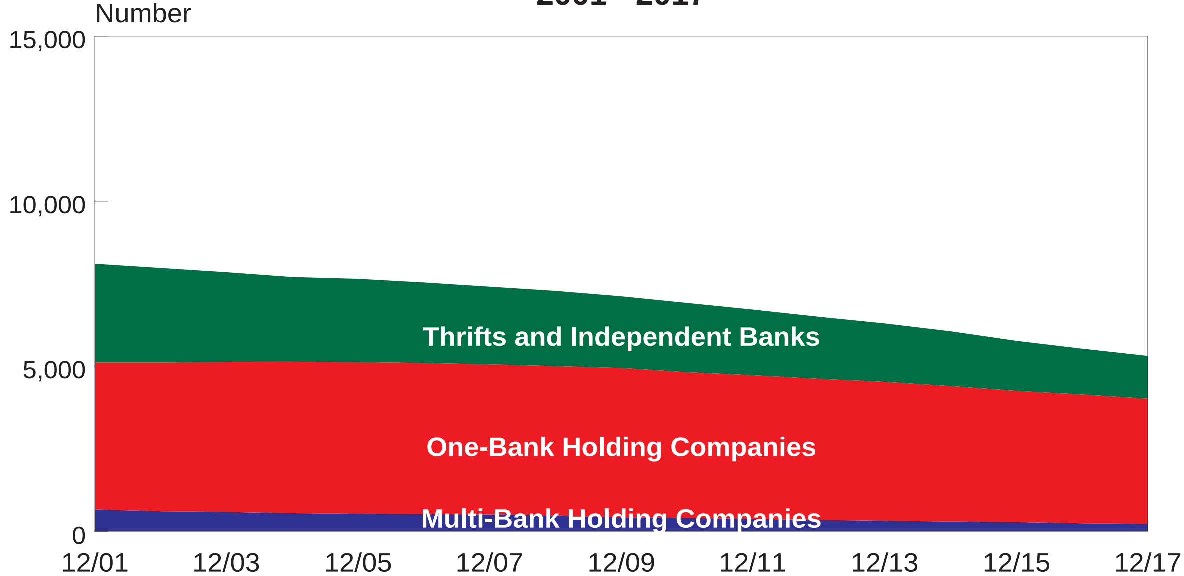
Number of FDIC-Insured Banking Organizations

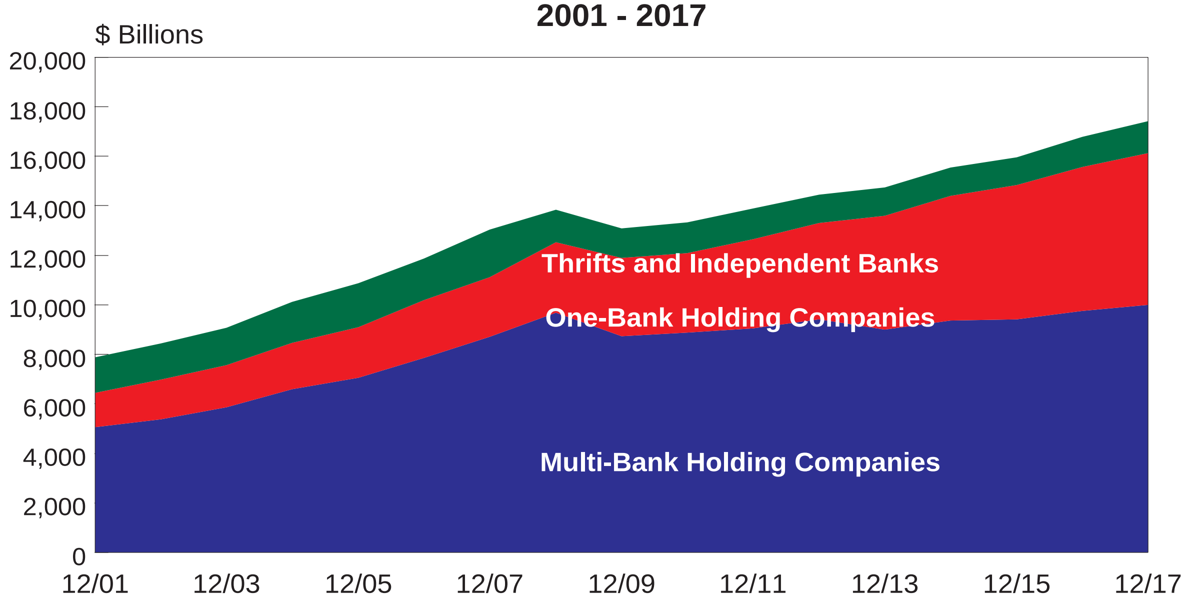
2001 - 2017



	12/01	12/03	12/05	12/07	12/09	12/11	12/13	12/15	12/17
Thrifts* and Indpt Banks	3,005	2,717	2,520	2,354	2,176	1,999	1,779	1,514	1,284
One-Bank Holding Co.'s	4,448	4,552	4,598	4,548	4,520	4,363	4,211	3,988	3,797
Multi-Bank Holding Co.'s	652	576	524	509	427	359	312	266	225
Total	8,105	7,845	7,642	7,411	7,123	6,721	6,302	5,768	5,306

Assets of FDIC-Insured Banking Organizations

2001 - 2017

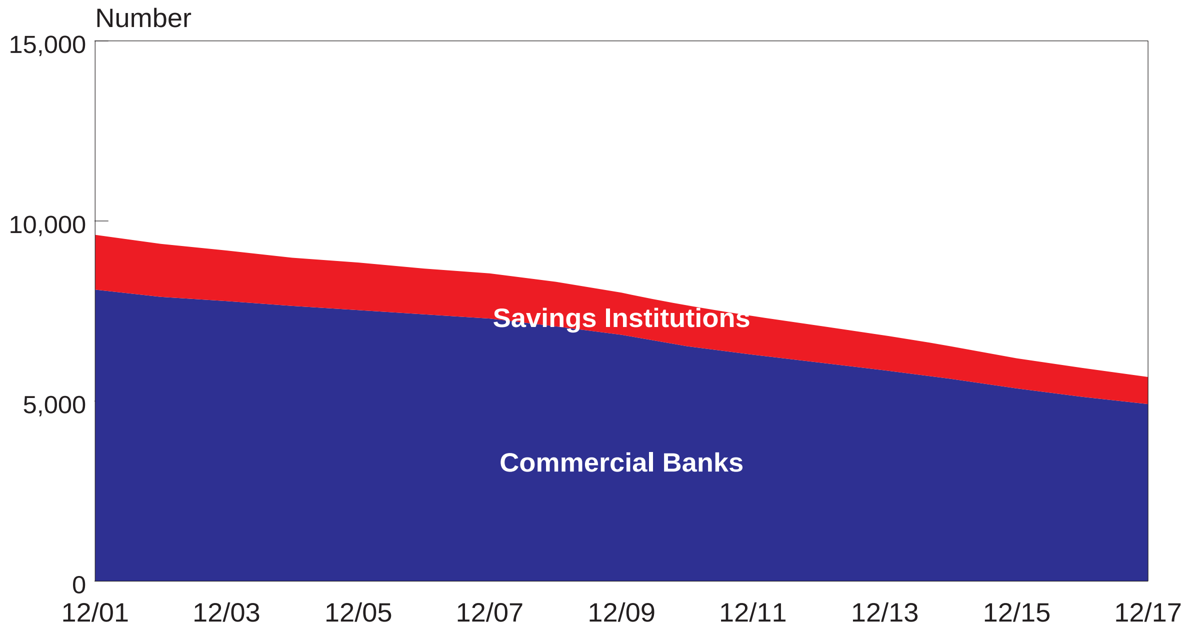


	12/01	12/03	12/05	12/07	12/09	12/11	12/13	12/15	12/17
Thrifts* and Indpt Banks	1,433	1,508	1,771	1,907	1,182	1,232	1,142	1,132	1,281
One-Bank Holding Co.'s	1,374	1,694	2,056	2,408	3,173	3,600	4,601	5,414	6,126
Multi-Bank Holding Co.'s	5,063	5,873	7,052	8,719	8,731	9,060	8,988	9,421	10,009
Total	7,869	9,076	10,879	13,034	13,087	13,891	14,731	15,968	17,416

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

Number of FDIC-Insured Institutions

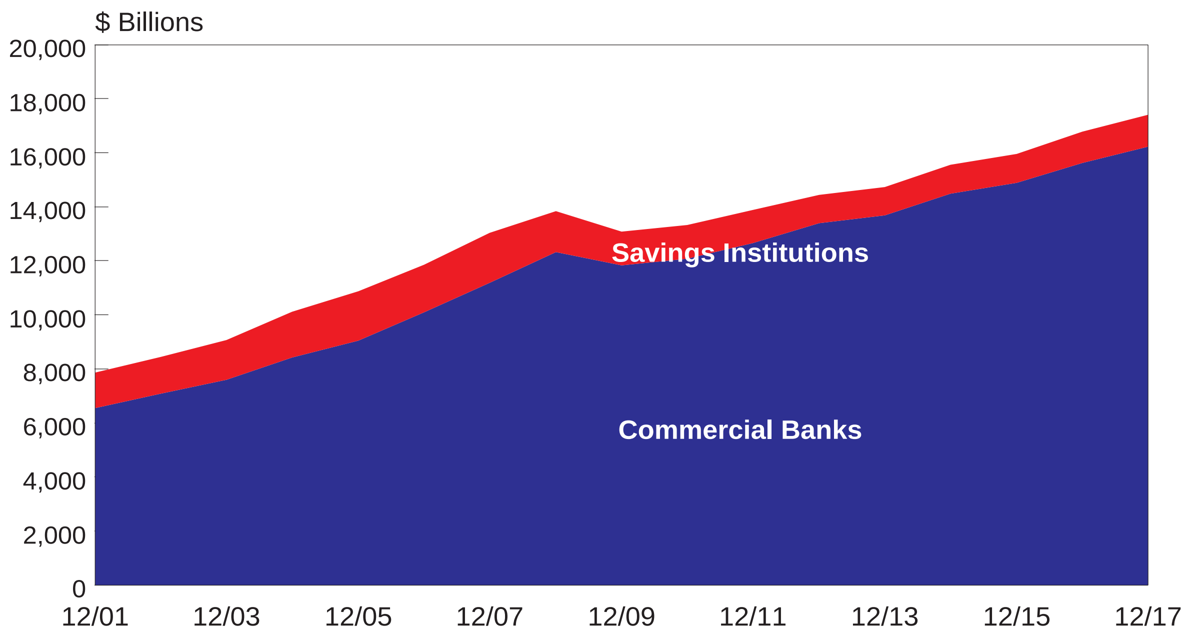
2001 - 2017



	12/01	12/03	12/05	12/07	12/09	12/11	12/13	12/15	12/17
Savings Institutions	1,534	1,414	1,310	1,255	1,183	1,082	965	844	752
Commercial Banks	8,080	7,767	7,523	7,279	6,829	6,275	5,847	5,338	4,918
Total	9,614	9,181	8,833	8,534	8,012	7,357	6,812	6,182	5,670

Assets of FDIC-Insured Institutions

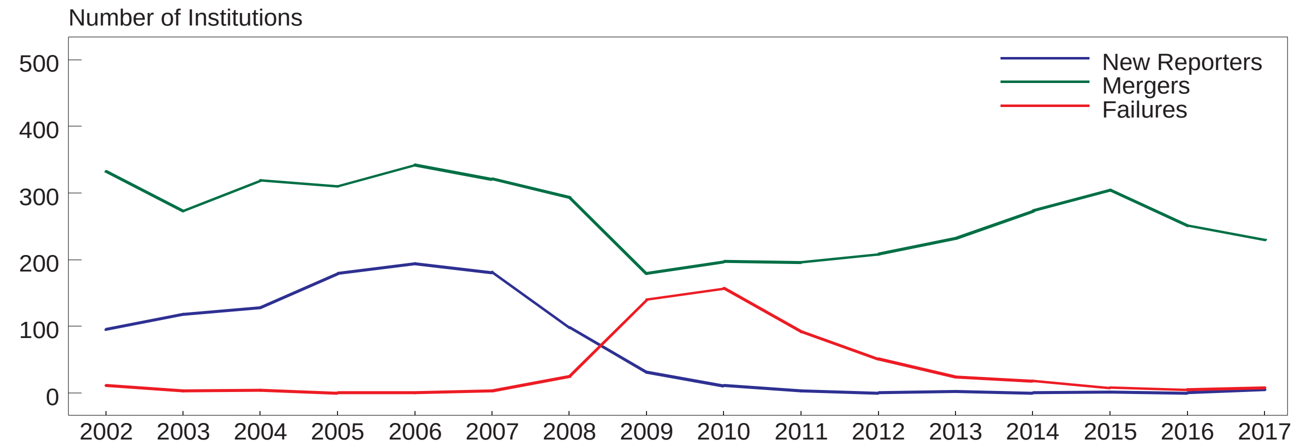
2001 - 2017



	12/01	12/03	12/05	12/07	12/09	12/11	12/13	12/15	12/17
Savings Institutions	1,317	1,475	1,832	1,852	1,260	1,241	1,058	1,074	1,197
Commercial Banks	6,552	7,601	9,047	11,182	11,827	12,650	13,673	14,893	16,220
Total	7,869	9,076	10,879	13,034	13,087	13,891	14,731	15,968	17,416

Changes in the Number of FDIC-Insured Institutions

2002 - 2017

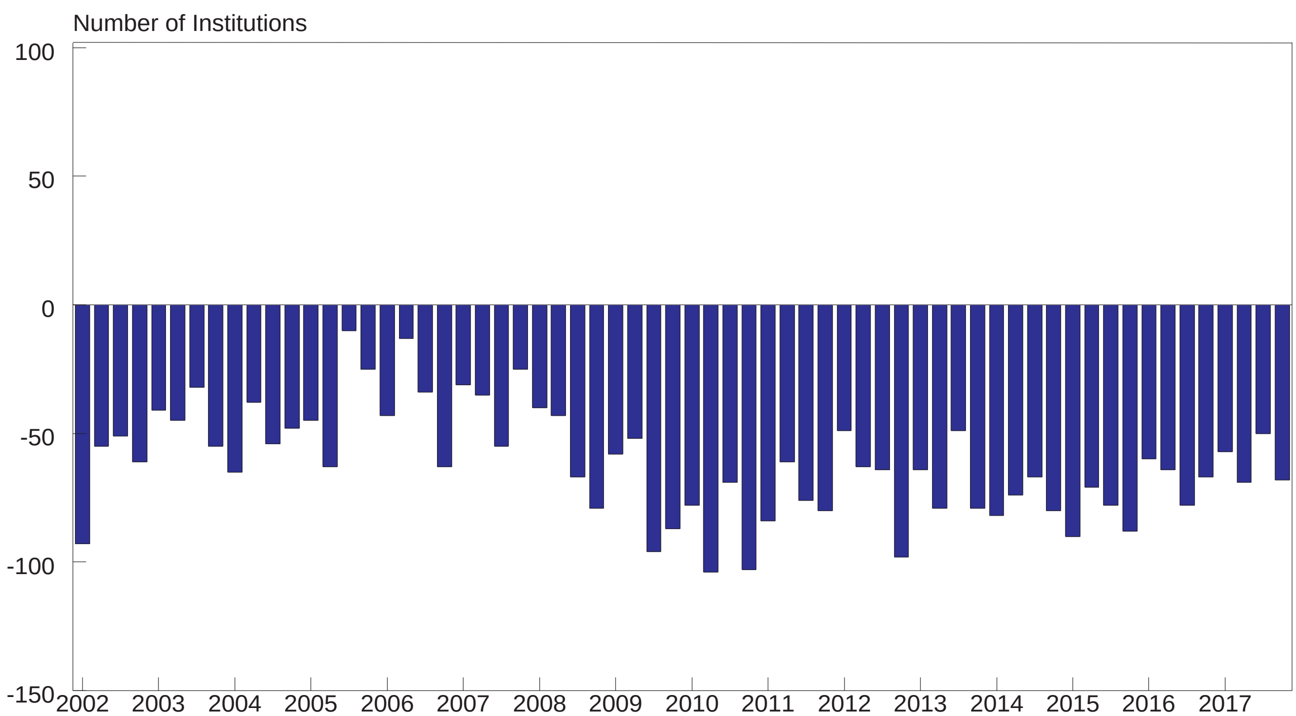


	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
New Reporters	95	118	128	179	194	181	98	31	11	3	0	2	0	1	0	5
Mergers	332	273	319	310	342	321	293	179	197	196	208	232	273	304	251	230
Failures	11	3	4	0	0	3	25	140	157	92	51	24	18	8	5	8
Other Changes, Net*	-12	-15	-10	-12	-5	-3	-9	-5	-11	-16	-15	-17	-12	-16	-13	-10
No. of Institutions at end of year	9,354	9,181	8,976	8,833	8,680	8,534	8,305	8,012	7,658	7,357	7,083	6,812	6,509	6,182	5,913	5,670

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

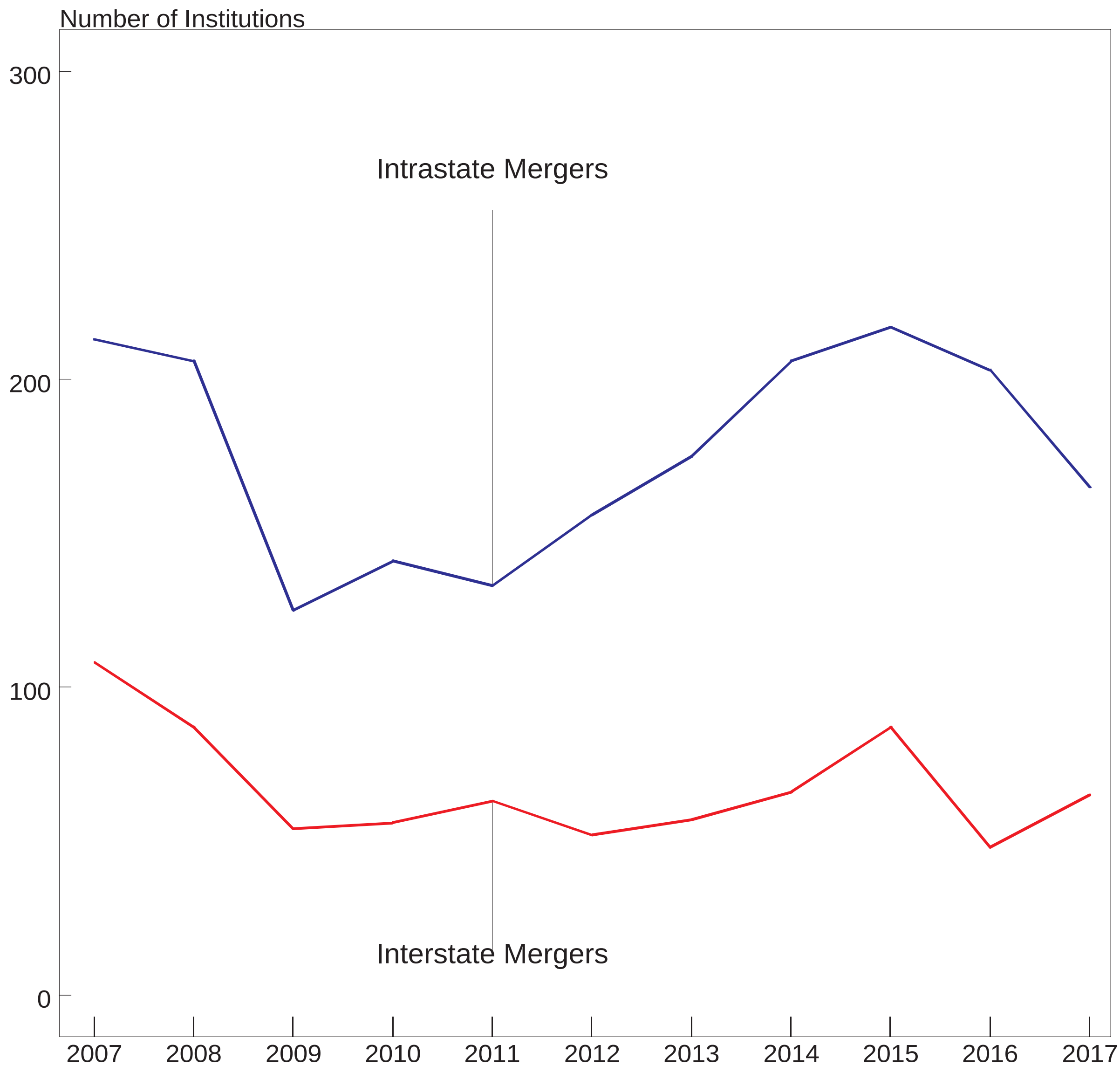
Quarterly Change in the Number of FDIC-Insured Institutions

2002-2017



Institution Mergers: Interstate vs. Intrastate

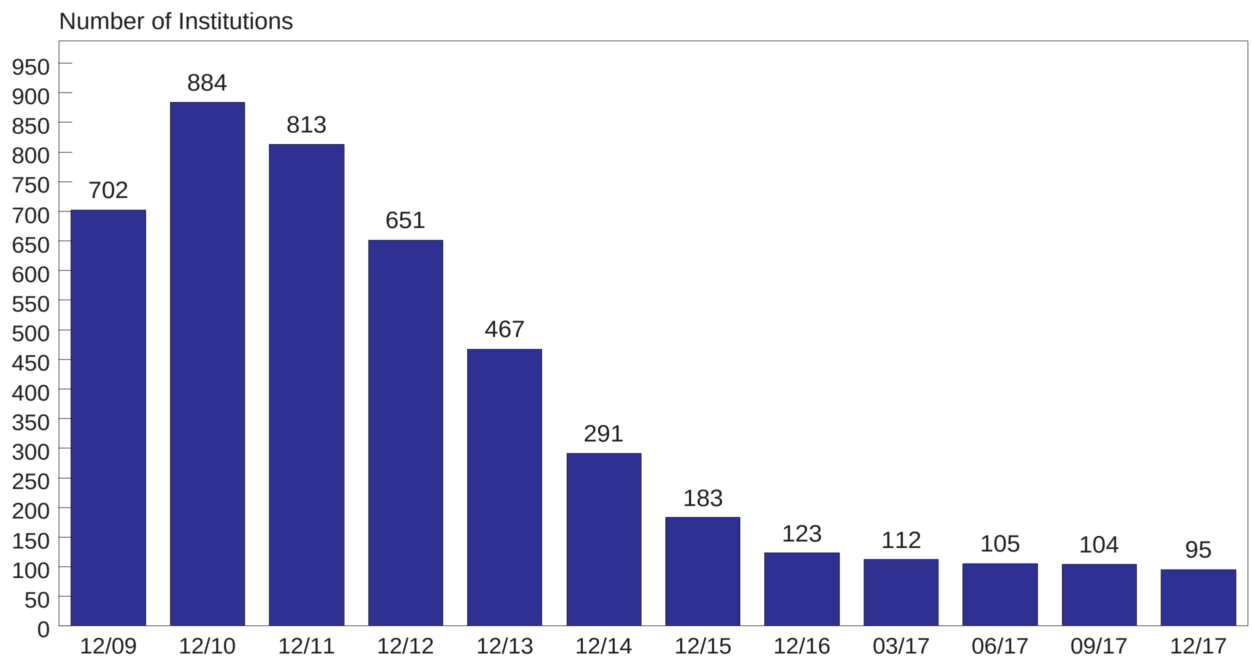
2007 - 2017



	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Intrastate Mergers	**213**	**206**	**125**	**141**	**133**	**156**	**175**	**206**	**217**	**203**	**165**
Interstate Mergers	**108**	**87**	**54**	**56**	**63**	**52**	**57**	**66**	**87**	**48**	**65**

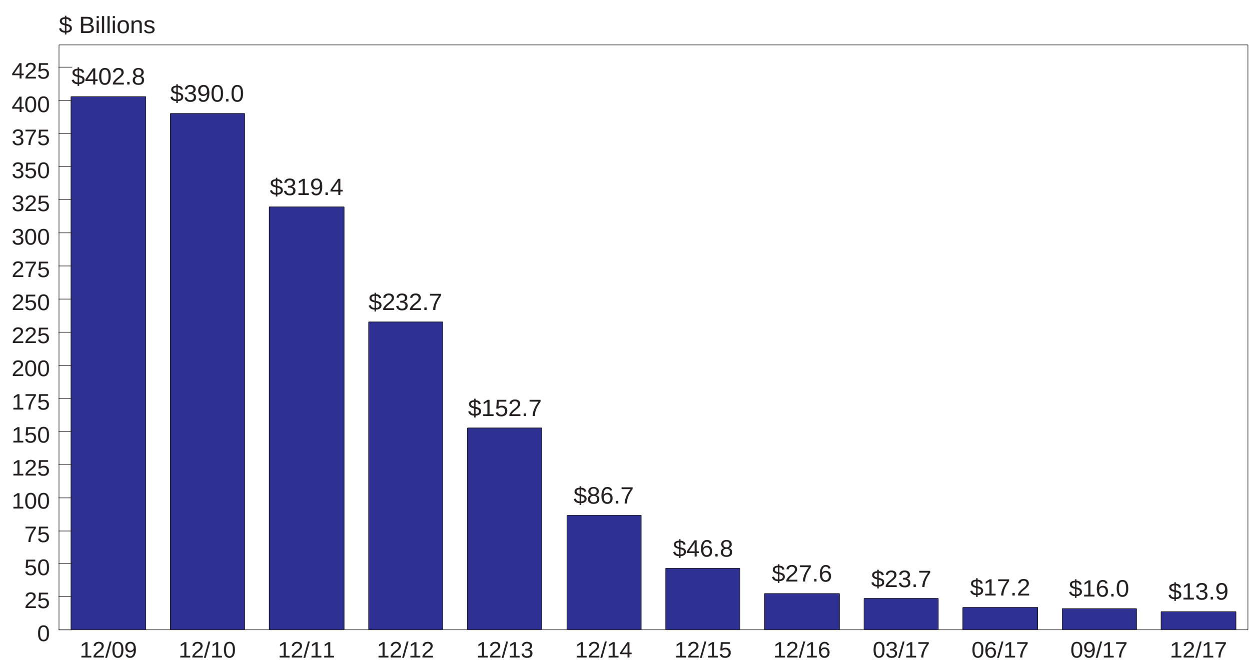
Number of FDIC-Insured "Problem" Institutions

2009-2017



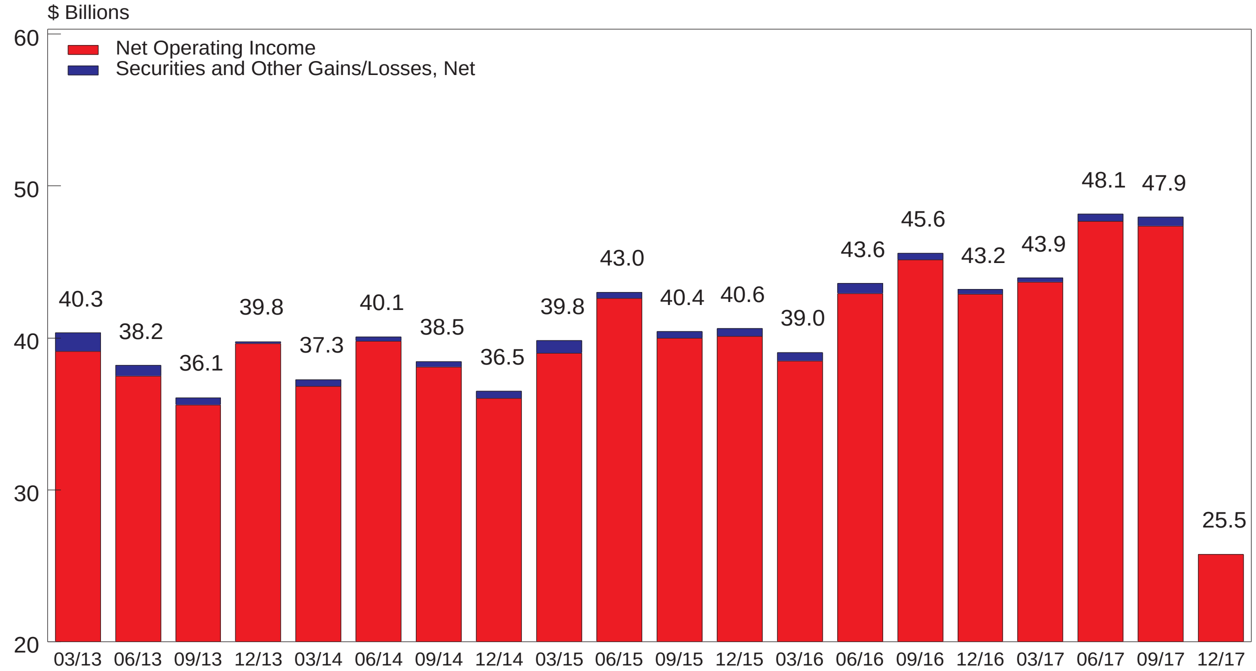
Assets of FDIC-Insured "Problem" Institutions

2009-2017



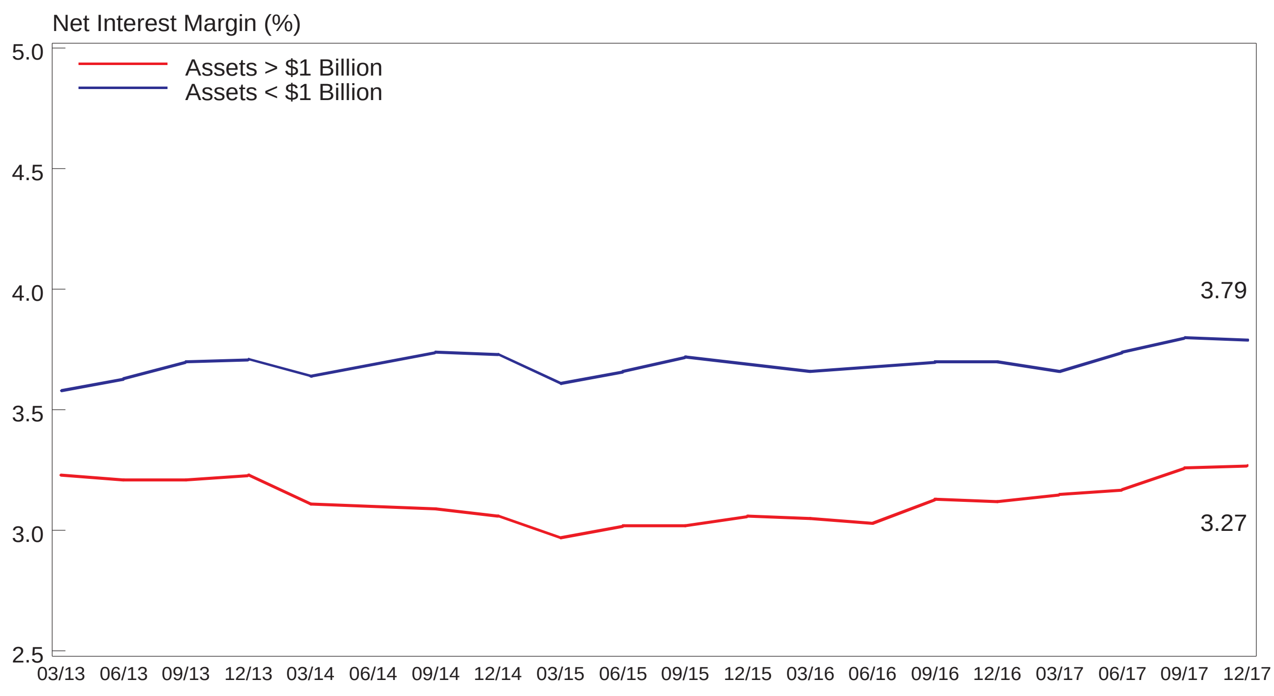
Quarterly Net Income

2013-2017



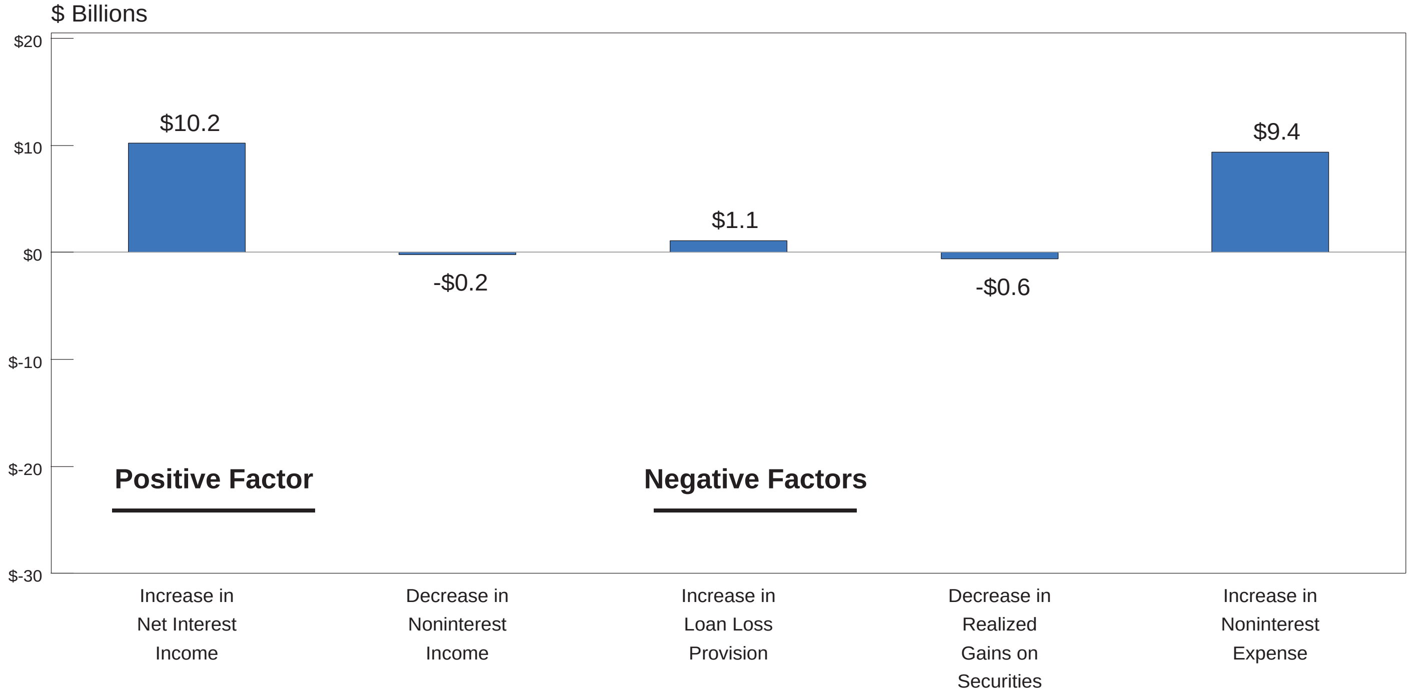
Quarterly Net Interest Margins, Annualized

2013 - 2017



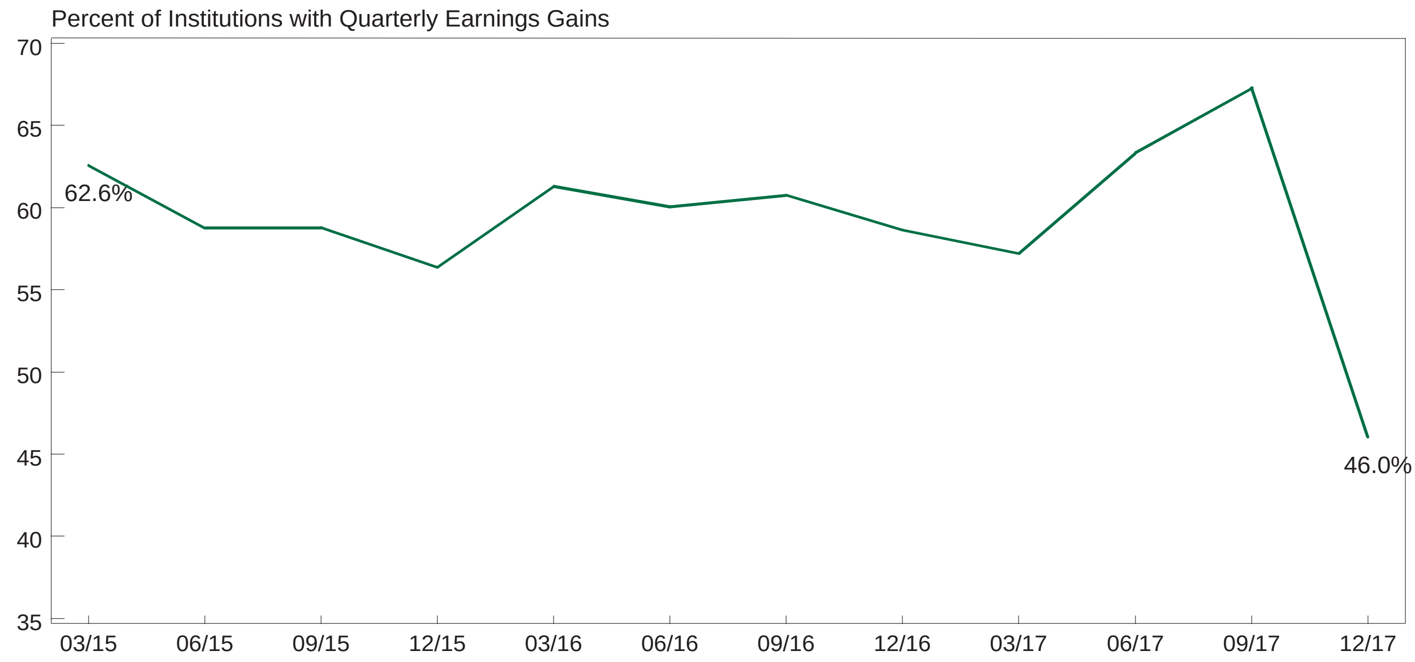
Major Factors Affecting Earnings

4th Quarter 2017 vs. 4th Quarter 2016



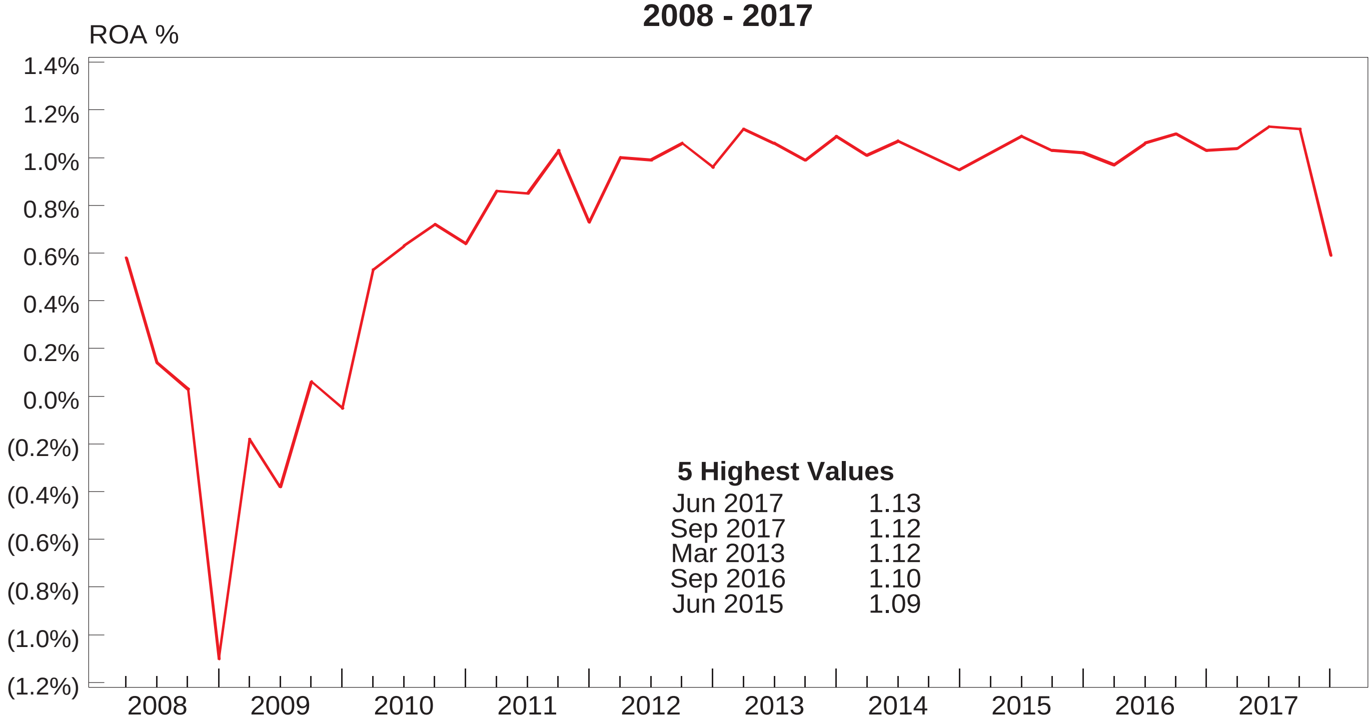
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2015-2017



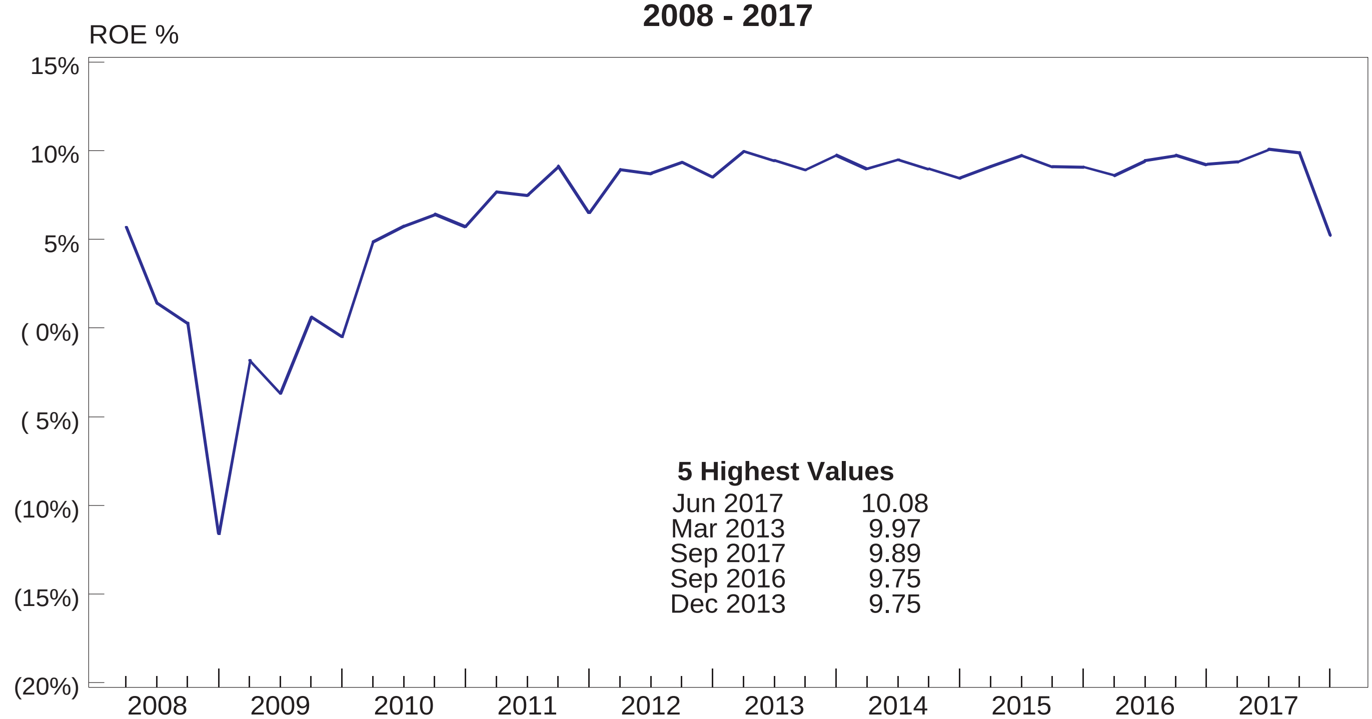
Quarterly Return on Assets (ROA), Annualized

2008 - 2017



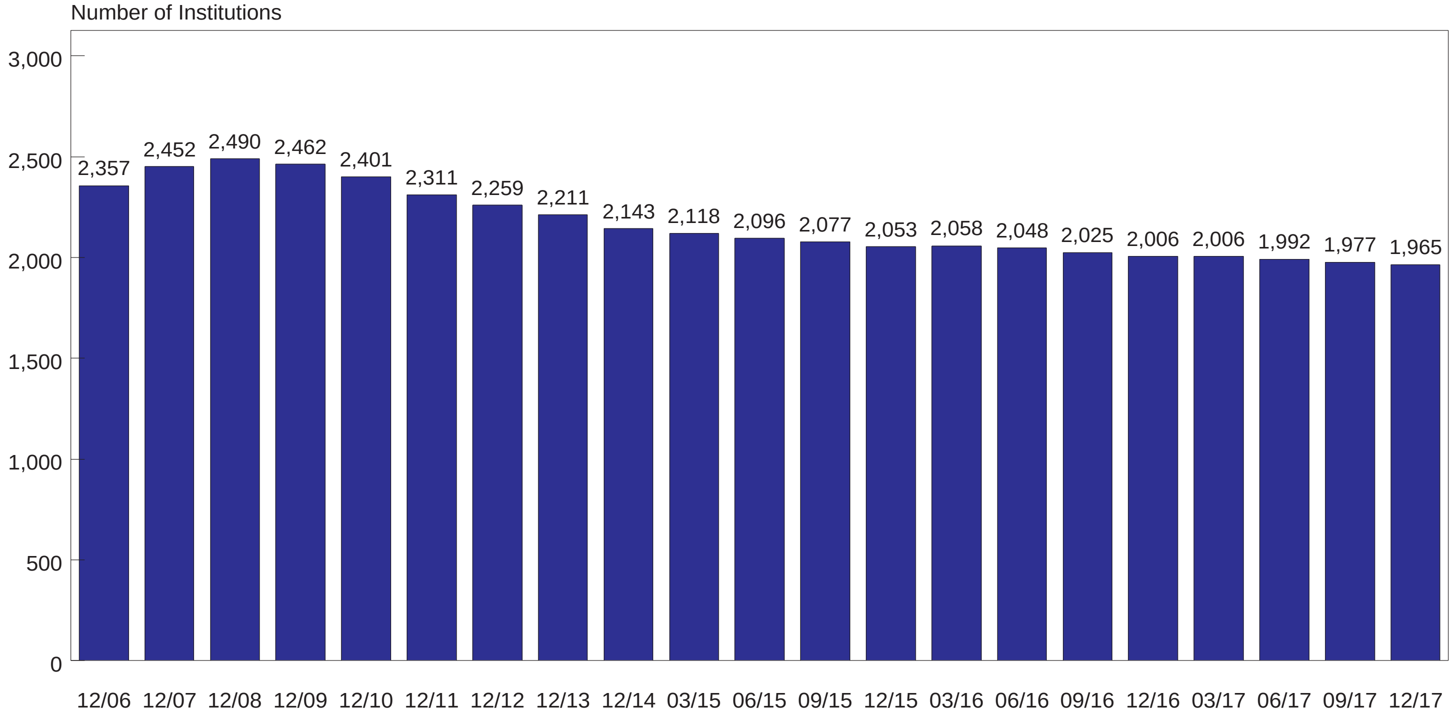
Quarterly Return on Equity (ROE), Annualized

2008 - 2017



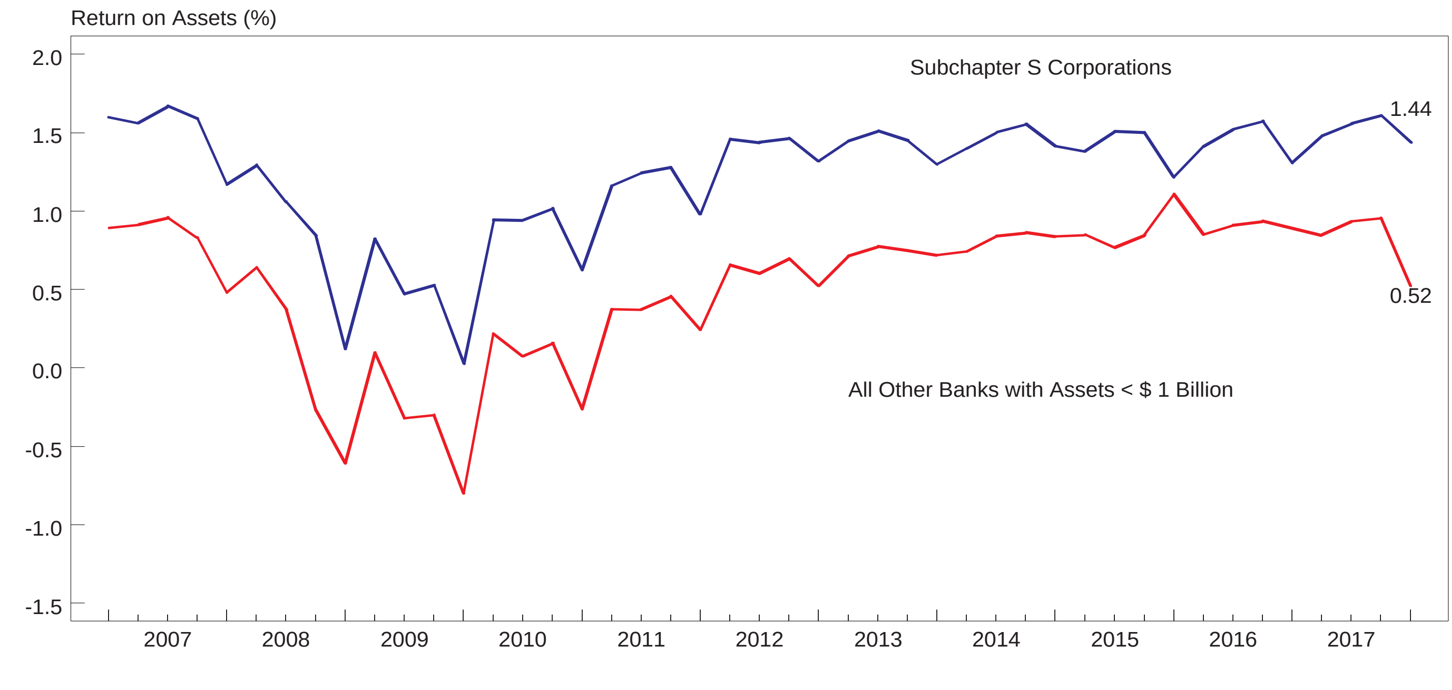
Number of Subchapter S Corporations

2006-2017



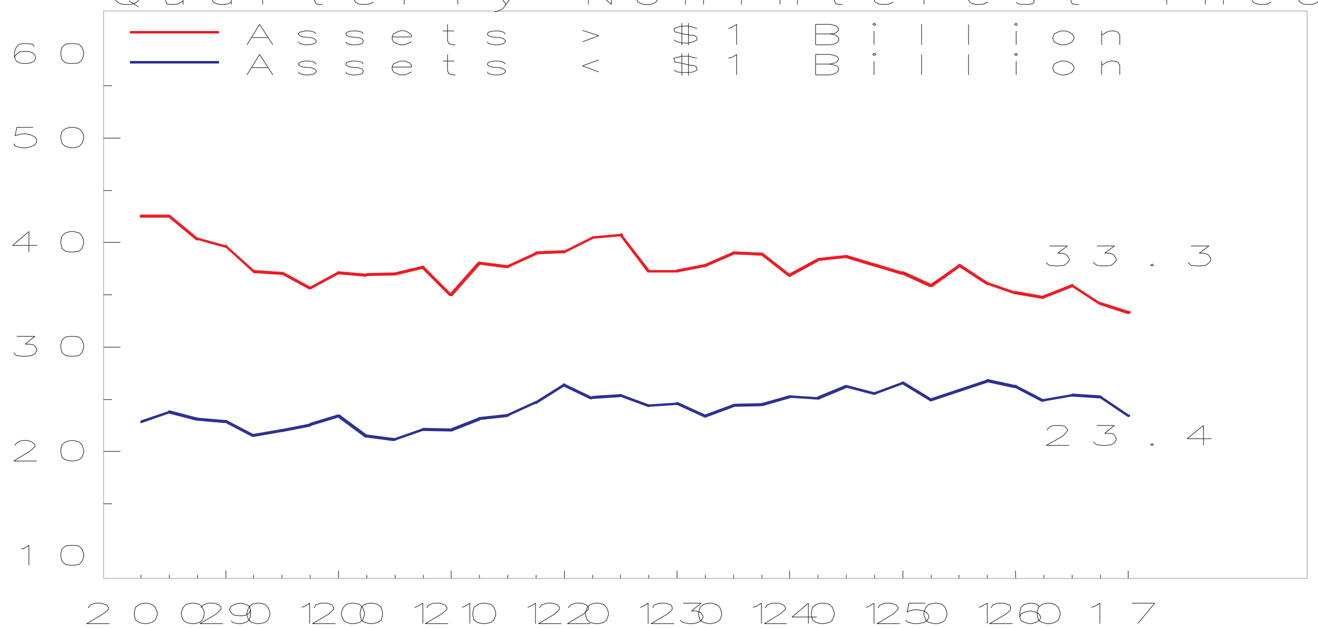
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2006-2017



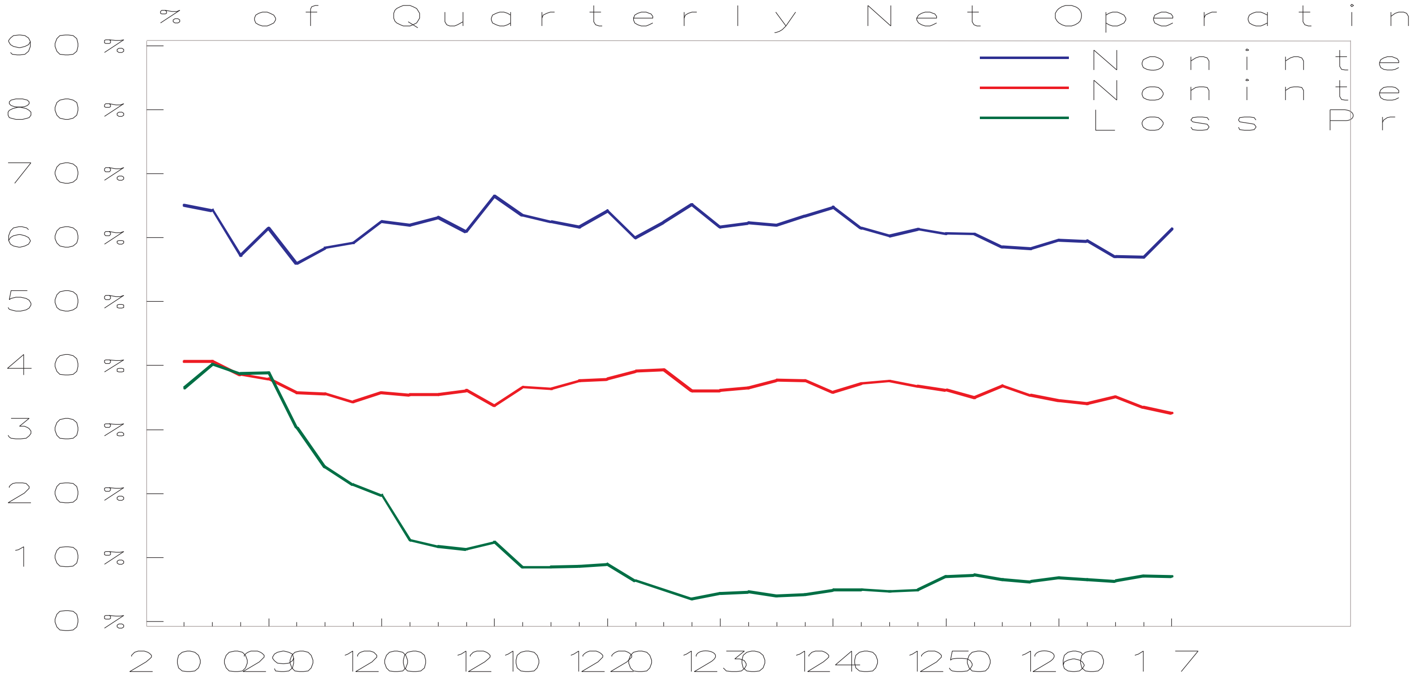
Noninterest Income as
tage of Net Operating
2009 – 2017

Quarterly Noninterest Incom



C-Insured Institutions'
2009 – 2017

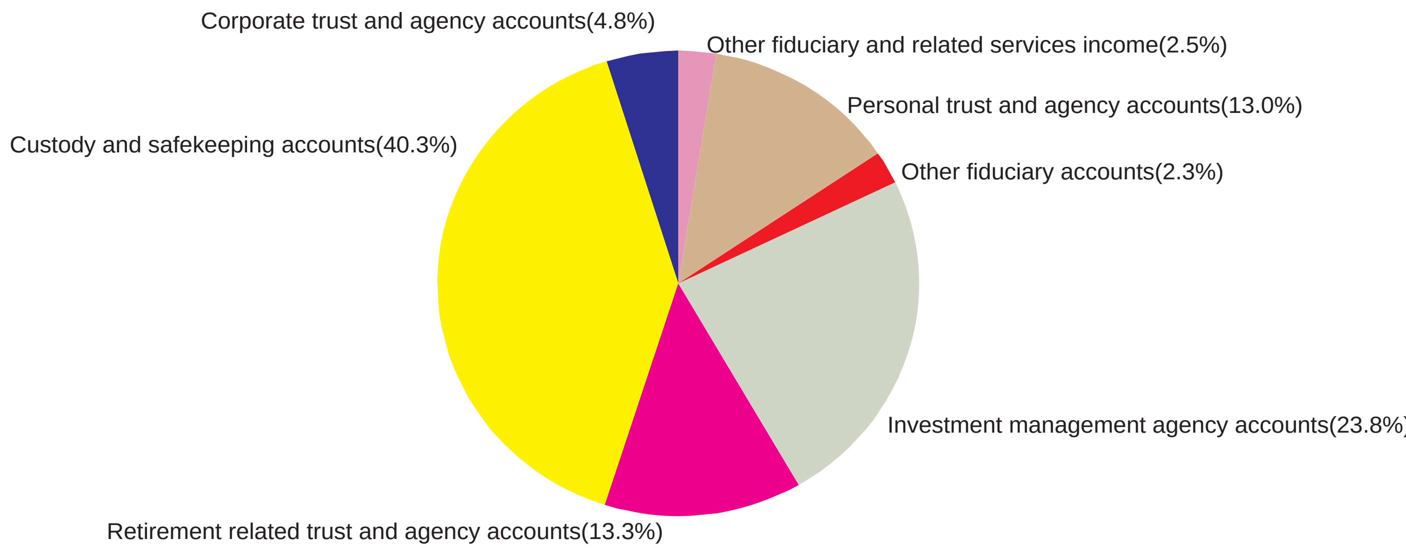
% of Quarterly Net Operatin



*Net operating revenue equals net

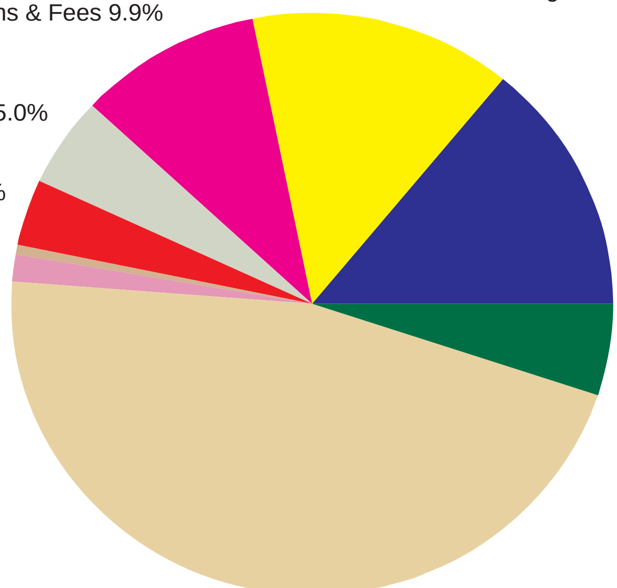
Composition of Fiduciary and Related Services Income

Full Year 2017



Composition of Noninterest Income

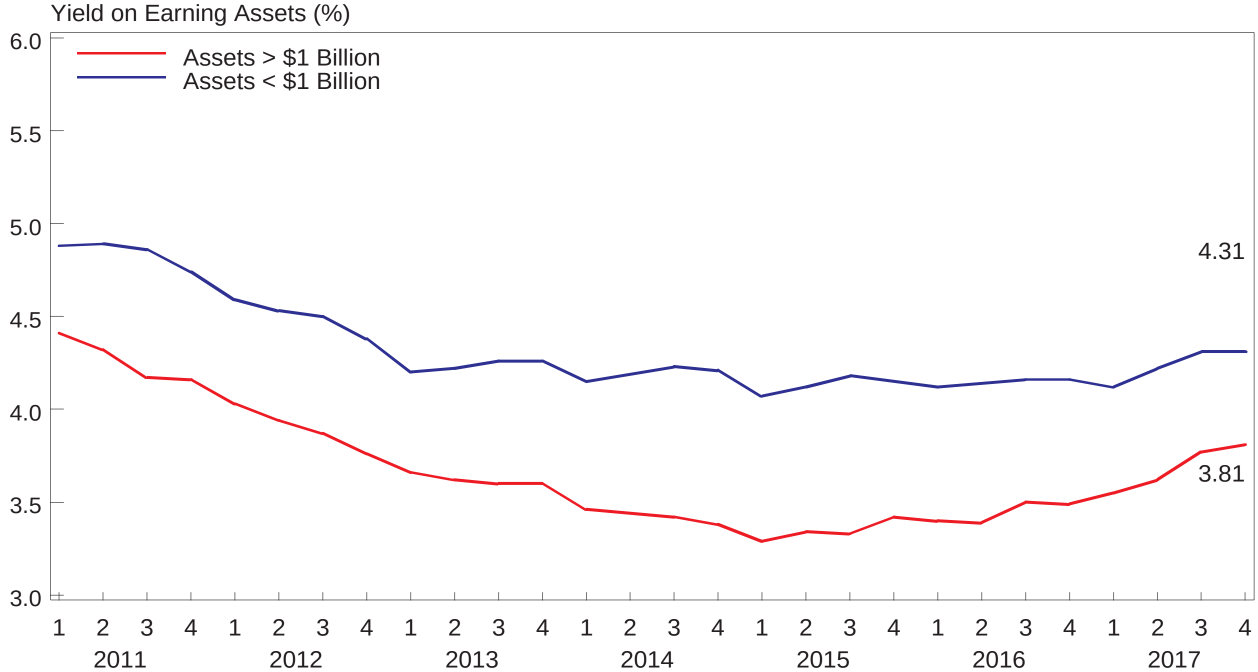
December 31, 2017



Noninterest Income Source	Noninterest Income $ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	$35,869	1,136	20.0%
Service Charges on Deposit Accounts	$36,094	5,538	97.7%
Trading Gains & Fees	$25,242	173	3.1%
Investment Banking/Brokerage Fees	$12,750	1,589	28.0%
Venture Capital Revenue	-$1	35	0.6%
Net Servicing Fees	$9,465	2,147	37.9%
Net Securitization Income	$1,362	50	0.9%
Insurance Commissions & Fees	$3,827	2,367	41.7%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	$12,252	2,557	45.1%
Net Gains/Losses On OREO Sales	-$99	3,232	57.0%
Net Gains/Losses On Sales Of Other Assets	$788	2,271	40.1%
Other Noninterest Income	$117,927	5,634	99.4%
Total Noninterest Income	$255,479	5,662	99.9%

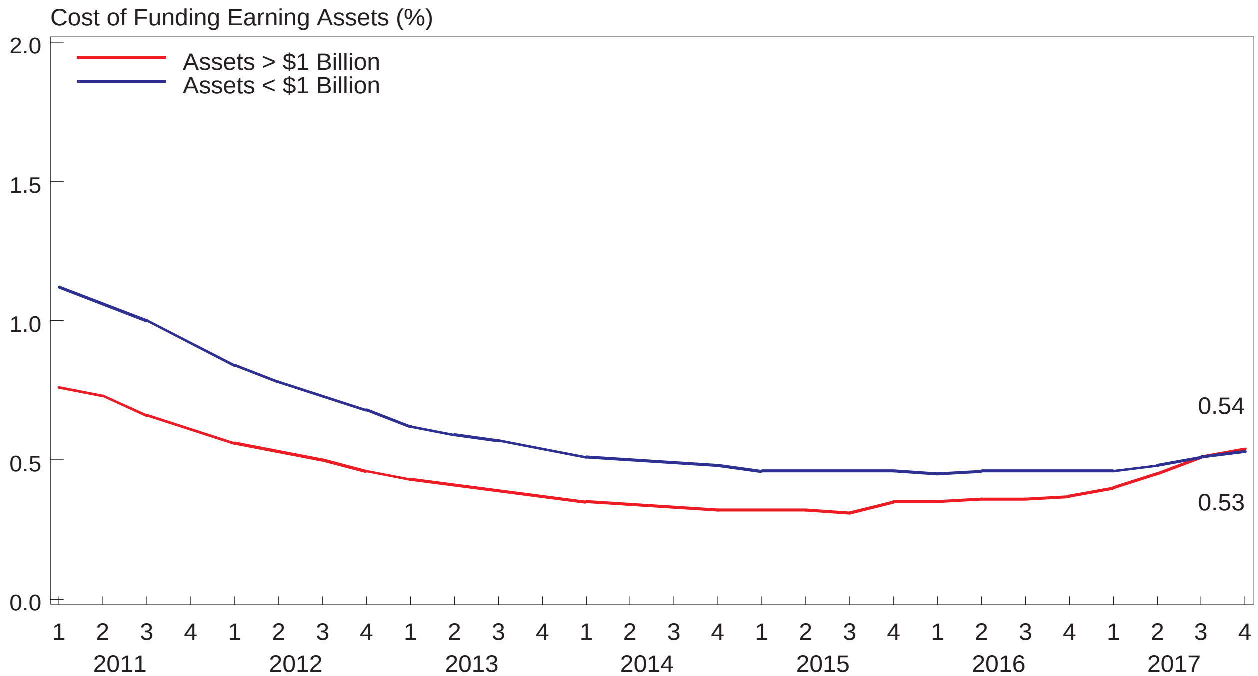
Quarterly Yield on Earning Assets

2011 - 2017



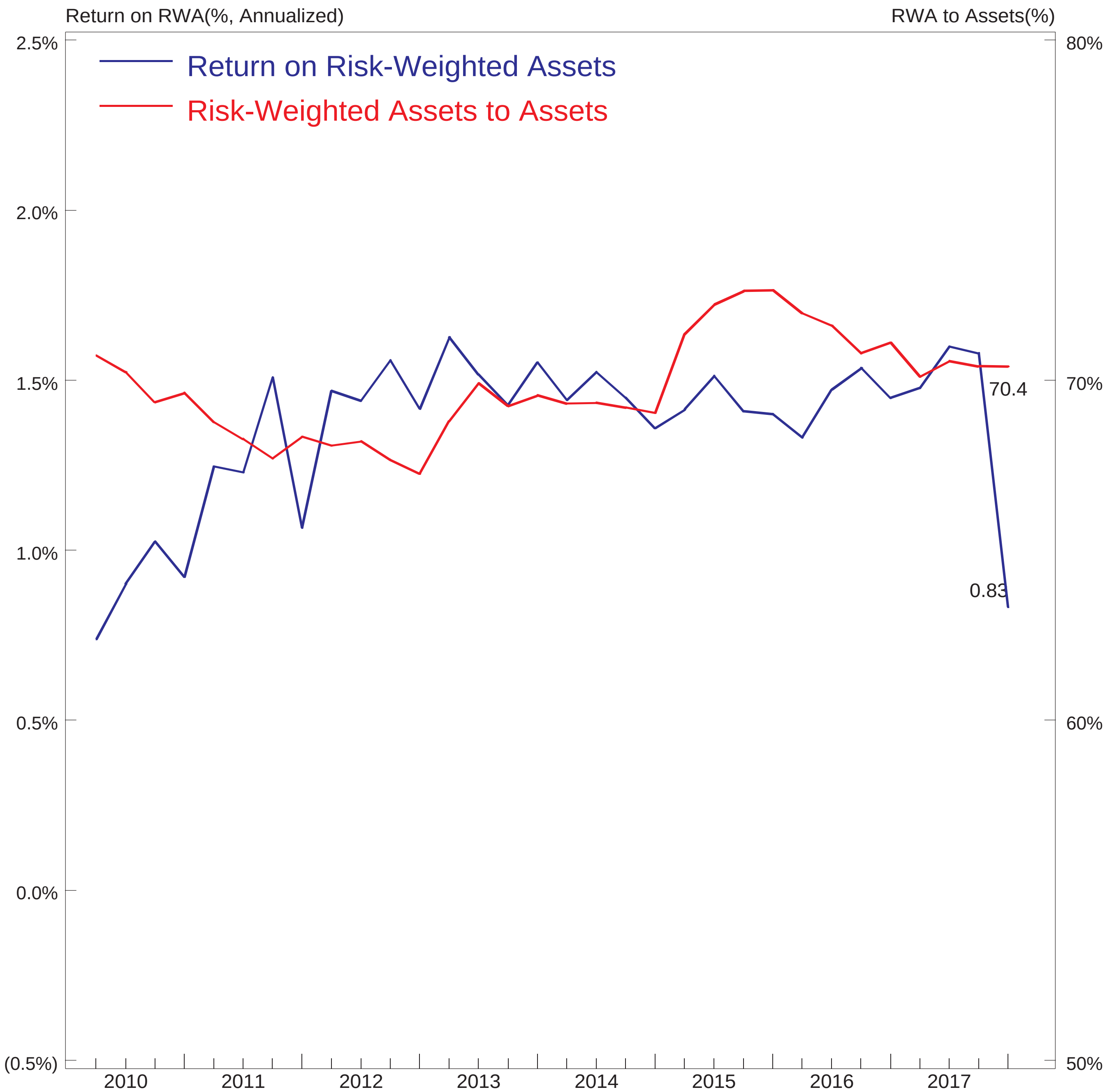
Quarterly Cost of Funding Earning Assets

2011 - 2017



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

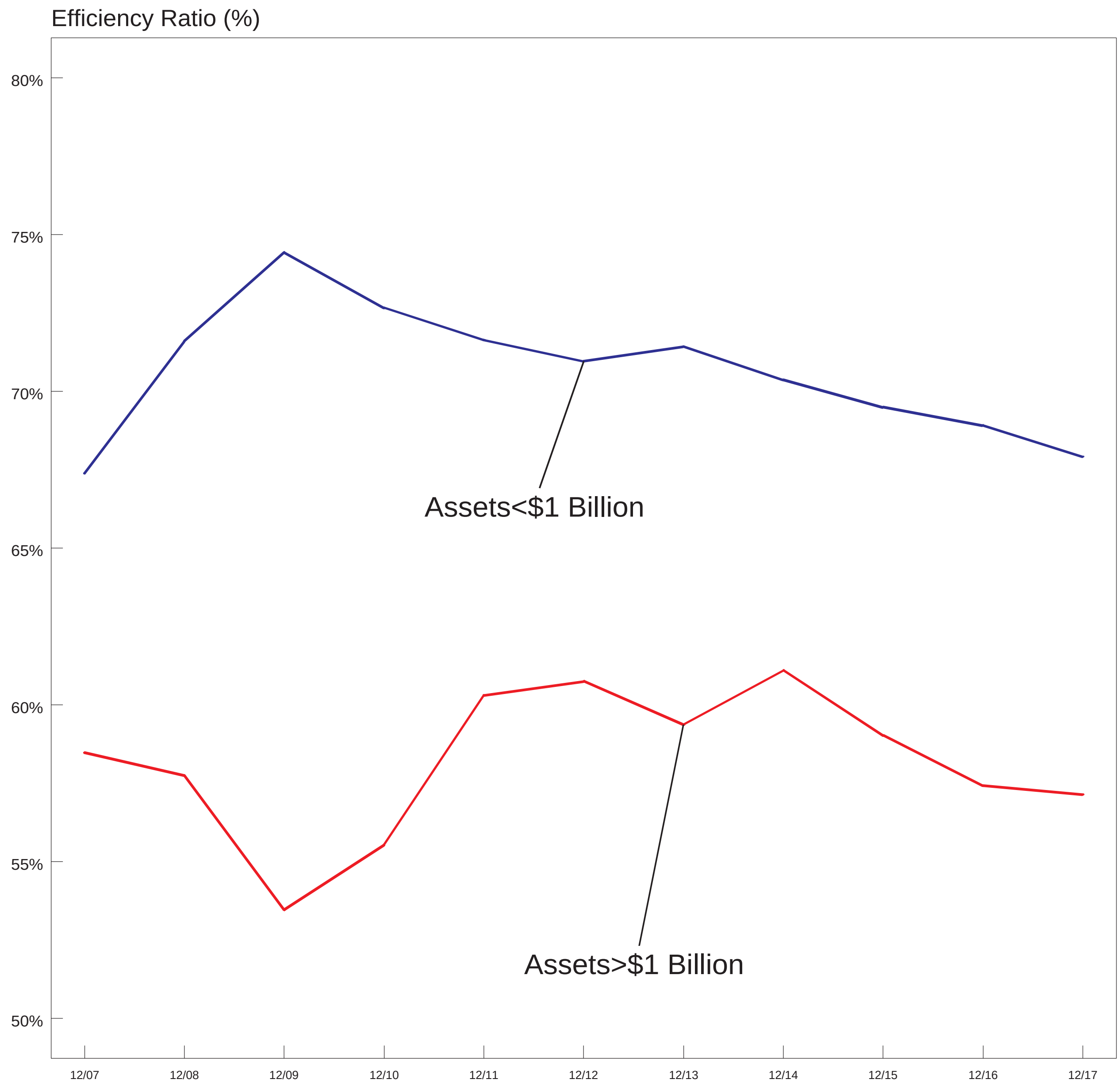
2010 - 2017



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

Annual Efficiency Ratios*

2007 - 2017

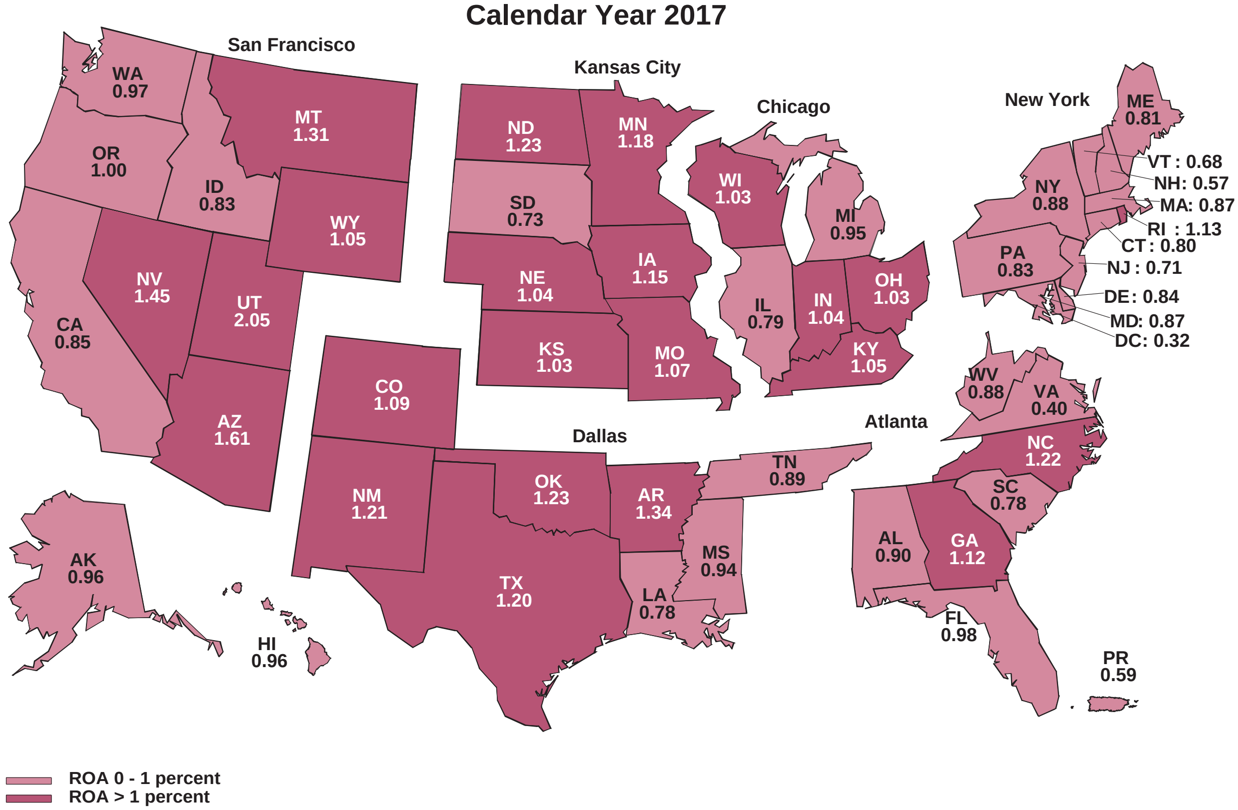


	12/07	12/08	12/09	12/10	12/11	12/12	12/13	12/14	12/15	12/16	12/17
Assets<$1 Billion	67.38	71.59	74.42	72.66	71.63	70.96	71.42	70.36	69.49	68.91	67.92
Assets>$1 Billion	58.47	57.74	53.46	55.53	60.30	60.75	59.37	61.10	59.02	57.42	57.14
Total	59.49	59.35	55.53	57.17	61.38	61.70	60.46	61.91	59.90	58.33	57.94

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

Return on Assets (ROA)

Calendar Year 2017



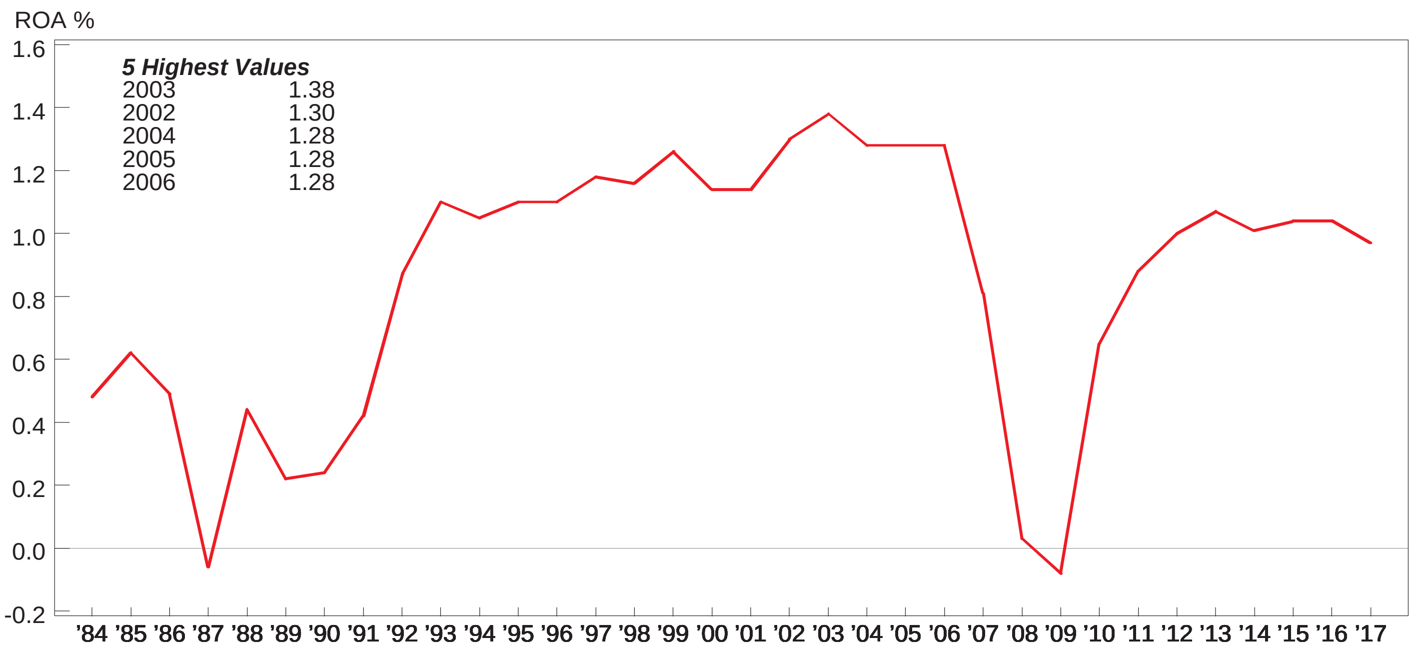
ROA Rankings by State

	State	No. of Inst. as of 12/31/17	2017	2016	Change*
1	Utah	44	2.05	2.14	(9)
2	Arizona	15	1.61	2.38	(77)
3	Nevada	18	1.45	1.24	21
4	Arkansas	97	1.34	1.32	2
5	Montana	50	1.31	1.38	(7)
6	North Dakota	76	1.23	1.22	1
7	Oklahoma	208	1.23	1.30	(7)
8	North Carolina	52	1.22	1.16	6
9	New Mexico	39	1.21	1.22	(1)
10	Texas	454	1.20	1.05	15
11	Minnesota	306	1.18	1.19	(1)
12	Iowa	296	1.15	1.18	(3)
13	Rhode Island	9	1.13	0.79	34
14	Georgia	177	1.12	1.02	10
15	Colorado	84	1.09	1.11	(2)
16	Missouri	270	1.07	1.01	6
17	Kentucky	155	1.05	1.02	3
18	Wyoming	32	1.05	1.05	0
19	Indiana	108	1.04	1.04	0
20	Nebraska	175	1.04	1.22	(18)
21	Kansas	247	1.03	1.04	(1)
22	Ohio	189	1.03	1.02	1
23	Wisconsin	211	1.03	1.03	0
24	Oregon	20	1.00	0.99	1
25	Florida	133	0.98	0.84	14
26	Washington	47	0.97	1.05	(8)
27	Alaska	5	0.96	1.07	(11)
28	Hawaii	8	0.96	1.10	(14)
29	Michigan	98	0.95	1.09	(14)
30	Mississippi	77	0.94	0.90	4
31	Alabama	120	0.90	0.83	7
32	Tennessee	151	0.89	1.07	(18)
33	New York	141	0.88	0.86	2
34	West Virginia	55	0.88	0.95	(7)
35	Maryland	50	0.87	0.94	(7)
36	Massachusetts	124	0.87	0.86	1
37	California	166	0.85	0.89	(4)
38	Delaware	22	0.84	0.94	(10)
39	Idaho	13	0.83	0.90	(7)
40	Pennsylvania	156	0.83	0.79	4
41	Maine	26	0.81	0.87	(6)
42	Connecticut	42	0.80	0.75	5
43	Illinois	453	0.79	0.85	(6)
44	Louisiana	125	0.78	0.06	72
45	South Carolina	53	0.78	0.92	(14)
46	South Dakota	68	0.73	1.09	(36)
47	New Jersey	85	0.71	0.82	(11)
48	Vermont	11	0.68	0.79	(11)
49	Puerto Rico	5	0.59	0.51	8
50	New Hampshire	18	0.57	0.56	1
51	Virginia	78	0.40	0.76	(36)
52	District of Col.	3	0.32	0.82	(50)
	U.S. and Terr.	5,670	0.97	1.04	(7)

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

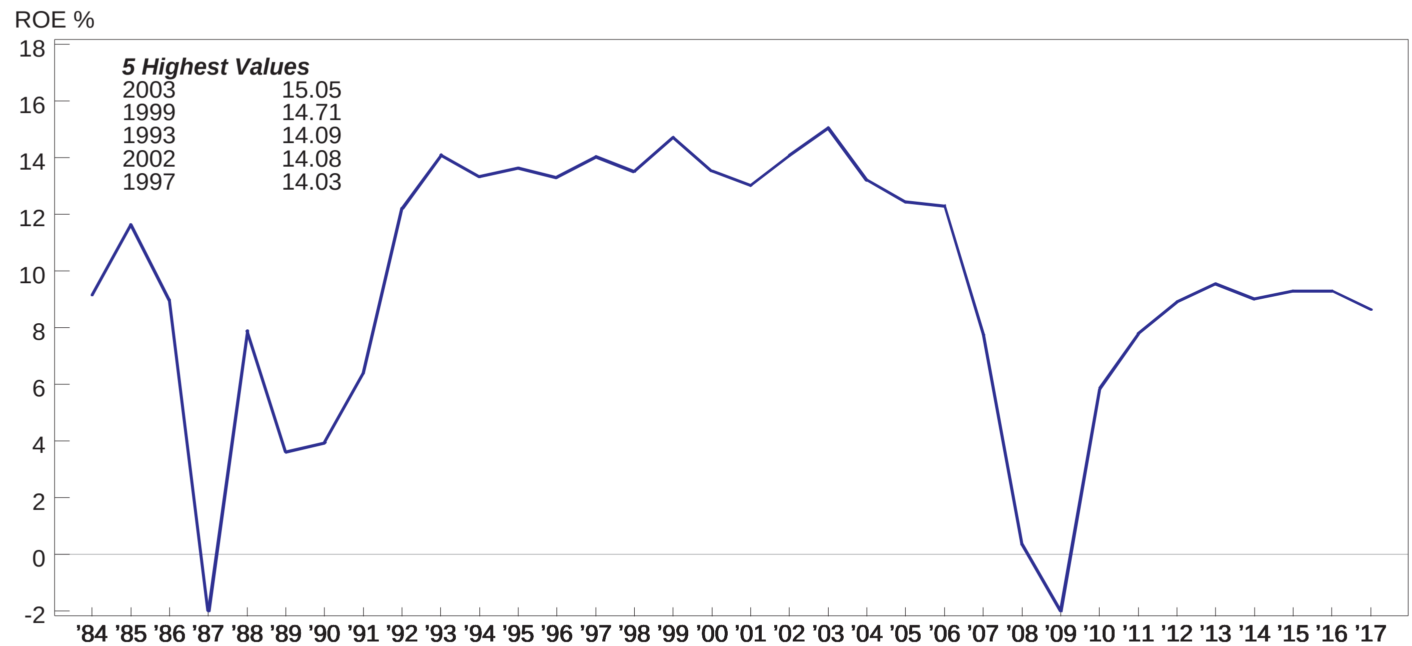
Annual Return on Assets (ROA)

1984 - 2017



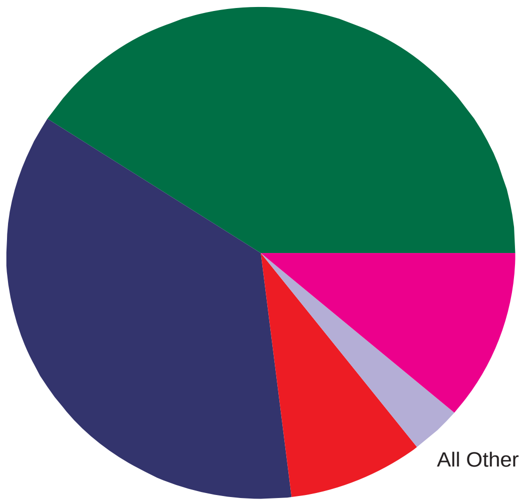
Annual Return on Equity (ROE)

1984 - 2017



Total Liabilities and Equity Capital

December 31, 2017

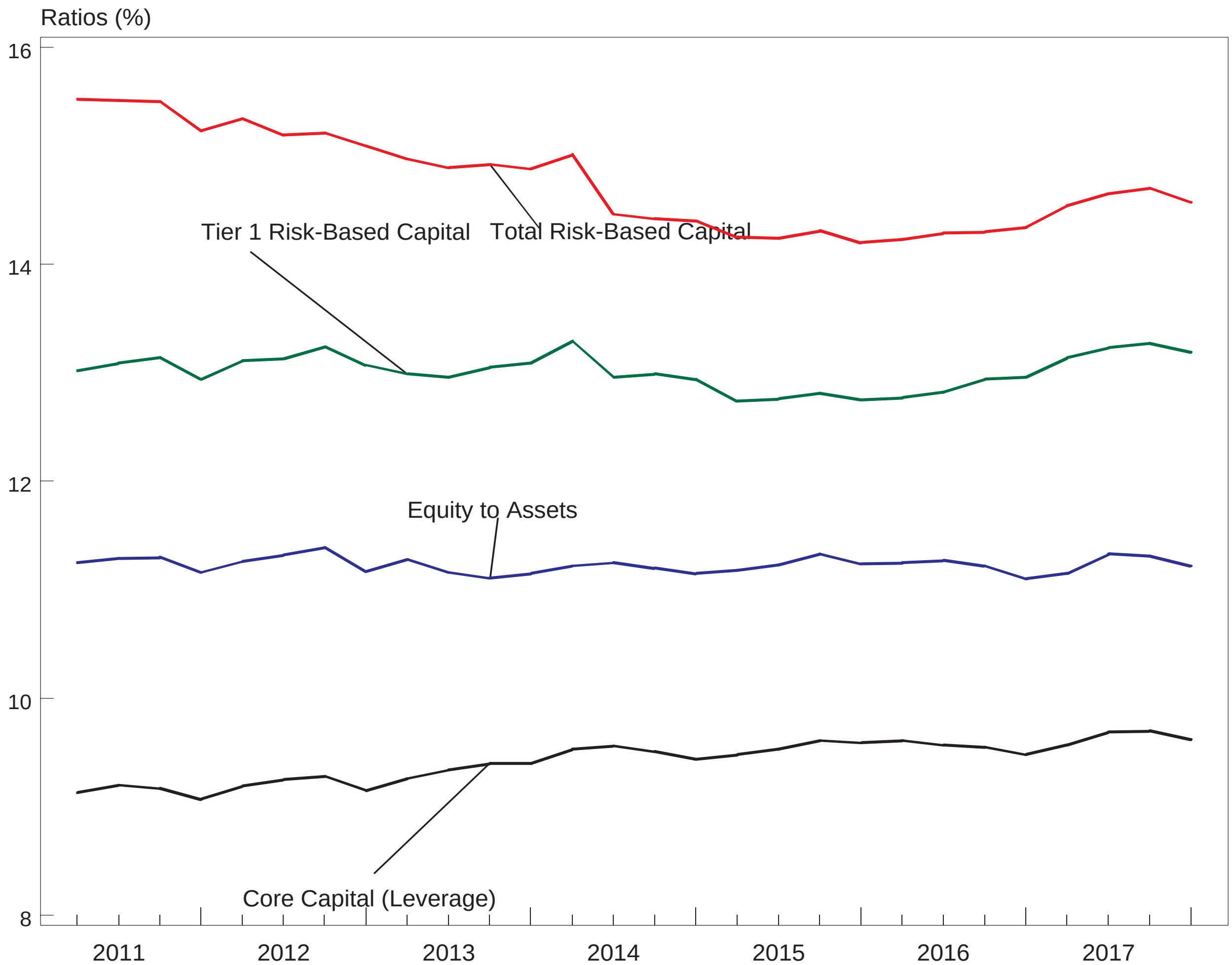


($ Billions)	12/31/16	12/31/17	% Change
Insured Deposits (estimated)	6,876	7,110	3.4
Uninsured Deposits	6,018	6,289	4.5
In Foreign Offices	1,247	1,318	5.7
Other Borrowed Funds*	1,413	1,496	5.9
All Other Liabilities	602	563	-6.5
Subordinated Debt	84	69	-17.9
Bank Equity Capital	1,863	1,954	4.9
Total Liabilities and Equity Capital	16,780	17,416	3.8

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

Capital Ratios

2011 - 2017

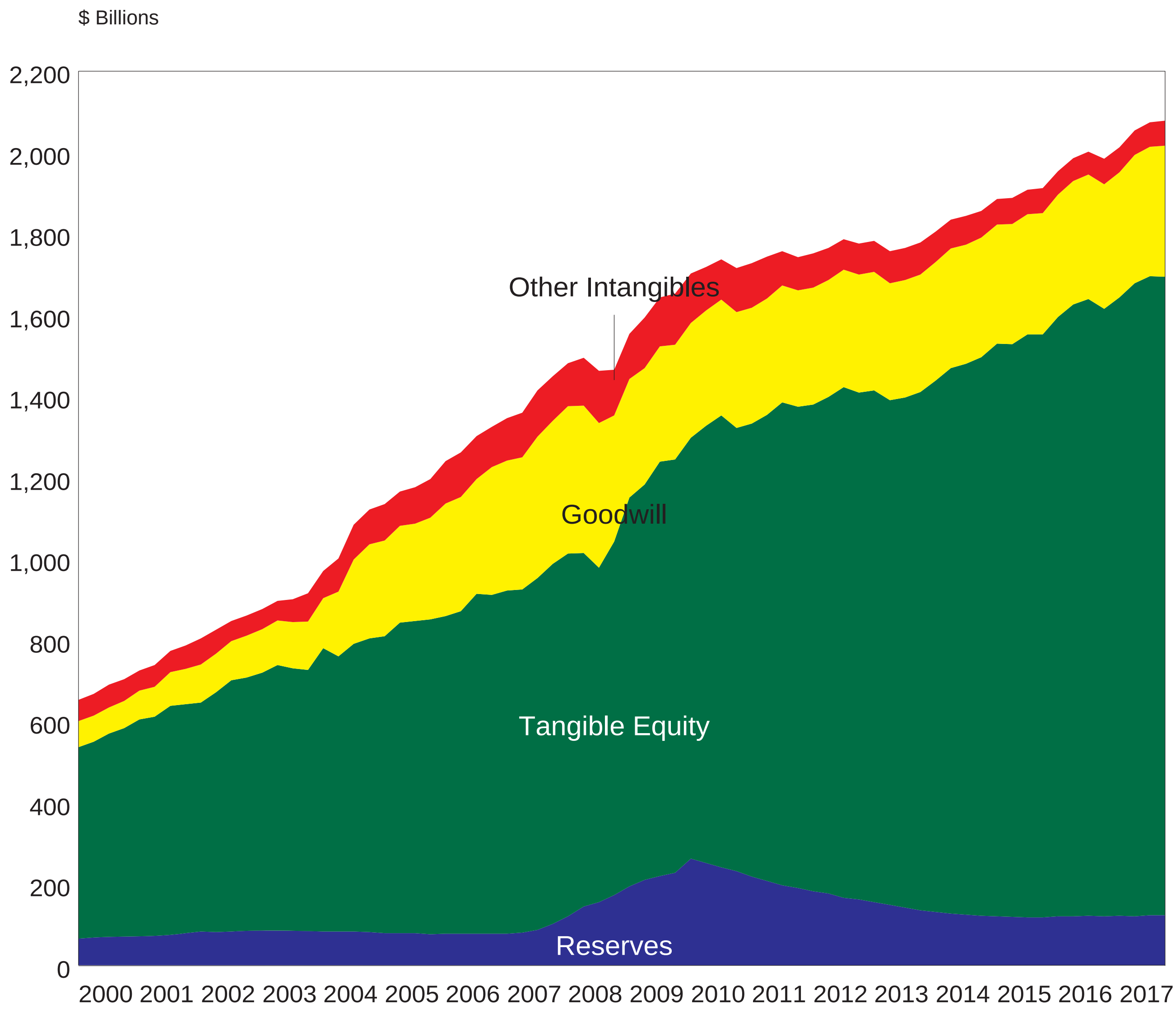


	12/11	12/12	12/13	12/14	12/15	12/16	12/17
Total Risk-Based Capital	**15.23**	**15.09**	**14.88**	**14.40**	**14.20**	**14.34**	**14.57**
Tier 1 Risk-Based Capital	**12.94**	**13.07**	**13.09**	**12.94**	**12.75**	**12.96**	**13.19**
Equity to Assets	**11.16**	**11.17**	**11.15**	**11.15**	**11.24**	**11.10**	**11.22**
Core Capital (Leverage)	**9.07**	**9.15**	**9.40**	**9.44**	**9.59**	**9.48**	**9.62**

Equity Capital and Reserves

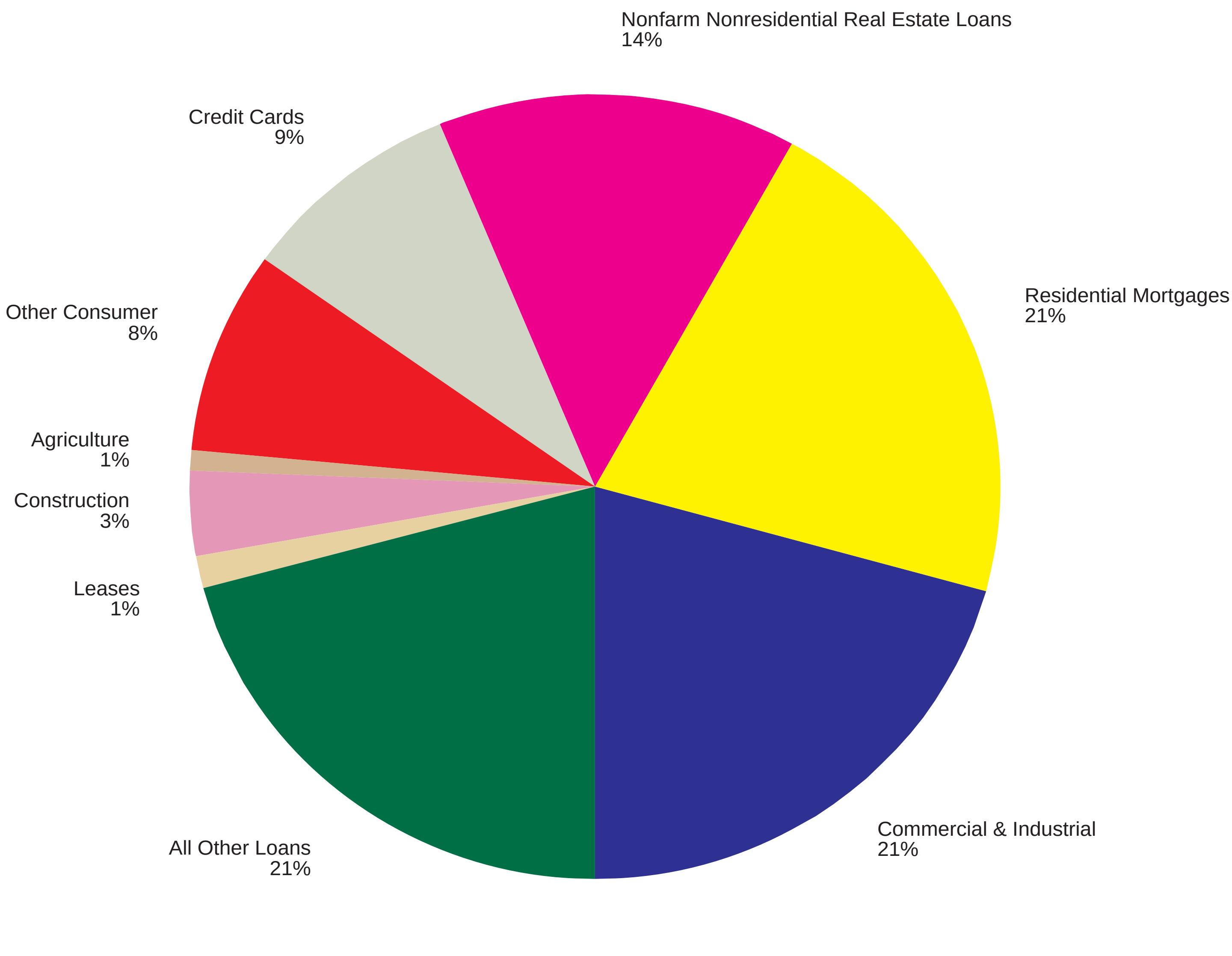
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2017



Loan Portfolio Composition

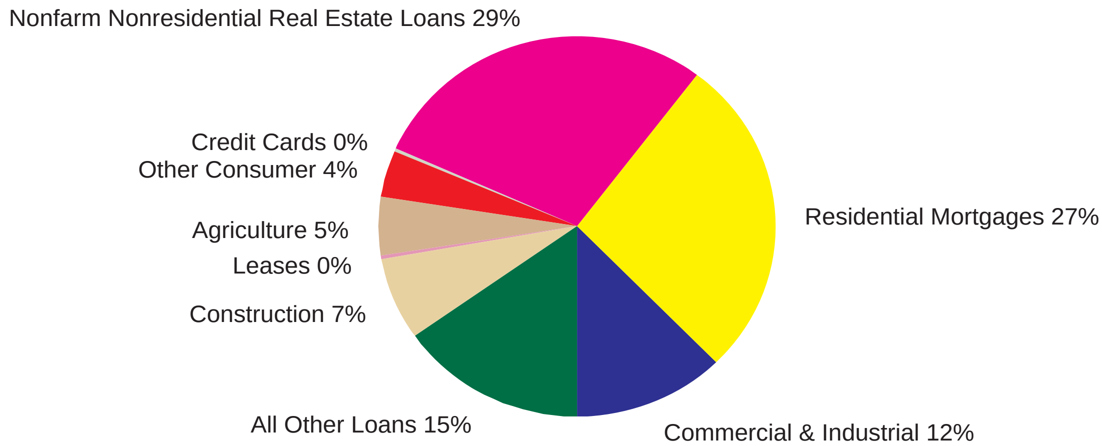
December 31, 2017



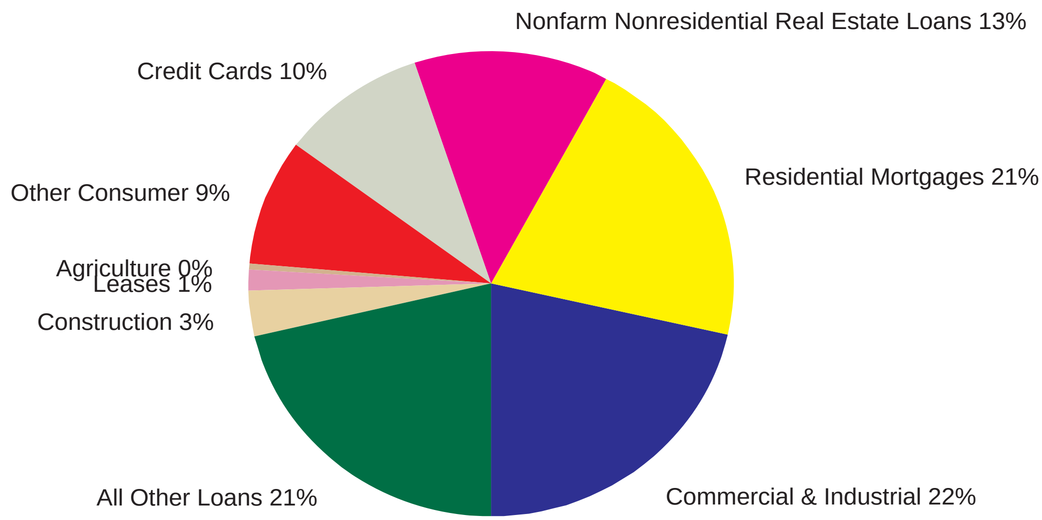
Loan Portfolio Composition by Asset Size

December 31, 2017

Assets < $1 Billion

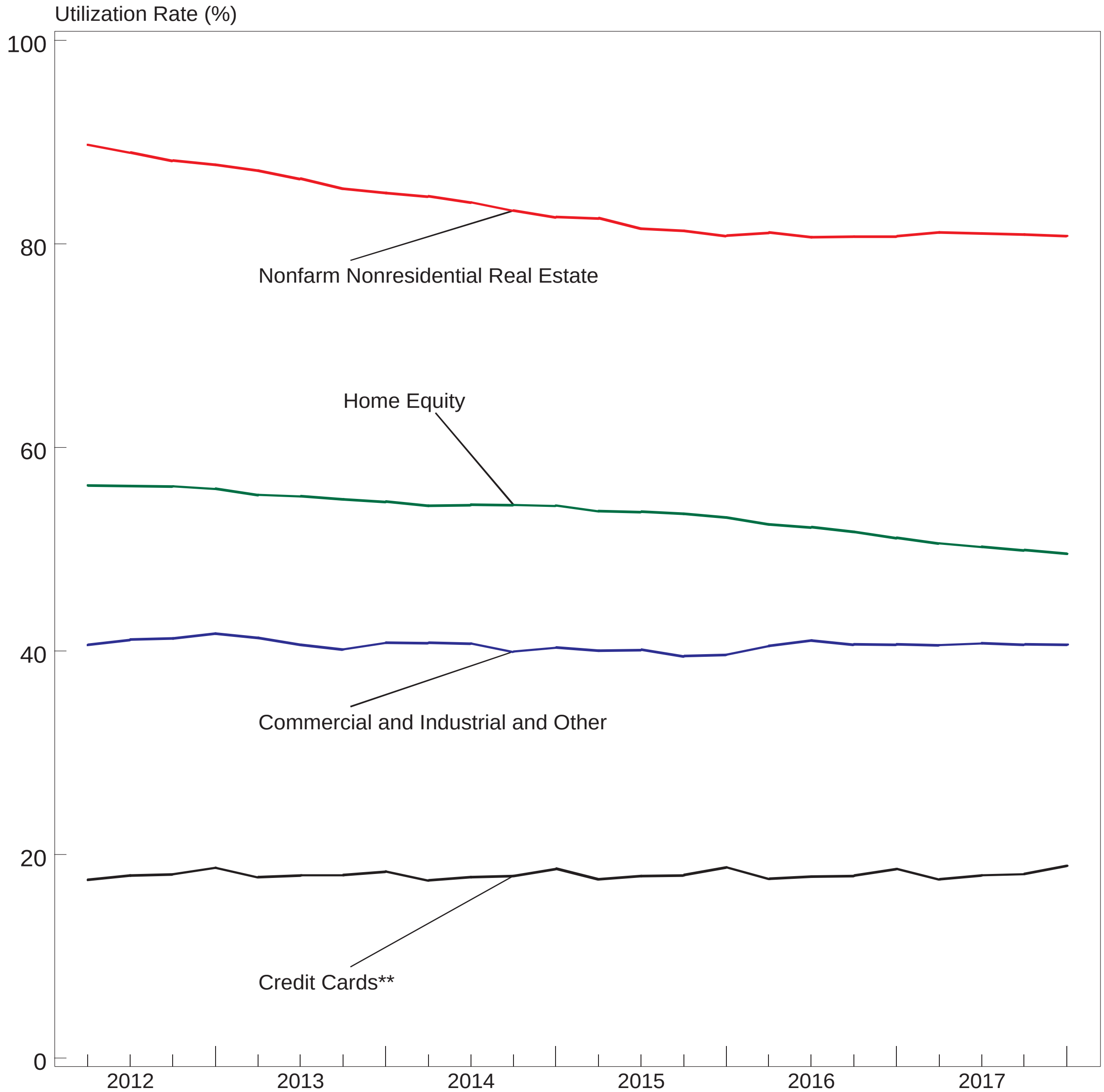


Assets > $1 Billion



Utilization Rates of Loan Commitments*

2012-2017

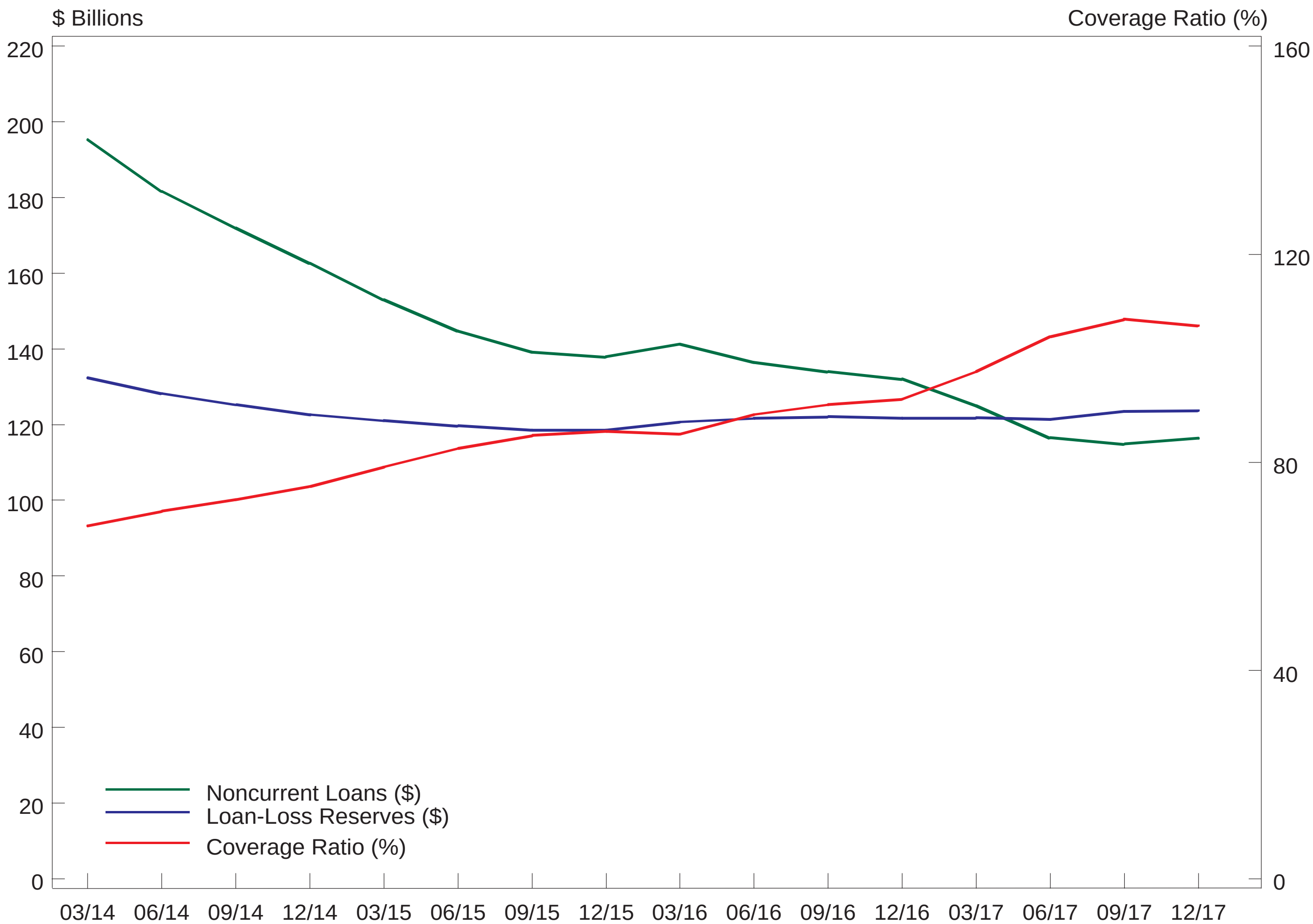


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commmitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2014-2017

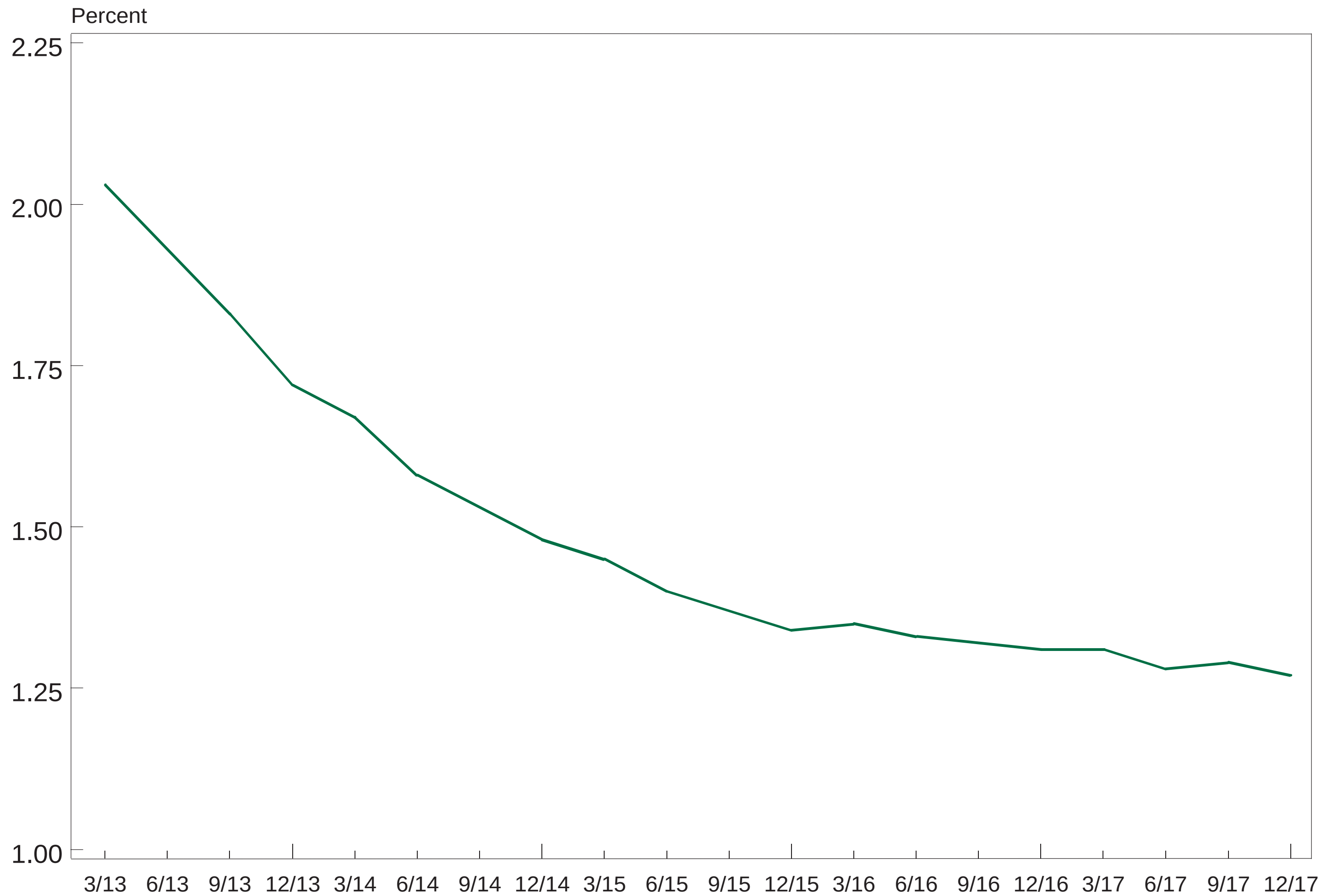


	03/14	06/14	09/14	12/14	03/15	06/15	09/15	12/15	03/16	06/16	09/16	12/16	03/17	06/17	09/17	12/17
Noncurrent Loans ($ Billions)	195.2	181.6	171.9	162.7	153.0	144.7	139.2	137.9	141.2	136.4	134.0	132.0	125.0	116.5	114.8	116.4
Loan-Loss Reserves ($ Billions)	132.3	128.2	125.3	122.6	121.1	119.6	118.6	118.6	120.7	121.7	122.1	121.7	121.8	121.4	123.5	123.7
Coverage Ratio (%)	68	71	73	75	79	83	85	86	85	89	91	92	97	104	108	106

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

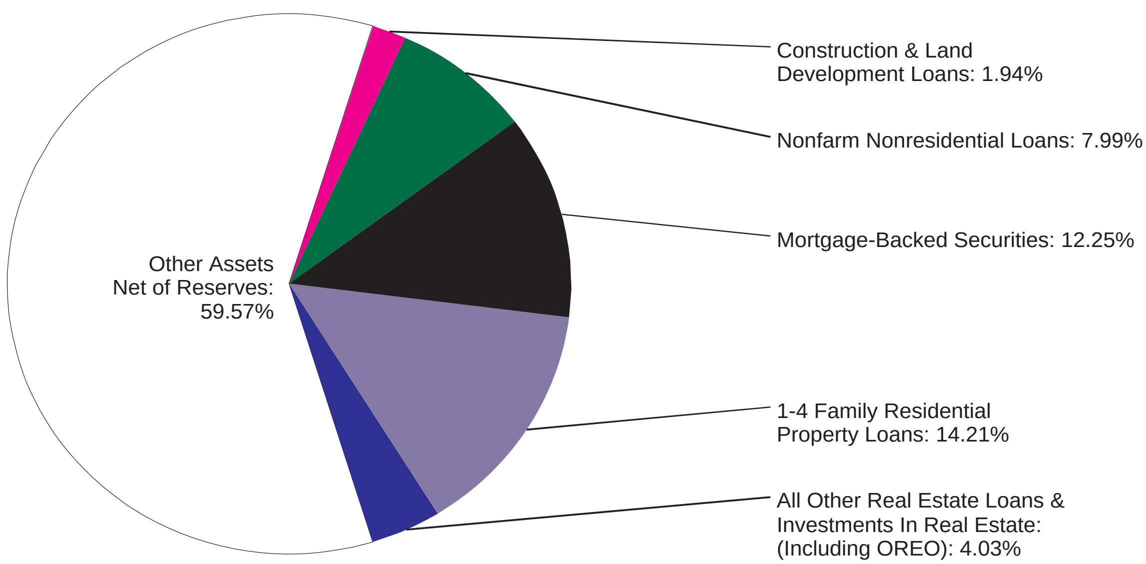
2013 - 2017



Loss Allowance to Loans and Leases																			
2.03	1.93	1.83	1.72	1.67	1.58	1.53	1.48	1.45	1.40	1.37	1.34	1.35	1.33	1.32	1.31	1.31	1.28	1.29	1.27

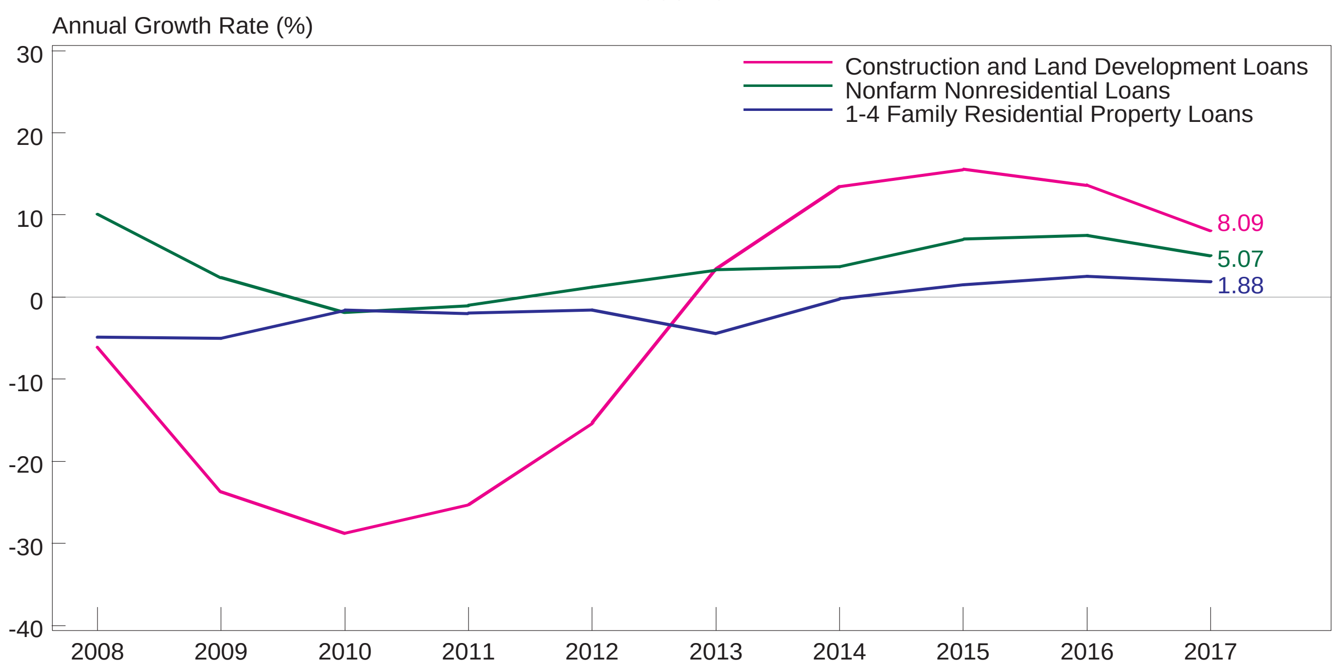
Real Estate Assets as a Percent of Total Assets

December 31, 2017



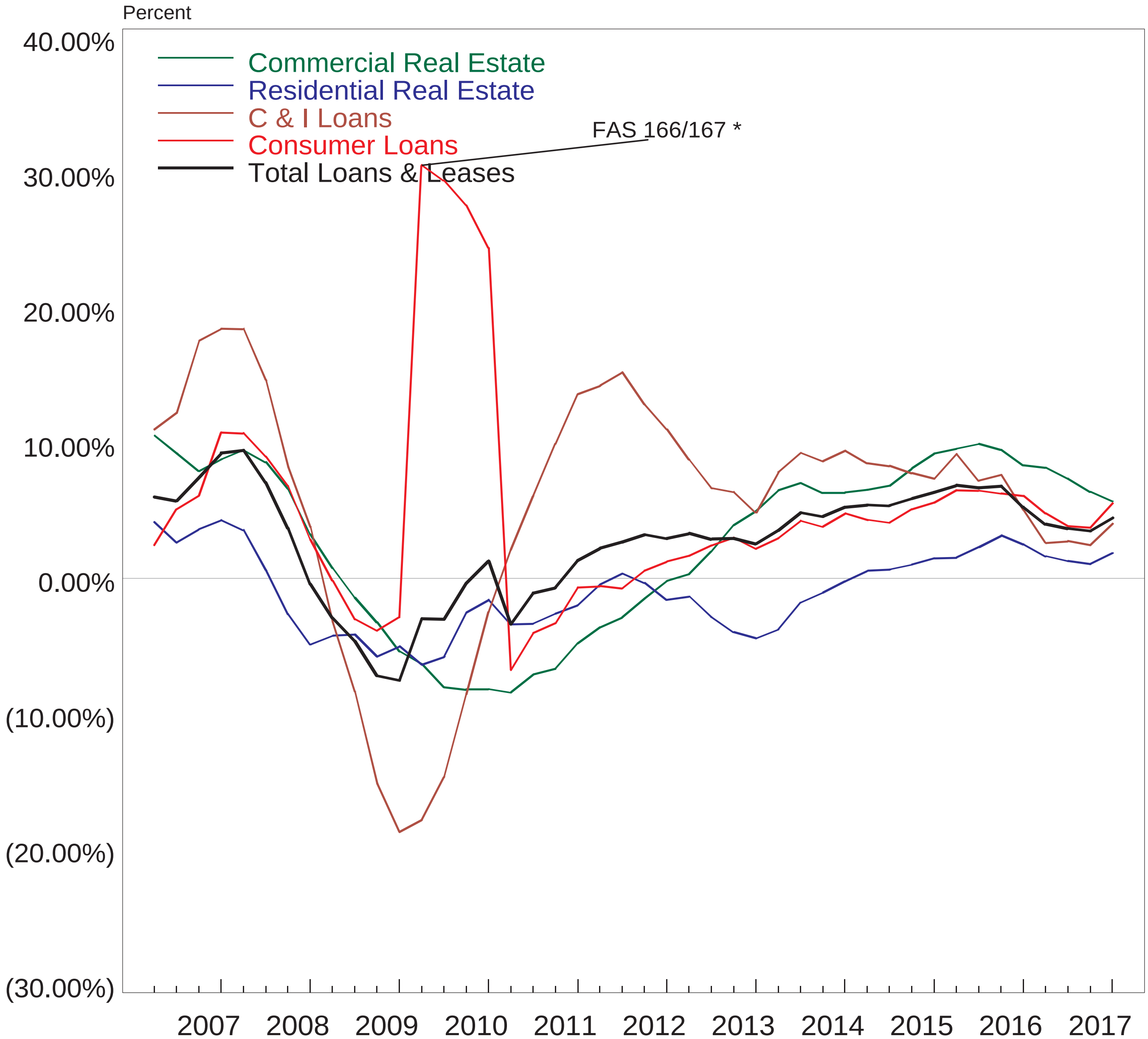
Real Estate Loan Growth Rates

2008-2017



Twelve-Month Loan Growth Rates

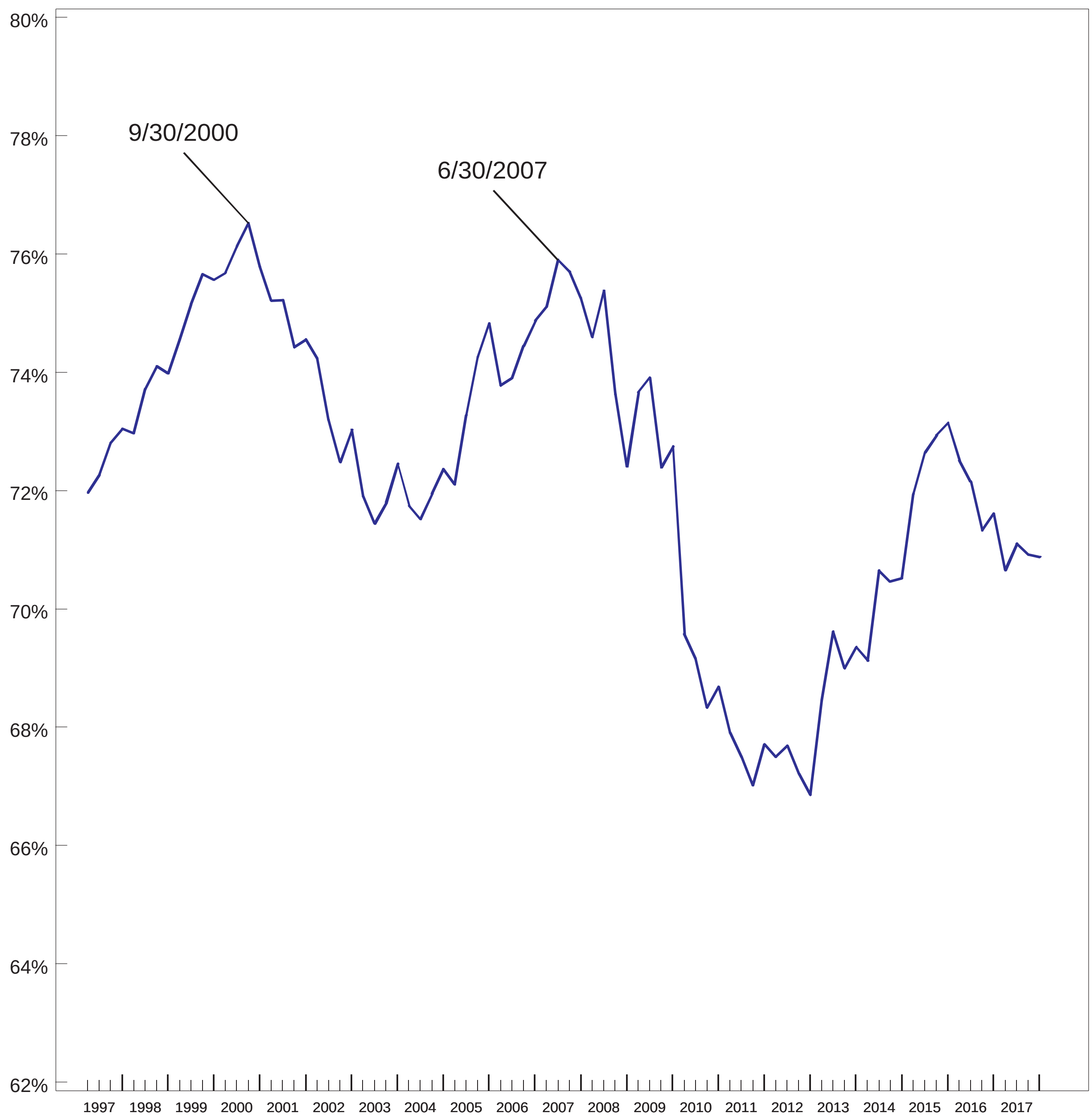
2007 - 2017



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

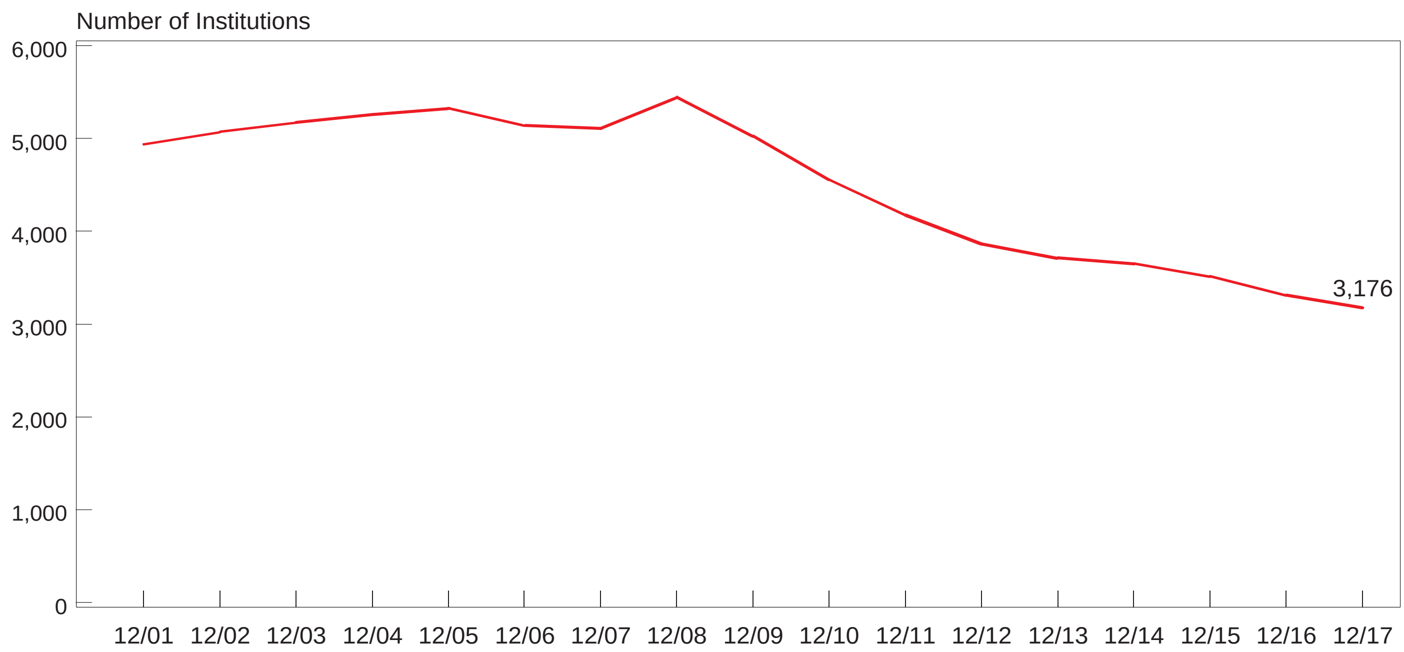
Risk-Weighted Assets as a Percentage of Total Assets

1997 - 2017



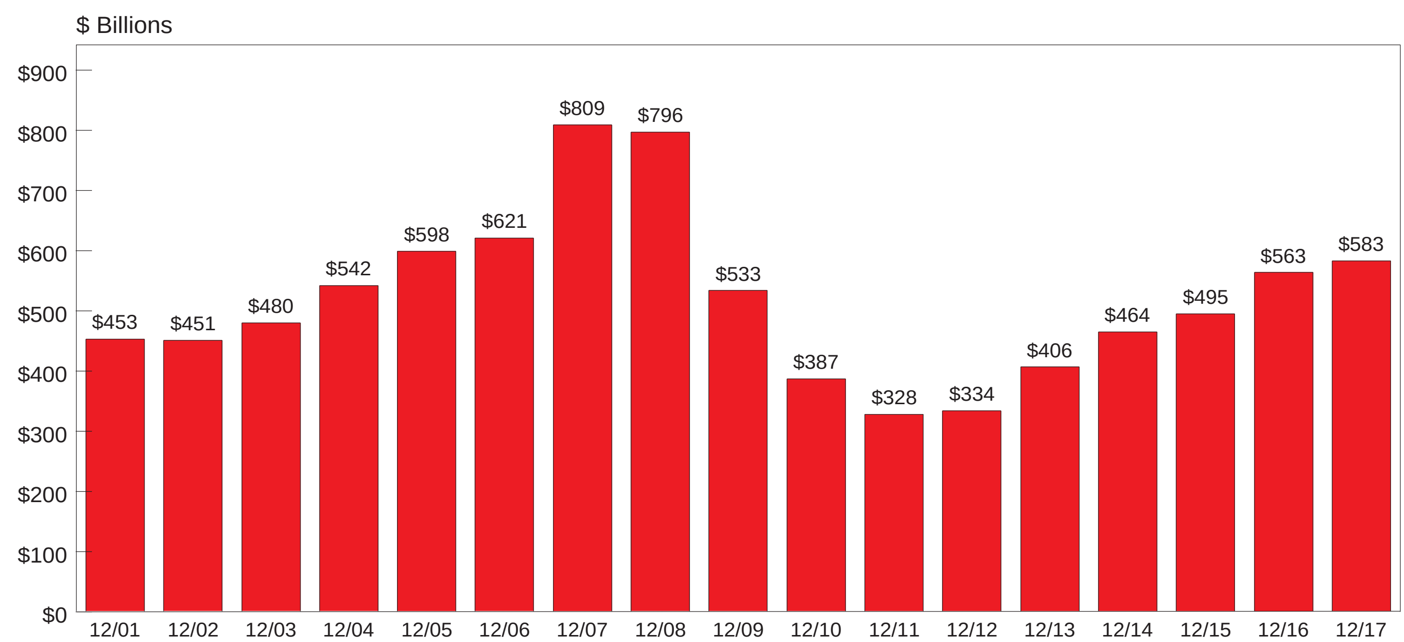
Number of Institutions with FHLB Advances

2001 - 2017

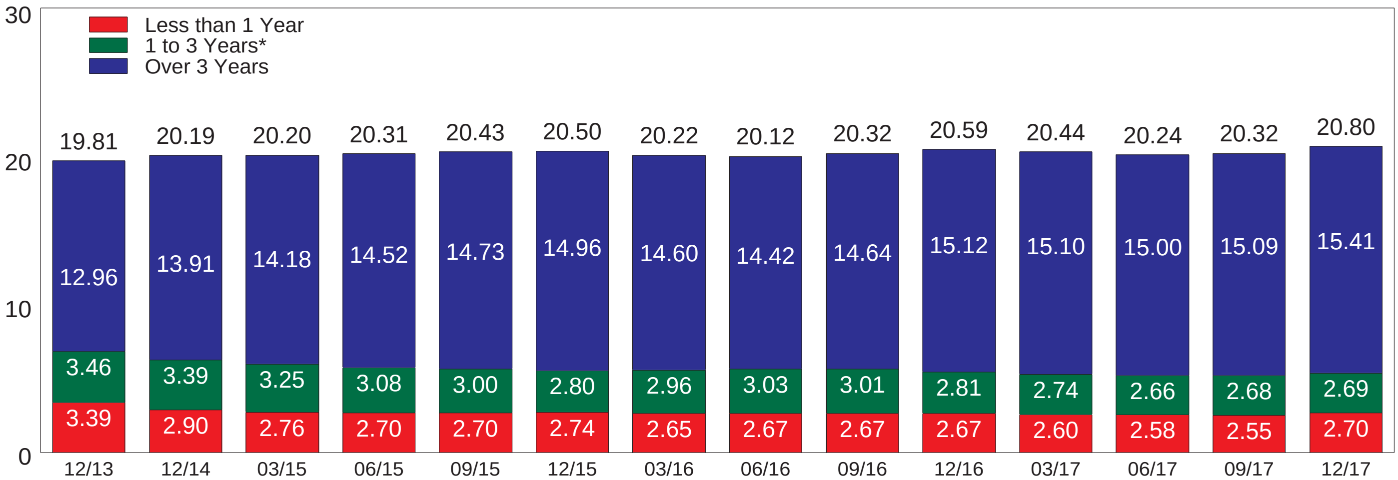


Amount of FHLB Advances Outstanding

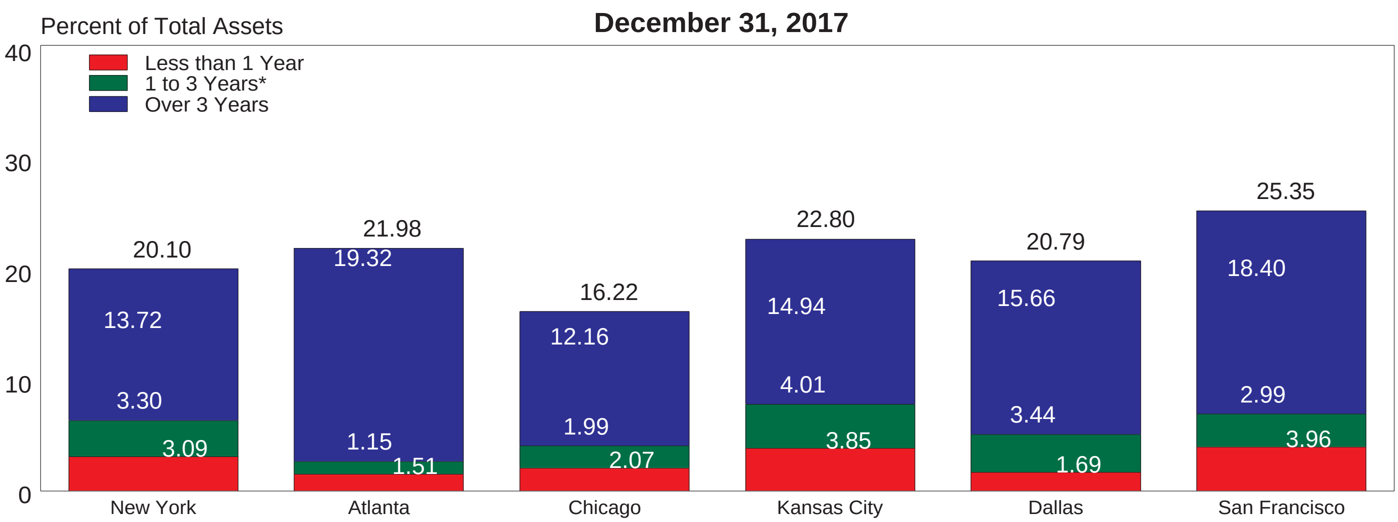
2001 - 2017



Debt Securities by Maturity or Repricing Frequency...



.....and by Region



Total Securities (Debt and Equity)

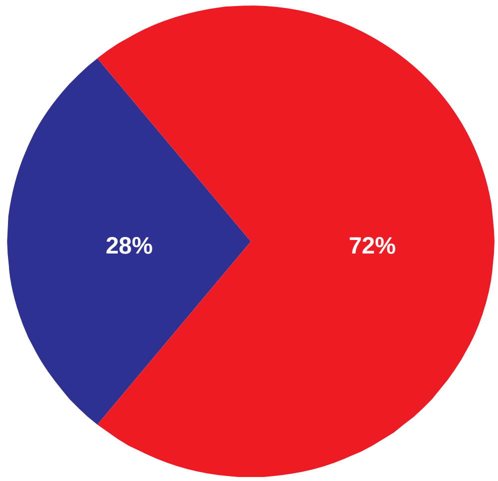
($ Billions)

	12/15	3/16	6/16	9/16	12/16	3/17	6/17	9/17	12/17
U.S. Government Obligations:									
U.S. Treasury	423	420	434	471	520	514	464	472	477
U.S. Agencies	34	37	36	37	38	38	39	38	38
Government Sponsored Enterprises	160	152	142	127	124	125	124	121	119
Mortgage Pass-through Securities	1,126	1,138	1,170	1,227	1,266	1,292	1,330	1,372	1,387
Collateralized Mortgage Obligations	517	515	503	495	476	475	472	469	462
State, County, Municipal Obligations	341	344	353	358	360	364	369	368	370
Asset Backed Securities	135	132	131	129	124	123	118	116	114
Other Debt Securities	608	635	640	654	643	642	645	650	655
Equity Securities	11	12	12	10	10	10	8	9	10
Total Securities	$3,354	$3,385	$3,421	$3,508	$3,560	$3,584	$3,569	$3,615	$3,632

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

Total Securities*

December 31, 2017



Total Securities*

December 31, 2017

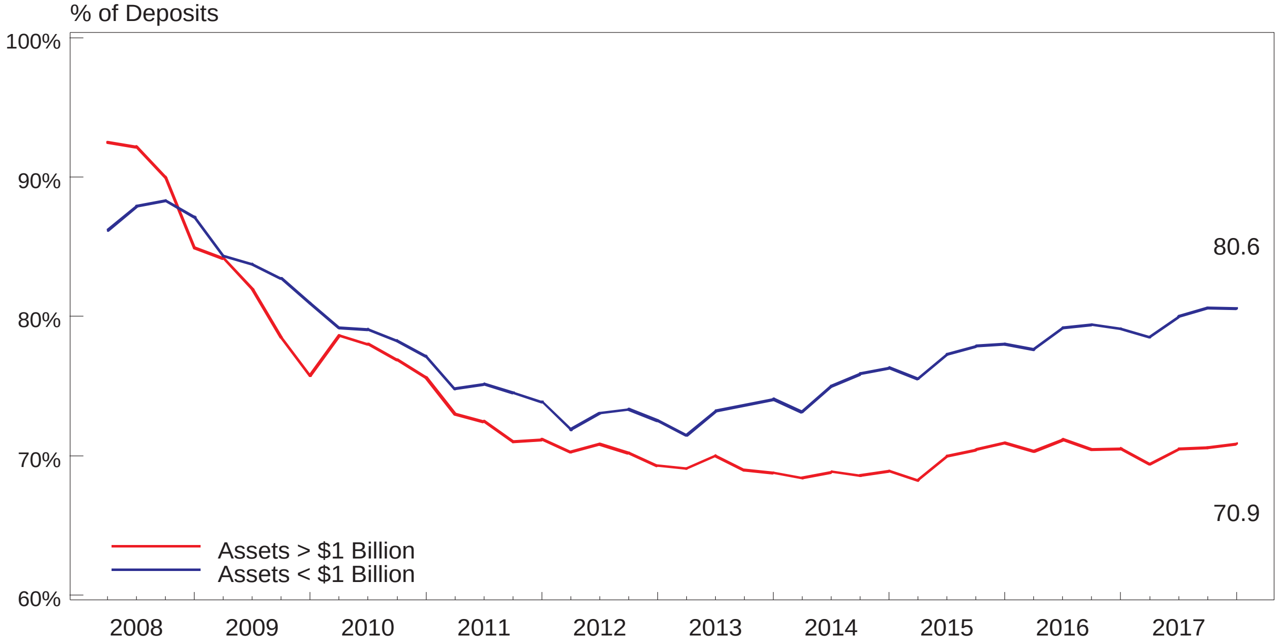
	Held-to-Maturity		Available-for-Sale			
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)	Total Securities	Fair Value to Amortized Cost (%)
U.S. Government Obligations						
U.S. Treasury	**$90,954**	99.5	**$386,333**	99.2	$477,287	99.2
U.S. Government Agencies	**7,476**	99.4	**30,836**	99.6	38,312	99.5
Government Sponsored Enterprises	**19,028**	98.5	**100,067**	99.2	119,096	99.1
Mortgage Pass-through Securities	**507,476**	99.3	**879,339**	99.4	1,386,815	99.3
Collateralized Mortgage Obligations	**121,513**	99.0	**340,625**	99.4	462,137	99.3
State, County, Municipal Obligations	**88,102**	102.1	**281,537**	101.4	369,639	101.6
Asset Backed Securities	**25,530**	100.7	**87,980**	100.4	113,510	100.4
Other Debt Securities	**168,175**	99.7	**487,299**	100.5	655,473	101.5
Equity Securities	**	**	**9,554**	110.8	9,554	110.8
Total Securities	**$1,028,254**	99.6	**$2,603,570**	99.8	$3,631,824	99.7
Memoranda***						
Structured Notes	**14,587**		**14,471**			99.2

* Excludes trading account assets.
** Equity Securities are classified as 'Available-for-Sale'.
*** Structured notes are included in the 'Held-to-Maturity' or 'Available-for-Sale' accounts.

Net Loans and Leases to Deposits

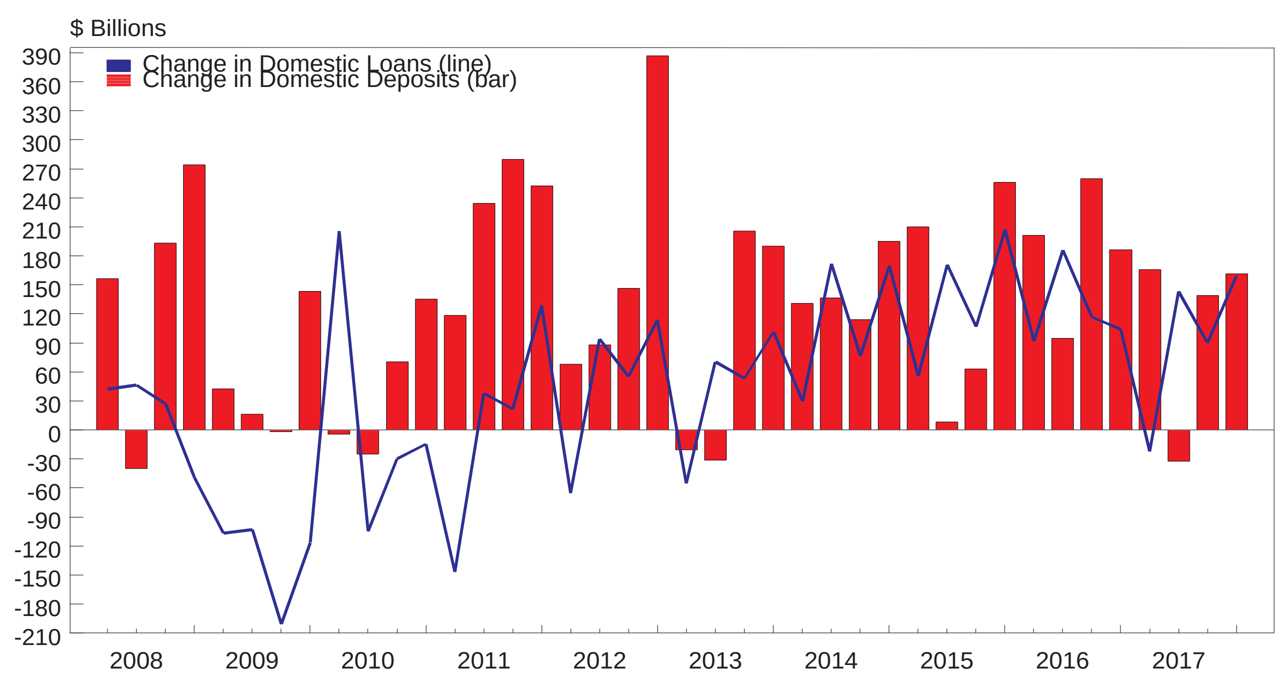
(Domestic and Foreign)

2008 - 2017



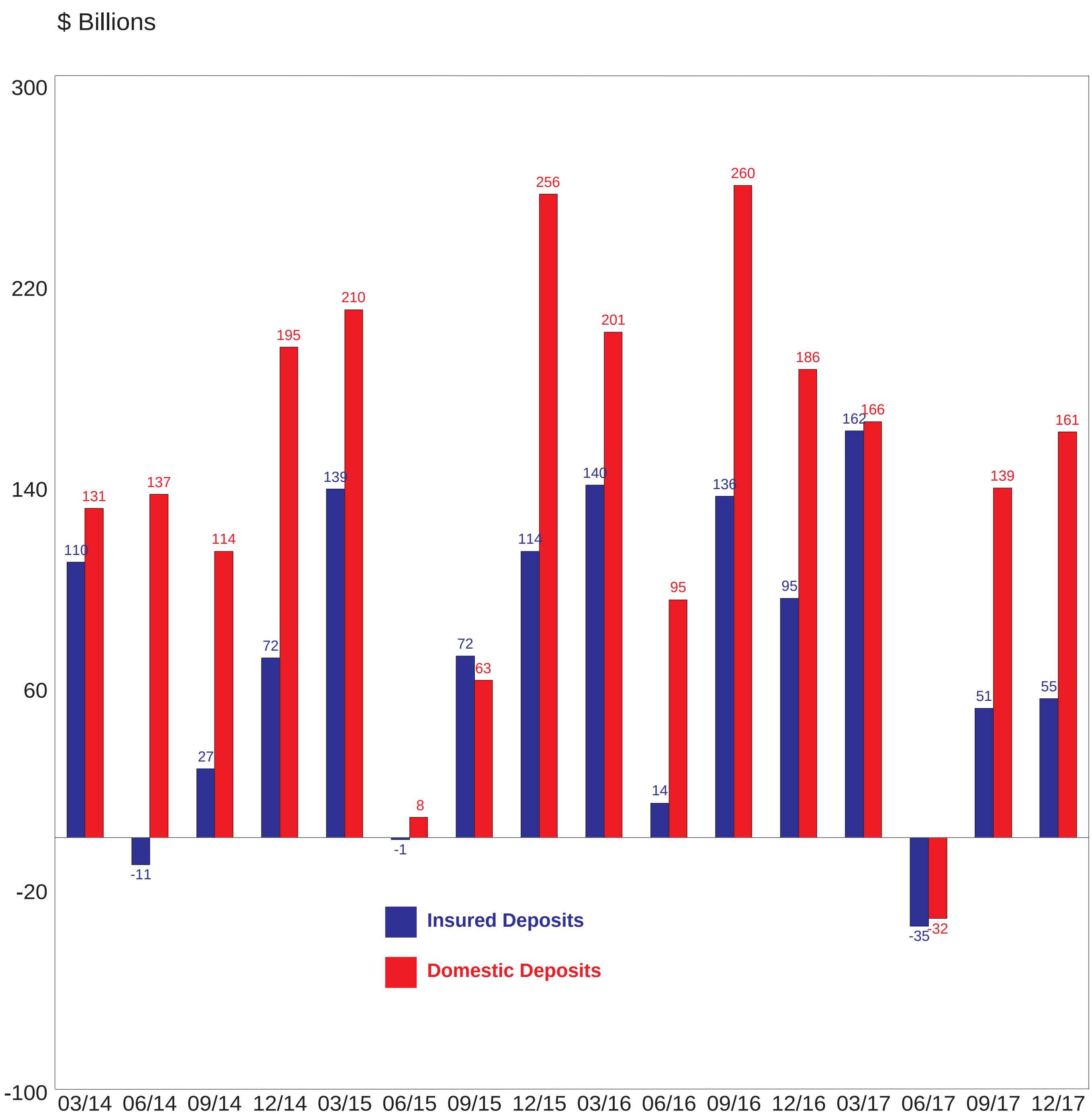
Quarterly Change in Domestic Loans vs Domestic Deposits

2008 - 2017



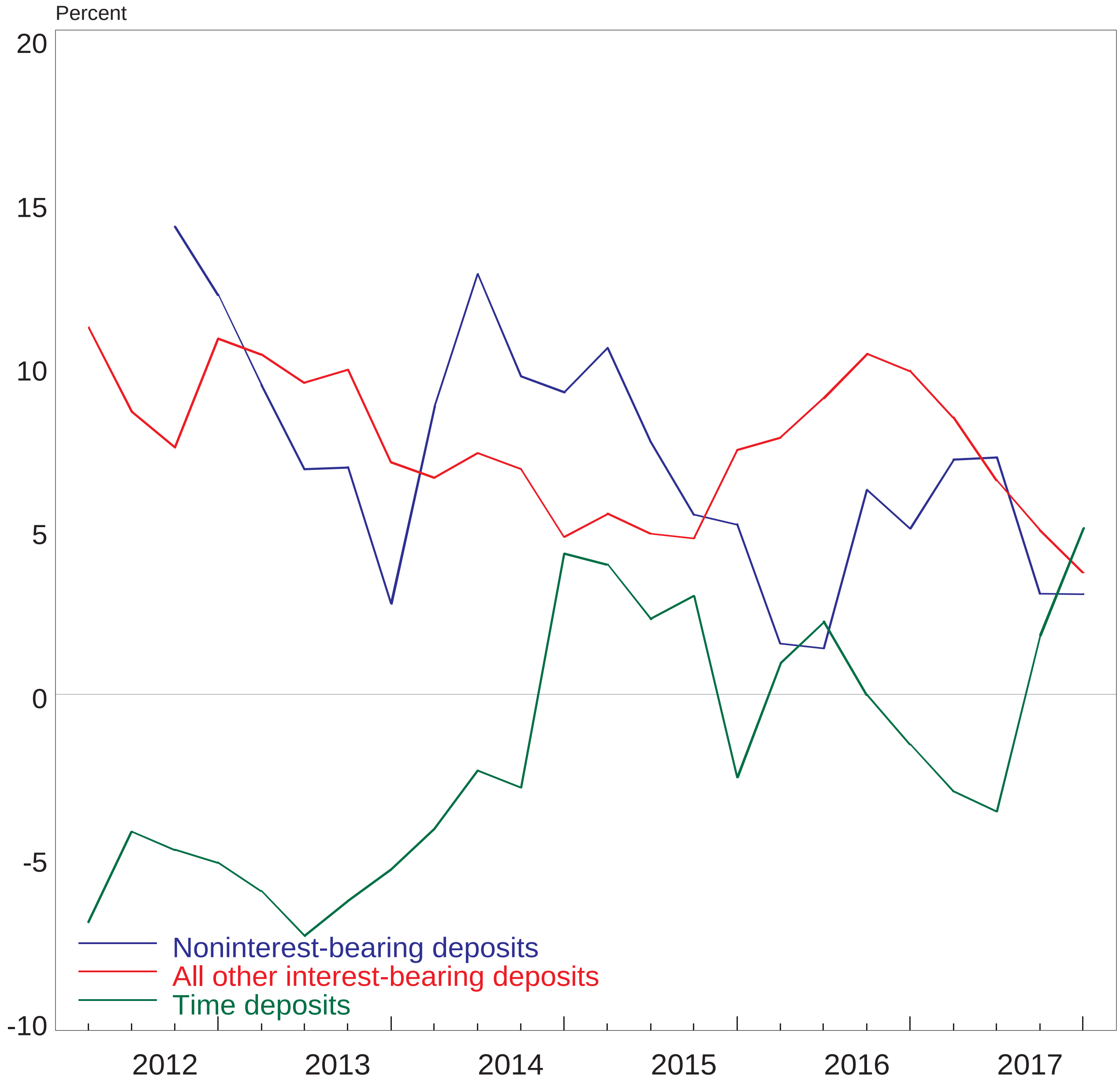
Quarterly Change In Domestic Deposits

2014 - 2017



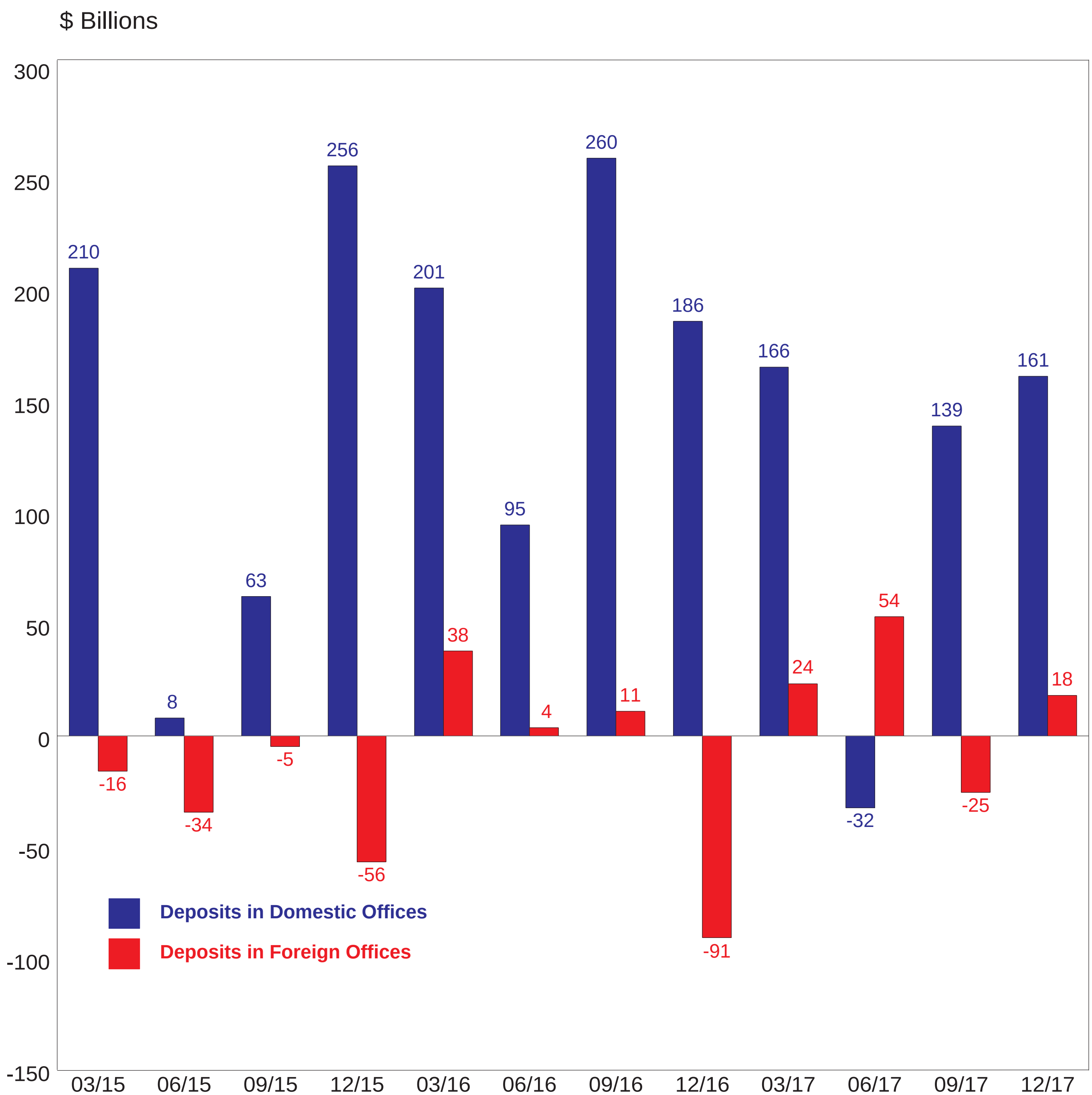
Twelve-Month Growth Rates of Domestic Deposits

2012 - 2017



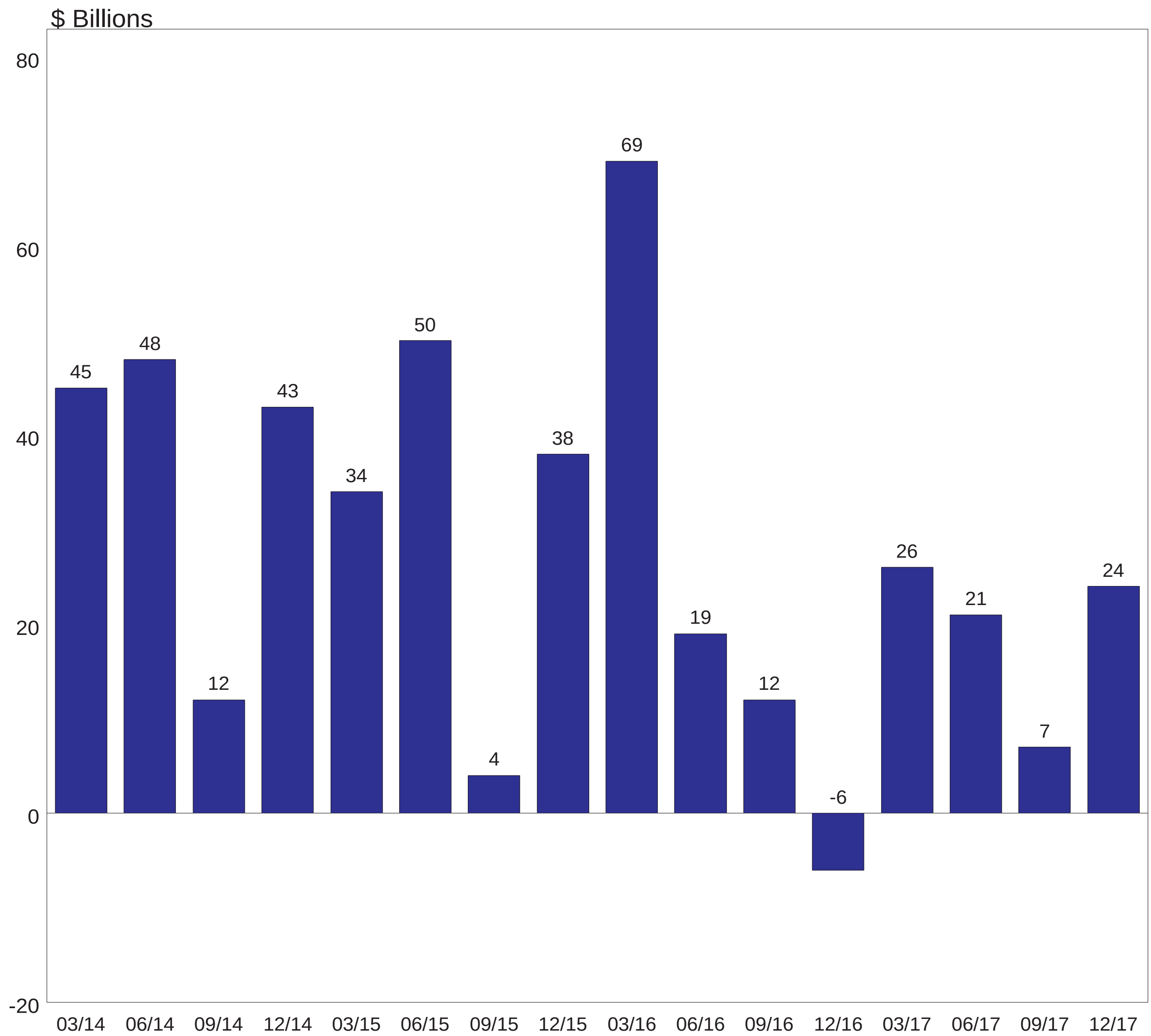
Quarterly Change In Domestic and Foreign Deposits

2015 - 2017



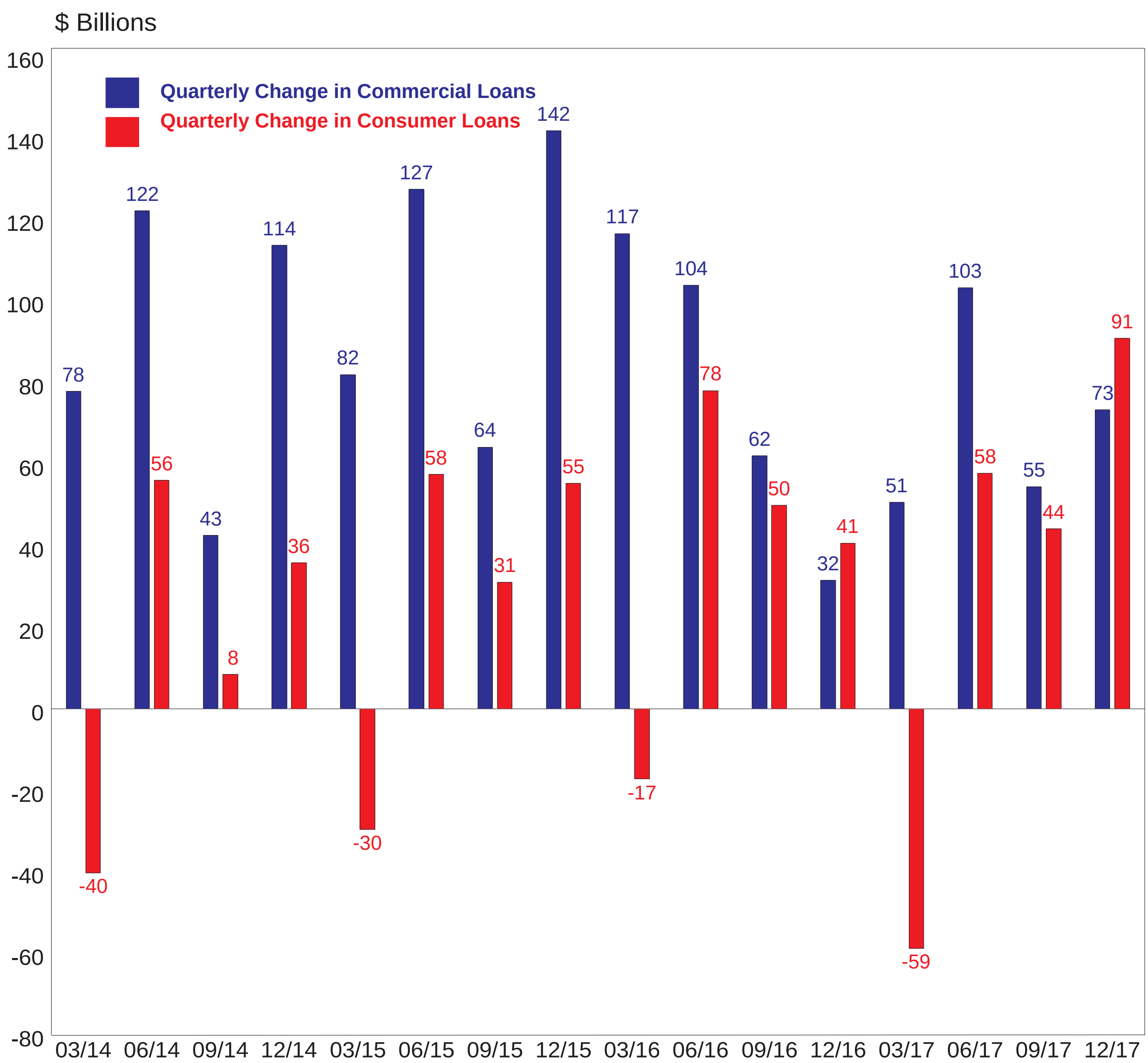
Quarterly Change in C&I Loans

2014-2017



Quarterly Change in Commercial and Consumer Loans

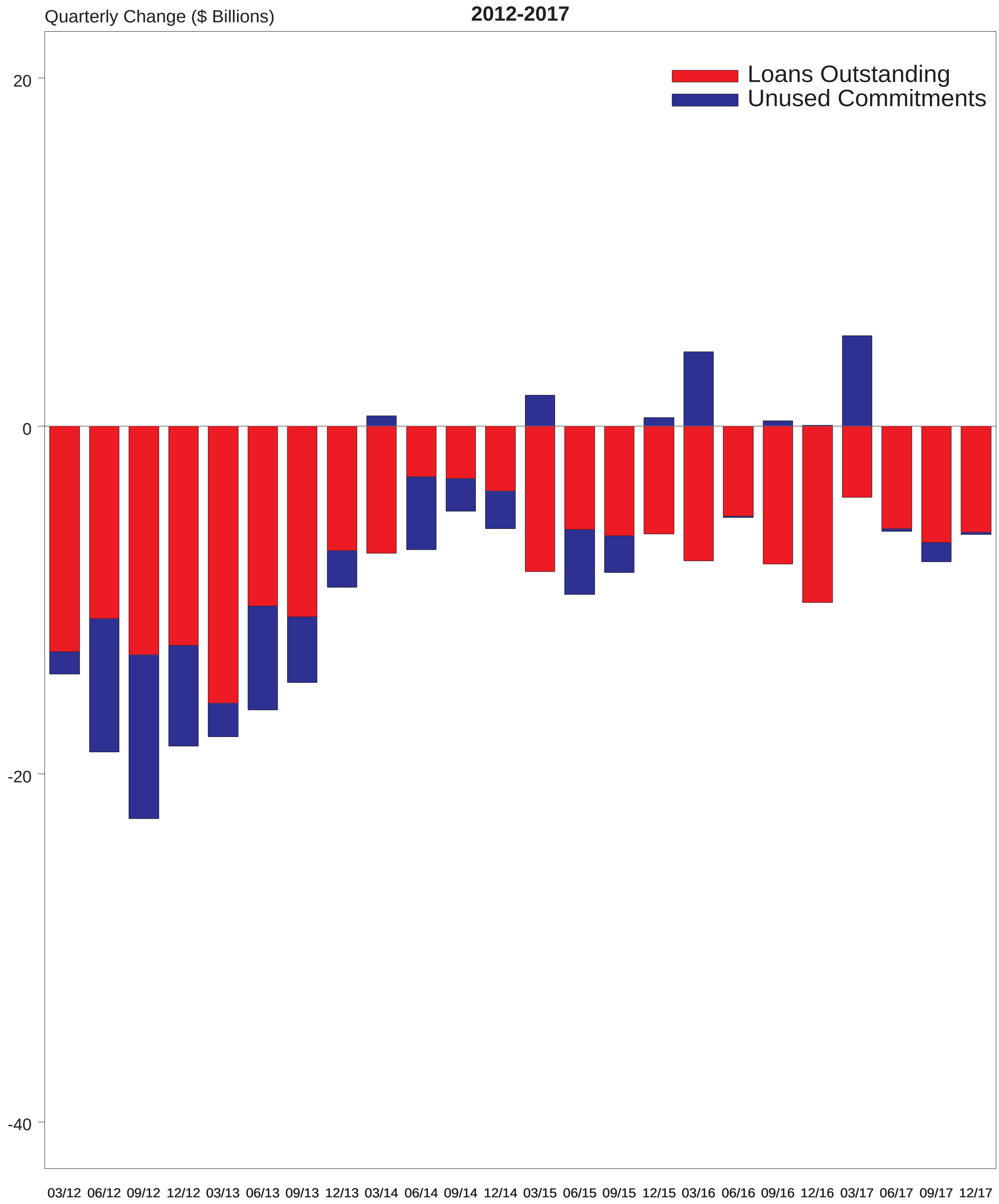
2014 - 2017



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

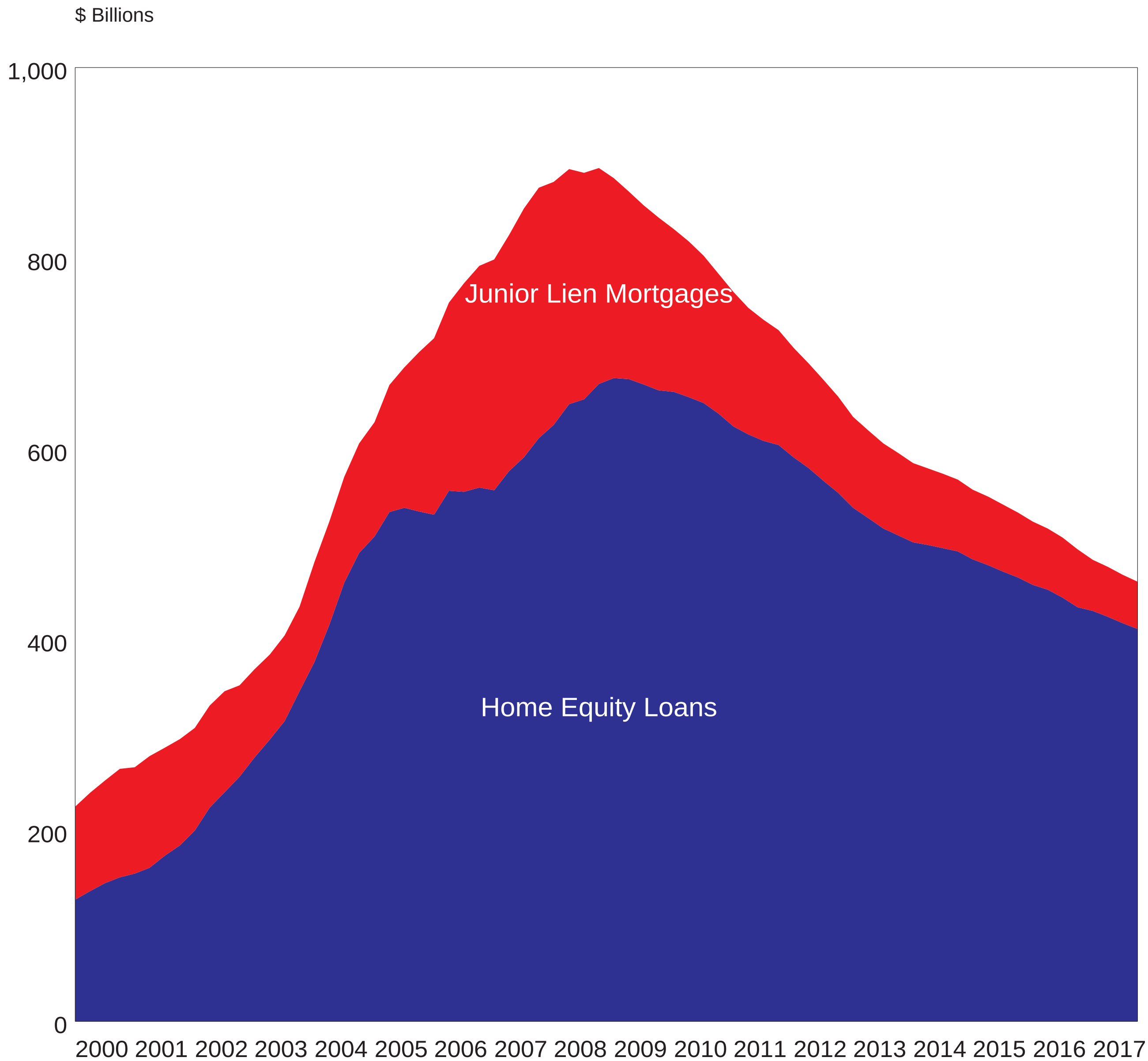
Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

Quarterly Change in Home Equity Loans



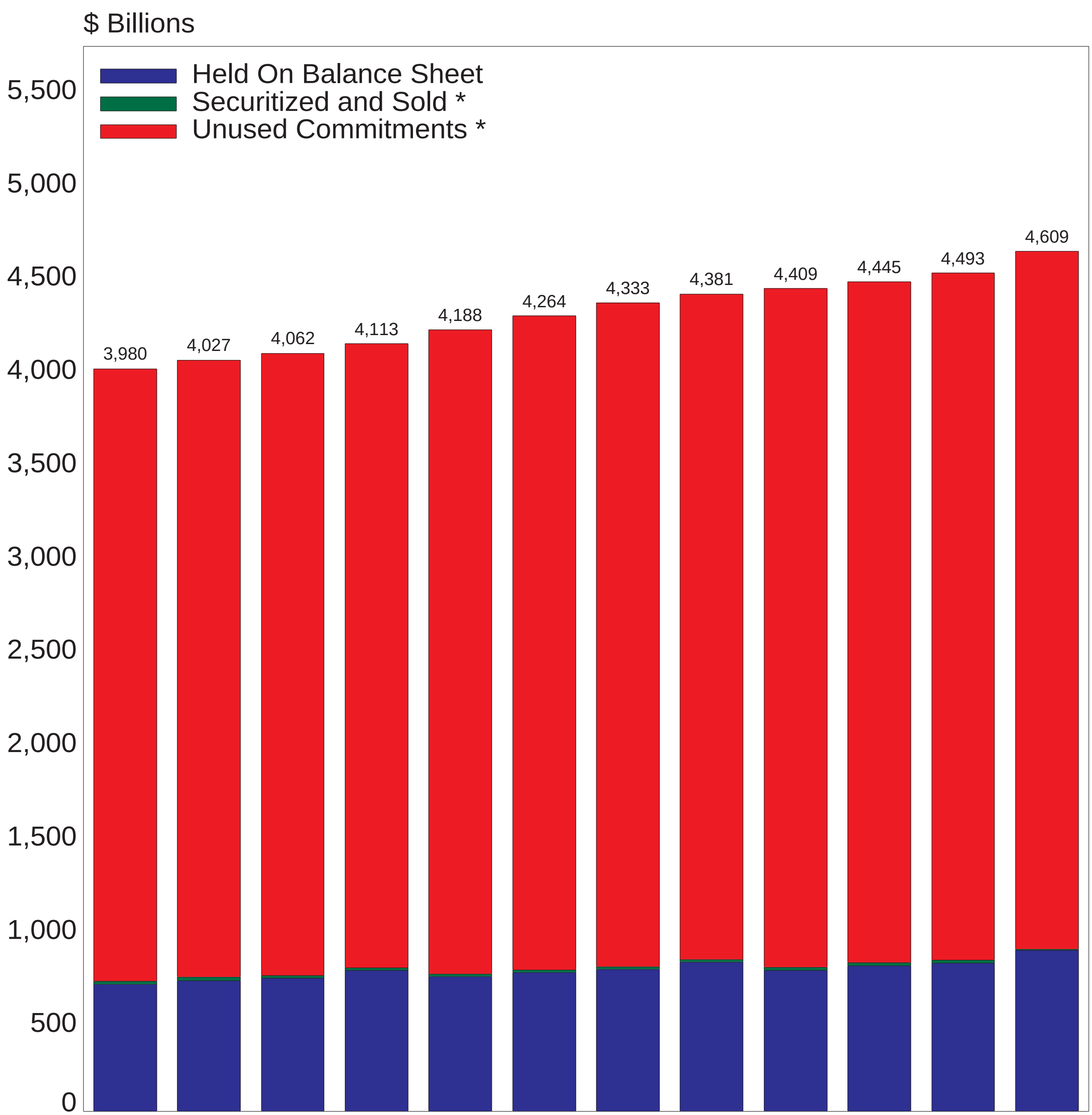
Home Equity and Junior Lien Loans

2000 - 2017



Expansion of Credit Card Lines

2015-2017



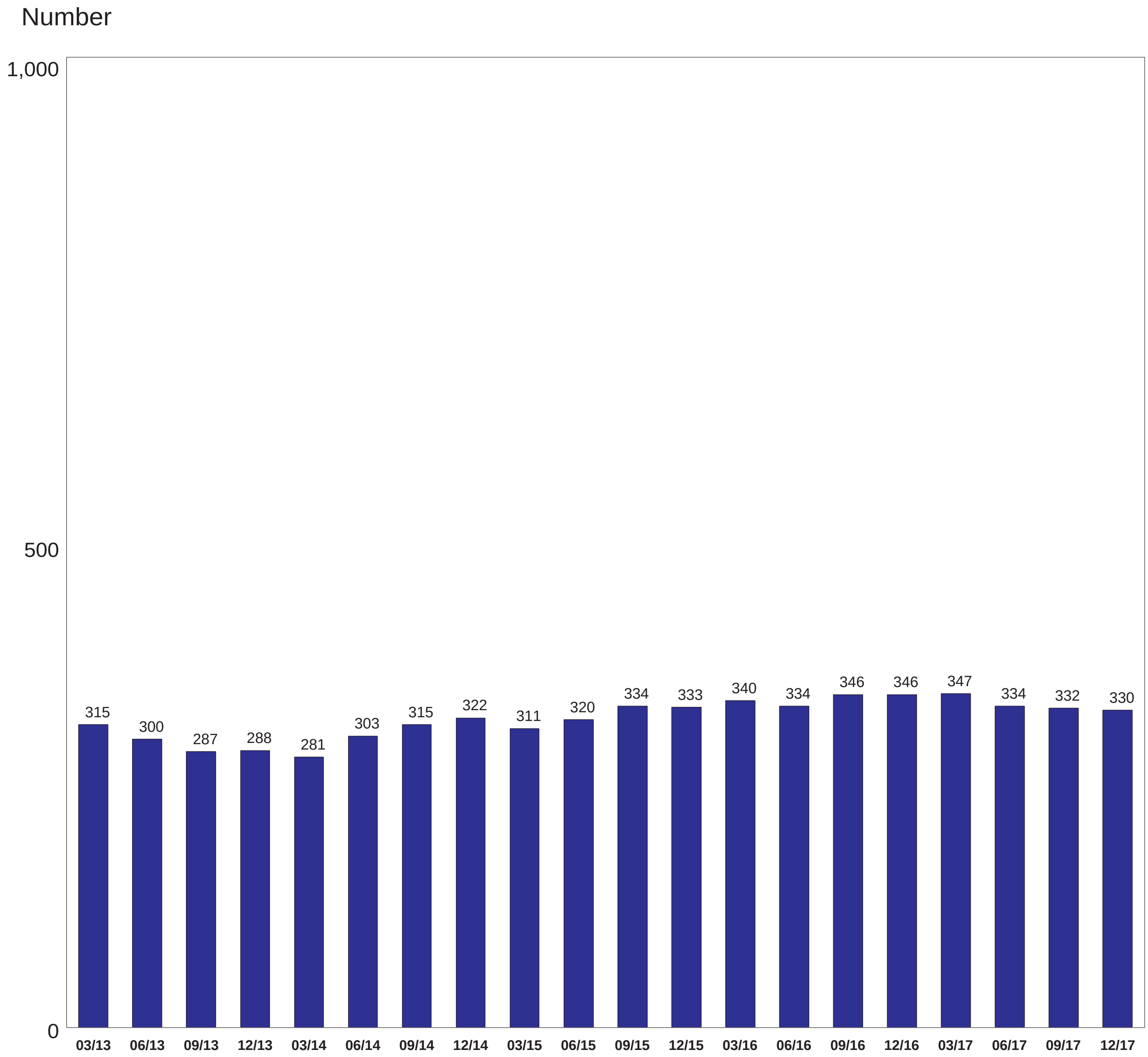
Loans Outstanding ($ Billions)	03/15	06/15	09/15	12/15	03/16	06/16	09/16	12/16	03/17	06/17	09/17	12/17
Held On Balance Sheet	680.0	701.2	714.8	756.5	723.7	745.9	761.6	799.8	756.1	779.7	795.4	865.1
Securitized and Sold *	17.8	17.8	14.2	13.5	13.4	13.5	13.5	12.9	16.4	17.3	16.1	4.6
Unused Commitments *	3,282.1	3,307.8	3,333.5	3,343.1	3,451.3	3,504.3	3,558.0	3,567.9	3,636.9	3,647.8	3,681.2	3,738.9
Total	3,979.9	4,026.7	4,062.5	4,113.0	4,188.3	4,263.7	4,333.1	4,380.6	4,409.5	4,444.8	4,492.8	4,608.5

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

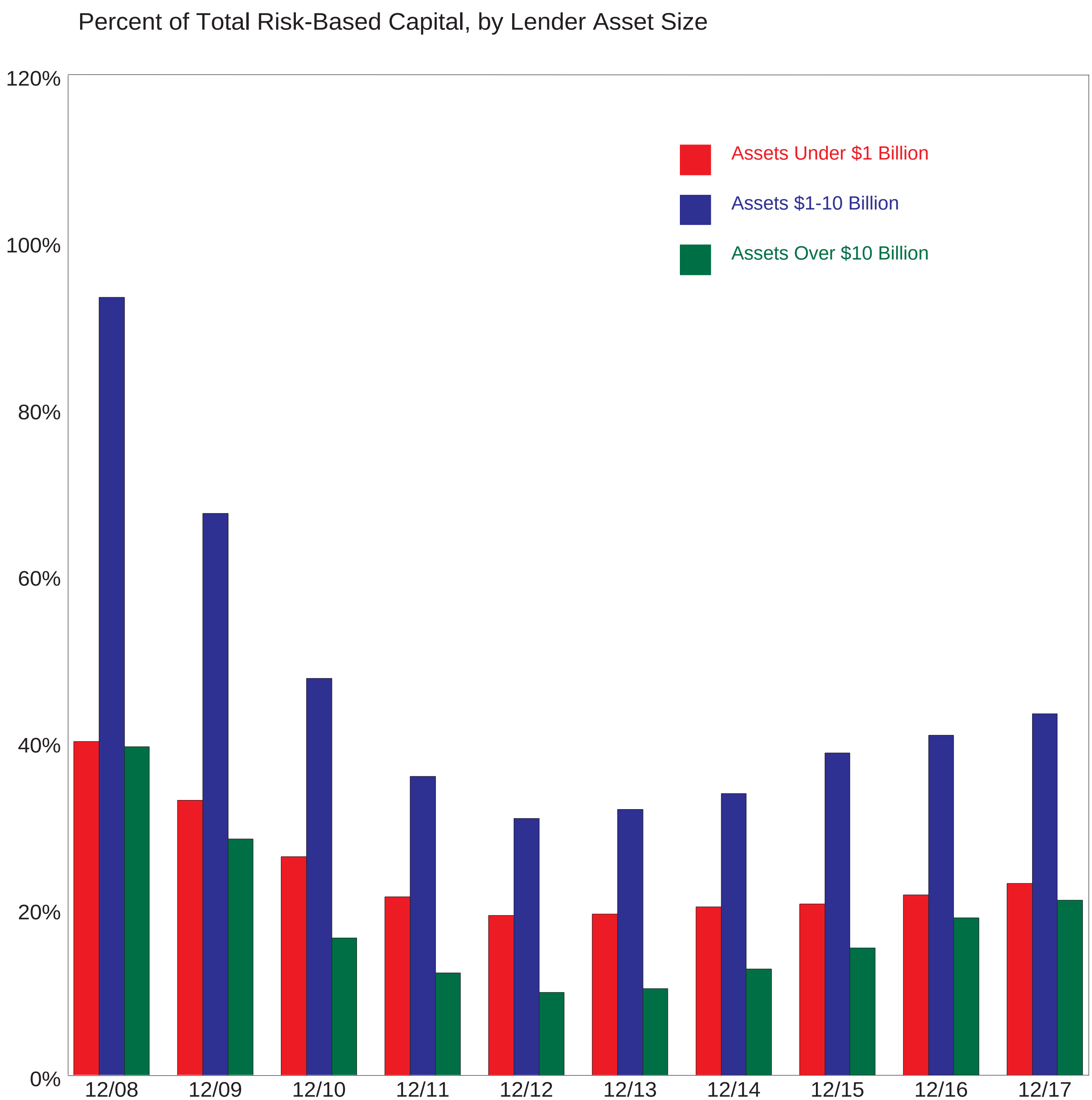
(Construction Loans Exceed Total Capital)

2013-2017



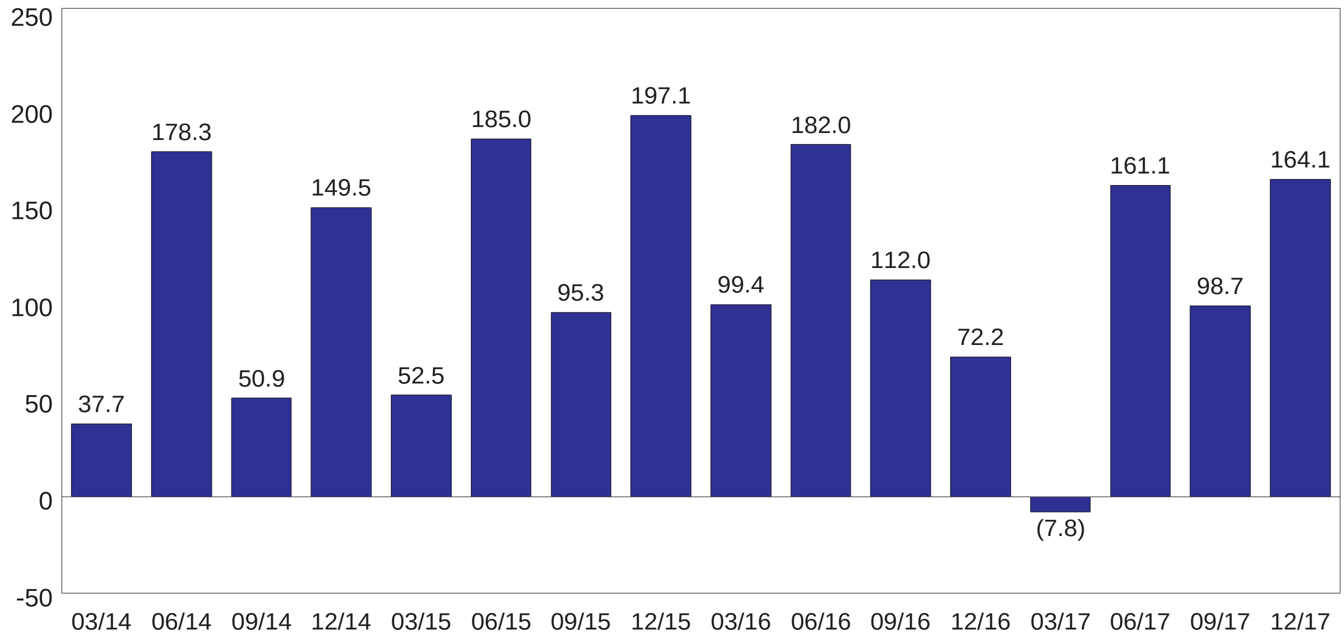
Median Construction and Development Loan Concentrations

2008 - 2017



Quarterly Change in Reported Total Loans Outstanding

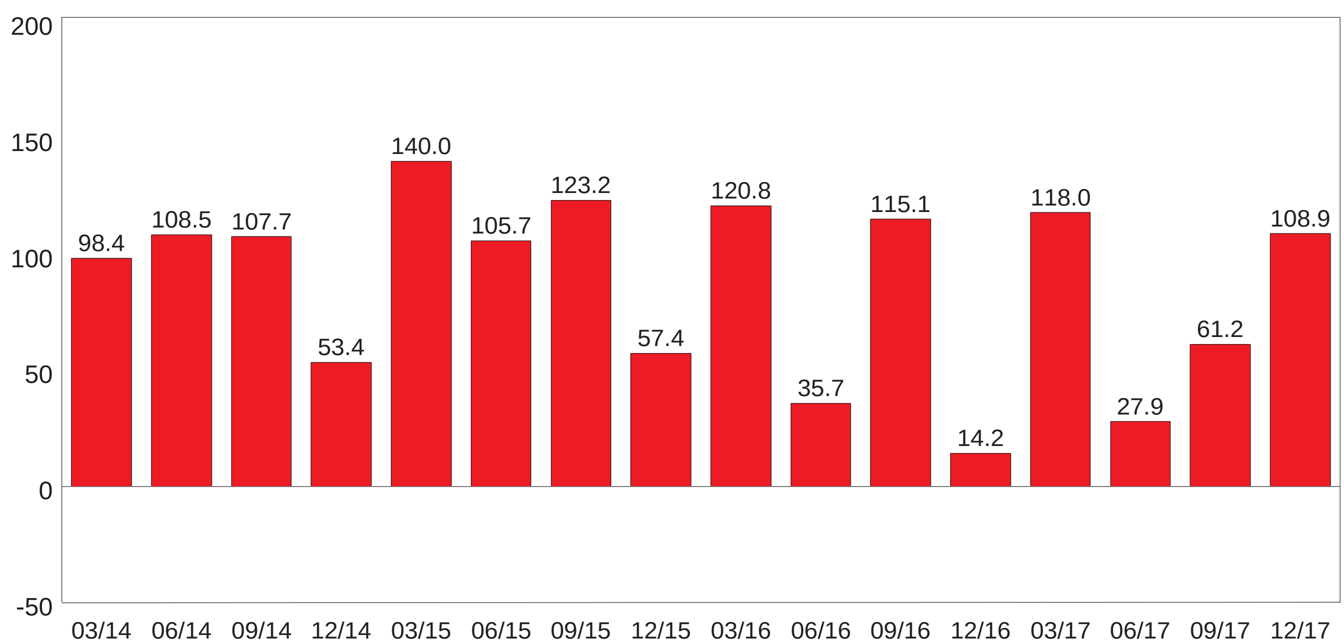
($ Billions)



In the fourth quarter of 2017, real estate loans increased by $43.1 billion, commercial and industrial loans increased by $24.5 billion, consumer loans increased by $75.4 billion, and other loans and leases increased by $21.4 billion.

Quarterly Change in Unused Loan Commitments

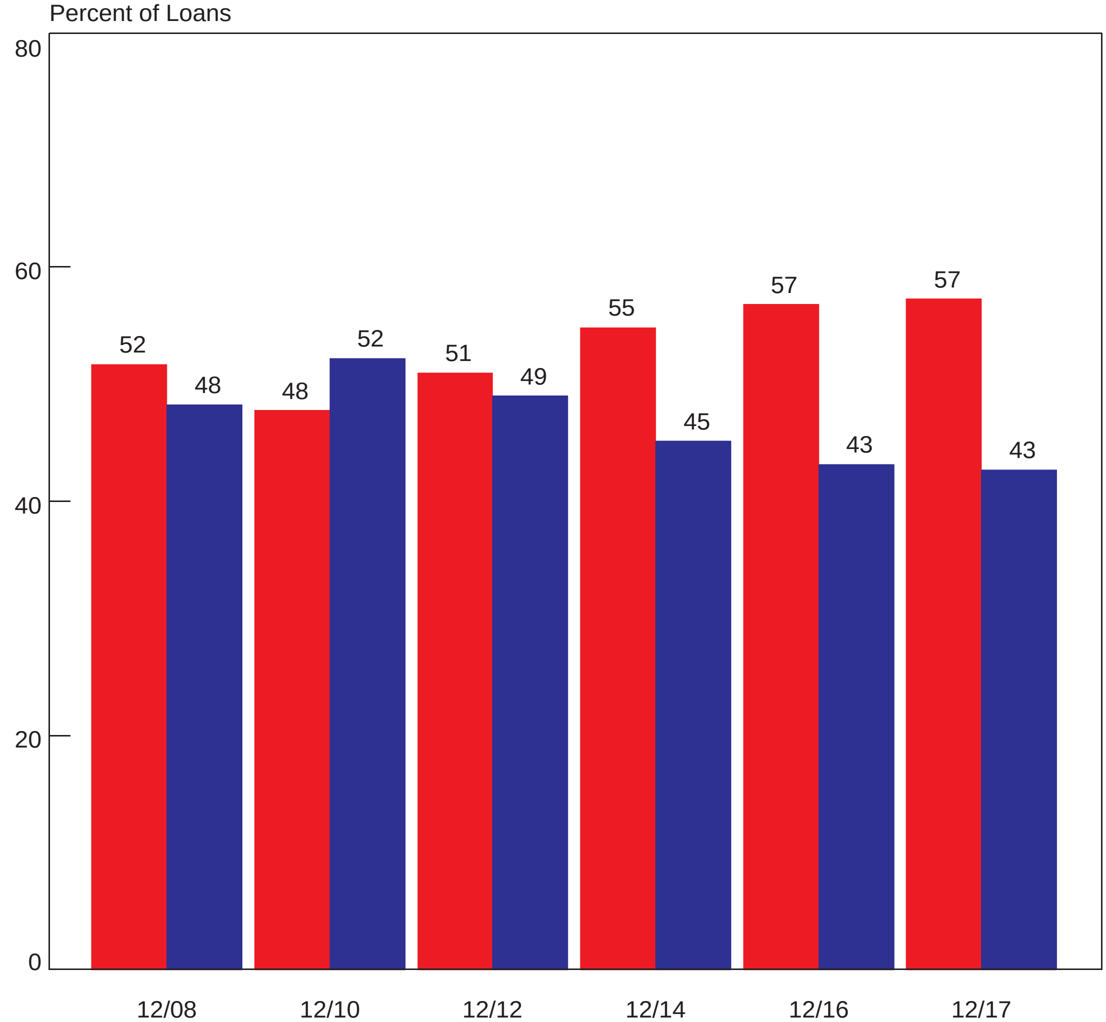
($ Billions)



In the fourth quarter of 2017, unused commercial real estate loan commitments increased by $12.4 billion, unused home equity line commitments decreased by $0.2 billion, unused credit card commitments increased by $57.7 billion, and other unused commitments increased by $39.0 billion.

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

2008 - 2017



Loans ($ Billions):

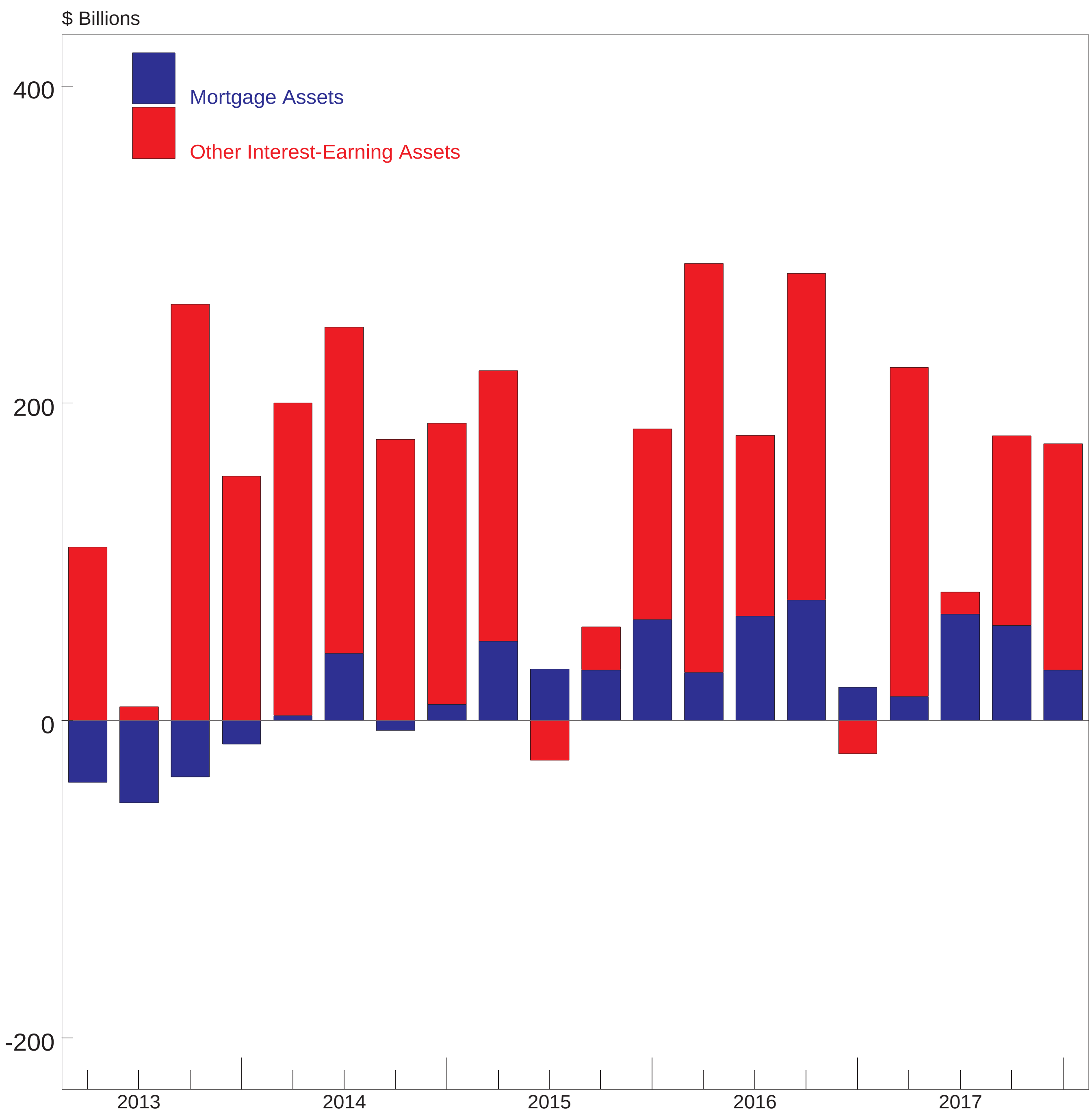
Commercial Borrowers	$4,074	$3,525	$3,926	$4,559	$5,288	$5,570
Consumer Loans	3,802	3,853	3,772	3,753	4,019	4,153

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

Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

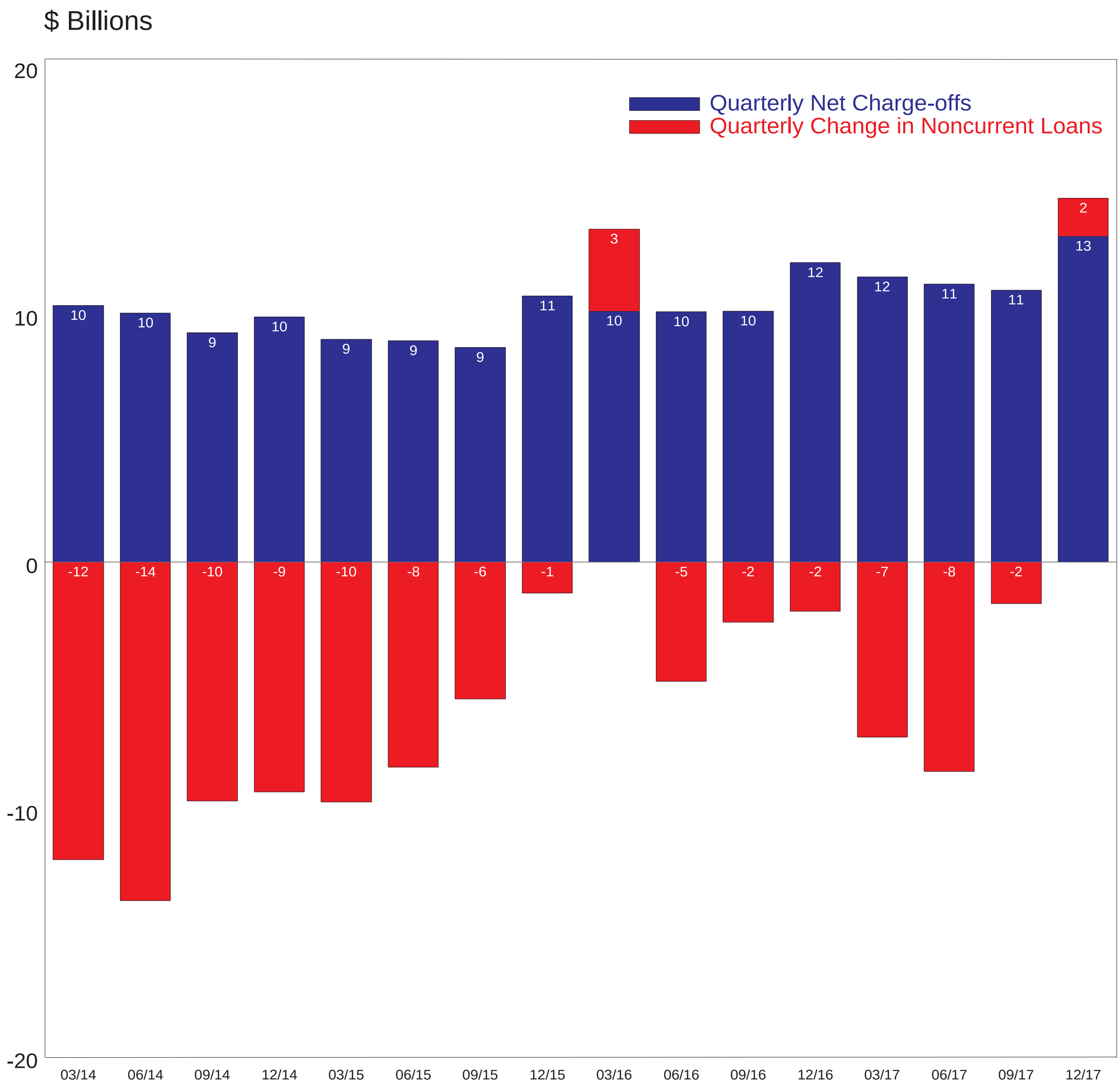
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2013 - 2017



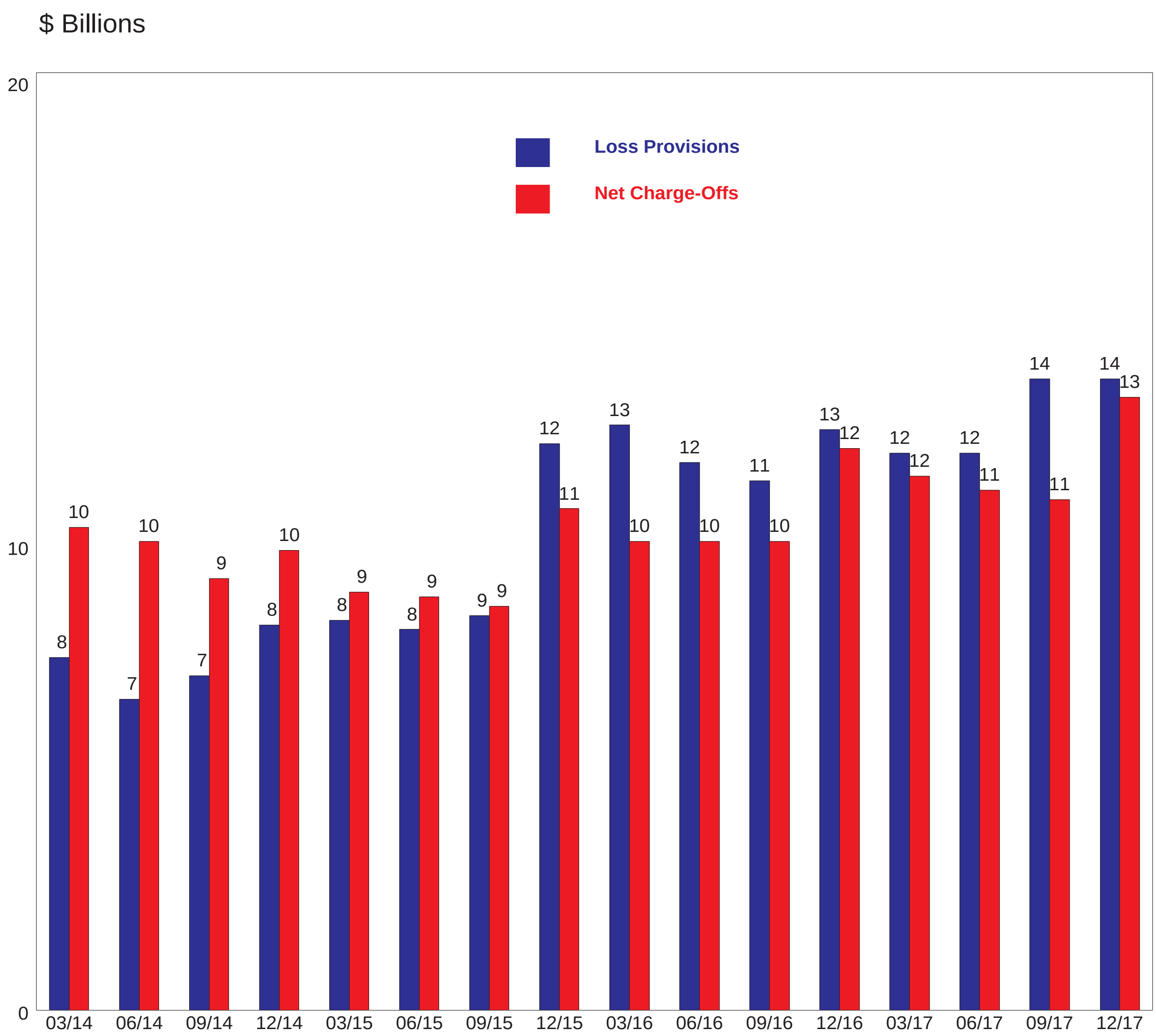
Quarterly Net Charge-Offs and Change in Noncurrent Loans

2014 - 2017

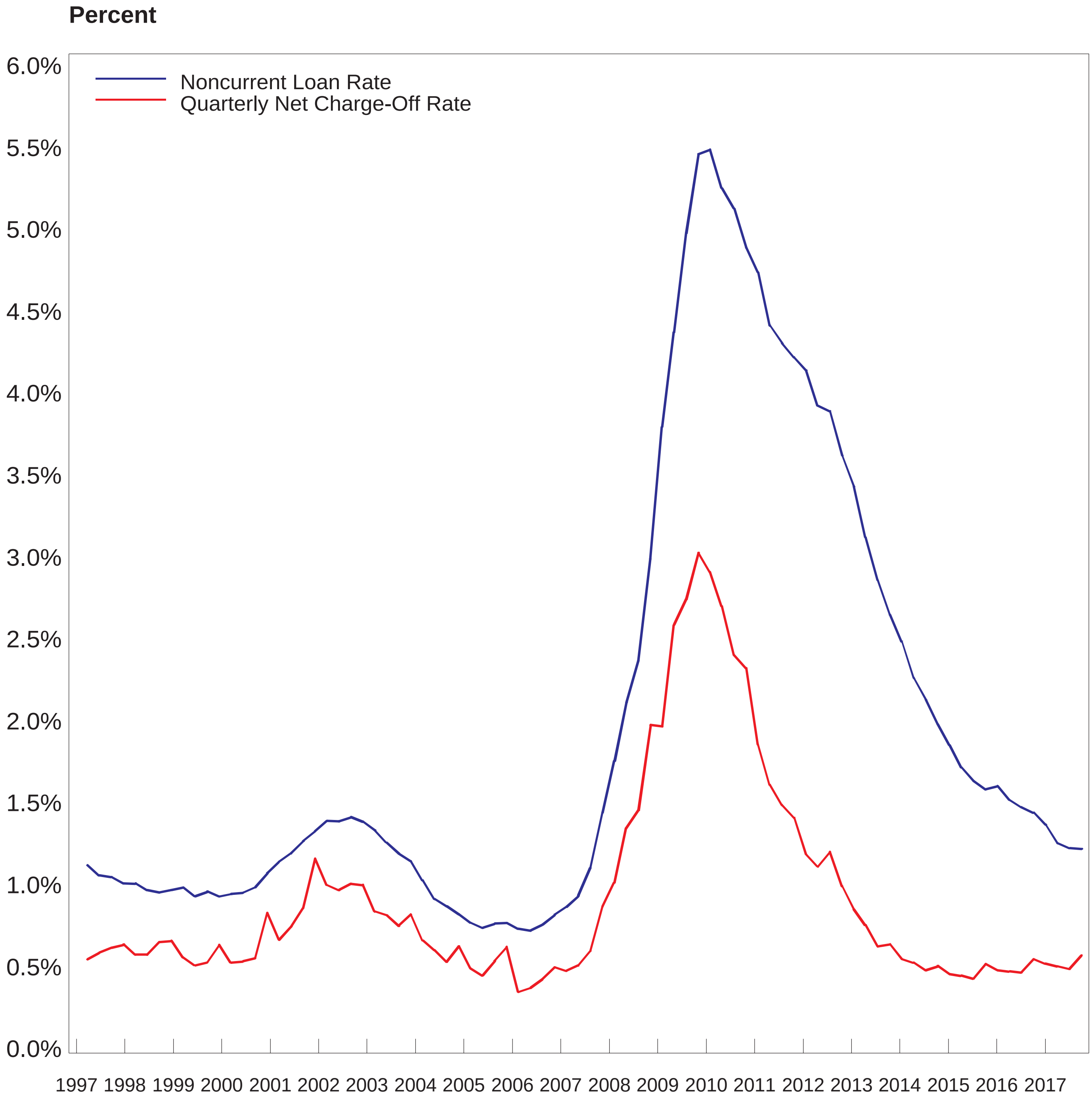


Quarterly Net Charge-Offs vs. Loan Loss Provisions

2014 - 2017

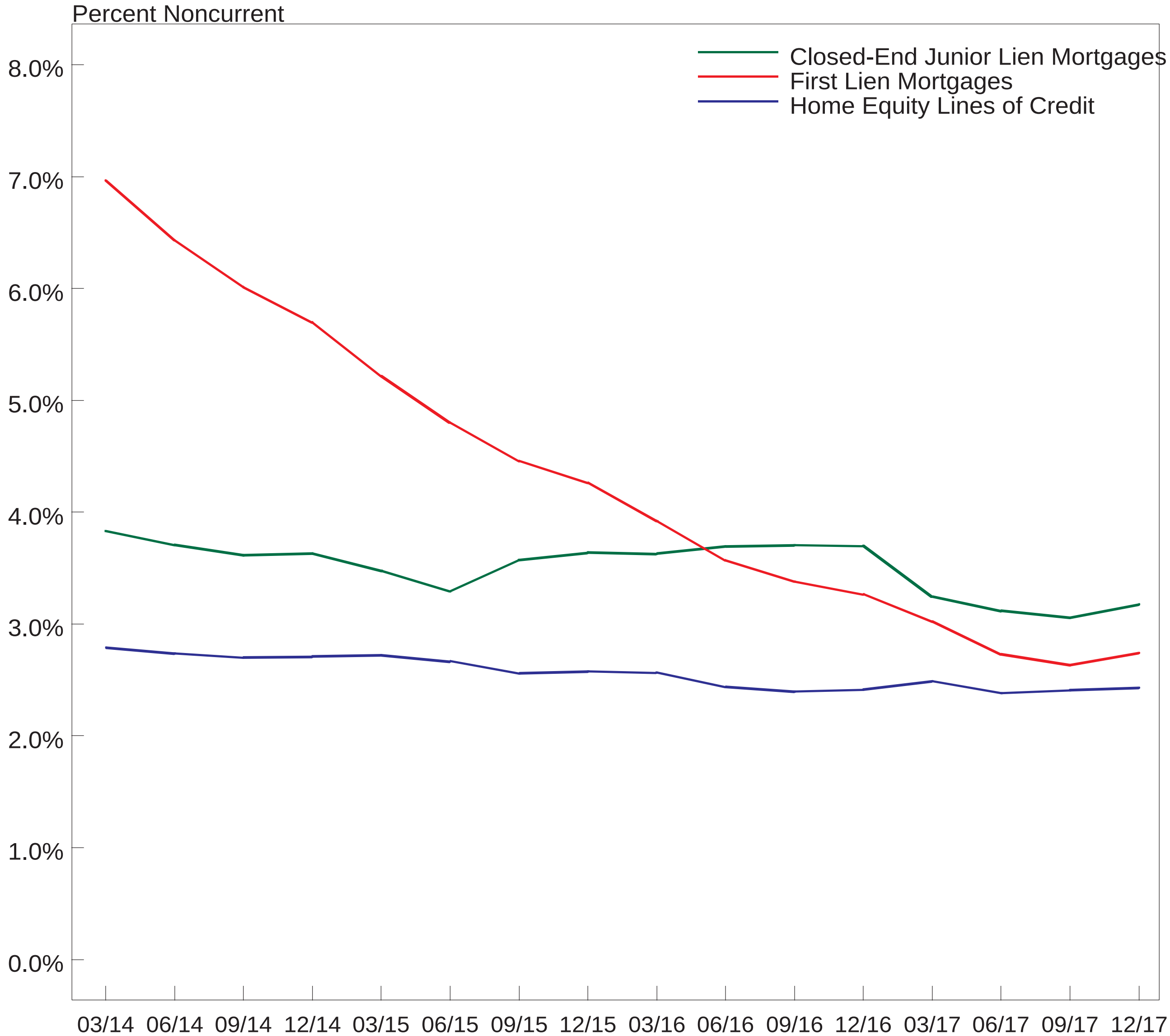


Noncurrent Loan and Quarterly Net Charge-Off Rates
1997-2017



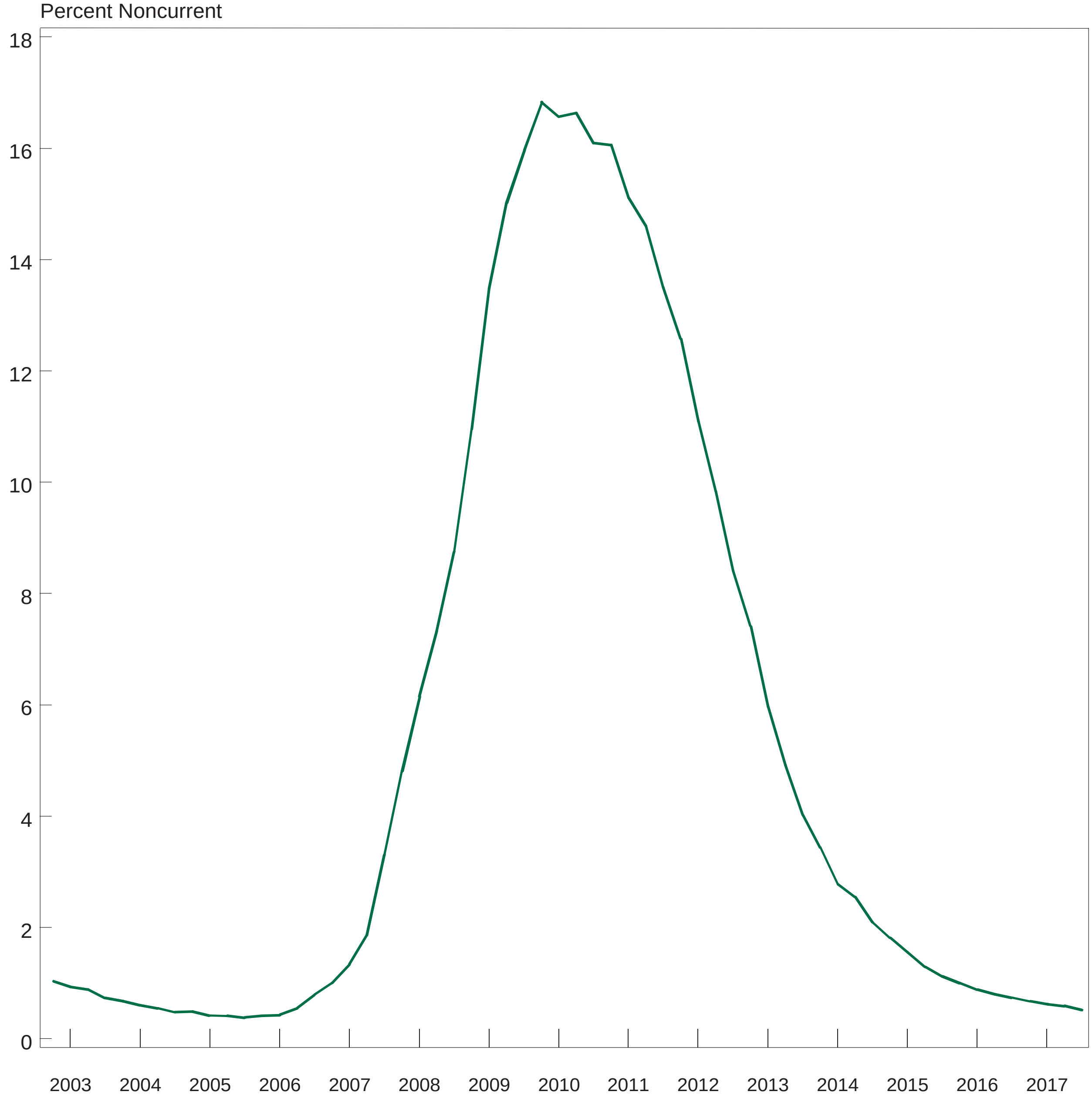
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2014 to 2017



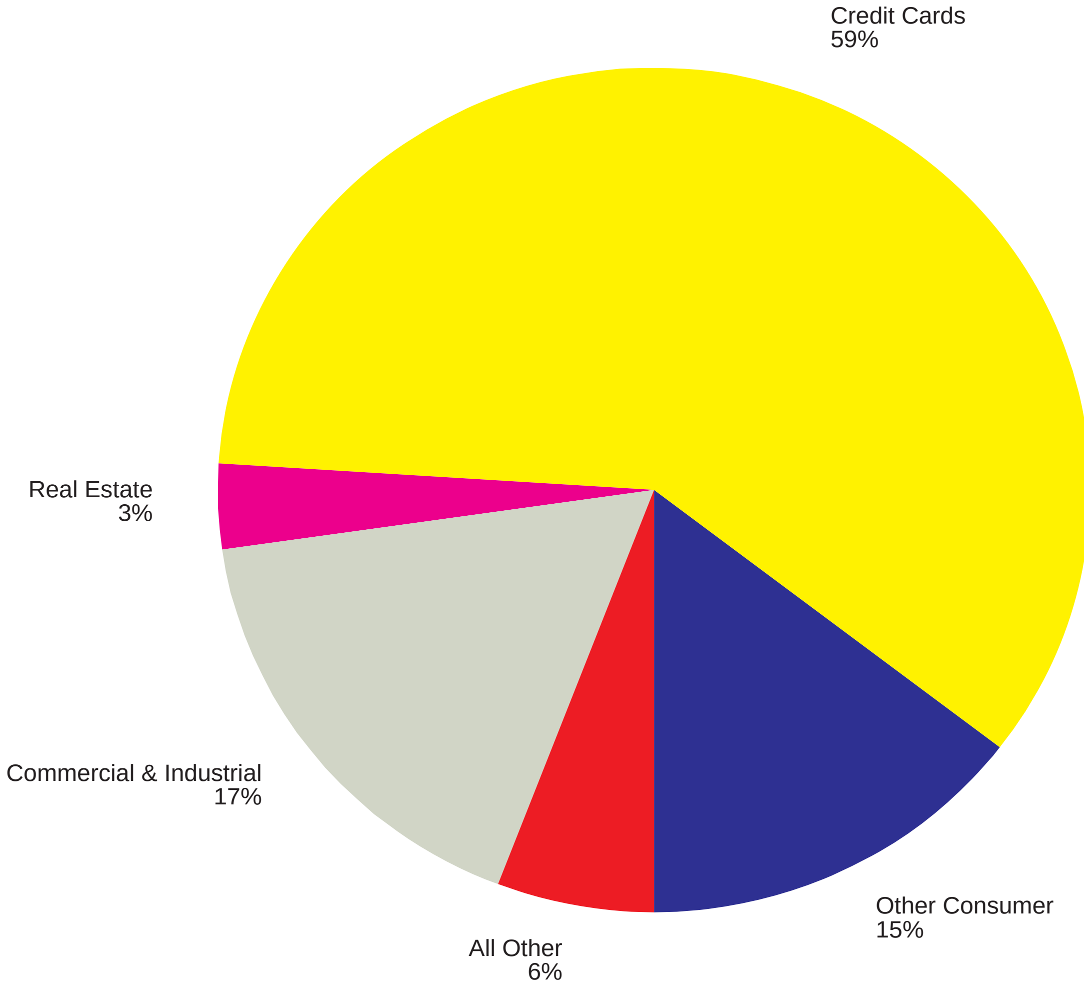
Noncurrent Rate on Real Estate Construction and Development Loans

2003-2017



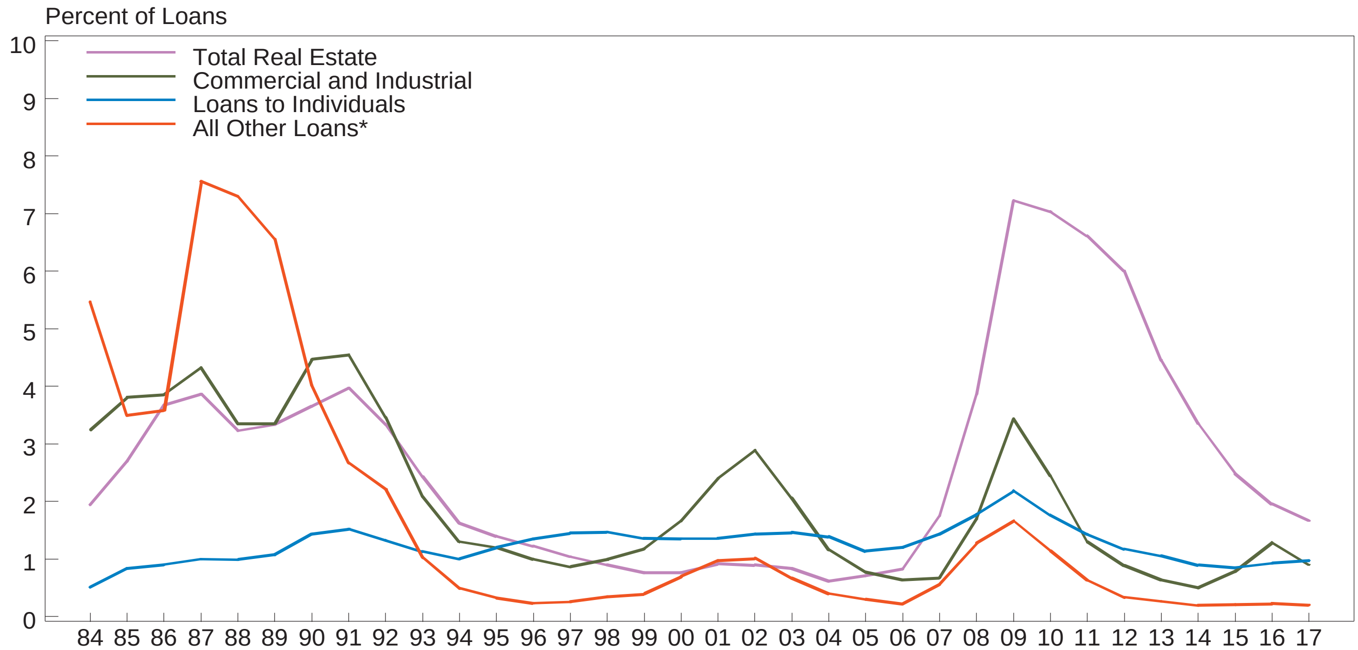
Composition of FDIC-Insured Institutions’ Loan Charge-Offs

Fourth Quarter, 2017



Noncurrent Loan Rates at Year-End

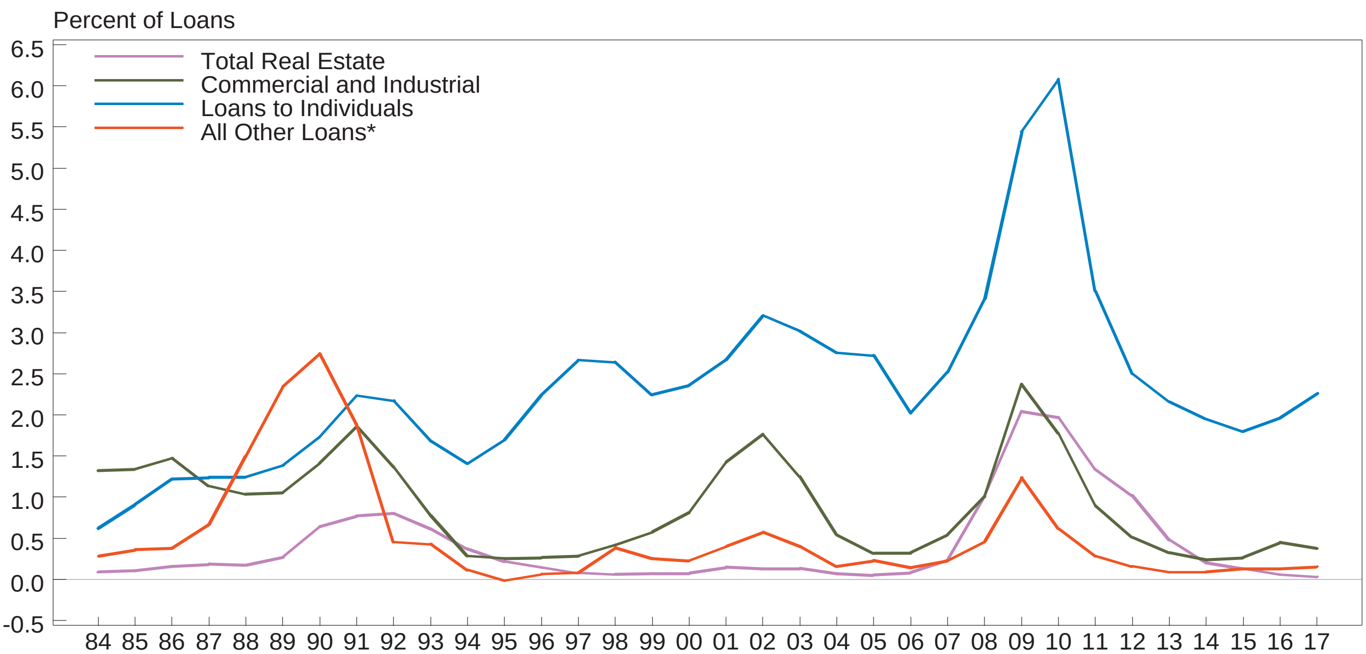
1984-2017



Note: Noncurrent loan rates represent the percentage of loans that are past due 90 days or more or in nonaccrual status.

Annual Net Charge-Off Rates on Loans

1984-2017

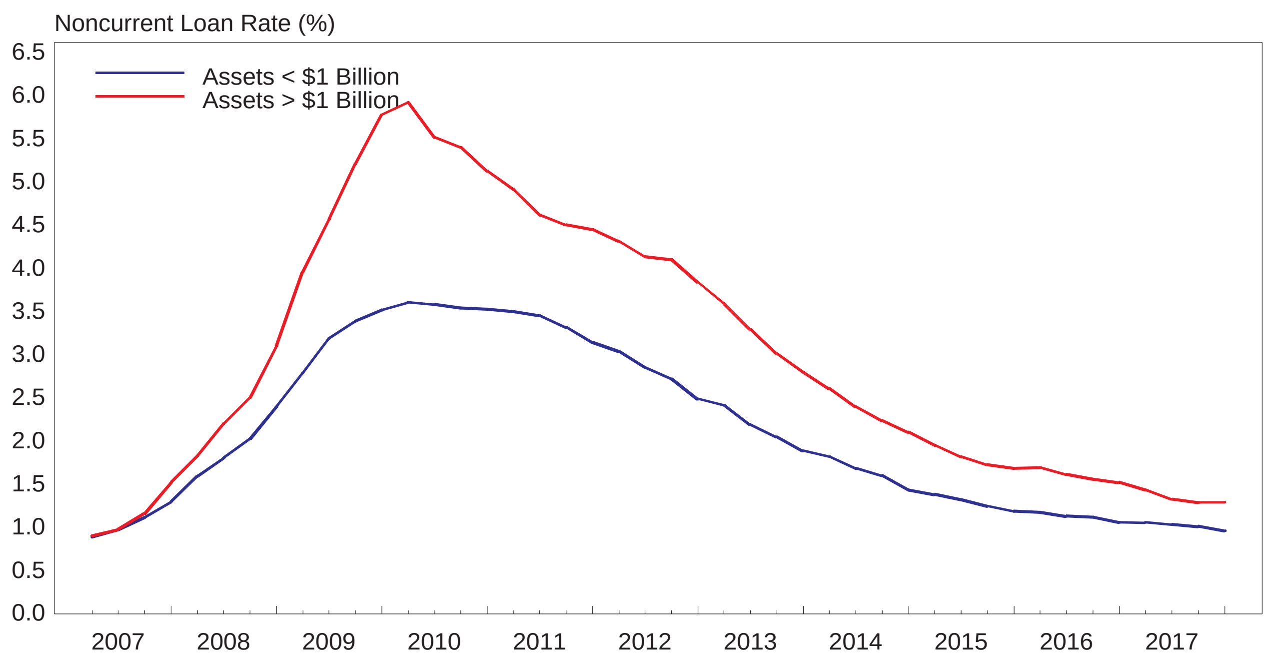


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

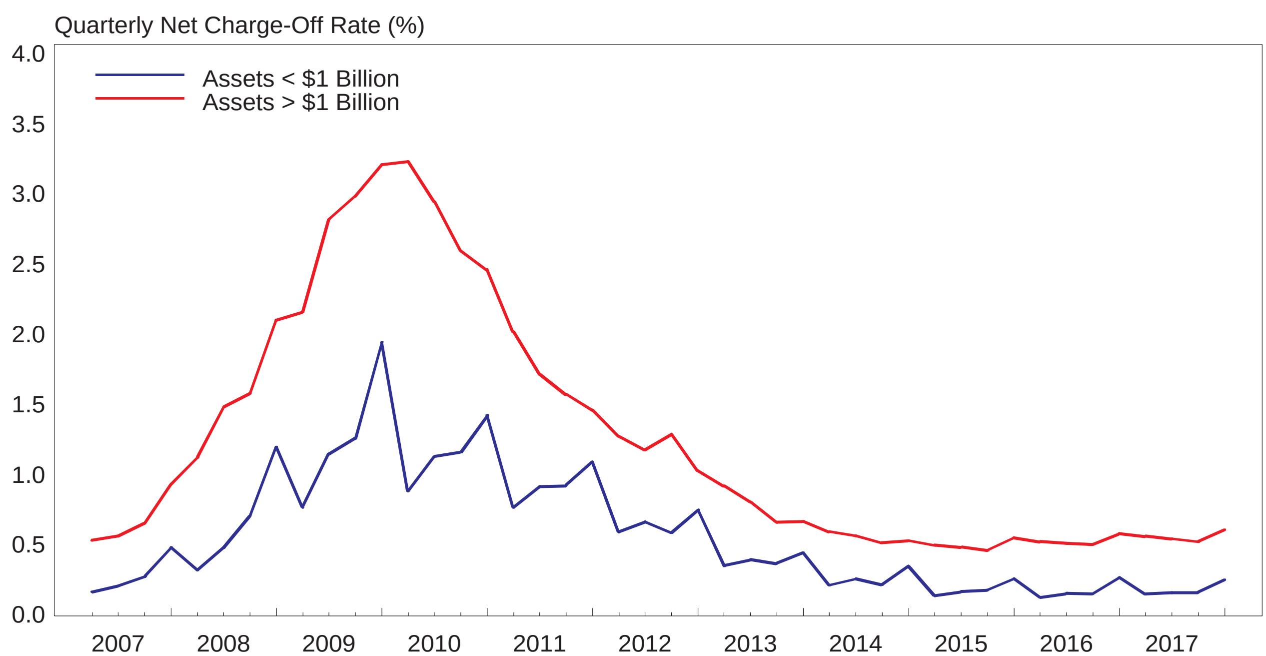
2007 - 2017



Quarterly Net Charge-Off Rates

By Asset Size, Annualized

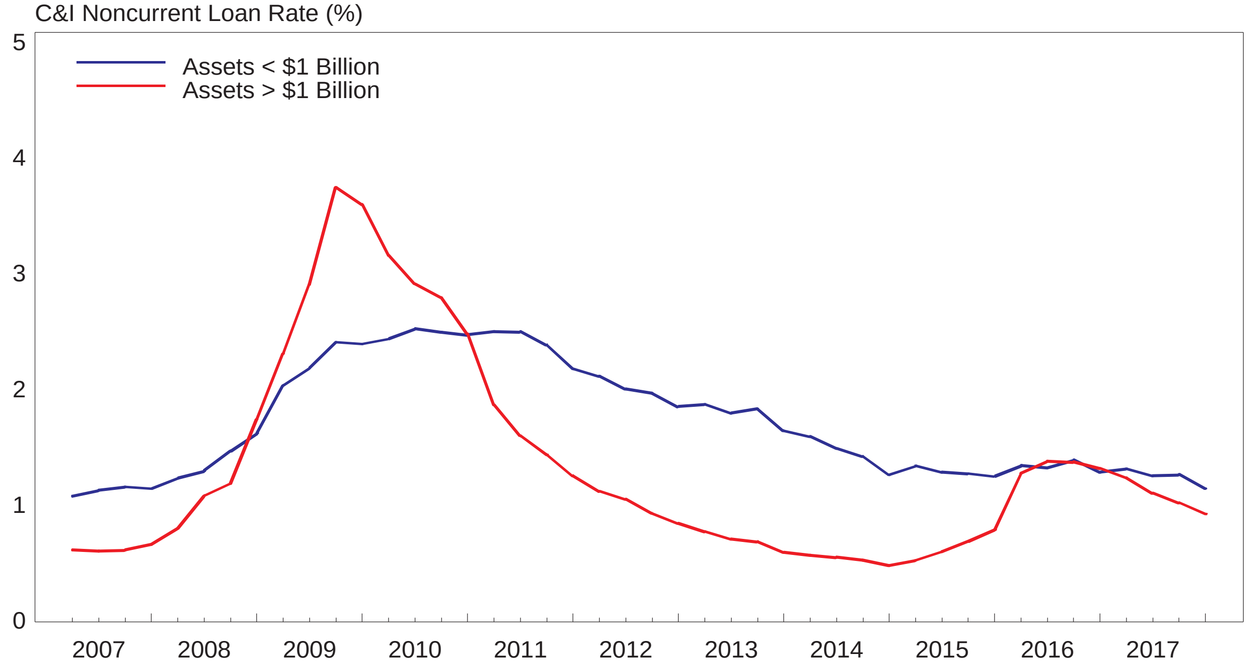
2007 - 2017



Noncurrent C & I Loan Rates

By Asset Size

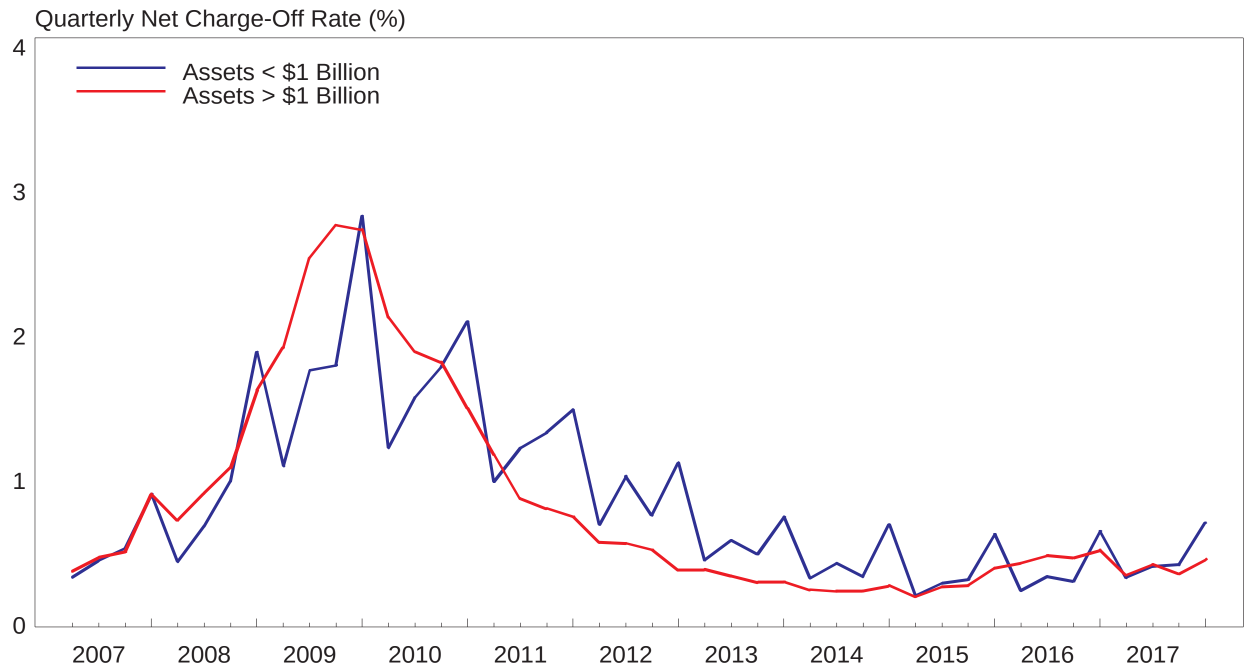
2007 - 2017



Quarterly Net Charge-Off Rates on C & I Loans

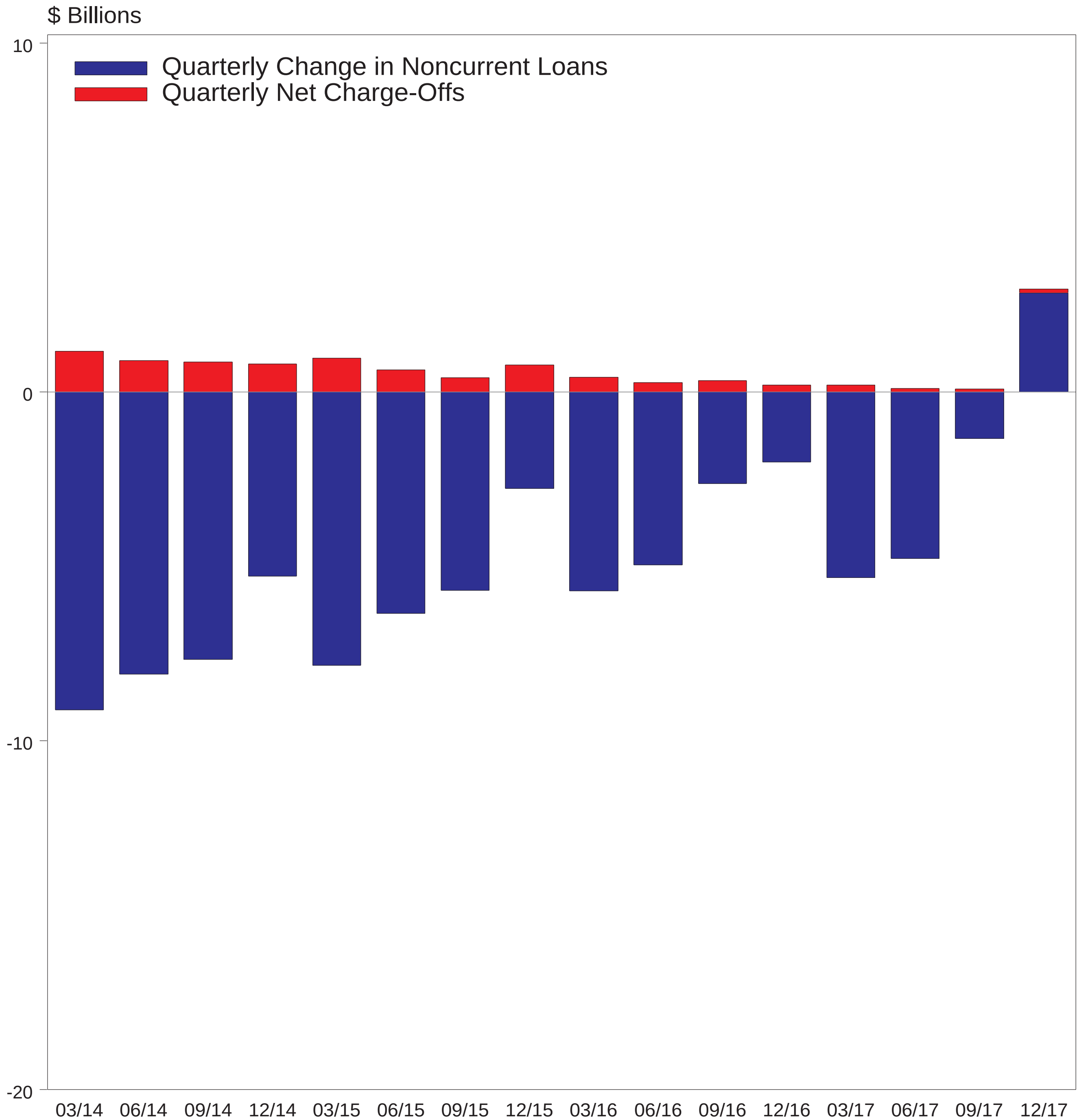
By Asset Size

2007 - 2017



Credit Quality of Residential Mortgage Loans*

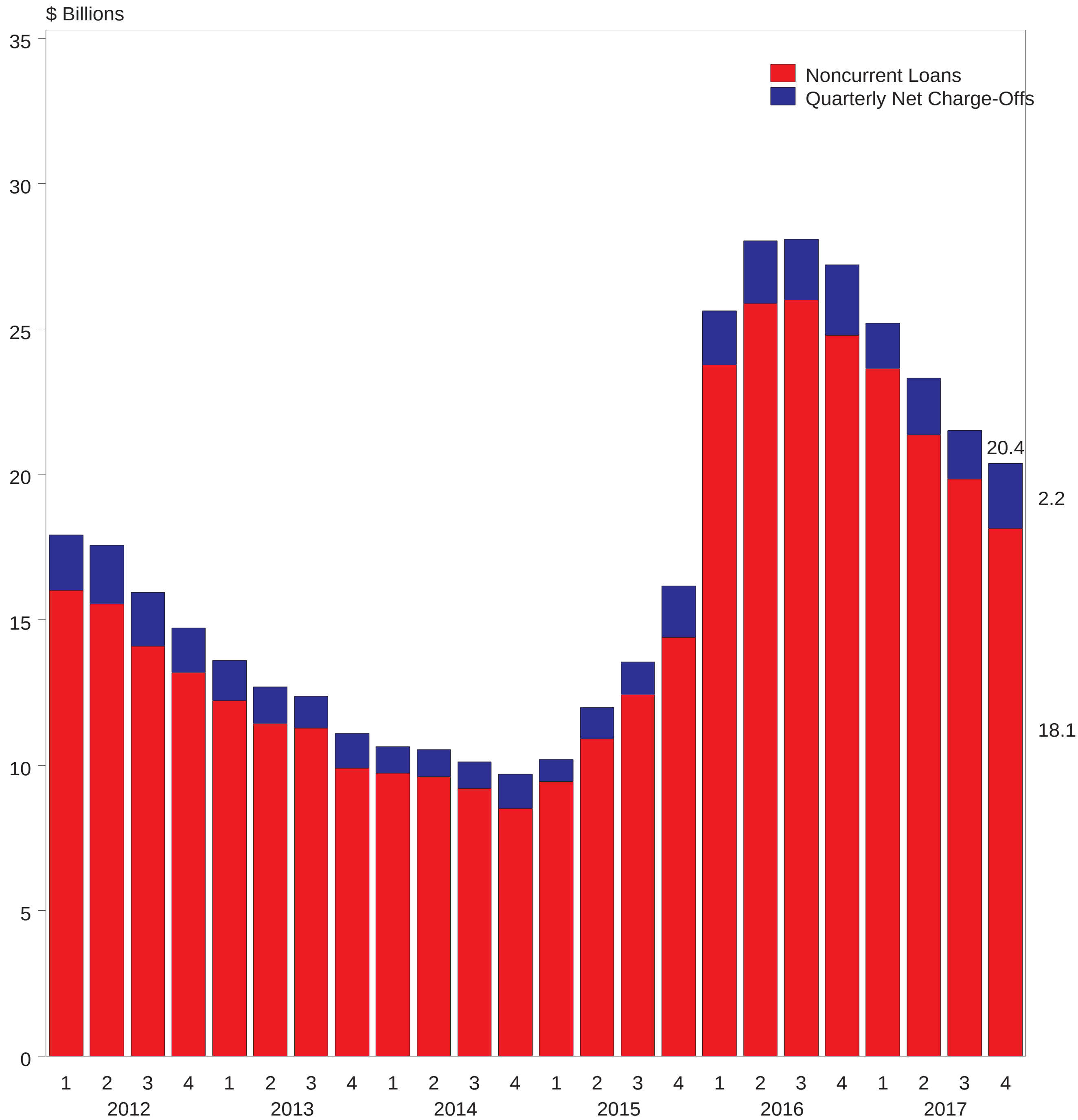
2014 to 2017



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

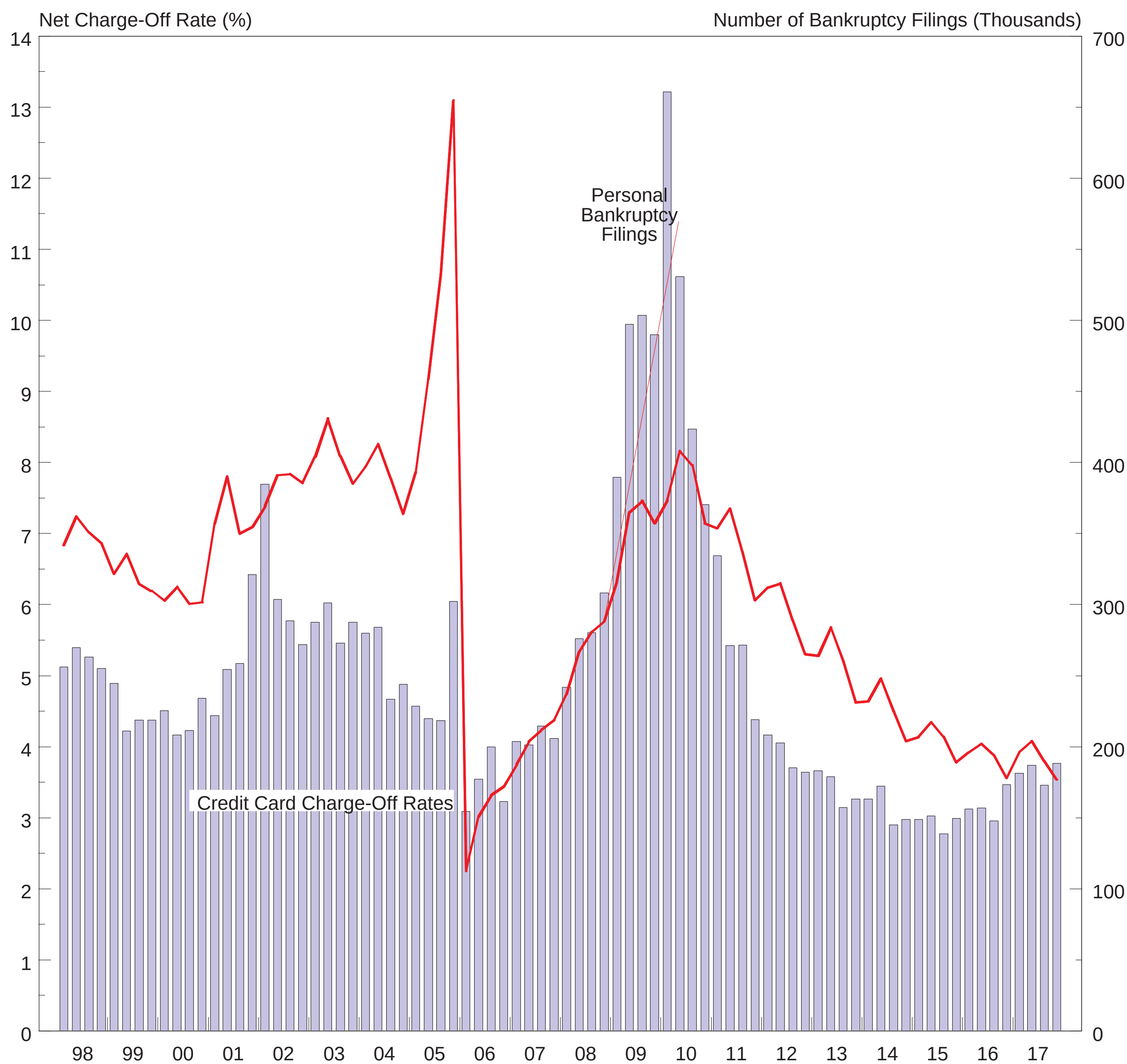
Credit Quality of C & I Loans

2012-2017



Credit Card Loss Rates and Personal Bankruptcy Filings

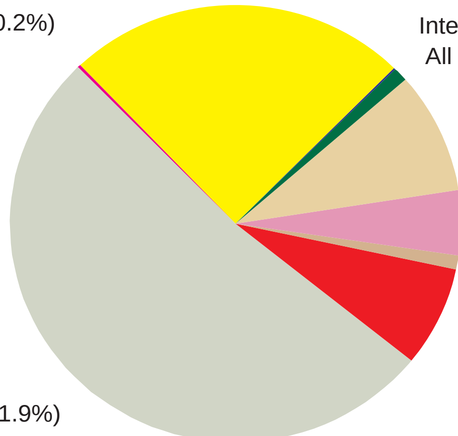
1998-2017



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

Number of Institutions By Asset Concentration Group

December 31, 2017

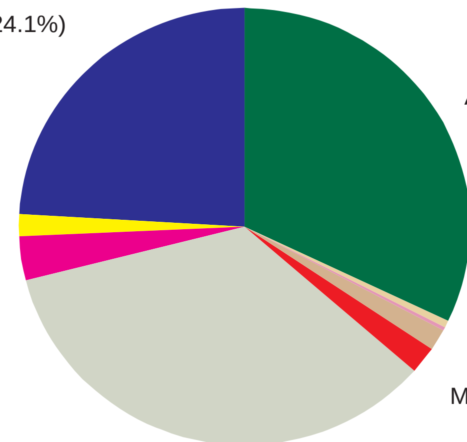


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
12/17	5	1,390	11	2,943	421	59	272	509	60
12/16	5	1,429	13	3,025	462	65	300	549	65
12/15	4	1,479	14	3,089	500	65	332	632	67
12/14	3	1,515	15	3,222	553	52	374	708	67
12/13	4	1,532	16	3,378	588	55	405	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89

Industry Assets By Asset Concentration Group

$ Billions

December 31, 2017

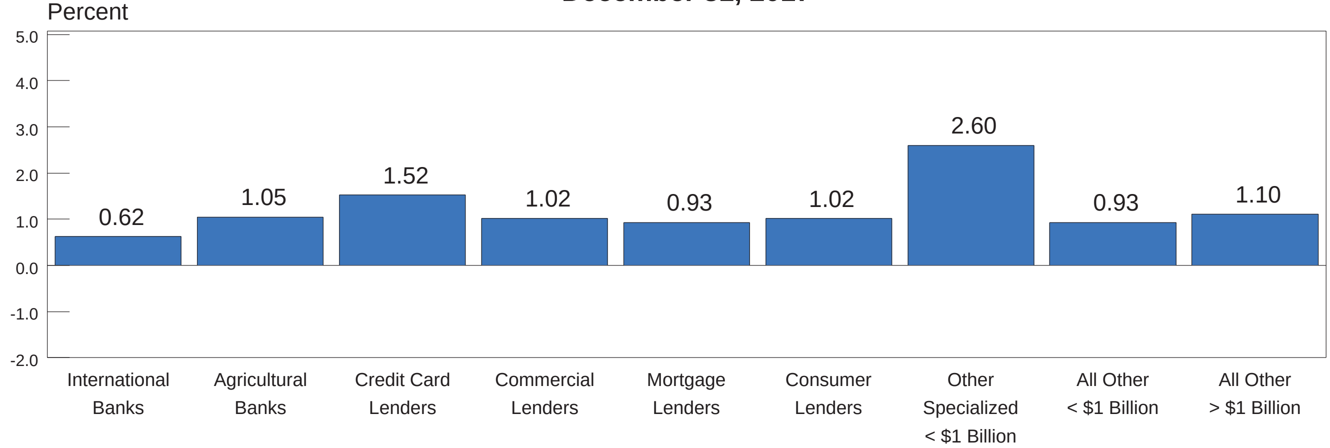


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
12/17	4,197	283	563	6,026	349	271	47	89	5,592
12/16	4,053	285	519	5,628	332	256	51	98	5,559
12/15	3,775	278	549	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
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,647	117	48	129	2,328
12/04	1,881	139	383	3,301	1,505	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509

Performance Ratios By Asset Concentration Group

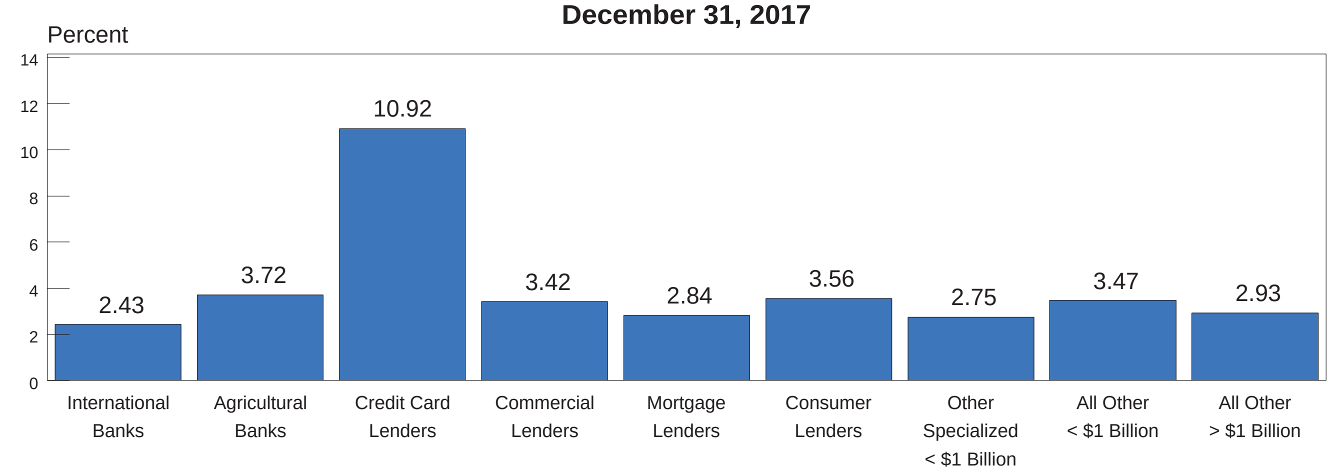
Return on Assets (YTD)

December 31, 2017



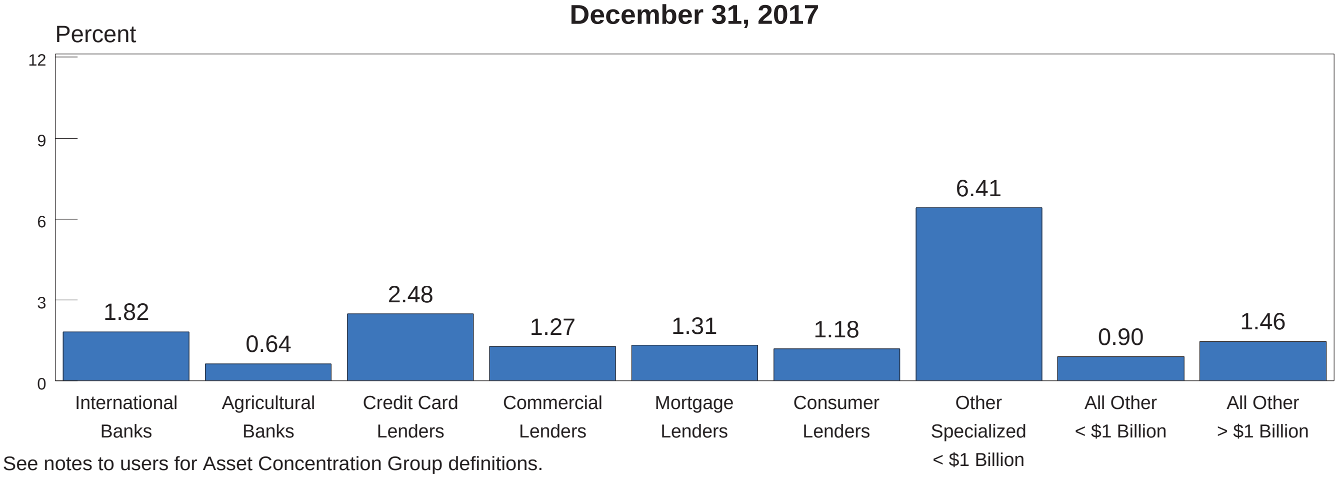
Net Interest Margin (YTD)

December 31, 2017



Noninterest Income to Assets (YTD)

December 31, 2017

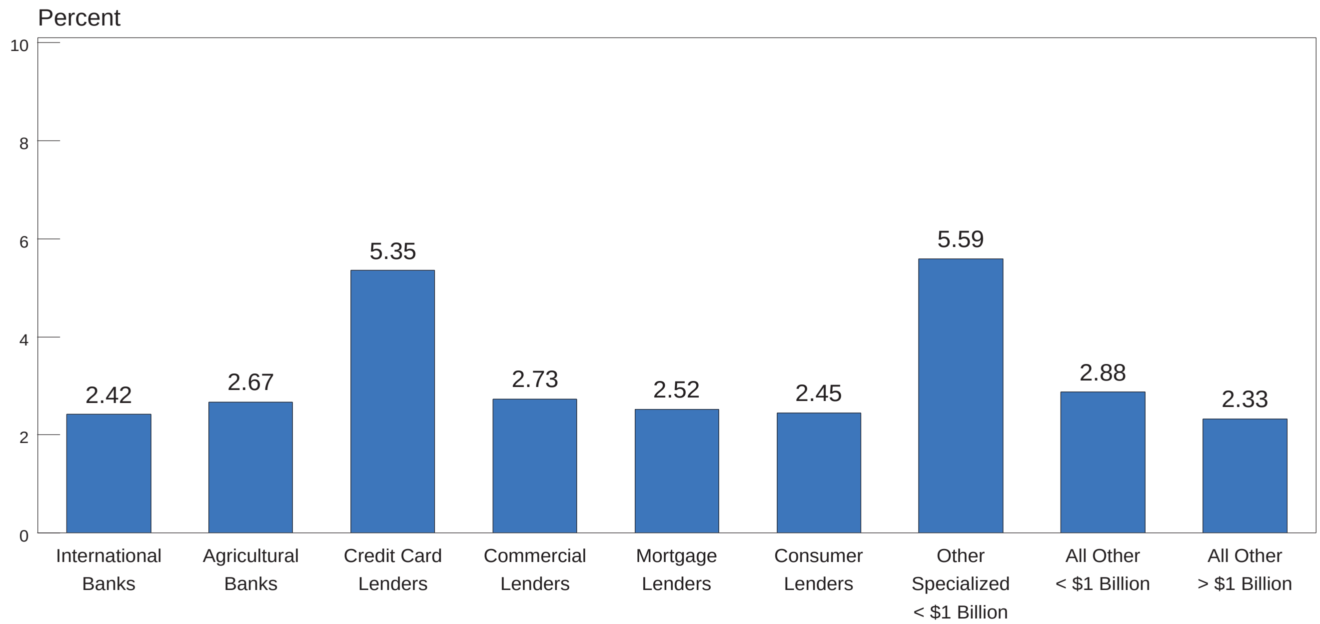


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

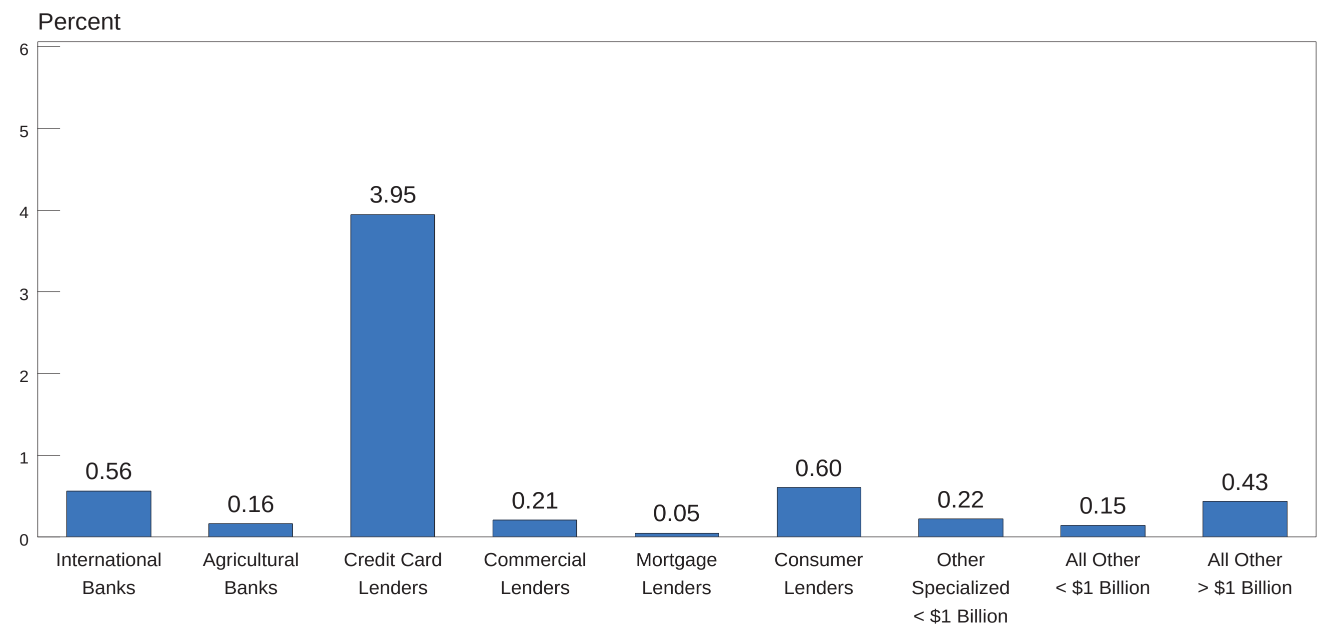
Noninterest Expense to Assets (YTD)

December 31, 2017



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2017

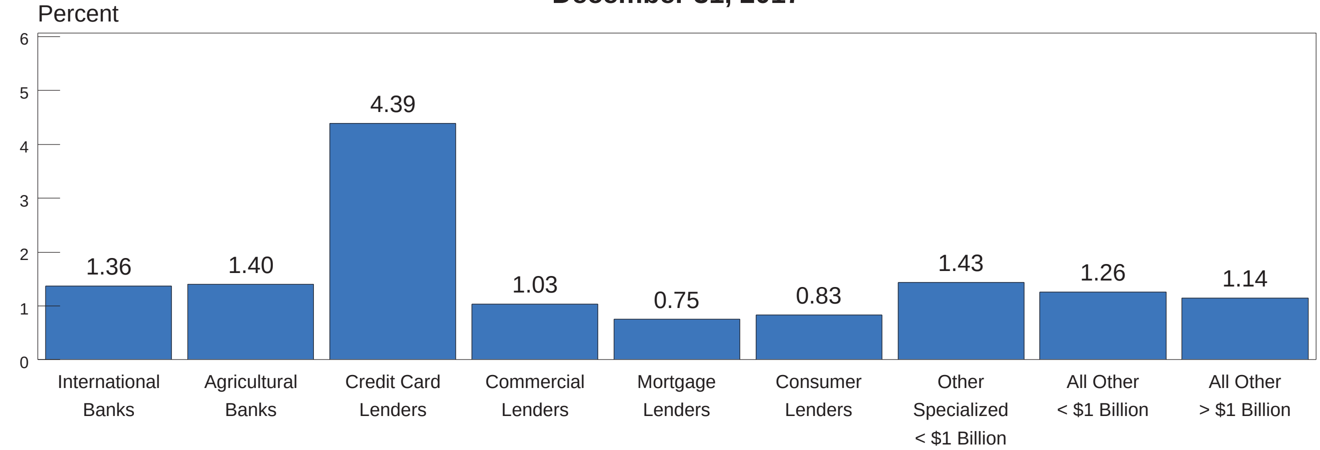


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

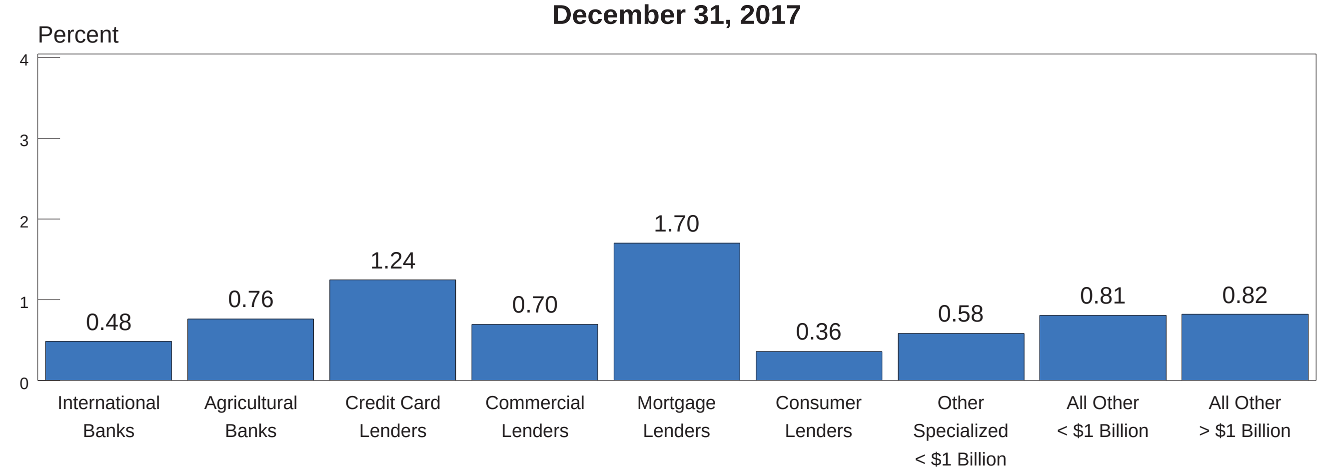
Loss Allowance To Loans and Leases

December 31, 2017



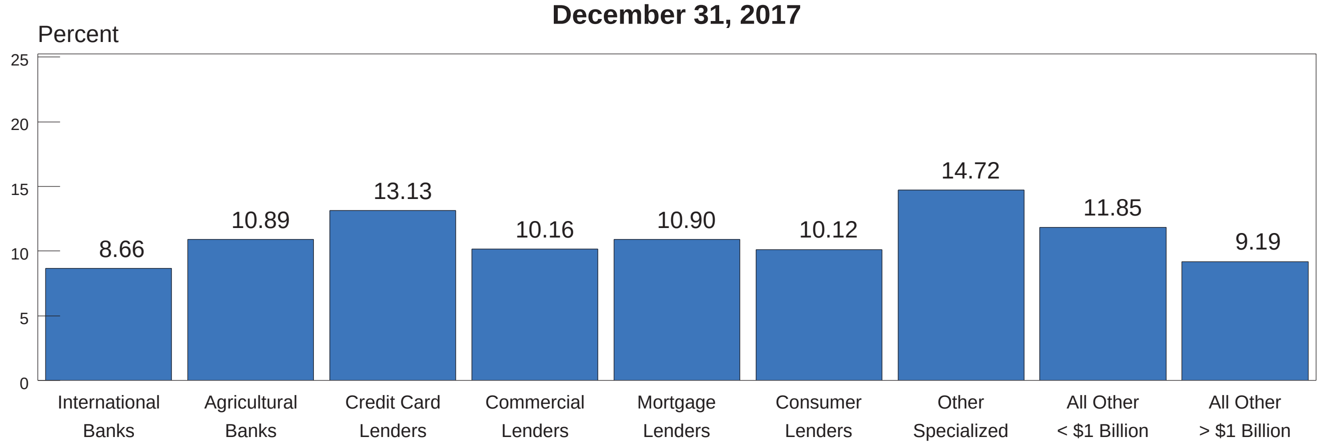
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2017



Core Capital (Leverage) Ratio

December 31, 2017



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

Return On Average Assets By Asset Concentration Group

1999 - 2017, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
12/17	0.62	1.05	1.52	1.02	0.93	1.02	2.60	0.93	1.10
12/16	0.93	1.21	2.28	0.97	0.99	0.96	2.84	0.93	1.06
12/15	0.87	0.96	2.84	0.95	0.83	1.04	2.68	0.91	1.12
12/14	0.72	1.17	3.22	0.94	0.96	1.05	2.20	0.86	1.06
12/13	0.86	1.15	3.35	0.91	0.98	1.15	1.93	0.85	1.11
12/12	0.80	1.27	3.13	0.89	0.87	1.46	1.23	0.86	1.00
12/11	0.74	1.11	3.49	0.63	0.56	1.68	1.92	0.92	0.89
12/10	0.72	0.98	1.82	0.20	0.68	1.28	1.48	0.70	0.80
12/09	0.08	0.81	-4.51	-0.43	0.65	0.33	0.74	0.80	0.53
12/08	0.25	1.00	1.70	-0.13	-0.48	-0.01	1.43	0.82	-0.09
12/07	0.58	1.20	3.35	0.83	0.03	1.26	2.56	1.03	0.88
12/06	1.01	1.23	4.19	1.28	0.94	1.75	1.54	1.04	1.26
12/05	0.86	1.27	2.90	1.36	1.07	1.55	2.18	1.09	1.34
12/04	0.76	1.22	4.03	1.29	1.17	1.66	1.68	1.10	1.32
12/03	1.10	1.20	4.08	1.28	1.38	1.31	1.85	1.06	1.34
12/02	0.74	1.24	3.60	1.30	1.31	1.35	1.08	1.14	1.32
12/01	0.84	1.12	2.89	1.12	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26

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

Net Interest Margin By Asset Concentration Group

1999 - 2017, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
12/17	2.43	3.72	10.92	3.42	2.84	3.56	2.75	3.47	2.93
12/16	2.36	3.68	10.36	3.31	2.84	3.40	2.75	3.42	2.80
12/15	2.28	3.64	9.57	3.19	2.73	3.63	2.69	3.46	2.80
12/14	2.41	3.65	9.85	3.43	2.78	3.49	2.74	3.48	2.77
12/13	2.43	3.60	9.47	3.52	2.87	3.31	2.64	3.49	2.81
12/12	2.62	3.74	9.61	3.69	3.09	4.07	2.72	3.58	2.98
12/11	2.90	3.86	10.55	3.81	2.98	4.63	3.04	3.72	3.11
12/10	2.71	3.93	12.09	3.76	3.02	4.43	2.81	3.74	3.28
12/09	2.95	3.92	10.06	3.50	3.05	4.12	2.83	3.77	3.16
12/08	2.86	3.90	9.41	3.60	2.43	3.73	2.84	3.81	1.90
12/07	2.59	3.96	8.56	3.59	2.62	4.26	3.04	3.70	2.94
12/06	2.26	4.04	8.82	3.73	2.51	5.52	3.18	3.72	2.99
12/05	2.61	4.11	8.18	3.87	2.79	4.58	2.80	3.80	3.08
12/04	2.50	4.07	8.67	3.85	3.05	4.71	3.20	3.86	3.29
12/03	3.03	4.03	8.29	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.17	8.74	4.19	3.39	4.69	3.40	4.11	3.63
12/01	2.82	4.03	7.85	4.07	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68

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

Net Charge-Offs as a Percent of Average Loans and Leases

By Asset Concentration Group

1999 - 2017, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
12/17	0.56	0.16	3.95	0.21	0.05	0.60	0.22	0.15	0.43
12/16	0.55	0.15	3.34	0.22	0.07	0.56	0.22	0.17	0.41
12/15	0.59	0.10	2.79	0.20	0.13	0.62	0.20	0.20	0.41
12/14	0.73	0.13	2.81	0.24	0.21	0.62	0.34	0.25	0.41
12/13	0.97	0.14	3.20	0.43	0.37	0.80	0.48	0.33	0.49
12/12	1.41	0.24	3.69	0.74	0.82	1.31	0.45	0.45	0.94
12/11	1.97	0.40	5.26	1.18	0.90	1.87	0.56	0.54	1.25
12/10	2.29	0.59	10.83	1.90	1.14	2.37	0.64	0.56	1.87
12/09	3.07	0.65	9.77	2.02	1.24	2.74	0.78	0.54	2.19
12/08	1.44	0.41	5.94	1.14	0.86	1.74	0.35	0.35	0.74
12/07	0.77	0.22	3.95	0.35	0.40	0.87	0.29	0.22	0.39
12/06	0.48	0.17	3.48	0.22	0.15	1.40	0.42	0.20	0.22
12/05	0.87	0.18	4.64	0.23	0.12	1.44	0.26	0.23	0.24
12/04	0.91	0.22	4.66	0.30	0.12	1.57	0.59	0.29	0.25
12/03	1.40	0.28	5.22	0.46	0.18	2.09	1.22	0.38	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46

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

Percent of Loans Noncurrent By Asset Concentration Group

1999 - 2017

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
12/17	1.27	0.96	1.53	0.86	2.71	0.49	1.33	1.10	1.56
12/16	1.57	0.97	1.42	1.05	2.97	0.94	1.46	1.20	1.80
12/15	1.81	0.80	1.17	1.13	2.65	1.26	1.46	1.44	2.18
12/14	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
12/13	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
12/11	4.22	1.70	1.71	3.54	3.89	1.68	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93

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

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

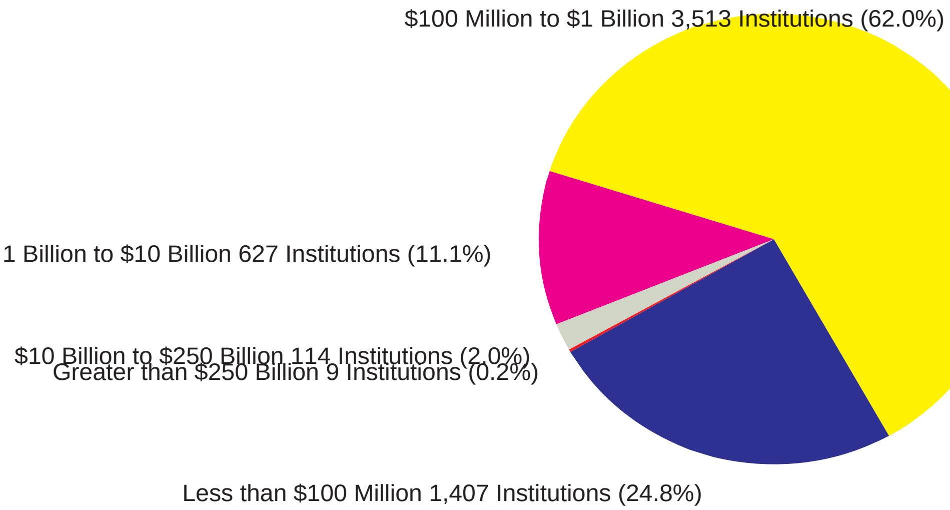
1999 - 2017

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
12/17	8.66	10.89	13.13	10.16	10.90	10.12	14.72	11.85	9.19
12/16	8.67	10.84	12.63	10.11	11.14	10.24	14.85	11.39	8.88
12/15	8.83	10.66	12.30	10.05	11.28	10.29	14.34	11.56	8.98
12/14	8.28	10.49	12.33	10.20	11.53	9.82	13.95	11.47	8.97
12/13	7.87	10.33	13.01	10.13	10.92	9.45	13.11	11.26	9.03
12/12	7.16	10.25	13.12	10.04	10.11	9.36	12.88	10.83	9.13
12/11	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
12/10	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69
12/09	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41

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

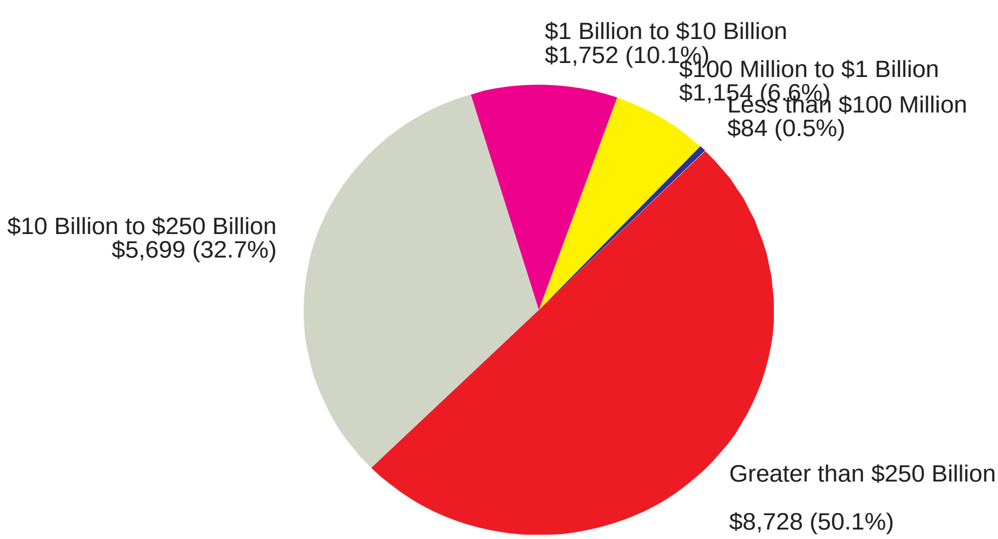
Number of Institutions By Asset Size

December 31, 2017



Industry Assets By Asset Size

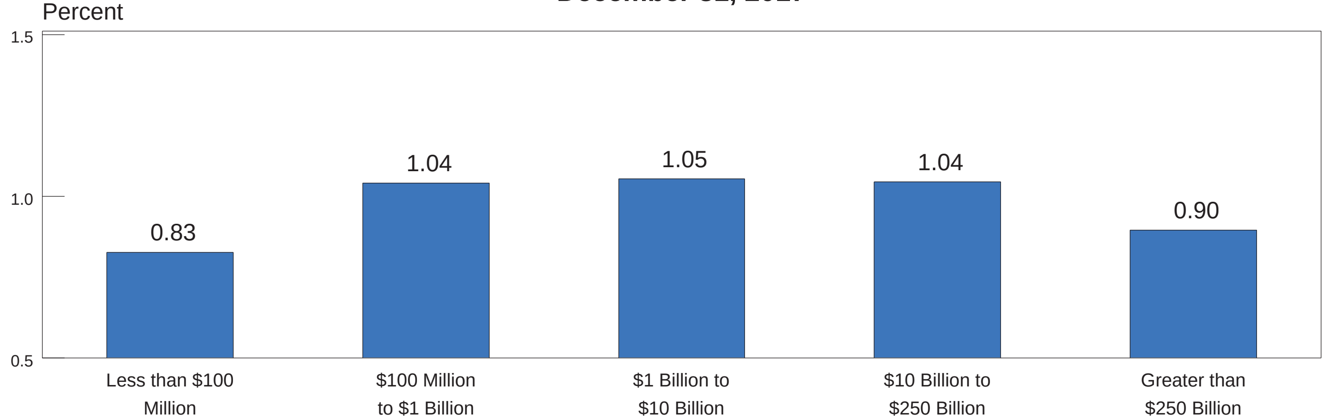
December 31, 2017
($ Billions)



Performance Ratios By Asset Size

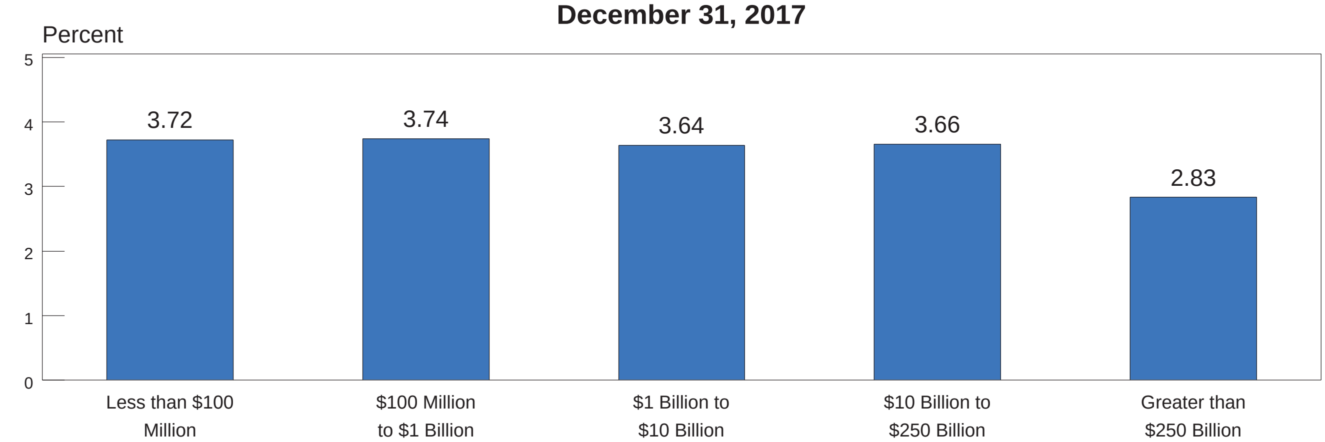
Return on Assets (YTD)

December 31, 2017



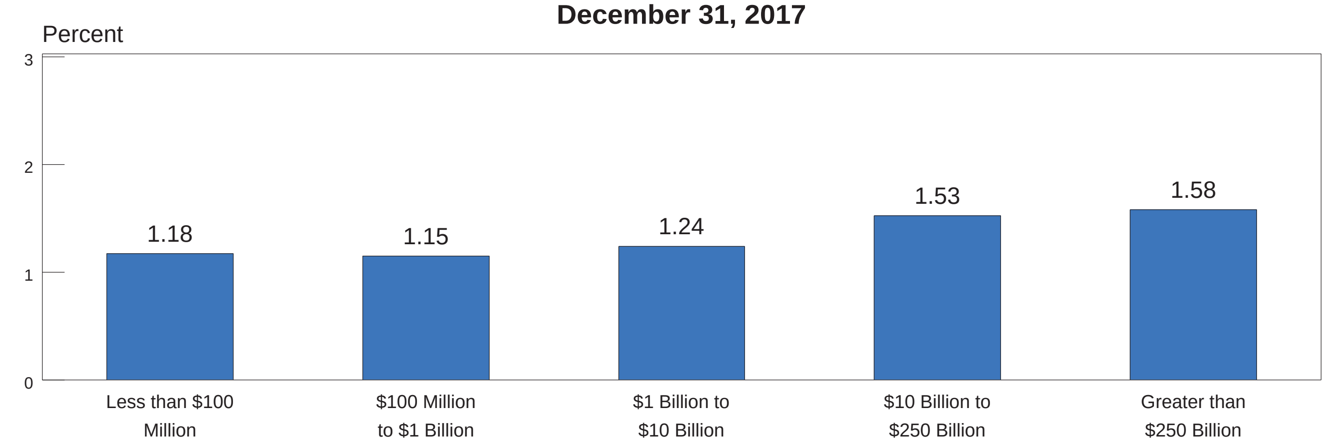
Net Interest Margin (YTD)

December 31, 2017



Noninterest Income to Assets (YTD)

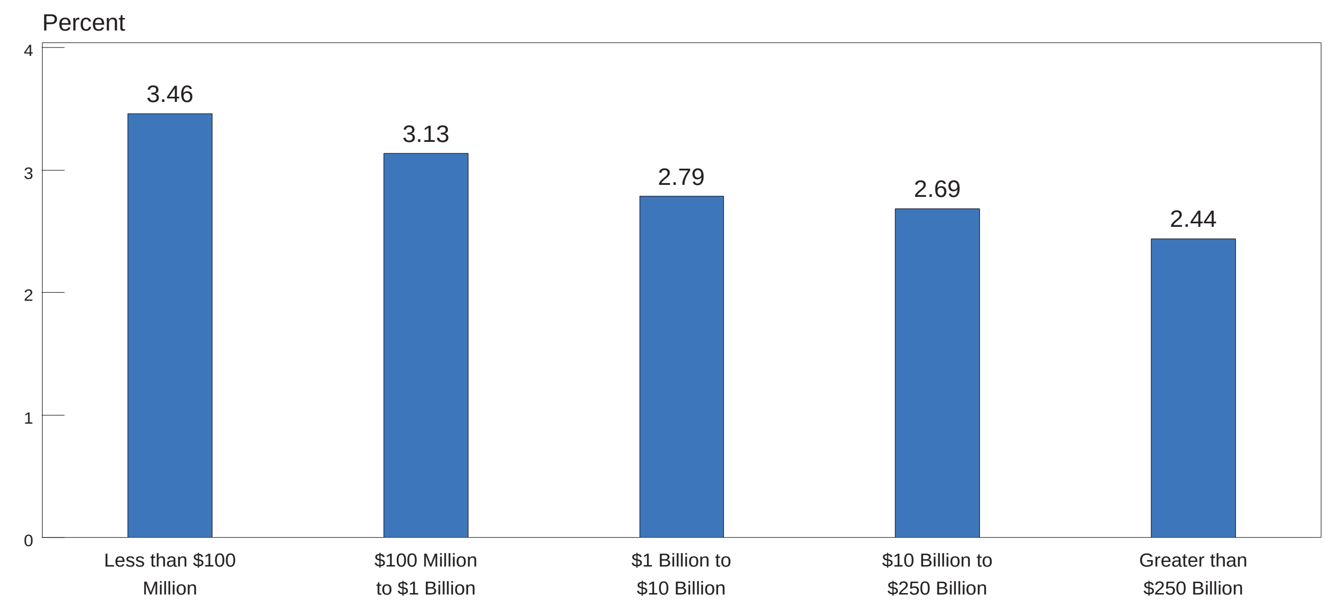
December 31, 2017



Performance Ratios By Asset Size

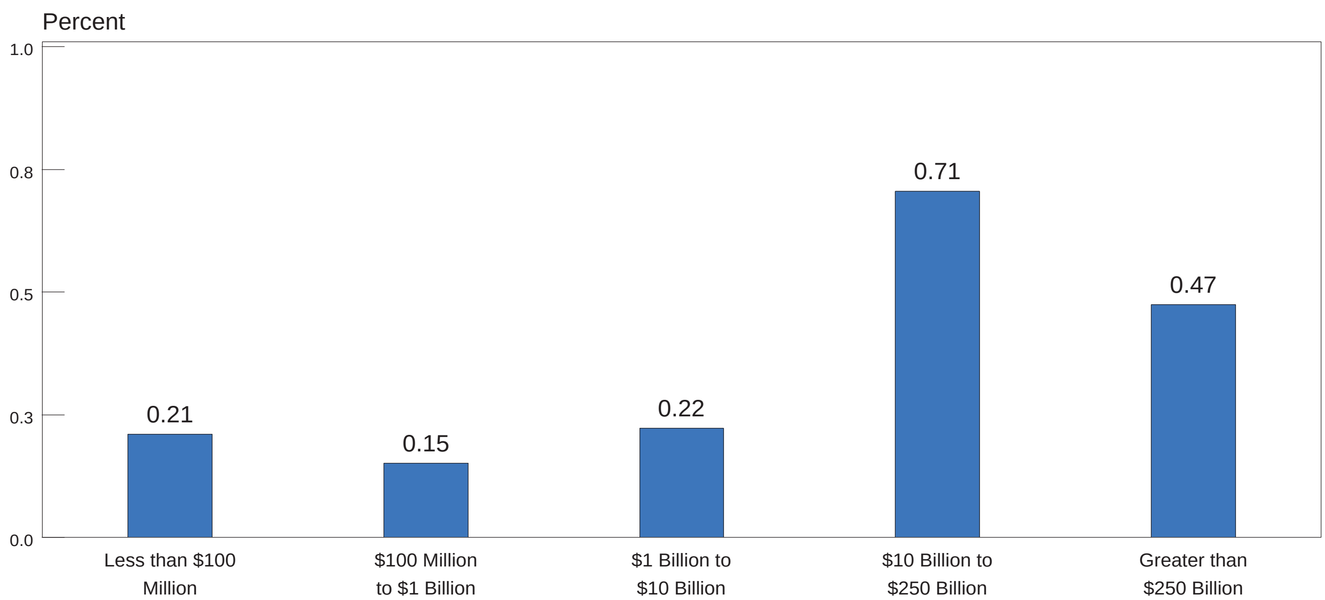
Noninterest Expense to Assets (YTD)

December 31, 2017



Net Charge-Offs to Loans and Leases (YTD)

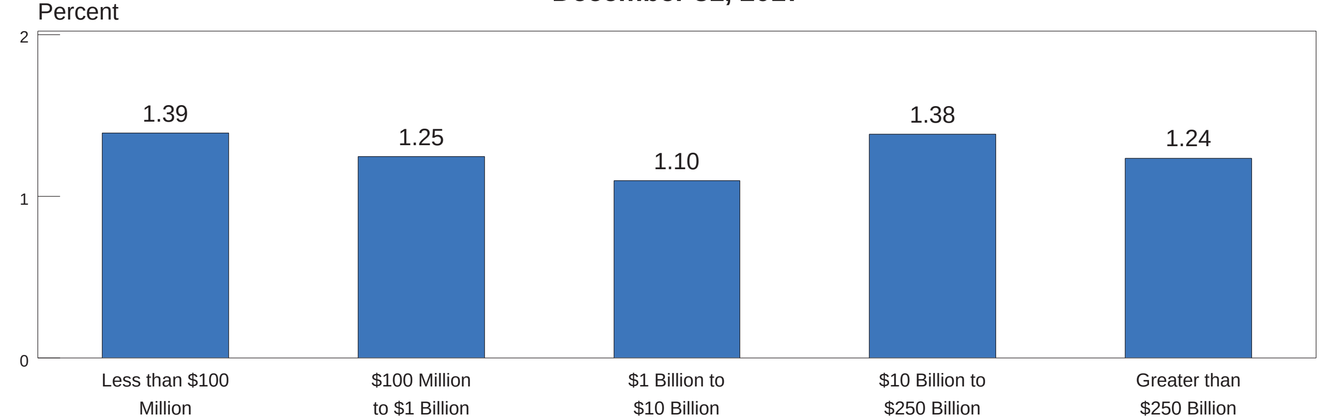
December 31, 2017



Condition Ratios By Asset Size

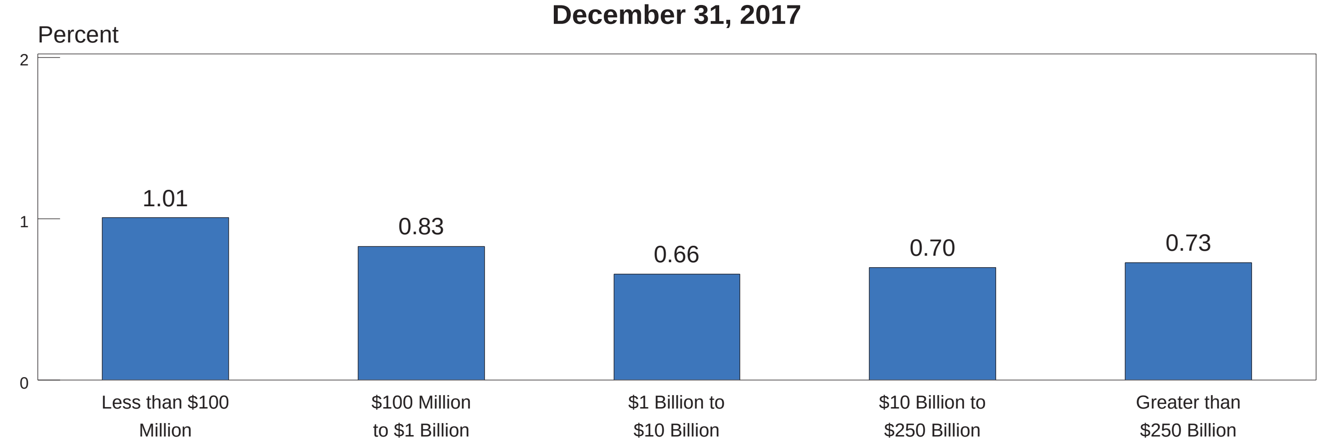
Loss Allowance To Loans and Leases

December 31, 2017



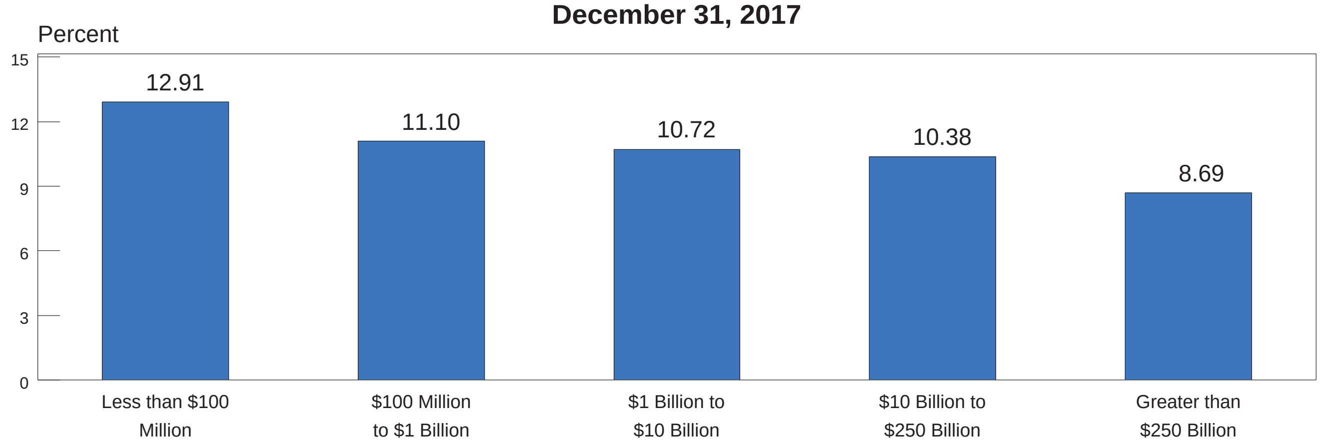
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2017



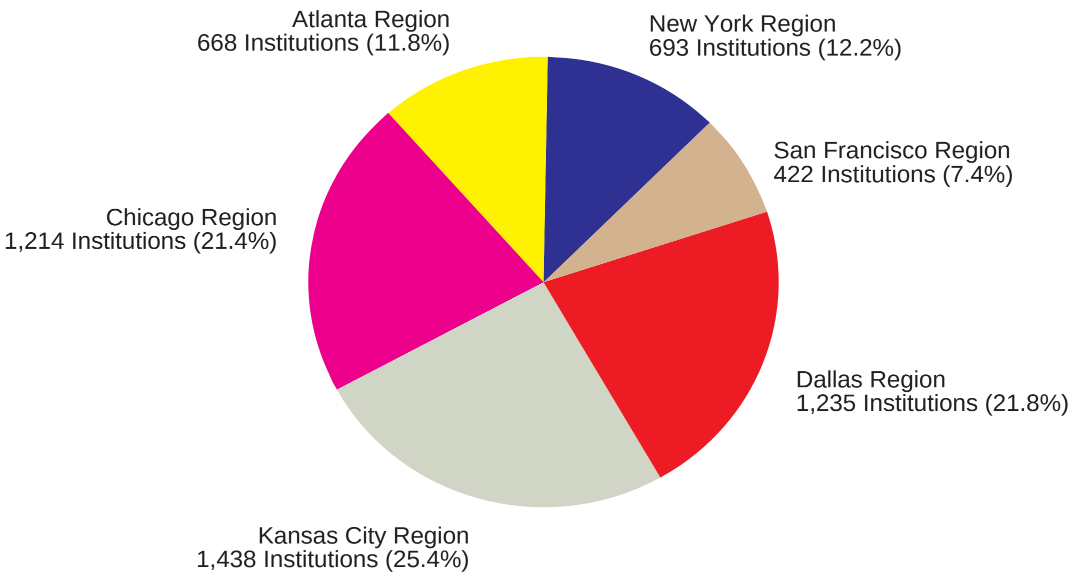
Core Capital (Leverage) Ratio

December 31, 2017



Geographic Distribution of FDIC-Insured Institutions

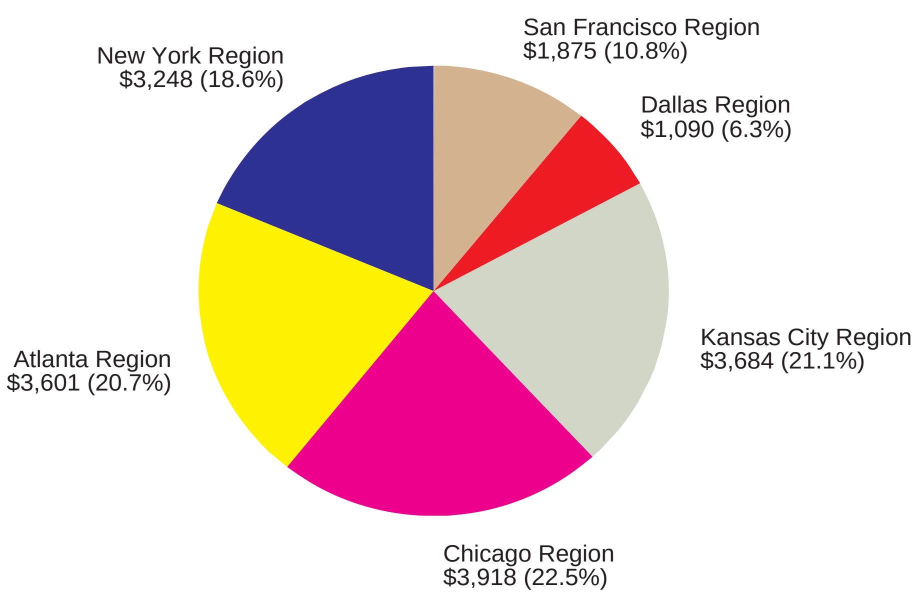
December 31, 2017



Geographic Distribution of Industry Assets

December 31, 2017

($ Billions)

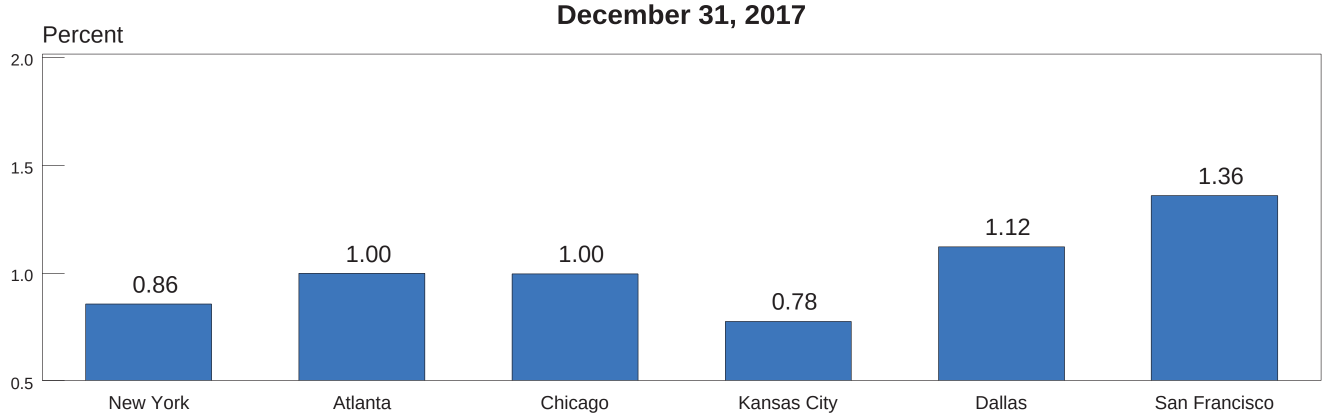


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

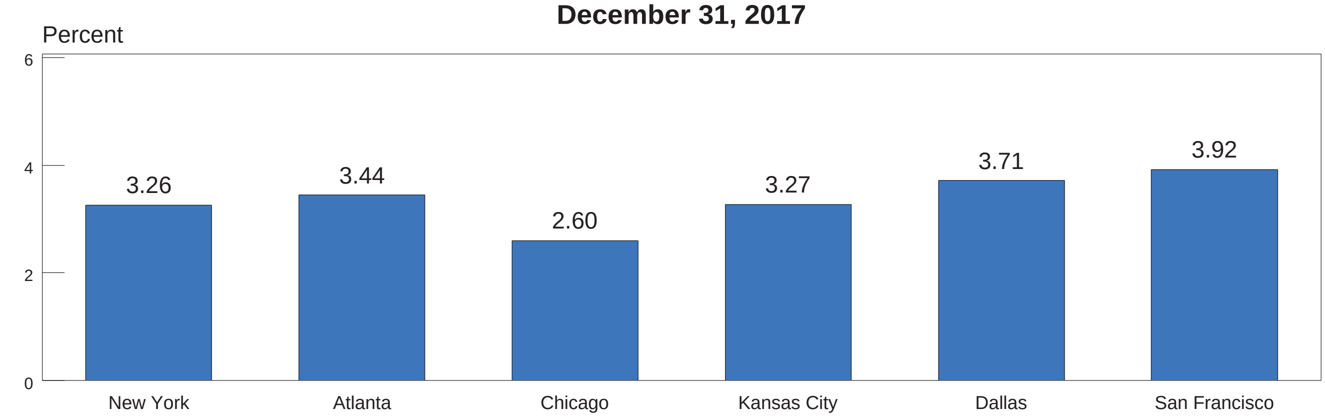
Return on Assets (YTD)

December 31, 2017



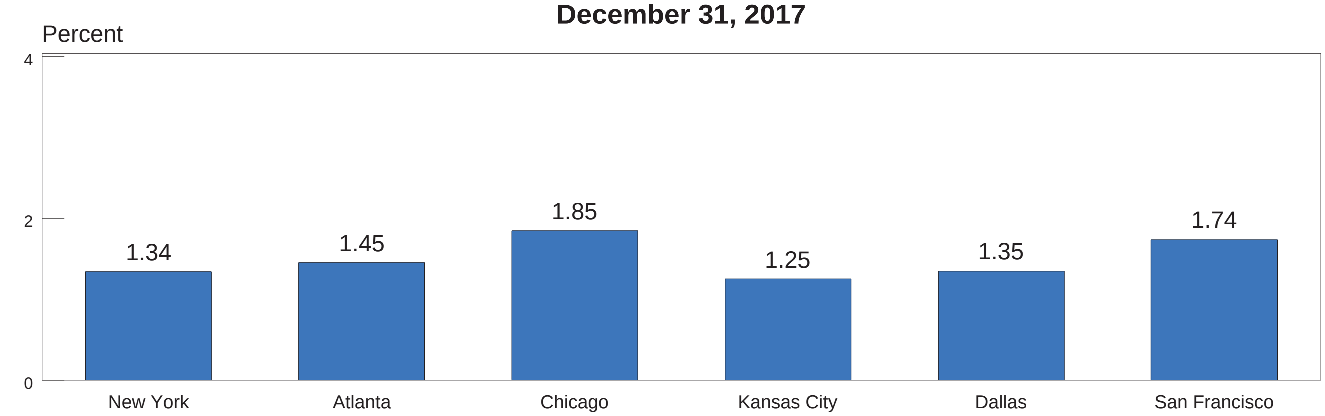
Net Interest Margins (YTD)

December 31, 2017



Noninterest Income to Assets (YTD)

December 31, 2017

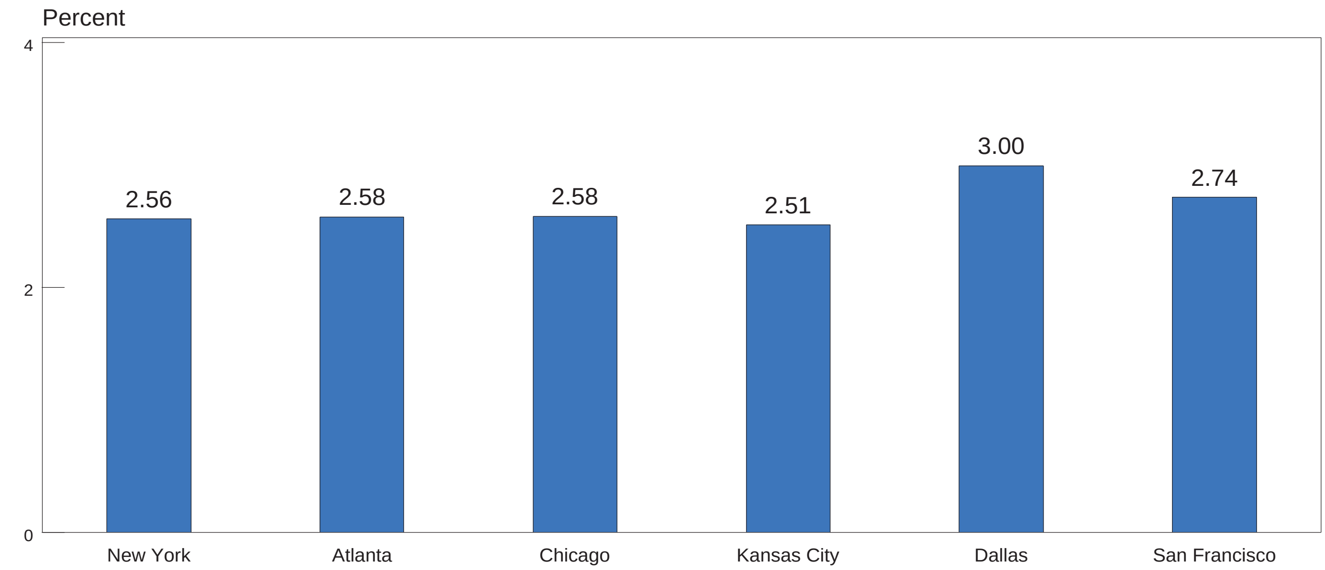


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

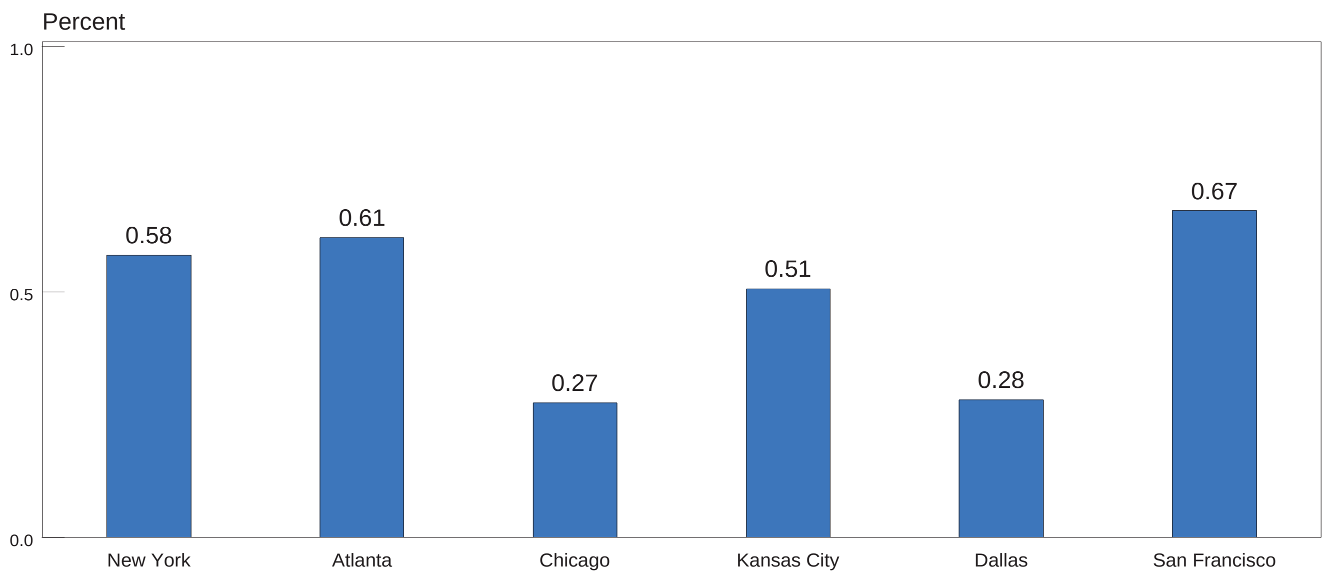
Noninterest Expense to Assets (YTD)

December 31, 2017



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2017

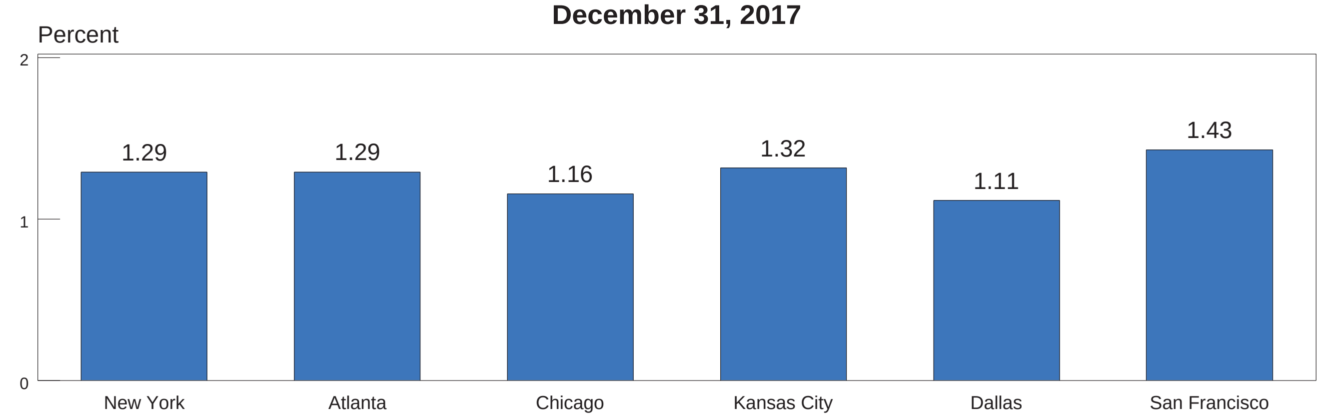


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

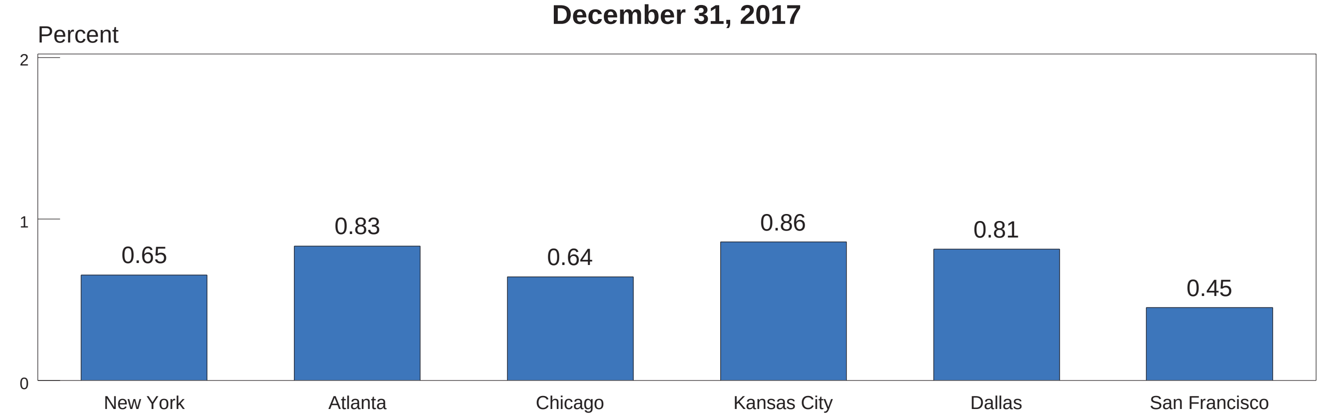
Loss Allowance To Loans and Leases

December 31, 2017



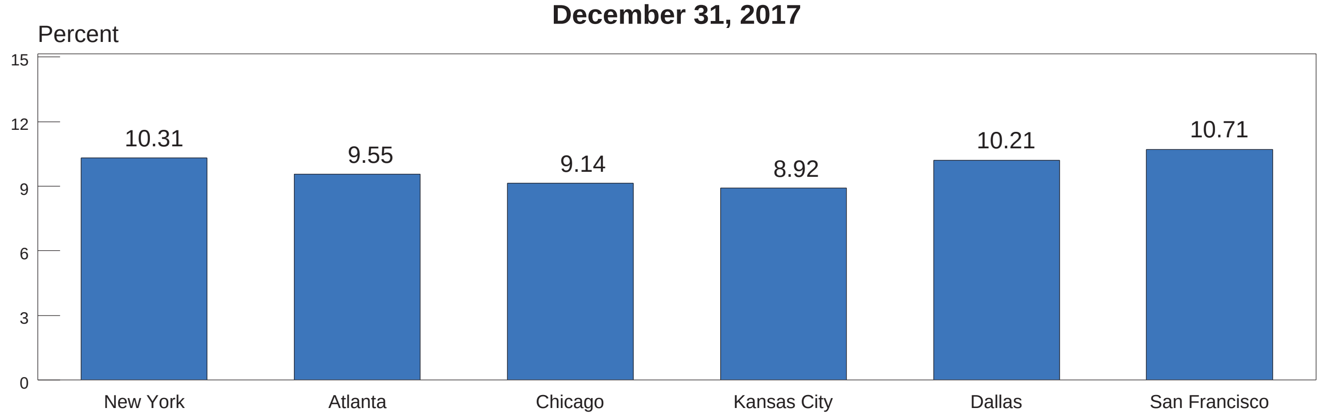
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2017



Core Capital (Leverage) Ratio

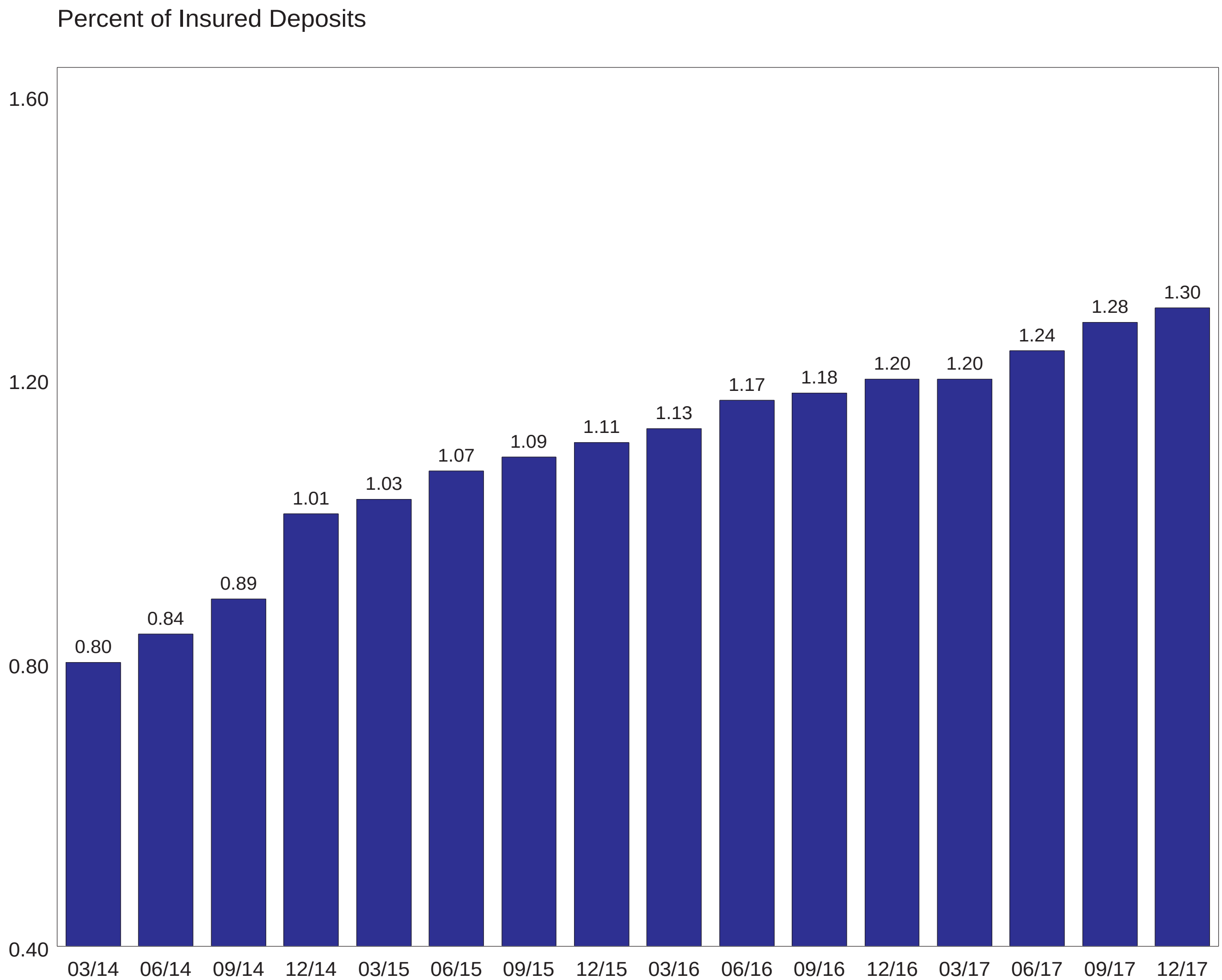
December 31, 2017



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

Deposit Insurance Fund Reserve Ratios

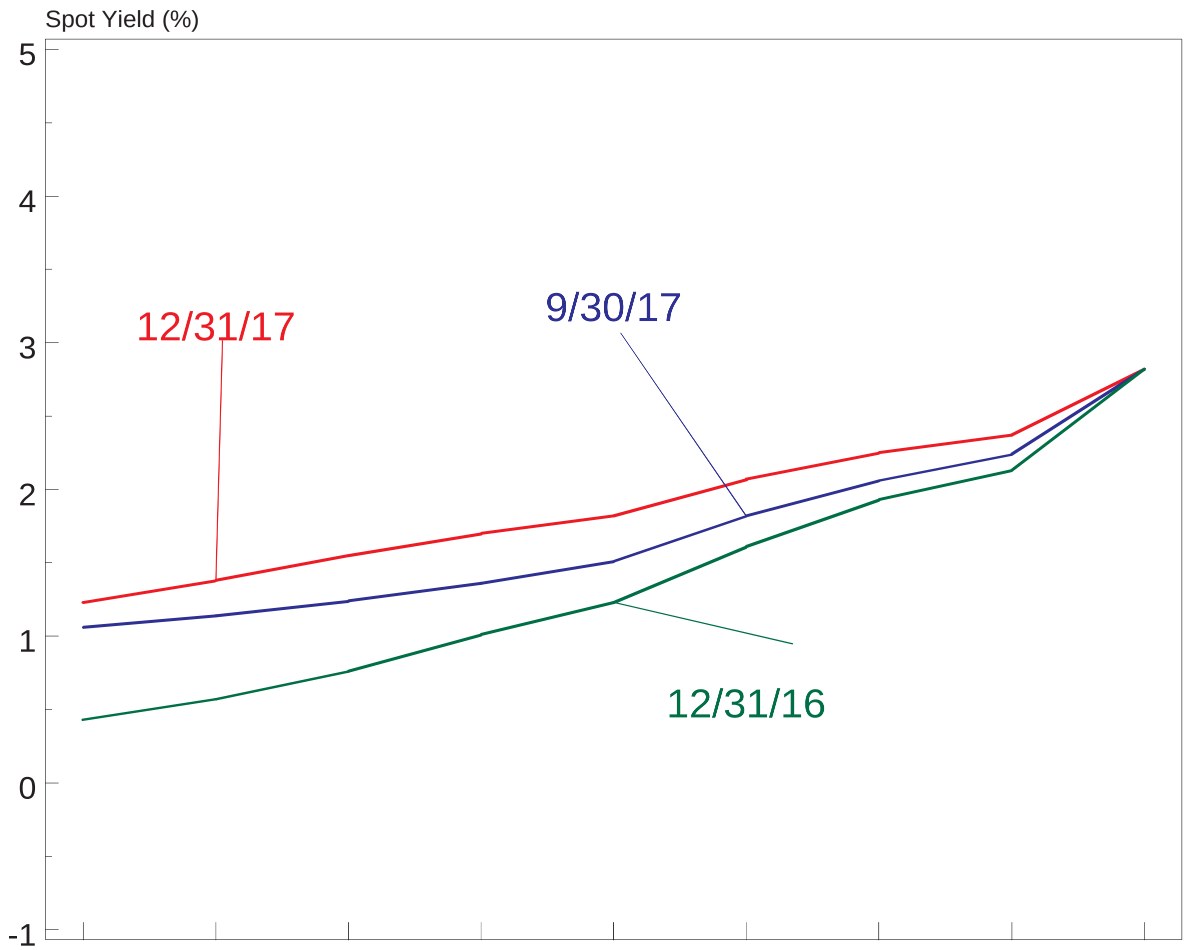
March 31, 2014 - December 31, 2017



Note: Includes insured branches of foreign banks. 2017 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

December 31, 2016 - December 31, 2017



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/17	1.23	1.38	1.55	1.70	1.82	2.07	2.25	2.37	2.82
9/30/17	1.06	1.14	1.24	1.36	1.51	1.82	2.06	2.24	2.82
6/30/17	0.90	1.03	1.12	1.29	1.47	1.81	2.07	2.26	2.90
3/31/17	0.60	0.72	0.89	1.24	1.51	1.94	2.25	2.44	3.04
12/31/16	0.43	0.57	0.76	1.01	1.23	1.61	1.93	2.13	2.82

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

December 31, 2017

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,637	99.4%	$17,411.3	100.0%
Adequately Capitalized	22	0.4%	$2.9	0.0%
Undercapitalized	5	0.1%	$0.5	0.0%
Significantly Undercapitalized	6	0.1%	$1.3	0.0%
Critically Undercapitalized	0	0.0%	$0.0	0.0%

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

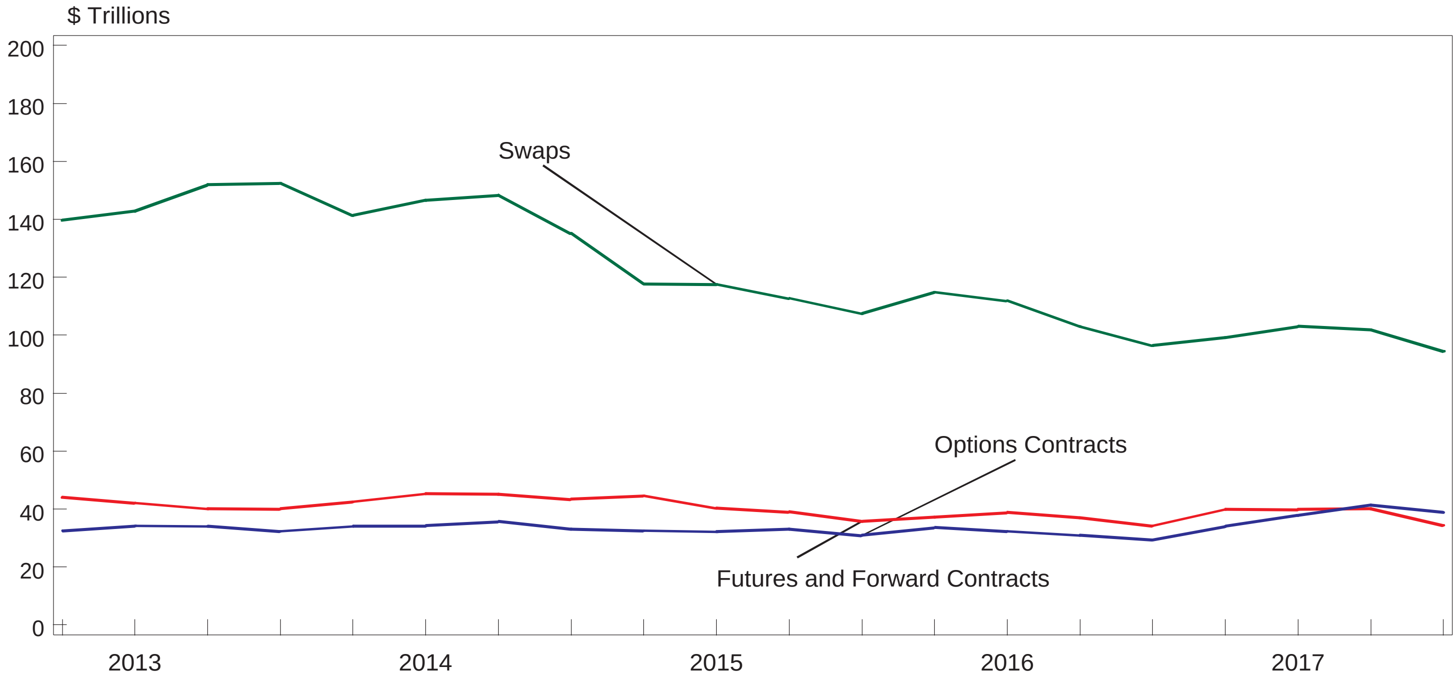
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Off-Balance Sheet Derivatives

2013 - 2017 (Notional Amounts)



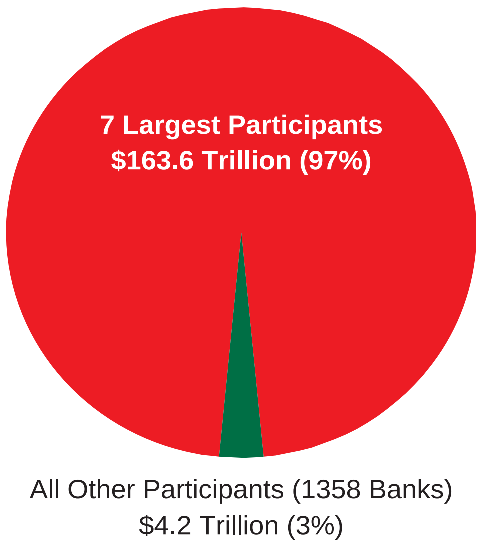
	12/13	12/14	12/15	12/16	3/17	6/17	9/17	12/17
Total Derivatives	$224,801	$211,629	$173,966	$159,950	$173,027	$180,582	$183,247	$167,778
(Notional Amounts, in billions of dollars)								
Futures and Forward Contracts	**40,027**	**43,380**	**35,685**	**34,193**	**39,858**	**39,841**	**40,119**	**34,407**
Interest rate contracts	28,145	28,554	20,972	20,305	23,575	23,469	23,128	19,454
Foreign exchange rate contracts	11,550	14,507	14,482	13,564	15,925	15,984	16,568	14,546
Other futures and forwards*	332	319	230	324	358	388	423	407
Option Contracts	**32,305**	**33,081**	**30,889**	**29,373**	**33,986**	**37,736**	**41,307**	**38,847**
Interest rate options	25,494	24,508	23,660	22,211	25,990	29,518	33,297	31,940
Foreign currency options	4,811	6,148	5,217	5,097	5,589	5,789	5,420	4,449
Other option contracts*	1,999	2,424	2,012	2,065	2,407	2,429	2,590	2,458
Swaps	**152,469**	**135,169**	**107,392**	**96,384**	**99,183**	**103,004**	**101,821**	**94,524**
Interest rate swaps	139,444	121,625	93,731	81,964	83,125	86,831	84,831	79,029
Foreign exchange rate swaps	12,120	12,528	12,401	13,076	14,646	14,748	15,469	13,908
Other swaps*	906	1,016	1,261	1,344	1,411	1,425	1,520	1,587
Memoranda								
Spot Foreign Exchange Contracts	1,028	1,563	1,034	1,540	2,153	2,335	2,250	1,519
Credit Derivatives	11,191	9,449	6,986	5,293	5,304	4,935	5,090	4,186
Number of banks reporting derivatives	1,158	1,182	1,200	1,222	1,210	1,211	1,192	1,168
Replacement cost of interest rate and foreign exchange rate contracts **	3,273	3,651	2,681	2,650	2,226	2,149	1,815	1,613

* 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

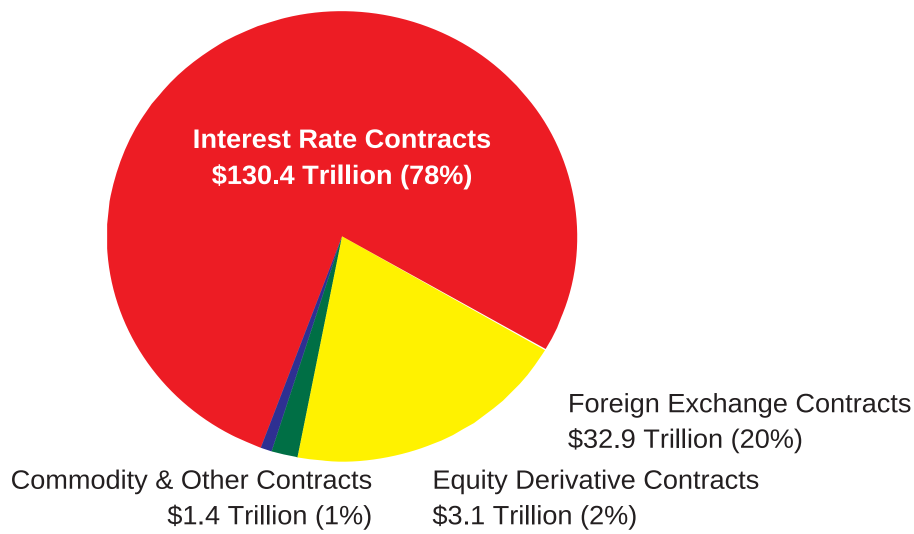
December 31, 2017



Composition of Derivatives*

Notional Amounts

December 31, 2017



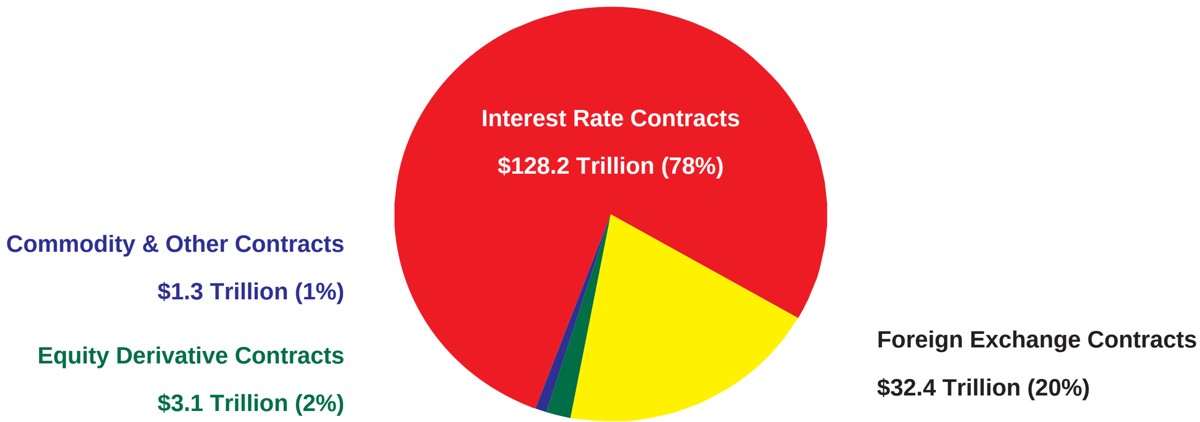
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of $1,434 billion for the seven largest participants and $85 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

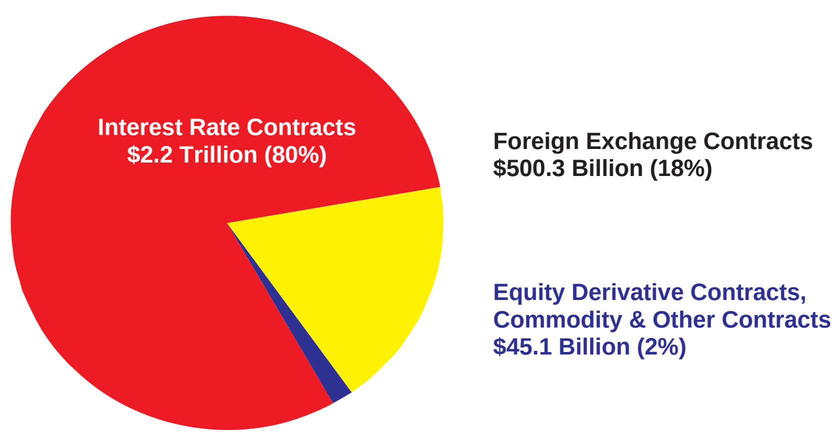
December 31, 2017



Not Held for Trading

Notional Amounts

December 31, 2017



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of $1,519 billion are not included.

Position of Derivatives

Gross Fair Values

December 31, 2017
($ Millions)

Held for Trading

201 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	1,137,368	420,151	104,443	51,133	1,713,095	57,956
Gross negative fair value	1,083,253	408,842	111,103	51,941	1,655,139	
All other participants						
Gross positive fair value	16,275	11,834	2,743	1,562	32,415	1,361
Gross negative fair value	14,813	11,581	3,162	1,498	31,054	
Total						
Gross positive fair value	1,153,643	431,985	107,186	52,695	1,745,510	59,317
Gross negative fair value	1,098,066	420,423	114,265	53,439	1,686,193	

Held for Purposes Other than Trading

784 Banks Held Derivative Contracts for Purposes Other than Trading

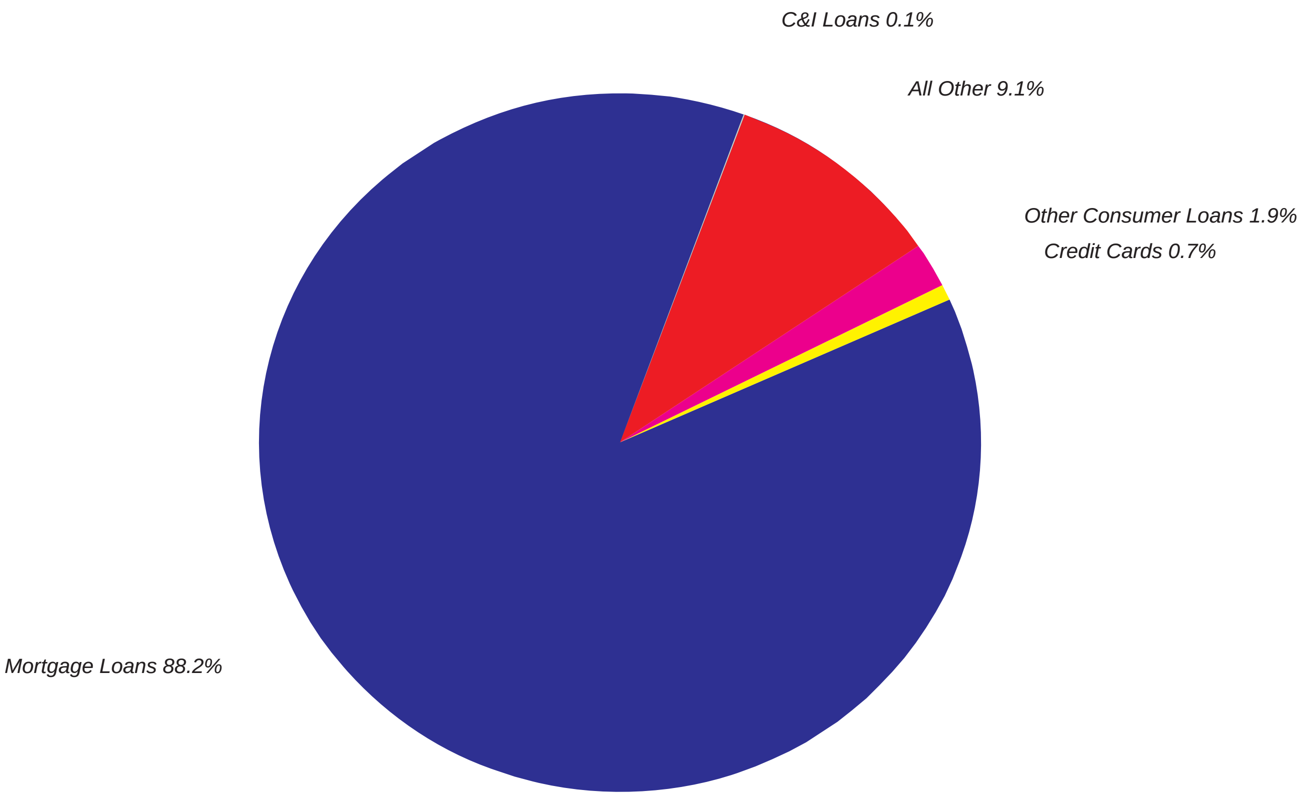
7 Largest Participants Held 70% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	15,194	8,044	4	0	23,242	(6,424)
Gross negative fair value	20,671	8,616	380	0	29,666	
All other participants						
Gross positive fair value	4,056	542	380	54	5,032	(1,833)
Gross negative fair value	5,127	1,160	439	140	6,865	
Total						
Gross positive fair value	19,250	8,585	384	54	28,273	(8,258)
Gross negative fair value	25,797	9,775	819	140	36,531	

Composition of Securitized Assets*

FDIC-Insured Institutions

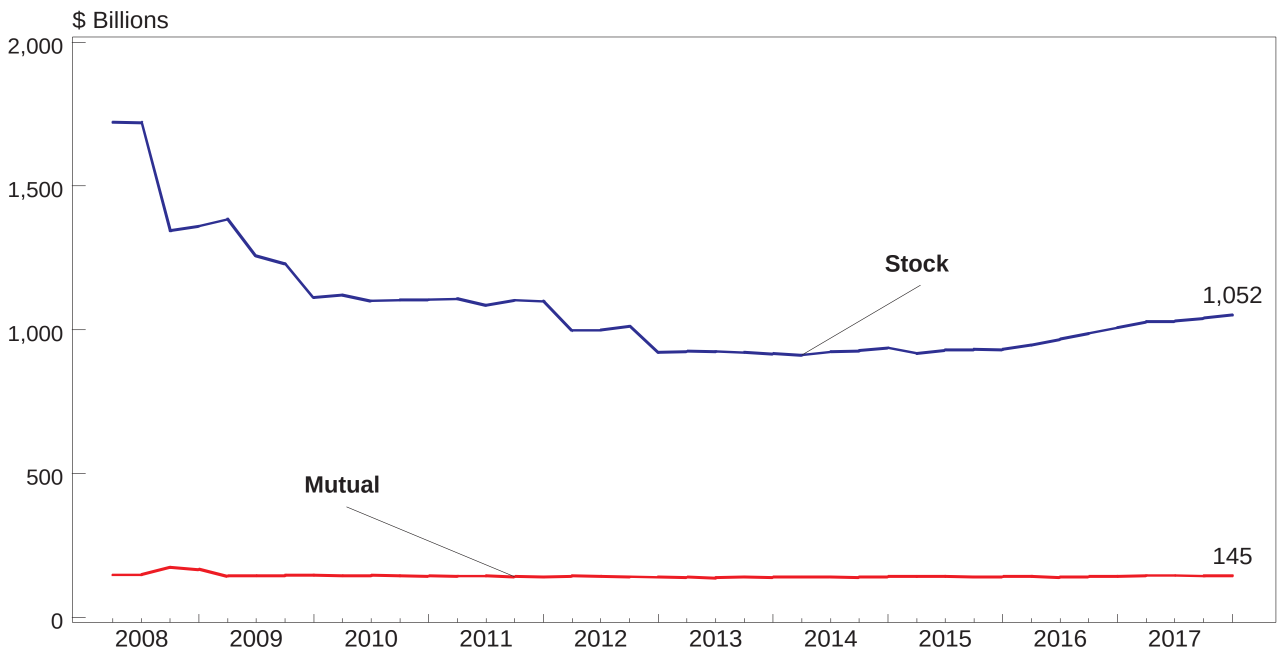
December 31, 2017



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

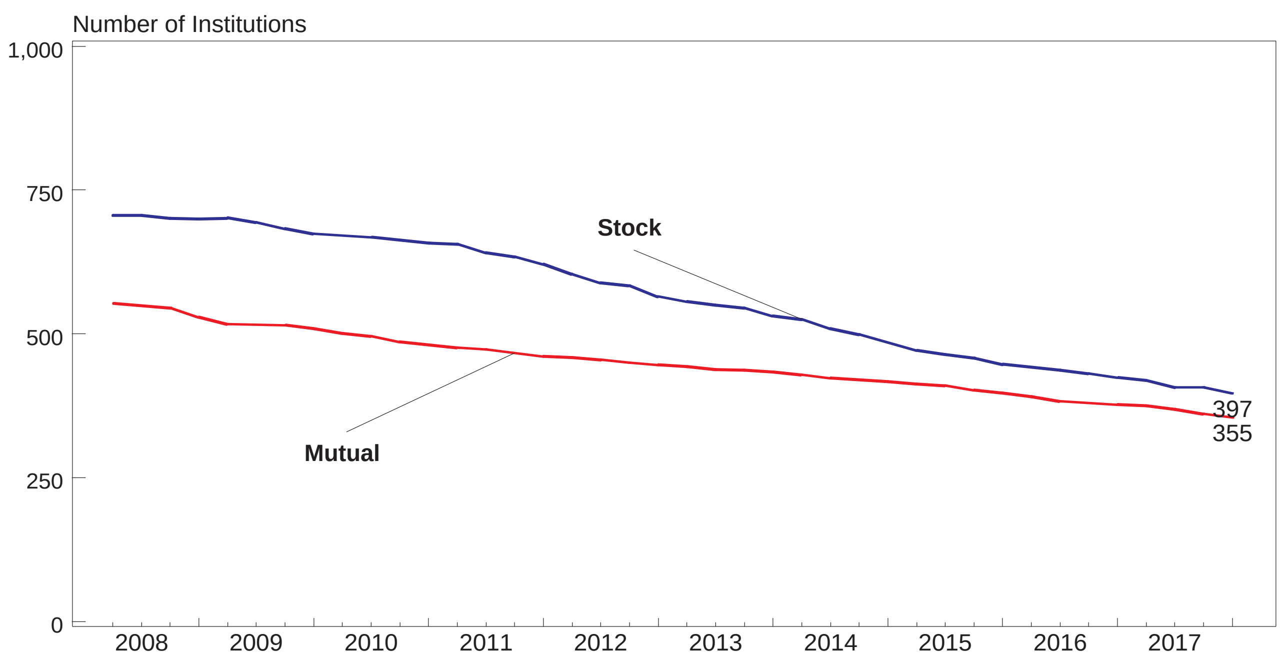
Assets of Mutual and Stock Savings Institutions

2008 - 2017

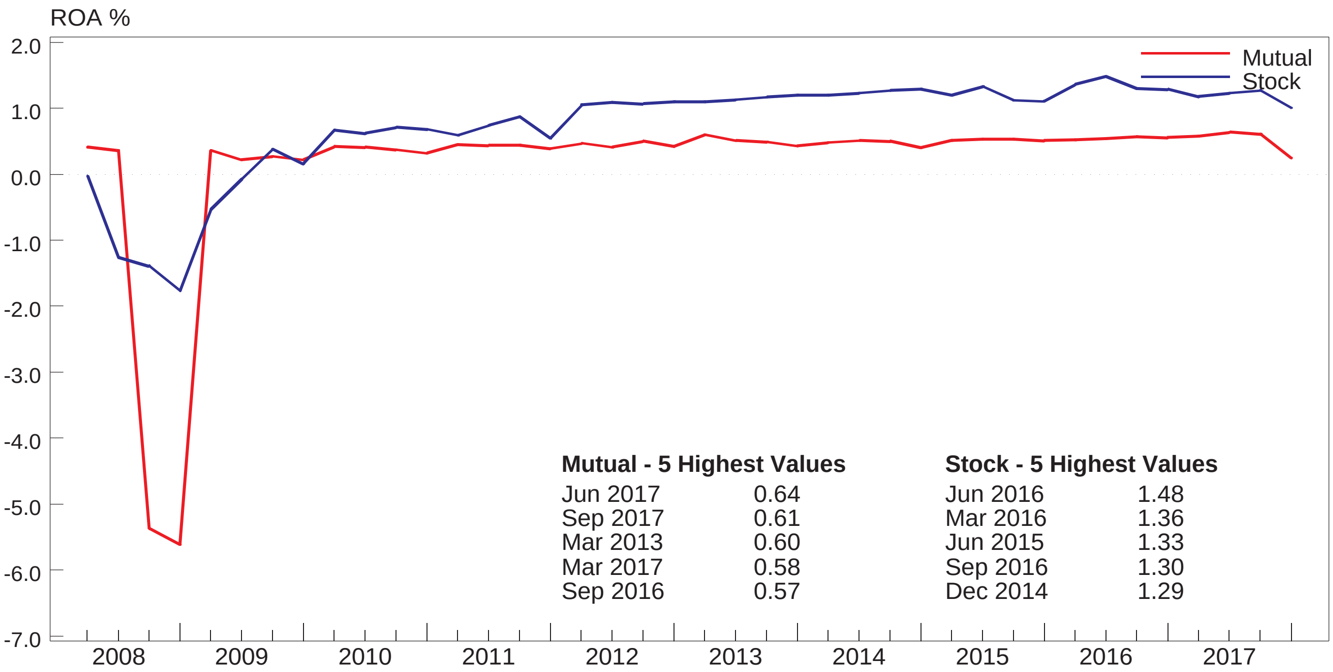


Number of Mutual and Stock Savings Institutions

2008 - 2017



Quarterly Return on Assets (ROA), Annualized
Mutual and Stock Savings Institutions
2008-2017



Quarterly Return on Equity (ROE), Annualized
Mutual and Stock Savings Institutions
2008-2017