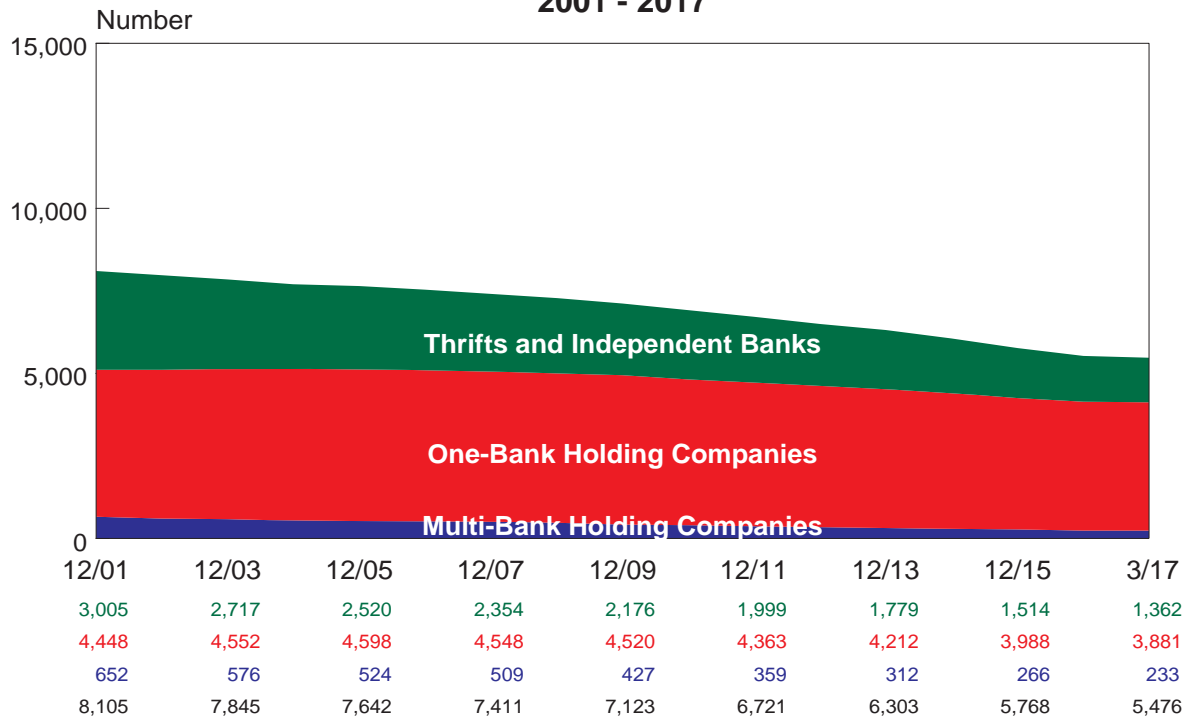


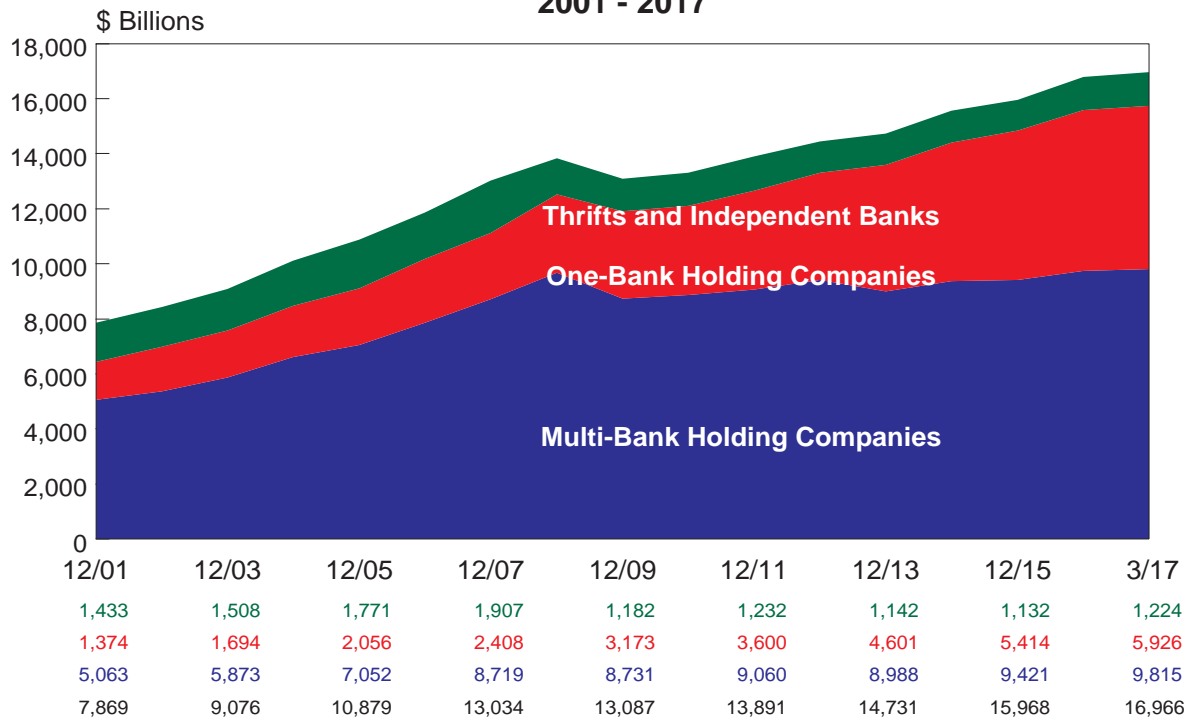
## Number of FDIC-Insured Banking Organizations

2001 - 2017



## Assets of FDIC-Insured Banking Organizations

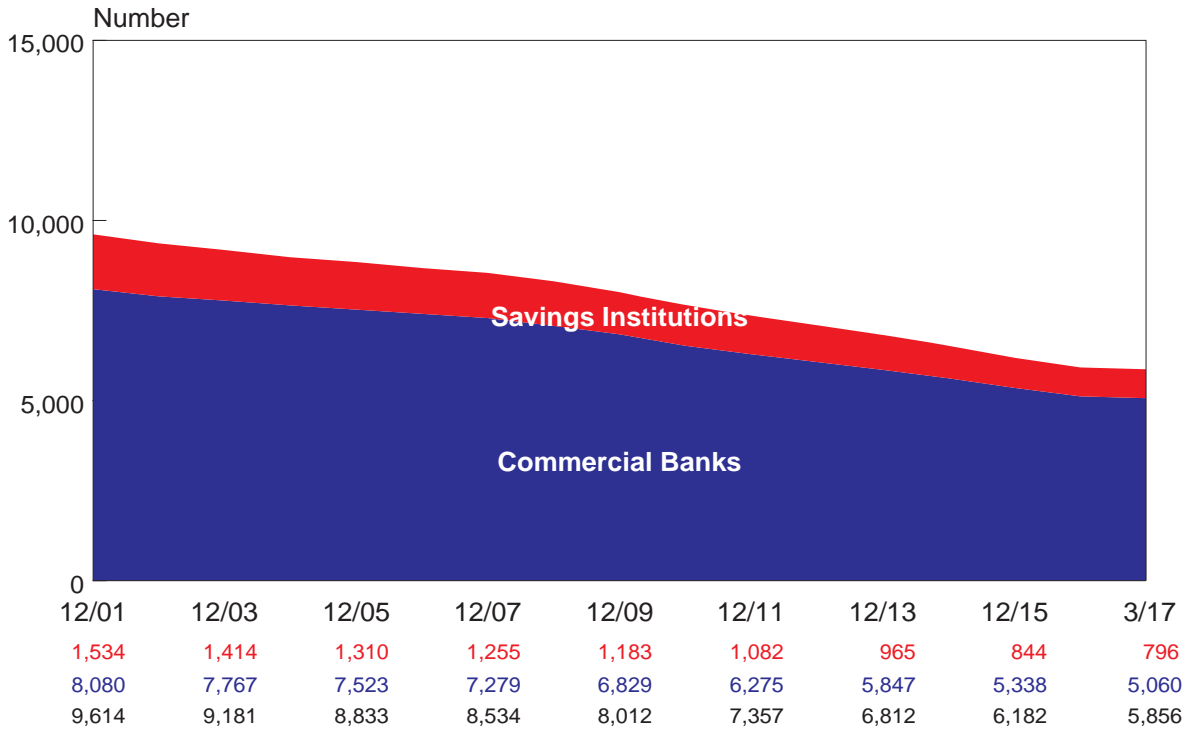
2001 - 2017



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

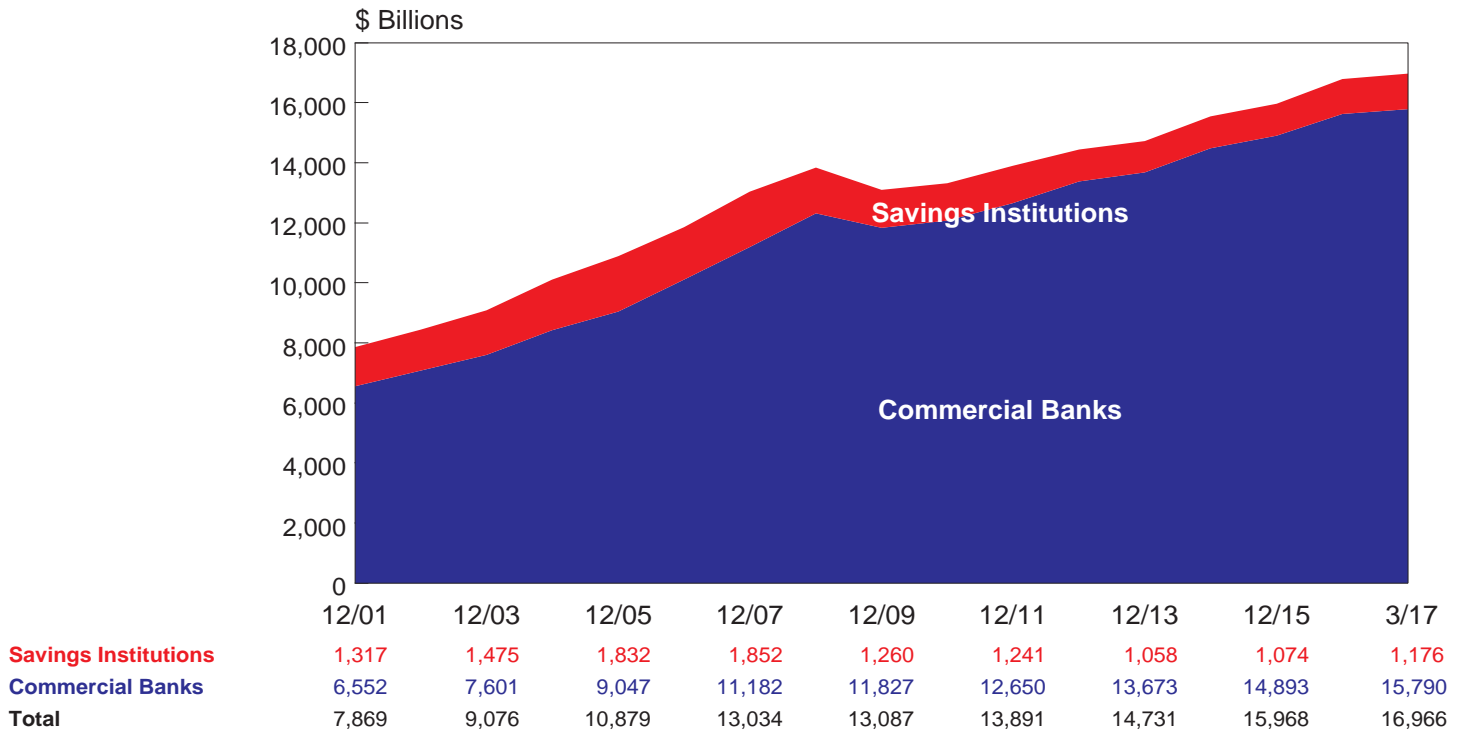
## Number of FDIC-Insured Institutions

2001 - 2017



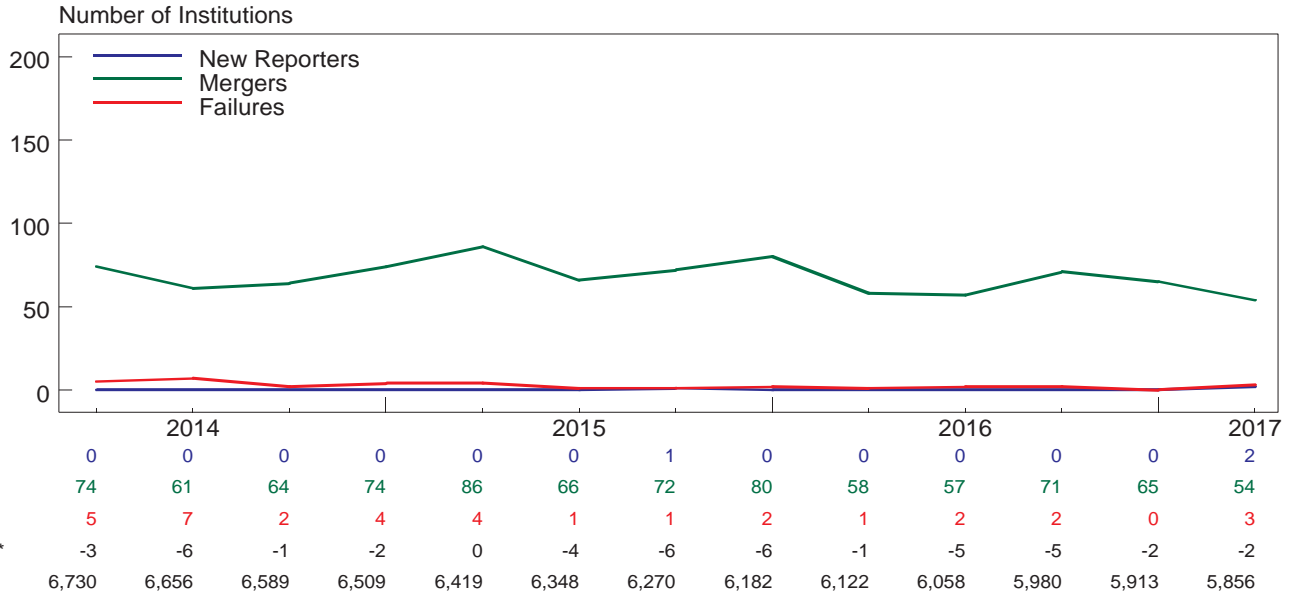
## Assets of FDIC-Insured Institutions

2001 - 2017



## Changes in the Number of FDIC-Insured Institutions

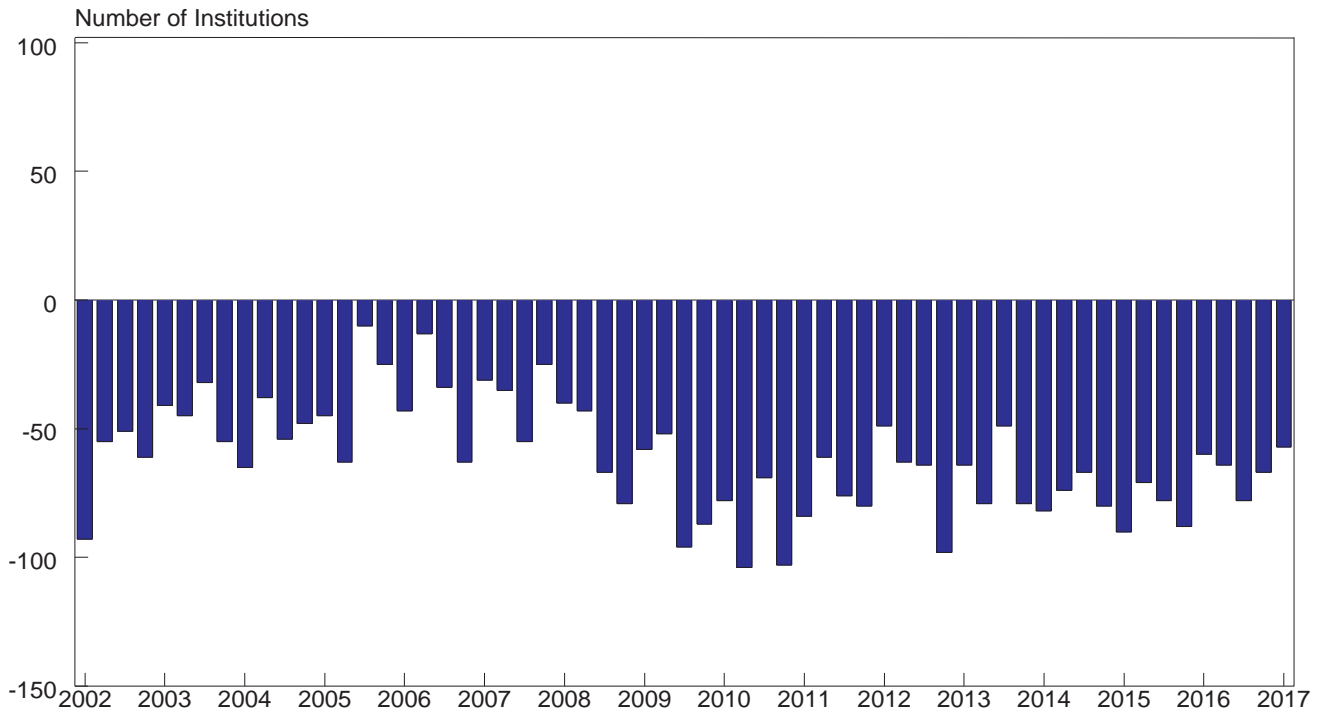
Quarterly, 2014 - 2017



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

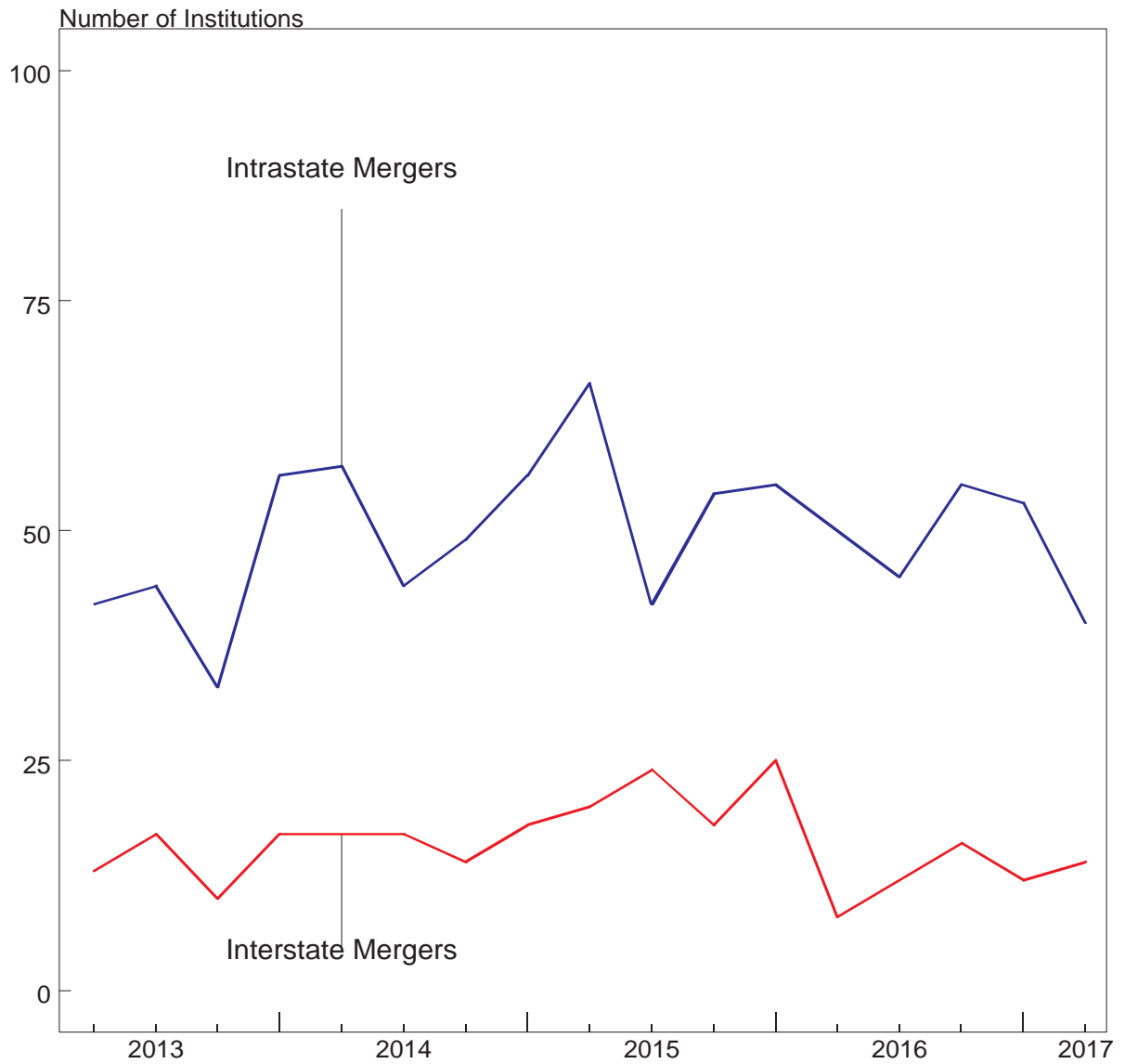
## Quarterly Change in the Number of FDIC-Insured Institutions

2002-2017



# Institution Mergers: Interstate vs. Intrastate

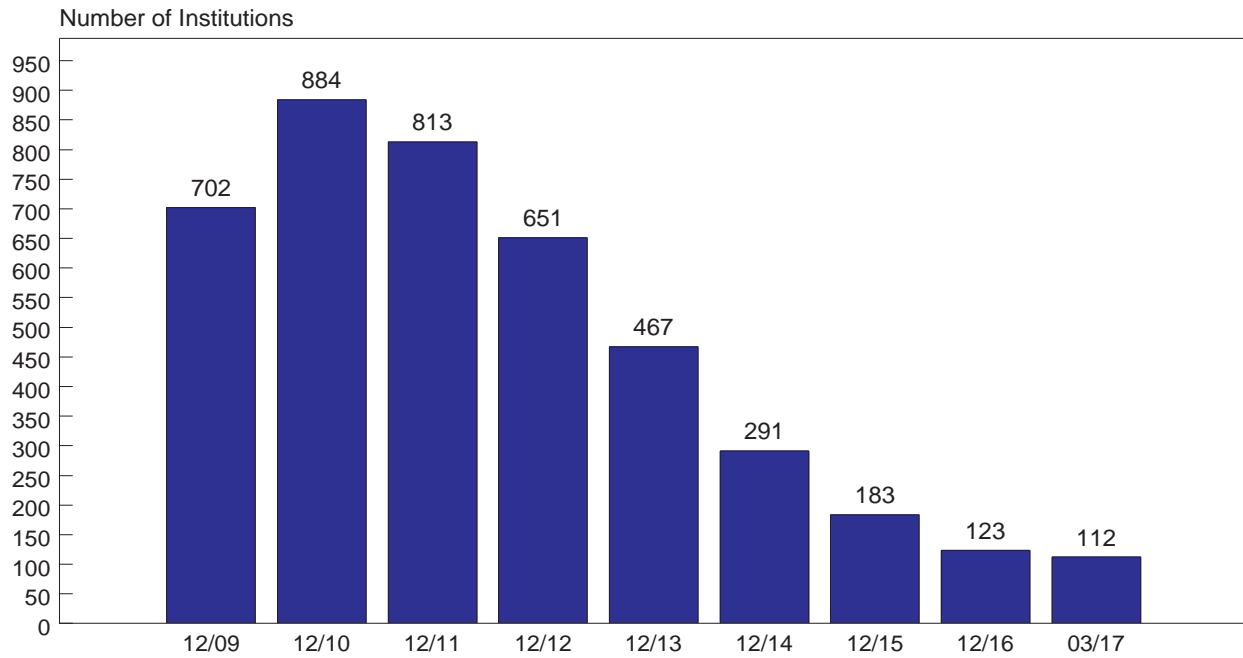
Quarterly, 2013 - 2017



<b>Intrastate Mergers</b>	<b>42</b>	<b>44</b>	<b>33</b>	<b>56</b>	<b>57</b>	<b>44</b>	<b>49</b>	<b>56</b>	<b>66</b>	<b>42</b>	<b>54</b>	<b>55</b>	<b>50</b>	<b>45</b>	<b>55</b>	<b>53</b>	<b>40</b>
<b>Interstate Mergers</b>	<b>13</b>	<b>17</b>	<b>10</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>14</b>	<b>18</b>	<b>20</b>	<b>24</b>	<b>18</b>	<b>25</b>	<b>8</b>	<b>12</b>	<b>16</b>	<b>12</b>	<b>14</b>

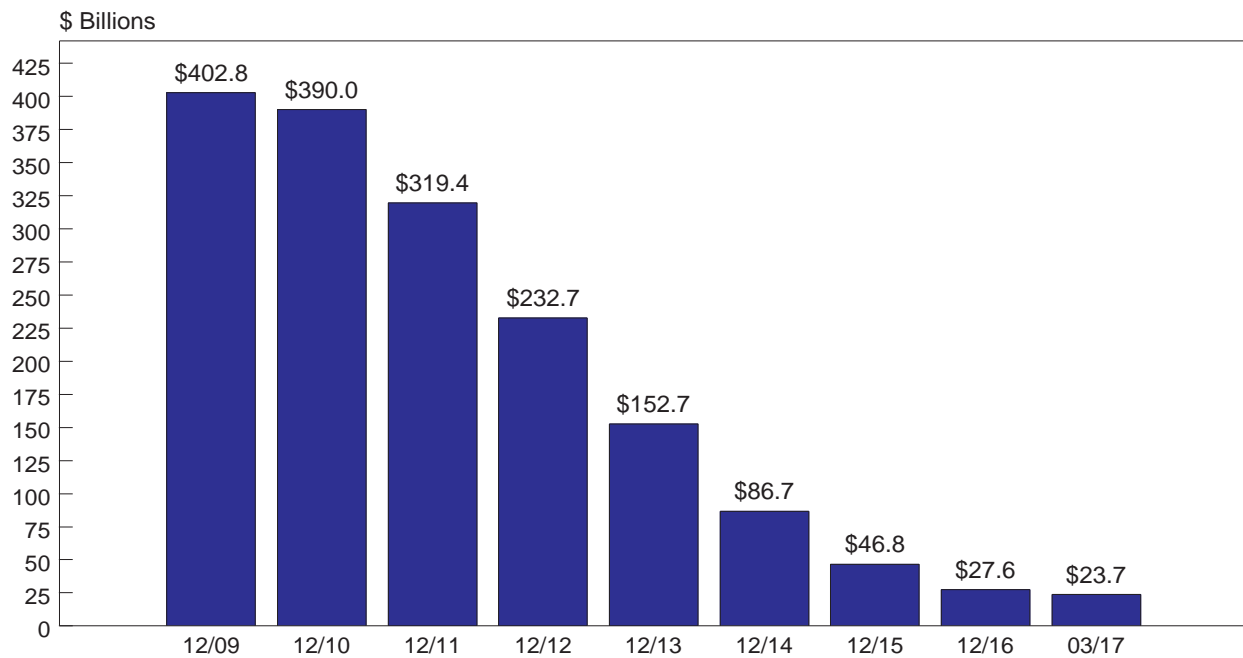
## Number of FDIC-Insured "Problem" Institutions

2009-2017



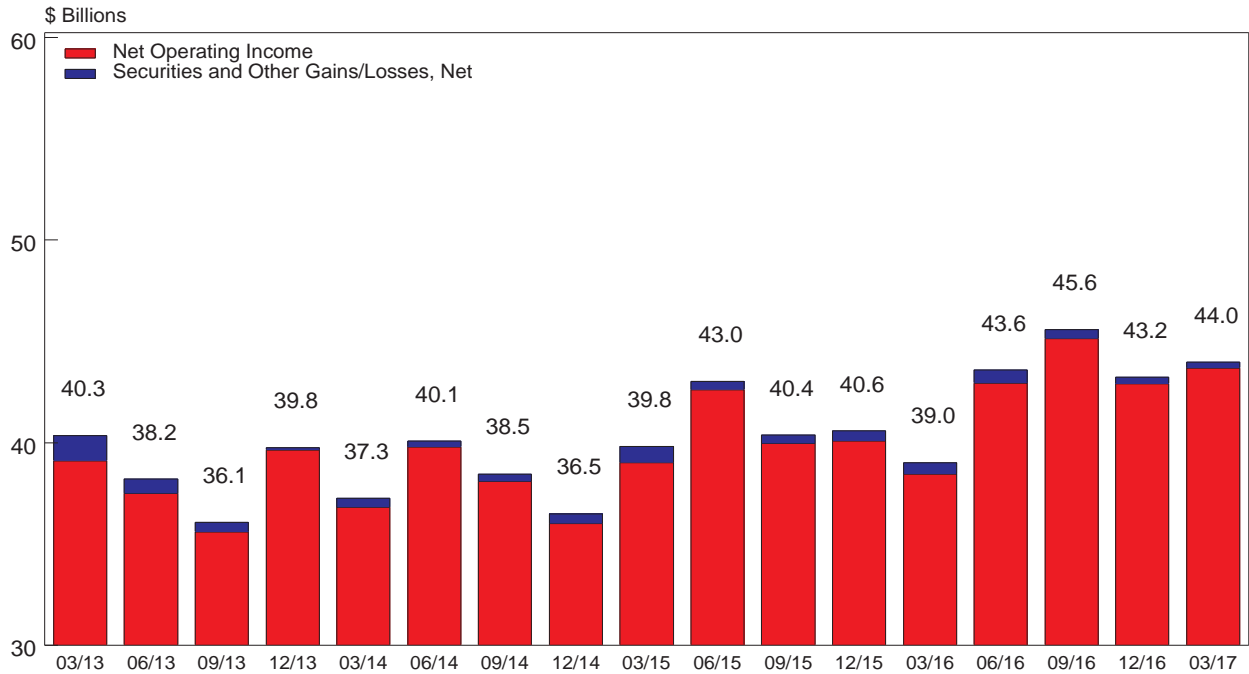
## Assets of FDIC-Insured "Problem" Institutions

2009-2017



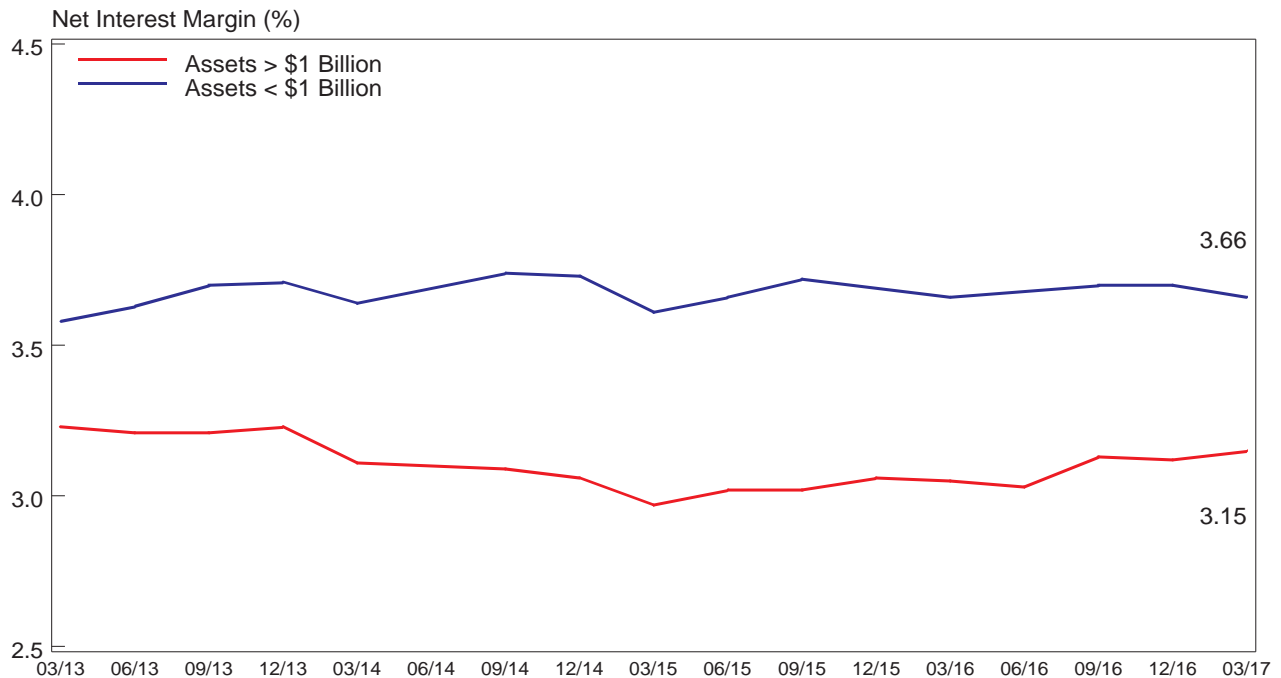
## Quarterly Net Income

2013-2017



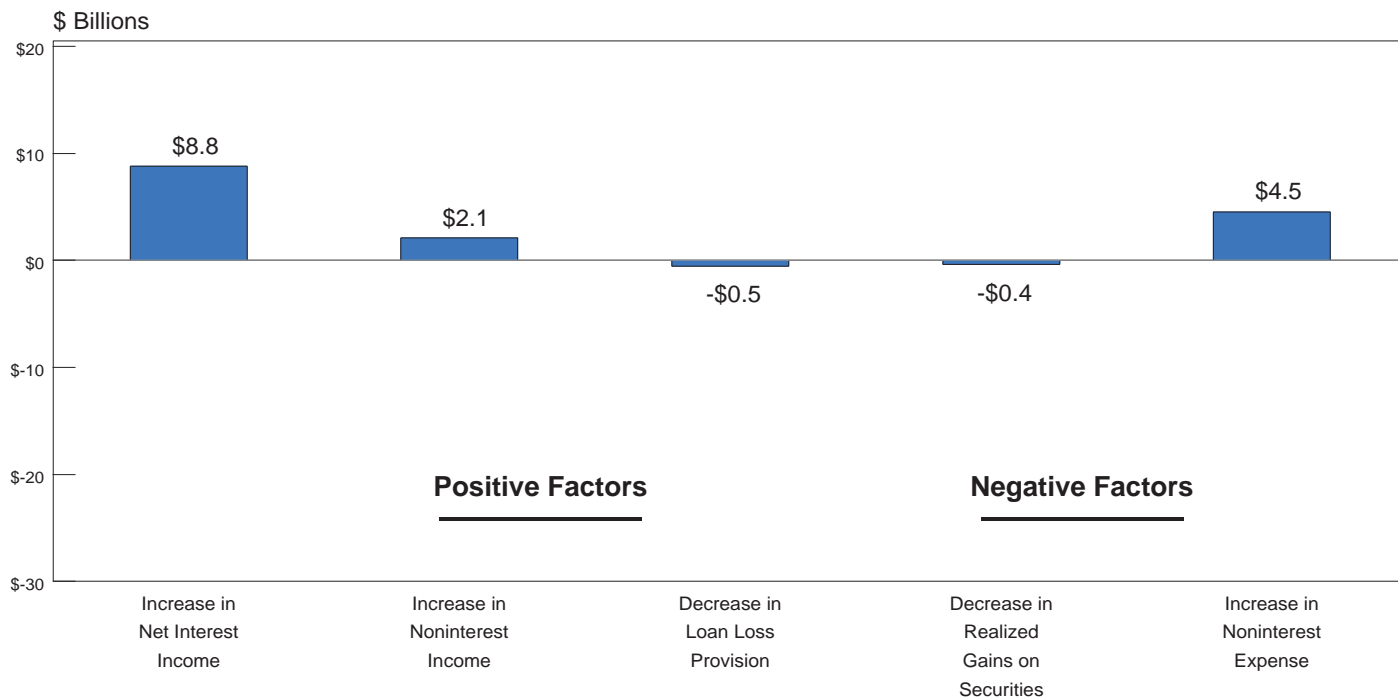
## Quarterly Net Interest Margins, Annualized

2013 - 2017



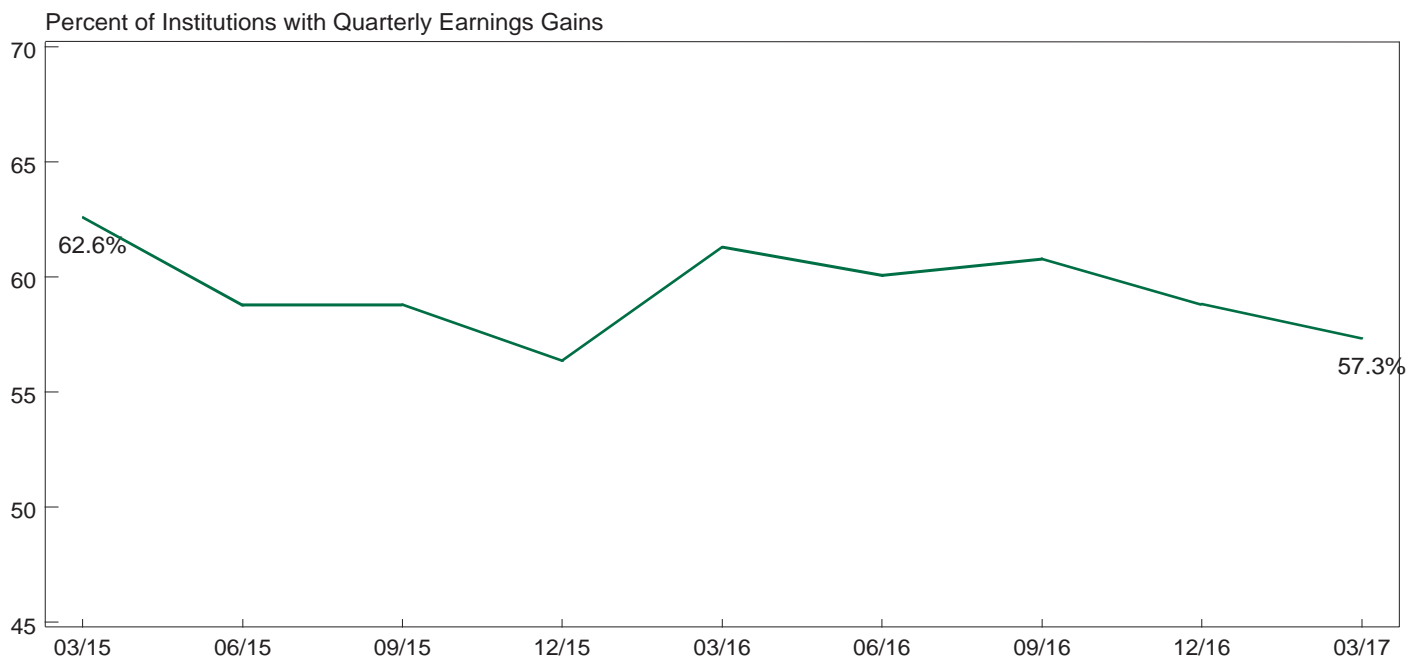
## Major Factors Affecting Earnings

1st Quarter 2017 vs. 1st Quarter 2016



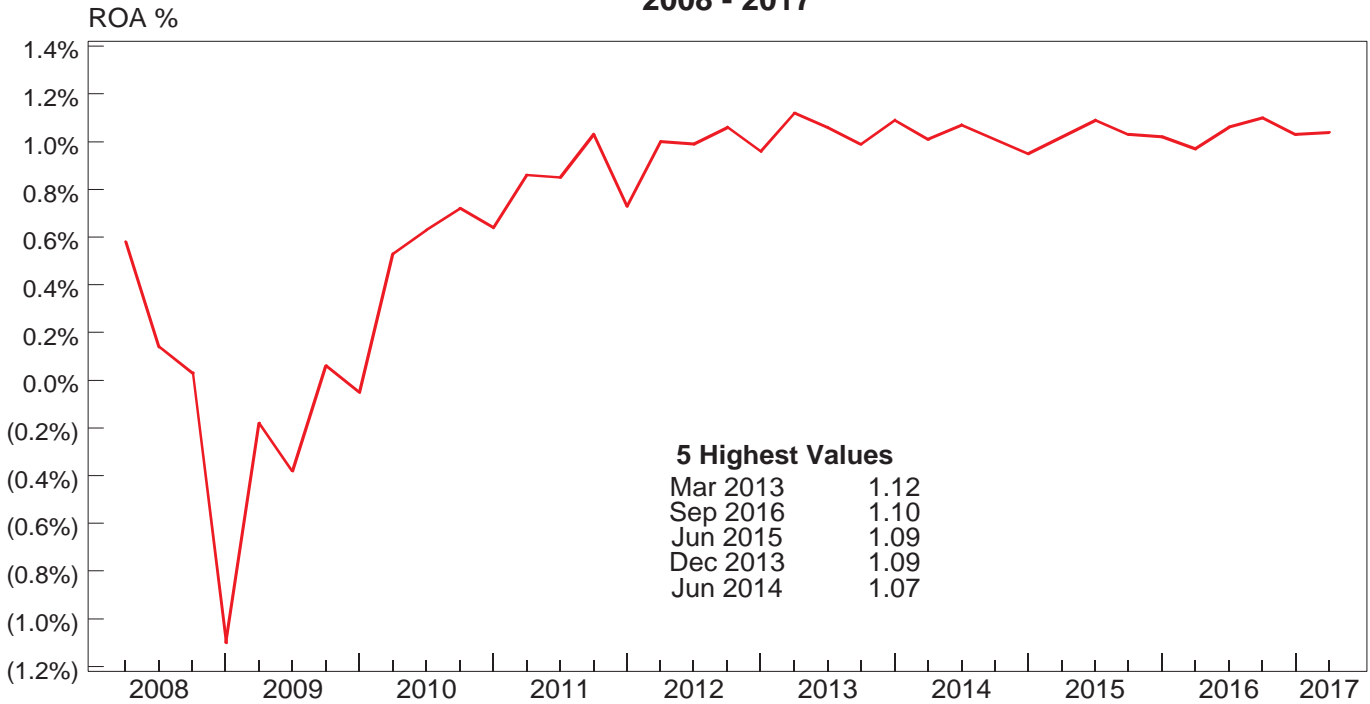
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2015-2017



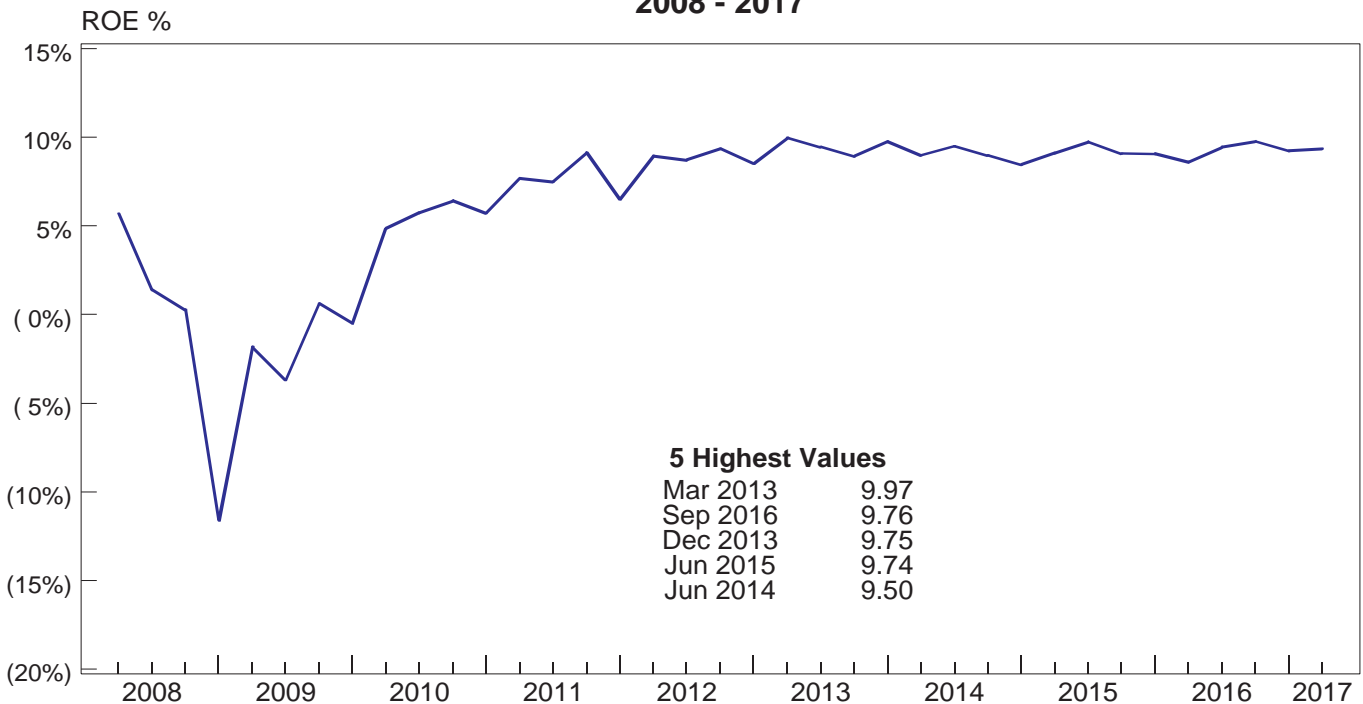
## Quarterly Return on Assets (ROA), Annualized

2008 - 2017



## Quarterly Return on Equity (ROE), Annualized

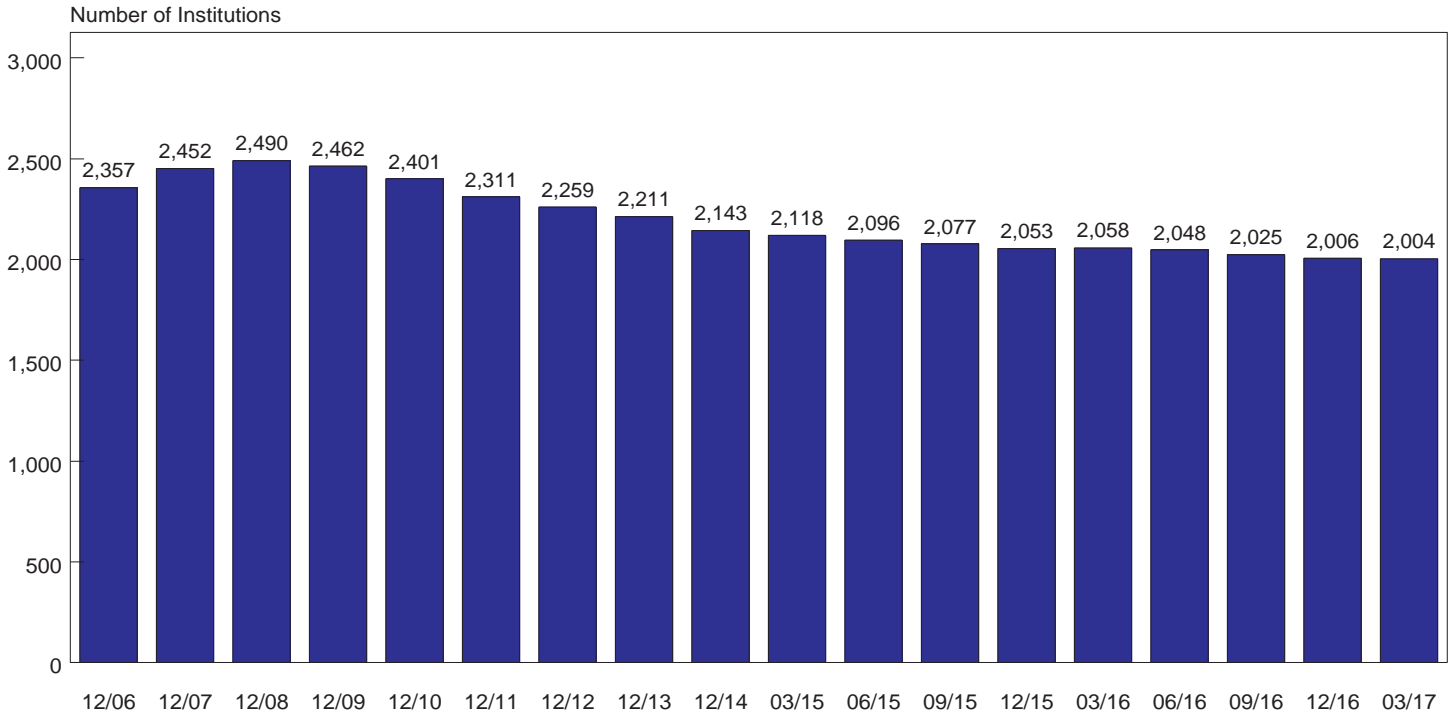
2008 - 2017





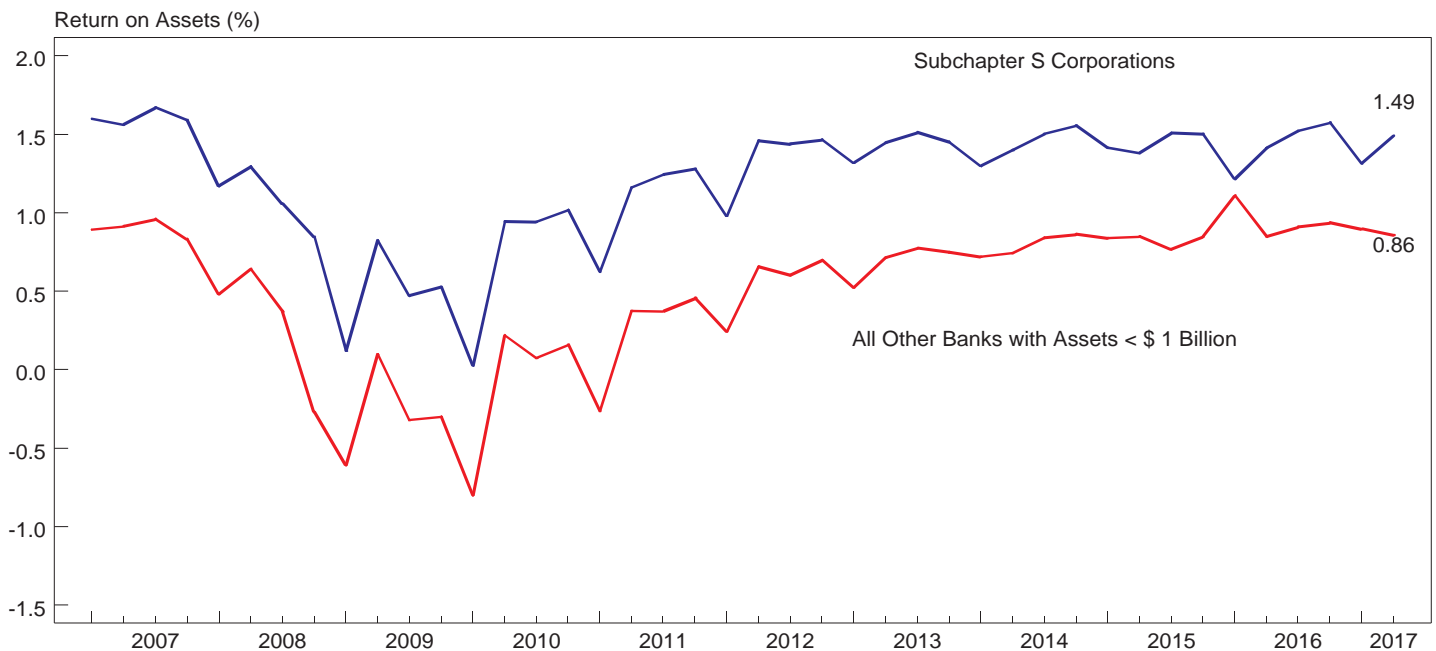
## Number of Subchapter S Corporations

2006-2017



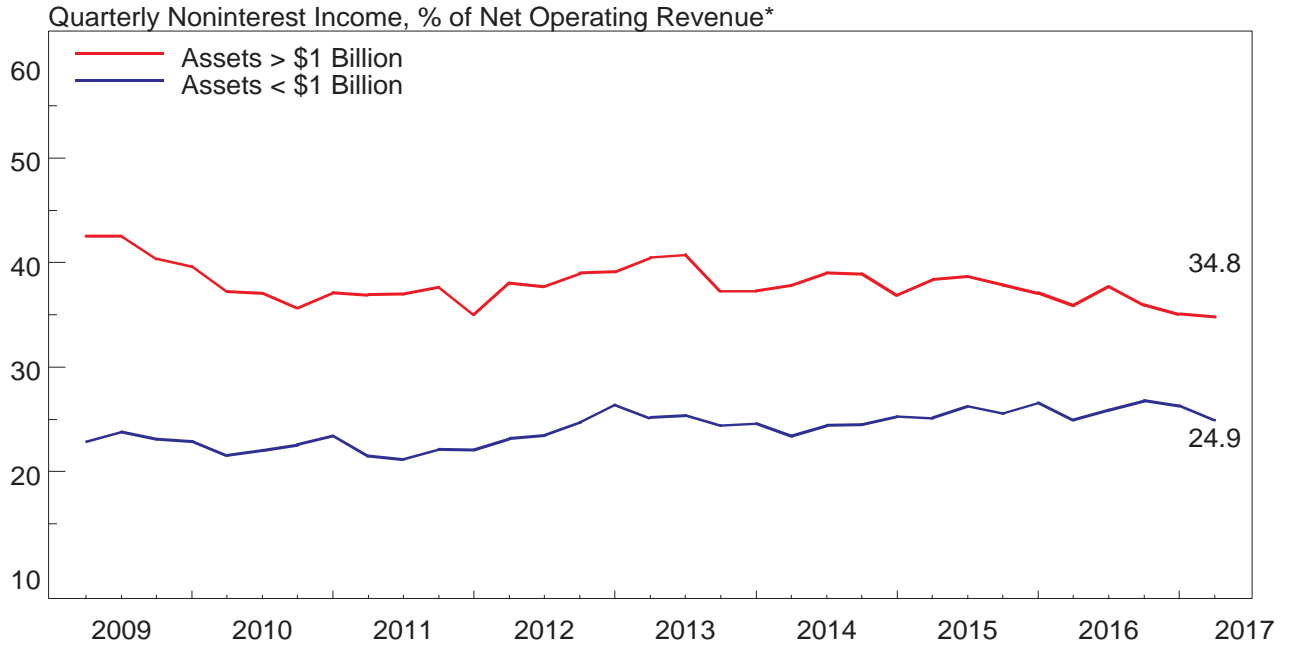
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2006-2017



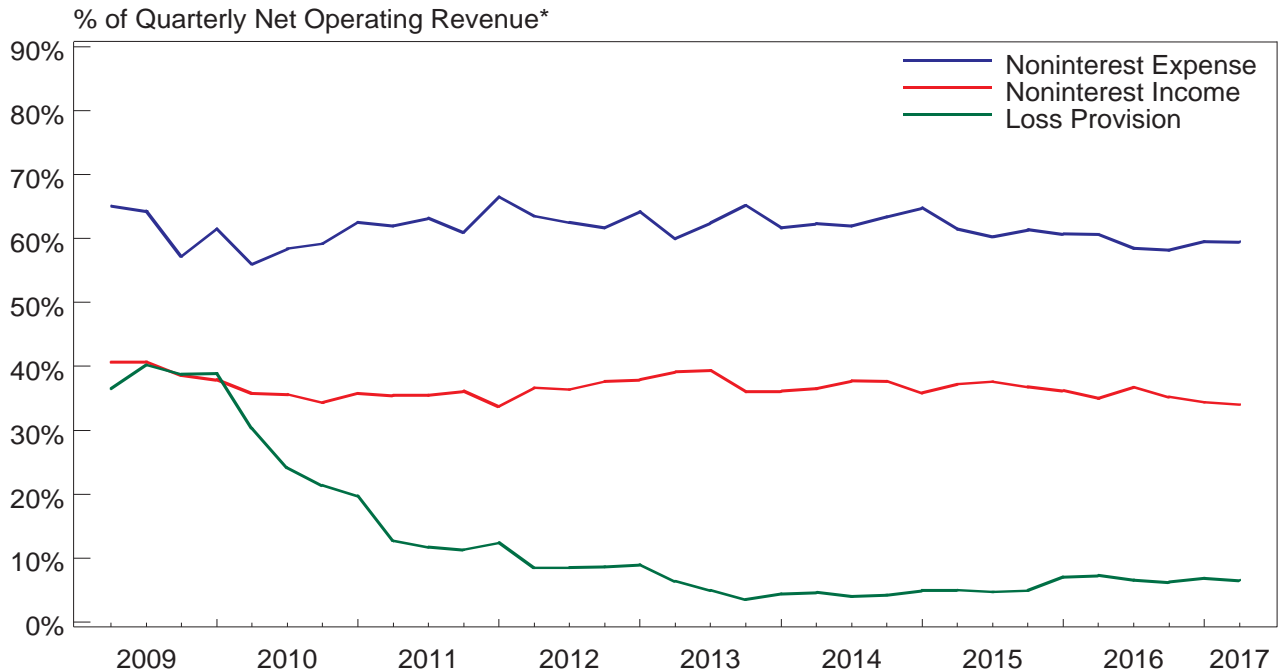
## Noninterest Income as a Percentage of Net Operating Revenue\*

2009 - 2017



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

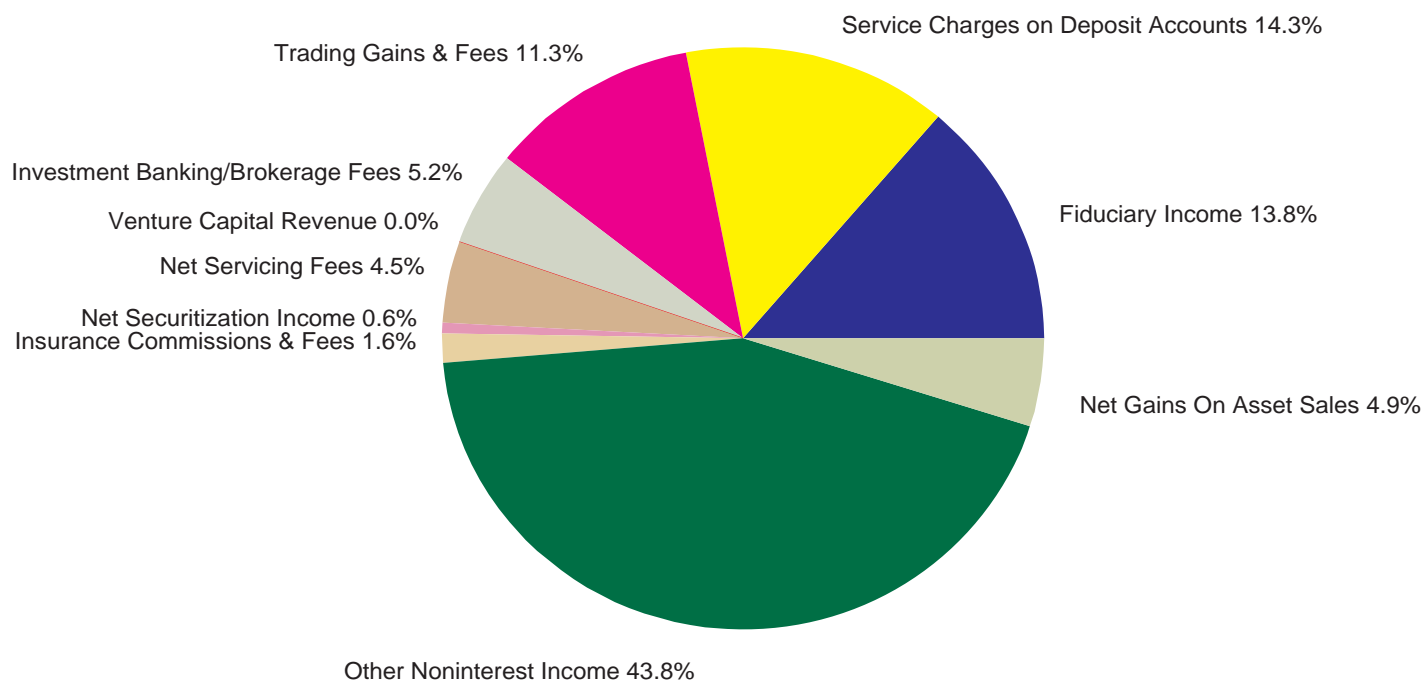
2009 - 2017



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

## Composition of Noninterest Income

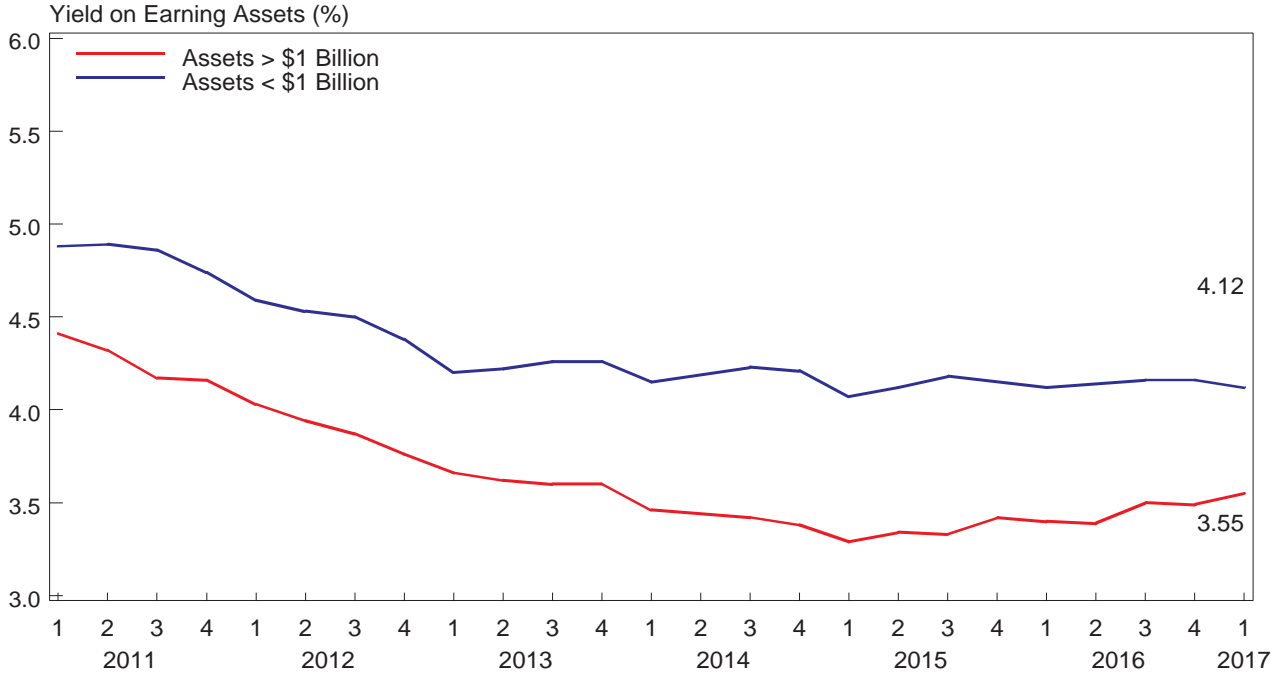
March 31, 2017



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$8,605	1,045	17.8%
Service Charges on Deposit Accounts	\$8,925	5,687	97.1%
Trading Gains & Fees	\$7,074	164	2.8%
Investment Banking/Brokerage Fees	\$3,272	1,533	26.2%
Venture Capital Revenue	\$3	31	0.5%
Net Servicing Fees	\$2,826	2,104	35.9%
Net Securitization Income	\$365	33	0.6%
Insurance Commissions & Fees	\$1,013	1,874	32.0%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$2,892	2,407	41.1%
Net Gains/Losses On OREO Sales	\$4	2,054	35.1%
Net Gains/Losses On Sales Of Other Assets	\$154	1,097	18.7%
Other Noninterest Income	\$27,363	5,795	99.0%
<b>Total Noninterest Income</b>	<b>\$62,502</b>	<b>5,842</b>	<b>99.8%</b>

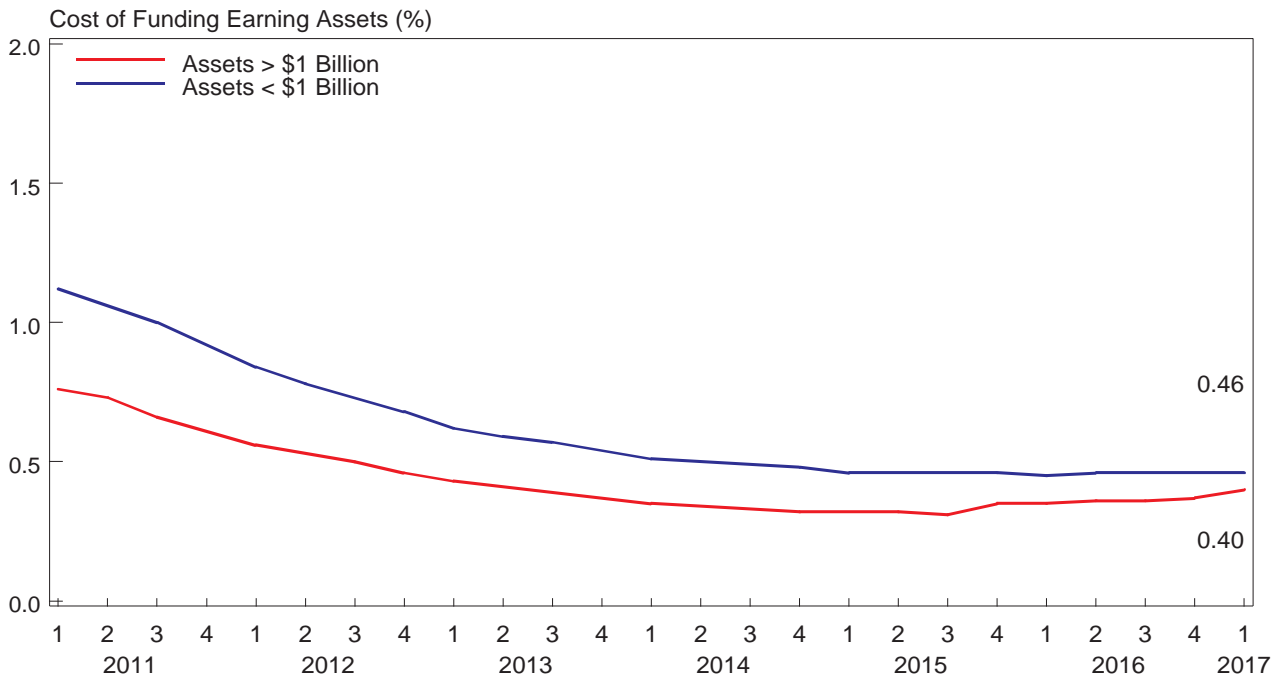
## Quarterly Yield on Earning Assets

2011 - 2017

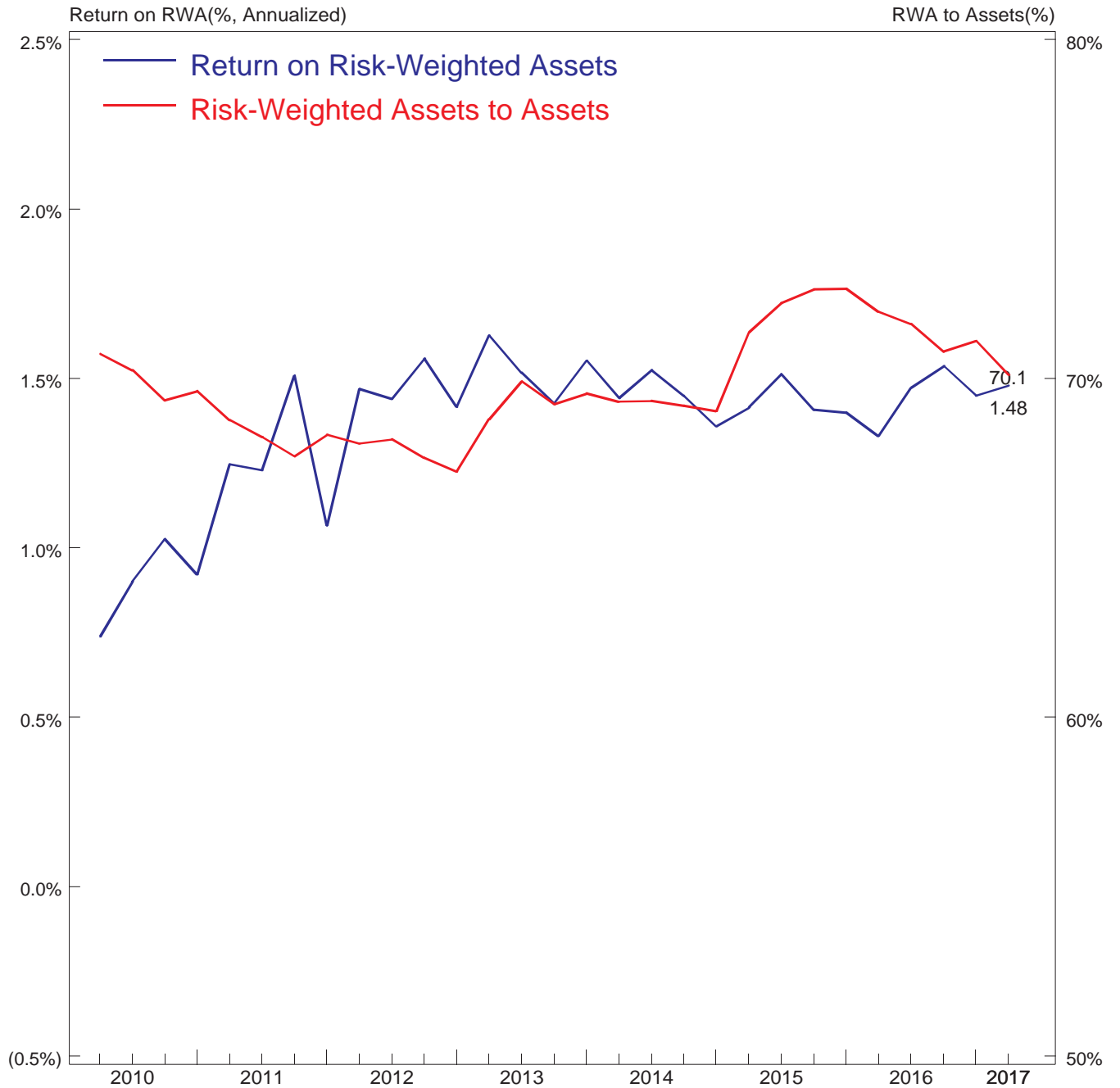


## Quarterly Cost of Funding Earning Assets

2011 - 2017



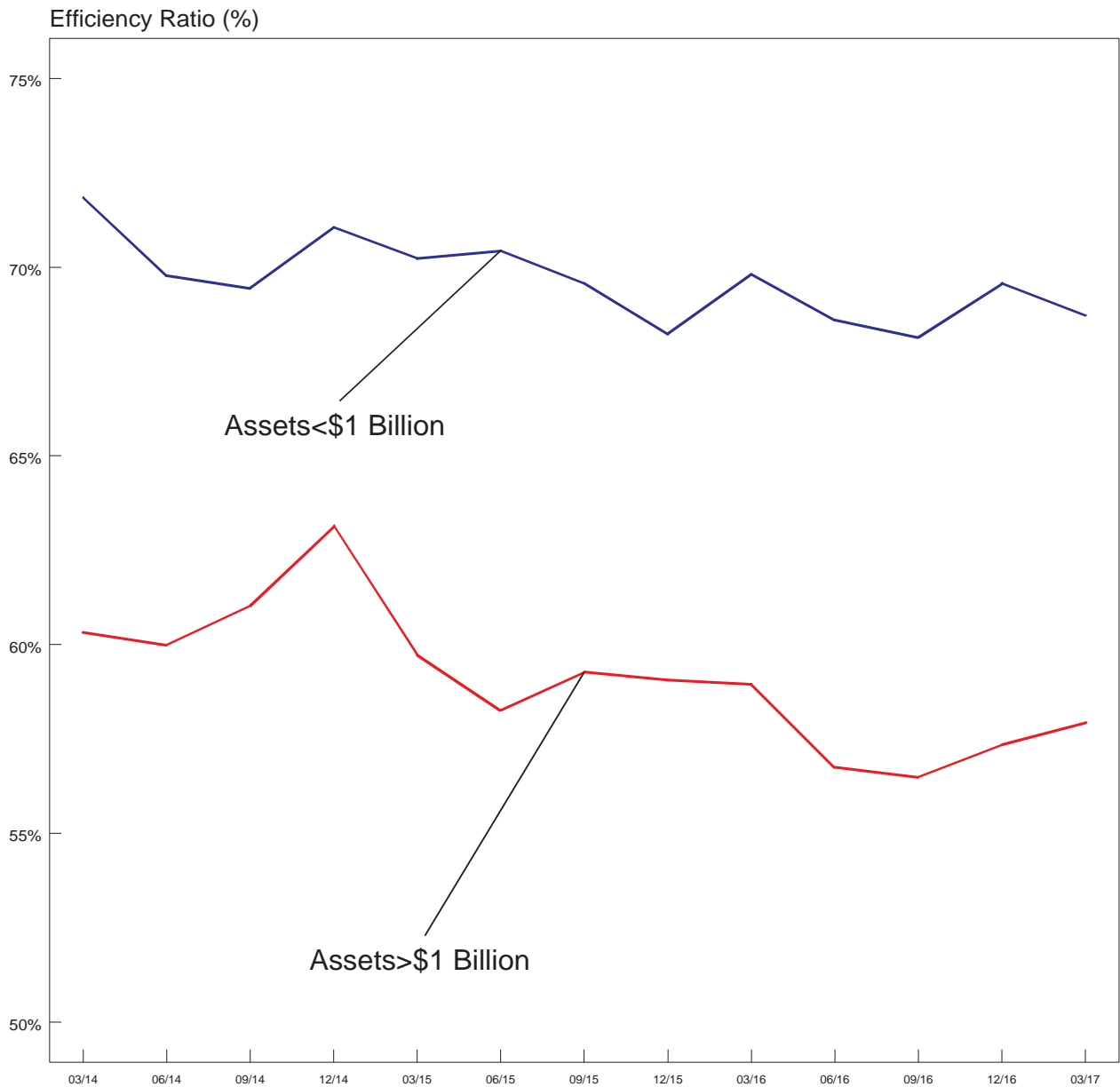
**Quarterly Return on Risk-Weighted Assets (RWA)\*  
and RWA to Total Assets  
2010 - 2017**



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

# Quarterly Efficiency Ratios\*

2014 - 2017

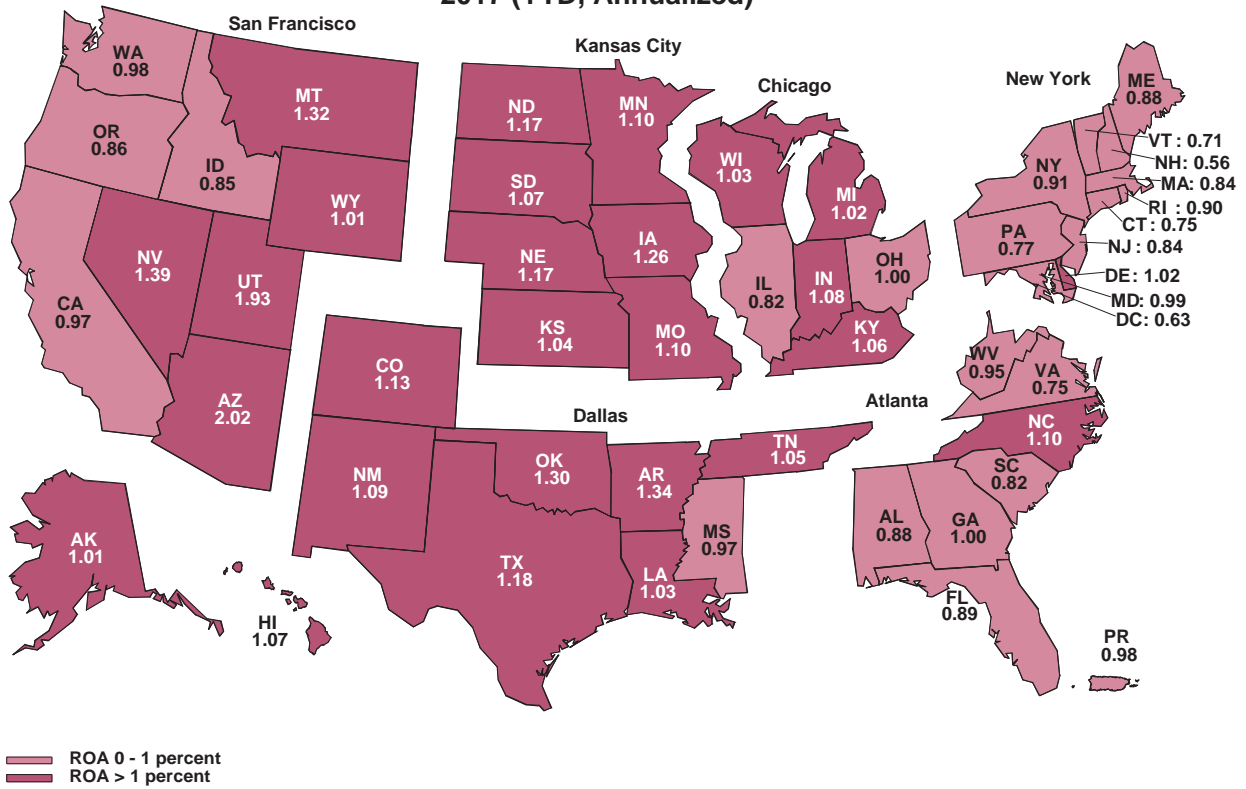


Assets <\$1 Billion	71.84	69.77	69.44	71.05	70.23	70.43	69.57	68.23	69.81	68.60	68.14	69.57	68.73
Assets >\$1 Billion	60.32	59.99	61.03	63.14	59.72	58.26	59.27	59.06	58.95	56.75	56.49	57.35	57.94
Total	61.36	60.87	61.78	63.87	60.64	59.31	60.16	59.86	59.85	57.71	57.42	58.33	58.77

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

# Return on Assets (ROA)

2017 (YTD, Annualized)



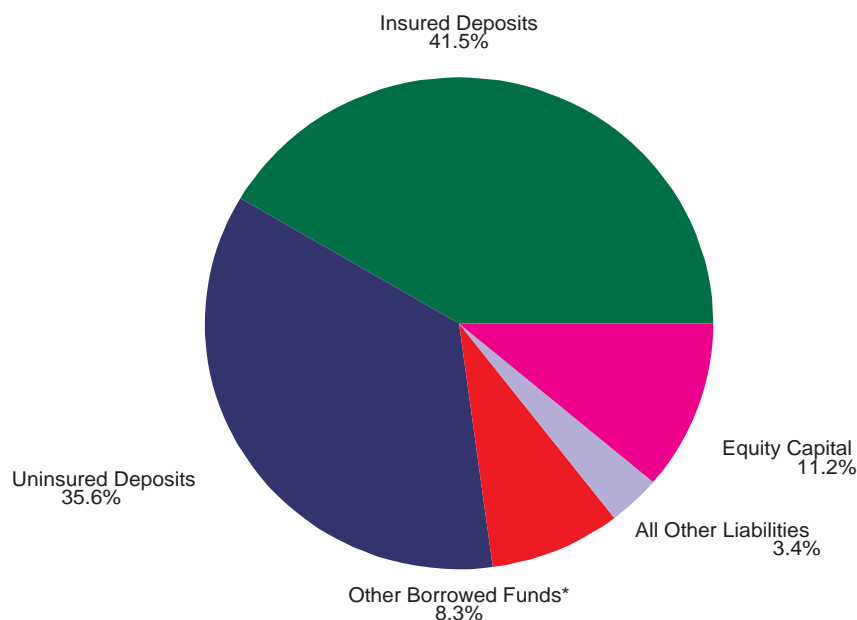
## ROA Rankings by State

Rank	State	No. of Inst. as of 03/31/17	YTD 2017	YTD 2016	Change*
1	Arizona	17	2.02	2.05	(3)
2	Utah	46	1.93	1.99	(6)
3	Nevada	17	1.39	1.26	13
4	Arkansas	100	1.34	1.29	5
5	Montana	51	1.32	1.27	5
6	Oklahoma	210	1.30	1.13	17
7	Iowa	301	1.26	1.23	3
8	Texas	463	1.18	1.08	10
9	Nebraska	180	1.17	1.16	1
10	North Dakota	78	1.17	1.19	(2)
11	Colorado	88	1.13	1.02	11
12	Minnesota	312	1.10	1.15	(5)
13	Missouri	275	1.10	0.98	12
14	North Carolina	60	1.10	0.91	19
15	New Mexico	40	1.09	1.03	6
16	Indiana	111	1.08	0.99	9
17	Hawaii	8	1.07	1.21	(14)
18	South Dakota	69	1.07	1.03	4
19	Kentucky	158	1.06	1.08	(2)
20	Tennessee	155	1.05	1.04	1
21	Kansas	256	1.04	1.05	(1)
22	Louisiana	129	1.03	0.96	7
23	Wisconsin	221	1.03	0.99	4
24	Delaware	22	1.02	0.91	11
25	Michigan	102	1.02	1.07	(5)
26	Alaska	5	1.01	1.03	(2)
27	Wyoming	32	1.01	1.03	(2)
28	Georgia	181	1.00	0.99	1
29	Ohio	194	1.00	0.94	6
30	Maryland	54	0.99	0.86	13
31	Washington	48	0.98	0.91	7
32	Puerto Rico	5	0.98	0.93	5
33	California	177	0.97	0.84	13
34	Mississippi	79	0.97	0.69	28
35	West Virginia	58	0.95	0.93	2
36	New York	146	0.91	0.81	10
37	Rhode Island	9	0.90	0.74	16
38	Florida	144	0.89	0.74	15
39	Alabama	126	0.88	0.70	18
40	Maine	26	0.88	0.81	7
41	Oregon	23	0.86	0.84	2
42	Idaho	13	0.85	0.92	(7)
43	Massachusetts	133	0.84	0.62	22
44	New Jersey	85	0.84	0.73	11
45	Illinois	467	0.82	0.78	4
46	South Carolina	55	0.82	0.88	(6)
47	Pennsylvania	163	0.77	0.73	4
48	Connecticut	42	0.75	0.72	3
49	Virginia	84	0.75	0.86	(11)
50	Vermont	12	0.71	0.72	(1)
51	District of Col.	3	0.63	0.66	(3)
52	New Hampshire	18	0.56	0.55	1
U.S. and Terr.		5,856	1.04	0.97	7

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

## Total Liabilities and Equity Capital

March 31, 2017



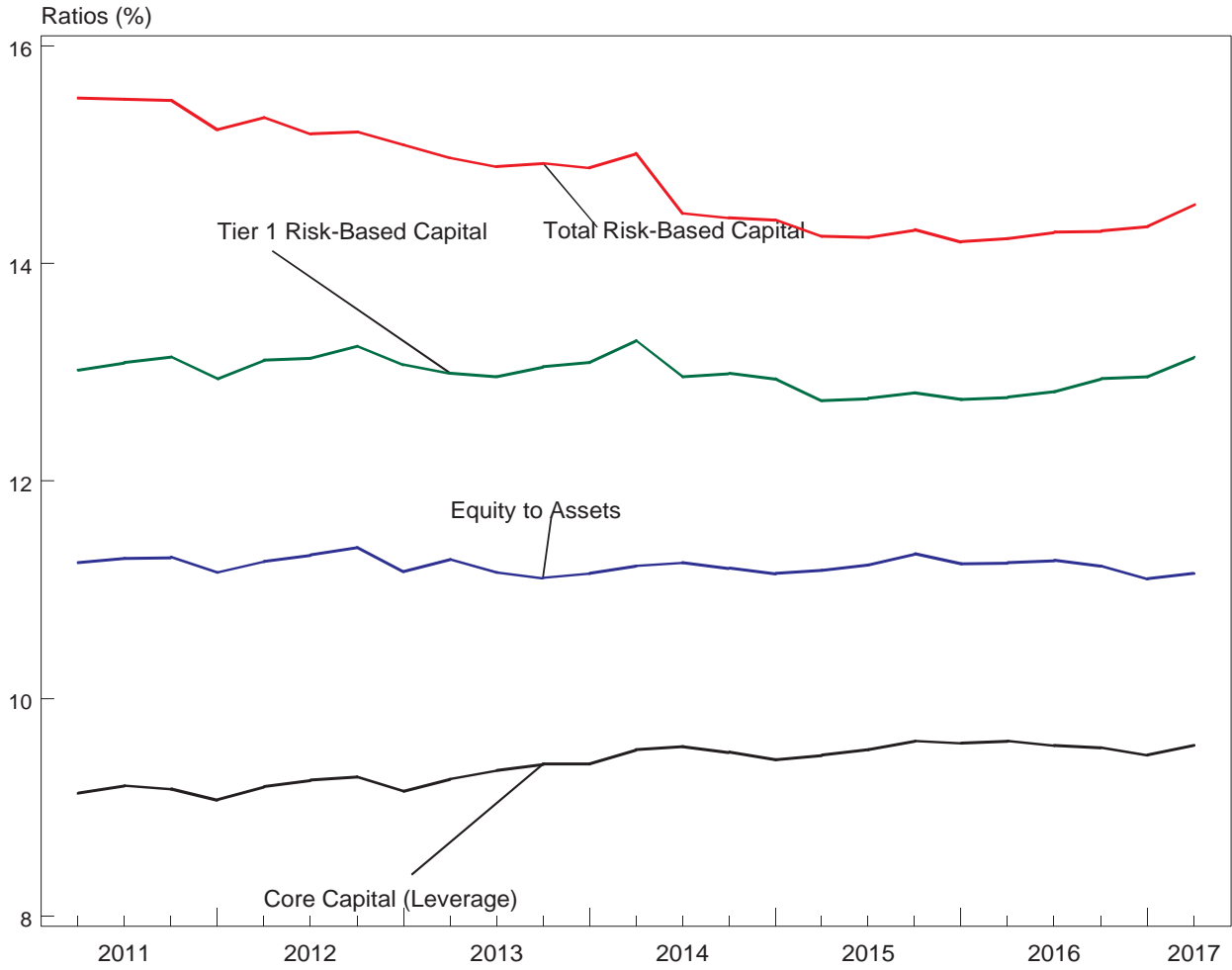
(\$ Billions)	3/31/16	3/31/17	% Change
Insured Deposits (estimated)	6,636	7,041	6.1
Uninsured Deposits	5,793	6,043	4.3
In Foreign Offices	1,323	1,271	-3.9
Other Borrowed Funds*	1,380	1,416	2.6
All Other Liabilities	644	569	-11.6
Subordinated Debt	92	80	-13.0
Bank Equity Capital	1,834	1,892	3.2
Total Liabilities and Equity Capital	16,293	16,966	4.1

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



# Capital Ratios

2011 - 2017

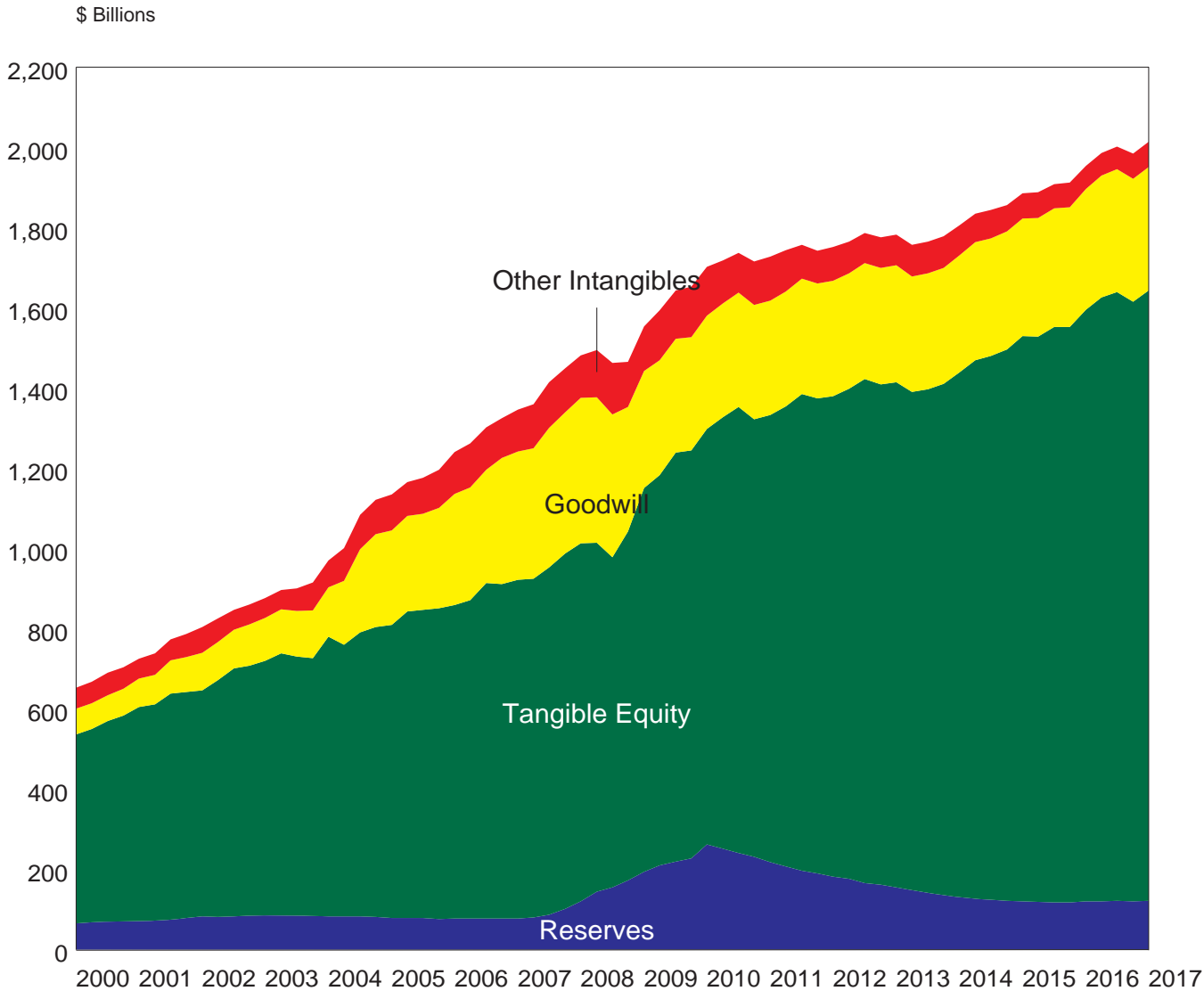


	12/11	12/12	12/13	12/14	12/15	12/16	3/17
<b>Total Risk-Based Capital</b>	<b>15.23</b>	<b>15.09</b>	<b>14.88</b>	<b>14.40</b>	<b>14.20</b>	<b>14.34</b>	<b>14.54</b>
<b>Tier 1 Risk-Based Capital</b>	<b>12.94</b>	<b>13.07</b>	<b>13.09</b>	<b>12.94</b>	<b>12.75</b>	<b>12.96</b>	<b>13.14</b>
<b>Equity to Assets</b>	<b>11.16</b>	<b>11.17</b>	<b>11.15</b>	<b>11.15</b>	<b>11.24</b>	<b>11.10</b>	<b>11.15</b>
<b>Core Capital (Leverage)</b>	<b>9.07</b>	<b>9.15</b>	<b>9.40</b>	<b>9.44</b>	<b>9.59</b>	<b>9.48</b>	<b>9.57</b>

# Equity Capital and Reserves

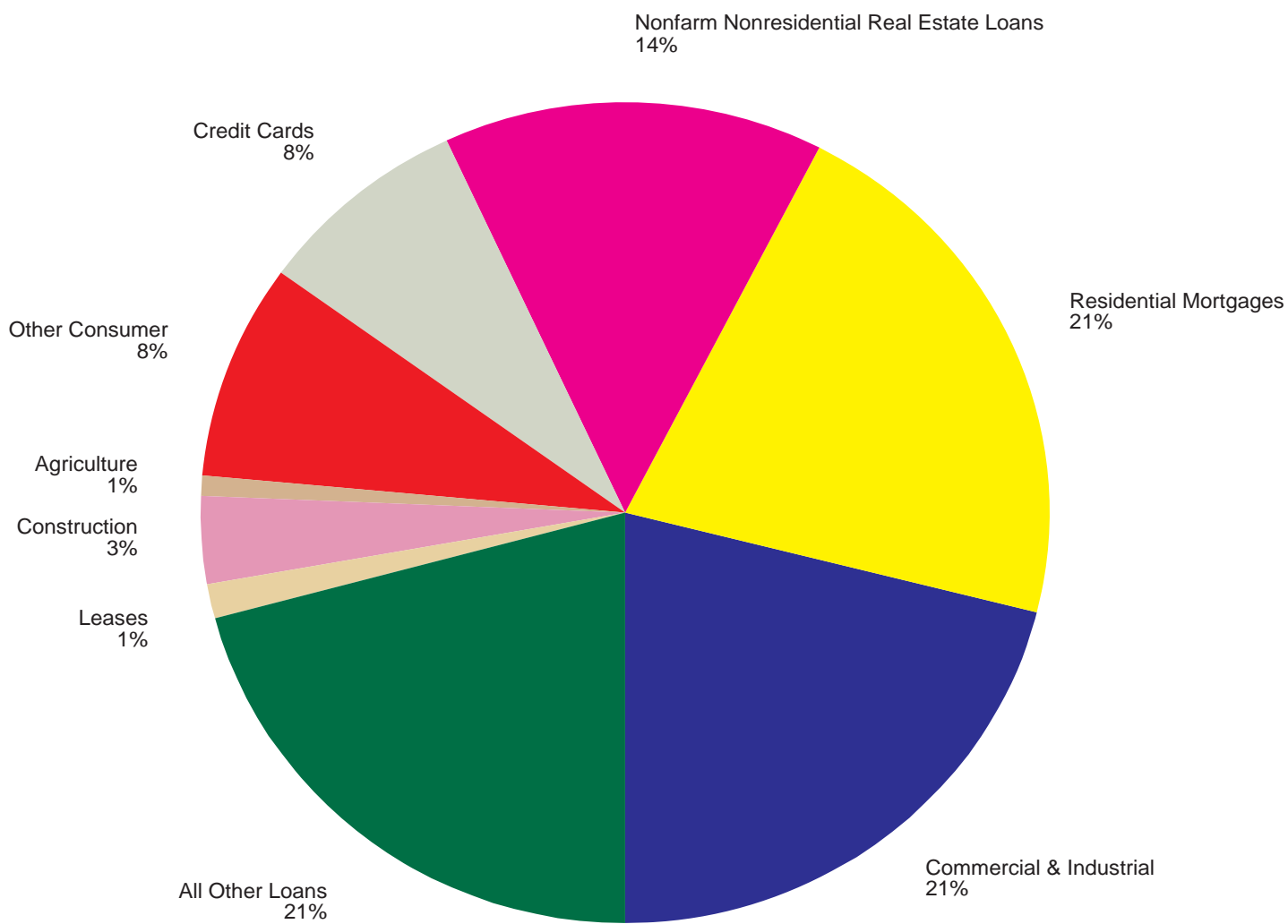
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2017



# Loan Portfolio Composition

March 31, 2017

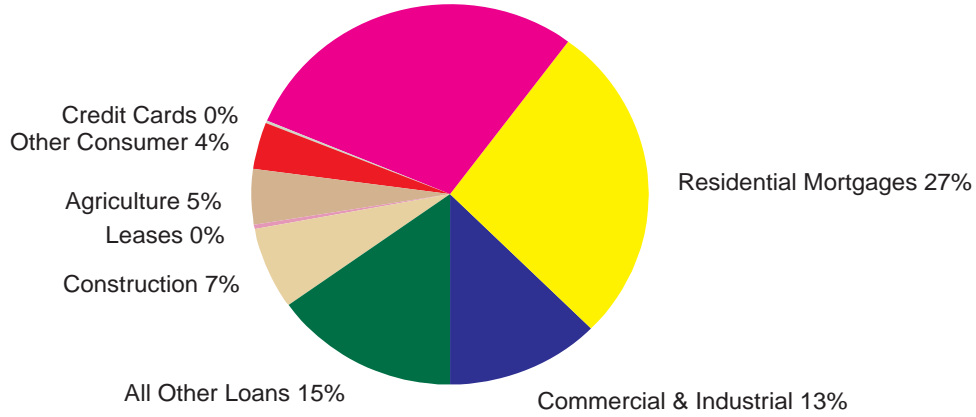


# Loan Portfolio Composition by Asset Size

March 31, 2017

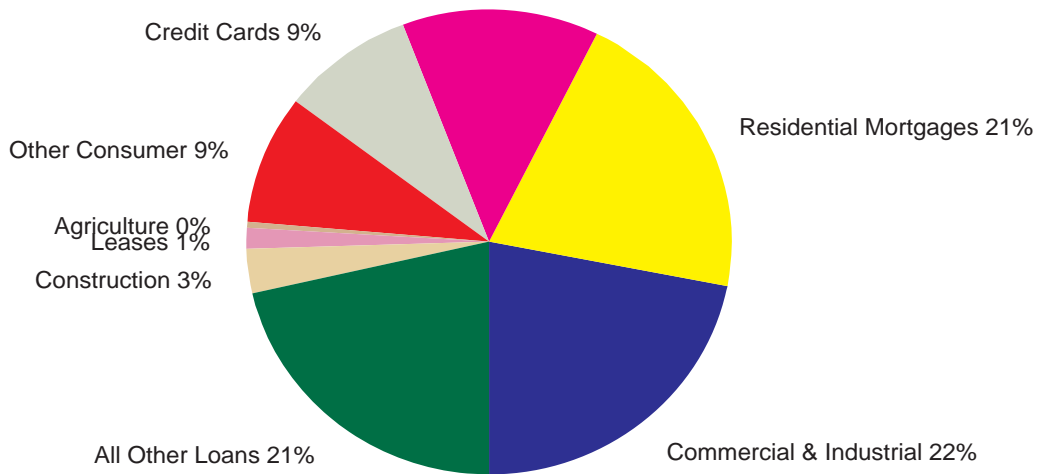
## Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 29%



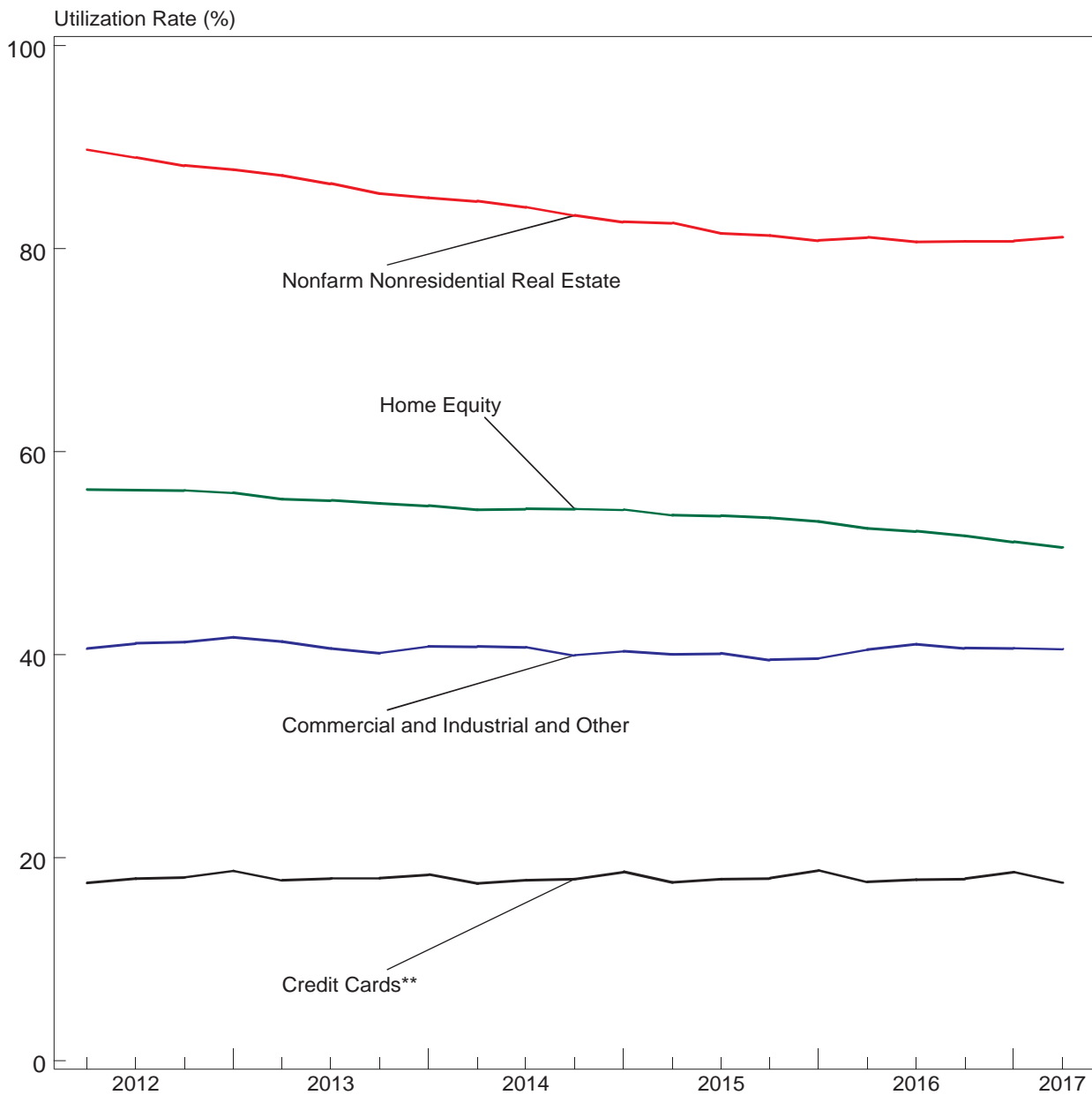
## Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 13%



## Utilization Rates of Loan Commitments\*

2012-2017

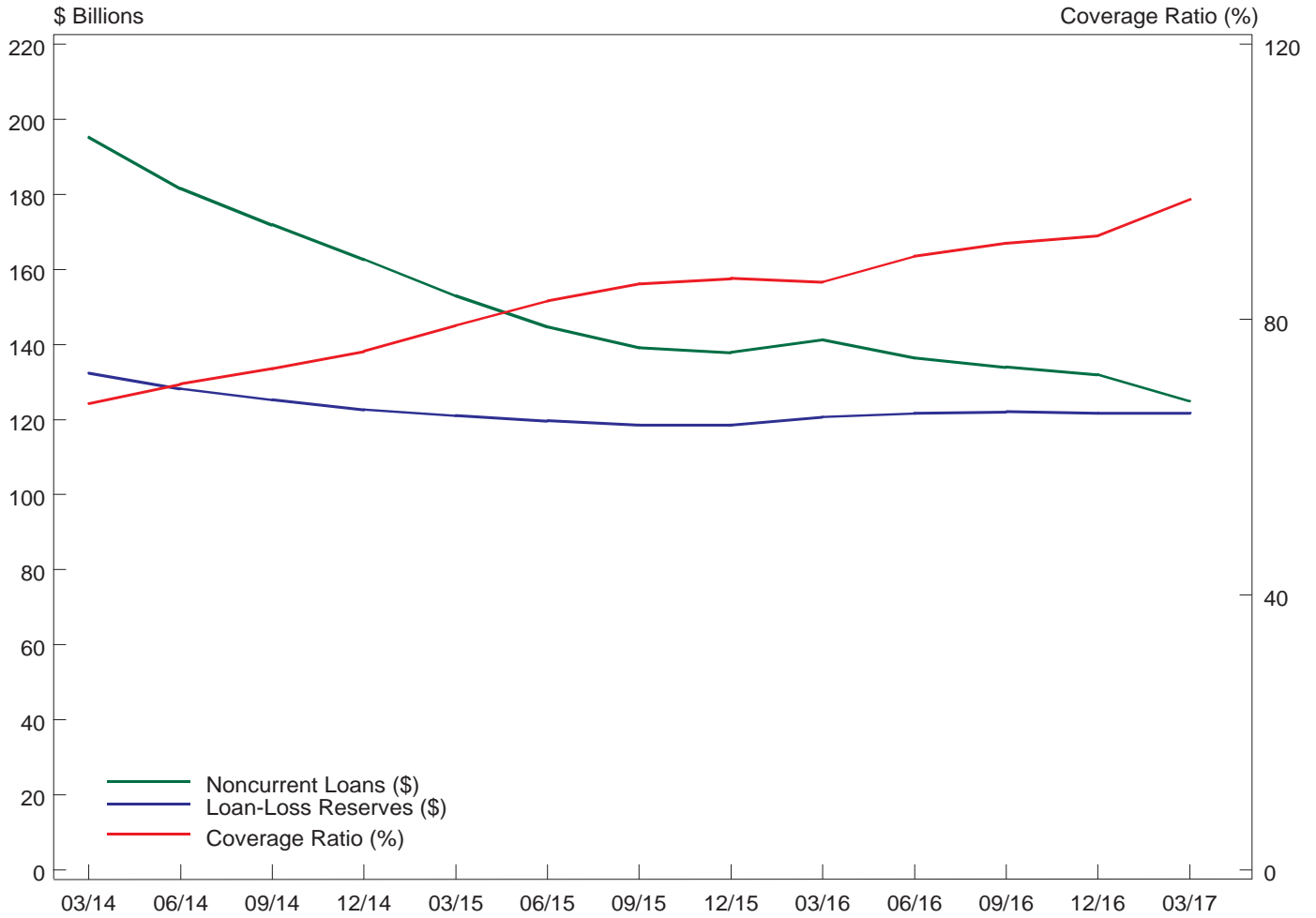


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

\*\* 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

### 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

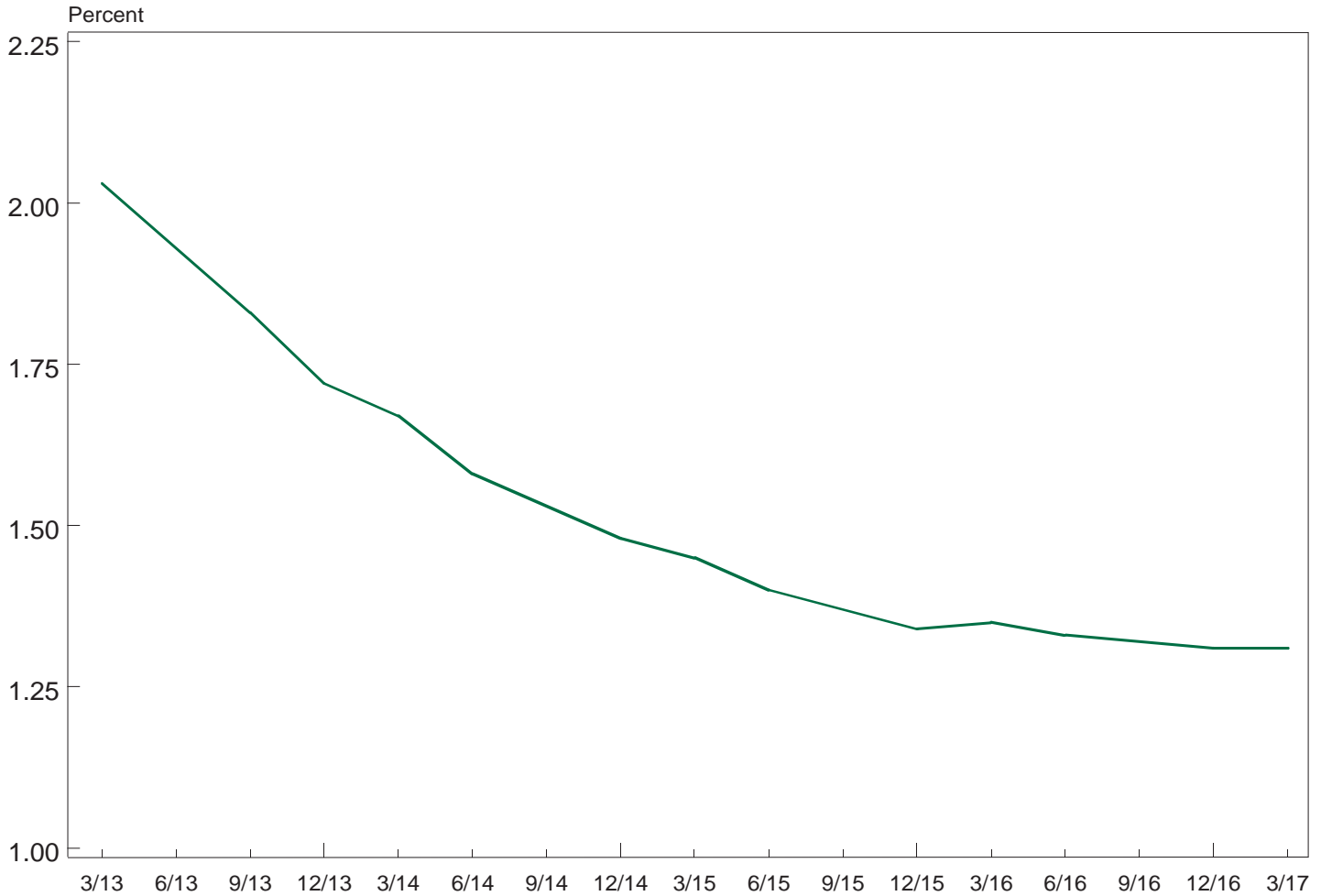
### Coverage Ratio (%)

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

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2013 - 2017

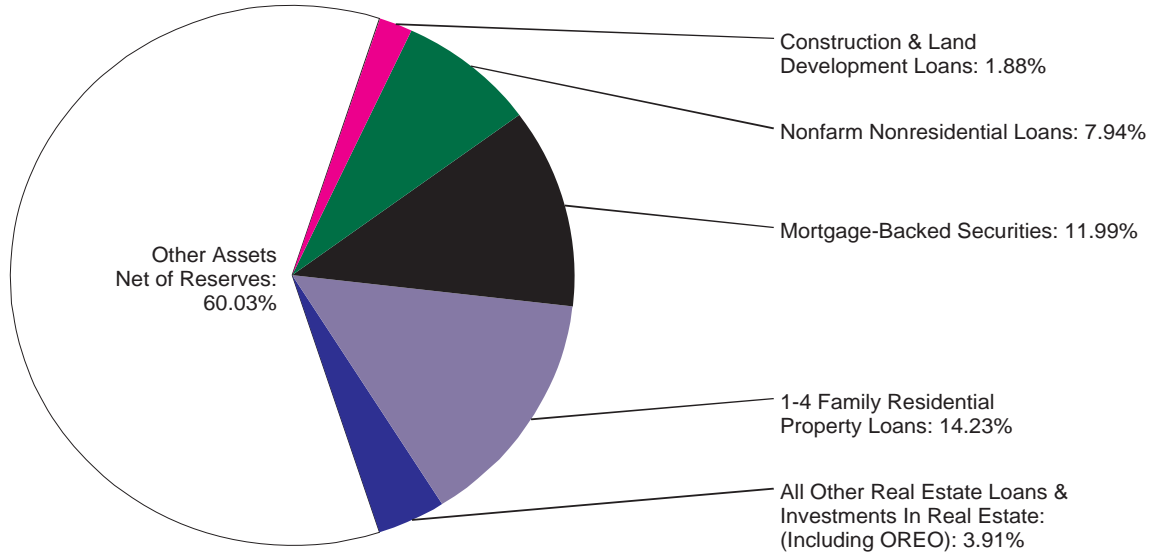


## Loss Allowance to Loans and Leases

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

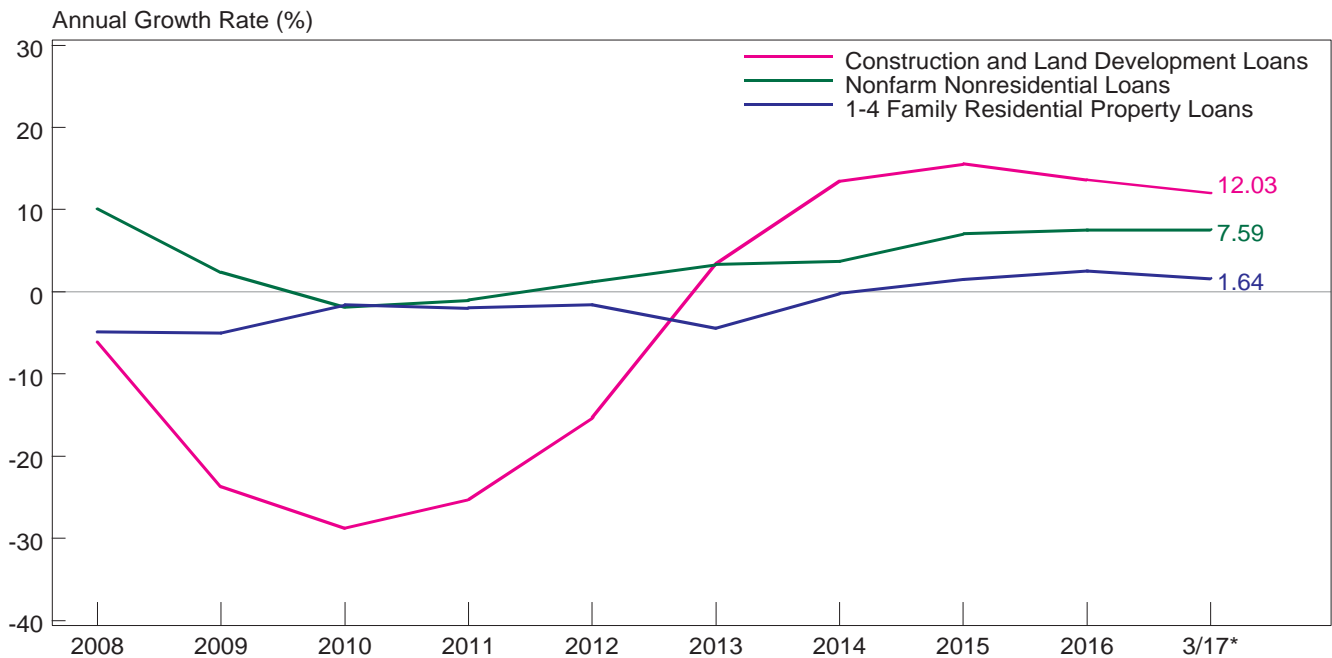
## Real Estate Assets as a Percent of Total Assets

March 31, 2017



## Real Estate Loan Growth Rates\*

2008-2017

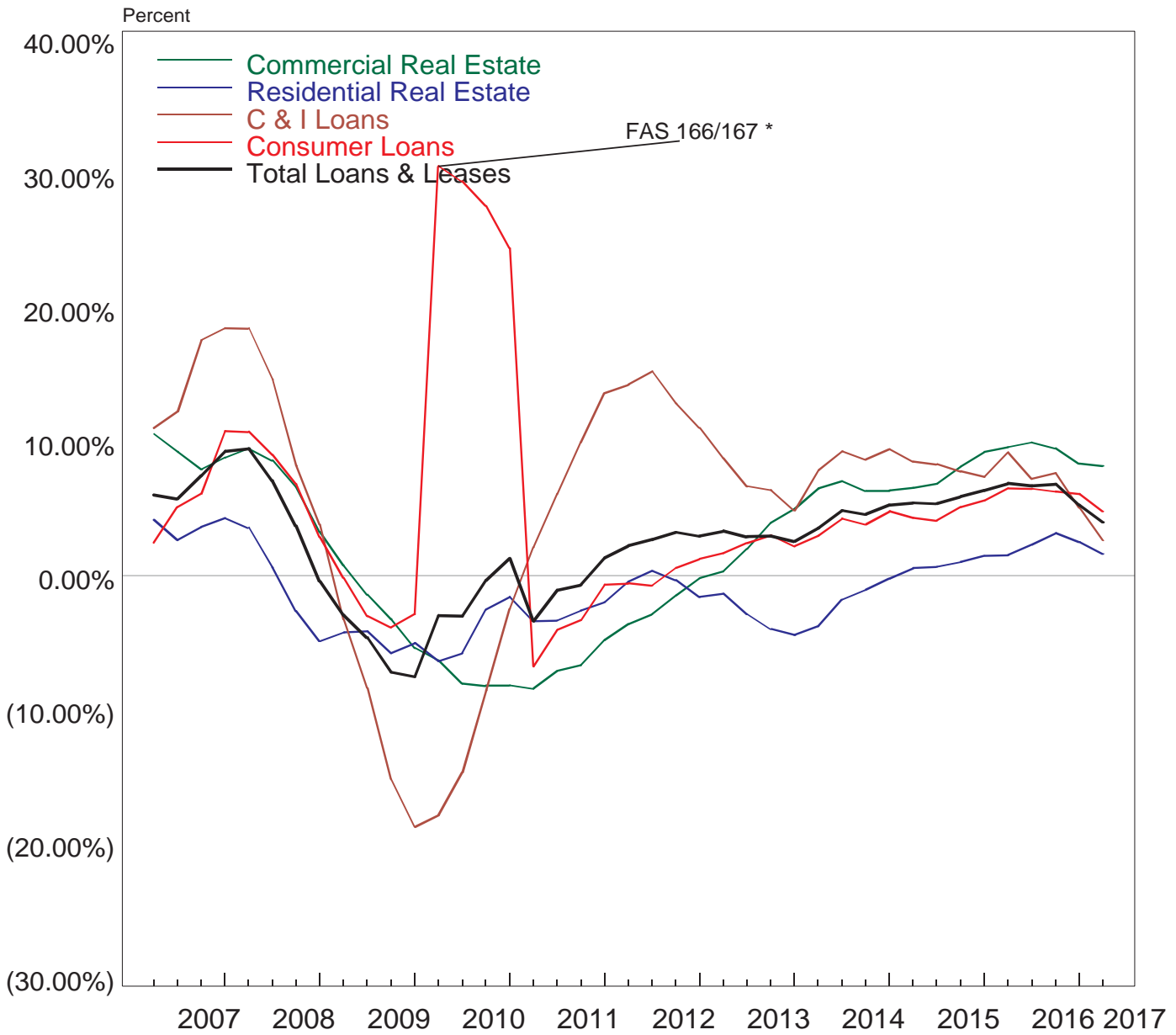


\* Growth Rate for the most recent twelve-month period.



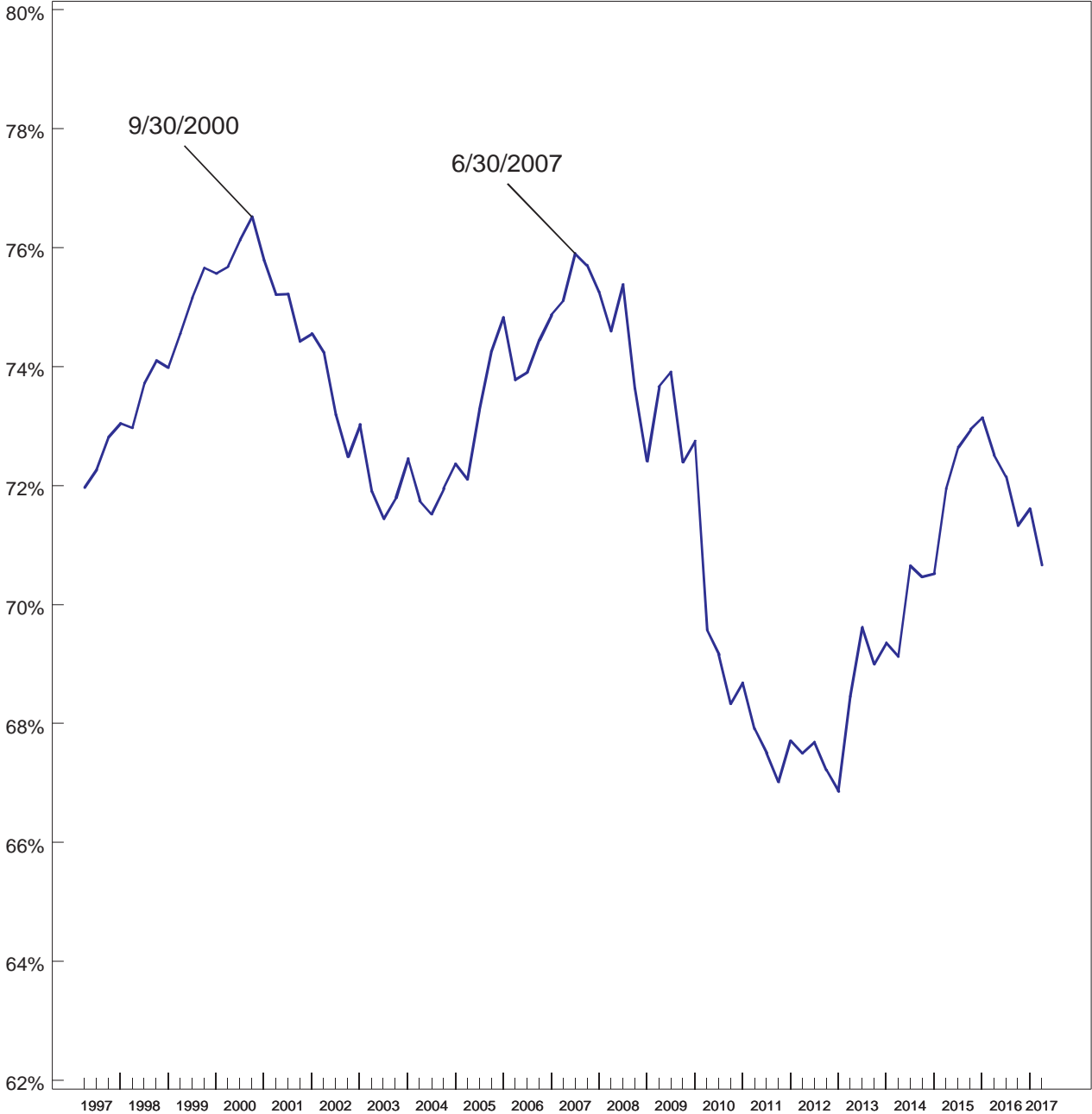
# Twelve-Month Loan Growth Rates

2007 - 2017



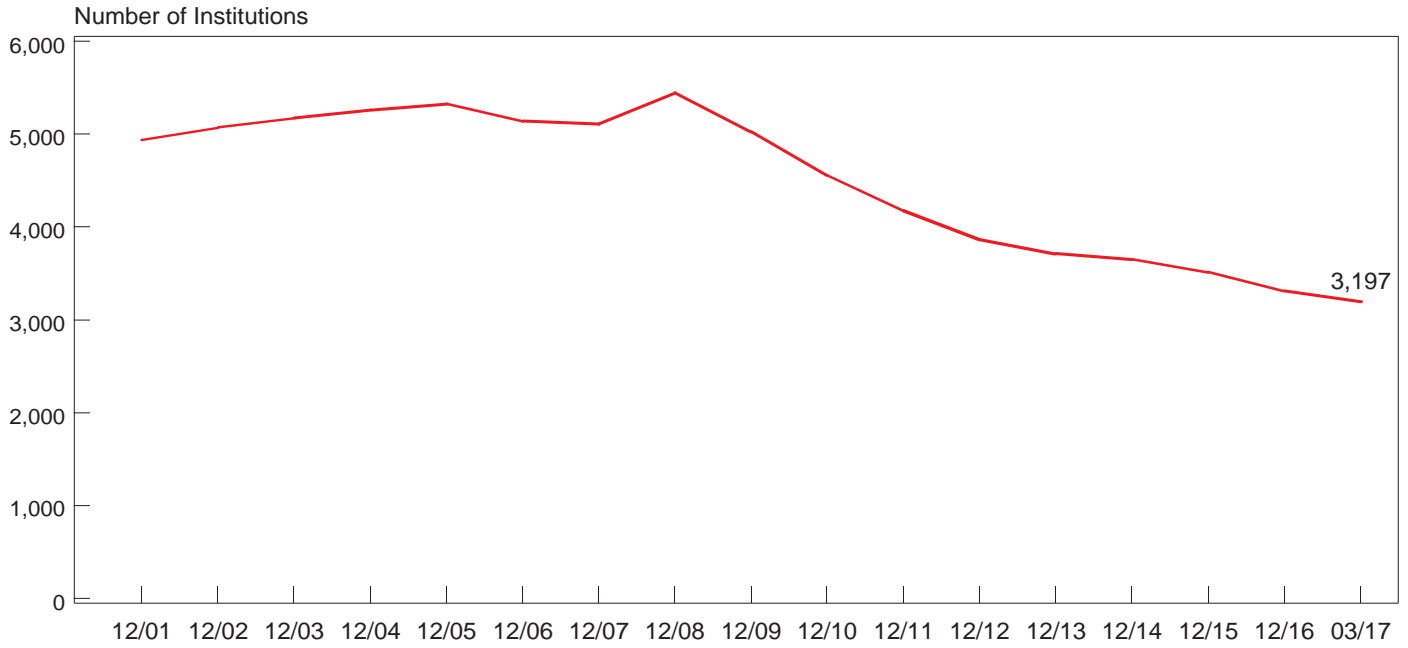
\* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

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



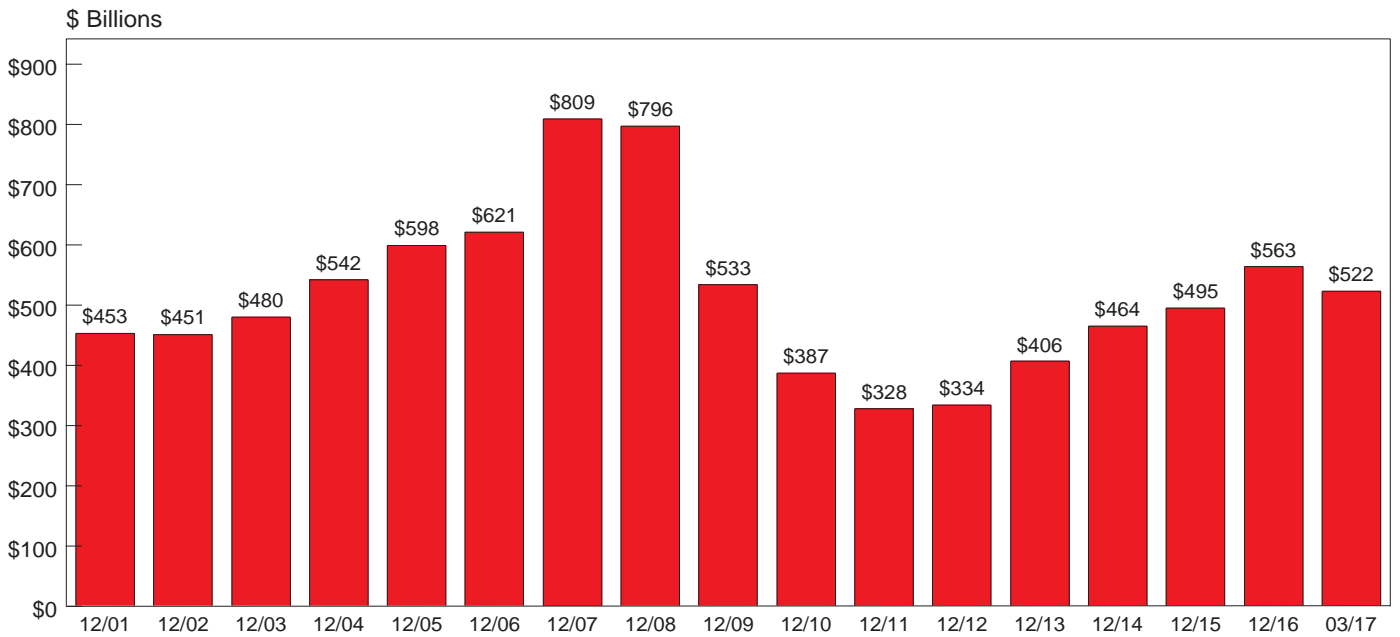
## Number of Institutions with FHLB Advances

2001 - 2017

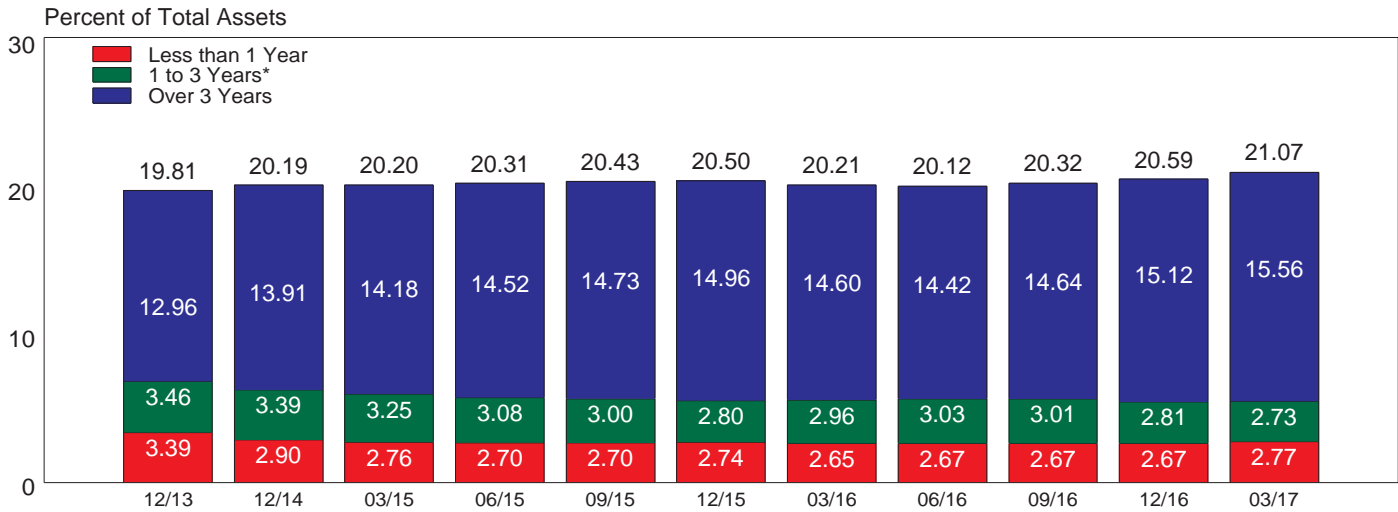


## Amount of FHLB Advances Outstanding

2001 - 2017

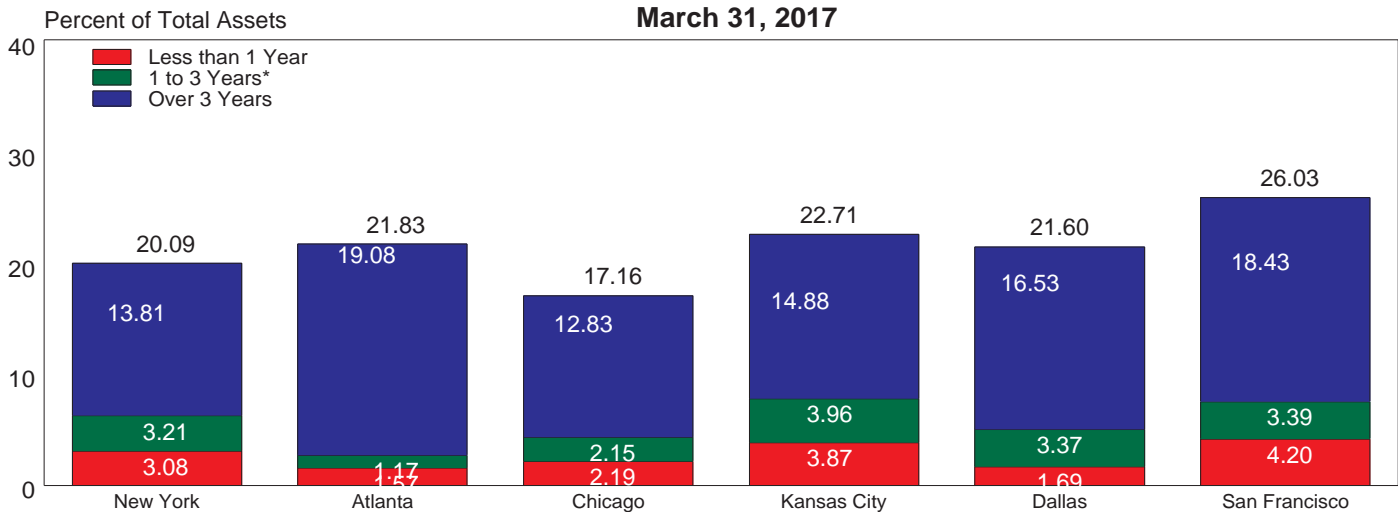


## Debt Securities by Maturity or Repricing Frequency...



.....and by Region

**March 31, 2017**



## Total Securities (Debt and Equity)

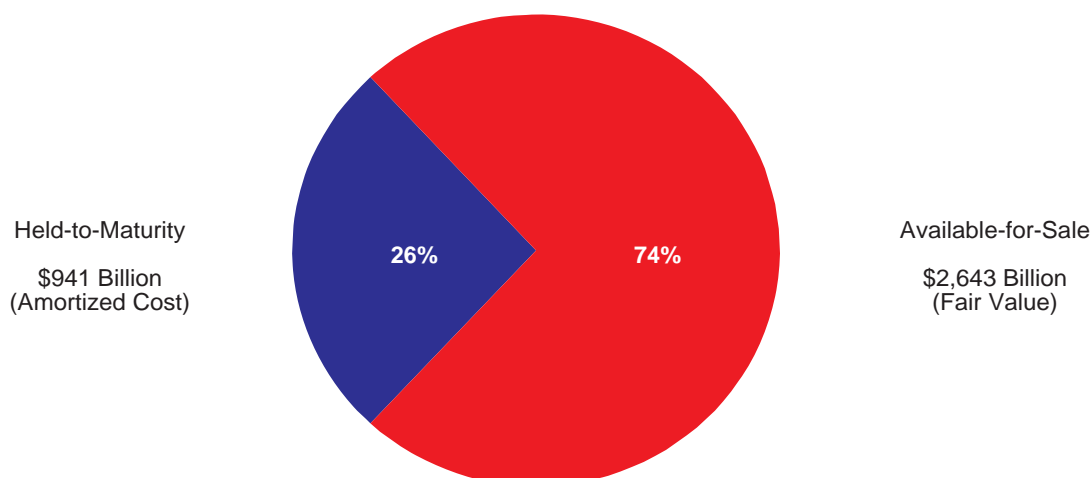
(\$ Billions)

	3/15	6/15	9/15	12/15	3/16	6/16	9/16	12/16	3/17
U.S. Government Obligations:									
U.S. Treasury	409	412	410	423	420	434	471	520	514
U.S. Agencies	31	31	33	34	37	36	37	38	38
Government Sponsored Enterprises	183	179	169	160	152	142	127	124	125
Mortgage Pass-through Securities	1,025	1,048	1,074	1,126	1,138	1,170	1,227	1,266	1,292
Collateralized Mortgage Obligations	548	534	529	517	515	503	495	476	475
State, County, Municipal Obligations	323	329	335	341	344	356	361	363	367
Asset Backed Securities	157	149	141	135	132	131	129	124	123
Other Debt Securities	581	584	602	608	635	636	651	640	638
Equity Securities	12	12	11	11	12	12	10	10	10
<b>Total Securities</b>	<b>\$3,267</b>	<b>\$3,278</b>	<b>\$3,304</b>	<b>\$3,354</b>	<b>\$3,385</b>	<b>\$3,421</b>	<b>\$3,507</b>	<b>\$3,559</b>	<b>\$3,584</b>

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

## Total Securities\*

March 31, 2017



## Total Securities\*

March 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	\$89,601	100.1	\$424,461	99.6	\$514,061	99.7
U.S. Government Agencies	7,902	99.9	30,457	99.6	38,359	99.6
Government Sponsored Enterprises	19,905	98.6	105,402	99.5	125,307	99.4
Mortgage Pass-through Securities	433,658	99.0	858,256	99.1	1,291,914	99.1
Collateralized Mortgage Obligations	119,449	99.5	355,823	99.8	475,272	99.7
State, County, Municipal Obligations	87,147	100.5	280,347	100.2	367,493	100.3
Asset Backed Securities	29,780	100.1	93,634	100.1	123,413	100.1
Other Debt Securities	153,185	99.7	485,272	100.5	638,458	101.6
Equity Securities	**	**	9,708	109.3	9,708	109.3
<b>Total Securities</b>	<b>\$940,626</b>	<b>99.5</b>	<b>\$2,643,360</b>	<b>99.7</b>	<b>\$3,583,986</b>	<b>99.6</b>
Memoranda***						
Structured Notes	18,162		18,022			99.2

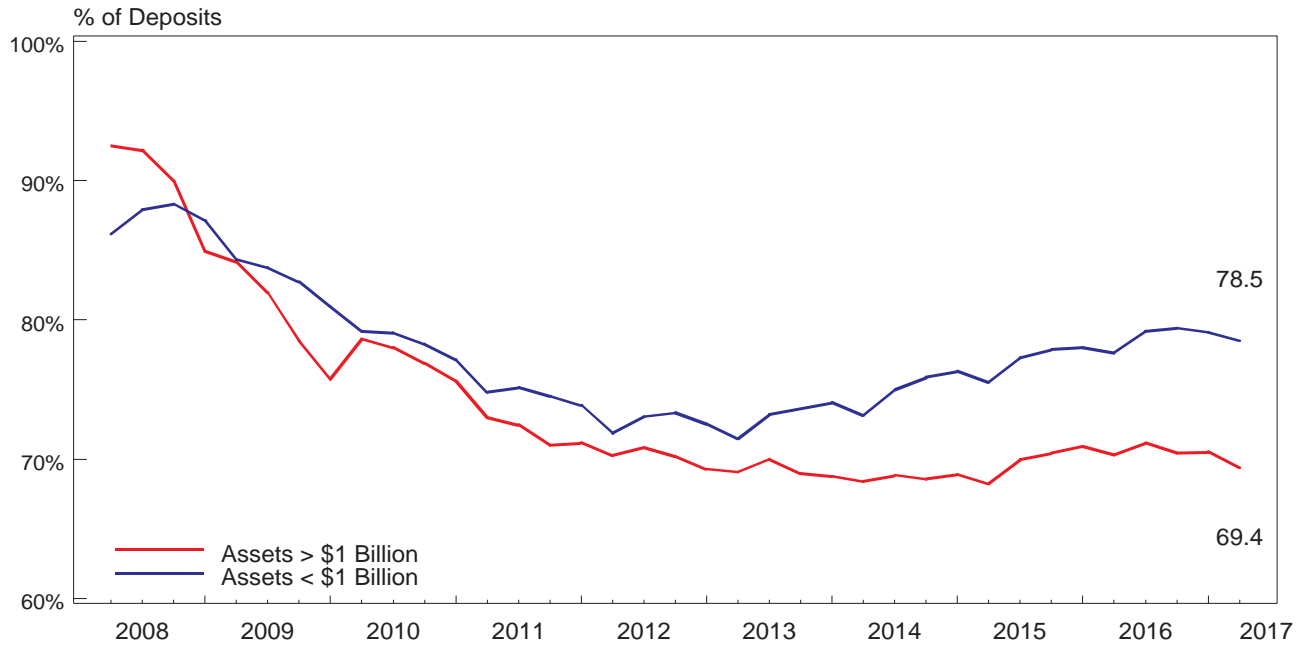
\* Excludes trading account assets.

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

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

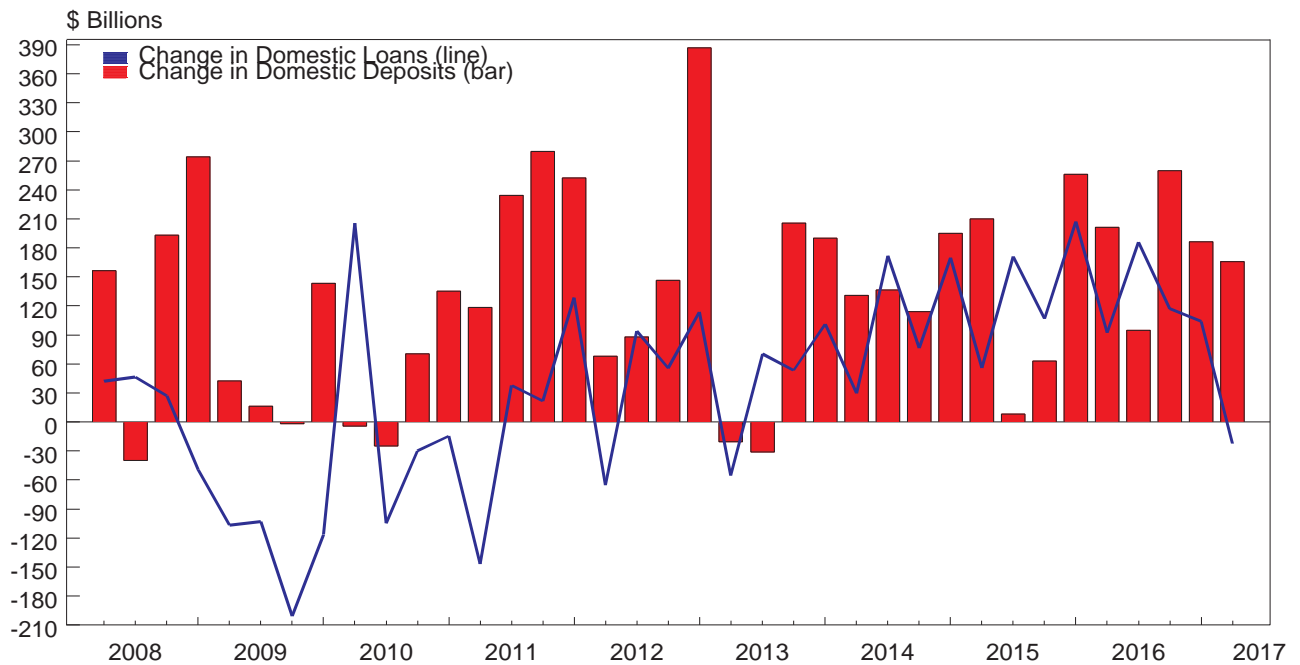
## Net Loans and Leases to Deposits (Domestic and Foreign)

2008 - 2017



## Quarterly Change in Domestic Loans vs Domestic Deposits

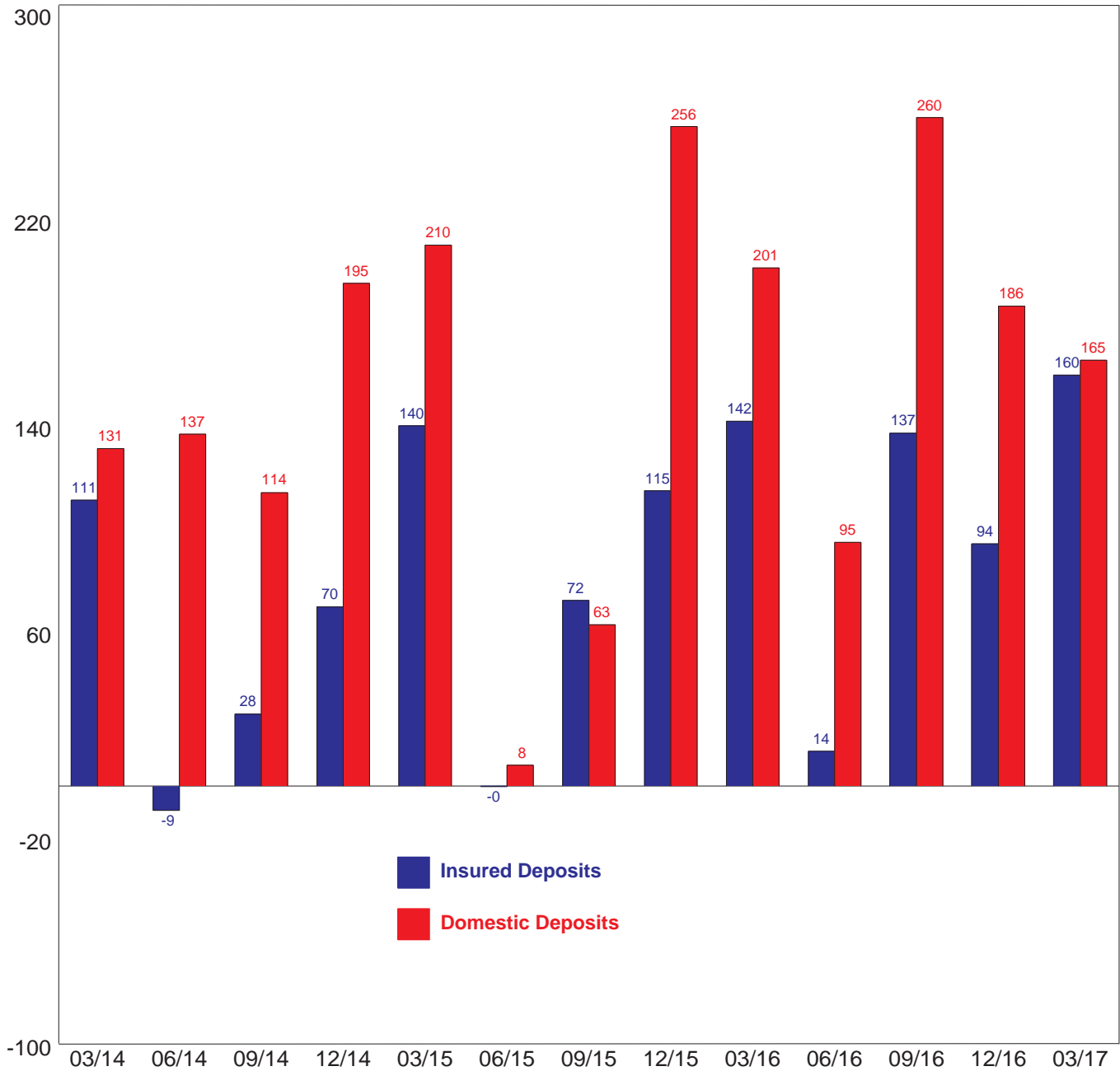
2008 - 2017



# Quarterly Change In Domestic Deposits

2014 - 2017

\$ Billions



\* 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

2012 - 2017

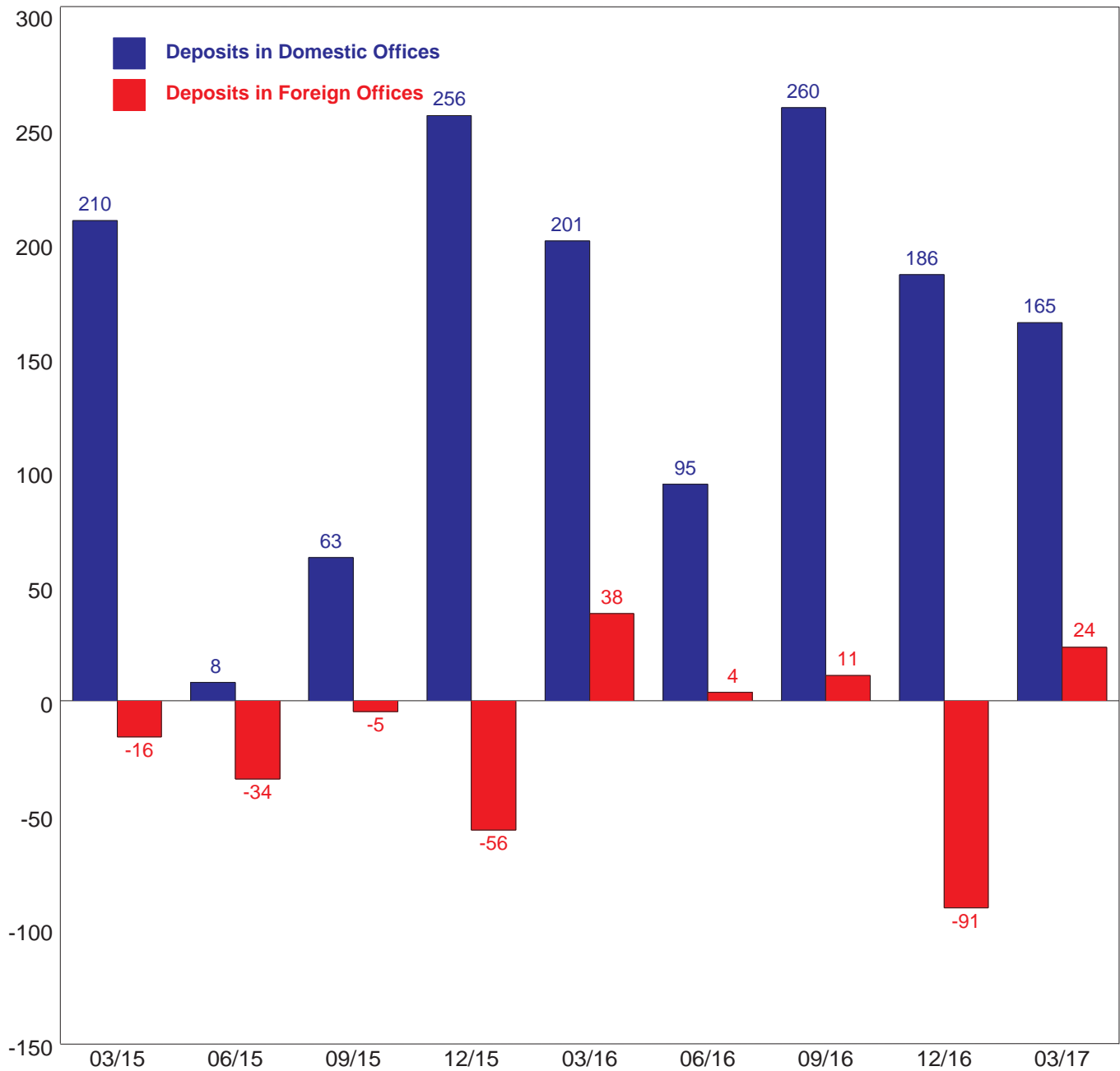




# Quarterly Change In Domestic and Foreign Deposits

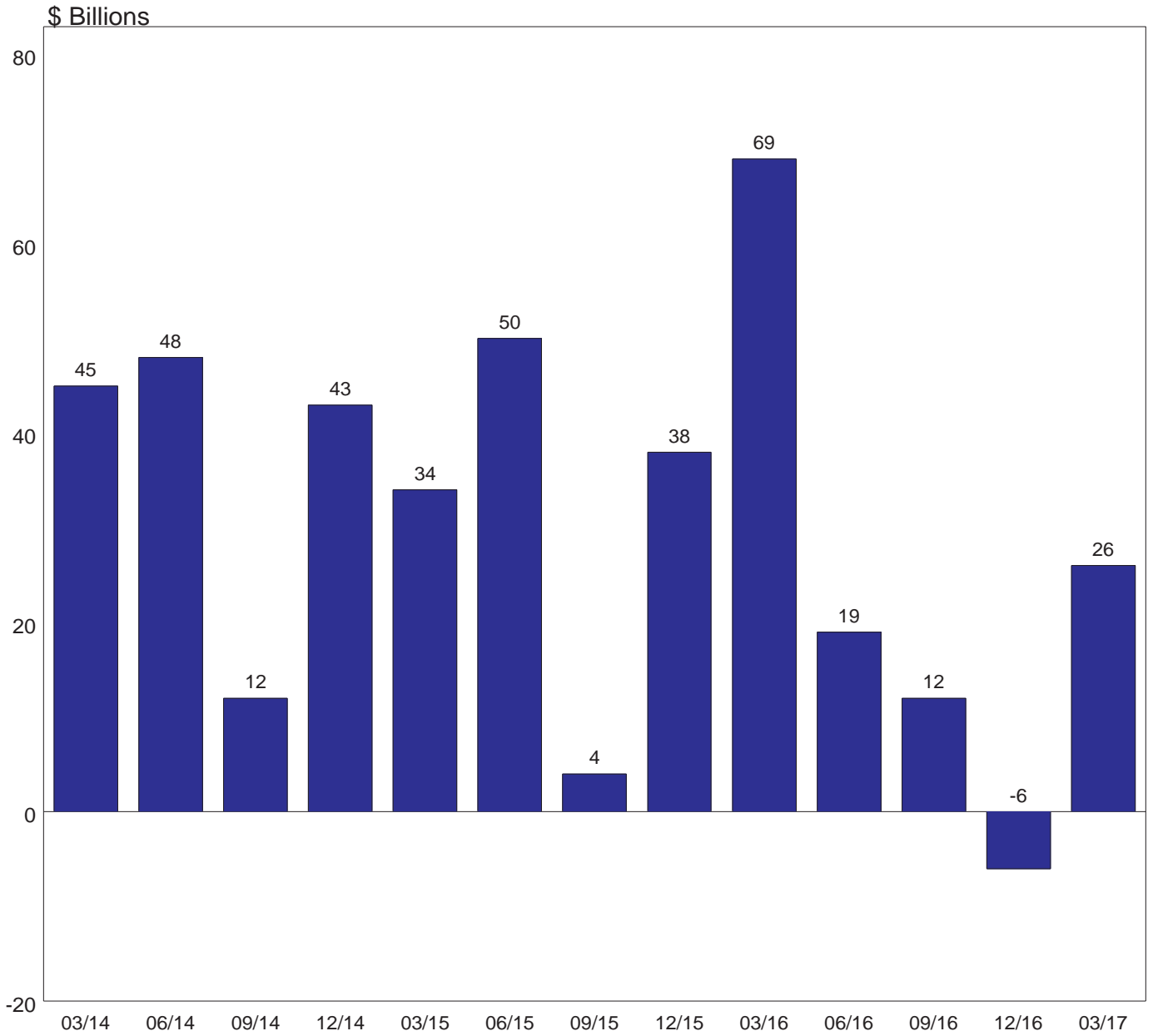
2015 - 2017

\$ Billions



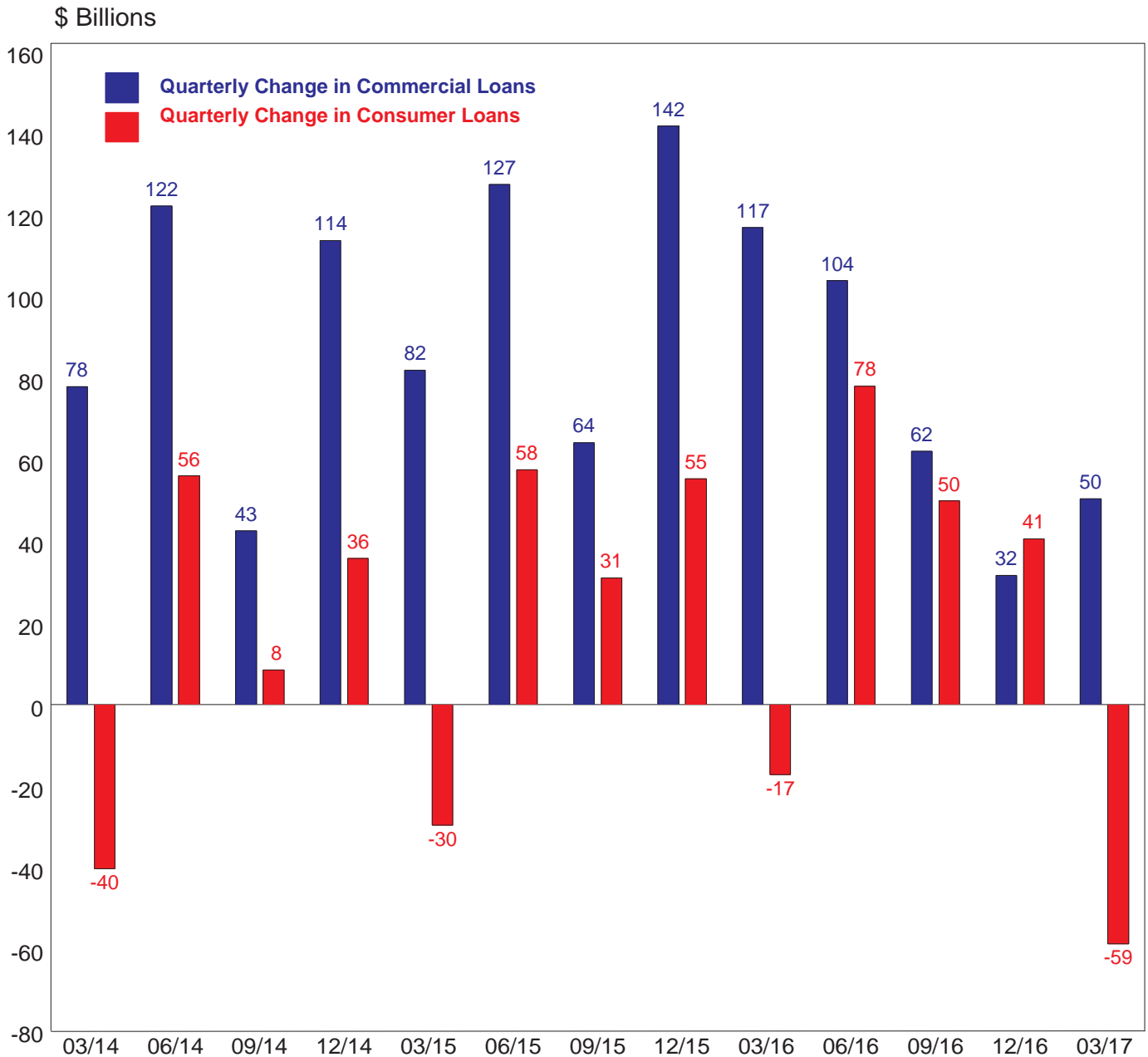
# Quarterly Change in C&I Loans

2014-2017



# Quarterly Change in Commercial and Consumer Loans

2014 - 2017



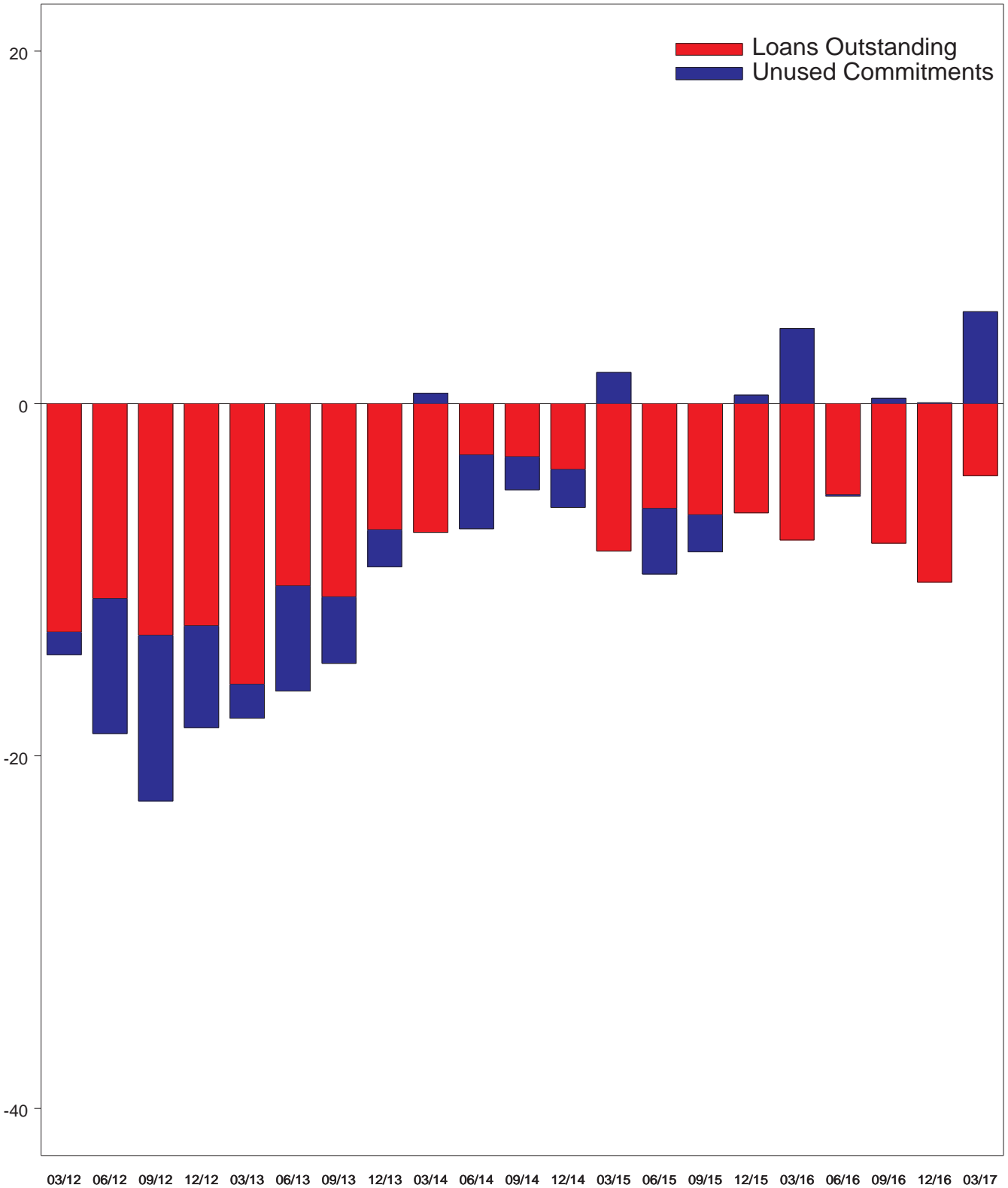
**Loans to Commercial Borrowers (Credit Risk Diversified)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

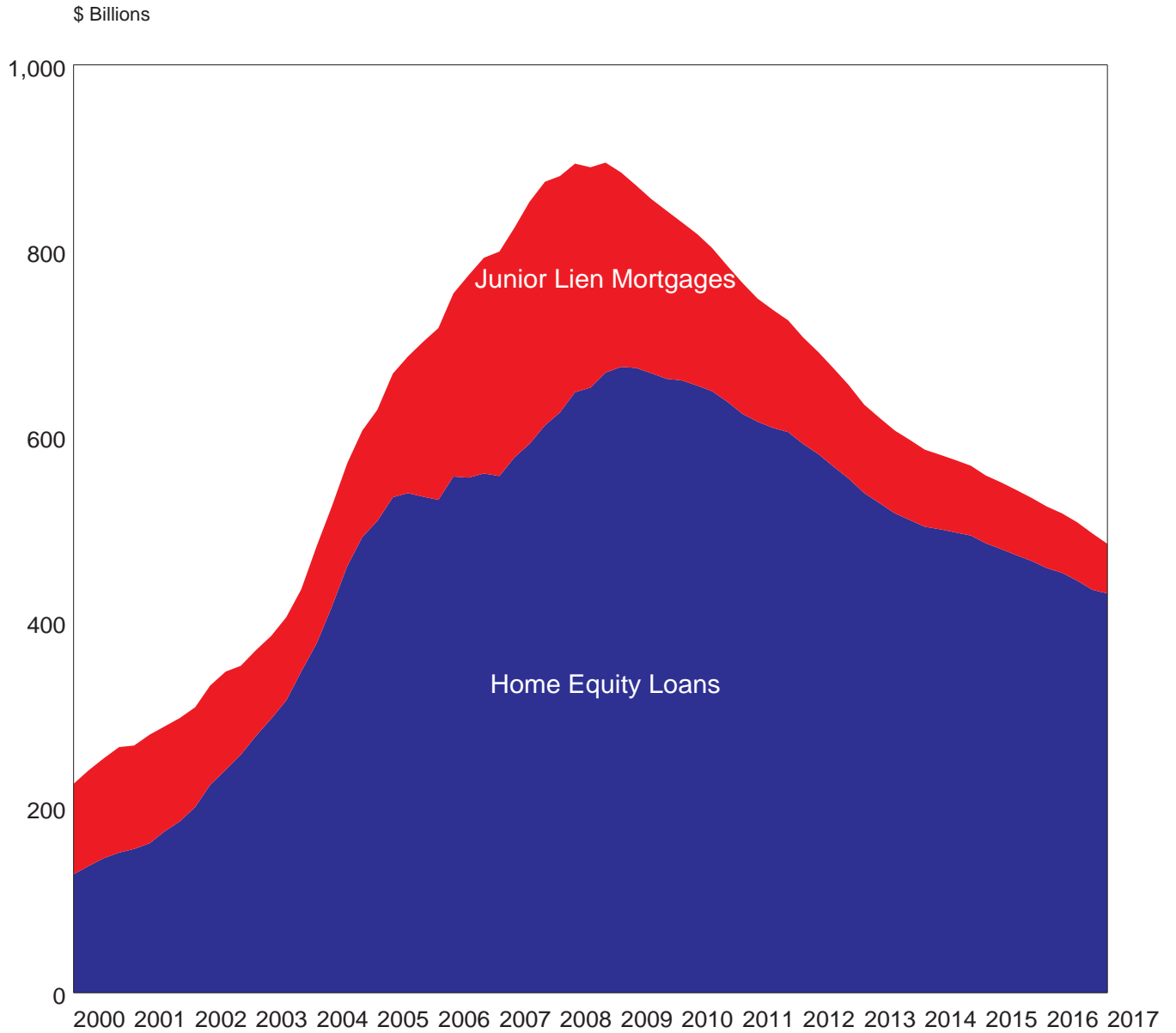
Quarterly Change (\$ Billions)

2012-2017



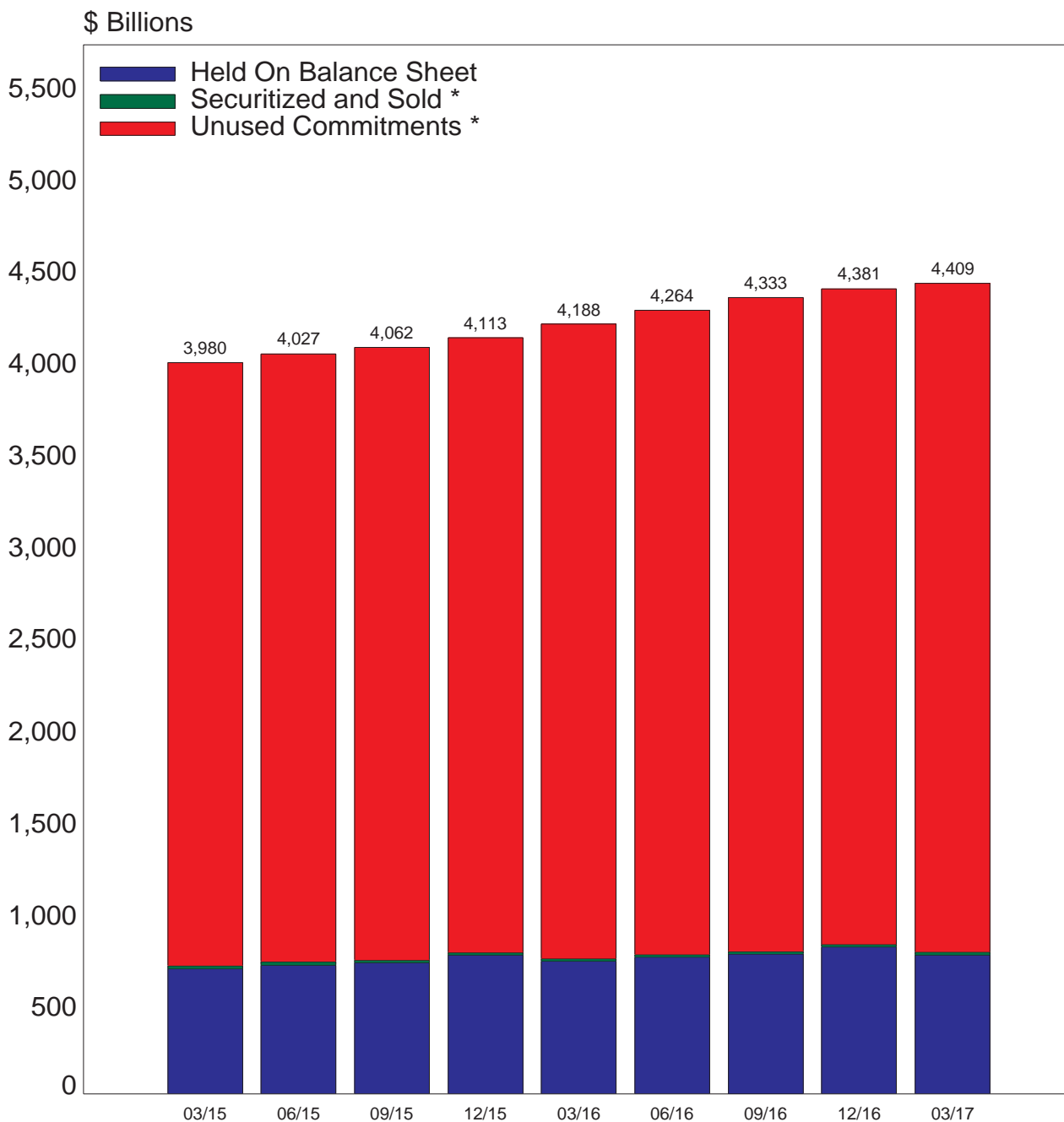
# Home Equity and Junior Lien Loans

2000 - 2017



## Expansion of Credit Card Lines

2015-2017



**Loans Outstanding (\$ Billions)**

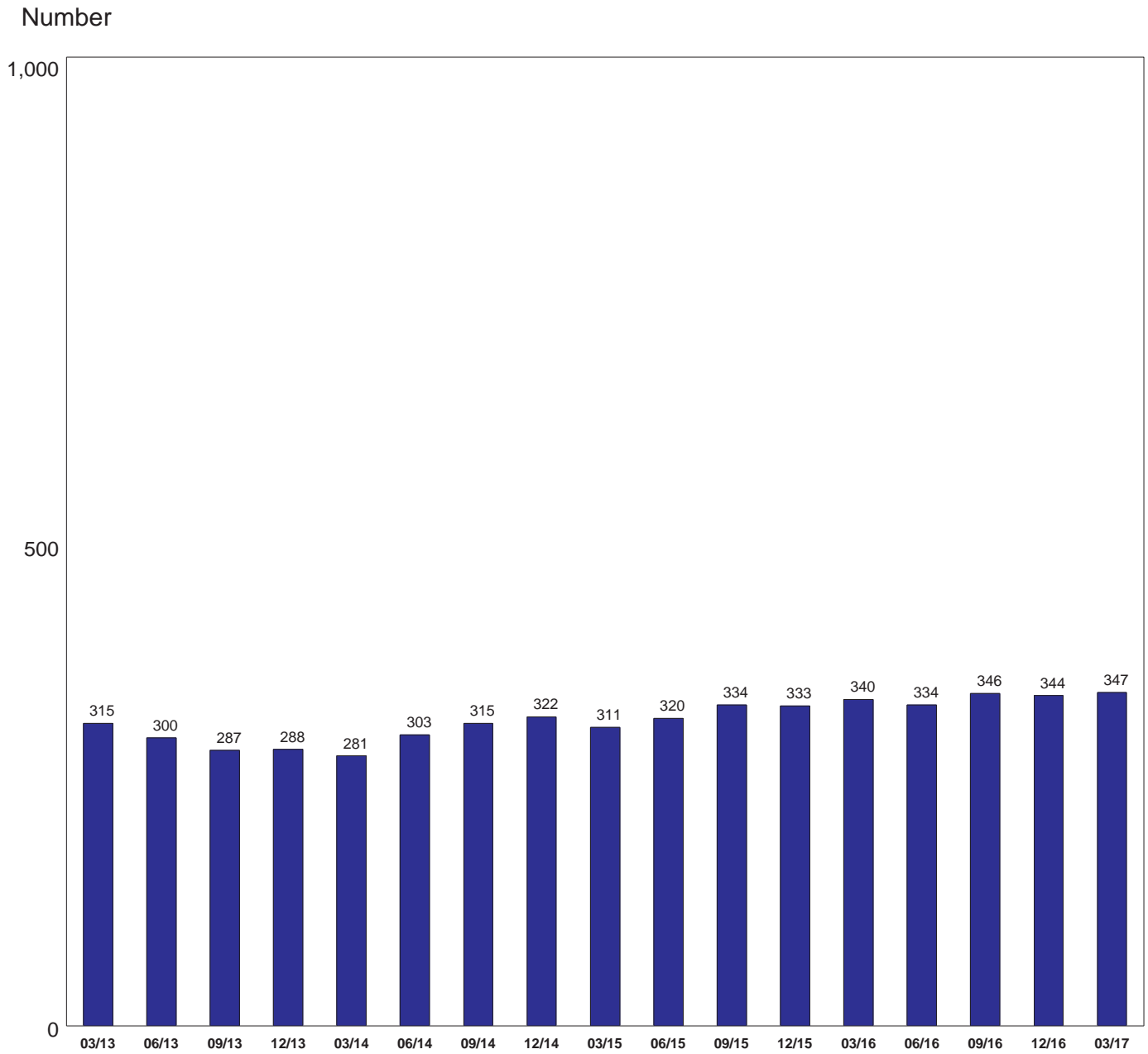
<b>Held On Balance Sheet</b>	680.0	701.2	714.8	756.5	723.7	745.9	761.6	799.8	756.1
<b>Securitized and Sold *</b>	17.8	17.8	14.2	13.5	13.4	13.5	13.5	12.9	16.4
<b>Unused Commitments *</b>	3,282.1	3,307.8	3,333.5	3,343.1	3,451.3	3,504.3	3,558.0	3,567.9	3,636.9
<b>Total</b>	3,979.9	4,026.7	4,062.5	4,113.0	4,188.3	4,263.7	4,333.1	4,380.6	4,409.5

\* Off-balance-sheet

# Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

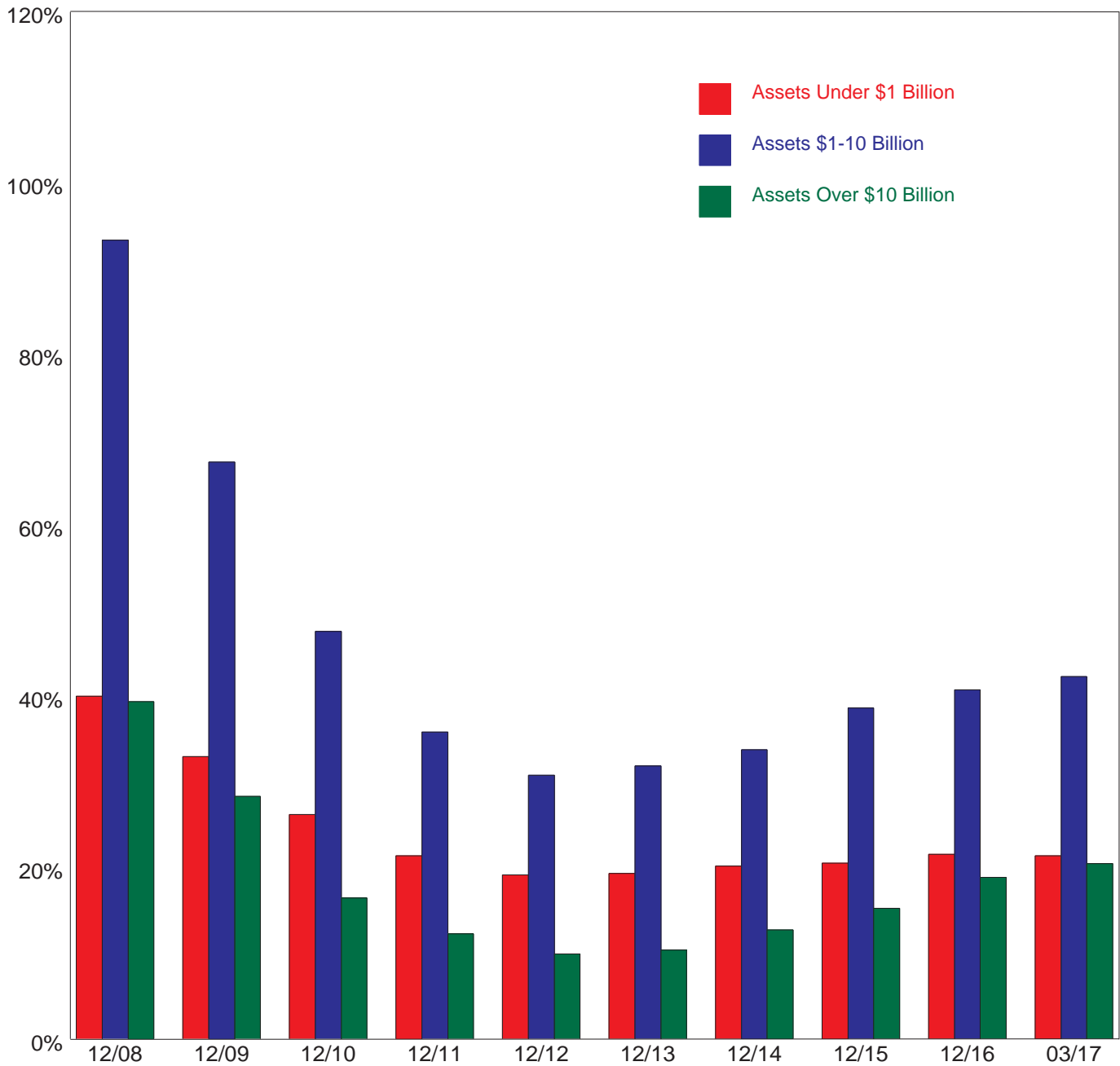
2013-2017



# Median Construction and Development Loan Concentrations

2008 - 2017

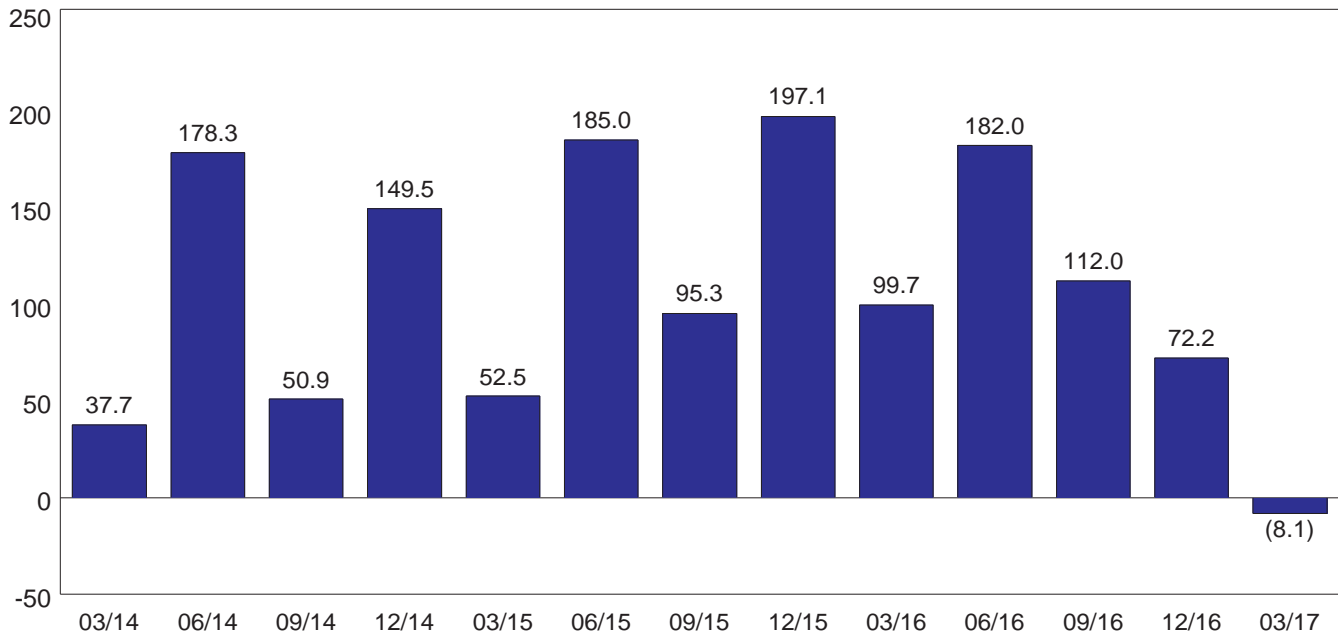
Percent of Total Risk-Based Capital, by Lender Asset Size





## Quarterly Change in Reported Total Loans Outstanding

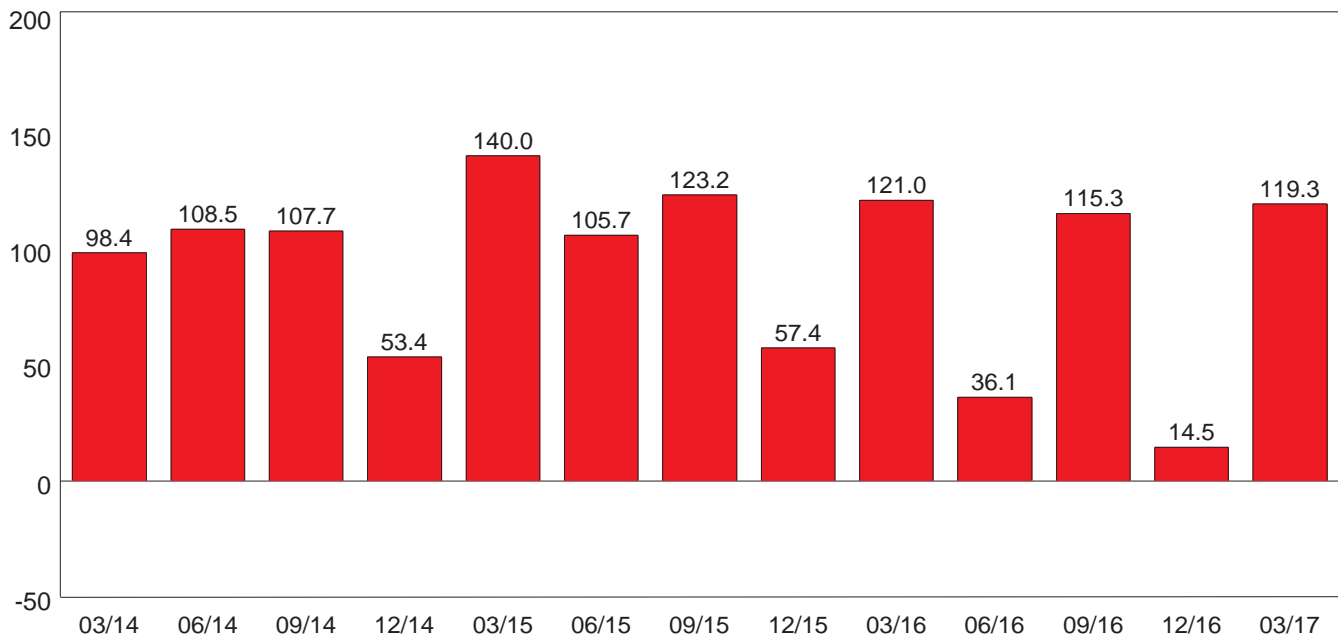
(\$ Billions)



In the first quarter of 2017, real estate loans increased by \$23.0 billion, commercial and industrial loans increased by \$25.6 billion, consumer loans decreased by \$44.3 billion, and other loans and leases decreased by \$12.6 billion.

## Quarterly Change in Unused Loan Commitments

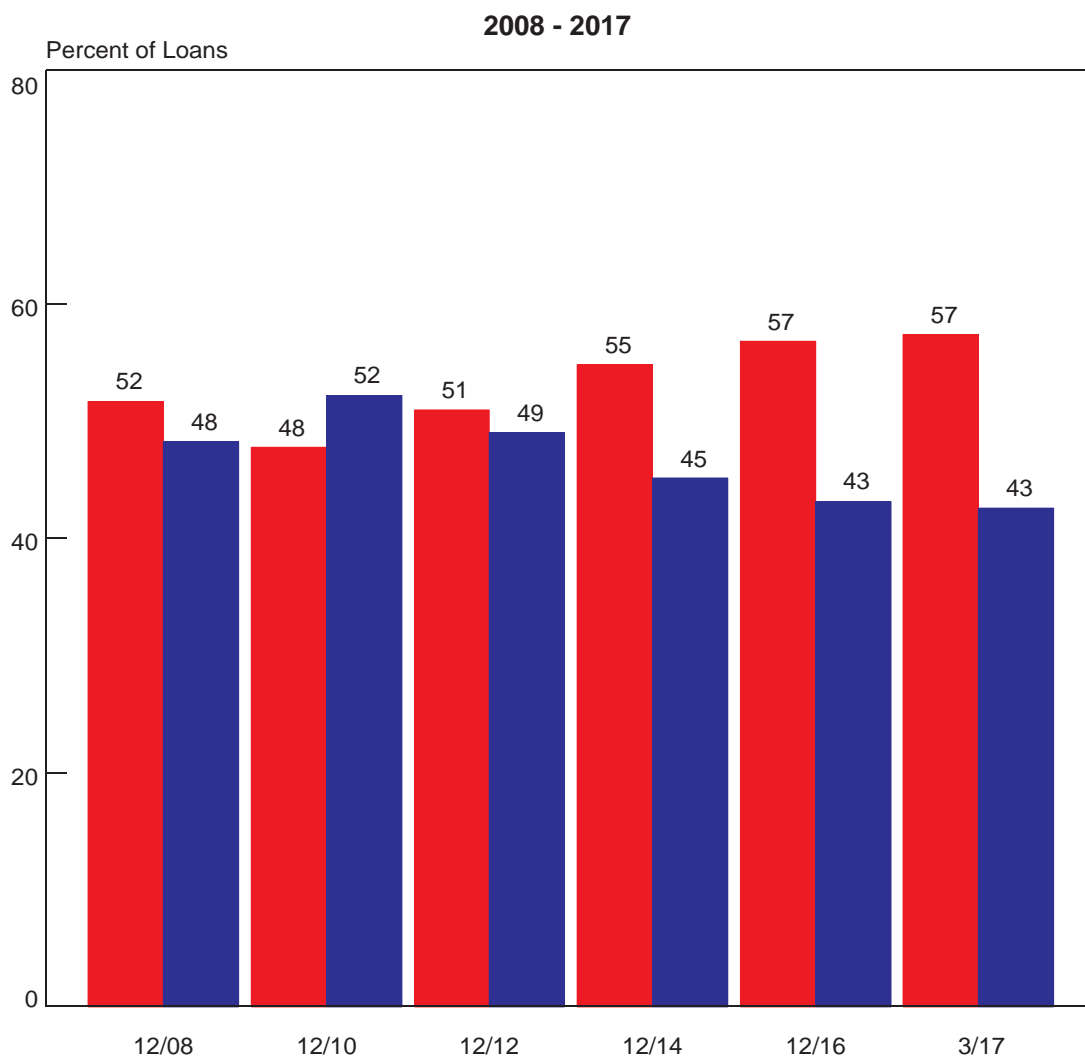
(\$ Billions)



In the first quarter of 2017, unused commercial real estate loan commitments decreased by \$1.3 billion, unused home equity line commitments increased by \$5.2 billion, unused credit card commitments increased by \$69.1 billion, and other unused commitments increased by \$46.4 billion.

## Credit Risk Diversification

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



#### Loans (\$ Billions):

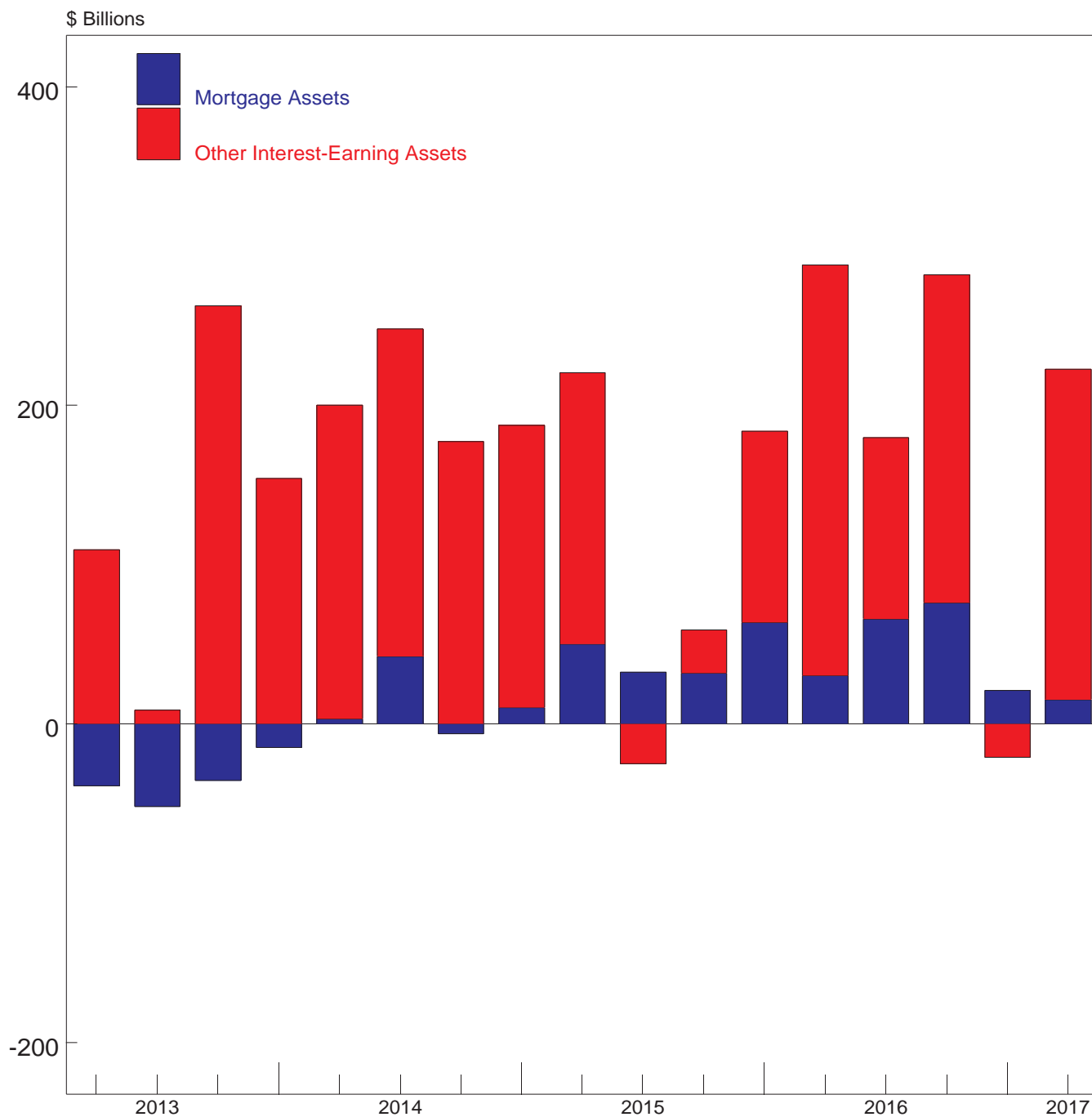
■ Commercial Borrowers	\$4,074	\$3,525	\$3,926	\$4,559	\$5,289	\$5,339
■ Consumer Loans	3,802	3,853	3,772	3,753	4,019	3,960

**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

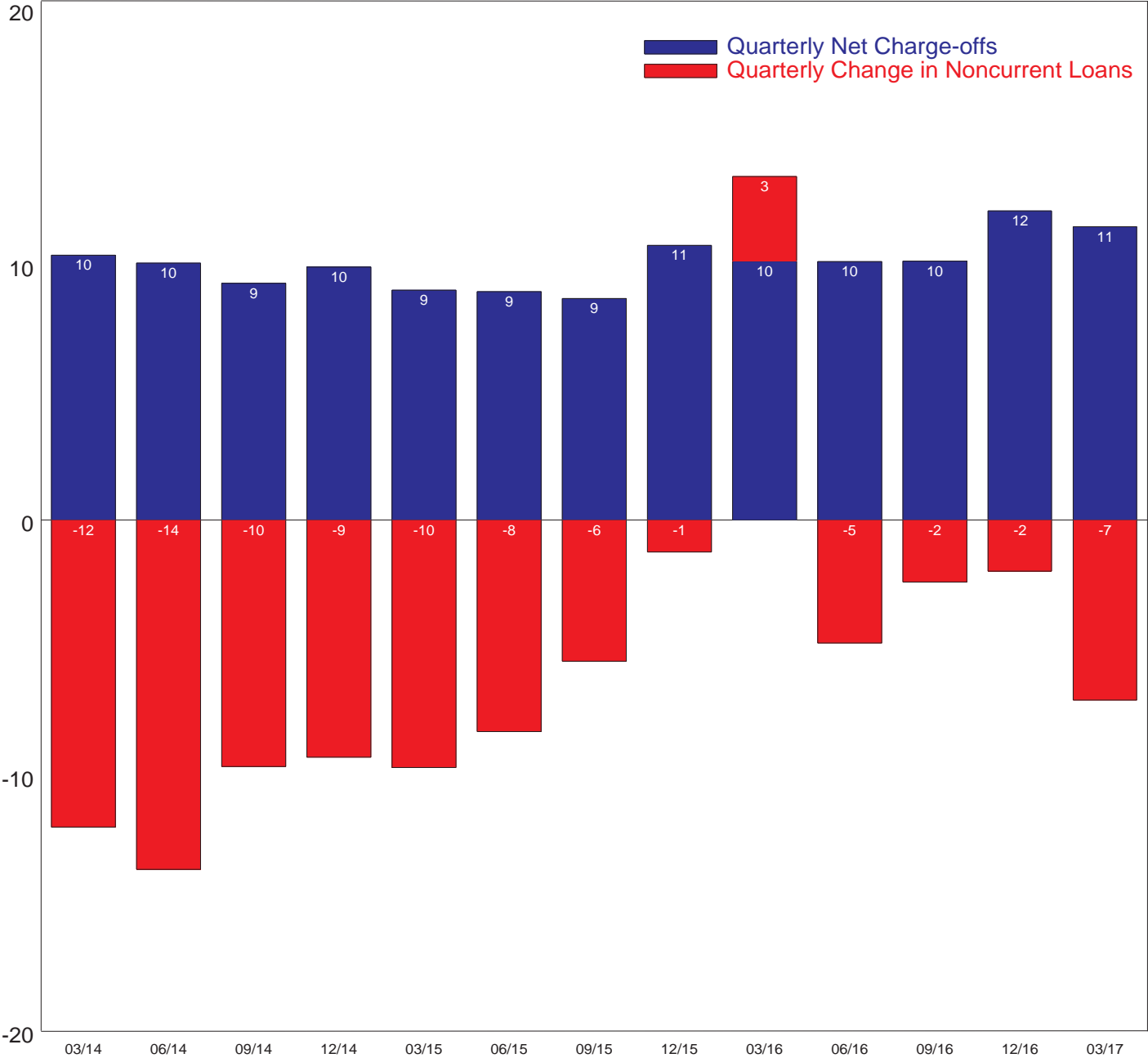
2013 - 2017



# Quarterly Net Charge-Offs and Change in Noncurrent Loans

2014 - 2017

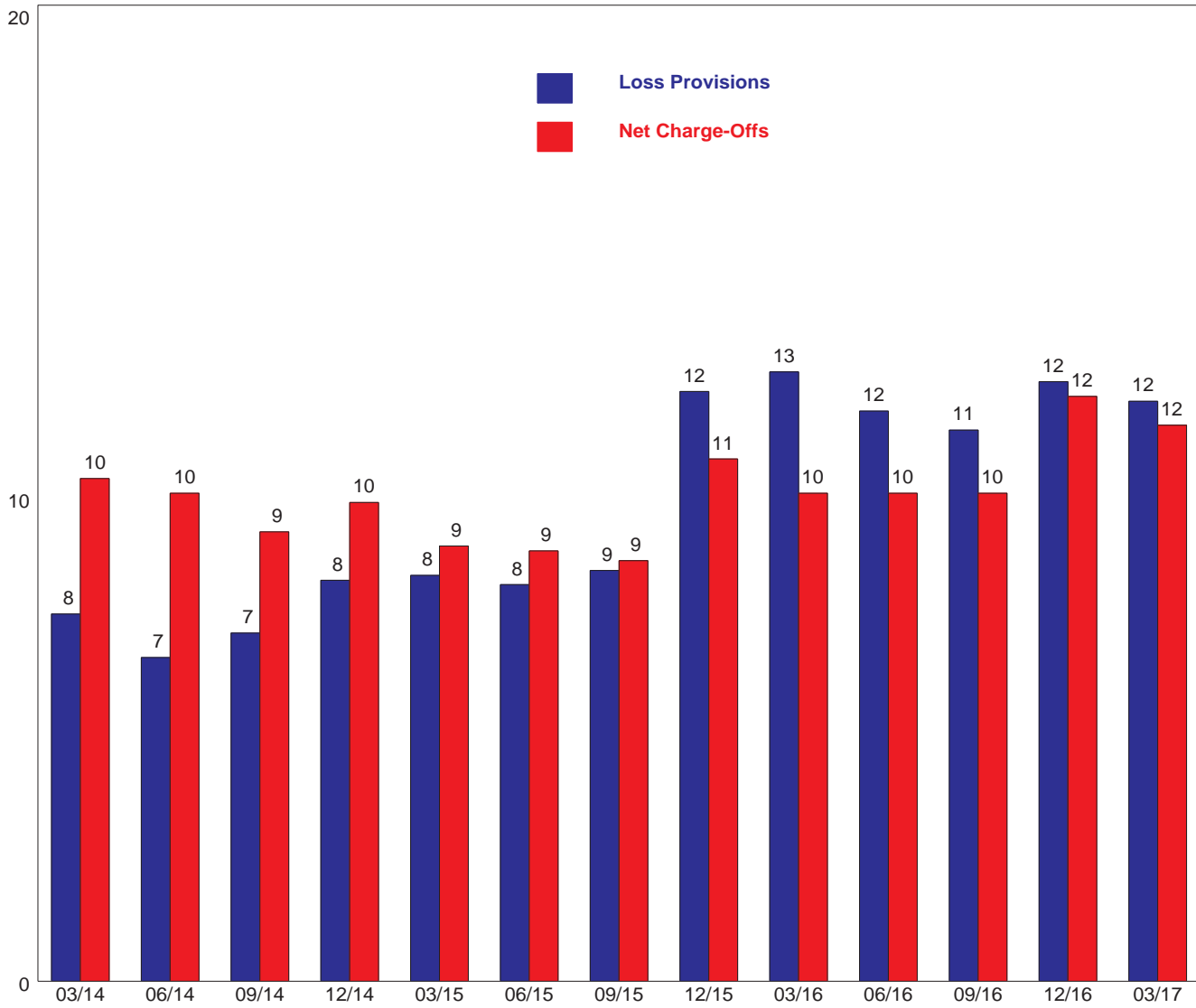
\$ Billions



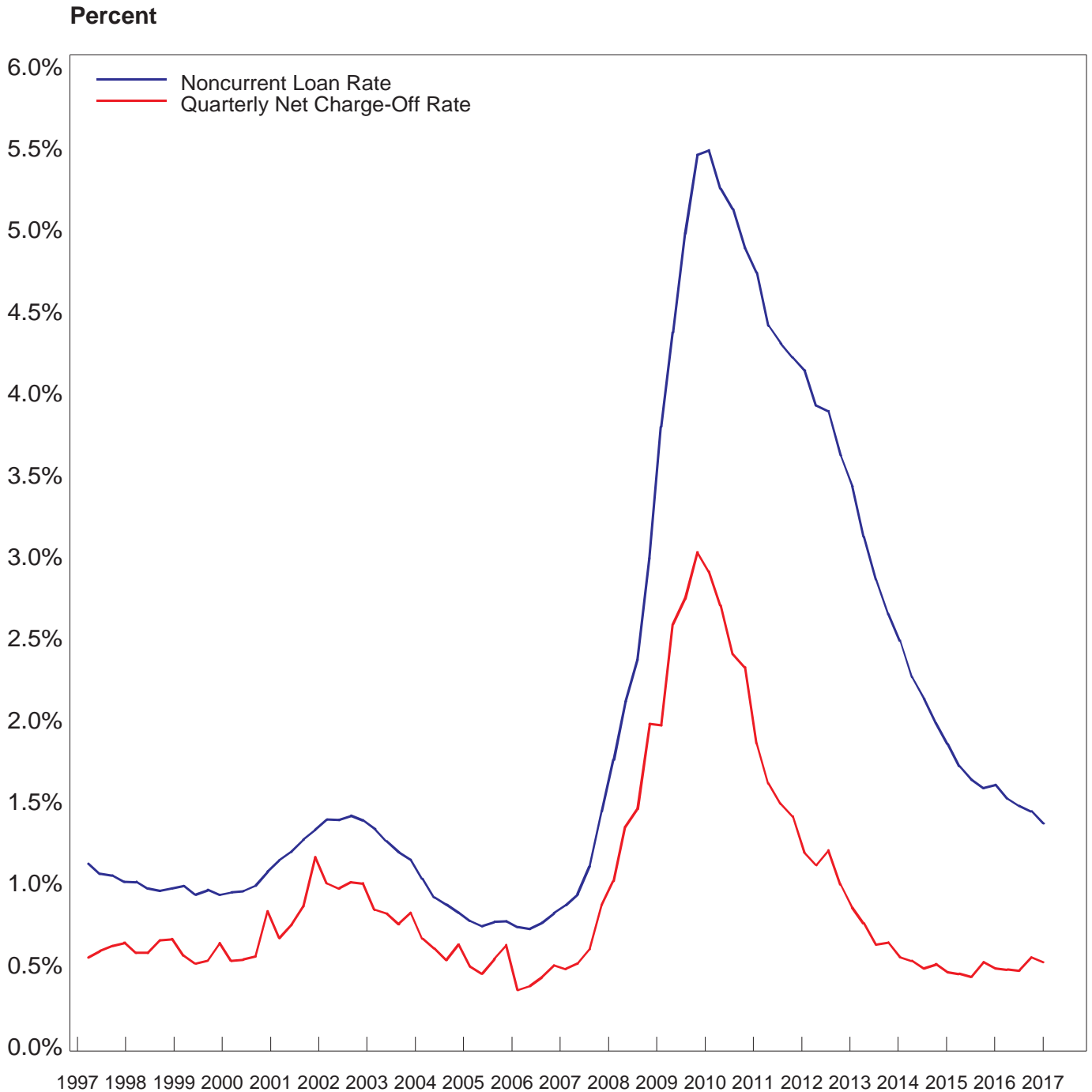
# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2014 - 2017

\$ Billions

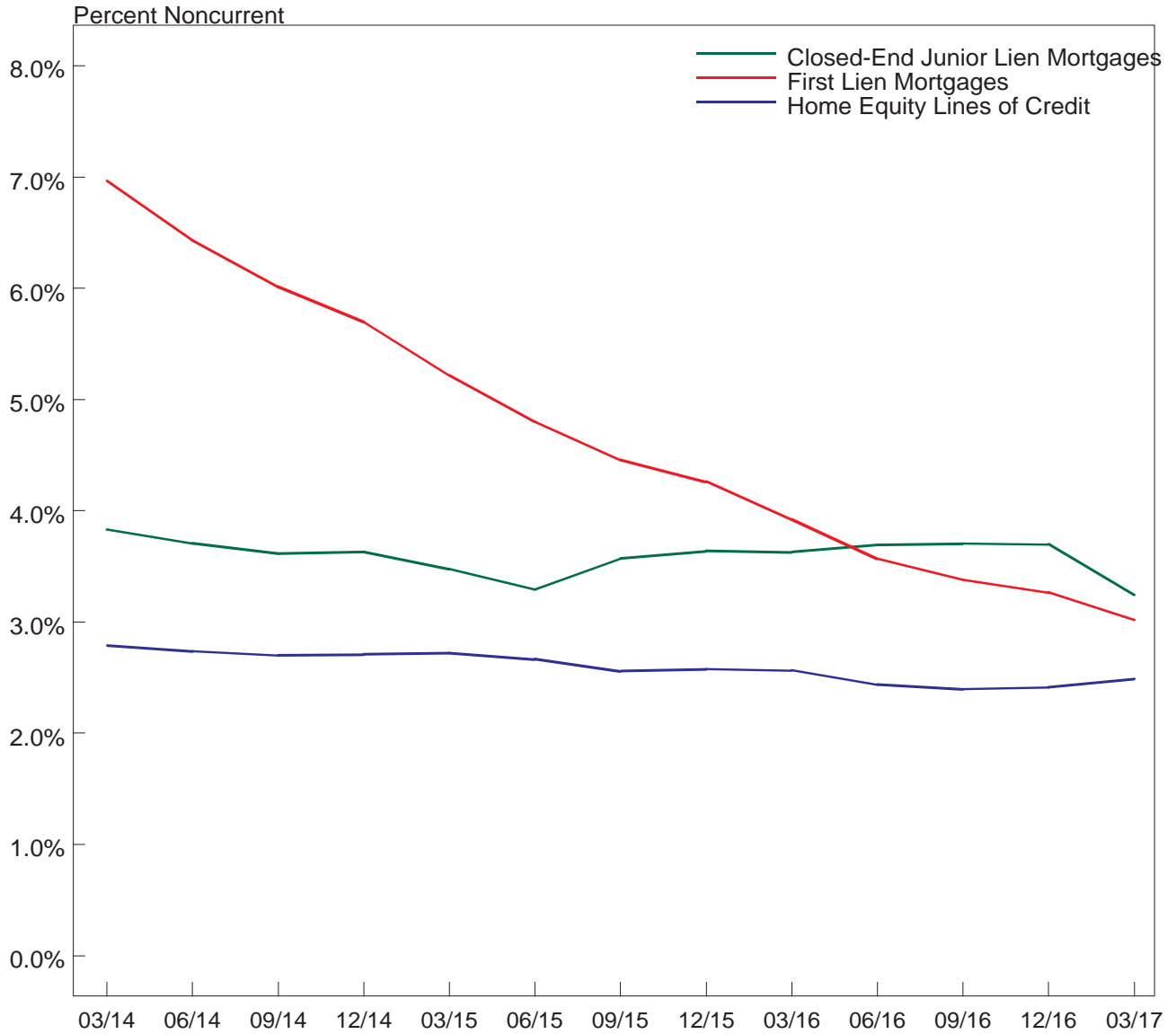


## Noncurrent Loan and Quarterly Net Charge-Off Rates 1997-2017



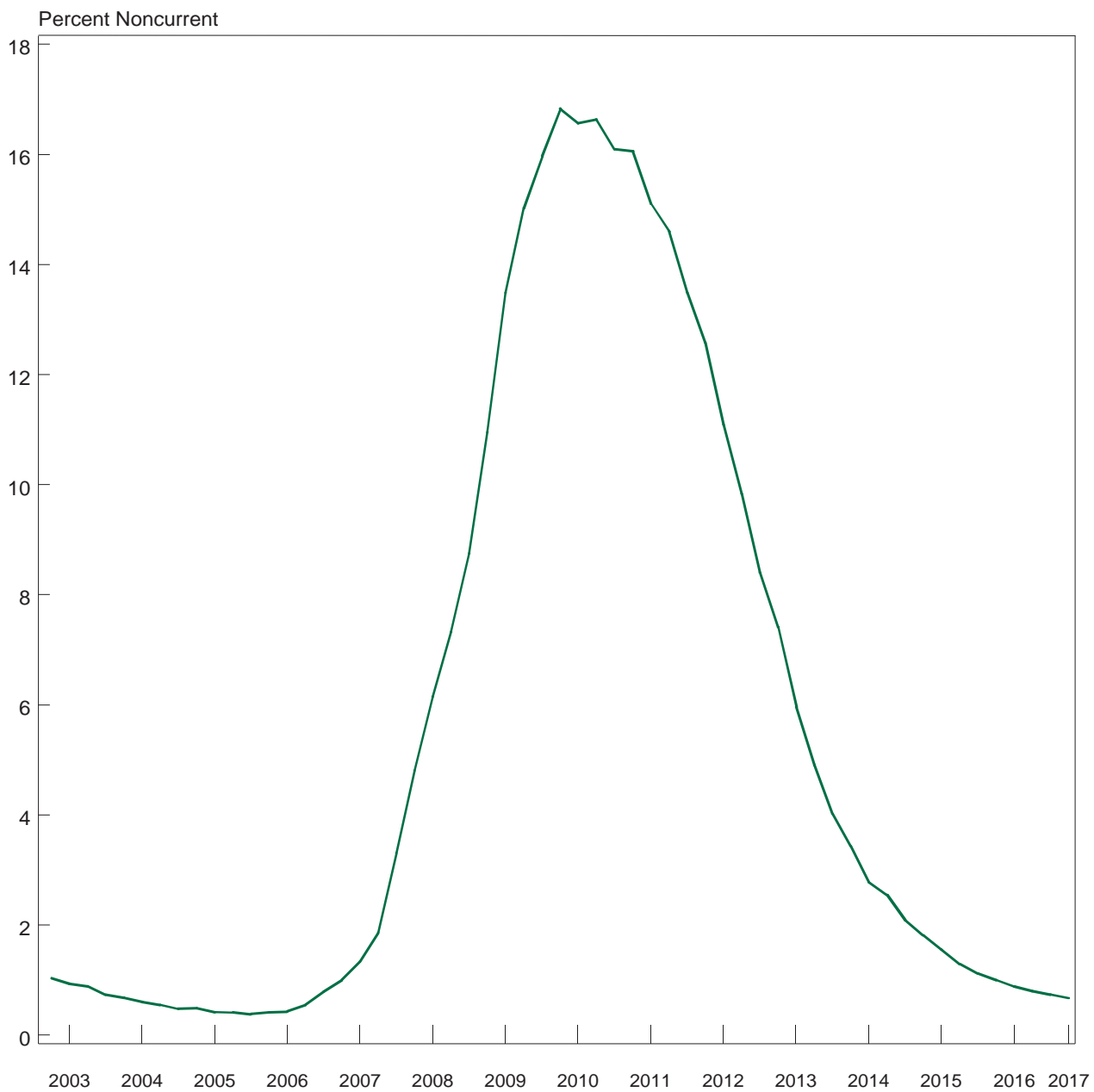
# Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2014 to 2017



# Noncurrent Rate on Real Estate Construction and Development Loans

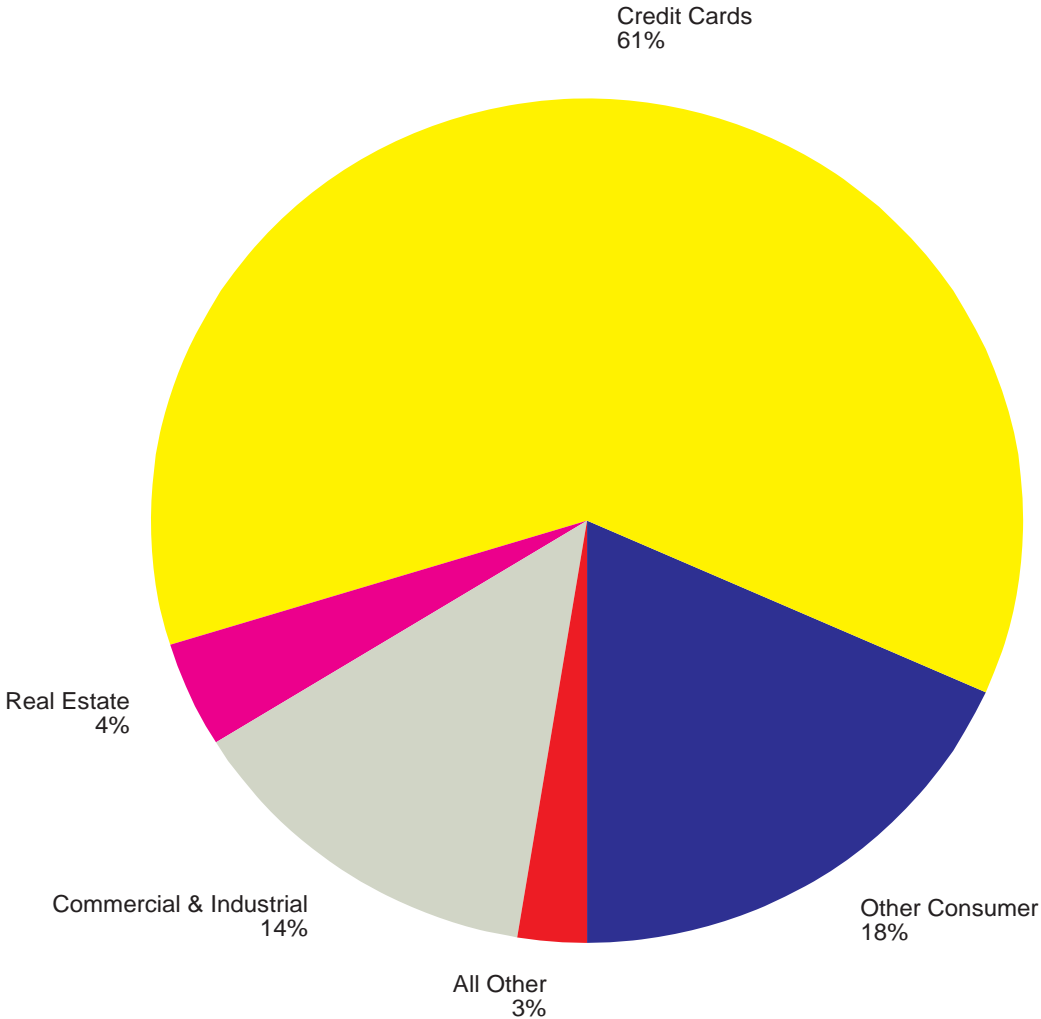
2003-2017





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

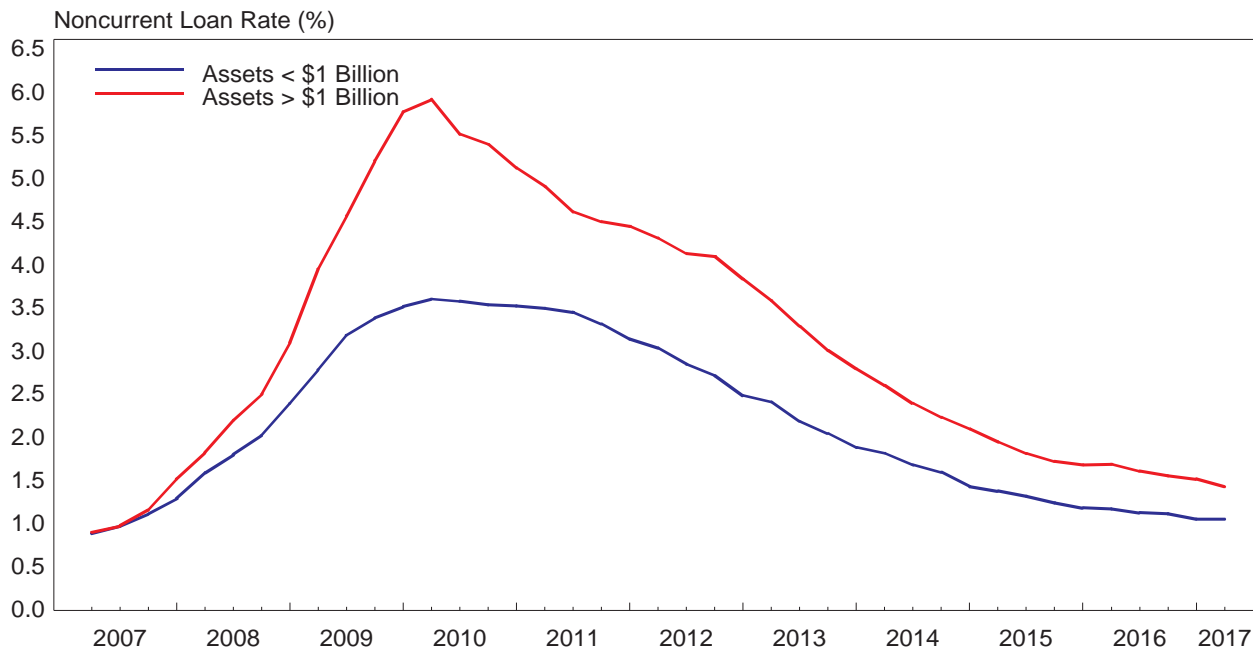
First Quarter, 2017



## Noncurrent Loan Rates

### By Asset Size

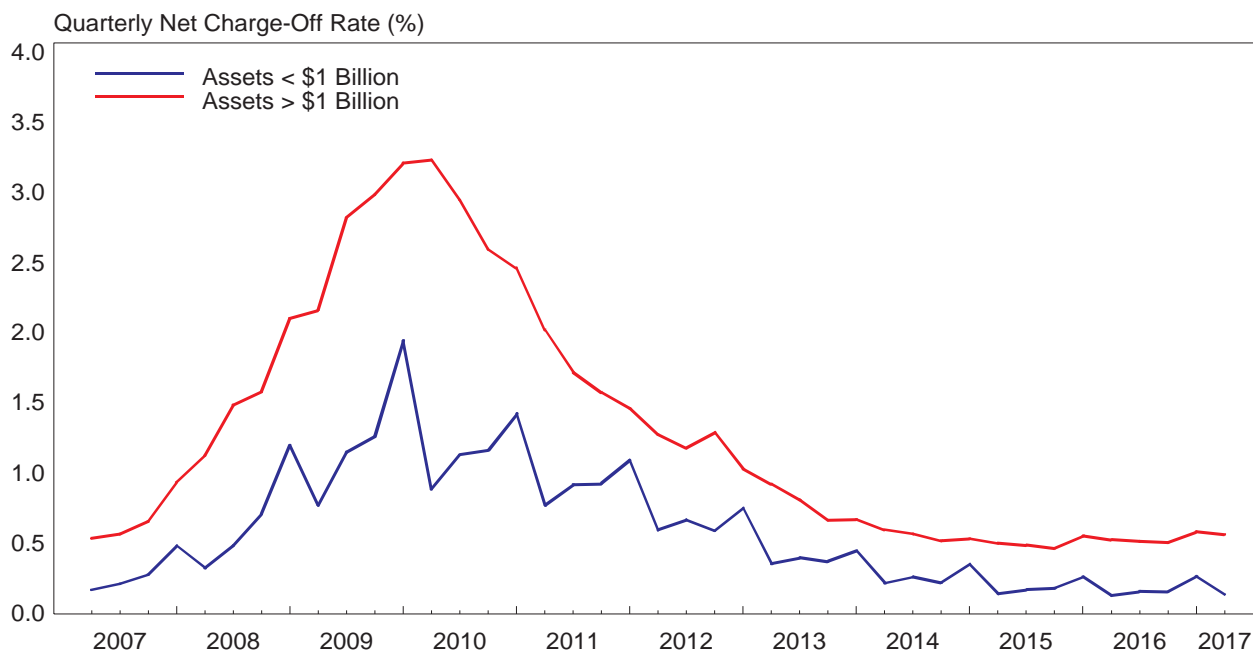
2007 - 2017



## Quarterly Net Charge-Off Rates

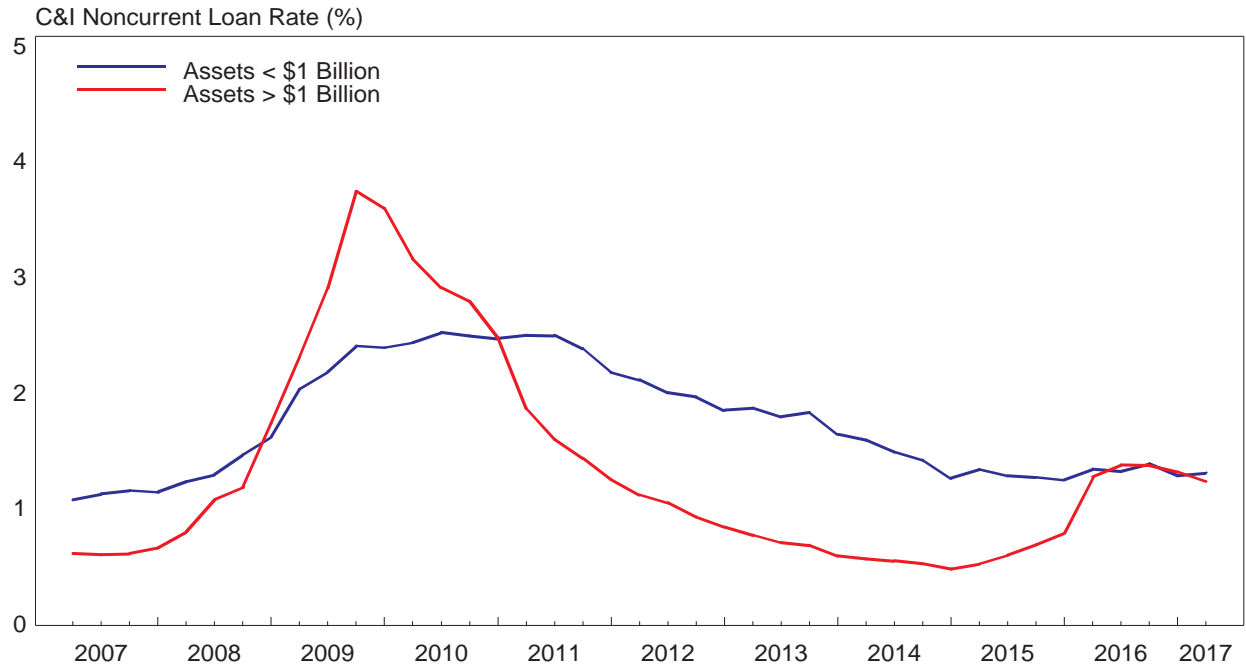
### By Asset Size, Annualized

2007 - 2017



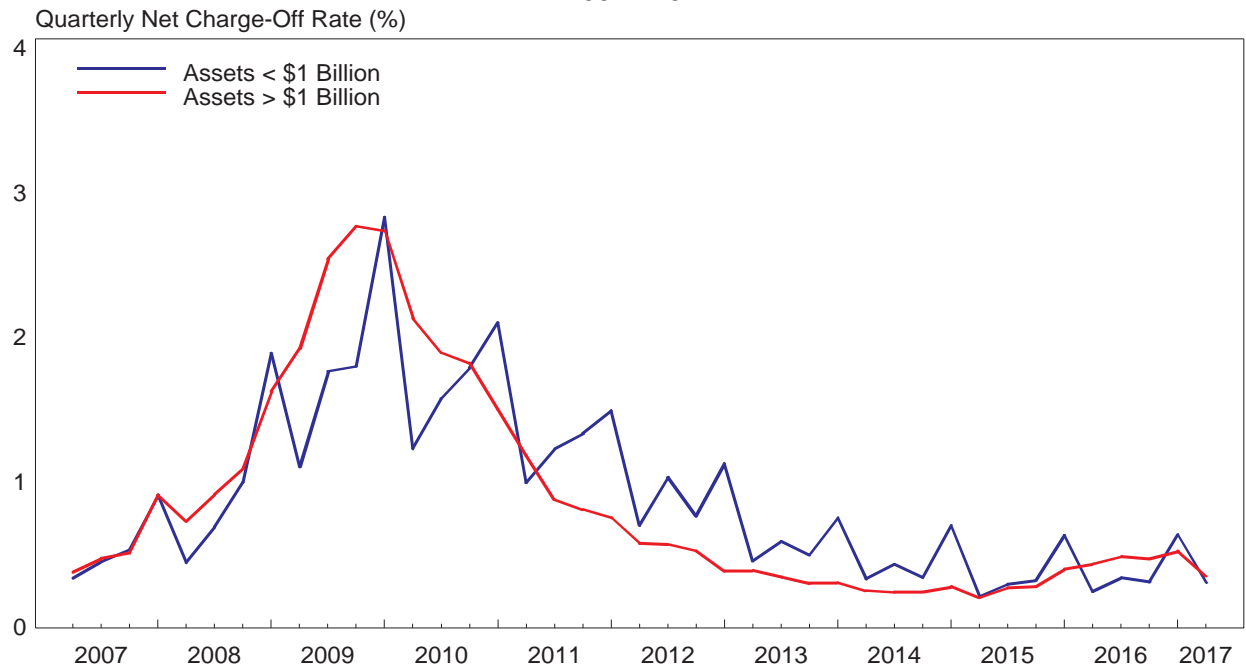
## Noncurrent C & I Loan Rates By Asset Size

2007 - 2017



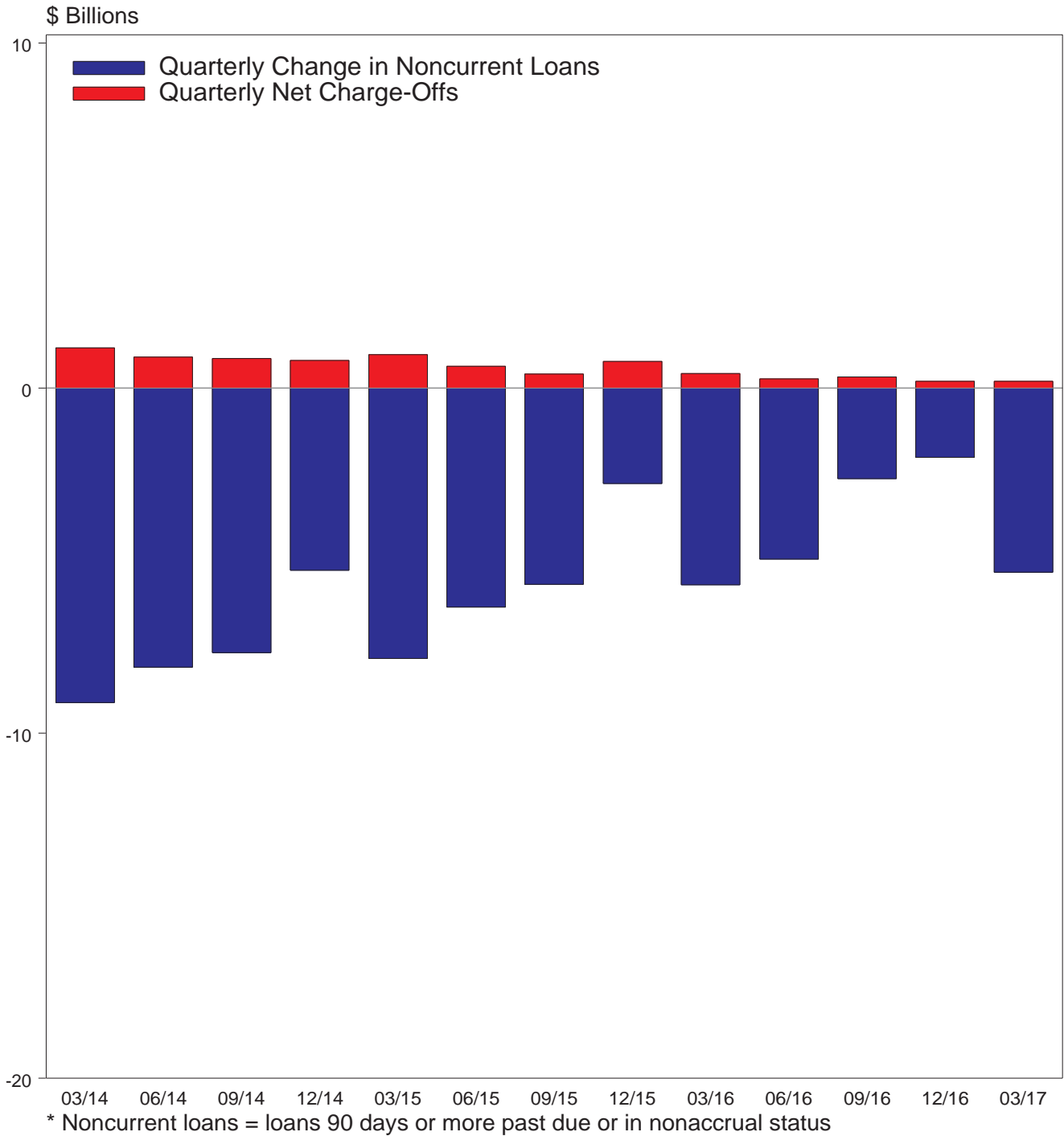
## Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2007 - 2017



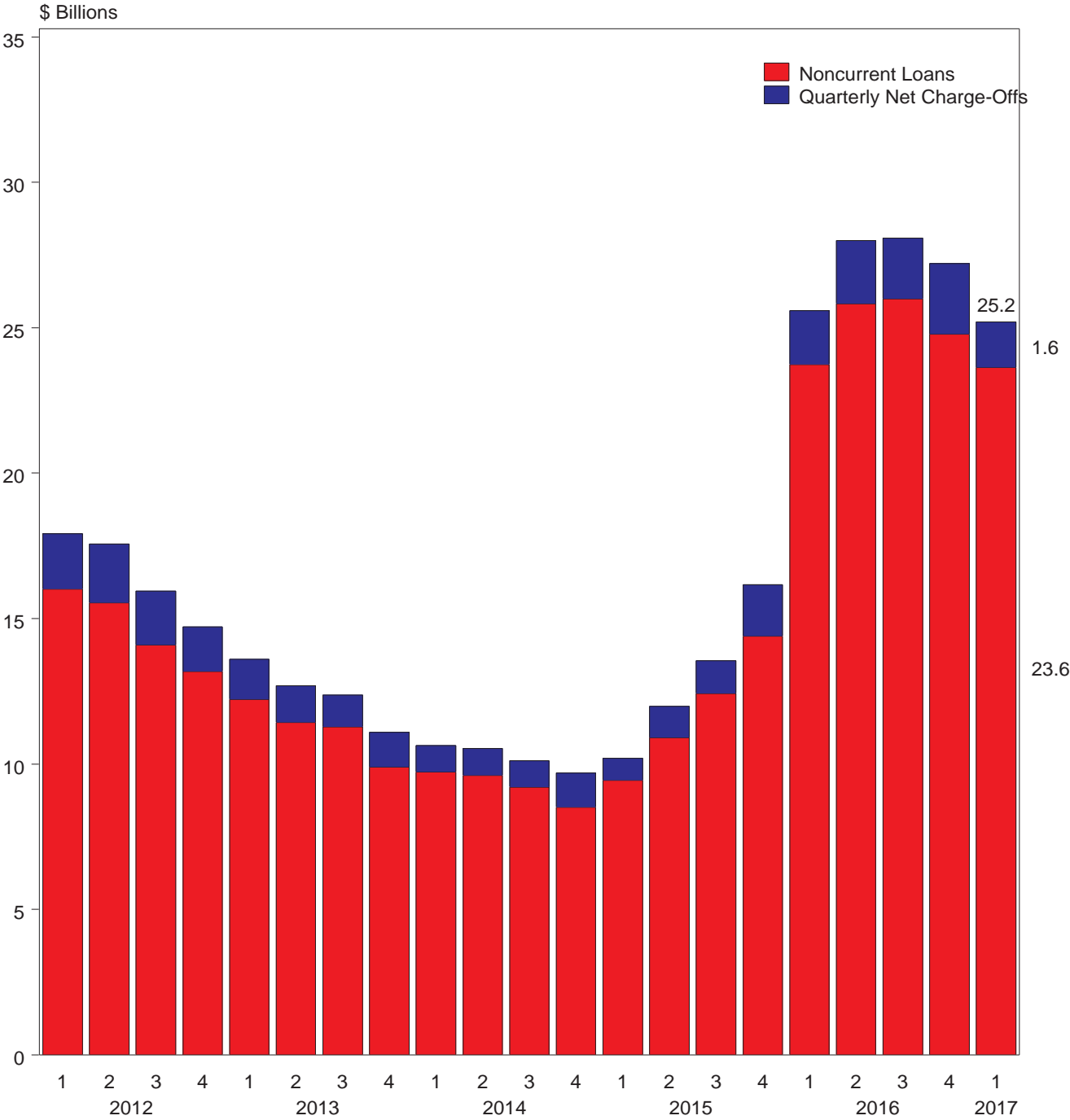
# Credit Quality of Residential Mortgage Loans\*

## 2014 to 2017



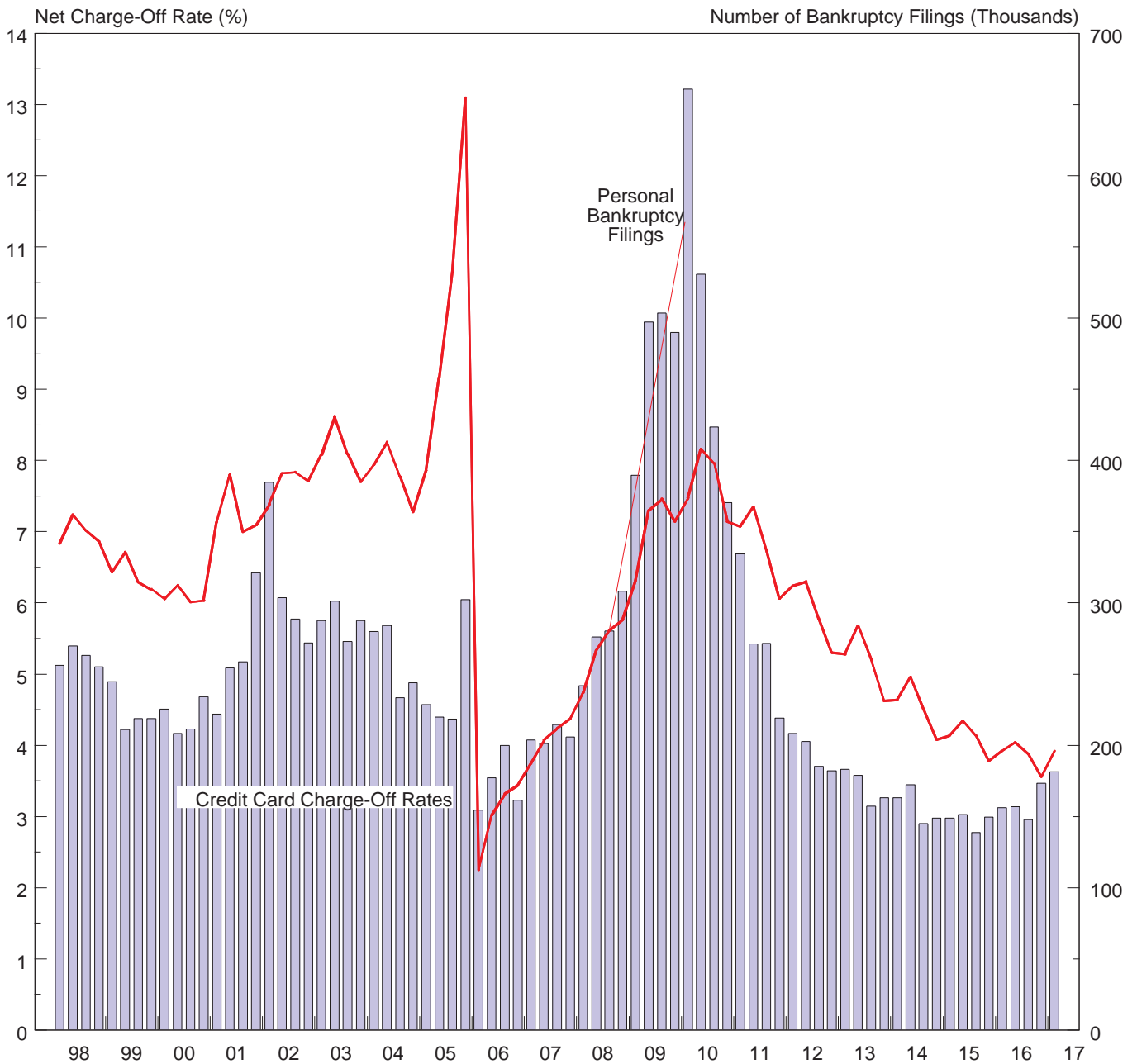
# Credit Quality of C & I Loans

2012-2017



# Credit Card Loss Rates and Personal Bankruptcy Filings

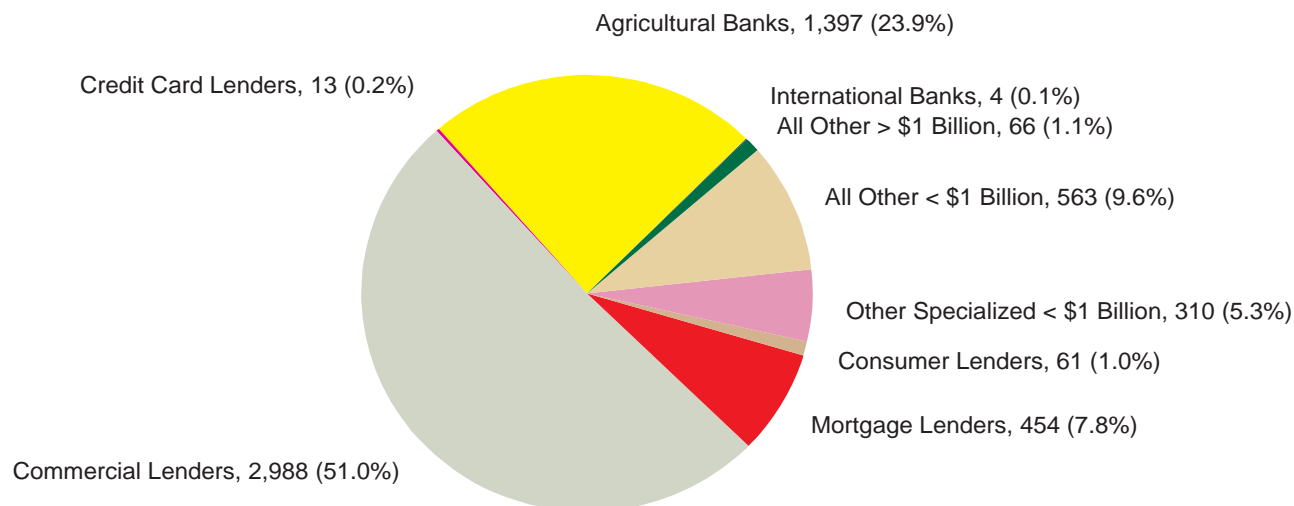
1998-2017



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

March 31, 2017

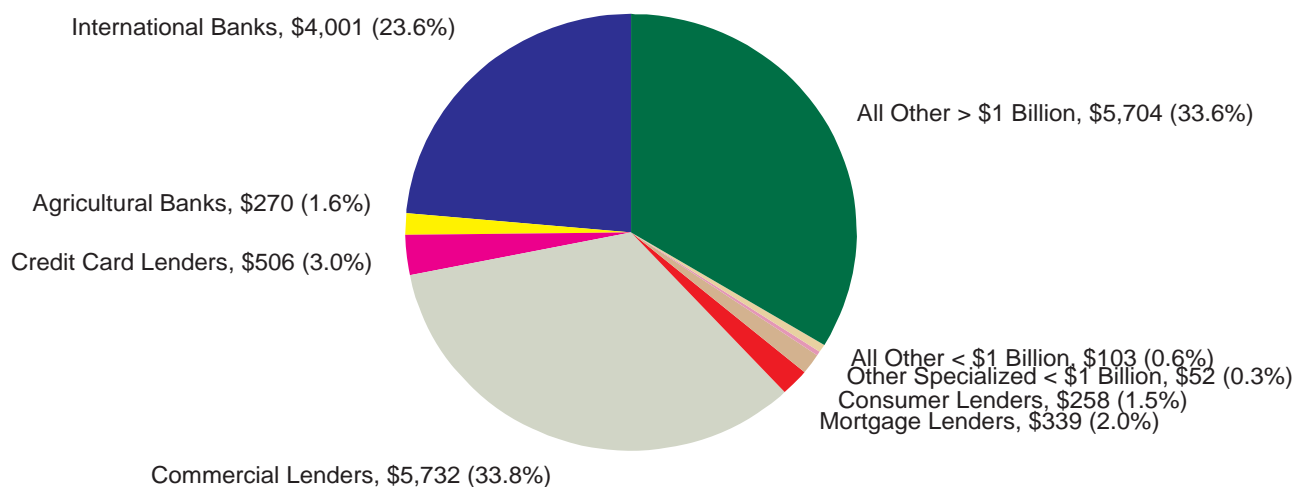


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/17	4	1,397	13	2,988	454	61	310	563	66
12/16	5	1,429	13	3,026	461	65	300	549	65
12/15	4	1,479	14	3,089	500	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

## Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2017



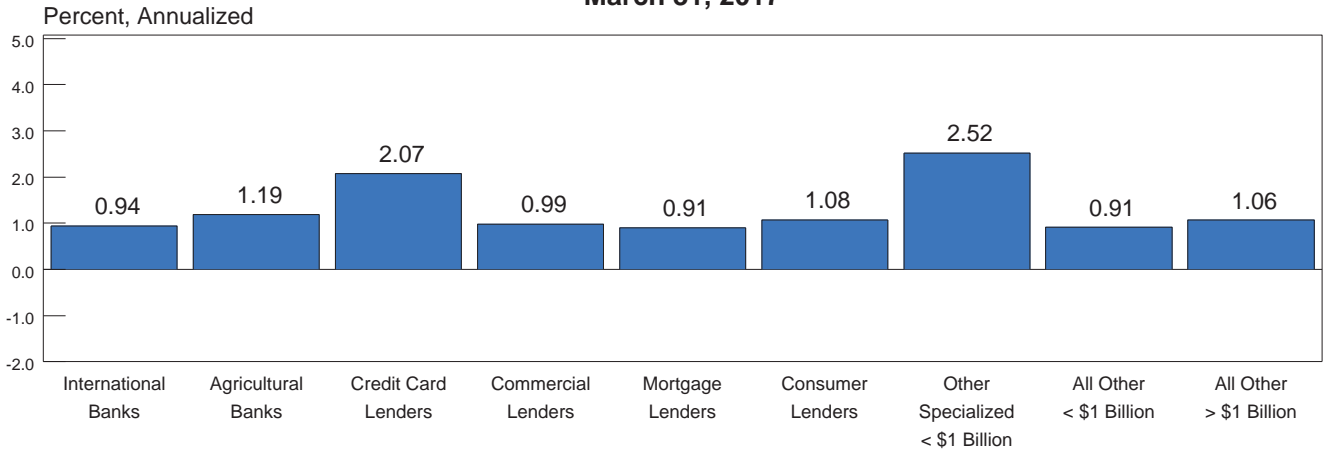
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/17</b>	4,001	270	506	5,732	339	258	52	103	5,704
<b>12/16</b>	4,053	285	519	5,629	331	256	51	98	5,559
<b>12/15</b>	3,775	278	549	5,892	385	187	57	114	4,730
<b>12/14</b>	3,736	273	484	4,878	440	176	62	129	5,375
<b>12/13</b>	3,700	262	591	4,921	487	162	63	138	4,407
<b>12/12</b>	3,808	240	601	4,339	628	102	65	146	4,522
<b>12/11</b>	3,456	216	539	4,086	825	97	56	139	4,477
<b>12/10</b>	3,038	200	705	4,095	789	114	43	132	4,203
<b>12/09</b>	3,107	182	502	4,547	810	96	38	116	3,689
<b>12/08</b>	3,410	169	513	5,461	997	122	34	95	3,040
<b>12/07</b>	2,784	158	479	4,619	1,328	95	38	110	3,423
<b>12/06</b>	2,337	149	408	4,905	1,445	110	42	120	2,345
<b>12/05</b>	1,851	142	359	4,257	1,647	117	48	129	2,328
<b>12/04</b>	1,881	139	383	3,301	1,505	104	52	143	2,598
<b>12/03</b>	1,448	130	348	2,924	1,658	147	61	171	2,189
<b>12/02</b>	1,273	124	299	2,961	1,342	166	60	197	2,013
<b>12/01</b>	1,176	120	335	3,539	1,179	141	50	203	1,127
<b>12/00</b>	1,229	120	295	3,823	1,000	88	51	205	651
<b>12/99</b>	1,179	121	254	3,392	1,045	101	56	225	509



## Performance Ratios By Asset Concentration Group

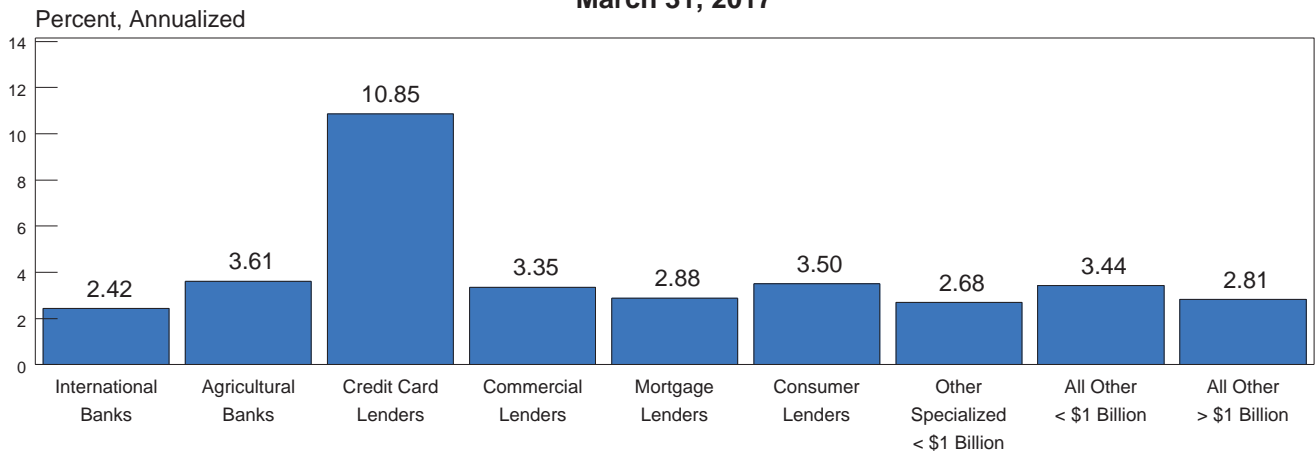
### Return on Assets (YTD)

March 31, 2017



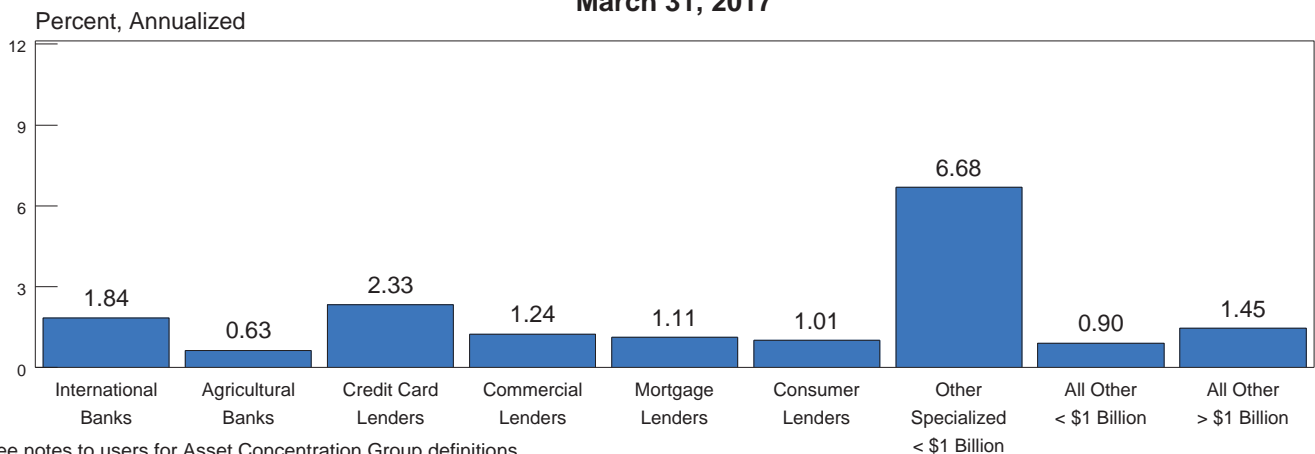
### Net Interest Margin (YTD)

March 31, 2017



### Noninterest Income to Assets (YTD)

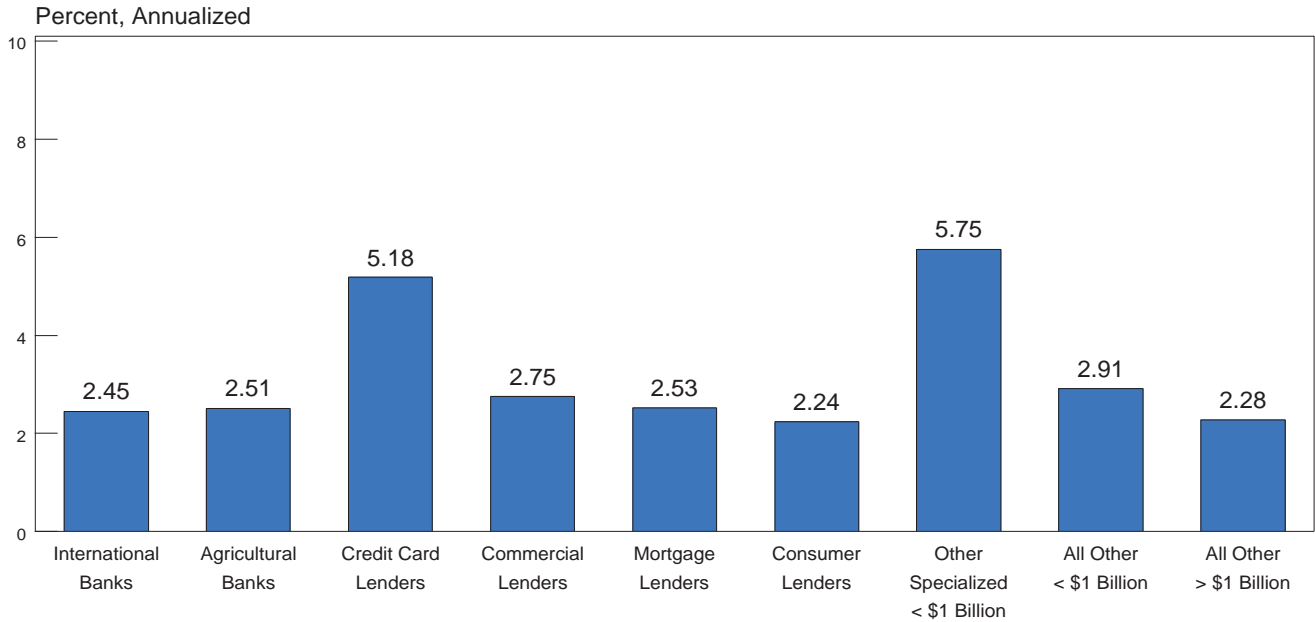
March 31, 2017



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

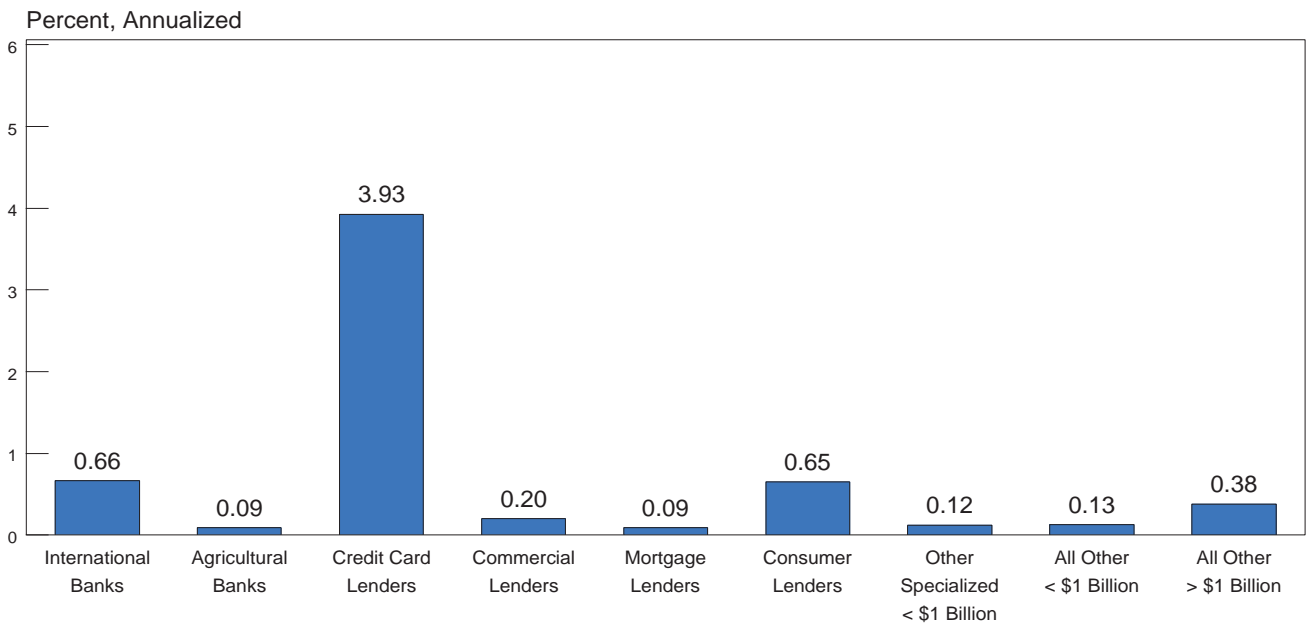
## Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

March 31, 2017



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

March 31, 2017

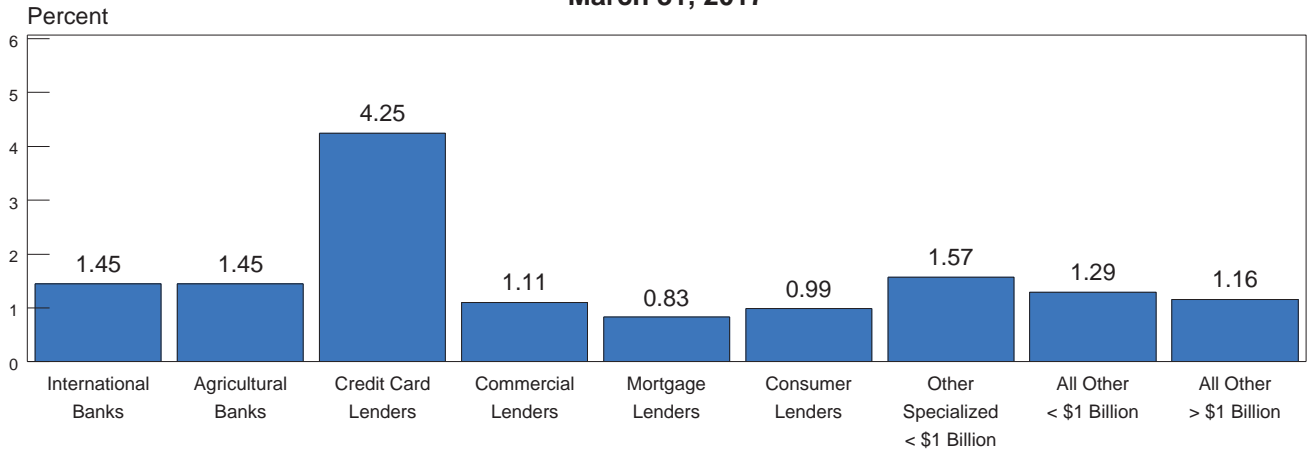


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

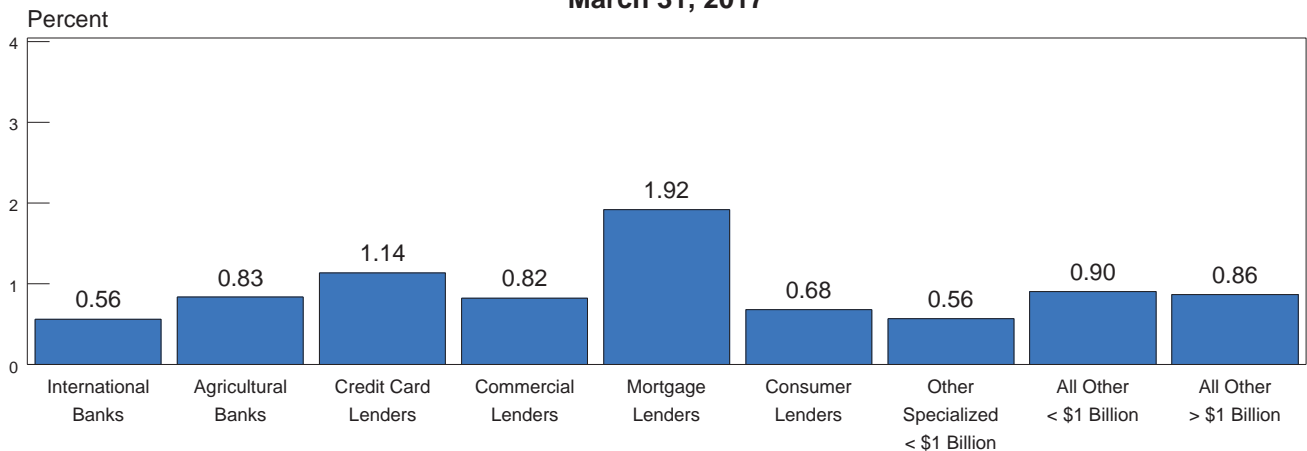
### Loss Allowance To Loans and Leases

March 31, 2017



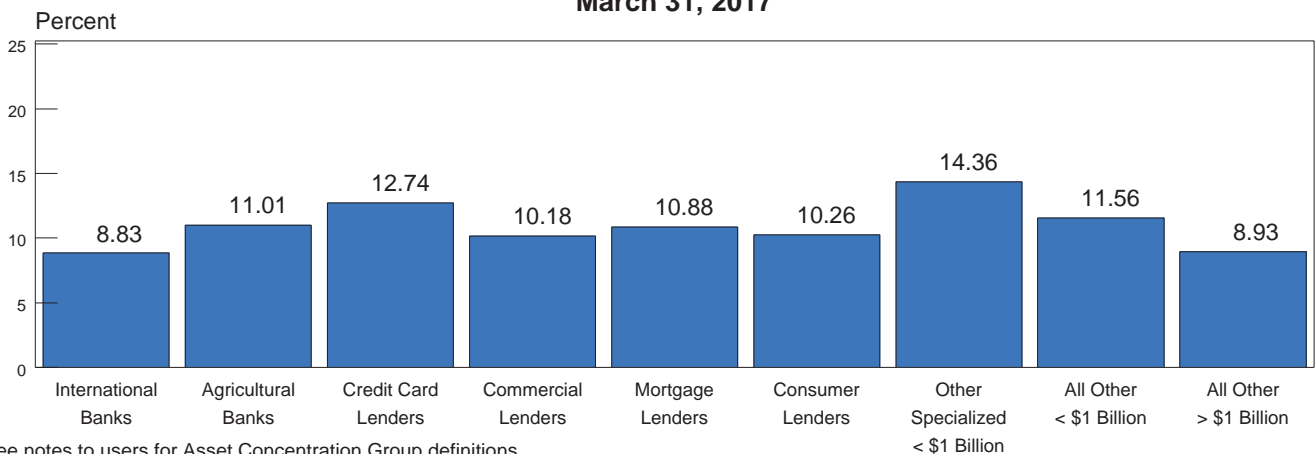
## Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2017



## Core Capital (Leverage) Ratio

March 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
03/17	0.94	1.19	2.07	0.99	0.91	1.08	2.52	0.91	1.06
03/16	0.83	1.21	2.75	0.90	0.97	1.08	2.35	0.89	0.92
03/15	0.90	1.17	3.04	0.91	0.76	1.02	2.17	0.90	1.02
03/14	0.77	1.11	3.48	0.95	0.84	1.02	1.85	0.82	0.94
03/13	0.95	1.14	3.11	0.89	0.94	1.48	1.52	0.93	1.22
03/12	0.80	1.27	3.33	0.84	0.82	1.78	1.71	0.99	1.01
03/11	0.60	1.04	3.68	0.59	0.48	1.33	1.34	0.80	0.90
03/10	0.75	0.95	0.70	0.16	0.78	1.41	1.20	0.86	0.64
03/09	0.61	0.73	-11.26	-0.19	0.54	0.08	0.30	0.92	0.55
03/08	0.35	1.19	4.59	0.78	-0.21	1.30	2.20	1.01	0.13
03/07	0.93	1.19	3.84	1.14	0.91	1.77	2.03	0.99	1.25
03/06	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54

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
03/17	2.42	3.61	10.85	3.35	2.88	3.50	2.68	3.44	2.81
03/16	2.36	3.64	9.73	3.28	2.81	3.69	2.68	3.51	2.68
03/15	2.26	3.52	9.59	3.27	2.60	3.53	2.64	3.46	2.70
03/14	2.37	3.55	9.44	3.44	2.99	3.34	2.71	3.47	2.62
03/13	2.43	3.49	9.37	3.54	2.89	3.94	2.58	3.47	2.89
03/12	2.76	3.76	9.71	3.74	2.78	4.48	2.88	3.58	3.15
03/11	2.53	3.80	10.92	3.78	3.06	4.36	2.81	3.70	3.23
03/10	2.83	3.87	14.12	3.68	3.08	4.58	2.72	3.70	3.32
03/09	3.00	3.81	10.44	3.53	3.12	4.51	2.89	3.78	2.41
03/08	2.84	3.84	8.64	3.67	2.73	4.90	3.05	3.61	2.61
03/07	2.46	3.91	8.18	3.71	2.71	5.03	3.15	3.63	2.89
03/06	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.06
03/05	2.64	4.05	8.15	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73

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
03/17	0.66	0.09	3.93	0.20	0.09	0.65	0.12	0.13	0.38
03/16	0.57	0.10	3.07	0.20	0.06	0.68	0.07	0.16	0.42
03/15	0.63	0.02	2.80	0.15	0.15	0.60	0.13	0.14	0.41
03/14	0.72	0.07	3.03	0.27	0.24	0.72	0.11	0.17	0.34
03/13	1.17	0.10	3.41	0.51	0.42	1.18	0.34	0.29	0.63
03/12	1.48	0.17	4.04	0.77	0.96	1.55	0.26	0.33	0.99
03/11	1.96	0.31	6.67	1.34	0.98	1.77	0.76	0.39	1.40
03/10	2.75	0.45	14.26	1.89	1.20	2.69	0.54	0.44	2.29
03/09	2.42	0.52	8.57	1.45	1.05	2.56	0.43	0.30	1.87
03/08	1.13	0.17	4.97	0.71	1.14	1.78	0.21	0.17	0.64
03/07	0.57	0.14	3.86	0.23	0.21	1.43	0.18	0.17	0.31
03/06	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44

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
<b>03/17</b>	1.46	1.08	1.45	1.01	2.98	0.91	1.37	1.15	1.67
<b>12/16</b>	1.57	0.97	1.42	1.05	2.97	0.94	1.46	1.20	1.80
<b>12/15</b>	1.81	0.80	1.17	1.13	2.65	1.26	1.46	1.44	2.18
<b>12/14</b>	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
<b>12/13</b>	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
<b>12/12</b>	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
<b>12/11</b>	4.22	1.70	1.71	3.54	3.89	1.68	2.59	2.13	5.81
<b>12/10</b>	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
<b>12/09</b>	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
<b>12/08</b>	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
<b>12/07</b>	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
<b>12/06</b>	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
<b>12/05</b>	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
<b>12/04</b>	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
<b>12/03</b>	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
<b>12/02</b>	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
<b>12/01</b>	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
<b>12/00</b>	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
<b>12/99</b>	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

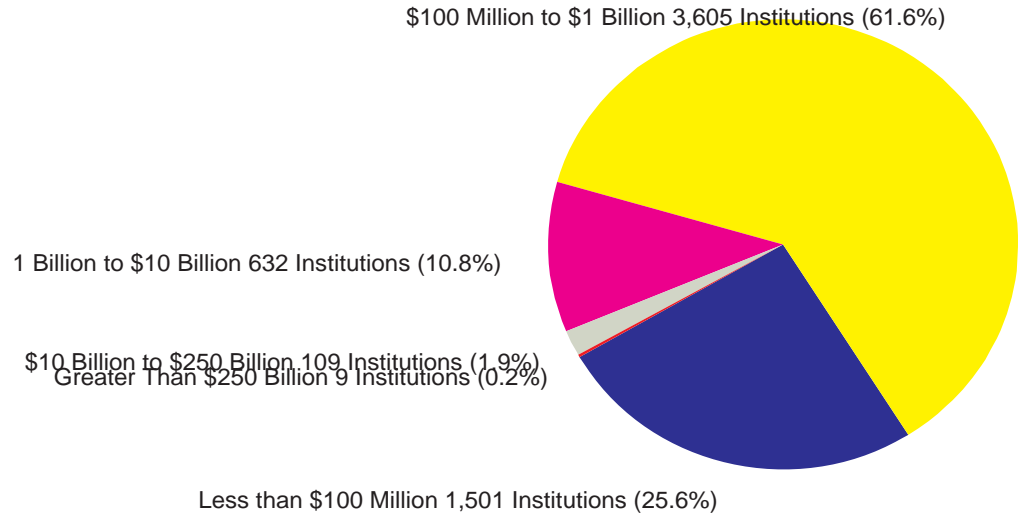
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/17</b>	8.83	11.01	12.74	10.18	10.88	10.26	14.36	11.56	8.93
<b>12/16</b>	8.67	10.85	12.63	10.11	11.15	10.24	14.85	11.39	8.88
<b>12/15</b>	8.83	10.66	12.30	10.05	11.28	10.29	14.34	11.56	8.98
<b>12/14</b>	8.28	10.49	12.33	10.20	11.53	9.82	13.95	11.47	8.97
<b>12/13</b>	7.87	10.33	13.01	10.13	10.92	9.45	13.11	11.26	9.03
<b>12/12</b>	7.16	10.25	13.12	10.04	10.11	9.36	12.88	10.83	9.13
<b>12/11</b>	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
<b>12/10</b>	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69
<b>12/09</b>	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
<b>12/08</b>	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
<b>12/07</b>	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
<b>12/06</b>	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
<b>12/05</b>	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
<b>12/04</b>	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
<b>12/03</b>	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
<b>12/02</b>	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
<b>12/01</b>	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
<b>12/00</b>	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
<b>12/99</b>	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

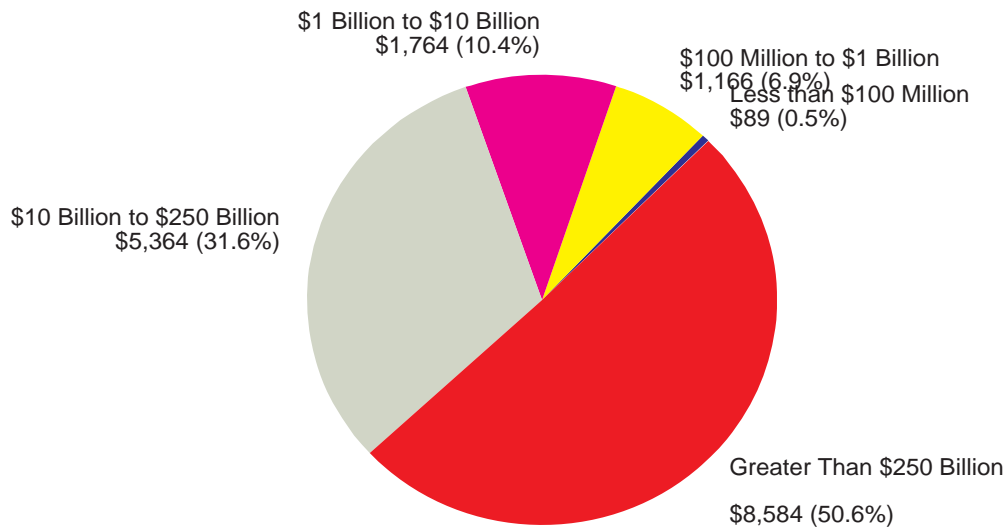
March 31, 2017



## Industry Assets By Asset Size

March 31, 2017

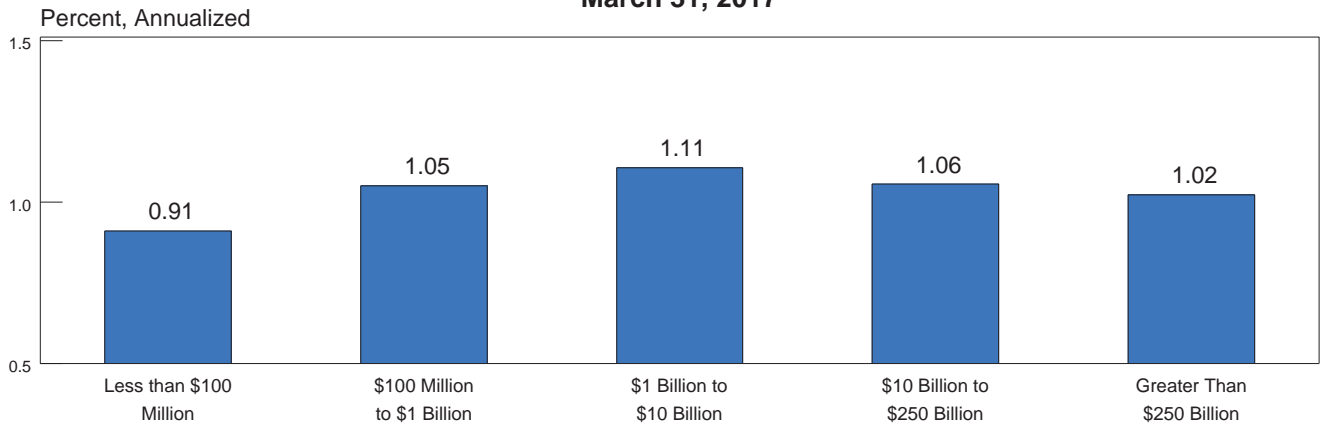
(\$ Billions)



## Performance Ratios By Asset Size

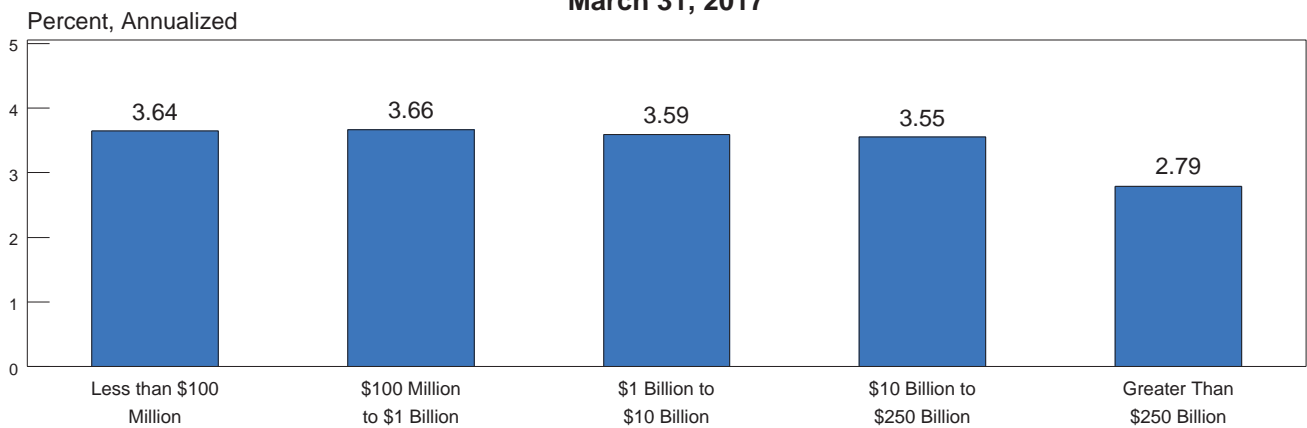
### Return on Assets (YTD)

March 31, 2017



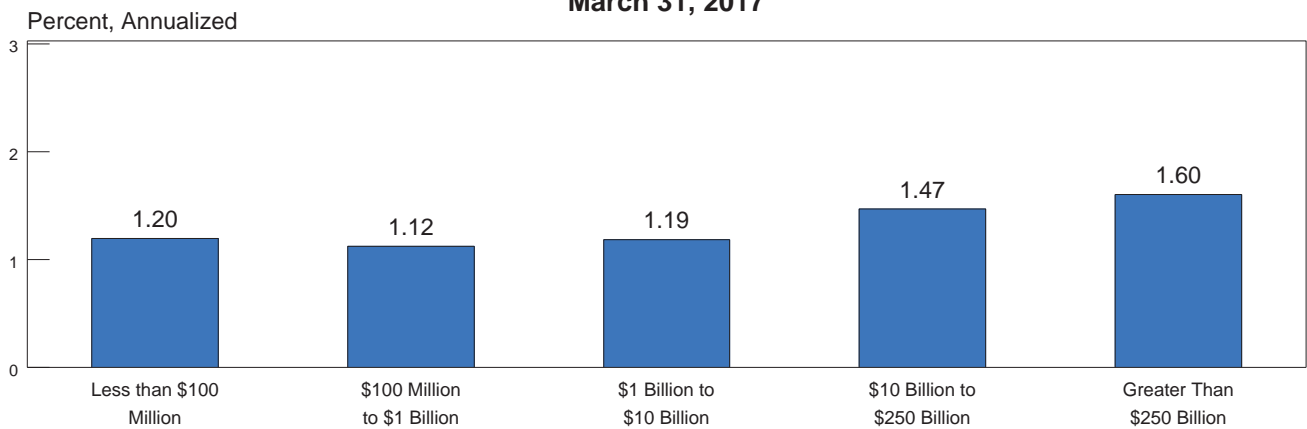
### Net Interest Margin (YTD)

March 31, 2017



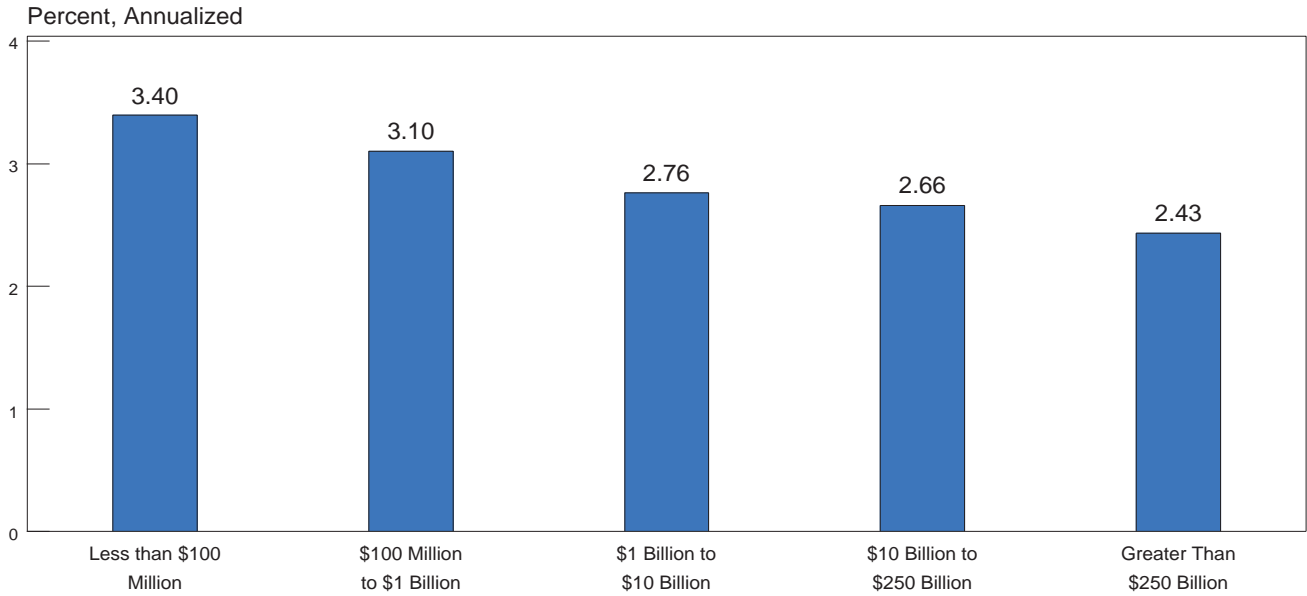
### Noninterest Income to Assets (YTD)

March 31, 2017



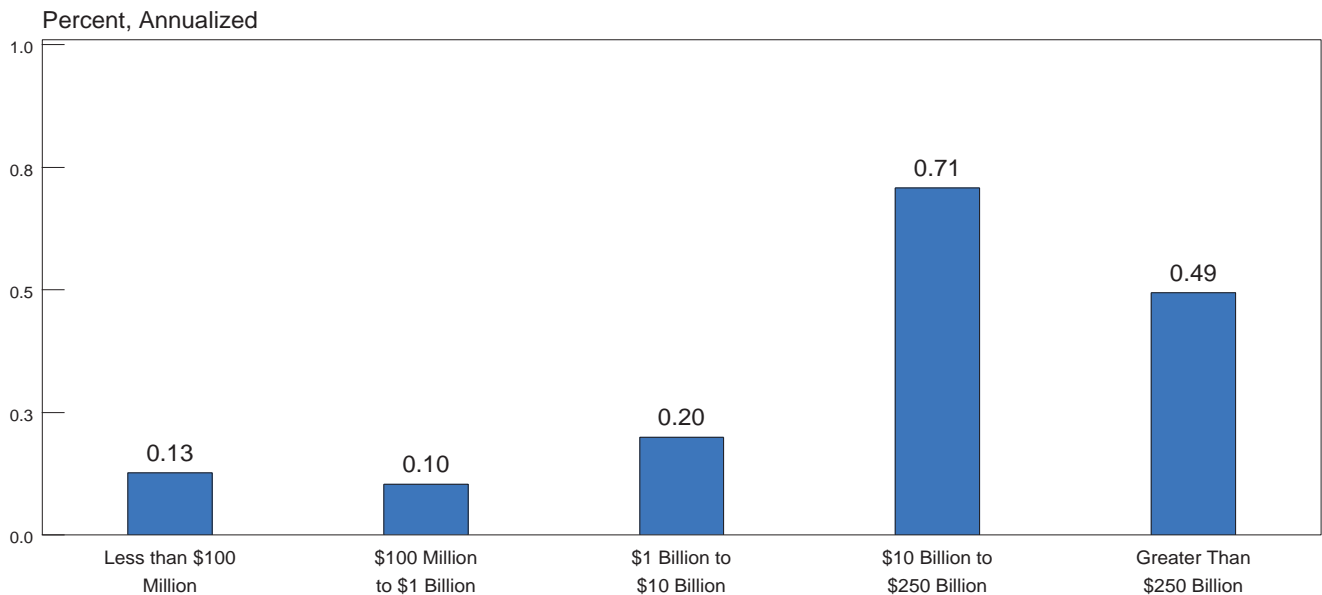
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2017



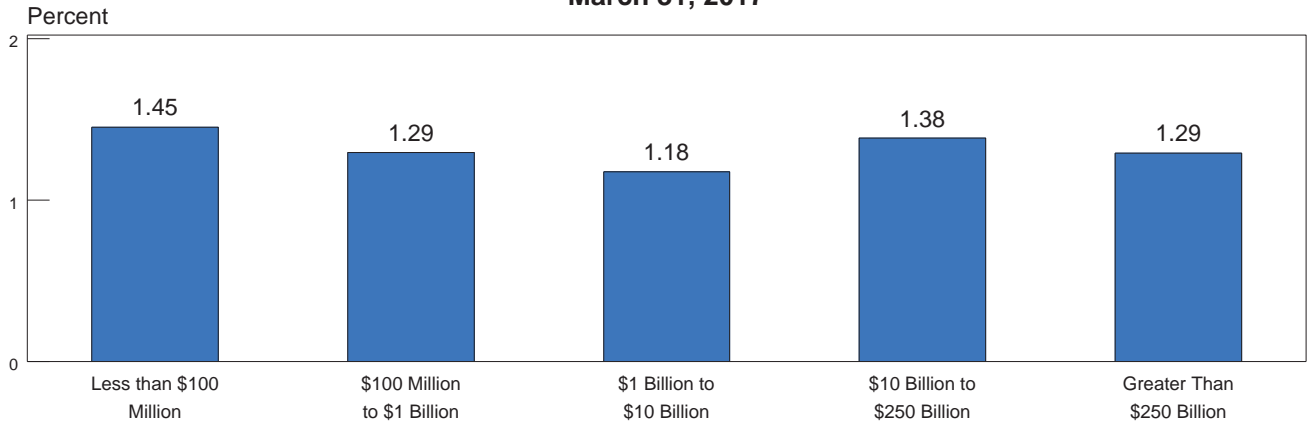
## Net Charge-Offs to Loans and Leases (YTD)

March 31, 2017



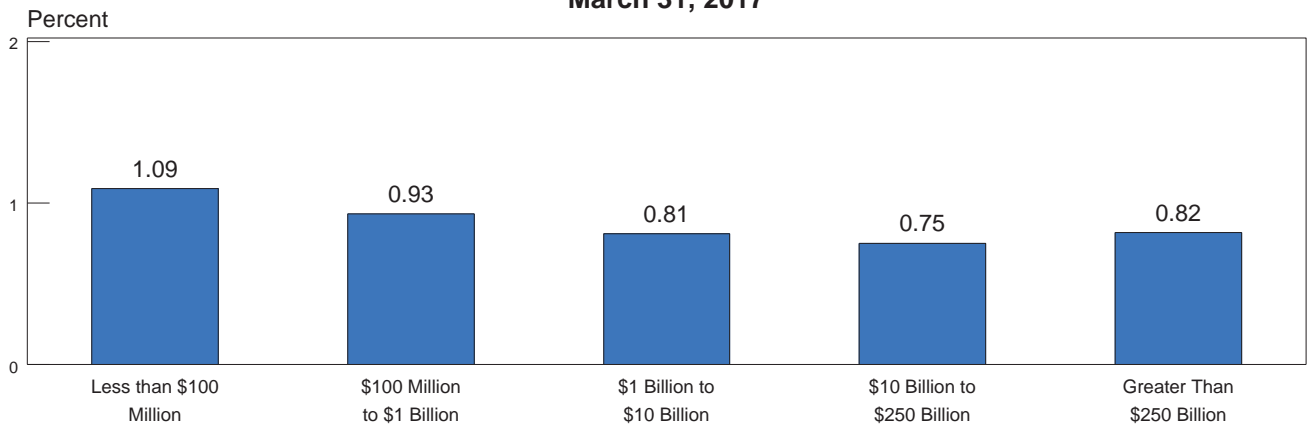
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

March 31, 2017



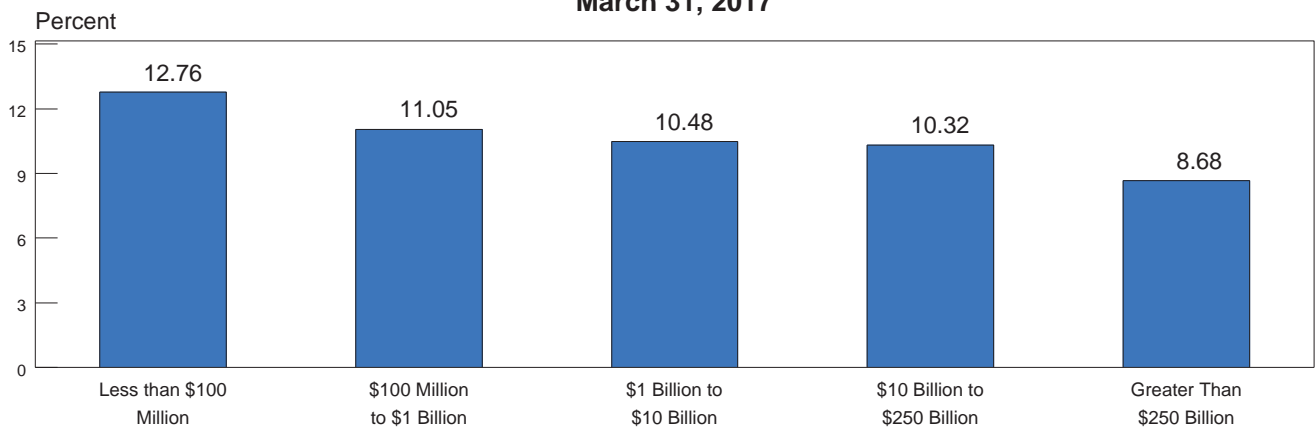
## Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2017



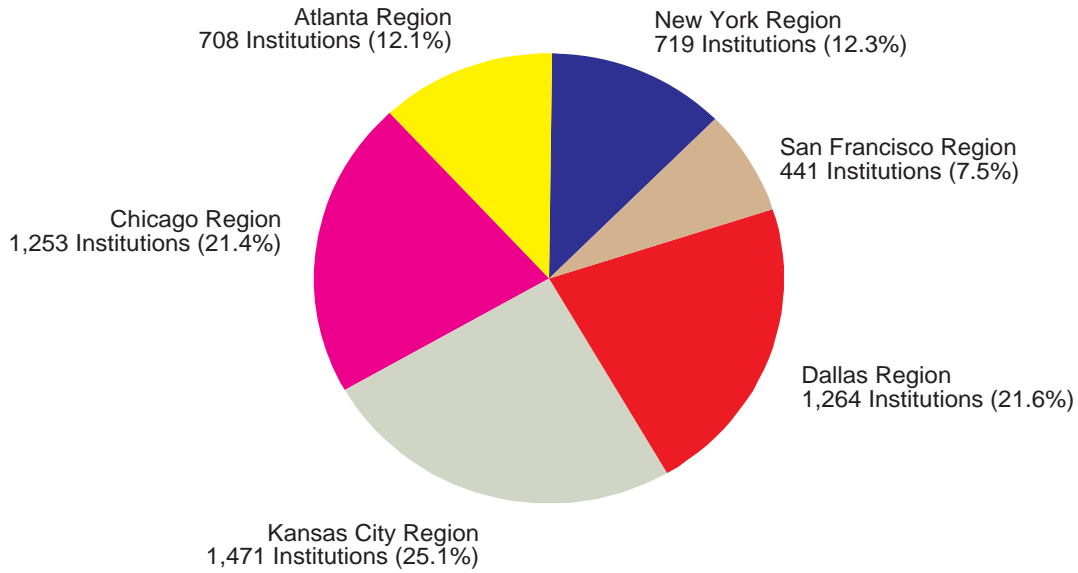
## Core Capital (Leverage) Ratio

March 31, 2017



## Geographic Distribution of FDIC-Insured Institutions

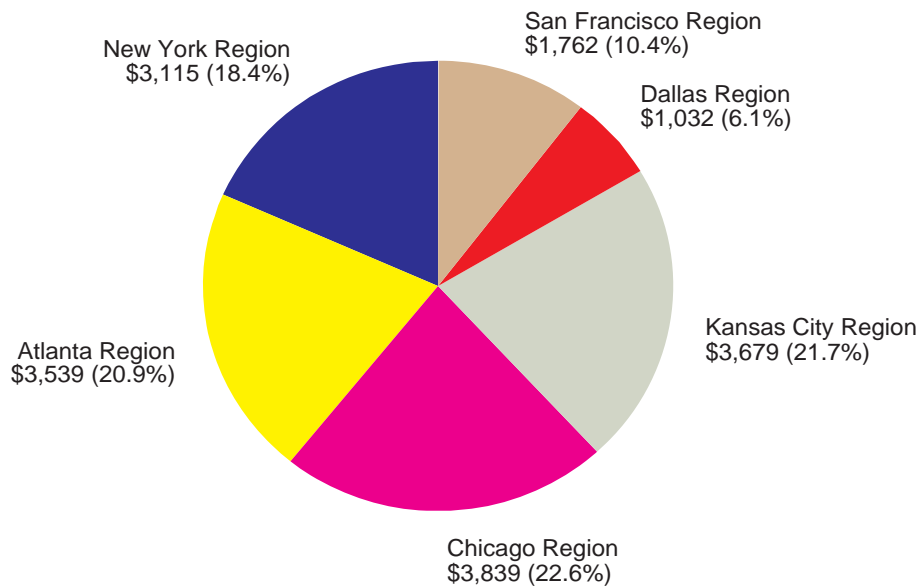
March 31, 2017



## Geographic Distribution of Industry Assets

March 31, 2017

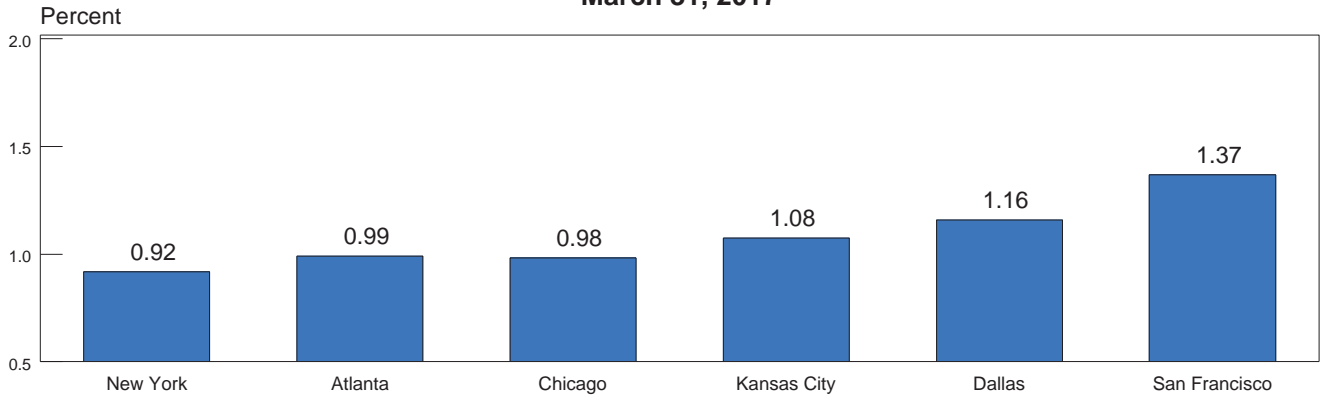
(\$ Billions)



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

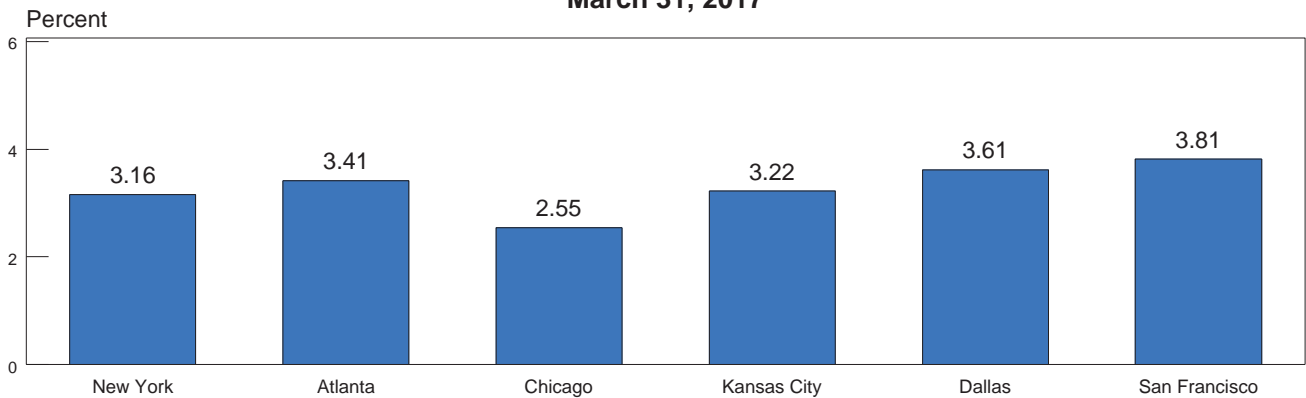
## Performance Ratios By Geographic Regions Return on Assets (YTD, Annualized)

March 31, 2017



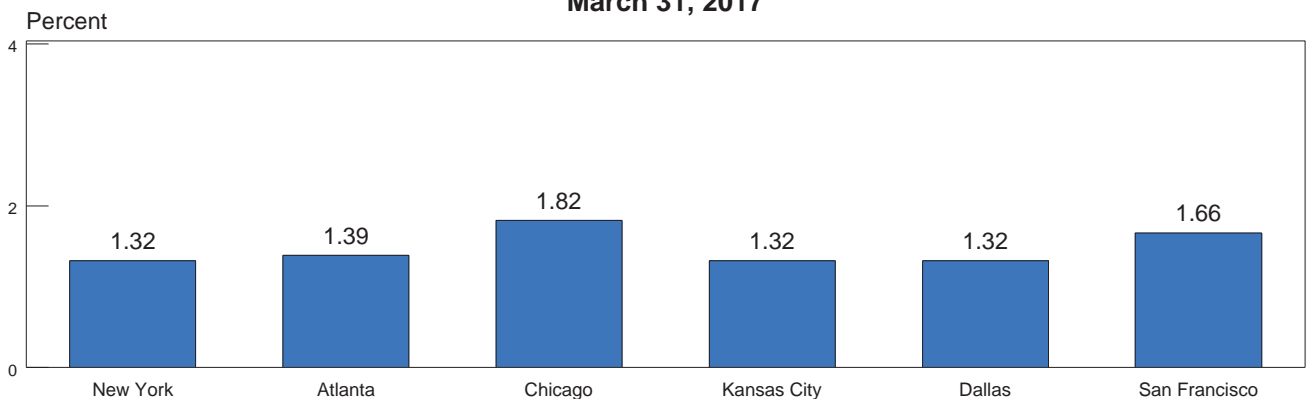
## Net Interest Margins (YTD, Annualized)

March 31, 2017



## Noninterest Income to Assets (YTD, Annualized)

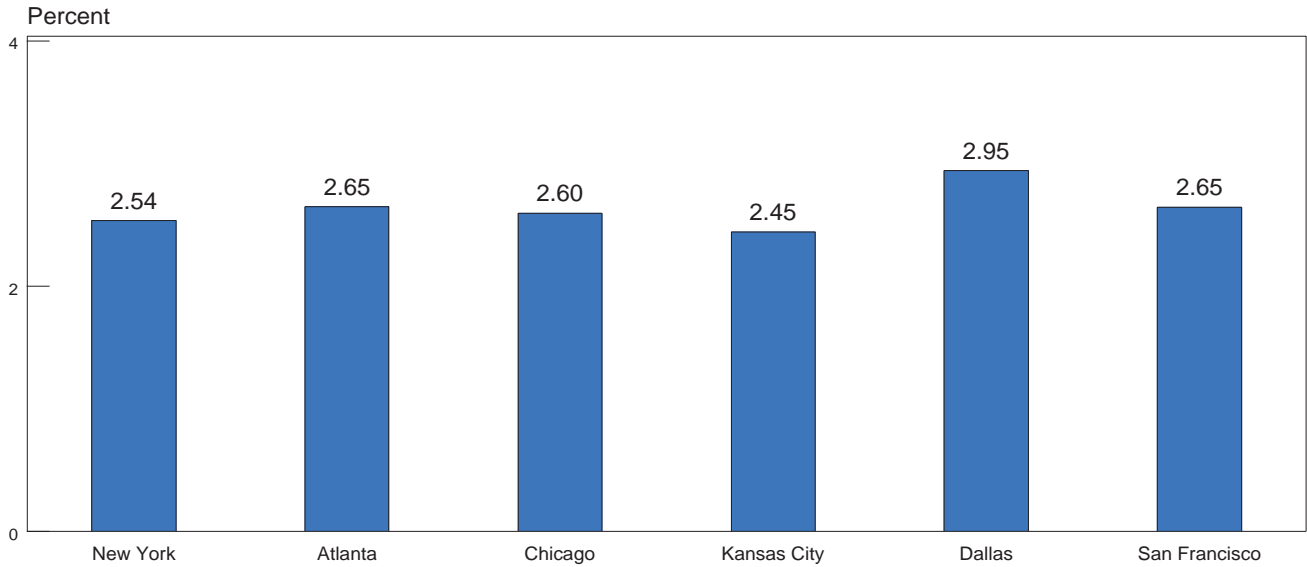
March 31, 2017



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

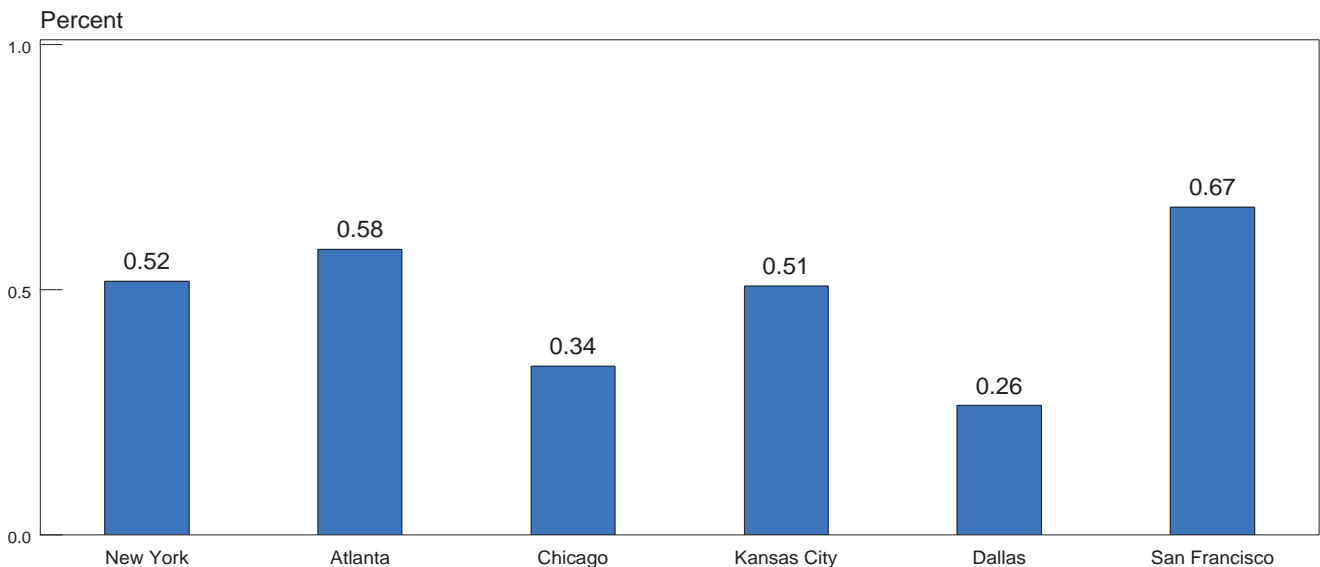
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2017



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

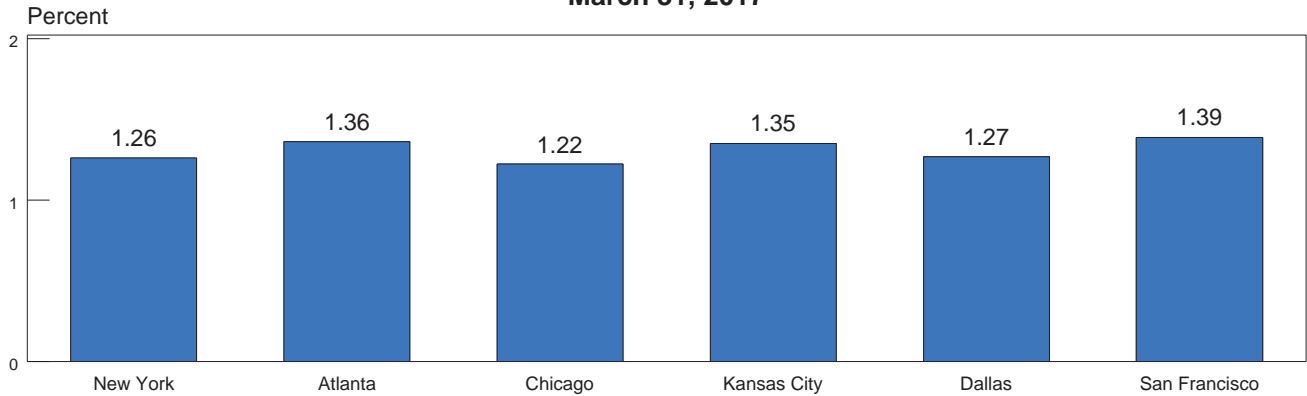
March 31, 2017



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

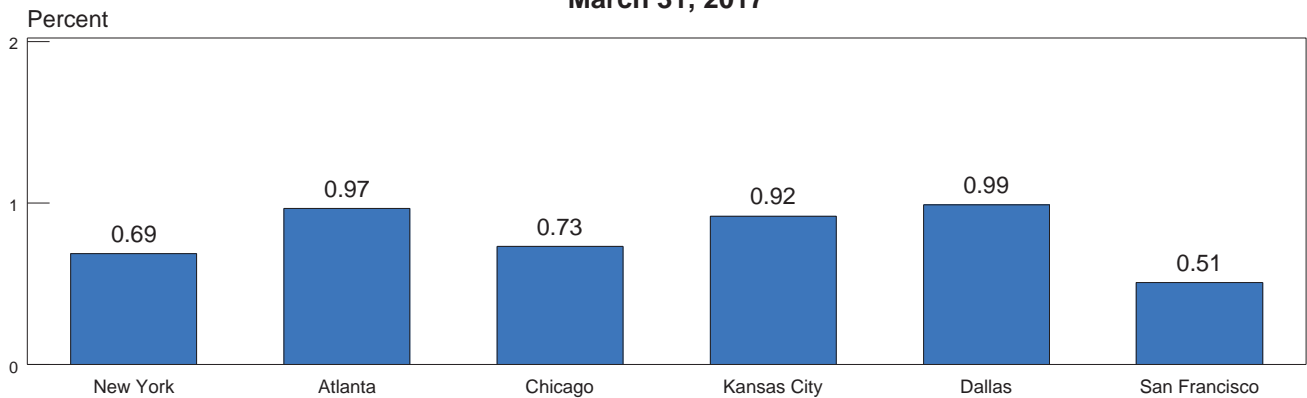
## Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

March 31, 2017



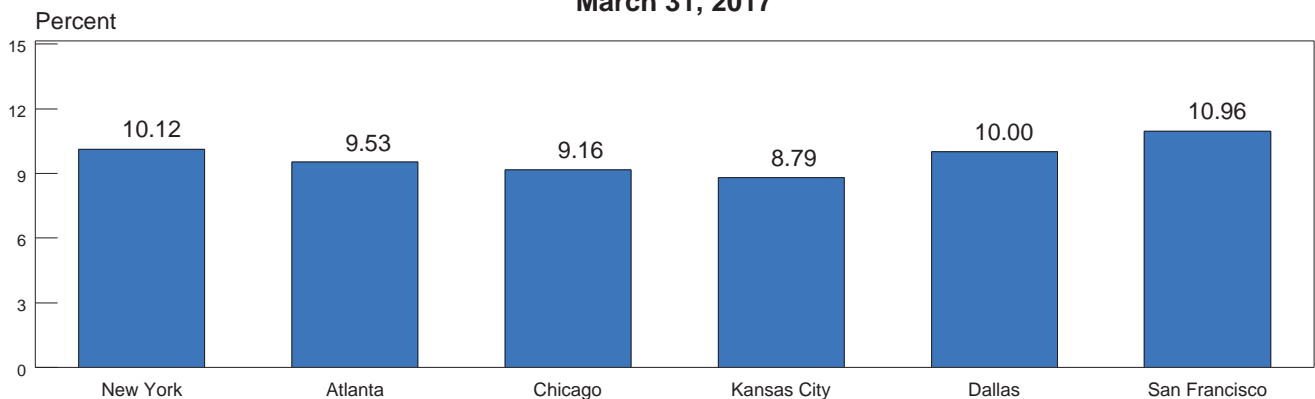
## Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2017



## Core Capital (Leverage) Ratio

March 31, 2017



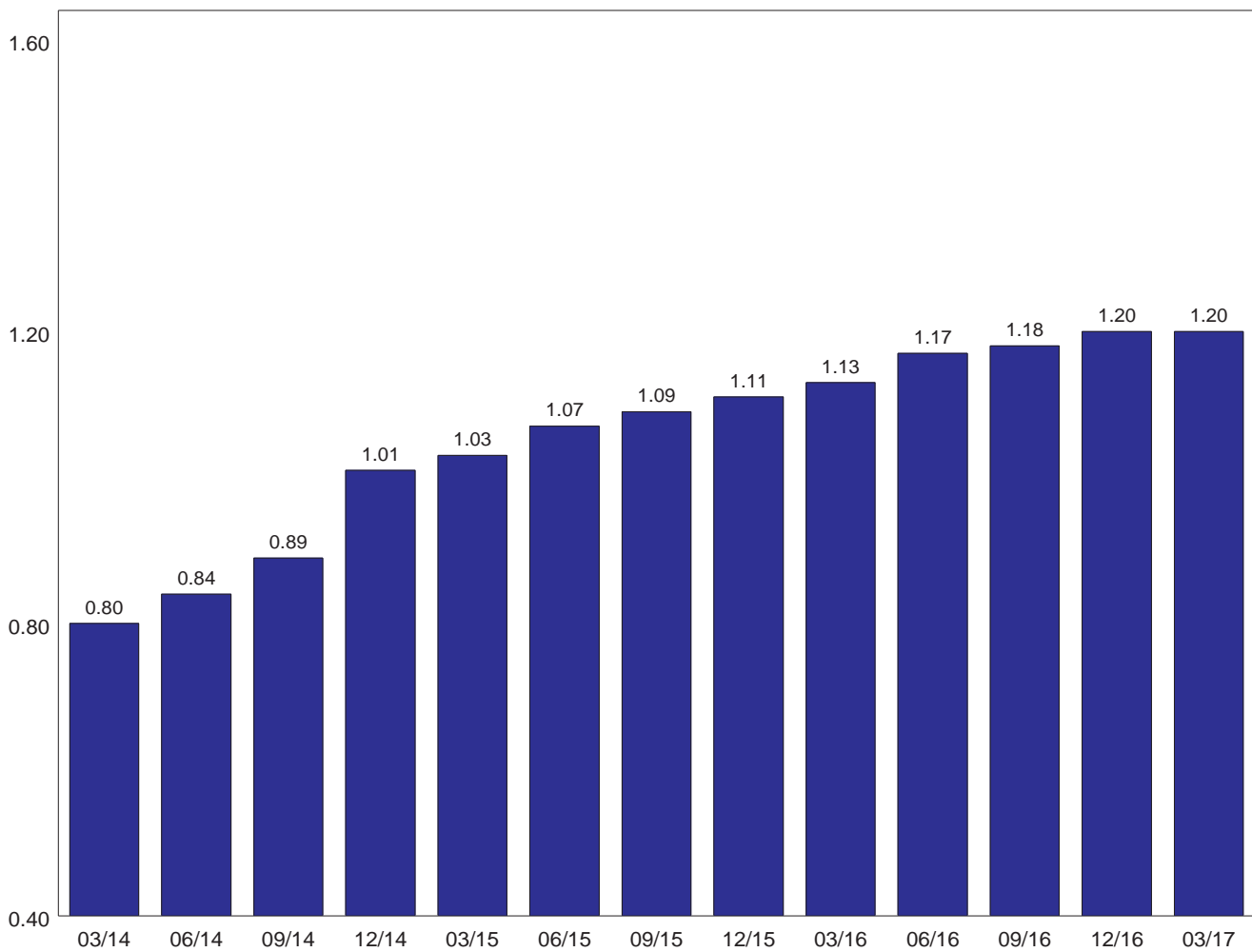
Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definitions.



# Deposit Insurance Fund Reserve Ratios

March 31, 2014 - March 31, 2017

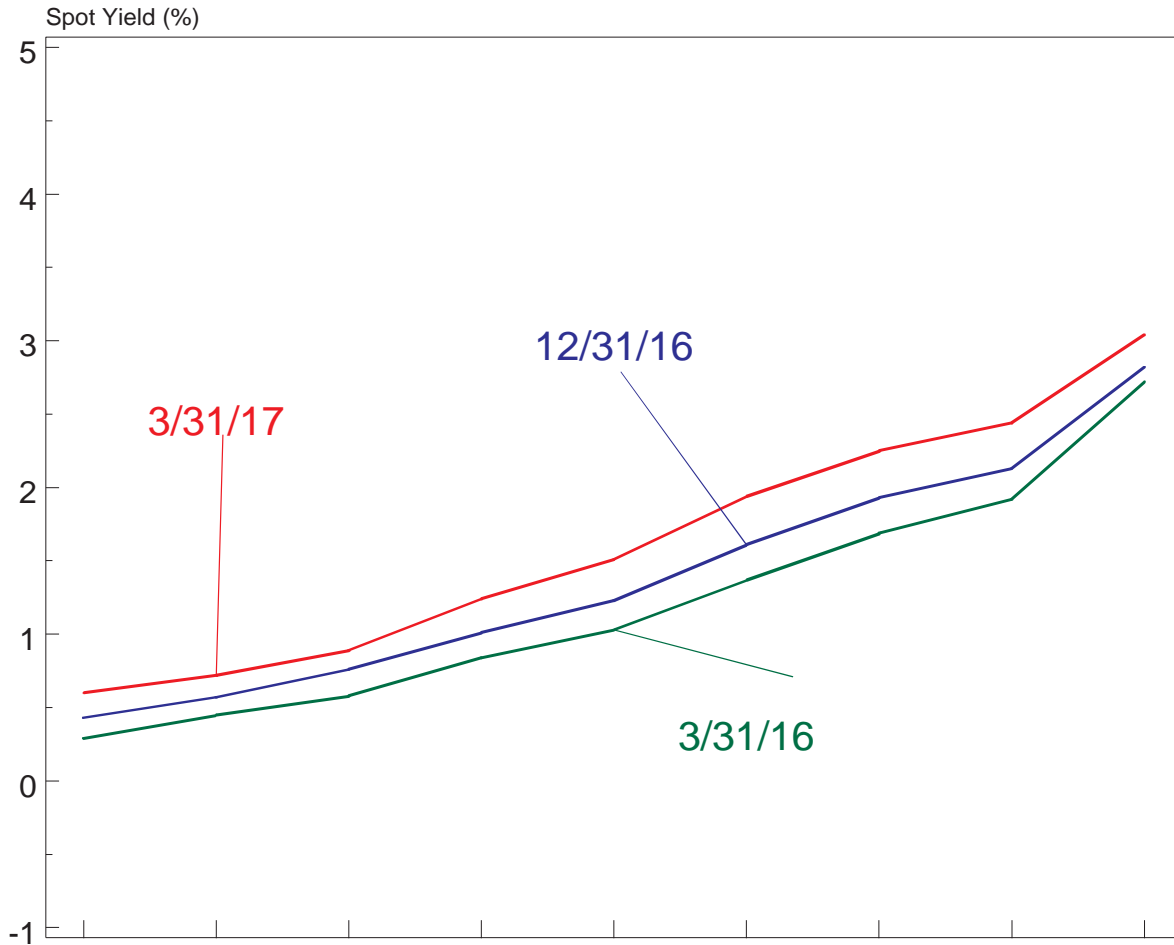
Percent of Insured Deposits



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

March 31, 2016 - March 31, 2017



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
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

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

March 31, 2017

### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,813	99.3%	\$16,952.9	99.9%
Adequately Capitalized	23	0.4%	\$4.9	0.0%
Undercapitalized	9	0.2%	\$1.8	0.0%
Significantly Undercapitalized	7	0.1%	\$2.6	0.0%
Critically Undercapitalized	4	0.1%	\$3.4	0.0%

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

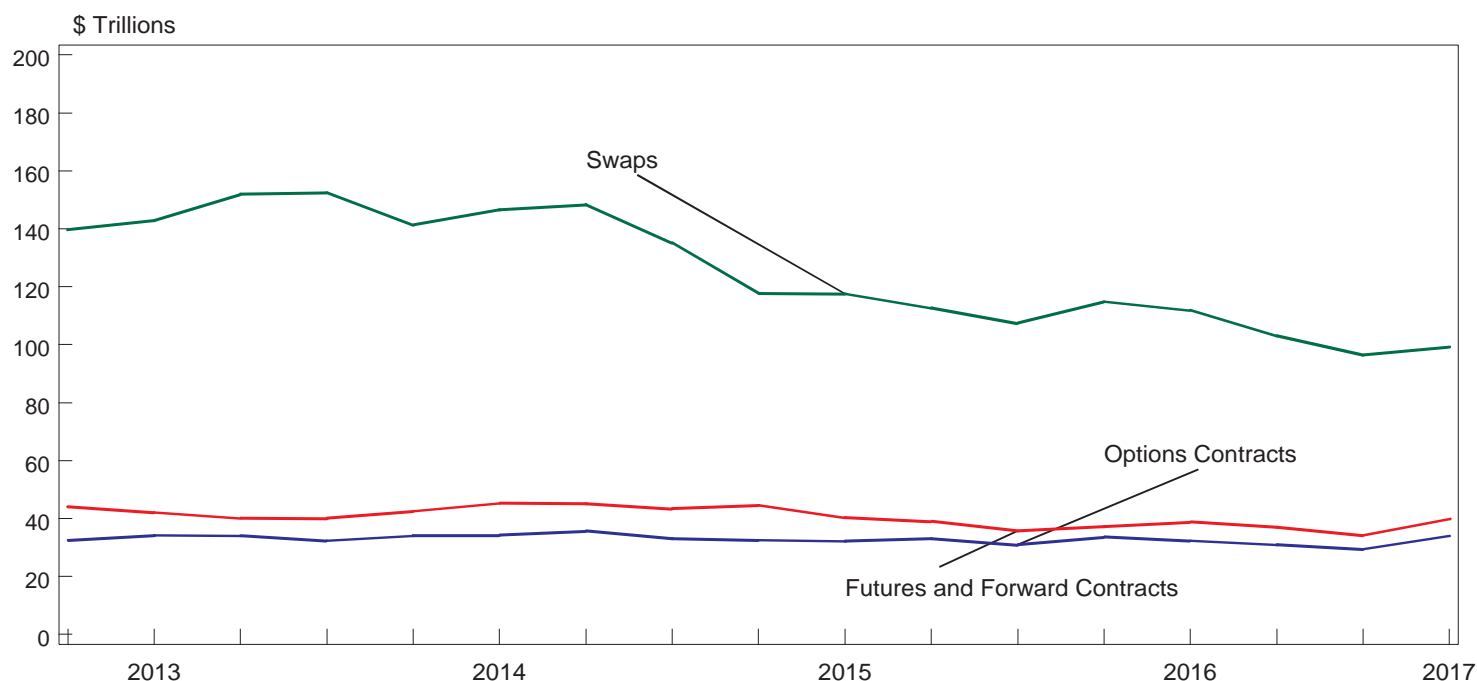
### Capital Category Definitions

	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
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$224,801	\$211,629	\$173,966	\$159,962	\$173,039
<b>Futures and Forward Contracts</b>	<b>40,027</b>	<b>43,380</b>	<b>35,685</b>	<b>34,193</b>	<b>39,858</b>
Interest rate contracts	28,145	28,554	20,972	20,305	23,575
Foreign exchange rate contracts	11,550	14,507	14,482	13,564	15,925
Other futures and forwards*	332	319	230	324	358
<b>Option Contracts</b>	<b>32,305</b>	<b>33,081</b>	<b>30,889</b>	<b>29,386</b>	<b>33,999</b>
Interest rate options	25,494	24,508	23,660	22,211	25,990
Foreign currency options	4,811	6,148	5,217	5,097	5,589
Other option contracts*	1,999	2,424	2,012	2,077	2,419
<b>Swaps</b>	<b>152,469</b>	<b>135,169</b>	<b>107,392</b>	<b>96,384</b>	<b>99,183</b>
Interest rate swaps	139,444	121,625	93,731	81,964	83,125
Foreign exchange rate swaps	12,120	12,528	12,401	13,076	14,646
Other swaps*	906	1,016	1,261	1,344	1,411
<b>Memoranda</b>					
Spot Foreign Exchange Contracts	1,028	1,563	1,034	1,540	2,153
Credit Derivatives	11,191	9,449	6,986	5,293	5,304
Number of banks reporting derivatives	1,158	1,182	1,200	1,220	1,210
Replacement cost of interest rate and foreign exchange rate contracts **	3,273	3,651	2,681	2,650	2,226

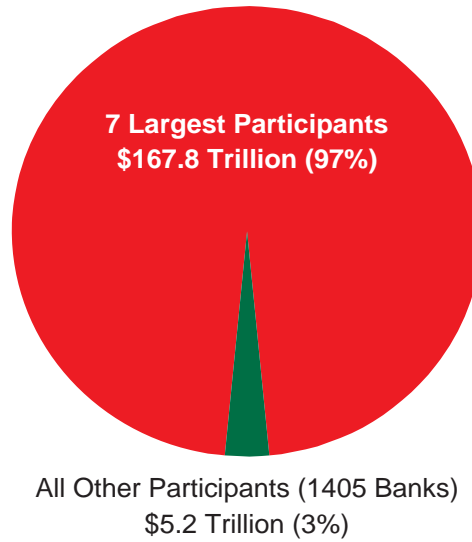
\* Not reported by banks with less than \$300 million in assets.

\*\* 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

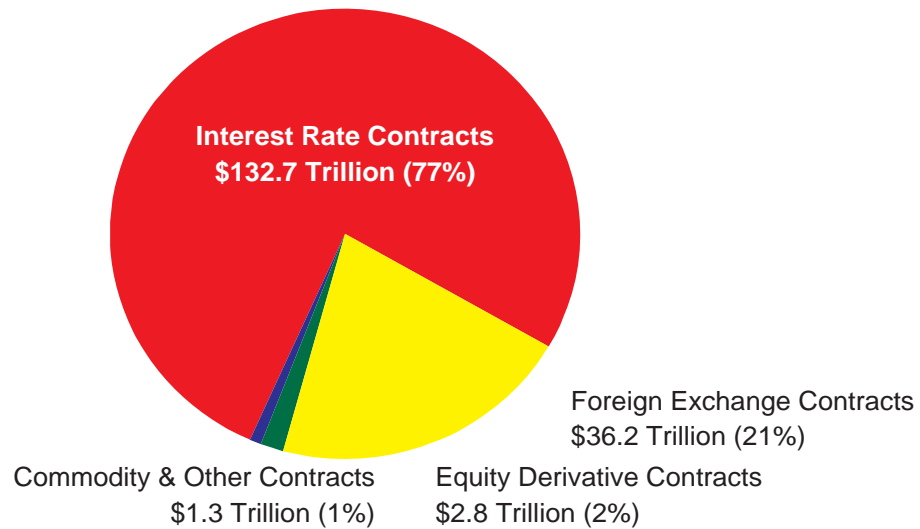
March 31, 2017



## Composition of Derivatives\*

Notional Amounts

March 31, 2017



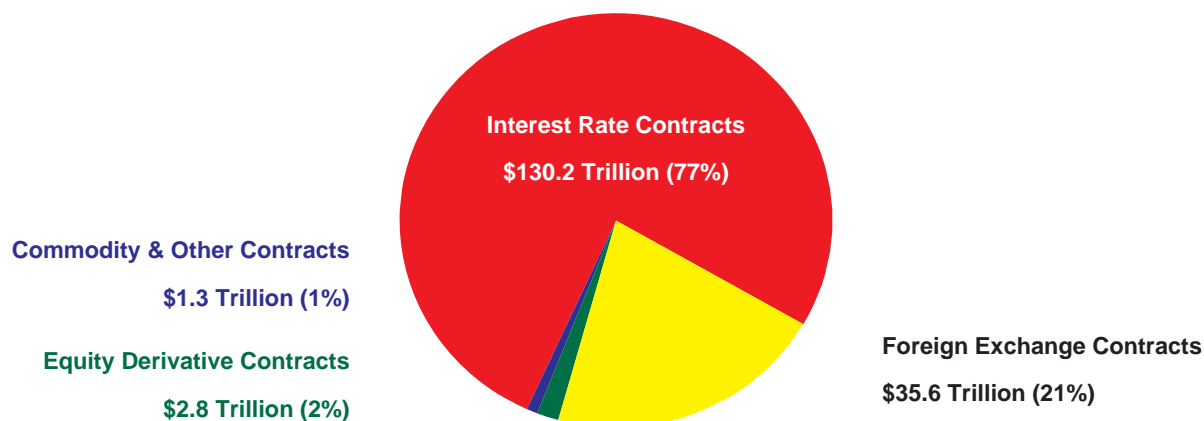
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,007 billion for the seven largest participants and \$146 billion for all others are not included.

## Purpose of Derivatives\*

### Held for Trading

#### Notional Amounts

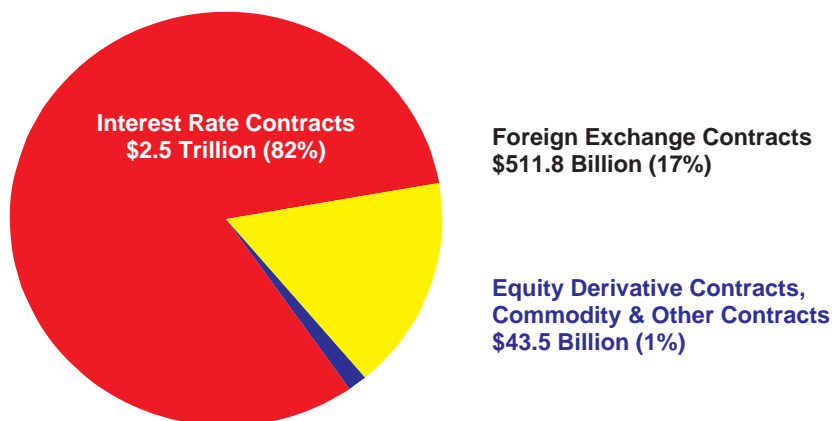
March 31, 2017



## Not Held for Trading

### Notional Amounts

March 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 \$2,153 billion are not included.

## Position of Derivatives

### Gross Fair Values

March 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
<b>Seven Largest Participants</b>						
Gross positive fair value	1,706,437	437,437	91,948	45,354	2,281,176	64,567
Gross negative fair value	1,636,803	438,397	96,192	45,217	2,216,609	
<b>All other participants</b>						
Gross positive fair value	17,166	15,693	2,536	905	36,300	1,141
Gross negative fair value	15,967	15,371	2,989	833	35,160	
<b>Total</b>						
Gross positive fair value	1,723,603	453,130	94,484	46,260	2,317,476	65,708
Gross negative fair value	1,652,770	453,768	99,181	46,050	2,251,768	

### Held for Purposes Other than Trading

830 Banks Held Derivative Contracts for Purposes Other than Trading

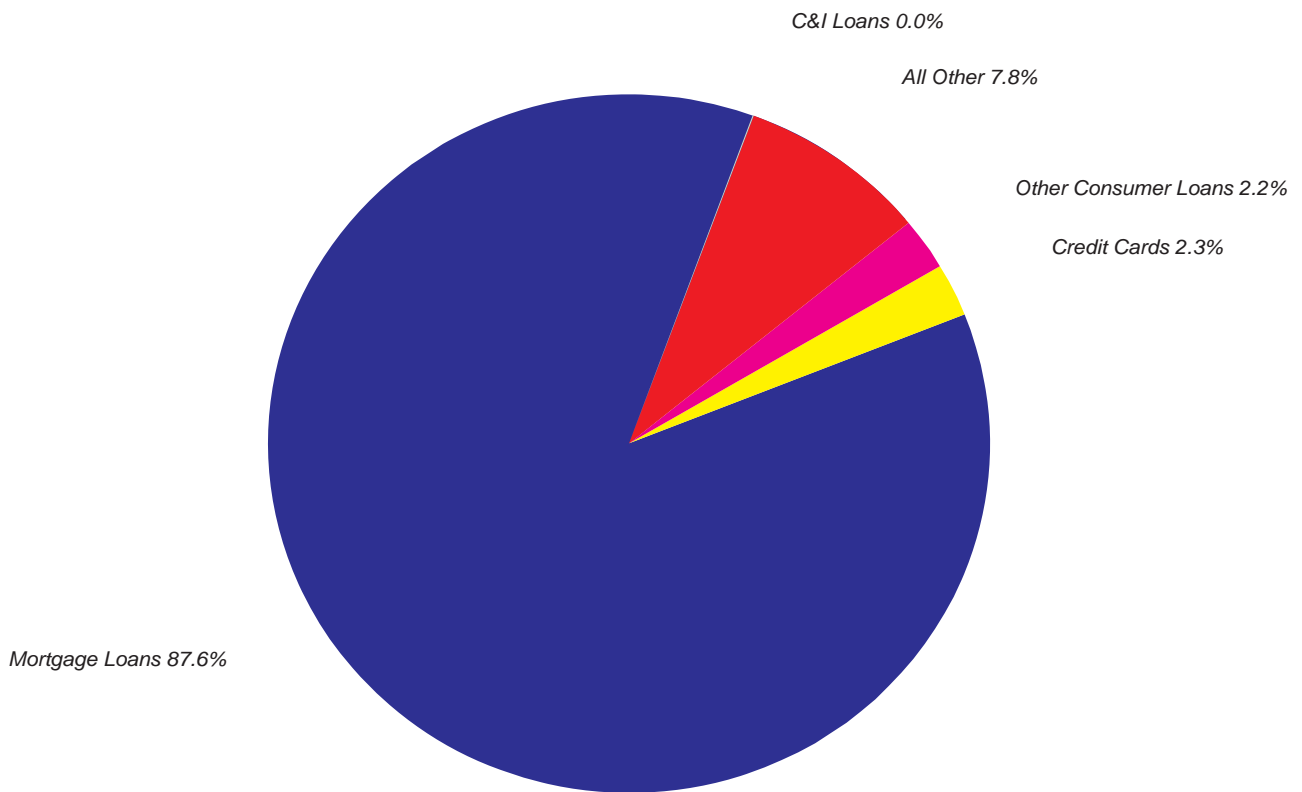
7 Largest Participants Held 73% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	22,174	21,367	2	0	43,544	(2,927)
Gross negative fair value	26,473	19,833	165	0	46,471	
<b>All other participants</b>						
Gross positive fair value	4,568	1,171	353	38	6,130	(236)
Gross negative fair value	5,368	455	414	130	6,366	
<b>Total</b>						
Gross positive fair value	26,743	22,539	355	38	49,674	(3,163)
Gross negative fair value	31,840	20,288	579	130	52,837	

# Composition of Securitized Assets\*

FDIC-Insured Institutions

March 31, 2017

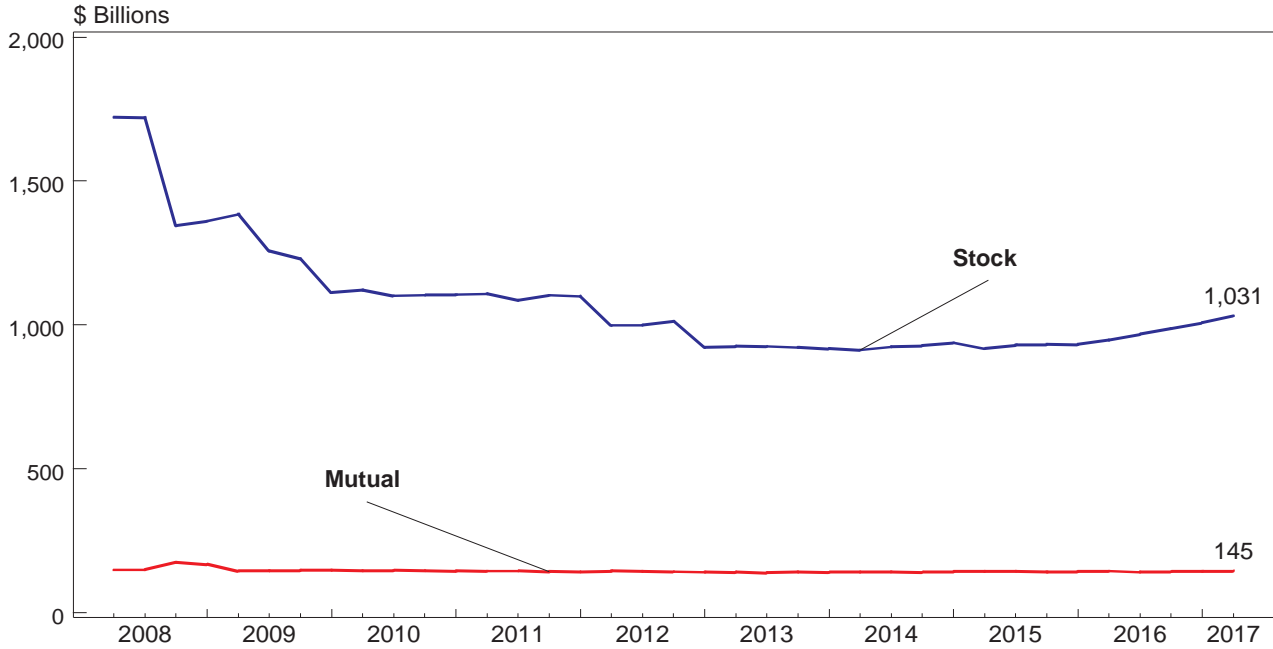


\* Assets securitized and sold with servicing retained or with recourse or other seller-provided credit



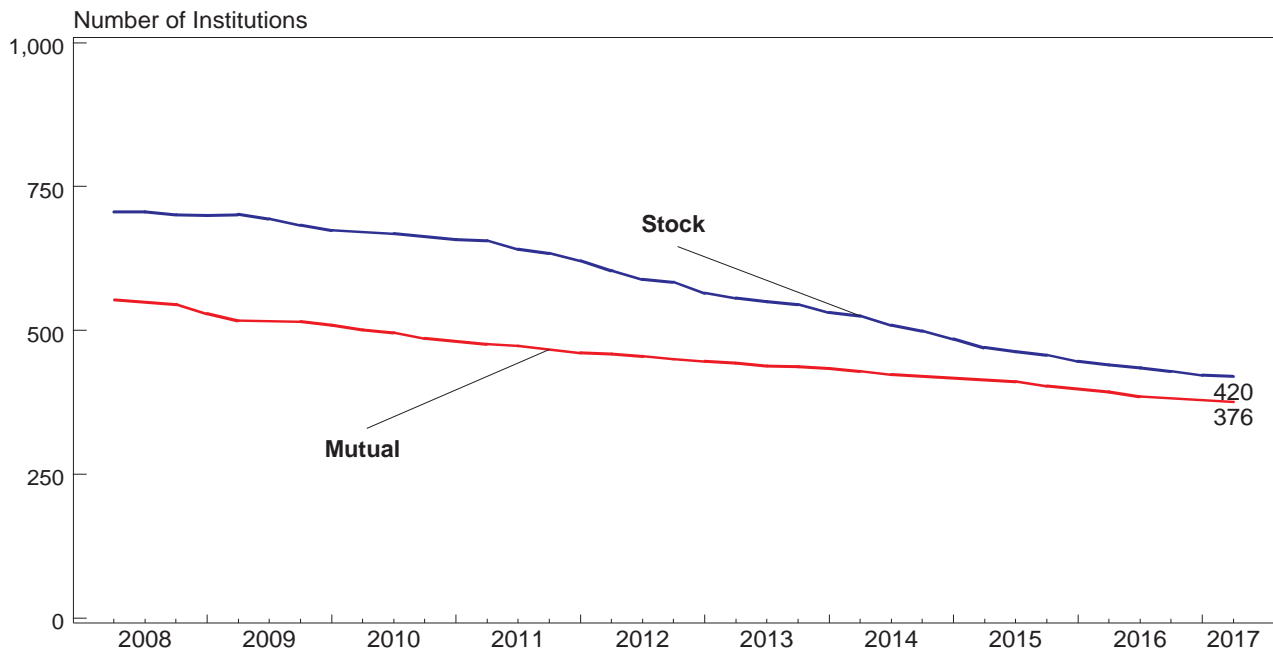
## Assets of Mutual and Stock Savings Institutions

2008 - 2017



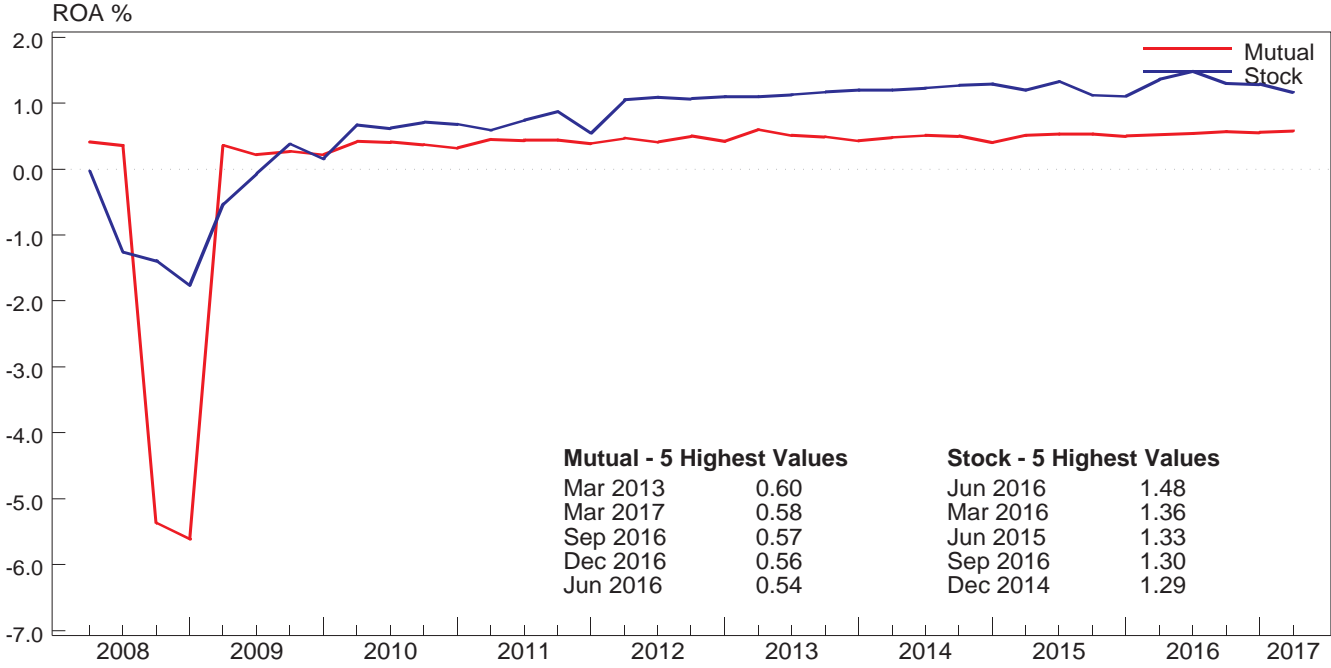
## Number of Mutual and Stock Savings Institutions

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

