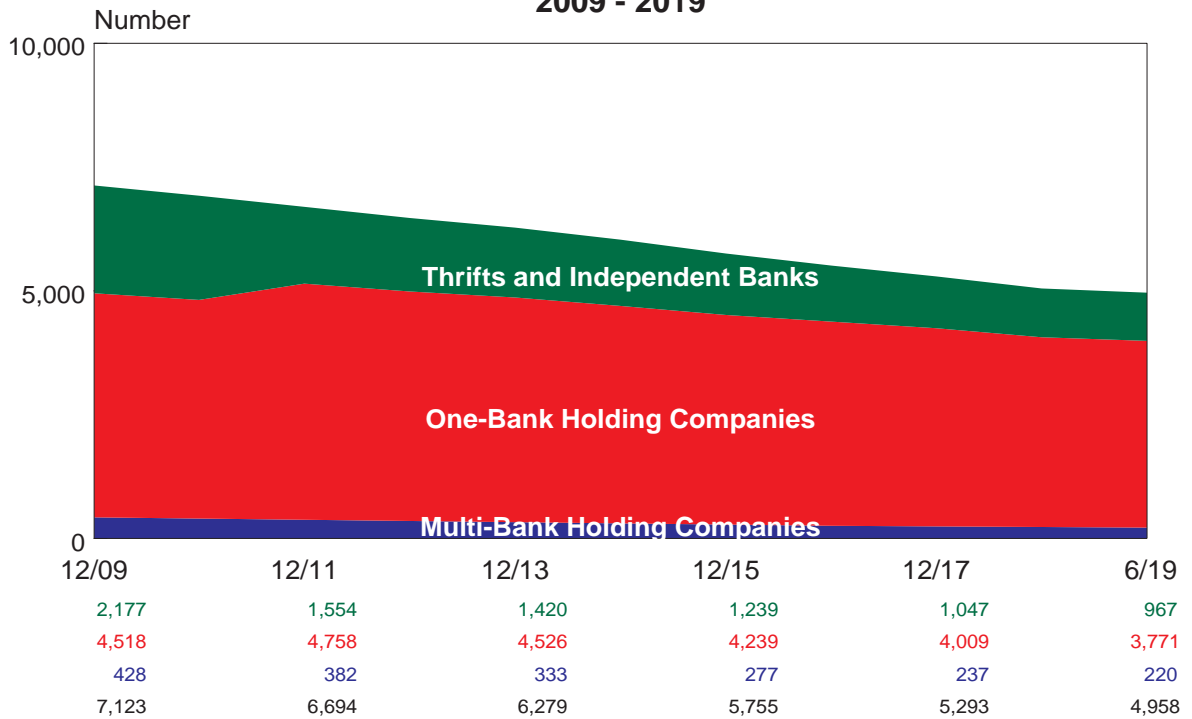


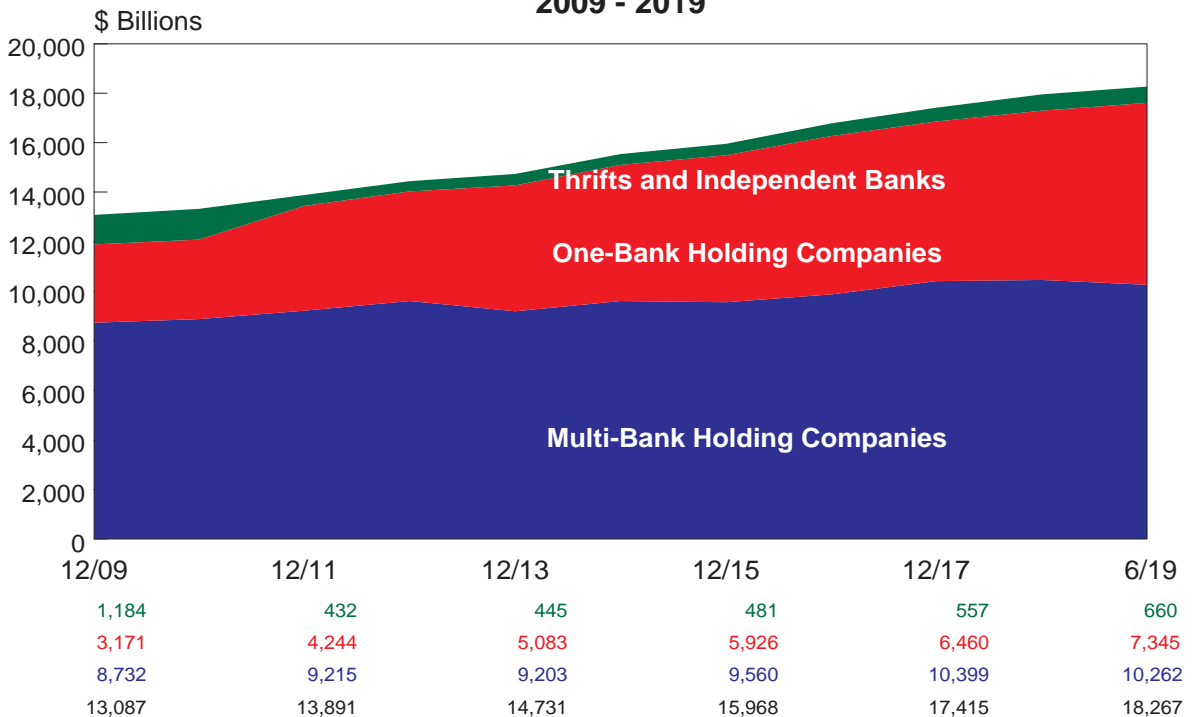
Number of FDIC-Insured Banking Organizations

2009 - 2019



Assets of FDIC-Insured Banking Organizations

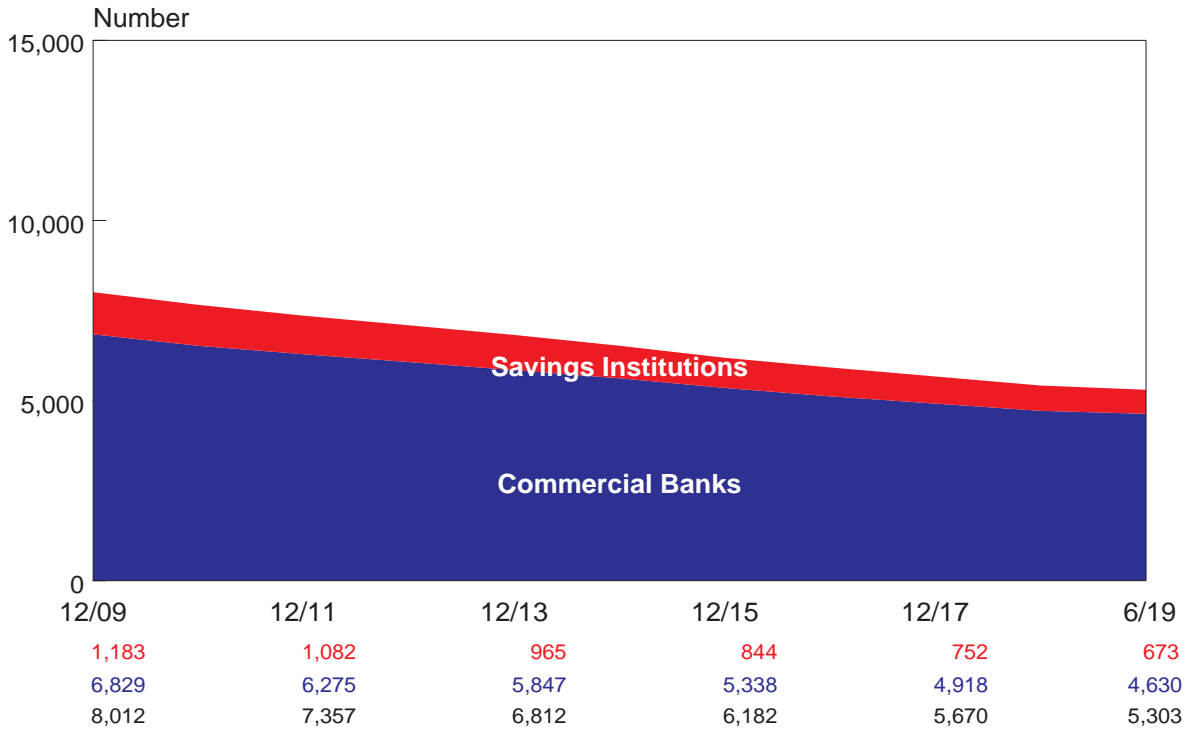
2009 - 2019



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

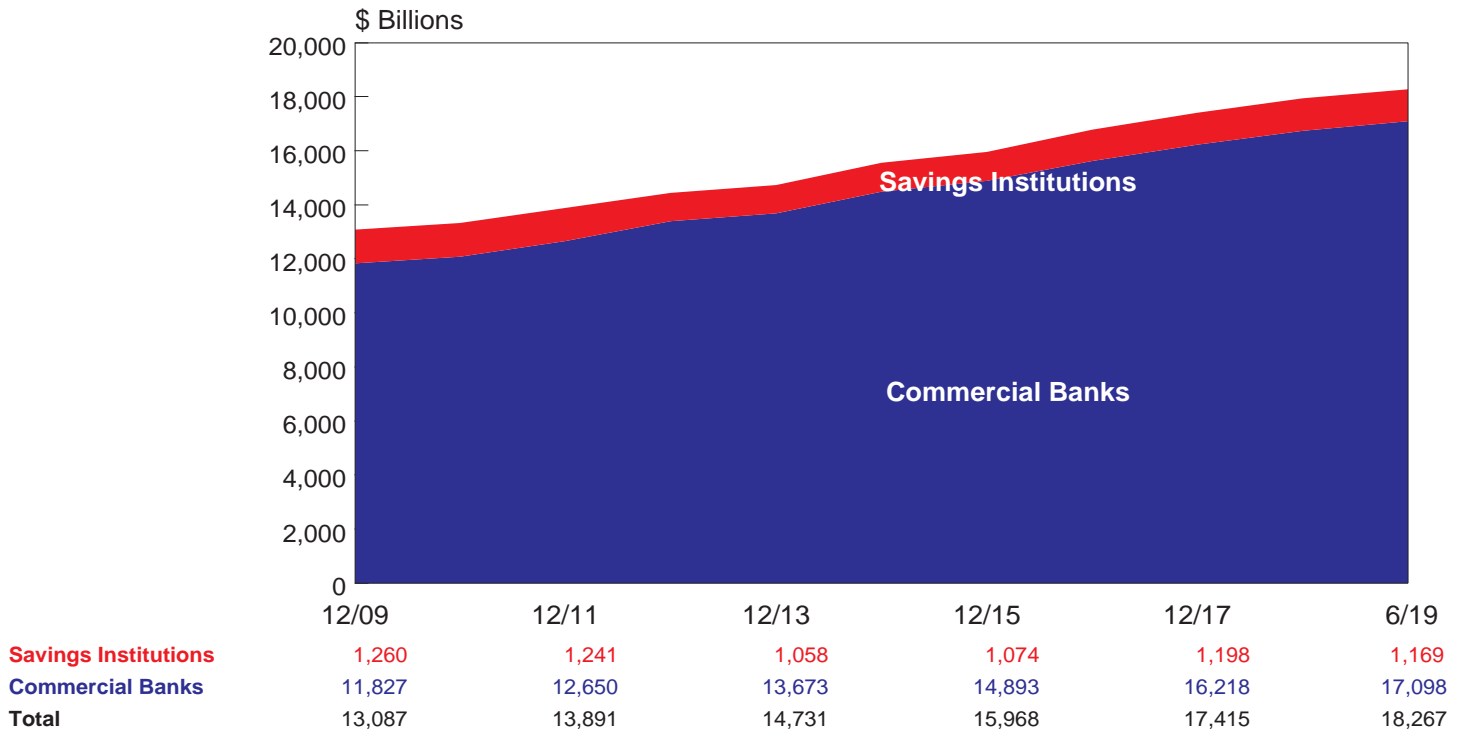
Number of FDIC-Insured Institutions

2009 - 2019



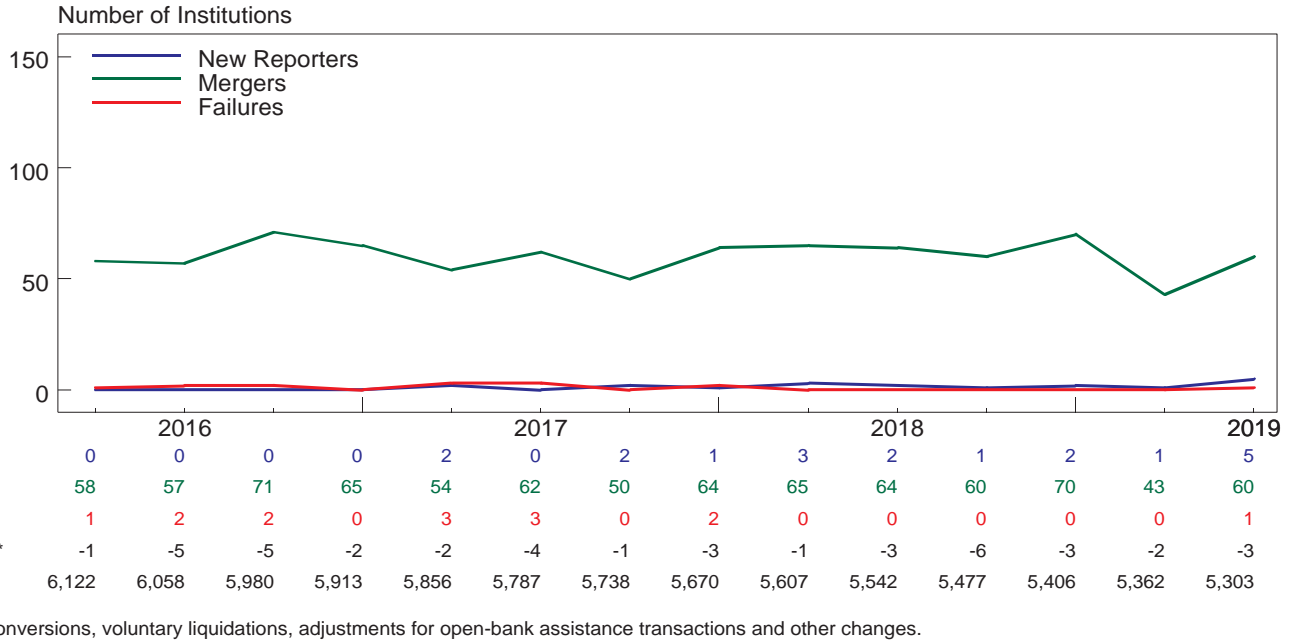
Assets of FDIC-Insured Institutions

2009 - 2019



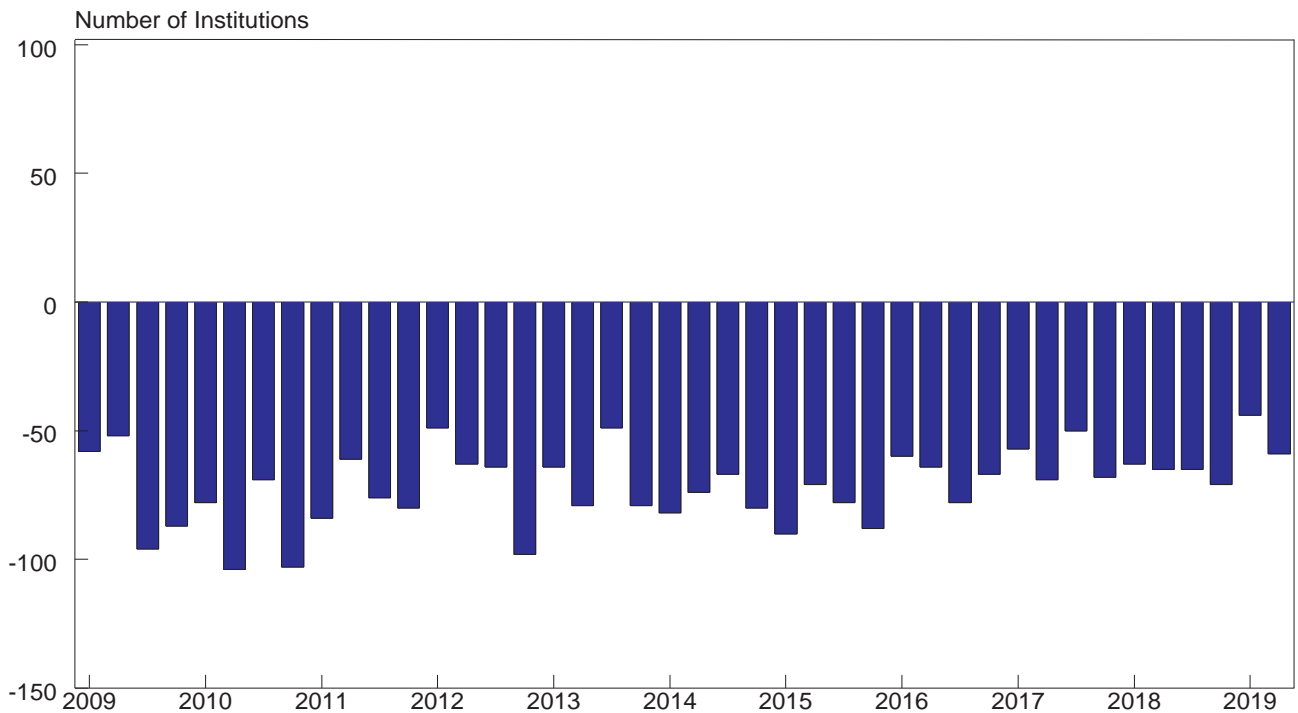
Changes in the Number of FDIC-Insured Institutions

Quarterly, 2016 - 2019



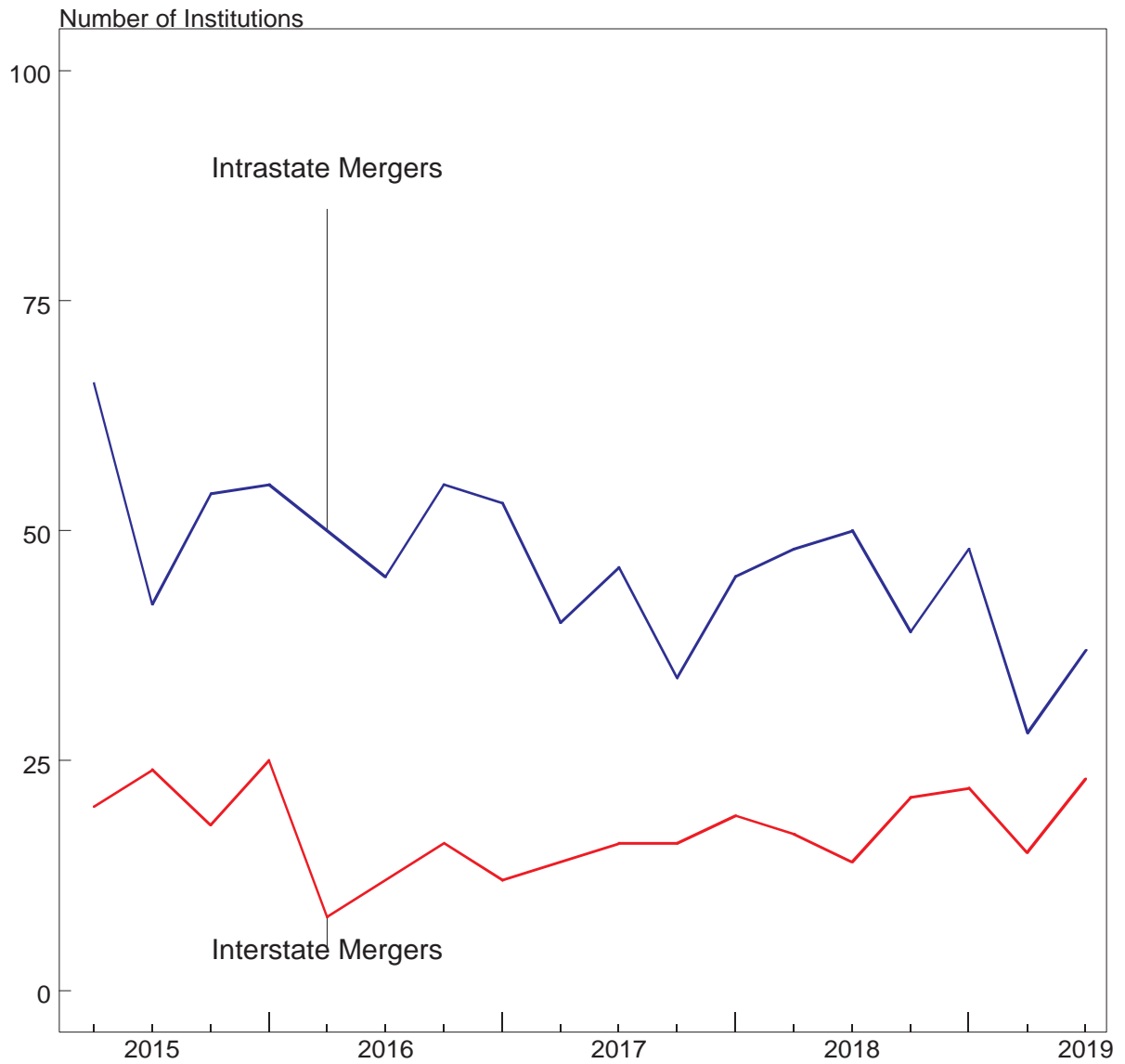
Quarterly Change in the Number of FDIC-Insured Institutions

2009-2019



Institution Mergers: Interstate vs. Intrastate

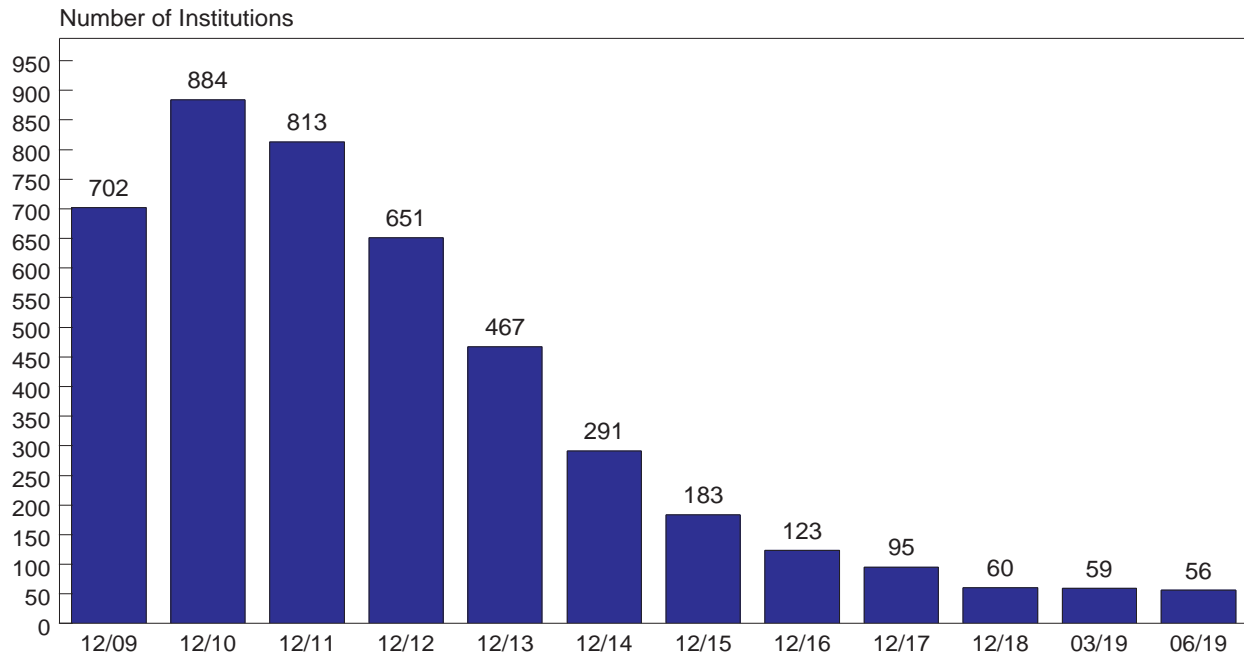
Quarterly, 2015 - 2019



Intrastate Mergers	66	42	54	55	50	45	55	53	40	46	34	45	48	50	39	48	28	37
Interstate Mergers	20	24	18	25	8	12	16	12	14	16	16	19	17	14	21	22	15	23

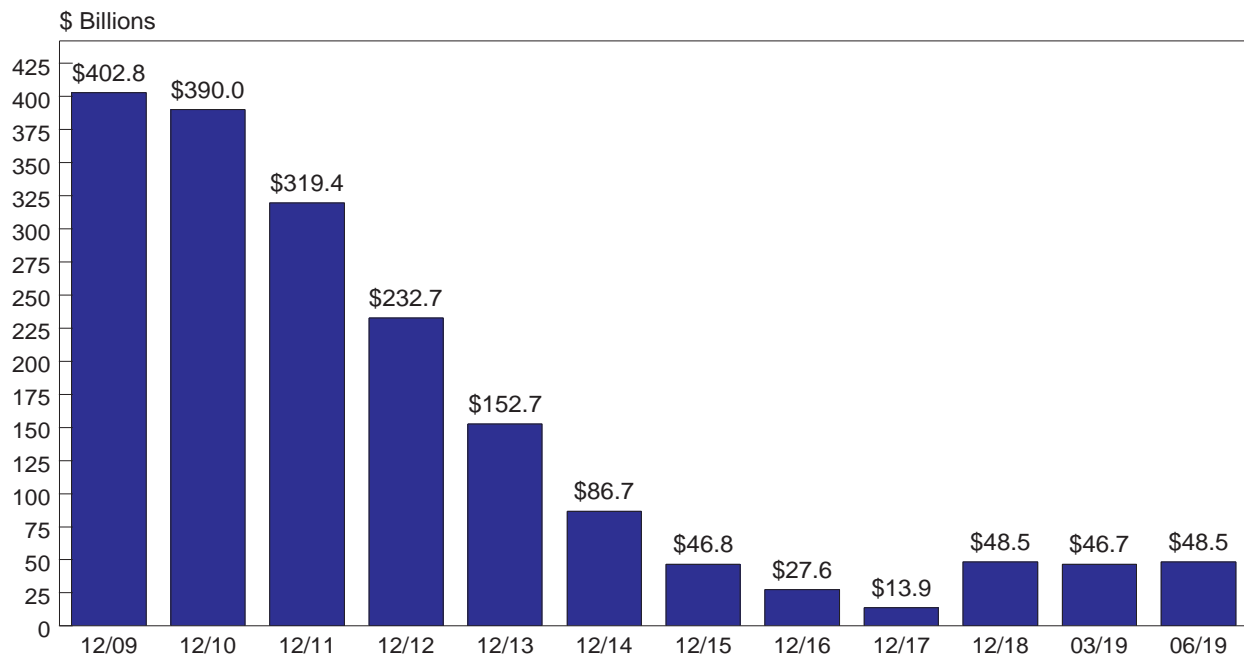
Number of FDIC-Insured "Problem" Institutions

2009-2019

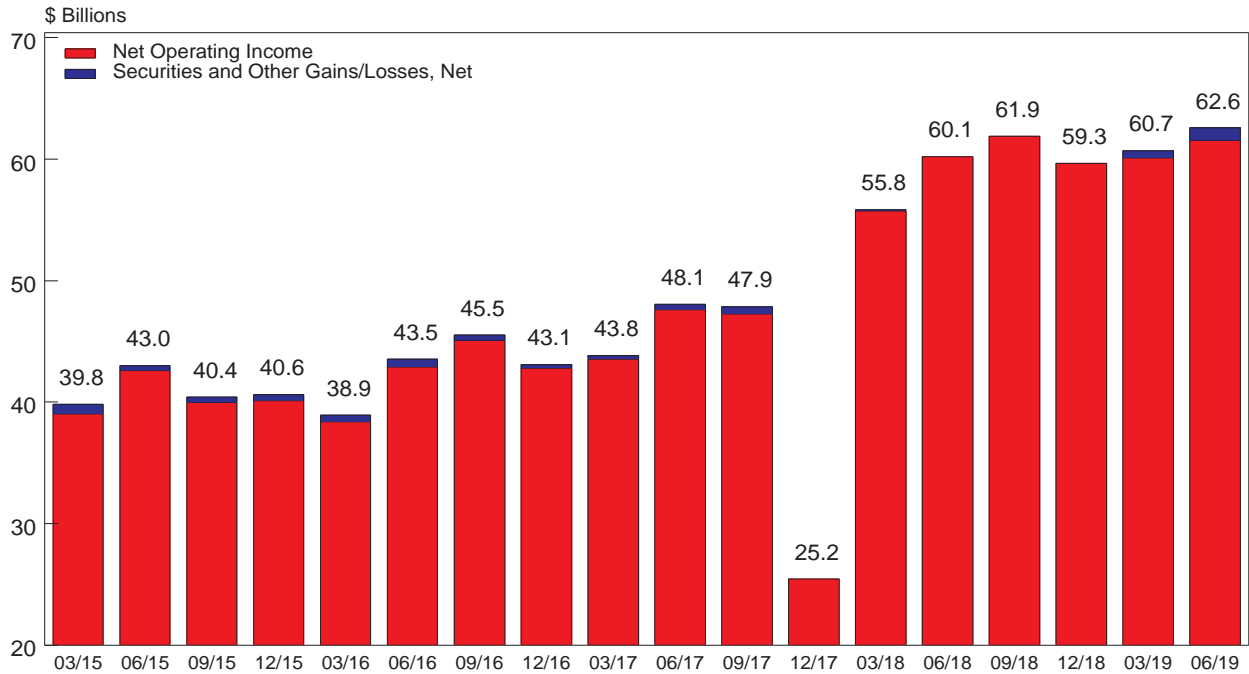


Assets of FDIC-Insured "Problem" Institutions

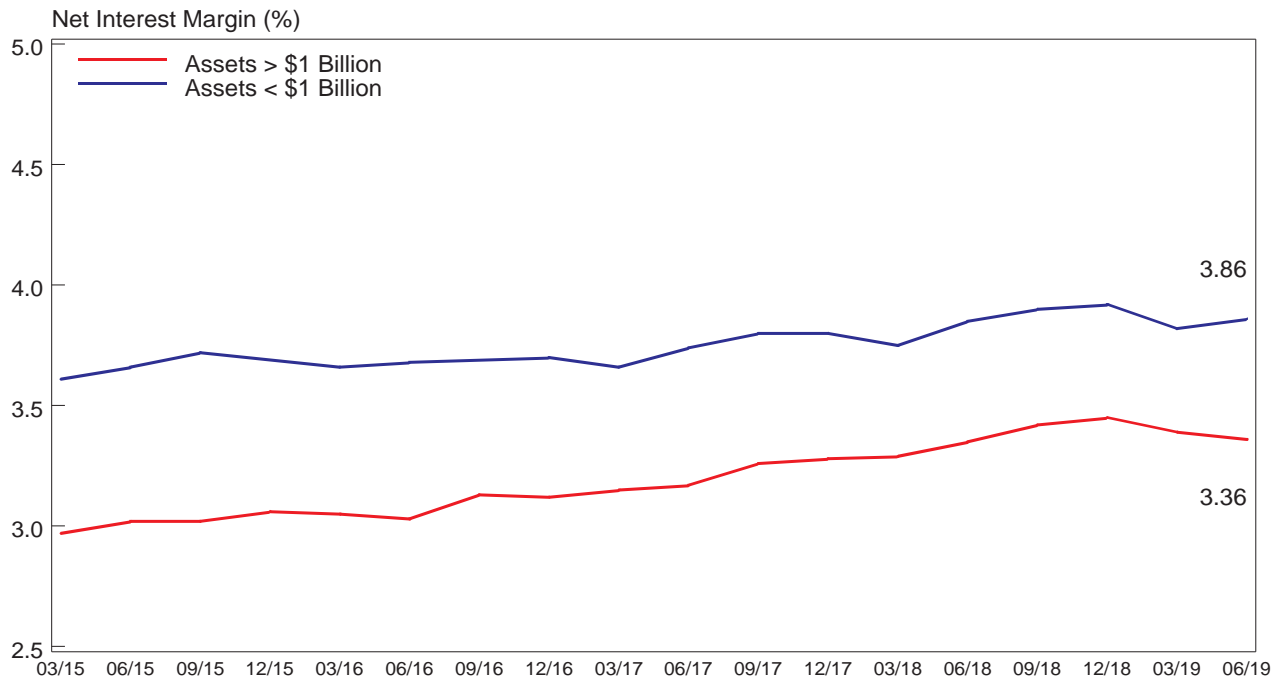
2009-2019



Quarterly Net Income 2015-2019

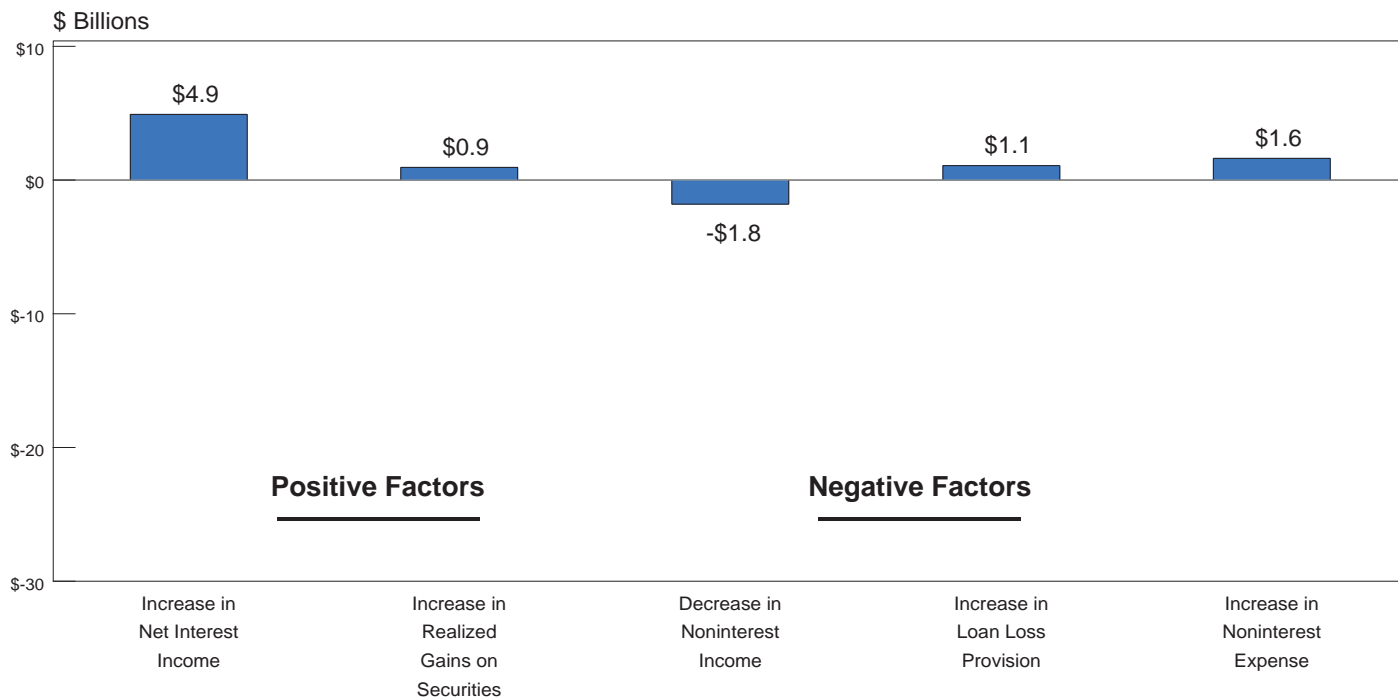


Quarterly Net Interest Margins, Annualized 2015 - 2019



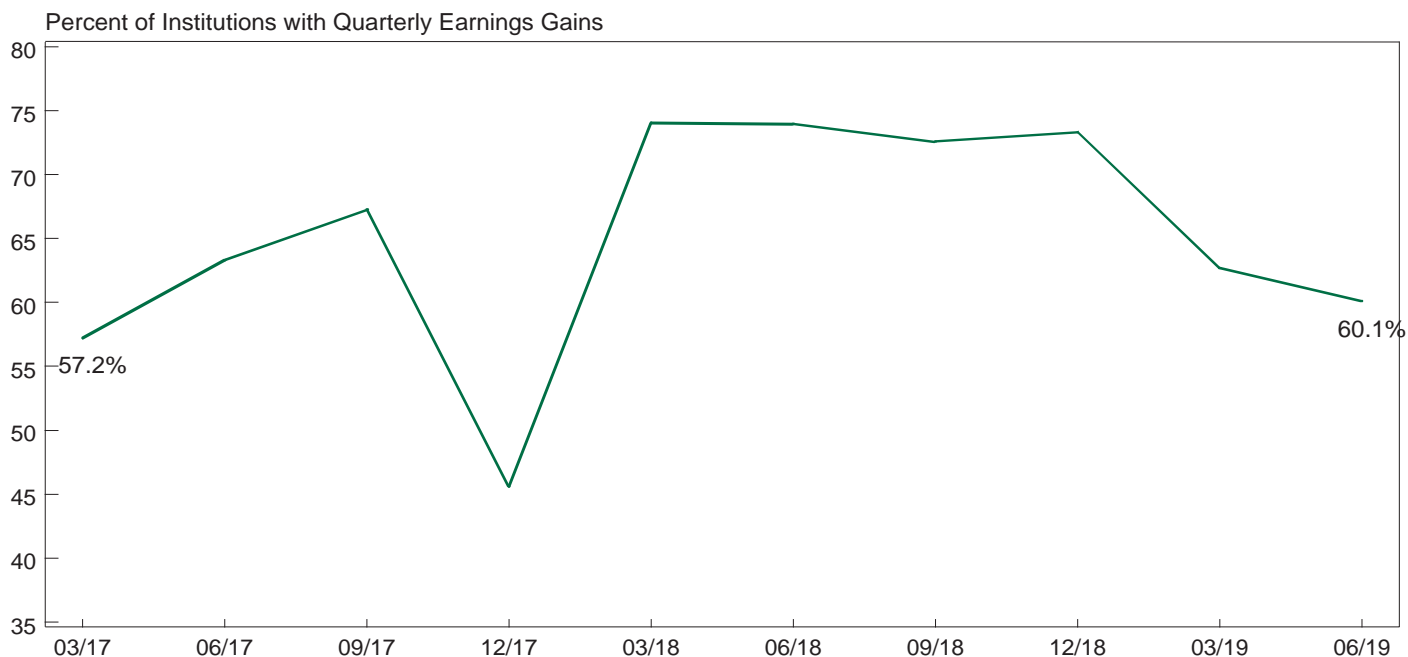
Major Factors Affecting Earnings

2nd Quarter 2019 vs. 2nd Quarter 2018



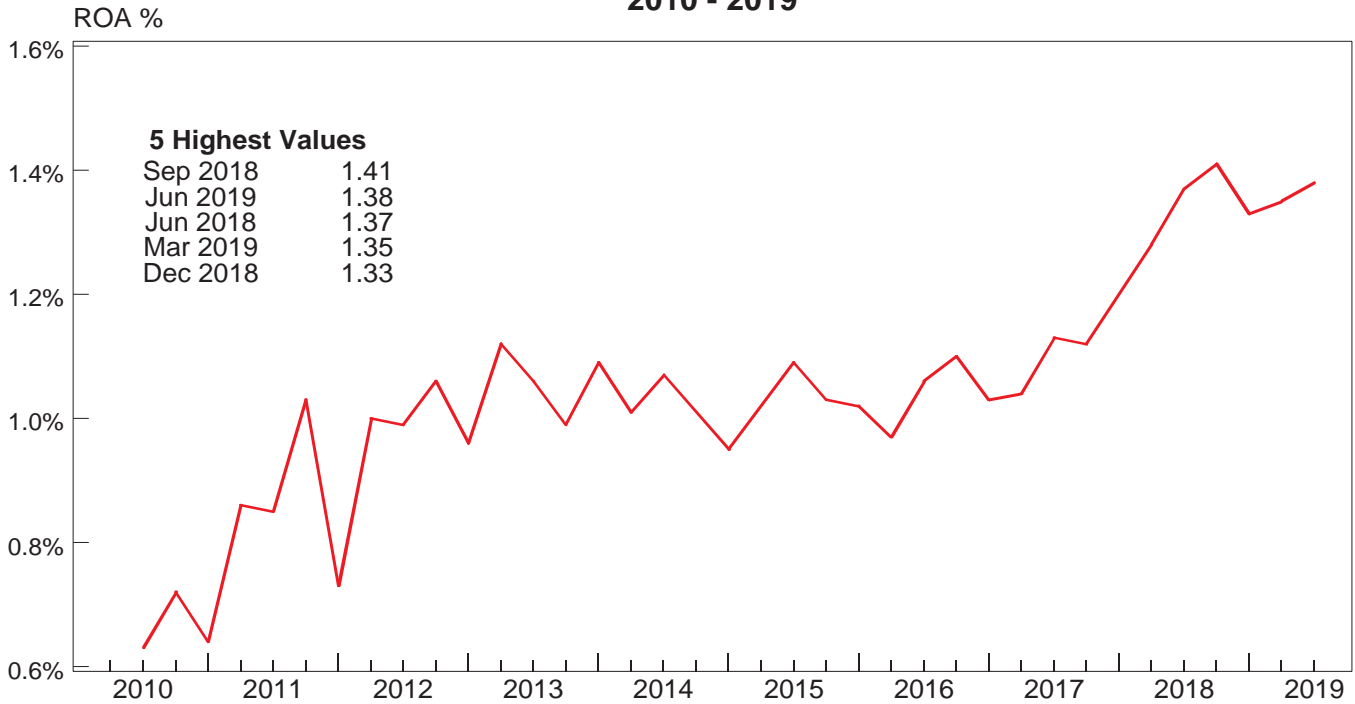
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2017-2019



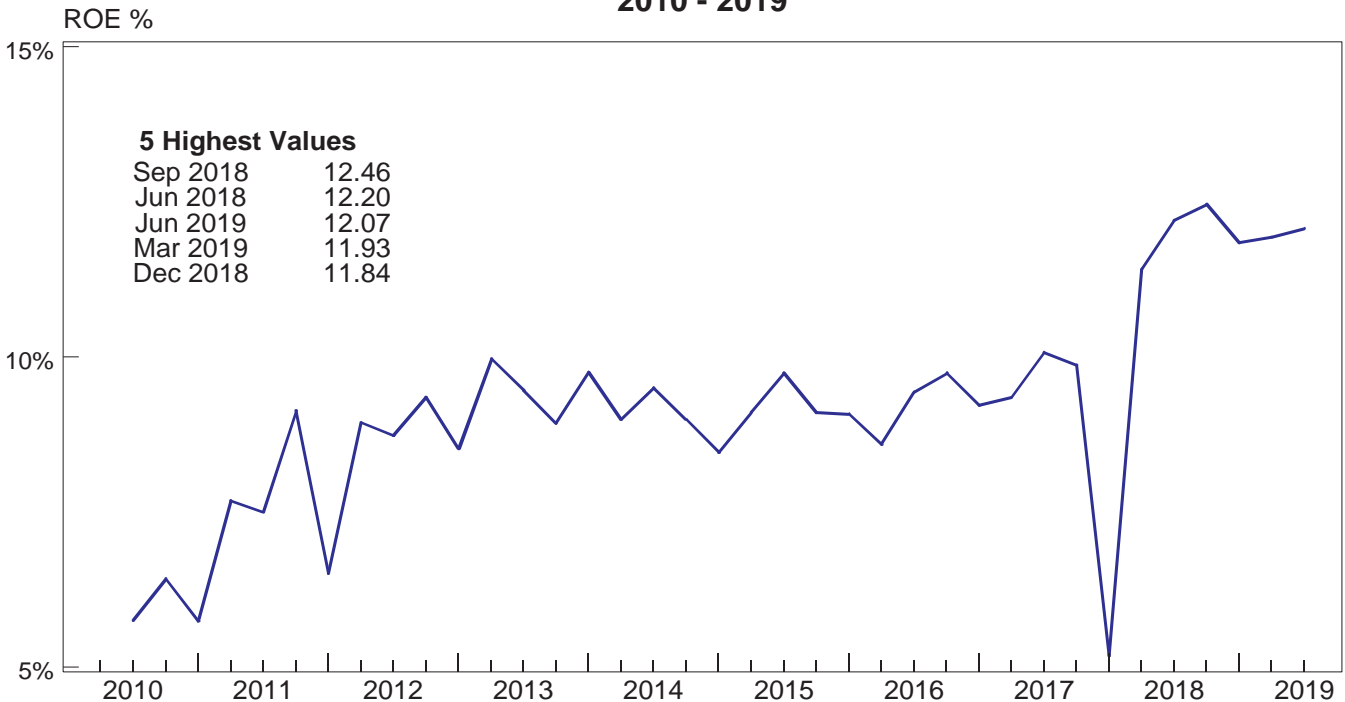
Quarterly Return on Assets (ROA), Annualized

2010 - 2019



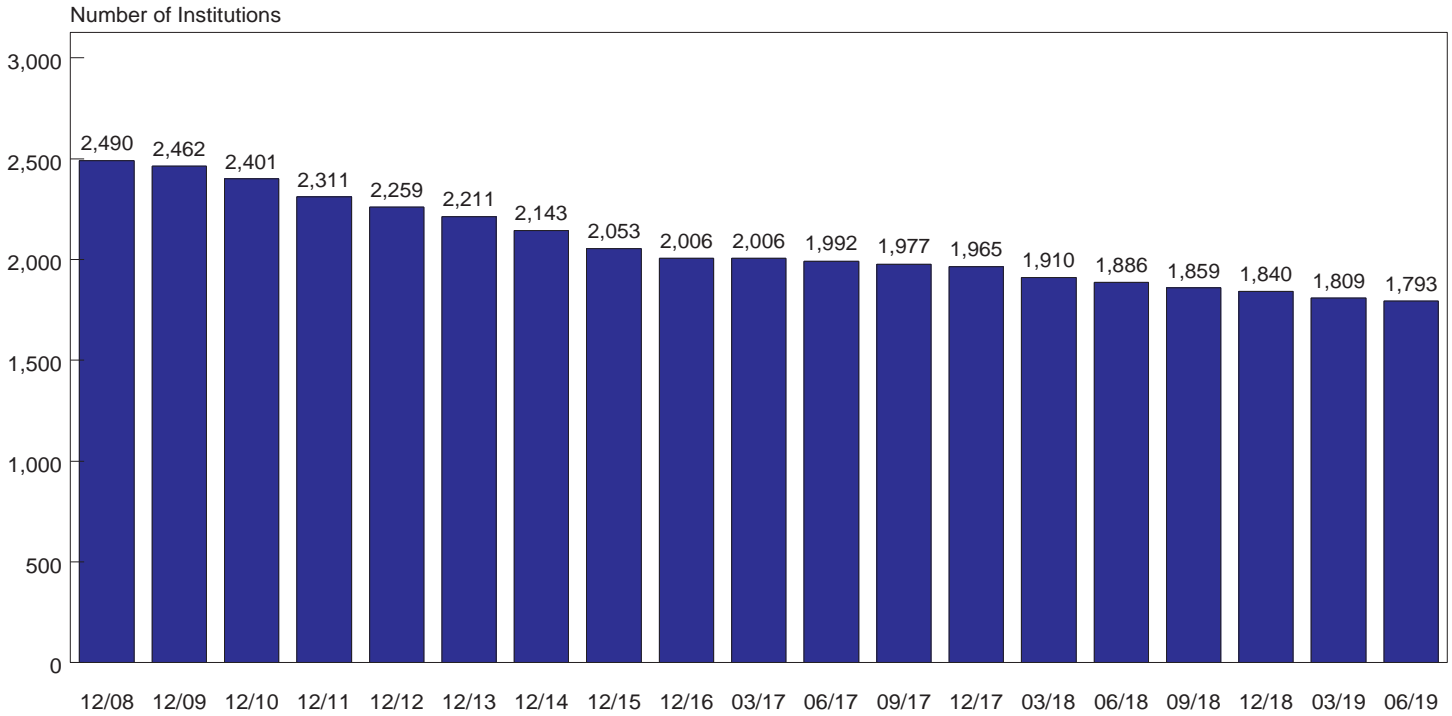
Quarterly Return on Equity (ROE), Annualized

2010 - 2019



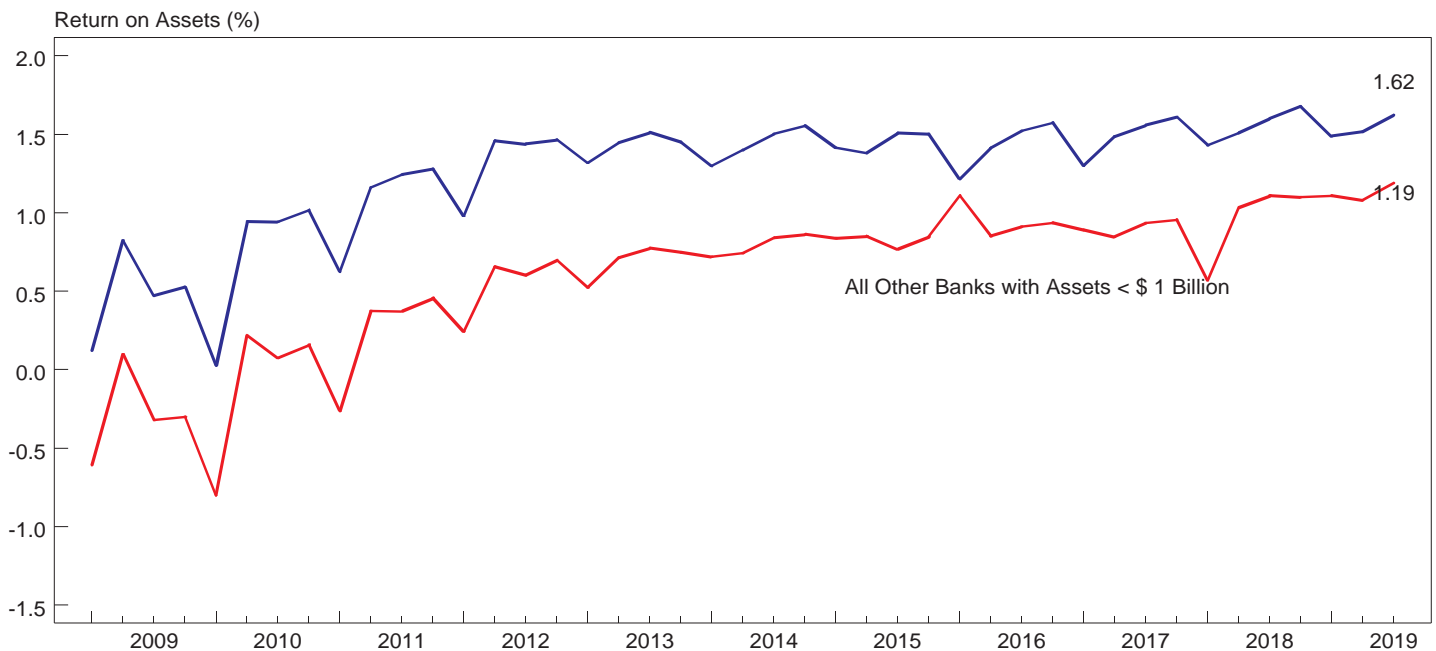
Number of Subchapter S Corporations

2008-2019



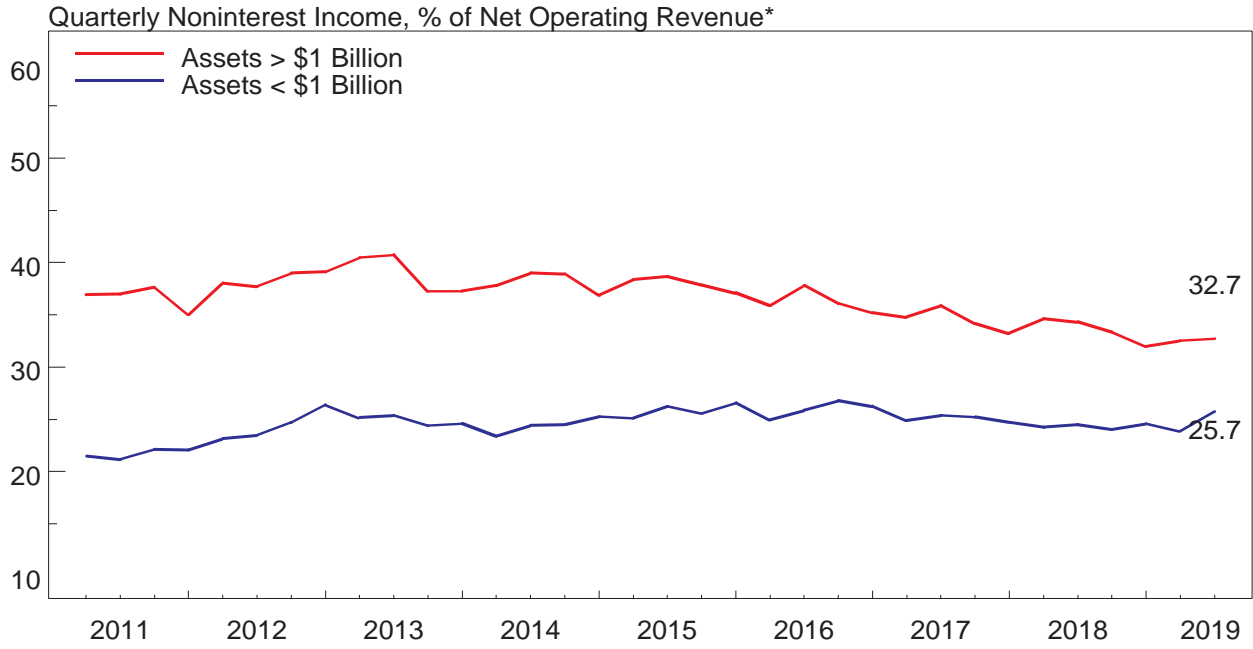
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2008-2019



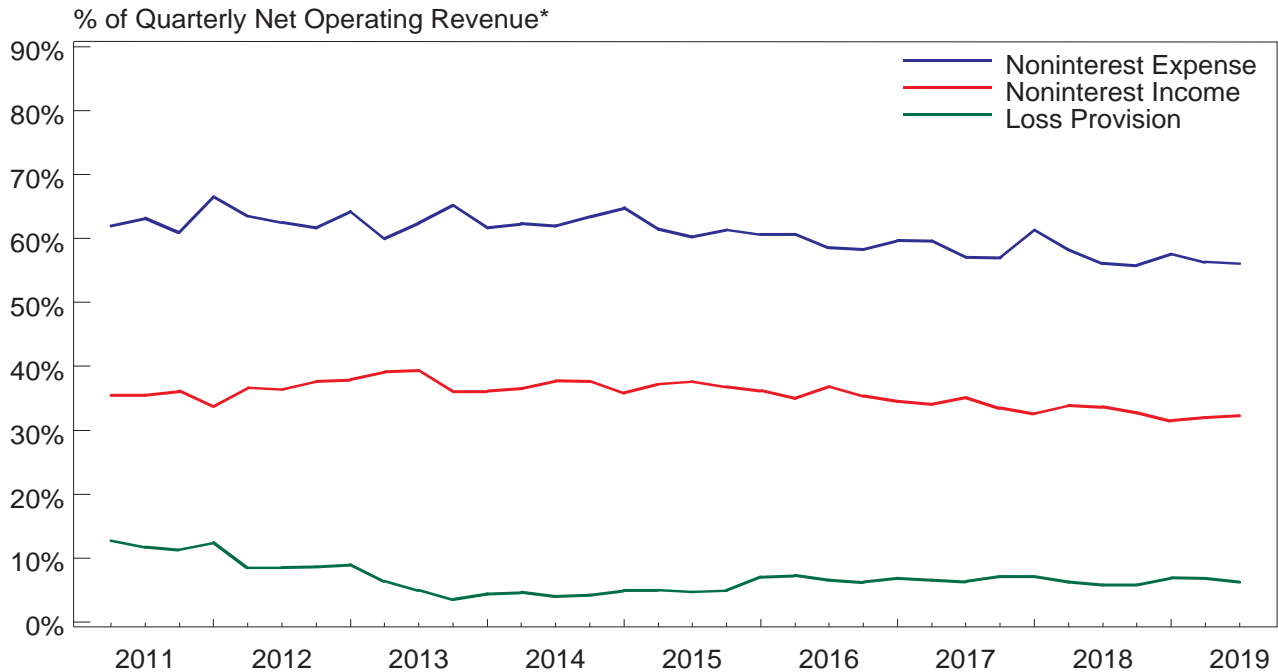
Noninterest Income as a Percentage of Net Operating Revenue*

2011 - 2019



Trends in FDIC-Insured Institutions' Income & Expenses

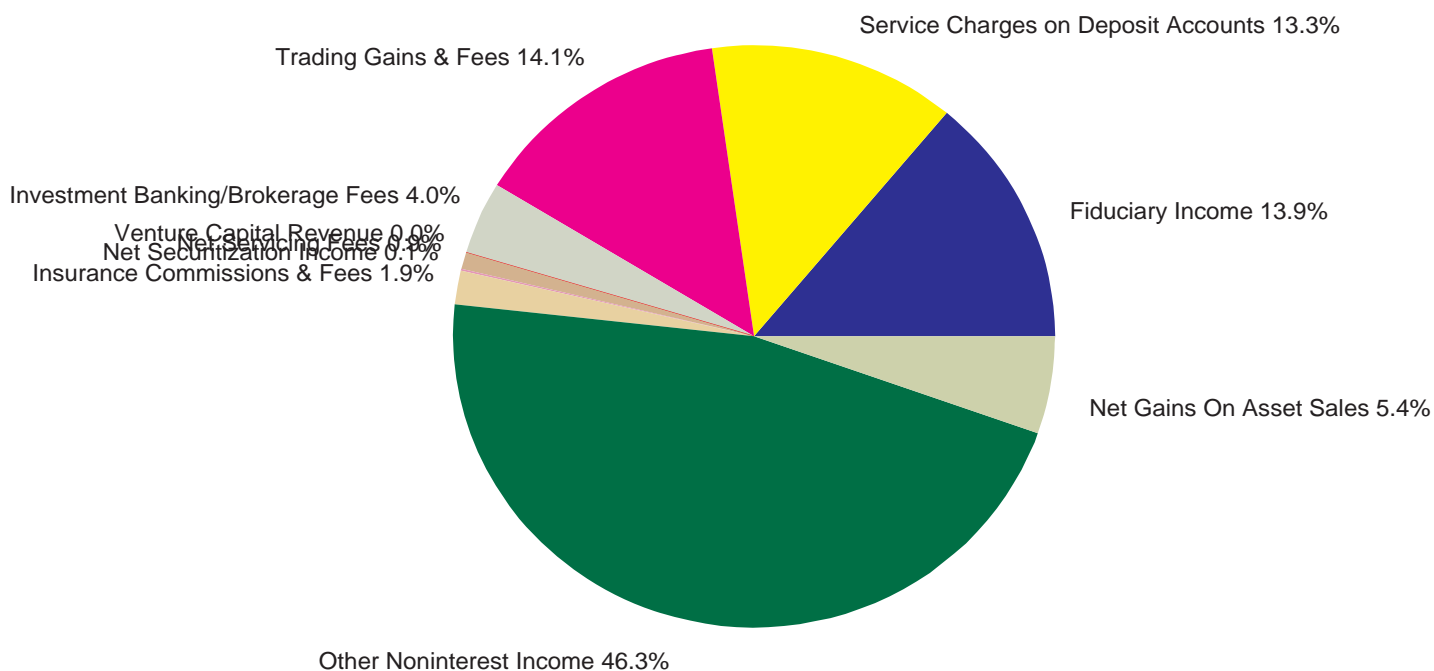
2011 - 2019



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

Composition of Noninterest Income

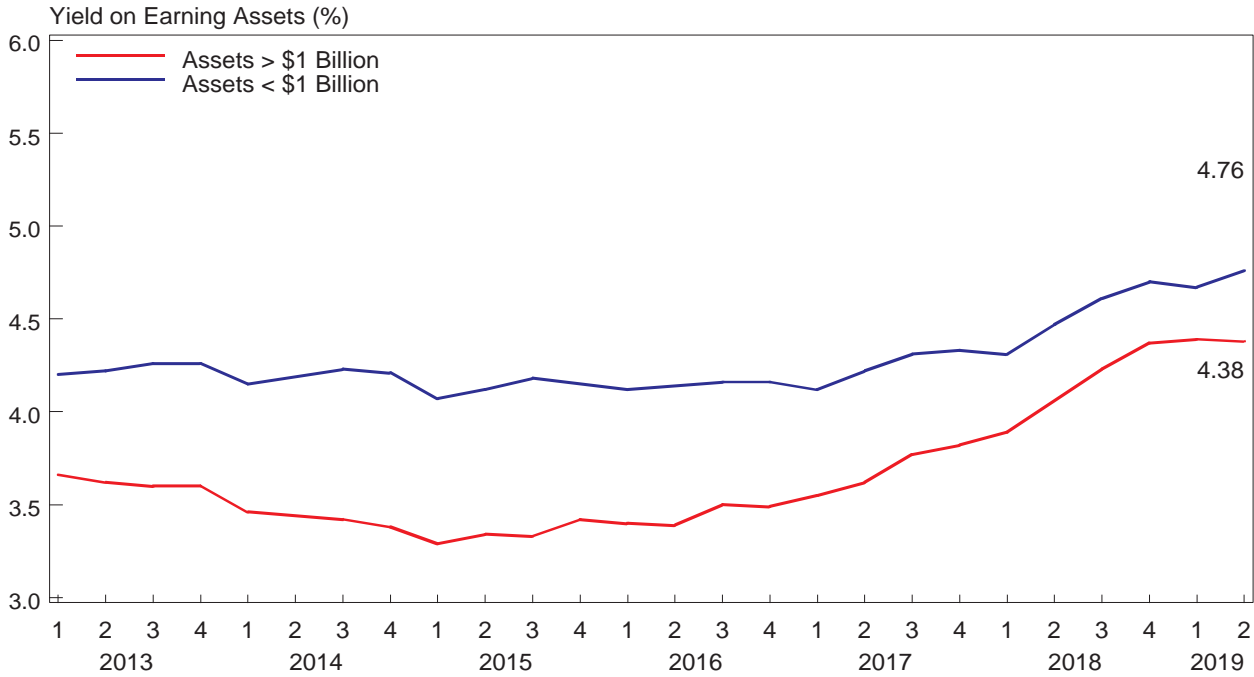
First Half 2019



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$18,335	1,005	19.0%
Service Charges on Deposit Accounts	\$17,493	5,167	97.4%
Trading Gains & Fees	\$18,500	145	2.7%
Investment Banking/Brokerage Fees	\$5,309	1,324	25.0%
Venture Capital Revenue	\$24	30	0.6%
Net Servicing Fees	\$1,190	1,995	37.6%
Net Securitization Income	\$150	33	0.6%
Insurance Commissions & Fees	\$2,483	1,992	37.6%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$6,344	2,285	43.1%
Net Gains/Losses On OREO Sales	\$12	2,047	38.6%
Net Gains/Losses On Sales Of Other Assets	\$746	1,481	27.9%
Other Noninterest Income	\$60,974	5,251	99.0%
Total Noninterest Income	\$131,566	5,287	99.7%

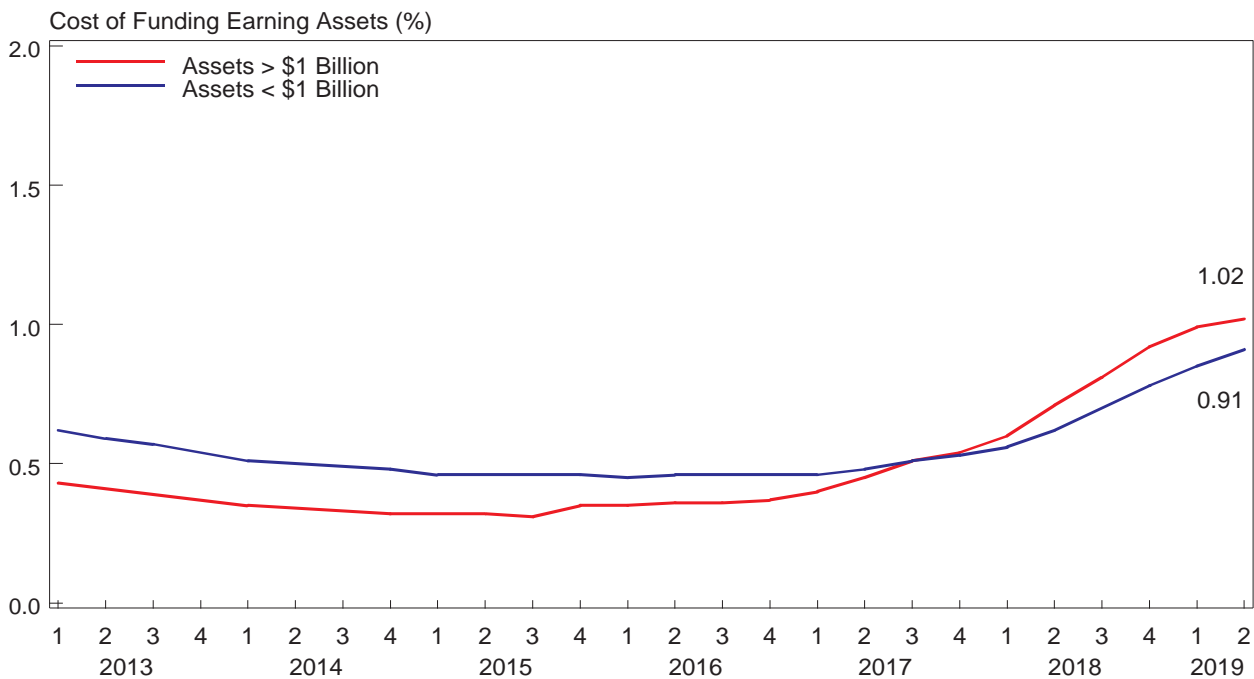
Quarterly Yield on Earning Assets

2013 - 2019

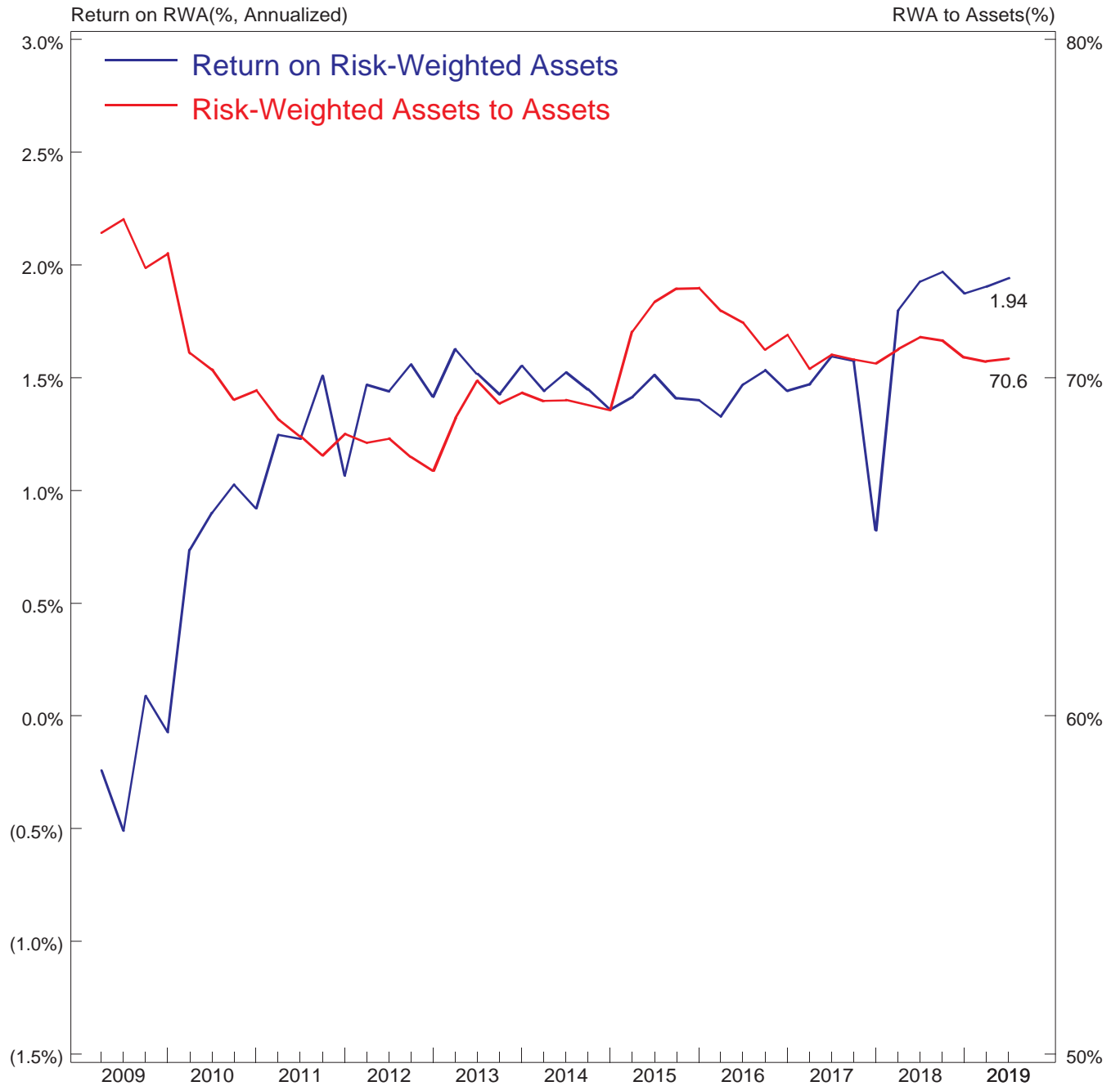


Quarterly Cost of Funding Earning Assets

2013 - 2019



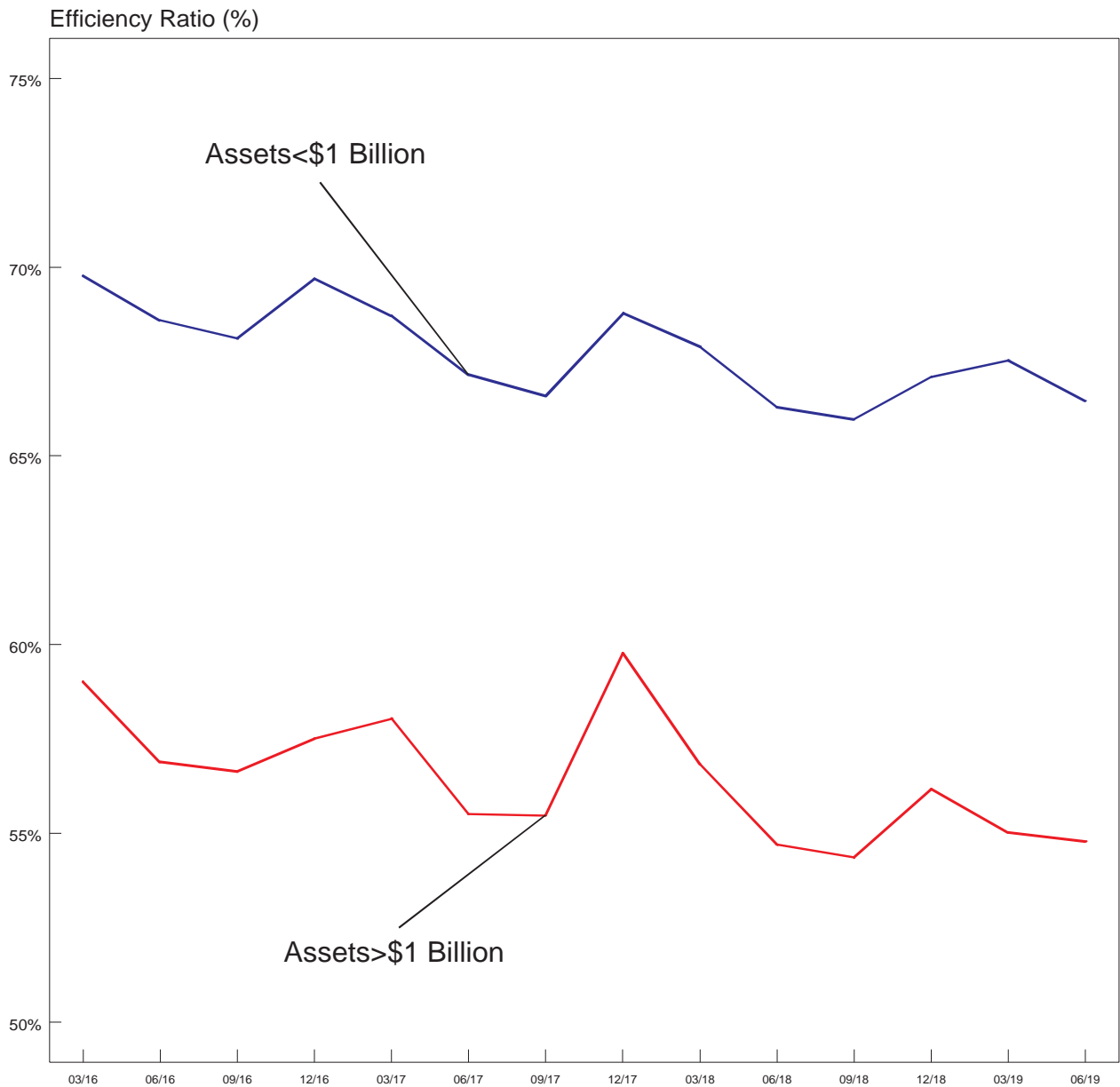
Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 2009 - 2019



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

Quarterly Efficiency Ratios*

2016 - 2019

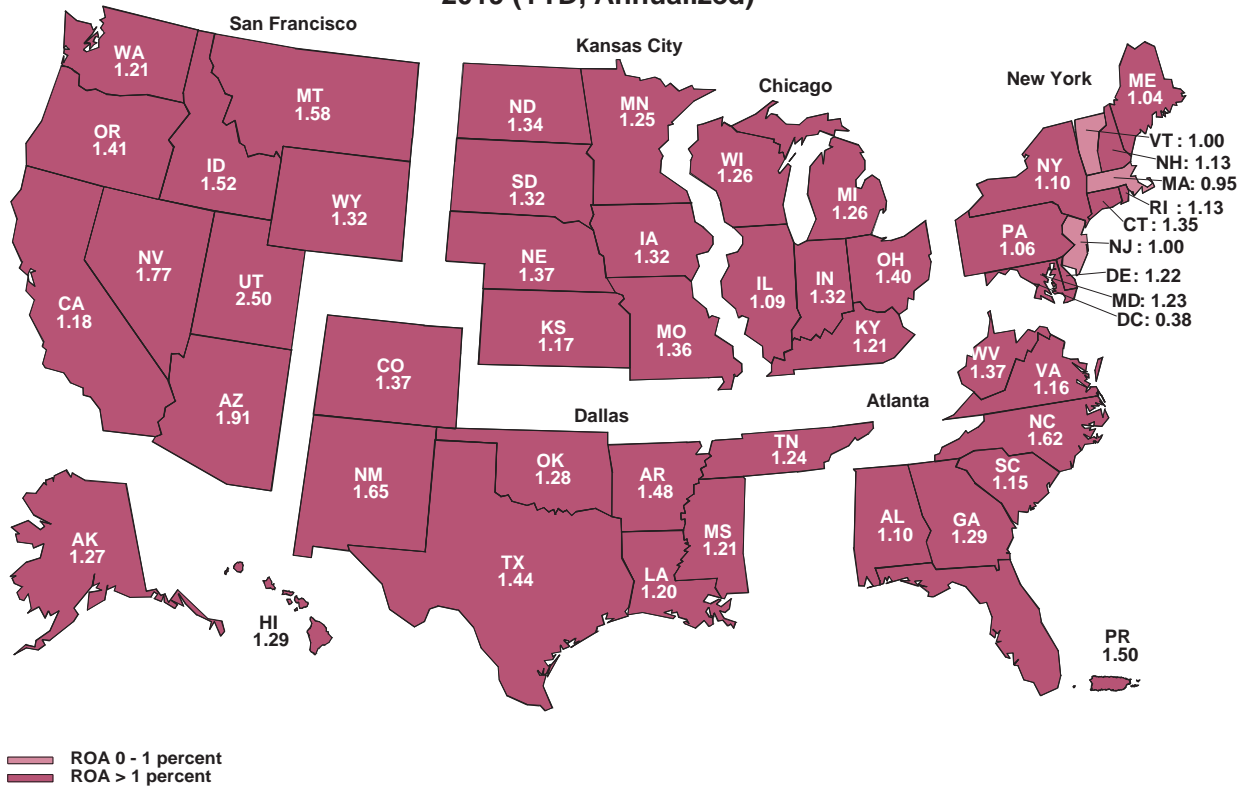


Assets <\$1 Billion	69.77	68.59	68.11	69.69	68.71	67.15	66.59	68.78	67.89	66.29	65.97	67.09	67.53	66.46
Assets >\$1 Billion	59.02	56.89	56.64	57.51	58.04	55.51	55.48	59.77	56.83	54.70	54.36	56.17	55.02	54.79
Total	59.91	57.84	57.56	58.49	58.86	56.39	56.33	60.44	57.61	55.51	55.16	56.93	55.85	55.58

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

Return on Assets (ROA)

2019 (YTD, Annualized)



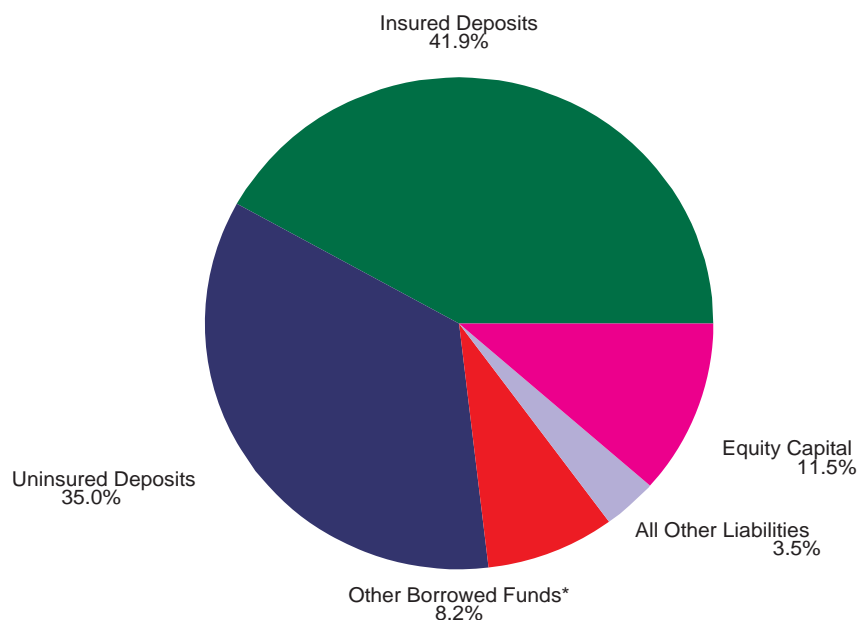
ROA Rankings by State

	No. of Inst. as of 06/30/19	YTD 2019	YTD 2018	Change*		No. of Inst. as of 06/30/19	YTD 2019	YTD 2018	Change*		
1	Utah	39	2.50	2.40	10	28	Wisconsin	196	1.26	1.23	3
2	Arizona	15	1.91	1.90	1	29	Minnesota	287	1.25	1.31	(6)
3	Nevada	19	1.77	1.67	10	30	Tennessee	143	1.24	1.21	3
4	New Mexico	35	1.65	1.47	18	31	Maryland	43	1.23	1.17	6
5	North Carolina	48	1.62	1.55	7	32	Delaware	21	1.22	1.30	(8)
6	Montana	47	1.58	1.51	7	33	Kentucky	146	1.21	1.17	4
7	Idaho	11	1.52	1.29	23	34	Mississippi	72	1.21	1.18	3
8	Puerto Rico	5	1.50	1.55	(5)	35	Washington	41	1.21	1.19	2
9	Arkansas	92	1.48	1.62	(14)	36	Louisiana	116	1.20	1.05	15
10	Texas	429	1.44	1.44	0	37	California	152	1.18	1.21	(3)
11	Oregon	16	1.41	1.21	20	38	Kansas	229	1.17	1.16	1
12	Ohio	182	1.40	1.34	6	39	Virginia	72	1.16	1.18	(2)
13	Colorado	77	1.37	1.40	(3)	40	South Carolina	47	1.15	1.11	4
14	Nebraska	168	1.37	1.31	6	41	New Hampshire	17	1.13	1.21	(8)
15	West Virginia	50	1.37	1.23	14	42	Rhode Island	8	1.13	1.08	5
16	Missouri	254	1.36	1.37	(1)	43	Alabama	115	1.10	1.23	(13)
17	Connecticut	37	1.35	1.02	33	44	New York	138	1.10	1.16	(6)
18	North Dakota	75	1.34	1.33	1	45	Illinois	424	1.09	1.01	8
19	Indiana	102	1.32	1.29	3	46	Pennsylvania	144	1.06	1.07	(1)
20	Iowa	281	1.32	1.30	2	47	Maine	26	1.04	1.00	4
21	South Dakota	63	1.32	1.20	12	48	Florida	113	1.01	1.08	(7)
22	Wyoming	30	1.32	1.18	14	49	New Jersey	71	1.00	0.89	11
23	Georgia	166	1.29	1.35	(6)	50	Vermont	11	1.00	0.86	14
24	Hawaii	8	1.29	1.25	4	51	Massachusetts	115	0.95	1.08	(13)
25	Oklahoma	201	1.28	1.50	(22)	52	District of Col.	3	0.38	0.29	9
26	Alaska	5	1.27	1.32	(5)						
27	Michigan	93	1.26	1.31	(5)						
						U.S. and Terr.	5,303	1.36	1.33	3	

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

Total Liabilities and Equity Capital

June 30, 2019

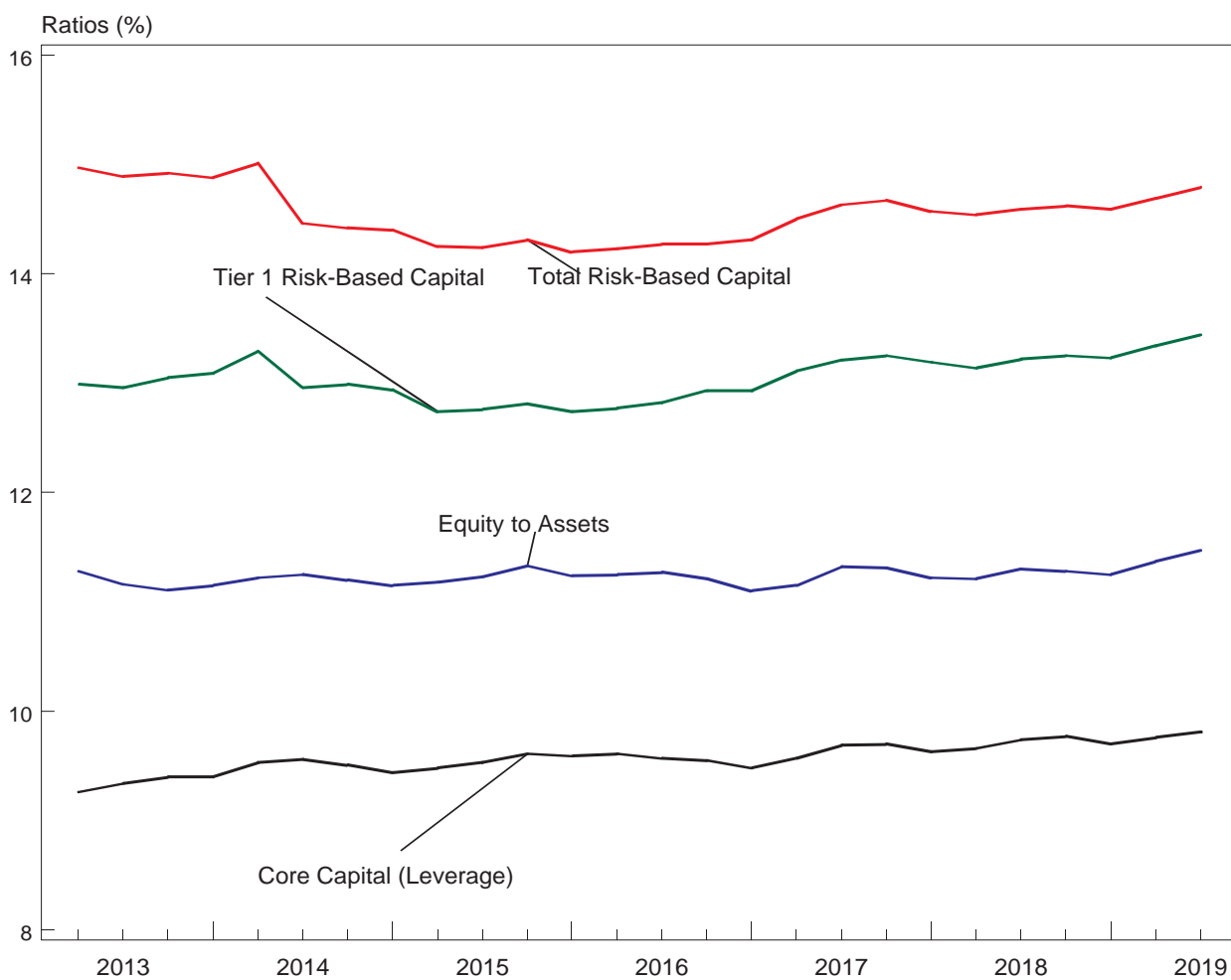


(\$ Billions)	6/30/18	6/30/19	% Change
Insured Deposits (estimated)	7,319	7,655	4.6
Uninsured Deposits	6,150	6,385	3.8
In Foreign Offices	1,233	1,292	4.8
Other Borrowed Funds*	1,494	1,497	0.2
All Other Liabilities	586	633	8.0
Subordinated Debt	67	69	3.0
Bank Equity Capital	1,980	2,095	5.8
Total Liabilities and Equity Capital	17,533	18,267	4.2

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

Capital Ratios

2013 - 2019

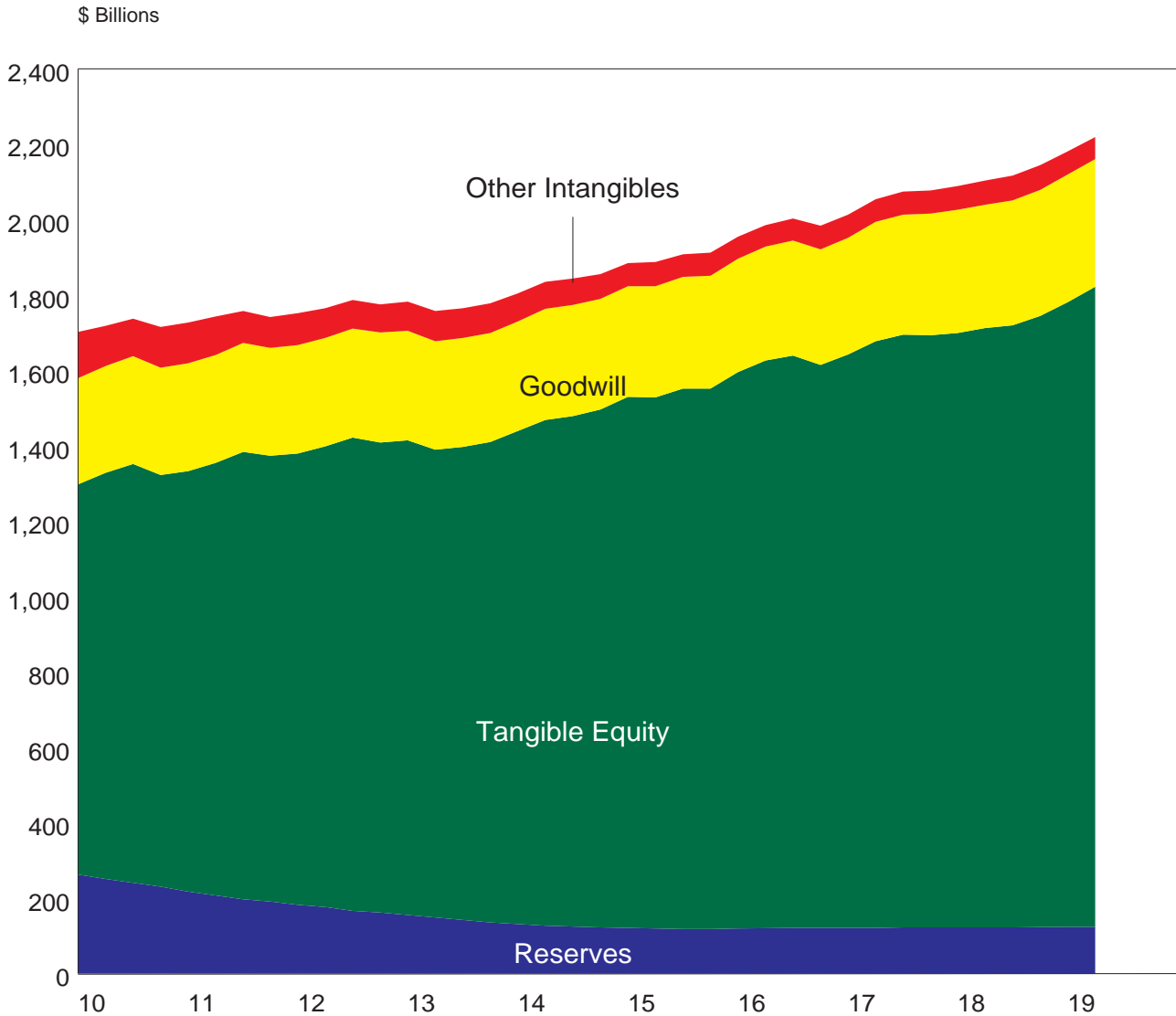


	12/13	12/14	12/15	12/16	12/17	12/18	6/19
Total Risk-Based Capital	14.88	14.40	14.20	14.31	14.57	14.59	14.79
Tier 1 Risk-Based Capital	13.09	12.94	12.74	12.93	13.19	13.23	13.44
Equity to Assets	11.15	11.15	11.24	11.10	11.22	11.25	11.47
Core Capital (Leverage)	9.40	9.44	9.59	9.48	9.63	9.70	9.81

Equity Capital and Reserves

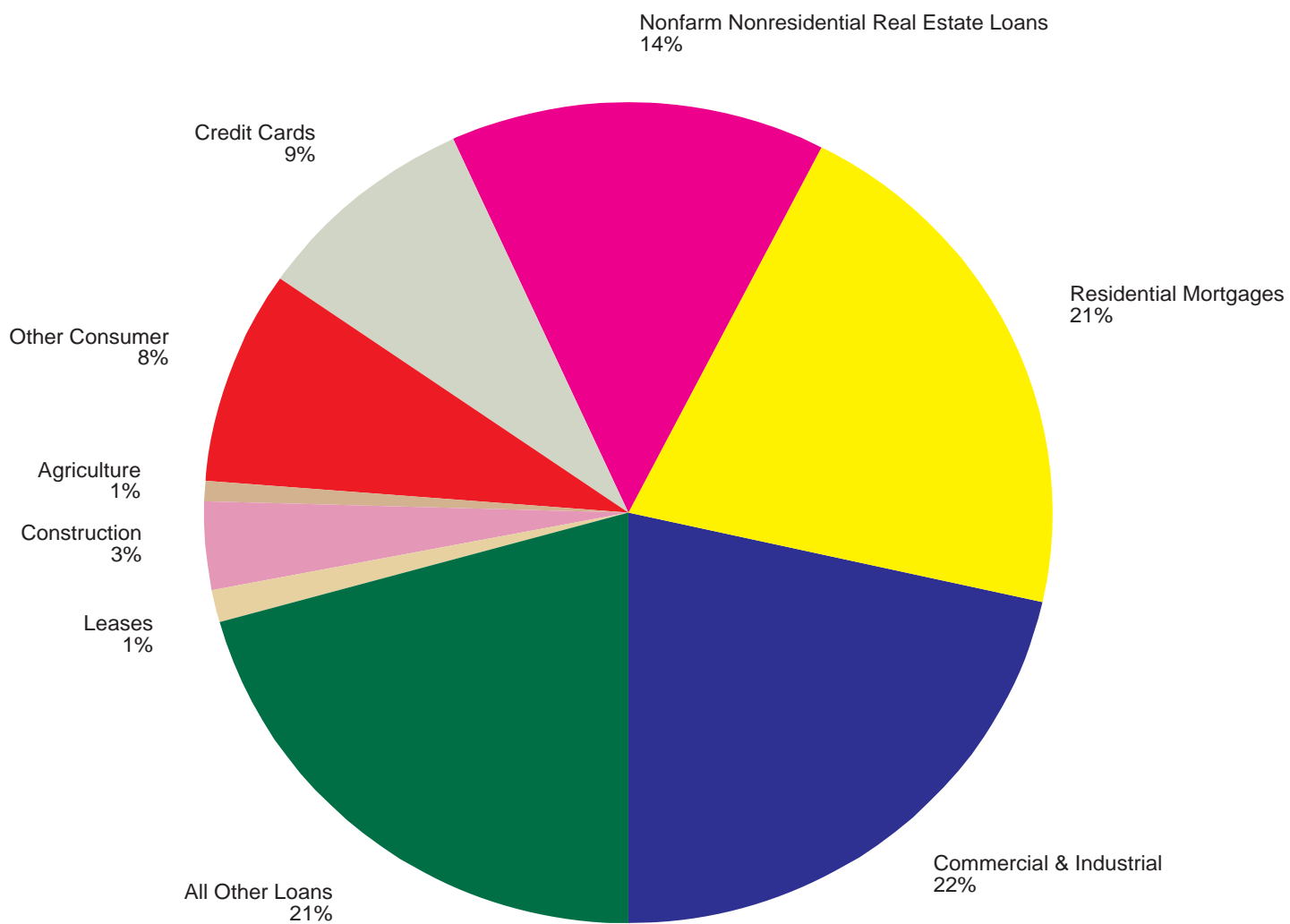
FDIC-Insured Commercial Banks and Savings Institutions

2010 - 2019



Loan Portfolio Composition

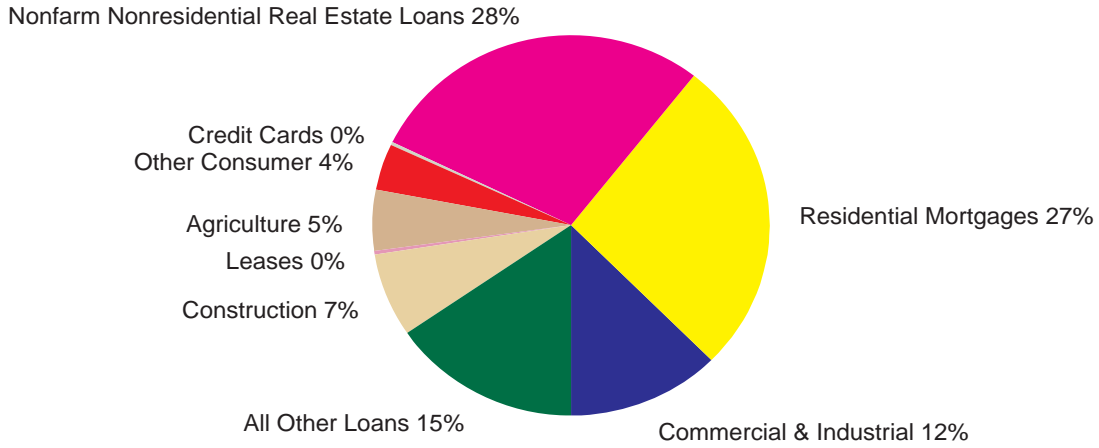
June 30, 2019



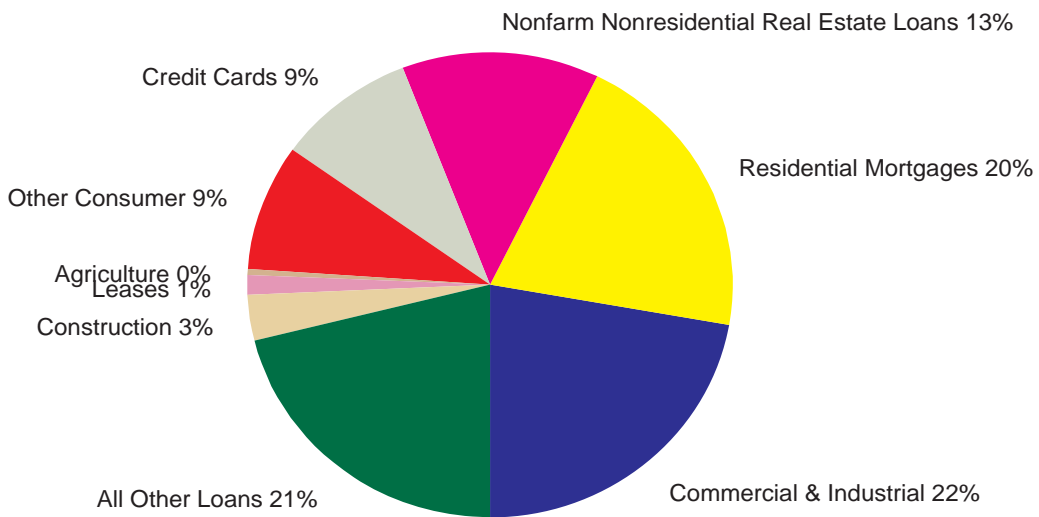
Loan Portfolio Composition by Asset Size

June 30, 2019

Assets < \$1 Billion

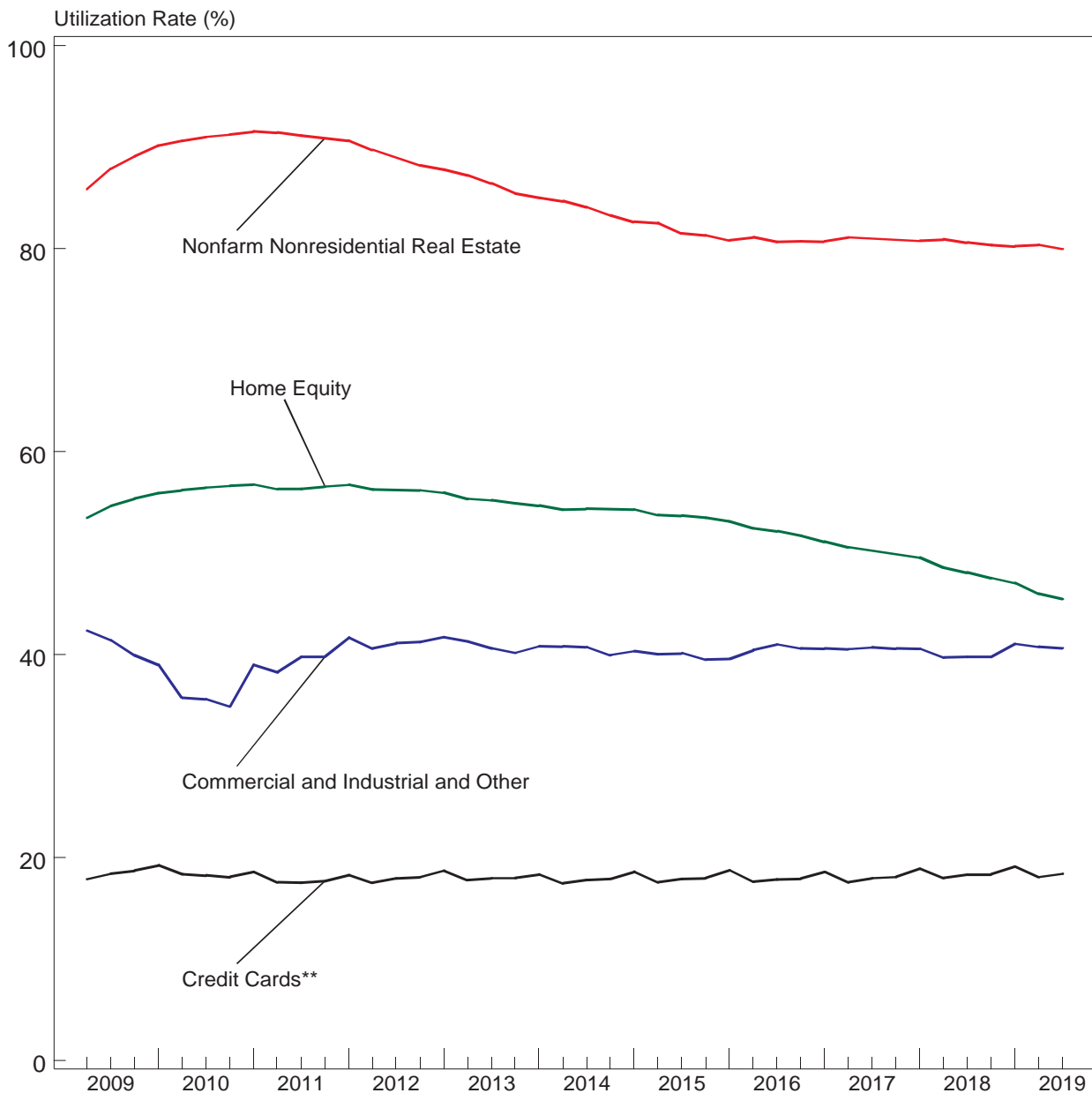


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2009-2019

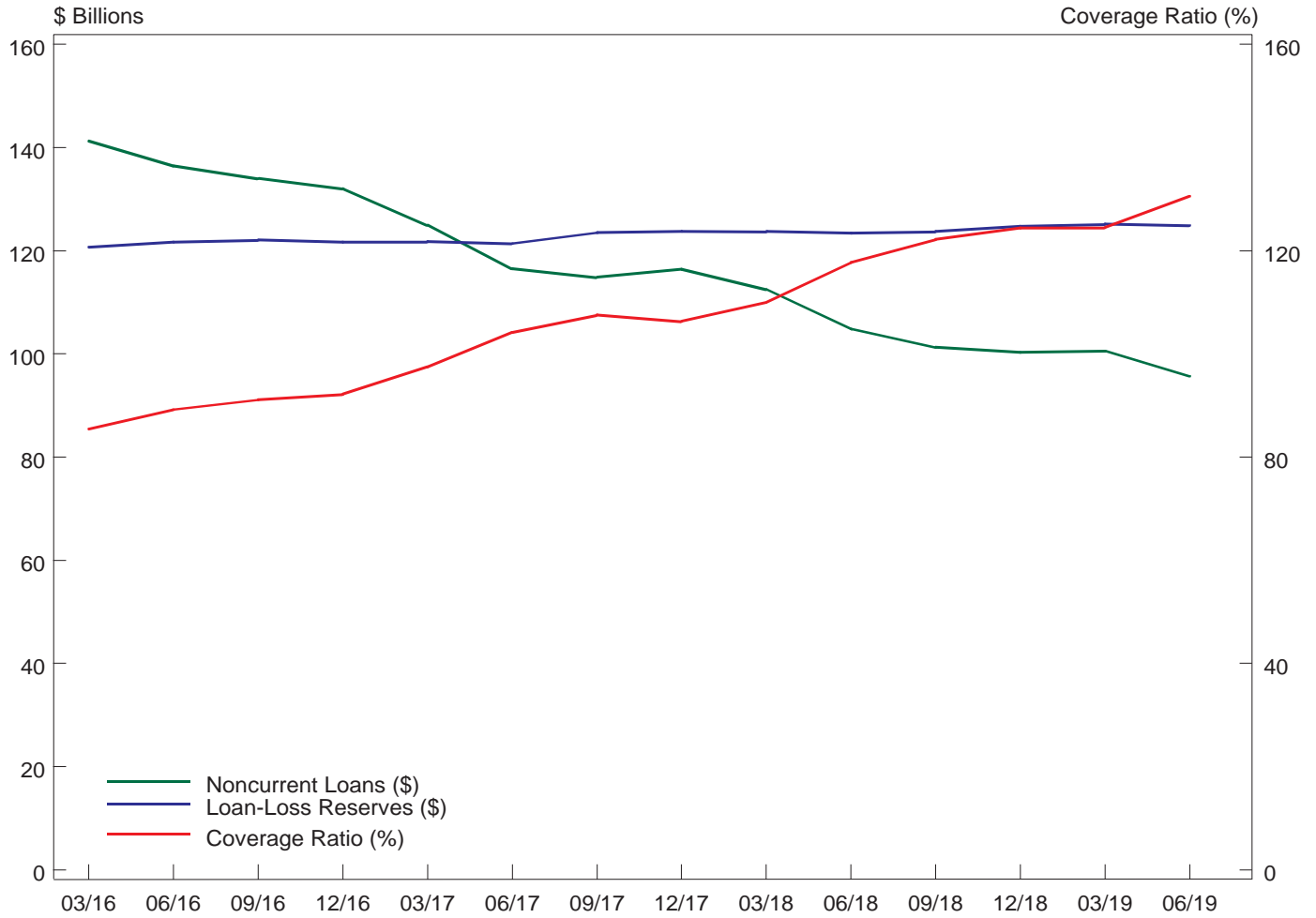


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2016-2019



Noncurrent Loans (\$ Billions)

141.2 136.4 134.0 132.0 125.0 116.5 114.8 116.4 112.5 104.8 101.3 100.3 100.5 95.7

Loan-Loss Reserves (\$ Billions)

120.7 121.7 122.1 121.7 121.8 121.4 123.5 123.8 123.7 123.4 123.7 124.7 125.2 124.9

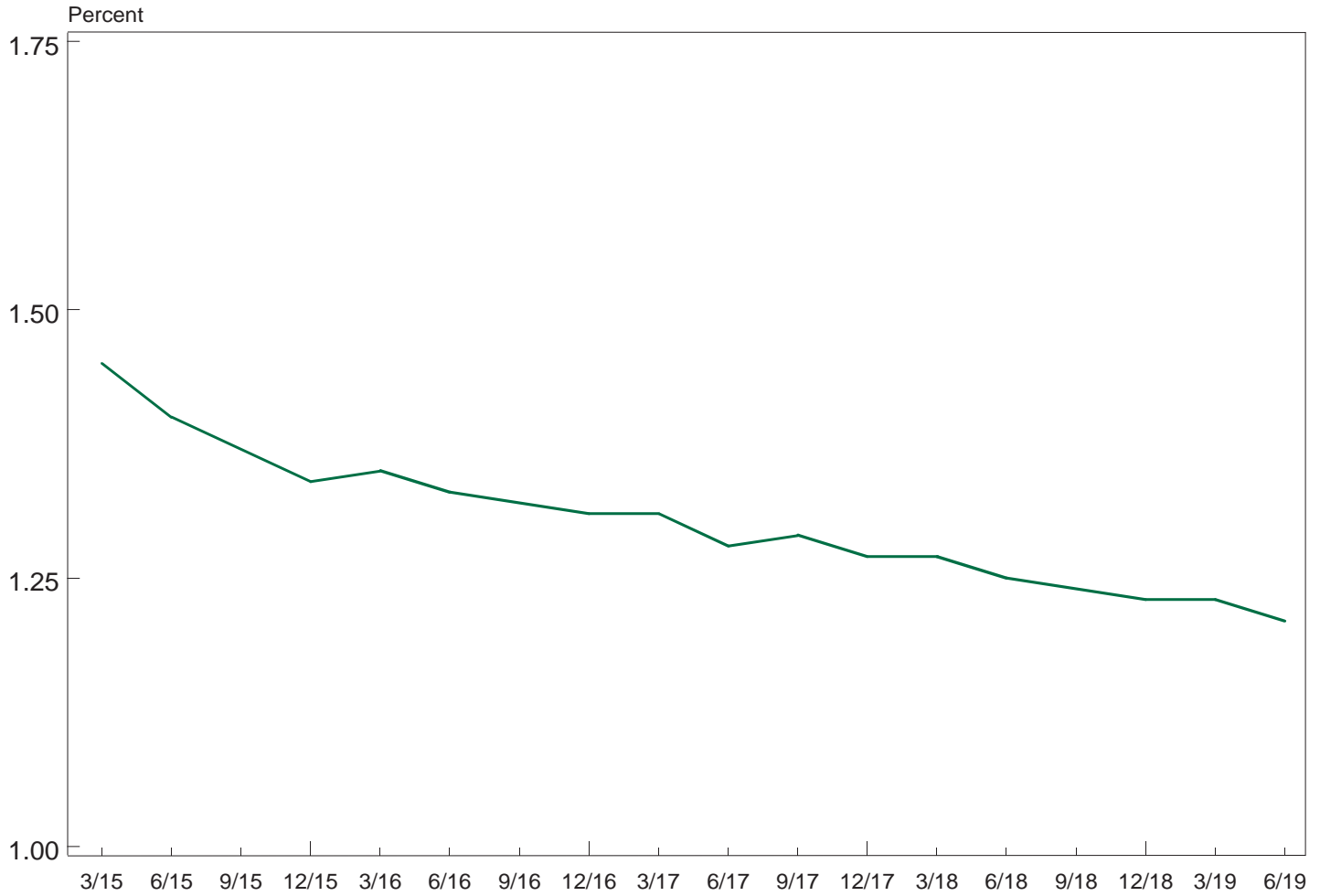
Coverage Ratio (%)

85 89 91 92 97 104 108 106 110 118 122 124 125 131

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2015 - 2019

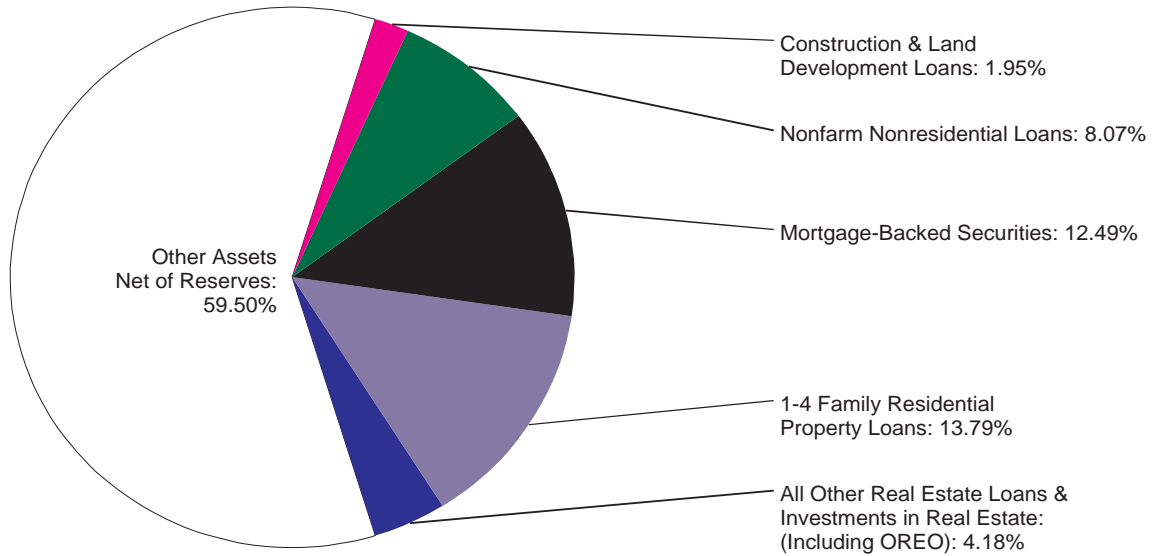


Loss Allowance to Loans and Leases

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 1.23 1.23 1.21

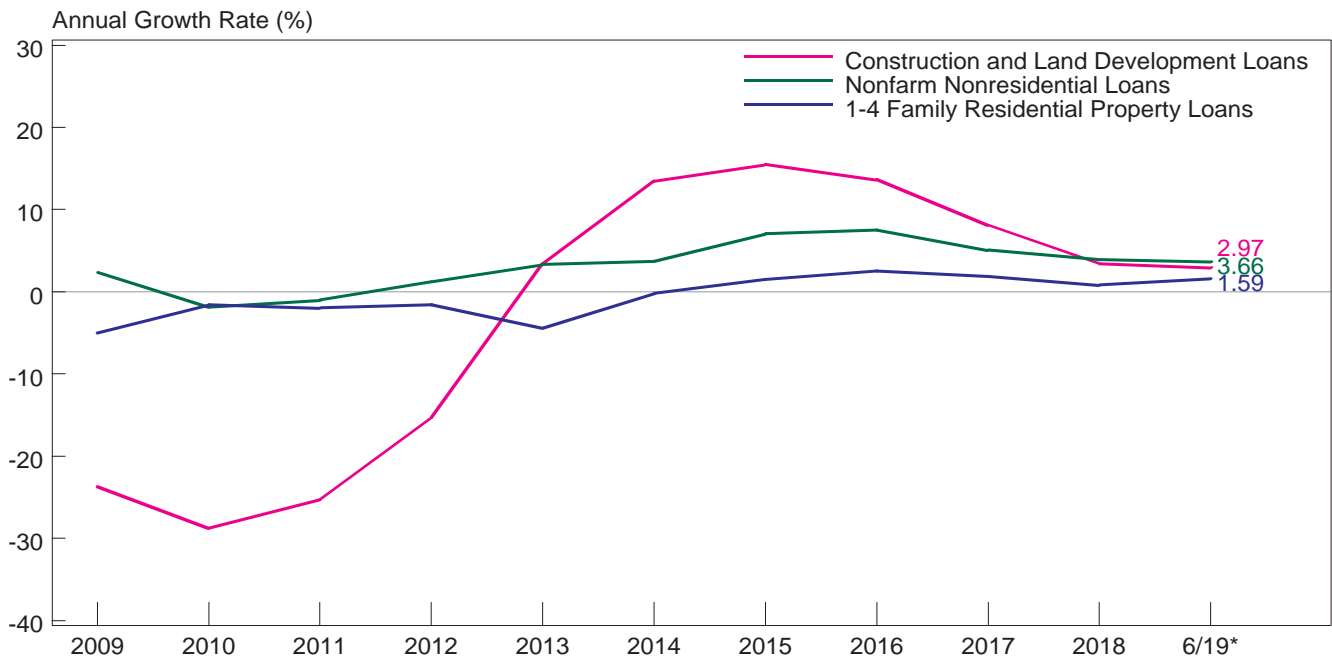
Real Estate Assets as a Percent of Total Assets

June 30, 2019



Real Estate Loan Growth Rates*

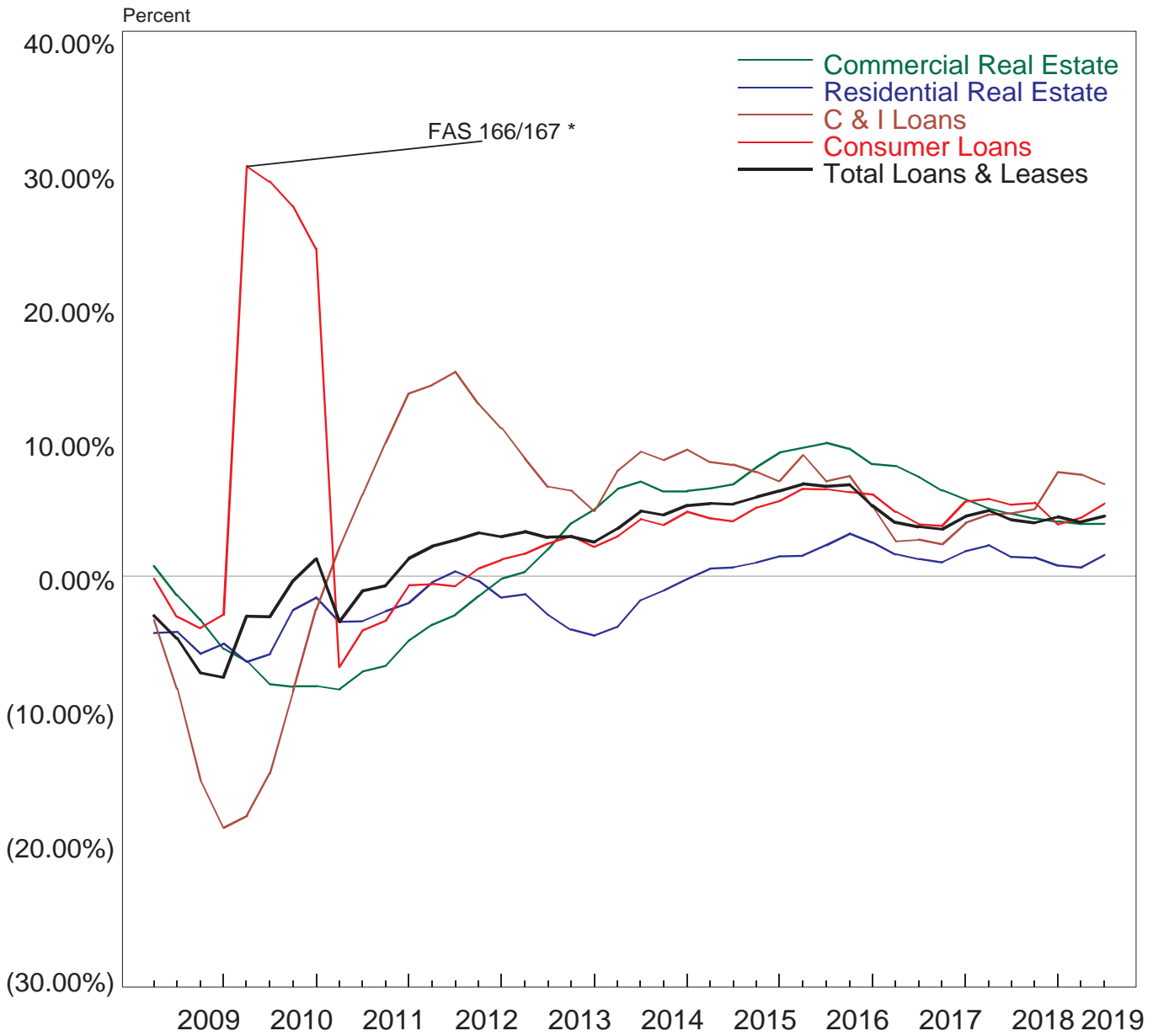
2009-2019



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

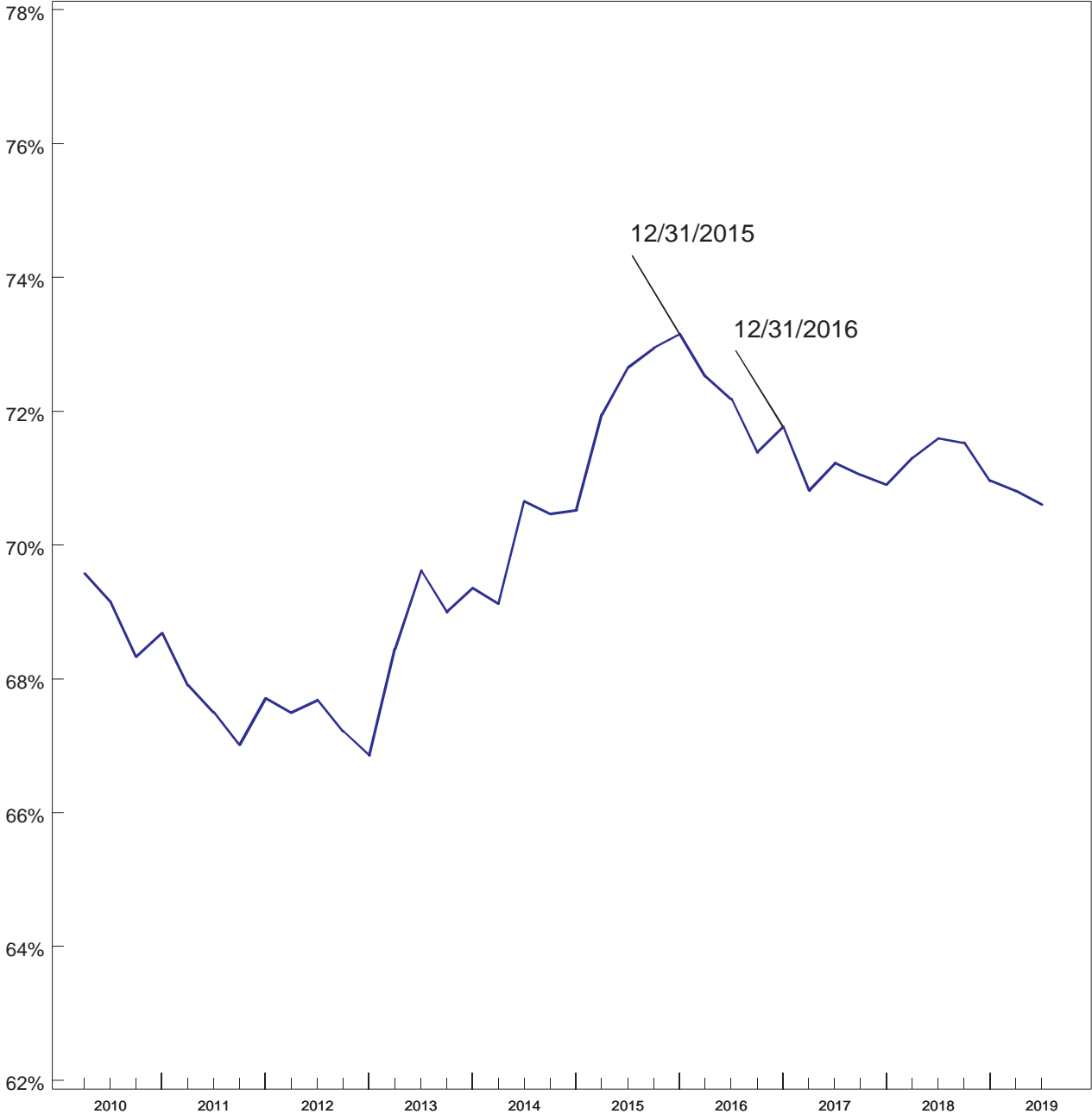
Twelve-Month Loan Growth Rates

2009 - 2019



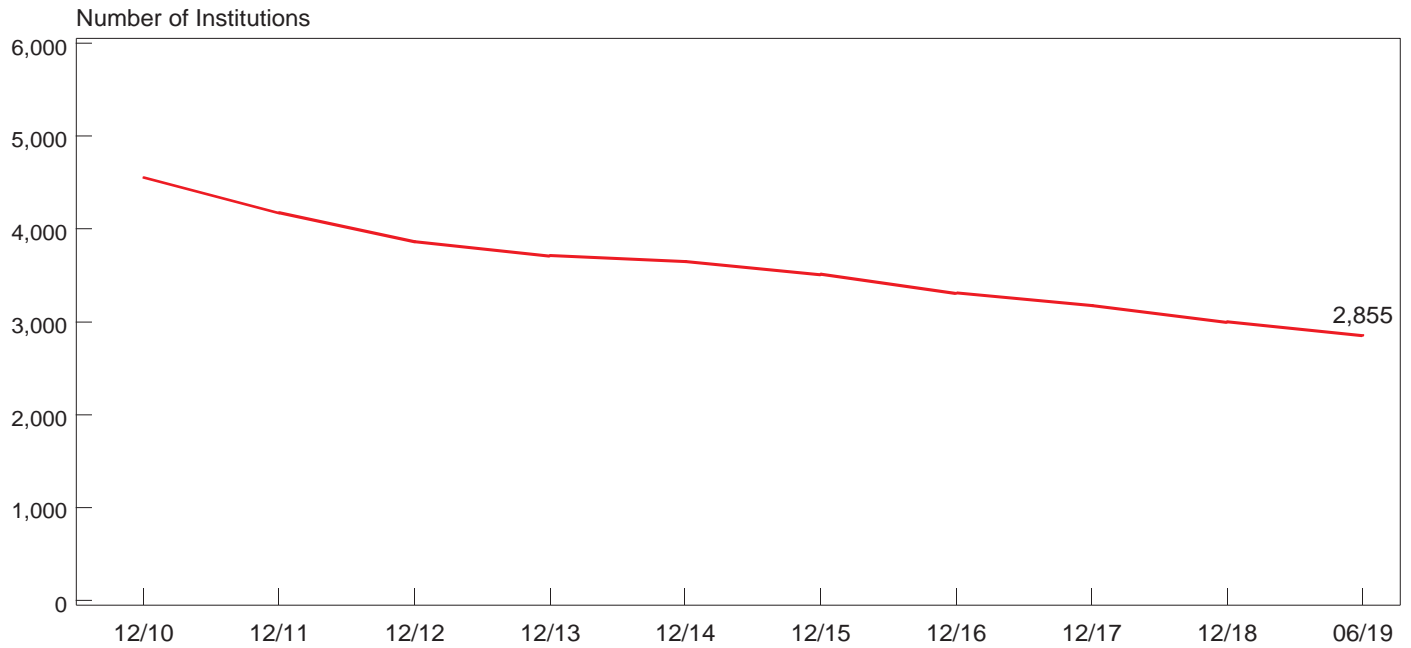
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

Risk-Weighted Assets as a Percentage of Total Assets 2010 - 2019



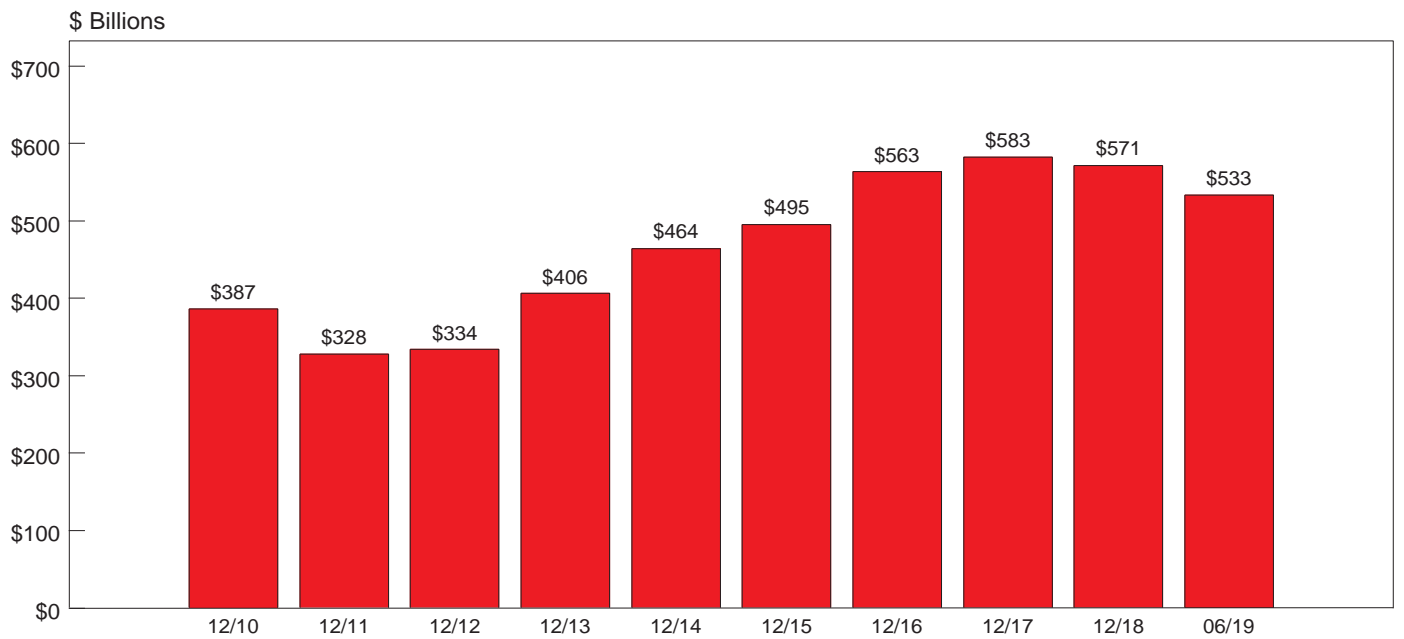
Number of Institutions With FHLB Advances

2010 - 2019

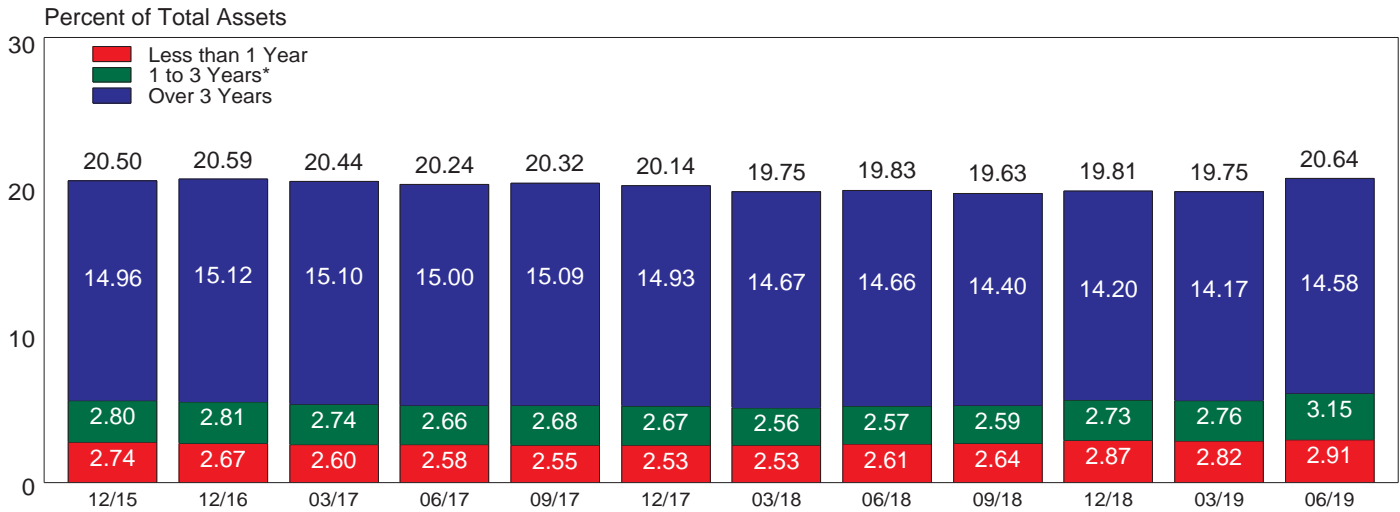


Amount of FHLB Advances Outstanding

2010 - 2019

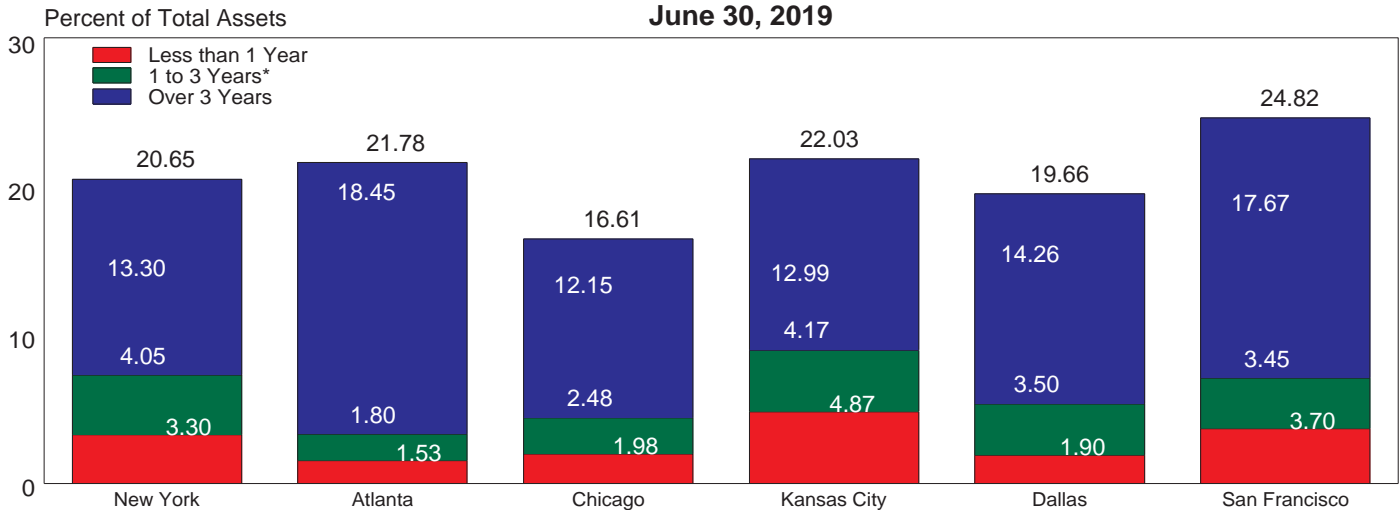


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

June 30, 2019



Total Securities (Debt and Equity)

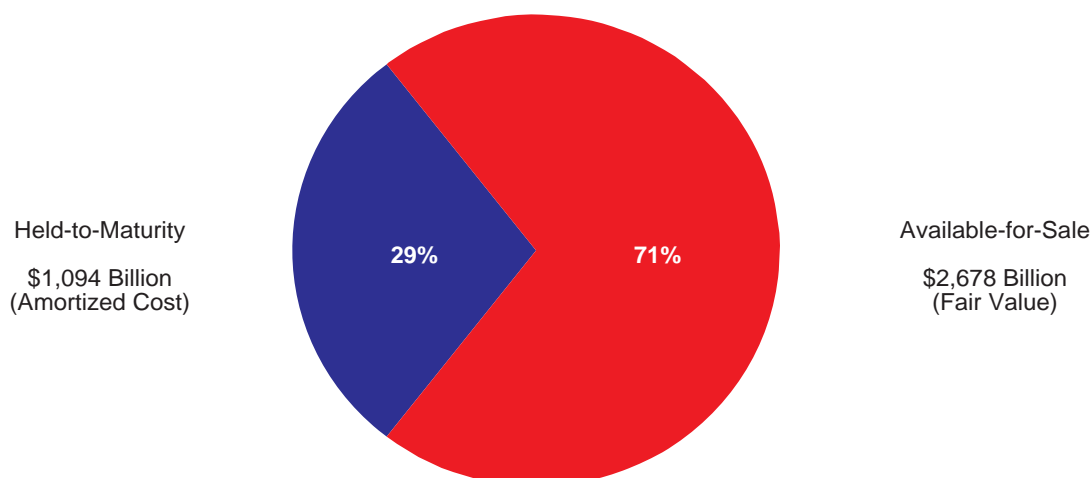
(\$ Billions)

	6/17	9/17	12/17	3/18	6/18	9/18	12/18	3/19	6/19
U.S. Government Obligations:									
U.S. Treasury	464	472	477	481	486	494	549	537	549
U.S. Agencies	39	38	38	37	*	*	*	*	*
Government Sponsored Enterprises	124	121	119	118	*	*	*	*	*
Mortgage Pass-through Securities	1,330	1,372	1,383	1,366	1,398	1,395	1,409	1,425	1,477
Collateralized Mortgage Obligations	472	469	460	453	453	452	453	457	457
State, County, Municipal Obligations	369	368	370	355	348	333	330	322	308
Asset Backed Securities	118	116	114	114	116	116	118	115	111
Other Debt Securities	645	650	661	671	*	*	*	*	*
Equity Securities	8	9	10	4	4	3	3	1	1
Total Securities	\$3,569	\$3,615	\$3,632	\$3,599	\$3,633	\$3,630	\$3,723	\$3,724	\$3,779

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

Total Securities*

June 30, 2019



Total Securities*

June 30, 2019

	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	\$91,154	101.2	\$457,817	100.4	\$548,971	100.5
U.S. Government Agencies	**	**	**	**	**	**
Government Sponsored Enterprises	**	**	**	**	**	**
Mortgage Pass-through Securities	604,030	101.0	872,981	100.6	1,477,011	100.8
Collateralized Mortgage Obligations	112,877	100.9	344,434	100.8	457,311	100.8
State, County, Municipal Obligations	71,488	103.4	236,028	102.9	307,516	103.0
Asset Backed Securities	25,235	100.2	86,202	100.2	111,437	100.2
Other Debt Securities	**	**	**	**	**	**
Equity Securities	**	**	1,379	**	1,379	**
Total Securities	\$1,093,594	101.2	\$2,678,319	100.8	\$3,779,176	100.9
Memoranda***						
Structured Notes	13,223		13,168			99.6

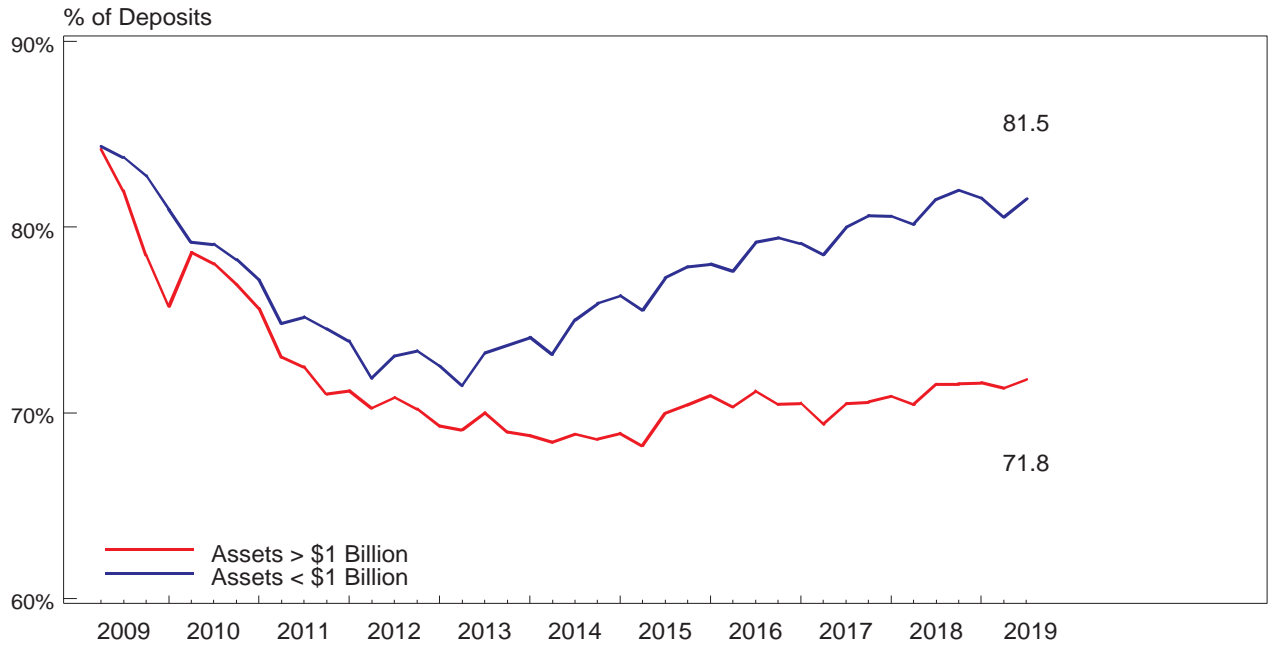
* Excludes trading account assets.

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

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

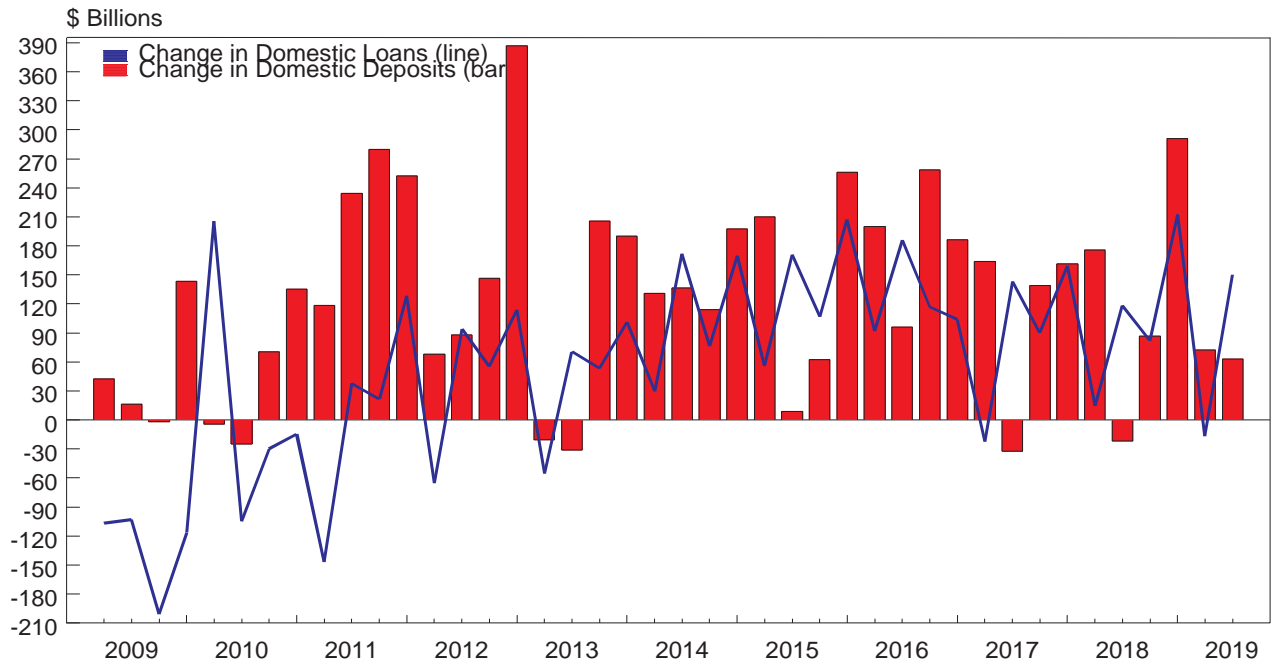
Net Loans and Leases to Deposits (Domestic and Foreign)

2009 - 2019



Quarterly Change in Domestic Loans vs Domestic Deposits

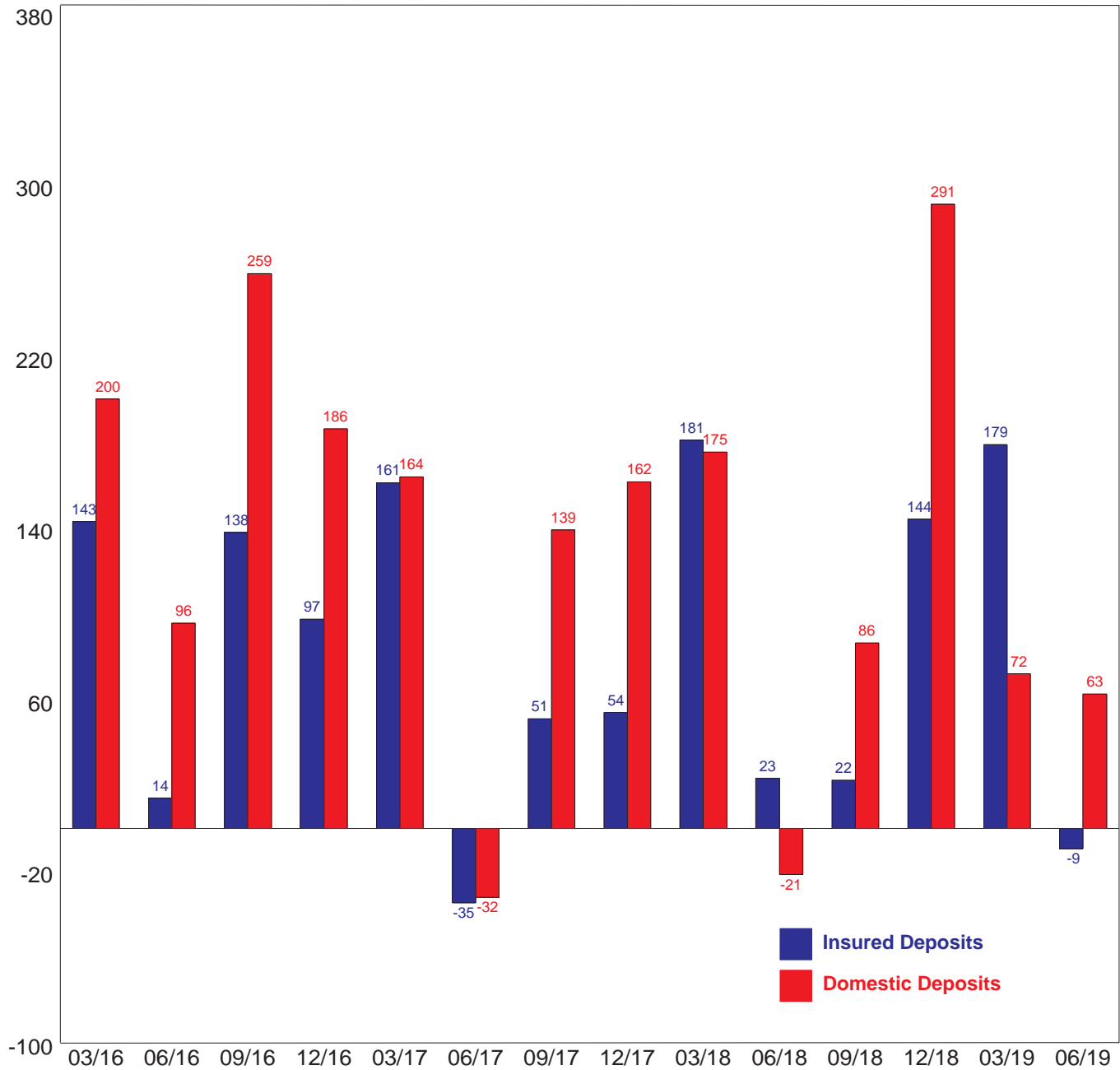
2009 - 2019



Quarterly Change in Domestic Deposits

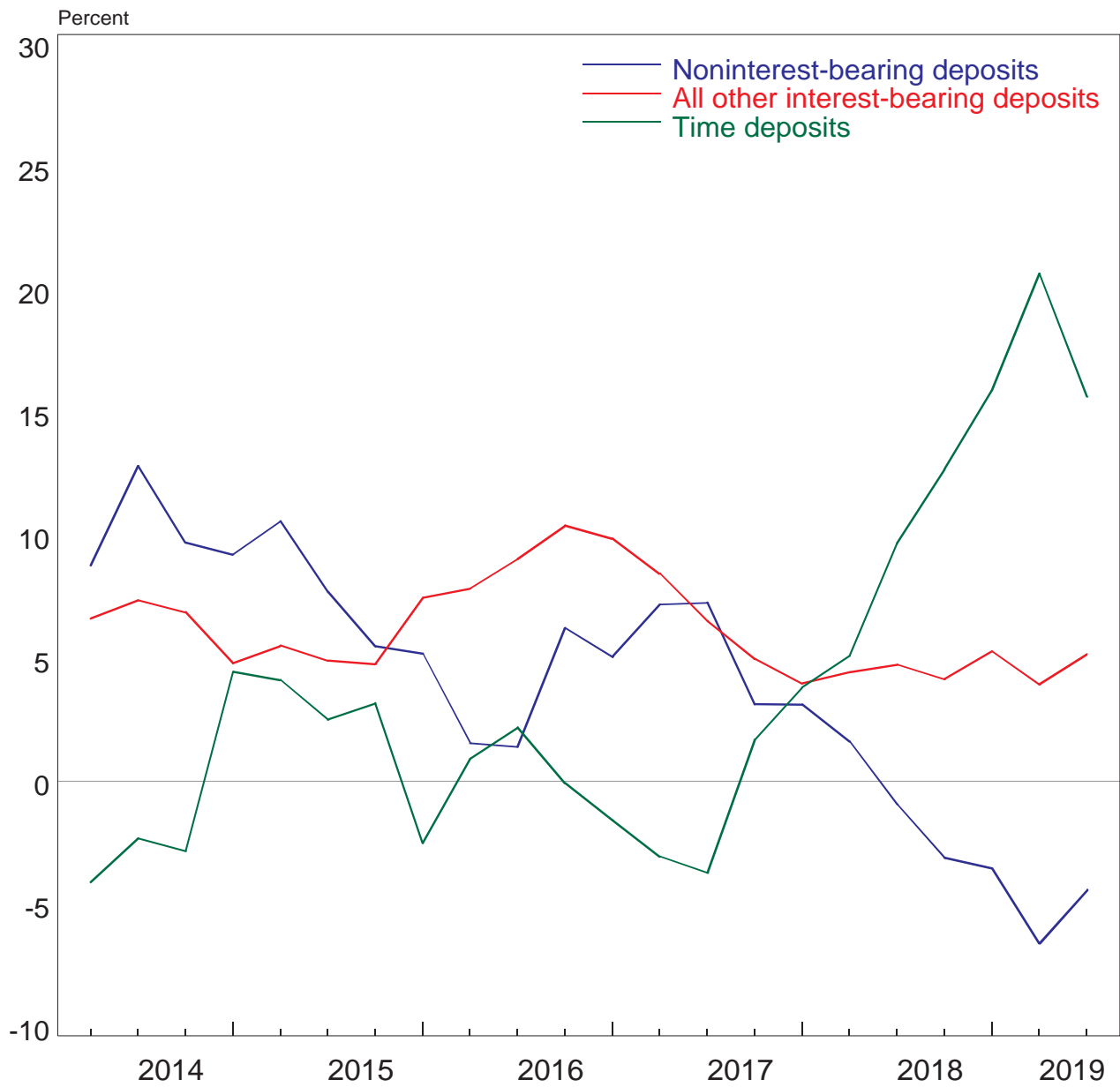
2016 - 2019

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

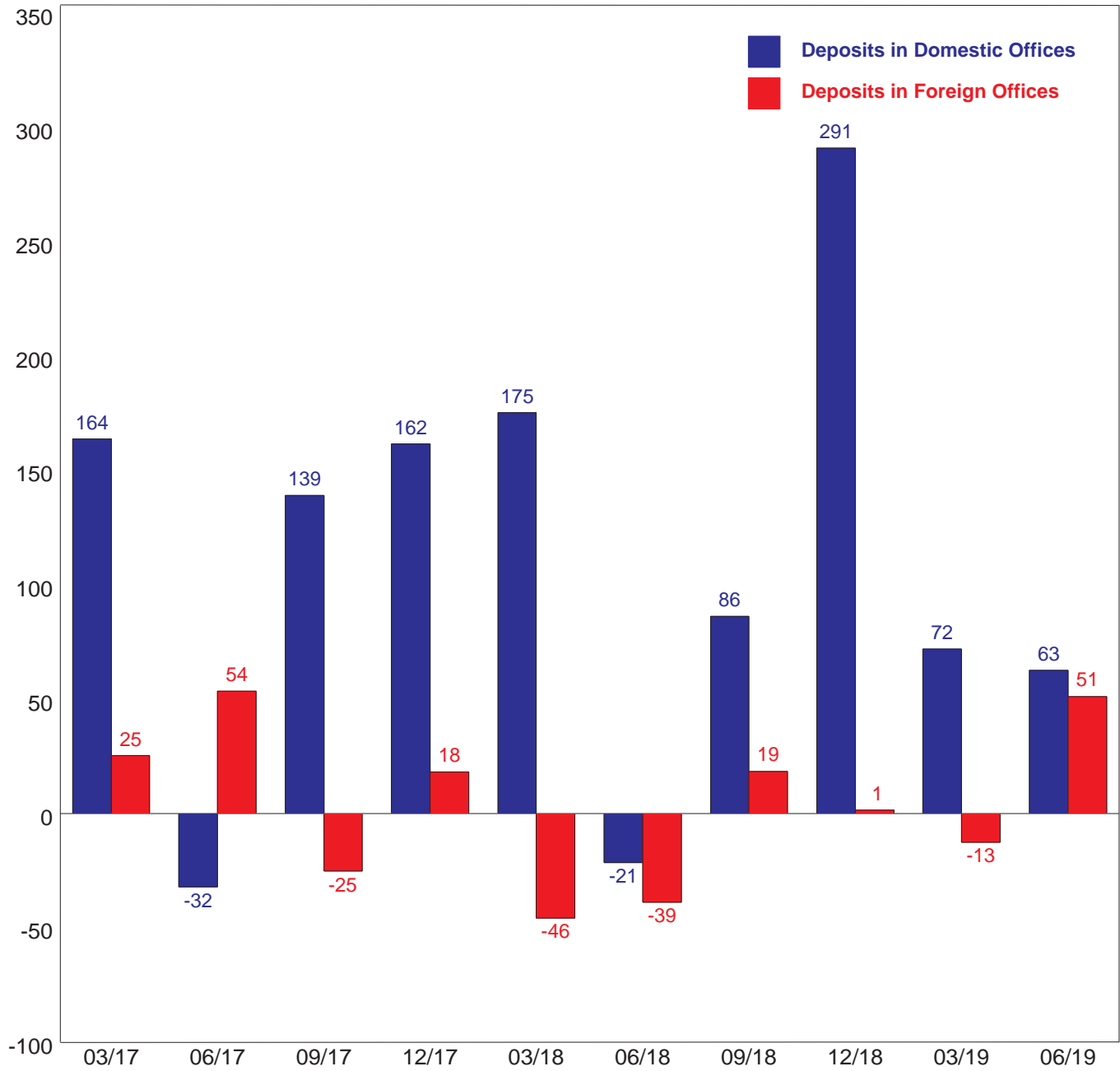
2014 - 2019



Quarterly Change In Domestic and Foreign Deposits

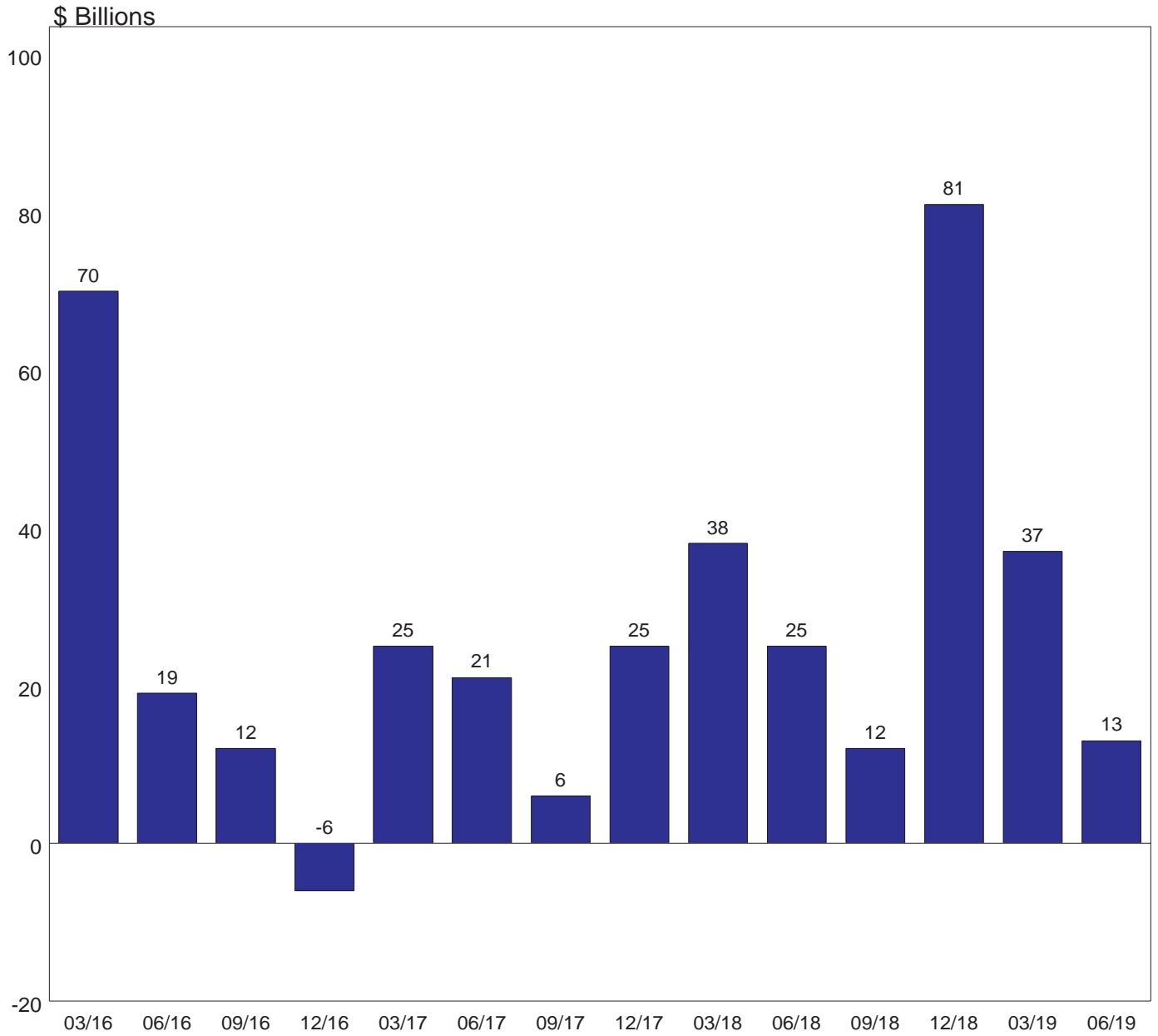
2017 - 2019

\$ Billions



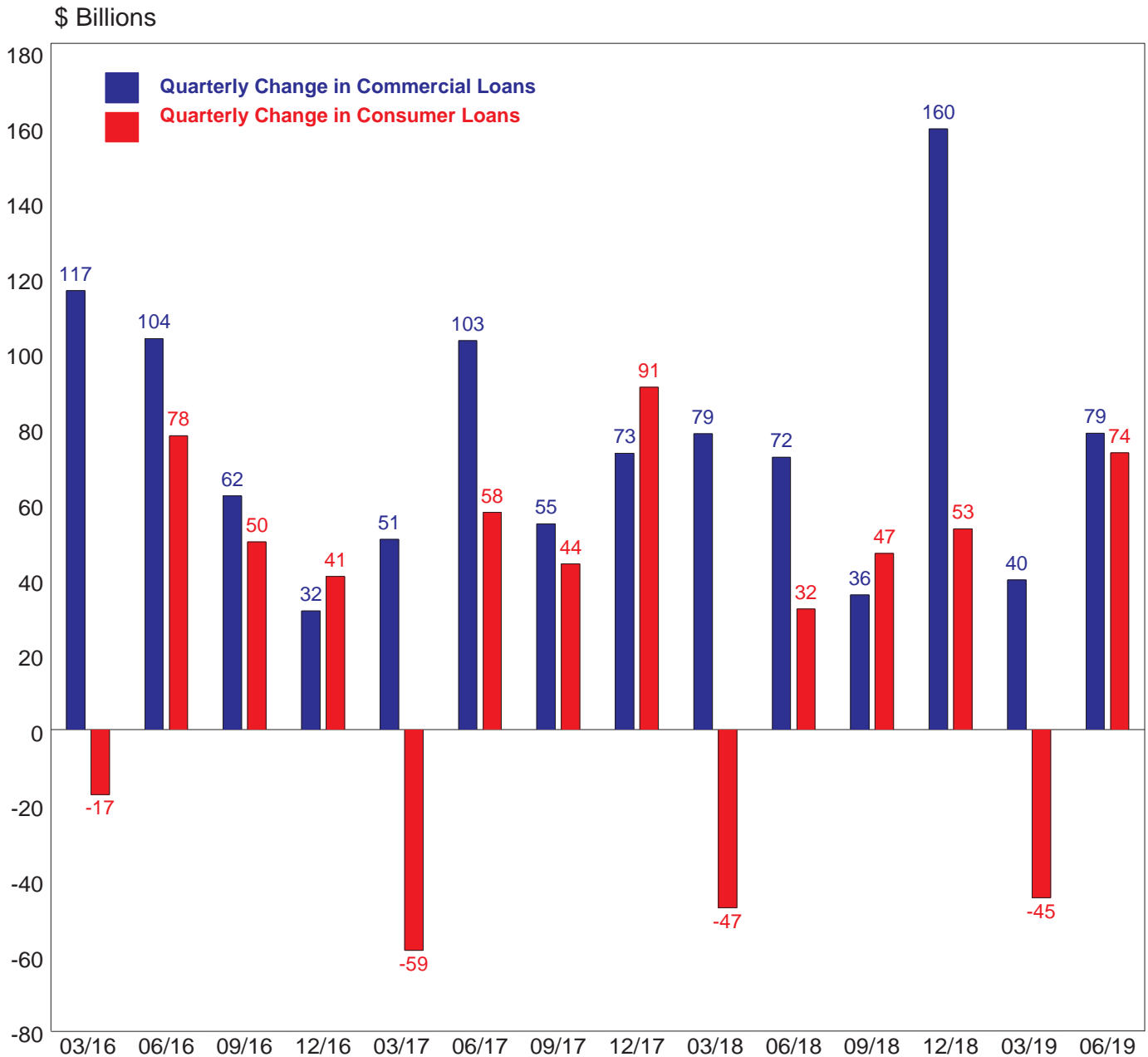
Quarterly Change in C&I Loans

2016-2019



Quarterly Change in Commercial and Consumer Loans

2016 - 2019



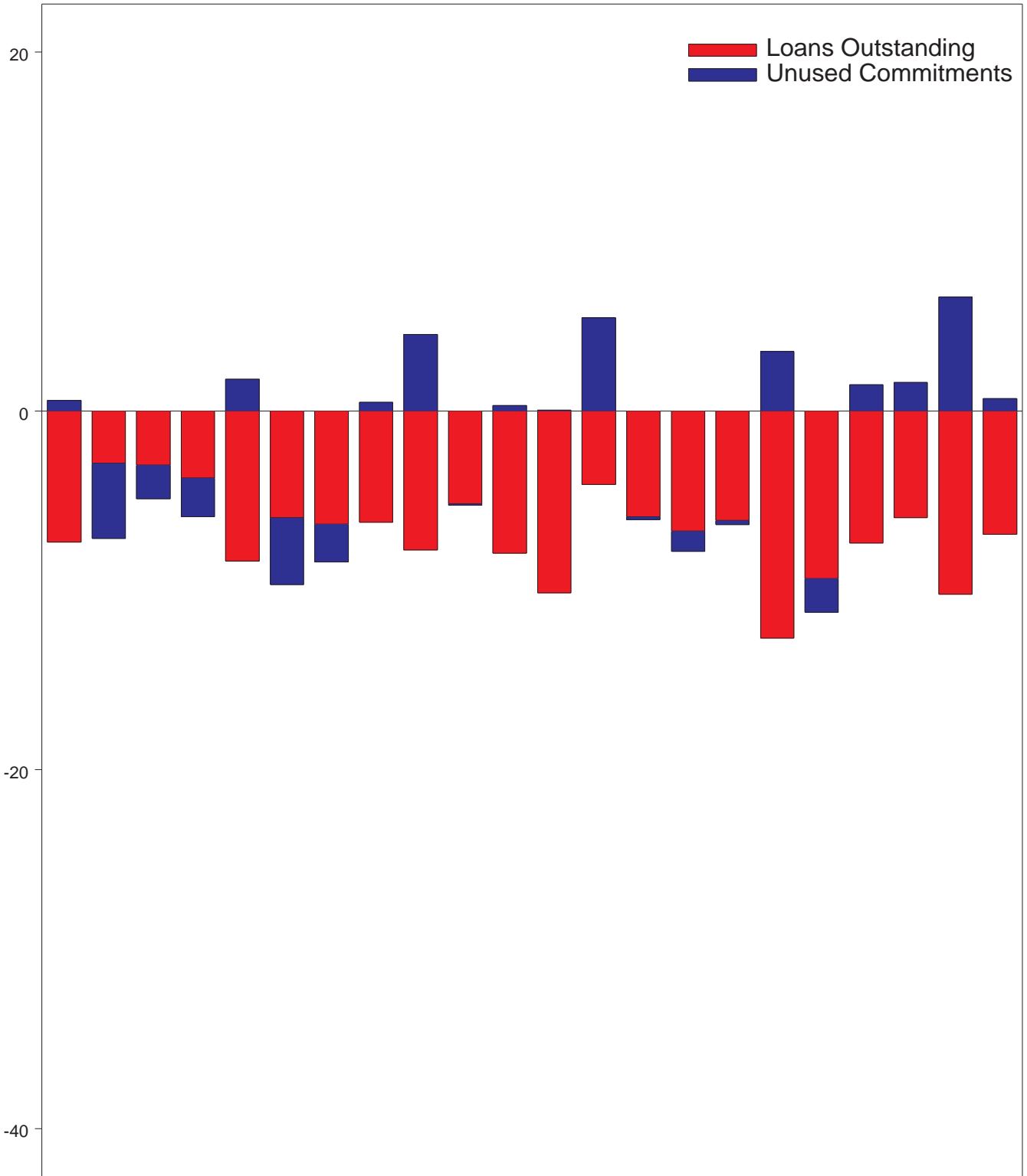
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

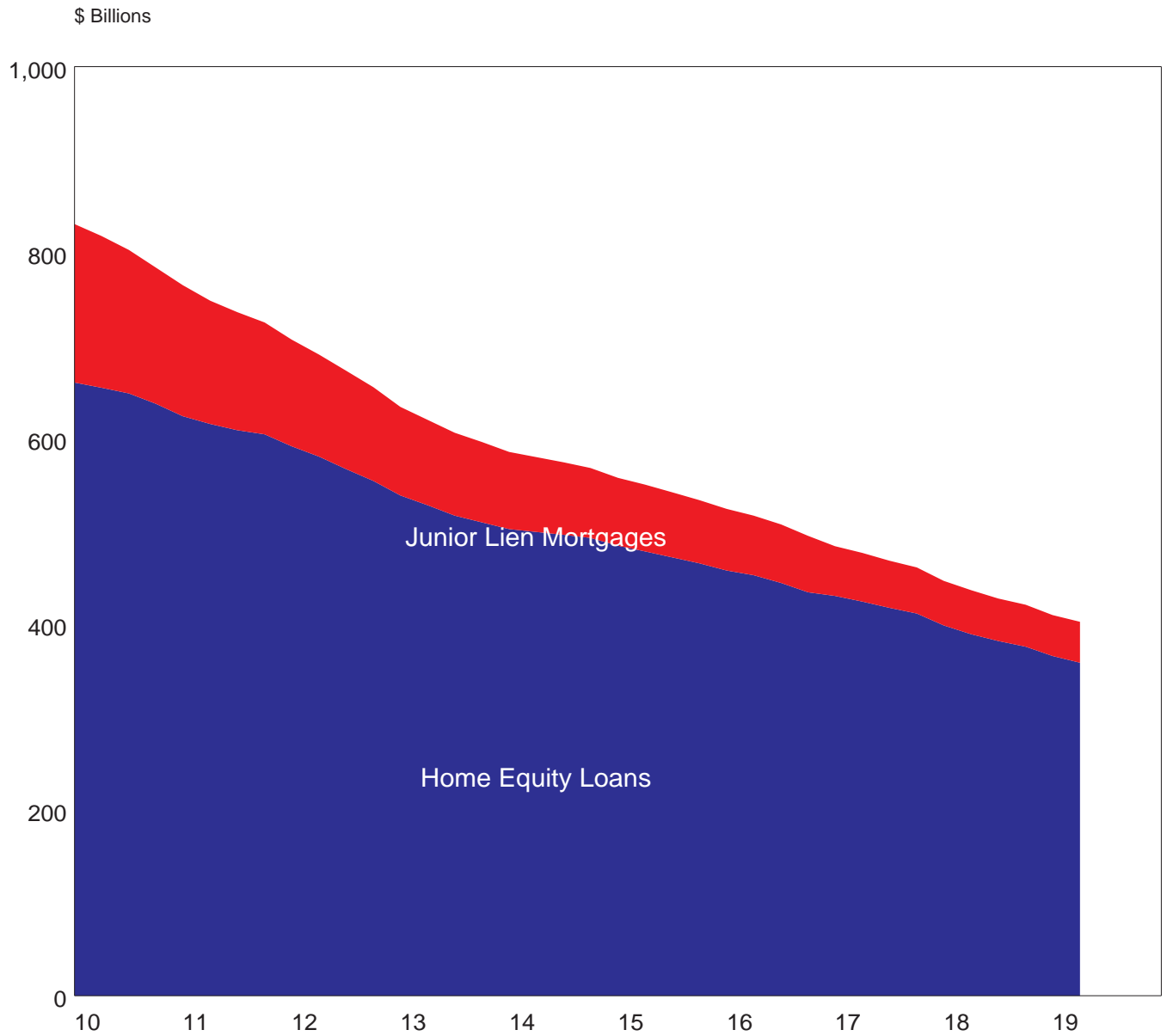
2014-2019



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 12/18 03/19 06/19

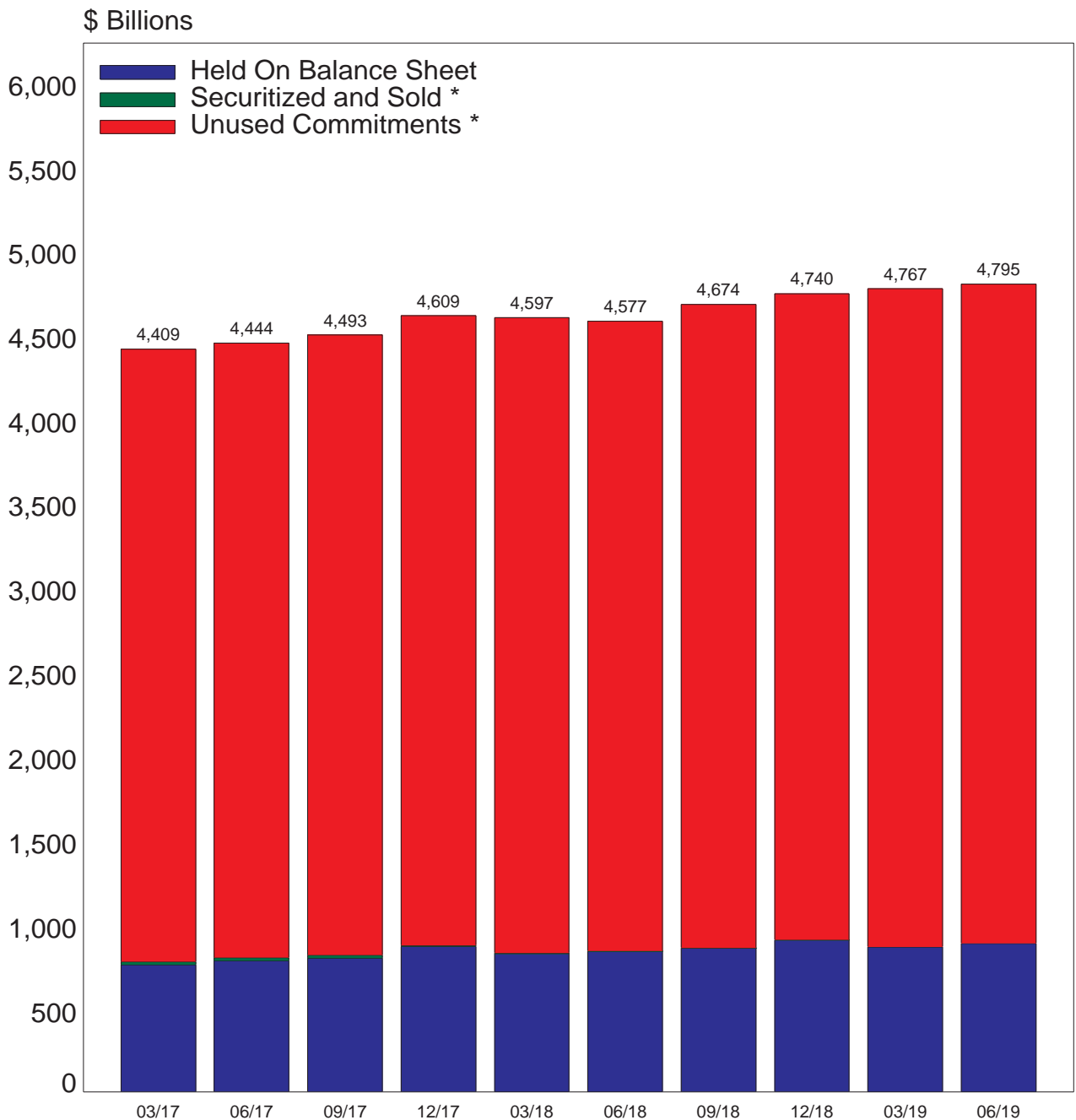
Home Equity and Junior Lien Loans

10 - 19



Expansion of Credit Card Lines

2017-2019



Loans Outstanding (\$ Billions)

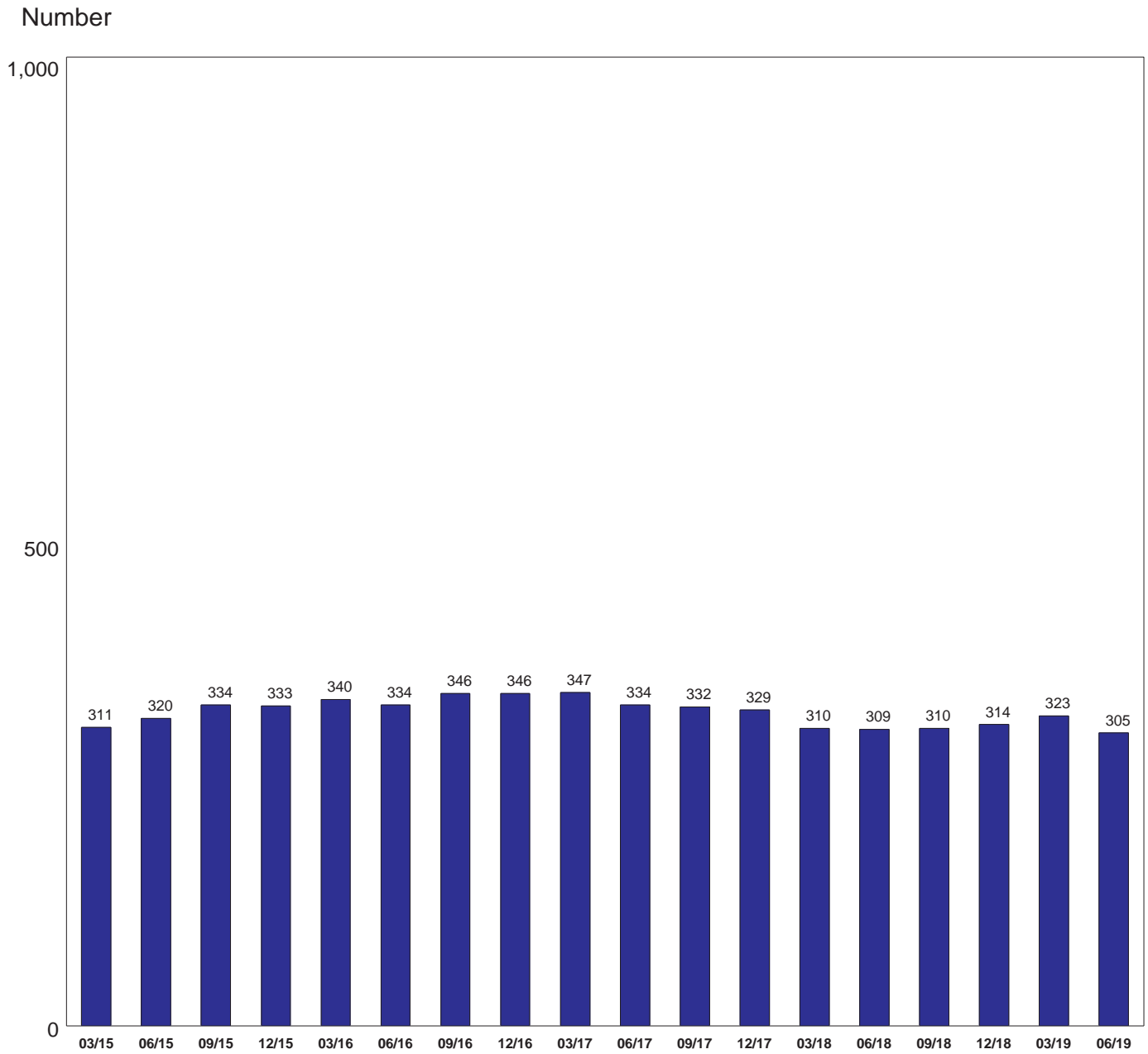
Held On Balance Sheet	756.1	779.7	795.4	865.1	820.4	837.2	856.3	903.5	859.9	881.1
Securitized and Sold *	16.4	17.3	16.1	4.6	4.8	0.0	0.0	0.0	0.0	0.0
Unused Commitments *	3,636.5	3,647.4	3,681.5	3,739.1	3,772.0	3,739.8	3,818.1	3,836.3	3,907.5	3,913.5
Total	4,409.1	4,444.4	4,493.0	4,608.7	4,597.2	4,577.0	4,674.4	4,739.8	4,767.4	4,794.7

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

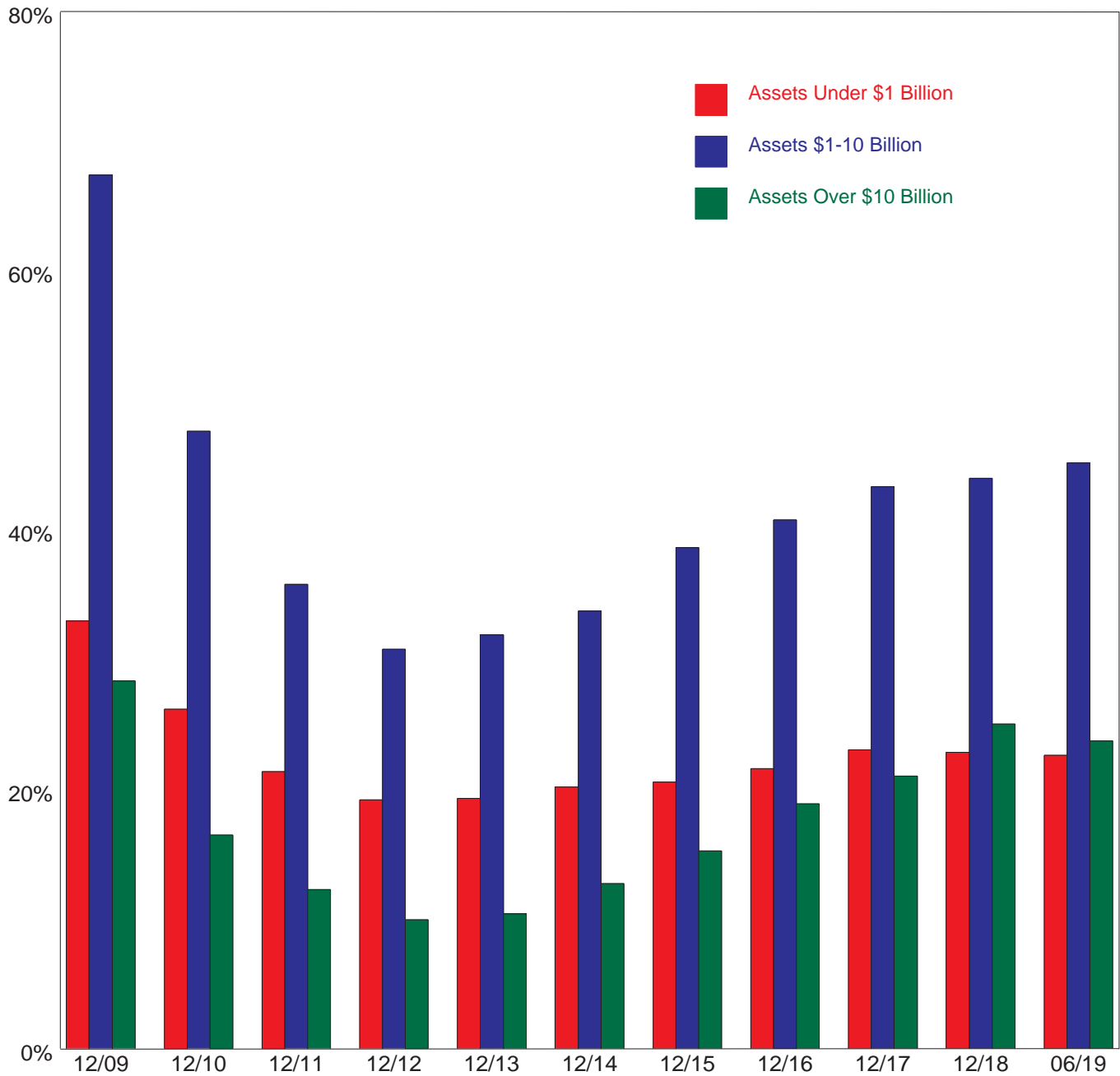
2015-2019



Median Construction and Development Loan Concentrations

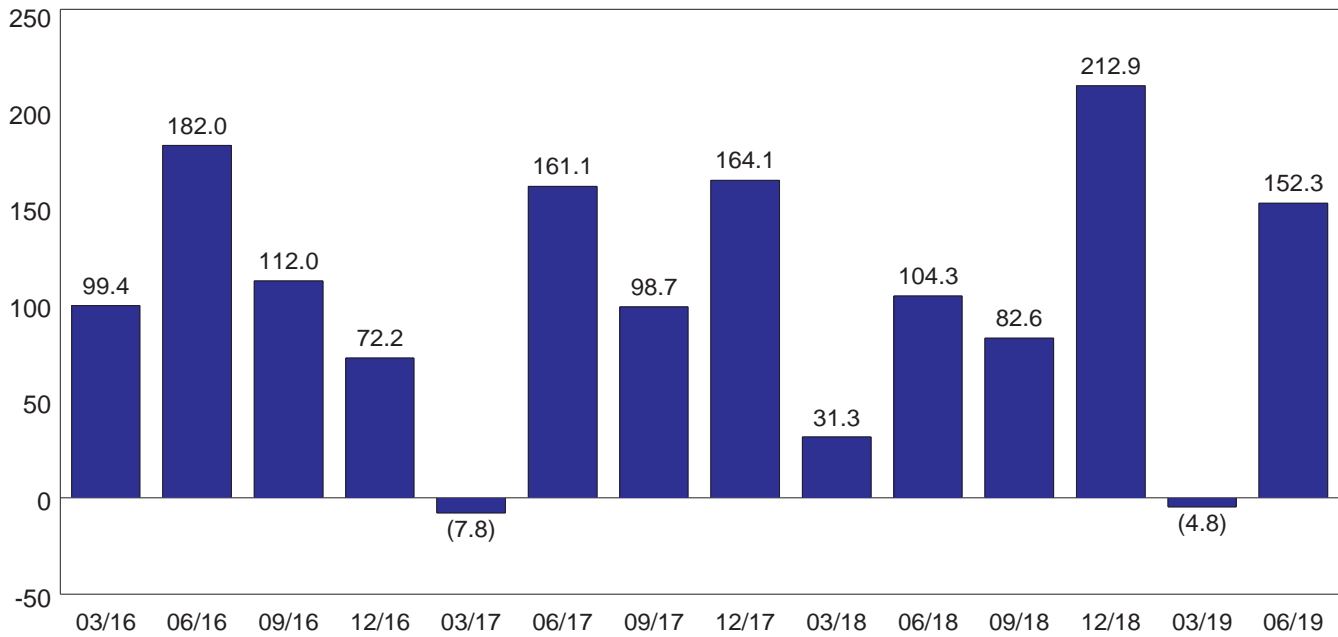
2009 - 2019

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



Quarterly Change in Reported Total Loans Outstanding

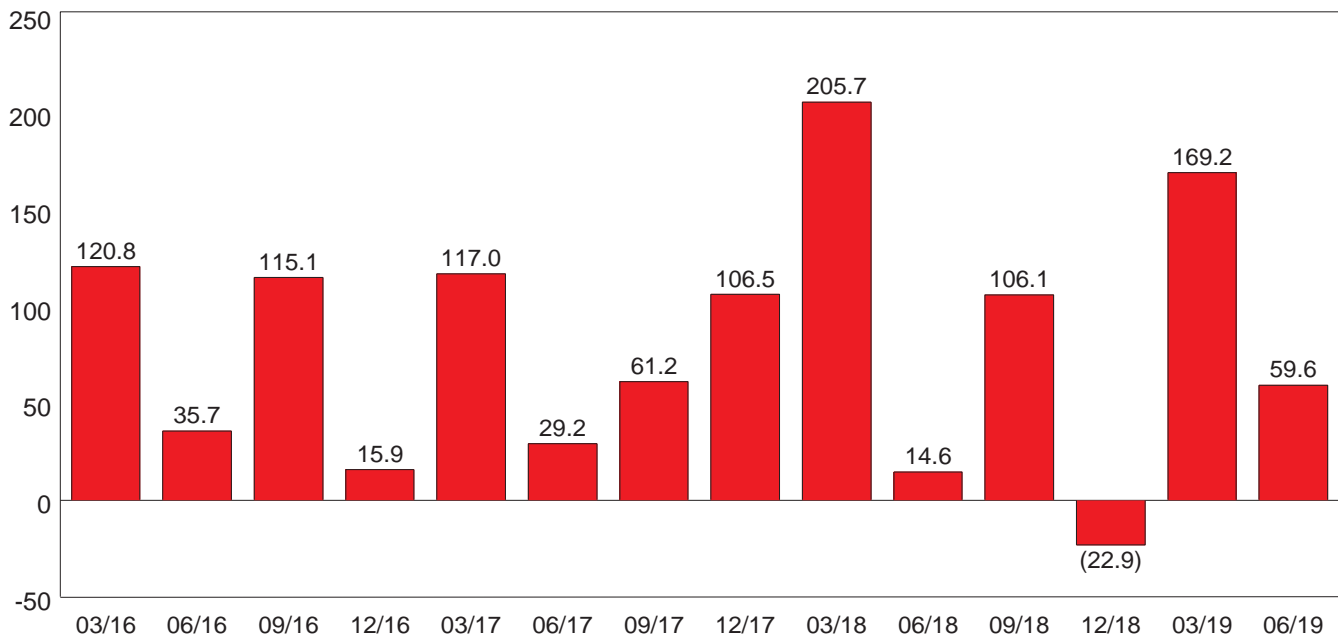
(\$ Billions)



In the second quarter of 2019, real estate loans increased by \$61.5 billion, commercial and industrial loans increased by \$12.5 billion, consumer loans increased by \$42.2 billion, and other loans and leases increased by \$33.0 billion.

Quarterly Change in Unused Loan Commitments

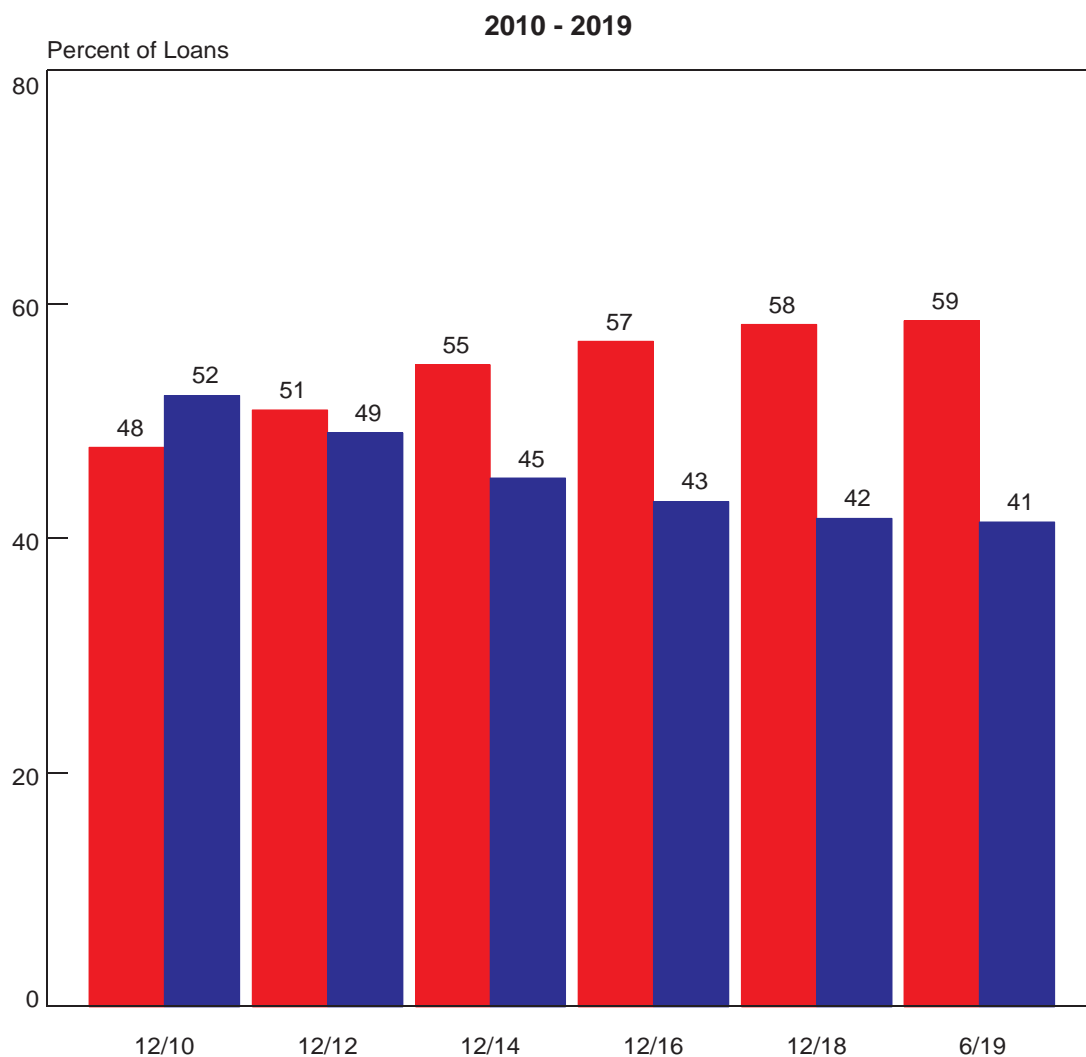
(\$ Billions)



In the second quarter of 2019, unused commercial real estate loan commitments increased by \$18.1 billion, unused home equity line commitments increased by \$0.6 billion, unused credit card commitments increased by \$6.1 billion, and other unused commitments increased by \$34.8 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

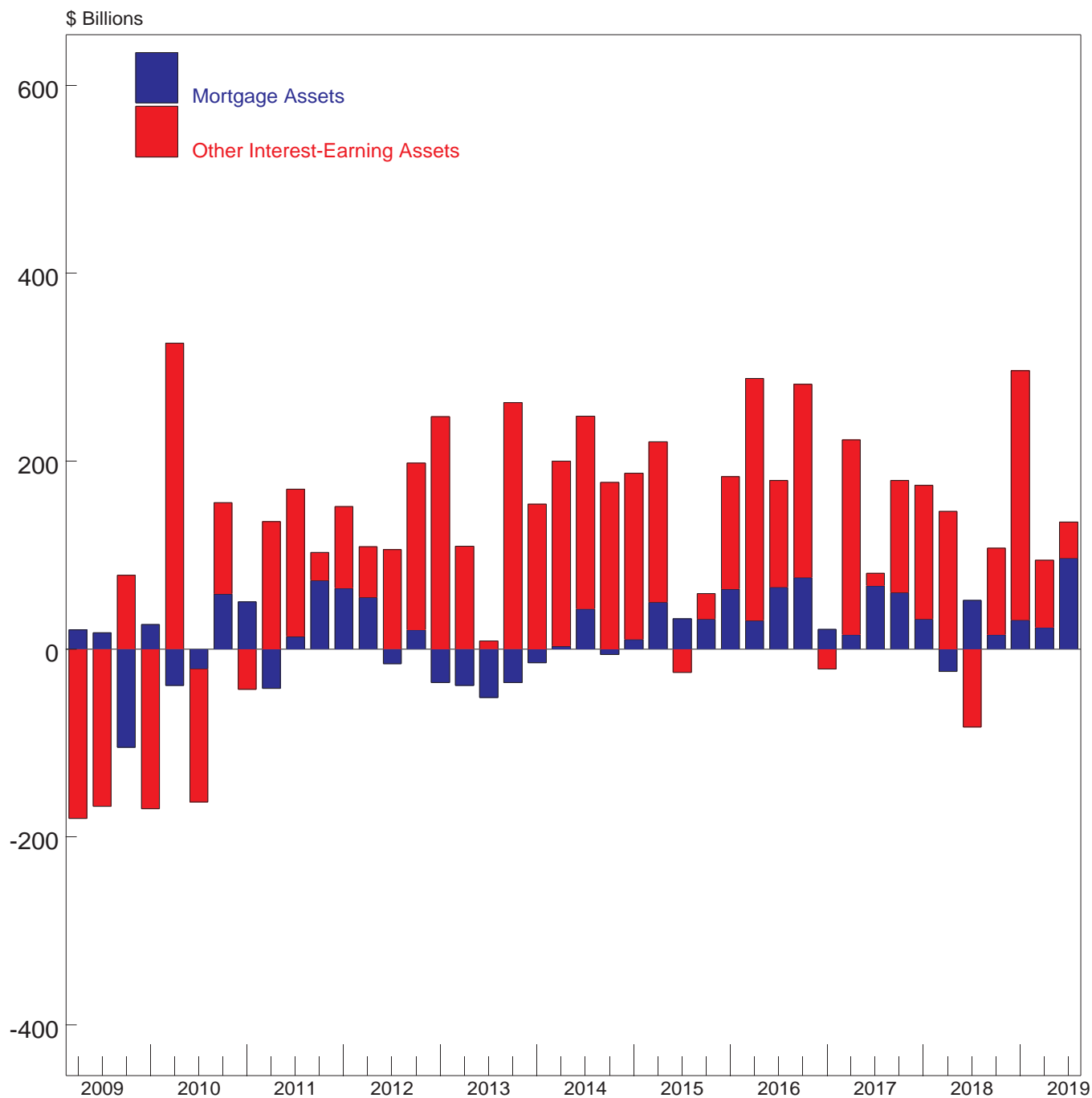
■ Commercial Borrowers	\$3,525	\$3,926	\$4,559	\$5,288	\$5,917	\$6,035
■ Consumer Loans	3,853	3,772	3,753	4,019	4,238	4,267

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

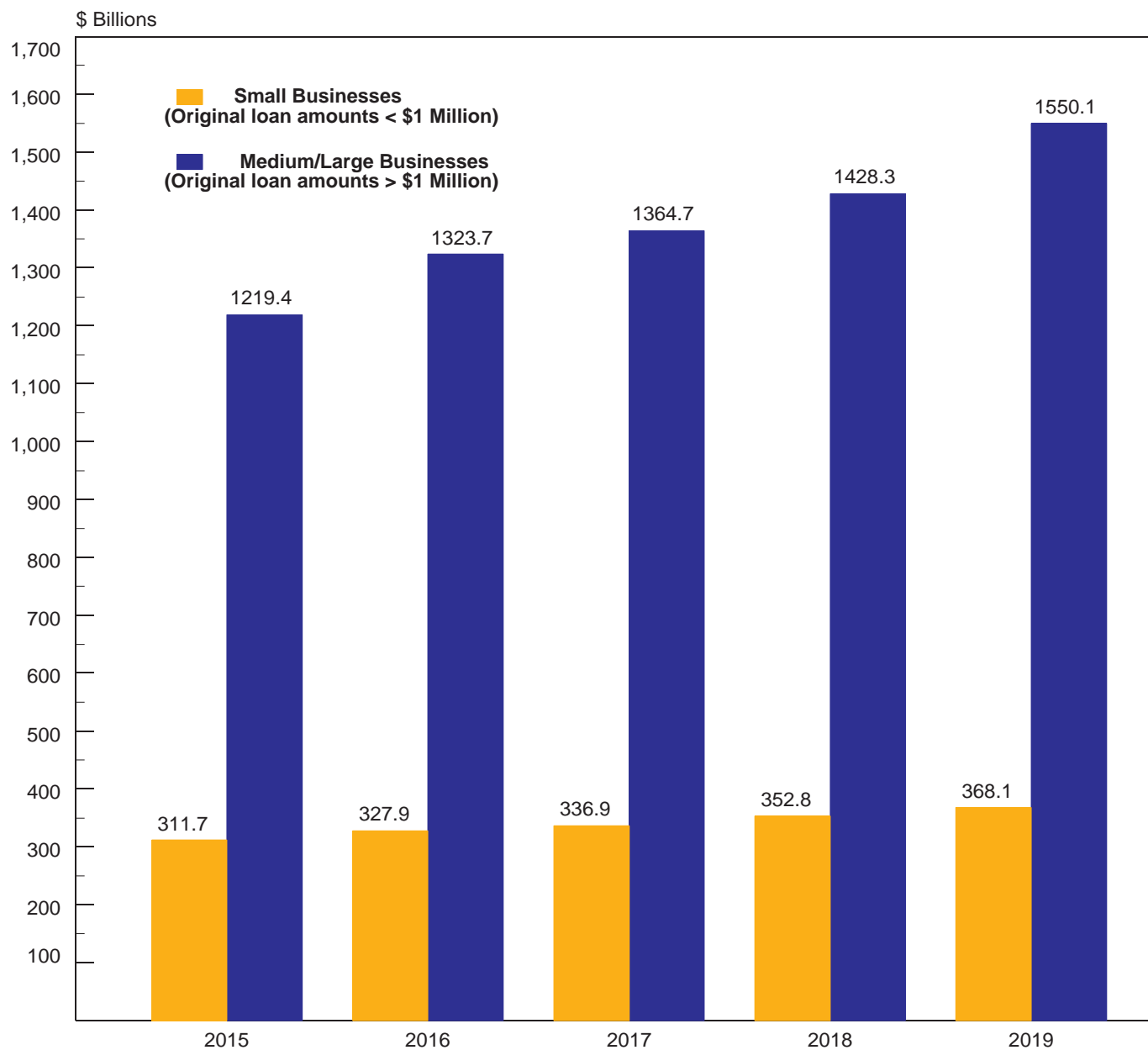
2009 - 2019



Commercial and Industrial Loans to Small Businesses

2015-2019

As of June 30

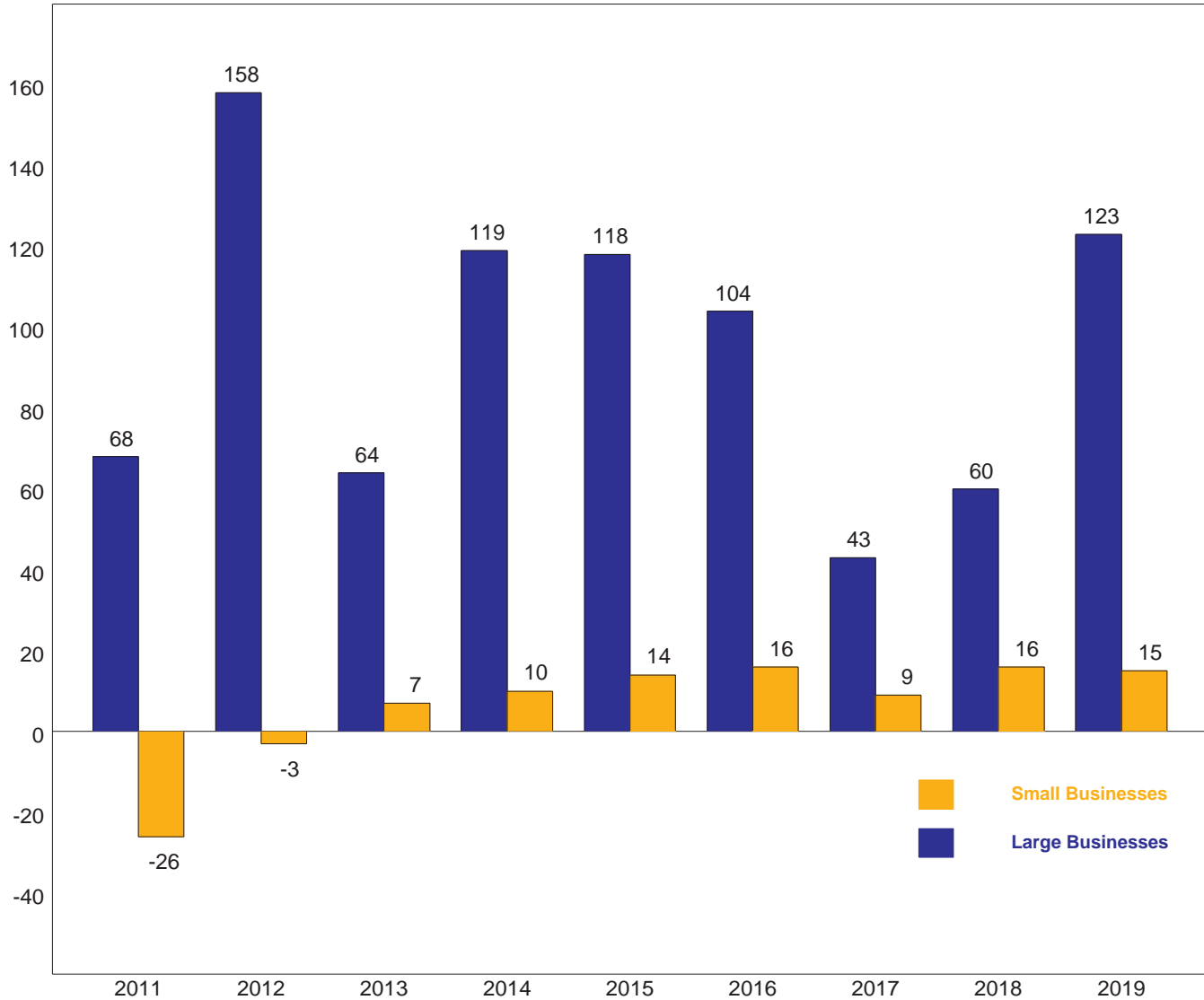


Annual Change in C&I Loans to Large and Small Businesses

2011 - 2019

As of June 30

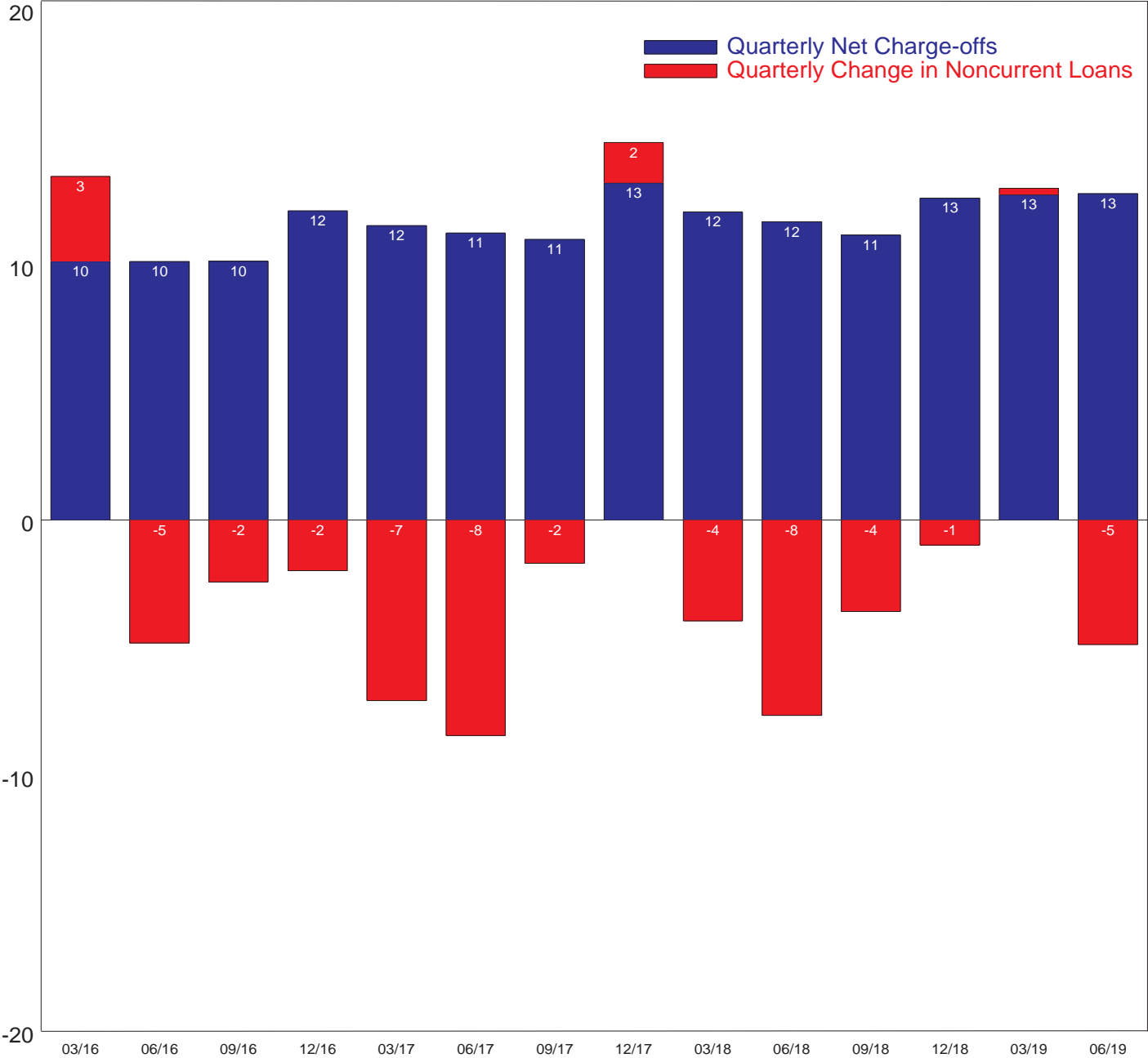
\$ Billions



Quarterly Net Charge-Offs and Change in Noncurrent Loans

2016 - 2019

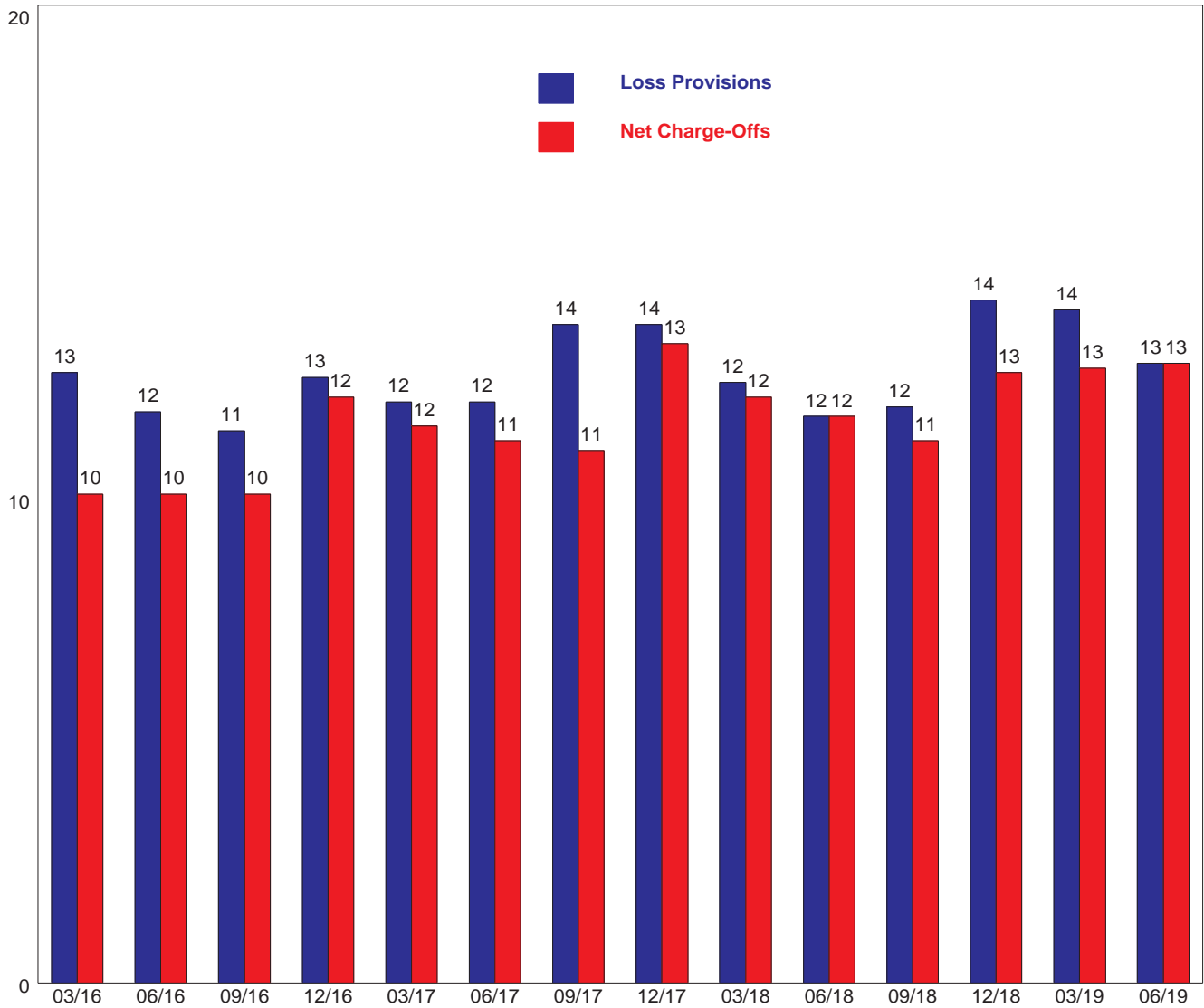
\$ Billions



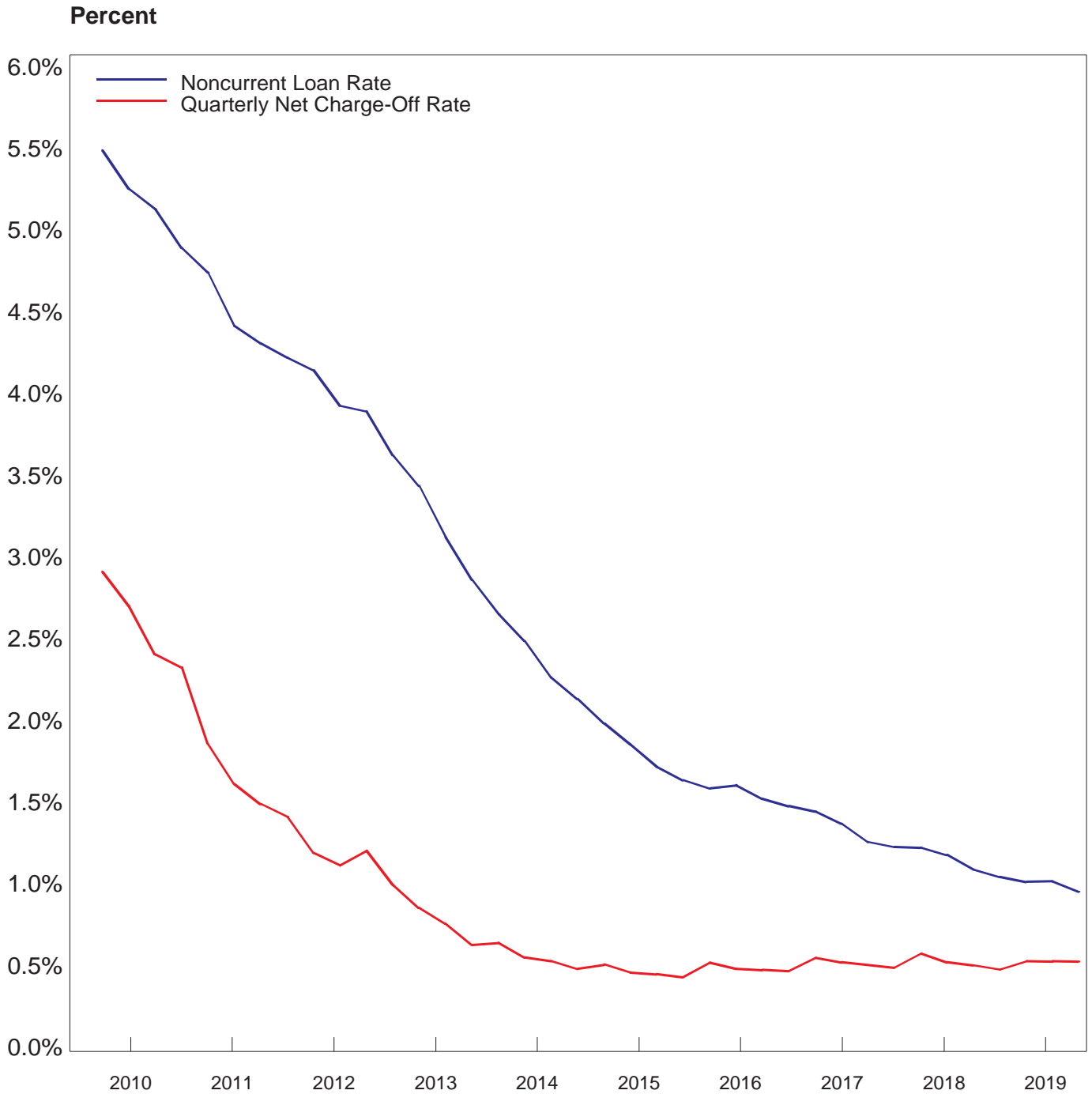
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2016 - 2019

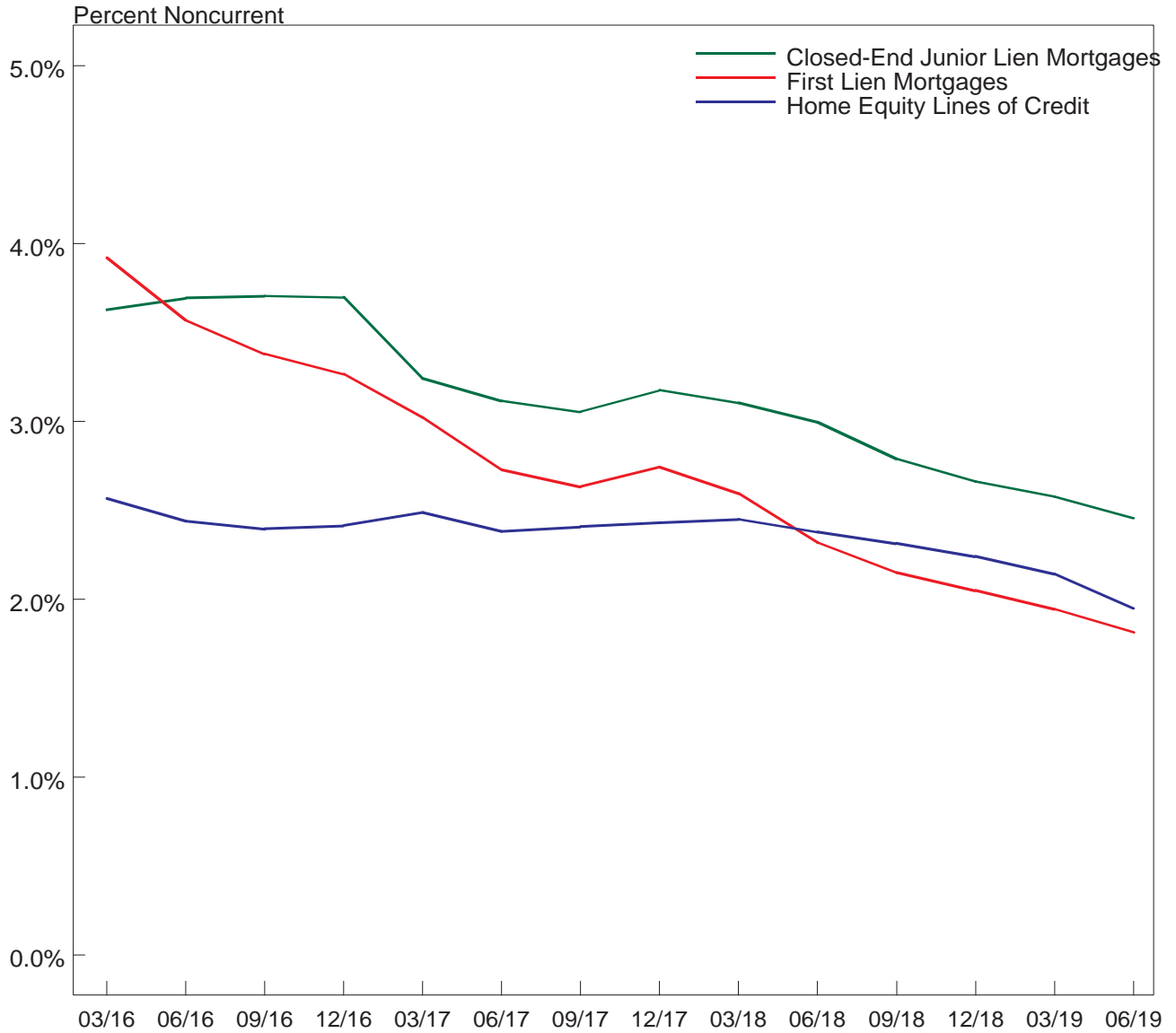
\$ Billions



Noncurrent Loan and Quarterly Net Charge-Off Rates 2010-2019

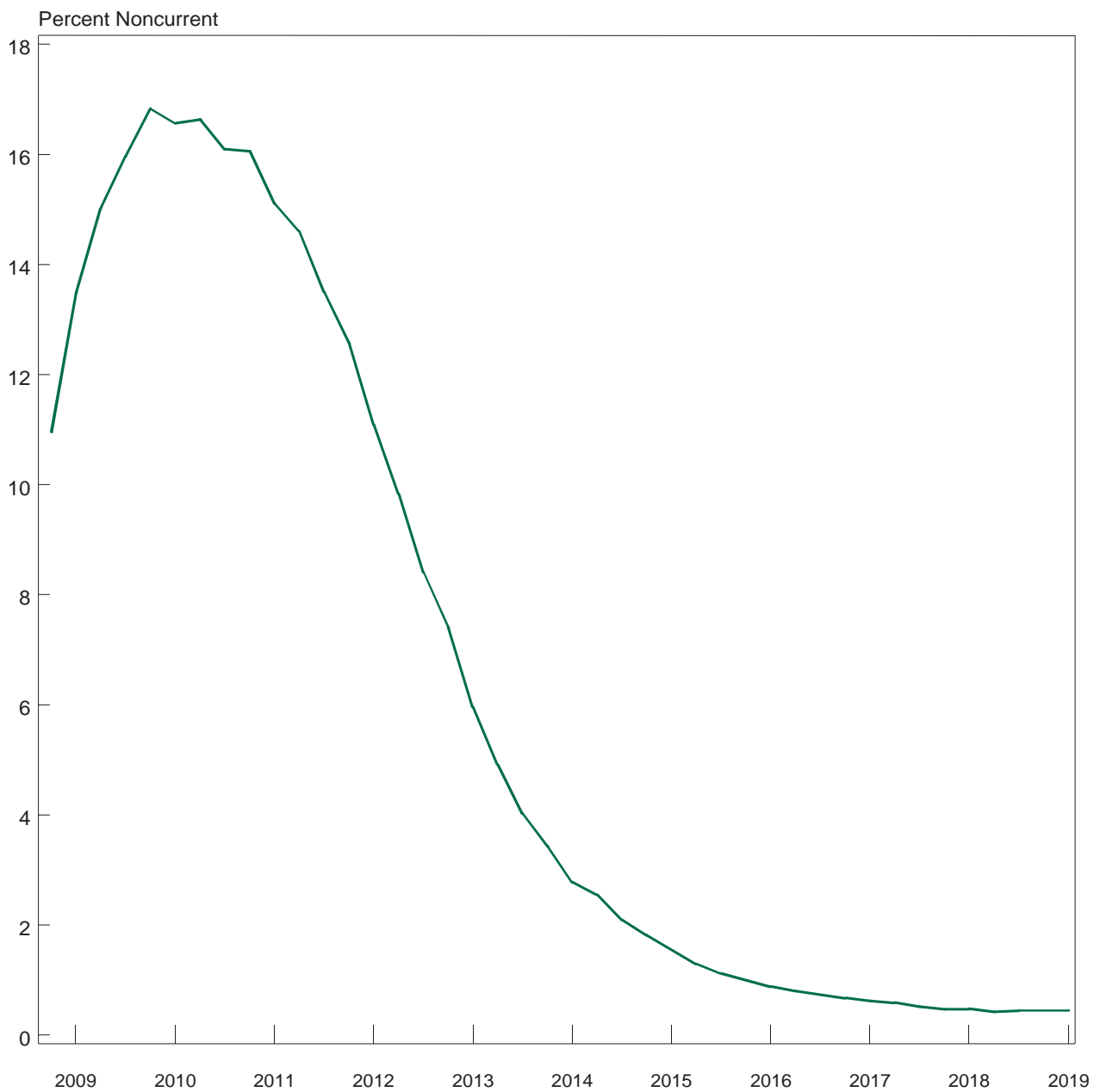


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2016 to 2019



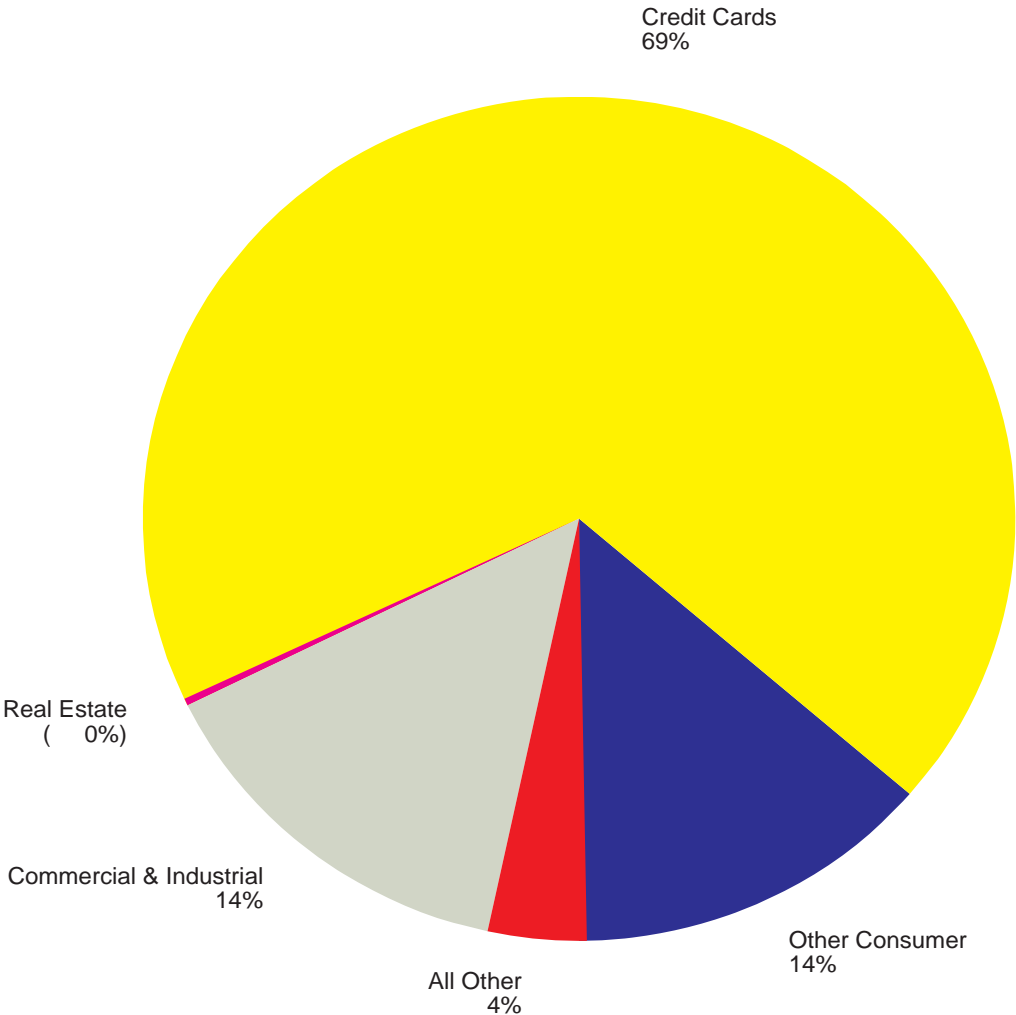
Noncurrent Rate on Real Estate Construction and Development Loans

2009-2019



Composition of FDIC-Insured Institutions' Loan Charge-Offs

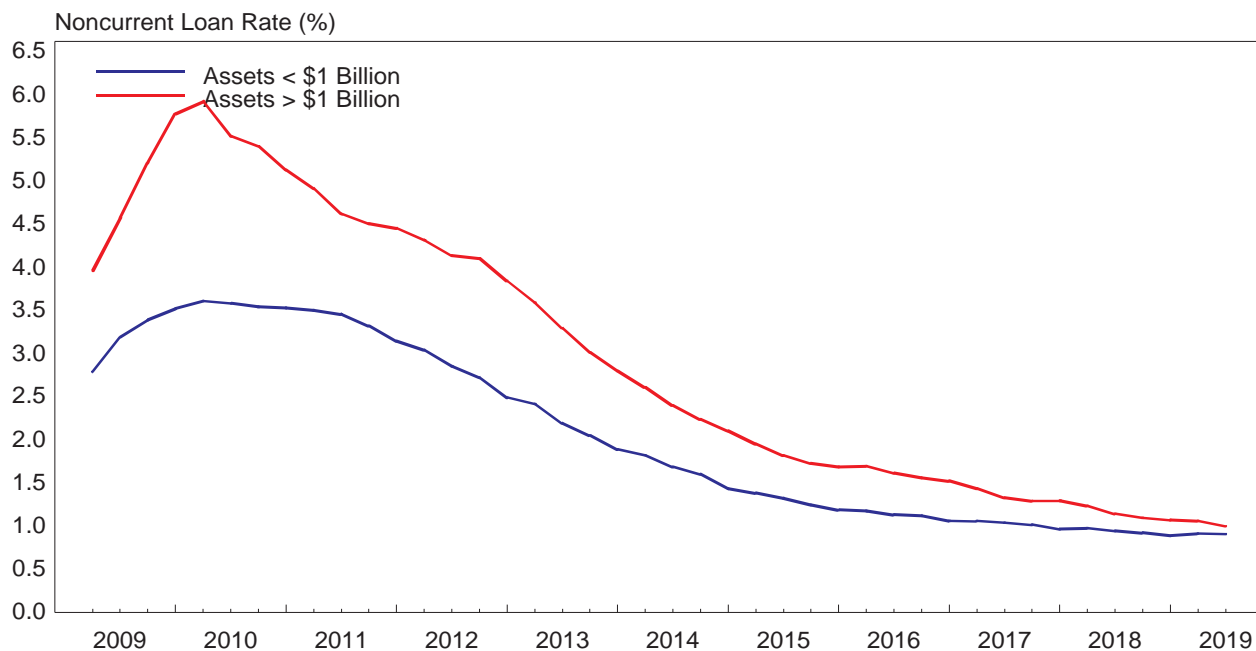
Second Quarter, 2019



Noncurrent Loan Rates

By Asset Size

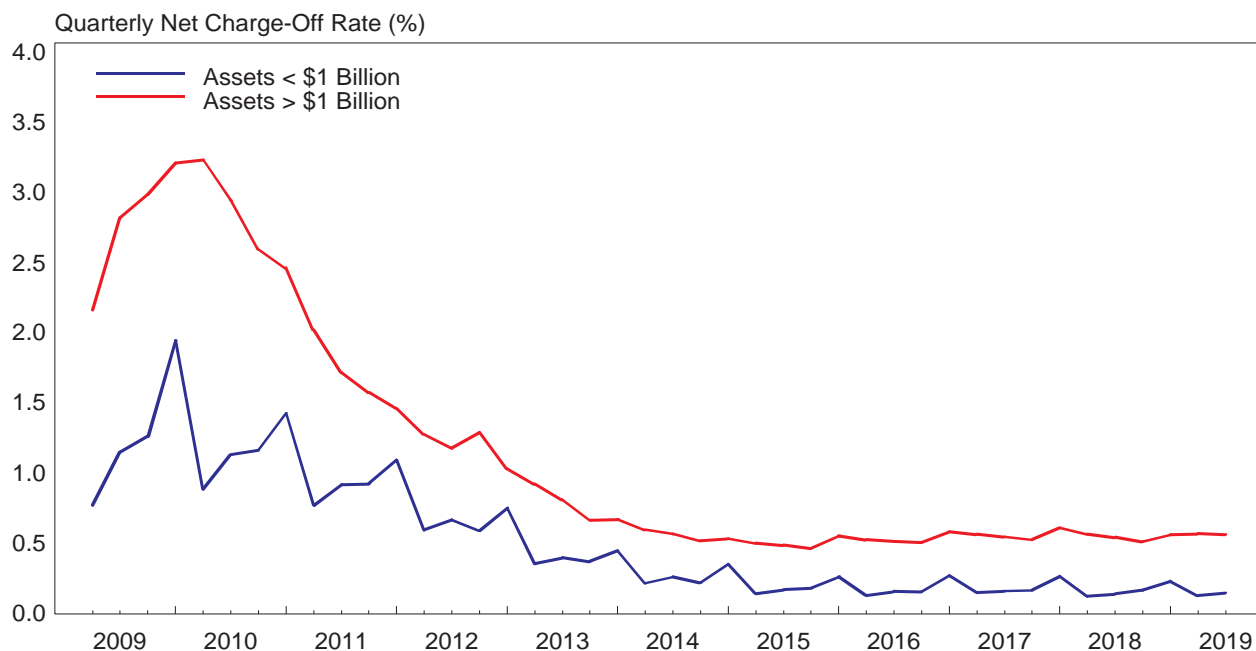
2009 - 2019



Quarterly Net Charge-Off Rates

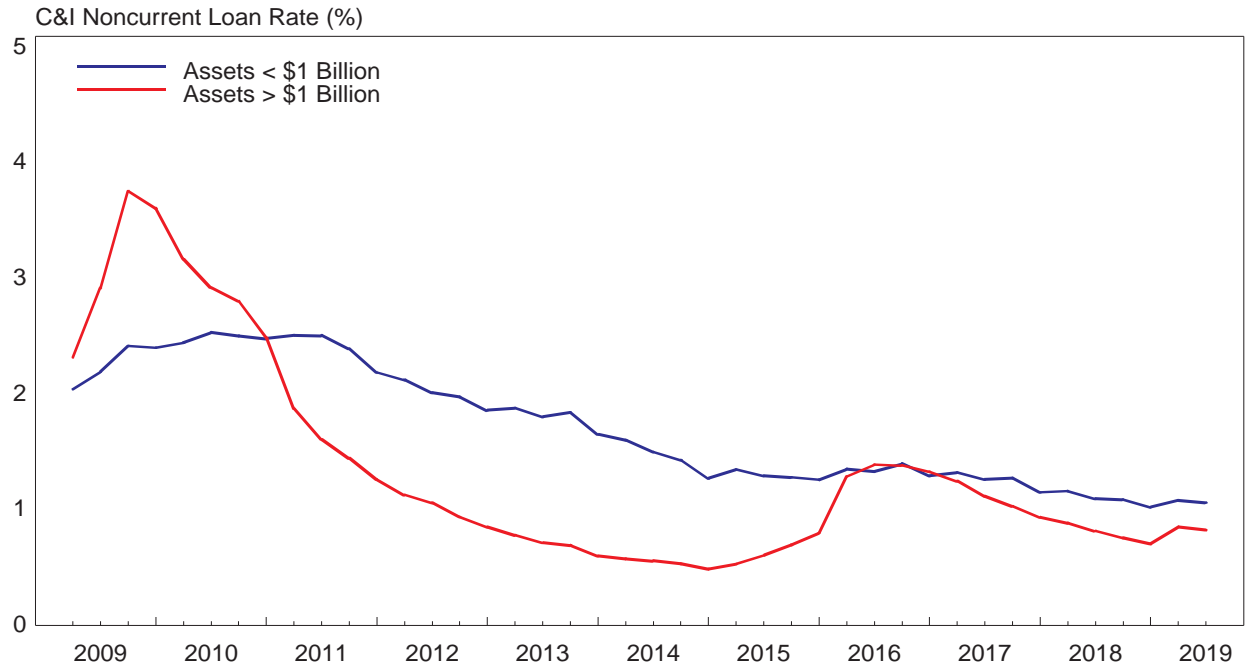
By Asset Size, Annualized

2009 - 2019



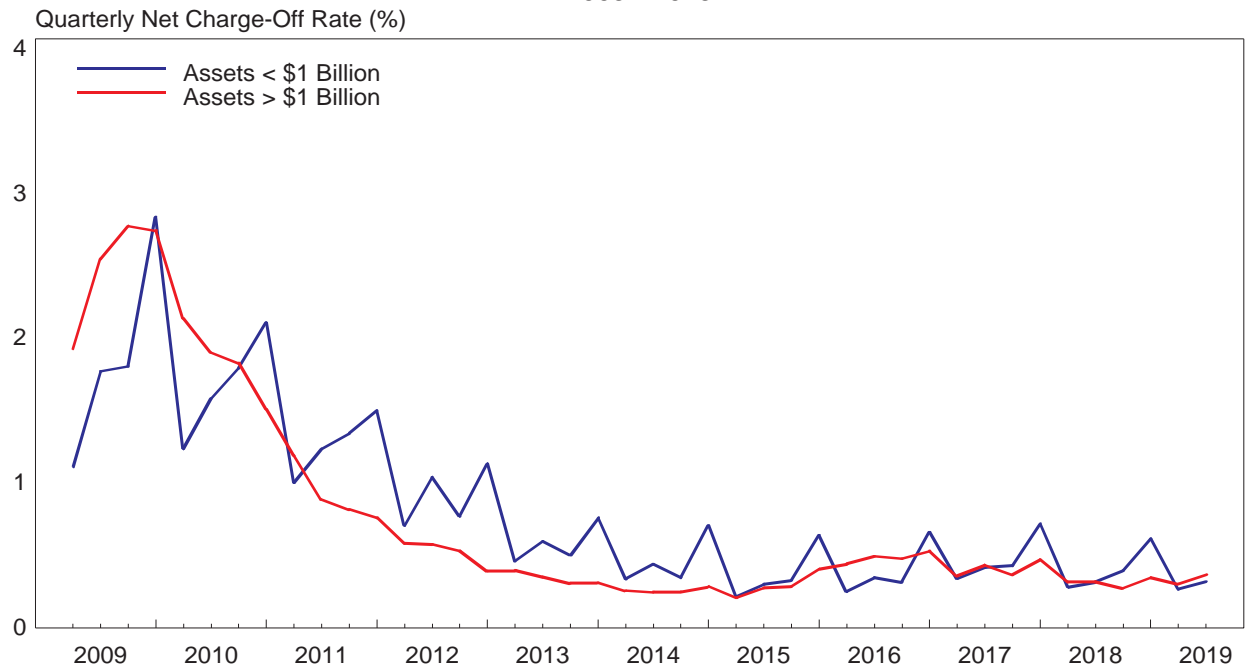
Noncurrent C & I Loan Rates By Asset Size

2009 - 2019



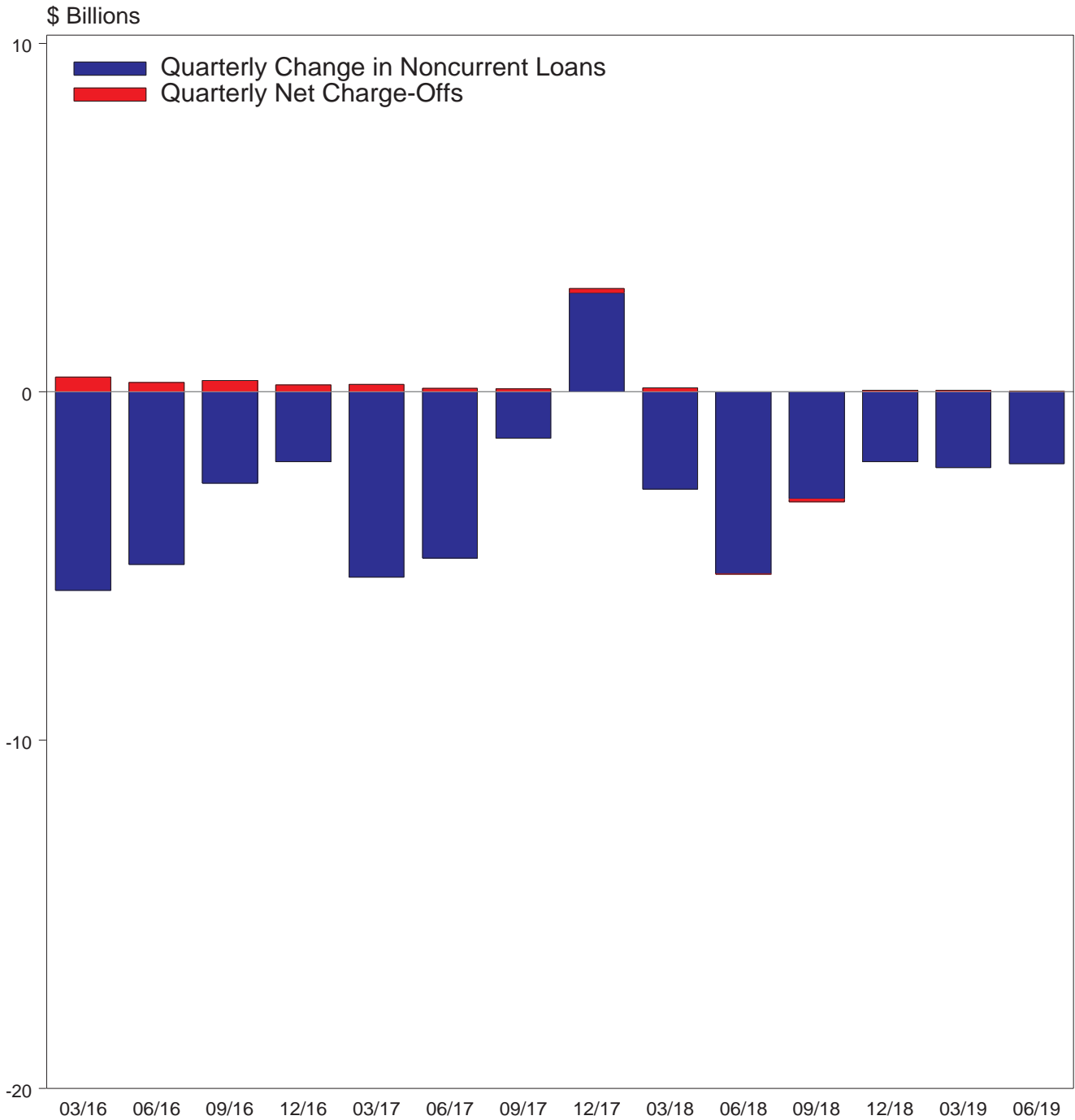
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2009 - 2019



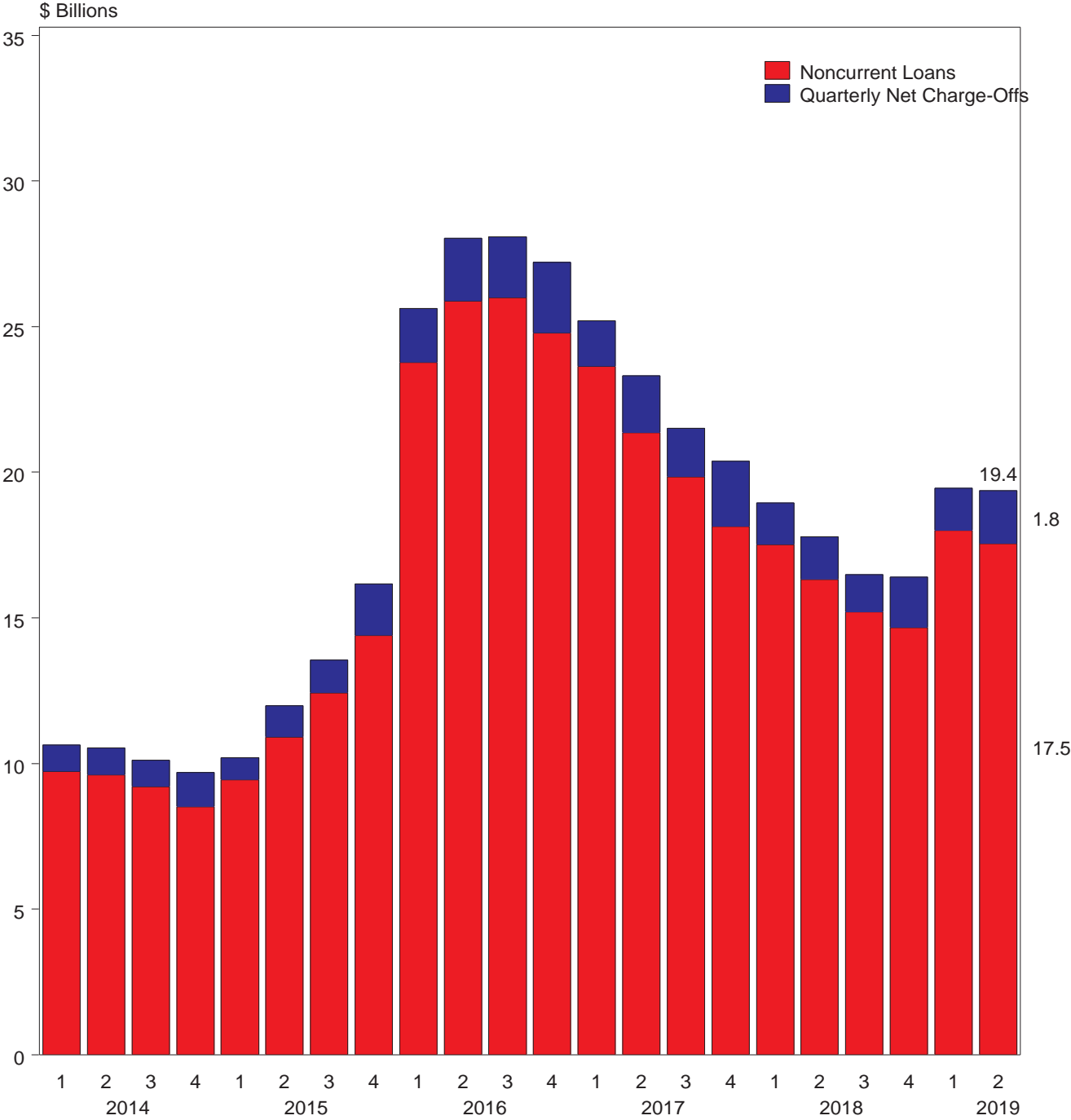
Credit Quality of Residential Mortgage Loans*

2016 to 2019



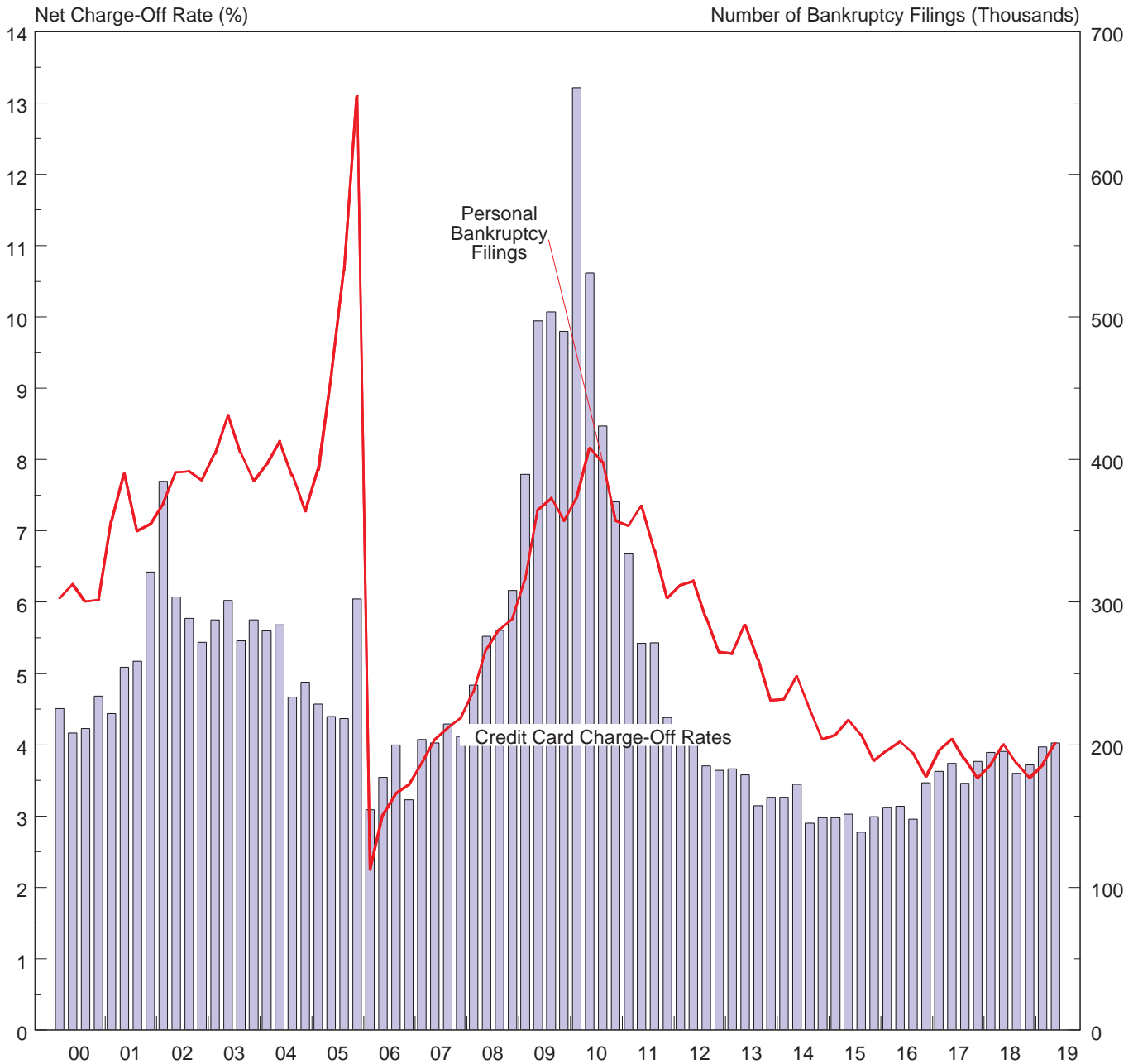
Credit Quality of C & I Loans

2014-2019



Credit Card Loss Rates and Personal Bankruptcy Filings

2000-2019

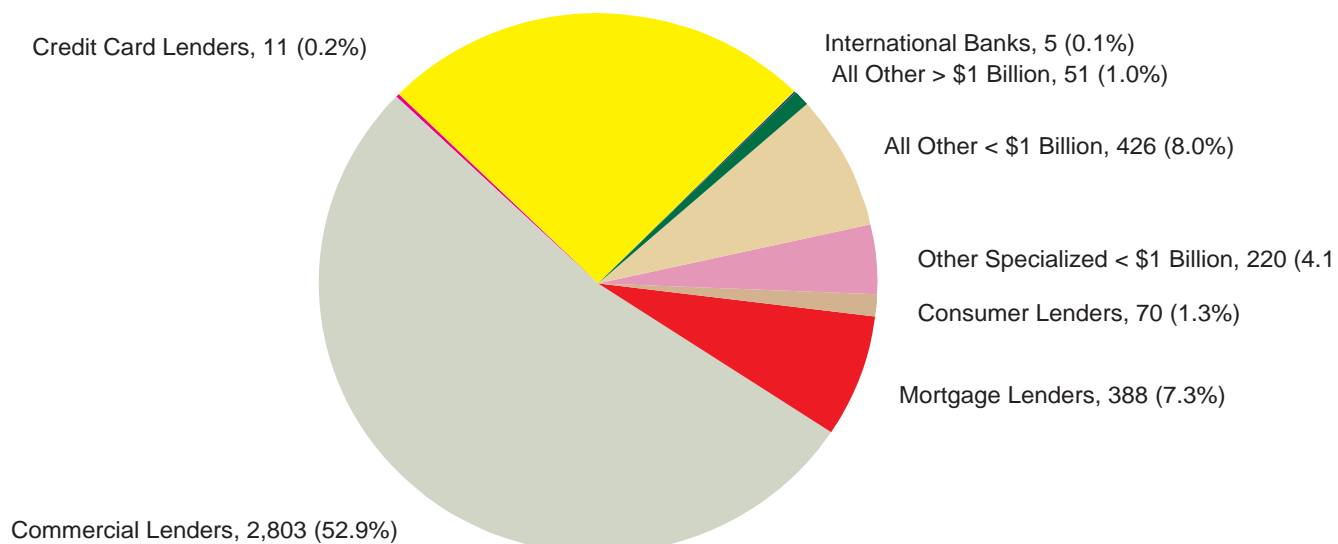


Sources: Bankruptcies - Administrative Offices of the United States Courts
 Charge-off rates - Call Reports and Thrift Financial Reports

Number of Institutions By Asset Concentration Group

June 30, 2019

Agricultural Banks, 1,329 (25.1%)

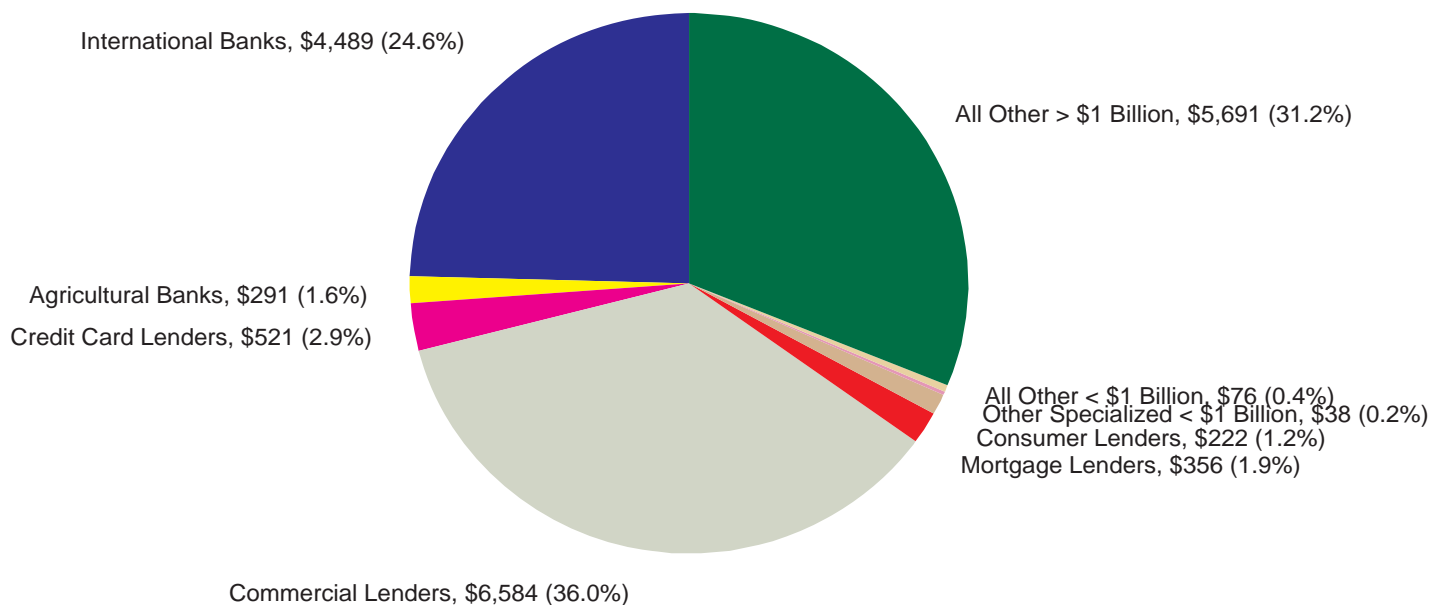


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/19	5	1,329	11	2,803	388	70	220	426	51
12/18	5	1,346	12	2,866	401	69	226	432	49
12/17	5	1,389	11	2,944	420	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

Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2019

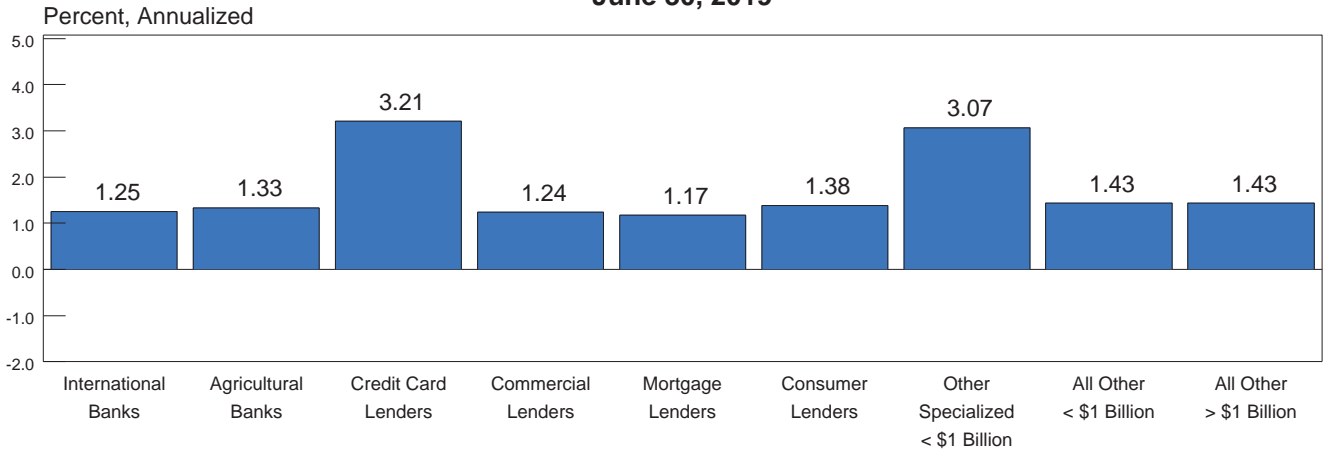


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/19	4,489	291	521	6,584	356	222	38	76	5,691
12/18	4,286	287	652	6,374	346	218	36	76	5,668
12/17	4,196	283	563	6,026	349	271	47	89	5,592
12/16	4,053	285	519	5,628	332	256	51	98	5,559
12/15	3,775	278	549	5,892	385	187	57	114	4,730
12/14	3,736	273	484	4,878	440	176	62	129	5,375
12/13	3,700	262	591	4,921	487	162	63	138	4,407
12/12	3,808	240	601	4,339	628	102	65	146	4,522
12/11	3,456	216	539	4,086	825	97	56	139	4,477
12/10	3,038	200	705	4,095	789	114	43	132	4,203
12/09	3,107	182	502	4,547	810	96	38	116	3,689

Performance Ratios By Asset Concentration Group

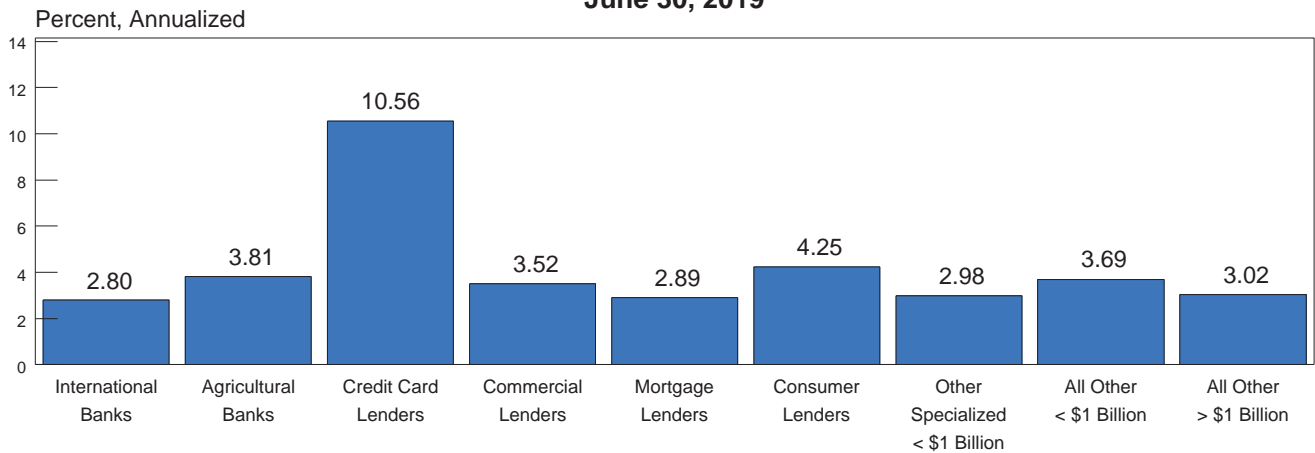
Return on Assets (YTD)

June 30, 2019



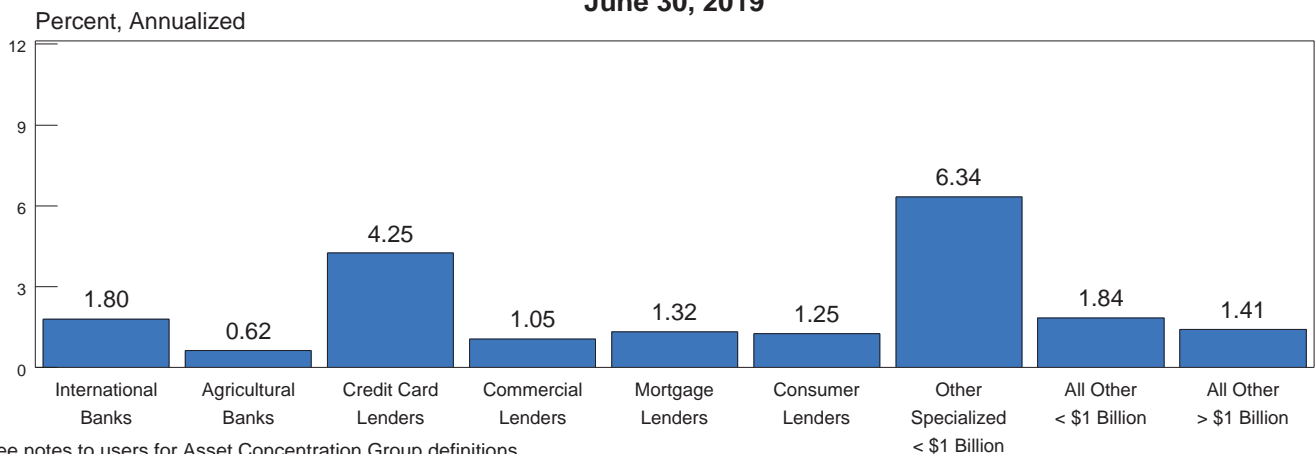
Net Interest Margin (YTD)

June 30, 2019



Noninterest Income to Assets (YTD)

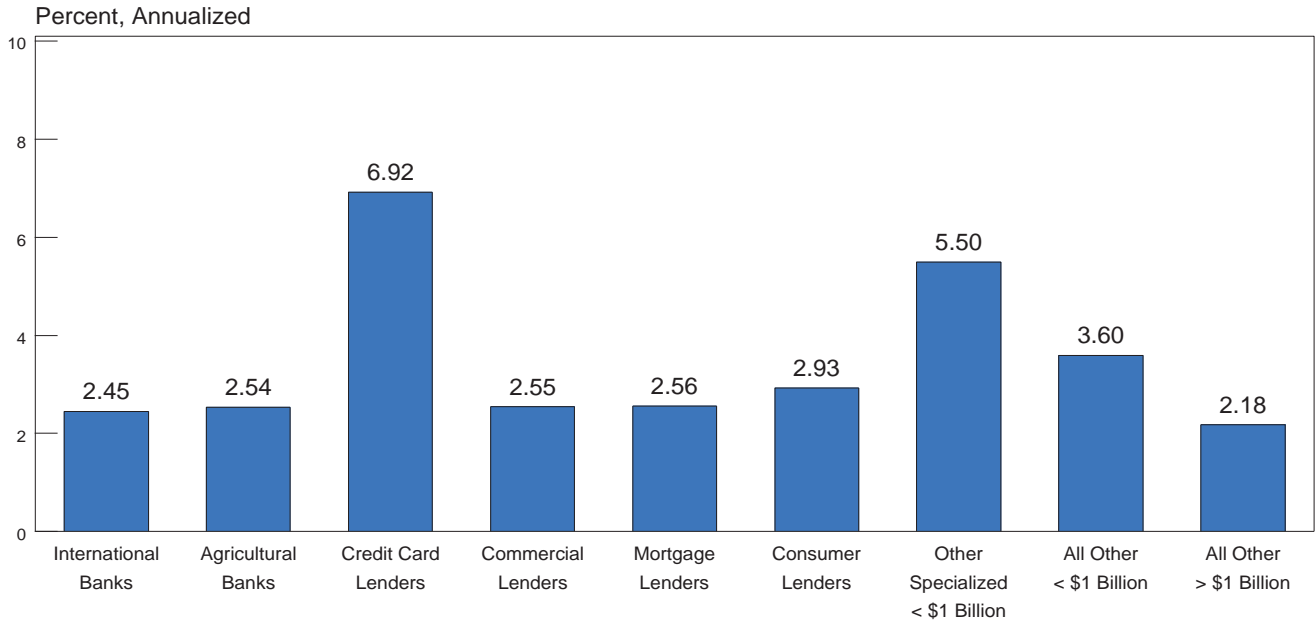
June 30, 2019



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

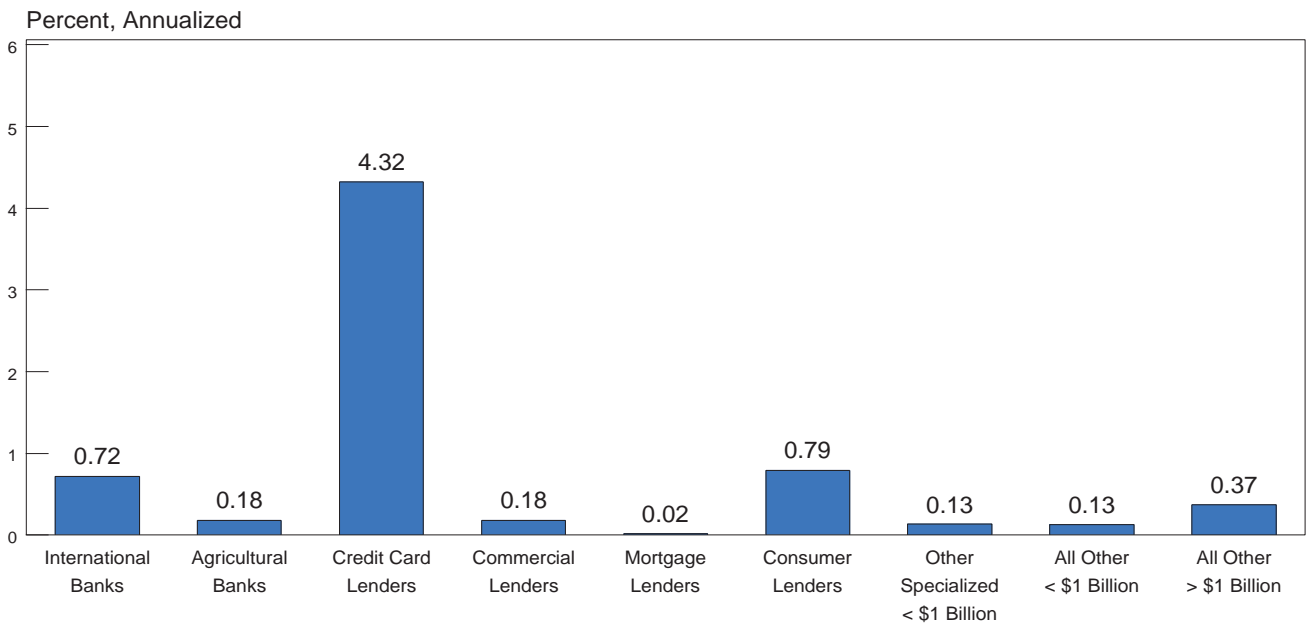
Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

June 30, 2019



Net Charge-Offs to Loans and Leases (YTD)

June 30, 2019

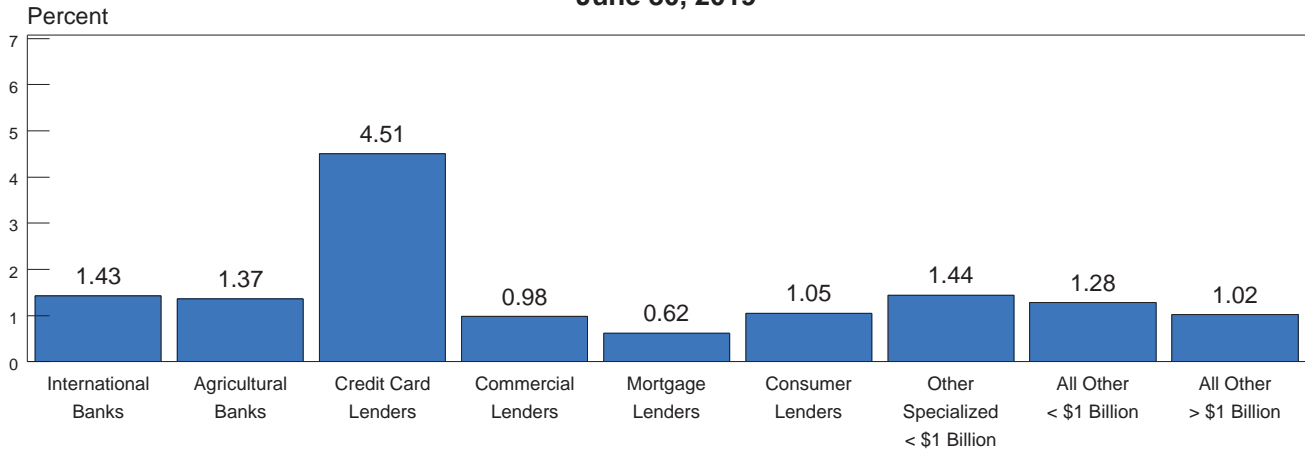


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

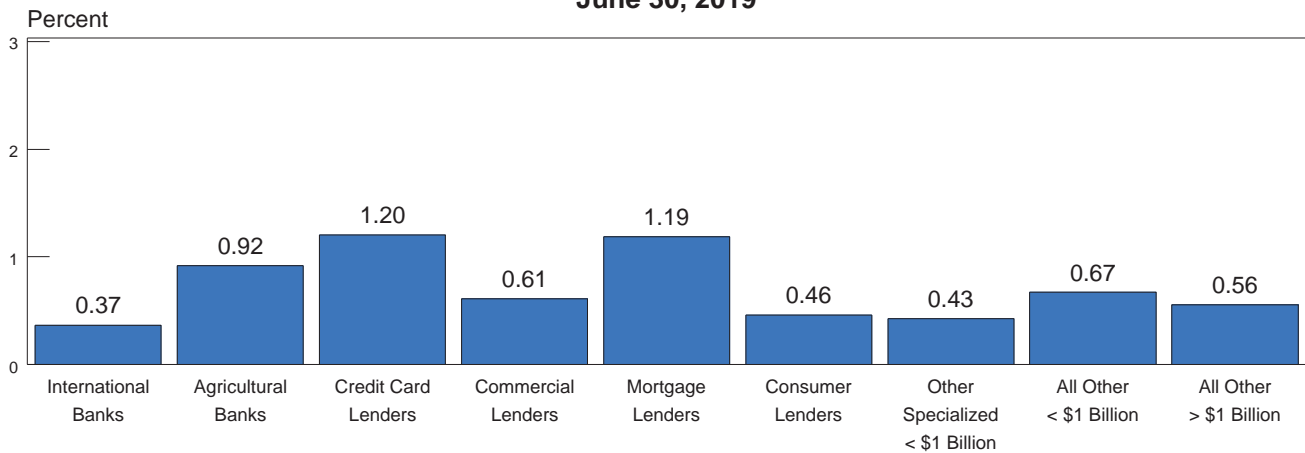
Loss Allowance To Loans and Leases

June 30, 2019



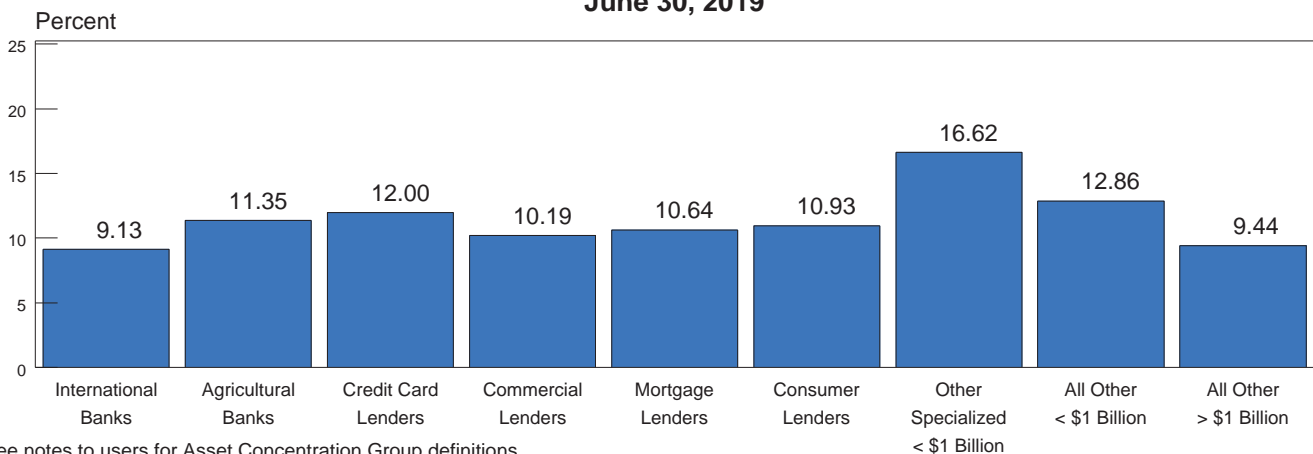
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2019



Core Capital (Leverage) Ratio

June 30, 2019



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

Return on Average Assets By Asset Concentration Group

2009 - 2019, 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
06/19	1.25	1.33	3.21	1.24	1.17	1.38	3.07	1.43	1.43
06/18	1.22	1.32	2.71	1.24	1.08	1.31	3.64	1.08	1.35
06/17	0.95	1.20	2.05	1.03	0.90	1.10	2.83	0.92	1.16
06/16	0.90	1.22	2.31	1.01	0.95	1.00	2.50	0.93	0.97
06/15	0.92	1.19	2.95	0.93	0.86	1.15	1.12	0.99	1.11
06/14	0.82	1.15	3.25	0.98	0.82	1.06	1.96	0.86	0.99
06/13	1.00	1.17	3.19	0.87	1.01	1.60	1.73	0.94	1.11
06/12	0.76	1.27	3.14	0.90	0.84	1.81	1.18	0.92	1.00
06/11	0.53	1.09	3.81	0.66	0.49	1.60	1.65	0.80	0.84
06/10	0.87	1.00	1.14	0.20	0.72	1.37	1.46	0.62	0.64
06/09	0.05	0.88	-9.56	-0.18	0.57	0.28	0.73	0.79	0.46

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

Net Interest Margin By Asset Concentration Group

2009 - 2019, 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
06/19	2.80	3.81	10.56	3.52	2.89	4.25	2.98	3.69	3.02
06/18	2.51	3.78	10.26	3.51	2.94	4.04	2.90	3.61	2.99
06/17	2.39	3.67	10.83	3.37	2.64	3.54	2.67	3.44	2.90
06/16	2.39	3.66	10.06	3.31	2.79	3.63	2.76	3.52	2.63
06/15	2.29	3.57	9.45	3.23	2.58	3.57	2.64	3.48	2.79
06/14	2.36	3.59	9.35	3.45	2.98	3.37	2.71	3.47	2.60
06/13	2.44	3.54	9.35	3.53	2.86	3.94	2.53	3.44	2.79
06/12	2.70	3.76	9.65	3.75	2.77	4.47	2.80	3.59	3.10
06/11	2.50	3.84	10.87	3.80	3.04	4.59	2.83	3.70	3.20
06/10	2.80	3.91	12.99	3.73	3.08	4.56	2.82	3.70	3.31
06/09	2.95	3.87	10.35	3.57	3.17	4.19	2.79	3.75	2.49

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
2009 - 2019, 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
06/19	0.72	0.18	4.32	0.18	0.02	0.79	0.13	0.13	0.37
06/18	0.53	0.13	4.02	0.17	0.02	0.97	0.10	0.13	0.37
06/17	0.58	0.15	3.97	0.21	0.05	0.62	0.15	0.13	0.40
06/16	0.57	0.13	3.27	0.22	0.06	0.65	0.17	0.15	0.40
06/15	0.59	0.07	2.78	0.16	0.14	0.59	0.17	0.17	0.40
06/14	0.74	0.10	2.98	0.27	0.26	0.50	0.21	0.21	0.30
06/13	1.12	0.12	3.37	0.49	0.42	1.13	0.44	0.33	0.55
06/12	1.43	0.20	3.95	0.76	0.80	1.54	0.37	0.38	0.96
06/11	1.69	0.33	6.12	1.29	1.01	1.86	0.57	0.45	1.32
06/10	2.40	0.53	13.44	1.89	1.19	2.39	0.55	0.44	2.09
06/09	2.73	0.47	9.57	1.76	1.13	2.71	0.81	0.42	2.04

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

Percent of Loans Noncurrent By Asset Concentration Group

2009 - 2019

	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
06/19	0.88	1.17	1.48	0.77	1.85	0.64	1.14	0.92	1.05
12/18	0.93	1.06	1.54	0.78	2.07	0.68	1.28	1.01	1.17
12/17	1.27	0.97	1.54	0.86	2.71	0.49	1.35	1.10	1.56
12/16	1.57	0.97	1.42	1.05	2.97	0.94	1.46	1.20	1.80
12/15	1.81	0.80	1.17	1.13	2.65	1.26	1.46	1.44	2.18
12/14	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
12/13	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
12/11	4.22	1.70	1.71	3.54	3.89	1.68	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59

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

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

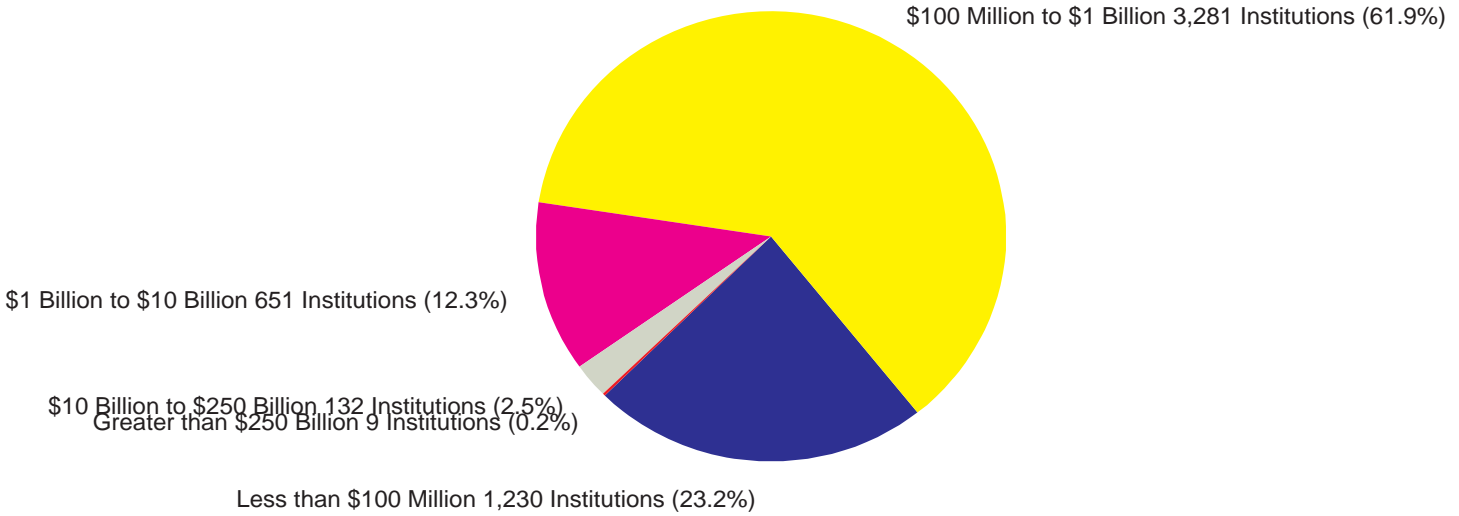
2009 - 2019

	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
06/19	9.13	11.35	12.00	10.19	10.64	10.93	16.62	12.86	9.44
12/18	8.71	11.20	13.47	10.18	10.94	10.83	15.40	12.53	9.21
12/17	8.66	10.89	13.12	10.16	10.89	10.12	14.72	11.84	9.19
12/16	8.67	10.84	12.62	10.11	11.13	10.24	14.87	11.37	8.88
12/15	8.83	10.66	12.30	10.05	11.28	10.29	14.37	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

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

Number of Institutions By Asset Size

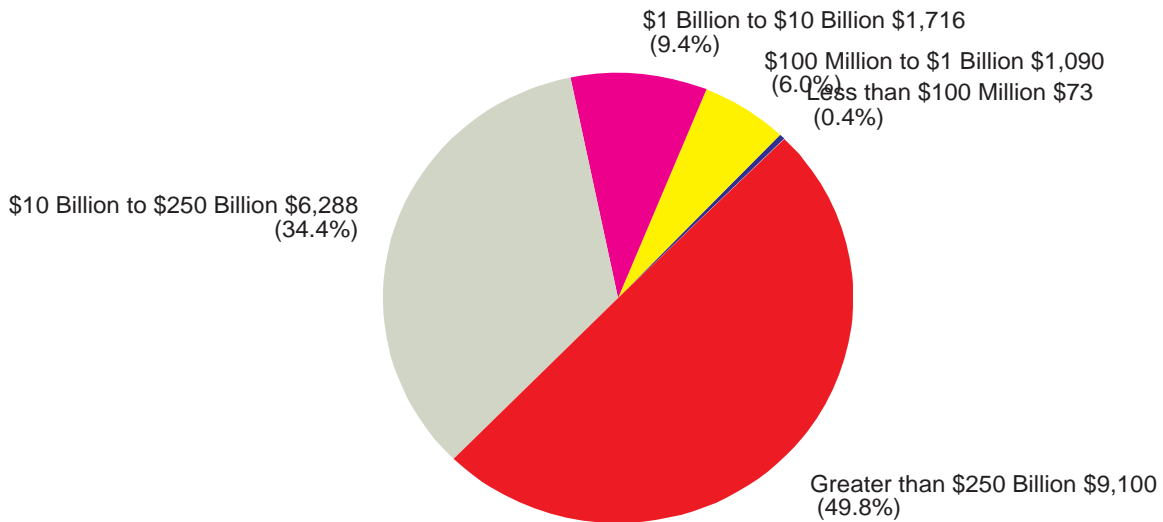
June 30, 2019



Industry Assets By Asset Size

June 30, 2019

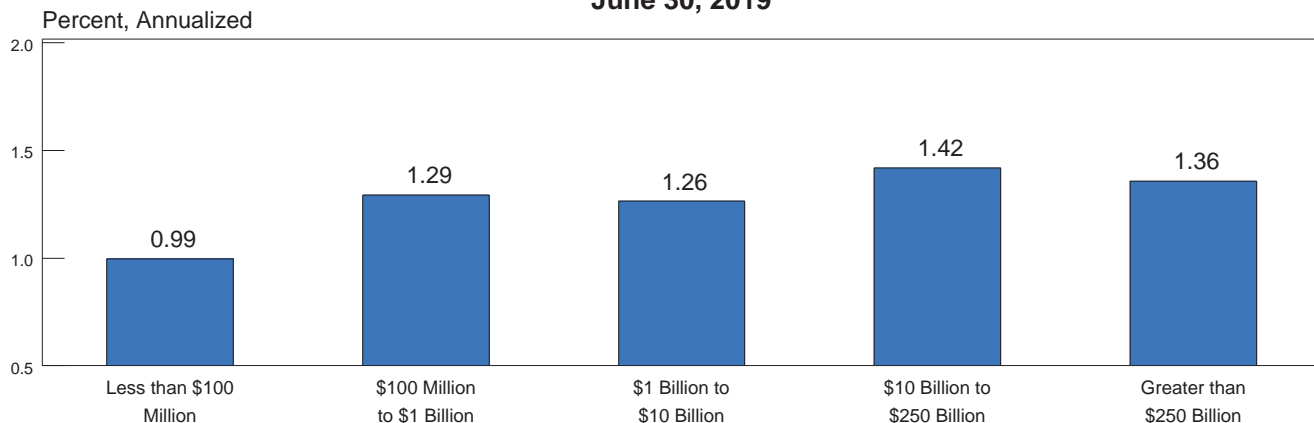
(\$ Billions)



Performance Ratios By Asset Size

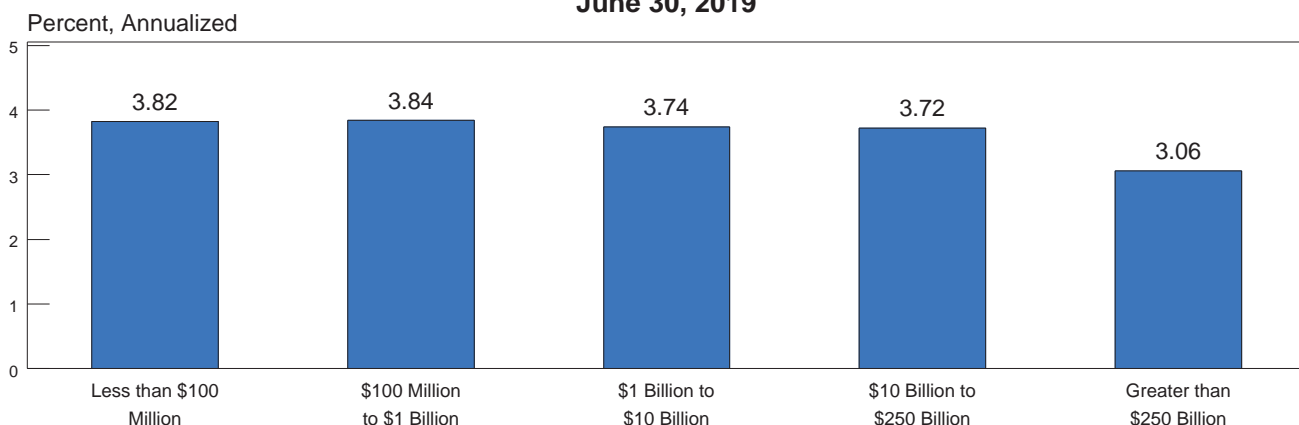
Return on Assets (YTD)

June 30, 2019



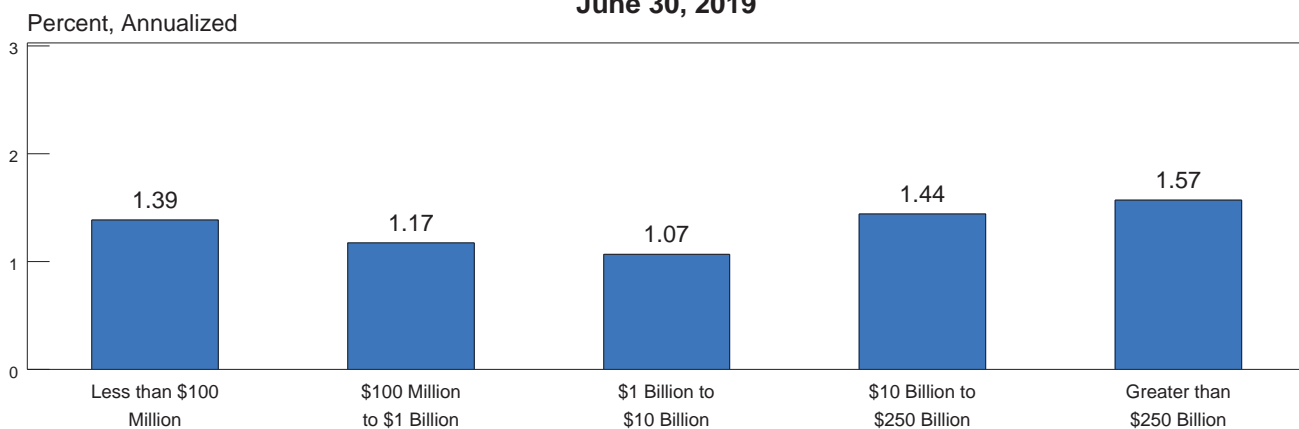
Net Interest Margin (YTD)

June 30, 2019



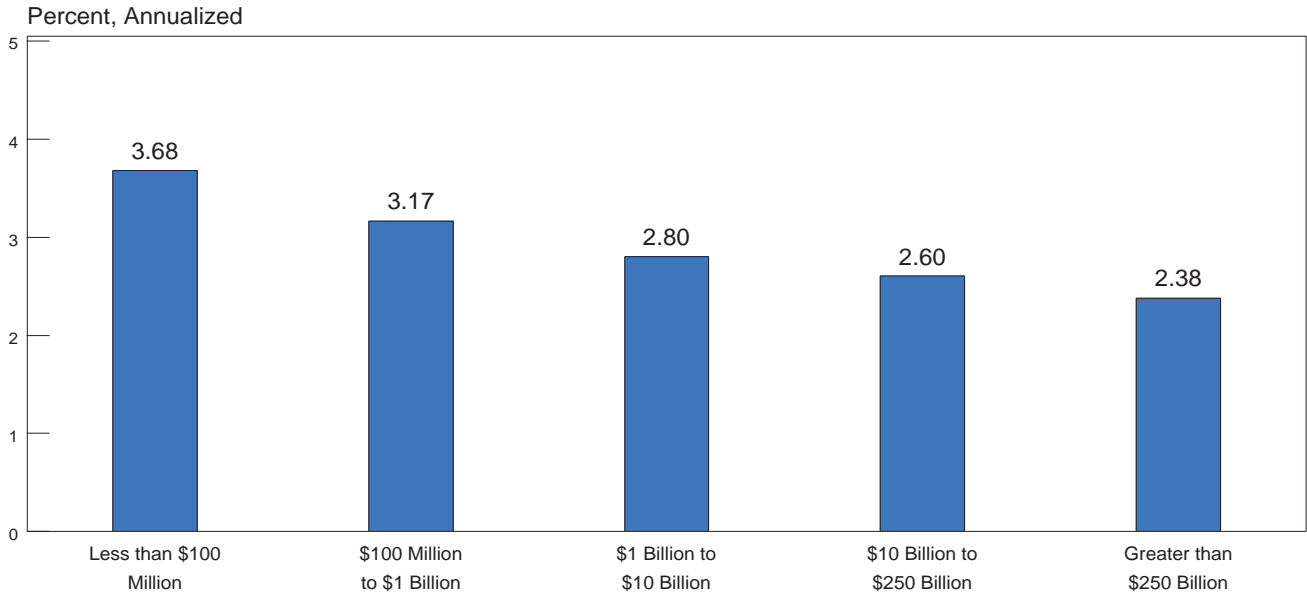
Noninterest Income to Assets (YTD)

June 30, 2019



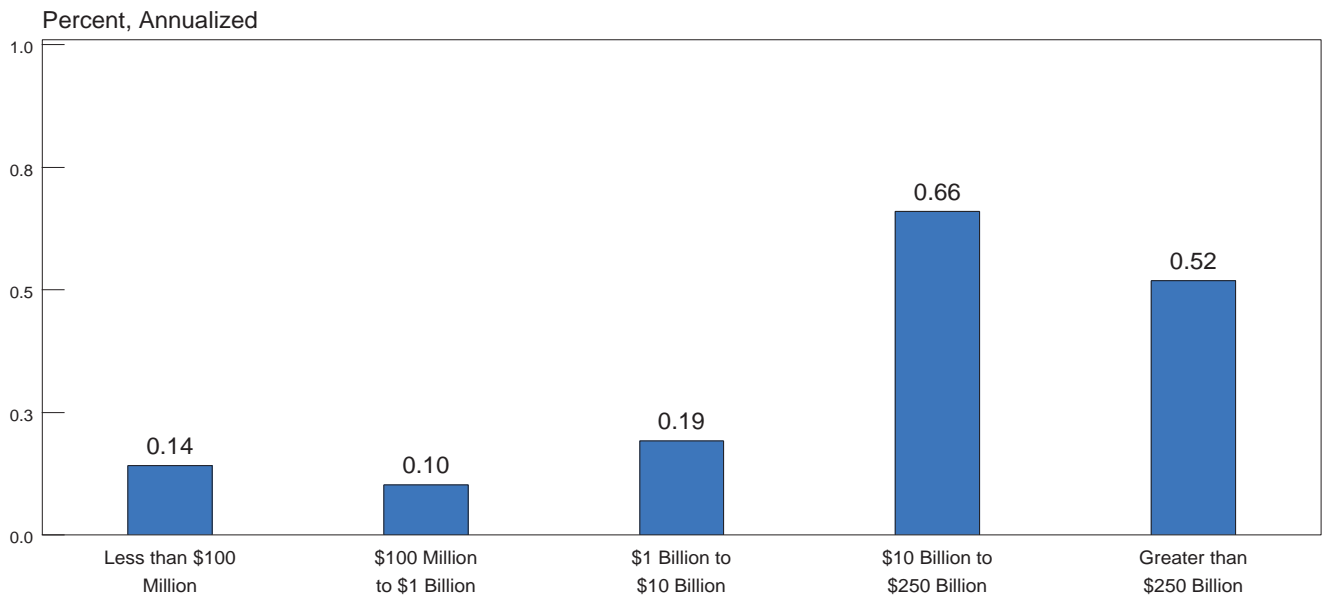
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2019



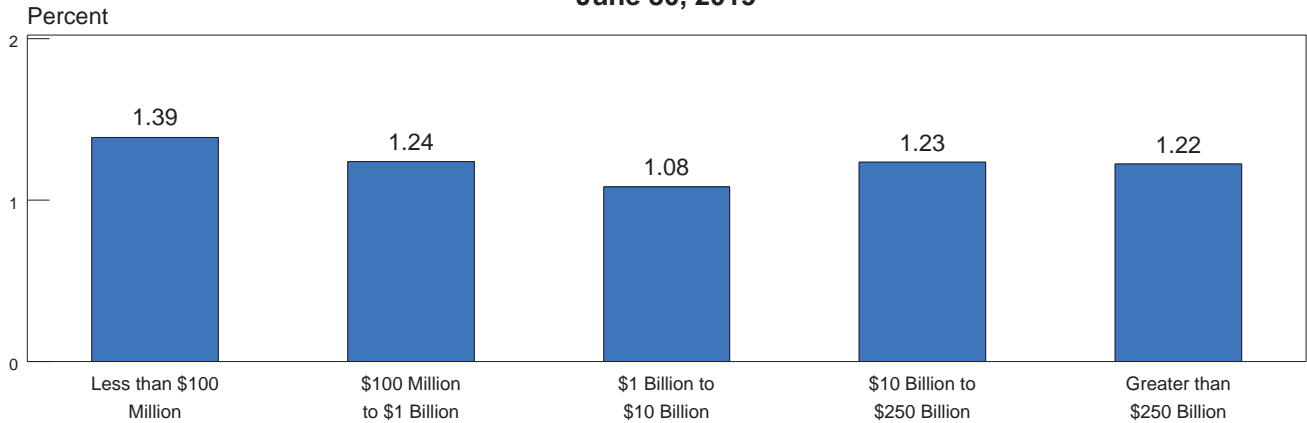
Net Charge-Offs to Loans and Leases (YTD)

June 30, 2019



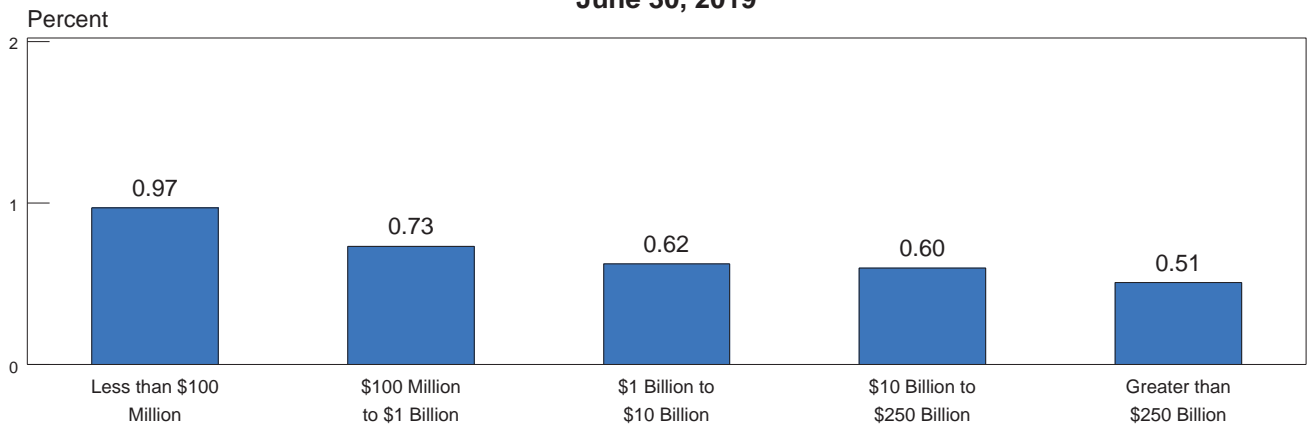
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

June 30, 2019



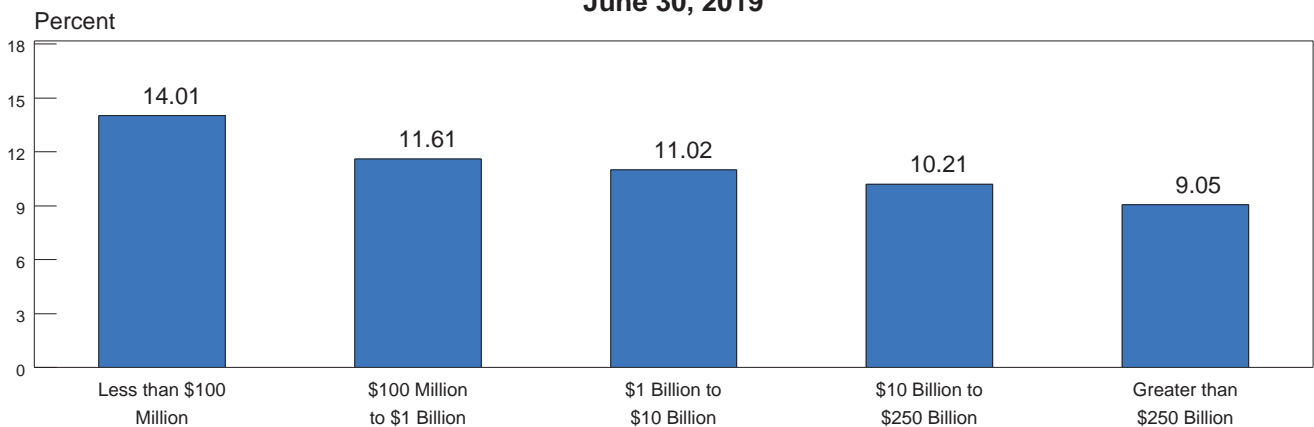
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2019



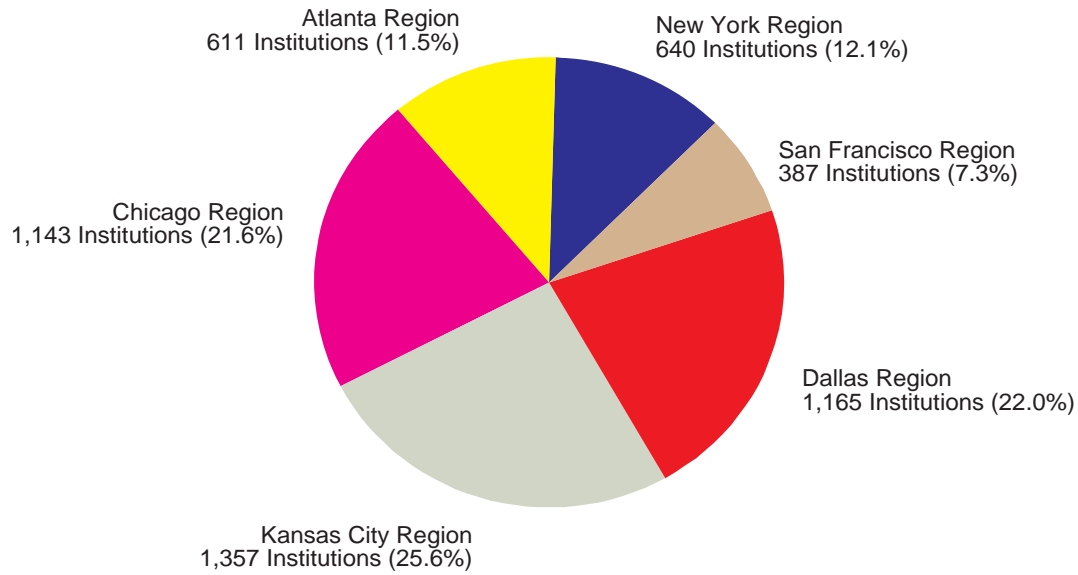
Core Capital (Leverage) Ratio

June 30, 2019



Geographic Distribution of FDIC-Insured Institutions

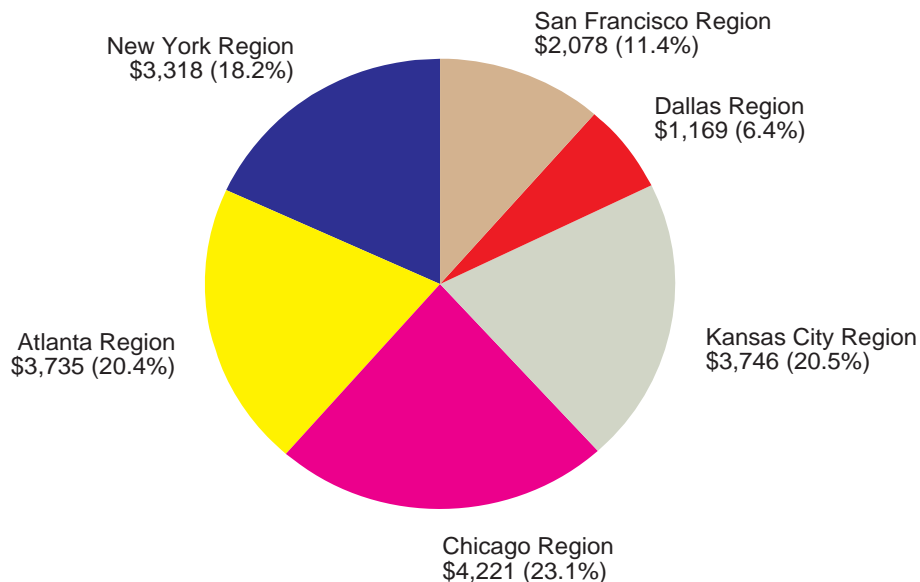
June 30, 2019



Geographic Distribution of Industry Assets

June 30, 2019

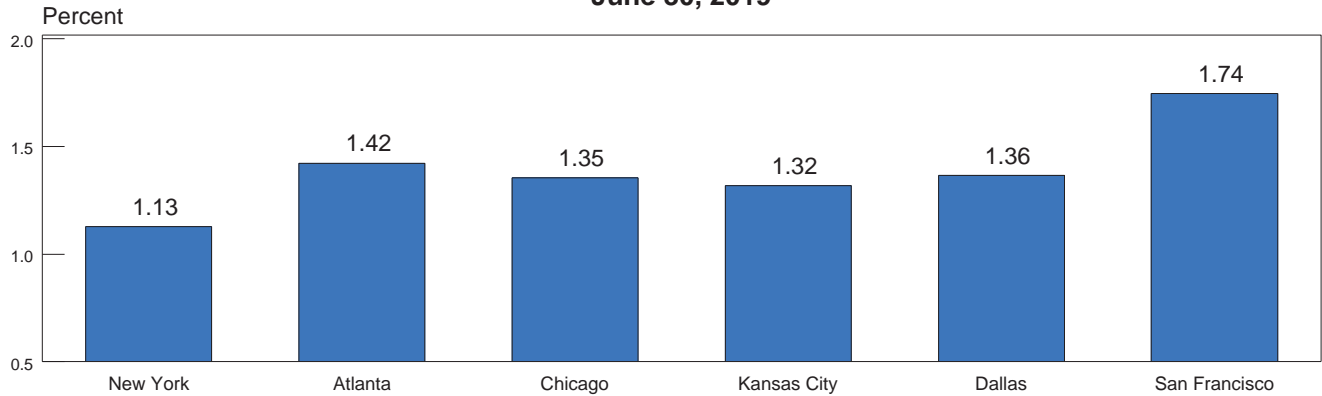
(\$ Billions)



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

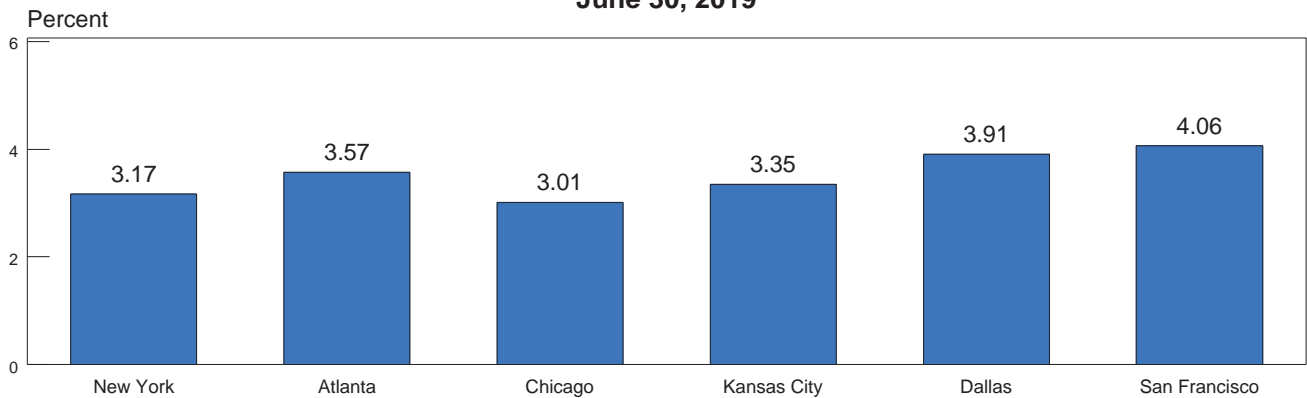
Performance Ratios By Geographic Regions Return on Assets (YTD, Annualized)

June 30, 2019



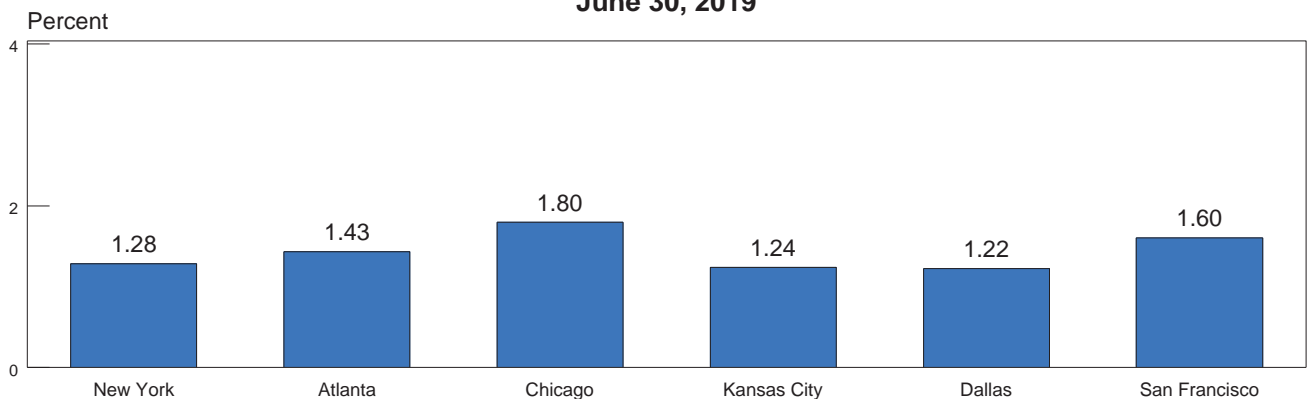
Net Interest Margins (YTD, Annualized)

June 30, 2019



Noninterest Income to Assets (YTD, Annualized)

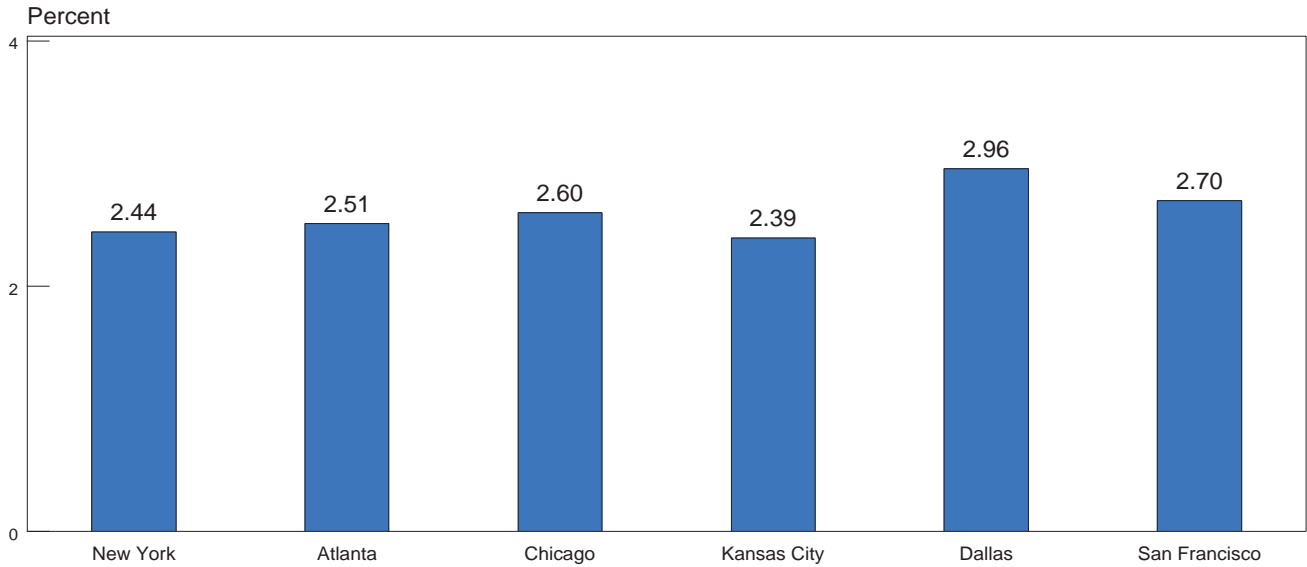
June 30, 2019



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

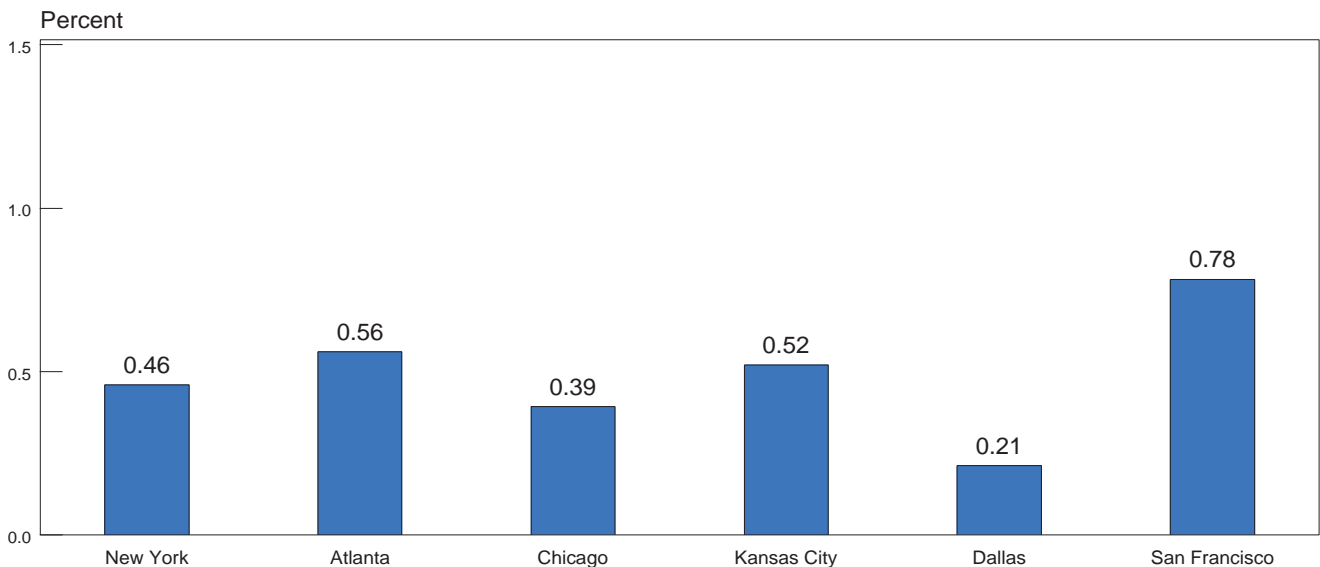
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

June 30, 2019



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

June 30, 2019

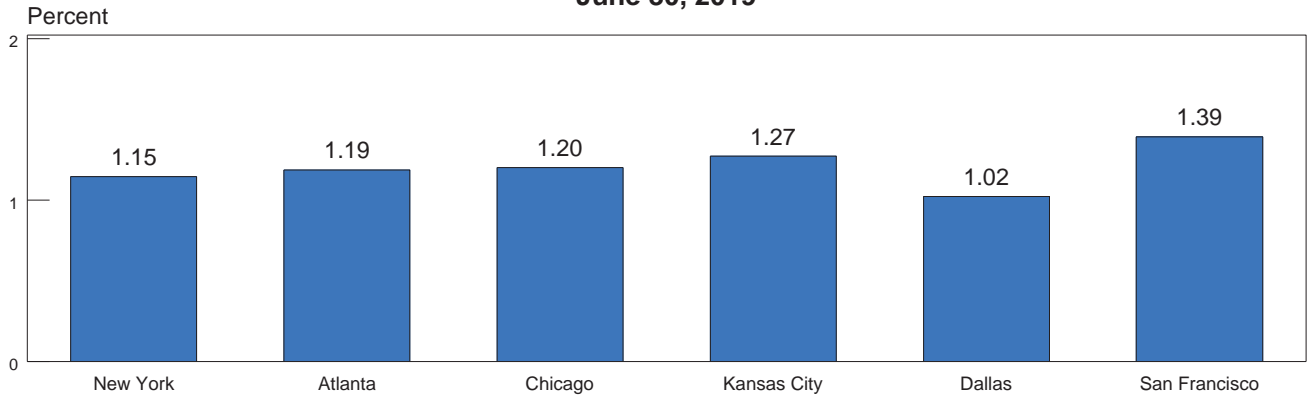


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

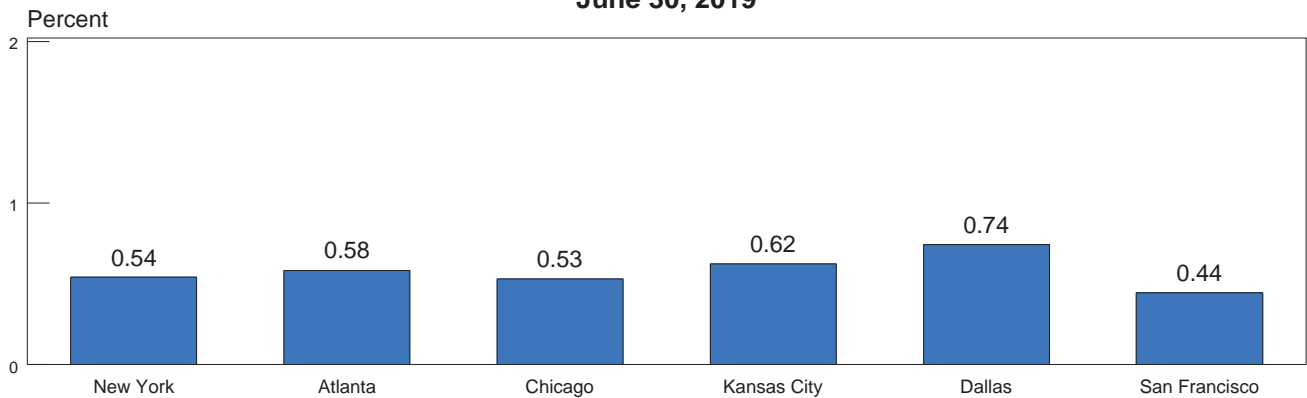
Loss Allowance To Loans and Leases

June 30, 2019



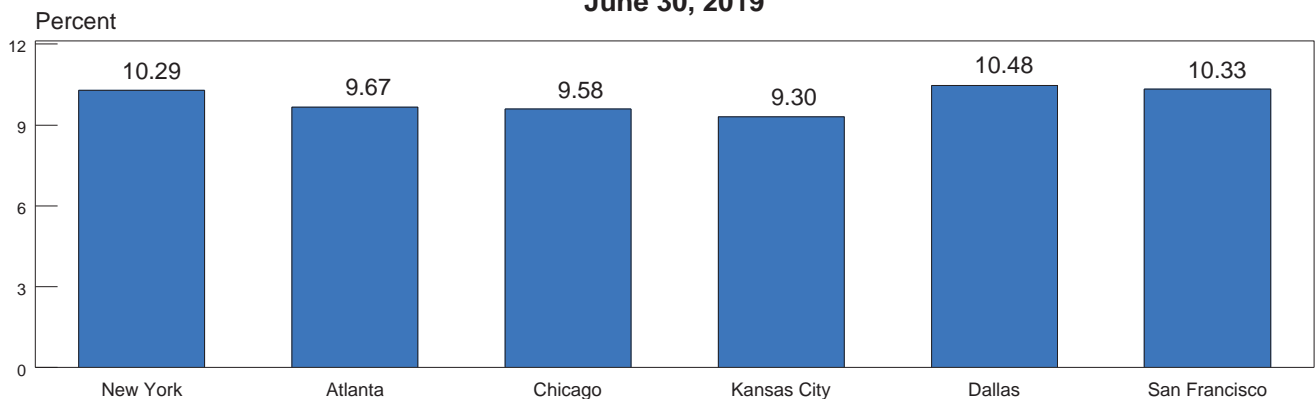
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2019



Core Capital (Leverage) Ratio

June 30, 2019

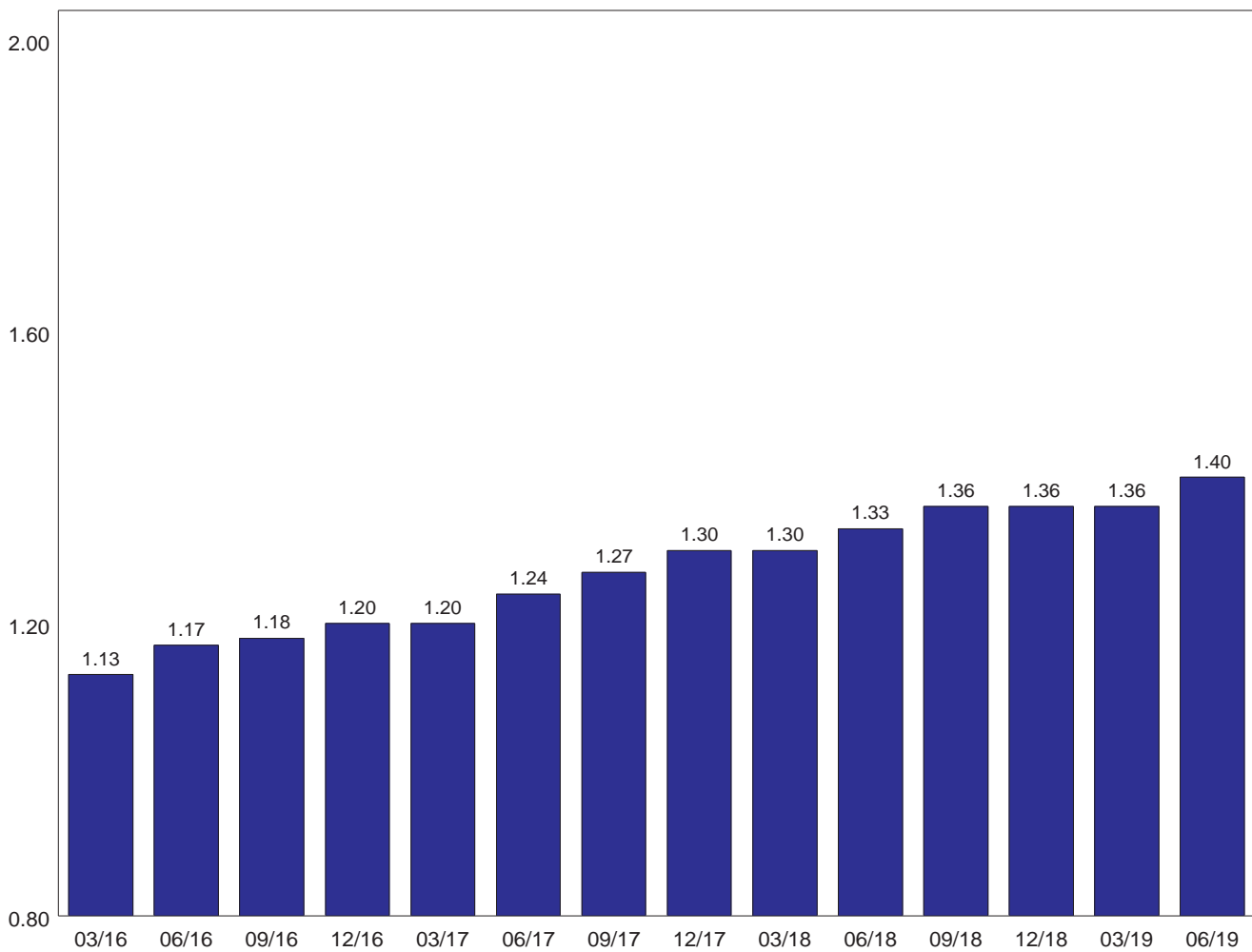


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2016 - June 30, 2019

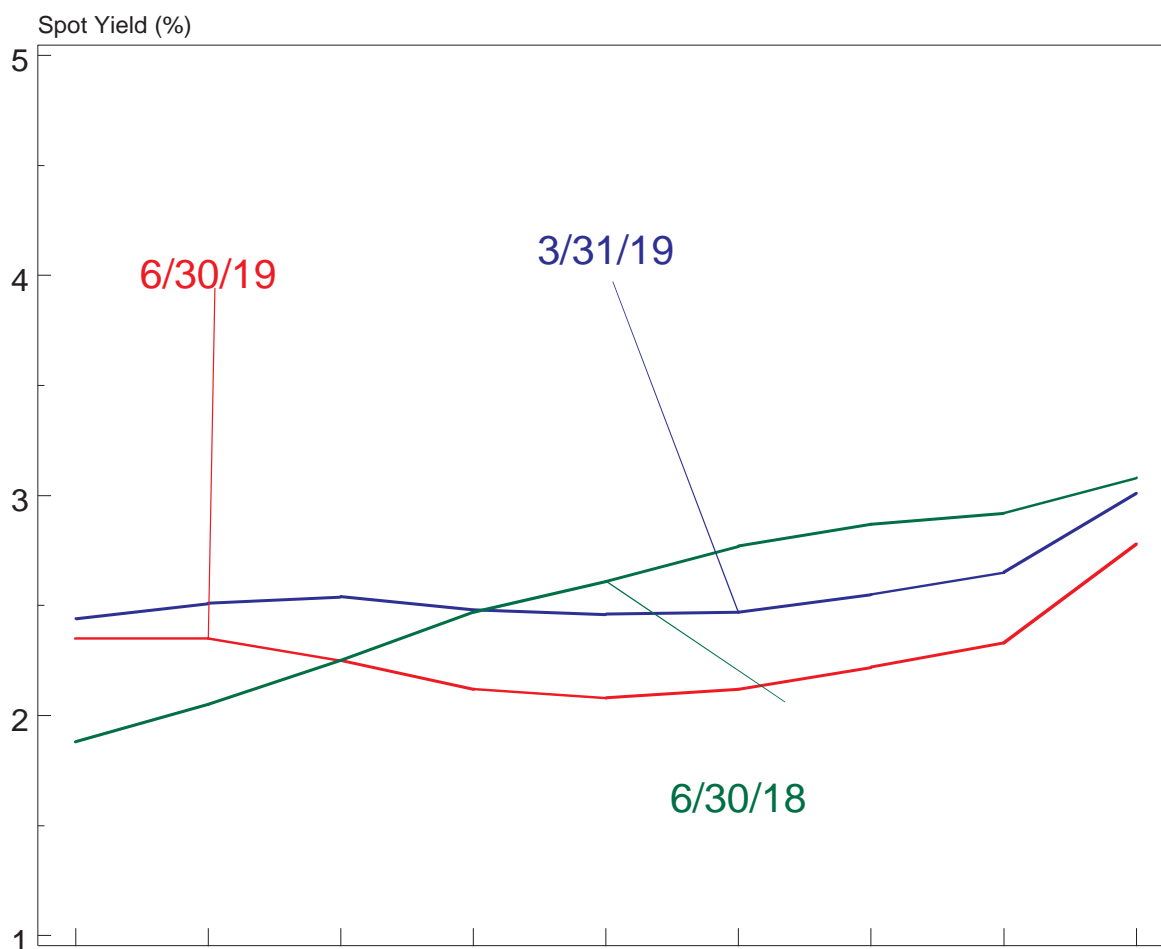
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2019 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

June 30, 2018 - June 30, 2019



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/19	2.35	2.35	2.25	2.12	2.08	2.12	2.22	2.33	2.78
3/31/19	2.44	2.51	2.54	2.48	2.46	2.47	2.55	2.65	3.01
12/31/18	2.36	2.51	2.67	2.80	2.84	2.88	2.96	3.03	3.27
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

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

June 30, 2019

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,287	99.7%	\$18,265.0	100.0%
Adequately Capitalized	5	0.1%	\$1.0	0.0%
Undercapitalized	5	0.1%	\$0.6	0.0%
Significantly Undercapitalized	5	0.1%	\$0.4	0.0%
Critically Undercapitalized	1	0.0%	\$0.0	0.0%

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

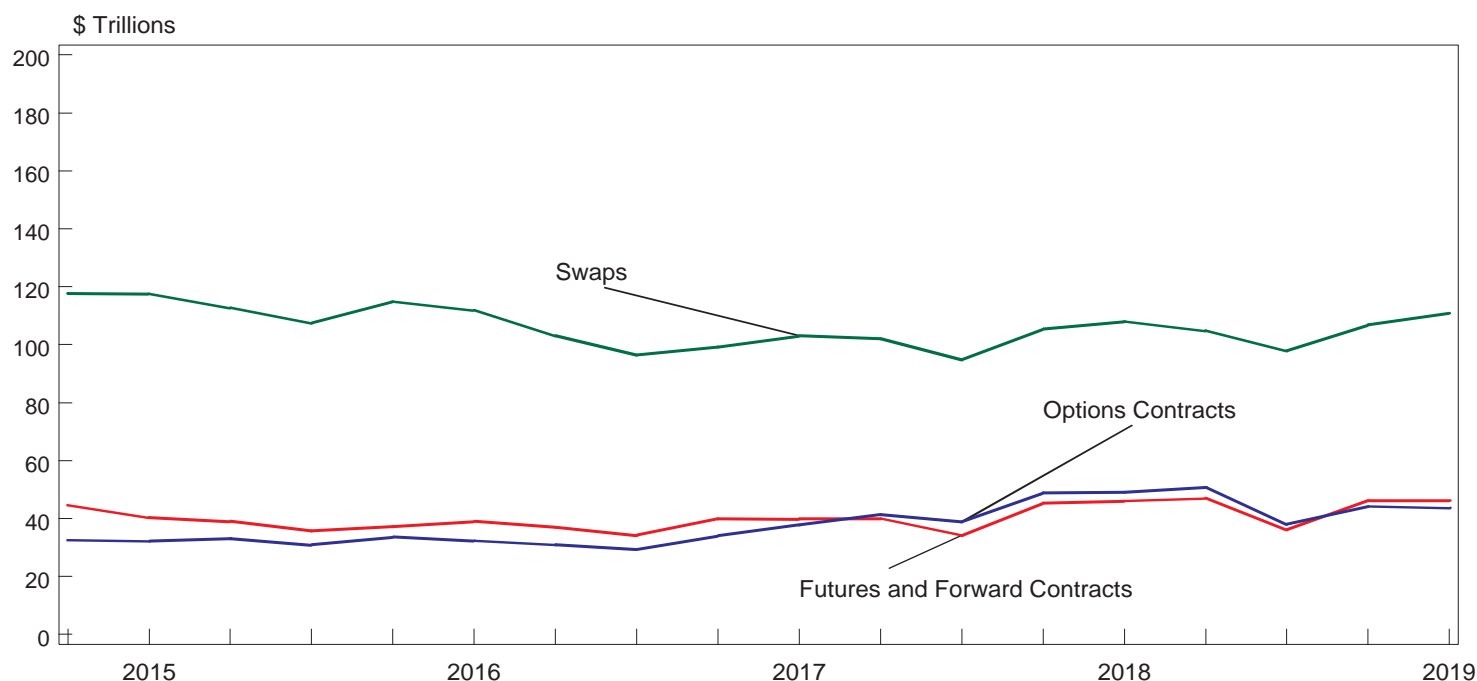
Capital Category Definitions

	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

2015 - 2019 (Notional Amounts)



	12/15	12/16	12/17	12/18	3/19	6/19
Total Derivatives (Notional Amounts, in billions of dollars)	\$173,972	\$159,958	\$167,787	\$172,068	\$197,130	\$200,793
Futures and Forward Contracts	35,691	34,201	34,162	36,135	46,159	46,200
Interest rate contracts	20,979	20,313	19,454	16,718	24,327	23,125
Foreign exchange rate contracts	14,482	13,564	14,300	19,017	21,403	22,629
Other futures and forwards*	230	324	407	401	428	445
Option Contracts	30,889	29,373	38,841	38,009	44,134	43,688
Interest rate options	23,660	22,211	31,933	29,477	34,601	34,454
Foreign currency options	5,217	5,097	4,449	5,716	6,466	6,064
Other option contracts*	2,012	2,065	2,458	2,816	3,068	3,170
Swaps	107,392	96,384	94,784	97,923	106,837	110,905
Interest rate swaps	93,731	81,964	79,029	81,971	90,255	94,272
Foreign exchange rate swaps	12,401	13,076	14,153	14,480	15,025	15,043
Other swaps*	1,261	1,344	1,602	1,472	1,556	1,590
Memoranda						
Spot Foreign Exchange Contracts	1,034	1,540	1,519	1,727	2,670	2,372
Credit Derivatives	6,986	5,293	4,186	4,277	4,145	4,074
Number of banks reporting derivatives	1,200	1,222	1,165	1,122	1,129	1,150
Replacement cost of interest rate and foreign exchange rate contracts **	2,681	2,650	1,613	1,518	1,574	1,785

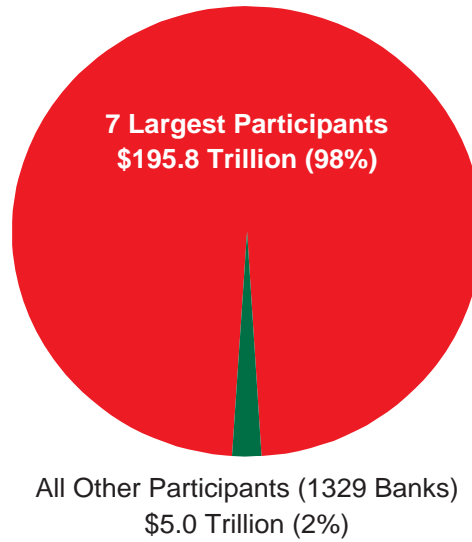
* Not reported by banks with less than \$300 million in assets.

** 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

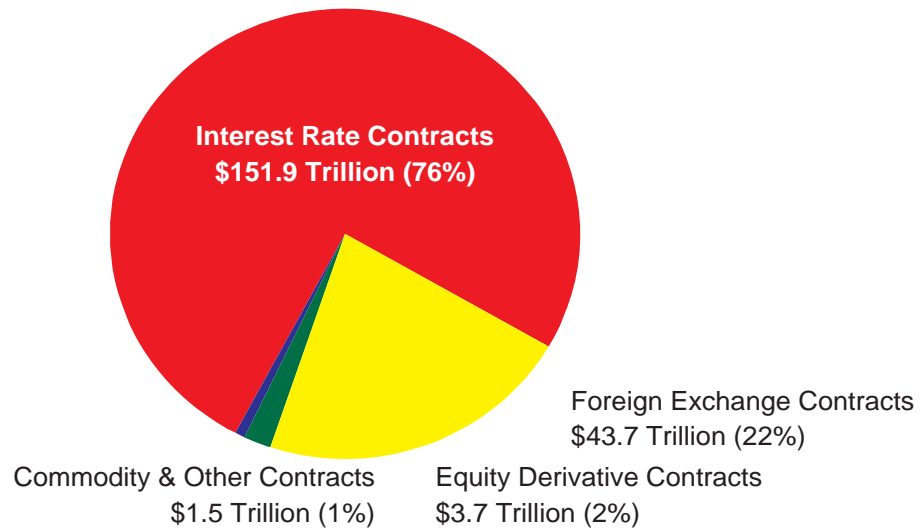
June 30, 2019



Composition of Derivatives*

Notional Amounts

June 30, 2019



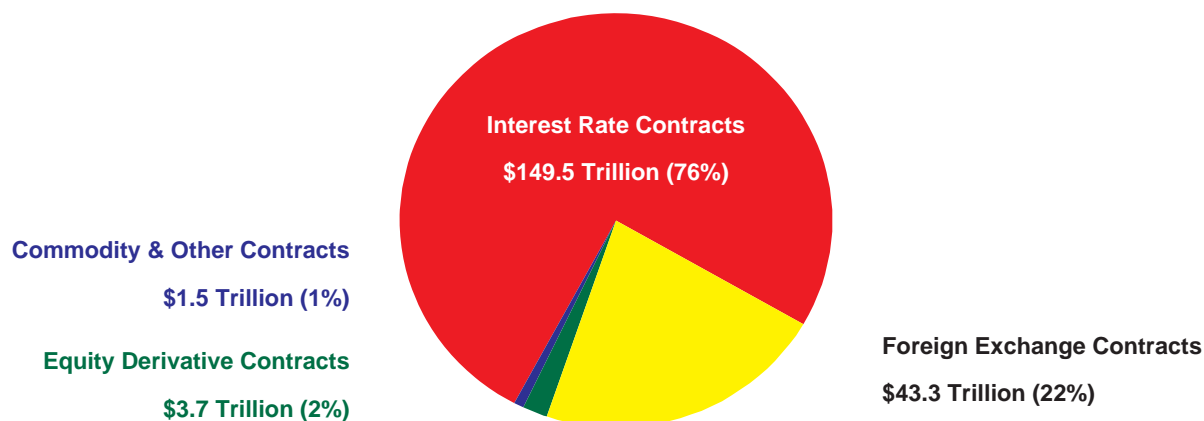
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,235 billion for the seven largest participants and \$137 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

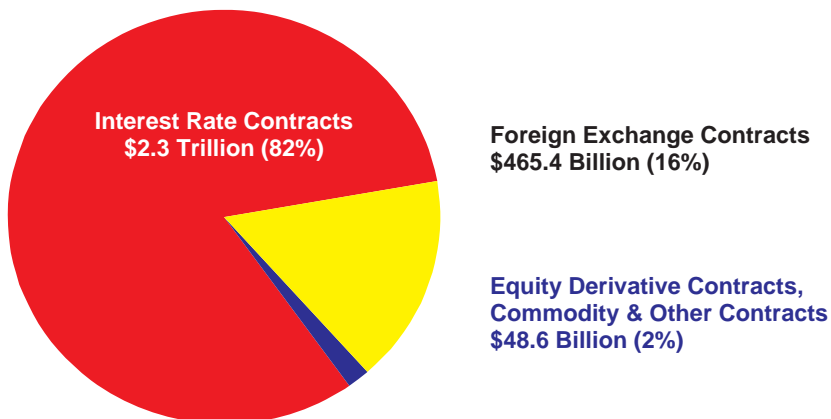
June 30, 2019



Not Held for Trading

Notional Amounts

June 30, 2019



* 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 \$2,372 billion are not included.

Position of Derivatives

Gross Fair Values

June 30, 2019

(\$ Millions)

Held for Trading

189 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	1,299,180	426,900	116,847	34,252	1,877,178	44,290
Gross negative fair value	1,249,399	429,472	117,552	36,465	1,832,888	
All other participants						
Gross positive fair value	21,723	8,259	1,795	2,126	33,902	10,156
Gross negative fair value	11,892	7,897	1,930	2,027	23,746	
Total						
Gross positive fair value	1,320,902	435,159	118,642	36,378	1,911,081	54,447
Gross negative fair value	1,261,290	437,369	119,483	38,492	1,856,634	

Held for Purposes Other than Trading

719 Banks Held Derivative Contracts for Purposes Other than Trading

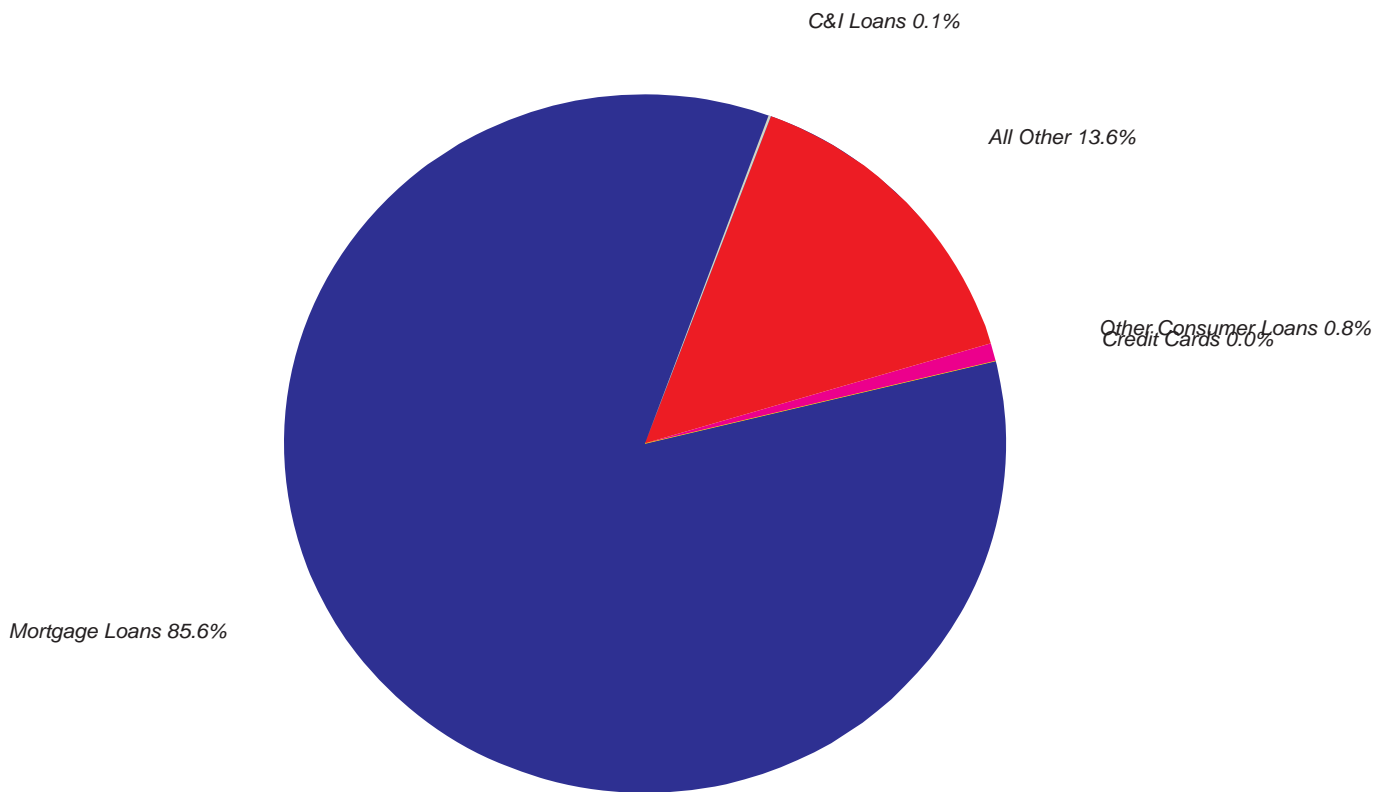
7 Largest Participants Held 63% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	15,885	6,148	31	0	22,065	(5,060)
Gross negative fair value	20,243	6,676	206	0	27,125	
All other participants						
Gross positive fair value	6,531	660	266	50	7,507	702
Gross negative fair value	5,860	488	360	96	6,805	
Total						
Gross positive fair value	22,417	6,808	297	50	29,572	(4,358)
Gross negative fair value	26,104	7,164	566	96	33,930	

Composition of Securitized Assets*

FDIC-Insured Institutions

June 30, 2019

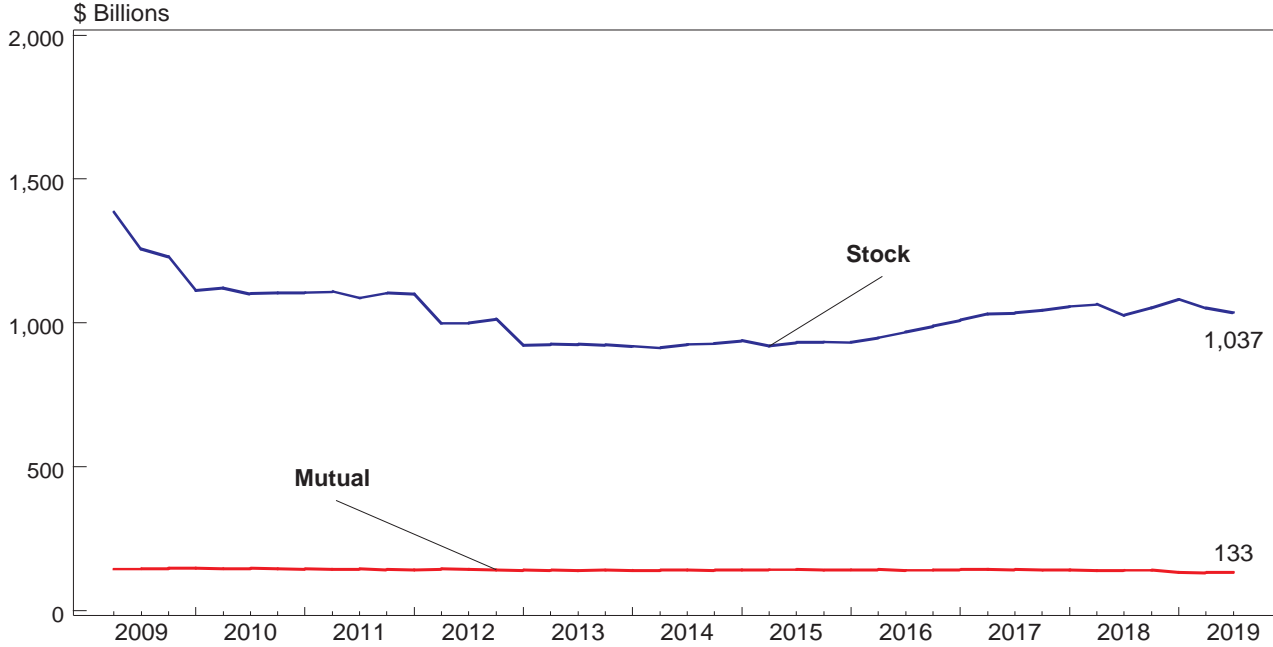


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

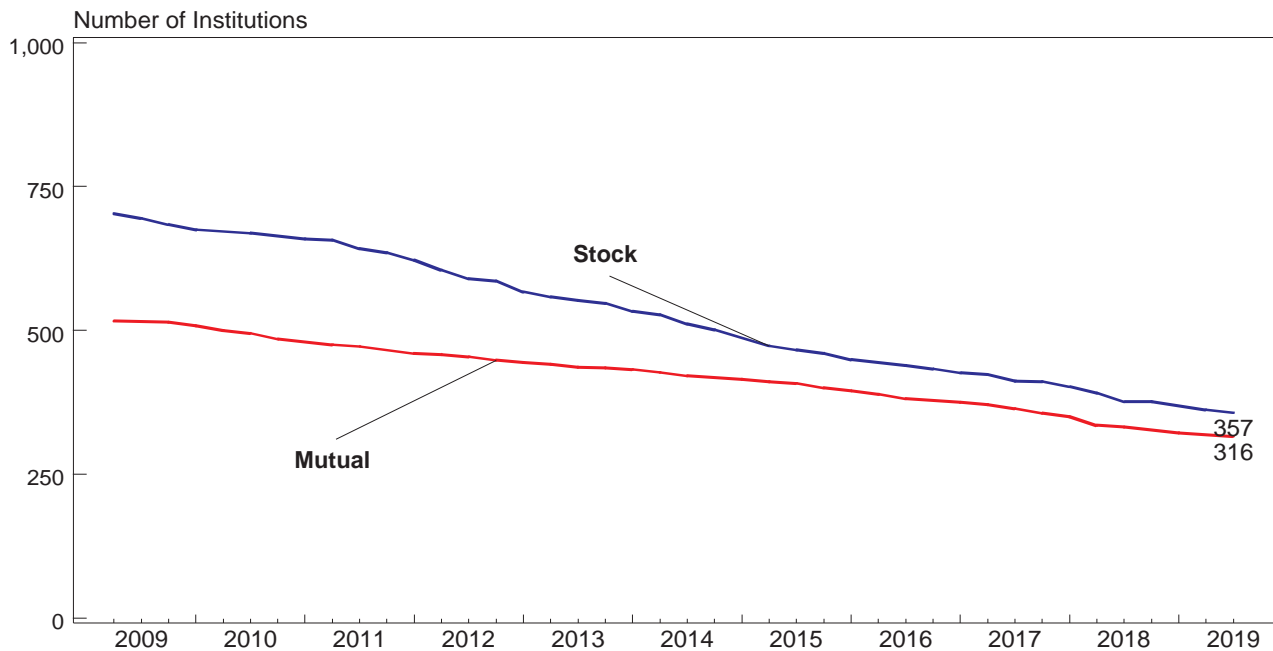
Assets of Mutual and Stock Savings Institutions

2009 - 2019



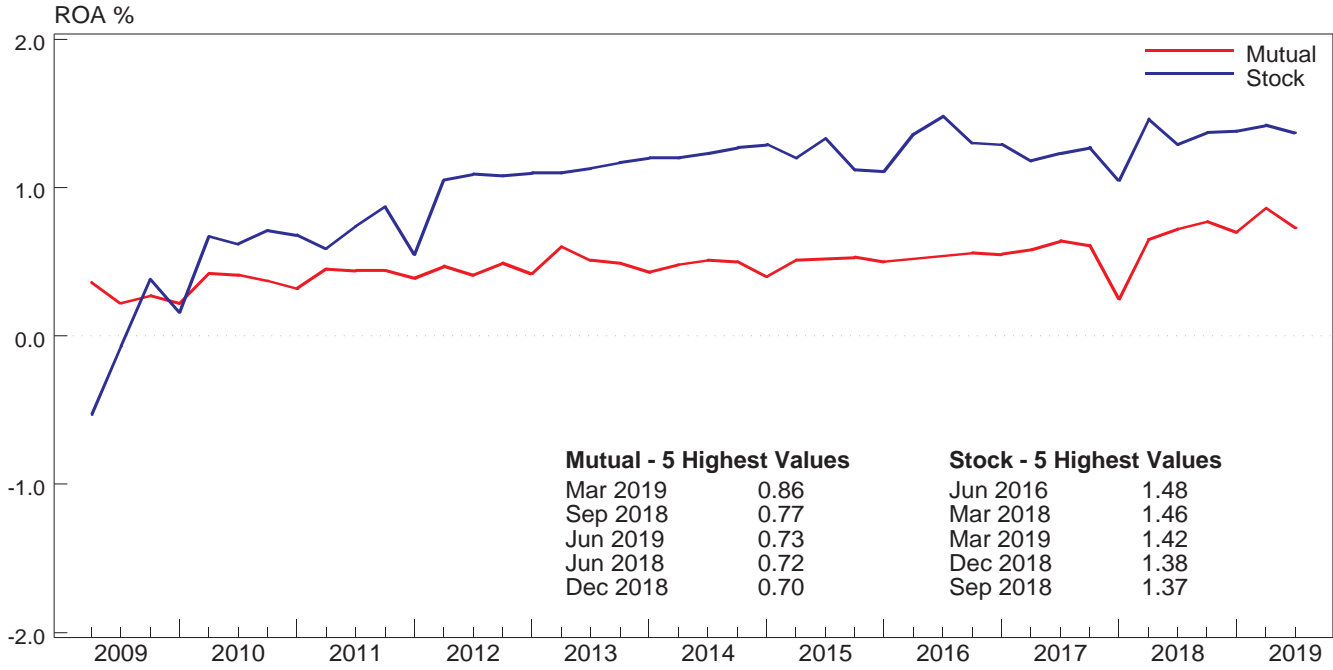
Number of Mutual and Stock Savings Institutions

2009 - 2019



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

2009-2019



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

2009-2019

