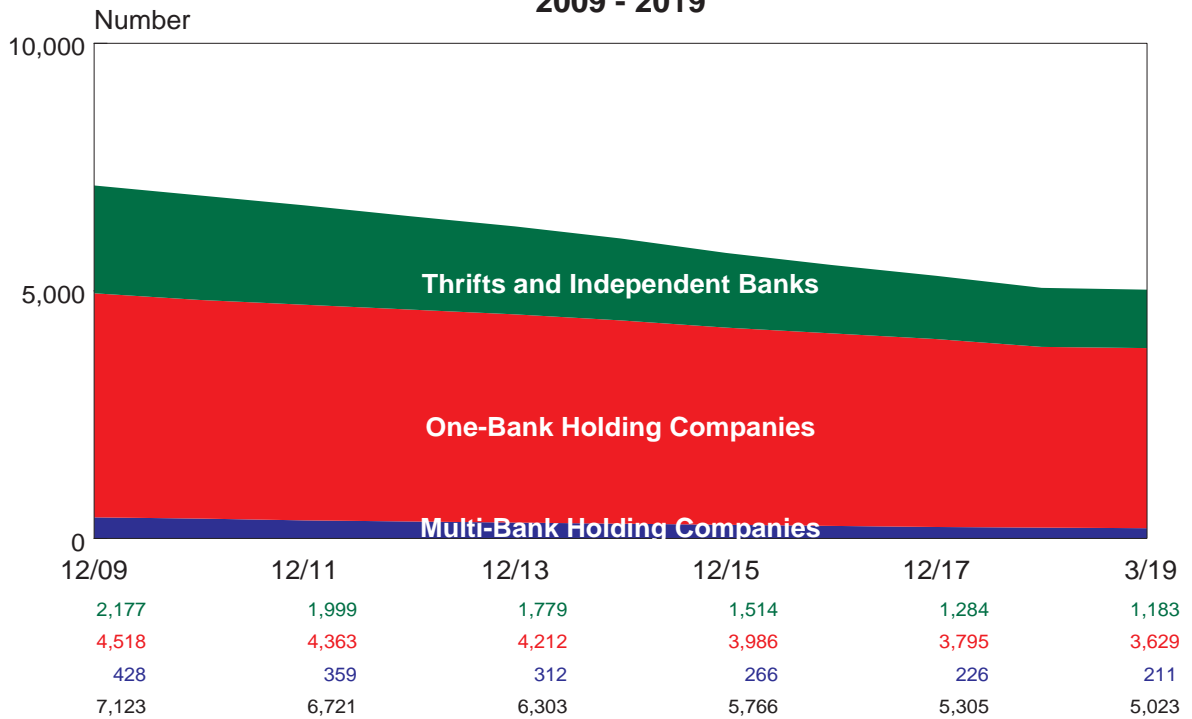


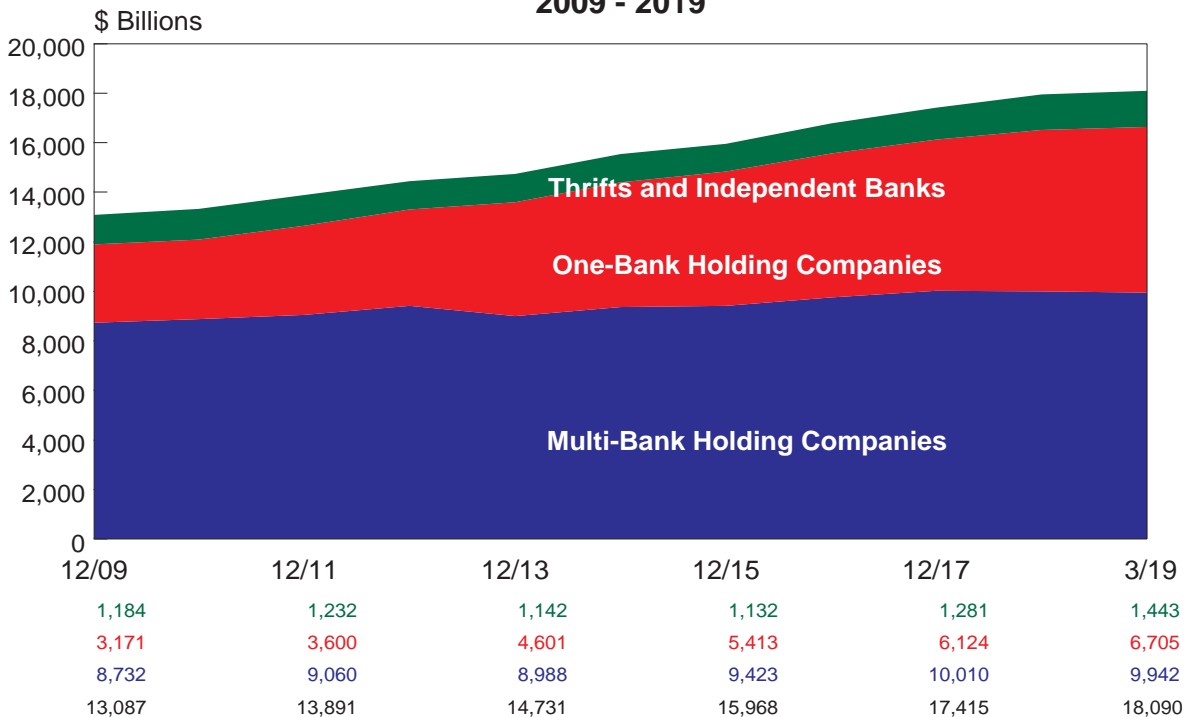
Number of FDIC-Insured Banking Organizations

2009 - 2019



Assets of FDIC-Insured Banking Organizations

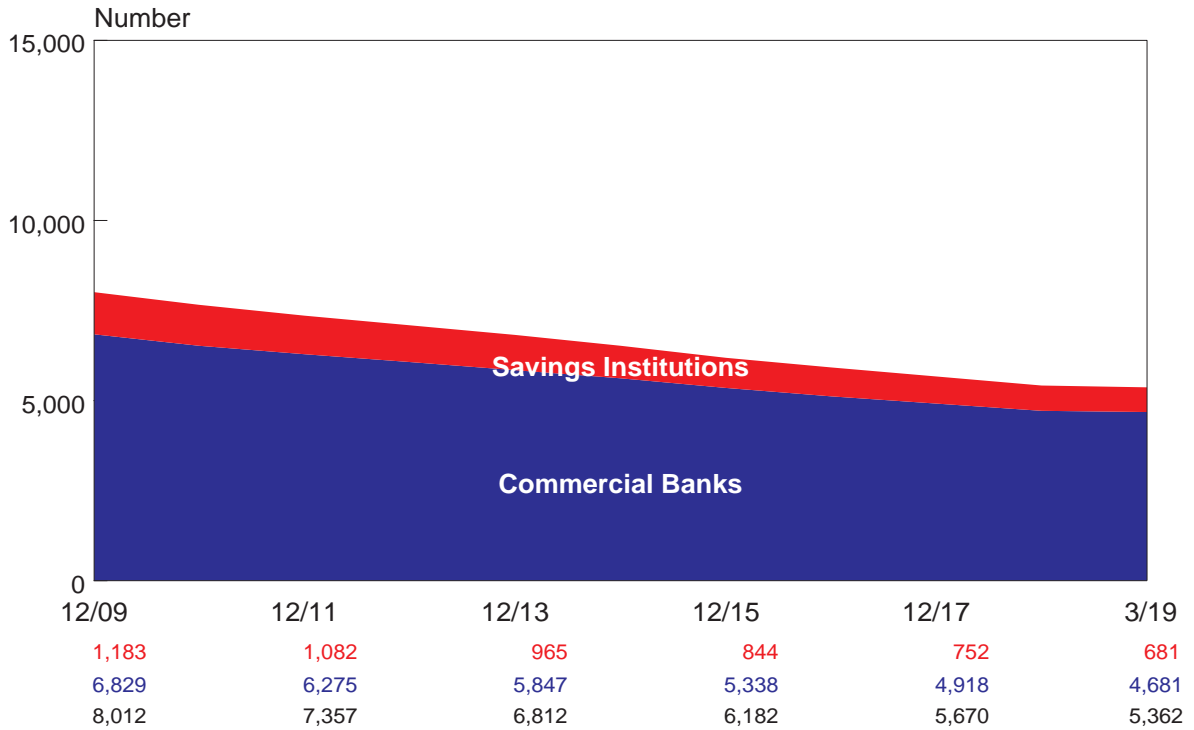
2009 - 2019



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

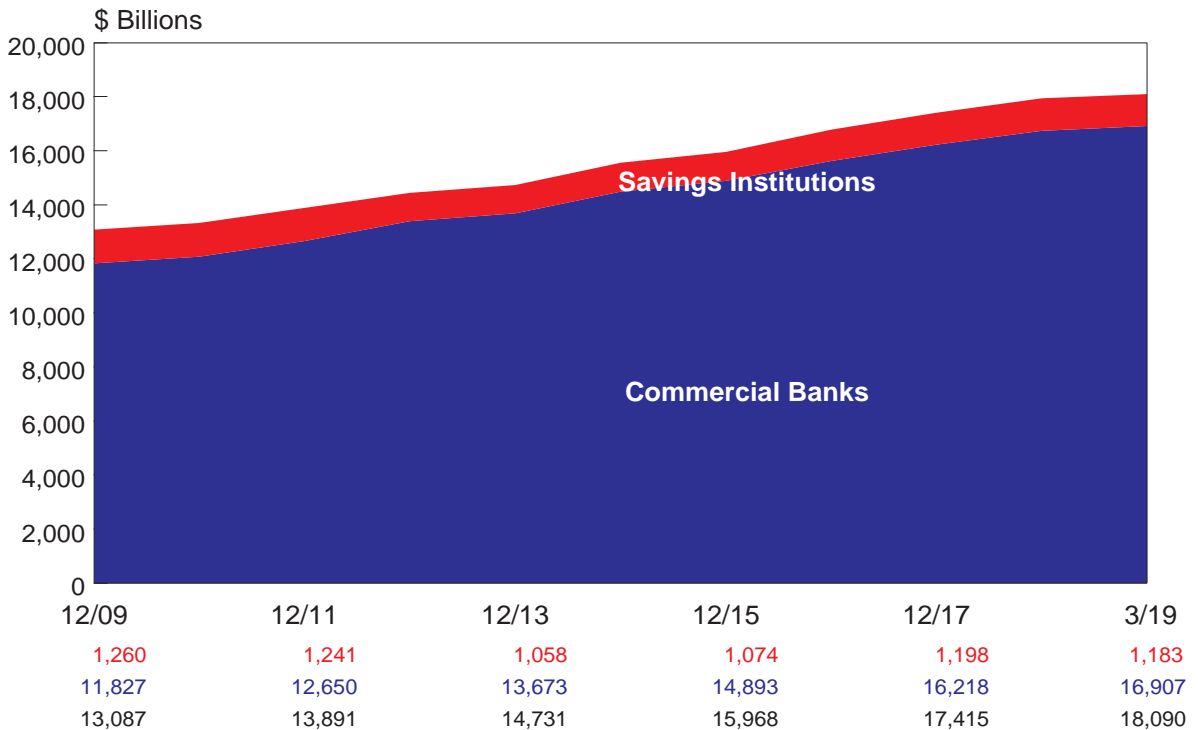
Number of FDIC-Insured Institutions

2009 - 2019



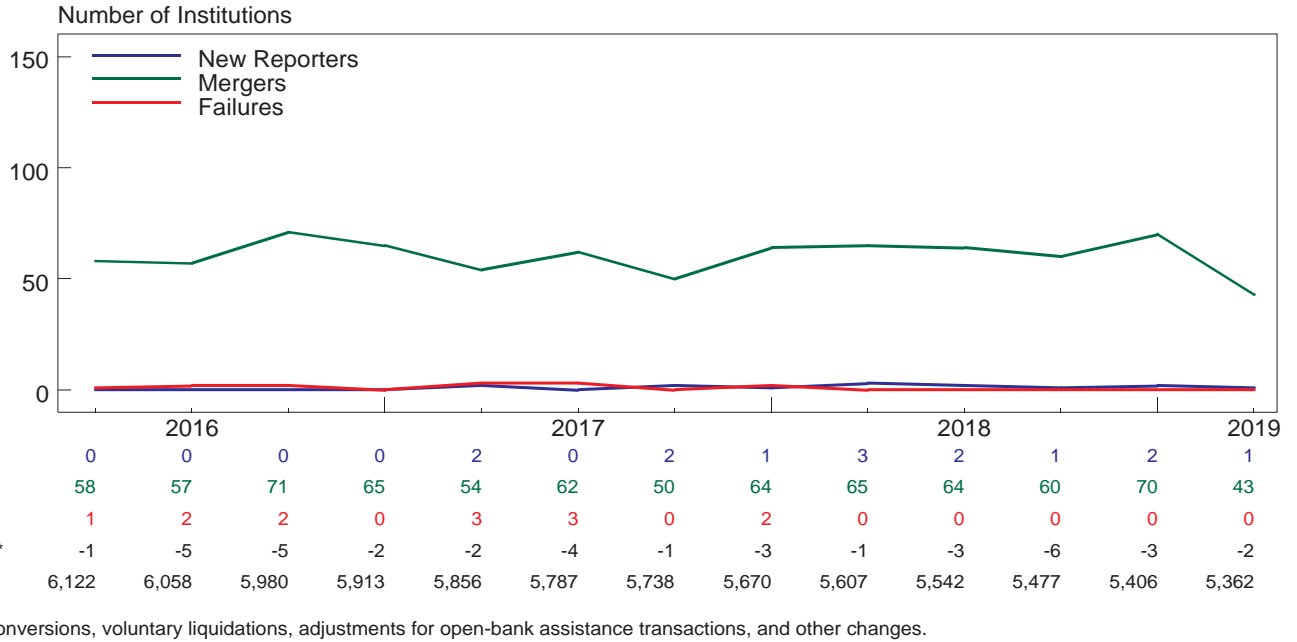
Assets of FDIC-Insured Institutions

2009 - 2019



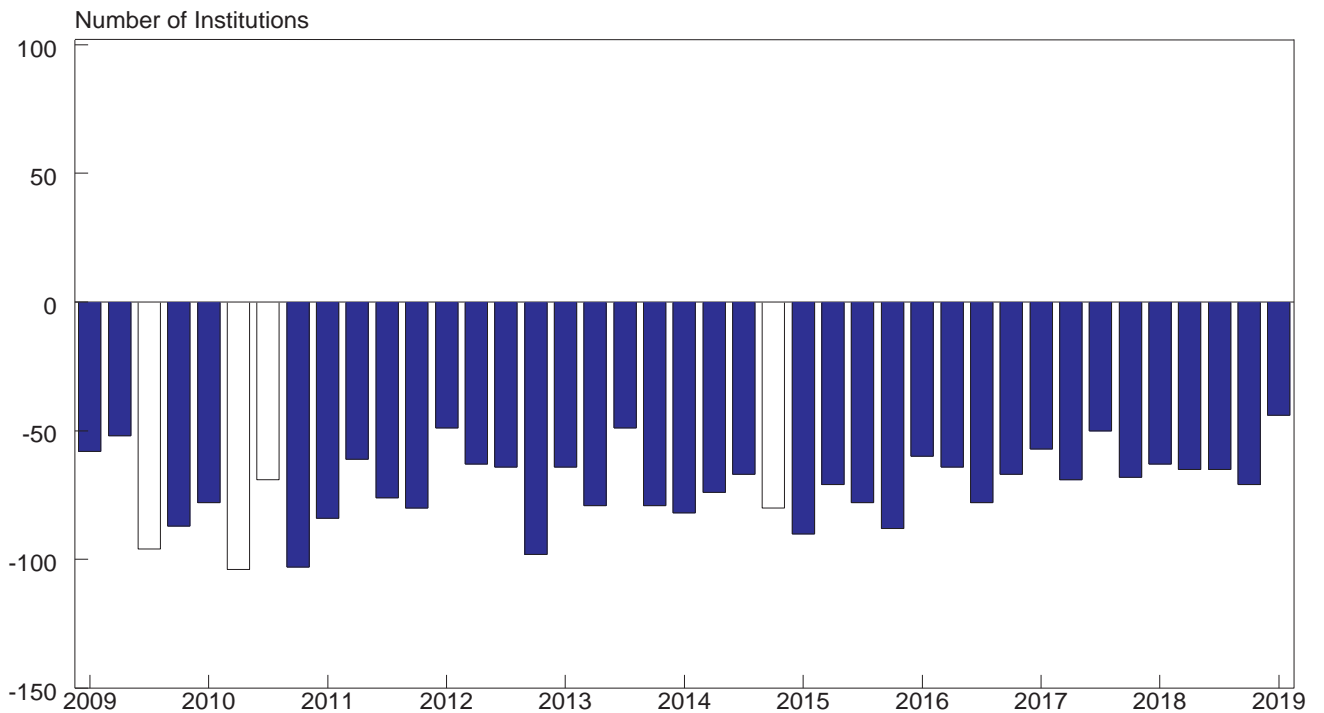
Changes in the Number of FDIC-Insured Institutions

Quarterly, 2016 - 2019



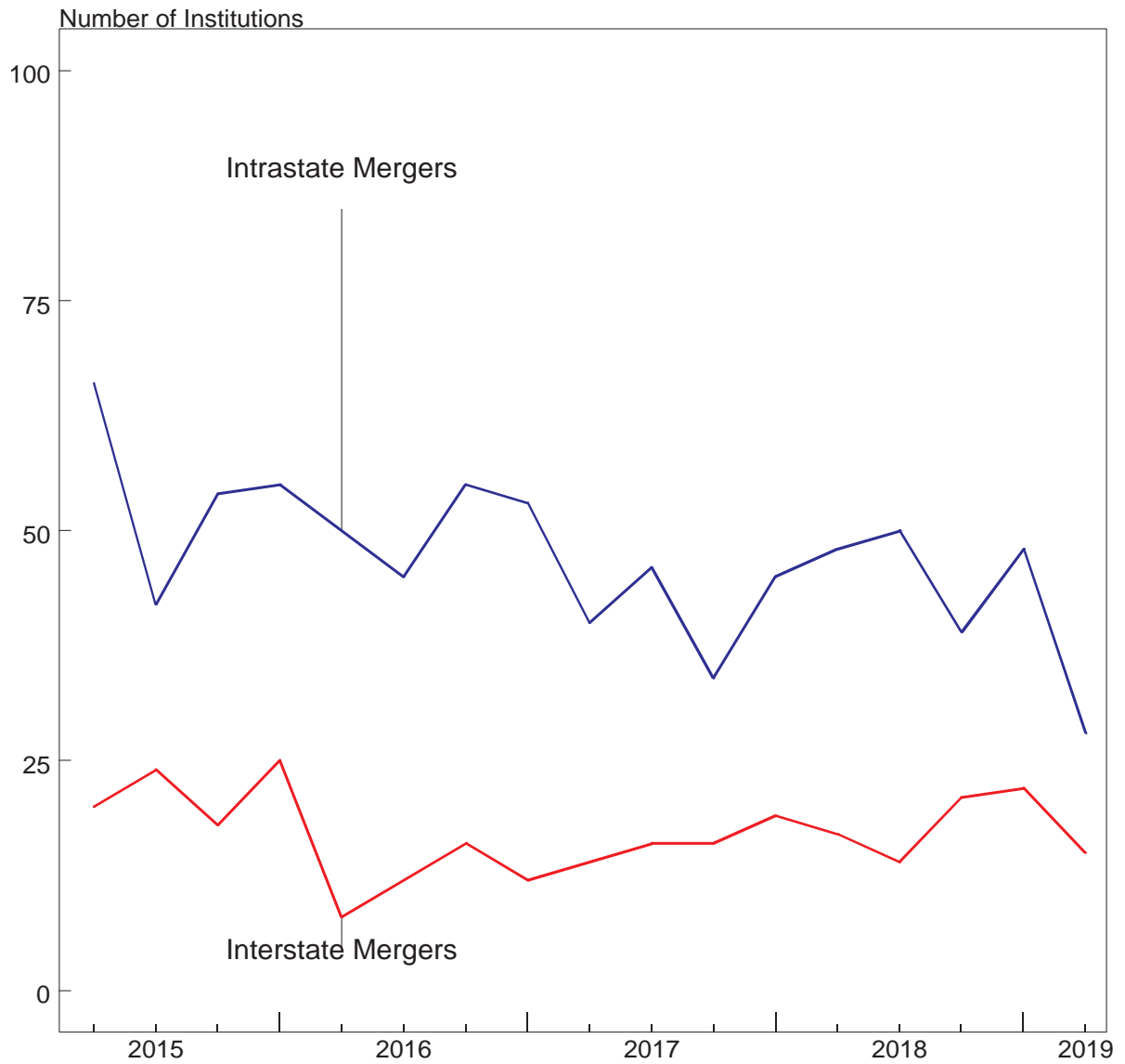
Quarterly Change in the Number of FDIC-Insured Institutions

2009-2019



Institution Mergers: Interstate vs. Intrastate

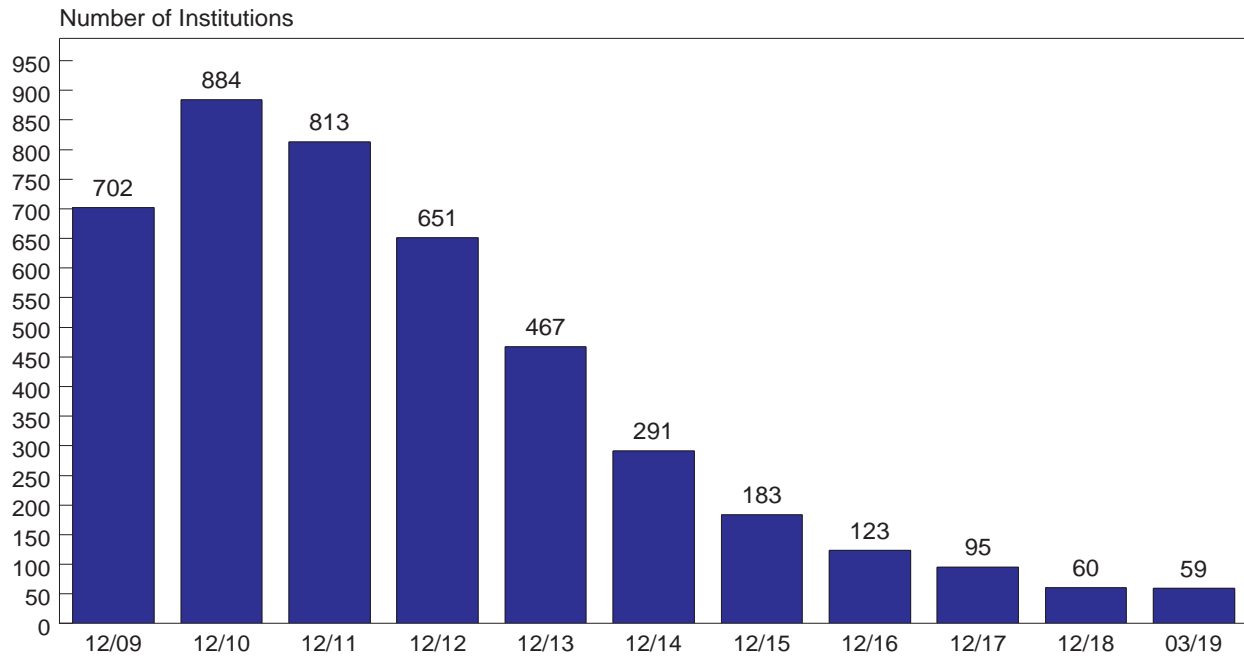
Quarterly, 2015 - 2019



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

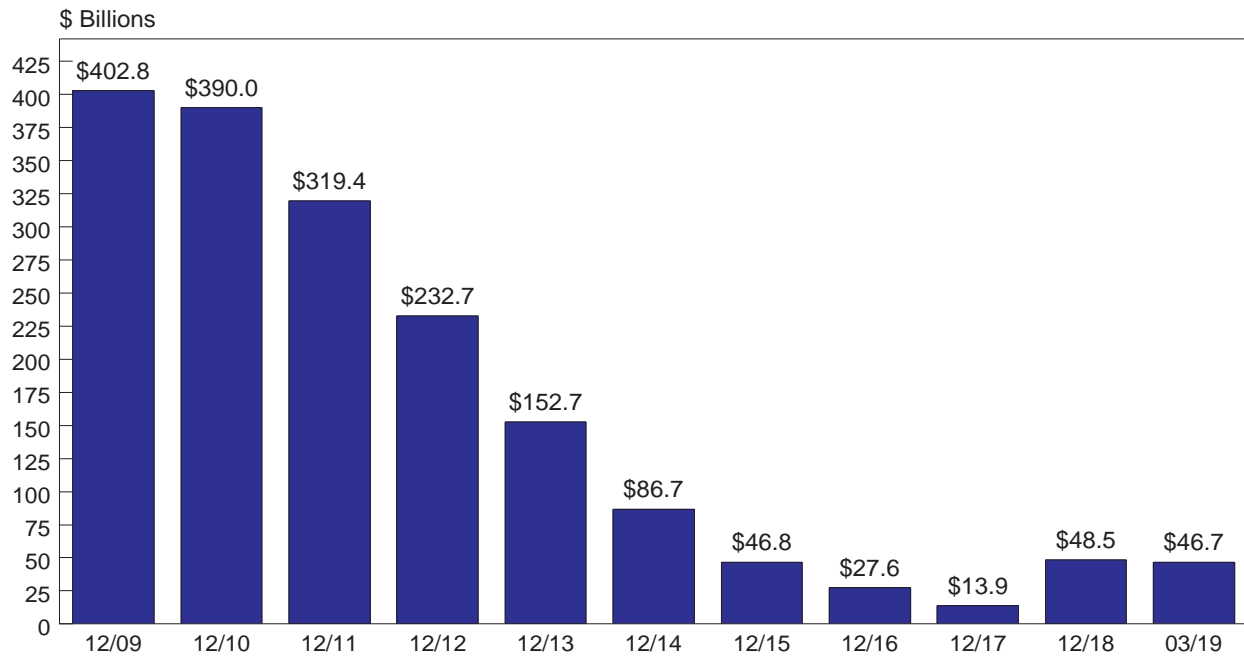
Number of FDIC-Insured "Problem" Institutions

2009-2019



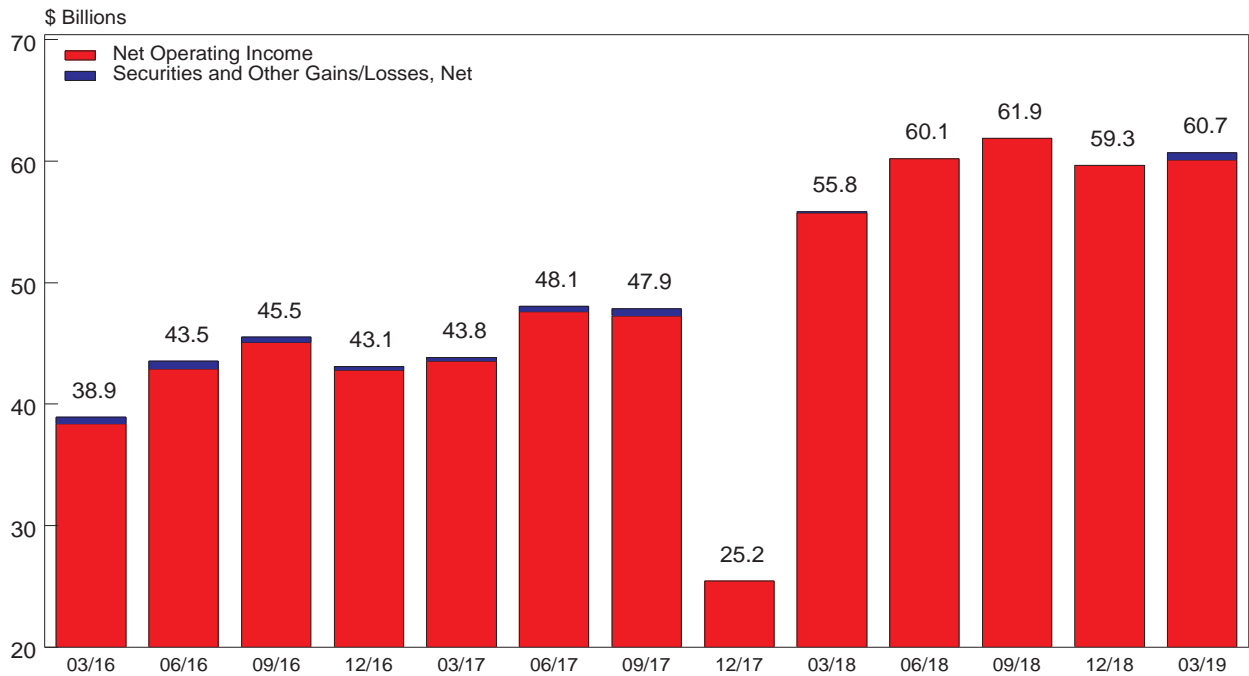
Assets of FDIC-Insured "Problem" Institutions

2009-2019



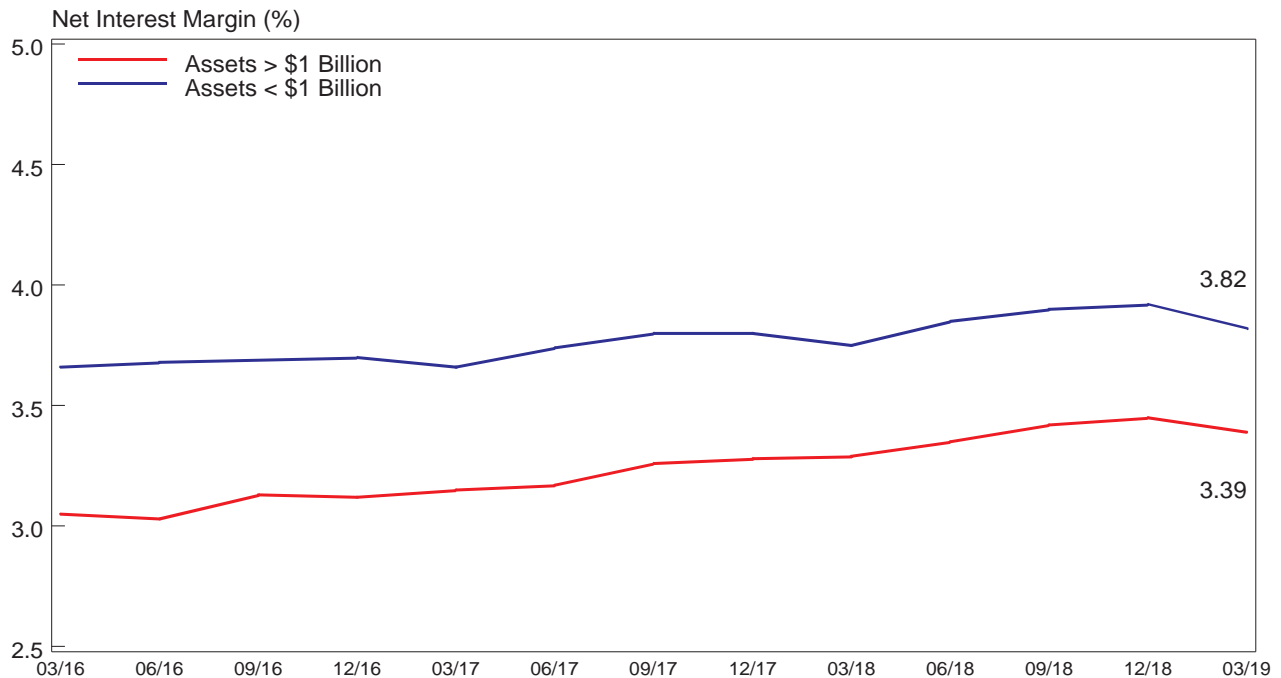
Quarterly Net Income

2016-2019



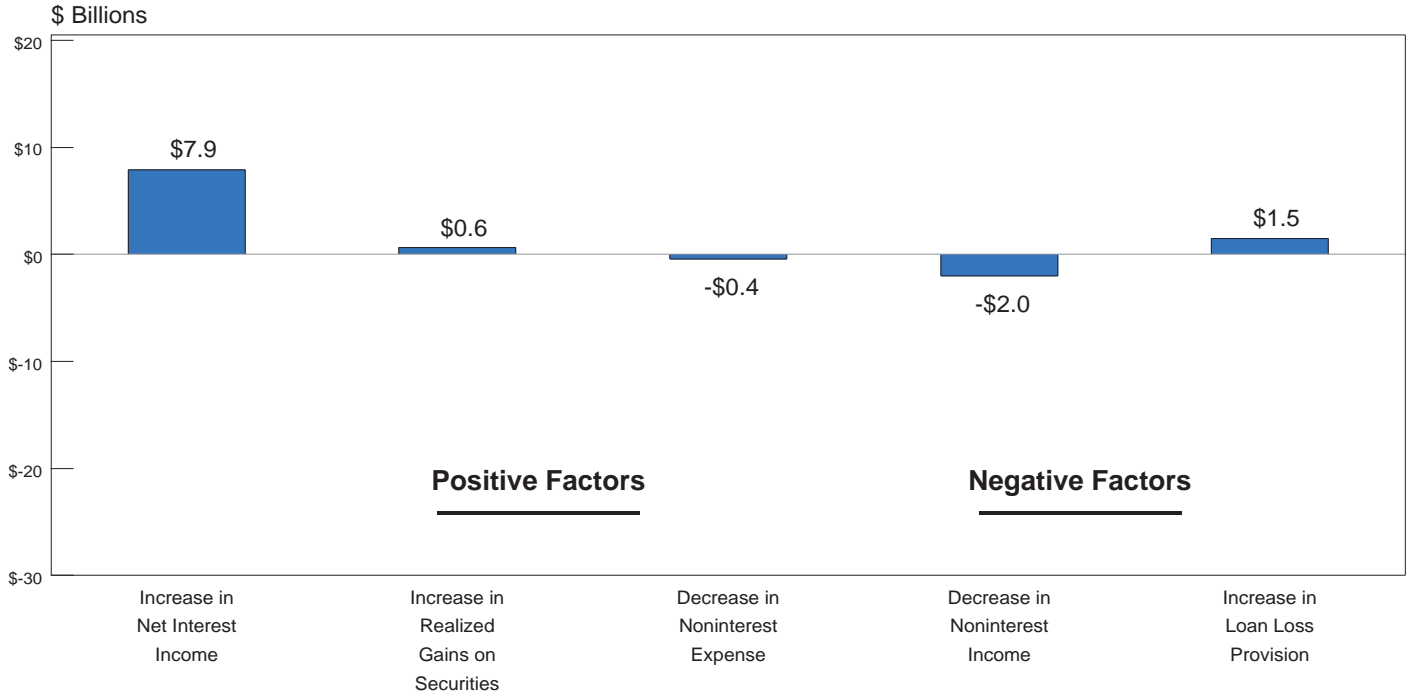
Quarterly Net Interest Margins, Annualized

2016 - 2019



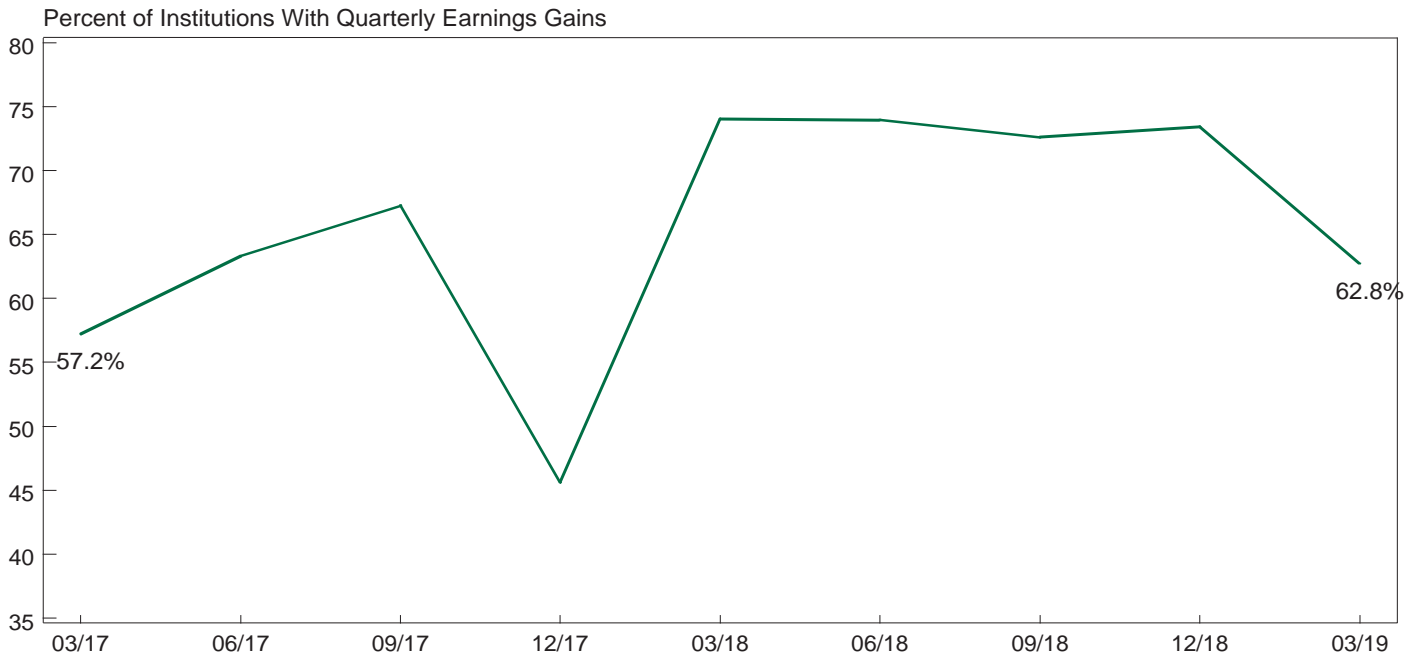
Major Factors Affecting Earnings

1st Quarter 2019 vs. 1st Quarter 2018

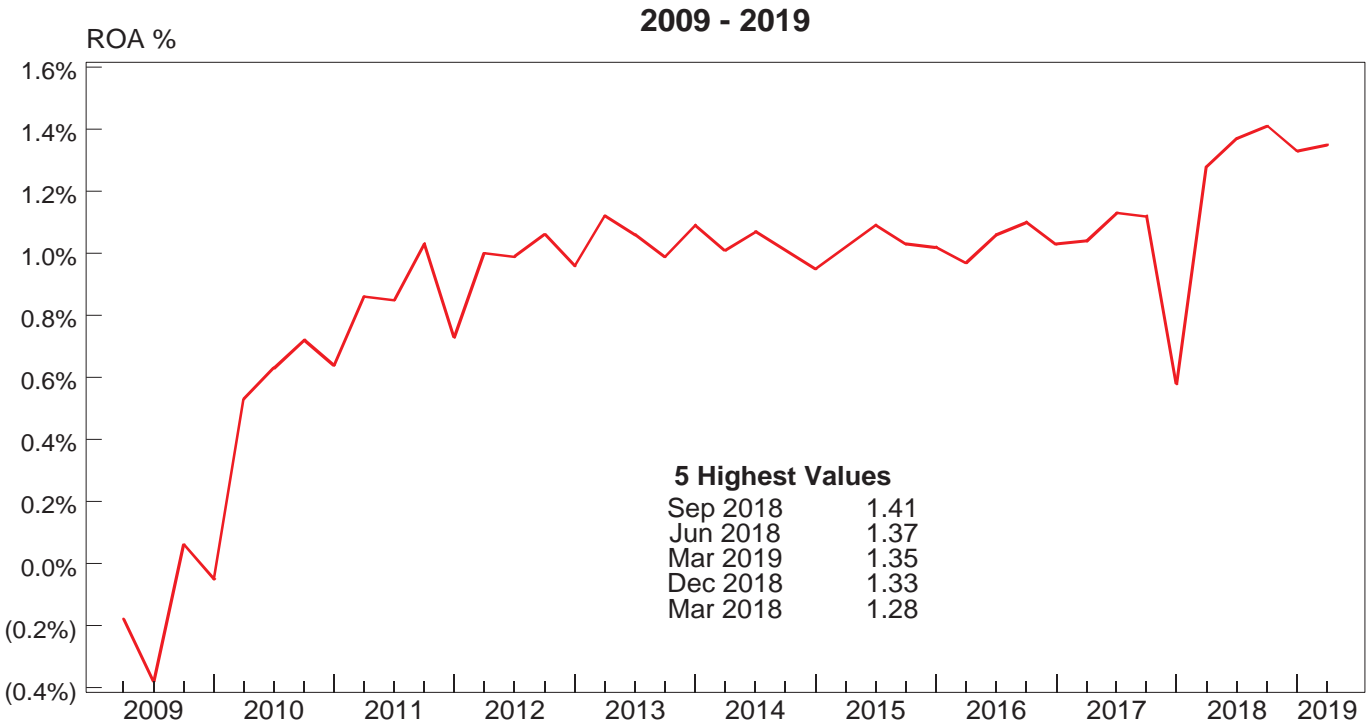


Percentage of Insured Institutions With Earnings Gains

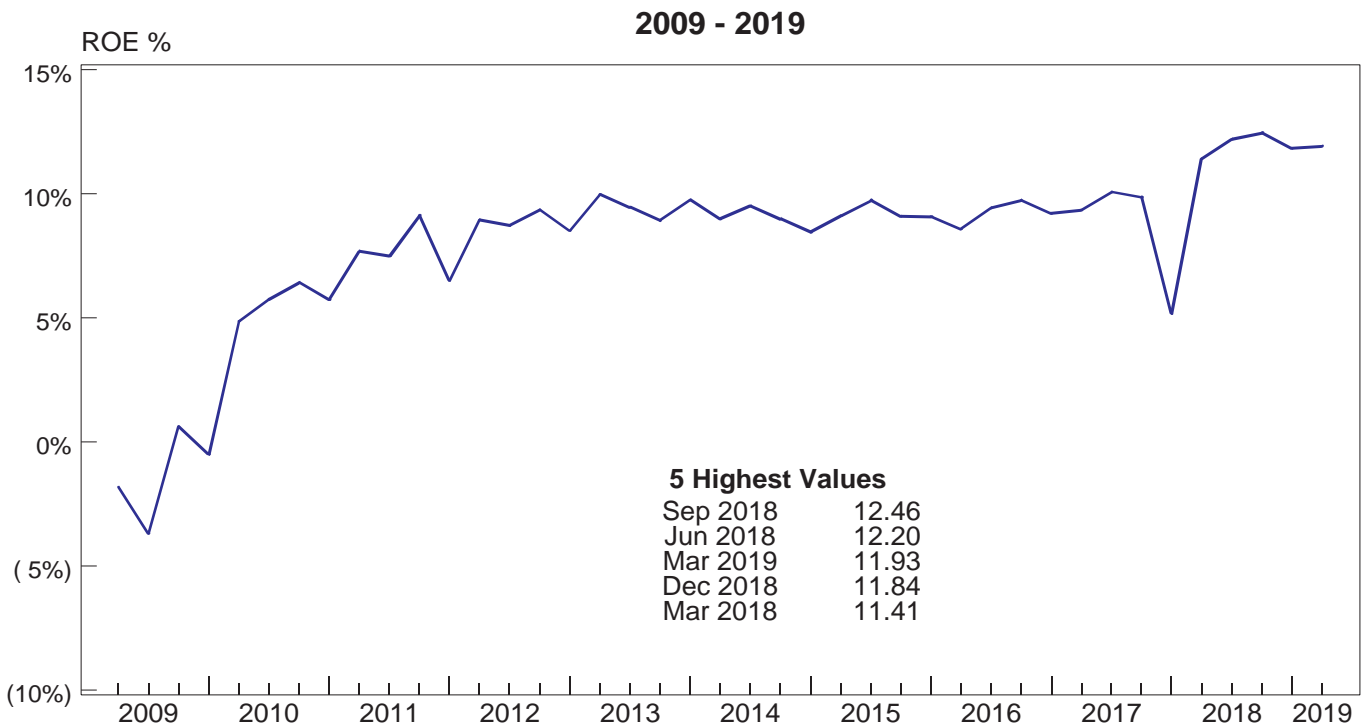
Compared to Year-Earlier Quarter, 2017-2019



Quarterly Return on Assets (ROA), Annualized

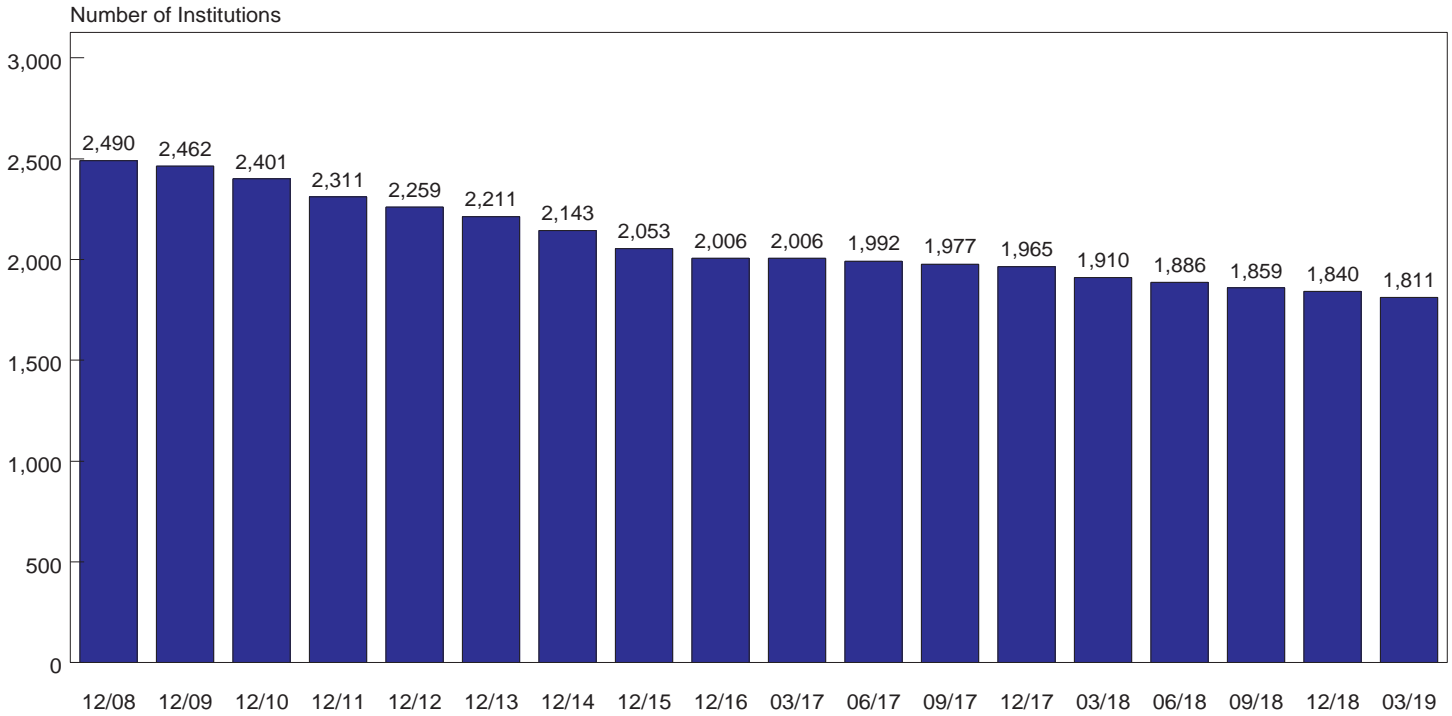


Quarterly Return on Equity (ROE), Annualized



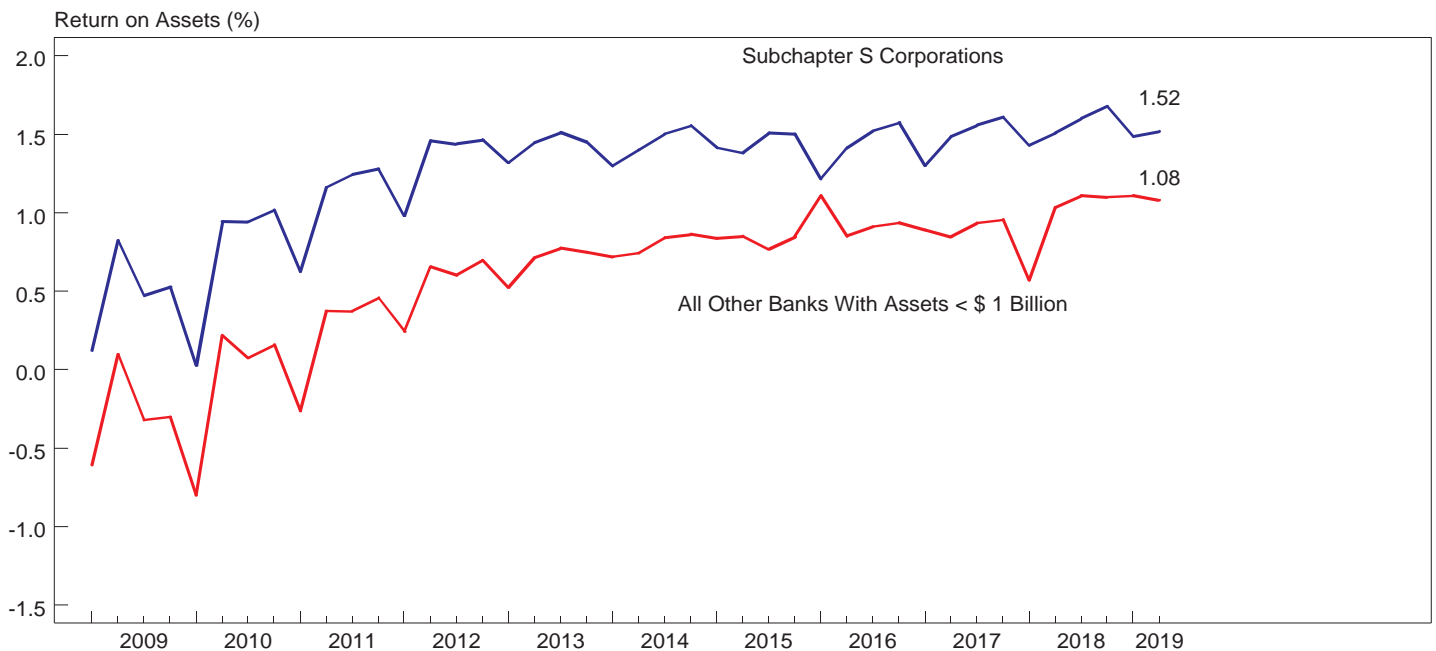
Number of Subchapter S Corporations

2008-2019



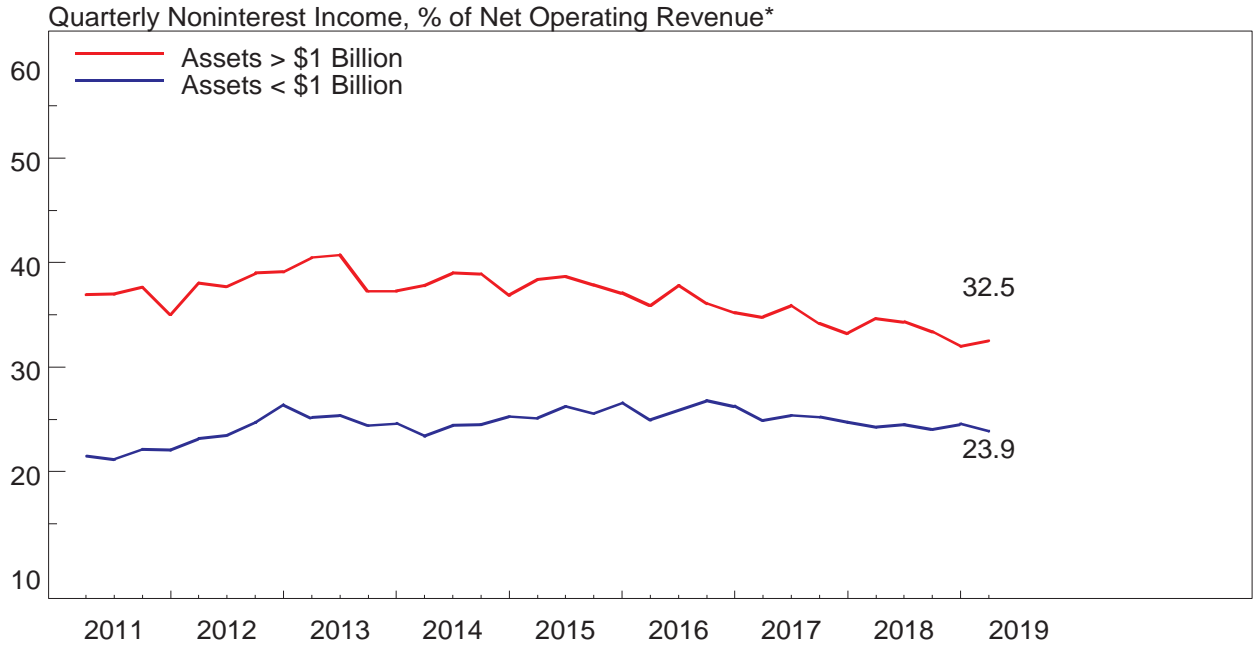
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2008-2019



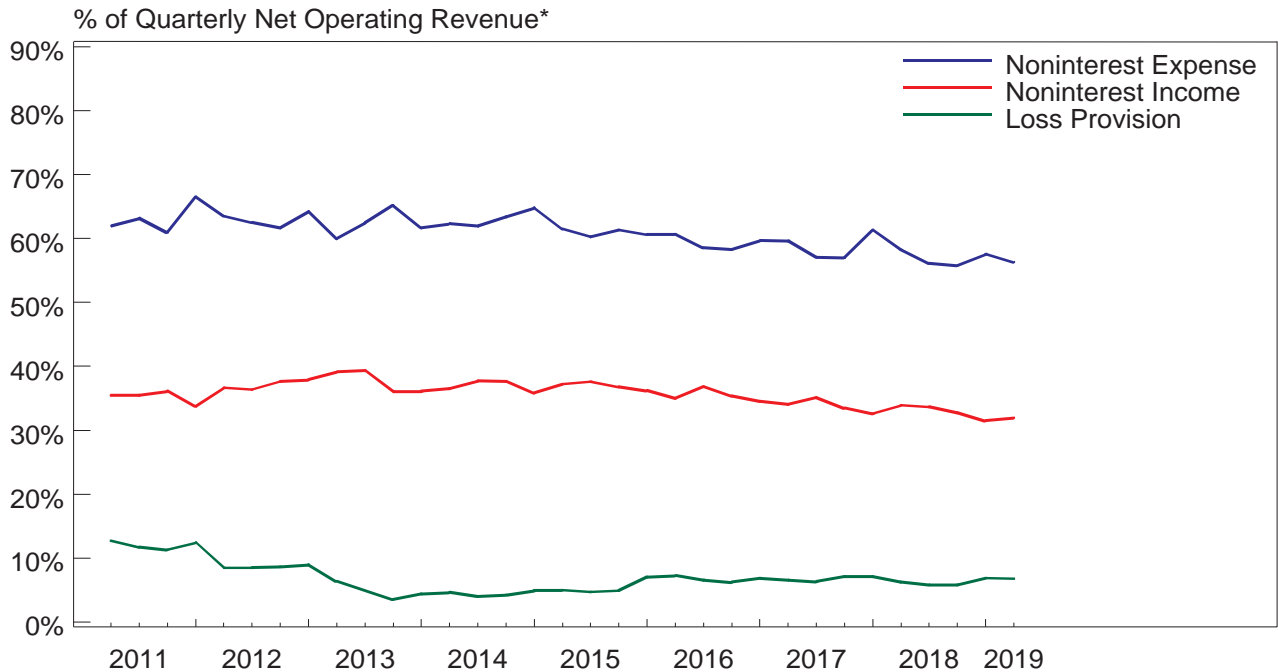
Noninterest Income as a Percentage of Net Operating Revenue*

2011 - 2019



Trends in FDIC-Insured Institutions' Income & Expenses

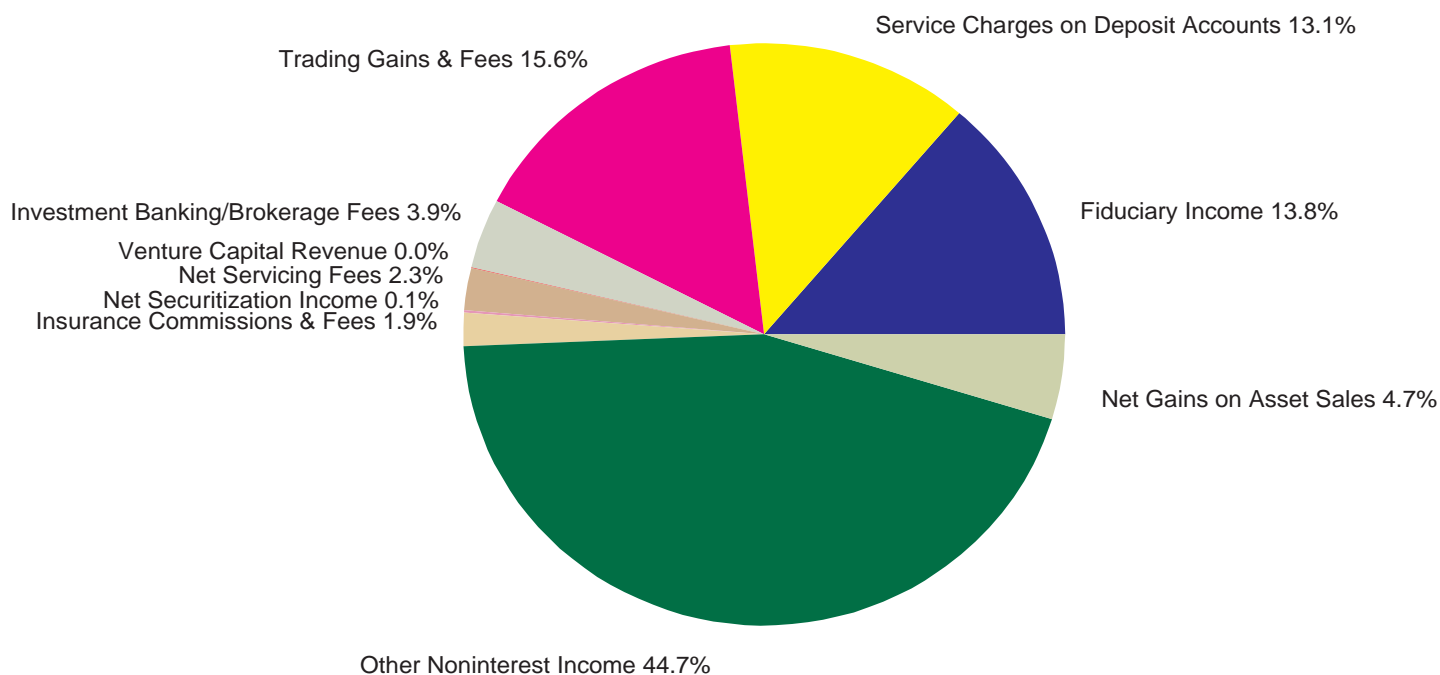
2011 - 2019



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

Composition of Noninterest Income

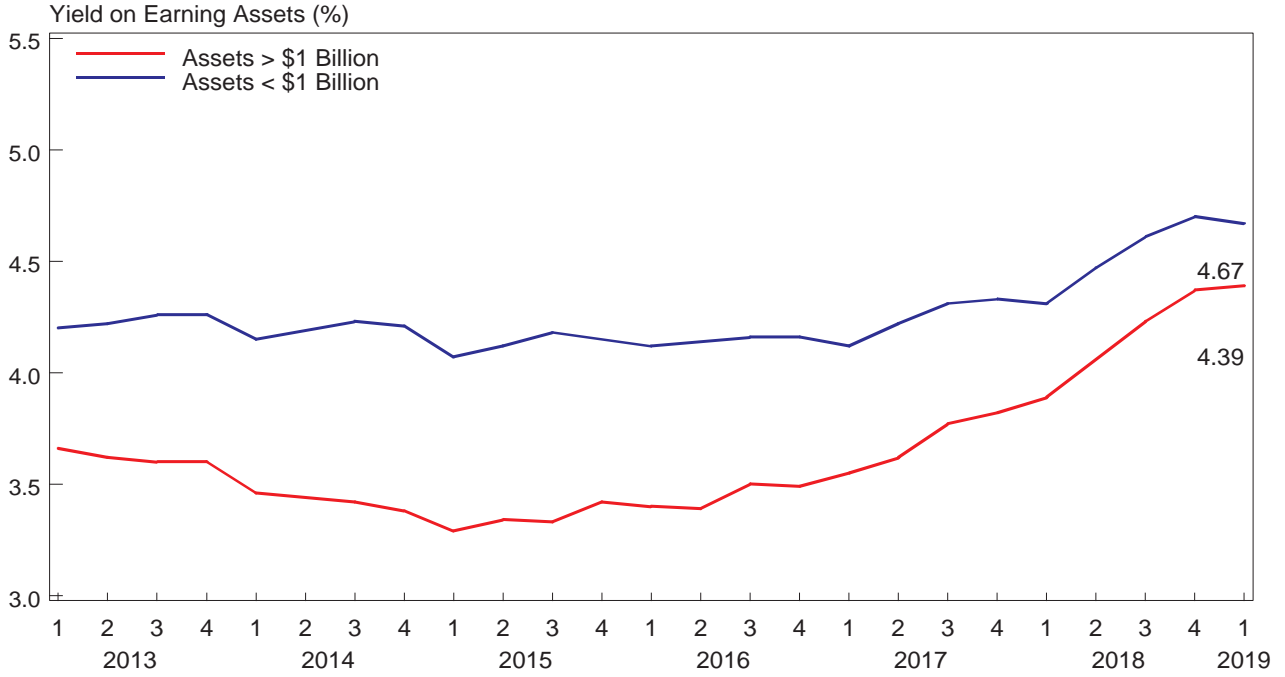
March 31, 2019 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$8,993	973	18.1%
Service Charges on Deposit Accounts	\$8,545	5,218	97.3%
Trading Gains & Fees	\$10,221	149	2.8%
Investment Banking/Brokerage Fees	\$2,529	1,298	24.2%
Venture Capital Revenue	\$20	25	0.5%
Net Servicing Fees	\$1,524	1,963	36.6%
Net Securitization Income	\$78	30	0.6%
Insurance Commissions & Fees	\$1,216	1,822	34.0%
Net Gains on Asset Sales			
Net Gains/Losses on Loan Sales	\$2,643	2,175	40.6%
Net Gains/Losses on OREO Sales	\$17	1,432	26.7%
Net Gains/Losses on Sales of Other Assets	\$404	1,020	19.0%
Other Noninterest Income	\$29,209	5,301	98.9%
Total Noninterest Income	\$65,404	5,342	99.6%

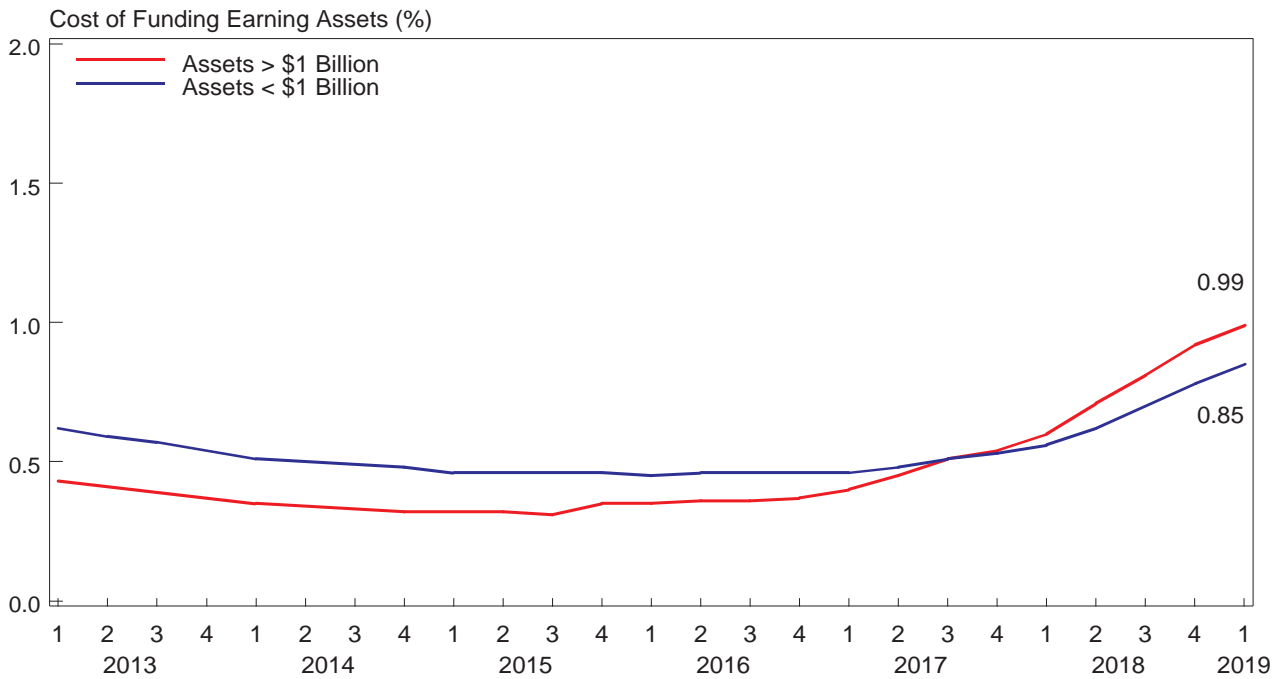
Quarterly Yield on Earning Assets

2013 - 2019

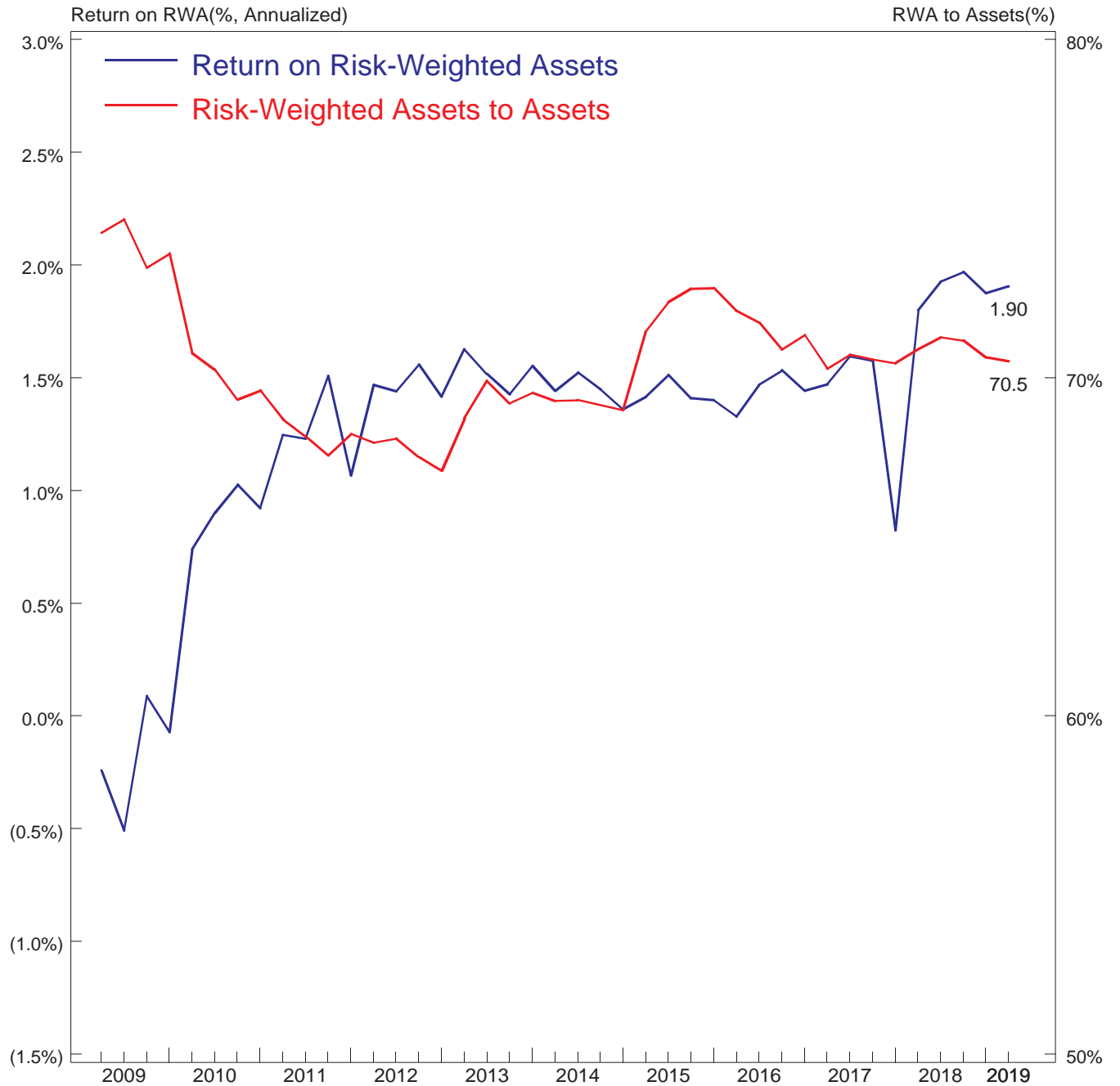


Quarterly Cost of Funding Earning Assets

2013 - 2019



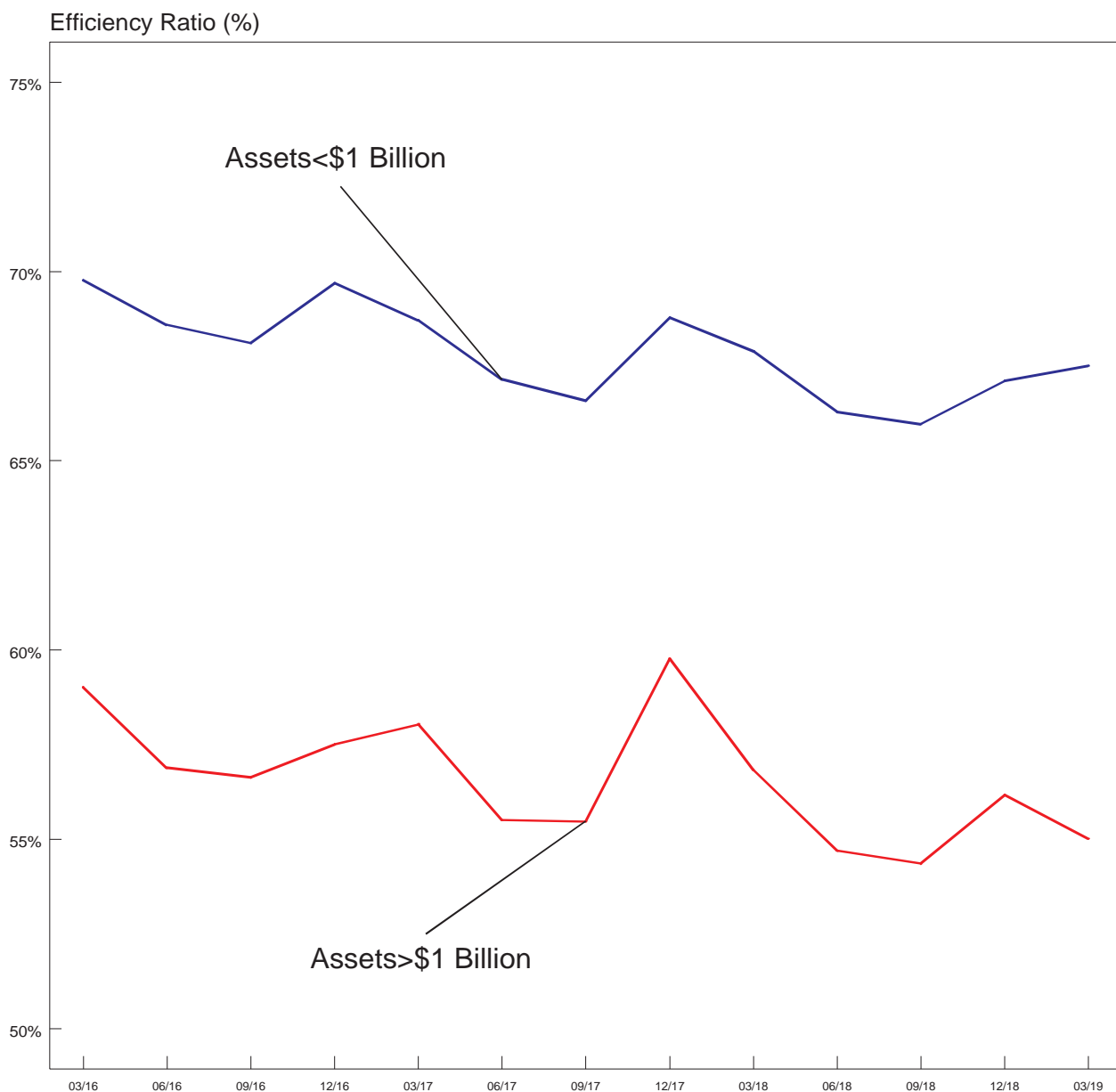
Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 2009 - 2019



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

Quarterly Efficiency Ratios*

2016 - 2019

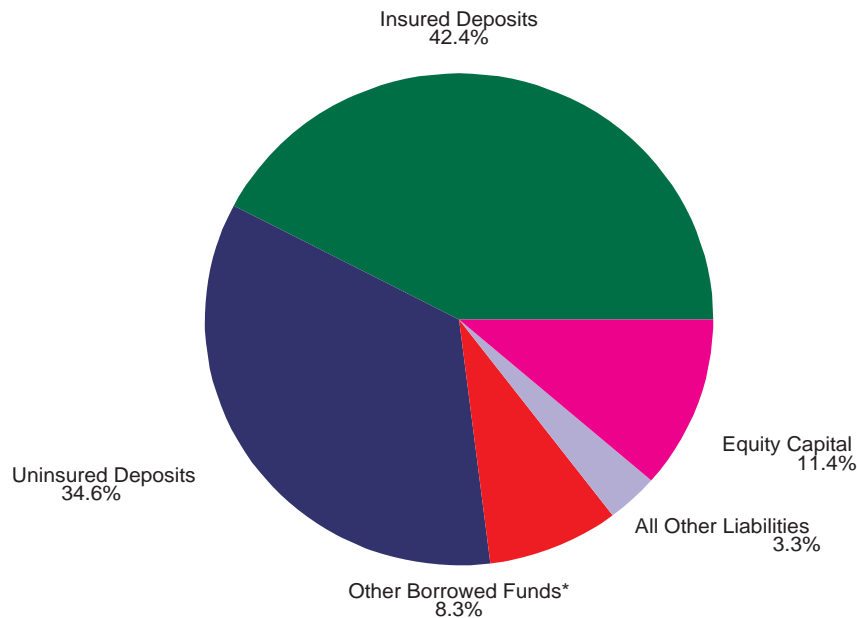


	03/16	06/16	09/16	12/16	03/17	06/17	09/17	12/17	03/18	06/18	09/18	12/18	03/19
Assets <\$1 Billion	69.77	68.59	68.11	69.69	68.71	67.15	66.59	68.78	67.89	66.29	65.97	67.11	67.51
Assets >\$1 Billion	59.02	56.89	56.64	57.51	58.04	55.51	55.48	59.77	56.83	54.70	54.36	56.17	55.02
Total	59.91	57.84	57.56	58.49	58.86	56.39	56.33	60.44	57.61	55.51	55.16	56.93	55.85

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

Total Liabilities and Equity Capital

March 31, 2019

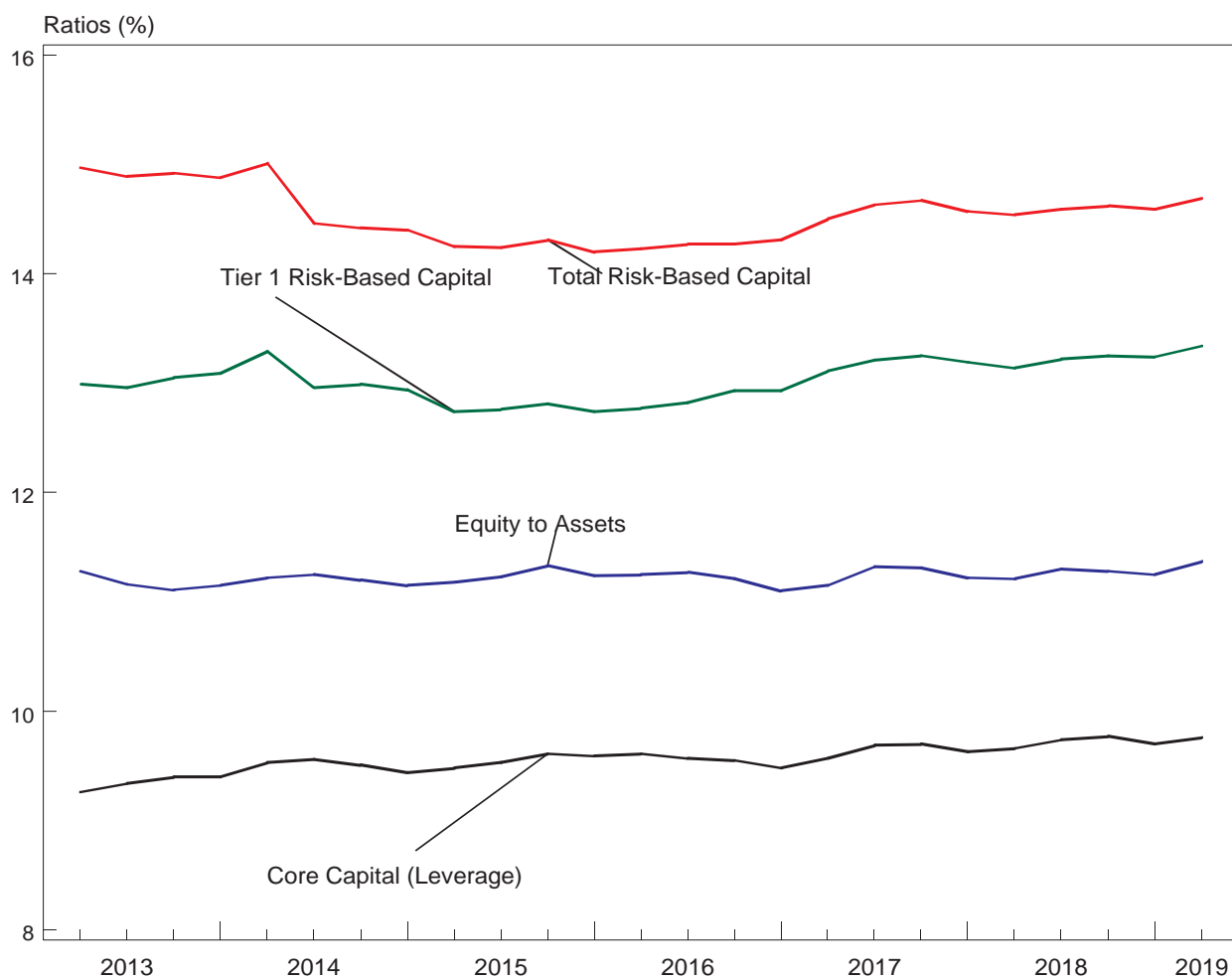


(\$ Billions)	3/31/18	3/31/19	% Change
Insured Deposits (estimated)	7,295	7,664	5.1
Uninsured Deposits	6,234	6,262	0.4
In Foreign Offices	1,272	1,241	-2.4
Other Borrowed Funds*	1,471	1,507	2.4
All Other Liabilities	563	598	6.2
Subordinated Debt	70	69	-1.4
Bank Equity Capital	1,965	2,056	4.6
Total Liabilities and Equity Capital	17,532	18,090	3.2

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

Capital Ratios

2013 - 2019

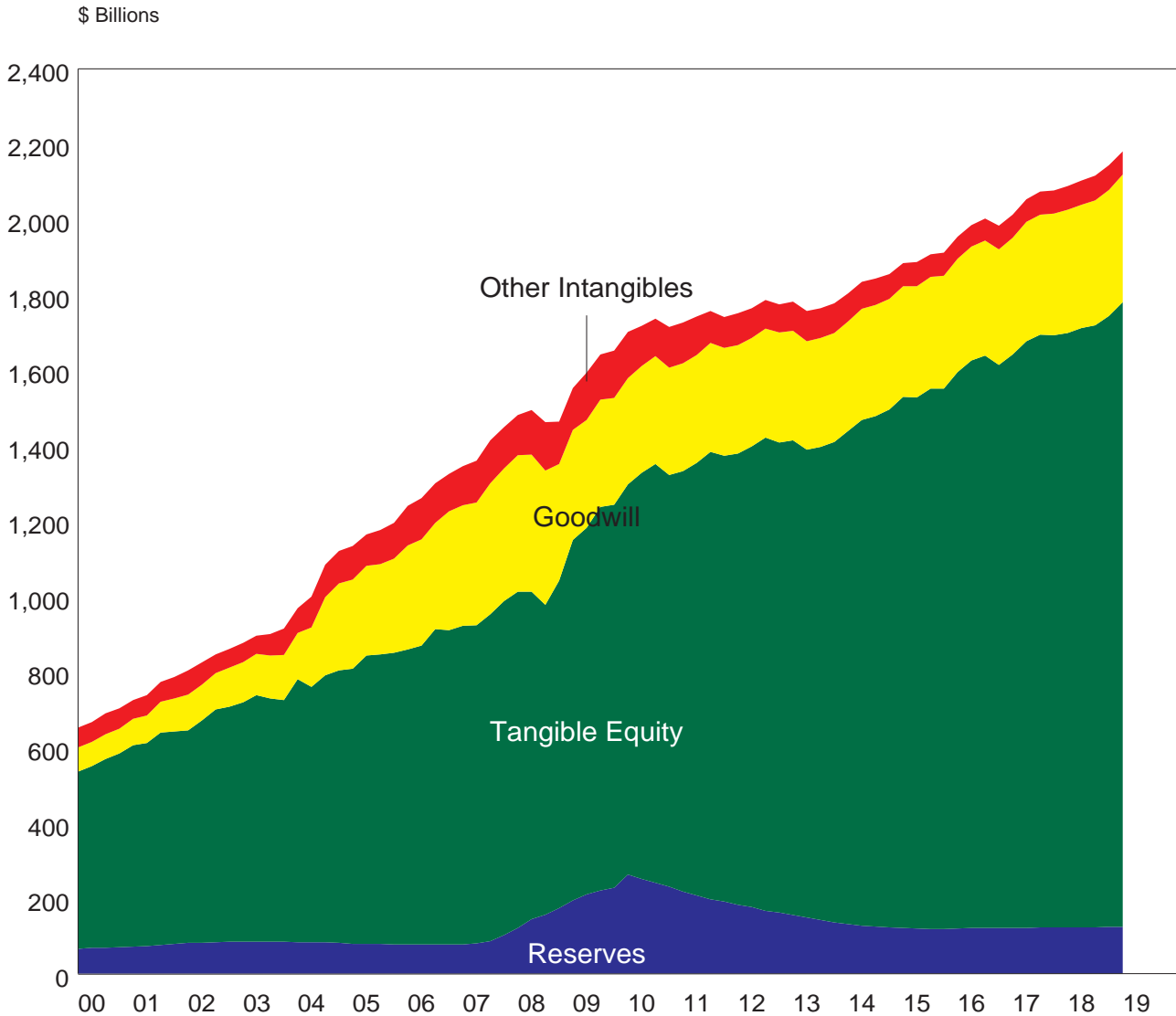


	12/13	12/14	12/15	12/16	12/17	12/18	3/19
Total Risk-Based Capital	14.88	14.40	14.20	14.31	14.57	14.59	14.69
Tier 1 Risk-Based Capital	13.09	12.94	12.74	12.93	13.19	13.24	13.34
Equity to Assets	11.15	11.15	11.24	11.10	11.22	11.25	11.37
Core Capital (Leverage)	9.40	9.44	9.59	9.48	9.63	9.70	9.76

Equity Capital and Reserves

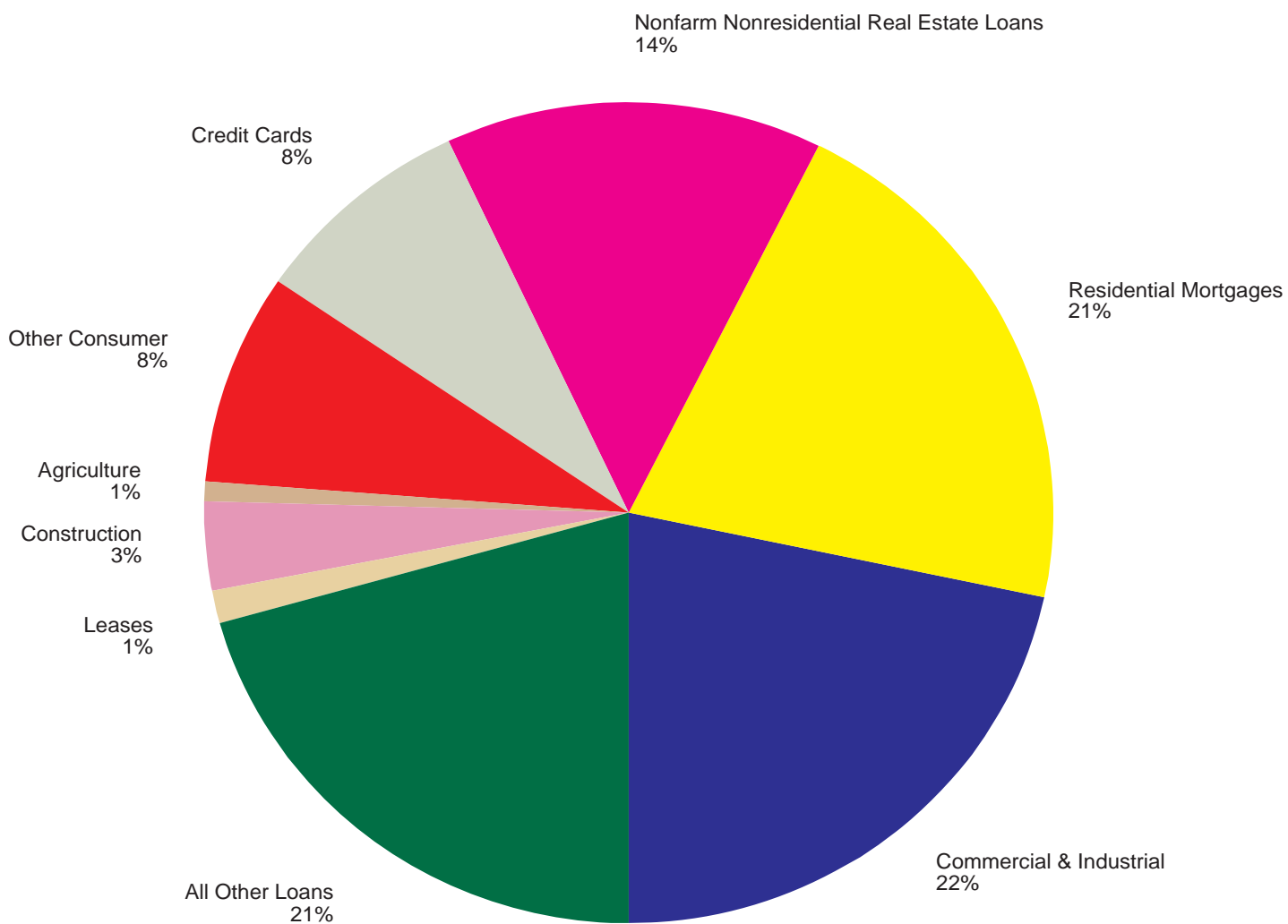
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2019



Loan Portfolio Composition

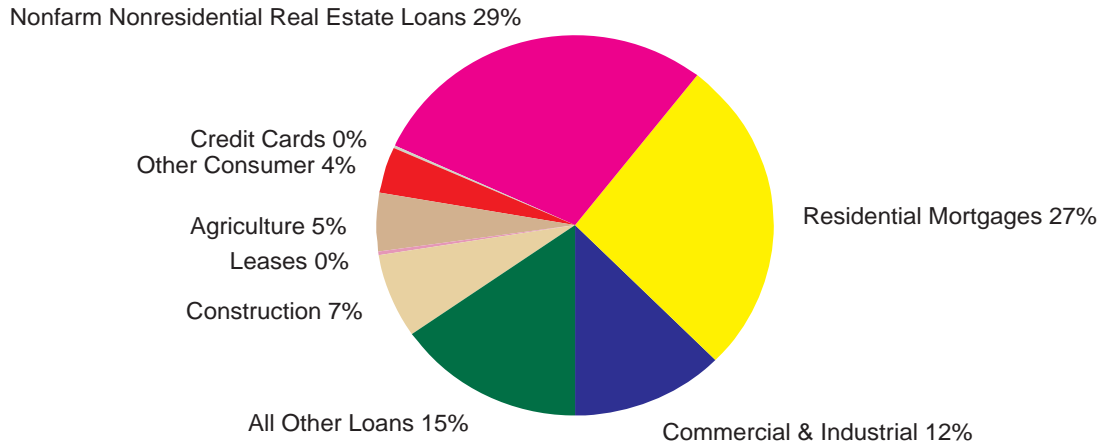
March 31, 2019



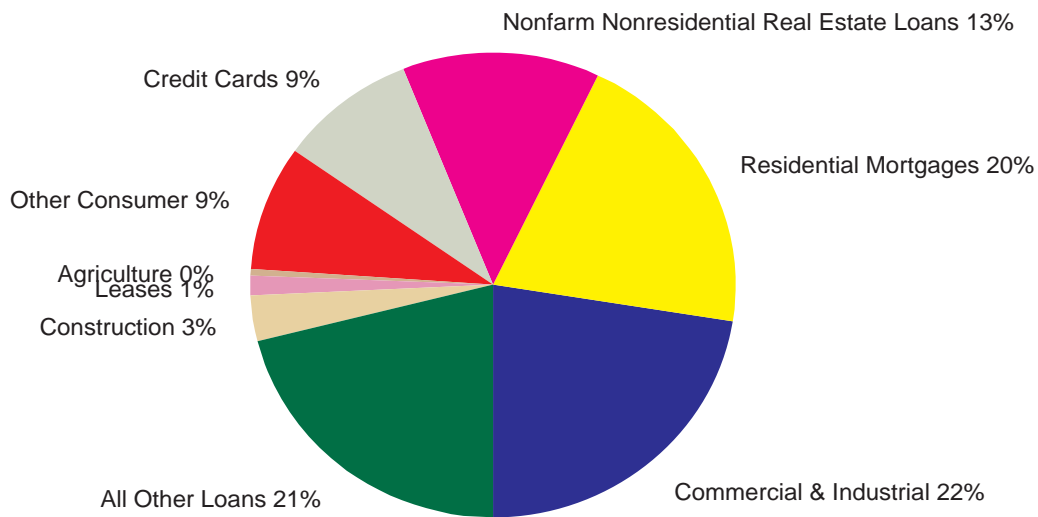
Loan Portfolio Composition by Asset Size

March 31, 2019

Assets < \$1 Billion

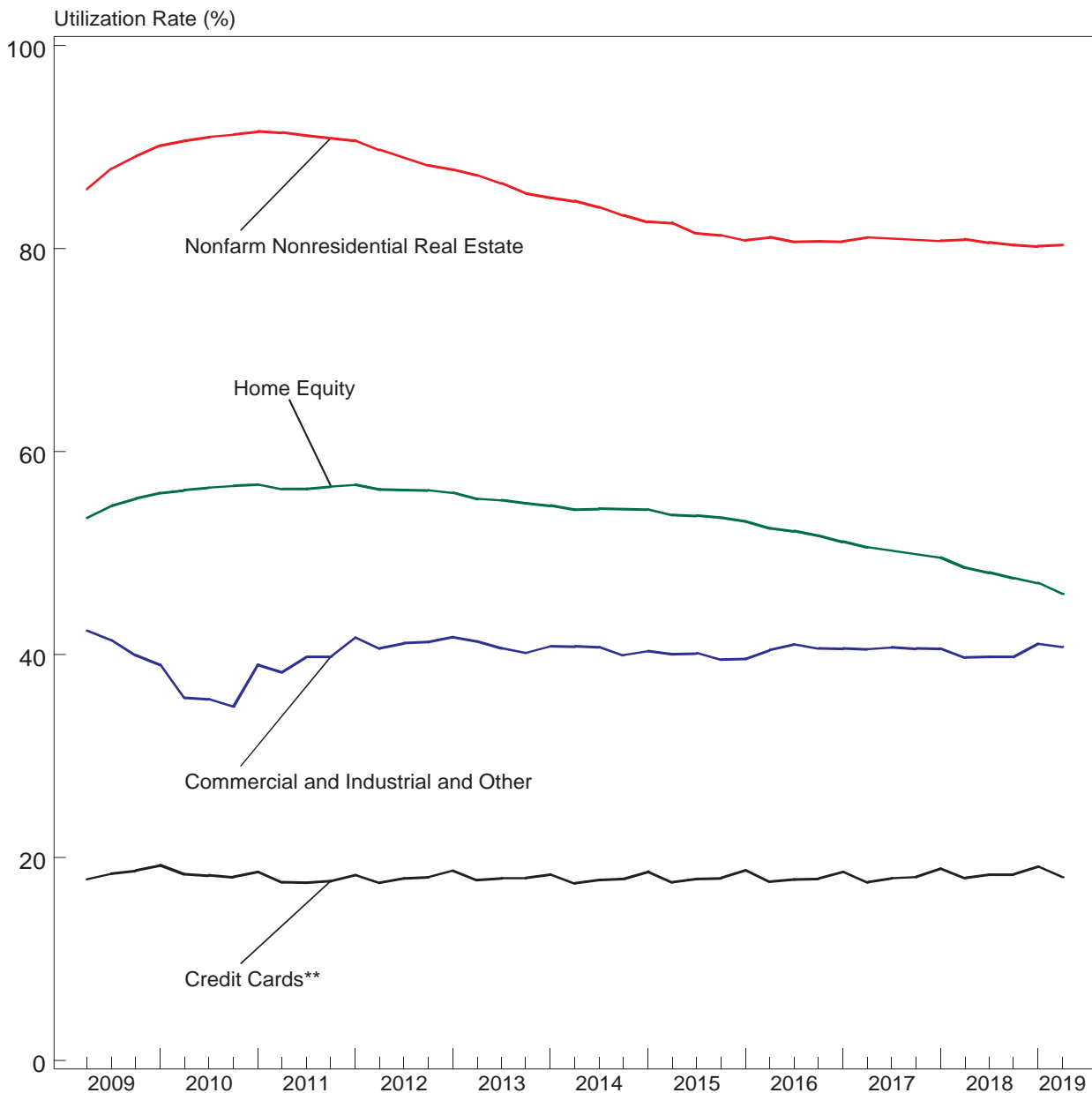


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2009-2019

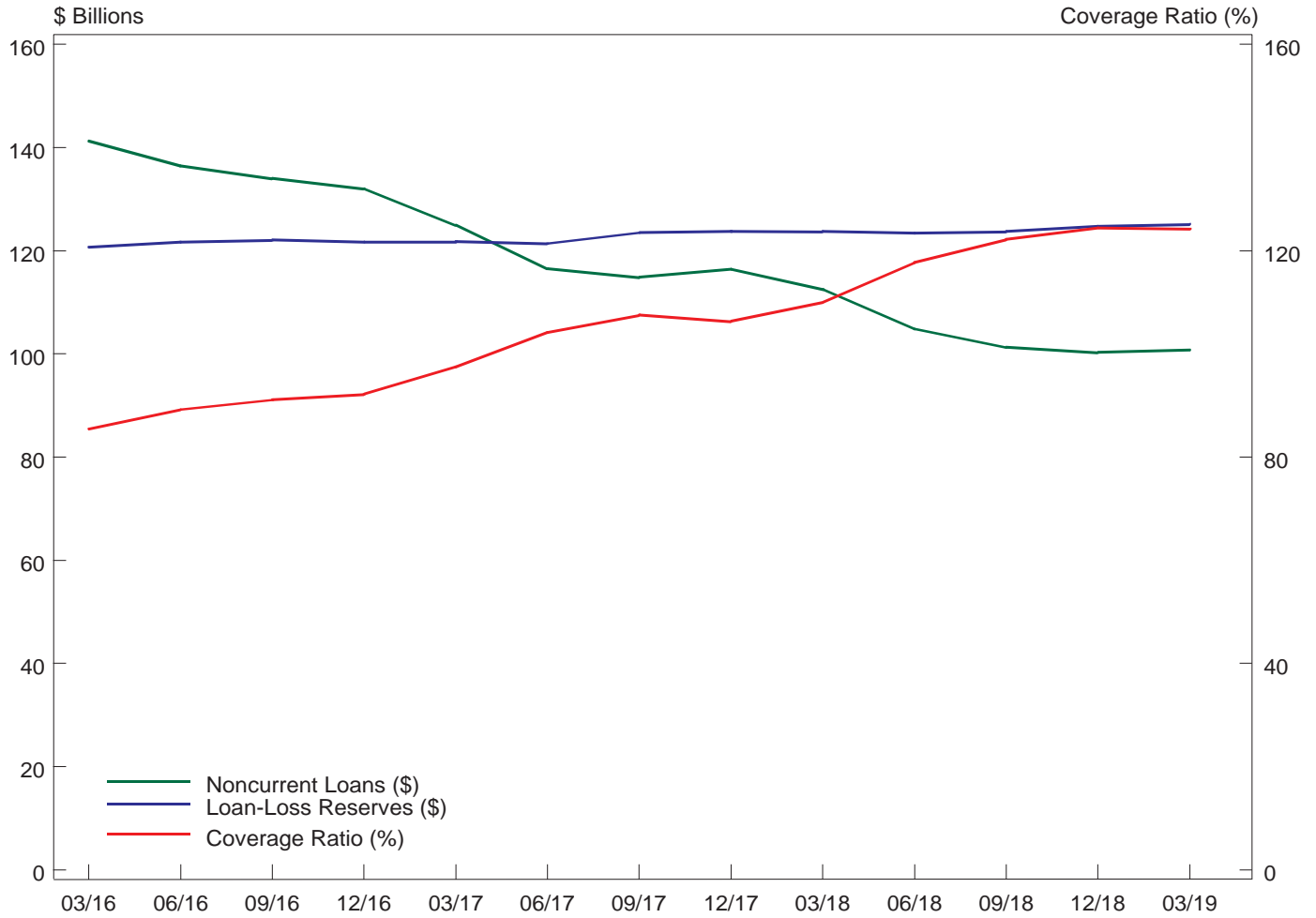


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2016-2019



Noncurrent Loans (\$ Billions)

141.2 136.4 134.0 132.0 125.0 116.5 114.8 116.4 112.5 104.8 101.3 100.3 100.7

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

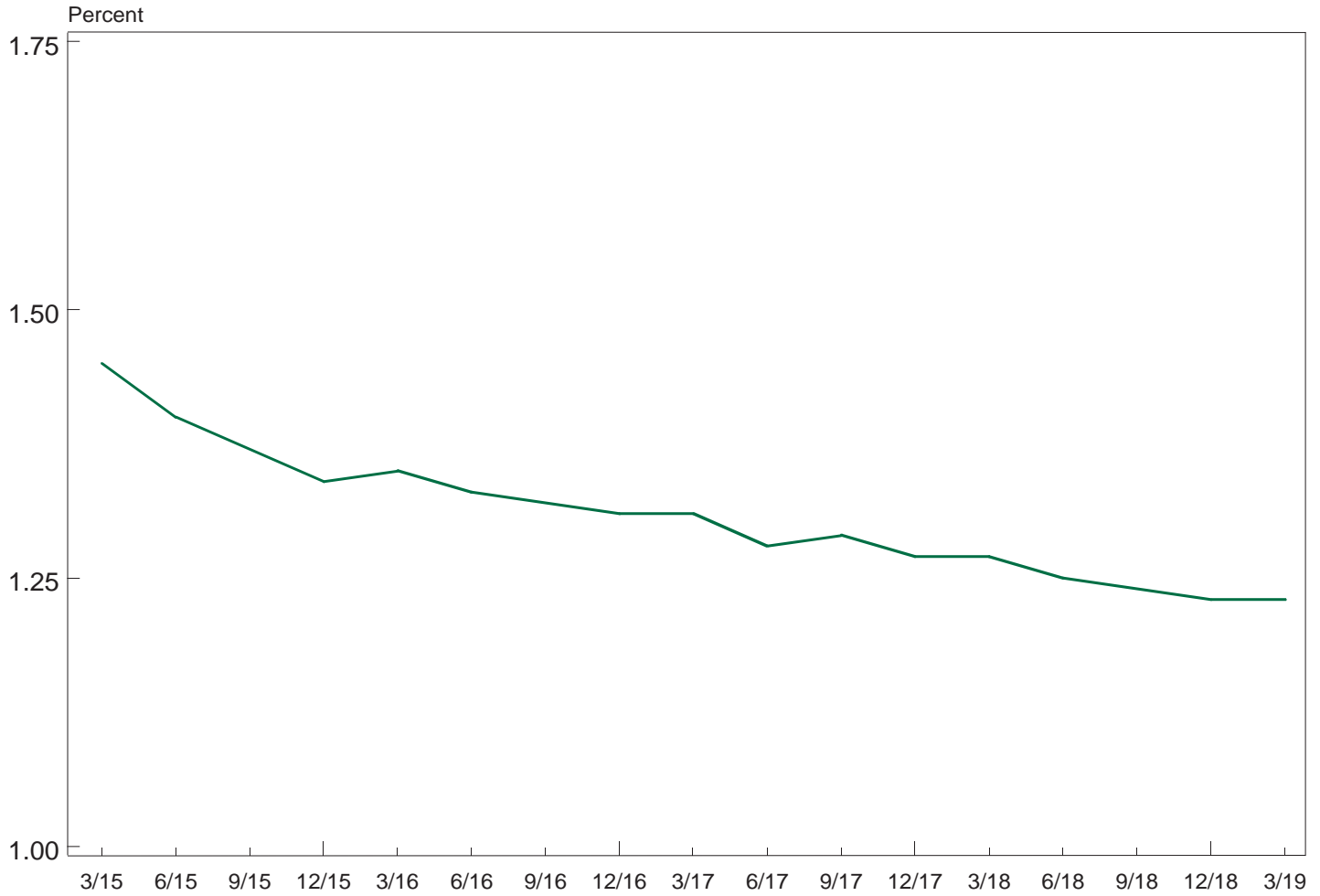
Coverage Ratio (%)

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

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2015 - 2019

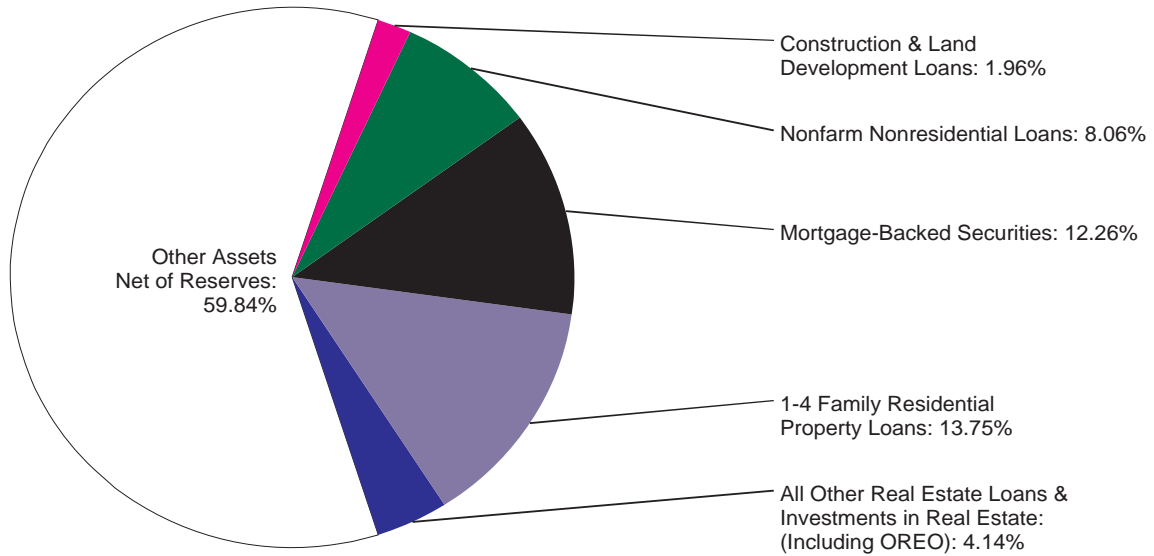


Loss Allowance to Loans and Leases

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

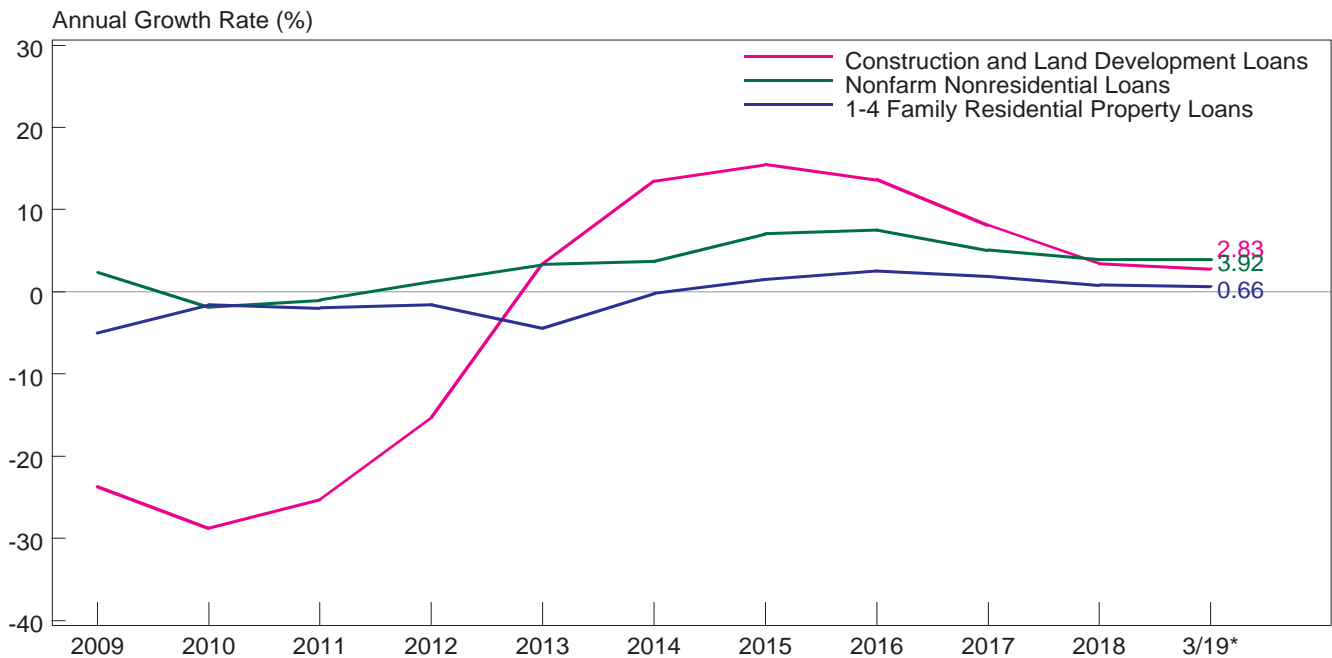
Real Estate Assets as a Percent of Total Assets

March 31, 2019



Real Estate Loan Growth Rates*

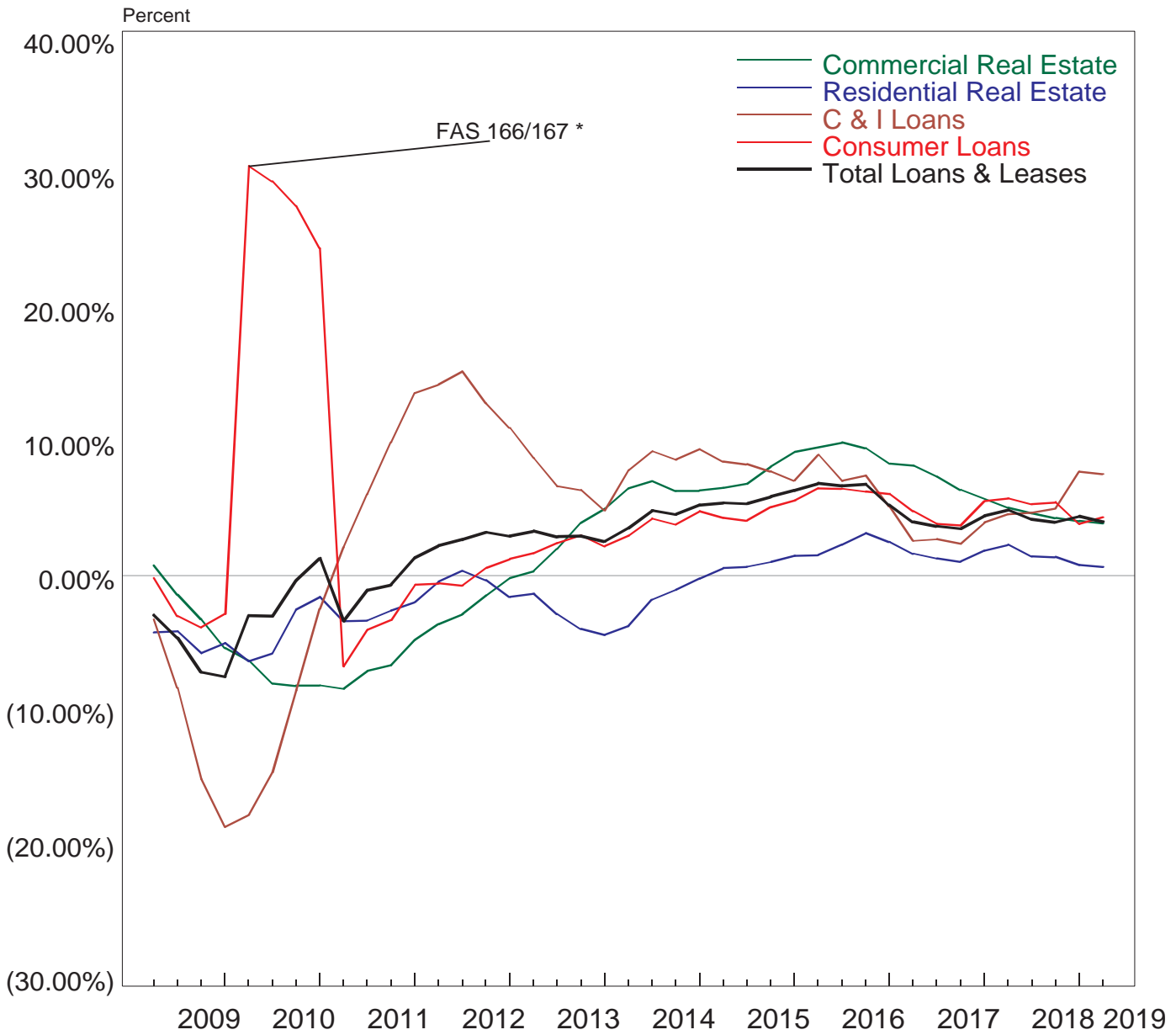
2009-2019



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

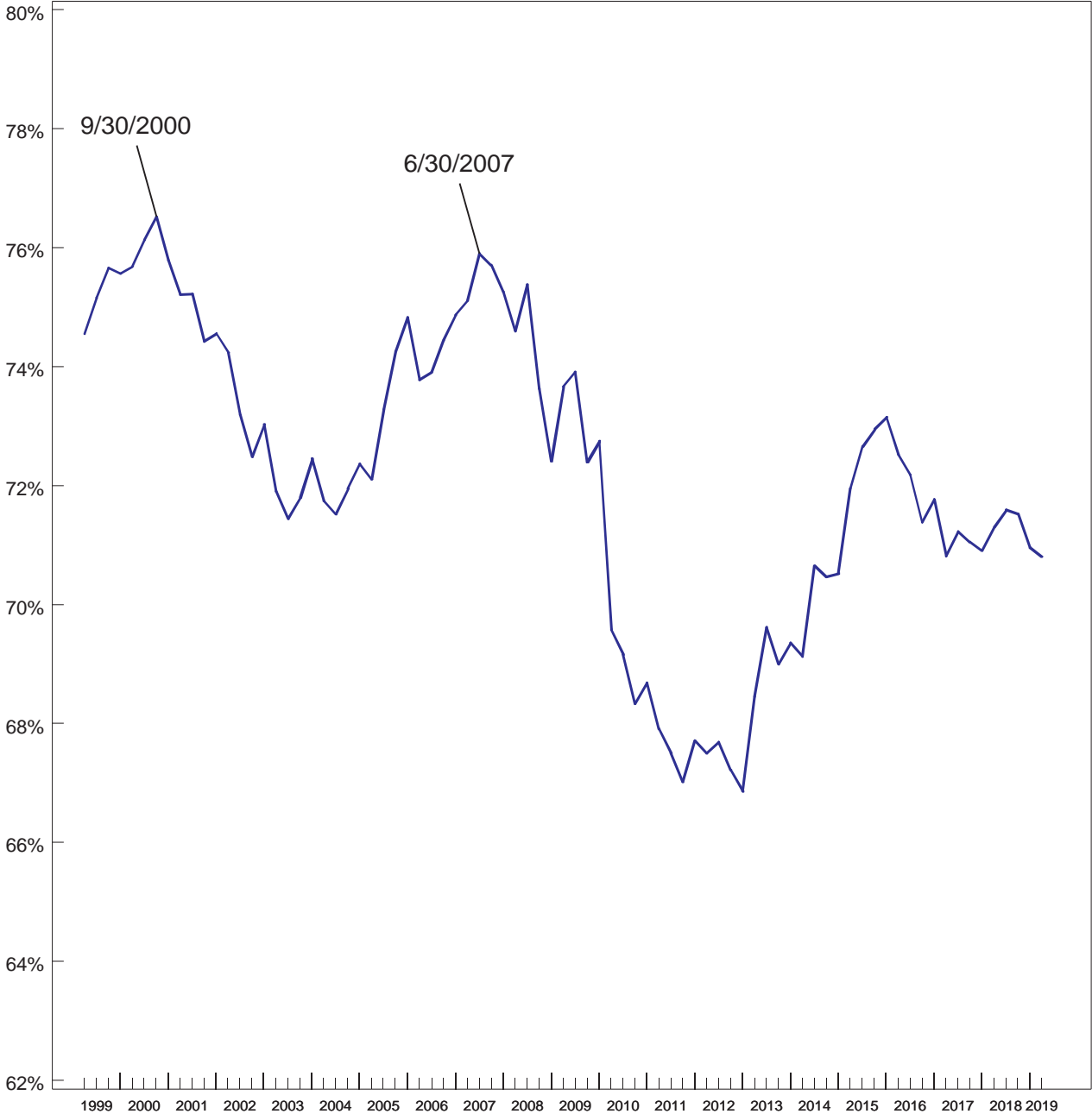
Twelve-Month Loan Growth Rates

2009 - 2019



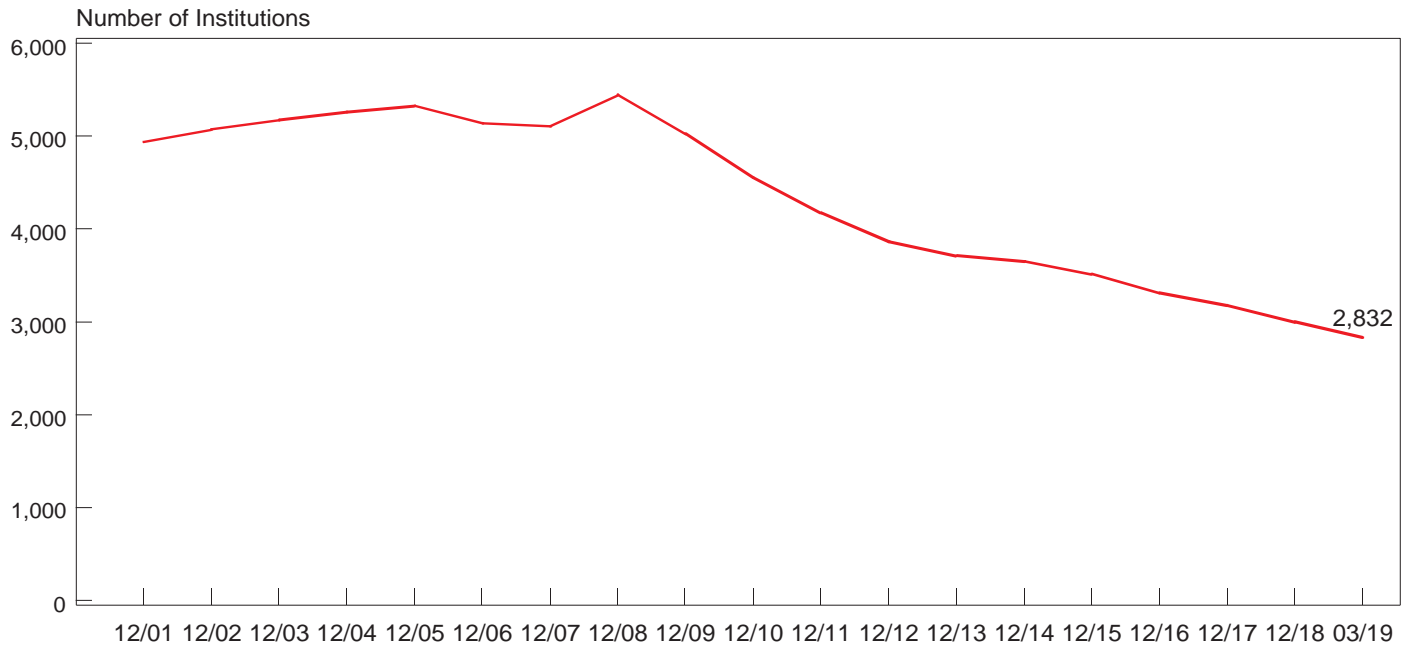
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

Risk-Weighted Assets as a Percentage of Total Assets 1999 - 2019



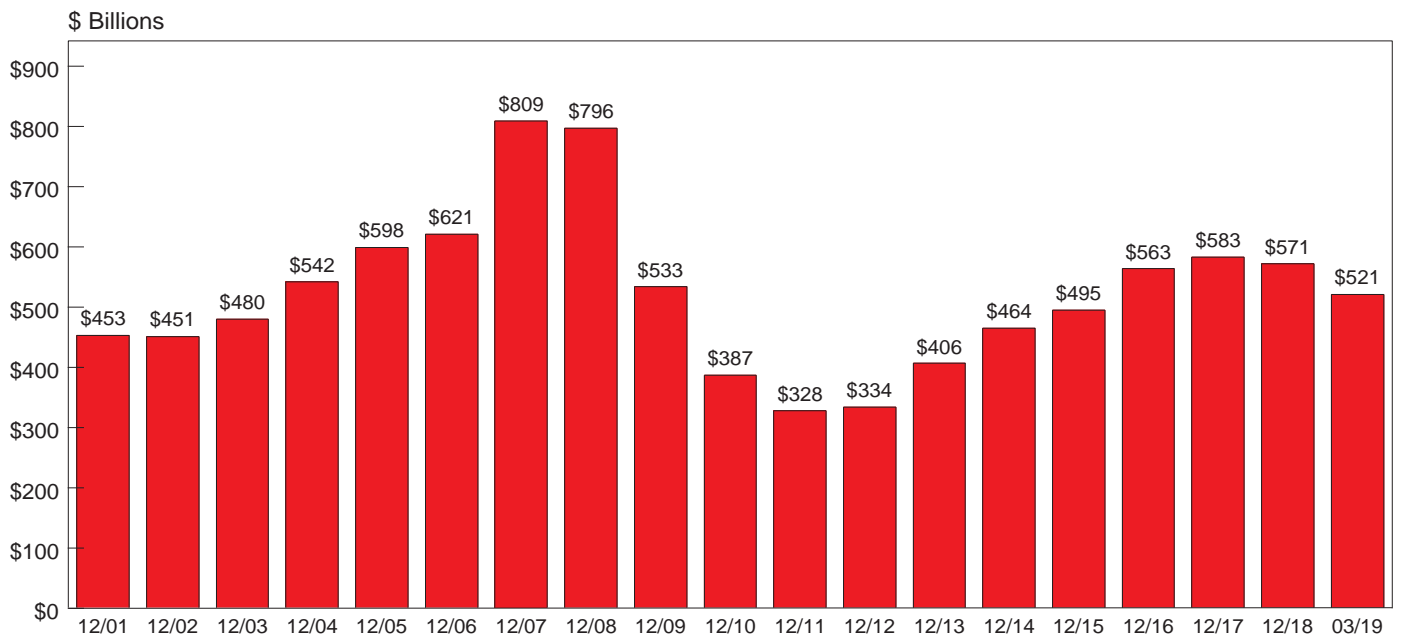
Number of Institutions With FHLB Advances

2001 - 2019

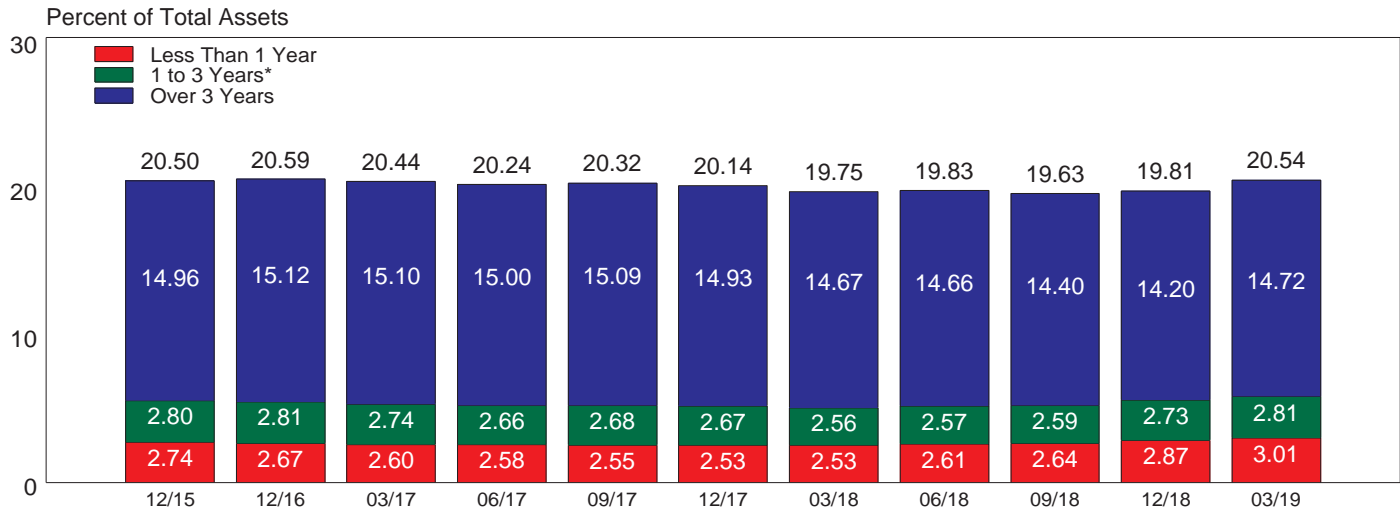


Amount of FHLB Advances Outstanding

2001 - 2019

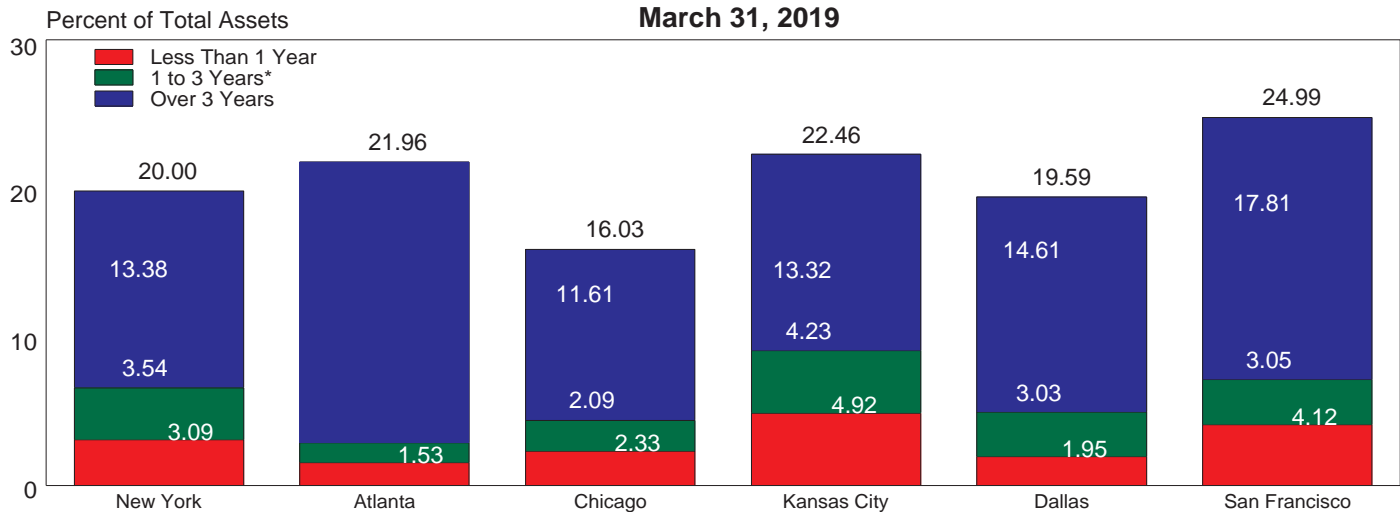


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

March 31, 2019



Total Securities (Debt and Equity)

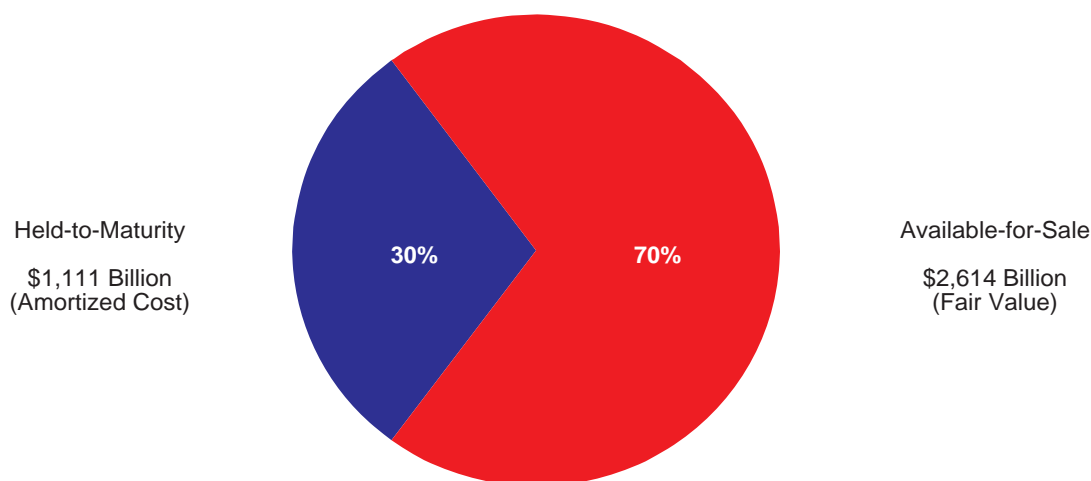
(\$ Billions)

	3/17	6/17	9/17	12/17	3/18	6/18	9/18	12/18	3/19
U.S. Government Obligations:									
U.S. Treasury	514	464	472	477	481	486	494	549	537
U.S. Govt. Agy & Spon. Agy Obligations	164	162	159	157	155	152	150	150	146
Mortgage Pass-Through Securities	1,292	1,330	1,372	1,383	1,366	1,398	1,395	1,409	1,425
Collateralized Mortgage Obligations	475	472	469	460	453	453	452	453	457
State, County, Municipal Obligations	364	369	368	370	355	348	333	330	322
Asset Backed Securities	123	118	116	114	114	116	116	118	115
Other Debt Securities	642	645	650	661	671	676	687	712	720
Equity Securities	10	8	9	10	4	4	3	3	1
Total Securities	\$3,584	\$3,569	\$3,615	\$3,632	\$3,599	\$3,633	\$3,630	\$3,723	\$3,724

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

Total Securities*

March 31, 2019



Total Securities*

March 31, 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	\$93,010	99.6	\$444,454	99.6	\$537,463	99.6
U.S. Govt. Agy and Spon. Agy Obligations	26,396	99.1	119,989	99.4	146,385	99.4
Mortgage Pass-Through Securities	612,340	99.6	812,173	99.4	1,424,513	99.5
Collateralized Mortgage Obligations	116,026	99.5	341,434	99.7	457,459	99.6
State, County, Municipal Obligations	70,218	102.1	251,793	102.0	322,011	102.0
Asset Backed Securities	25,726	100.2	89,183	100.0	114,909	100.1
Other Debt Securities	167,058	99.8	553,204	**	720,262	**
Equity Securities	**	**	1,355	**	1,355	**
Total Securities	\$1,110,773	99.8	\$2,613,584	99.9	\$3,724,357	99.9
Memoranda***						
Structured Notes	13,803		13,641			98.8

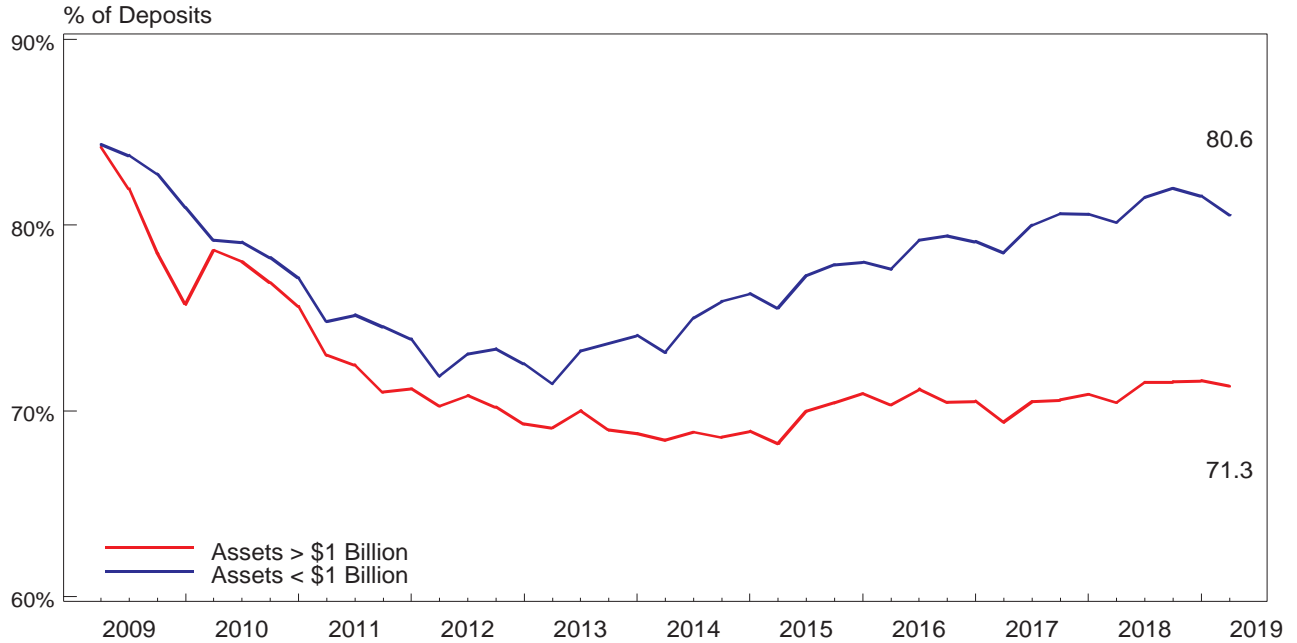
* Excludes trading account assets.

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

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

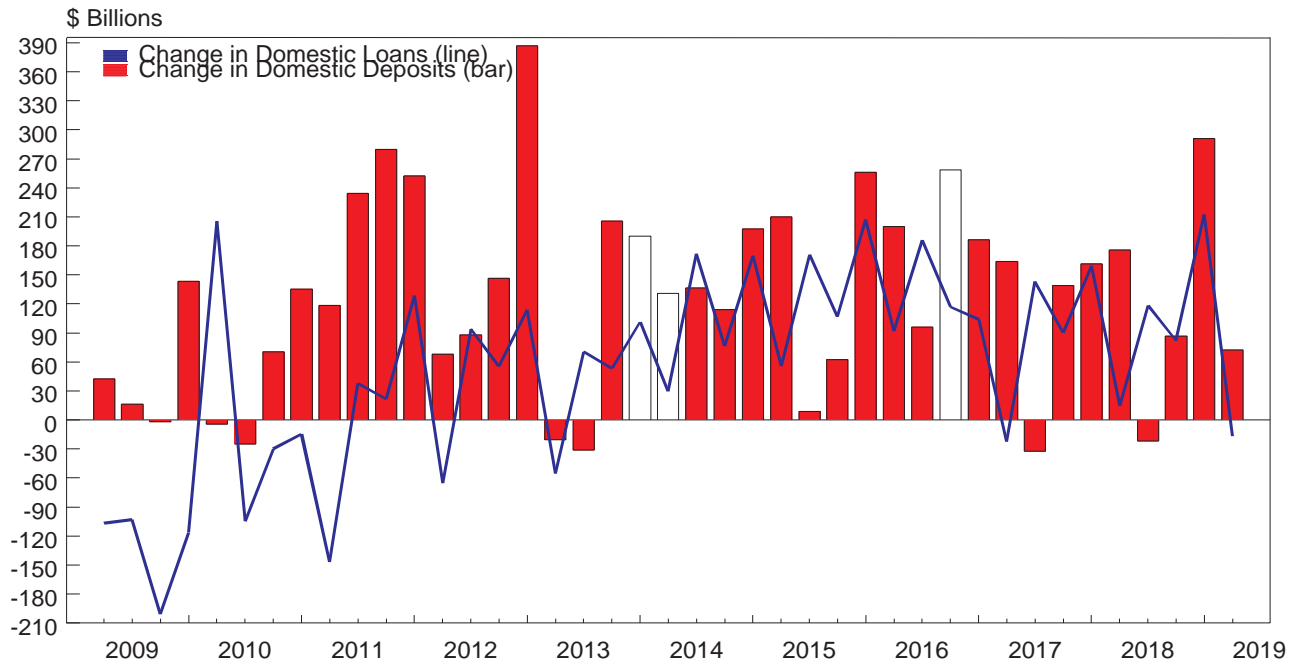
Net Loans and Leases to Deposits (Domestic and Foreign)

2009 - 2019



Quarterly Change in Domestic Loans vs Domestic Deposits

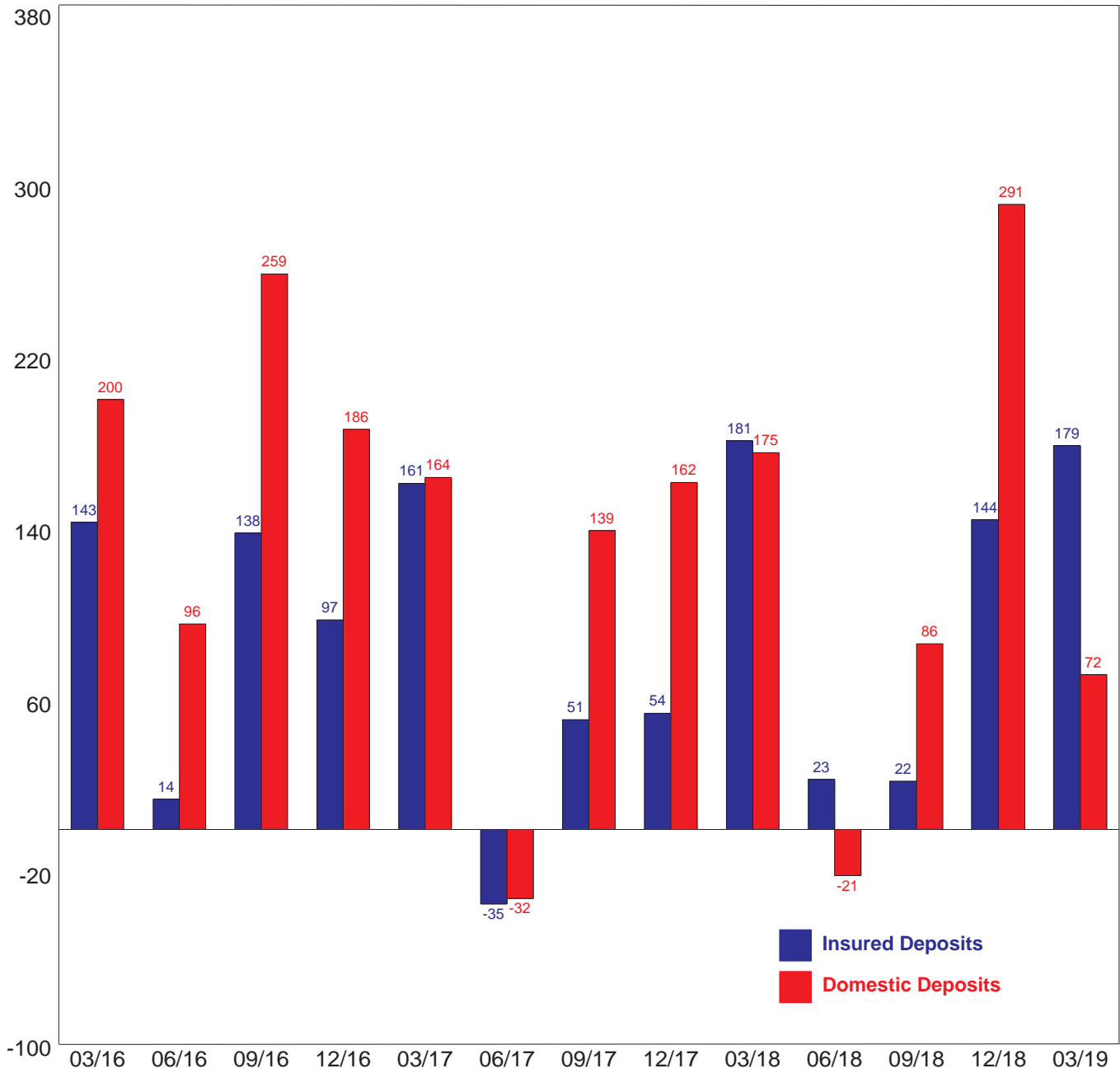
2009 - 2019



Quarterly Change in Domestic Deposits

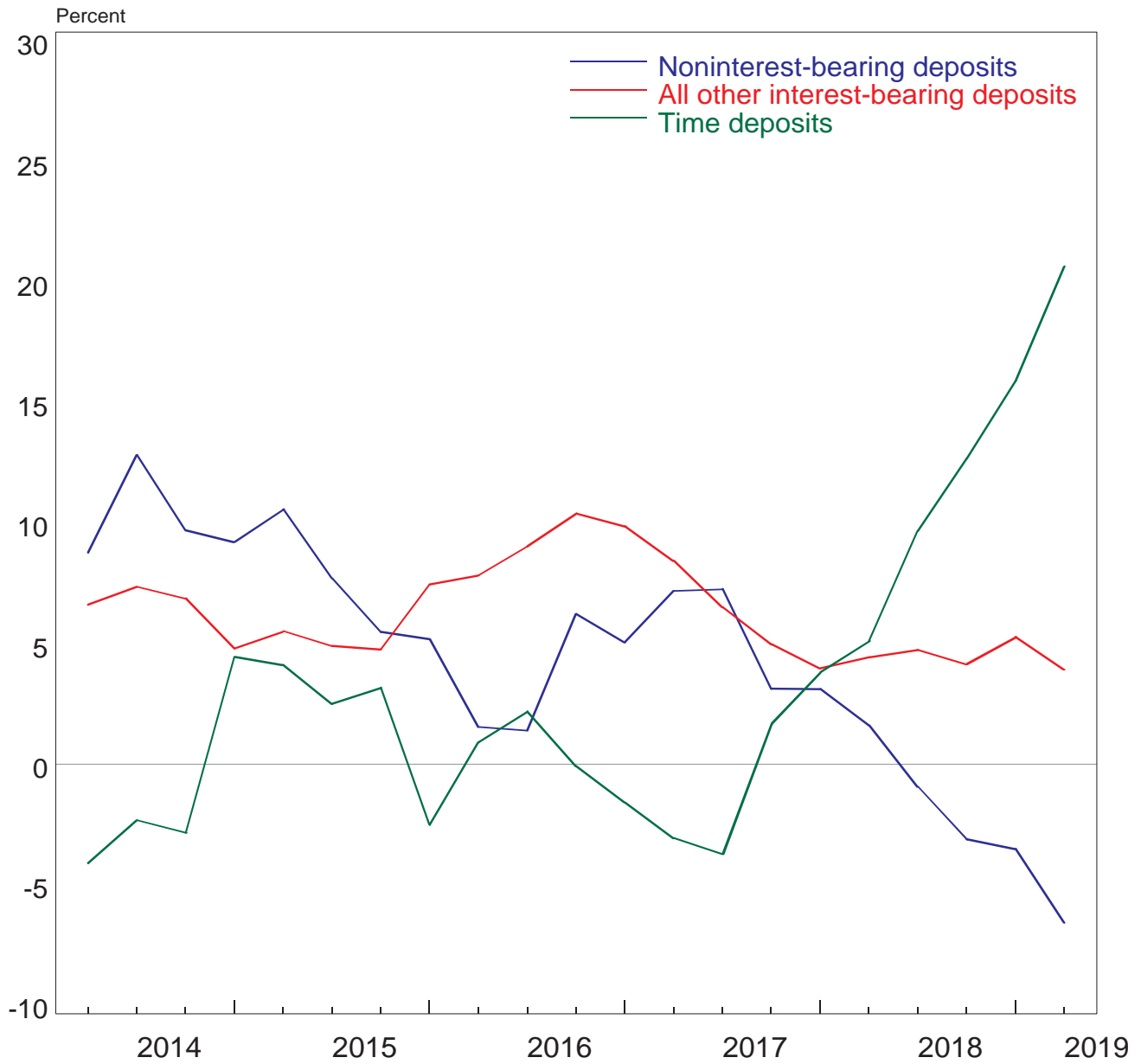
2016 - 2019

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

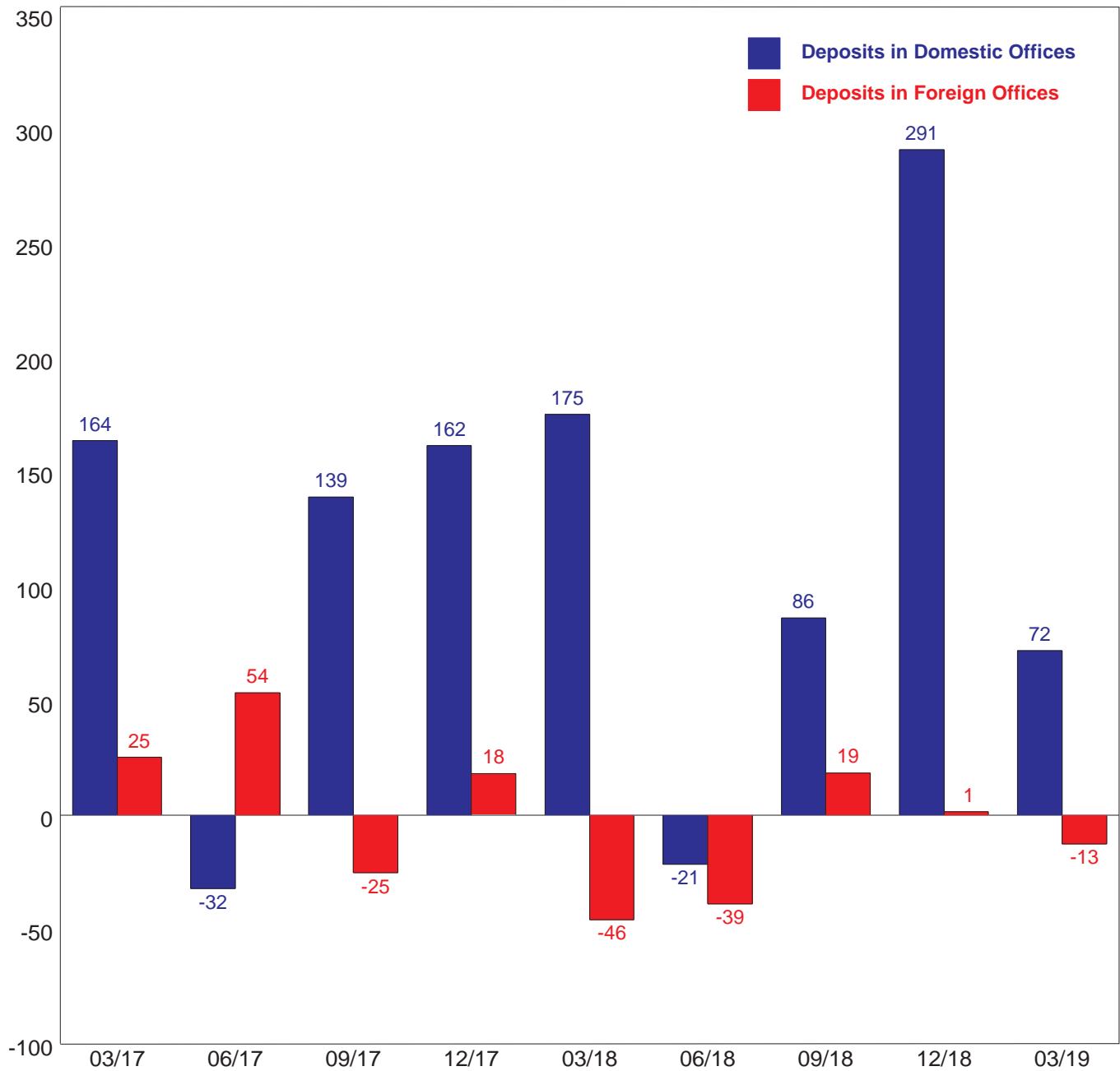
2014 - 2019



Quarterly Change in Domestic and Foreign Deposits

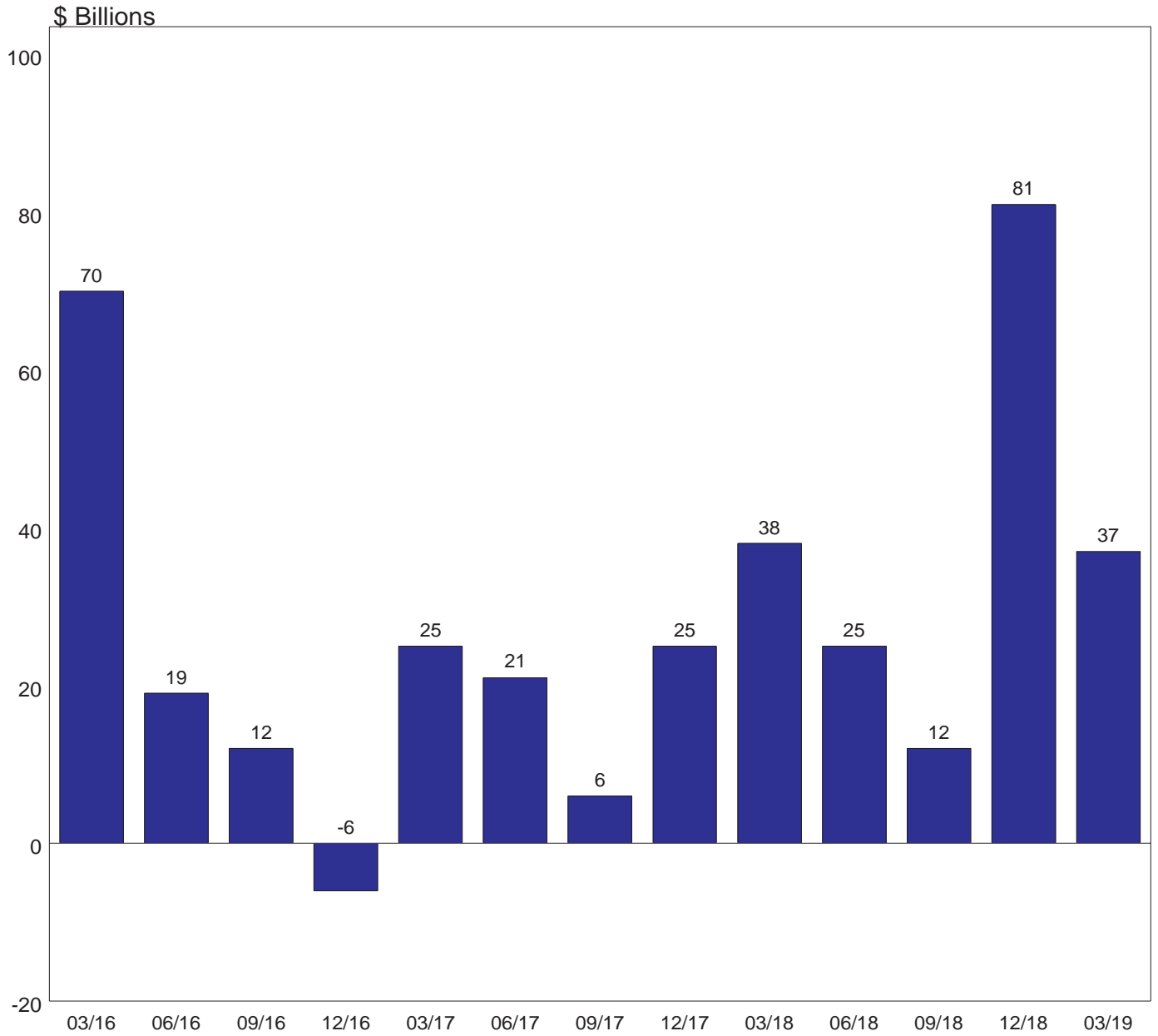
2017 - 2019

\$ Billions



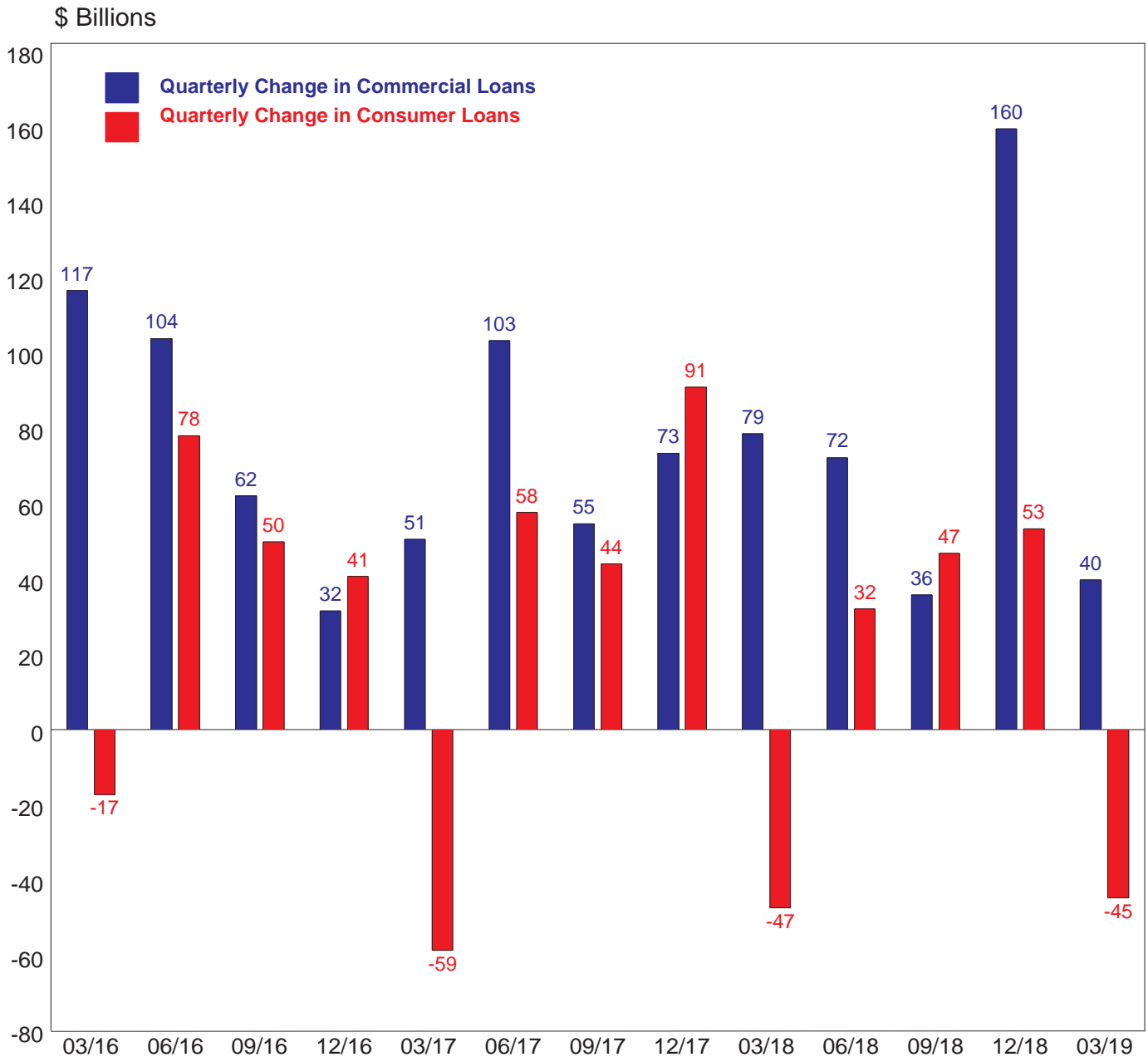
Quarterly Change in C&I Loans

2016-2019



Quarterly Change in Commercial and Consumer Loans

2016 - 2019



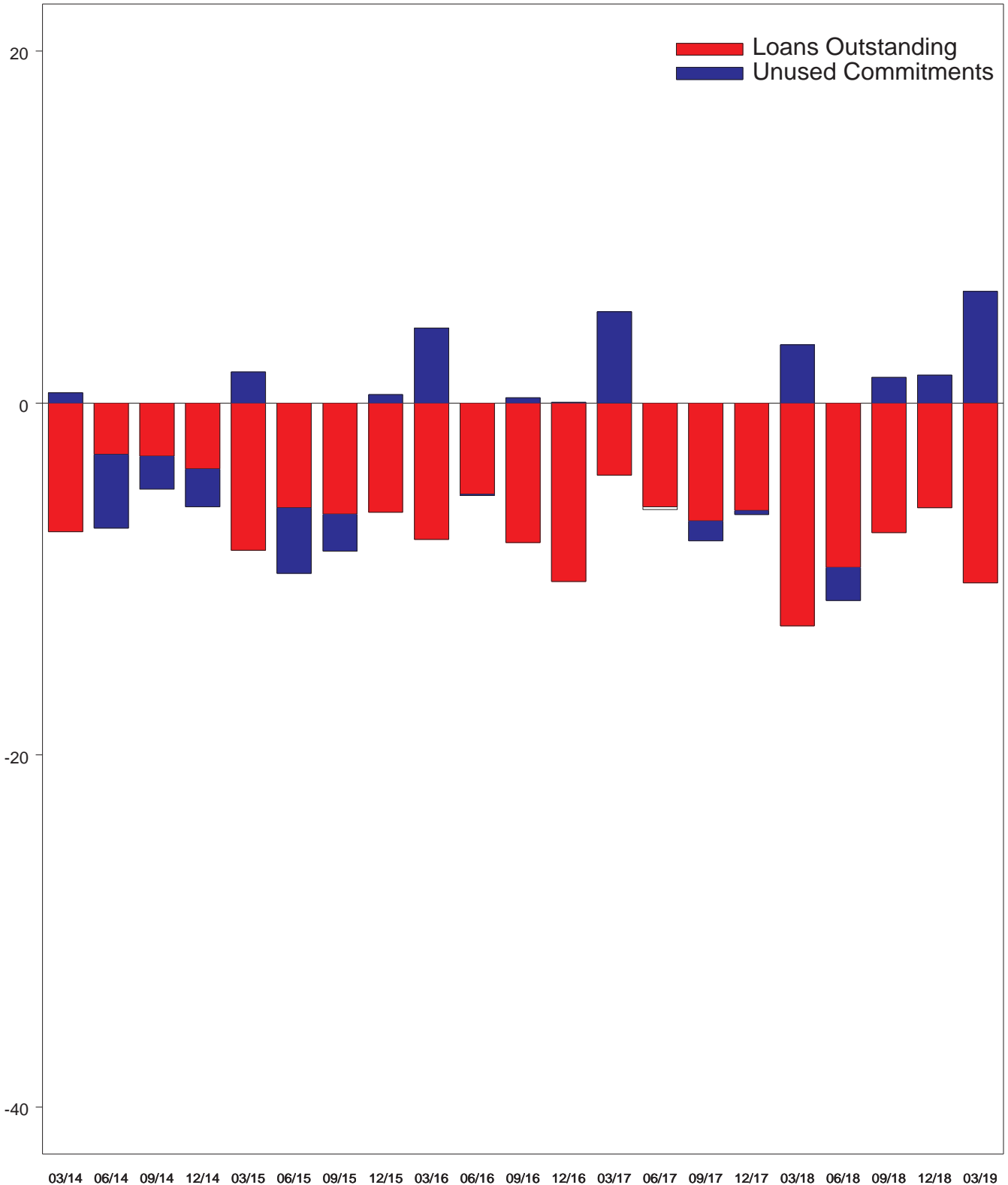
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

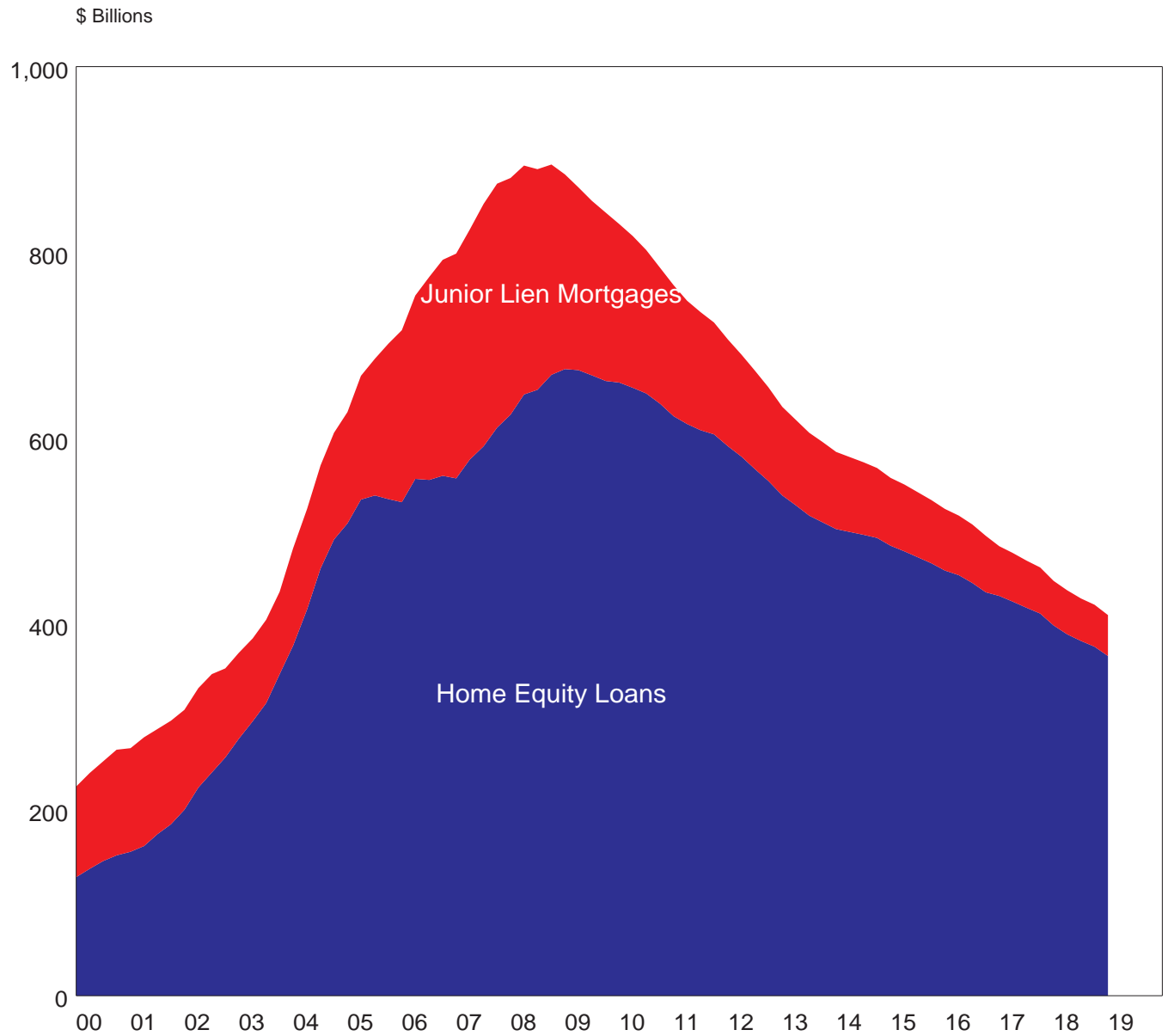
Quarterly Change (\$ Billions)

2014-2019



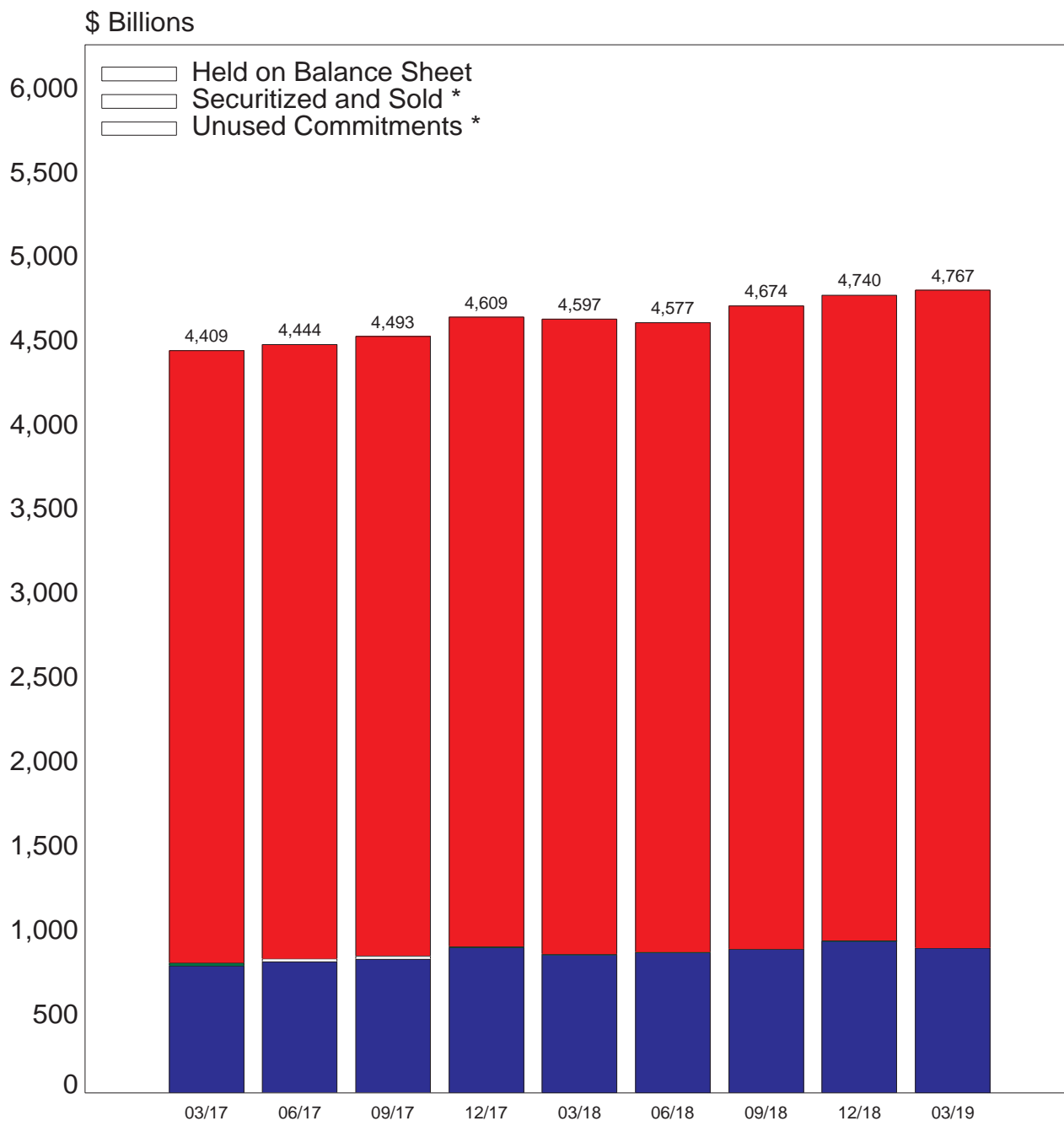
Home Equity and Junior Lien Loans

00 - 19



Expansion of Credit Card Lines

2017-2019



Loans Outstanding (\$ Billions)

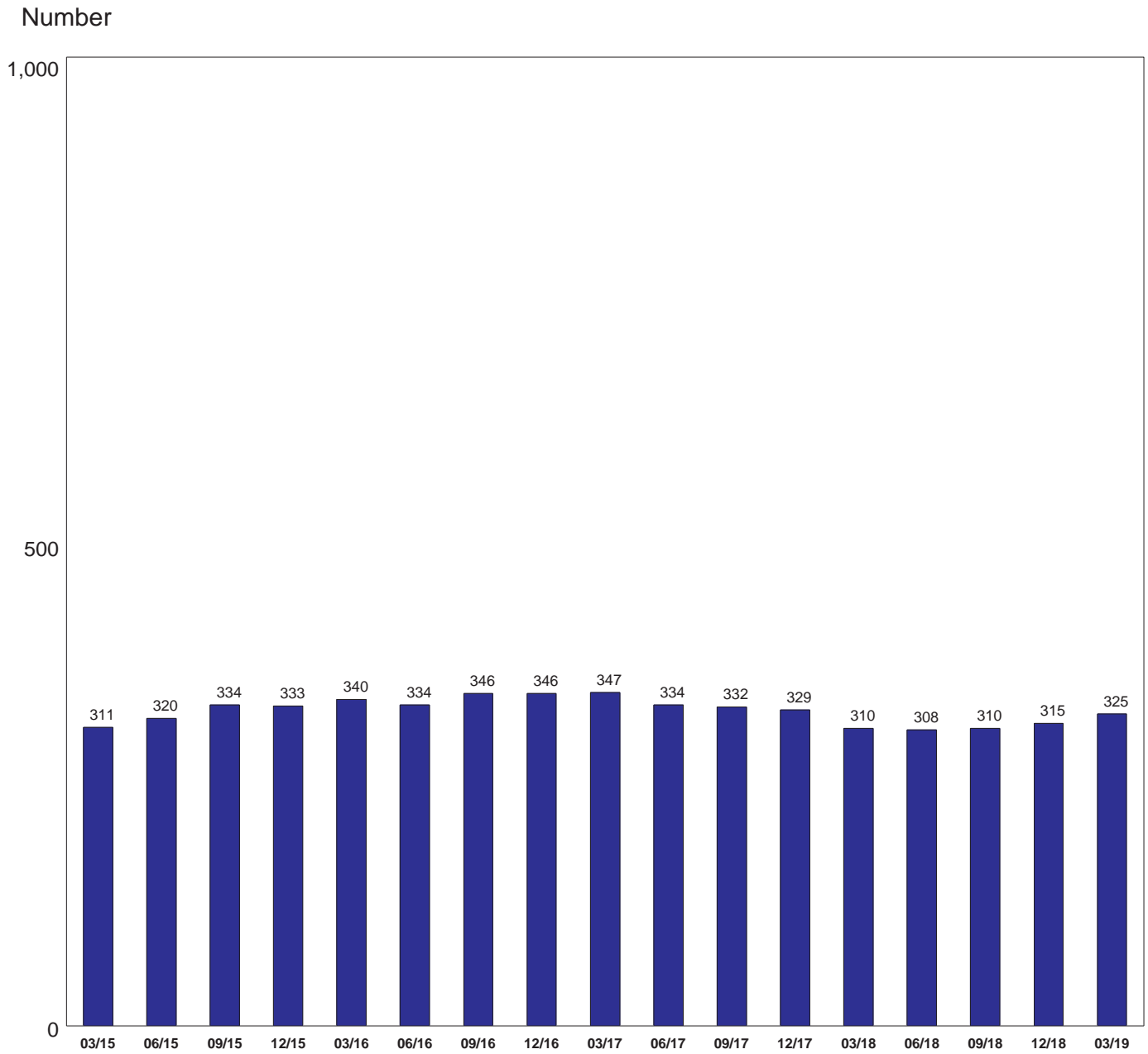
Held on Balance Sheet	756.1	779.7	795.4	865.1	820.4	837.2	856.3	903.5	859.9
Securitized and Sold *	16.4	17.3	16.1	4.6	4.8	0.0	0.0	0.0	0.0
Unused Commitments *	3,636.5	3,647.4	3,681.5	3,739.1	3,772.0	3,739.8	3,818.1	3,836.3	3,907.5
Total	4,409.1	4,444.4	4,493.0	4,608.7	4,597.2	4,577.0	4,674.4	4,739.8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

* Off-balance-sheet

Number of Institutions With Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

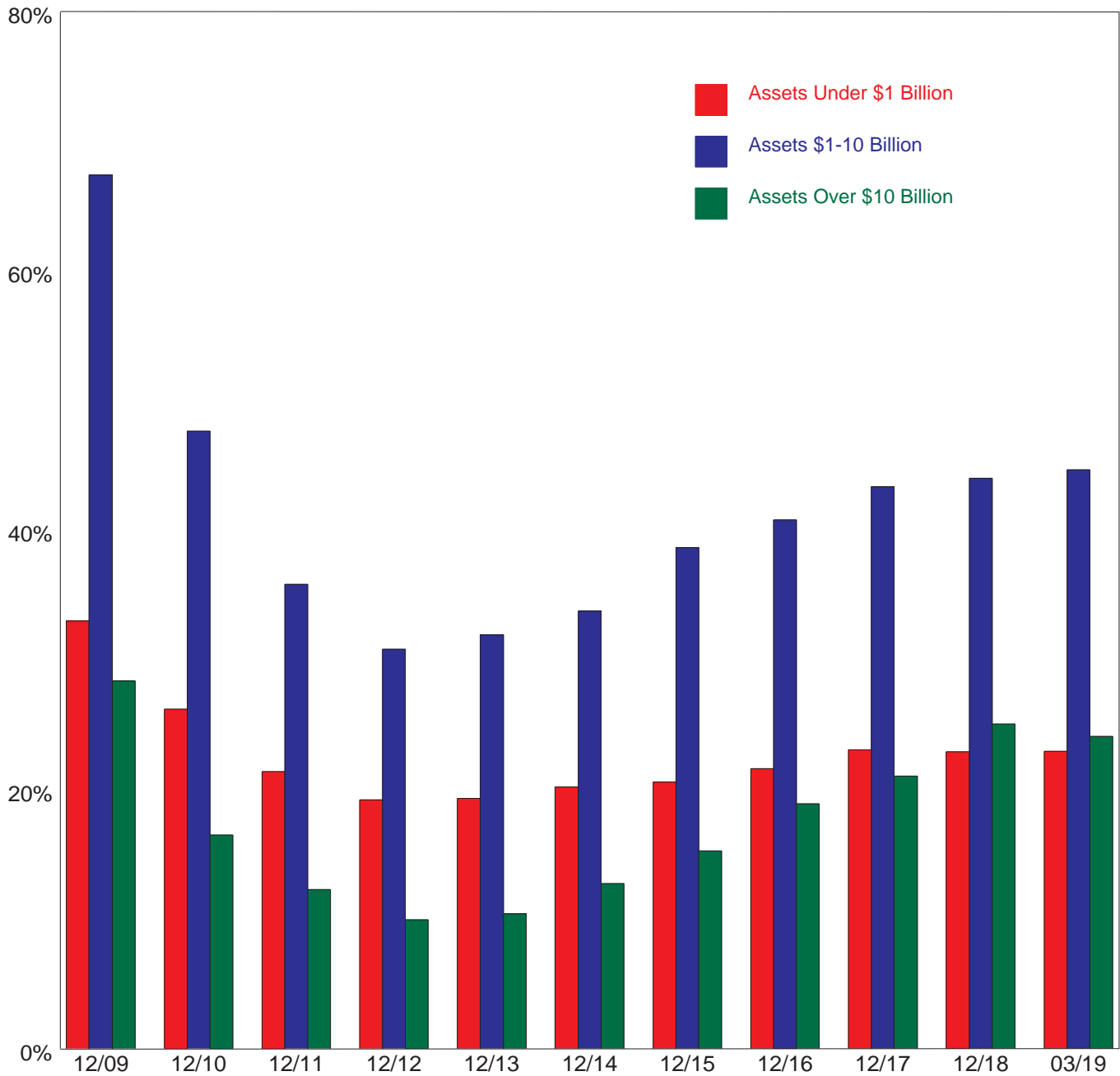
2015-2019



Median Construction and Development Loan Concentrations

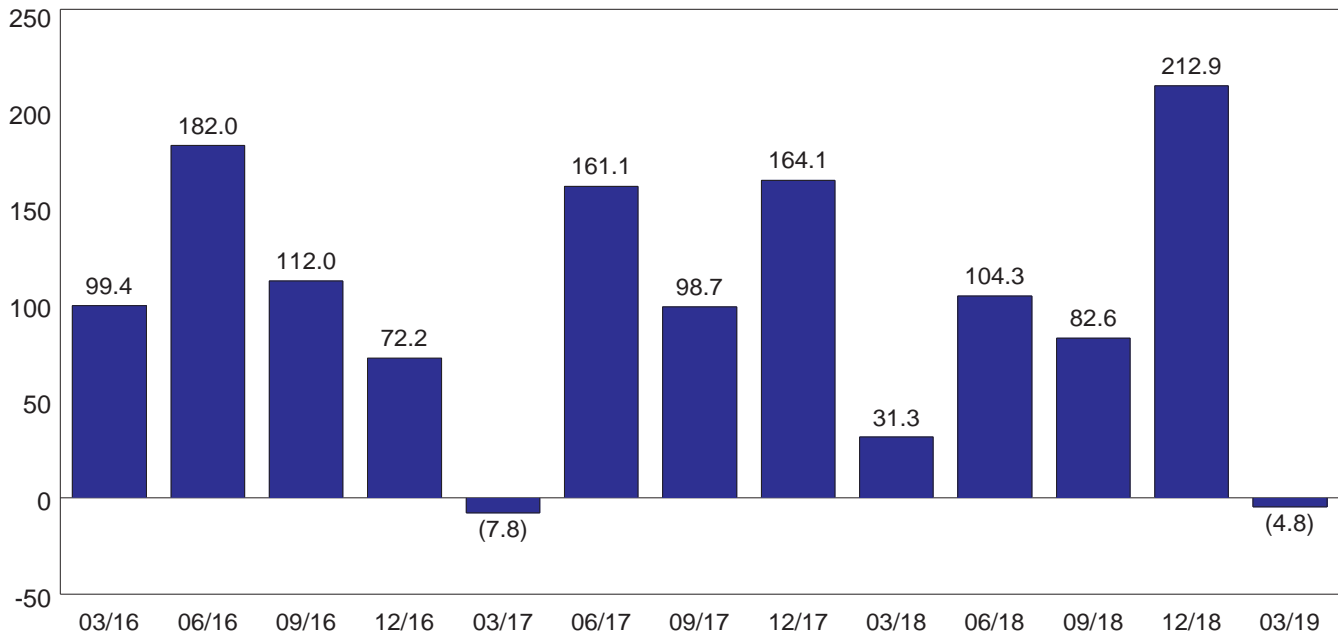
2009 - 2019

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



Quarterly Change in Reported Total Loans Outstanding

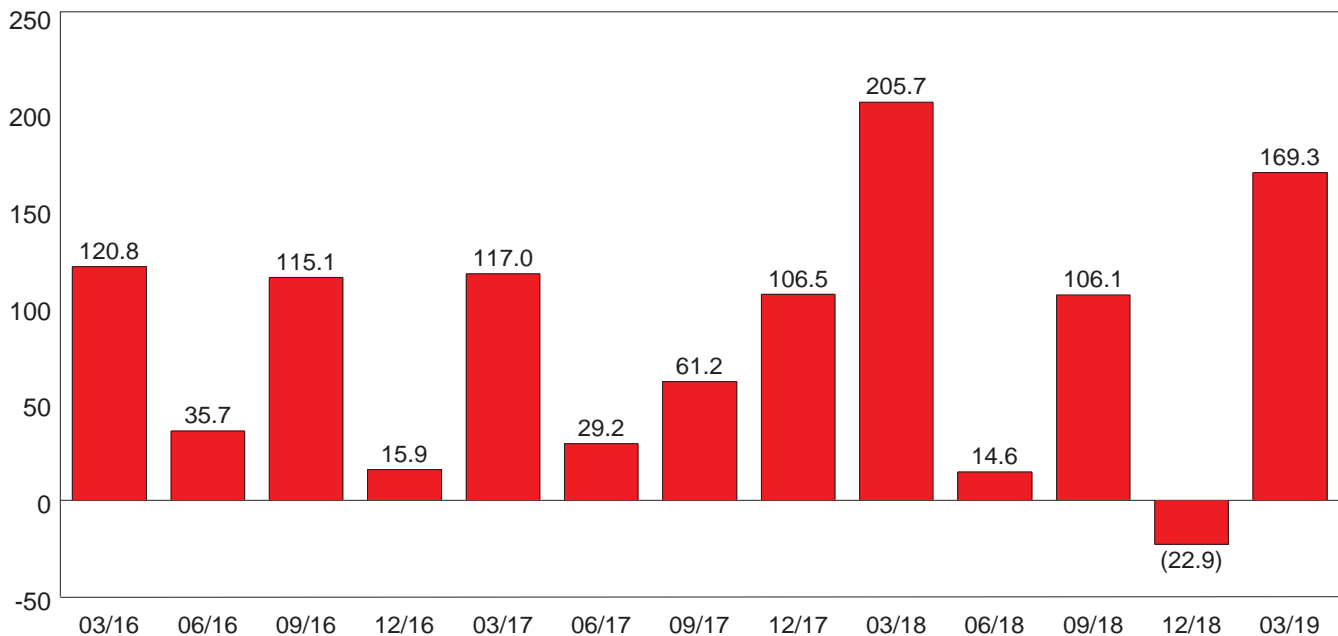
(\$ Billions)



In the first quarter of 2019, real estate loans increased by \$14.7 billion, commercial and industrial loans increased by \$37.7 billion, consumer loans decreased by \$37.0 billion, and other loans and leases decreased by \$20.2 billion.

Quarterly Change in Unused Loan Commitments

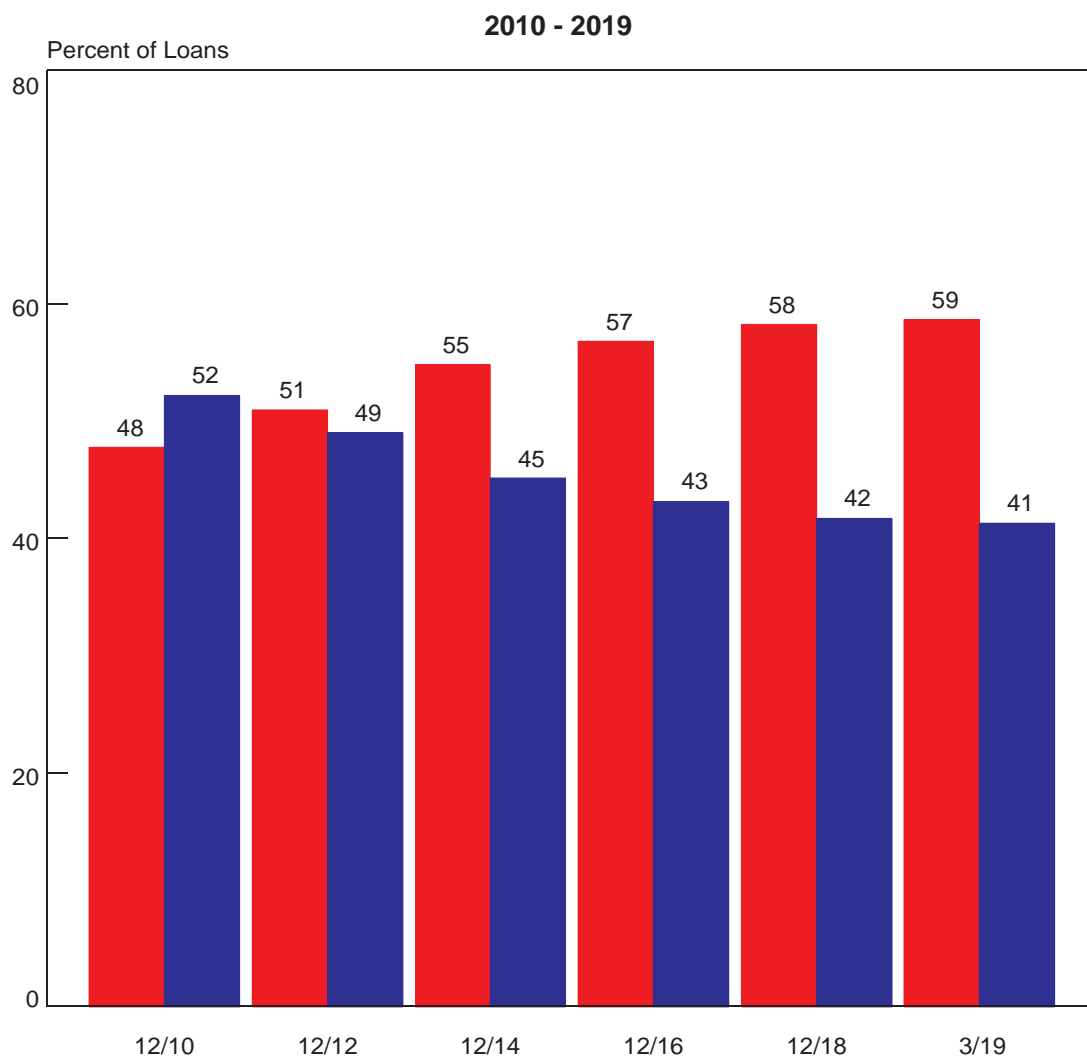
(\$ Billions)



In the first quarter of 2019, unused commercial real estate loan commitments increased by \$1.4 billion, unused home equity line commitments increased by \$6.3 billion, unused credit card commitments increased by \$71.2 billion, and other unused commitments increased by \$90.4 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

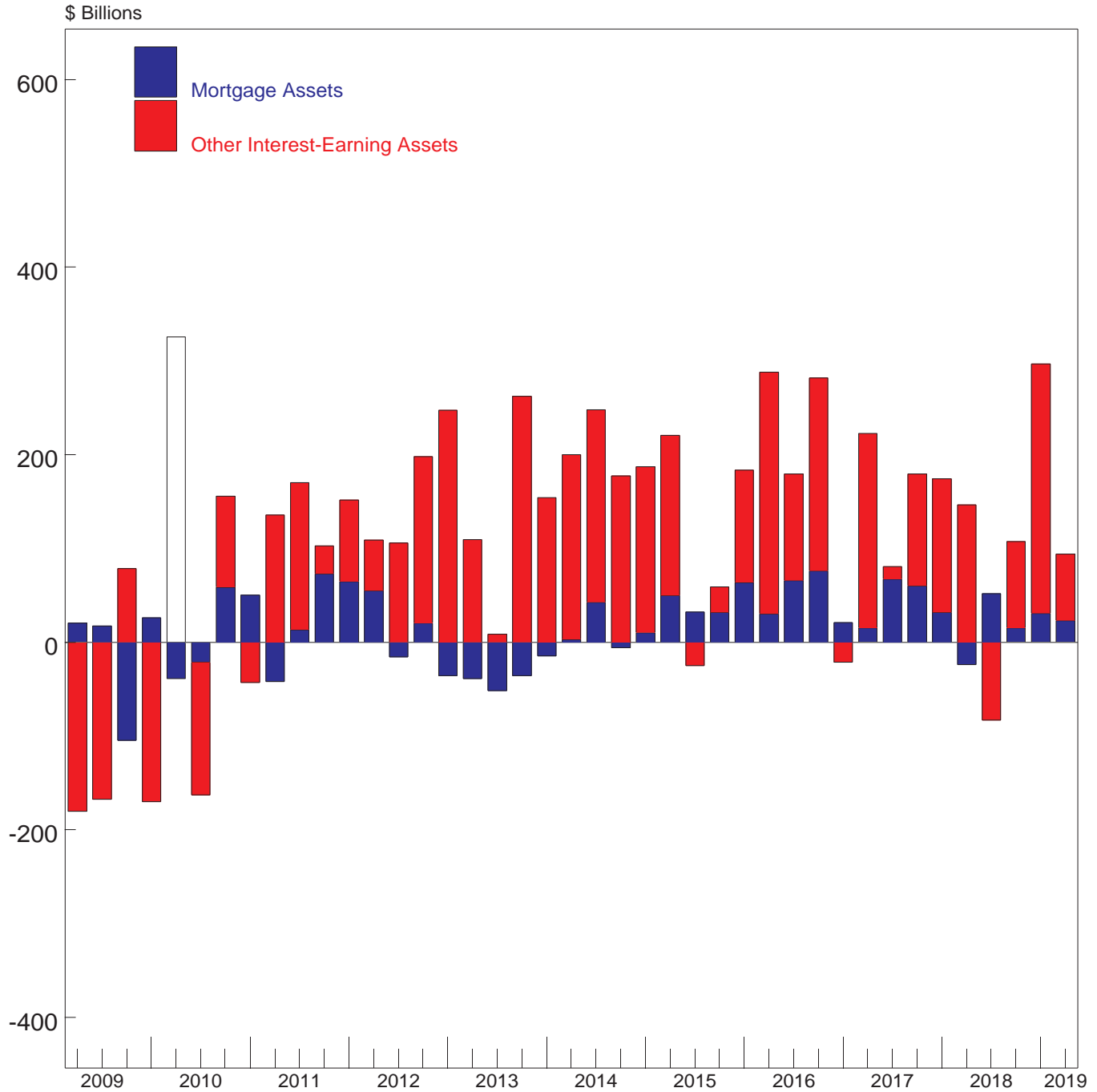
■	Commercial Borrowers	\$3,525	\$3,926	\$4,559	\$5,288	\$5,917	\$5,957
■	Consumer Loans	3,853	3,772	3,753	4,019	4,238	4,193

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

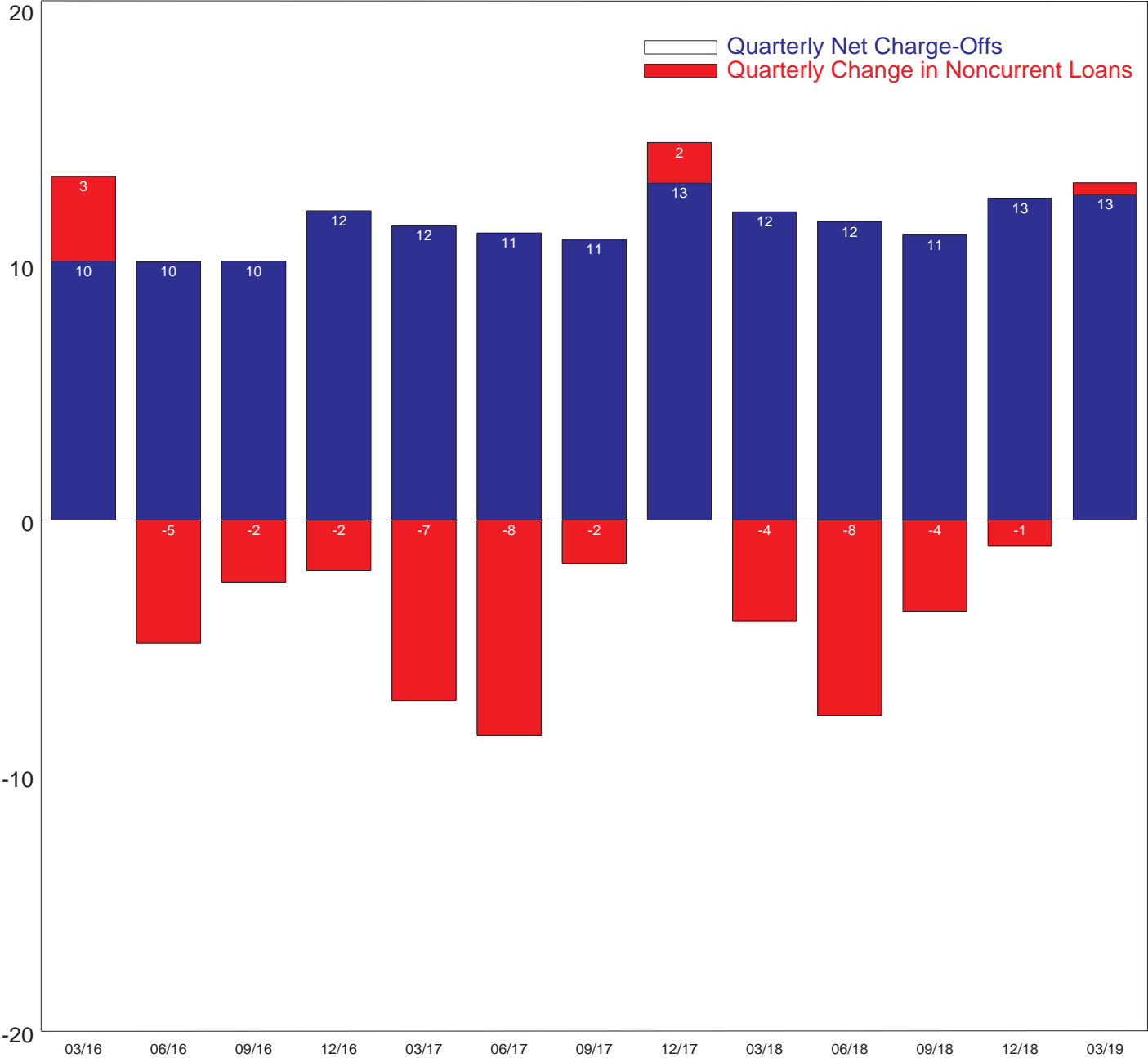
2009 - 2019



Quarterly Net Charge-Offs and Change in Noncurrent Loans

2016 - 2019

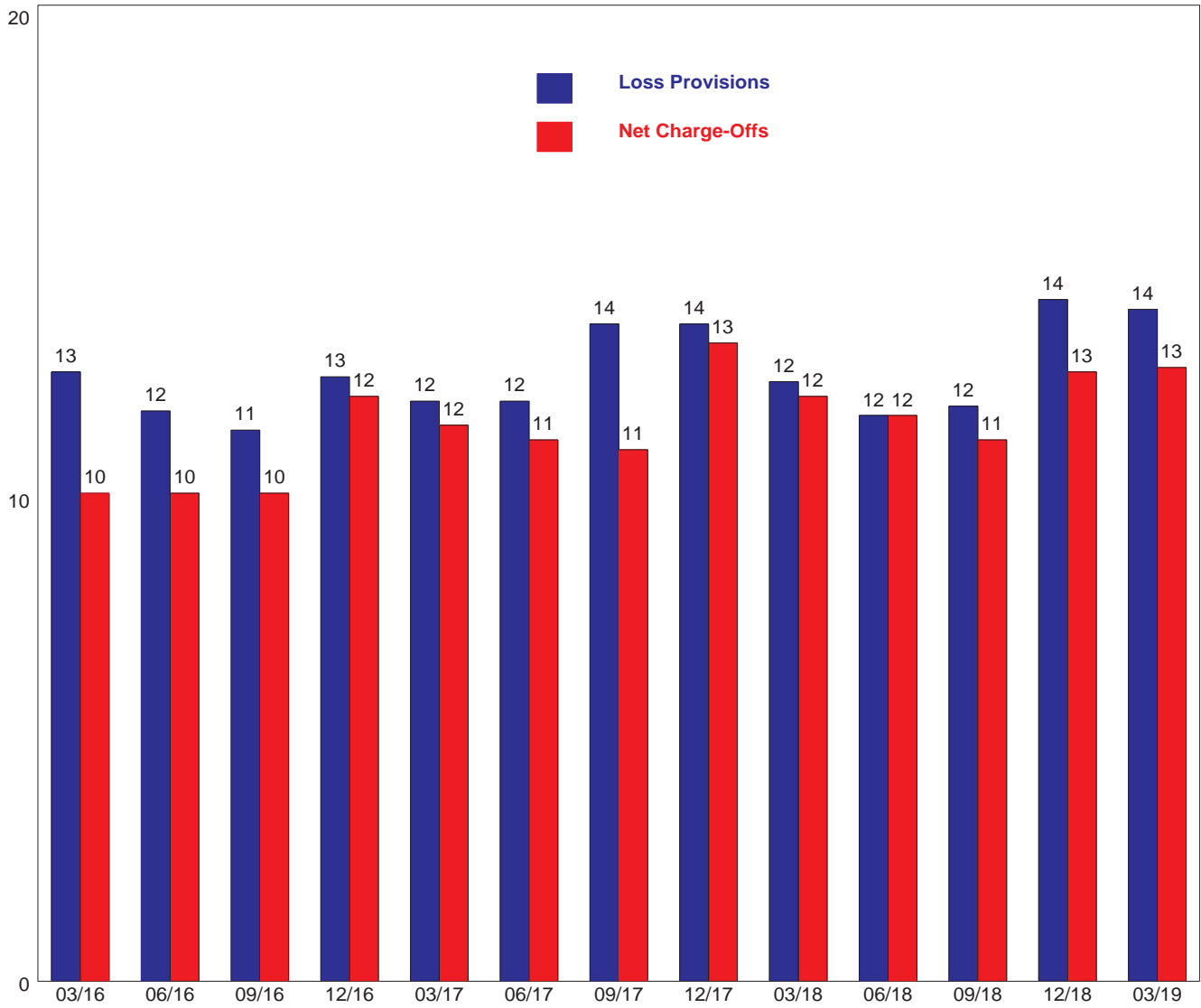
\$ Billions



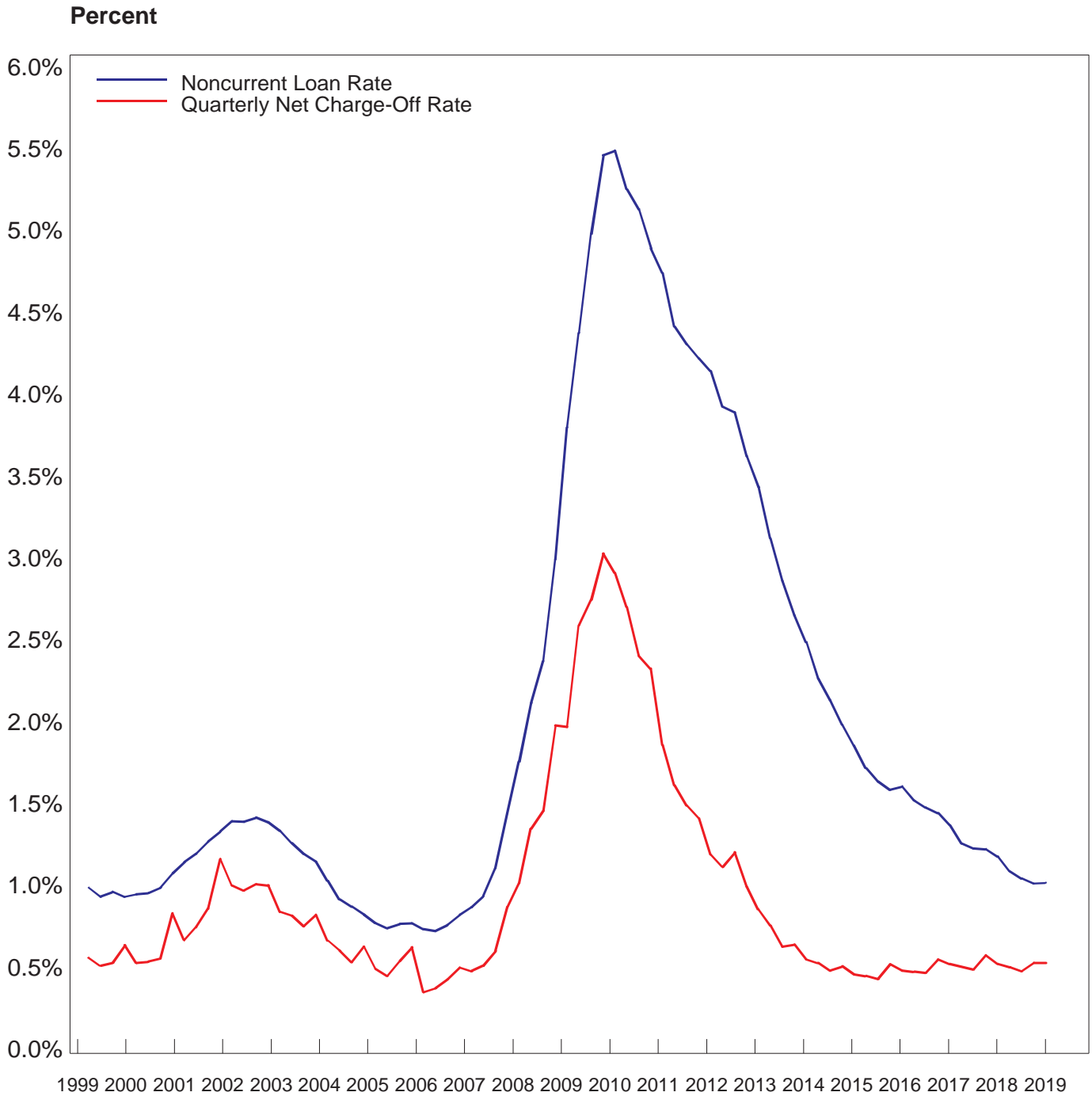
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2016 - 2019

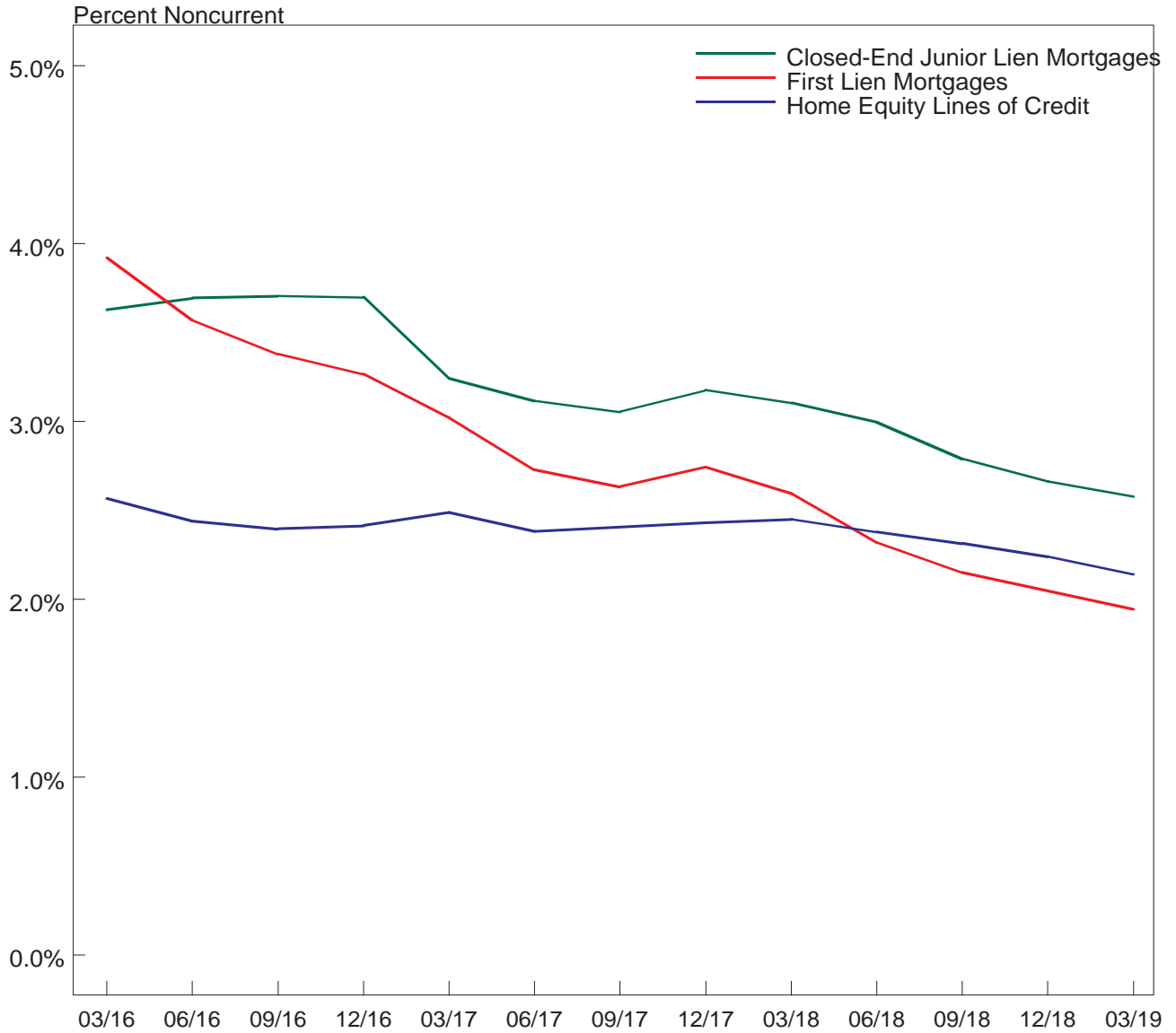
\$ Billions



Noncurrent Loan and Quarterly Net Charge-Off Rates 1999-2019

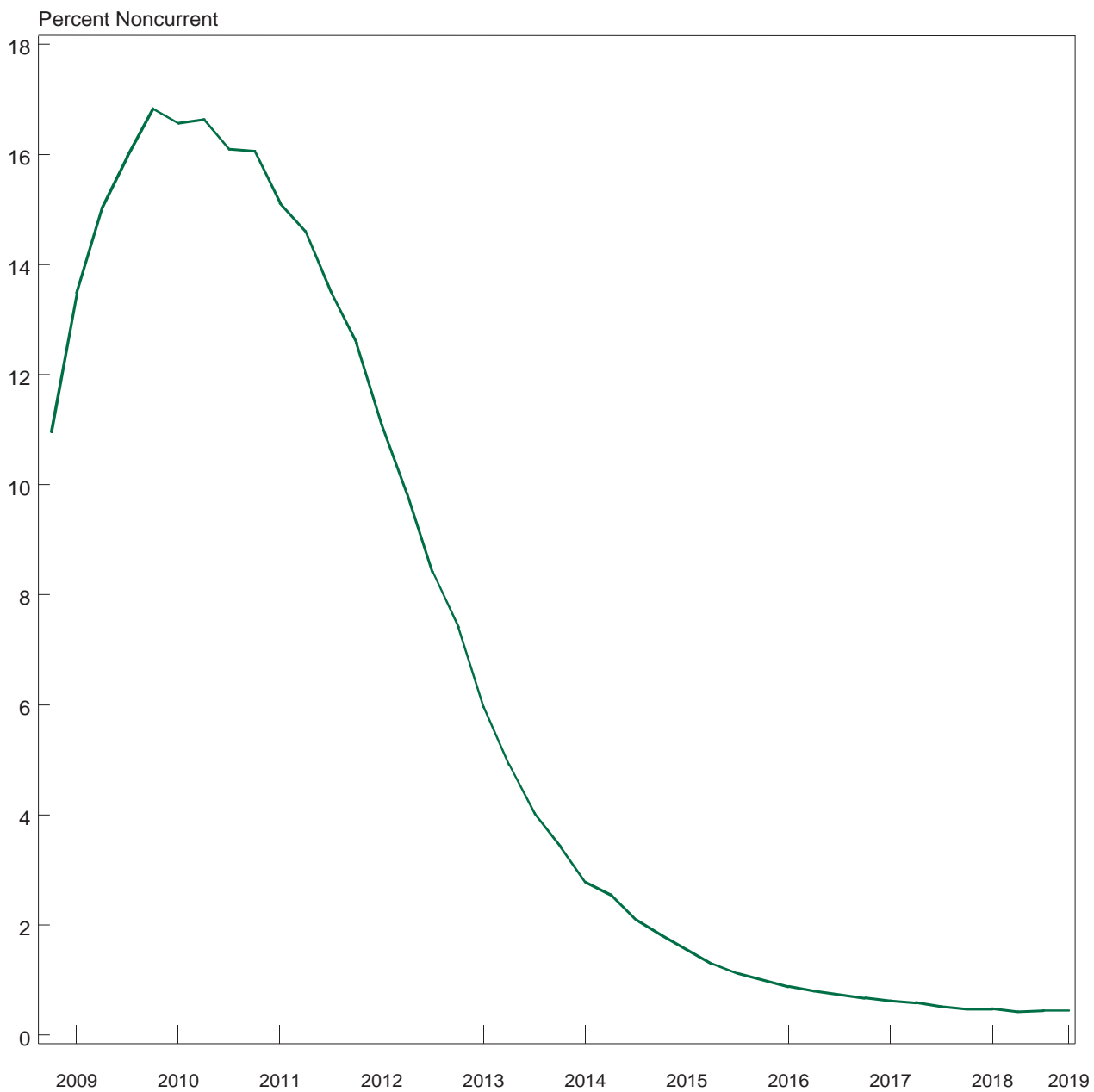


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2016 to 2019



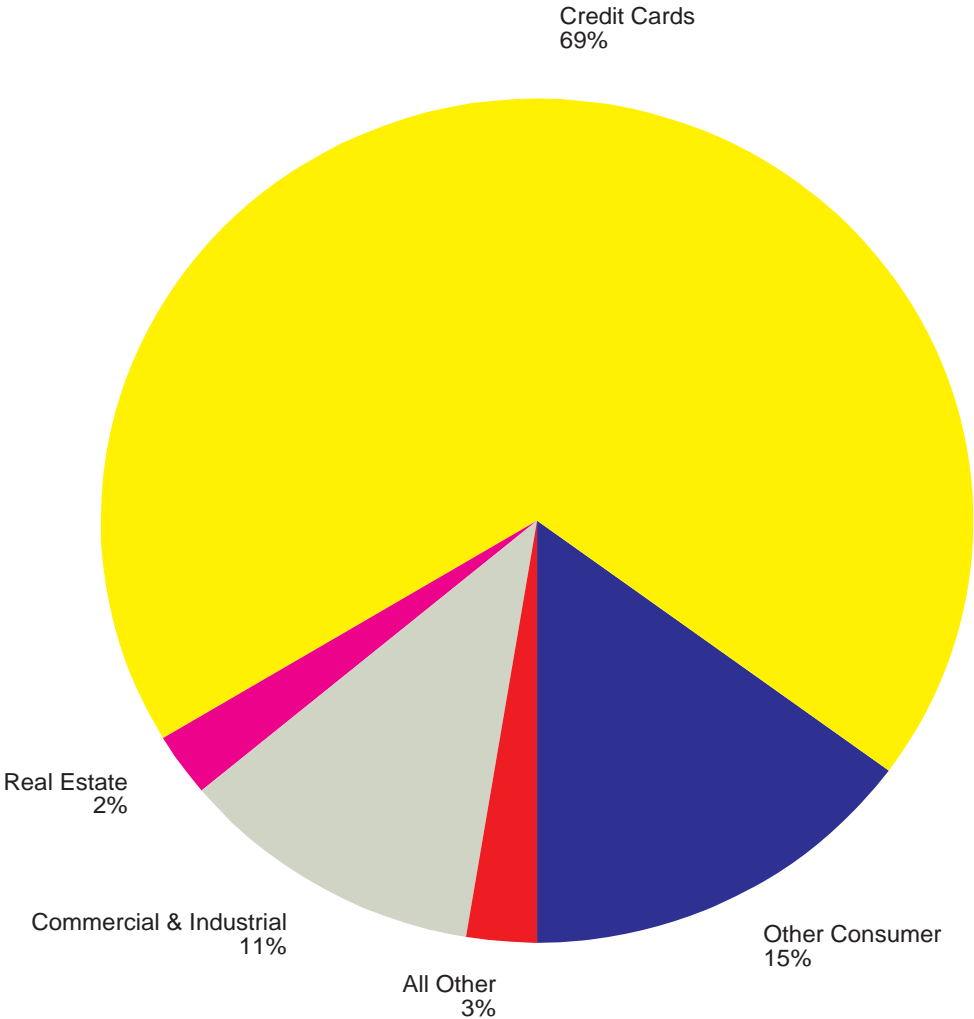
Noncurrent Rate on Real Estate Construction and Development Loans

2009-2019



Composition of FDIC-Insured Institutions' Loan Charge-Offs

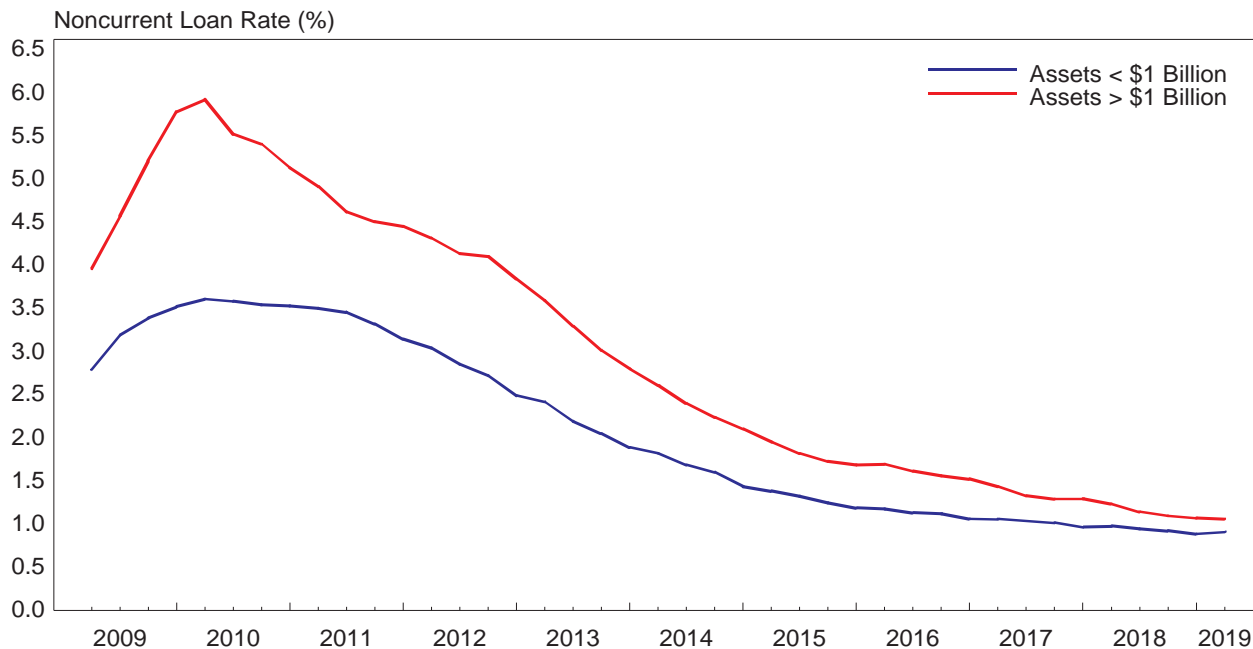
First Quarter, 2019



Noncurrent Loan Rates

By Asset Size

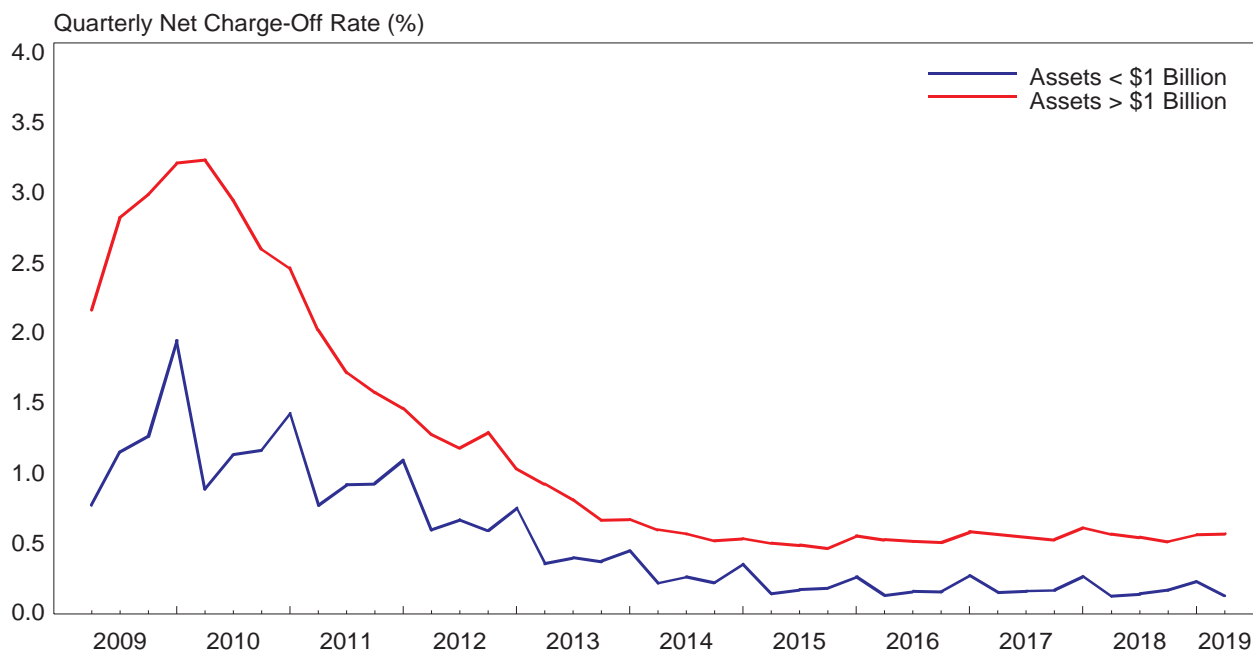
2009 - 2019



Quarterly Net Charge-Off Rates

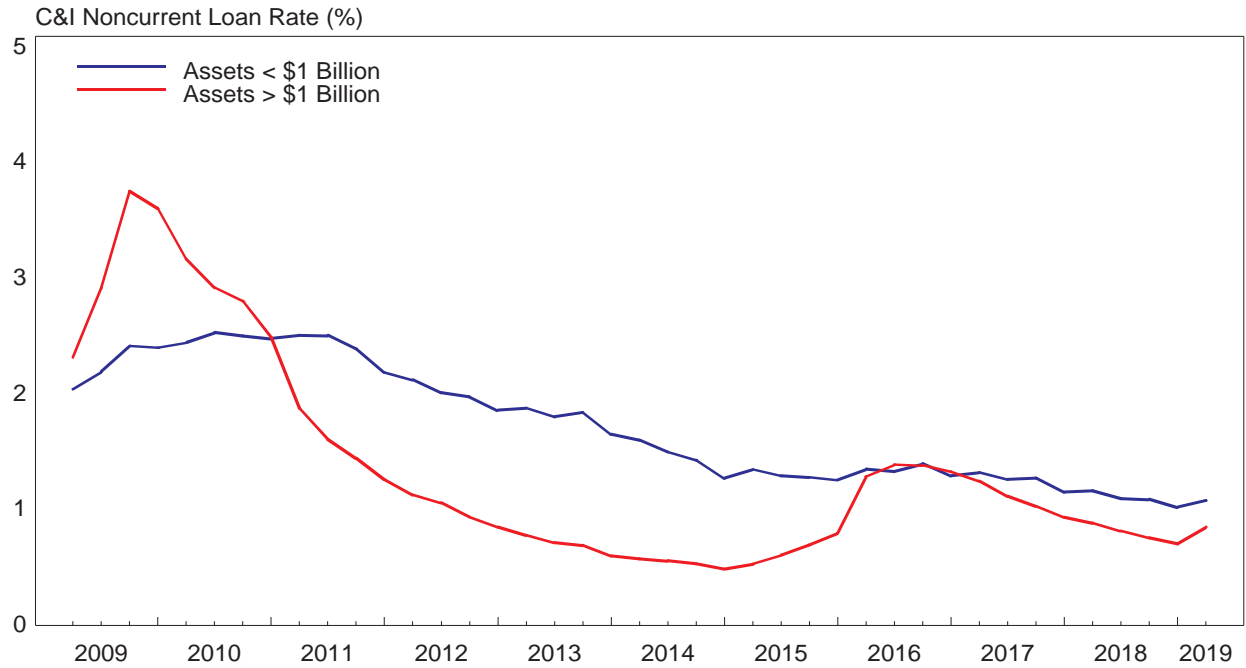
By Asset Size, Annualized

2009 - 2019



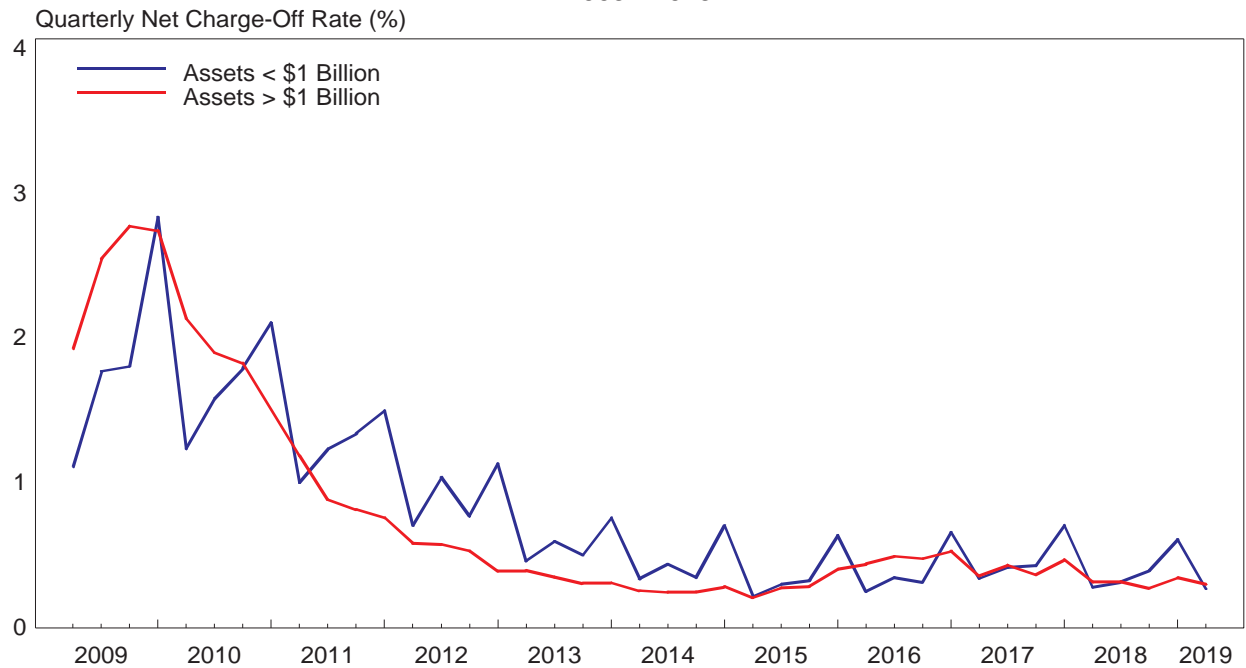
Noncurrent C & I Loan Rates By Asset Size

2009 - 2019



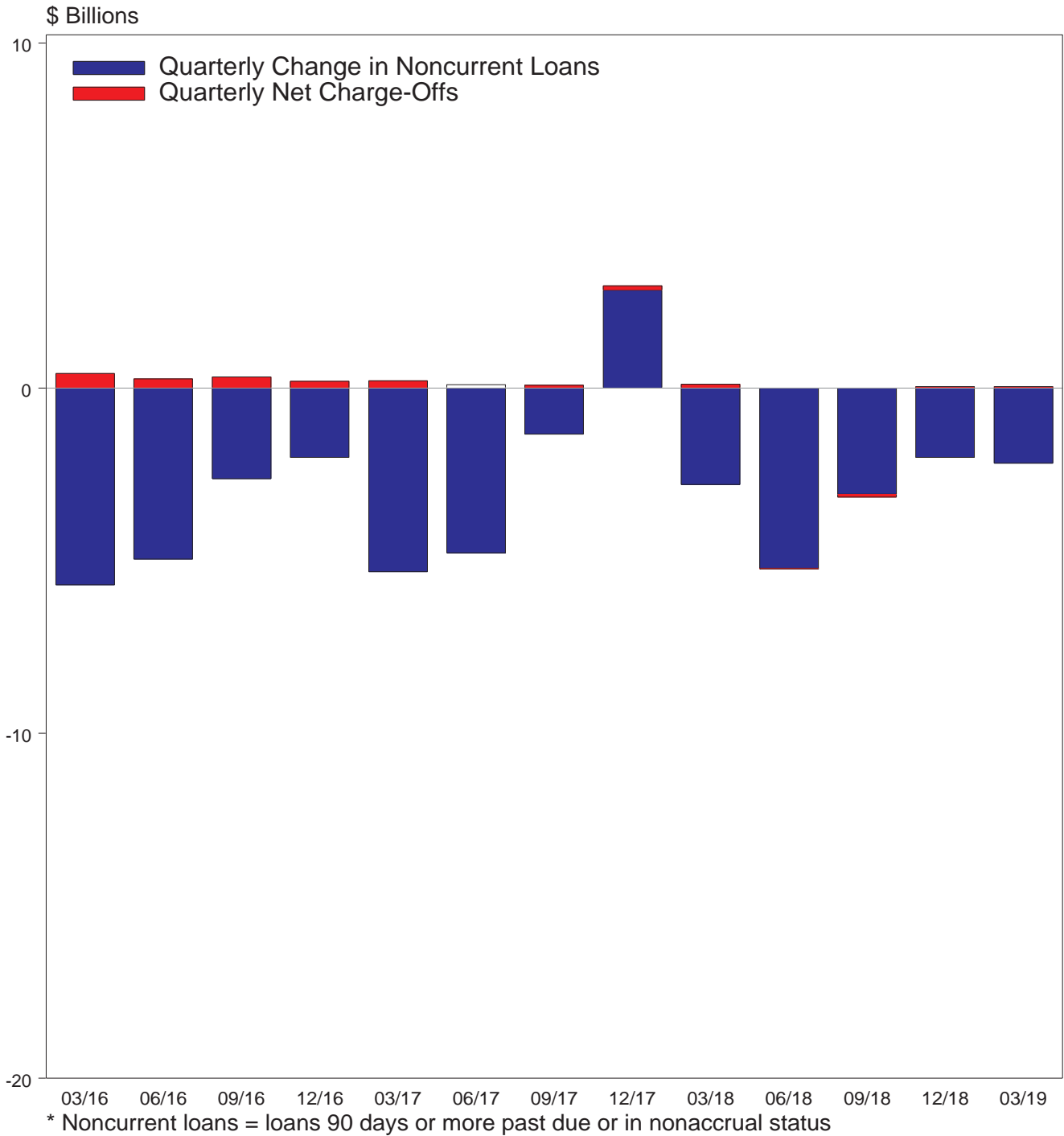
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2009 - 2019



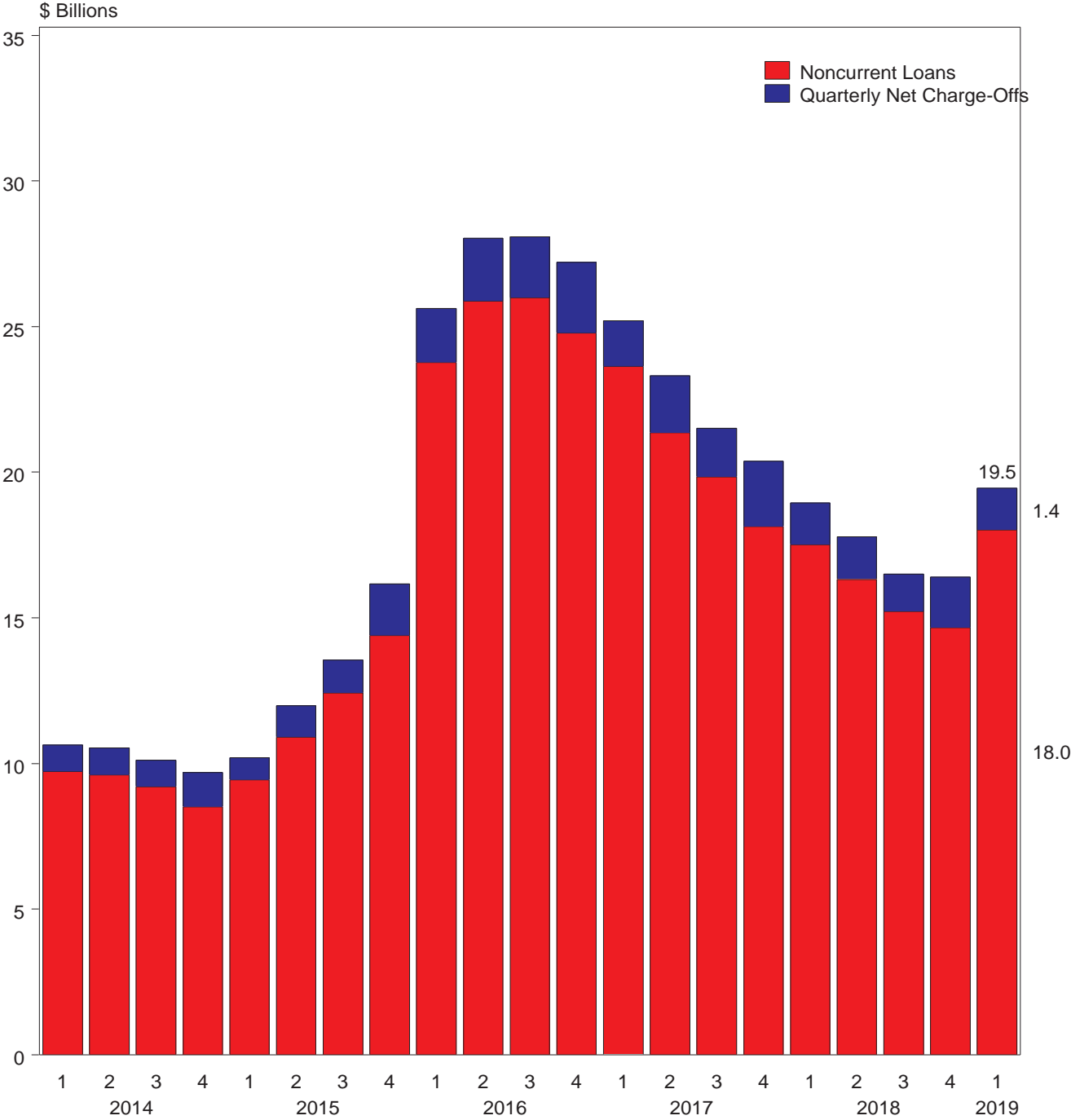
Credit Quality of Residential Mortgage Loans*

2016 to 2019



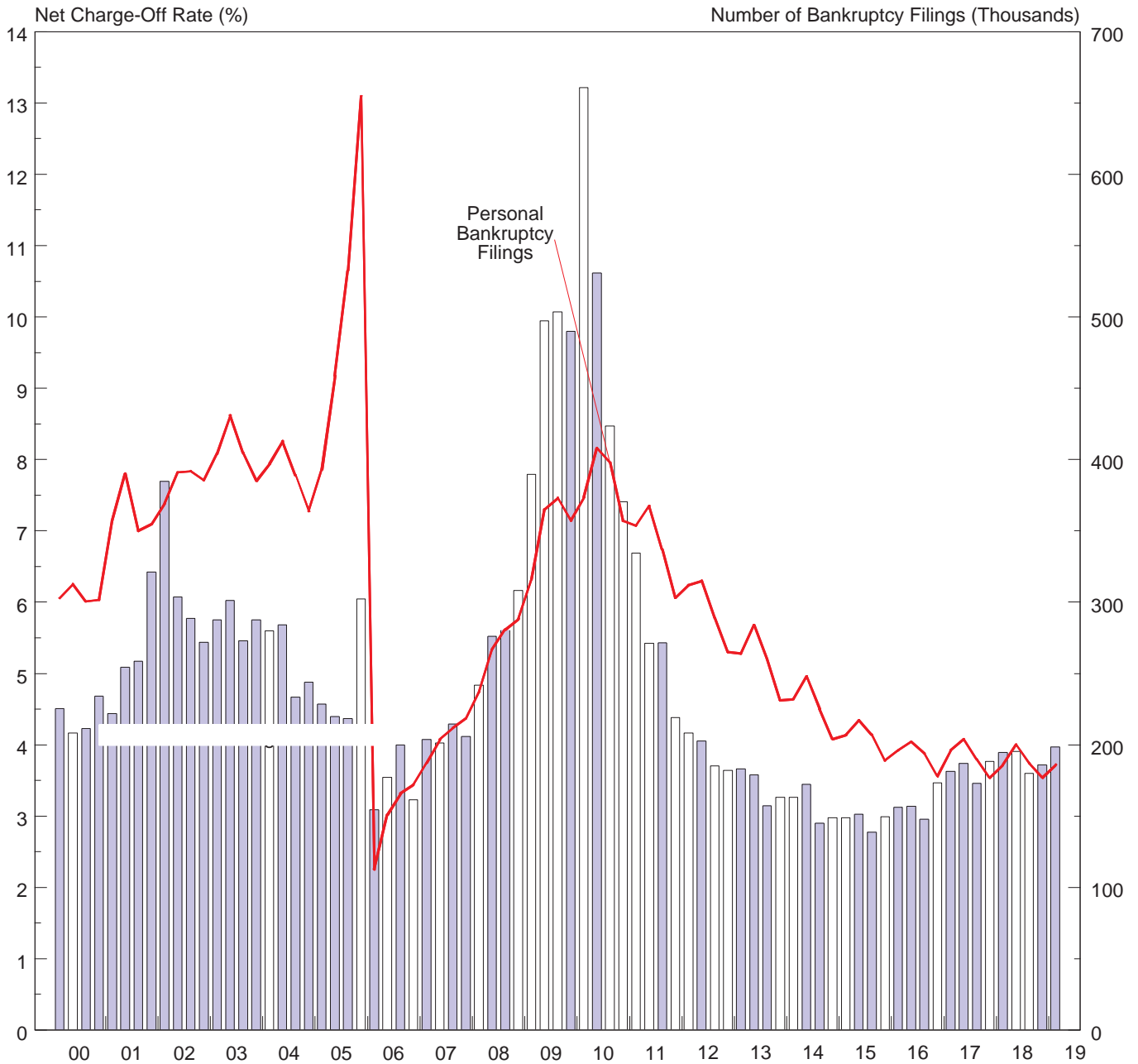
Credit Quality of C & I Loans

2014-2019



Credit Card Loss Rates and Personal Bankruptcy Filings

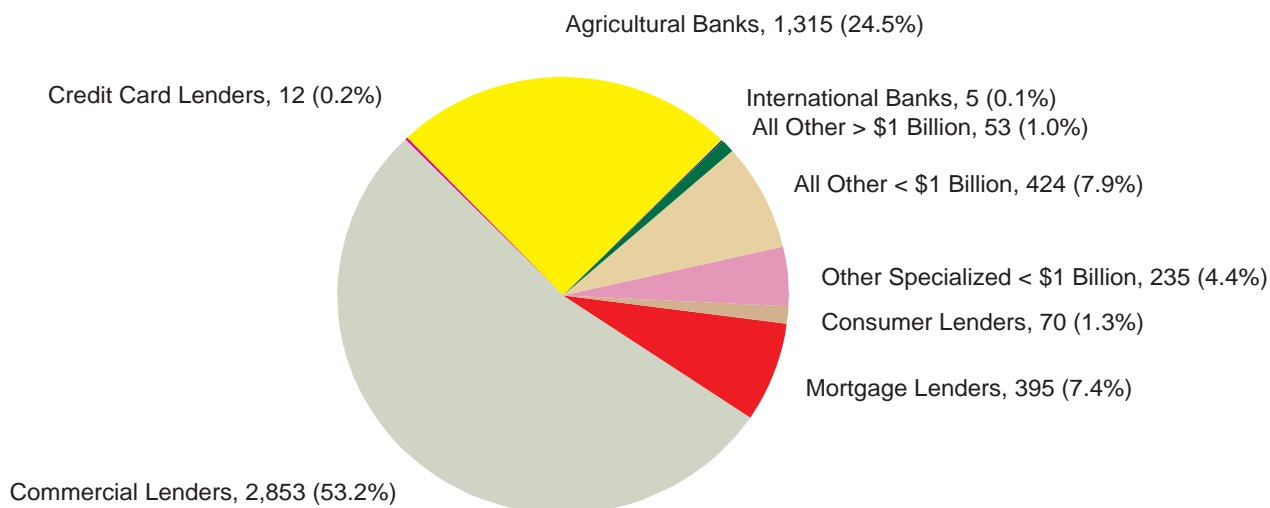
2000-2019



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

March 31, 2019

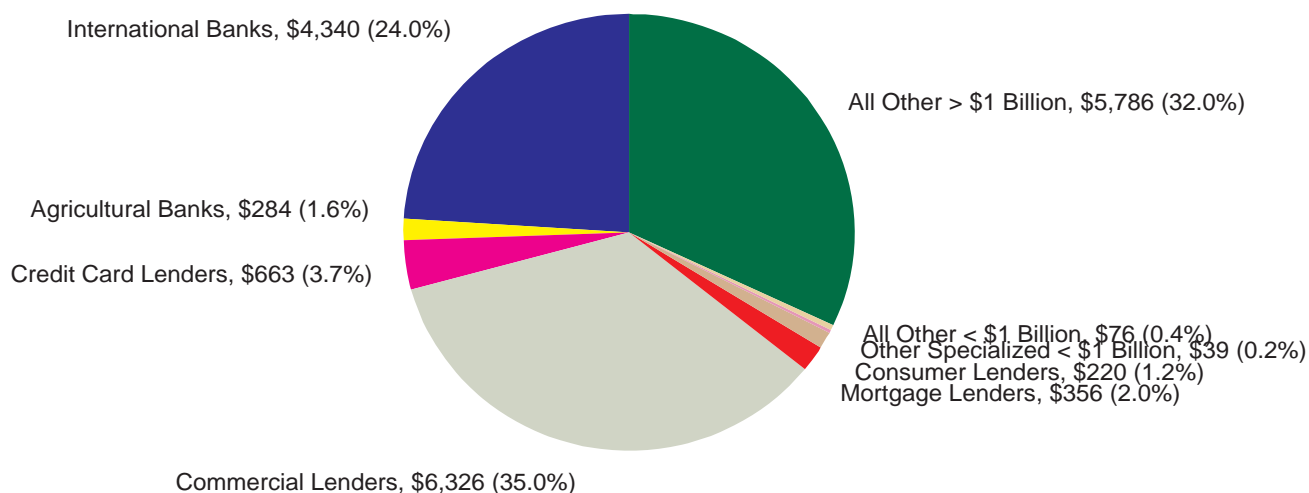


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/19	5	1,315	12	2,853	395	70	235	424	53
12/18	5	1,346	12	2,866	401	69	226	432	49
12/17	5	1,389	11	2,944	420	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

March 31, 2019

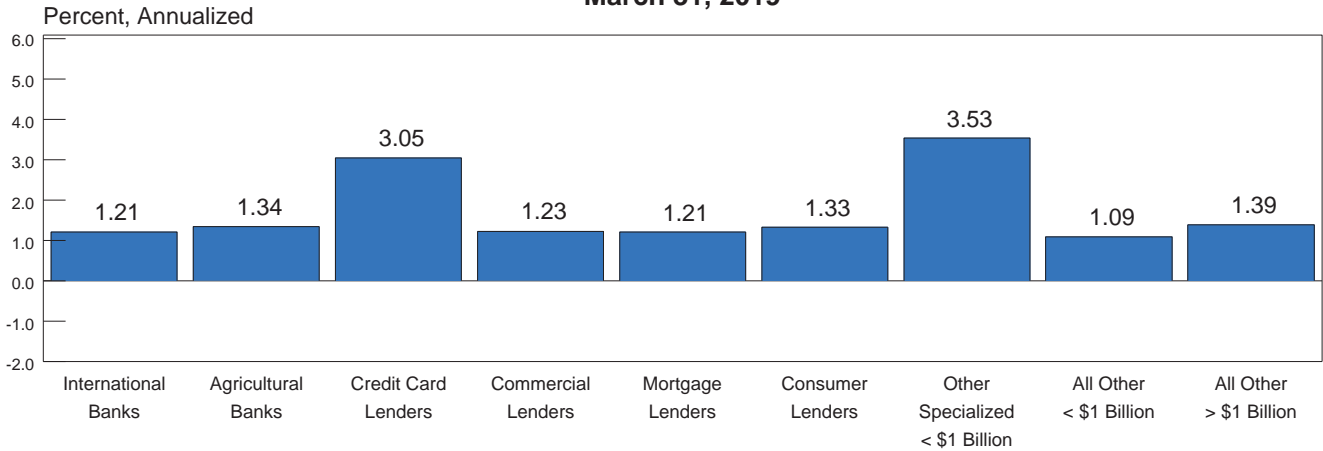


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/19	4,340	284	663	6,326	356	220	39	76	5,786
12/18	4,286	287	652	6,374	346	218	36	76	5,668
12/17	4,196	283	563	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

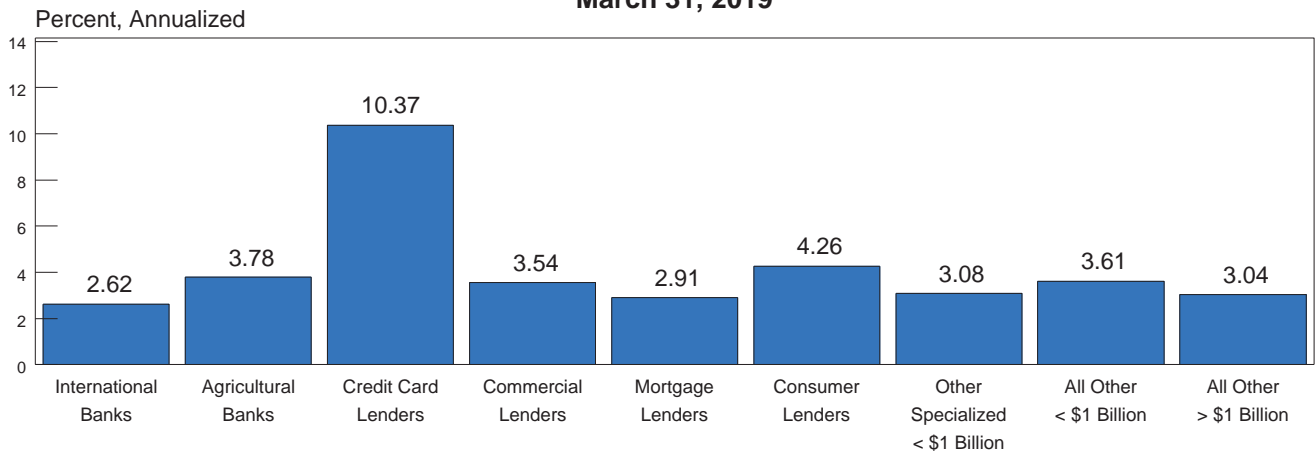
Return on Assets (YTD)

March 31, 2019



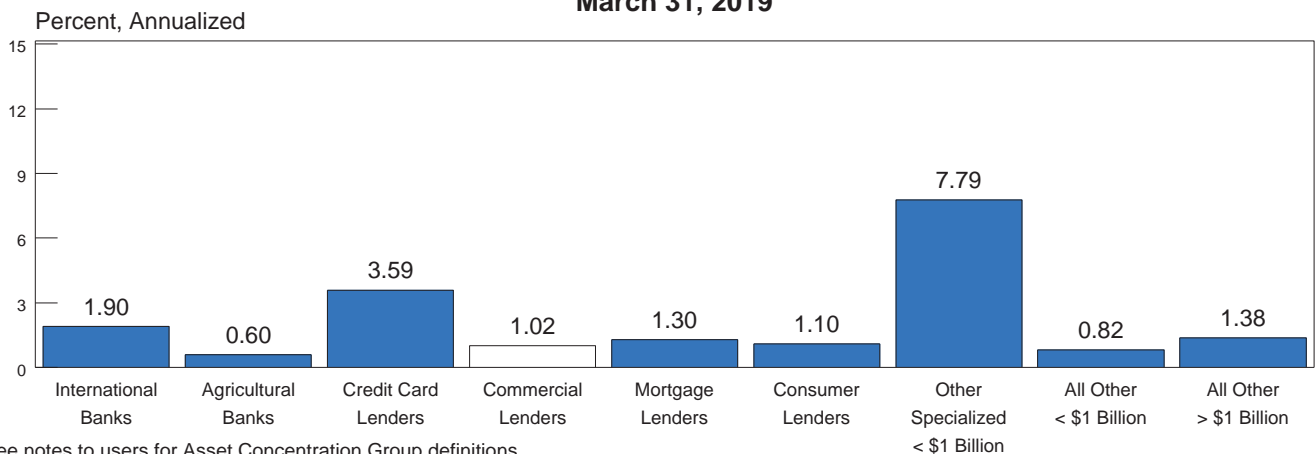
Net Interest Margin (YTD)

March 31, 2019



Noninterest Income to Assets (YTD)

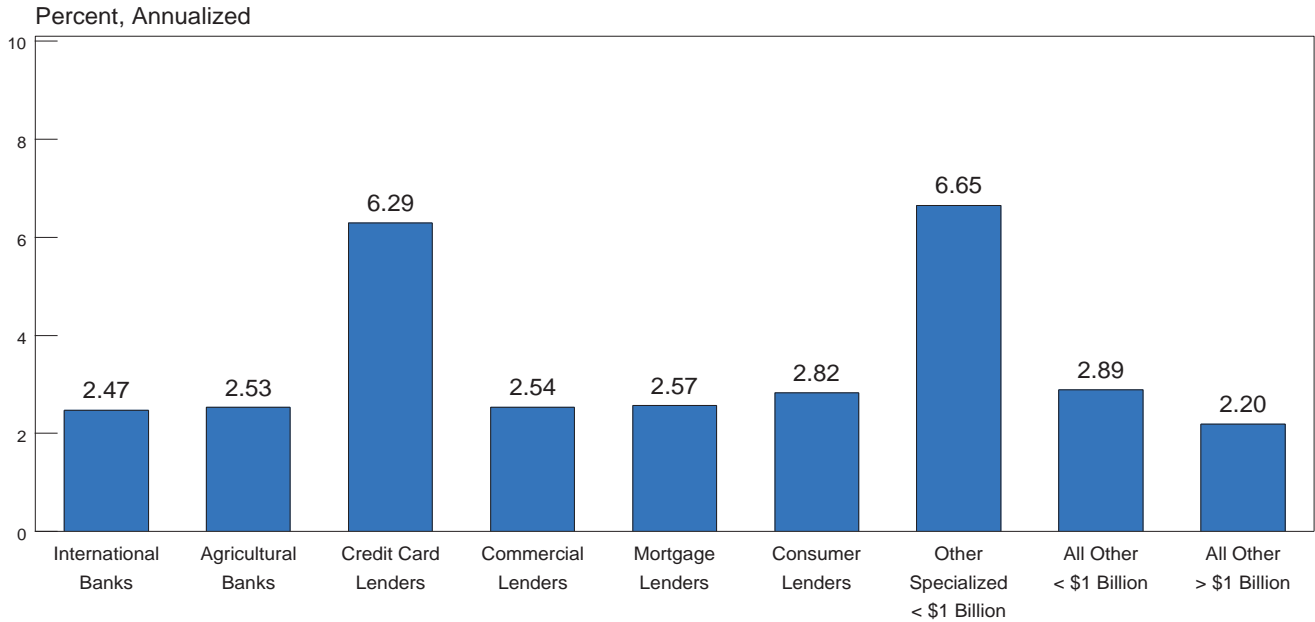
March 31, 2019



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

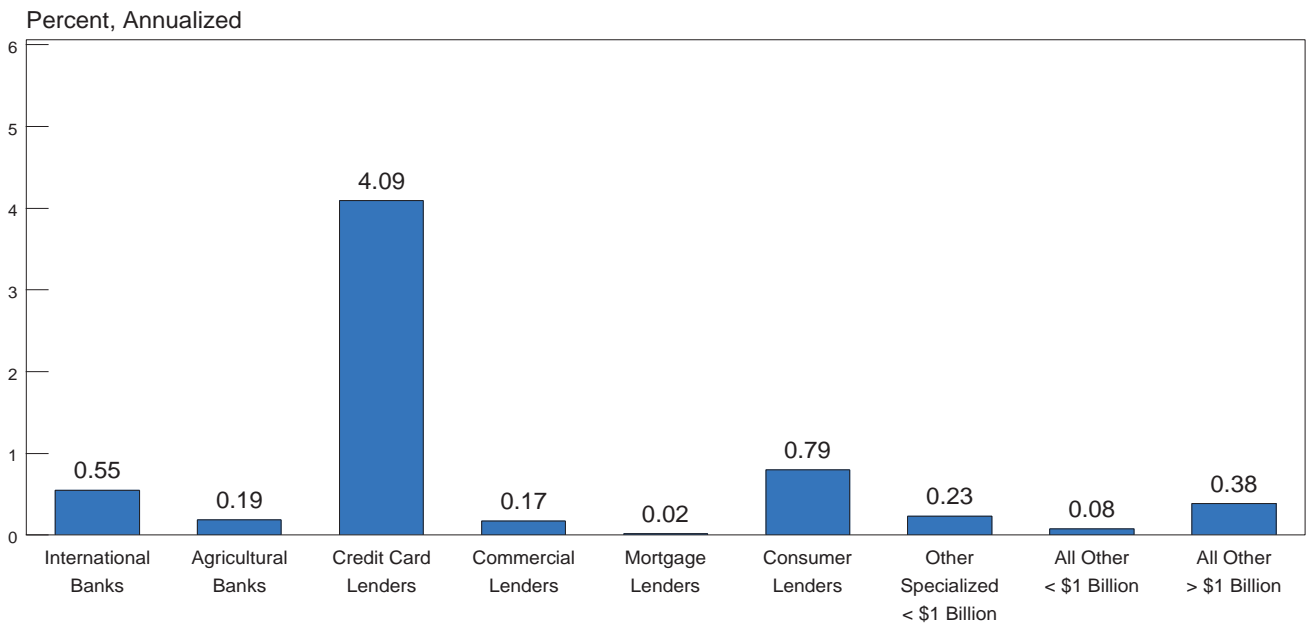
Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

March 31, 2019



Net Charge-Offs to Loans and Leases (YTD)

March 31, 2019

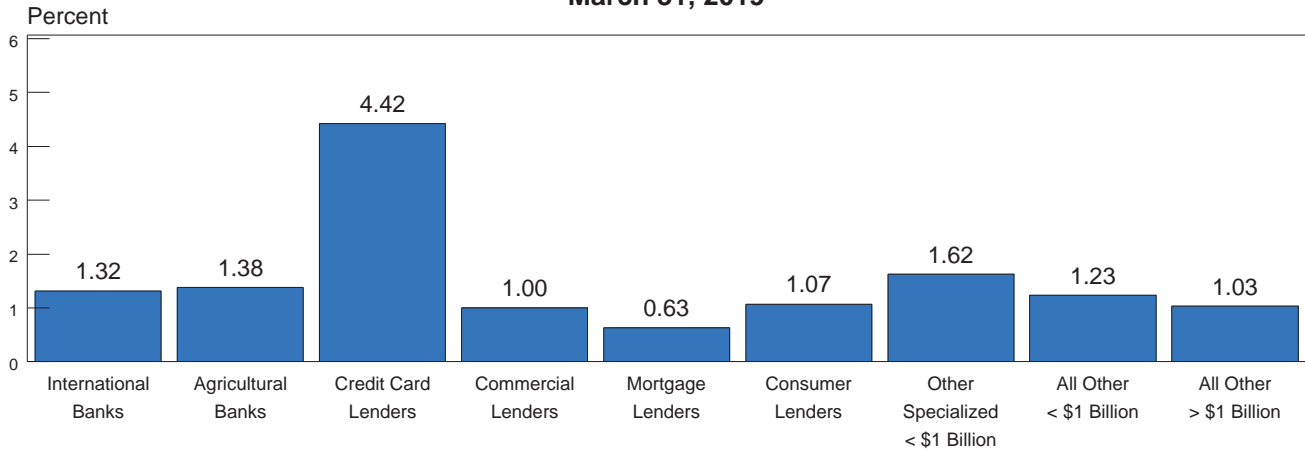


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

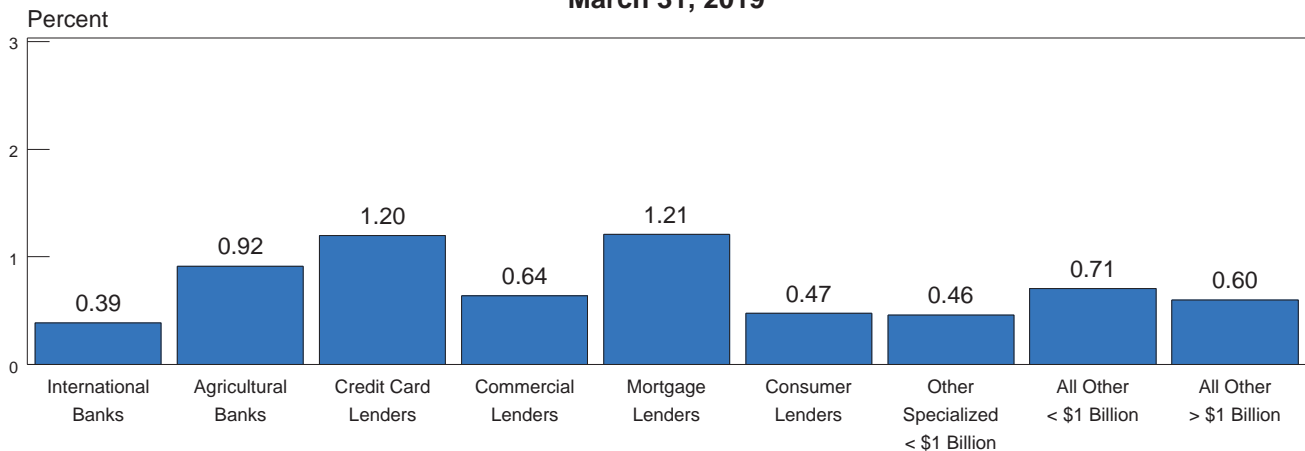
Loss Allowance to Loans and Leases

March 31, 2019



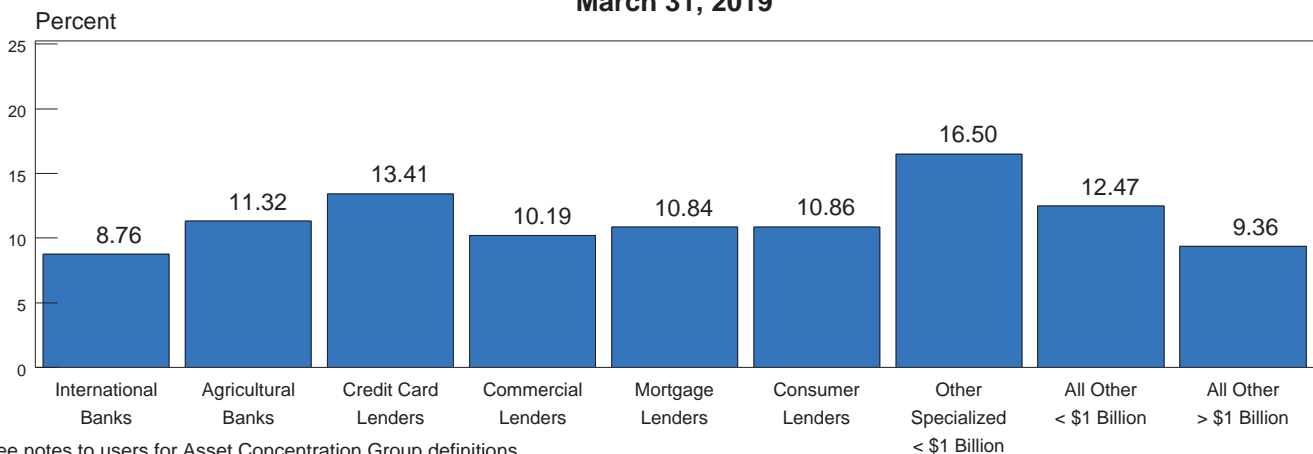
Noncurrent Assets Plus Other Real Estate Owned to Assets

March 31, 2019



Core Capital (Leverage) Ratio

March 31, 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
03/19	1.21	1.34	3.05	1.23	1.21	1.33	3.53	1.09	1.39
03/18	1.20	1.30	2.64	1.24	1.04	1.42	3.17	1.02	1.25
03/17	0.94	1.18	2.07	0.98	0.90	1.08	2.53	0.91	1.06
03/16	0.83	1.21	2.72	0.90	0.97	1.08	2.36	0.89	0.92
03/15	0.90	1.17	3.04	0.91	0.76	1.02	2.19	0.90	1.02
03/14	0.77	1.11	3.48	0.95	0.84	1.02	1.85	0.82	0.94
03/13	0.95	1.14	3.11	0.89	0.94	1.48	1.52	0.93	1.22
03/12	0.80	1.27	3.33	0.84	0.82	1.78	1.71	0.99	1.01
03/11	0.60	1.04	3.68	0.59	0.48	1.33	1.34	0.80	0.90
03/10	0.75	0.95	0.70	0.16	0.78	1.41	1.20	0.86	0.64
03/09	0.61	0.73	-11.26	-0.19	0.54	0.08	0.30	0.92	0.55

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
03/19	2.62	3.78	10.37	3.54	2.91	4.26	3.08	3.61	3.04
03/18	2.49	3.73	10.89	3.51	2.91	3.70	2.84	3.51	2.98
03/17	2.42	3.61	10.85	3.35	2.88	3.50	2.68	3.44	2.81
03/16	2.36	3.64	9.73	3.28	2.81	3.69	2.68	3.51	2.68
03/15	2.26	3.52	9.59	3.27	2.60	3.53	2.64	3.46	2.70
03/14	2.37	3.55	9.44	3.44	2.99	3.34	2.71	3.47	2.62
03/13	2.43	3.49	9.37	3.54	2.89	3.94	2.58	3.47	2.89
03/12	2.76	3.76	9.71	3.74	2.78	4.48	2.88	3.58	3.15
03/11	2.53	3.80	10.92	3.78	3.06	4.36	2.81	3.70	3.23
03/10	2.83	3.87	14.12	3.68	3.08	4.58	2.72	3.70	3.32
03/09	3.00	3.81	10.44	3.53	3.12	4.51	2.89	3.78	2.41

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
03/19	0.55	0.19	4.09	0.17	0.02	0.79	0.23	0.08	0.38
03/18	0.54	0.07	4.26	0.19	0.04	0.61	0.14	0.15	0.40
03/17	0.66	0.10	3.93	0.20	0.09	0.65	0.12	0.13	0.38
03/16	0.57	0.10	3.07	0.20	0.06	0.68	0.07	0.16	0.42
03/15	0.63	0.02	2.80	0.15	0.15	0.60	0.13	0.14	0.41
03/14	0.72	0.07	3.03	0.27	0.24	0.72	0.11	0.17	0.34
03/13	1.17	0.10	3.41	0.51	0.42	1.18	0.34	0.29	0.63
03/12	1.48	0.17	4.04	0.77	0.96	1.55	0.26	0.33	0.99
03/11	1.96	0.31	6.67	1.34	0.98	1.77	0.76	0.39	1.40
03/10	2.75	0.45	14.26	1.89	1.20	2.69	0.54	0.44	2.29
03/09	2.42	0.52	8.57	1.45	1.05	2.56	0.43	0.30	1.87

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
03/19	0.96	1.18	1.54	0.80	1.95	0.67	1.40	0.99	1.14
12/18	0.93	1.05	1.54	0.78	2.07	0.68	1.28	1.00	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	1.67	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.43	2.10	2.16	6.18
12/09	7.39	1.84	3.36	4.71	4.63	1.74	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

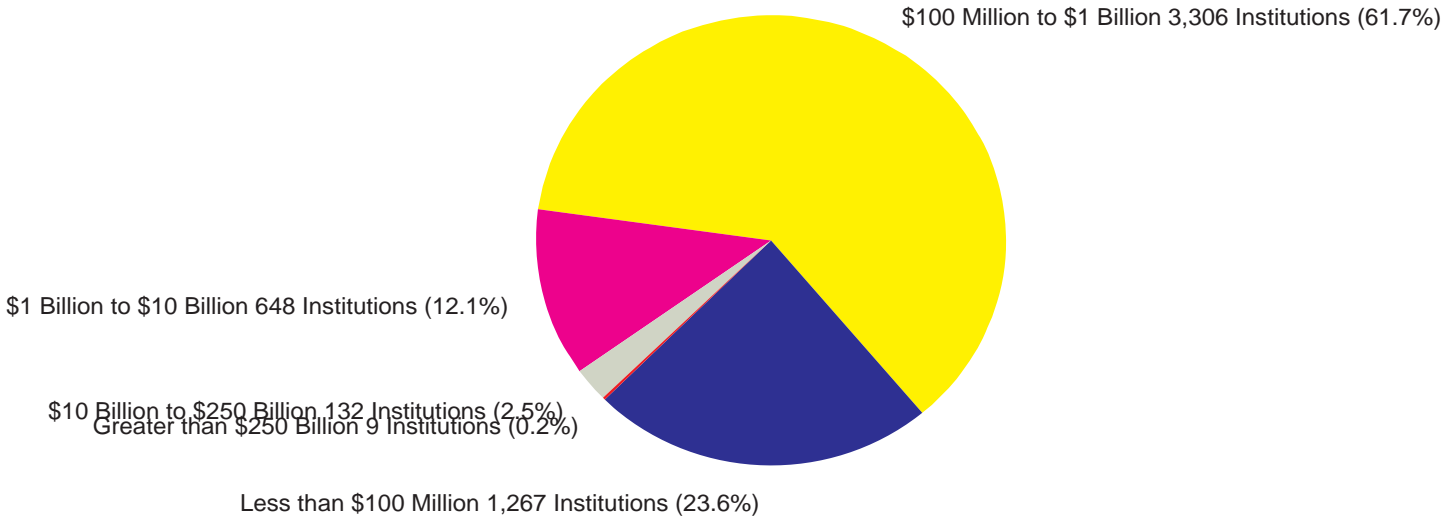
2009 - 2019

	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
03/19	8.76	11.32	13.41	10.19	10.84	10.86	16.50	12.47	9.36
12/18	8.71	11.20	13.47	10.18	10.94	10.83	15.39	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

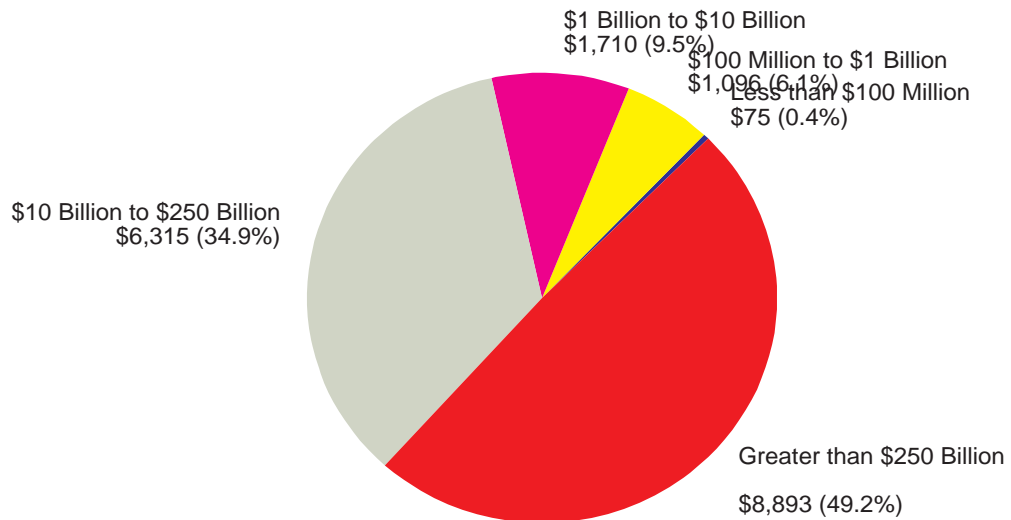
March 31, 2019



Industry Assets By Asset Size

March 31, 2019

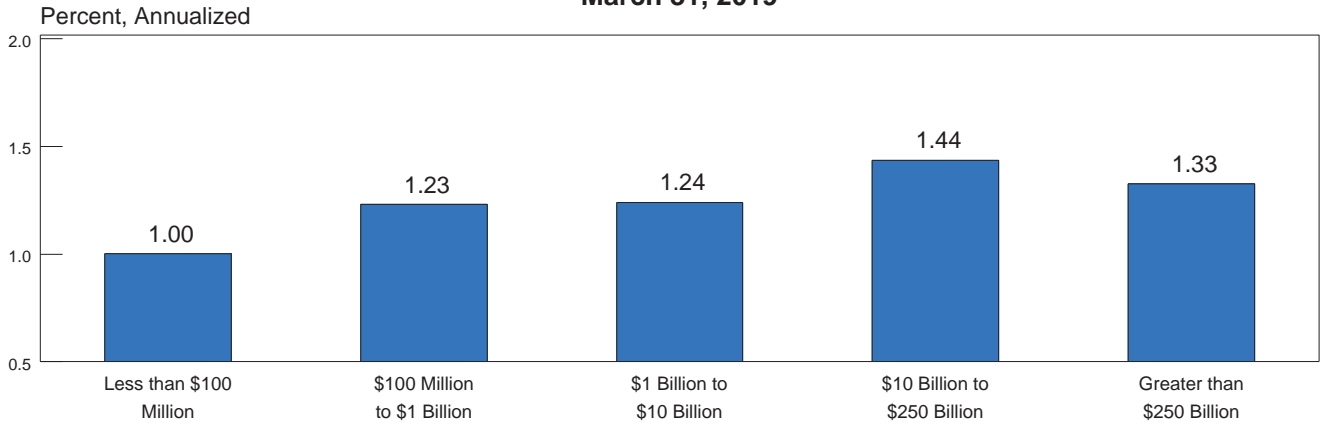
(\$ Billions)



Performance Ratios By Asset Size

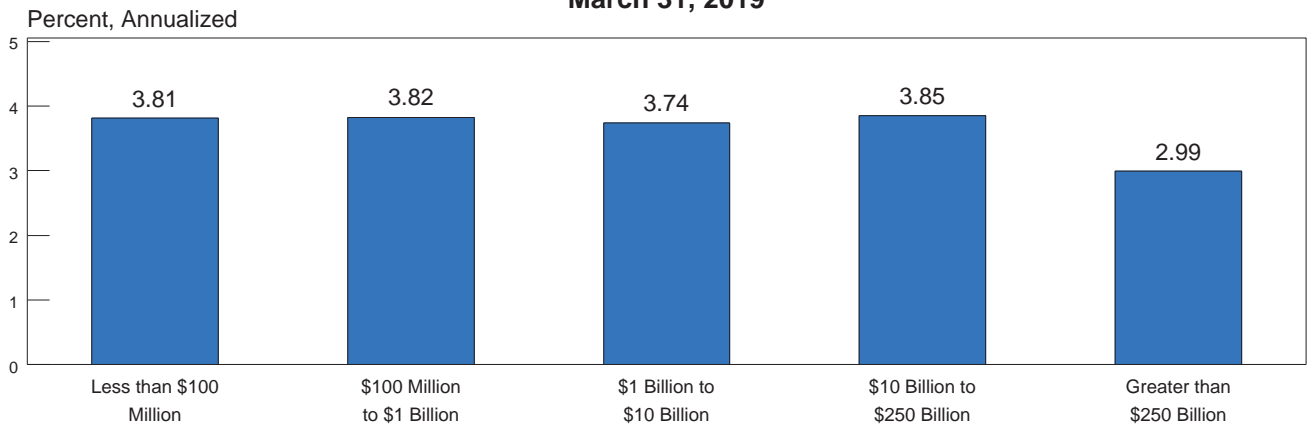
Return on Assets (YTD)

March 31, 2019



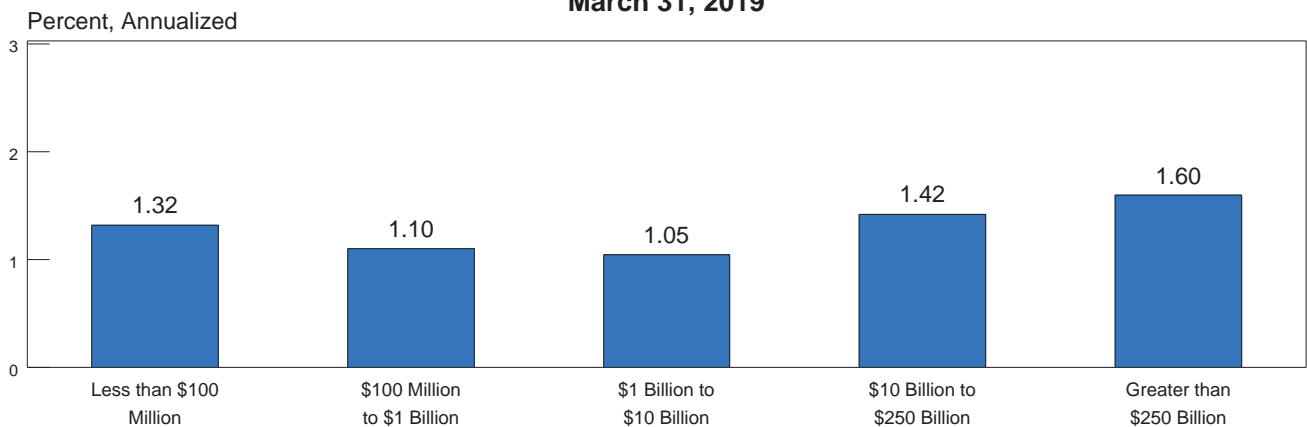
Net Interest Margin (YTD)

March 31, 2019



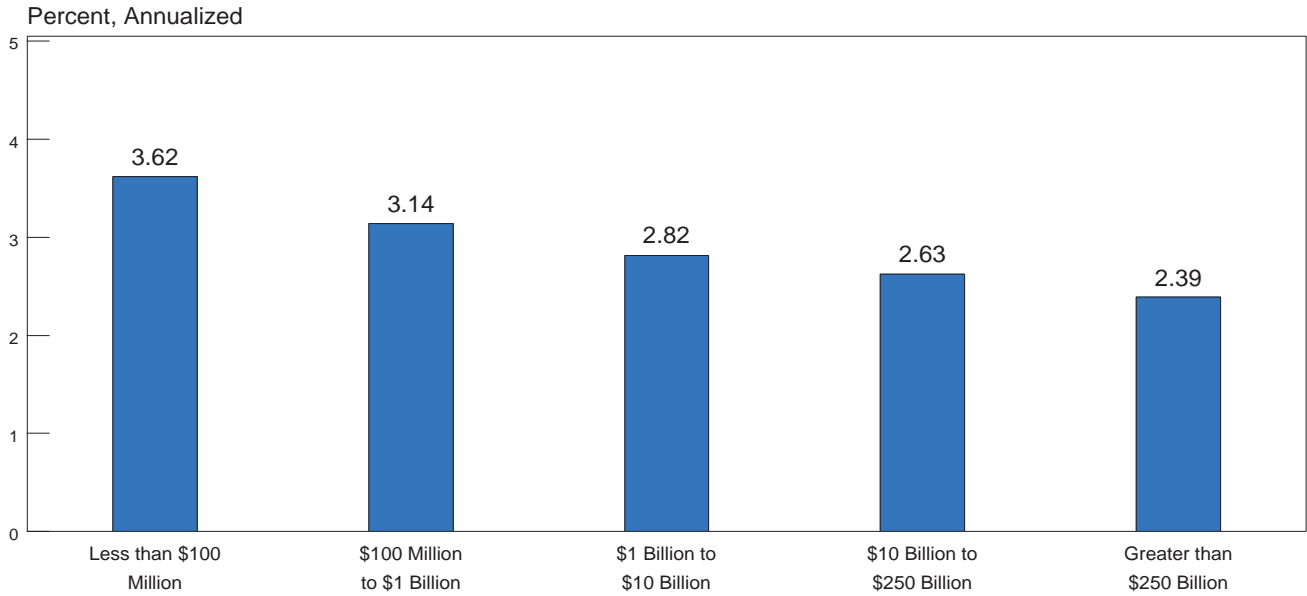
Noninterest Income to Assets (YTD)

March 31, 2019



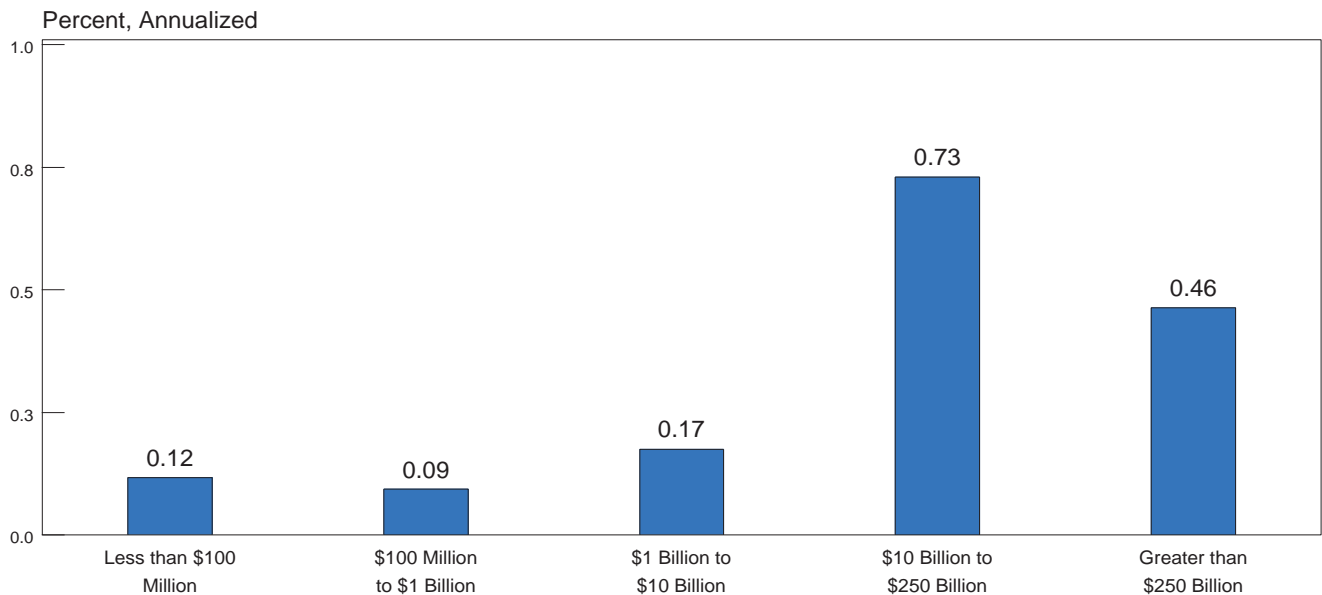
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2019



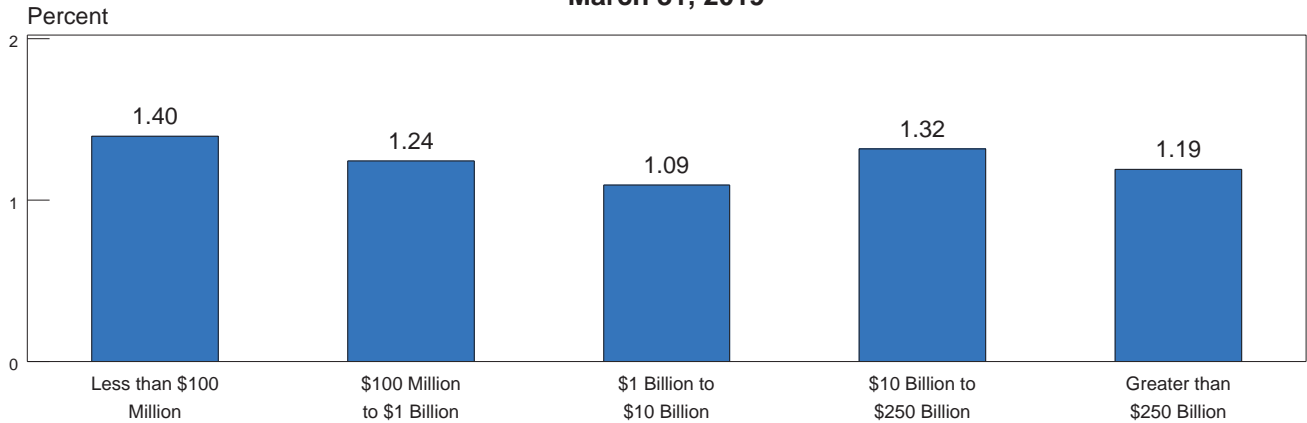
Net Charge-Offs to Loans and Leases (YTD)

March 31, 2019



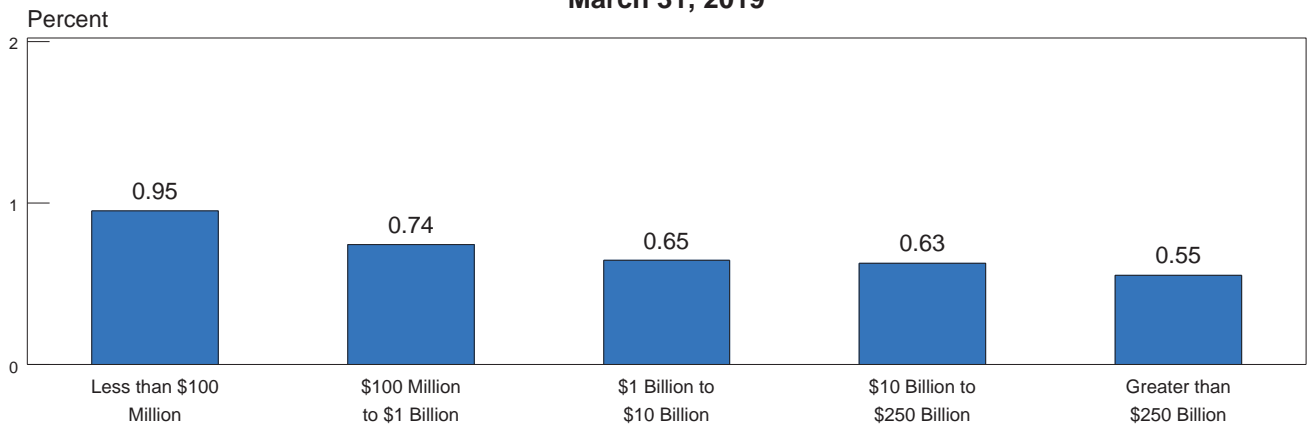
Condition Ratios By Asset Size Loss Allowance to Loans and Leases

March 31, 2019



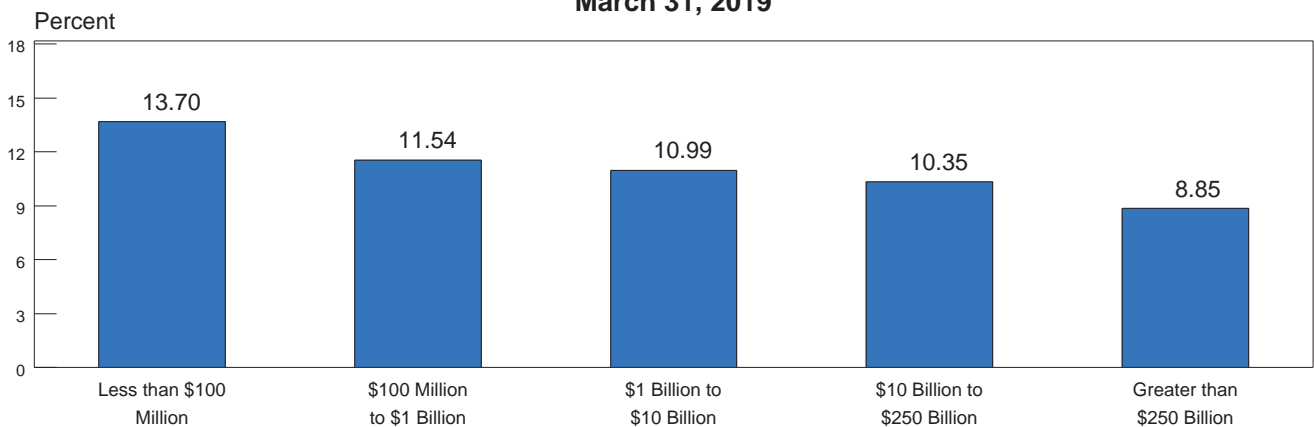
Noncurrent Assets Plus Other Real Estate Owned to Assets

March 31, 2019



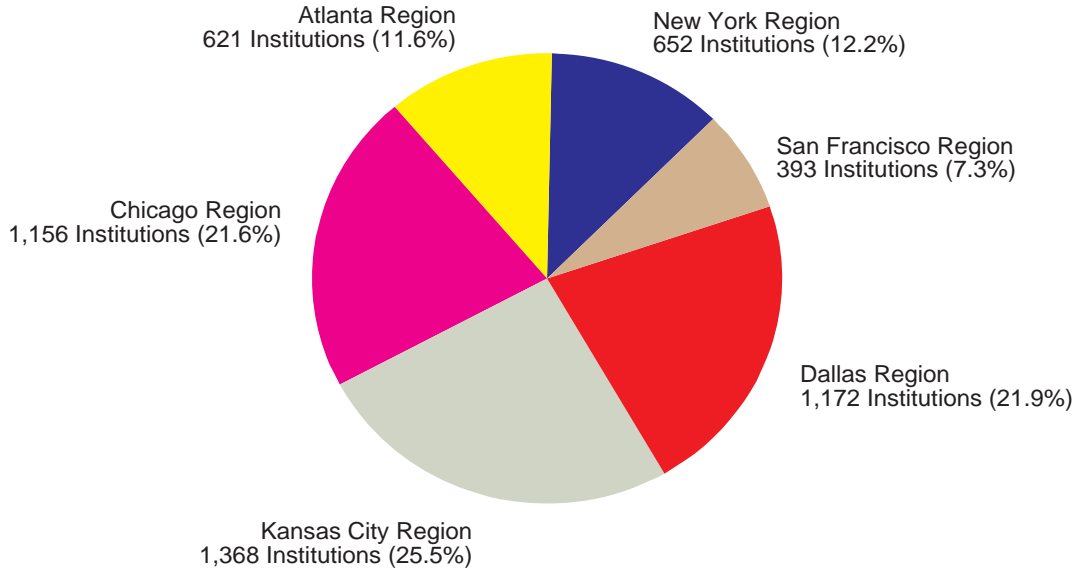
Core Capital (Leverage) Ratio

March 31, 2019



Geographic Distribution of FDIC-Insured Institutions

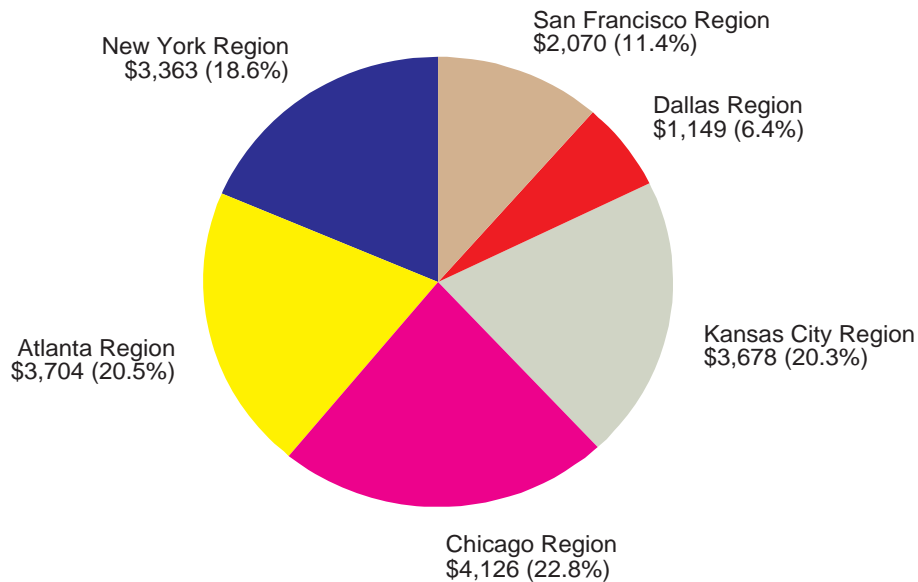
March 31, 2019



Geographic Distribution of Industry Assets

March 31, 2019

(\$ Billions)

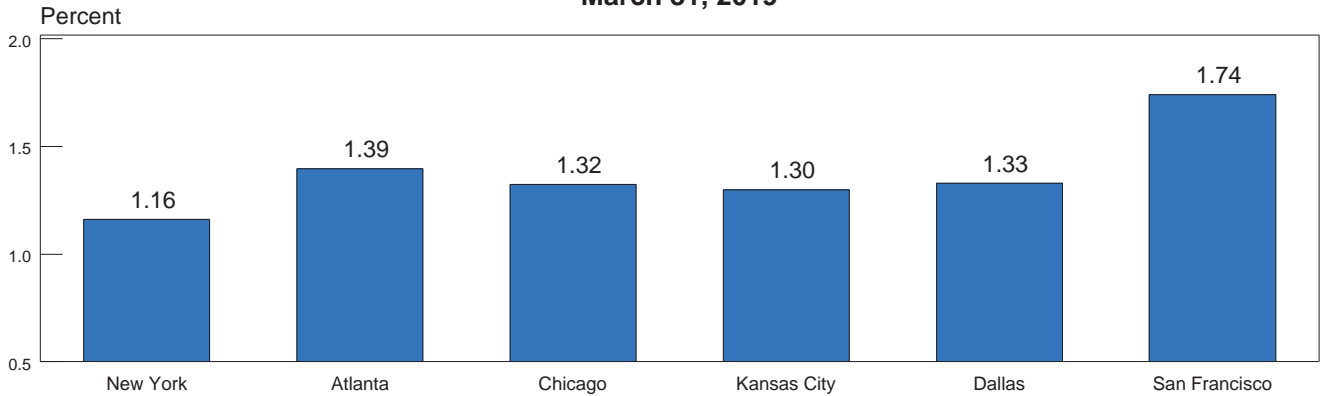


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

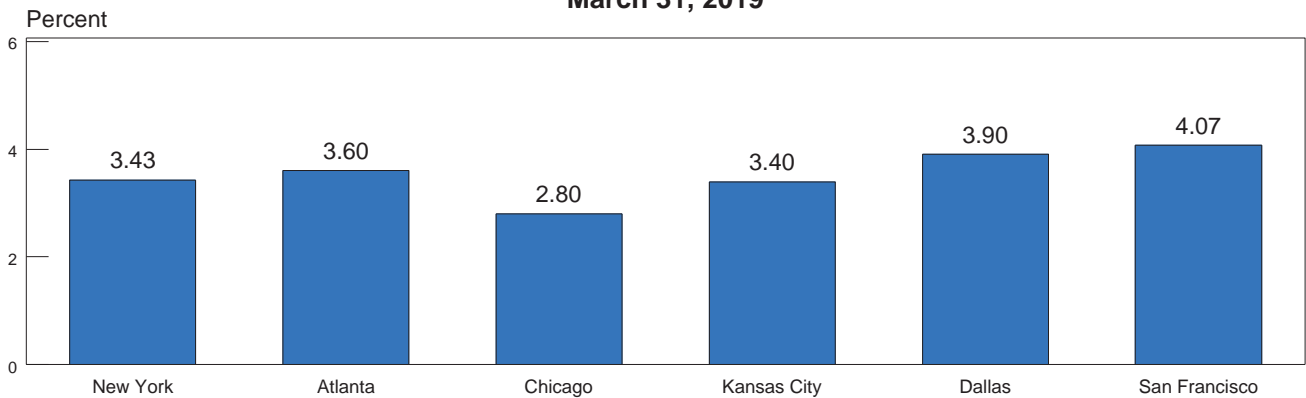
Return on Assets (YTD, Annualized)

March 31, 2019



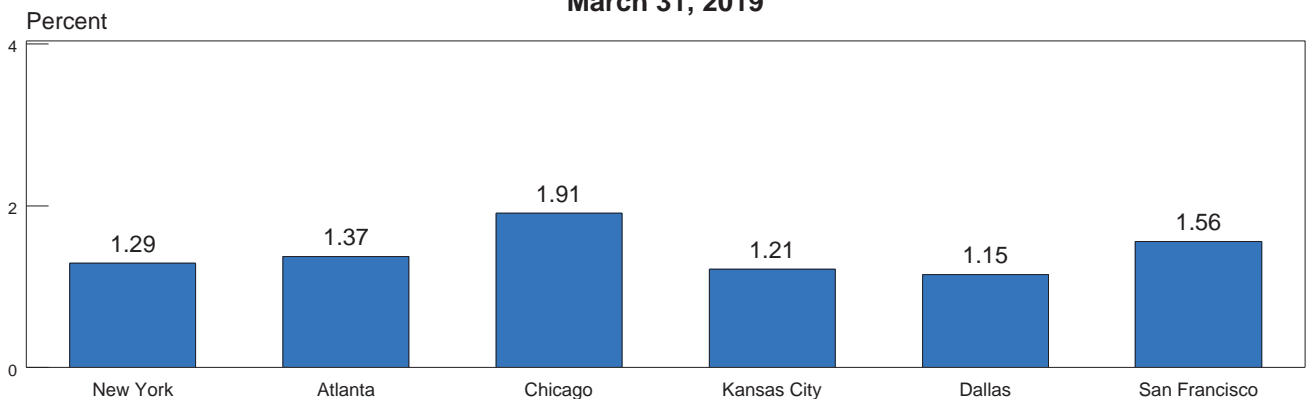
Net Interest Margins (YTD, Annualized)

March 31, 2019



Noninterest Income to Assets (YTD, Annualized)

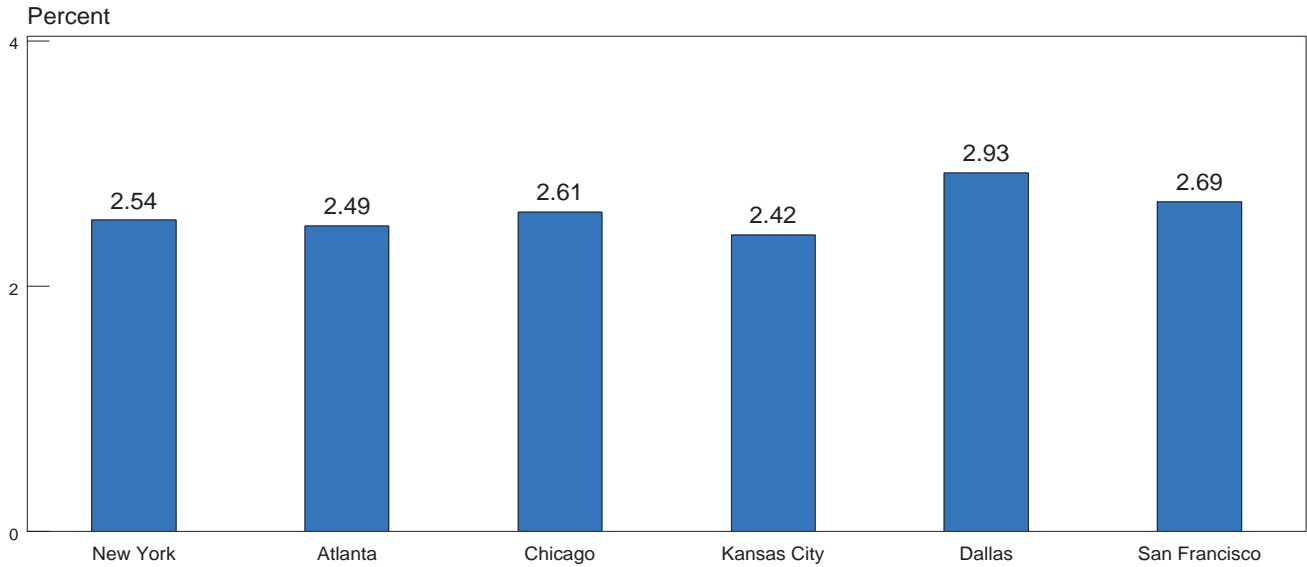
March 31, 2019



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

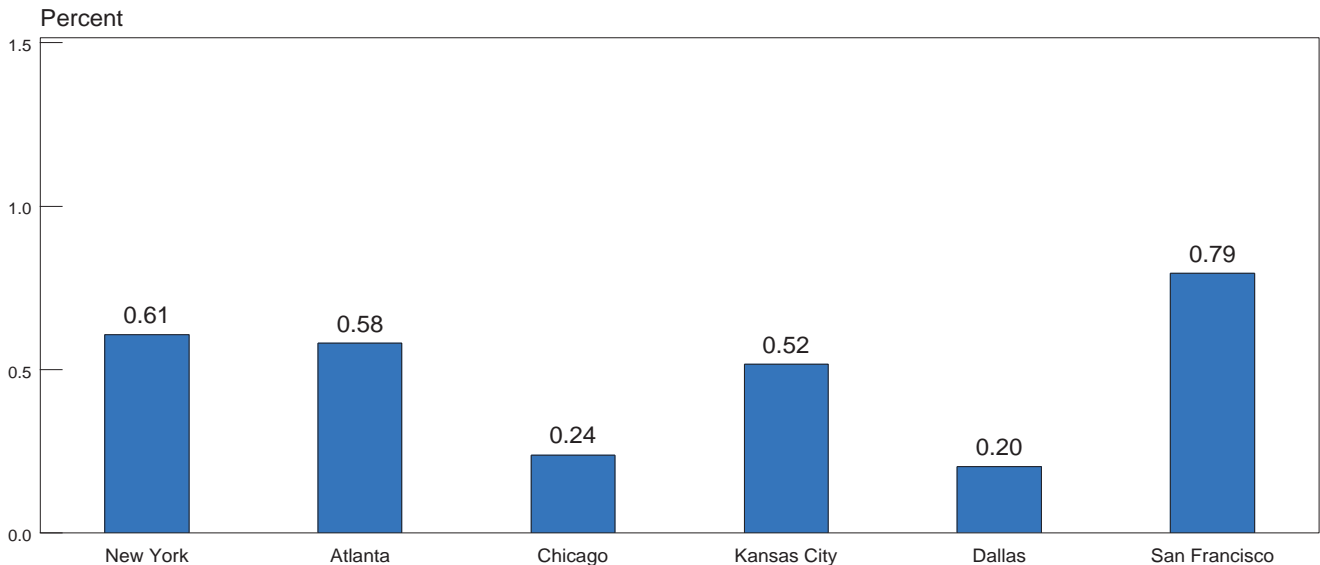
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2019



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

March 31, 2019

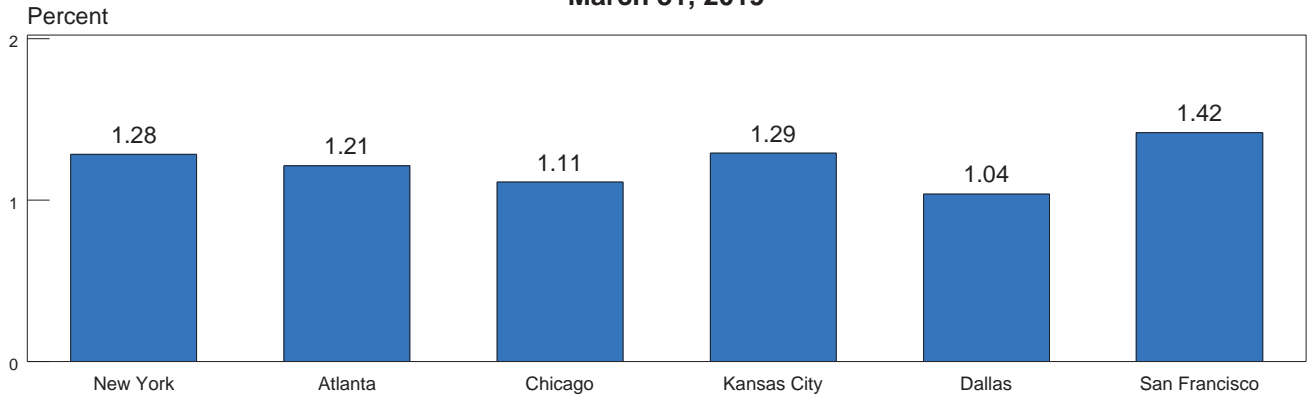


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

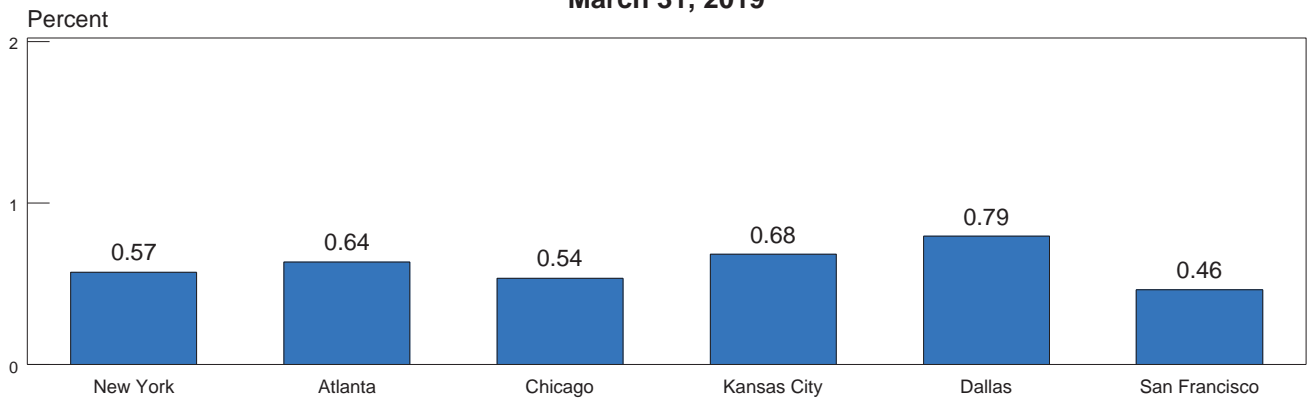
Loss Allowance to Loans and Leases

March 31, 2019



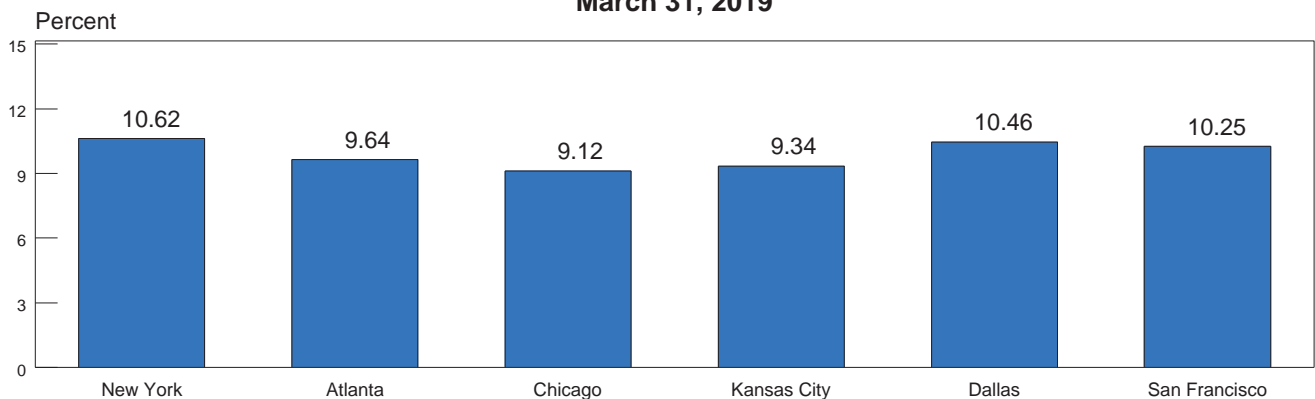
Noncurrent Assets Plus Other Real Estate Owned to Assets

March 31, 2019



Core Capital (Leverage) Ratio

March 31, 2019

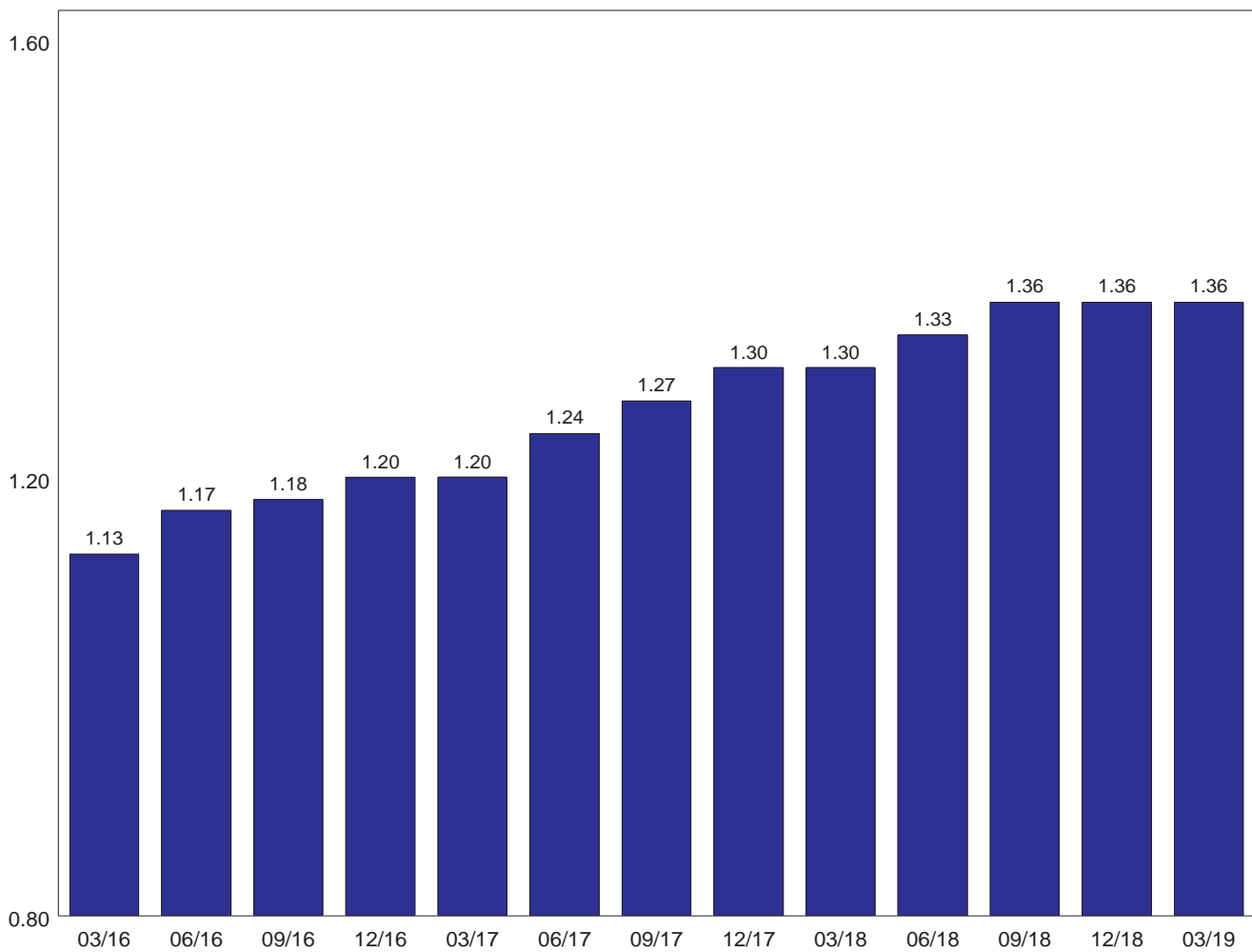


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2016 - March 31, 2019

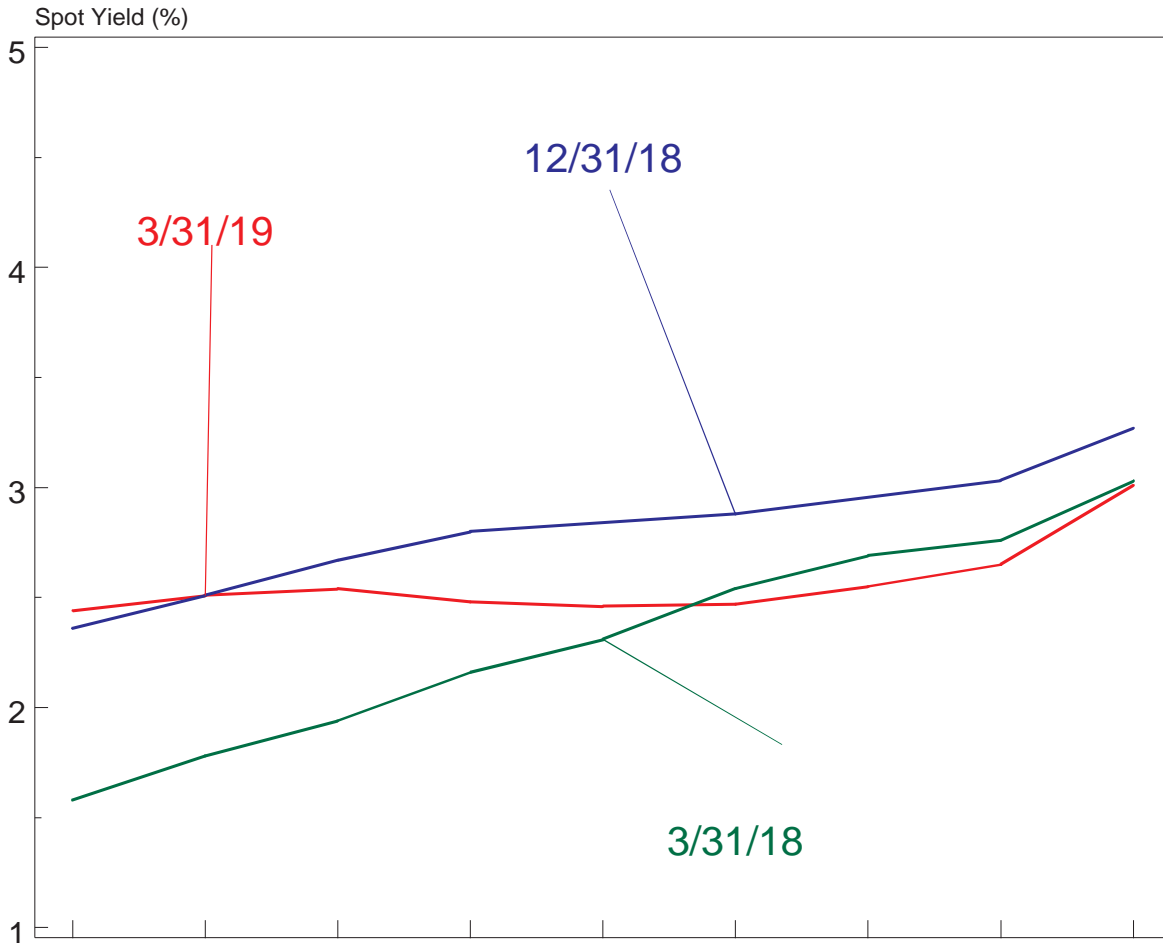
Percent of Insured Deposits



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

March 31, 2018 - March 31, 2019



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
3/31/18	1.58	1.78	1.94	2.16	2.31	2.54	2.69	2.76	3.03

Source: Federal Reserve's H.15 Statistical Release. The quarterly average rates shown above represent a 3-month average of the monthly average rates published by the Federal Reserve.

Capital Category Distribution

March 31, 2019

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,340	99.6%	\$18,066.6	99.9%
Adequately Capitalized	8	0.1%	\$21.7	0.1%
Undercapitalized	8	0.1%	\$1.0	0.0%
Significantly Undercapitalized	6	0.1%	\$0.4	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

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

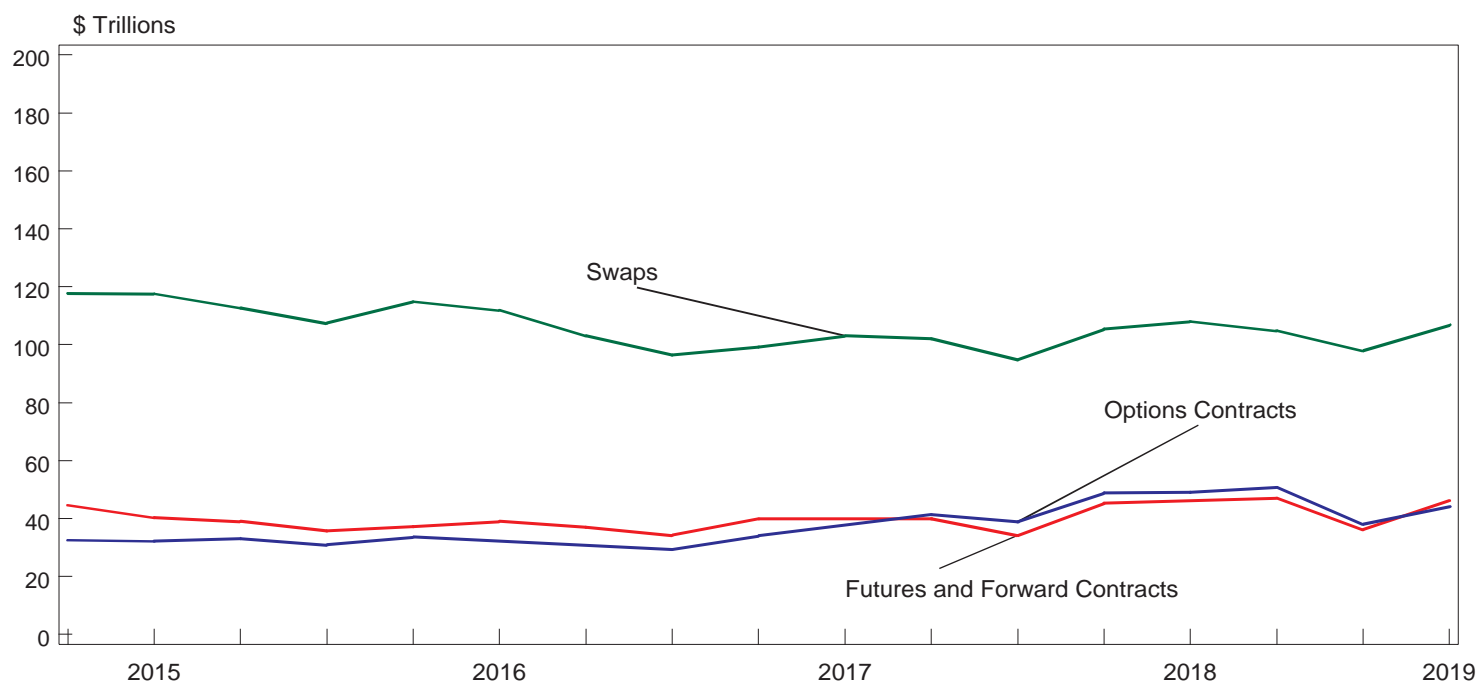
Capital Category Definitions

	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

2015 - 2019 (Notional Amounts)



	12/15	12/16	12/17	12/18	3/19
Total Derivatives (Notional Amounts, in billions of dollars)	\$173,972	\$159,958	\$167,787	\$172,076	\$197,137
Futures and Forward Contracts	35,691	34,201	34,162	36,144	46,165
Interest rate contracts	20,979	20,313	19,454	16,718	24,327
Foreign exchange rate contracts	14,482	13,564	14,300	19,025	21,410
Other futures and forwards*	230	324	407	401	428
Option Contracts	30,889	29,373	38,841	38,009	44,134
Interest rate options	23,660	22,211	31,933	29,477	34,600
Foreign currency options	5,217	5,097	4,449	5,716	6,466
Other option contracts*	2,012	2,065	2,458	2,816	3,068
Swaps	107,392	96,384	94,784	97,923	106,837
Interest rate swaps	93,731	81,964	79,029	81,971	90,256
Foreign exchange rate swaps	12,401	13,076	14,153	14,480	15,025
Other swaps*	1,261	1,344	1,602	1,472	1,556
Memoranda					
Spot Foreign Exchange Contracts	1,034	1,540	1,519	1,727	2,670
Credit Derivatives	6,986	5,293	4,186	4,277	4,145
Number of banks reporting derivatives	1,200	1,222	1,165	1,123	1,128
Replacement cost of interest rate and foreign exchange rate contracts **	2,681	2,650	1,613	1,518	1,574

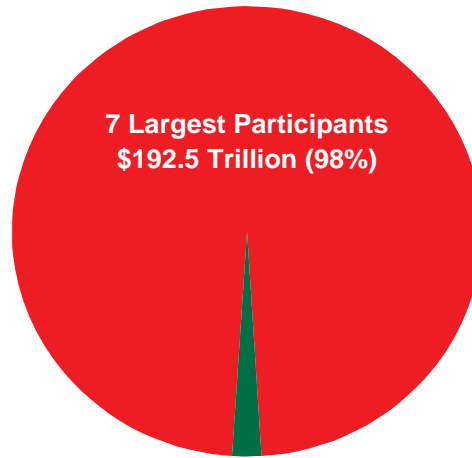
* Not reported by banks with less than \$300 million in assets.

** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

Concentration of Derivatives*

Notional Amounts

March 31, 2019

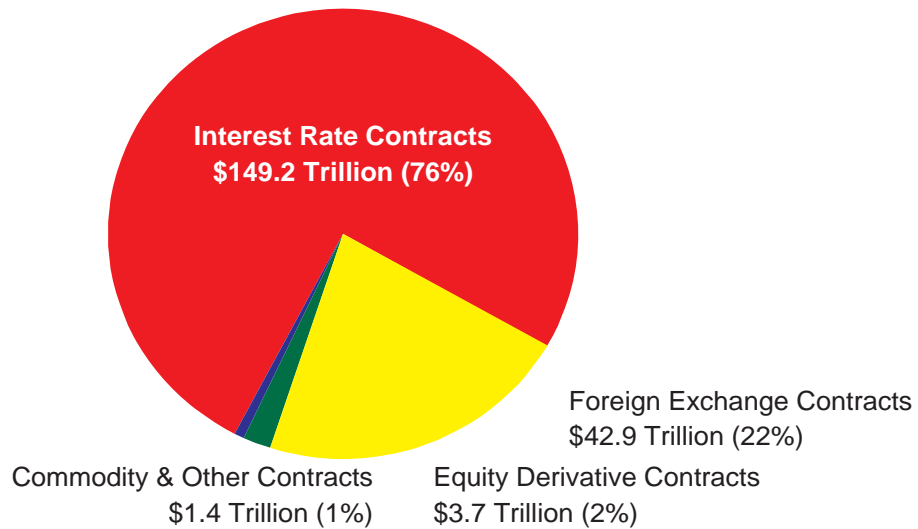


All Other Participants (1309 Banks)
\$4.7 Trillion (2%)

Composition of Derivatives*

Notional Amounts

March 31, 2019



Foreign Exchange Contracts
\$42.9 Trillion (22%)

Commodity & Other Contracts
\$1.4 Trillion (1%)

Equity Derivative Contracts
\$3.7 Trillion (2%)

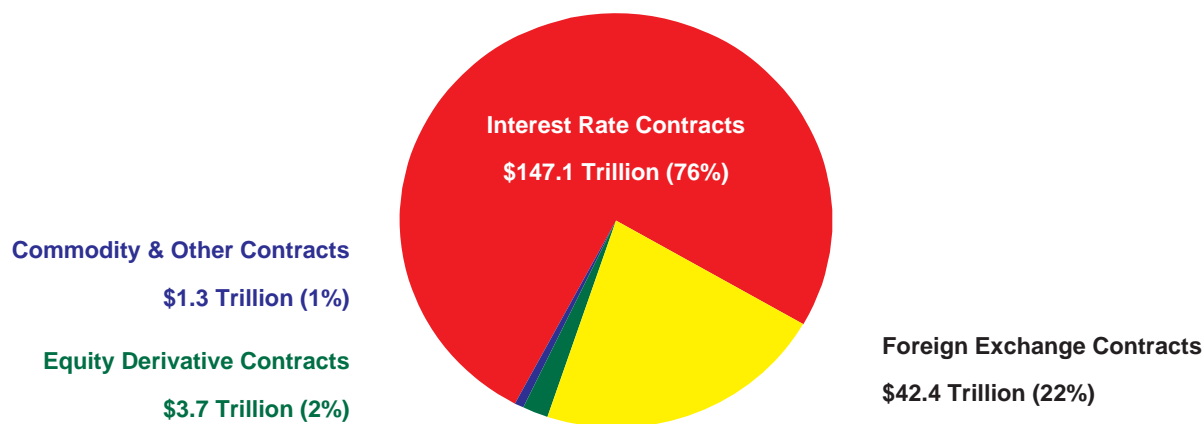
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,539 billion for the seven largest participants and \$130 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

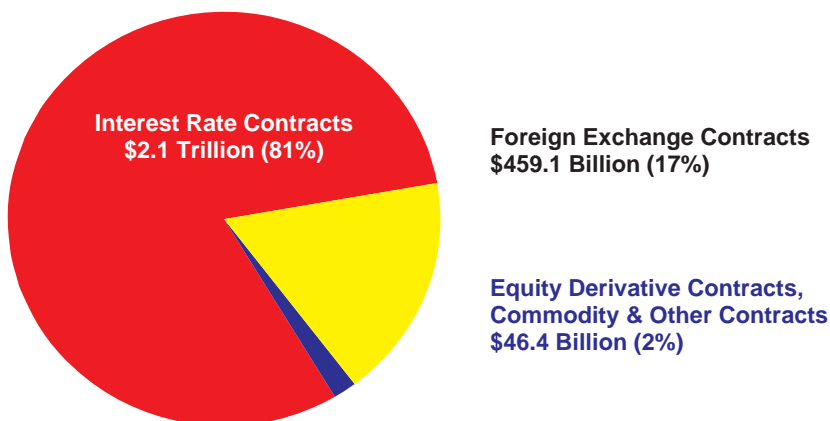
March 31, 2019



Not Held for Trading

Notional Amounts

March 31, 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 \$2,670 billion are not included.

Position of Derivatives

Gross Fair Values

March 31, 2019

(\$ Millions)

Held for Trading

187 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	1,099,014	427,398	115,309	31,214	1,672,935	61,191
Gross negative fair value	1,046,556	418,060	115,116	32,012	1,611,744	
All other participants						
Gross positive fair value	14,450	8,163	1,908	1,610	26,131	4,633
Gross negative fair value	9,988	7,994	1,982	1,535	21,498	
Total						
Gross positive fair value	1,113,464	435,562	117,217	32,823	1,699,066	65,823
Gross negative fair value	1,056,544	426,054	117,098	33,546	1,633,242	

Held for Purposes Other than Trading

724 Banks Held Derivative Contracts for Purposes Other than Trading

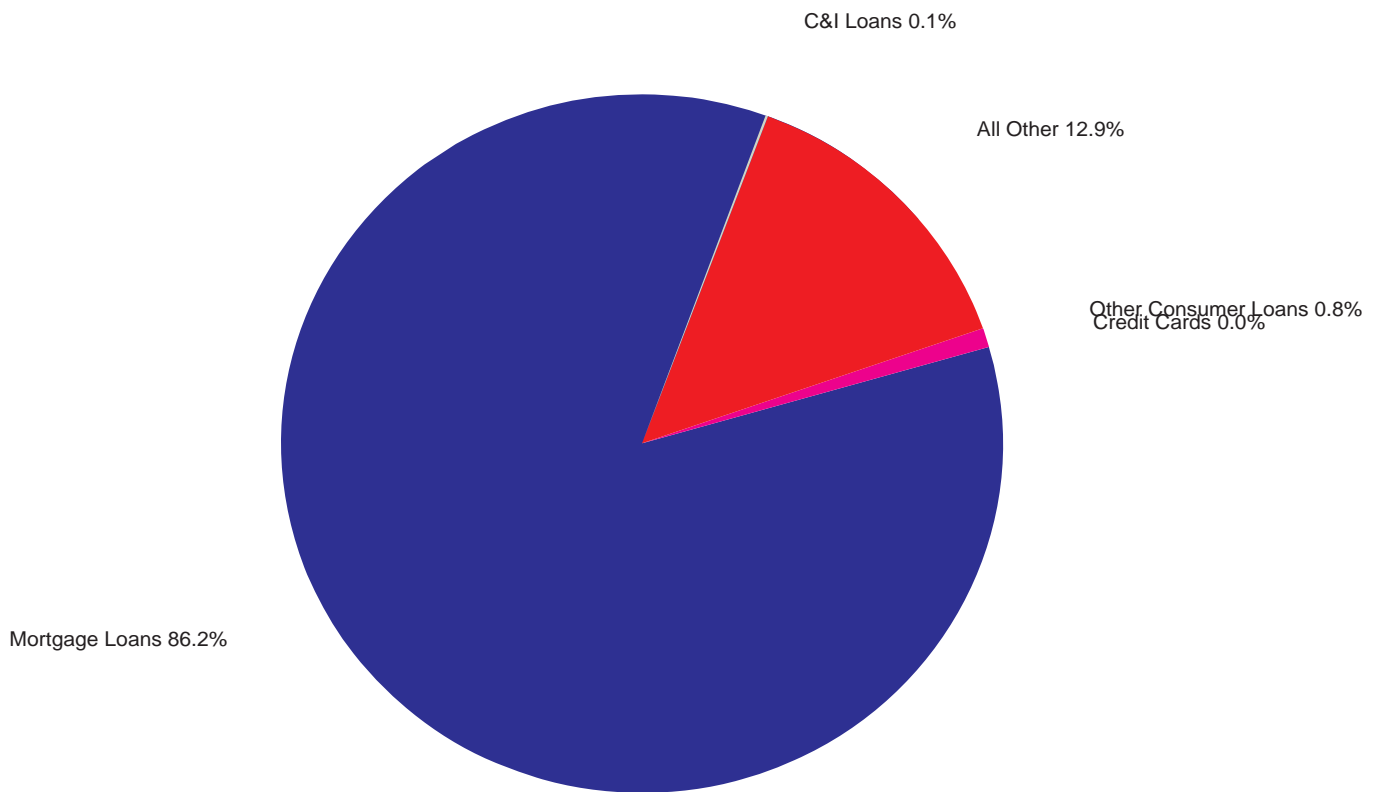
7 Largest Participants Held 64% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	12,050	7,236	3	0	19,289	(3,427)
Gross negative fair value	16,070	6,430	216	0	22,716	
All other participants						
Gross positive fair value	4,597	870	220	34	5,722	1,157
Gross negative fair value	3,693	384	398	90	4,565	
Total						
Gross positive fair value	16,646	8,107	223	34	25,010	(2,270)
Gross negative fair value	19,762	6,814	614	90	27,281	

Composition of Securitized Assets*

FDIC-Insured Institutions

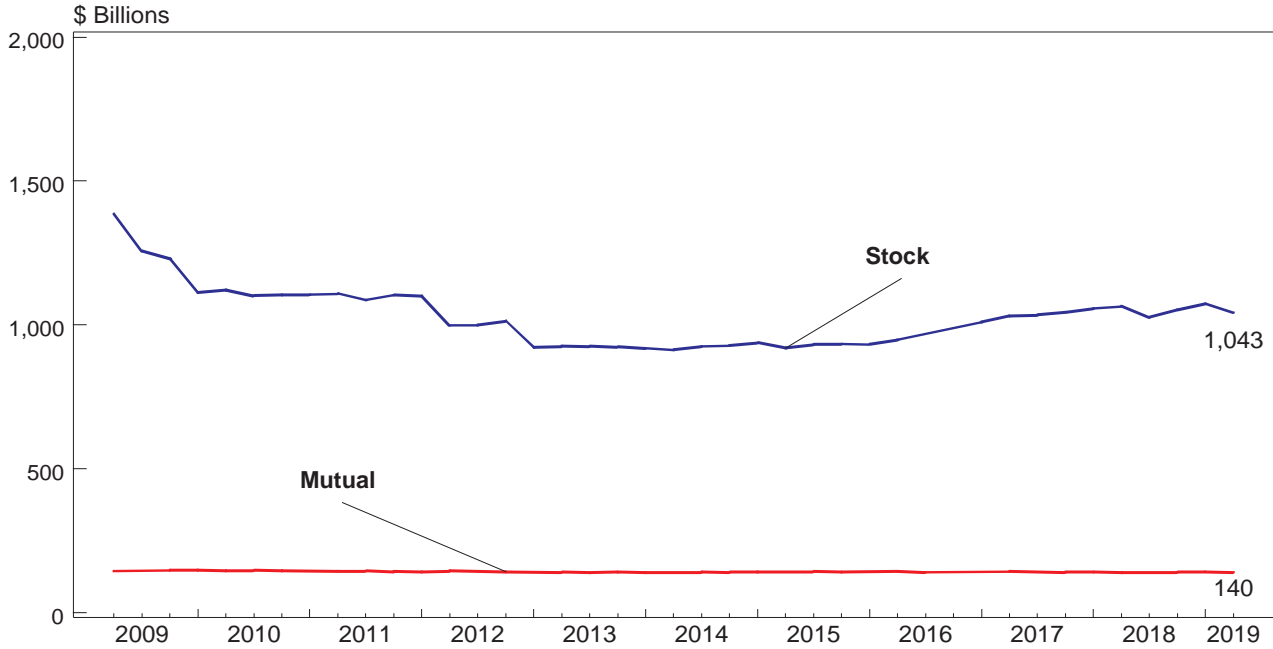
March 31, 2019



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

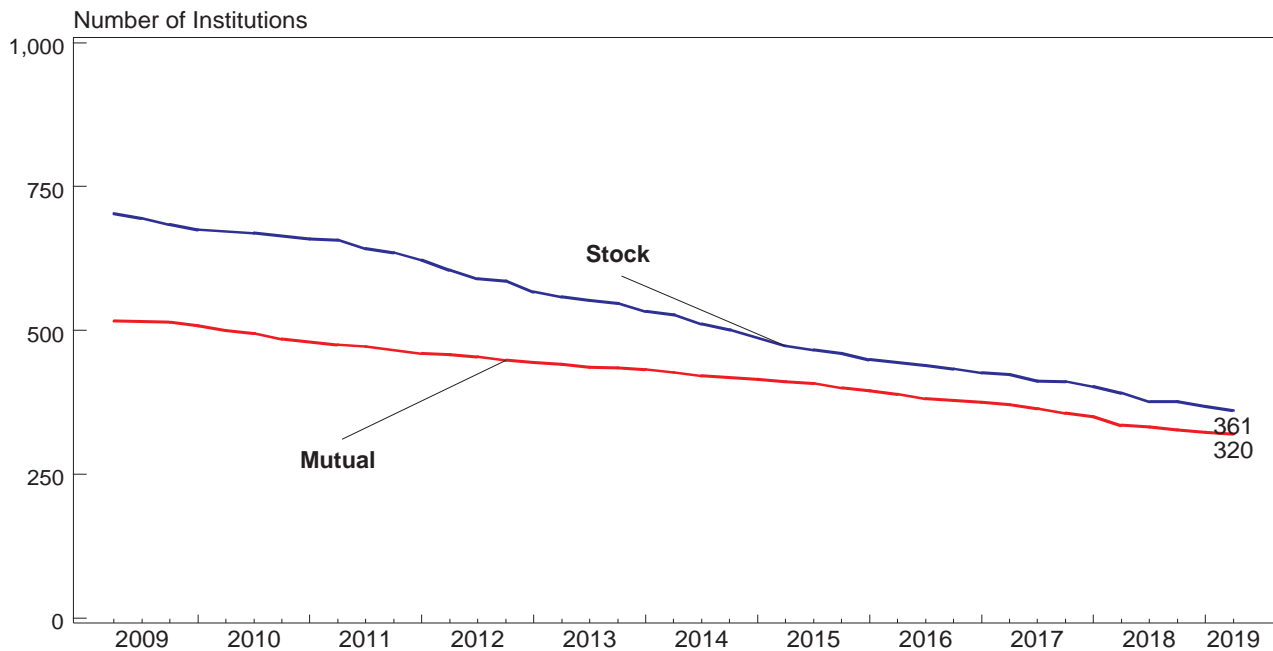
Assets of Mutual and Stock Savings Institutions

2009 - 2019



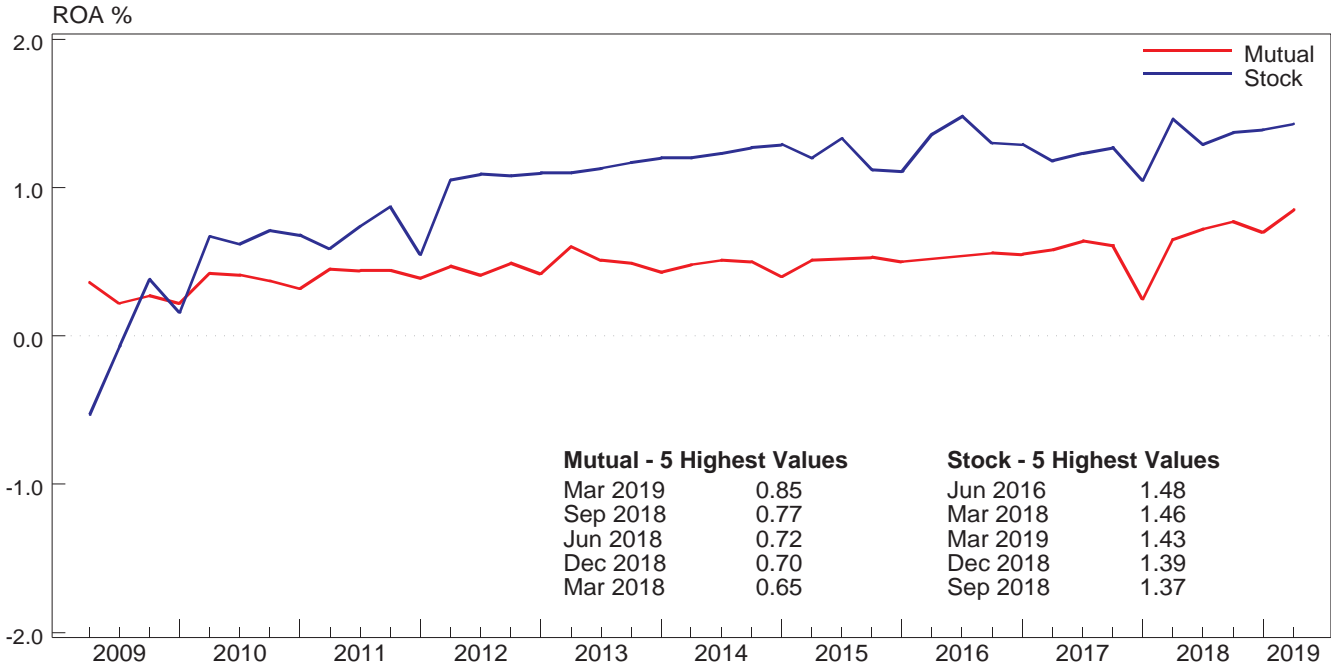
Number of Mutual and Stock Savings Institutions

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

