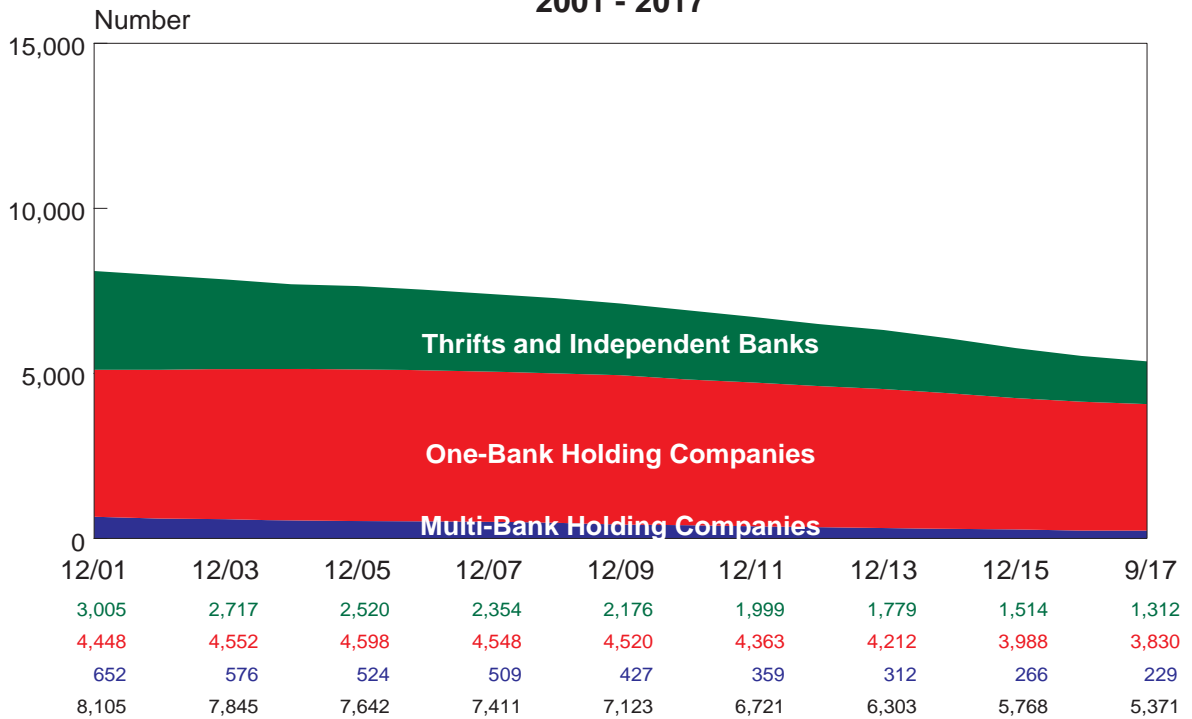


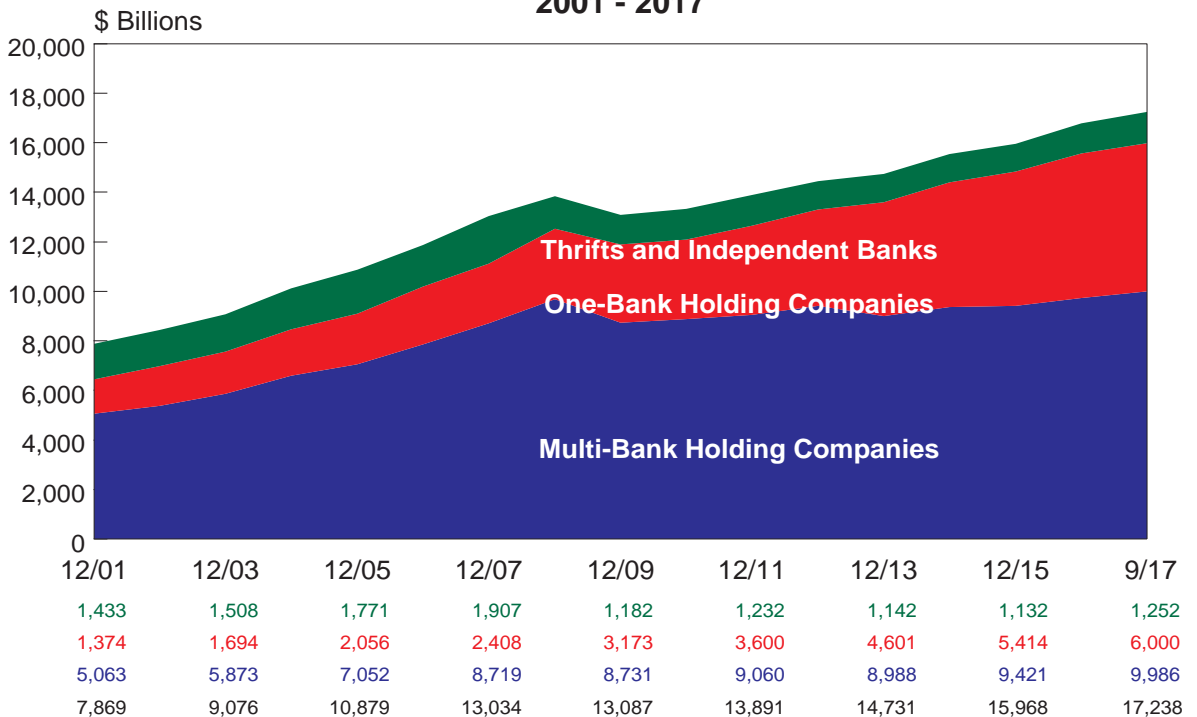
Number of FDIC-Insured Banking Organizations

2001 - 2017



Assets of FDIC-Insured Banking Organizations

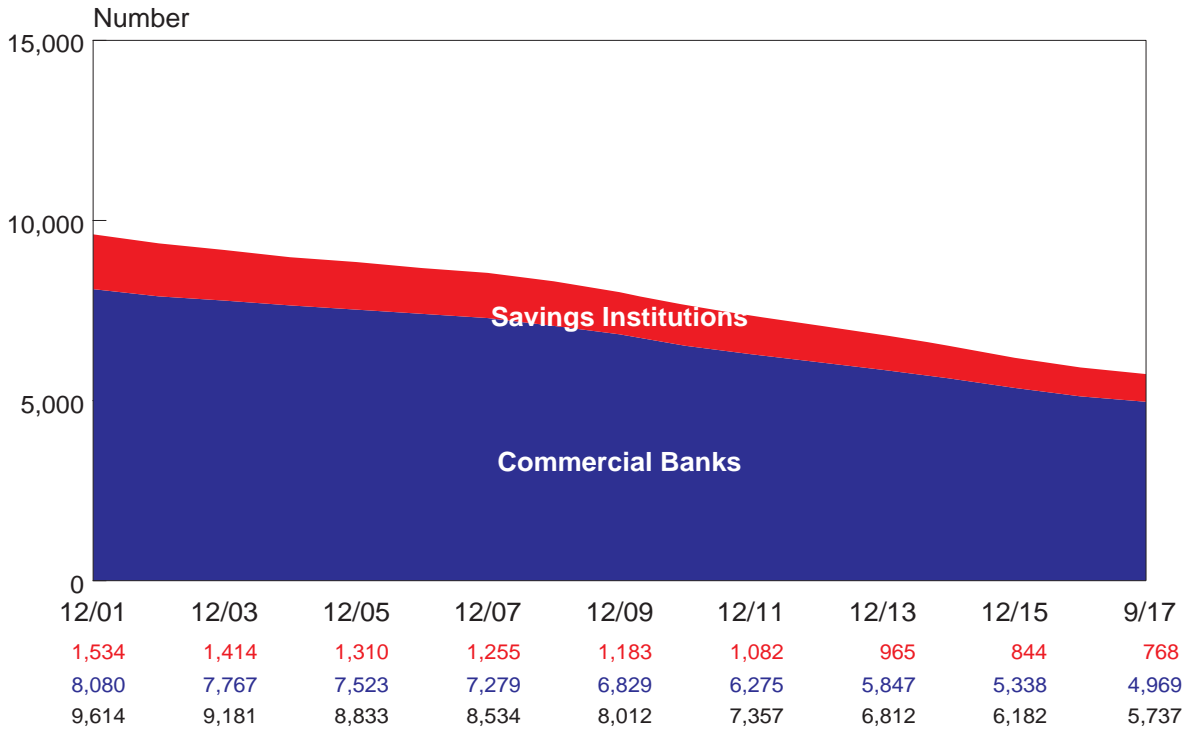
2001 - 2017



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

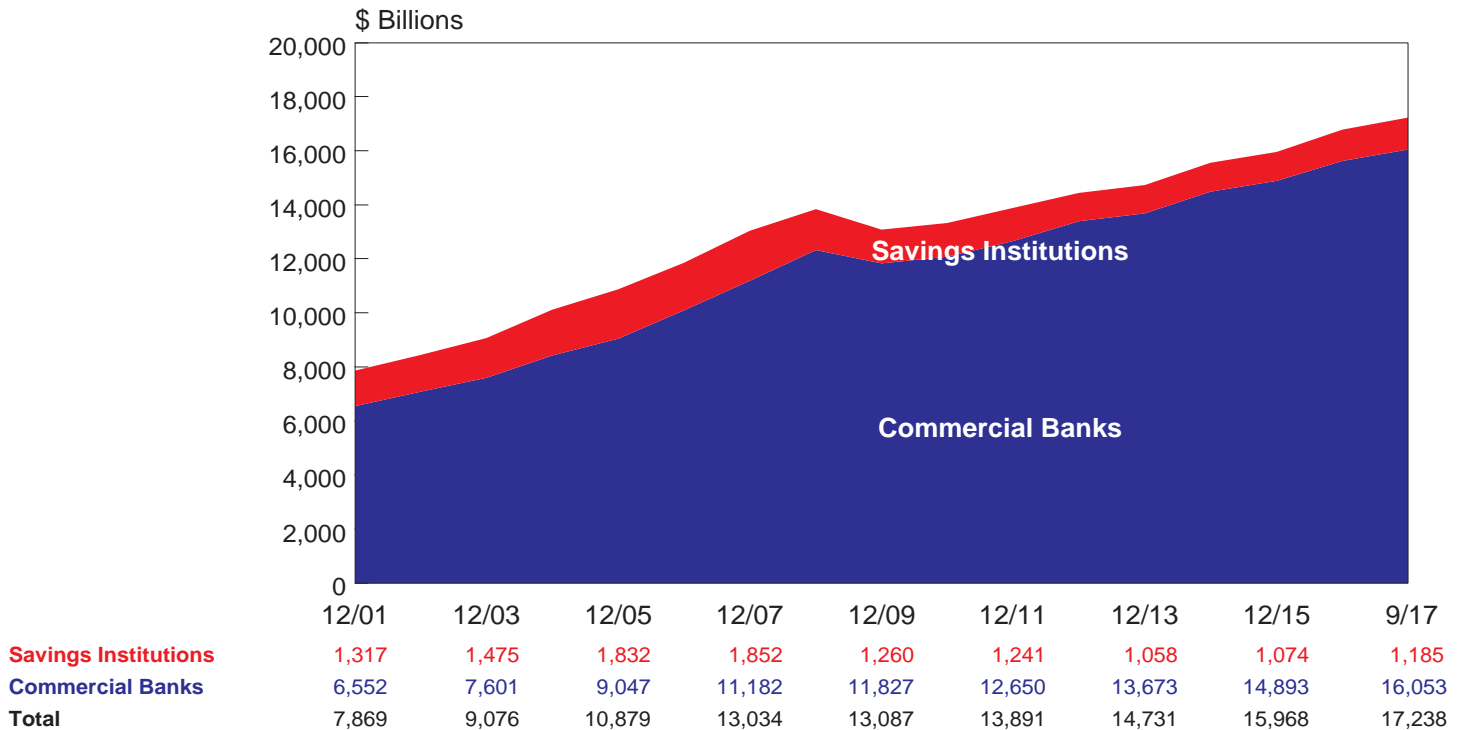
Number of FDIC-Insured Institutions

2001 - 2017



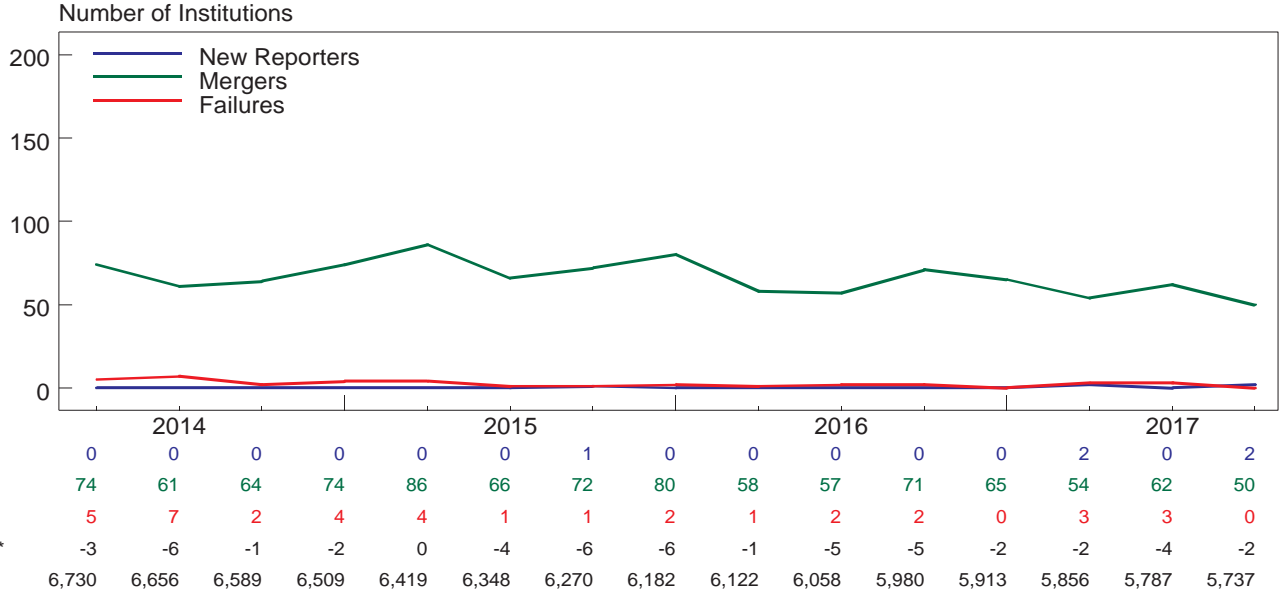
Assets of FDIC-Insured Institutions

2001 - 2017



Changes in the Number of FDIC-Insured Institutions

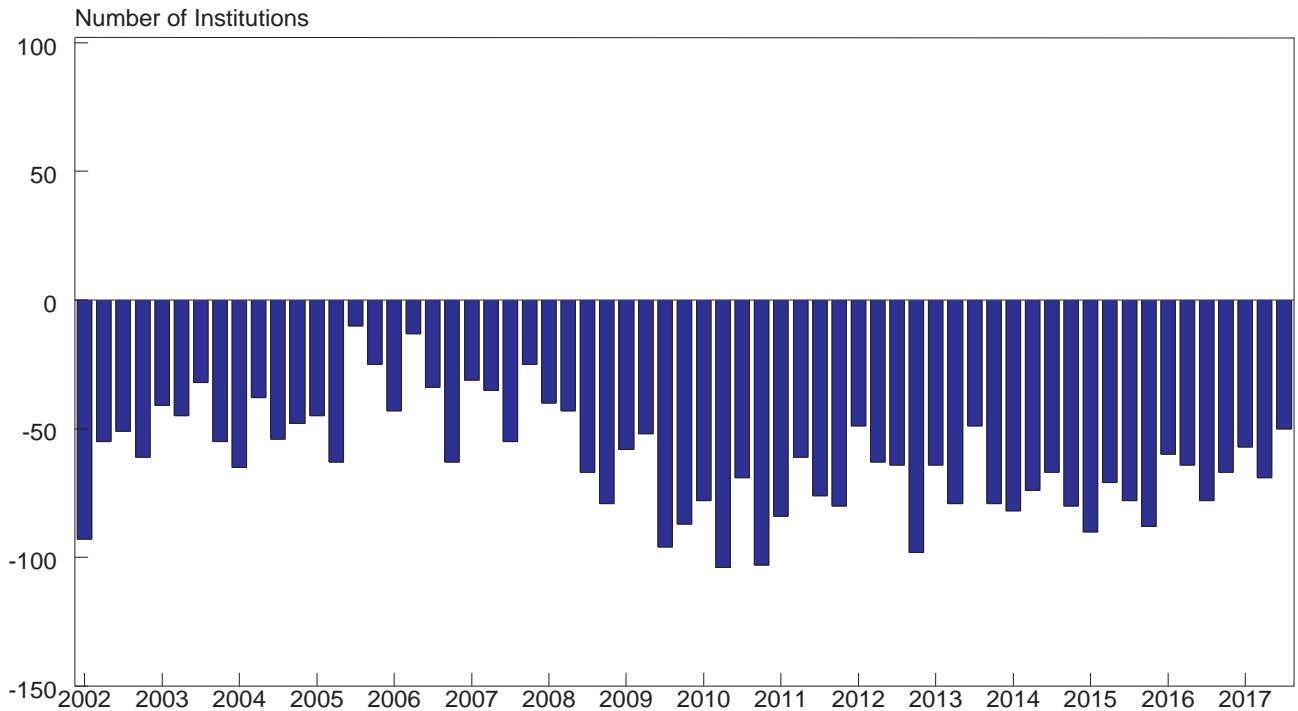
Quarterly, 2014 - 2017



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

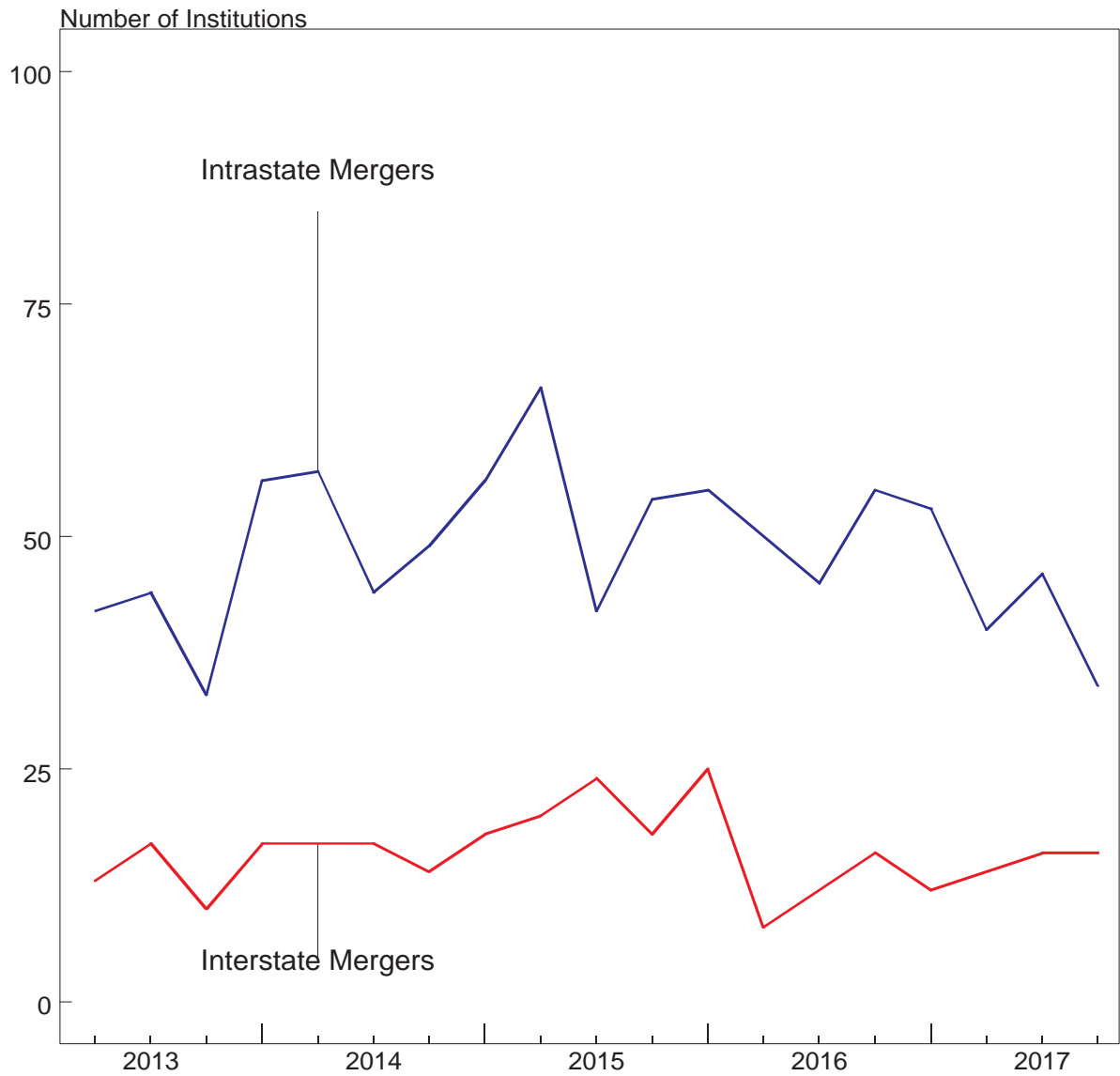
Quarterly Change in the Number of FDIC-Insured Institutions

2002-2017



Institution Mergers: Interstate vs. Intrastate

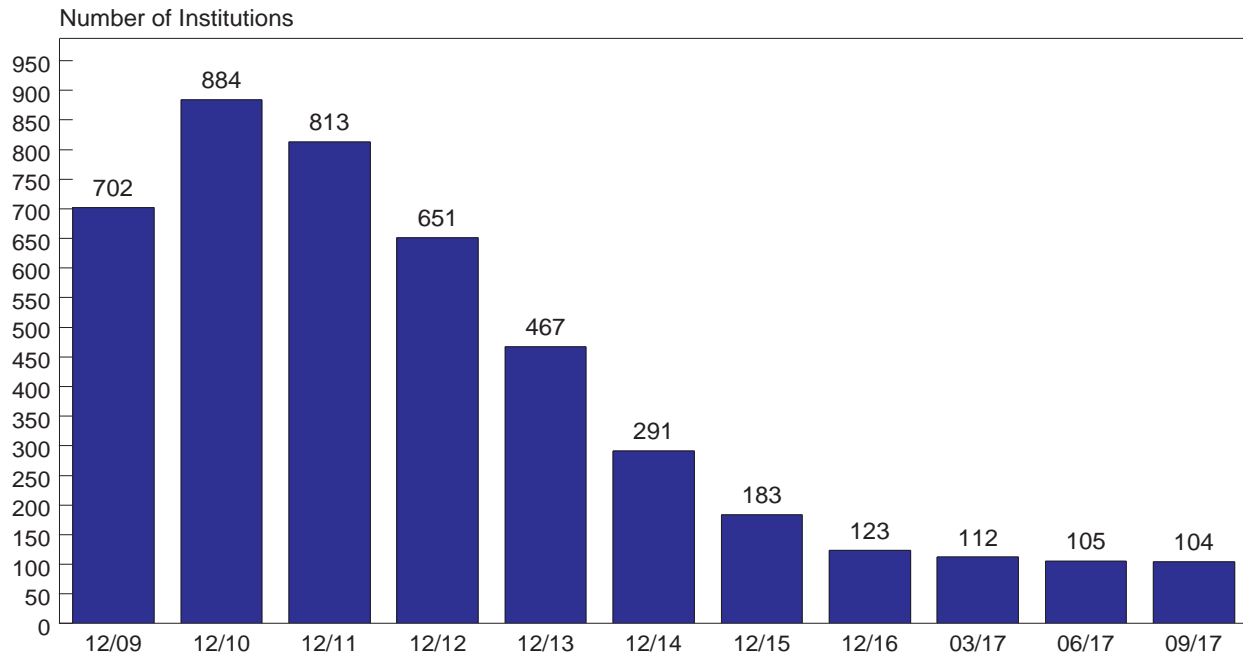
Quarterly, 2013 - 2017



Intrastate Mergers	42	44	33	56	57	44	49	56	66	42	54	55	50	45	55	53	40	46	34
Interstate Mergers	13	17	10	17	17	17	14	18	20	24	18	25	8	12	16	12	14	16	16

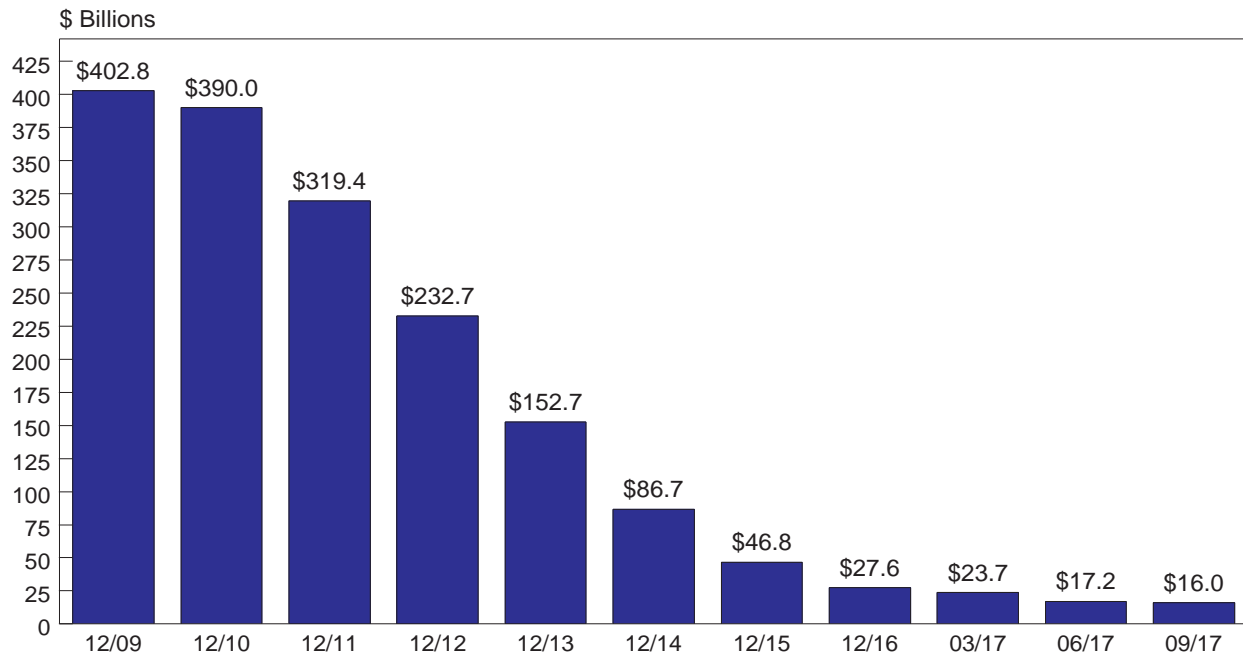
Number of FDIC-Insured "Problem" Institutions

2009-2017



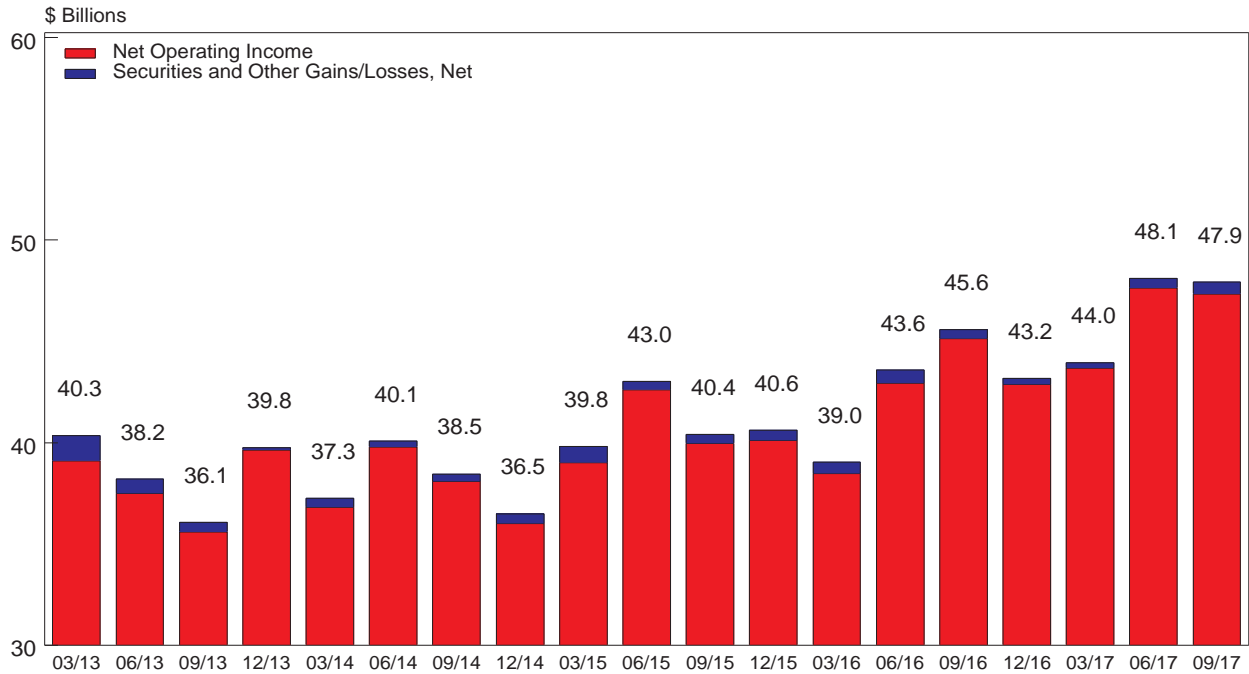
Assets of FDIC-Insured "Problem" Institutions

2009-2017



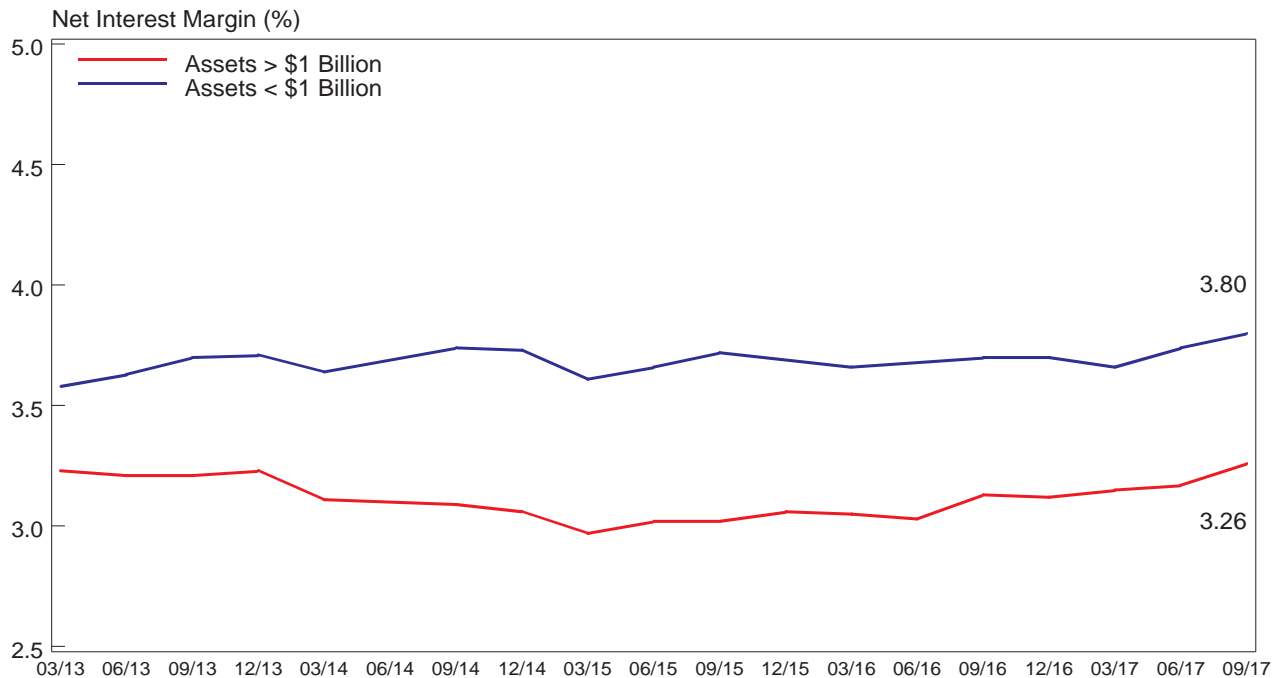
Quarterly Net Income

2013-2017



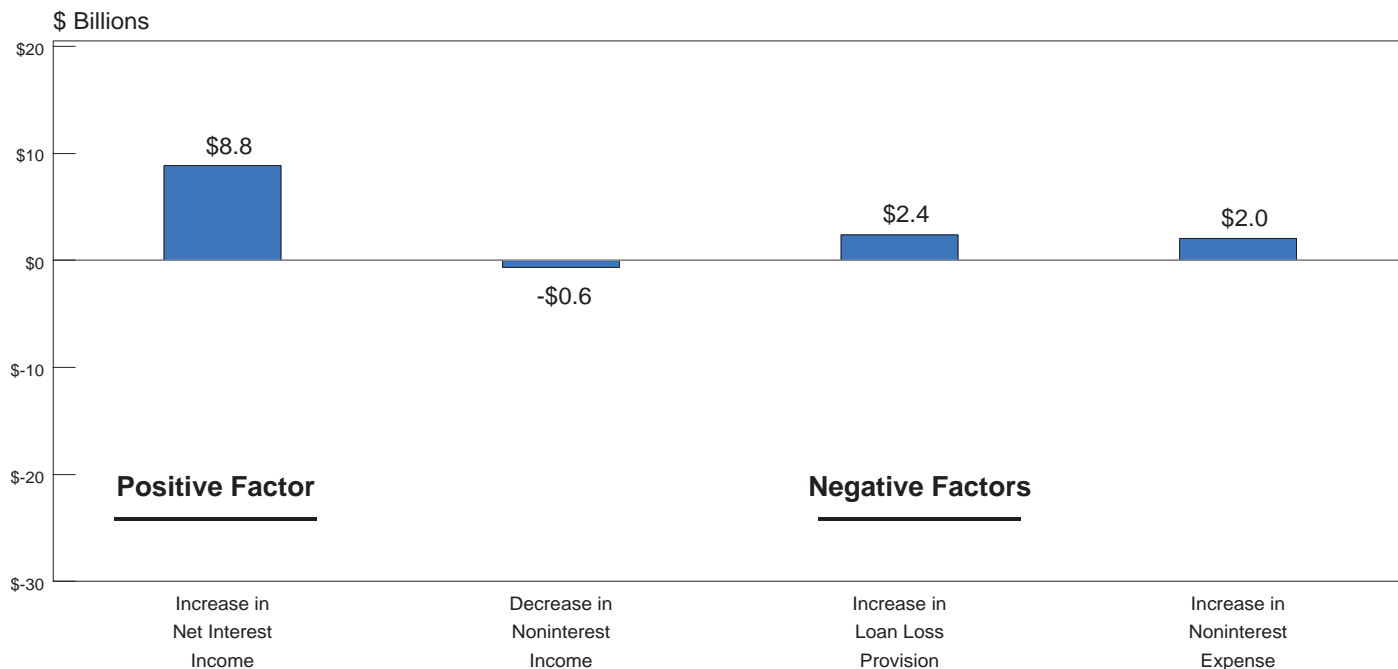
Quarterly Net Interest Margins, Annualized

2013 - 2017



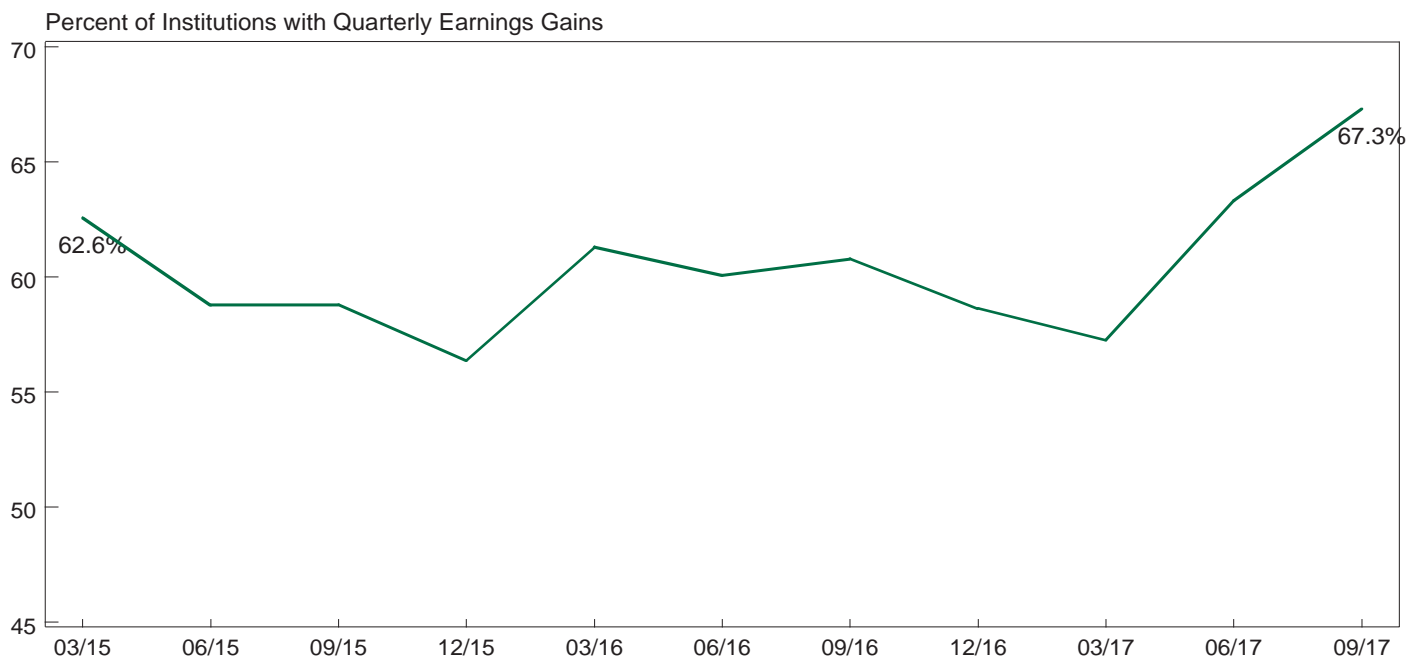
Major Factors Affecting Earnings

3rd Quarter 2017 vs. 3rd Quarter 2016



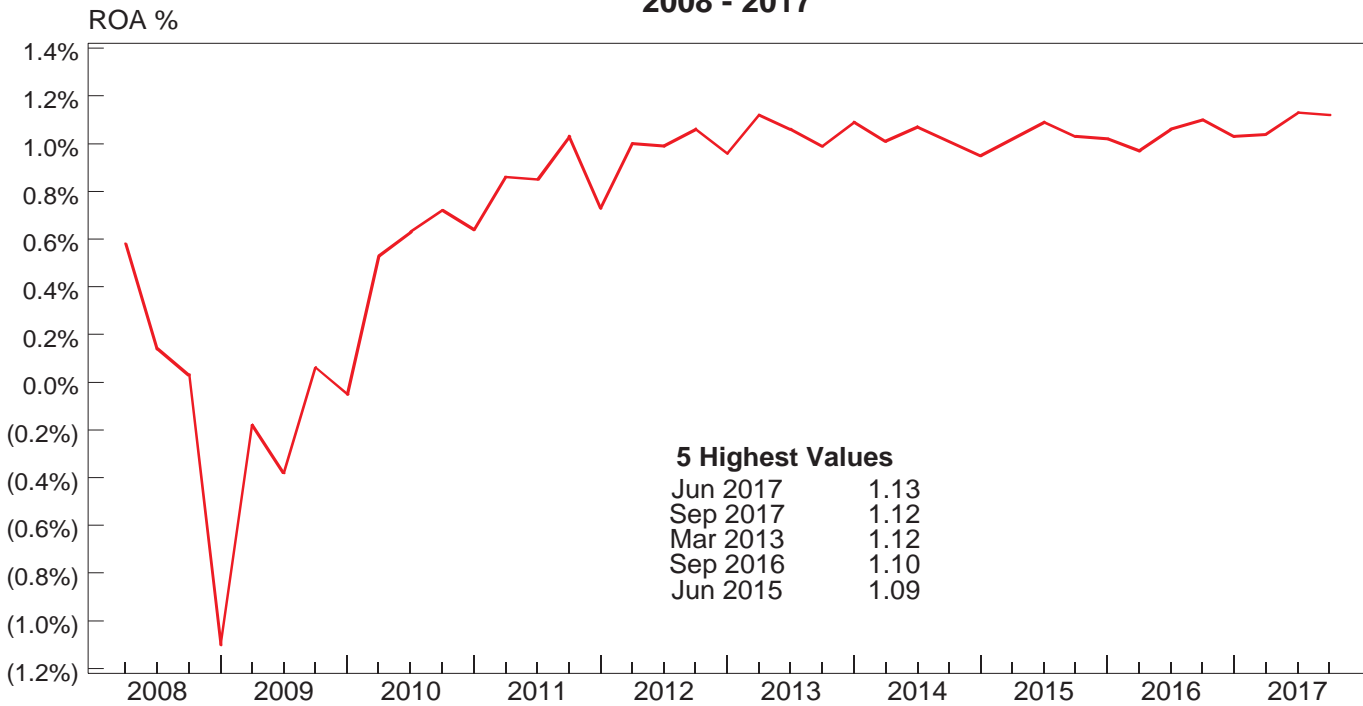
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2015-2017



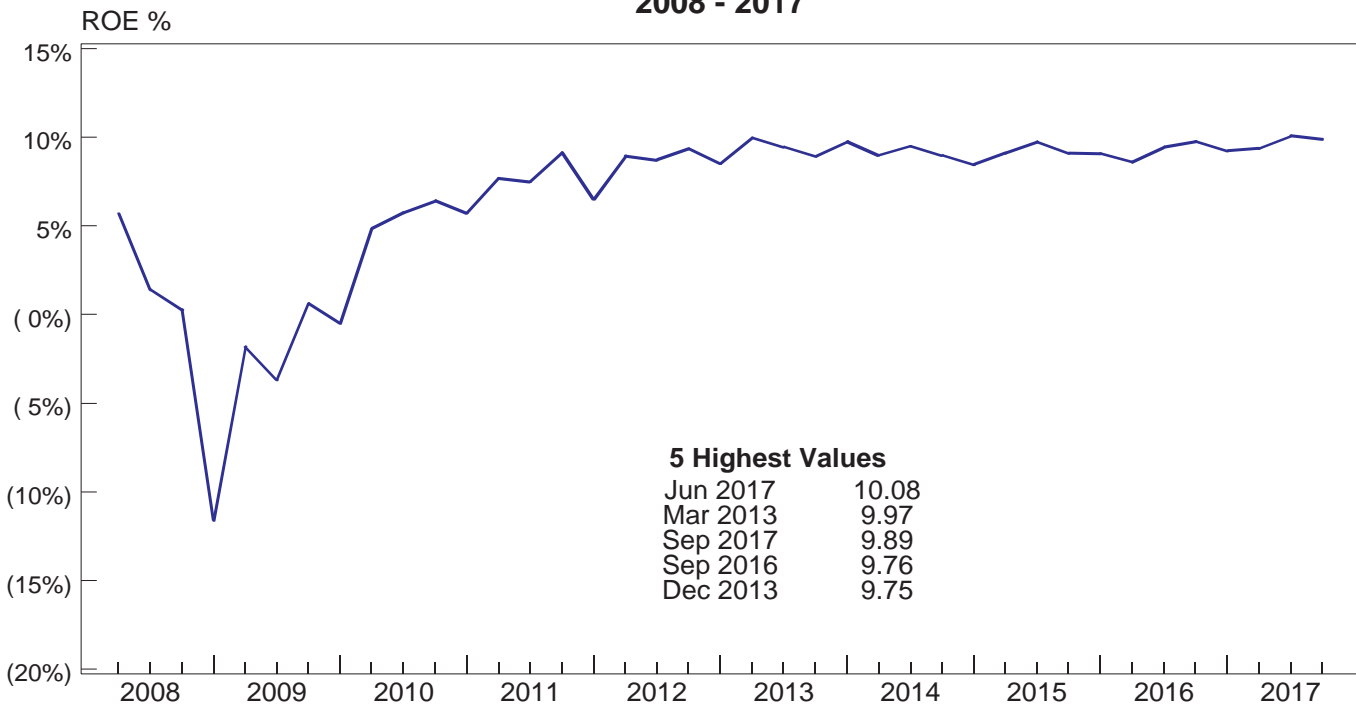
Quarterly Return on Assets (ROA), Annualized

2008 - 2017



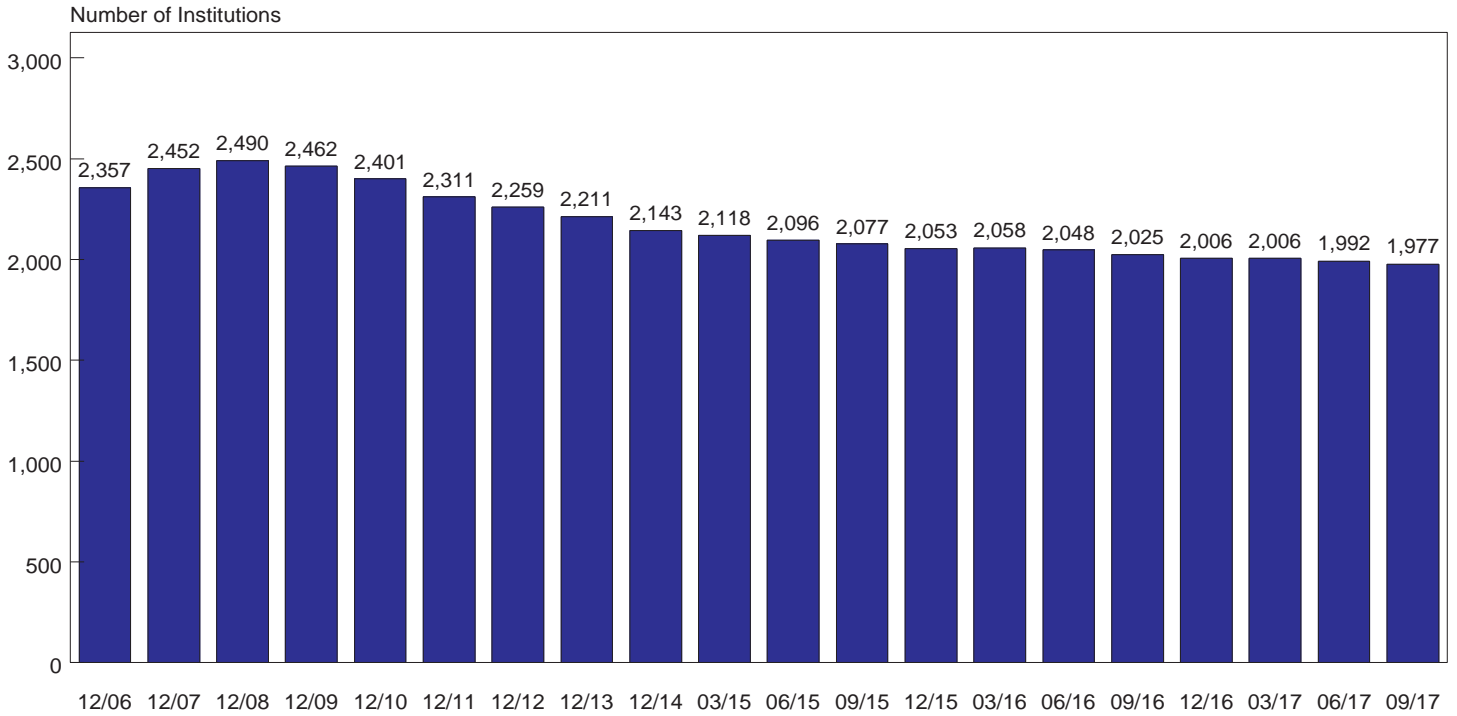
Quarterly Return on Equity (ROE), Annualized

2008 - 2017



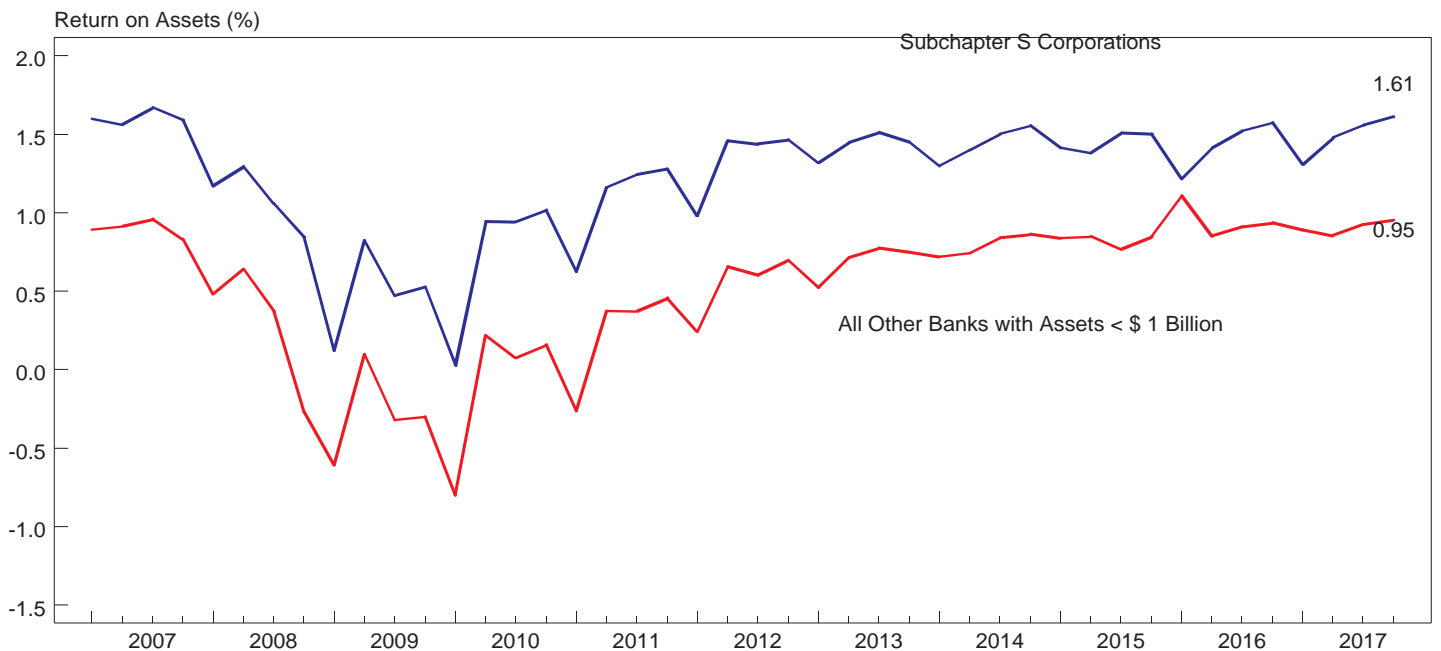
Number of Subchapter S Corporations

2006-2017



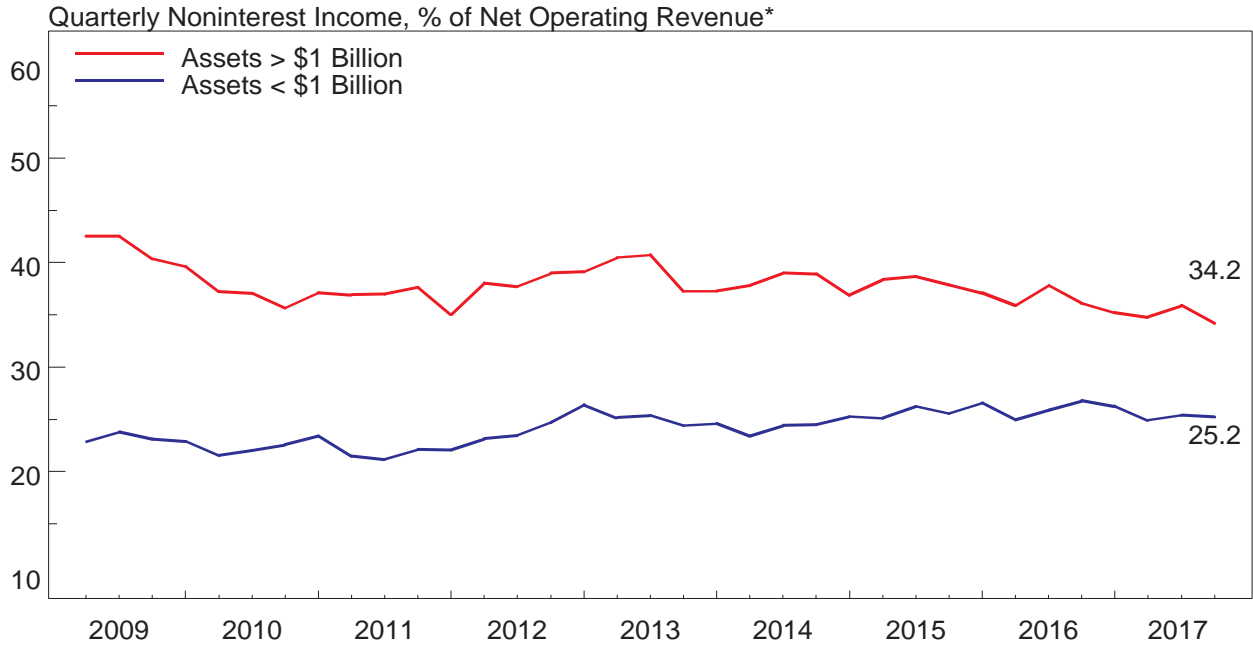
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2006-2017



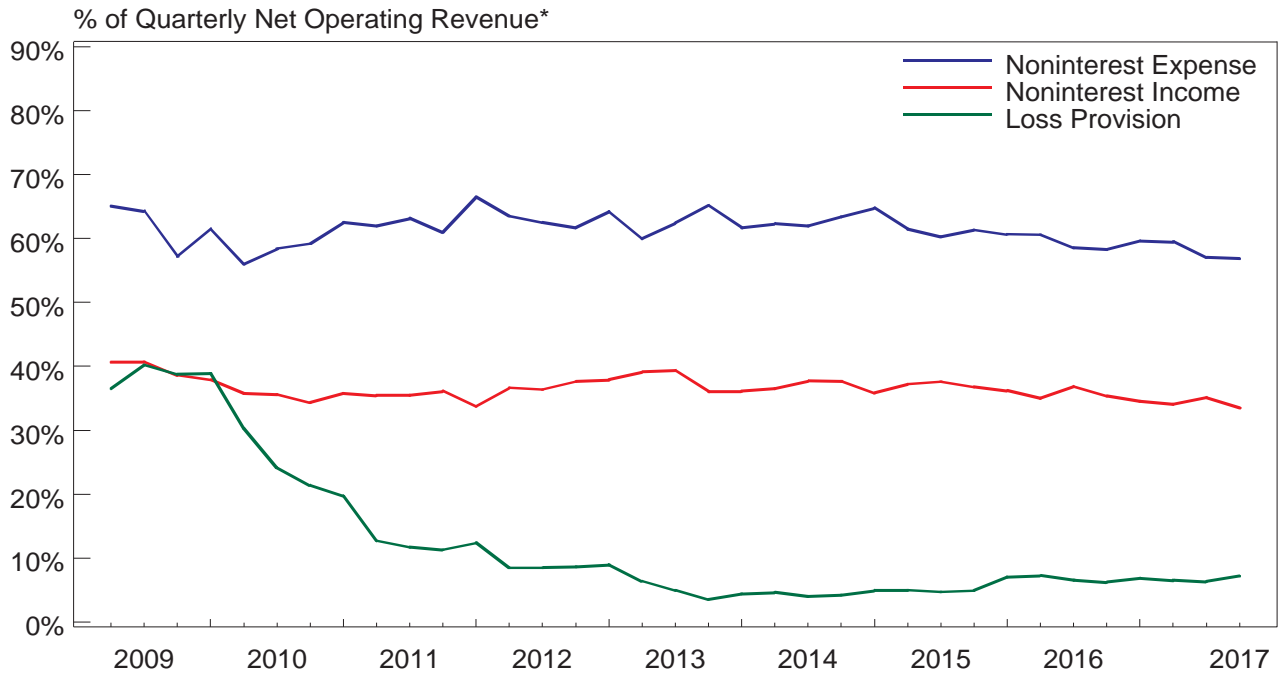
Noninterest Income as a Percentage of Net Operating Revenue*

2009 - 2017



Trends in FDIC-Insured Institutions' Income & Expenses

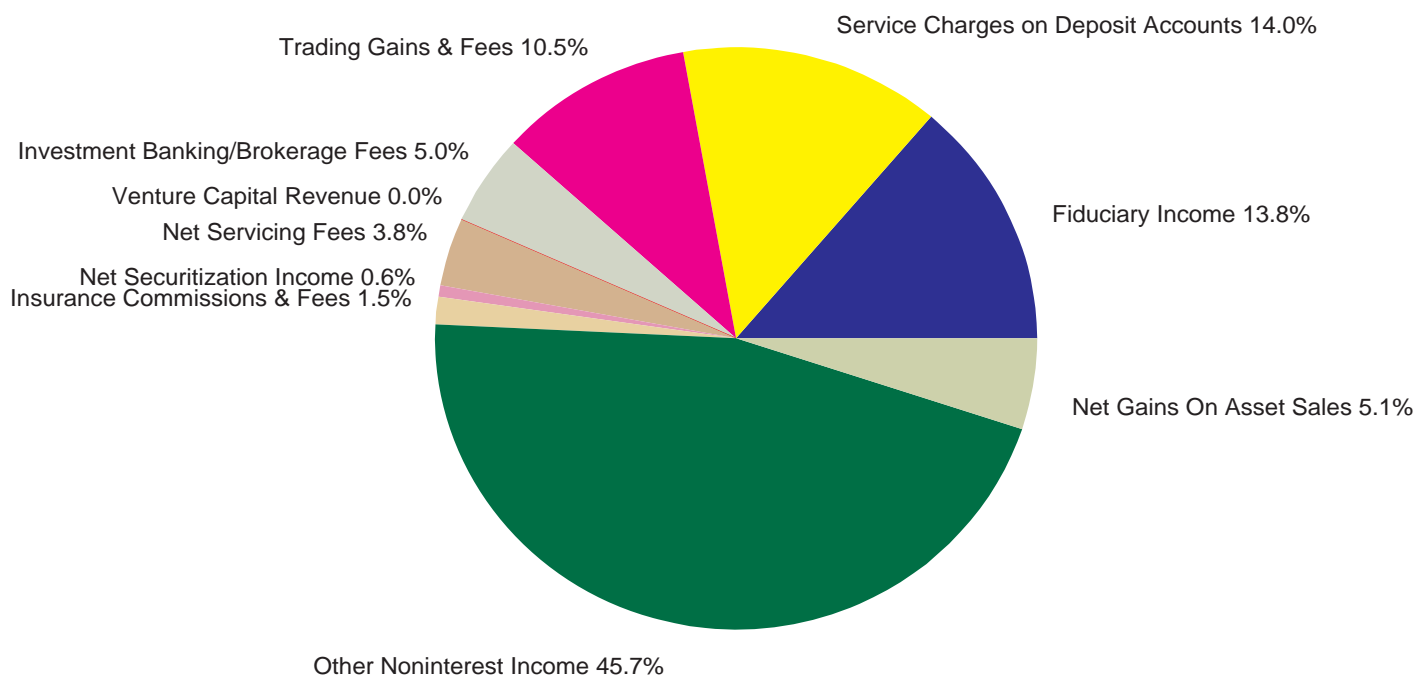
2009 - 2017



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

Composition of Noninterest Income

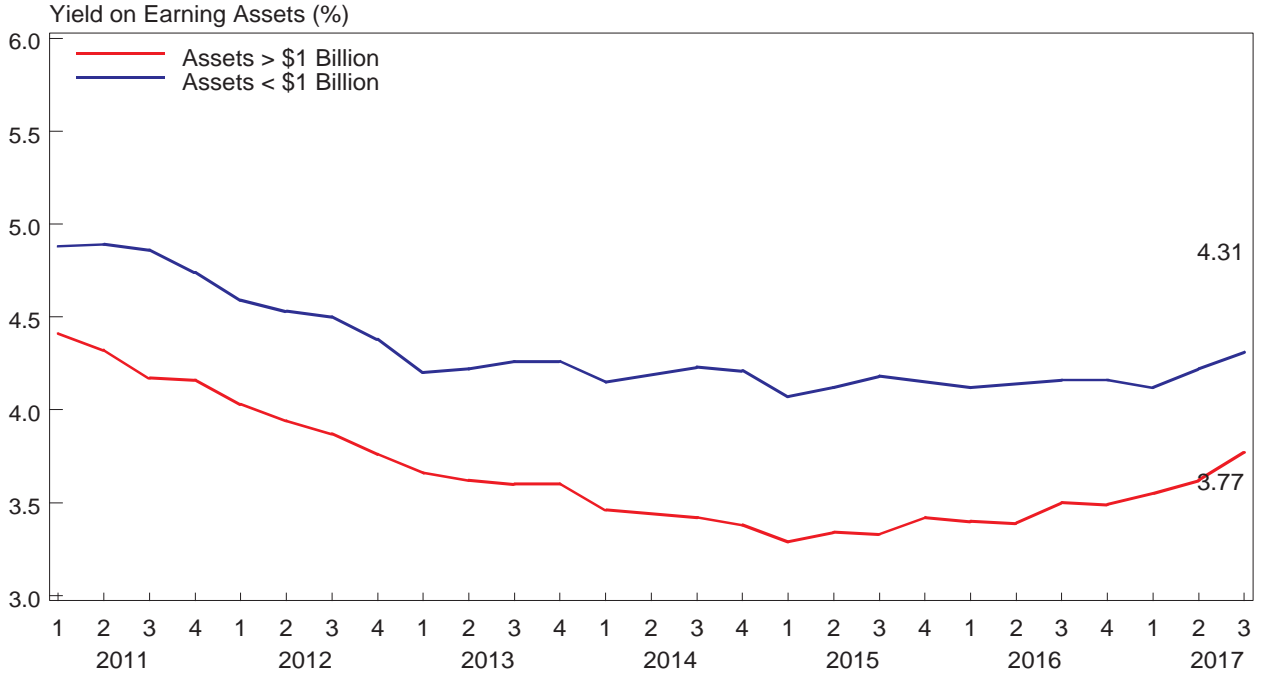
September 30, 2017 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$26,604	1,092	19.0%
Service Charges on Deposit Accounts	\$27,099	5,595	97.5%
Trading Gains & Fees	\$20,189	167	2.9%
Investment Banking/Brokerage Fees	\$9,669	1,586	27.6%
Venture Capital Revenue	\$4	36	0.6%
Net Servicing Fees	\$7,289	2,153	37.5%
Net Securitization Income	\$1,225	44	0.8%
Insurance Commissions & Fees	\$2,910	2,255	39.3%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$9,343	2,534	44.2%
Net Gains/Losses On OREO Sales	-\$30	2,989	52.1%
Net Gains/Losses On Sales Of Other Assets	\$460	1,903	33.2%
Other Noninterest Income	\$88,238	5,701	99.4%
Total Noninterest Income	\$193,005	5,727	99.8%

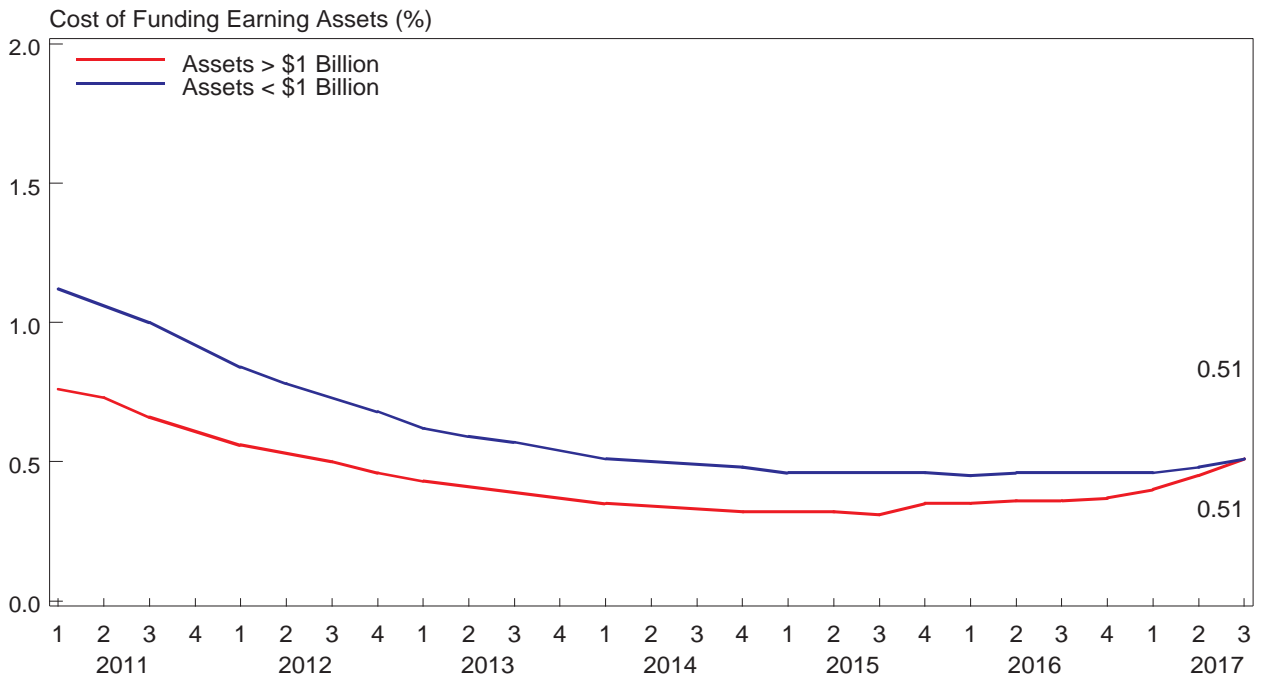
Quarterly Yield on Earning Assets

2011 - 2017

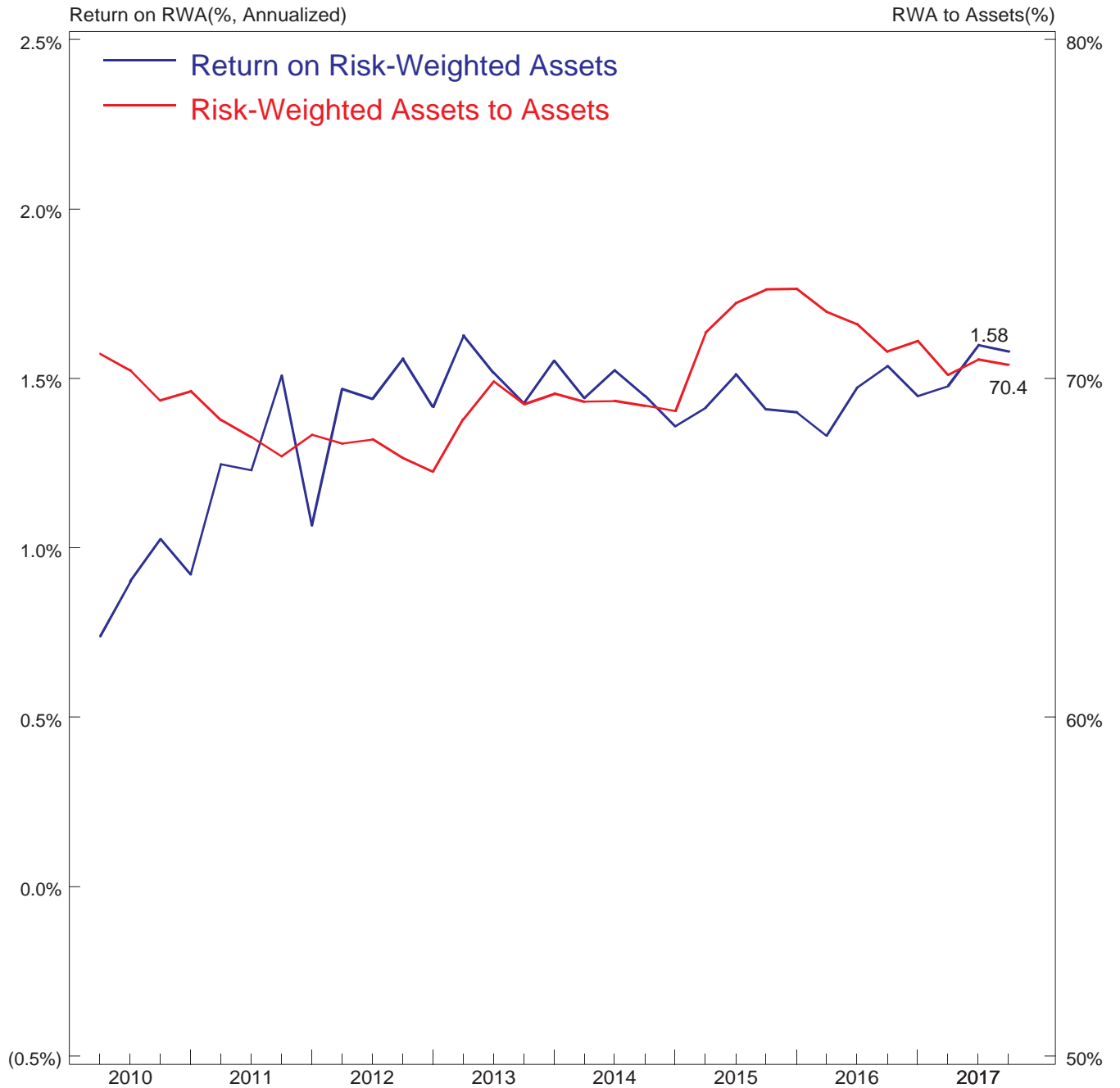


Quarterly Cost of Funding Earning Assets

2011 - 2017



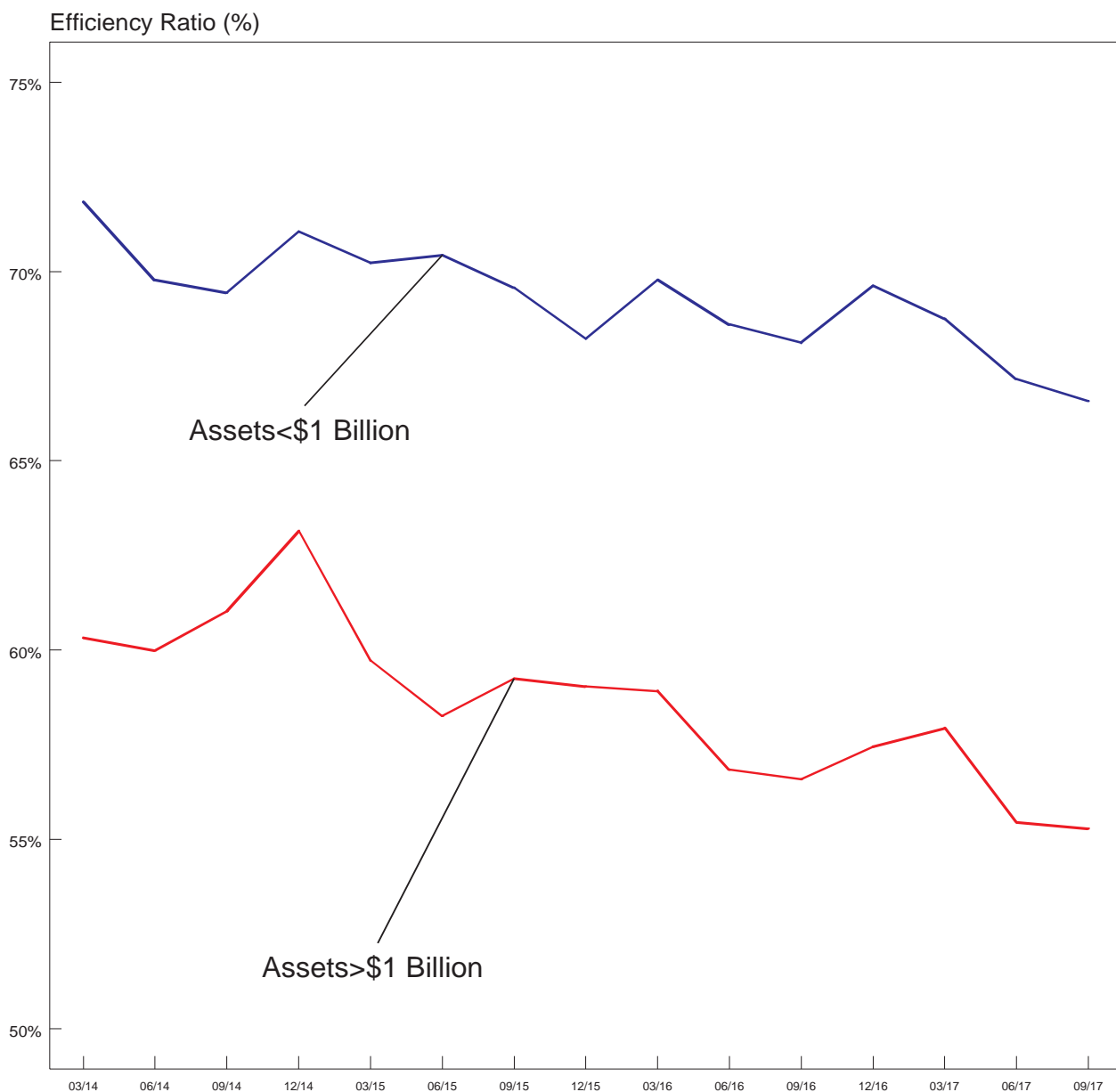
Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 2010 - 2017



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

Quarterly Efficiency Ratios*

2014 - 2017

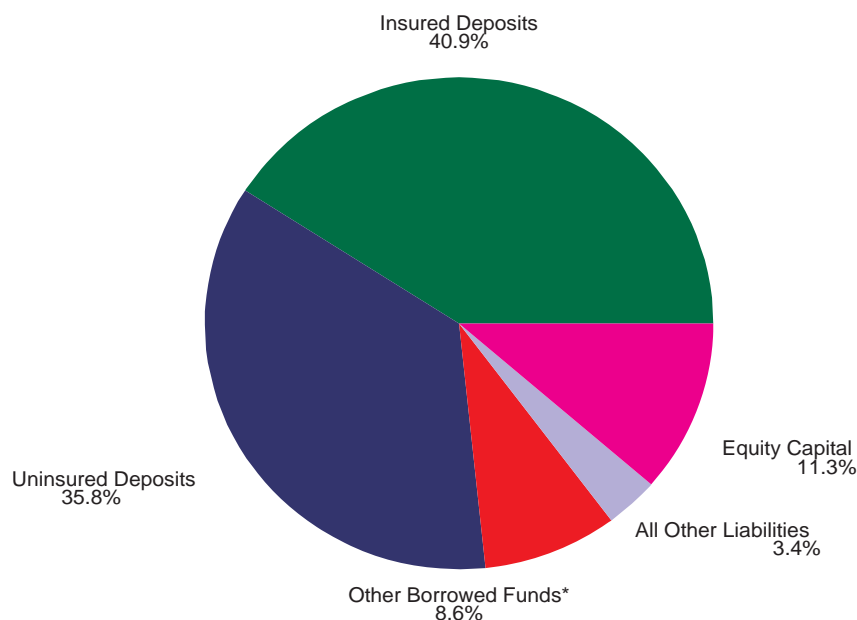


Assets <\$1 Billion	71.84	69.77	69.44	71.05	70.23	70.43	69.57	68.23	69.78	68.60	68.12	69.62	68.75	67.16	66.58
Assets >\$1 Billion	60.32	59.99	61.03	63.14	59.72	58.26	59.24	59.04	58.92	56.84	56.59	57.45	57.94	55.45	55.29
Total	61.36	60.87	61.78	63.87	60.64	59.31	60.14	59.83	59.83	57.79	57.51	58.43	58.77	56.34	56.15

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

Total Liabilities and Equity Capital

September 30, 2017

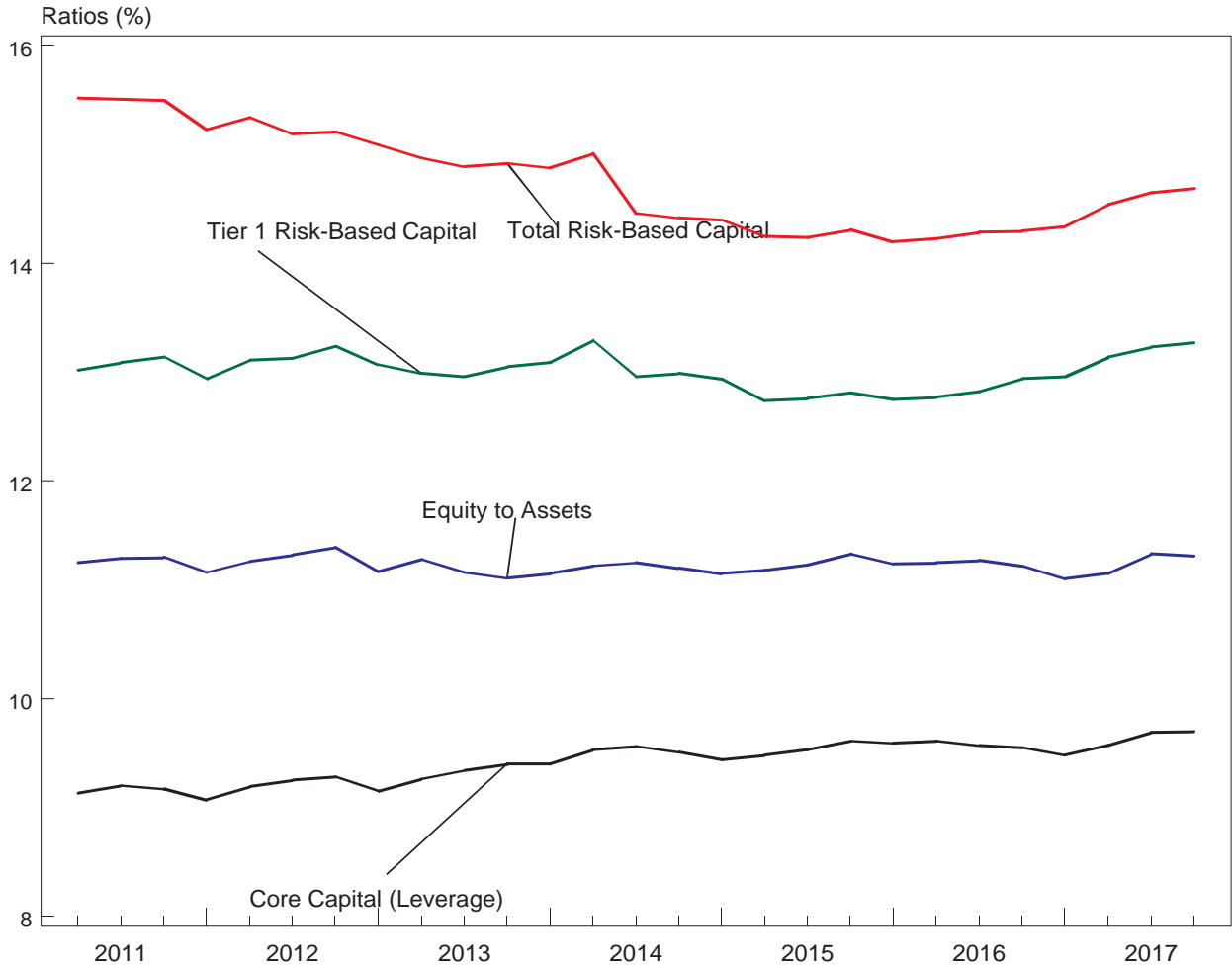


(\$ Billions)	9/30/16	9/30/17	% Change
Insured Deposits (estimated)	6,784	7,052	4.0
Uninsured Deposits	6,014	6,164	2.5
In Foreign Offices	1,338	1,299	-2.9
Other Borrowed Funds*	1,445	1,474	2.0
All Other Liabilities	636	593	-6.8
Subordinated Debt	87	75	-13.8
Bank Equity Capital	1,880	1,950	3.7
Total Liabilities and Equity Capital	16,767	17,238	2.8

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

Capital Ratios

2011 - 2017

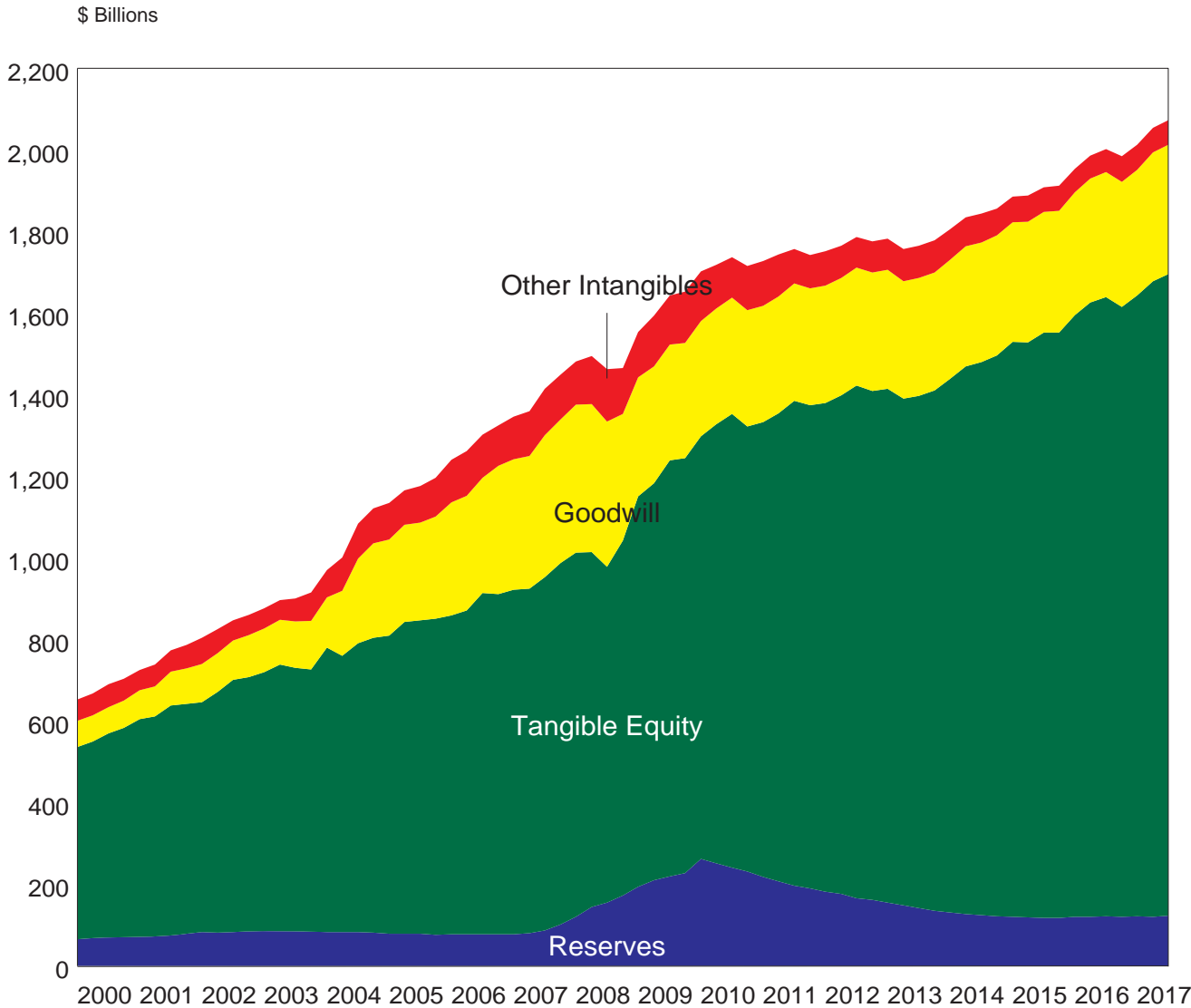


	12/11	12/12	12/13	12/14	12/15	12/16	9/17
Total Risk-Based Capital	15.23	15.09	14.88	14.40	14.20	14.34	14.69
Tier 1 Risk-Based Capital	12.94	13.07	13.09	12.94	12.75	12.96	13.27
Equity to Assets	11.16	11.17	11.15	11.15	11.24	11.10	11.31
Core Capital (Leverage)	9.07	9.15	9.40	9.44	9.59	9.48	9.70

Equity Capital and Reserves

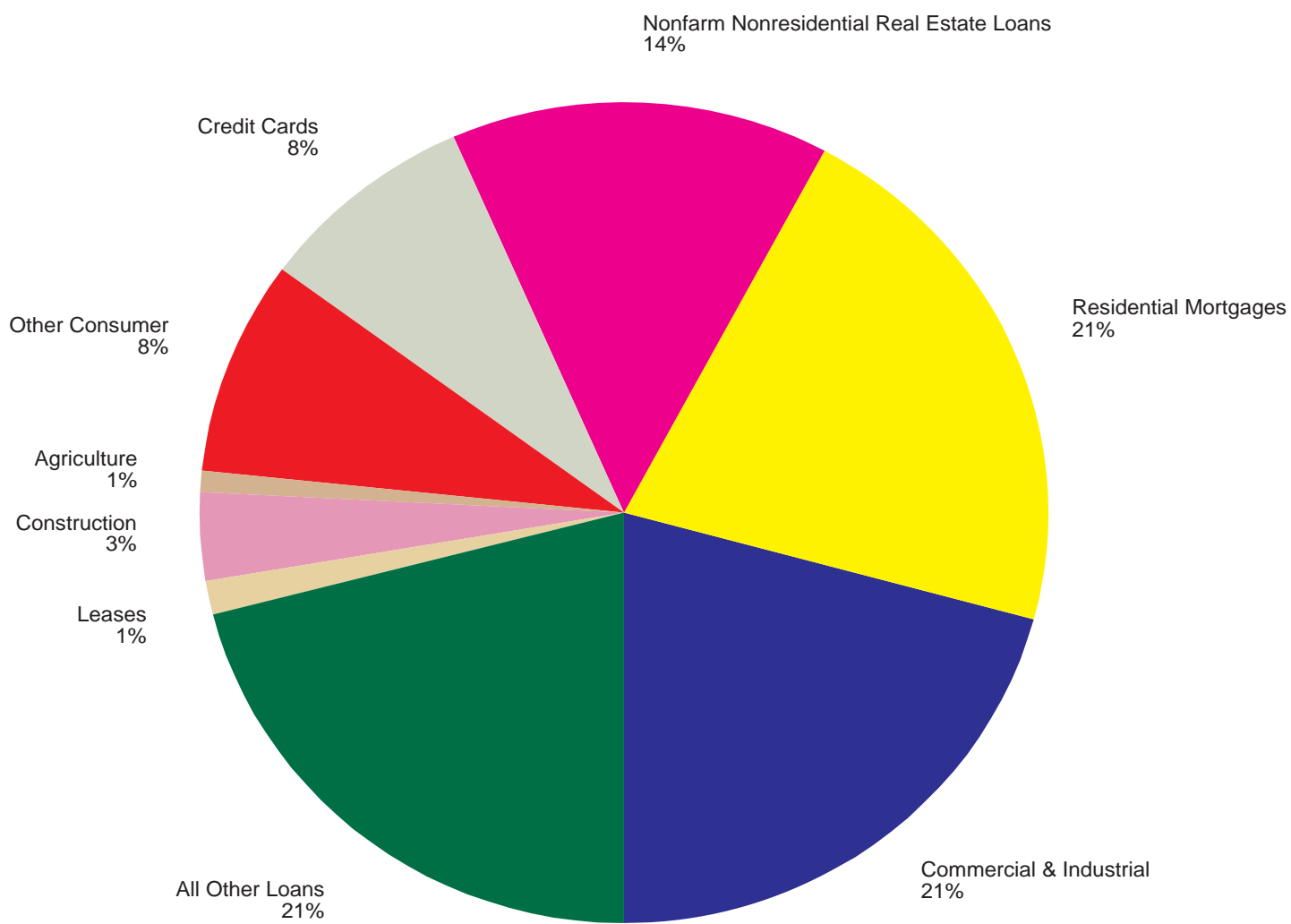
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2017



Loan Portfolio Composition

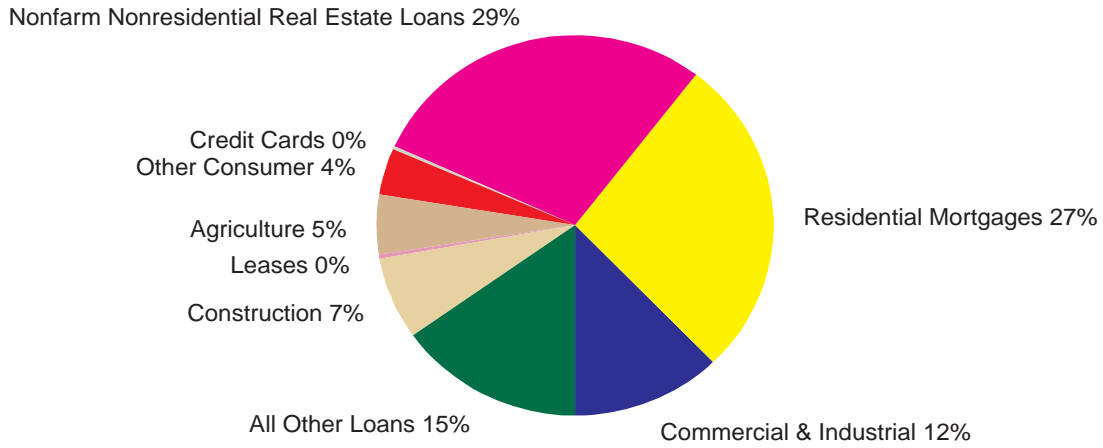
September 30, 2017



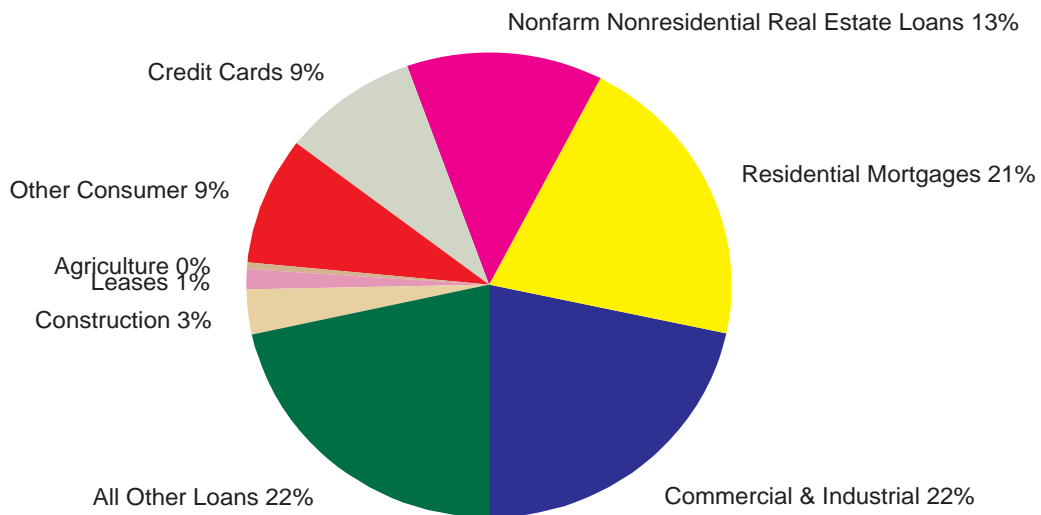
Loan Portfolio Composition by Asset Size

September 30, 2017

Assets < \$1 Billion

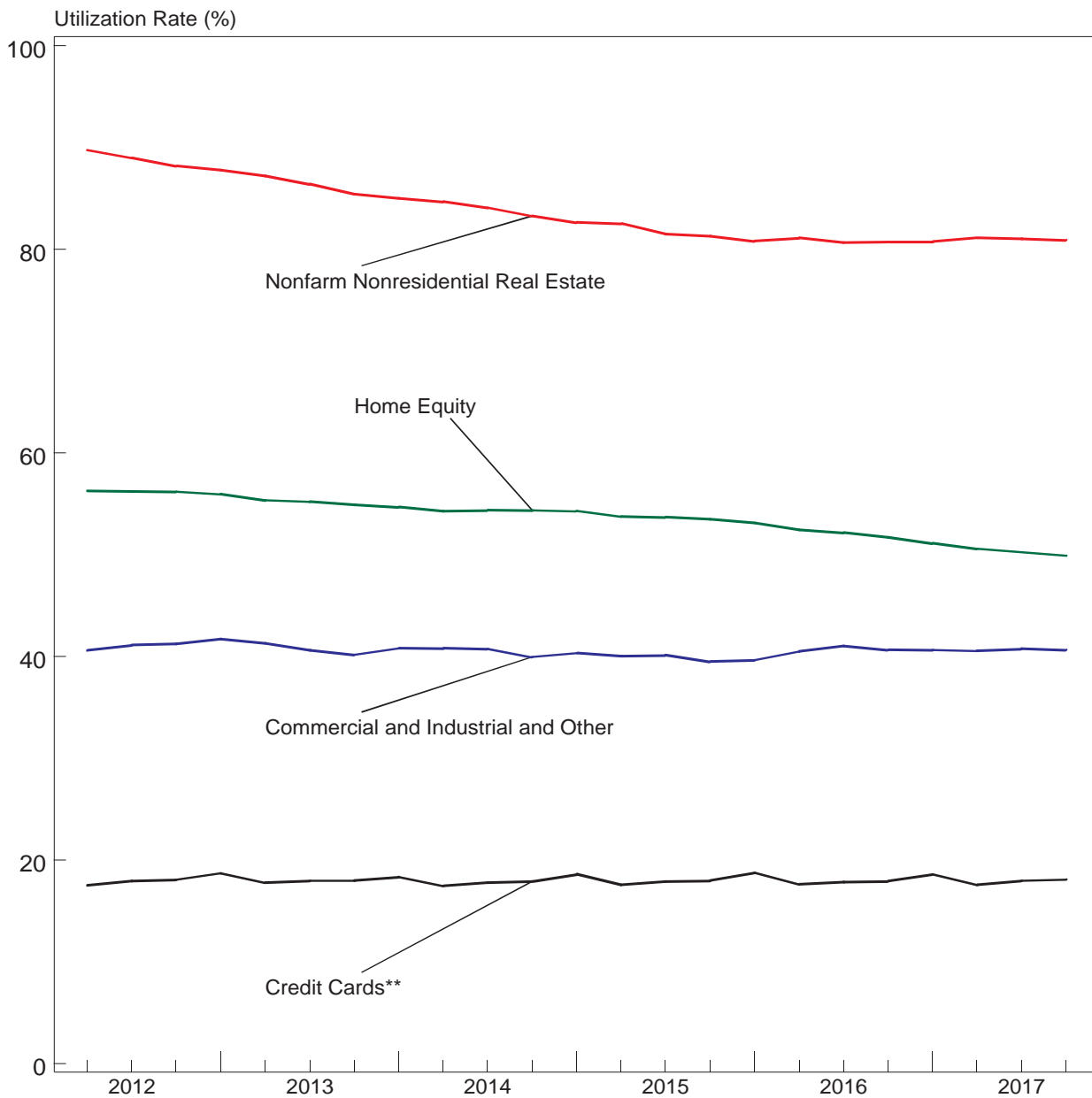


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2012-2017

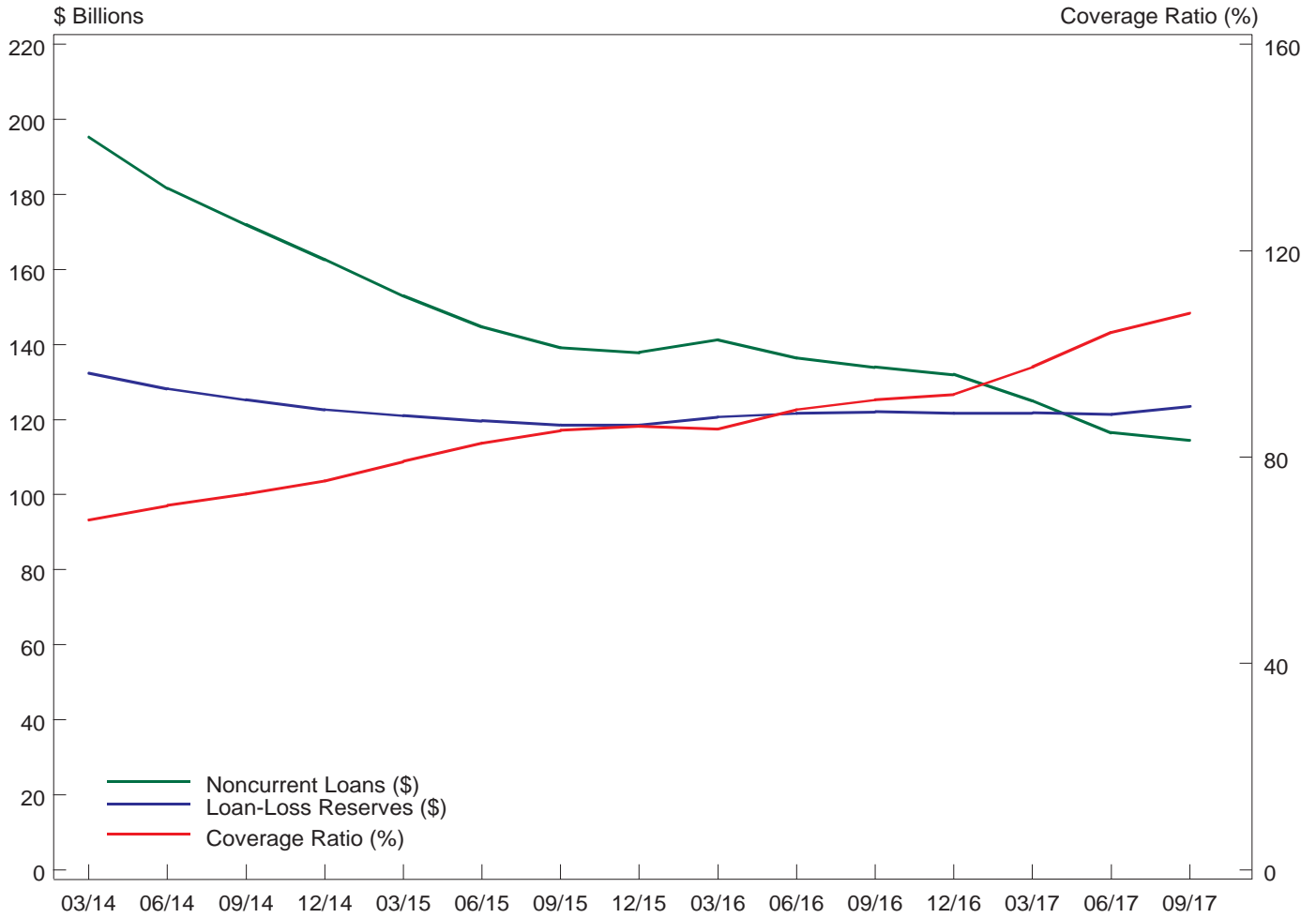


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2014-2017



Noncurrent Loans (\$ Billions)

195.2 181.6 171.9 162.7 153.0 144.7 139.2 137.9 141.2 136.4 134.0 132.0 125.0 116.5 114.4

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

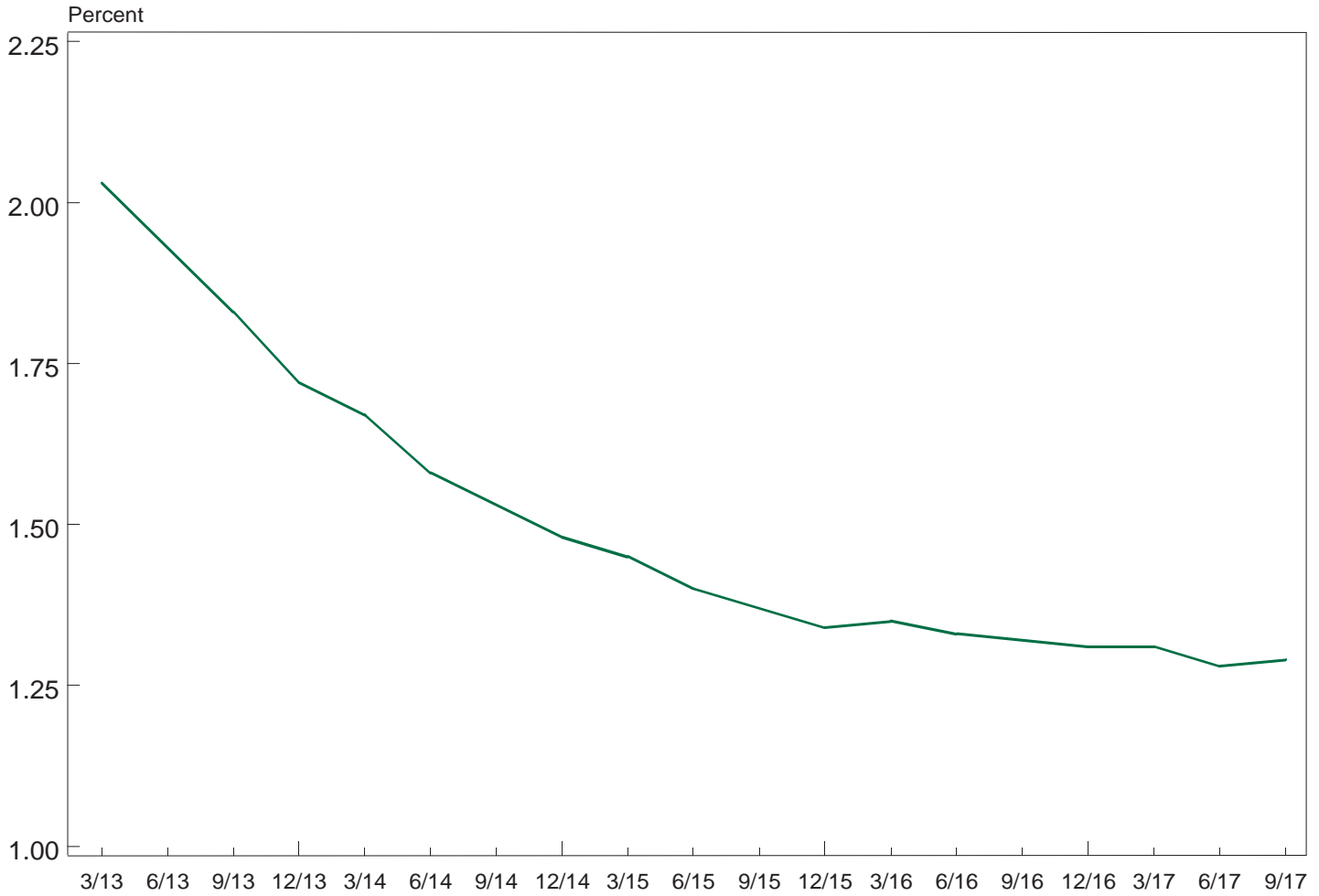
Coverage Ratio (%)

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

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2013 - 2017

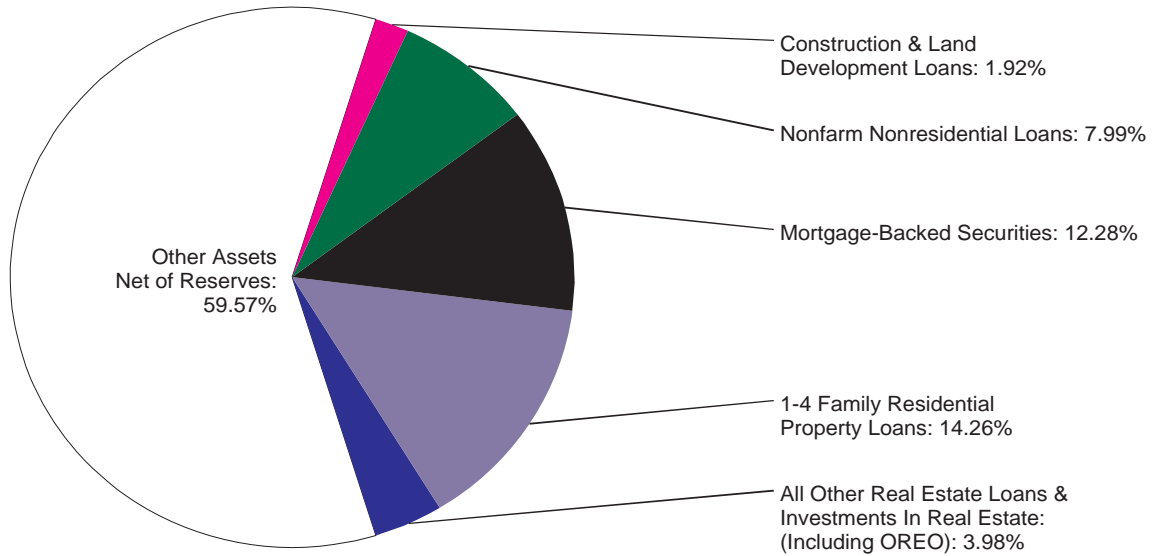


Loss Allowance to Loans and Leases

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

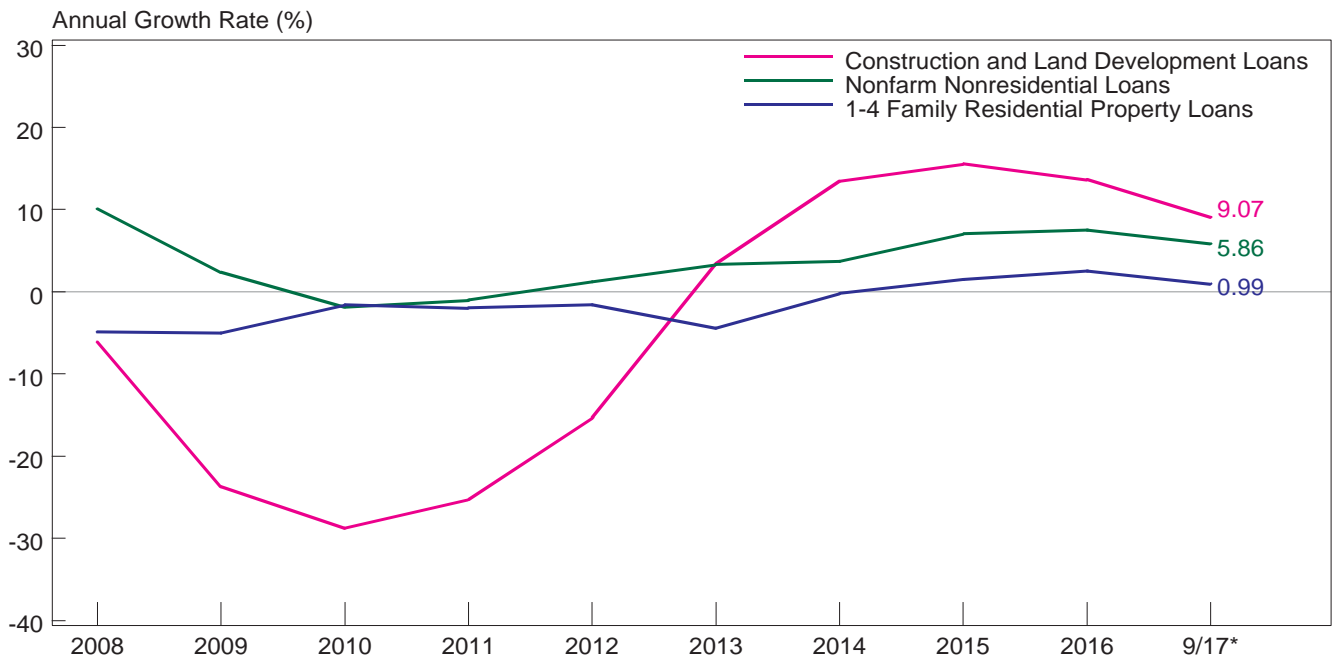
Real Estate Assets as a Percent of Total Assets

September 30, 2017



Real Estate Loan Growth Rates*

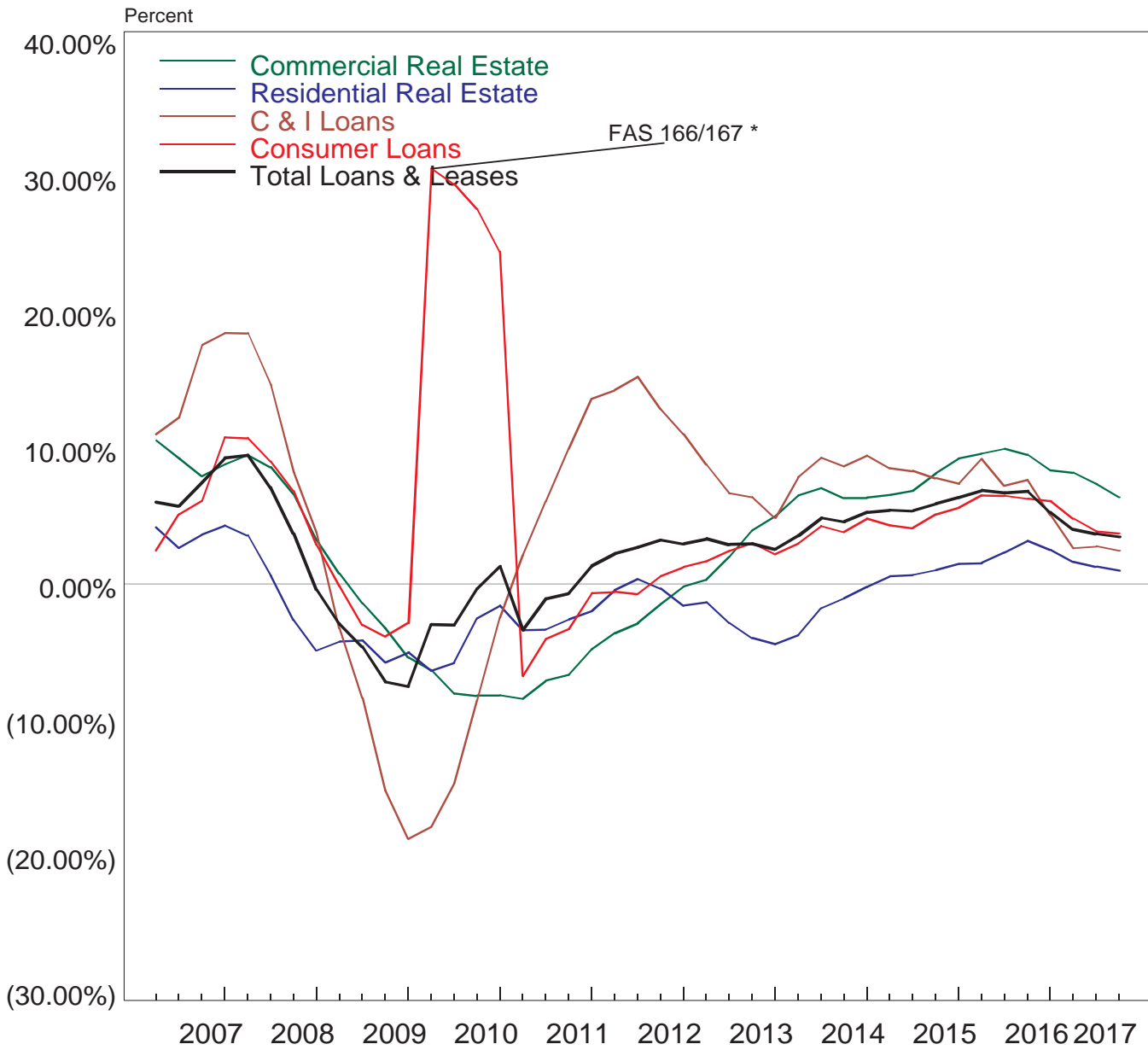
2008-2017



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

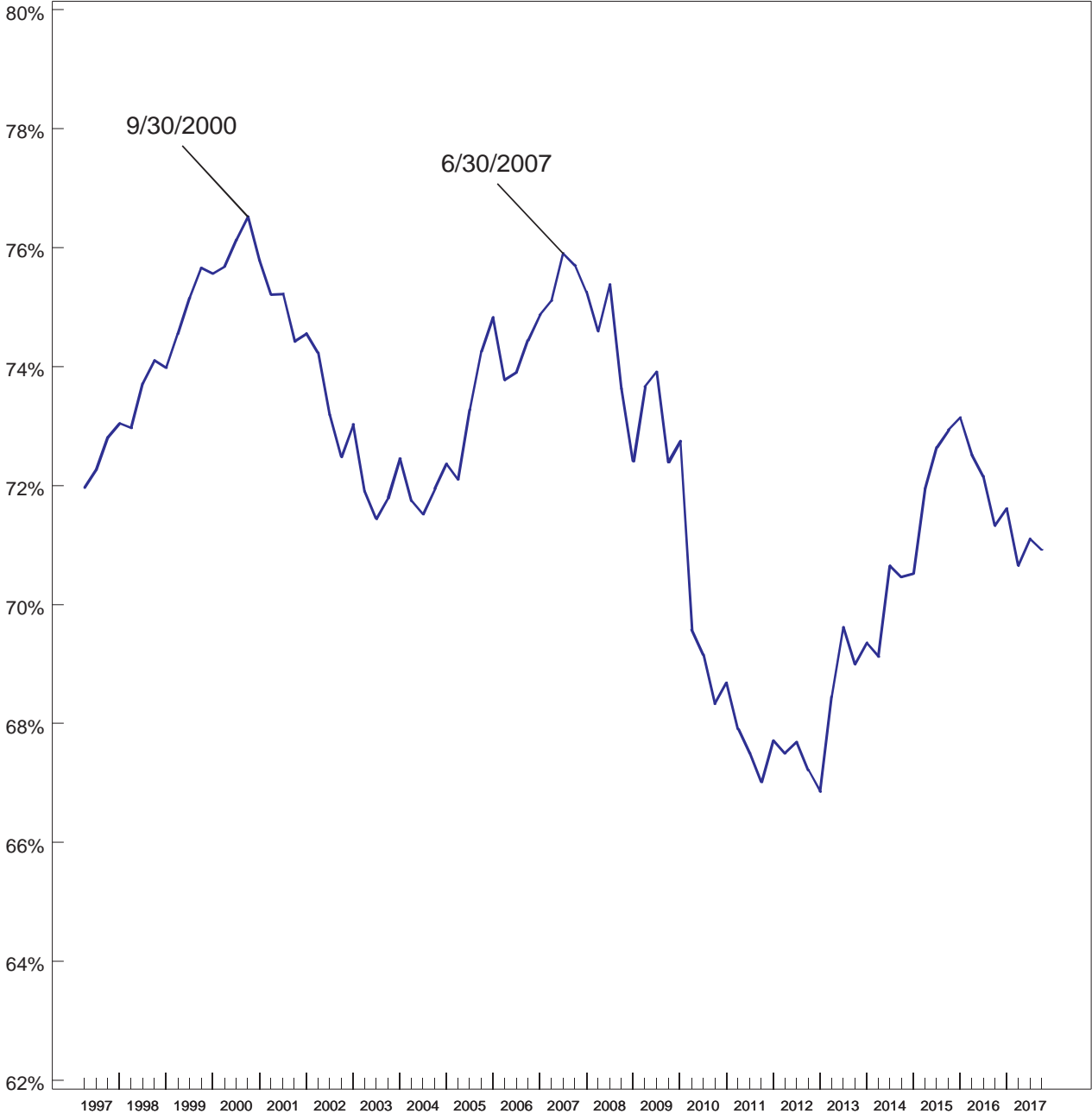
Twelve-Month Loan Growth Rates

2007 - 2017



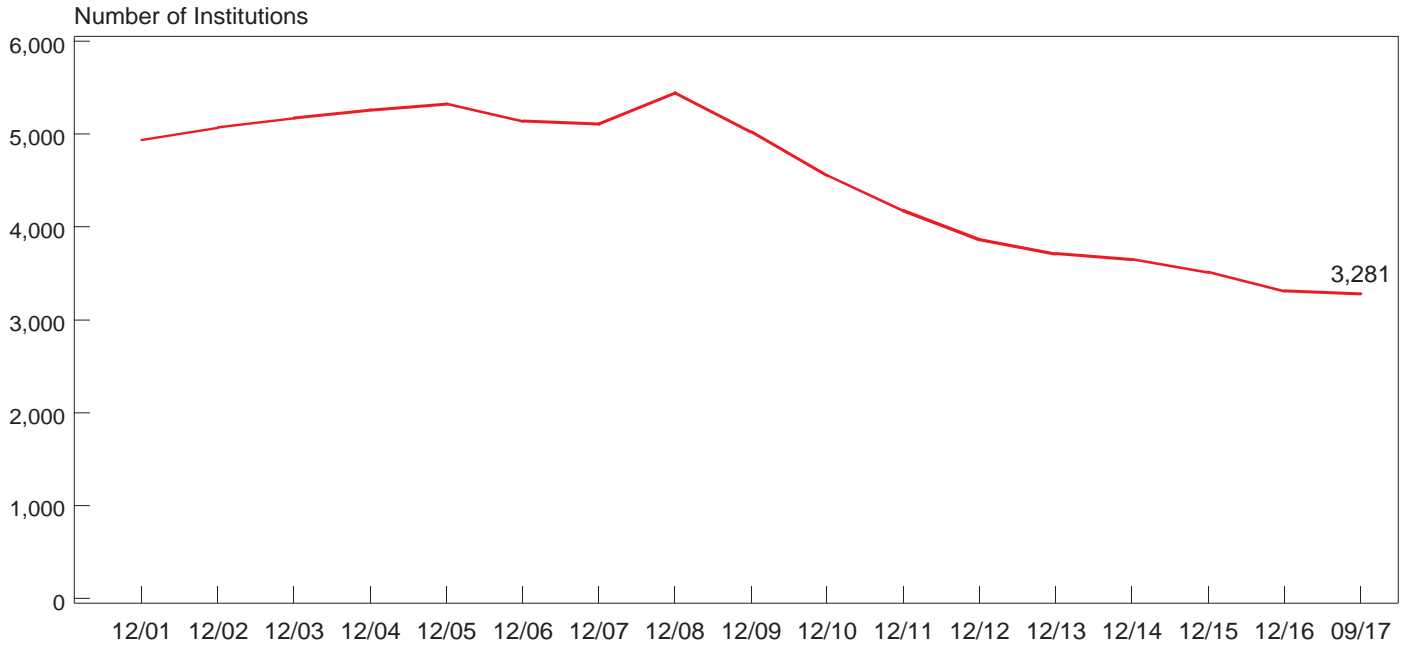
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

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



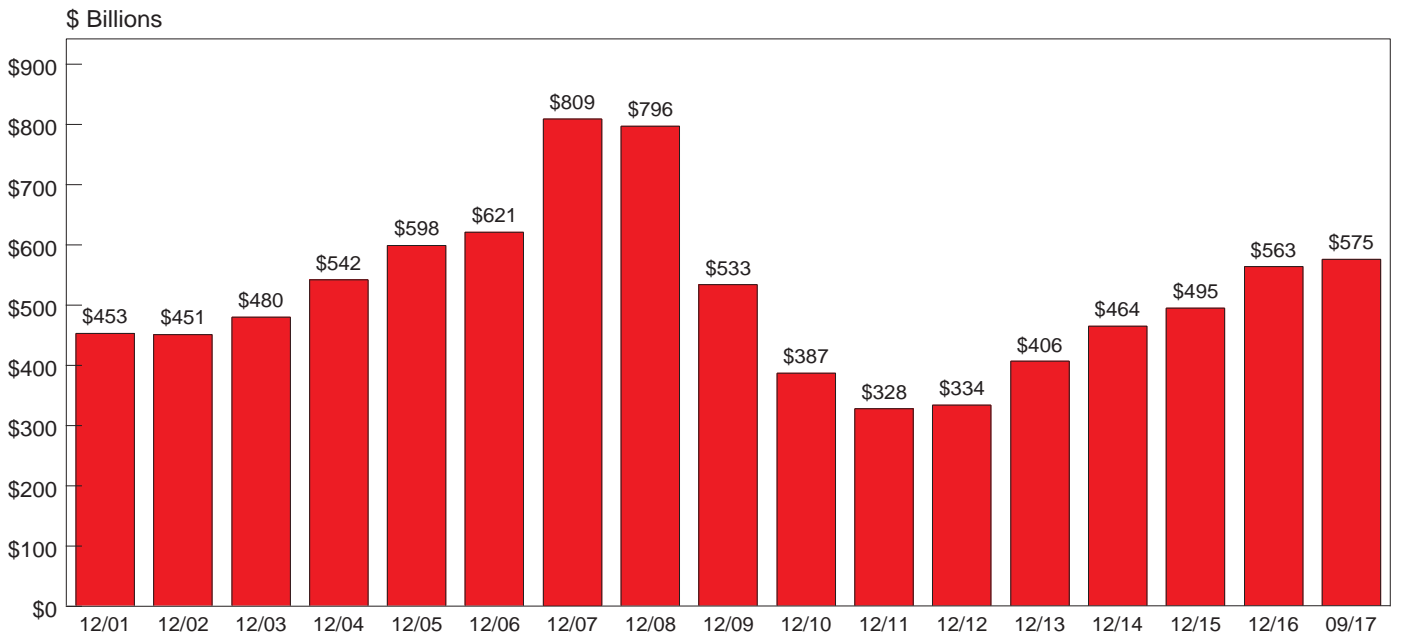
Number of Institutions with FHLB Advances

2001 - 2017

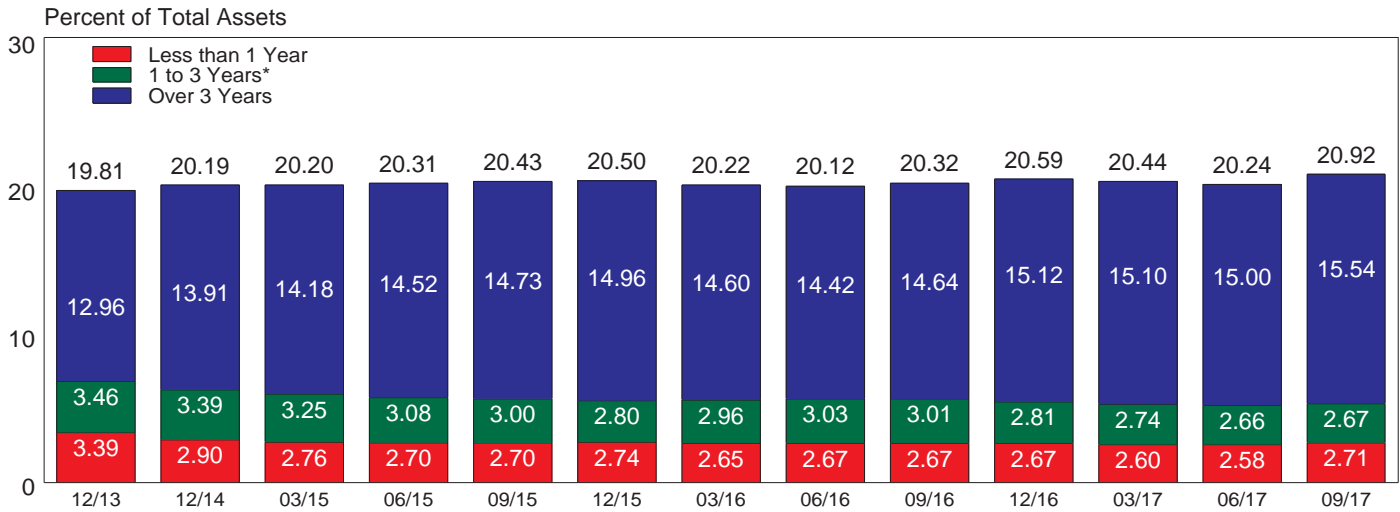


Amount of FHLB Advances Outstanding

2001 - 2017

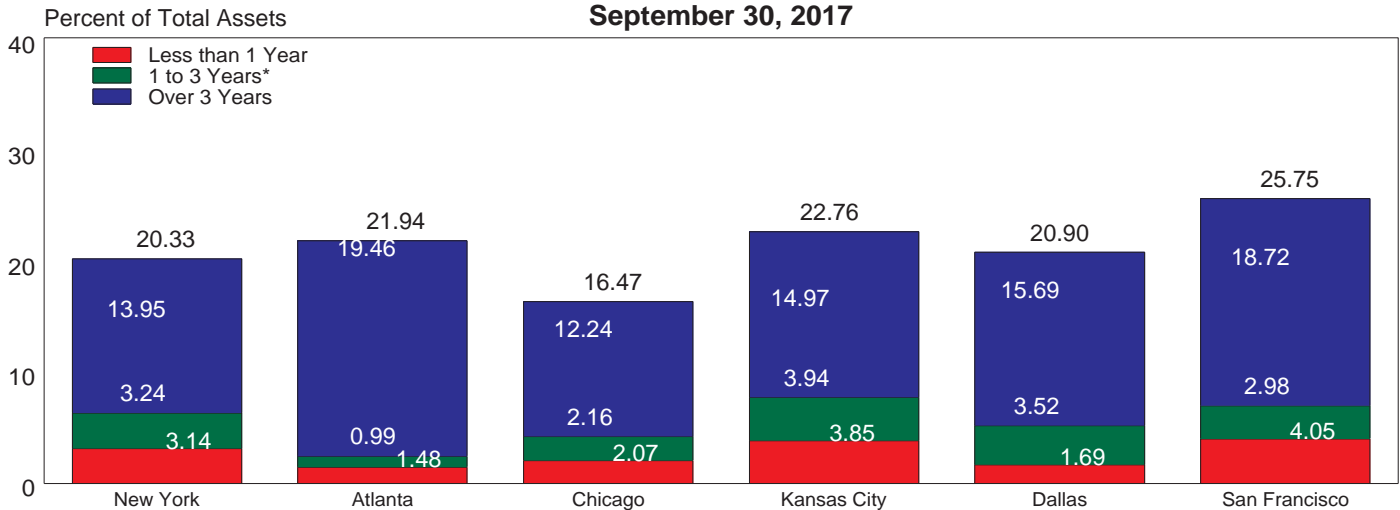


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

September 30, 2017



Total Securities (Debt and Equity)

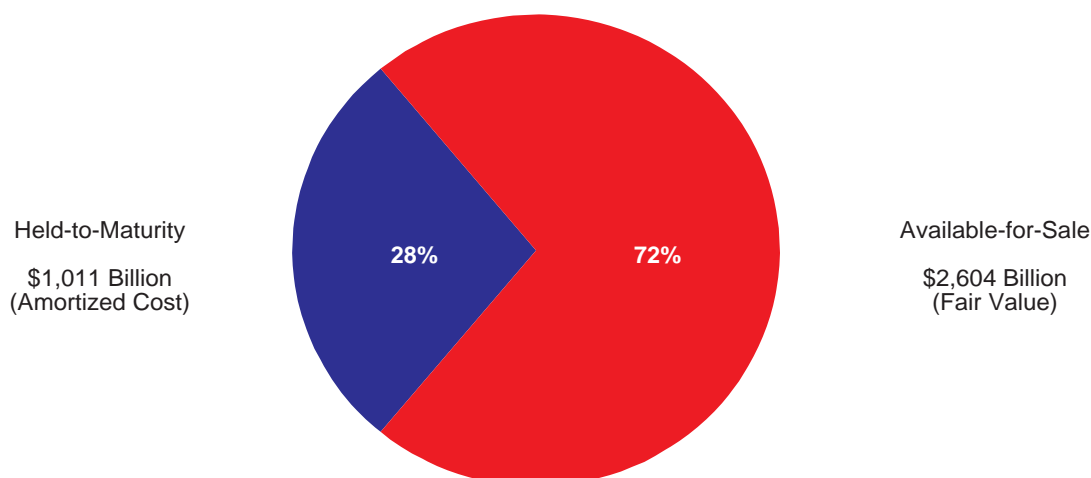
(\$ Billions)

	9/15	12/15	3/16	6/16	9/16	12/16	3/17	6/17	9/17
U.S. Government Obligations:									
U.S. Treasury	410	423	420	434	471	520	514	464	471
U.S. Agencies	33	34	37	36	37	38	38	39	38
Government Sponsored Enterprises	169	160	152	142	127	124	125	124	121
Mortgage Pass-through Securities	1,074	1,126	1,138	1,170	1,227	1,266	1,292	1,330	1,371
Collateralized Mortgage Obligations	529	517	515	503	495	476	475	472	469
State, County, Municipal Obligations	335	341	344	353	358	360	364	369	368
Asset Backed Securities	141	135	132	131	129	124	123	118	116
Other Debt Securities	602	608	635	640	654	643	642	645	650
Equity Securities	11	11	12	12	10	10	10	8	9
Total Securities	\$3,304	\$3,354	\$3,385	\$3,421	\$3,508	\$3,560	\$3,584	\$3,569	\$3,615

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

Total Securities*

September 30, 2017



Total Securities*

September 30, 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	\$91,895	100.3	\$379,574	99.7	\$471,469	99.8
U.S. Government Agencies	7,607	100.1	30,732	100.0	38,340	100.0
Government Sponsored Enterprises	19,760	99.1	101,515	99.8	121,275	99.7
Mortgage Pass-through Securities	495,776	99.8	875,660	99.9	1,371,436	99.8
Collateralized Mortgage Obligations	121,648	99.8	347,060	100.1	468,708	100.0
State, County, Municipal Obligations	86,491	102.0	281,521	101.4	368,012	101.6
Asset Backed Securities	26,078	100.5	90,022	100.4	116,100	100.5
Other Debt Securities	161,734	100.2	488,673	100.7	650,407	101.7
Equity Securities	**	**	8,949	111.3	8,949	111.3
Total Securities	\$1,010,989	100.1	\$2,603,706	100.2	\$3,614,696	100.2
Memoranda***						
Structured Notes	15,165		15,083			99.5

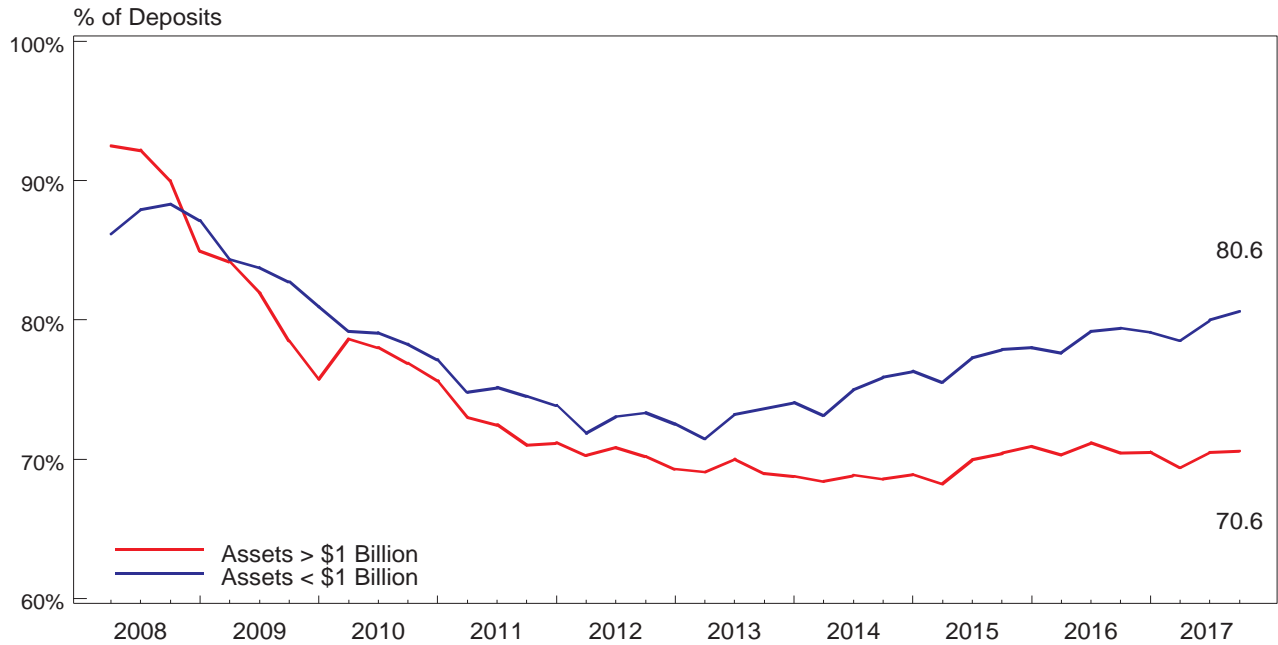
* Excludes trading account assets.

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

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

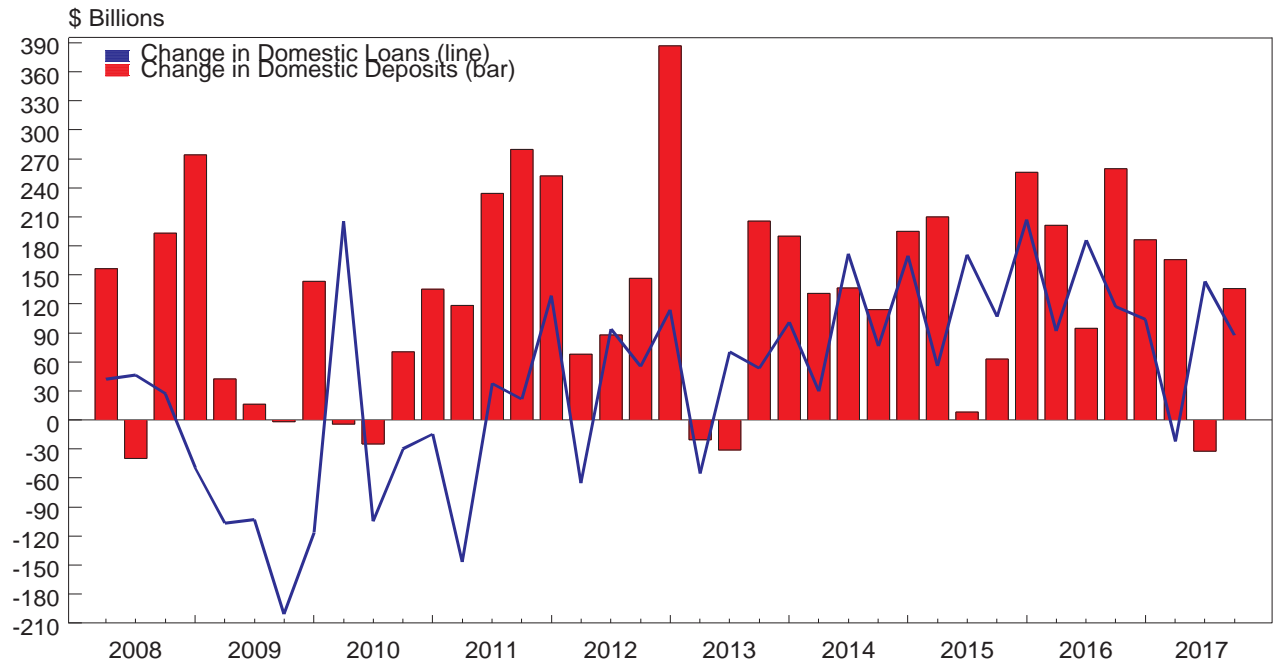
Net Loans and Leases to Deposits (Domestic and Foreign)

2008 - 2017



Quarterly Change in Domestic Loans vs Domestic Deposits

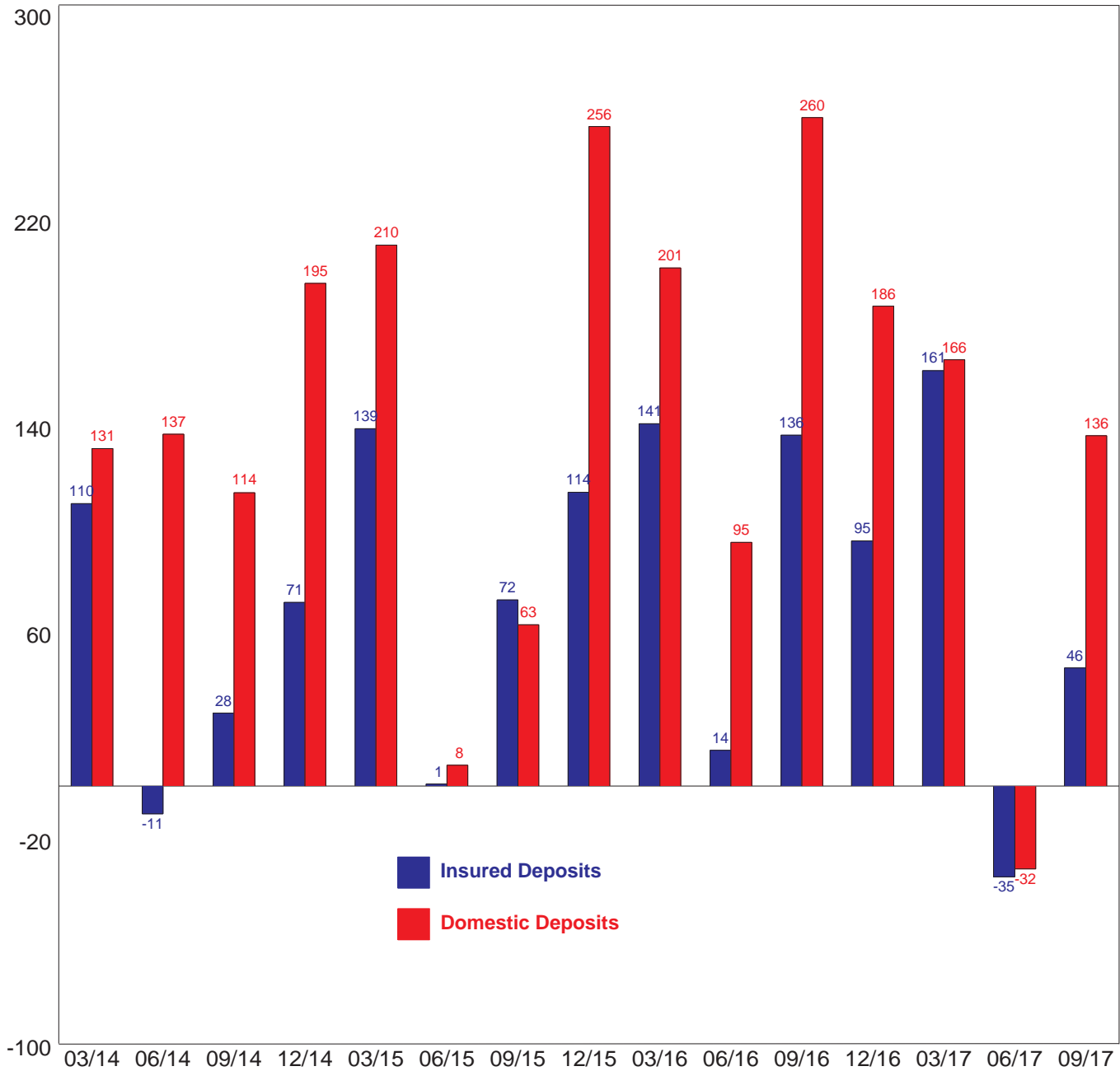
2008 - 2017



Quarterly Change In Domestic Deposits

2014 - 2017

\$ Billions



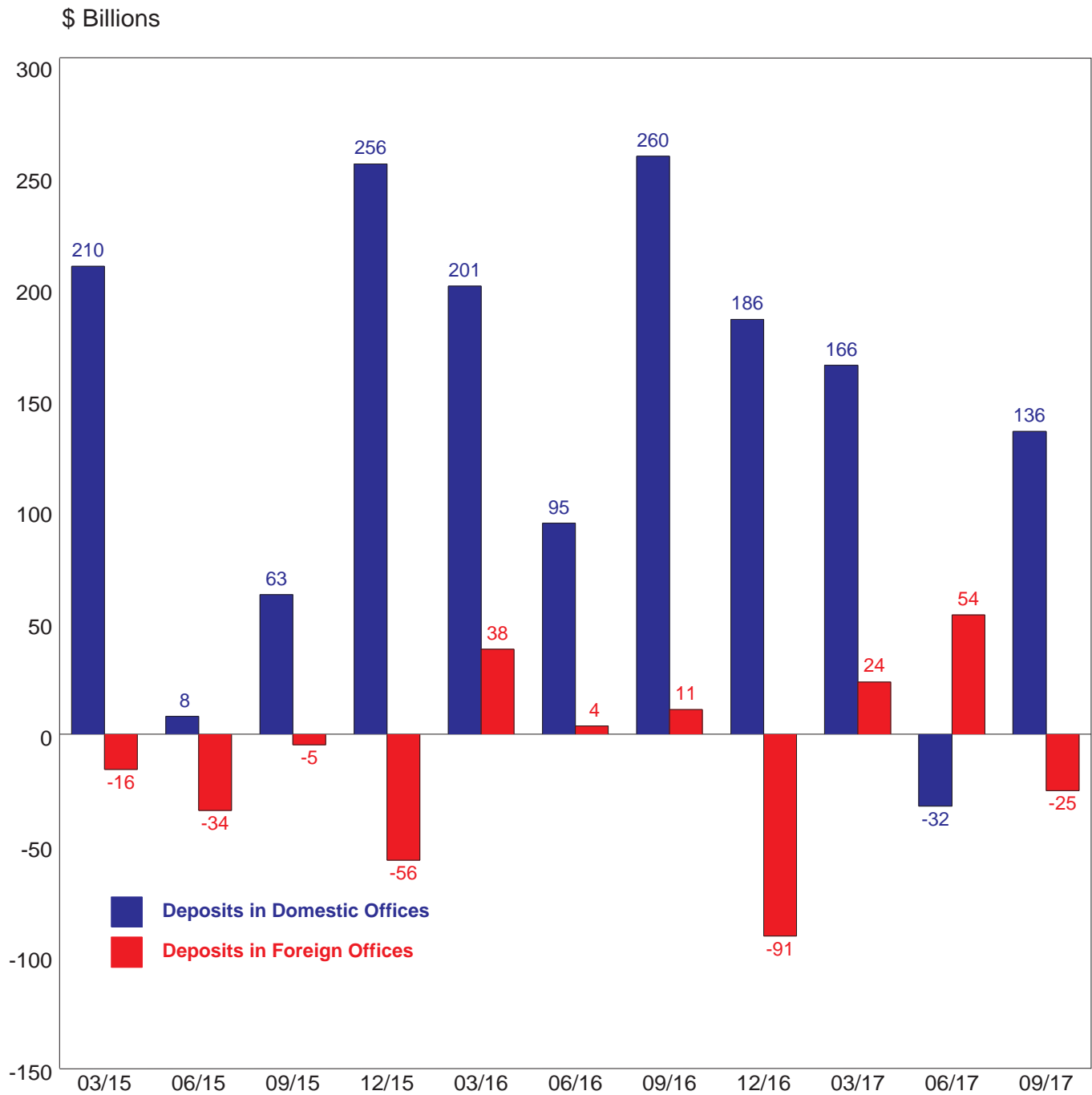
Twelve-Month Growth Rates of Domestic Deposits

2012 - 2017



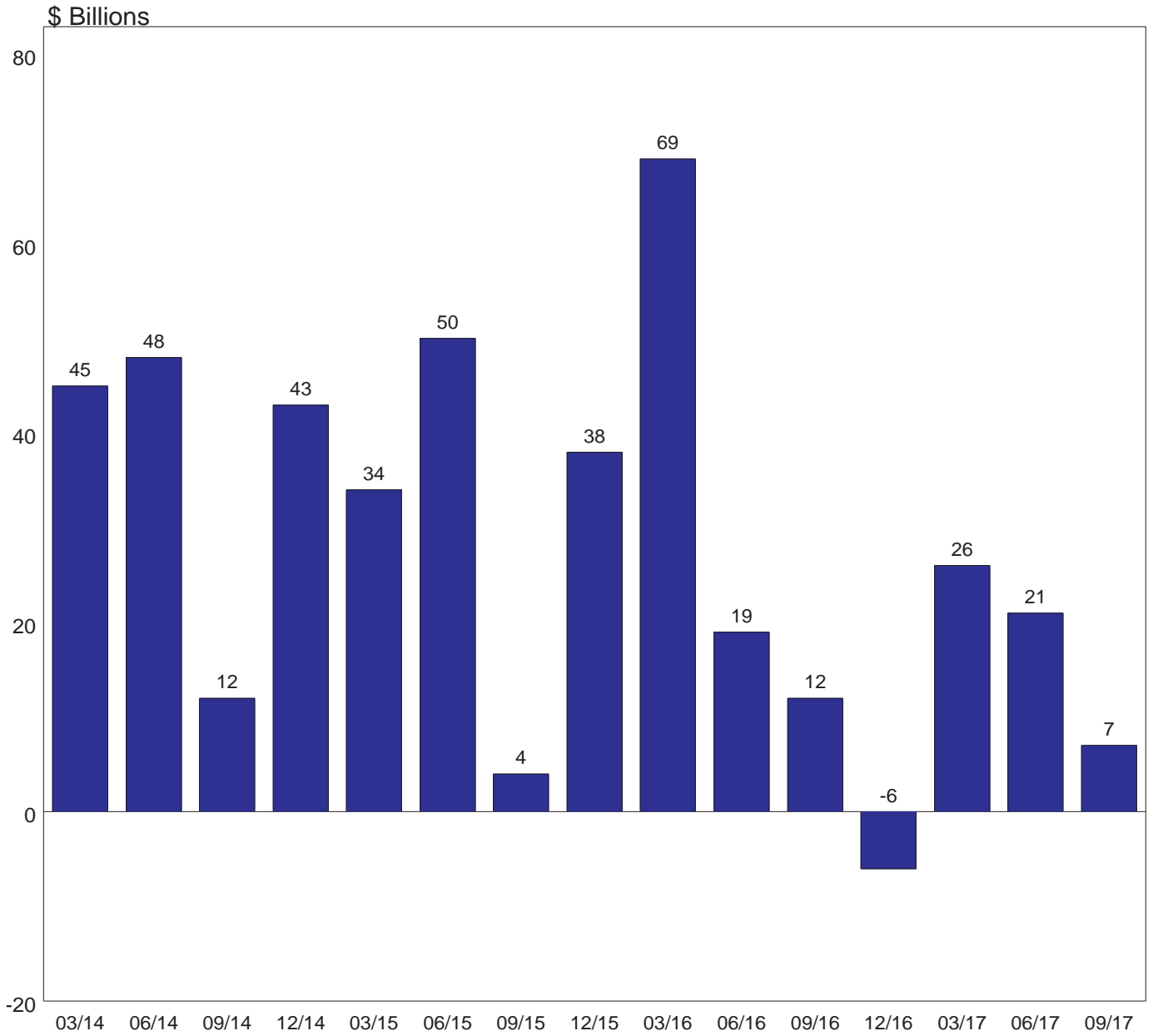
Quarterly Change In Domestic and Foreign Deposits

2015 - 2017



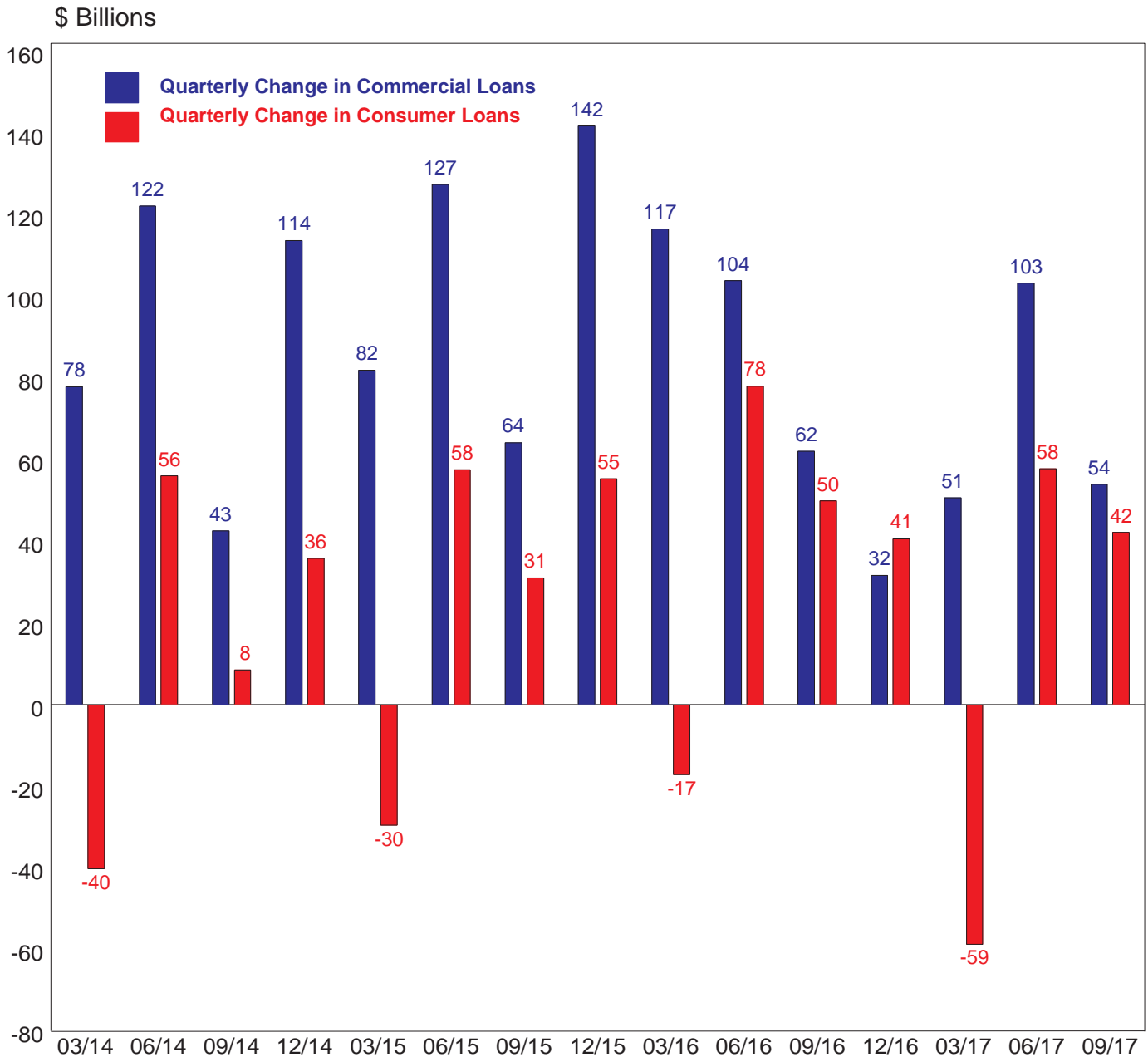
Quarterly Change in C&I Loans

2014-2017



Quarterly Change in Commercial and Consumer Loans

2014 - 2017



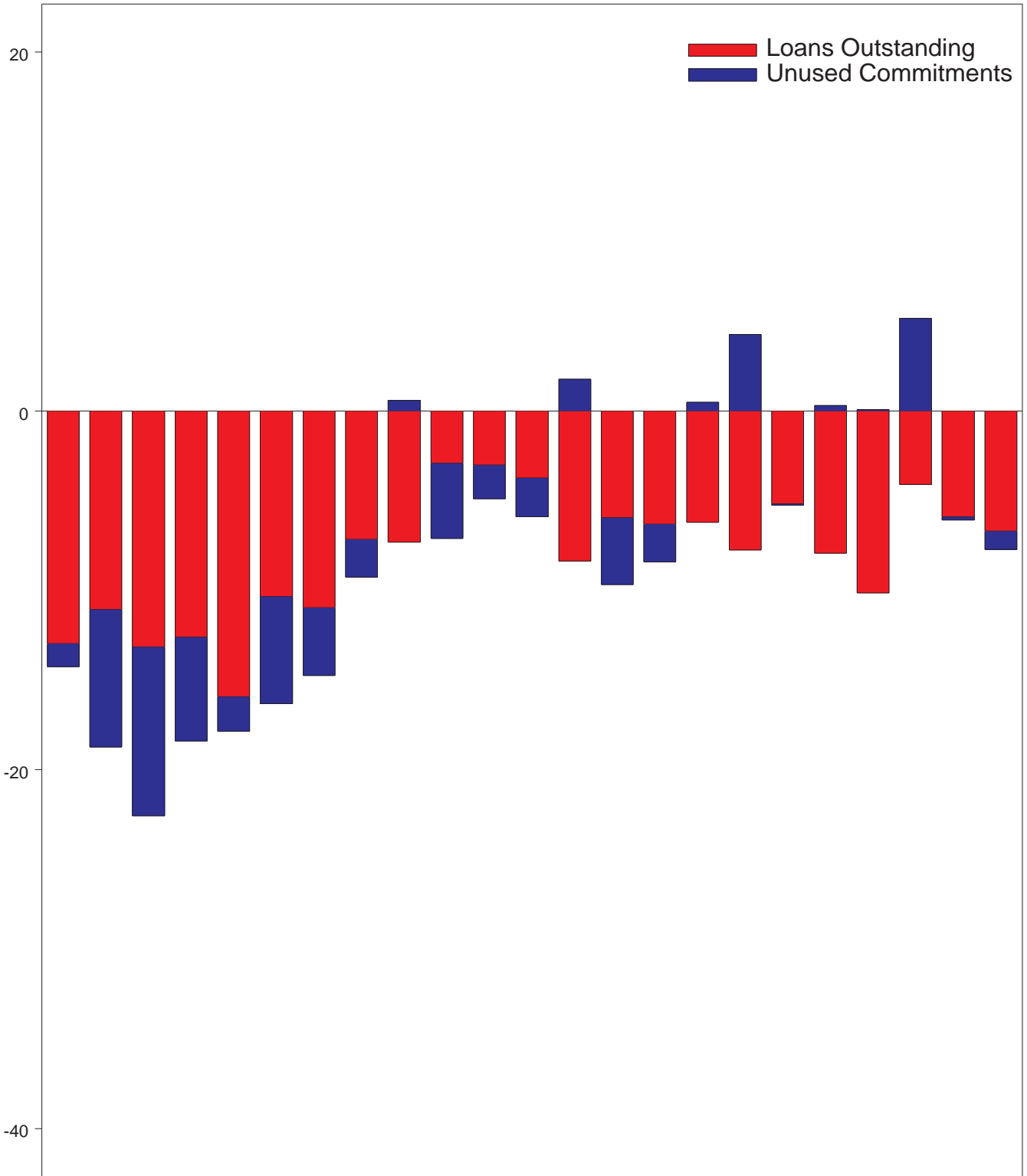
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

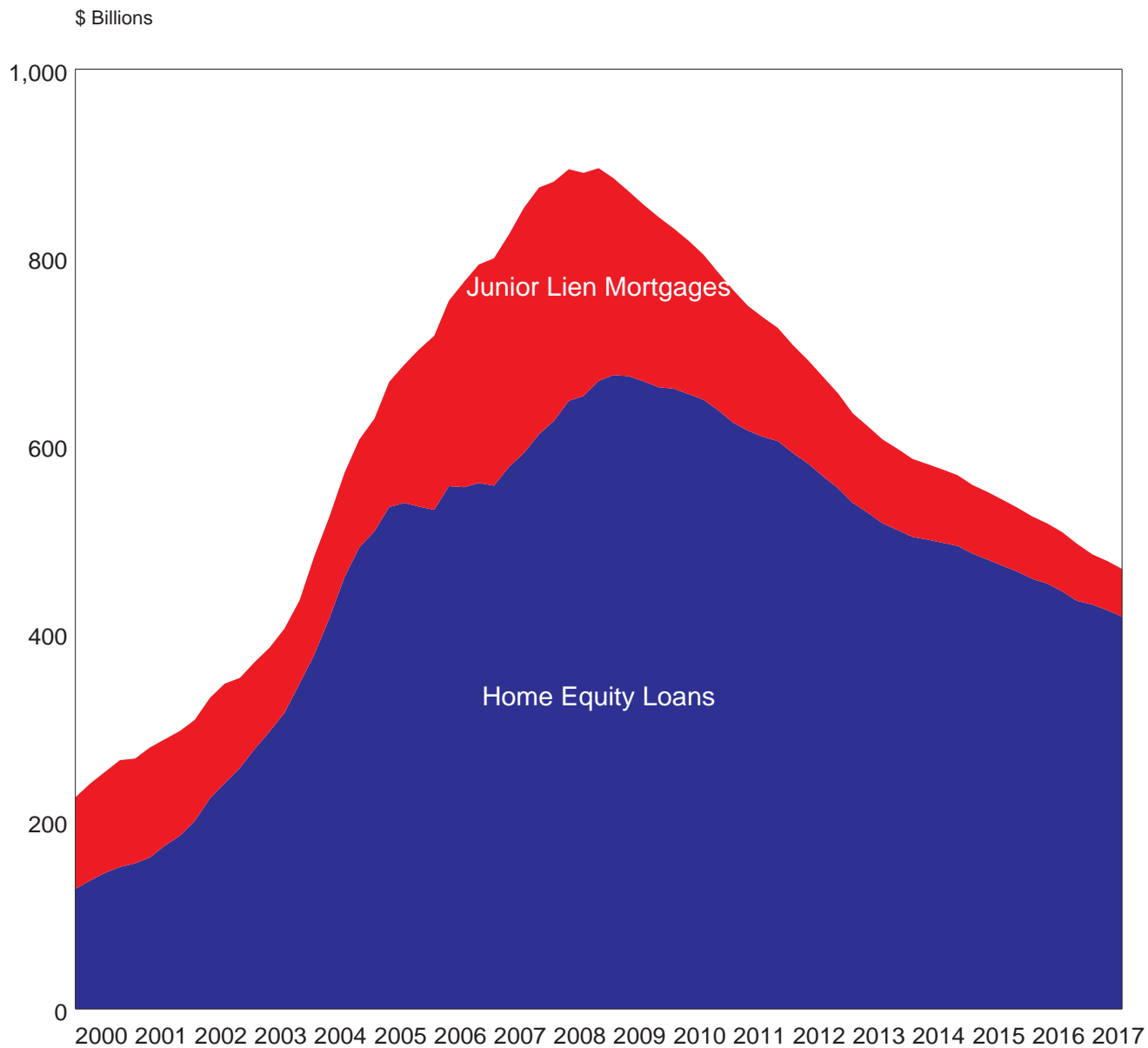
2012-2017



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

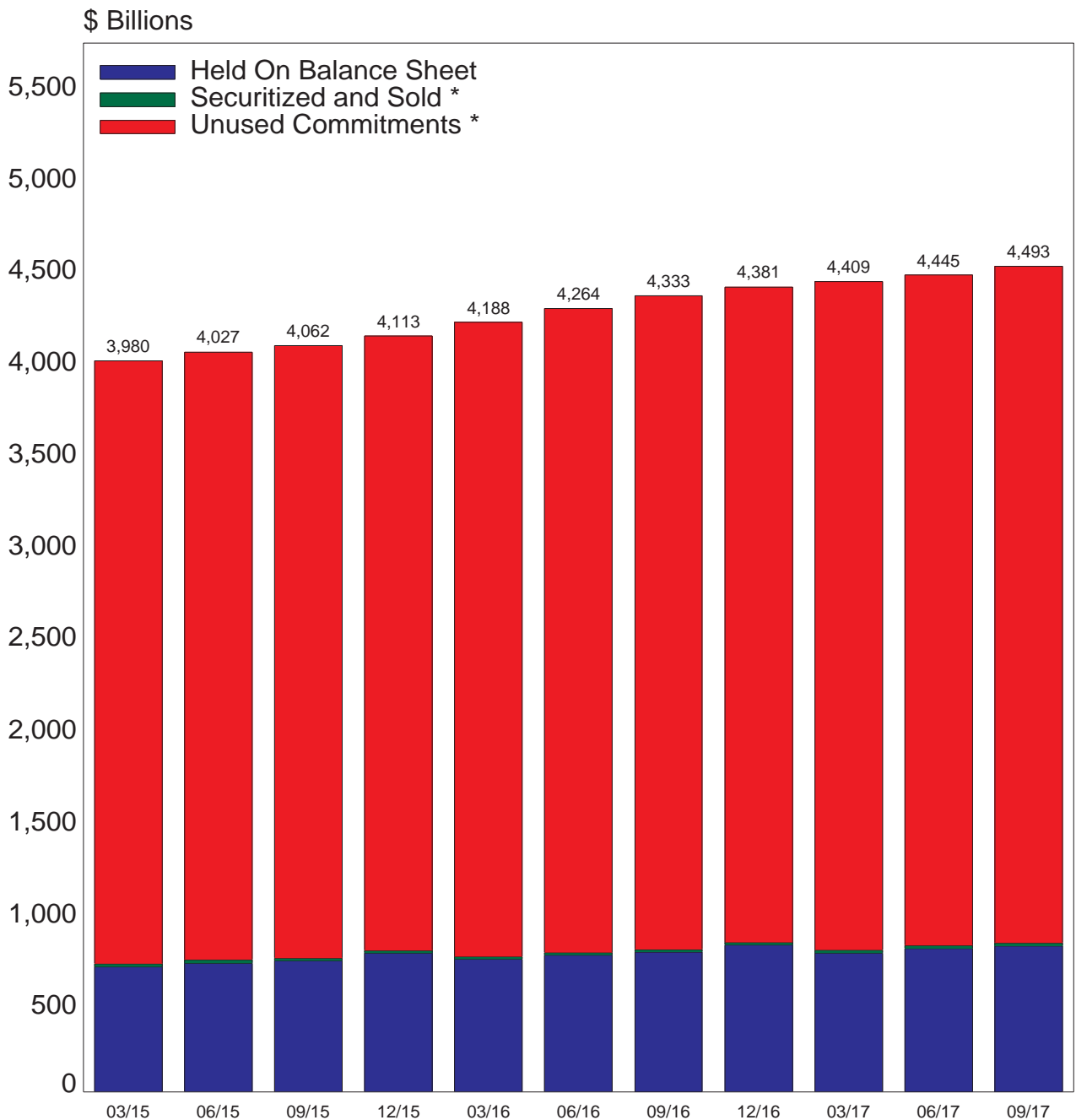
Home Equity and Junior Lien Loans

2000 - 2017



Expansion of Credit Card Lines

2015-2017



Loans Outstanding (\$ Billions)

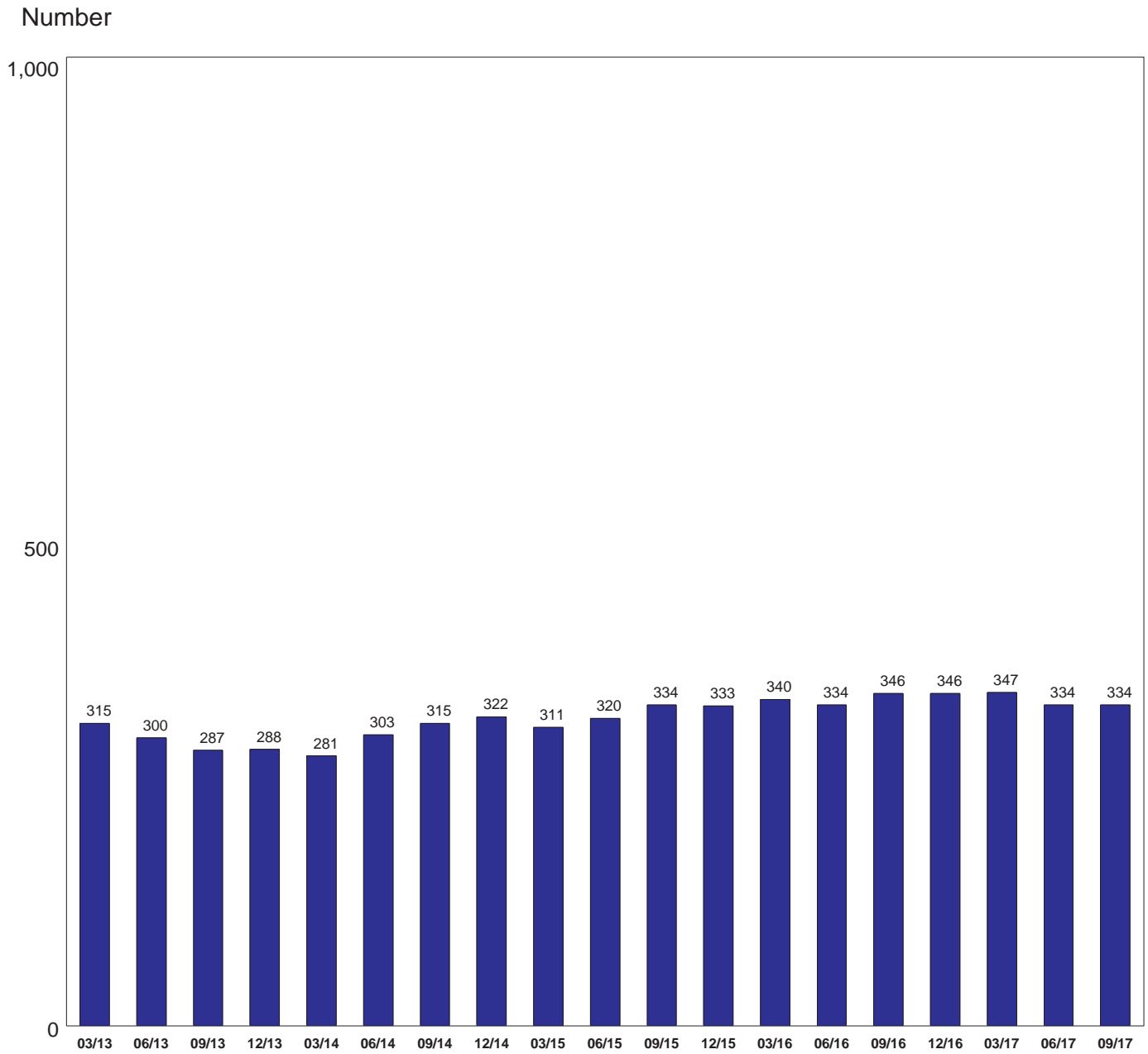
Category	03/15	06/15	09/15	12/15	03/16	06/16	09/16	12/16	03/17	06/17	09/17
Held On Balance Sheet	680.0	701.2	714.8	756.5	723.7	745.9	761.6	799.8	756.1	779.7	795.4
Securitized and Sold *	17.8	17.8	14.2	13.5	13.4	13.5	13.5	12.9	16.4	17.3	16.1
Unused Commitments *	3,282.1	3,307.8	3,333.5	3,343.1	3,451.3	3,504.3	3,558.0	3,567.9	3,636.9	3,647.8	3,681.5
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	4,493.0

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

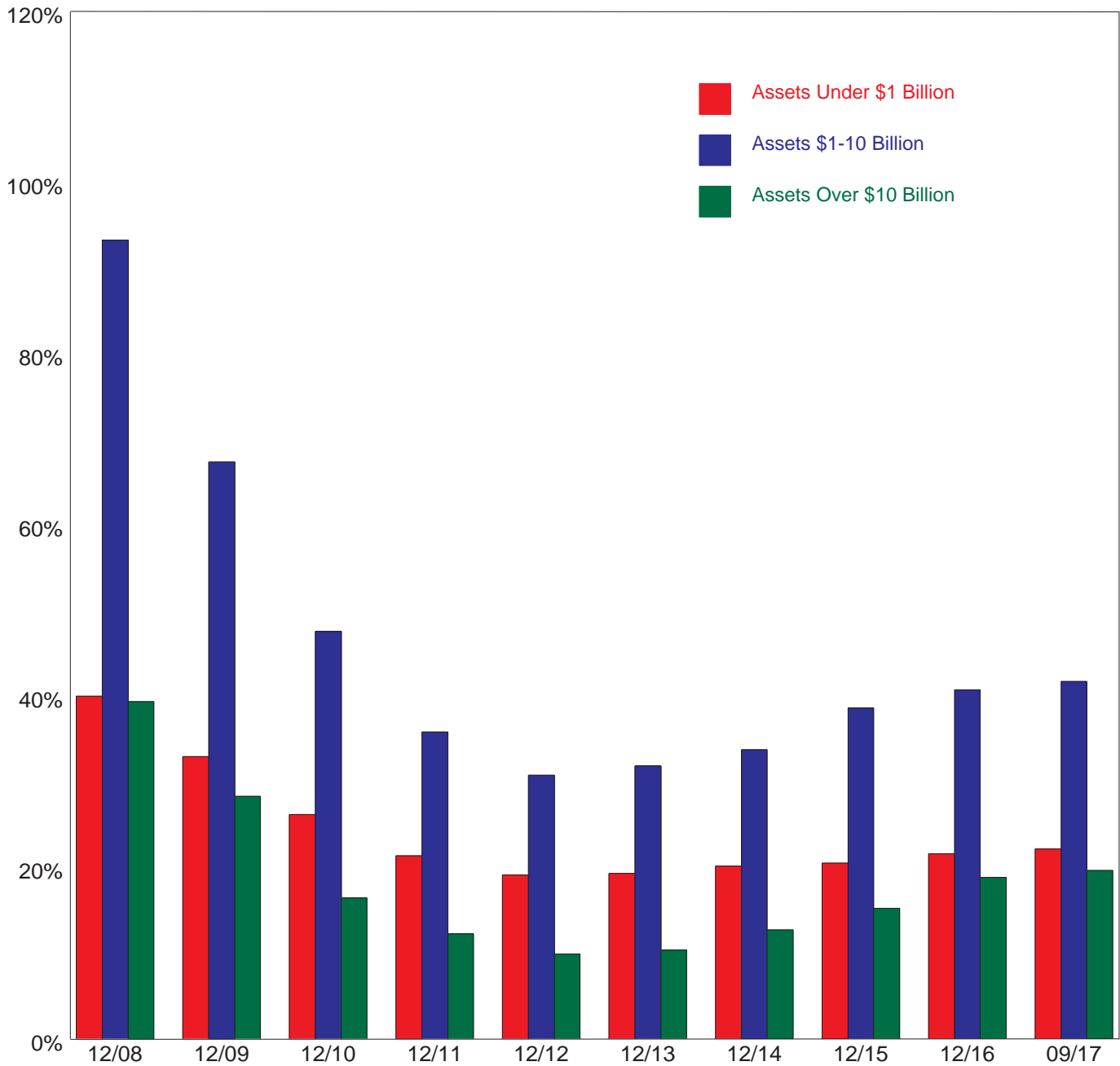
2013-2017



Median Construction and Development Loan Concentrations

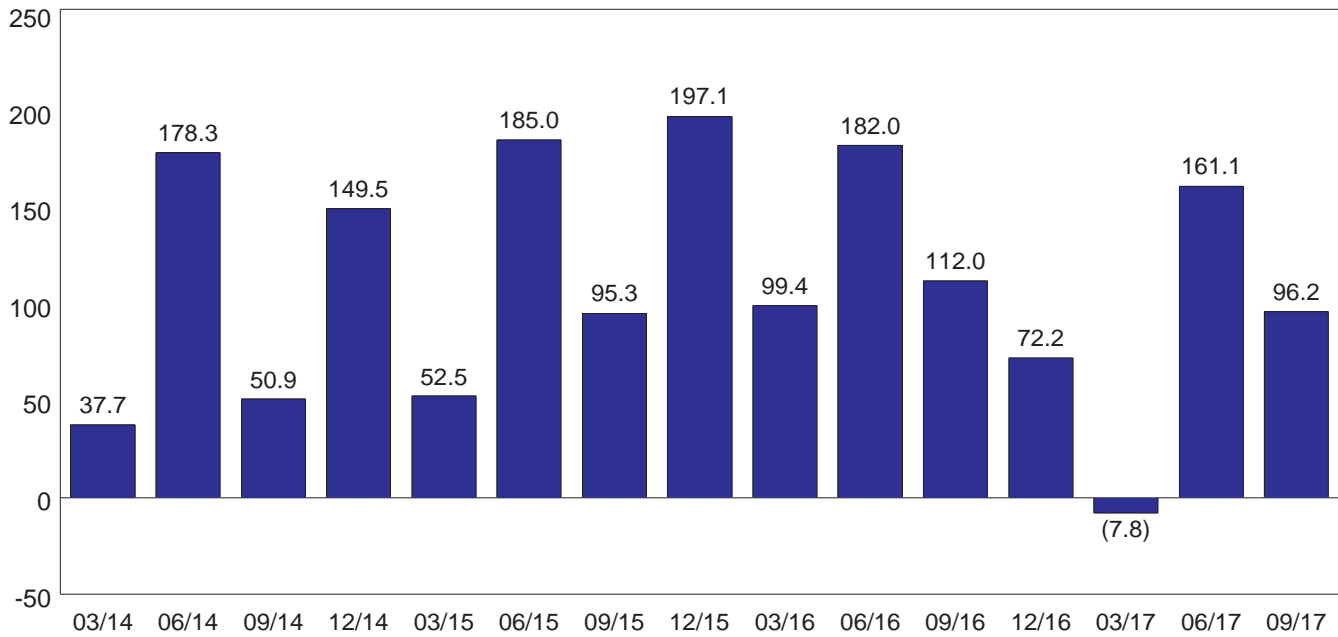
2008 - 2017

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



Quarterly Change in Reported Total Loans Outstanding

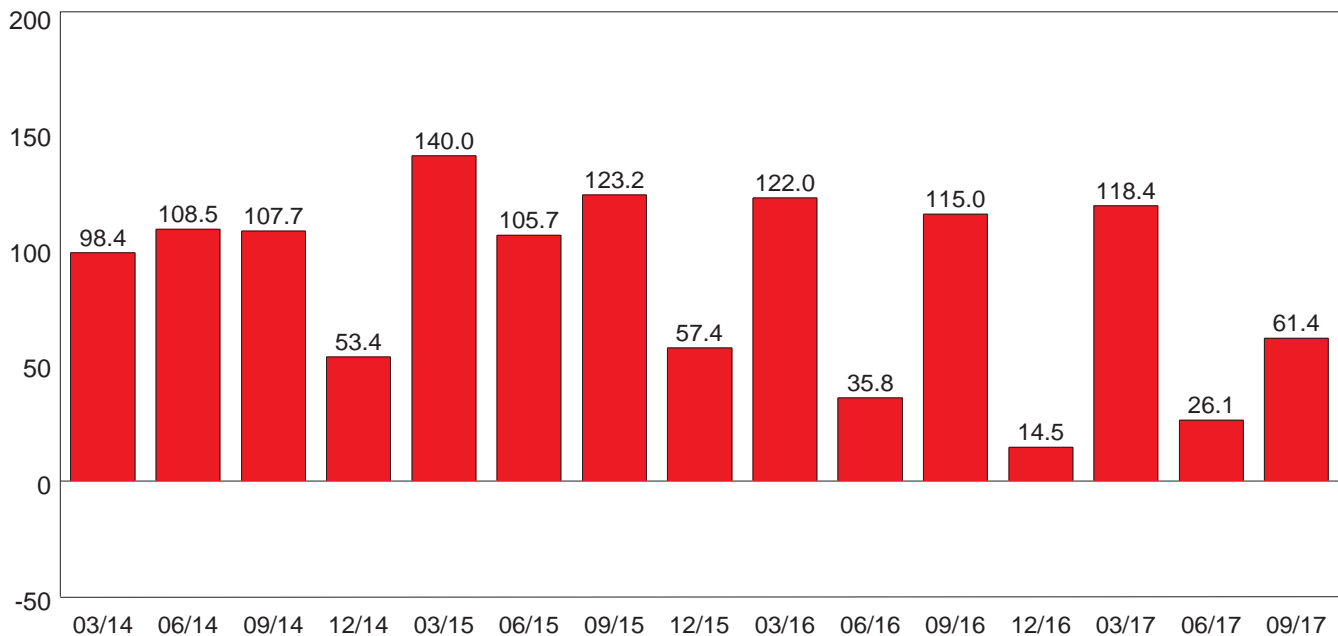
(\$ Billions)



In the third quarter of 2017, real estate loans increased by \$37.5 billion, commercial and industrial loans increased by \$6.5 billion, consumer loans increased by \$28.4 billion, and other loans and leases increased by \$22.4 billion.

Quarterly Change in Unused Loan Commitments

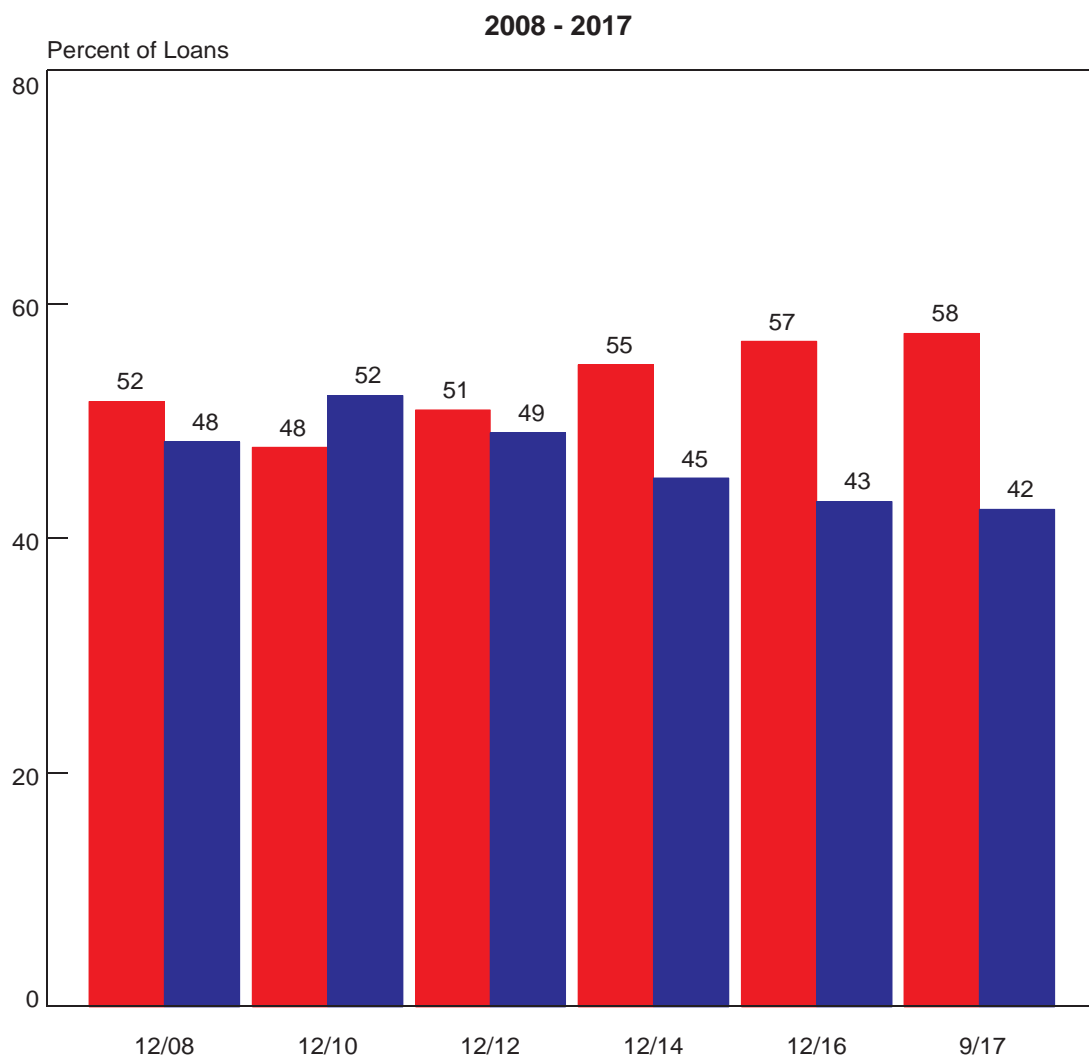
(\$ Billions)



In the third quarter of 2017, unused commercial real estate loan commitments increased by \$5.5 billion, unused home equity line commitments decreased by \$1.1 billion, unused credit card commitments increased by \$33.8 billion, and other unused commitments increased by \$23.2 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

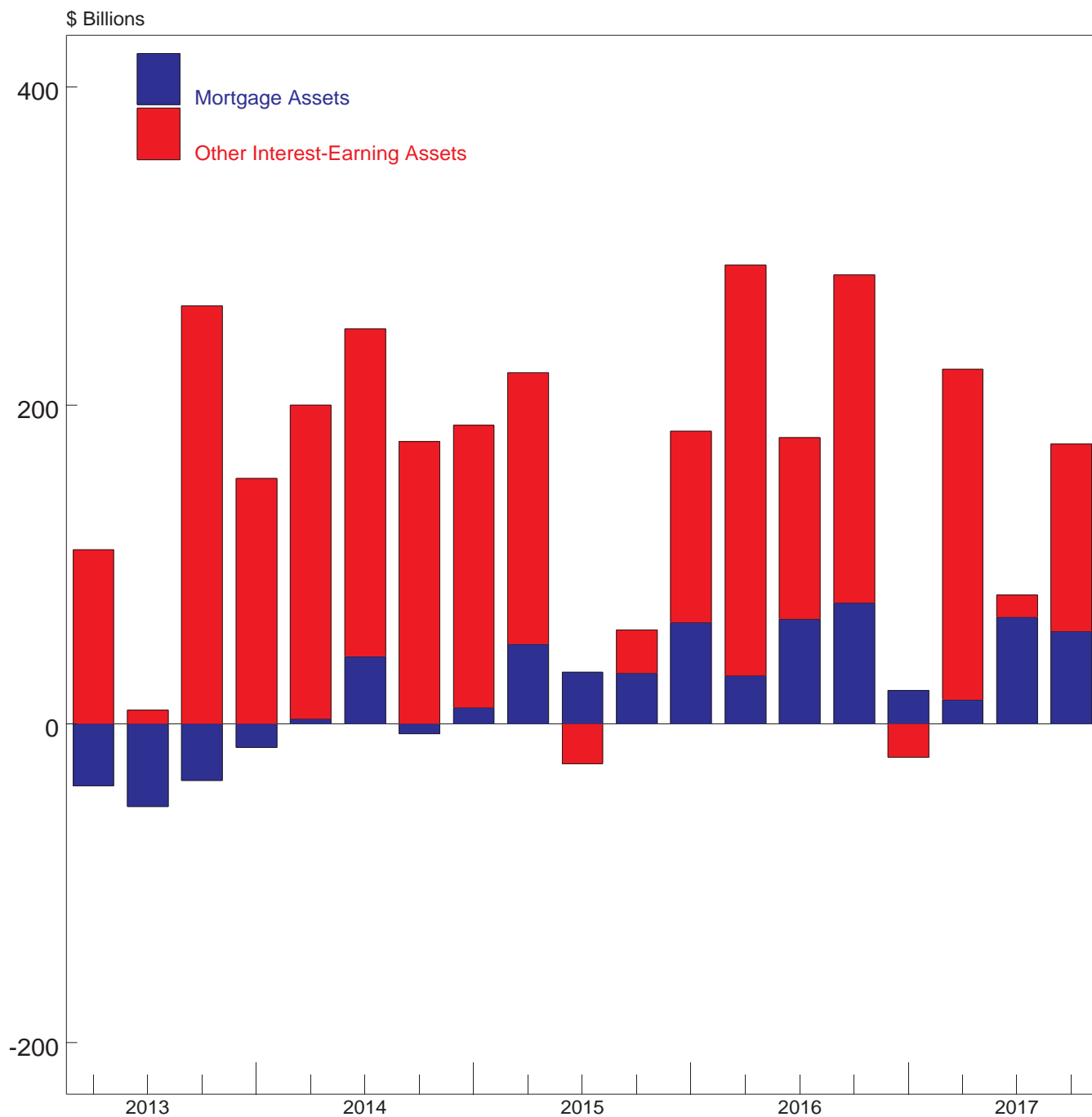
■ Commercial Borrowers	\$4,074	\$3,525	\$3,926	\$4,559	\$5,289	\$5,497
■ Consumer Loans	3,802	3,853	3,772	3,753	4,019	4,060

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.

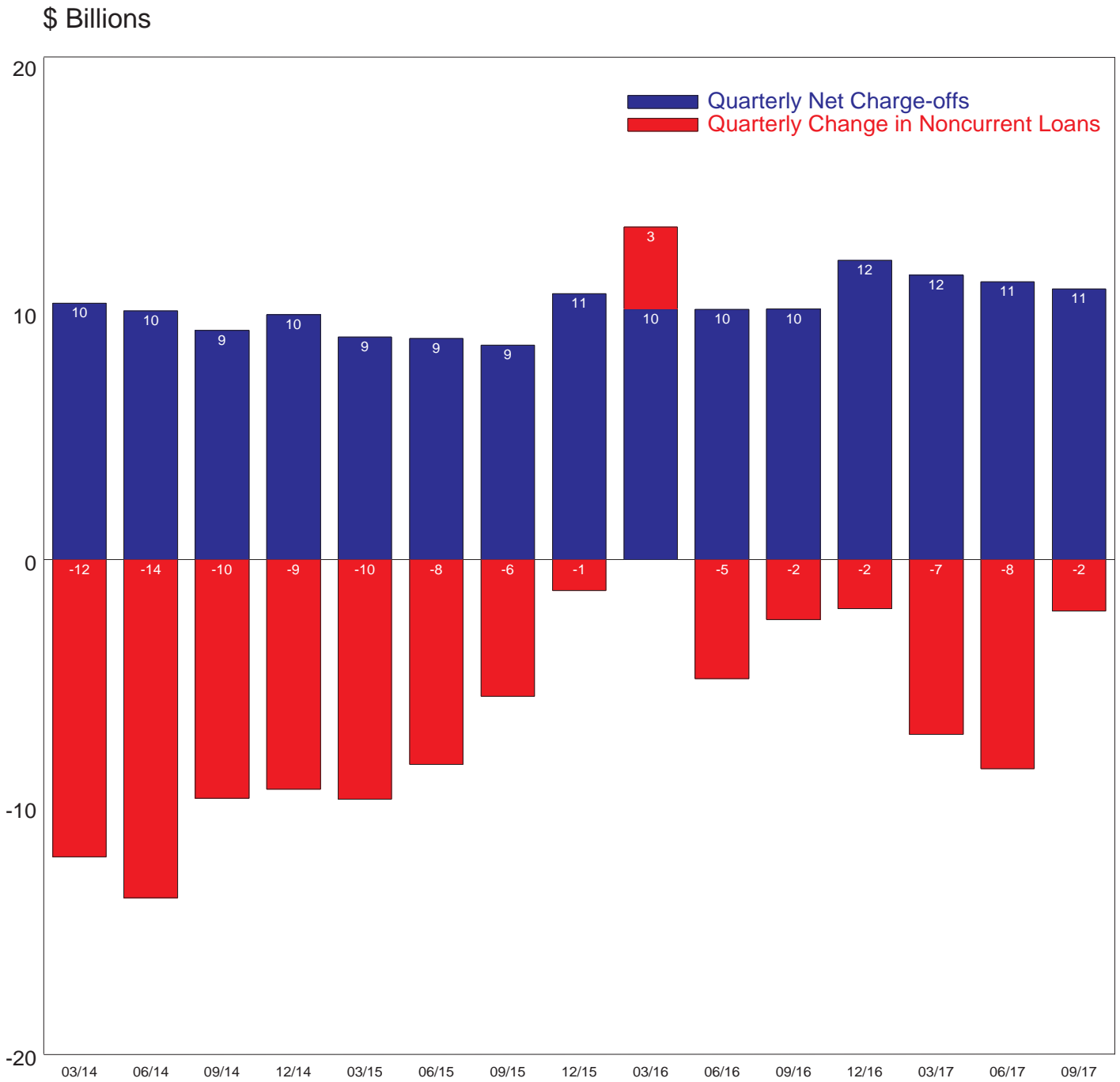
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2013 - 2017



Quarterly Net Charge-Offs and Change in Noncurrent Loans

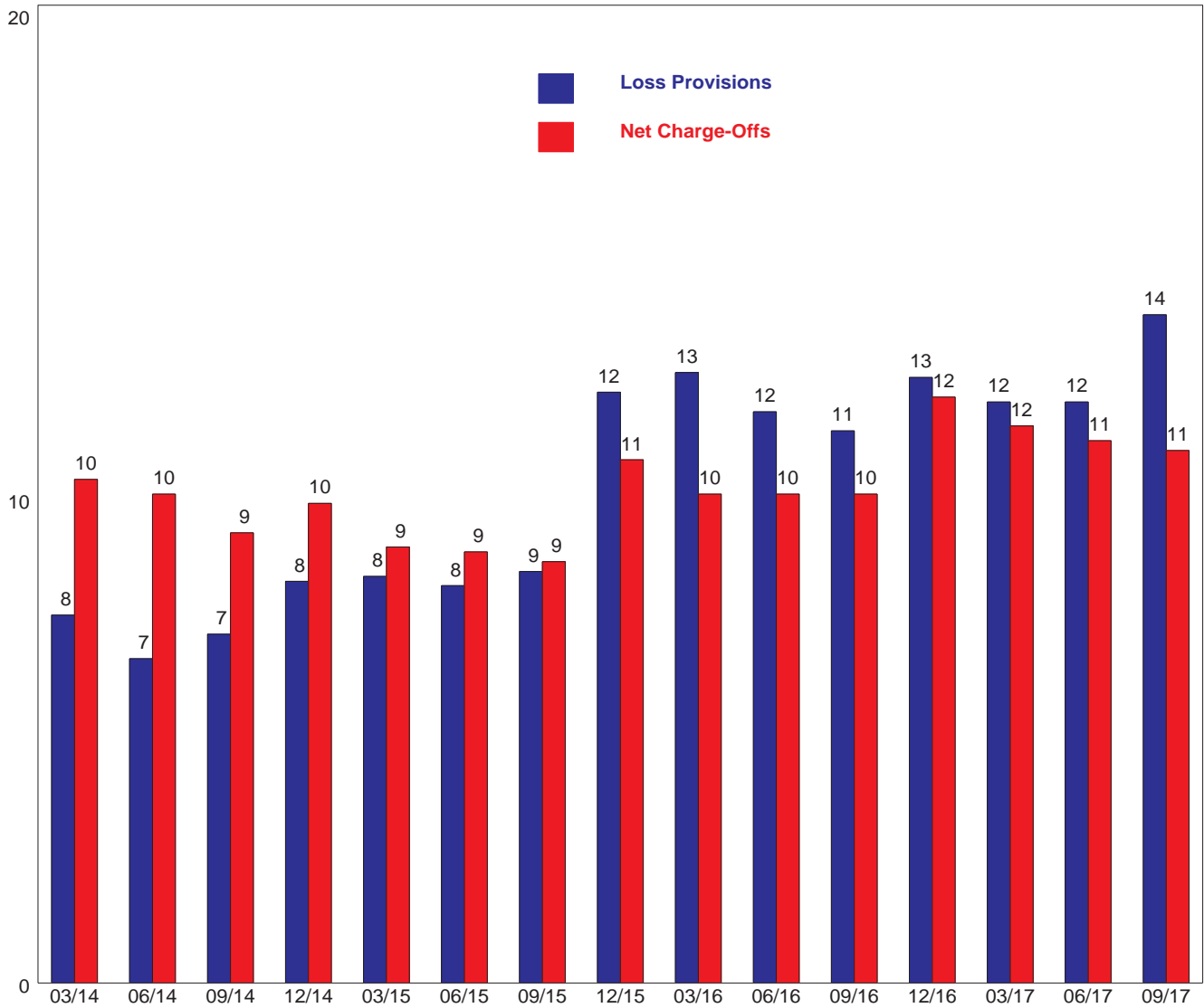
2014 - 2017



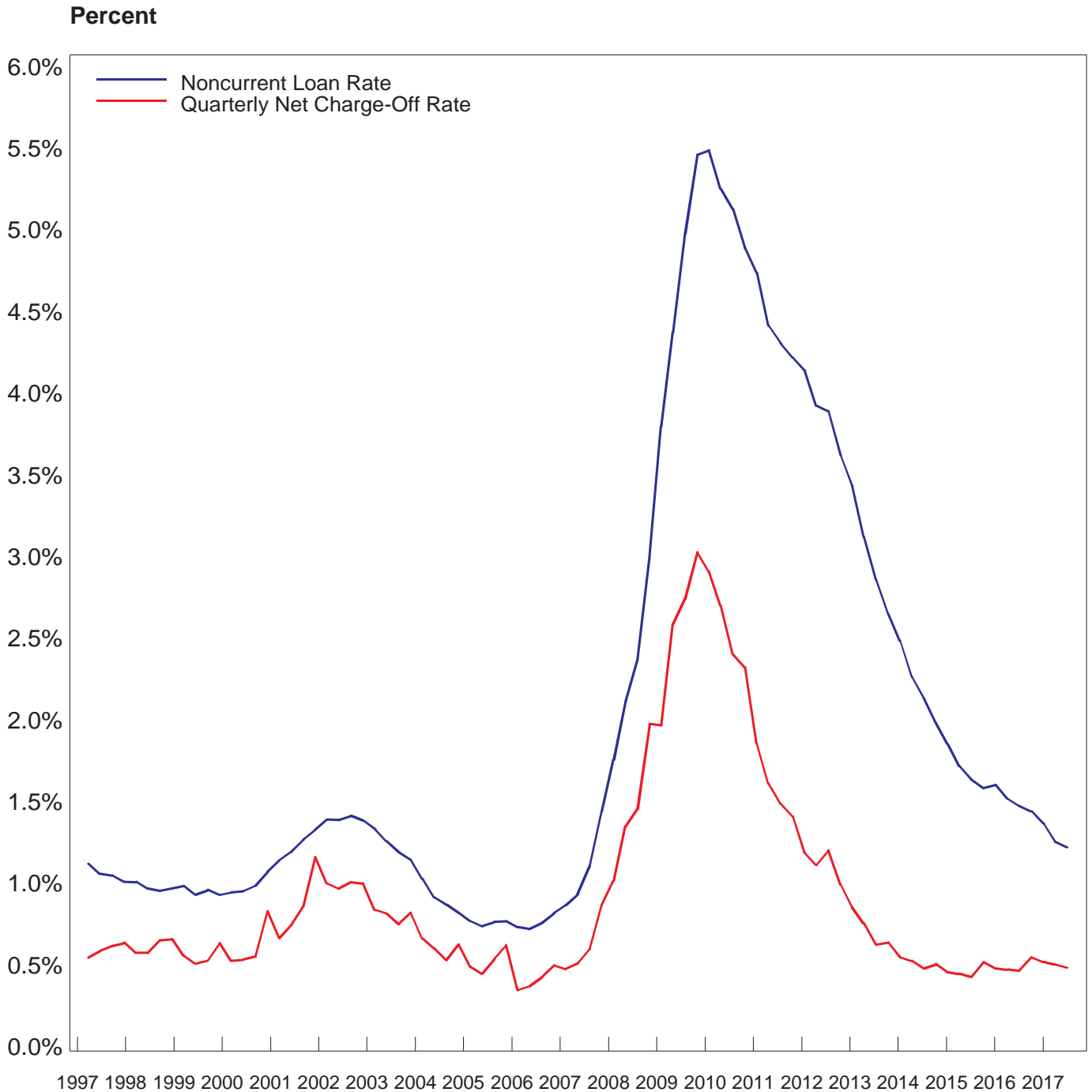
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2014 - 2017

\$ Billions

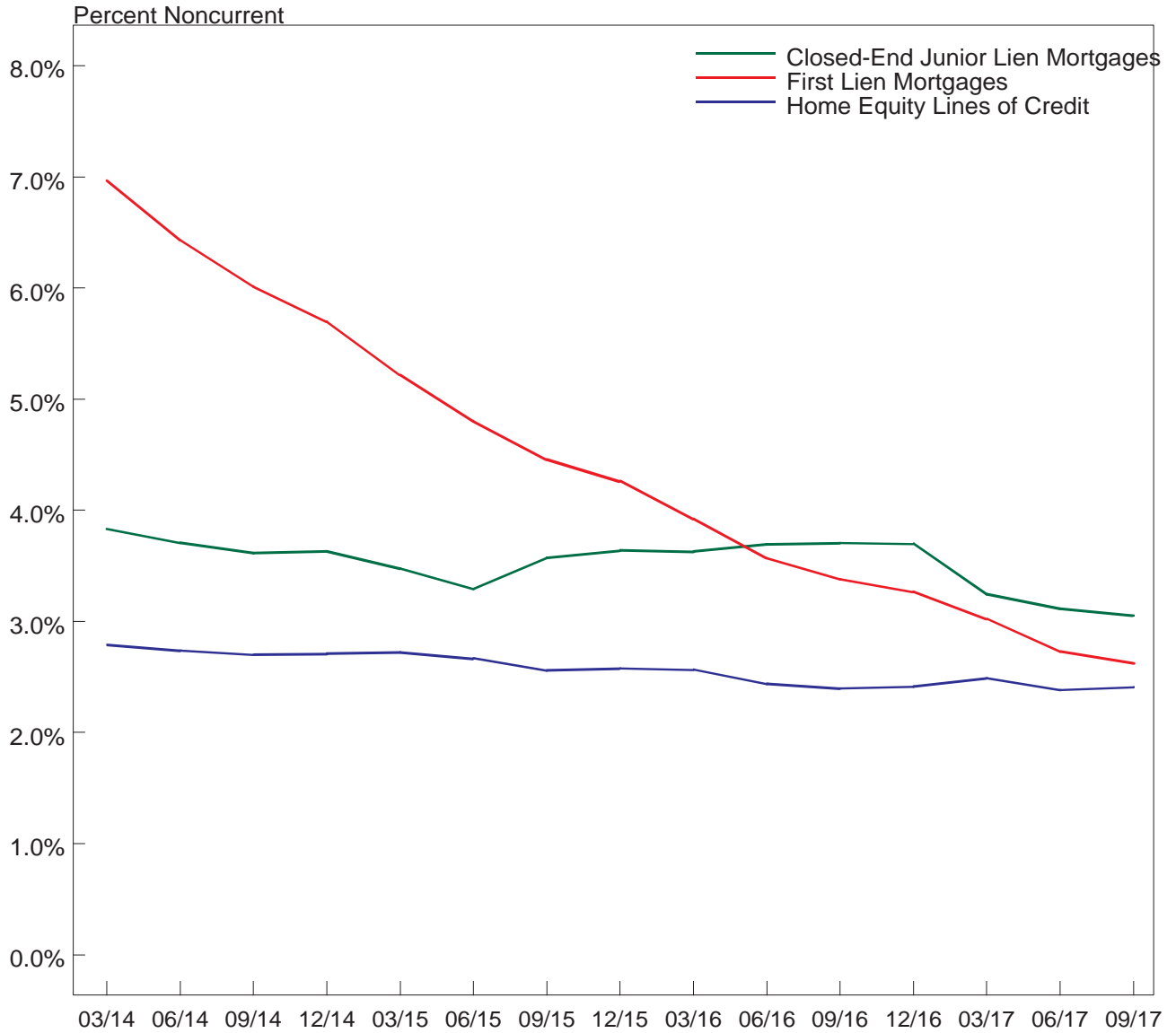


Noncurrent Loan and Quarterly Net Charge-Off Rates 1997-2017



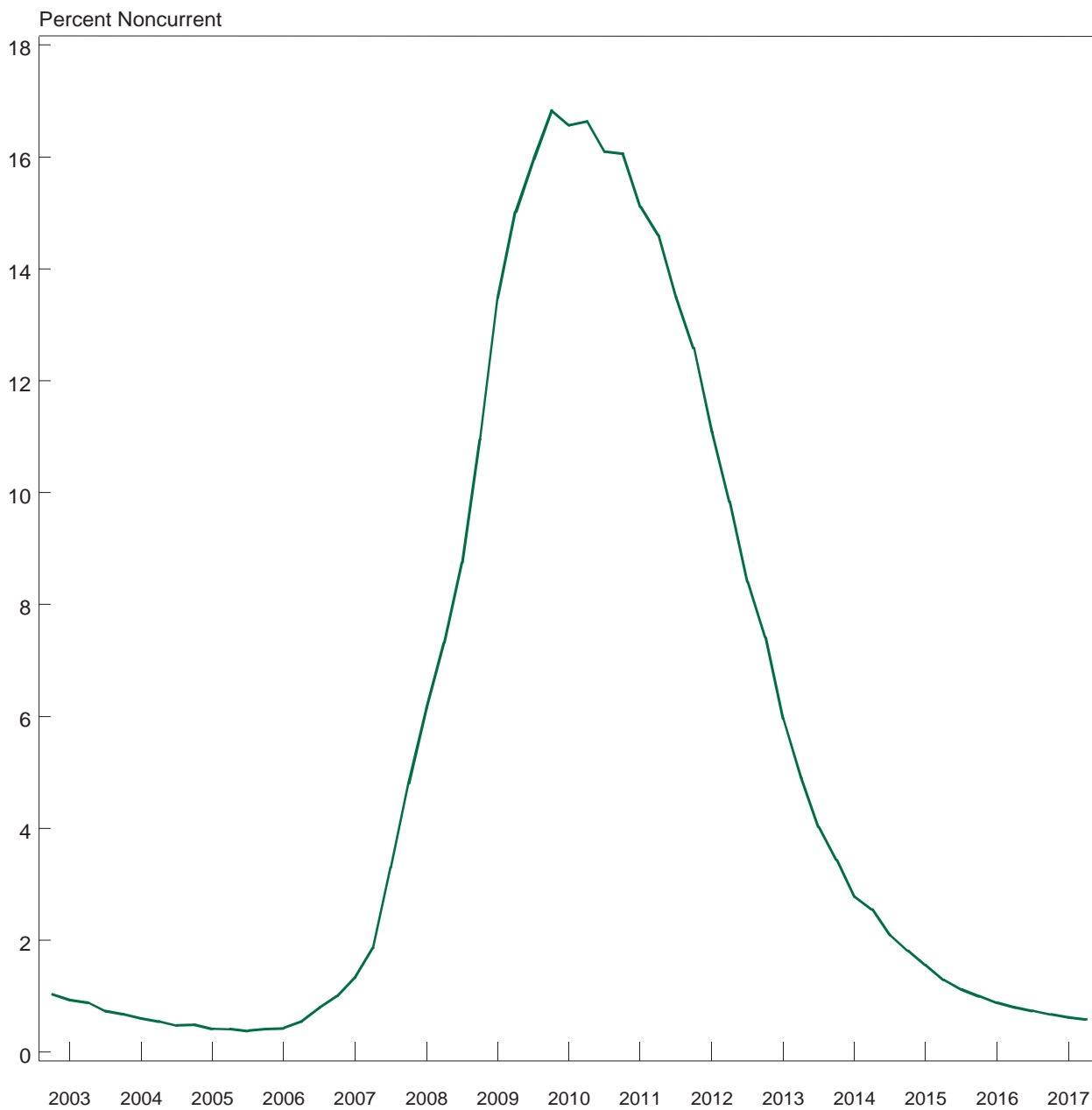
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2014 to 2017



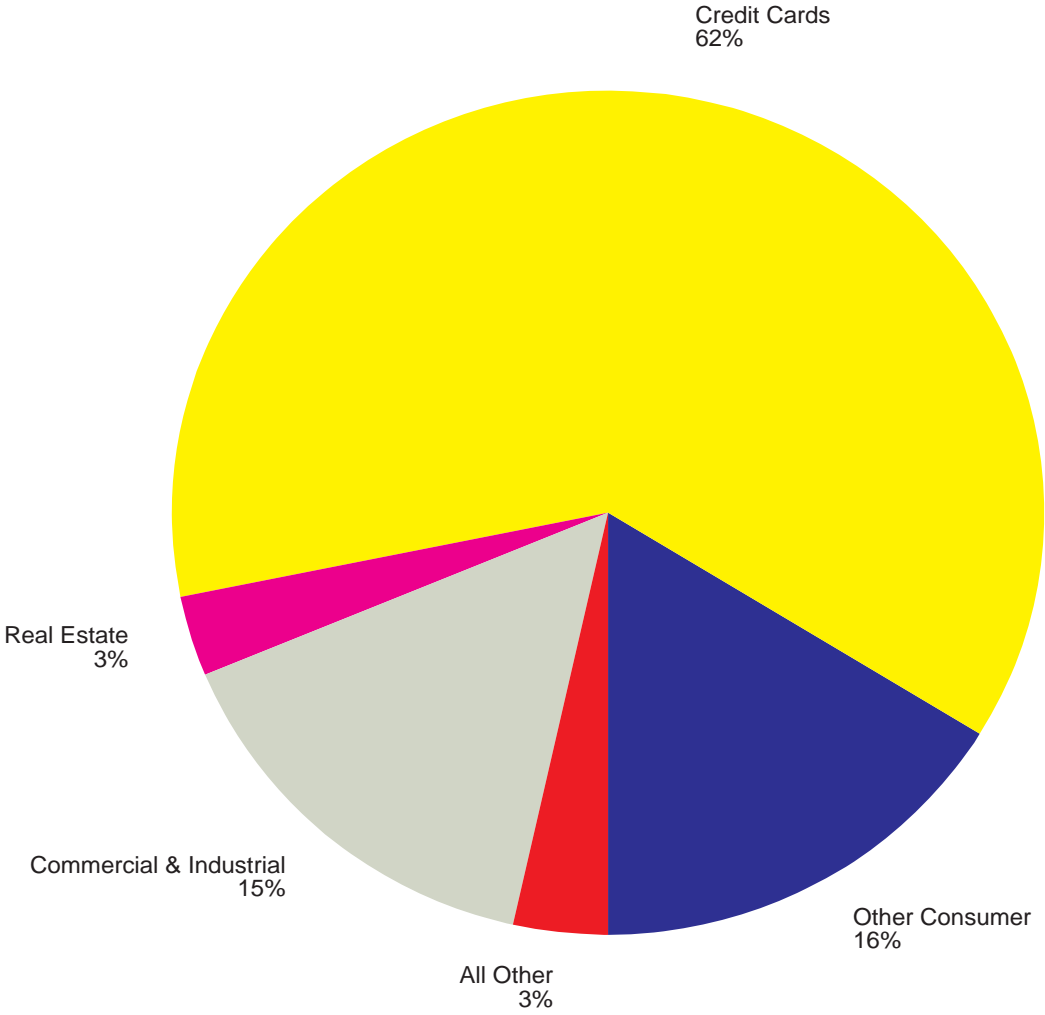
Noncurrent Rate on Real Estate Construction and Development Loans

2003-2017



Composition of FDIC-Insured Institutions' Loan Charge-Offs

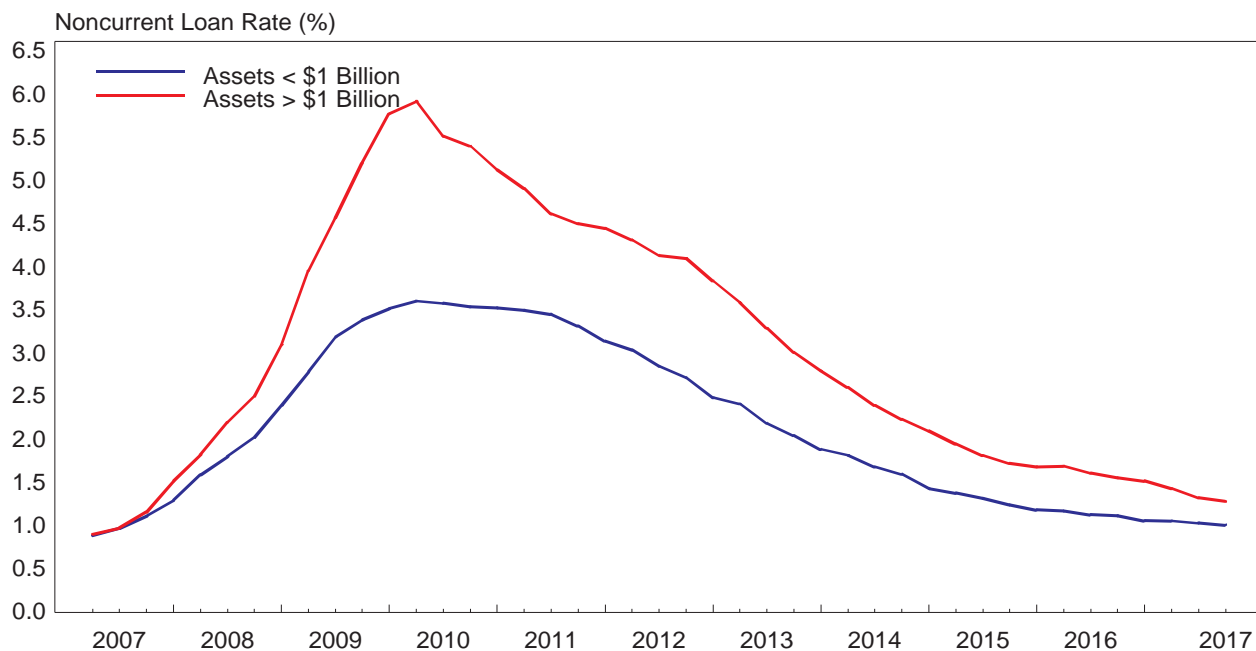
Third Quarter, 2017



Noncurrent Loan Rates

By Asset Size

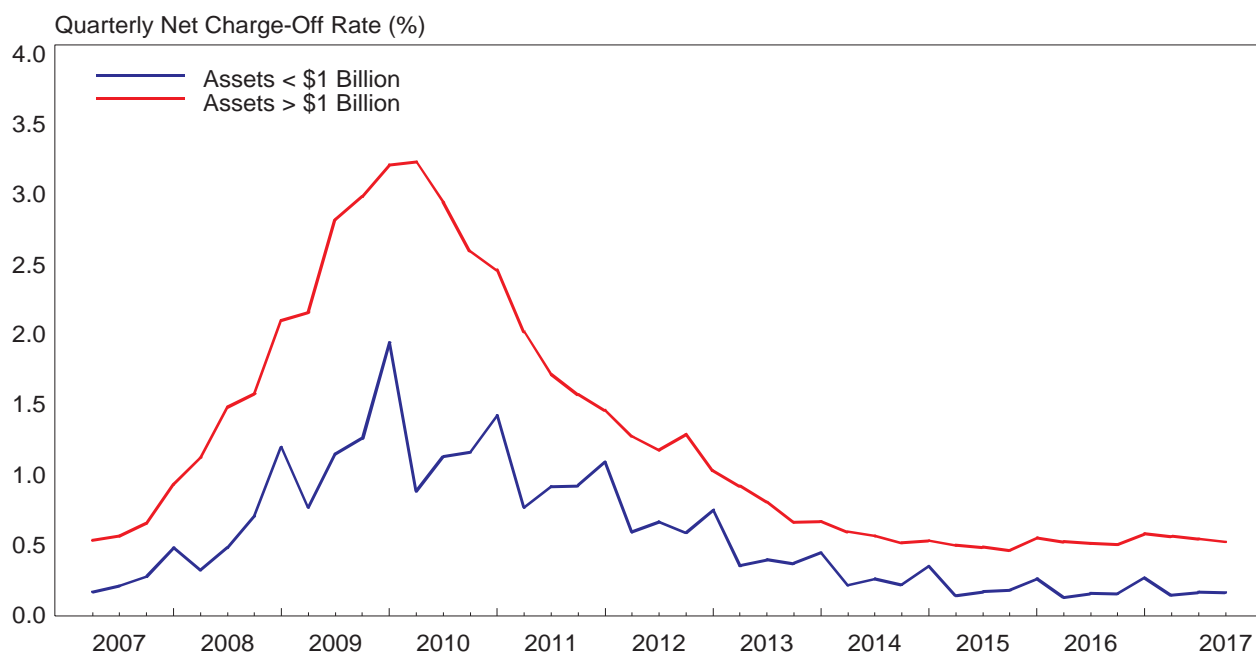
2007 - 2017



Quarterly Net Charge-Off Rates

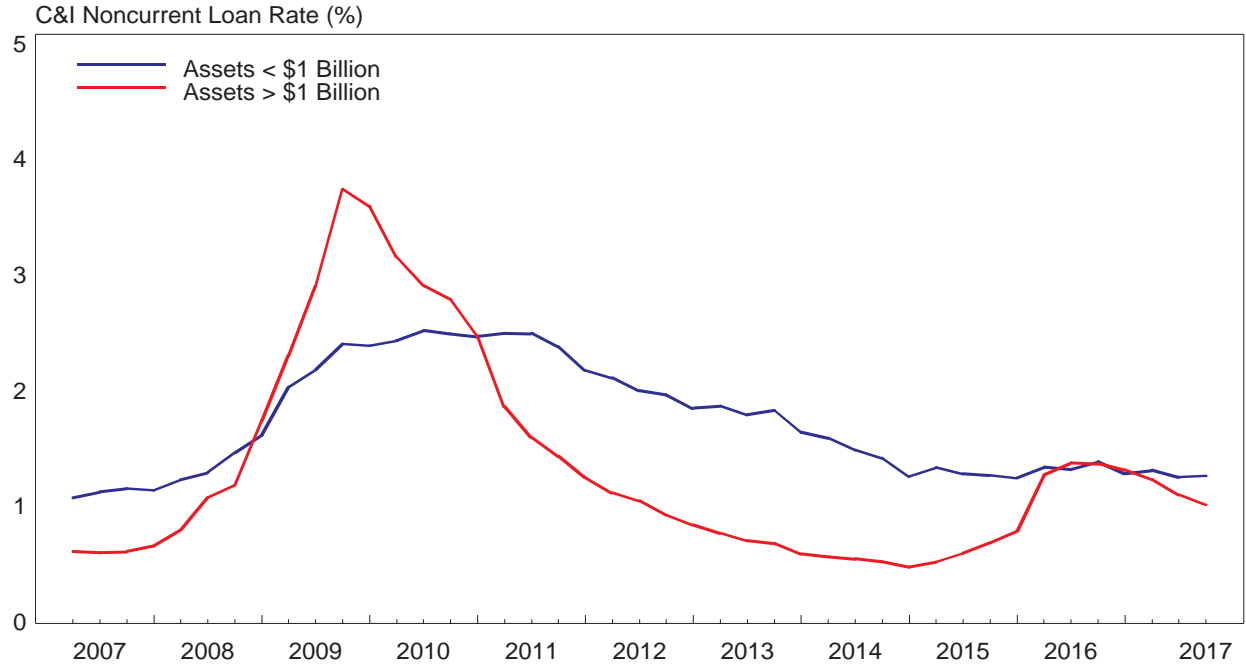
By Asset Size, Annualized

2007 - 2017



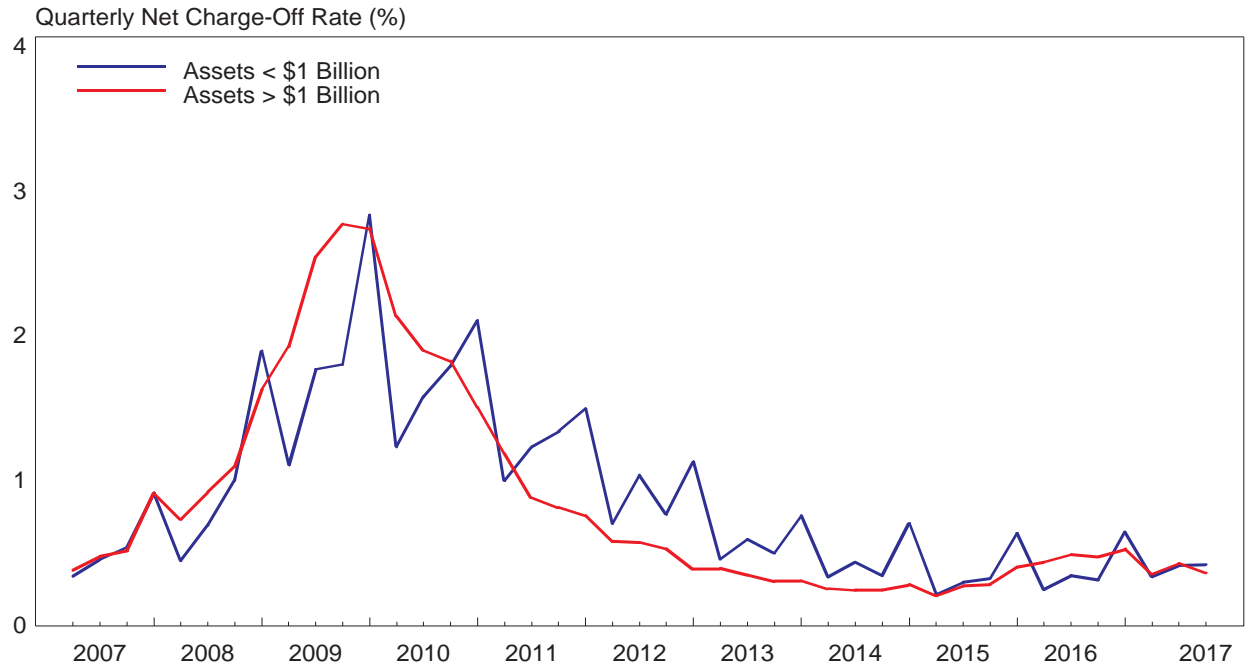
Noncurrent C & I Loan Rates By Asset Size

2007 - 2017



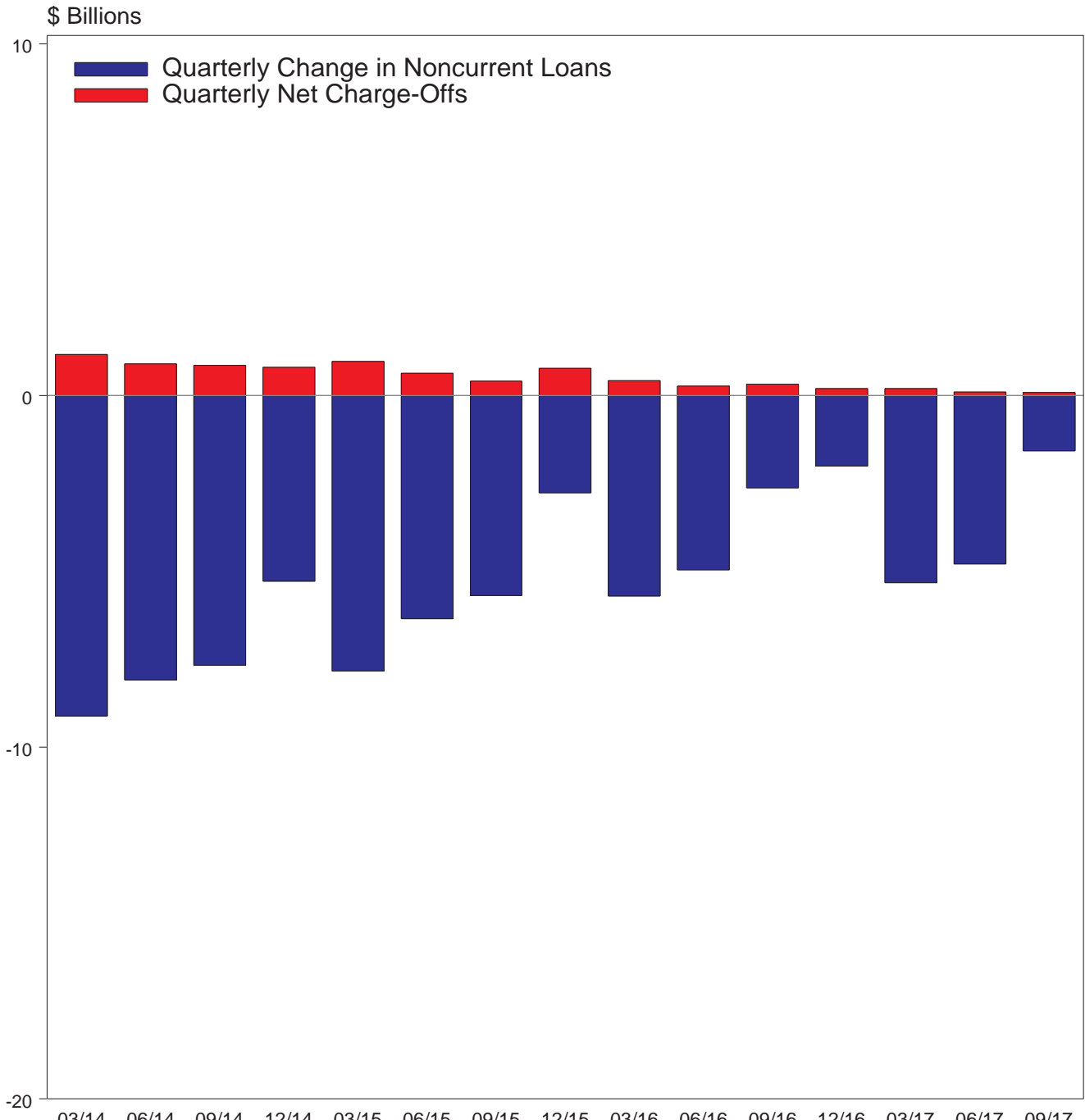
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2007 - 2017



Credit Quality of Residential Mortgage Loans*

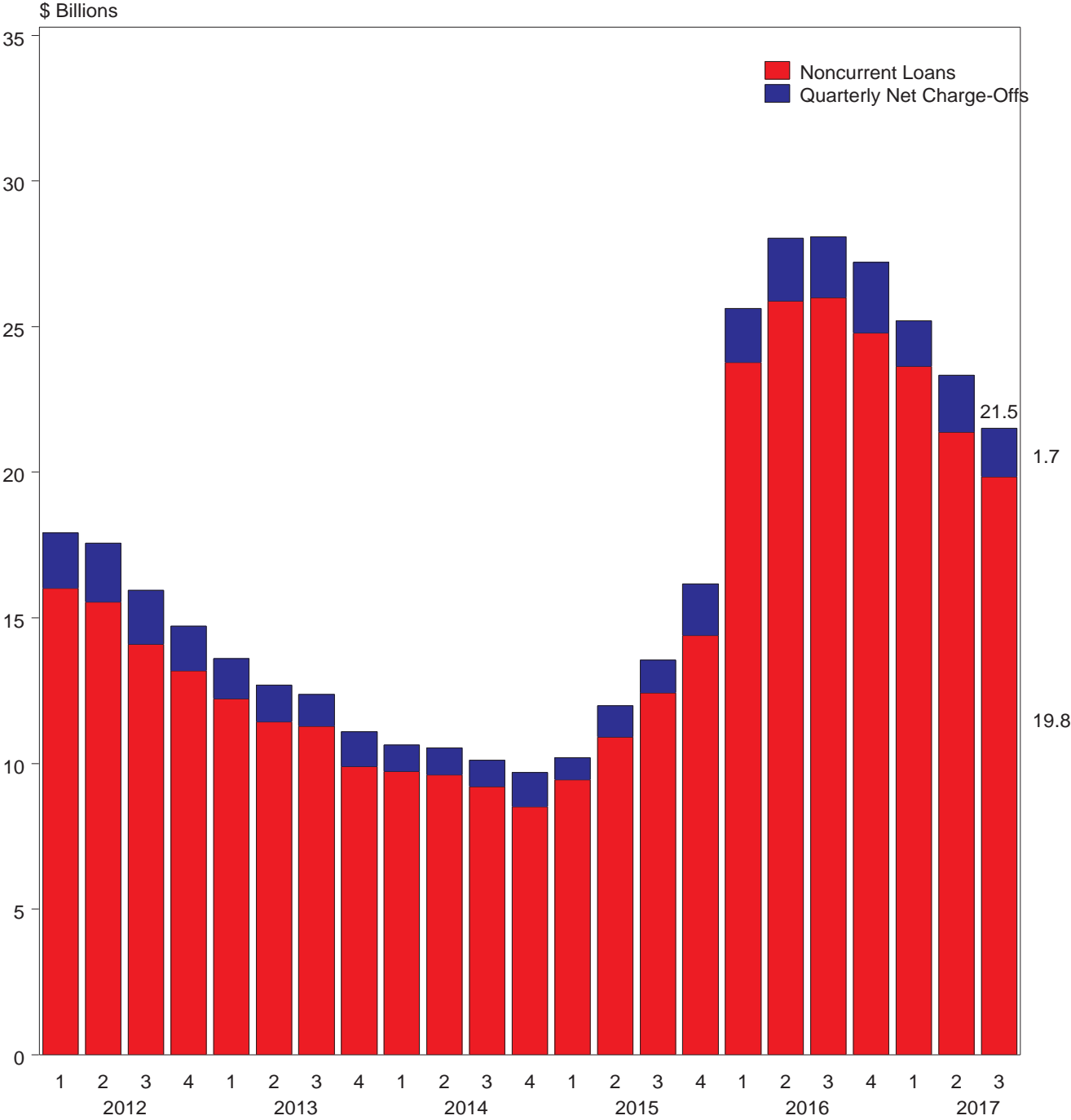
2014 to 2017



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

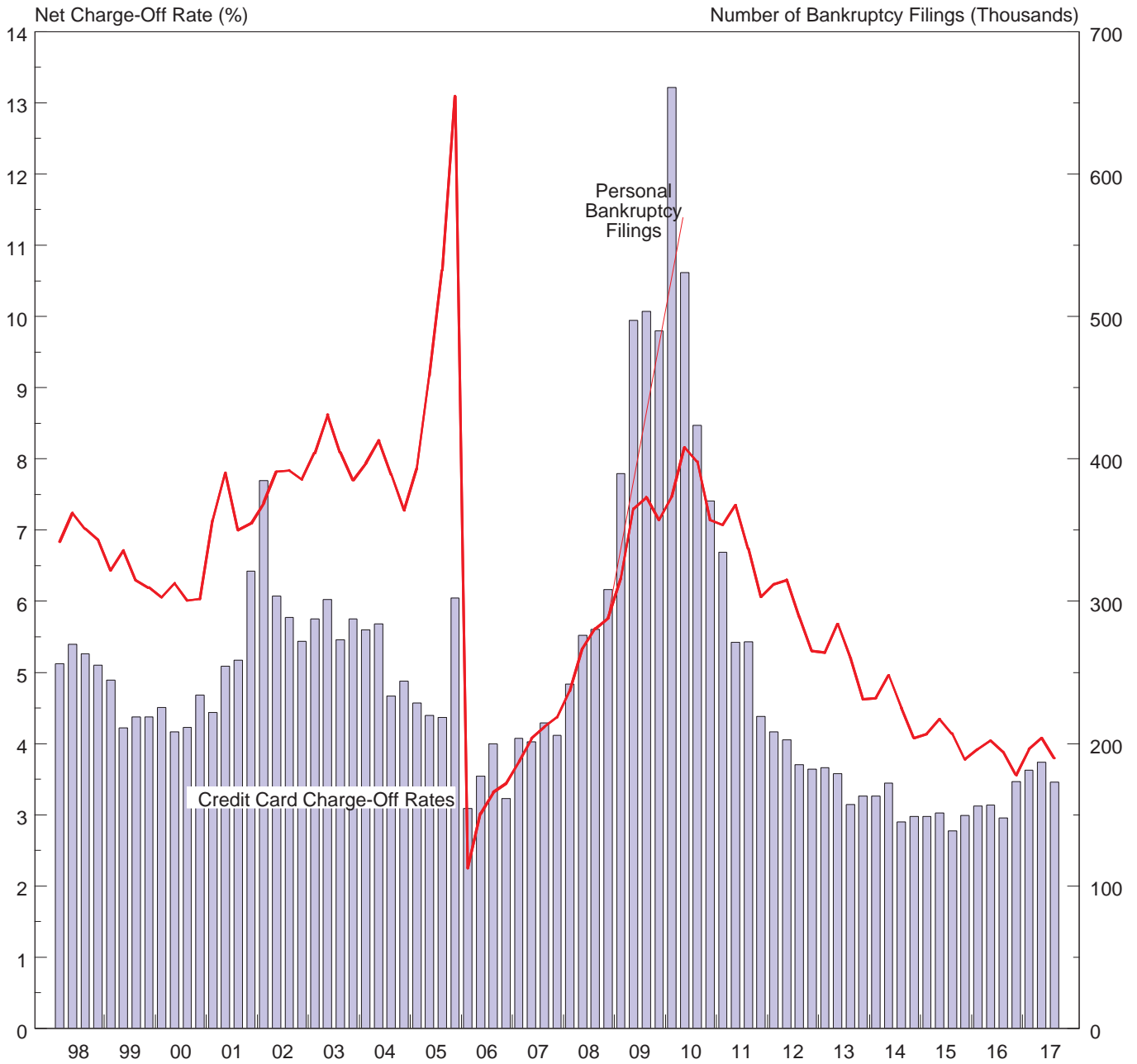
Credit Quality of C & I Loans

2012-2017



Credit Card Loss Rates and Personal Bankruptcy Filings

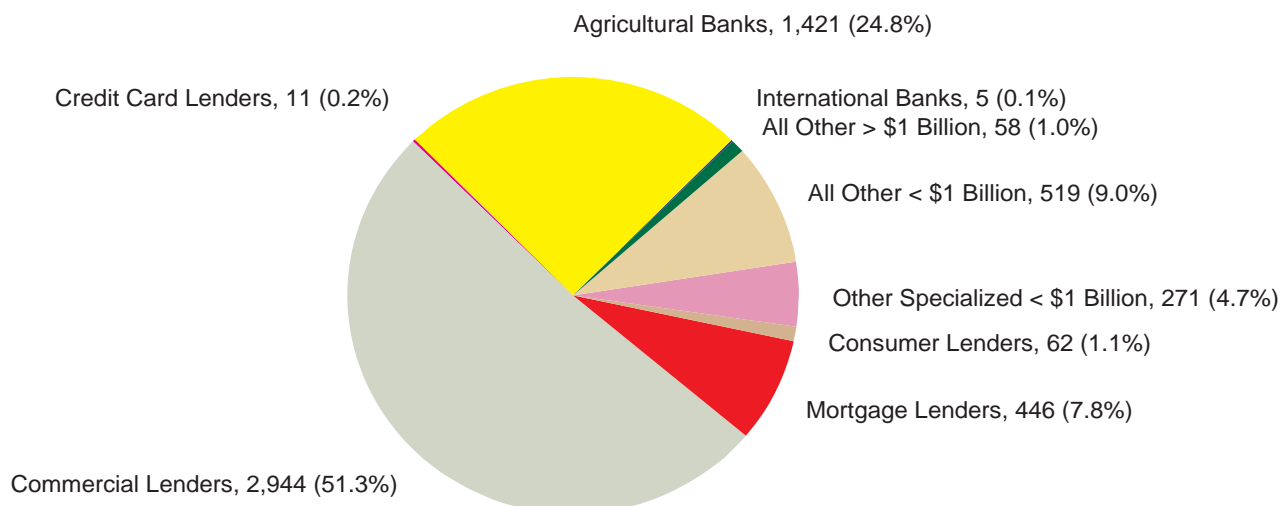
1998-2017



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

September 30, 2017

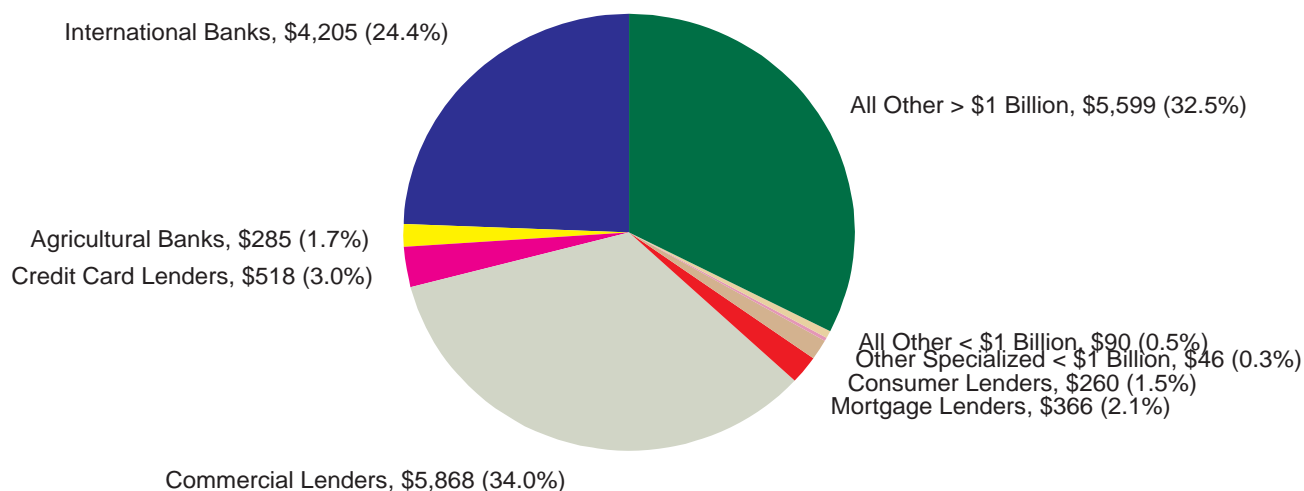


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/17	5	1,421	11	2,944	446	62	271	519	58
12/16	5	1,429	13	3,026	461	65	300	549	65
12/15	4	1,479	14	3,089	500	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

September 30, 2017

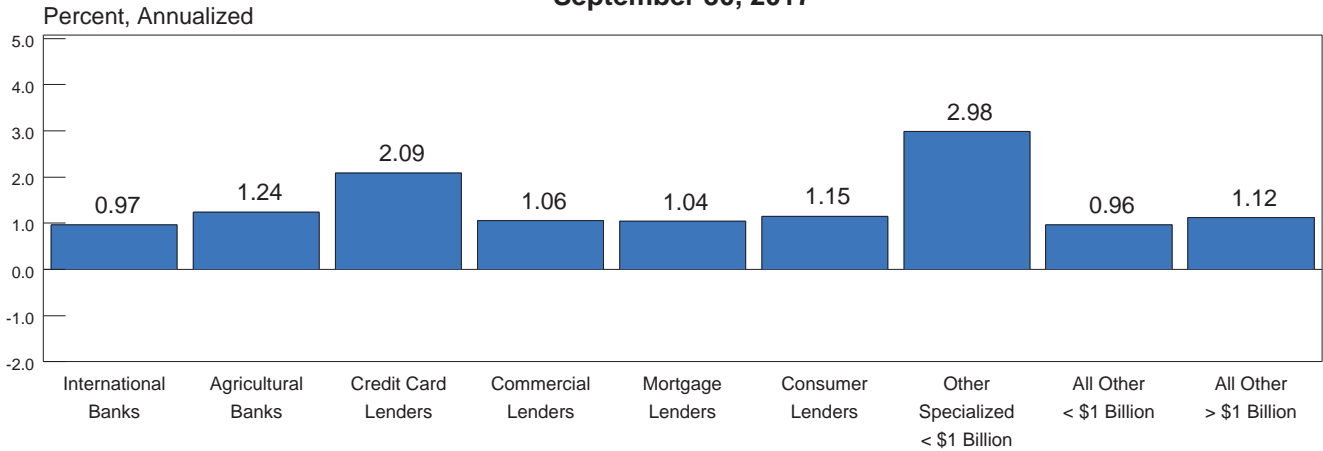


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/17	4,205	285	518	5,868	366	260	46	90	5,599
12/16	4,053	285	519	5,629	331	256	51	98	5,559
12/15	3,775	278	549	5,892	385	187	57	114	4,730
12/14	3,736	273	484	4,878	440	176	62	129	5,375
12/13	3,700	262	591	4,921	487	162	63	138	4,407
12/12	3,808	240	601	4,339	628	102	65	146	4,522
12/11	3,456	216	539	4,086	825	97	56	139	4,477
12/10	3,038	200	705	4,095	789	114	43	132	4,203
12/09	3,107	182	502	4,547	810	96	38	116	3,689
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,647	117	48	129	2,328
12/04	1,881	139	383	3,301	1,505	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509

Performance Ratios By Asset Concentration Group

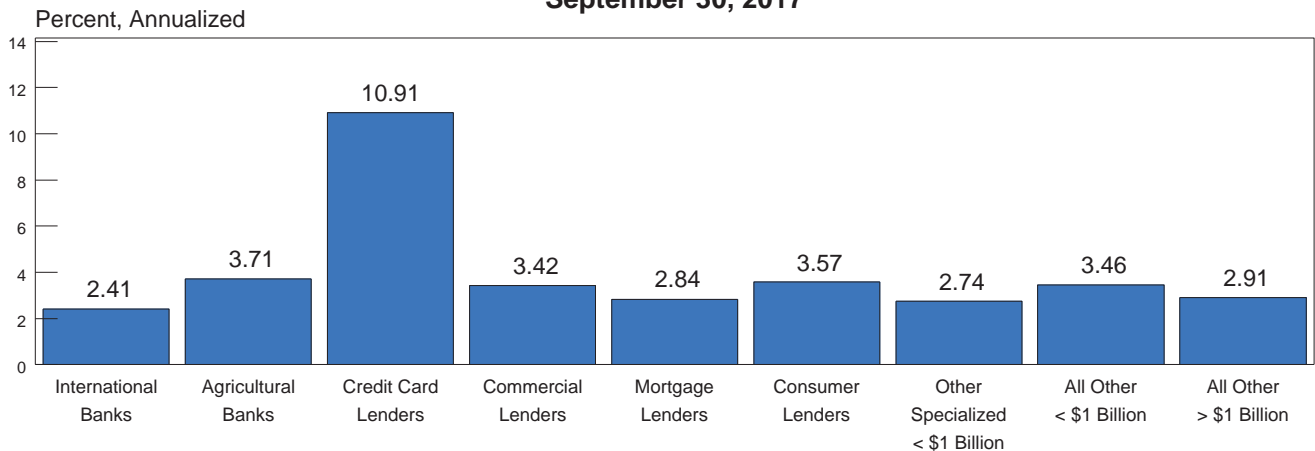
Return on Assets (YTD)

September 30, 2017



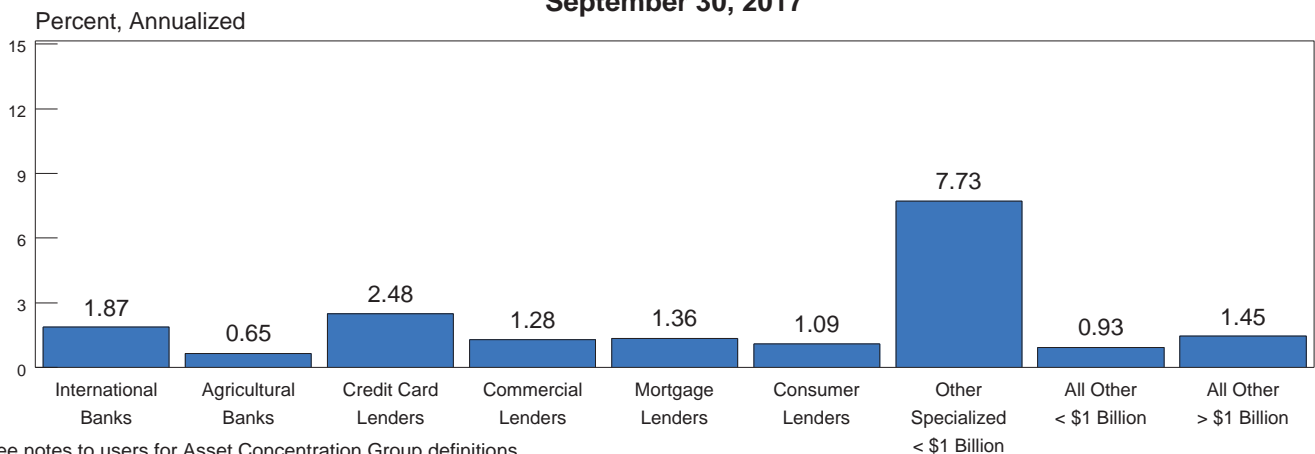
Net Interest Margin (YTD)

September 30, 2017



Noninterest Income to Assets (YTD)

September 30, 2017

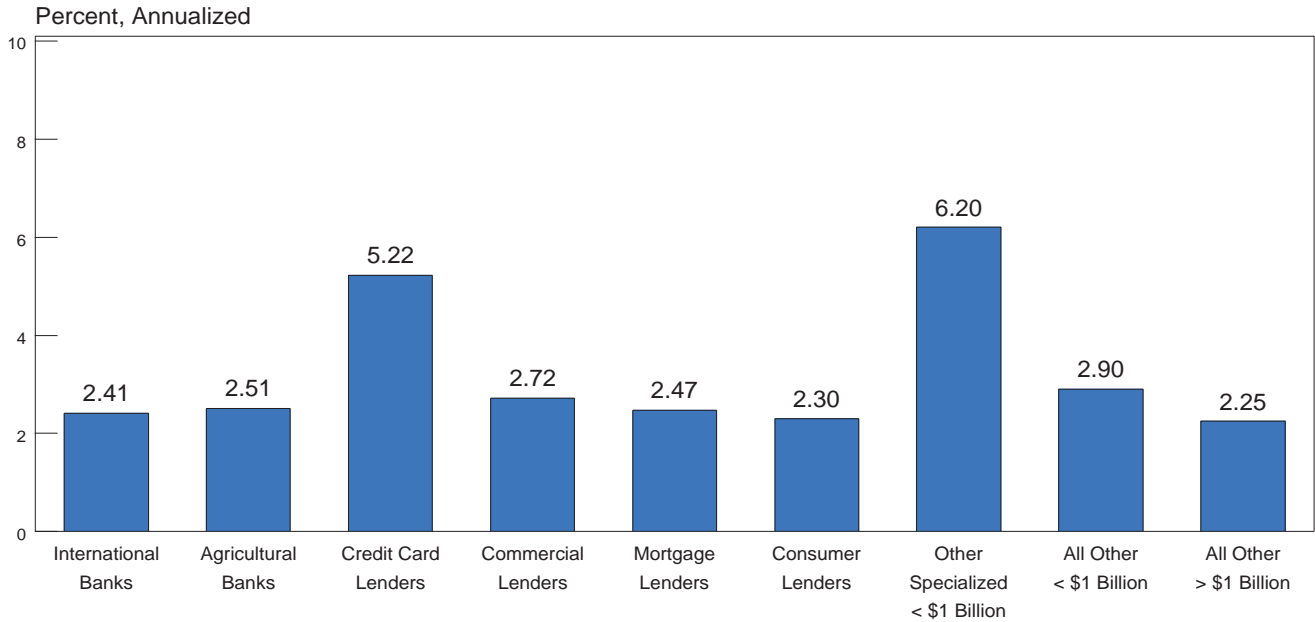


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

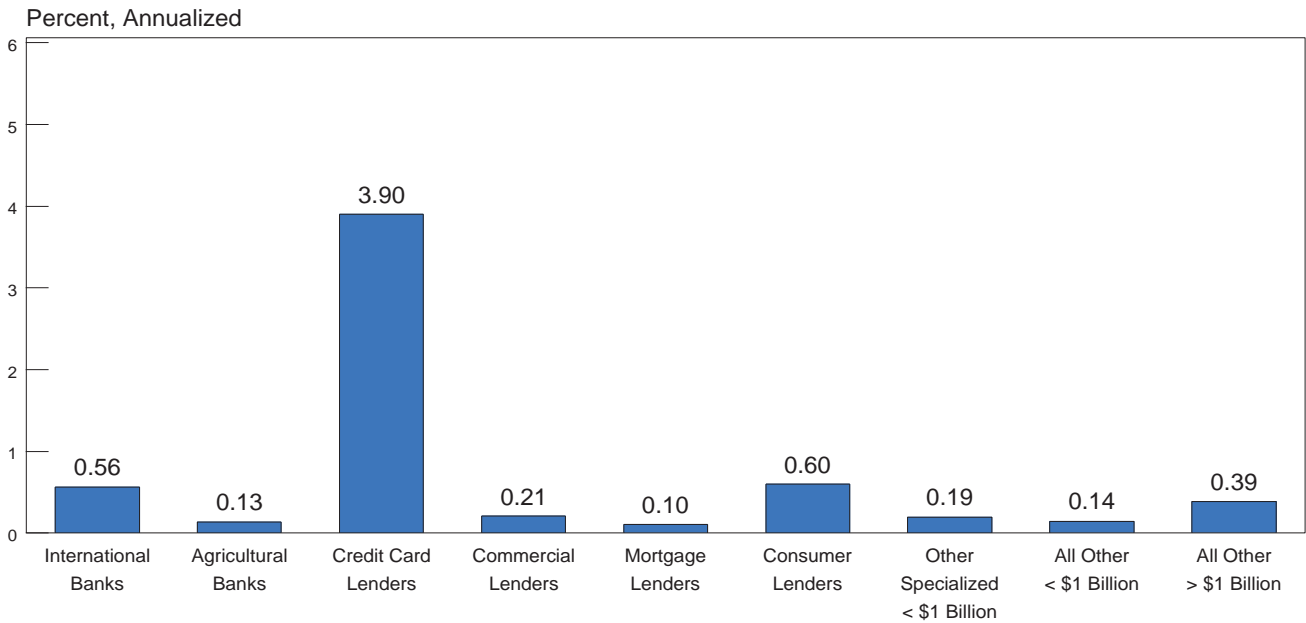
Noninterest Expense to Assets (YTD)

September 30, 2017



Net Charge-Offs to Loans and Leases (YTD)

September 30, 2017

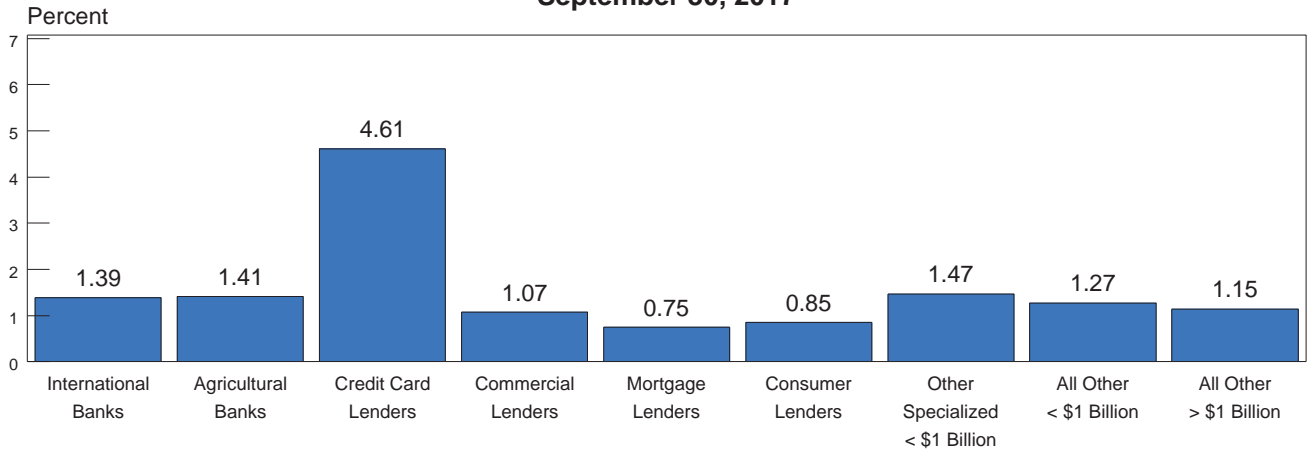


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

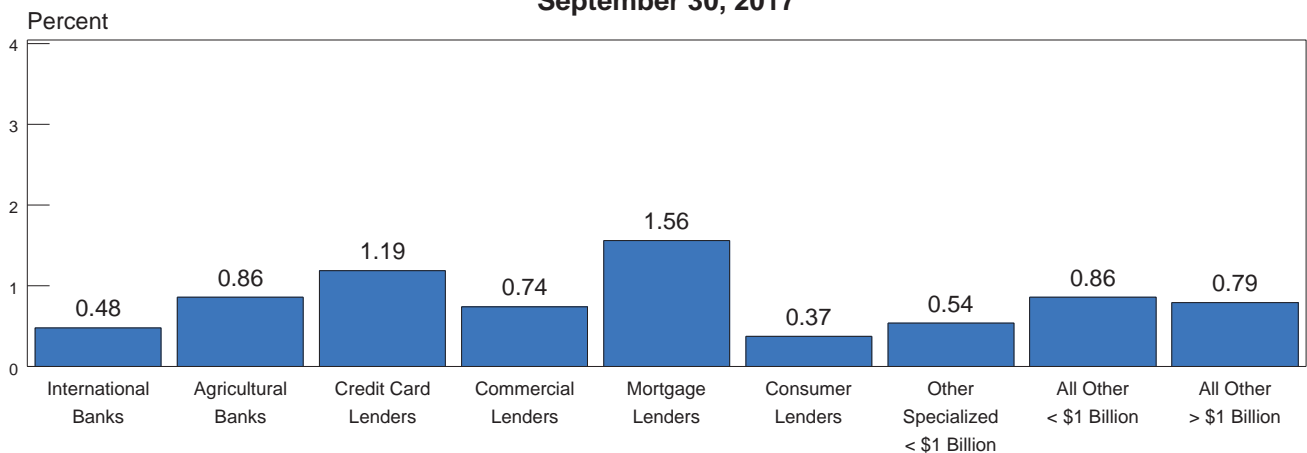
Loss Allowance To Loans and Leases

September 30, 2017



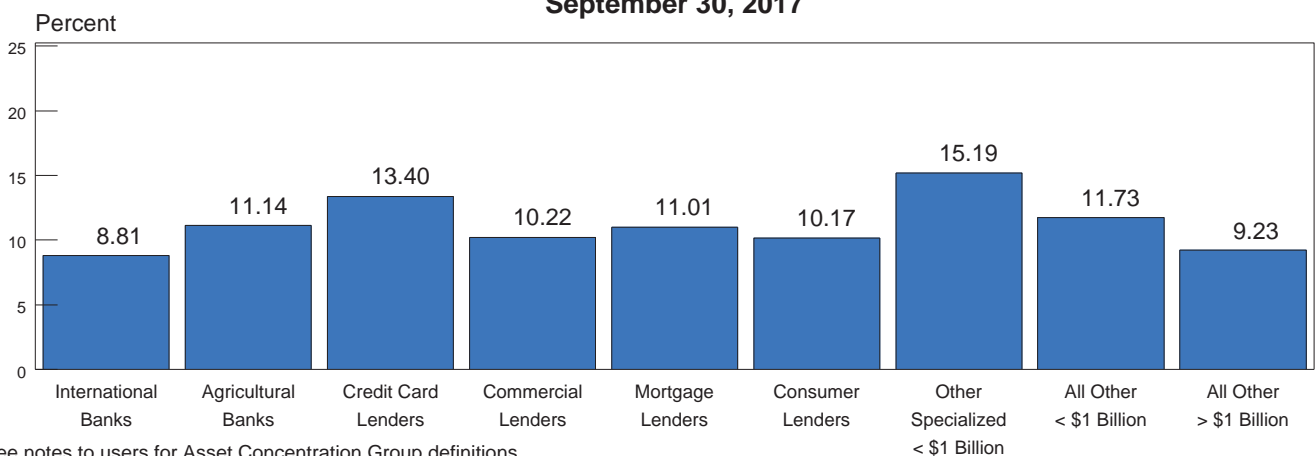
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2017



Core Capital (Leverage) Ratio

September 30, 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
09/17	0.97	1.24	2.09	1.06	1.04	1.15	2.98	0.96	1.12
09/16	0.90	1.24	2.31	0.99	0.99	1.01	2.56	0.96	1.08
09/15	0.88	0.91	2.91	0.99	0.74	1.12	2.59	0.50	1.08
09/14	0.81	1.20	3.20	0.97	0.86	1.10	2.08	0.89	0.97
09/13	0.83	1.19	3.26	0.91	0.98	1.28	1.74	0.87	1.10
09/12	0.83	1.30	3.14	0.91	0.82	1.62	1.25	1.01	1.01
09/11	0.81	1.14	3.62	0.71	0.60	1.75	1.80	0.92	0.89
09/10	0.79	1.03	1.47	0.28	0.70	1.42	1.58	0.71	0.74
09/09	0.00	0.91	-6.25	-0.23	0.47	0.22	0.64	0.79	0.62
09/08	0.31	1.12	2.42	0.23	-0.35	1.01	1.57	0.88	0.36
09/07	0.87	1.25	3.81	1.09	0.73	1.40	2.37	1.04	1.09
09/06	1.03	1.29	4.42	1.32	1.07	1.69	1.33	1.07	1.31
09/05	0.88	1.32	3.19	1.36	1.12	1.70	1.73	1.12	1.36
09/04	0.89	1.28	3.90	1.33	1.20	0.82	1.47	1.14	1.23
09/03	1.05	1.25	3.93	1.30	1.44	1.54	1.36	1.09	1.31
09/02	0.85	1.31	3.55	1.30	1.34	1.40	1.39	1.19	1.40
09/01	0.90	1.18	2.93	1.10	1.09	1.04	1.66	1.12	1.07
09/00	1.10	1.31	2.92	1.12	0.99	1.19	1.56	1.17	0.92
09/99	0.91	1.24	3.74	1.29	1.04	1.42	1.50	1.32	1.29

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
09/17	2.41	3.71	10.91	3.42	2.84	3.57	2.74	3.46	2.91
09/16	2.35	3.69	10.24	3.28	2.77	3.63	2.65	3.58	2.79
09/15	2.25	3.62	9.54	3.27	2.54	3.61	2.65	3.46	2.75
09/14	2.41	3.63	9.43	3.44	2.73	3.47	2.74	3.49	2.57
09/13	2.41	3.59	9.39	3.54	3.03	3.22	2.55	3.48	2.77
09/12	2.65	3.78	9.74	3.74	2.75	4.29	2.78	3.62	3.07
09/11	2.83	3.87	10.59	3.80	3.05	4.54	3.00	3.71	3.18
09/10	2.72	3.94	12.52	3.75	3.05	4.52	2.79	3.71	3.31
09/09	2.94	3.92	10.23	3.47	3.22	4.12	2.77	3.77	2.99
09/08	2.80	3.91	8.94	3.59	2.59	4.73	2.96	3.76	2.51
09/07	2.56	3.96	8.43	3.66	2.64	4.24	3.06	3.67	2.88
09/06	2.47	4.06	9.29	3.82	2.73	4.64	3.33	3.74	3.04
09/05	2.61	4.11	8.53	3.91	2.81	4.80	2.95	3.80	3.18
09/04	2.79	4.05	8.65	3.85	3.15	2.80	2.98	3.85	3.08
09/03	3.01	4.04	8.17	3.97	3.40	4.76	3.07	3.85	3.30
09/02	3.31	4.19	8.65	4.21	3.51	4.67	3.40	4.10	3.54
09/01	2.65	4.02	7.31	4.00	3.10	4.67	3.53	3.96	3.06
09/00	2.78	4.25	7.49	4.11	2.82	4.20	3.90	4.15	3.44
09/99	3.00	4.16	7.96	4.18	3.06	4.53	3.64	4.17	3.79

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
09/17	0.56	0.13	3.90	0.21	0.10	0.60	0.19	0.14	0.39
09/16	0.53	0.11	3.21	0.20	0.05	0.65	0.16	0.18	0.42
09/15	0.56	0.08	2.72	0.19	0.13	0.58	0.18	0.17	0.38
09/14	0.73	0.09	2.86	0.26	0.19	0.62	0.24	0.23	0.29
09/13	1.03	0.11	3.21	0.44	0.37	0.77	0.61	0.32	0.51
09/12	1.53	0.22	3.81	0.75	0.78	1.44	0.33	0.42	0.98
09/11	2.07	0.36	5.58	1.21	0.90	1.78	0.48	0.50	1.30
09/10	2.27	0.53	11.94	1.89	1.22	2.20	0.81	0.51	1.96
09/09	2.90	0.52	9.93	1.77	1.26	2.64	0.81	0.46	2.31
09/08	1.28	0.29	5.64	0.98	0.74	1.84	0.43	0.30	0.88
09/07	0.65	0.19	3.90	0.28	0.29	0.97	0.30	0.17	0.35
09/06	0.59	0.14	3.38	0.18	0.14	1.00	0.53	0.17	0.20
09/05	0.88	0.15	4.27	0.22	0.10	1.46	0.29	0.27	0.20
09/04	1.05	0.17	4.69	0.29	0.11	0.94	0.46	0.26	0.25
09/03	1.41	0.24	5.12	0.52	0.19	1.42	1.44	0.31	0.56
09/02	1.78	0.26	6.07	0.67	0.16	1.12	0.47	0.30	0.86
09/01	0.63	0.30	4.02	0.61	0.15	1.16	0.50	0.27	0.69
09/00	0.44	0.18	3.68	0.40	0.12	0.20	1.98	0.23	0.55
09/99	0.55	0.20	3.97	0.37	0.12	0.51	1.27	0.23	0.41

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
09/17	1.25	1.08	1.50	0.91	2.41	0.50	1.41	1.09	1.50
12/16	1.57	0.97	1.42	1.05	2.97	0.94	1.46	1.21	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

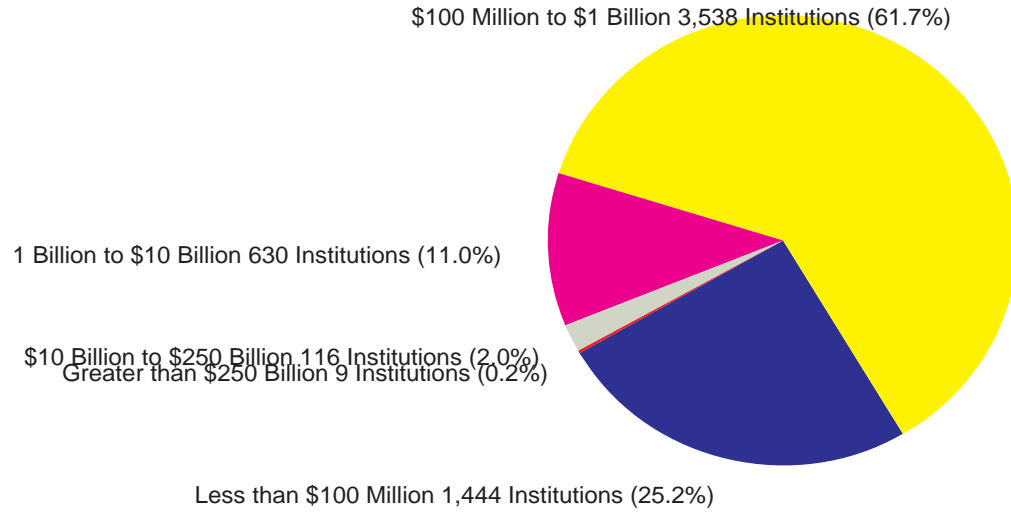
1999 - 2017

	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
09/17	8.81	11.14	13.40	10.22	11.01	10.17	15.19	11.73	9.23
12/16	8.67	10.84	12.63	10.11	11.15	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

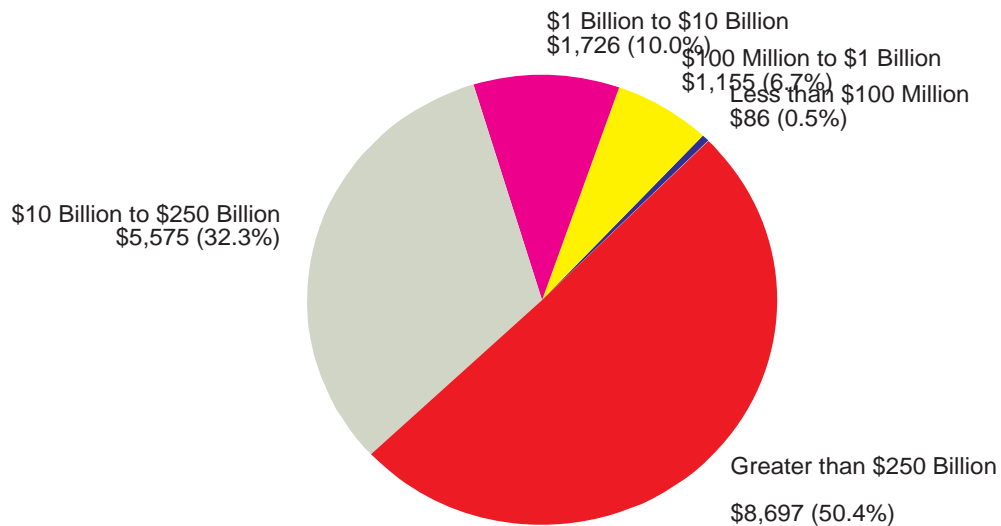
September 30, 2017



Industry Assets By Asset Size

September 30, 2017

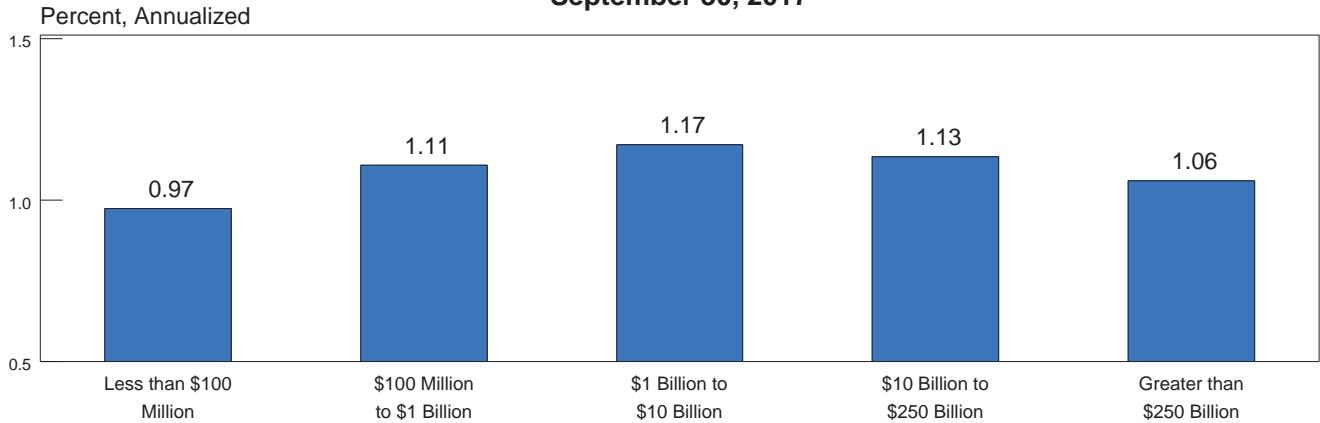
(\$ Billions)



Performance Ratios By Asset Size

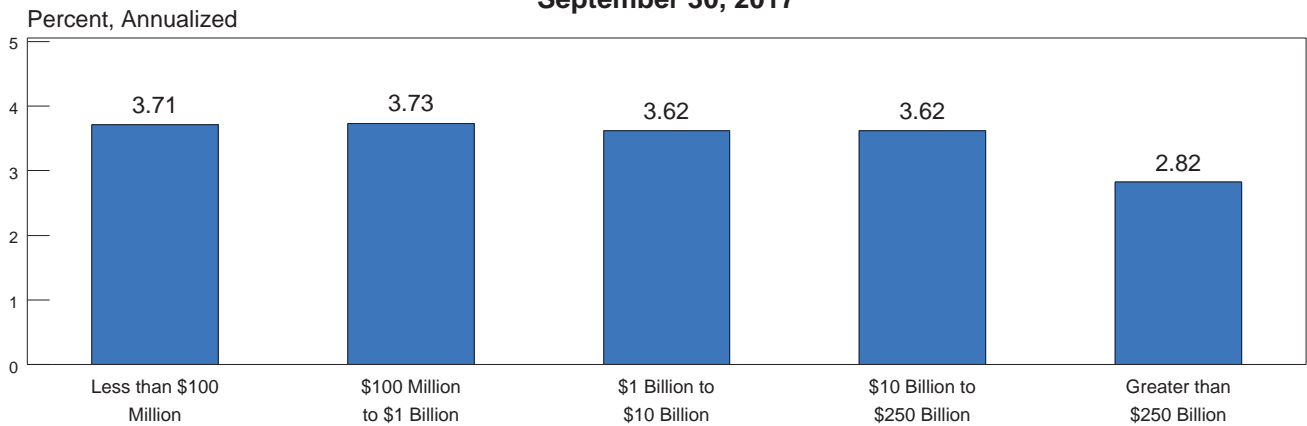
Return on Assets (YTD)

September 30, 2017



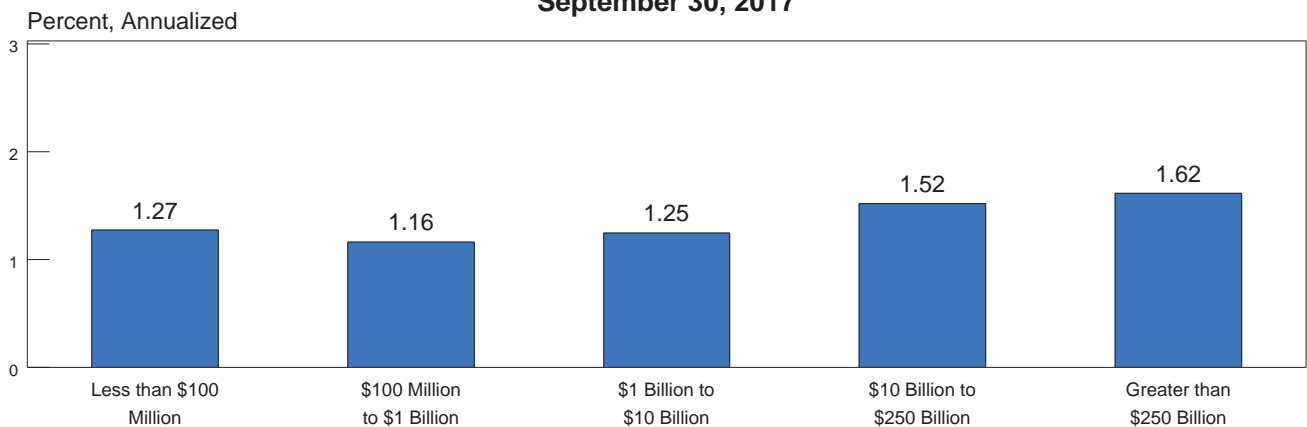
Net Interest Margin (YTD)

September 30, 2017



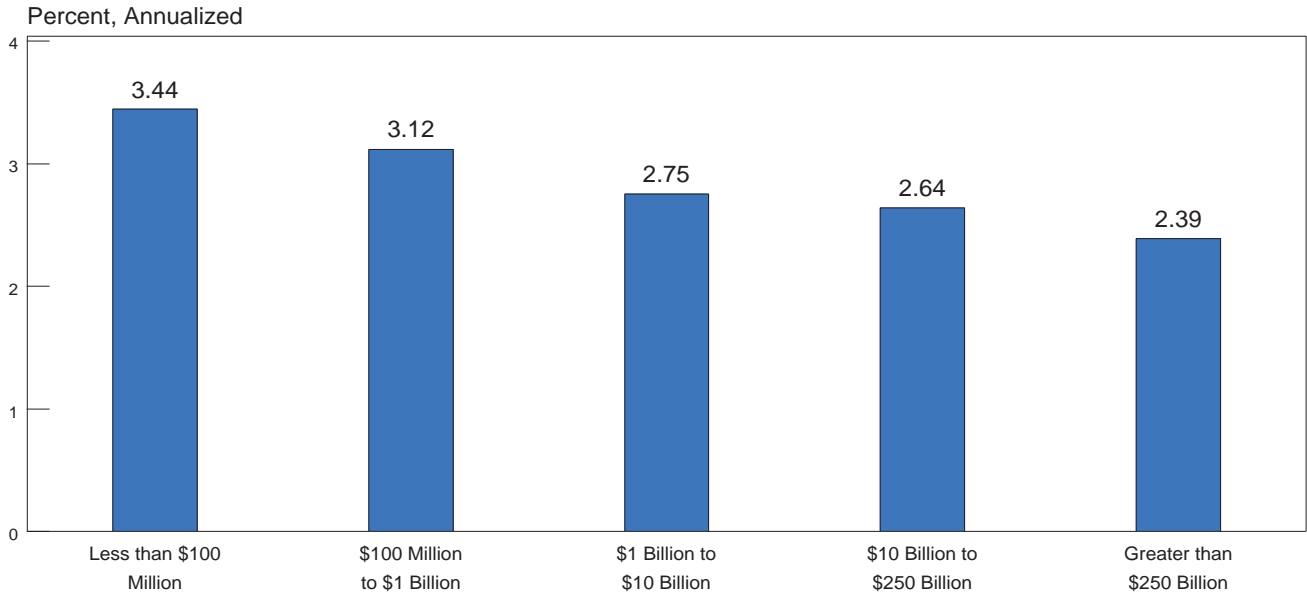
Noninterest Income to Assets (YTD)

September 30, 2017



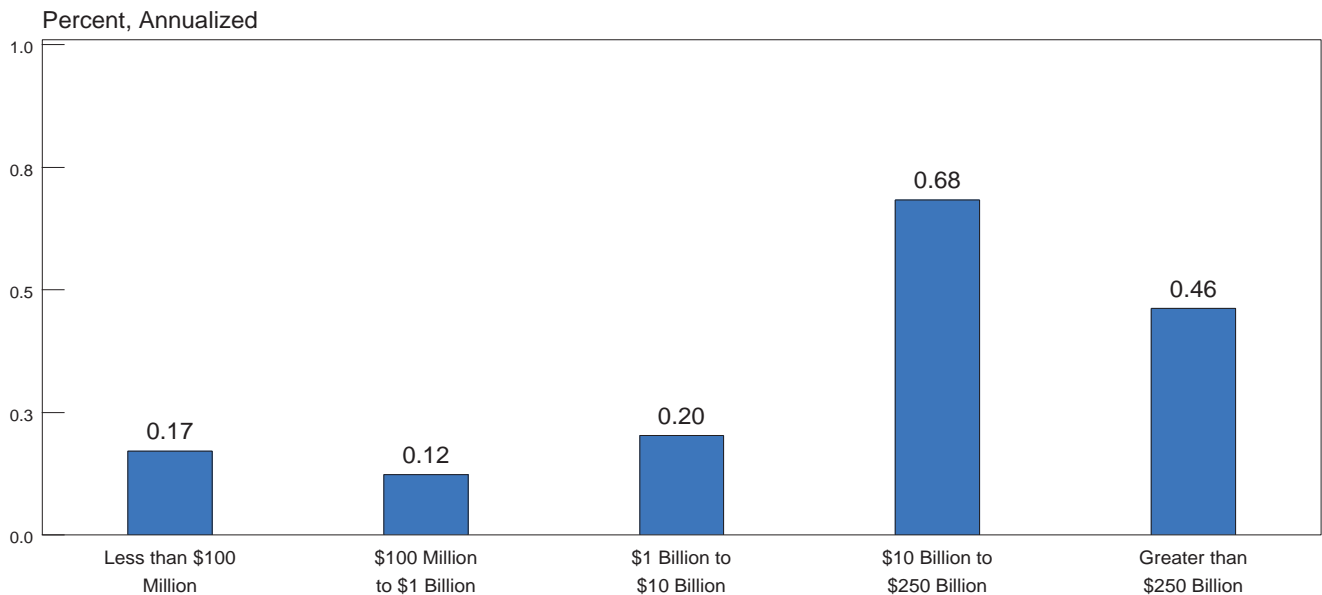
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2017



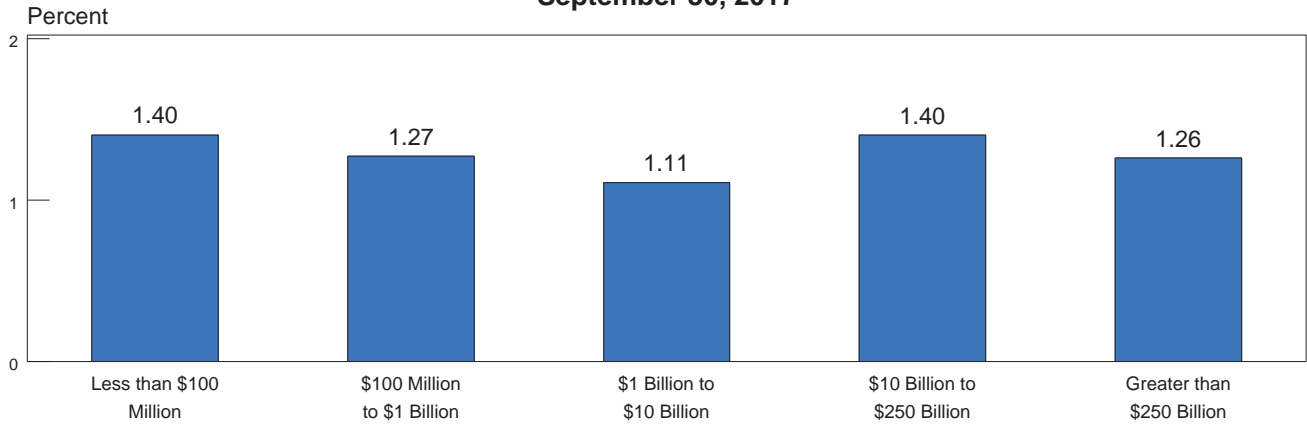
Net Charge-Offs to Loans and Leases (YTD)

September 30, 2017



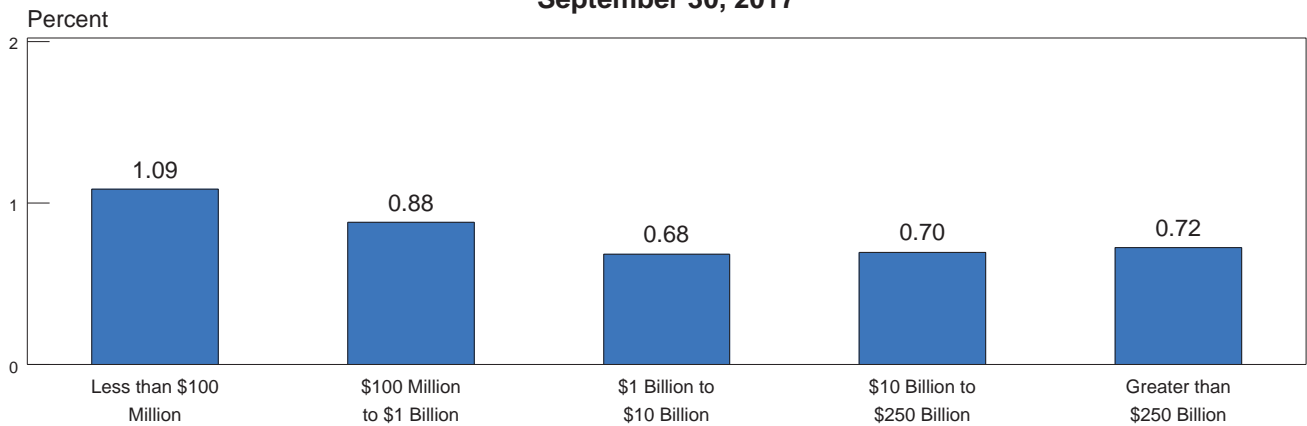
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

September 30, 2017



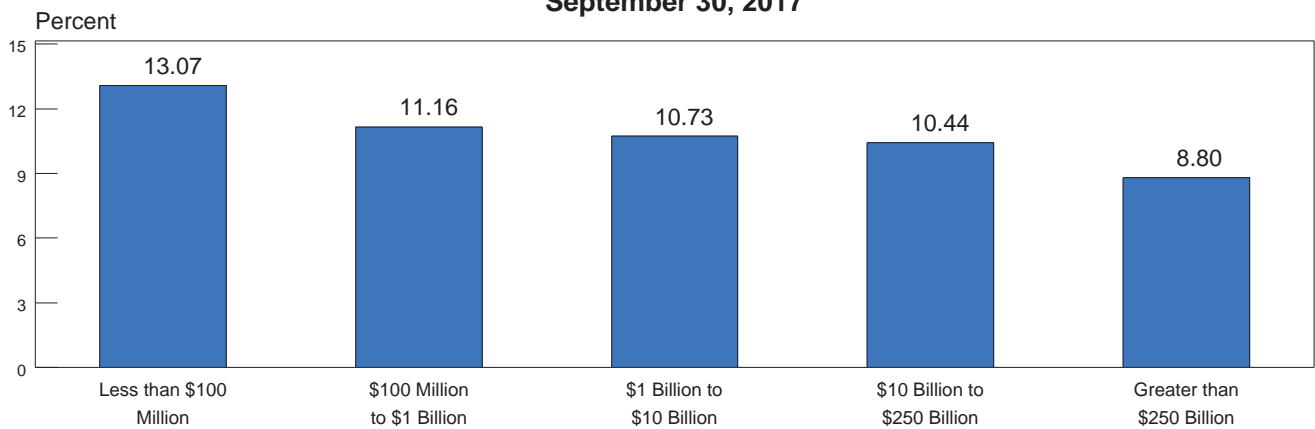
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2017



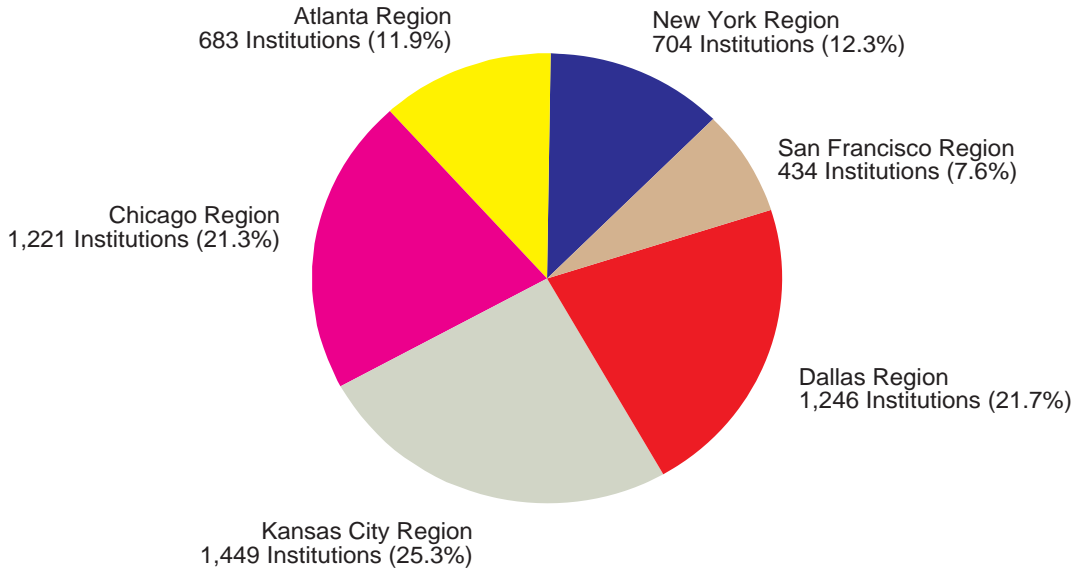
Core Capital (Leverage) Ratio

September 30, 2017



Geographic Distribution of FDIC-Insured Institutions

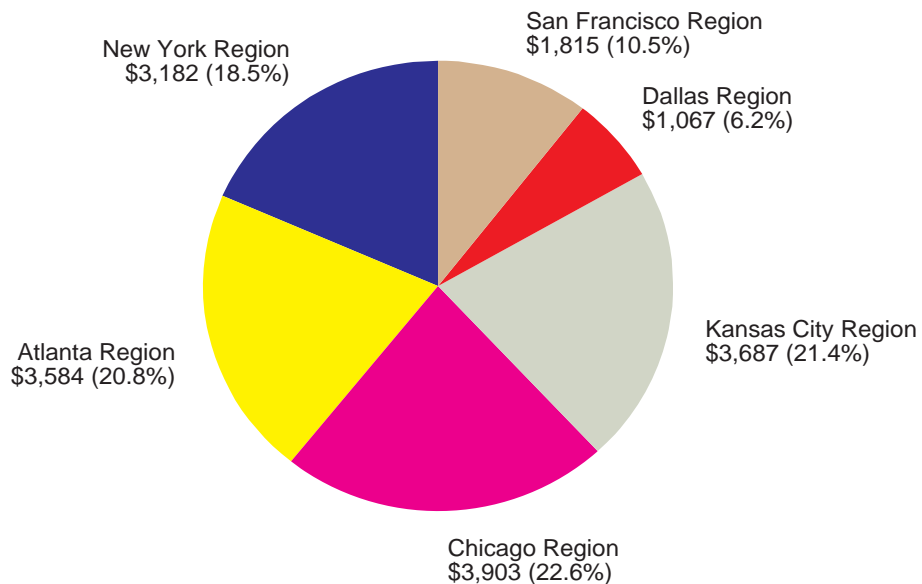
September 30, 2017



Geographic Distribution of Industry Assets

September 30, 2017

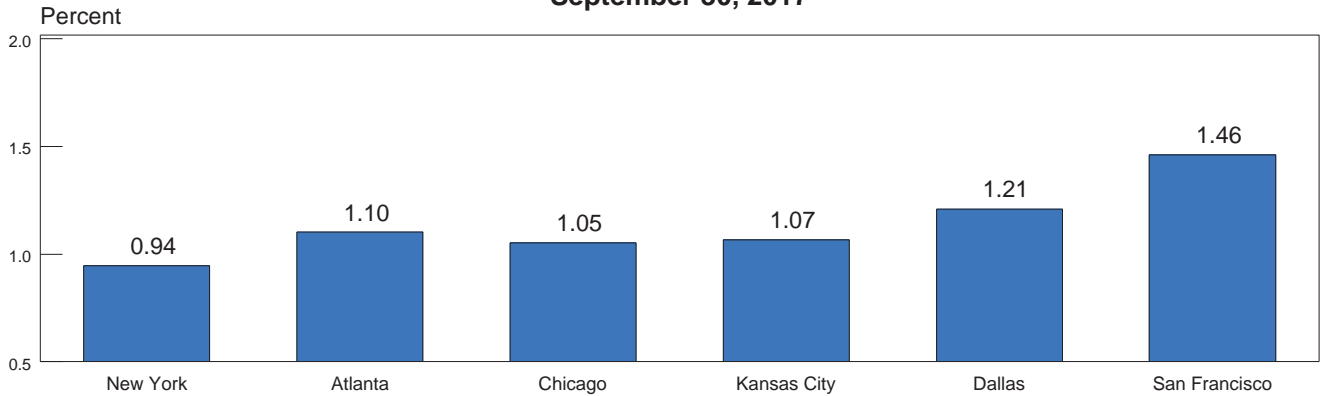
(\$ Billions)



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

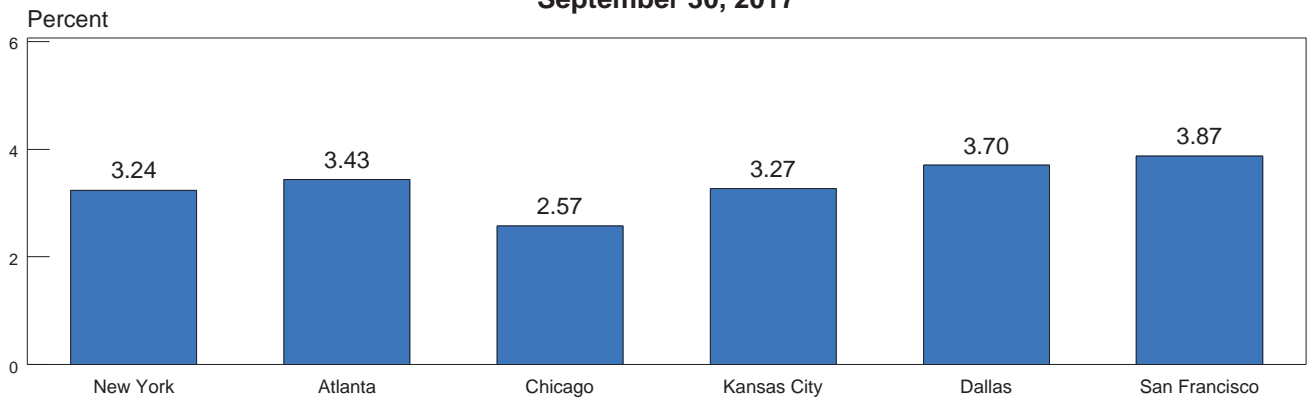
Performance Ratios By Geographic Regions Return on Assets (YTD, Annualized)

September 30, 2017



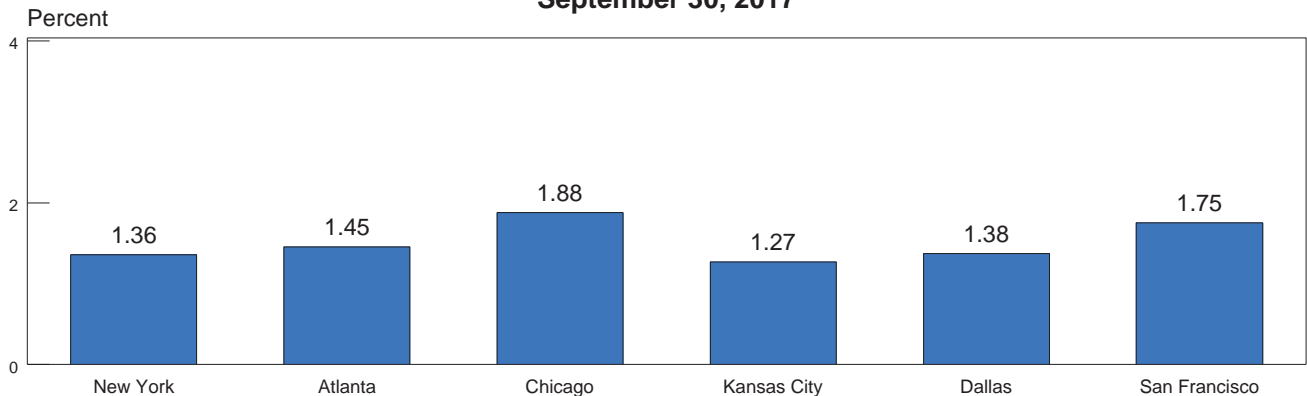
Net Interest Margins (YTD, Annualized)

September 30, 2017



Noninterest Income to Assets (YTD, Annualized)

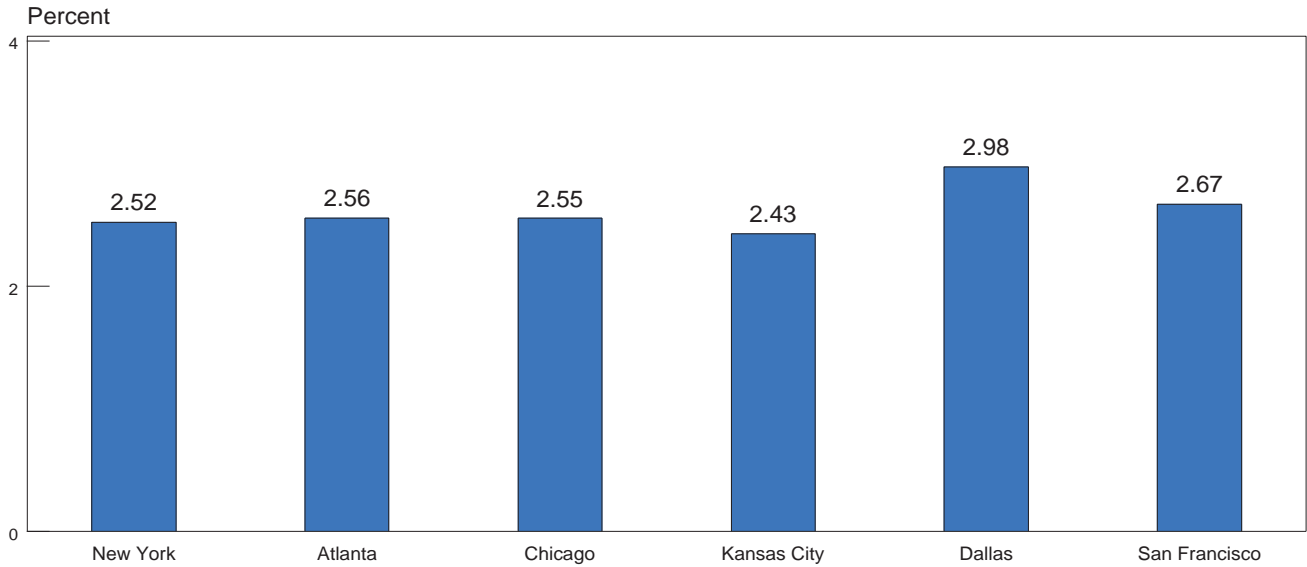
September 30, 2017



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

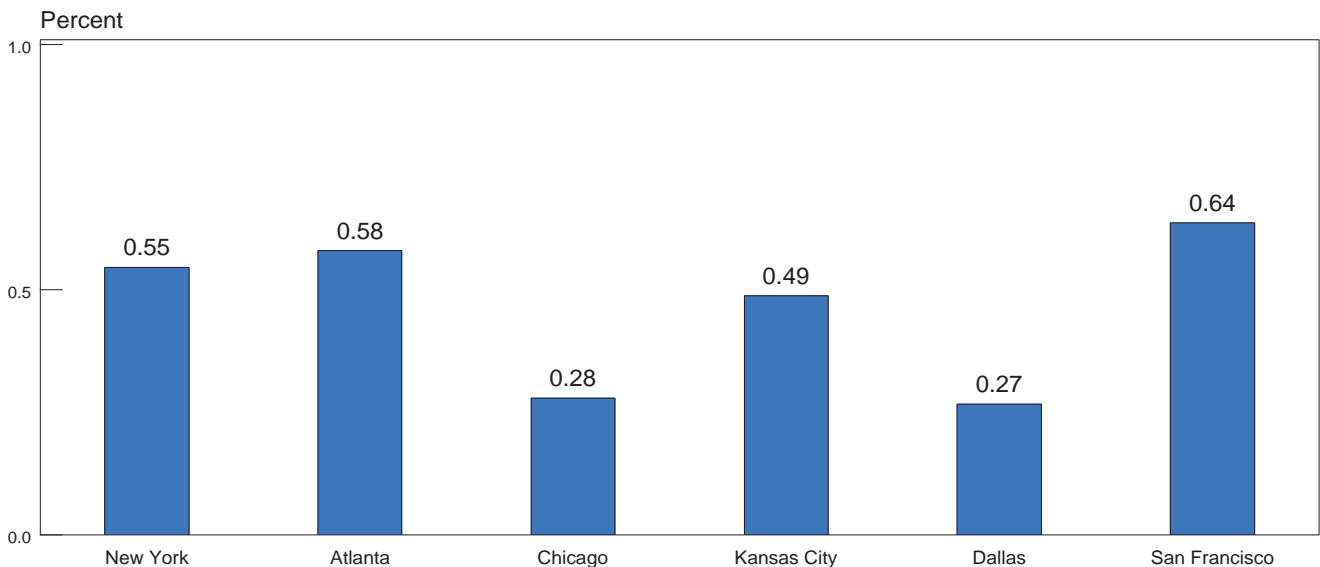
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

September 30, 2017



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

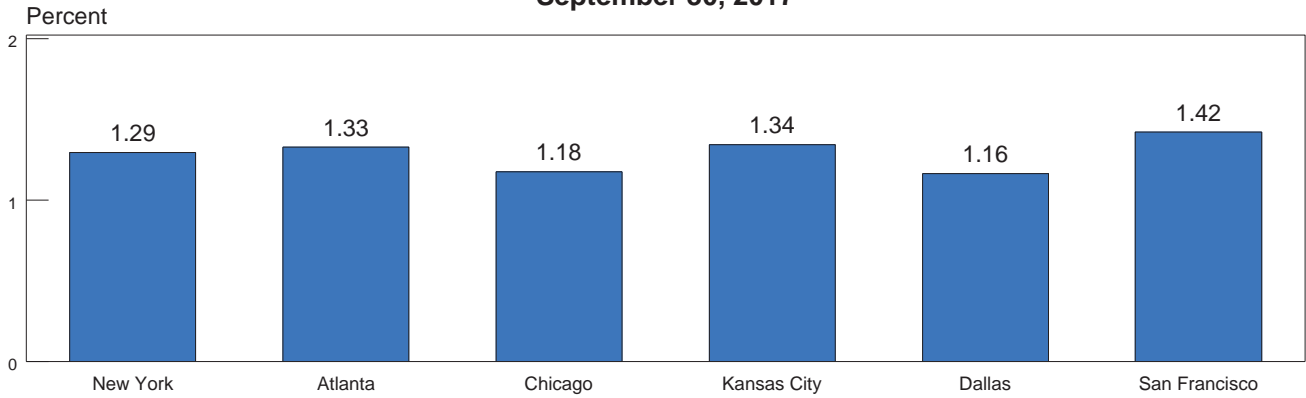
September 30, 2017



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

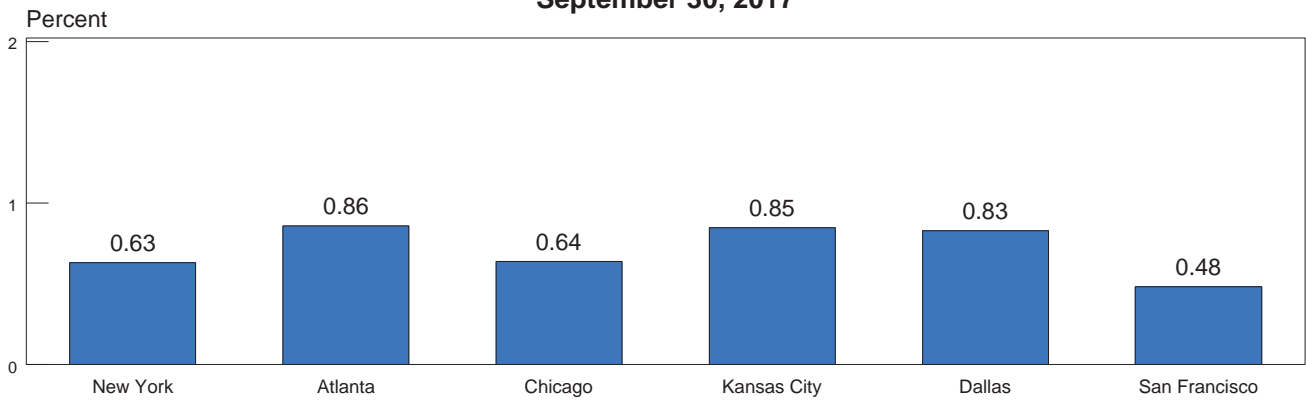
Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

September 30, 2017



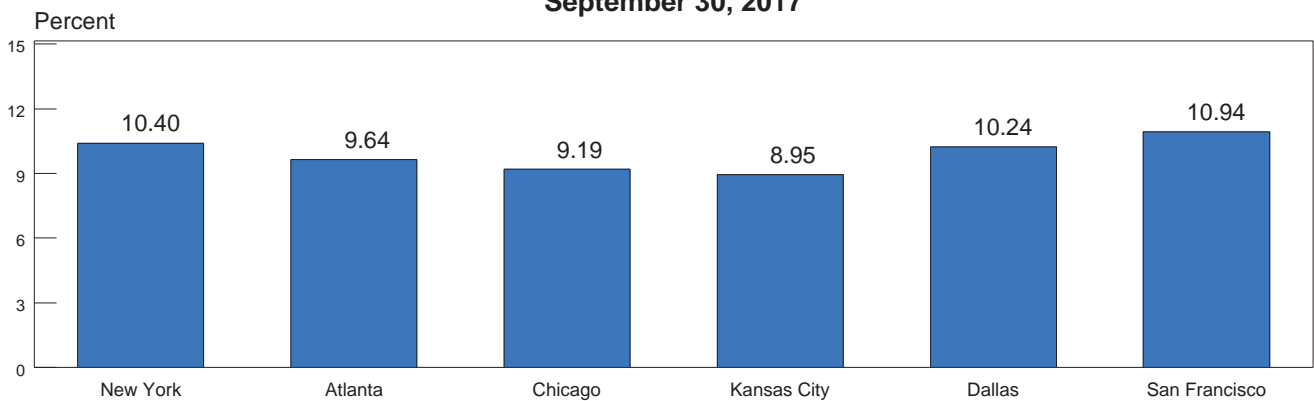
Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2017



Core Capital (Leverage) Ratio

September 30, 2017

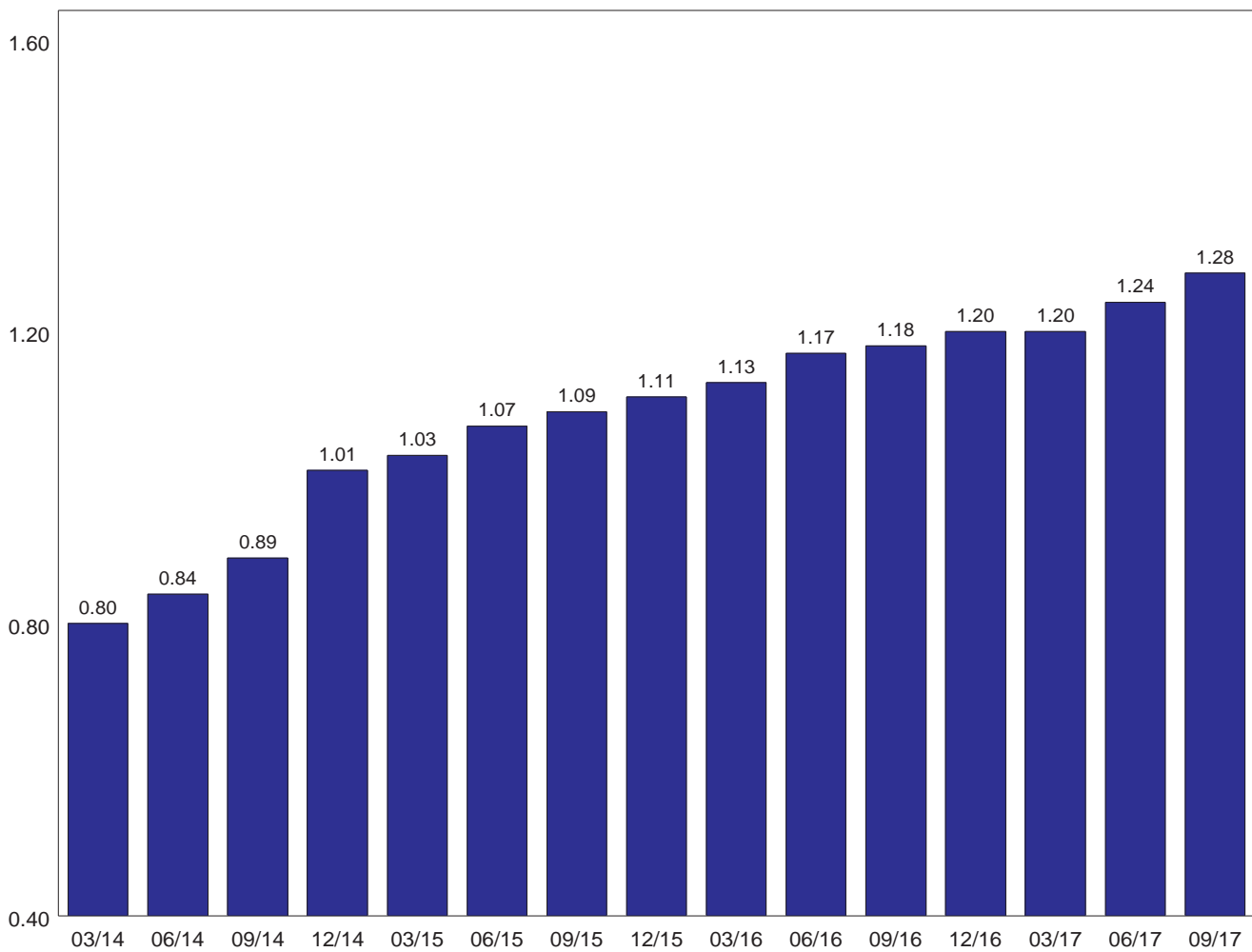


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2014 - September 30, 2017

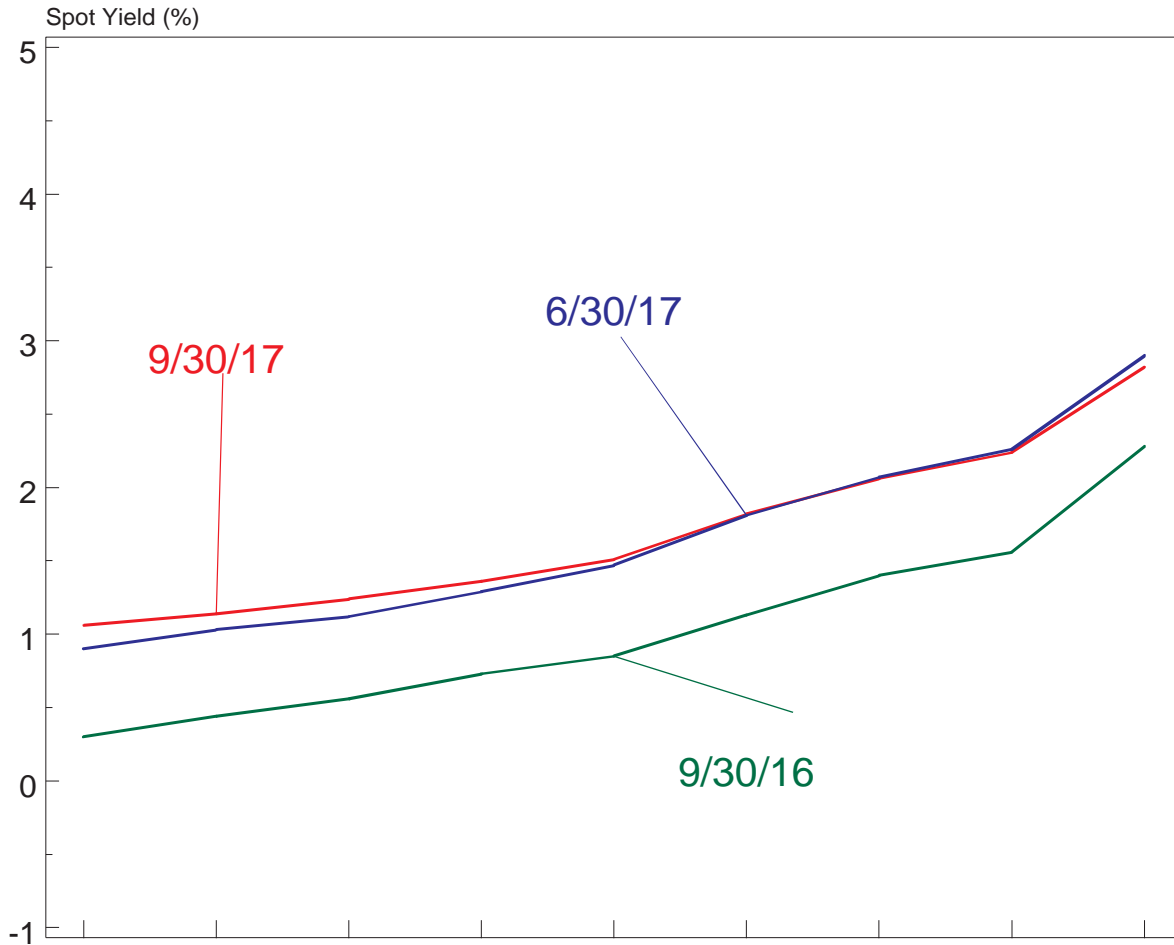
Percent of Insured Deposits



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

September 30, 2016 - September 30, 2017



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
9/30/16	0.30	0.44	0.56	0.73	0.85	1.13	1.40	1.56	2.28

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

September 30, 2017

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,705	99.4%	\$17,232.8	100.0%
Adequately Capitalized	16	0.3%	\$2.2	0.0%
Undercapitalized	8	0.1%	\$1.5	0.0%
Significantly Undercapitalized	6	0.1%	\$1.3	0.0%
Critically Undercapitalized	2	0.0%	\$0.2	0.0%

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

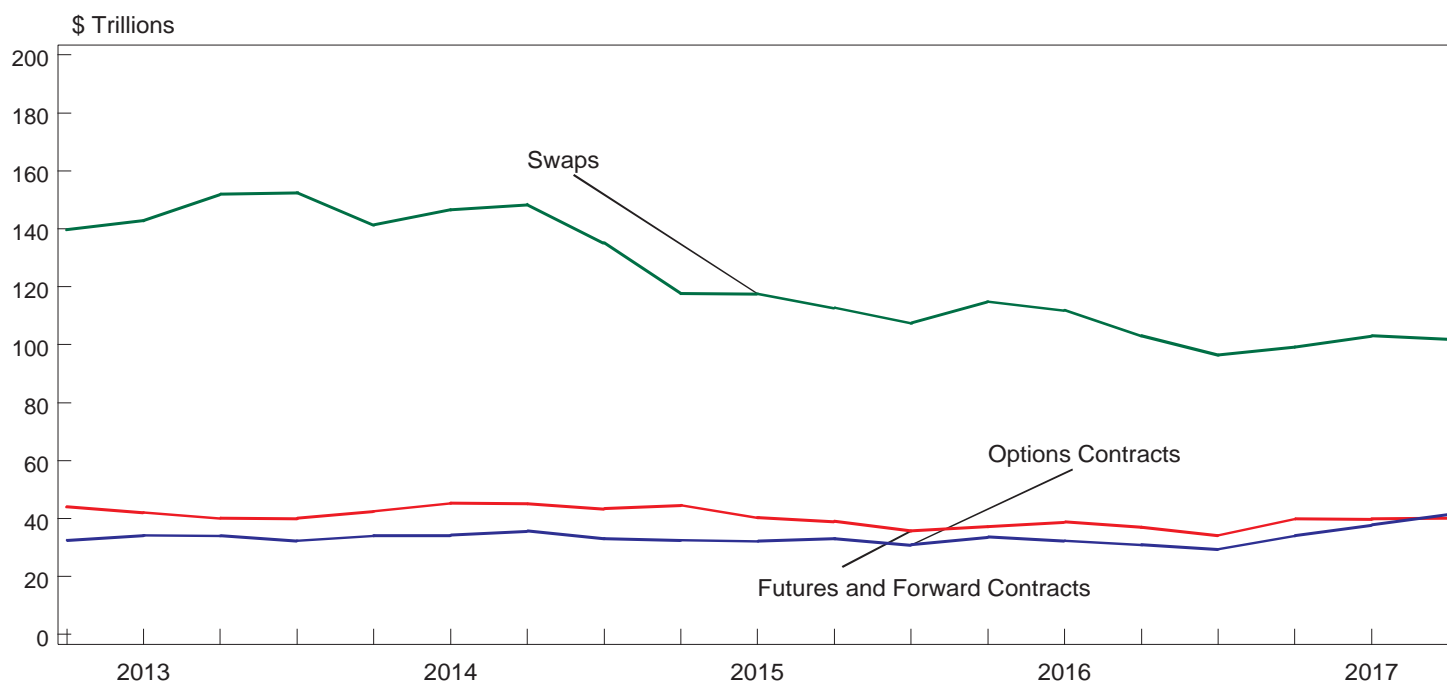
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Off-Balance Sheet Derivatives

2013 - 2017 (Notional Amounts)



	12/13	12/14	12/15	12/16	3/17	6/17	9/17
Total Derivatives (Notional Amounts, in billions of dollars)	\$224,801	\$211,629	\$173,966	\$159,962	\$173,039	\$180,582	\$183,234
Futures and Forward Contracts	40,027	43,380	35,685	34,193	39,858	39,841	40,119
Interest rate contracts	28,145	28,554	20,972	20,305	23,575	23,469	23,128
Foreign exchange rate contracts	11,550	14,507	14,482	13,564	15,925	15,984	16,568
Other futures and forwards*	332	319	230	324	358	388	423
Option Contracts	32,305	33,081	30,889	29,386	33,999	37,736	41,307
Interest rate options	25,494	24,508	23,660	22,211	25,990	29,518	33,297
Foreign currency options	4,811	6,148	5,217	5,097	5,589	5,789	5,420
Other option contracts*	1,999	2,424	2,012	2,077	2,419	2,429	2,590
Swaps	152,469	135,169	107,392	96,384	99,183	103,004	101,809
Interest rate swaps	139,444	121,625	93,731	81,964	83,125	86,831	84,819
Foreign exchange rate swaps	12,120	12,528	12,401	13,076	14,646	14,748	15,469
Other swaps*	906	1,016	1,261	1,344	1,411	1,425	1,520
Memoranda							
Spot Foreign Exchange Contracts	1,028	1,563	1,034	1,540	2,153	2,335	2,250
Credit Derivatives	11,191	9,449	6,986	5,293	5,304	4,935	5,090
Number of banks reporting derivatives	1,158	1,182	1,200	1,222	1,210	1,211	1,191
Replacement cost of interest rate and foreign exchange rate contracts **	3,273	3,651	2,681	2,650	2,226	2,149	1,815

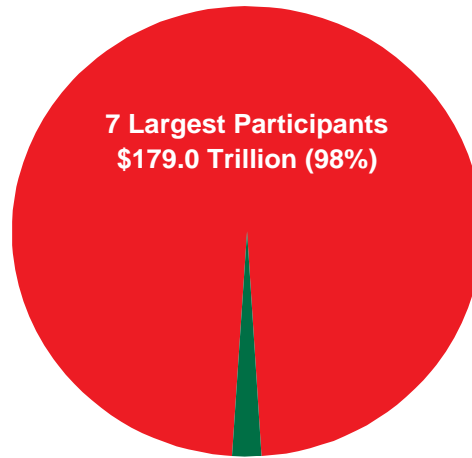
* Not reported by banks with less than \$300 million in assets.

** 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

September 30, 2017

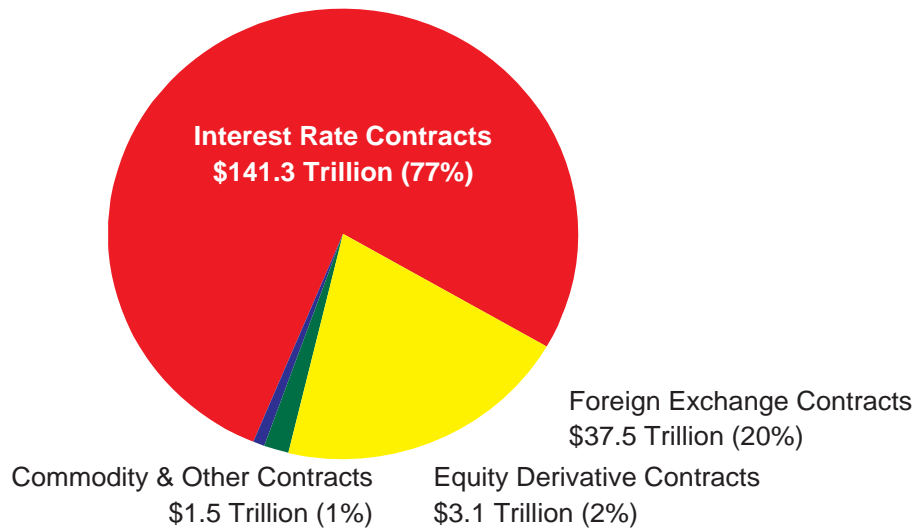


All Other Participants (1382 Banks)
\$4.3 Trillion (2%)

Composition of Derivatives*

Notional Amounts

September 30, 2017



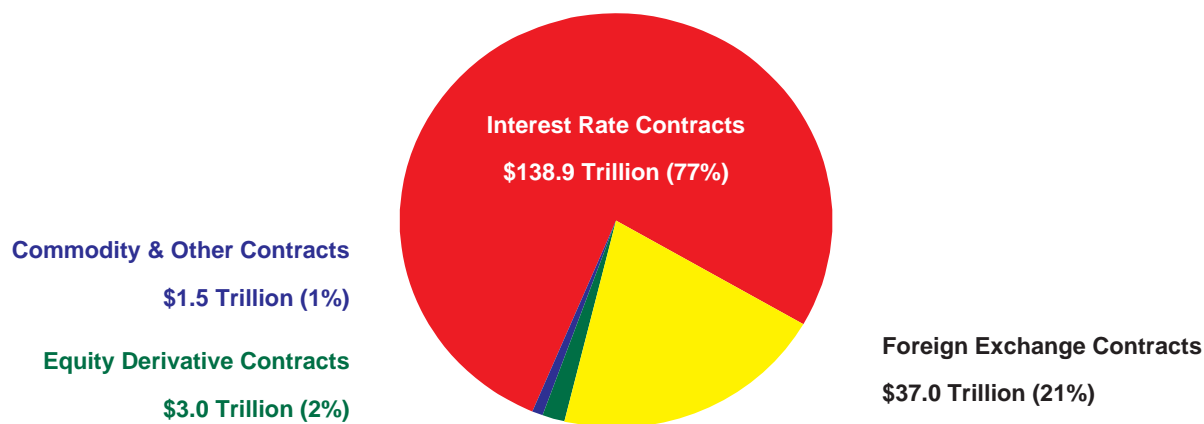
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,158 billion for the seven largest participants and \$92 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

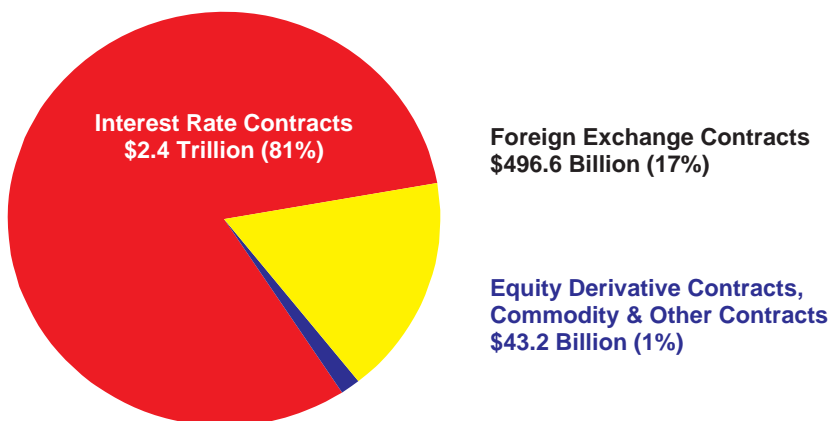
September 30, 2017



Not Held for Trading

Notional Amounts

September 30, 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 \$2,250 billion are not included.

Position of Derivatives

Gross Fair Values

September 30, 2017

(\$ Millions)

Held for Trading

200 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	1,299,618	453,666	102,221	45,866	1,901,372	63,134
Gross negative fair value	1,243,426	440,398	107,180	47,235	1,838,237	
All other participants						
Gross positive fair value	16,754	13,130	2,581	865	33,330	2,043
Gross negative fair value	14,885	12,459	3,150	793	31,287	
Total						
Gross positive fair value	1,316,373	466,797	104,802	46,731	1,934,702	65,178
Gross negative fair value	1,258,311	452,857	110,329	48,027	1,869,525	

Held for Purposes Other than Trading

798 Banks Held Derivative Contracts for Purposes Other than Trading

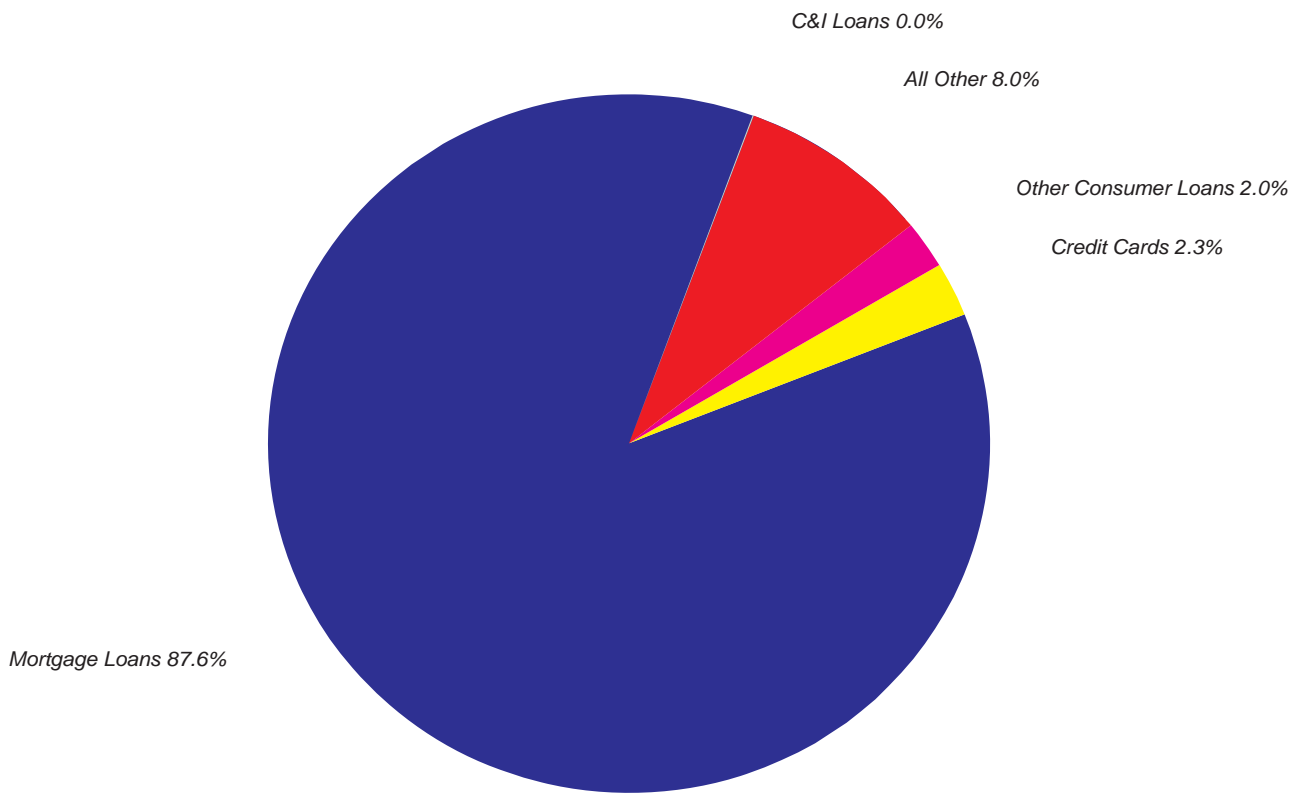
7 Largest Participants Held 72% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	18,589	7,974	3	0	26,566	(5,538)
Gross negative fair value	23,739	8,216	149	0	32,104	
All other participants						
Gross positive fair value	3,766	1,194	356	44	5,360	(711)
Gross negative fair value	4,555	955	424	137	6,071	
Total						
Gross positive fair value	22,355	9,169	359	44	31,926	(6,249)
Gross negative fair value	28,294	9,171	573	137	38,176	

Composition of Securitized Assets*

FDIC-Insured Institutions

September 30, 2017

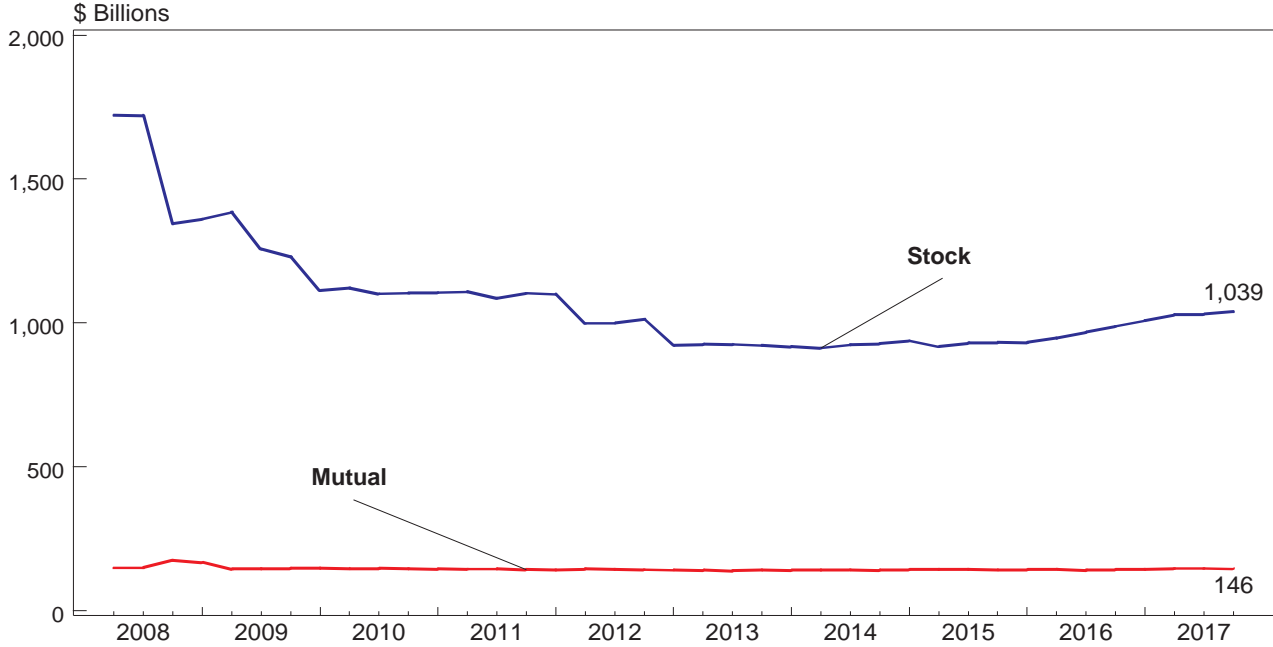


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

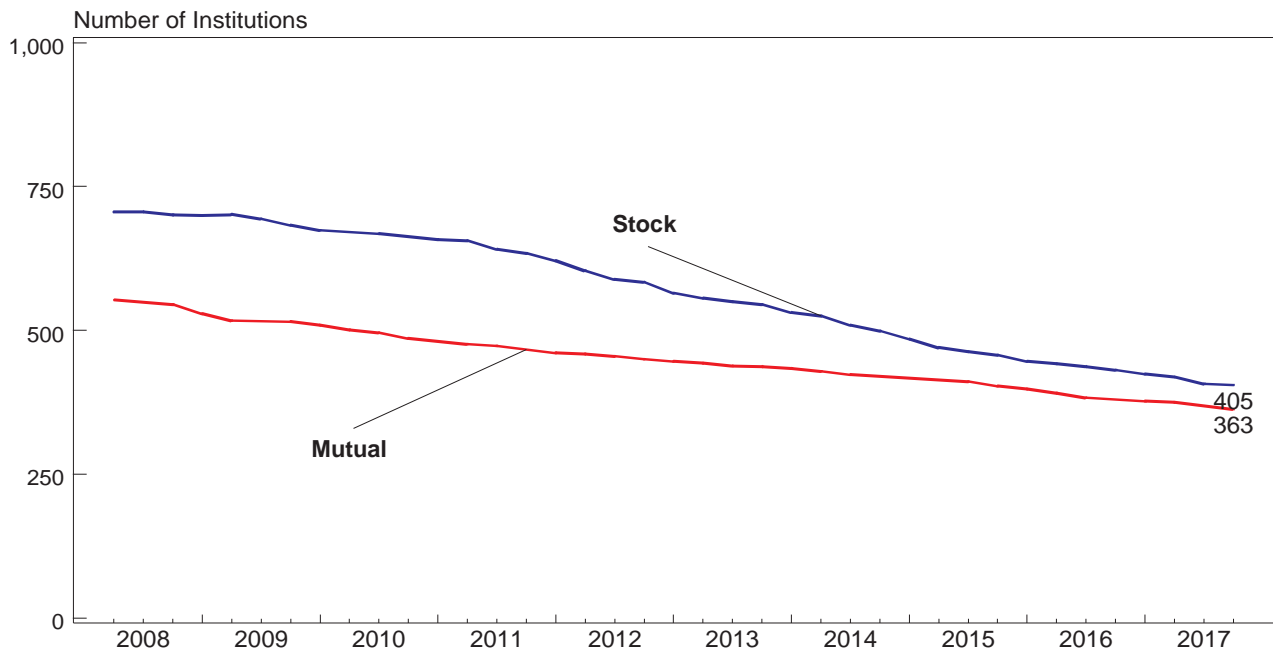
Assets of Mutual and Stock Savings Institutions

2008 - 2017



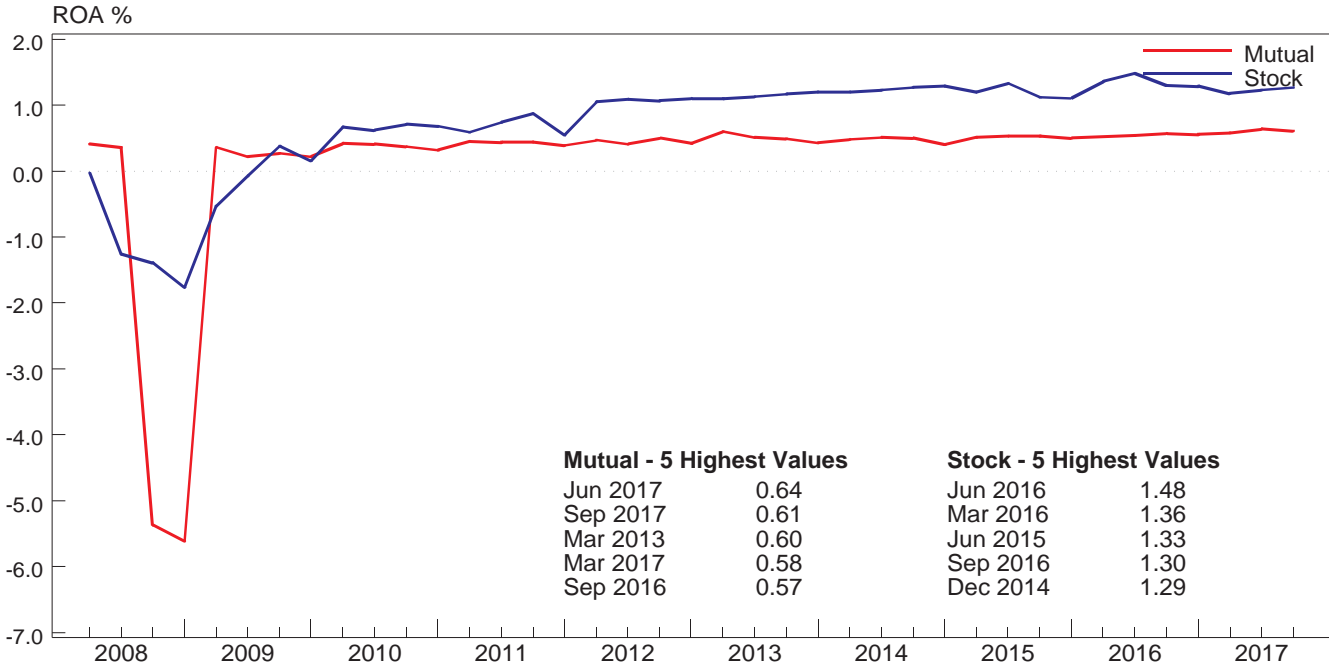
Number of Mutual and Stock Savings Institutions

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

