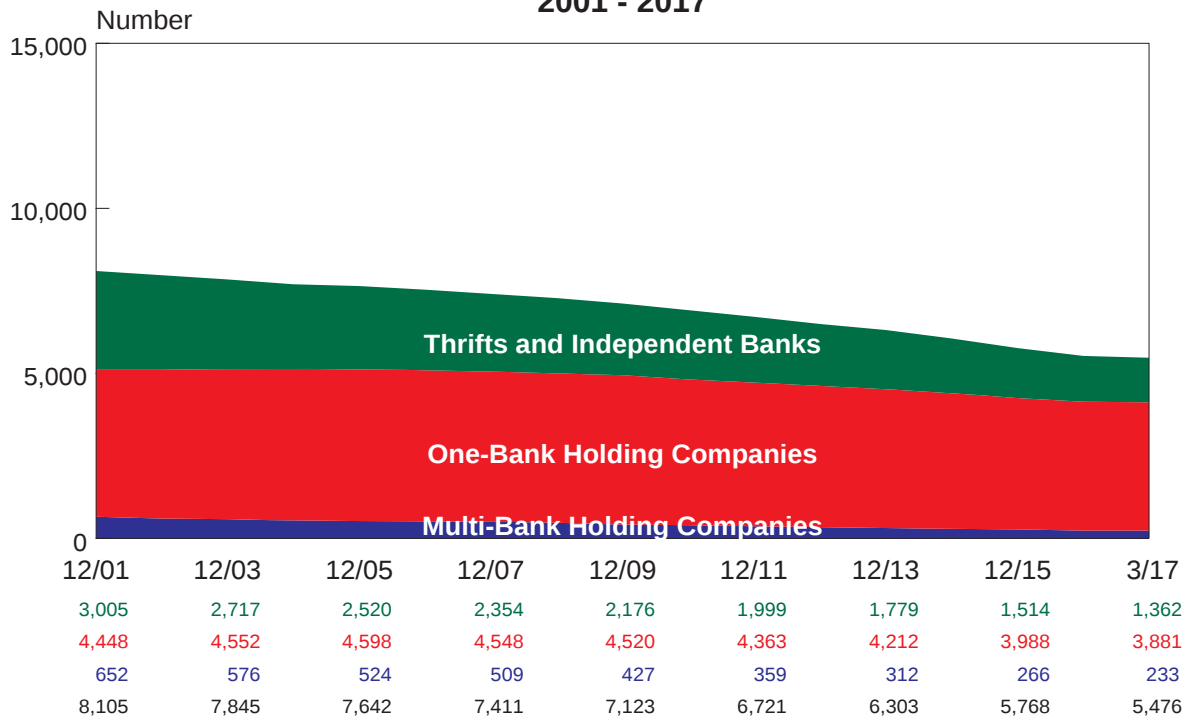


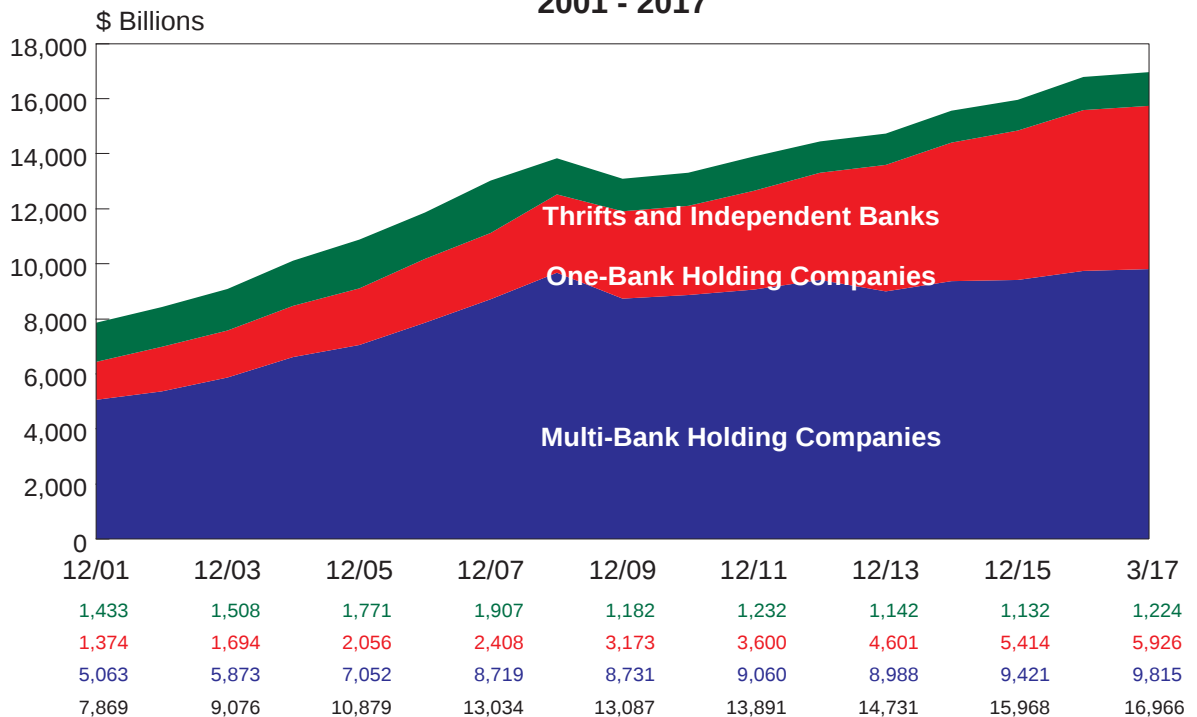
Number of FDIC-Insured Banking Organizations

2001 - 2017



Assets of FDIC-Insured Banking Organizations

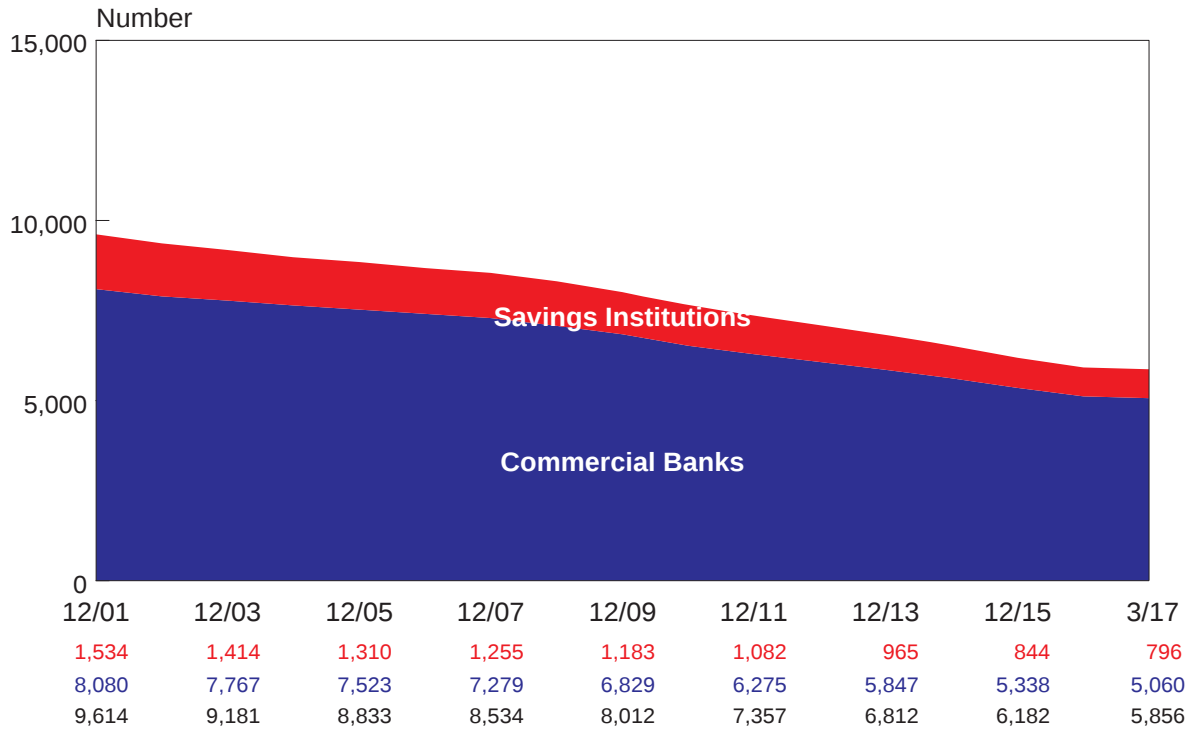
2001 - 2017



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

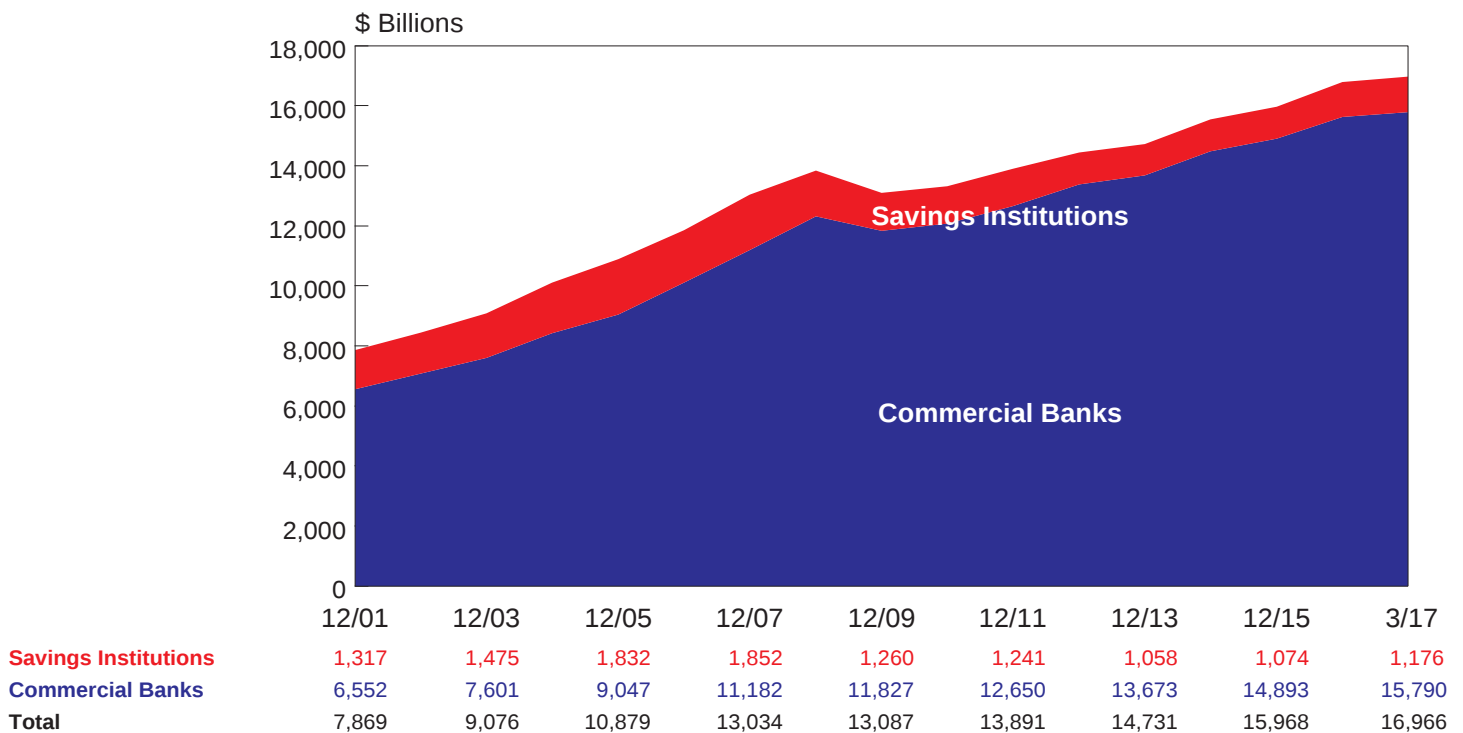
Number of FDIC-Insured Institutions

2001 - 2017



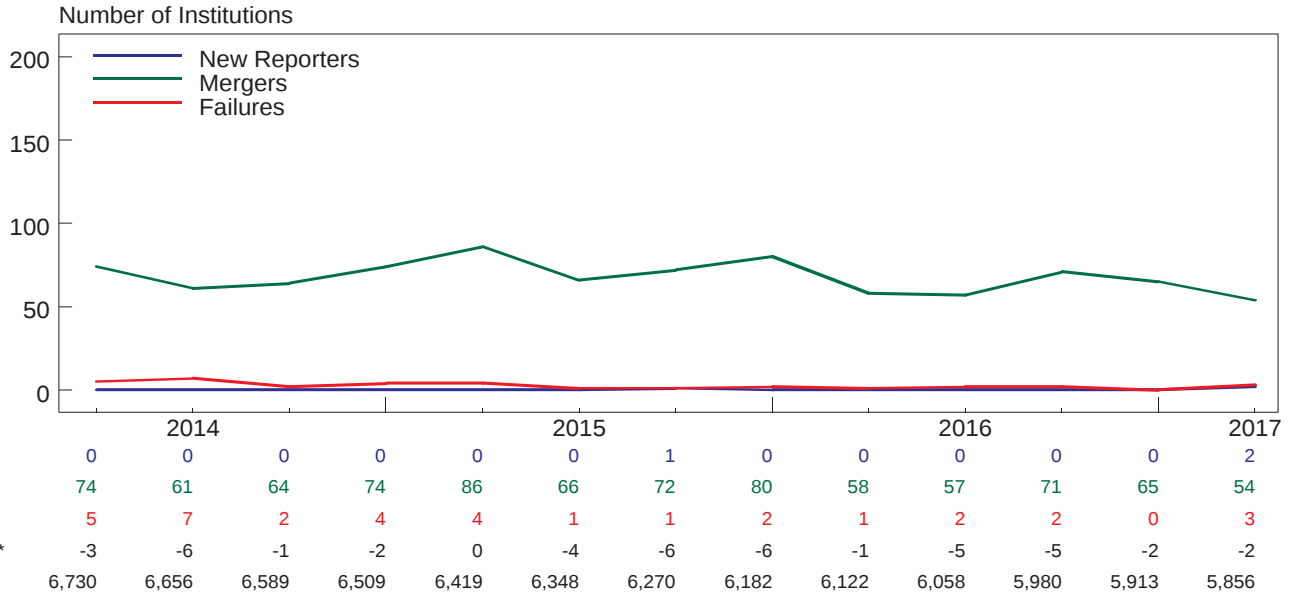
Assets of FDIC-Insured Institutions

2001 - 2017



Changes in the Number of FDIC-Insured Institutions

Quarterly, 2014 - 2017



New Reporters

Mergers

Failures

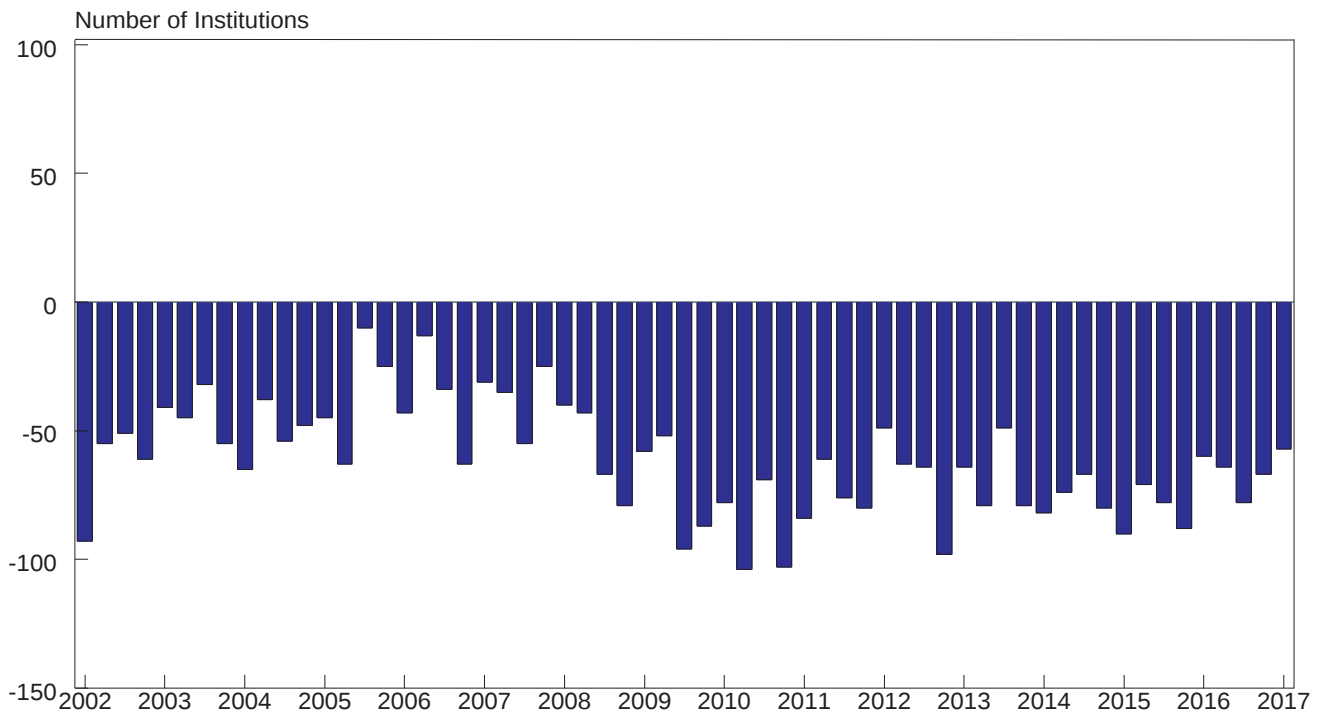
Other Changes, Net*

No. of Institutions at end of quarter

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

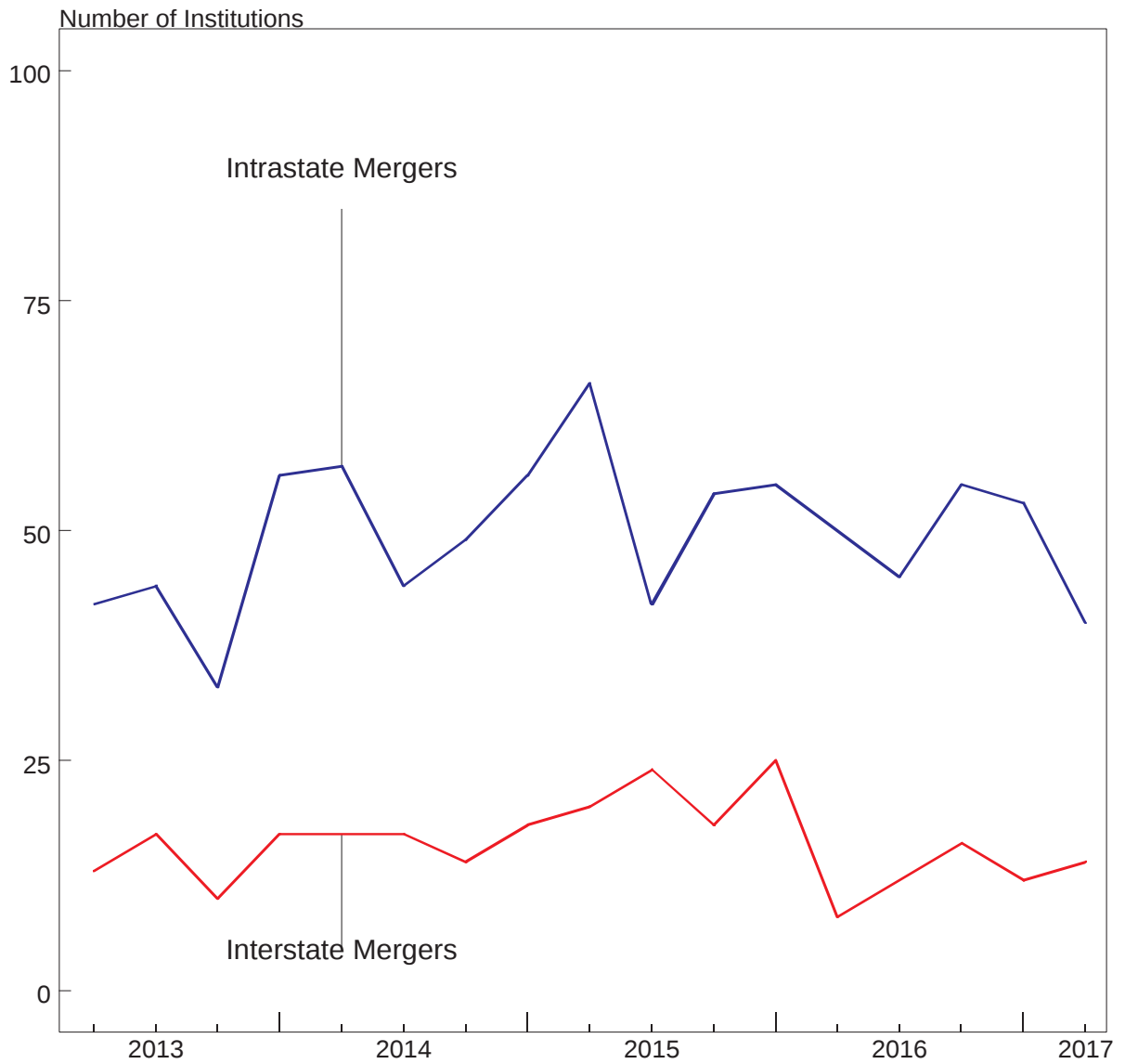
Quarterly Change in the Number of FDIC-Insured Institutions

2002-2017



Institution Mergers: Interstate vs. Intrastate

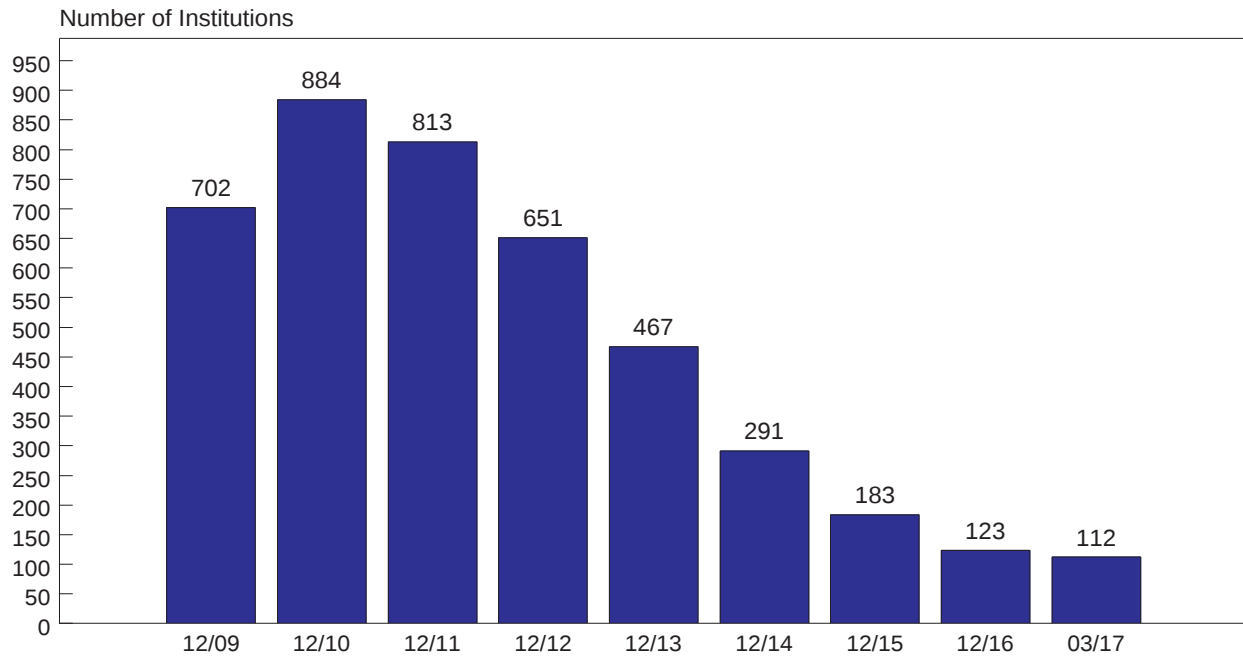
Quarterly, 2013 - 2017



Intrastate Mergers	42	44	33	56	57	44	49	56	66	42	54	55	50	45	55	53	40
Interstate Mergers	13	17	10	17	17	17	14	18	20	24	18	25	8	12	16	12	14

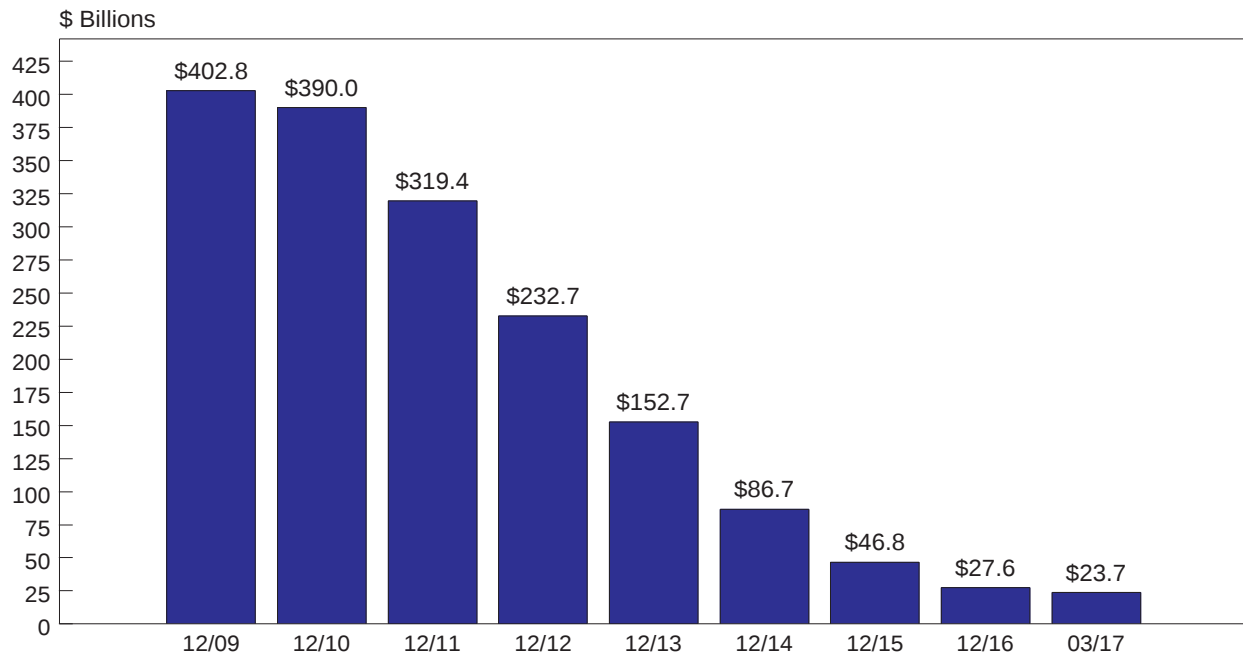
Number of FDIC-Insured "Problem" Institutions

2009-2017



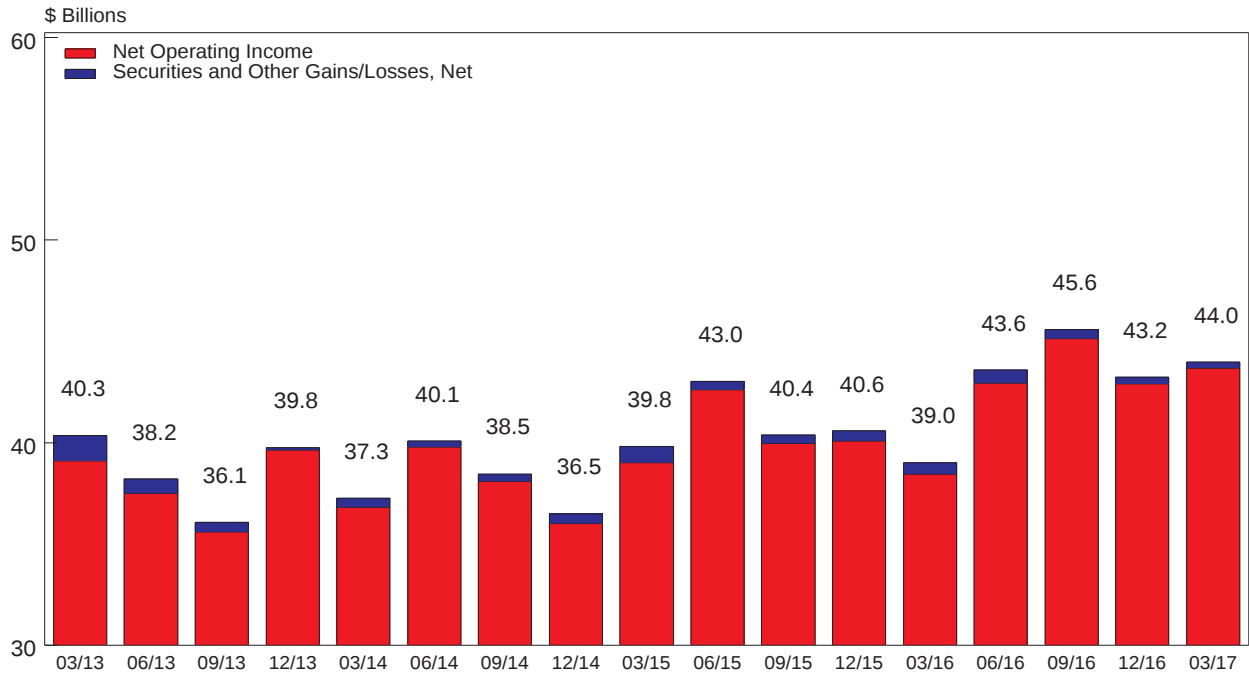
Assets of FDIC-Insured "Problem" Institutions

2009-2017



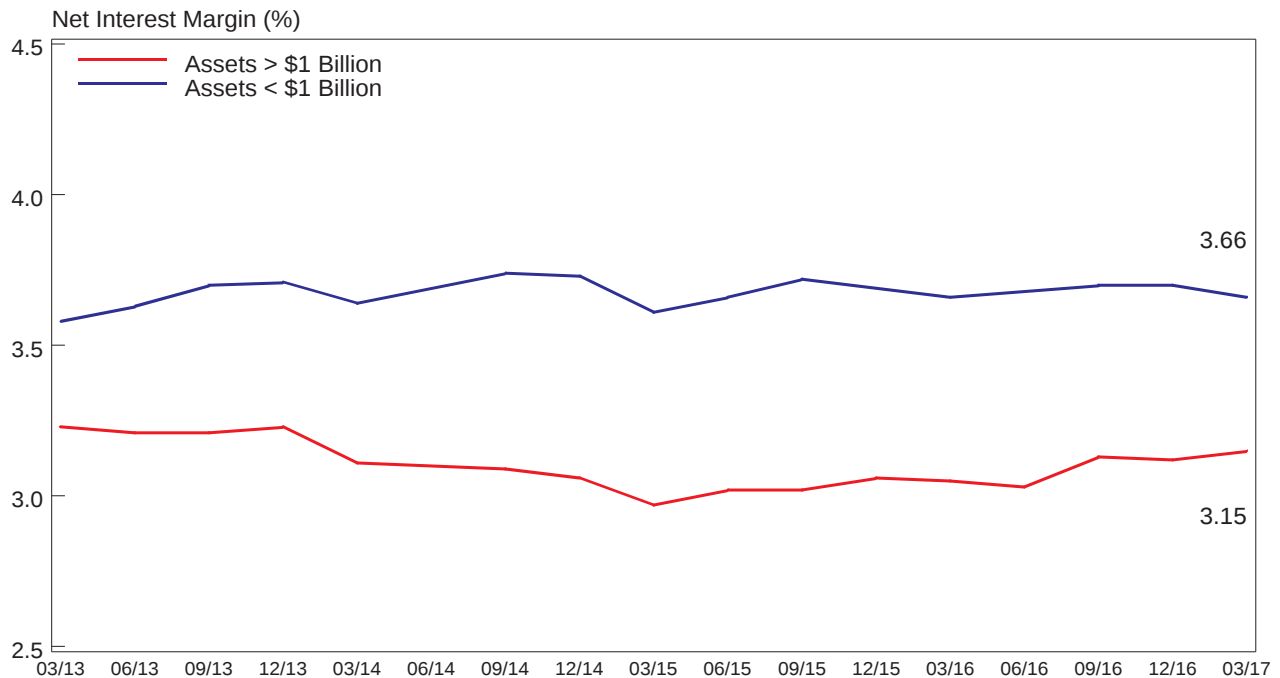
Quarterly Net Income

2013-2017



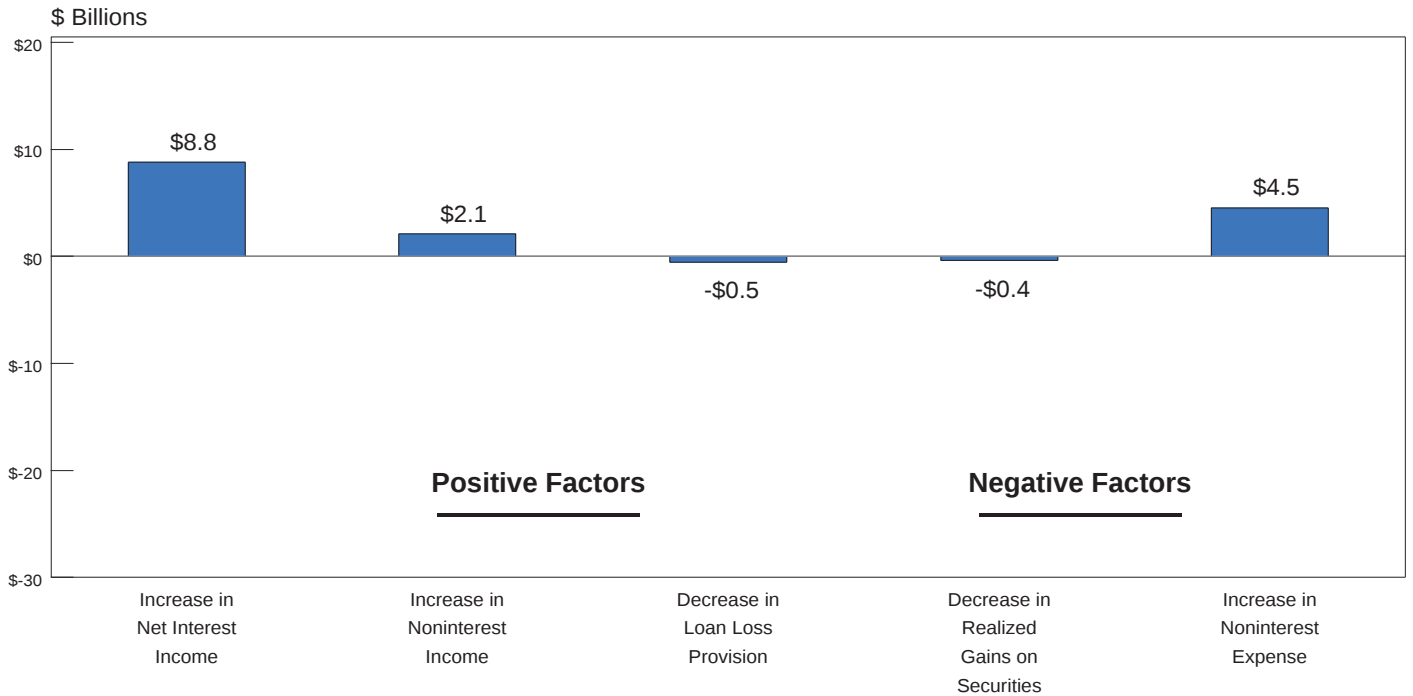
Quarterly Net Interest Margins, Annualized

2013 - 2017



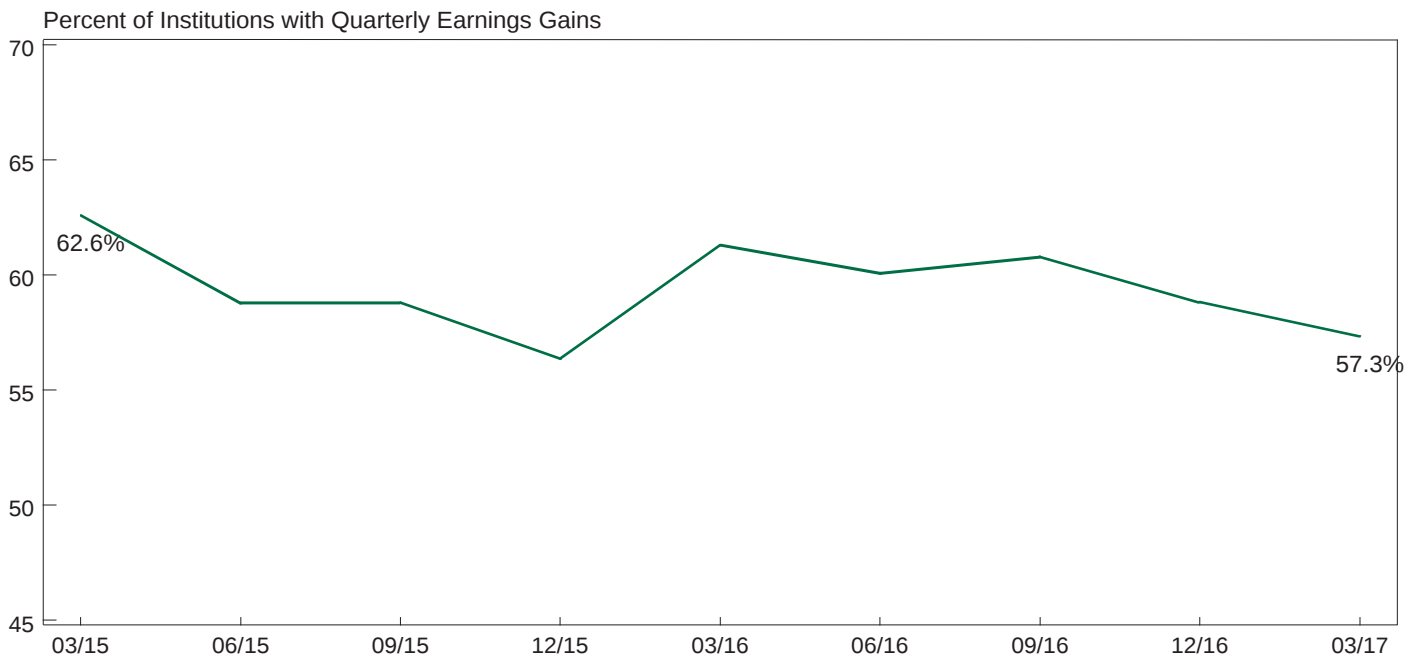
Major Factors Affecting Earnings

1st Quarter 2017 vs. 1st Quarter 2016

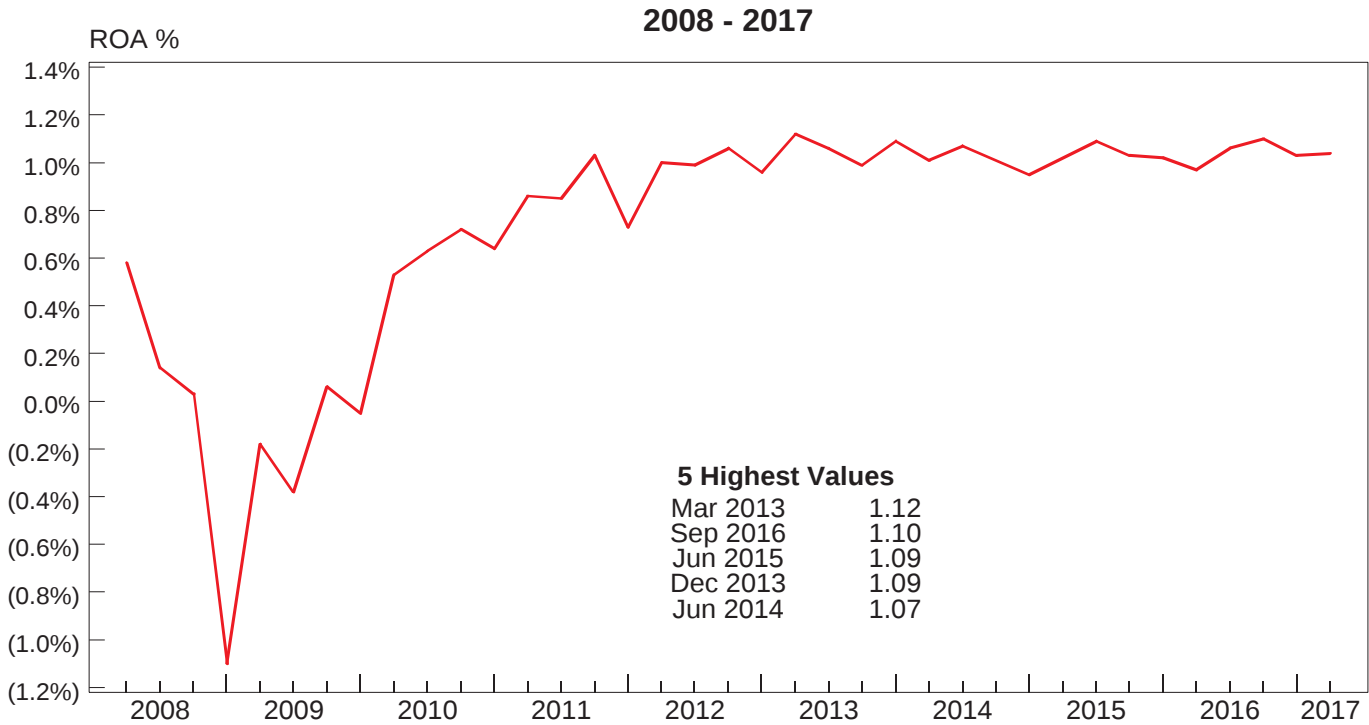


Percentage of Insured Institutions With Earnings Gains

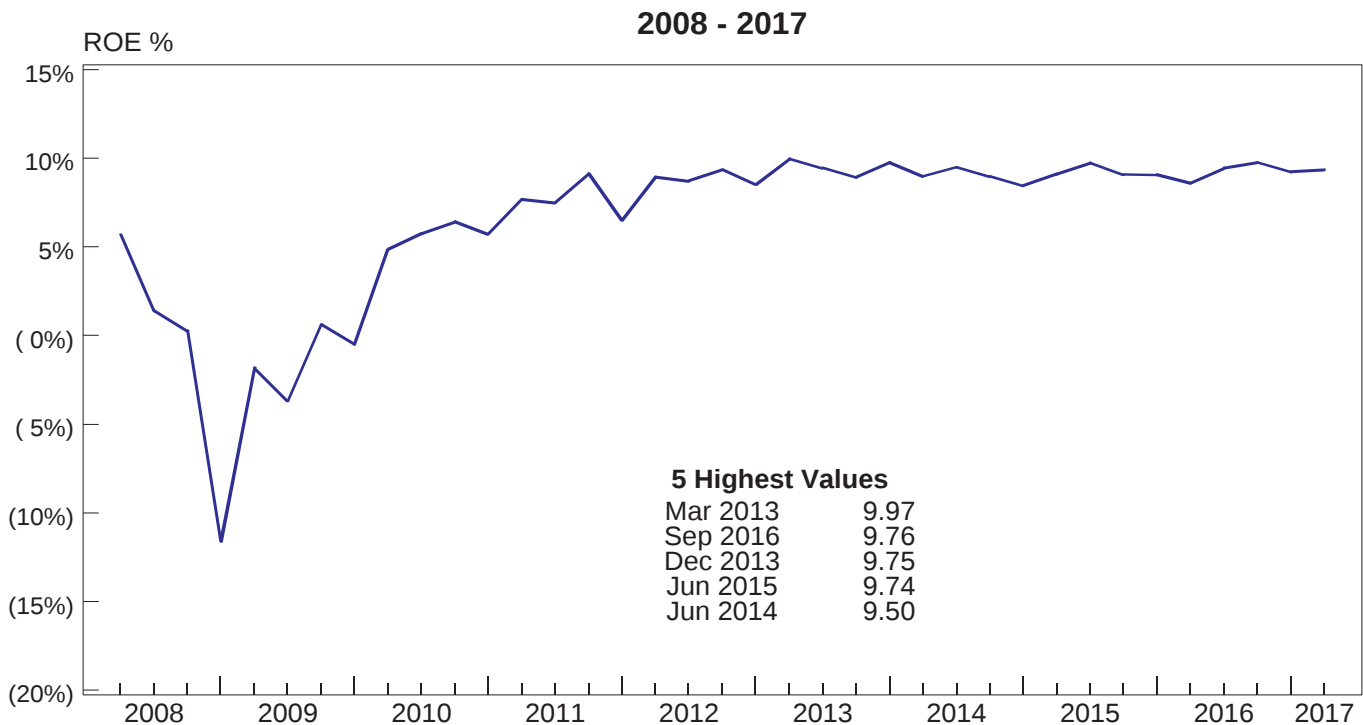
Compared to Year-Earlier Quarter, 2015-2017



Quarterly Return on Assets (ROA), Annualized

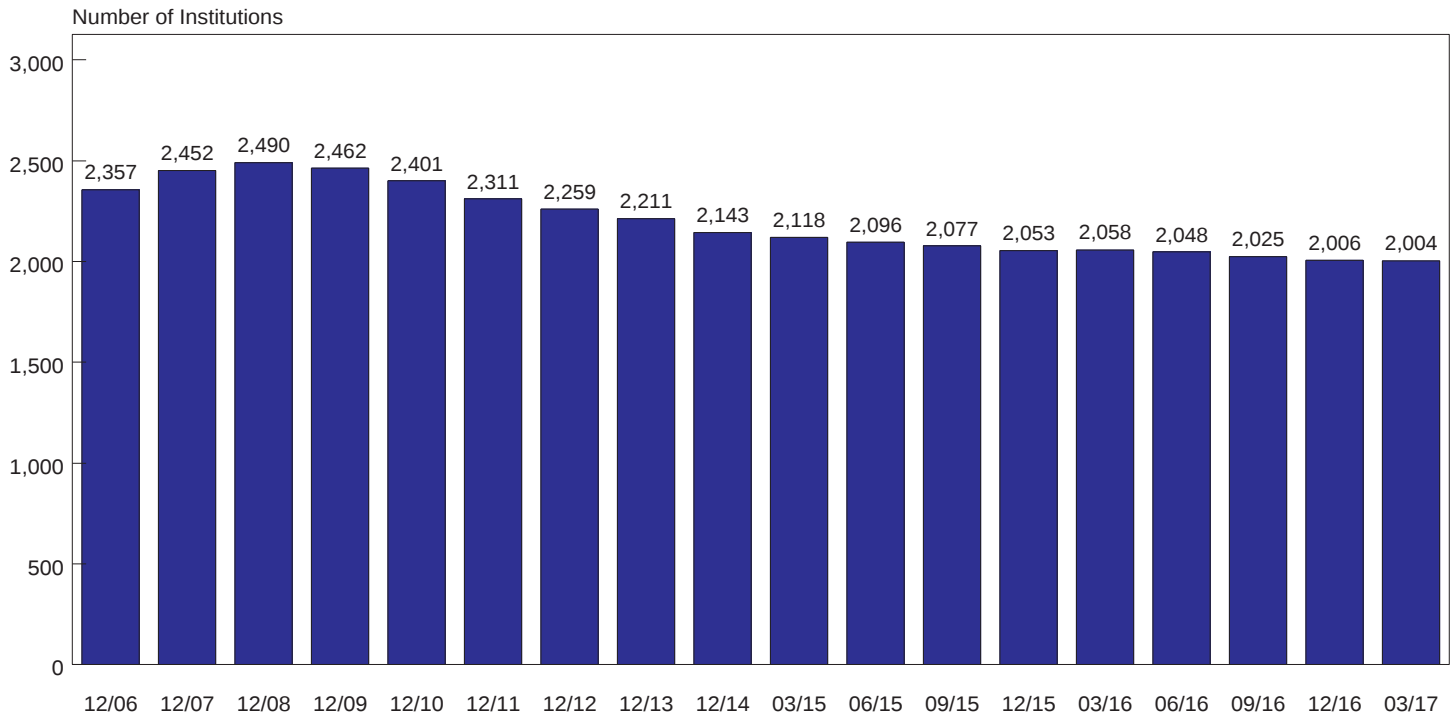


Quarterly Return on Equity (ROE), Annualized



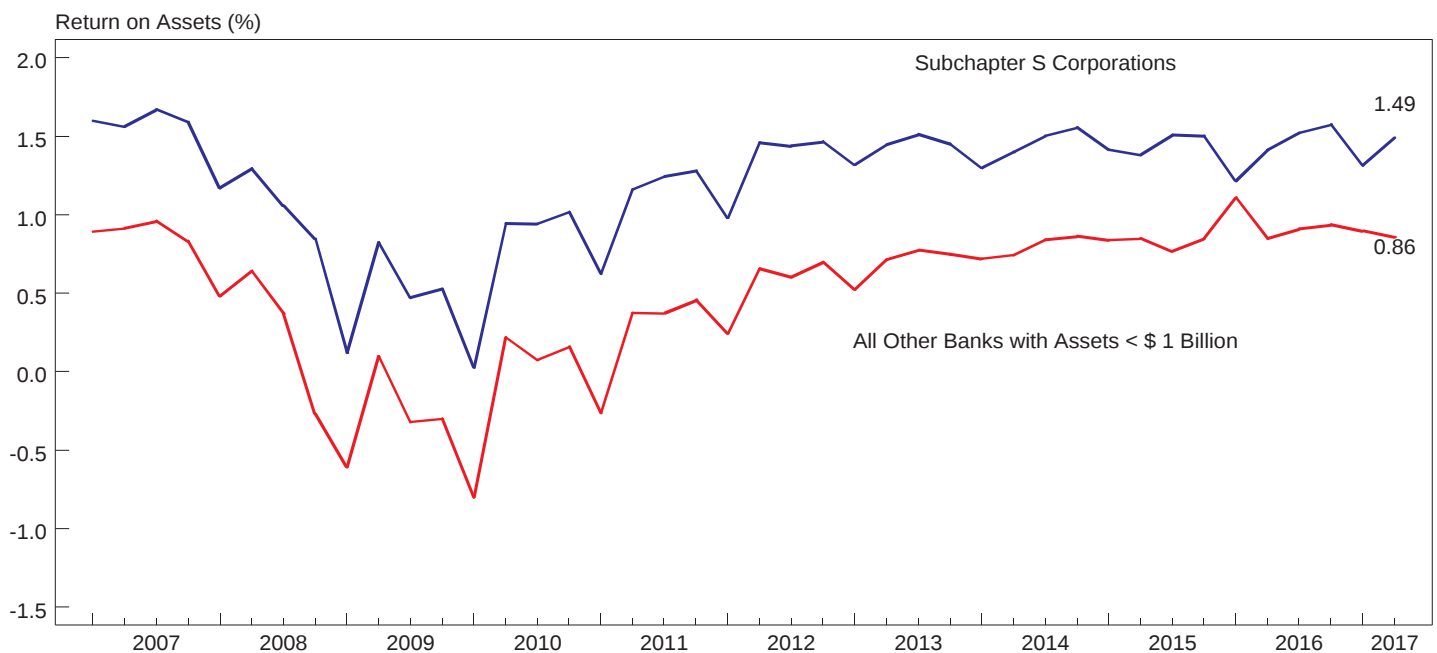
Number of Subchapter S Corporations

2006-2017



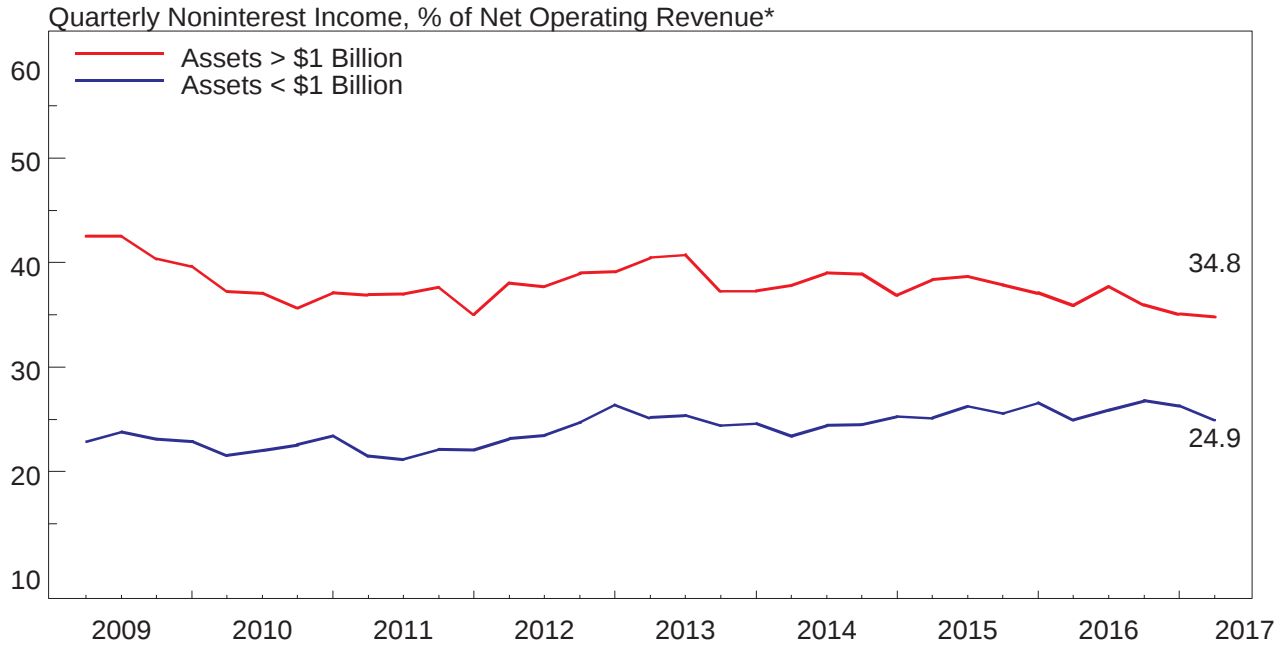
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2006-2017



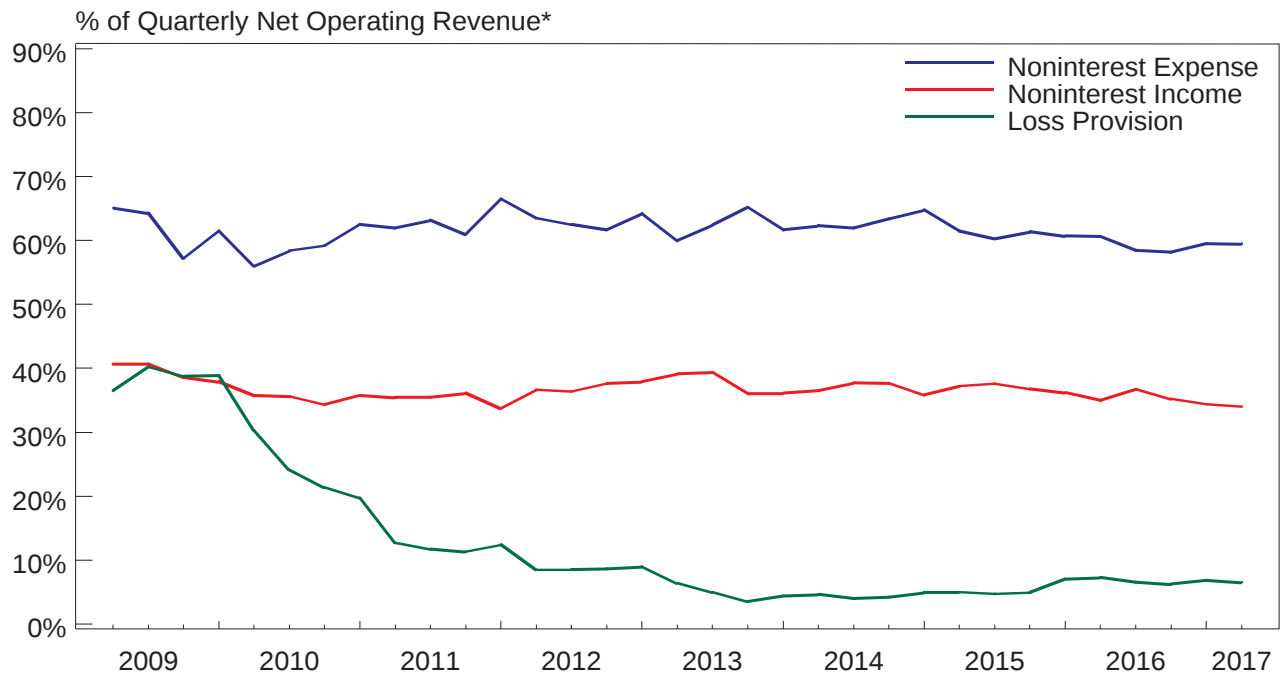
Noninterest Income as a Percentage of Net Operating Revenue*

2009 - 2017



Trends in FDIC-Insured Institutions' Income & Expenses

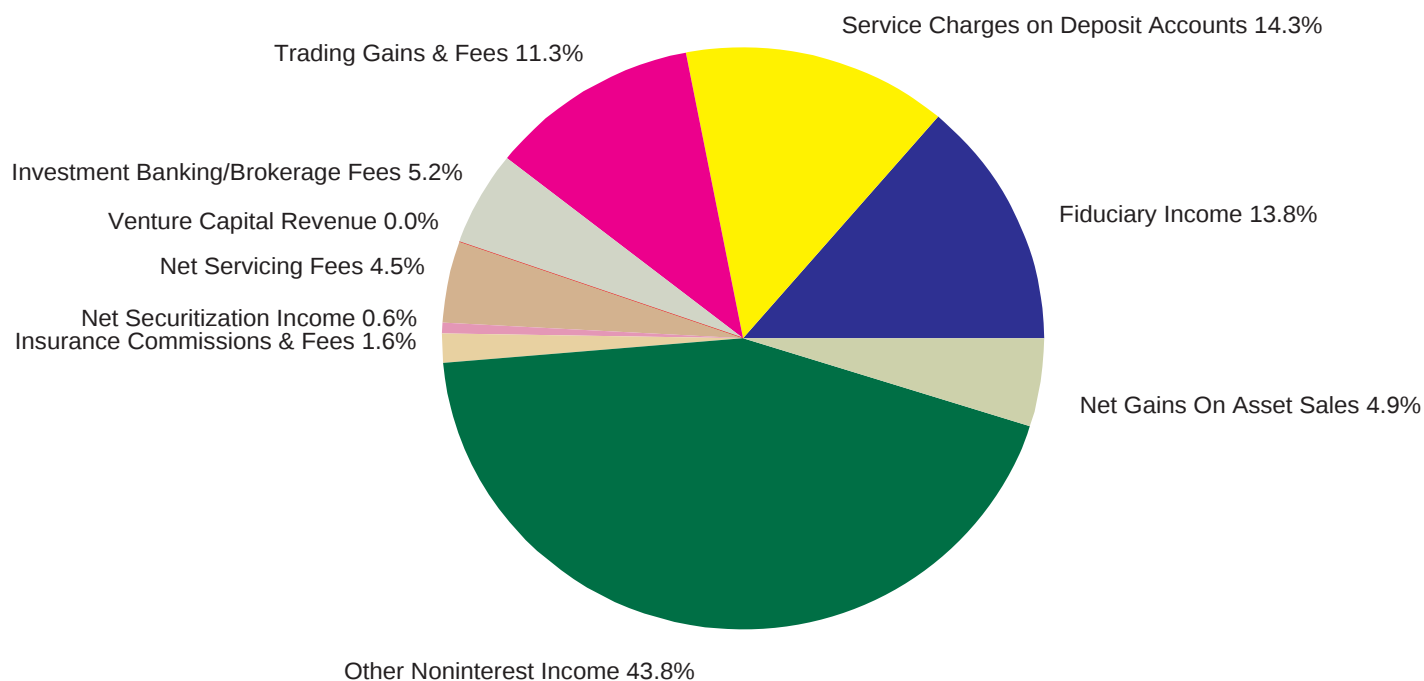
2009 - 2017



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

Composition of Noninterest Income

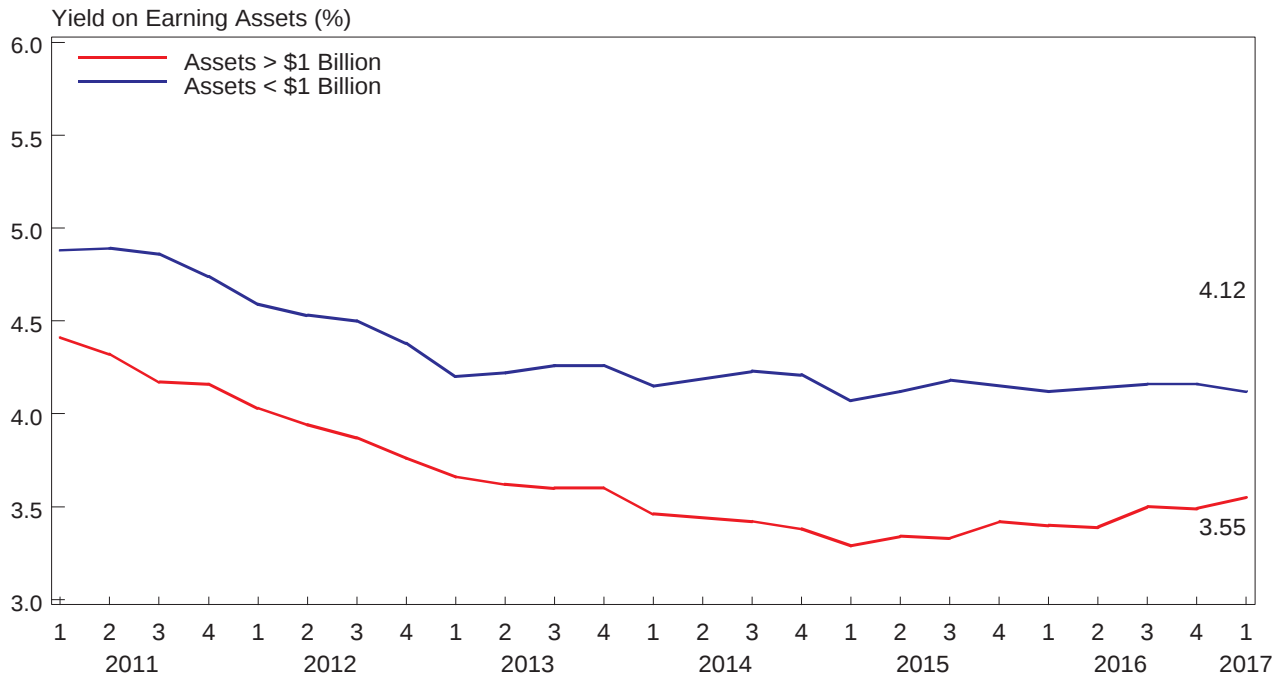
March 31, 2017



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$8,605	1,045	17.8%
Service Charges on Deposit Accounts	\$8,925	5,687	97.1%
Trading Gains & Fees	\$7,074	164	2.8%
Investment Banking/Brokerage Fees	\$3,272	1,533	26.2%
Venture Capital Revenue	\$3	31	0.5%
Net Servicing Fees	\$2,826	2,104	35.9%
Net Securitization Income	\$365	33	0.6%
Insurance Commissions & Fees	\$1,013	1,874	32.0%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$2,892	2,407	41.1%
Net Gains/Losses On OREO Sales	\$4	2,054	35.1%
Net Gains/Losses On Sales Of Other Assets	\$154	1,097	18.7%
Other Noninterest Income	\$27,363	5,795	99.0%
Total Noninterest Income	\$62,502	5,842	99.8%

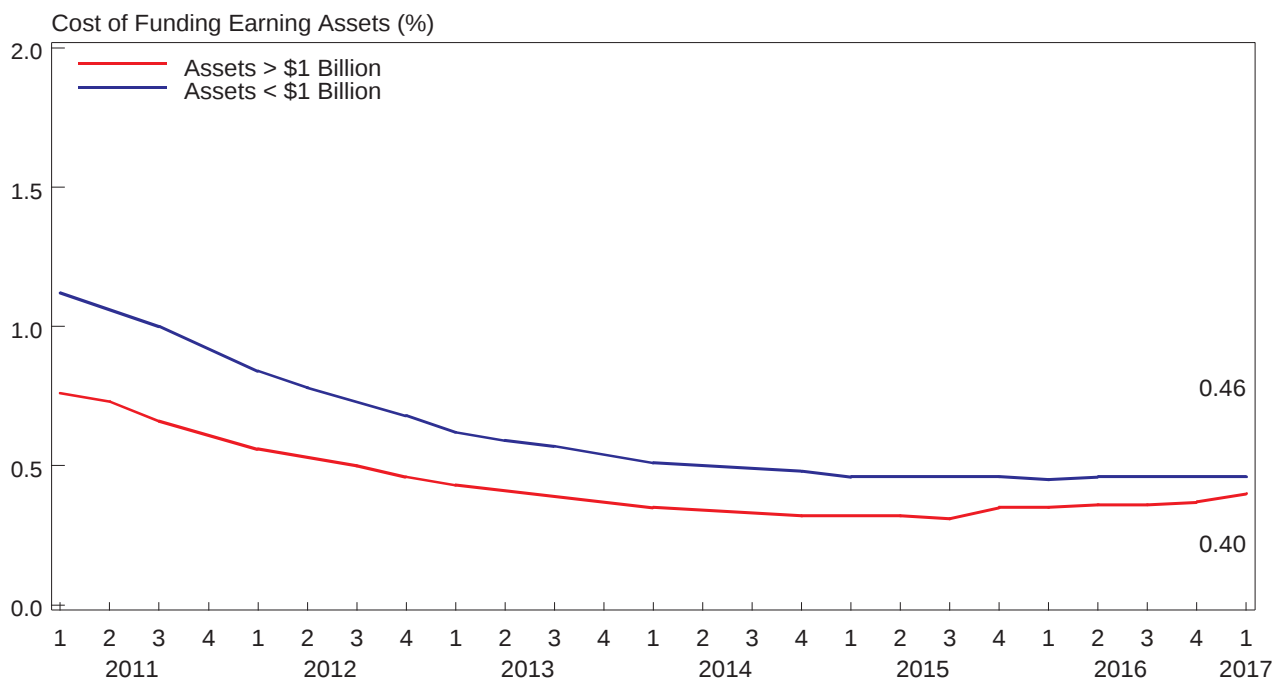
Quarterly Yield on Earning Assets

2011 - 2017

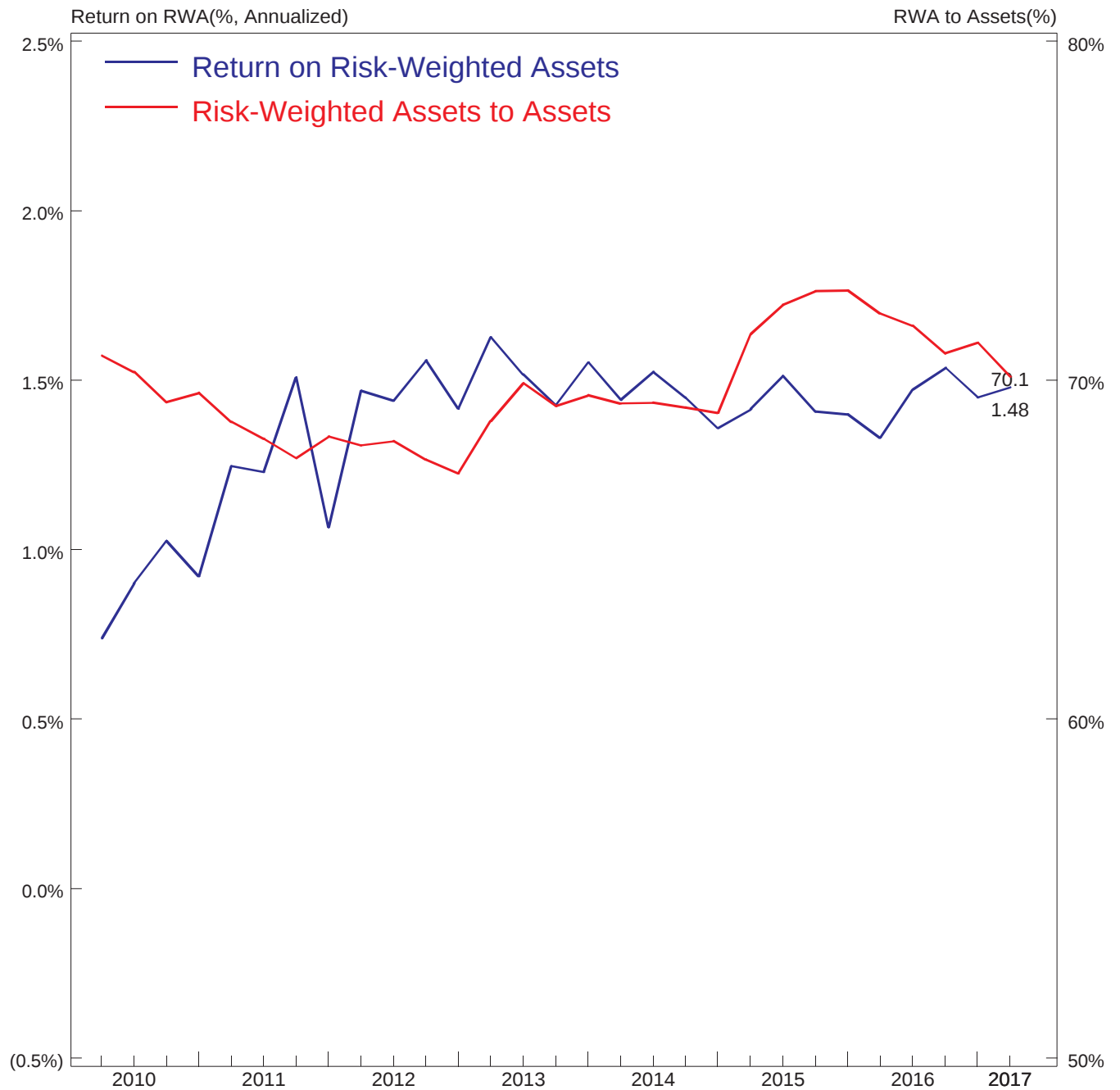


Quarterly Cost of Funding Earning Assets

2011 - 2017



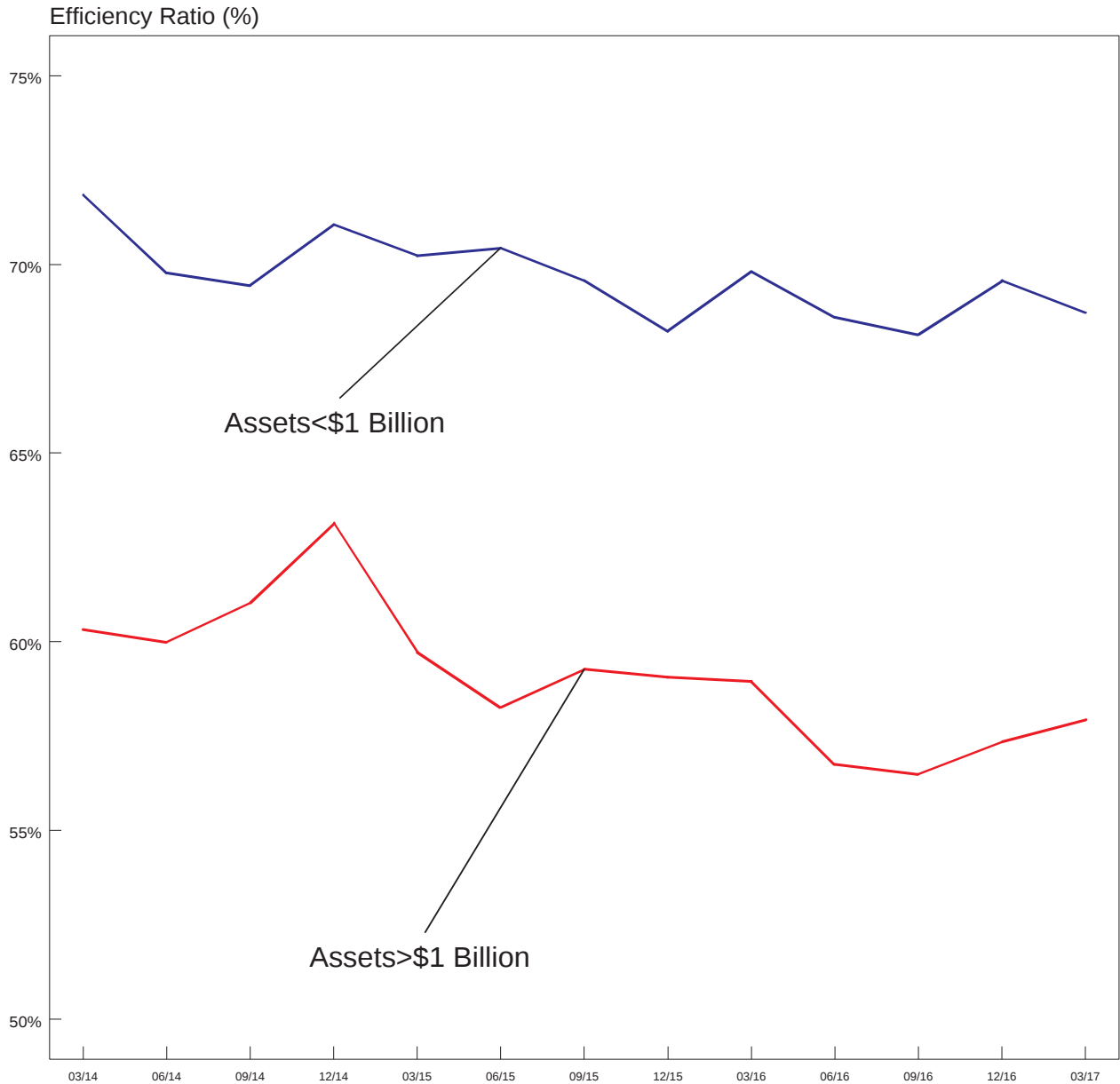
Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 2010 - 2017



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

Quarterly Efficiency Ratios*

2014 - 2017

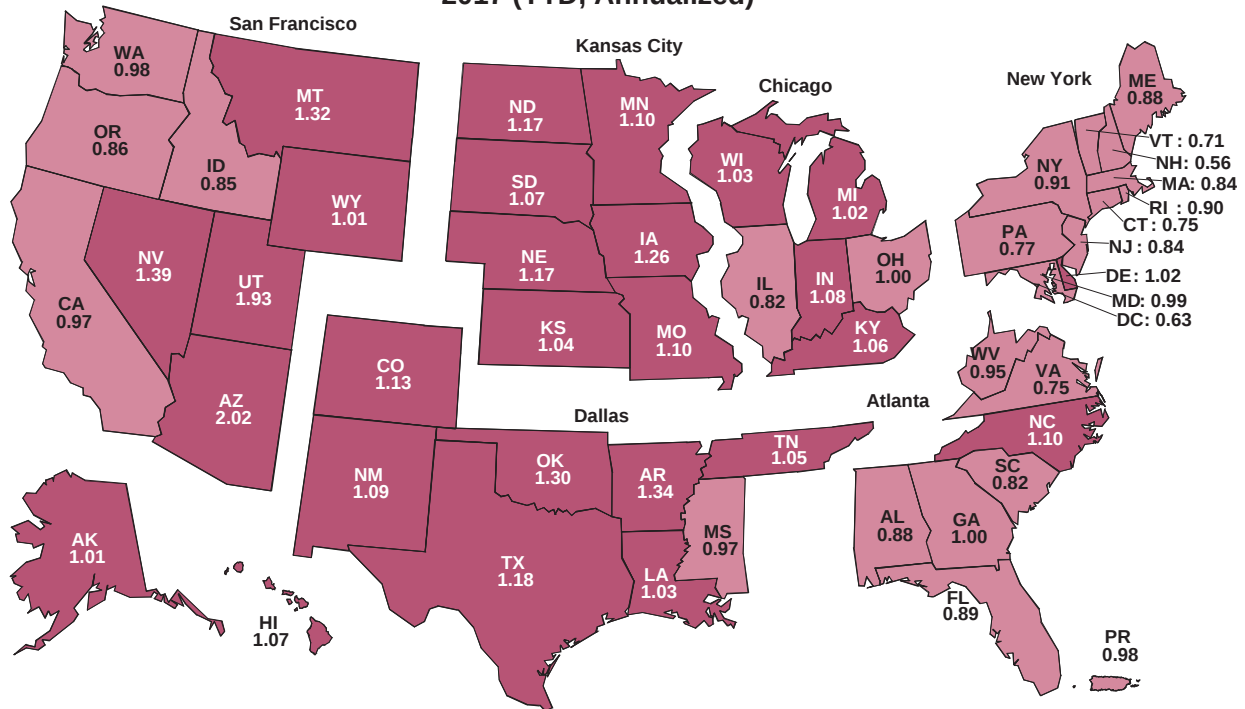


Assets<\$1 Billion	71.84	69.77	69.44	71.05	70.23	70.43	69.57	68.23	69.81	68.60	68.14	69.57	68.73
Assets>\$1 Billion	60.32	59.99	61.03	63.14	59.72	58.26	59.27	59.06	58.95	56.75	56.49	57.35	57.94
Total	61.36	60.87	61.78	63.87	60.64	59.31	60.16	59.86	59.85	57.71	57.42	58.33	58.77

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

Return on Assets (ROA)

2017 (YTD, Annualized)



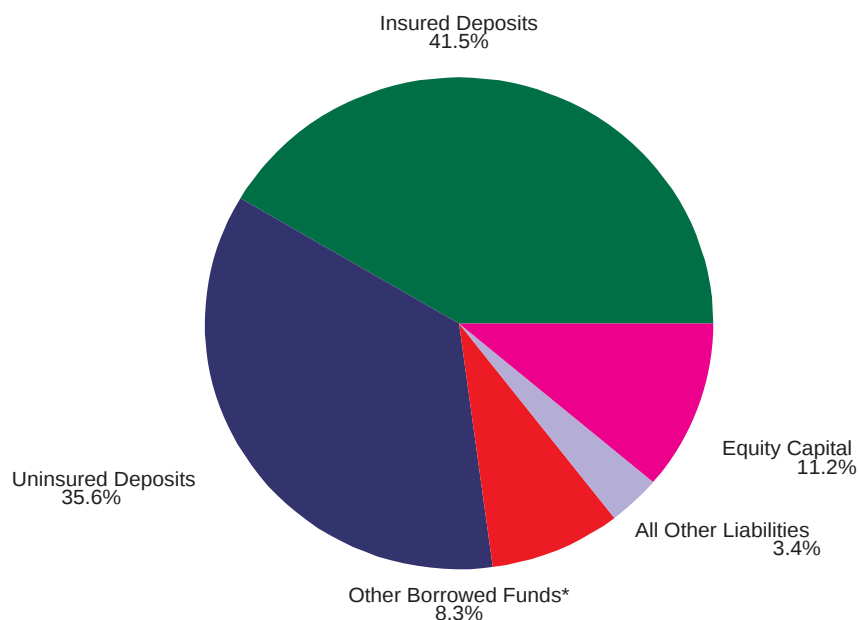
ROA Rankings by State

	No. of Inst. as of 03/31/17	YTD 2017	YTD 2016	Change*		No. of Inst. as of 03/31/17	YTD 2017	YTD 2016	Change*
1 Arizona	17	2.02	2.05	(3)	28 Georgia	181	1.00	0.99	1
2 Utah	46	1.93	1.99	(6)	29 Ohio	194	1.00	0.94	6
3 Nevada	17	1.39	1.26	13	30 Maryland	54	0.99	0.86	13
4 Arkansas	100	1.34	1.29	5	31 Washington	48	0.98	0.91	7
5 Montana	51	1.32	1.27	5	32 Puerto Rico	5	0.98	0.93	5
6 Oklahoma	210	1.30	1.13	17	33 California	177	0.97	0.84	13
7 Iowa	301	1.26	1.23	3	34 Mississippi	79	0.97	0.69	28
8 Texas	463	1.18	1.08	10	35 West Virginia	58	0.95	0.93	2
9 Nebraska	180	1.17	1.16	1	36 New York	146	0.91	0.81	10
10 North Dakota	78	1.17	1.19	(2)	37 Rhode Island	9	0.90	0.74	16
11 Colorado	88	1.13	1.02	11	38 Florida	144	0.89	0.74	15
12 Minnesota	312	1.10	1.15	(5)	39 Alabama	126	0.88	0.70	18
13 Missouri	275	1.10	0.98	12	40 Maine	26	0.88	0.81	7
14 North Carolina	60	1.10	0.91	19	41 Oregon	23	0.86	0.84	2
15 New Mexico	40	1.09	1.03	6	42 Idaho	13	0.85	0.92	(7)
16 Indiana	111	1.08	0.99	9	43 Massachusetts	133	0.84	0.62	22
17 Hawaii	8	1.07	1.21	(14)	44 New Jersey	85	0.84	0.73	11
18 South Dakota	69	1.07	1.03	4	45 Illinois	467	0.82	0.78	4
19 Kentucky	158	1.06	1.08	(2)	46 South Carolina	55	0.82	0.88	(6)
20 Tennessee	155	1.05	1.04	1	47 Pennsylvania	163	0.77	0.73	4
21 Kansas	256	1.04	1.05	(1)	48 Connecticut	42	0.75	0.72	3
22 Louisiana	129	1.03	0.96	7	49 Virginia	84	0.75	0.86	(11)
23 Wisconsin	221	1.03	0.99	4	50 Vermont	12	0.71	0.72	(1)
24 Delaware	22	1.02	0.91	11	51 District of Col.	3	0.63	0.66	(3)
25 Michigan	102	1.02	1.07	(5)	52 New Hampshire	18	0.56	0.55	1
26 Alaska	5	1.01	1.03	(2)					
27 Wyoming	32	1.01	1.03	(2)					
					U.S. and Terr.	5,856	1.04	0.97	7

*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

March 31, 2017

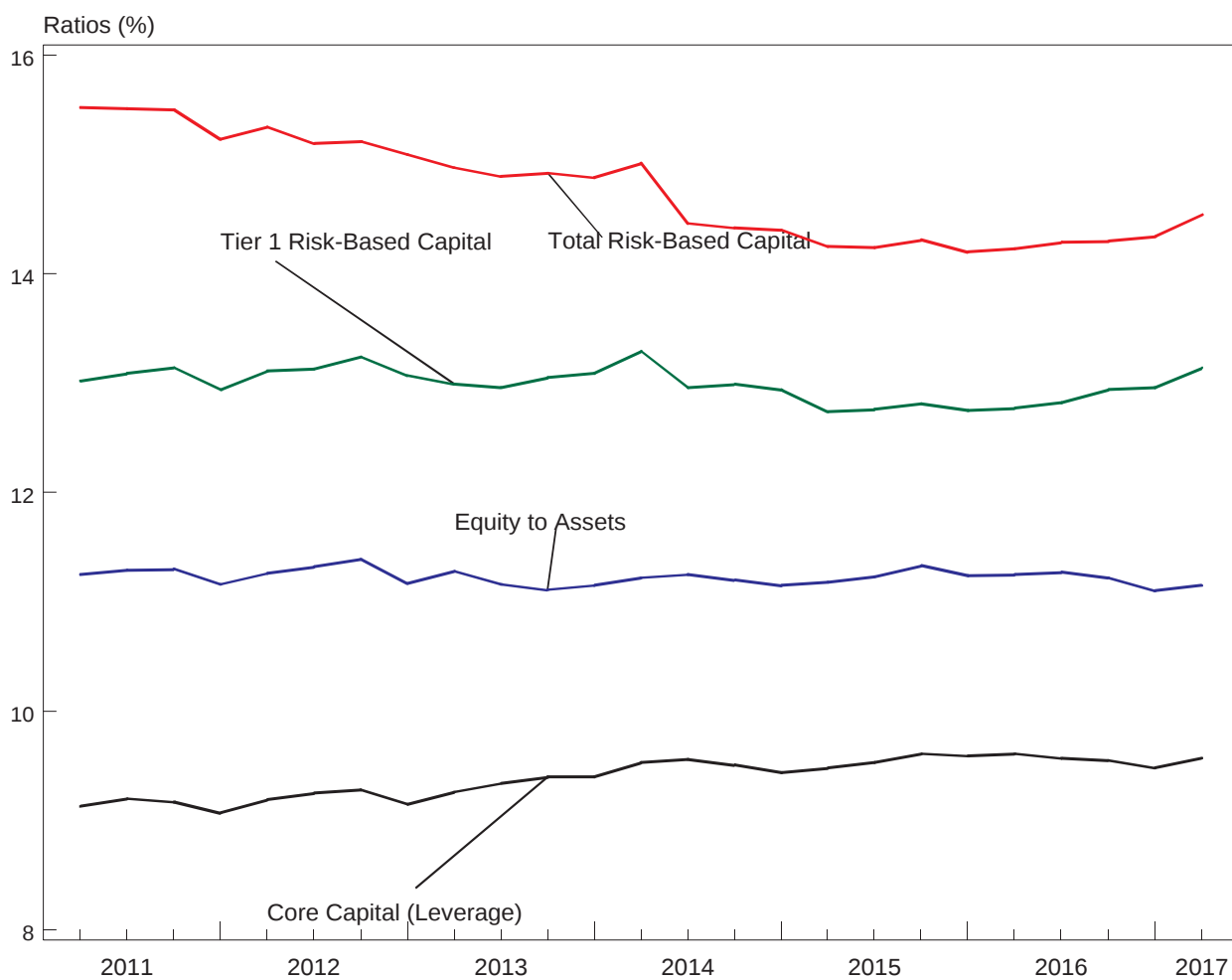


(\$ Billions)	3/31/16	3/31/17	% Change
Insured Deposits (estimated)	6,636	7,041	6.1
Uninsured Deposits	5,793	6,043	4.3
In Foreign Offices	1,323	1,271	-3.9
Other Borrowed Funds*	1,380	1,416	2.6
All Other Liabilities	644	569	-11.6
Subordinated Debt	92	80	-13.0
Bank Equity Capital	1,834	1,892	3.2
Total Liabilities and Equity Capital	16,293	16,966	4.1

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

Capital Ratios

2011 - 2017

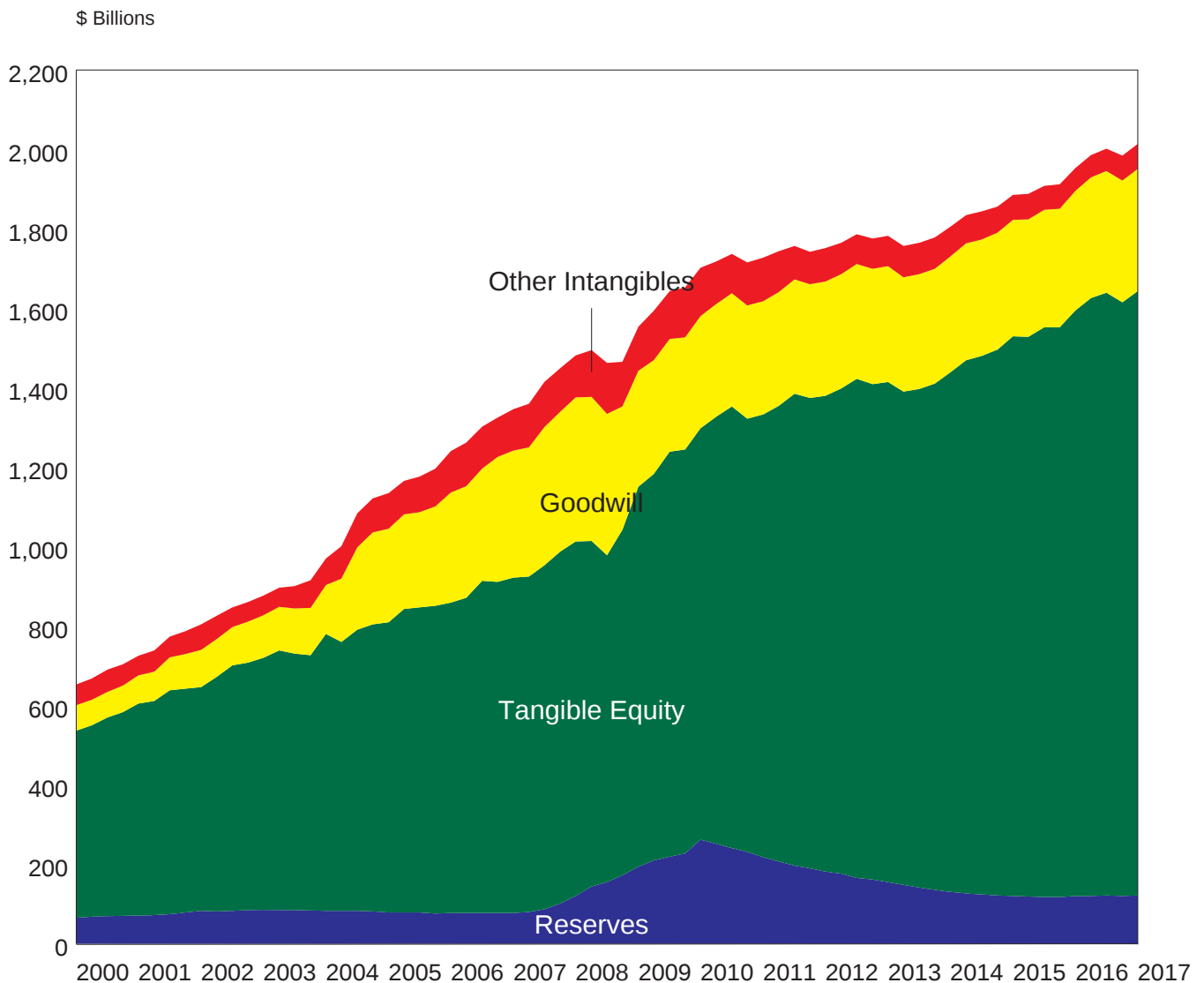


	12/11	12/12	12/13	12/14	12/15	12/16	3/17
Total Risk-Based Capital	15.23	15.09	14.88	14.40	14.20	14.34	14.54
Tier 1 Risk-Based Capital	12.94	13.07	13.09	12.94	12.75	12.96	13.14
Equity to Assets	11.16	11.17	11.15	11.15	11.24	11.10	11.15
Core Capital (Leverage)	9.07	9.15	9.40	9.44	9.59	9.48	9.57

Equity Capital and Reserves

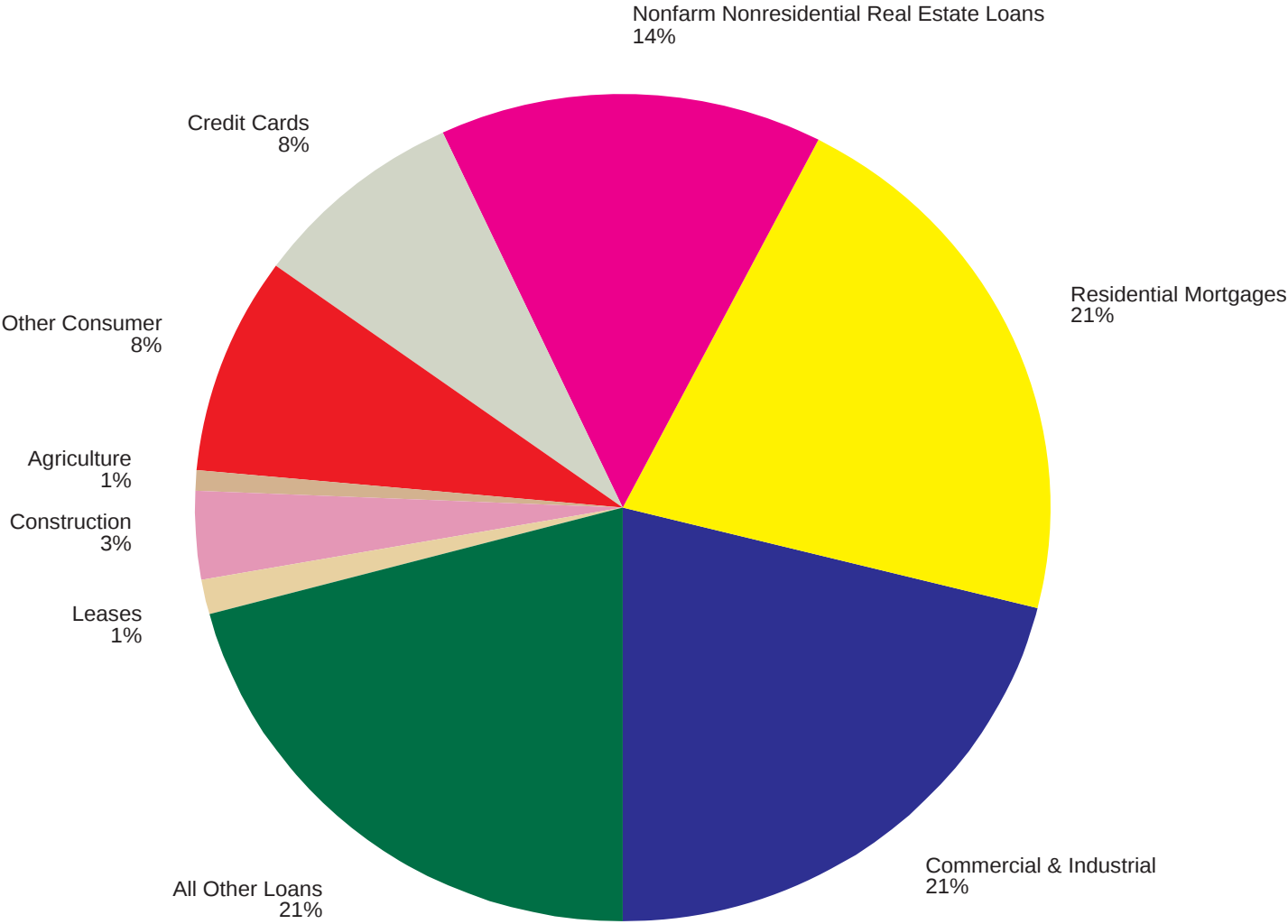
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2017



Loan Portfolio Composition

March 31, 2017

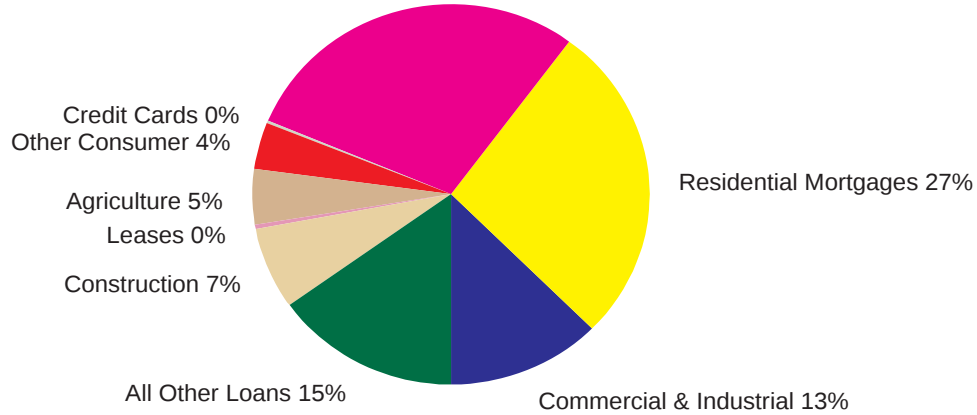


Loan Portfolio Composition by Asset Size

March 31, 2017

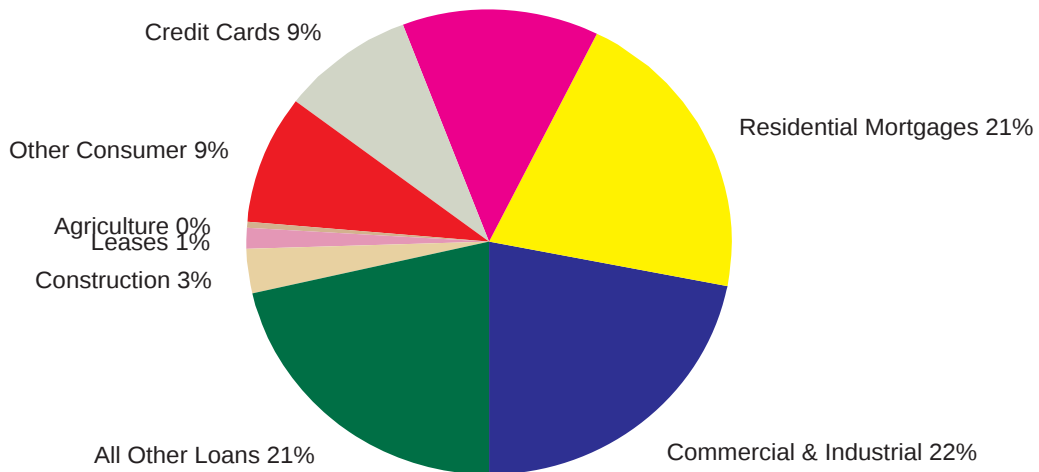
Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 29%



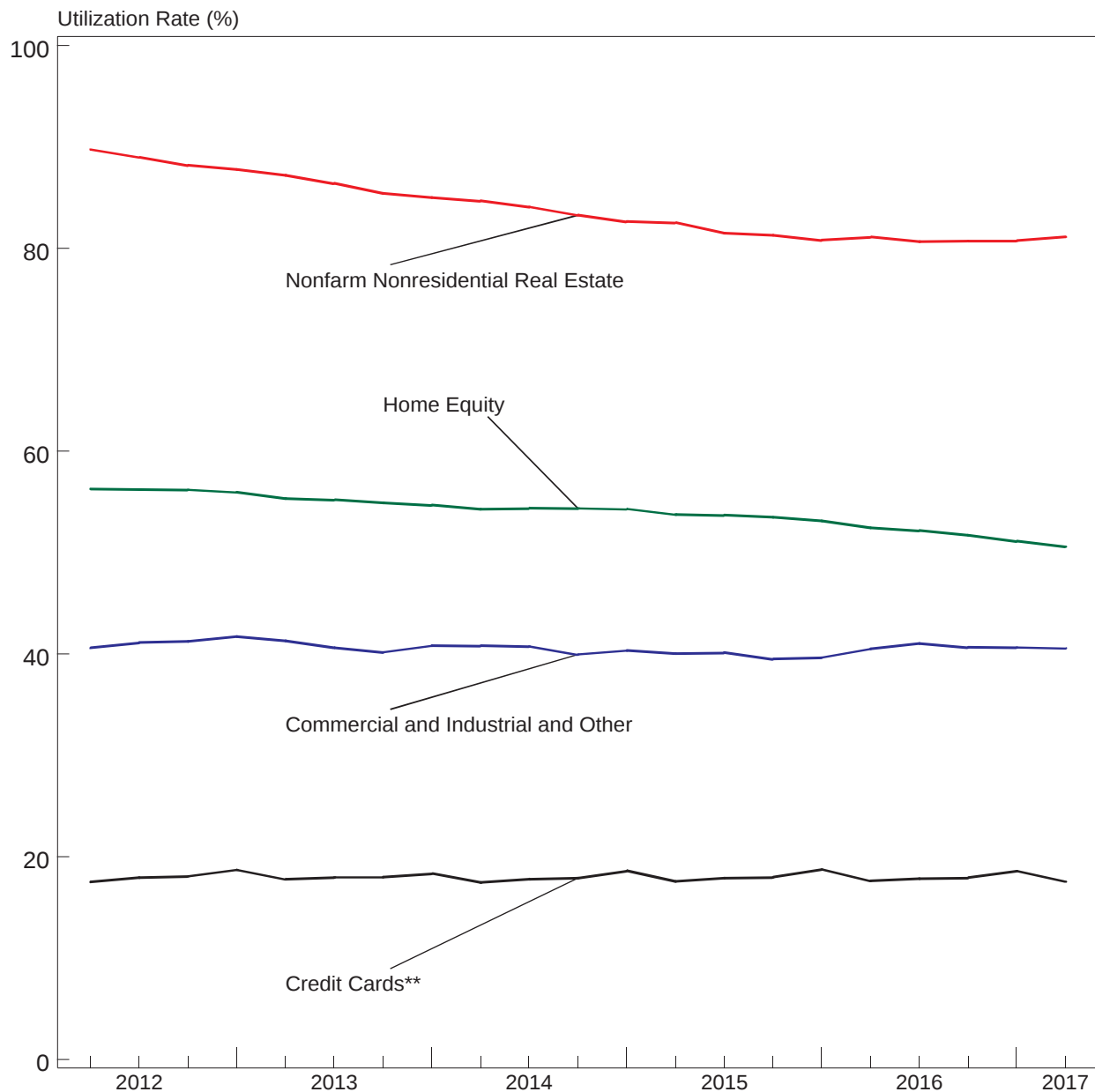
Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 13%



Utilization Rates of Loan Commitments*

2012-2017

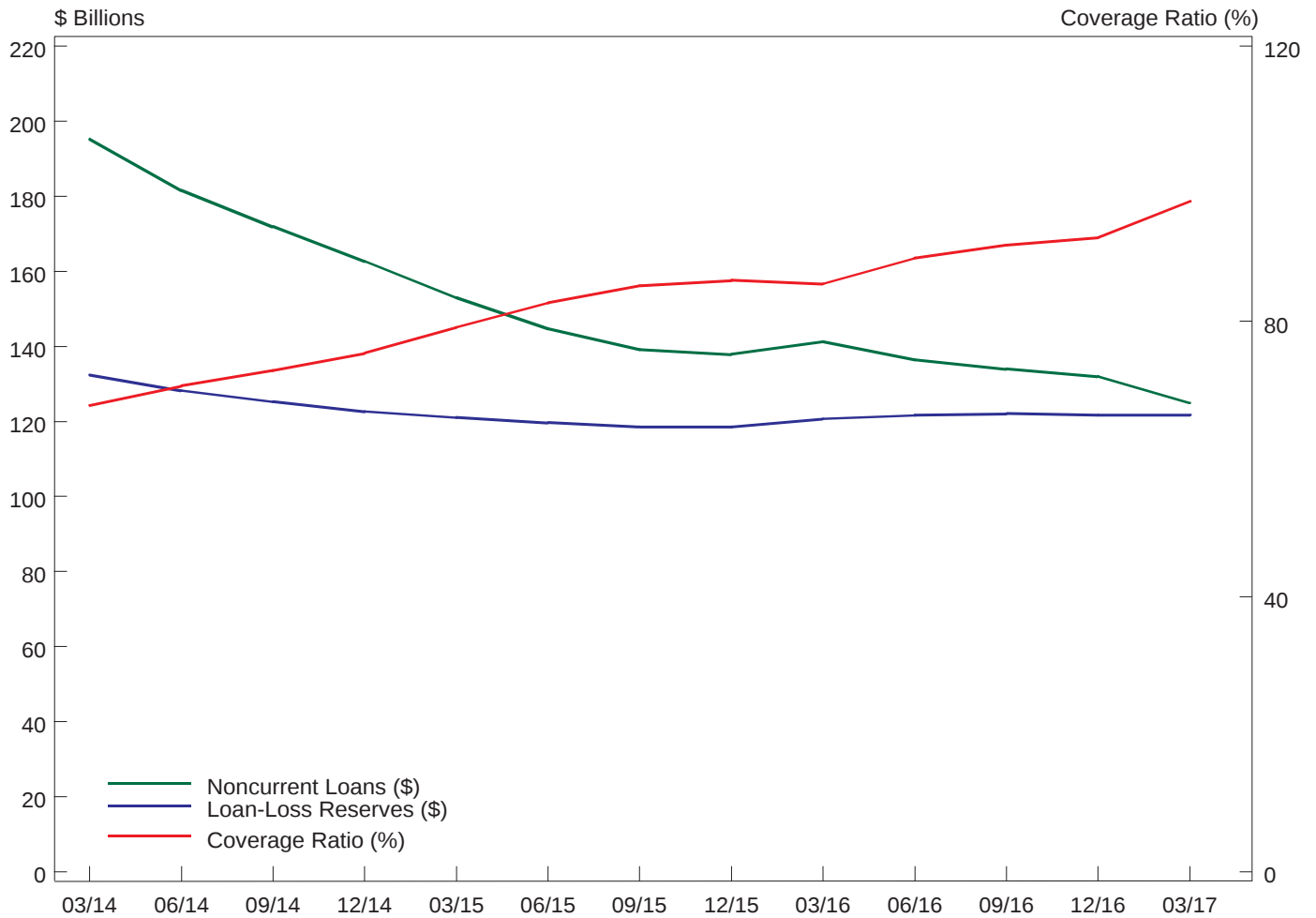


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2014-2017



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

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

Coverage Ratio (%)

68 71 73 75 79 83 85 86 85 89 91 92 97

* Loan-loss reserves to noncurrent loans.

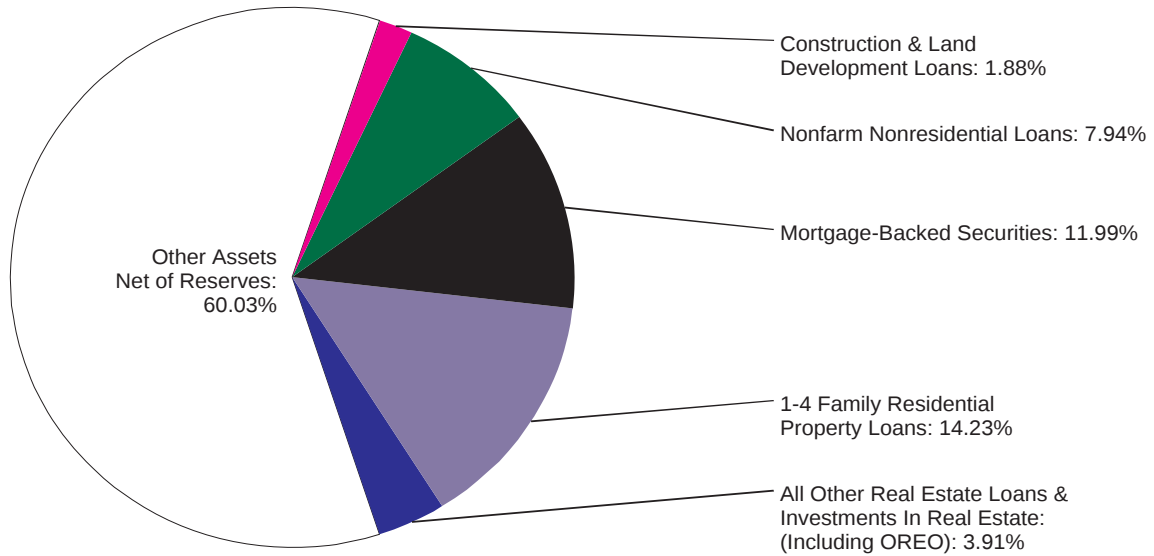
Loss Allowance to Loans and Leases

2013 - 2017



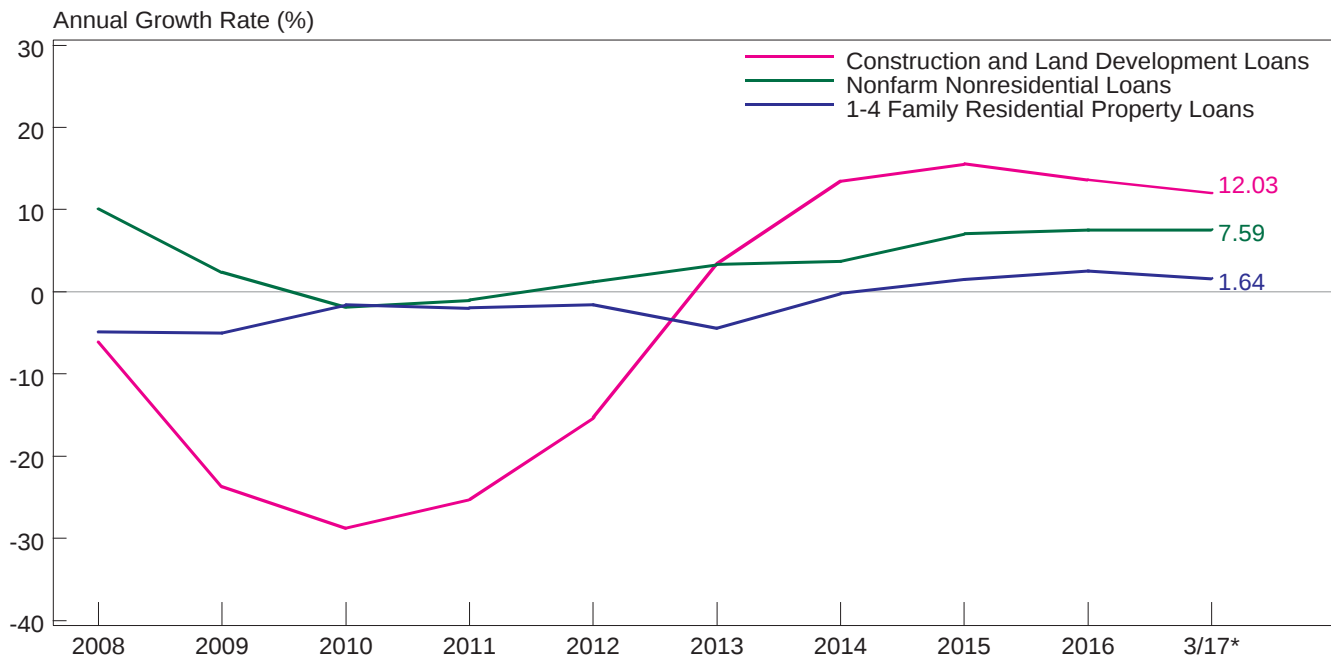
Real Estate Assets as a Percent of Total Assets

March 31, 2017



Real Estate Loan Growth Rates*

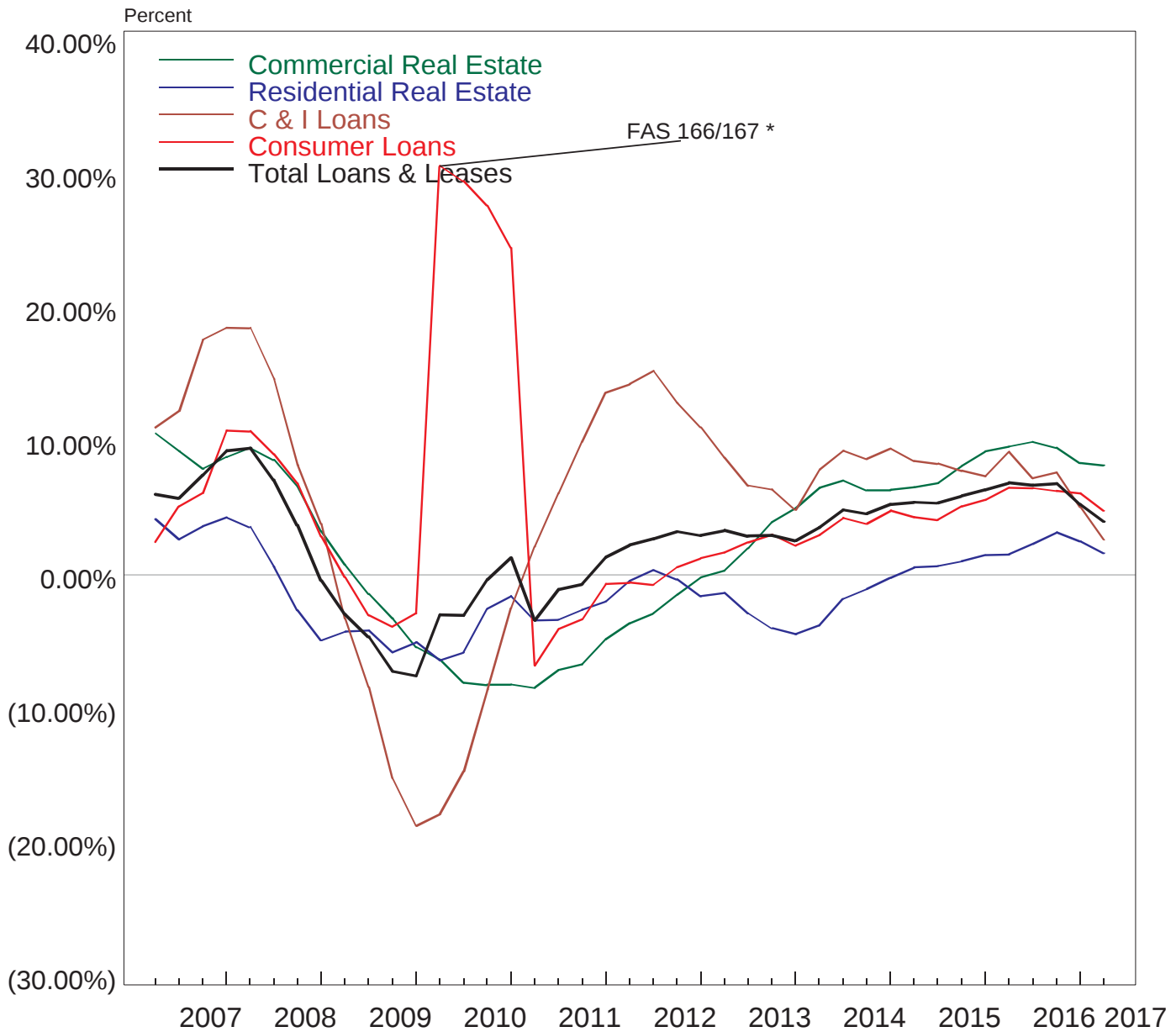
2008-2017



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

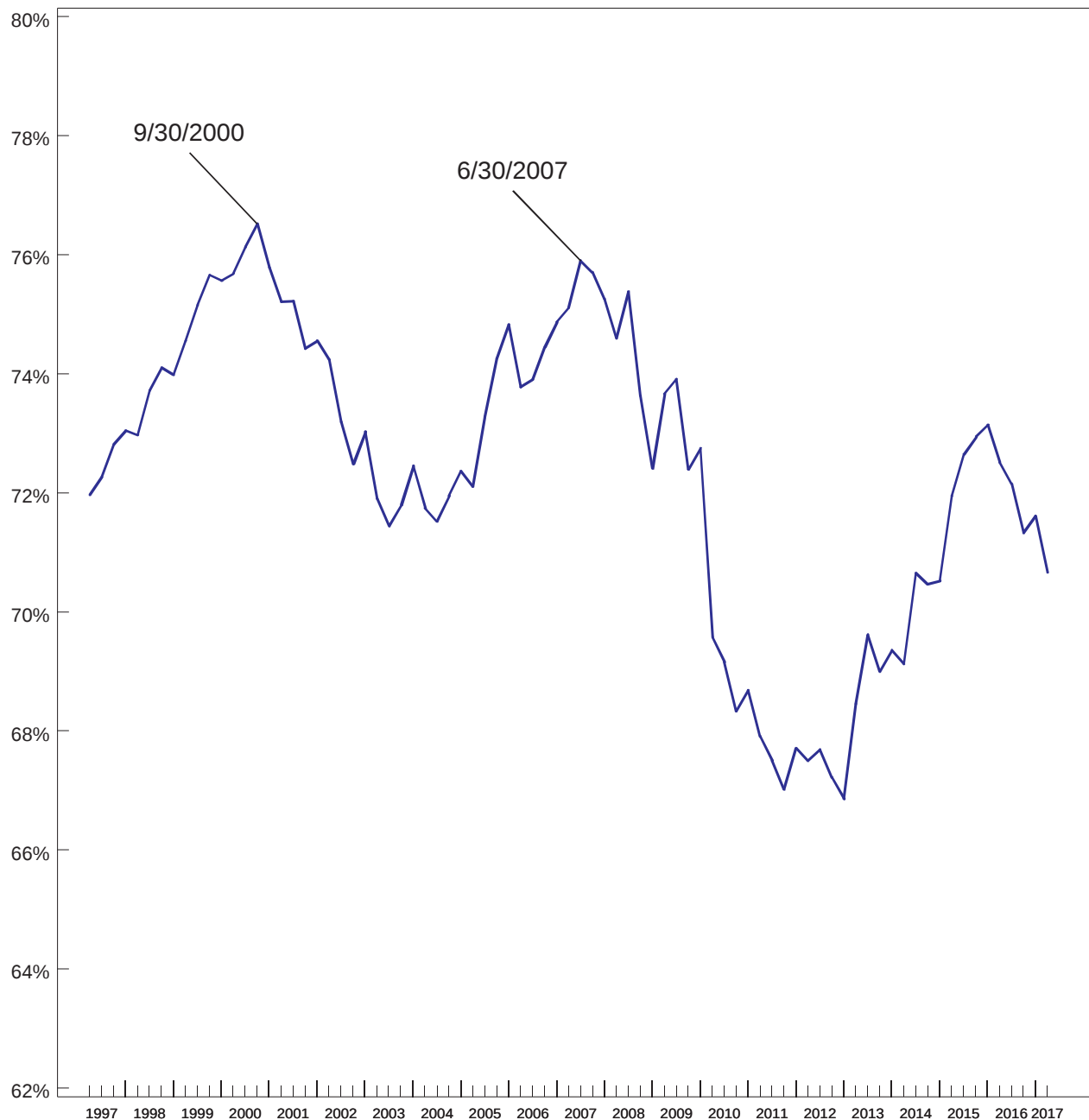
Twelve-Month Loan Growth Rates

2007 - 2017



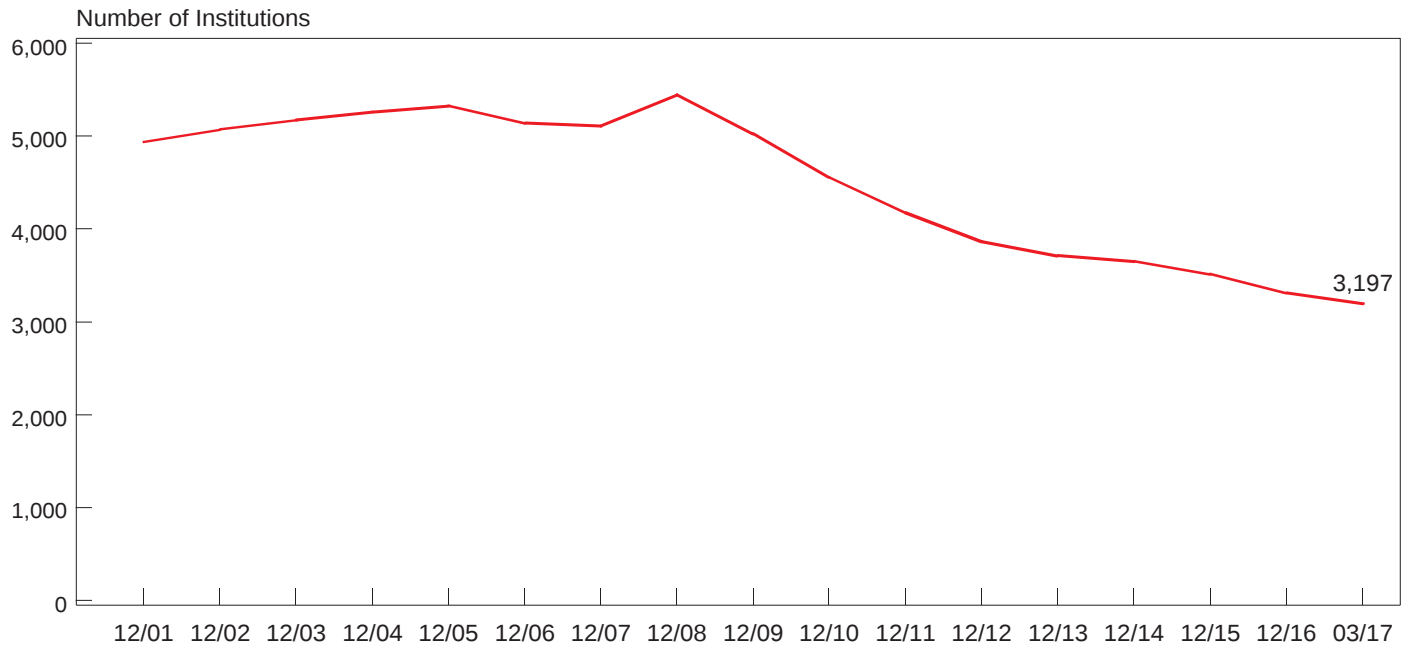
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

Risk-Weighted Assets as a Percentage of Total Assets 1997 - 2017



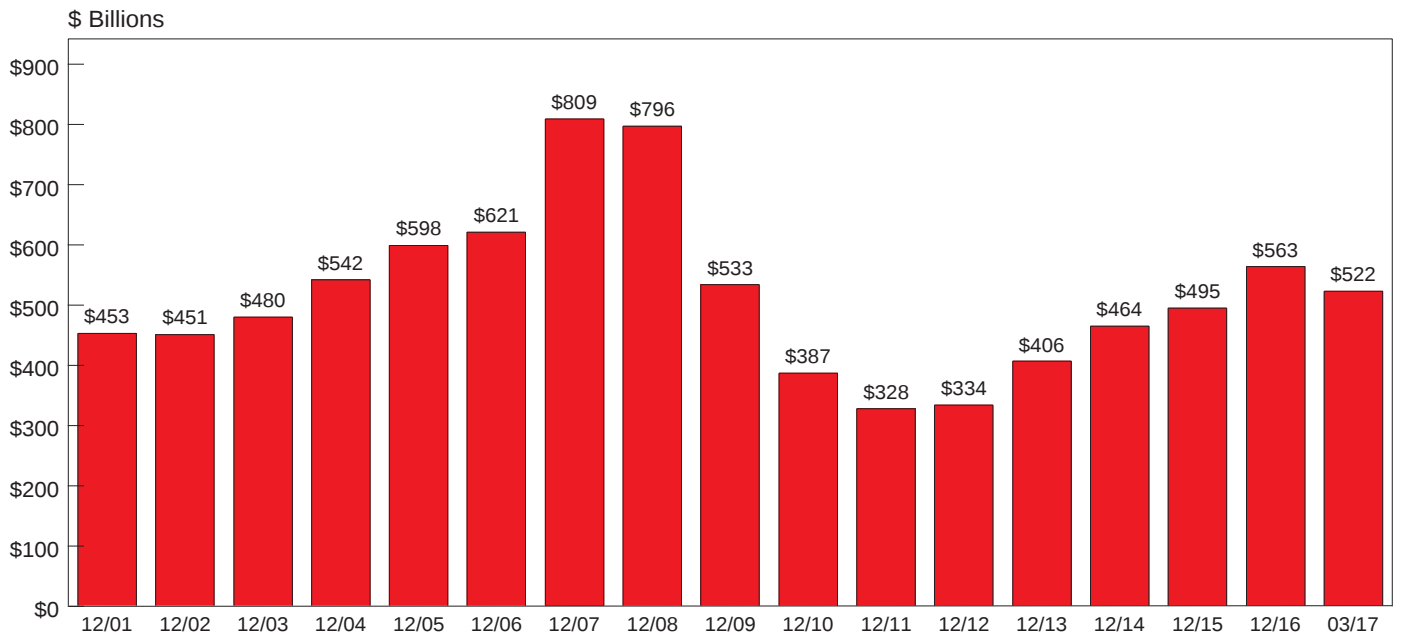
Number of Institutions with FHLB Advances

2001 - 2017



Amount of FHLB Advances Outstanding

2001 - 2017

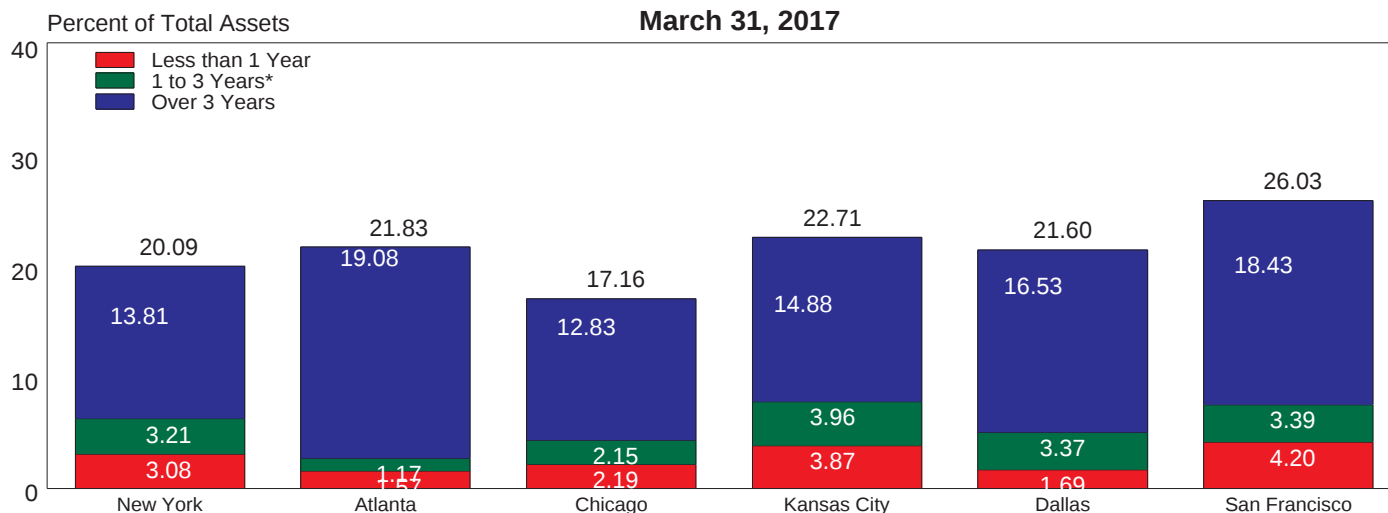


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

March 31, 2017



Total Securities (Debt and Equity)

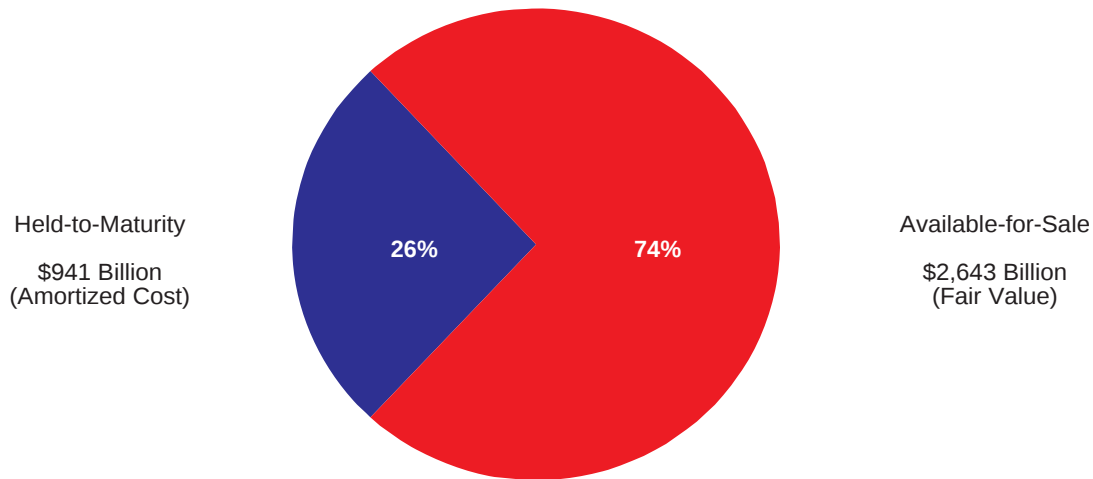
(\$ Billions)

	3/15	6/15	9/15	12/15	3/16	6/16	9/16	12/16	3/17
U.S. Government Obligations:									
U.S. Treasury	409	412	410	423	420	434	471	520	514
U.S. Agencies	31	31	33	34	37	36	37	38	38
Government Sponsored Enterprises	183	179	169	160	152	142	127	124	125
Mortgage Pass-through Securities	1,025	1,048	1,074	1,126	1,138	1,170	1,227	1,266	1,292
Collateralized Mortgage Obligations	548	534	529	517	515	503	495	476	475
State, County, Municipal Obligations	323	329	335	341	344	356	361	363	367
Asset Backed Securities	157	149	141	135	132	131	129	124	123
Other Debt Securities	581	584	602	608	635	636	651	640	638
Equity Securities	12	12	11	11	12	12	10	10	10
Total Securities	\$3,267	\$3,278	\$3,304	\$3,354	\$3,385	\$3,421	\$3,507	\$3,559	\$3,584

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

Total Securities*

March 31, 2017



Total Securities*

March 31, 2017

	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	\$89,601	100.1	\$424,461	99.6	\$514,061	99.7
U.S. Government Agencies	7,902	99.9	30,457	99.6	38,359	99.6
Government Sponsored Enterprises	19,905	98.6	105,402	99.5	125,307	99.4
Mortgage Pass-through Securities	433,658	99.0	858,256	99.1	1,291,914	99.1
Collateralized Mortgage Obligations	119,449	99.5	355,823	99.8	475,272	99.7
State, County, Municipal Obligations	87,147	100.5	280,347	100.2	367,493	100.3
Asset Backed Securities	29,780	100.1	93,634	100.1	123,413	100.1
Other Debt Securities	153,185	99.7	485,272	100.5	638,458	101.6
Equity Securities	**	**	9,708	109.3	9,708	109.3
Total Securities	\$940,626	99.5	\$2,643,360	99.7	\$3,583,986	99.6
Memoranda***						
Structured Notes	18,162		18,022			99.2

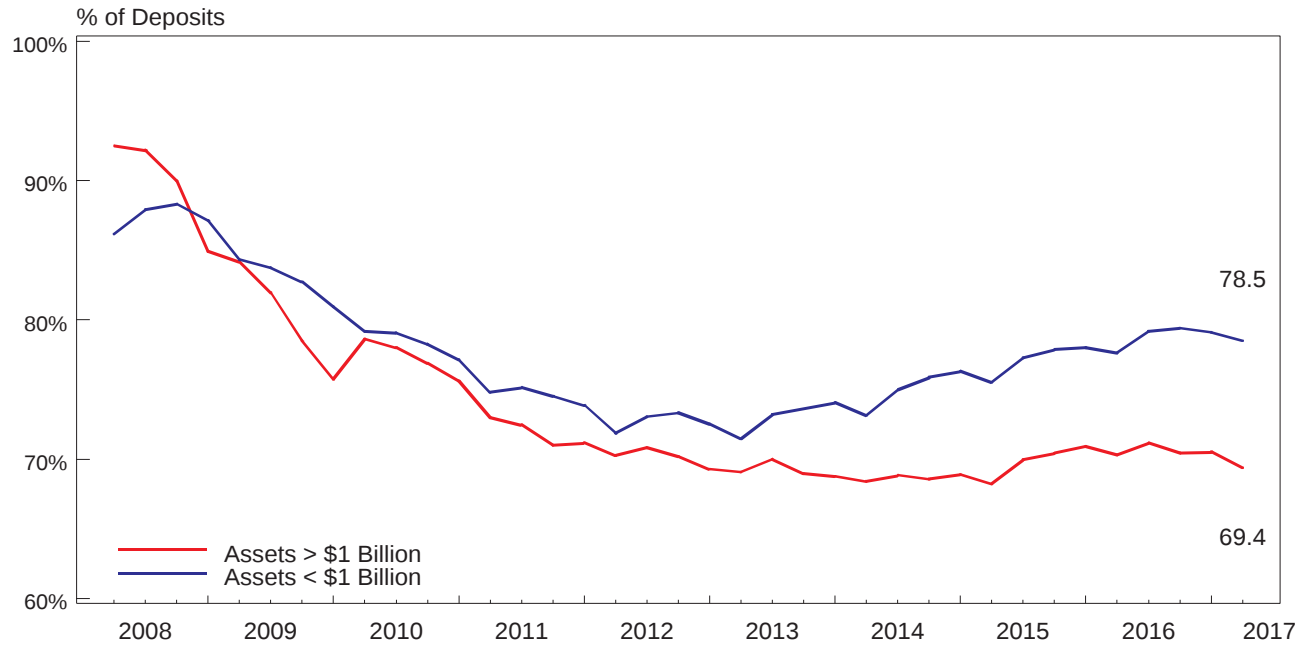
* Excludes trading account assets.

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

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

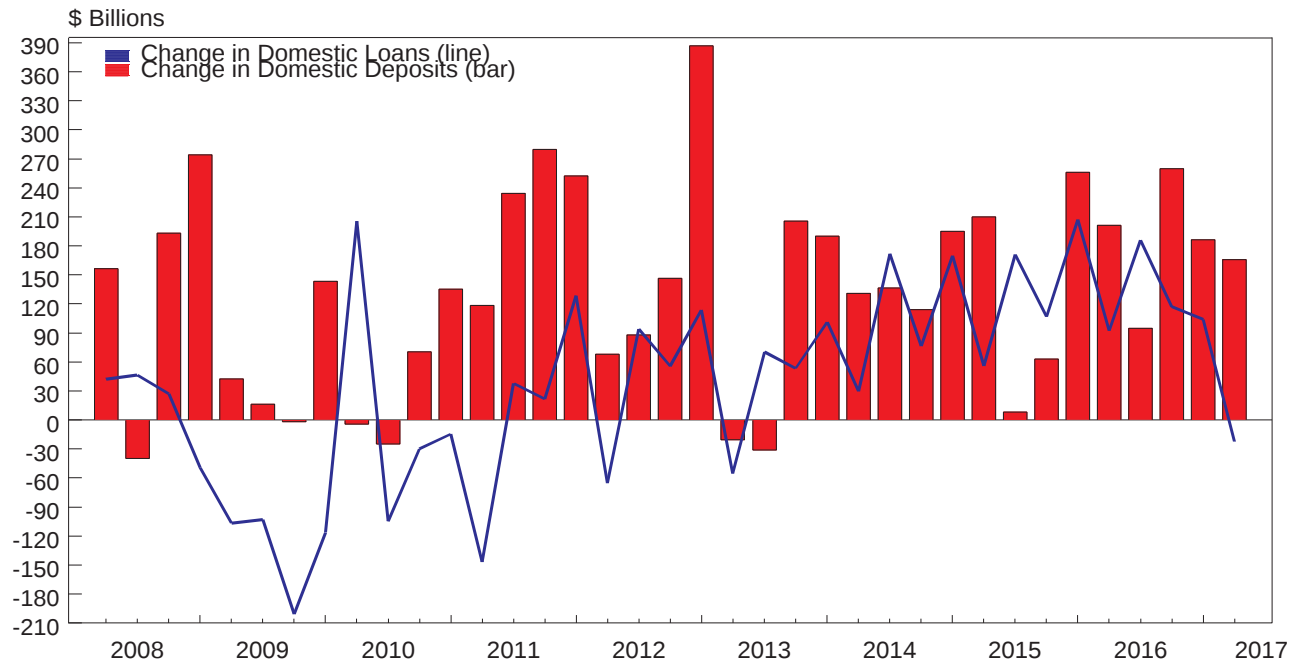
Net Loans and Leases to Deposits (Domestic and Foreign)

2008 - 2017



Quarterly Change in Domestic Loans vs Domestic Deposits

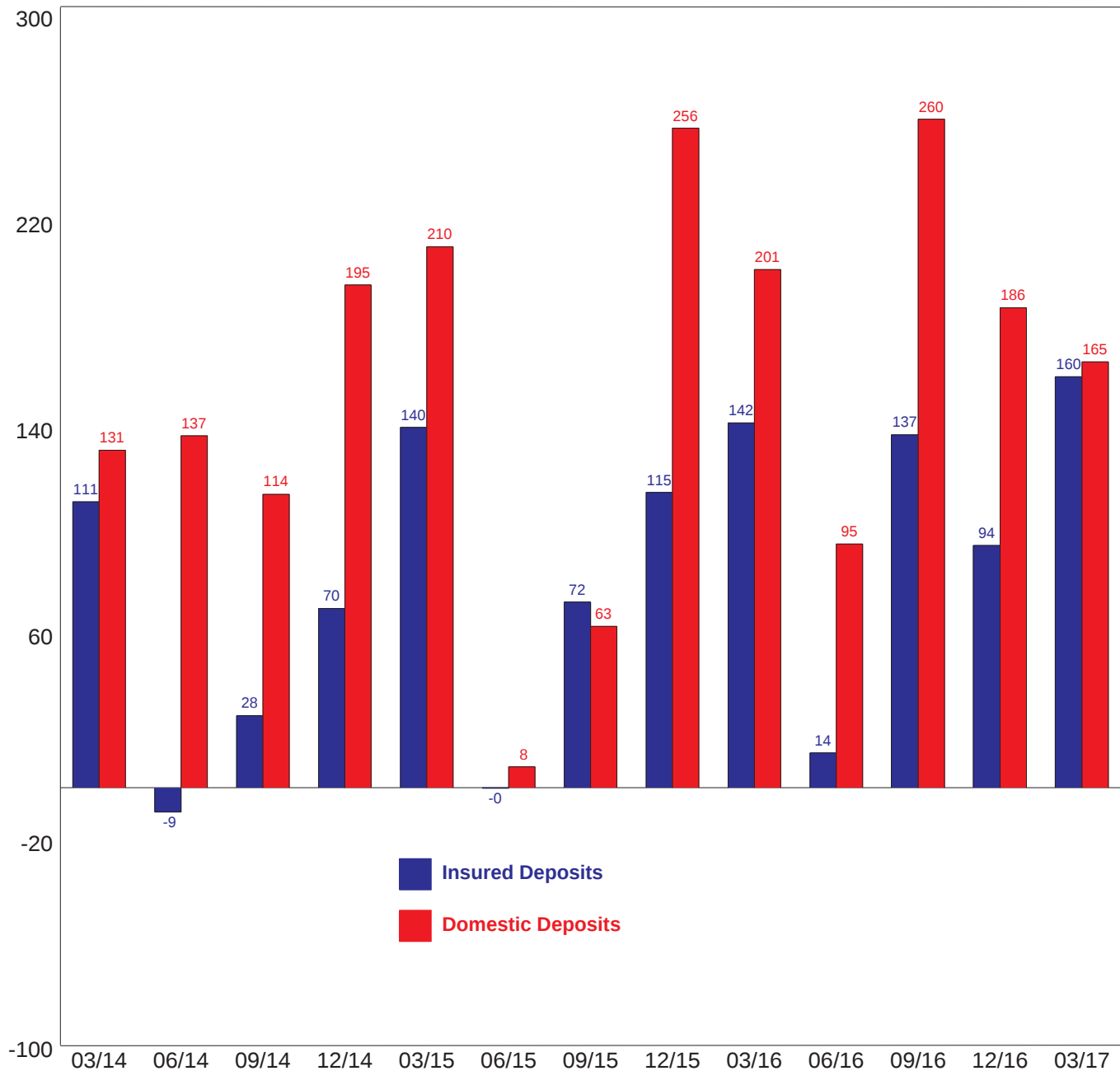
2008 - 2017



Quarterly Change In Domestic Deposits

2014 - 2017

\$ 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

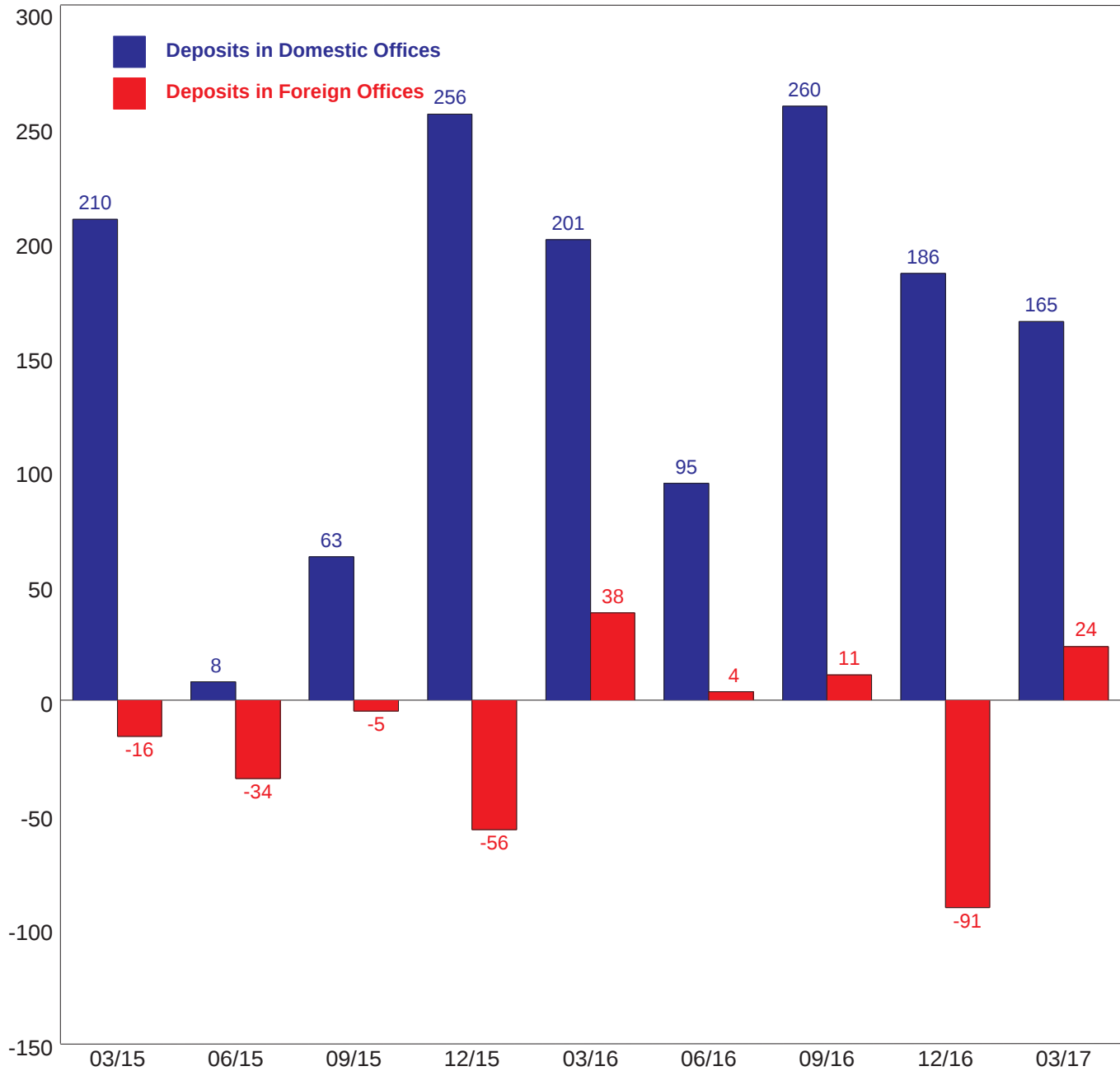
2012 - 2017



Quarterly Change In Domestic and Foreign Deposits

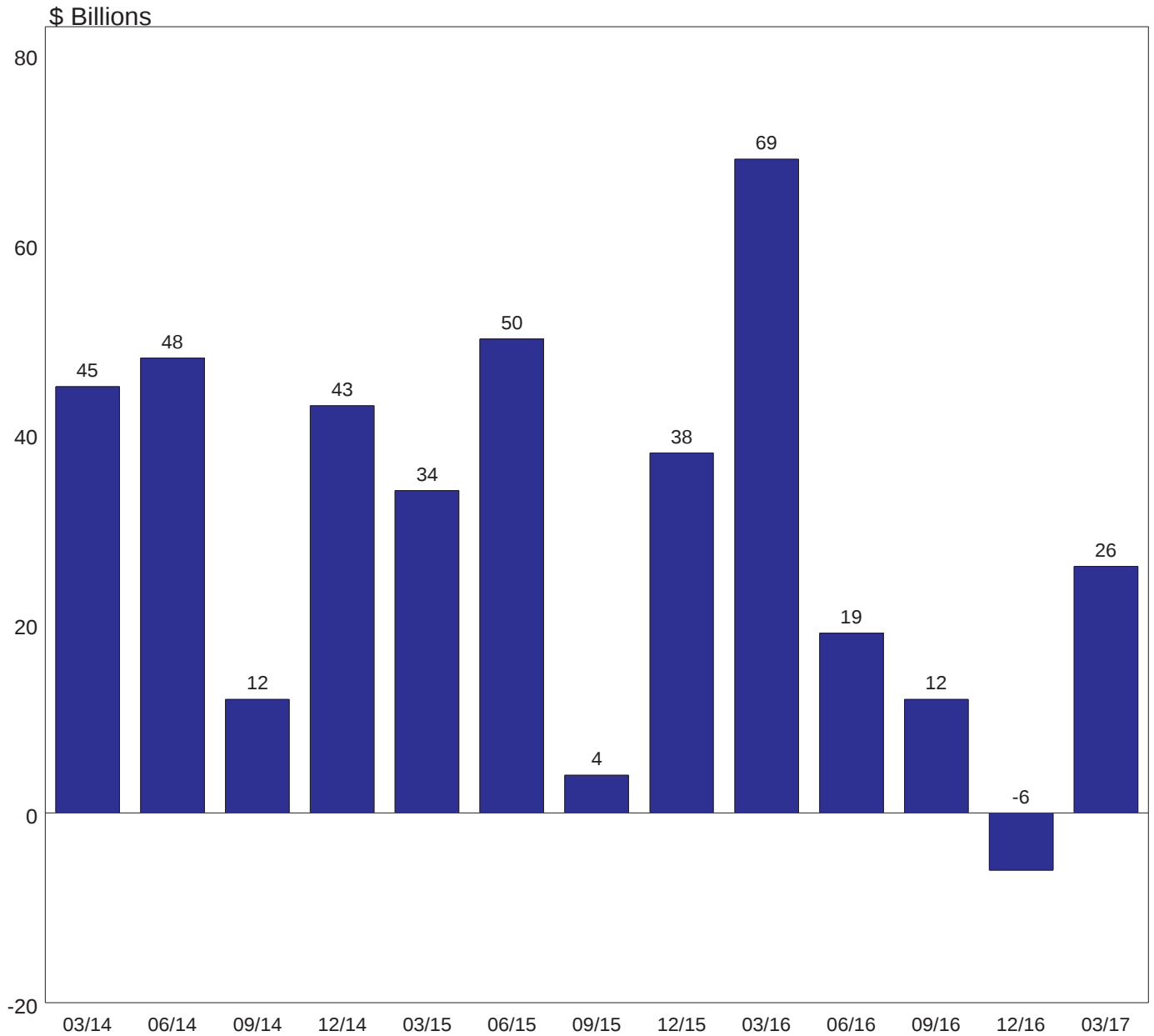
2015 - 2017

\$ Billions



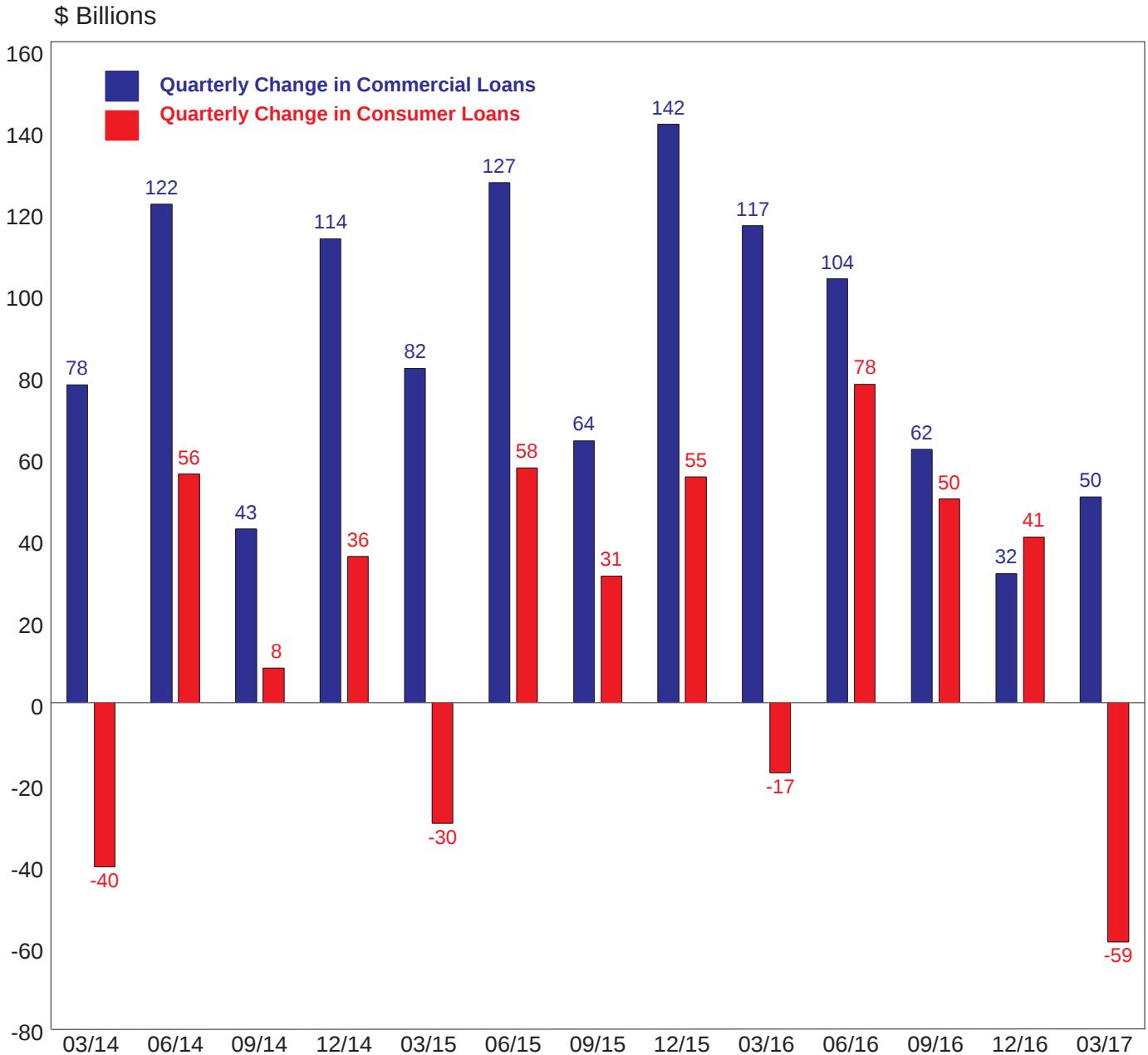
Quarterly Change in C&I Loans

2014-2017



Quarterly Change in Commercial and Consumer Loans

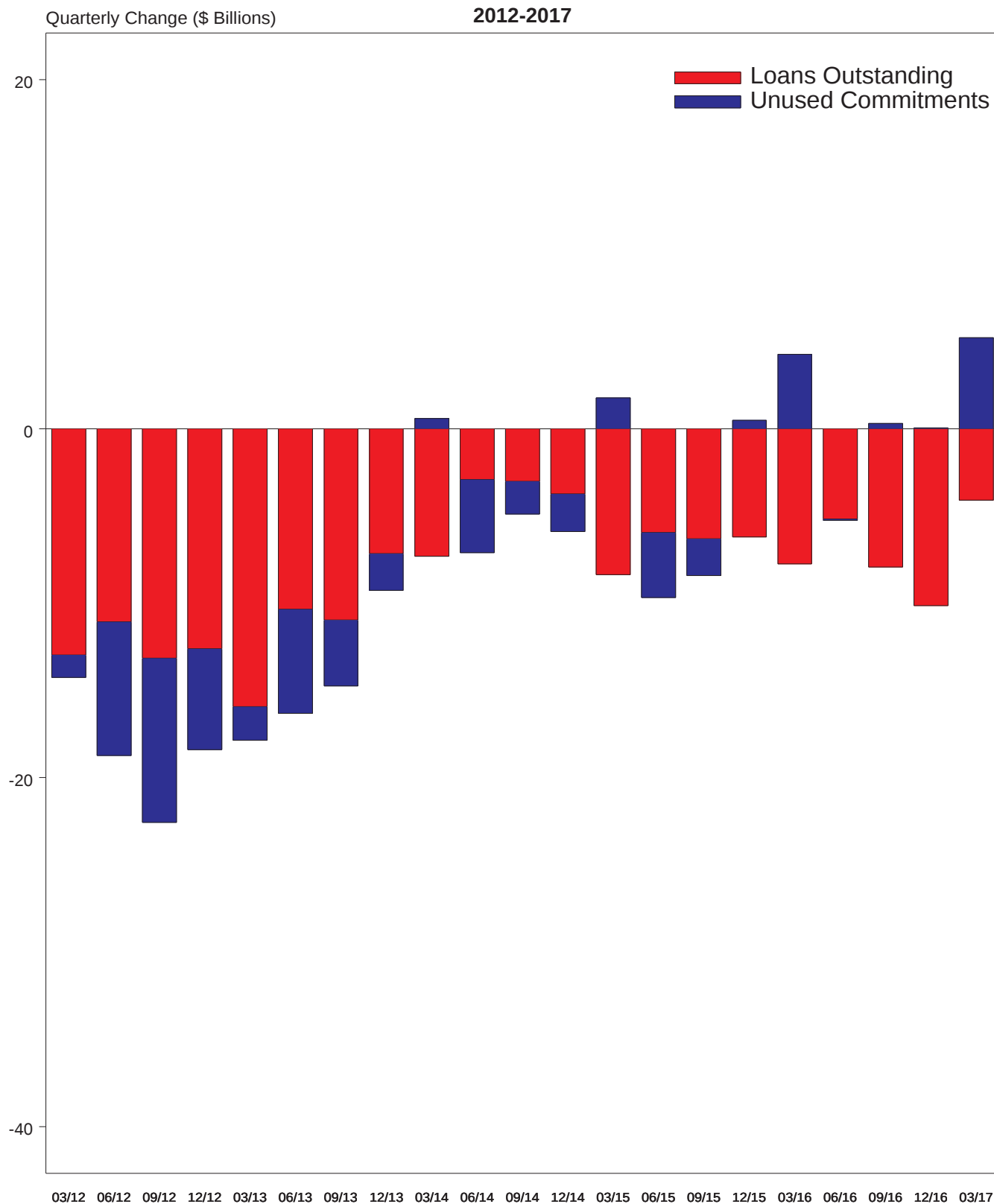
2014 - 2017



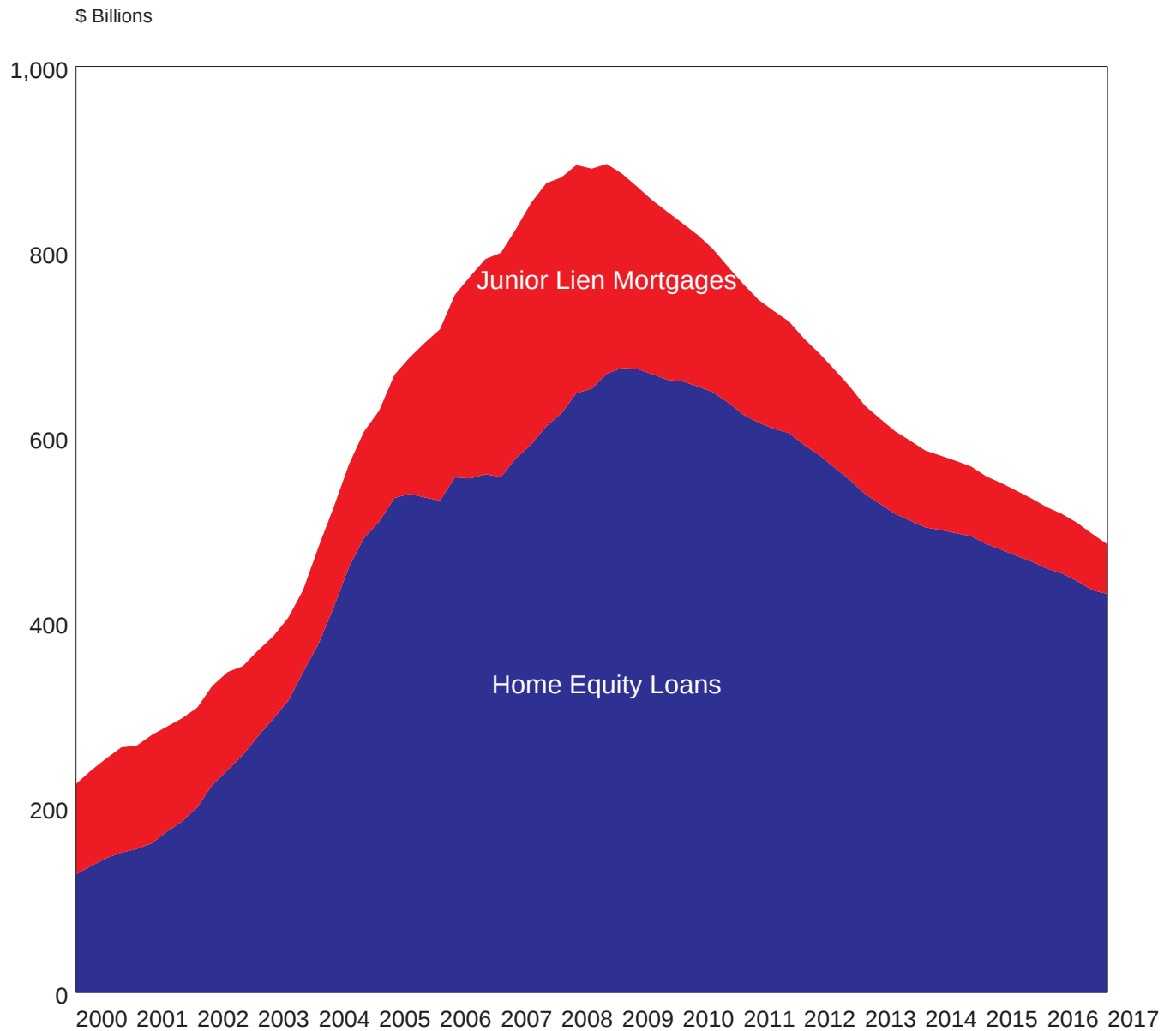
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

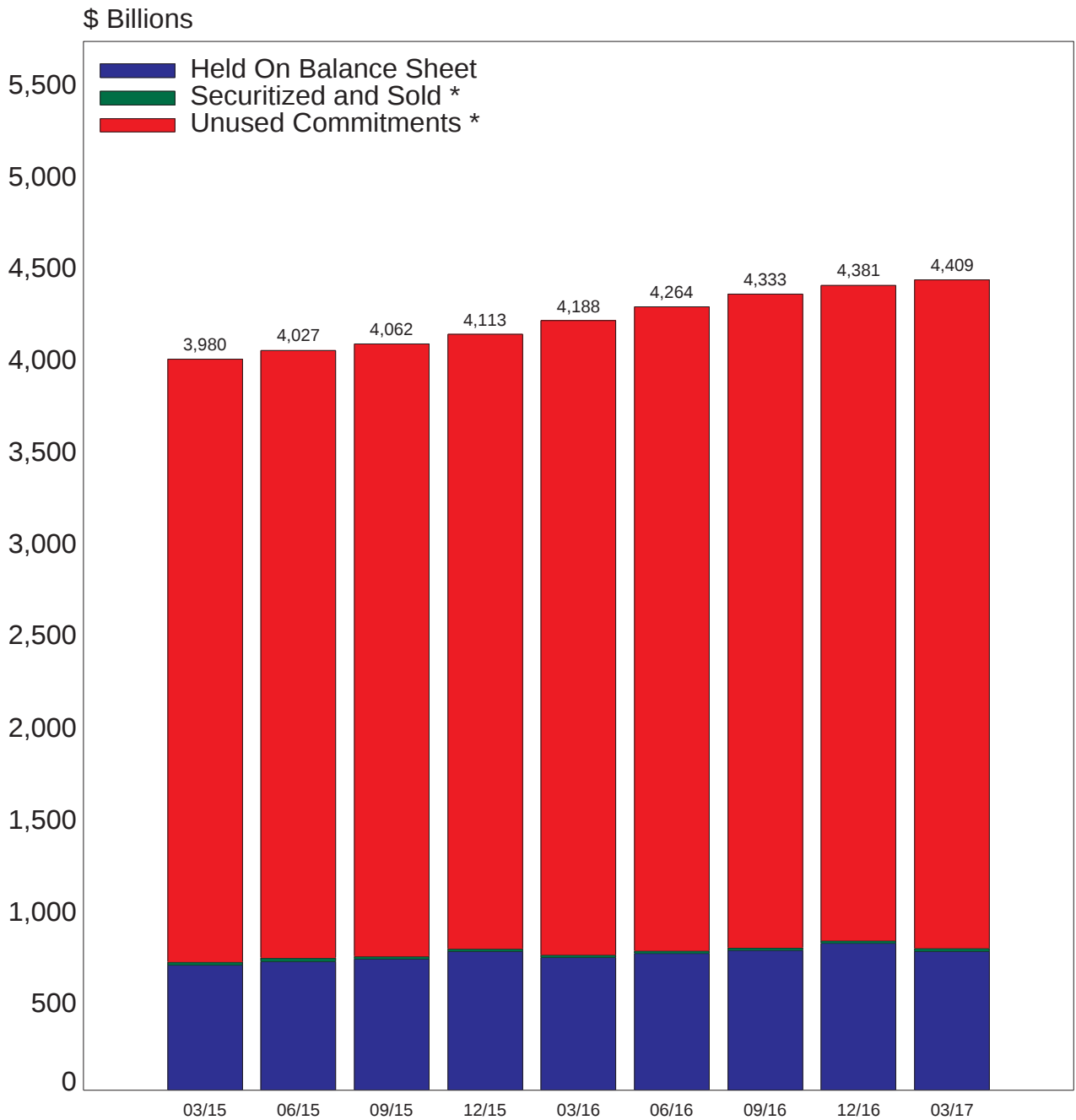


Home Equity and Junior Lien Loans 2000 - 2017



Expansion of Credit Card Lines

2015-2017



Loans Outstanding (\$ Billions)

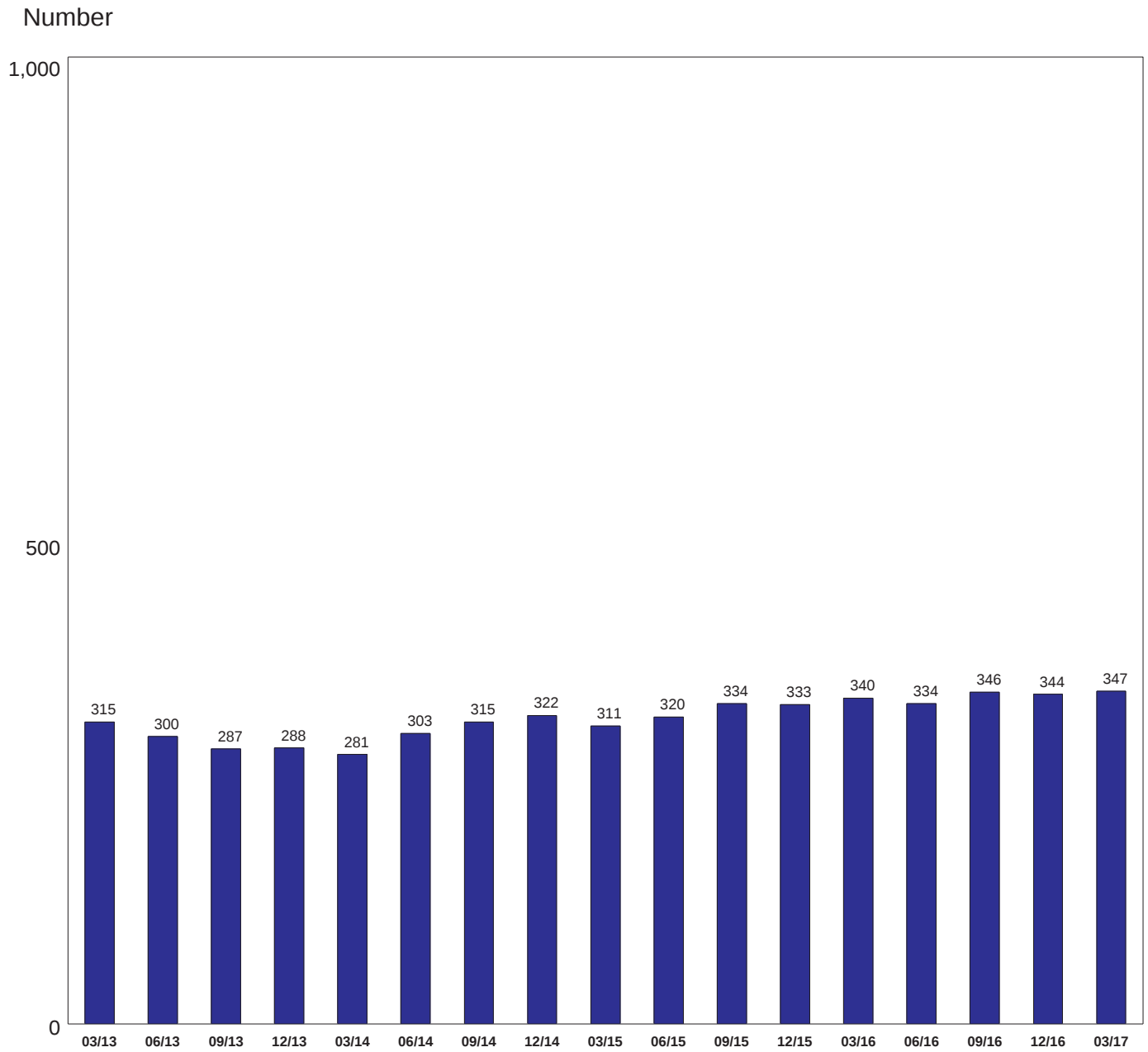
Held On Balance Sheet	680.0	701.2	714.8	756.5	723.7	745.9	761.6	799.8	756.1
Securitized and Sold *	17.8	17.8	14.2	13.5	13.4	13.5	13.5	12.9	16.4
Unused Commitments *	3,282.1	3,307.8	3,333.5	3,343.1	3,451.3	3,504.3	3,558.0	3,567.9	3,636.9
Total	3,979.9	4,026.7	4,062.5	4,113.0	4,188.3	4,263.7	4,333.1	4,380.6	4,409.5

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

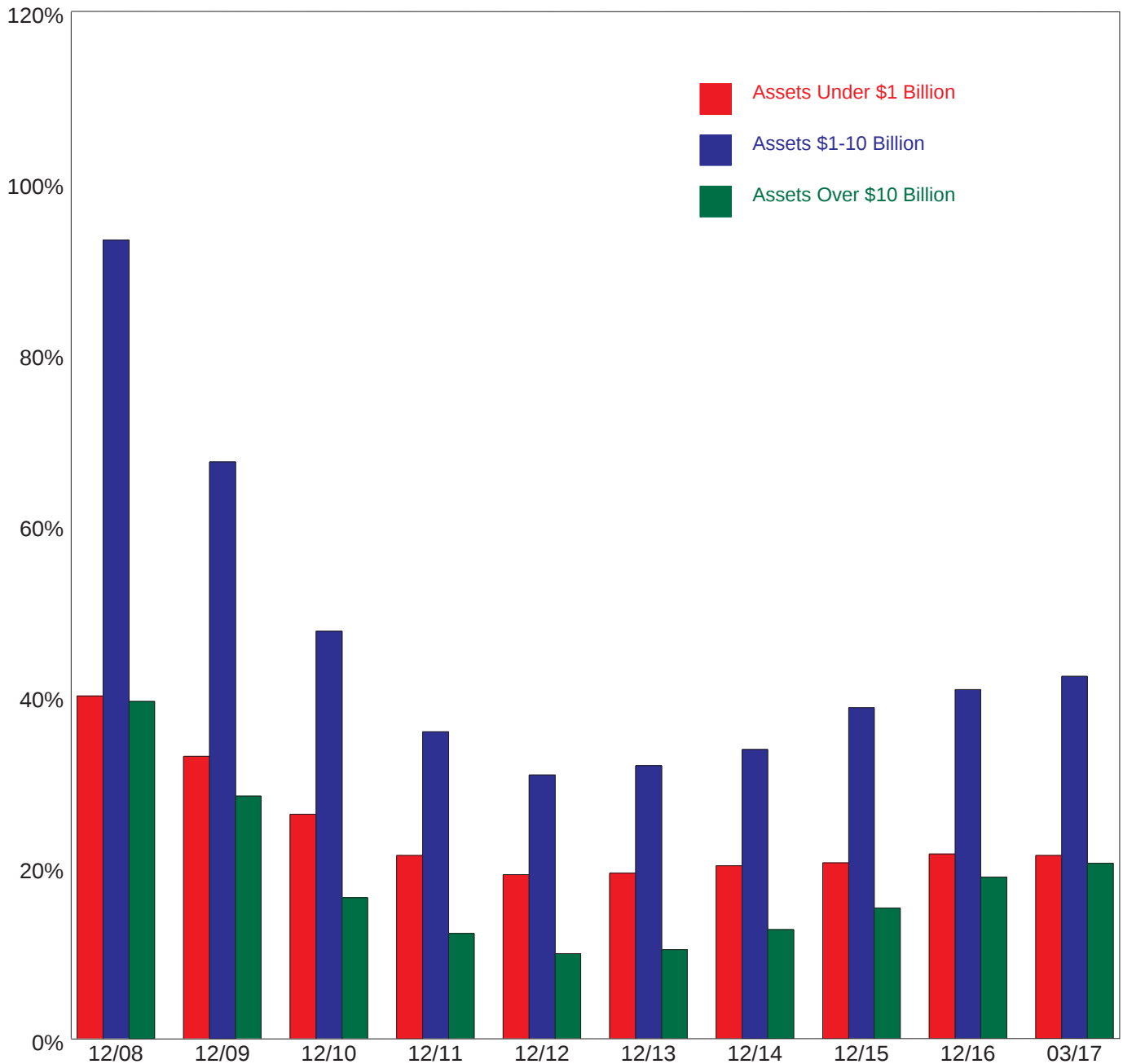
2013-2017



Median Construction and Development Loan Concentrations

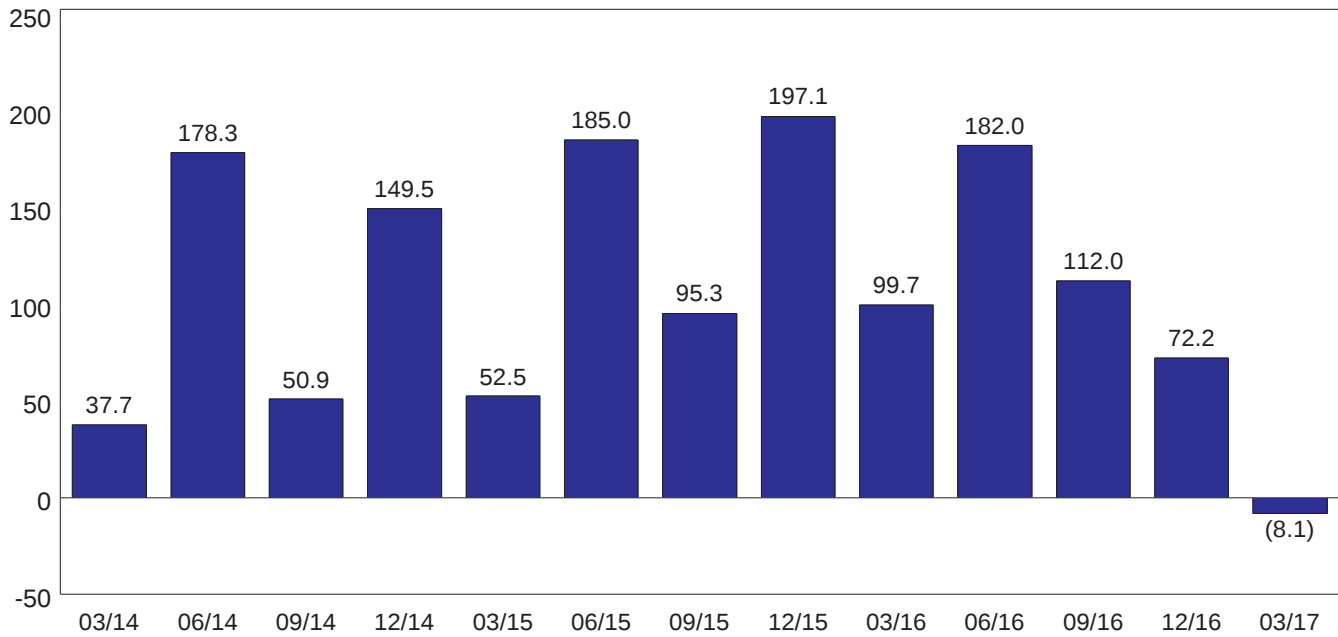
2008 - 2017

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



Quarterly Change in Reported Total Loans Outstanding

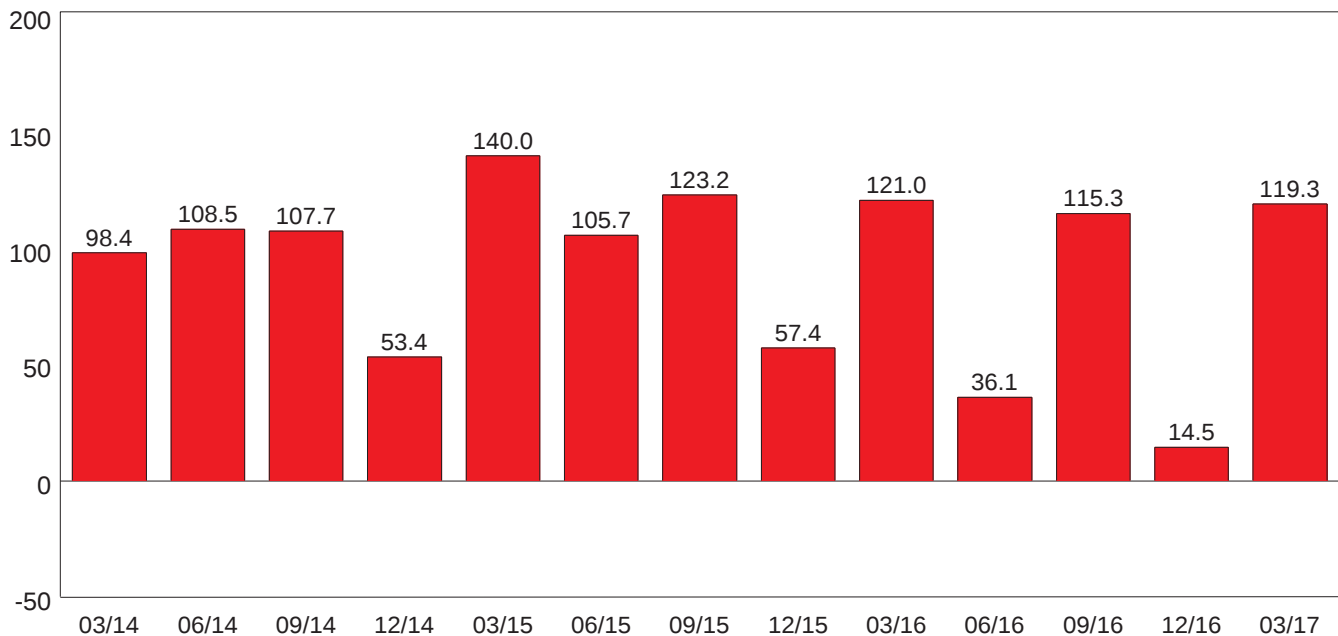
(\$ Billions)



In the first quarter of 2017, real estate loans increased by \$23.0 billion, commercial and industrial loans increased by \$25.6 billion, consumer loans decreased by \$44.3 billion, and other loans and leases decreased by \$12.6 billion.

Quarterly Change in Unused Loan Commitments

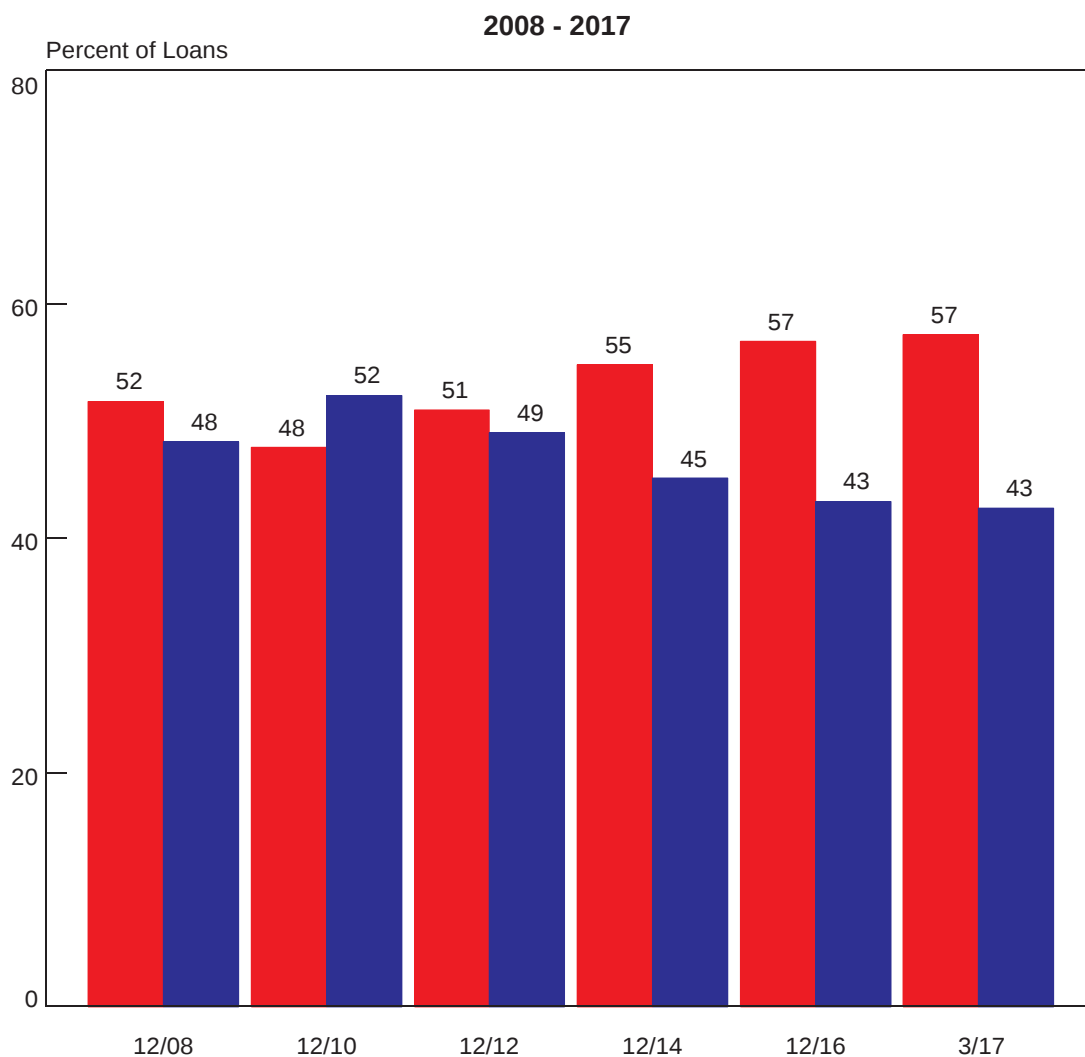
(\$ Billions)



In the first quarter of 2017, unused commercial real estate loan commitments decreased by \$1.3 billion, unused home equity line commitments increased by \$5.2 billion, unused credit card commitments increased by \$69.1 billion, and other unused commitments increased by \$46.4 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

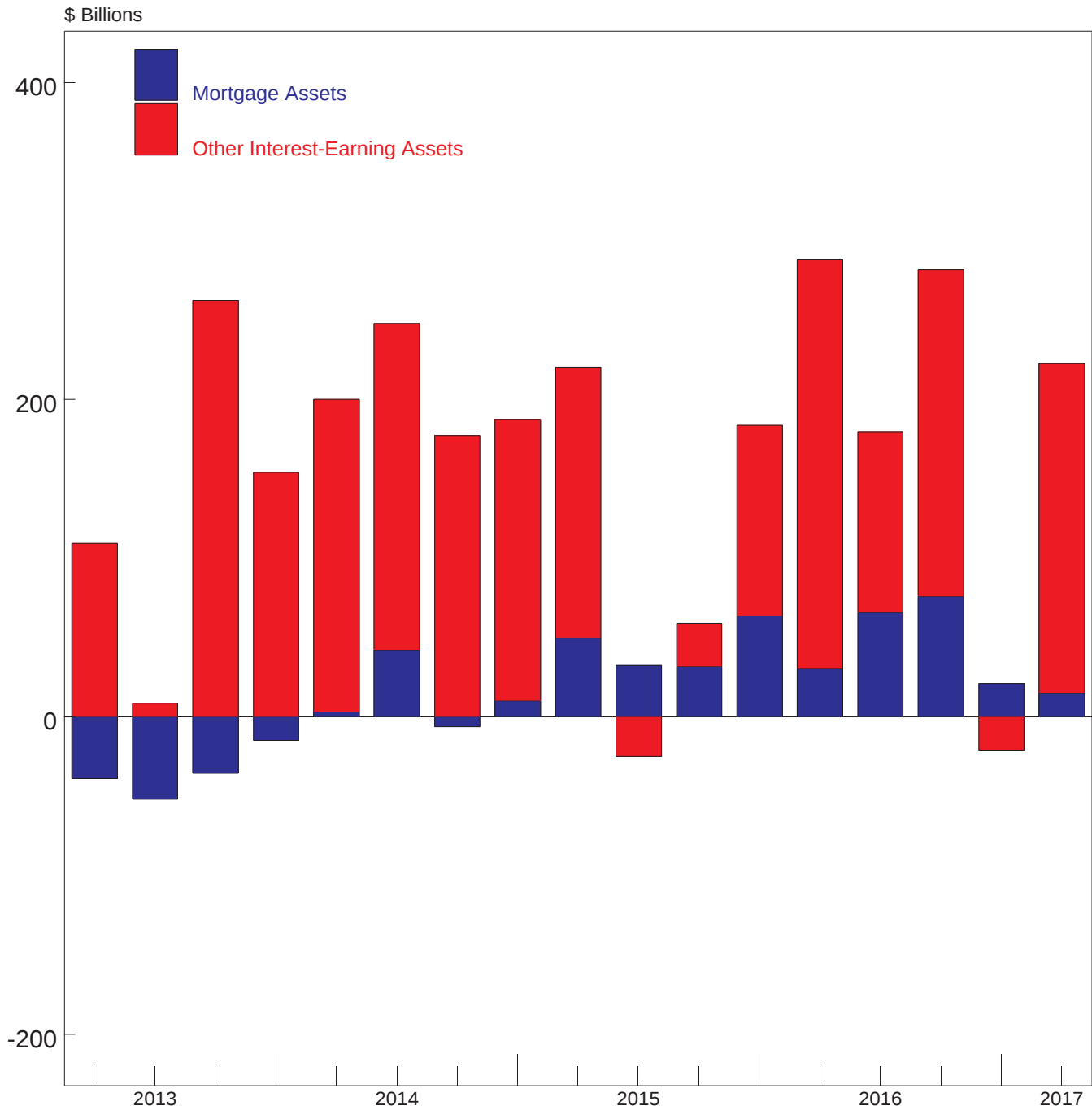
Commercial Borrowers	\$4,074	\$3,525	\$3,926	\$4,559	\$5,289	\$5,339
Consumer Loans	3,802	3,853	3,772	3,753	4,019	3,960

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.

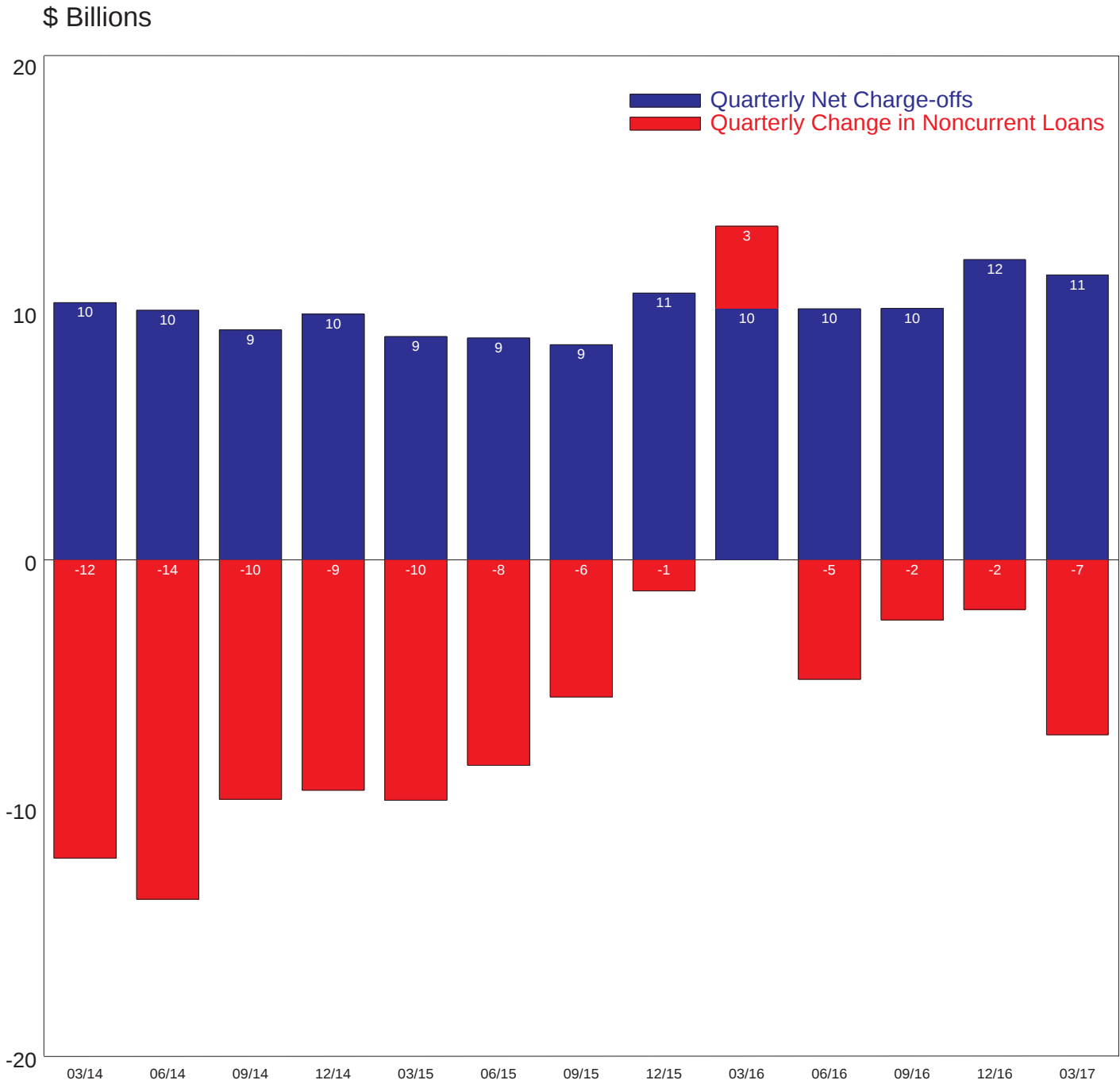
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2013 - 2017



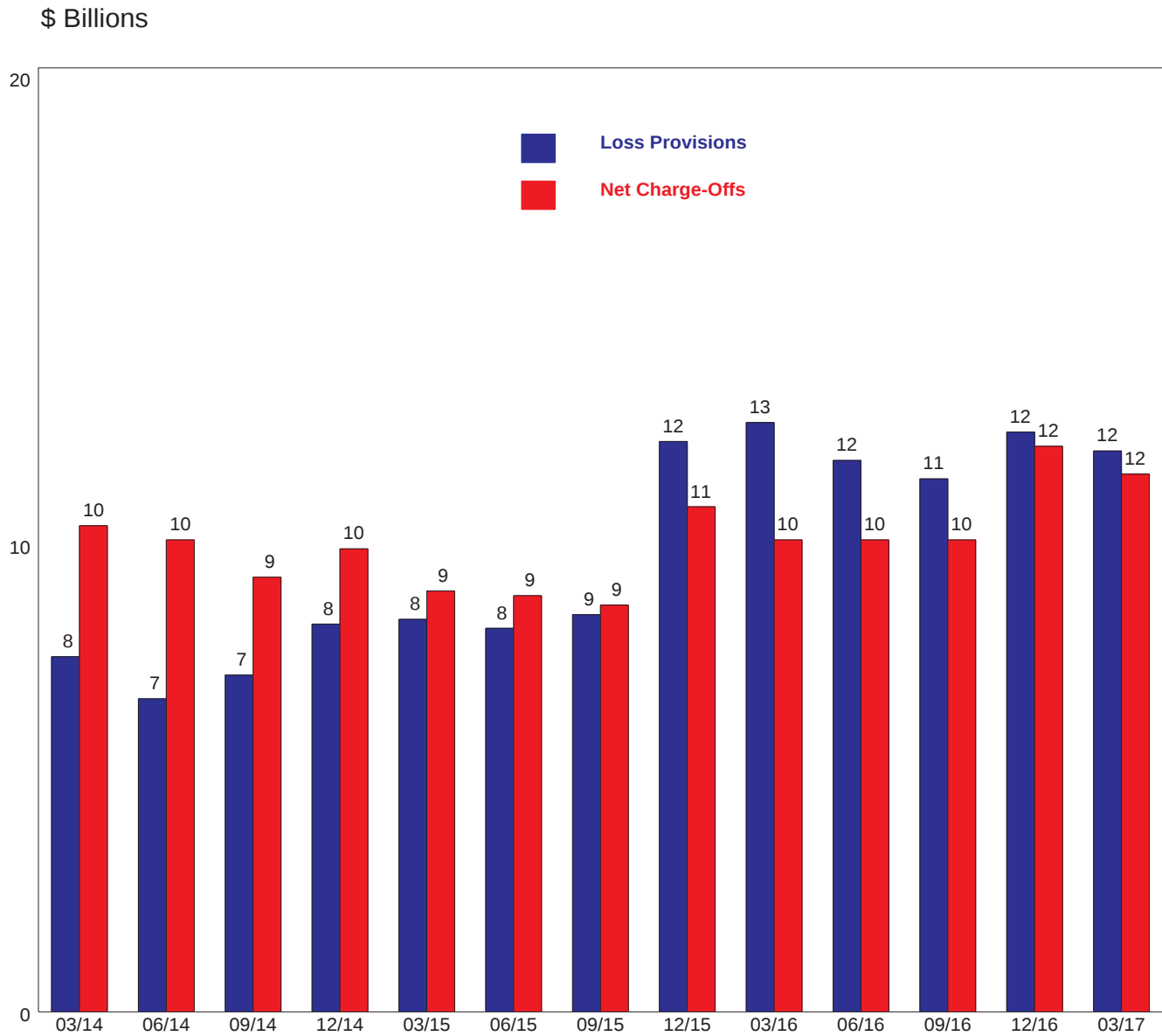
Quarterly Net Charge-Offs and Change in Noncurrent Loans

2014 - 2017

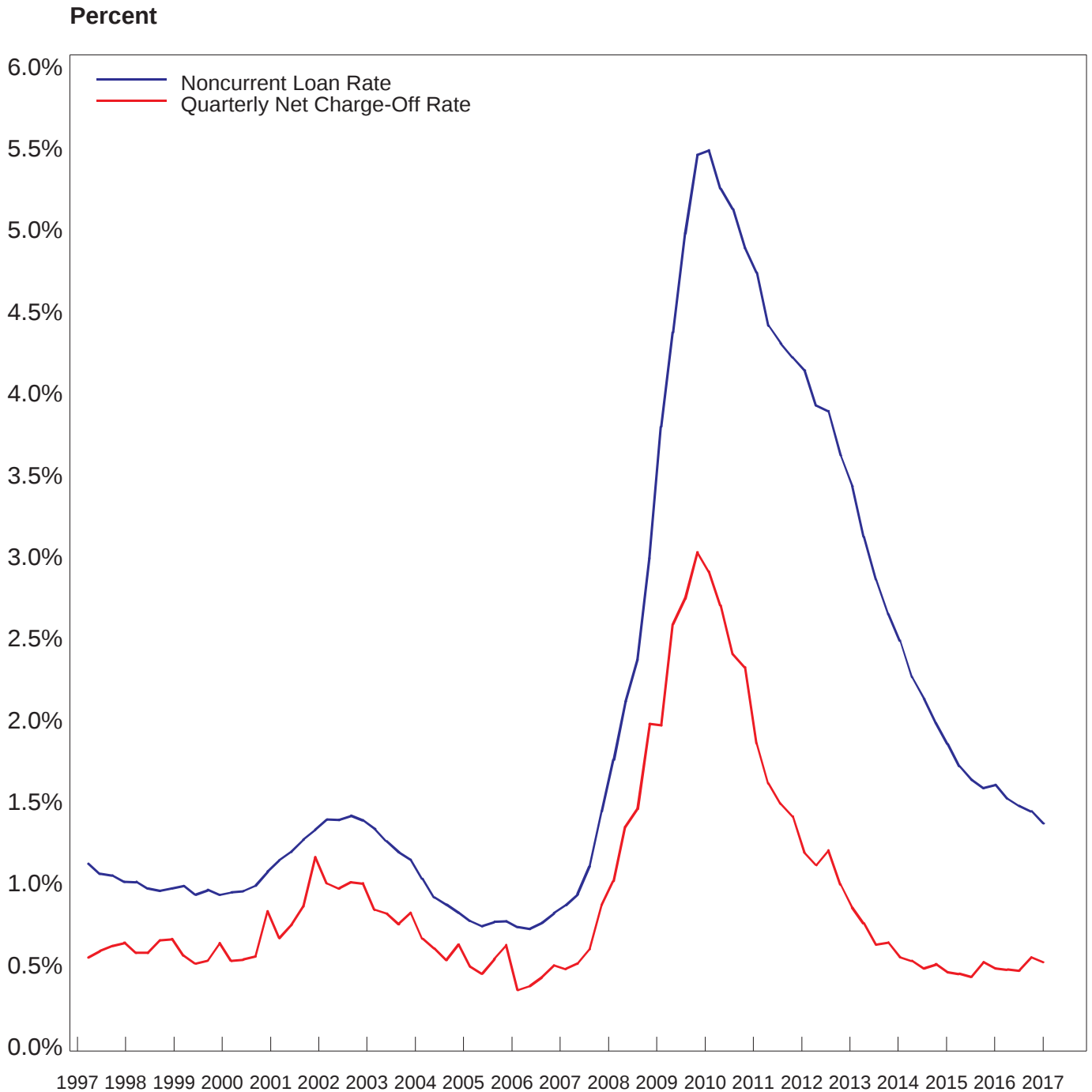


Quarterly Net Charge-Offs vs. Loan Loss Provisions

2014 - 2017

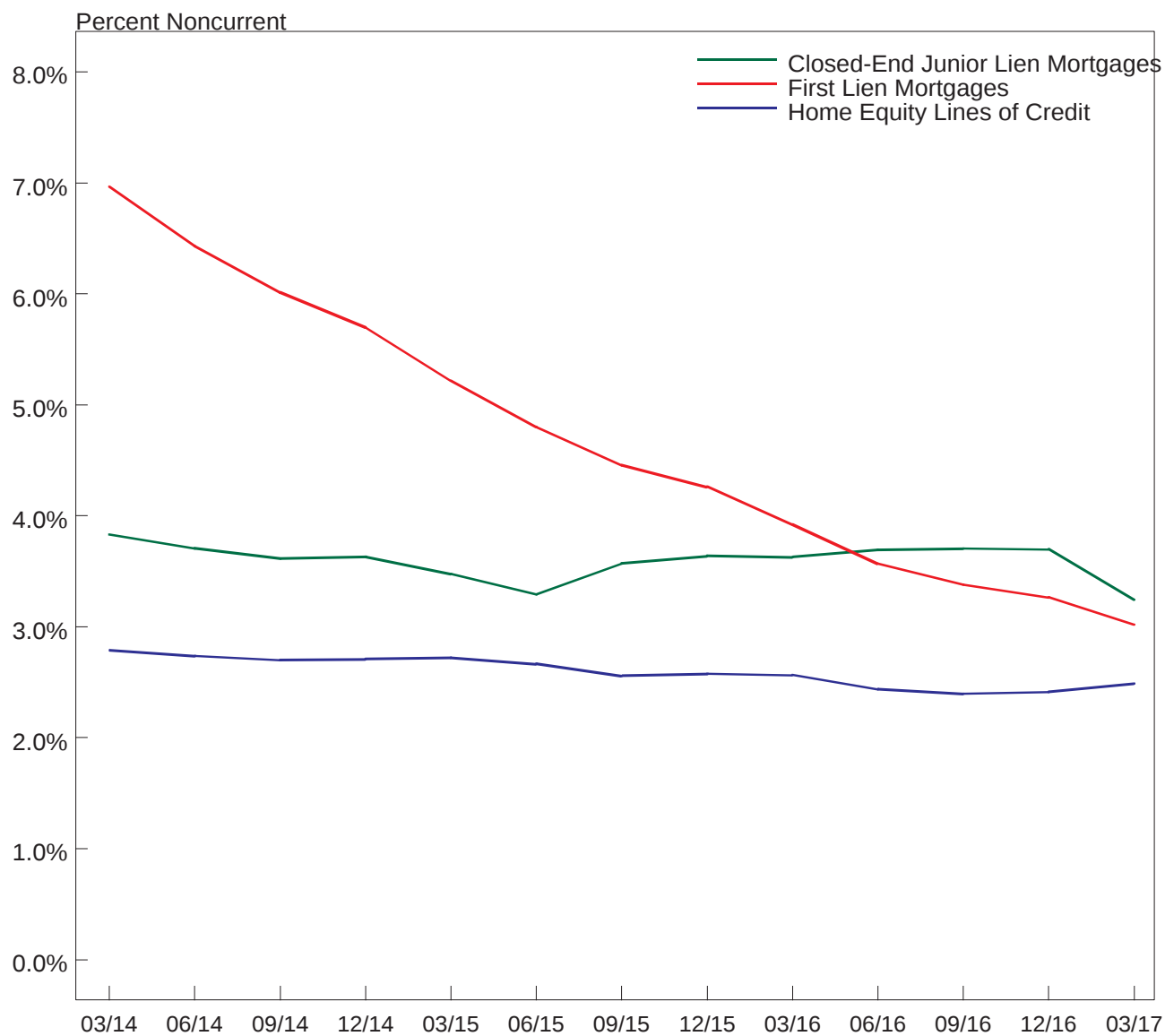


Noncurrent Loan and Quarterly Net Charge-Off Rates 1997-2017



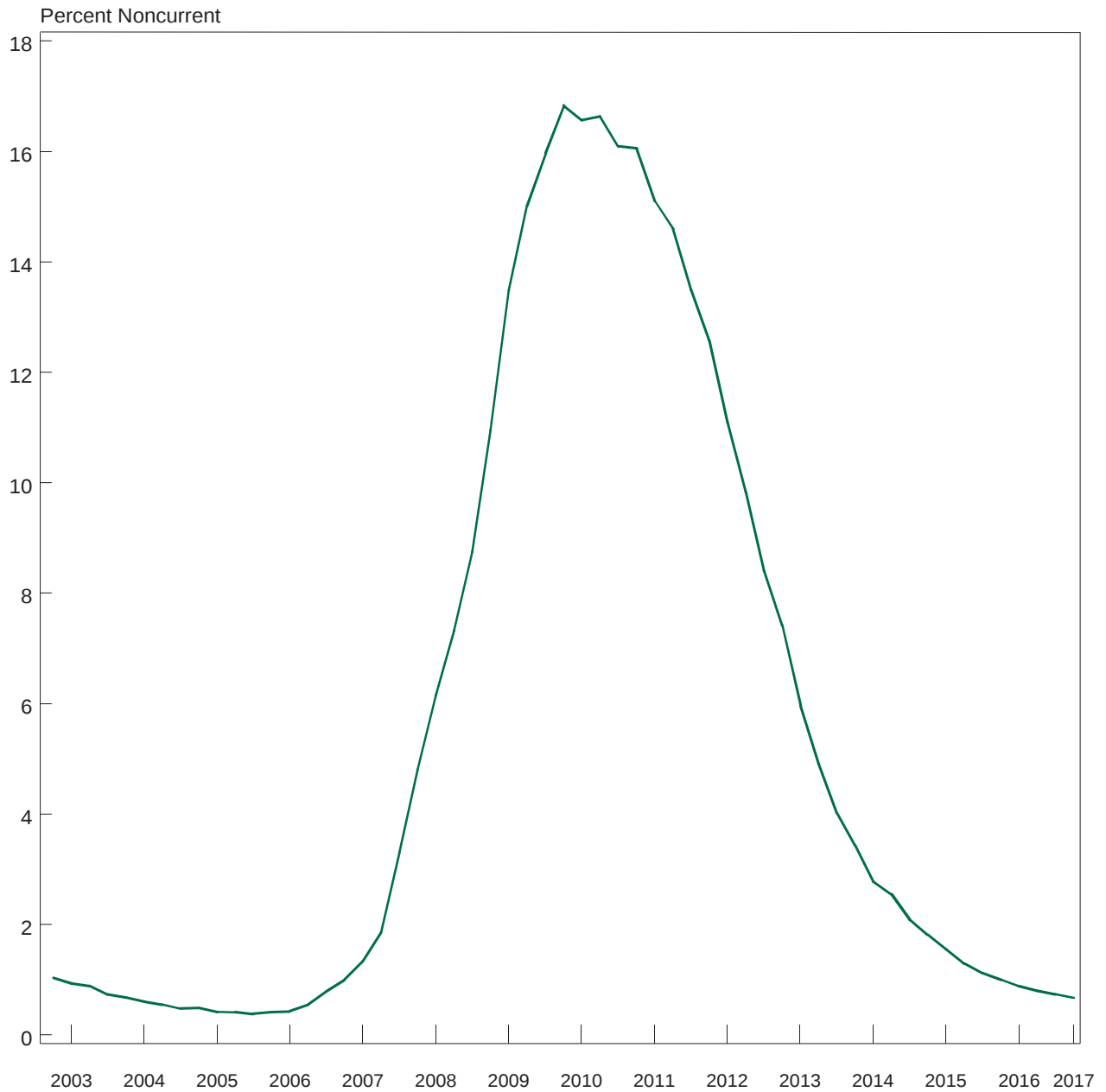
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2014 to 2017



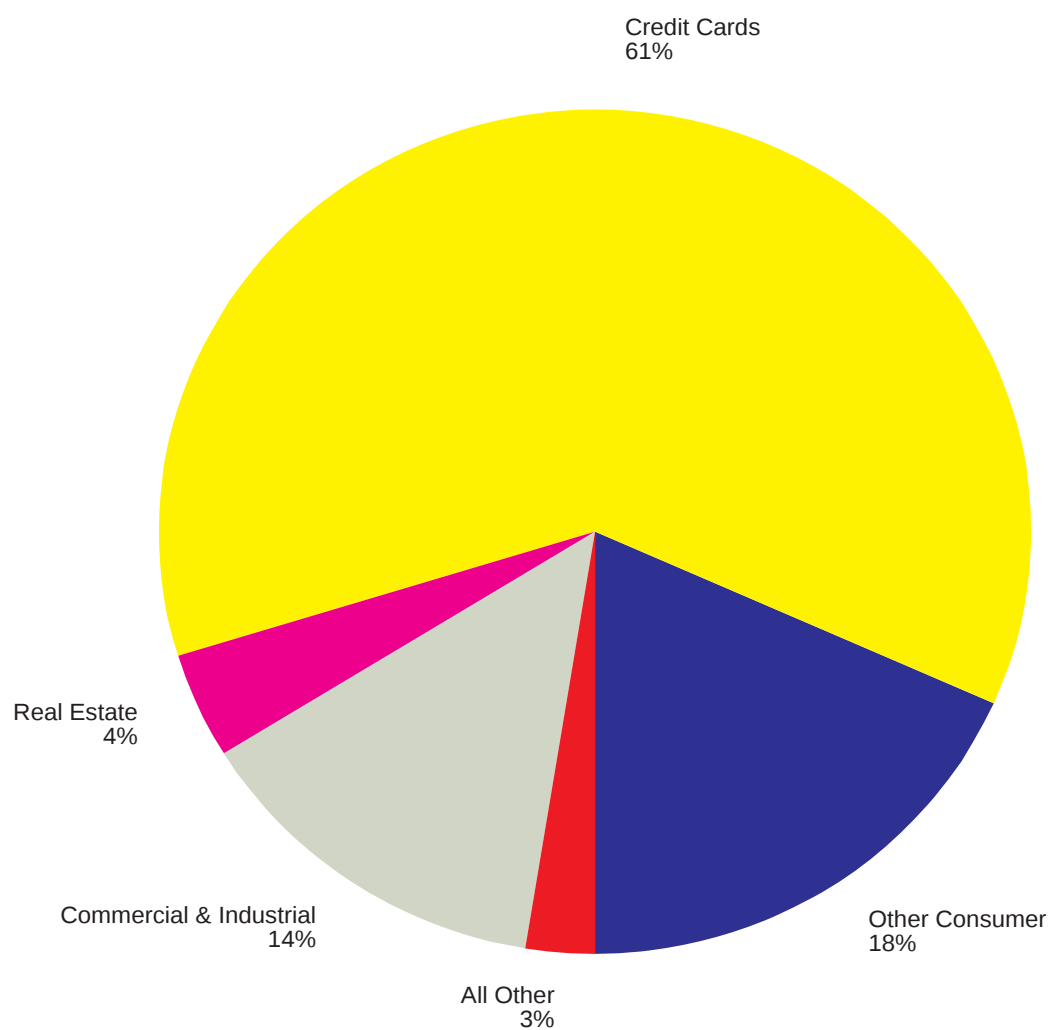
Noncurrent Rate on Real Estate Construction and Development Loans

2003-2017



Composition of FDIC-Insured Institutions' Loan Charge-Offs

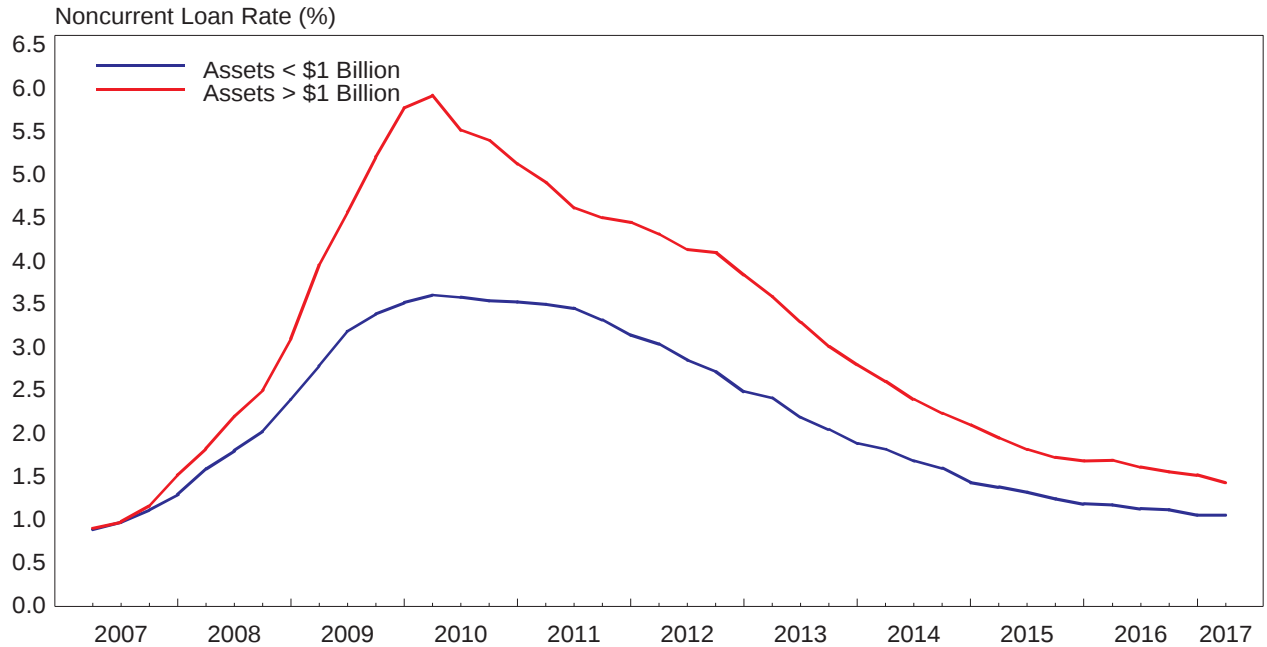
First Quarter, 2017



Noncurrent Loan Rates

By Asset Size

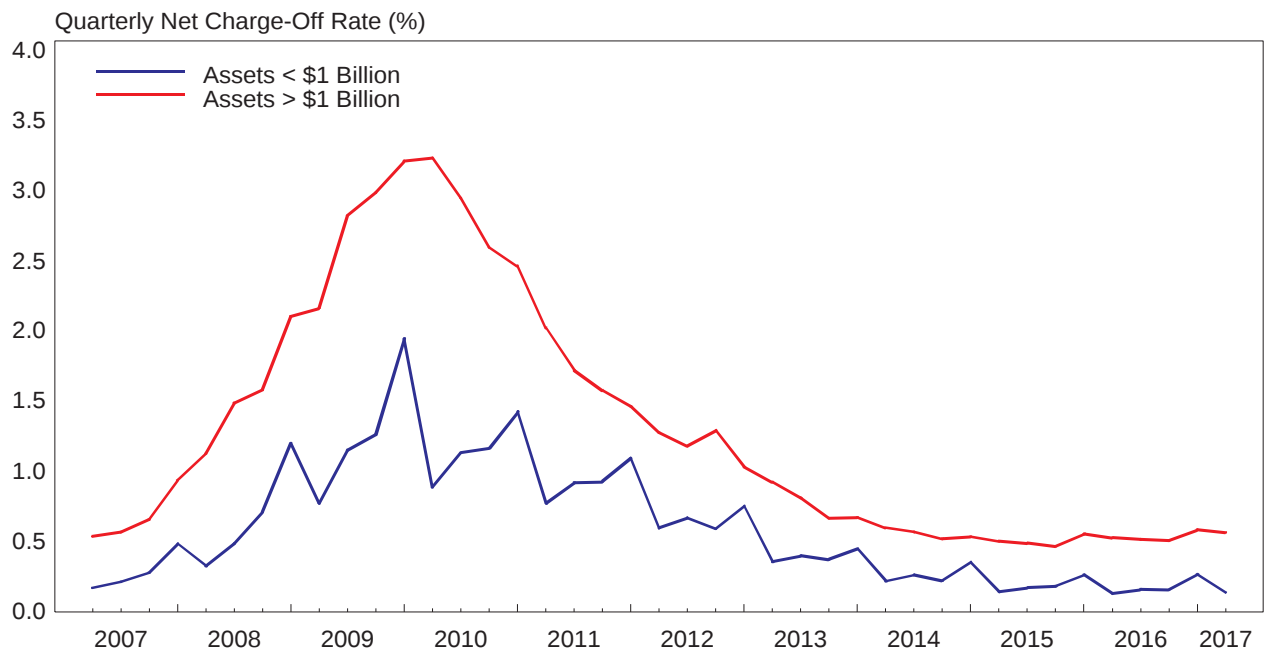
2007 - 2017



Quarterly Net Charge-Off Rates

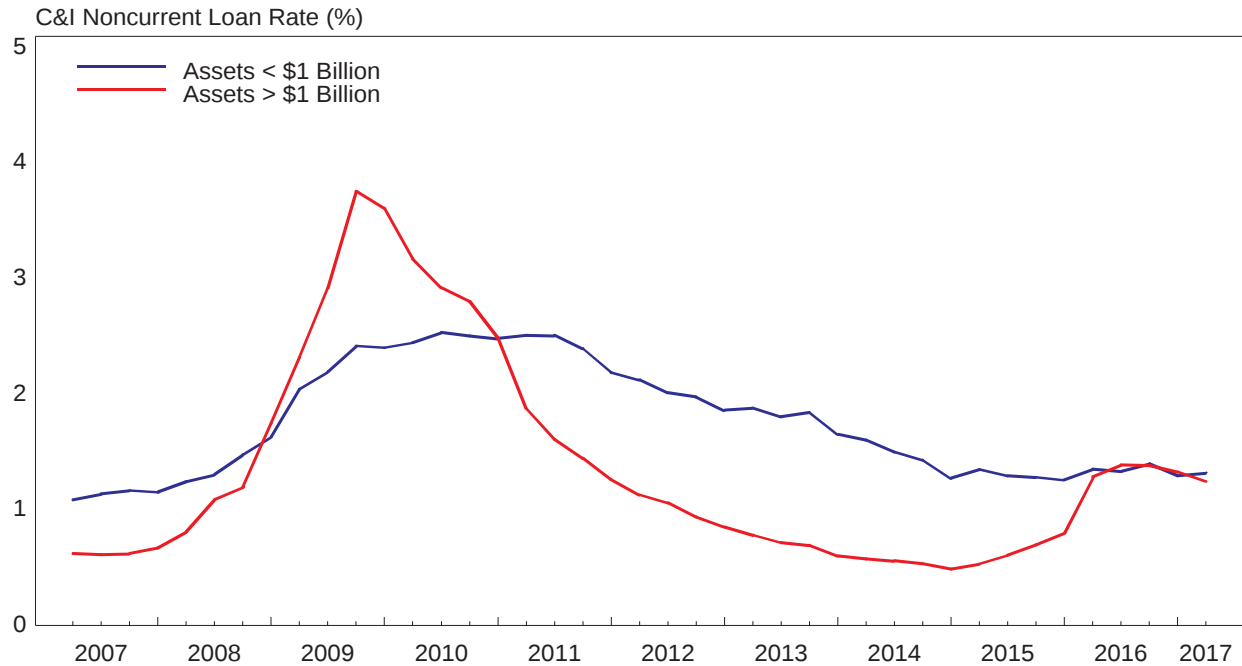
By Asset Size, Annualized

2007 - 2017



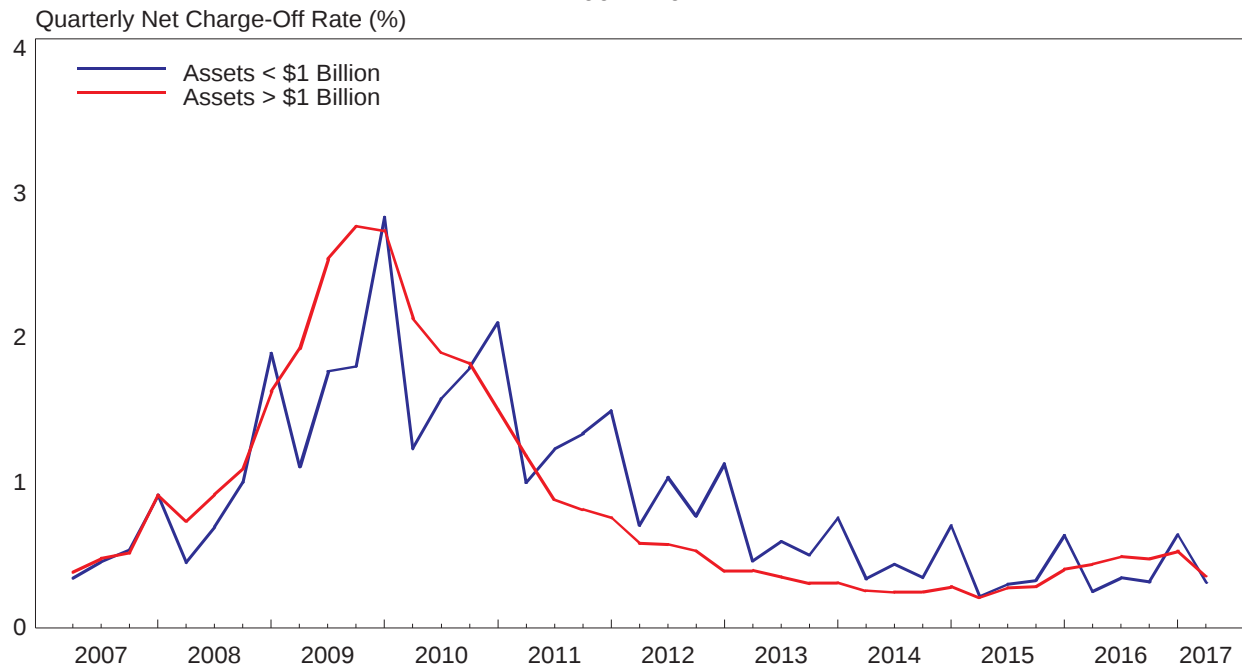
Noncurrent C & I Loan Rates By Asset Size

2007 - 2017



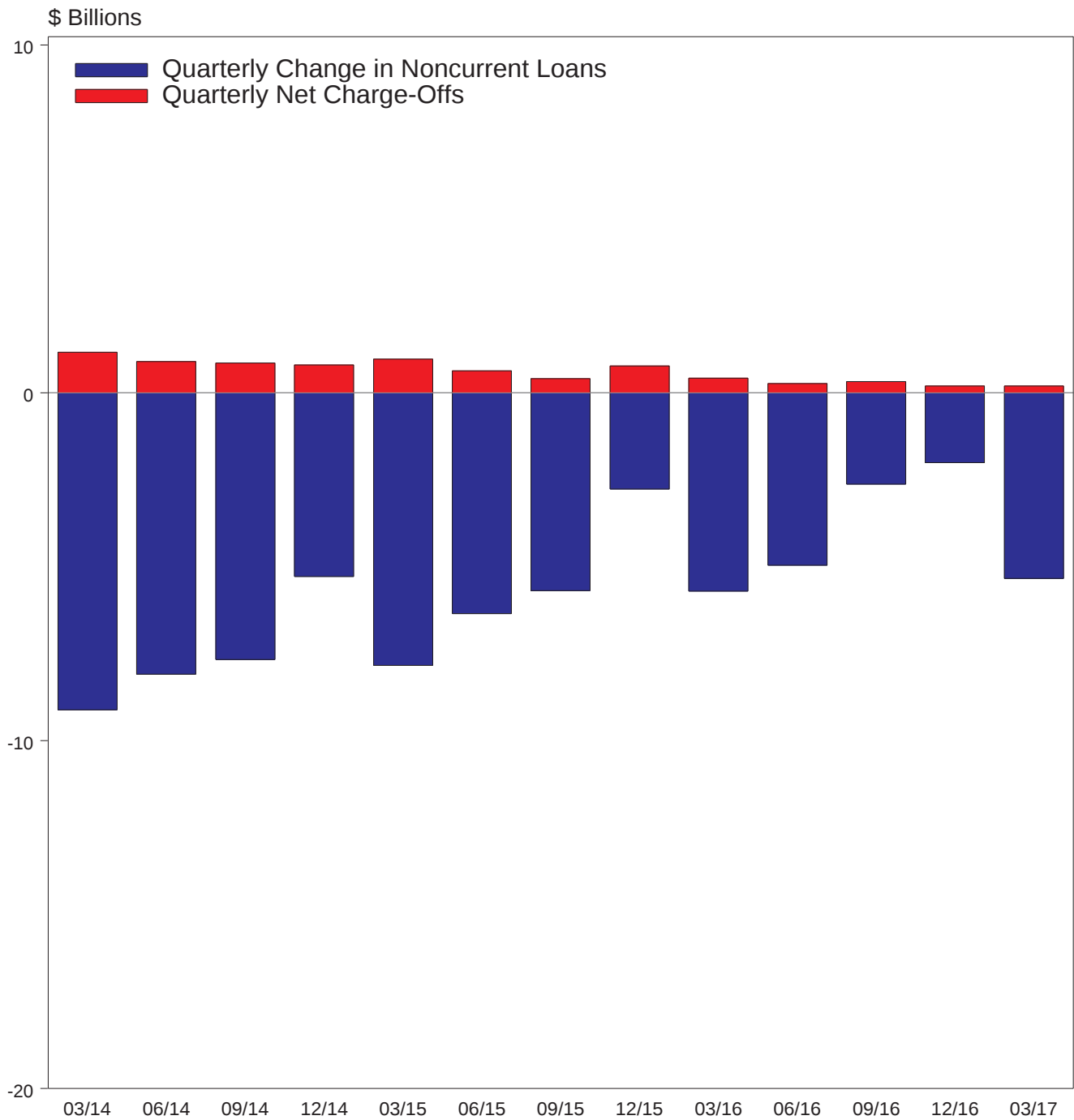
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2007 - 2017



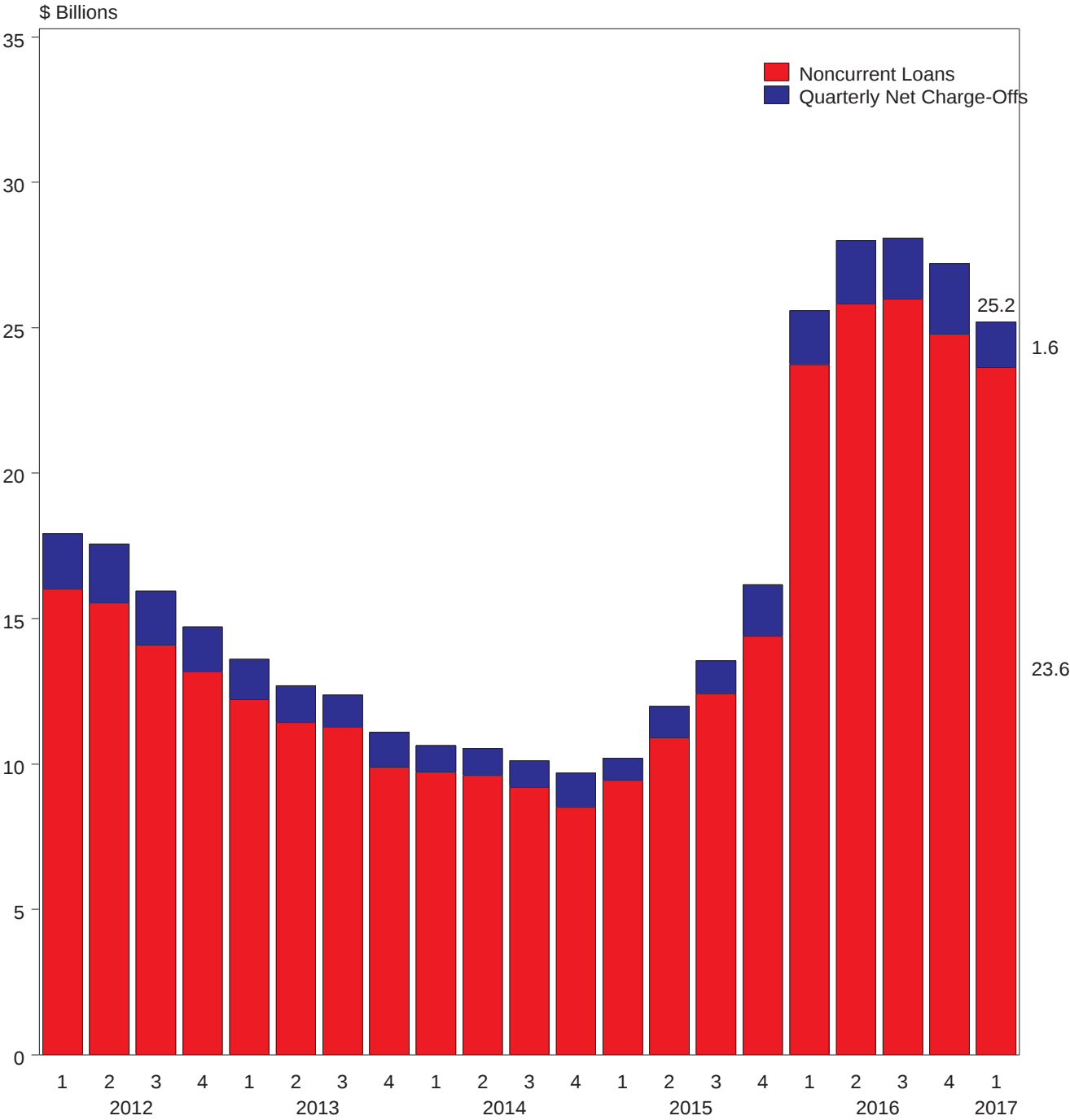
Credit Quality of Residential Mortgage Loans*

2014 to 2017



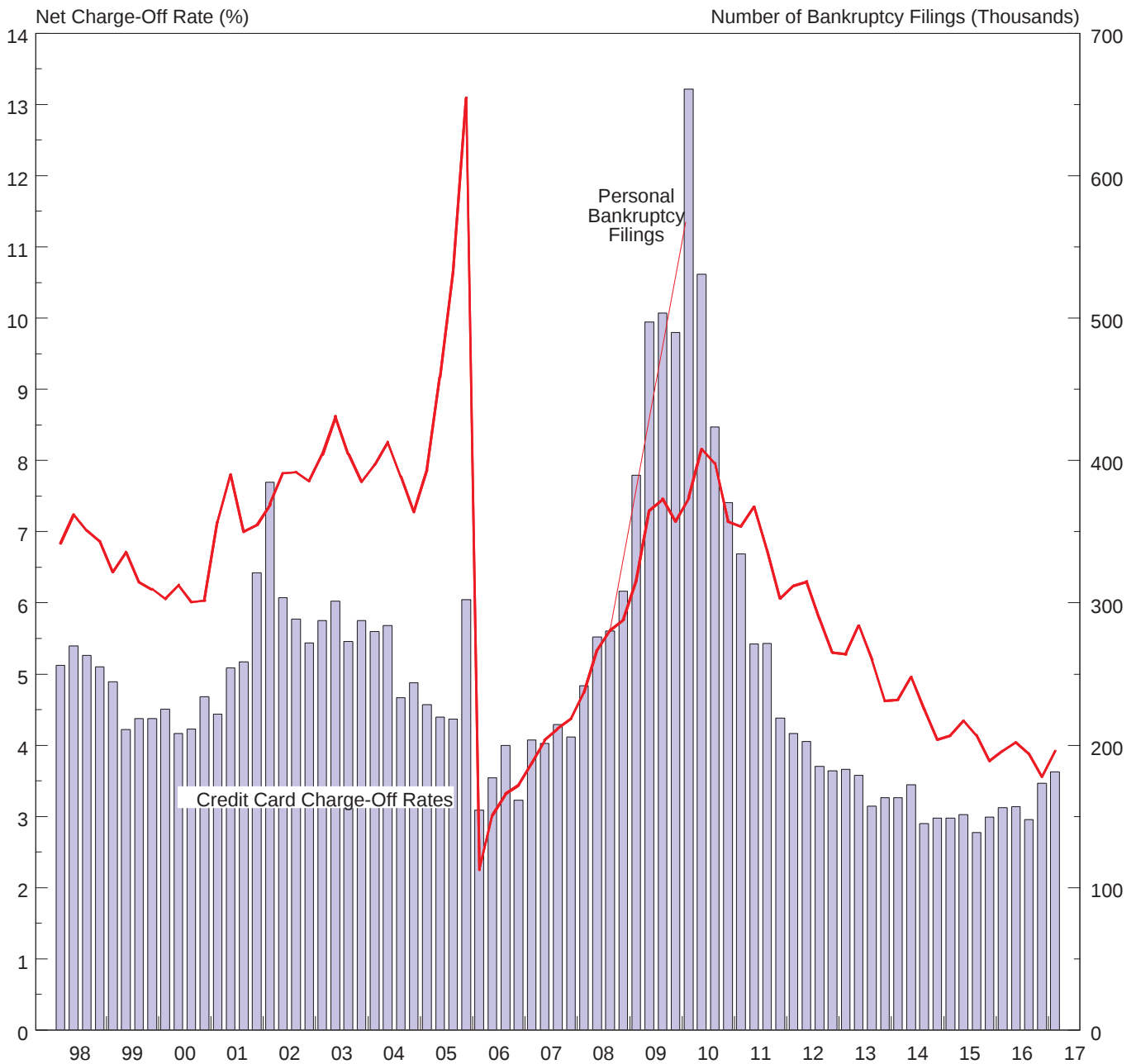
Credit Quality of C & I Loans

2012-2017



Credit Card Loss Rates and Personal Bankruptcy Filings

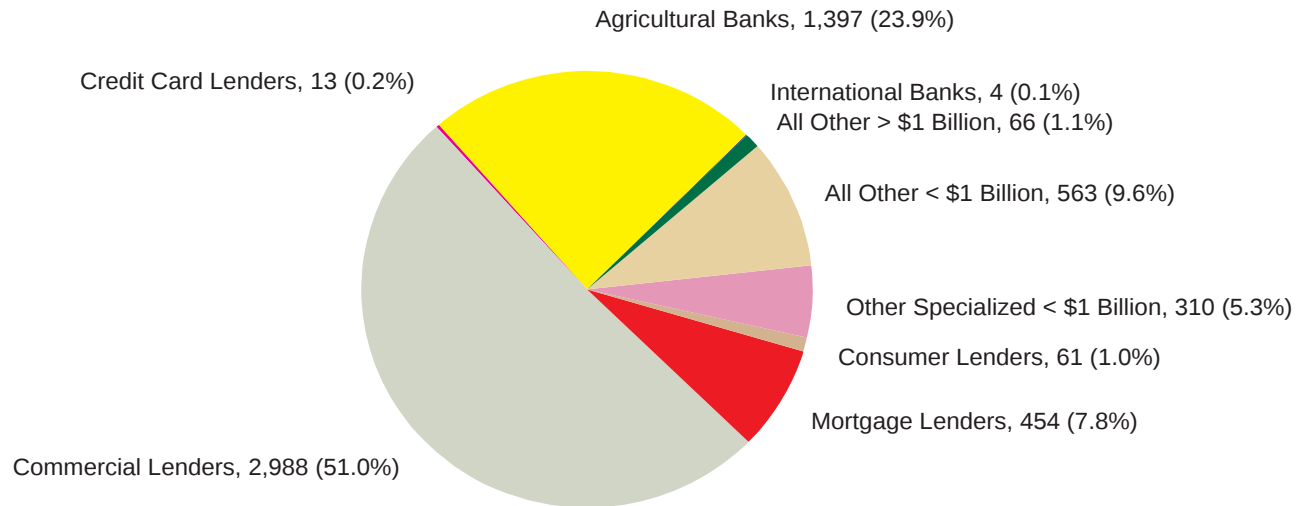
1998-2017



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

March 31, 2017

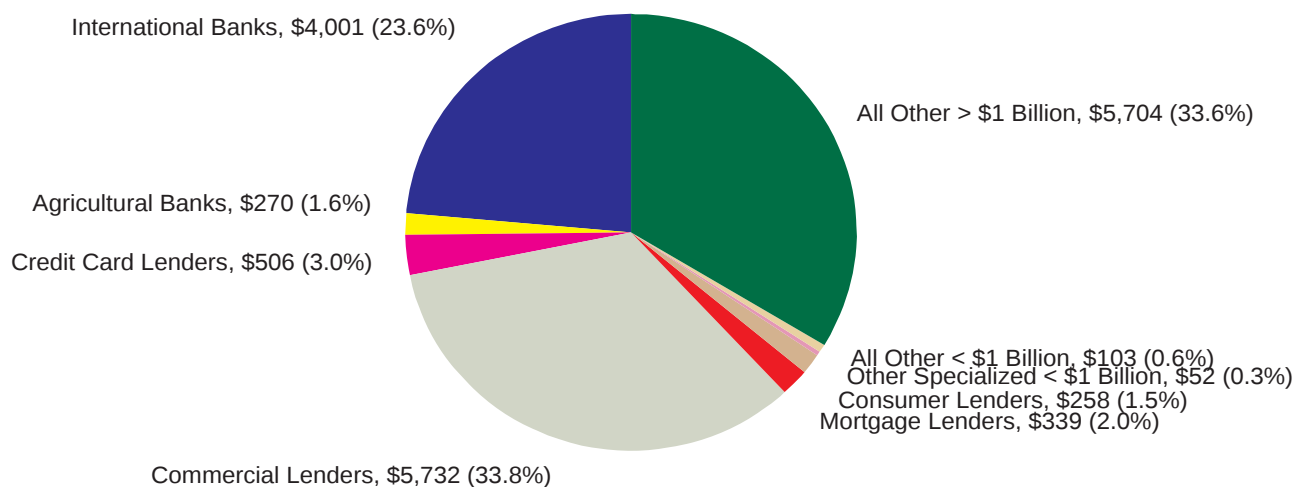


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/17	4	1,397	13	2,988	454	61	310	563	66
12/16	5	1,429	13	3,026	461	65	300	549	65
12/15	4	1,479	14	3,089	500	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

March 31, 2017

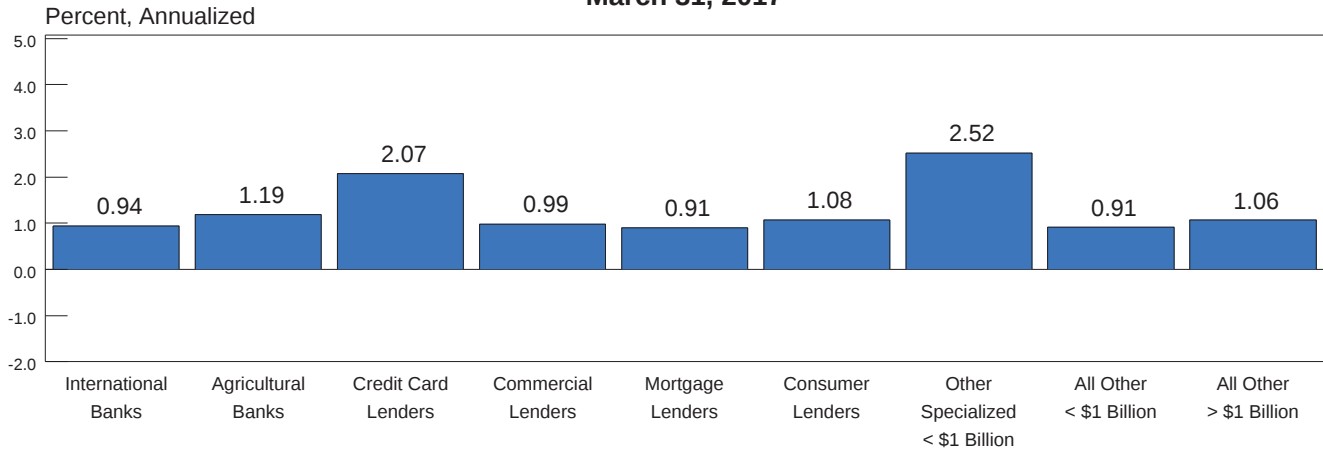


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/17	4,001	270	506	5,732	339	258	52	103	5,704
12/16	4,053	285	519	5,629	331	256	51	98	5,559
12/15	3,775	278	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

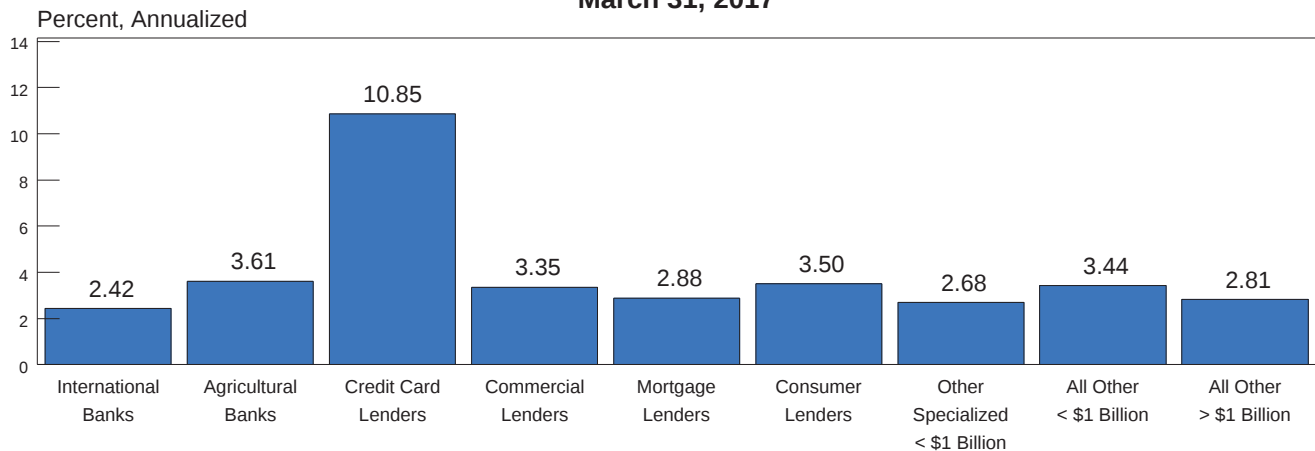
Return on Assets (YTD)

March 31, 2017



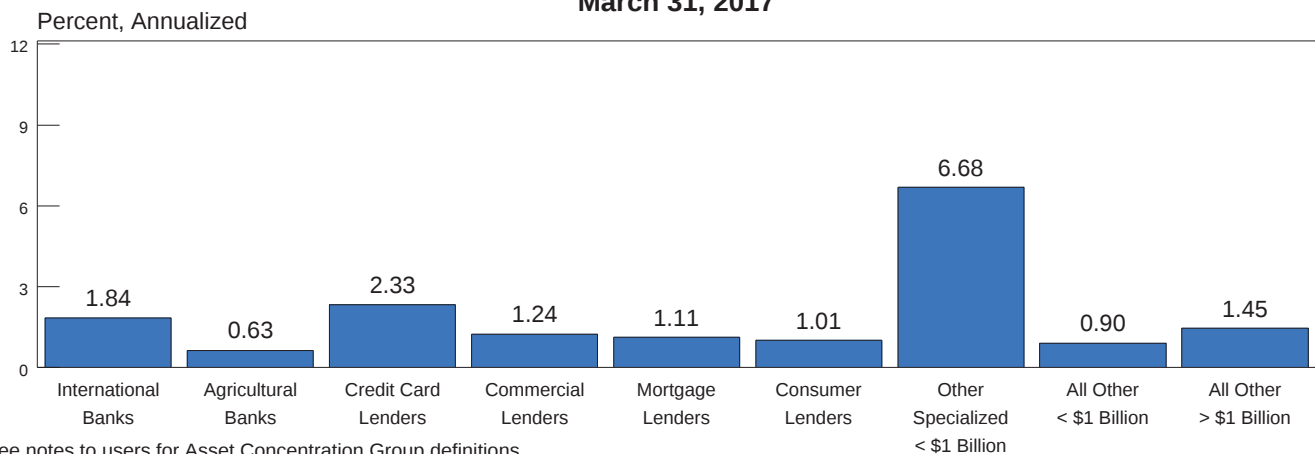
Net Interest Margin (YTD)

March 31, 2017



Noninterest Income to Assets (YTD)

March 31, 2017

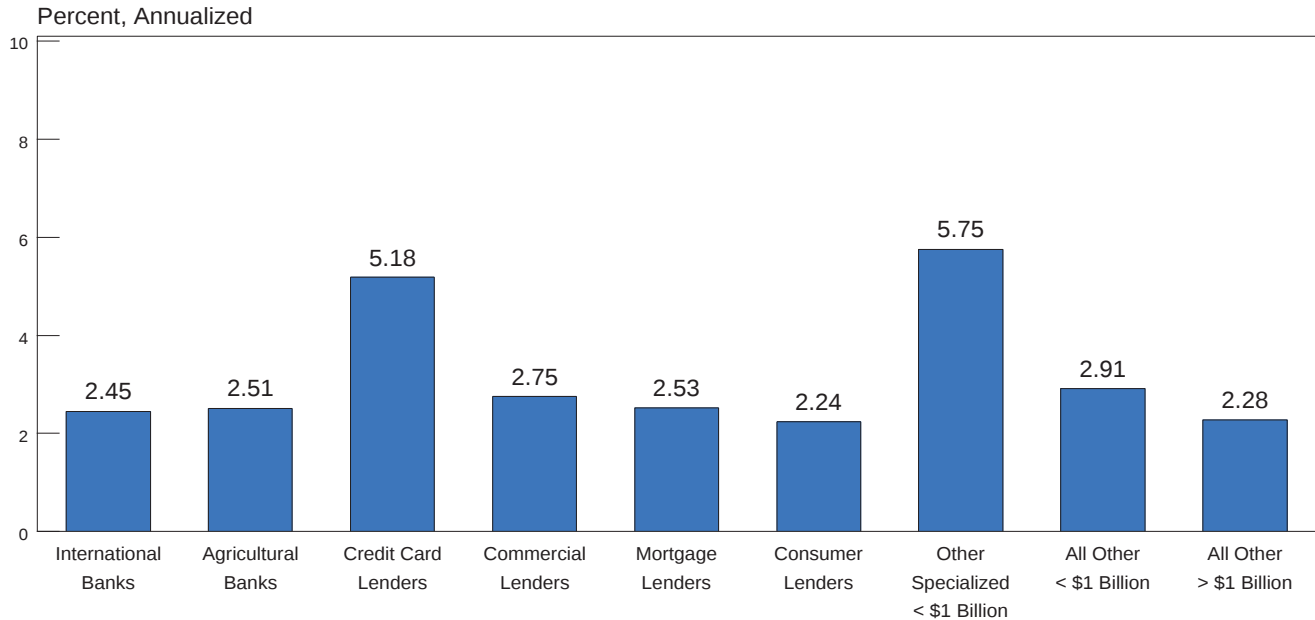


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

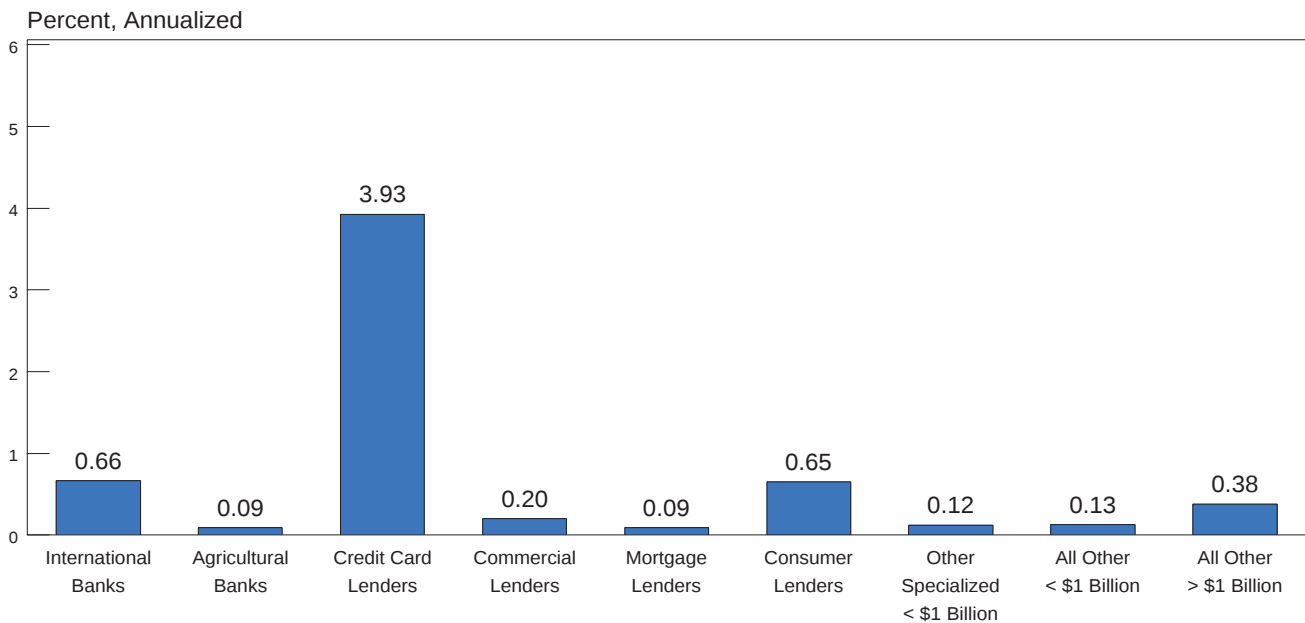
Noninterest Expense to Assets (YTD)

March 31, 2017



Net Charge-Offs to Loans and Leases (YTD)

March 31, 2017

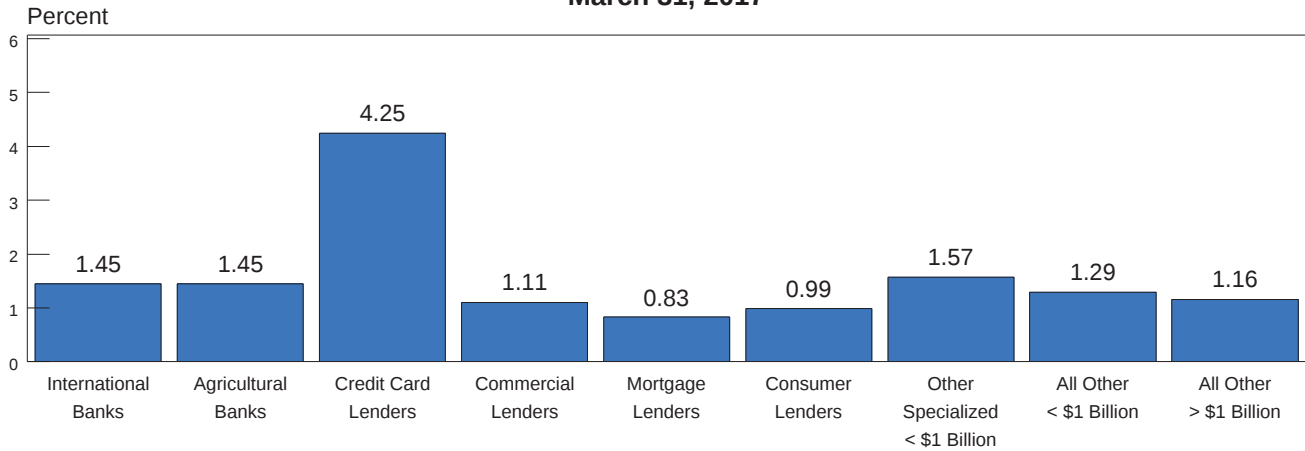


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

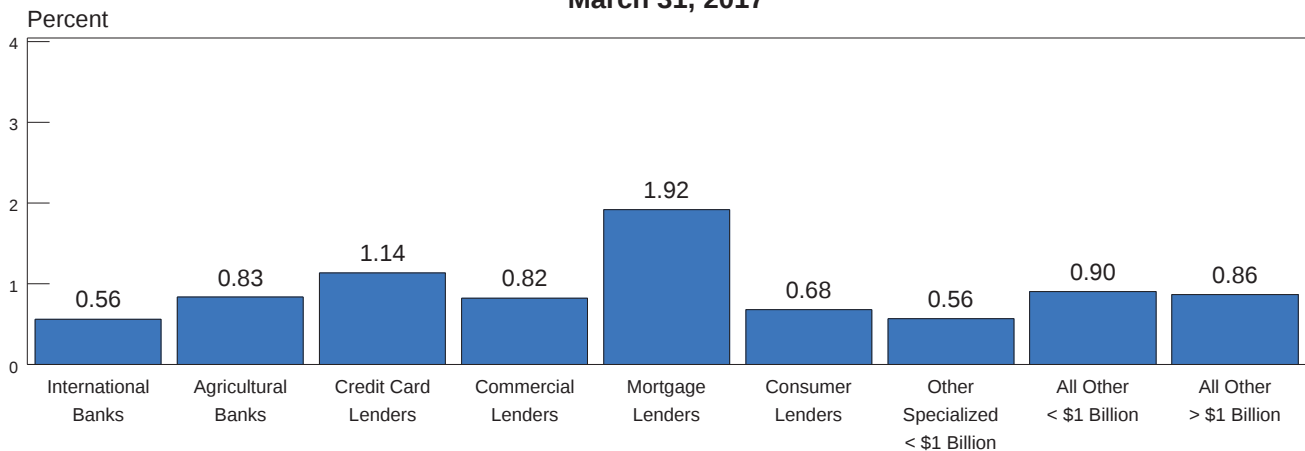
Loss Allowance To Loans and Leases

March 31, 2017



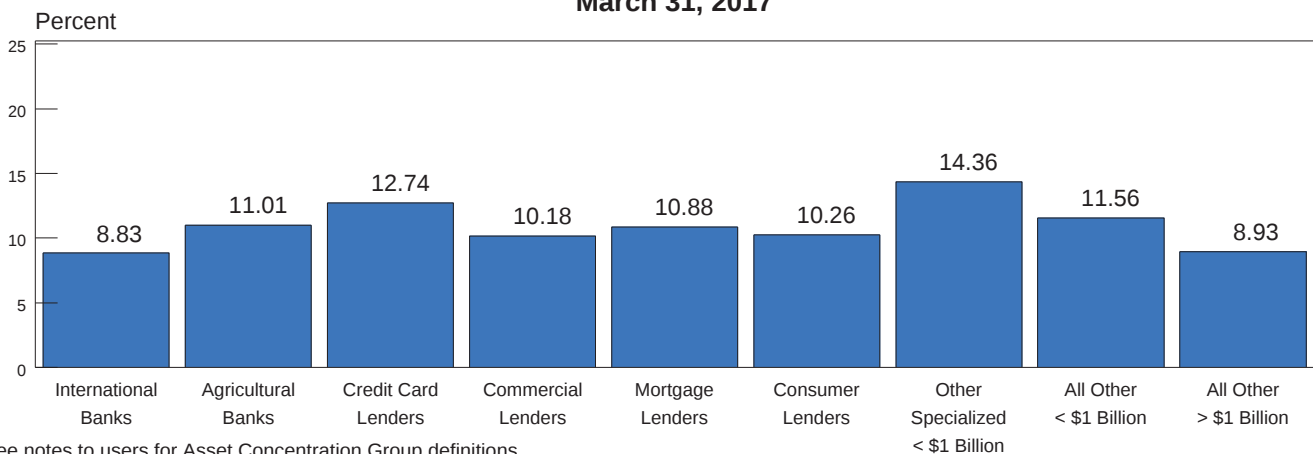
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2017



Core Capital (Leverage) Ratio

March 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
03/17	0.94	1.19	2.07	0.99	0.91	1.08	2.52	0.91	1.06
03/16	0.83	1.21	2.75	0.90	0.97	1.08	2.35	0.89	0.92
03/15	0.90	1.17	3.04	0.91	0.76	1.02	2.17	0.90	1.02
03/14	0.77	1.11	3.48	0.95	0.84	1.02	1.85	0.82	0.94
03/13	0.95	1.14	3.11	0.89	0.94	1.48	1.52	0.93	1.22
03/12	0.80	1.27	3.33	0.84	0.82	1.78	1.71	0.99	1.01
03/11	0.60	1.04	3.68	0.59	0.48	1.33	1.34	0.80	0.90
03/10	0.75	0.95	0.70	0.16	0.78	1.41	1.20	0.86	0.64
03/09	0.61	0.73	-11.26	-0.19	0.54	0.08	0.30	0.92	0.55
03/08	0.35	1.19	4.59	0.78	-0.21	1.30	2.20	1.01	0.13
03/07	0.93	1.19	3.84	1.14	0.91	1.77	2.03	0.99	1.25
03/06	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85
03/99	1.05	1.19	3.12	1.27	0.99	1.29	1.88	1.12	1.54

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
03/17	2.42	3.61	10.85	3.35	2.88	3.50	2.68	3.44	2.81
03/16	2.36	3.64	9.73	3.28	2.81	3.69	2.68	3.51	2.68
03/15	2.26	3.52	9.59	3.27	2.60	3.53	2.64	3.46	2.70
03/14	2.37	3.55	9.44	3.44	2.99	3.34	2.71	3.47	2.62
03/13	2.43	3.49	9.37	3.54	2.89	3.94	2.58	3.47	2.89
03/12	2.76	3.76	9.71	3.74	2.78	4.48	2.88	3.58	3.15
03/11	2.53	3.80	10.92	3.78	3.06	4.36	2.81	3.70	3.23
03/10	2.83	3.87	14.12	3.68	3.08	4.58	2.72	3.70	3.32
03/09	3.00	3.81	10.44	3.53	3.12	4.51	2.89	3.78	2.41
03/08	2.84	3.84	8.64	3.67	2.73	4.90	3.05	3.61	2.61
03/07	2.46	3.91	8.18	3.71	2.71	5.03	3.15	3.63	2.89
03/06	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.06
03/05	2.64	4.05	8.15	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59
03/99	3.11	4.06	8.00	4.17	3.07	4.60	3.48	4.13	3.73

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
03/17	0.66	0.09	3.93	0.20	0.09	0.65	0.12	0.13	0.38
03/16	0.57	0.10	3.07	0.20	0.06	0.68	0.07	0.16	0.42
03/15	0.63	0.02	2.80	0.15	0.15	0.60	0.13	0.14	0.41
03/14	0.72	0.07	3.03	0.27	0.24	0.72	0.11	0.17	0.34
03/13	1.17	0.10	3.41	0.51	0.42	1.18	0.34	0.29	0.63
03/12	1.48	0.17	4.04	0.77	0.96	1.55	0.26	0.33	0.99
03/11	1.96	0.31	6.67	1.34	0.98	1.77	0.76	0.39	1.40
03/10	2.75	0.45	14.26	1.89	1.20	2.69	0.54	0.44	2.29
03/09	2.42	0.52	8.57	1.45	1.05	2.56	0.43	0.30	1.87
03/08	1.13	0.17	4.97	0.71	1.14	1.78	0.21	0.17	0.64
03/07	0.57	0.14	3.86	0.23	0.21	1.43	0.18	0.17	0.31
03/06	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47
03/99	0.48	0.13	4.00	0.39	0.11	0.65	0.32	0.22	0.44

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
03/17	1.46	1.08	1.45	1.01	2.98	0.91	1.37	1.15	1.67
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

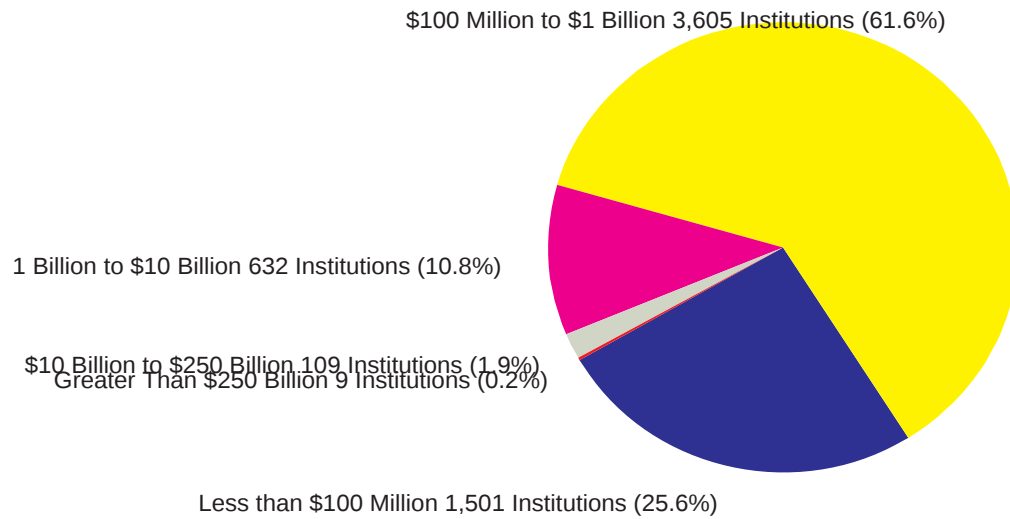
1999 - 2017

	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
03/17	8.83	11.01	12.74	10.18	10.88	10.26	14.36	11.56	8.93
12/16	8.67	10.85	12.63	10.11	11.15	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

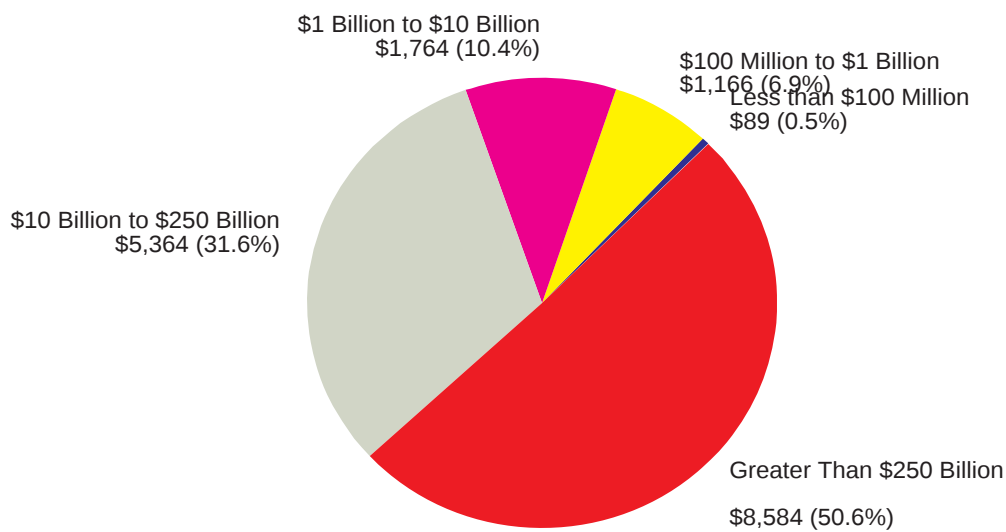
March 31, 2017



Industry Assets By Asset Size

March 31, 2017

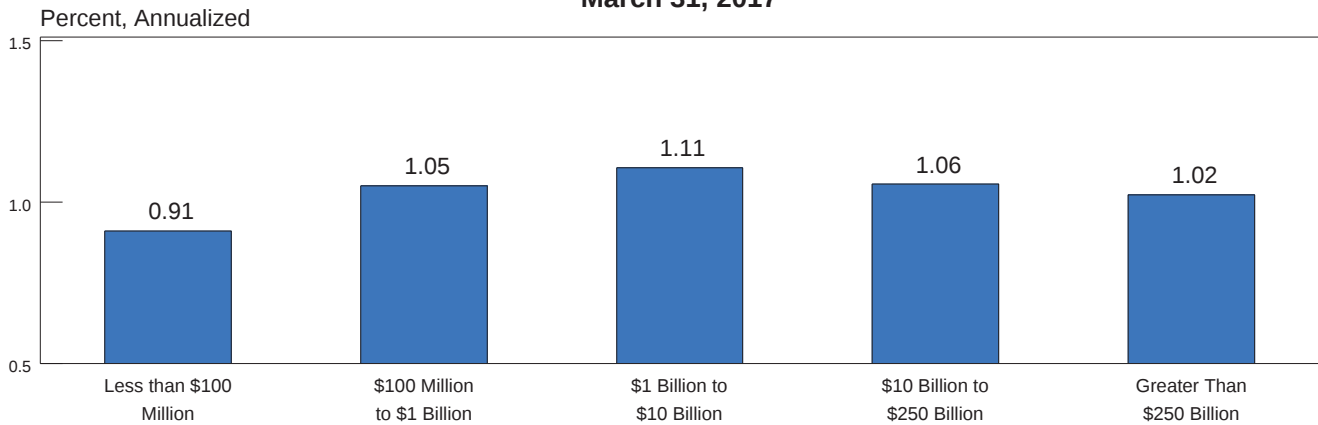
(\$ Billions)



Performance Ratios By Asset Size

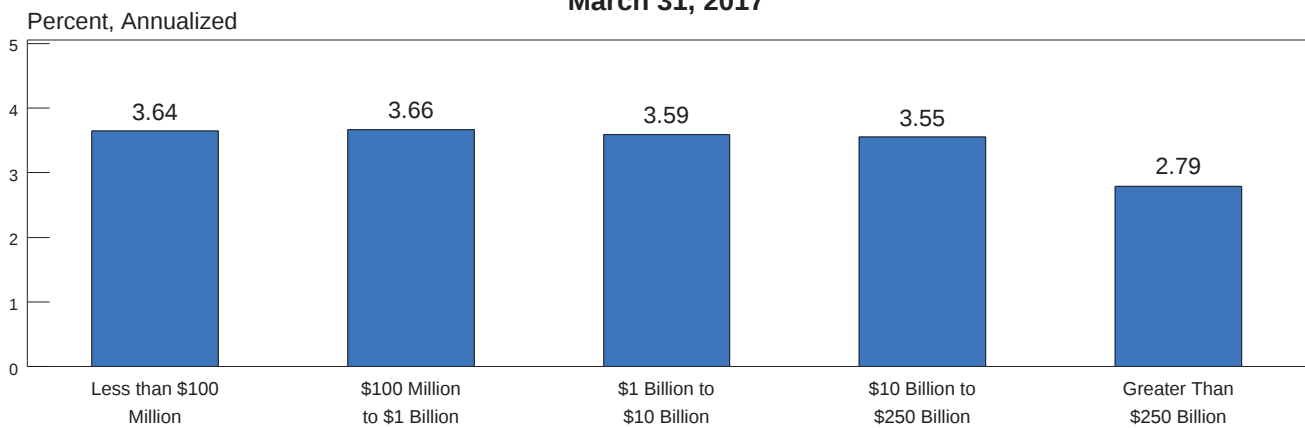
Return on Assets (YTD)

March 31, 2017



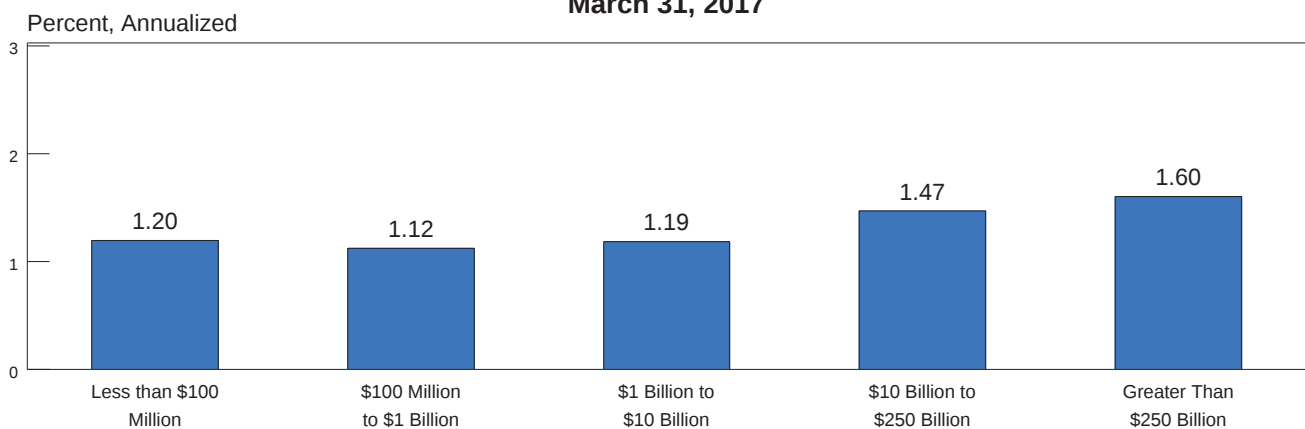
Net Interest Margin (YTD)

March 31, 2017



Noninterest Income to Assets (YTD)

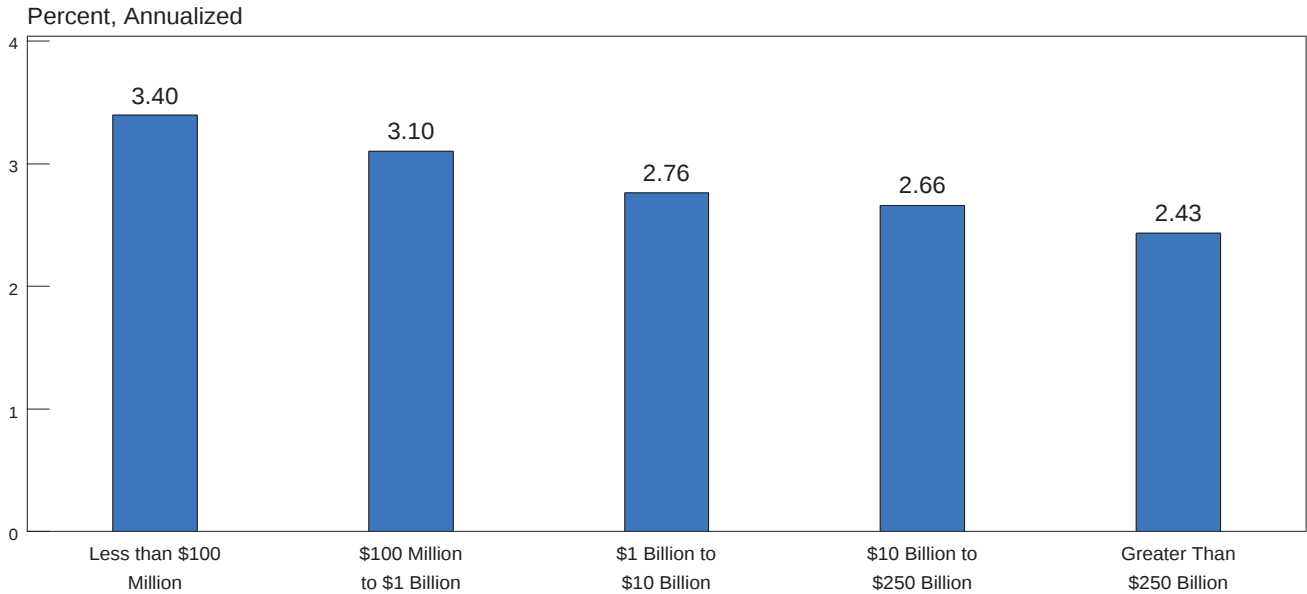
March 31, 2017



Performance Ratios By Asset Size

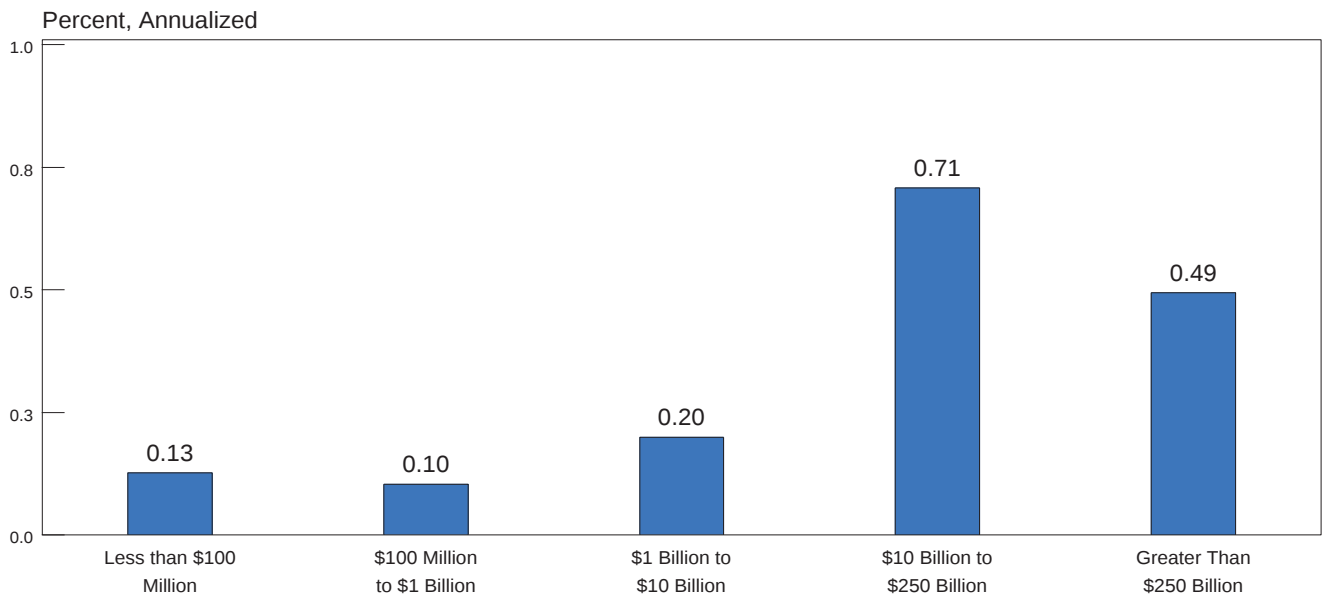
Noninterest Expense to Assets (YTD)

March 31, 2017



Net Charge-Offs to Loans and Leases (YTD)

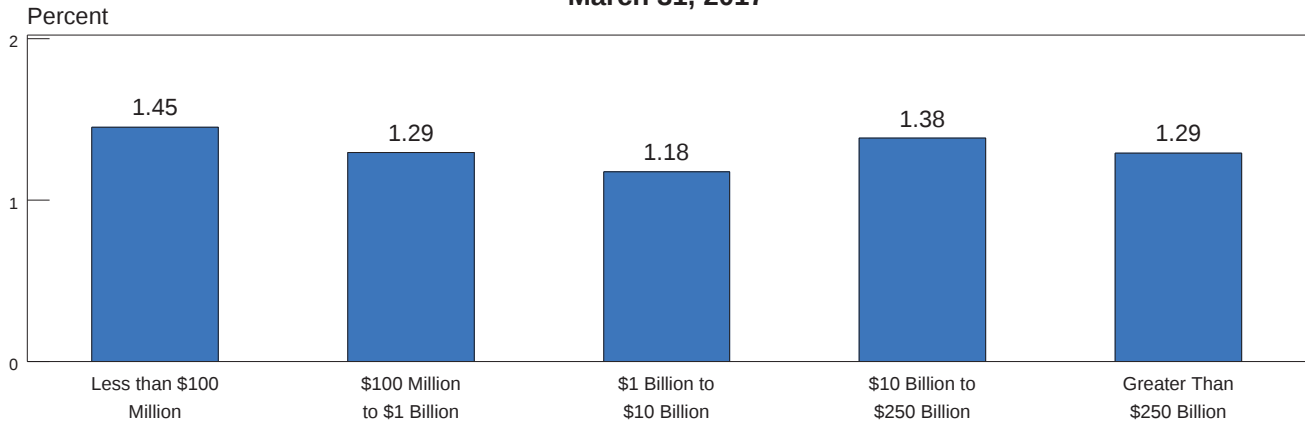
March 31, 2017



Condition Ratios By Asset Size

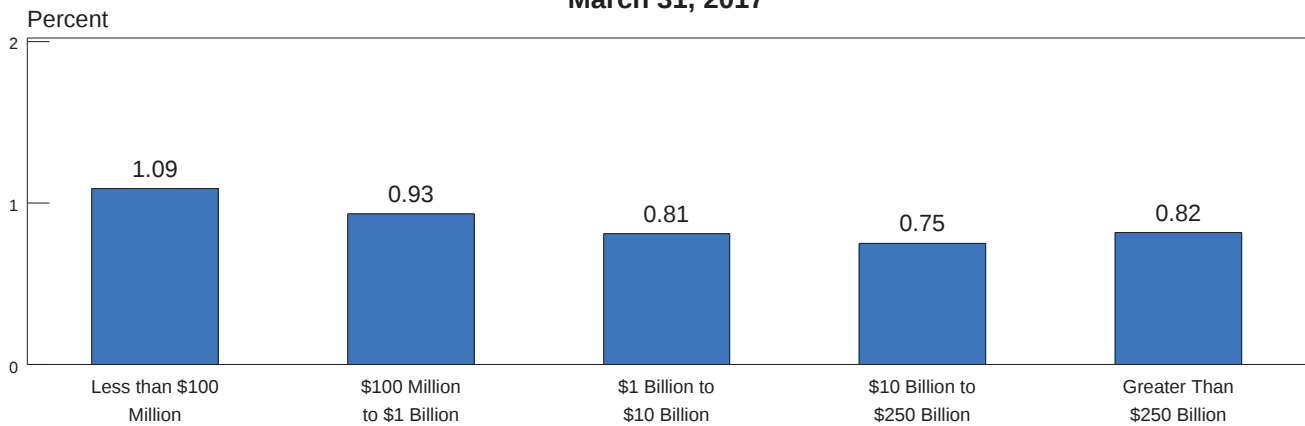
Loss Allowance To Loans and Leases

March 31, 2017



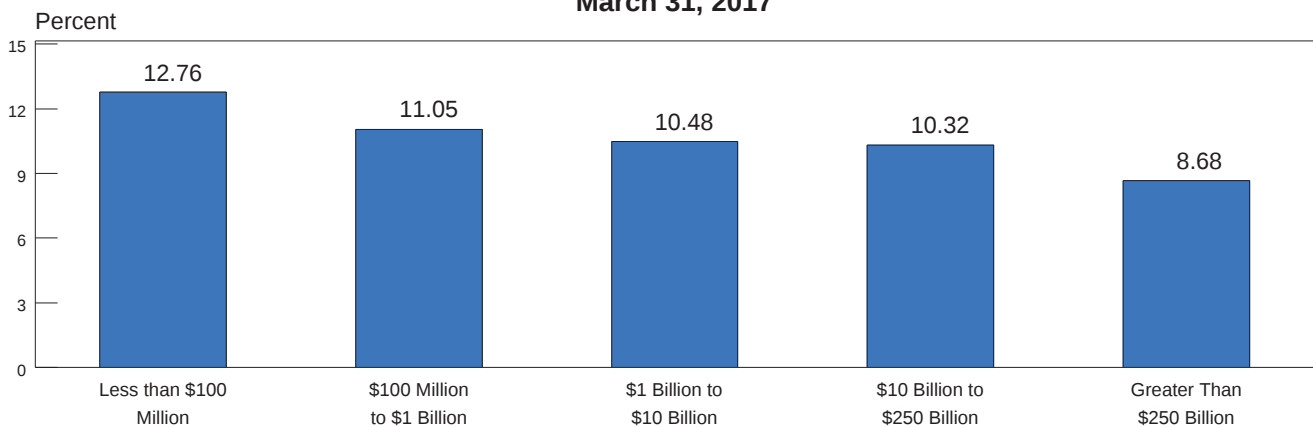
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2017



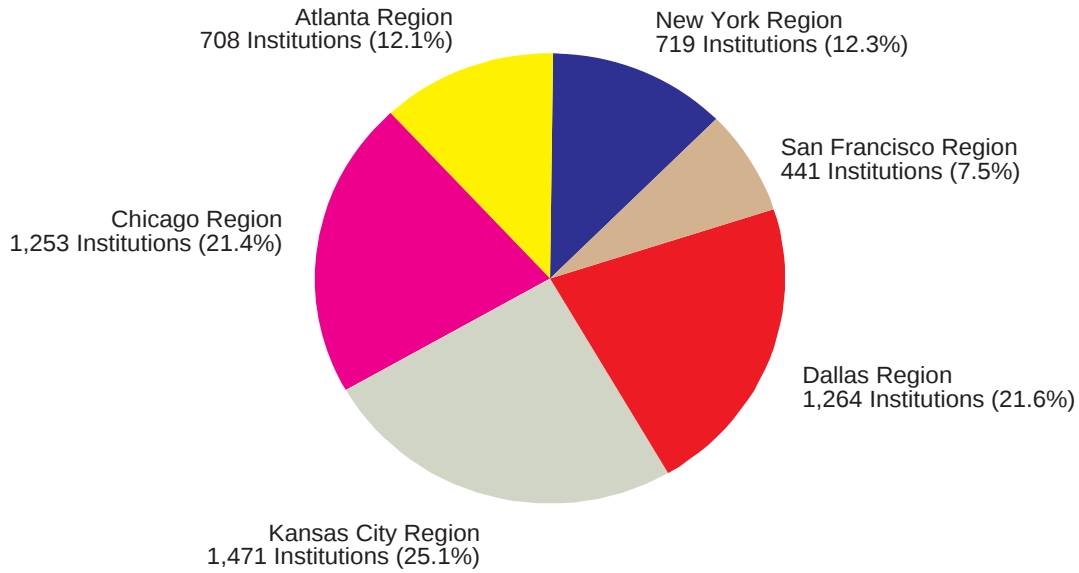
Core Capital (Leverage) Ratio

March 31, 2017



Geographic Distribution of FDIC-Insured Institutions

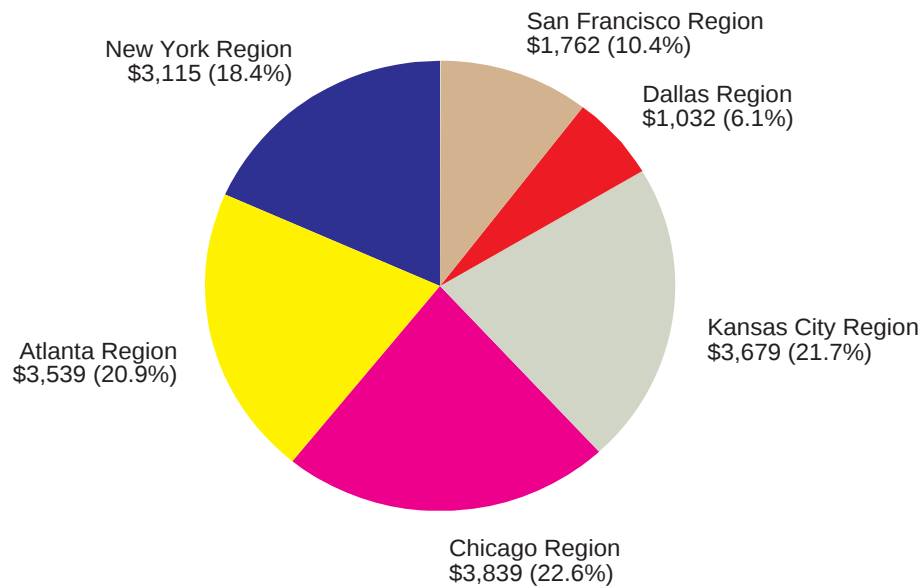
March 31, 2017



Geographic Distribution of Industry Assets

March 31, 2017

(\$ Billions)

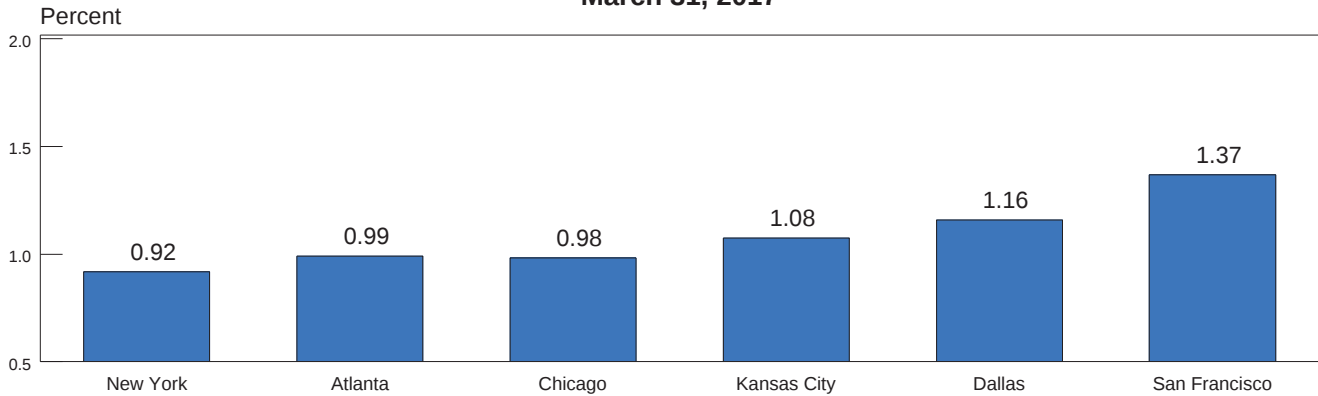


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

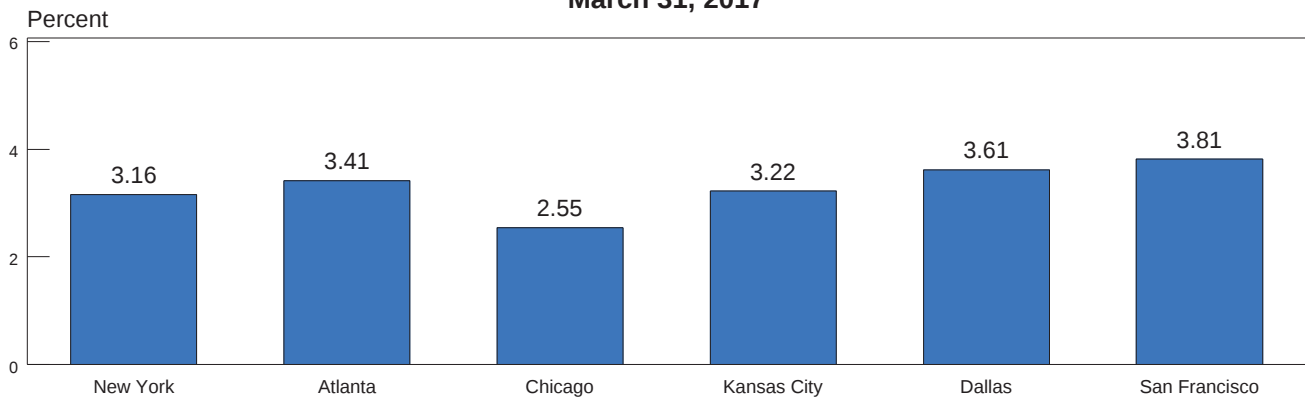
Return on Assets (YTD, Annualized)

March 31, 2017



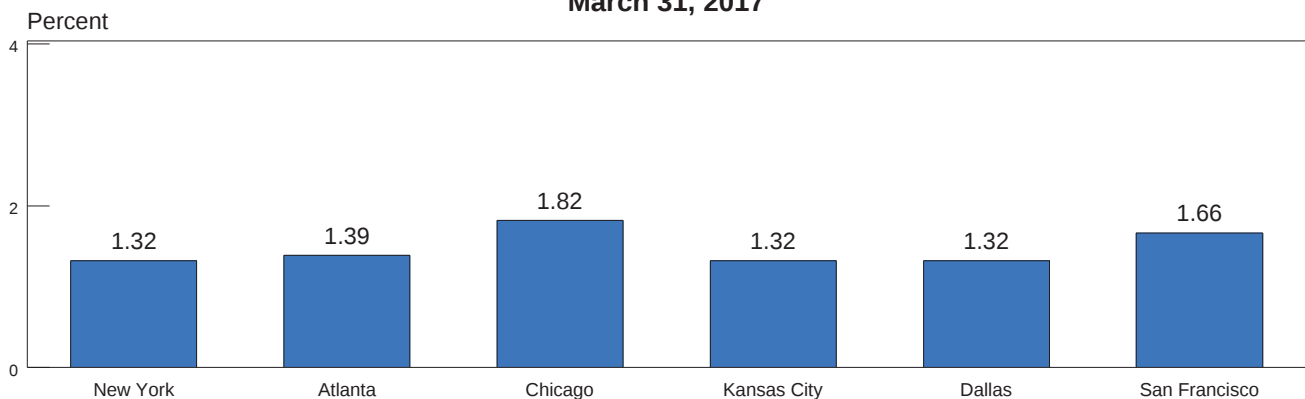
Net Interest Margins (YTD, Annualized)

March 31, 2017



Noninterest Income to Assets (YTD, Annualized)

March 31, 2017



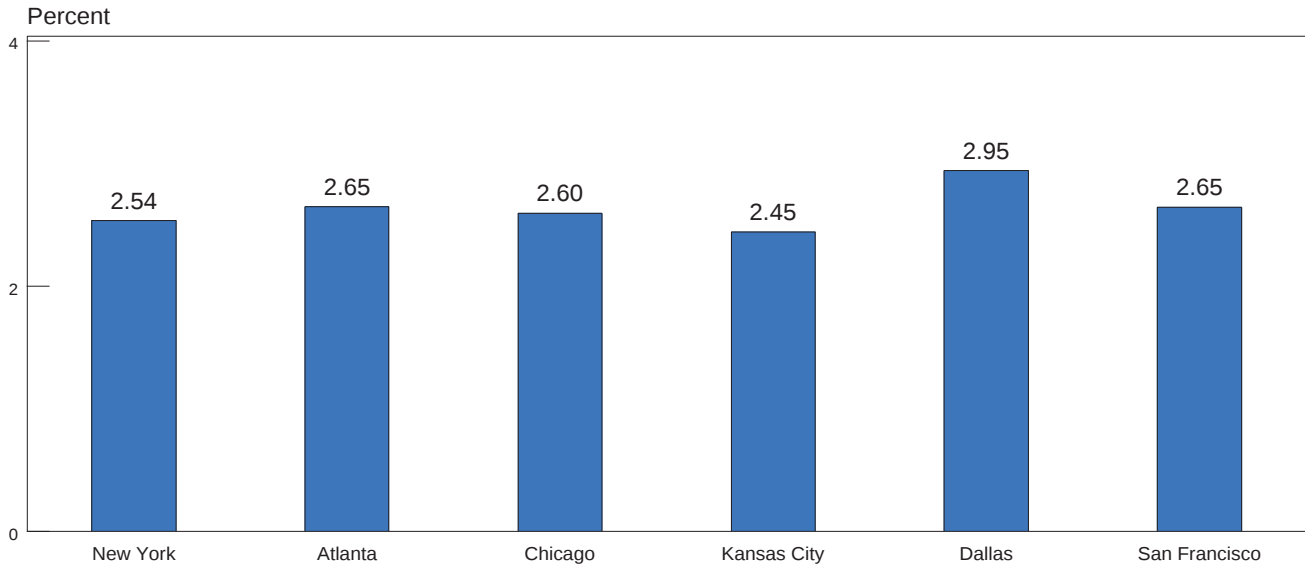
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

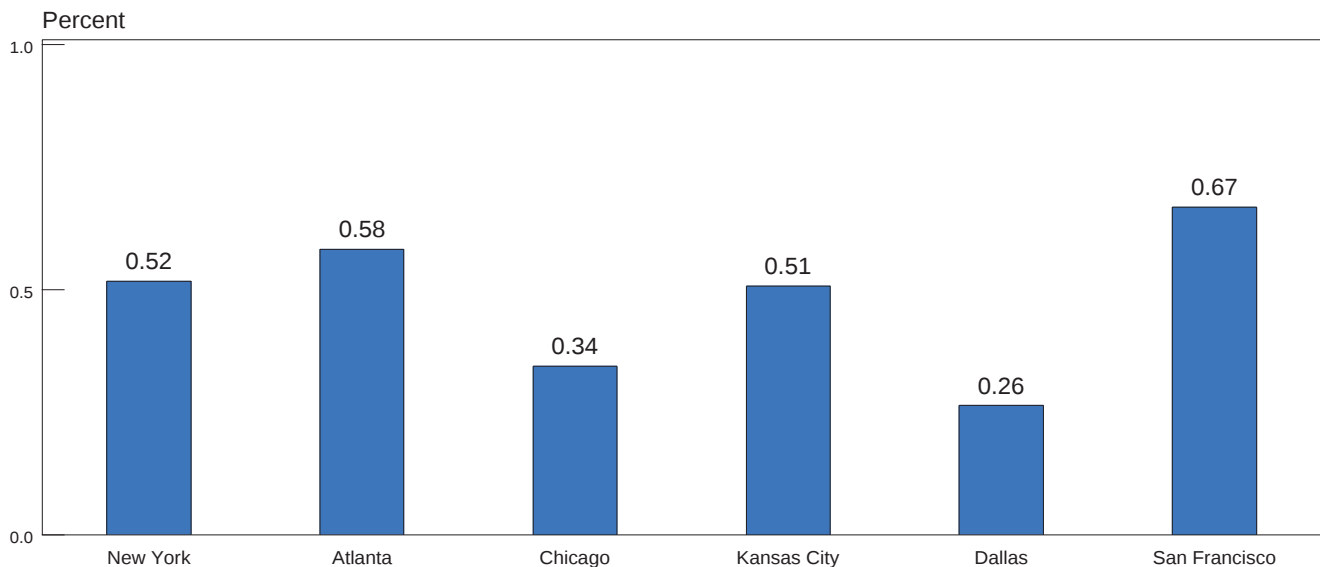
Noninterest Expense to Assets (YTD, Annualized)

March 31, 2017



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

March 31, 2017

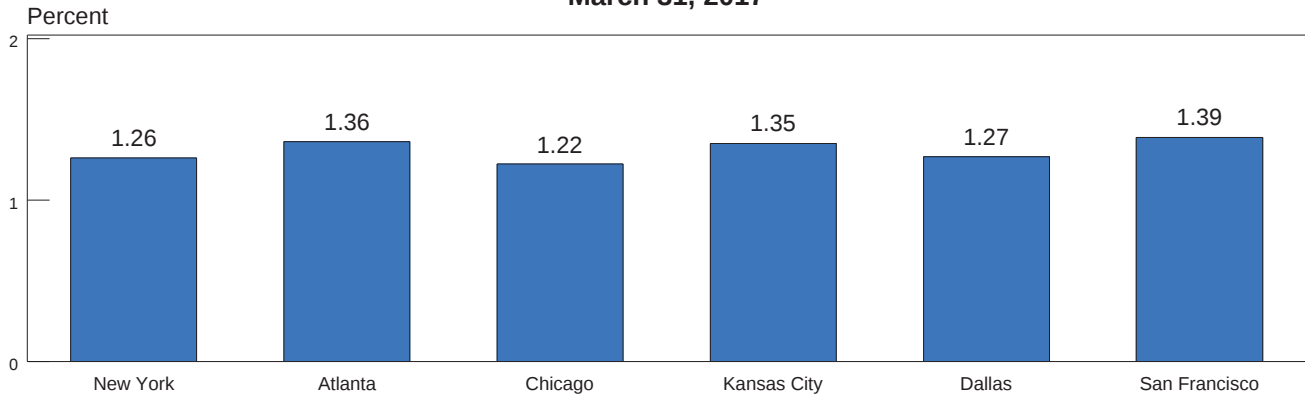


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

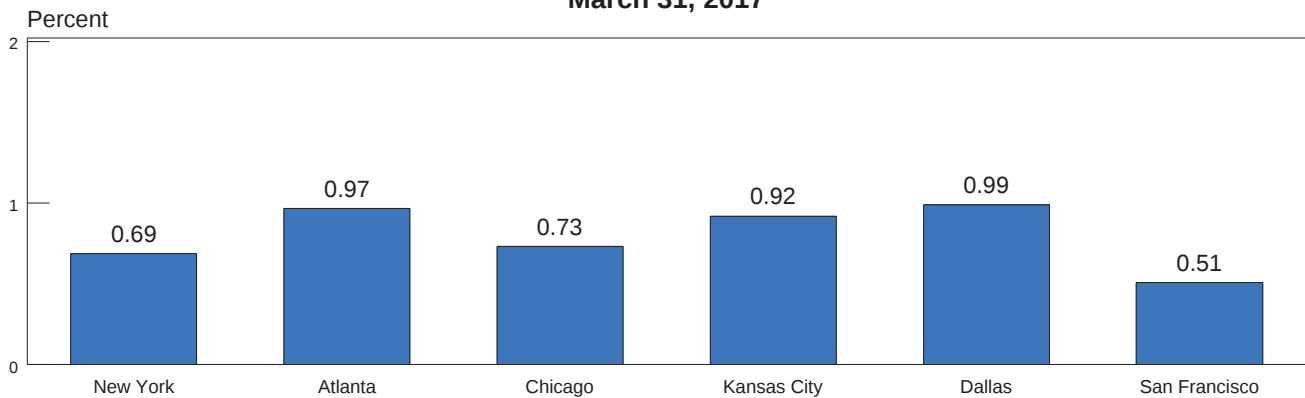
Loss Allowance To Loans and Leases

March 31, 2017



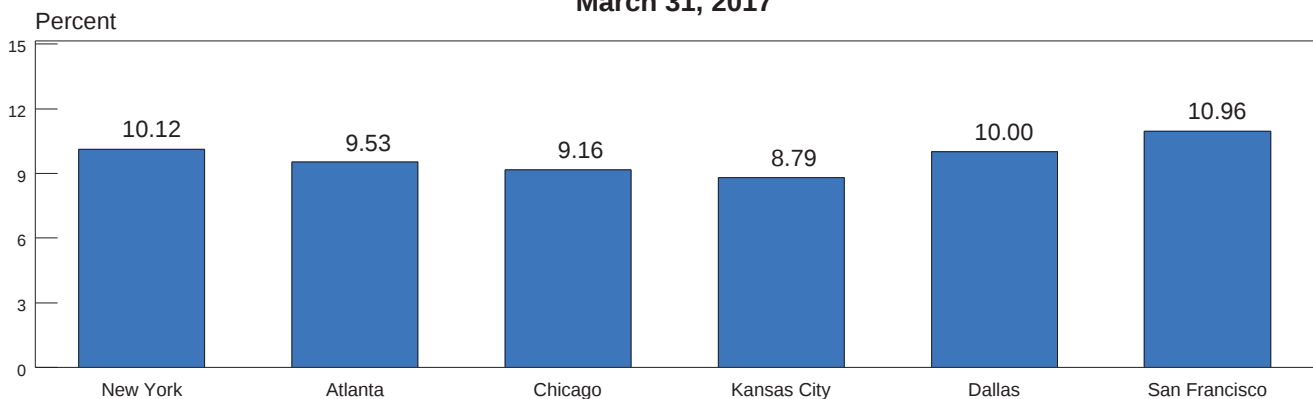
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2017



Core Capital (Leverage) Ratio

March 31, 2017

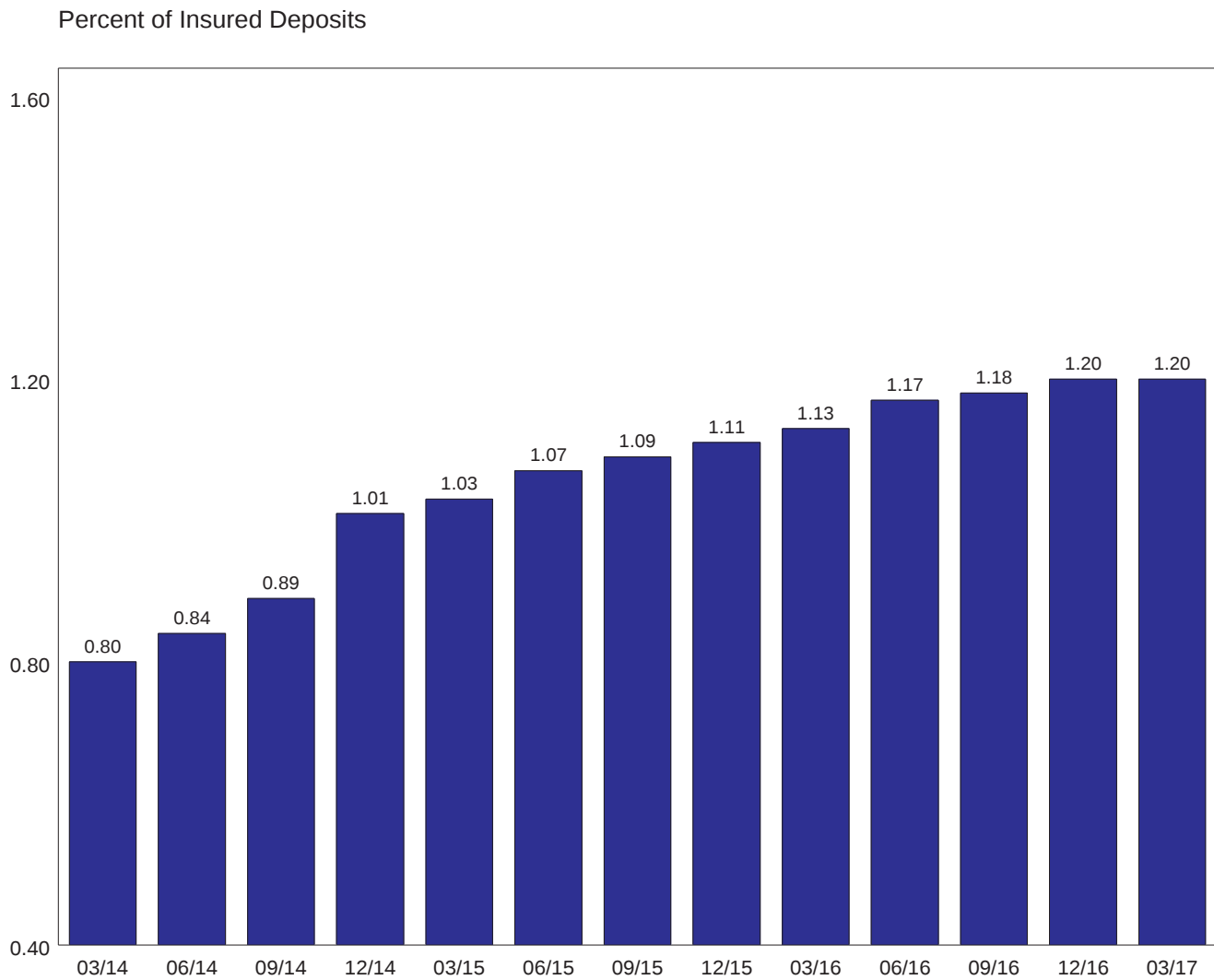


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

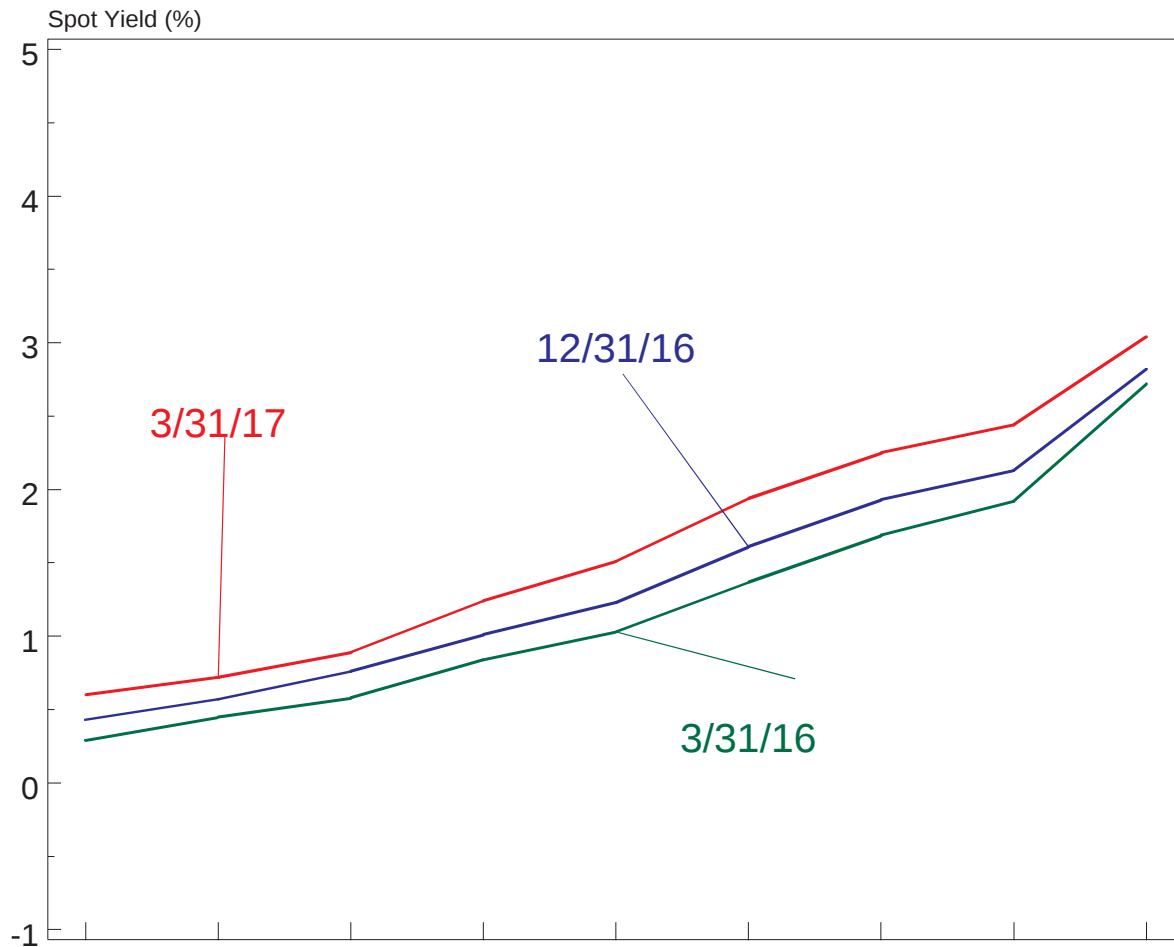
March 31, 2014 - March 31, 2017



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

March 31, 2016 - March 31, 2017



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
9/30/16	0.30	0.44	0.56	0.73	0.85	1.13	1.40	1.56	2.28
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

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

Capital Category Distribution

March 31, 2017

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,813	99.3%	\$16,952.9	99.9%
Adequately Capitalized	23	0.4%	\$4.9	0.0%
Undercapitalized	9	0.2%	\$1.8	0.0%
Significantly Undercapitalized	7	0.1%	\$2.6	0.0%
Critically Undercapitalized	4	0.1%	\$3.4	0.0%

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

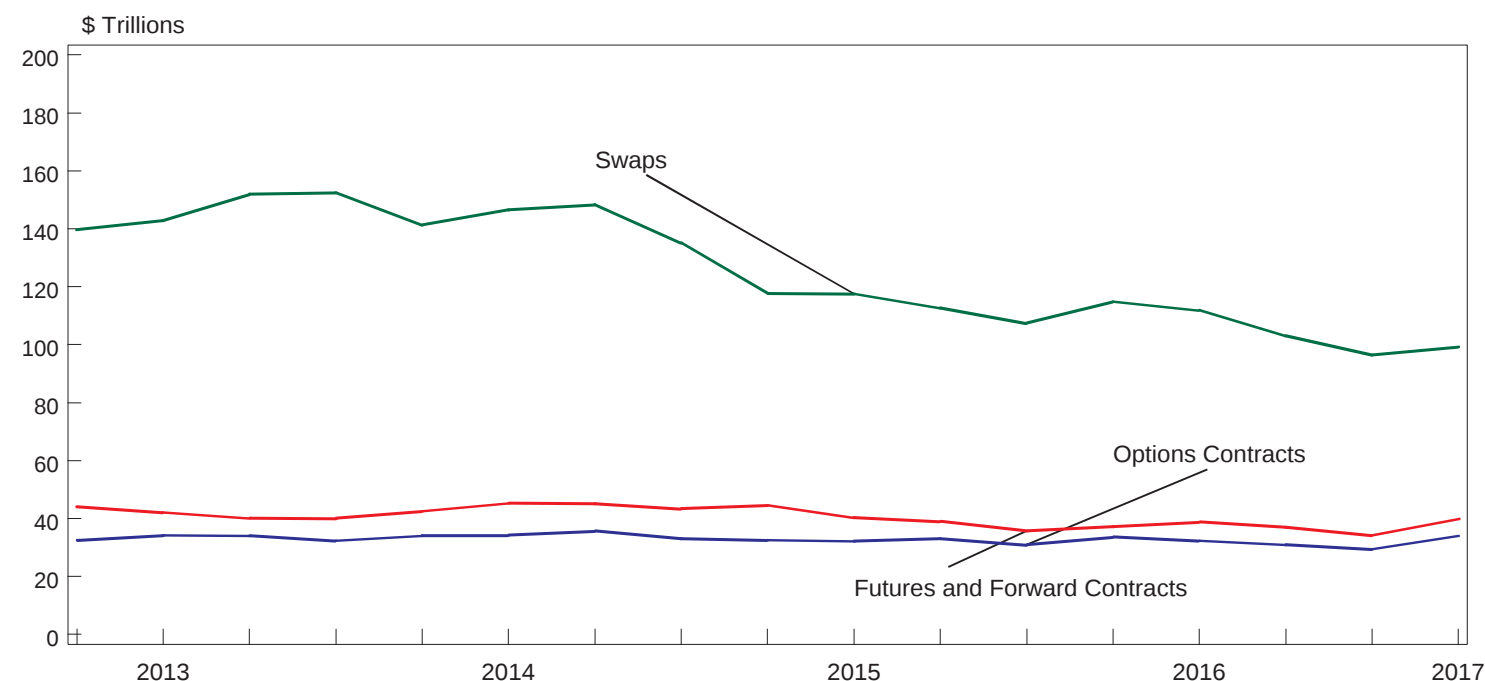
Capital Category Definitions

	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
Total Derivatives (Notional Amounts, in billions of dollars)	\$224,801	\$211,629	\$173,966	\$159,962	\$173,039
Futures and Forward Contracts	40,027	43,380	35,685	34,193	39,858
Interest rate contracts	28,145	28,554	20,972	20,305	23,575
Foreign exchange rate contracts	11,550	14,507	14,482	13,564	15,925
Other futures and forwards*	332	319	230	324	358
Option Contracts	32,305	33,081	30,889	29,386	33,999
Interest rate options	25,494	24,508	23,660	22,211	25,990
Foreign currency options	4,811	6,148	5,217	5,097	5,589
Other option contracts*	1,999	2,424	2,012	2,077	2,419
Swaps	152,469	135,169	107,392	96,384	99,183
Interest rate swaps	139,444	121,625	93,731	81,964	83,125
Foreign exchange rate swaps	12,120	12,528	12,401	13,076	14,646
Other swaps*	906	1,016	1,261	1,344	1,411
Memoranda					
Spot Foreign Exchange Contracts	1,028	1,563	1,034	1,540	2,153
Credit Derivatives	11,191	9,449	6,986	5,293	5,304
Number of banks reporting derivatives	1,158	1,182	1,200	1,220	1,210
Replacement cost of interest rate and foreign exchange rate contracts **	3,273	3,651	2,681	2,650	2,226

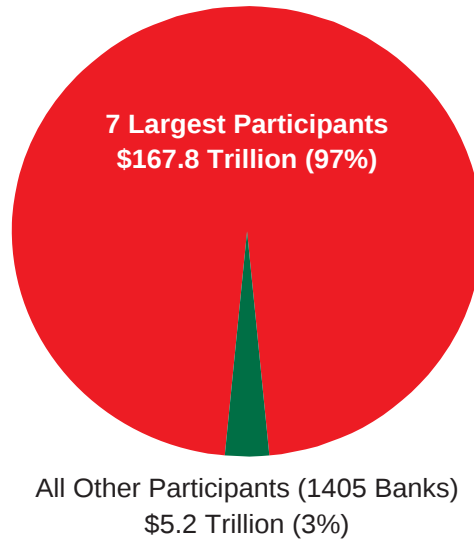
* Not reported by banks with less than \$300 million in assets.

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

Concentration of Derivatives*

Notional Amounts

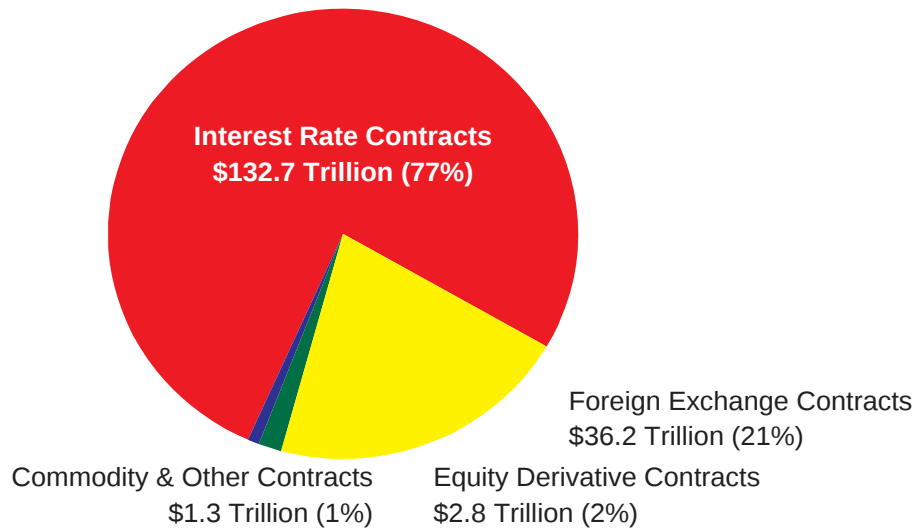
March 31, 2017



Composition of Derivatives*

Notional Amounts

March 31, 2017



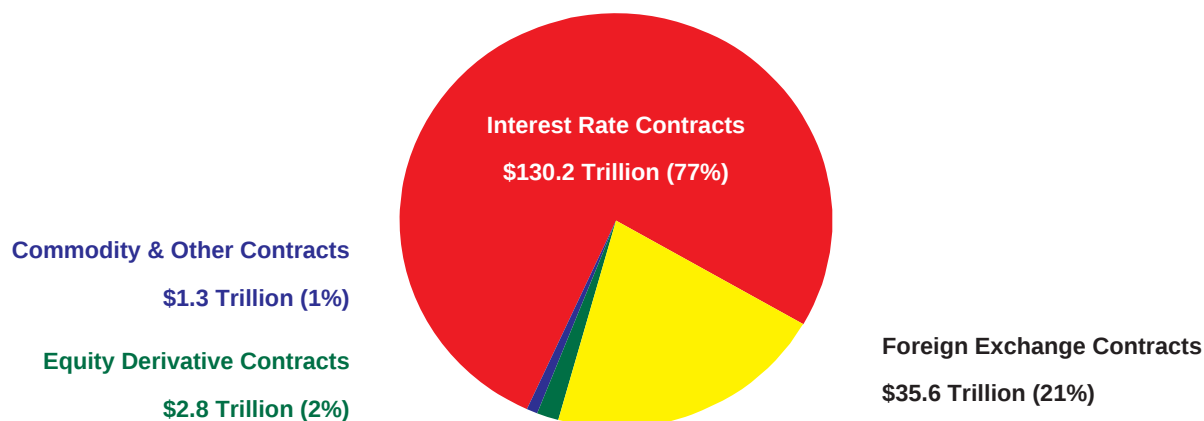
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,007 billion for the seven largest participants and \$146 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

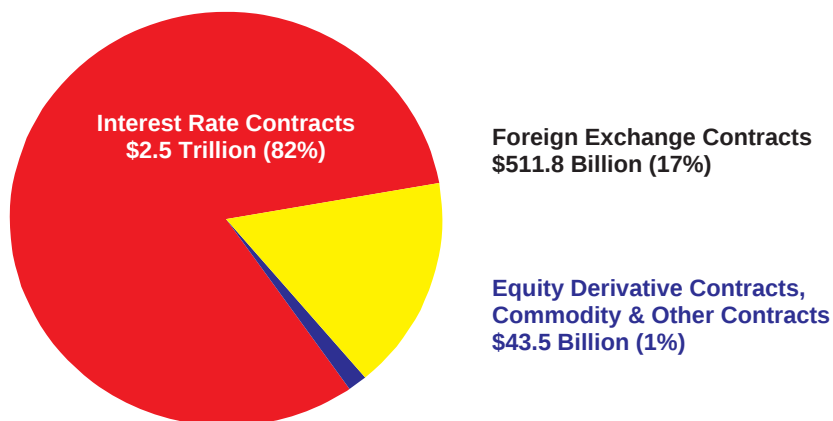
March 31, 2017



Not Held for Trading

Notional Amounts

March 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 \$2,153 billion are not included.

Position of Derivatives

Gross Fair Values

March 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	1,706,437	437,437	91,948	45,354	2,281,176	64,567
Gross negative fair value	1,636,803	438,397	96,192	45,217	2,216,609	
All other participants						
Gross positive fair value	17,166	15,693	2,536	905	36,300	1,141
Gross negative fair value	15,967	15,371	2,989	833	35,160	
Total						
Gross positive fair value	1,723,603	453,130	94,484	46,260	2,317,476	65,708
Gross negative fair value	1,652,770	453,768	99,181	46,050	2,251,768	

Held for Purposes Other than Trading

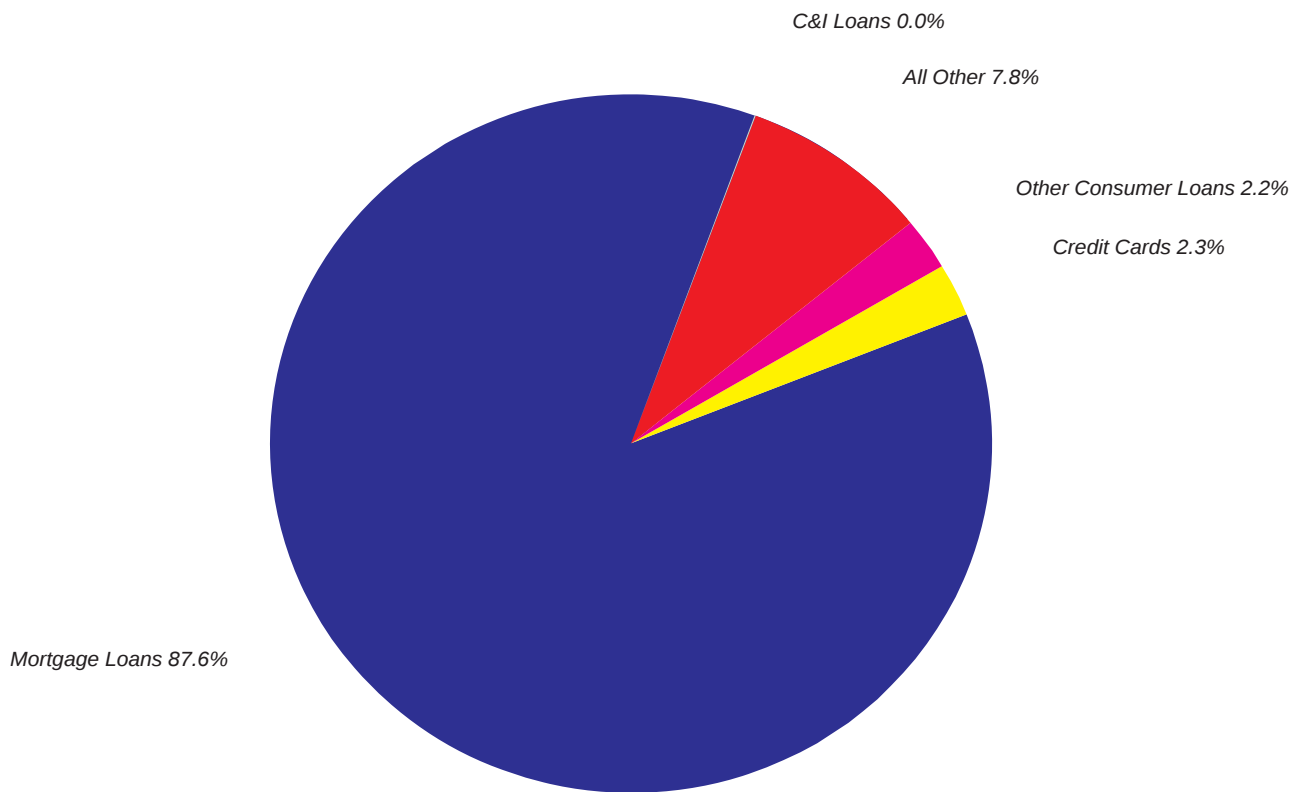
830 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 73% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	22,174	21,367	2	0	43,544	(2,927)
Gross negative fair value	26,473	19,833	165	0	46,471	
All other participants						
Gross positive fair value	4,568	1,171	353	38	6,130	(236)
Gross negative fair value	5,368	455	414	130	6,366	
Total						
Gross positive fair value	26,743	22,539	355	38	49,674	(3,163)
Gross negative fair value	31,840	20,288	579	130	52,837	

Composition of Securitized Assets*

FDIC-Insured Institutions

March 31, 2017

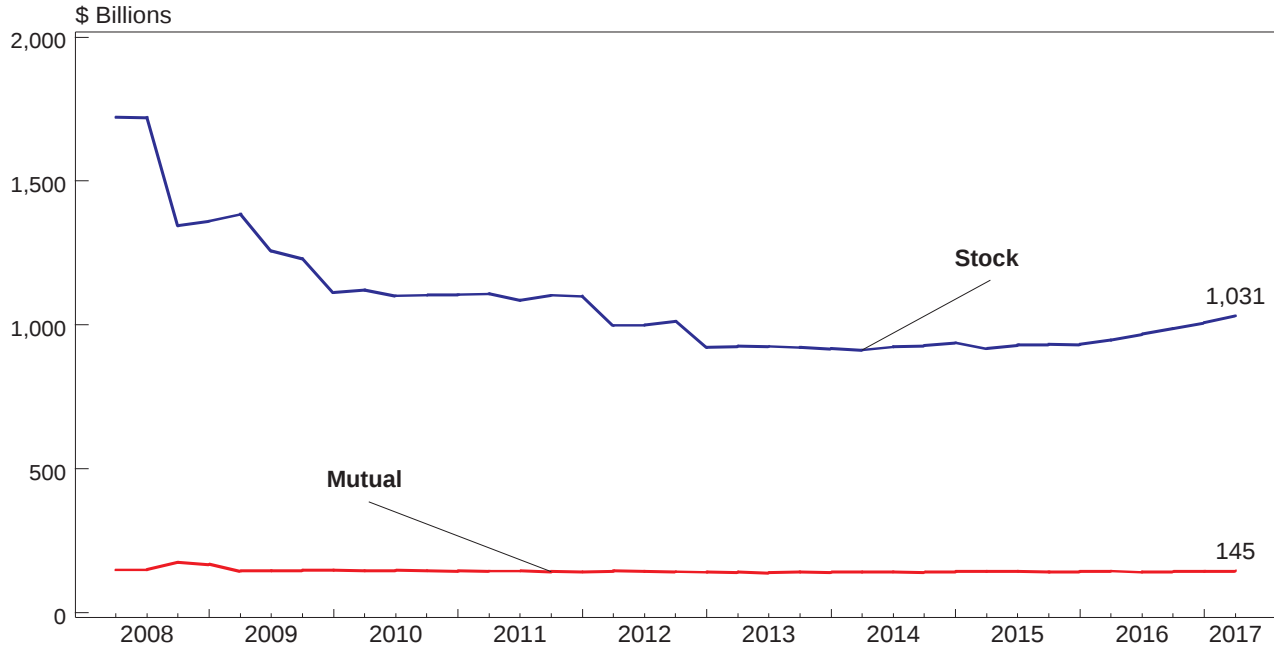


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

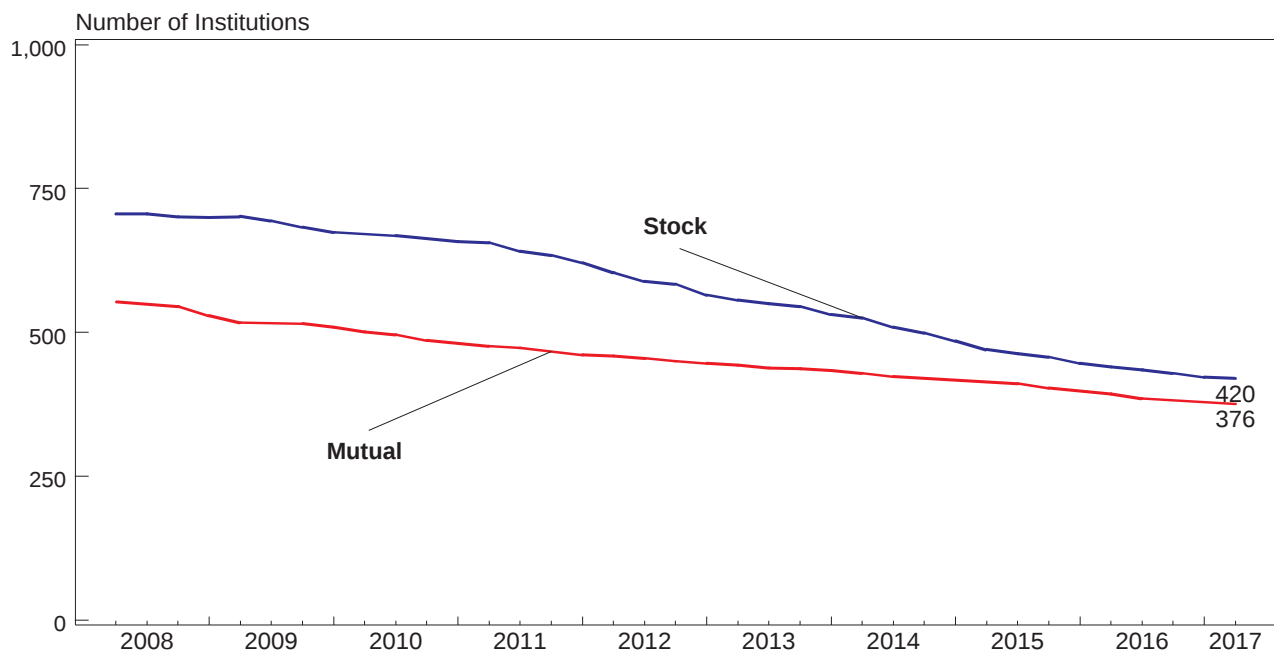
Assets of Mutual and Stock Savings Institutions

2008 - 2017



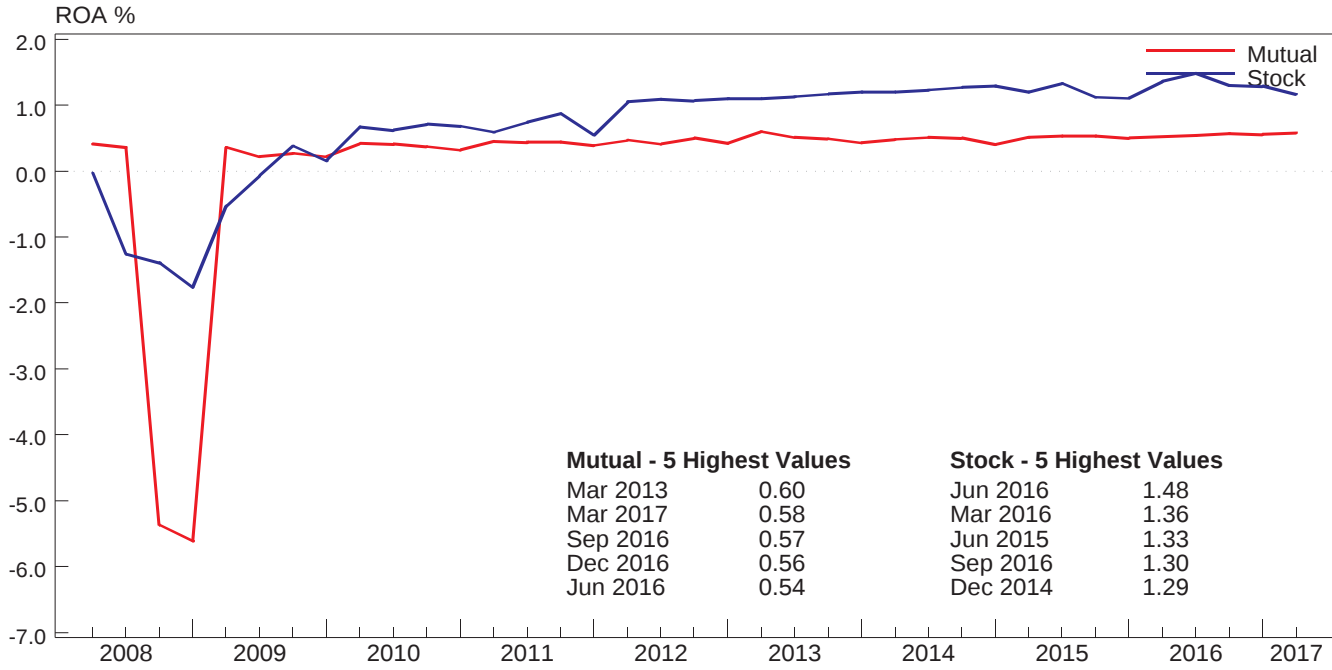
Number of Mutual and Stock Savings Institutions

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

