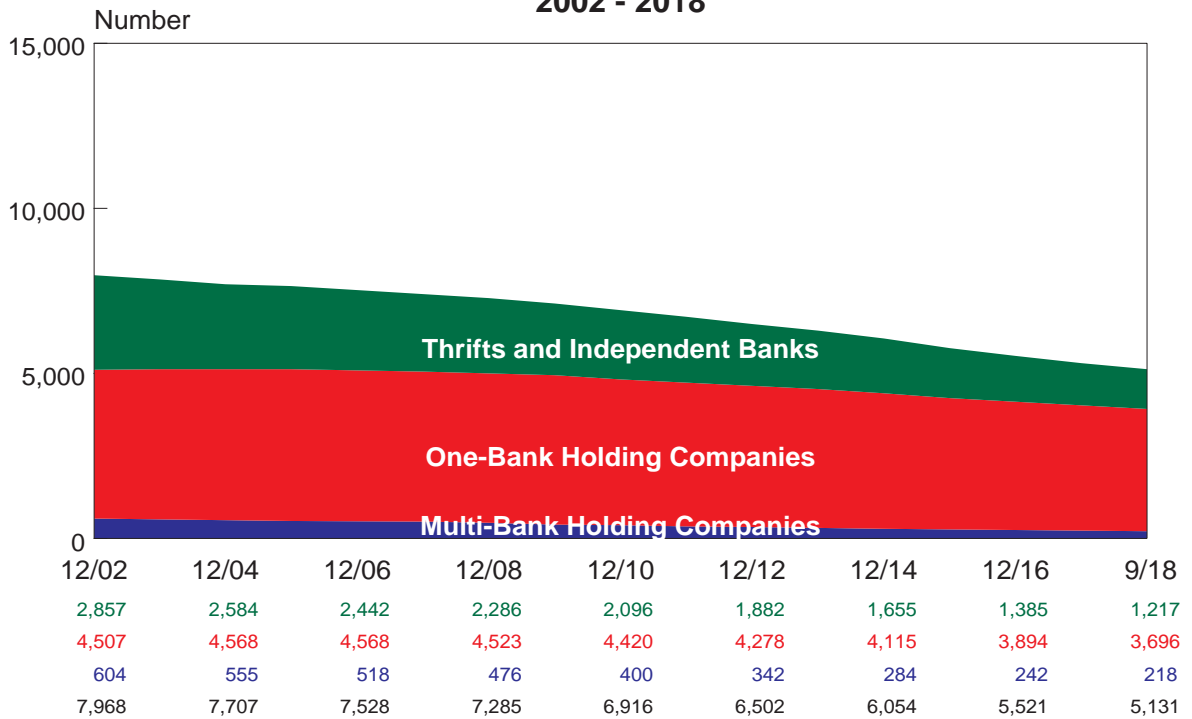


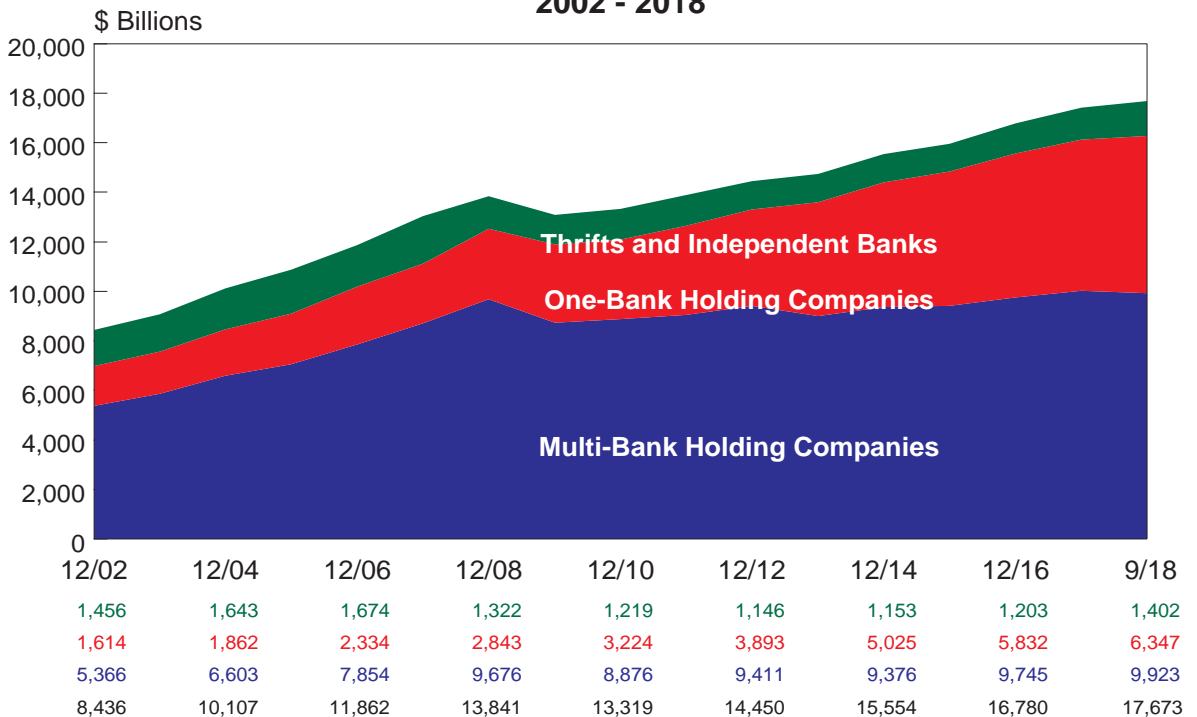
## Number of FDIC-Insured Banking Organizations

2002 - 2018



## Assets of FDIC-Insured Banking Organizations

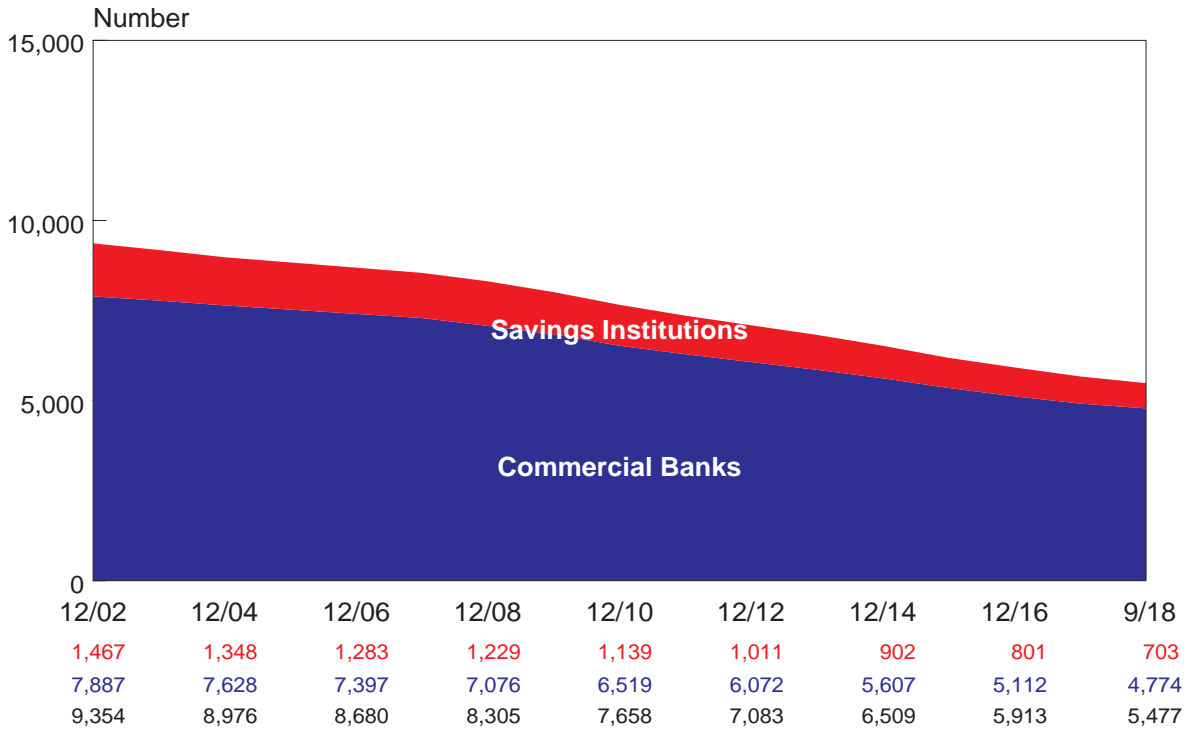
2002 - 2018



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

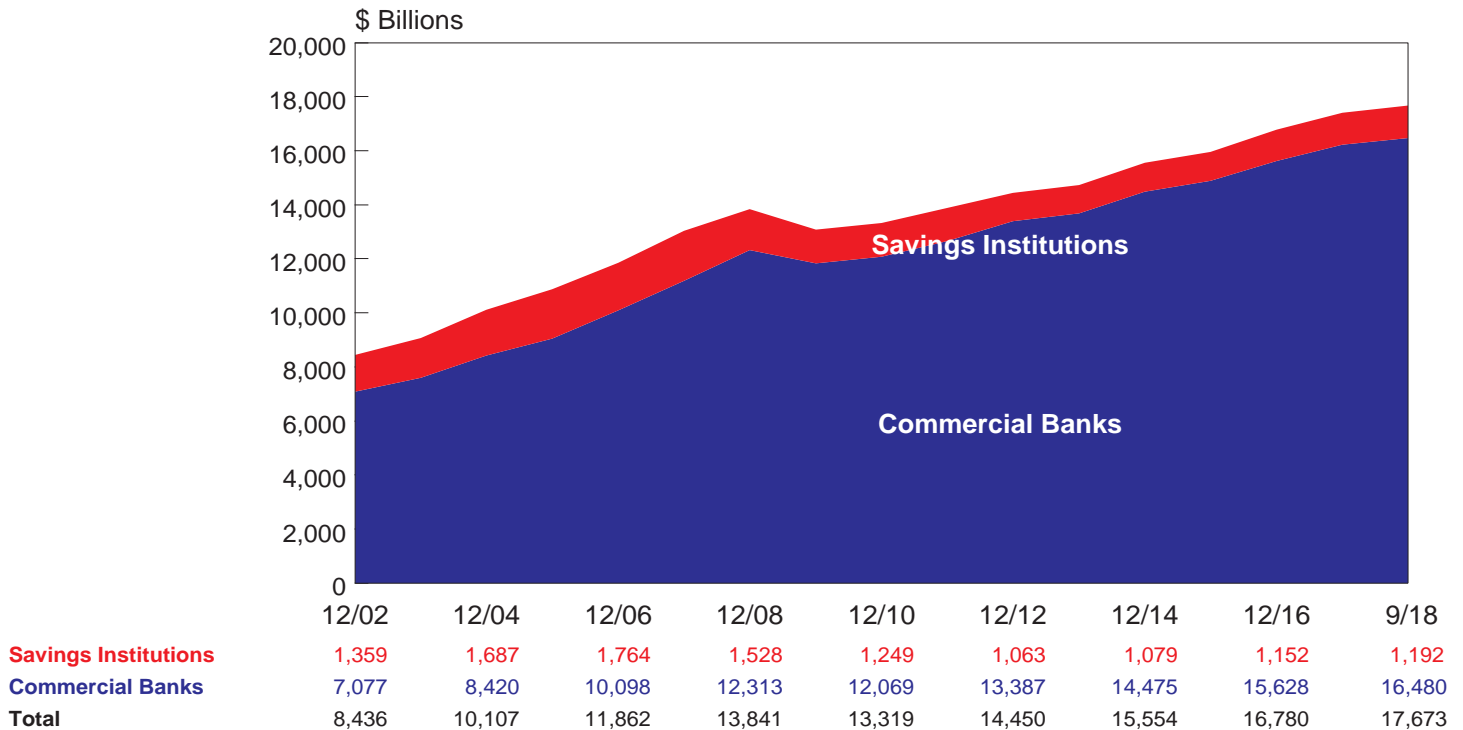
## Number of FDIC-Insured Institutions

2002 - 2018



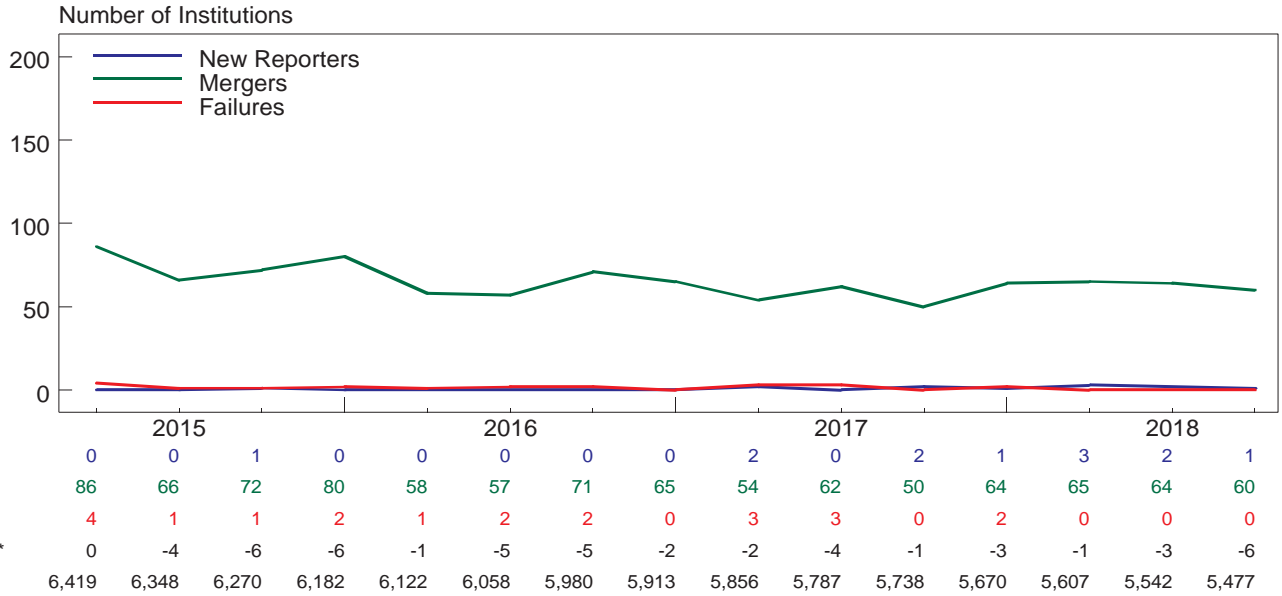
## Assets of FDIC-Insured Institutions

2002 - 2018



## Changes in the Number of FDIC-Insured Institutions

Quarterly, 2015 - 2018



**New Reporters**

**Mergers**

**Failures**

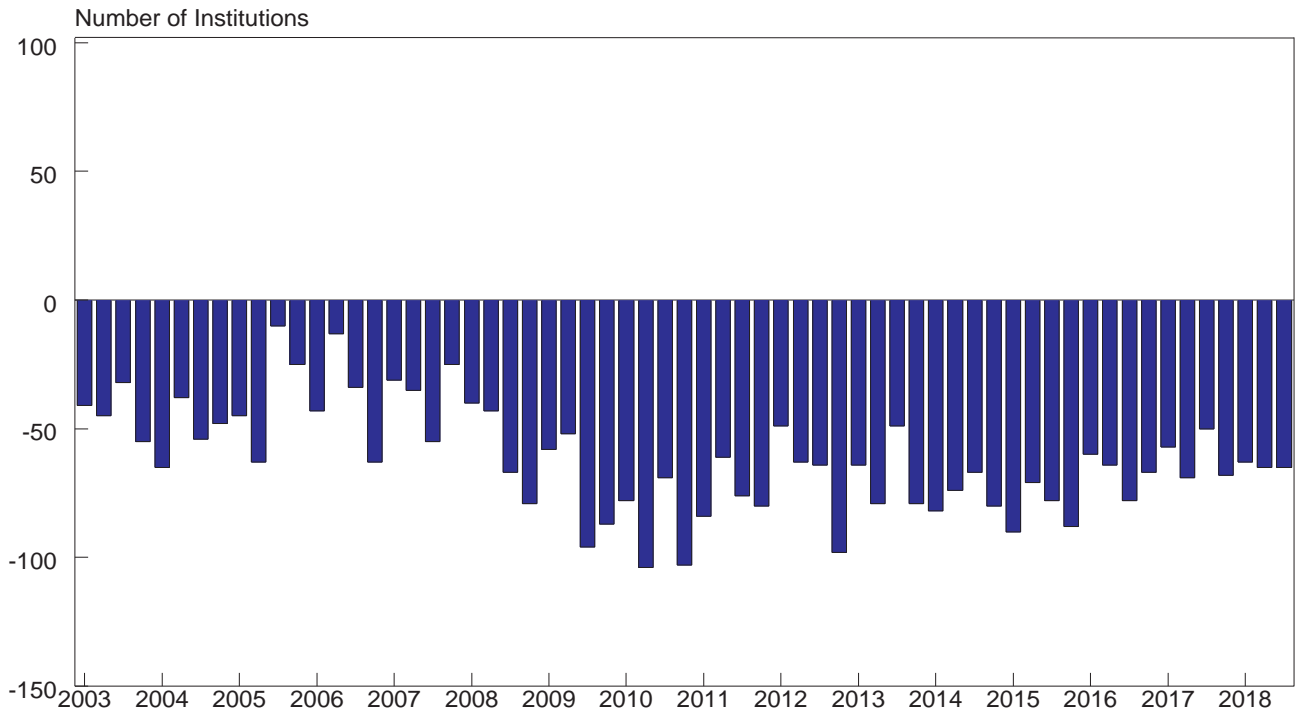
**Other Changes, Net\***

**No. of Institutions at end of quarter**

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

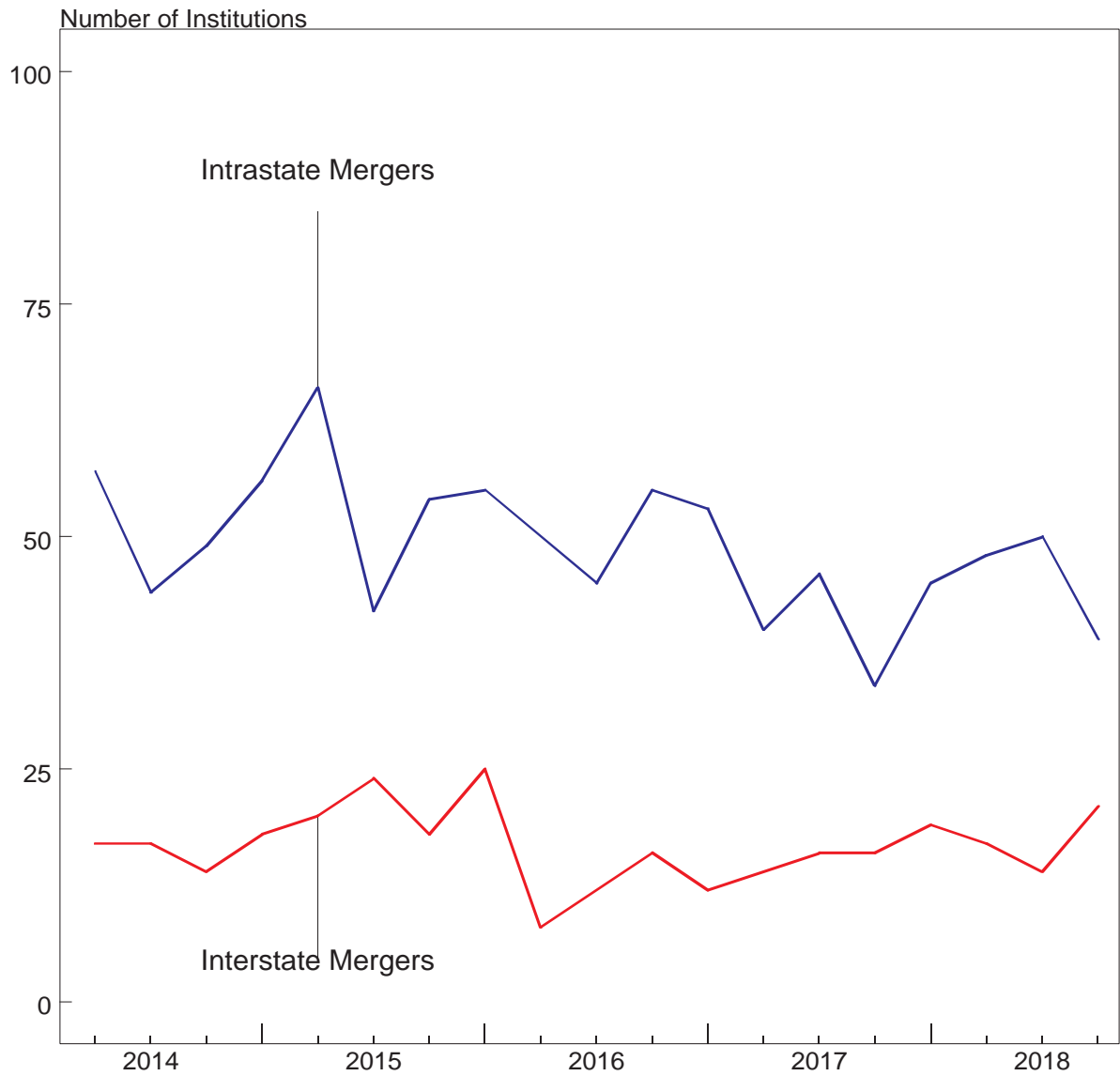
## Quarterly Change in the Number of FDIC-Insured Institutions

2003-2018



# Institution Mergers: Interstate vs. Intrastate

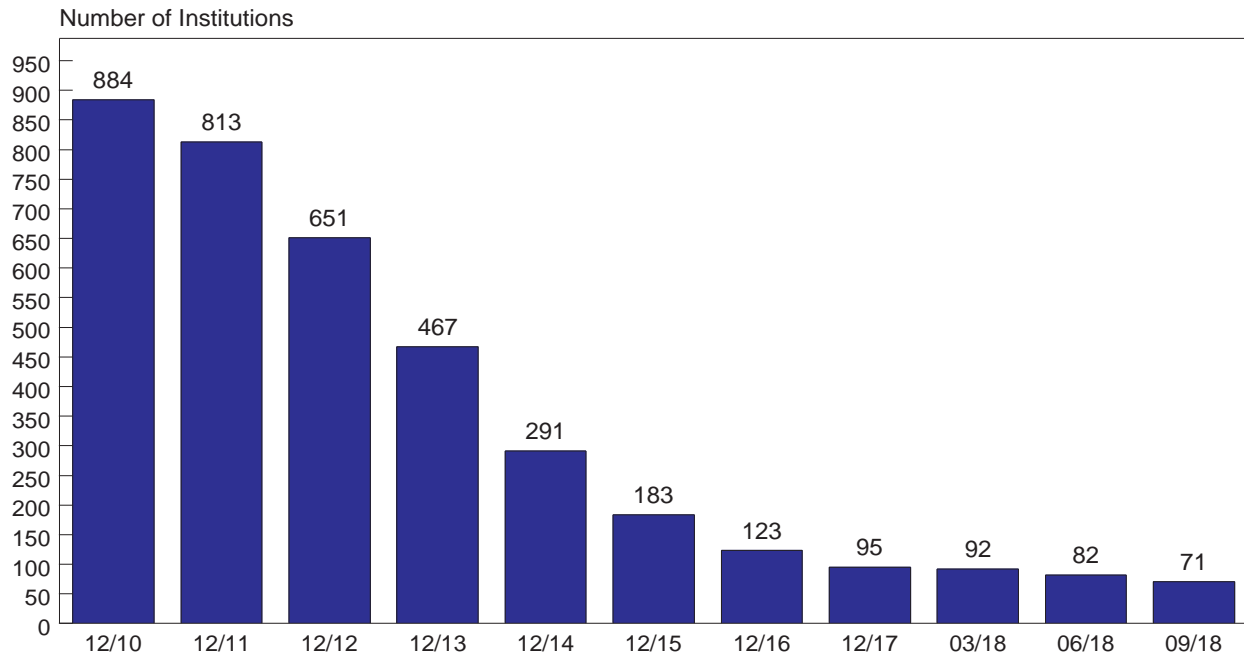
Quarterly, 2014 - 2018



<b>Intrastate Mergers</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>46</b>	<b>34</b>	<b>45</b>	<b>48</b>	<b>50</b>	<b>39</b>
<b>Interstate Mergers</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>	<b>16</b>	<b>16</b>	<b>19</b>	<b>17</b>	<b>14</b>	<b>21</b>

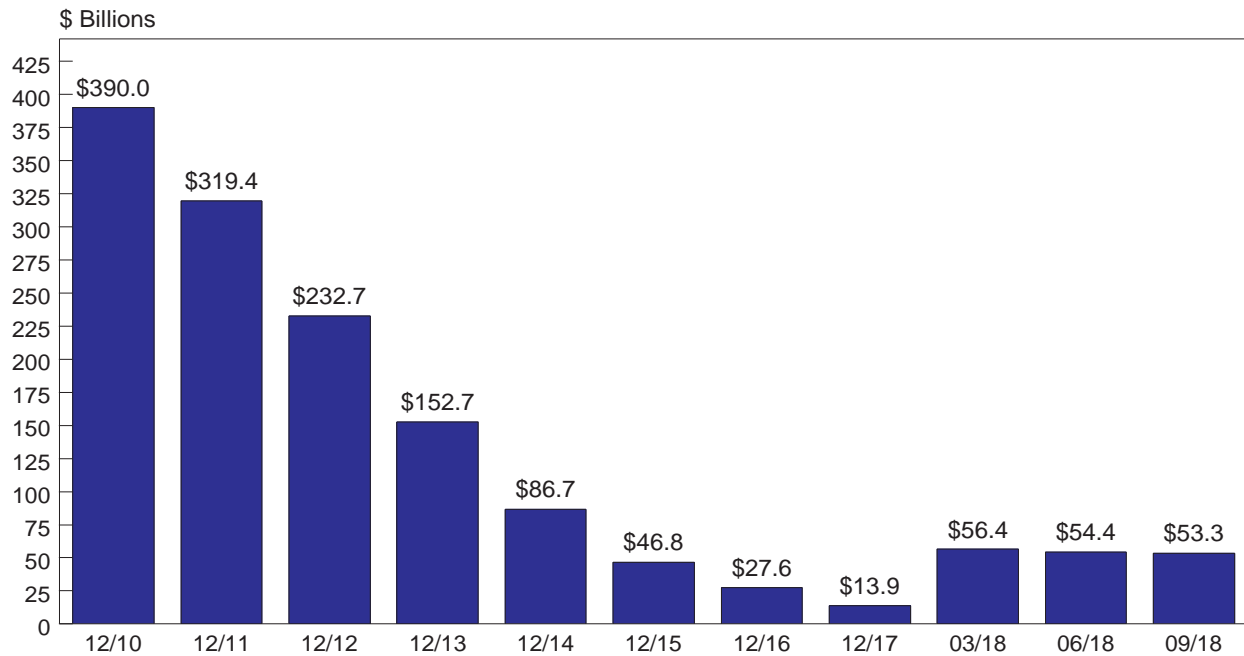
## Number of FDIC-Insured "Problem" Institutions

2010-2018



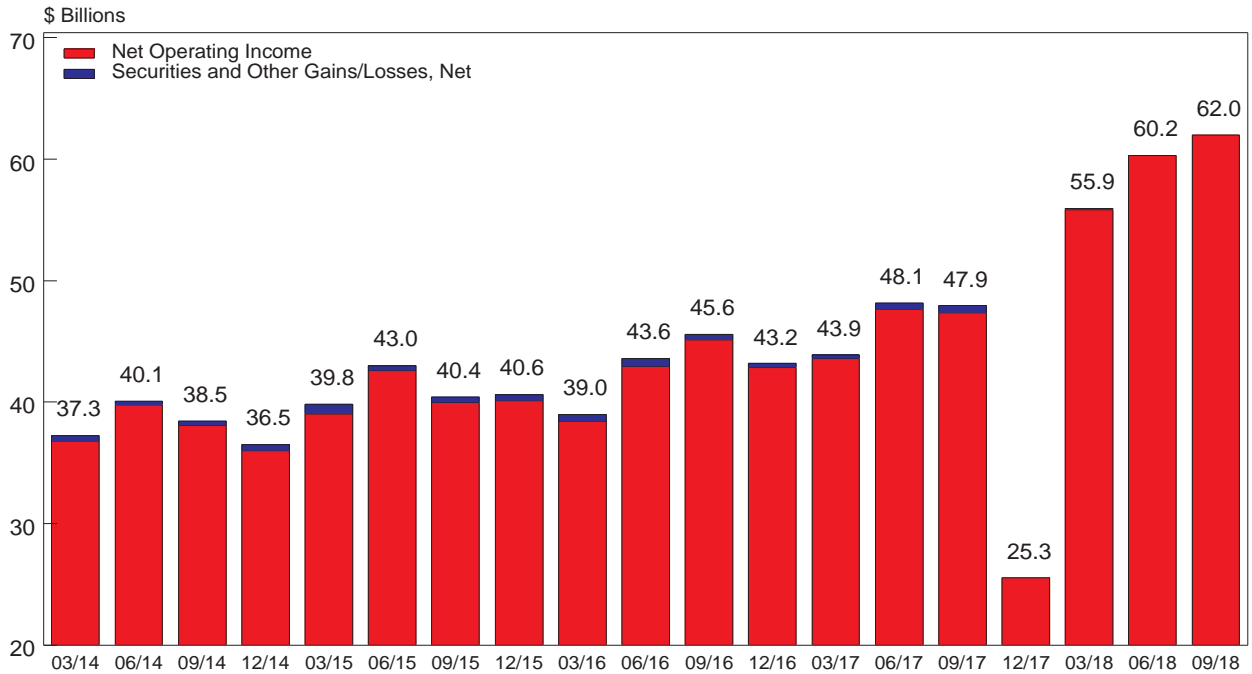
## Assets of FDIC-Insured "Problem" Institutions

2010-2018



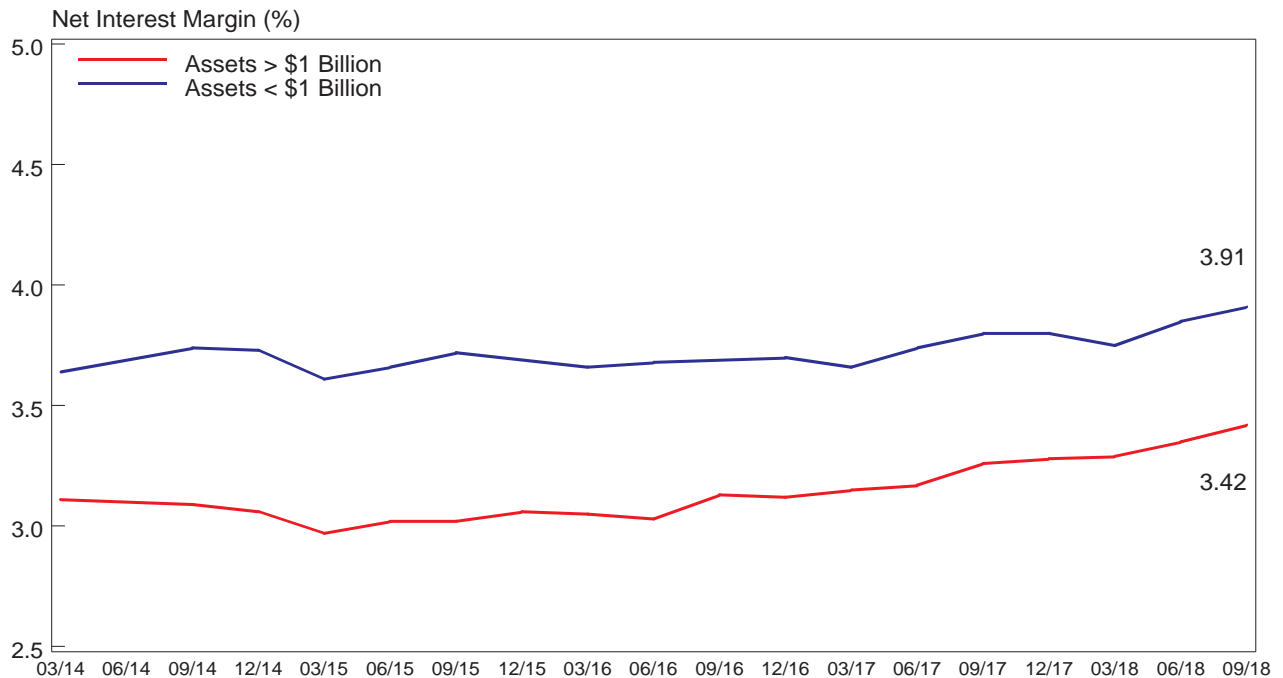
## Quarterly Net Income

2014-2018



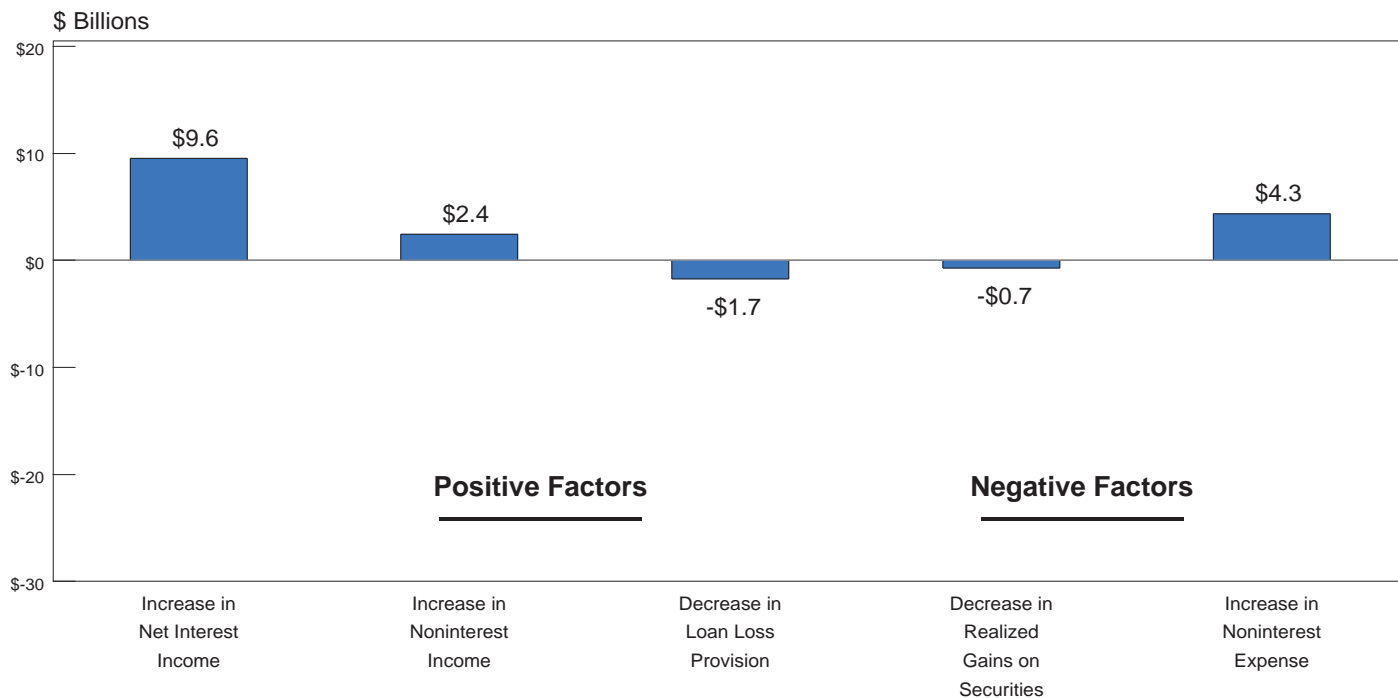
## Quarterly Net Interest Margins, Annualized

2014 - 2018



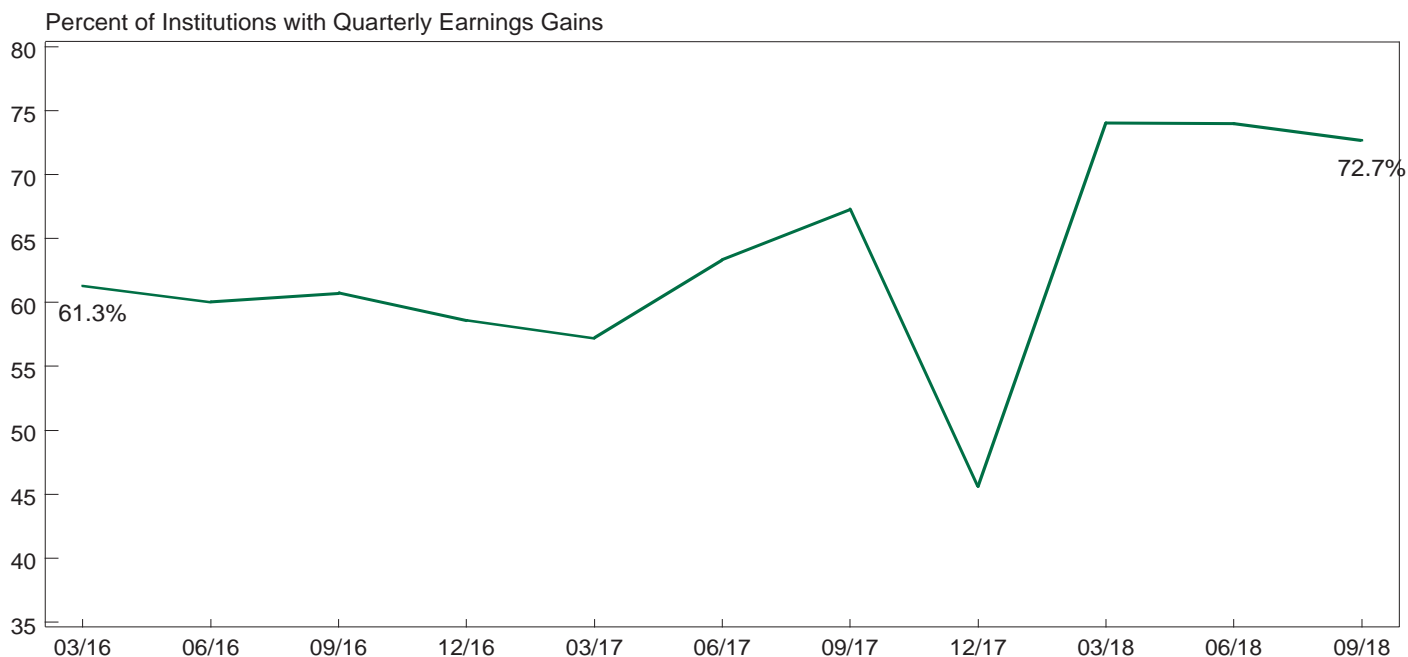
## Major Factors Affecting Earnings

3rd Quarter 2018 vs. 3rd Quarter 2017

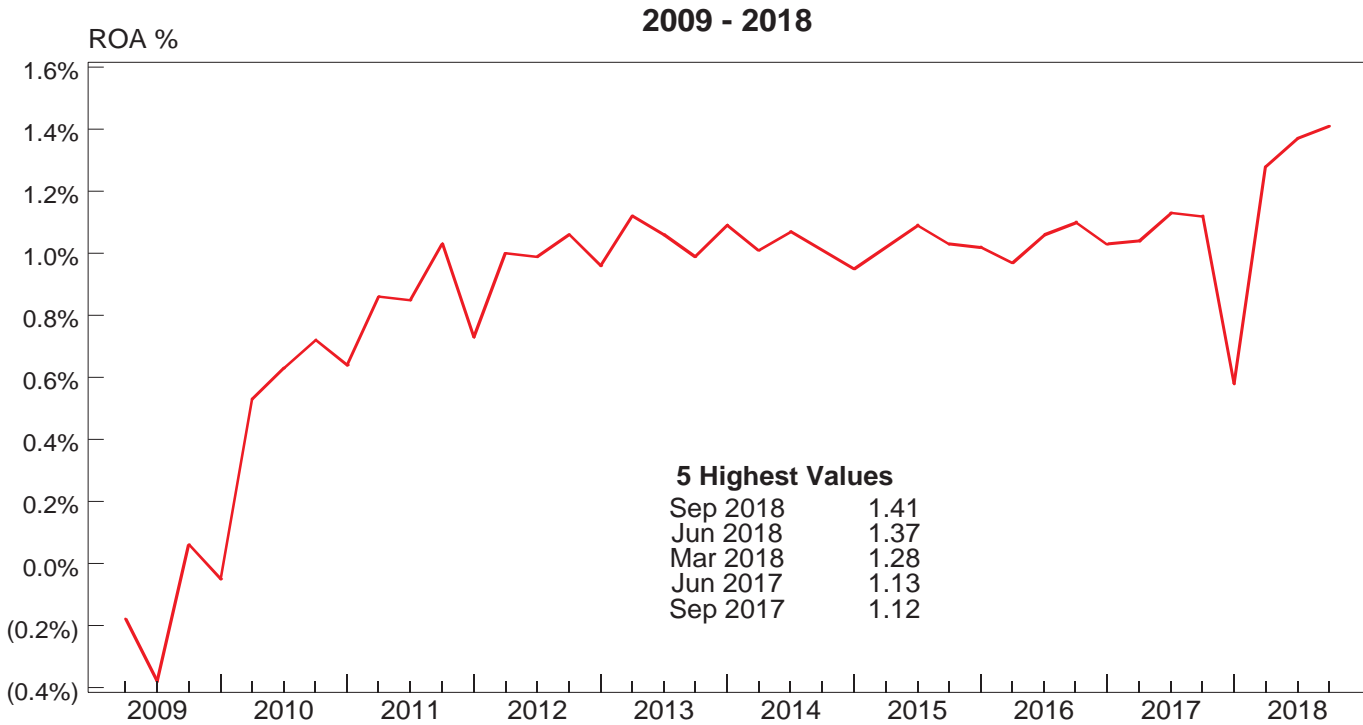


## Percentage of Insured Institutions With Earnings Gains

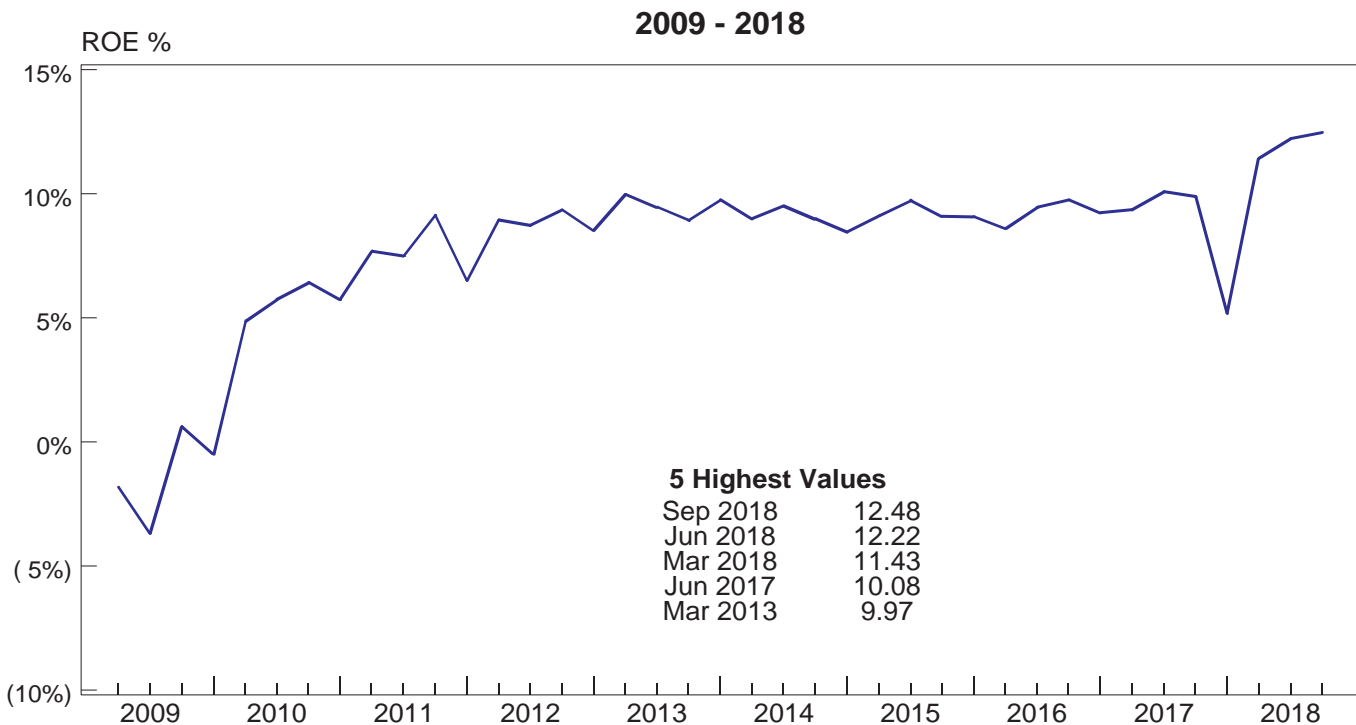
Compared to Year-Earlier Quarter, 2016-2018



## Quarterly Return on Assets (ROA), Annualized



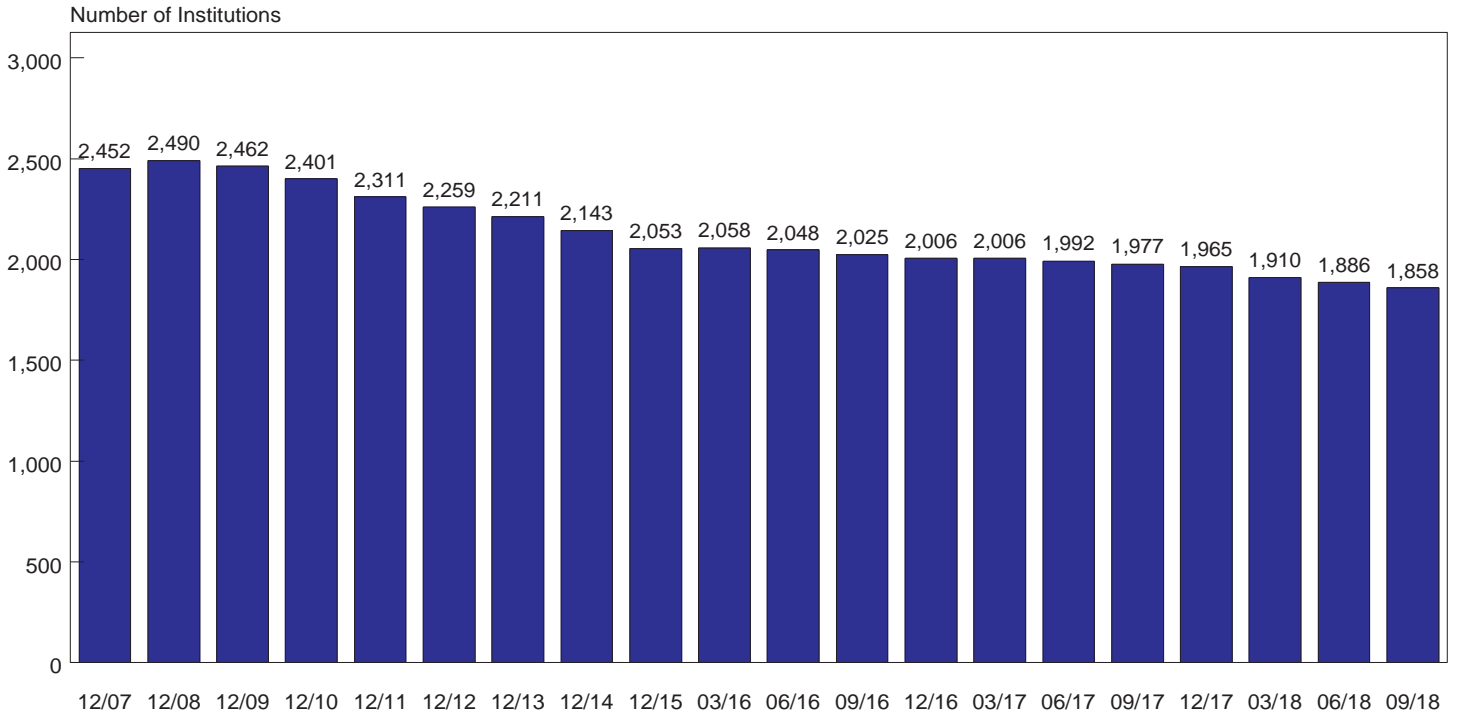
## Quarterly Return on Equity (ROE), Annualized





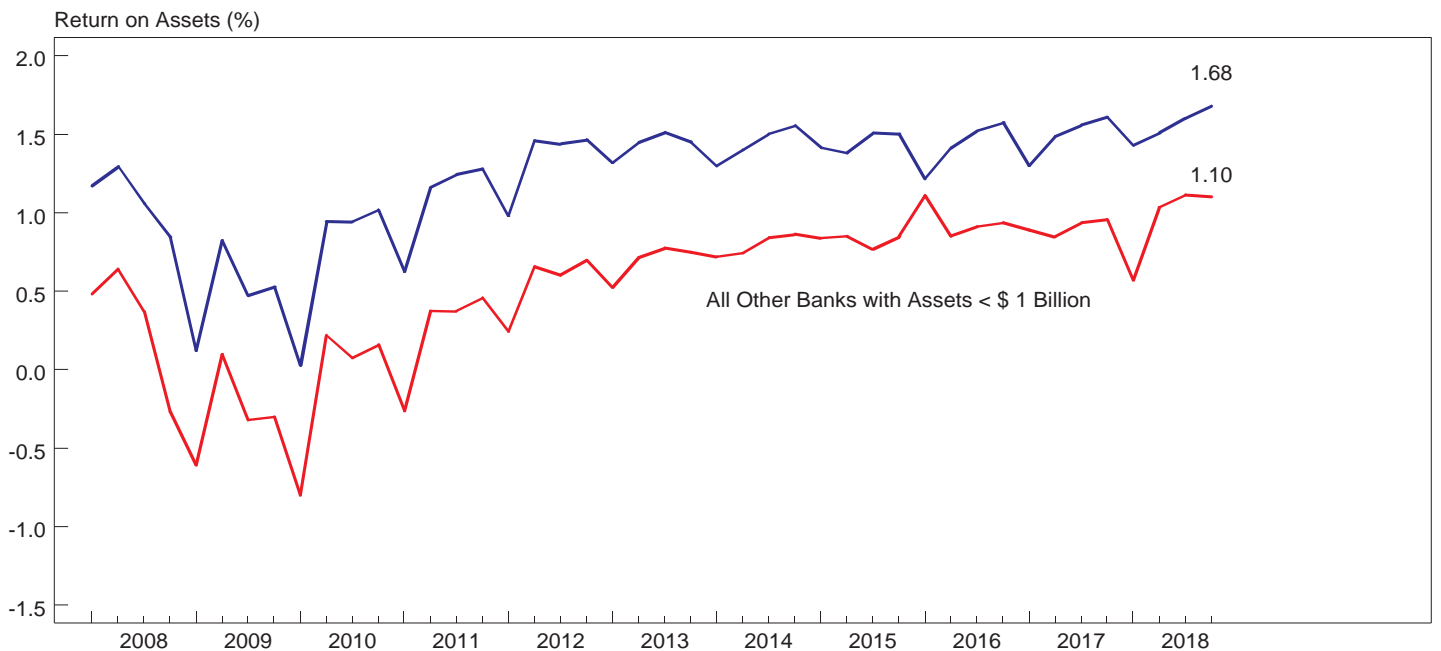
## Number of Subchapter S Corporations

2007-2018



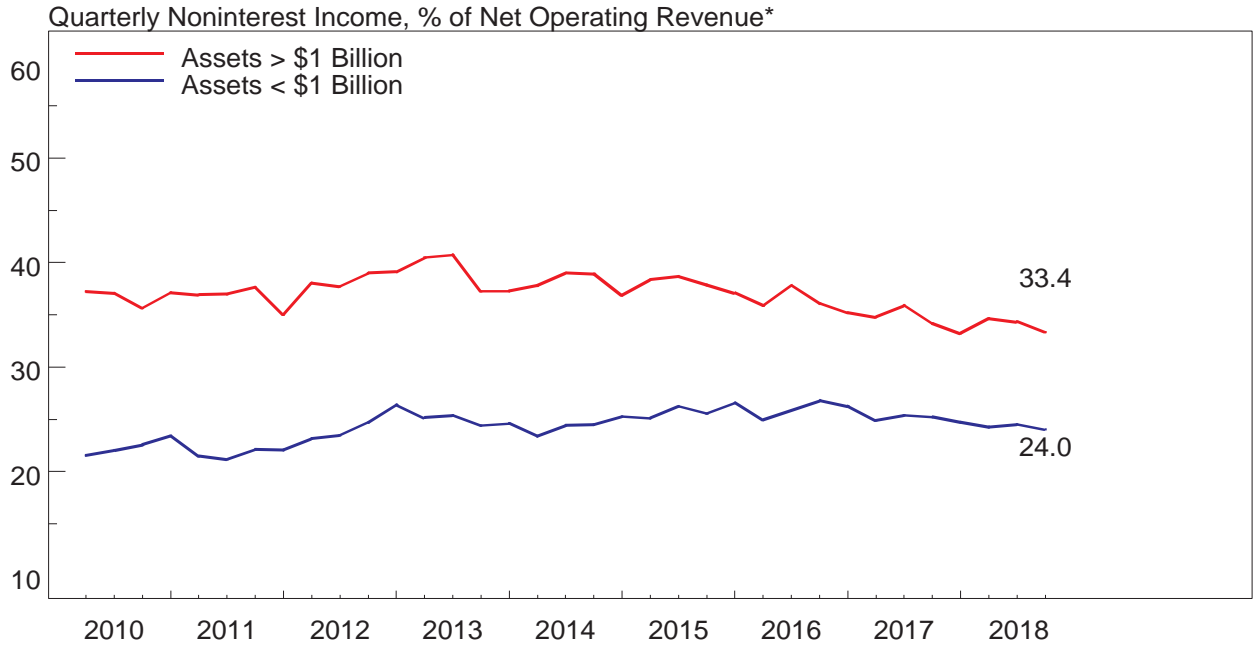
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2007-2018



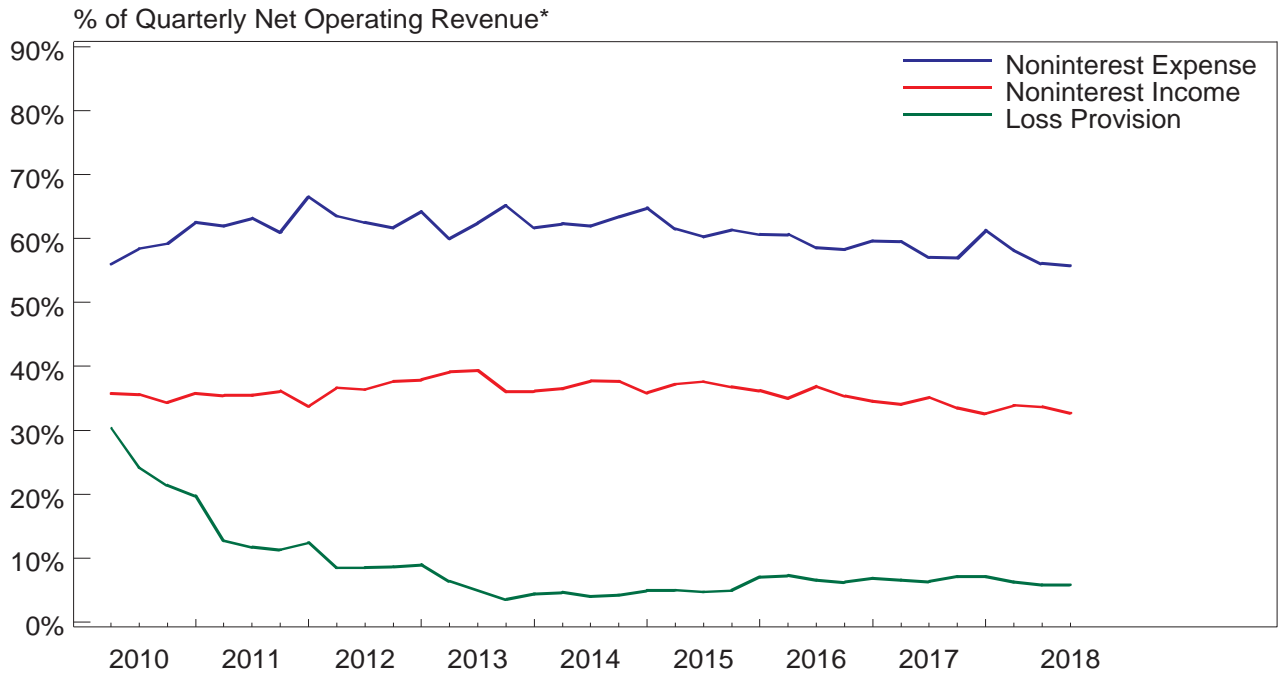
## Noninterest Income as a Percentage of Net Operating Revenue\*

2010 - 2018



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

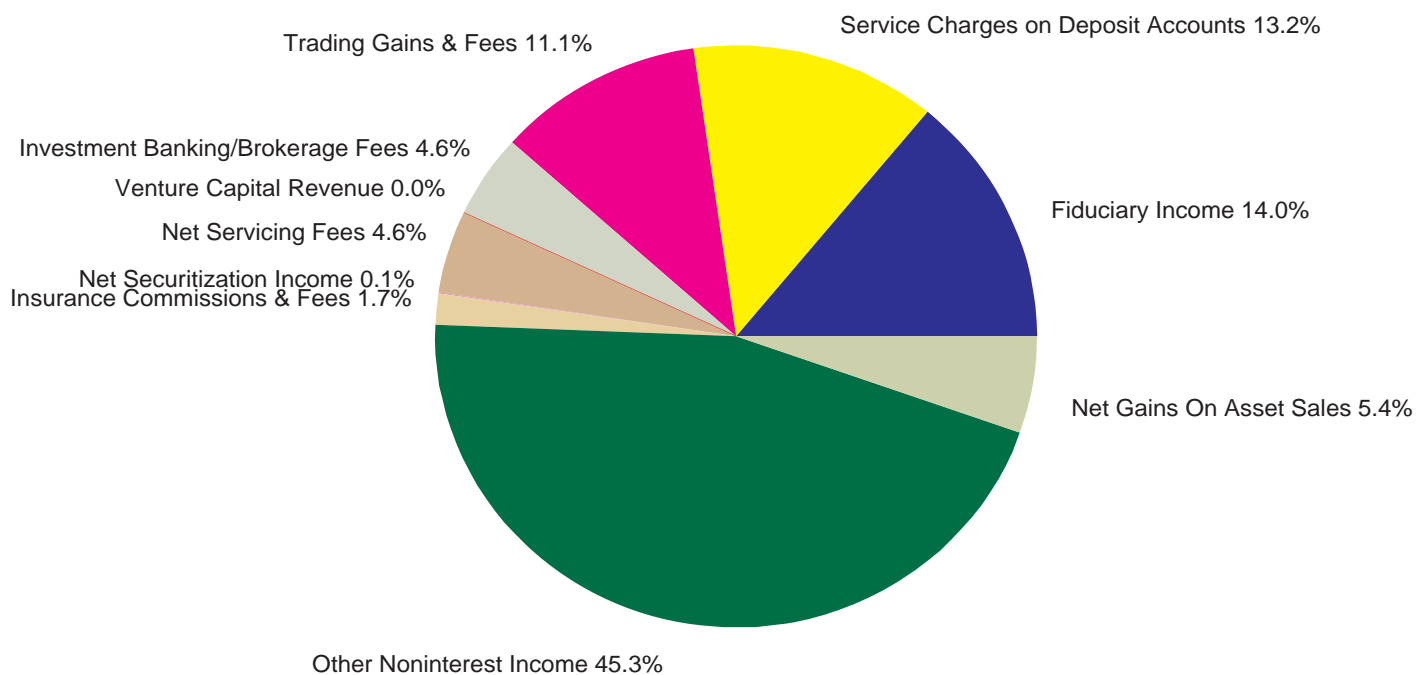
2010 - 2018



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

## Composition of Noninterest Income

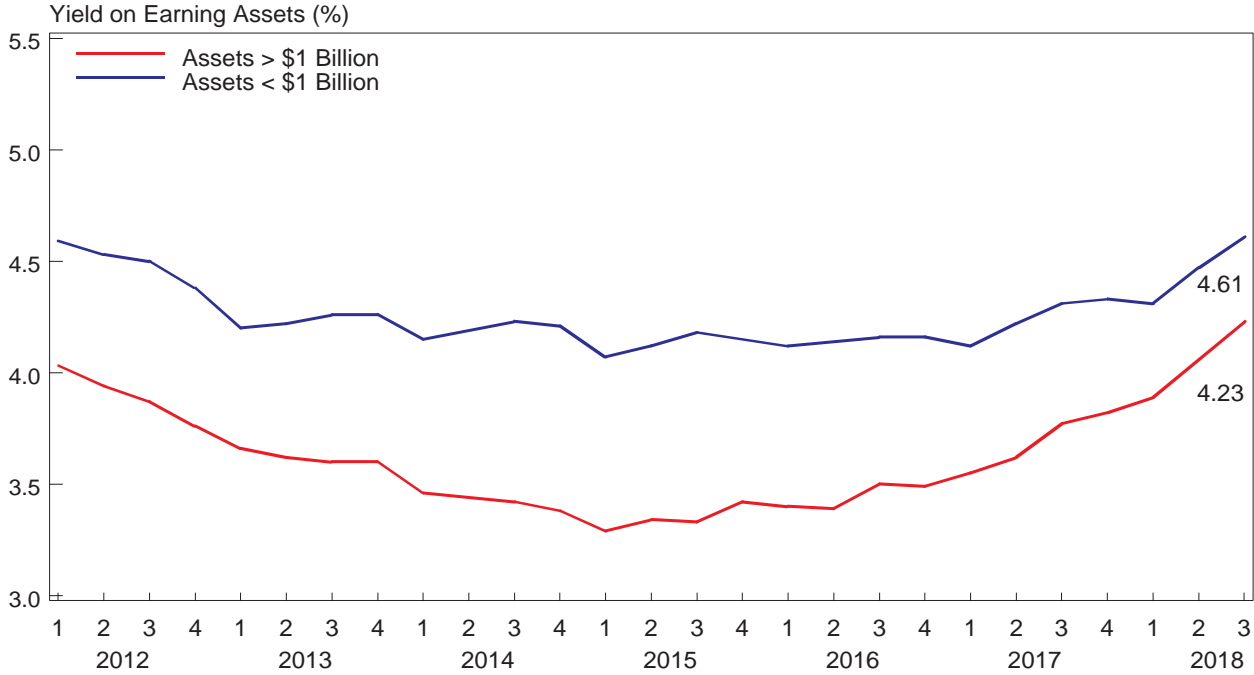
September 30, 2018 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$28,349	1,047	19.1%
Service Charges on Deposit Accounts	\$26,722	5,347	97.6%
Trading Gains & Fees	\$22,426	153	2.8%
Investment Banking/Brokerage Fees	\$9,342	1,404	25.6%
Venture Capital Revenue	\$26	27	0.5%
Net Servicing Fees	\$9,201	2,099	38.3%
Net Securitization Income	\$164	31	0.6%
Insurance Commissions & Fees	\$3,438	2,199	40.1%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$9,964	2,425	44.3%
Net Gains/Losses On OREO Sales	-\$47	2,646	48.3%
Net Gains/Losses On Sales Of Other Assets	\$927	1,848	33.7%
Other Noninterest Income	\$91,432	5,440	99.3%
<b>Total Noninterest Income</b>	<b>\$201,949</b>	<b>5,465</b>	<b>99.8%</b>

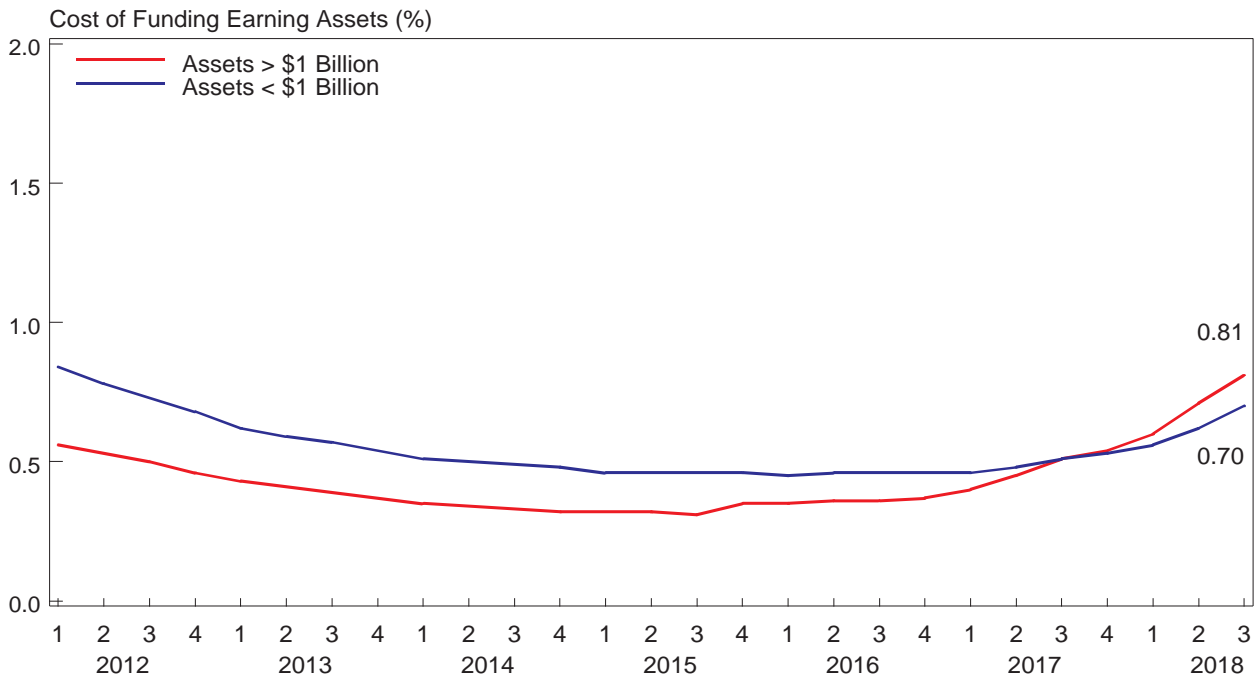
## Quarterly Yield on Earning Assets

2012 - 2018

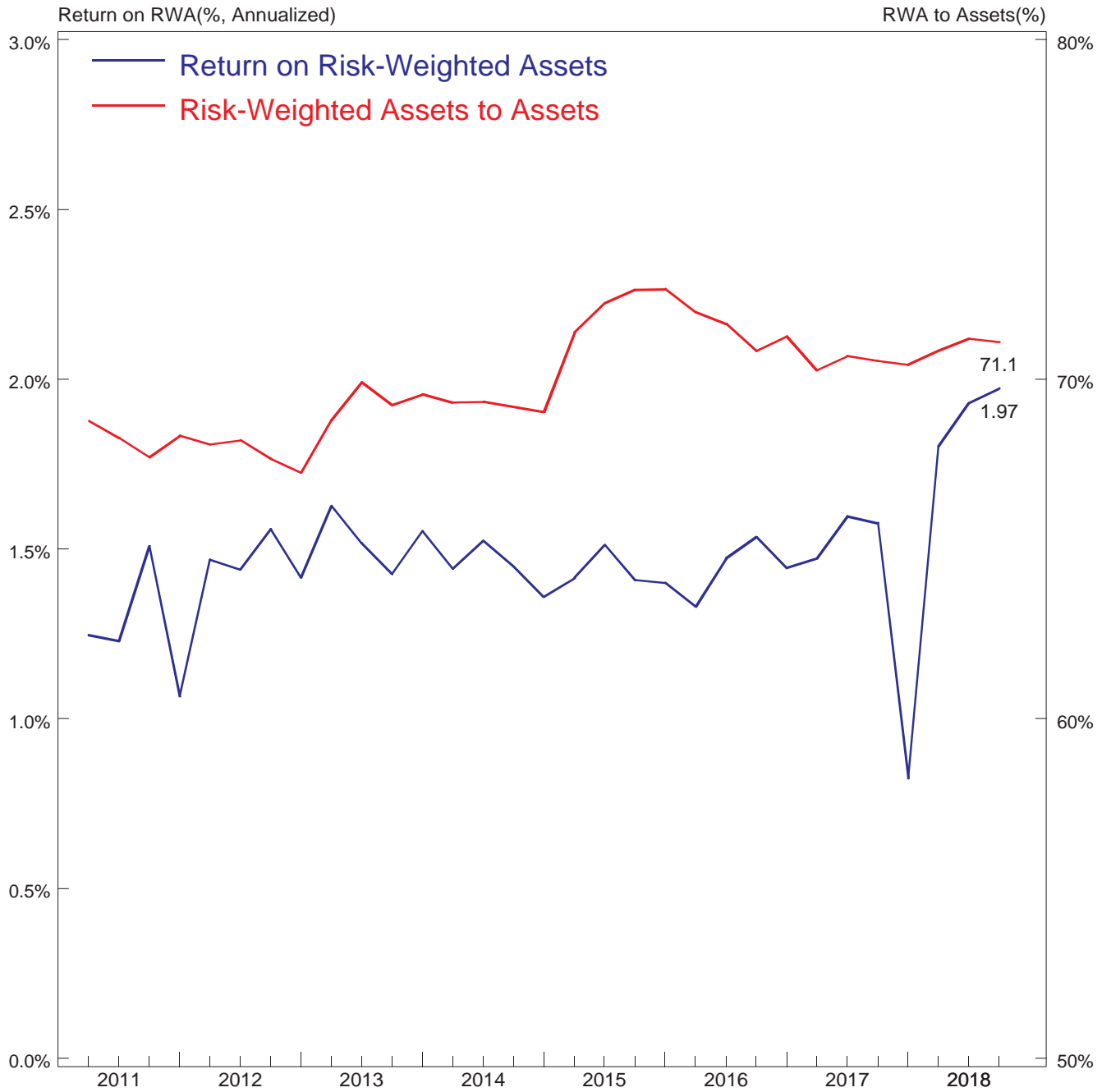


## Quarterly Cost of Funding Earning Assets

2012 - 2018



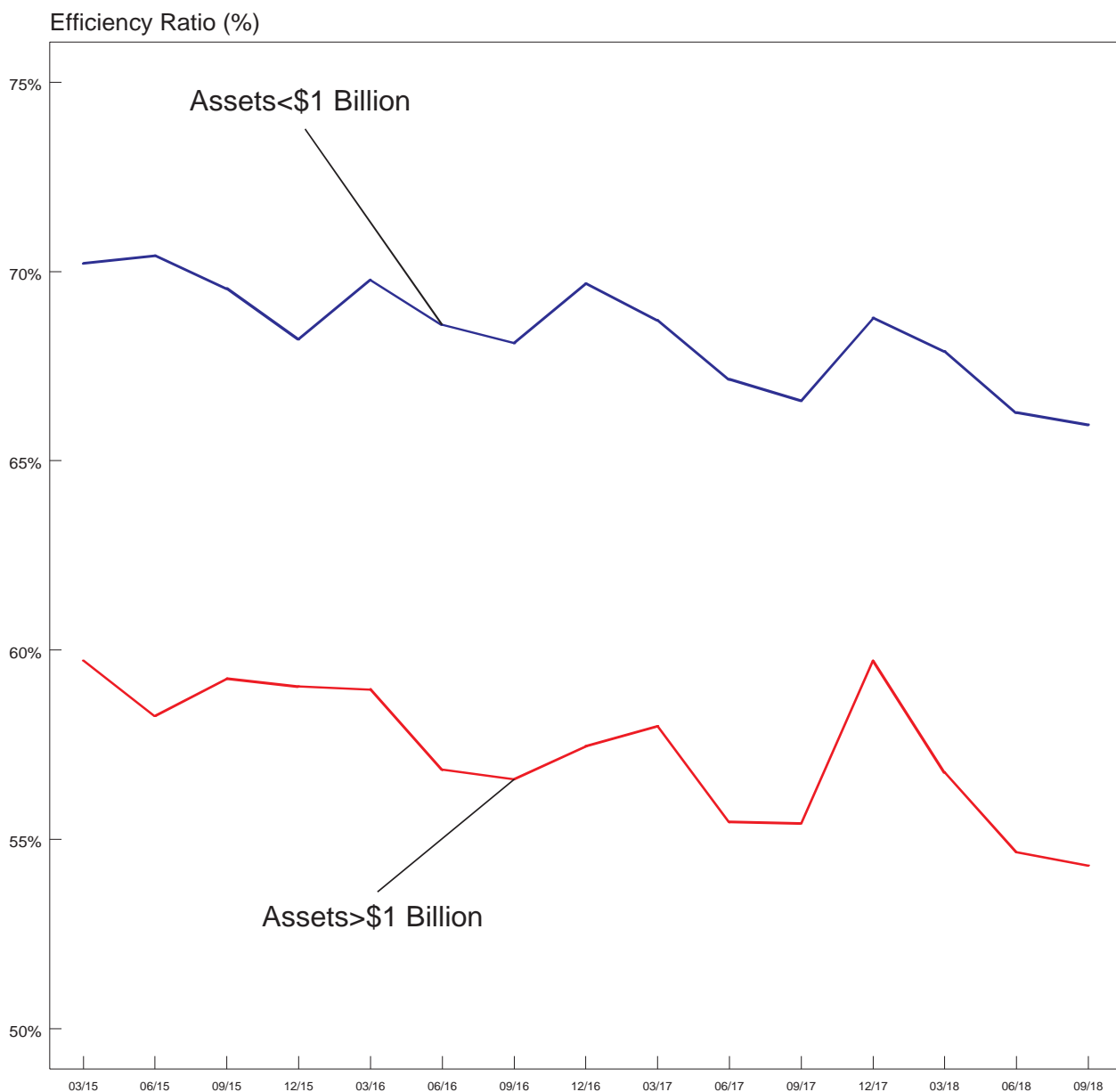
## Quarterly Return on Risk-Weighted Assets (RWA)\* and RWA to Total Assets 2011 - 2018



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

## Quarterly Efficiency Ratios\*

2015 - 2018



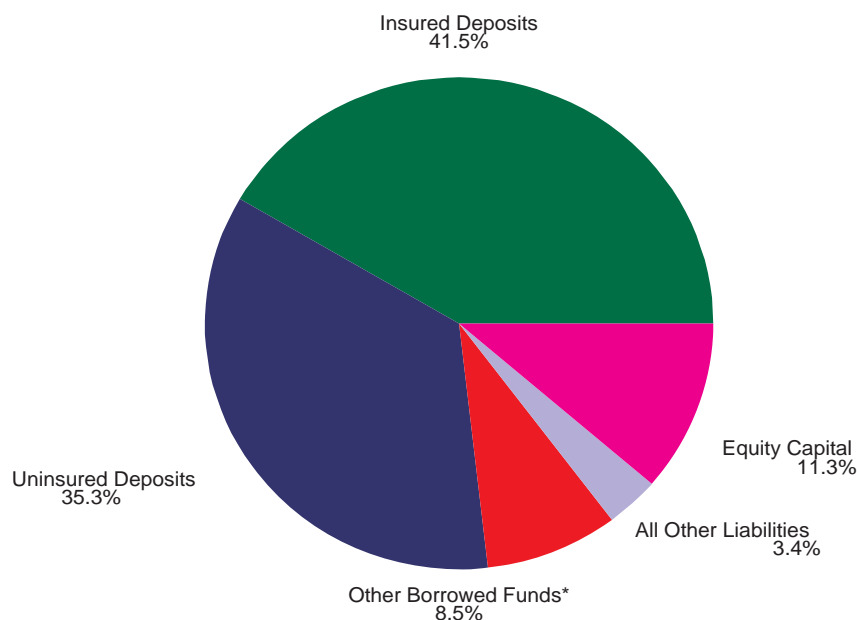
Assets <\$1 Billion	70.21	70.42	69.55	68.21	69.77	68.59	68.11	69.68	68.71	67.15	66.59	68.77	67.89	66.27	65.95
Assets >\$1 Billion	59.72	58.26	59.24	59.04	58.96	56.84	56.59	57.46	57.99	55.46	55.43	59.71	56.76	54.66	54.31
Total	60.64	59.31	60.14	59.83	59.86	57.80	57.51	58.44	58.81	56.34	56.28	60.39	57.54	55.47	55.12

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



## Total Liabilities and Equity Capital

September 30, 2018



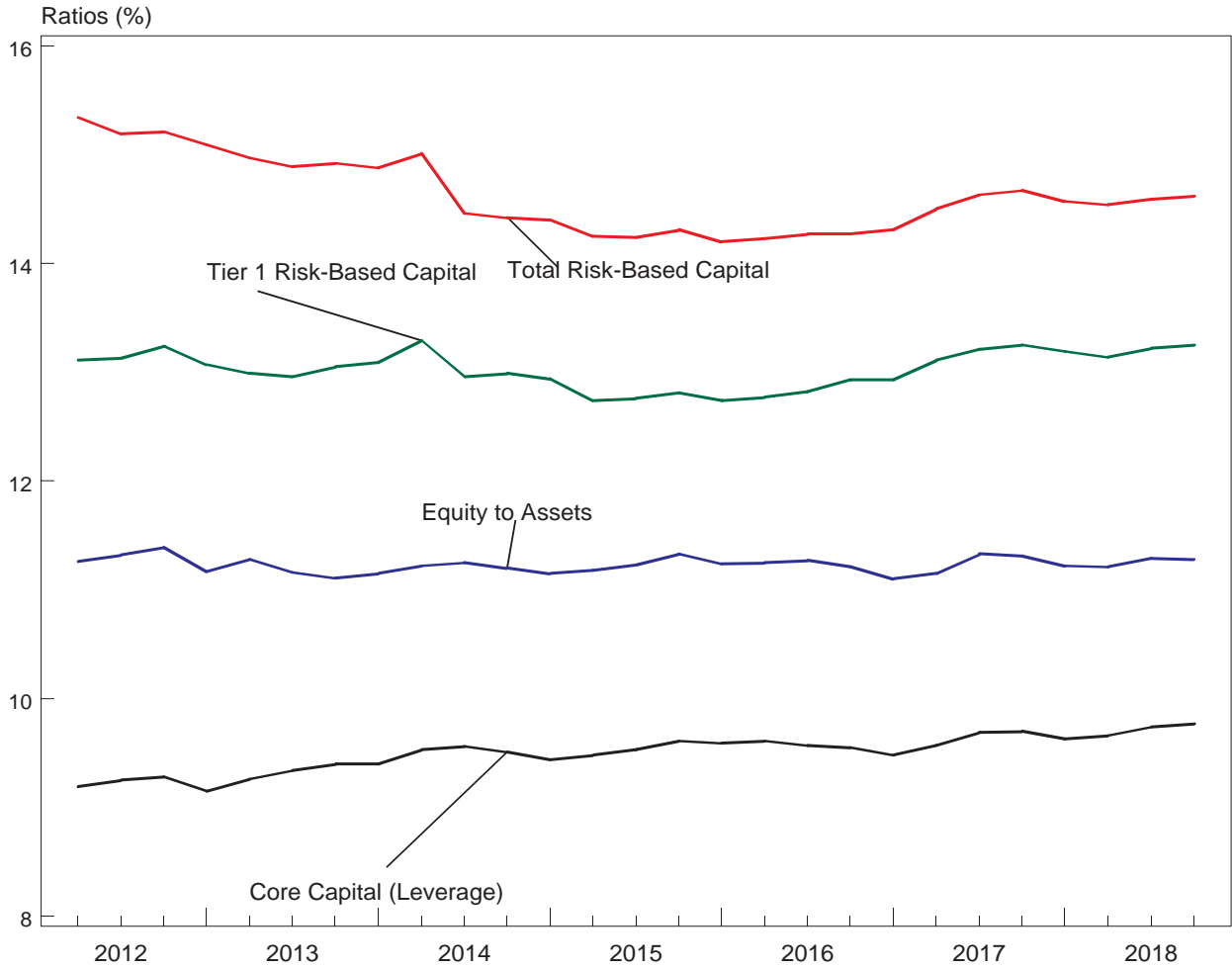
(\$ Billions)	9/30/17	9/30/18	% Change
<b>Insured Deposits (estimated)</b>	<b>7,063</b>	<b>7,341</b>	<b>3.9</b>
<b>Uninsured Deposits</b>	<b>6,156</b>	<b>6,233</b>	<b>1.3</b>
In Foreign Offices	1,299	1,252	-3.6
<b>Other Borrowed Funds*</b>	<b>1,474</b>	<b>1,497</b>	<b>1.6</b>
<b>All Other Liabilities</b>	<b>594</b>	<b>605</b>	<b>1.9</b>
Subordinated Debt	75	69	-8.0
<b>Bank Equity Capital</b>	<b>1,950</b>	<b>1,994</b>	<b>2.3</b>
<b>Total Liabilities and Equity Capital</b>	<b>17,242</b>	<b>17,673</b>	<b>2.5</b>

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



# Capital Ratios

2012 - 2018

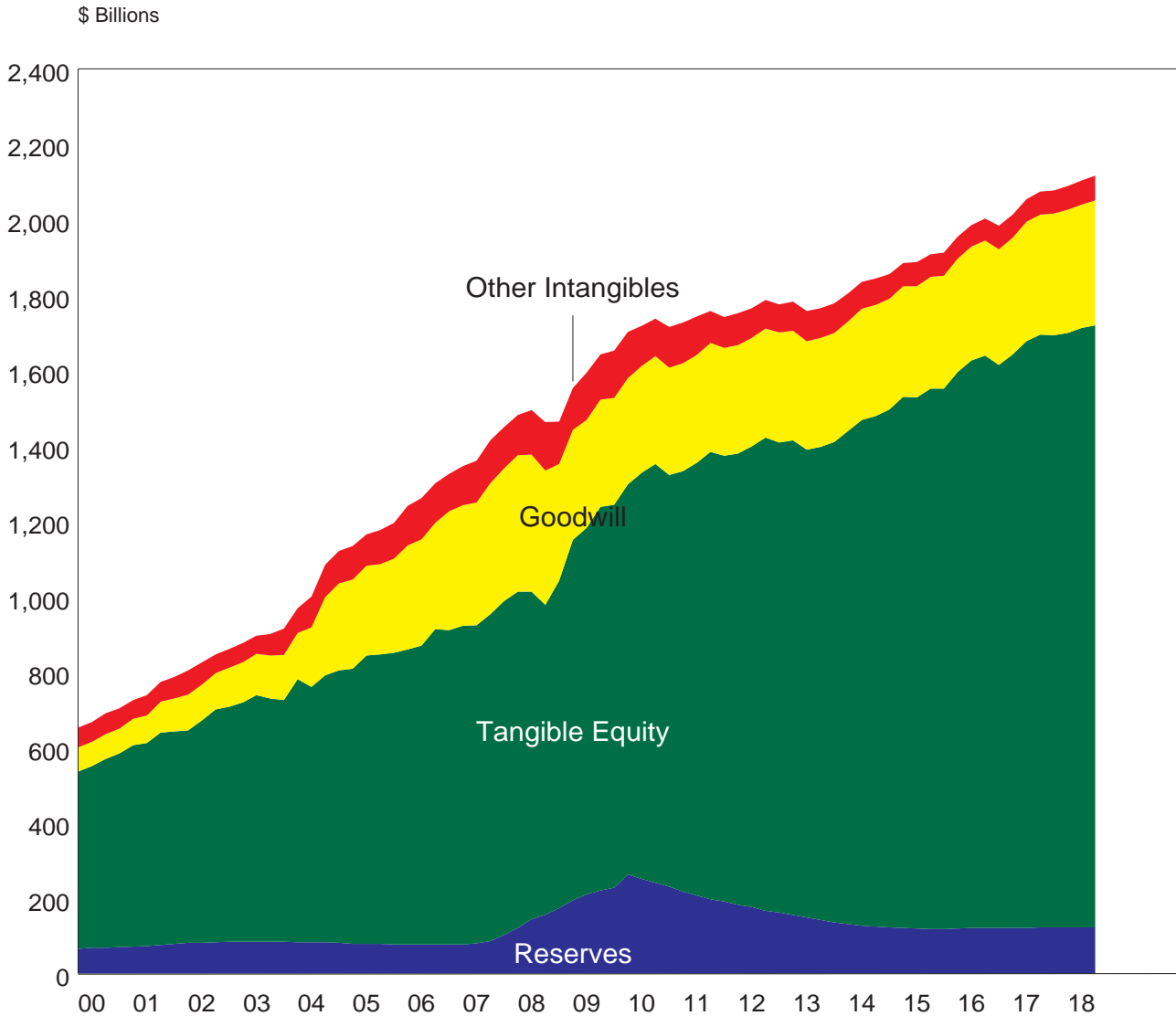


	12/12	12/13	12/14	12/15	12/16	12/17	9/18
<b>Total Risk-Based Capital</b>	<b>15.09</b>	<b>14.88</b>	<b>14.40</b>	<b>14.20</b>	<b>14.31</b>	<b>14.57</b>	<b>14.62</b>
<b>Tier 1 Risk-Based Capital</b>	<b>13.07</b>	<b>13.09</b>	<b>12.94</b>	<b>12.74</b>	<b>12.93</b>	<b>13.19</b>	<b>13.25</b>
<b>Equity to Assets</b>	<b>11.17</b>	<b>11.15</b>	<b>11.15</b>	<b>11.24</b>	<b>11.10</b>	<b>11.22</b>	<b>11.28</b>
<b>Core Capital (Leverage)</b>	<b>9.15</b>	<b>9.40</b>	<b>9.44</b>	<b>9.59</b>	<b>9.48</b>	<b>9.63</b>	<b>9.77</b>

# Equity Capital and Reserves

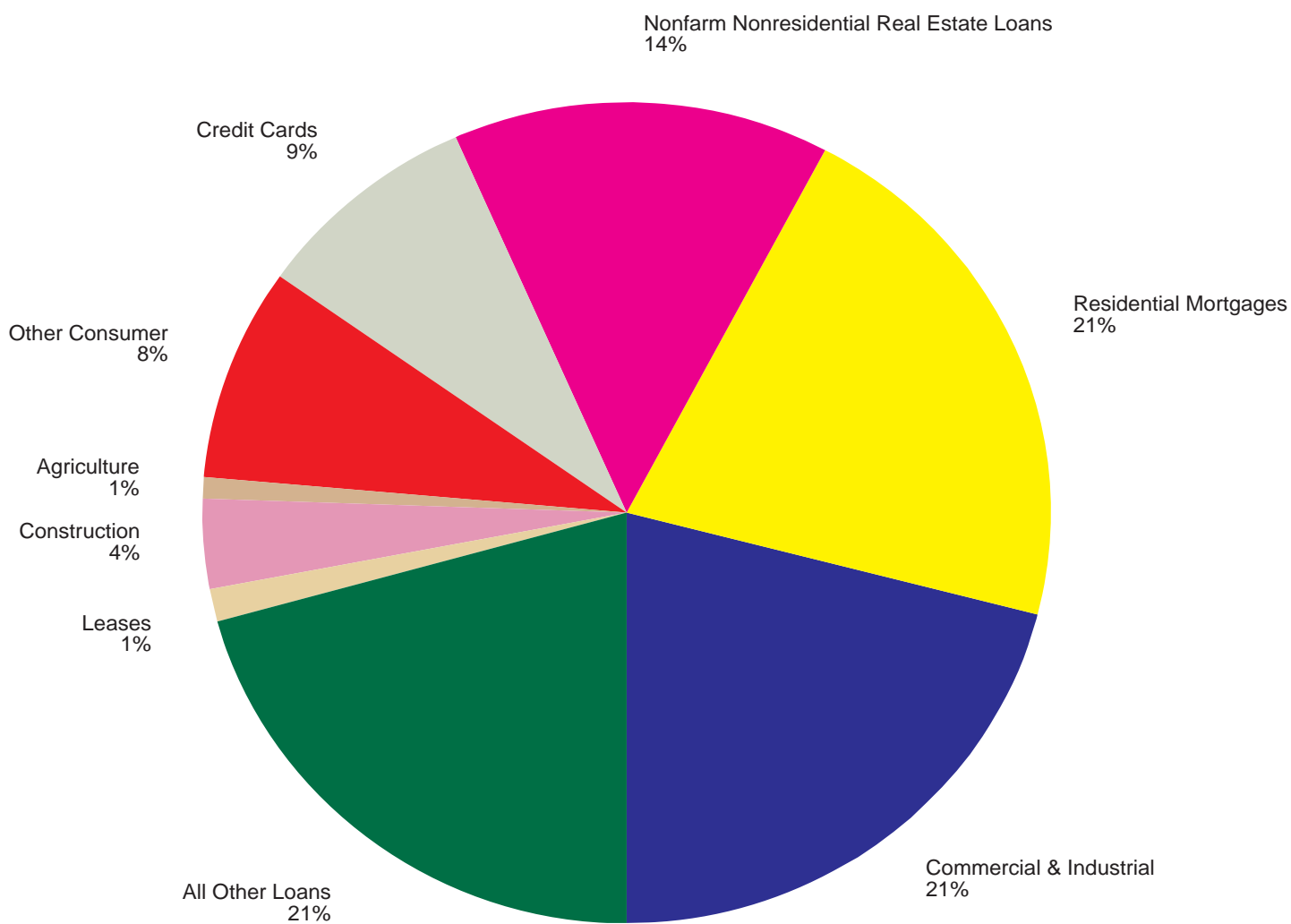
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2018



# Loan Portfolio Composition

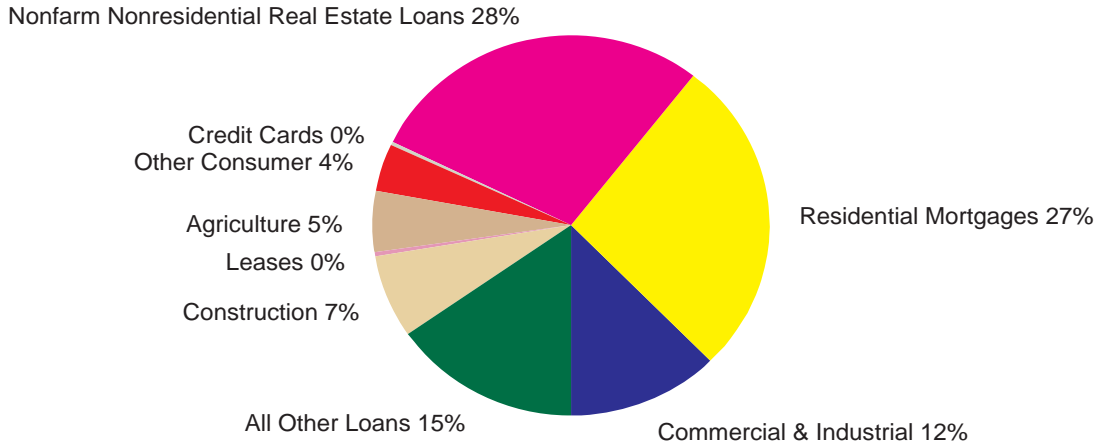
September 30, 2018



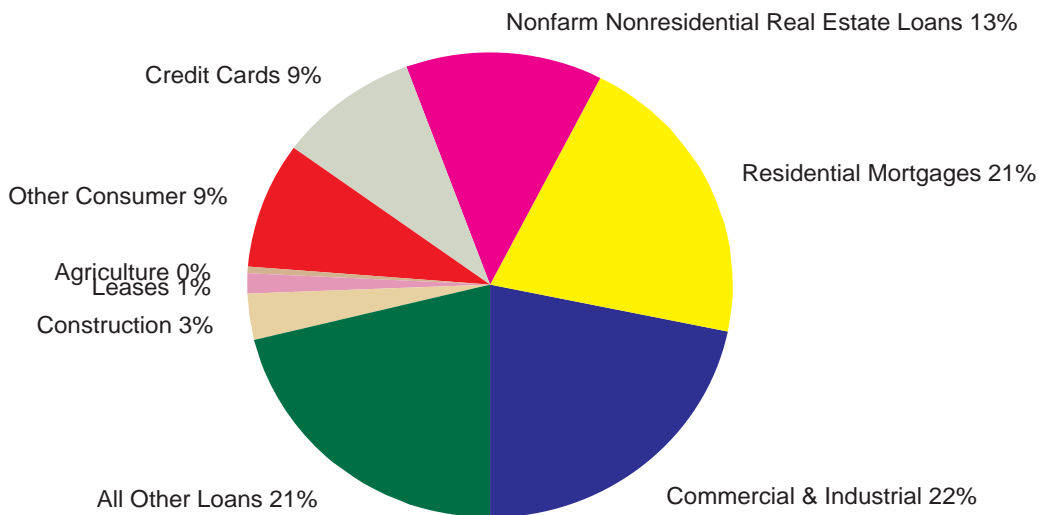
# Loan Portfolio Composition by Asset Size

September 30, 2018

## Assets < \$1 Billion

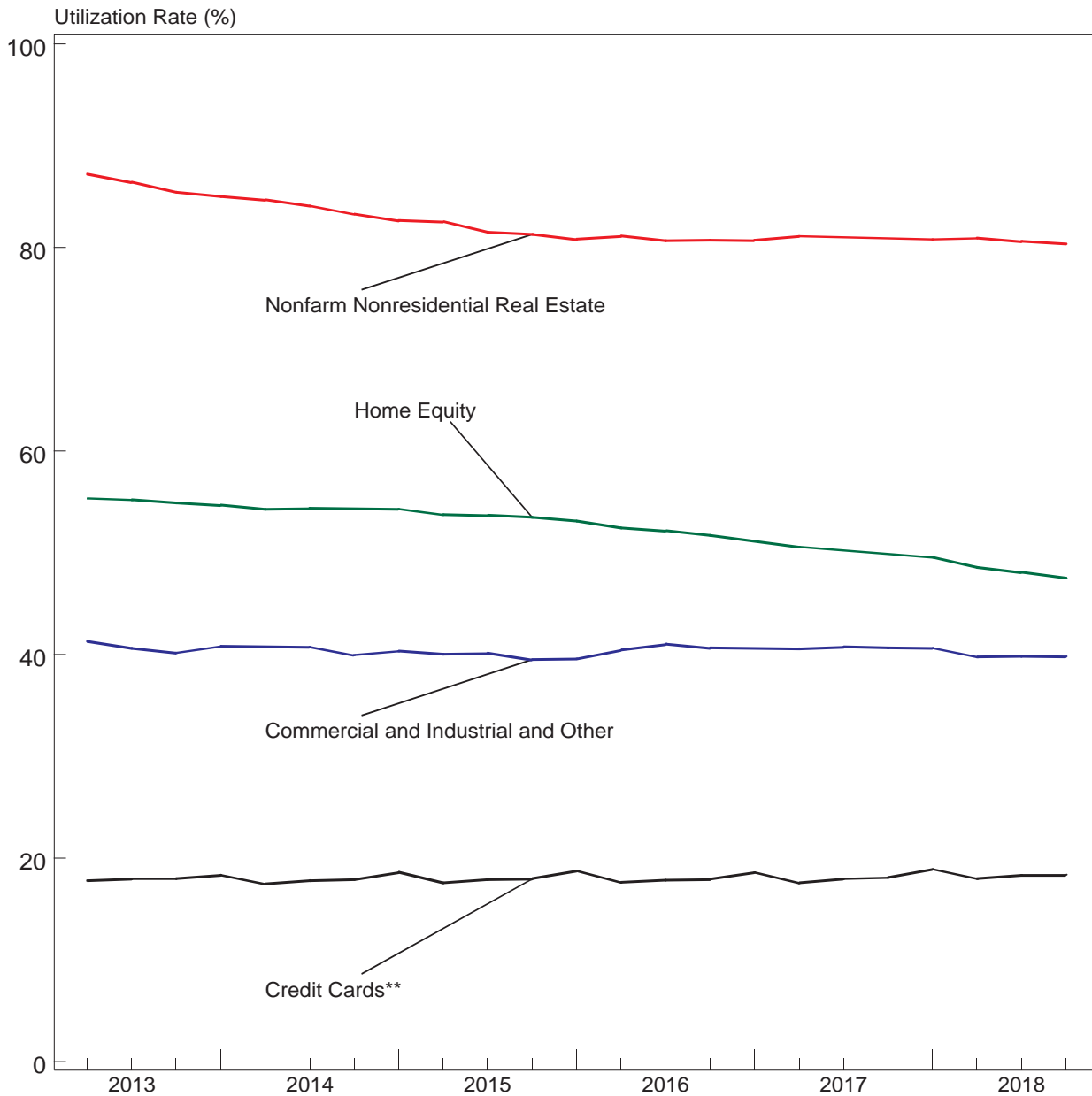


## Assets > \$1 Billion



## Utilization Rates of Loan Commitments\*

2013-2018

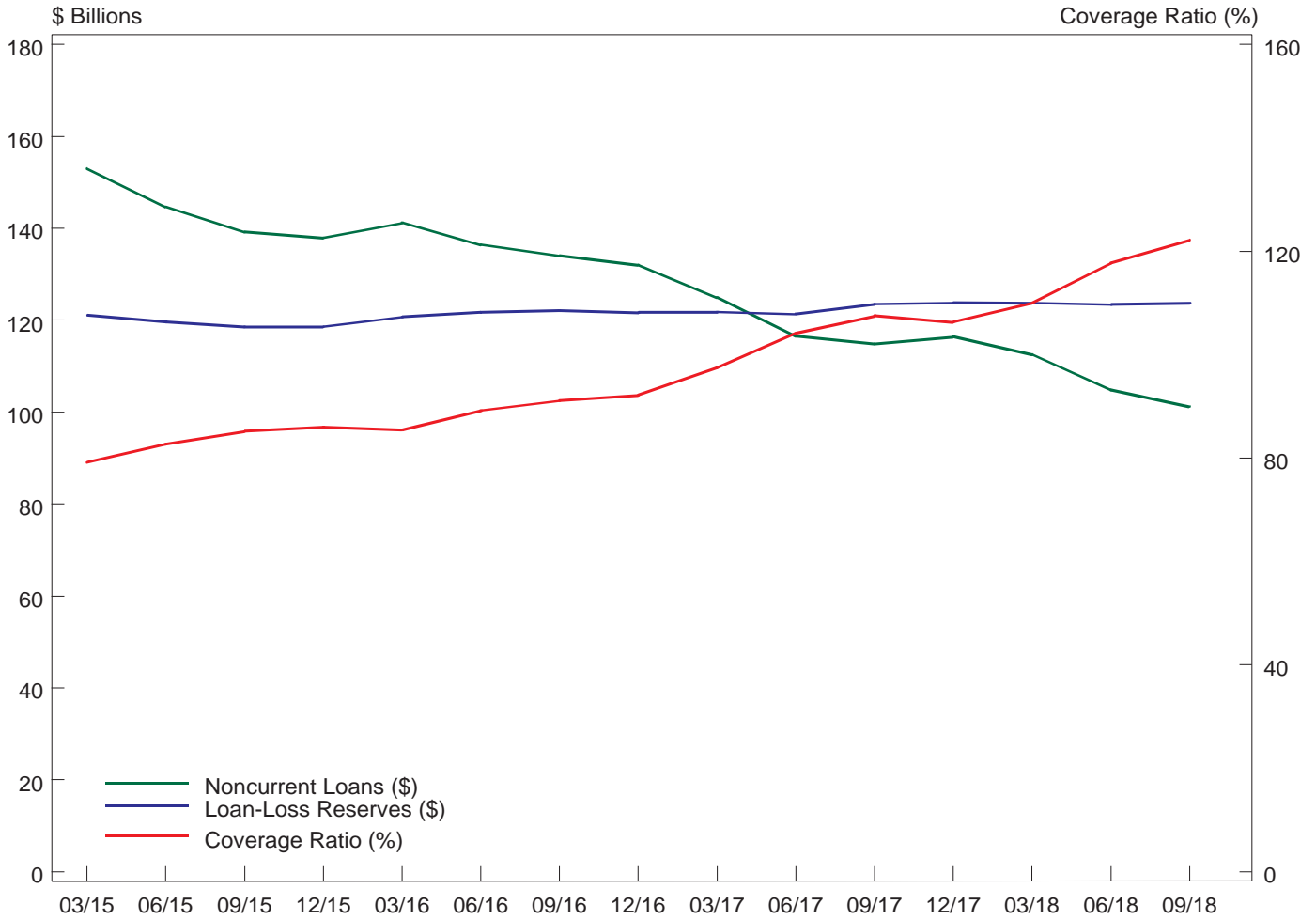


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

# Reserve Coverage Ratio\*

2015-2018



### Noncurrent Loans (\$ Billions)

153.0 144.7 139.2 137.9 141.2 136.4 134.0 132.0 125.0 116.5 114.8 116.4 112.5 104.8 101.3

### Loan-Loss Reserves (\$ Billions)

121.1 119.6 118.6 118.6 120.7 121.7 122.1 121.7 121.8 121.4 123.5 123.8 123.7 123.4 123.7

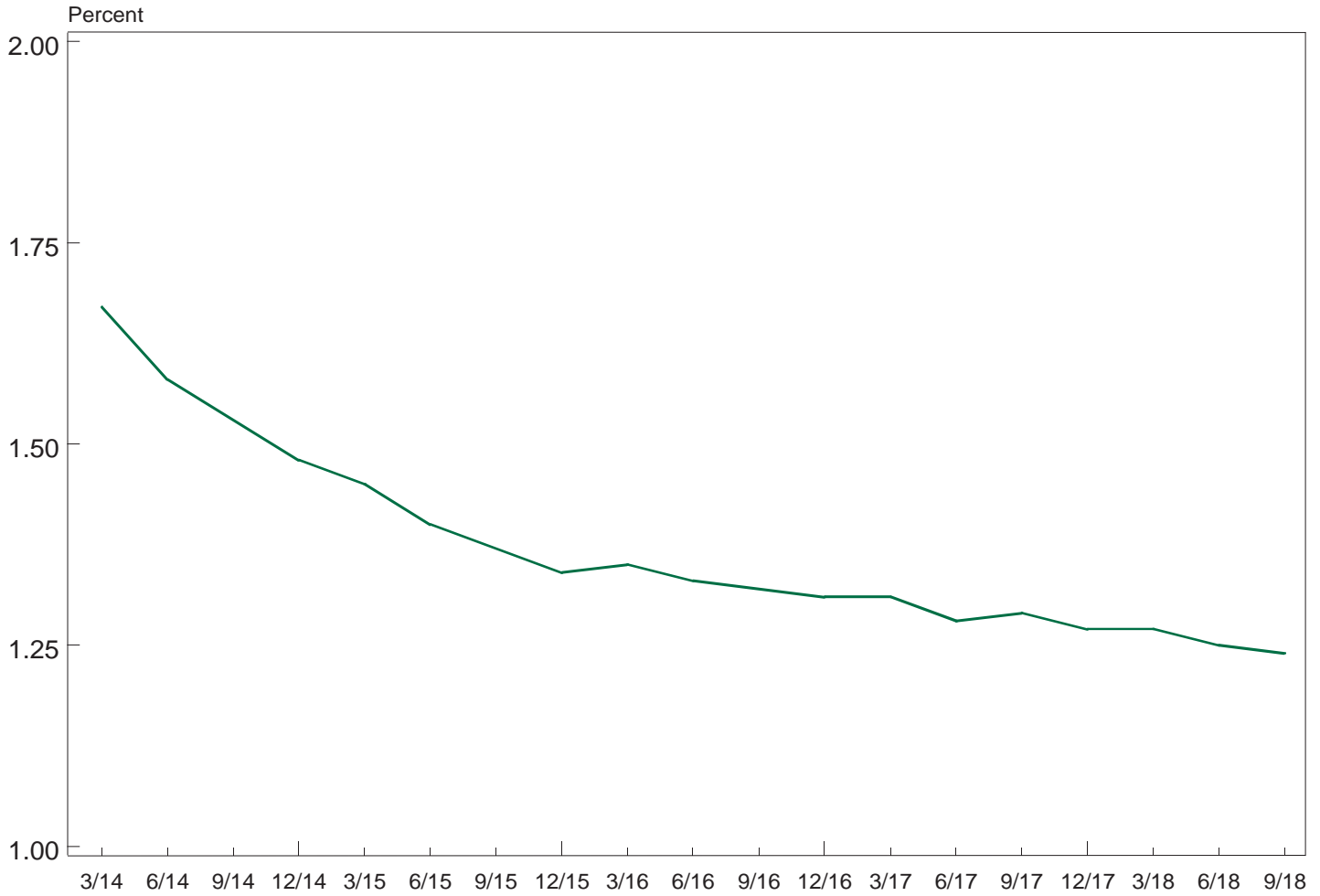
### Coverage Ratio (%)

79 83 85 86 85 89 91 92 97 104 108 106 110 118 122

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2014 - 2018

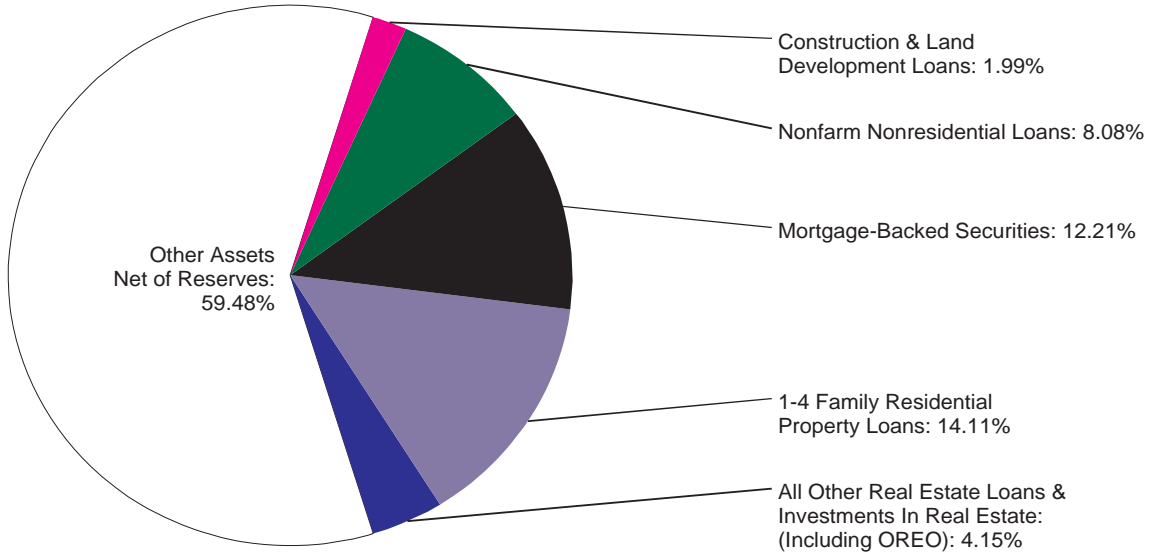


## Loss Allowance to Loans and Leases

1.67 1.58 1.53 1.48 1.45 1.40 1.37 1.34 1.35 1.33 1.32 1.31 1.31 1.28 1.29 1.27 1.27 1.25 1.24

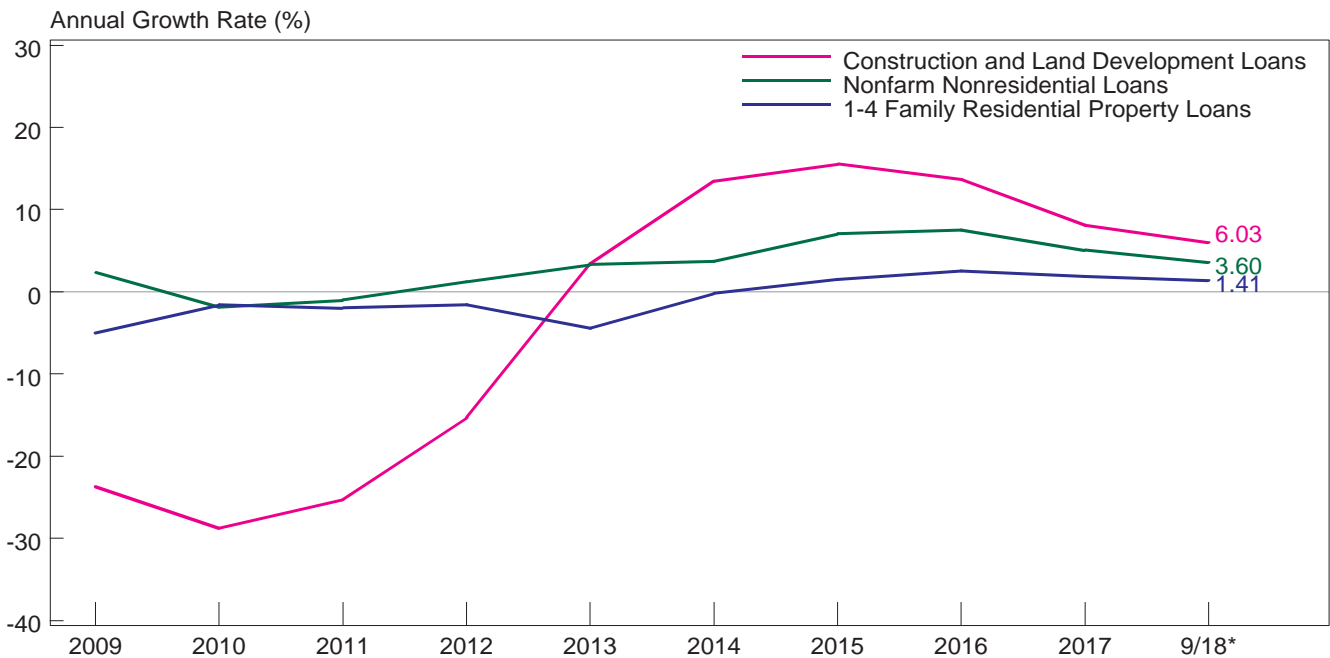
## Real Estate Assets as a Percent of Total Assets

September 30, 2018



## Real Estate Loan Growth Rates\*

2009-2018

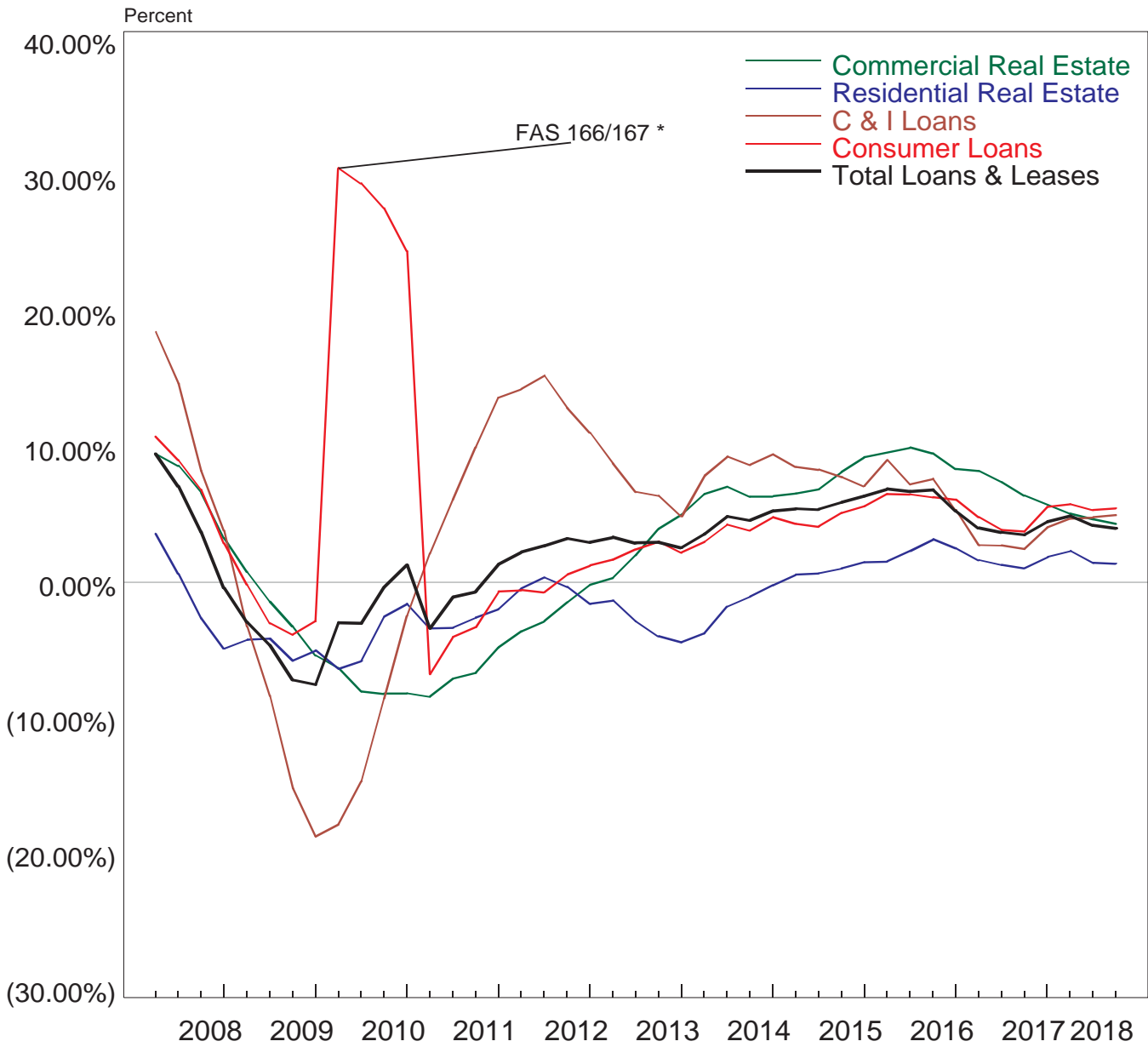


\* Growth Rate for the most recent twelve-month period.



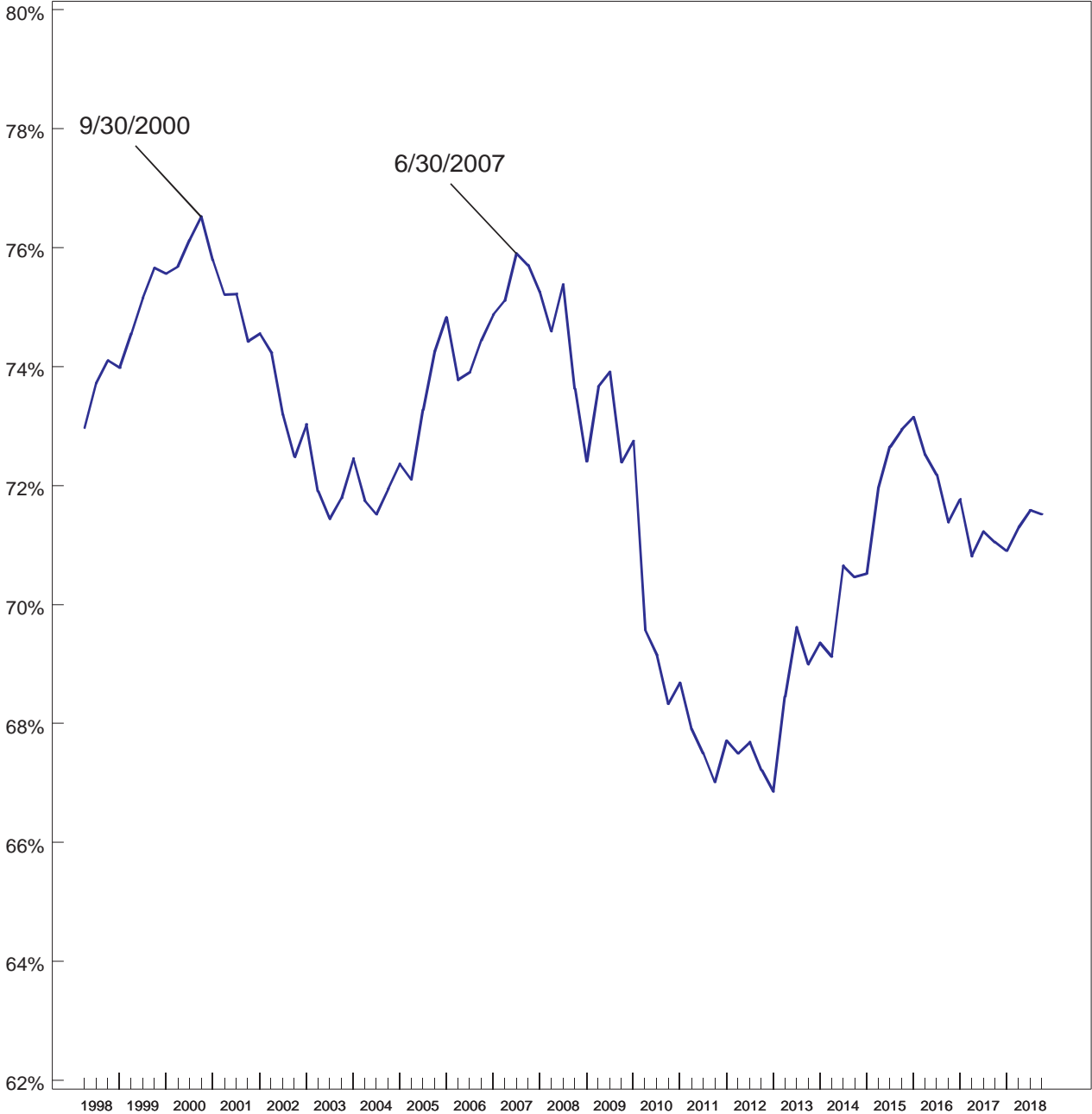
# Twelve-Month Loan Growth Rates

2008 - 2018



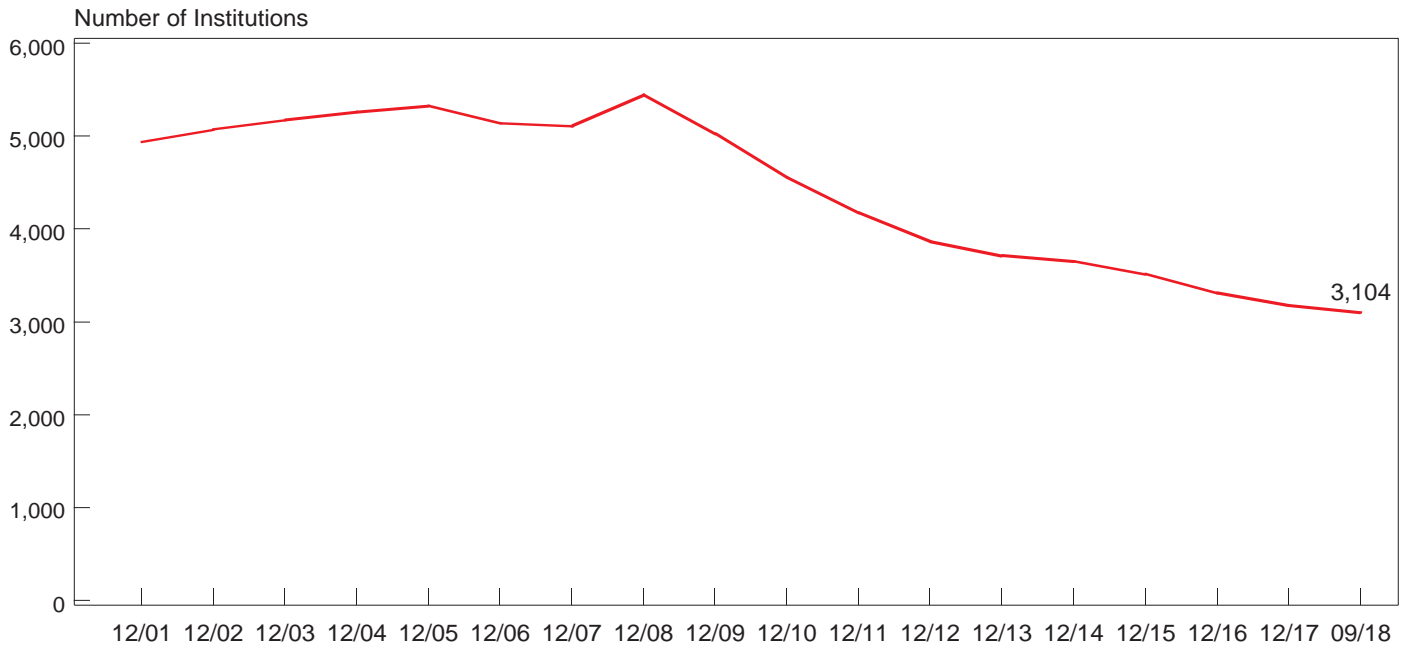
\* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

# Risk-Weighted Assets as a Percentage of Total Assets 1998 - 2018



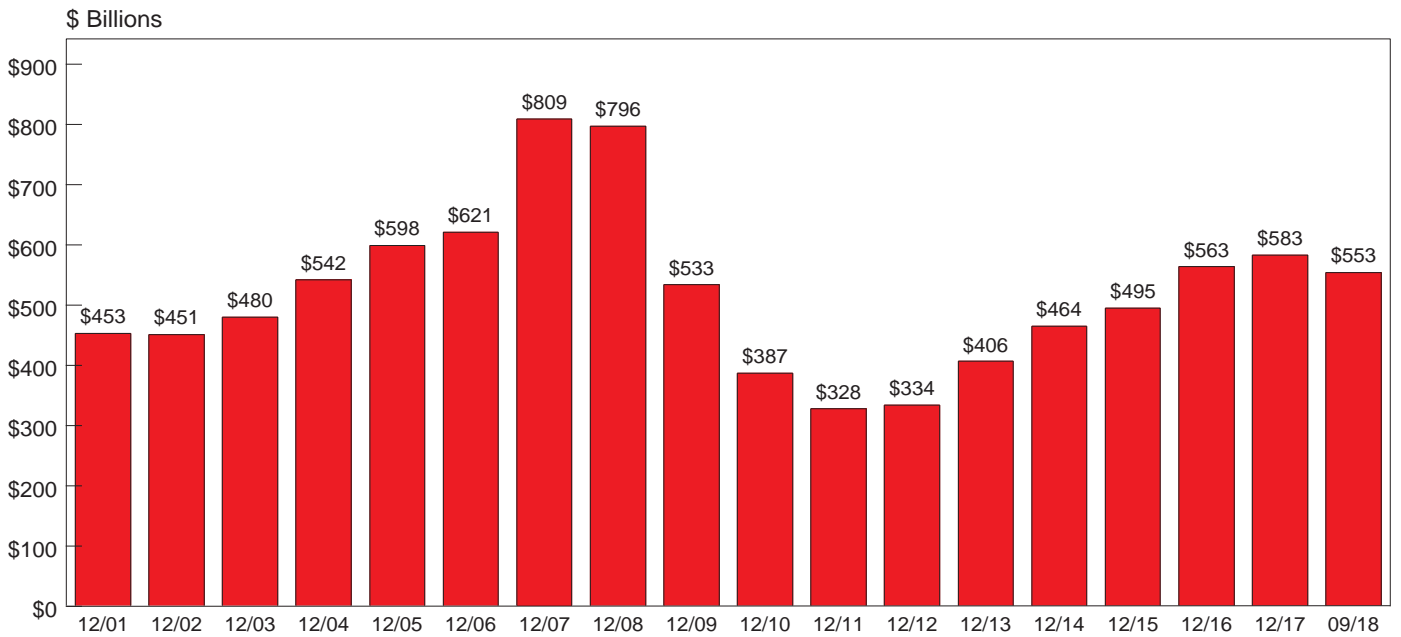
## Number of Institutions with FHLB Advances

2001 - 2018

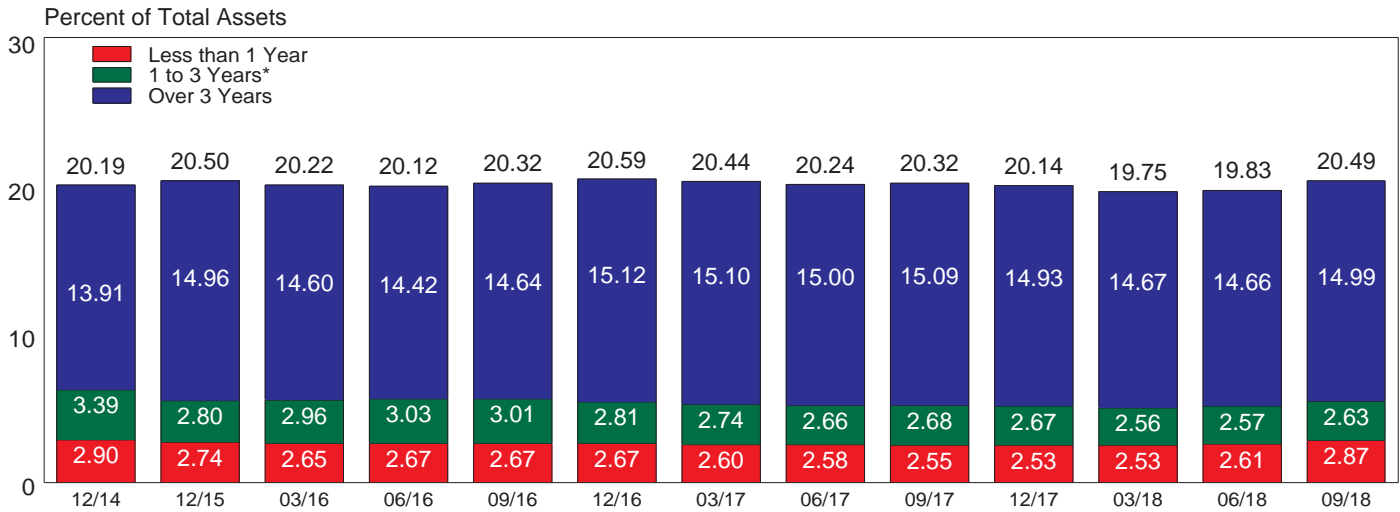


## Amount of FHLB Advances Outstanding

2001 - 2018

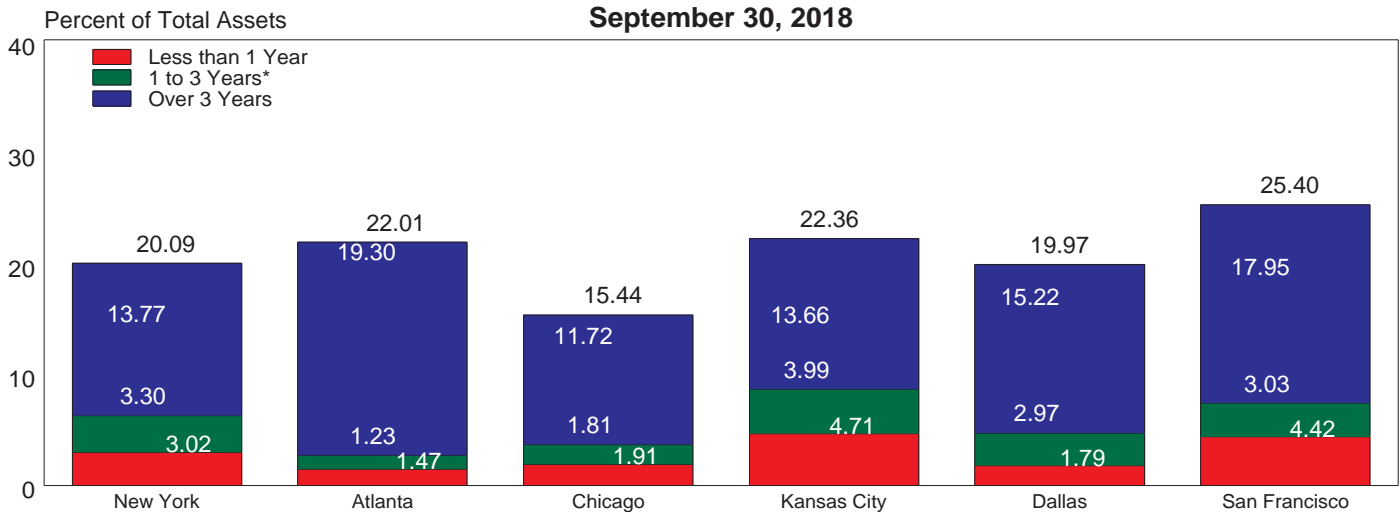


## Debt Securities by Maturity or Repricing Frequency...



.....and by Region

**September 30, 2018**



## Total Securities (Debt and Equity)

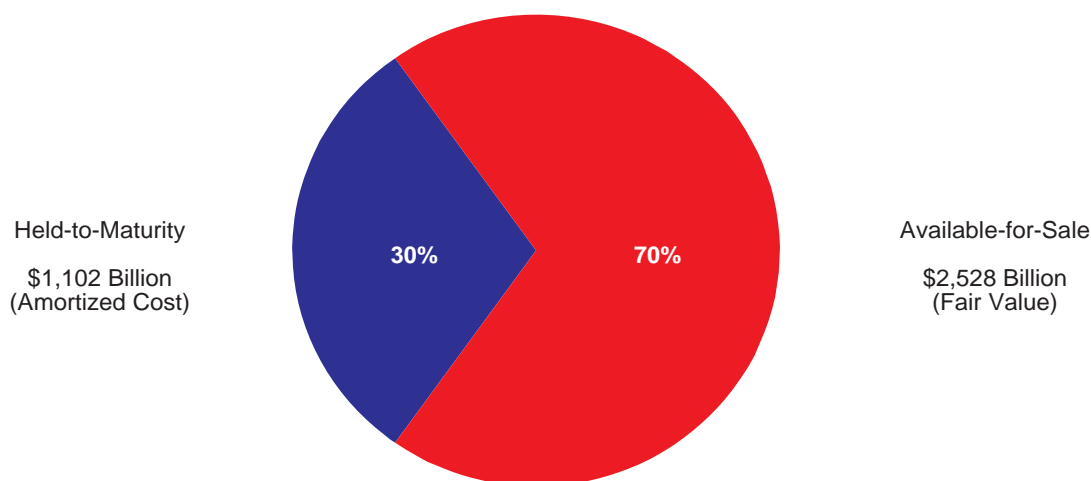
(\$ Billions)

	9/16	12/16	3/17	6/17	9/17	12/17	3/18	6/18	9/18
U.S. Government Obligations:									
U.S. Treasury	471	520	514	464	472	477	481	486	494
U.S. Govt. Agy & Spon. Agy Obligations	164	161	164	162	159	157	155	152	150
Mortgage Pass-through Securities	1,227	1,266	1,292	1,330	1,372	1,387	1,370	1,402	1,398
Collateralized Mortgage Obligations	495	476	475	472	469	462	456	457	456
State, County, Municipal Obligations	358	360	364	369	368	370	355	348	333
Asset Backed Securities	129	124	123	118	116	114	114	116	116
Other Debt Securities	654	643	642	645	650	655	664	669	680
Equity Securities	10	10	10	8	9	10	4	4	3
<b>Total Securities</b>	<b>\$3,508</b>	<b>\$3,560</b>	<b>\$3,584</b>	<b>\$3,569</b>	<b>\$3,615</b>	<b>\$3,632</b>	<b>\$3,599</b>	<b>\$3,633</b>	<b>\$3,630</b>

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

## Total Securities\*

September 30, 2018



## Total Securities\*

September 30, 2018

	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	\$85,447	97.2	\$408,391	98.0	\$493,838	97.9
U.S. Govt. Agy and Spon. Agy Obligations	26,668	96.5	123,060	97.8	149,727	97.6
Mortgage Pass-through Securities	604,421	96.5	793,747	96.6	1,398,168	96.6
Collateralized Mortgage Obligations	116,881	96.8	339,096	97.8	455,977	97.5
State, County, Municipal Obligations	74,224	98.9	259,255	99.8	333,479	99.6
Asset Backed Securities	26,021	100.6	89,759	100.1	115,781	100.2
Other Debt Securities	168,241	97.8	511,499	**	679,740	**
Equity Securities	**	**	3,387	**	3,387	**
<b>Total Securities</b>	<b>\$1,101,903</b>	<b>97.0</b>	<b>\$2,528,193</b>	<b>98.0</b>	<b>\$3,630,097</b>	<b>97.7</b>
Memoranda***						
Structured Notes	14,594		14,267			97.8

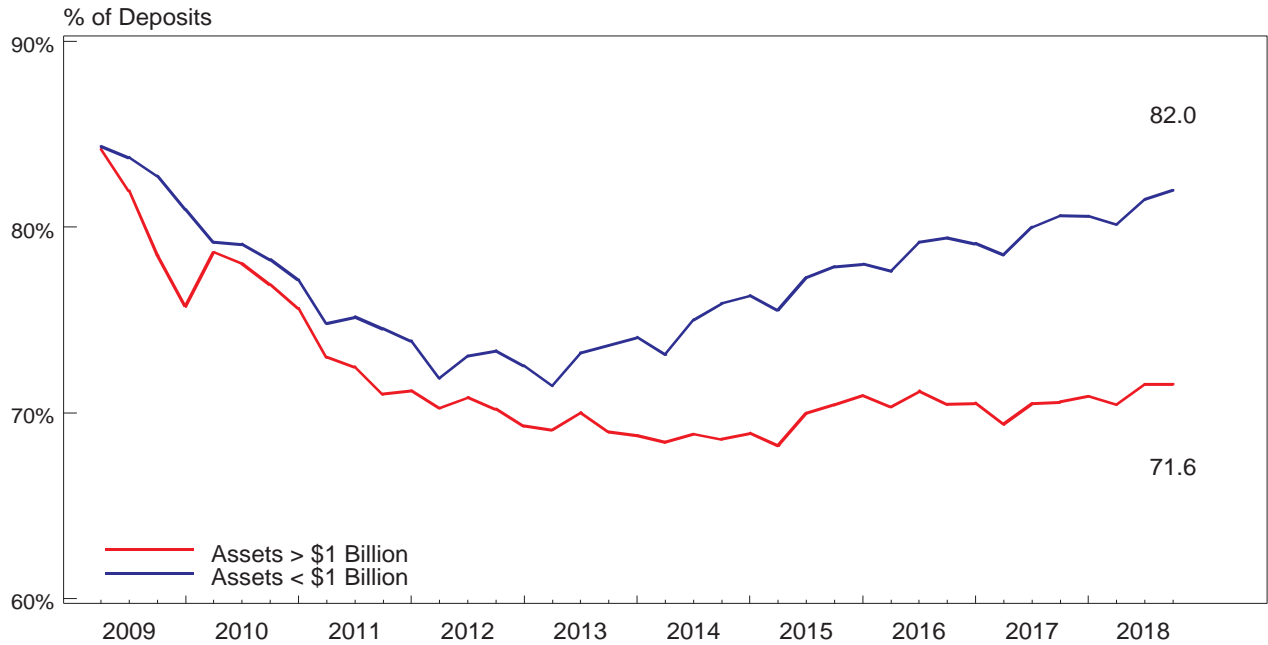
\* Excludes trading account assets.

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

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

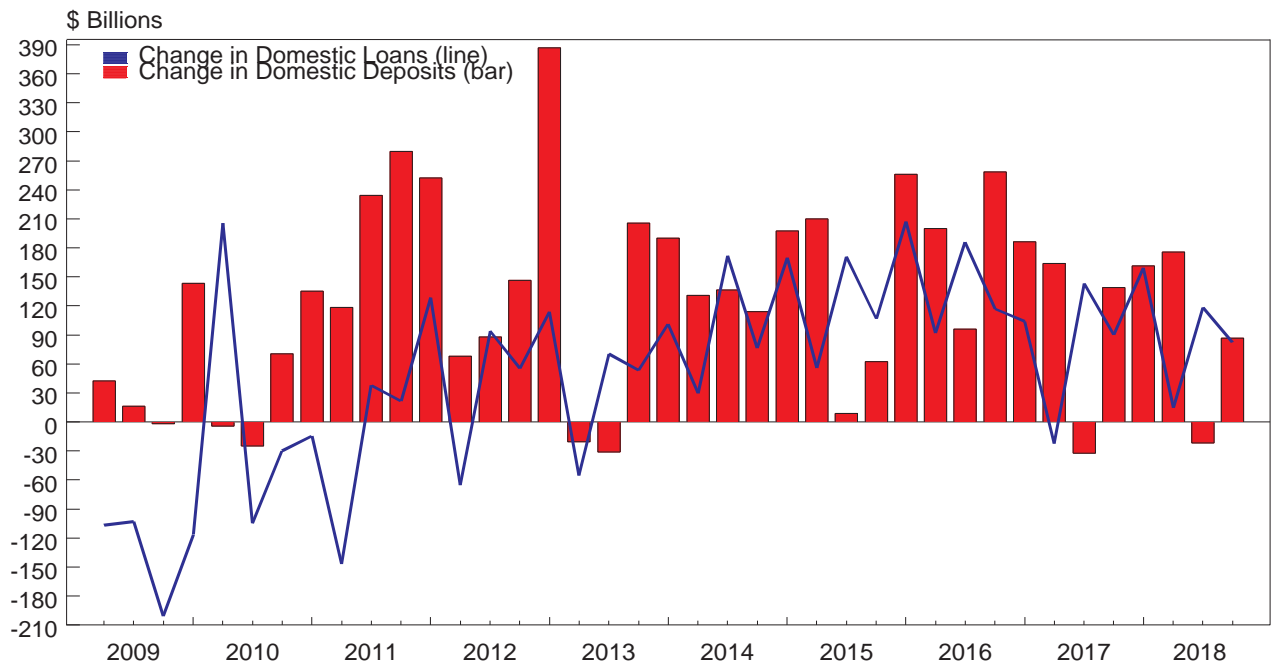
## Net Loans and Leases to Deposits (Domestic and Foreign)

2009 - 2018



## Quarterly Change in Domestic Loans vs Domestic Deposits

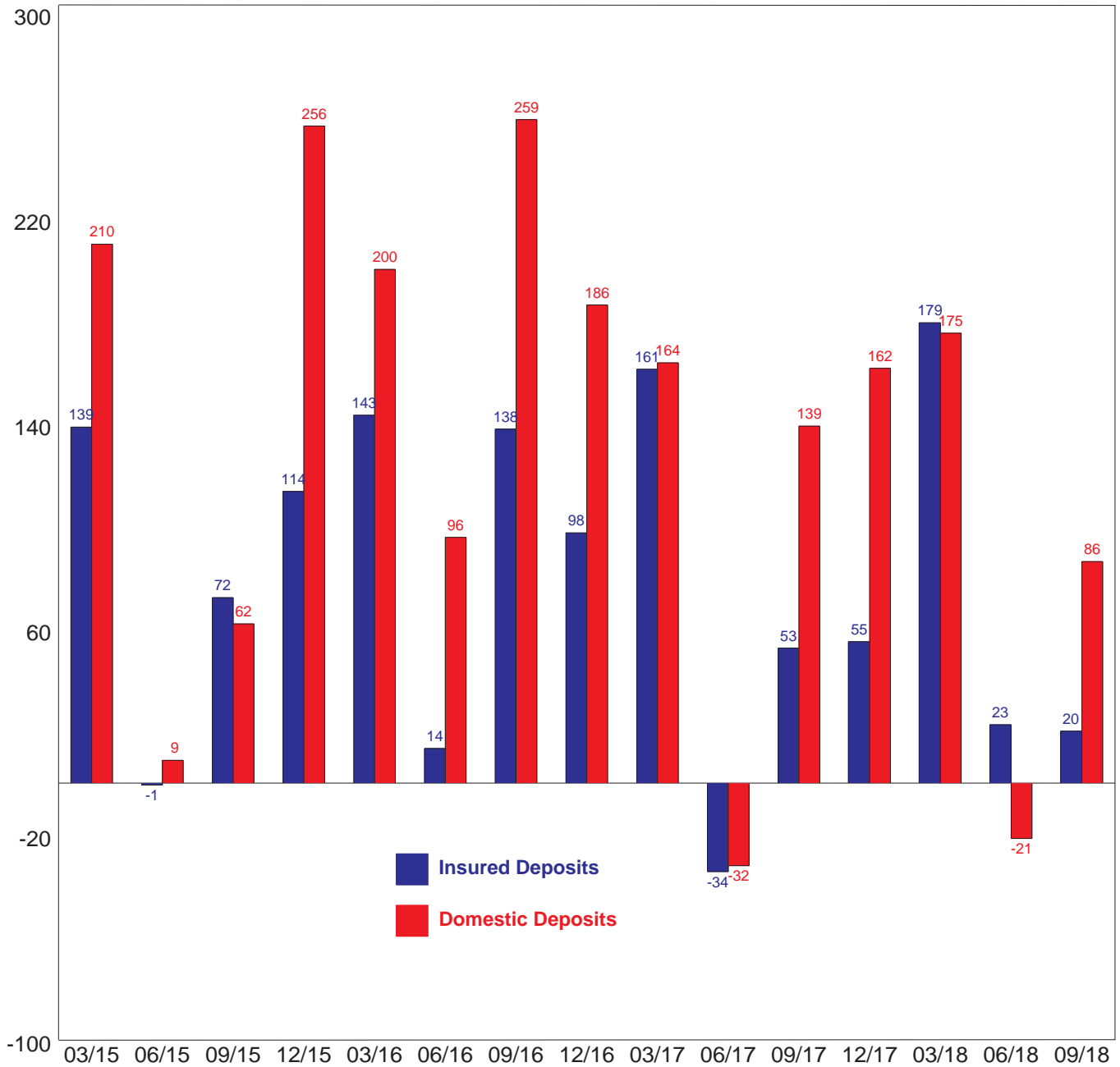
2009 - 2018



# Quarterly Change In Domestic Deposits

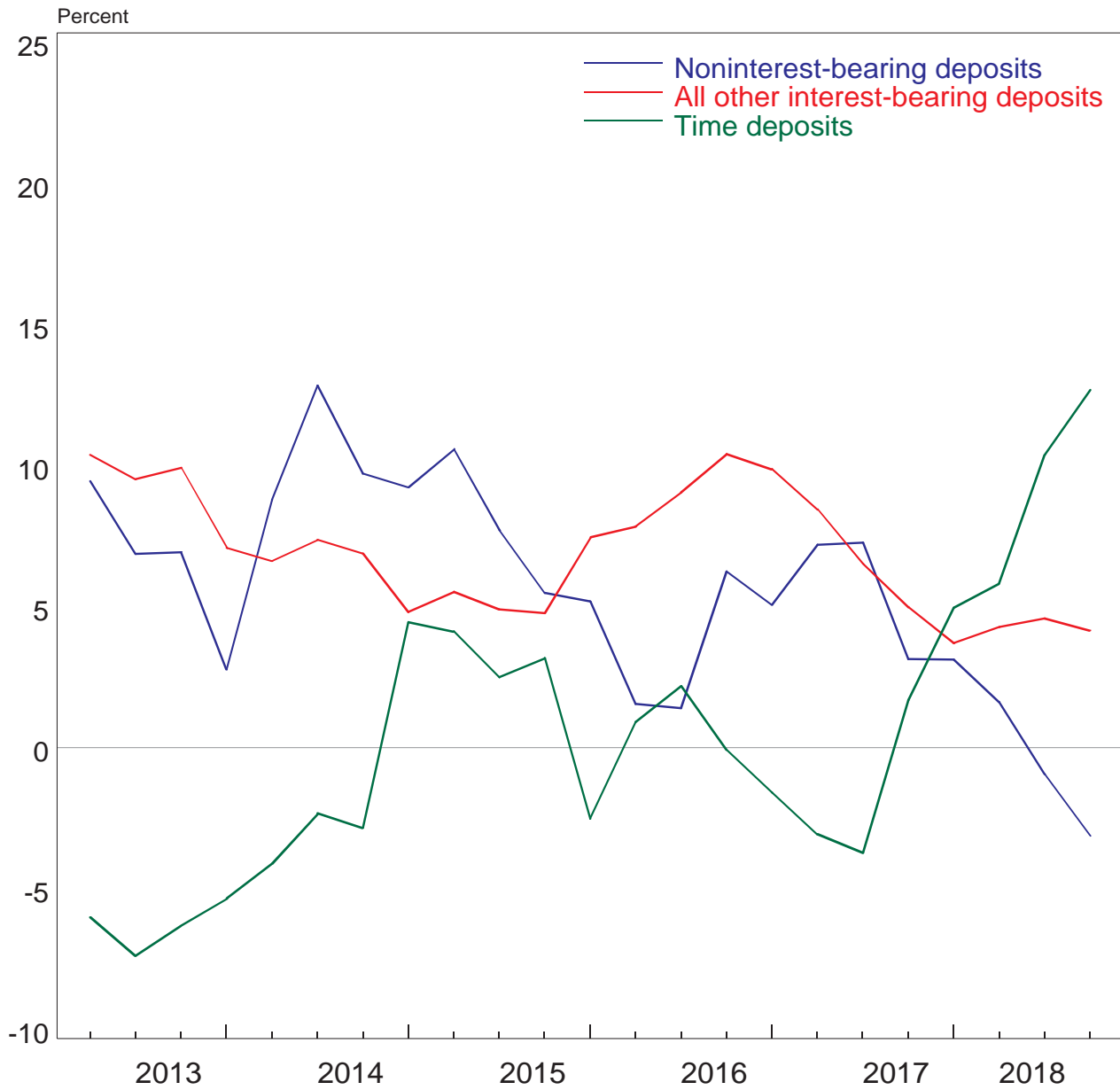
2015 - 2018

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

2013 - 2018

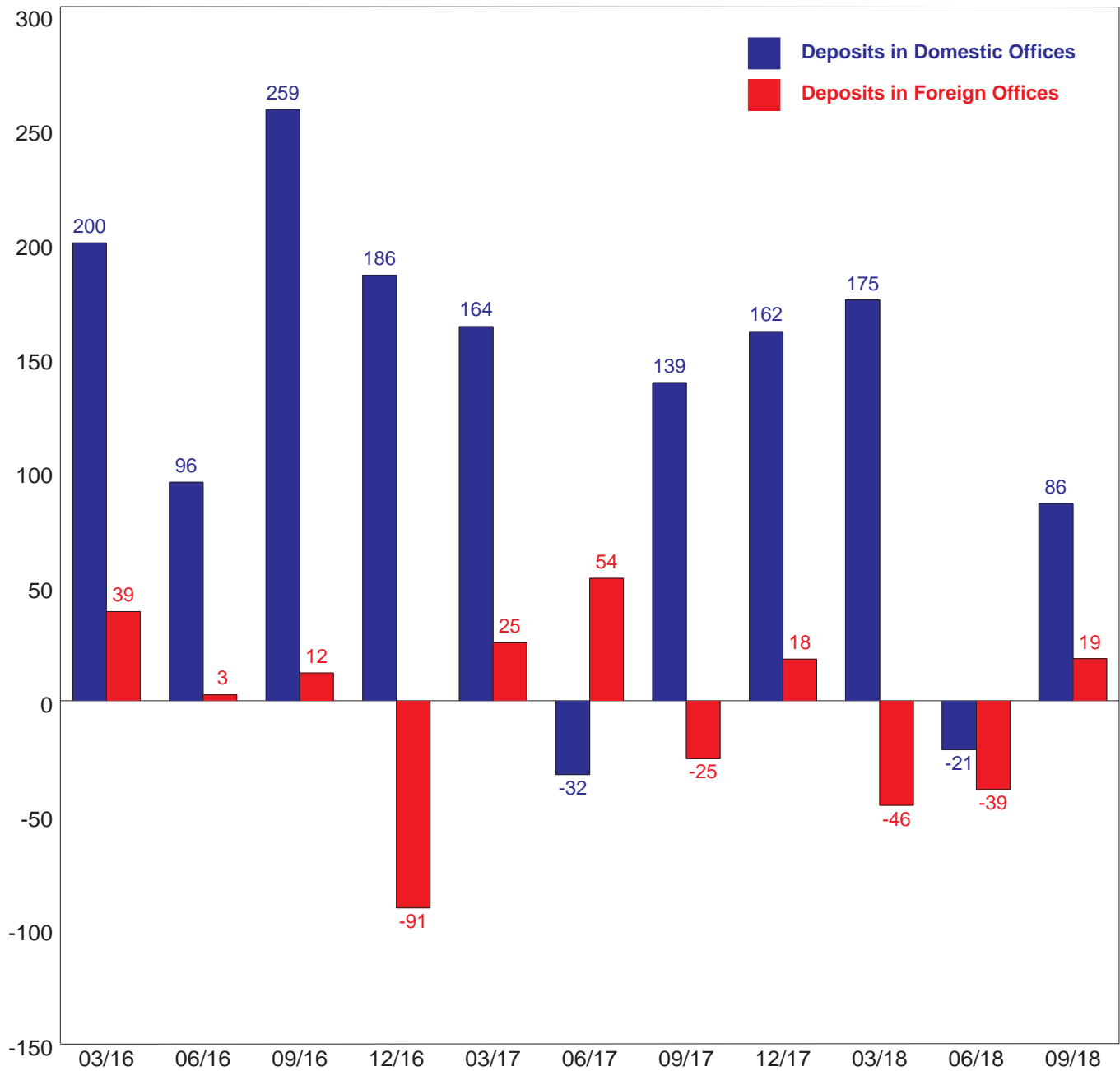




# Quarterly Change In Domestic and Foreign Deposits

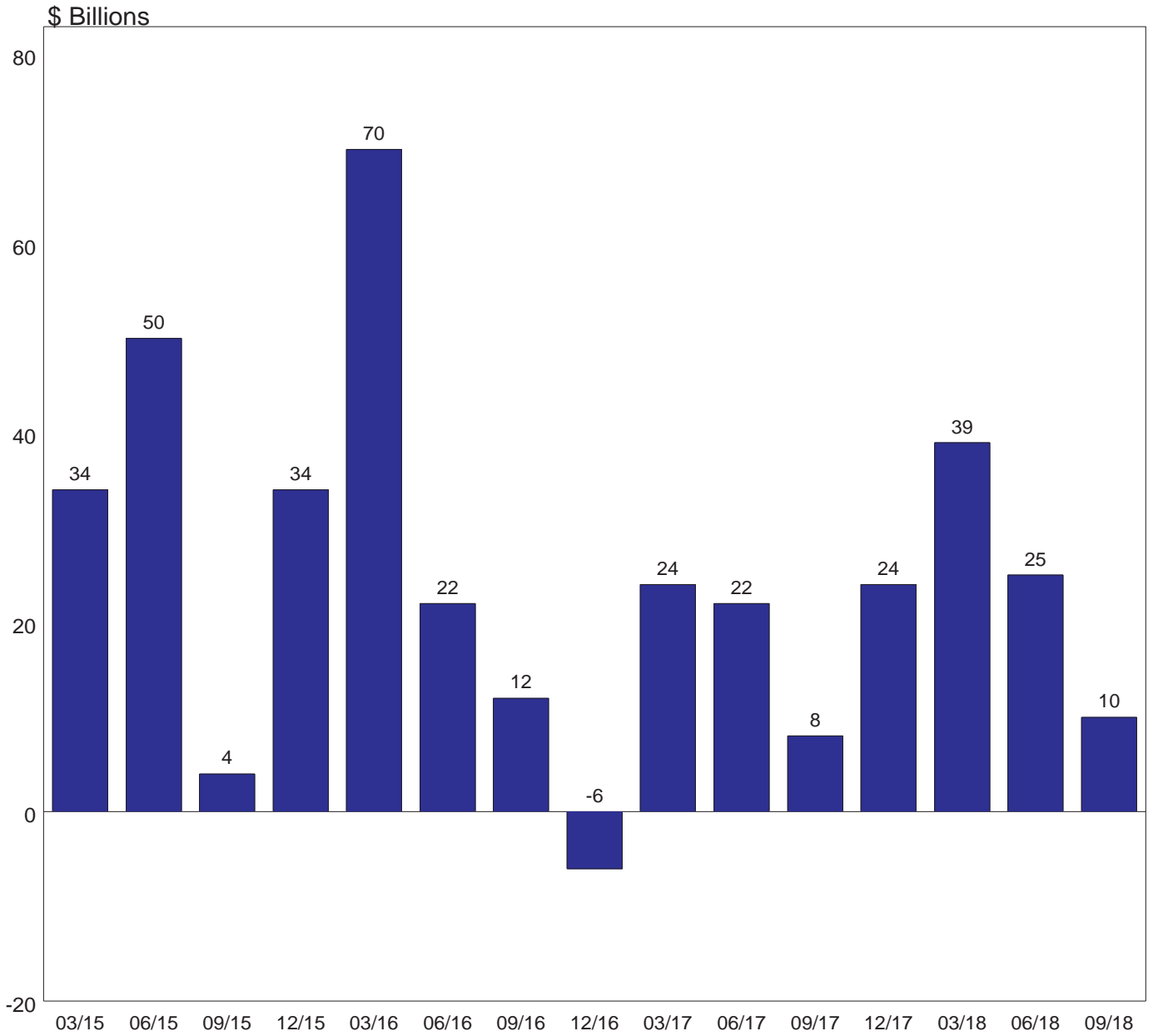
2016 - 2018

\$ Billions



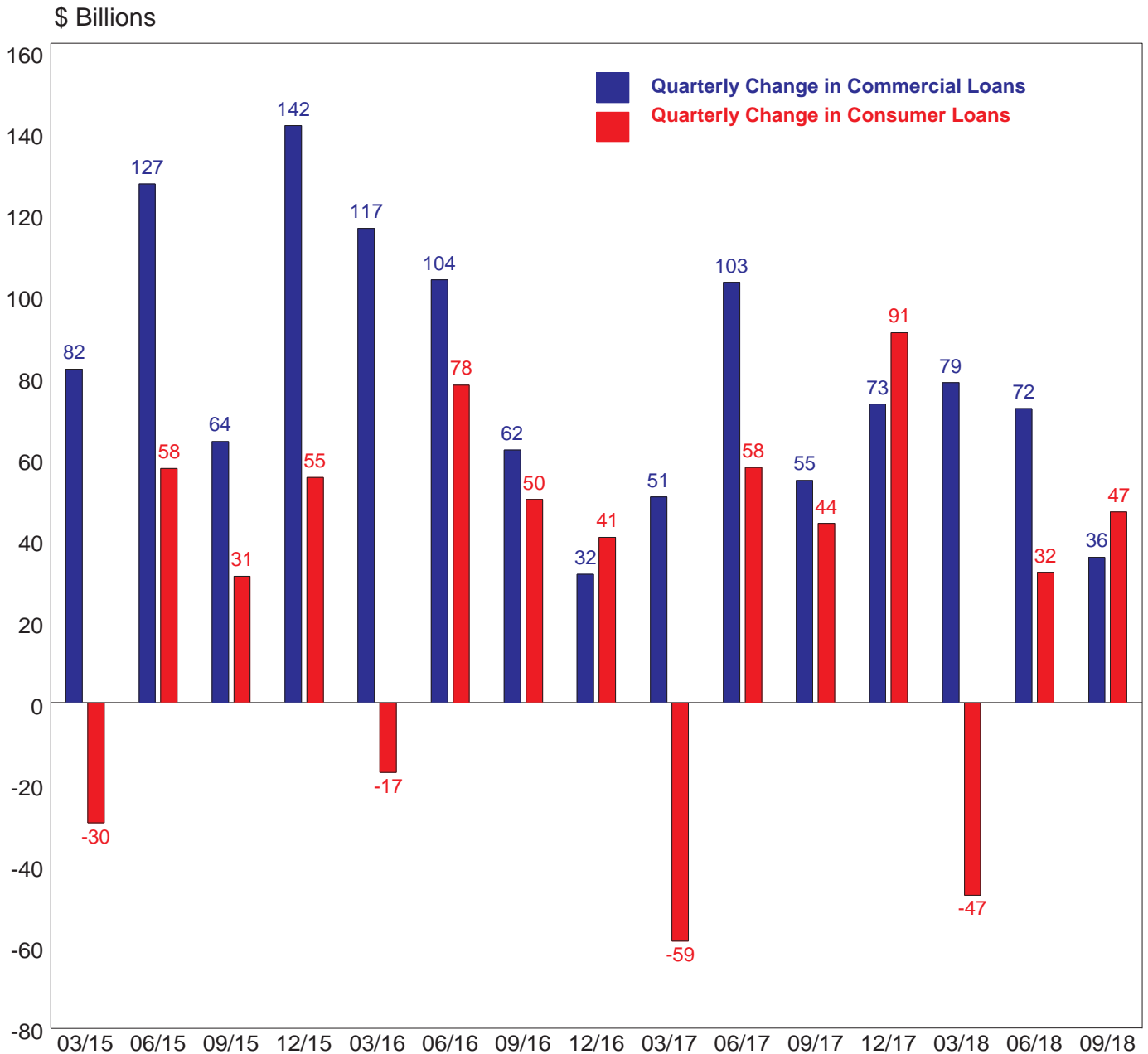
# Quarterly Change in C&I Loans

2015-2018



# Quarterly Change in Commercial and Consumer Loans

2015 - 2018



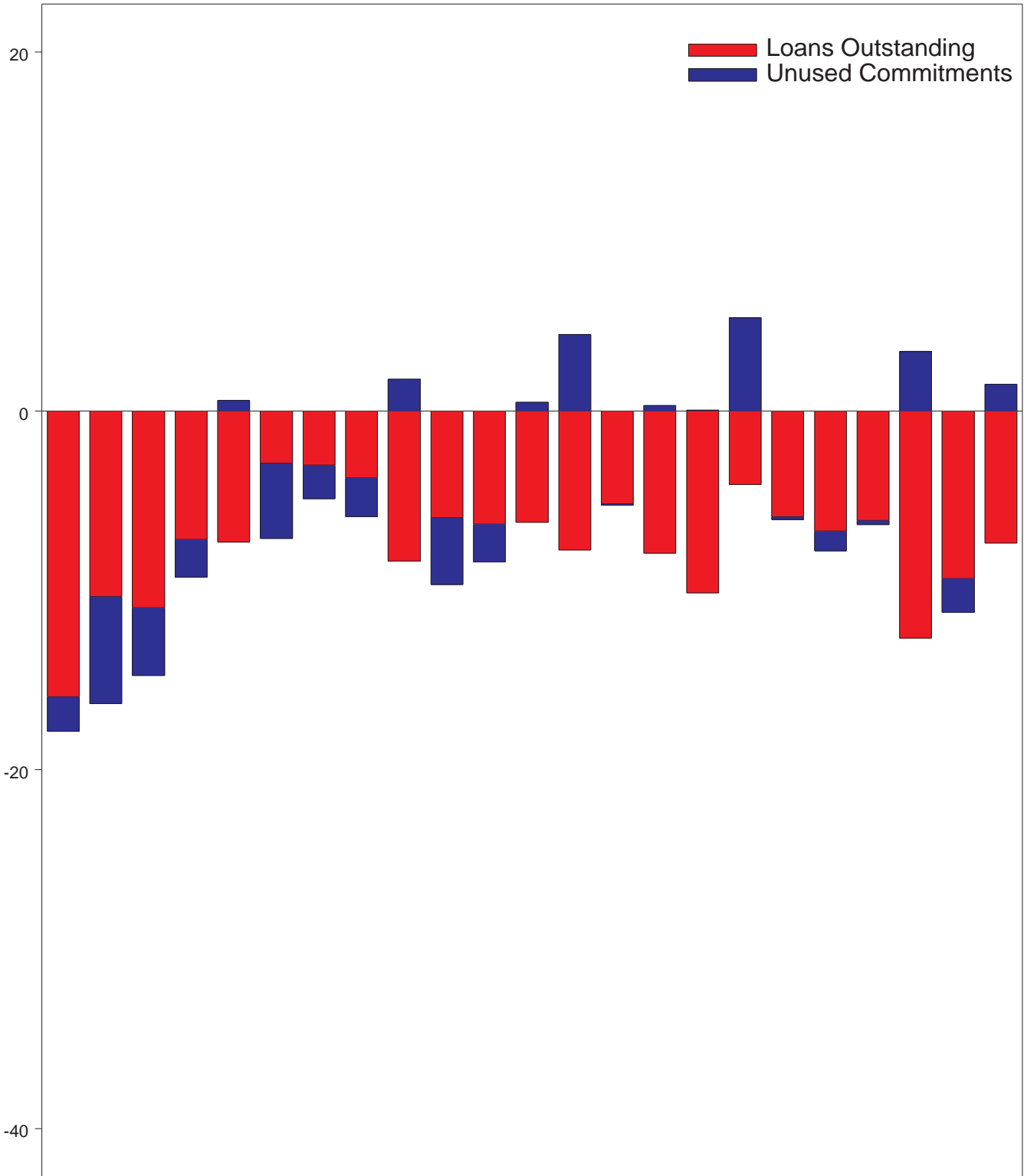
**Loans to Commercial Borrowers (Credit Risk Diversified)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

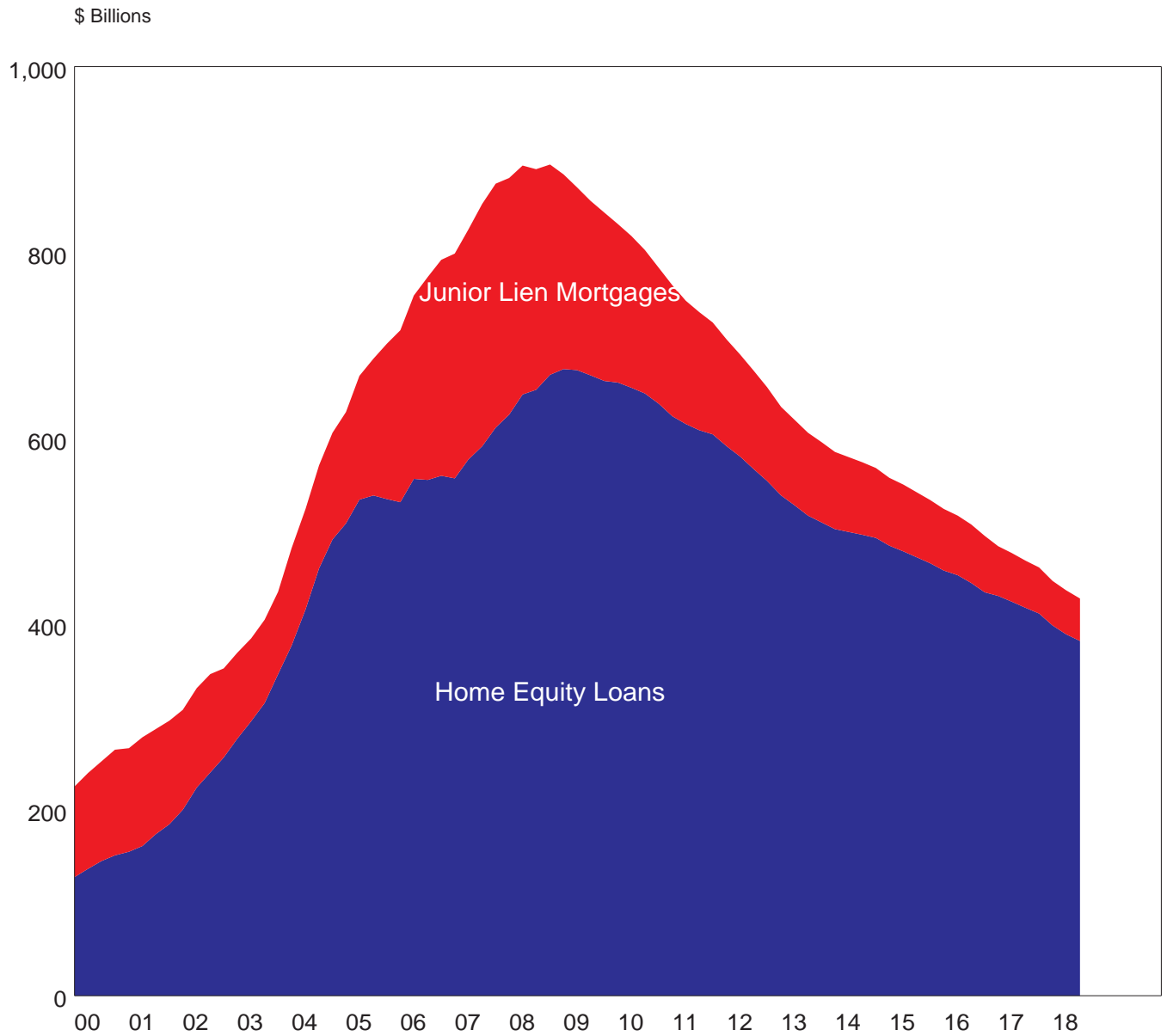
2013-2018



03/13 06/13 09/13 12/13 03/14 06/14 09/14 12/14 03/15 06/15 09/15 12/15 03/16 06/16 09/16 12/16 03/17 06/17 09/17 12/17 03/18 06/18 09/18

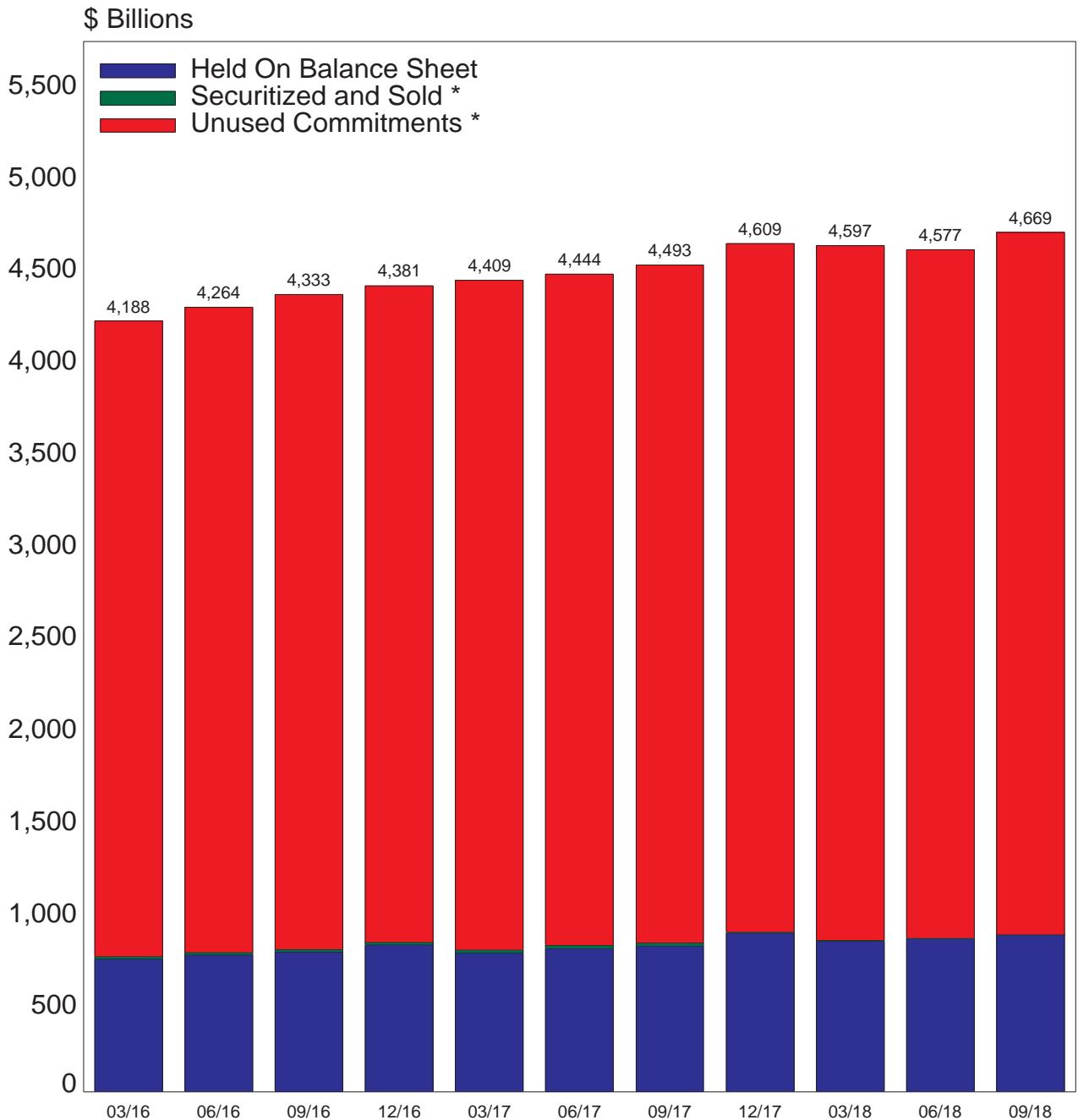
# Home Equity and Junior Lien Loans

00 - 18



# Expansion of Credit Card Lines

2016-2018



## Loans Outstanding (\$ Billions)

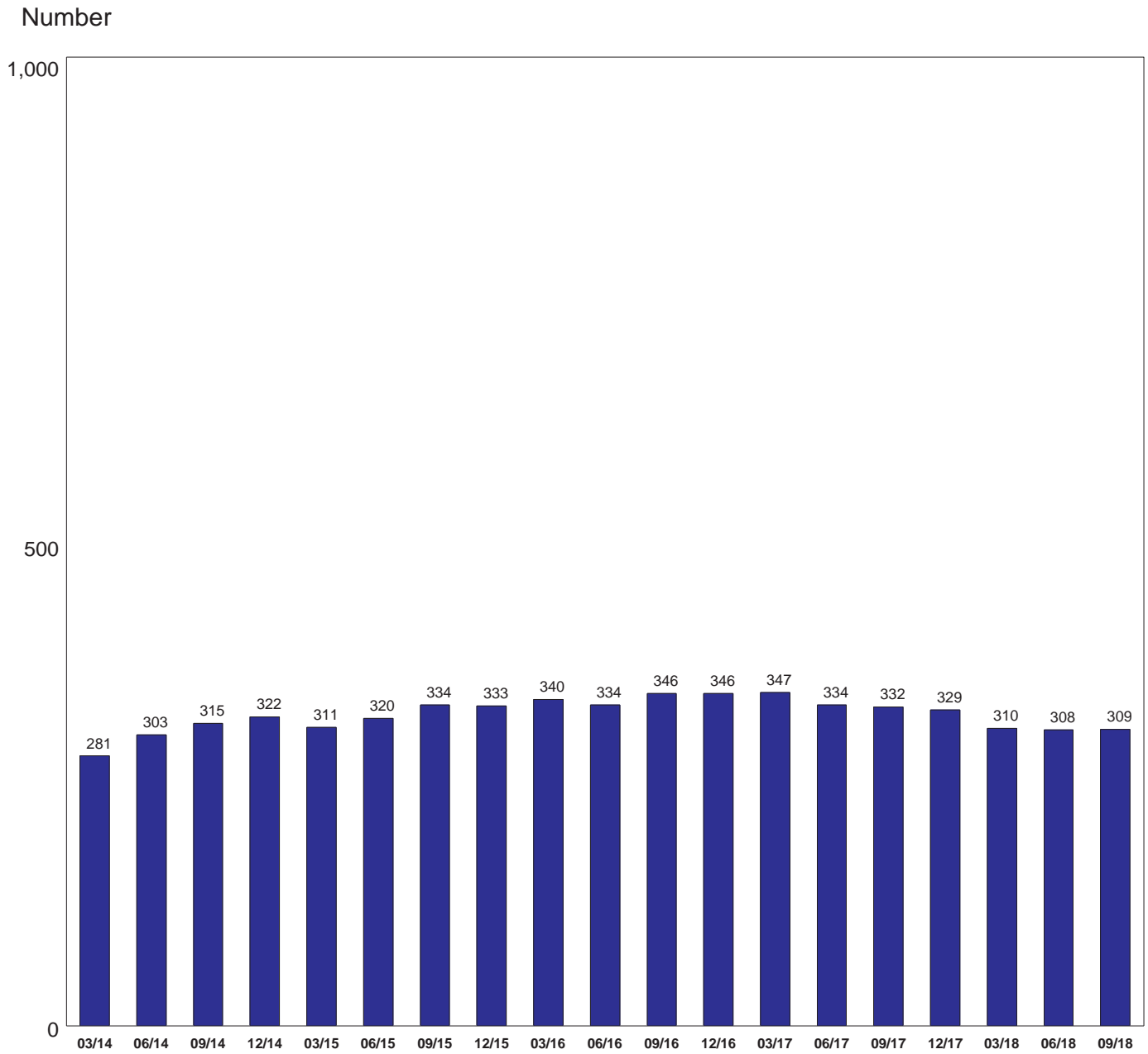
<b>Held On Balance Sheet</b>	723.7	745.9	761.6	799.8	756.1	779.7	795.4	865.1	820.4	837.2	856.3
<b>Securitized and Sold *</b>	13.4	13.5	13.5	12.9	16.4	17.3	16.1	4.6	4.8	0.0	0.0
<b>Unused Commitments *</b>	3,451.3	3,504.3	3,558.0	3,567.9	3,636.5	3,647.4	3,681.5	3,739.1	3,772.0	3,739.8	3,812.7
<b>Total</b>	<b>4,188.3</b>	<b>4,263.7</b>	<b>4,333.1</b>	<b>4,380.6</b>	<b>4,409.1</b>	<b>4,444.4</b>	<b>4,493.0</b>	<b>4,608.7</b>	<b>4,597.2</b>	<b>4,577.0</b>	<b>4,669.1</b>

\* Off-balance-sheet

# Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

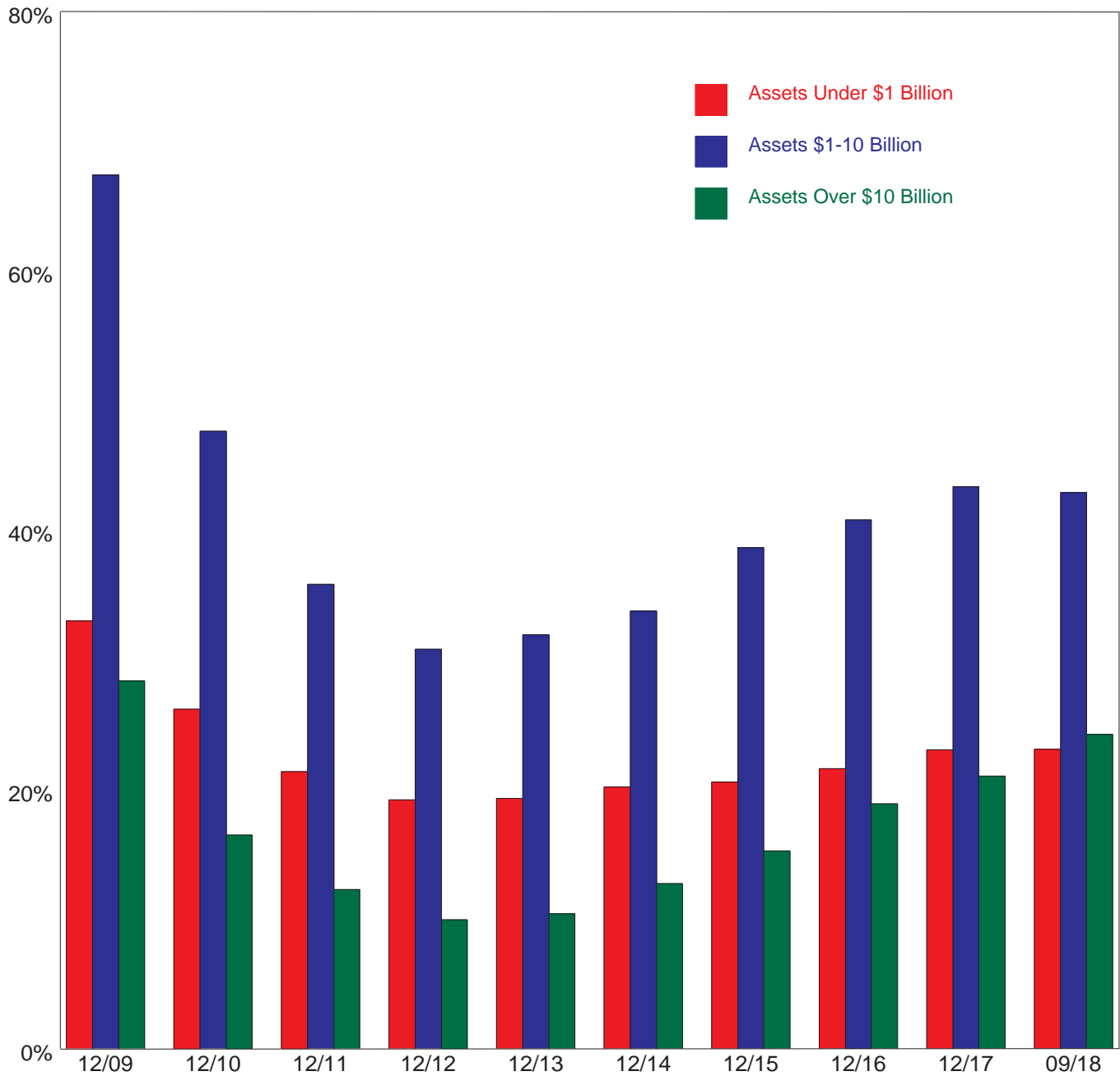
2014-2018



# Median Construction and Development Loan Concentrations

2009 - 2018

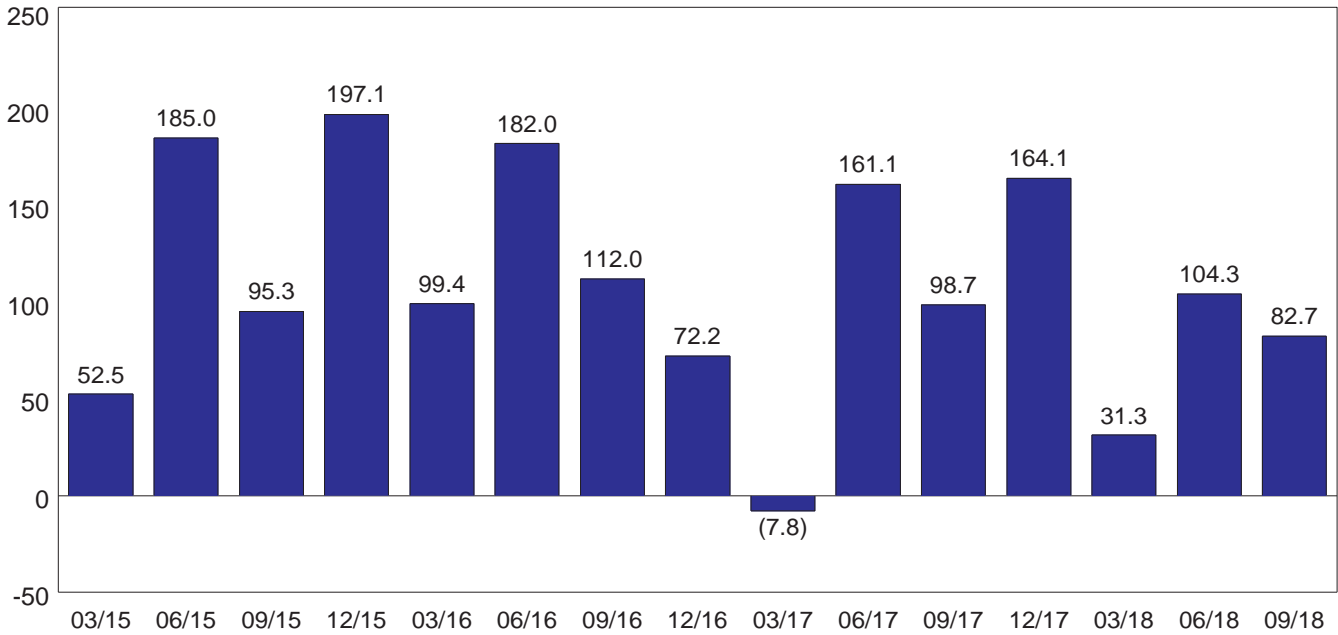
Percent of Total Risk-Based Capital, by Lender Asset Size





## Quarterly Change in Reported Total Loans Outstanding

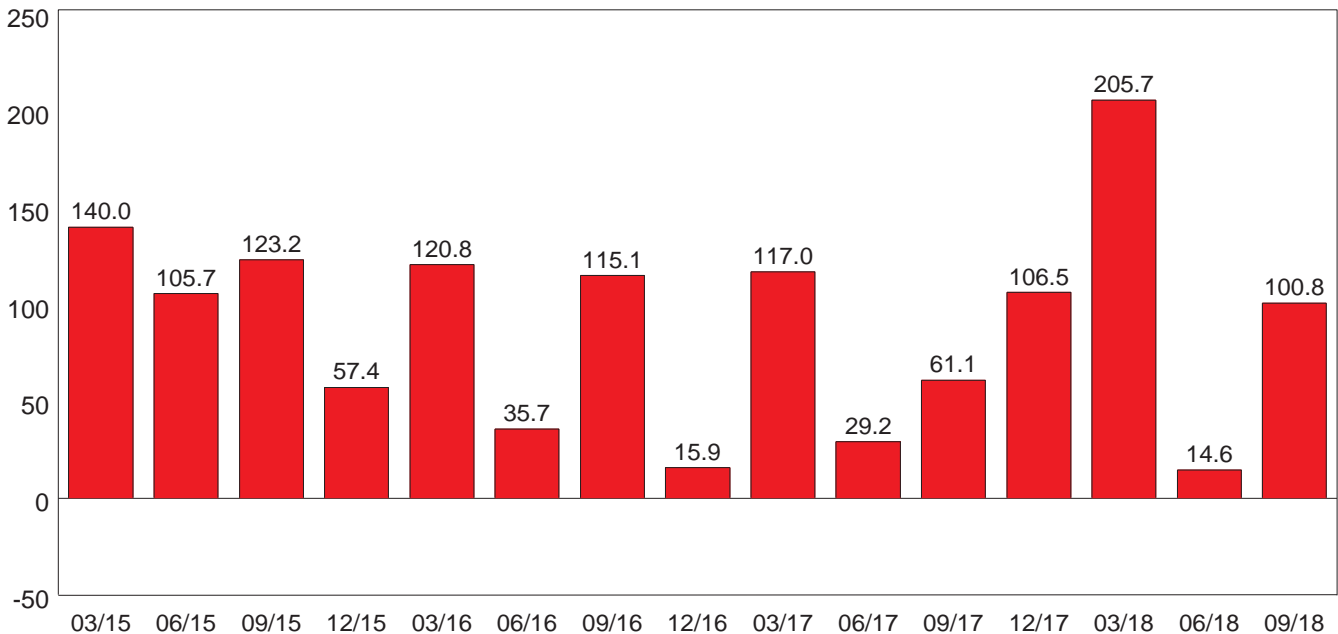
(\$ Billions)



In the third quarter of 2018, real estate loans increased by \$31.3 billion, commercial and industrial loans increased by \$10.8 billion, consumer loans increased by \$32.4 billion, and other loans and leases increased by \$5.7 billion.

## Quarterly Change in Unused Loan Commitments

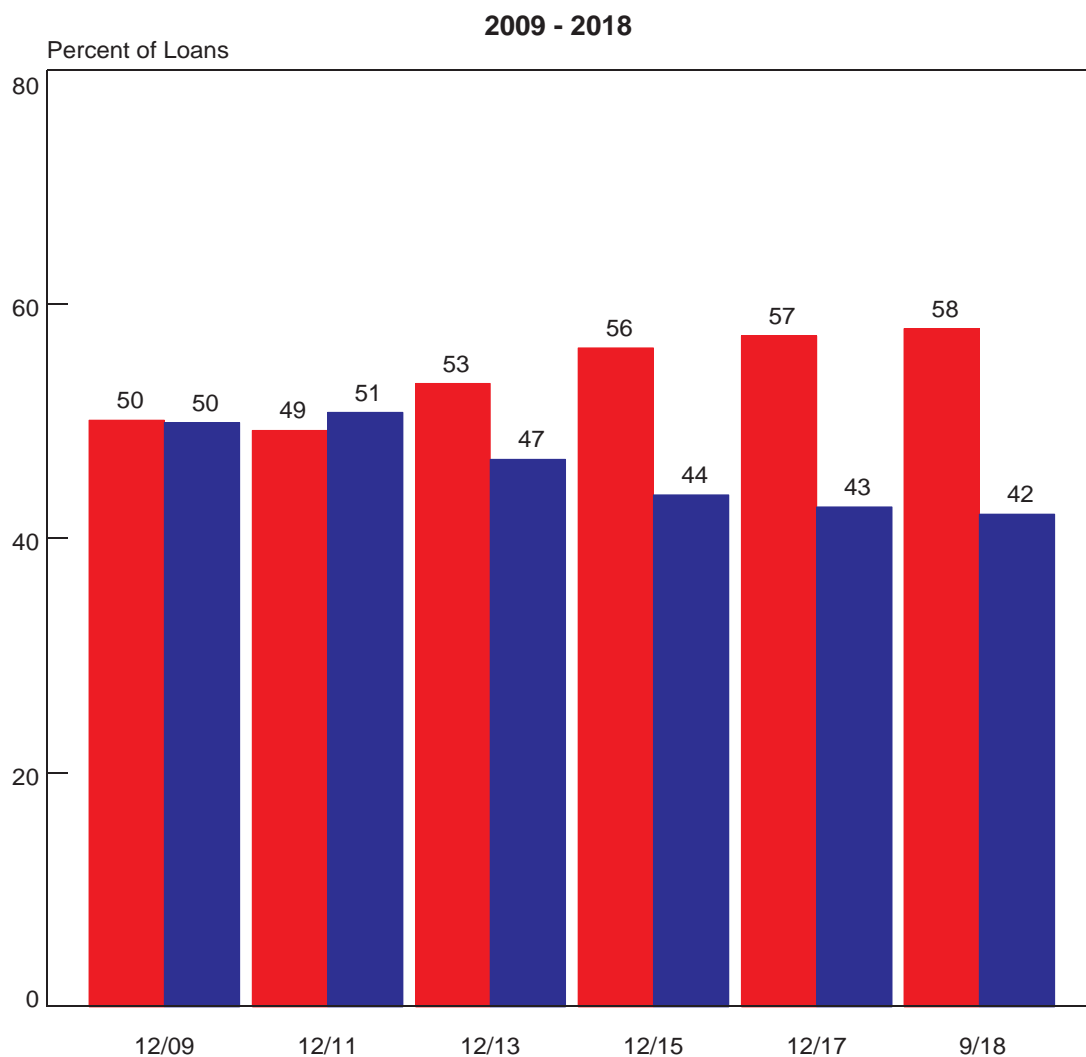
(\$ Billions)



In the third quarter of 2018, unused commercial real estate loan commitments increased by \$9.2 billion, unused home equity line commitments increased by \$1.4 billion, unused credit card commitments increased by \$72.9 billion, and other unused commitments increased by \$17.2 billion.

## Credit Risk Diversification

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



#### Loans (\$ Billions):

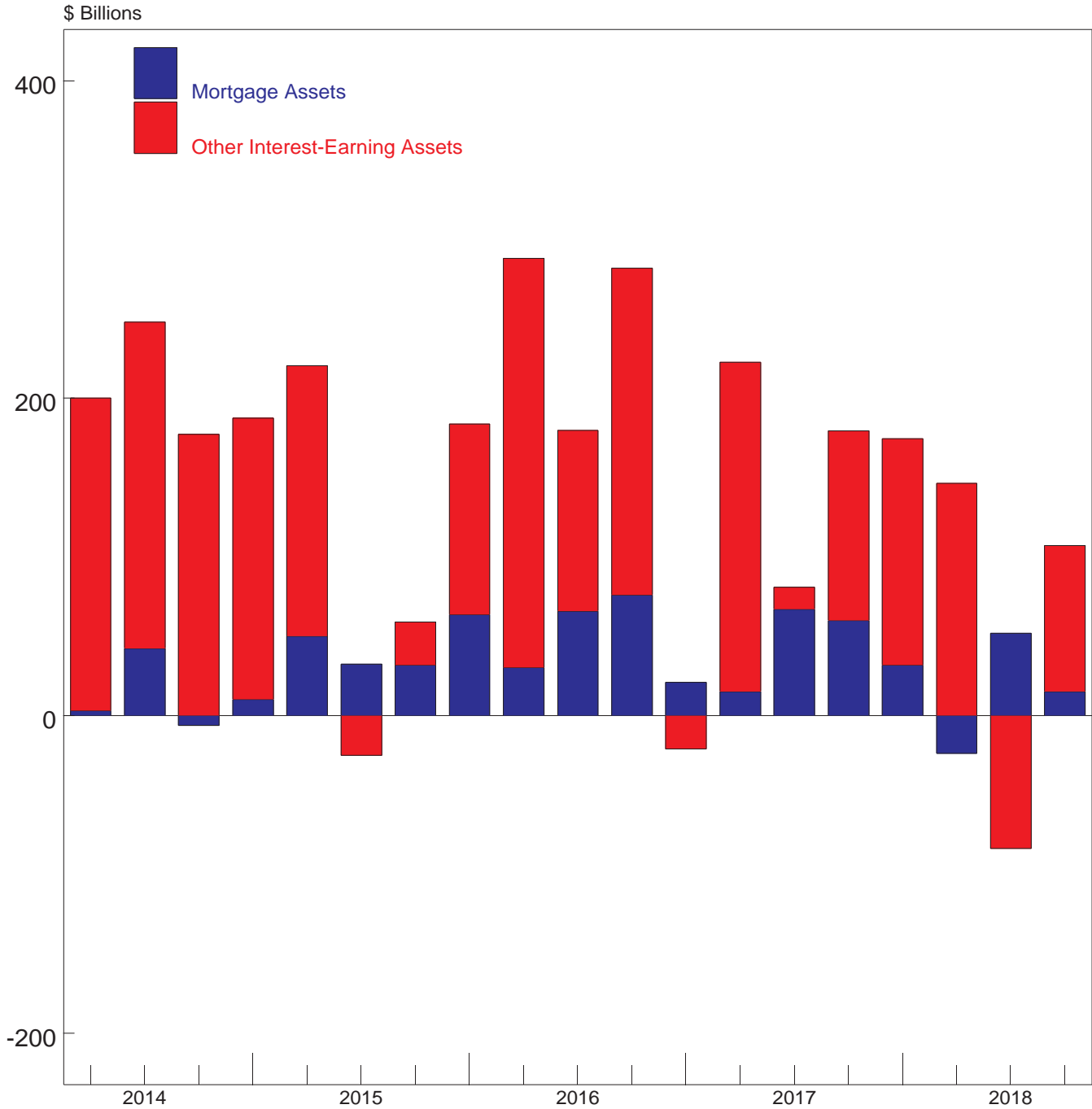
■ Commercial Borrowers	\$3,650	\$3,681	\$4,202	\$4,974	\$5,570	\$5,757
■ Consumer Loans	3,635	3,794	3,692	3,867	4,153	4,185

**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.

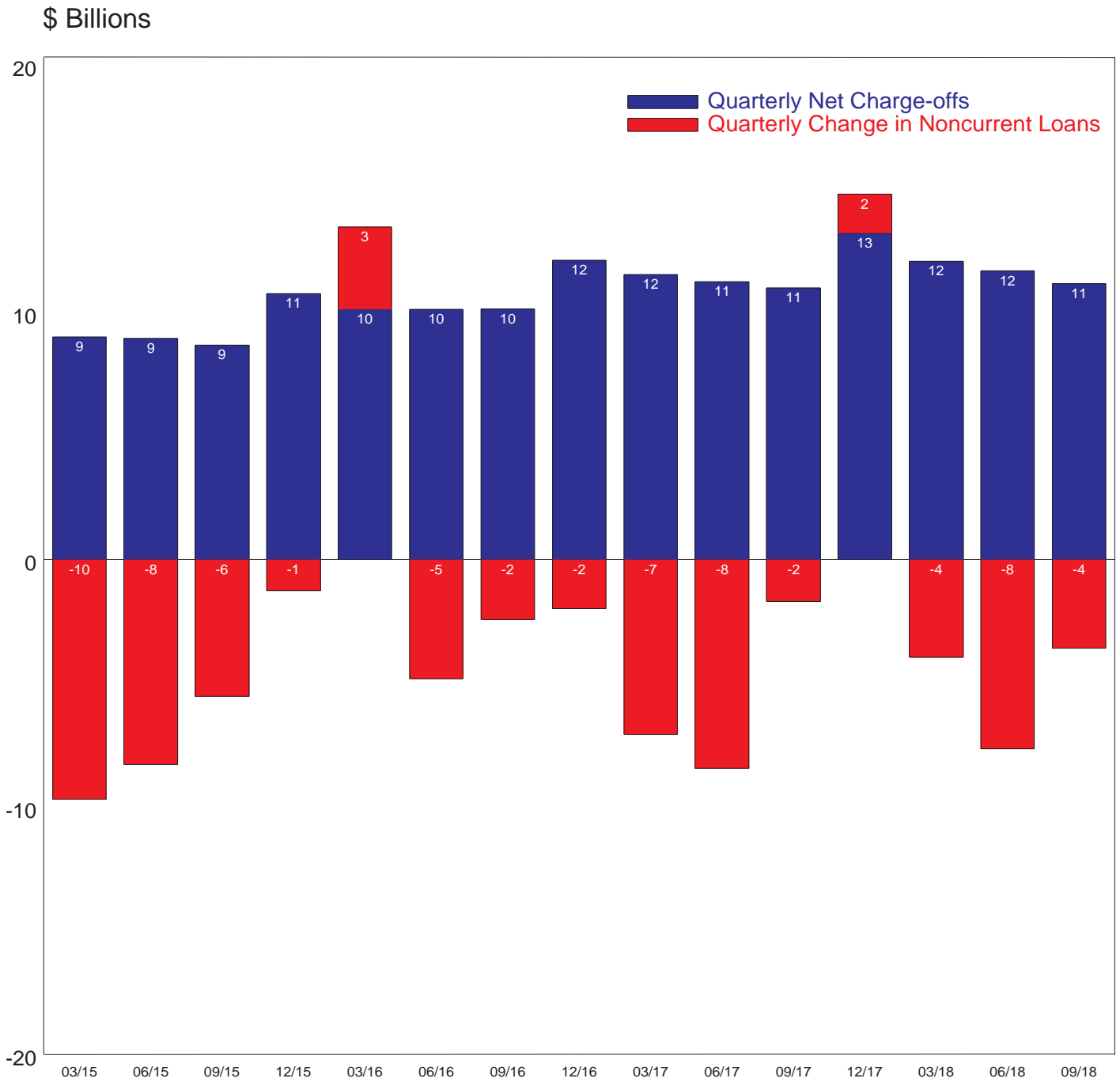
# Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2014 - 2018



# Quarterly Net Charge-Offs and Change in Noncurrent Loans

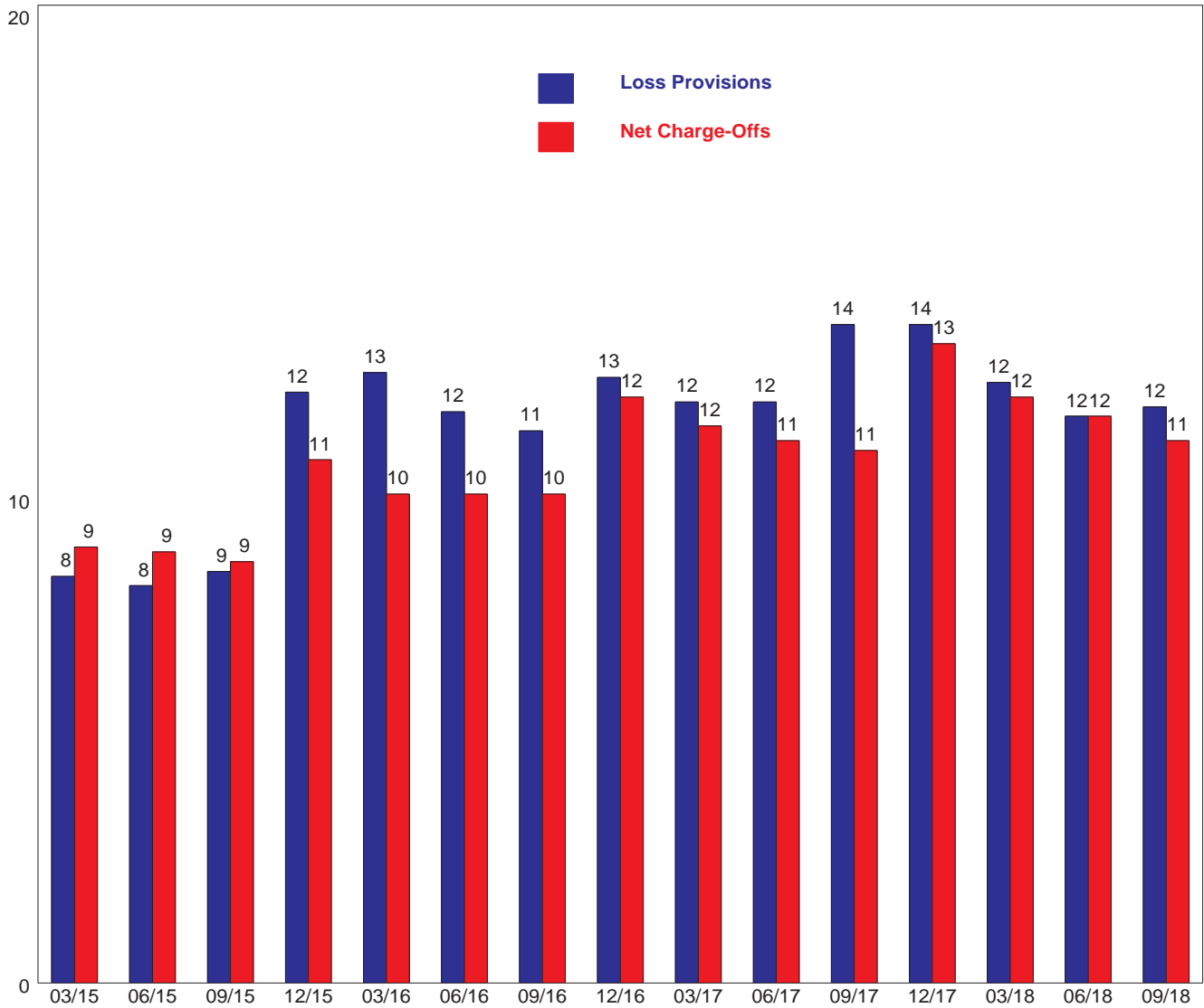
2015 - 2018



# Quarterly Net Charge-Offs vs. Loan Loss Provisions

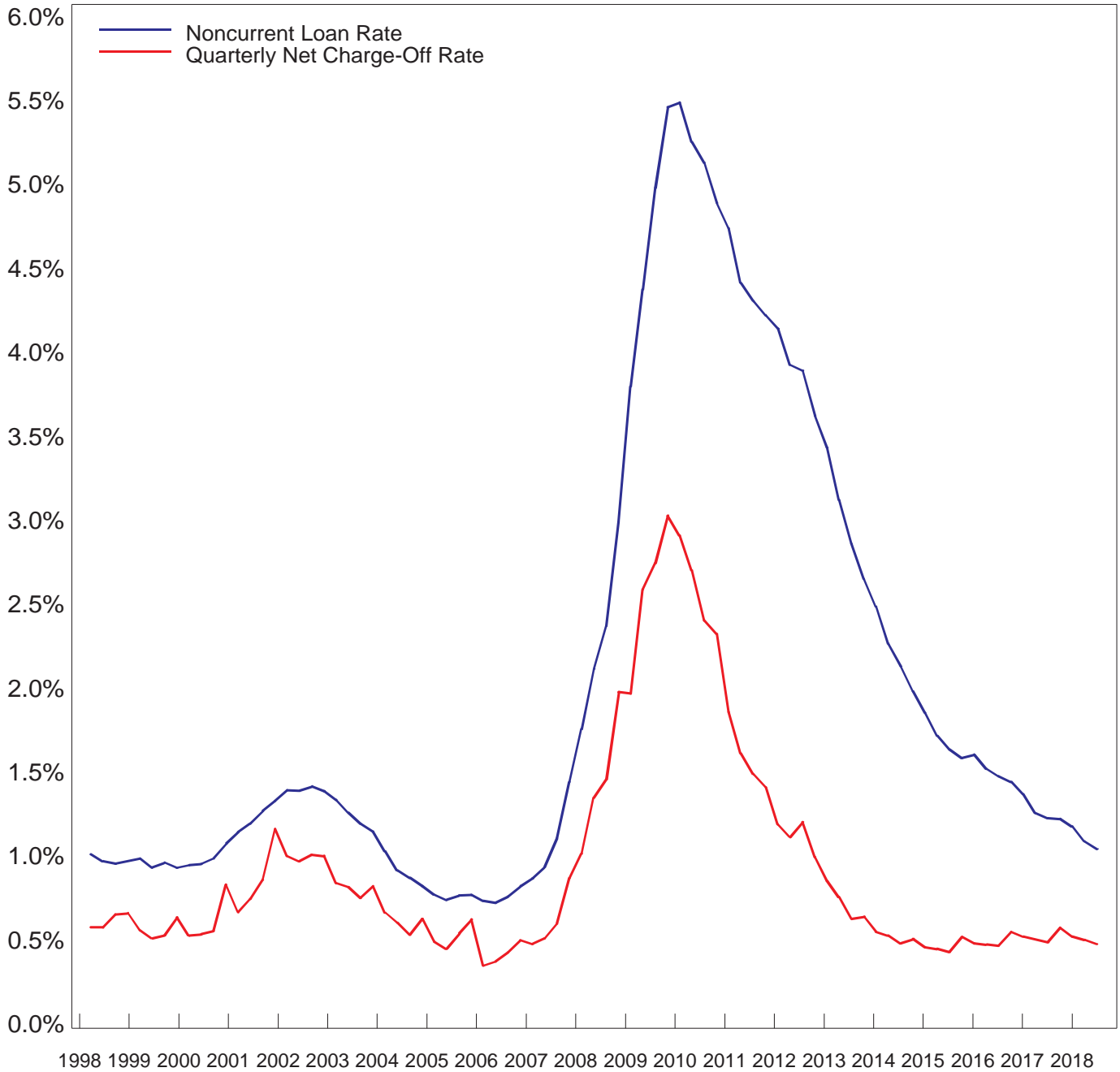
2015 - 2018

\$ Billions



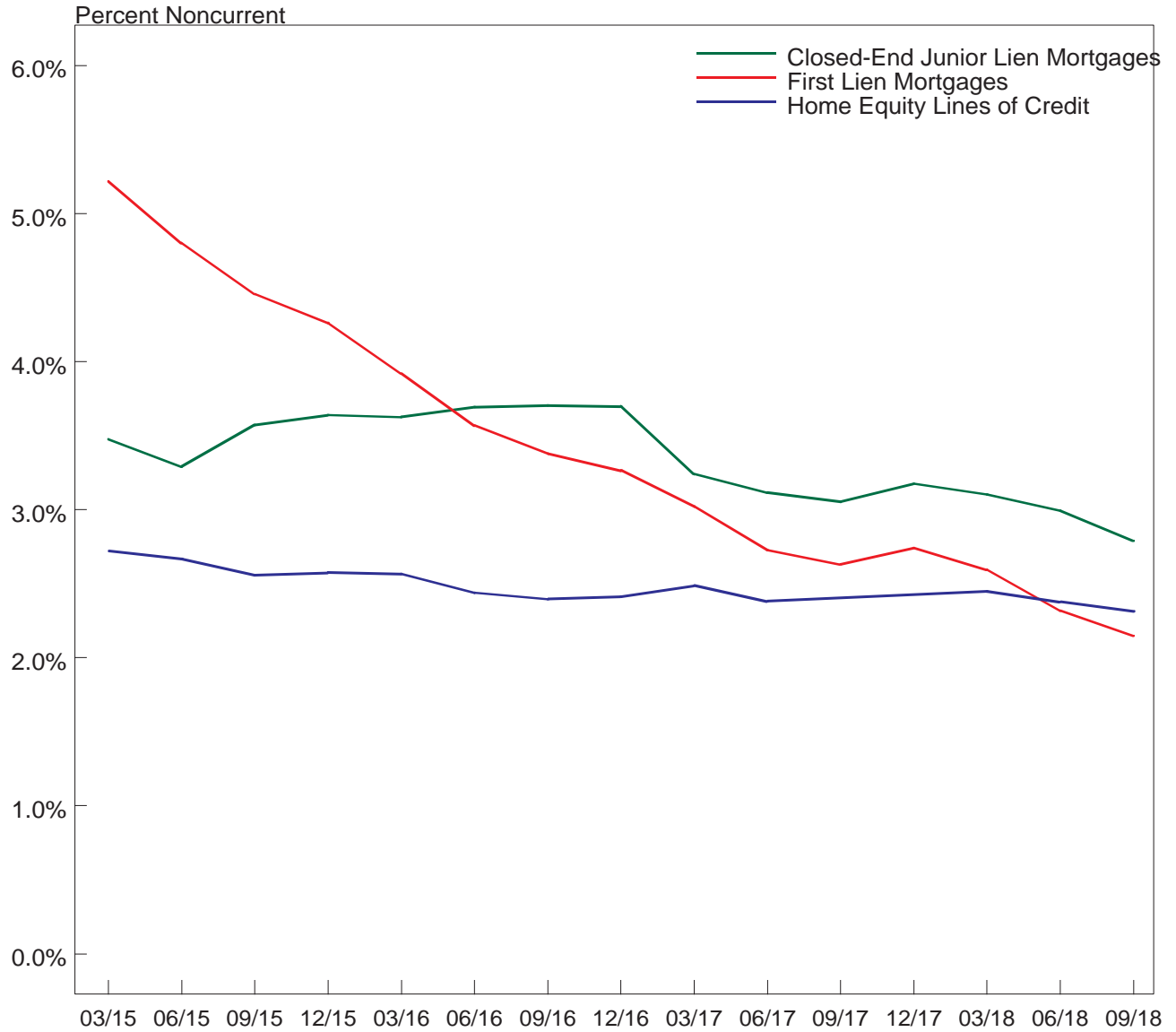
## Noncurrent Loan and Quarterly Net Charge-Off Rates 1998-2018

Percent



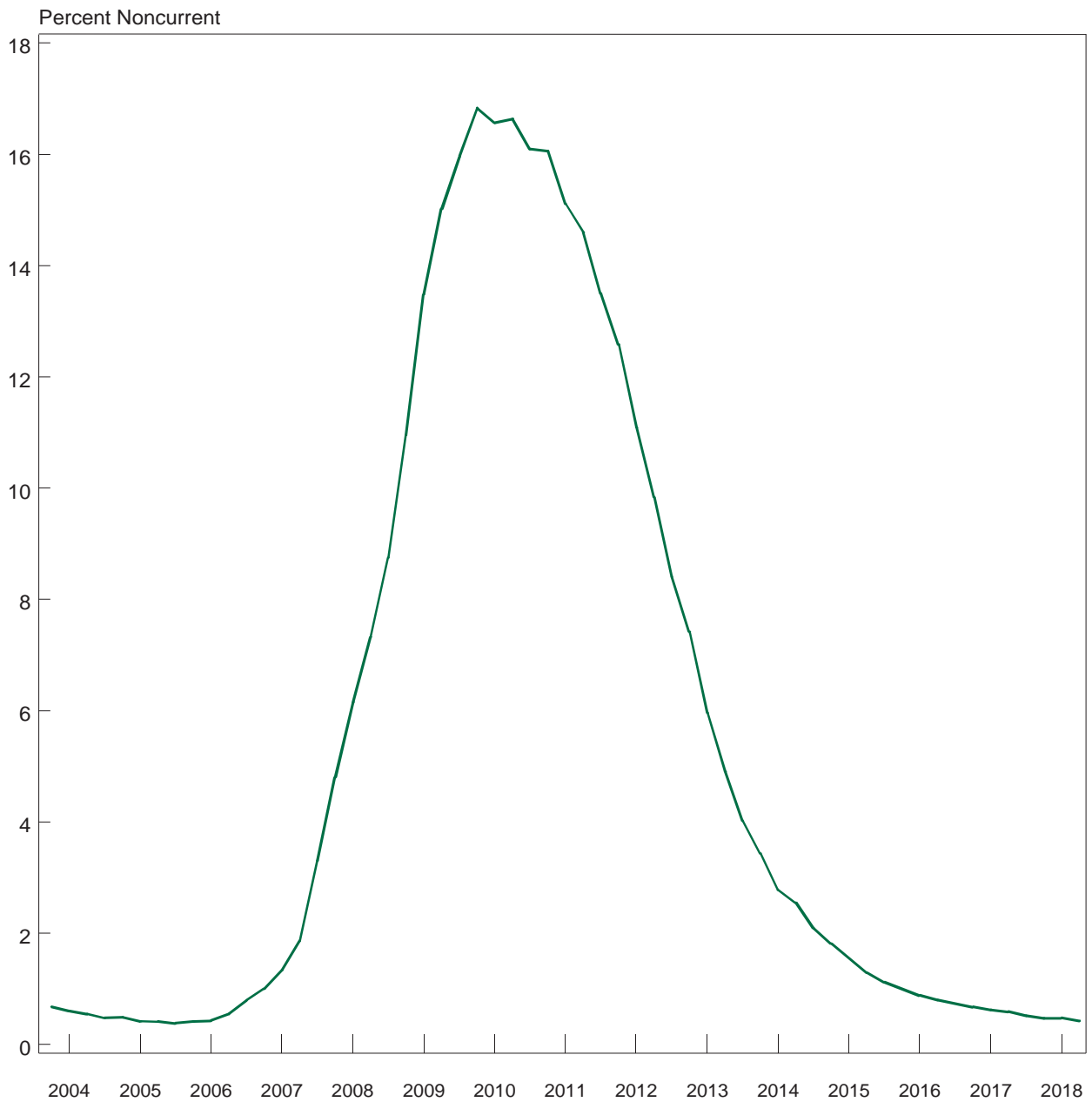
# Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2015 to 2018



# Noncurrent Rate on Real Estate Construction and Development Loans

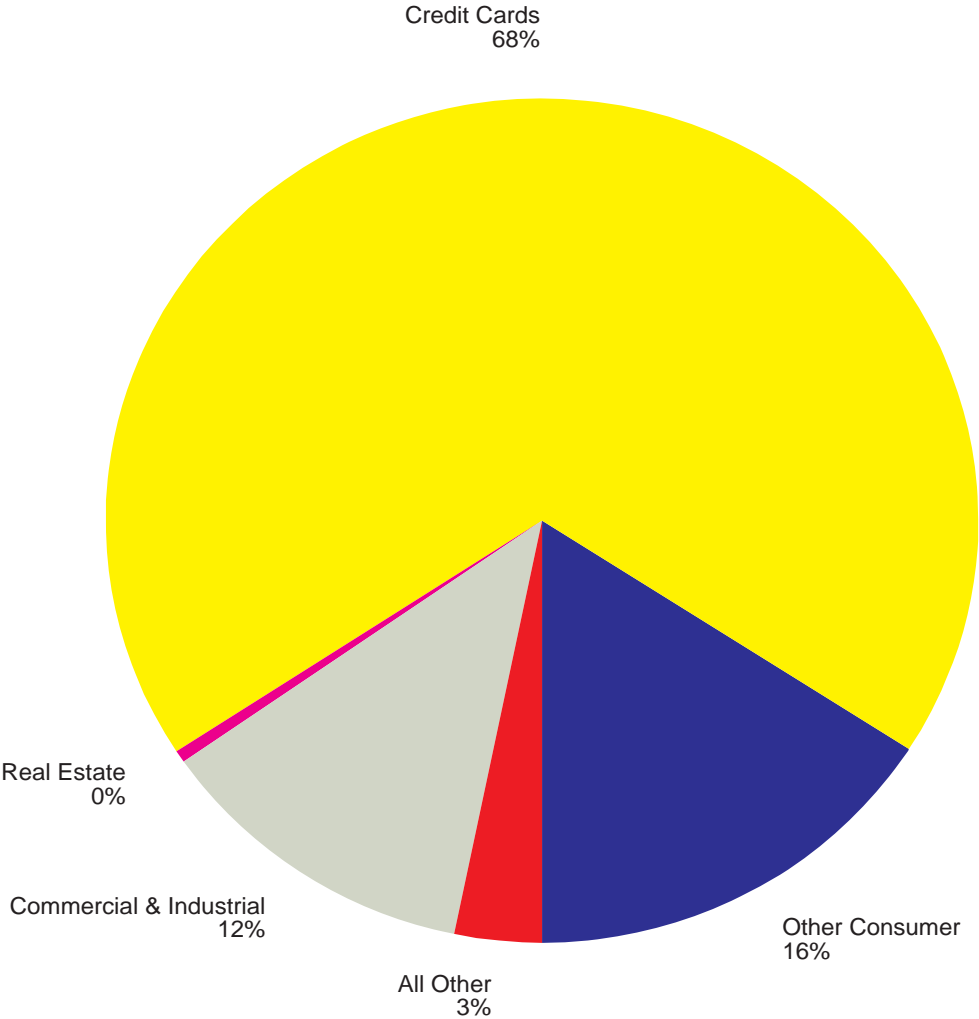
2004-2018





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

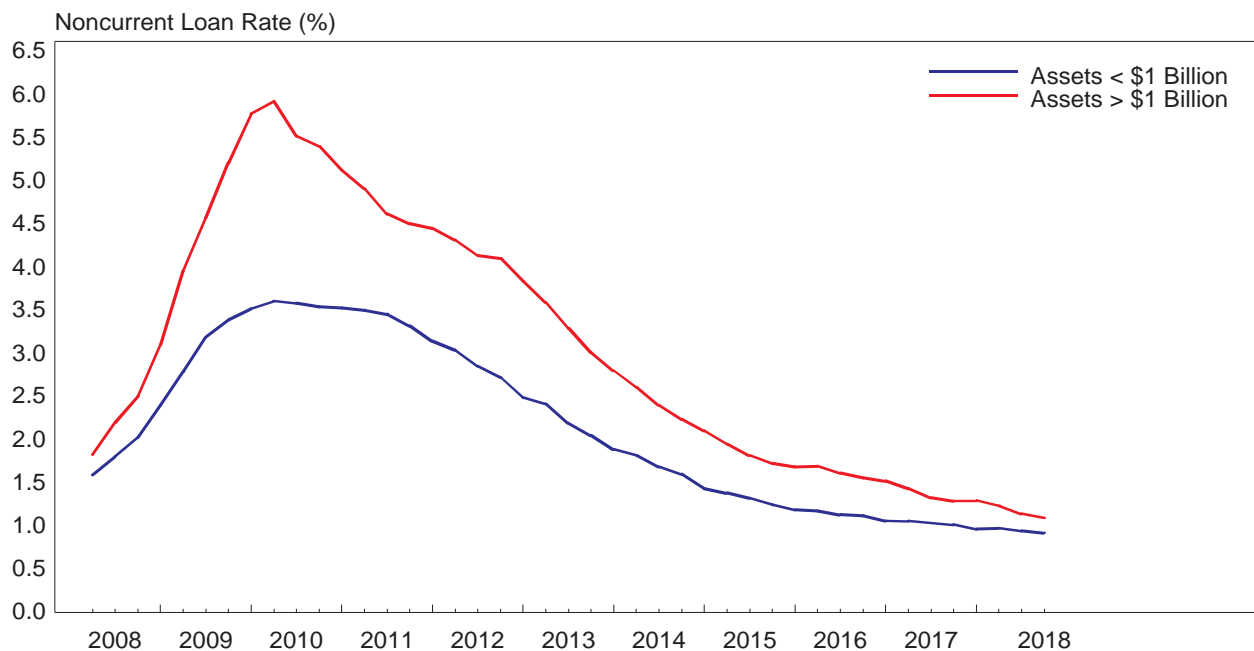
Third Quarter, 2018



## Noncurrent Loan Rates

### By Asset Size

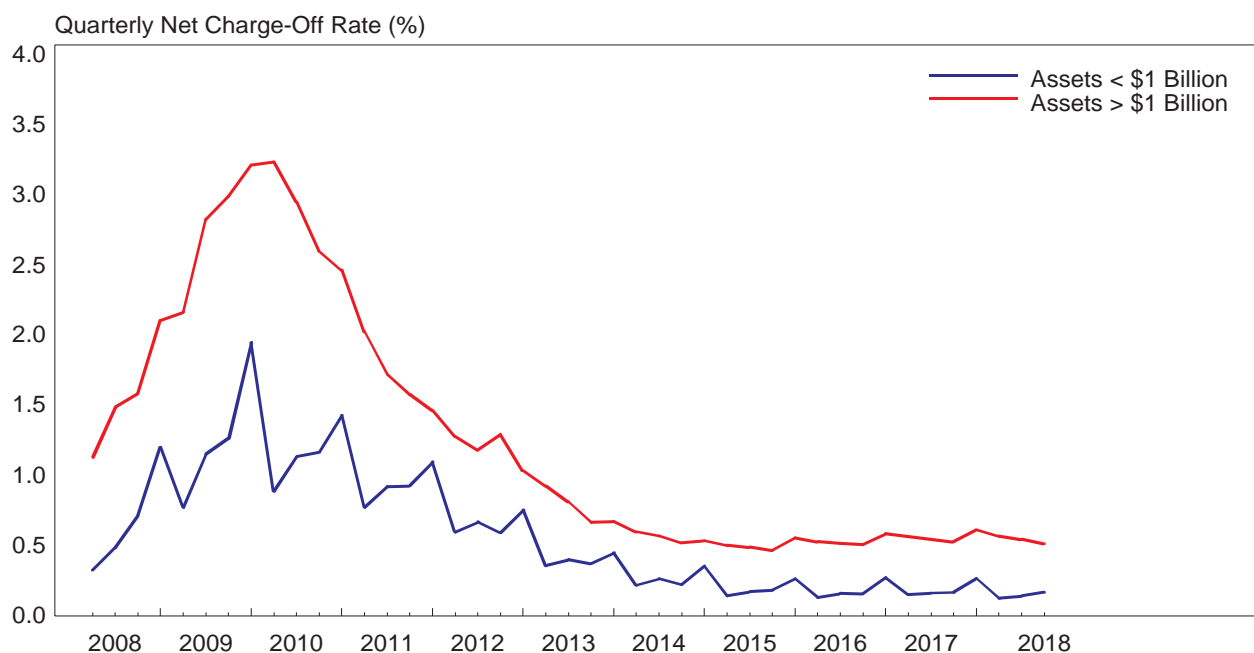
2008 - 2018



## Quarterly Net Charge-Off Rates

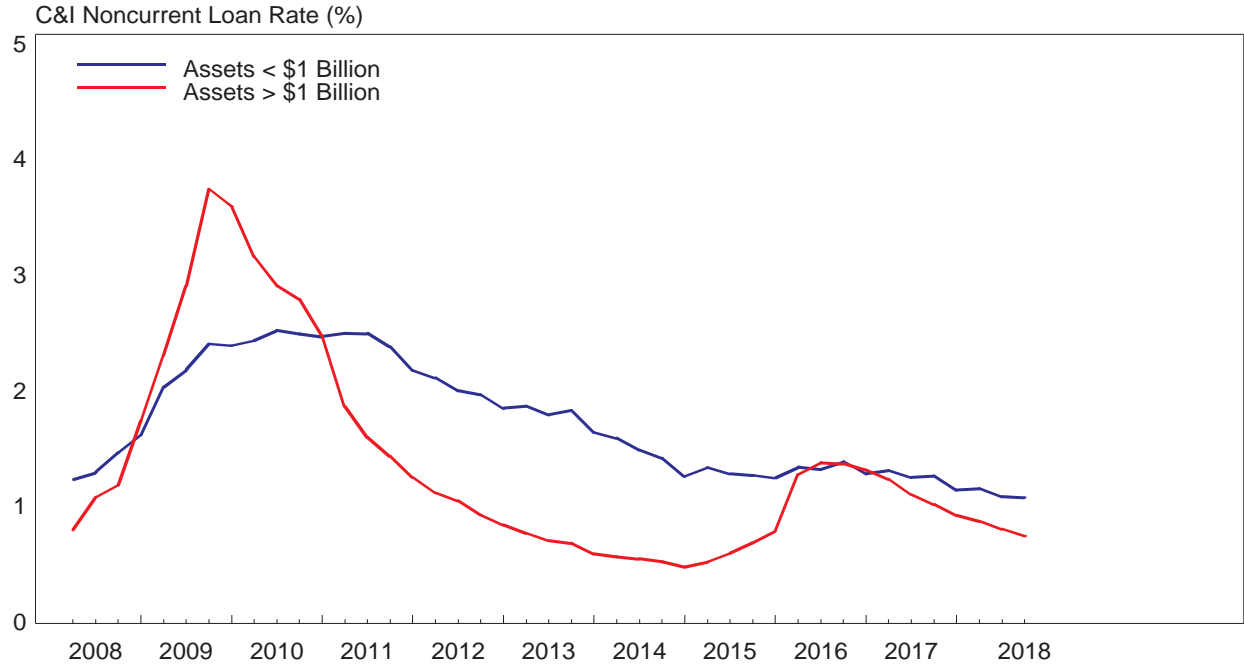
### By Asset Size, Annualized

2008 - 2018



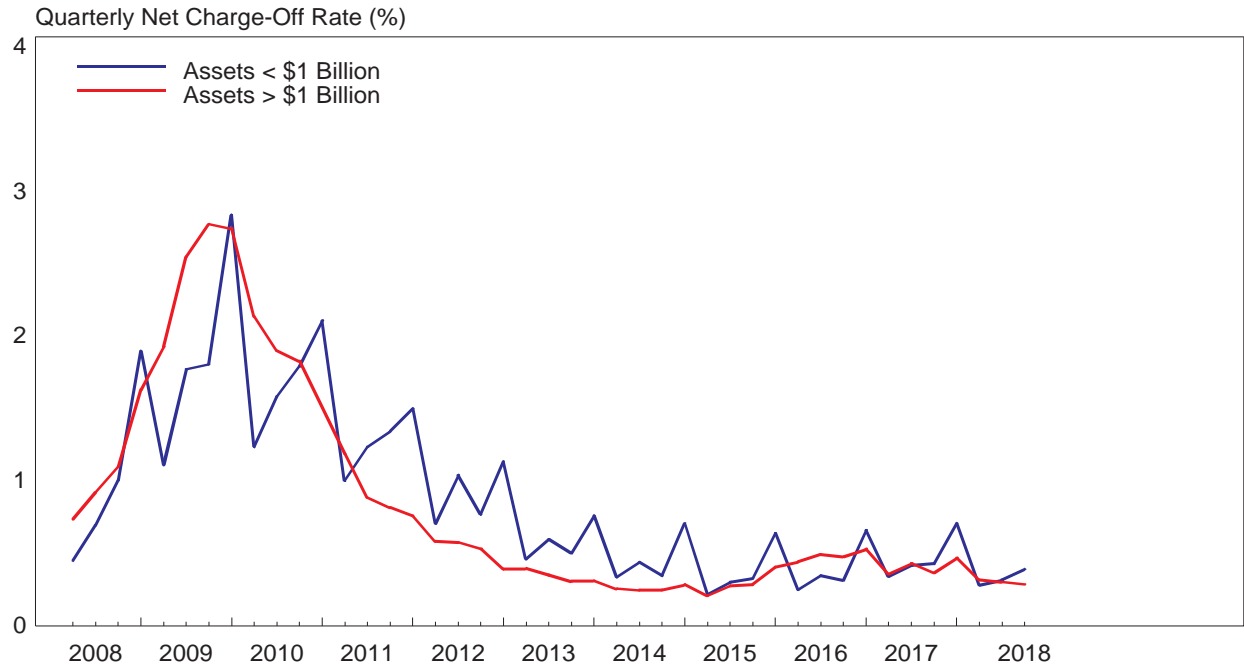
## Noncurrent C & I Loan Rates By Asset Size

2008 - 2018



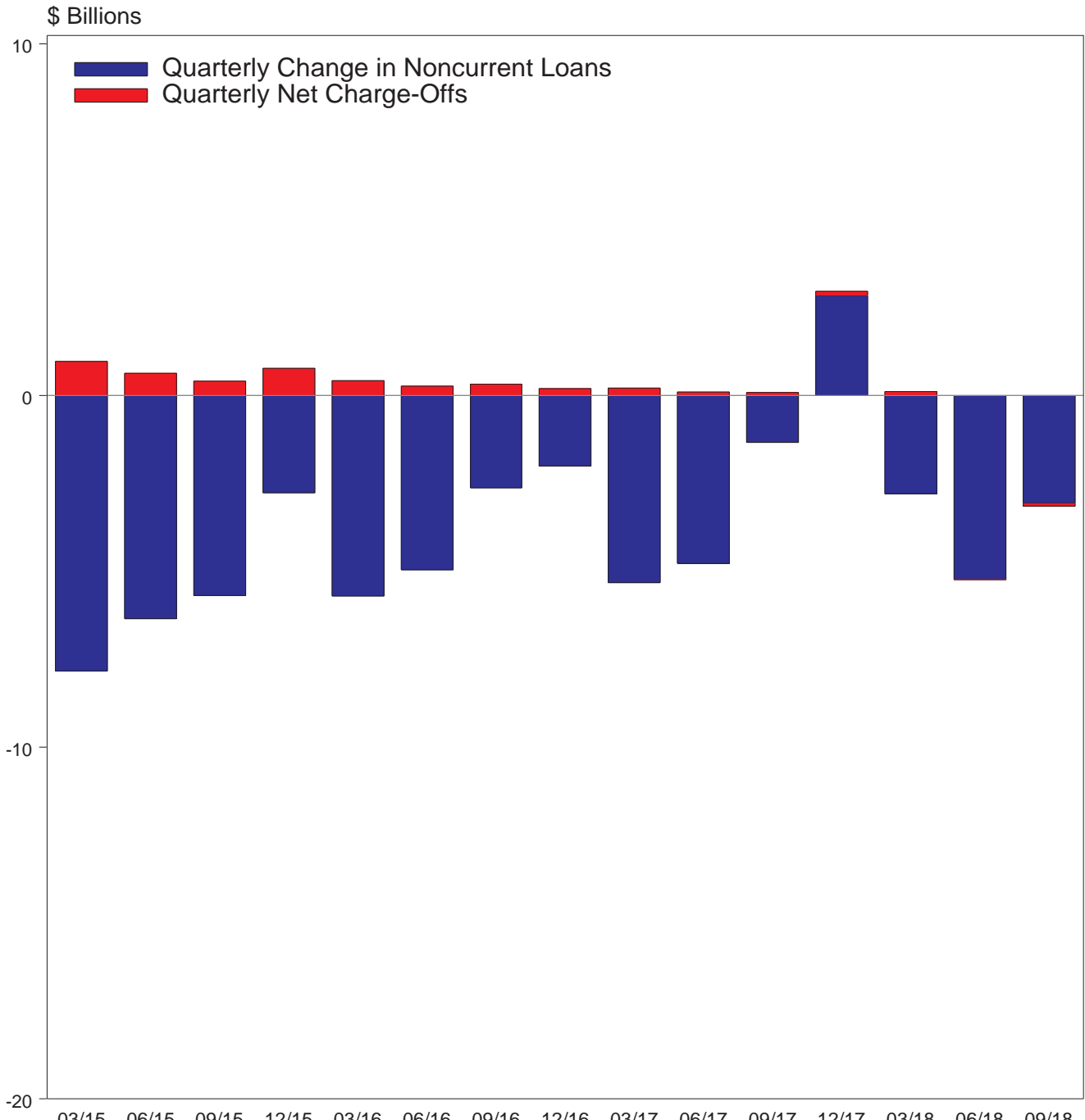
## Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2008 - 2018



# Credit Quality of Residential Mortgage Loans\*

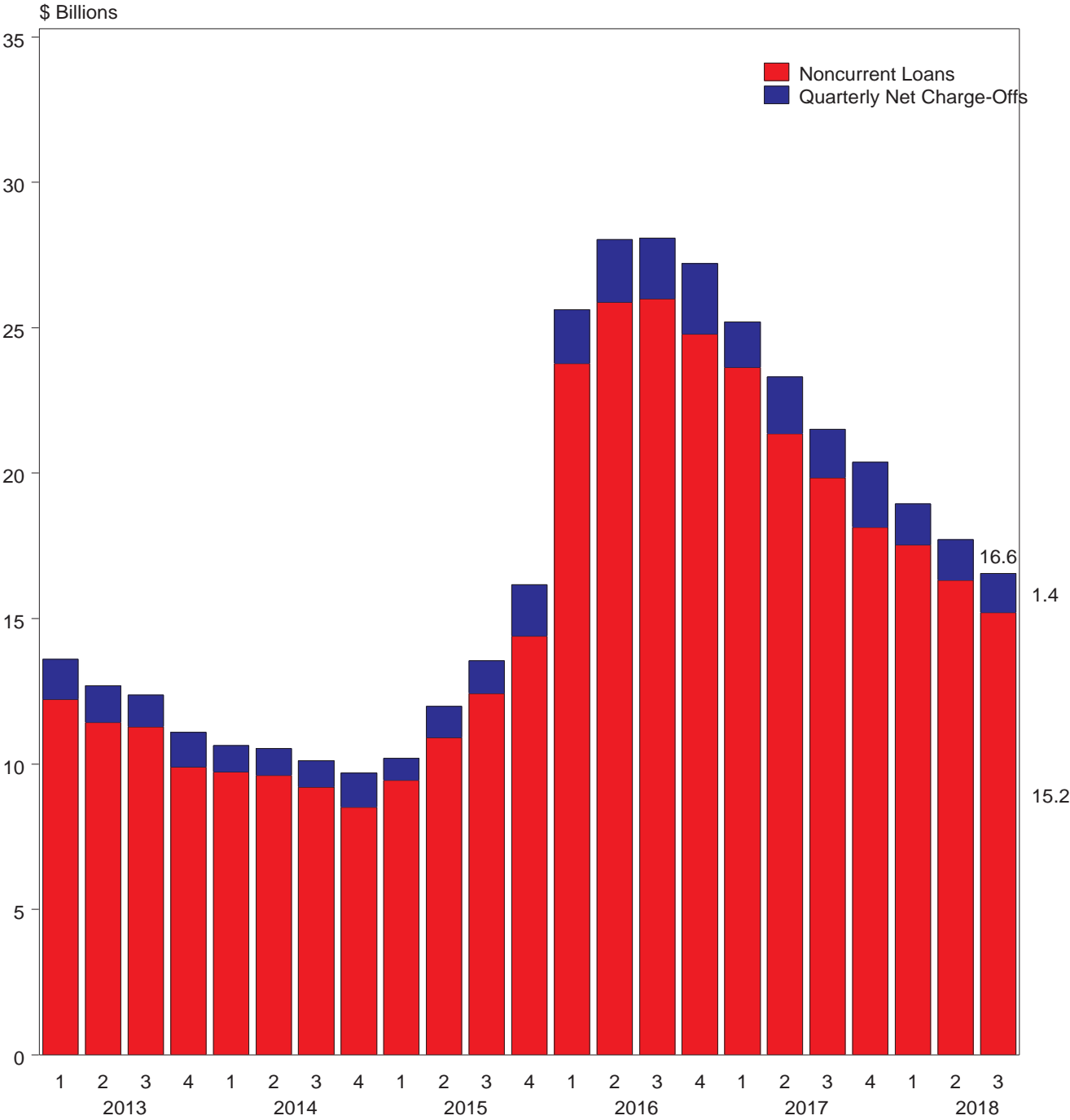
## 2015 to 2018



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

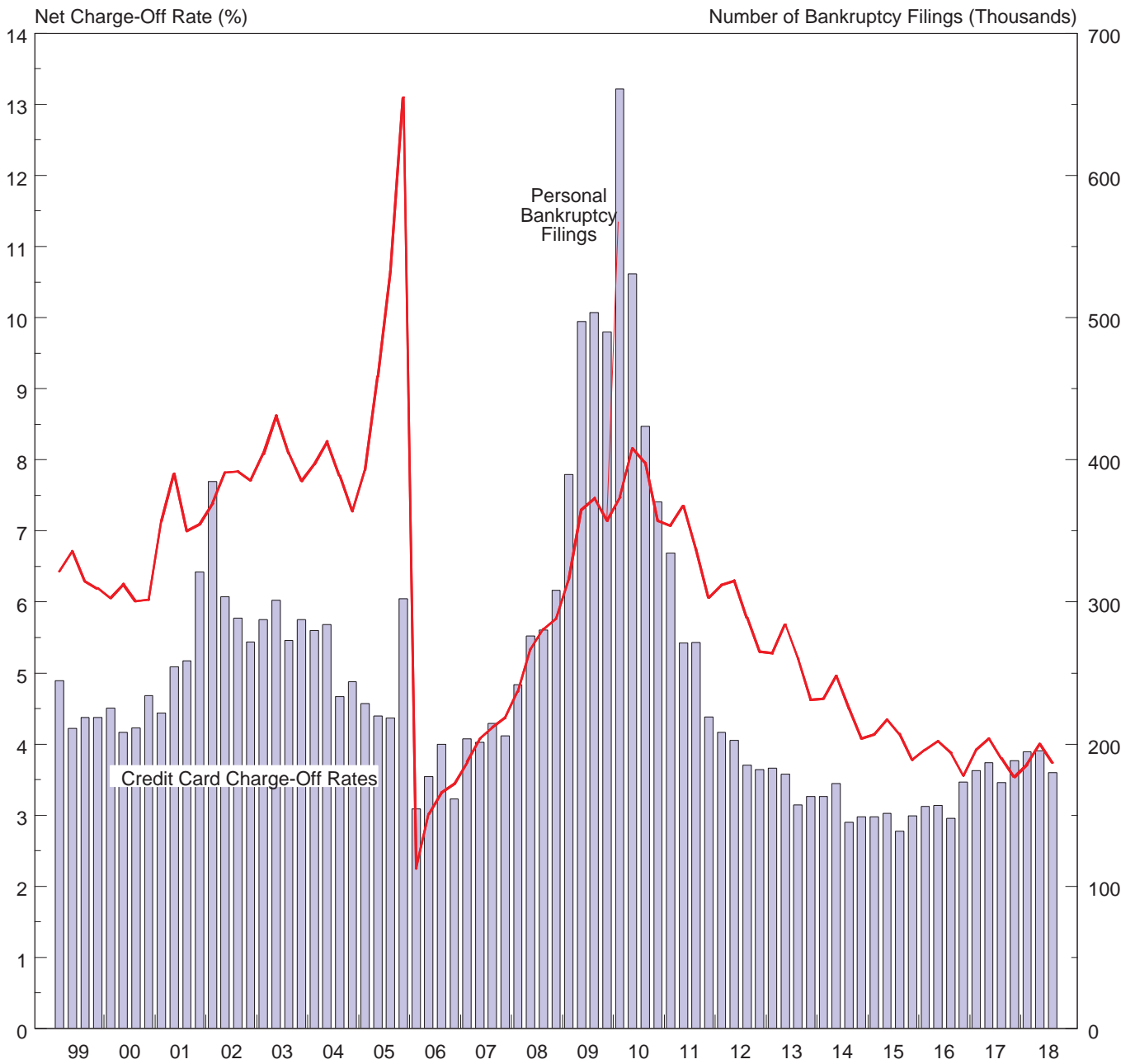
# Credit Quality of C & I Loans

2013-2018



# Credit Card Loss Rates and Personal Bankruptcy Filings

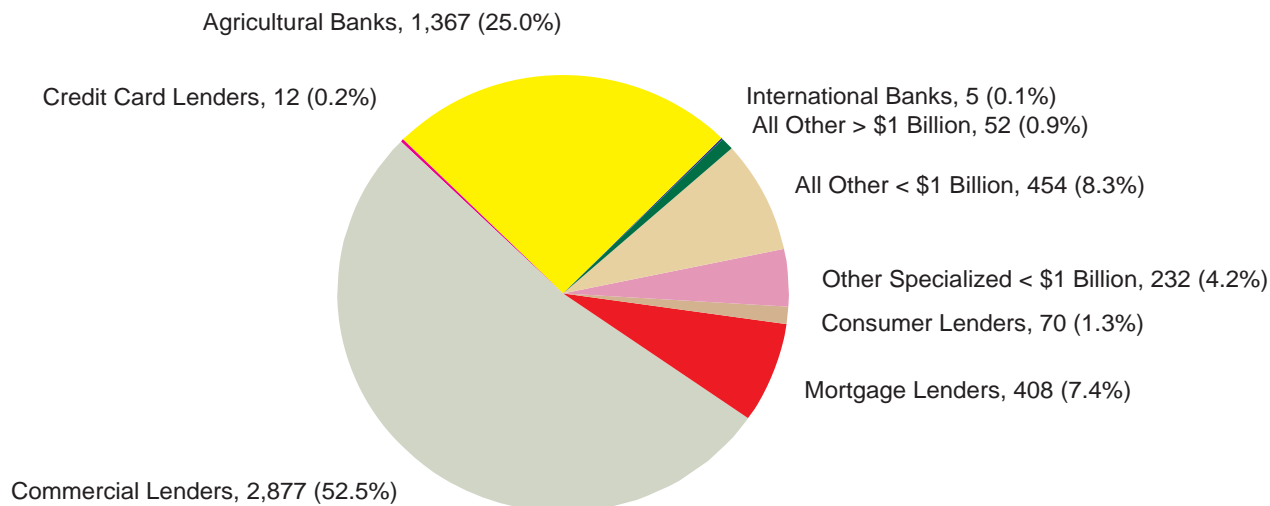
1999-2018



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, 2018

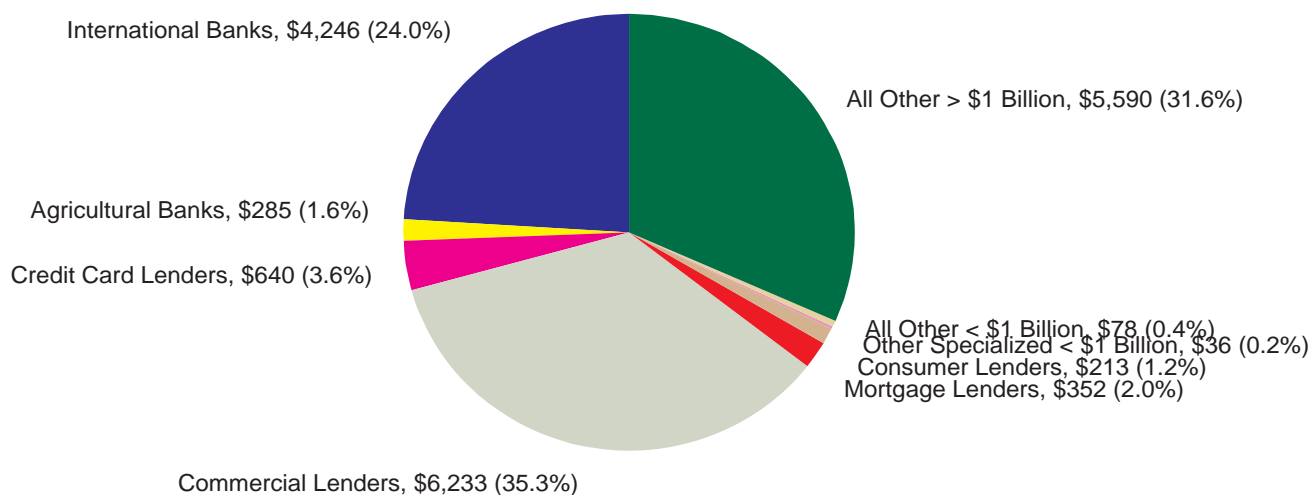


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
09/18	5	1,367	12	2,877	408	70	232	454	52
12/17	5	1,389	11	2,944	420	59	272	510	60
12/16	5	1,429	13	3,025	462	65	300	549	65
12/15	4	1,479	14	3,089	500	65	332	632	67
12/14	3	1,515	15	3,222	553	52	374	708	67
12/13	4	1,532	16	3,378	588	55	405	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89

## Industry Assets By Asset Concentration Group

\$ Billions

September 30, 2018



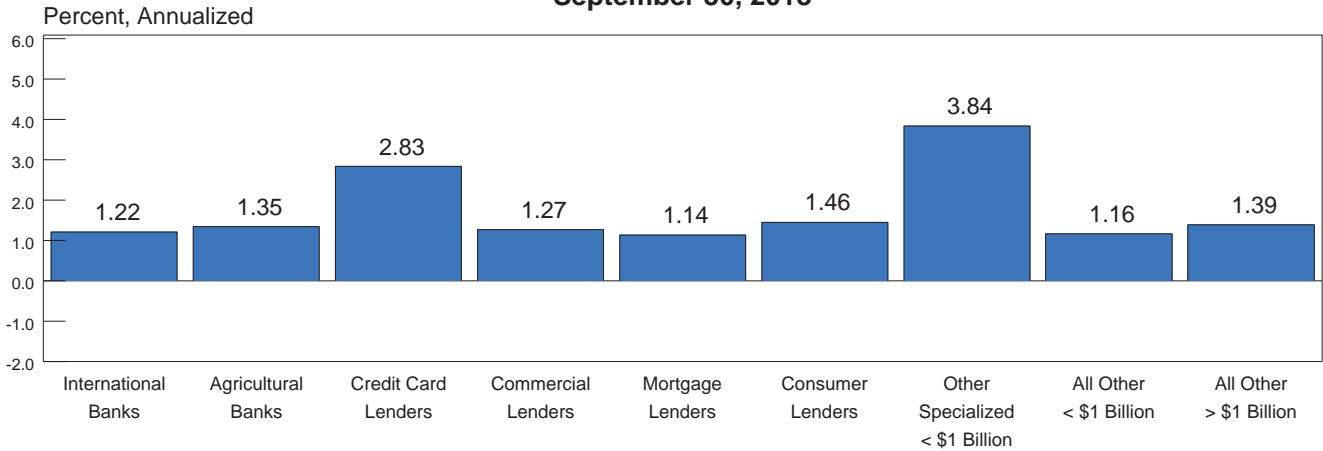
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>09/18</b>	4,246	285	640	6,233	352	213	36	78	5,590
<b>12/17</b>	4,196	283	563	6,026	349	271	47	89	5,592
<b>12/16</b>	4,053	285	519	5,628	332	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



## Performance Ratios By Asset Concentration Group

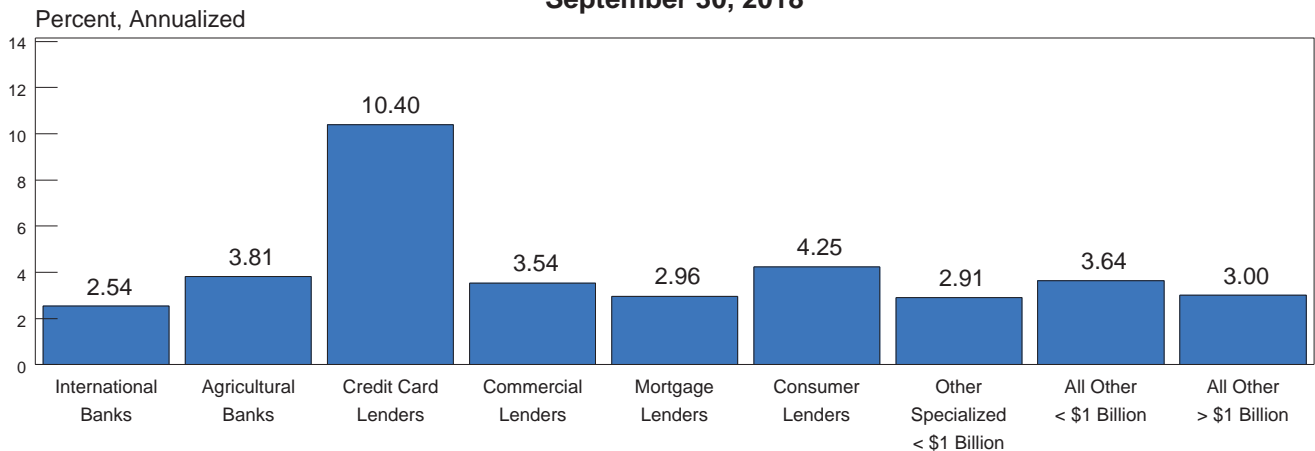
### Return on Assets (YTD)

September 30, 2018



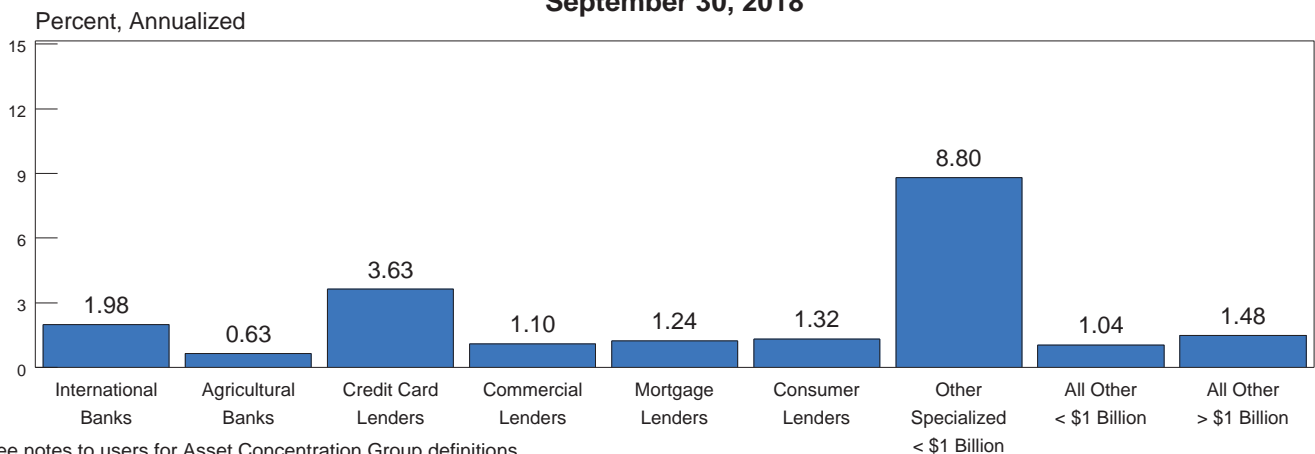
### Net Interest Margin (YTD)

September 30, 2018



### Noninterest Income to Assets (YTD)

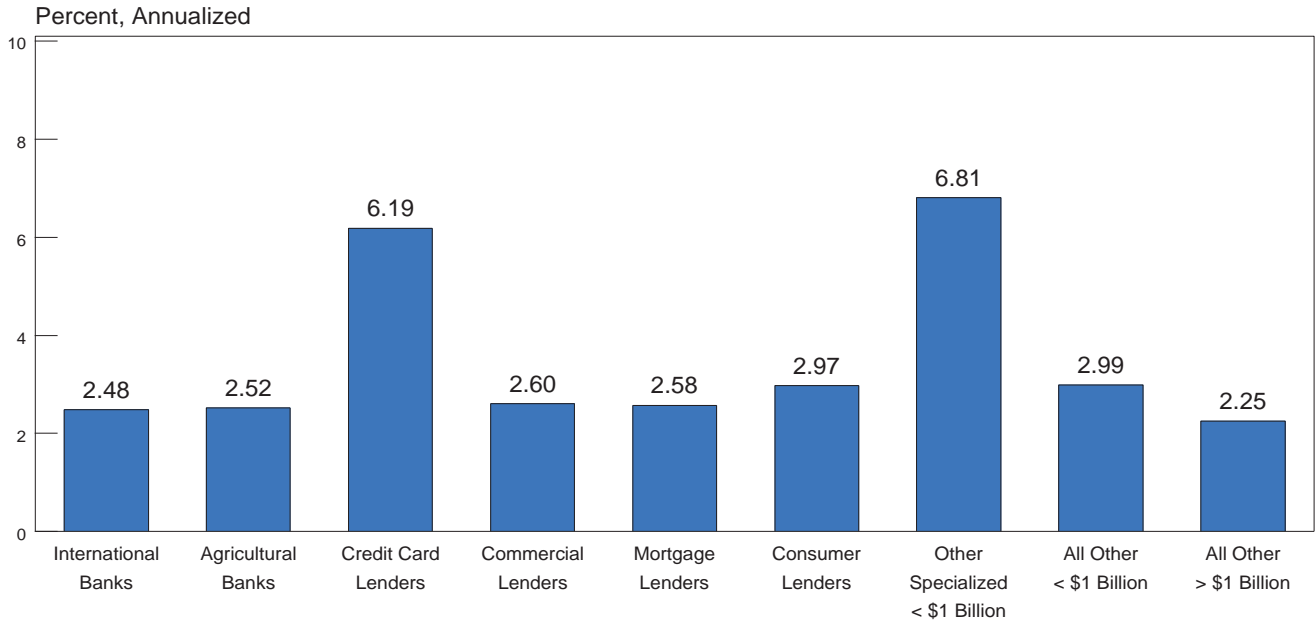
September 30, 2018



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

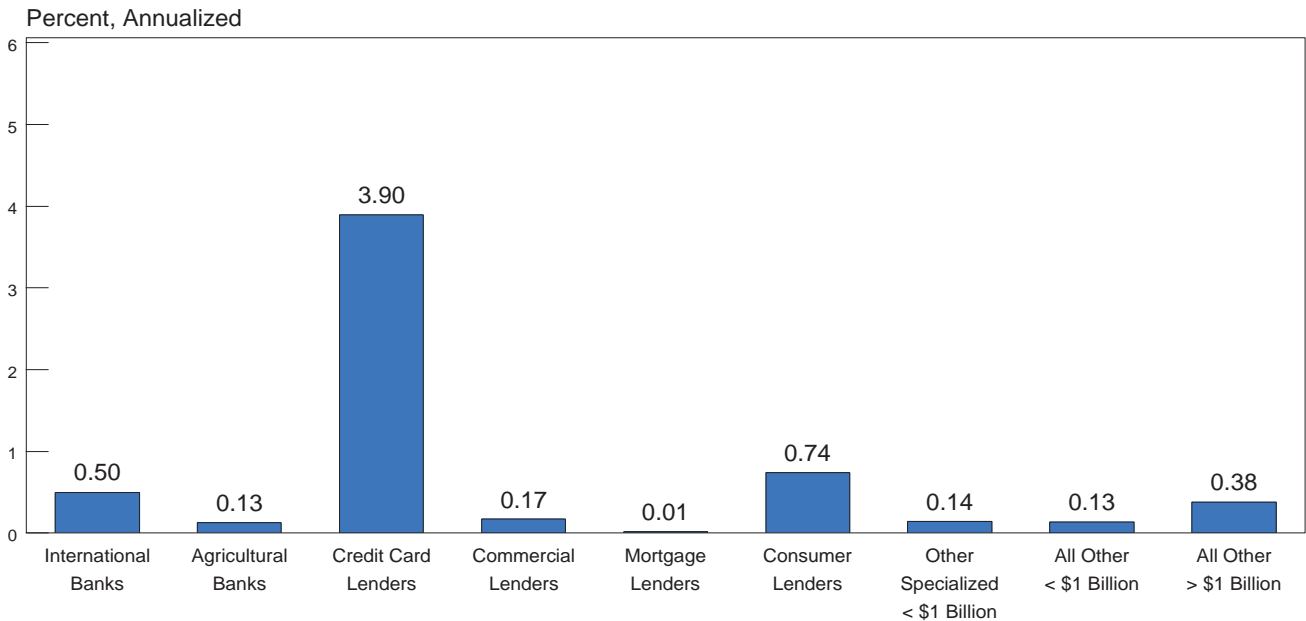
## Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

September 30, 2018



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

September 30, 2018

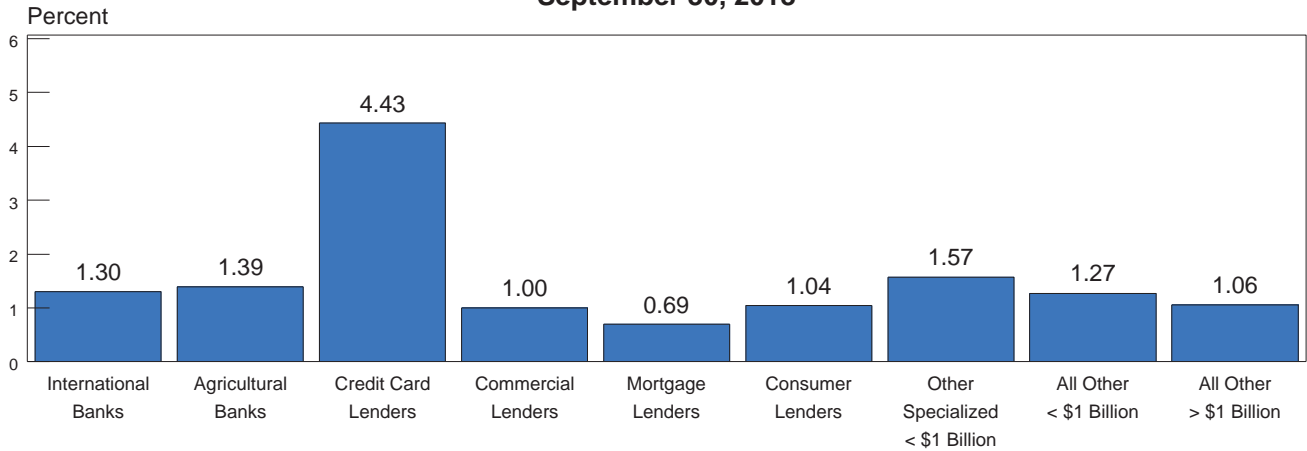


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

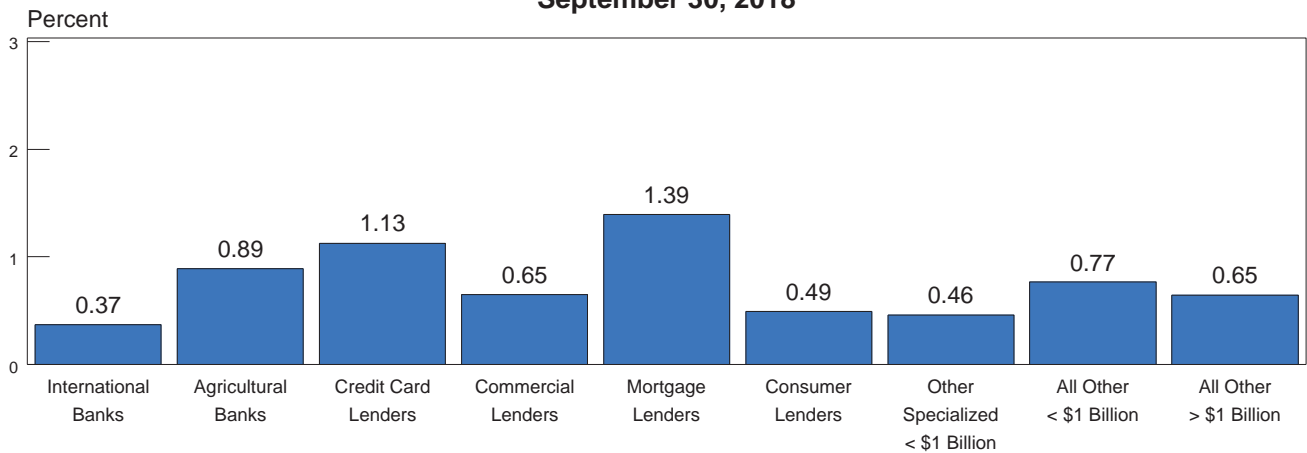
### Loss Allowance To Loans and Leases

September 30, 2018



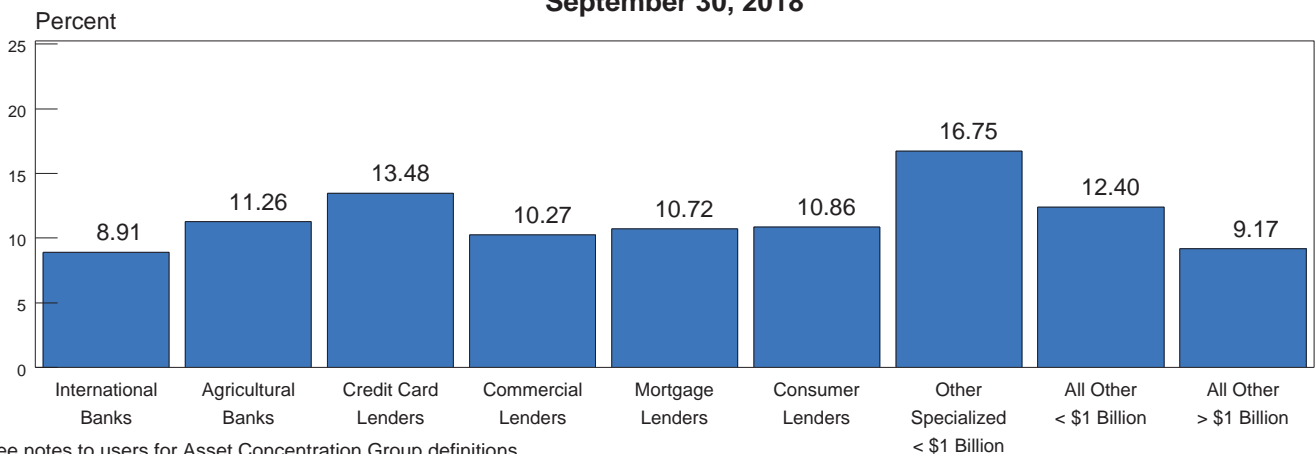
## Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2018



## Core Capital (Leverage) Ratio

September 30, 2018



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

## Return On Average Assets By Asset Concentration Group

2000 - 2018, 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
09/18	1.22	1.35	2.83	1.27	1.14	1.46	3.84	1.16	1.39
09/17	0.97	1.24	2.09	1.06	1.02	1.15	2.99	0.96	1.12
09/16	0.90	1.24	2.30	0.99	0.99	1.01	2.57	0.96	1.08
09/15	0.88	0.91	2.91	0.99	0.74	1.12	2.60	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

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

## Net Interest Margin By Asset Concentration Group

2000 - 2018, 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
09/18	2.54	3.81	10.40	3.54	2.96	4.25	2.91	3.64	3.00
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

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**  
**2000 - 2018, 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
09/18	0.50	0.13	3.90	0.17	0.01	0.74	0.14	0.13	0.38
09/17	0.56	0.14	3.90	0.21	0.09	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

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

## Percent of Loans Noncurrent By Asset Concentration Group

2000 - 2018

	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>09/18</b>	0.96	1.12	1.42	0.80	2.16	0.66	1.35	1.06	1.23
<b>12/17</b>	1.27	0.97	1.54	0.86	2.71	0.49	1.35	1.10	1.56
<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	1.67	2.59	2.13	5.81
<b>12/10</b>	6.30	1.85	2.20	4.32	4.23	1.43	2.10	2.16	6.18
<b>12/09</b>	7.39	1.84	3.36	4.71	4.63	1.74	1.91	1.77	6.59
<b>12/08</b>	3.74	1.43	2.78	2.88	3.39	1.48	1.04	1.42	2.64
<b>12/07</b>	1.44	1.05	2.01	1.37	1.87	1.97	0.78	0.94	1.15
<b>12/06</b>	0.85	0.87	1.90	0.70	0.69	1.03	0.73	0.81	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>	1.28	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
<b>12/03</b>	2.23	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
<b>12/02</b>	2.75	1.19	2.15	1.15	0.96	1.46	1.58	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>	1.39	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01

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

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

2000 - 2018

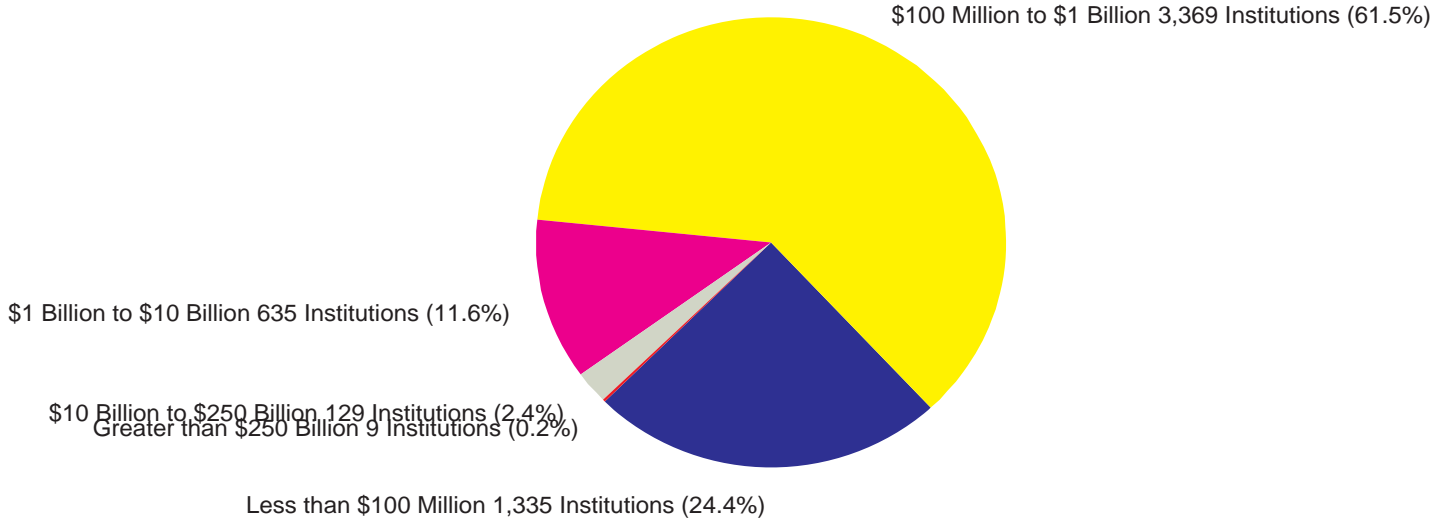
	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>09/18</b>	8.91	11.26	13.48	10.27	10.72	10.86	16.75	12.40	9.17
<b>12/17</b>	8.66	10.89	13.12	10.16	10.90	10.12	14.72	11.84	9.19
<b>12/16</b>	8.67	10.84	12.62	10.11	11.14	10.24	14.87	11.37	8.88
<b>12/15</b>	8.83	10.66	12.30	10.05	11.28	10.29	14.37	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

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



## Number of Institutions By Asset Size

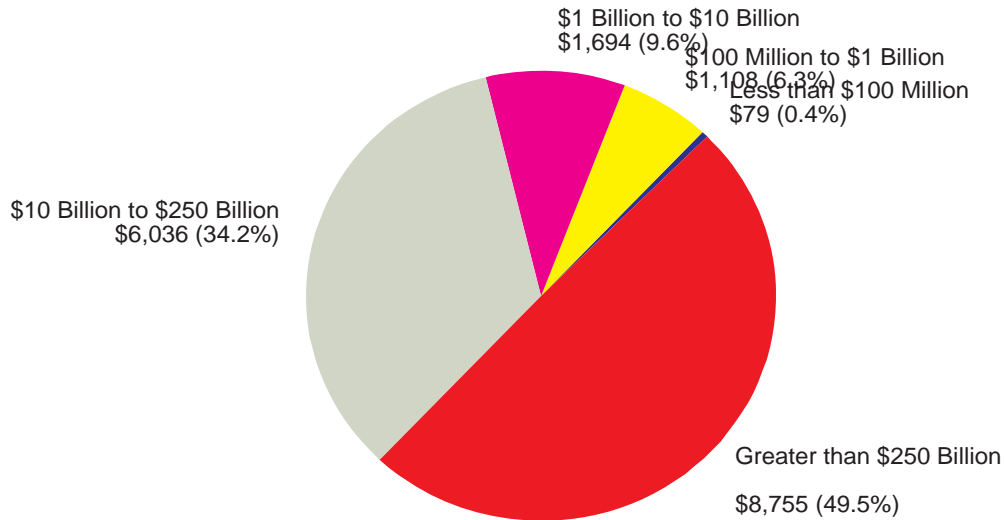
September 30, 2018



## Industry Assets By Asset Size

September 30, 2018

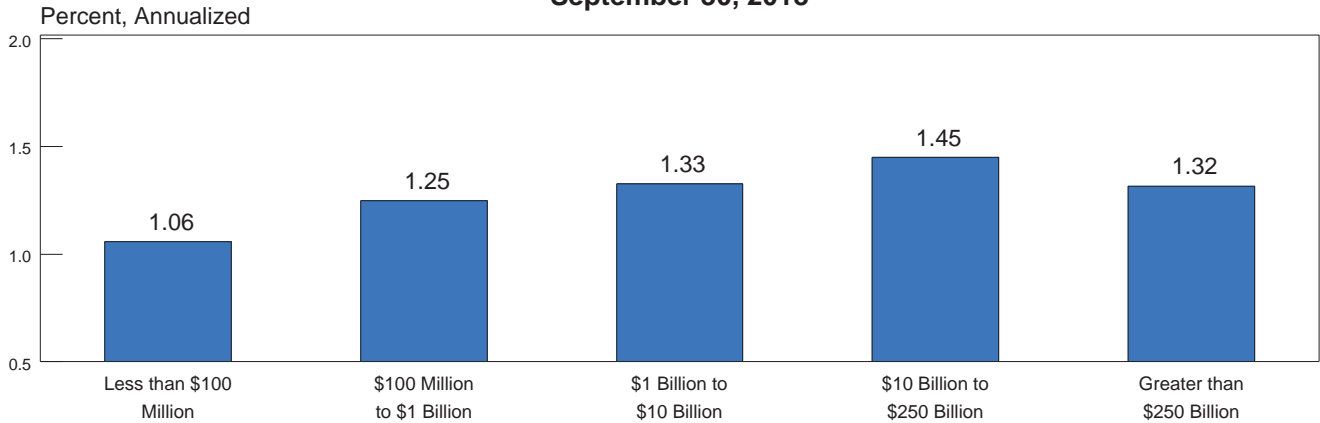
(\$ Billions)



## Performance Ratios By Asset Size

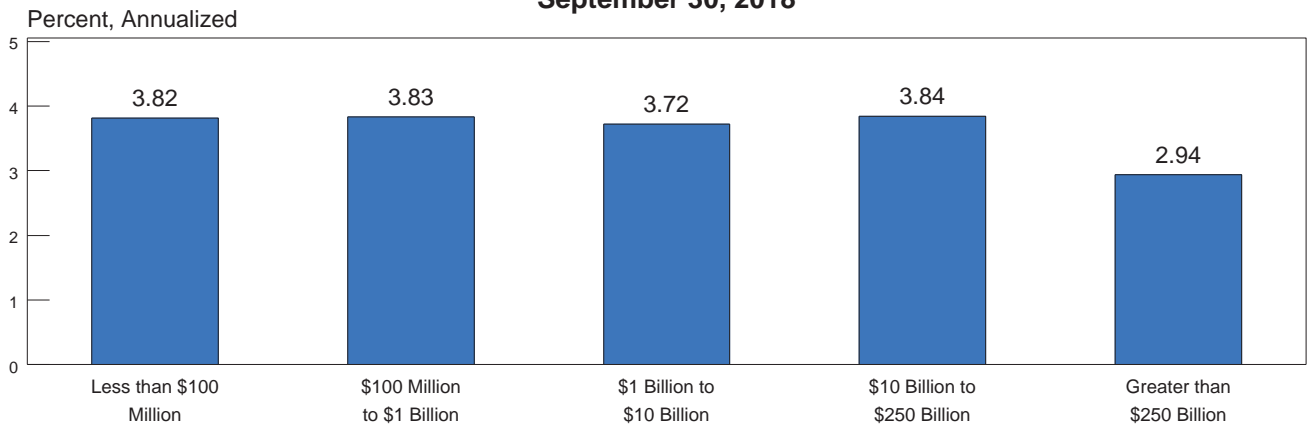
### Return on Assets (YTD)

September 30, 2018



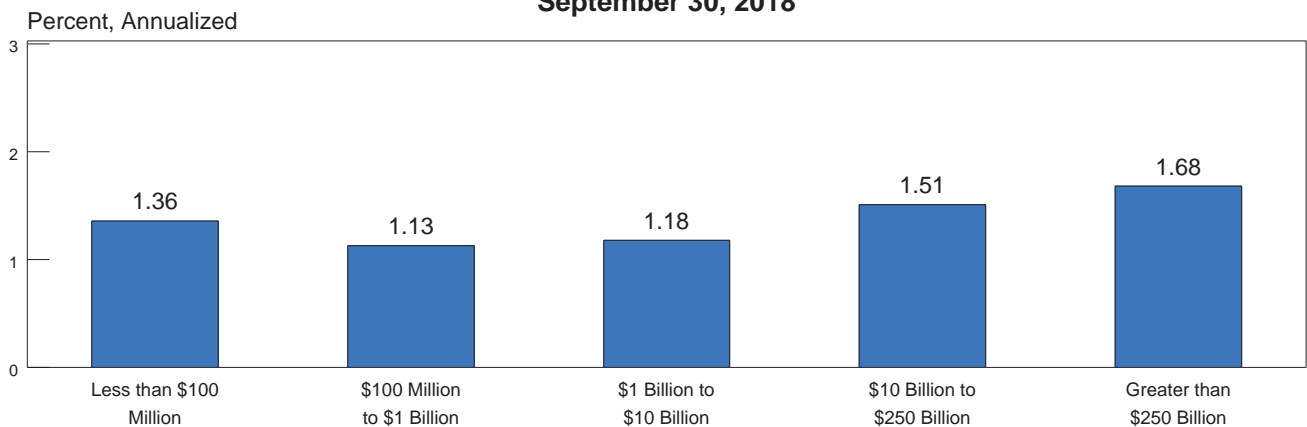
### Net Interest Margin (YTD)

September 30, 2018



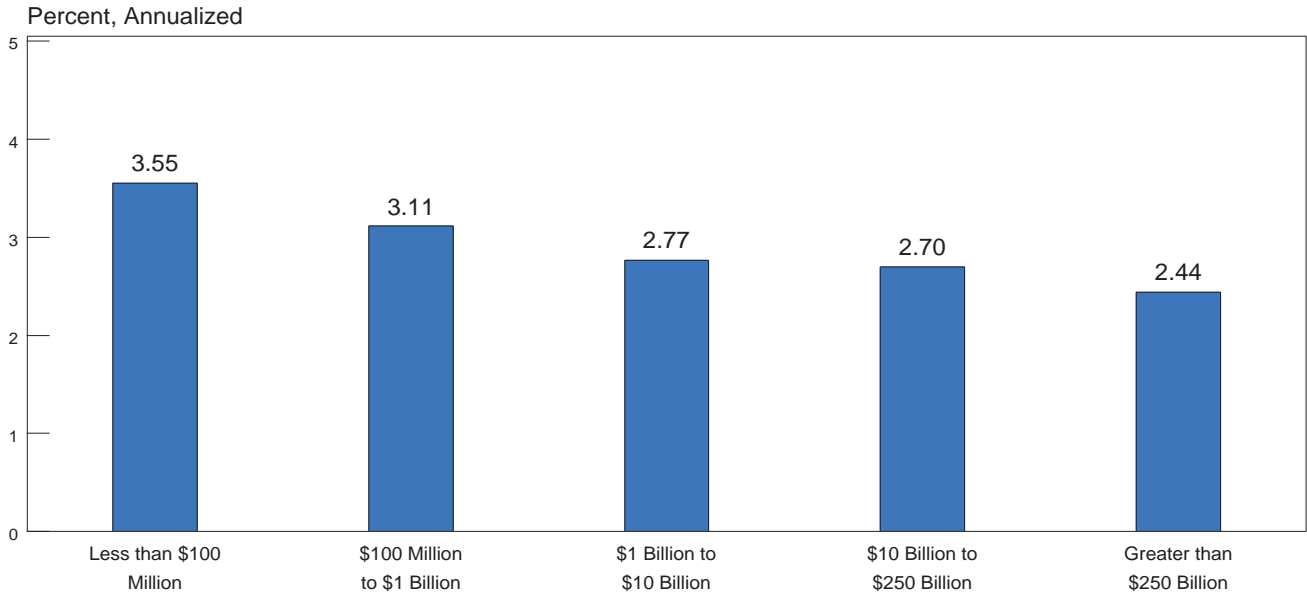
### Noninterest Income to Assets (YTD)

September 30, 2018



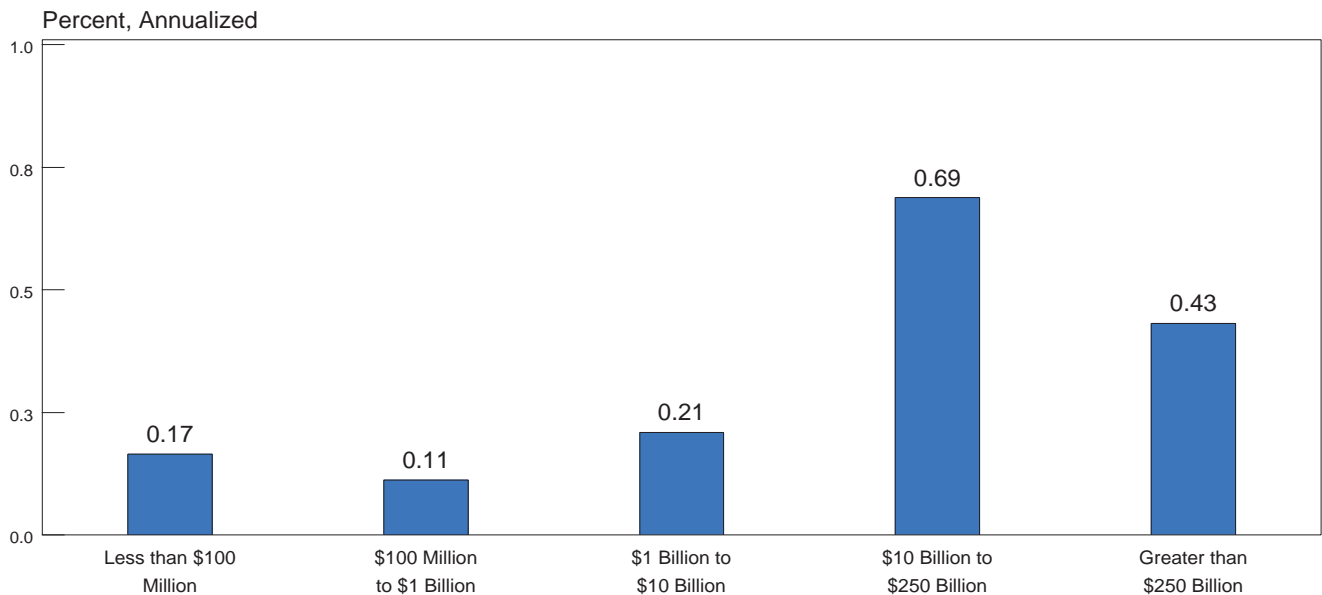
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

September 30, 2018



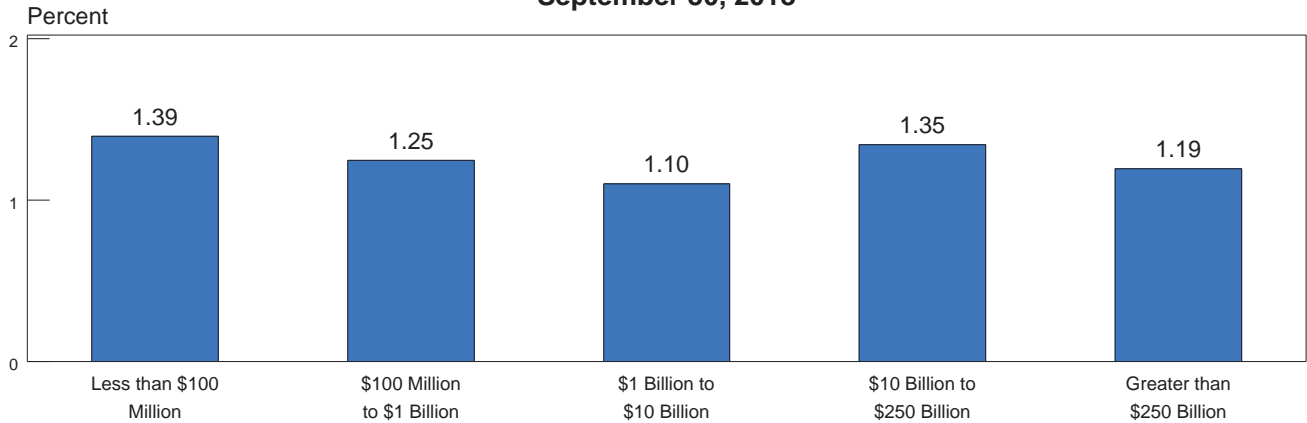
## Net Charge-Offs to Loans and Leases (YTD)

September 30, 2018



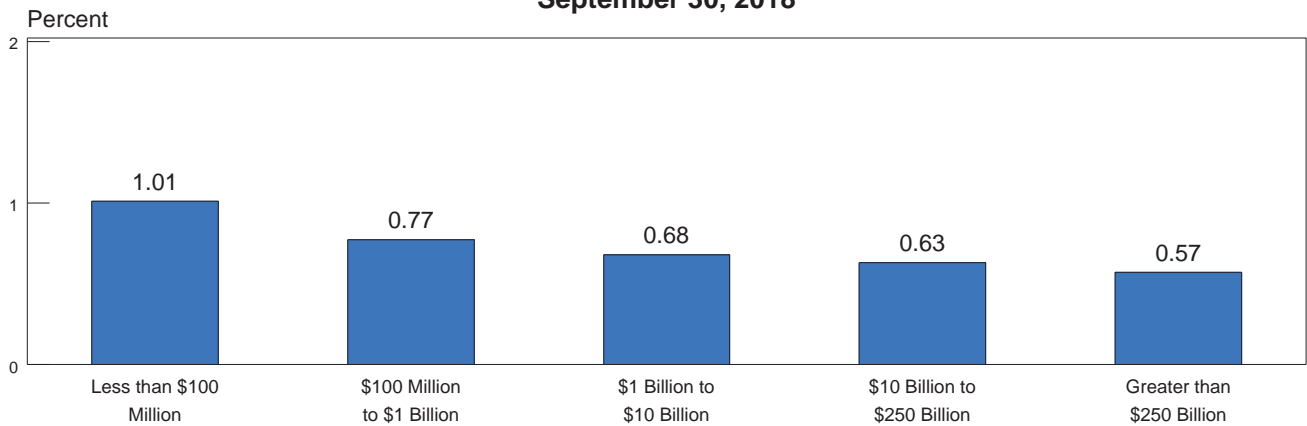
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

September 30, 2018



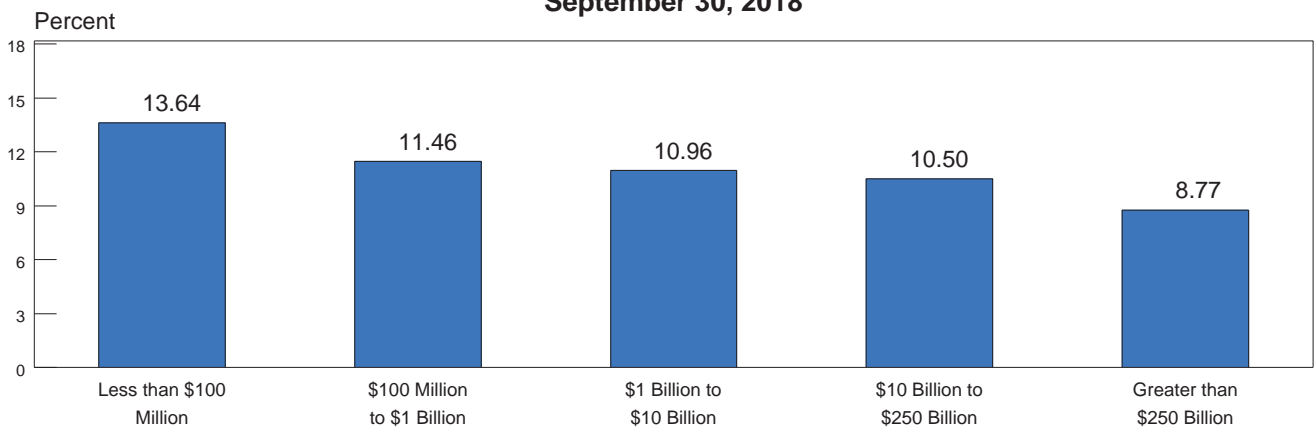
## Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2018



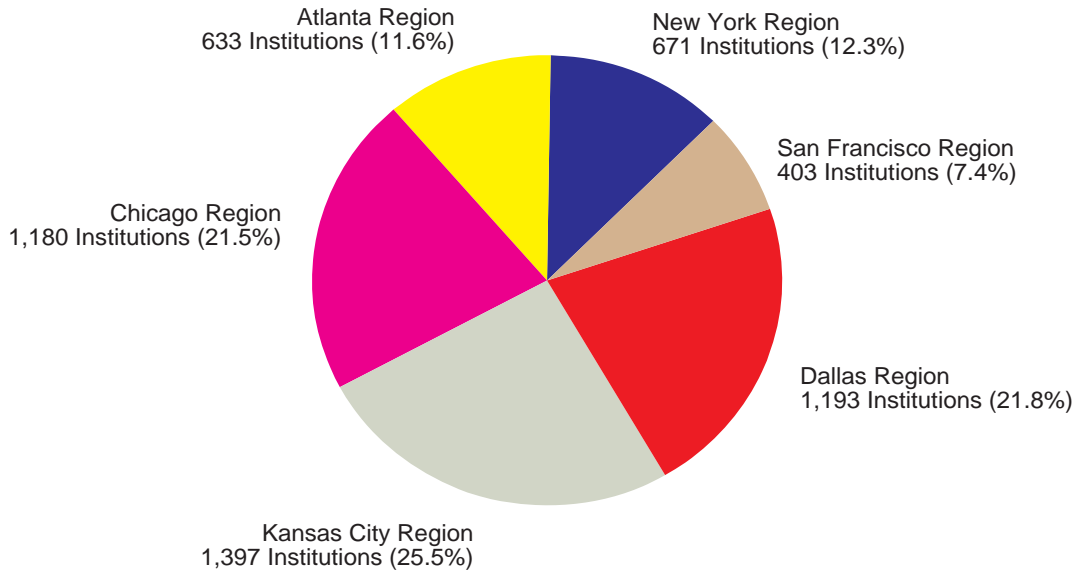
## Core Capital (Leverage) Ratio

September 30, 2018



## Geographic Distribution of FDIC-Insured Institutions

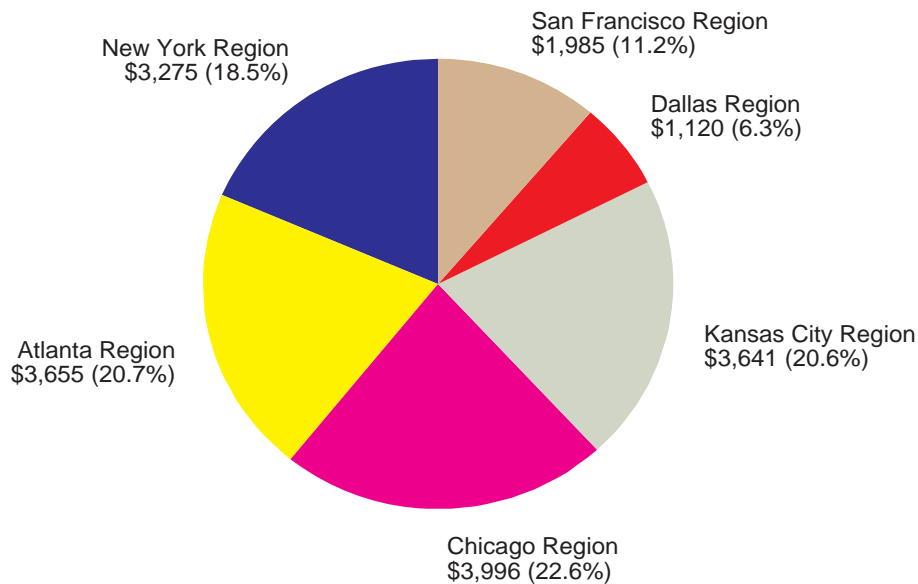
September 30, 2018



## Geographic Distribution of Industry Assets

September 30, 2018

(\$ Billions)

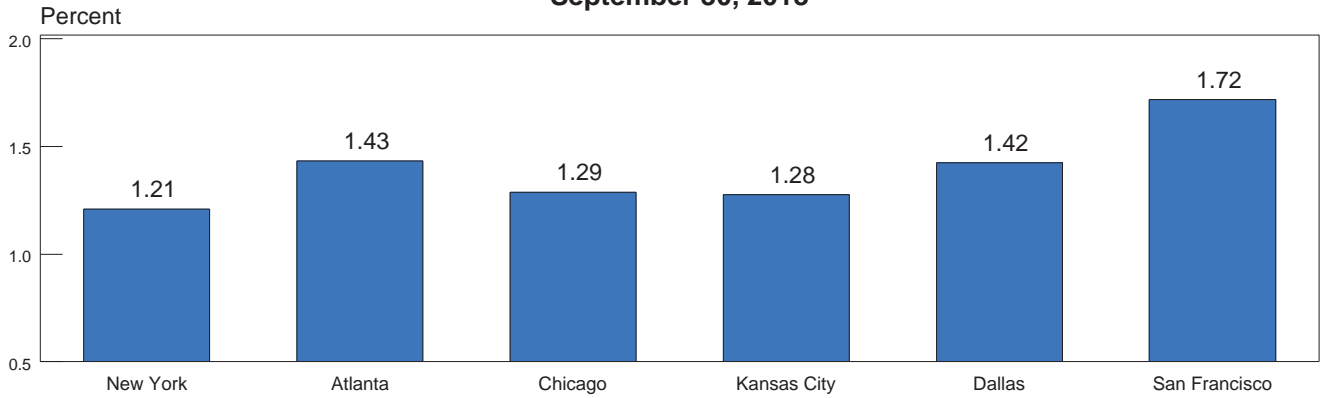


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

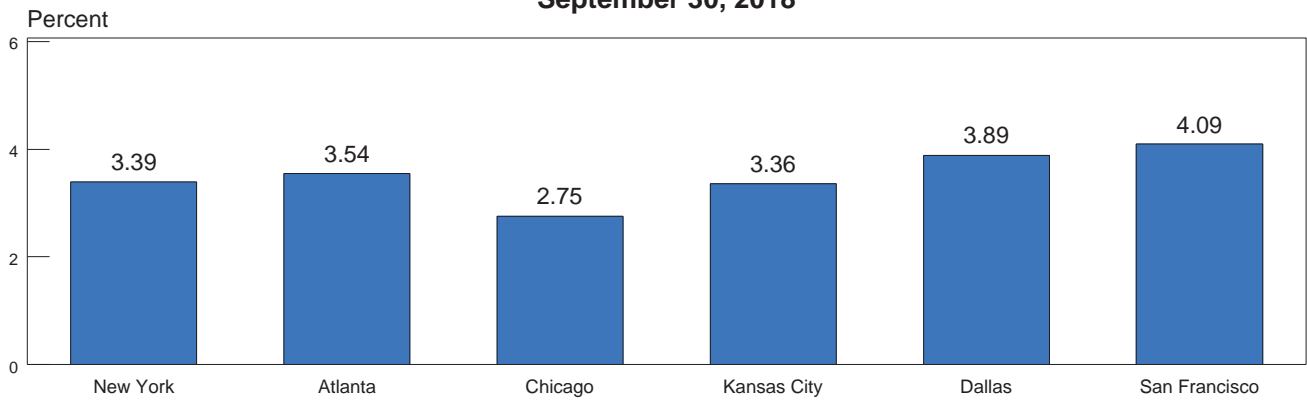
### Return on Assets (YTD, Annualized)

September 30, 2018



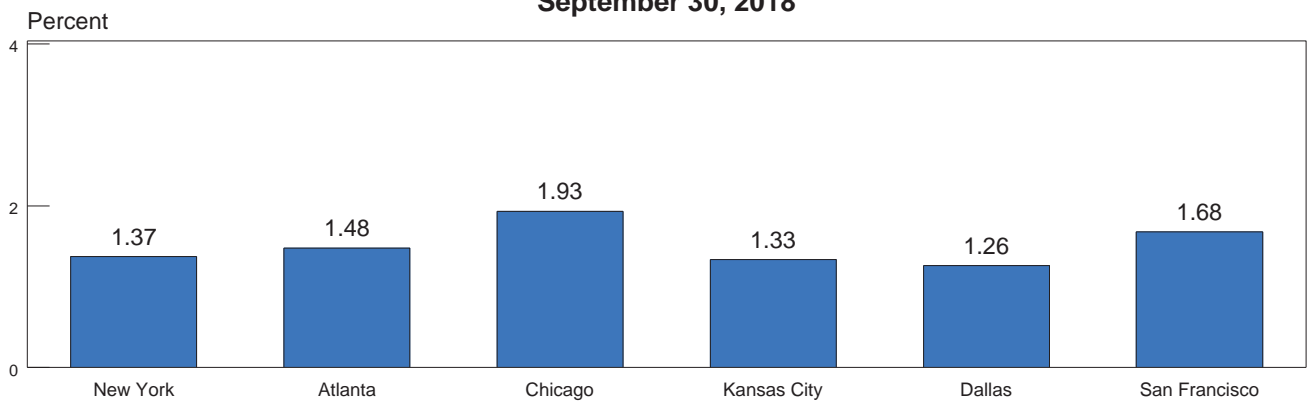
### Net Interest Margins (YTD, Annualized)

September 30, 2018



### Noninterest Income to Assets (YTD, Annualized)

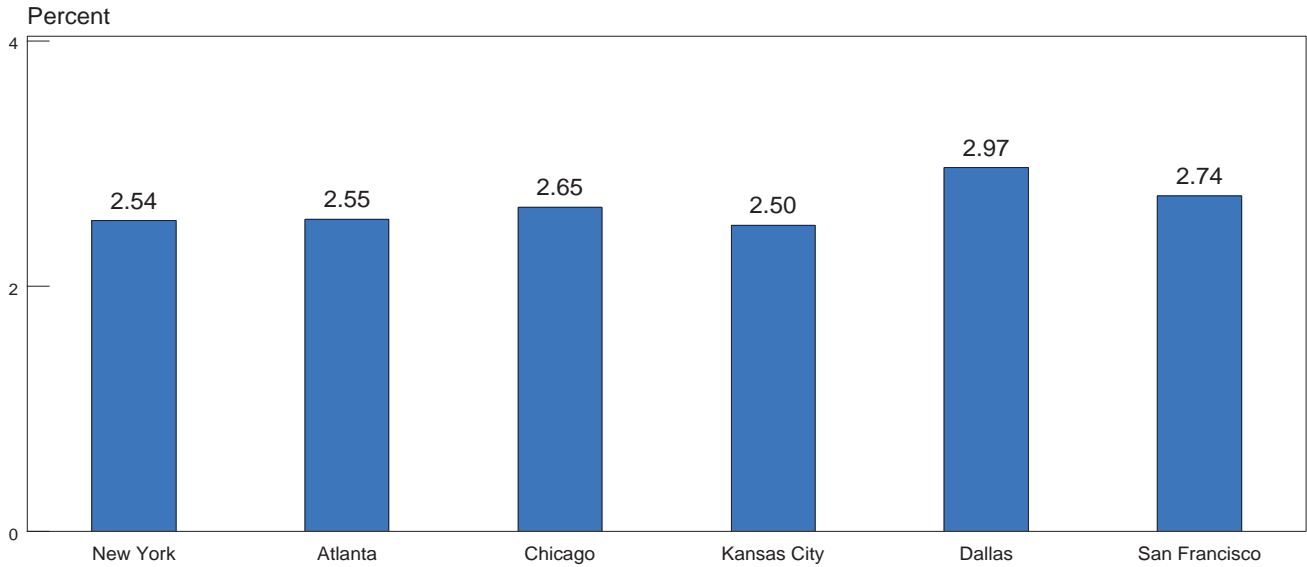
September 30, 2018



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

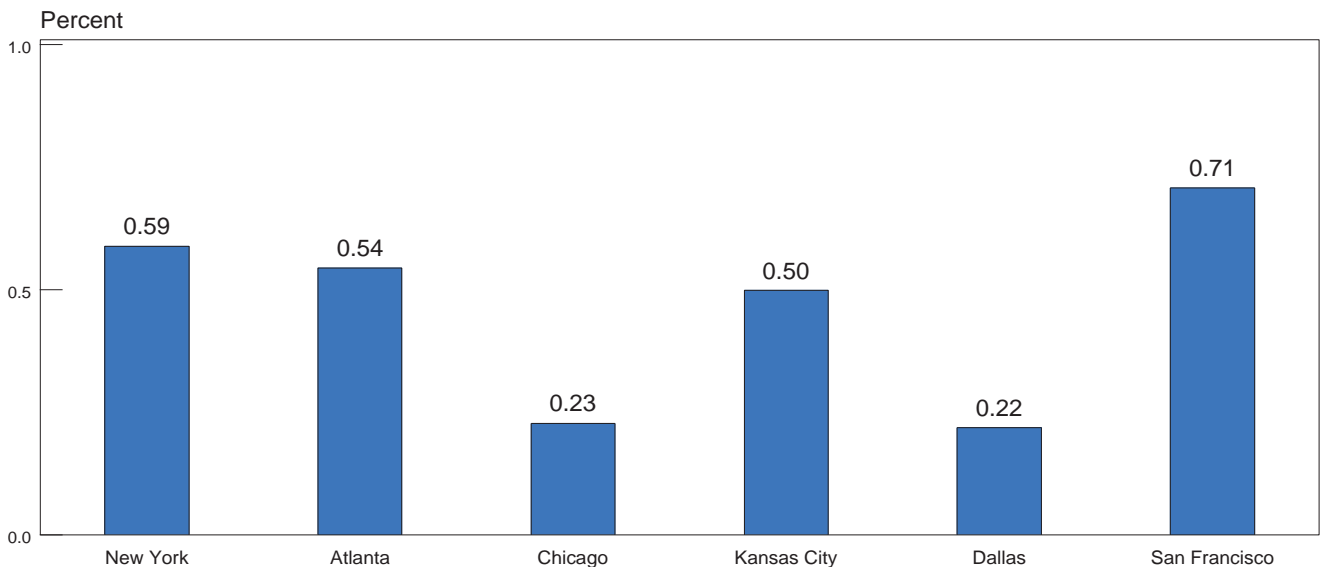
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

September 30, 2018



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

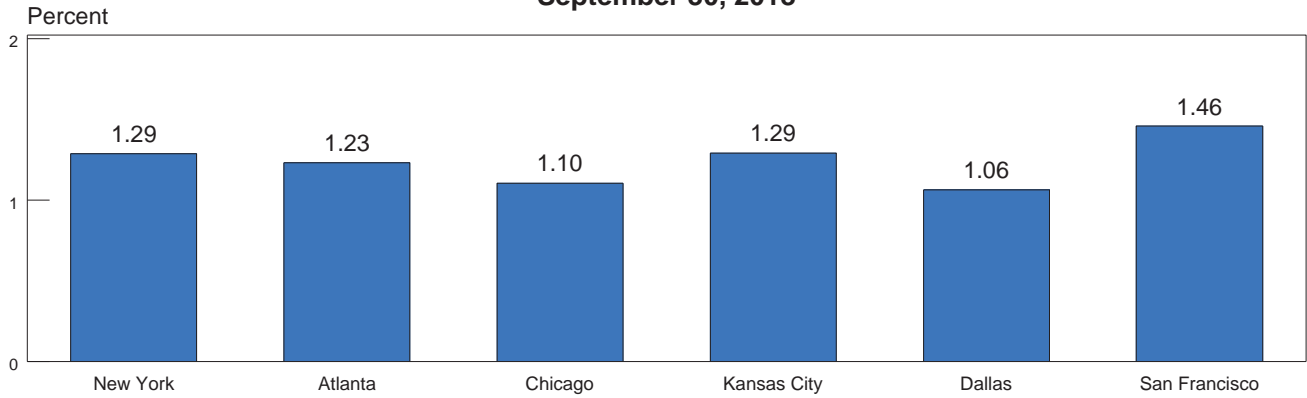
September 30, 2018



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

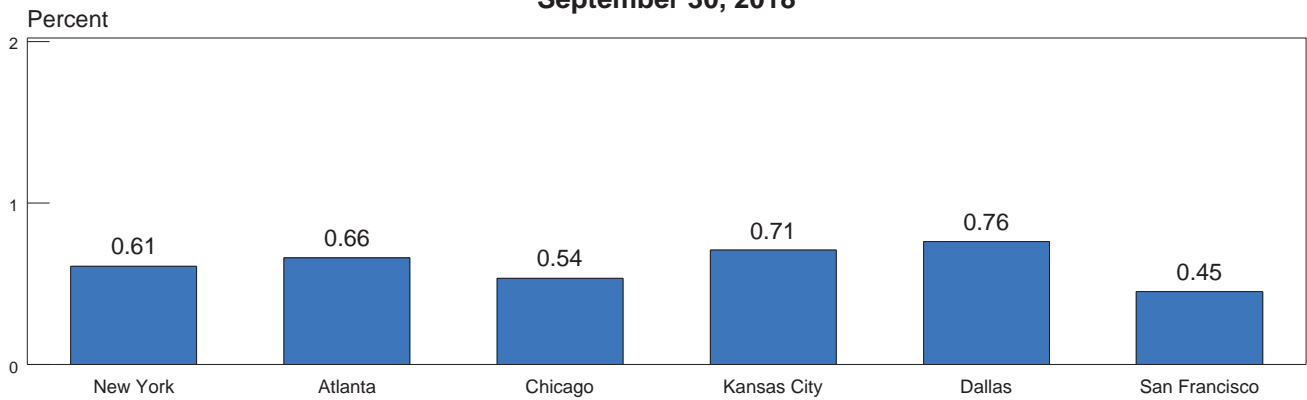
## Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

September 30, 2018



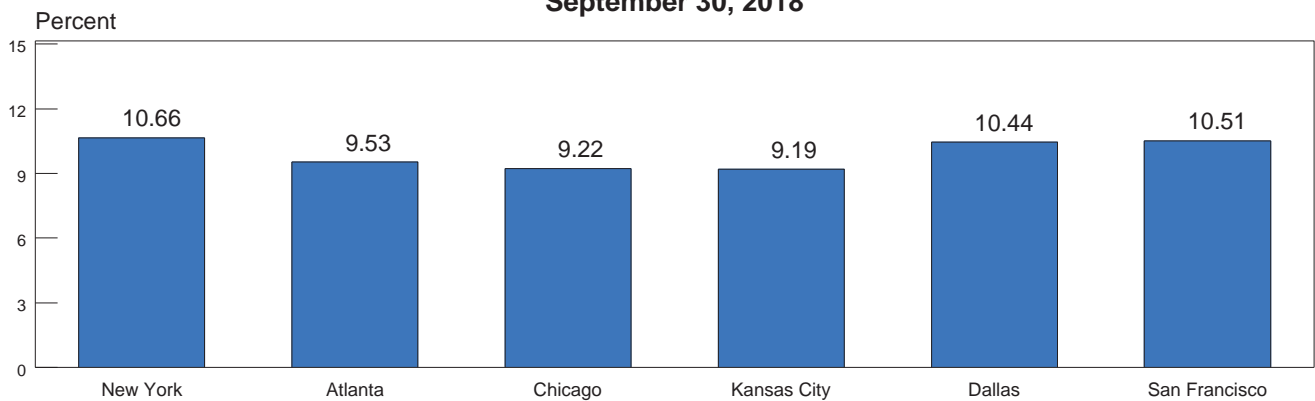
## Noncurrent Assets Plus Other Real Estate Owned To Assets

September 30, 2018



## Core Capital (Leverage) Ratio

September 30, 2018



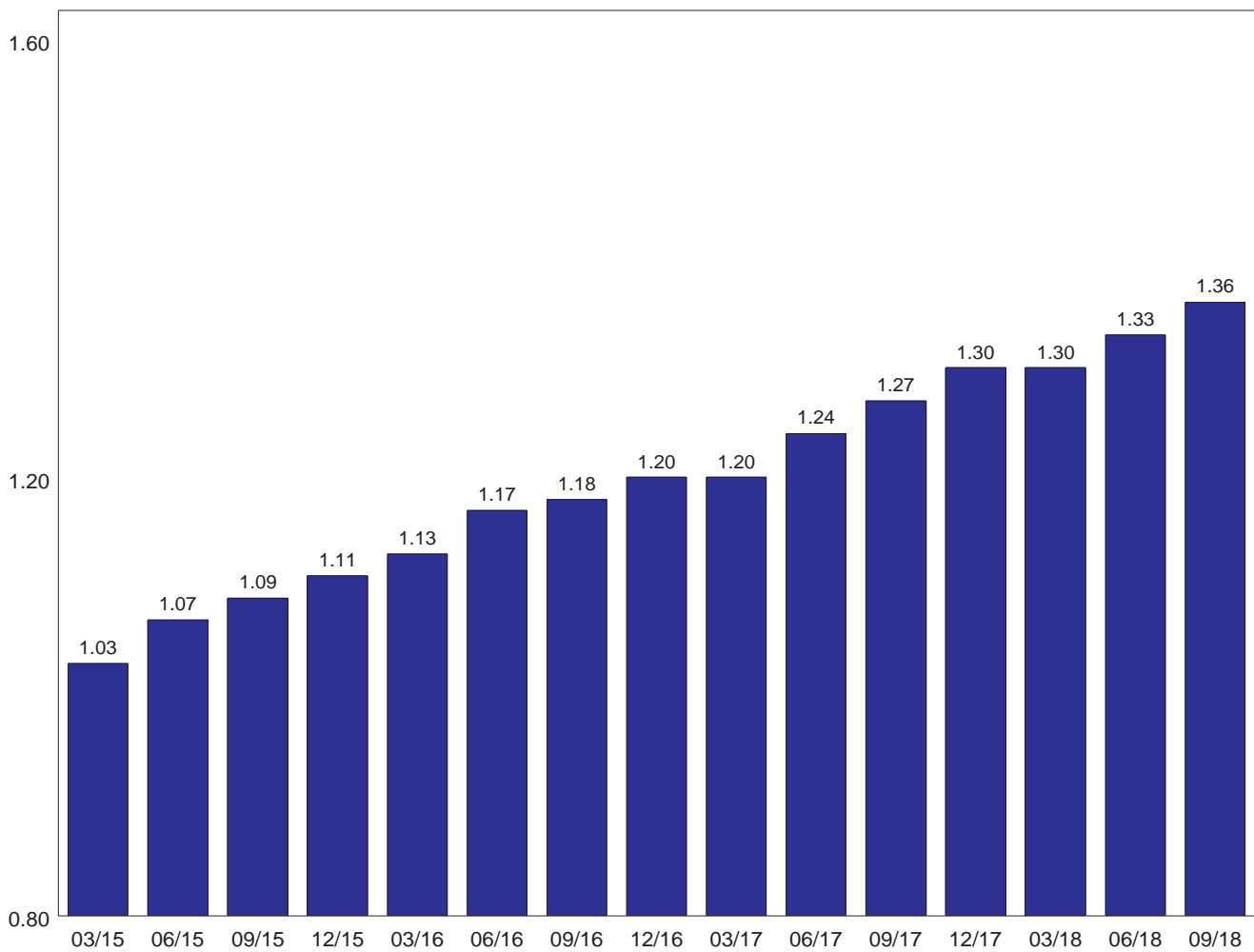
Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definitions.



# Deposit Insurance Fund Reserve Ratios

March 31, 2015 - September 30, 2018

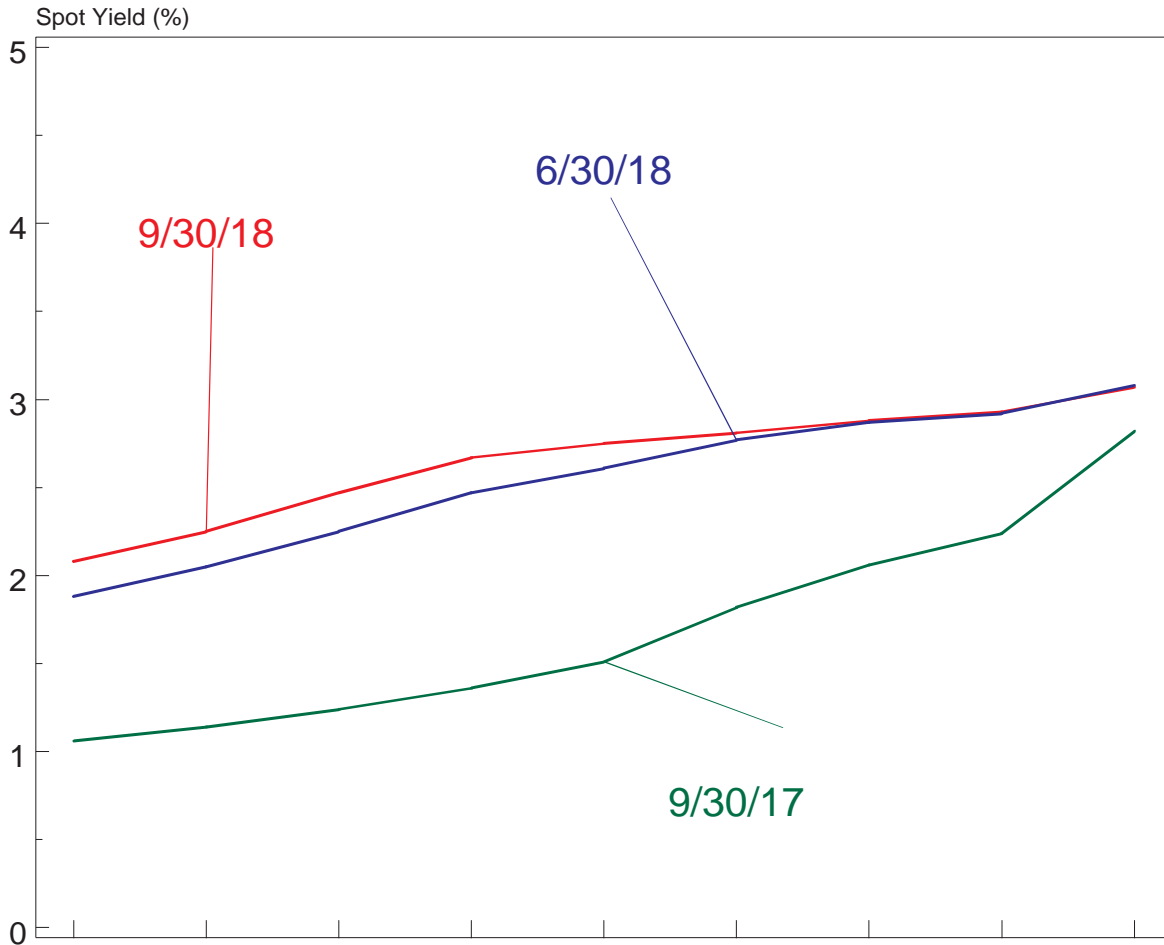
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2018 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

## U.S. Treasury Yield Curves

September 30, 2017 - September 30, 2018



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/18	2.08	2.25	2.47	2.67	2.75	2.81	2.88	2.93	3.07
6/30/18	1.88	2.05	2.25	2.47	2.61	2.77	2.87	2.92	3.08
3/31/18	1.58	1.78	1.94	2.16	2.31	2.54	2.69	2.76	3.03
12/31/17	1.23	1.38	1.55	1.70	1.82	2.07	2.25	2.37	2.82
9/30/17	1.06	1.14	1.24	1.36	1.51	1.82	2.06	2.24	2.82

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, 2018

#### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,455	99.6%	\$17,668.4	100.0%
Adequately Capitalized	13	0.2%	\$3.2	0.0%
Undercapitalized	7	0.1%	\$0.8	0.0%
Significantly Undercapitalized	2	0.0%	\$0.3	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

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

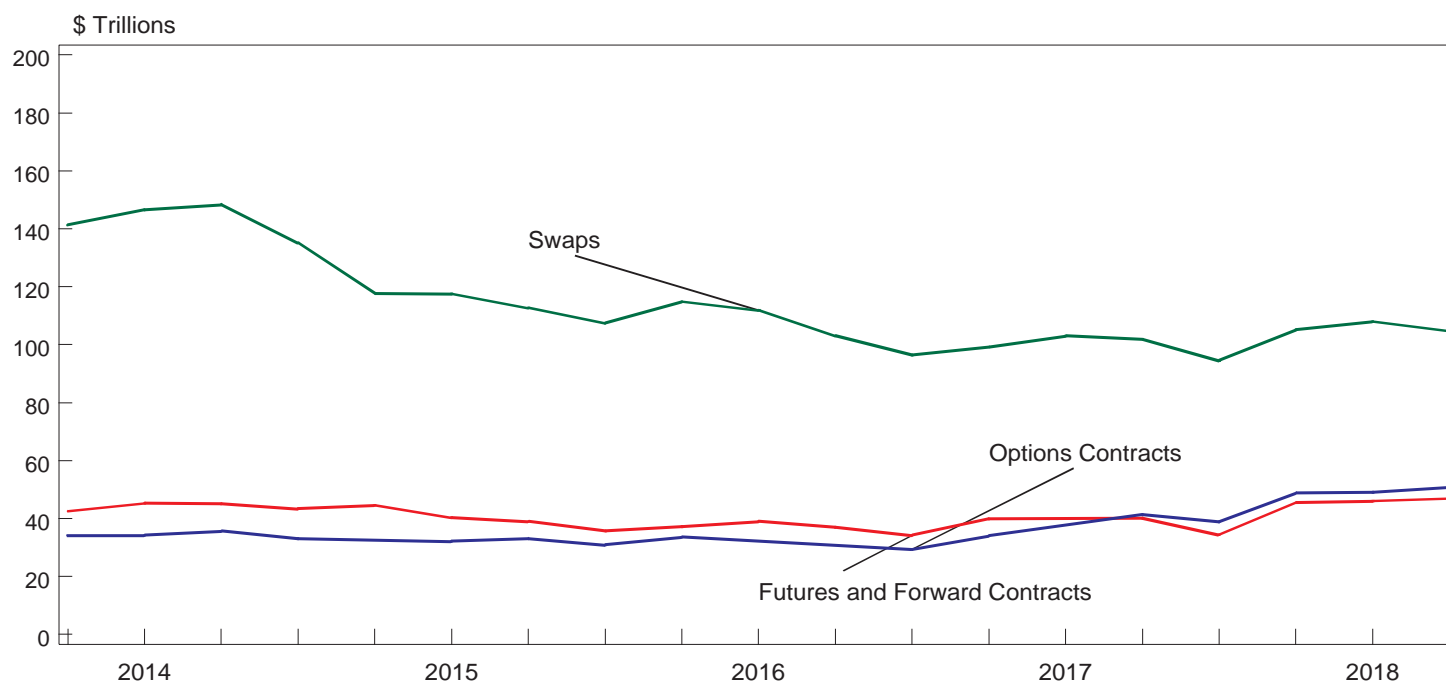
#### Capital Category Definitions

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

\*As a percentage of risk-weighted assets

## Off-Balance Sheet Derivatives

2014 - 2018 (Notional Amounts)



	12/14	12/15	12/16	12/17	3/18	6/18	9/18
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$211,629	\$173,972	\$159,958	\$167,772	\$199,406	\$203,008	\$202,638
<b>Futures and Forward Contracts</b>	<b>43,380</b>	<b>35,691</b>	<b>34,201</b>	<b>34,407</b>	<b>45,498</b>	<b>46,024</b>	<b>47,051</b>
Interest rate contracts	28,554	20,979	20,313	19,454	27,303	26,505	27,358
Foreign exchange rate contracts	14,507	14,482	13,564	14,546	17,722	19,087	19,262
Other futures and forwards*	319	230	324	407	473	432	432
<b>Option Contracts</b>	<b>33,081</b>	<b>30,889</b>	<b>29,373</b>	<b>38,841</b>	<b>48,814</b>	<b>49,025</b>	<b>50,801</b>
Interest rate options	24,508	23,660	22,211	31,933	40,601	40,083	41,483
Foreign currency options	6,148	5,217	5,097	4,449	5,313	6,071	6,259
Other option contracts*	2,424	2,012	2,065	2,458	2,899	2,872	3,058
<b>Swaps</b>	<b>135,169</b>	<b>107,392</b>	<b>96,384</b>	<b>94,524</b>	<b>105,094</b>	<b>107,959</b>	<b>104,786</b>
Interest rate swaps	121,625	93,731	81,964	79,029	87,565	90,838	87,932
Foreign exchange rate swaps	12,528	12,401	13,076	13,908	15,804	15,492	15,189
Other swaps*	1,016	1,261	1,344	1,587	1,726	1,628	1,665
<b>Memoranda</b>							
Spot Foreign Exchange Contracts	1,563	1,034	1,540	1,519	2,225	2,630	2,764
Credit Derivatives	9,449	6,986	5,293	4,186	4,345	4,179	4,342
Number of banks reporting derivatives	1,182	1,200	1,222	1,165	1,163	1,163	1,149
Replacement cost of interest rate and foreign exchange rate contracts **	3,651	2,681	2,650	1,613	1,586	1,627	1,513

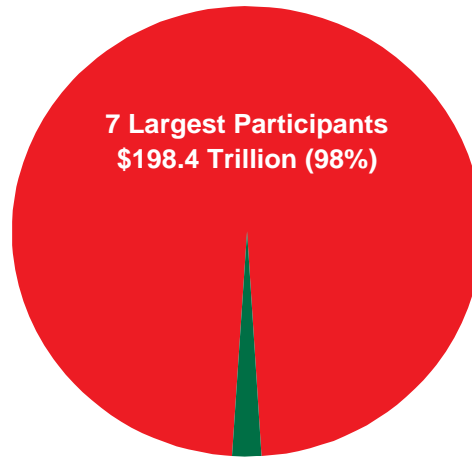
\* Not reported by banks with less than \$300 million in assets.

\*\* 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, 2018

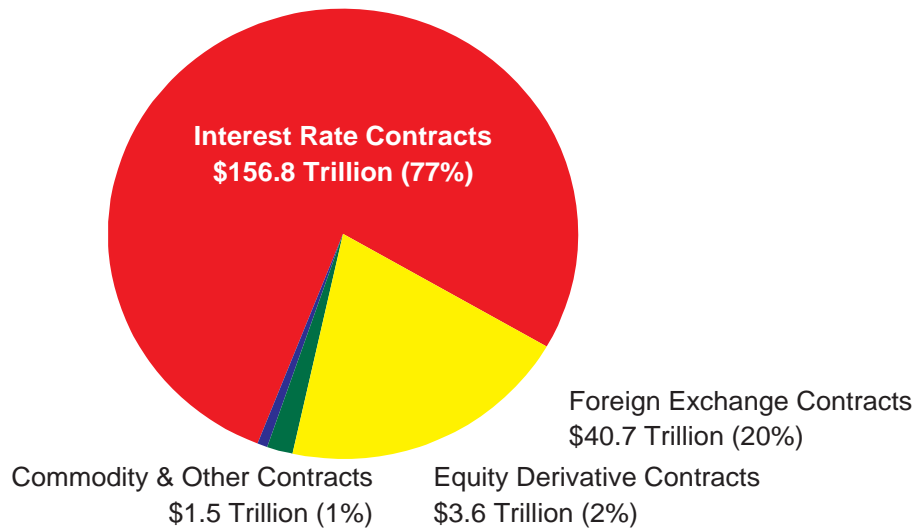


All Other Participants (1335 Banks)  
\$4.2 Trillion (2%)

## Composition of Derivatives\*

Notional Amounts

September 30, 2018



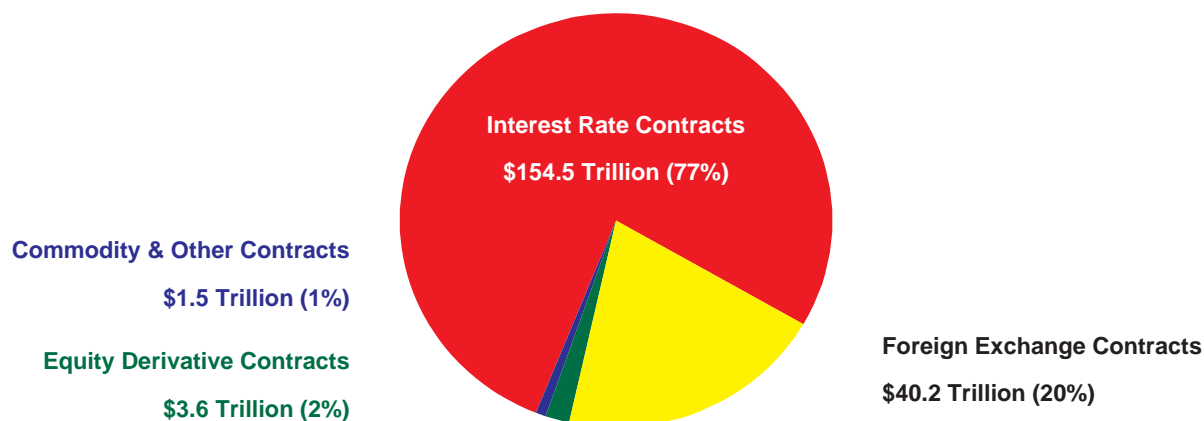
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,647 billion for the seven largest participants and \$116 billion for all others are not included.

## Purpose of Derivatives\*

### Held for Trading

#### Notional Amounts

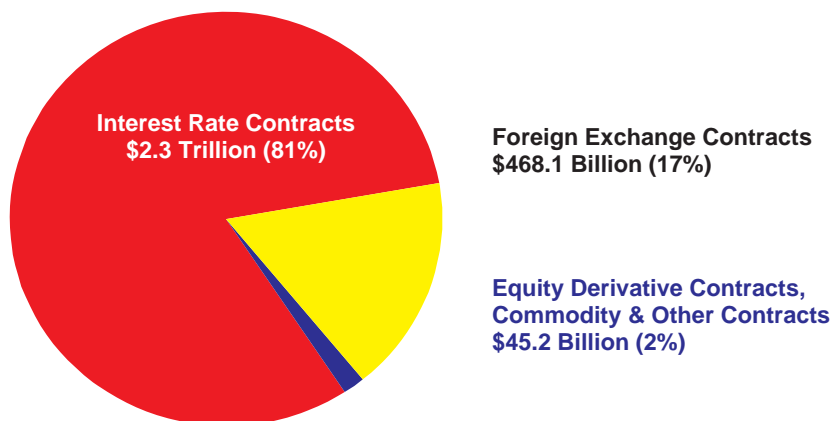
September 30, 2018



## Not Held for Trading

### Notional Amounts

September 30, 2018



\* 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 \$2,764 billion are not included.

## Position of Derivatives

### Gross Fair Values

September 30, 2018  
(\$ Millions)

### Held for Trading

197 Banks Held Derivative Contracts for Trading  
7 Largest Participants Held 99% 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	941,574	525,550	129,653	48,893	1,645,671	88,792
Gross negative fair value	882,391	501,693	126,839	45,956	1,556,879	
<b>All other participants</b>						
Gross positive fair value	10,171	8,683	2,439	3,209	24,502	(3,444)
Gross negative fair value	13,304	8,734	2,770	3,139	27,947	
<b>Total</b>						
Gross positive fair value	951,745	534,233	132,092	52,102	1,670,173	85,347
Gross negative fair value	895,695	510,427	129,609	49,096	1,584,826	

### Held for Purposes Other than Trading

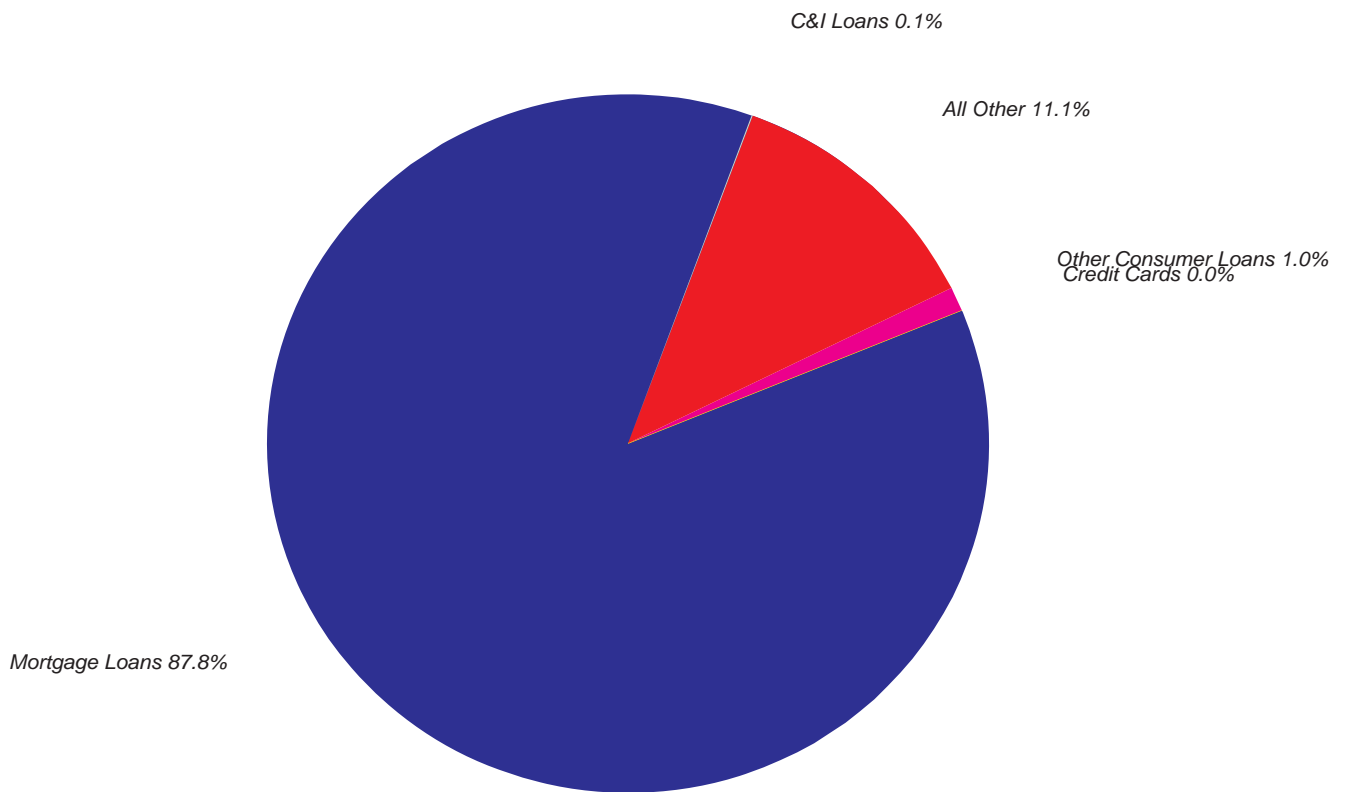
751 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 68% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	12,592	8,351	4	0	20,948	(3,289)
Gross negative fair value	16,981	6,983	272	0	24,236	
<b>All other participants</b>						
Gross positive fair value	5,310	1,057	268	44	6,679	2,280
Gross negative fair value	3,383	405	509	103	4,399	
<b>Total</b>						
Gross positive fair value	17,902	9,408	272	44	27,627	(1,009)
Gross negative fair value	20,364	7,388	781	103	28,636	

# Composition of Securitized Assets\*

FDIC-Insured Institutions

September 30, 2018



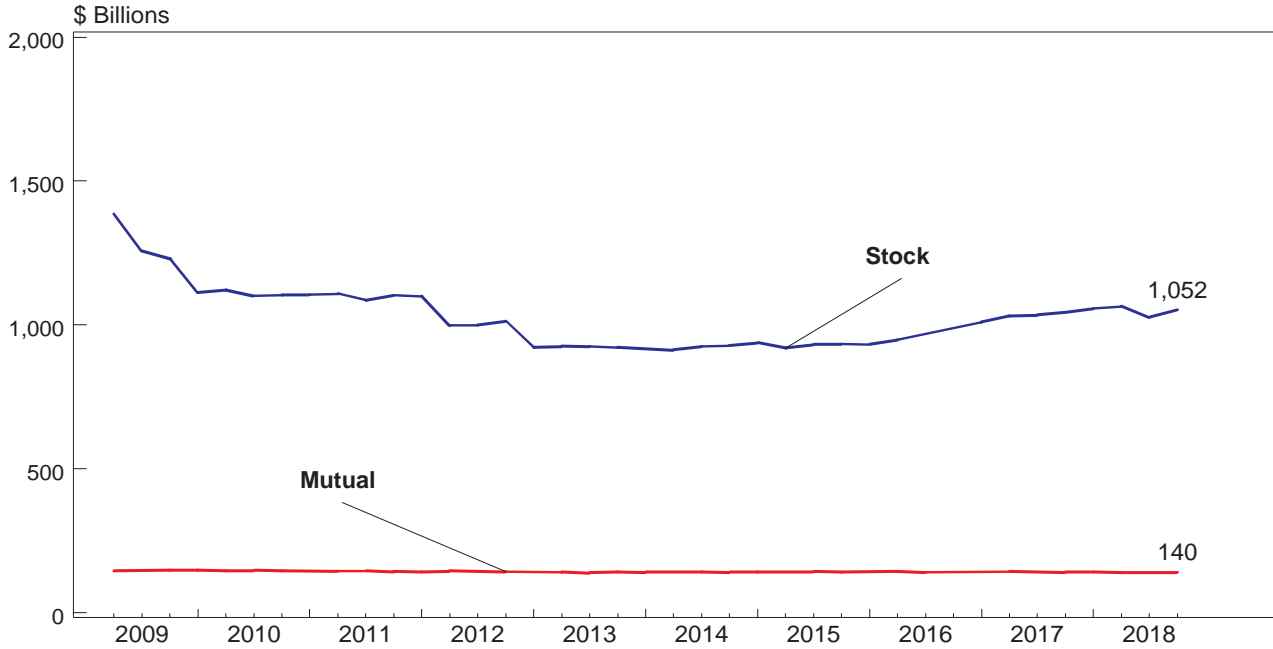
\* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit



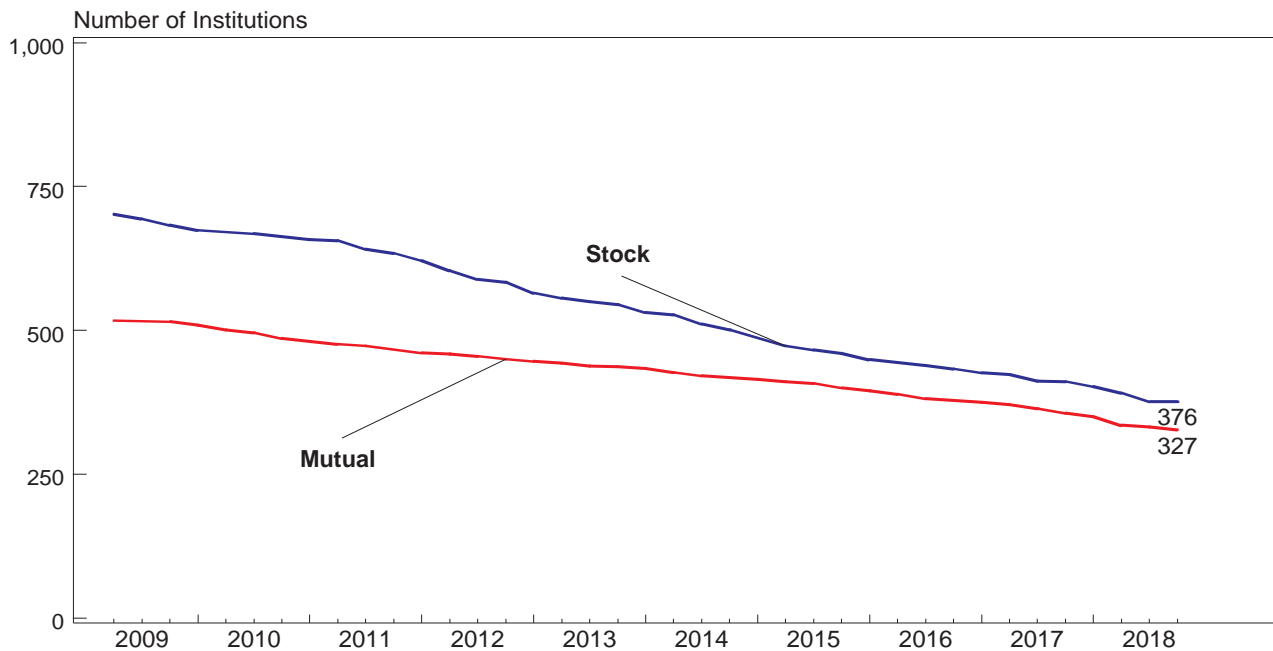
## Assets of Mutual and Stock Savings Institutions

2009 - 2018



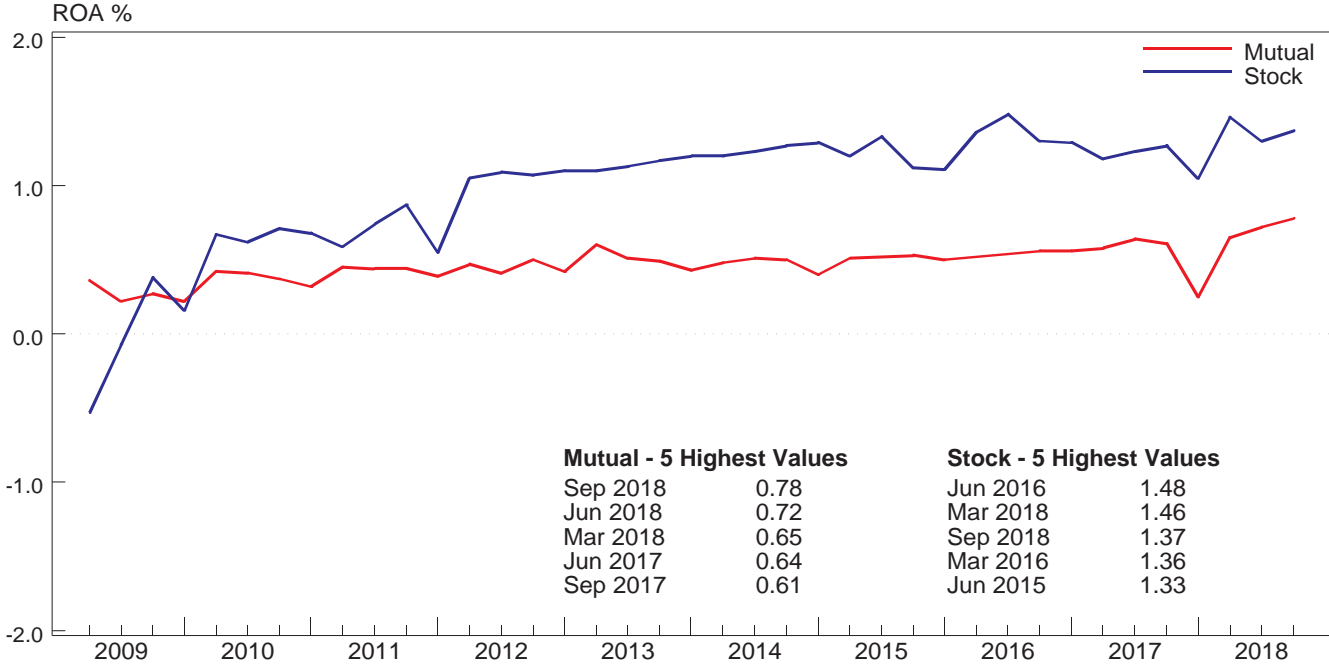
## Number of Mutual and Stock Savings Institutions

2009 - 2018



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

2009-2018



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

2009-2018

