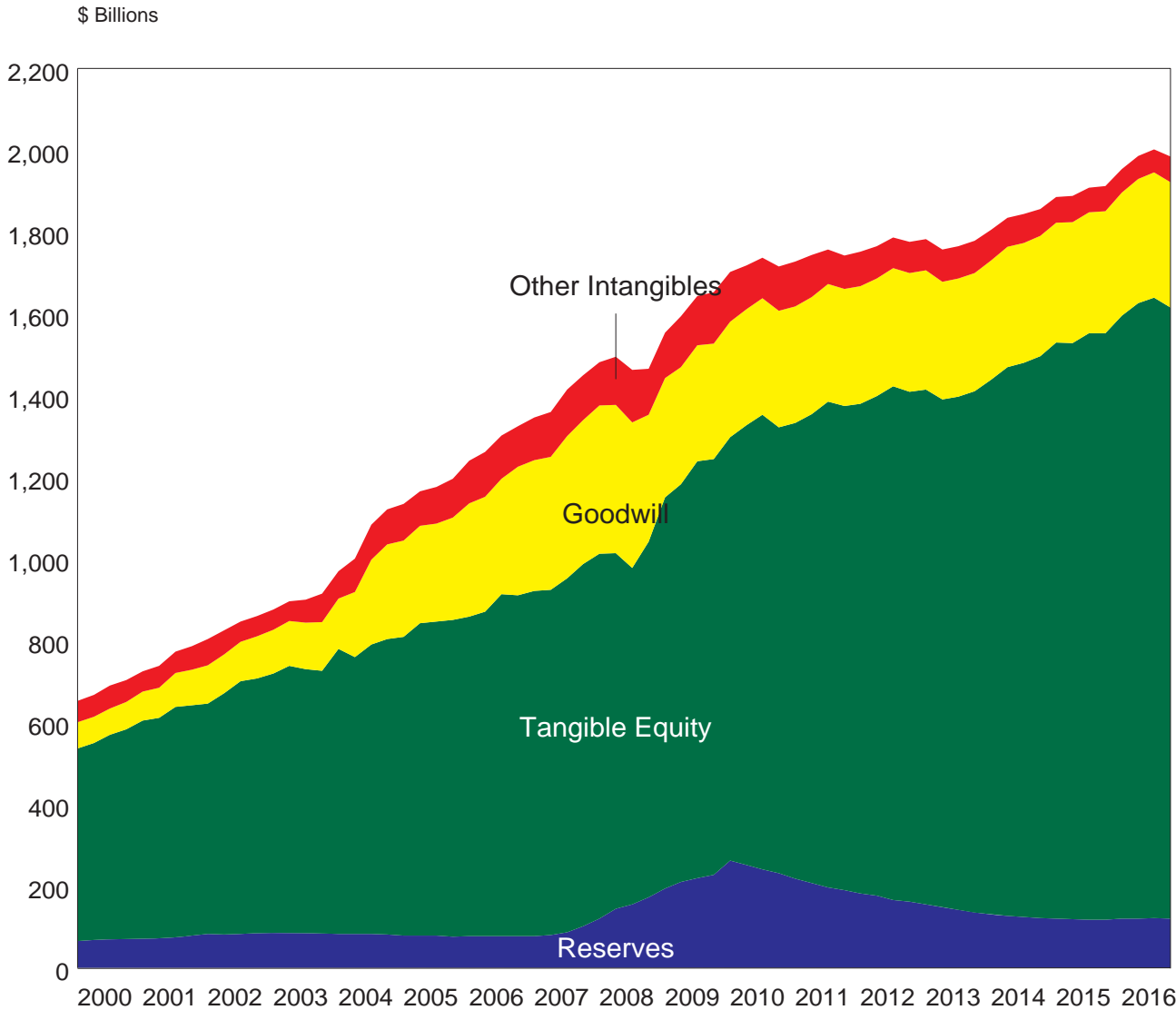


| | 12/10 | 12/11 | 12/12 | 12/13 | 12/14 | 12/15 | 12/16 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Total Risk-Based Capital | 15.26 | 15.23 | 15.09 | 14.88 | 14.40 | 14.20 | 14.35 |
| Tier 1 Risk-Based Capital | 12.69 | 12.94 | 13.07 | 13.09 | 12.94 | 12.75 | 12.96 |
| Equity to Assets | 11.15 | 11.16 | 11.17 | 11.15 | 11.15 | 11.24 | 11.11 |
| Core Capital (Leverage) | 8.89 | 9.07 | 9.15 | 9.40 | 9.44 | 9.59 | 9.48 |

Equity Capital and Reserves

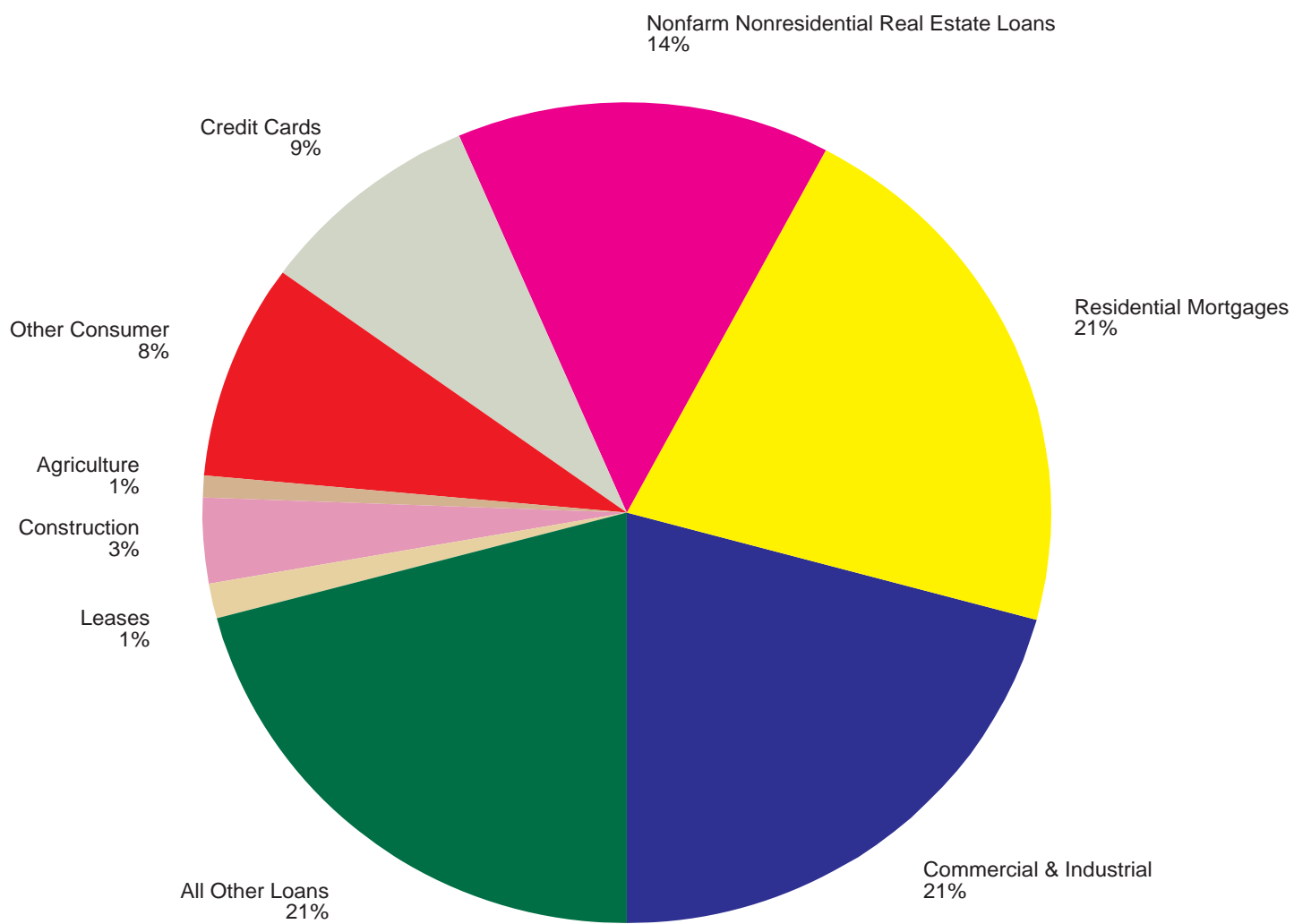
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2016



Loan Portfolio Composition

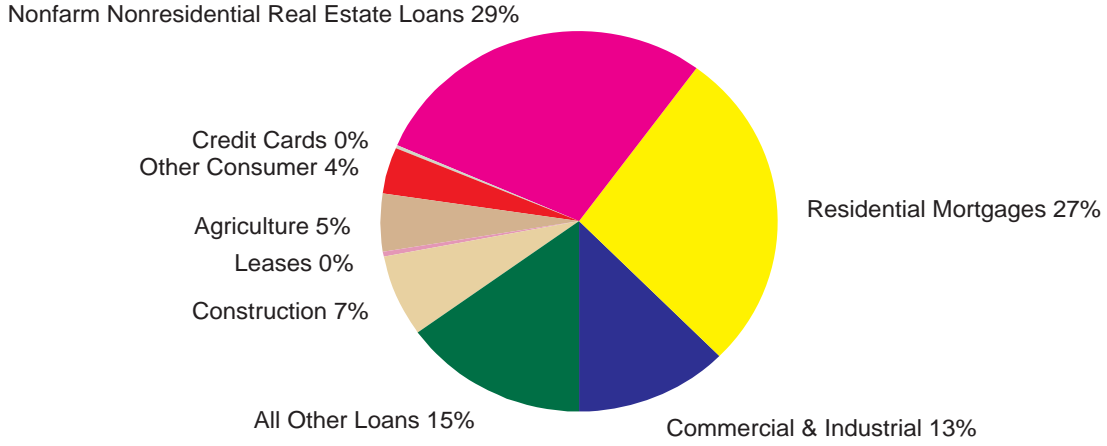
December 31, 2016



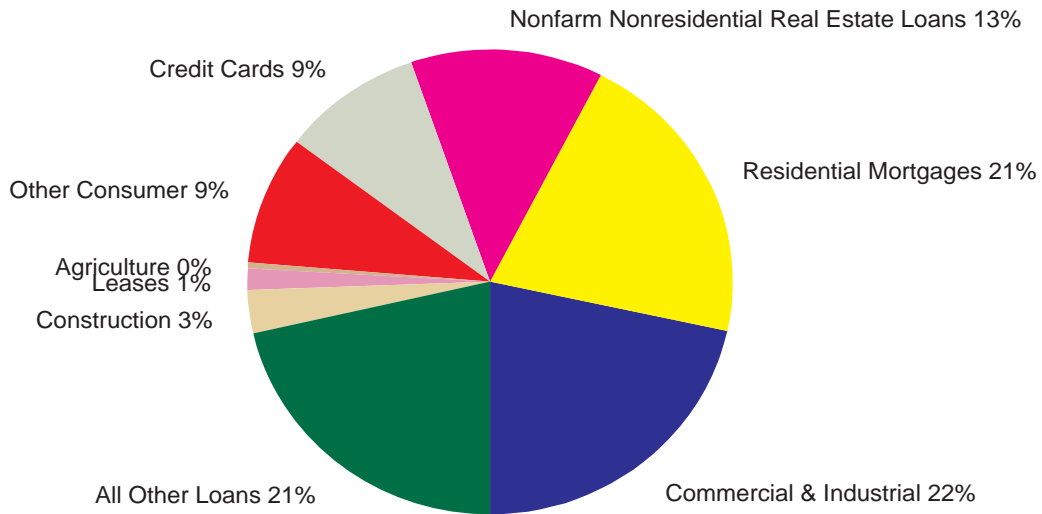
Loan Portfolio Composition by Asset Size

December 31, 2016

Assets < \$1 Billion

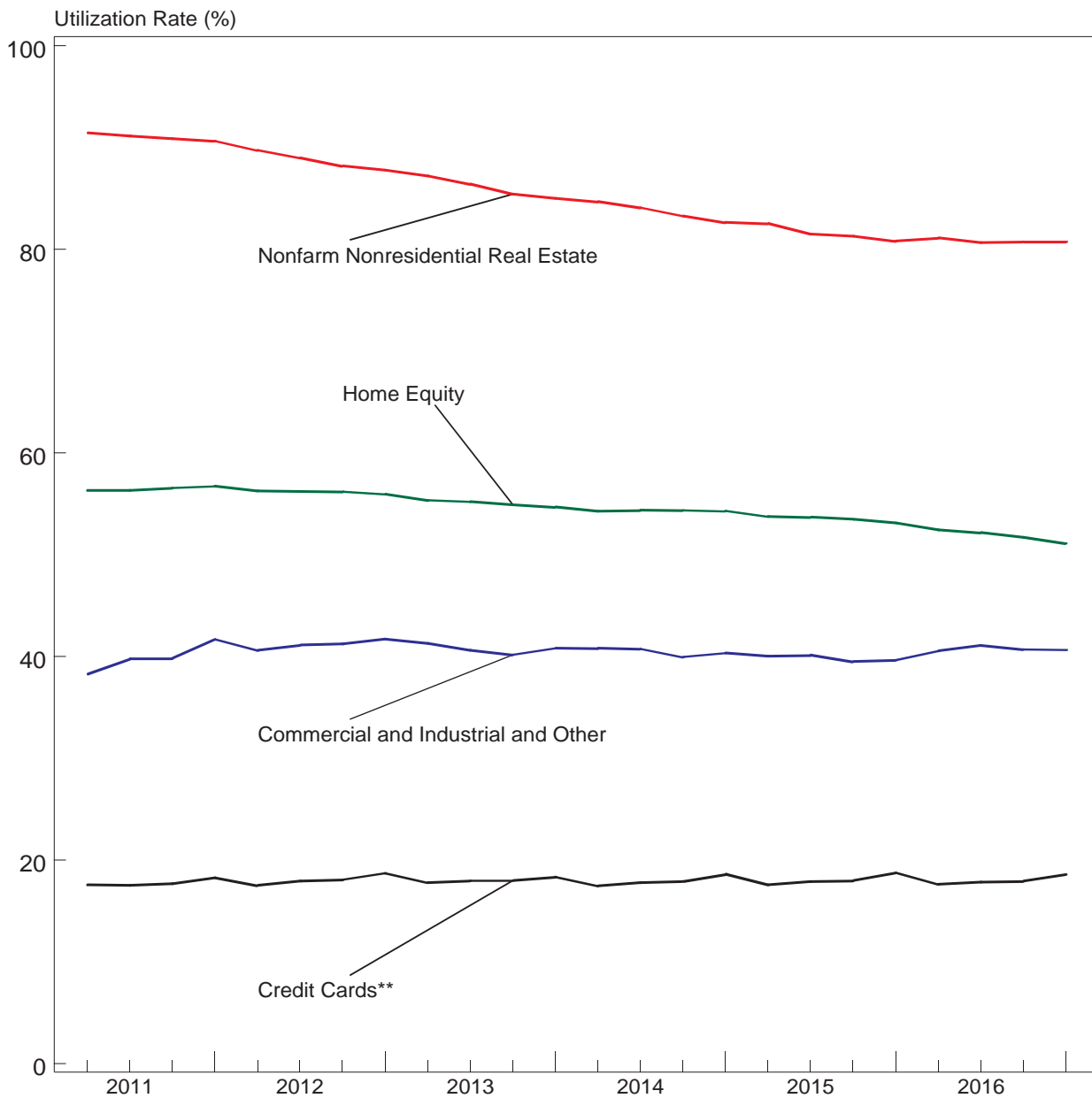


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2011-2016

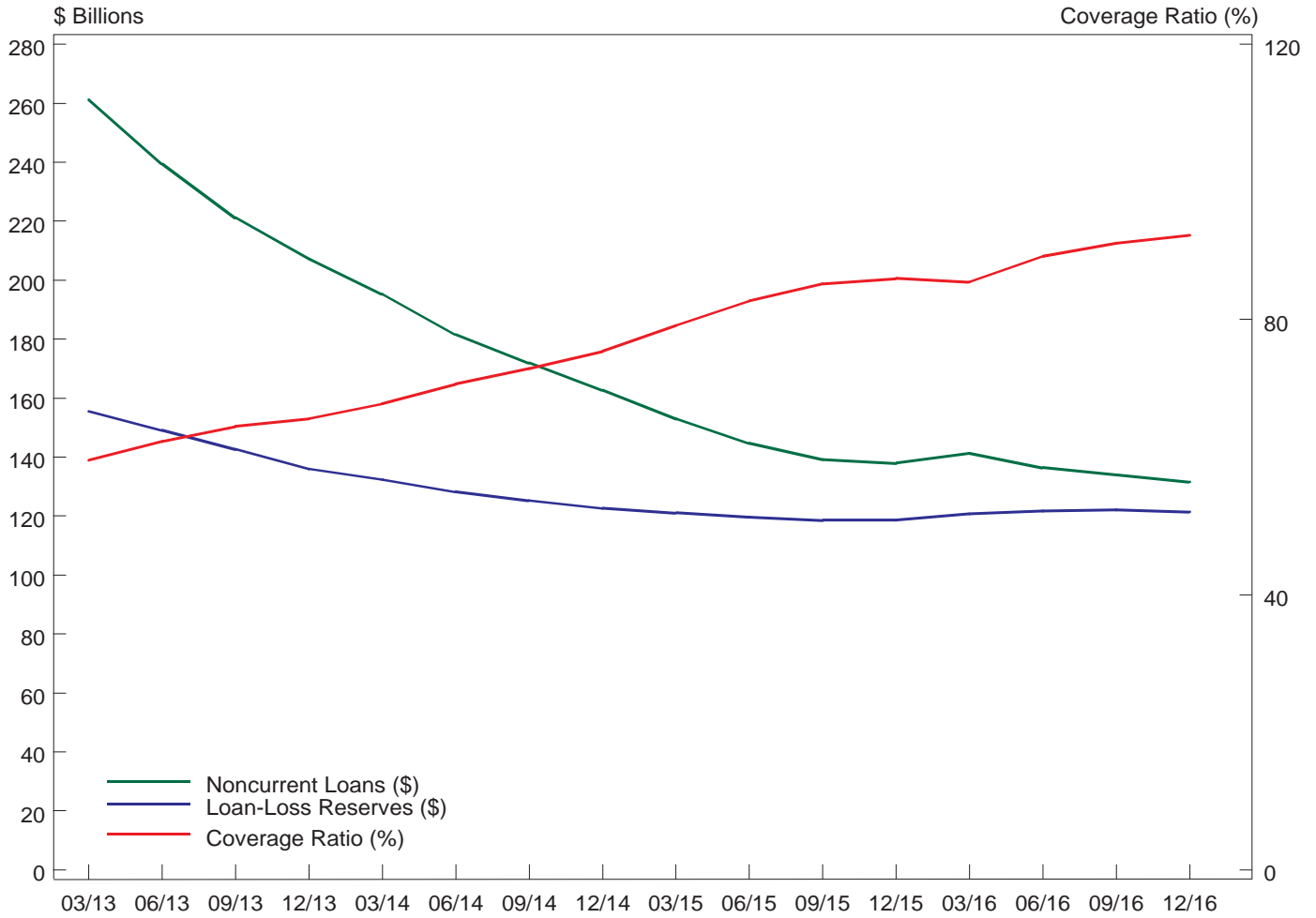


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2013-2016



Noncurrent Loans (\$ Billions)

261.2 239.4 221.2 207.3 195.2 181.6 171.9 162.7 153.0 144.7 139.2 137.9 141.2 136.4 134.0 131.6

Loan-Loss Reserves (\$ Billions)

155.5 149.1 142.6 135.9 132.3 128.2 125.3 122.6 121.1 119.6 118.6 118.6 120.7 121.7 122.1 121.4

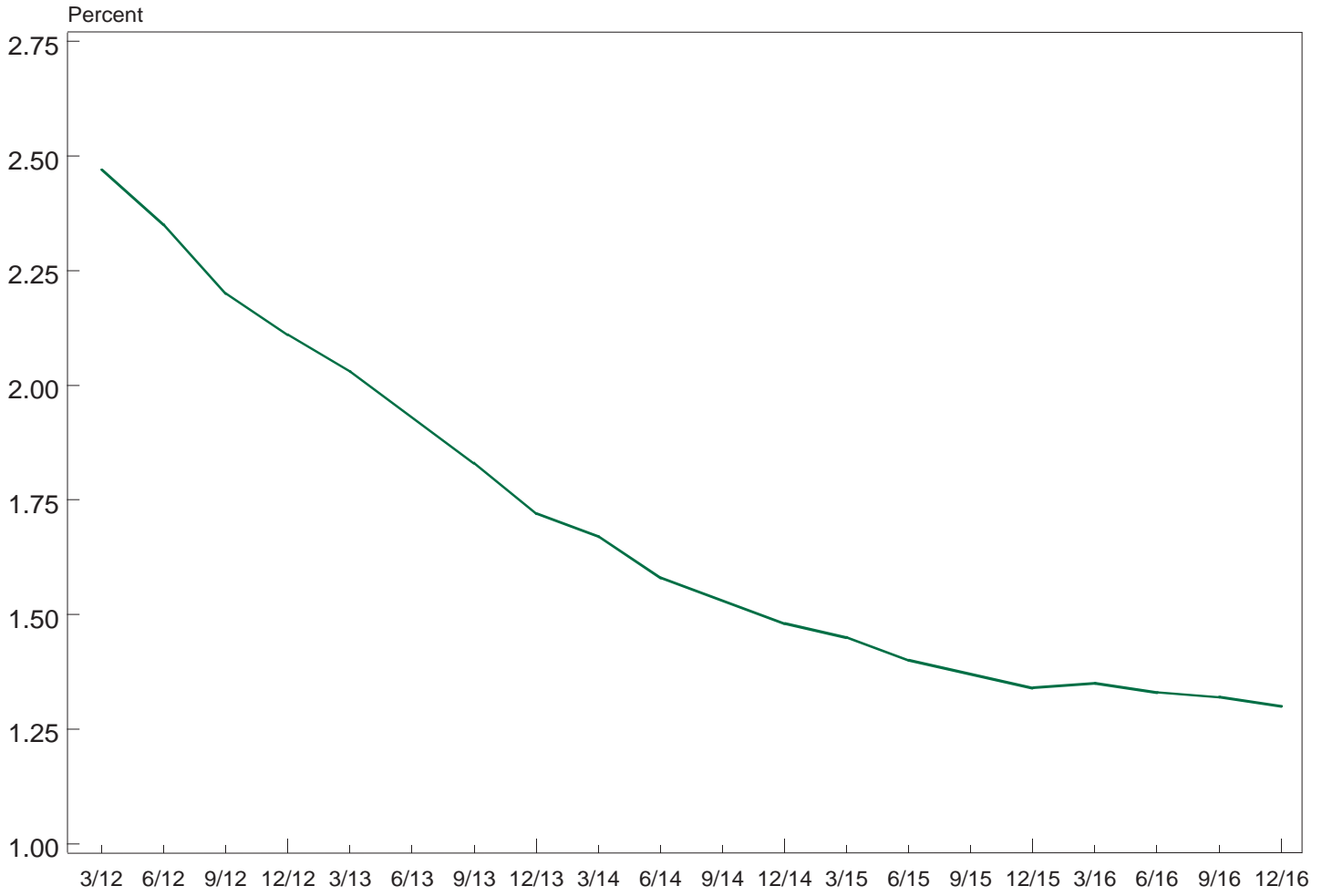
Coverage Ratio (%)

60 62 64 66 68 71 73 75 79 83 85 86 85 89 91 92

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2012 - 2016

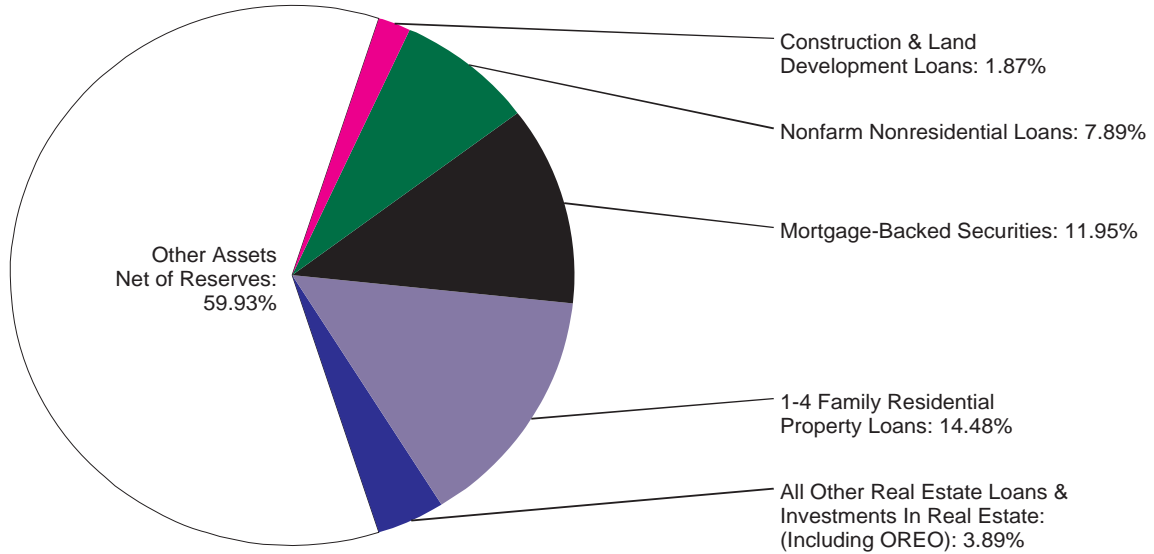


Loss Allowance to Loans and Leases

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 1.35 1.33 1.32 1.30

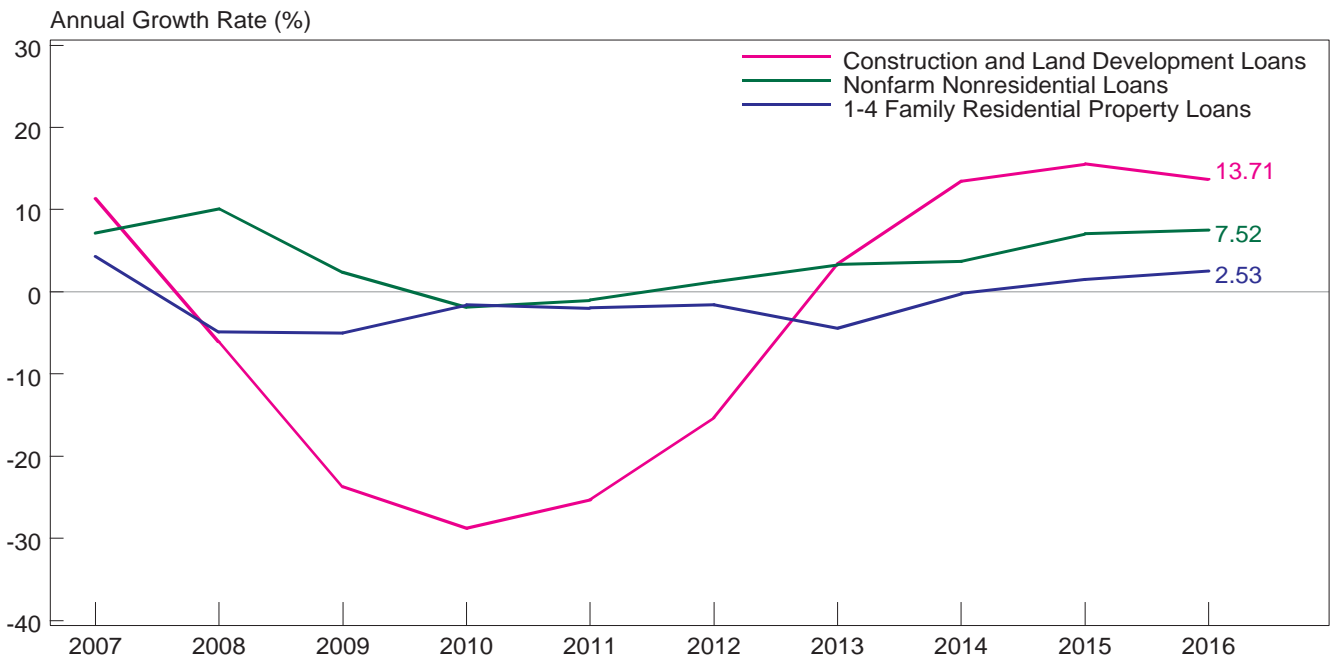
Real Estate Assets as a Percent of Total Assets

December 31, 2016



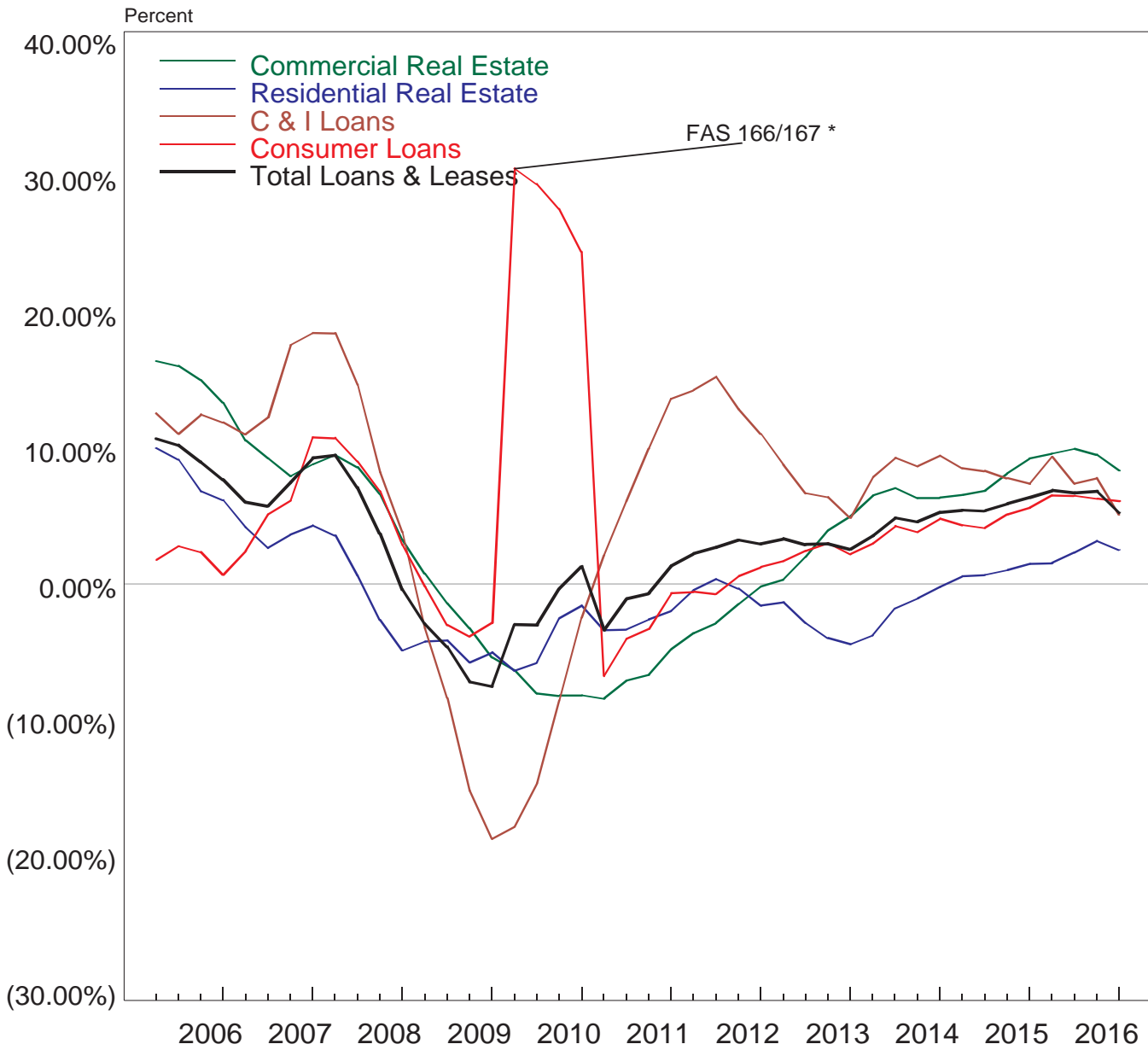
Real Estate Loan Growth Rates

2007-2016



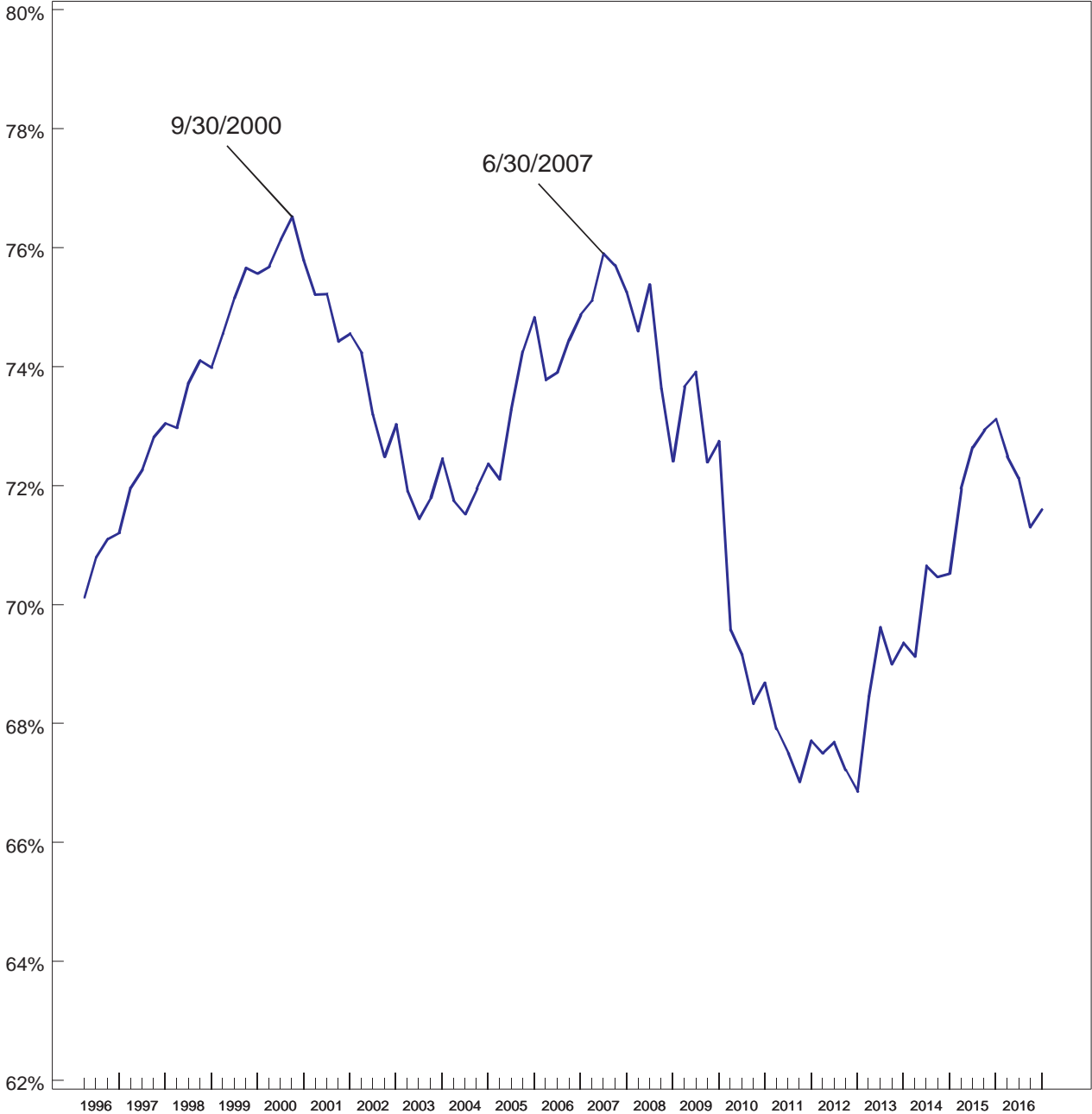
Twelve-Month Loan Growth Rates

2006 - 2016



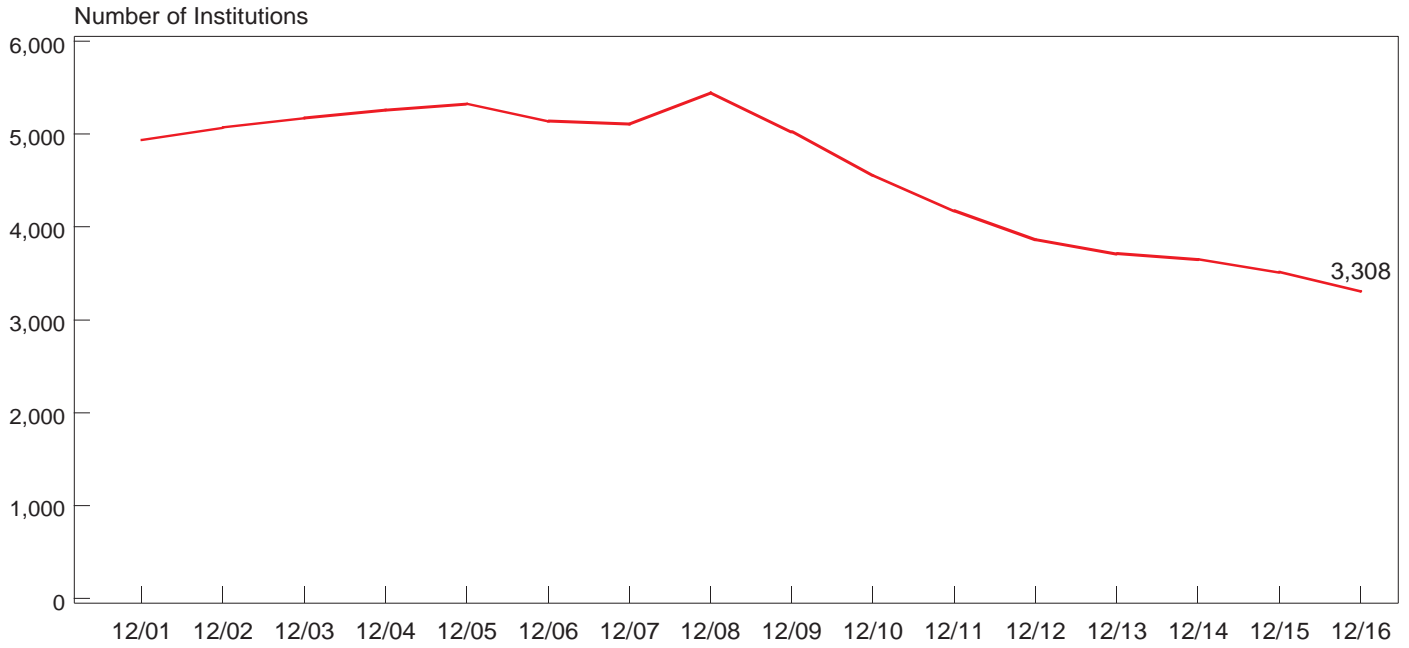
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

Risk-Weighted Assets as a Percentage of Total Assets 1996 - 2016



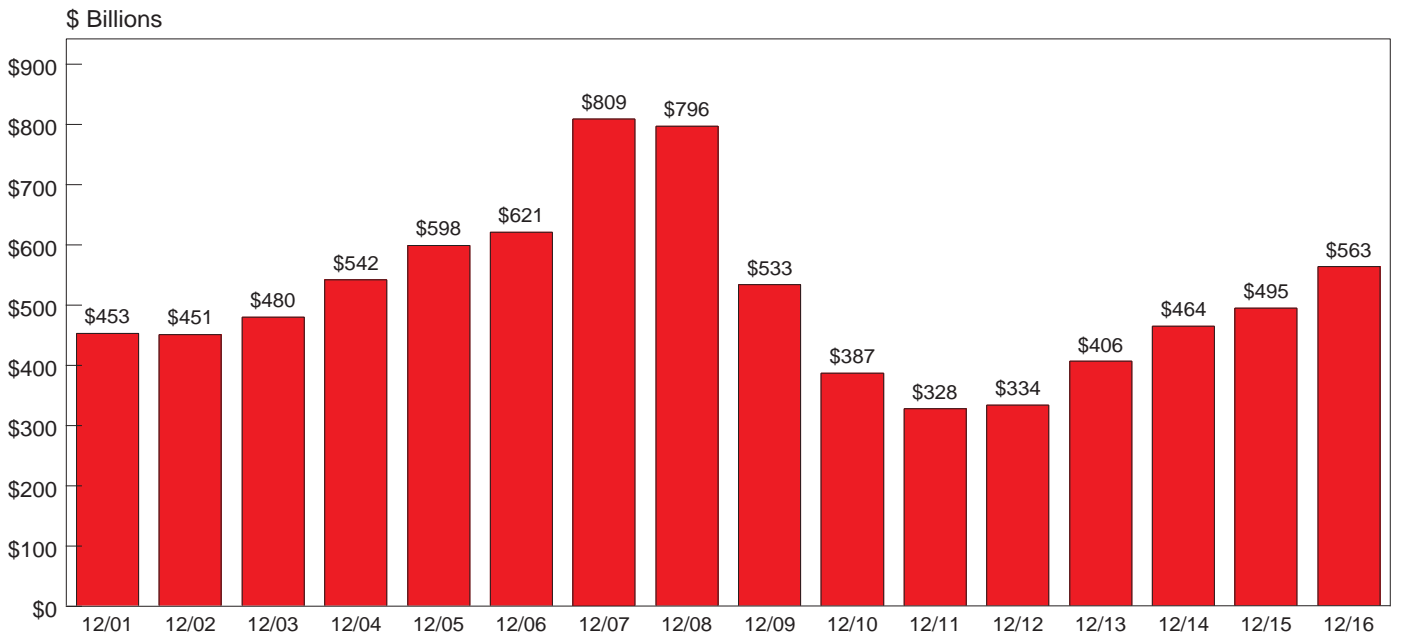
Number of Institutions with FHLB Advances

2001 - 2016

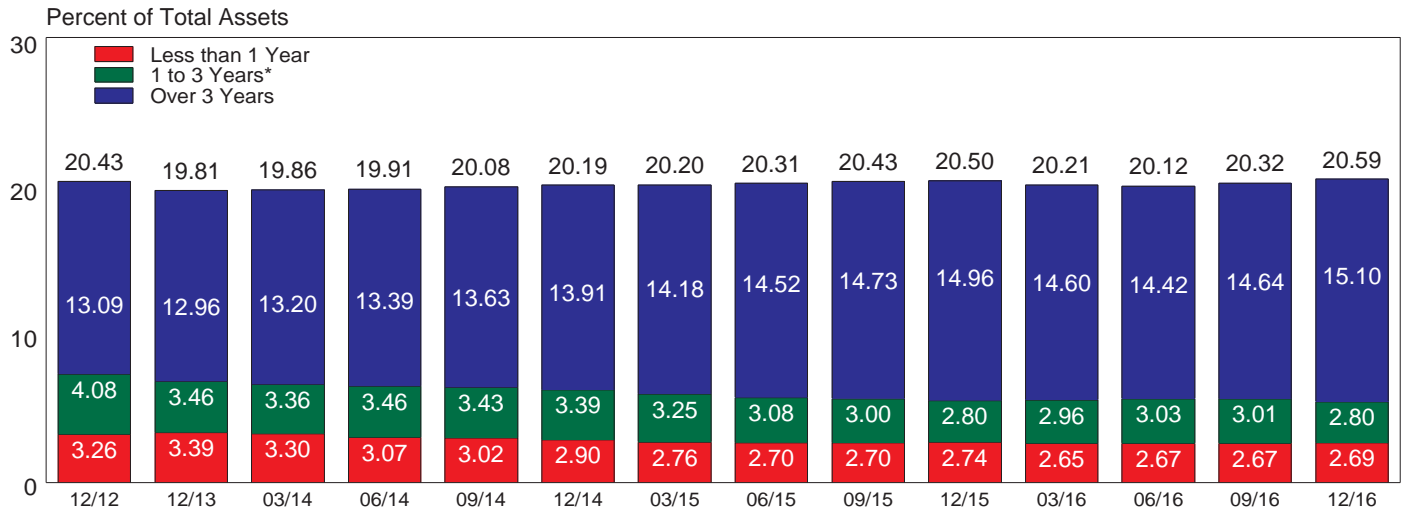


Amount of FHLB Advances Outstanding

2001 - 2016

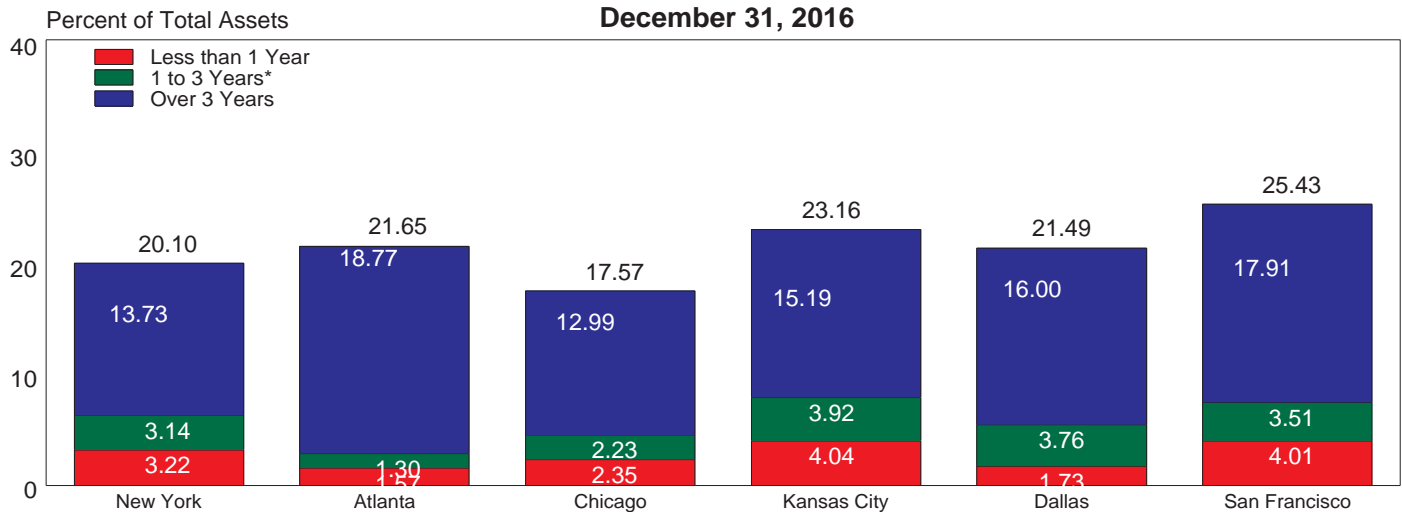


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

December 31, 2016



Total Securities (Debt and Equity)

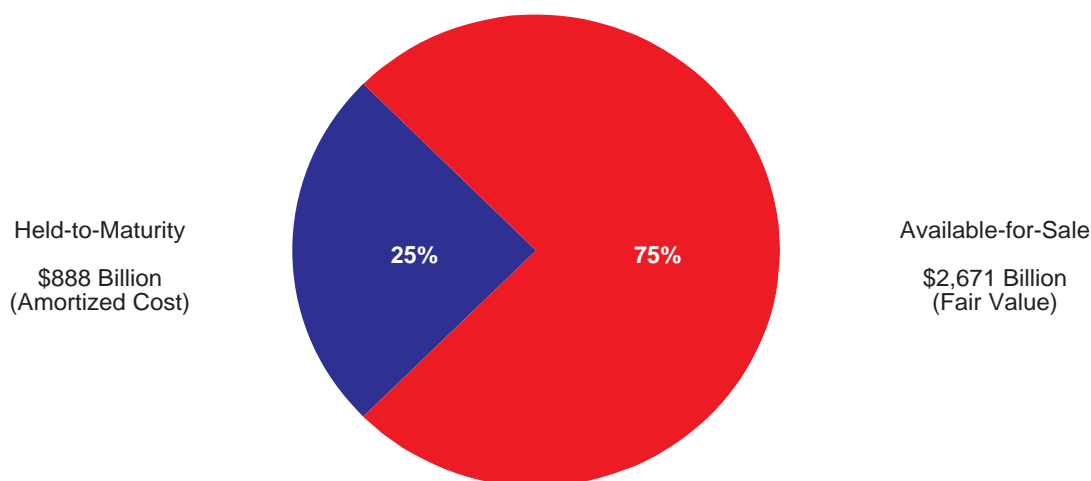
(\$ Billions)

| | 12/14 | 3/15 | 6/15 | 9/15 | 12/15 | 3/16 | 6/16 | 9/16 | 12/16 |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| U.S. Government Obligations: | | | | | | | | | |
| U.S. Treasury | 405 | 409 | 412 | 410 | 423 | 420 | 434 | 471 | 520 |
| U.S. Agencies | 30 | 31 | 31 | 33 | 34 | 37 | 36 | 37 | 38 |
| Government Sponsored Enterprises | 184 | 183 | 179 | 169 | 160 | 152 | 142 | 127 | 124 |
| Mortgage Pass-through Securities | 981 | 1,025 | 1,048 | 1,074 | 1,126 | 1,138 | 1,170 | 1,227 | 1,266 |
| Collateralized Mortgage Obligations | 554 | 548 | 534 | 529 | 517 | 515 | 503 | 495 | 476 |
| State, County, Municipal Obligations | 315 | 323 | 329 | 335 | 341 | 344 | 356 | 361 | 363 |
| Asset Backed Securities | 160 | 157 | 149 | 141 | 135 | 132 | 131 | 129 | 124 |
| Other Debt Securities | 576 | 581 | 584 | 602 | 608 | 635 | 636 | 651 | 640 |
| Equity Securities | 14 | 12 | 12 | 11 | 11 | 12 | 12 | 10 | 10 |
| Total Securities | \$3,219 | \$3,267 | \$3,278 | \$3,304 | \$3,354 | \$3,385 | \$3,421 | \$3,507 | \$3,559 |

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

Total Securities*

December 31, 2016



Total Securities*

December 31, 2016

| | 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 | \$90,431 | 100.0 | \$429,099 | 99.3 | \$519,530 | 99.5 |
| U.S. Government Agencies | 8,093 | 99.7 | 29,495 | 99.5 | 37,589 | 99.5 |
| Government Sponsored Enterprises | 19,372 | 98.3 | 104,213 | 99.3 | 123,585 | 99.1 |
| Mortgage Pass-through Securities | 410,028 | 98.9 | 856,097 | 99.0 | 1,266,125 | 99.0 |
| Collateralized Mortgage Obligations | 116,497 | 99.4 | 359,544 | 99.7 | 476,041 | 99.6 |
| State, County, Municipal Obligations | 84,966 | 100.2 | 278,483 | 99.6 | 363,449 | 99.8 |
| Asset Backed Securities | 21,086 | 99.7 | 102,778 | 99.5 | 123,864 | 99.5 |
| Other Debt Securities | 137,512 | 99.9 | 502,224 | 100.3 | 639,736 | 101.5 |
| Equity Securities | ** | ** | 9,553 | 109.4 | 9,553 | 109.4 |
| Total Securities | \$887,985 | 99.4 | \$2,671,485 | 99.5 | \$3,559,470 | 99.5 |
| Memoranda*** | | | | | | |
| Structured Notes | 17,559 | | 17,360 | | | 98.9 |

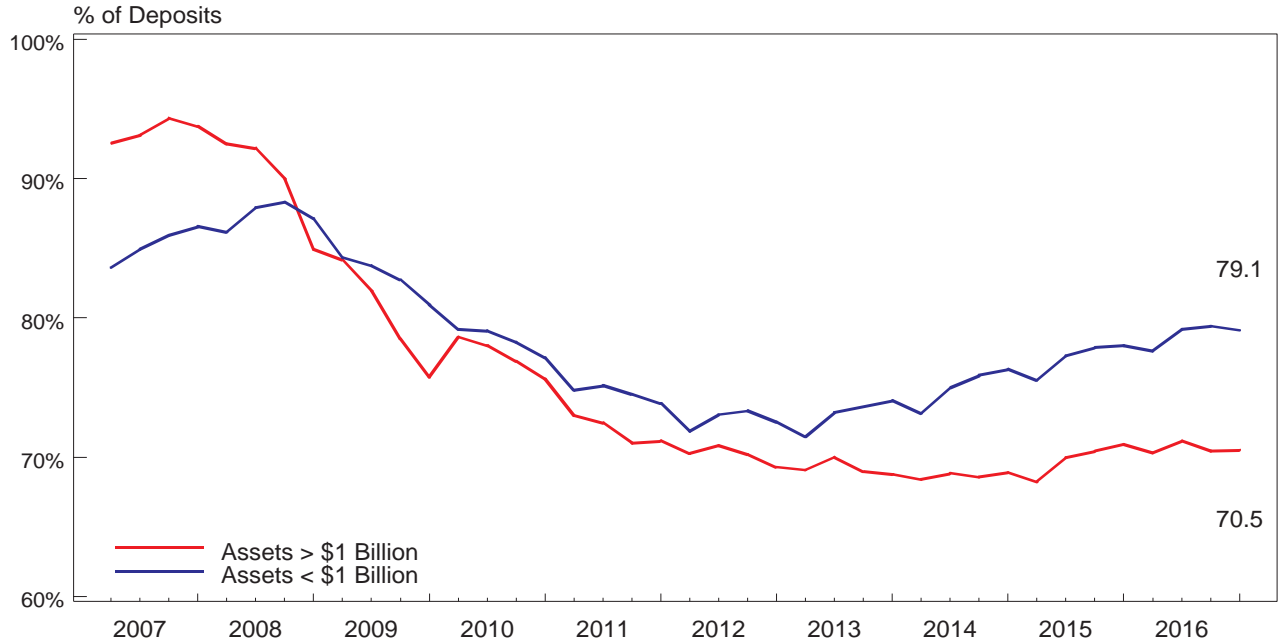
* Excludes trading account assets.

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

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

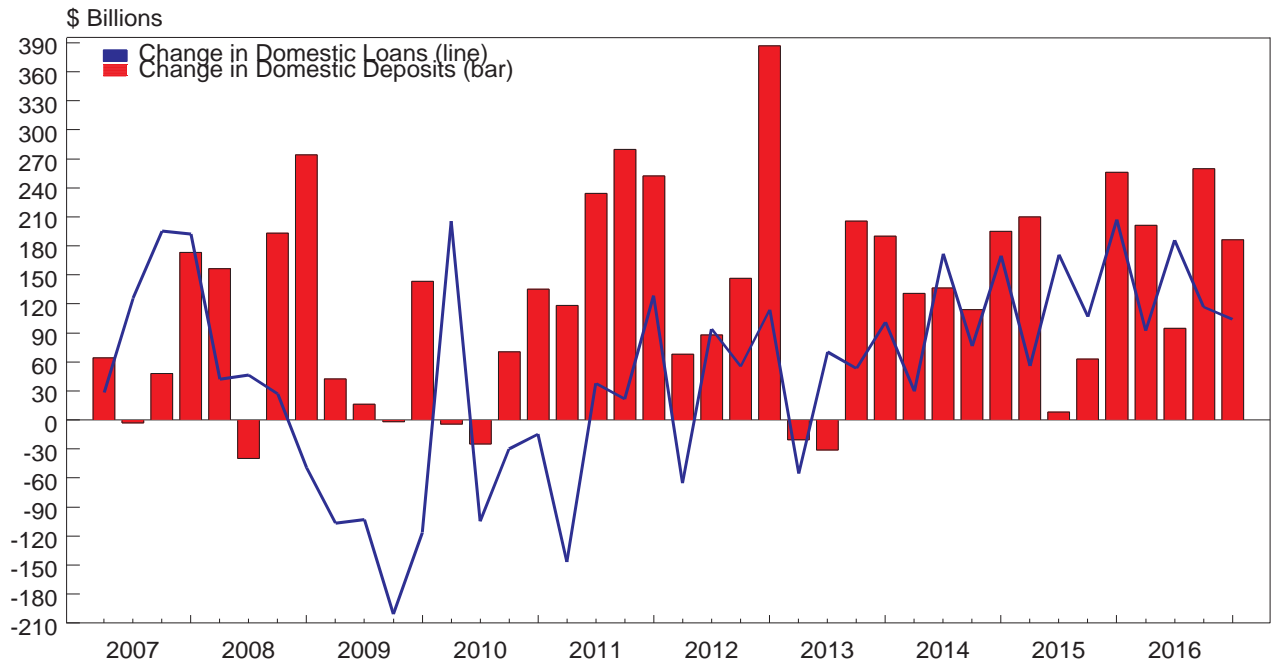
Net Loans and Leases to Deposits (Domestic and Foreign)

2007 - 2016



Quarterly Change in Domestic Loans vs Domestic Deposits

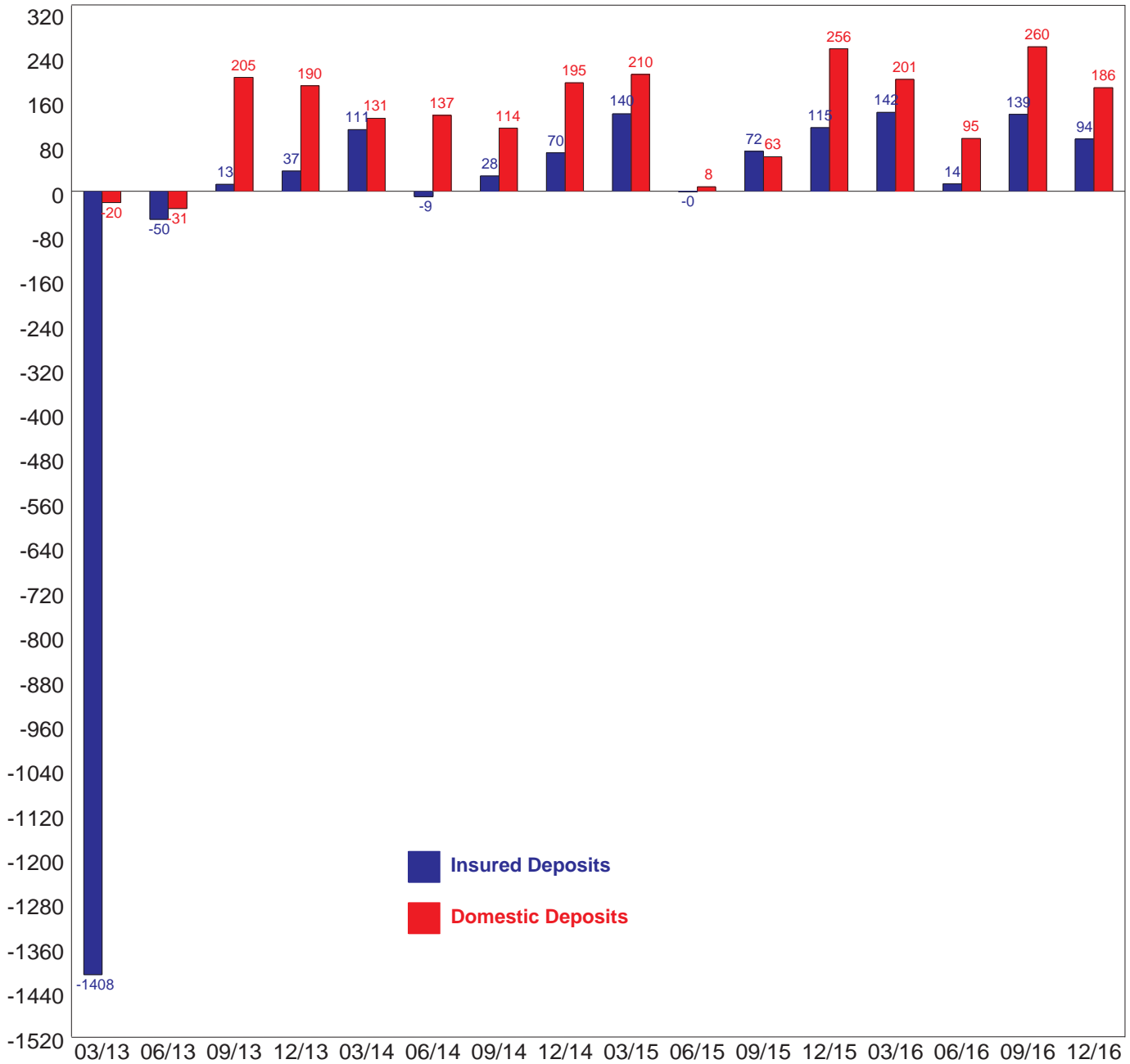
2007 - 2016



Quarterly Change In Domestic Deposits

2013 - 2016

\$ 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

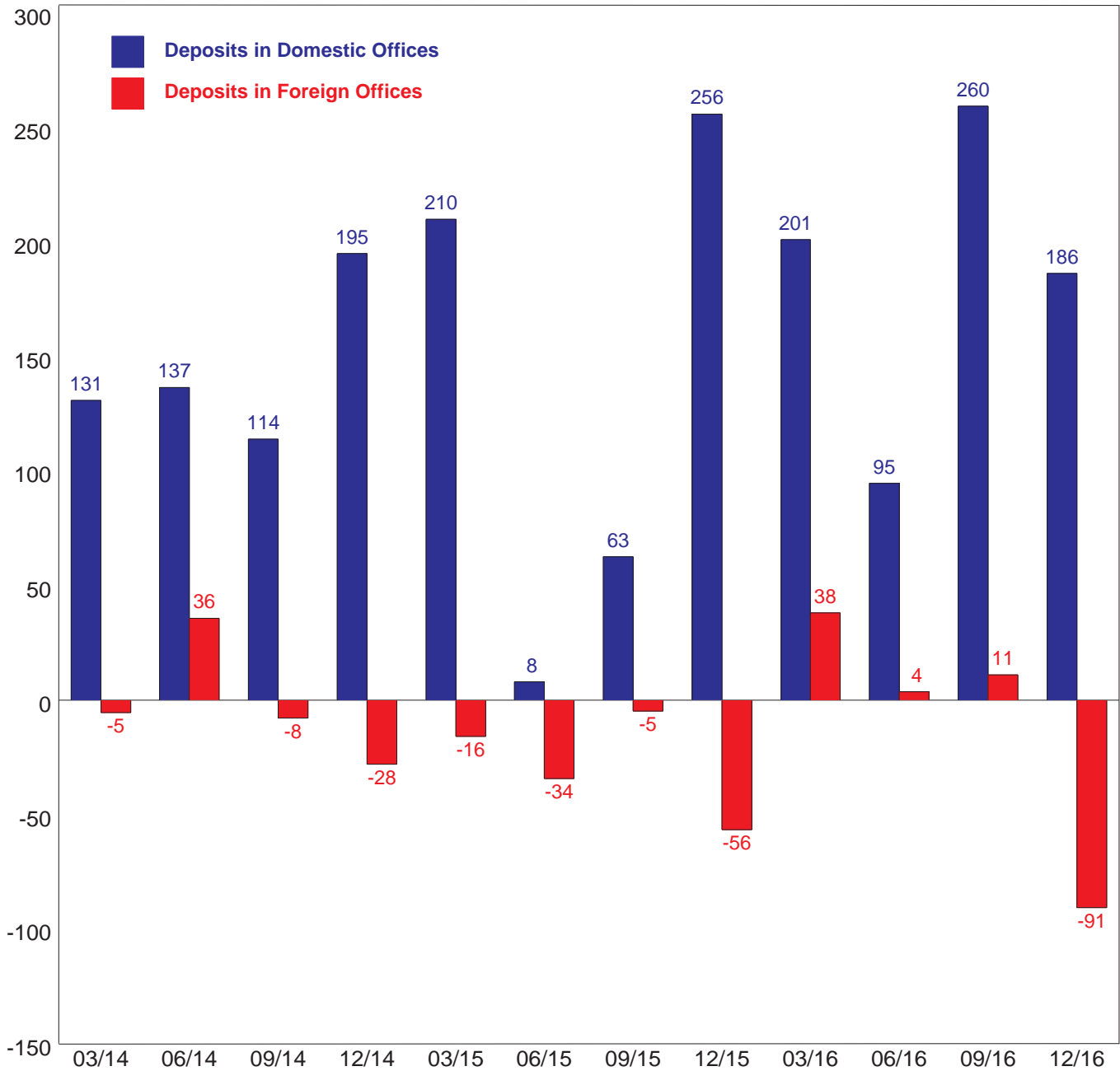
2011 - 2016



Quarterly Change In Domestic and Foreign Deposits

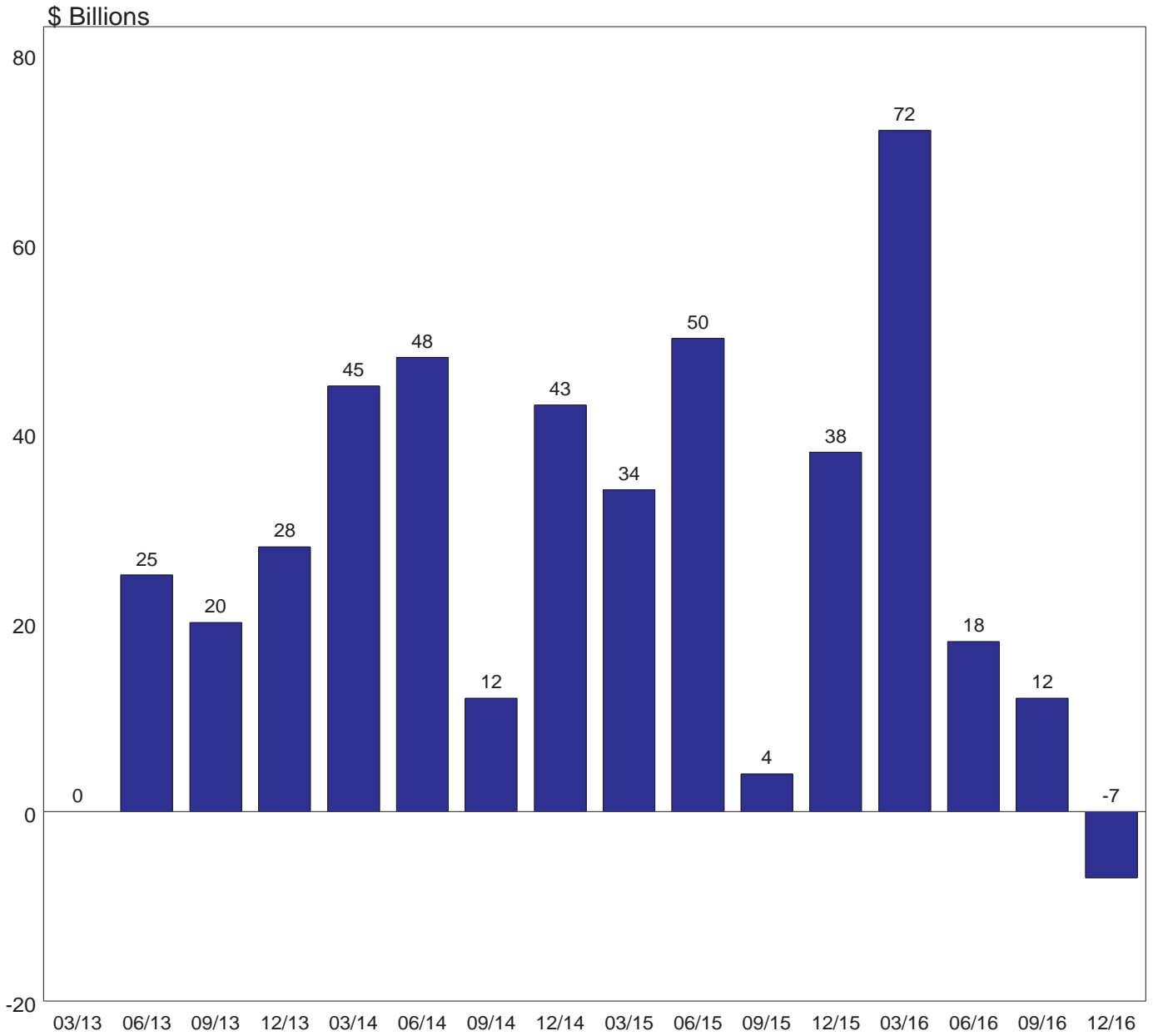
2014 - 2016

\$ Billions



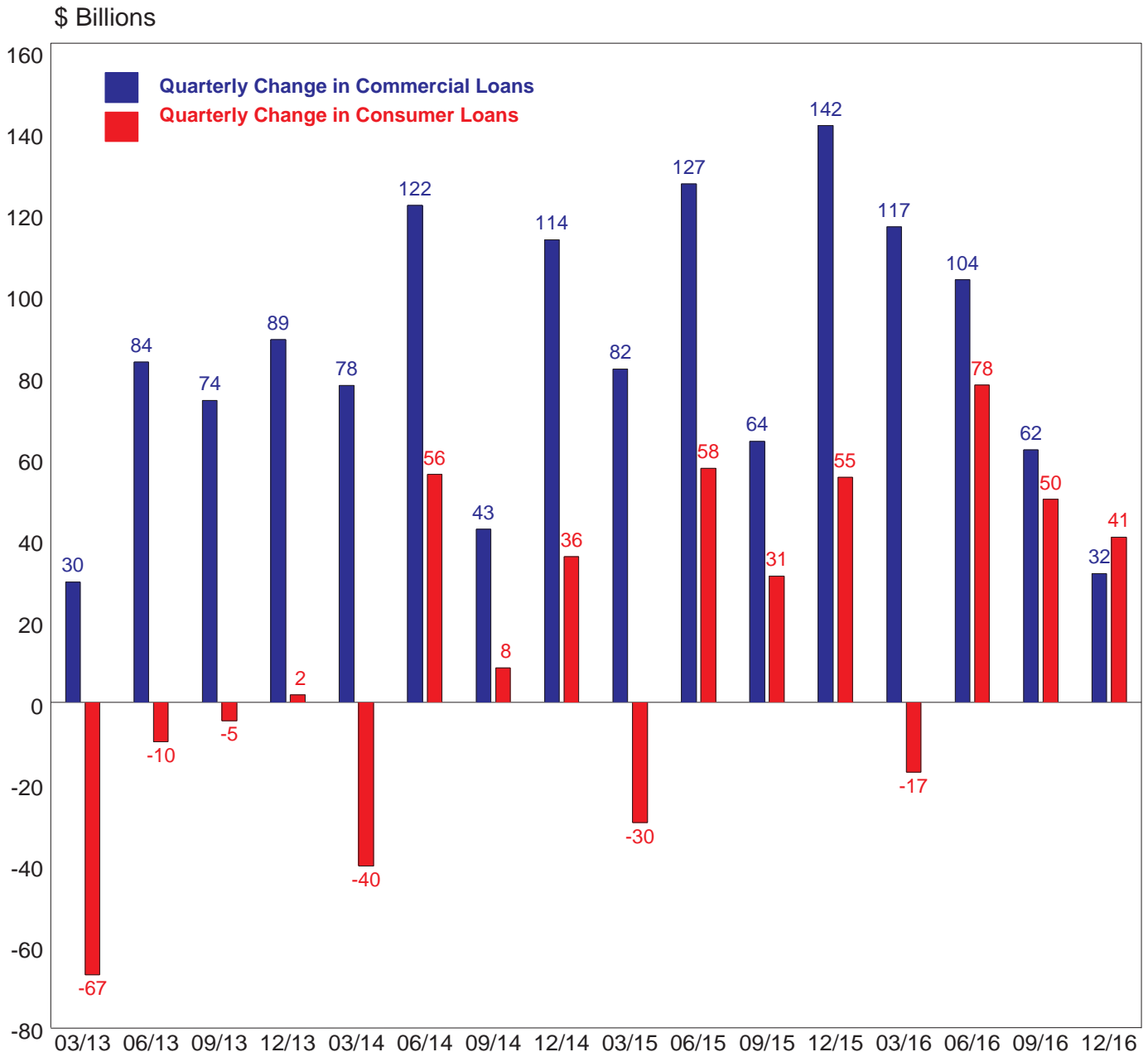
Quarterly Change in C&I Loans

2013-2016



Quarterly Change in Commercial and Consumer Loans

2013 - 2016



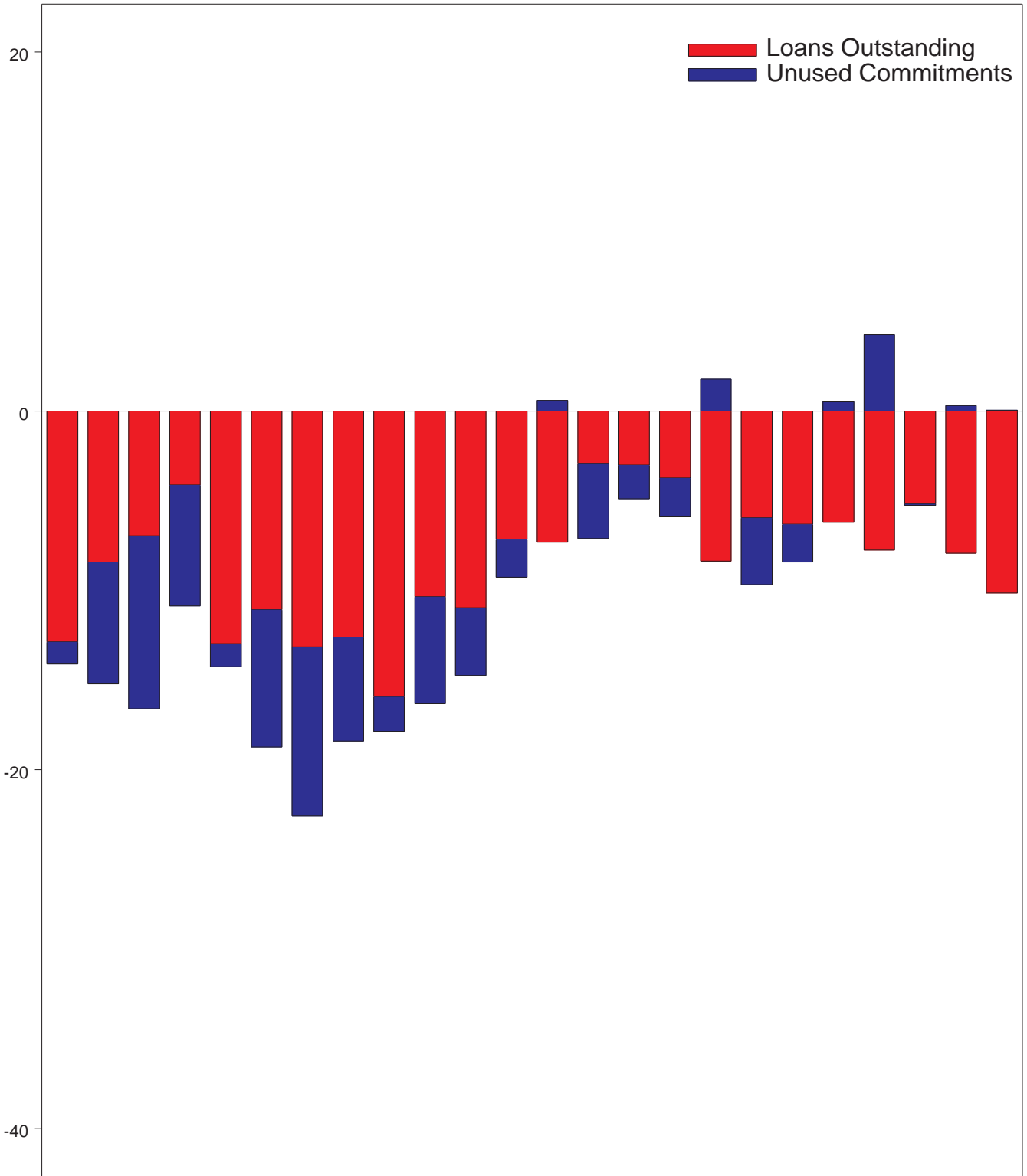
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

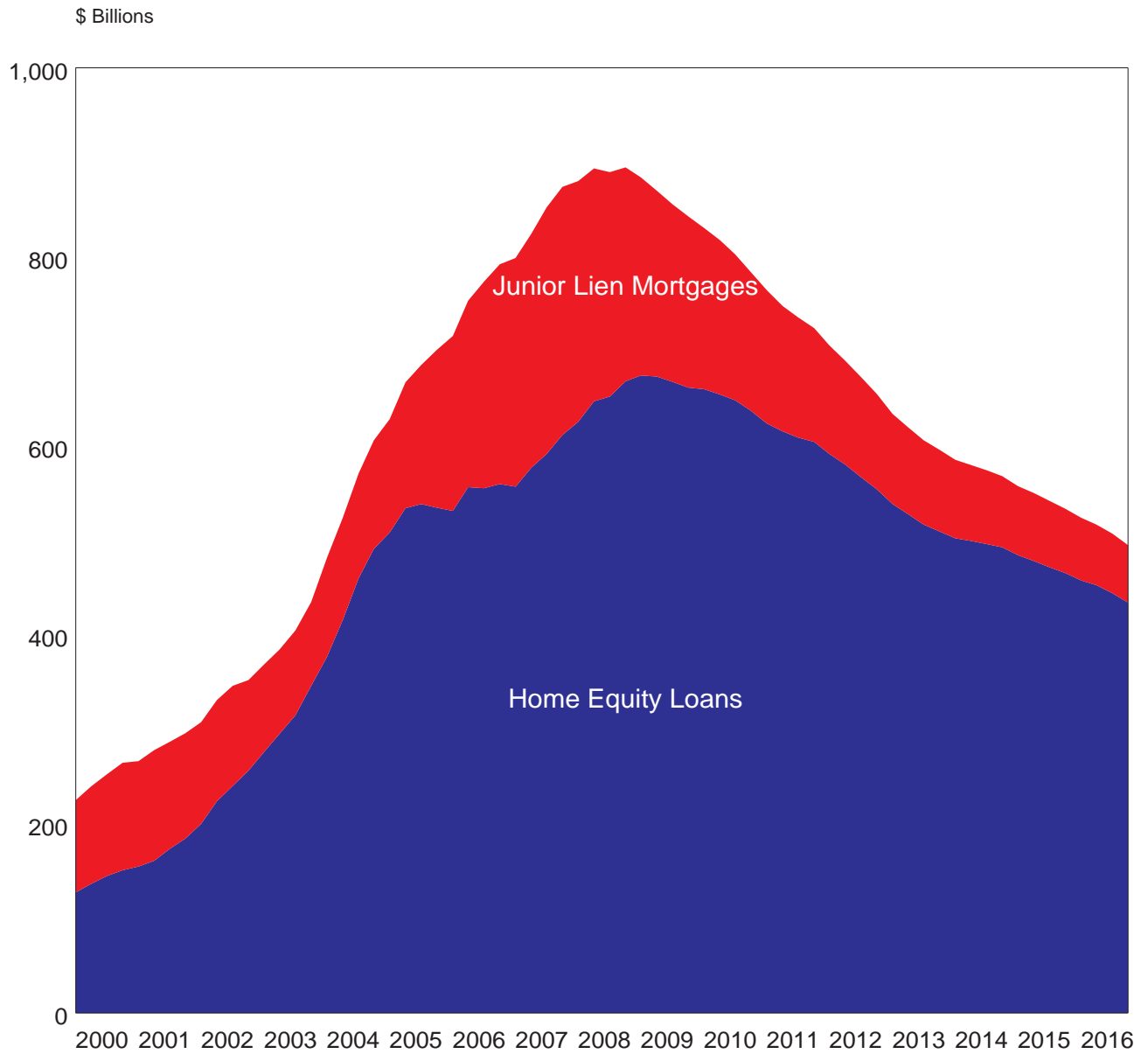
2011-2016



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 03/16 06/16 09/16 12/16

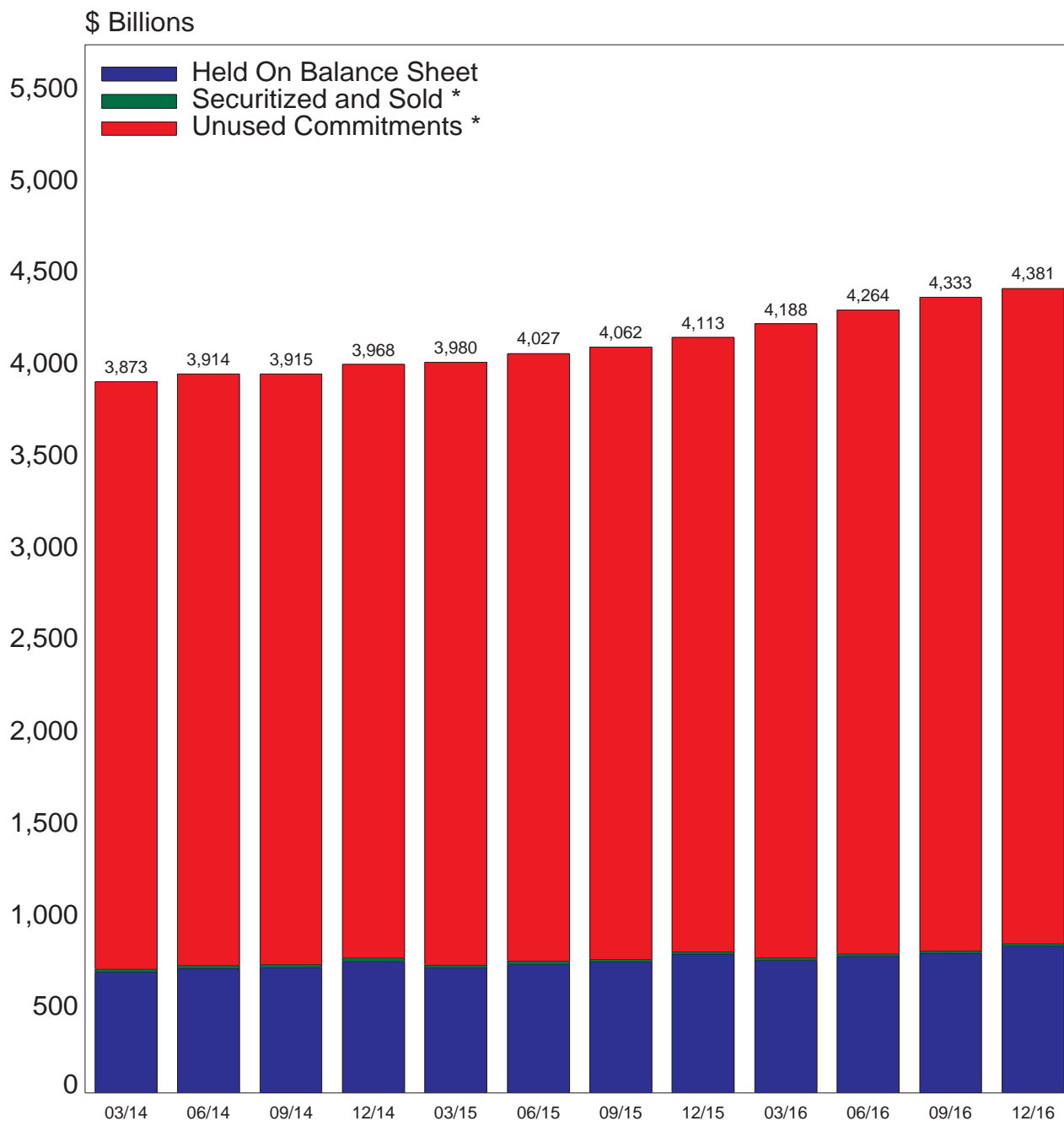
Home Equity and Junior Lien Loans

2000 - 2016



Expansion of Credit Card Lines

2014-2016



Loans Outstanding (\$ Billions)

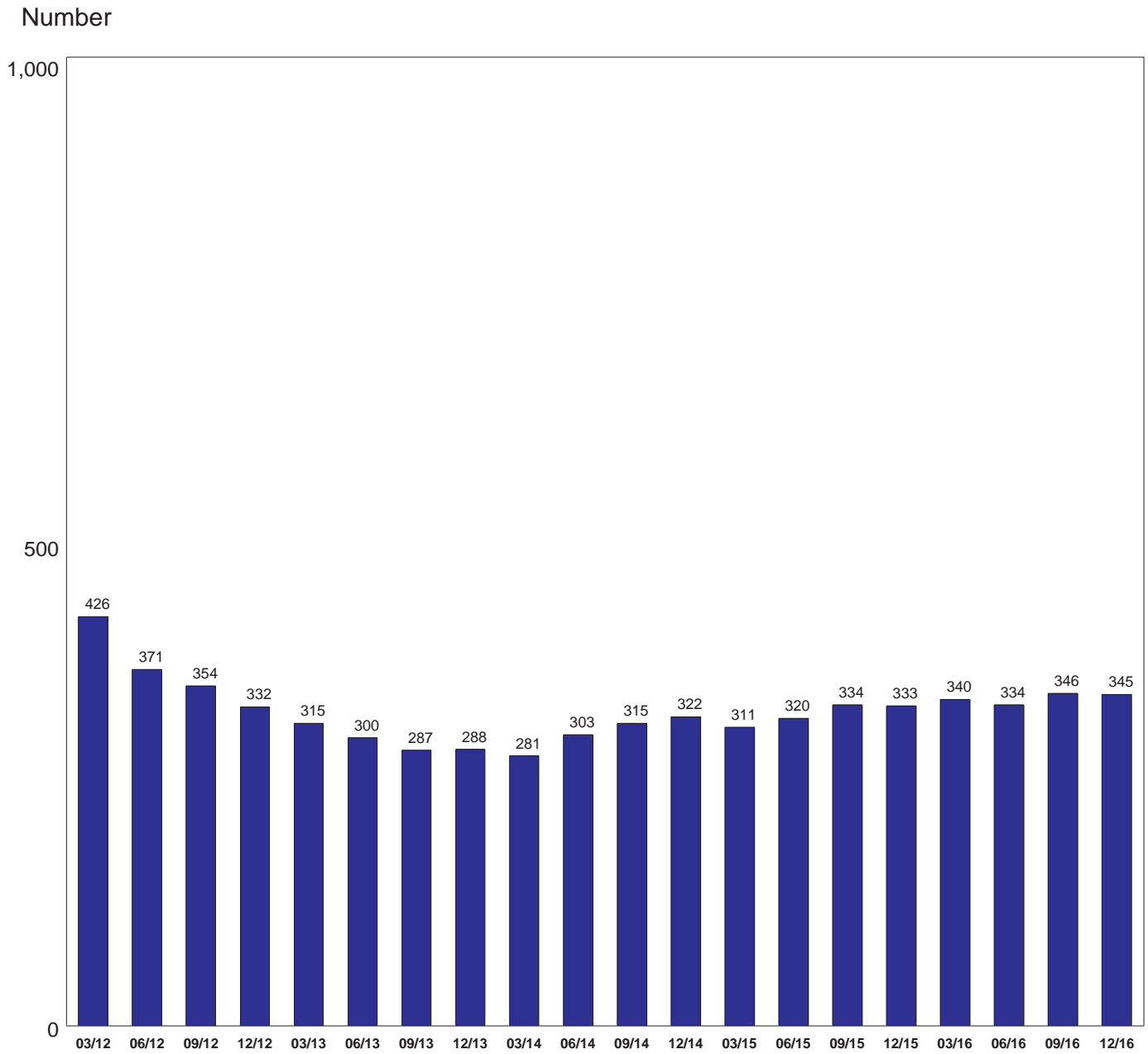
| | 03/14 | 06/14 | 09/14 | 12/14 | 03/15 | 06/15 | 09/15 | 12/15 | 03/16 | 06/16 | 09/16 | 12/16 |
|-------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Held On Balance Sheet | 658.4 | 678.3 | 683.0 | 718.5 | 680.0 | 701.2 | 714.8 | 756.5 | 723.7 | 745.9 | 761.6 | 799.8 |
| Securitized and Sold * | 16.3 | 16.7 | 16.8 | 18.5 | 17.8 | 17.8 | 14.2 | 13.5 | 13.4 | 13.5 | 13.5 | 12.9 |
| Unused Commitments * | 3,198.4 | 3,219.2 | 3,215.6 | 3,231.1 | 3,282.1 | 3,307.8 | 3,333.5 | 3,343.1 | 3,451.3 | 3,504.3 | 3,558.0 | 3,567.9 |
| Total | 3,873.1 | 3,914.3 | 3,915.4 | 3,968.0 | 3,979.9 | 4,026.7 | 4,062.5 | 4,113.0 | 4,188.3 | 4,263.7 | 4,333.1 | 4,380.6 |

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

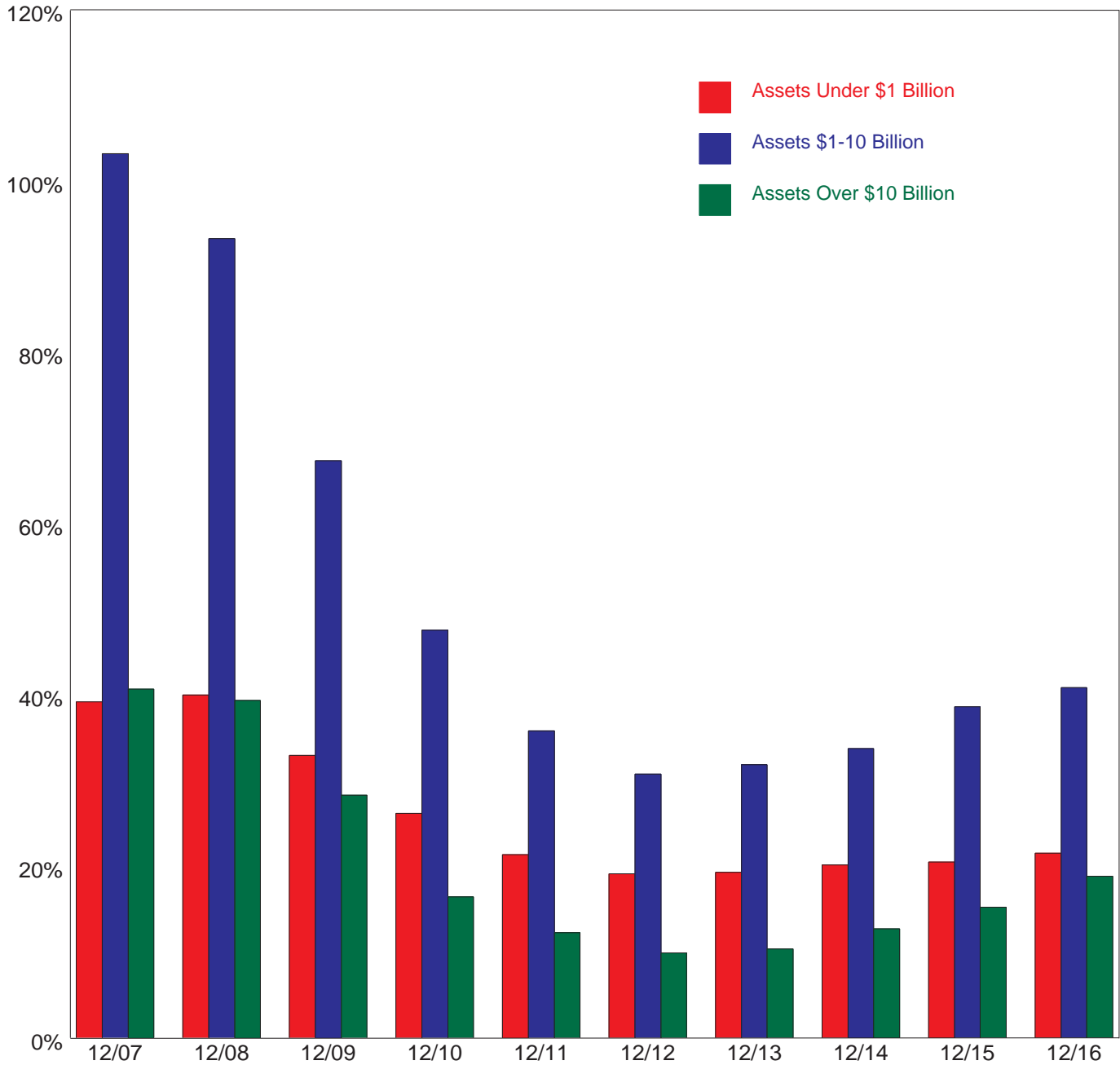
2012-2016



Median Construction and Development Loan Concentrations

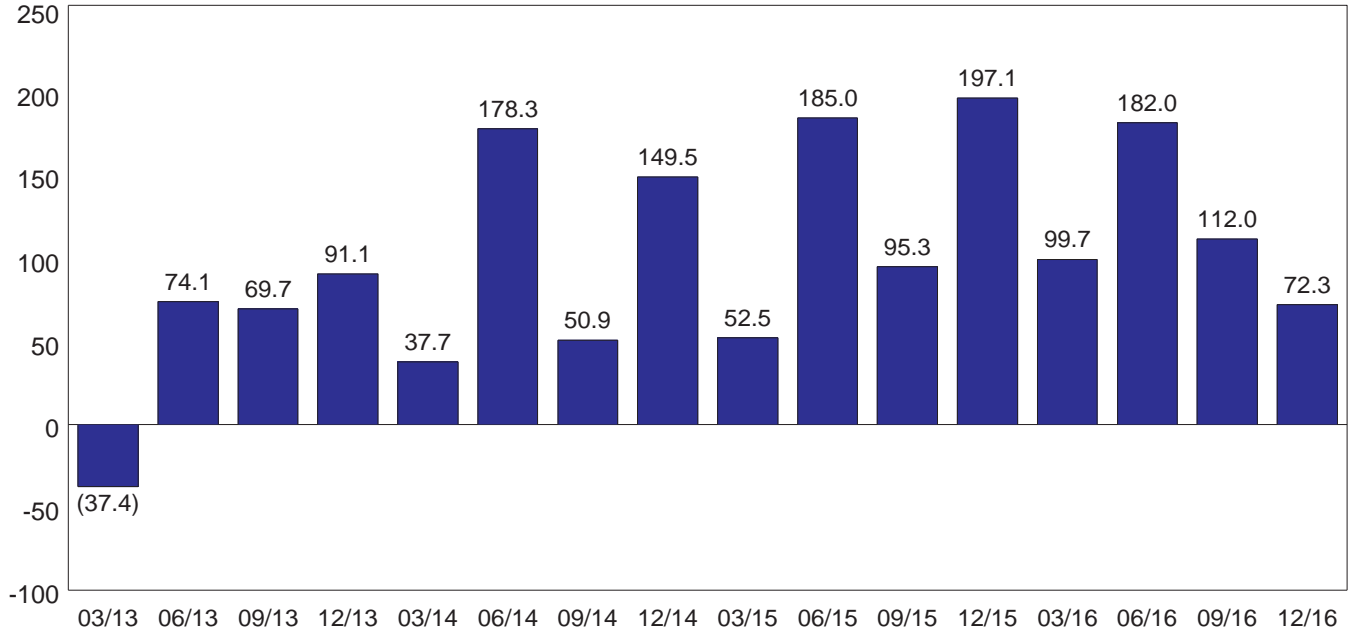
2007 - 2016

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



Quarterly Change in Reported Total Loans Outstanding

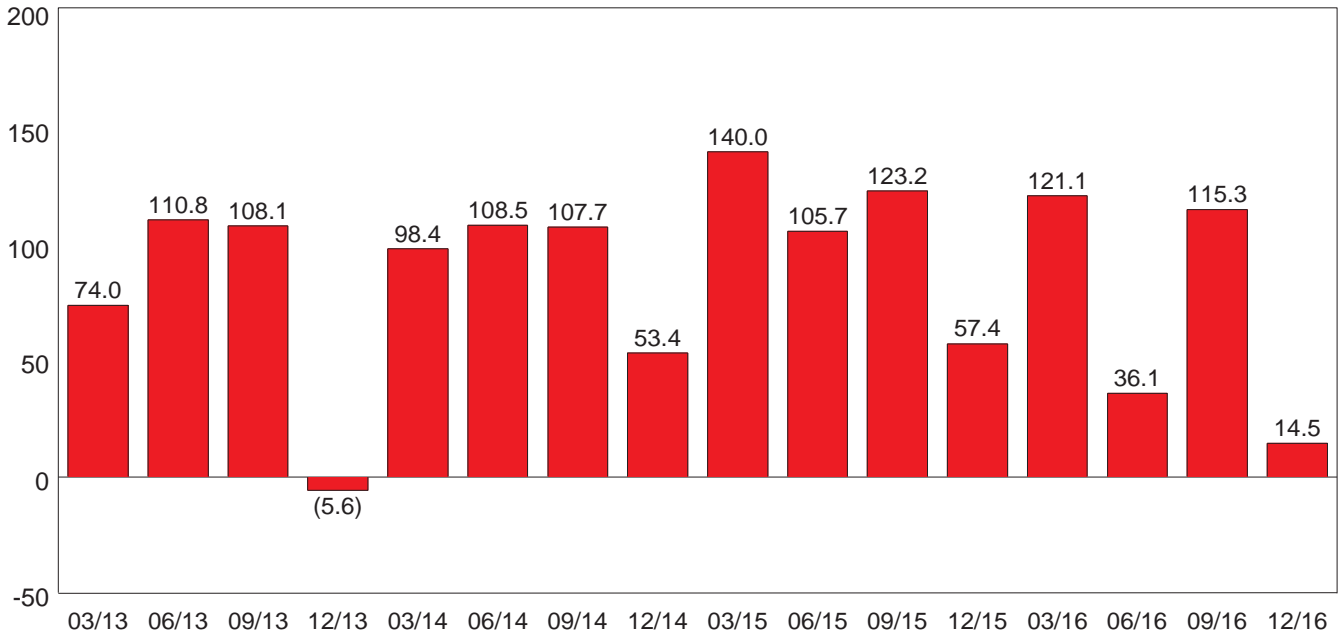
(\$ Billions)



In the fourth quarter of 2016, real estate loans increased by \$35.6 billion, commercial and industrial loans decreased by \$7.7 billion, consumer loans increased by \$45.0 billion, and other loans and leases increased by \$0.3 billion.

Quarterly Change in Unused Loan Commitments

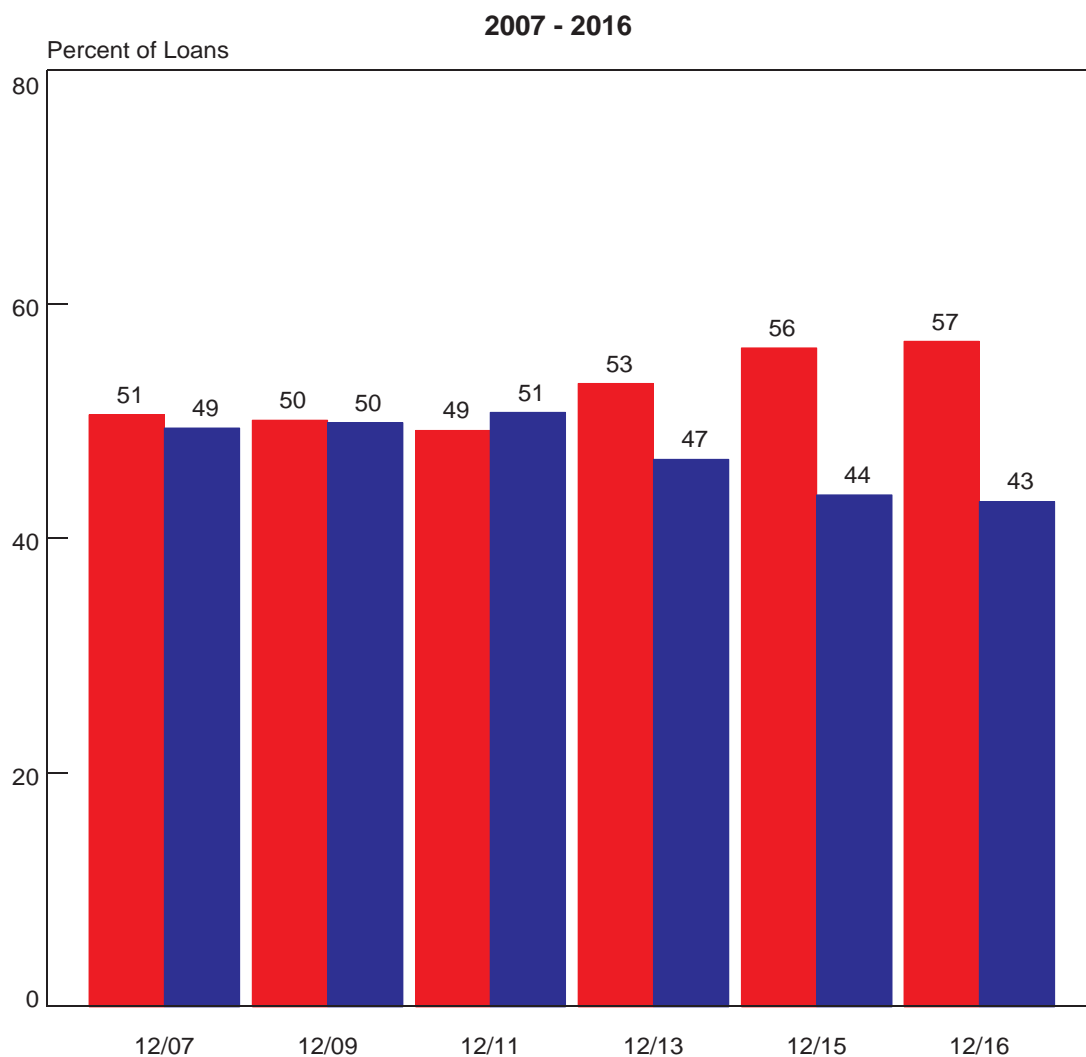
(\$ Billions)



In the fourth quarter of 2016, unused commercial real estate loan commitments increased by \$10.2 billion, unused home equity line commitments decreased by \$0.1 billion, unused credit card commitments increased by \$9.9 billion, and other unused commitments decreased by \$5.6 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

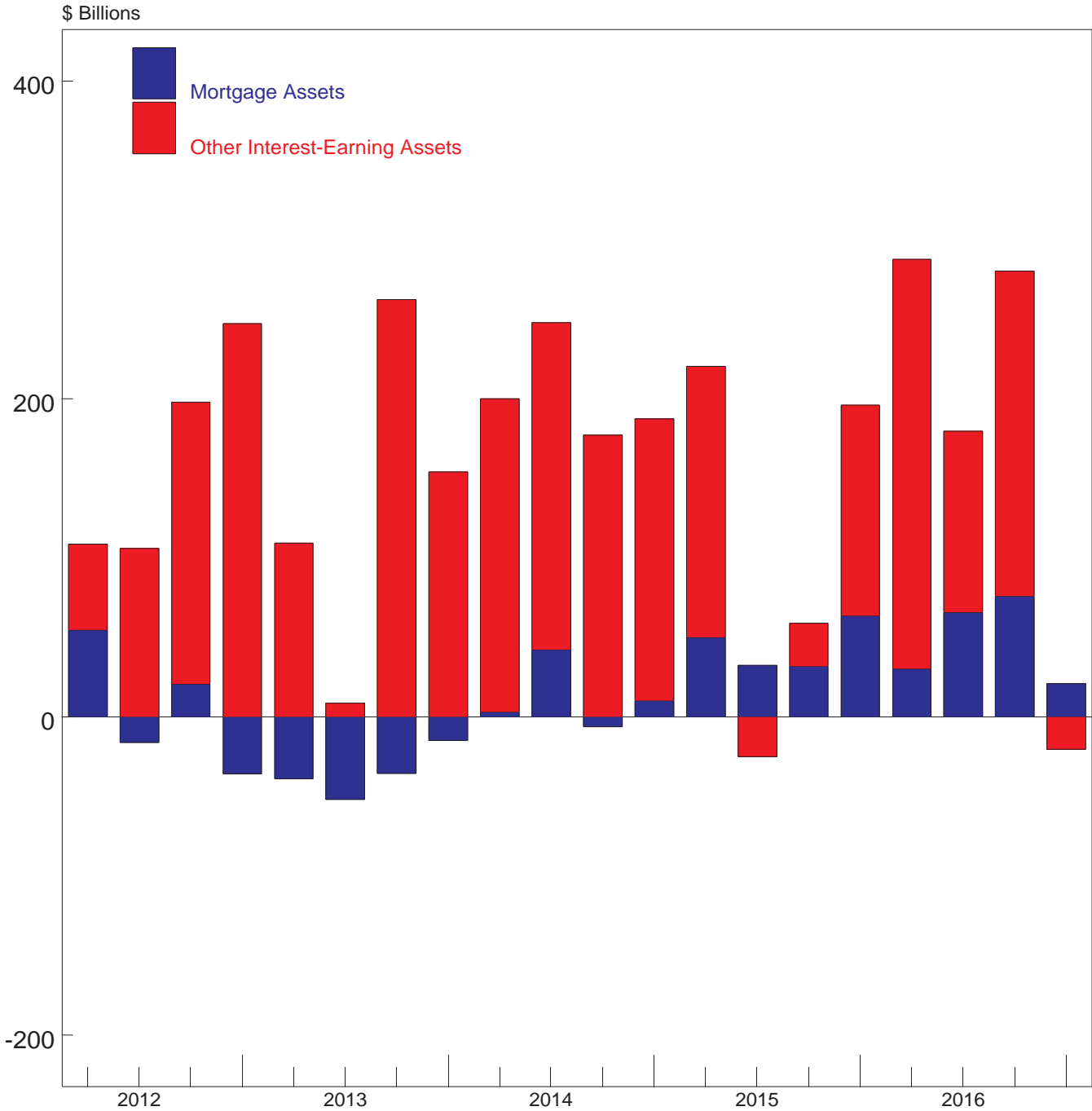
| | | | | | | |
|------------------------|---------|---------|---------|---------|---------|---------|
| ■ Commercial Borrowers | \$3,997 | \$3,650 | \$3,681 | \$4,202 | \$4,974 | \$5,289 |
| ■ Consumer Loans | 3,911 | 3,635 | 3,794 | 3,692 | 3,867 | 4,019 |

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.

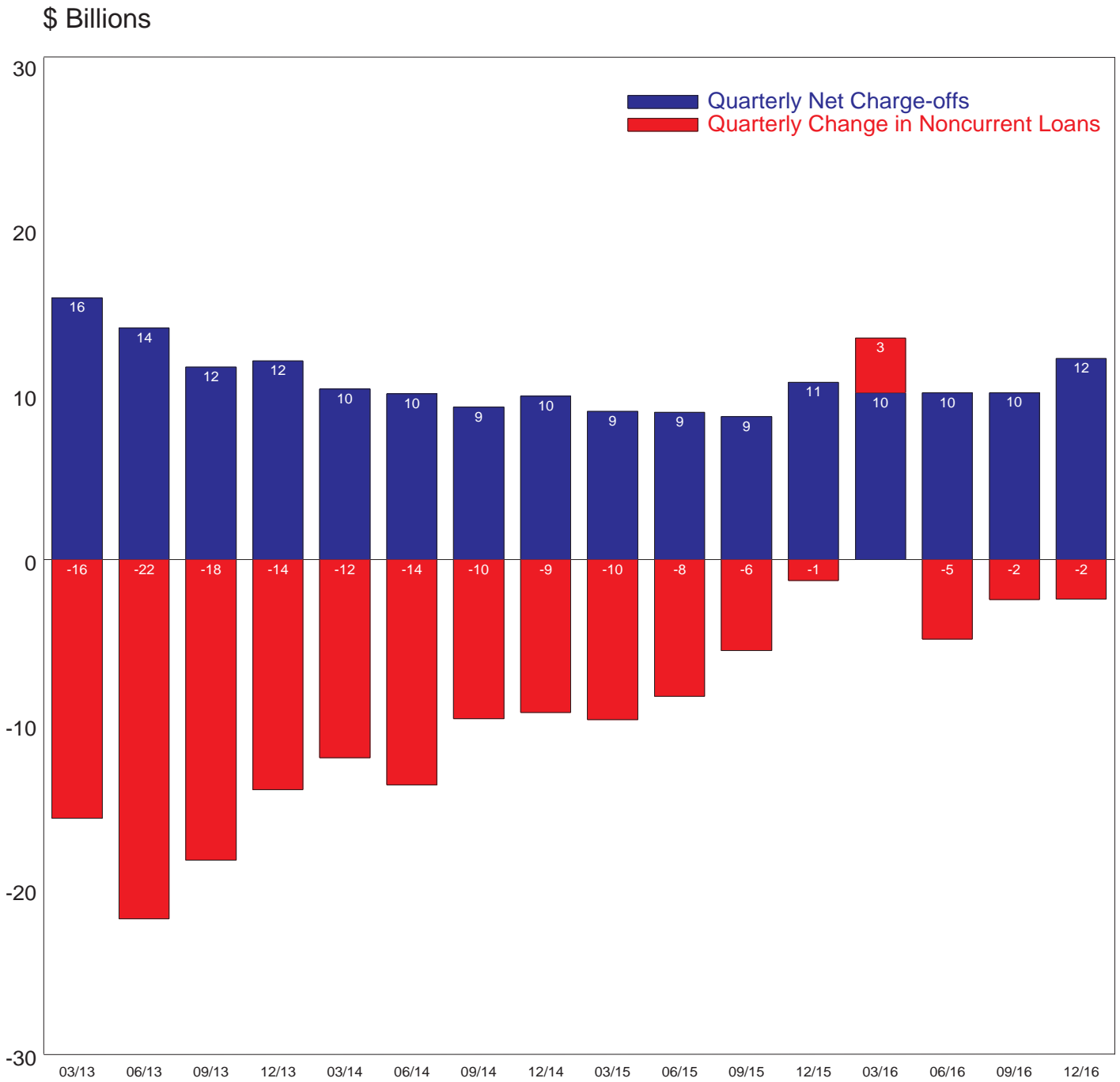
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2012 - 2016



Quarterly Net Charge-Offs and Change in Noncurrent Loans

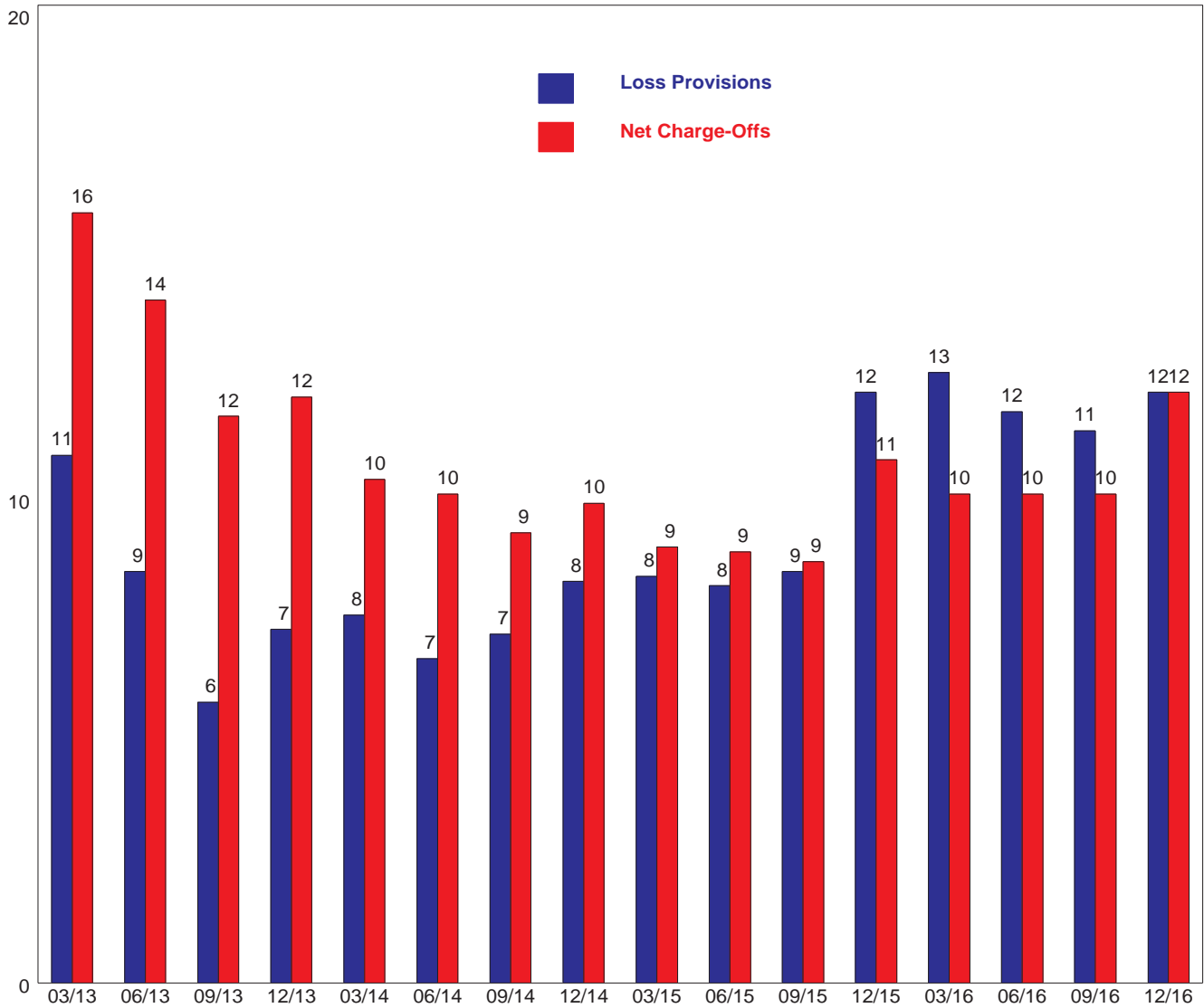
2013 - 2016



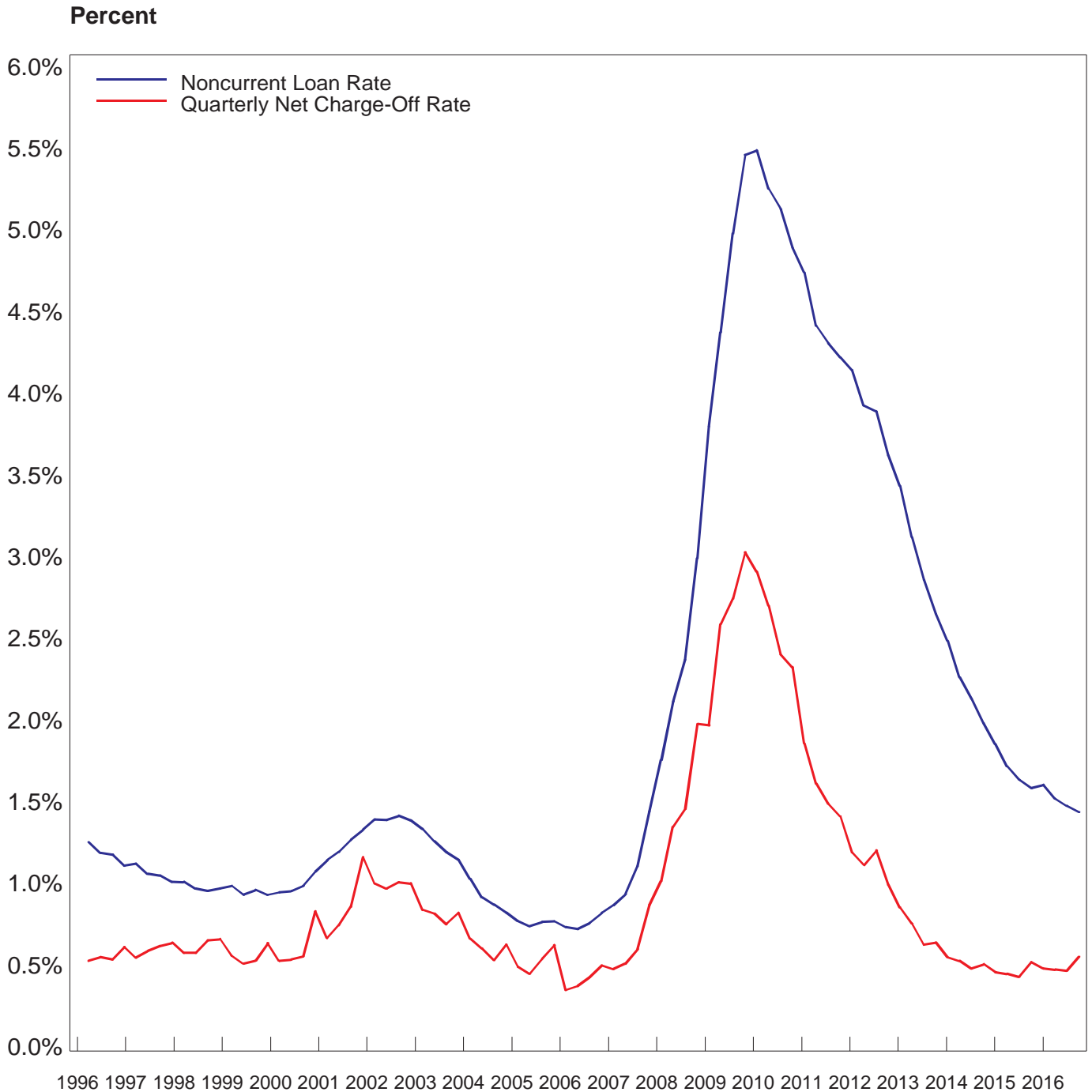
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2013 - 2016

\$ Billions

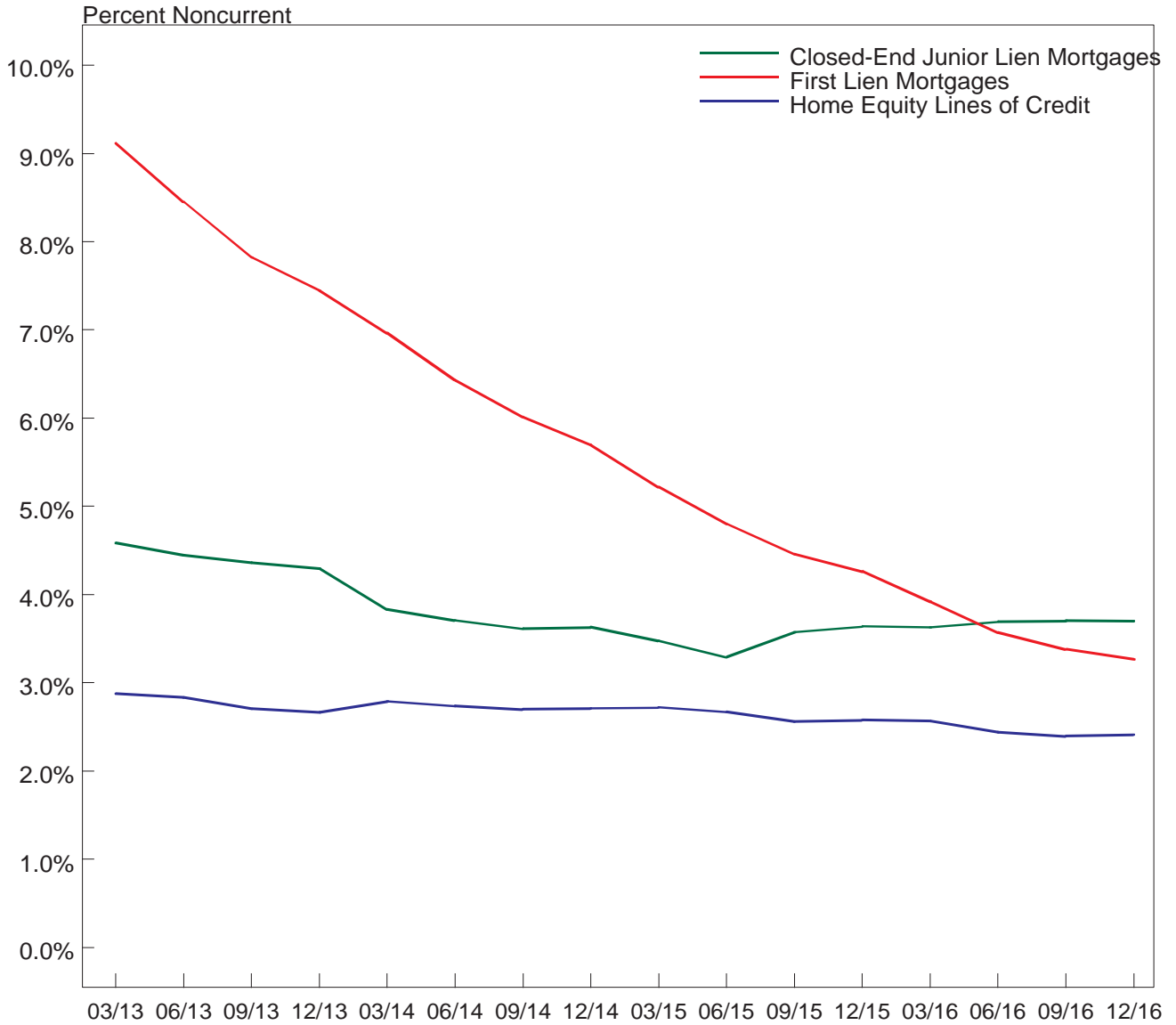


Noncurrent Loan and Quarterly Net Charge-Off Rates 1996-2016



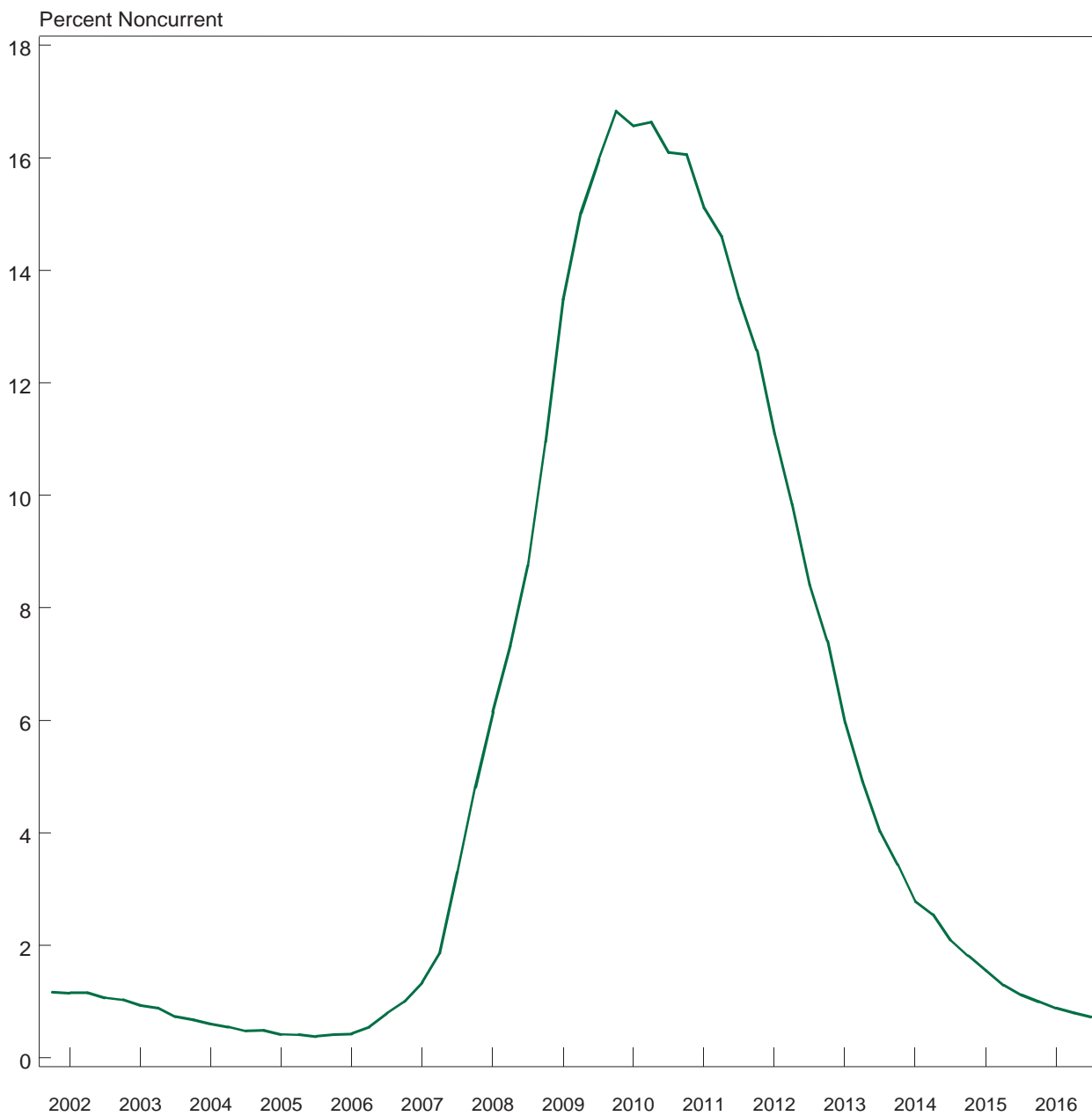
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2013 to 2016



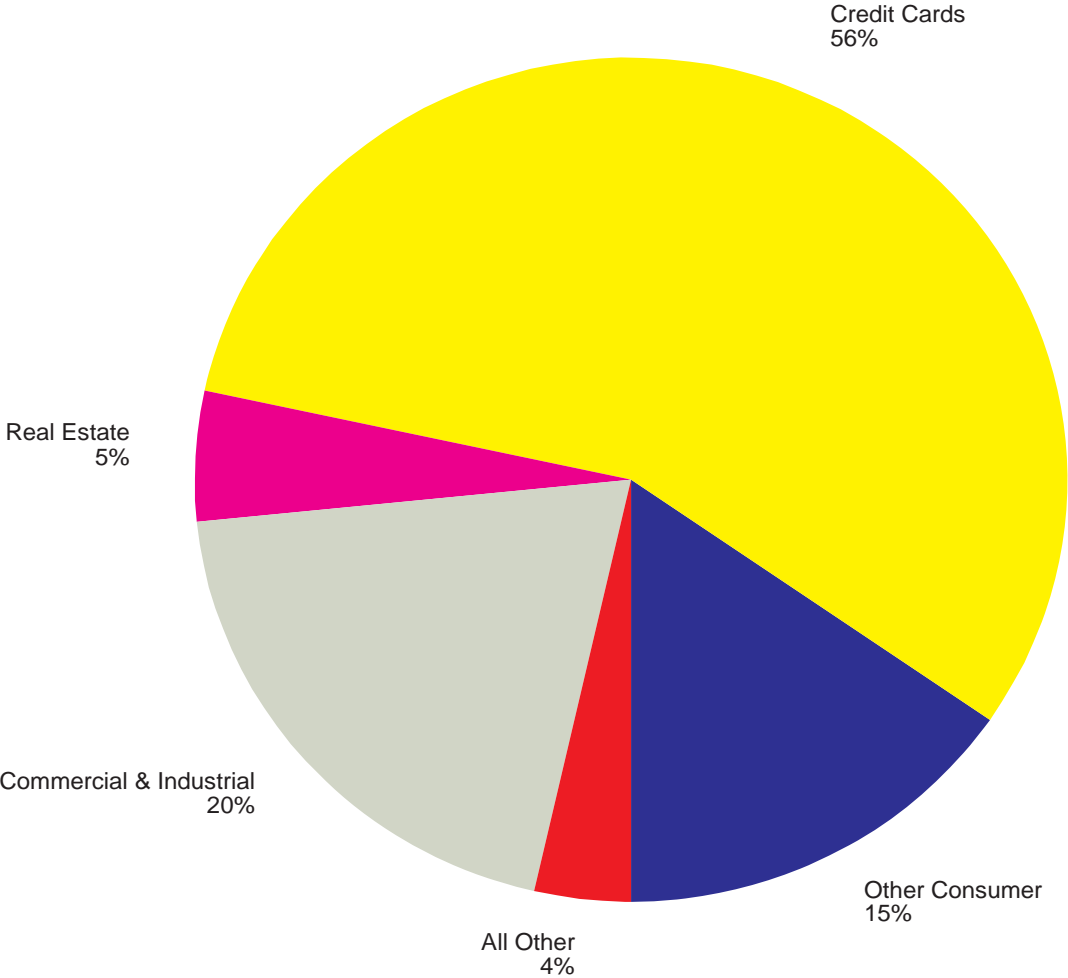
Noncurrent Rate on Real Estate Construction and Development Loans

2002-2016



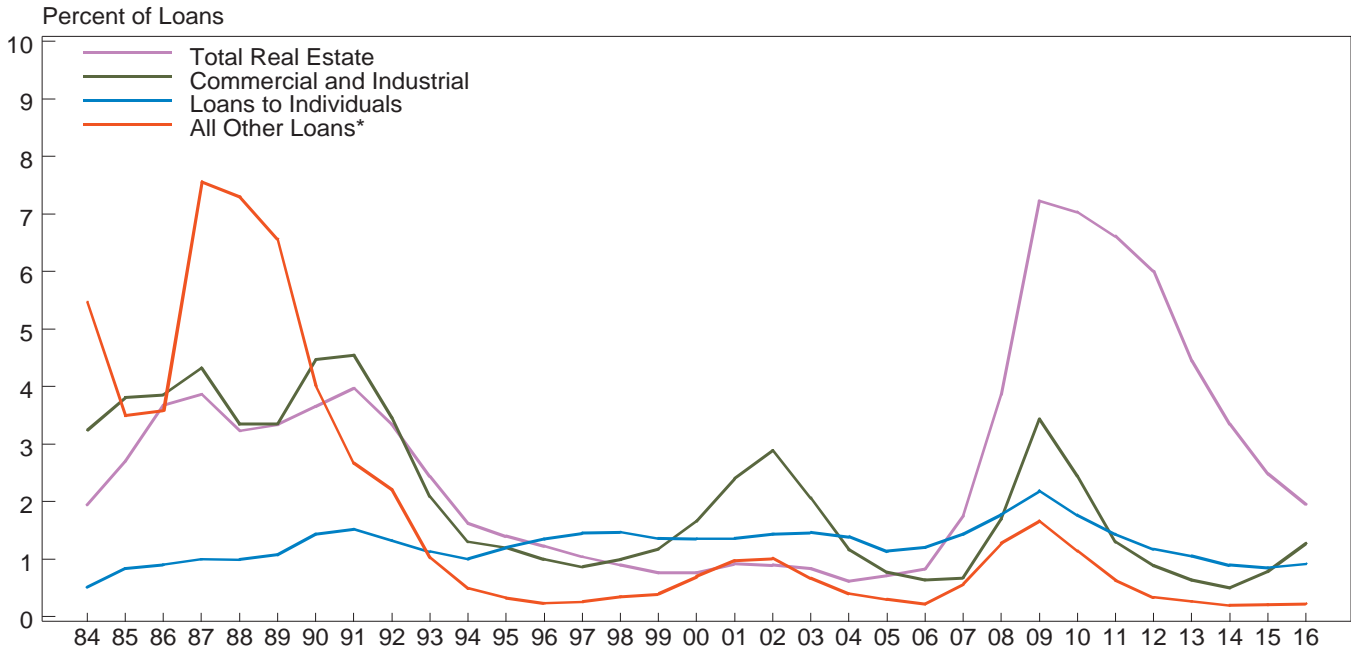
Composition of FDIC-Insured Institutions' Loan Charge-Offs

Fourth Quarter, 2016



Noncurrent Loan Rates at Year-End

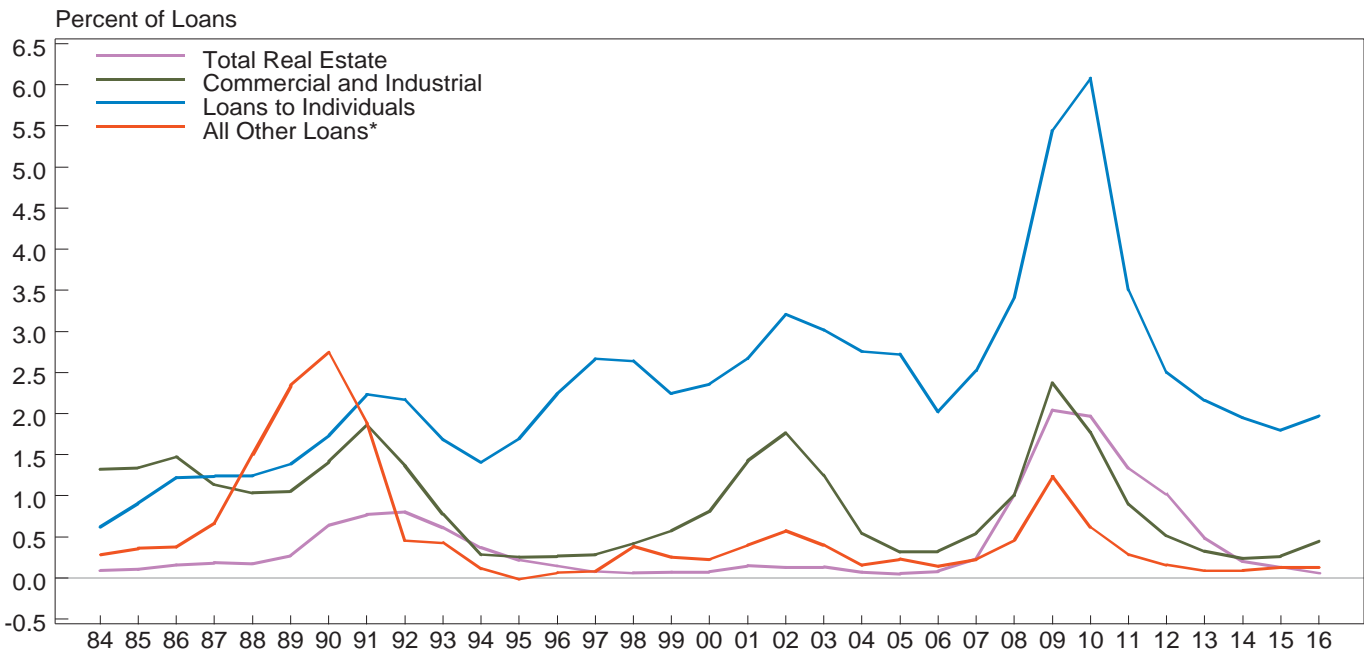
1984-2016



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

1984-2016

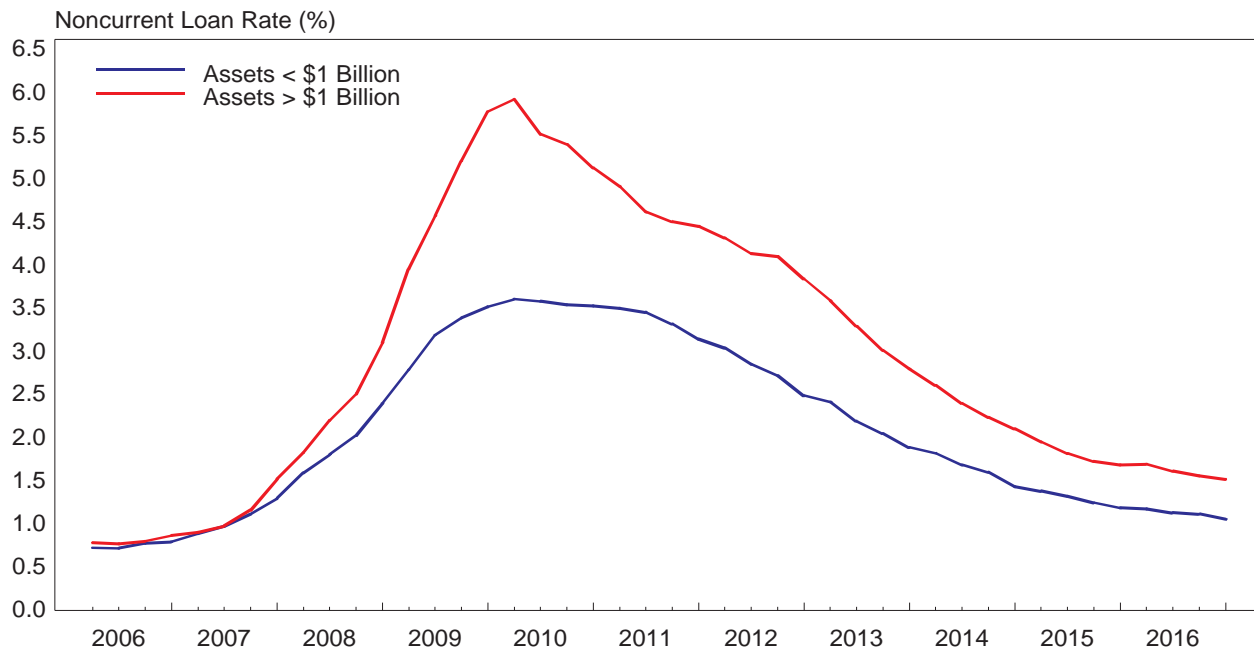


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

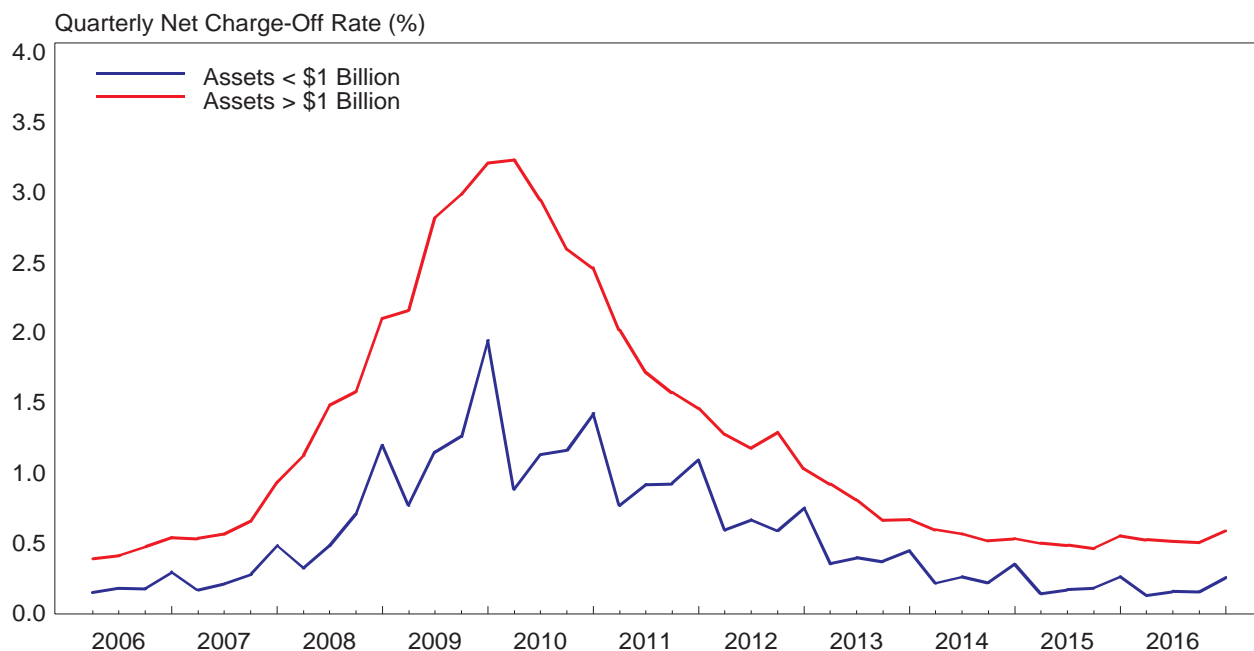
2006 - 2016



Quarterly Net Charge-Off Rates

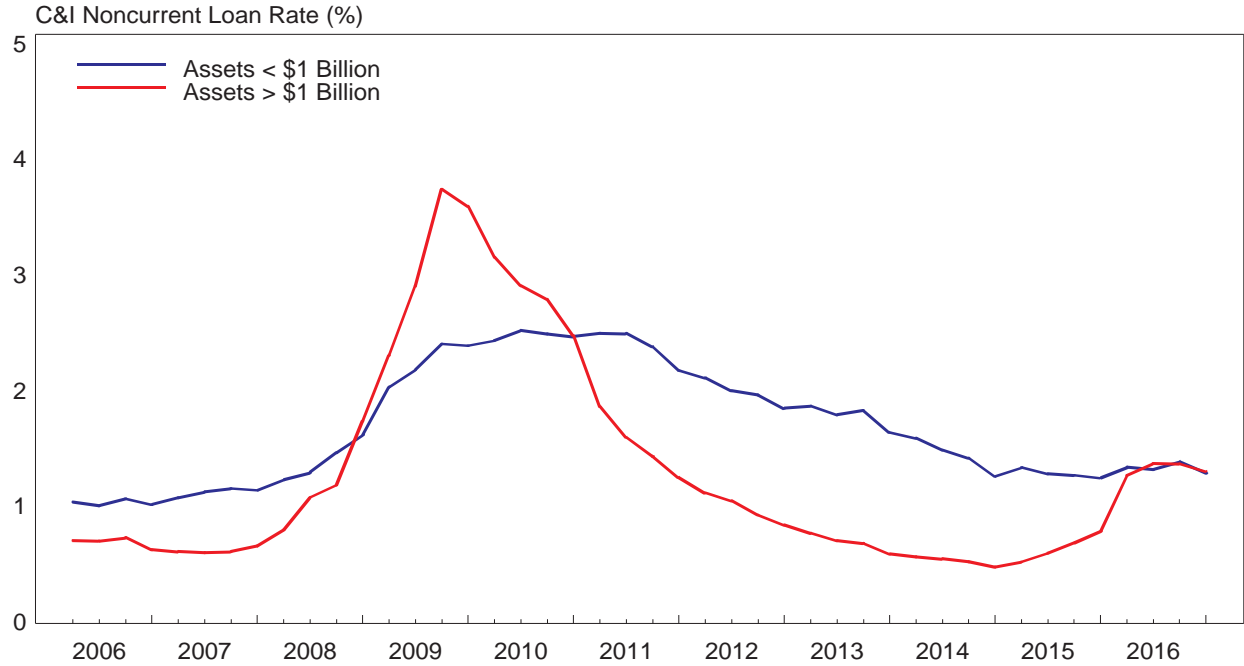
By Asset Size, Annualized

2006 - 2016



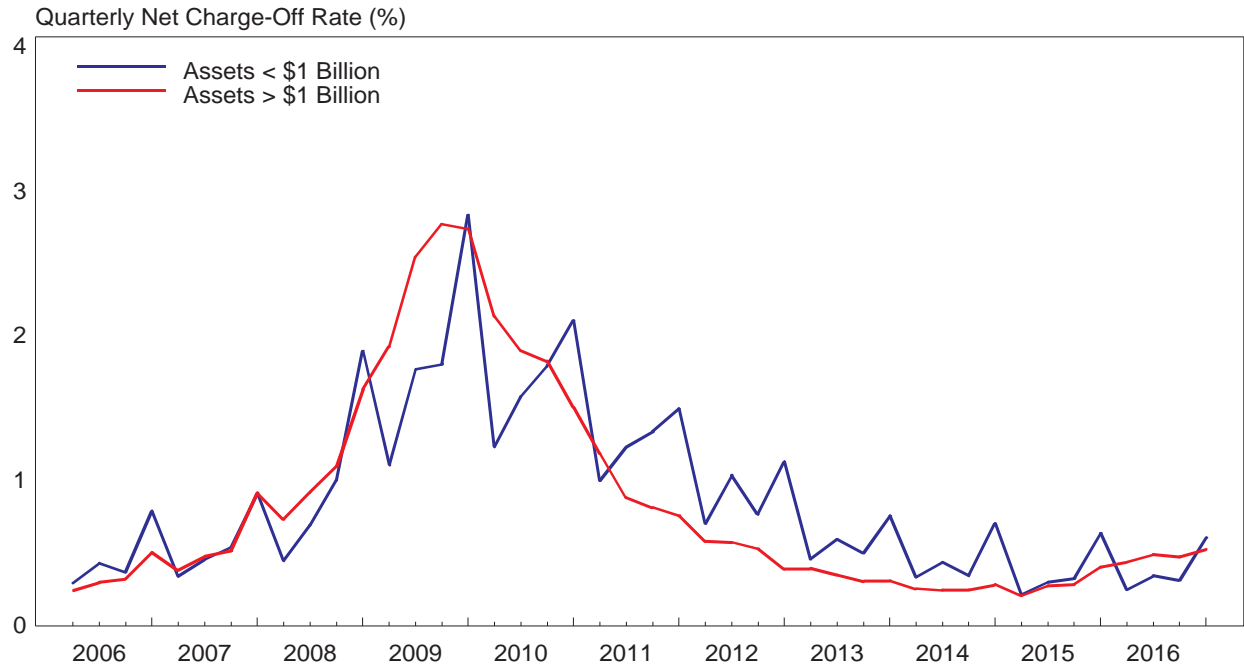
Noncurrent C & I Loan Rates By Asset Size

2006 - 2016



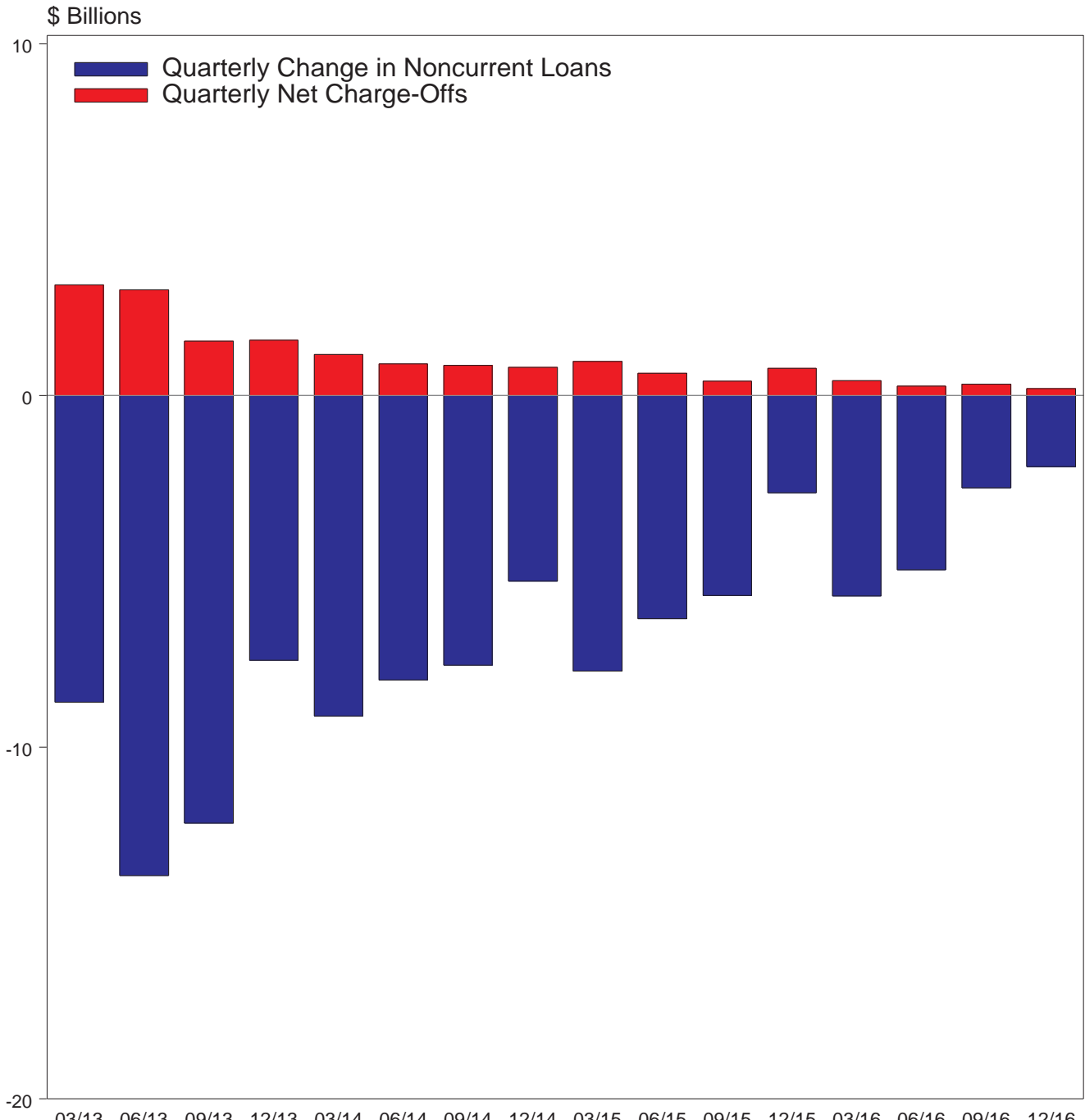
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2006 - 2016



Credit Quality of Residential Mortgage Loans*

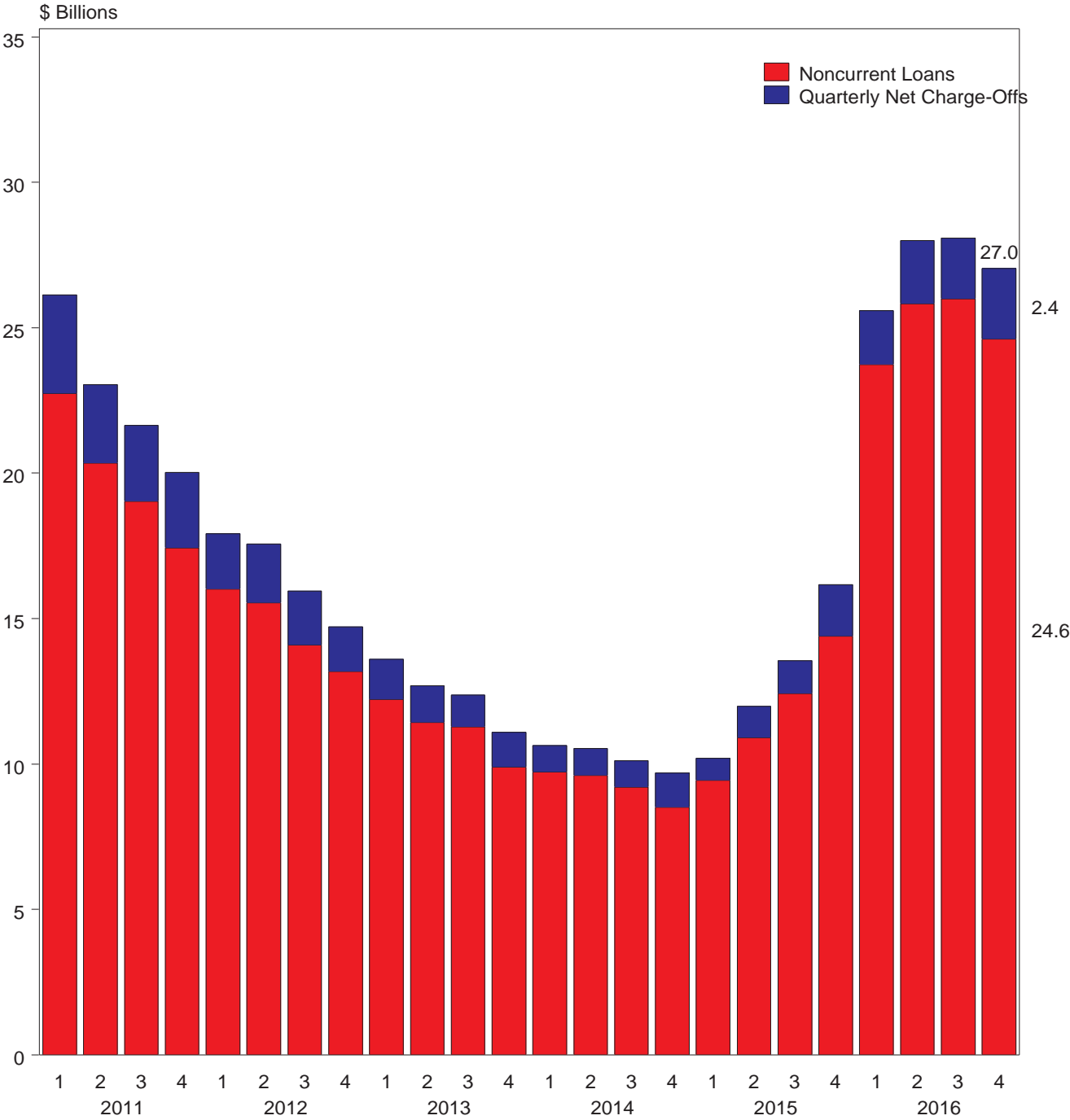
2013 to 2016



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

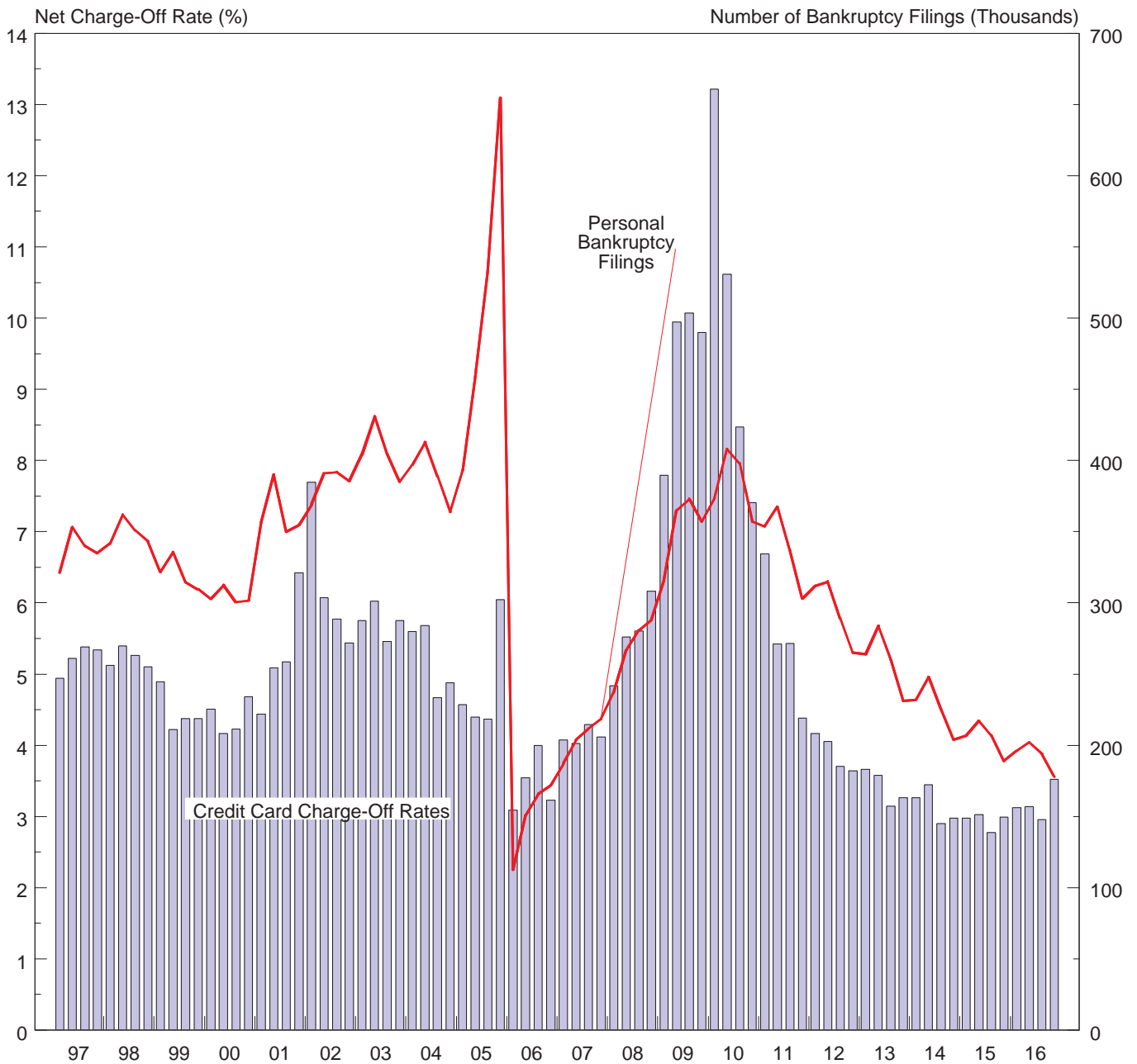
Credit Quality of C & I Loans

2011-2016



Credit Card Loss Rates and Personal Bankruptcy Filings

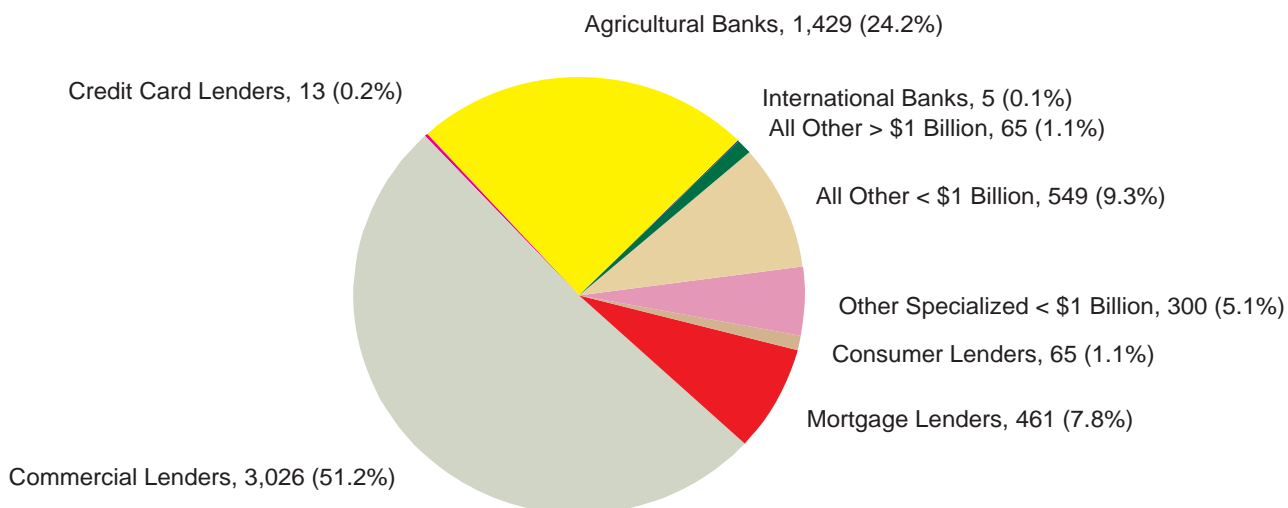
1997-2016



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, 2016

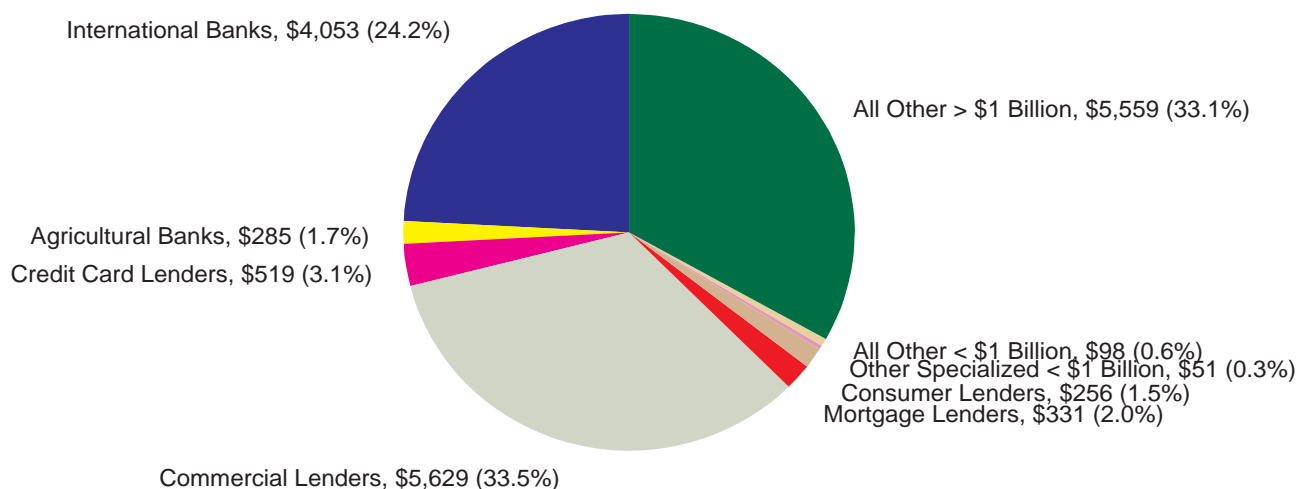


| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|-------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/16 | 5 | 1,429 | 13 | 3,026 | 461 | 65 | 300 | 549 | 65 |
| 12/15 | 4 | 1,479 | 14 | 3,089 | 500 | 65 | 332 | 632 | 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 |

Industry Assets By Asset Concentration Group

\$ Billions

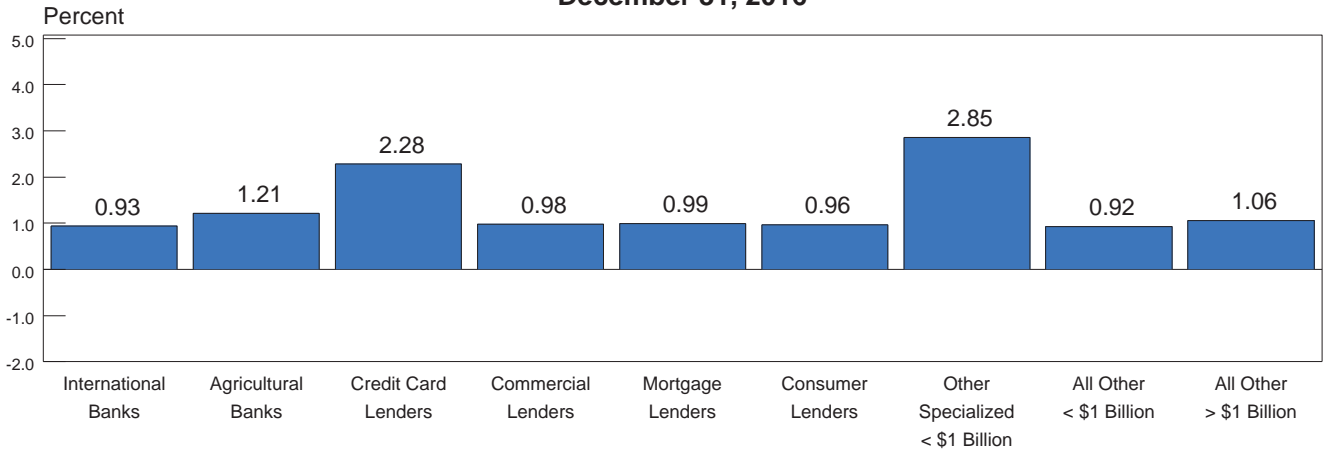
December 31, 2016



| | 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/16 | 4,053 | 285 | 519 | 5,629 | 331 | 256 | 51 | 98 | 5,559 |
| 12/15 | 3,775 | 278 | 549 | 5,892 | 385 | 187 | 57 | 114 | 4,730 |
| 12/14 | 3,736 | 273 | 484 | 4,878 | 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 |

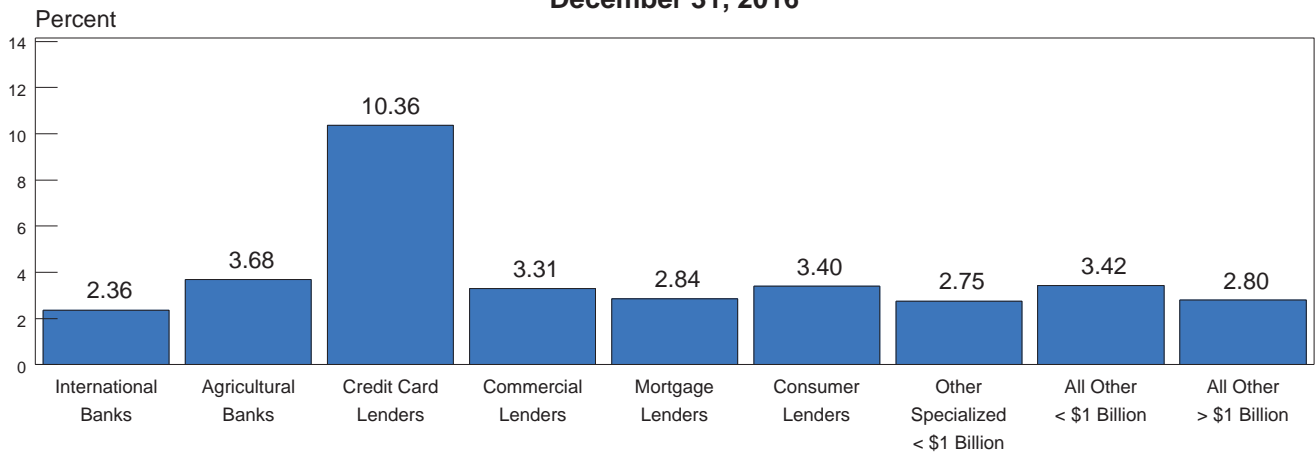
Performance Ratios By Asset Concentration Group Return on Assets (YTD)

December 31, 2016



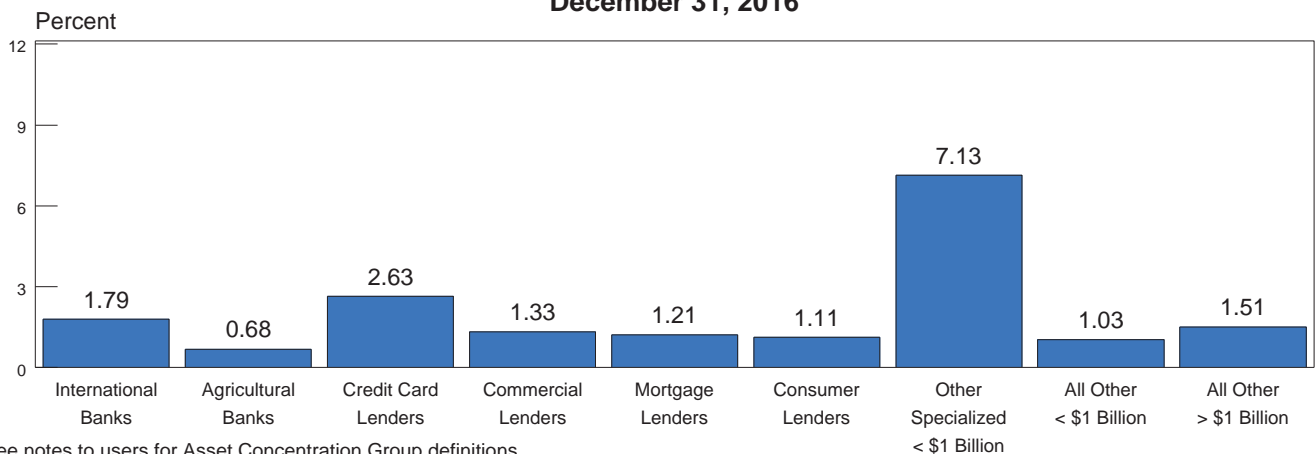
Net Interest Margin (YTD)

December 31, 2016



Noninterest Income to Assets (YTD)

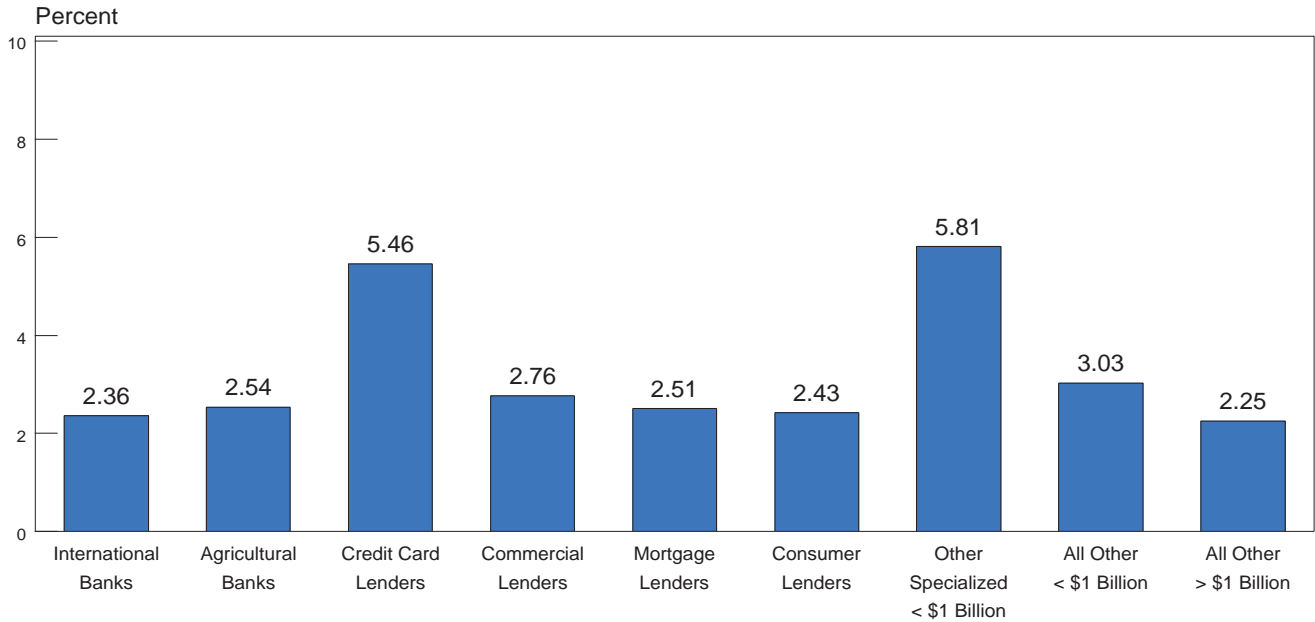
December 31, 2016



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

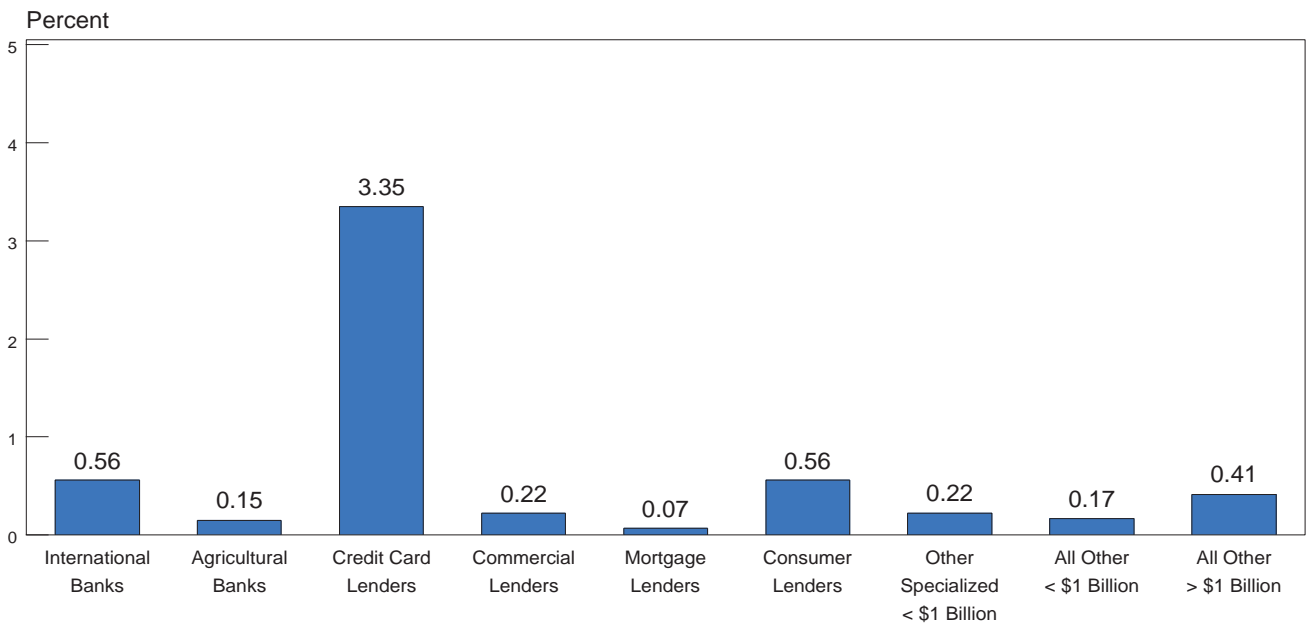
Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

December 31, 2016



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2016

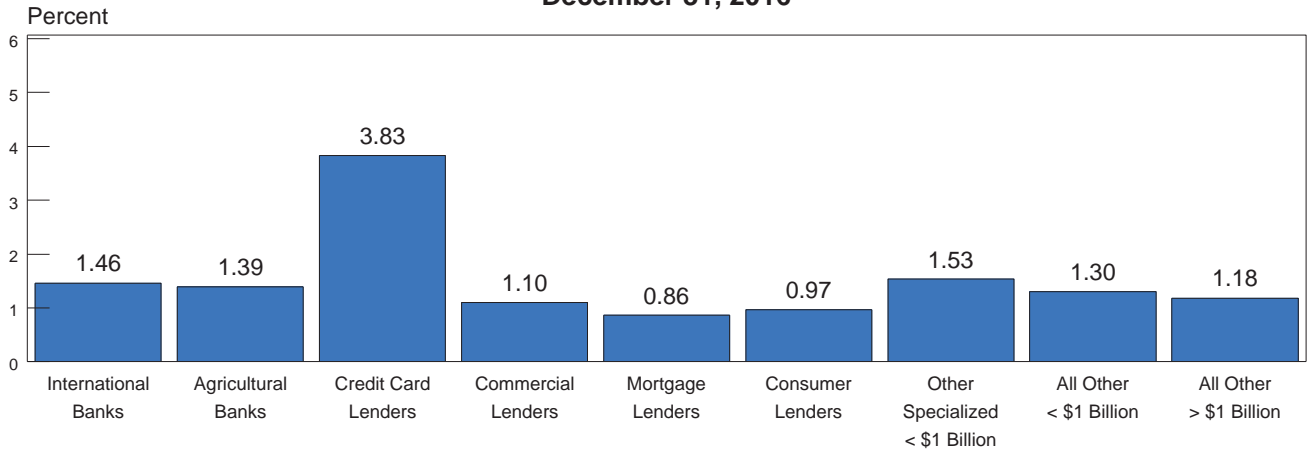


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

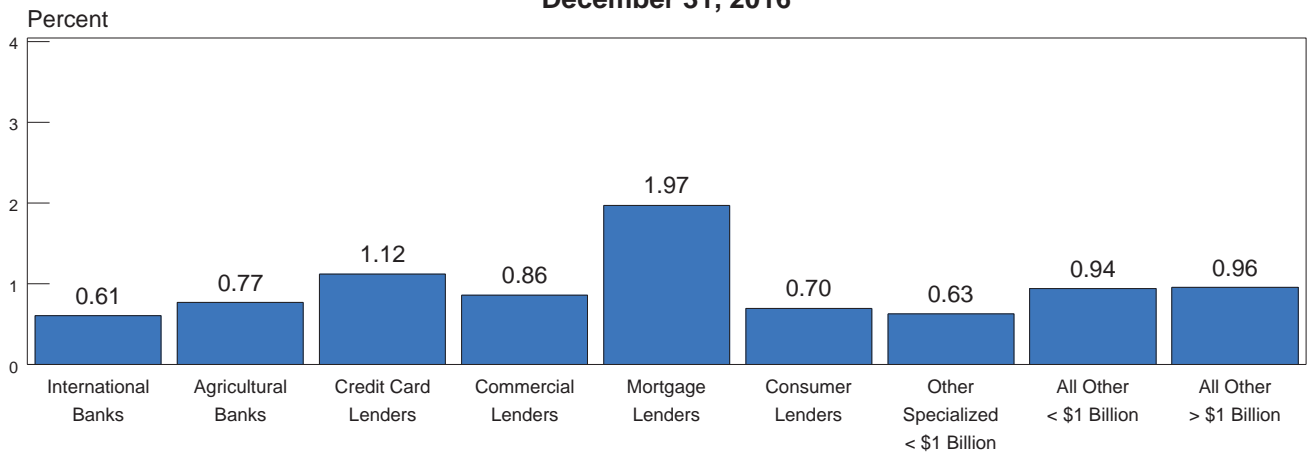
Loss Allowance To Loans and Leases

December 31, 2016



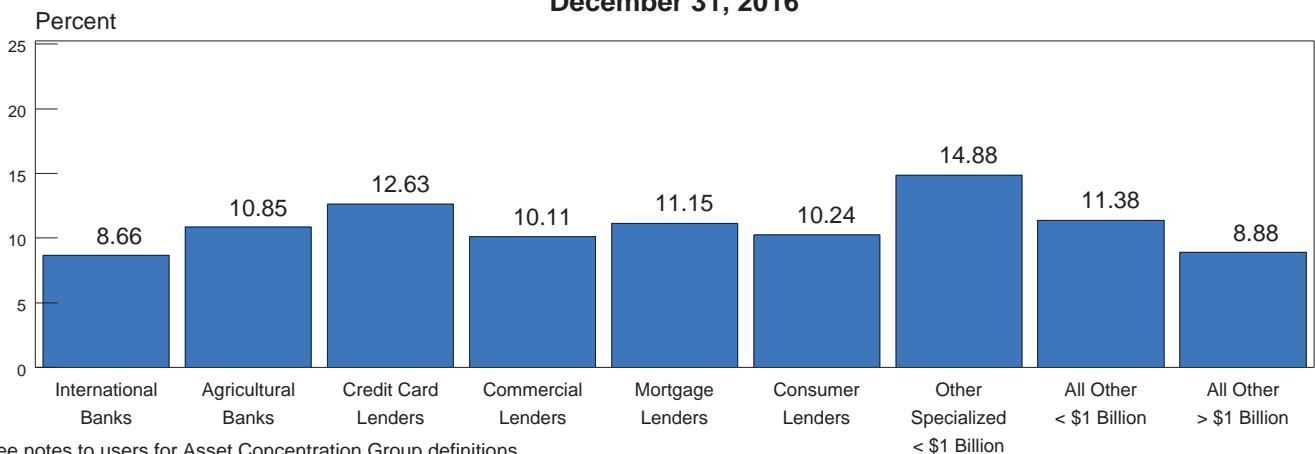
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2016



Core Capital (Leverage) Ratio

December 31, 2016



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

Return On Average Assets By Asset Concentration Group

1998 - 2016, 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/16 | 0.93 | 1.21 | 2.28 | 0.98 | 0.99 | 0.96 | 2.85 | 0.92 | 1.06 |
| 12/15 | 0.87 | 0.96 | 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 |

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

Net Interest Margin By Asset Concentration Group

1998 - 2016, 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/16 | 2.36 | 3.68 | 10.36 | 3.31 | 2.84 | 3.40 | 2.75 | 3.42 | 2.80 |
| 12/15 | 2.28 | 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 | 2.62 | 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 |

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
1998 - 2016, 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/16 | 0.56 | 0.15 | 3.35 | 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 |
| 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 |

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

Percent of Loans Noncurrent By Asset Concentration Group

1998 - 2016

| | 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/16 | 1.57 | 0.97 | 1.39 | 1.05 | 2.97 | 0.94 | 1.46 | 1.20 | 1.80 |
| 12/15 | 1.81 | 0.80 | 1.17 | 1.13 | 2.65 | 1.26 | 1.46 | 1.44 | 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 |

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

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

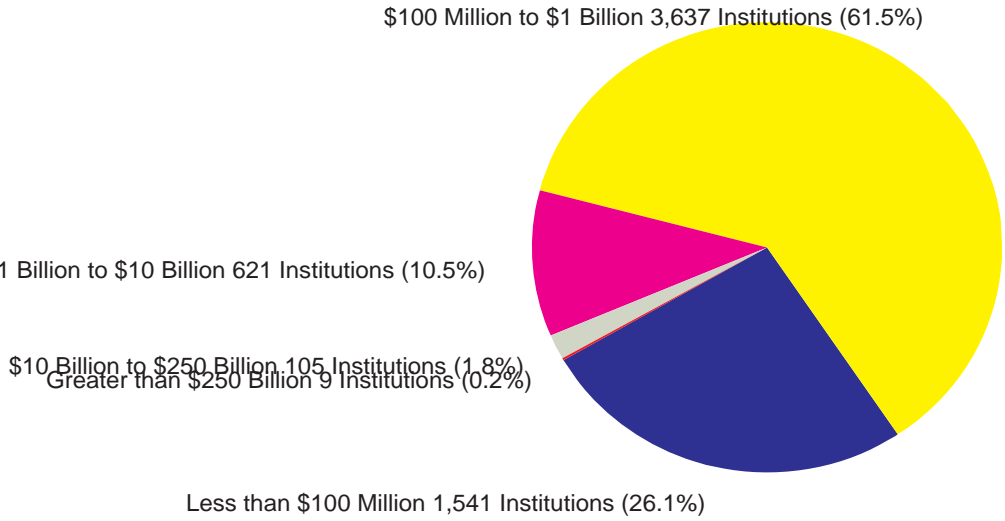
1998 - 2016

| | 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 |
|-------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/16 | 8.66 | 10.85 | 12.63 | 10.11 | 11.15 | 10.24 | 14.88 | 11.38 | 8.88 |
| 12/15 | 8.83 | 10.66 | 12.30 | 10.05 | 11.28 | 10.29 | 14.34 | 11.56 | 8.98 |
| 12/14 | 8.28 | 10.49 | 12.33 | 10.20 | 11.53 | 9.82 | 13.95 | 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 |

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

Number of Institutions By Asset Size

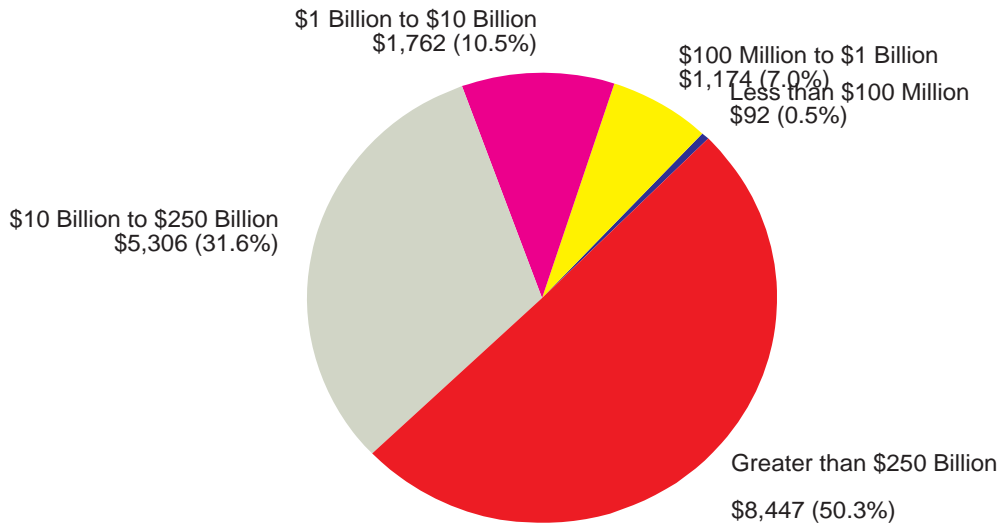
December 31, 2016



Industry Assets By Asset Size

December 31, 2016

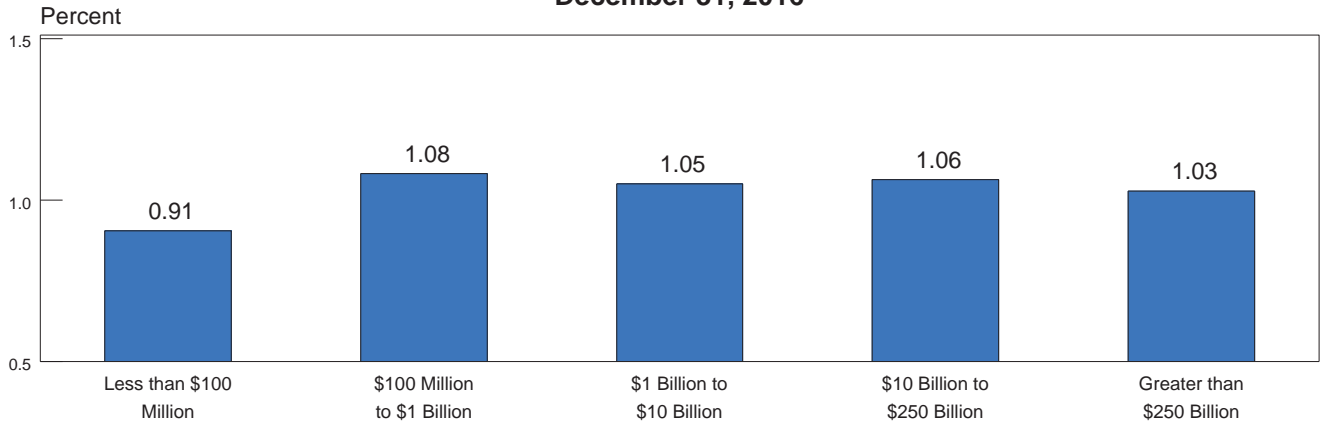
(\$ Billions)



Performance Ratios By Asset Size

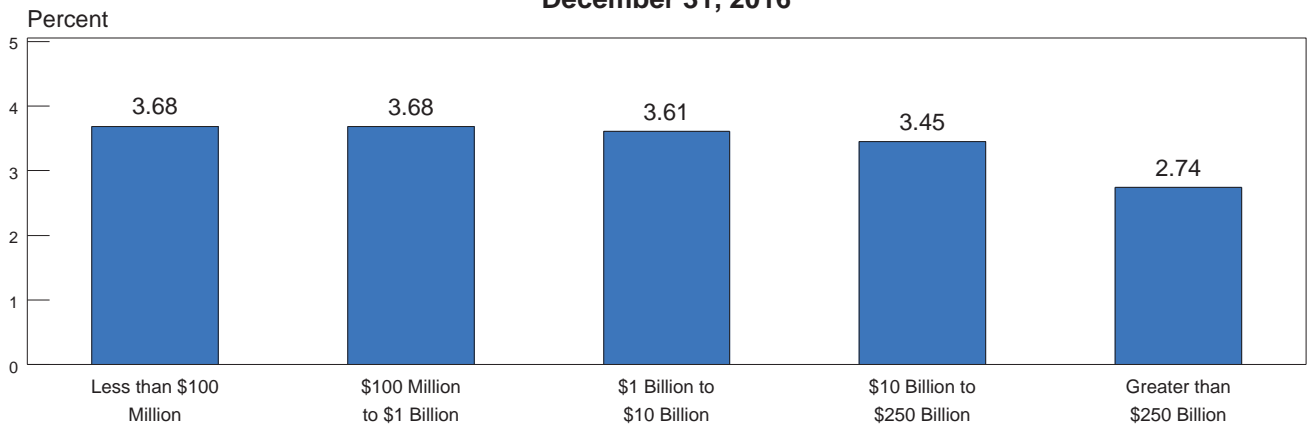
Return on Assets (YTD)

December 31, 2016



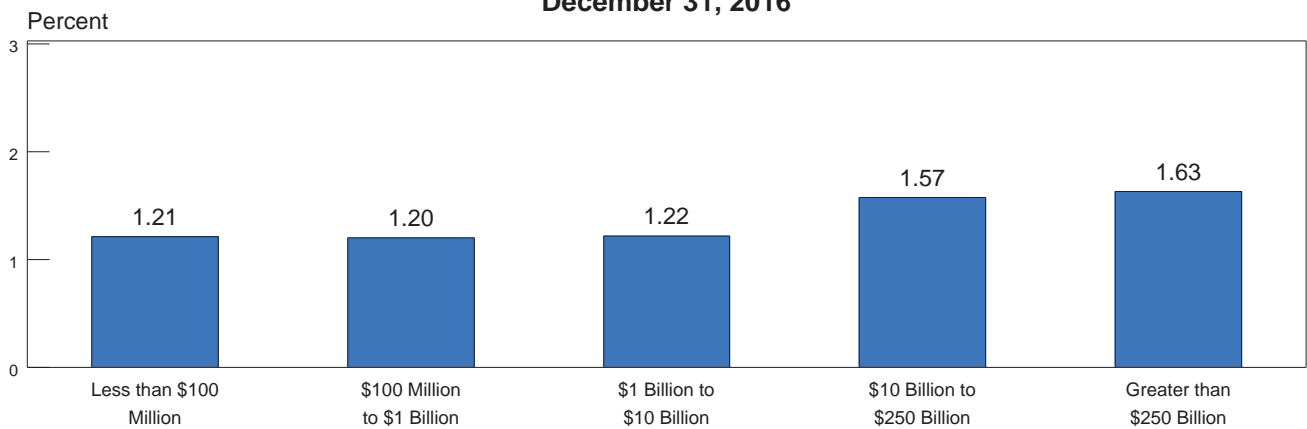
Net Interest Margin (YTD)

December 31, 2016



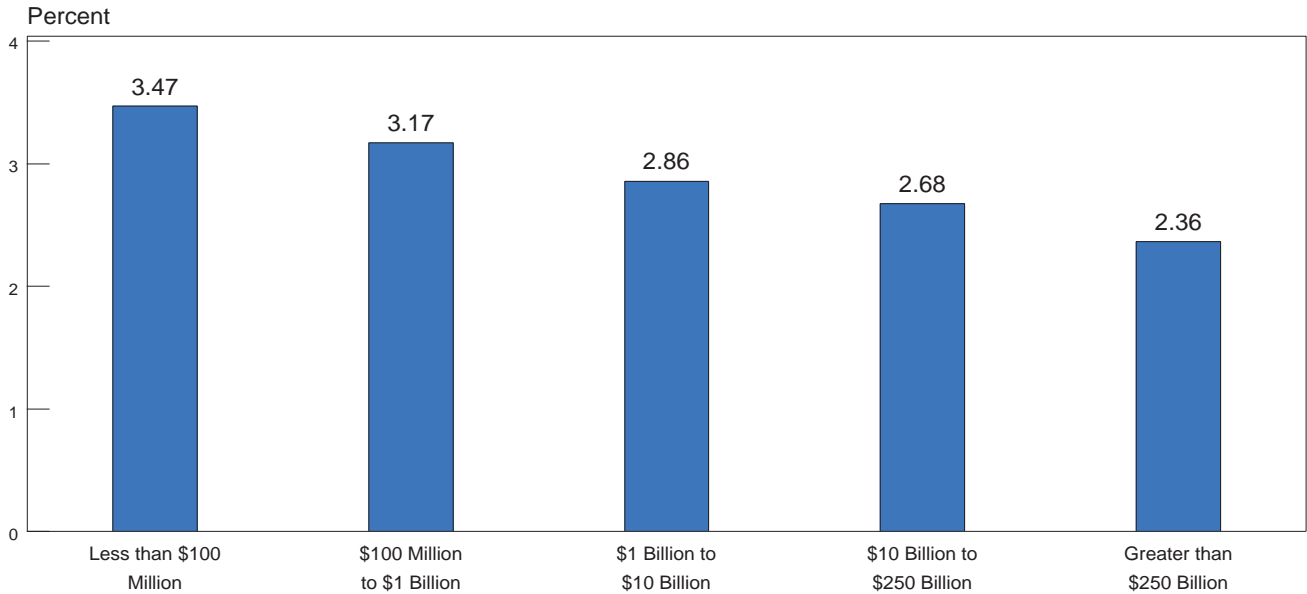
Noninterest Income to Assets (YTD)

December 31, 2016



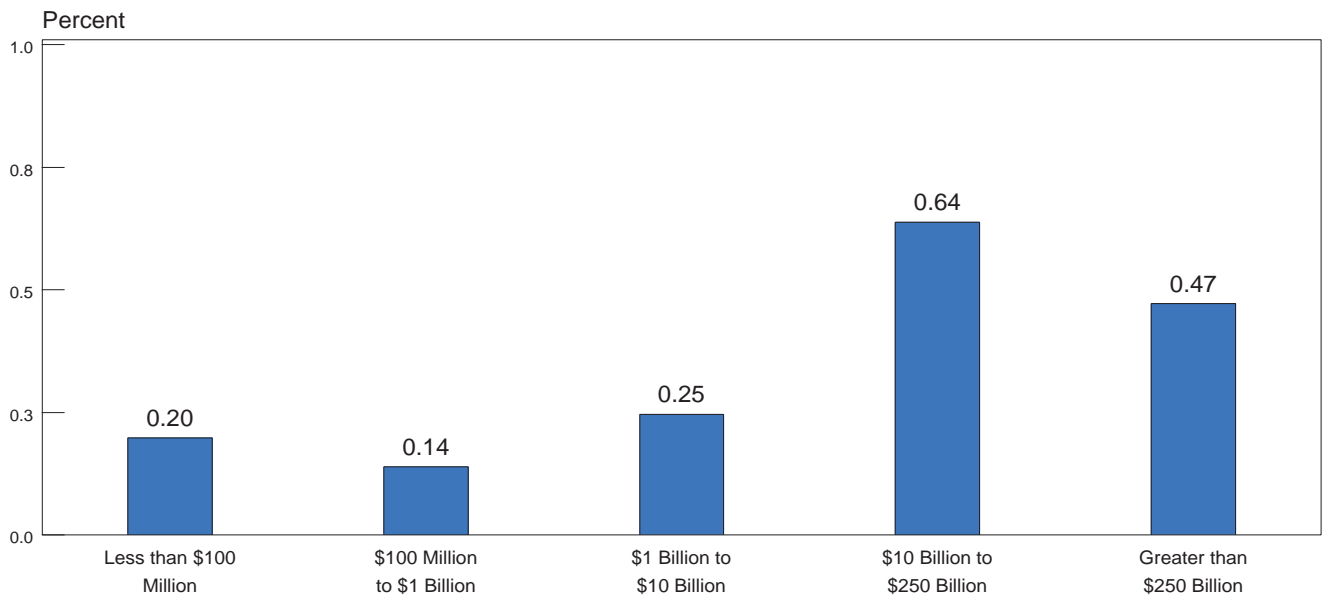
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2016



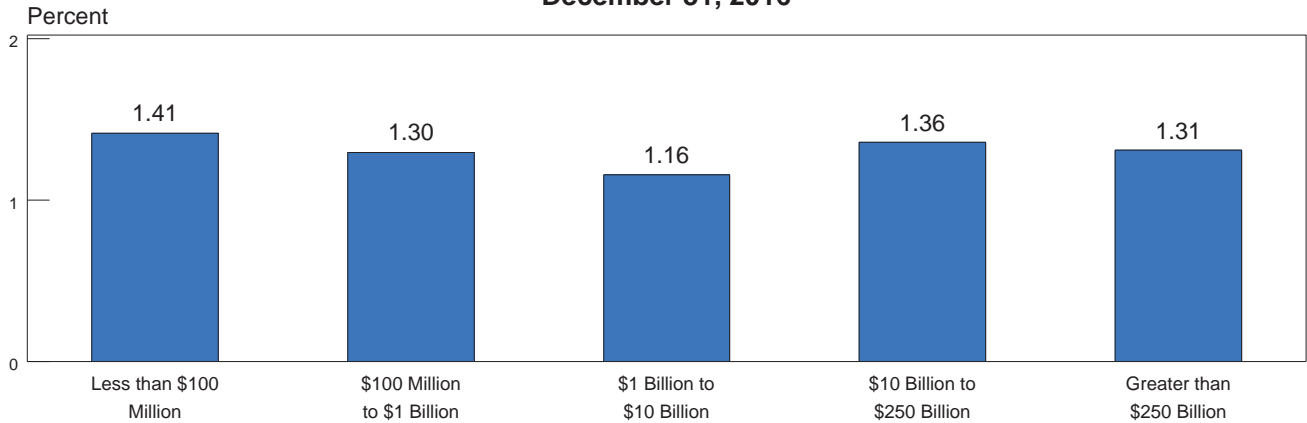
Net Charge-Offs to Loans and Leases (YTD)

December 31, 2016



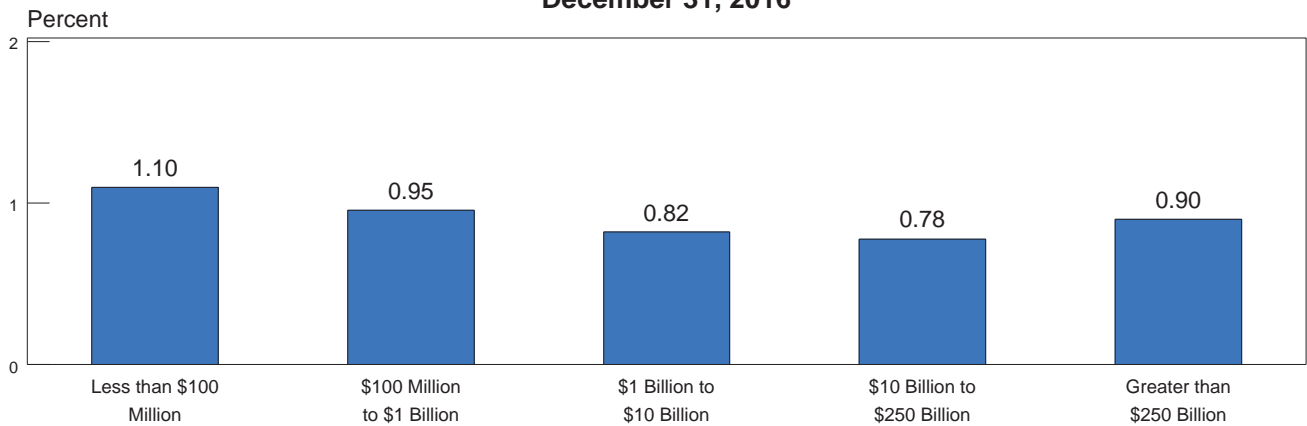
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

December 31, 2016



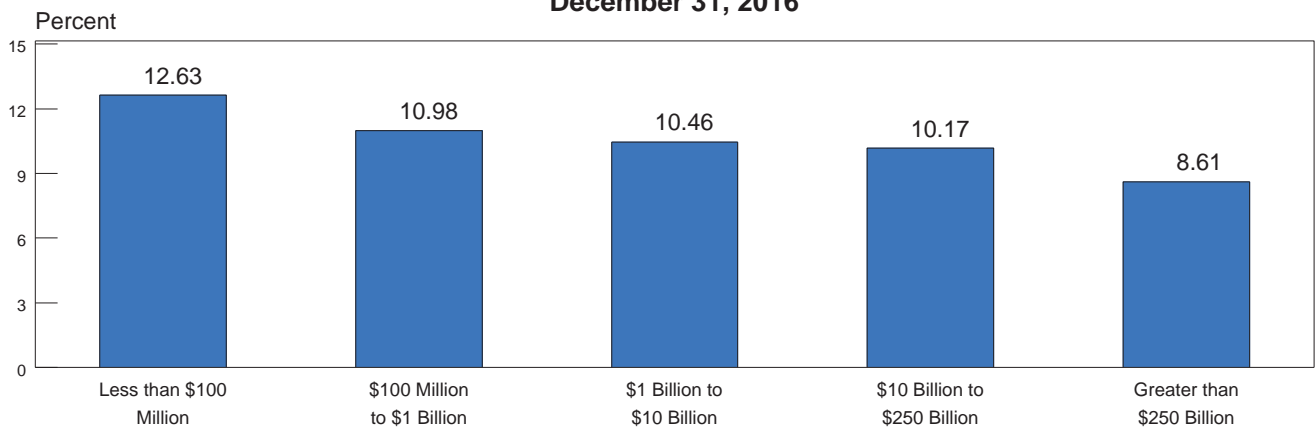
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2016



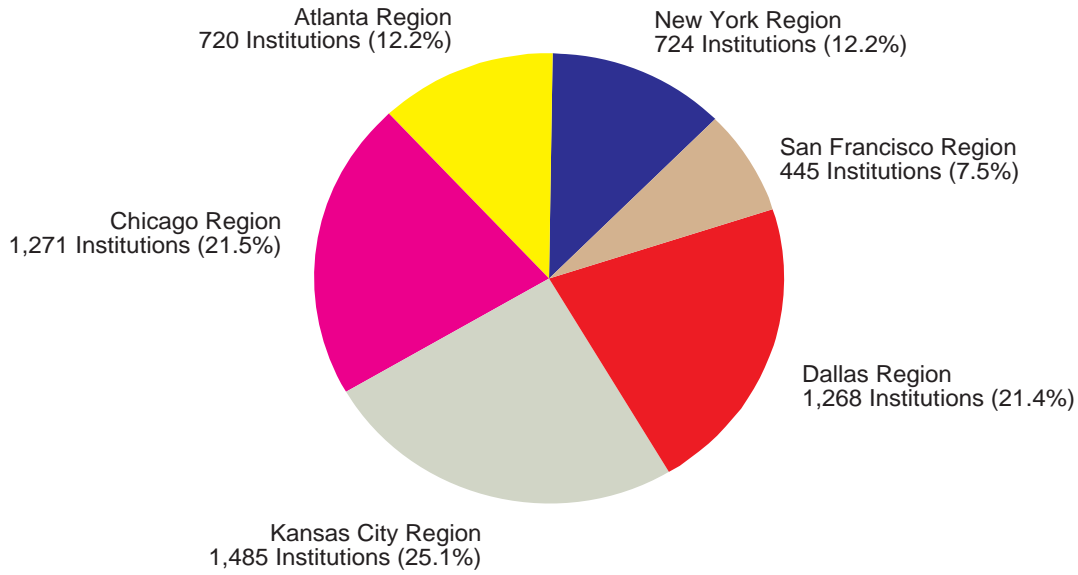
Core Capital (Leverage) Ratio

December 31, 2016



Geographic Distribution of FDIC-Insured Institutions

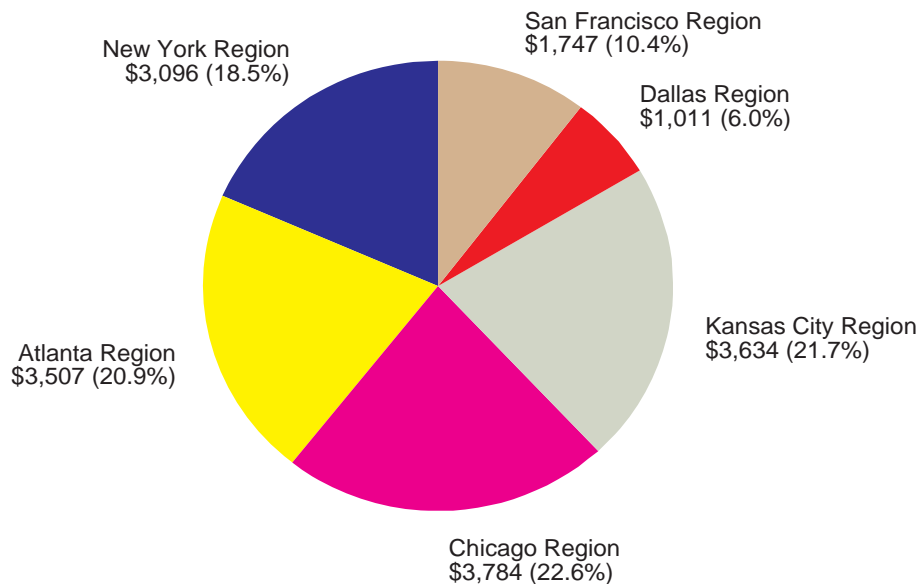
December 31, 2016



Geographic Distribution of Industry Assets

December 31, 2016

(\$ Billions)

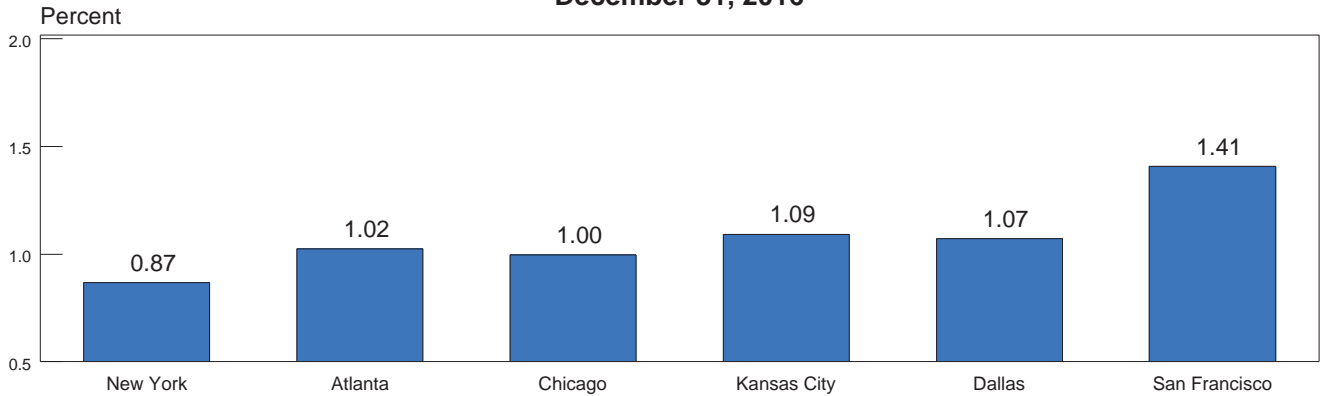


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

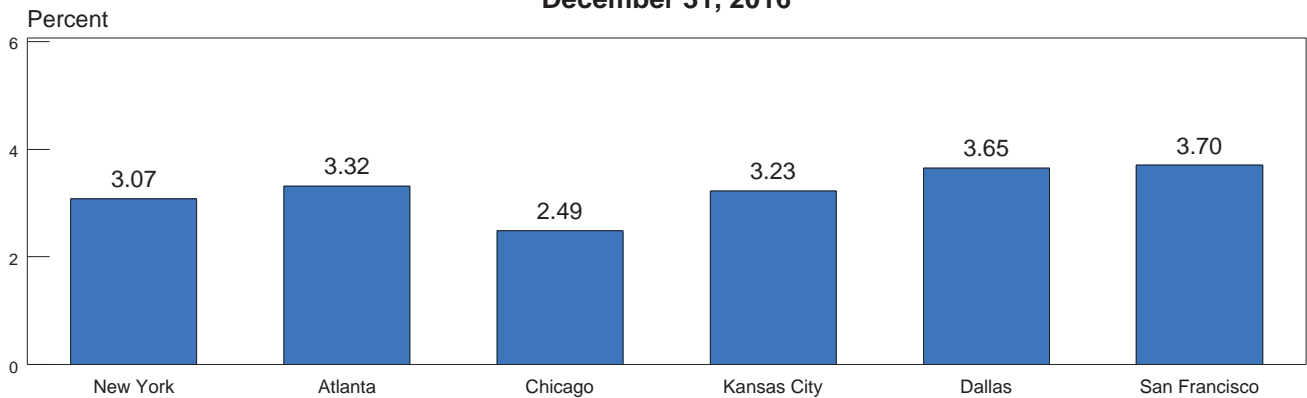
Return on Assets (YTD)

December 31, 2016



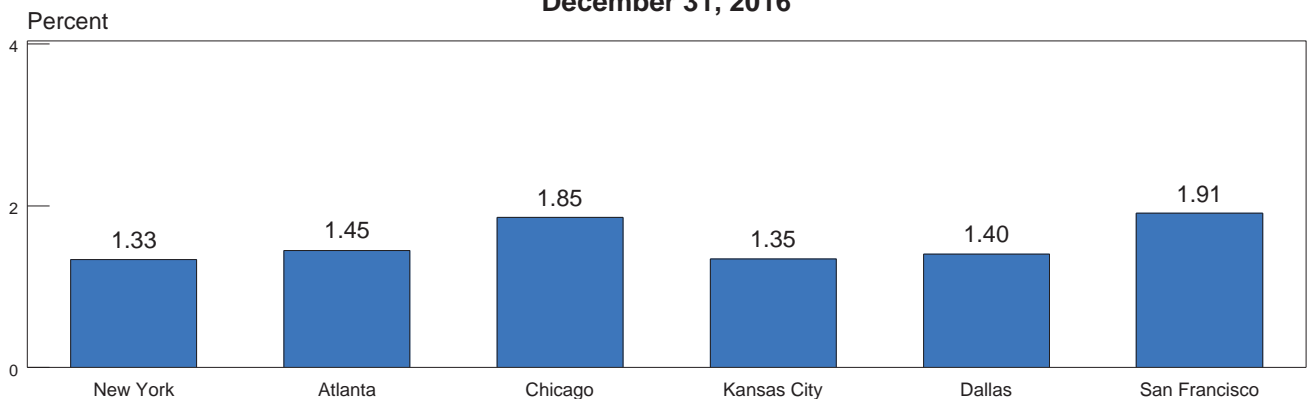
Net Interest Margins (YTD)

December 31, 2016



Noninterest Income to Assets (YTD)

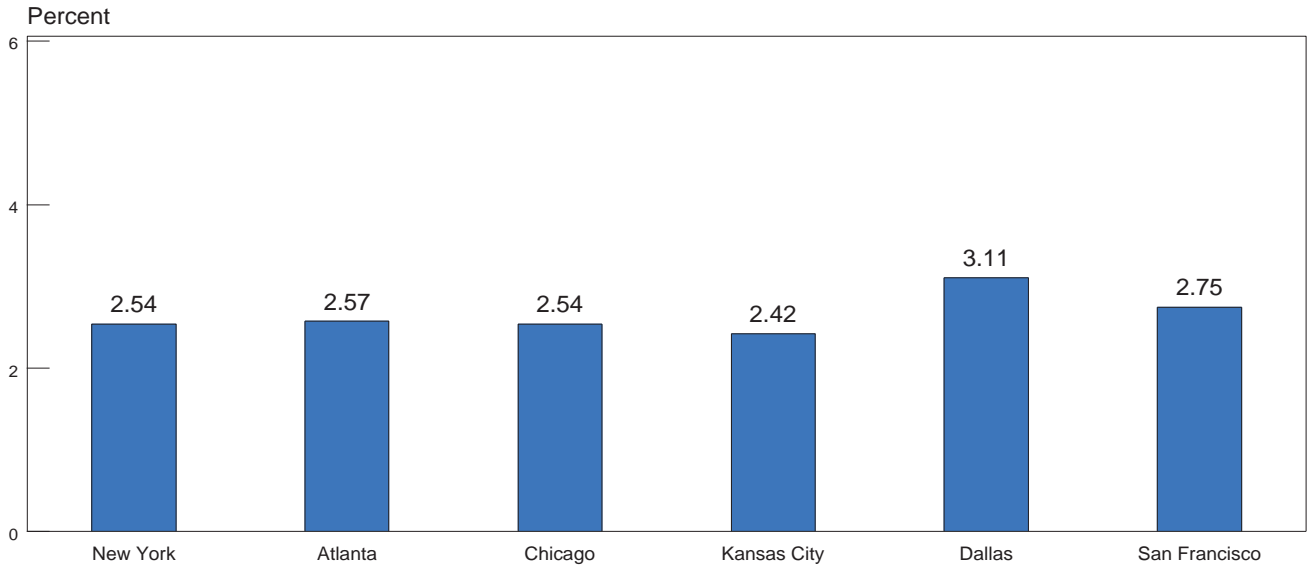
December 31, 2016



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

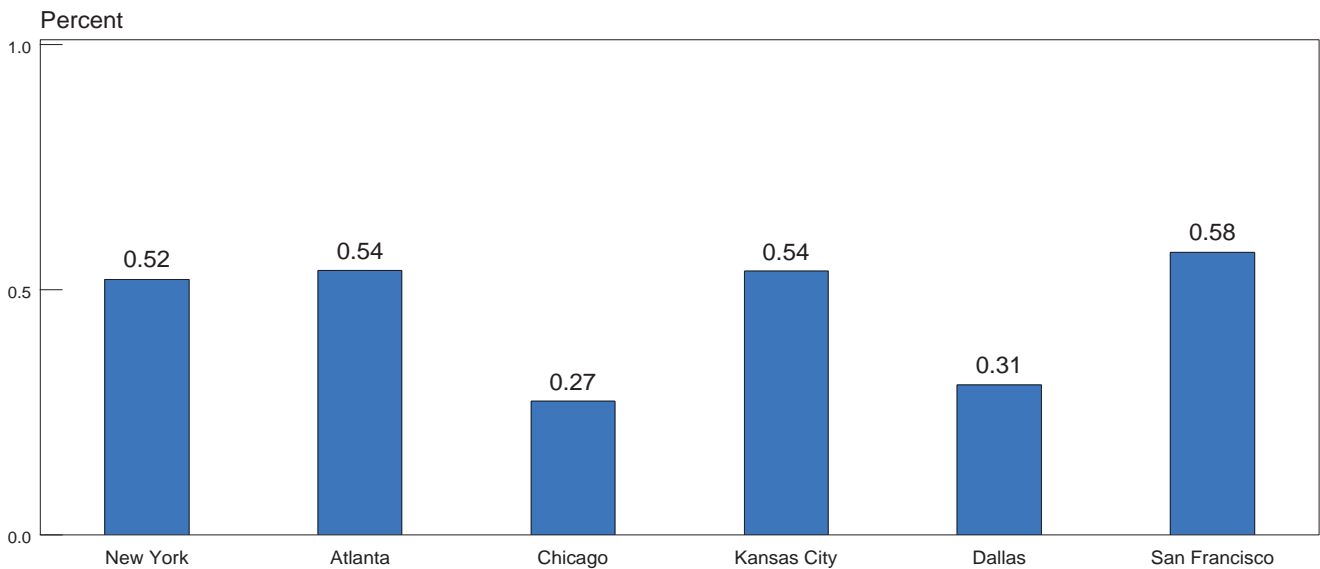
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

December 31, 2016



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2016

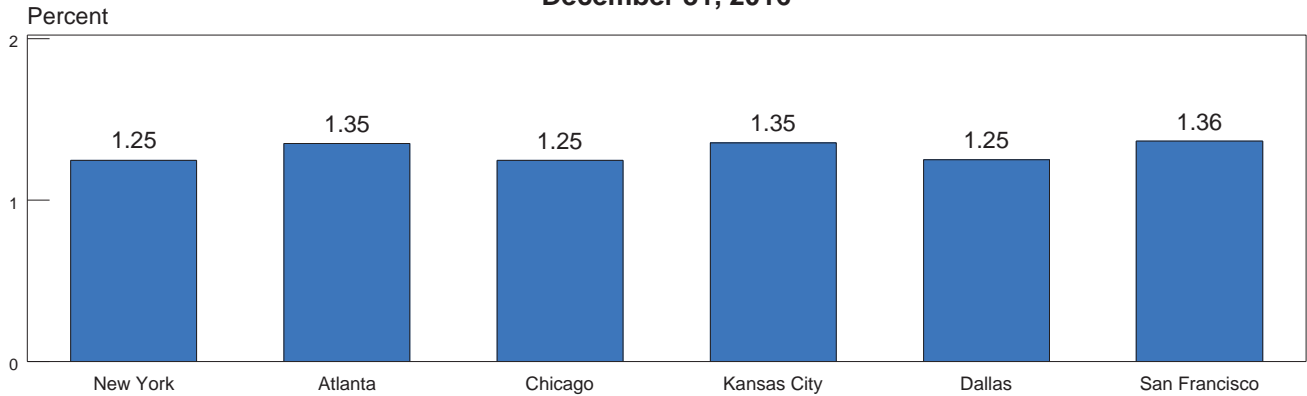


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

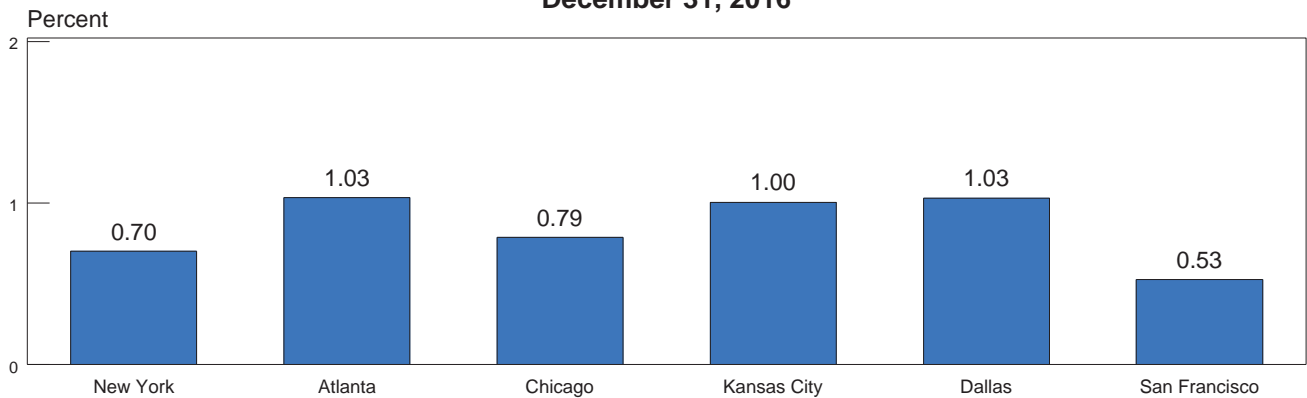
Loss Allowance To Loans and Leases

December 31, 2016



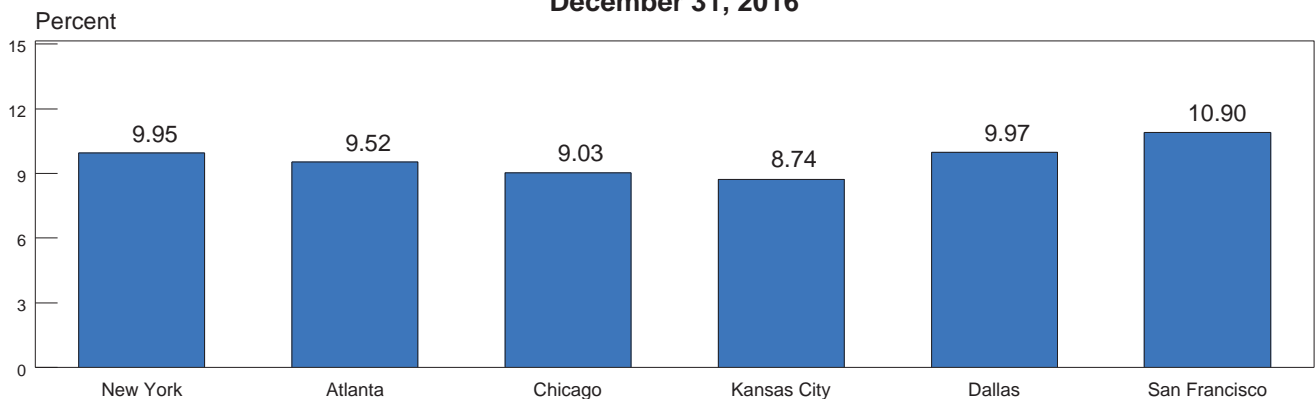
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2016



Core Capital (Leverage) Ratio

December 31, 2016

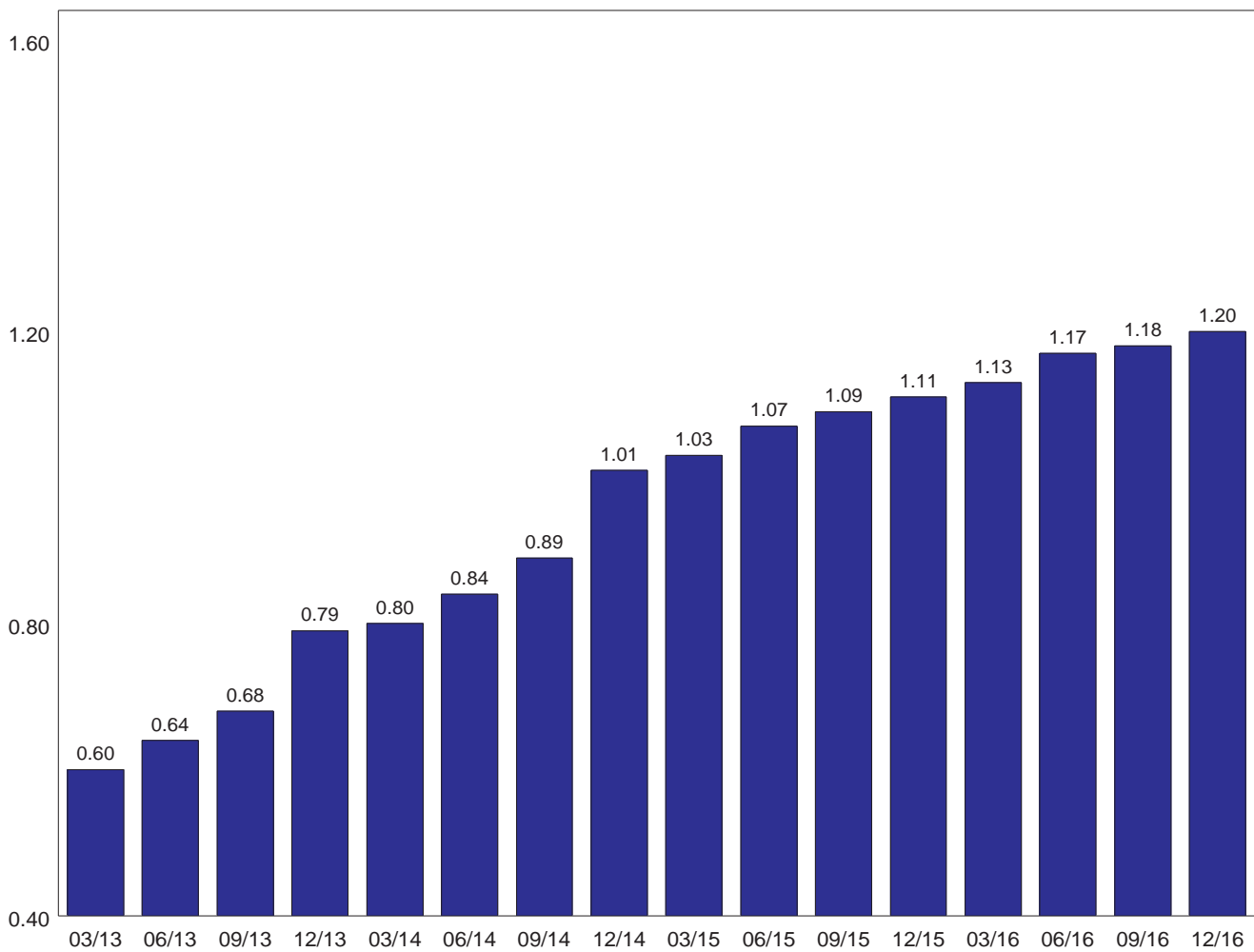


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2013 - December 31, 2016

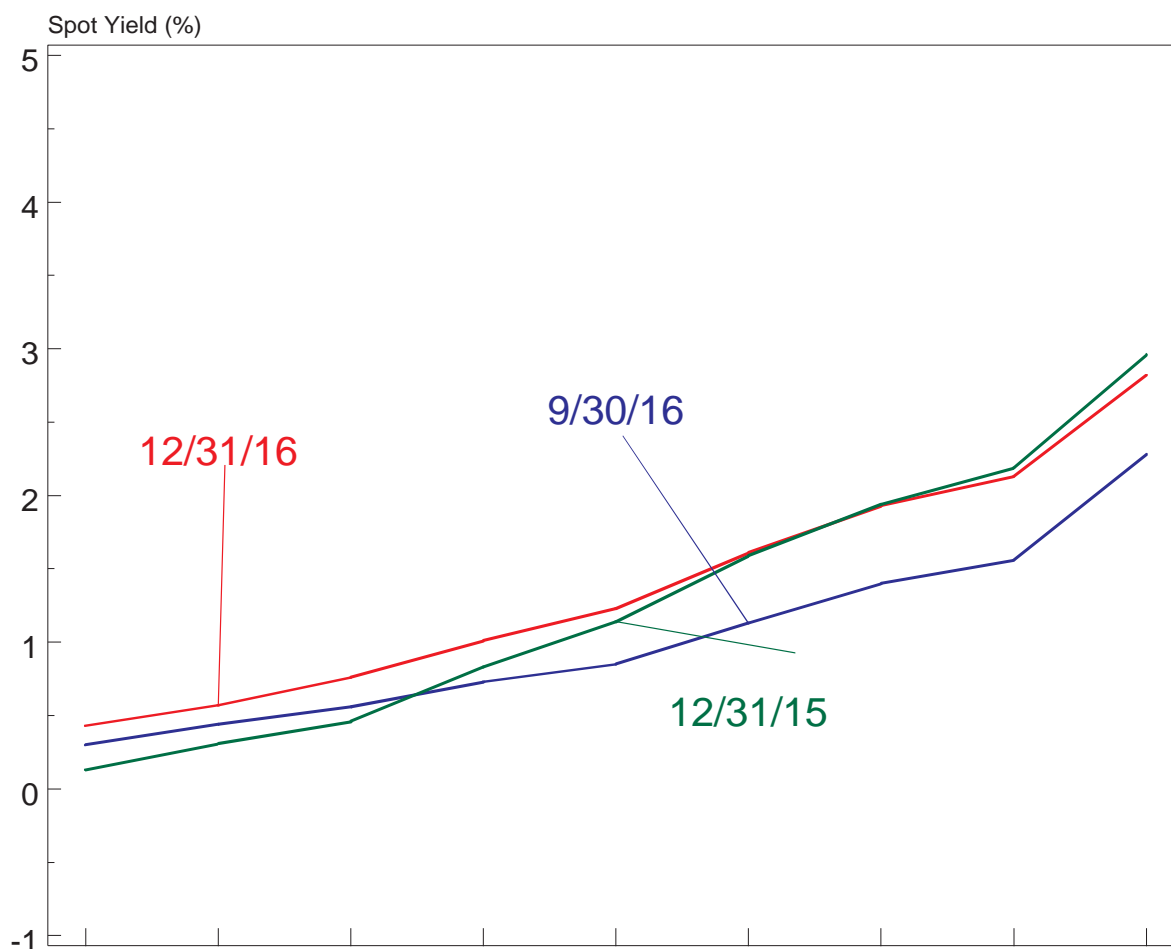
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2016 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

December 31, 2015 - December 31, 2016



| Maturity | 3-Month | 6-Month | 1 Year | 2 Year | 3 Year | 5 Year | 7 Year | 10 Year | 30 Year |
|----------|---------|---------|--------|--------|--------|--------|--------|---------|---------|
| 12/31/16 | 0.43 | 0.57 | 0.76 | 1.01 | 1.23 | 1.61 | 1.93 | 2.13 | 2.82 |
| 9/30/16 | 0.30 | 0.44 | 0.56 | 0.73 | 0.85 | 1.13 | 1.40 | 1.56 | 2.28 |
| 6/30/16 | 0.26 | 0.40 | 0.57 | 0.77 | 0.92 | 1.24 | 1.54 | 1.75 | 2.57 |
| 3/31/16 | 0.29 | 0.45 | 0.58 | 0.84 | 1.03 | 1.37 | 1.69 | 1.92 | 2.72 |
| 12/31/15 | 0.13 | 0.31 | 0.46 | 0.83 | 1.14 | 1.59 | 1.94 | 2.19 | 2.96 |

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, 2016

DIF-Member Institutions

| | Institutions | | Assets | |
|--------------------------------|--------------|------------------|-------------|------------------|
| | Number of | Percent of Total | In Billions | Percent of Total |
| Well Capitalized | 5,865 | 99.2% | \$16,765.4 | 99.9% |
| Adequately Capitalized | 22 | 0.4% | \$4.6 | 0.0% |
| Undercapitalized | 9 | 0.2% | \$1.8 | 0.0% |
| Significantly Undercapitalized | 12 | 0.2% | \$6.7 | 0.0% |
| Critically Undercapitalized | 5 | 0.1% | \$1.5 | 0.0% |

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

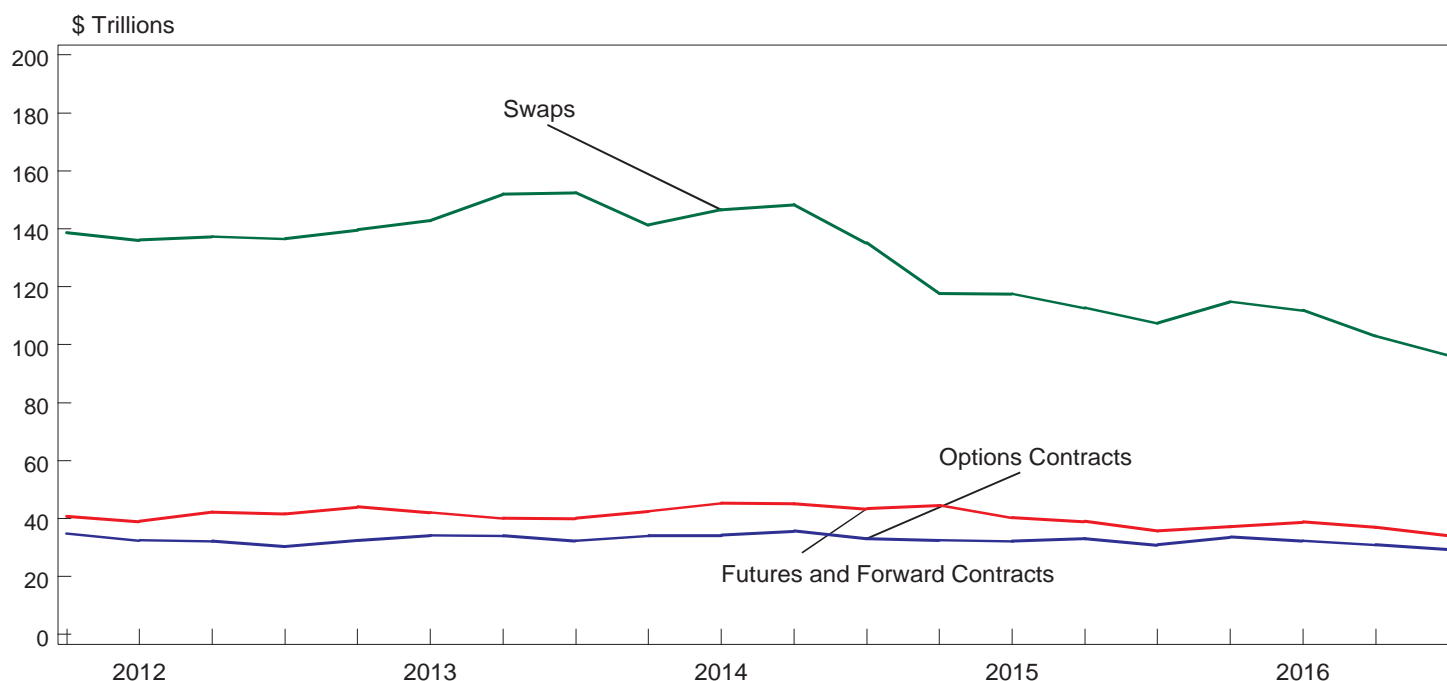
Capital Category Definitions

| | 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

2012 - 2016 (Notional Amounts)



| | 12/12 | 12/13 | 12/14 | 12/15 | 3/16 | 6/16 | 9/16 | 12/16 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|
| Total Derivatives (Notional Amounts, in billions of dollars) | \$208,604 | \$224,801 | \$211,629 | \$173,967 | \$185,530 | \$182,980 | \$170,898 | \$159,906 |
| Futures and Forward Contracts | 41,621 | 40,027 | 43,380 | 35,685 | 37,151 | 38,790 | 36,958 | 34,193 |
| Interest rate contracts | 29,882 | 28,145 | 28,554 | 20,972 | 22,036 | 23,440 | 22,129 | 20,305 |
| Foreign exchange rate contracts | 11,334 | 11,550 | 14,507 | 14,482 | 14,855 | 15,046 | 14,446 | 13,564 |
| Other futures and forwards* | 405 | 332 | 319 | 230 | 260 | 305 | 384 | 324 |
| Option Contracts | 30,375 | 32,305 | 33,081 | 30,889 | 33,564 | 32,289 | 30,926 | 29,329 |
| Interest rate options | 23,859 | 25,494 | 24,508 | 23,660 | 25,154 | 23,790 | 23,214 | 22,157 |
| Foreign currency options | 4,315 | 4,811 | 6,148 | 5,217 | 6,220 | 6,145 | 5,425 | 5,095 |
| Other option contracts* | 2,201 | 1,999 | 2,424 | 2,012 | 2,190 | 2,355 | 2,287 | 2,077 |
| Swaps | 136,608 | 152,469 | 135,169 | 107,392 | 114,814 | 111,901 | 103,014 | 96,384 |
| Interest rate swaps | 123,908 | 139,444 | 121,625 | 93,731 | 100,028 | 96,565 | 87,650 | 81,964 |
| Foreign exchange rate swaps | 11,938 | 12,120 | 12,528 | 12,401 | 13,493 | 13,995 | 13,987 | 13,076 |
| Other swaps* | 762 | 906 | 1,016 | 1,261 | 1,293 | 1,341 | 1,377 | 1,344 |
| Memoranda | | | | | | | | |
| Spot Foreign Exchange Contracts | 884 | 1,028 | 1,563 | 1,034 | 2,561 | 2,517 | 2,441 | 1,540 |
| Credit Derivatives | 13,190 | 11,191 | 9,449 | 6,986 | 7,418 | 6,853 | 6,562 | 5,293 |
| Number of banks reporting derivatives | 1,141 | 1,158 | 1,182 | 1,200 | 1,217 | 1,234 | 1,232 | 1,221 |
| Replacement cost of interest rate and foreign exchange rate contracts ** | 4,388 | 3,273 | 3,651 | 2,681 | 3,482 | 3,826 | 3,334 | 2,650 |

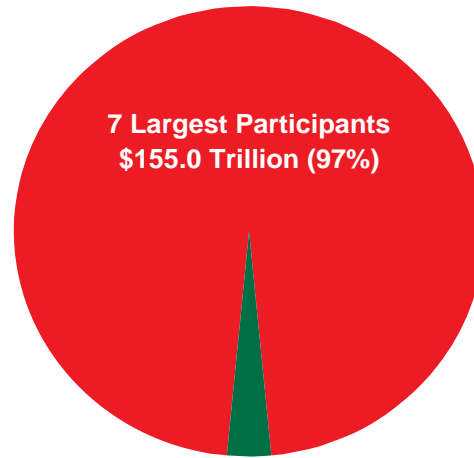
* Not reported by banks with less than \$300 million in assets.

** 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, 2016

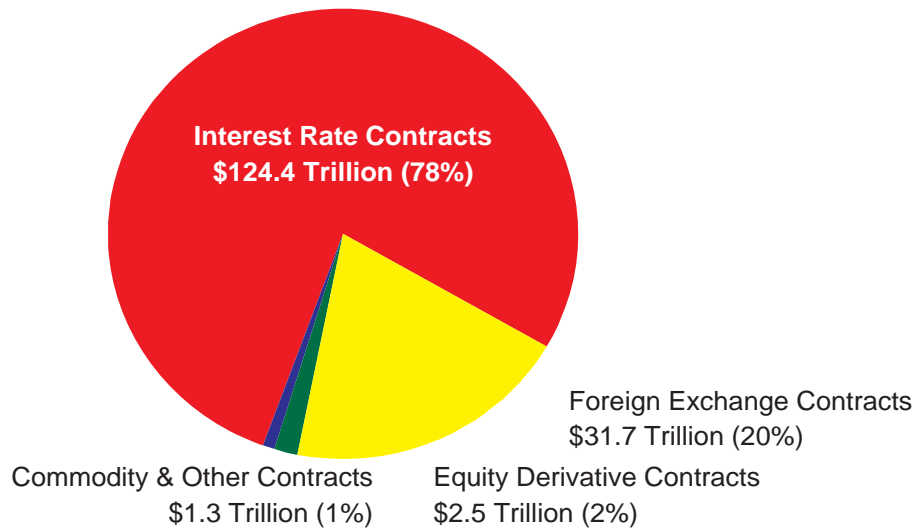


All Other Participants (1410 Banks)
\$4.9 Trillion (3%)

Composition of Derivatives*

Notional Amounts

December 31, 2016



Commodity & Other Contracts
\$1.3 Trillion (1%)

Equity Derivative Contracts
\$2.5 Trillion (2%)

Foreign Exchange Contracts
\$31.7 Trillion (20%)

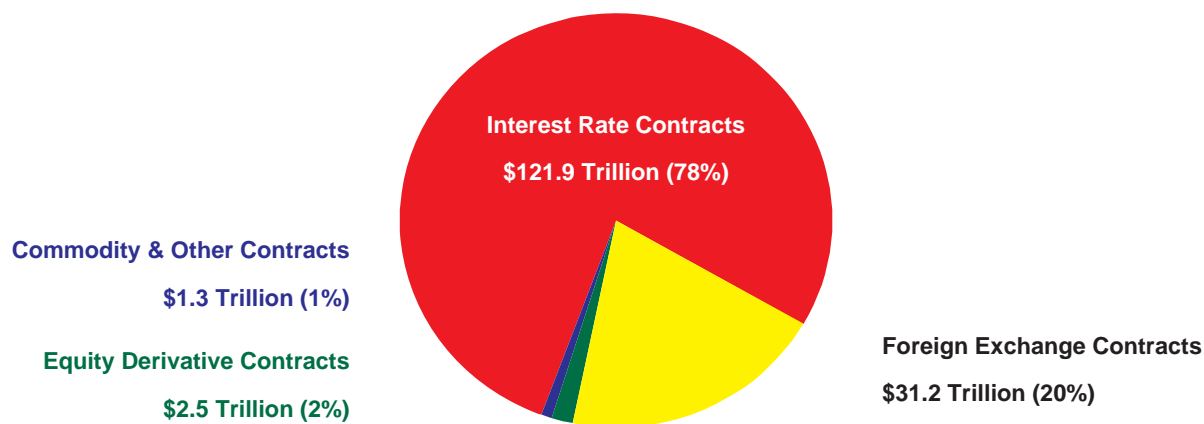
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,456 billion for the seven largest participants and \$84 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

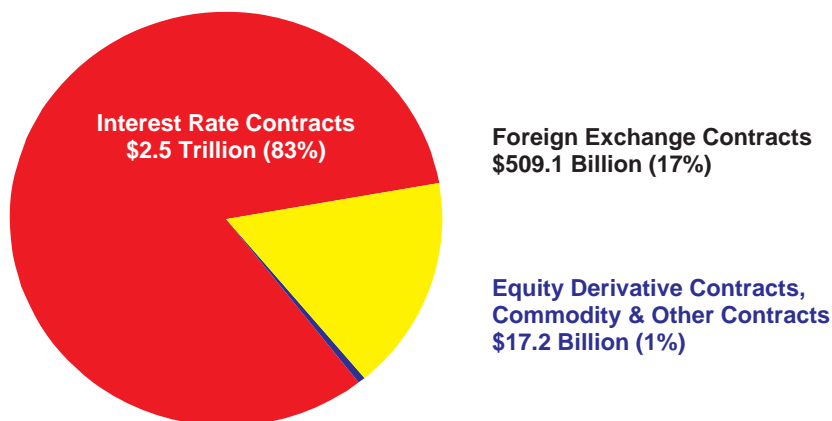
December 31, 2016



Not Held for Trading

Notional Amounts

December 31, 2016



* 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 \$1,540 billion are not included.

Position of Derivatives

Gross Fair Values

December 31, 2016
(\$ Millions)

Held for Trading

260 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 | 1,923,996 | 622,563 | 88,663 | 46,419 | 2,681,640 | 70,204 |
| Gross negative fair value | 1,857,878 | 617,590 | 90,186 | 45,783 | 2,611,437 | |
| All other participants | | | | | | |
| Gross positive fair value | 19,239 | 31,714 | 2,349 | 1,211 | 54,513 | 964 |
| Gross negative fair value | 18,380 | 31,257 | 2,774 | 1,137 | 53,549 | |
| Total | | | | | | |
| Gross positive fair value | 1,943,235 | 654,277 | 91,012 | 47,629 | 2,736,153 | 71,167 |
| Gross negative fair value | 1,876,258 | 648,847 | 92,960 | 46,920 | 2,664,986 | |

Held for Purposes Other than Trading

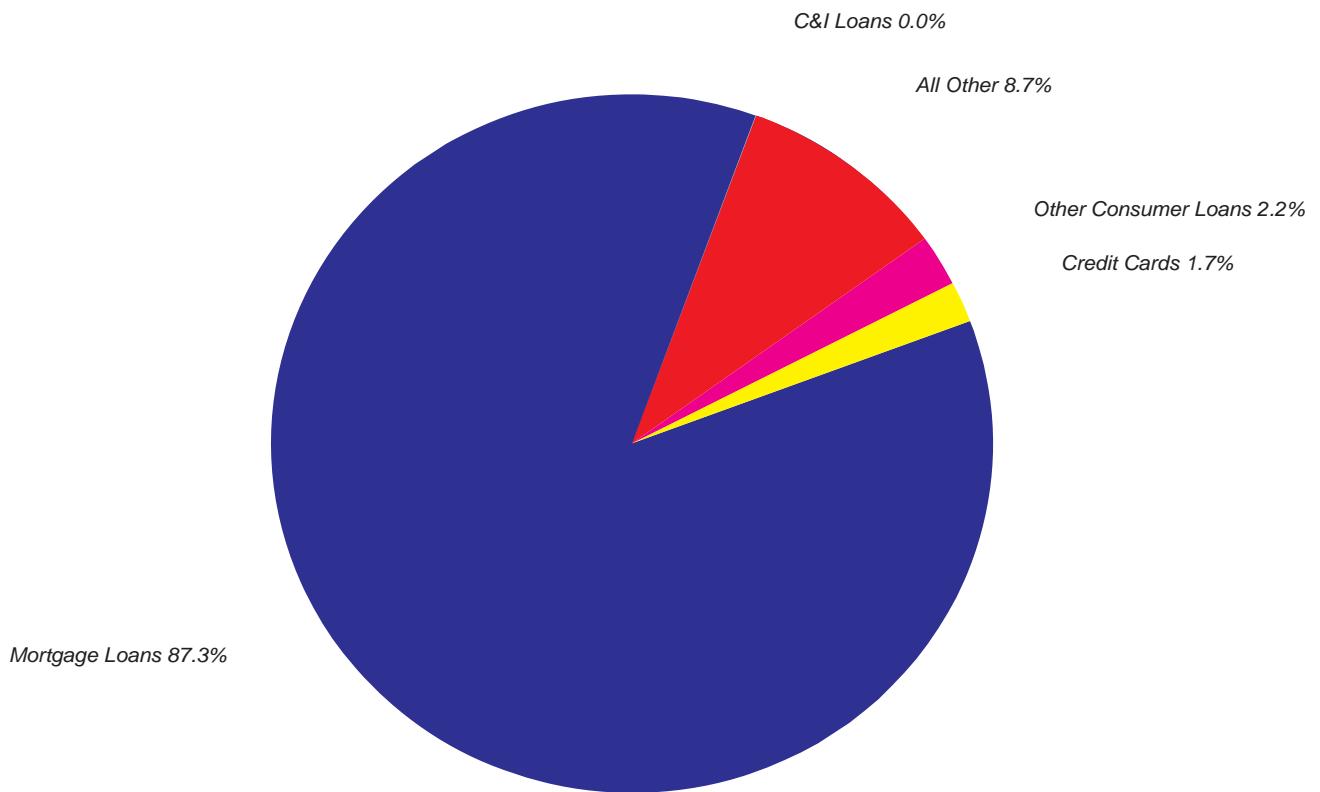
1296 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 75% of Total (Notional Amount)

| | Interest Rate | Foreign Exchange | Equity Derivatives | Commodity & Other | Total | Net |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|--------|-------|
| Seven Largest Participants | | | | | | |
| Gross positive fair value | 26,682 | 17,022 | 2 | 0 | 43,706 | (355) |
| Gross negative fair value | 30,422 | 13,460 | 179 | 0 | 44,060 | |
| All other participants | | | | | | |
| Gross positive fair value | 6,266 | 2,036 | 331 | 36 | 8,668 | 1,035 |
| Gross negative fair value | 6,871 | 252 | 387 | 123 | 7,633 | |
| Total | | | | | | |
| Gross positive fair value | 32,947 | 19,057 | 333 | 36 | 52,374 | 680 |
| Gross negative fair value | 37,293 | 13,712 | 565 | 123 | 51,693 | |

Composition of Securitized Assets*

FDIC-Insured Institutions

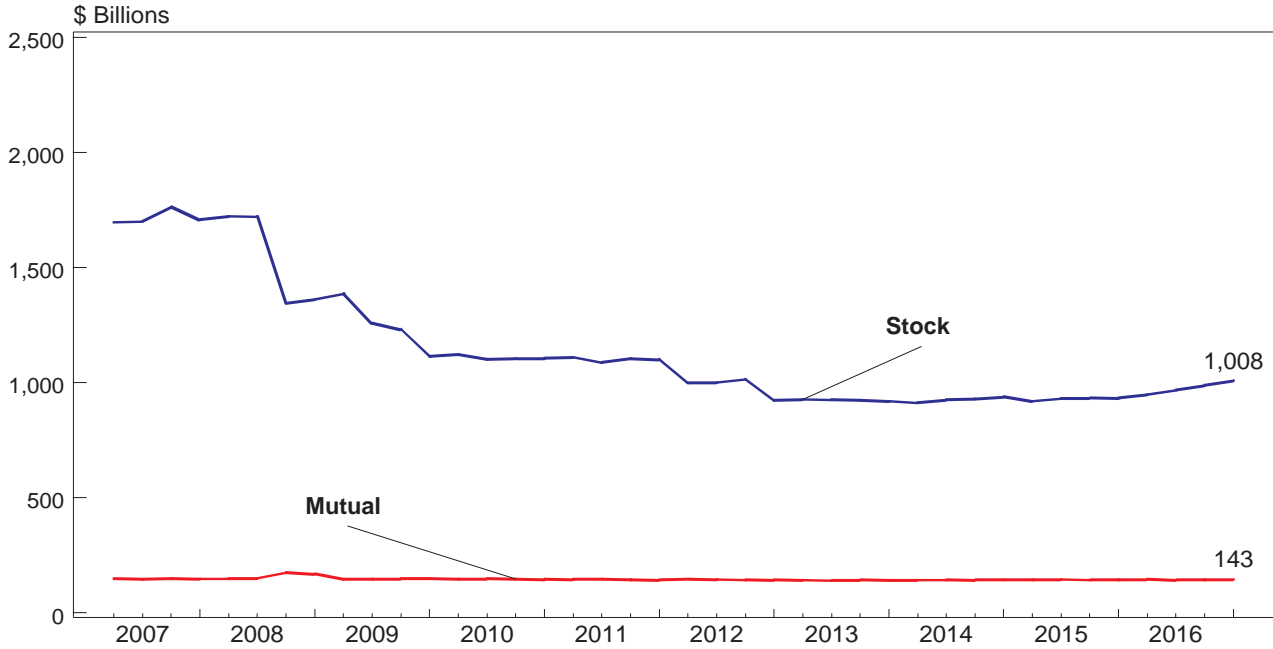
December 31, 2016



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

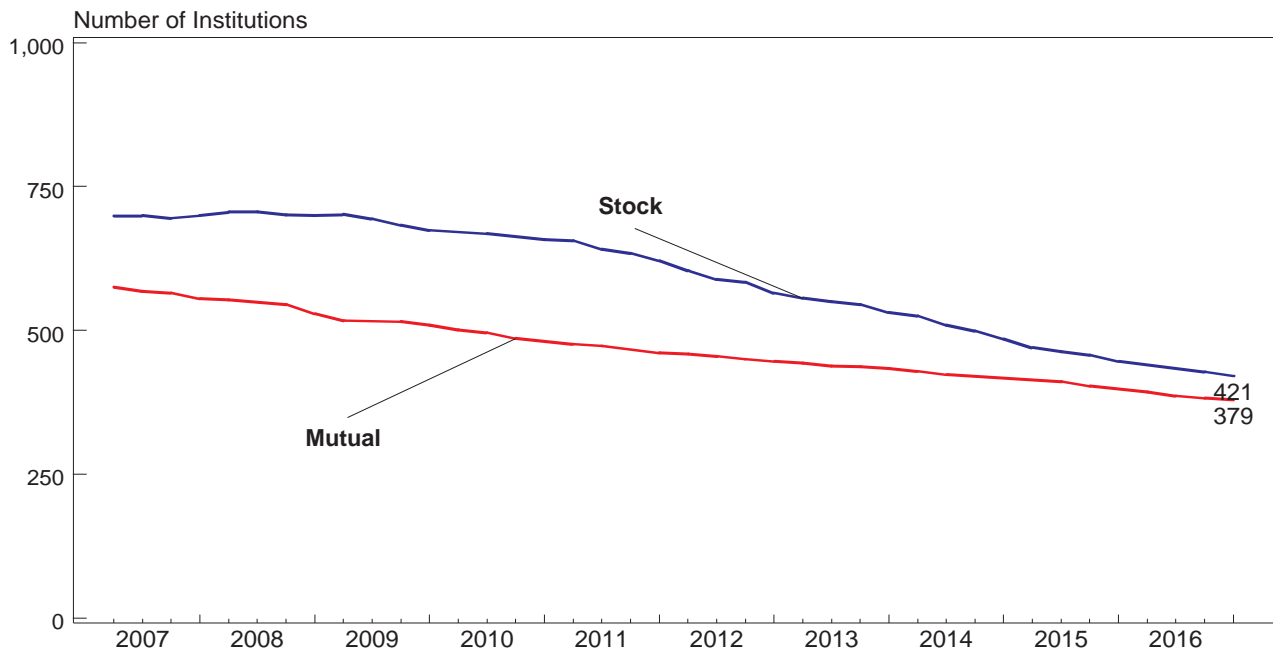
Assets of Mutual and Stock Savings Institutions

2007 - 2016



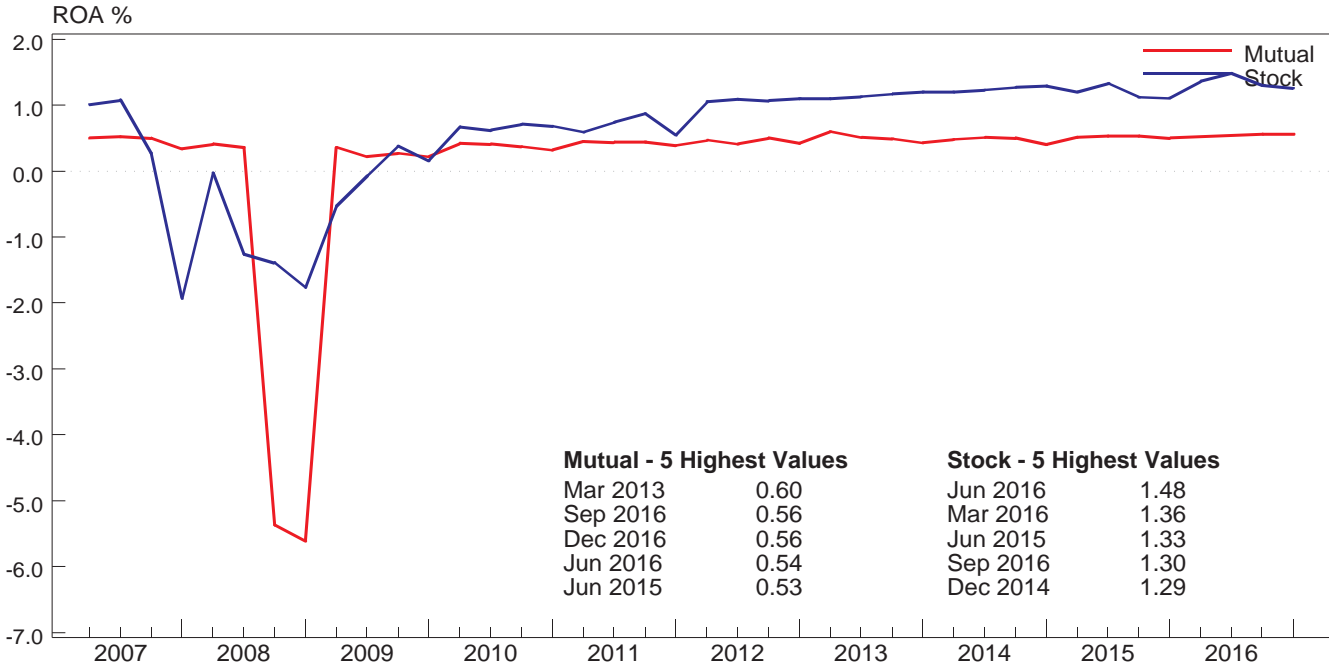
Number of Mutual and Stock Savings Institutions

2007 - 2016



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

2007-2016



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

2007-2016

