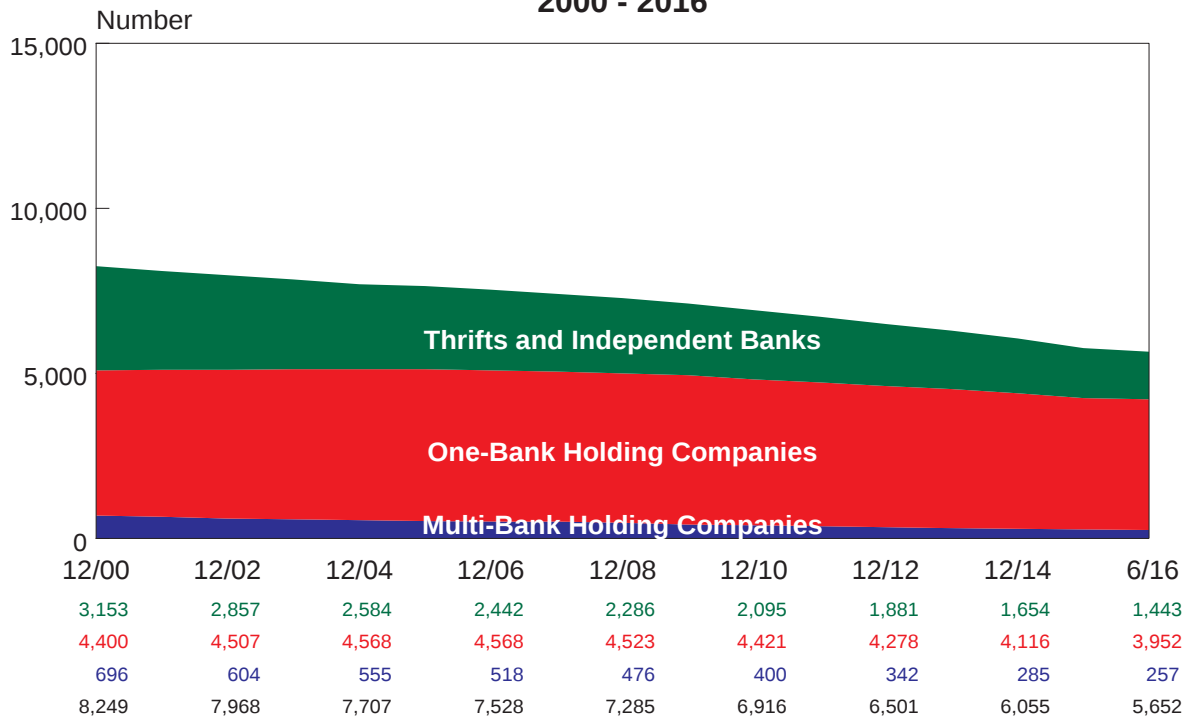


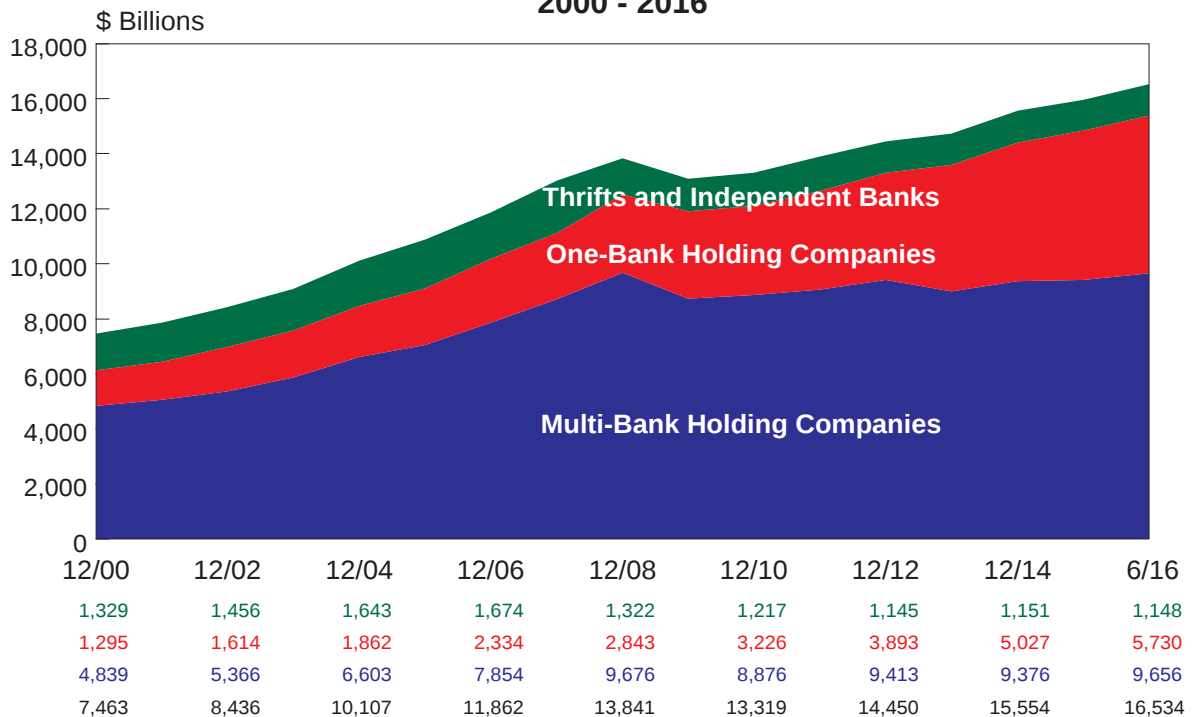
Number of FDIC-Insured Banking Organizations

2000 - 2016



Assets of FDIC-Insured Banking Organizations

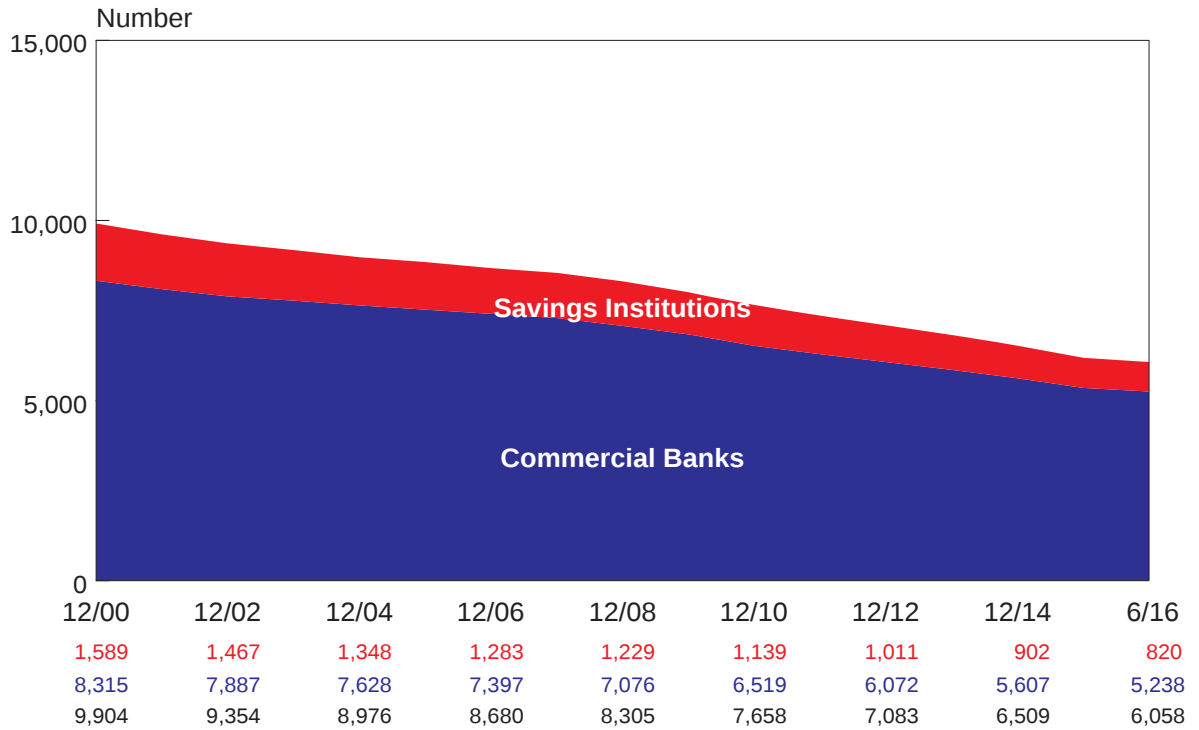
2000 - 2016



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

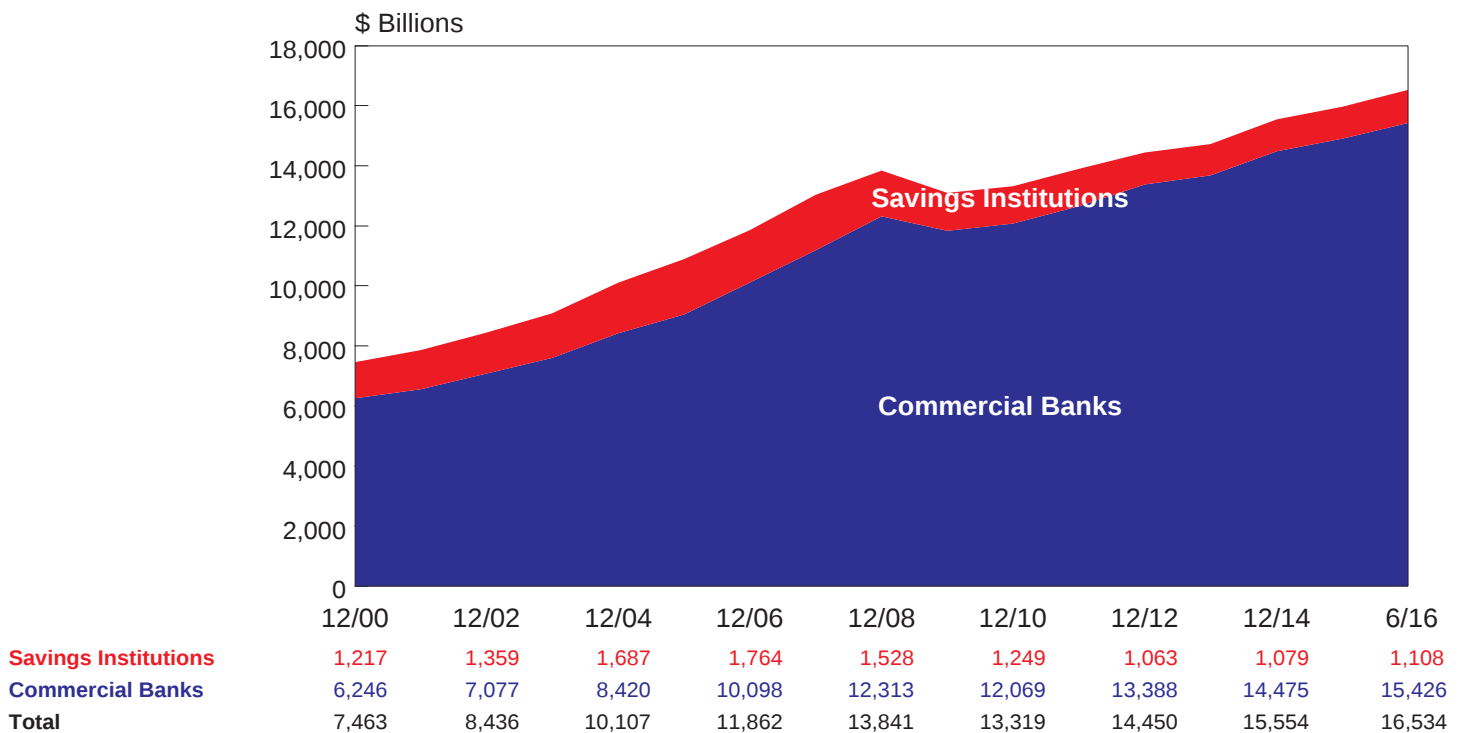
Number of FDIC-Insured Institutions

2000 - 2016



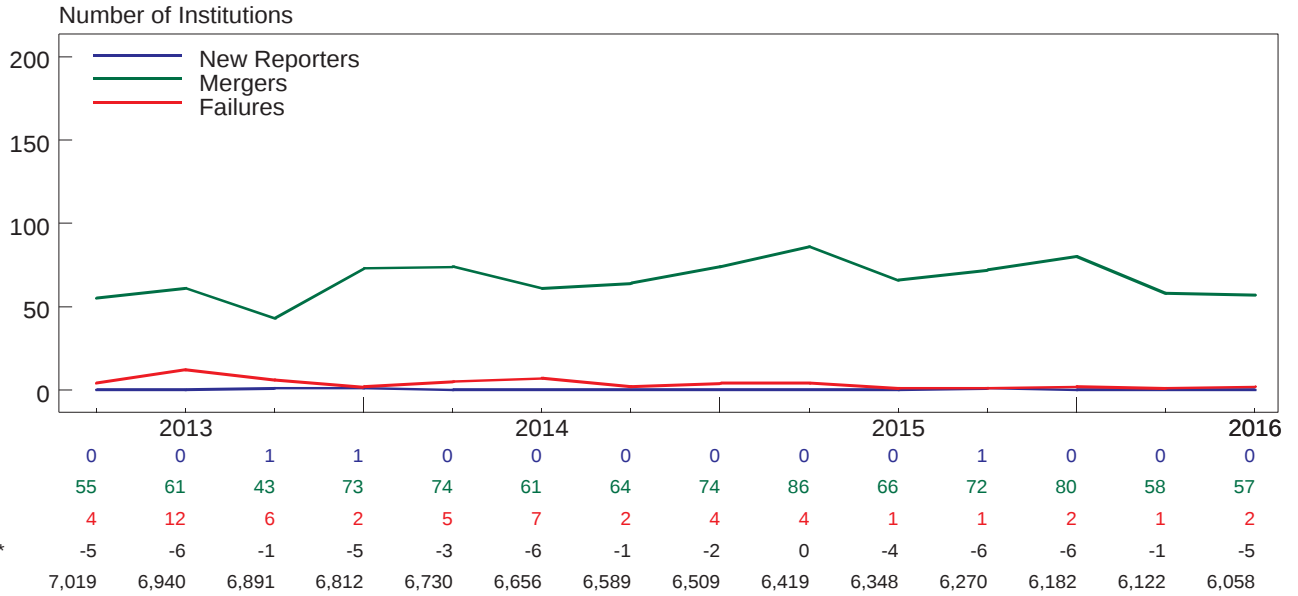
Assets of FDIC-Insured Institutions

2000 - 2016



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2013 - 2016



New Reporters

Mergers

Failures

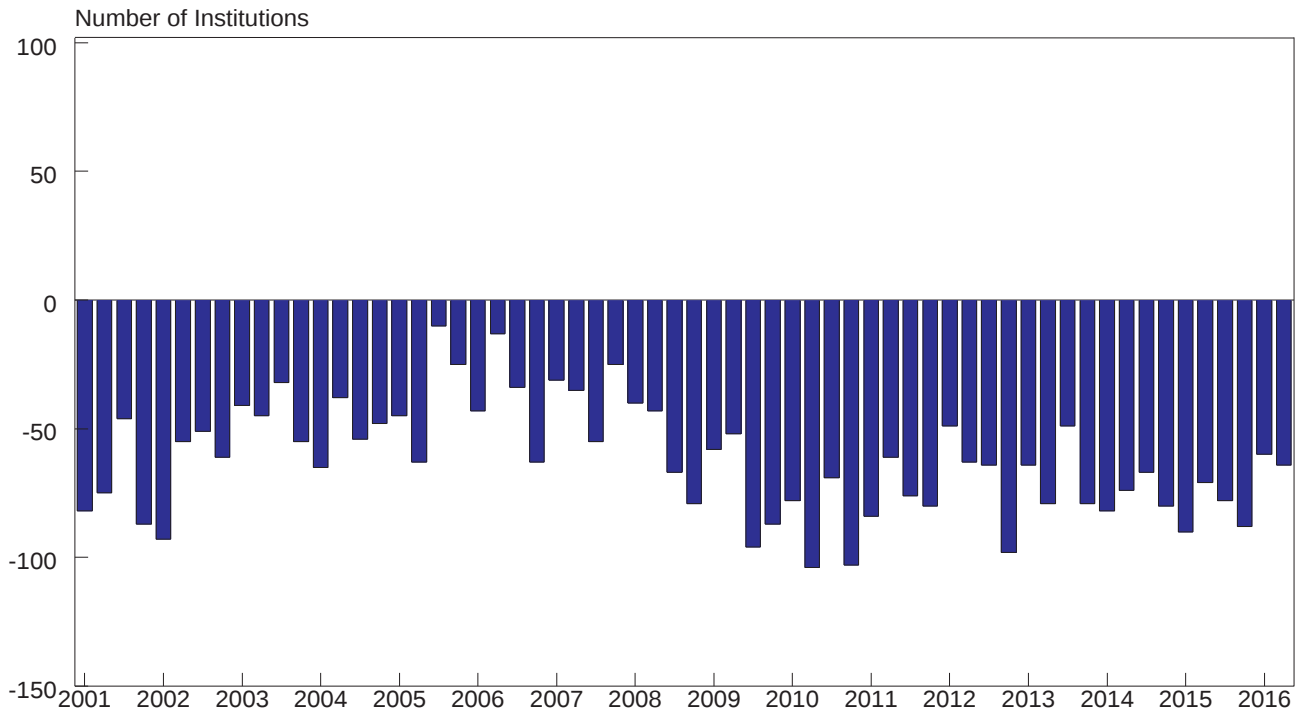
Other Changes, Net*

No. of Institutions at end of quarter

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

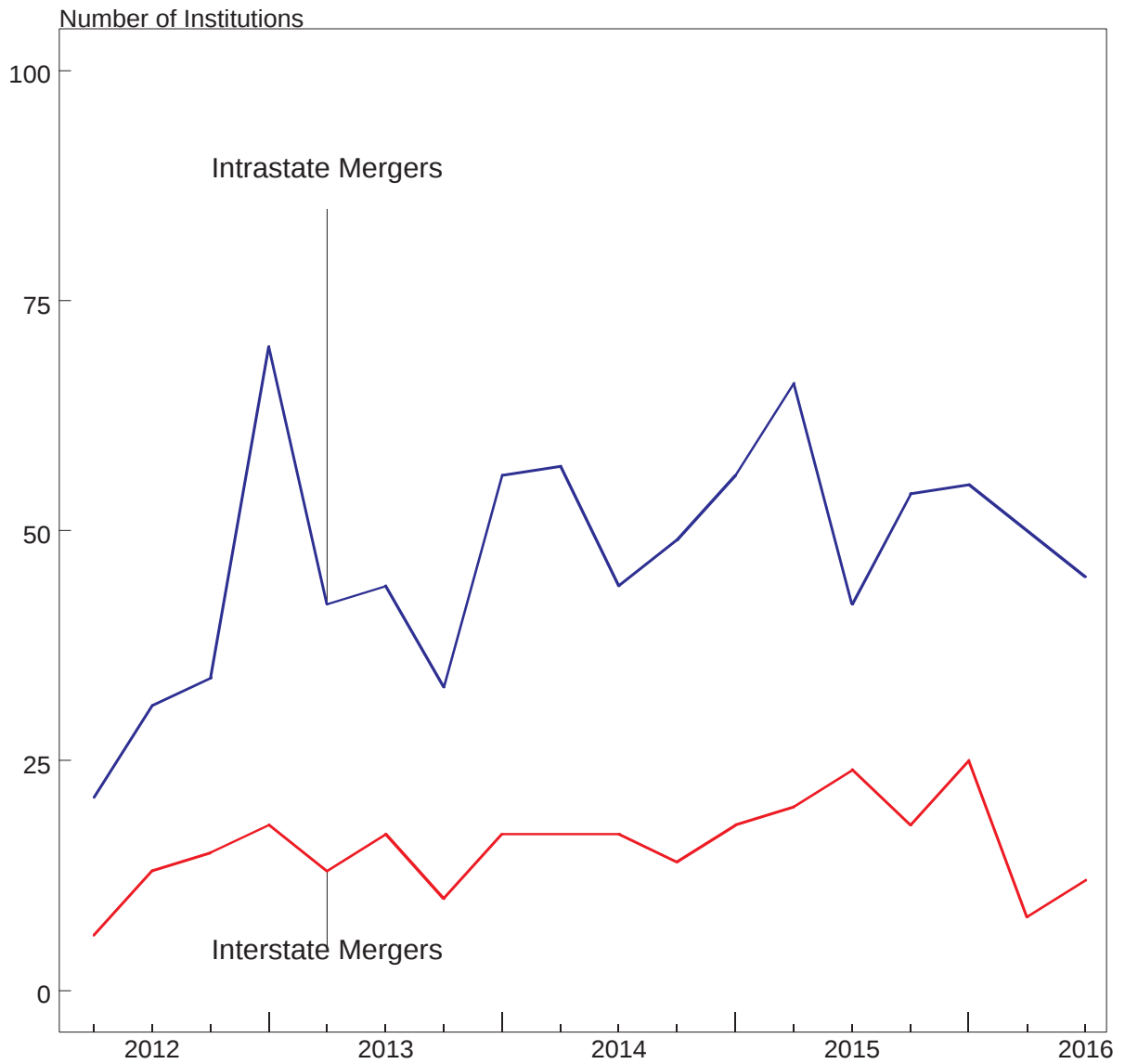
Quarterly Change in the Number of FDIC-Insured Institutions

2001-2016



Institution Mergers: Interstate vs. Intrastate

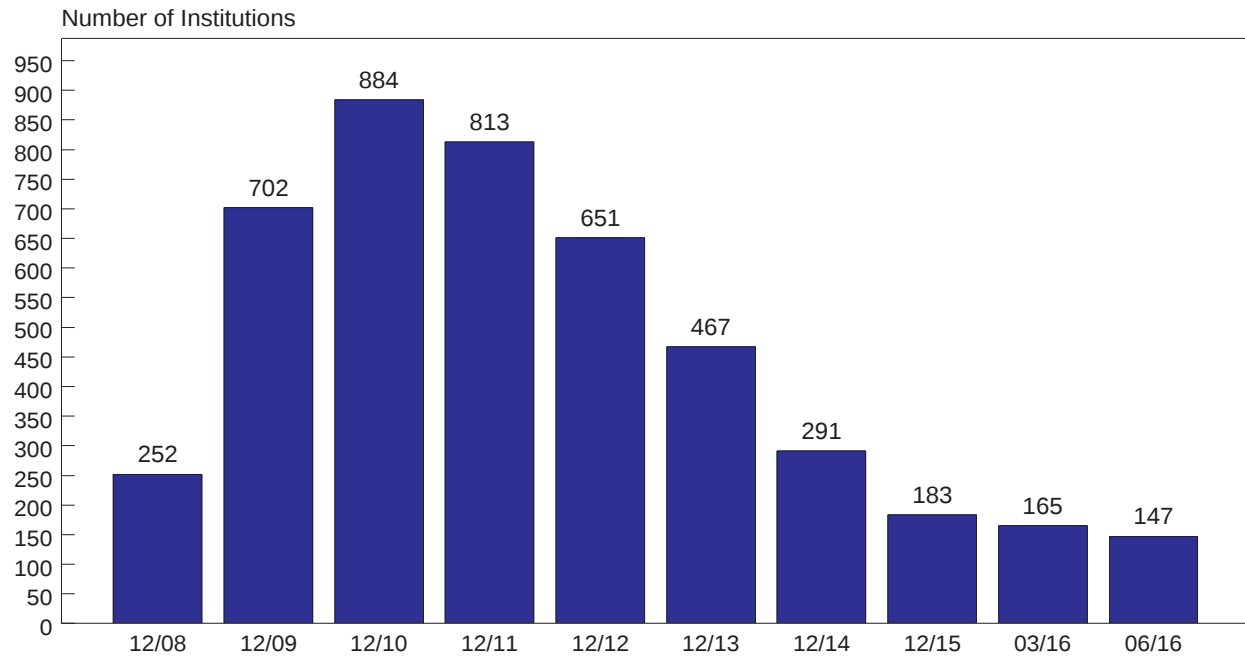
Quarterly, 2012 - 2016



Intrastate Mergers	21	31	34	70	42	44	33	56	57	44	49	56	66	42	54	55	50	45
Interstate Mergers	6	13	15	18	13	17	10	17	17	17	14	18	20	24	18	25	8	12

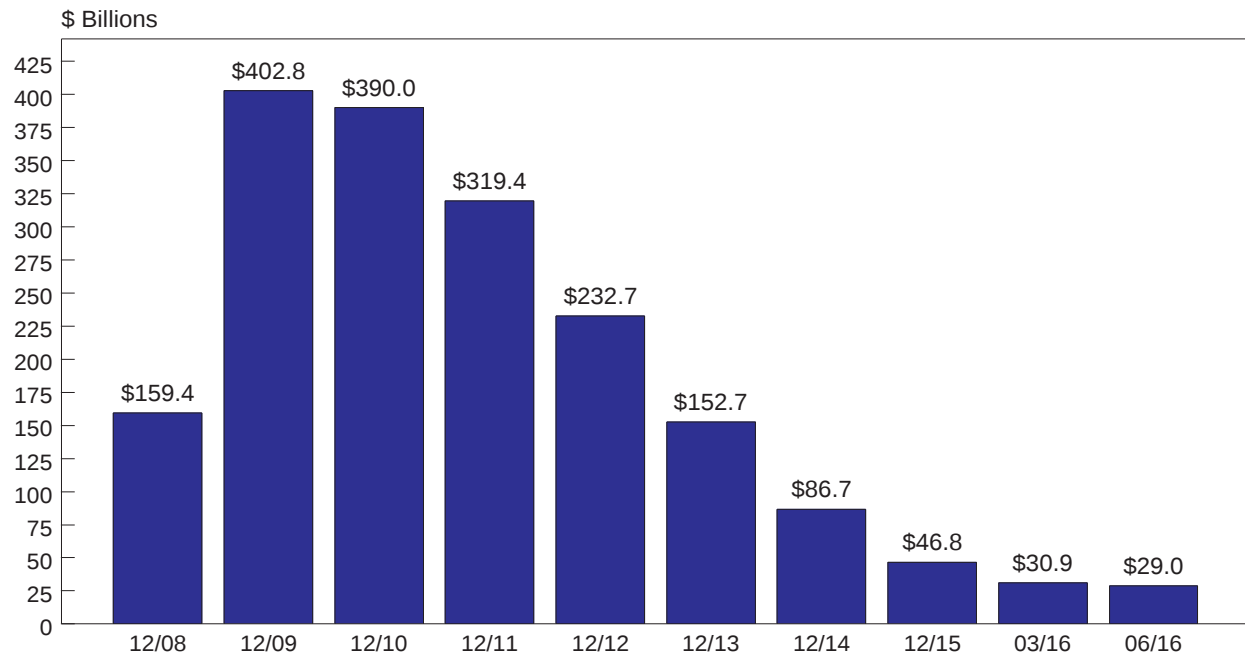
Number of FDIC-Insured "Problem" Institutions

2008-2016



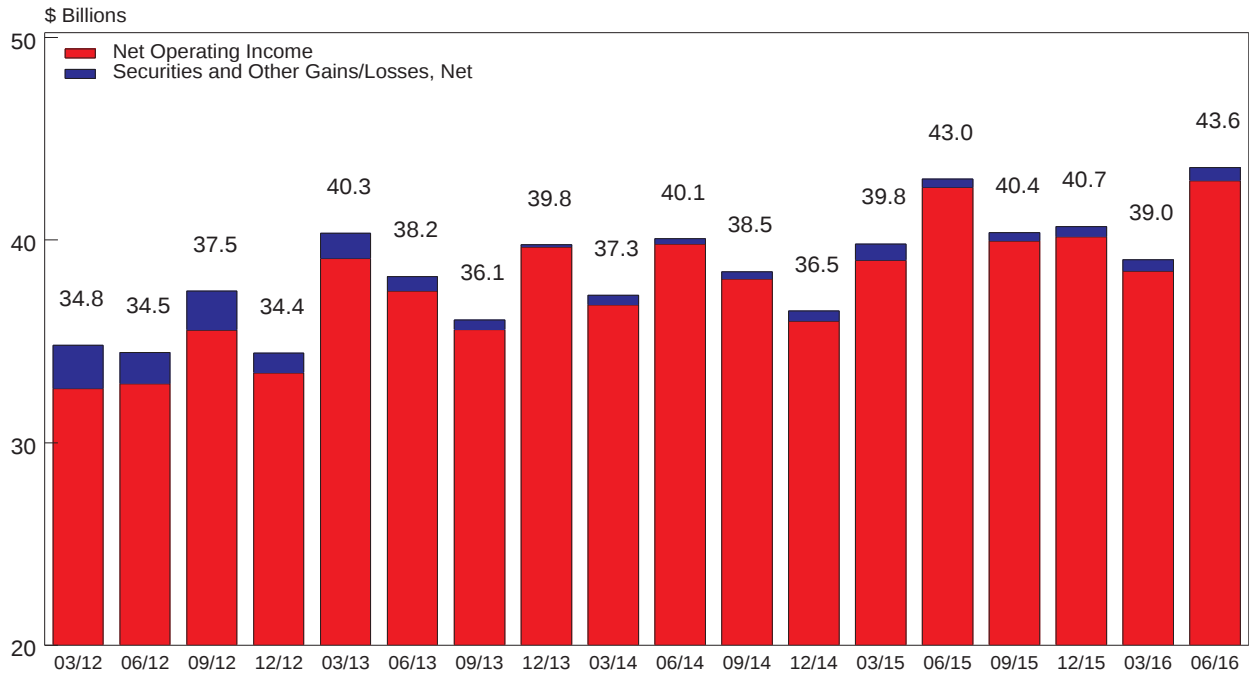
Assets of FDIC-Insured "Problem" Institutions

2008-2016



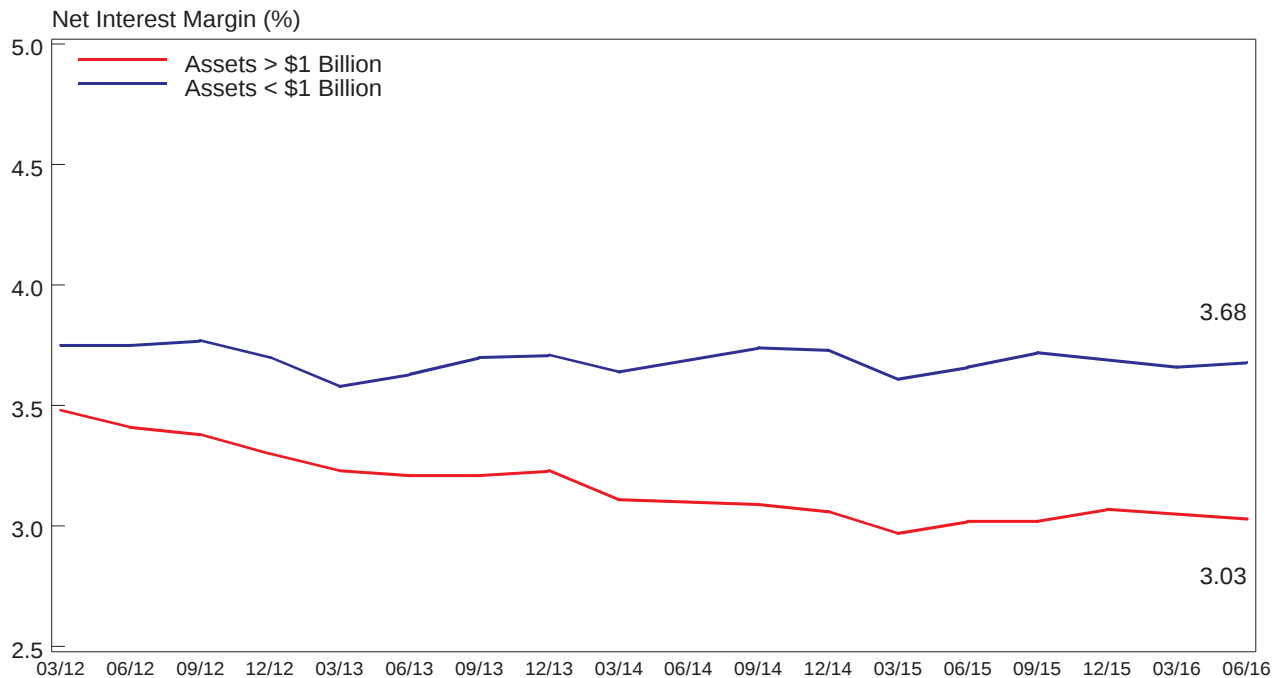
Quarterly Net Income

2012-2016



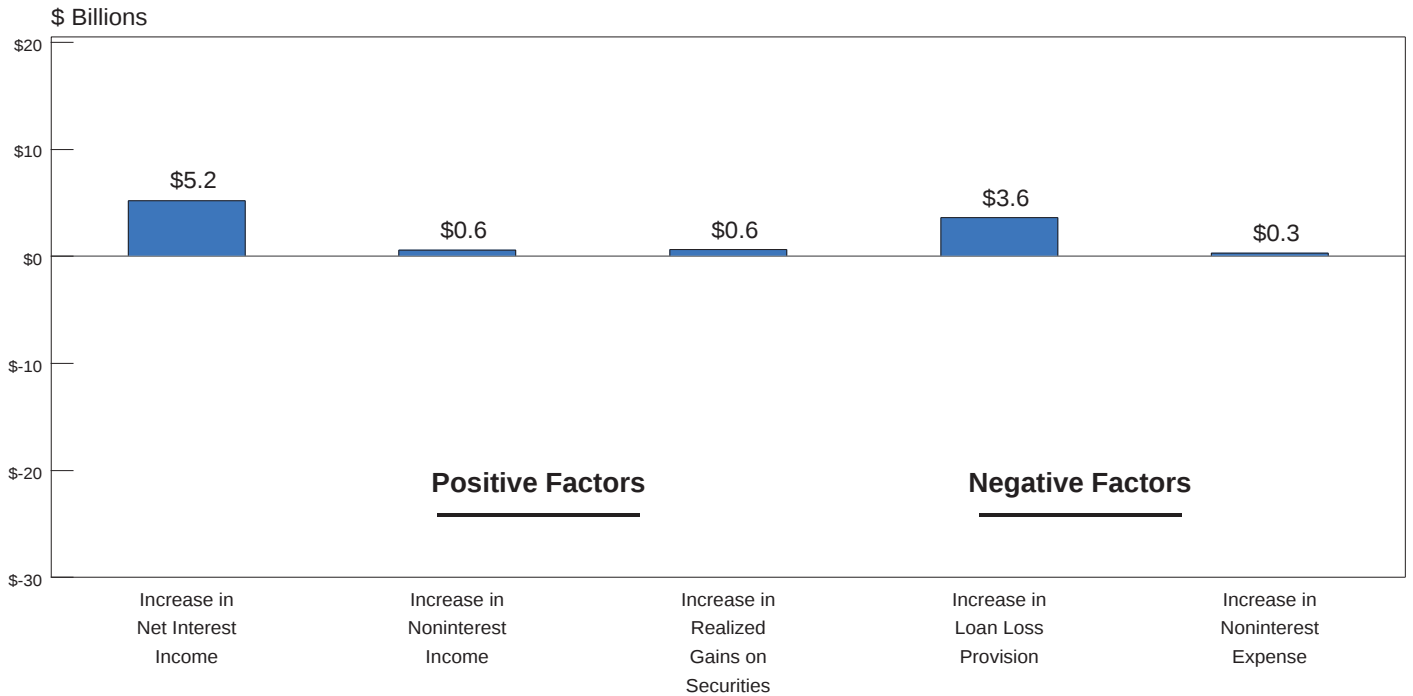
Quarterly Net Interest Margins, Annualized

2012 - 2016



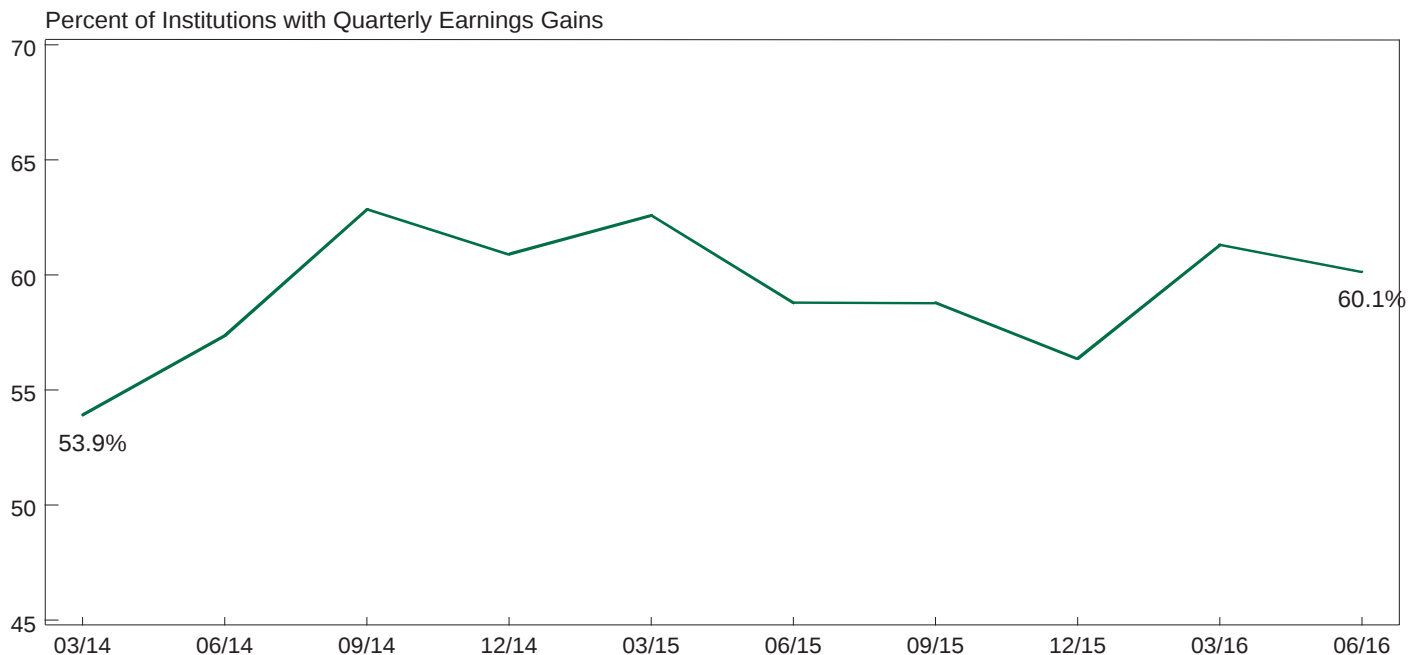
Major Factors Affecting Earnings

2nd Quarter 2016 vs. 2nd Quarter 2015

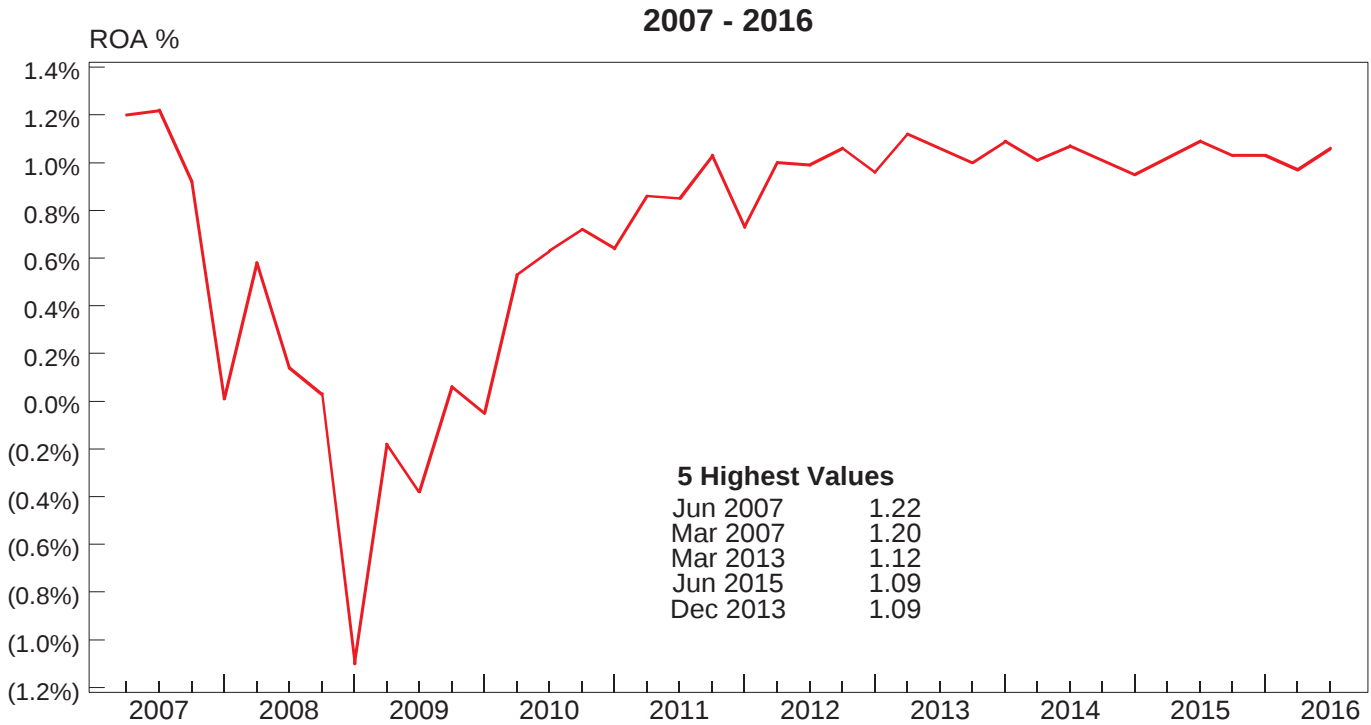


Percentage of Insured Institutions With Earnings Gains

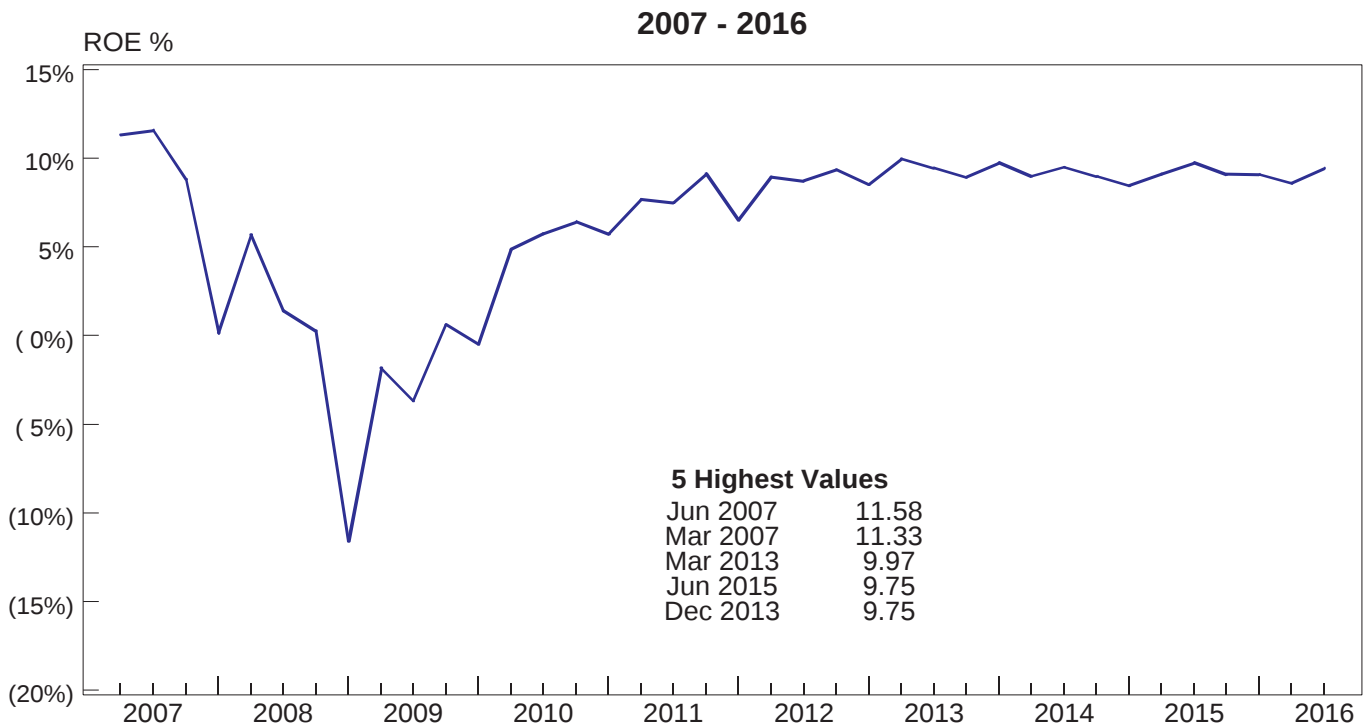
Compared to Year-Earlier Quarter, 2014-2016



Quarterly Return on Assets (ROA), Annualized

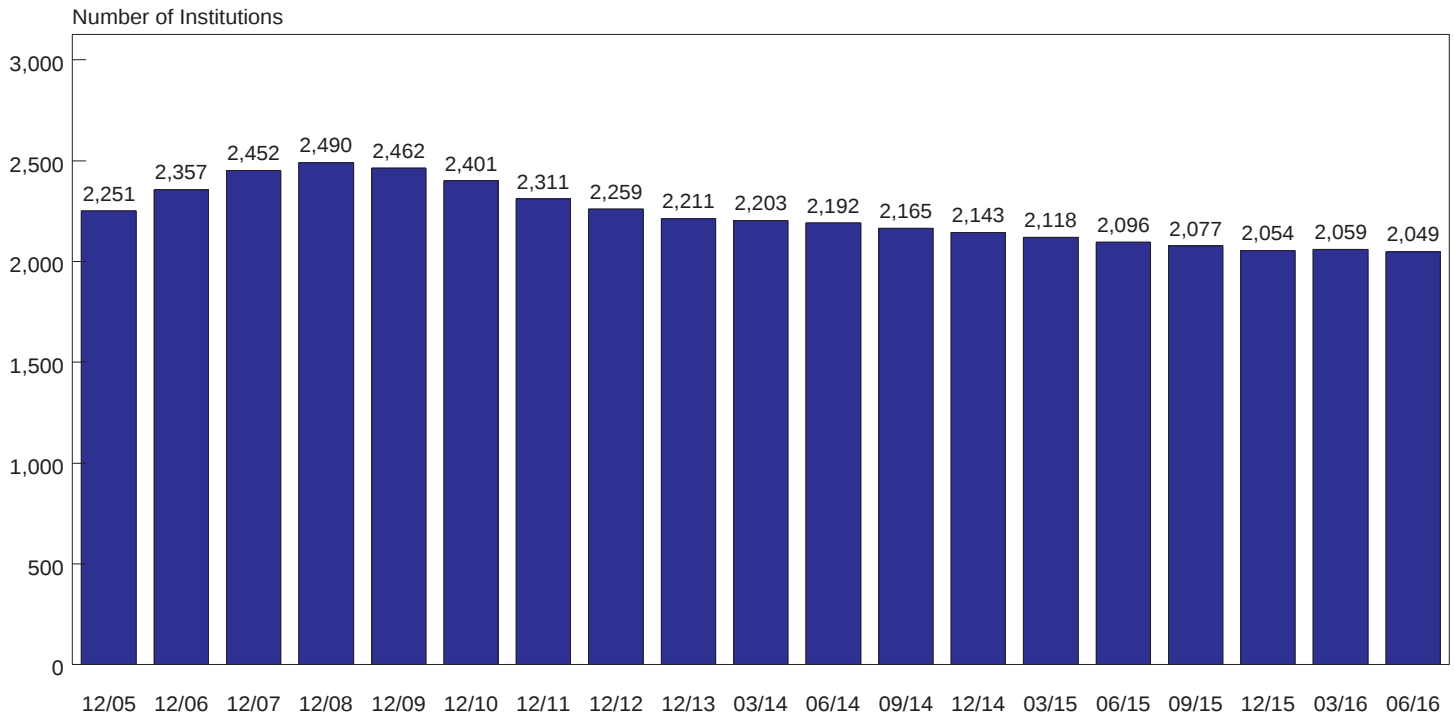


Quarterly Return on Equity (ROE), Annualized



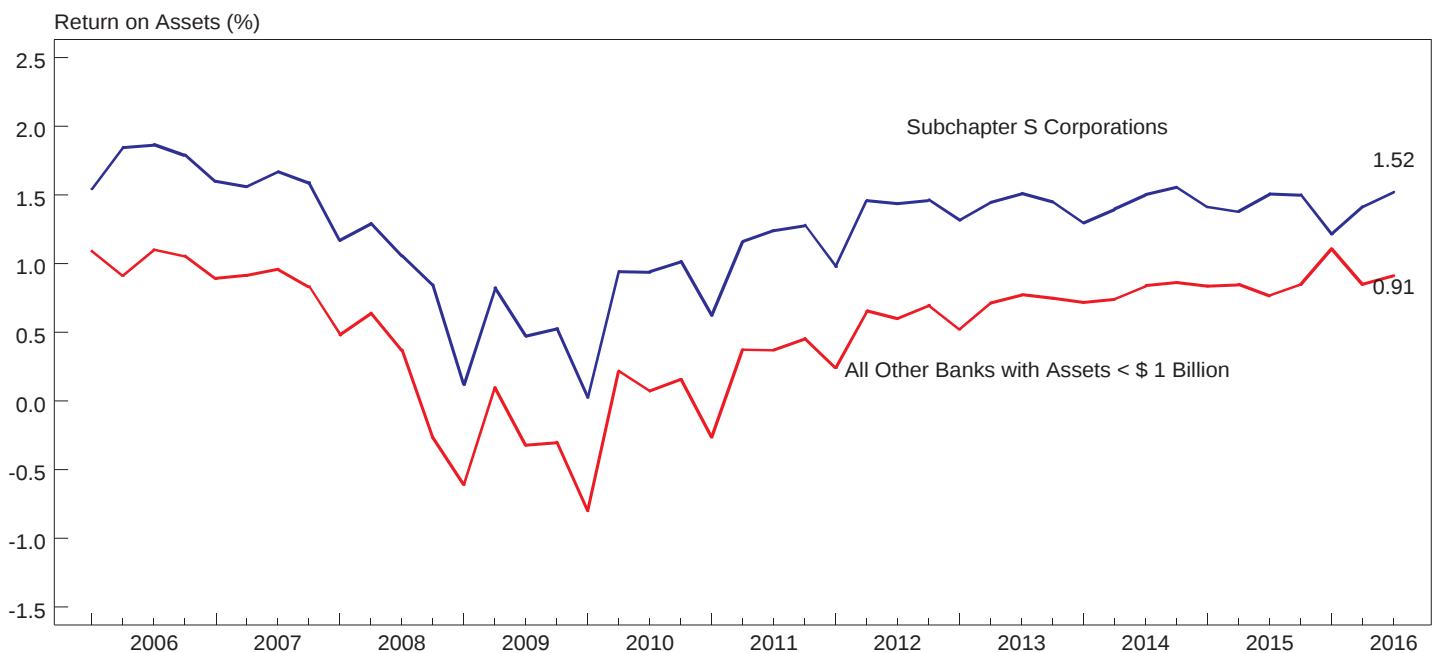
Number of Subchapter S Corporations

2005-2016



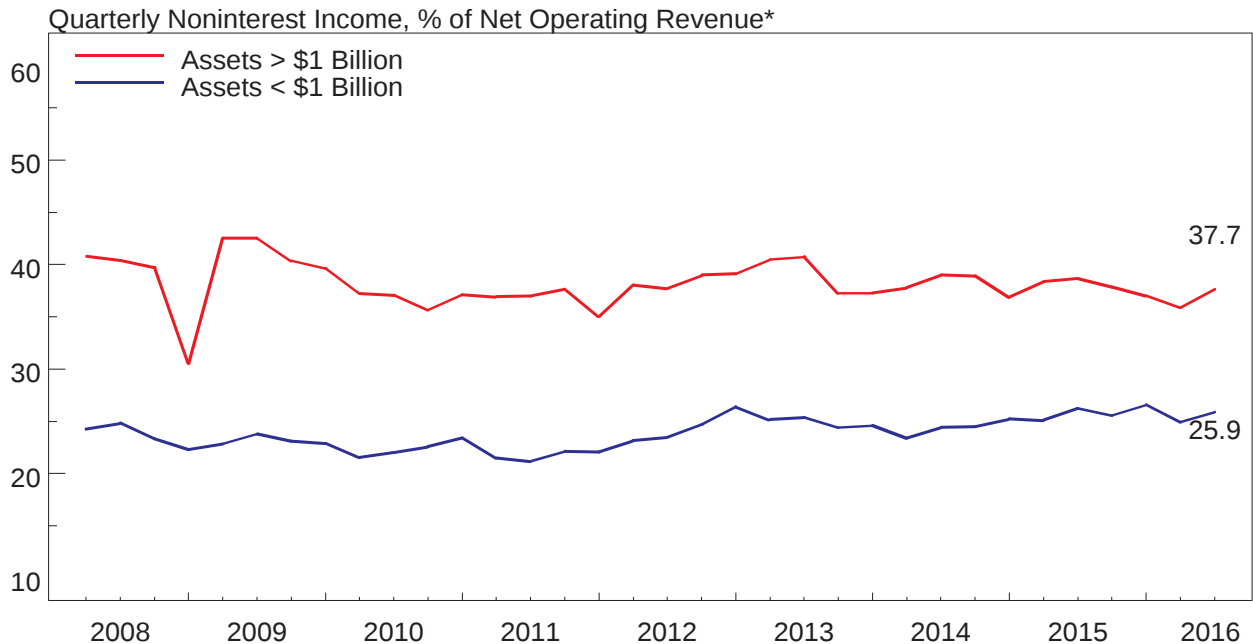
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2005-2016



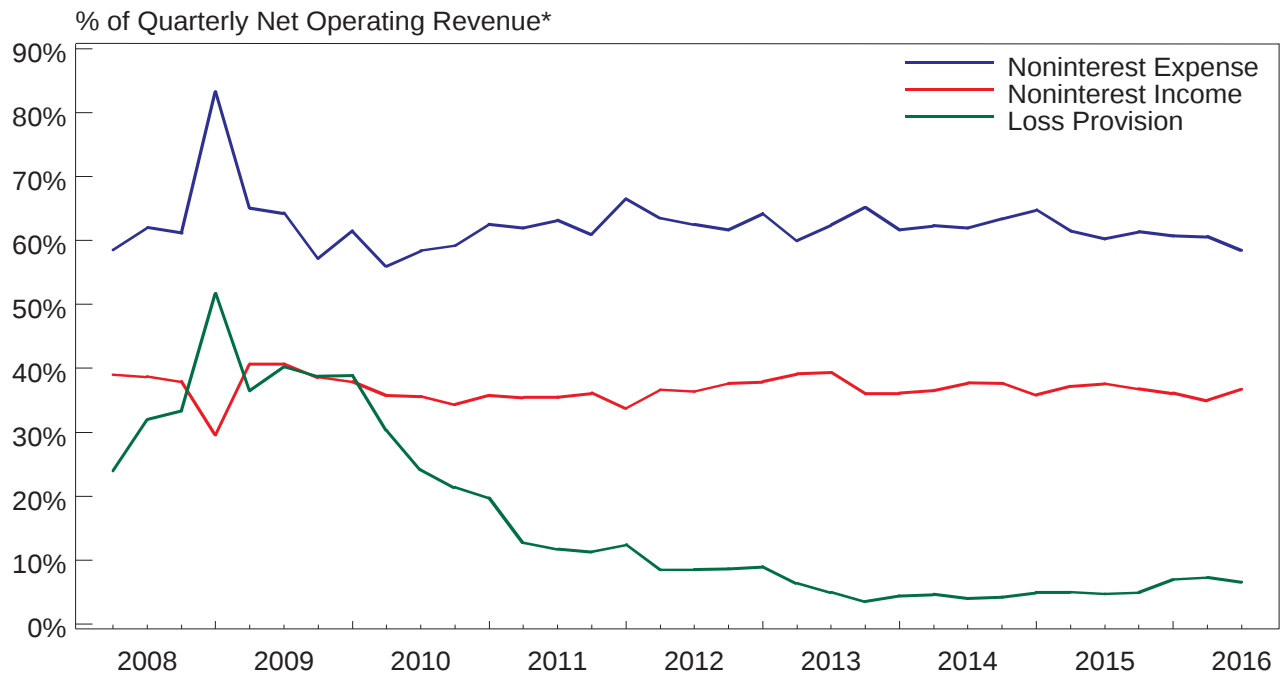
Noninterest Income as a Percentage of Net Operating Revenue*

2008 - 2016



Trends in FDIC-Insured Institutions' Income & Expenses

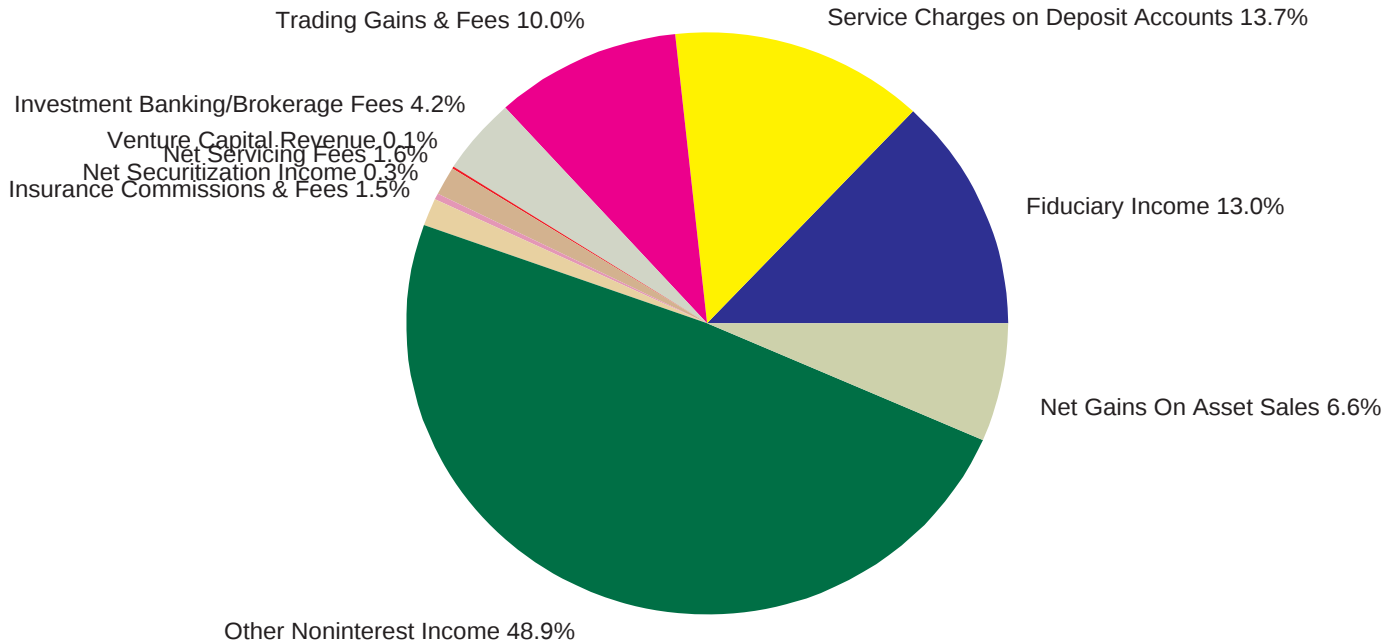
2008 - 2016



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

Composition of Noninterest Income

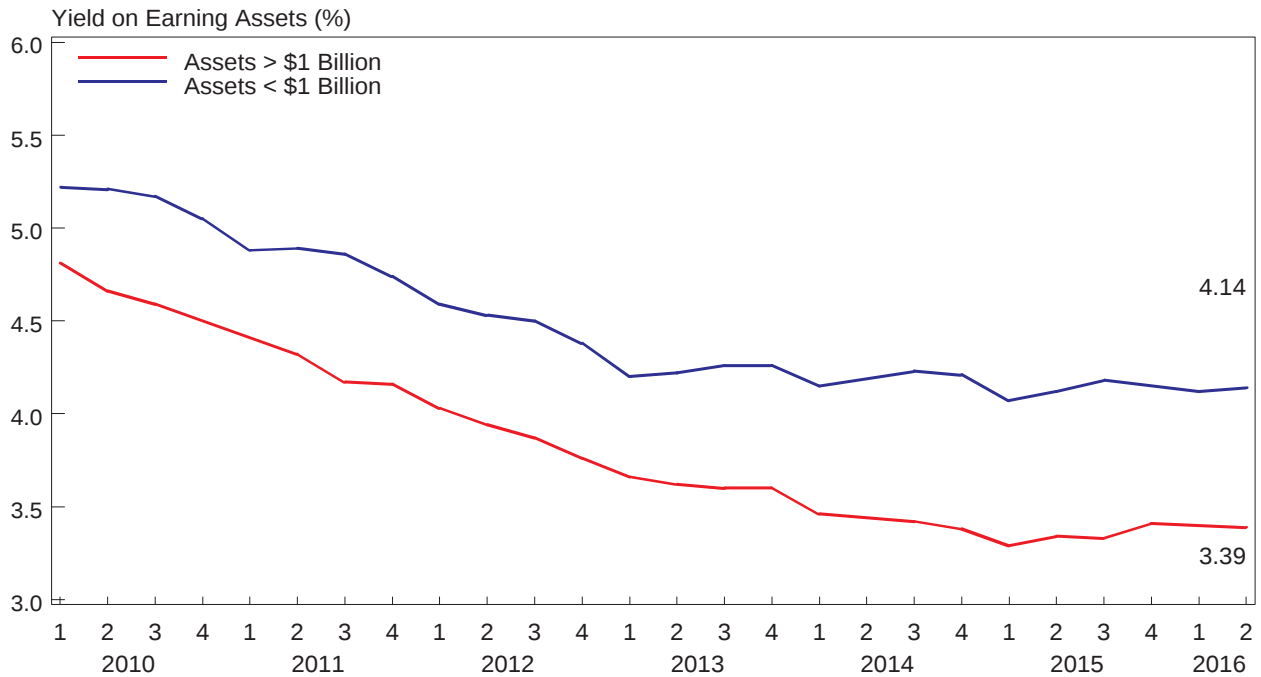
First Half 2016



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$16,429	1,121	18.5%
Service Charges on Deposit Accounts	\$17,248	5,908	97.5%
Trading Gains & Fees	\$12,649	197	3.3%
Investment Banking/Brokerage Fees	\$5,362	1,642	27.1%
Venture Capital Revenue	\$120	43	0.7%
Net Servicing Fees	\$2,028	2,175	35.9%
Net Securitization Income	\$383	38	0.6%
Insurance Commissions & Fees	\$1,949	2,284	37.7%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$7,496	2,568	42.4%
Net Gains/Losses On OREO Sales	\$61	2,947	48.6%
Net Gains/Losses On Sales Of Other Assets	\$710	1,595	26.3%
Other Noninterest Income	\$61,760	6,008	99.2%
Total Noninterest Income	\$126,201	6,042	99.7%

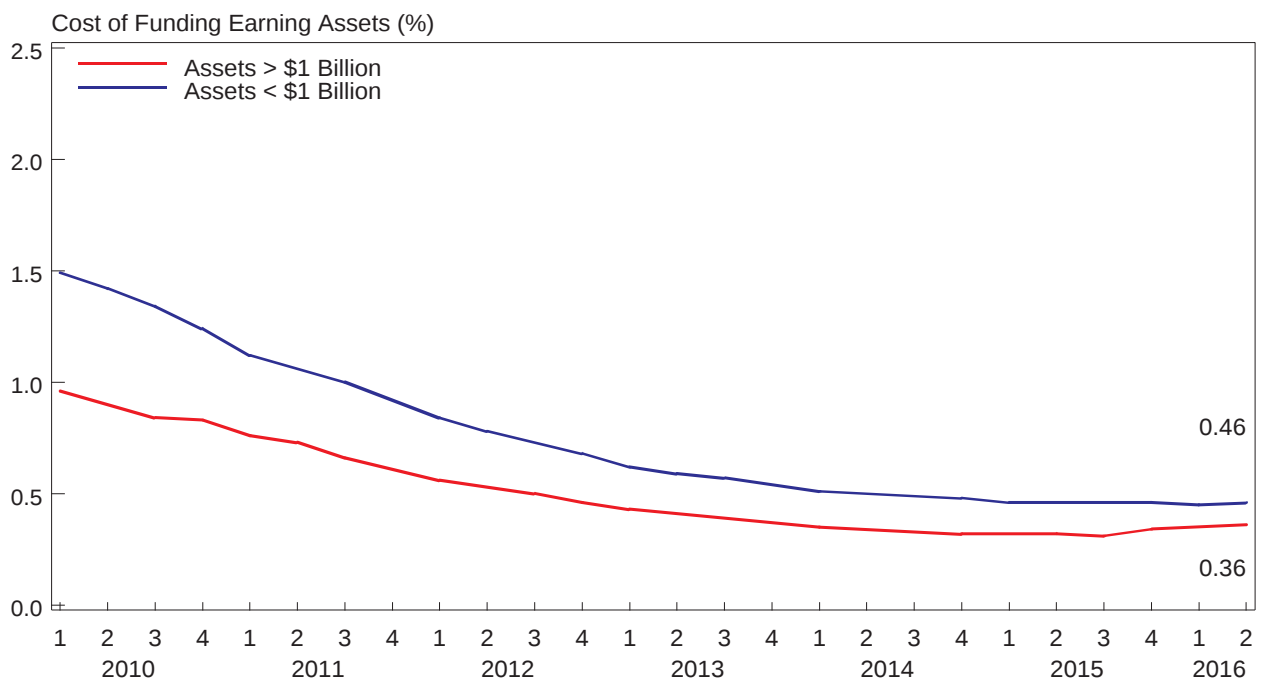
Quarterly Yield on Earning Assets

2010 - 2016

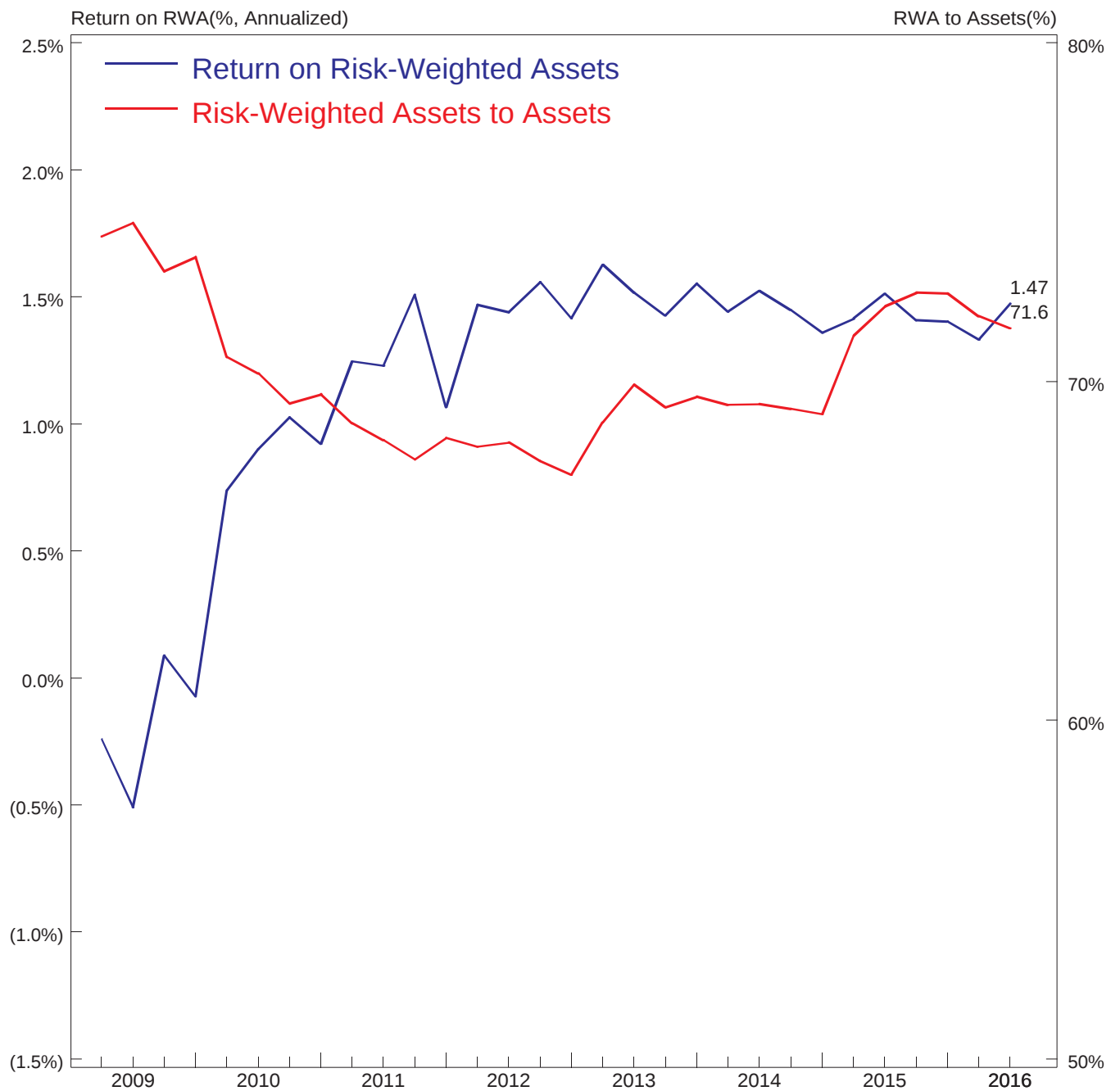


Quarterly Cost of Funding Earning Assets

2010 - 2016



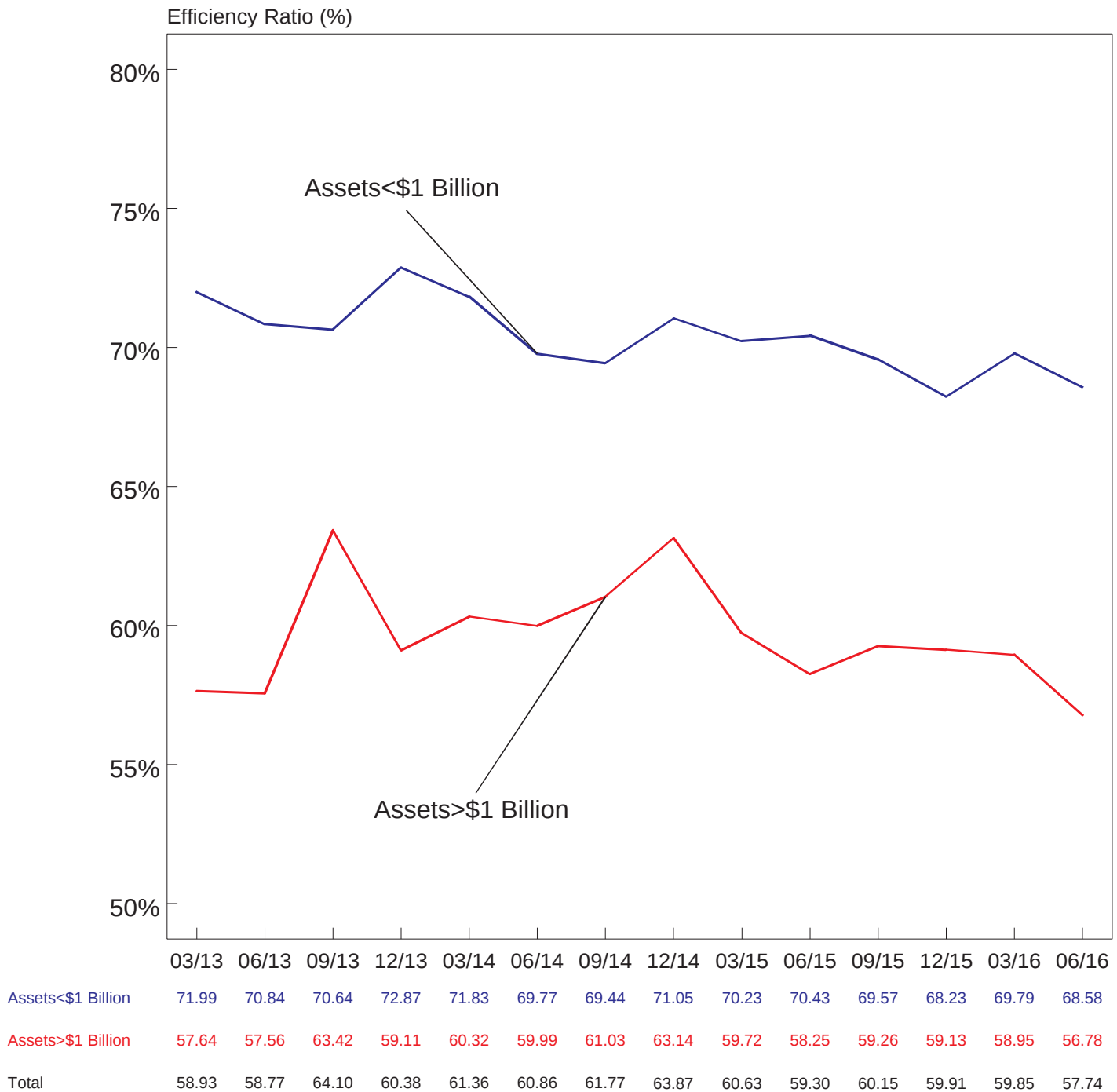
Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 2009 - 2016



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

Quarterly Efficiency Ratios*

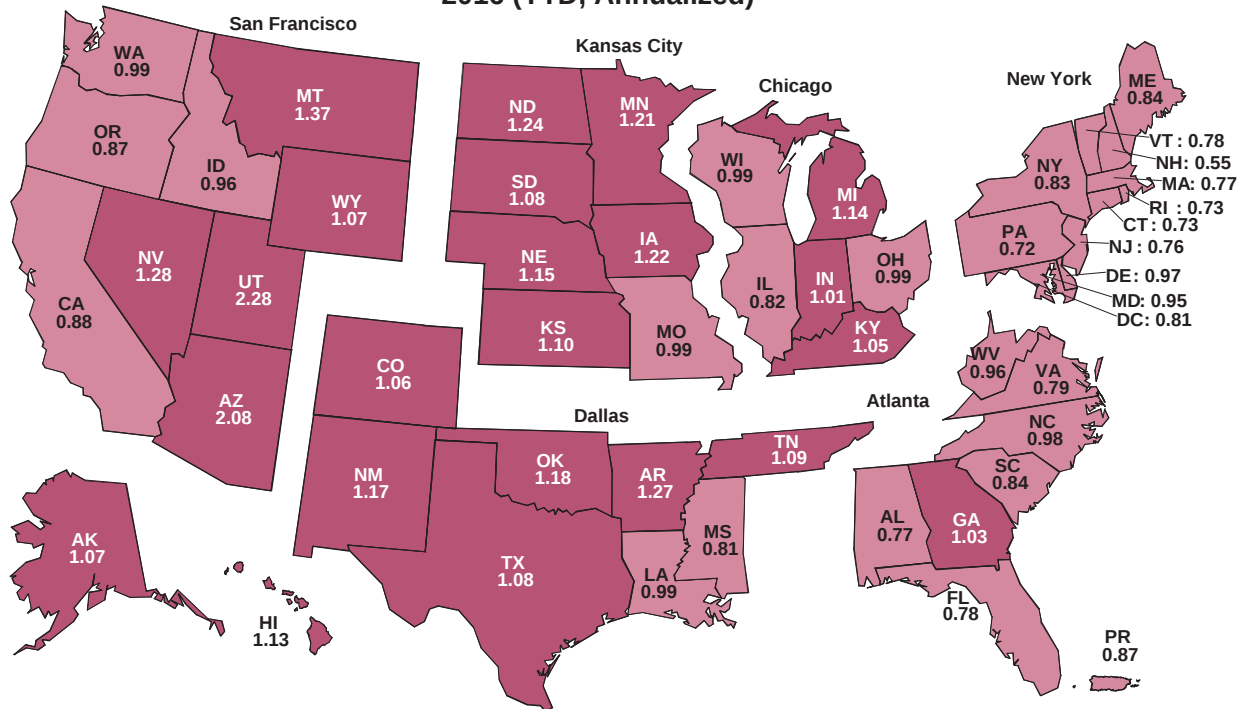
2013 - 2016



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

Return on Assets (ROA)

2016 (YTD, Annualized)



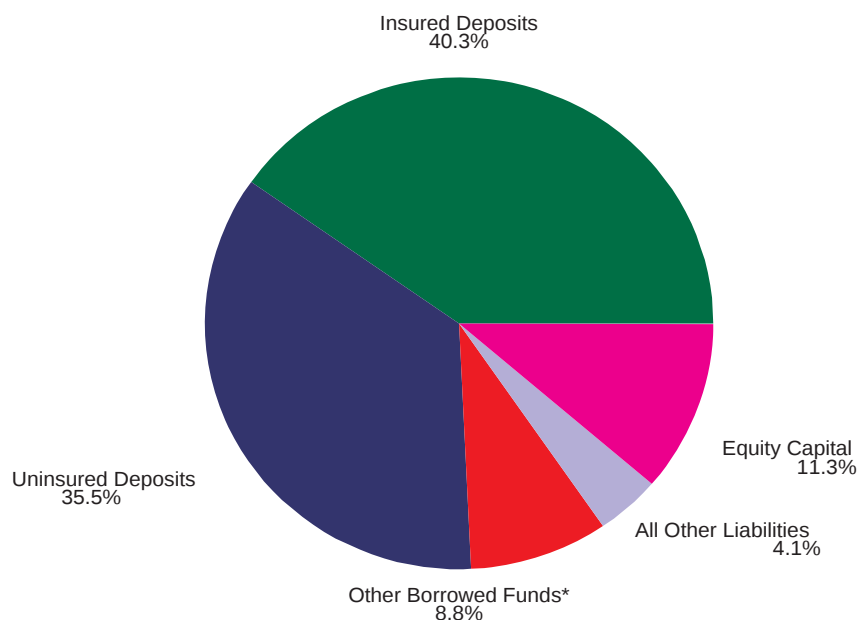
ROA Rankings by State

	No. of Inst. as of 06/30/16	YTD 2016	YTD 2015	Change*		No. of Inst. as of 06/30/16	YTD 2016	YTD 2015	Change*
1 Utah	47	2.28	1.98	30	28 Wisconsin	231	0.99	1.19	(20)
2 Arizona	18	2.08	1.67	41	29 North Carolina	64	0.98	1.17	(19)
3 Montana	55	1.37	1.35	2	30 Delaware	22	0.97	1.10	(13)
4 Nevada	17	1.28	1.26	2	31 Idaho	12	0.96	0.98	(2)
5 Arkansas	104	1.27	1.19	8	32 West Virginia	59	0.96	1.02	(6)
6 North Dakota	78	1.24	1.45	(21)	33 Maryland	57	0.95	0.82	13
7 Iowa	308	1.22	1.20	2	34 California	185	0.88	0.84	4
8 Minnesota	320	1.21	1.31	(10)	35 Oregon	25	0.87	0.94	(7)
9 Oklahoma	210	1.18	1.40	(22)	36 Puerto Rico	5	0.87	0.61	26
10 New Mexico	40	1.17	0.89	28	37 Maine	26	0.84	0.78	6
11 Nebraska	187	1.15	1.26	(11)	38 South Carolina	58	0.84	0.84	0
12 Michigan	108	1.14	1.11	3	39 New York	148	0.83	0.93	(10)
13 Hawaii	8	1.13	1.07	6	40 Illinois	482	0.82	0.79	3
14 Kansas	269	1.10	1.05	5	41 District of Col.	3	0.81	0.63	18
15 Tennessee	163	1.09	0.77	32	42 Mississippi	79	0.81	0.93	(12)
16 South Dakota	69	1.08	1.21	(13)	43 Virginia	90	0.79	0.90	(11)
17 Texas	474	1.08	1.14	(6)	44 Florida	152	0.78	0.71	7
18 Alaska	5	1.07	1.02	5	45 Vermont	12	0.78	0.74	4
19 Wyoming	32	1.07	1.16	(9)	46 Alabama	128	0.77	0.78	(1)
20 Colorado	91	1.06	1.07	(1)	47 Massachusetts	137	0.77	0.66	11
21 Kentucky	165	1.05	1.02	3	48 New Jersey	89	0.76	0.64	12
22 Georgia	192	1.03	0.94	9	49 Connecticut	42	0.73	0.72	1
23 Indiana	116	1.01	1.01	0	50 Rhode Island	9	0.73	0.68	5
24 Louisiana	131	0.99	0.99	0	51 Pennsylvania	168	0.72	0.82	(10)
25 Missouri	288	0.99	0.96	3	52 New Hampshire	19	0.55	0.62	(7)
26 Ohio	203	0.99	0.96	3					
27 Washington	52	0.99	0.99	0					
					U.S. and Terr.	6,058	1.02	1.06	(4)

*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, 2016

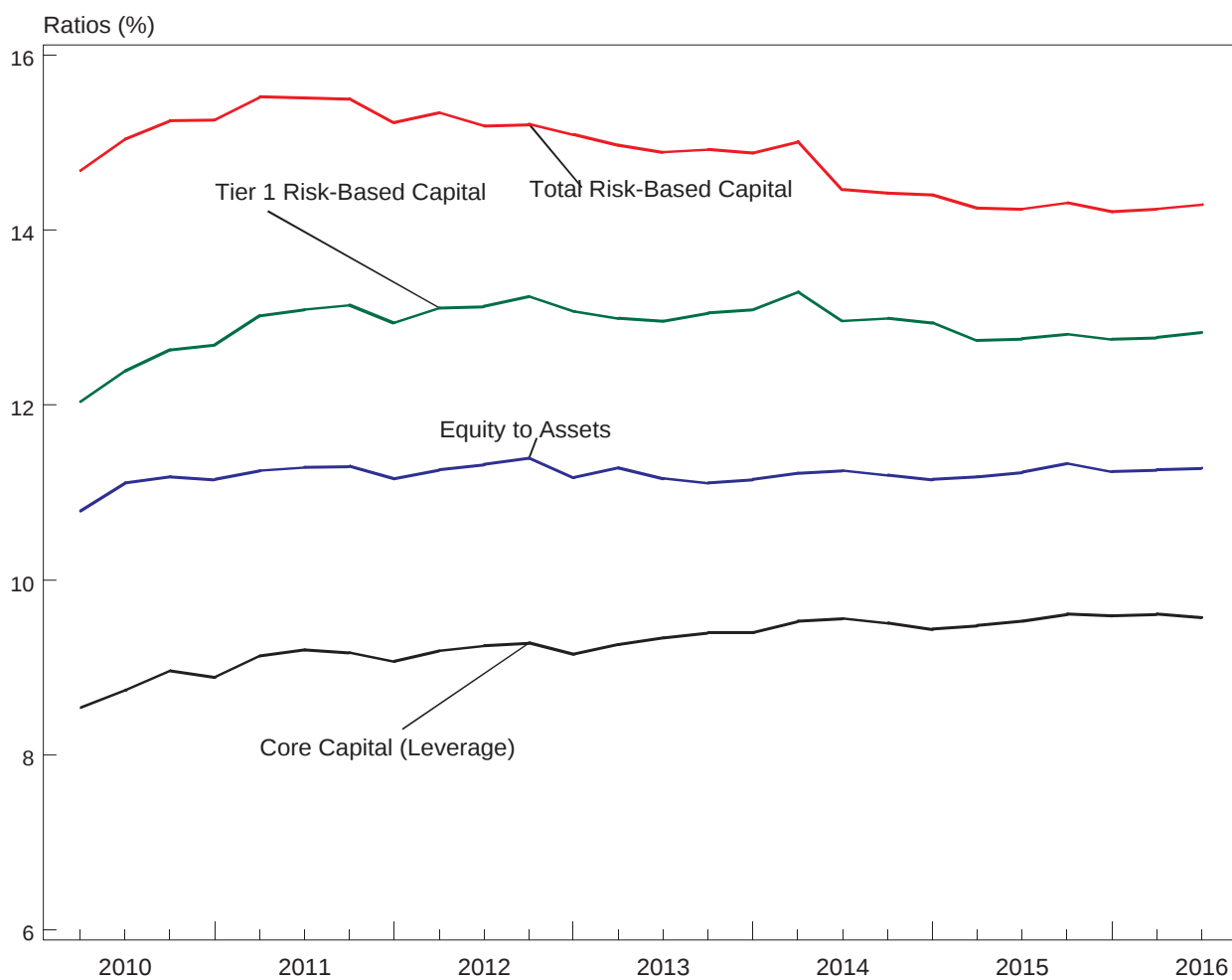


(\$ Billions)	6/30/15	6/30/16	% Change
Insured Deposits (estimated)	6,316	6,656	5.4
Uninsured Deposits	5,616	5,872	4.6
In Foreign Offices	1,346	1,327	-1.4
Other Borrowed Funds*	1,431	1,458	1.9
All Other Liabilities	615	678	10.2
Subordinated Debt	93	89	-4.3
Bank Equity Capital	1,769	1,864	5.4
Total Liabilities and Equity Capital	15,754	16,534	5.0

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

Capital Ratios

2010 - 2016

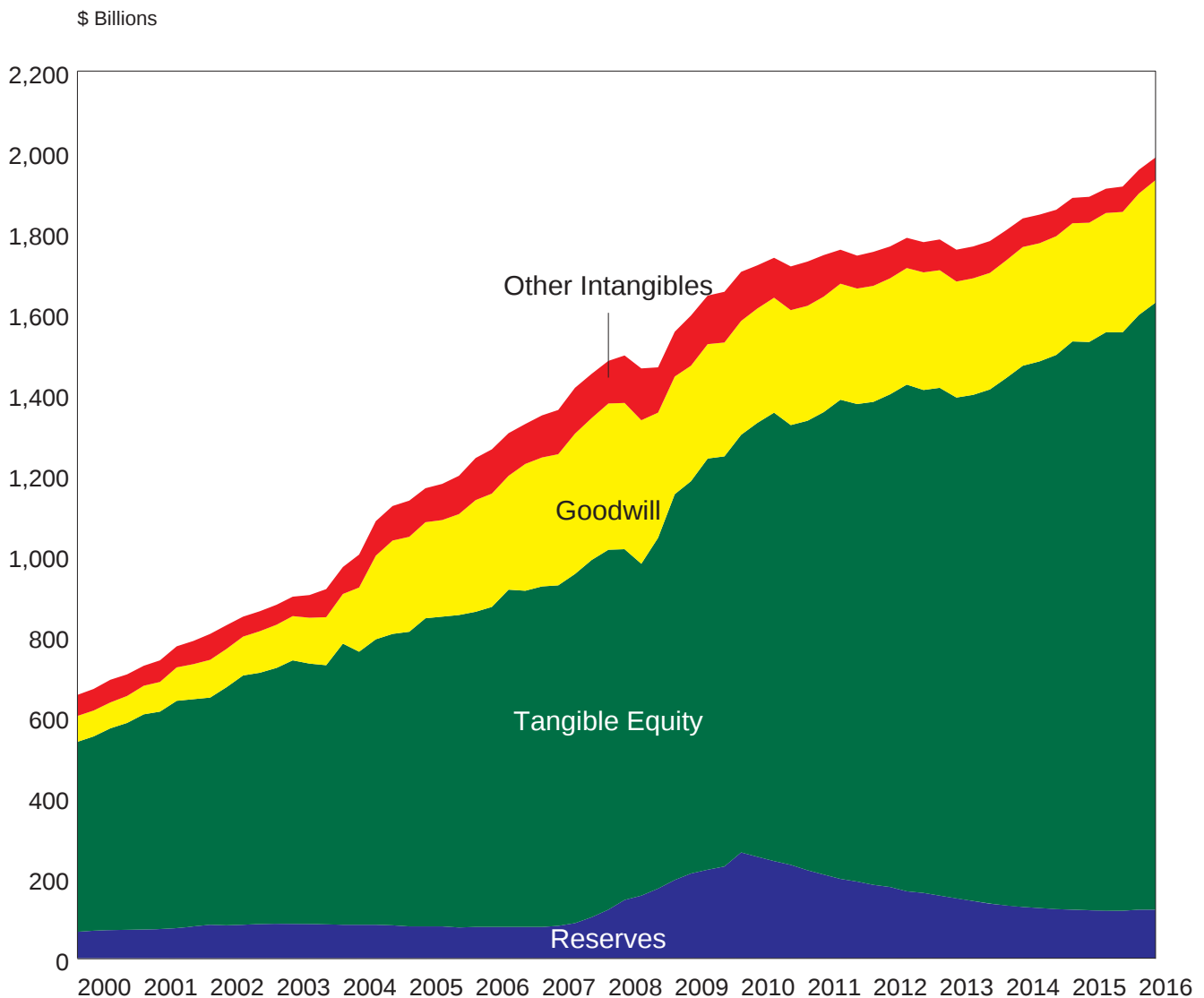


	12/10	12/11	12/12	12/13	12/14	12/15	6/16
Total Risk-Based Capital	15.26	15.23	15.09	14.88	14.40	14.21	14.29
Tier 1 Risk-Based Capital	12.69	12.94	13.07	13.09	12.94	12.75	12.83
Equity to Assets	11.15	11.16	11.17	11.15	11.15	11.24	11.28
Core Capital (Leverage)	8.89	9.07	9.15	9.40	9.44	9.59	9.57

Equity Capital and Reserves

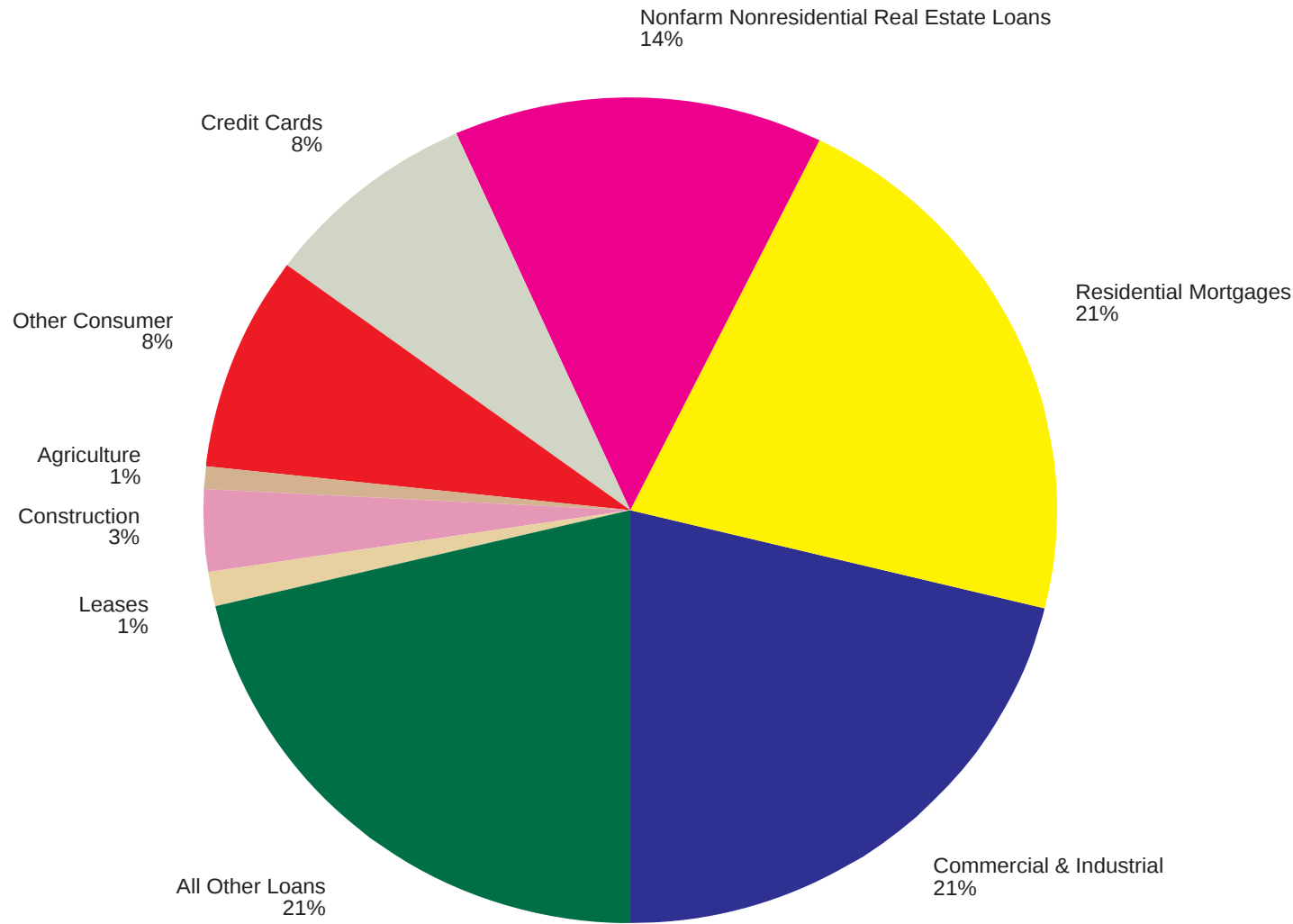
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2016



Loan Portfolio Composition

June 30, 2016

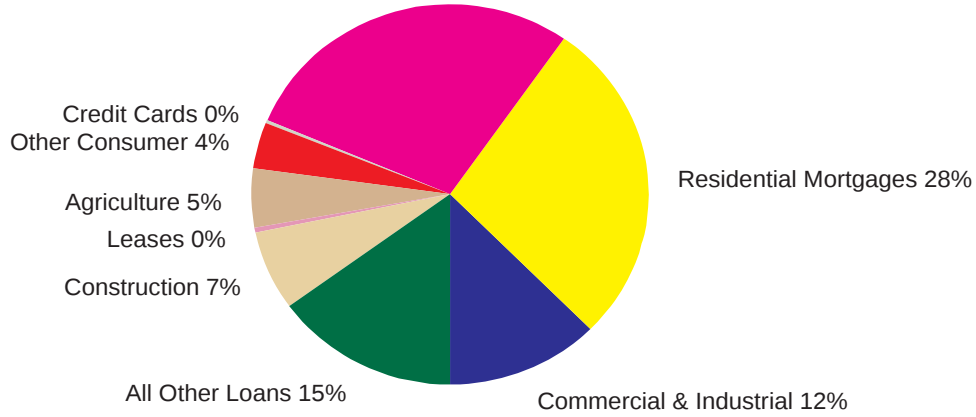


Loan Portfolio Composition by Asset Size

June 30, 2016

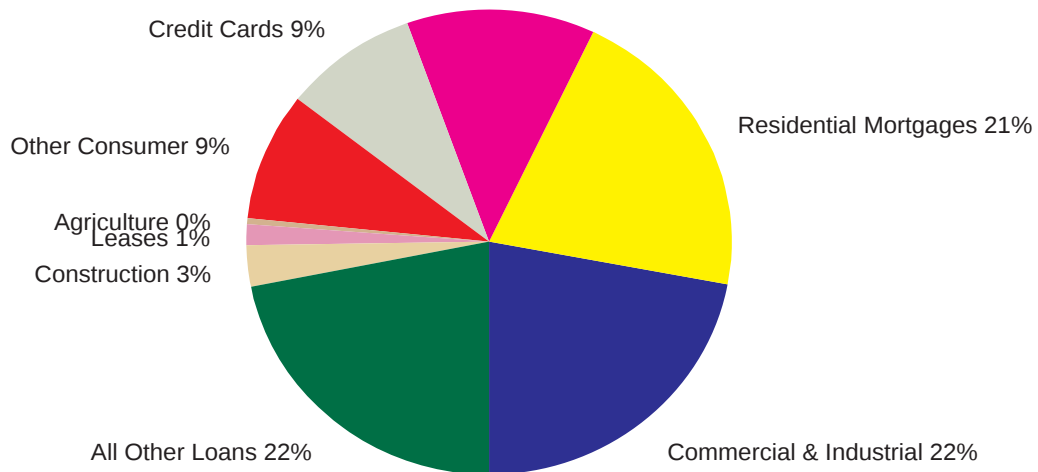
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 28%



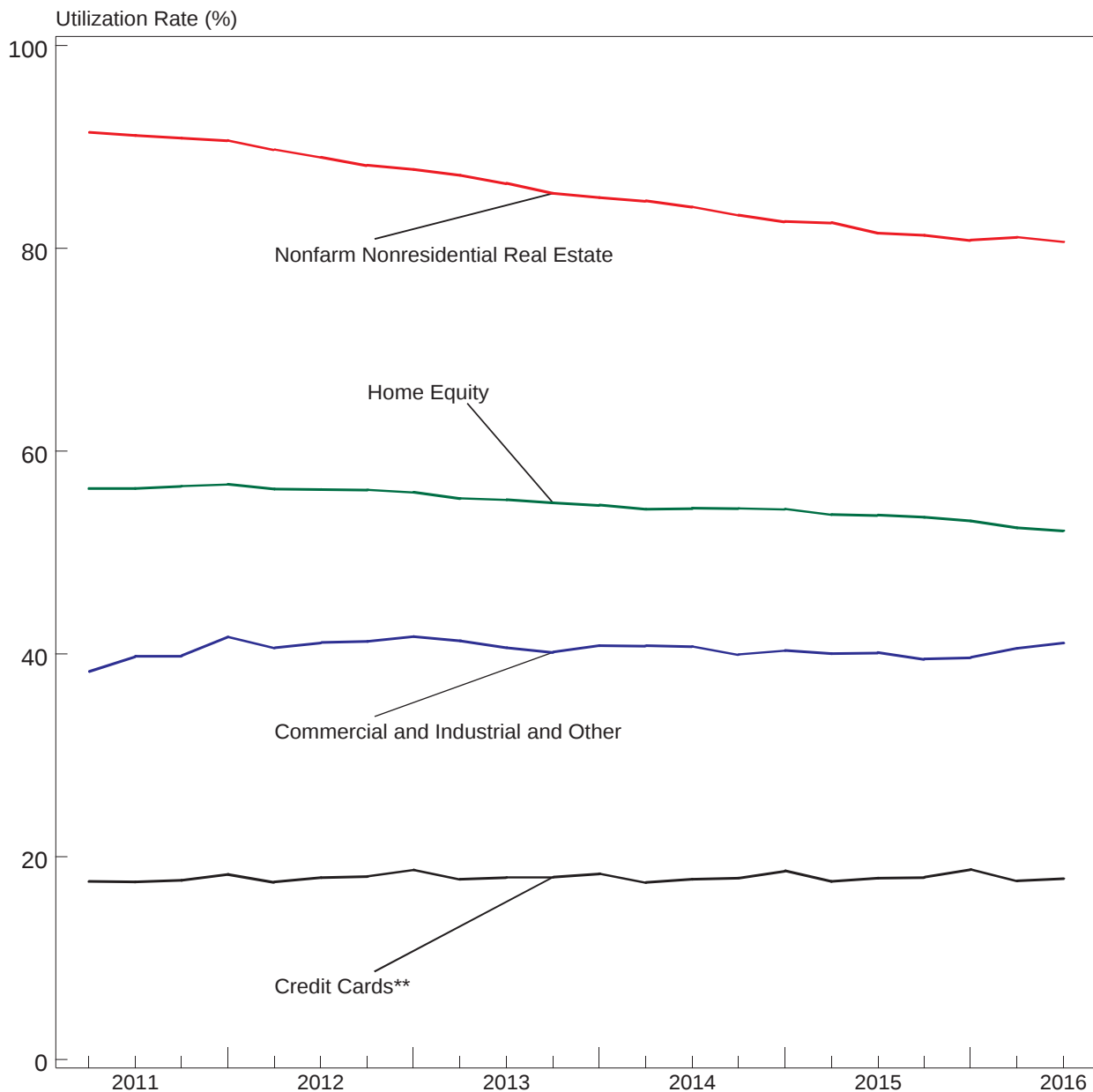
Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 13%



Utilization Rates of Loan Commitments*

2011-2016

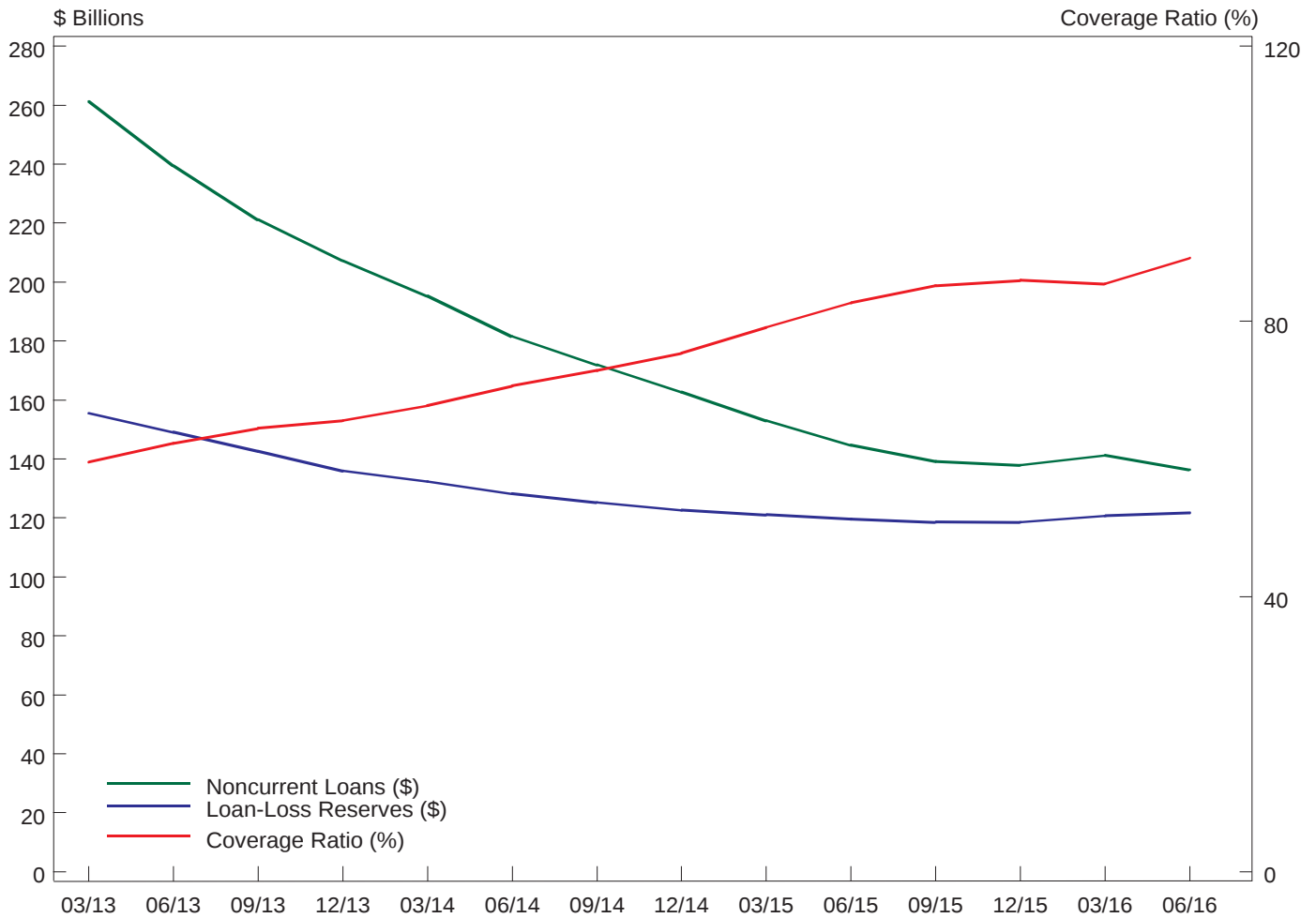


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2013-2016



Noncurrent Loans (\$ Billions)

261.2 239.4 221.2 207.3 195.2 181.6 171.9 162.7 153.0 144.7 139.2 137.9 141.2 136.4

Loan-Loss Reserves (\$ Billions)

155.5 149.1 142.6 135.9 132.3 128.2 125.3 122.6 121.1 119.6 118.6 118.5 120.7 121.7

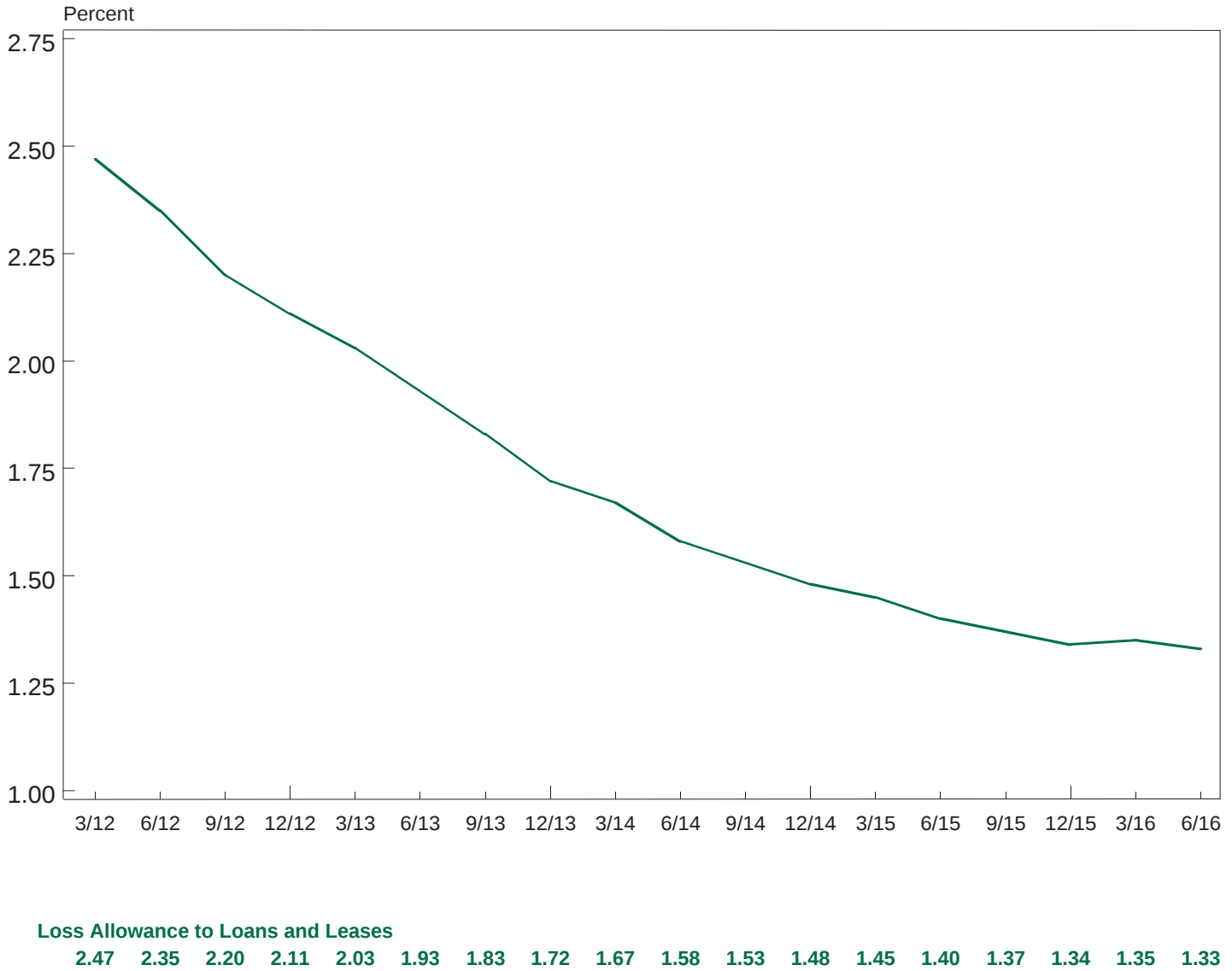
Coverage Ratio (%)

60 62 64 66 68 71 73 75 79 83 85 86 85 89

* Loan-loss reserves to noncurrent loans.

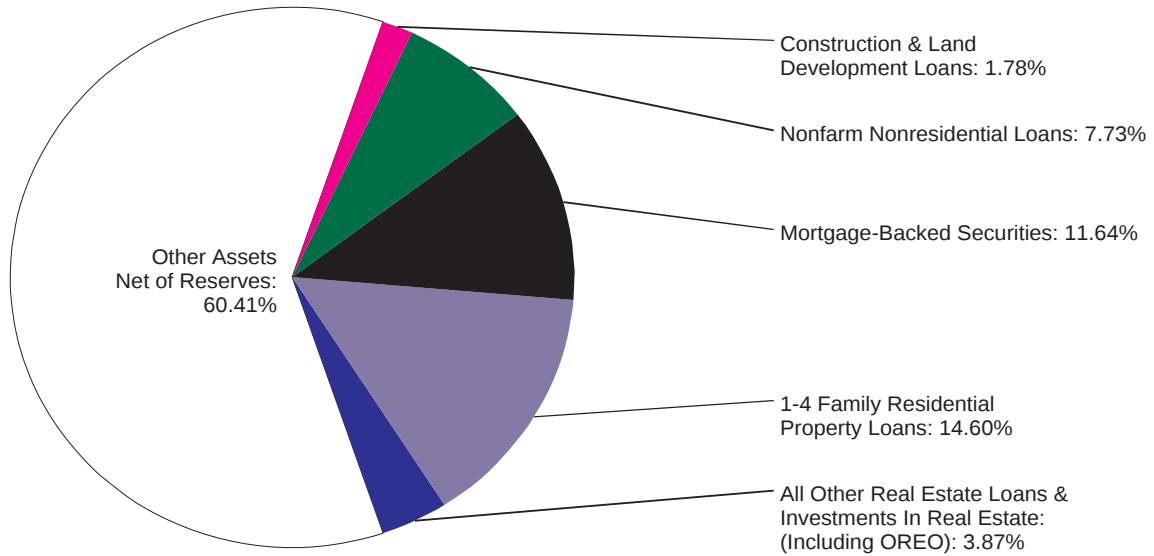
Loss Allowance to Loans and Leases

2012 - 2016



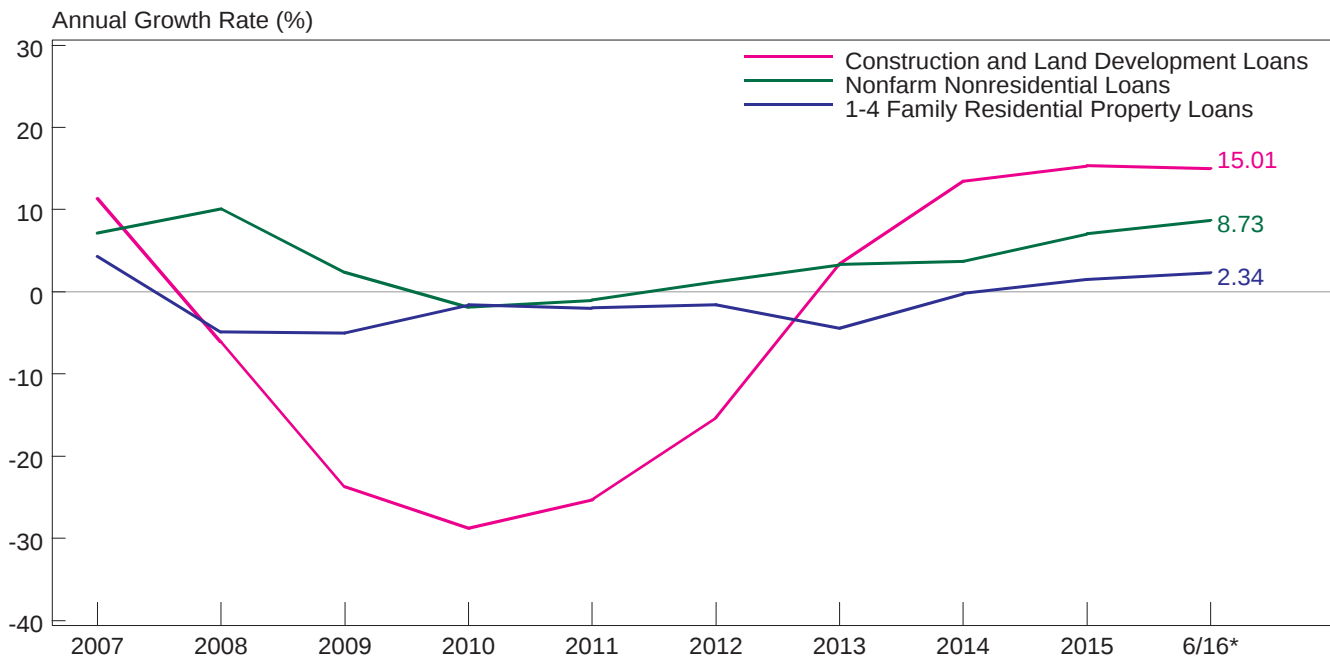
Real Estate Assets as a Percent of Total Assets

June 30, 2016



Real Estate Loan Growth Rates*

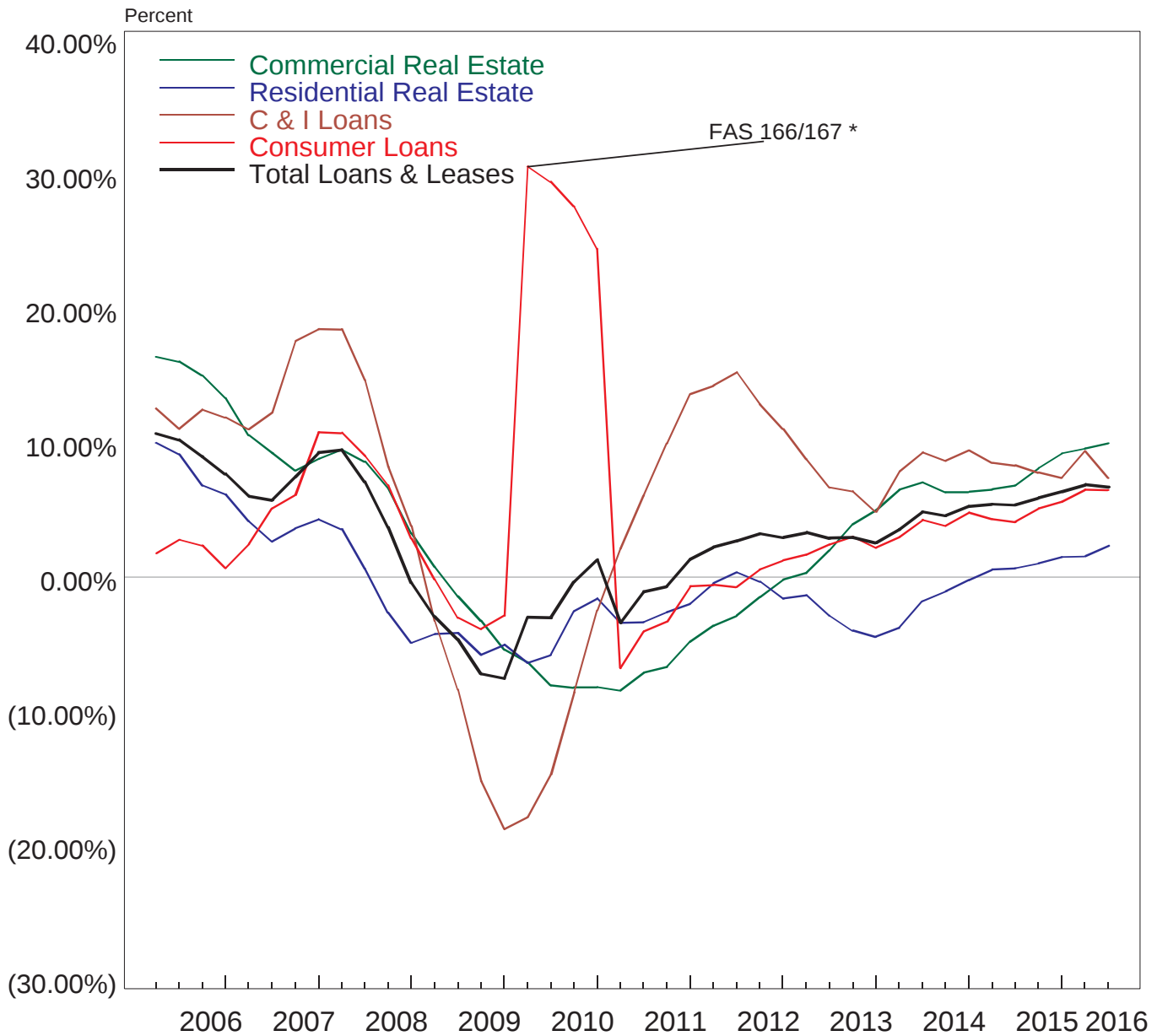
2007-2016



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

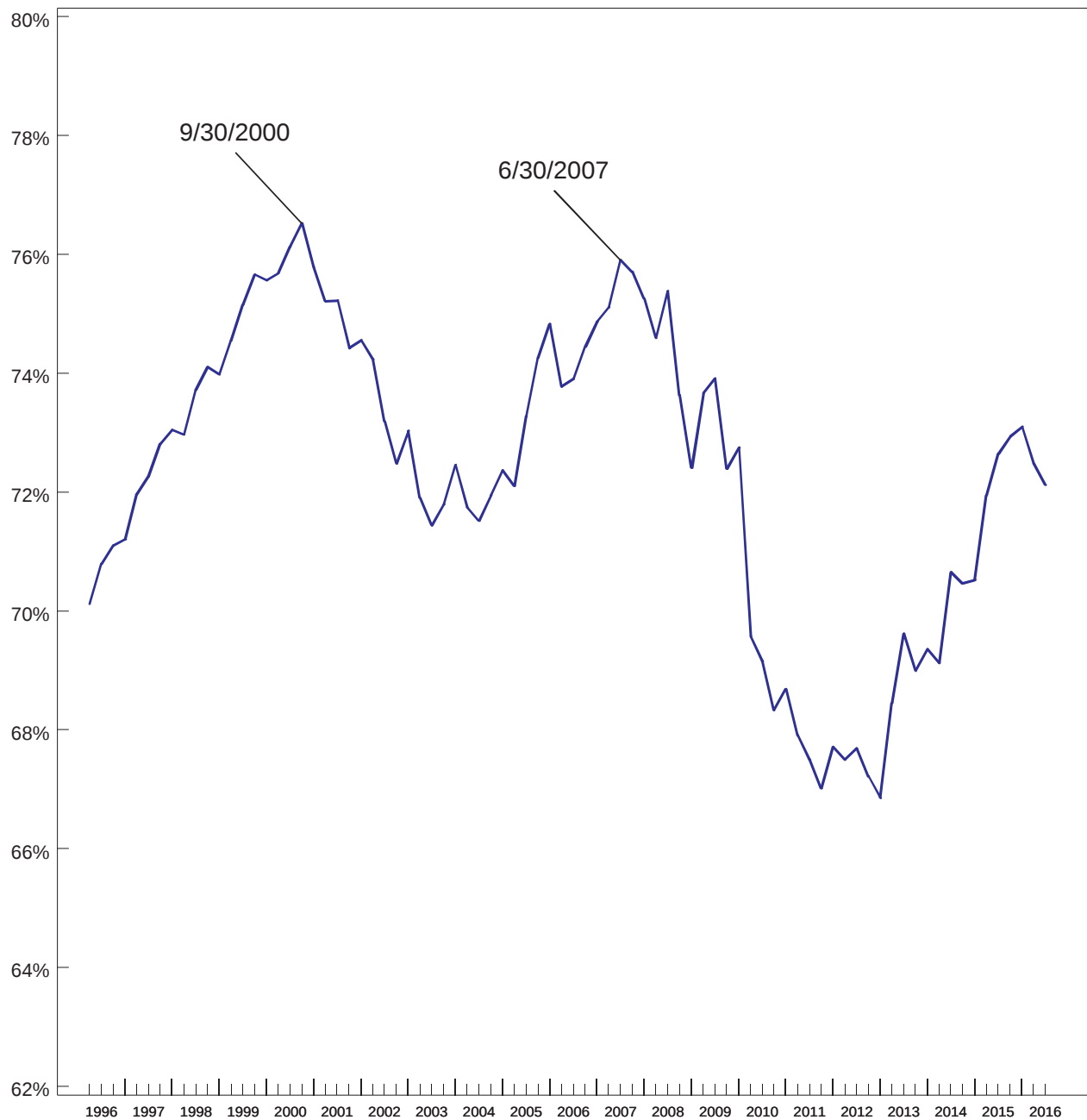
Twelve-Month Loan Growth Rates

2006 - 2016



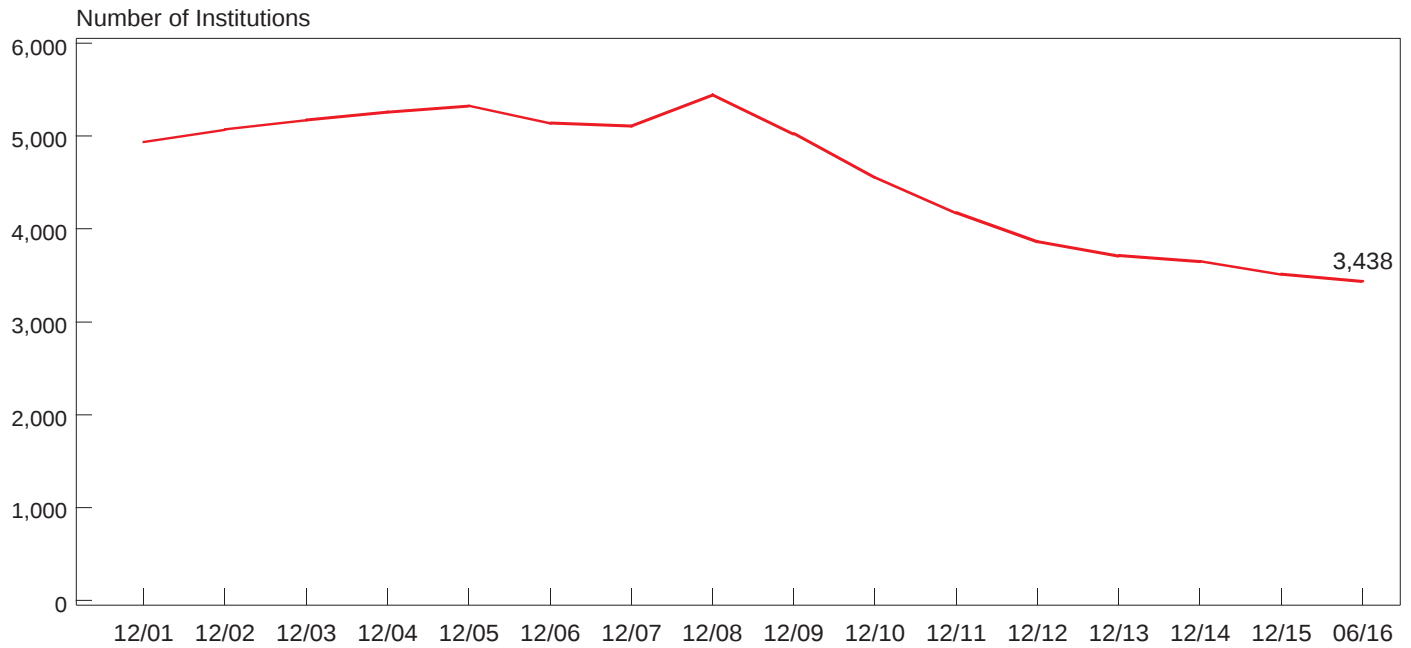
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

Risk-Weighted Assets as a Percentage of Total Assets 1996 - 2016



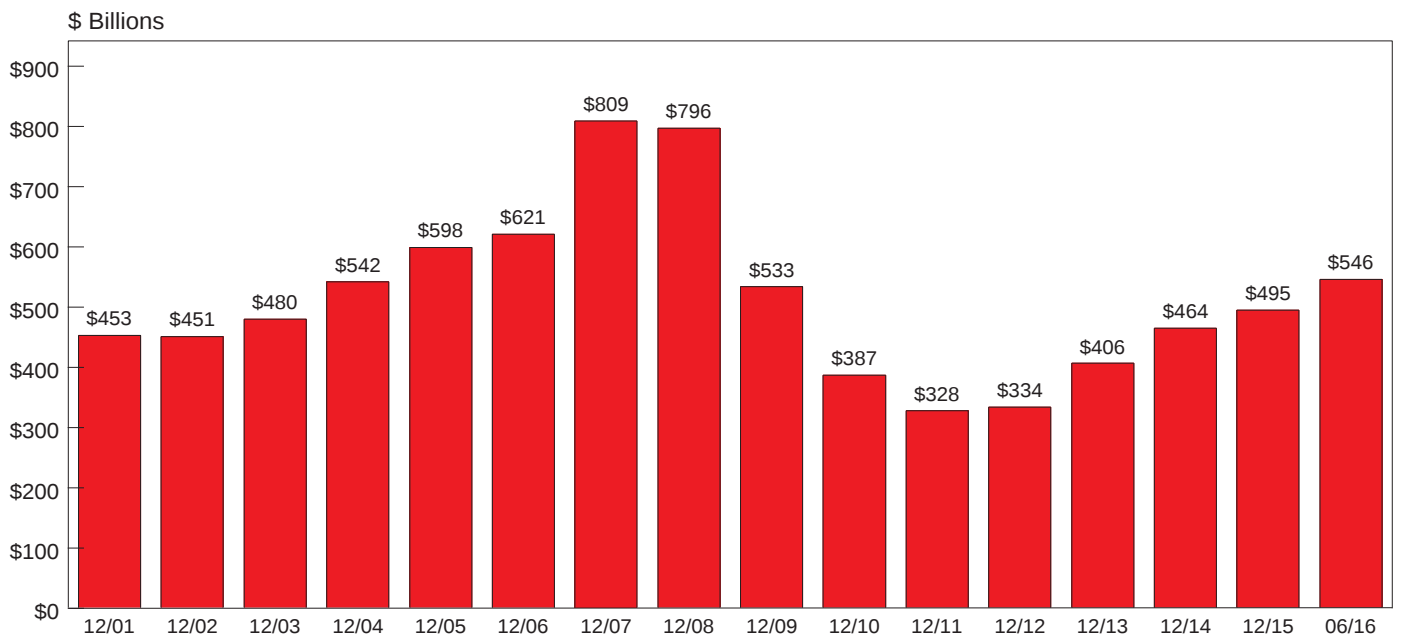
Number of Institutions with FHLB Advances

2001 - 2016

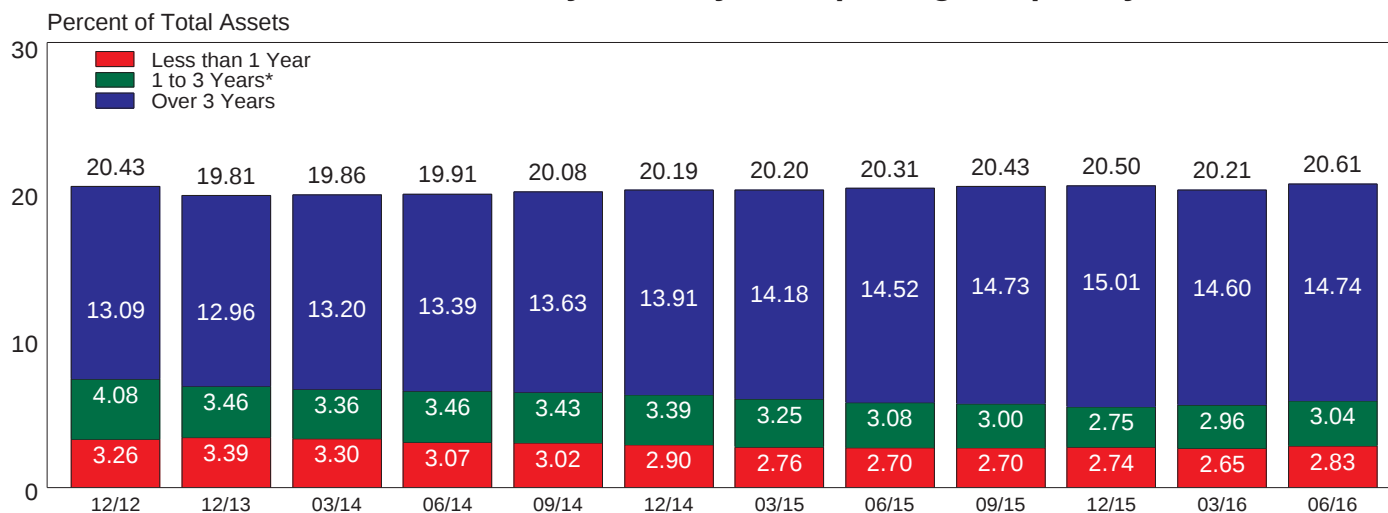


Amount of FHLB Advances Outstanding

2001 - 2016

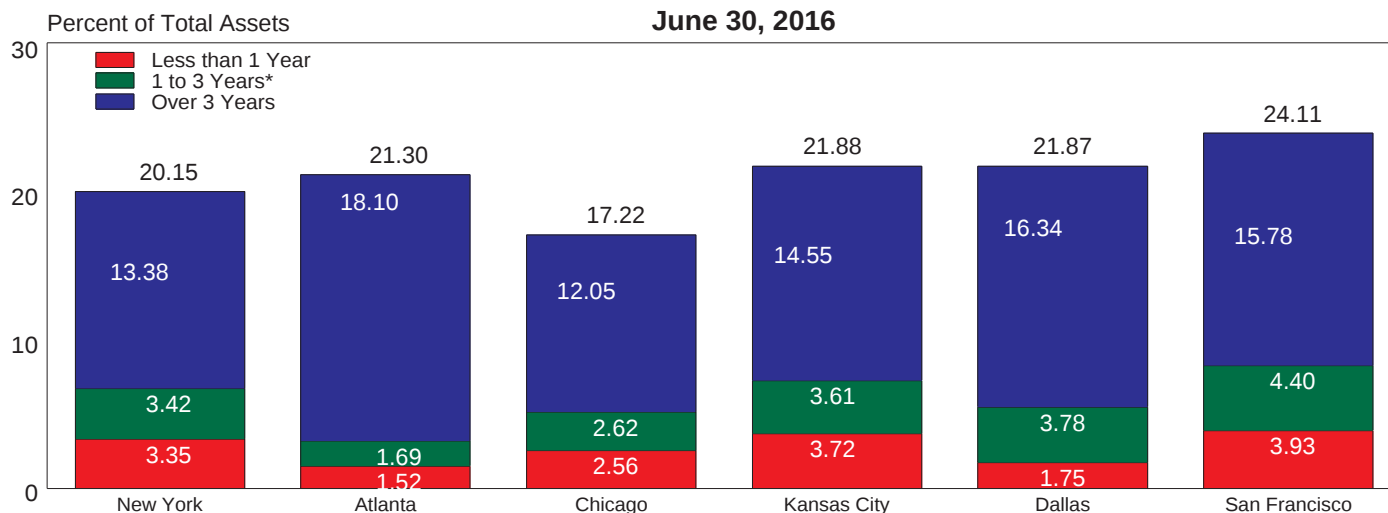


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

June 30, 2016



Total Securities (Debt and Equity)

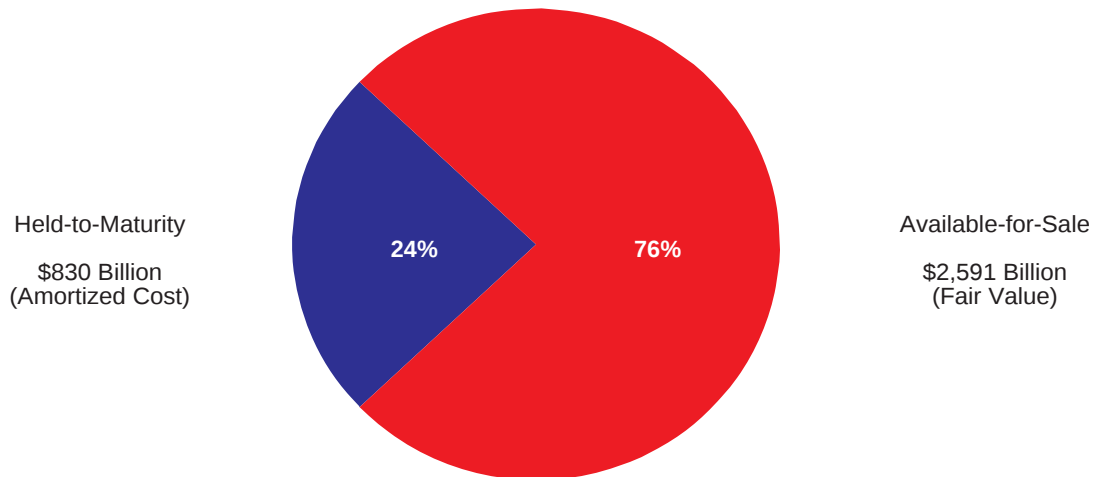
(\$ Billions)

	6/14	9/14	12/14	3/15	6/15	9/15	12/15	3/16	6/16
U.S. Government Obligations:									
U.S. Treasury	274	345	405	409	412	410	423	420	434
U.S. Agencies	28	29	30	31	31	33	34	37	36
Government Sponsored Enterprises	197	193	184	183	179	169	160	152	142
Mortgage Pass-through Securities	975	973	981	1,025	1,048	1,074	1,126	1,138	1,170
Collateralized Mortgage Obligations	565	561	554	548	534	529	517	515	503
State, County, Municipal Obligations	305	309	315	323	329	335	341	344	356
Asset Backed Securities	179	166	160	157	149	141	135	132	131
Other Debt Securities	572	575	576	581	584	602	608	635	636
Equity Securities	18	15	14	12	12	11	11	12	12
Total Securities	\$3,113	\$3,166	\$3,219	\$3,267	\$3,278	\$3,304	\$3,354	\$3,385	\$3,421

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

Total Securities*

June 30, 2016



Total Securities*

June 30, 2016

	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	\$87,697	104.2	\$346,797	101.8	\$434,494	102.3
U.S. Government Agencies	7,788	103.6	28,075	101.1	35,863	101.7
Government Sponsored Enterprises	26,208	101.1	115,797	101.2	142,005	101.2
Mortgage Pass-through Securities	369,488	102.4	800,496	102.1	1,169,985	102.2
Collateralized Mortgage Obligations	120,846	102.2	381,990	101.4	502,836	101.6
State, County, Municipal Obligations	78,936	105.7	277,035	103.5	355,971	104.0
Asset Backed Securities	20,492	99.4	110,615	98.9	131,107	99.0
Other Debt Securities	118,335	103.1	517,949	101.2	636,284	103.3
Equity Securities	**	**	12,176	106.8	12,176	106.8
Total Securities	\$829,790	102.9	\$2,590,930	101.7	\$3,420,720	102.0
Memoranda***						
Structured Notes	16,809		16,794			99.9

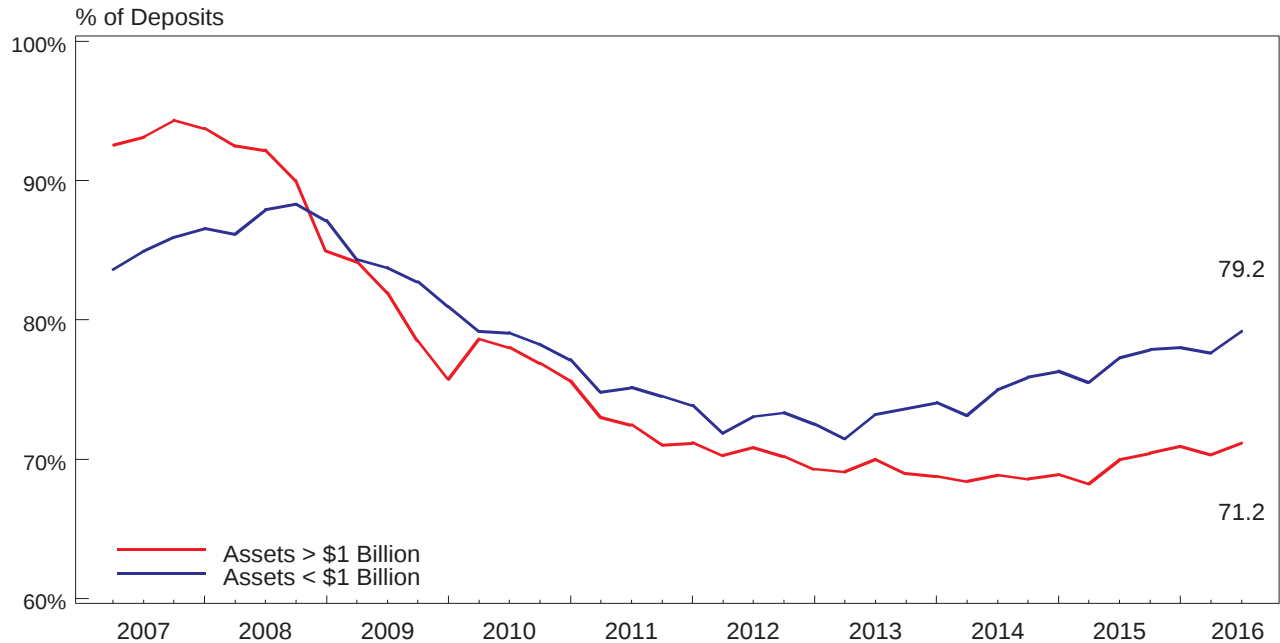
* Excludes trading account assets.

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

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

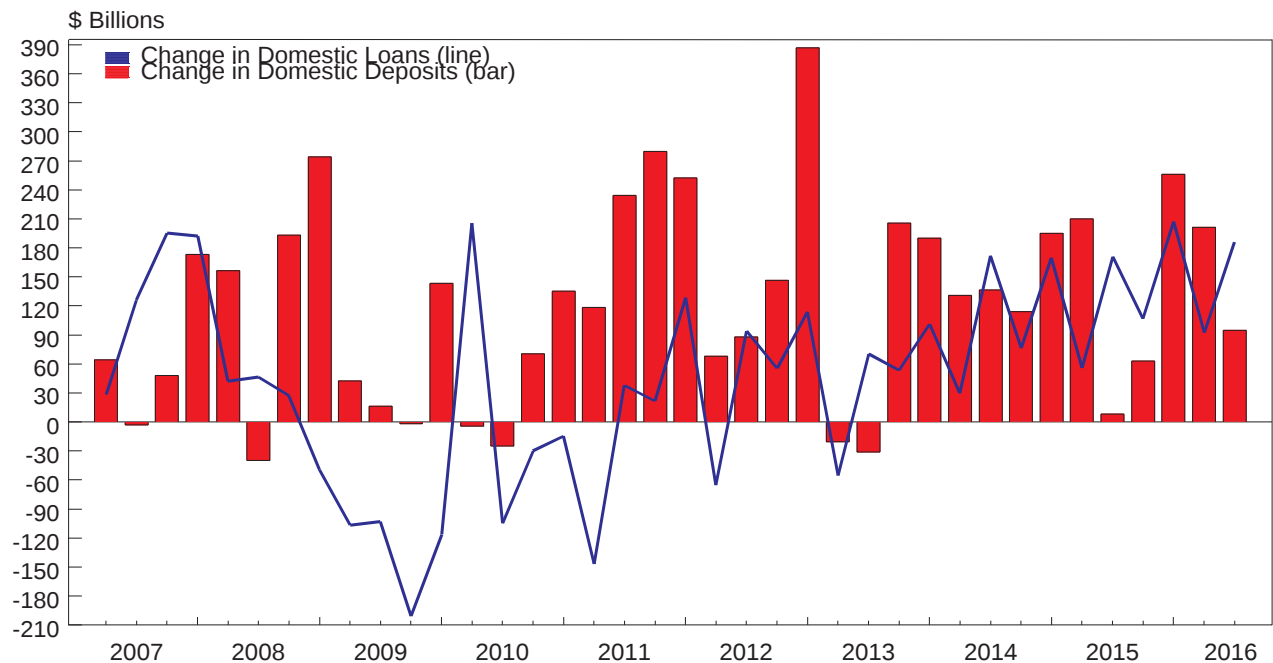
Net Loans and Leases to Deposits (Domestic and Foreign)

2007 - 2016



Quarterly Change in Domestic Loans vs Domestic Deposits

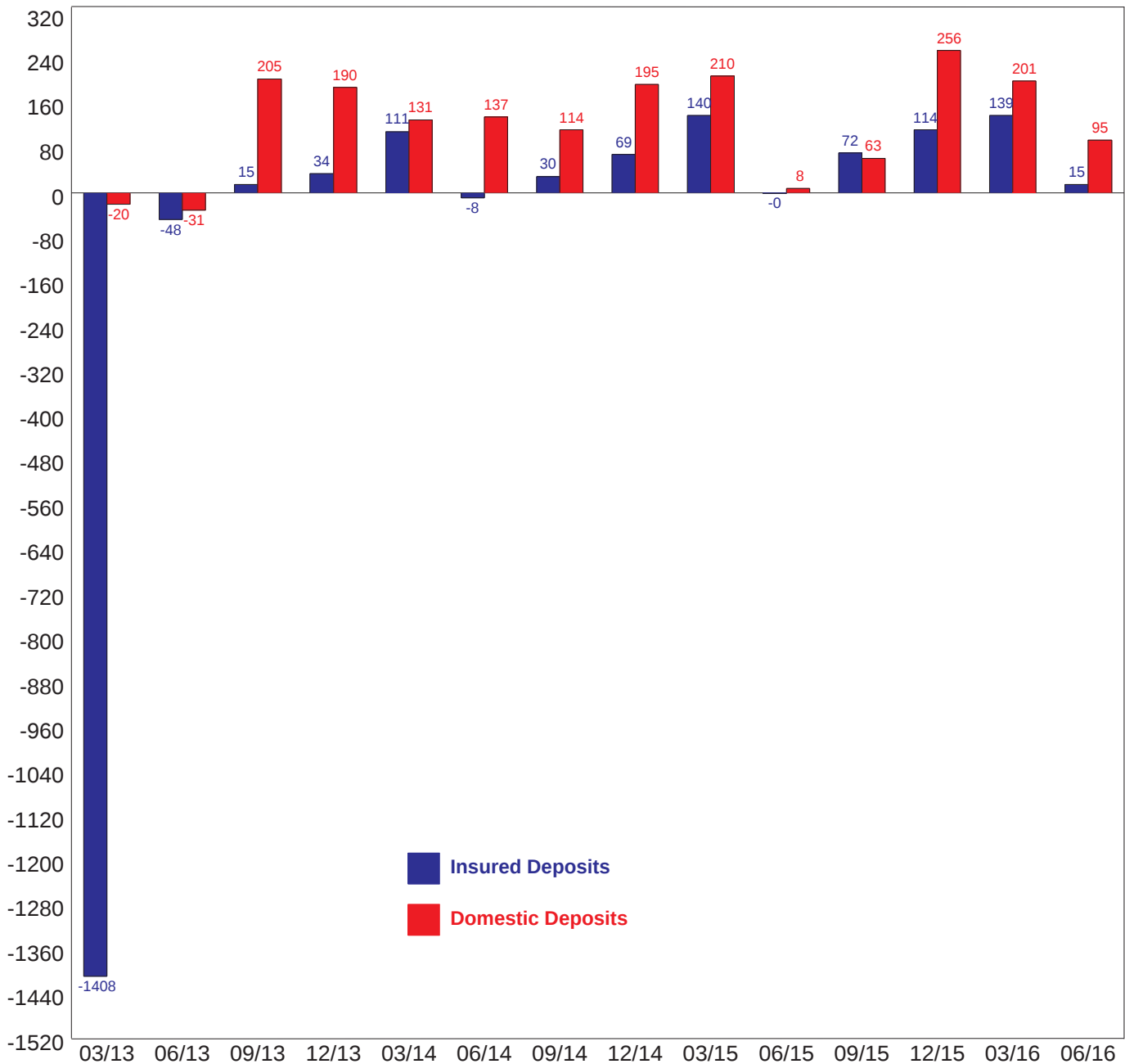
2007 - 2016



Quarterly Change In Domestic Deposits

2013 - 2016

\$ Billions



* Reporting of insured deposits changed in fourth quarter 2010 to reflect the unlimited temporary coverage on noninterest-bearing transaction accounts. This temporary coverage expired on Dec. 31, 2012.

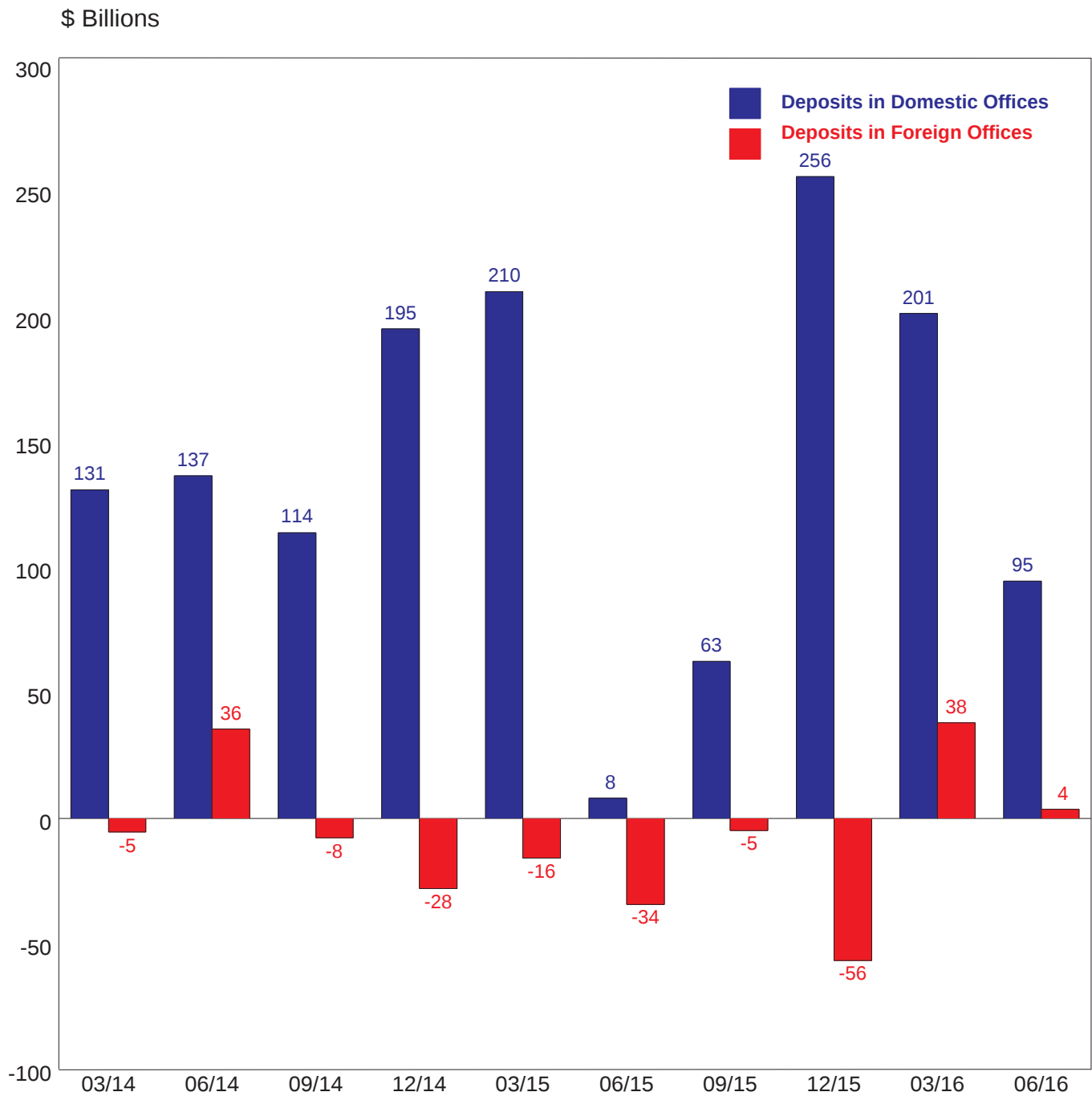
Twelve-Month Growth Rates of Domestic Deposits

2011 - 2016



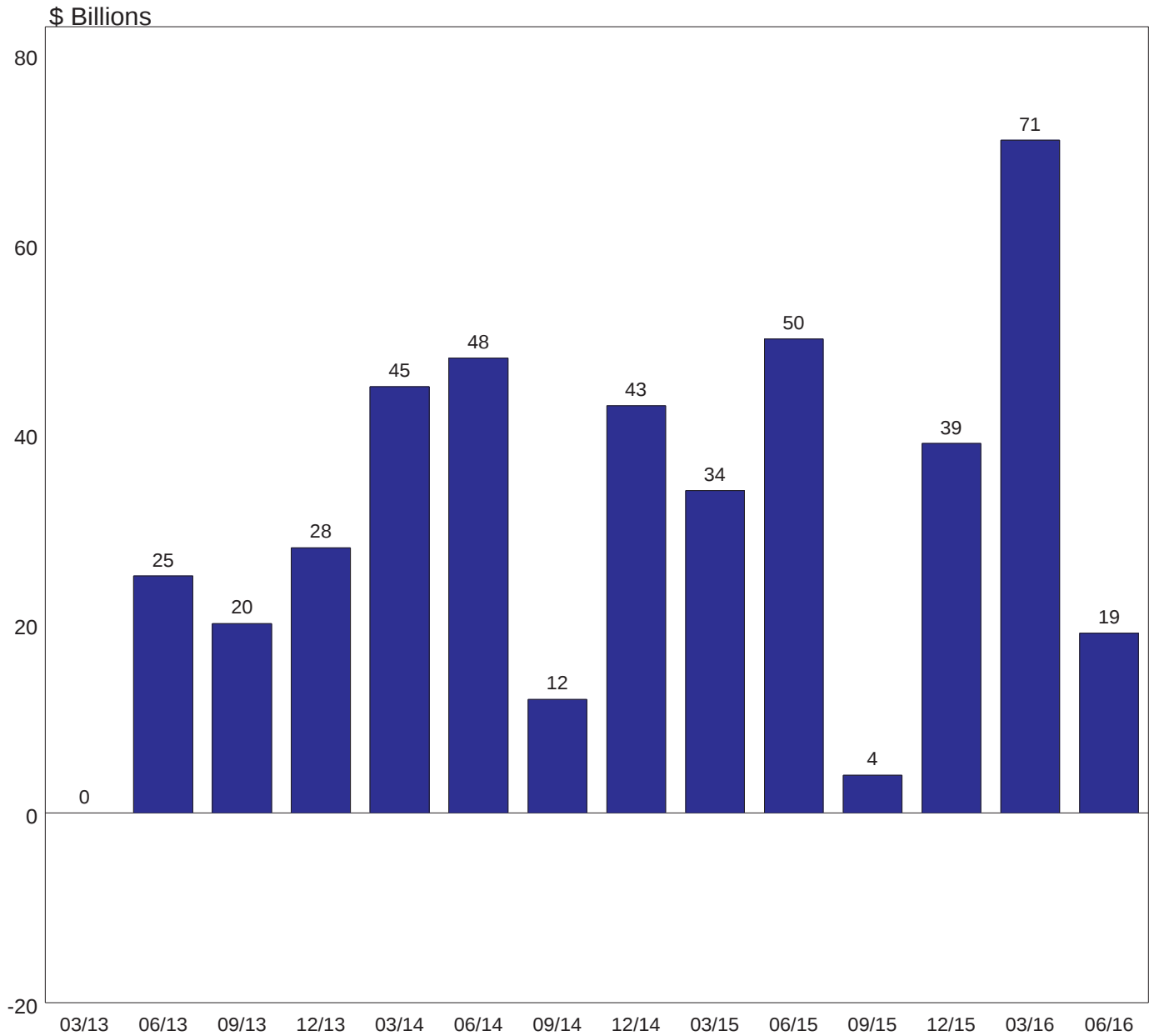
Quarterly Change In Domestic and Foreign Deposits

2014 - 2016



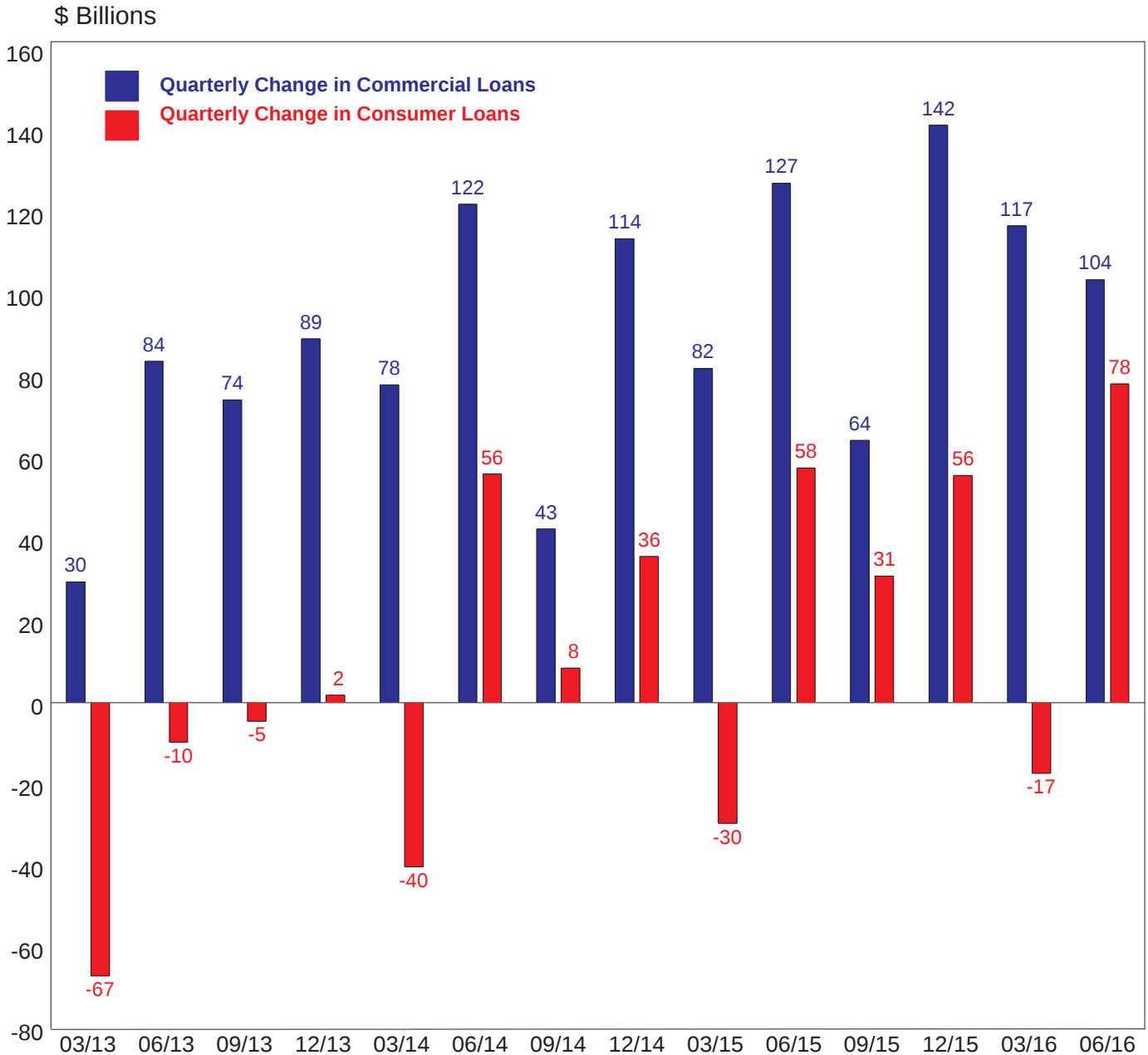
Quarterly Change in C&I Loans

2013-2016



Quarterly Change in Commercial and Consumer Loans

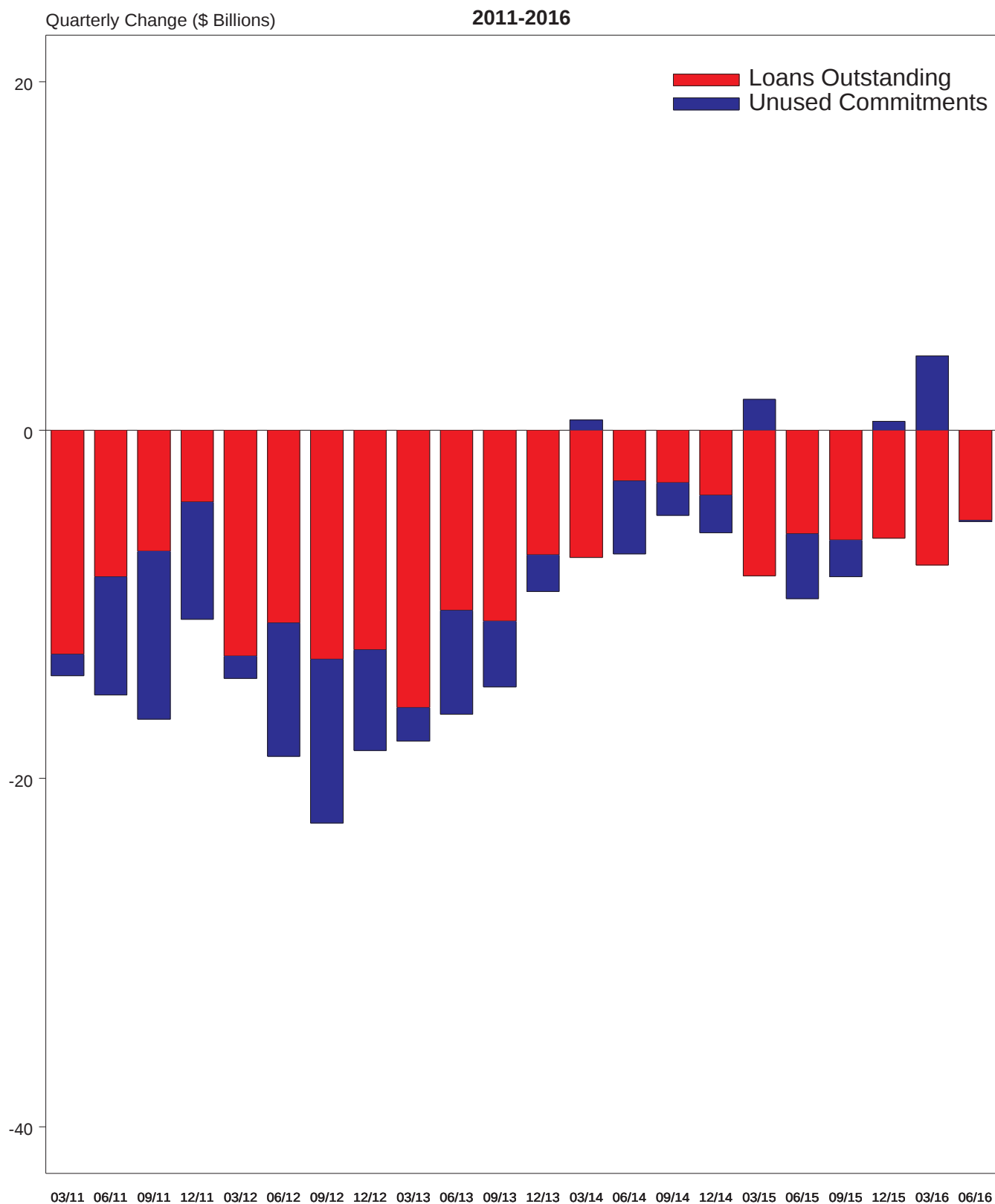
2013 - 2016



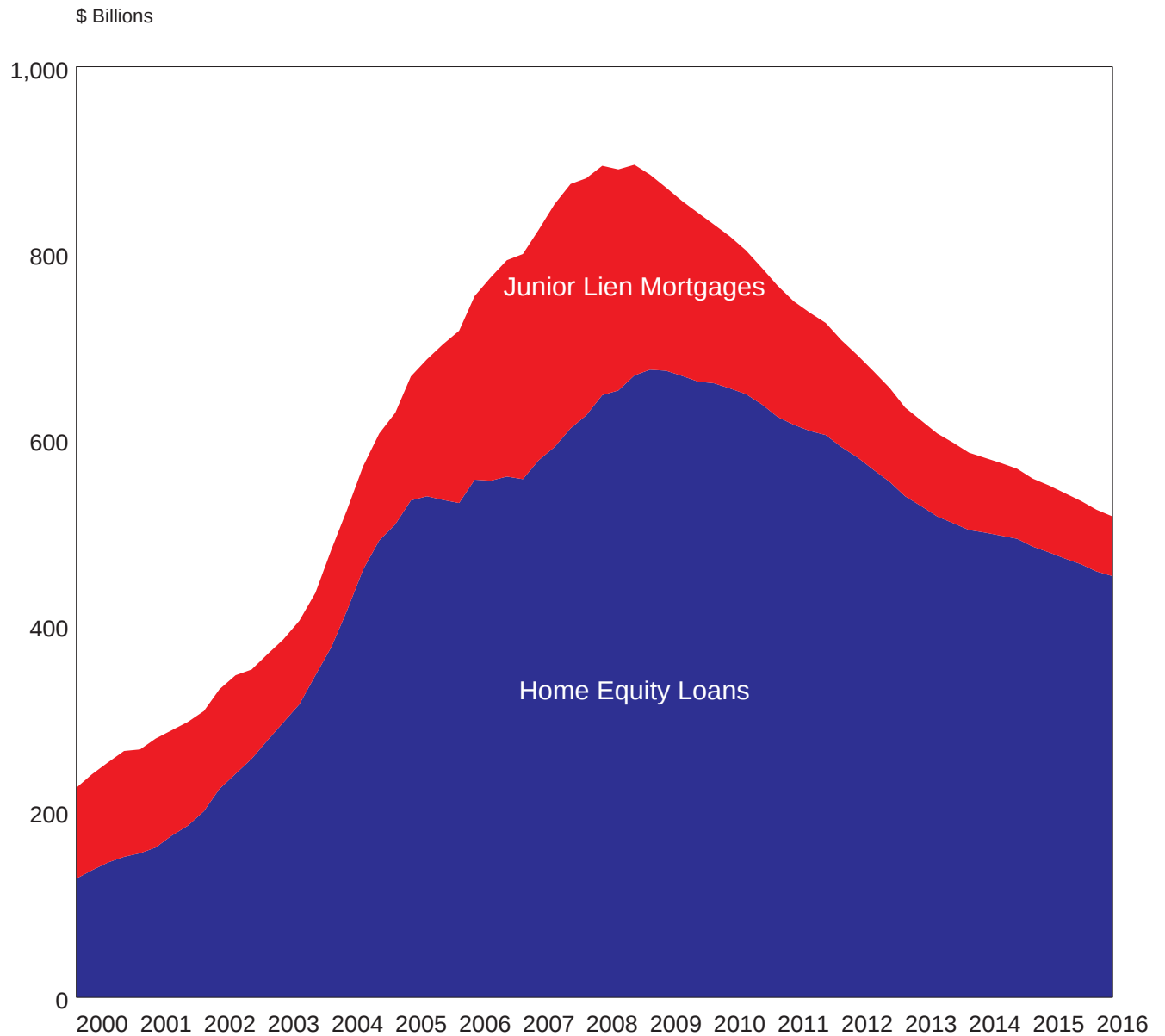
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

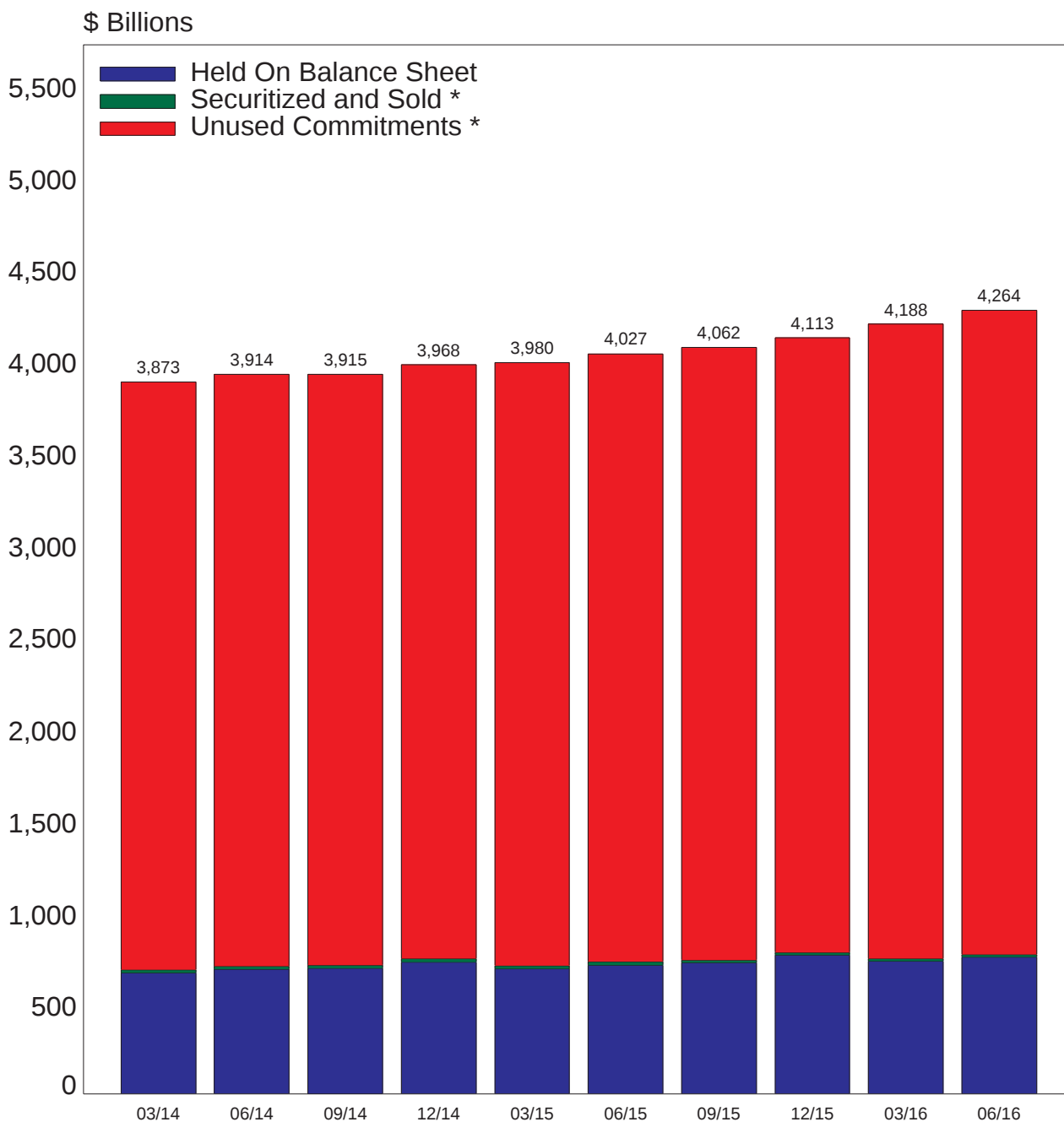


Home Equity and Junior Lien Loans 2000 - 2016



Expansion of Credit Card Lines

2014-2016



Loans Outstanding (\$ Billions)

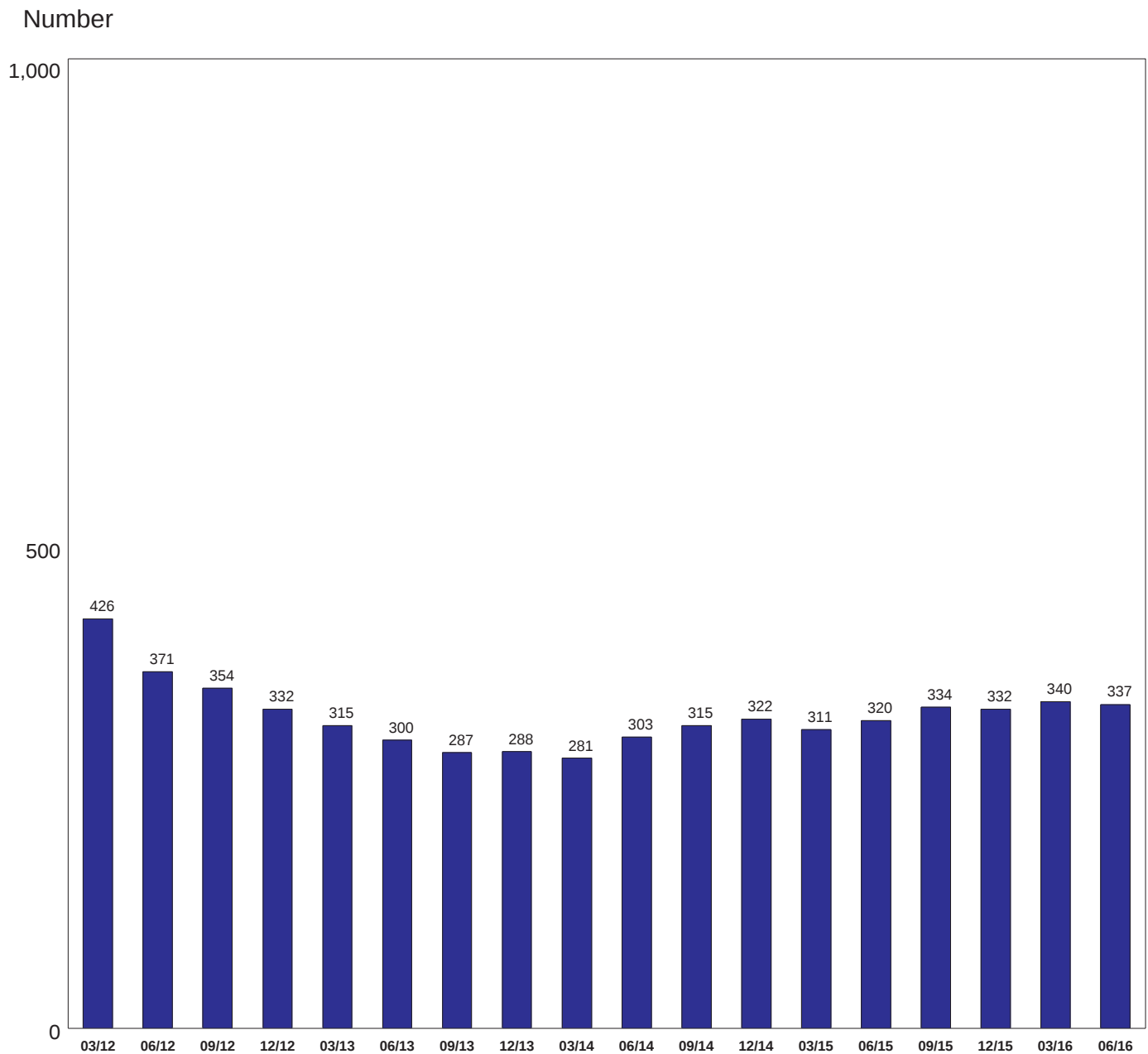
Held On Balance Sheet	658.4	678.3	683.0	718.5	680.0	701.2	714.8	756.5	723.7	745.9
Securitized and Sold *	16.3	16.7	16.8	18.5	17.8	17.8	14.2	13.5	13.4	13.5
Unused Commitments *	3,198.4	3,219.2	3,215.6	3,231.1	3,282.1	3,307.8	3,333.5	3,343.1	3,451.3	3,504.3
Total	3,873.1	3,914.3	3,915.4	3,968.0	3,979.9	4,026.7	4,062.5	4,113.0	4,188.3	4,263.7

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

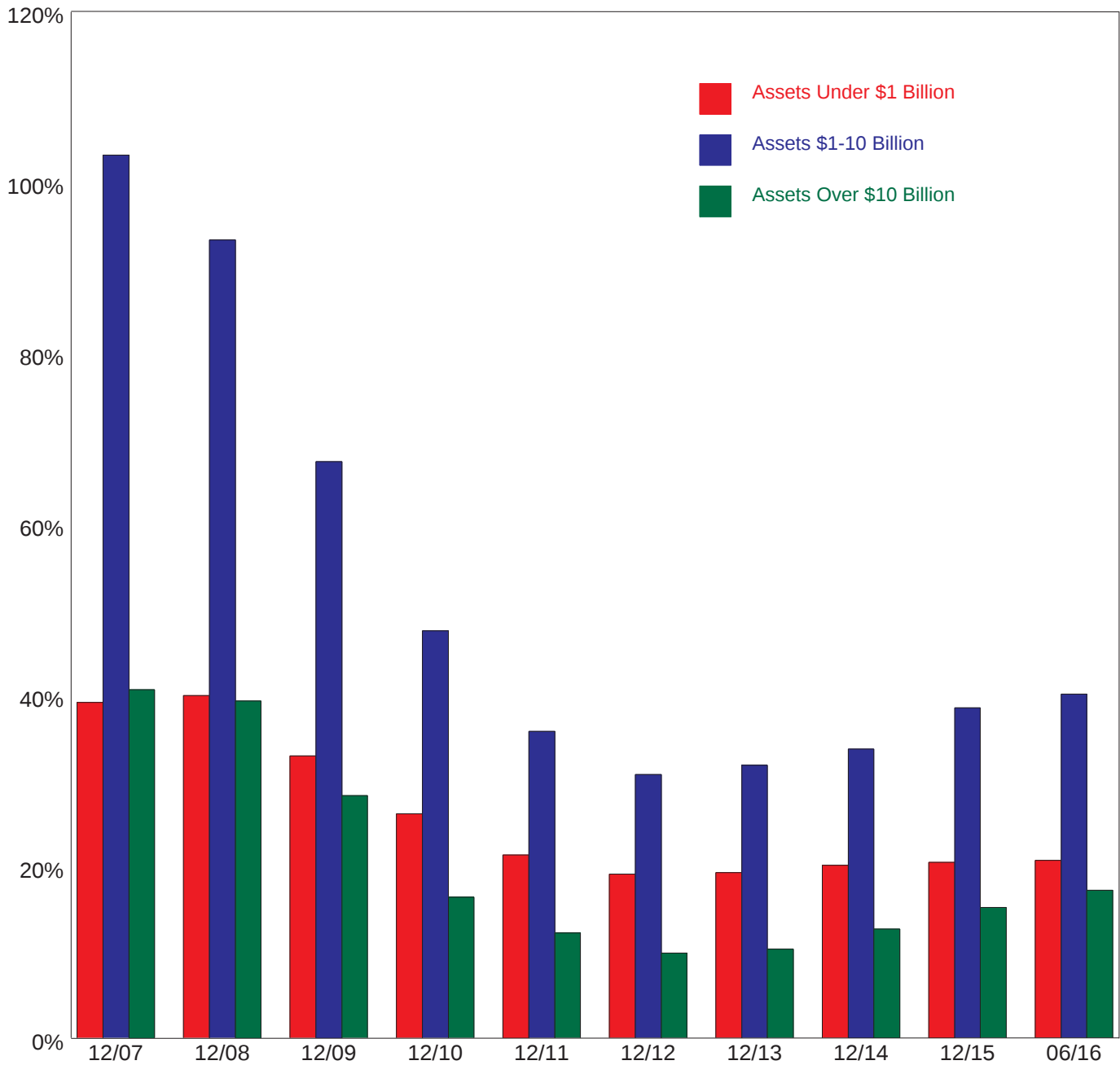
2012-2016



Median Construction and Development Loan Concentrations

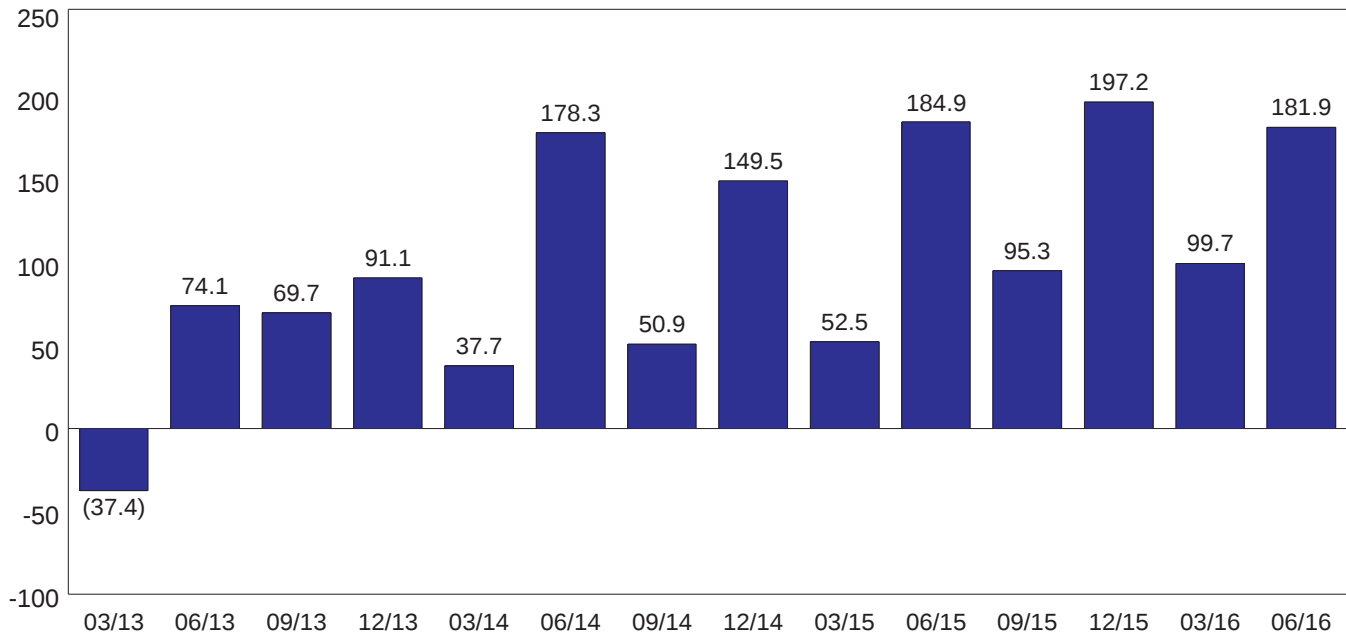
2007 - 2016

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



Quarterly Change in Reported Total Loans Outstanding

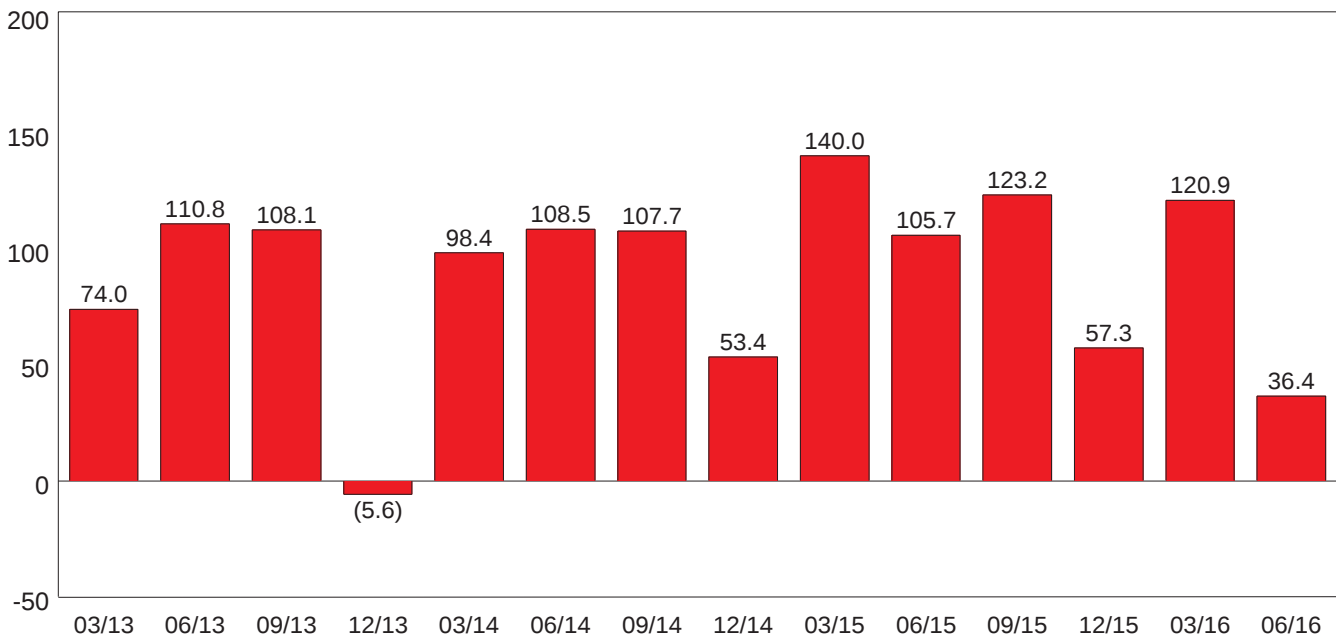
(\$ Billions)



In the second quarter of 2016, real estate loans increased by \$86.7 billion, commercial and industrial loans increased by \$18.3 billion, consumer loans increased by \$40.9 billion, and other loans and leases increased by \$34.5 billion.

Quarterly Change in Unused Loan Commitments

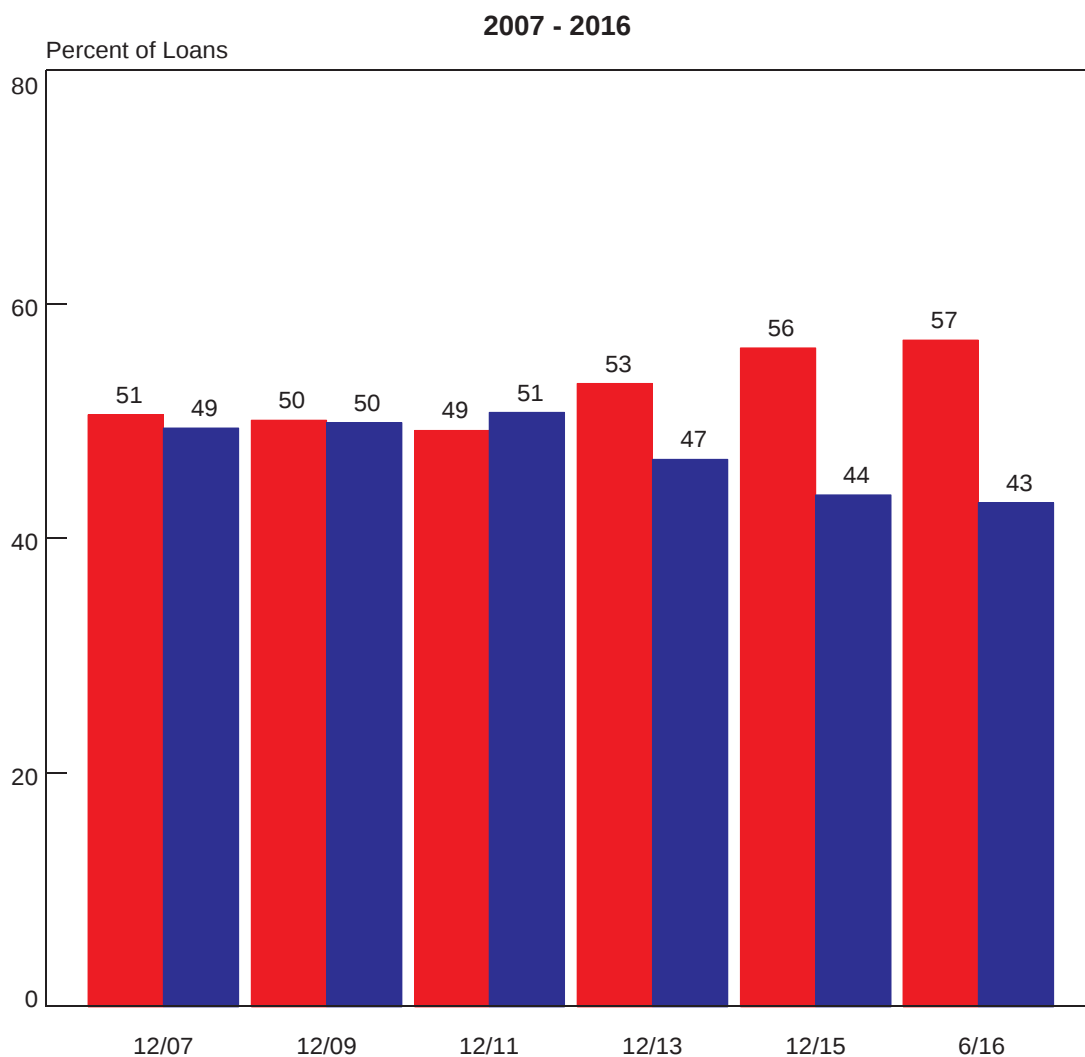
(\$ Billions)



In the second quarter of 2016, unused commercial real estate loan commitments increased by \$17.8 billion, unused home equity line commitments decreased by \$0.1 billion, unused credit card commitments increased by \$53.0 billion, and other unused commitments decreased by \$34.2 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

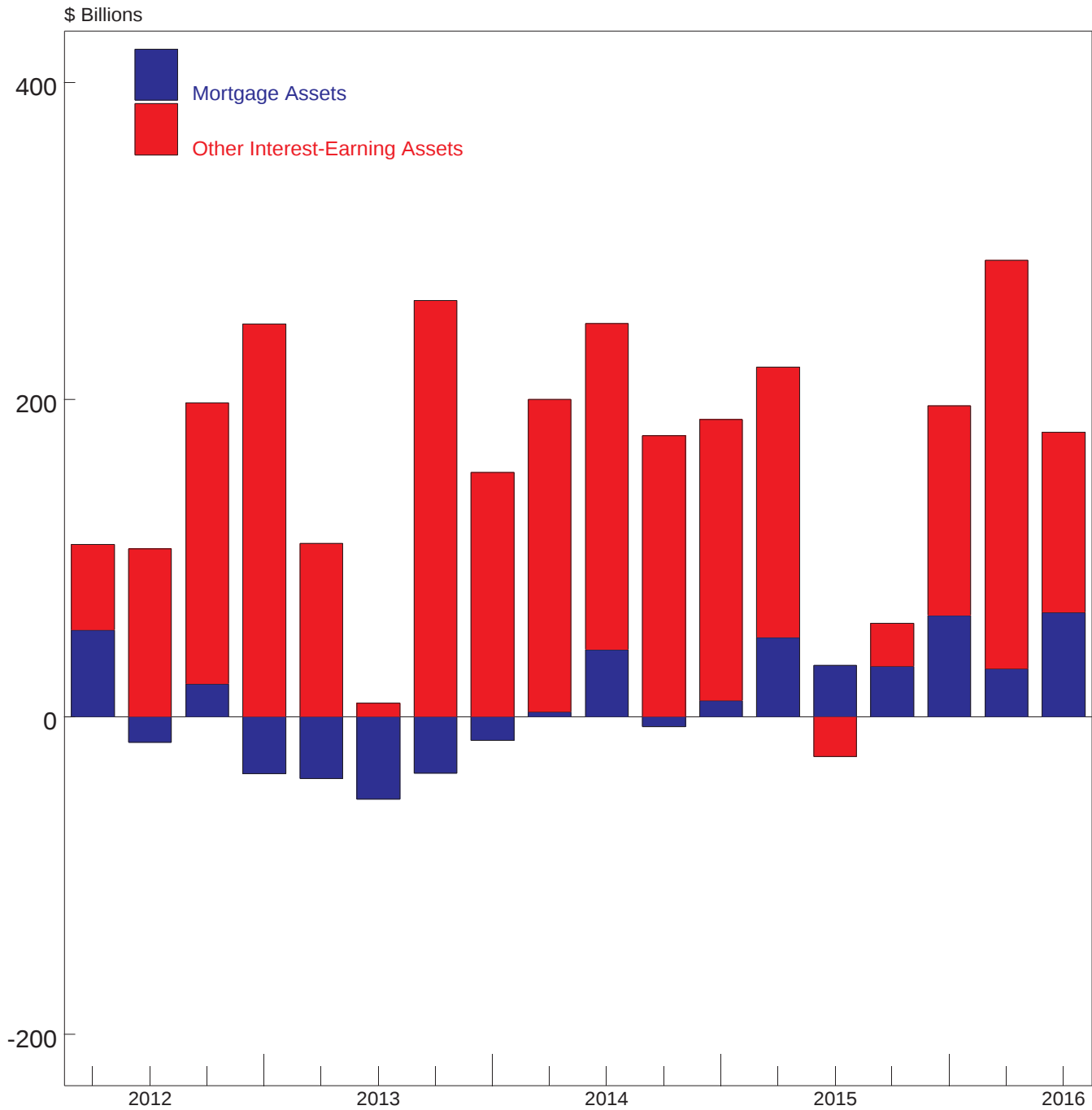
Commercial Borrowers	\$3,997	\$3,650	\$3,681	\$4,202	\$4,974	\$5,195
Consumer Loans	3,911	3,635	3,794	3,692	3,868	3,928

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

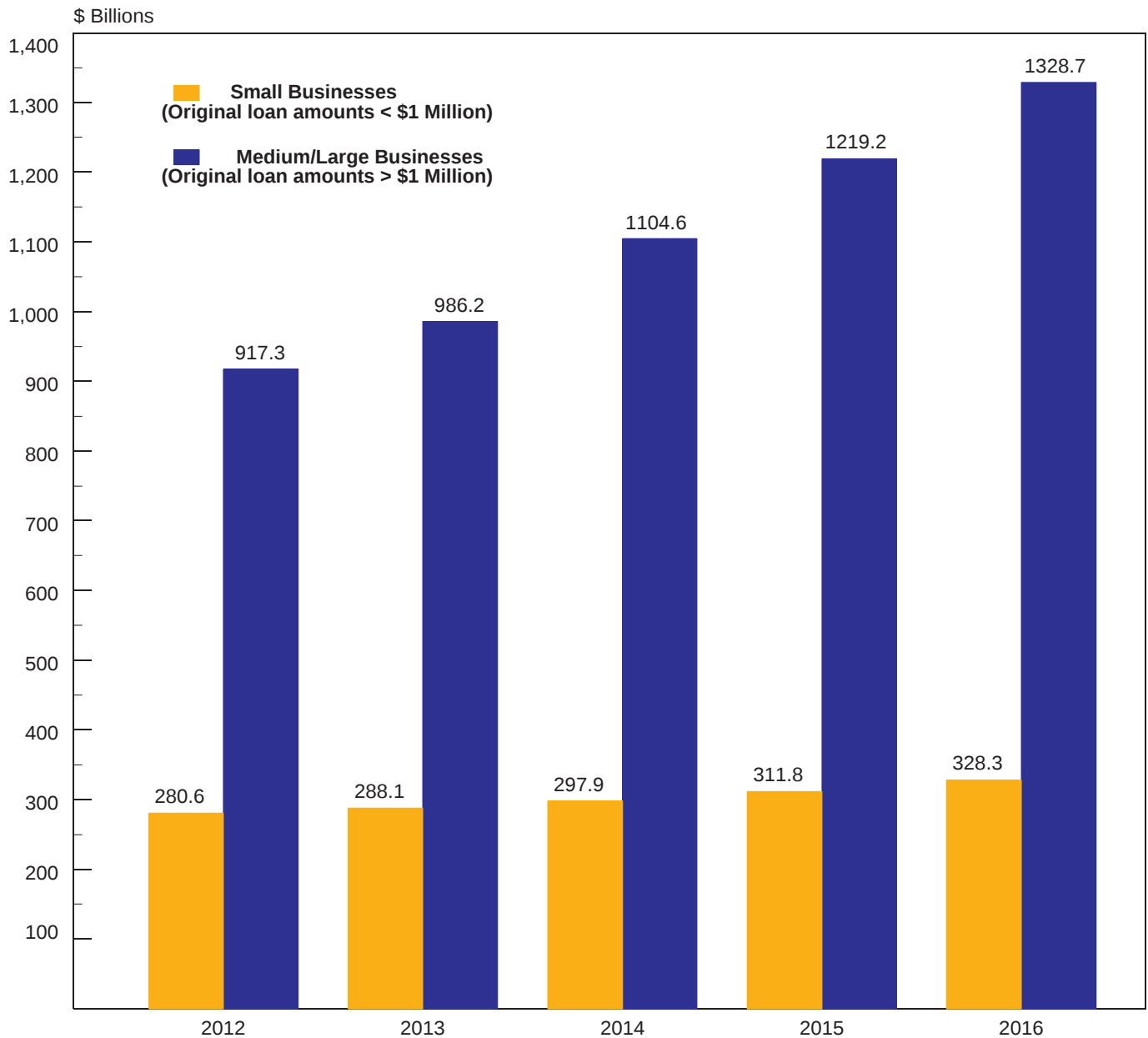
2012 - 2016



Commercial and Industrial Loans to Small Businesses

2012-2016

As of June 30

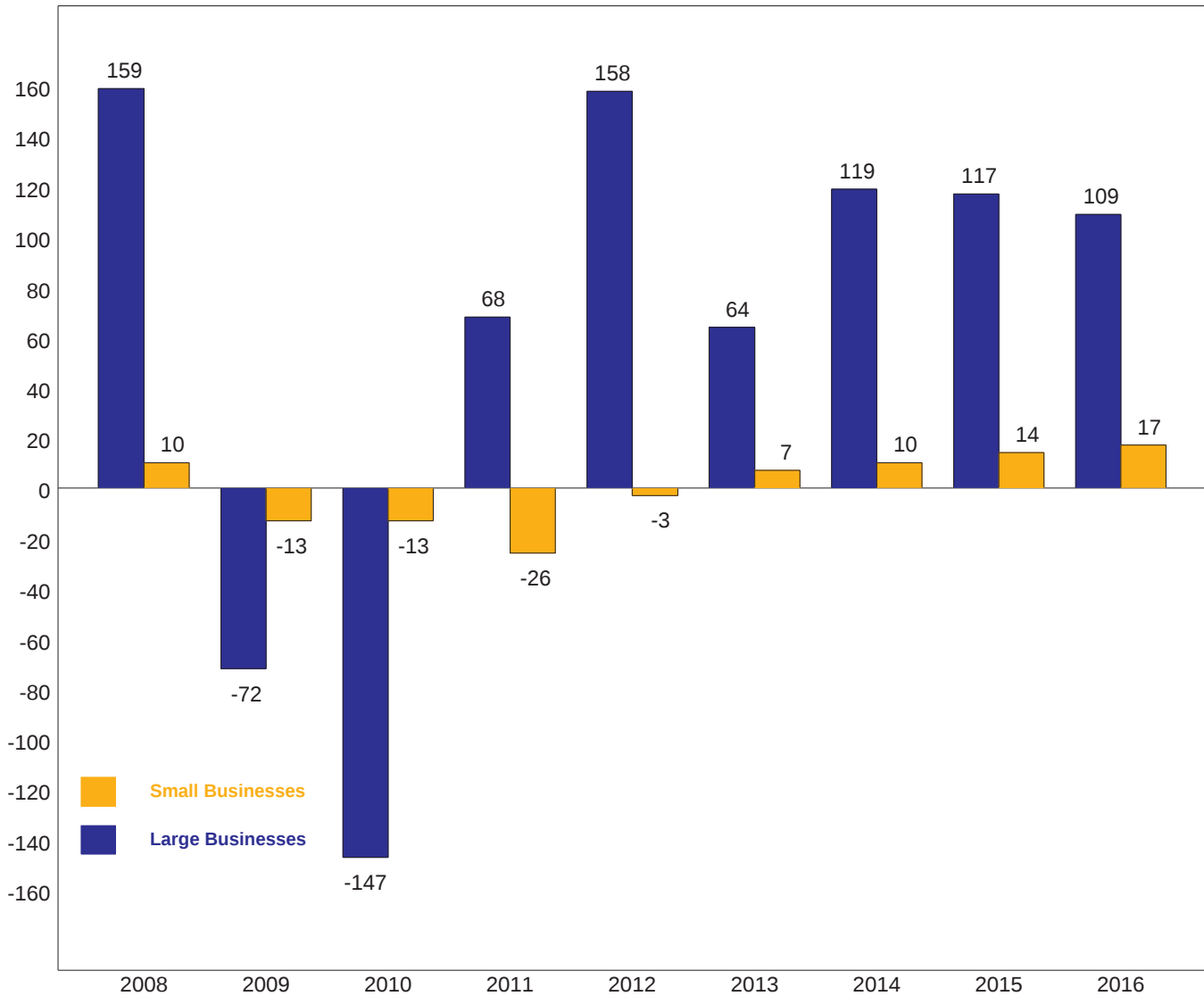


Annual Change in C&I Loans to Large and Small Businesses

2008 - 2016

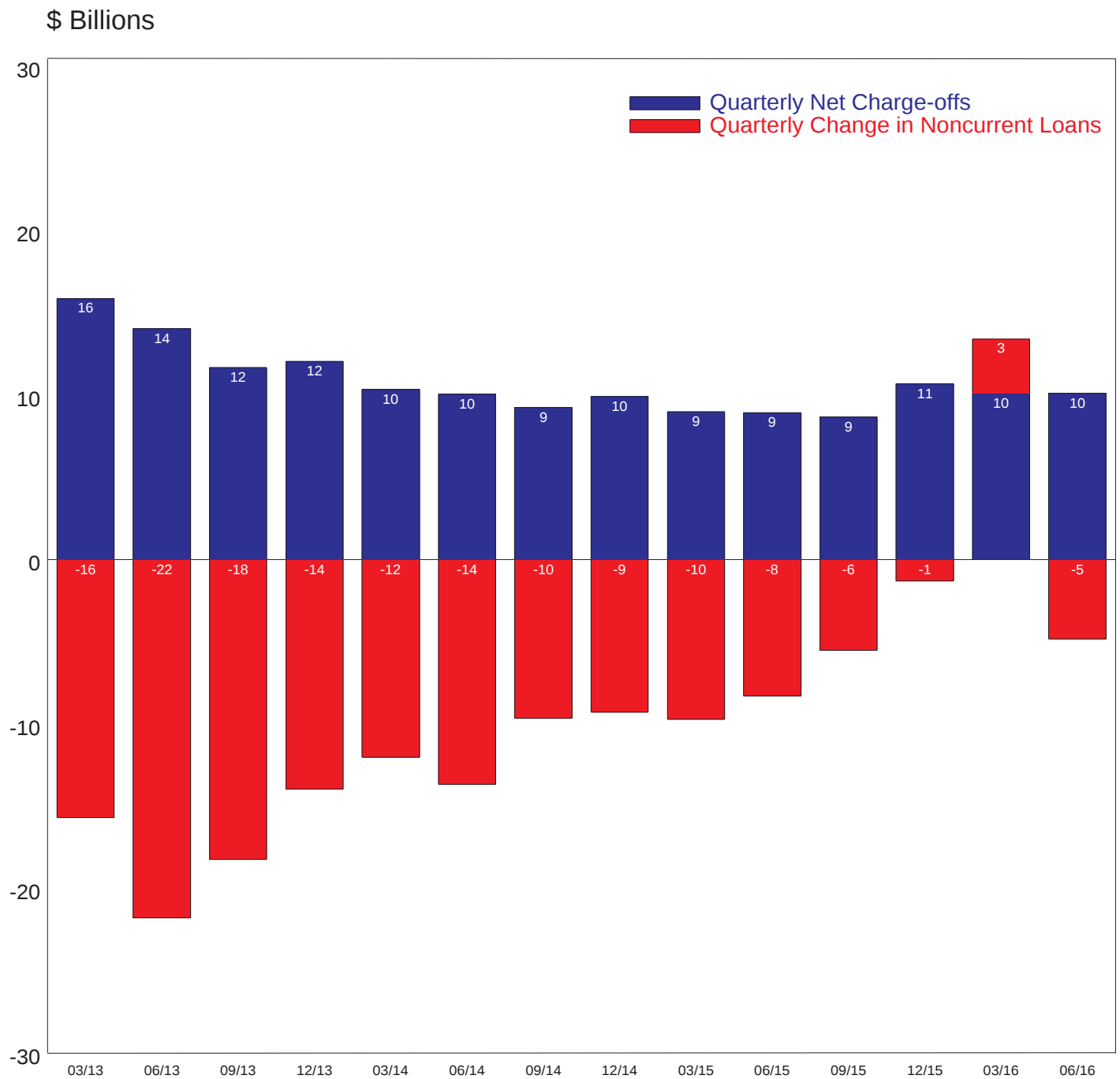
As of June 30

\$ Billions



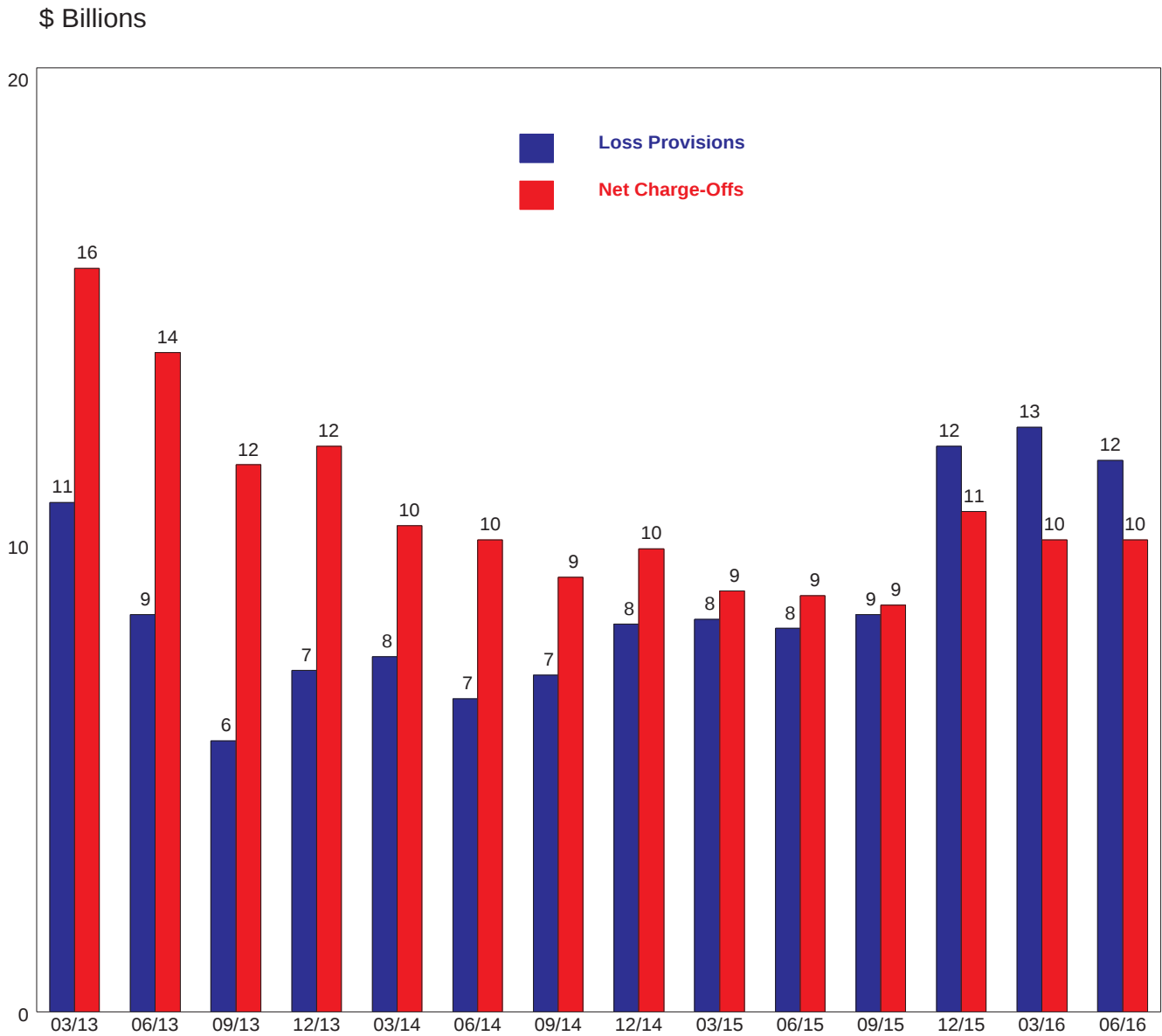
Quarterly Net Charge-Offs and Change in Noncurrent Loans

2013 - 2016

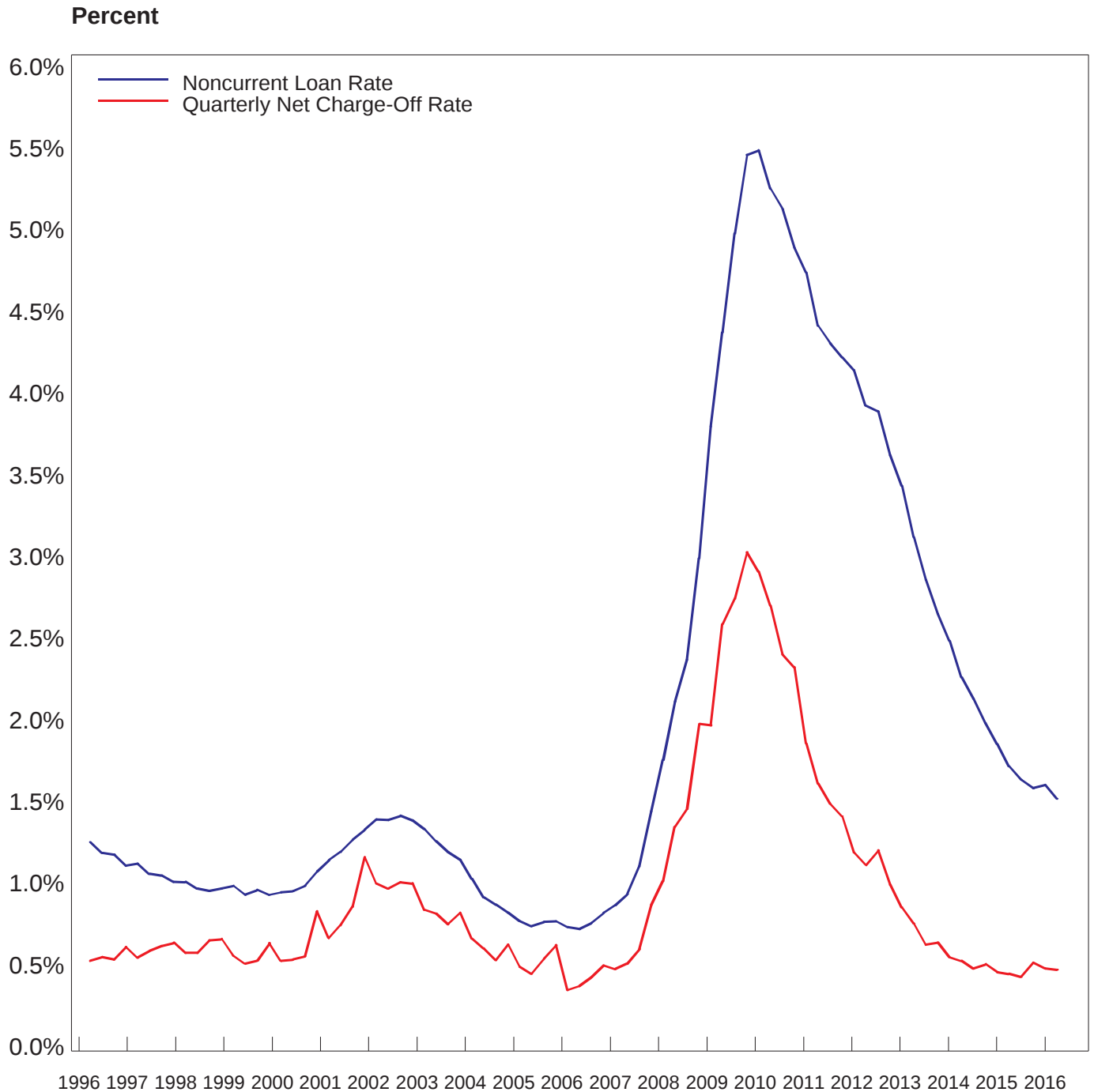


Quarterly Net Charge-Offs vs. Loan Loss Provisions

2013 - 2016

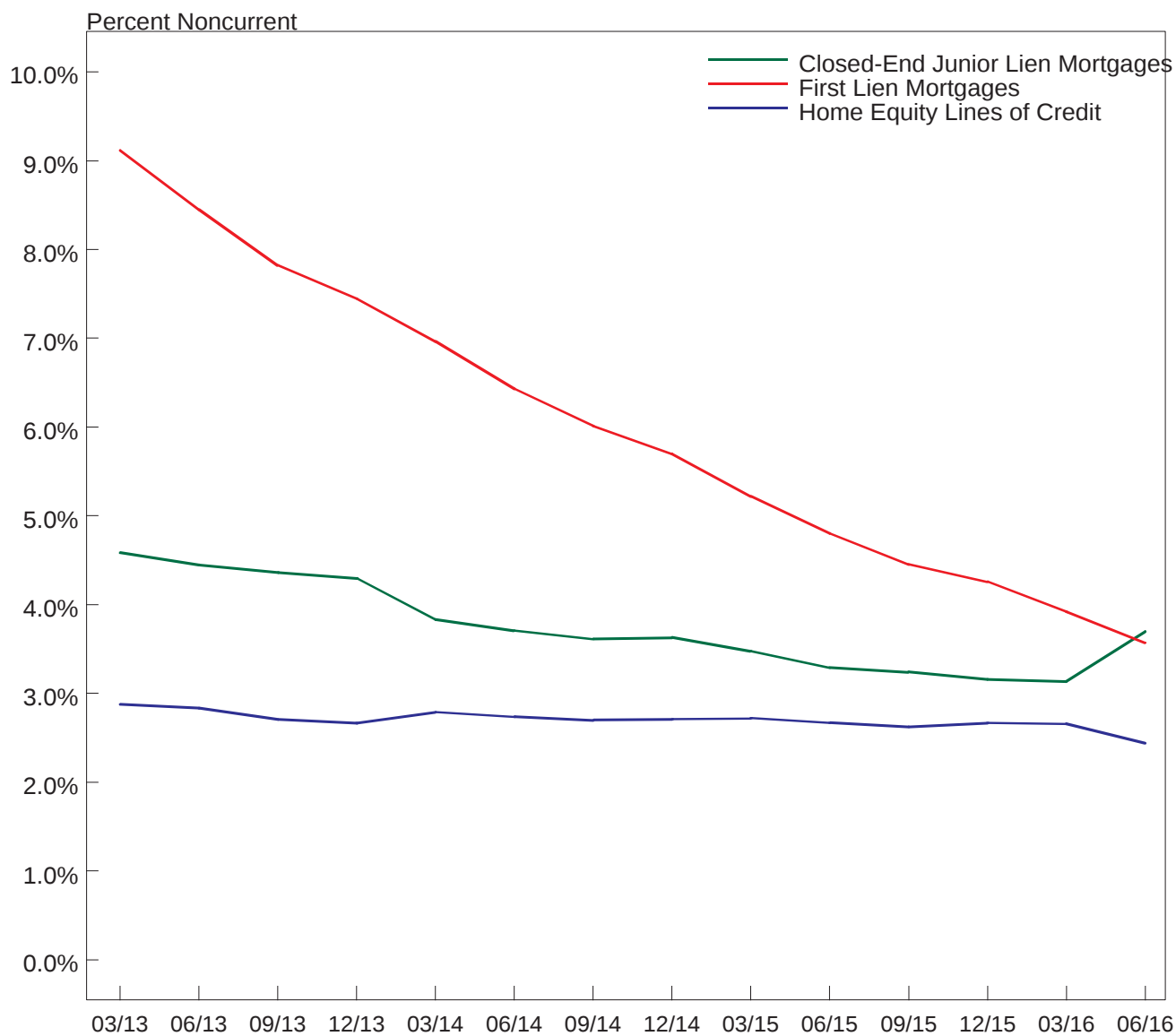


Noncurrent Loan and Quarterly Net Charge-Off Rates 1996-2016



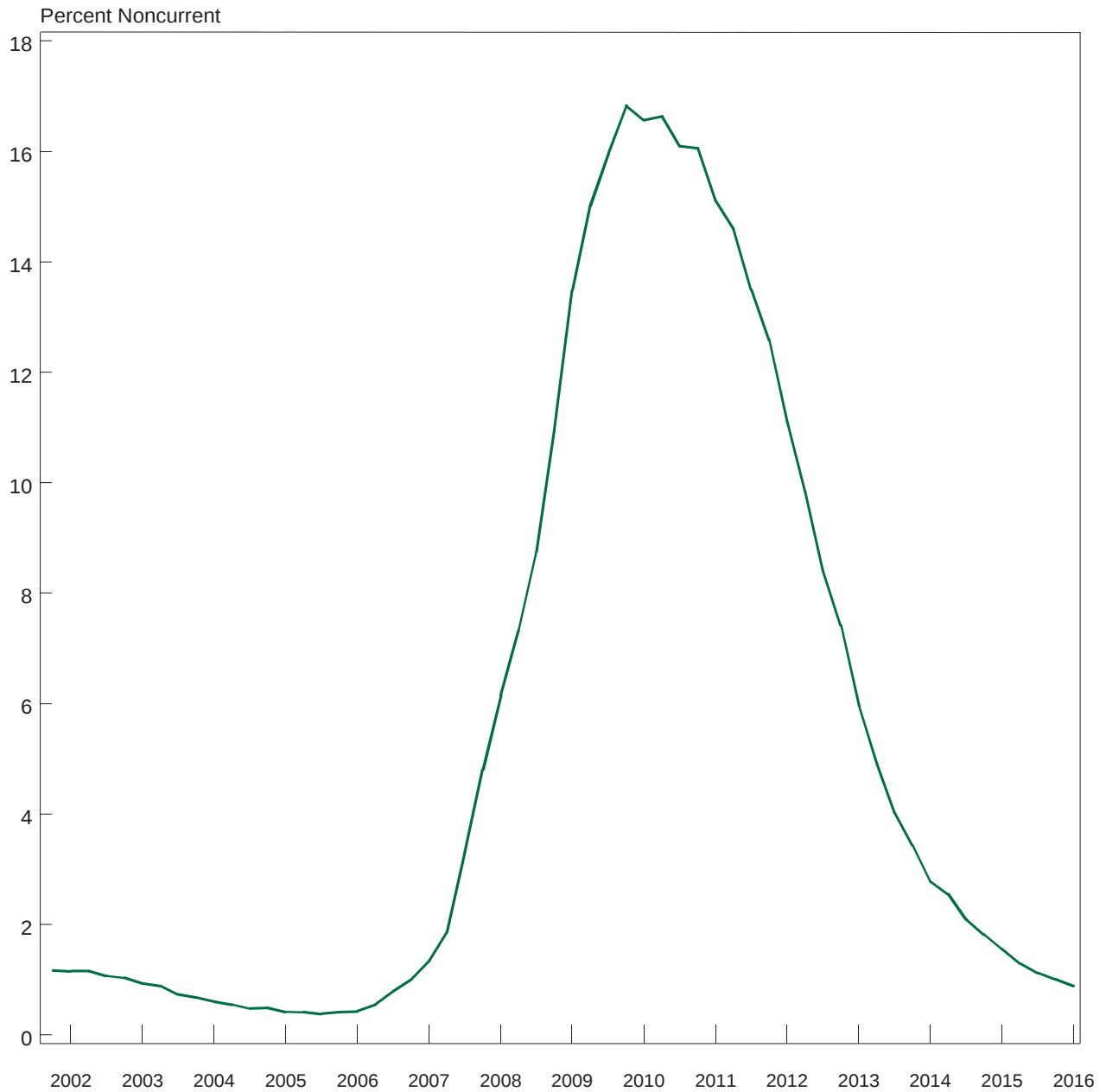
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2013 to 2016



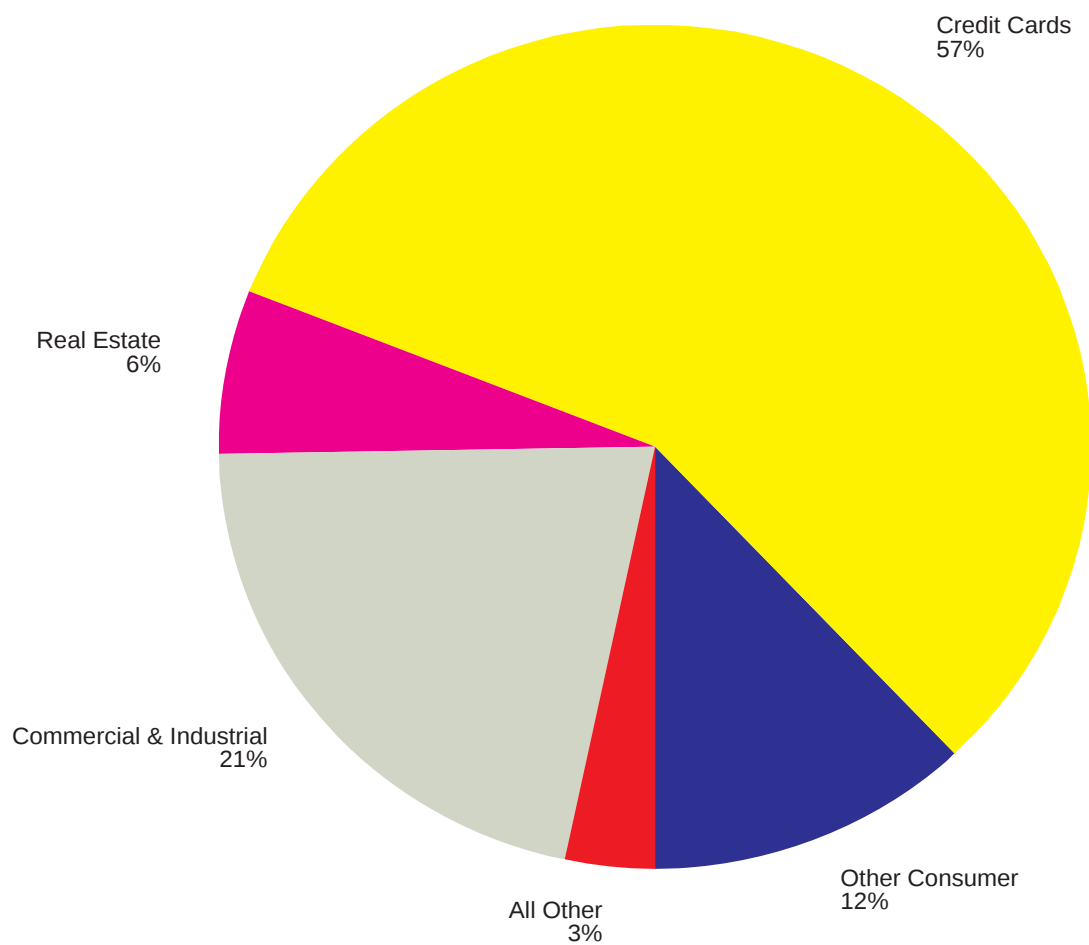
Noncurrent Rate on Real Estate Construction and Development Loans

2002-2016



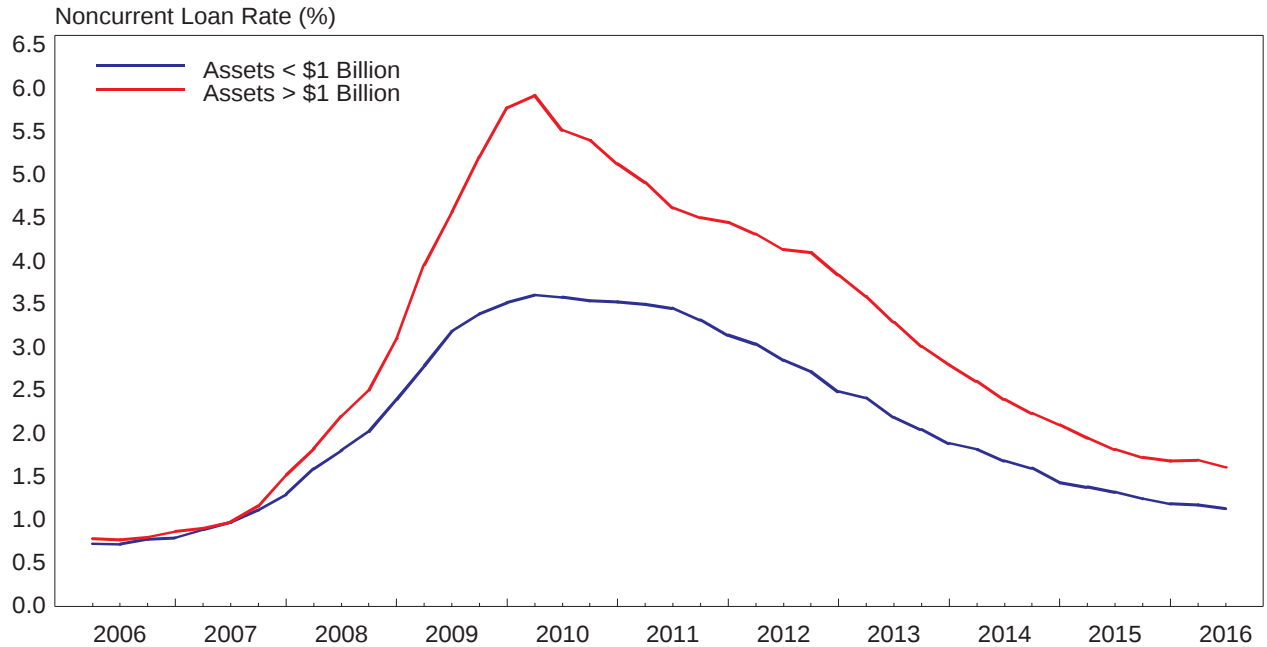
Composition of FDIC-Insured Institutions' Loan Charge-Offs

Second Quarter, 2016



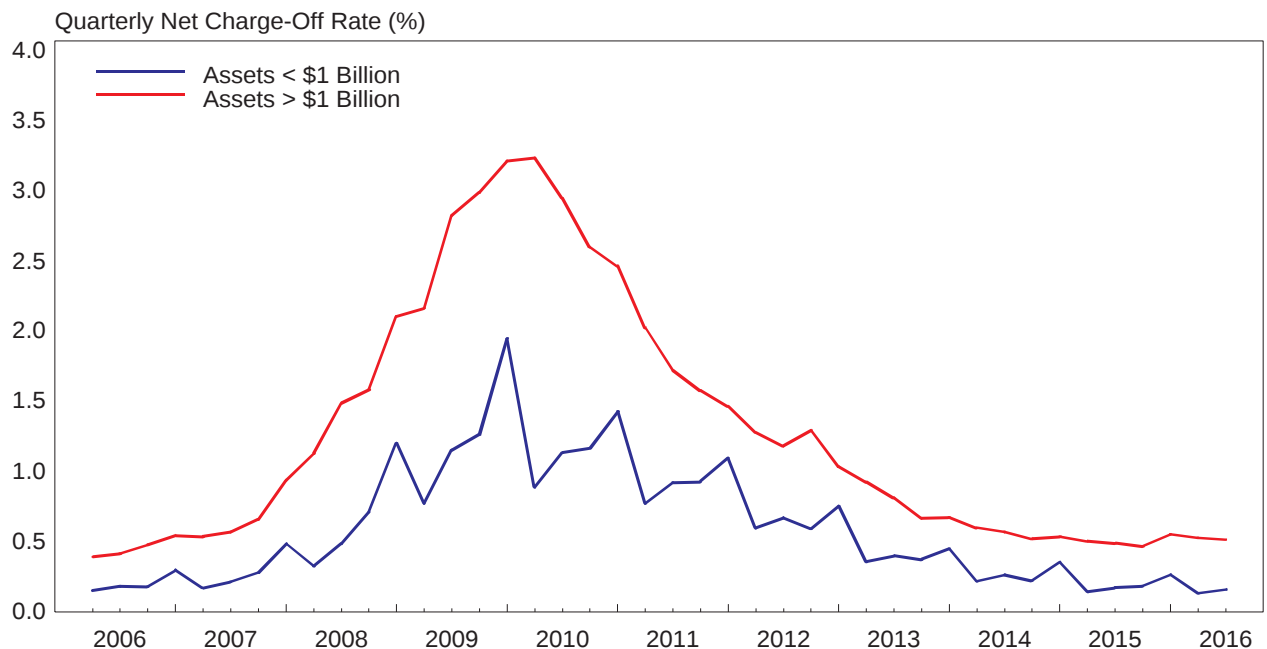
Noncurrent Loan Rates By Asset Size

2006 - 2016



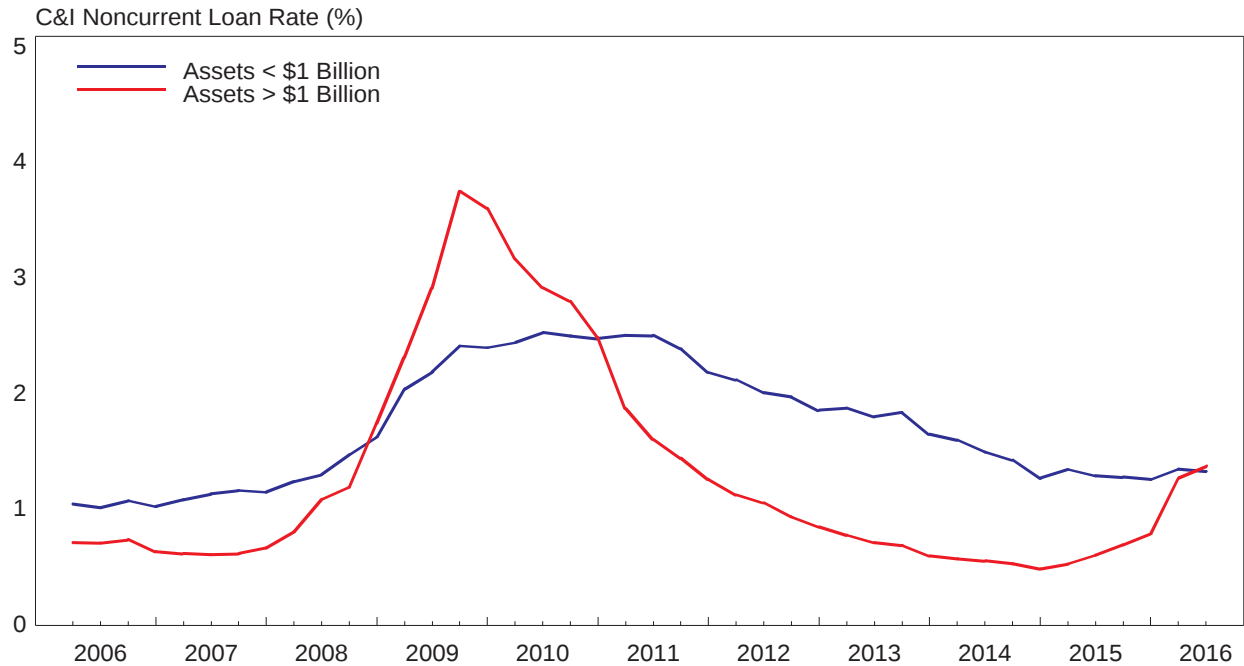
Quarterly Net Charge-Off Rates By Asset Size, Annualized

2006 - 2016



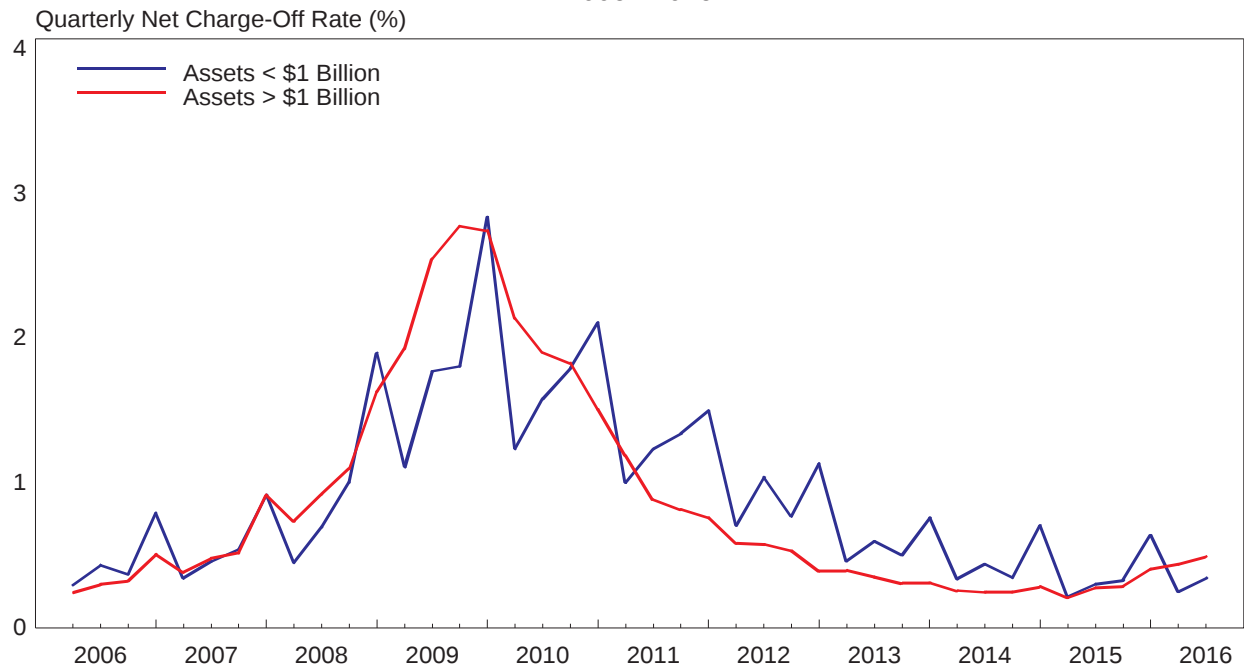
Noncurrent C & I Loan Rates By Asset Size

2006 - 2016



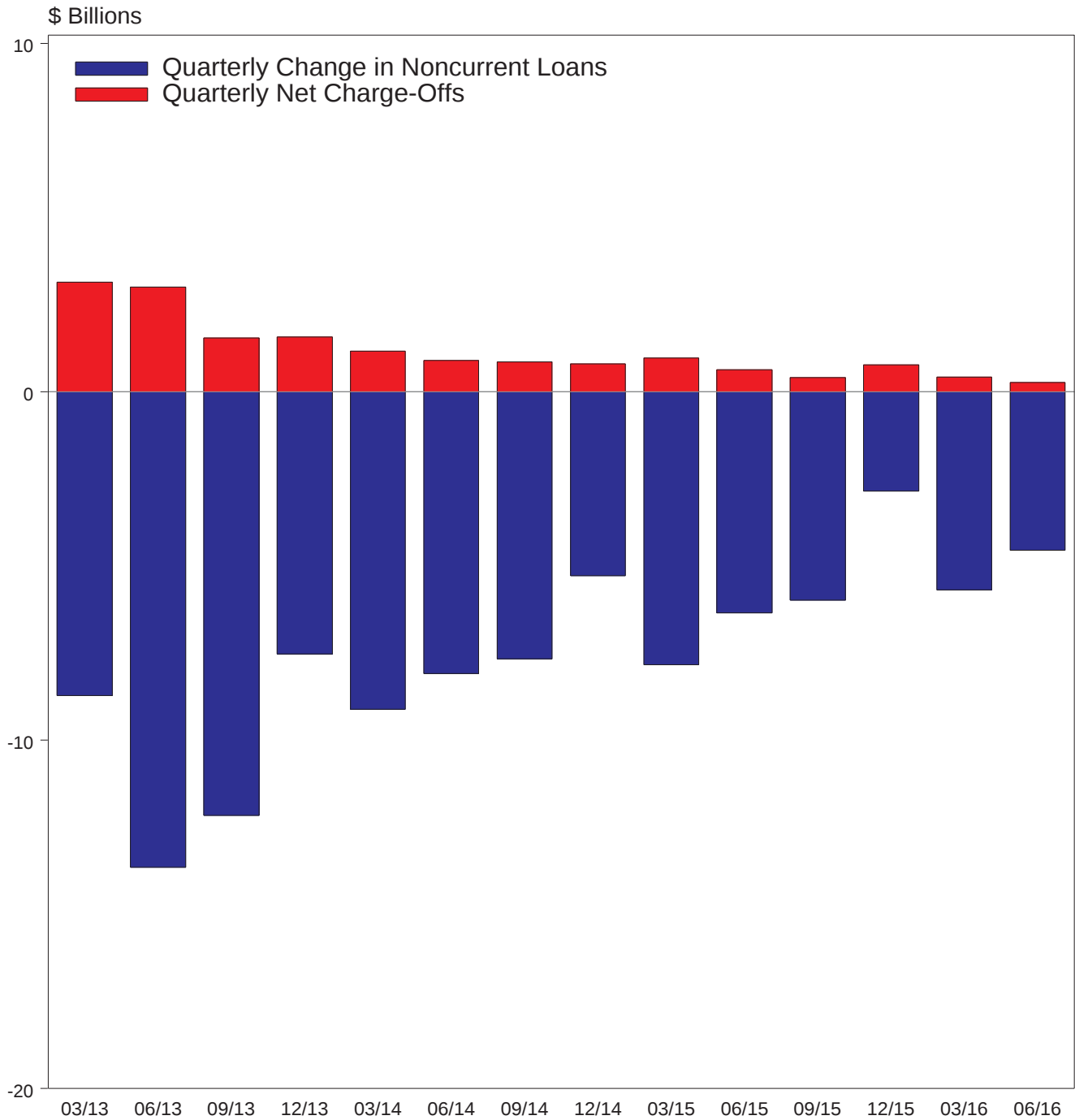
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2006 - 2016



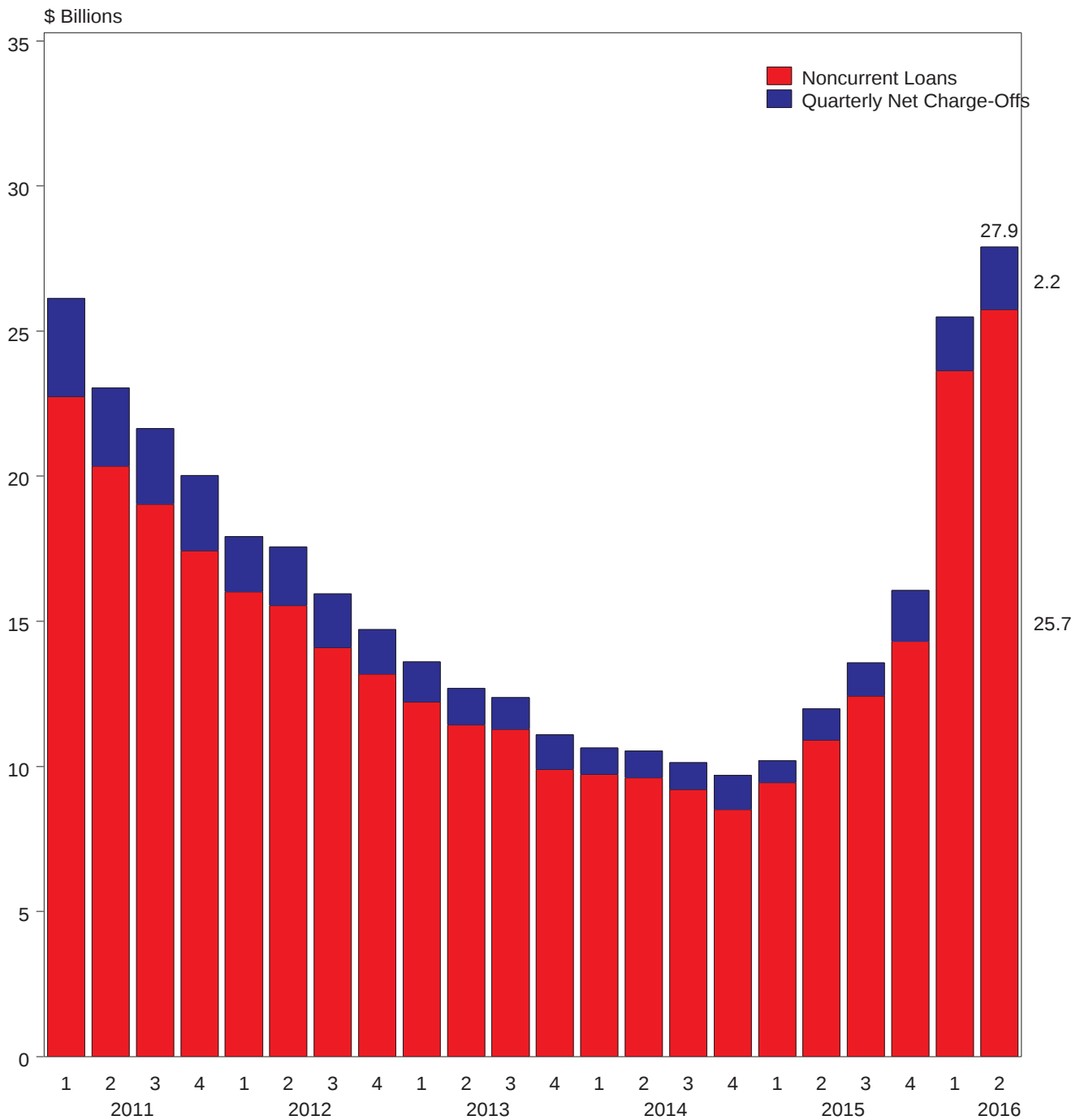
Credit Quality of Residential Mortgage Loans*

2013 to 2016



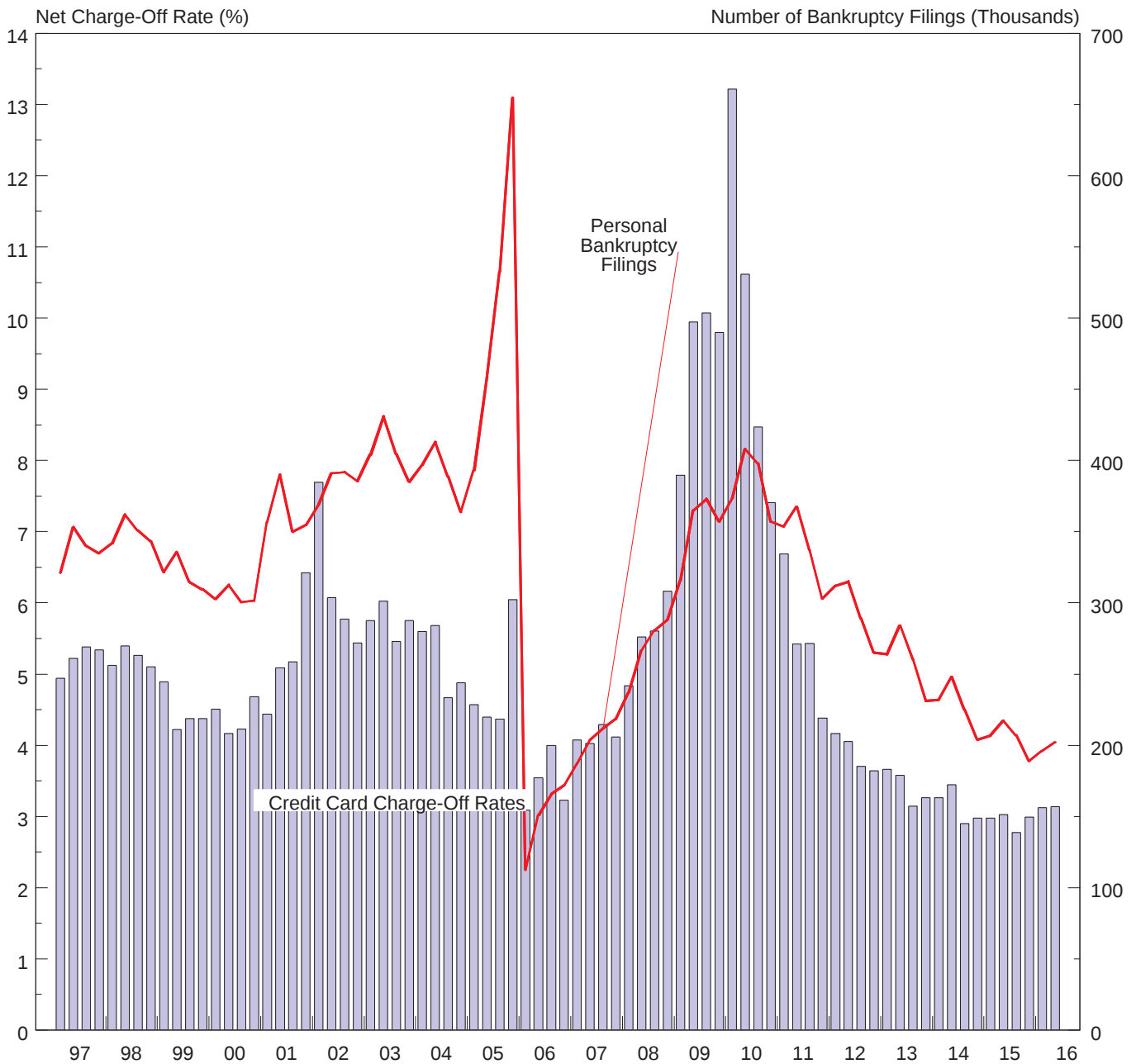
Credit Quality of C & I Loans

2011-2016



Credit Card Loss Rates and Personal Bankruptcy Filings

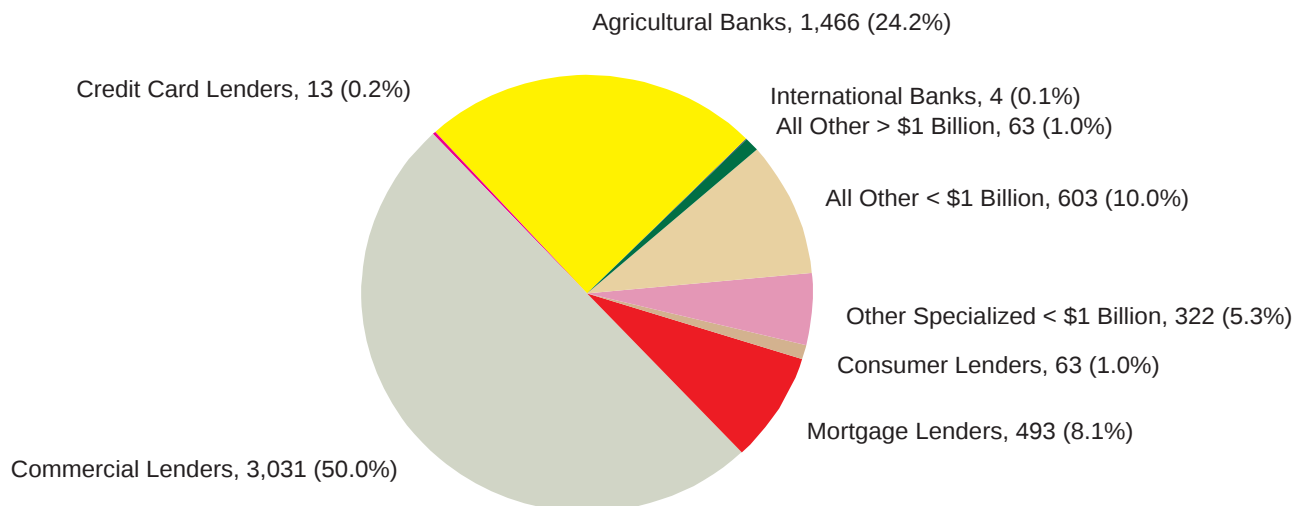
1997-2016



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, 2016

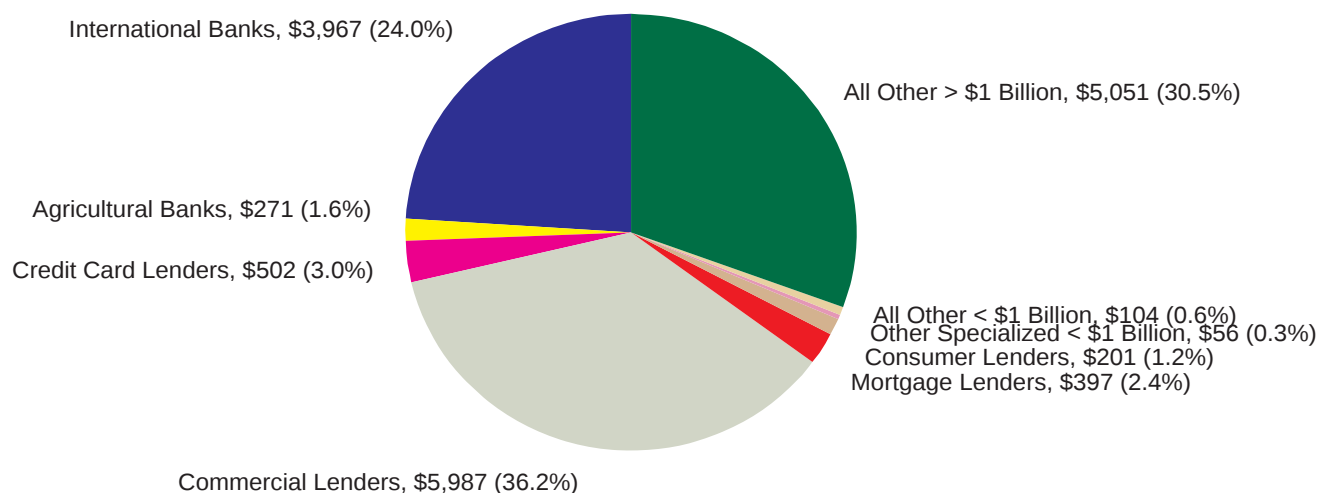


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/16	4	1,466	13	3,031	493	63	322	603	63
12/15	4	1,479	14	3,089	501	65	332	631	67
12/14	3	1,515	15	3,222	553	52	374	708	67
12/13	4	1,532	16	3,378	588	55	405	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92

Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2016

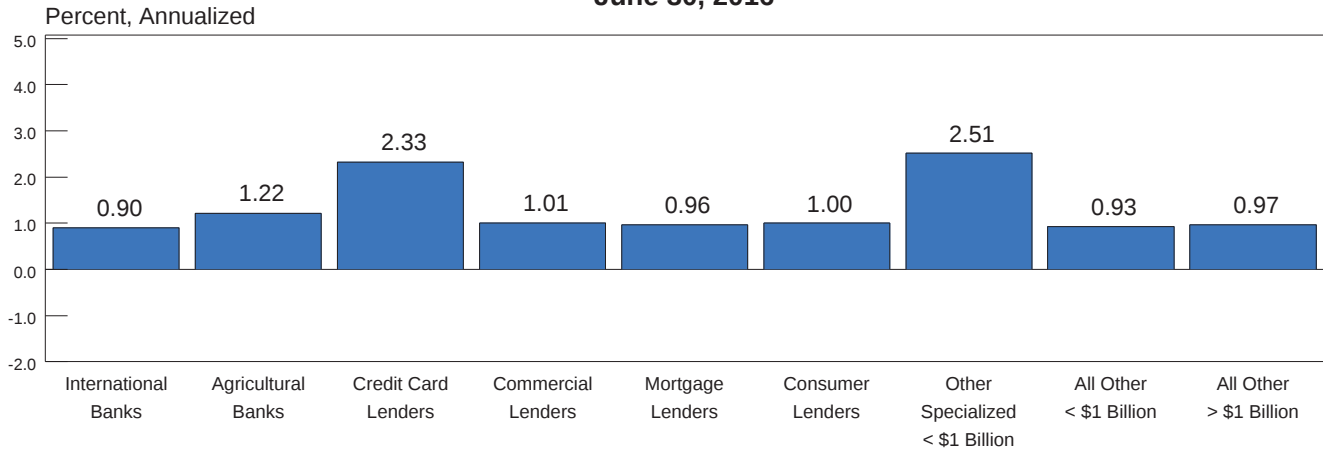


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/16	3,967	271	502	5,987	397	201	56	104	5,051
12/15	3,775	278	549	5,892	386	187	57	114	4,730
12/14	3,736	273	484	4,879	440	176	62	129	5,375
12/13	3,700	262	591	4,921	487	162	63	138	4,407
12/12	3,808	240	601	4,339	628	102	65	146	4,522
12/11	3,456	216	539	4,086	825	97	56	139	4,477
12/10	3,038	200	705	4,095	789	114	43	132	4,203
12/09	3,107	182	502	4,547	810	96	38	116	3,689
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,647	117	48	129	2,328
12/04	1,881	139	383	3,301	1,505	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420

Performance Ratios By Asset Concentration Group

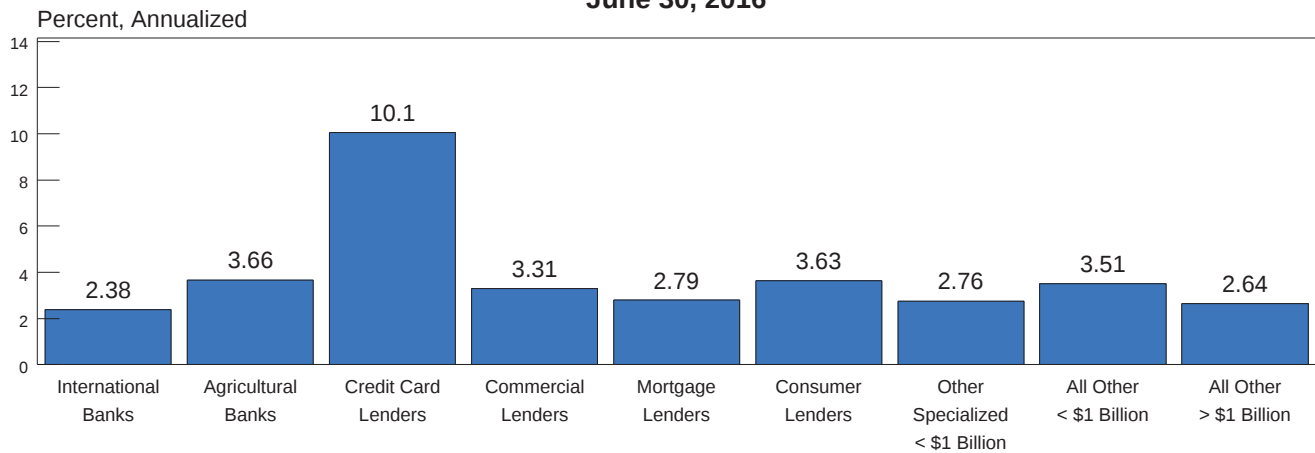
Return on Assets (YTD)

June 30, 2016



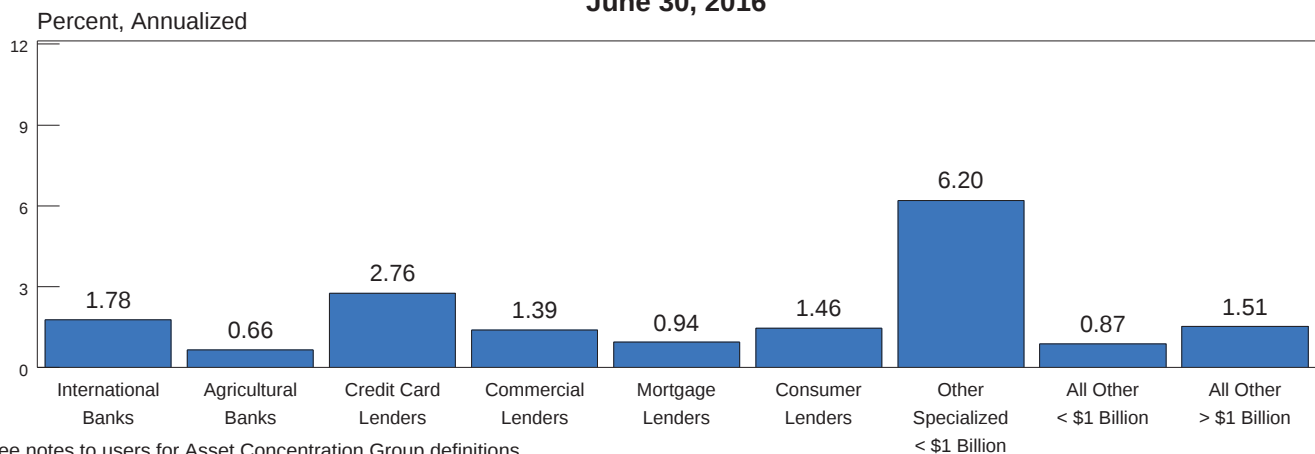
Net Interest Margin (YTD)

June 30, 2016



Noninterest Income to Assets (YTD)

June 30, 2016

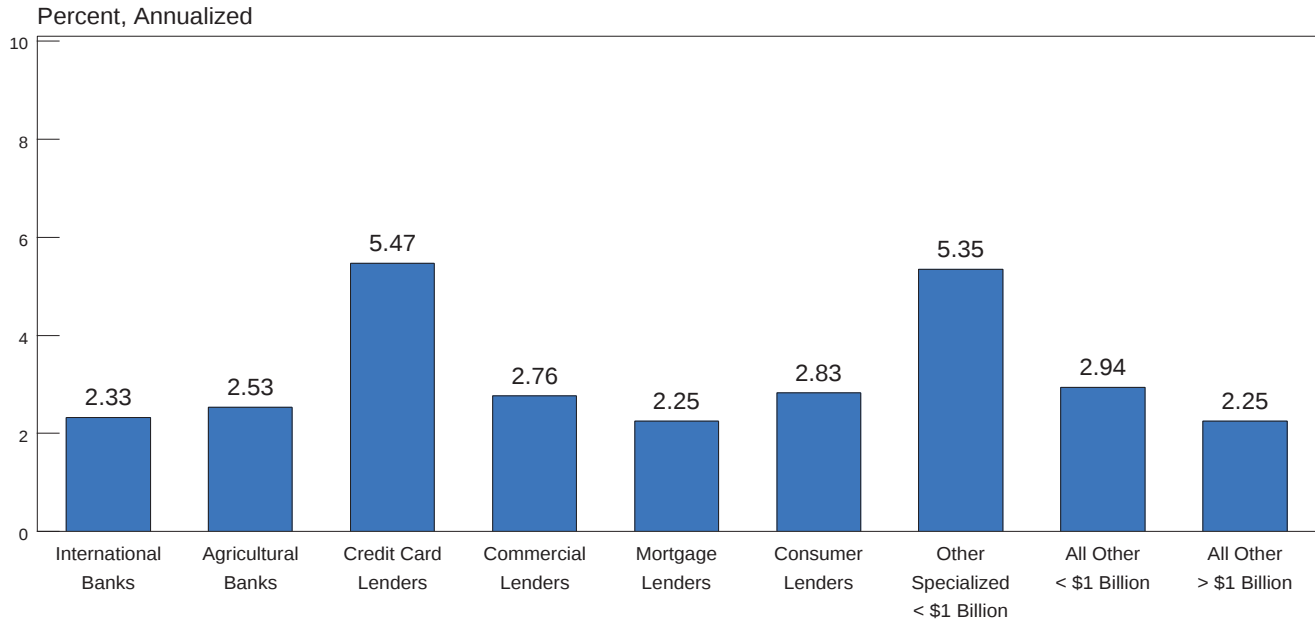


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

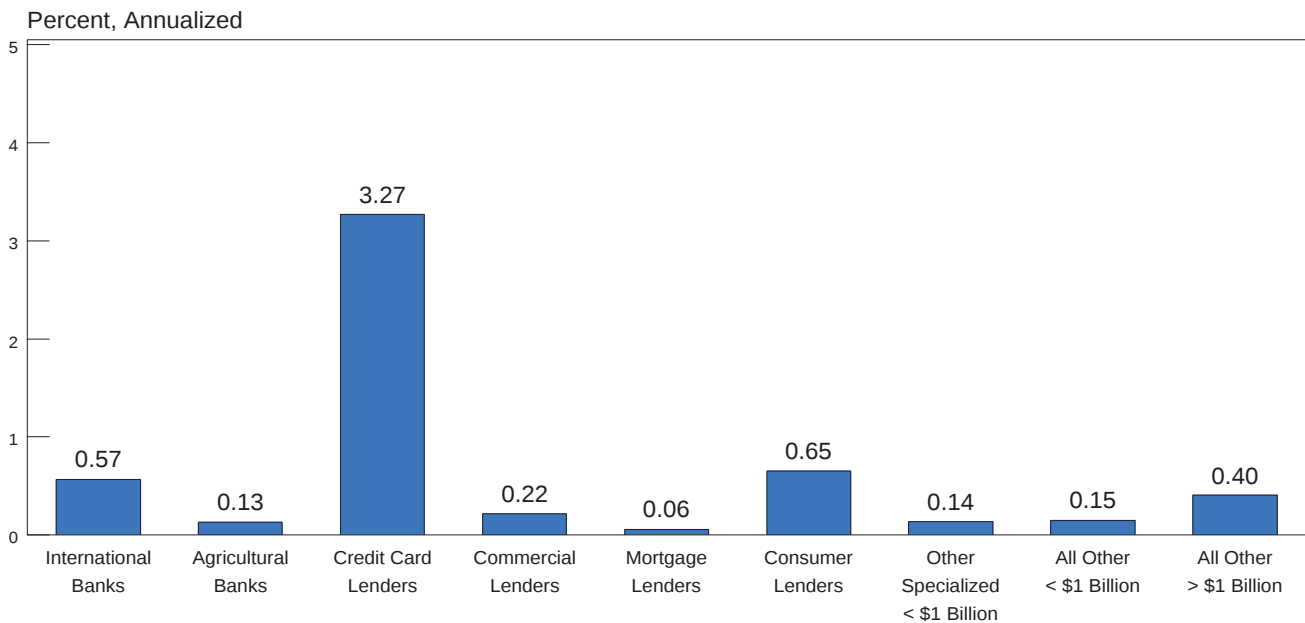
Noninterest Expense to Assets (YTD)

June 30, 2016



Net Charge-Offs to Loans and Leases (YTD)

June 30, 2016

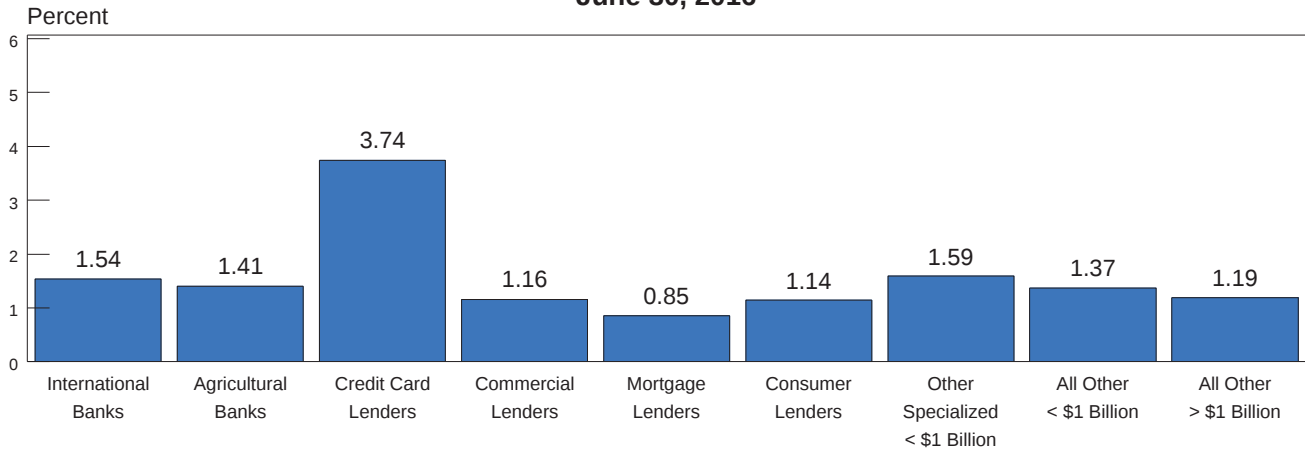


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

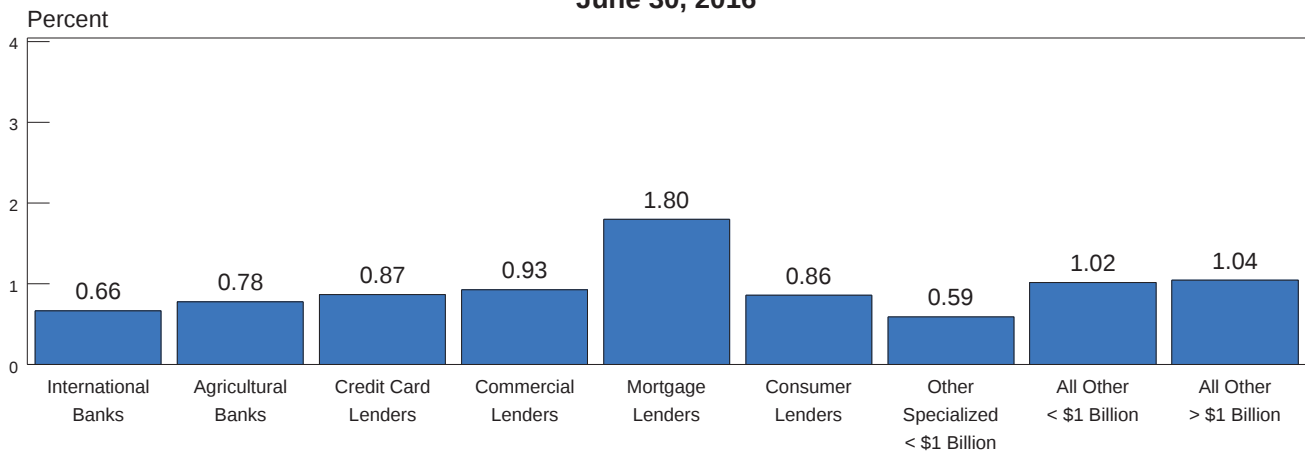
Loss Allowance To Loans and Leases

June 30, 2016



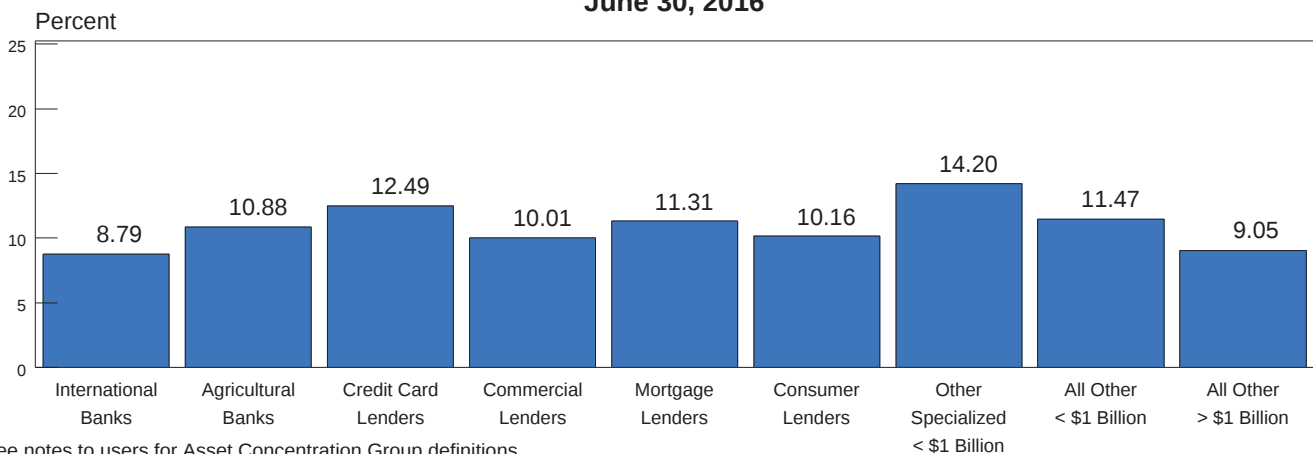
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2016



Core Capital (Leverage) Ratio

June 30, 2016



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

Return On Average Assets By Asset Concentration Group

1998 - 2016, 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
06/16	0.90	1.22	2.33	1.01	0.96	1.00	2.51	0.93	0.97
06/15	0.92	1.19	2.95	0.93	0.86	1.15	1.11	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
06/08	0.31	1.18	3.49	0.51	-0.84	1.04	2.30	1.01	0.12
06/07	0.96	1.22	3.58	1.15	0.91	2.54	2.23	1.07	1.27
06/06	1.08	1.29	4.58	1.33	1.06	2.00	0.88	1.02	1.27
06/05	0.81	1.31	3.18	1.34	1.21	1.35	1.58	1.14	1.44
06/04	0.89	1.26	3.97	1.35	1.22	1.58	1.36	1.10	1.29
06/03	1.06	1.24	3.79	1.32	1.51	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77
06/99	0.84	1.21	3.46	1.29	1.03	1.33	1.57	1.39	1.40
06/98	0.88	1.30	2.61	1.27	1.10	1.31	1.63	1.22	1.49

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

Net Interest Margin By Asset Concentration Group

1998 - 2016, 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
06/16	2.38	3.66	10.06	3.31	2.79	3.63	2.76	3.51	2.64
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
06/08	2.87	3.87	8.83	3.66	2.86	4.67	3.07	3.66	2.61
06/07	2.49	3.96	8.21	3.70	2.71	5.65	2.98	3.67	2.92
06/06	2.56	4.07	9.20	3.84	2.81	4.66	3.48	3.73	2.99
06/05	2.60	4.08	8.25	3.85	2.90	4.37	3.04	3.86	3.28
06/04	2.84	4.01	8.91	3.92	3.16	4.79	2.94	3.83	3.16
06/03	3.08	4.01	8.17	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48
06/99	3.11	4.11	8.18	4.19	3.07	4.69	3.39	4.18	3.86
06/98	2.97	4.27	7.92	4.29	3.14	4.55	3.93	4.31	4.08

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
1998 - 2016, 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
06/16	0.57	0.13	3.27	0.22	0.06	0.65	0.14	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
06/08	1.20	0.21	5.38	0.86	1.48	1.72	0.46	0.22	0.78
06/07	0.58	0.15	3.84	0.25	0.24	1.86	0.23	0.16	0.31
06/06	0.55	0.14	3.14	0.17	0.12	0.94	0.74	0.15	0.19
06/05	0.70	0.13	4.26	0.21	0.09	1.16	0.31	0.29	0.17
06/04	1.13	0.15	5.03	0.32	0.12	1.29	0.50	0.27	0.29
06/03	1.42	0.20	5.36	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.56	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50
06/99	0.46	0.19	4.18	0.39	0.13	0.54	0.20	0.26	0.43
06/98	0.47	0.15	4.84	0.33	0.17	0.69	0.70	0.24	0.55

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

Percent of Loans Noncurrent By Asset Concentration Group

1998 - 2016

	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
06/16	1.70	0.96	1.14	1.12	2.50	1.13	1.39	1.24	2.01
12/15	1.81	0.80	1.17	1.13	2.64	1.26	1.46	1.45	2.18
12/14	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
12/13	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
12/11	4.22	1.70	1.71	3.54	3.89	1.68	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87

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

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

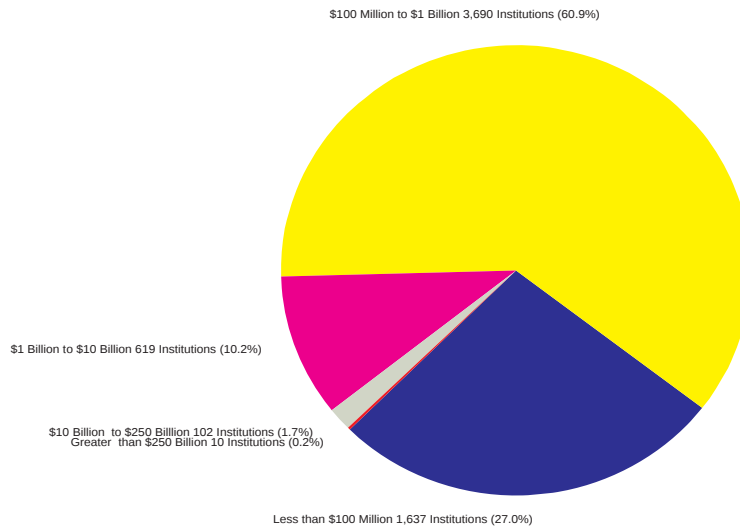
1998 - 2016

	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
06/16	8.79	10.88	12.49	10.01	11.31	10.16	14.20	11.47	9.05
12/15	8.83	10.66	12.30	10.05	11.27	10.29	14.35	11.56	8.98
12/14	8.28	10.49	12.33	10.20	11.53	9.82	13.95	11.47	8.97
12/13	7.87	10.33	13.01	10.13	10.92	9.45	13.11	11.26	9.03
12/12	7.16	10.25	13.12	10.04	10.11	9.36	12.88	10.83	9.13
12/11	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
12/10	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69
12/09	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48

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

Number of Institutions By Asset Size

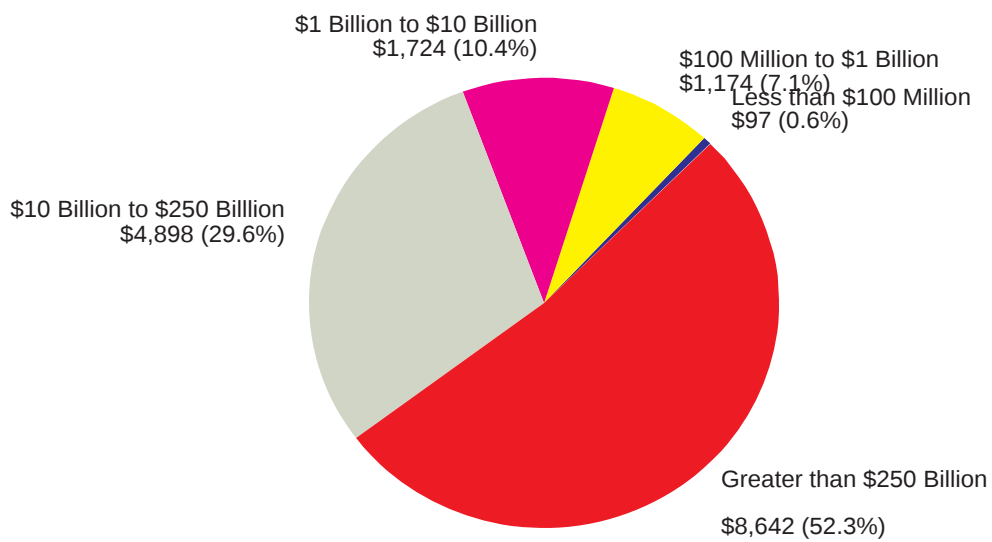
June 30, 2016



Industry Assets By Asset Size

June 30, 2016

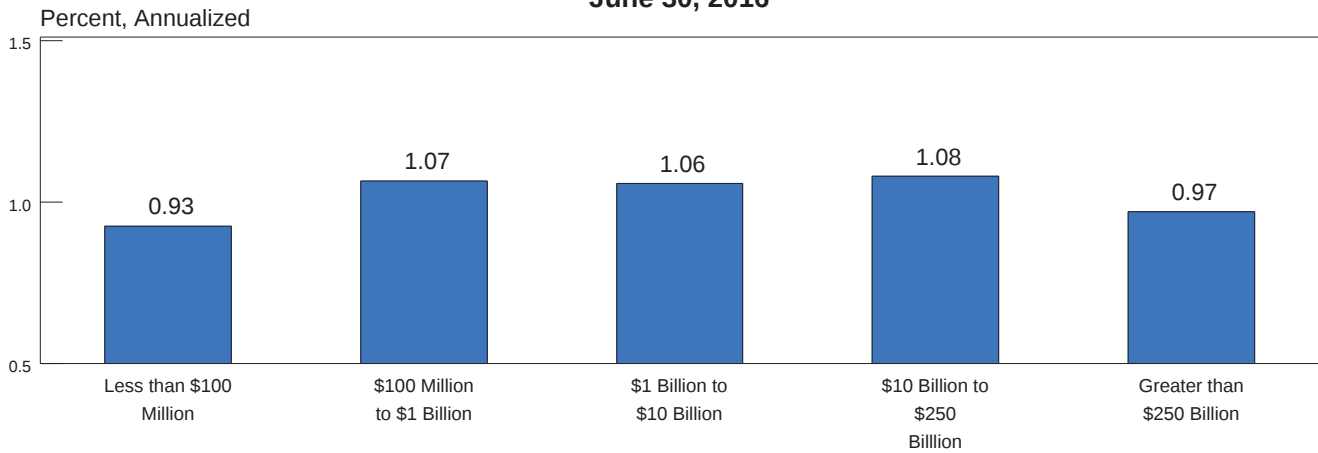
(\$ Billions)



Performance Ratios By Asset Size

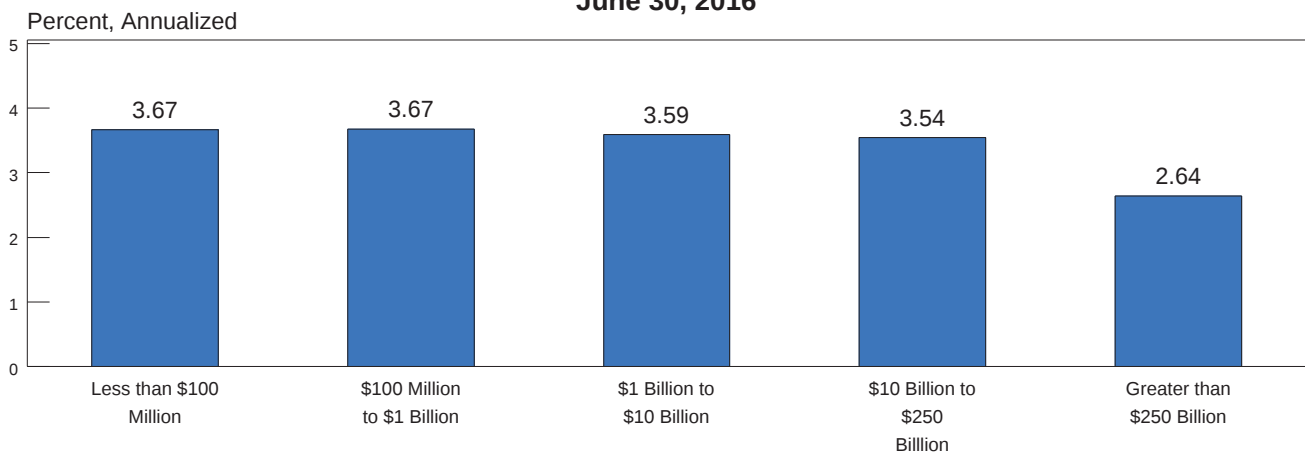
Return on Assets (YTD)

June 30, 2016



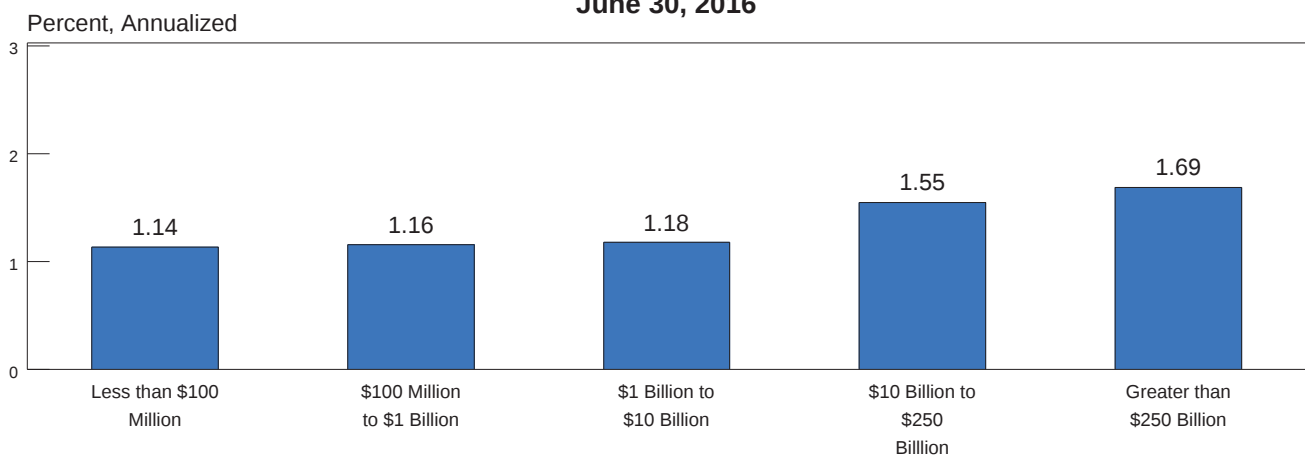
Net Interest Margin (YTD)

June 30, 2016



Noninterest Income to Assets (YTD)

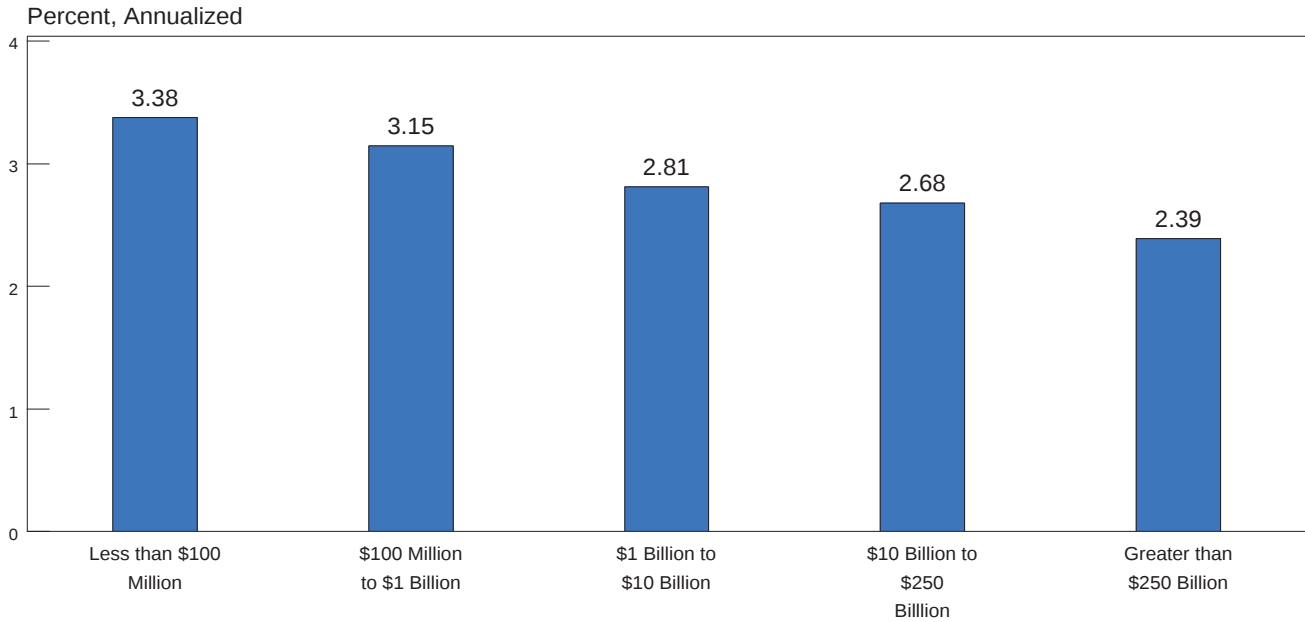
June 30, 2016



Performance Ratios By Asset Size

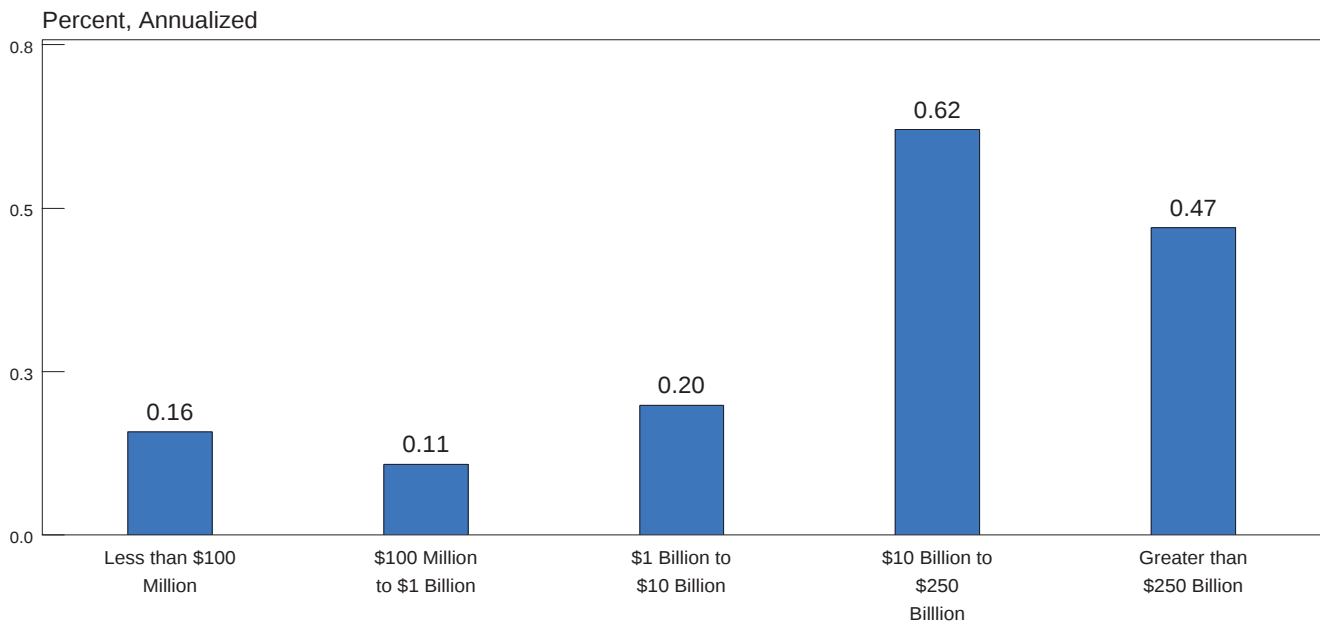
Noninterest Expense to Assets (YTD)

June 30, 2016



Net Charge-Offs to Loans and Leases (YTD)

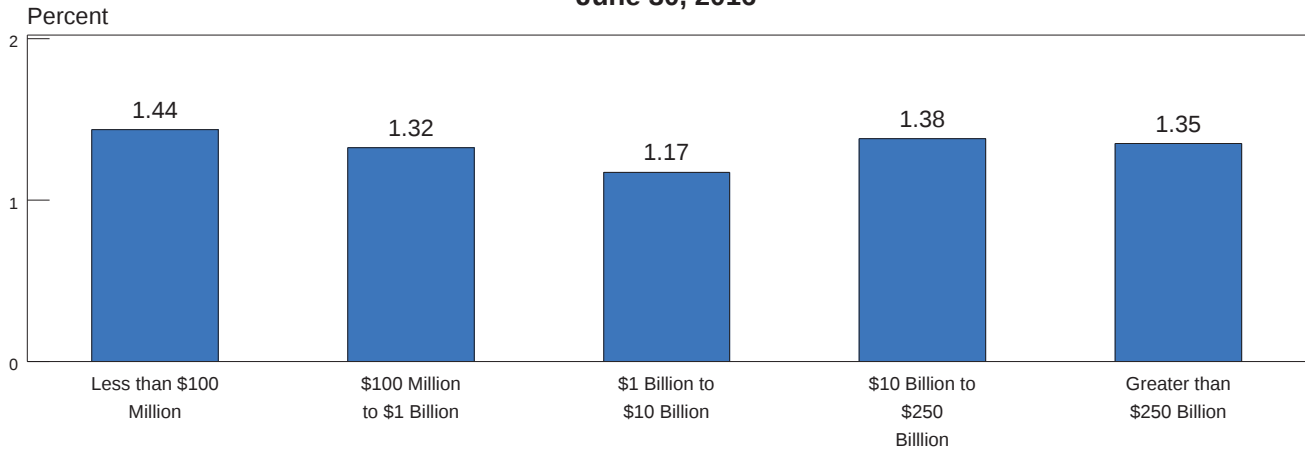
June 30, 2016



Condition Ratios By Asset Size

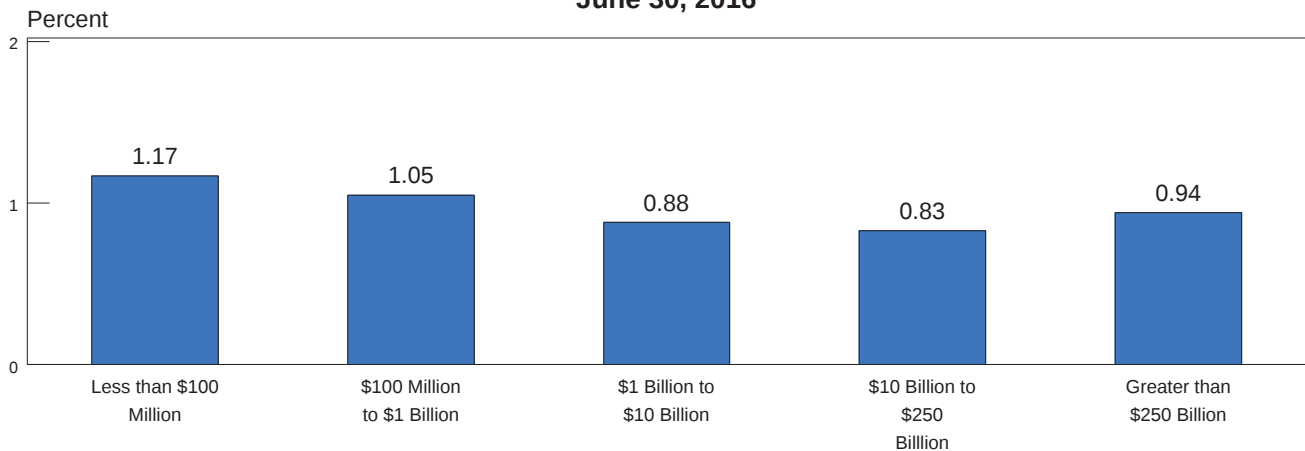
Loss Allowance To Loans and Leases

June 30, 2016



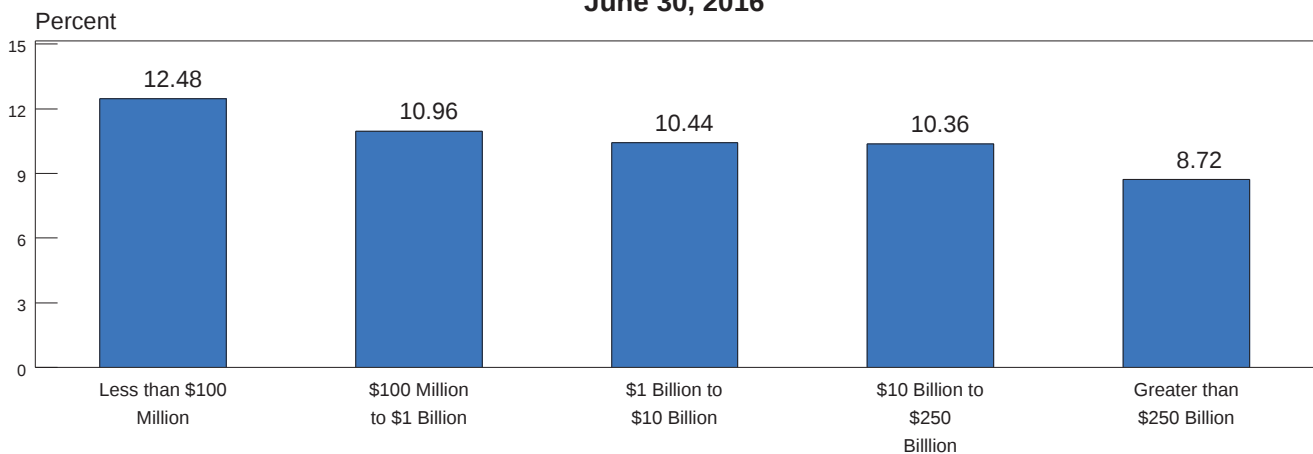
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2016



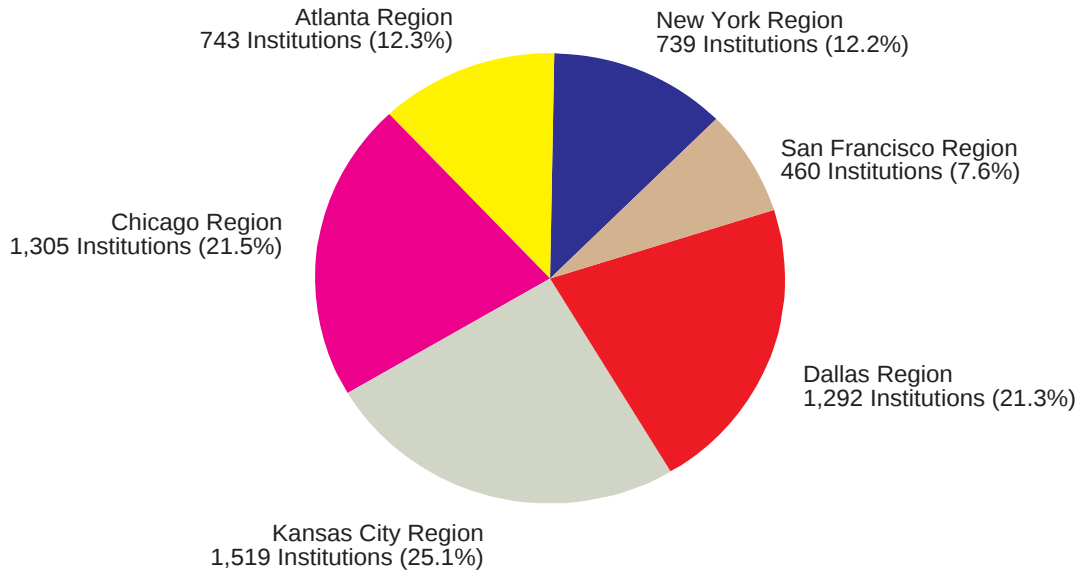
Core Capital (Leverage) Ratio

June 30, 2016



Geographic Distribution of FDIC-Insured Institutions

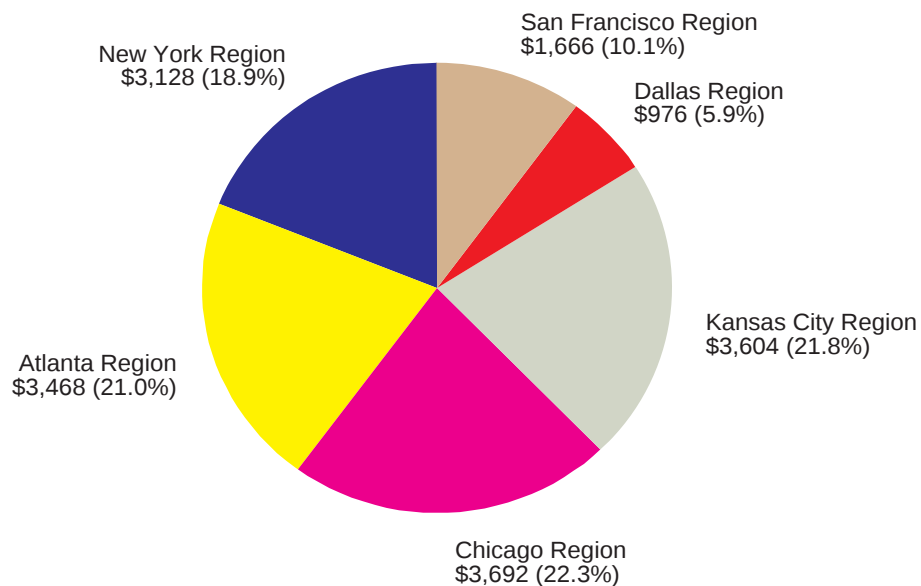
June 30, 2016



Geographic Distribution of Industry Assets

June 30, 2016

(\$ Billions)

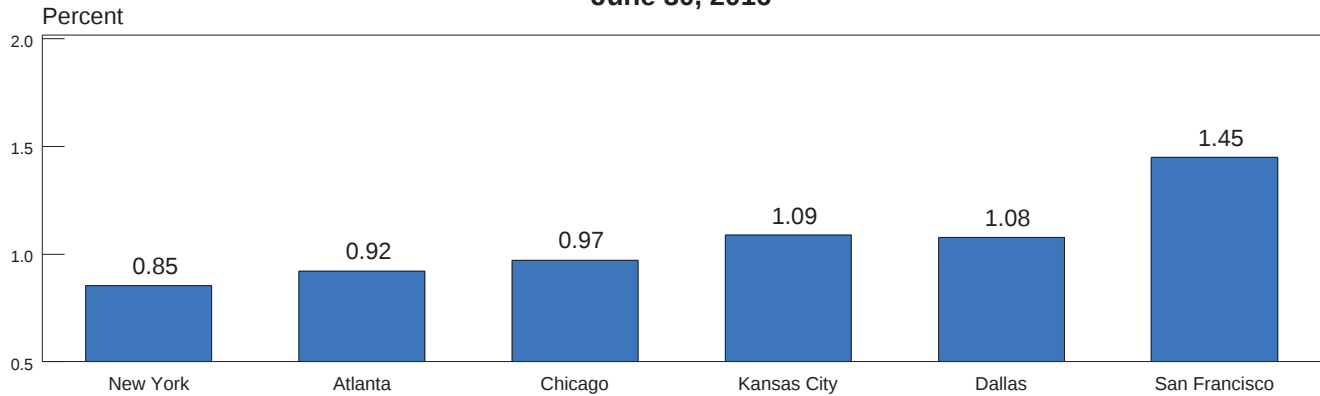


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

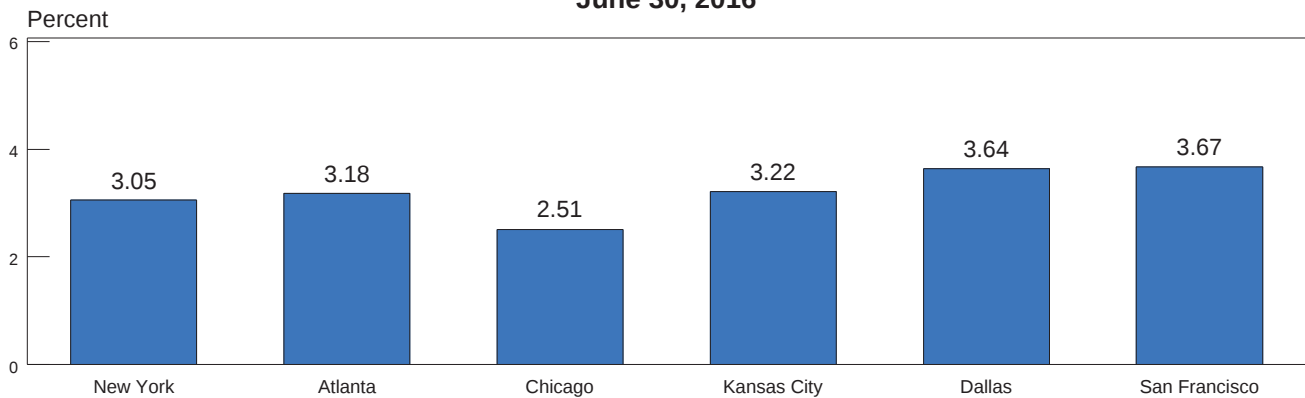
Return on Assets (YTD, Annualized)

June 30, 2016



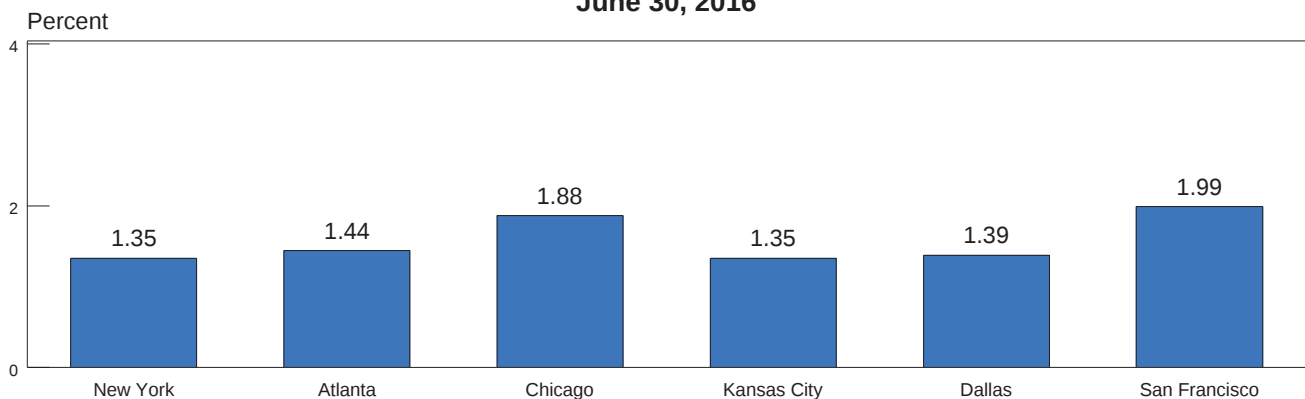
Net Interest Margins (YTD, Annualized)

June 30, 2016



Noninterest Income to Assets (YTD, Annualized)

June 30, 2016



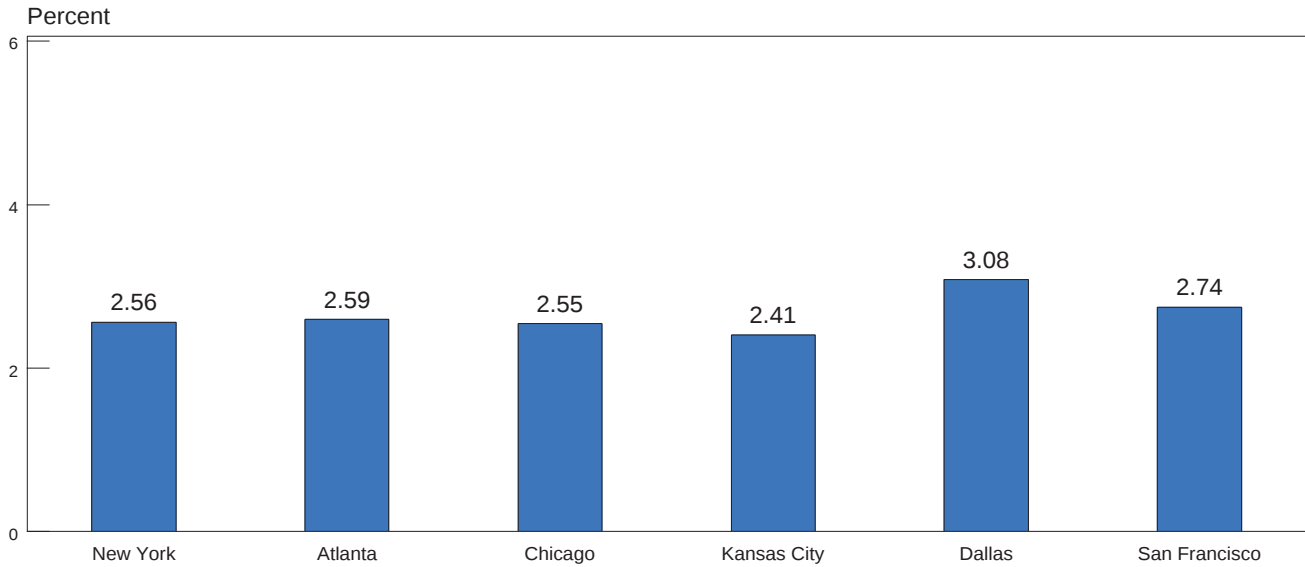
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

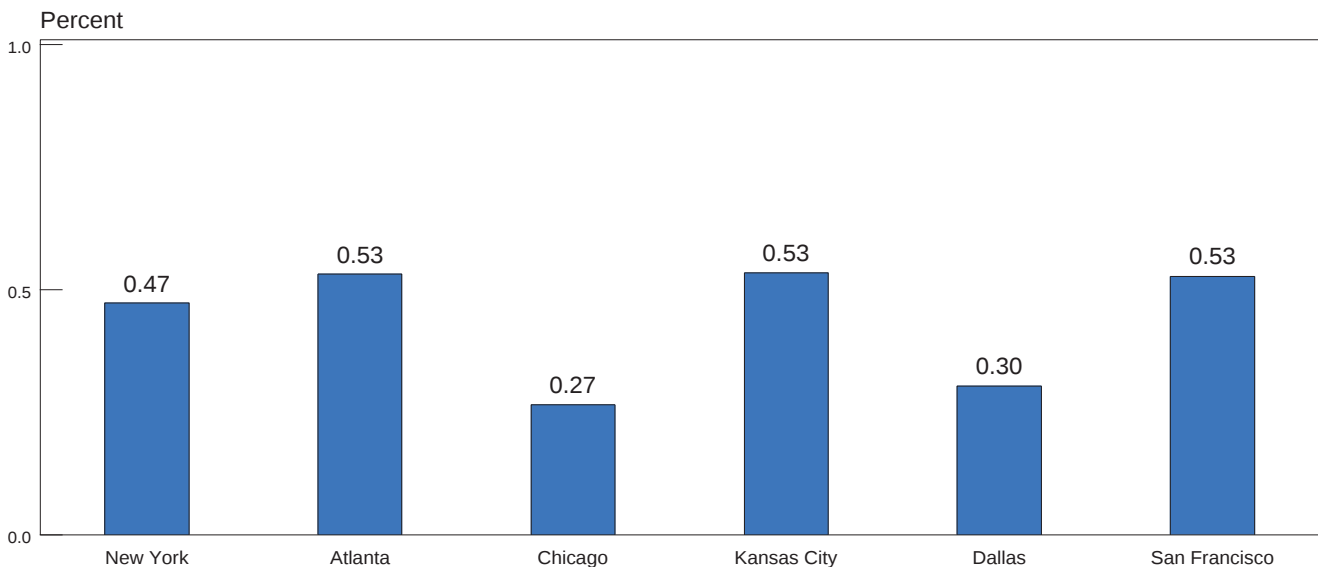
Noninterest Expense to Assets (YTD, Annualized)

June 30, 2016



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

June 30, 2016



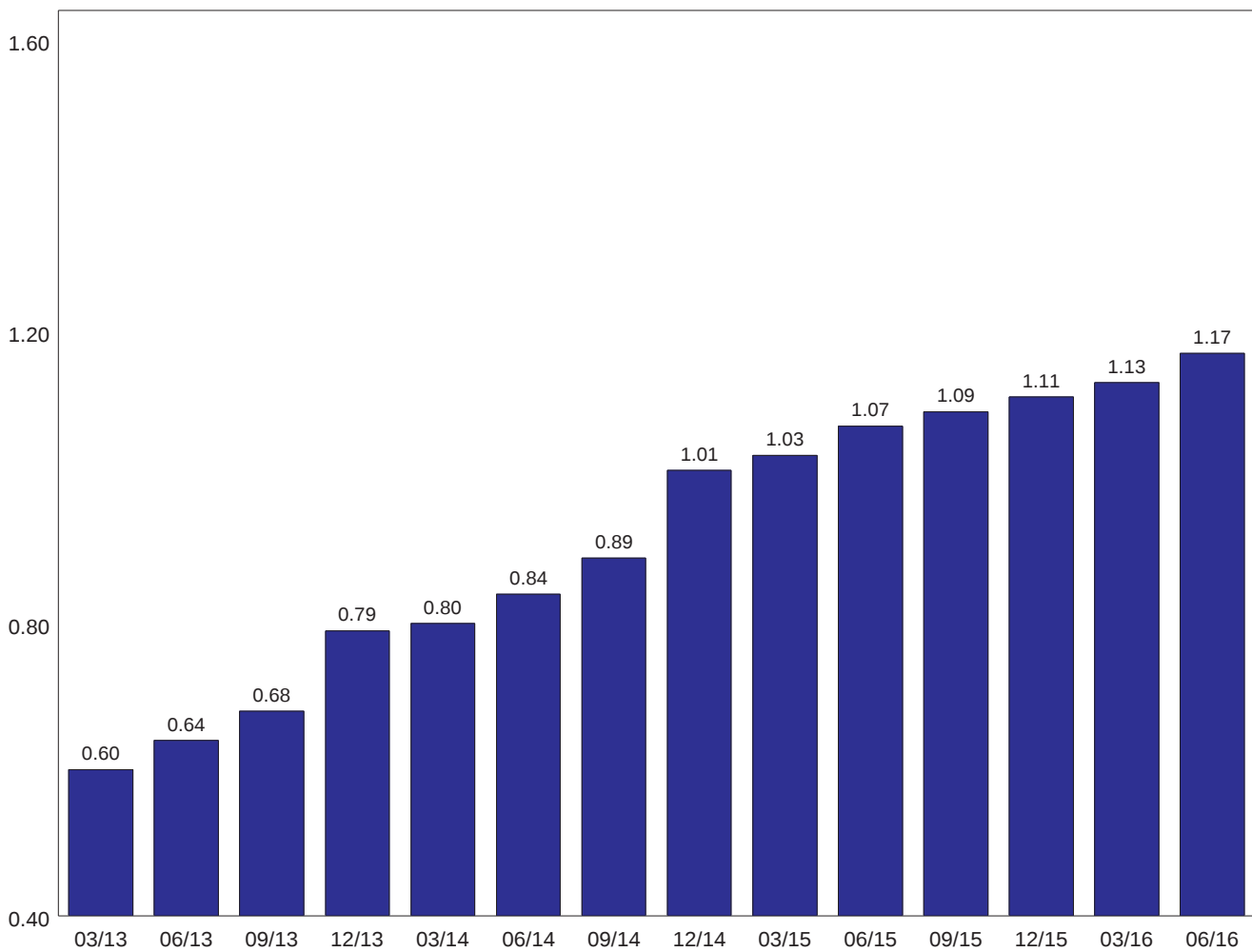
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definition.

Deposit Insurance Fund Reserve Ratios

March 31, 2013 - June 30, 2016

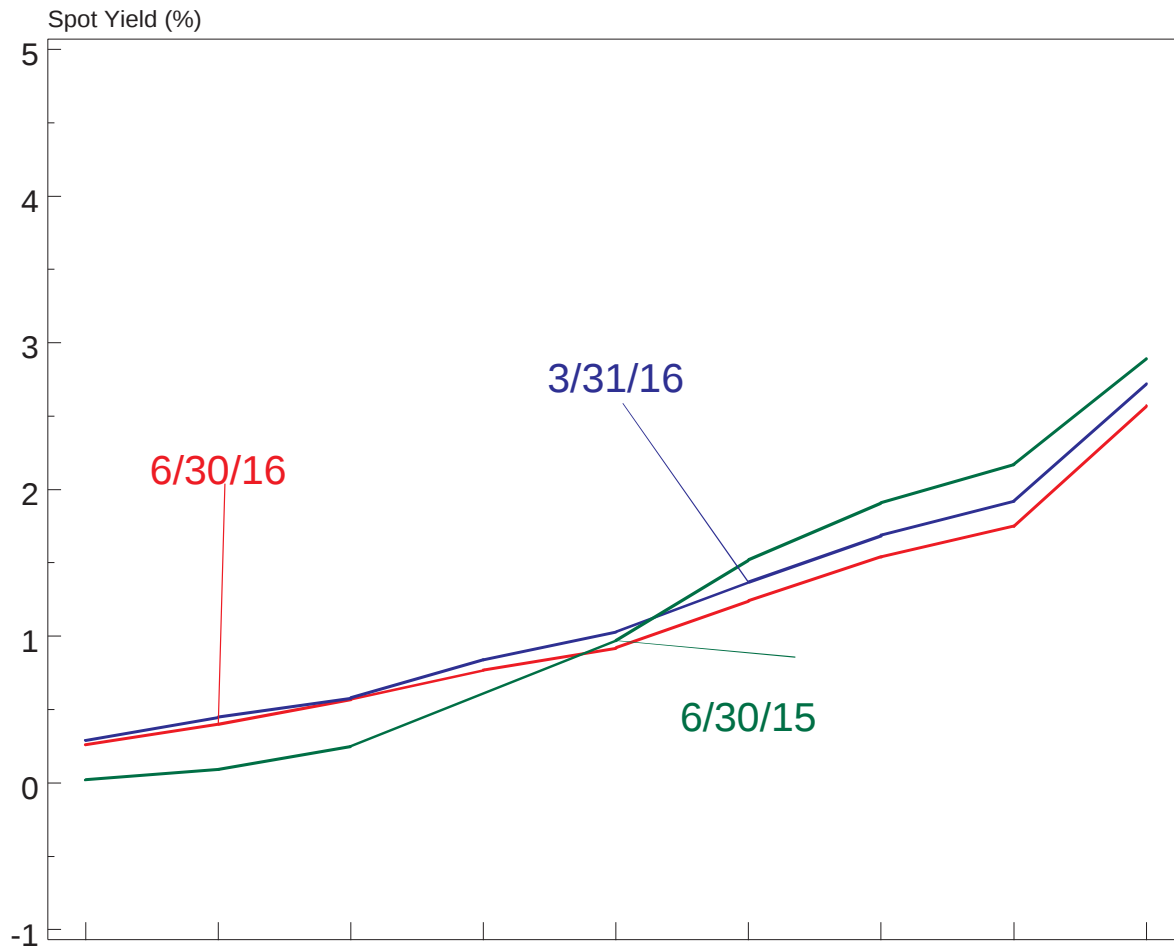
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2016 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

June 30, 2015 - June 30, 2016



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/16	0.26	0.40	0.57	0.77	0.92	1.24	1.54	1.75	2.57
3/31/16	0.29	0.45	0.58	0.84	1.03	1.37	1.69	1.92	2.72
12/31/15	0.13	0.31	0.46	0.83	1.14	1.59	1.94	2.19	2.96
9/30/15	0.04	0.17	0.35	0.69	1.02	1.55	1.94	2.22	2.96
6/30/15	0.02	0.09	0.25	0.61	0.97	1.52	1.91	2.17	2.89

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, 2016

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,004	99.1%	\$16,518.7	99.9%
Adequately Capitalized	29	0.5%	\$9.4	0.1%
Undercapitalized	11	0.2%	\$2.3	0.0%
Significantly Undercapitalized	12	0.2%	\$3.3	0.0%
Critically Undercapitalized	2	0.0%	\$0.0	0.0%

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

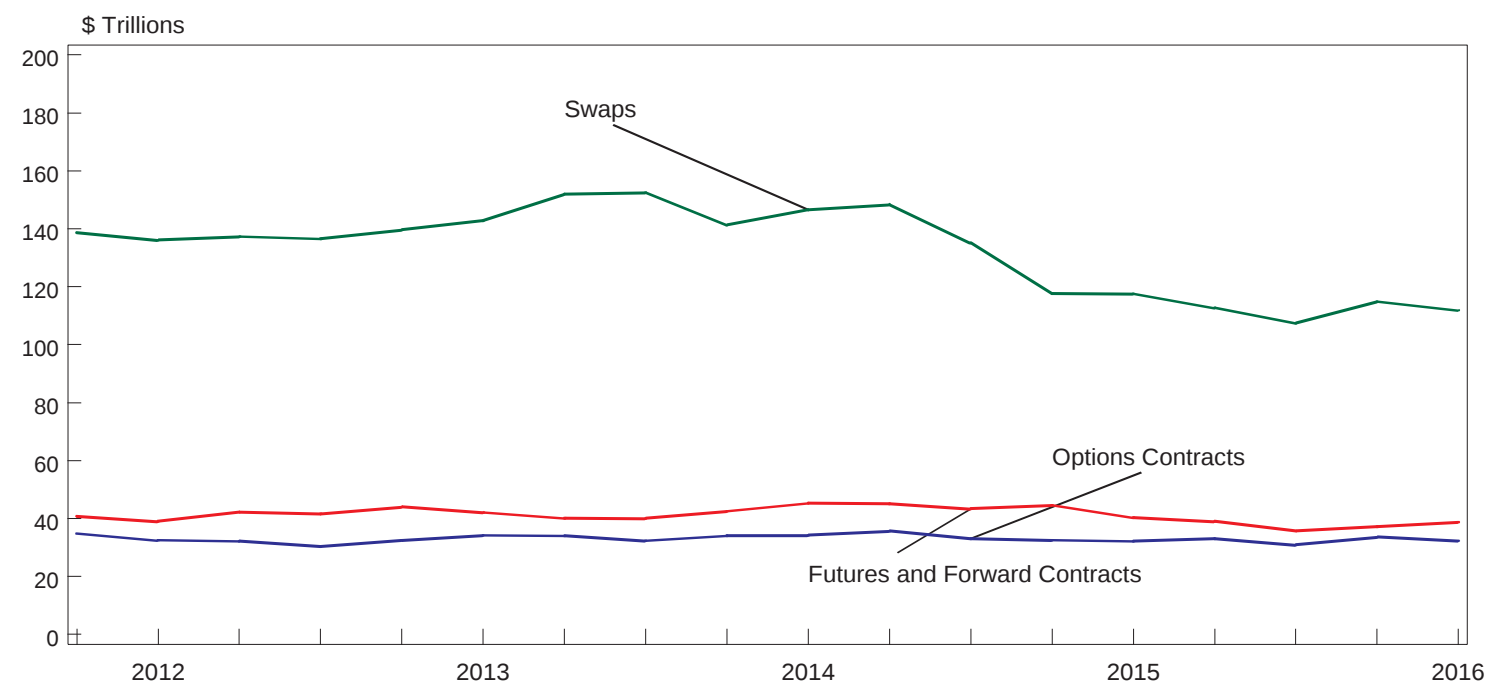
Capital Category Definitions

	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

2012 - 2016 (Notional Amounts)



	12/12	12/13	12/14	12/15	3/16	6/16
Total Derivatives (Notional Amounts, in billions of dollars)	\$208,604	\$224,801	\$211,629	\$173,966	\$185,530	\$182,979
Futures and Forward Contracts	41,621	40,027	43,380	35,685	37,151	38,790
Interest rate contracts	29,882	28,145	28,554	20,972	22,036	23,440
Foreign exchange rate contracts	11,334	11,550	14,507	14,482	14,854	15,046
Other futures and forwards*	405	332	319	230	260	305
Option Contracts	30,375	32,305	33,081	30,889	33,564	32,289
Interest rate options	23,859	25,494	24,508	23,660	25,154	23,789
Foreign currency options	4,315	4,811	6,148	5,217	6,220	6,144
Other option contracts*	2,201	1,999	2,424	2,012	2,190	2,355
Swaps	136,608	152,469	135,169	107,392	114,814	111,901
Interest rate swaps	123,908	139,444	121,625	93,731	100,028	96,565
Foreign exchange rate swaps	11,938	12,120	12,528	12,401	13,493	13,995
Other swaps*	762	906	1,016	1,261	1,293	1,341
Memoranda						
Spot Foreign Exchange Contracts	884	1,028	1,563	1,034	2,561	2,517
Credit Derivatives	13,190	11,191	9,449	6,986	7,418	6,853
Number of banks reporting derivatives	1,141	1,158	1,182	1,200	1,217	1,233
Replacement cost of interest rate and foreign exchange rate contracts **	4,388	3,273	3,651	2,681	3,482	3,826

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

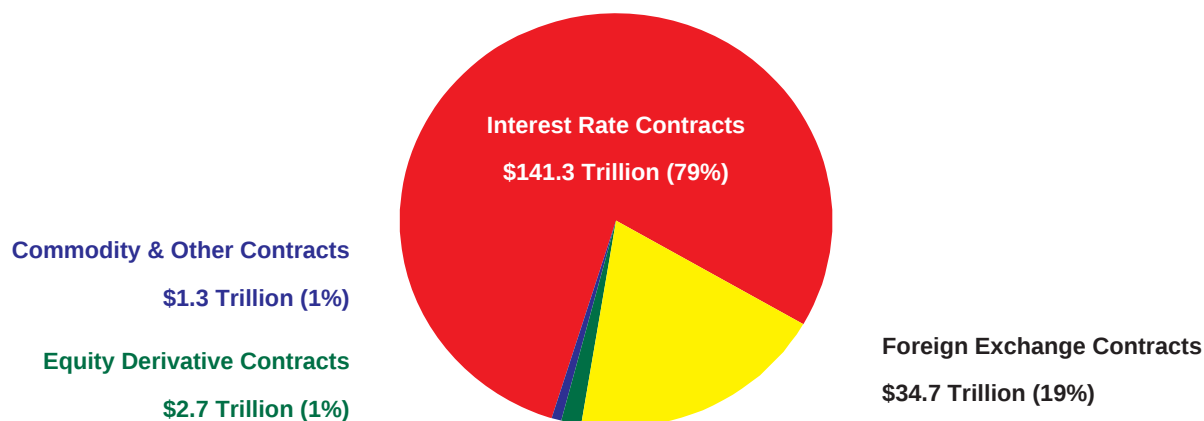
** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements. Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

Purpose of Derivatives*

Held for Trading

Notional Amounts

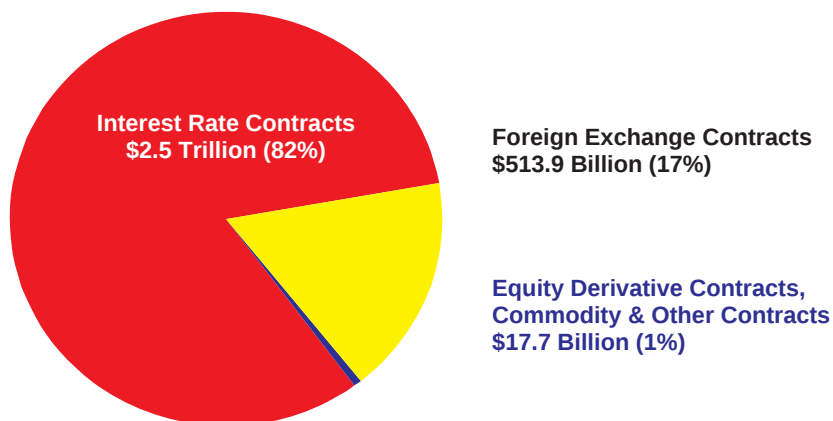
June 30, 2016



Not Held for Trading

Notional Amounts

June 30, 2016



* 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 \$2,517 billion are not included.

Position of Derivatives

Gross Fair Values

June 30, 2016

(\$ Millions)

Held for Trading

257 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	3,022,459	652,727	98,498	49,901	3,823,584	86,240
Gross negative fair value	2,949,023	643,648	91,643	53,030	3,737,344	
All other participants						
Gross positive fair value	34,633	35,983	2,191	1,272	74,079	942
Gross negative fair value	33,667	35,670	2,616	1,185	73,138	
Total						
Gross positive fair value	3,057,093	688,710	100,689	51,173	3,897,663	87,182
Gross negative fair value	2,982,690	679,318	94,259	54,215	3,810,482	

Held for Purposes Other than Trading

1324 Banks Held Derivative Contracts for Purposes Other than Trading

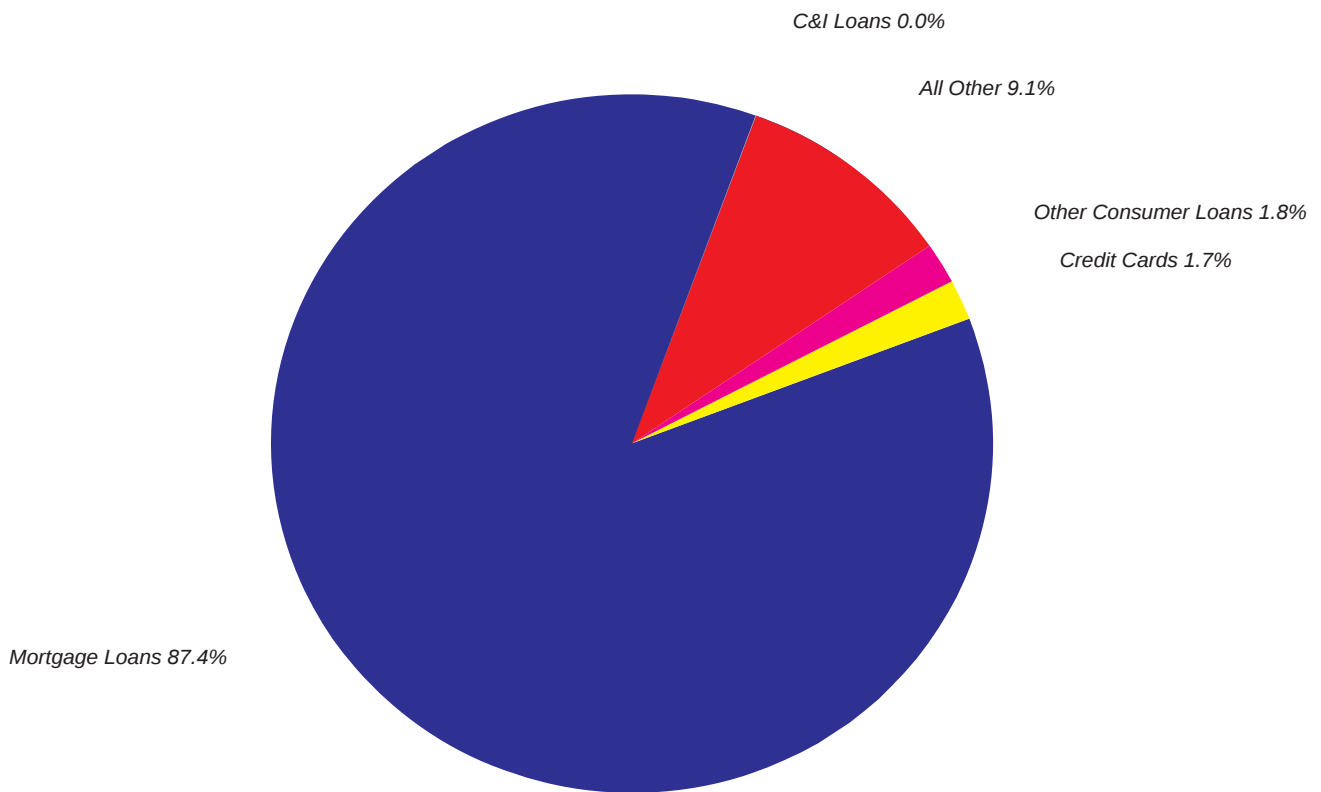
7 Largest Participants Held 76% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	49,672	15,085	1	0	64,757	(88)
Gross negative fair value	50,281	14,394	171	0	64,846	
All other participants						
Gross positive fair value	13,361	1,714	713	9	15,797	2,814
Gross negative fair value	12,103	427	336	117	12,983	
Total						
Gross positive fair value	63,032	16,799	714	9	80,554	2,725
Gross negative fair value	62,383	14,821	507	117	77,829	

Composition of Securitized Assets*

FDIC-Insured Institutions

June 30, 2016

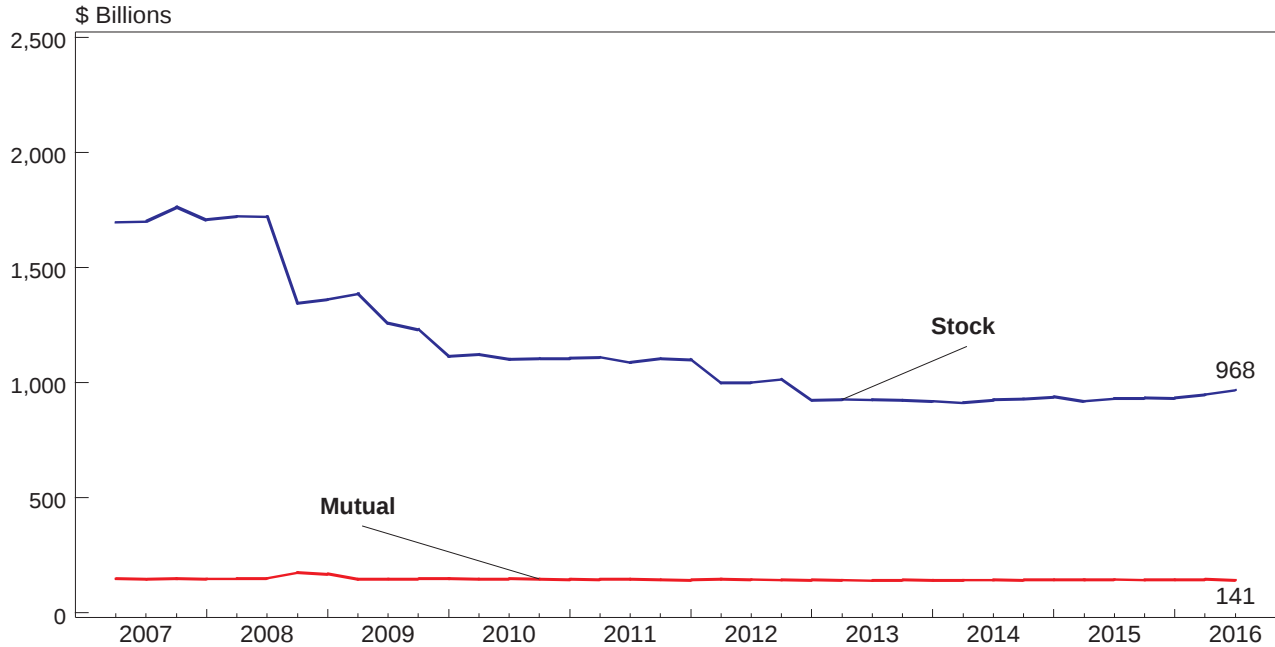


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

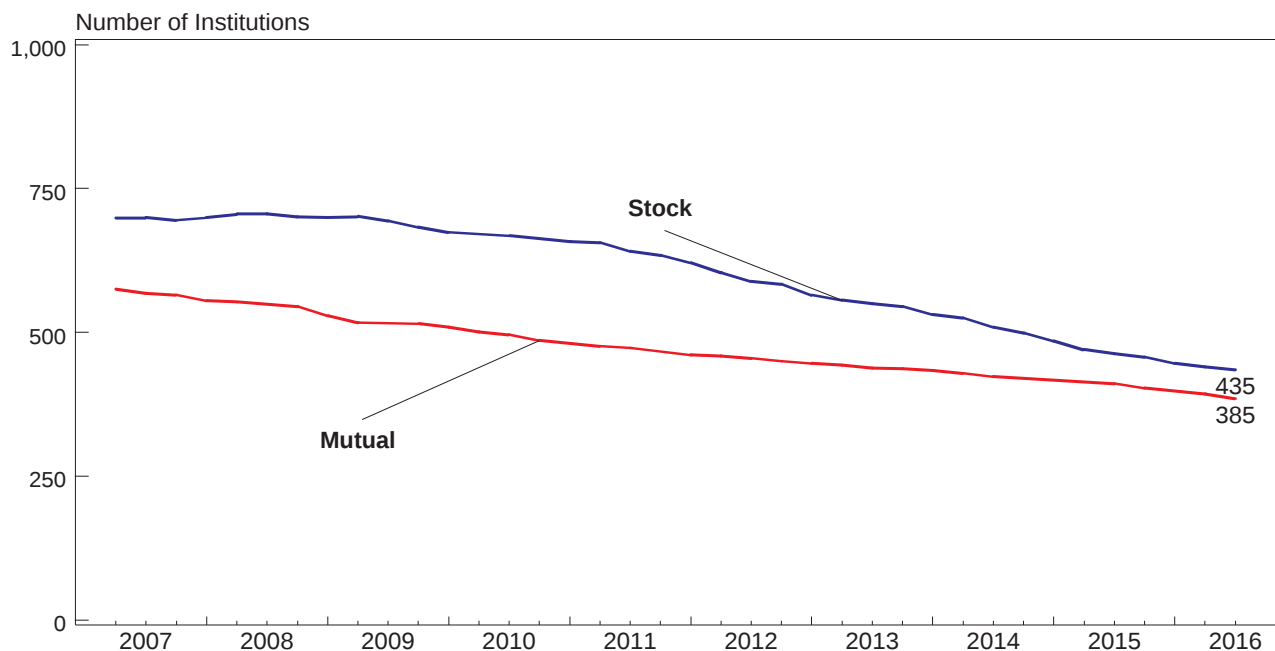
Assets of Mutual and Stock Savings Institutions

2007 - 2016



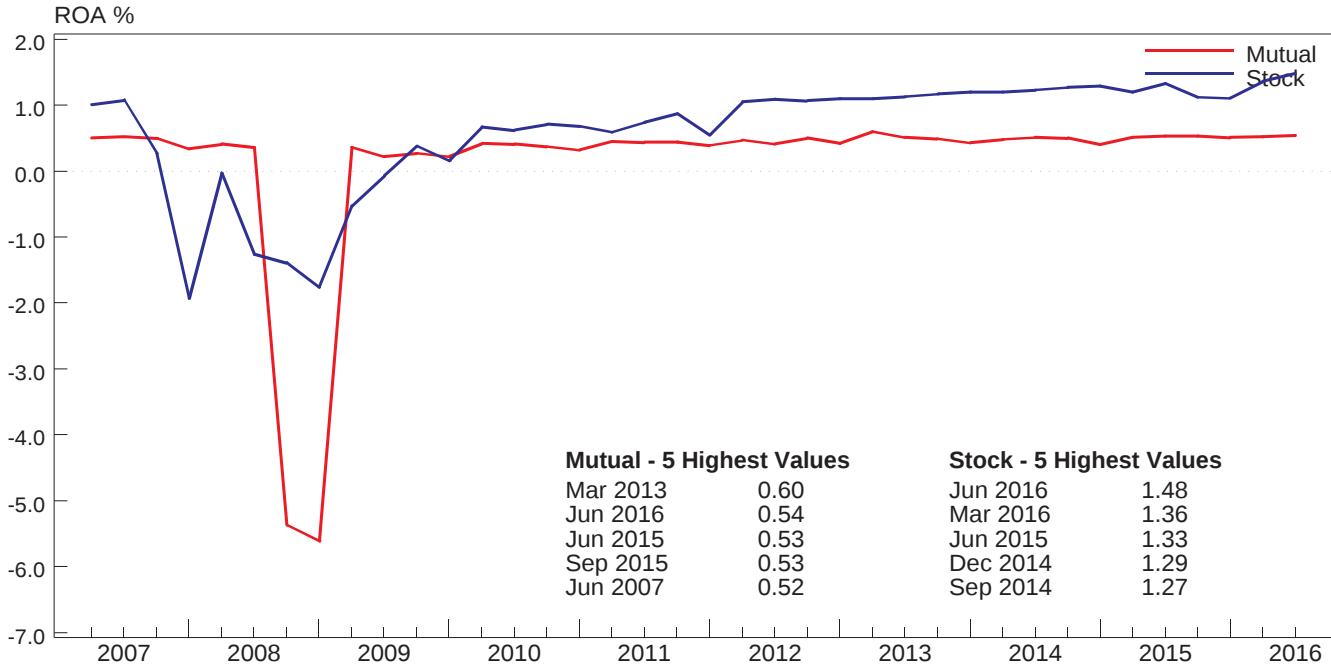
Number of Mutual and Stock Savings Institutions

2007 - 2016



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

2007-2016



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

2007-2016

