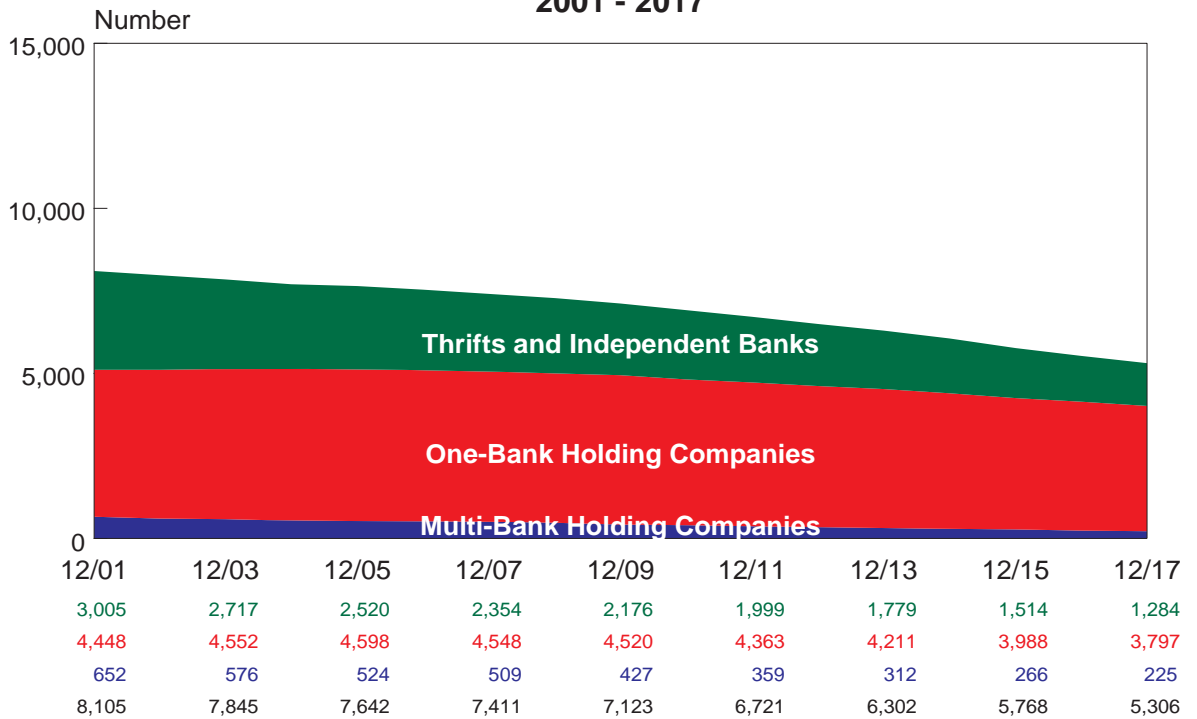


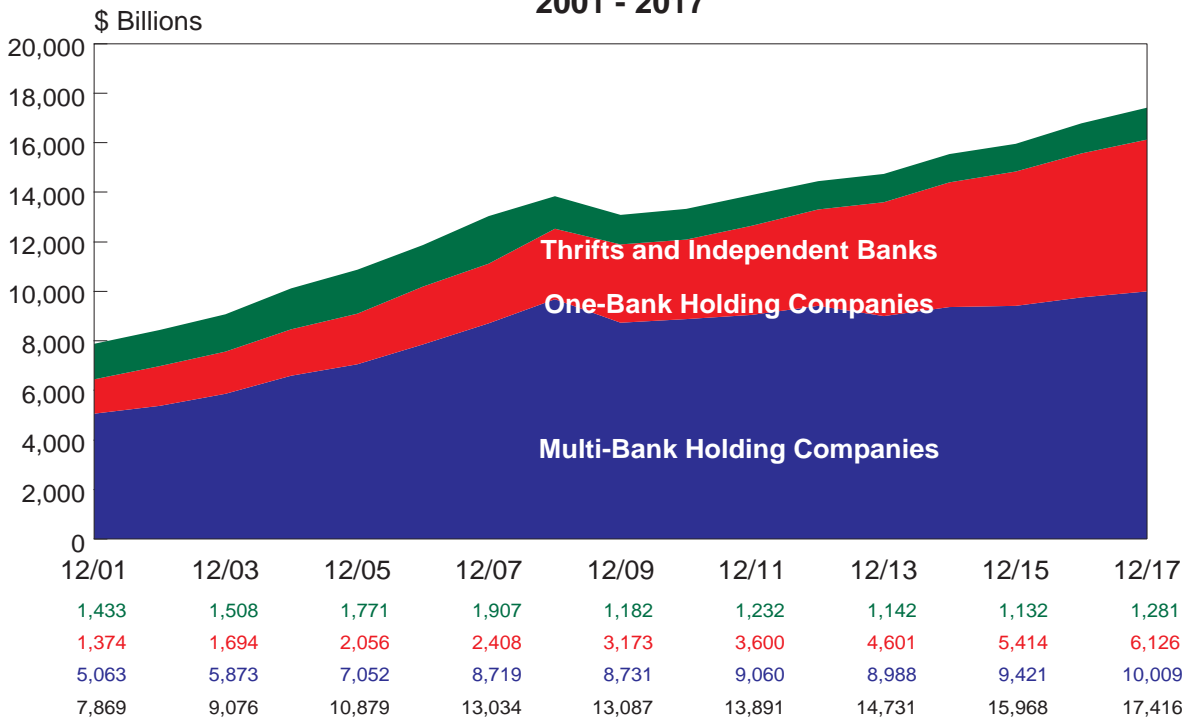
Number of FDIC-Insured Banking Organizations

2001 - 2017



Assets of FDIC-Insured Banking Organizations

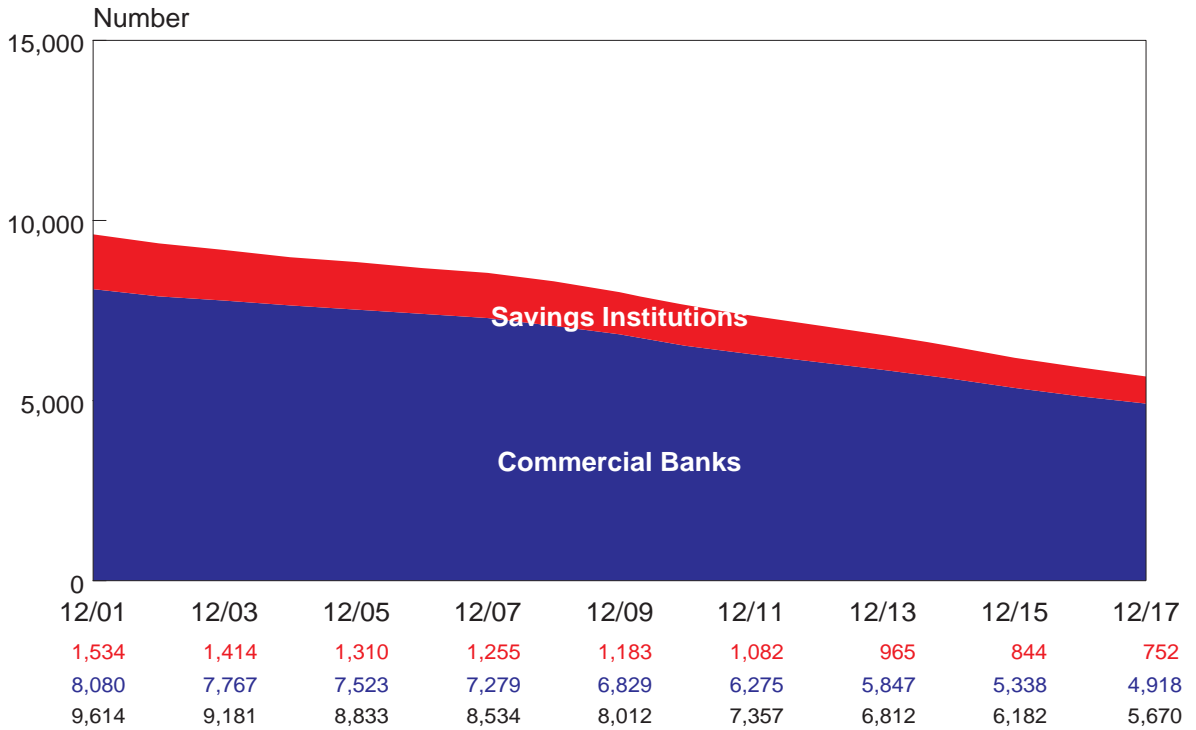
2001 - 2017



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

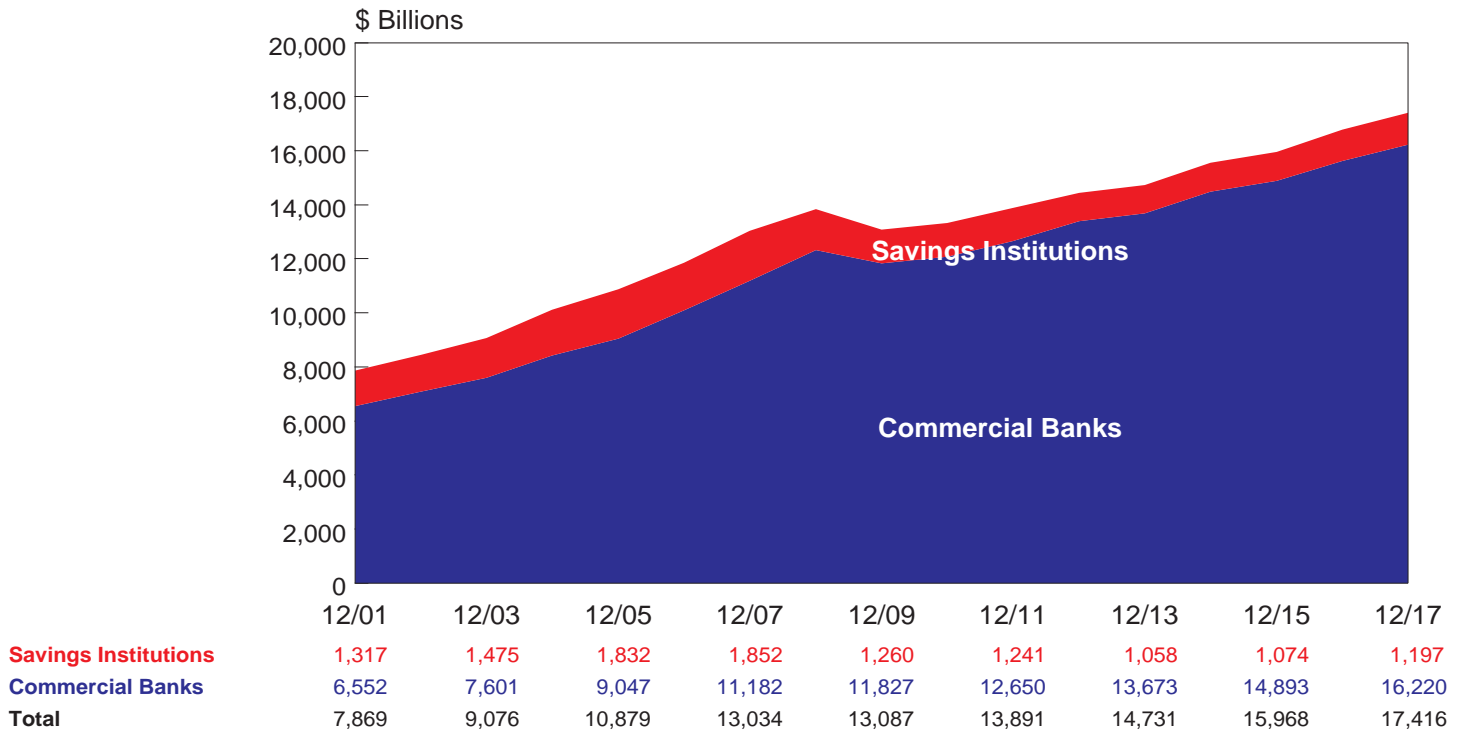
Number of FDIC-Insured Institutions

2001 - 2017



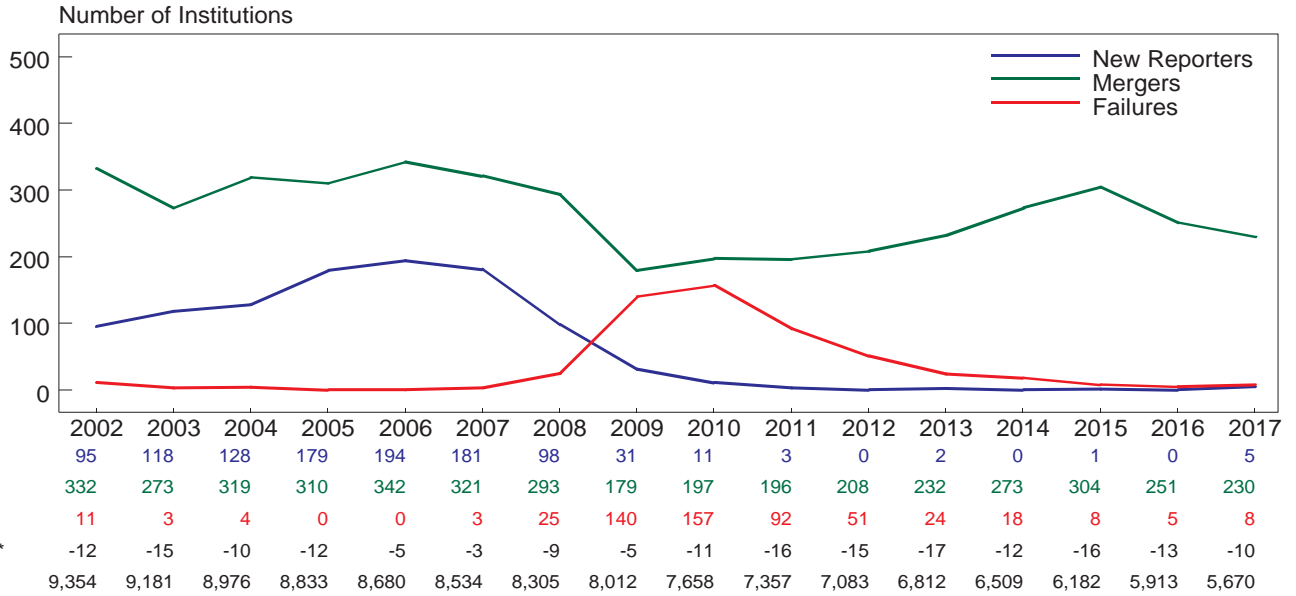
Assets of FDIC-Insured Institutions

2001 - 2017



Changes in the Number of FDIC-Insured Institutions

2002 - 2017



New Reporters

Mergers

Failures

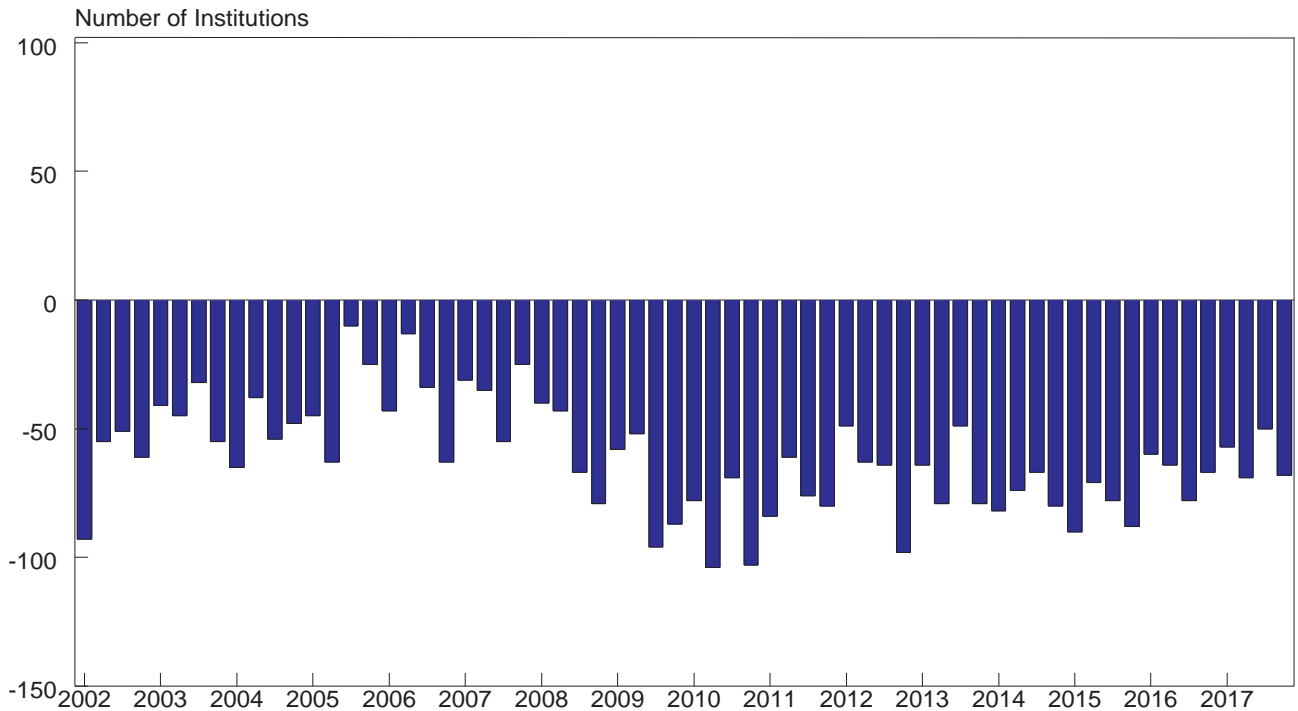
Other Changes, Net*

No. of Institutions at end of year

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

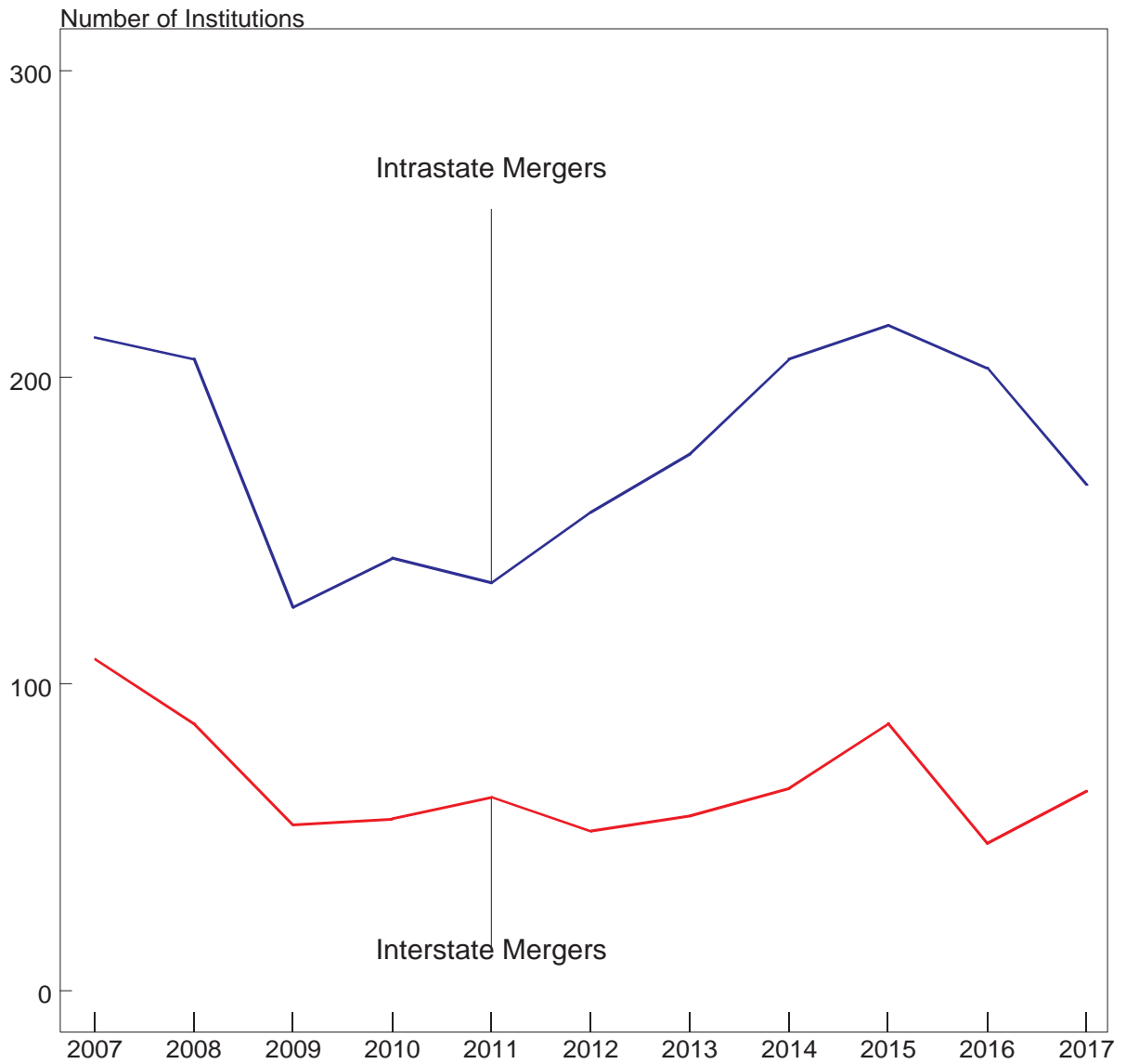
Quarterly Change in the Number of FDIC-Insured Institutions

2002-2017



Institution Mergers: Interstate vs. Intrastate

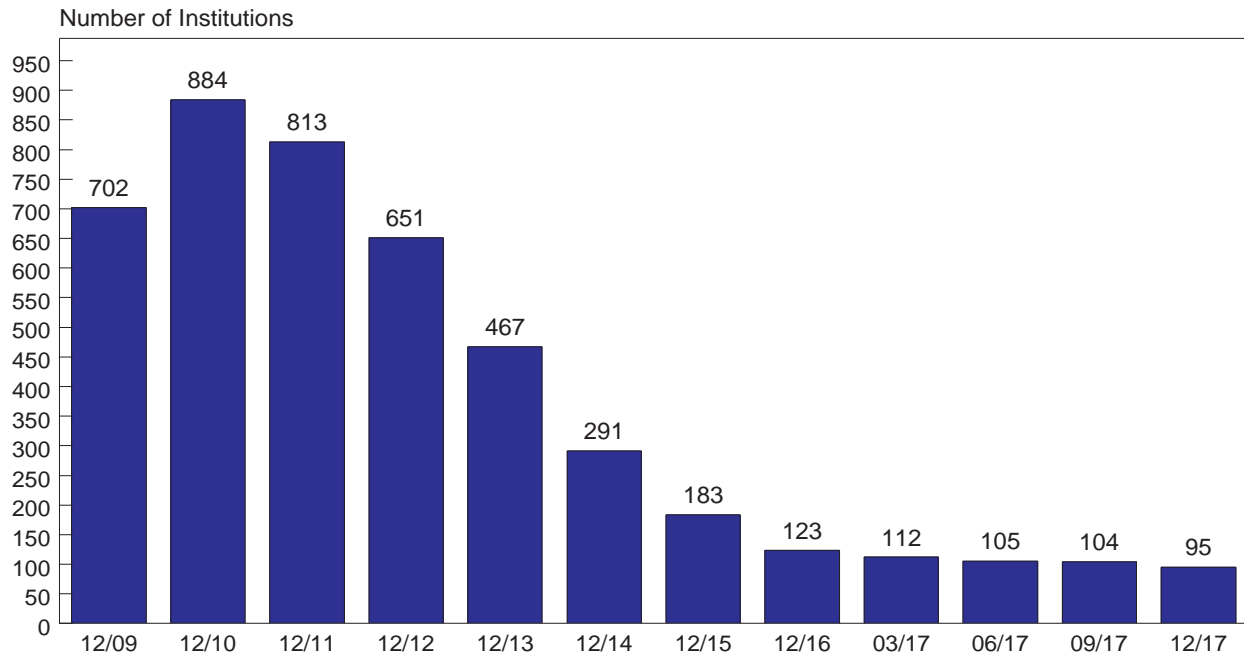
2007 - 2017



Intrastate Mergers	213	206	125	141	133	156	175	206	217	203	165
Interstate Mergers	108	87	54	56	63	52	57	66	87	48	65

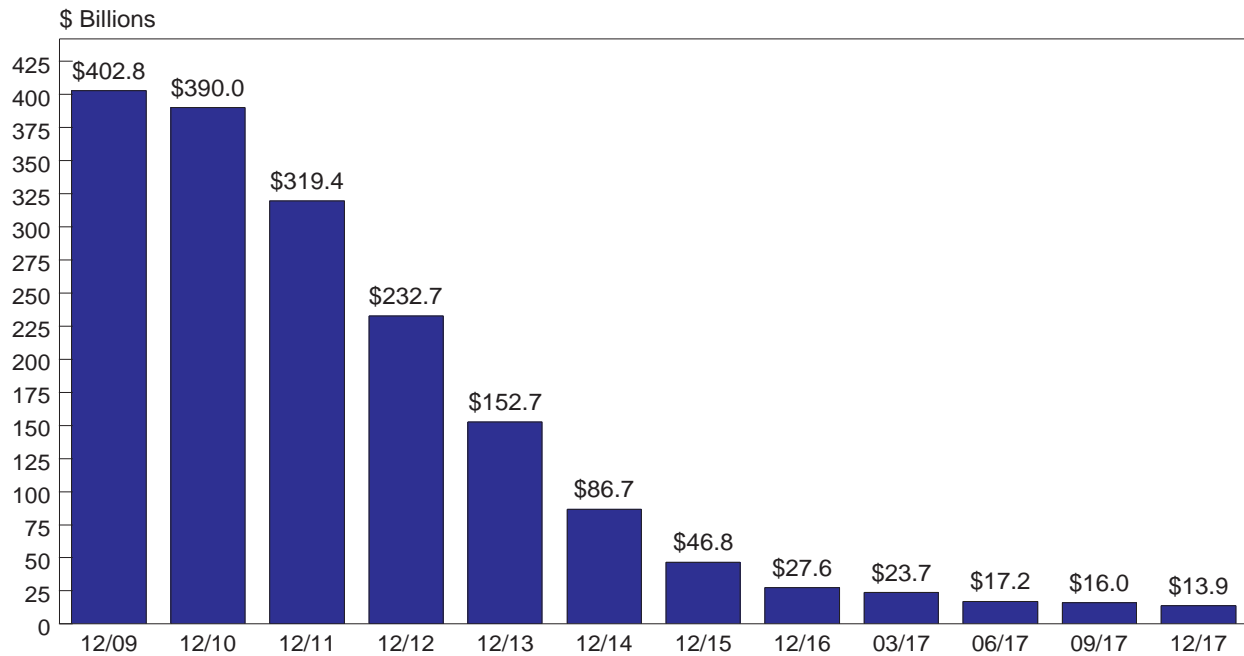
Number of FDIC-Insured "Problem" Institutions

2009-2017



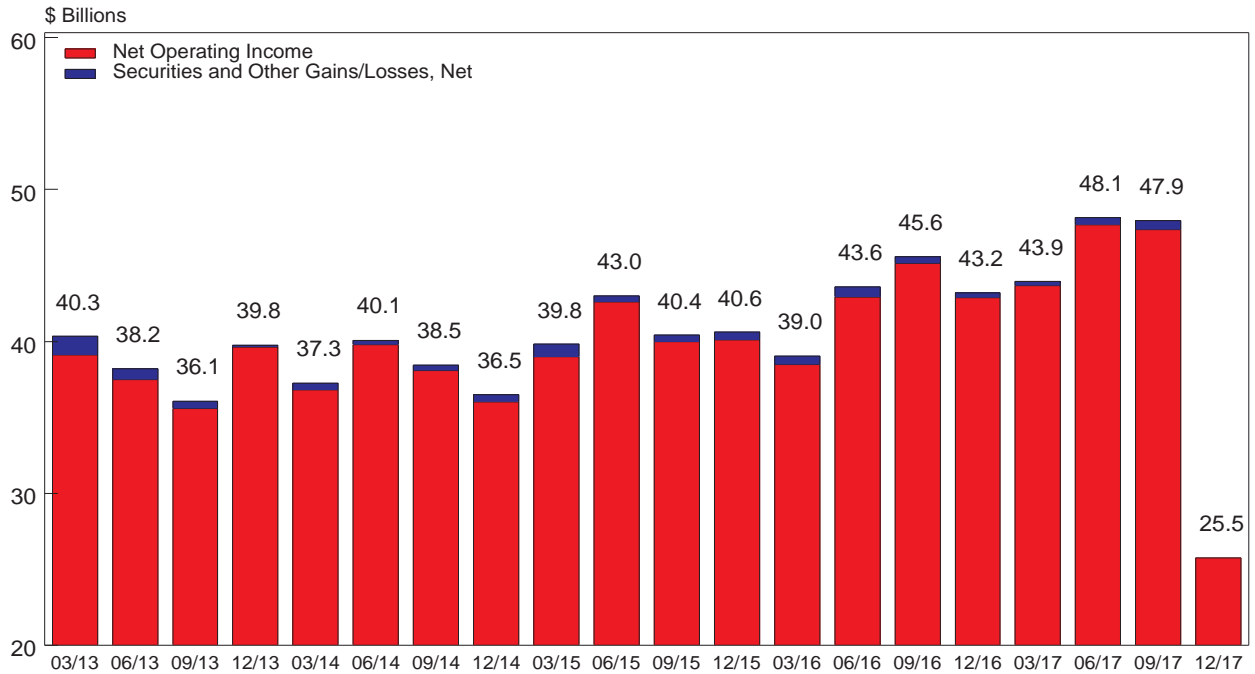
Assets of FDIC-Insured "Problem" Institutions

2009-2017



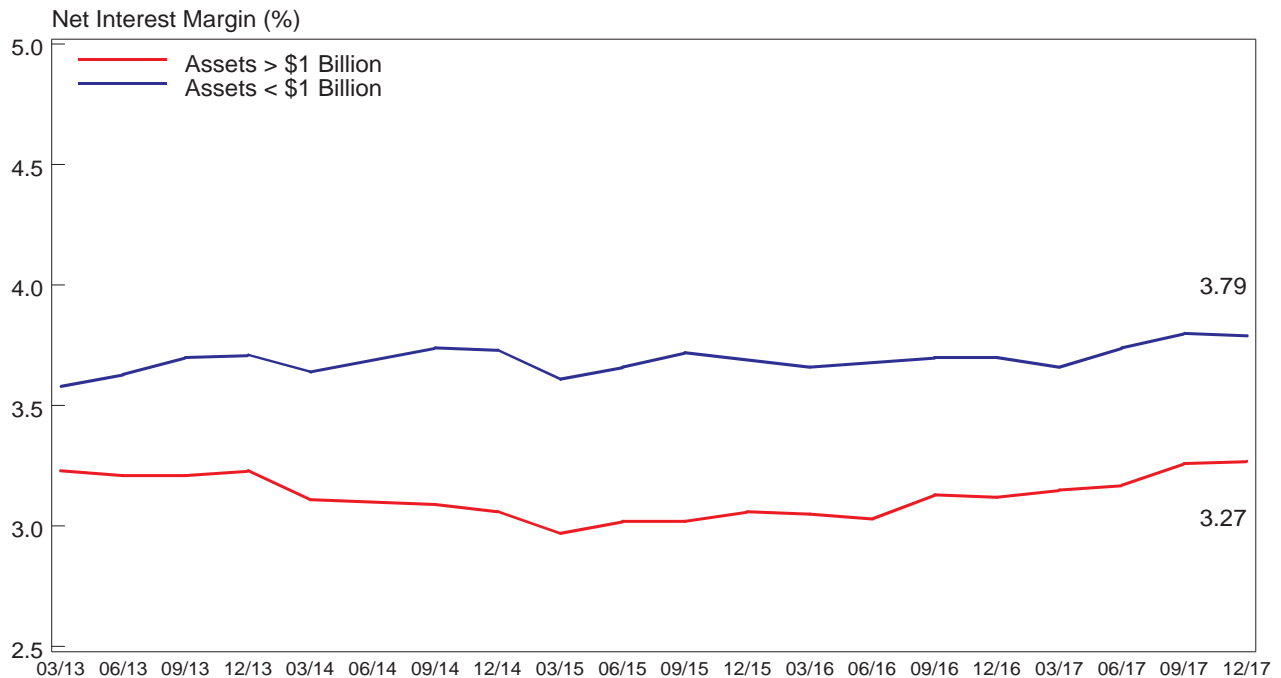
Quarterly Net Income

2013-2017



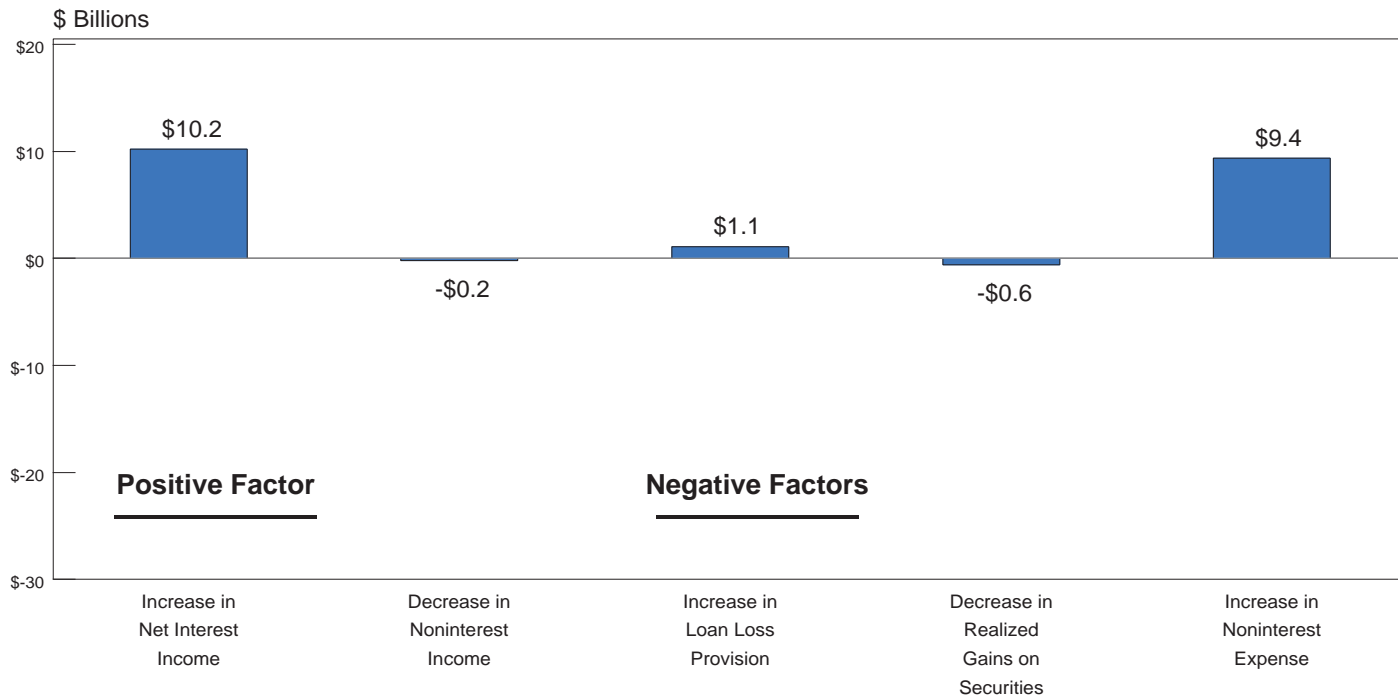
Quarterly Net Interest Margins, Annualized

2013 - 2017



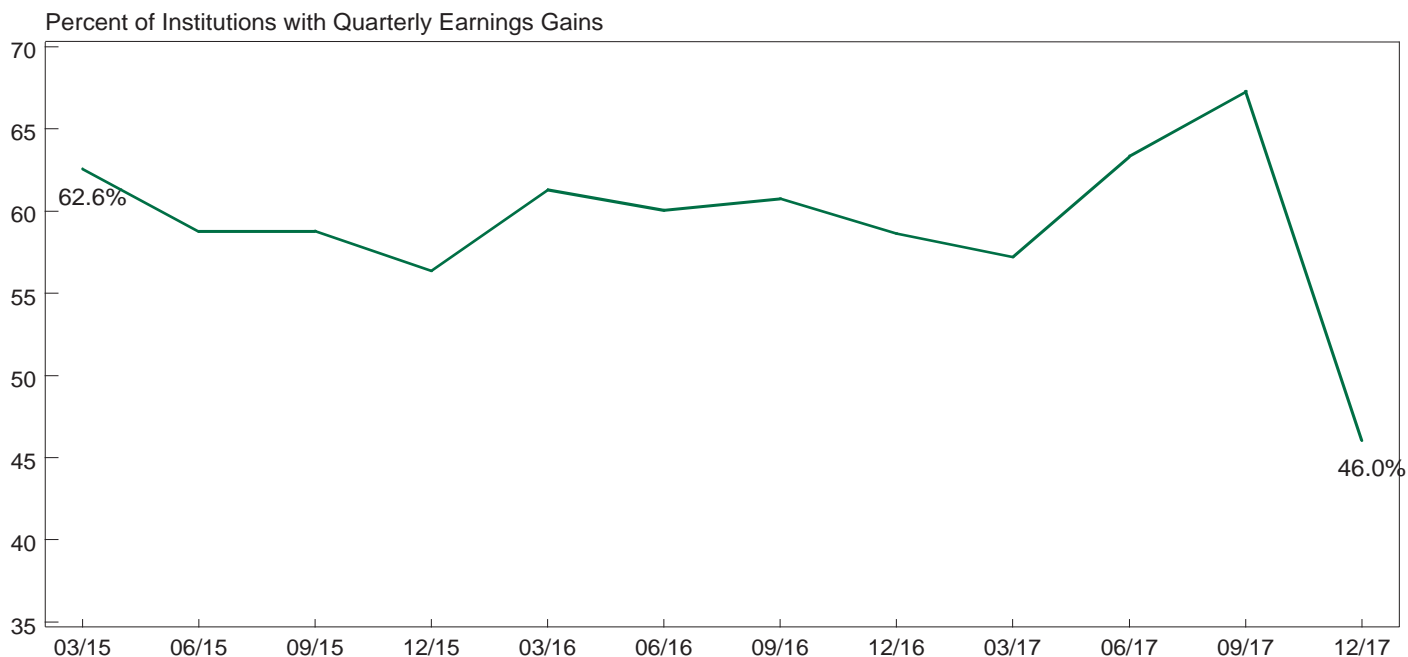
Major Factors Affecting Earnings

4th Quarter 2017 vs. 4th Quarter 2016



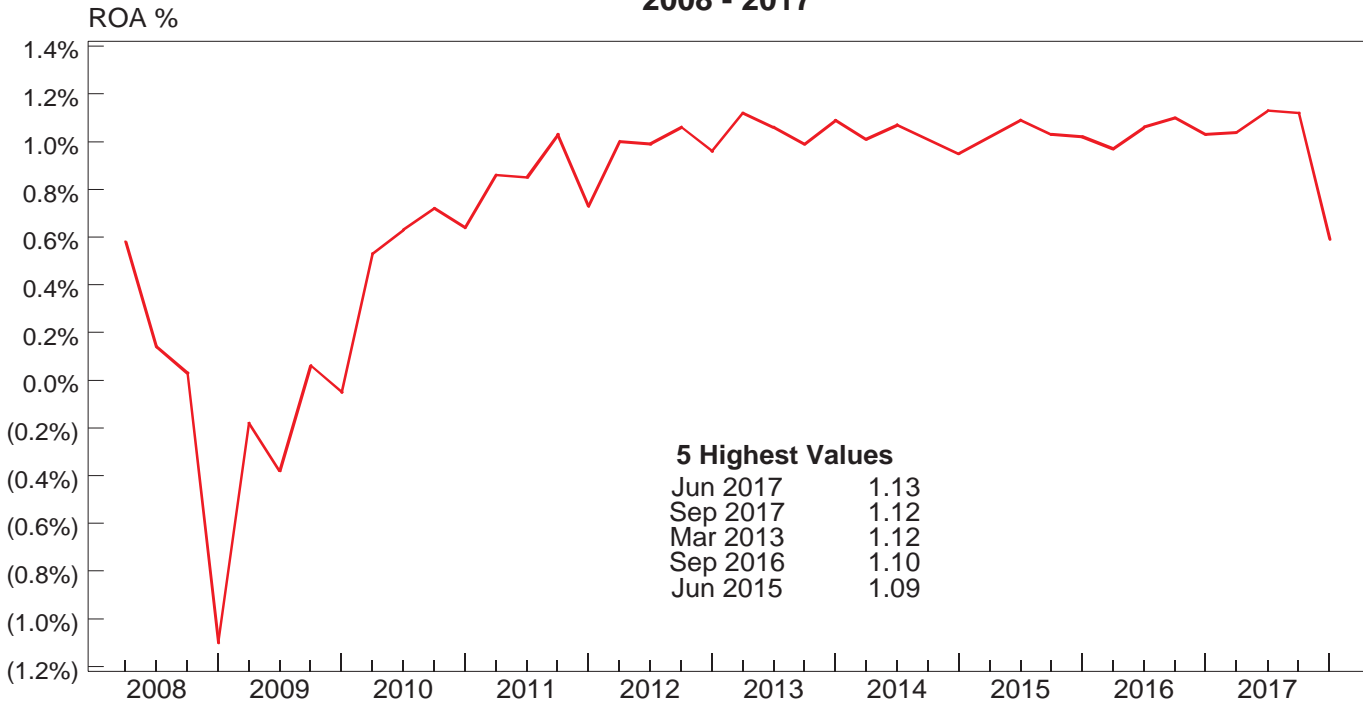
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2015-2017



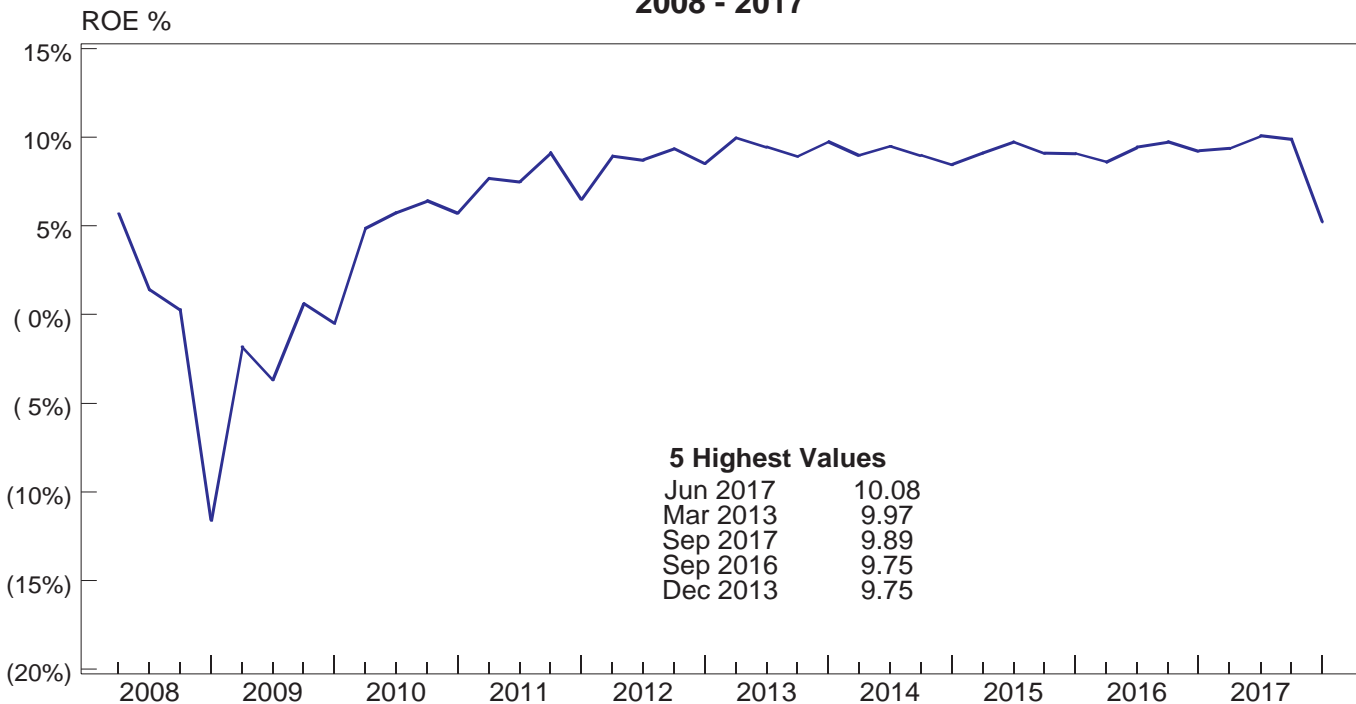
Quarterly Return on Assets (ROA), Annualized

2008 - 2017



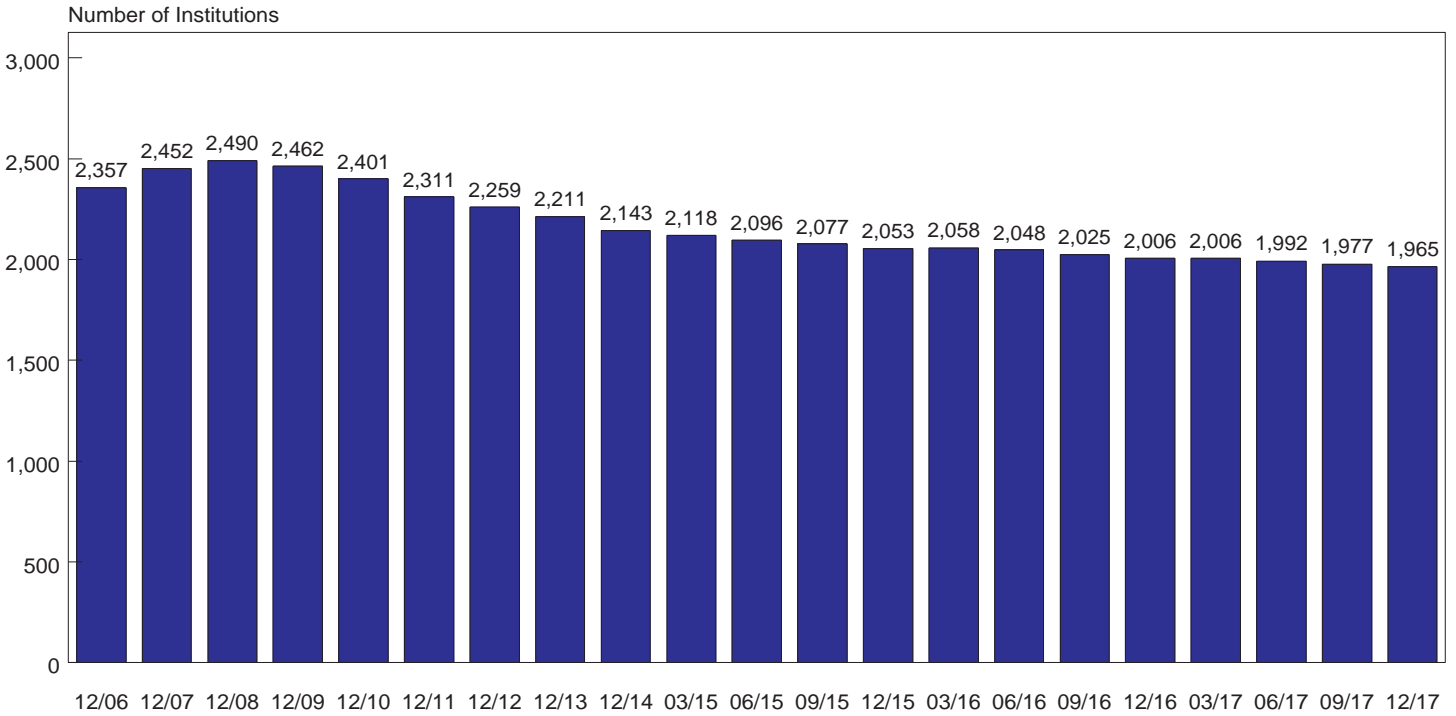
Quarterly Return on Equity (ROE), Annualized

2008 - 2017



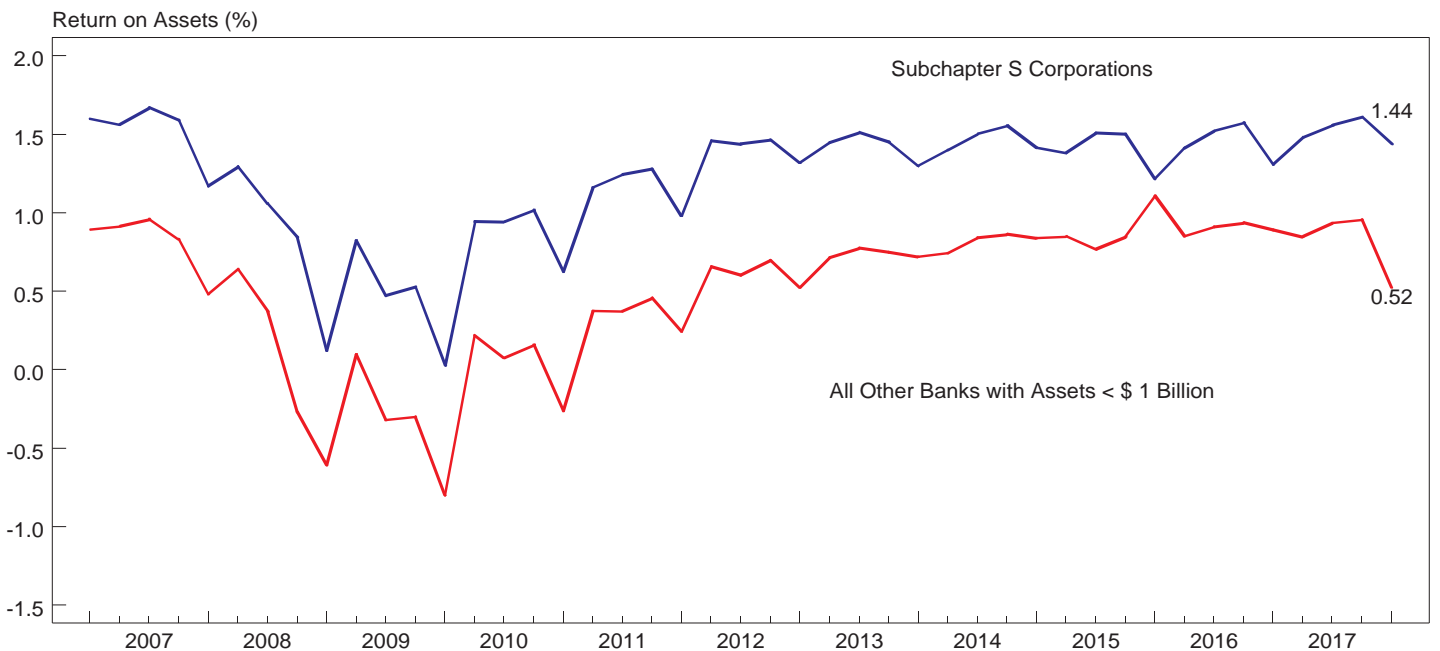
Number of Subchapter S Corporations

2006-2017



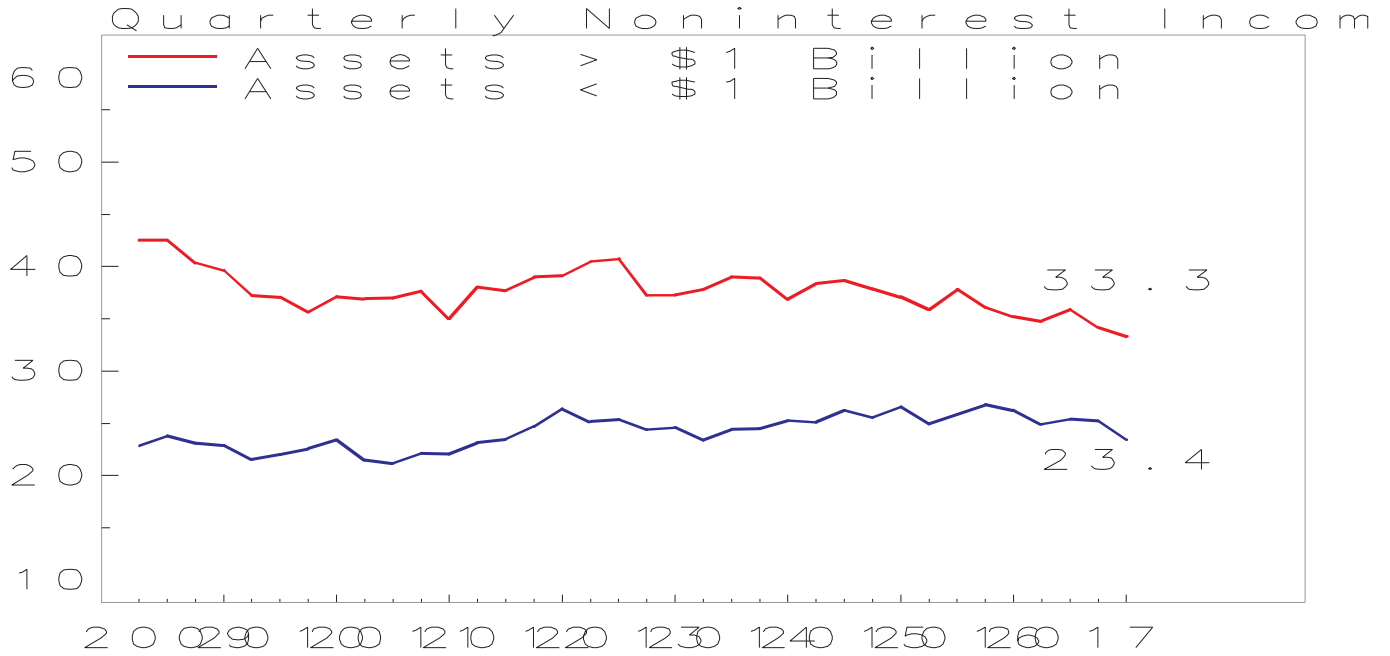
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2006-2017



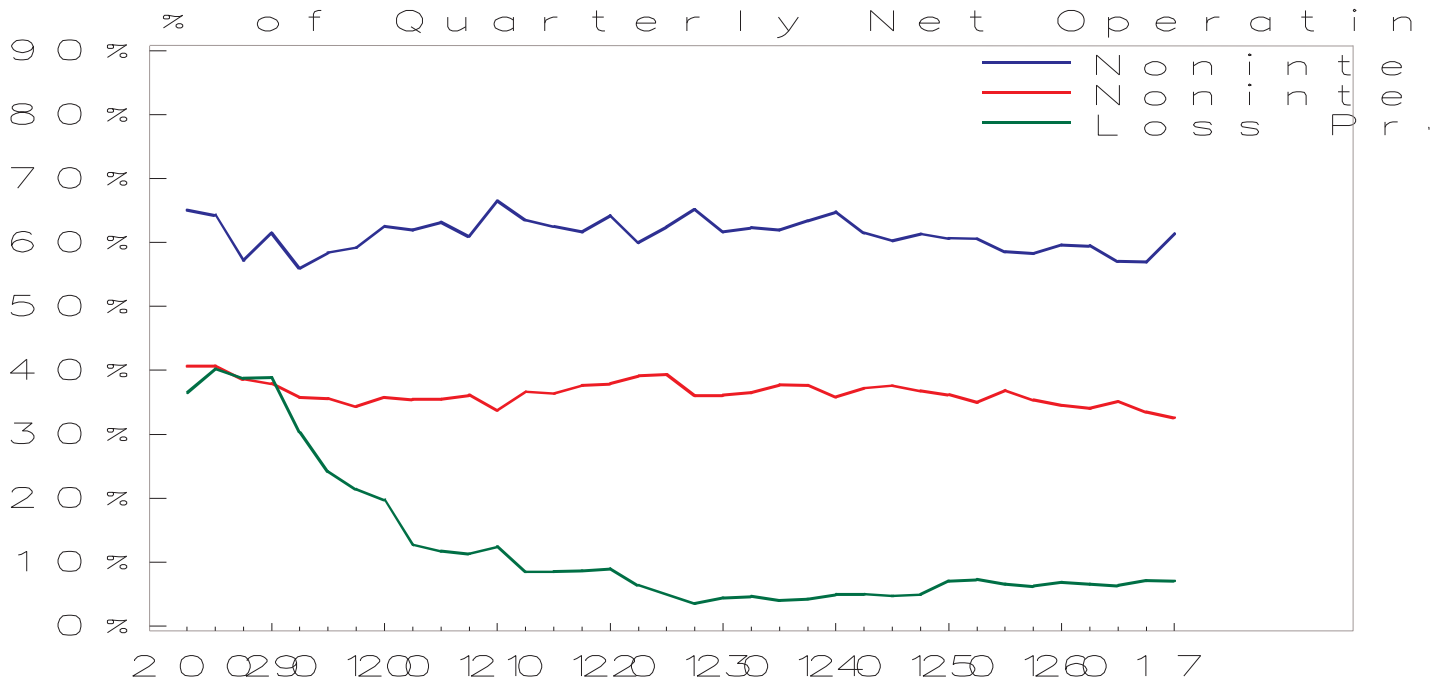
Noninterest Income as a Percentage of Net Operating

2009 – 2017



FDIC-Insured Institutions' Noninterest Income as a Percentage of Net Operating Revenue

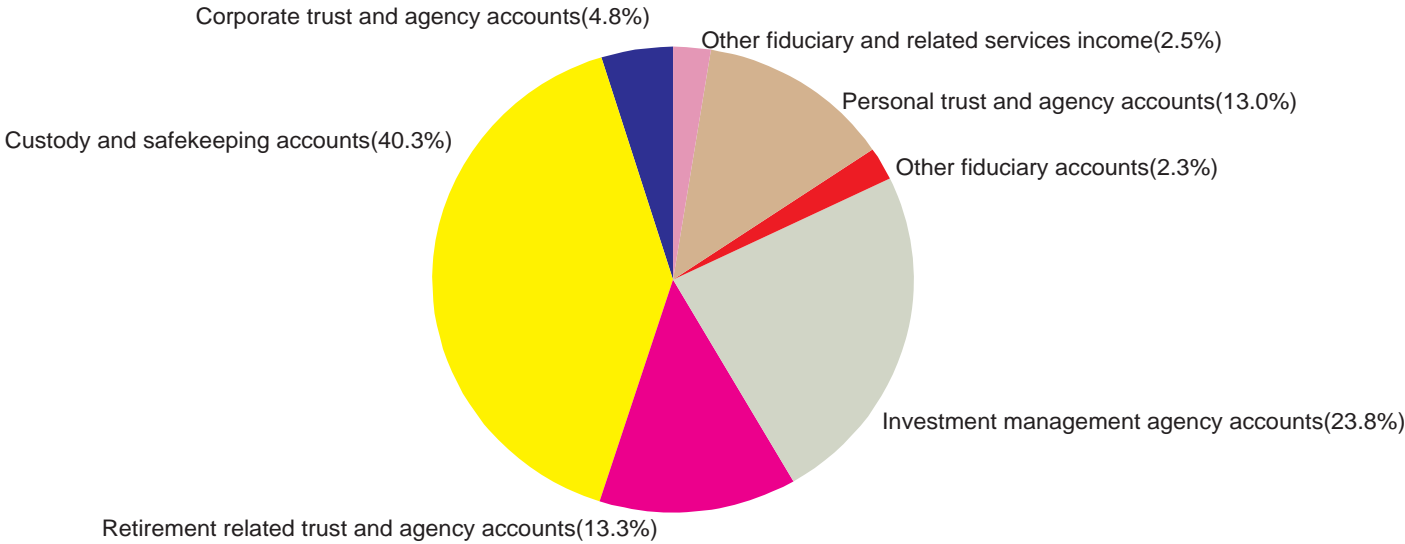
2009 – 2017



* Net operating revenue equals net

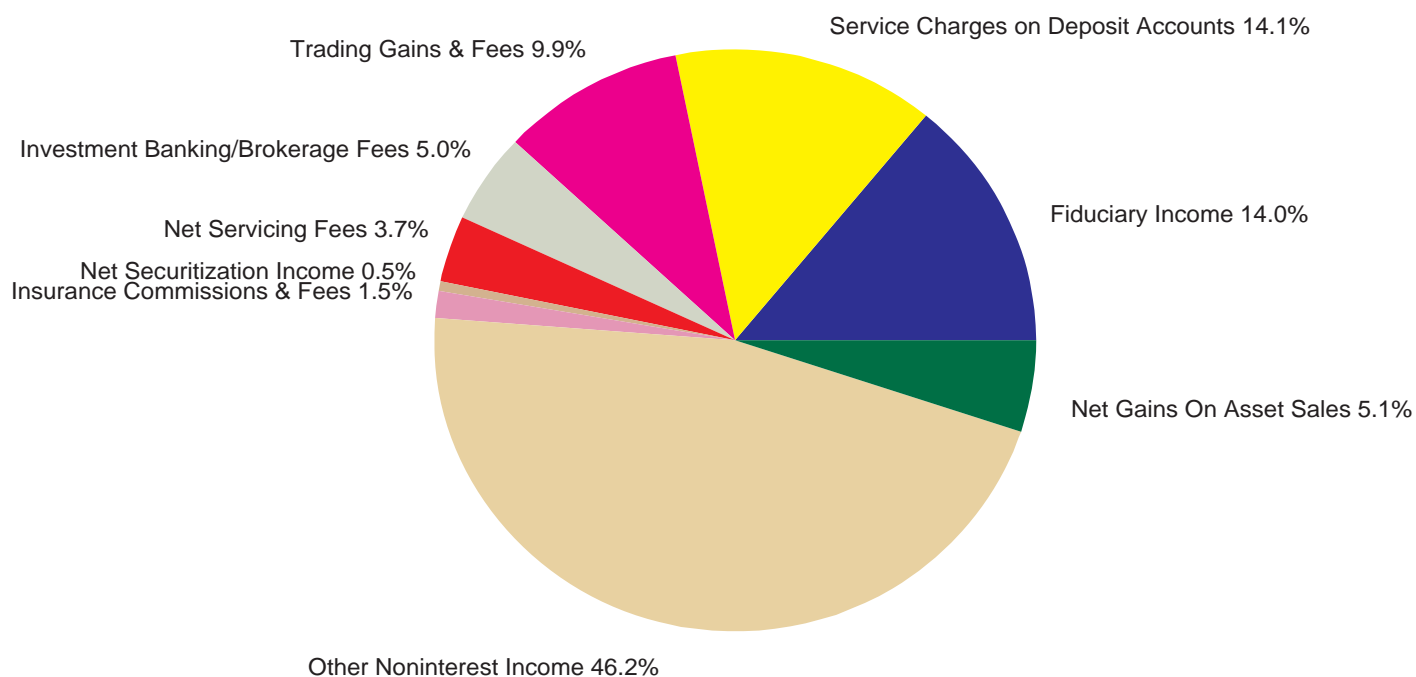
Composition of Fiduciary and Related Services Income

Full Year 2017



Composition of Noninterest Income

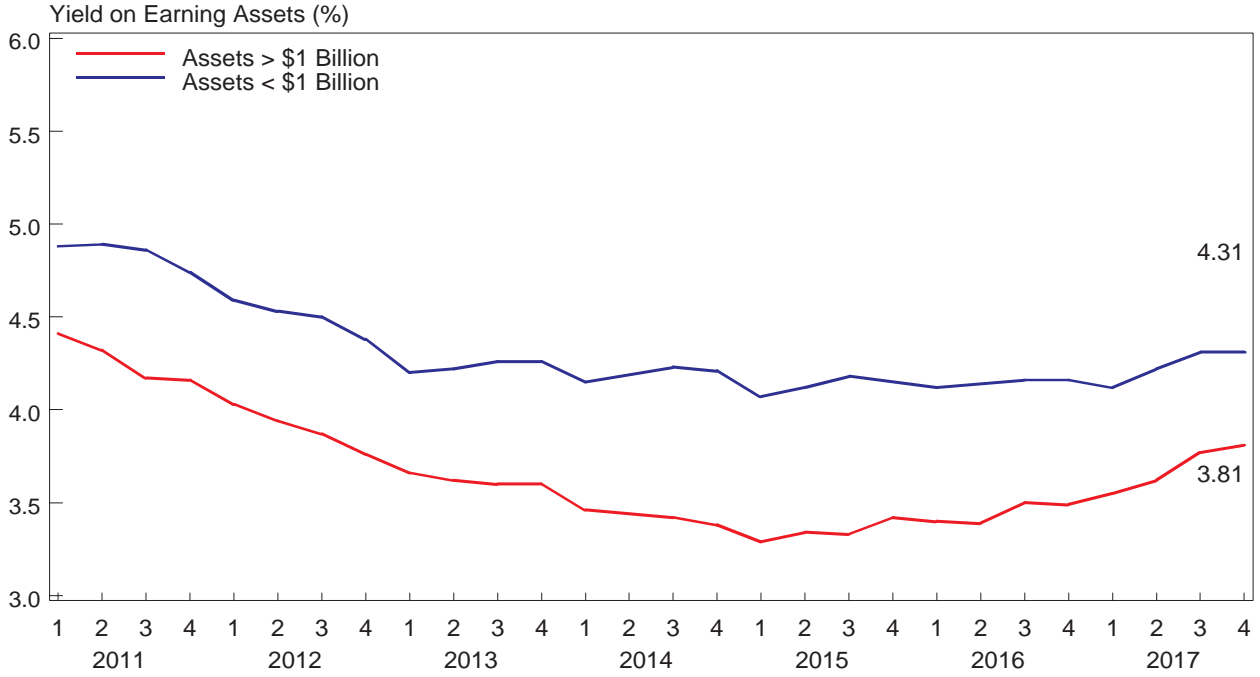
December 31, 2017



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$35,869	1,136	20.0%
Service Charges on Deposit Accounts	\$36,094	5,538	97.7%
Trading Gains & Fees	\$25,242	173	3.1%
Investment Banking/Brokerage Fees	\$12,750	1,589	28.0%
Venture Capital Revenue	-\$1	35	0.6%
Net Servicing Fees	\$9,465	2,147	37.9%
Net Securitization Income	\$1,362	50	0.9%
Insurance Commissions & Fees	\$3,827	2,367	41.7%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$12,252	2,557	45.1%
Net Gains/Losses On OREO Sales	-\$99	3,232	57.0%
Net Gains/Losses On Sales Of Other Assets	\$788	2,271	40.1%
Other Noninterest Income	\$117,927	5,634	99.4%
Total Noninterest Income	\$255,479	5,662	99.9%

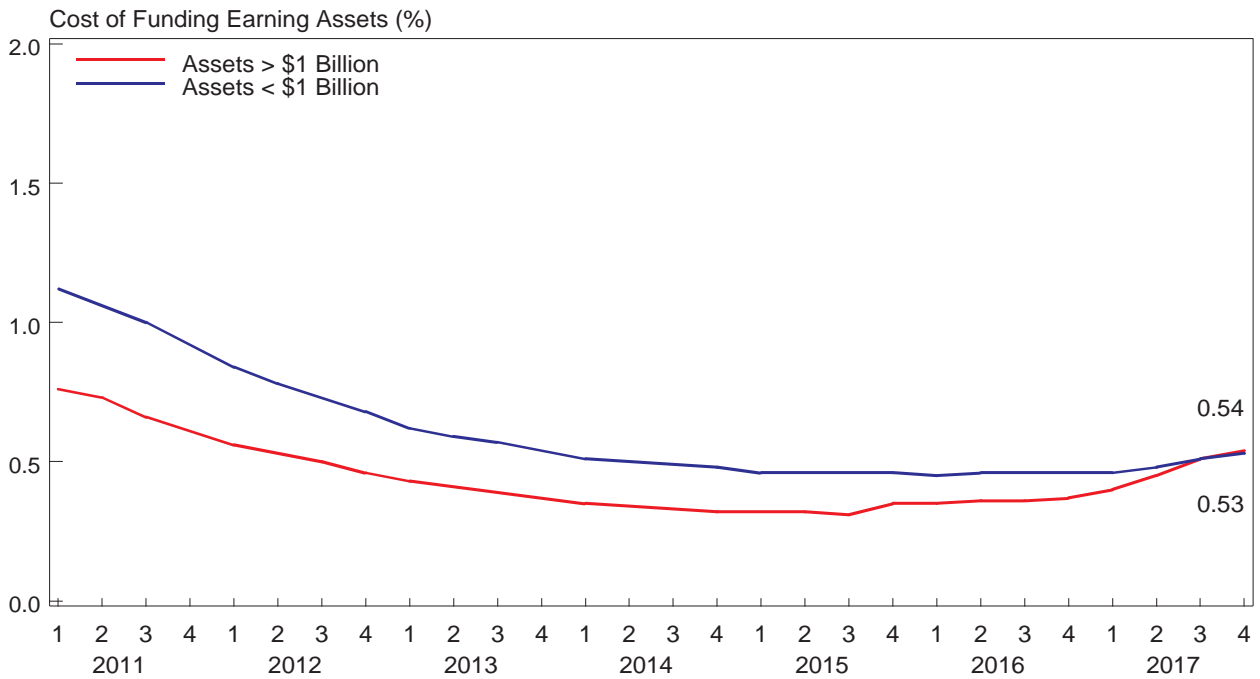
Quarterly Yield on Earning Assets

2011 - 2017



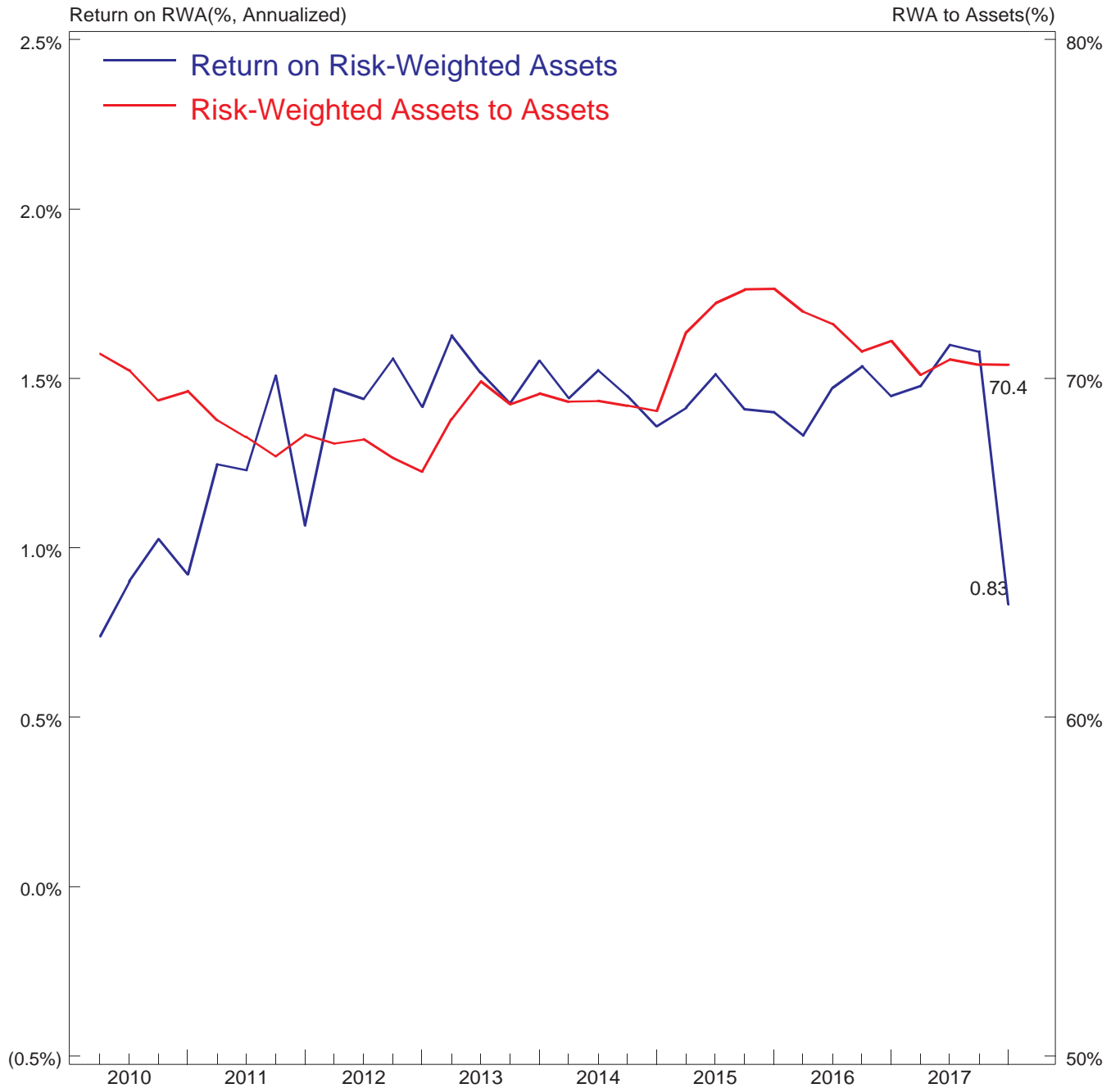
Quarterly Cost of Funding Earning Assets

2011 - 2017



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

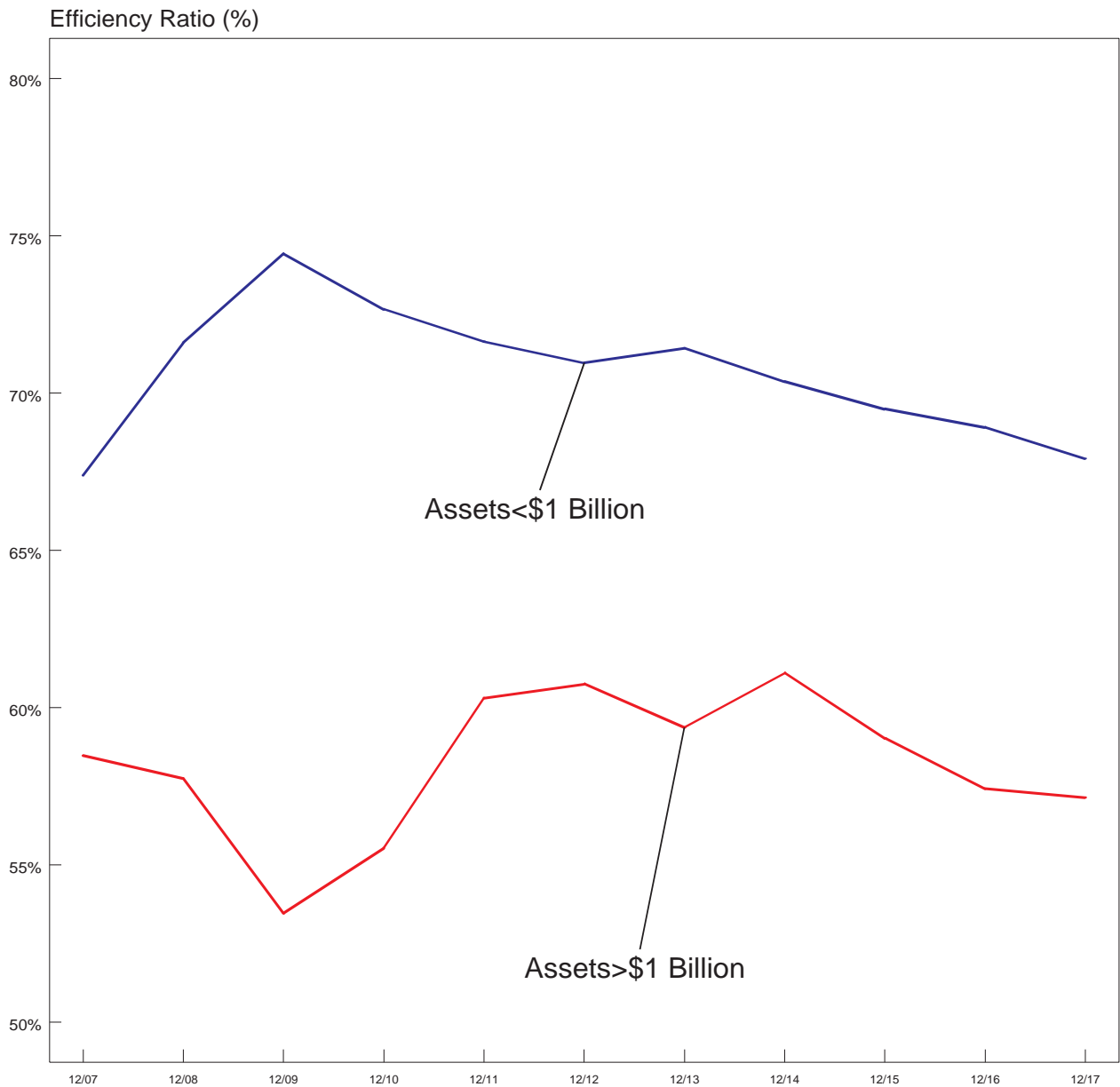
2010 - 2017



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

Annual Efficiency Ratios*

2007 - 2017

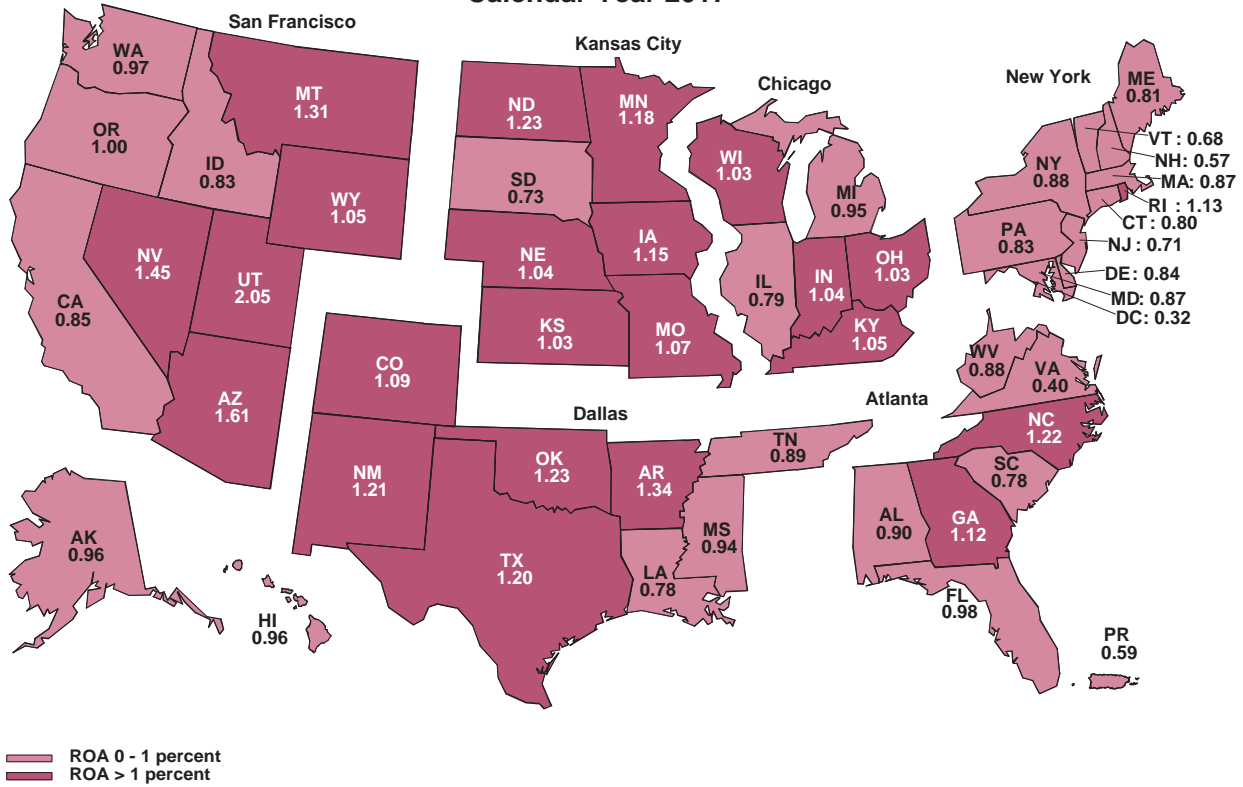


Assets <\$1 Billion	67.38	71.59	74.42	72.66	71.63	70.96	71.42	70.36	69.49	68.91	67.92
Assets >\$1 Billion	58.47	57.74	53.46	55.53	60.30	60.75	59.37	61.10	59.02	57.42	57.14
Total	59.49	59.35	55.53	57.17	61.38	61.70	60.46	61.91	59.90	58.33	57.94

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

Return on Assets (ROA)

Calendar Year 2017



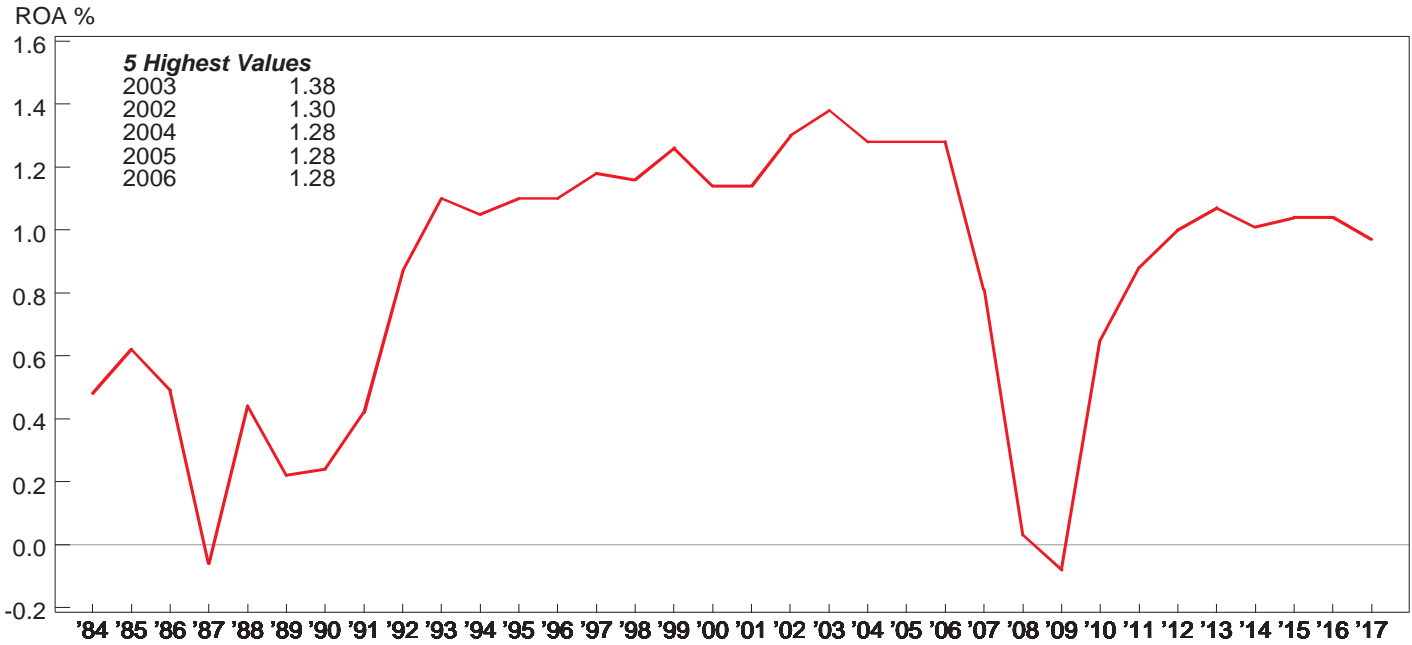
ROA Rankings by State

	No. of Inst. as of 12/31/17	2017	2016	Change*		No. of Inst. as of 12/31/17	2017	2016	Change*
1 Utah	44	2.05	2.14	(9)	28 Hawaii	8	0.96	1.10	(14)
2 Arizona	15	1.61	2.38	(77)	29 Michigan	98	0.95	1.09	(14)
3 Nevada	18	1.45	1.24	21	30 Mississippi	77	0.94	0.90	4
4 Arkansas	97	1.34	1.32	2	31 Alabama	120	0.90	0.83	7
5 Montana	50	1.31	1.38	(7)	32 Tennessee	151	0.89	1.07	(18)
6 North Dakota	76	1.23	1.22	1	33 New York	141	0.88	0.86	2
7 Oklahoma	208	1.23	1.30	(7)	34 West Virginia	55	0.88	0.95	(7)
8 North Carolina	52	1.22	1.16	6	35 Maryland	50	0.87	0.94	(7)
9 New Mexico	39	1.21	1.22	(1)	36 Massachusetts	124	0.87	0.86	1
10 Texas	454	1.20	1.05	15	37 California	166	0.85	0.89	(4)
11 Minnesota	306	1.18	1.19	(1)	38 Delaware	22	0.84	0.94	(10)
12 Iowa	296	1.15	1.18	(3)	39 Idaho	13	0.83	0.90	(7)
13 Rhode Island	9	1.13	0.79	34	40 Pennsylvania	156	0.83	0.79	4
14 Georgia	177	1.12	1.02	10	41 Maine	26	0.81	0.87	(6)
15 Colorado	84	1.09	1.11	(2)	42 Connecticut	42	0.80	0.75	5
16 Missouri	270	1.07	1.01	6	43 Illinois	453	0.79	0.85	(6)
17 Kentucky	155	1.05	1.02	3	44 Louisiana	125	0.78	0.06	72
18 Wyoming	32	1.05	1.05	0	45 South Carolina	53	0.78	0.92	(14)
19 Indiana	108	1.04	1.04	0	46 South Dakota	68	0.73	1.09	(36)
20 Nebraska	175	1.04	1.22	(18)	47 New Jersey	85	0.71	0.82	(11)
21 Kansas	247	1.03	1.04	(1)	48 Vermont	11	0.68	0.79	(11)
22 Ohio	189	1.03	1.02	1	49 Puerto Rico	5	0.59	0.51	8
23 Wisconsin	211	1.03	1.03	0	50 New Hampshire	18	0.57	0.56	1
24 Oregon	20	1.00	0.99	1	51 Virginia	78	0.40	0.76	(36)
25 Florida	133	0.98	0.84	14	52 District of Col.	3	0.32	0.82	(50)
26 Washington	47	0.97	1.05	(8)					
27 Alaska	5	0.96	1.07	(11)					
					U.S. and Terr.	5,670	0.97	1.04	(7)

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

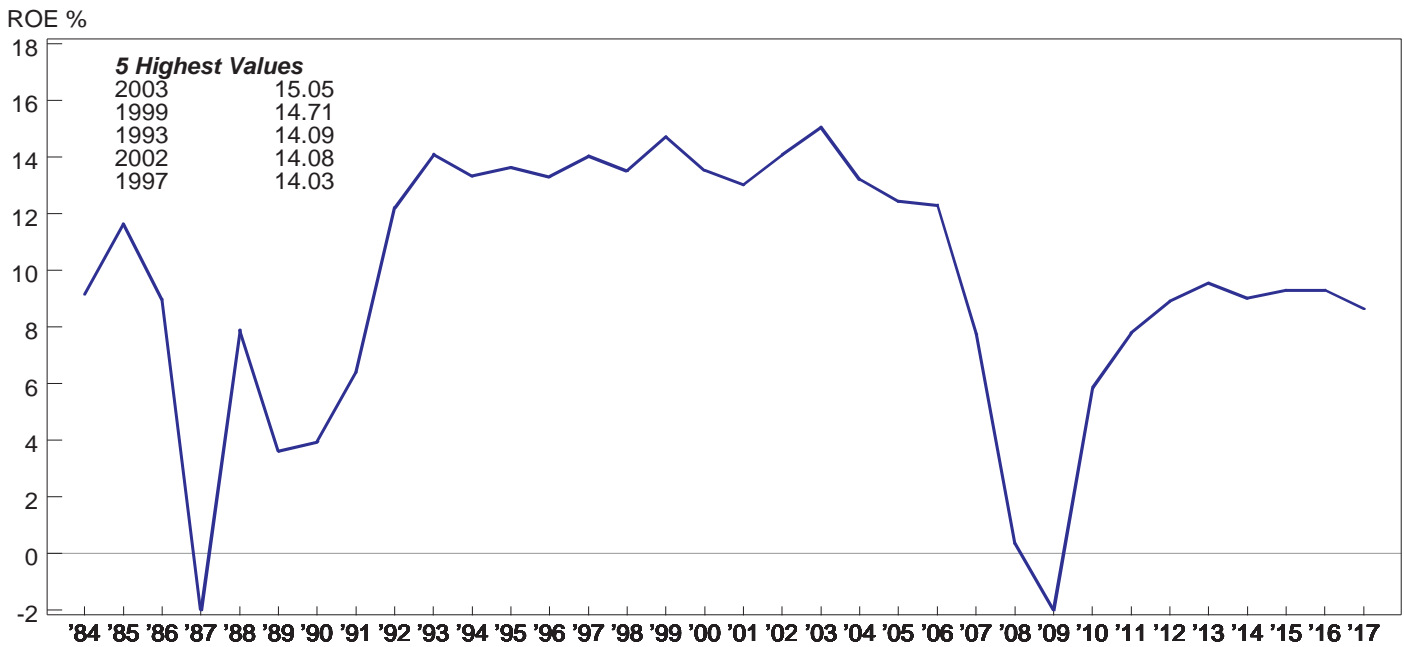
Annual Return on Assets (ROA)

1984 - 2017



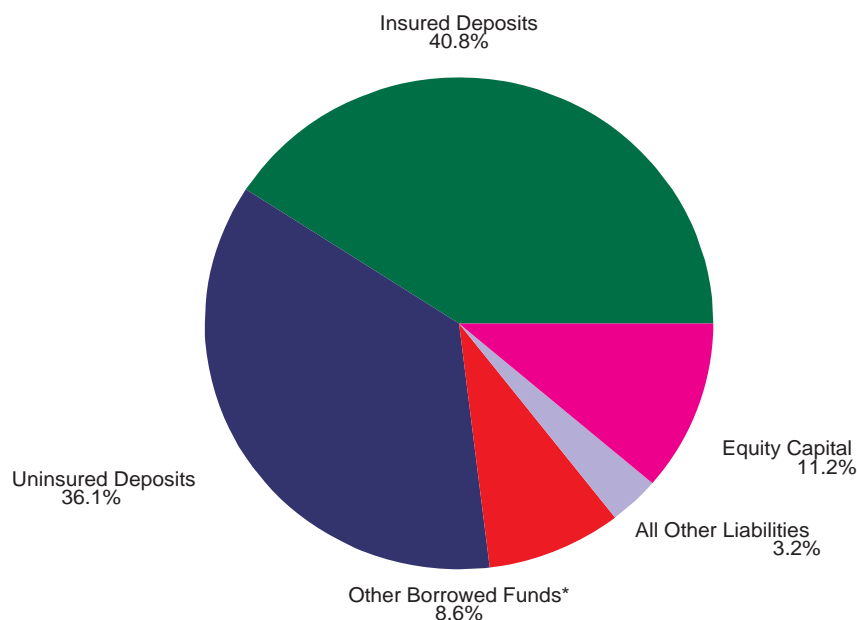
Annual Return on Equity (ROE)

1984 - 2017



Total Liabilities and Equity Capital

December 31, 2017

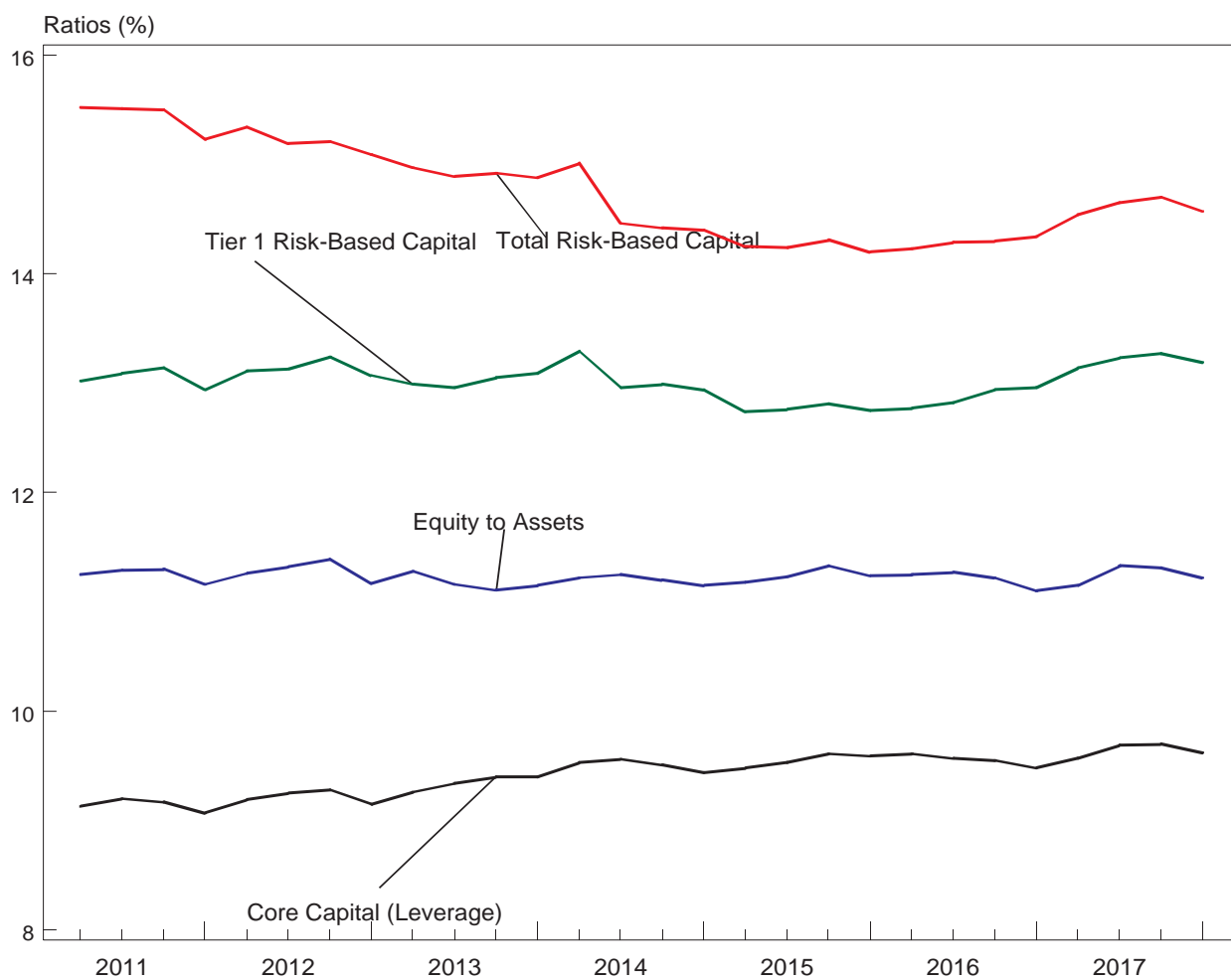


(\$ Billions)	12/31/16	12/31/17	% Change
Insured Deposits (estimated)	6,876	7,110	3.4
Uninsured Deposits	6,018	6,289	4.5
In Foreign Offices	1,247	1,318	5.7
Other Borrowed Funds*	1,413	1,496	5.9
All Other Liabilities	602	563	-6.5
Subordinated Debt	84	69	-17.9
Bank Equity Capital	1,863	1,954	4.9
Total Liabilities and Equity Capital	16,780	17,416	3.8

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

Capital Ratios

2011 - 2017

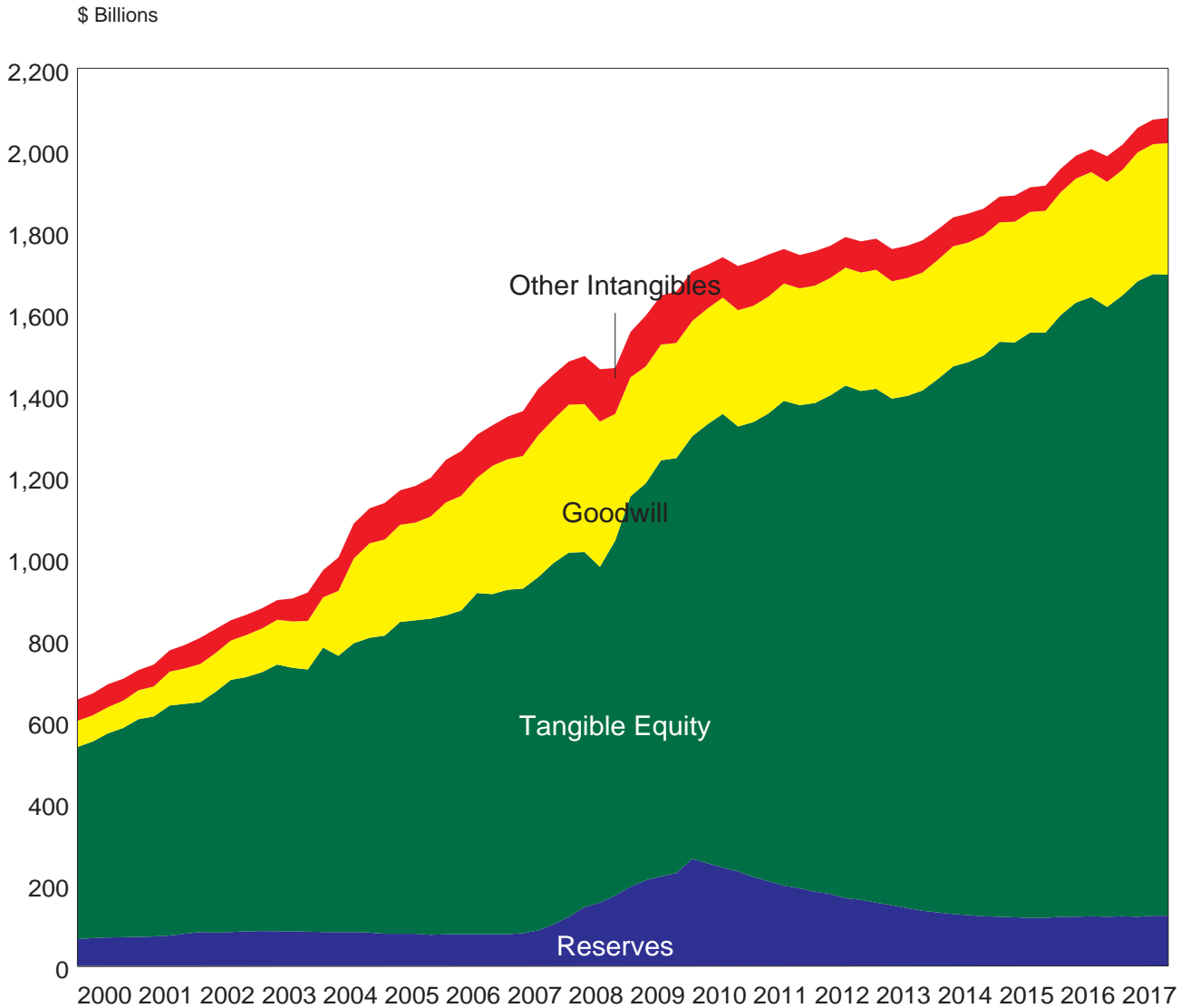


	12/11	12/12	12/13	12/14	12/15	12/16	12/17
Total Risk-Based Capital	15.23	15.09	14.88	14.40	14.20	14.34	14.57
Tier 1 Risk-Based Capital	12.94	13.07	13.09	12.94	12.75	12.96	13.19
Equity to Assets	11.16	11.17	11.15	11.15	11.24	11.10	11.22
Core Capital (Leverage)	9.07	9.15	9.40	9.44	9.59	9.48	9.62

Equity Capital and Reserves

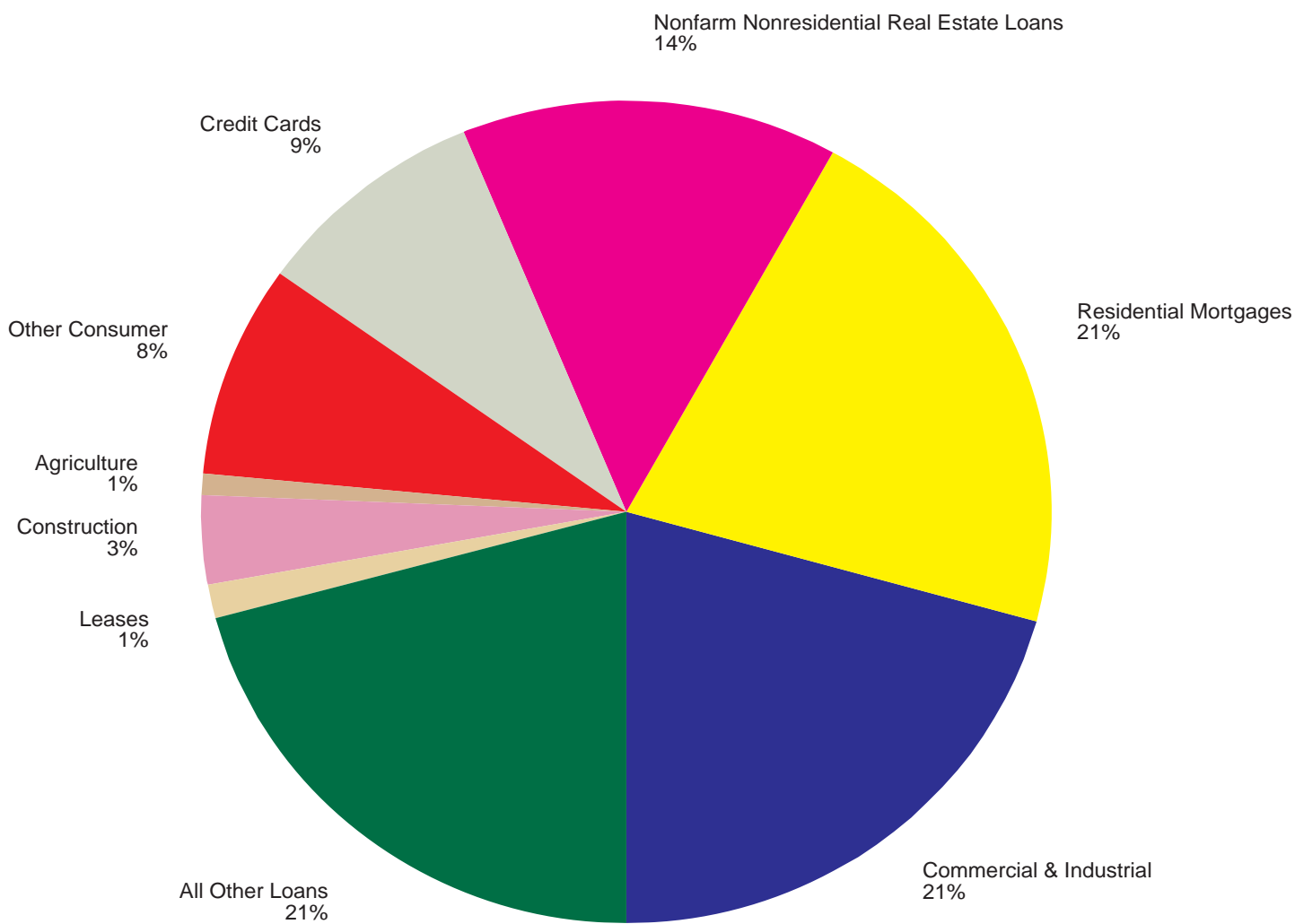
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2017



Loan Portfolio Composition

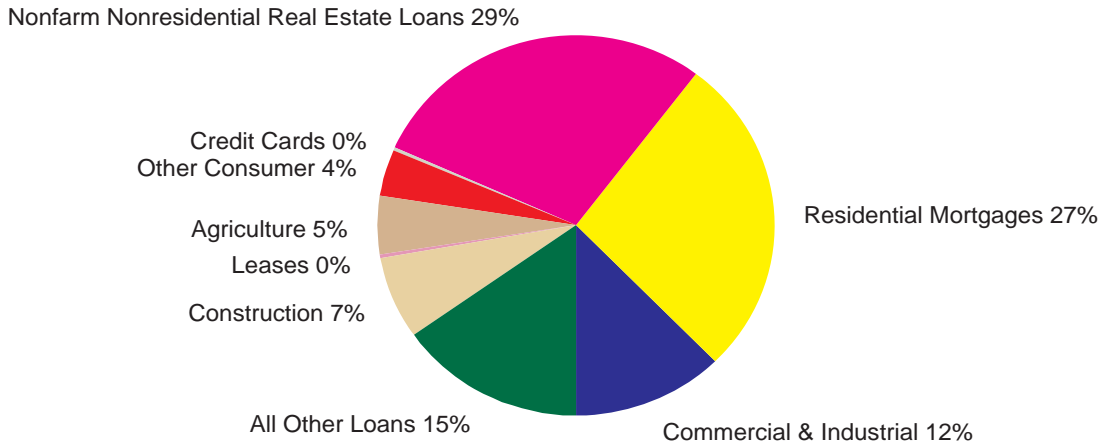
December 31, 2017



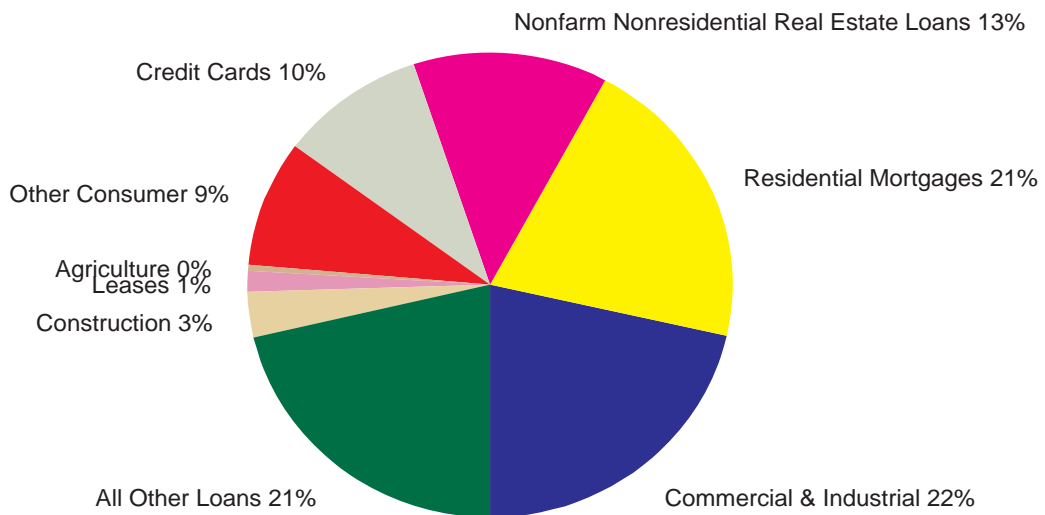
Loan Portfolio Composition by Asset Size

December 31, 2017

Assets < \$1 Billion

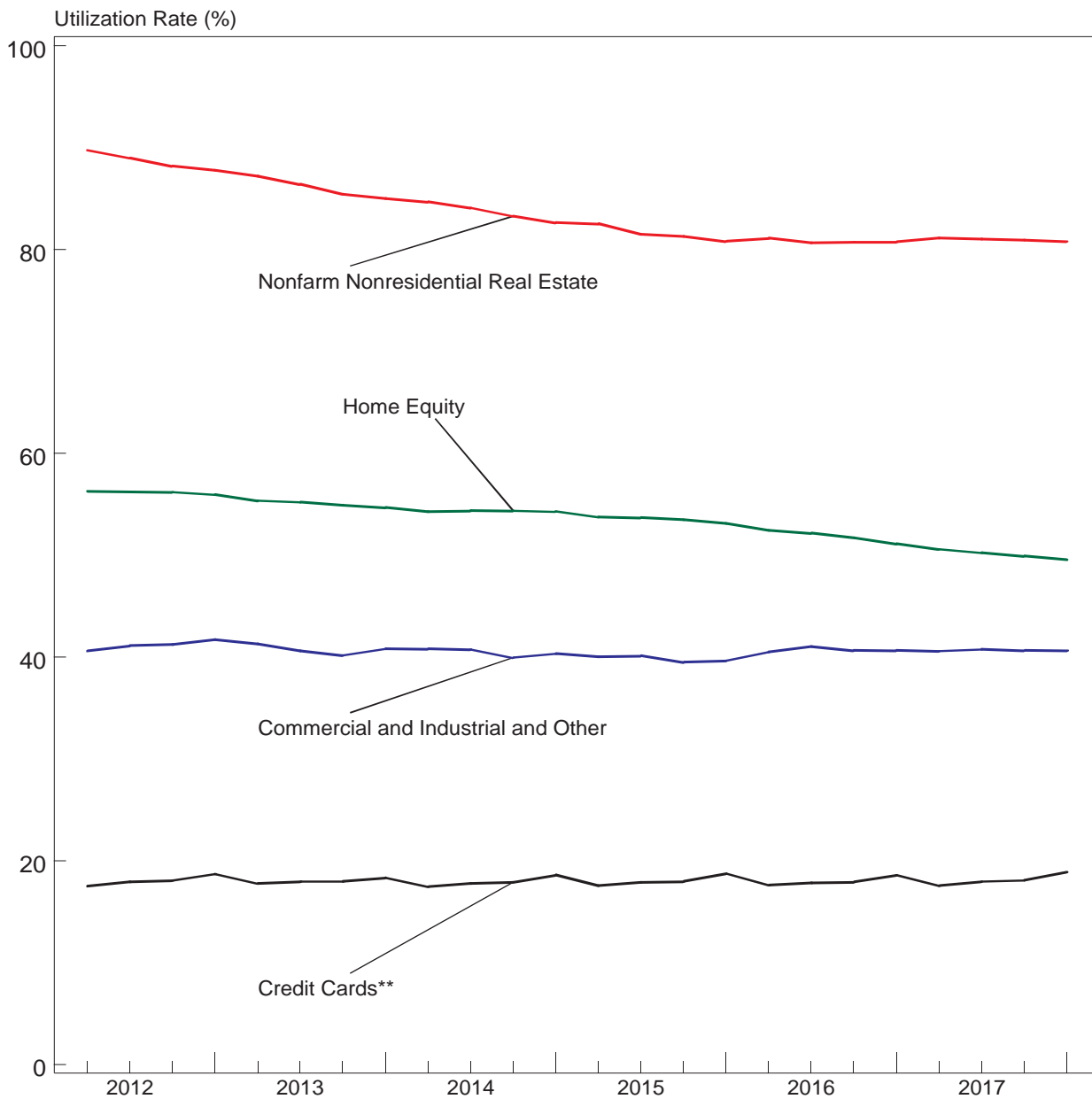


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2012-2017

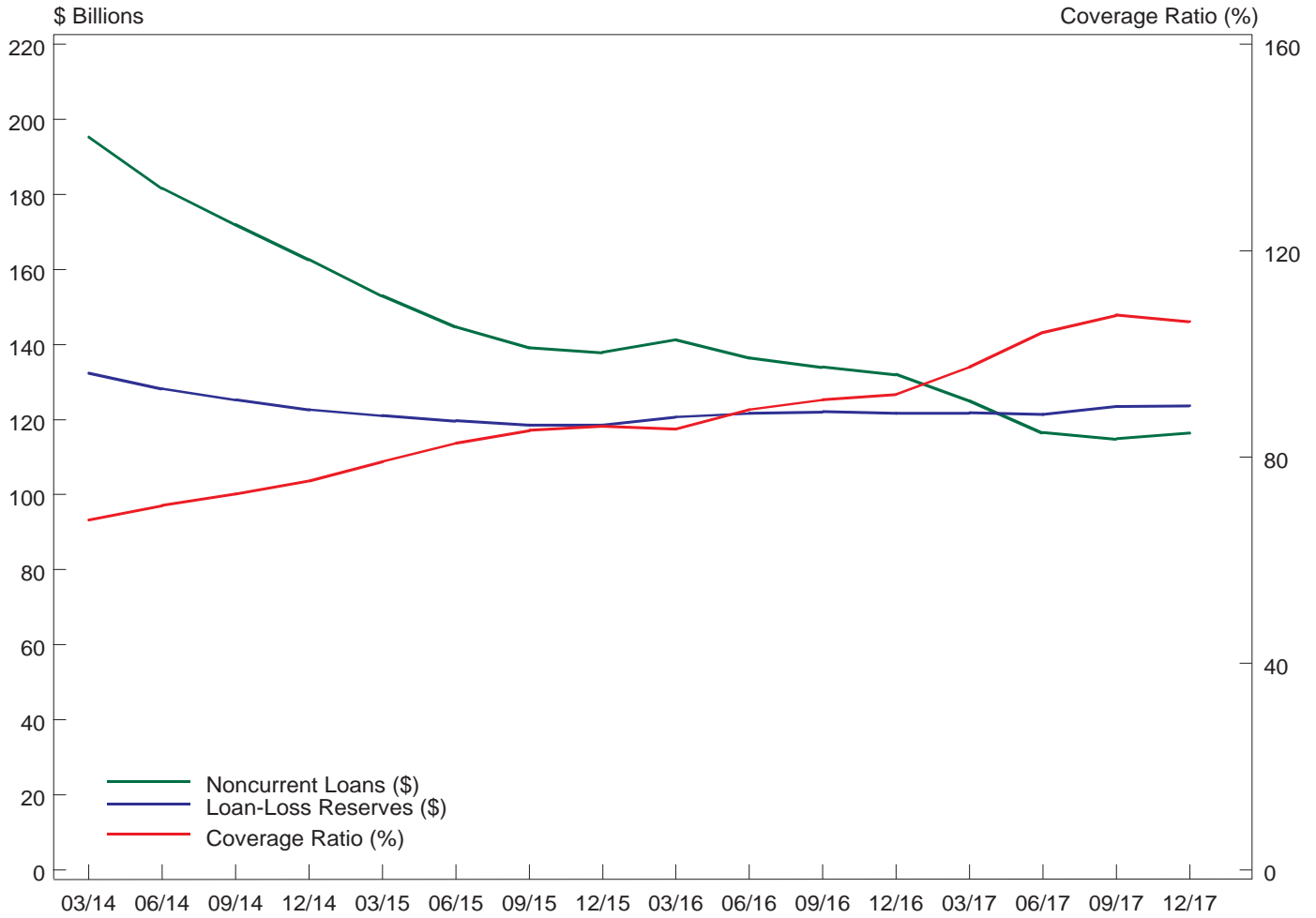


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2014-2017



Noncurrent Loans (\$ Billions)

195.2 181.6 171.9 162.7 153.0 144.7 139.2 137.9 141.2 136.4 134.0 132.0 125.0 116.5 114.8 116.4

Loan-Loss Reserves (\$ Billions)

132.3 128.2 125.3 122.6 121.1 119.6 118.6 118.6 120.7 121.7 122.1 121.7 121.8 121.4 123.5 123.7

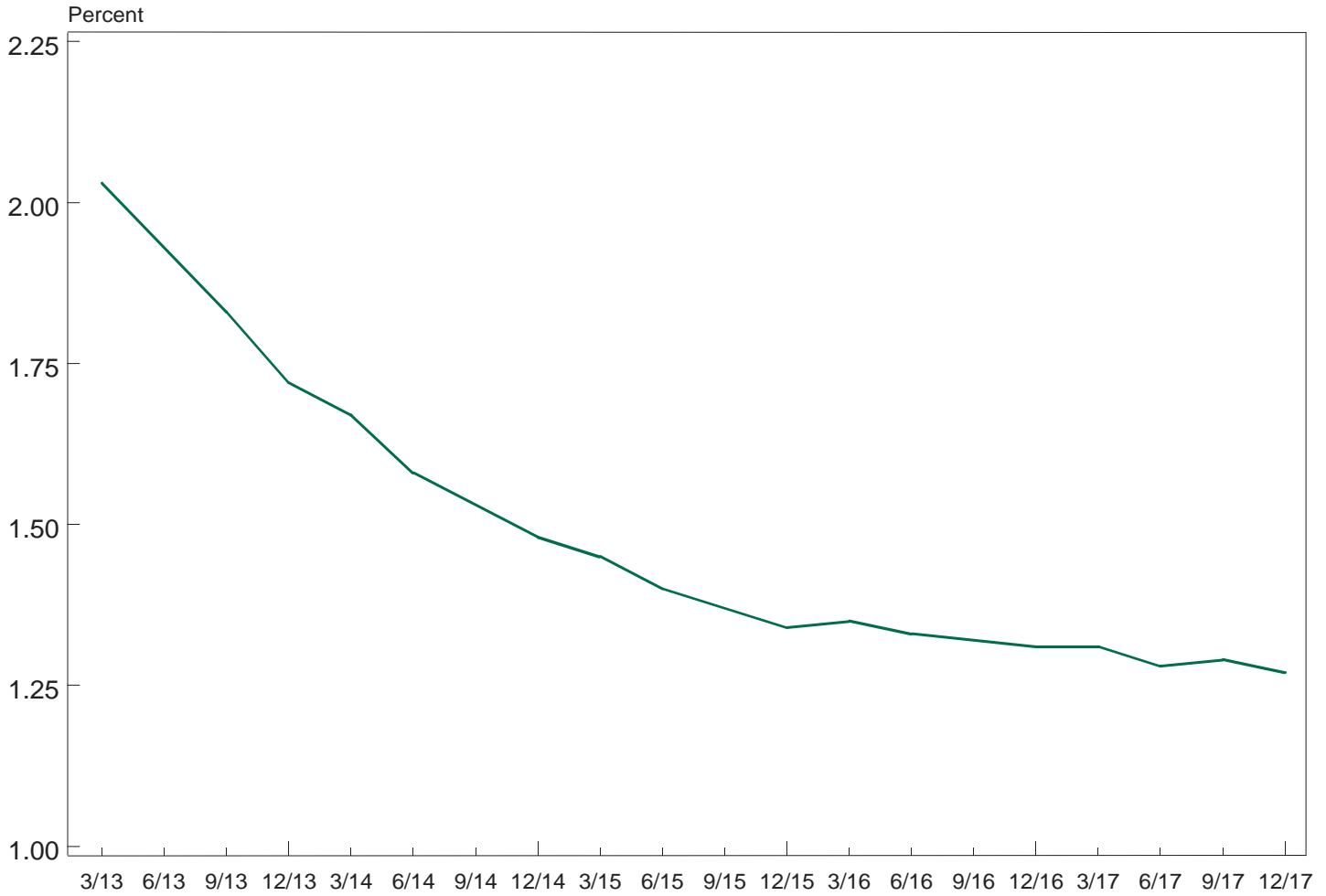
Coverage Ratio (%)

68 71 73 75 79 83 85 86 85 89 91 92 97 104 108 106

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2013 - 2017

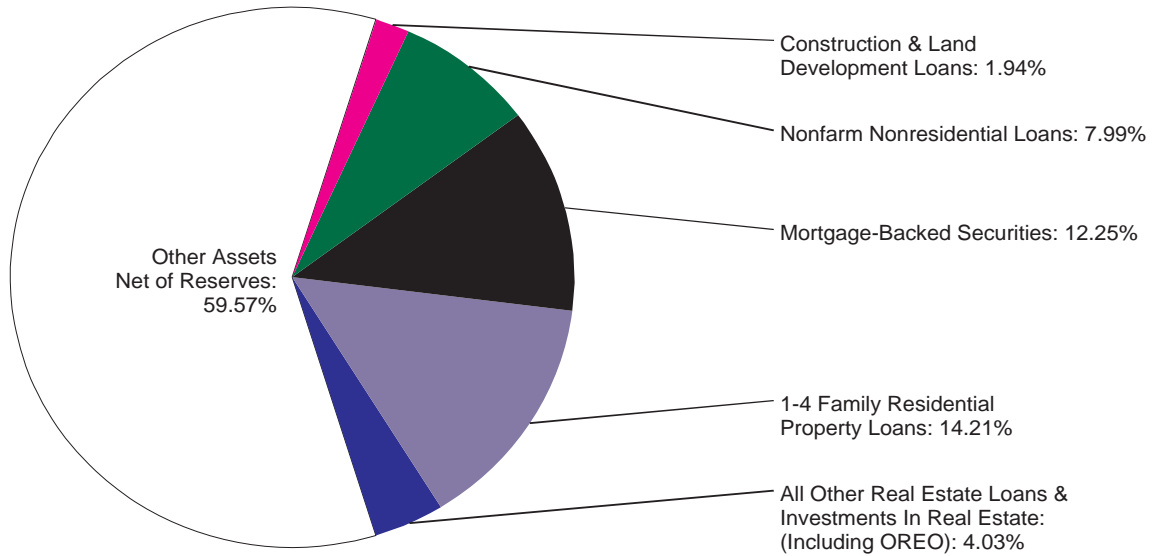


Loss Allowance to Loans and Leases

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 1.31 1.31 1.28 1.29 1.27

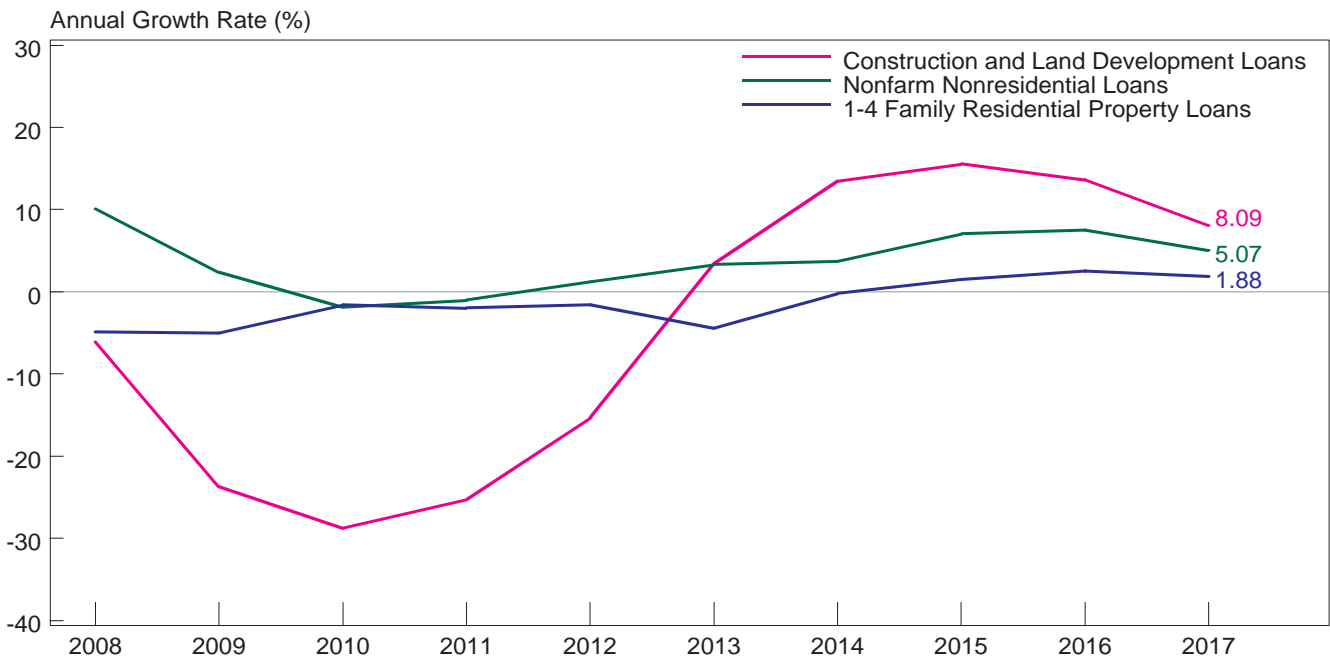
Real Estate Assets as a Percent of Total Assets

December 31, 2017



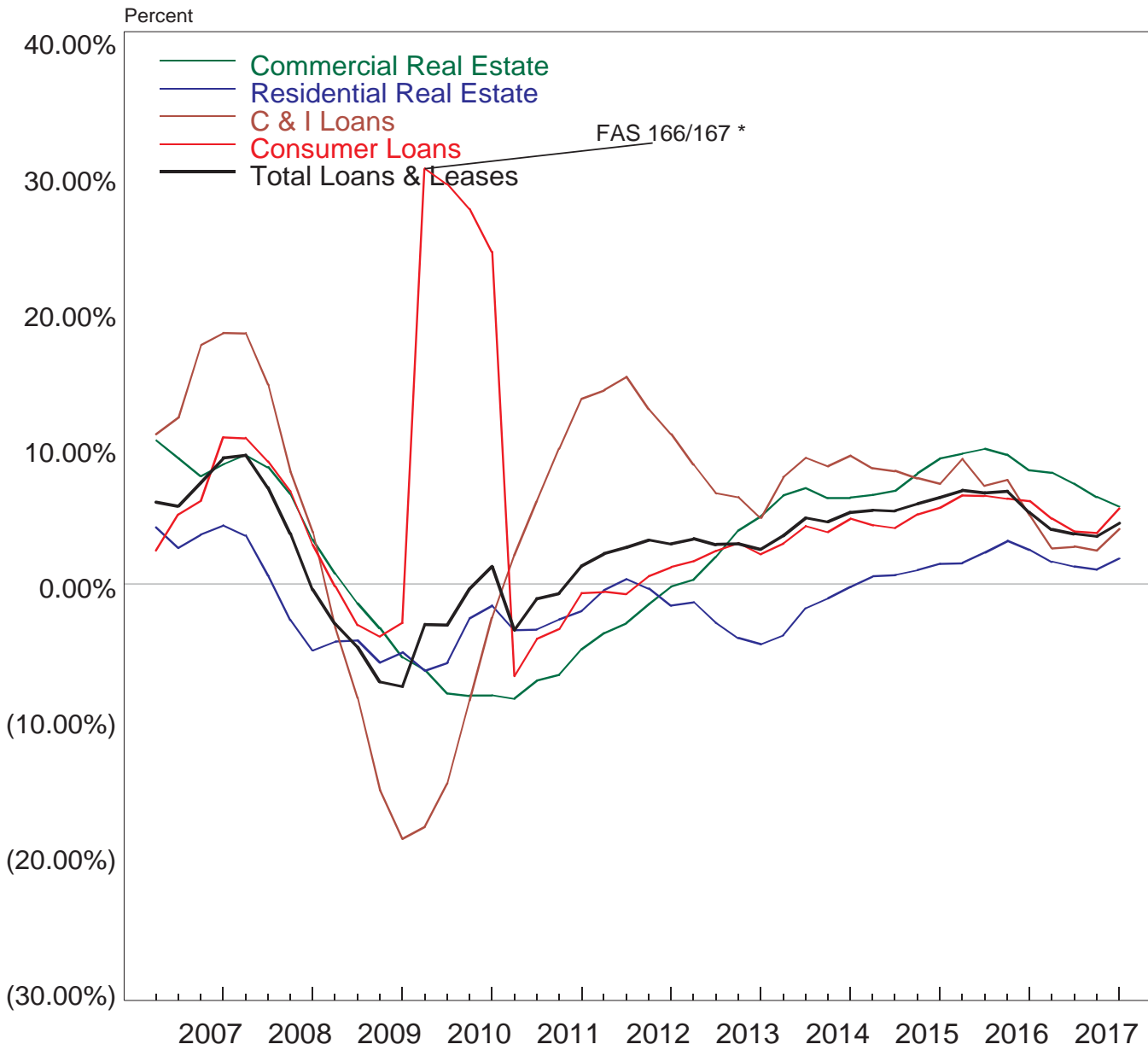
Real Estate Loan Growth Rates

2008-2017



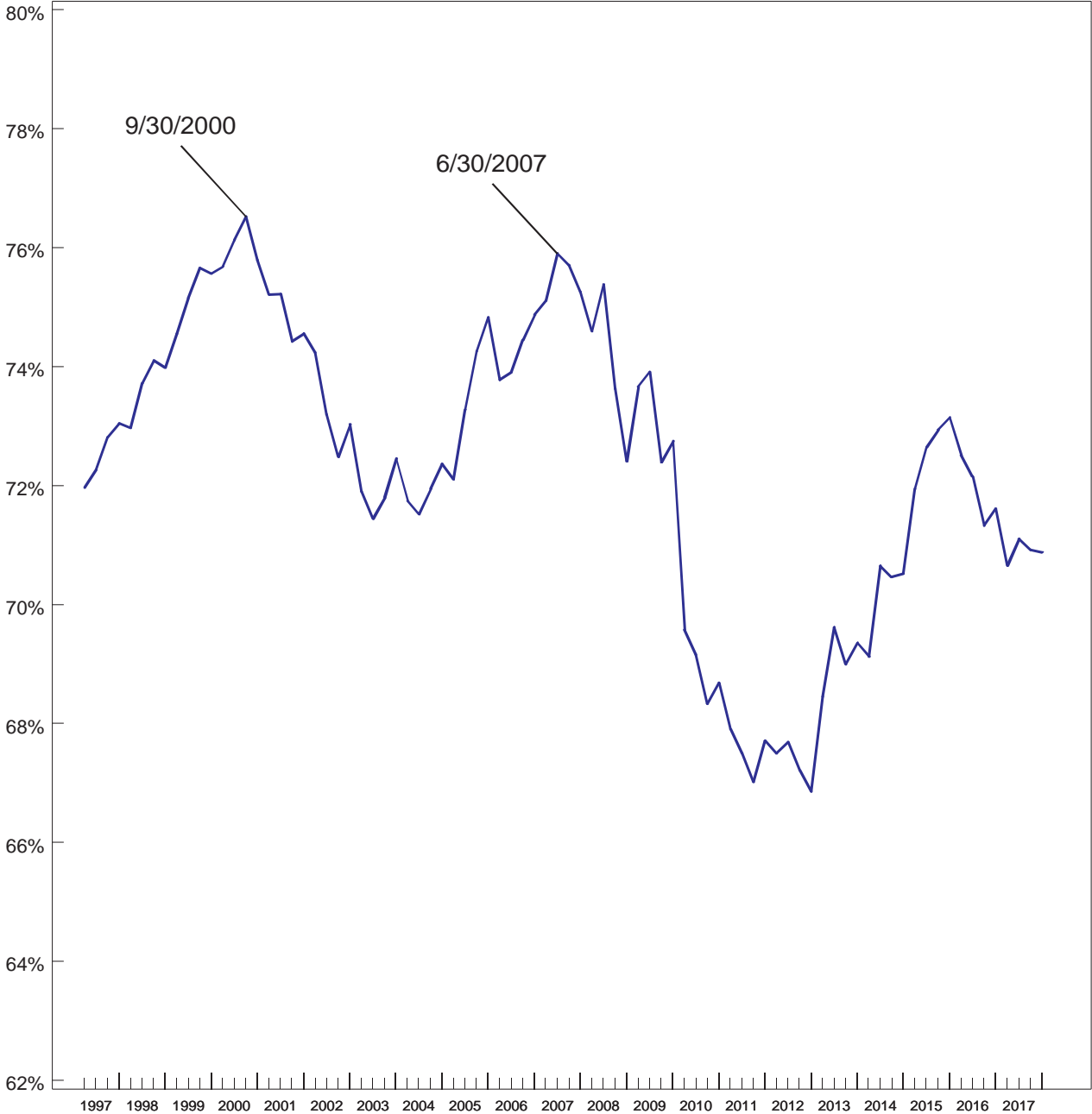
Twelve-Month Loan Growth Rates

2007 - 2017



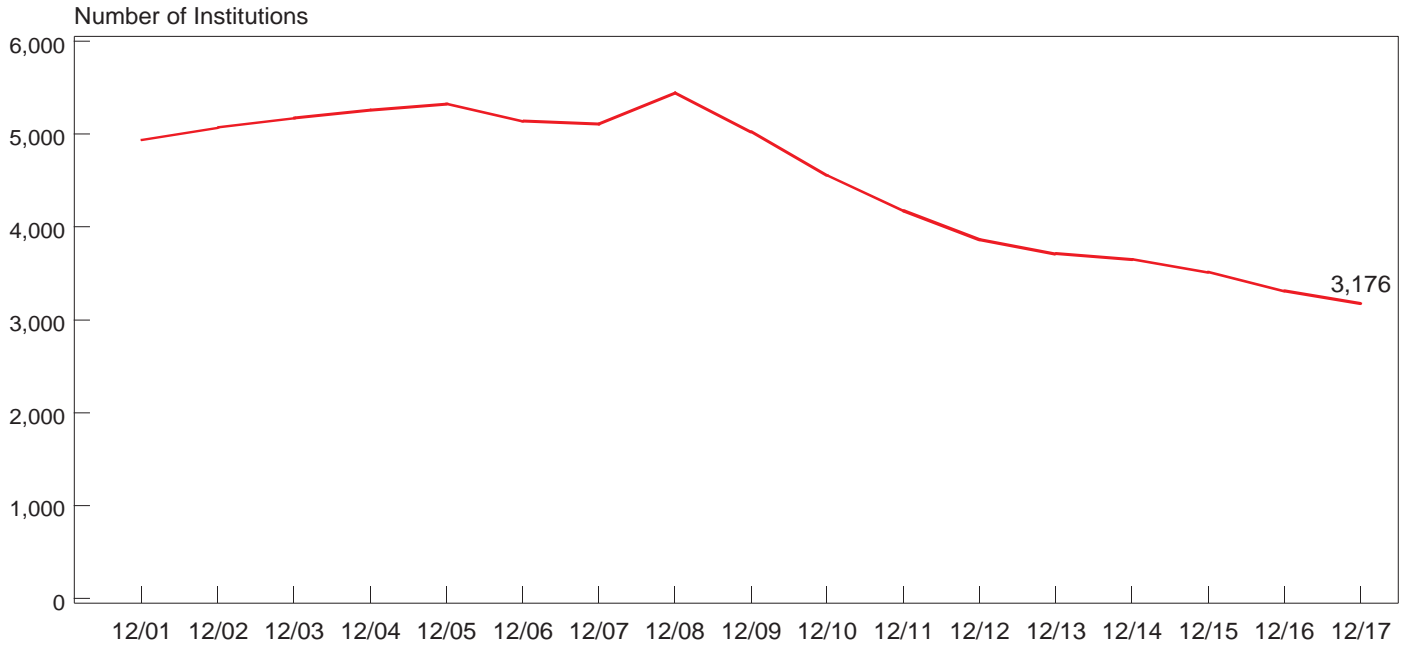
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

Risk-Weighted Assets as a Percentage of Total Assets 1997 - 2017



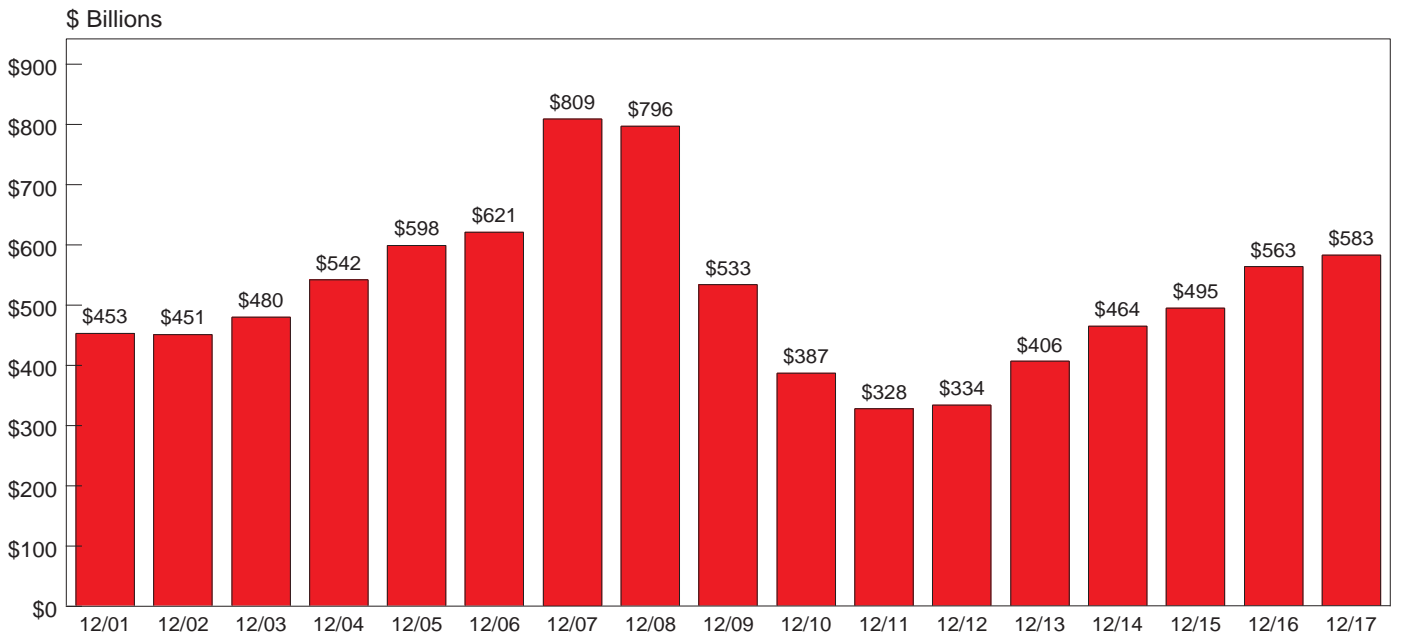
Number of Institutions with FHLB Advances

2001 - 2017

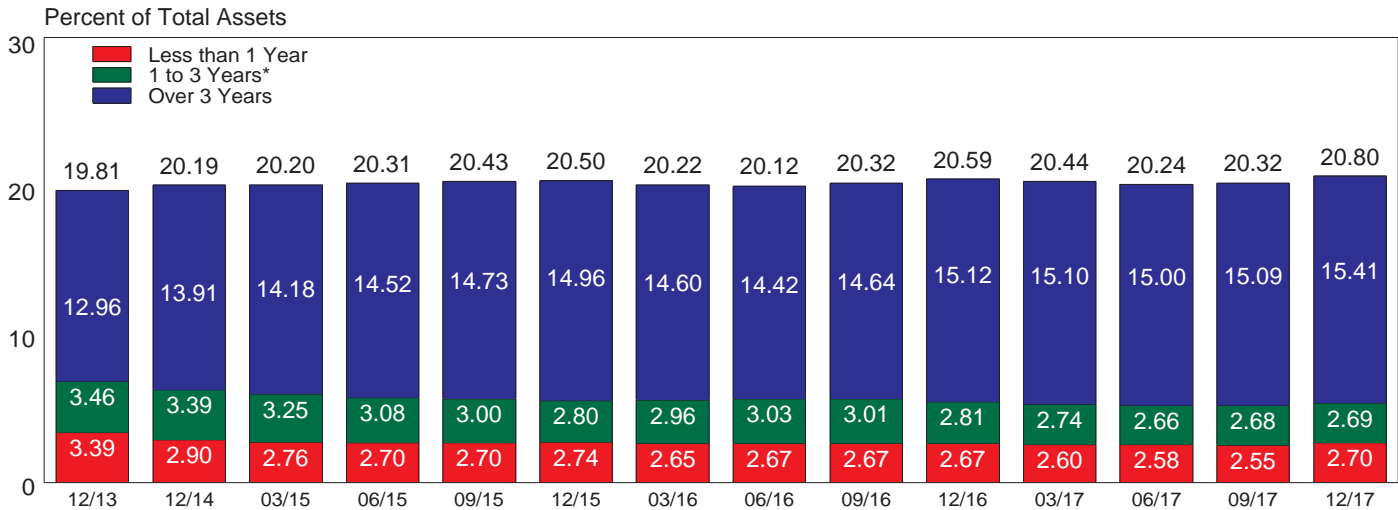


Amount of FHLB Advances Outstanding

2001 - 2017

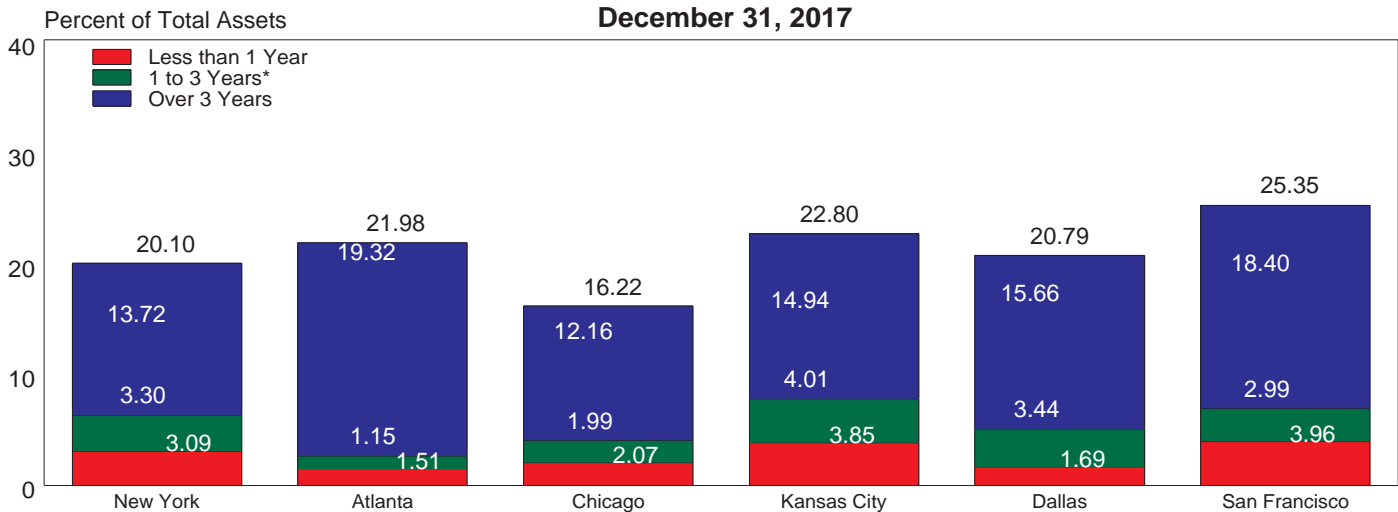


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

December 31, 2017



Total Securities (Debt and Equity)

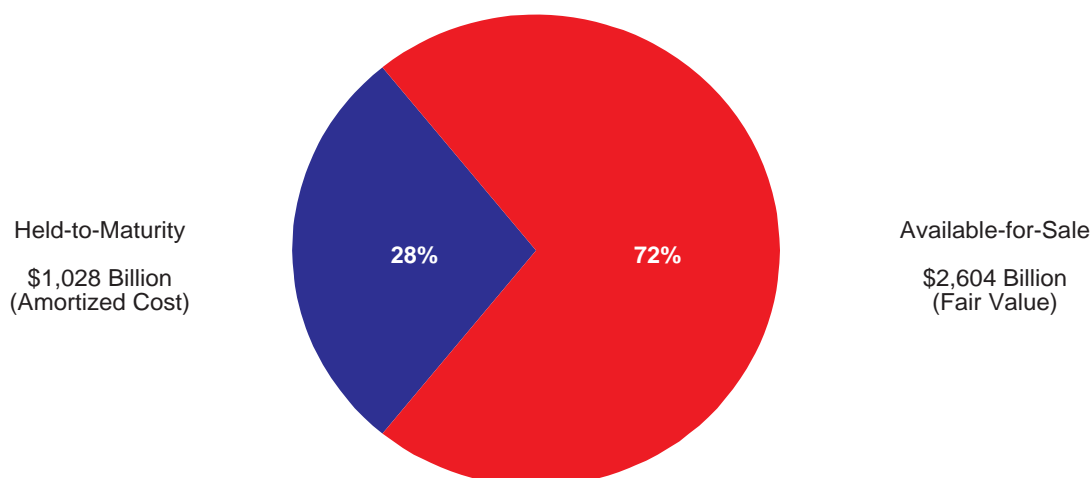
(\$ Billions)

	12/15	3/16	6/16	9/16	12/16	3/17	6/17	9/17	12/17
U.S. Government Obligations:									
U.S. Treasury	423	420	434	471	520	514	464	472	477
U.S. Agencies	34	37	36	37	38	38	39	38	38
Government Sponsored Enterprises	160	152	142	127	124	125	124	121	119
Mortgage Pass-through Securities	1,126	1,138	1,170	1,227	1,266	1,292	1,330	1,372	1,387
Collateralized Mortgage Obligations	517	515	503	495	476	475	472	469	462
State, County, Municipal Obligations	341	344	353	358	360	364	369	368	370
Asset Backed Securities	135	132	131	129	124	123	118	116	114
Other Debt Securities	608	635	640	654	643	642	645	650	655
Equity Securities	11	12	12	10	10	10	8	9	10
Total Securities	\$3,354	\$3,385	\$3,421	\$3,508	\$3,560	\$3,584	\$3,569	\$3,615	\$3,632

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

Total Securities*

December 31, 2017



Total Securities*

December 31, 2017

	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	\$90,954	99.5	\$386,333	99.2	\$477,287	99.2
U.S. Government Agencies	7,476	99.4	30,836	99.6	38,312	99.5
Government Sponsored Enterprises	19,028	98.5	100,067	99.2	119,096	99.1
Mortgage Pass-through Securities	507,476	99.3	879,339	99.4	1,386,815	99.3
Collateralized Mortgage Obligations	121,513	99.0	340,625	99.4	462,137	99.3
State, County, Municipal Obligations	88,102	102.1	281,537	101.4	369,639	101.6
Asset Backed Securities	25,530	100.7	87,980	100.4	113,510	100.4
Other Debt Securities	168,175	99.7	487,299	100.5	655,473	101.5
Equity Securities	**	**	9,554	110.8	9,554	110.8
Total Securities	\$1,028,254	99.6	\$2,603,570	99.8	\$3,631,824	99.7
Memoranda***						
Structured Notes	14,587		14,471			99.2

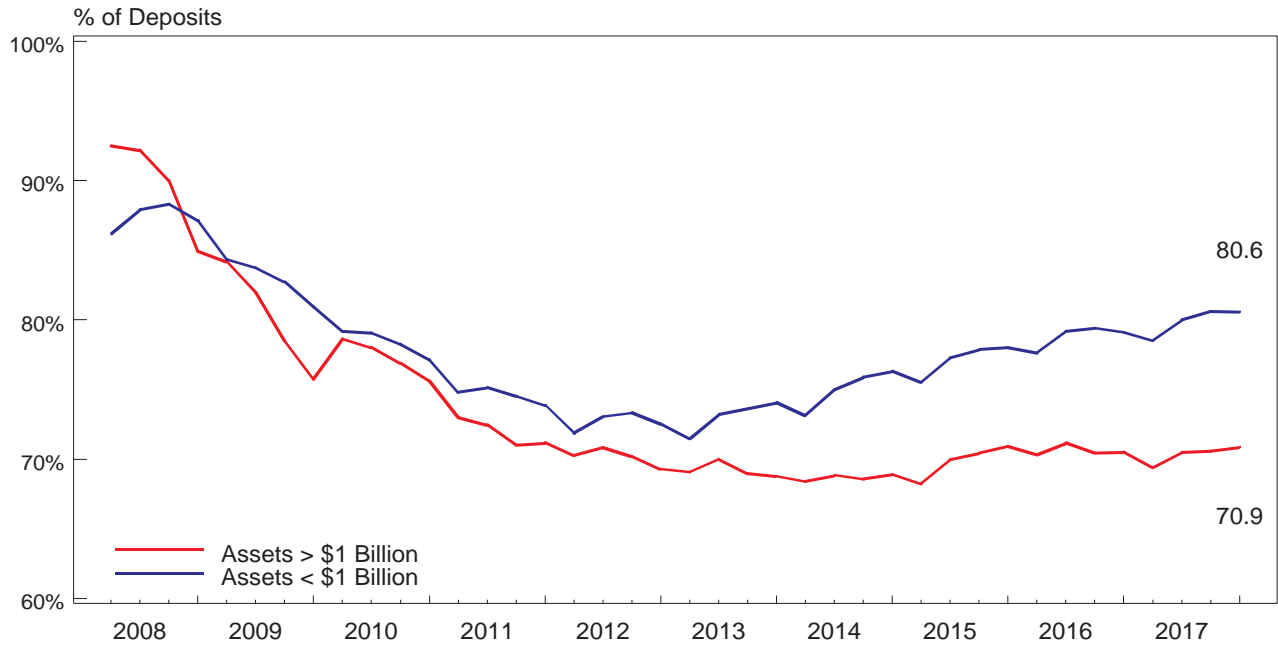
* Excludes trading account assets.

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

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

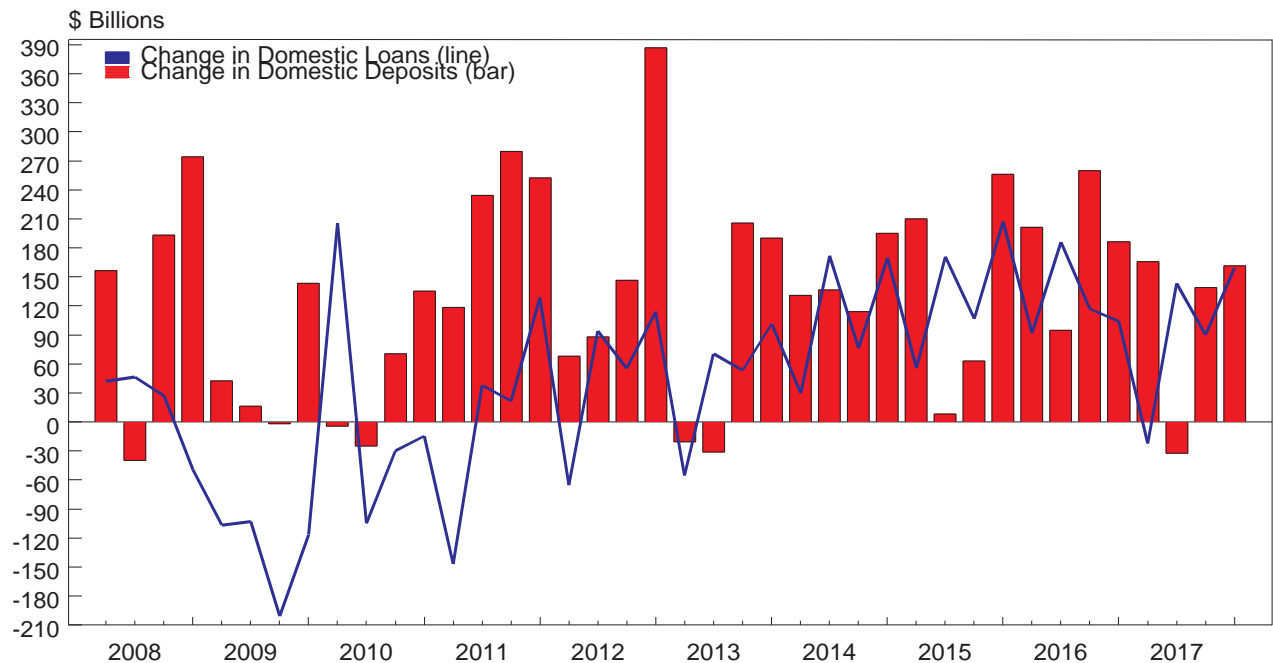
Net Loans and Leases to Deposits (Domestic and Foreign)

2008 - 2017



Quarterly Change in Domestic Loans vs Domestic Deposits

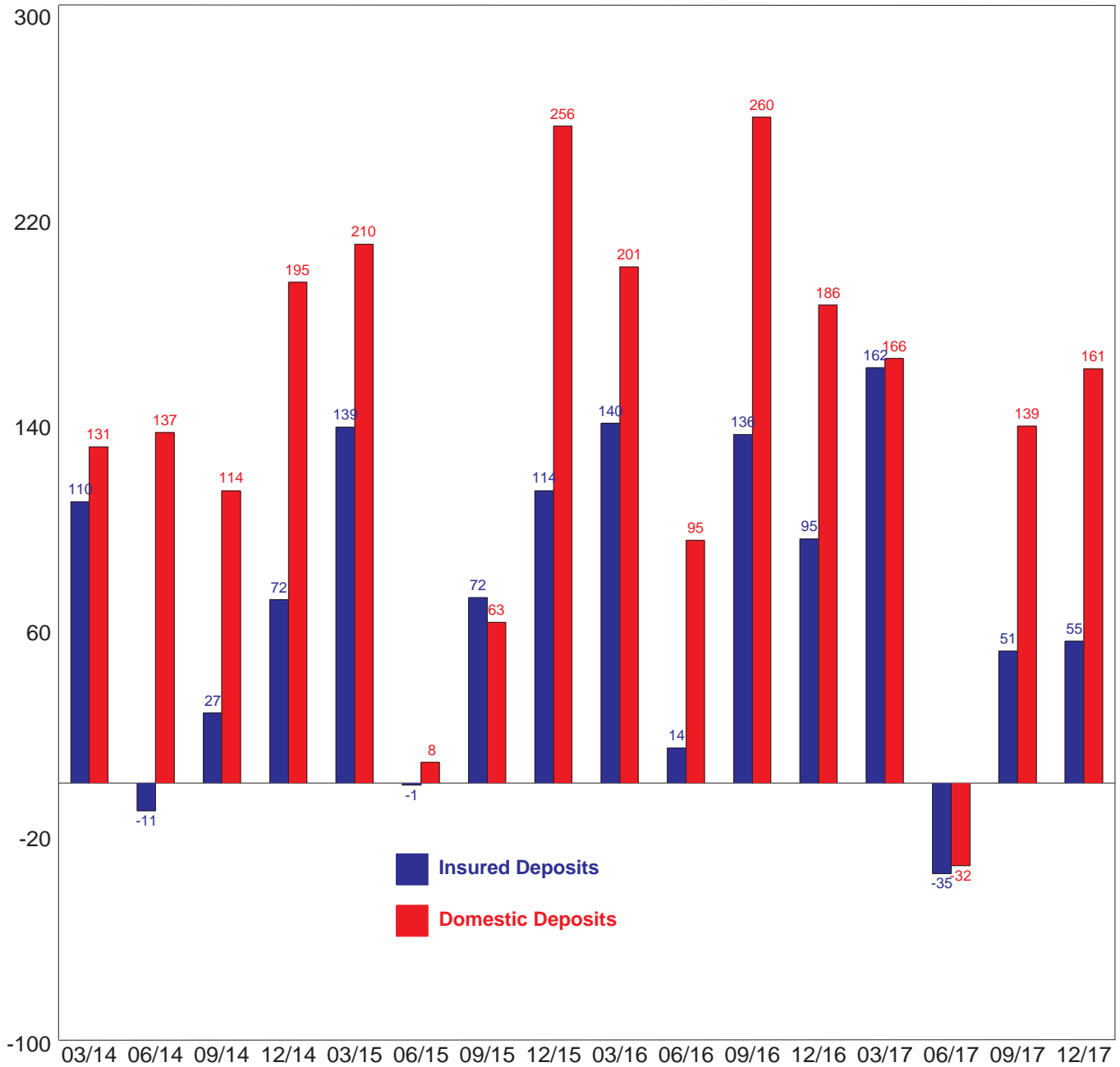
2008 - 2017



Quarterly Change In Domestic Deposits

2014 - 2017

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

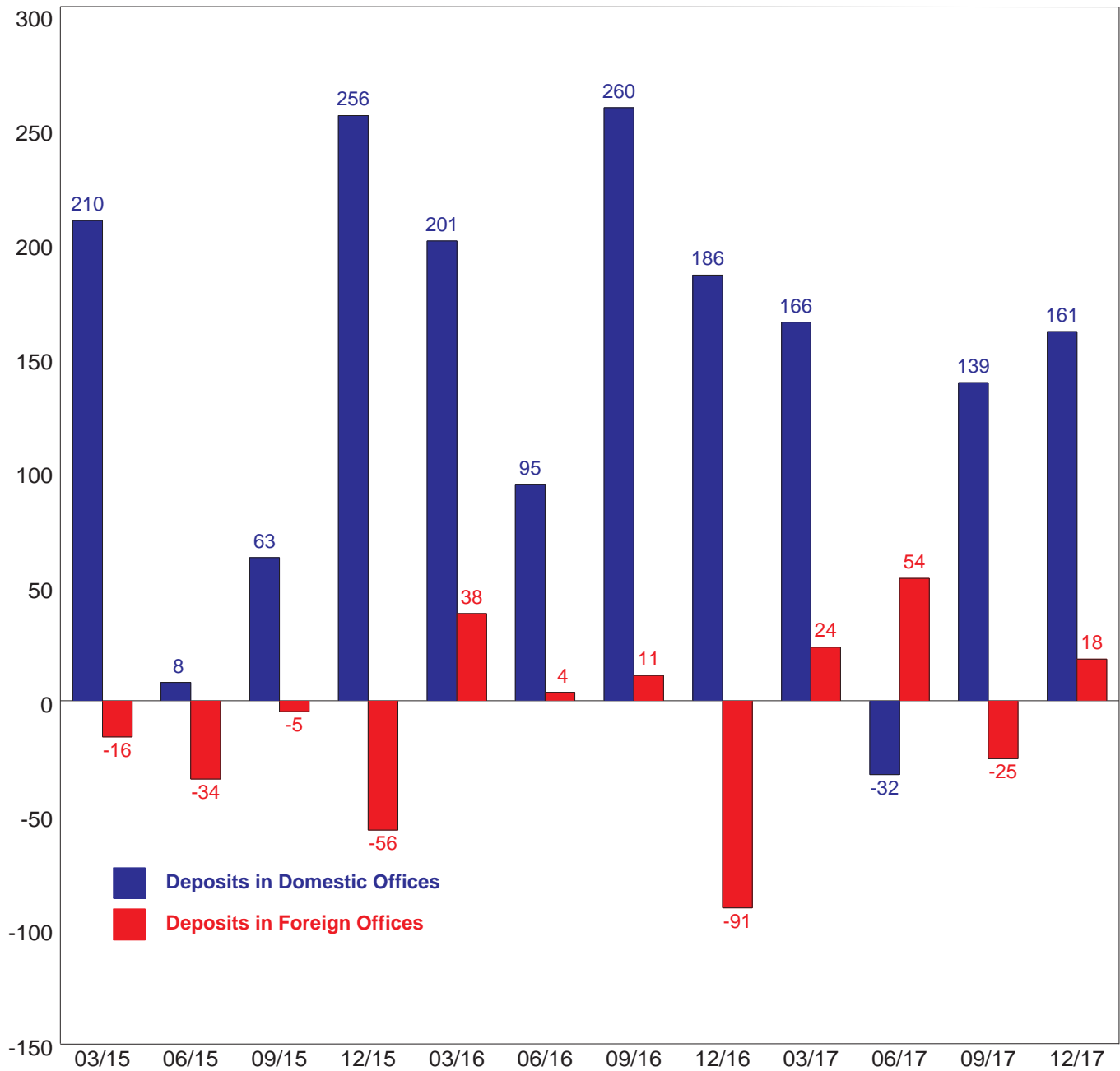
2012 - 2017



Quarterly Change In Domestic and Foreign Deposits

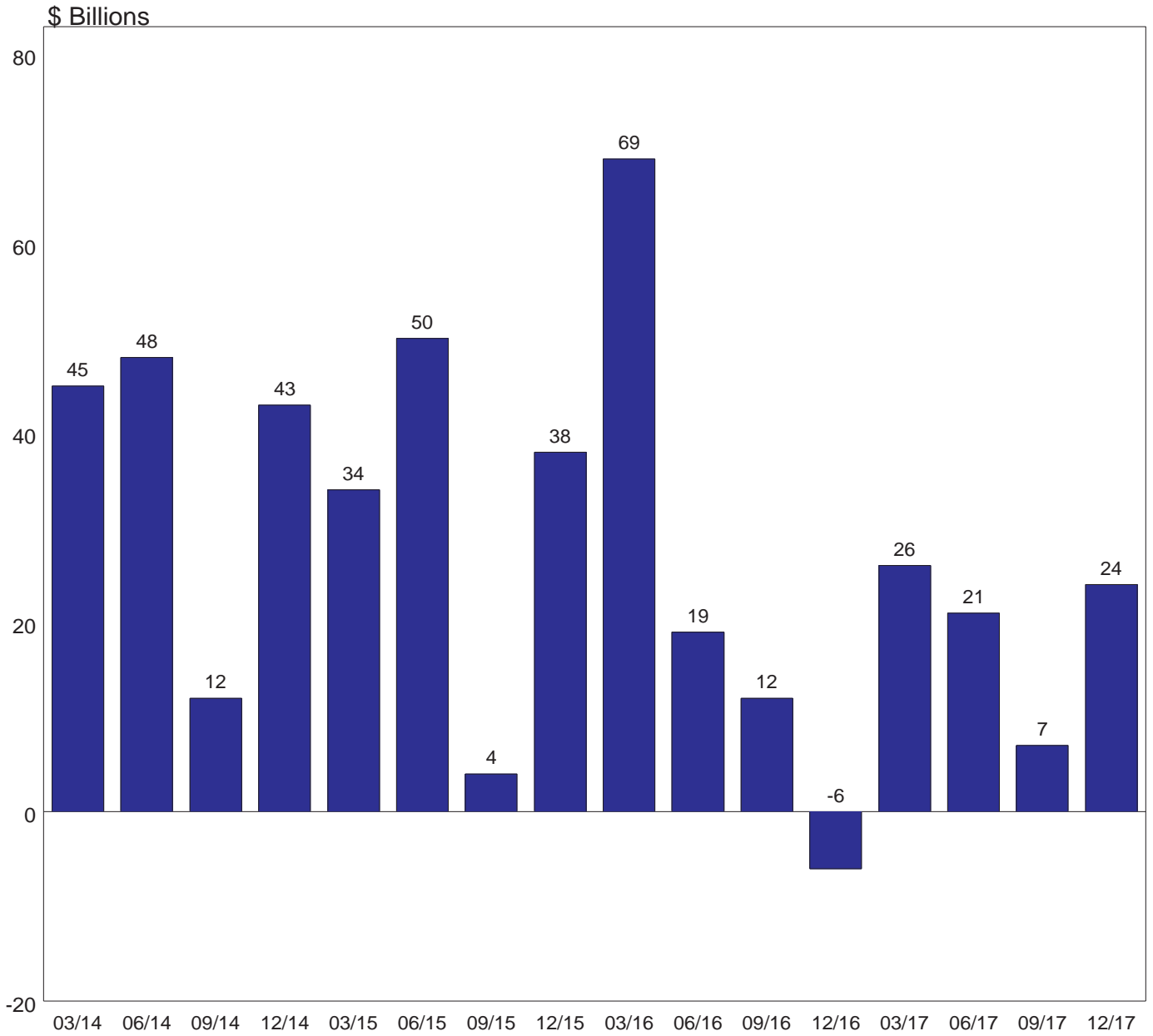
2015 - 2017

\$ Billions



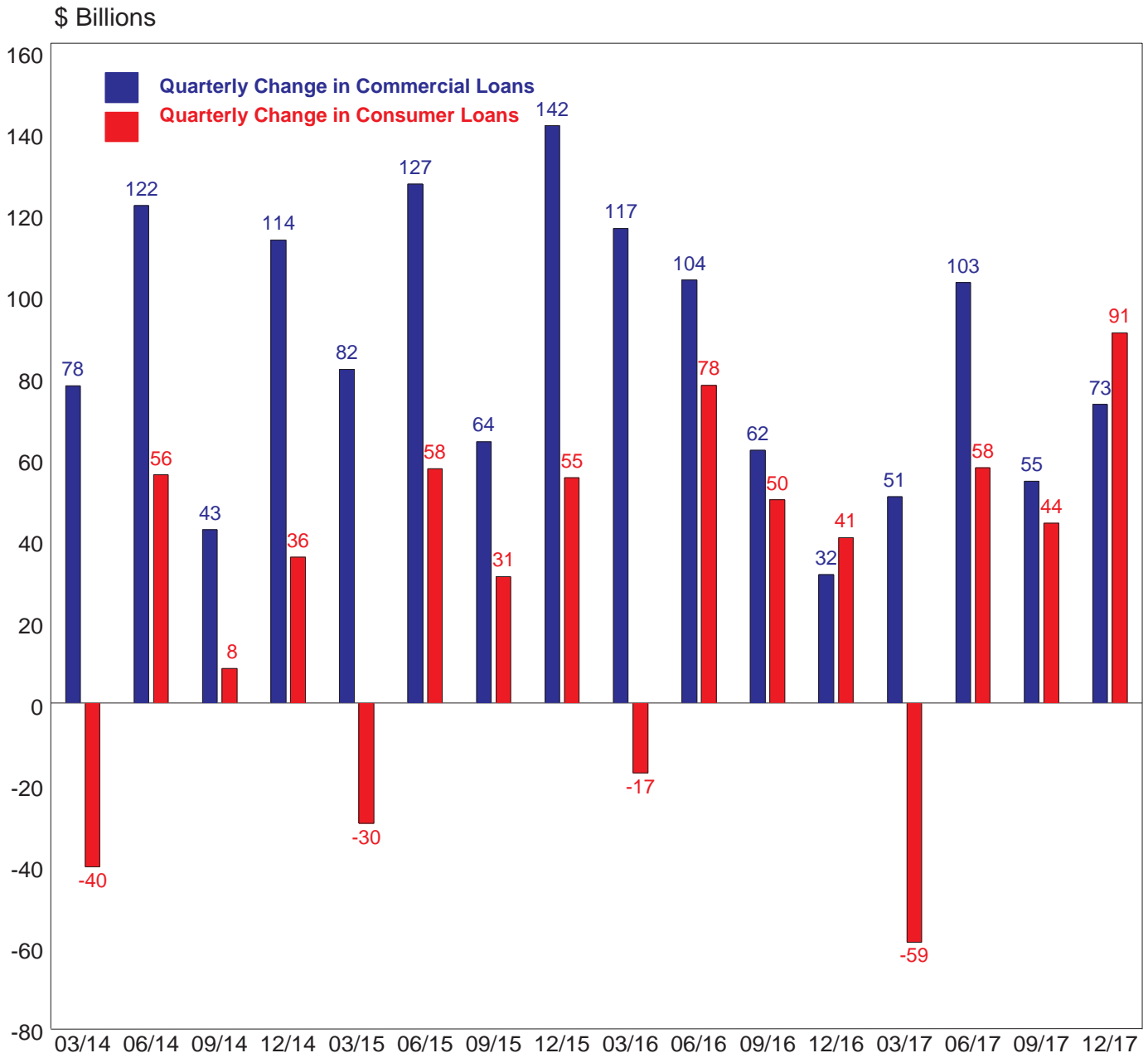
Quarterly Change in C&I Loans

2014-2017



Quarterly Change in Commercial and Consumer Loans

2014 - 2017



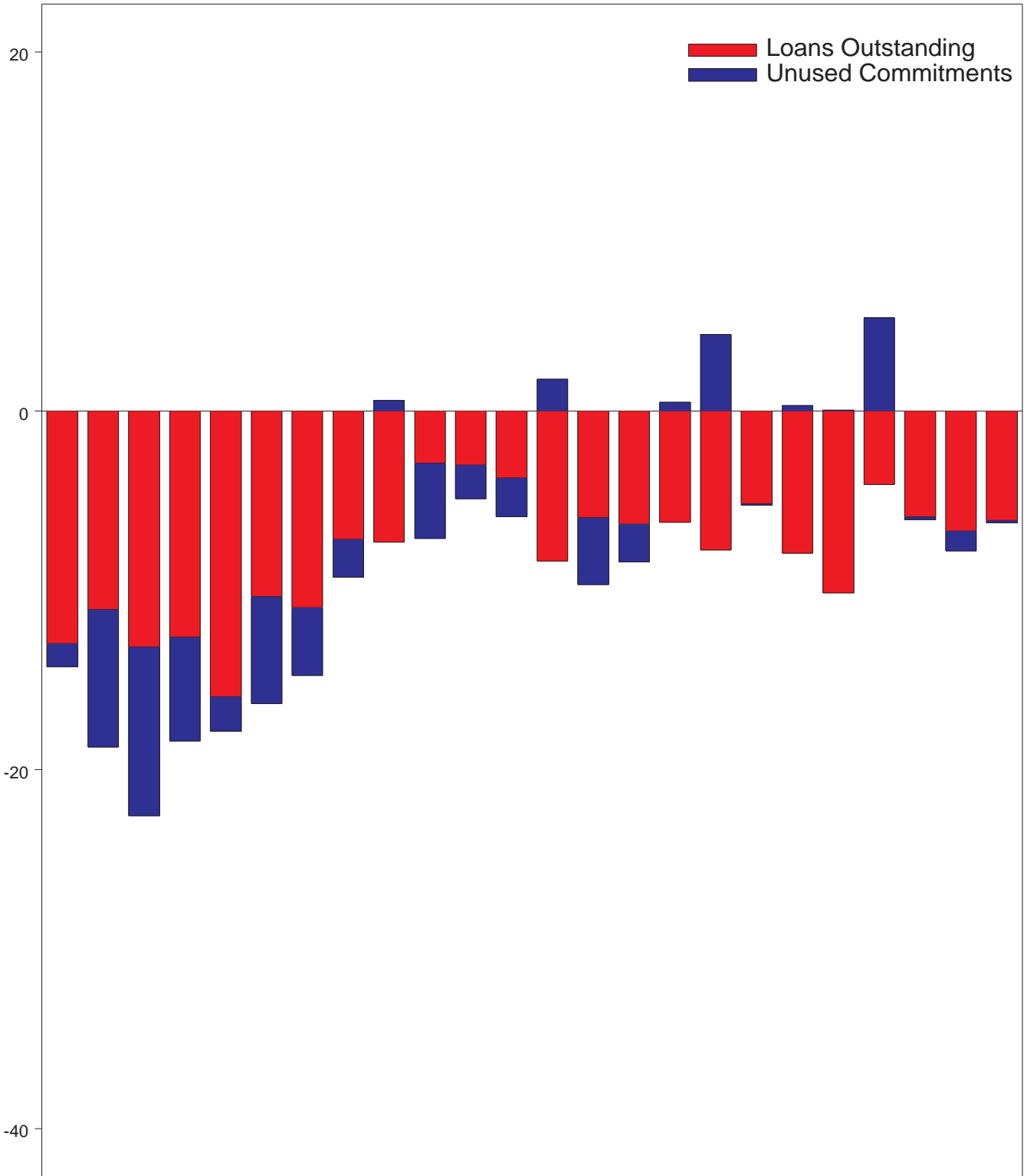
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

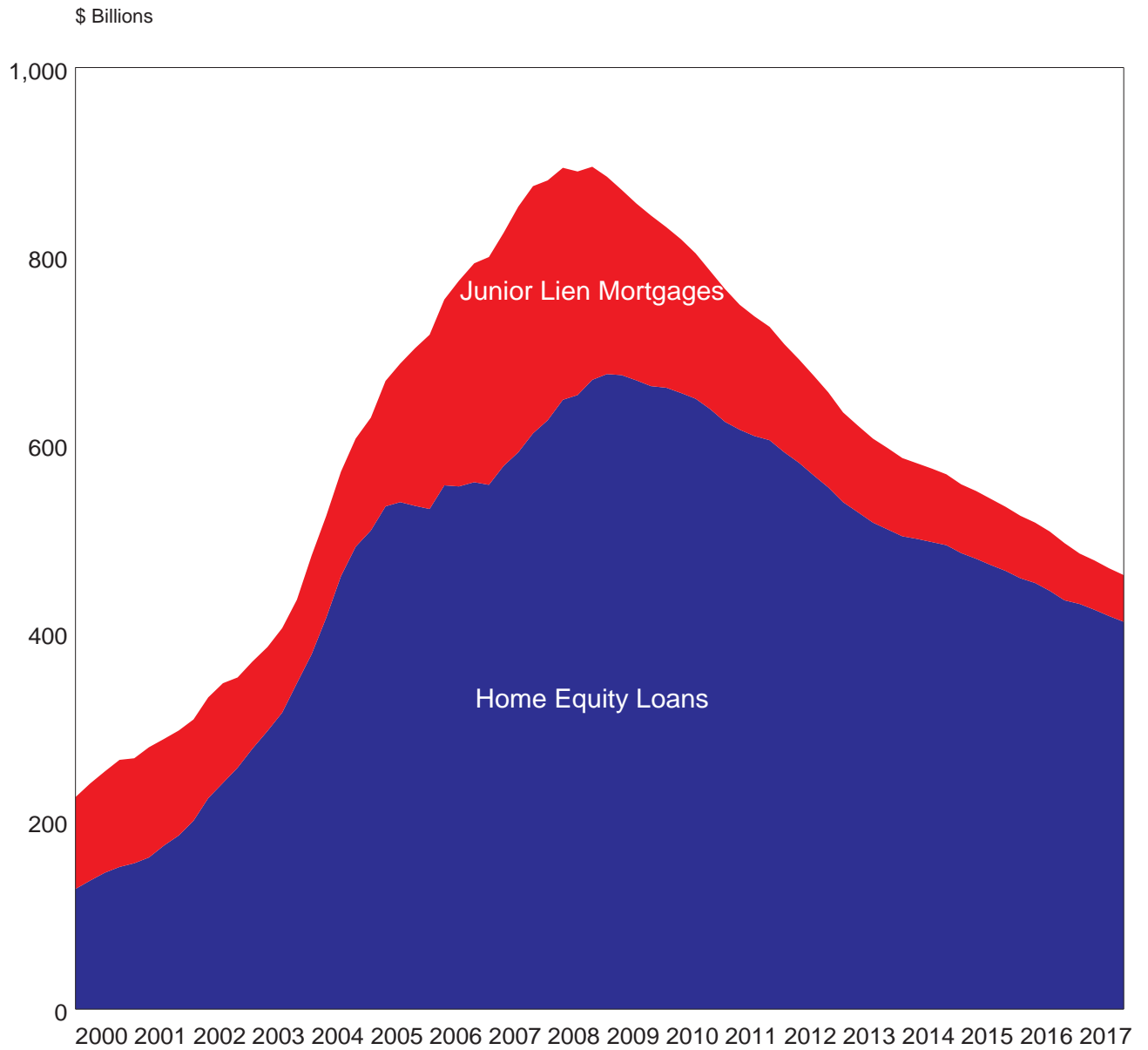
2012-2017



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 03/17 06/17 09/17 12/17

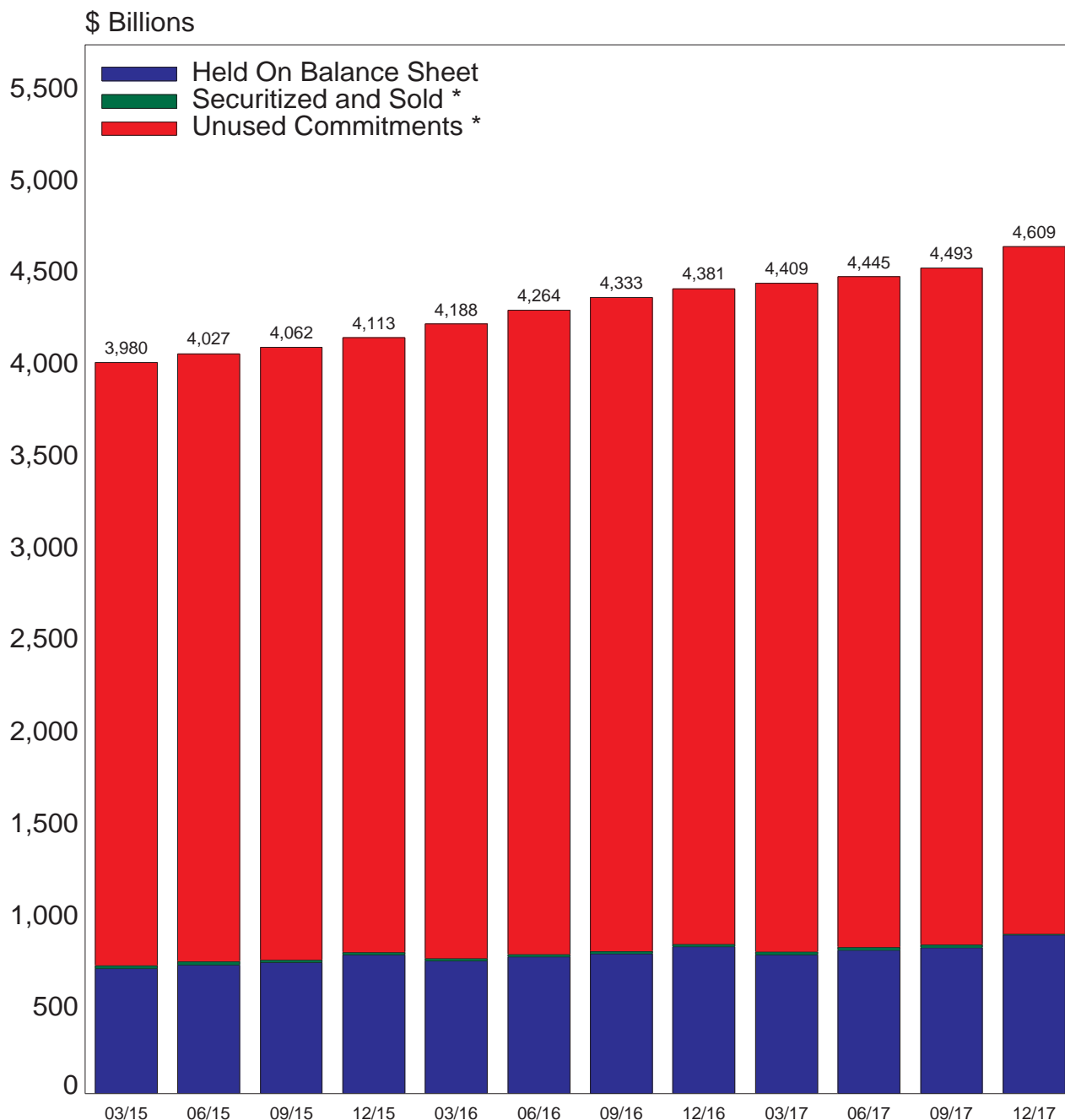
Home Equity and Junior Lien Loans

2000 - 2017



Expansion of Credit Card Lines

2015-2017



Loans Outstanding (\$ Billions)

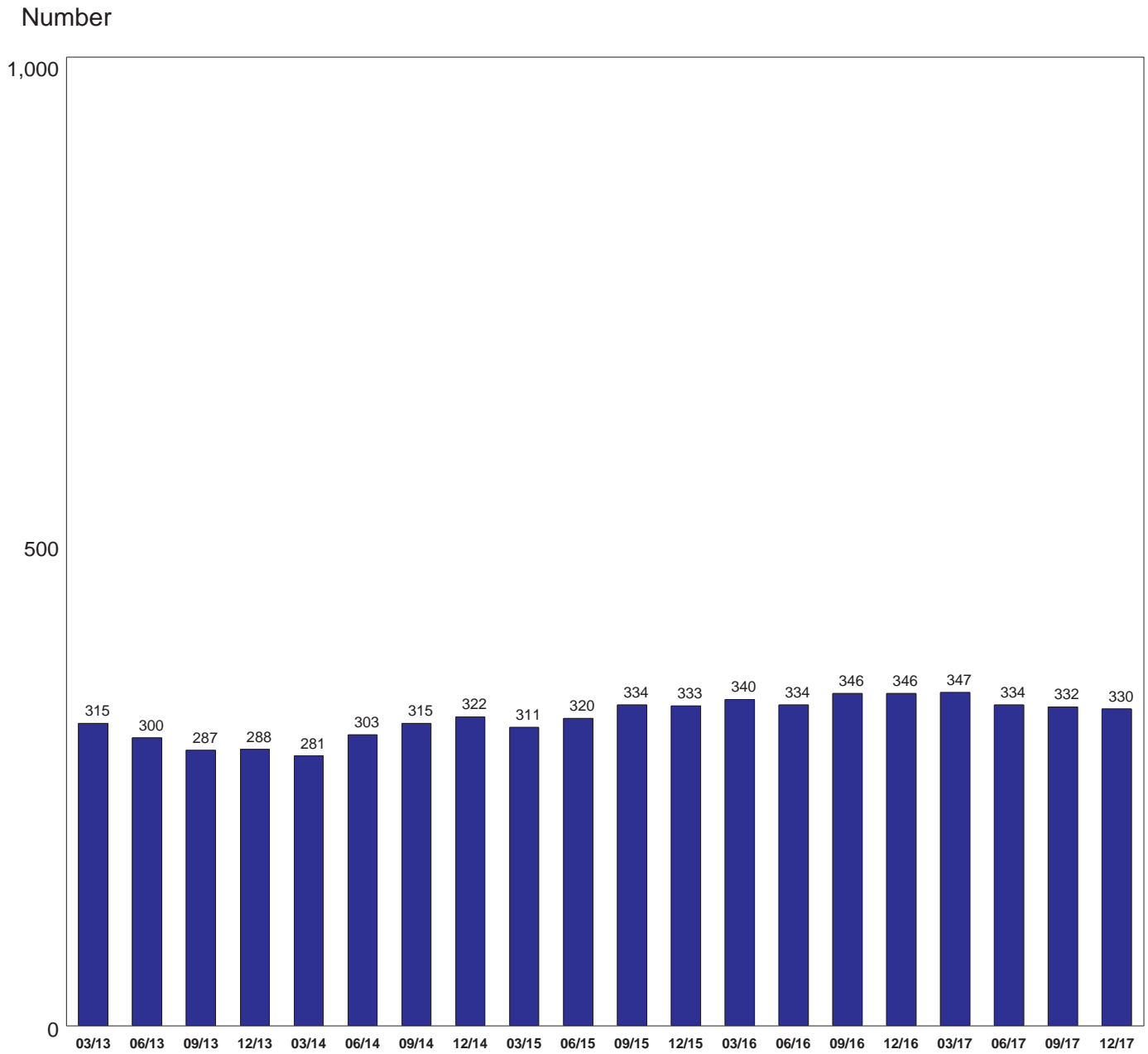
	03/15	06/15	09/15	12/15	03/16	06/16	09/16	12/16	03/17	06/17	09/17	12/17
Held On Balance Sheet	680.0	701.2	714.8	756.5	723.7	745.9	761.6	799.8	756.1	779.7	795.4	865.1
Securitized and Sold *	17.8	17.8	14.2	13.5	13.4	13.5	13.5	12.9	16.4	17.3	16.1	4.6
Unused Commitments *	3,282.1	3,307.8	3,333.5	3,343.1	3,451.3	3,504.3	3,558.0	3,567.9	3,636.9	3,647.8	3,681.2	3,738.9
Total	3,979.9	4,026.7	4,062.5	4,113.0	4,188.3	4,263.7	4,333.1	4,380.6	4,409.5	4,444.8	4,492.8	4,608.5

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

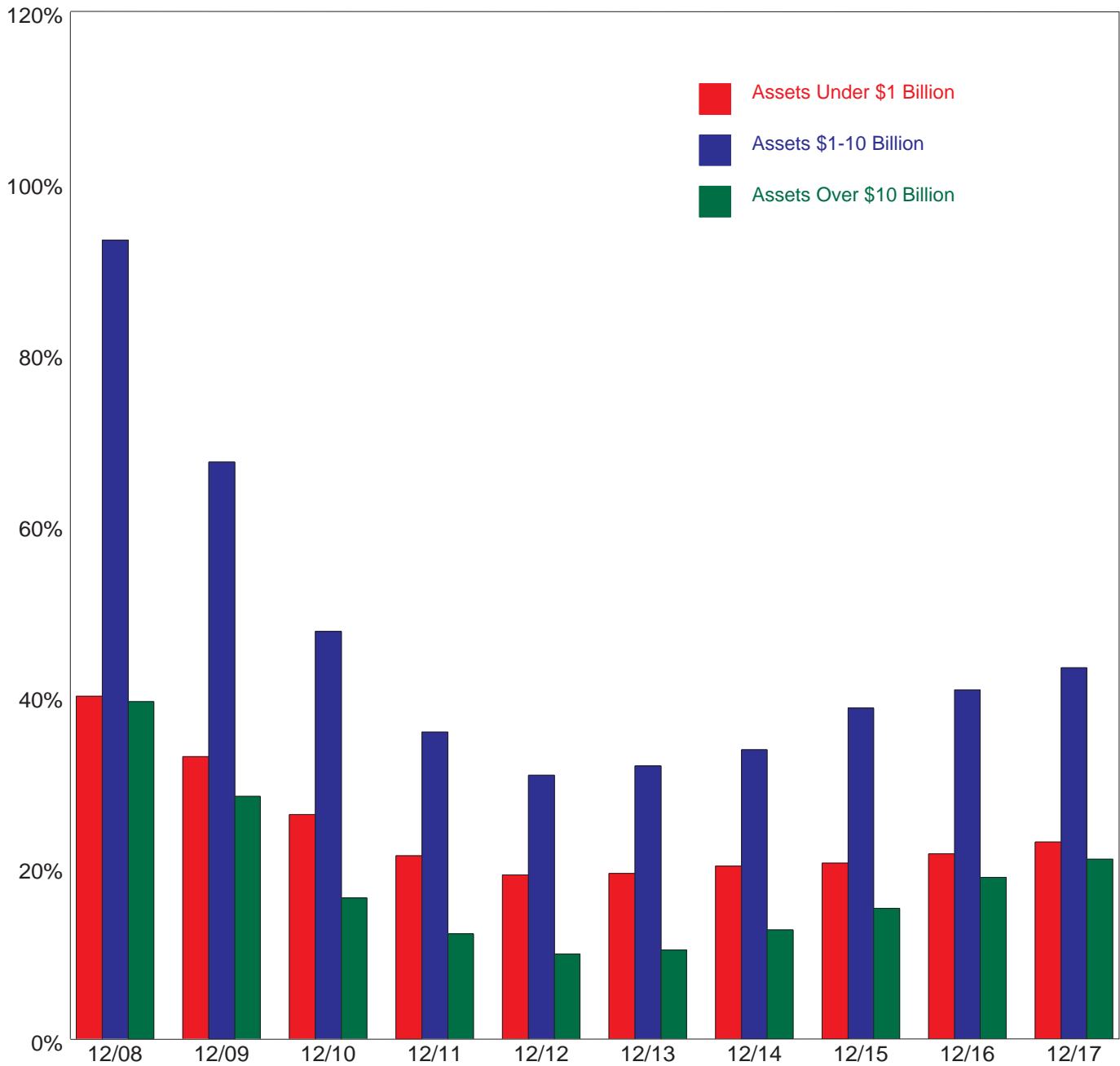
2013-2017



Median Construction and Development Loan Concentrations

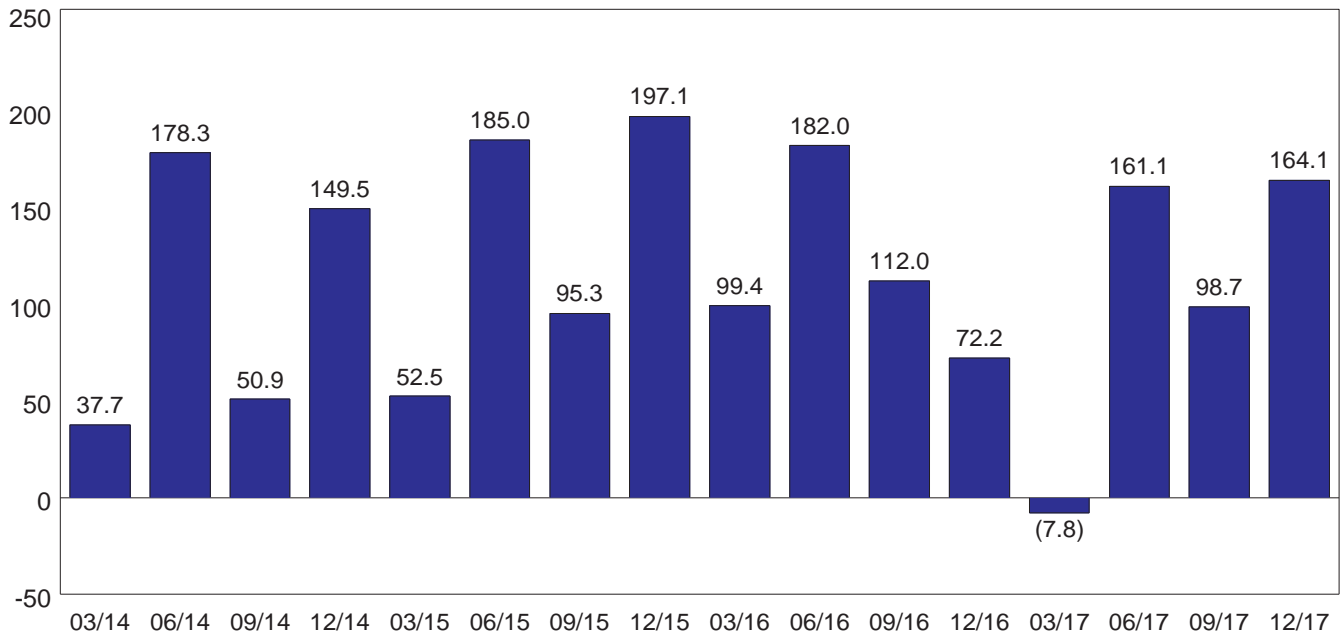
2008 - 2017

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



Quarterly Change in Reported Total Loans Outstanding

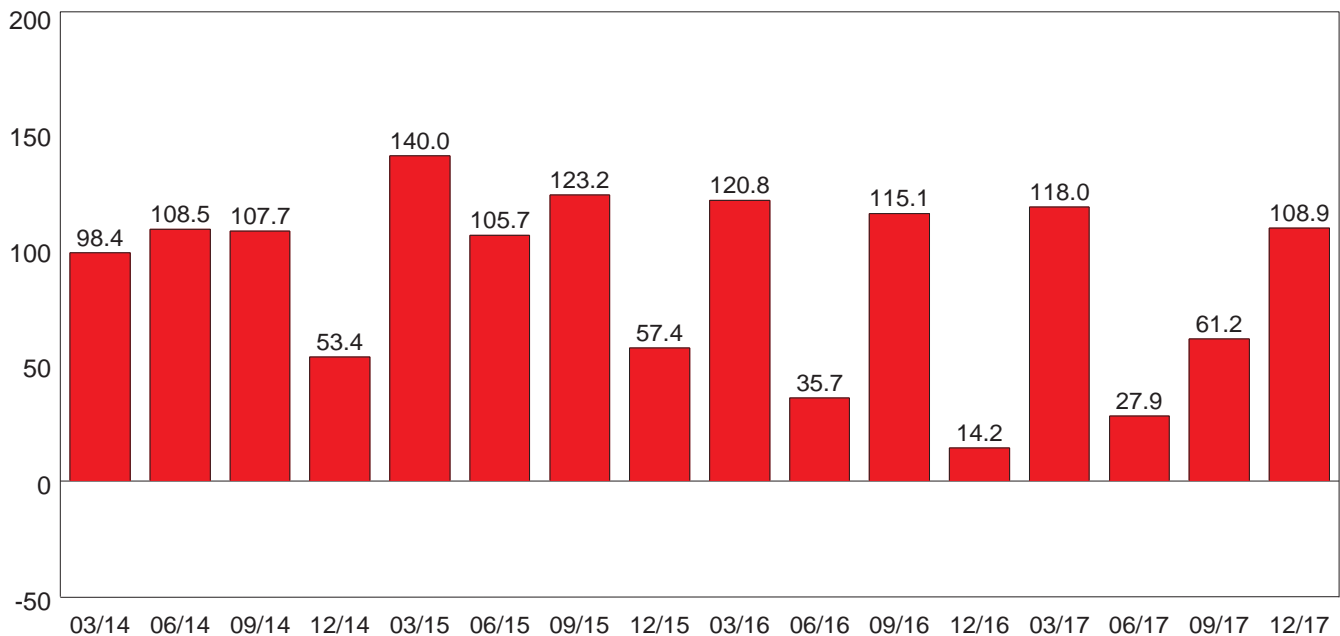
(\$ Billions)



In the fourth quarter of 2017, real estate loans increased by \$43.1 billion, commercial and industrial loans increased by \$24.5 billion, consumer loans increased by \$75.4 billion, and other loans and leases increased by \$21.4 billion.

Quarterly Change in Unused Loan Commitments

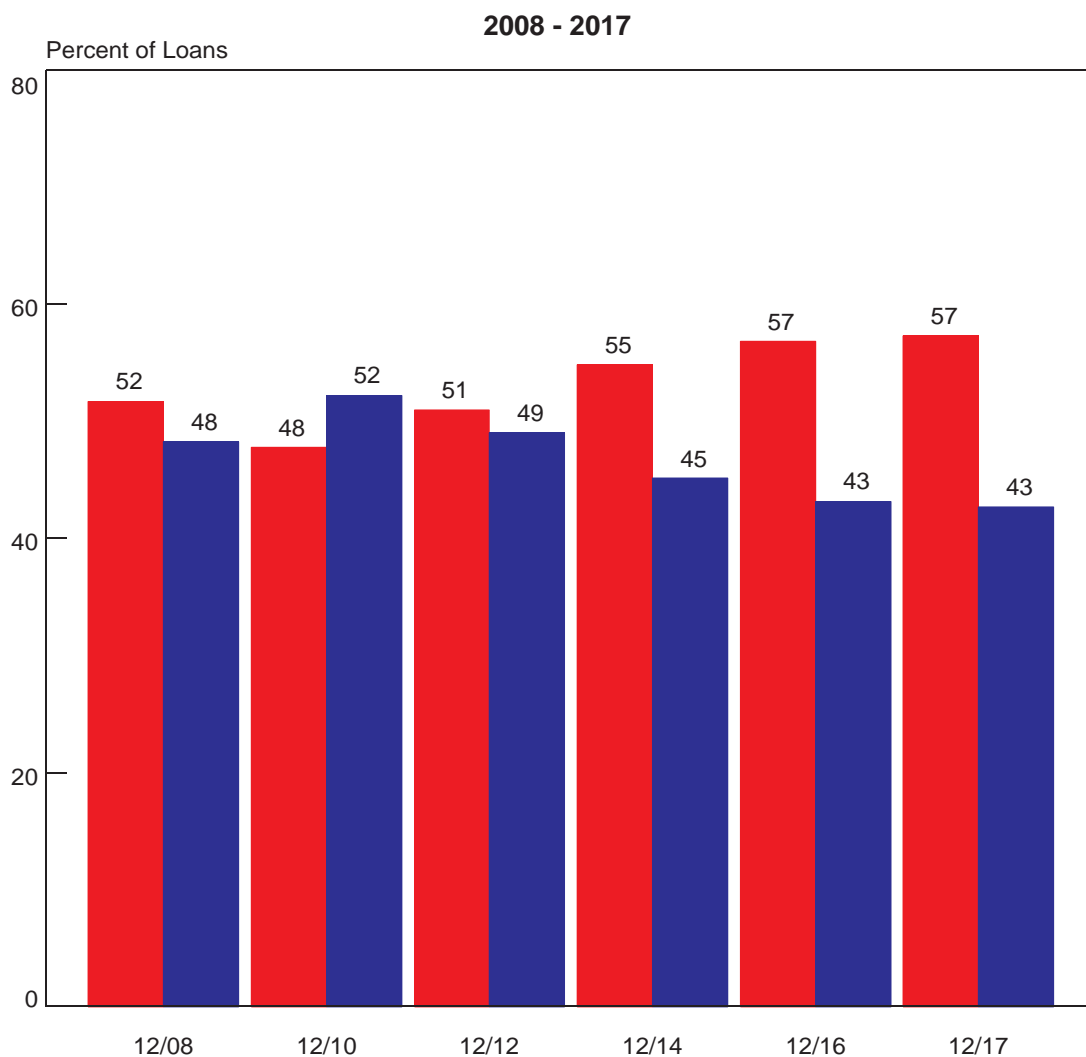
(\$ Billions)



In the fourth quarter of 2017, unused commercial real estate loan commitments increased by \$12.4 billion, unused home equity line commitments decreased by \$0.2 billion, unused credit card commitments increased by \$57.7 billion, and other unused commitments increased by \$39.0 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

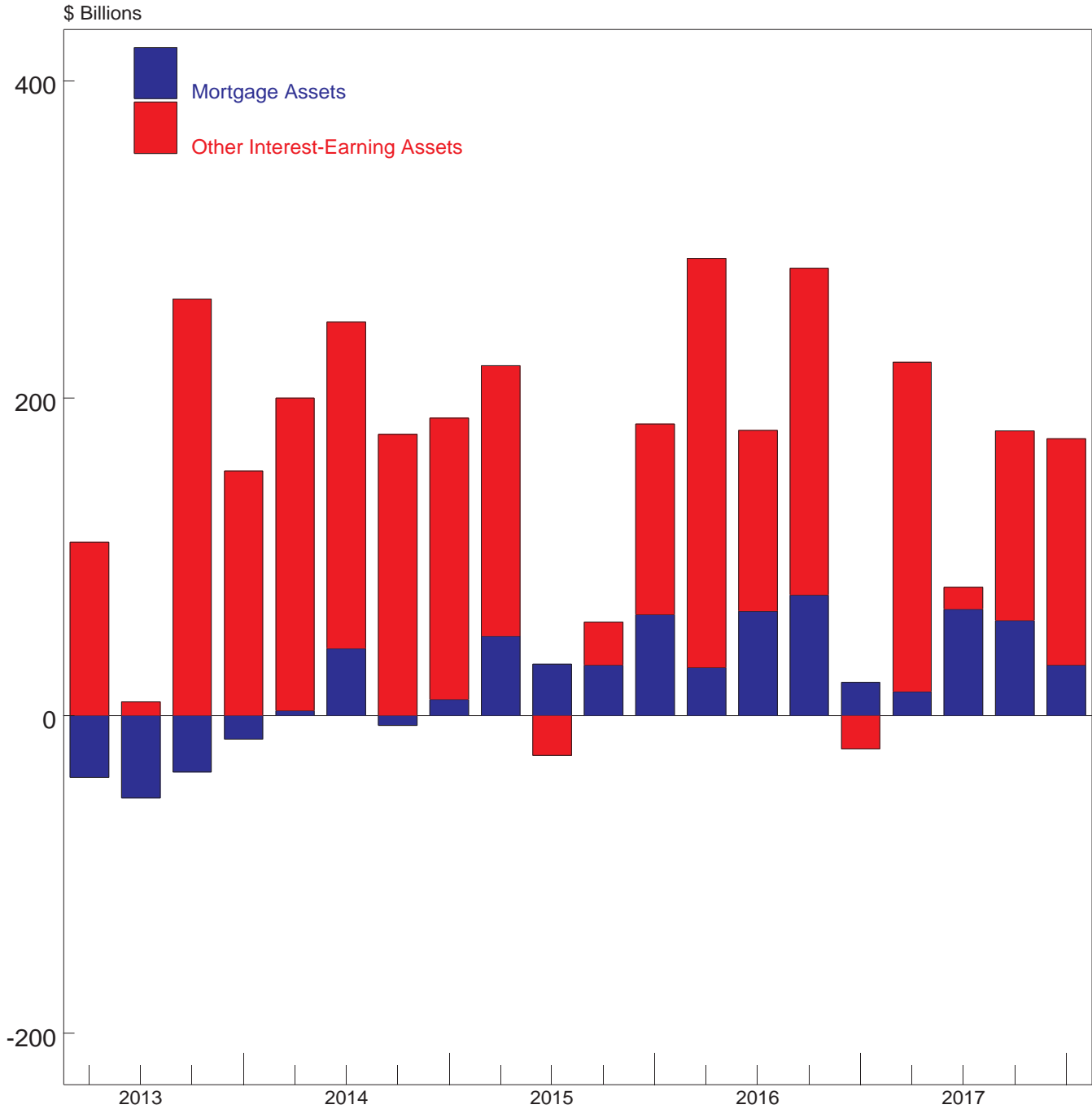
■ Commercial Borrowers	\$4,074	\$3,525	\$3,926	\$4,559	\$5,288	\$5,570
■ Consumer Loans	3,802	3,853	3,772	3,753	4,019	4,153

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.

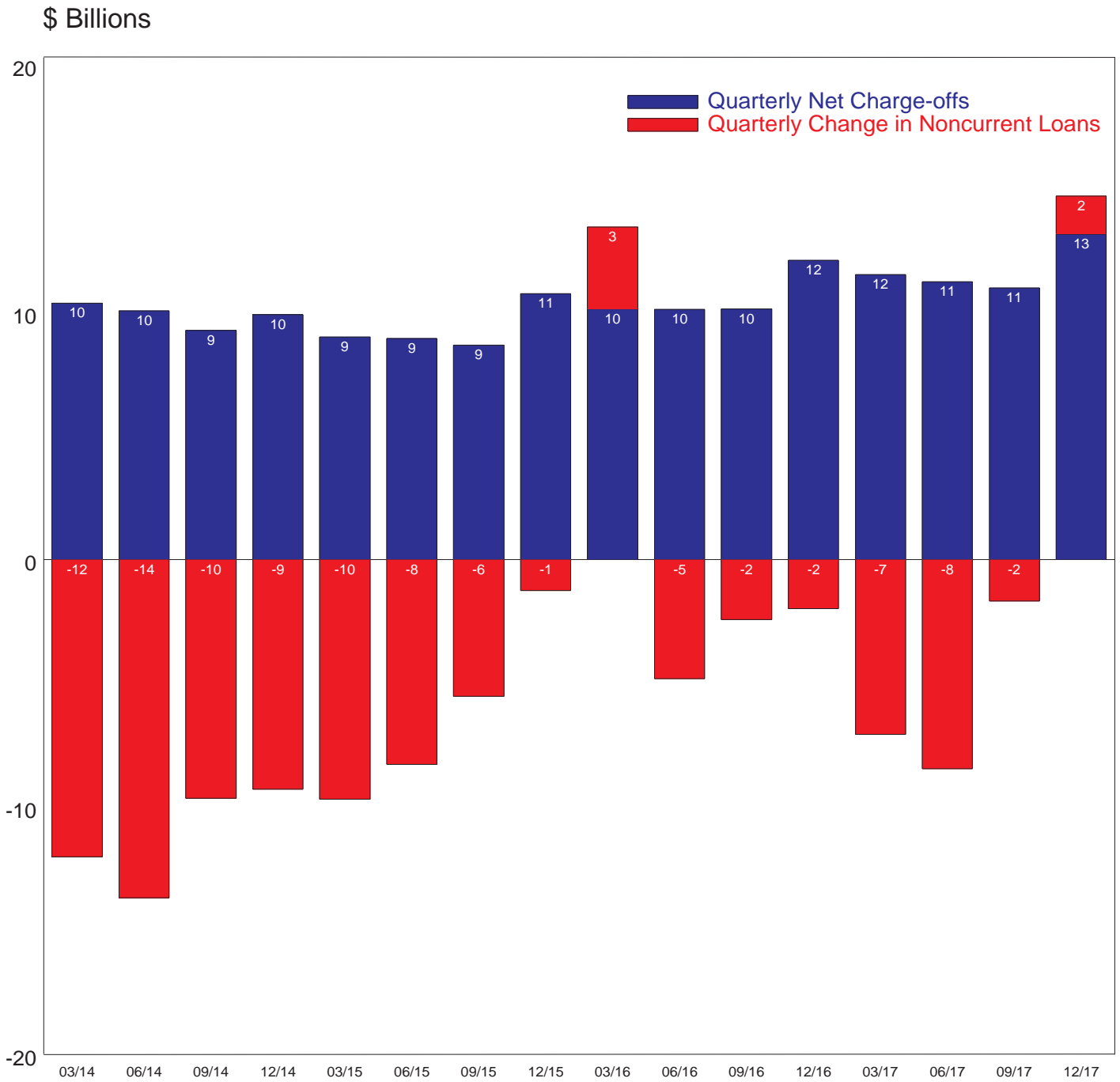
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2013 - 2017



Quarterly Net Charge-Offs and Change in Noncurrent Loans

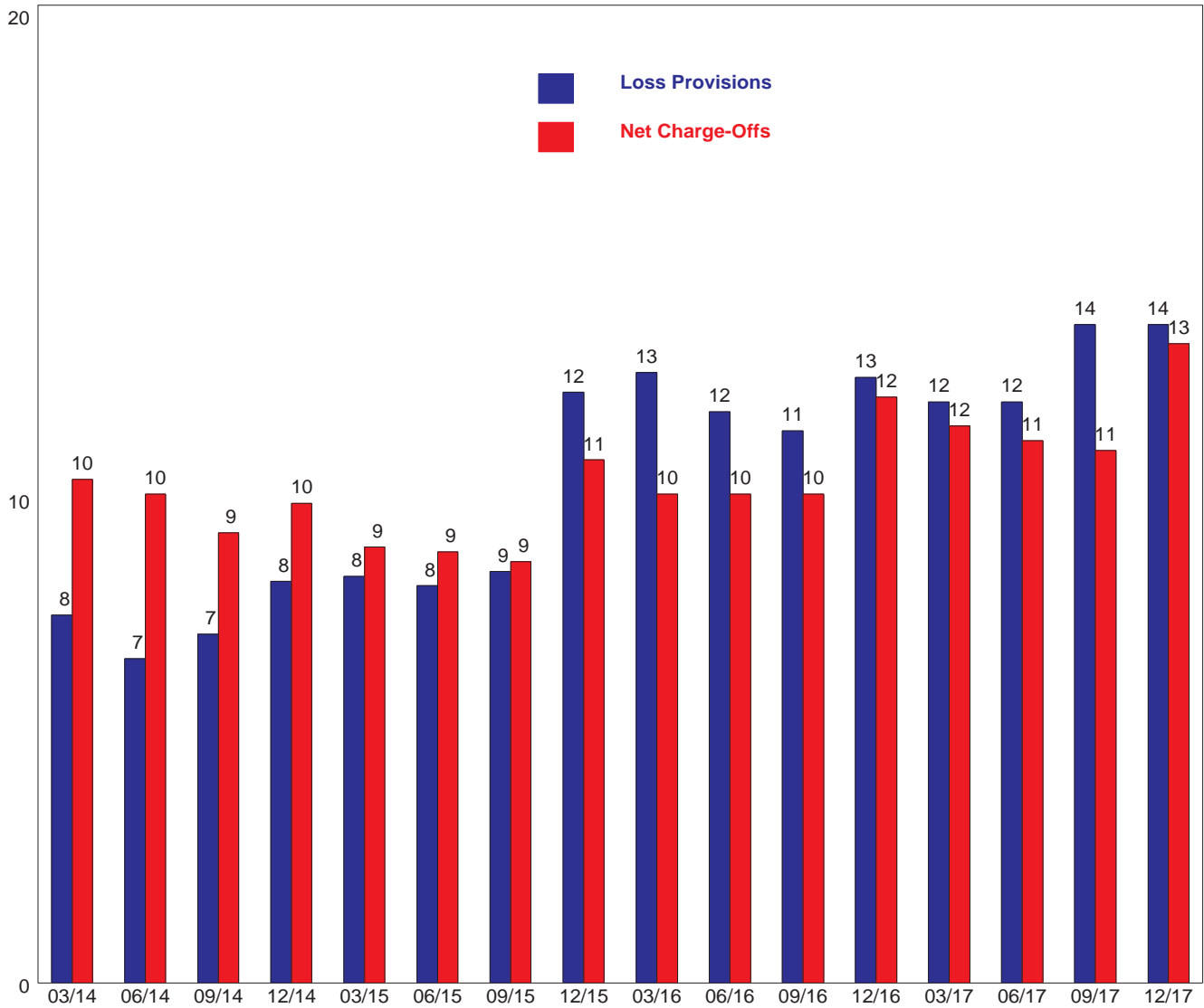
2014 - 2017



Quarterly Net Charge-Offs vs. Loan Loss Provisions

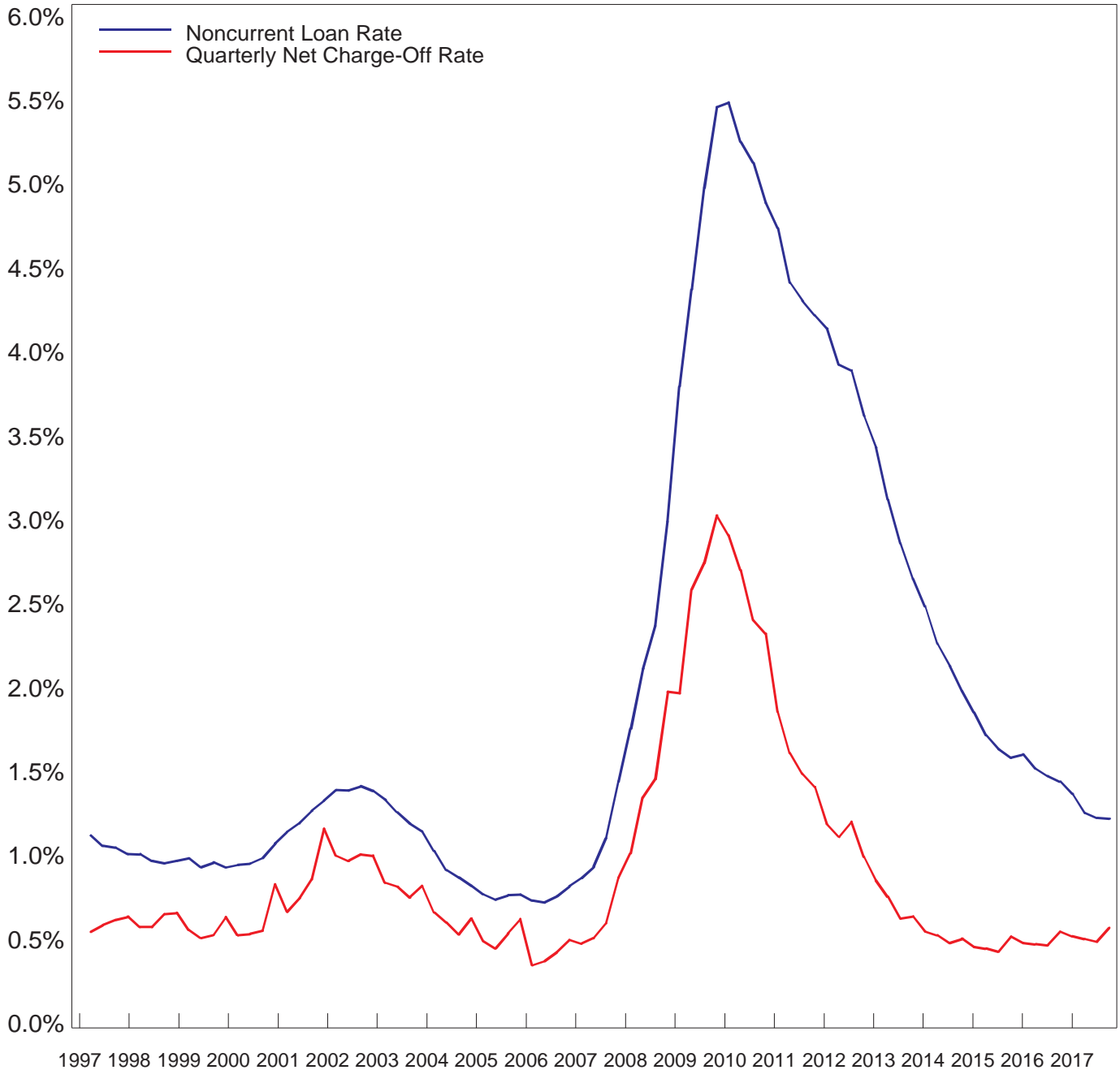
2014 - 2017

\$ Billions



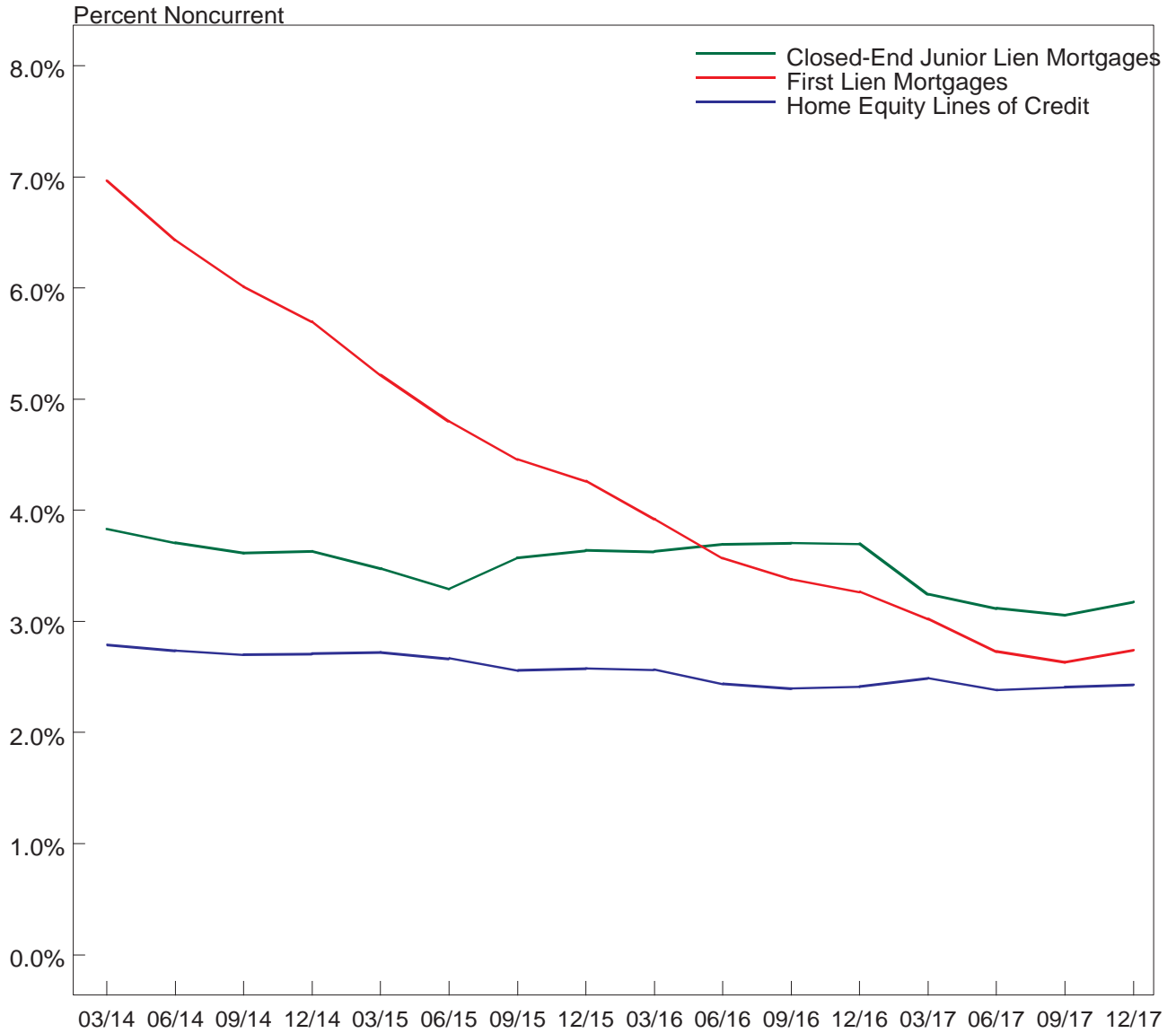
Noncurrent Loan and Quarterly Net Charge-Off Rates 1997-2017

Percent



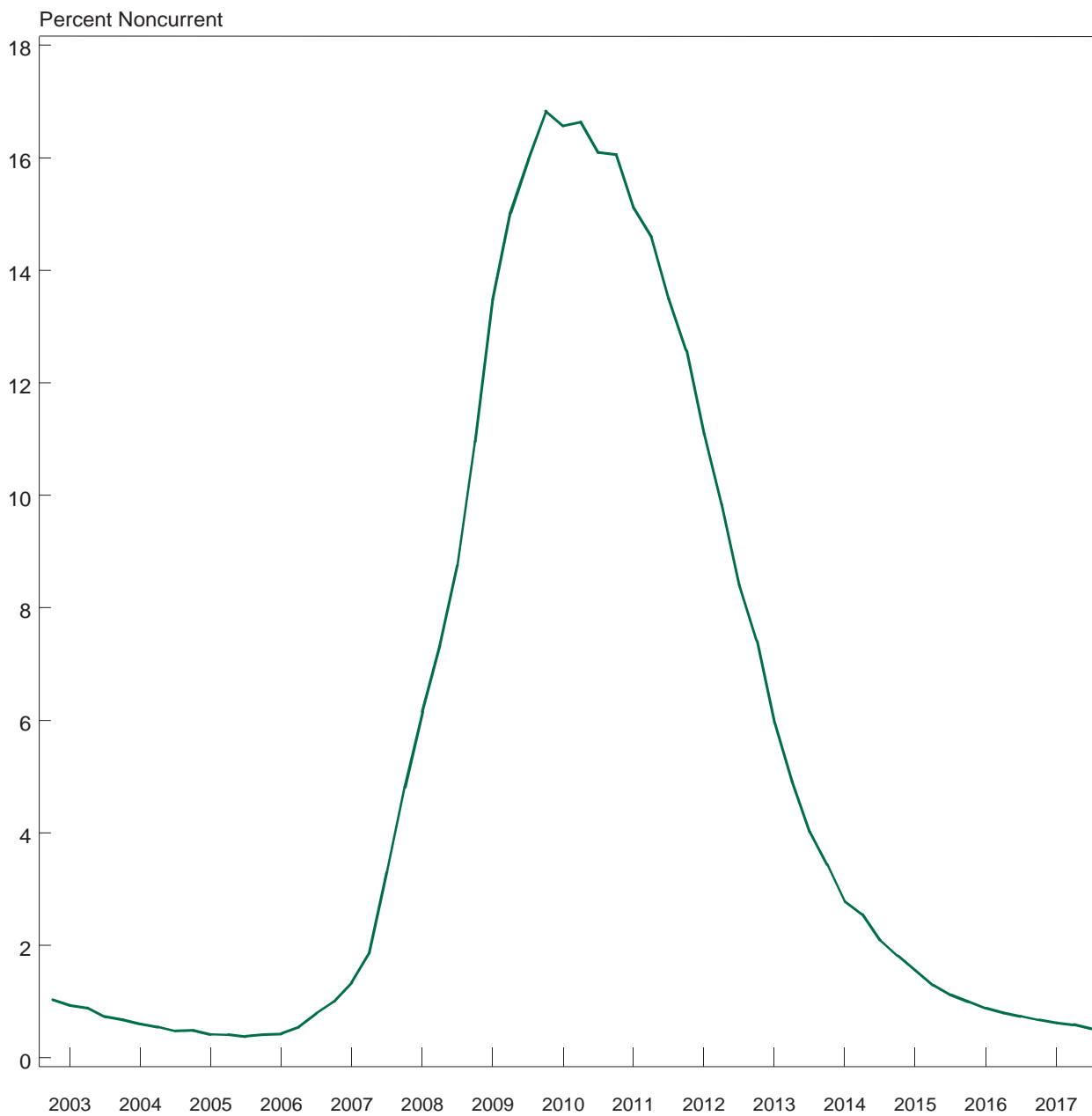
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2014 to 2017



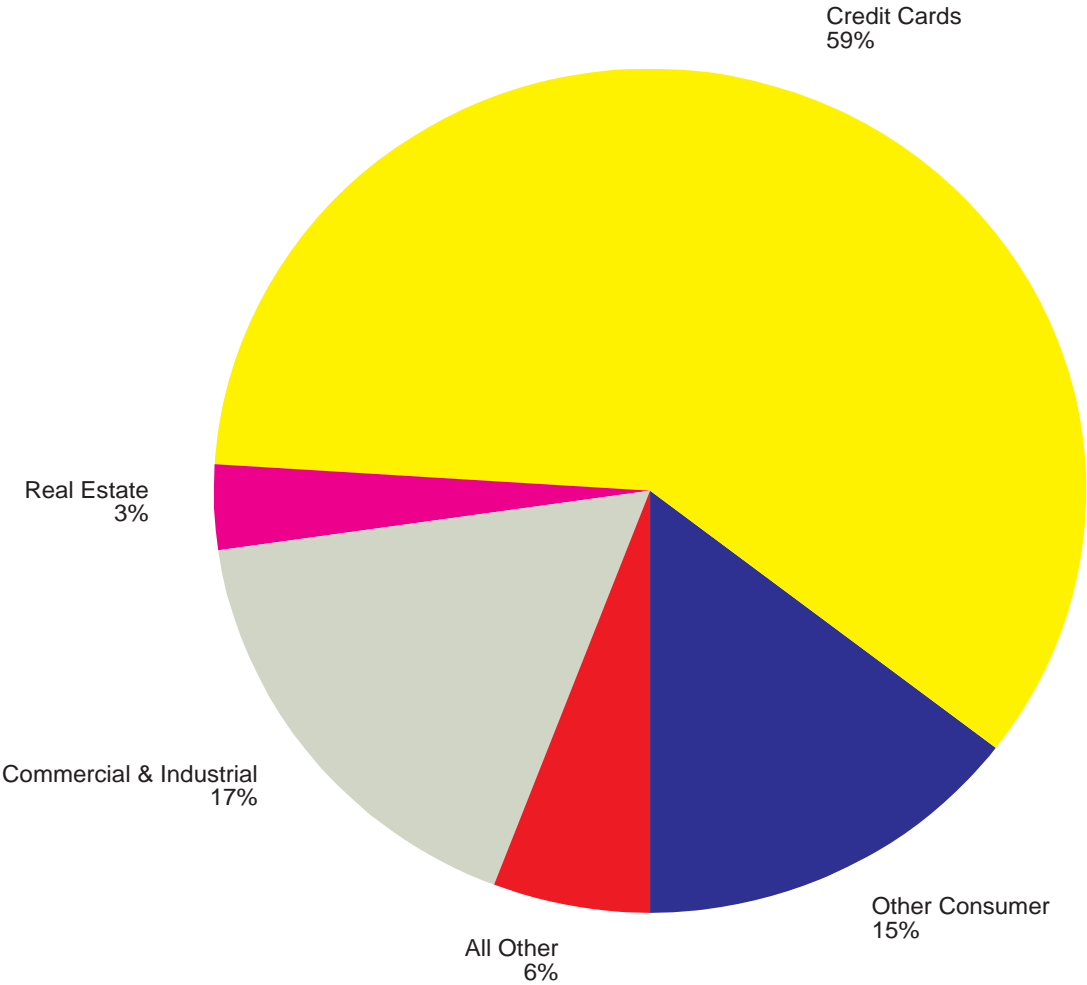
Noncurrent Rate on Real Estate Construction and Development Loans

2003-2017



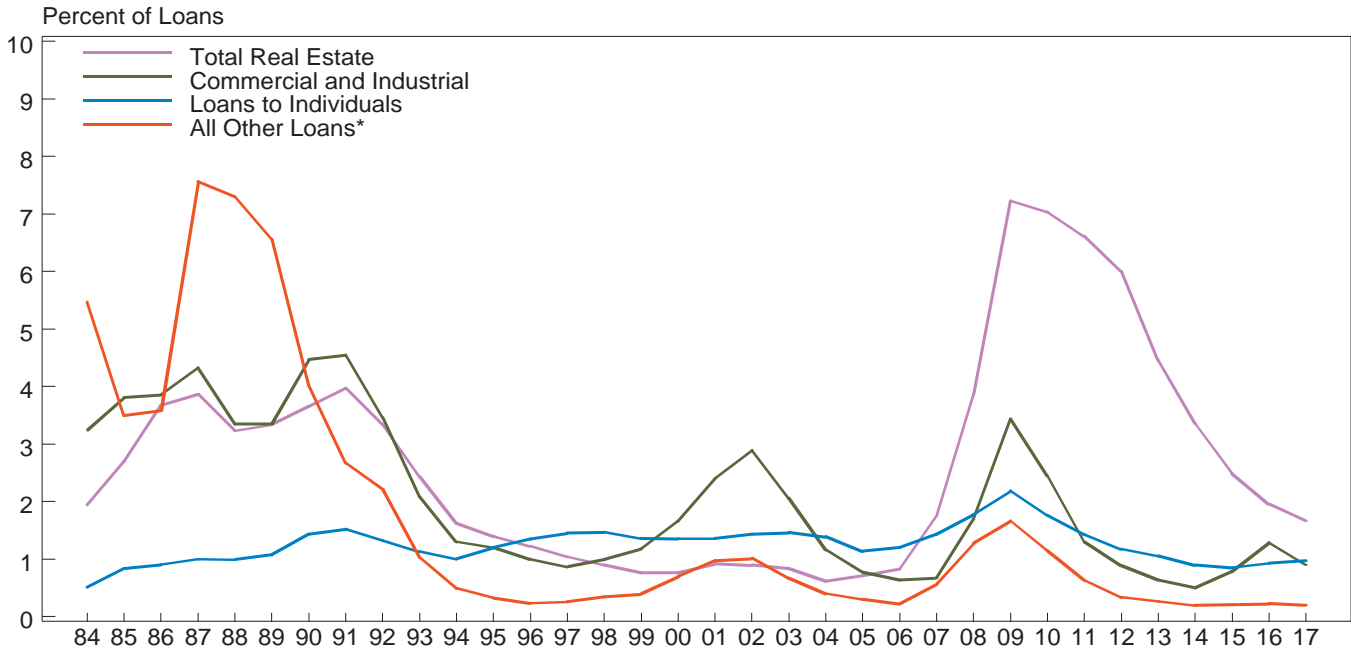
Composition of FDIC-Insured Institutions' Loan Charge-Offs

Fourth Quarter, 2017



Noncurrent Loan Rates at Year-End

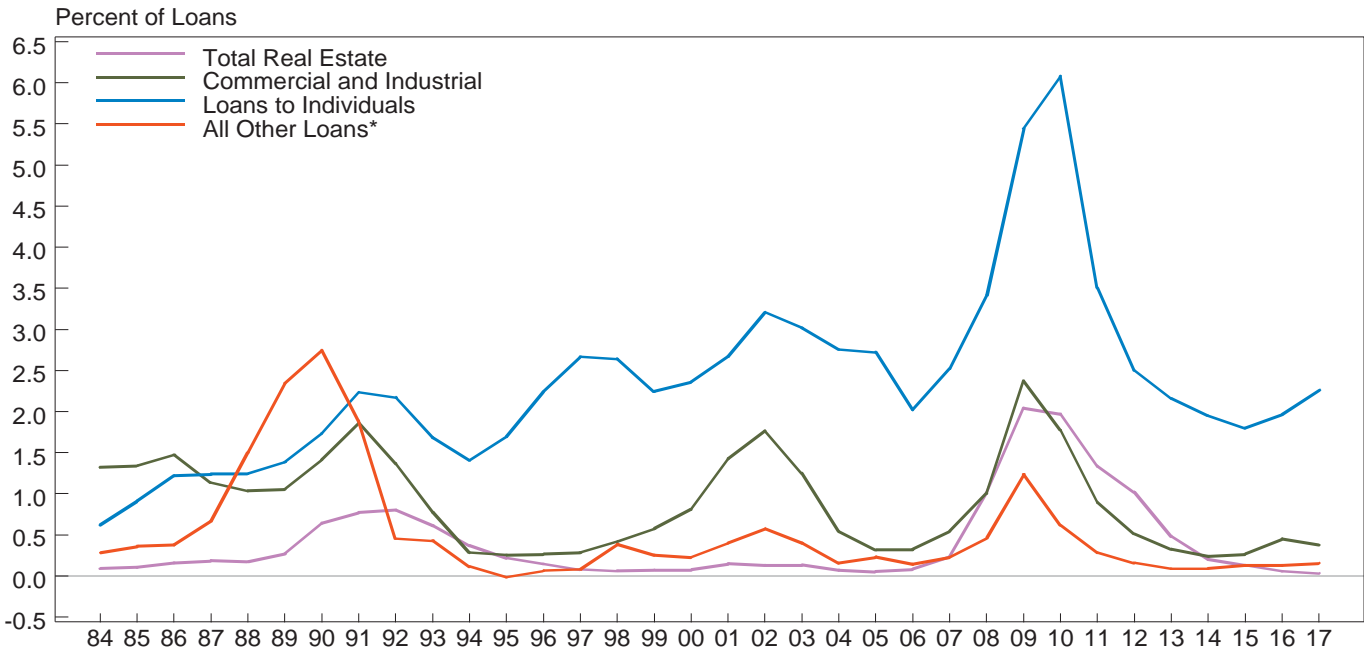
1984-2017



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

1984-2017

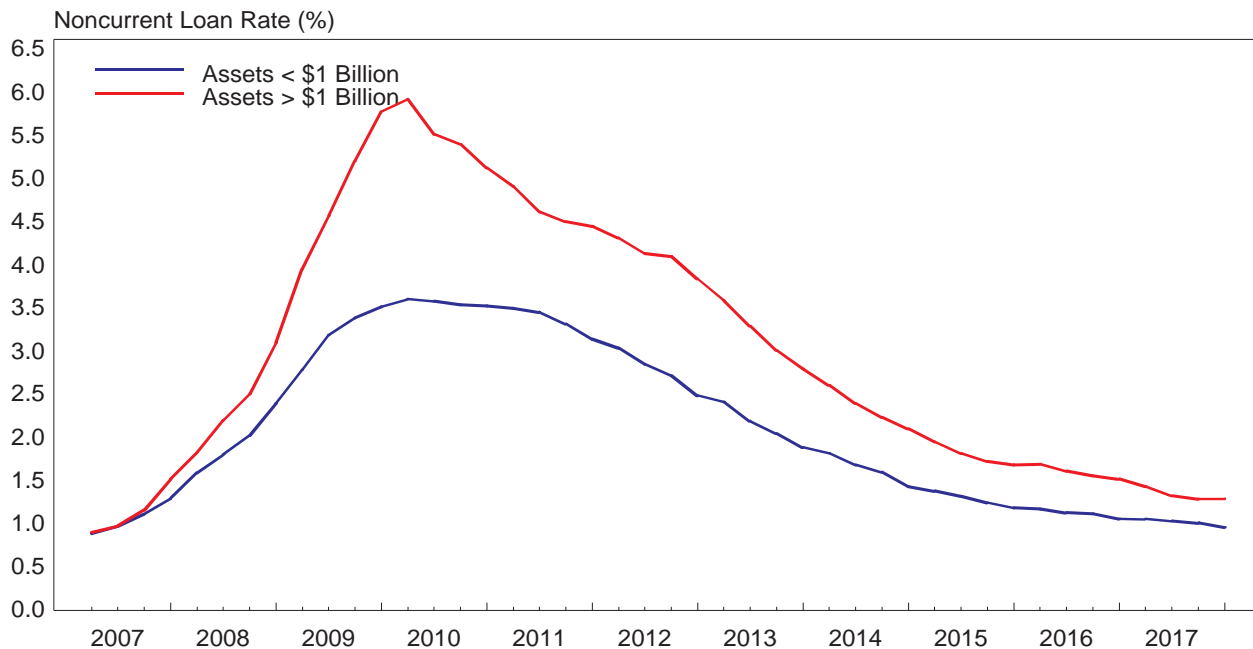


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

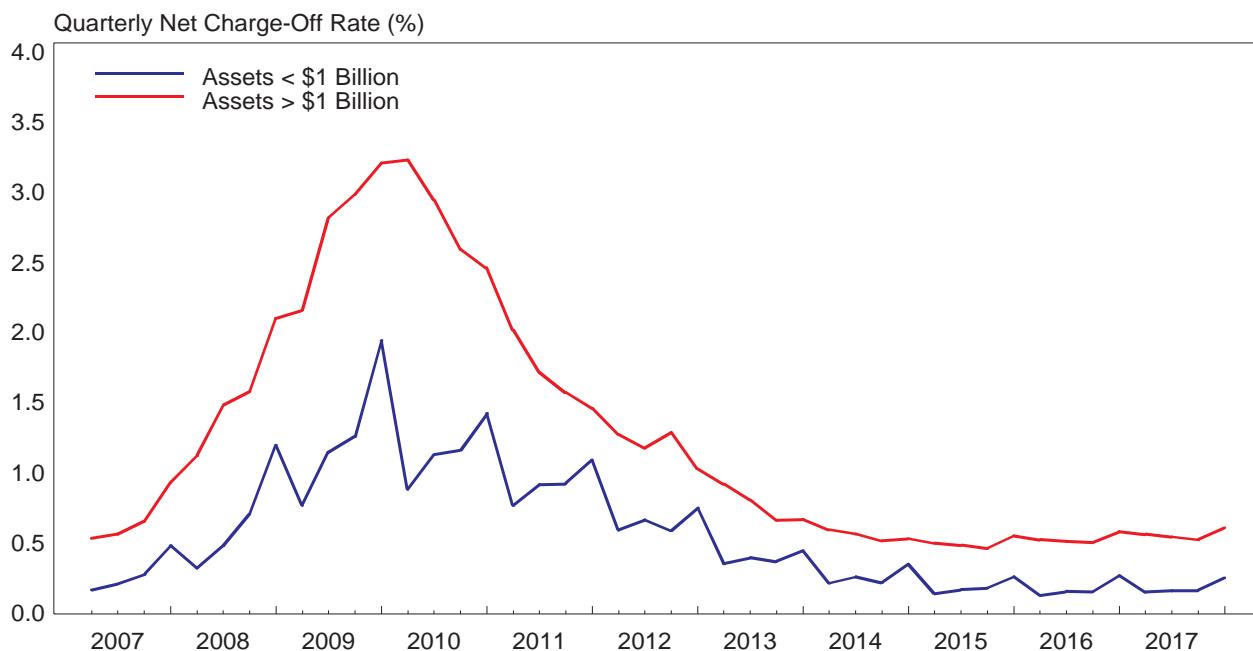
2007 - 2017



Quarterly Net Charge-Off Rates

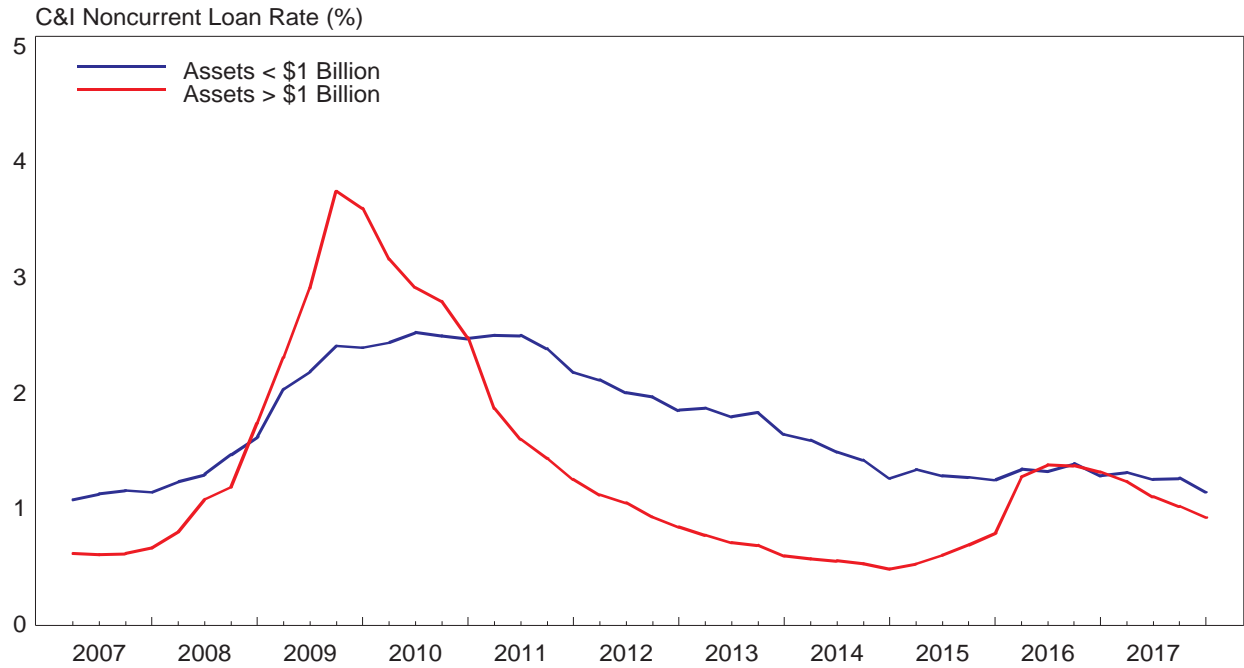
By Asset Size, Annualized

2007 - 2017



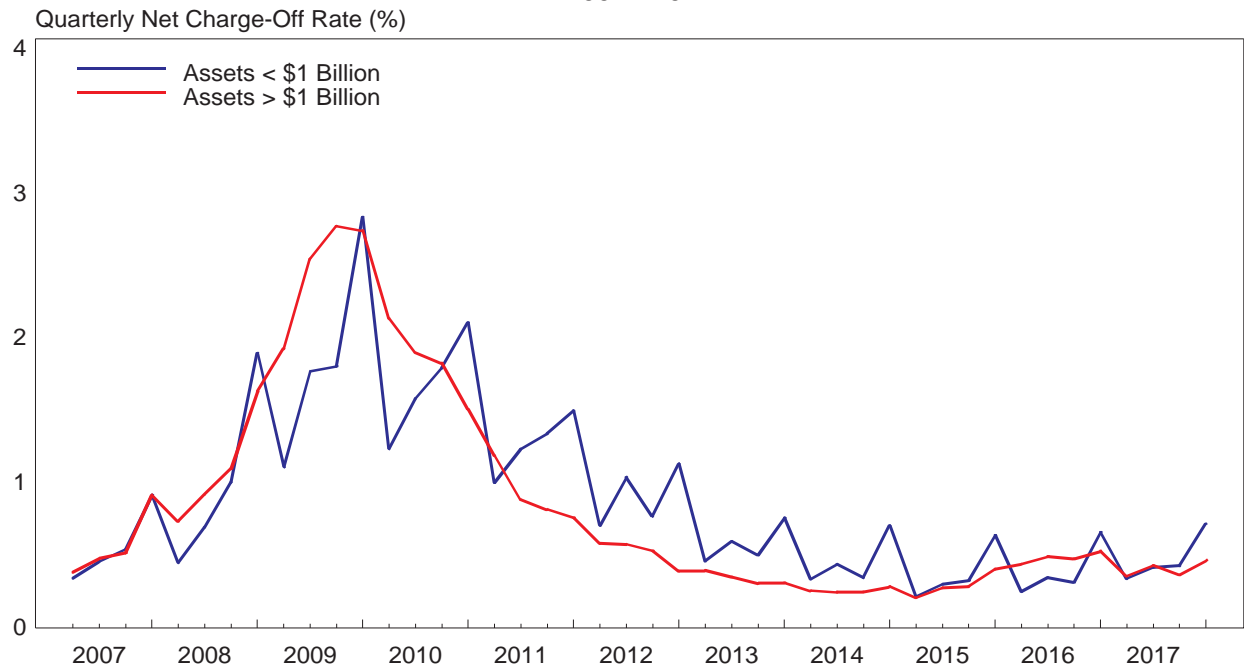
Noncurrent C & I Loan Rates By Asset Size

2007 - 2017



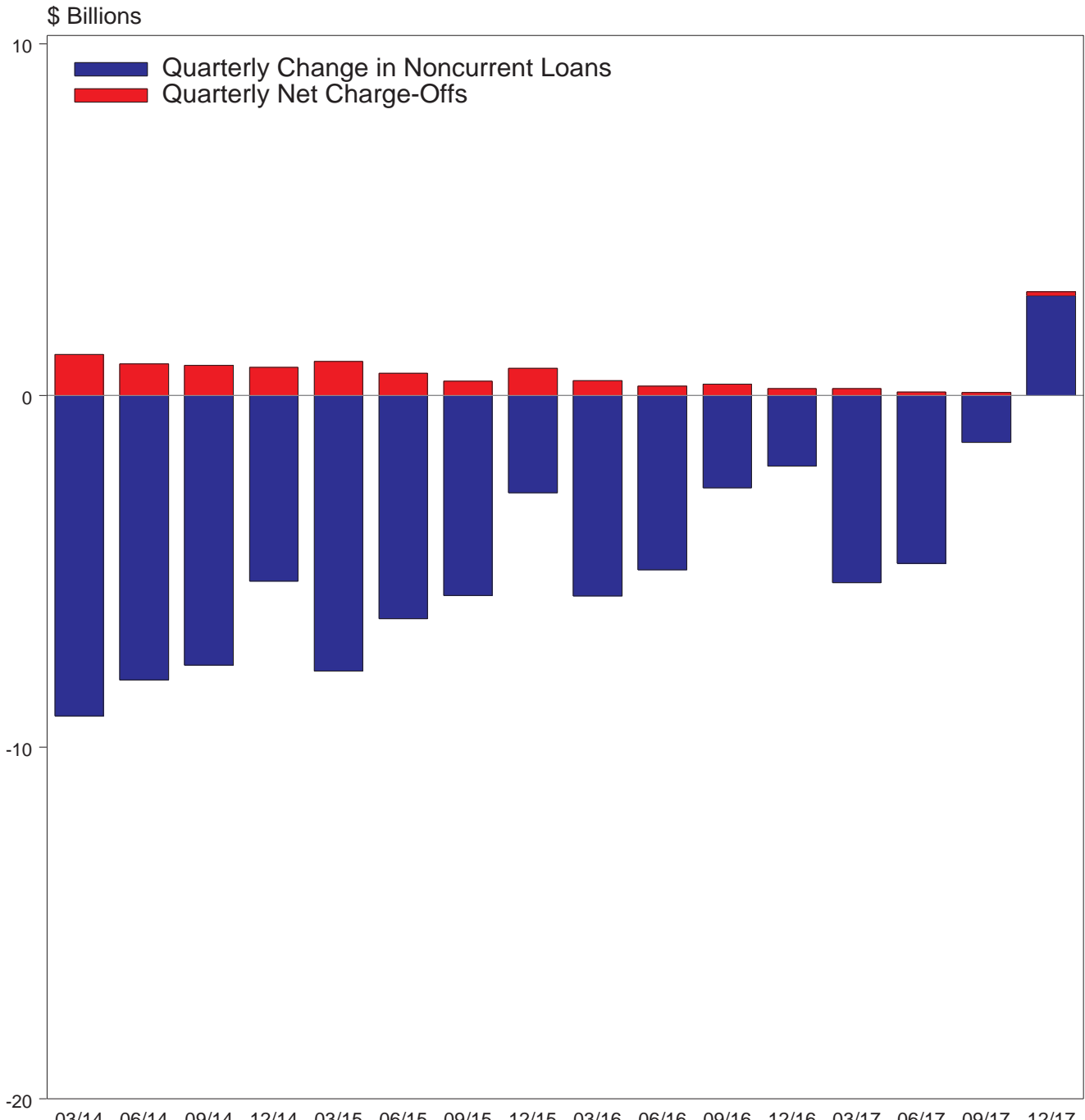
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2007 - 2017



Credit Quality of Residential Mortgage Loans*

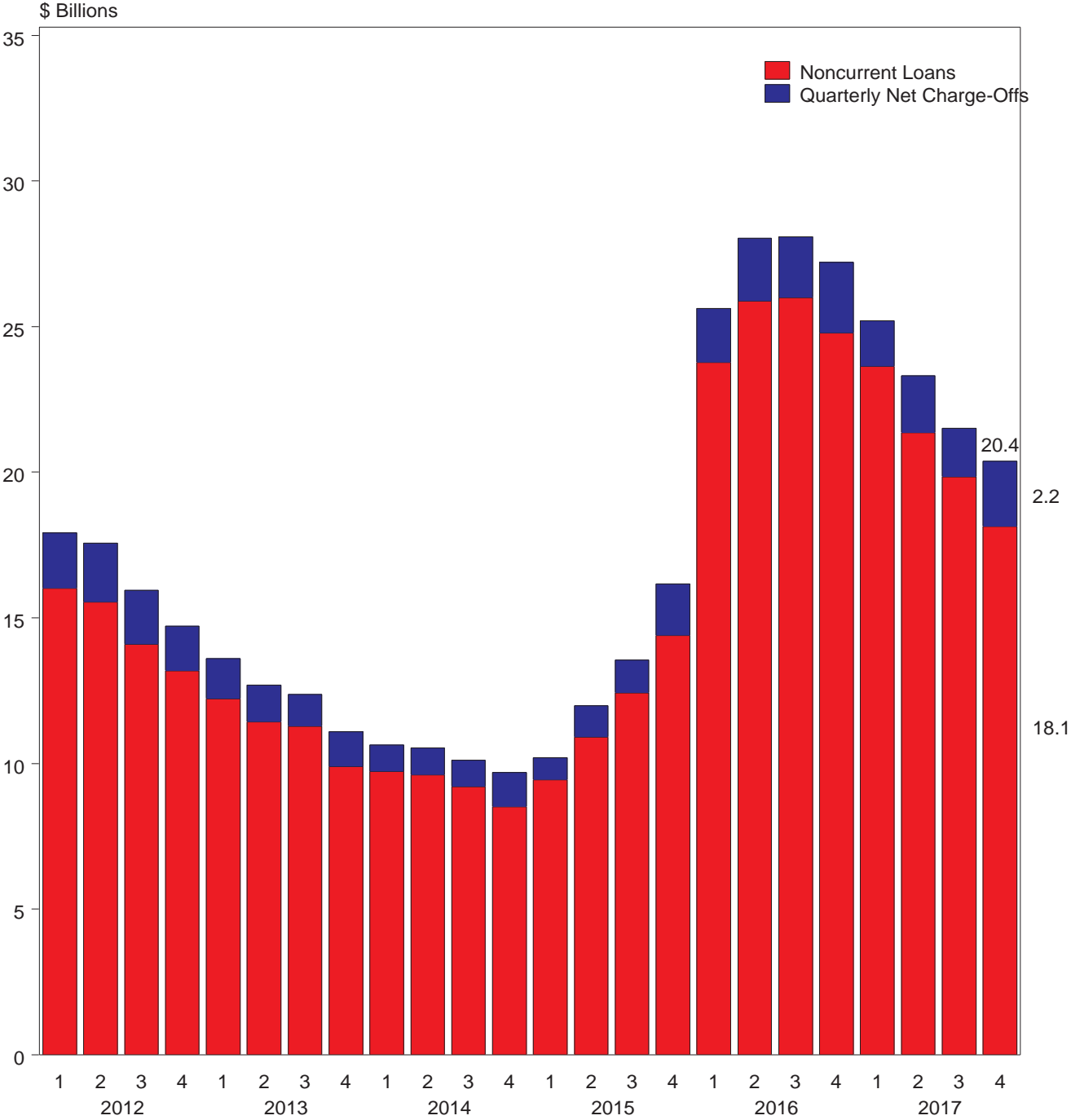
2014 to 2017



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

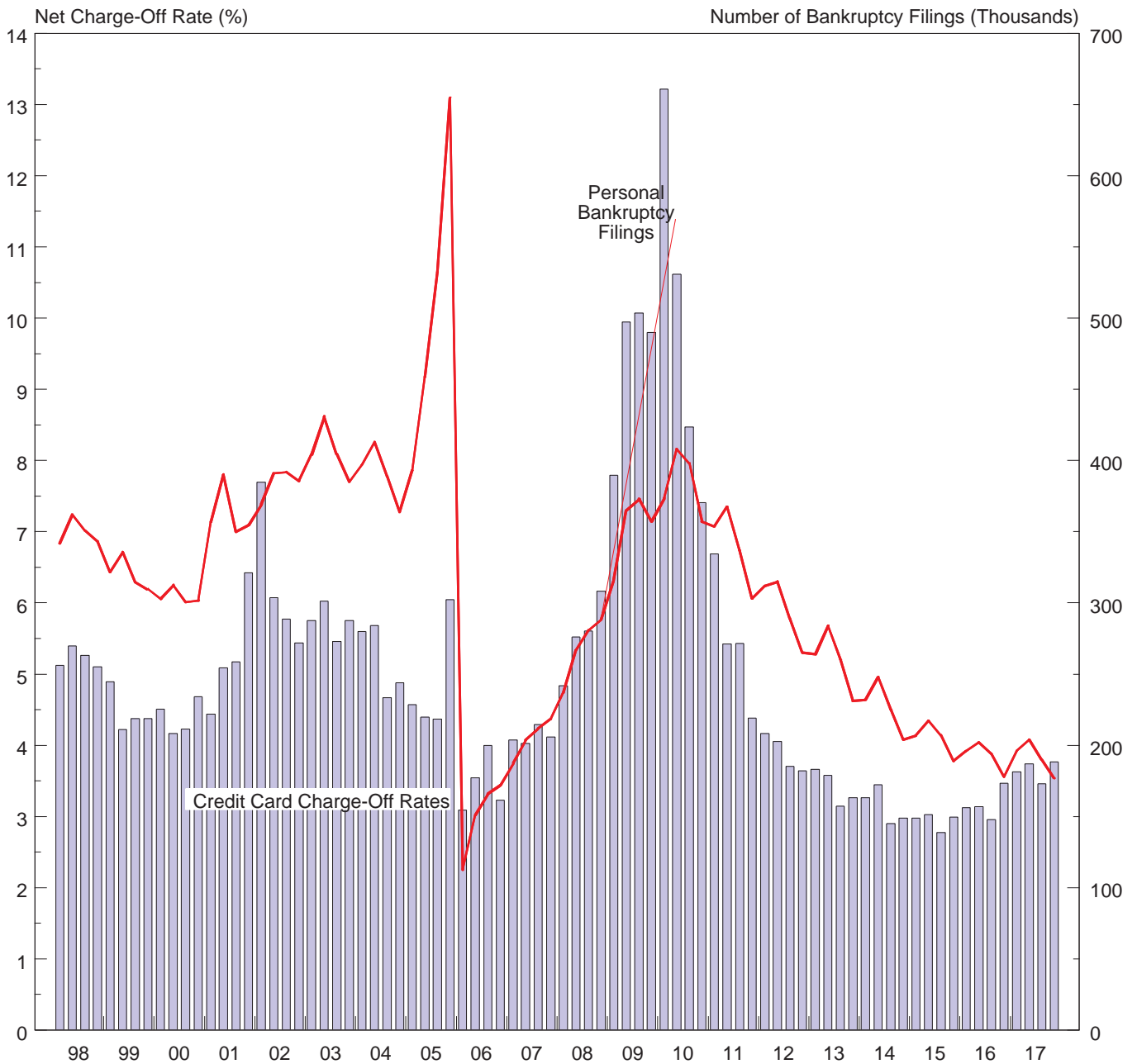
Credit Quality of C & I Loans

2012-2017



Credit Card Loss Rates and Personal Bankruptcy Filings

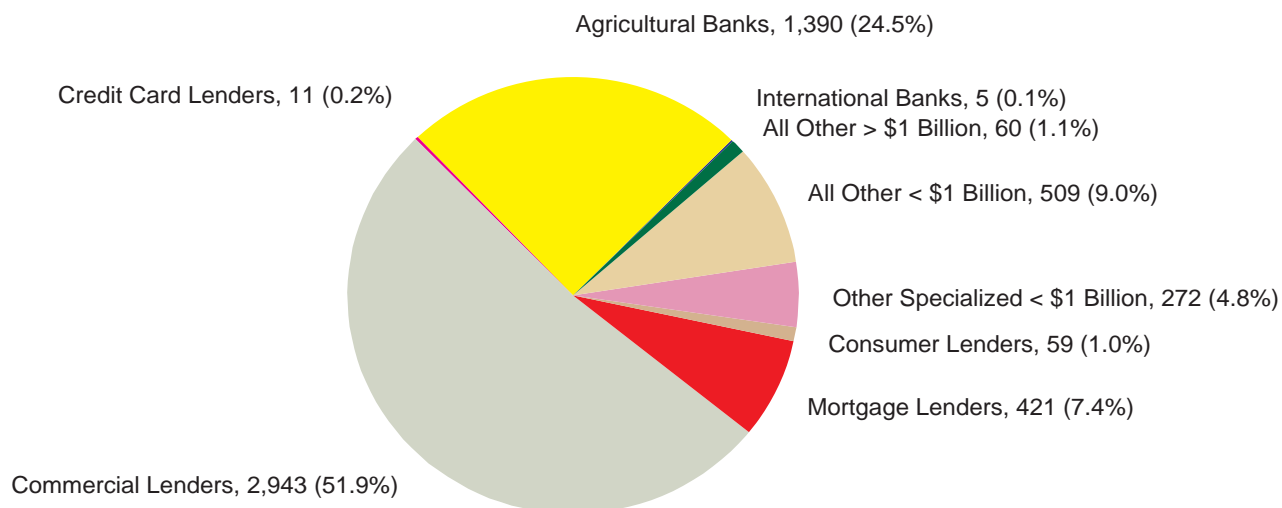
1998-2017



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, 2017

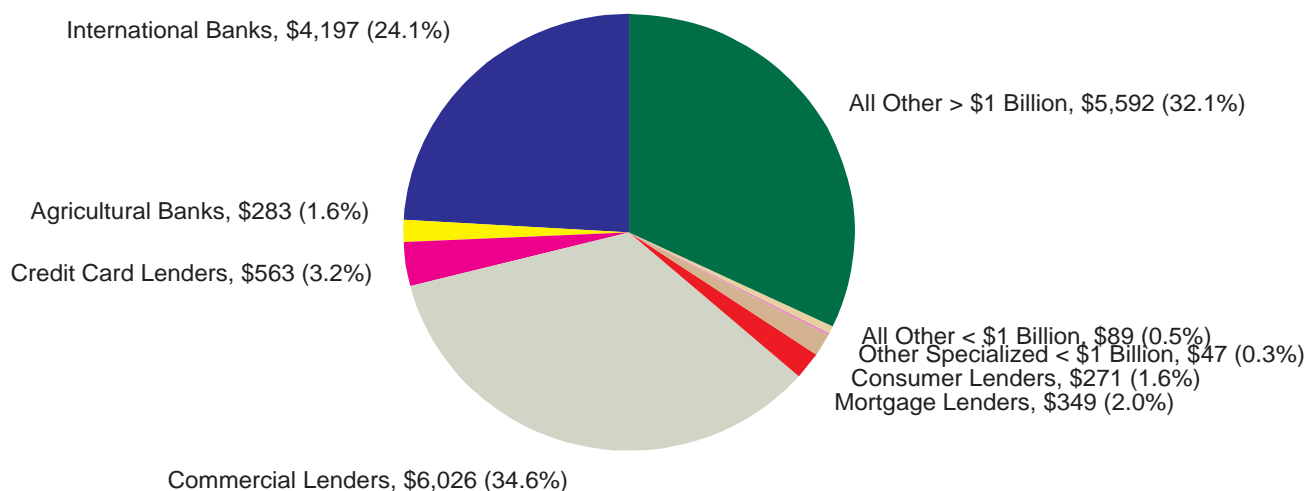


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/17	5	1,390	11	2,943	421	59	272	509	60
12/16	5	1,429	13	3,025	462	65	300	549	65
12/15	4	1,479	14	3,089	500	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

Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2017

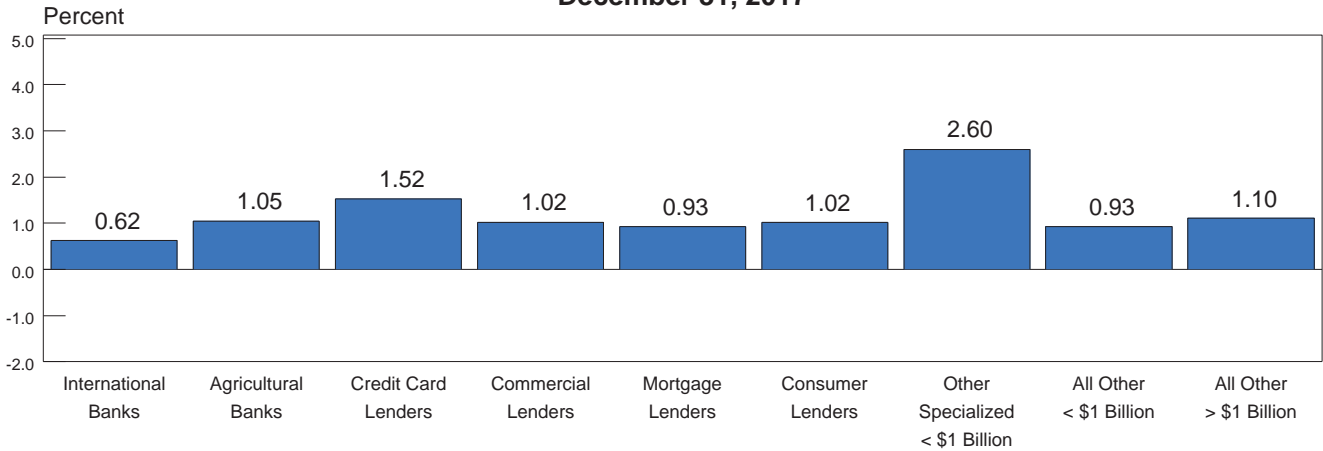


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/17	4,197	283	563	6,026	349	271	47	89	5,592
12/16	4,053	285	519	5,628	332	256	51	98	5,559
12/15	3,775	278	549	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

Performance Ratios By Asset Concentration Group

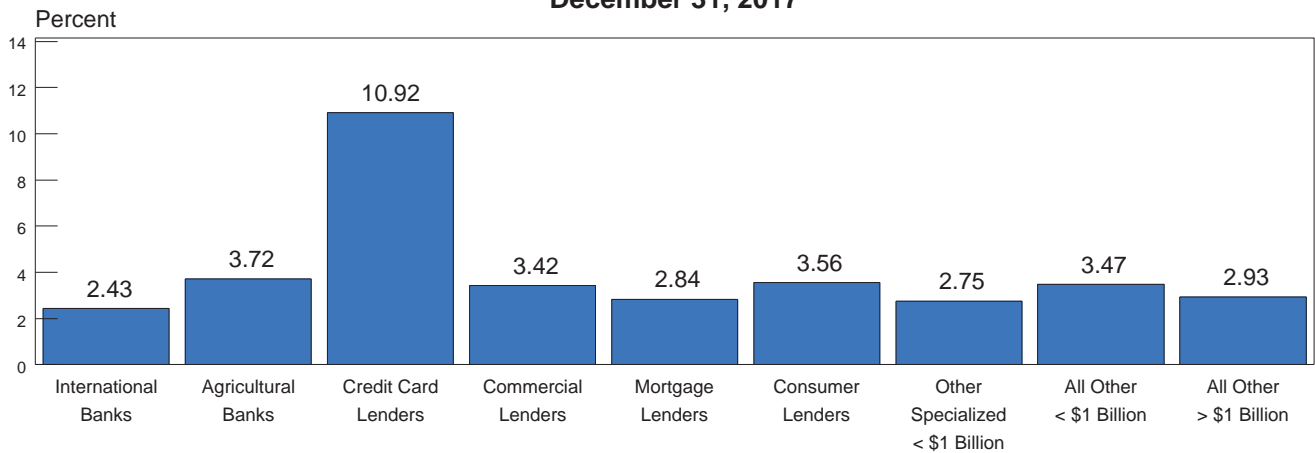
Return on Assets (YTD)

December 31, 2017



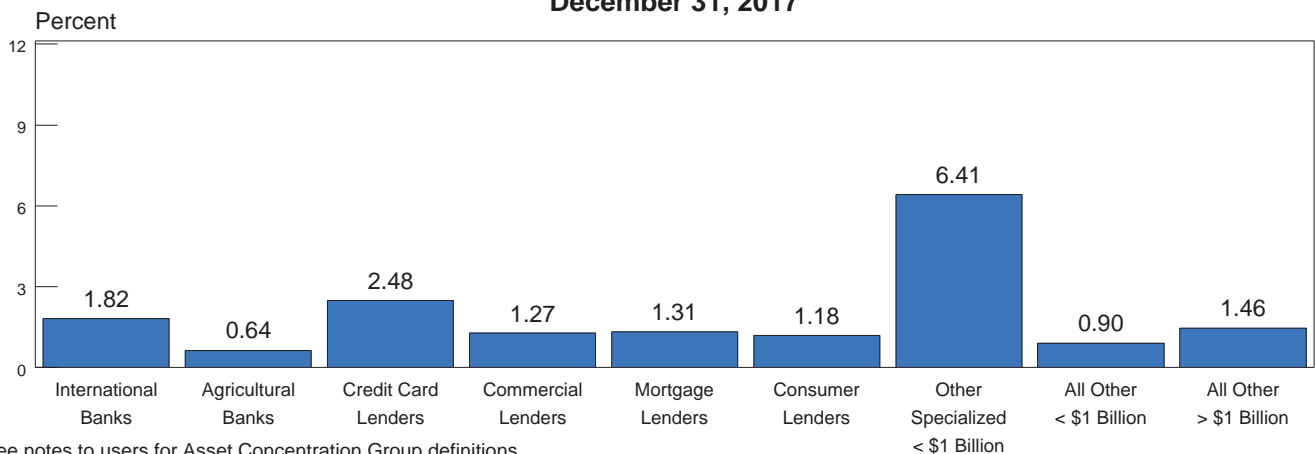
Net Interest Margin (YTD)

December 31, 2017



Noninterest Income to Assets (YTD)

December 31, 2017

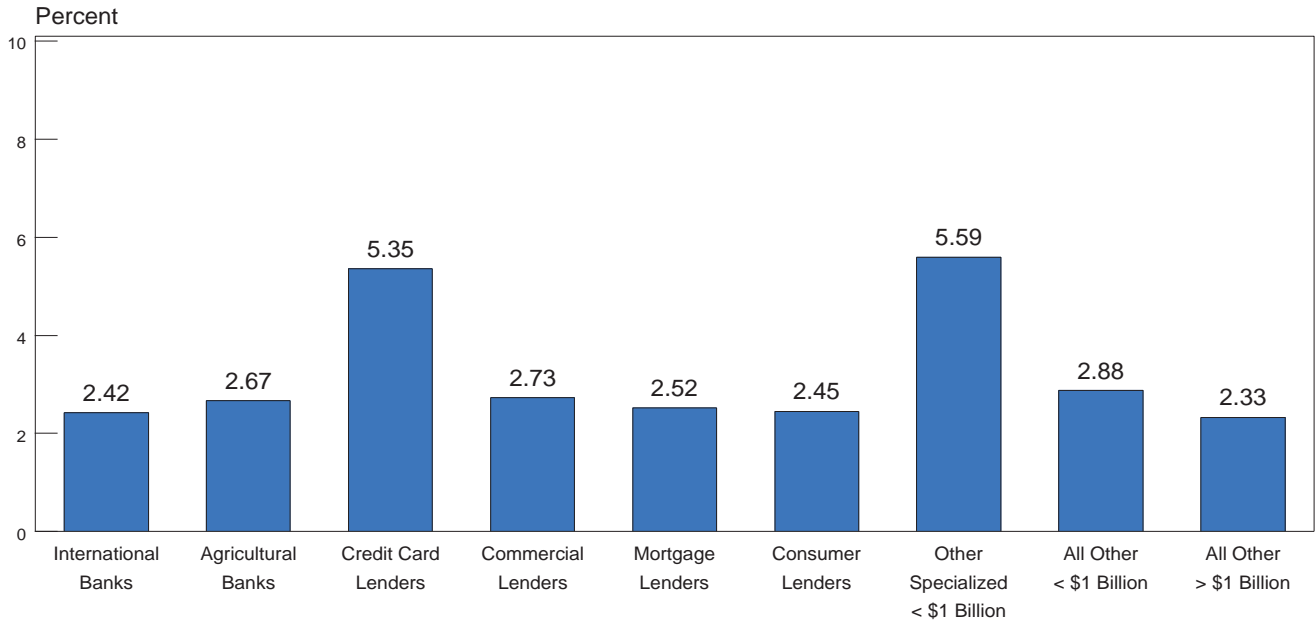


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

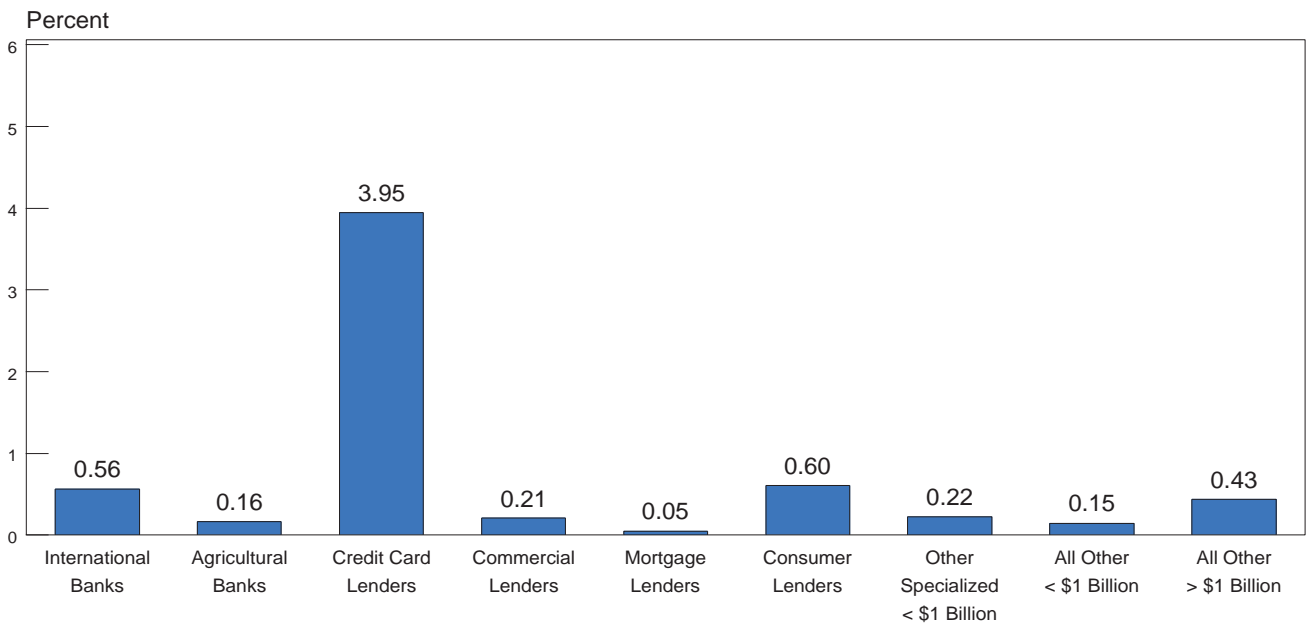
Noninterest Expense to Assets (YTD)

December 31, 2017



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2017

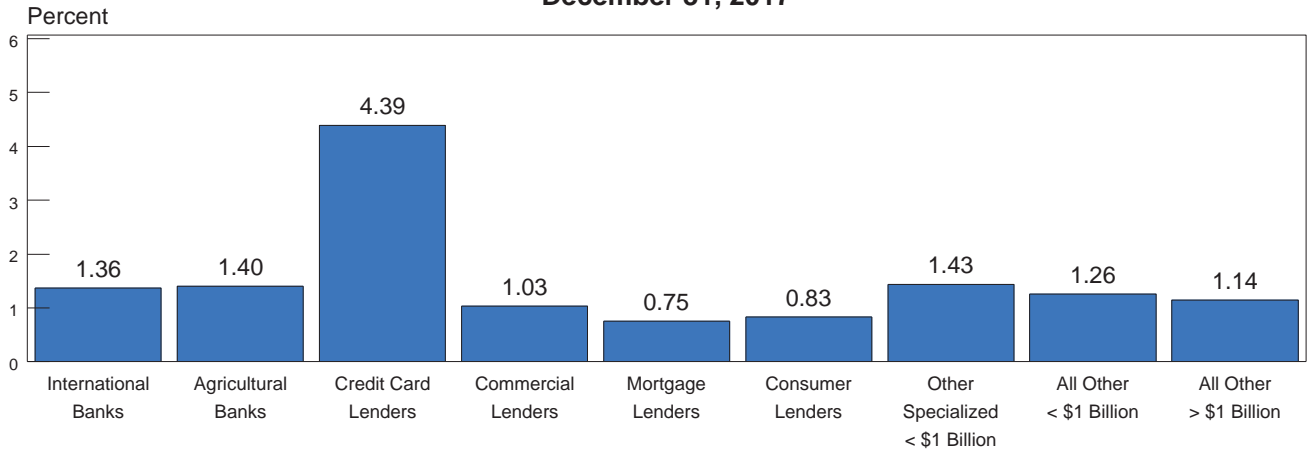


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

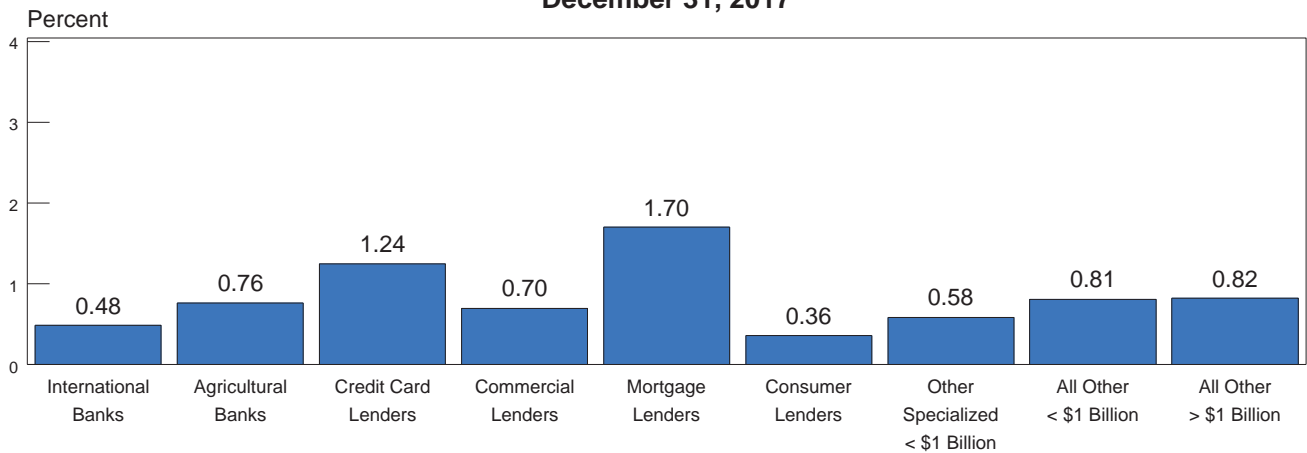
Loss Allowance To Loans and Leases

December 31, 2017



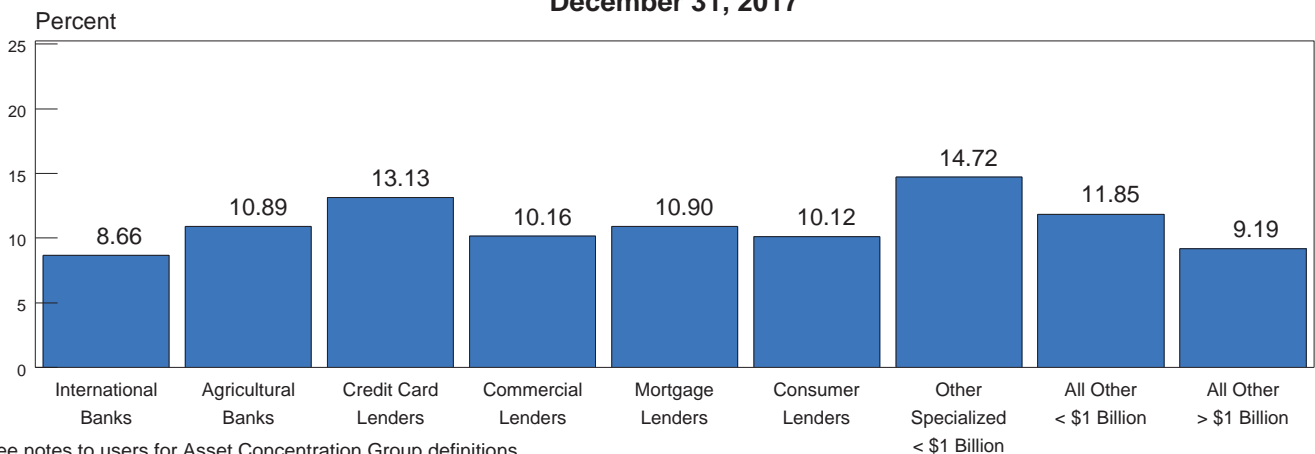
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2017



Core Capital (Leverage) Ratio

December 31, 2017



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

Return On Average Assets By Asset Concentration Group

1999 - 2017, 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
12/17	0.62	1.05	1.52	1.02	0.93	1.02	2.60	0.93	1.10
12/16	0.93	1.21	2.28	0.97	0.99	0.96	2.84	0.93	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

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

Net Interest Margin By Asset Concentration Group

1999 - 2017, 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
12/17	2.43	3.72	10.92	3.42	2.84	3.56	2.75	3.47	2.93
12/16	2.36	3.68	10.36	3.31	2.84	3.40	2.75	3.42	2.80
12/15	2.28	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

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
1999 - 2017, 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
12/17	0.56	0.16	3.95	0.21	0.05	0.60	0.22	0.15	0.43
12/16	0.55	0.15	3.34	0.22	0.07	0.56	0.22	0.17	0.41
12/15	0.59	0.10	2.79	0.20	0.13	0.62	0.20	0.20	0.41
12/14	0.73	0.13	2.81	0.24	0.21	0.62	0.34	0.25	0.41
12/13	0.97	0.14	3.20	0.43	0.37	0.80	0.48	0.33	0.49
12/12	1.41	0.24	3.69	0.74	0.82	1.31	0.45	0.45	0.94
12/11	1.97	0.40	5.26	1.18	0.90	1.87	0.56	0.54	1.25
12/10	2.29	0.59	10.83	1.90	1.14	2.37	0.64	0.56	1.87
12/09	3.07	0.65	9.77	2.02	1.24	2.74	0.78	0.54	2.19
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

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

Percent of Loans Noncurrent By Asset Concentration Group

1999 - 2017

	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
12/17	1.27	0.96	1.53	0.86	2.71	0.49	1.33	1.10	1.56
12/16	1.57	0.97	1.42	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

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

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

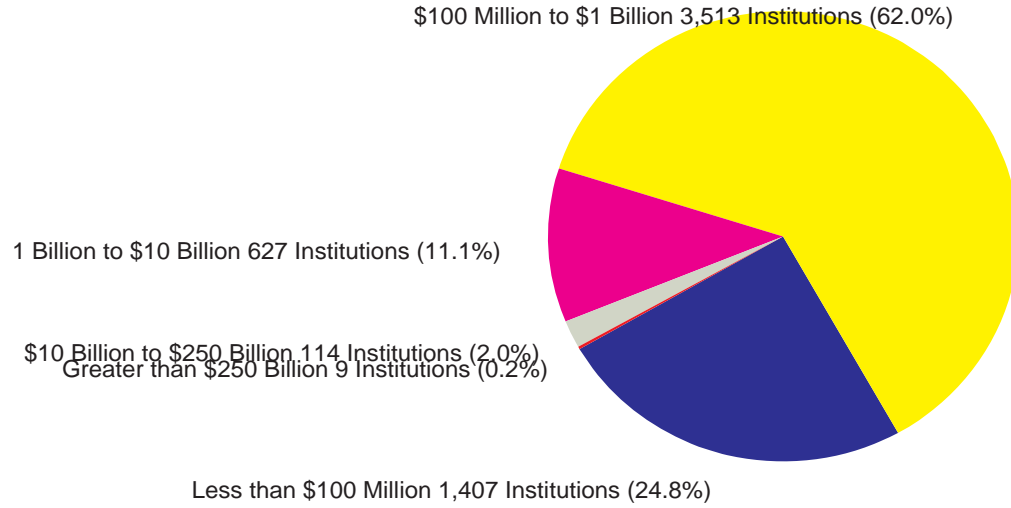
1999 - 2017

	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
12/17	8.66	10.89	13.13	10.16	10.90	10.12	14.72	11.85	9.19
12/16	8.67	10.84	12.63	10.11	11.14	10.24	14.85	11.39	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

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

Number of Institutions By Asset Size

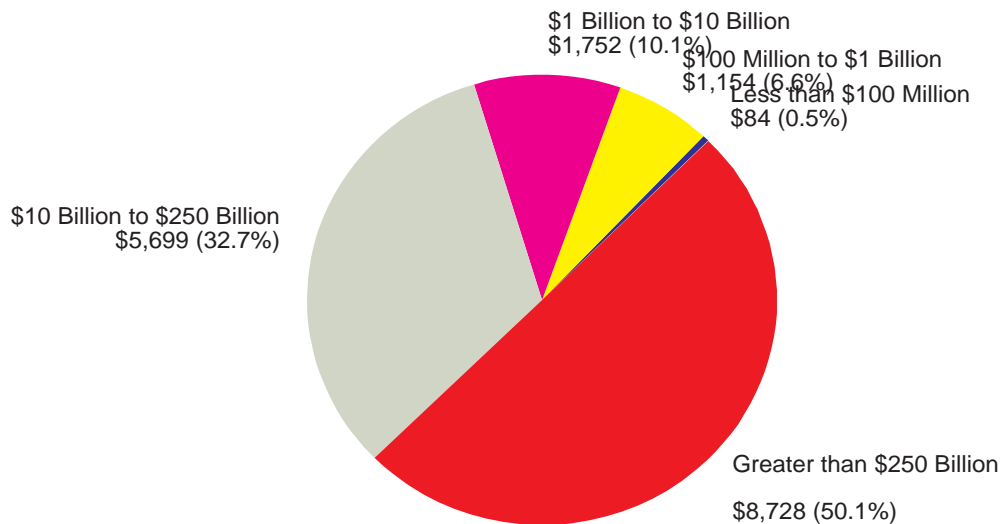
December 31, 2017



Industry Assets By Asset Size

December 31, 2017

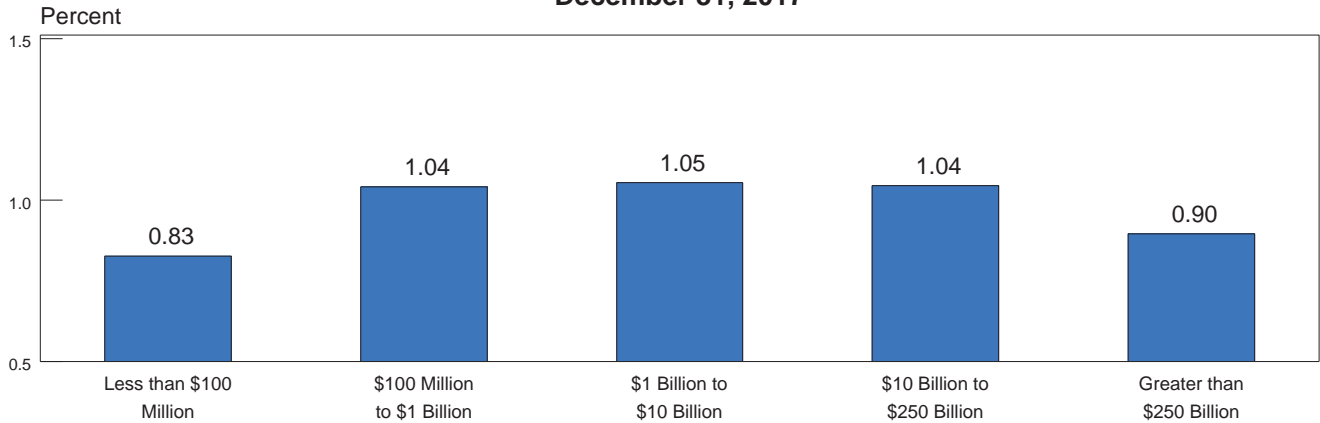
(\$ Billions)



Performance Ratios By Asset Size

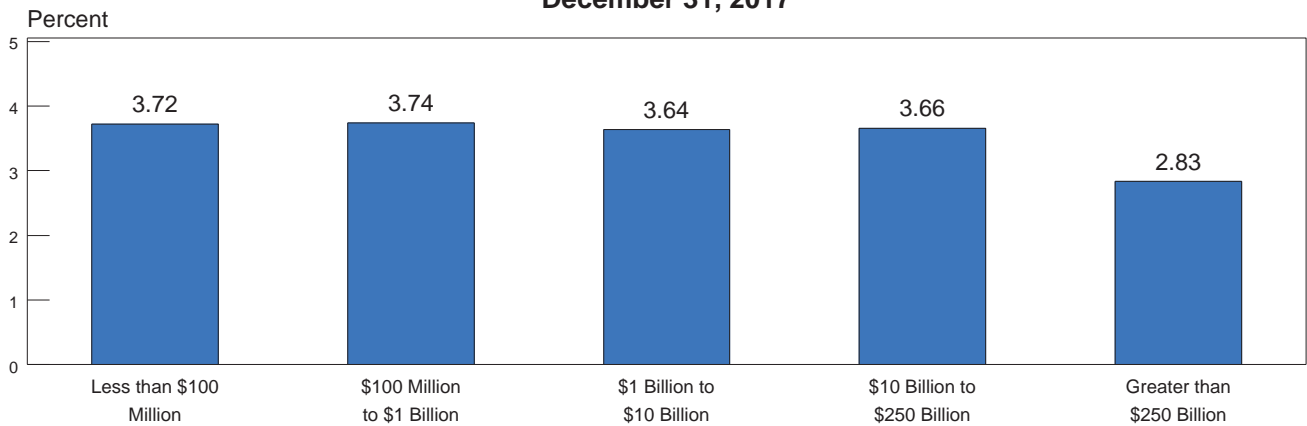
Return on Assets (YTD)

December 31, 2017



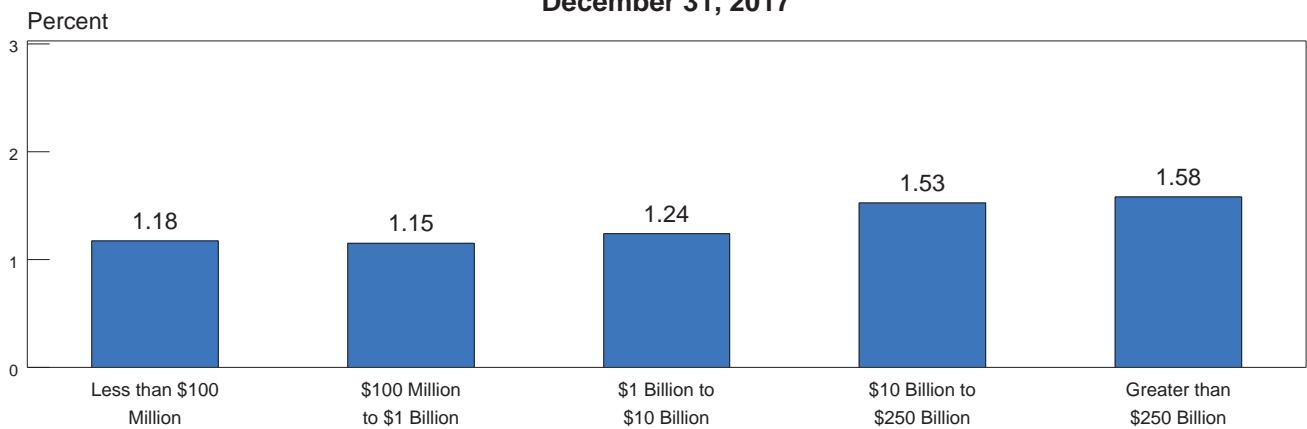
Net Interest Margin (YTD)

December 31, 2017



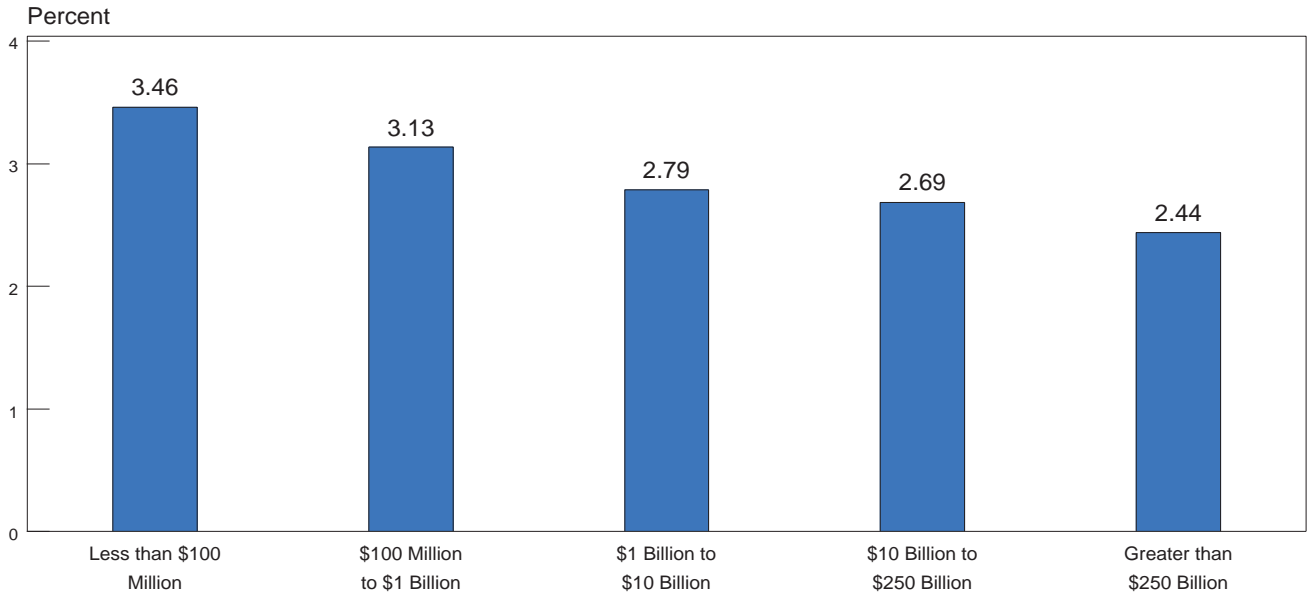
Noninterest Income to Assets (YTD)

December 31, 2017



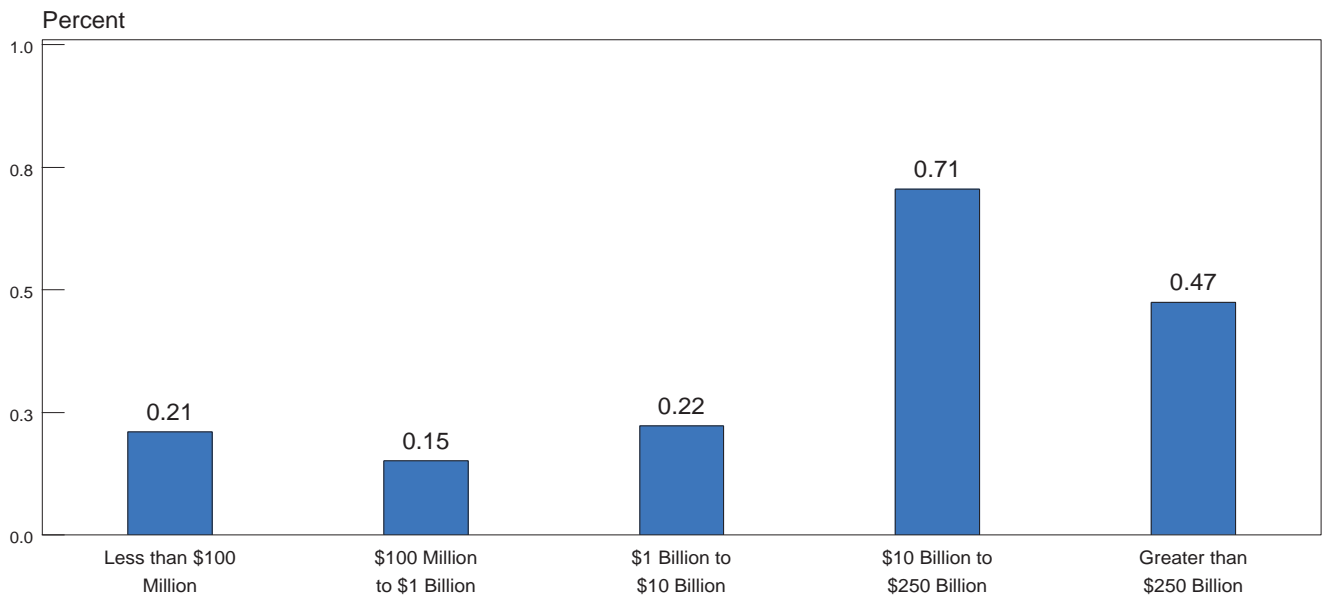
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2017



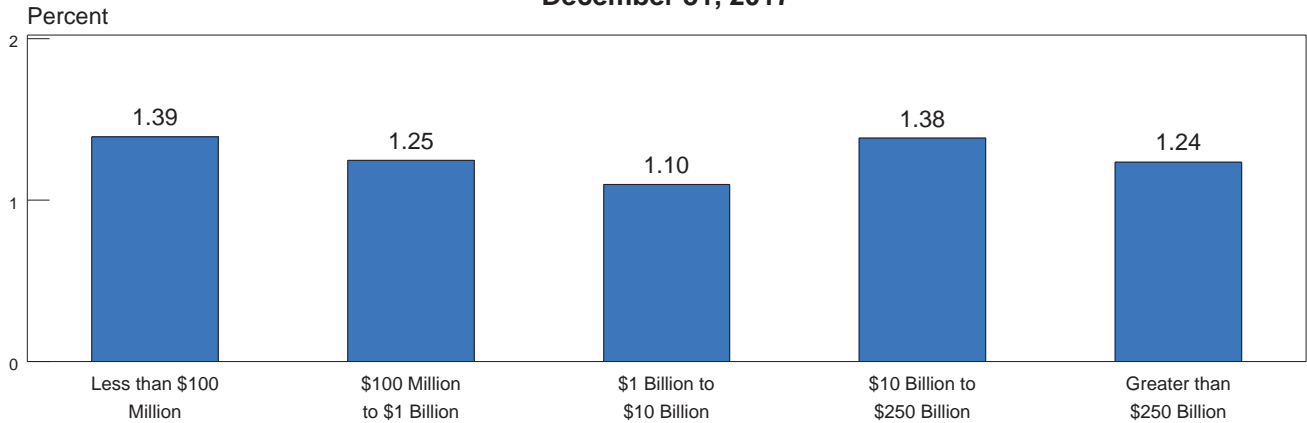
Net Charge-Offs to Loans and Leases (YTD)

December 31, 2017



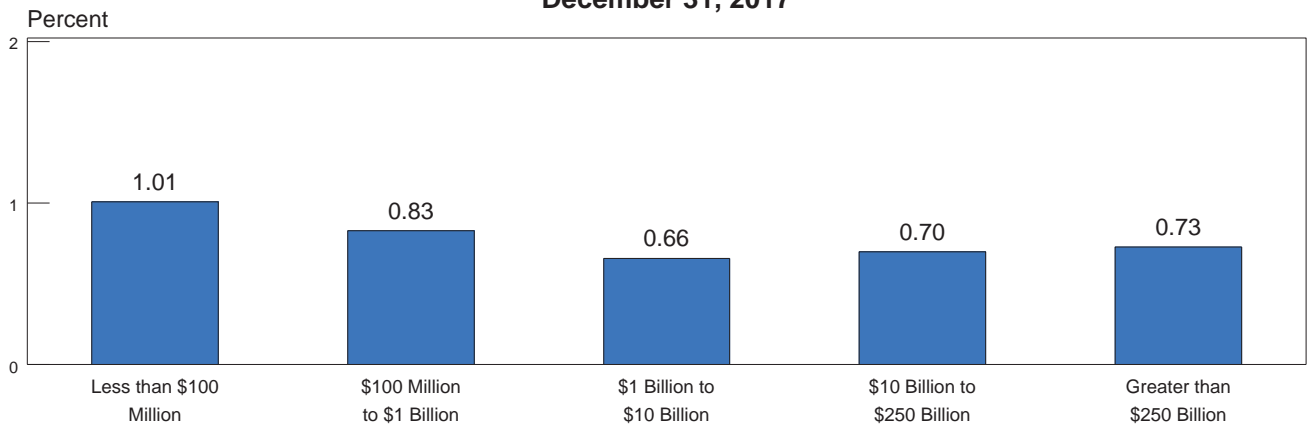
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

December 31, 2017



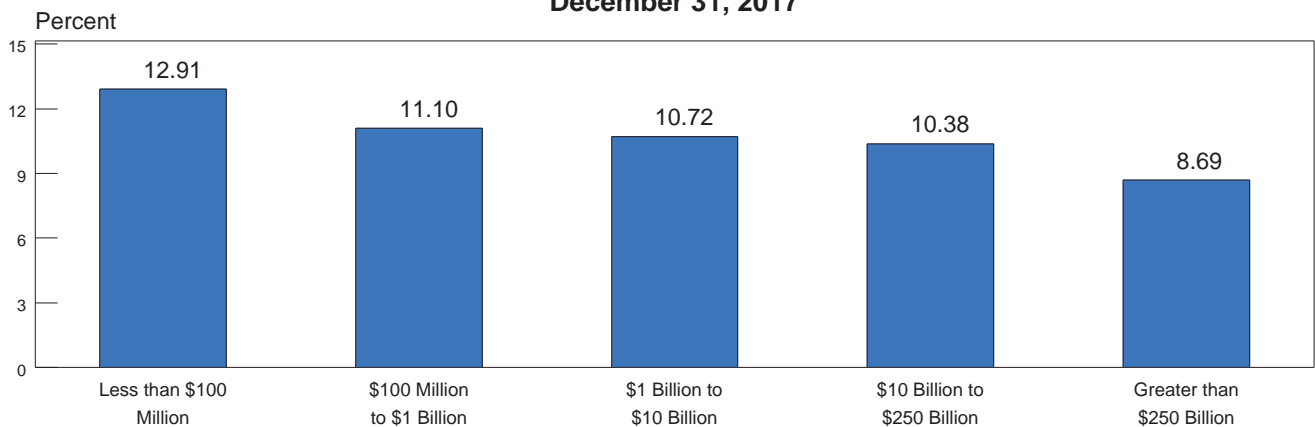
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2017



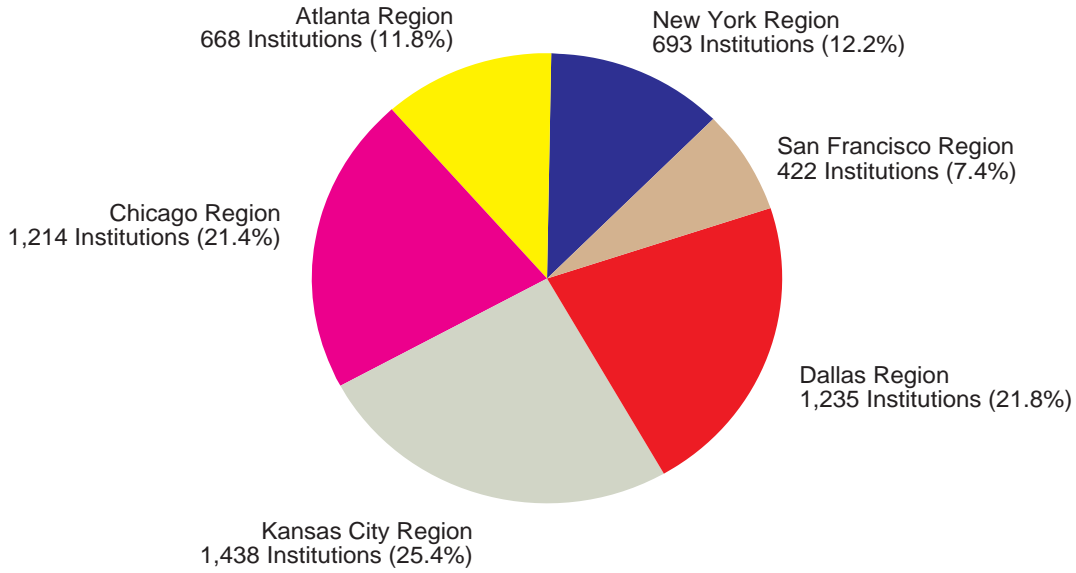
Core Capital (Leverage) Ratio

December 31, 2017



Geographic Distribution of FDIC-Insured Institutions

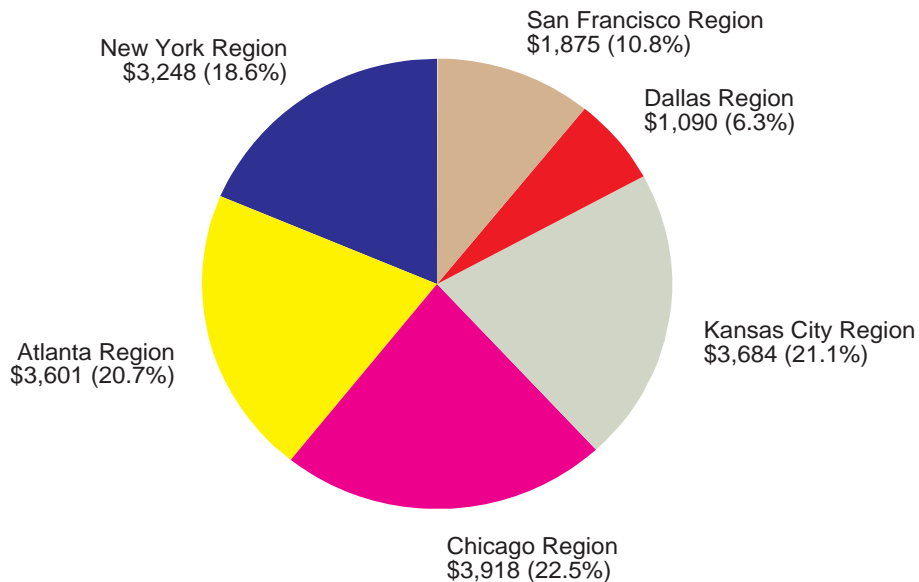
December 31, 2017



Geographic Distribution of Industry Assets

December 31, 2017

(\$ Billions)

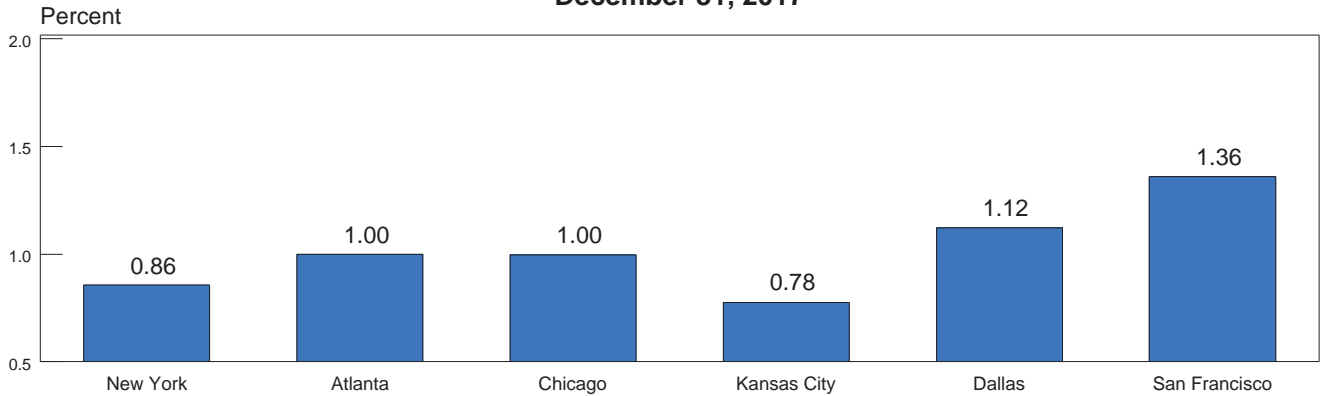


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

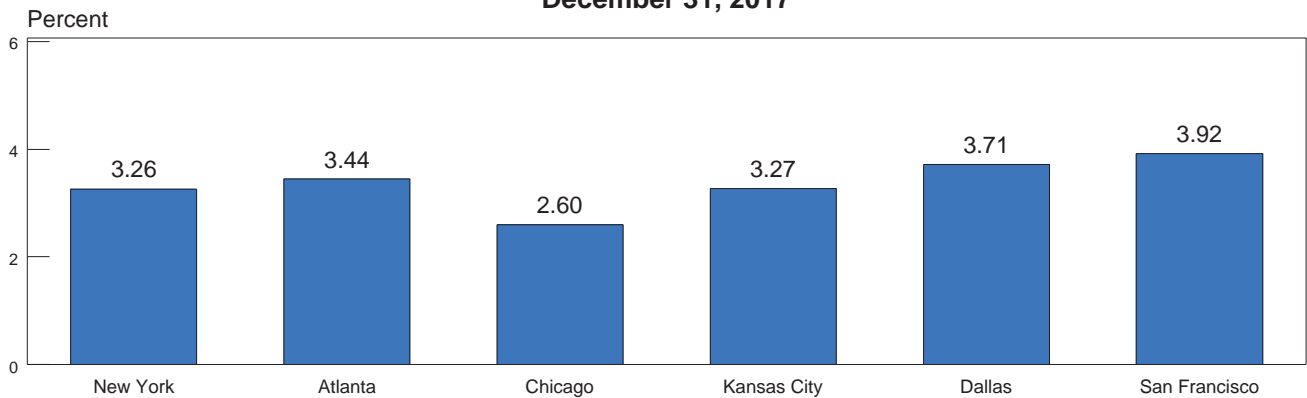
Return on Assets (YTD)

December 31, 2017



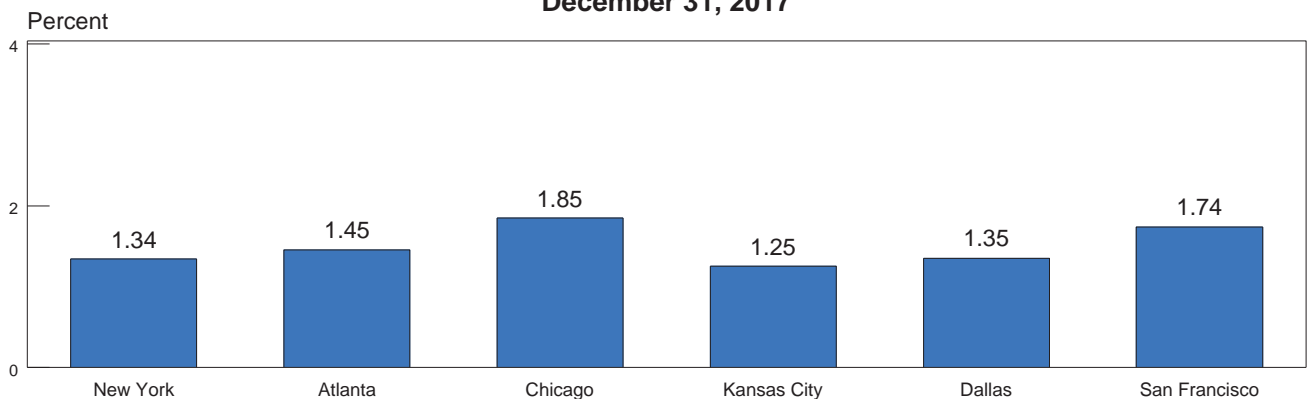
Net Interest Margins (YTD)

December 31, 2017



Noninterest Income to Assets (YTD)

December 31, 2017

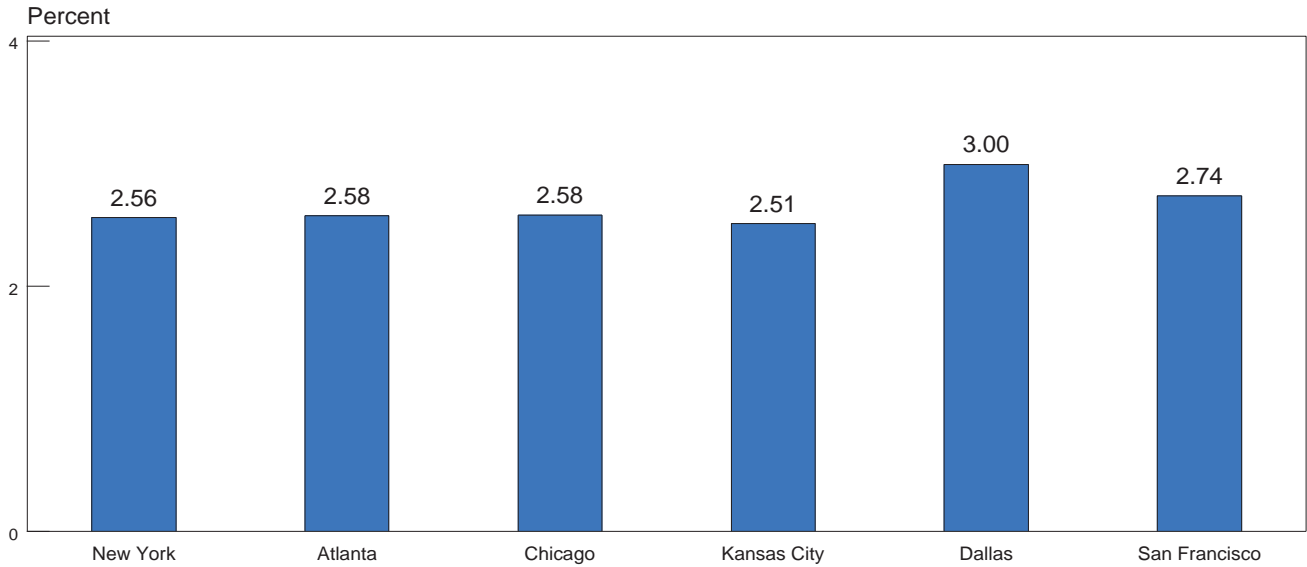


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

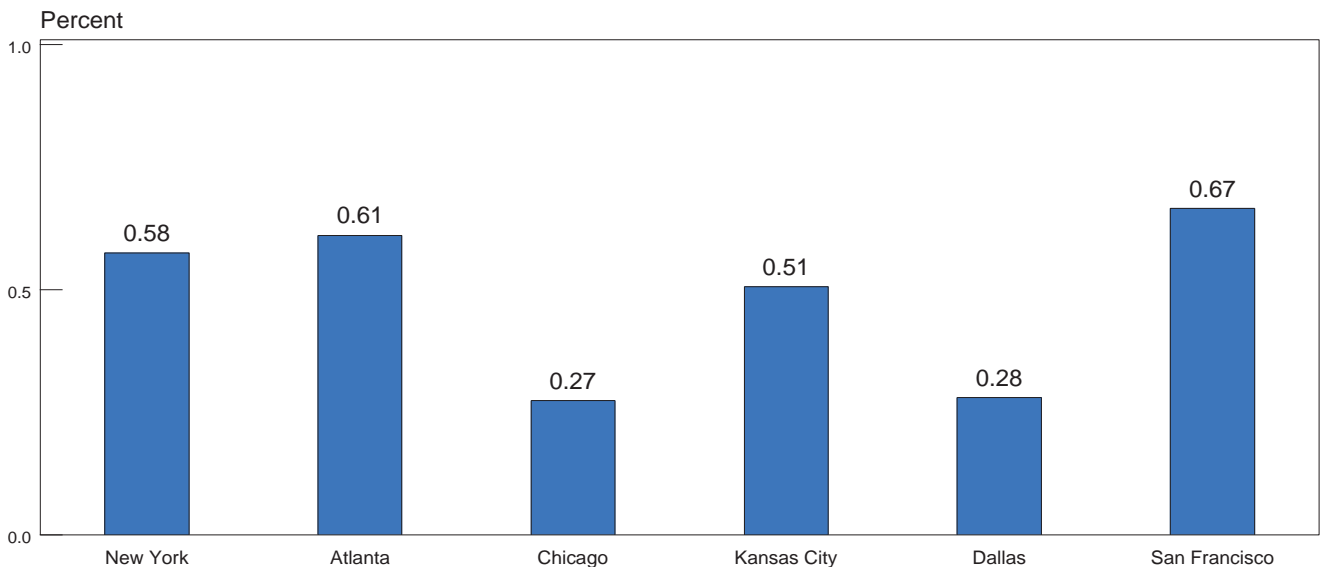
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

December 31, 2017



Net Charge-Offs to Loans and Leases (YTD)

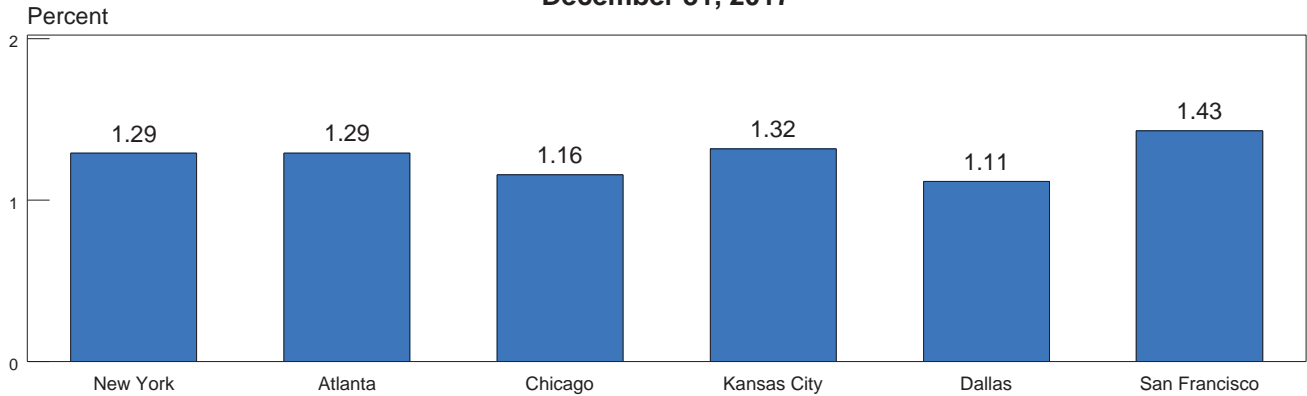
December 31, 2017



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

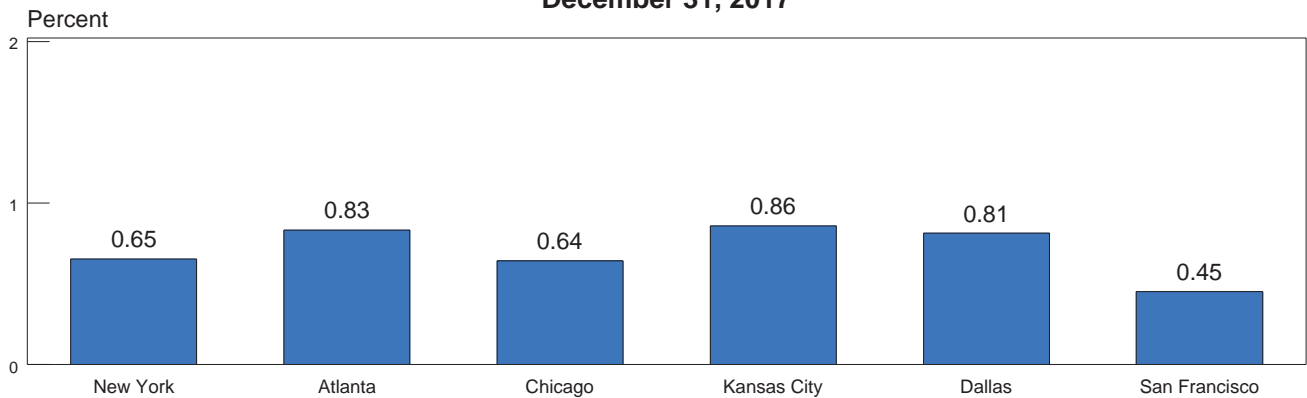
Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

December 31, 2017



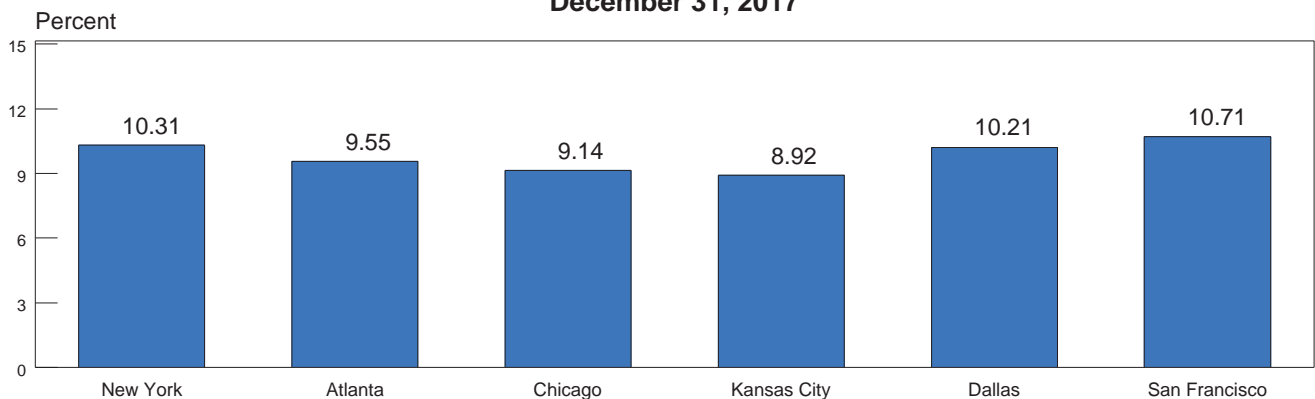
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2017



Core Capital (Leverage) Ratio

December 31, 2017

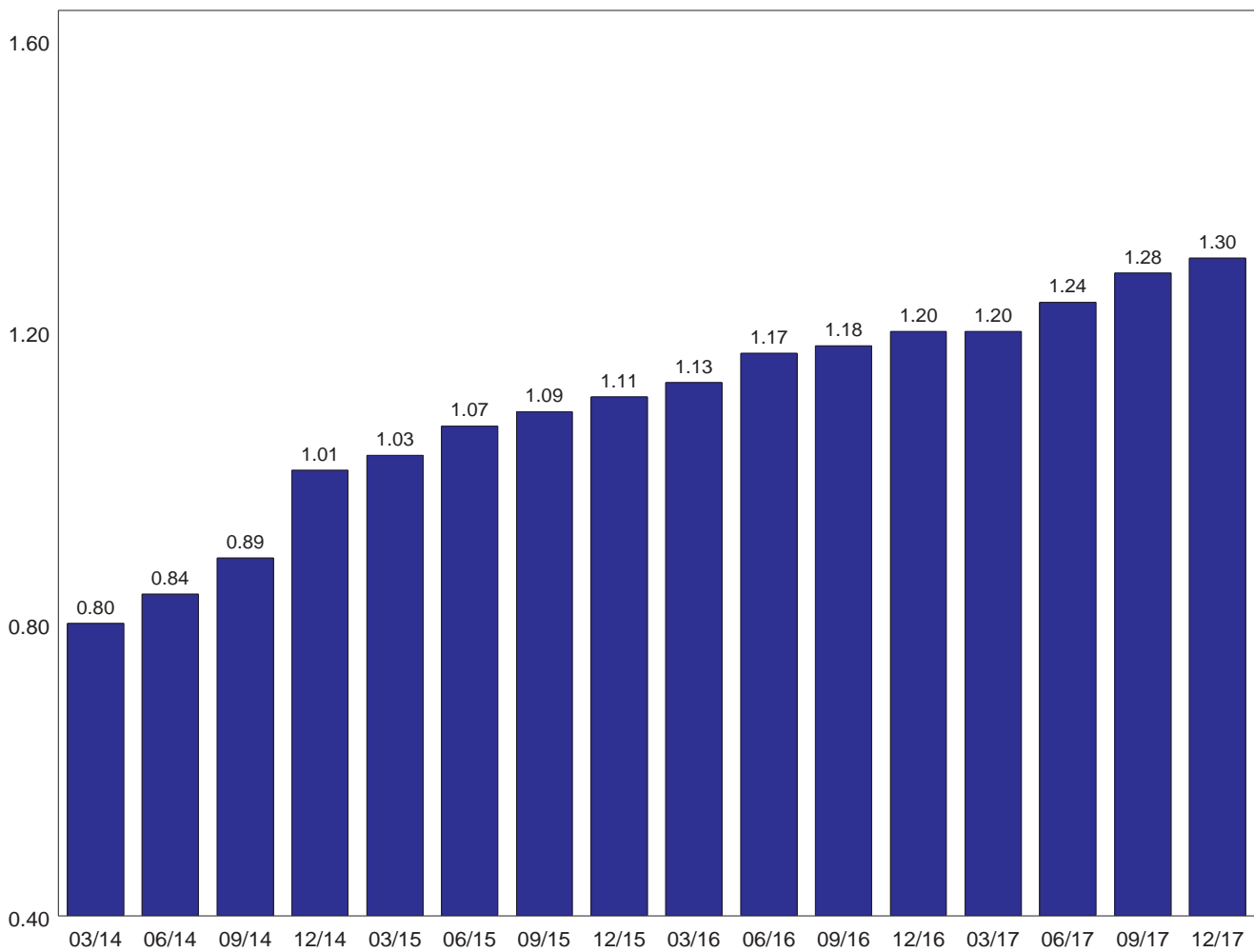


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2014 - December 31, 2017

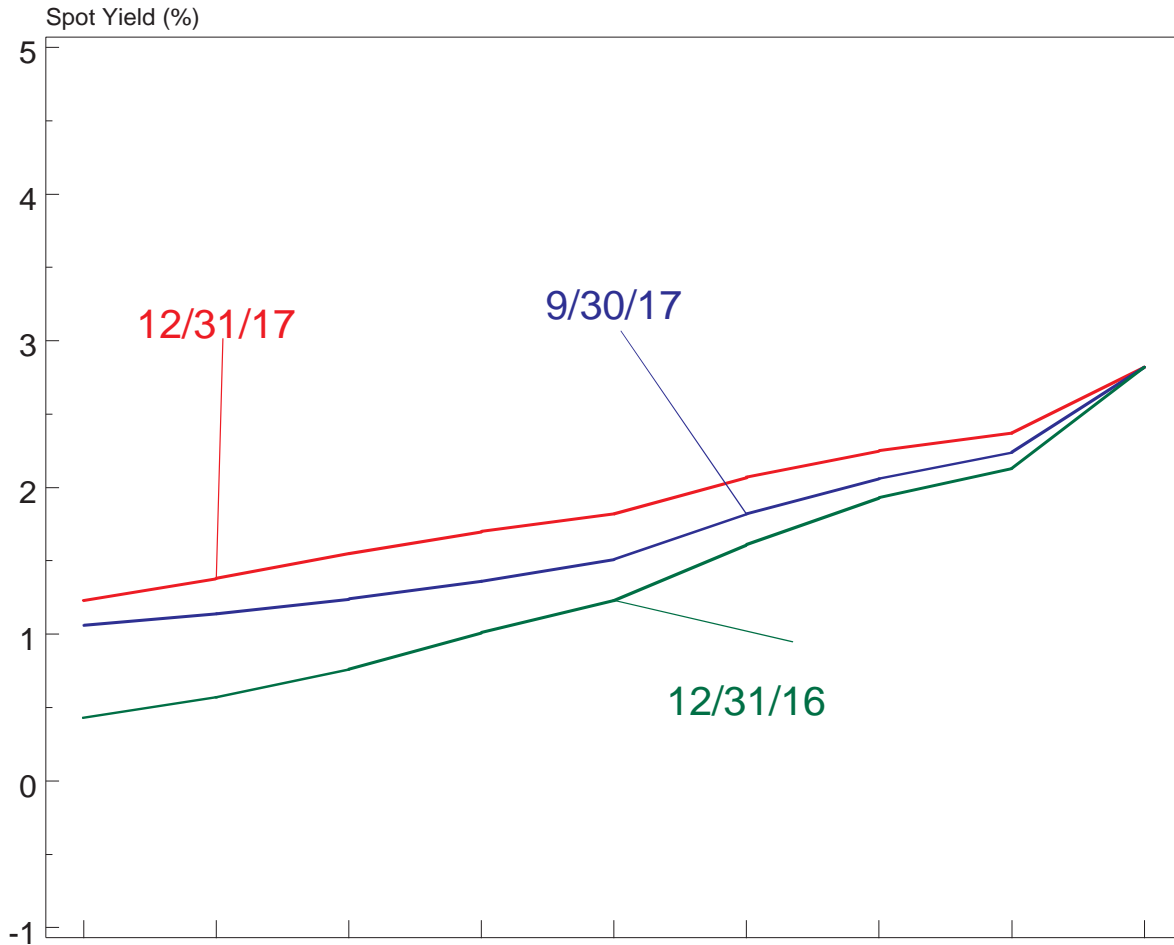
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2017 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

December 31, 2016 - December 31, 2017



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/17	1.23	1.38	1.55	1.70	1.82	2.07	2.25	2.37	2.82
9/30/17	1.06	1.14	1.24	1.36	1.51	1.82	2.06	2.24	2.82
6/30/17	0.90	1.03	1.12	1.29	1.47	1.81	2.07	2.26	2.90
3/31/17	0.60	0.72	0.89	1.24	1.51	1.94	2.25	2.44	3.04
12/31/16	0.43	0.57	0.76	1.01	1.23	1.61	1.93	2.13	2.82

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, 2017

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,637	99.4%	\$17,411.3	100.0%
Adequately Capitalized	22	0.4%	\$2.9	0.0%
Undercapitalized	5	0.1%	\$0.5	0.0%
Significantly Undercapitalized	6	0.1%	\$1.3	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

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

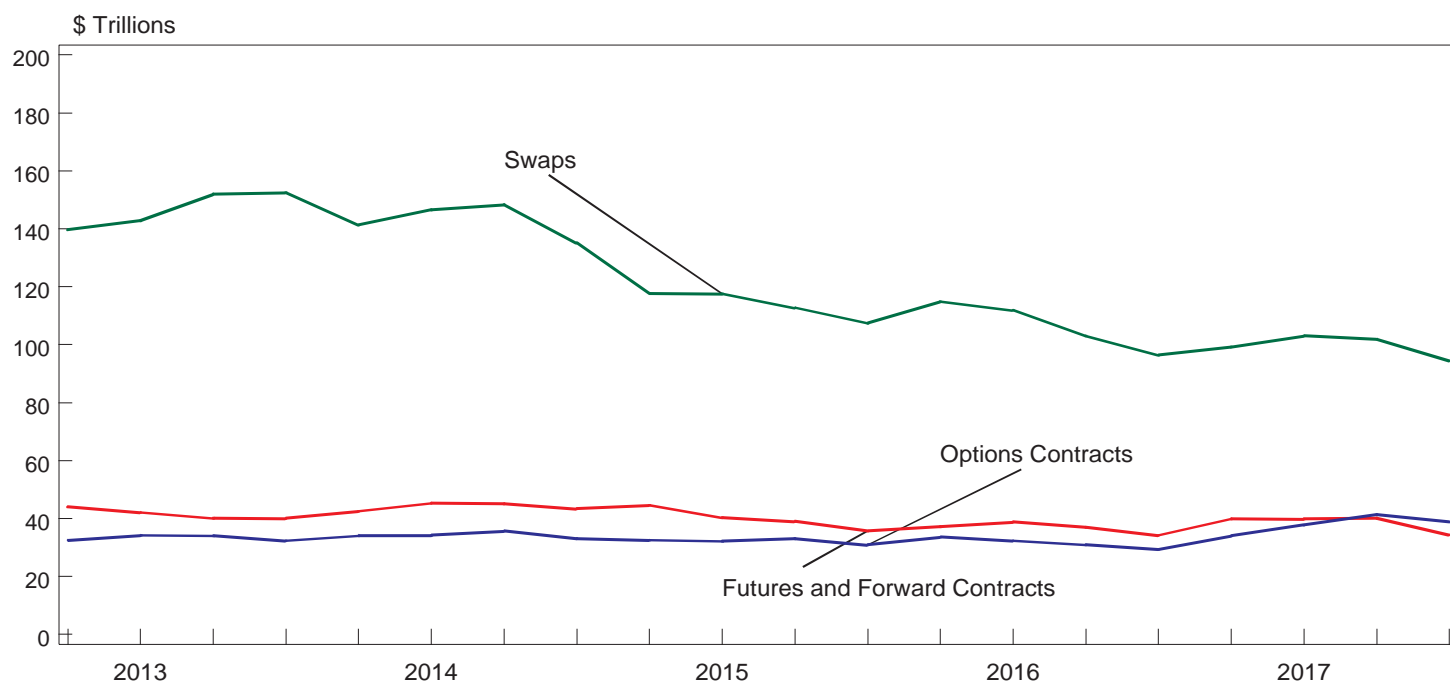
Capital Category Definitions

	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

2013 - 2017 (Notional Amounts)



	12/13	12/14	12/15	12/16	3/17	6/17	9/17	12/17
Total Derivatives (Notional Amounts, in billions of dollars)	\$224,801	\$211,629	\$173,966	\$159,950	\$173,027	\$180,582	\$183,247	\$167,778
Futures and Forward Contracts	40,027	43,380	35,685	34,193	39,858	39,841	40,119	34,407
Interest rate contracts	28,145	28,554	20,972	20,305	23,575	23,469	23,128	19,454
Foreign exchange rate contracts	11,550	14,507	14,482	13,564	15,925	15,984	16,568	14,546
Other futures and forwards*	332	319	230	324	358	388	423	407
Option Contracts	32,305	33,081	30,889	29,373	33,986	37,736	41,307	38,847
Interest rate options	25,494	24,508	23,660	22,211	25,990	29,518	33,297	31,940
Foreign currency options	4,811	6,148	5,217	5,097	5,589	5,789	5,420	4,449
Other option contracts*	1,999	2,424	2,012	2,065	2,407	2,429	2,590	2,458
Swaps	152,469	135,169	107,392	96,384	99,183	103,004	101,821	94,524
Interest rate swaps	139,444	121,625	93,731	81,964	83,125	86,831	84,831	79,029
Foreign exchange rate swaps	12,120	12,528	12,401	13,076	14,646	14,748	15,469	13,908
Other swaps*	906	1,016	1,261	1,344	1,411	1,425	1,520	1,587
Memoranda								
Spot Foreign Exchange Contracts	1,028	1,563	1,034	1,540	2,153	2,335	2,250	1,519
Credit Derivatives	11,191	9,449	6,986	5,293	5,304	4,935	5,090	4,186
Number of banks reporting derivatives	1,158	1,182	1,200	1,222	1,210	1,211	1,192	1,168
Replacement cost of interest rate and foreign exchange rate contracts **	3,273	3,651	2,681	2,650	2,226	2,149	1,815	1,613

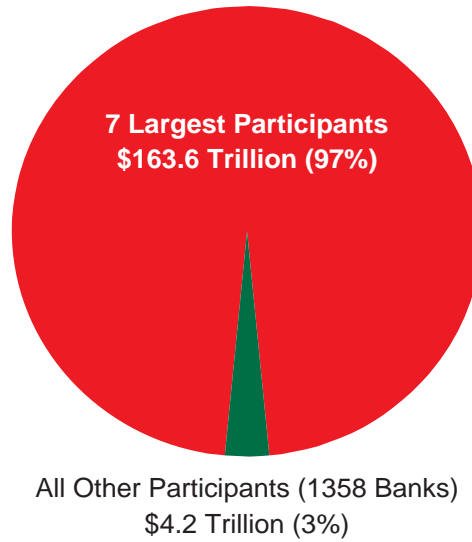
* Not reported by banks with less than \$300 million in assets.

** 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

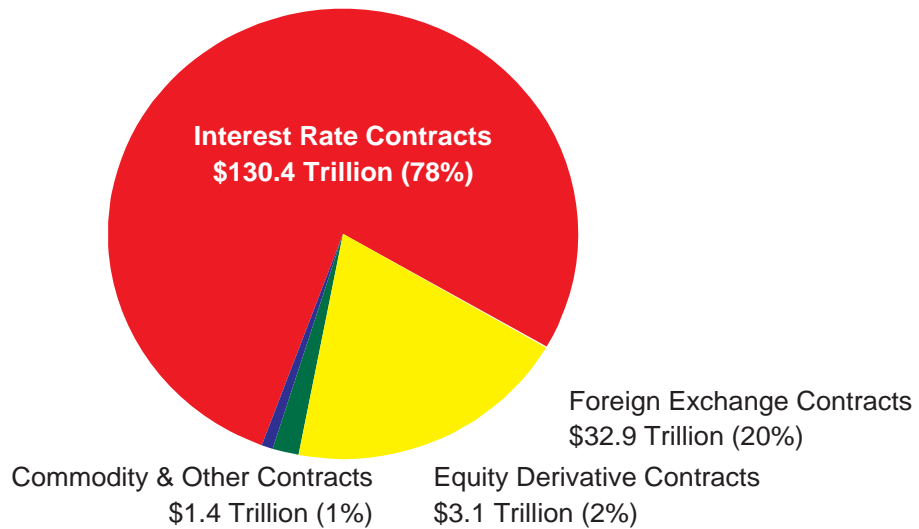
December 31, 2017



Composition of Derivatives*

Notional Amounts

December 31, 2017



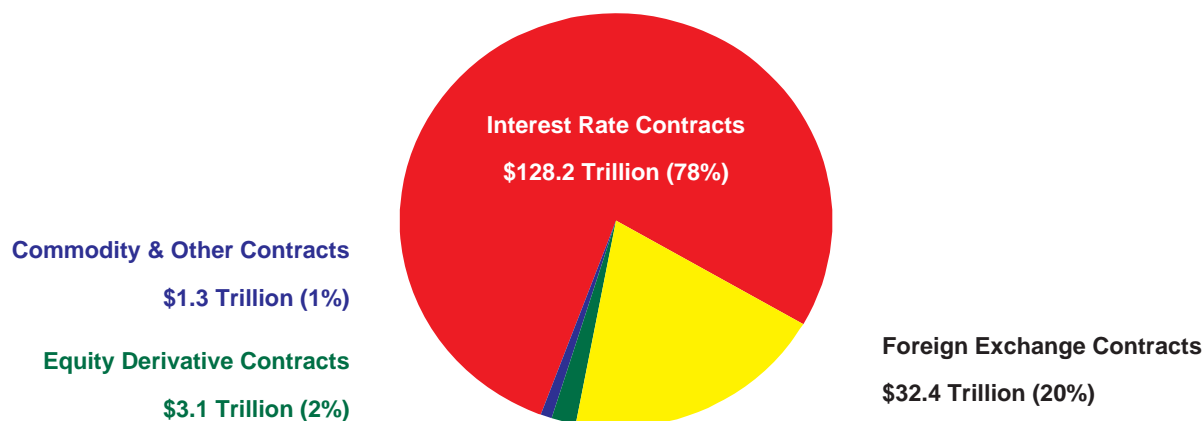
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,434 billion for the seven largest participants and \$85 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

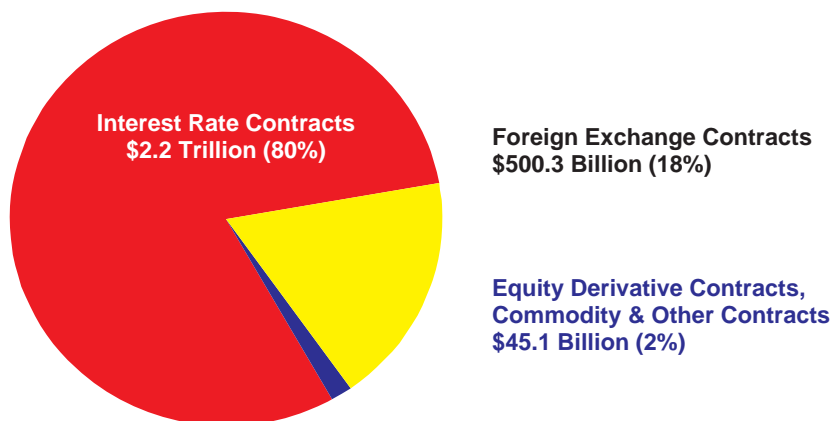
December 31, 2017



Not Held for Trading

Notional Amounts

December 31, 2017



* 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 \$1,519 billion are not included.

Position of Derivatives

Gross Fair Values

December 31, 2017
(\$ Millions)

Held for Trading

201 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	1,137,368	420,151	104,443	51,133	1,713,095	57,956
Gross negative fair value	1,083,253	408,842	111,103	51,941	1,655,139	
All other participants						
Gross positive fair value	16,275	11,834	2,743	1,562	32,415	1,361
Gross negative fair value	14,813	11,581	3,162	1,498	31,054	
Total						
Gross positive fair value	1,153,643	431,985	107,186	52,695	1,745,510	59,317
Gross negative fair value	1,098,066	420,423	114,265	53,439	1,686,193	

Held for Purposes Other than Trading

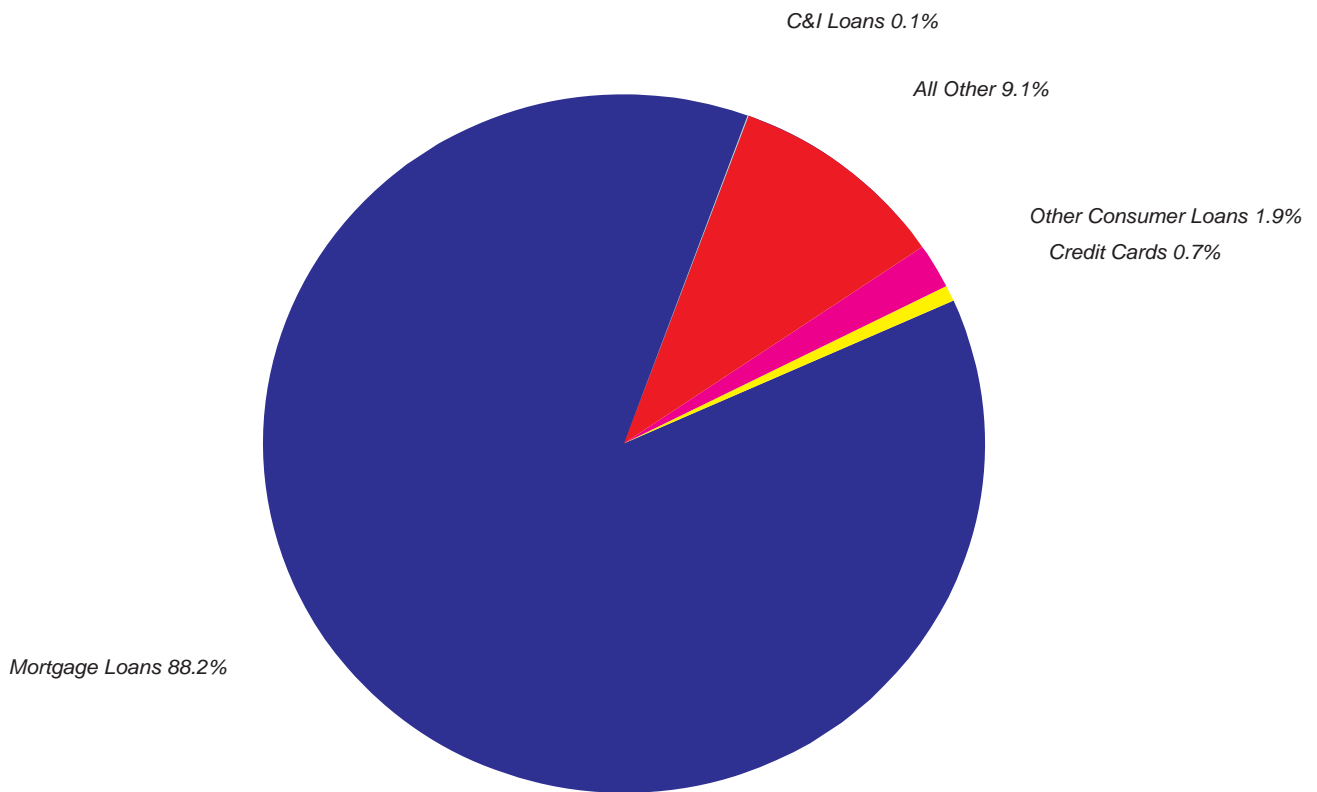
784 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 70% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	15,194	8,044	4	0	23,242	(6,424)
Gross negative fair value	20,671	8,616	380	0	29,666	
All other participants						
Gross positive fair value	4,056	542	380	54	5,032	(1,833)
Gross negative fair value	5,127	1,160	439	140	6,865	
Total						
Gross positive fair value	19,250	8,585	384	54	28,273	(8,258)
Gross negative fair value	25,797	9,775	819	140	36,531	

Composition of Securitized Assets*

FDIC-Insured Institutions

December 31, 2017

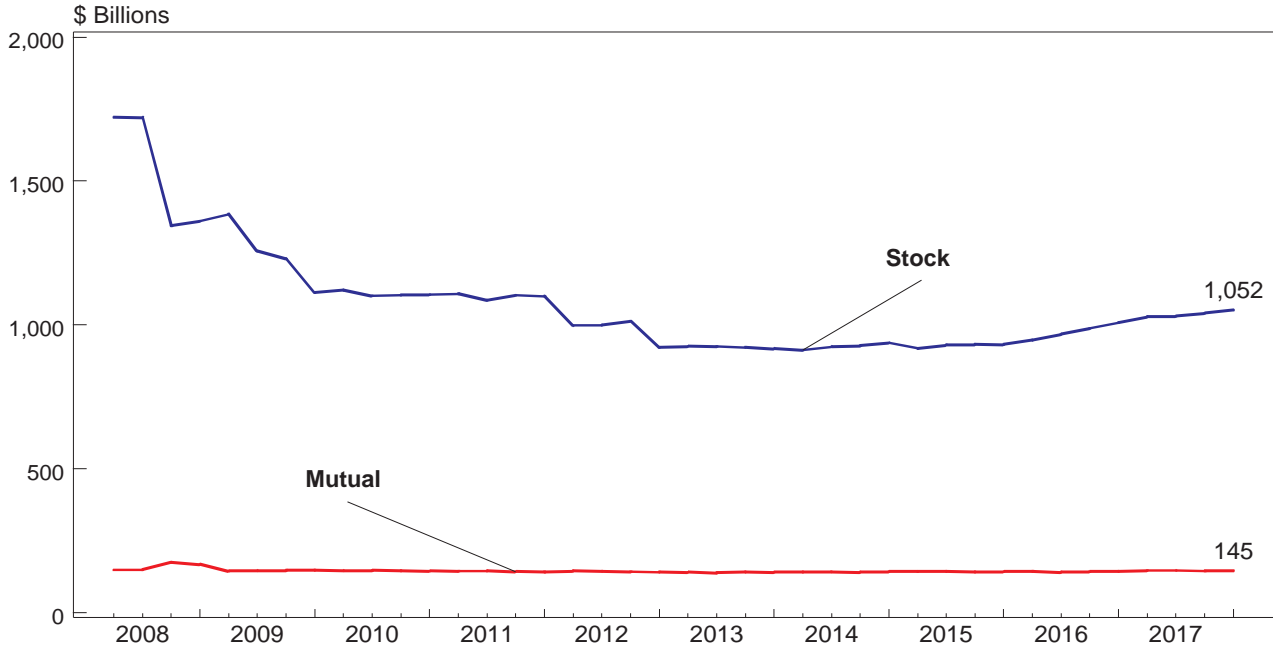


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

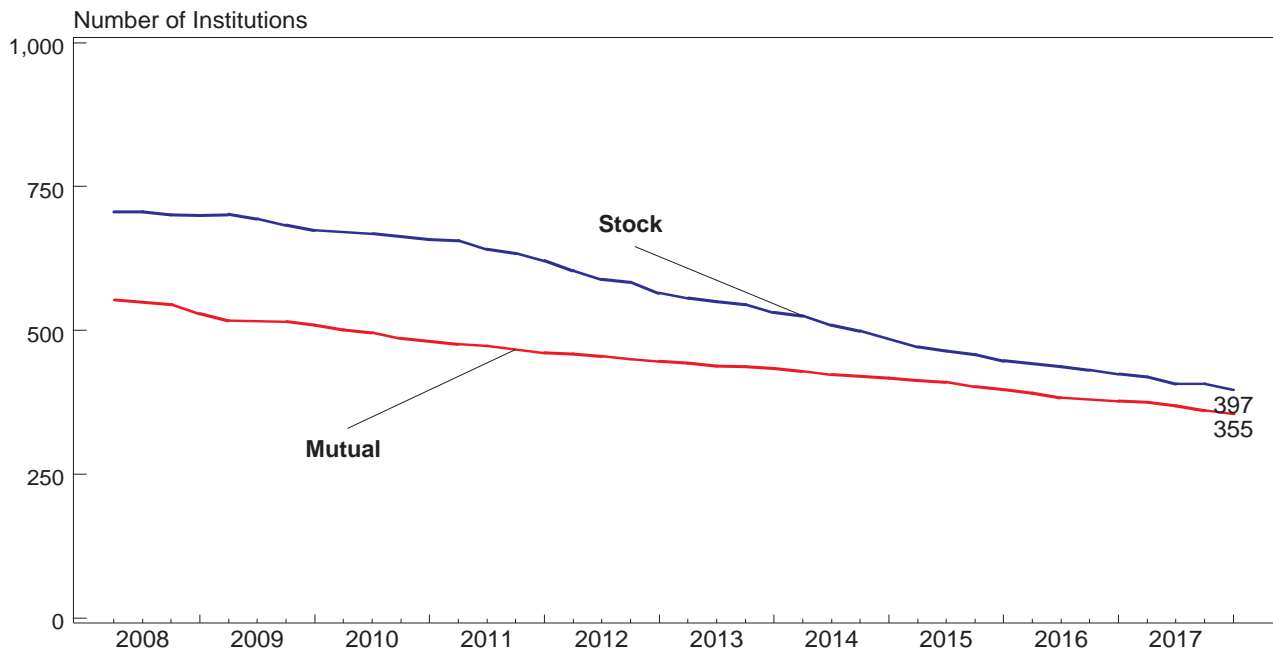
Assets of Mutual and Stock Savings Institutions

2008 - 2017



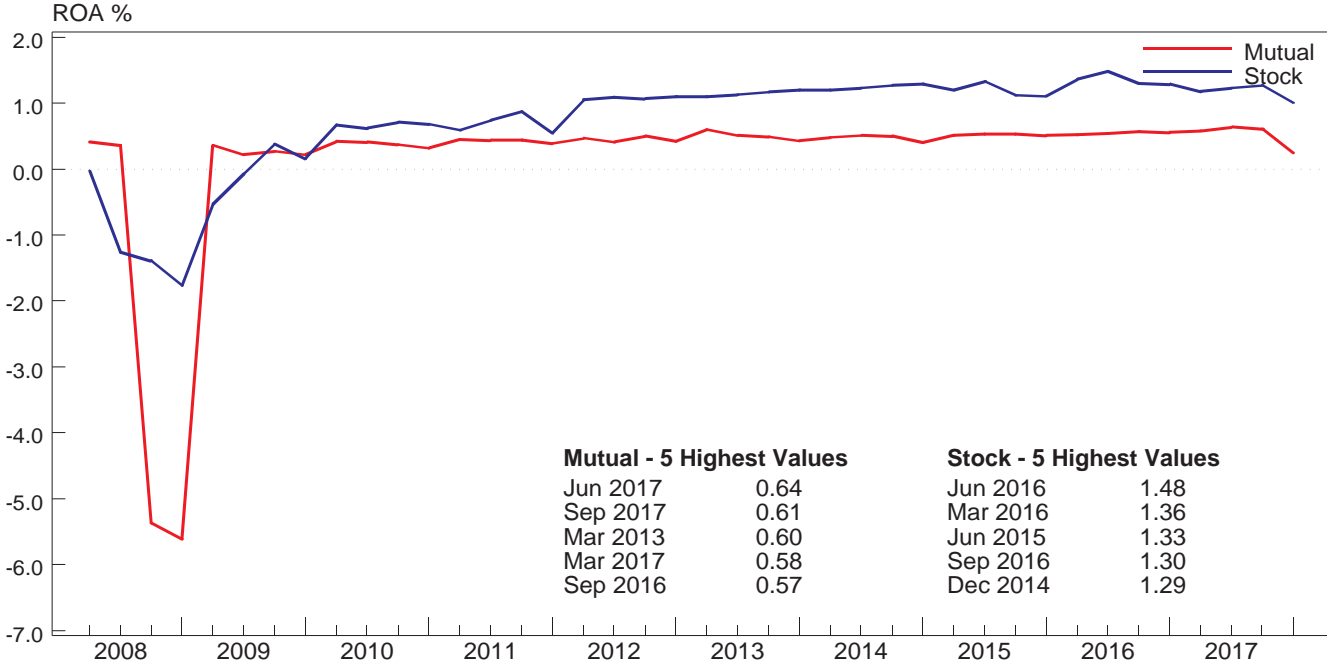
Number of Mutual and Stock Savings Institutions

2008 - 2017



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

2008-2017



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

2008-2017

