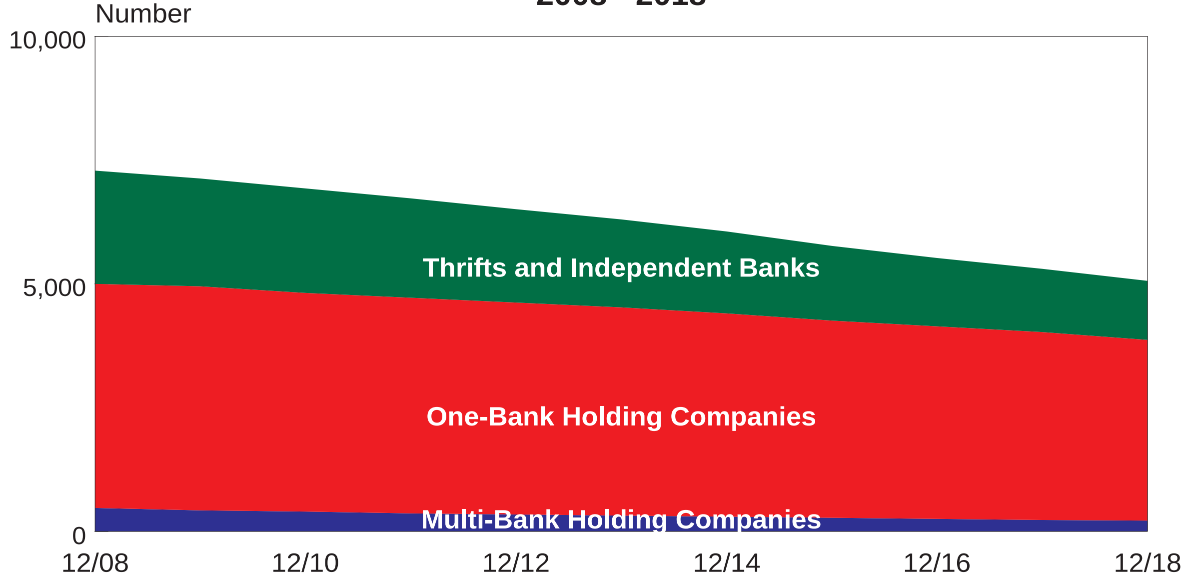
Number of FDIC-Insured Banking Organizations

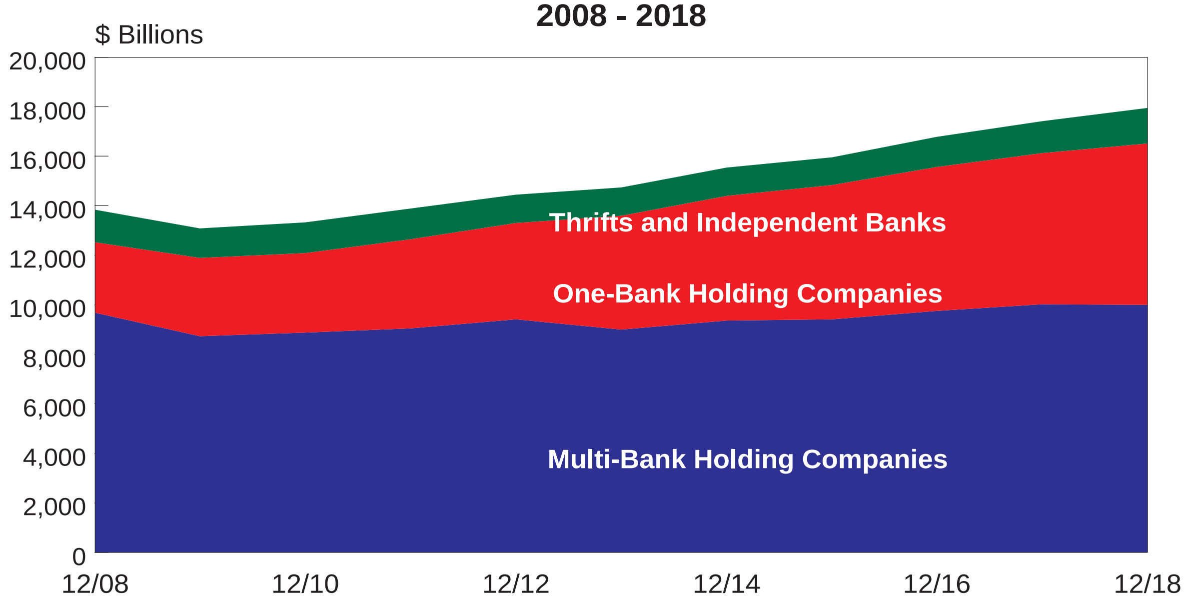
2008 - 2018



	12/08	12/10	12/12	12/14	12/16	12/18
Thrifts* and Indpt Banks	2,287	2,096	1,882	1,655	1,385	1,196
One-Bank Holding Co.'s	4,521	4,420	4,279	4,115	3,894	3,653
Multi-Bank Holding Co.'s	477	400	341	284	242	215
Total	7,285	6,916	6,502	6,054	5,521	5,064

Assets of FDIC-Insured Banking Organizations

2008 - 2018

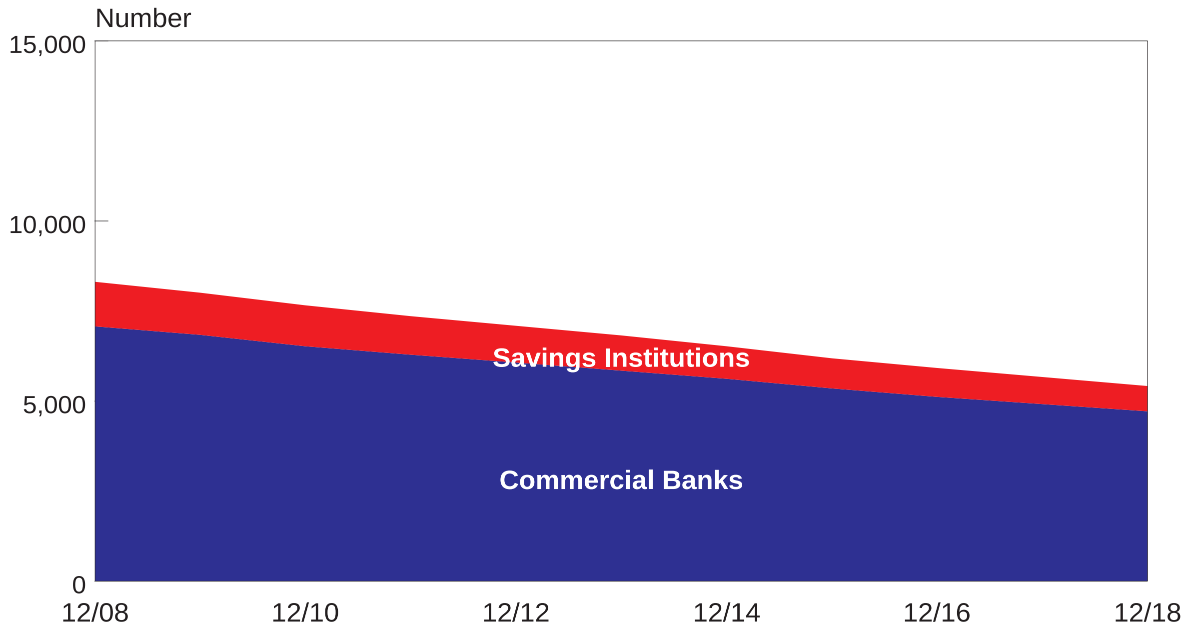


	12/08	12/10	12/12	12/14	12/16	12/18
Thrifts* and Indpt Banks	1,324	1,219	1,146	1,153	1,203	1,430
One-Bank Holding Co.'s	2,841	3,224	3,893	5,025	5,832	6,504
Multi-Bank Holding Co.'s	9,676	8,876	9,411	9,376	9,745	10,008
Total	13,841	13,319	14,450	15,554	16,780	17,943

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

Number of FDIC-Insured Institutions

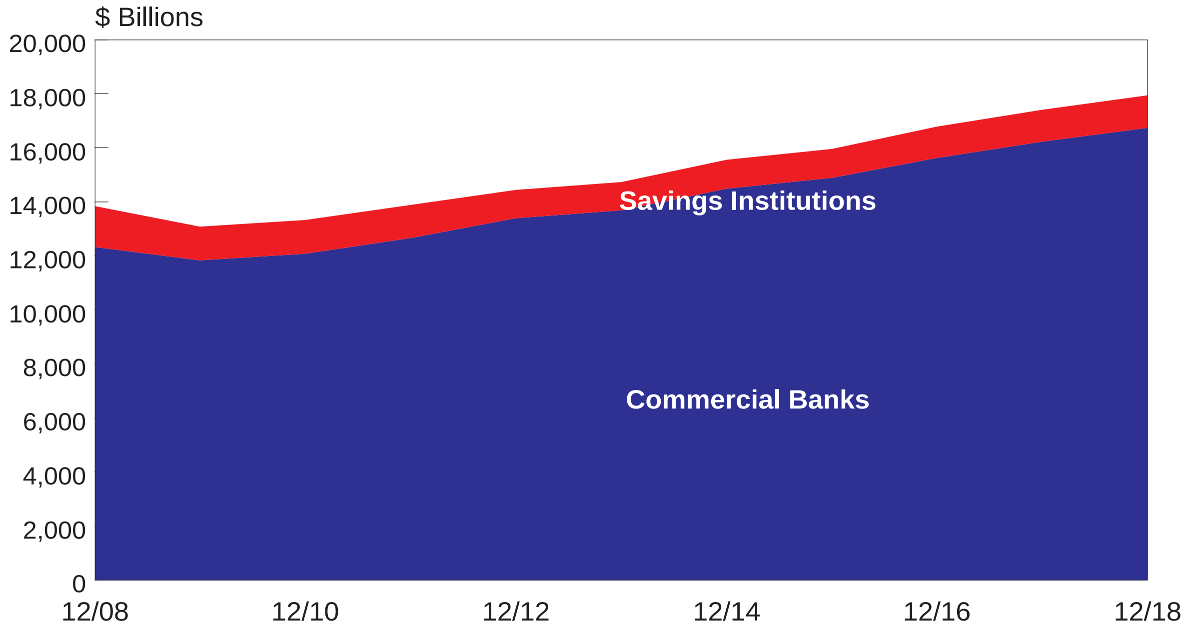
2008 - 2018



	12/08	12/10	12/12	12/14	12/16	12/18
Savings Institutions	1,229	1,139	1,011	902	801	691
Commercial Banks	7,076	6,519	6,072	5,607	5,112	4,715
Total	8,305	7,658	7,083	6,509	5,913	5,406

Assets of FDIC-Insured Institutions

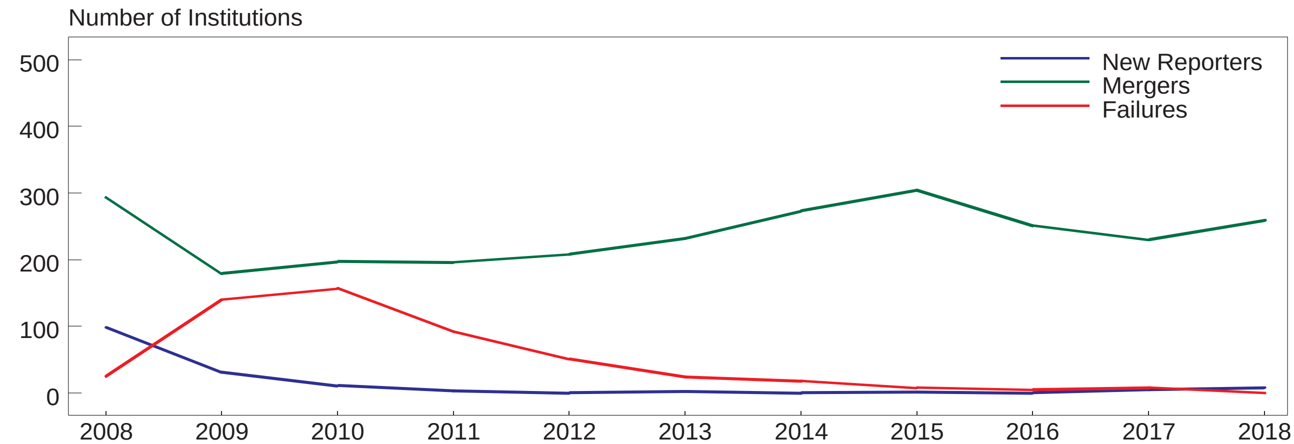
2008 - 2018



	12/08	12/10	12/12	12/14	12/16	12/18
Savings Institutions	1,528	1,249	1,063	1,079	1,152	1,215
Commercial Banks	12,313	12,069	13,387	14,475	15,628	16,728
Total	13,841	13,319	14,450	15,554	16,780	17,943

Changes in the Number of FDIC-Insured Institutions

2008 - 2018

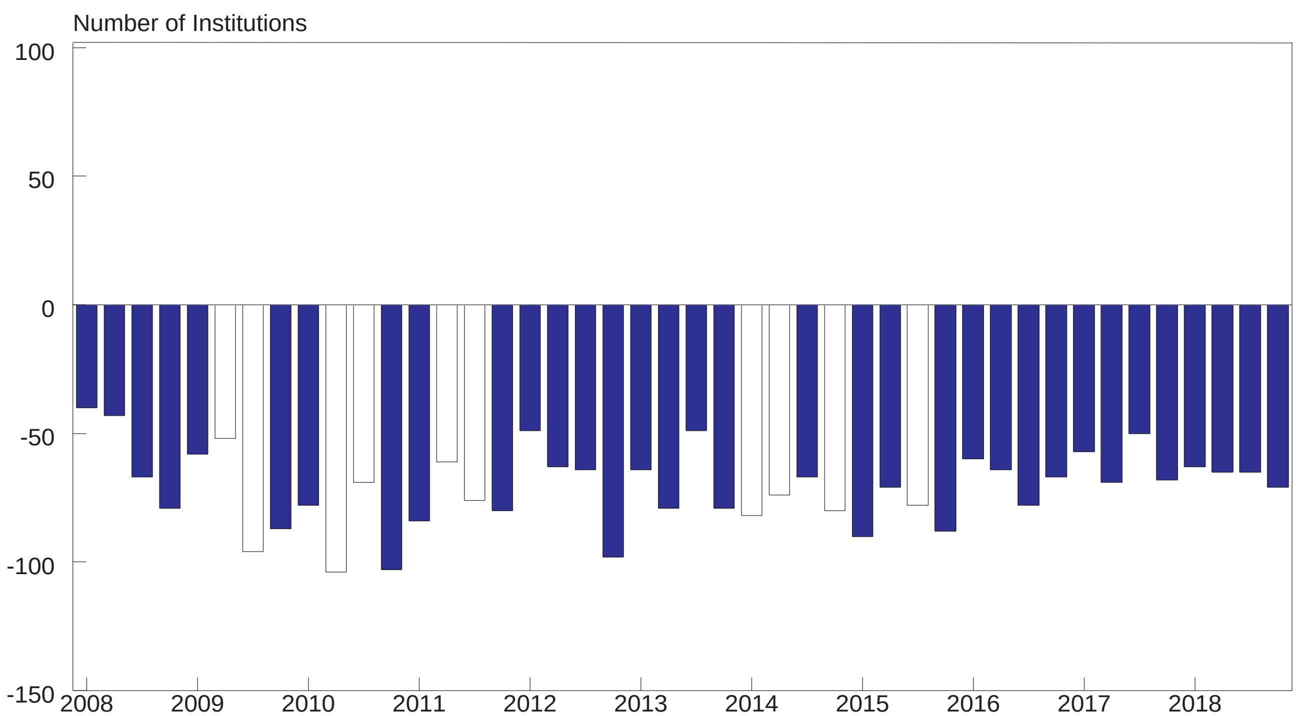


	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
New Reporters	98	31	11	3	0	2	0	1	0	5	8
Mergers	293	179	197	196	208	232	273	304	251	230	259
Failures	25	140	157	92	51	24	18	8	5	8	0
Other Changes, Net*	-9	-5	-11	-16	-15	-17	-12	-16	-13	-10	-13
No. of Institutions at end of year	8,305	8,012	7,658	7,357	7,083	6,812	6,509	6,182	5,913	5,670	5,406

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

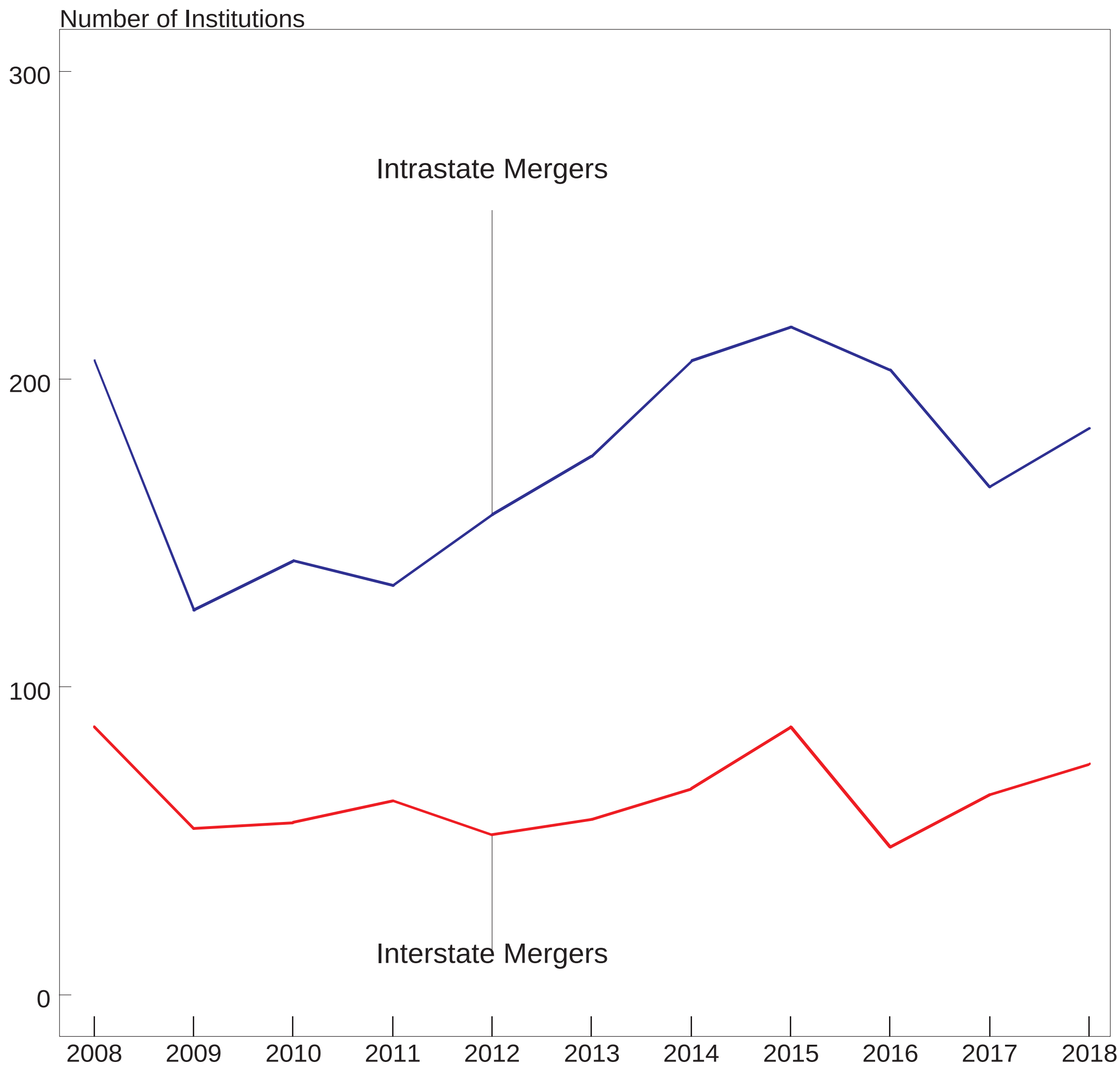
Quarterly Change in the Number of FDIC-Insured Institutions

2008-2018



Institution Mergers: Interstate vs. Intrastate

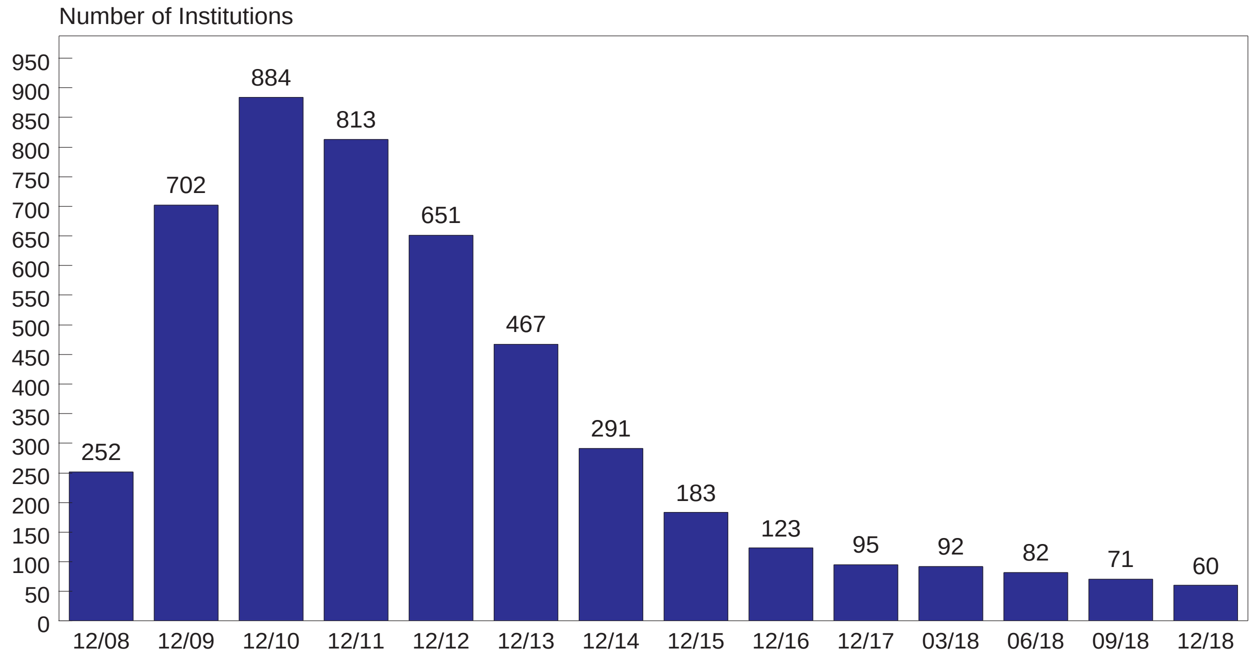
2008 - 2018



	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Intrastate Mergers	**206**	**125**	**141**	**133**	**156**	**175**	**206**	**217**	**203**	**165**	**184**
Interstate Mergers	**87**	**54**	**56**	**63**	**52**	**57**	**67**	**87**	**48**	**65**	**75**

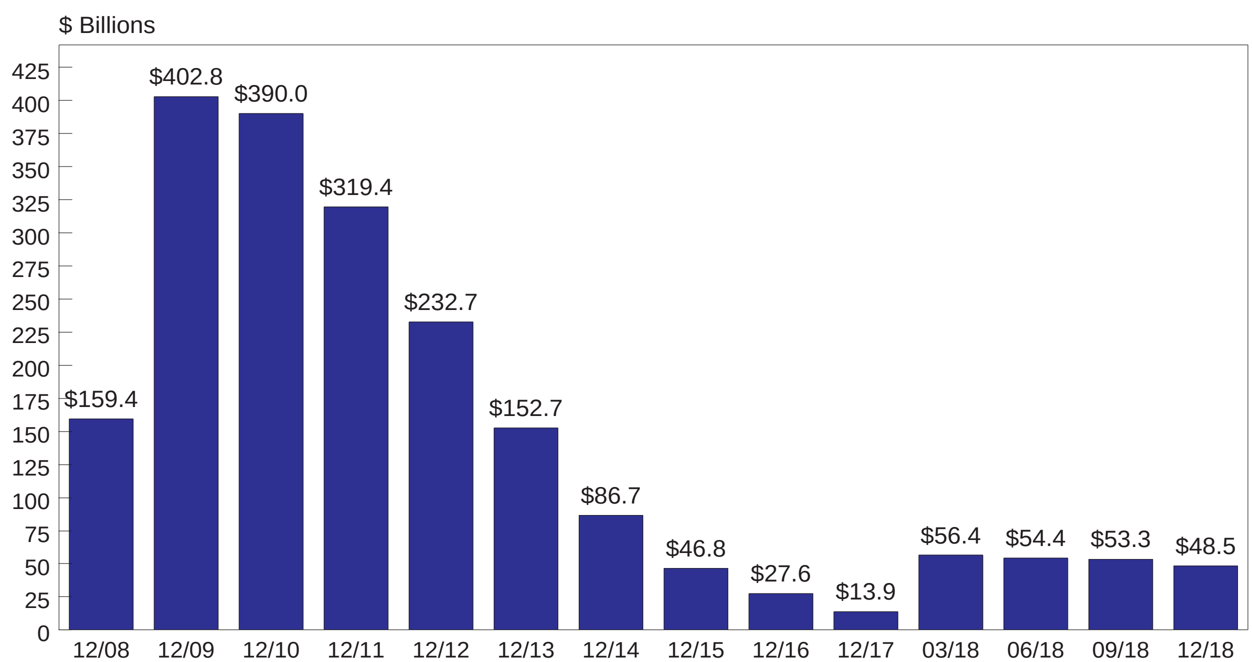
Number of FDIC-Insured "Problem" Institutions

2008-2018



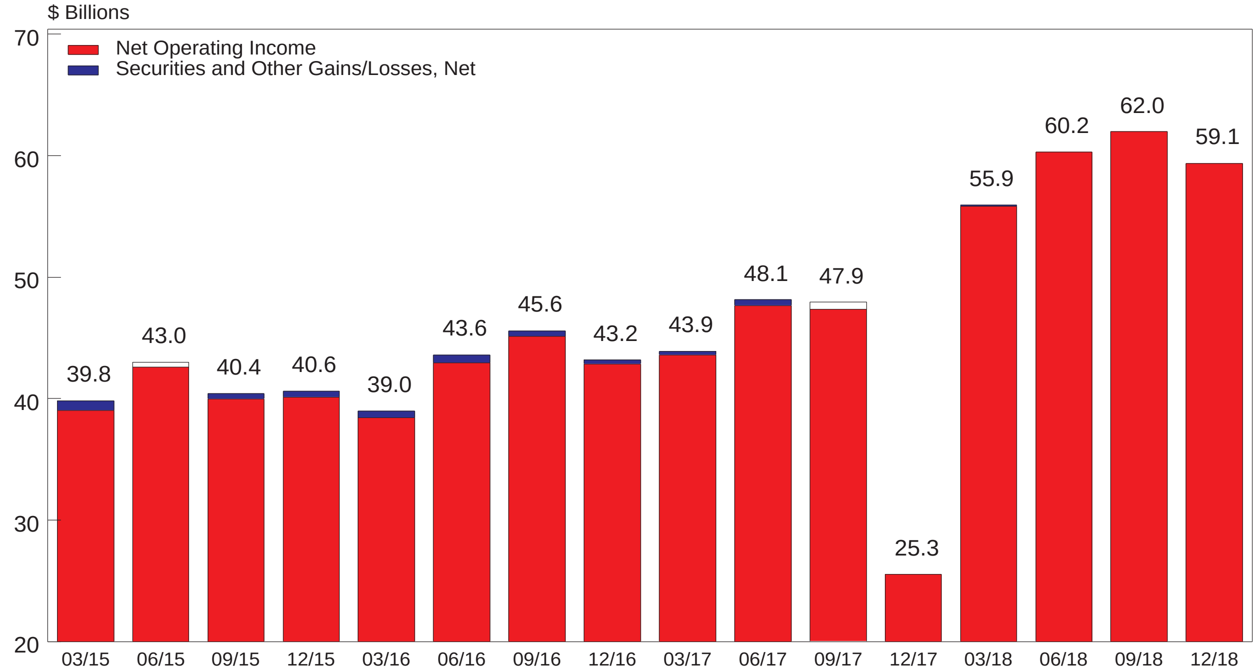
Assets of FDIC-Insured "Problem" Institutions

2008-2018



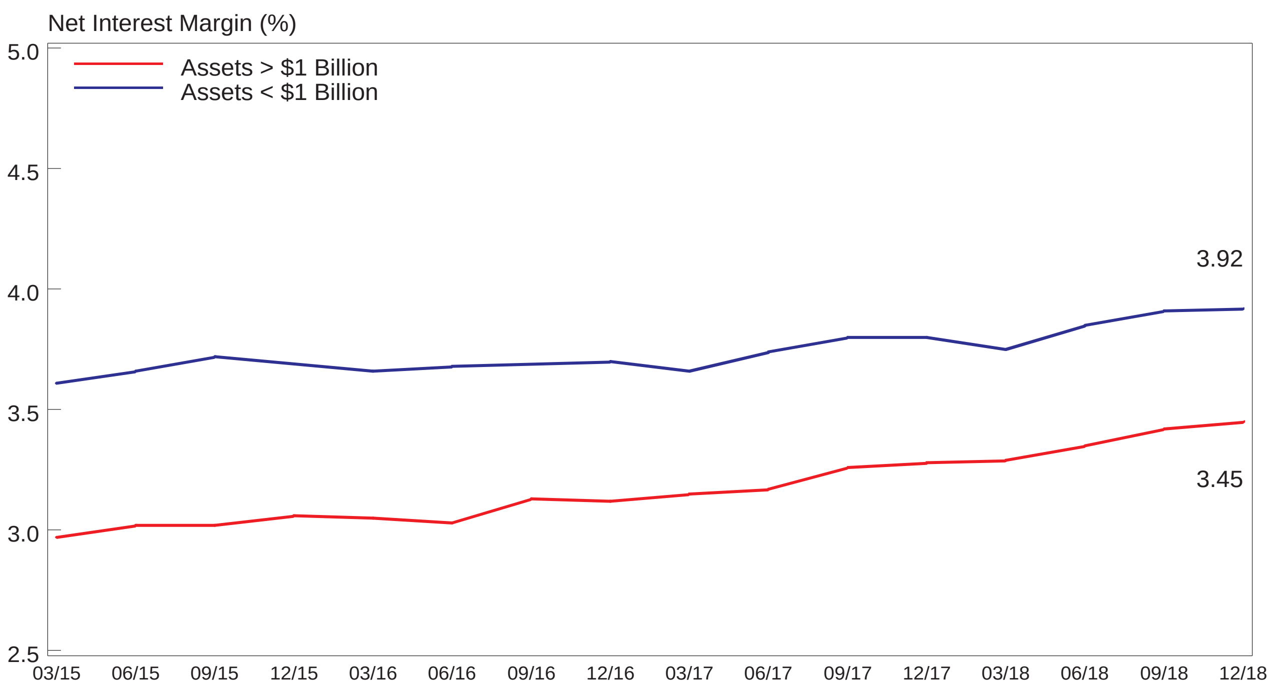
Quarterly Net Income

2015-2018



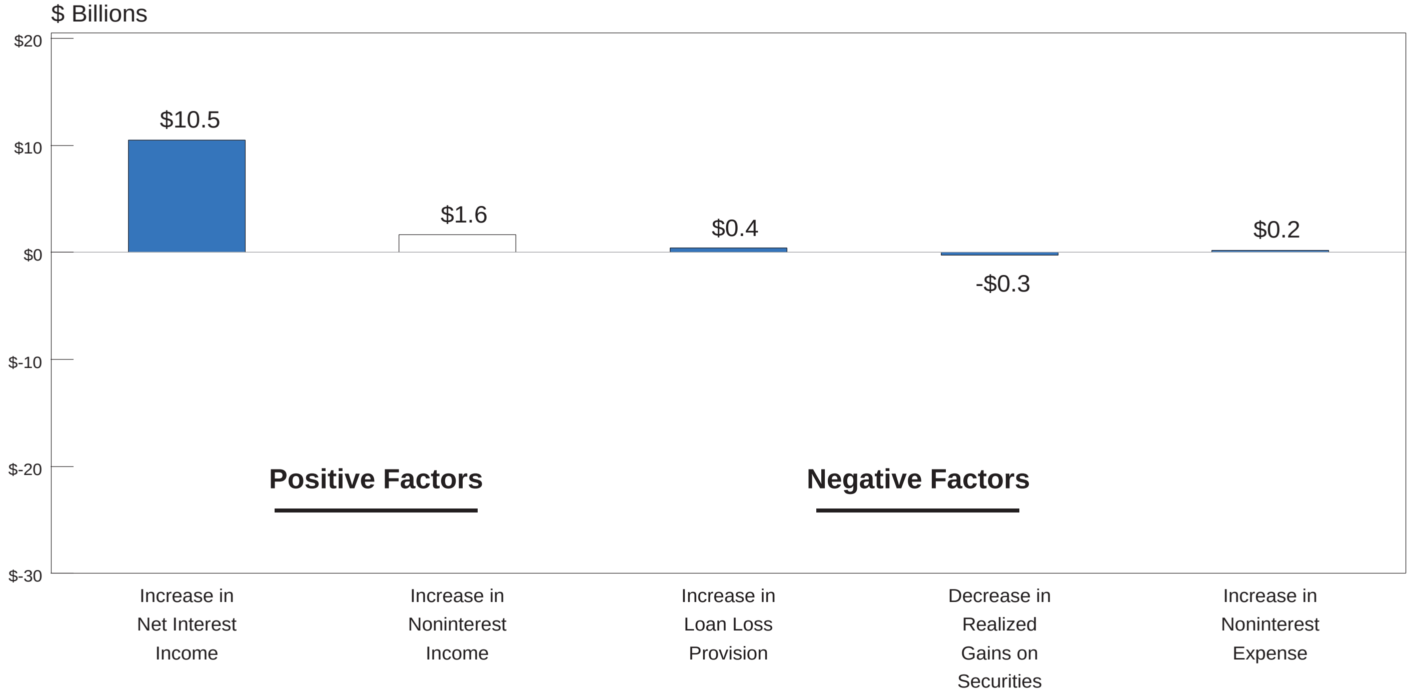
Quarterly Net Interest Margins, Annualized

2015 - 2018



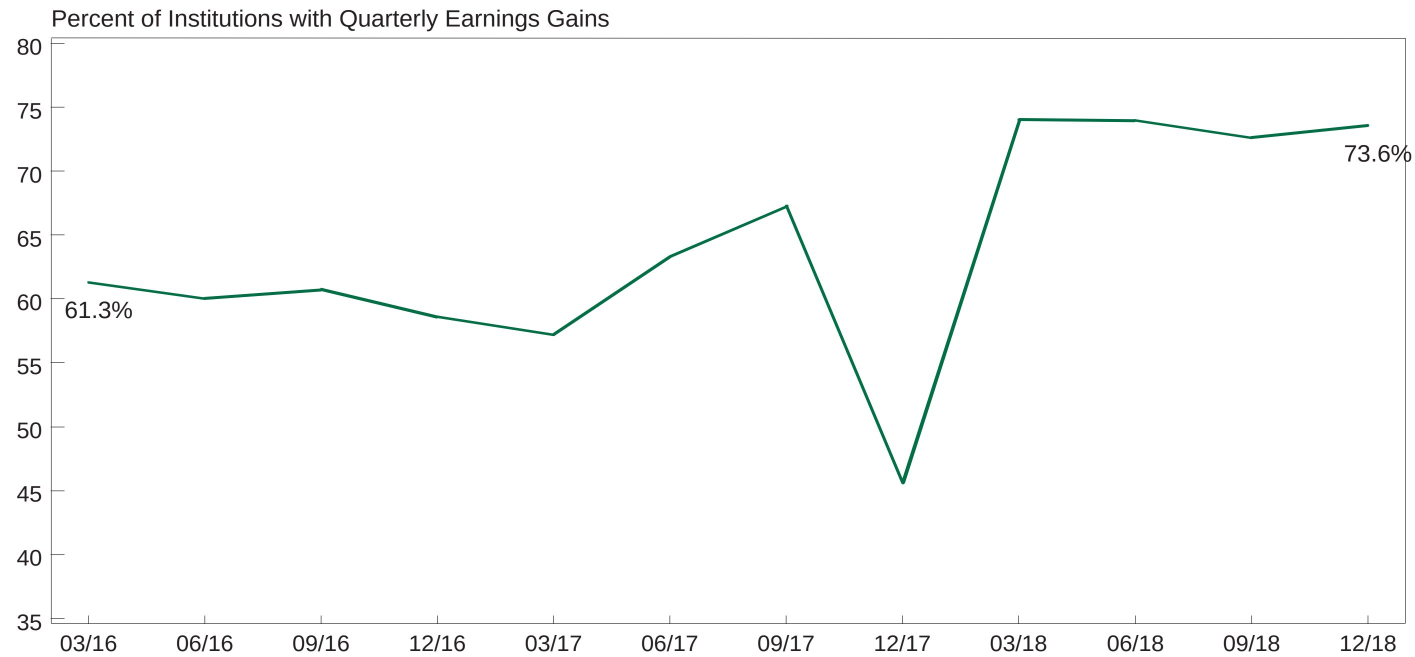
Major Factors Affecting Earnings

4th Quarter 2018 vs. 4th Quarter 2017



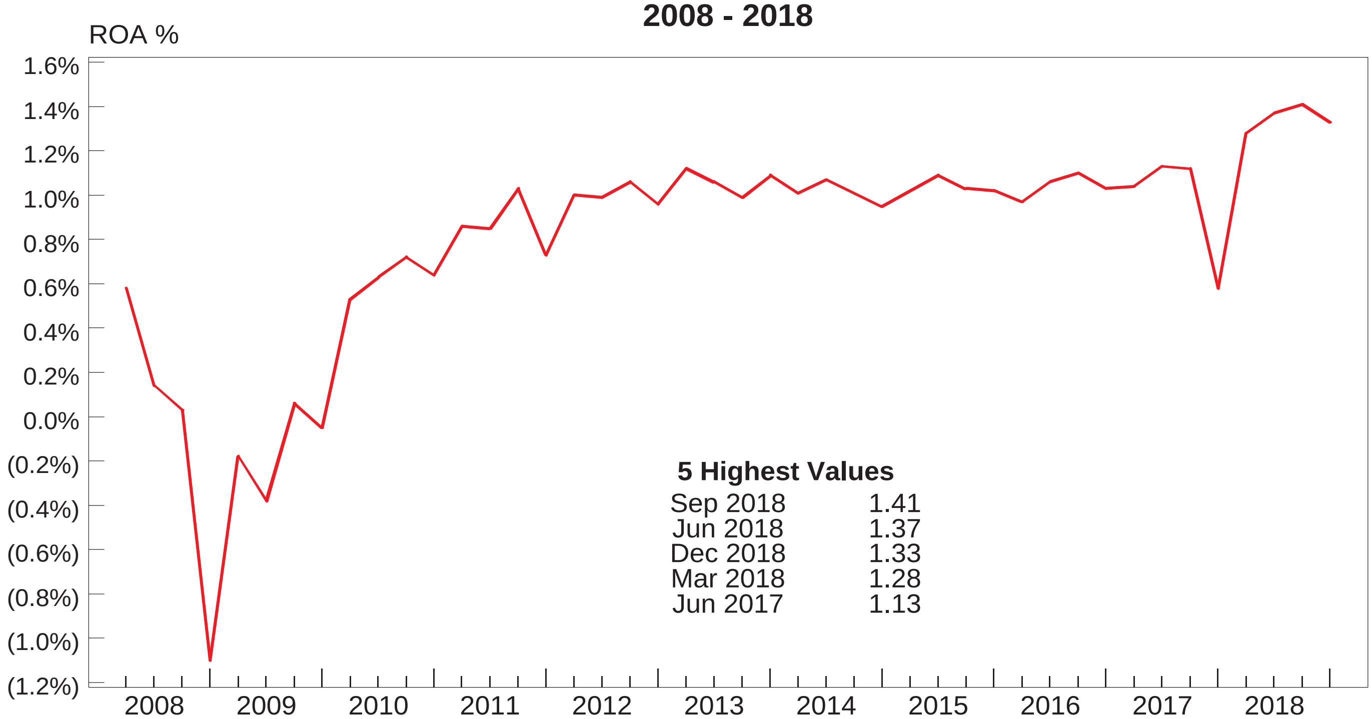
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2016-2018



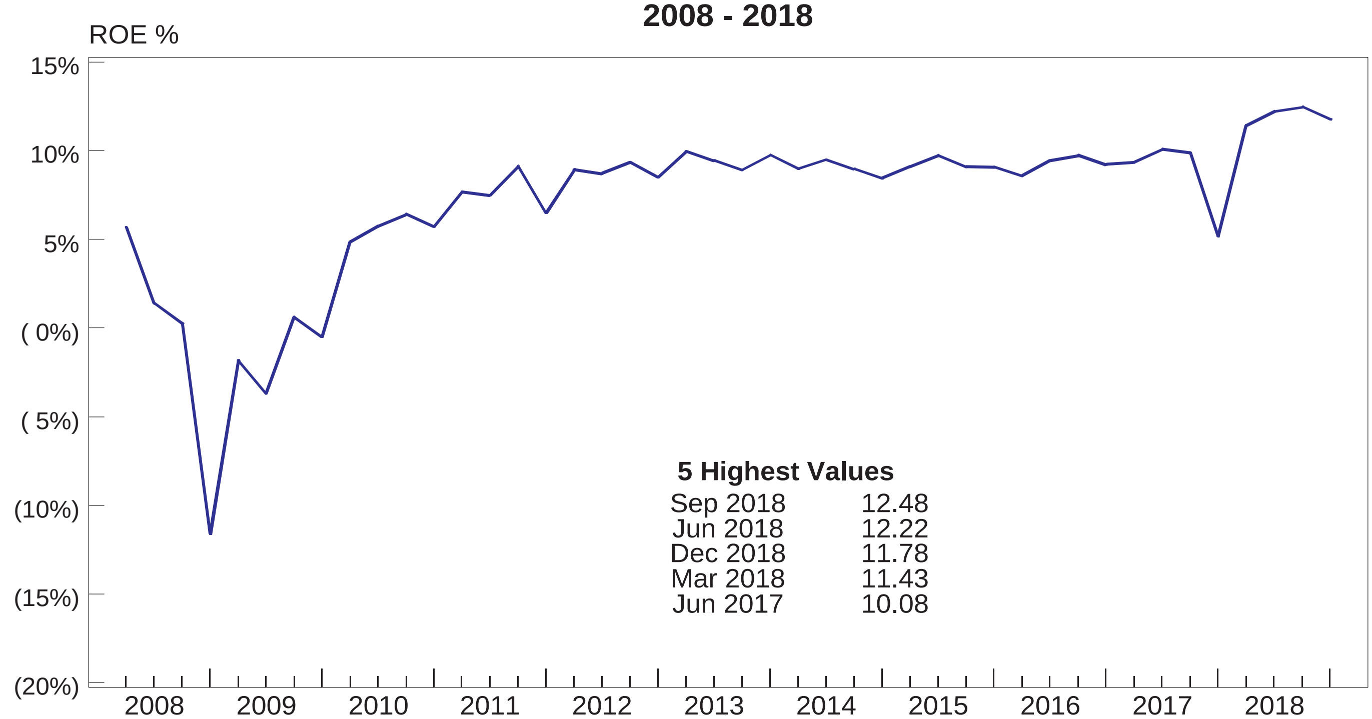
Quarterly Return on Assets (ROA), Annualized

2008 - 2018



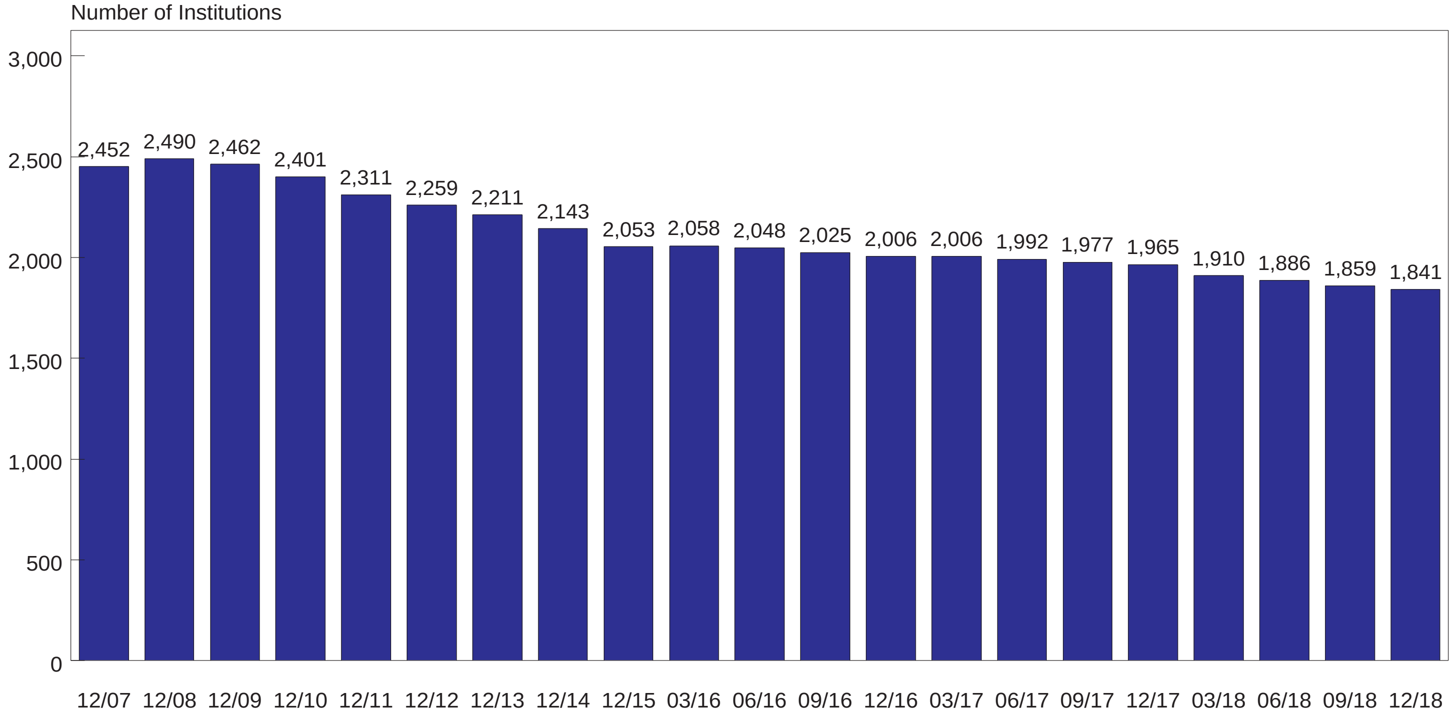
Quarterly Return on Equity (ROE), Annualized

2008 - 2018



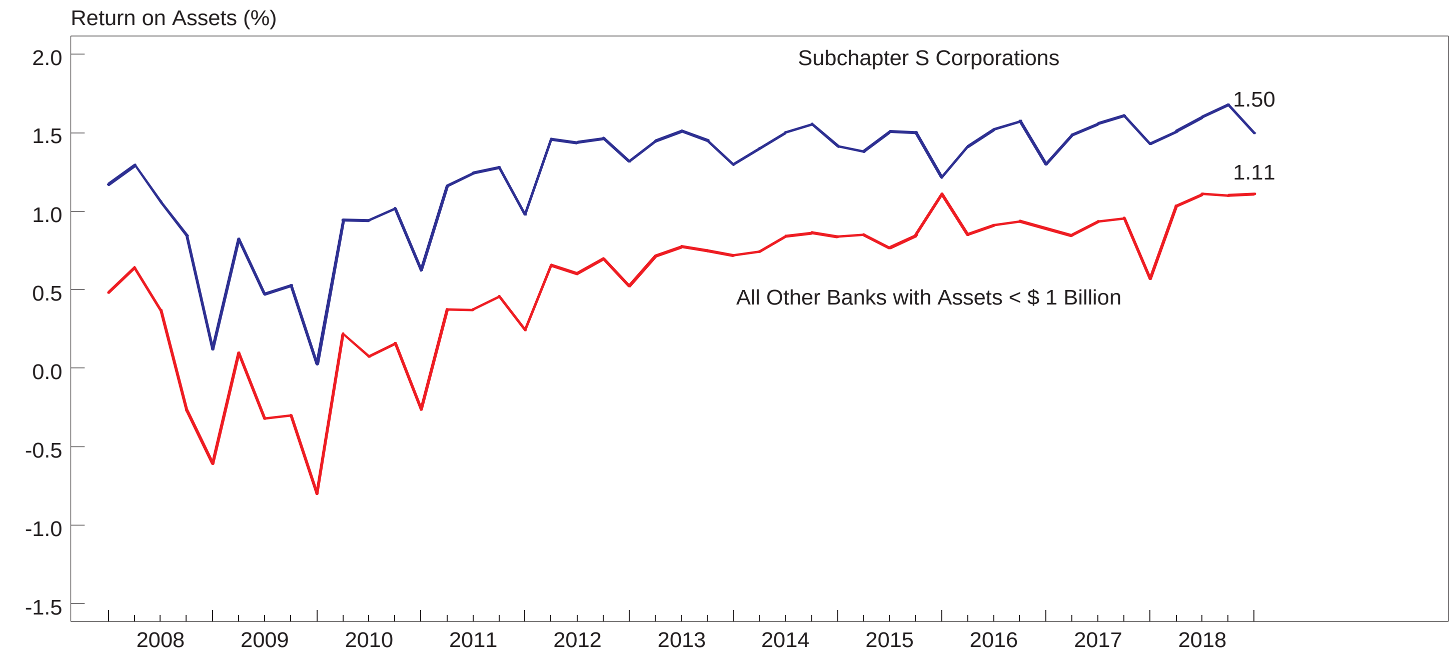
Number of Subchapter S Corporations

2007-2018



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

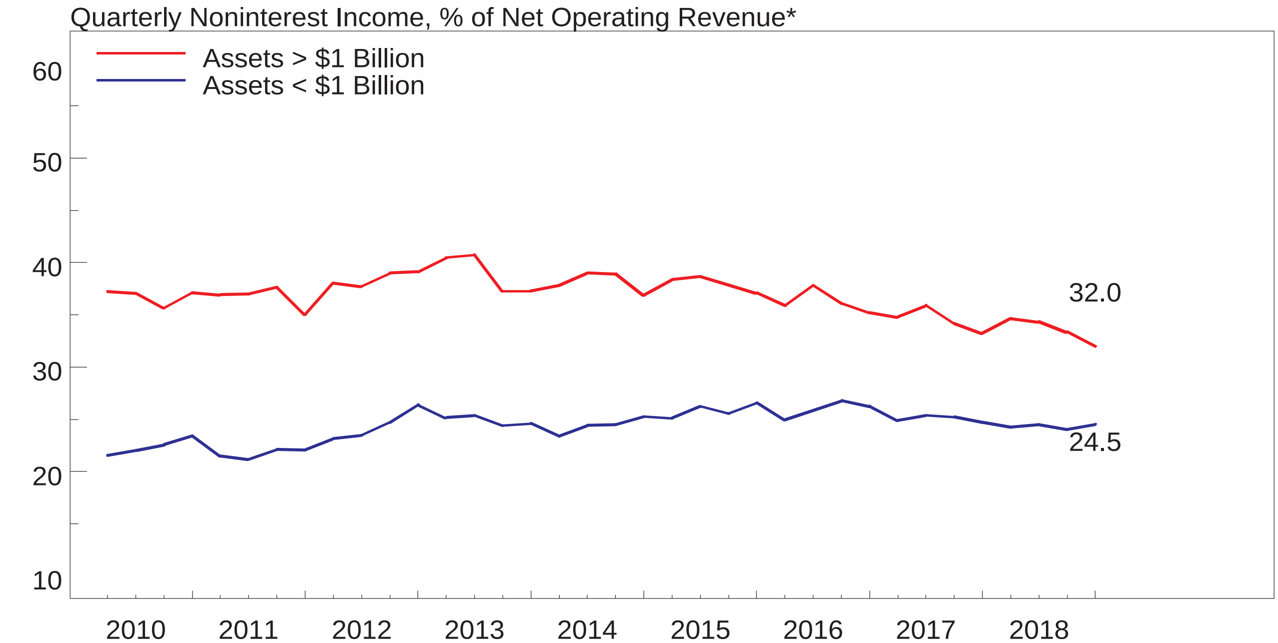
2007-2018



Noninterest Income as a

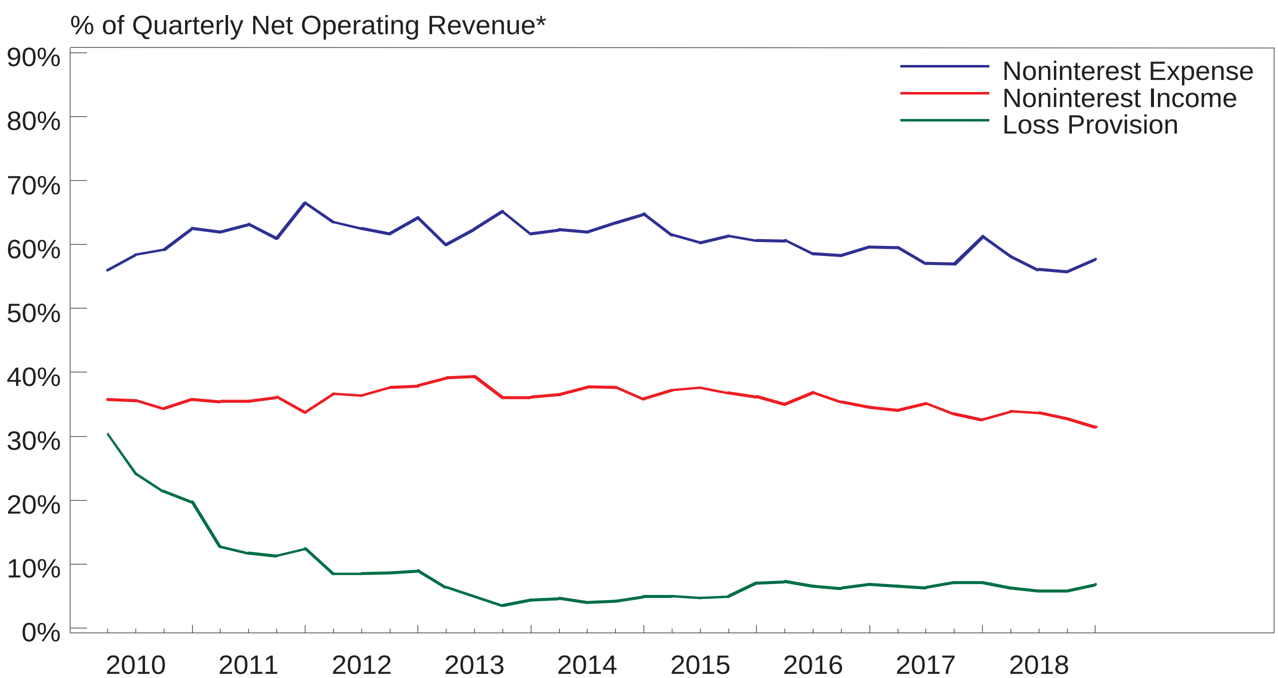
Percentage of Net Operating Revenue*

2010 - 2018



Trends in FDIC-Insured Institutions' Income & Expenses

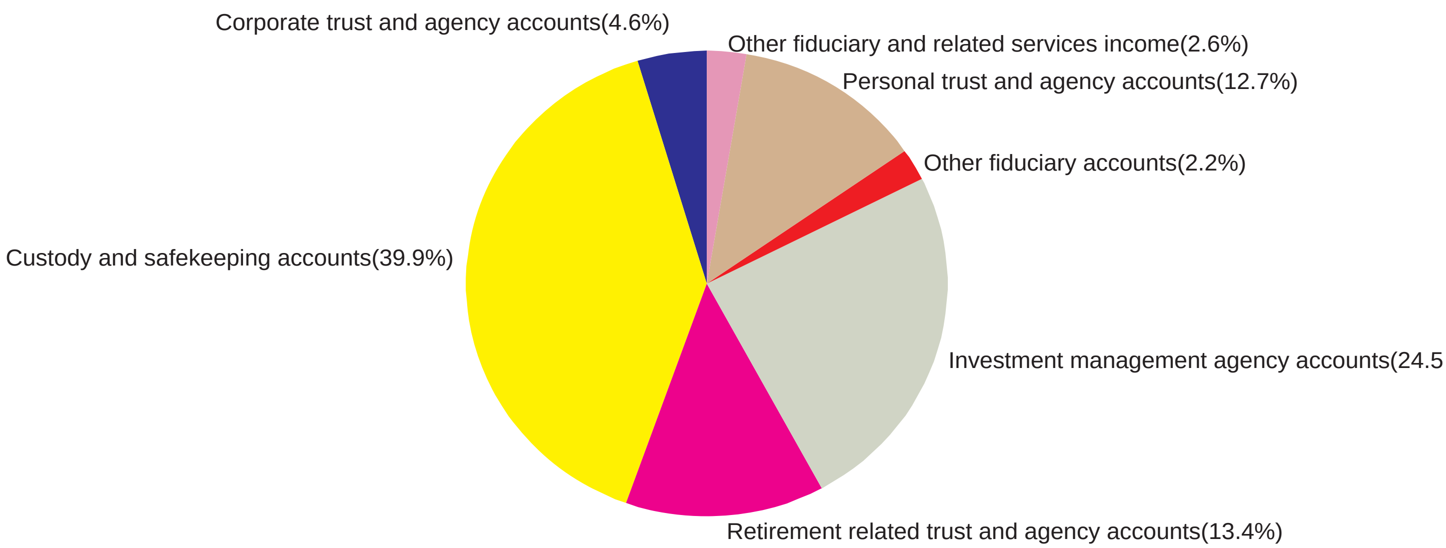
2010 - 2018



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

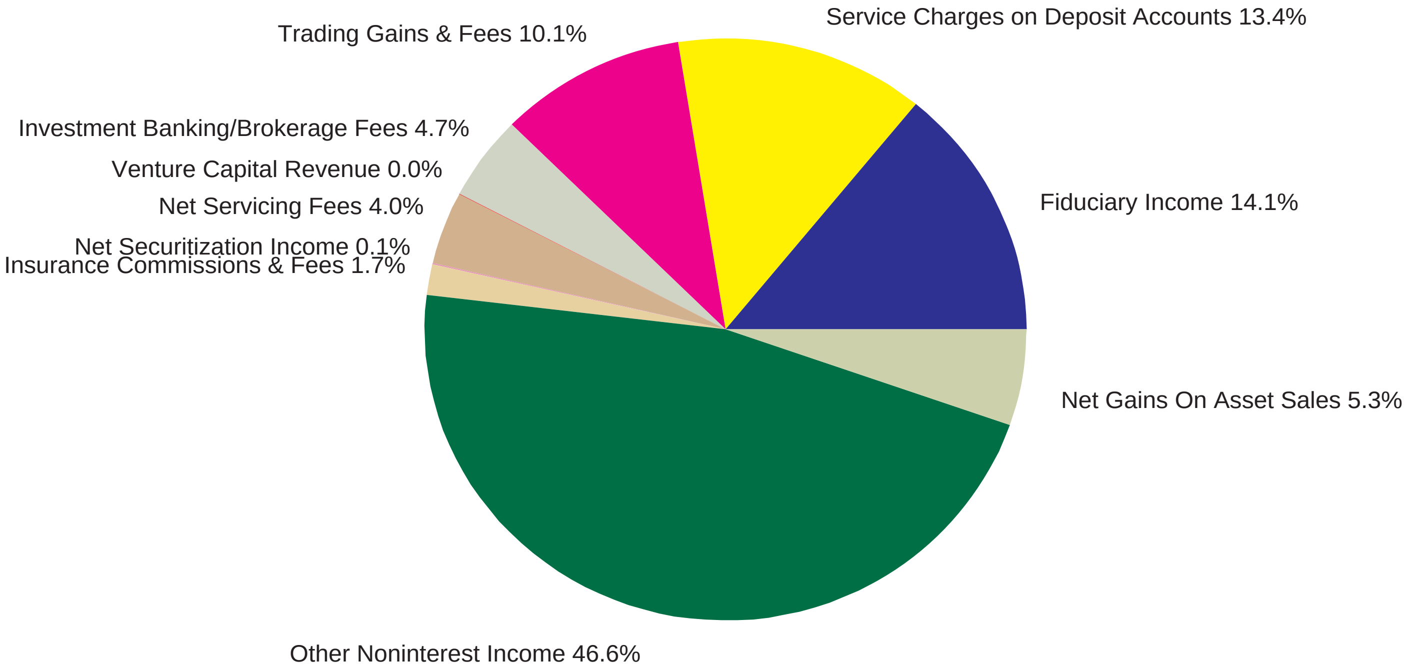
Composition of Fiduciary and Related Services Income

Full Year 2018



Composition of Noninterest Income

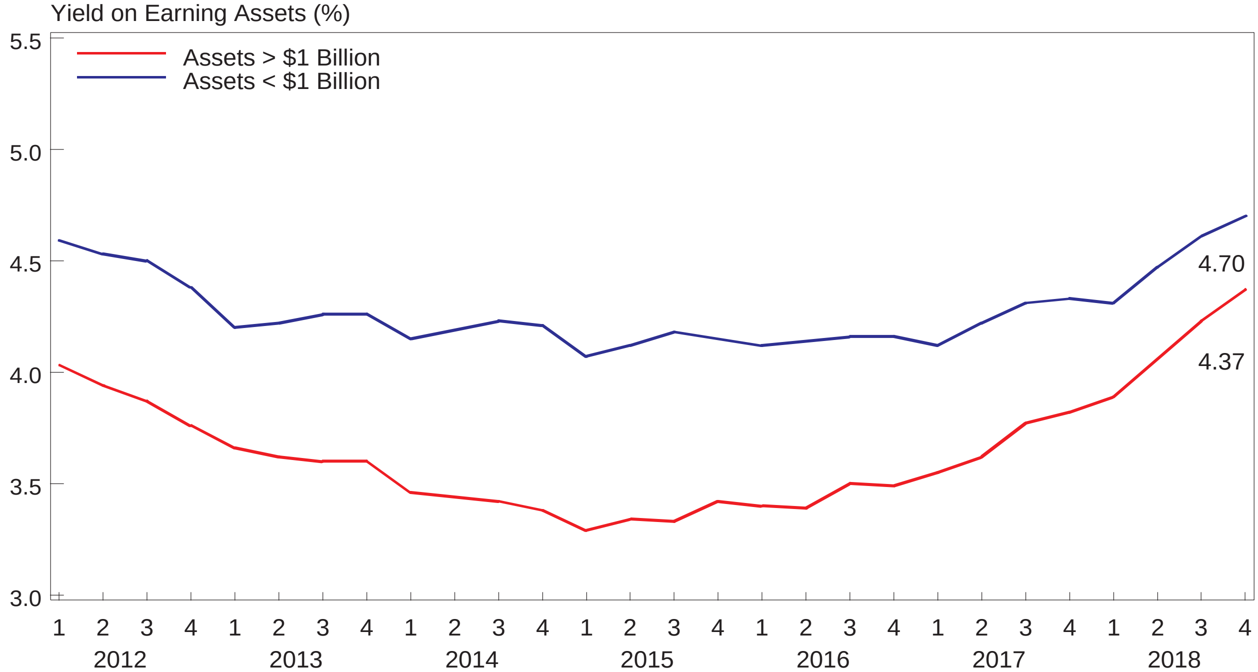
December 31, 2018 (YTD)



Noninterest Income Source	Noninterest Income $ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	$37,524	1,097	20.3%
Service Charges on Deposit Accounts	$35,745	5,283	97.7%
Trading Gains & Fees	$26,754	155	2.9%
Investment Banking/Brokerage Fees	$12,521	1,407	26.0%
Venture Capital Revenue	$59	31	0.6%
Net Servicing Fees	$10,680	2,086	38.6%
Net Securitization Income	$229	33	0.6%
Insurance Commissions & Fees	$4,573	2,275	42.1%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	$12,592	2,429	44.9%
Net Gains/Losses On OREO Sales	-$99	2,861	52.9%
Net Gains/Losses On Sales Of Other Assets	$1,643	2,194	40.6%
Other Noninterest Income	$123,937	5,375	99.4%
Total Noninterest Income	$266,165	5,397	99.8%

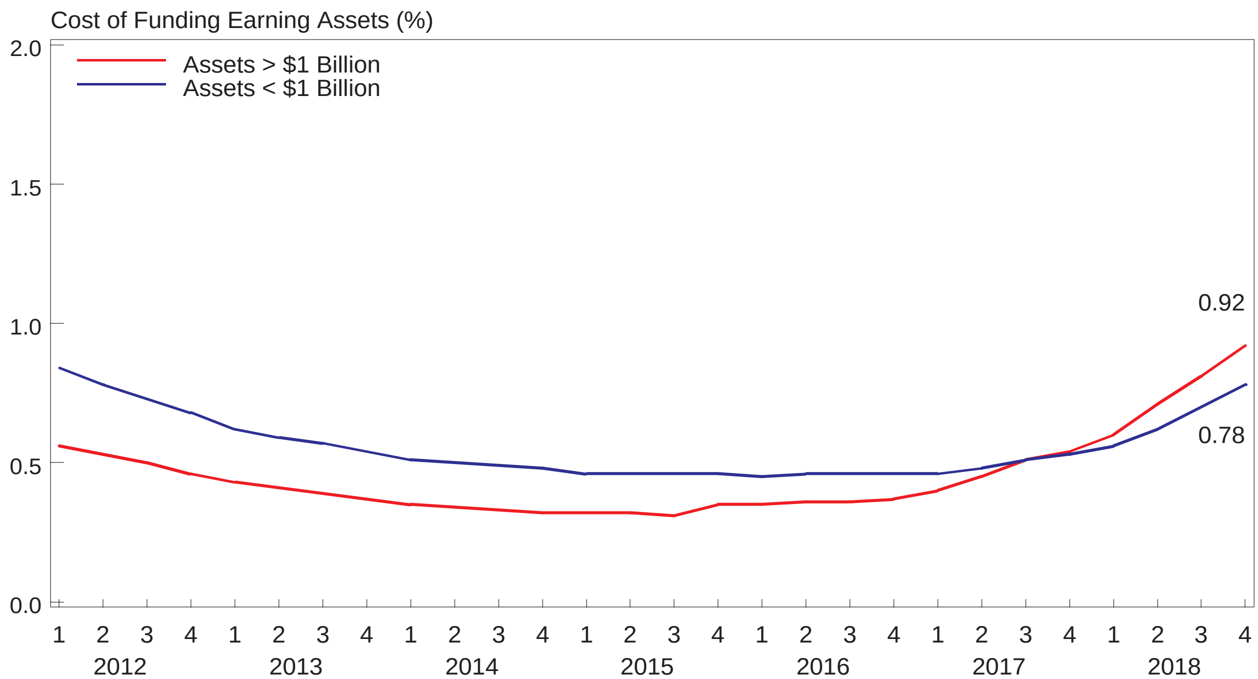
Quarterly Yield on Earning Assets

2012 - 2018



Quarterly Cost of Funding Earning Assets

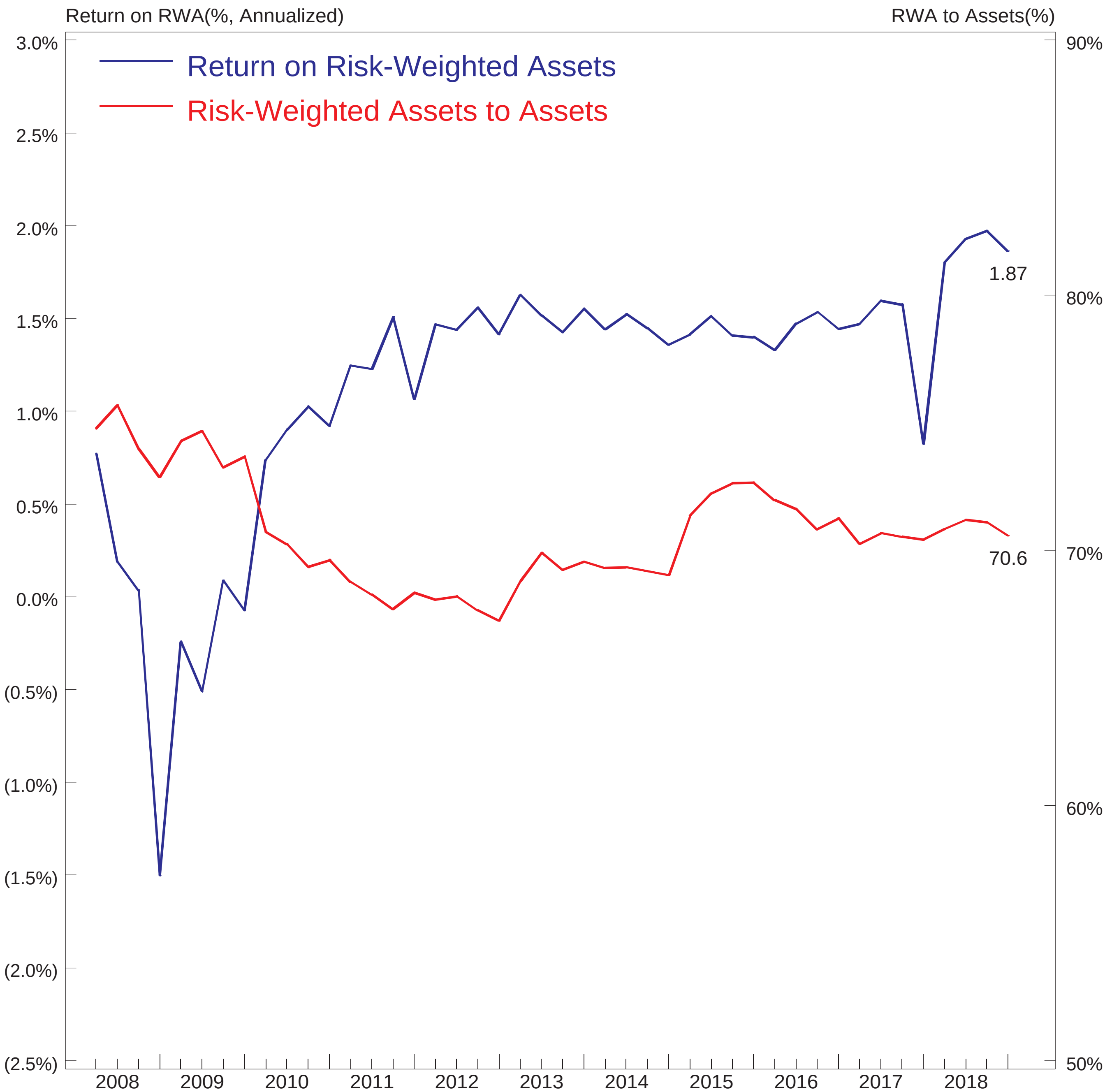
2012 - 2018



Quarterly Return on Risk-Weighted Assets (RWA)*

and RWA to Total Assets

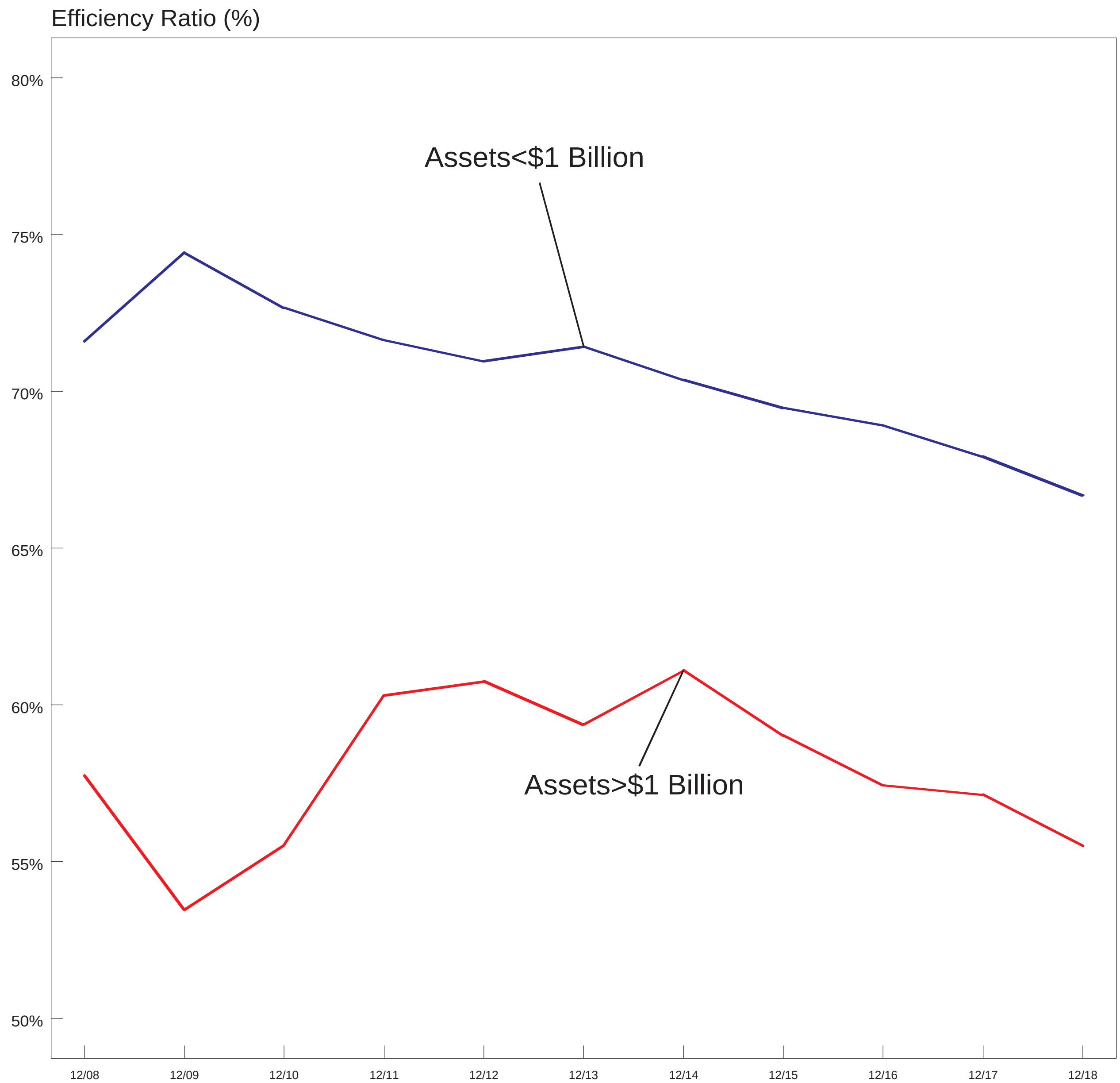
2008 - 2018



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

Annual Efficiency Ratios*

2008 - 2018

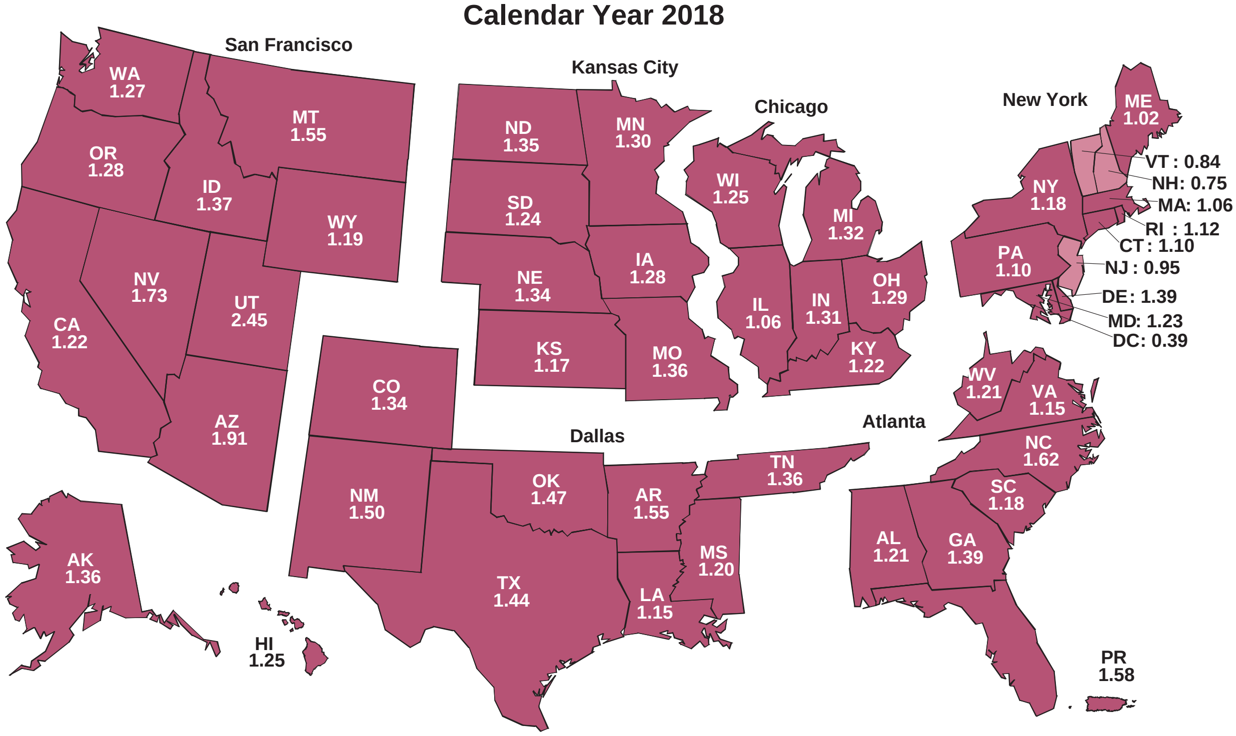


	12/08	12/09	12/10	12/11	12/12	12/13	12/14	12/15	12/16	12/17	12/18
Assets<$1 Billion	71.59	74.42	72.66	71.63	70.96	71.42	70.36	69.47	68.91	67.91	66.68
Assets>$1 Billion	57.74	53.46	55.53	60.30	60.75	59.37	61.10	59.02	57.43	57.13	55.50
Total	59.35	55.53	57.17	61.38	61.70	60.46	61.91	59.90	58.34	57.93	56.27

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

Return on Assets (ROA)

Calendar Year 2018



ROA 0 - 1 percent
ROA > 1 percent

ROA Rankings by State

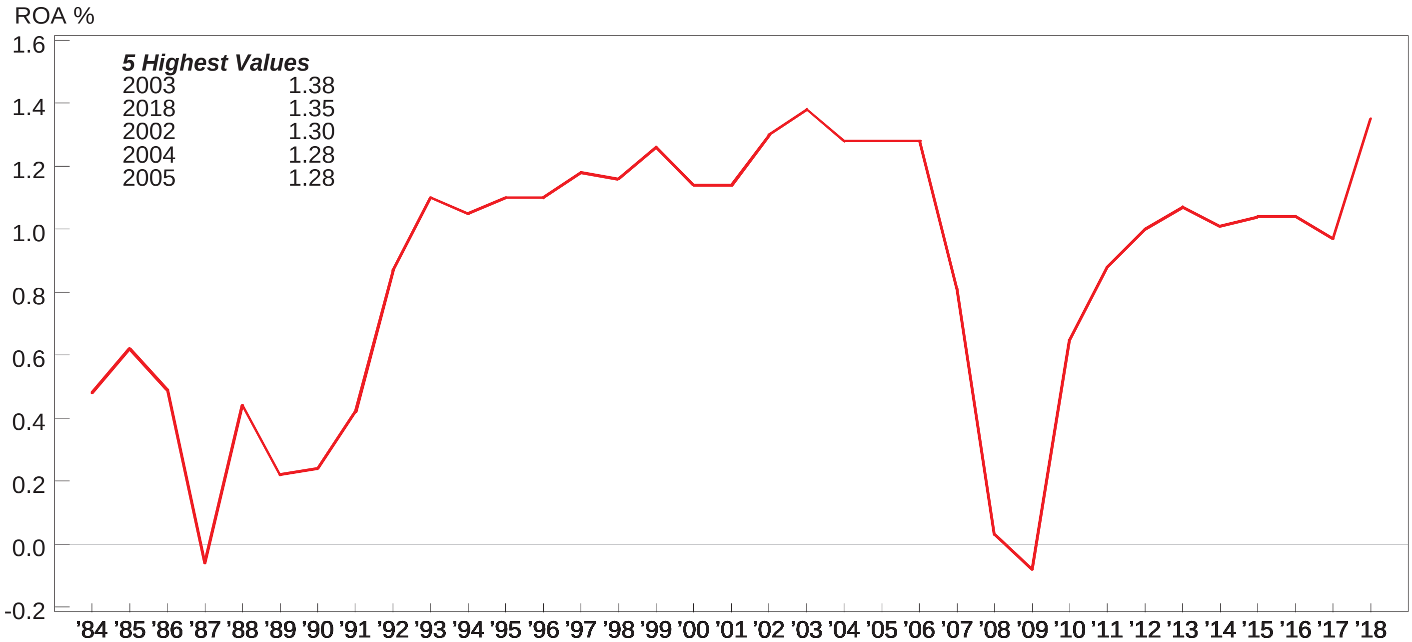
		No. of Inst. as of 12/31/18	2018	2017	Change*
1	Utah	41	2.45	2.05	40
2	Arizona	15	1.91	1.61	30
3	Nevada	19	1.73	1.45	28
4	North Carolina	47	1.62	1.22	40
5	Puerto Rico	5	1.58	0.59	99
6	Arkansas	93	1.55	1.34	21
7	Montana	48	1.55	1.31	24
8	New Mexico	37	1.50	1.19	31
9	Oklahoma	201	1.47	1.23	24
10	Texas	438	1.44	1.19	25
11	Delaware	22	1.39	0.84	55
12	Georgia	168	1.39	1.12	27
13	Idaho	13	1.37	0.83	54
14	Alaska	5	1.36	0.96	40
15	Missouri	256	1.36	1.07	29
16	Tennessee	144	1.36	0.90	46
17	North Dakota	75	1.35	1.22	13
18	Colorado	79	1.34	1.09	25
19	Nebraska	170	1.34	1.04	30
20	Michigan	93	1.32	0.95	37
21	Indiana	104	1.31	1.04	27
22	Minnesota	293	1.30	1.18	12
23	Ohio	182	1.29	1.03	26
24	Iowa	288	1.28	1.15	13
25	Oregon	17	1.28	1.00	28
26	Washington	42	1.27	0.98	29
27	Hawaii	8	1.25	0.96	29

		No. of Inst. as of 12/31/18	2018	2017	Change*
28	Wisconsin	201	1.25	1.03	22
29	South Dakota	62	1.24	0.72	52
30	Maryland	46	1.23	0.87	36
31	California	154	1.22	0.84	38
32	Kentucky	148	1.22	1.05	17
33	Alabama	119	1.21	0.90	31
34	West Virginia	51	1.21	0.88	33
35	Mississippi	73	1.20	0.94	26
36	Wyoming	31	1.19	1.05	14
37	New York	138	1.18	0.88	30
38	South Carolina	50	1.18	0.77	41
39	Kansas	235	1.17	1.03	14
40	Louisiana	117	1.15	0.78	37
41	Virginia	74	1.15	0.40	75
42	Rhode Island	8	1.12	1.13	(1)
43	Connecticut	38	1.10	0.80	30
44	Pennsylvania	149	1.10	0.83	27
45	Florida	117	1.06	0.98	8
46	Illinois	435	1.06	0.79	27
47	Massachusetts	120	1.06	0.87	19
48	Maine	26	1.02	0.81	21
49	New Jersey	75	0.95	0.71	24
50	Vermont	11	0.84	0.68	16
51	New Hampshire	17	0.75	0.57	18
52	District of Col.	3	0.39	0.32	7
	U.S. and Terr.	5,406	1.35	0.97	38

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

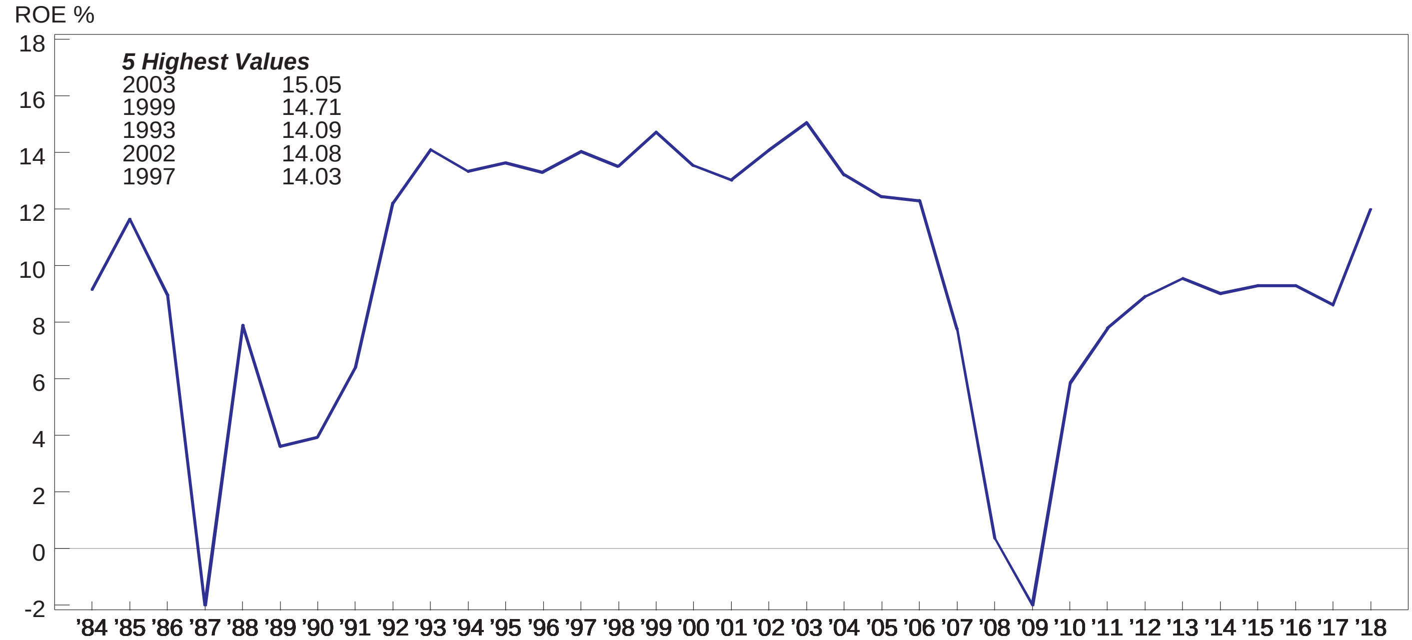
Annual Return on Assets (ROA)

1984 - 2018



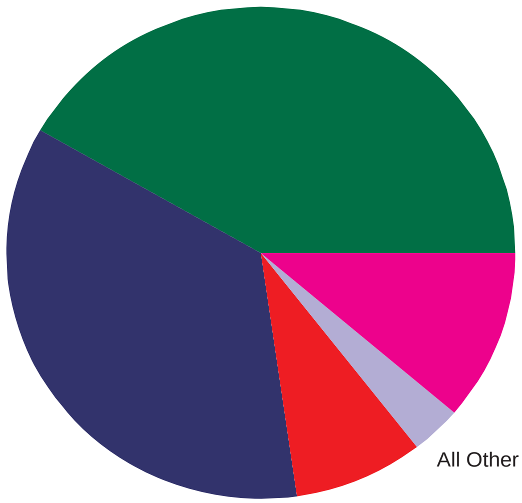
Annual Return on Equity (ROE)

1984 - 2018



Total Liabilities and Equity Capital

December 31, 2018

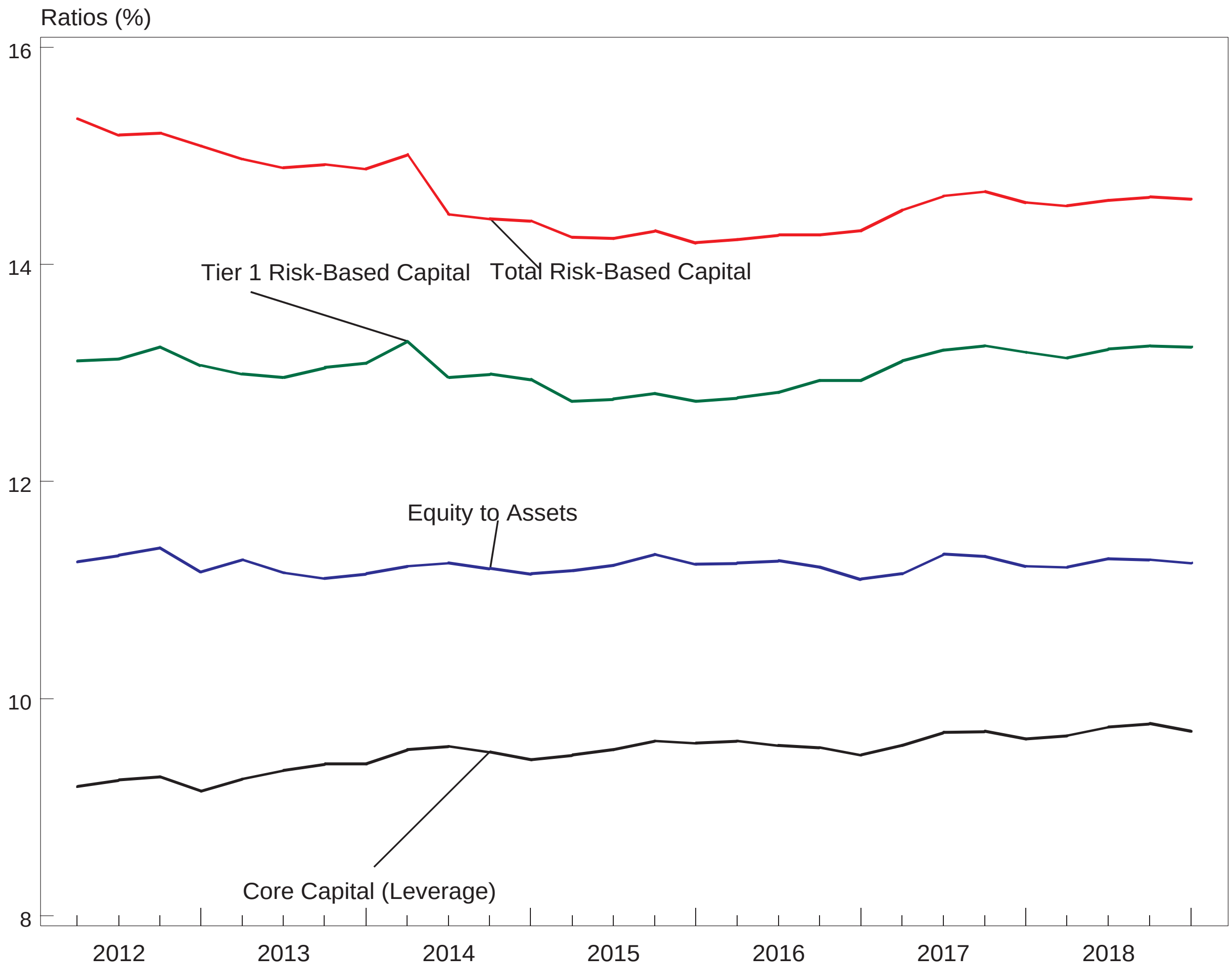


($ Billions)	12/31/17	12/31/18	% Change
Insured Deposits (estimated)	7,117	7,483	5.1
Uninsured Deposits	6,283	6,383	1.6
In Foreign Offices	1,318	1,253	-4.9
Other Borrowed Funds*	1,496	1,476	-1.3
All Other Liabilities	562	578	2.8
Subordinated Debt	69	69	0.0
Bank Equity Capital	1,954	2,019	3.3
Total Liabilities and Equity Capital	17,415	17,943	3.0

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

Capital Ratios

2012 - 2018

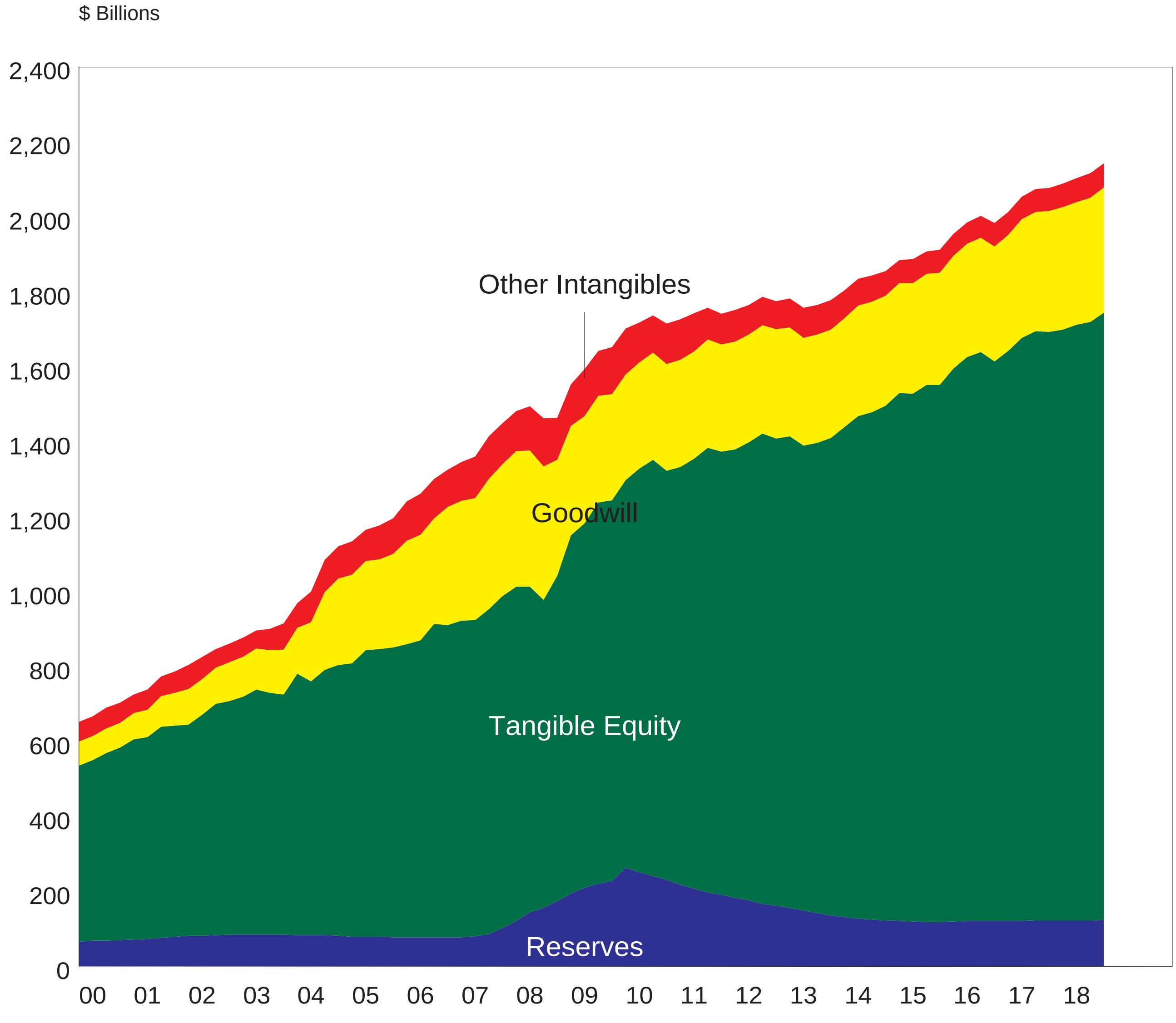


	12/12	12/13	12/14	12/15	12/16	12/17	12/18
Total Risk-Based Capital	**15.09**	**14.88**	**14.40**	**14.20**	**14.31**	**14.57**	**14.60**
Tier 1 Risk-Based Capital	**13.07**	**13.09**	**12.94**	**12.74**	**12.93**	**13.19**	**13.24**
Equity to Assets	**11.17**	**11.15**	**11.15**	**11.24**	**11.10**	**11.22**	**11.25**
Core Capital (Leverage)	**9.15**	**9.40**	**9.44**	**9.59**	**9.48**	**9.63**	**9.70**

Equity Capital and Reserves

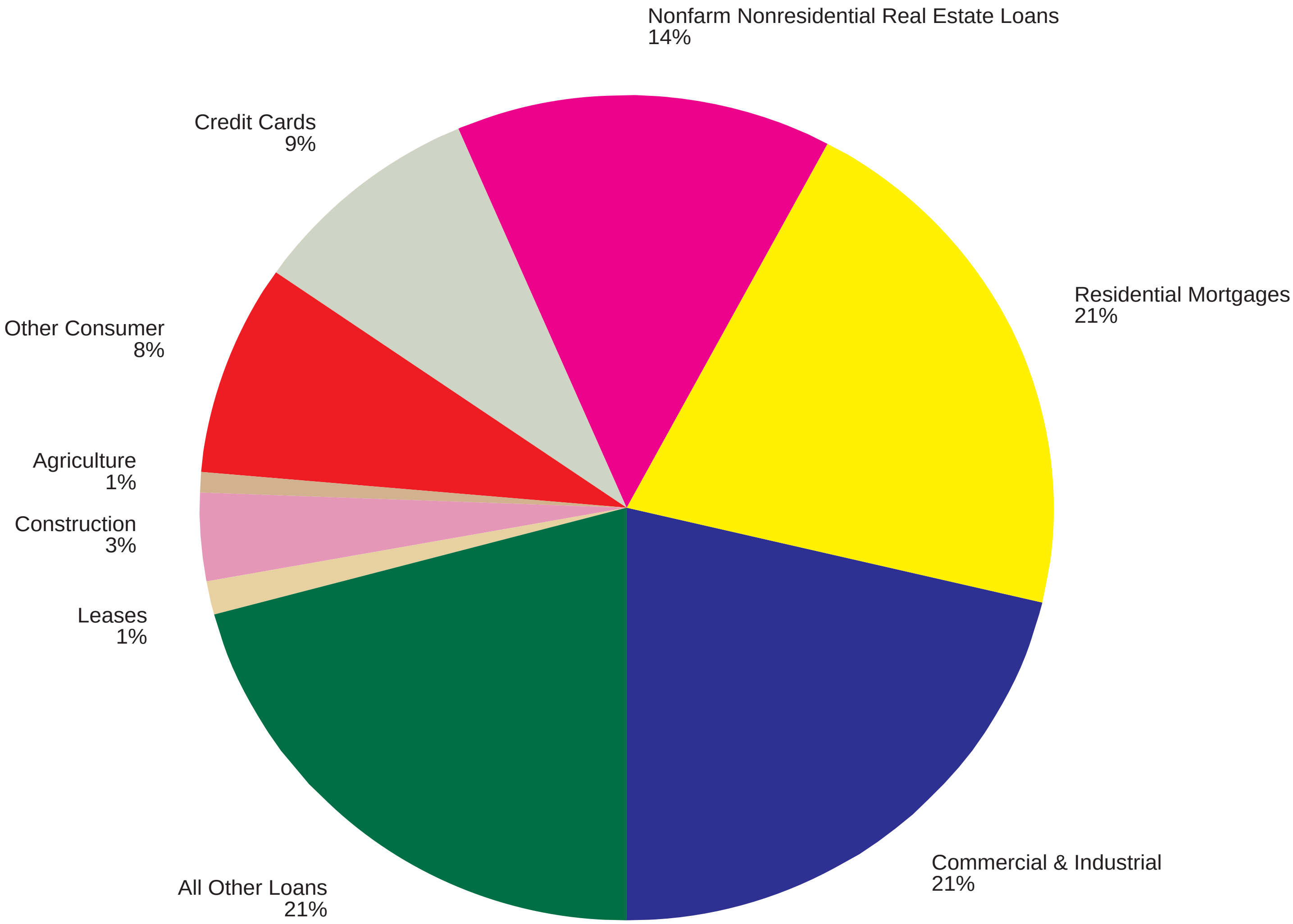
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2018



Loan Portfolio Composition

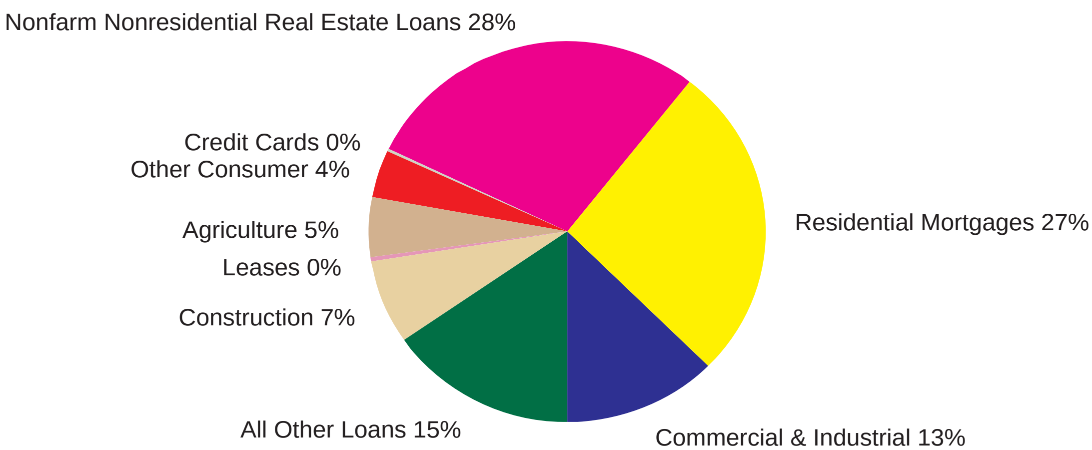
December 31, 2018



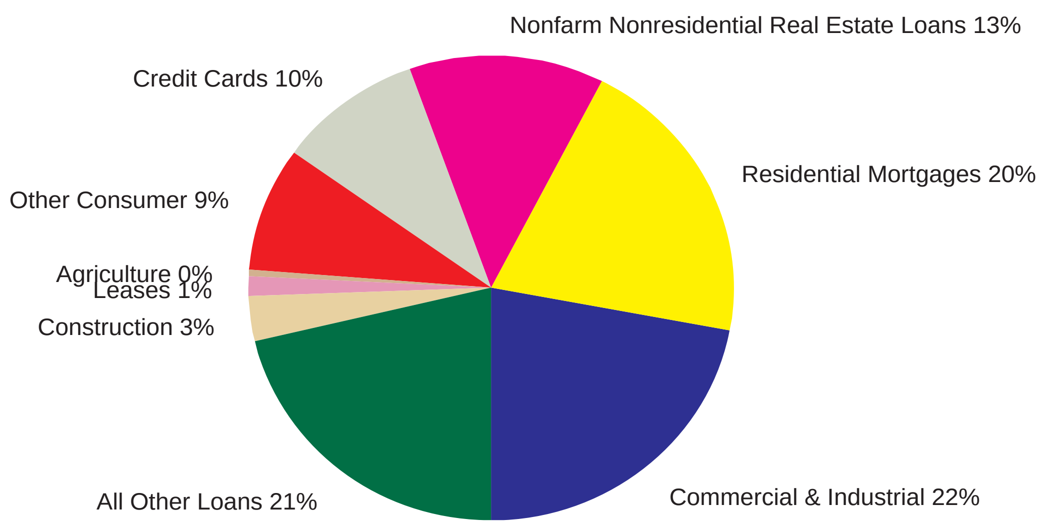
Loan Portfolio Composition by Asset Size

December 31, 2018

Assets < $1 Billion

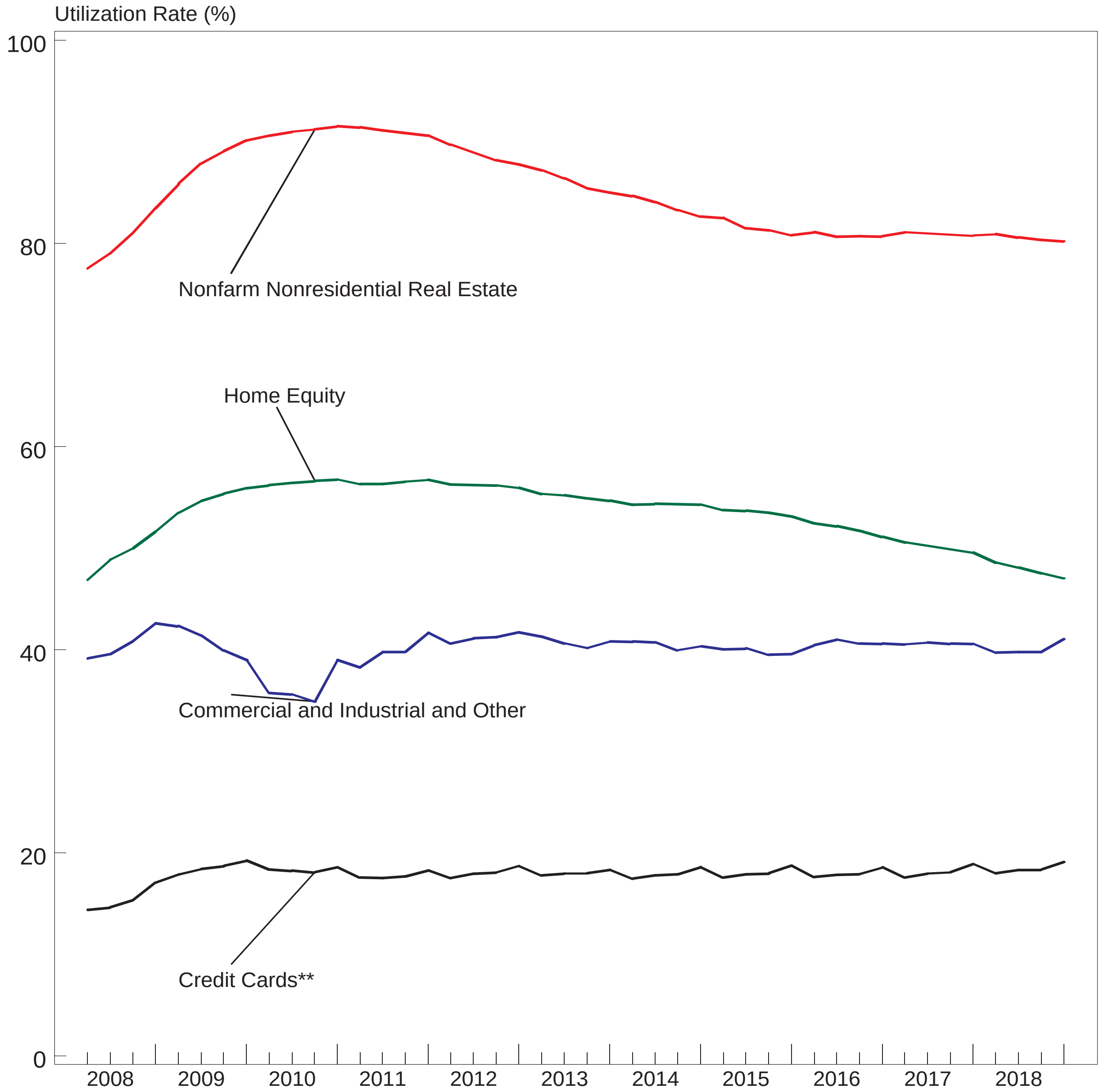


Assets > $1 Billion



Utilization Rates of Loan Commitments*

2008-2018

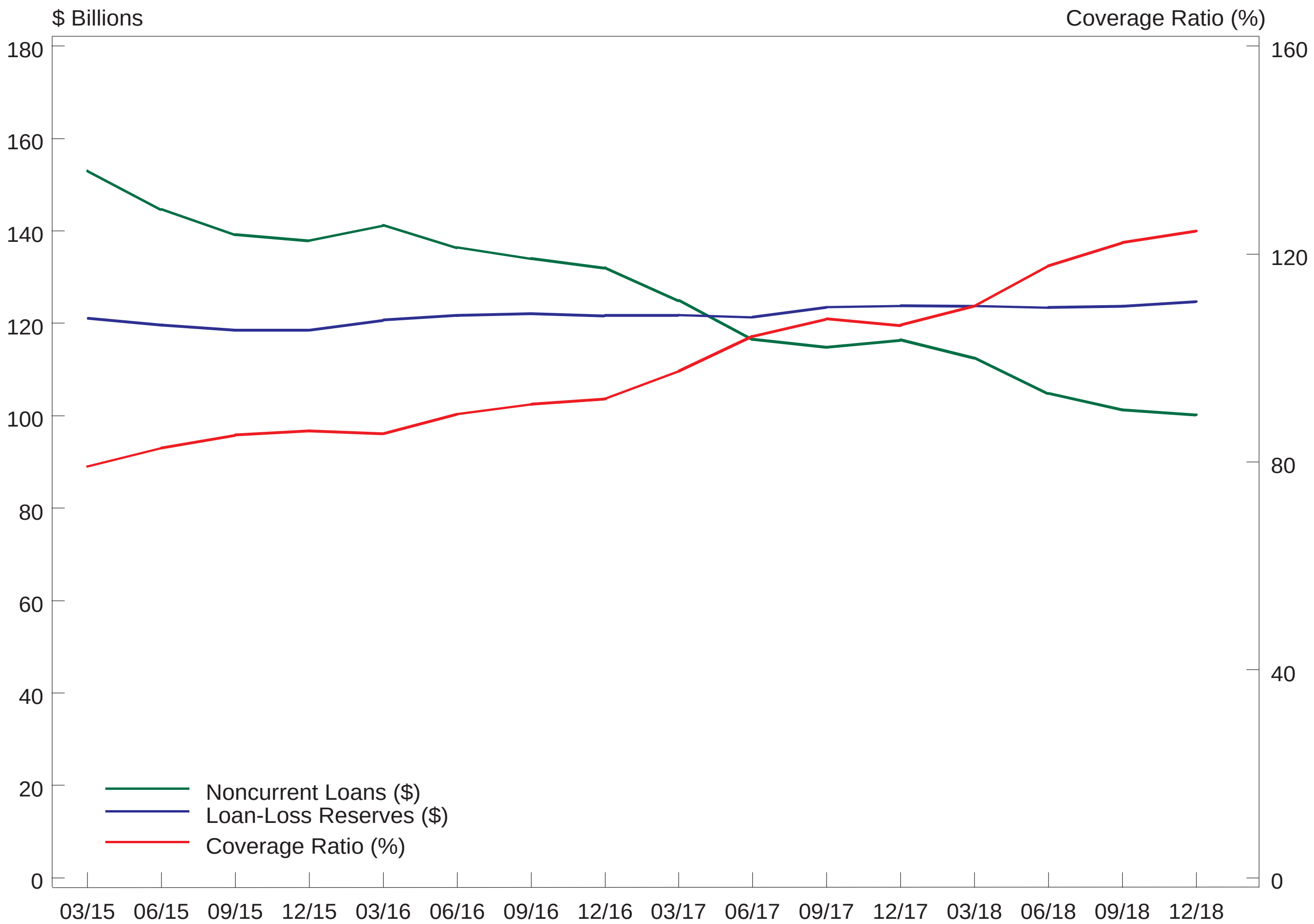


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commmitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2015-2018

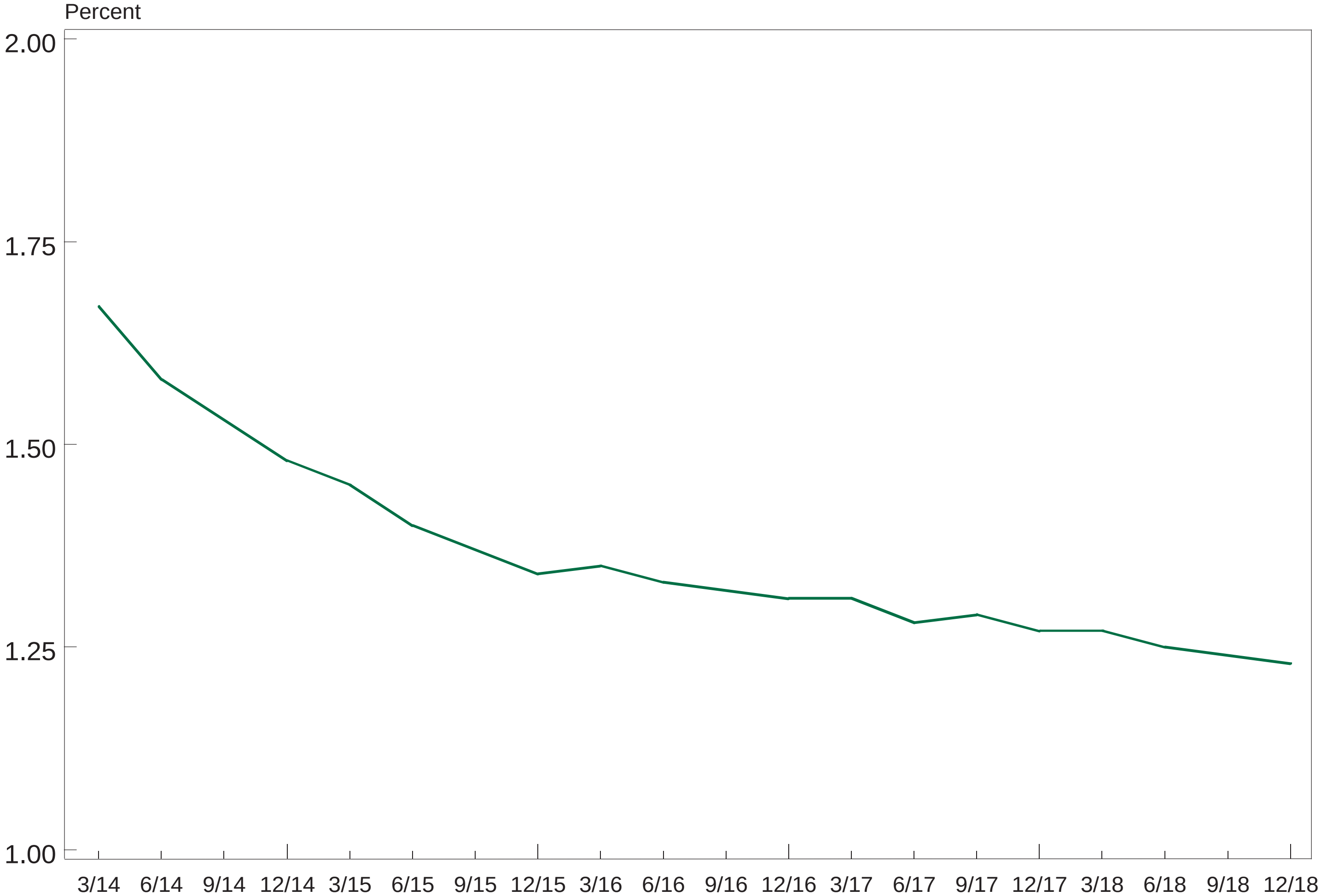


	03/15	06/15	09/15	12/15	03/16	06/16	09/16	12/16	03/17	06/17	09/17	12/17	03/18	06/18	09/18	12/18
Noncurrent Loans ($ Billions)	153.0	144.7	139.2	137.9	141.2	136.4	134.0	132.0	125.0	116.5	114.8	116.4	112.5	104.8	101.3	100.2
Loan-Loss Reserves ($ Billions)	121.1	119.6	118.6	118.6	120.7	121.7	122.1	121.7	121.8	121.4	123.5	123.8	123.7	123.4	123.7	124.7
Coverage Ratio (%)	79	83	85	86	85	89	91	92	97	104	108	106	110	118	122	124

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2014 - 2018

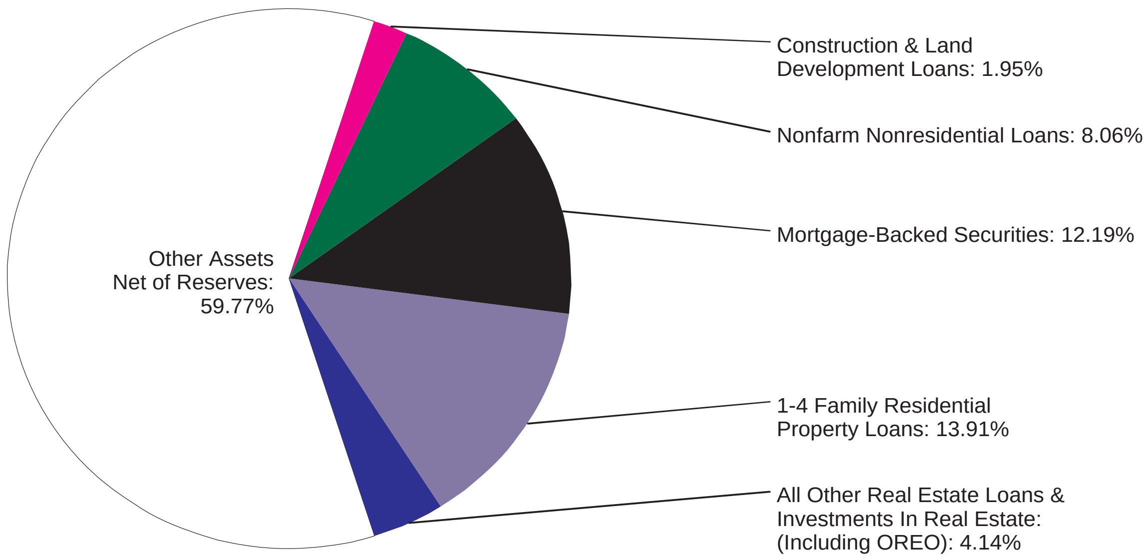


Loss Allowance to Loans and Leases

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	1.27	1.25	1.24	1.23

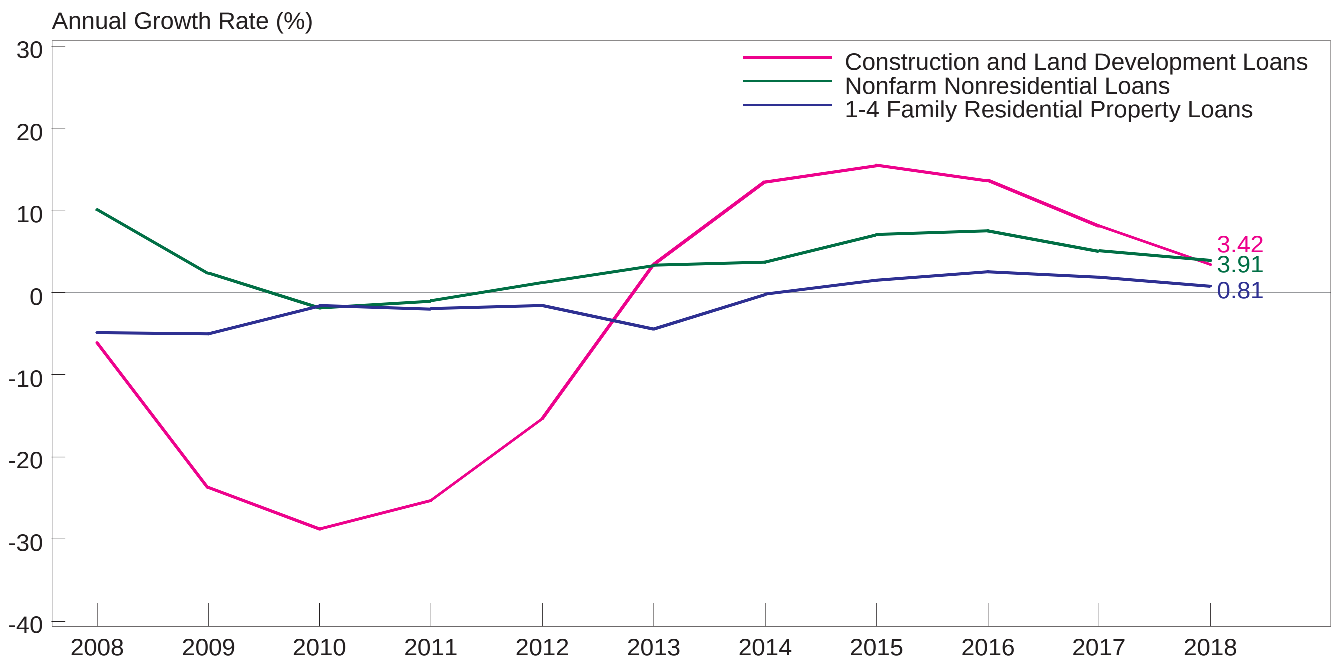
Real Estate Assets as a Percent of Total Assets

December 31, 2018



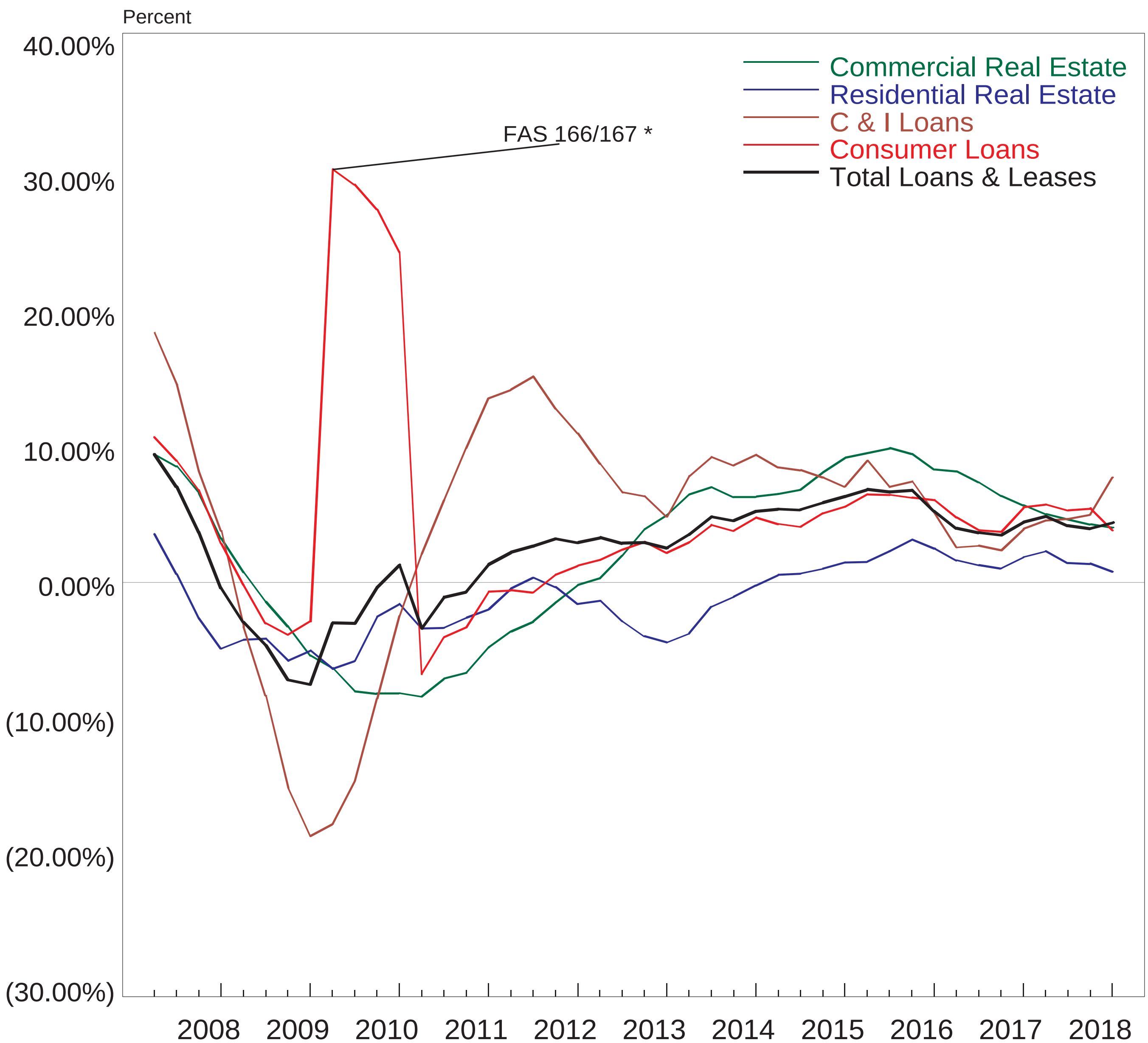
Real Estate Loan Growth Rates

2008-2018



Twelve-Month Loan Growth Rates

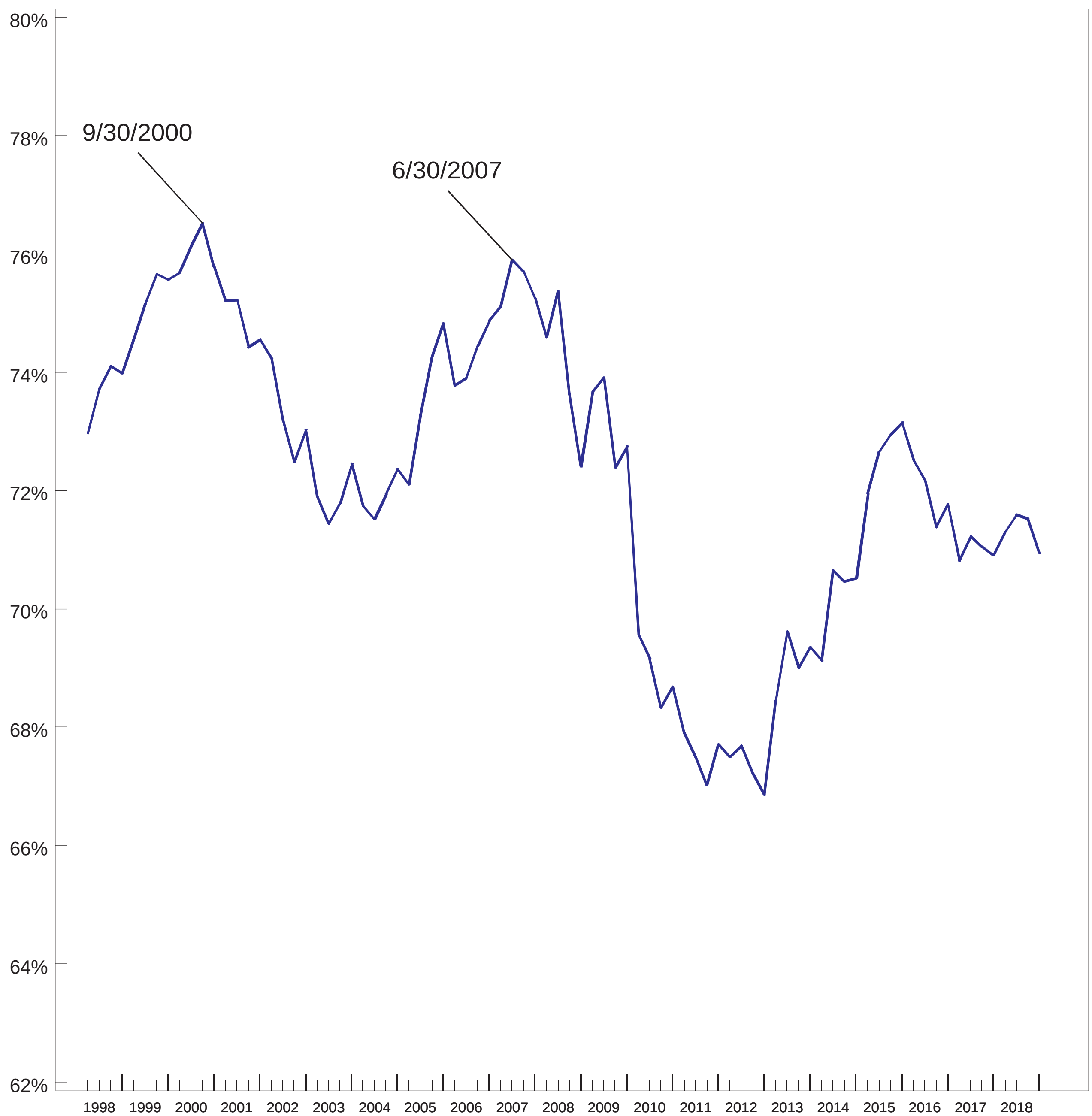
2008 - 2018



* 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.

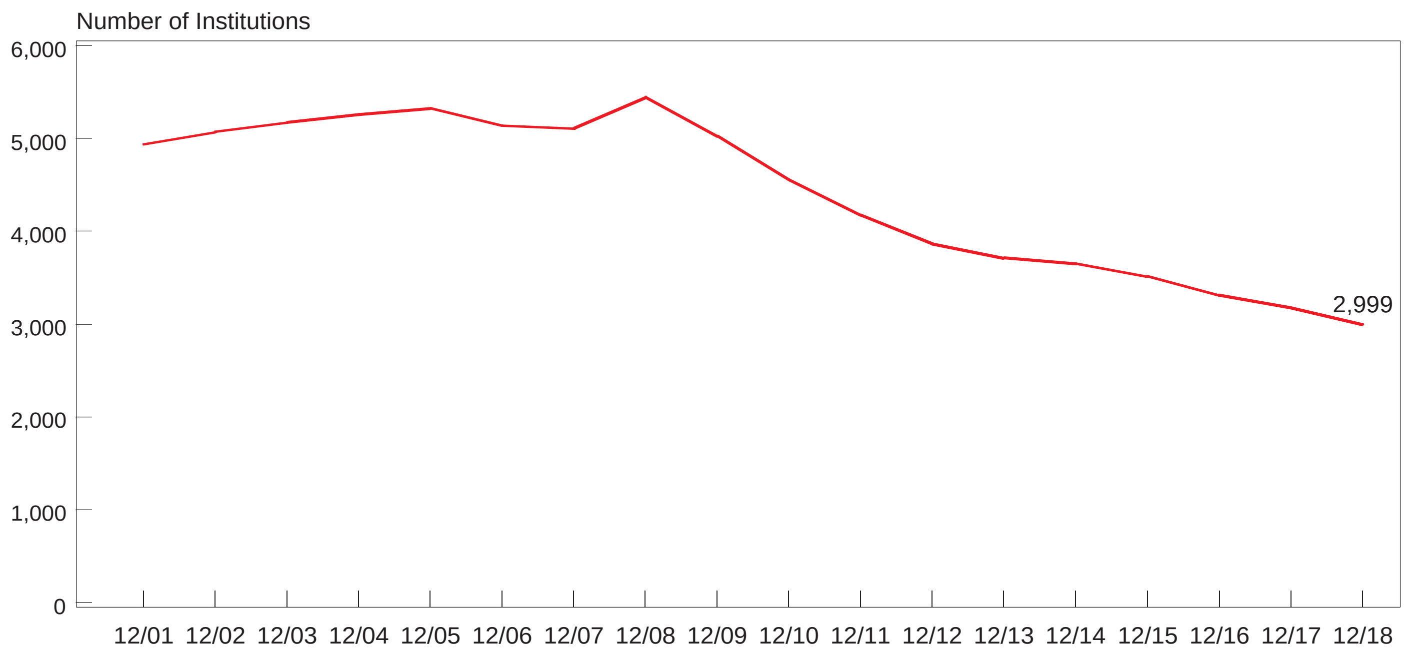
Risk-Weighted Assets as a Percentage of Total Assets

1998 - 2018



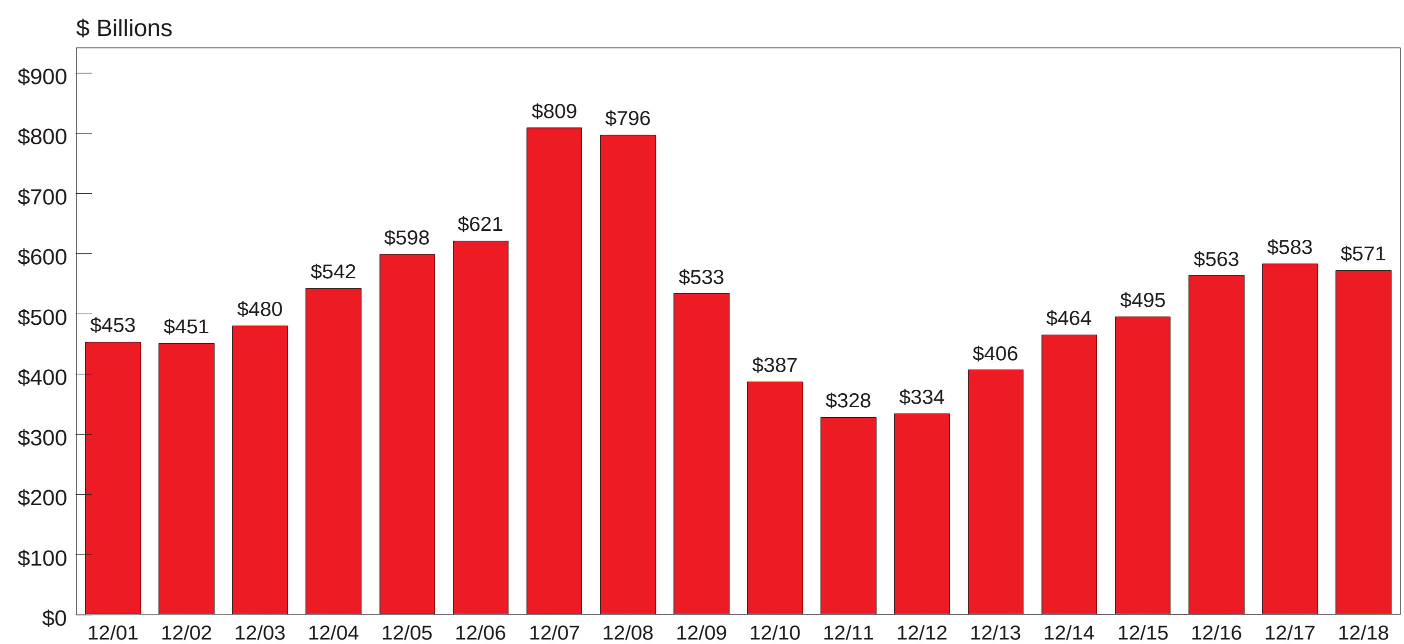
Number of Institutions with FHLB Advances

2001 - 2018

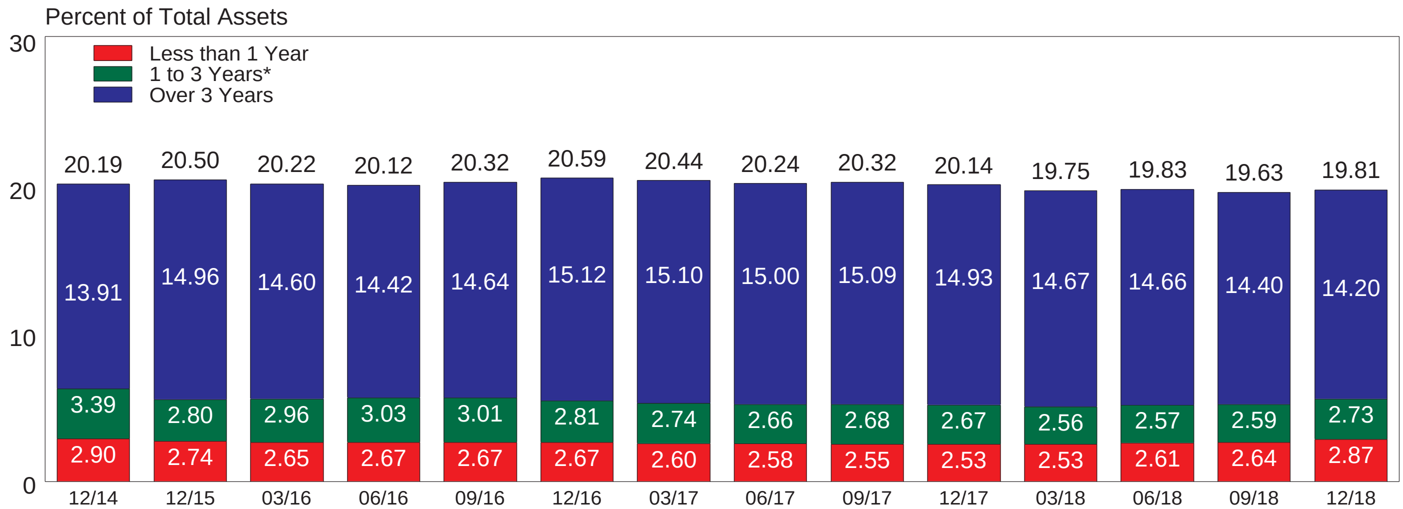


Amount of FHLB Advances Outstanding

2001 - 2018

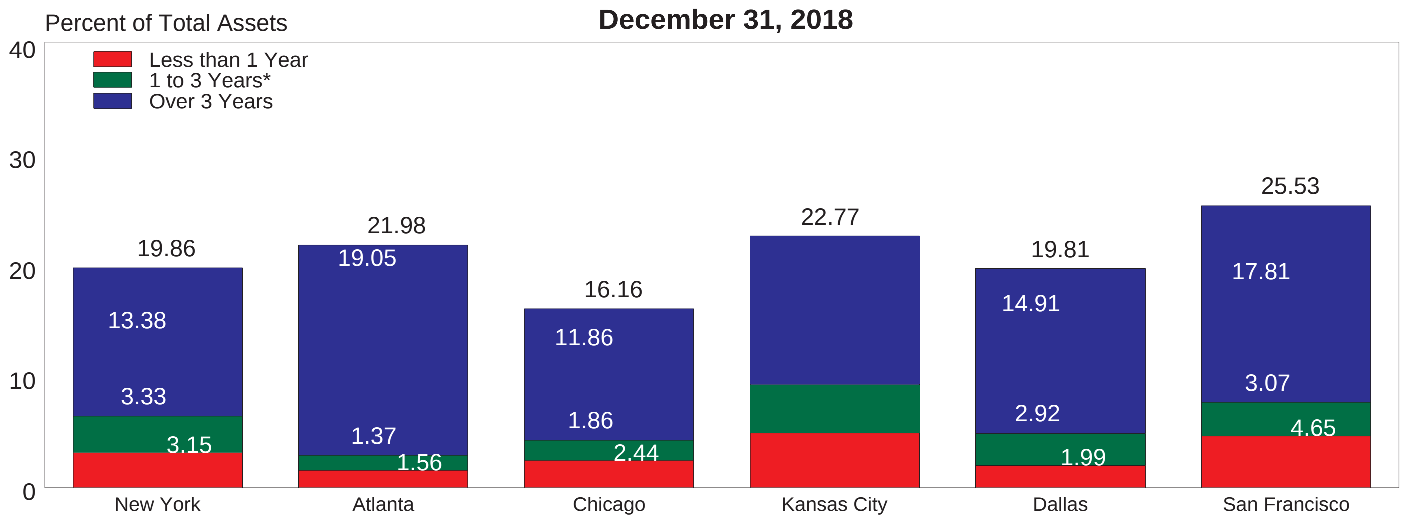


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

December 31, 2018



Total Securities (Debt and Equity)

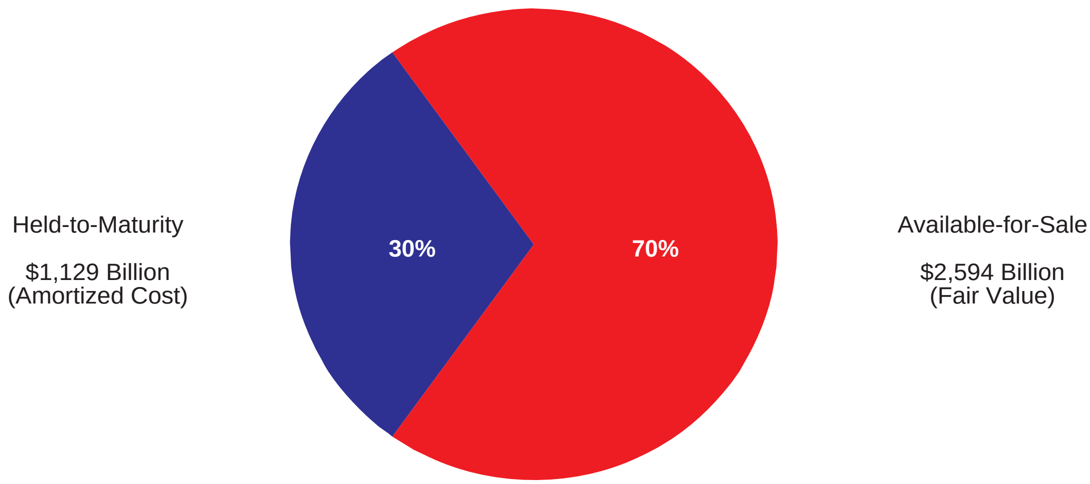
($ Billions)

	12/16	3/17	6/17	9/17	12/17	3/18	6/18	9/18	12/18
U.S. Government Obligations:									
U.S. Treasury	520	514	464	472	477	481	486	494	549
U.S. Govt. Agy & Spon. Agy Obligations	161	164	162	159	157	155	152	150	149
Mortgage Pass-through Securities	1,266	1,292	1,330	1,372	1,387	1,370	1,402	1,398	1,409
Collateralized Mortgage Obligations	476	475	472	469	462	456	457	456	453
State, County, Municipal Obligations	360	364	369	368	370	355	348	333	330
Asset Backed Securities	124	123	118	116	114	114	116	116	118
Other Debt Securities	643	642	645	650	655	664	669	680	712
Equity Securities	10	10	8	9	10	4	4	3	3
Total Securities	$3,560	$3,584	$3,569	$3,615	$3,632	$3,599	$3,633	$3,630	$3,723

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

Total Securities*

December 31, 2018



Total Securities*

December 31, 2018

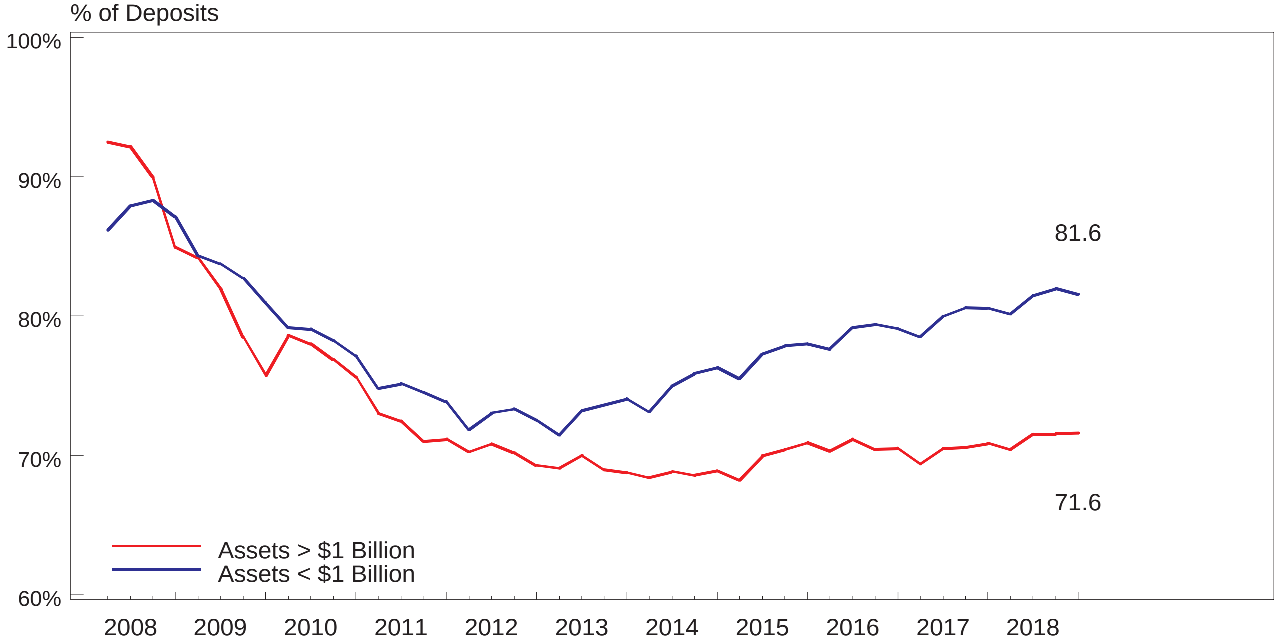
	Held-to-Maturity		Available-for-Sale			
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)	Total Securities	Fair Value to Amortized Cost (%)
U.S. Government Obligations						
U.S. Treasury	**$88,780**	98.7	**$460,456**	99.0	$549,236	99.0
U.S. Govt. Agy and Spon. Agy Obligations	**26,789**	98.0	**122,323**	98.7	149,112	98.5
Mortgage Pass-through Securities	**624,737**	98.1	**784,320**	98.0	1,409,057	98.0
Collateralized Mortgage Obligations	**117,148**	98.4	**335,951**	98.9	453,098	98.8
State, County, Municipal Obligations	**73,631**	99.9	**255,989**	100.3	329,620	100.2
Asset Backed Securities	**26,494**	100.3	**91,203**	99.8	117,696	99.9
Other Debt Securities	**171,081**	98.6	**541,150**	**	712,230	**
Equity Securities	**	**	**3,009**	**	3,009	**
Total Securities	**$1,128,658**	98.4	**$2,594,400**	98.9	$3,723,058	98.8
Memoranda***						
Structured Notes	**15,048**		**14,751**			98.0

* 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

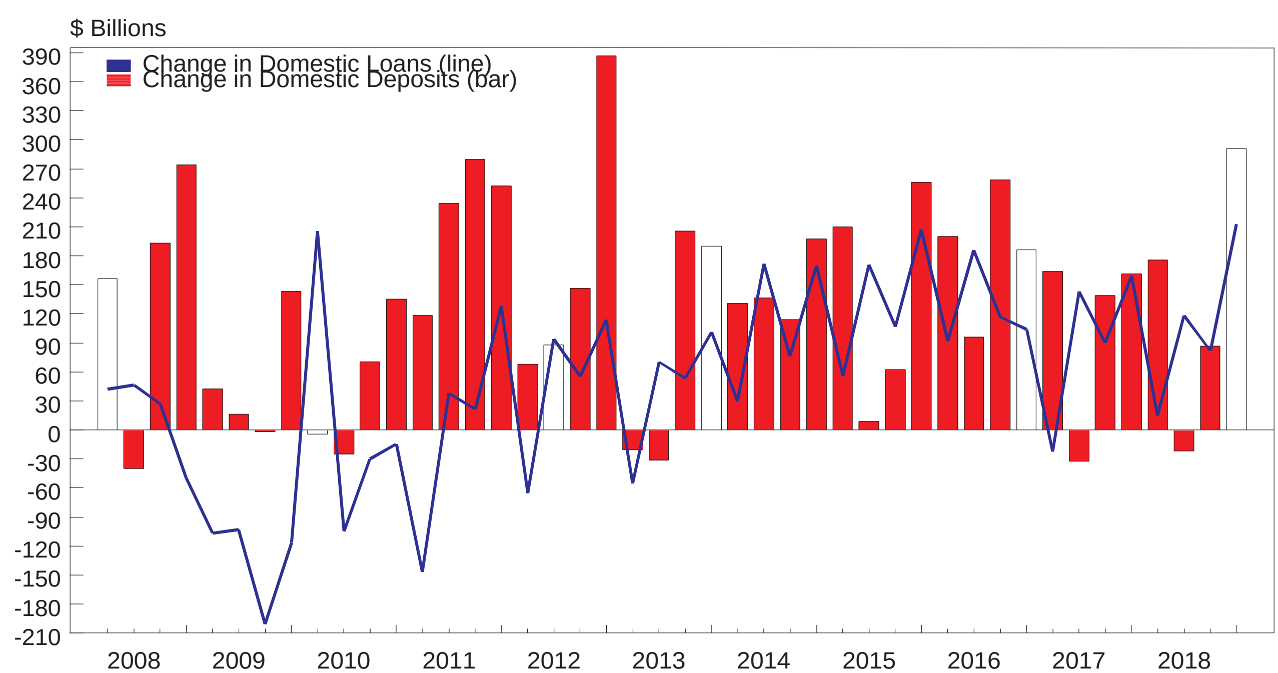
(Domestic and Foreign)

2008 - 2018



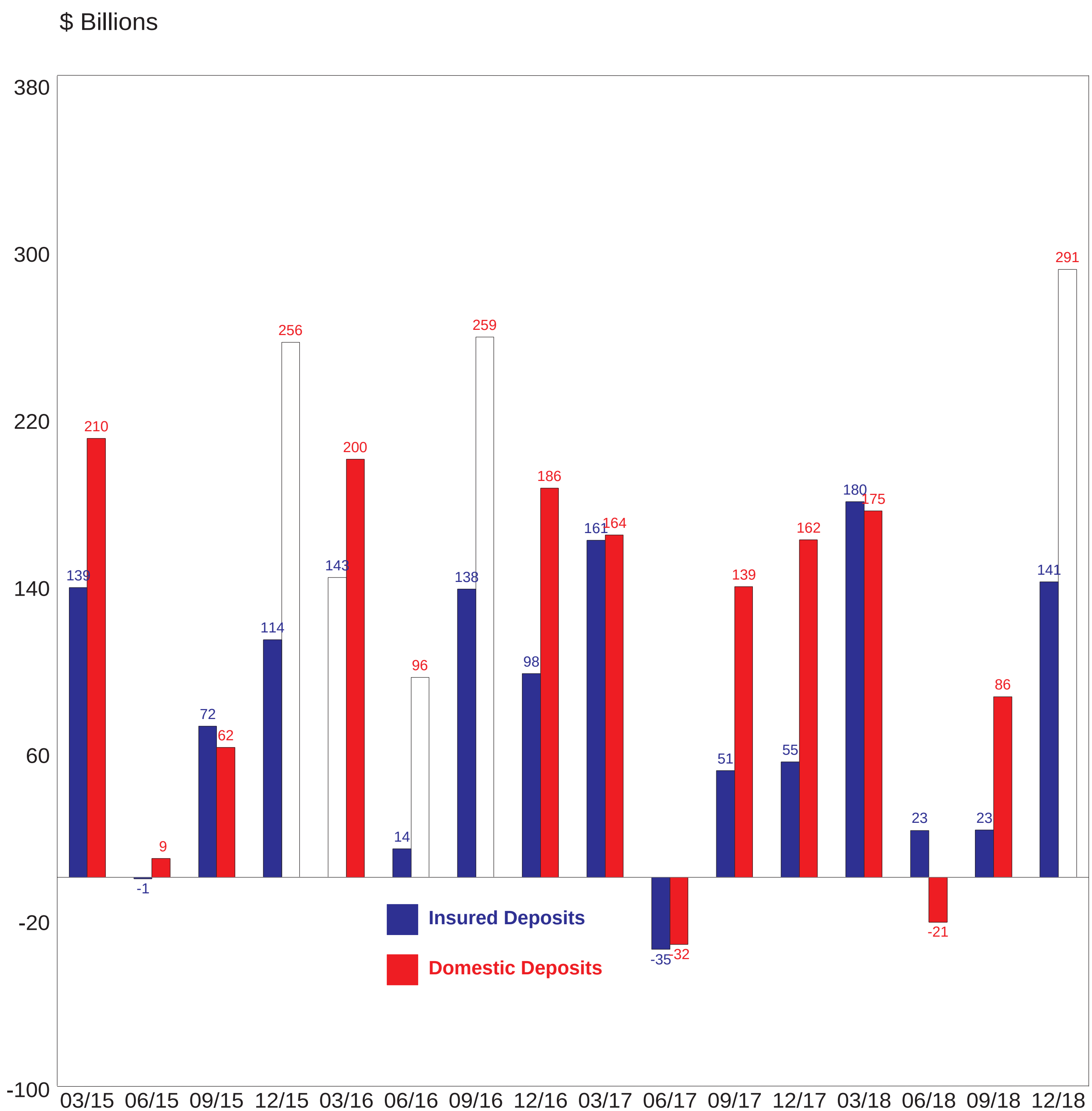
Quarterly Change in Domestic Loans vs Domestic Deposits

2008 - 2018



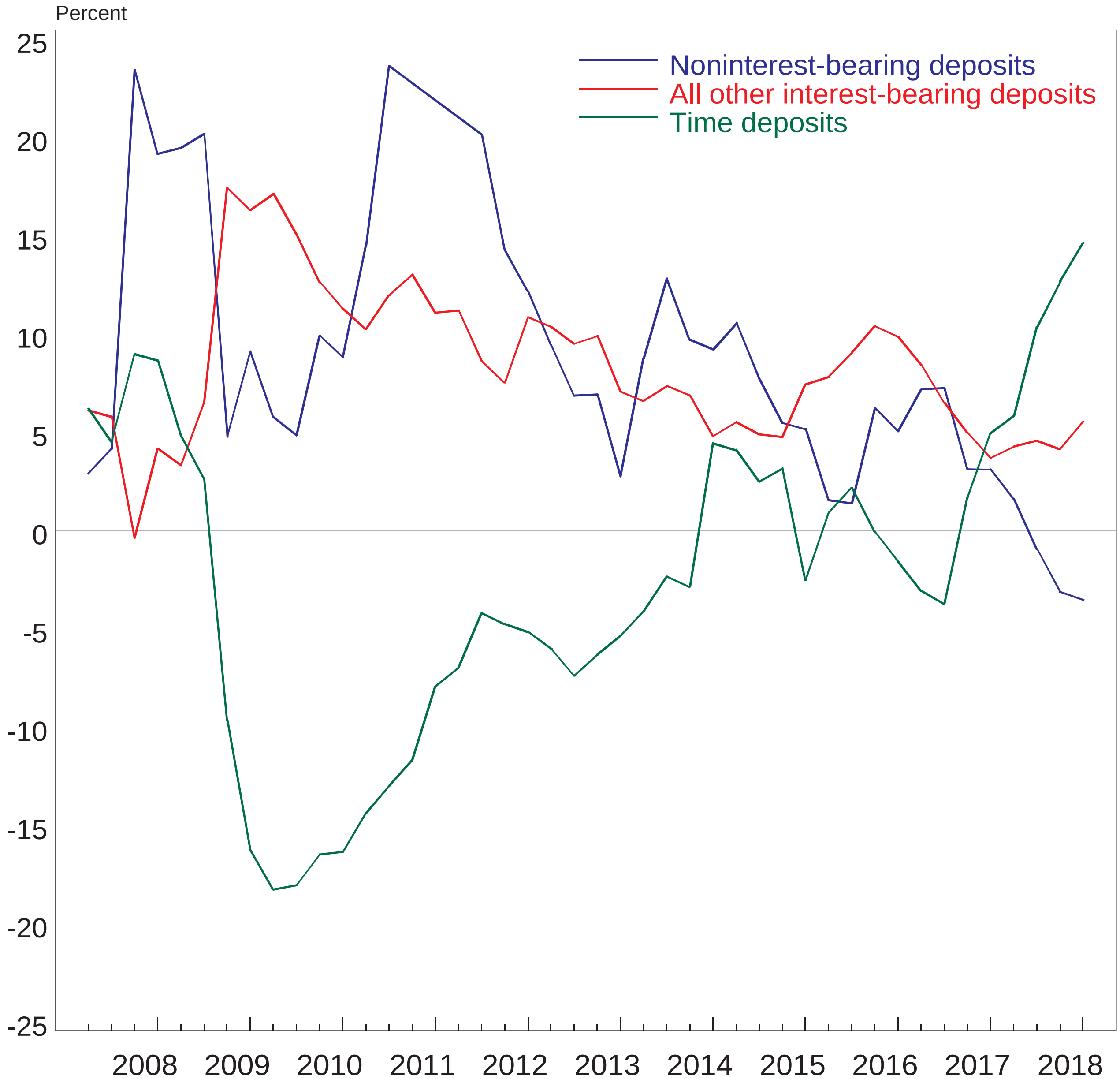
Quarterly Change In Domestic Deposits

2015 - 2018



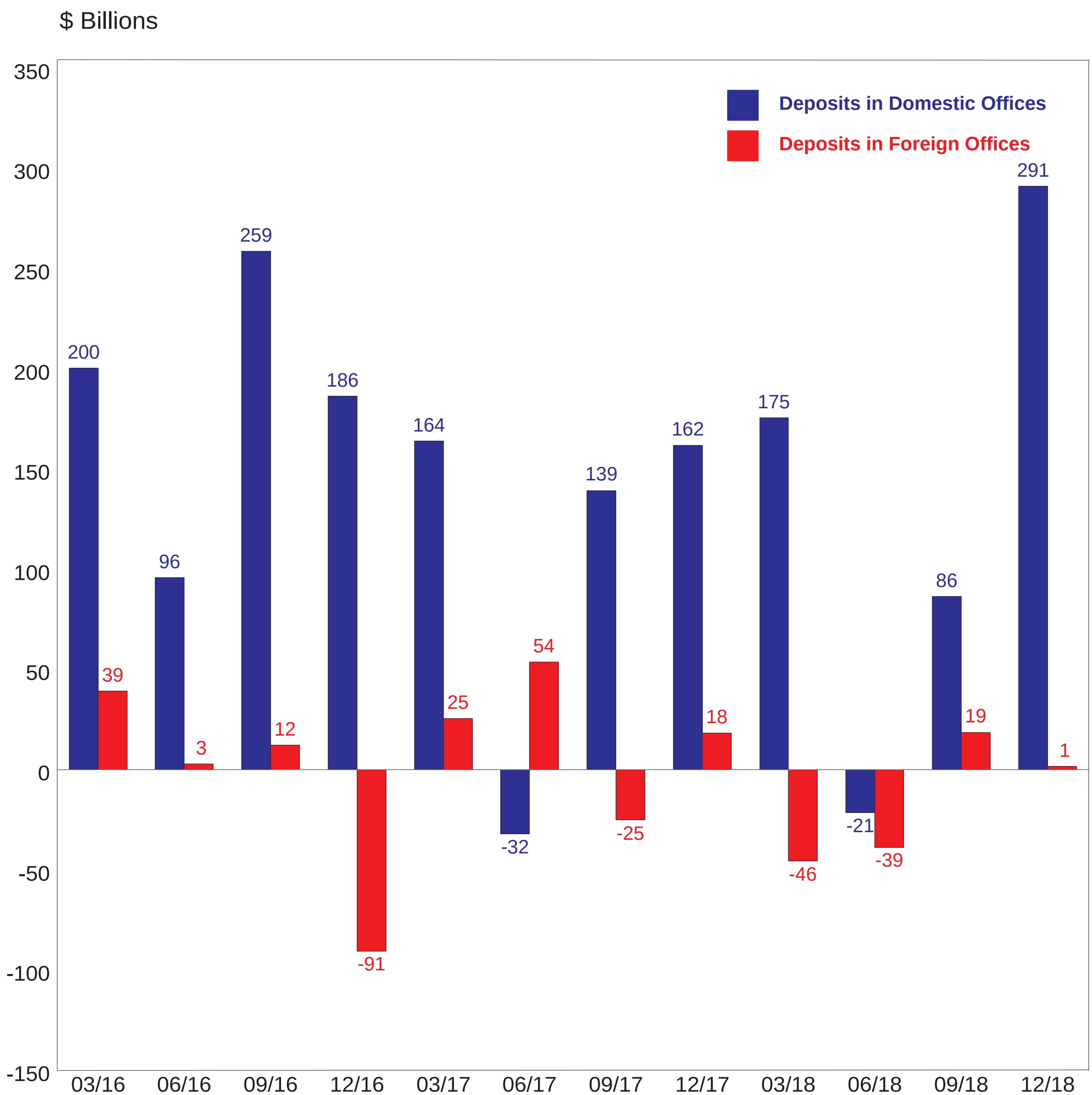
Twelve-Month Growth Rates of Domestic Deposits

2008 - 2018



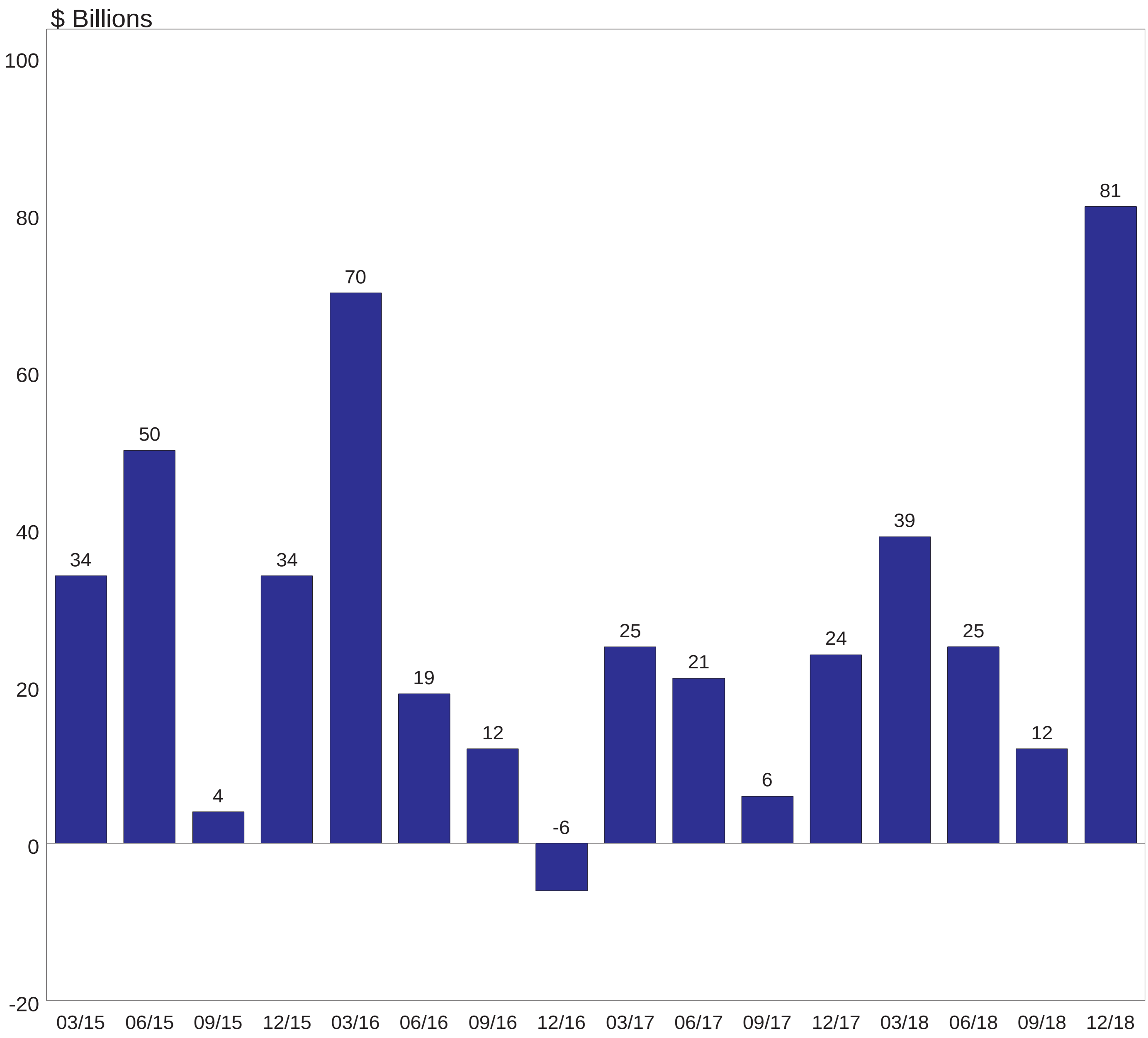
Quarterly Change In Domestic and Foreign Deposits

2016 - 2018



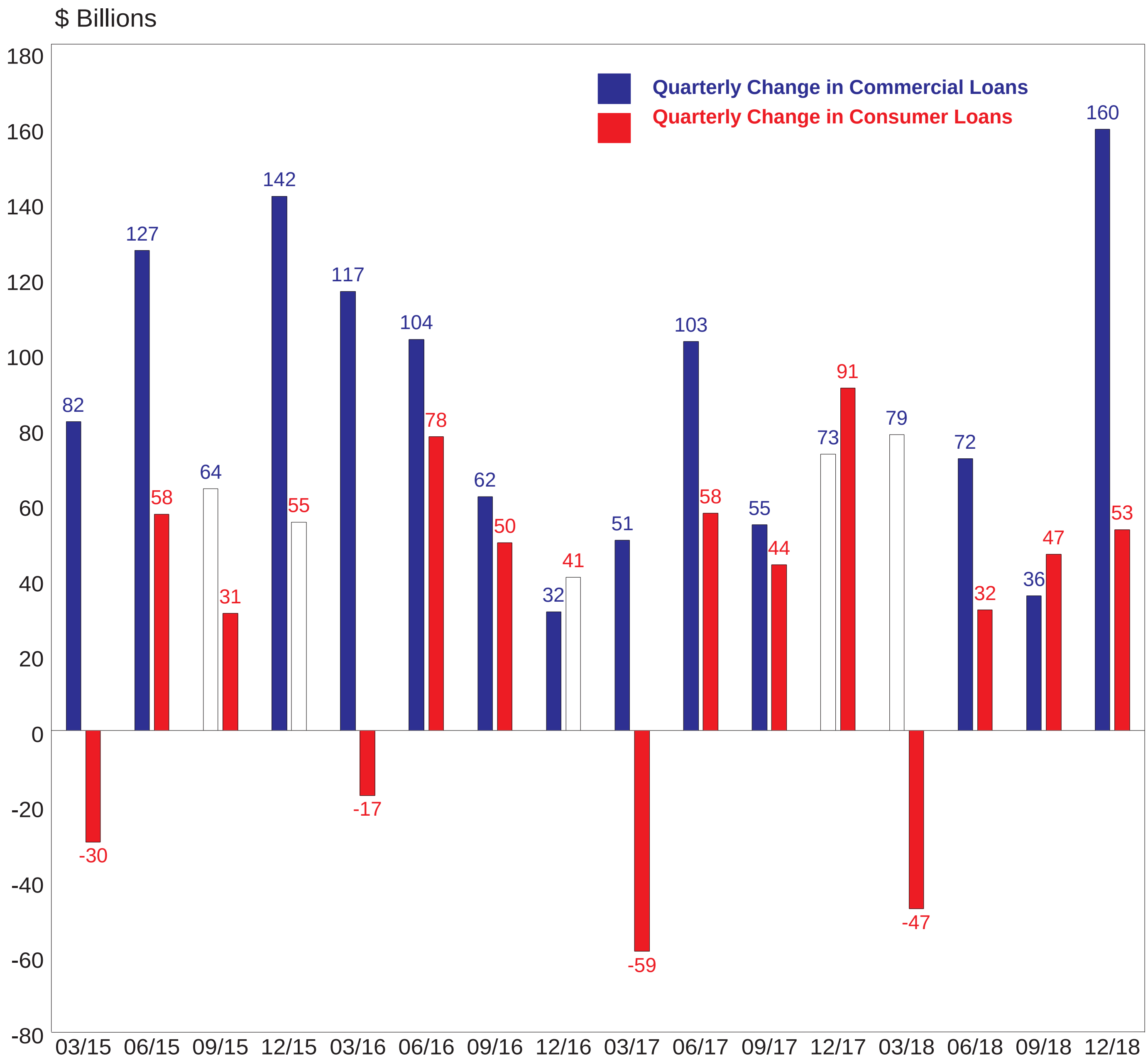
Quarterly Change in C&I Loans

2015-2018



Quarterly Change in Commercial and Consumer Loans

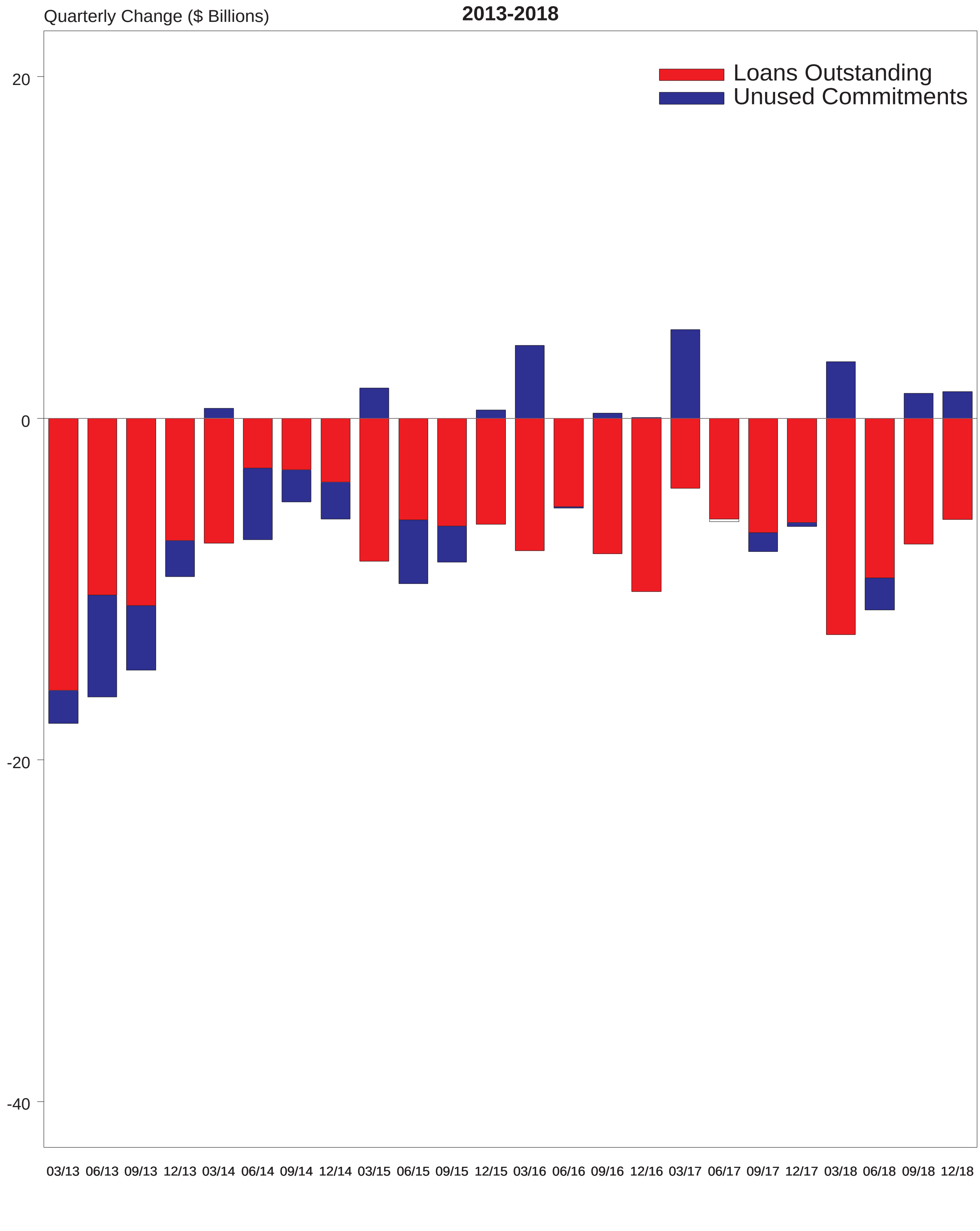
2015 - 2018



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.

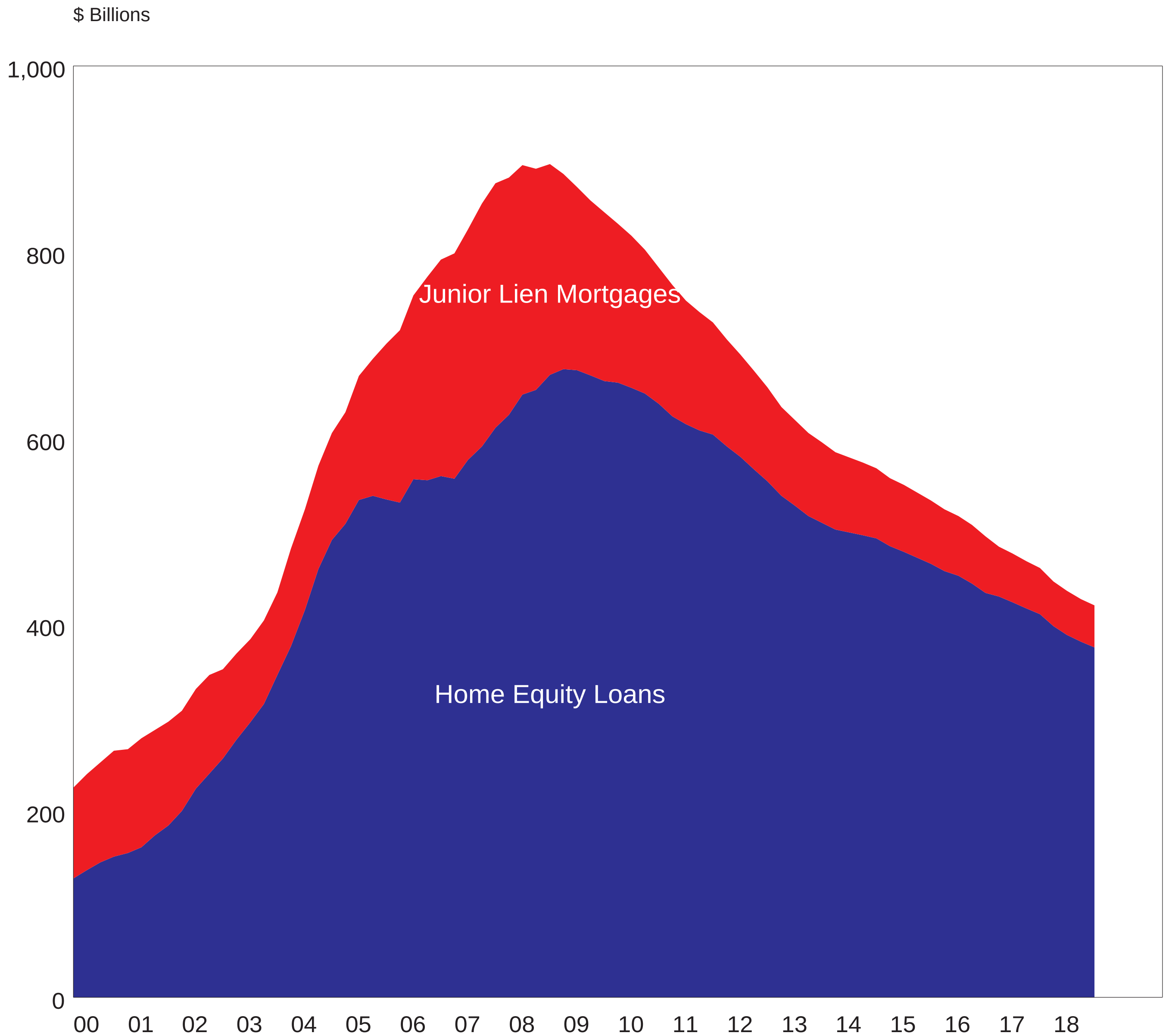
Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family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

Quarterly Change in Home Equity Loans



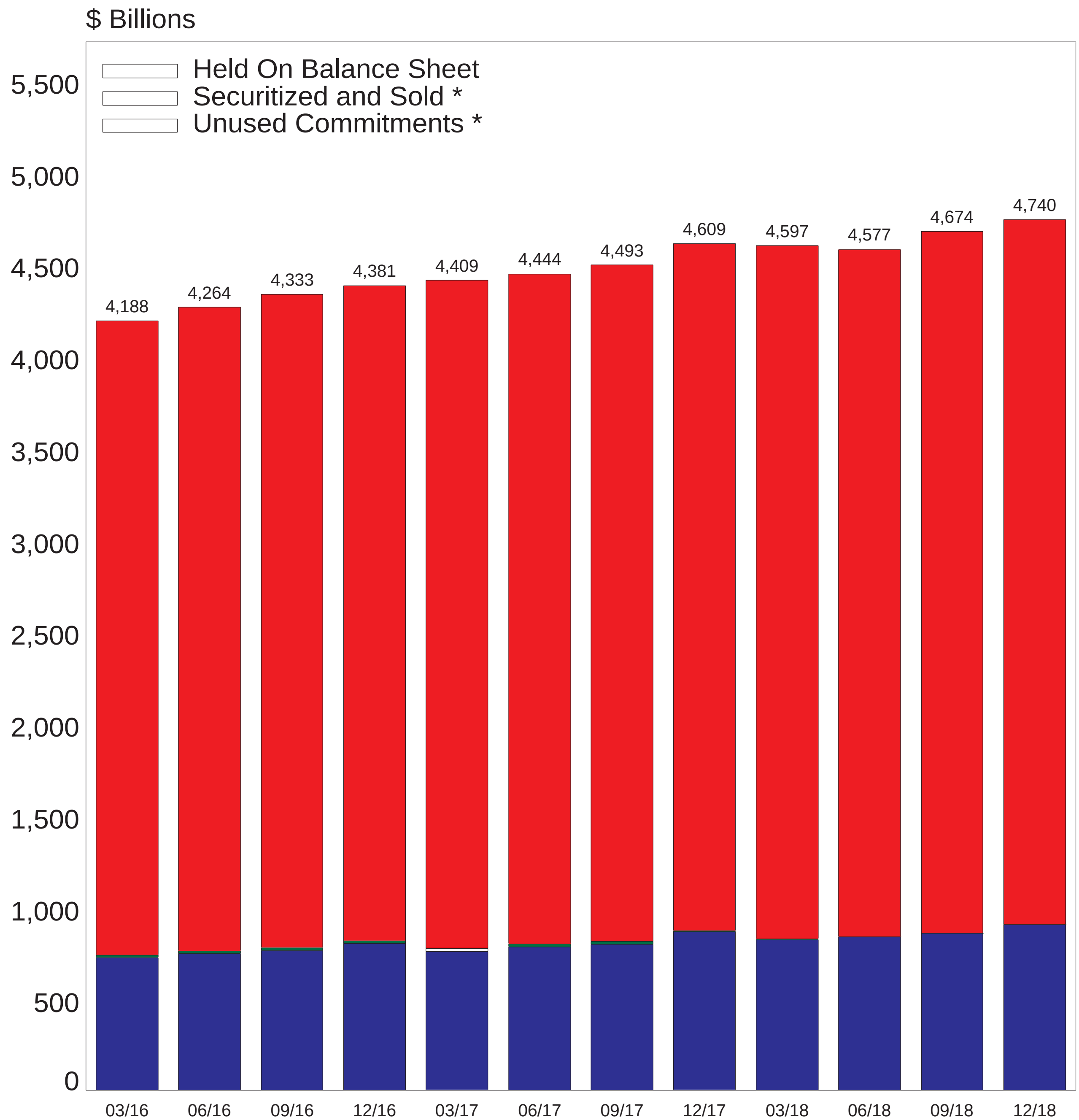
Home Equity and Junior Lien Loans

00 - 18



Expansion of Credit Card Lines

2016-2018



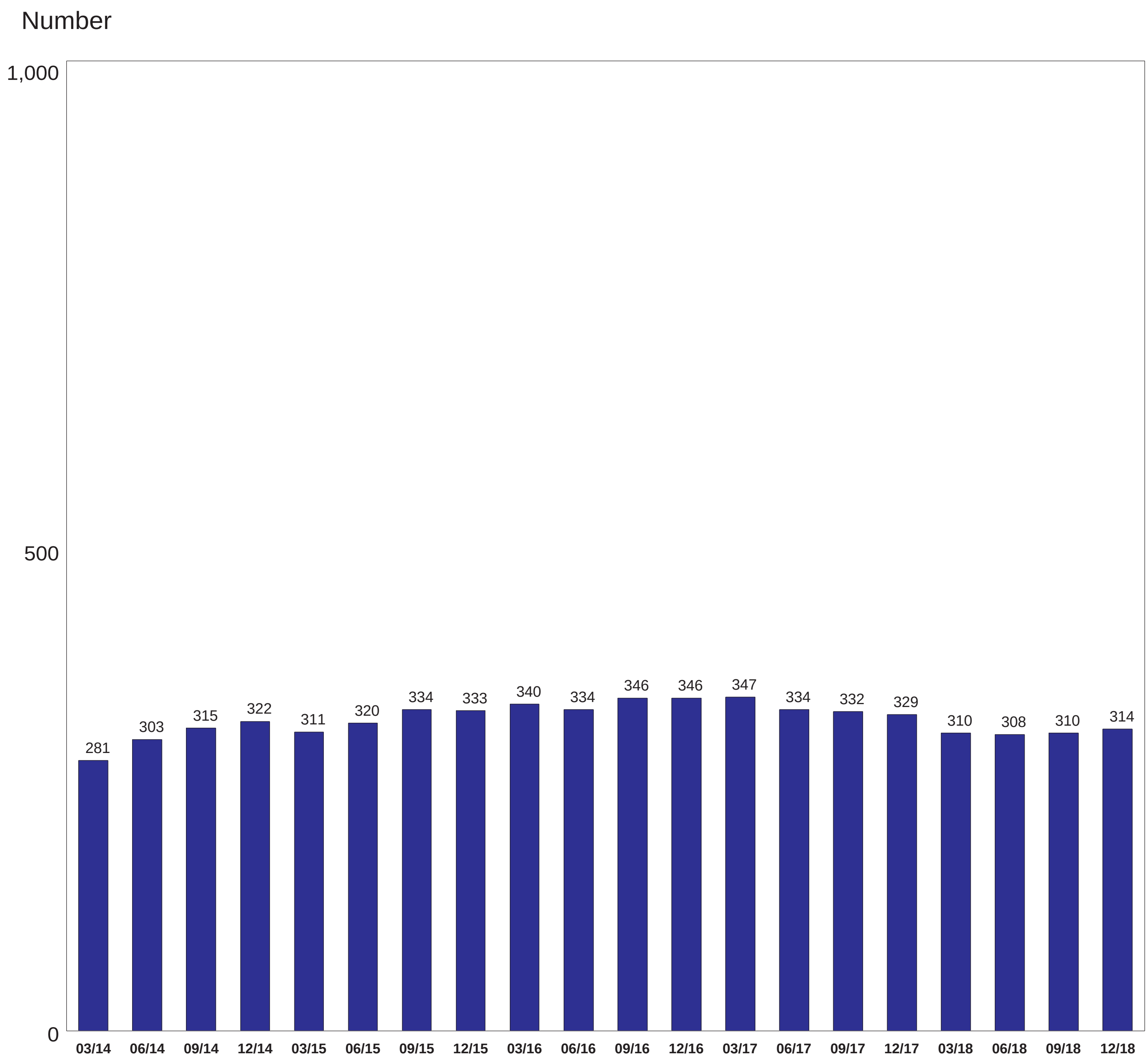
Loans Outstanding ($ Billions)	03/16	06/16	09/16	12/16	03/17	06/17	09/17	12/17	03/18	06/18	09/18	12/18
Held On Balance Sheet	723.7	745.9	761.6	799.8	756.1	779.7	795.4	865.1	820.4	837.2	856.3	903.5
Securitized and Sold *	13.4	13.5	13.5	12.9	16.4	17.3	16.1	4.6	4.8	0.0	0.0	0.0
Unused Commitments *	3,451.3	3,504.3	3,558.0	3,567.9	3,636.5	3,647.4	3,681.5	3,739.1	3,772.0	3,739.8	3,818.1	3,836.3
Total	4,188.3	4,263.7	4,333.1	4,380.6	4,409.1	4,444.4	4,493.0	4,608.7	4,597.2	4,577.0	4,674.4	4,739.8

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

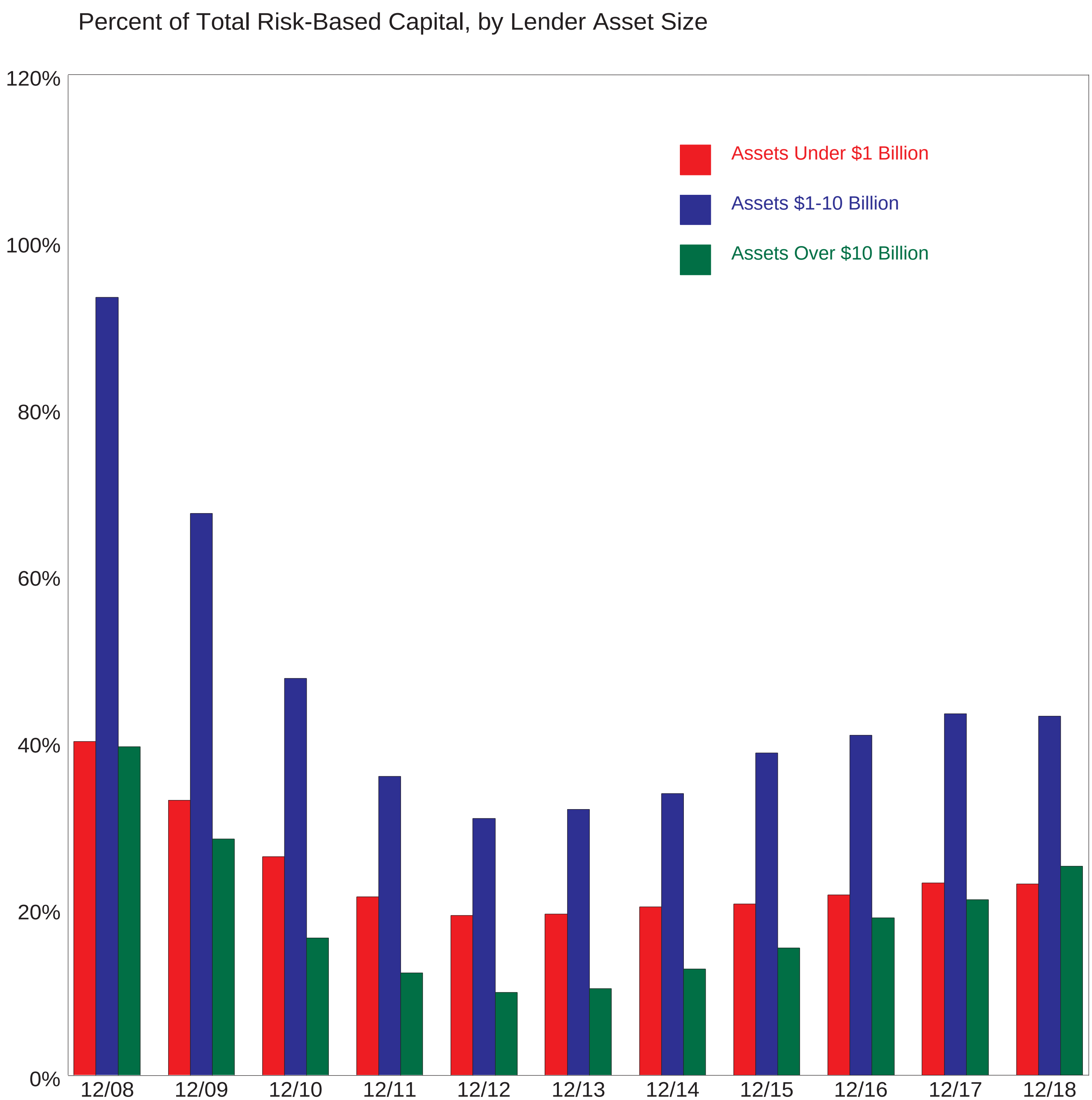
(Construction Loans Exceed Total Capital)

2014-2018



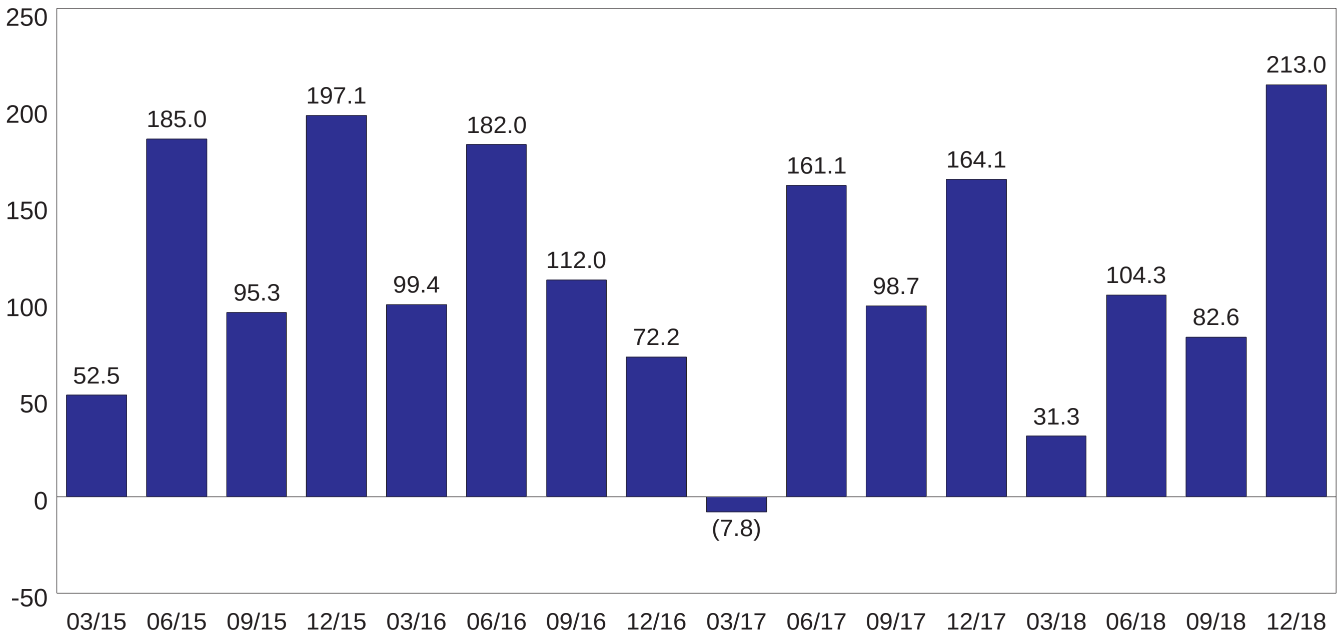
Median Construction and Development Loan Concentrations

2008 - 2018



Quarterly Change in Reported Total Loans Outstanding

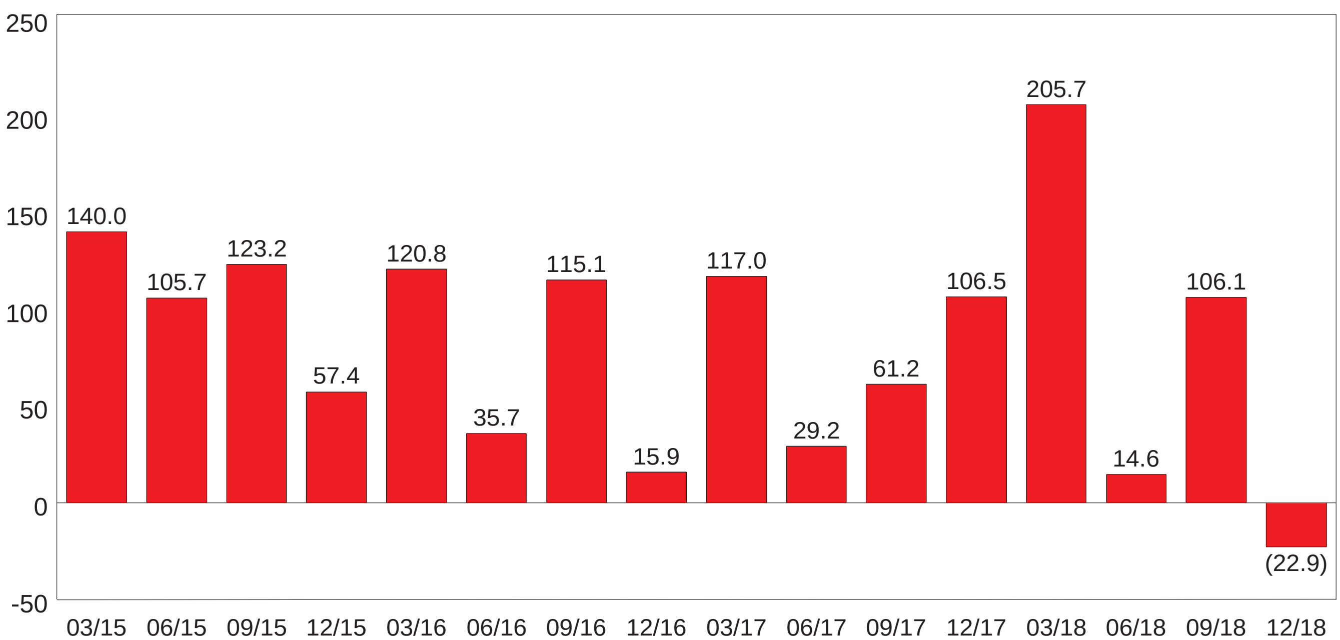
($ Billions)



In the fourth quarter of 2018, real estate loans increased by $24.5 billion, commercial and industrial loans increased by $80.7 billion, consumer loans increased by $52.2 billion, and other loans and leases increased by $55.6 billion.

Quarterly Change in Unused Loan Commitments

($ Billions)



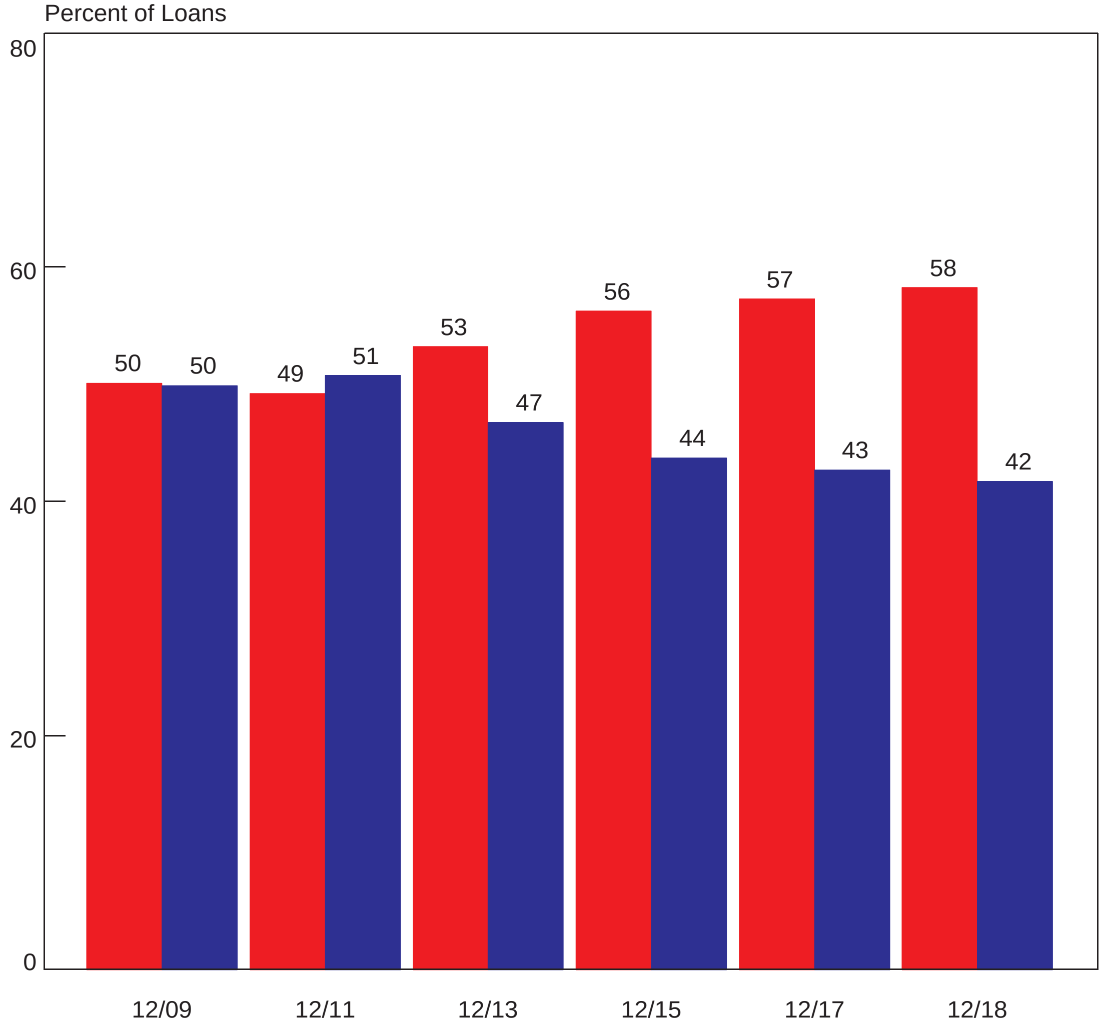
In the fourth quarter of 2018, unused commercial real estate loan commitments increased by $4.0 billion, unused home equity line commitments increased by $1.5 billion, unused credit card commitments increased by $18.2 billion, and other unused commitments decreased by $46.6 billion.

Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers

(as a Percent of Total Loans)

2009 - 2018



Loans ($ Billions):

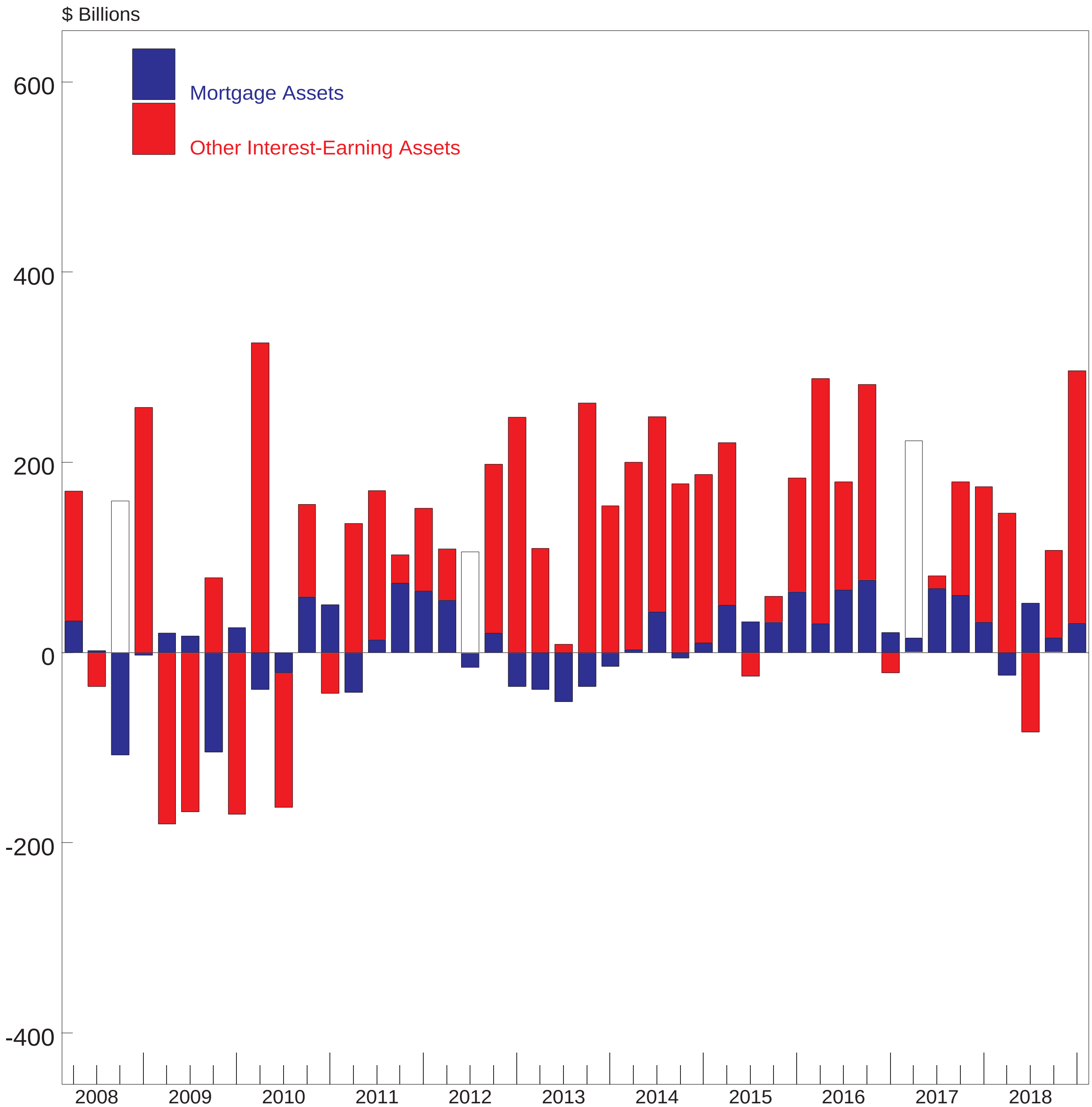
Commercial Borrowers	$3,650	$3,681	$4,202	$4,974	$5,570	$5,917
Consumer Loans	3,635	3,794	3,692	3,867	4,153	4,238

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.

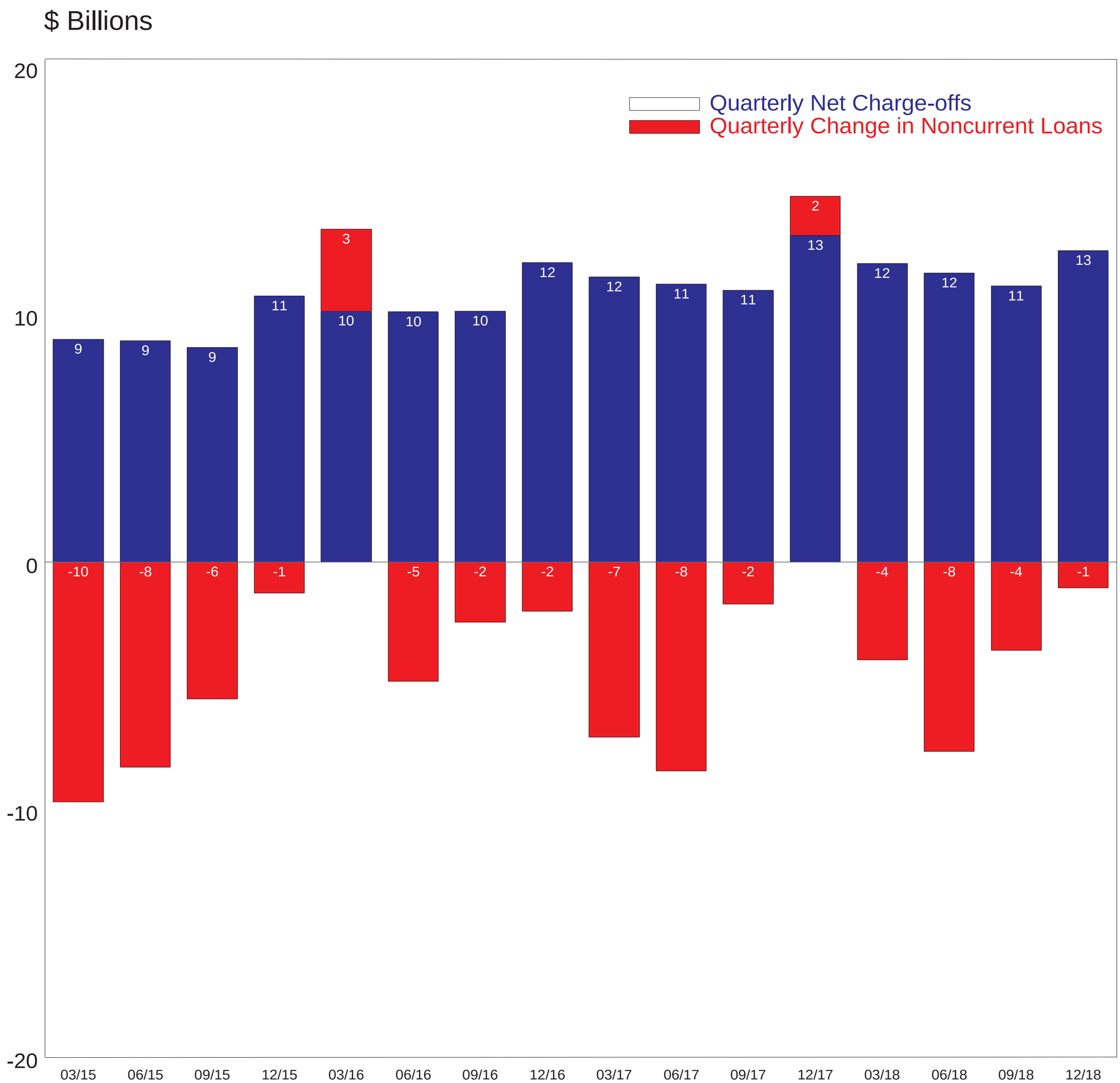
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2008 - 2018



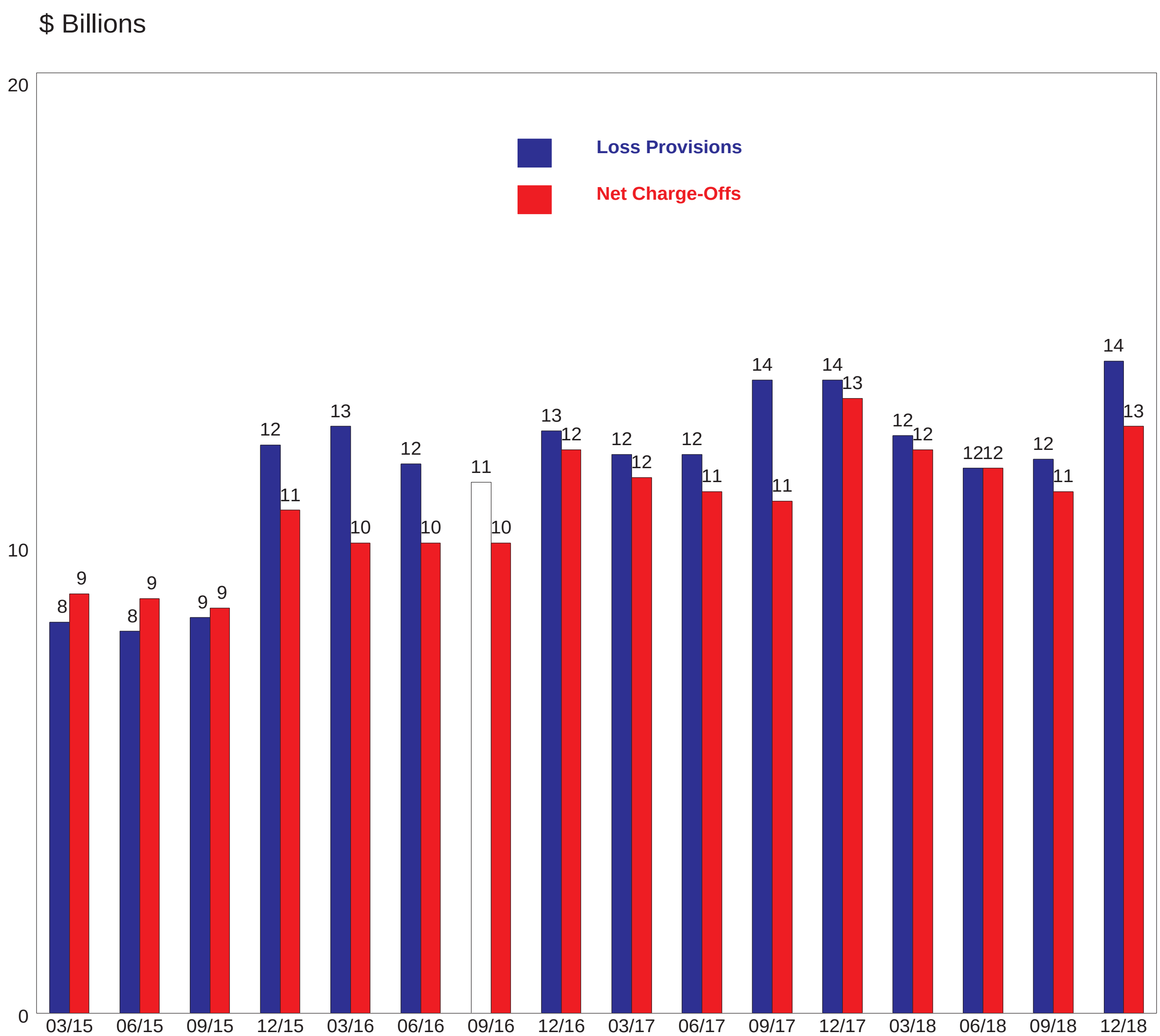
Quarterly Net Charge-Offs and Change in Noncurrent Loans

2015 - 2018

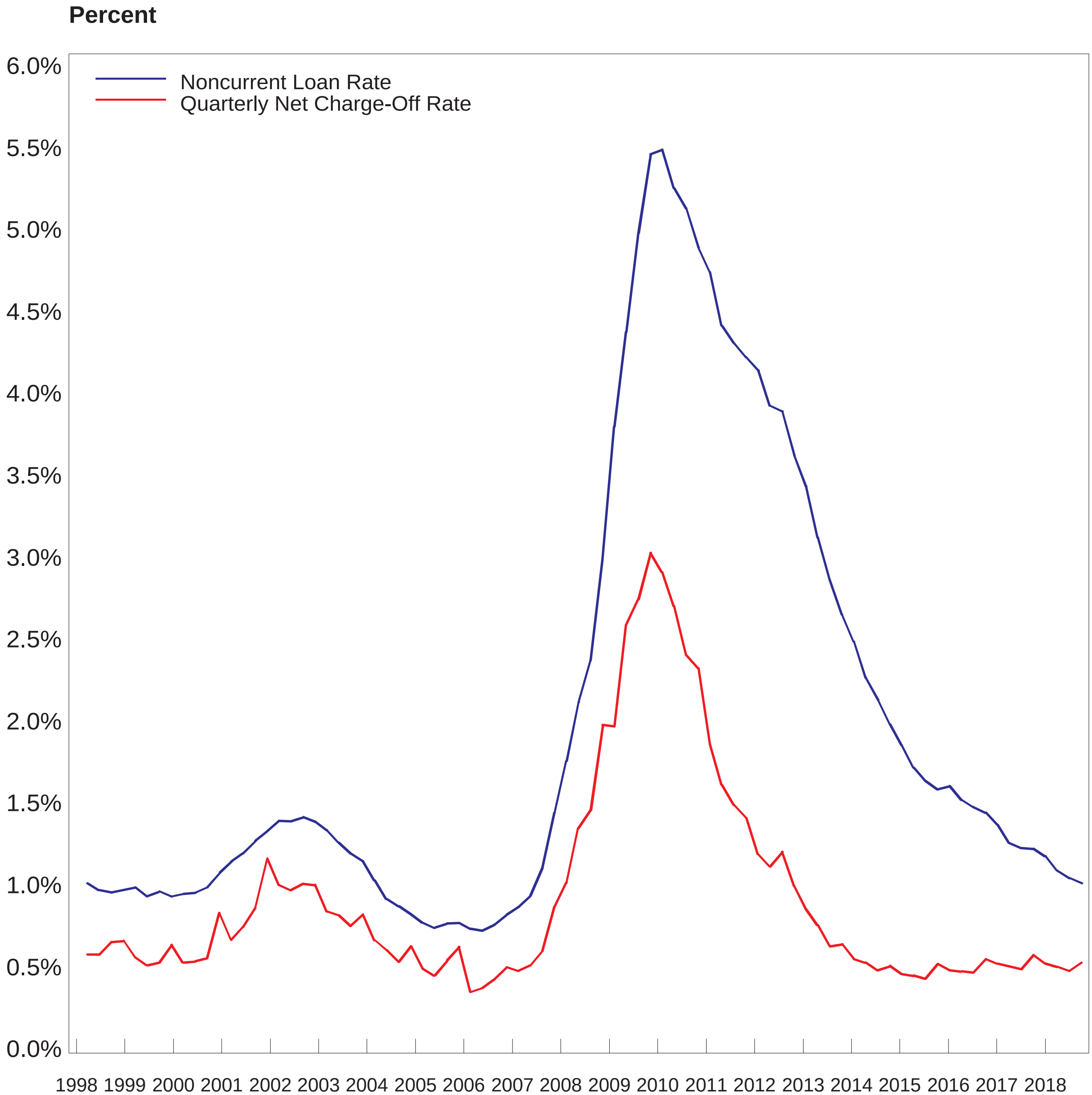


Quarterly Net Charge-Offs vs. Loan Loss Provisions

2015 - 2018

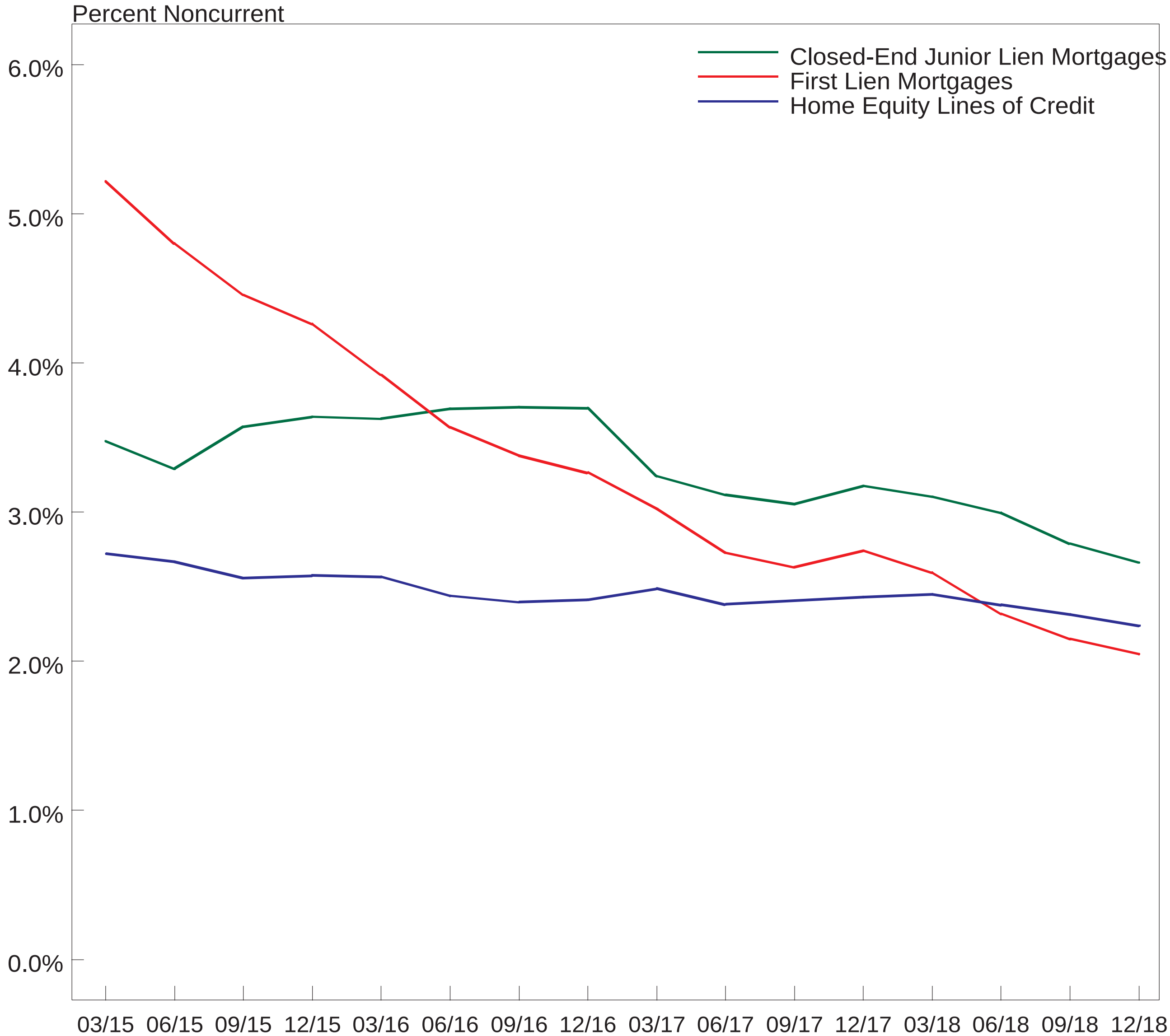


Noncurrent Loan and Quarterly Net Charge-Off Rates
1998-2018



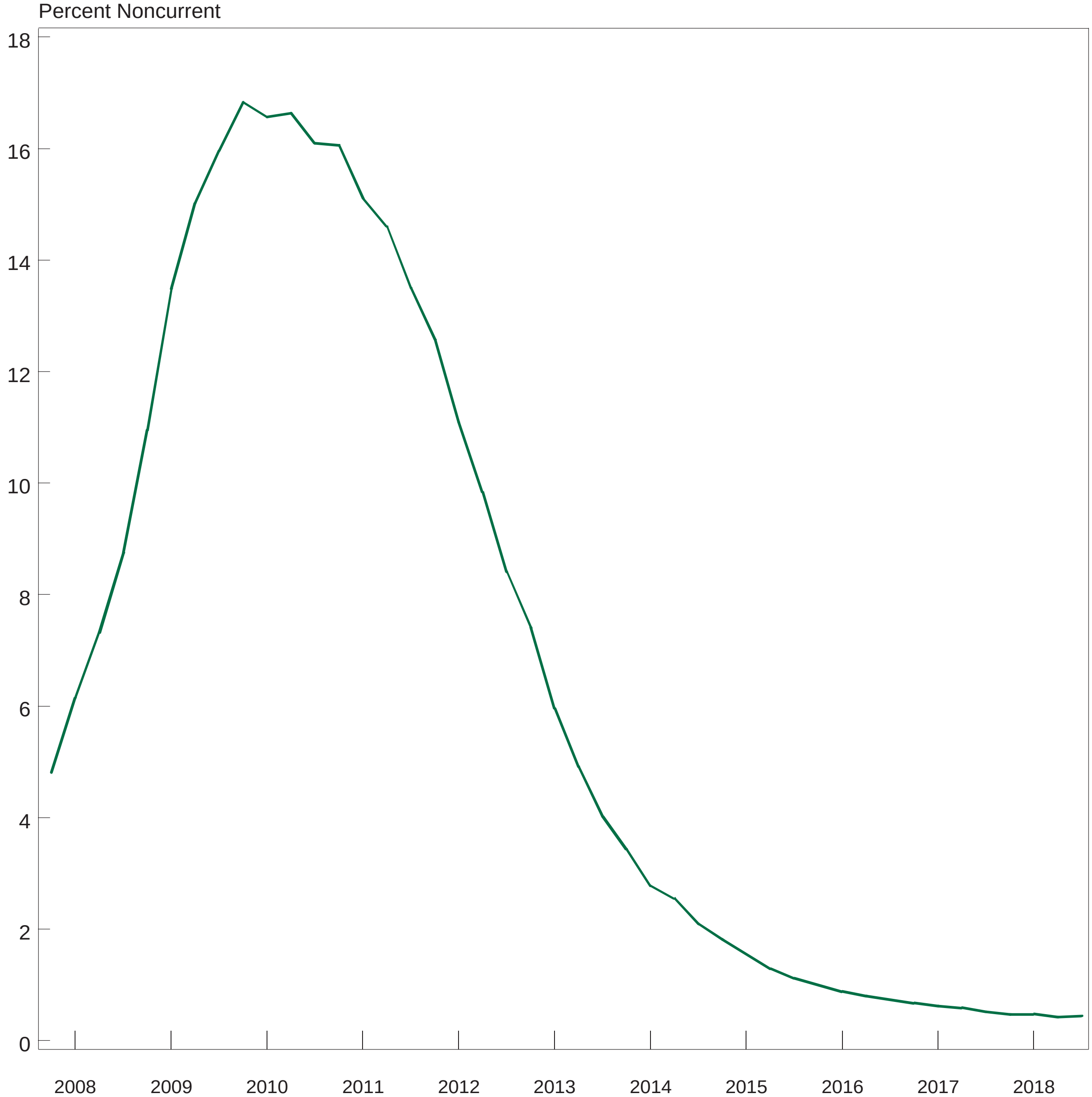
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2015 to 2018



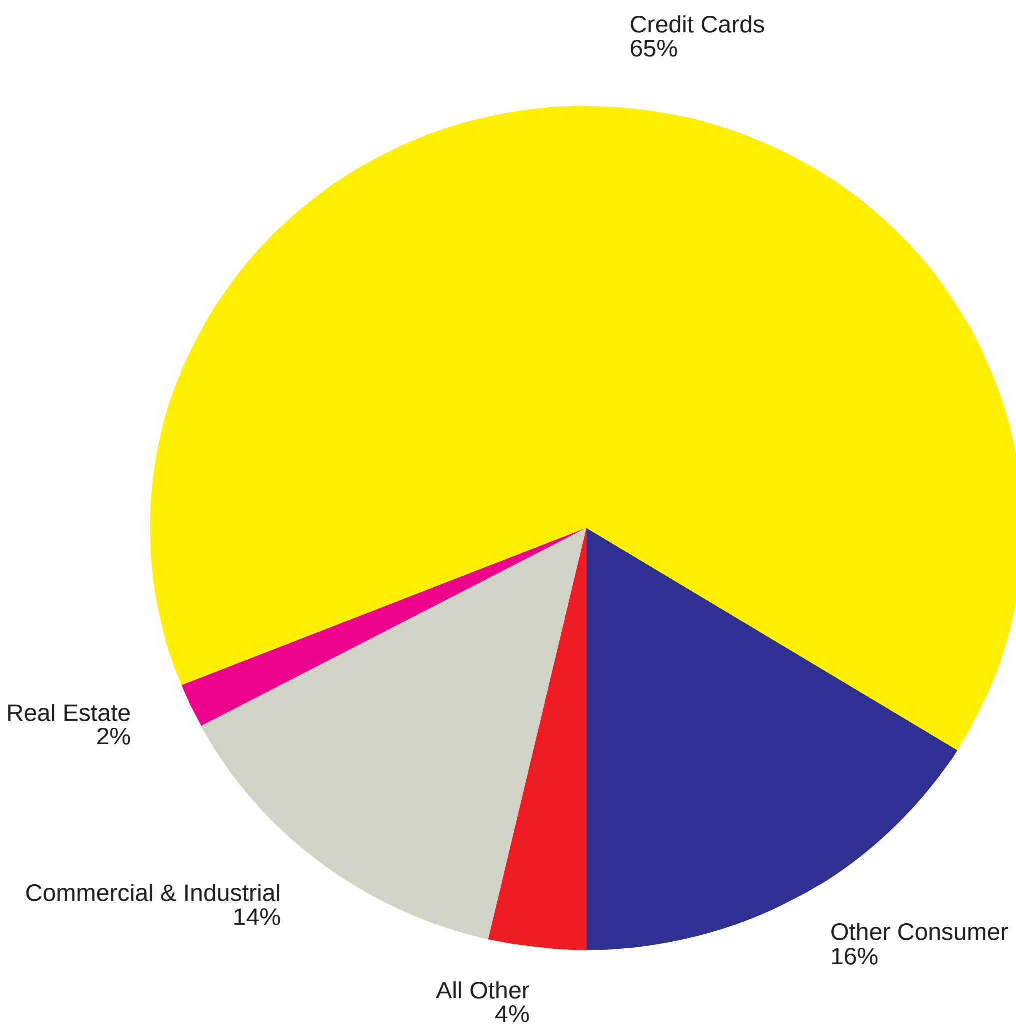
Noncurrent Rate on Real Estate Construction and Development Loans

2008-2018



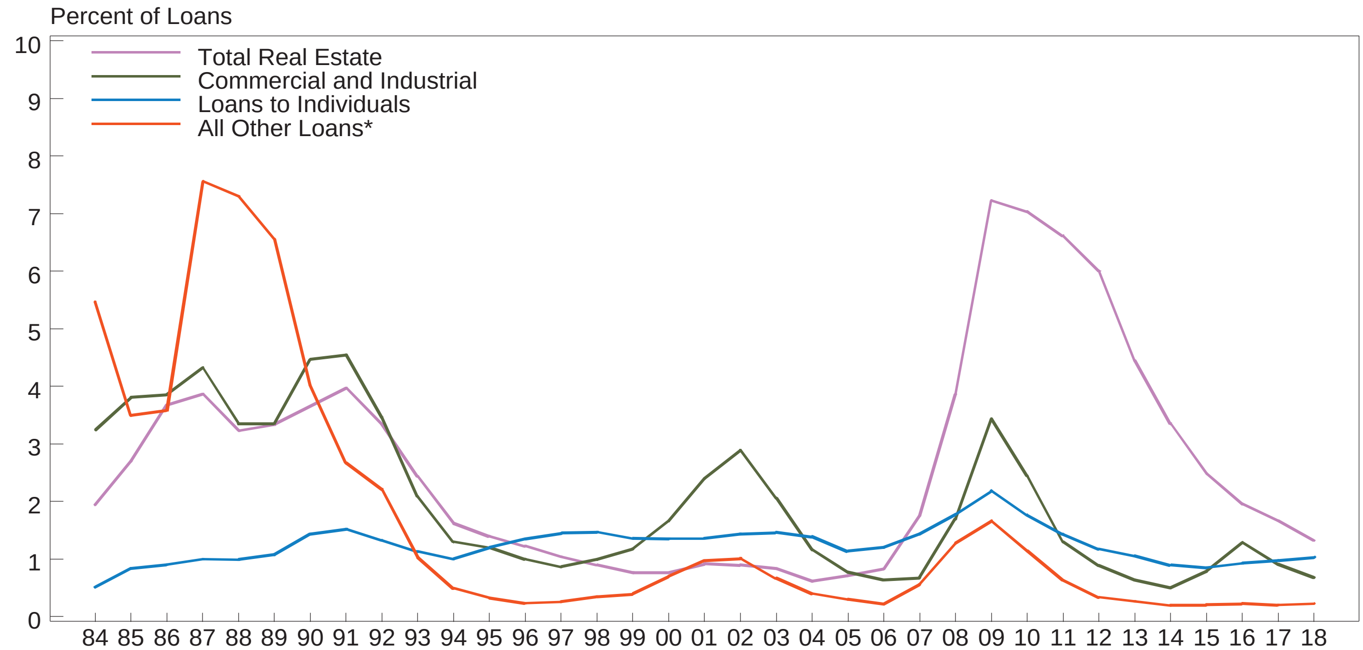
Composition of FDIC-Insured Institutions' Loan Charge-Offs

Fourth Quarter, 2018



Noncurrent Loan Rates at Year-End

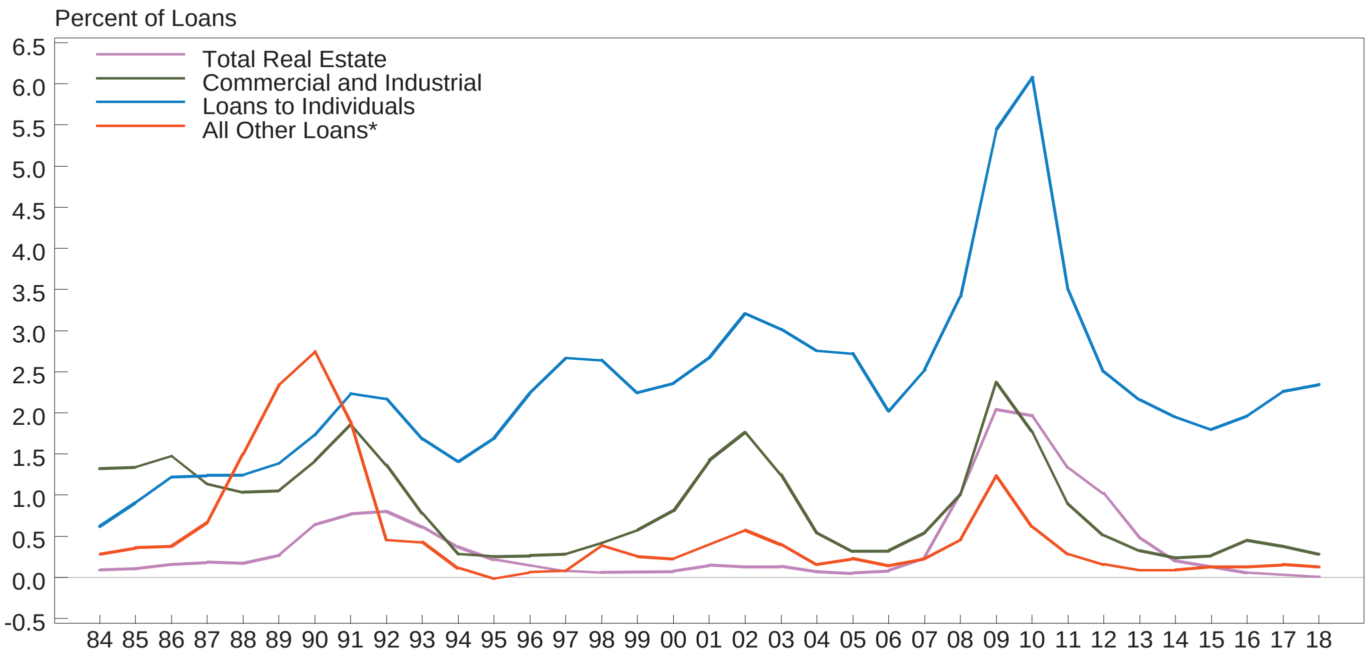
1984-2018



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

1984-2018

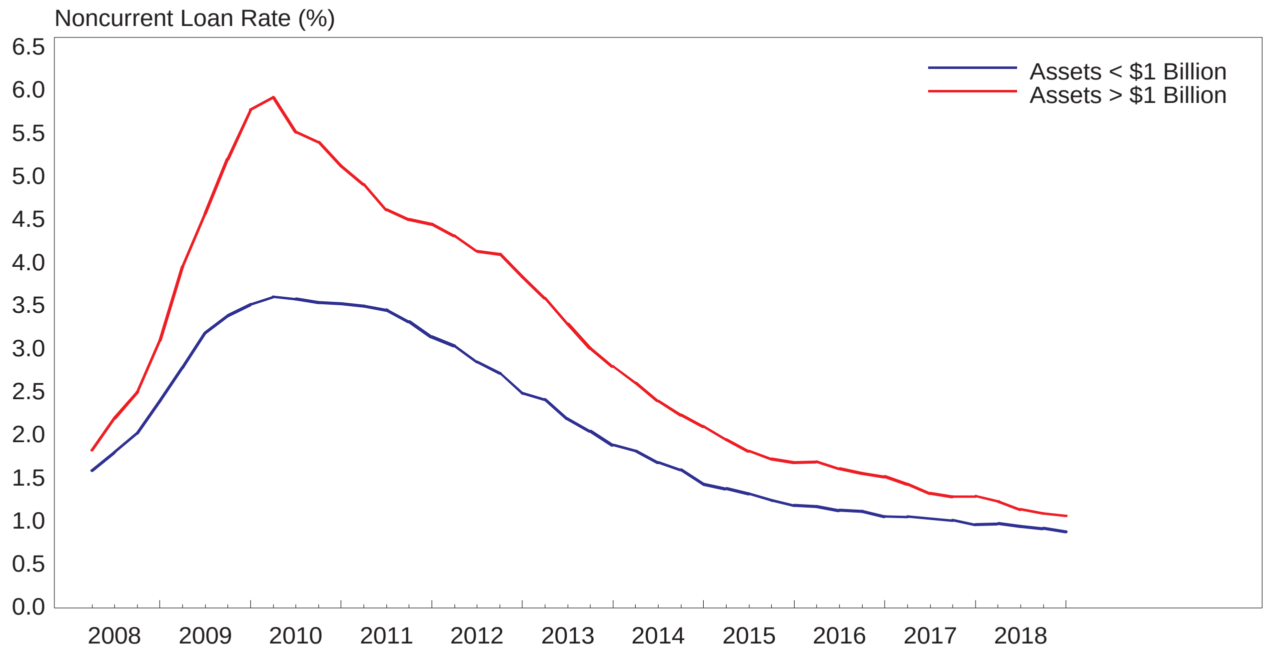


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

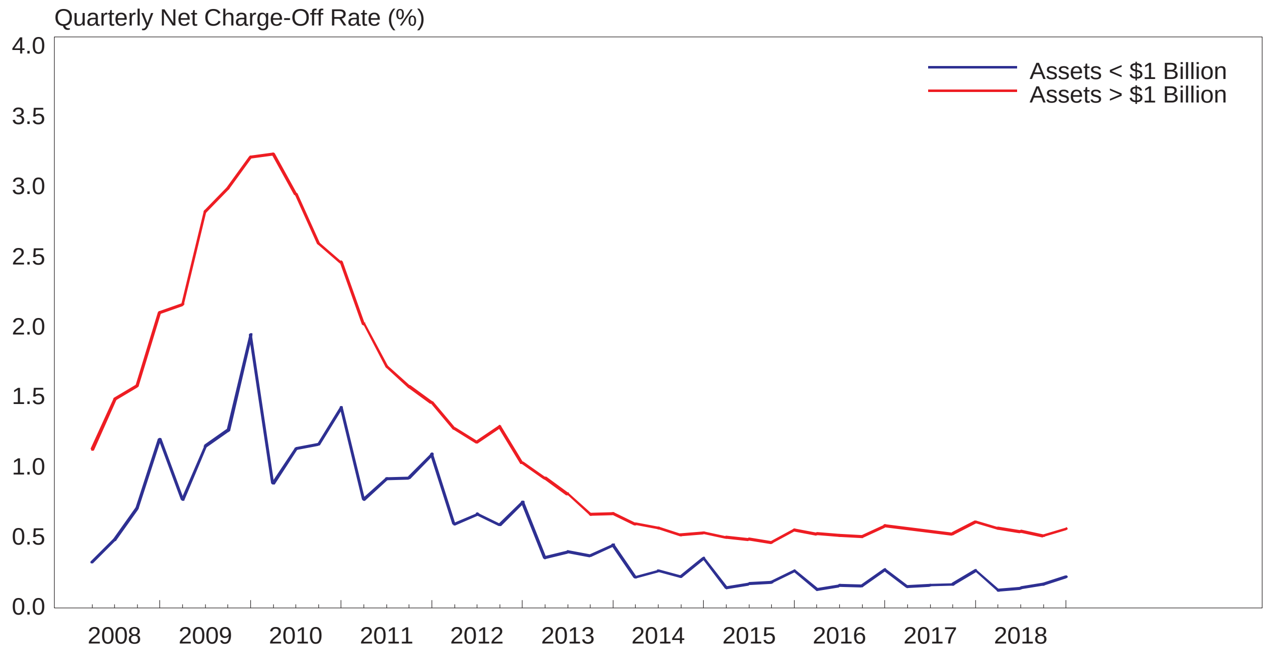
2008 - 2018



Quarterly Net Charge-Off Rates

By Asset Size, Annualized

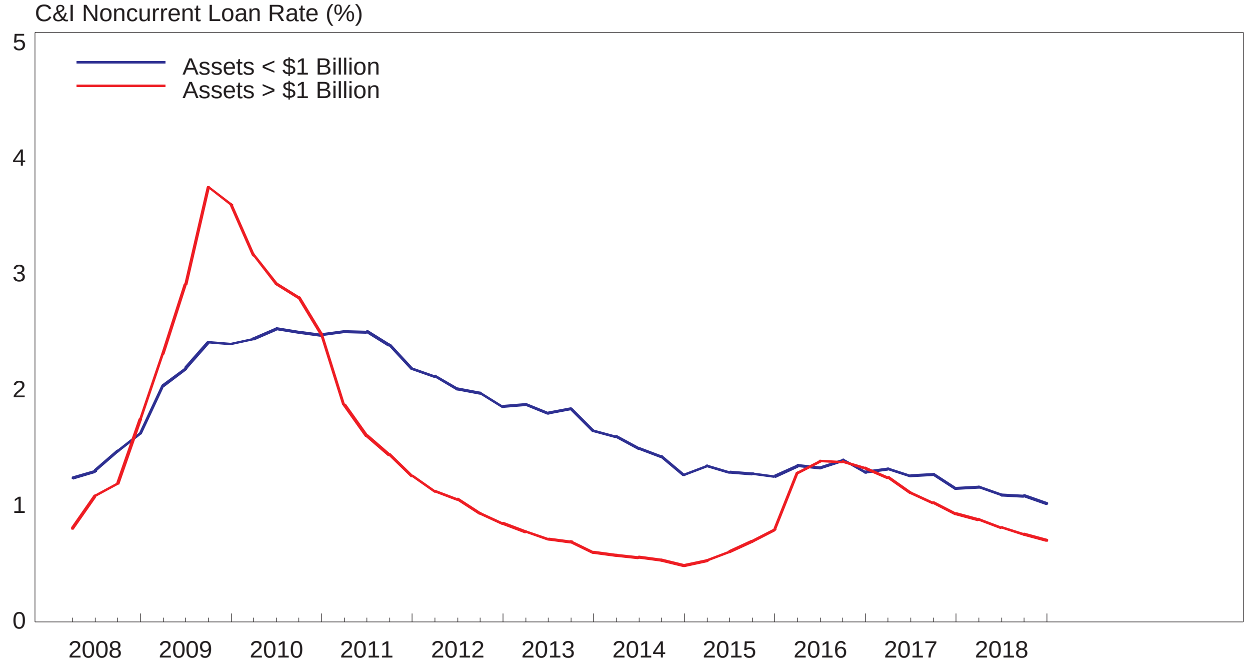
2008 - 2018



Noncurrent C & I Loan Rates

By Asset Size

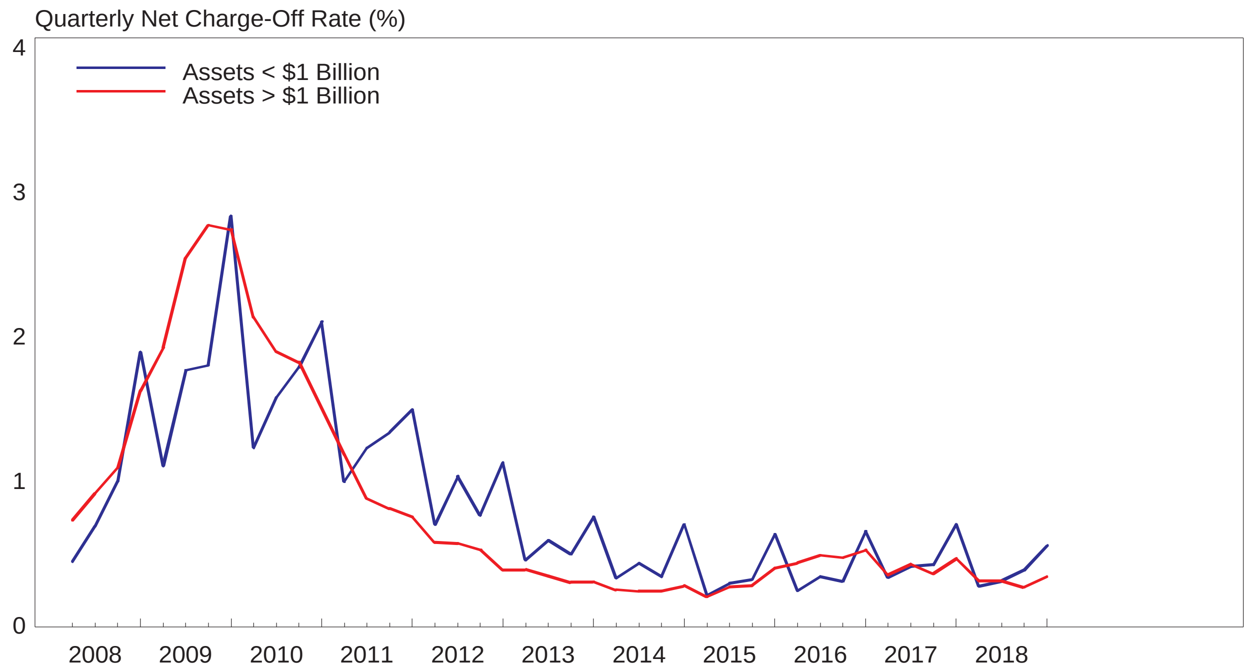
2008 - 2018



Quarterly Net Charge-Off Rates on C & I Loans

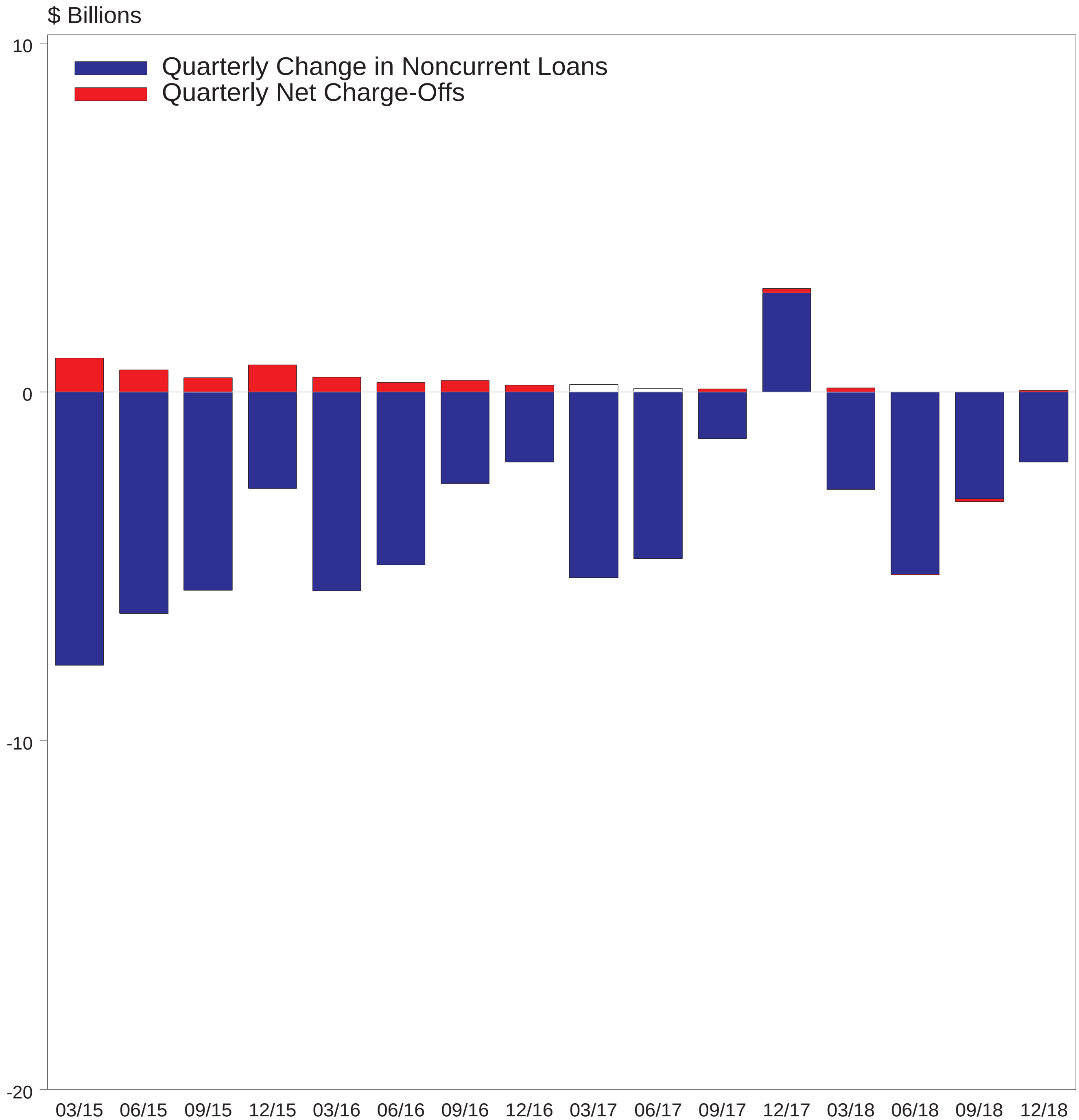
By Asset Size

2008 - 2018



Credit Quality of Residential Mortgage Loans*

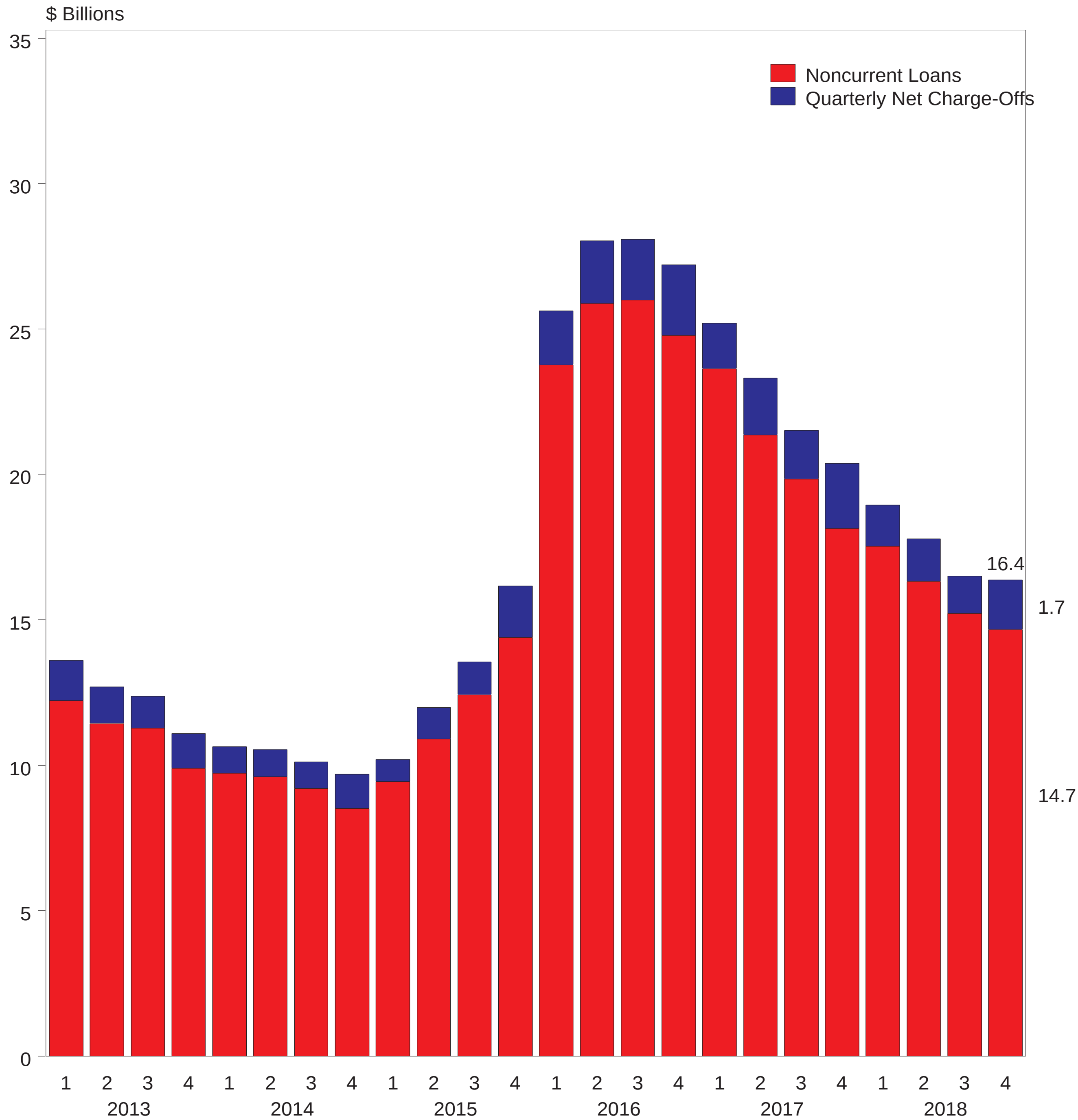
2015 to 2018



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

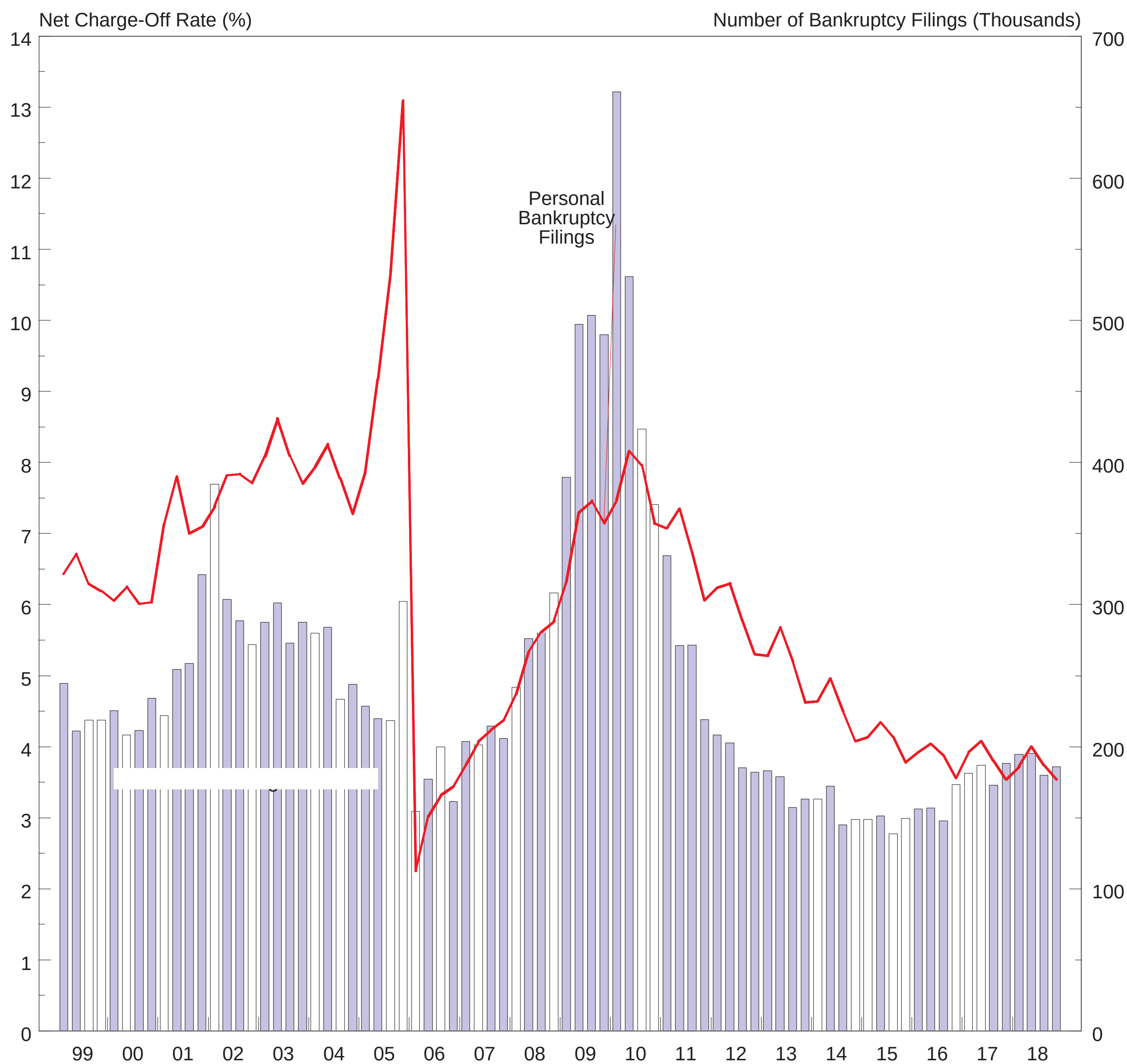
Credit Quality of C & I Loans

2013-2018



Credit Card Loss Rates and Personal Bankruptcy Filings

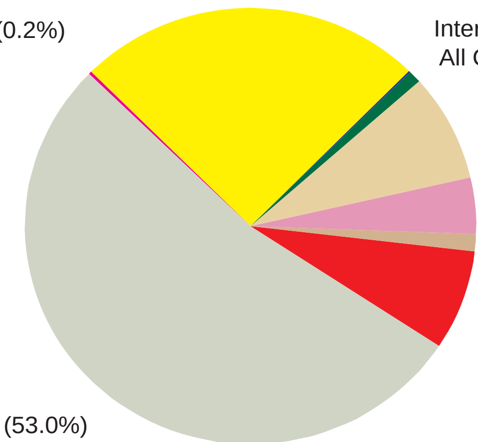
1999-2018



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, 2018

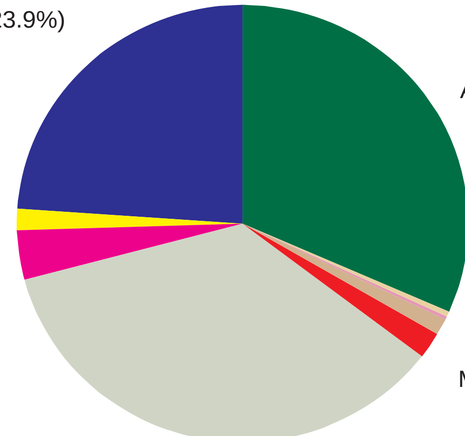


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
12/18	5	1,346	12	2,866	401	69	226	432	49
12/17	5	1,389	11	2,944	420	59	272	510	60
12/16	5	1,429	13	3,025	462	65	300	549	65
12/15	4	1,479	14	3,089	500	65	332	632	67
12/14	3	1,515	15	3,222	553	52	374	708	67
12/13	4	1,532	16	3,378	588	55	405	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69
12/09	4	1,568	23	4,453	766	83	289	770	56
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

Industry Assets By Asset Concentration Group

$ Billions

December 31, 2018

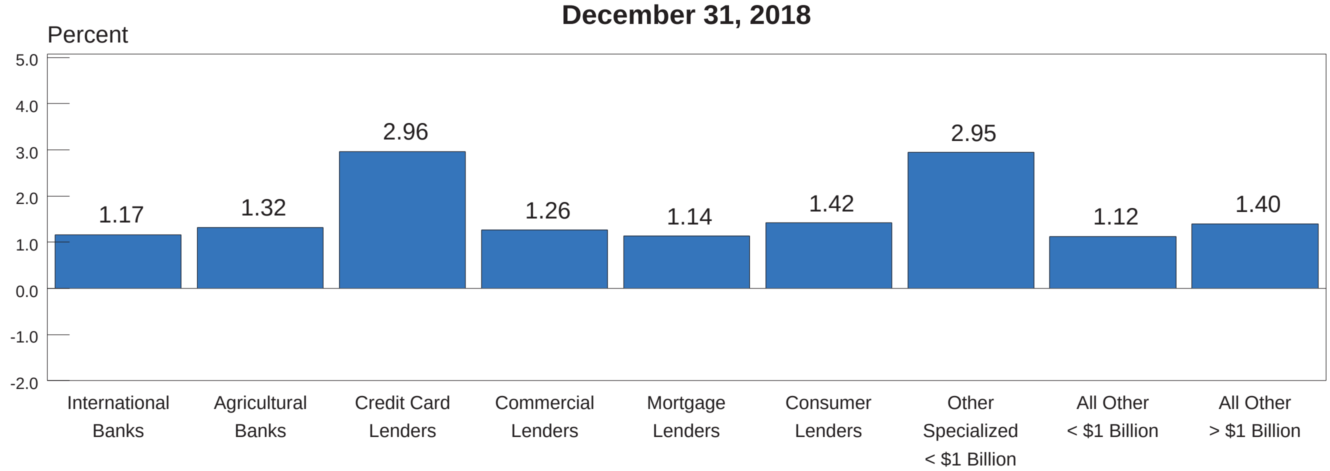


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
12/18	4,286	287	652	6,374	346	218	36	76	5,668
12/17	4,196	283	563	6,026	349	271	47	89	5,592
12/16	4,053	285	519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

Performance Ratios By Asset Concentration Group

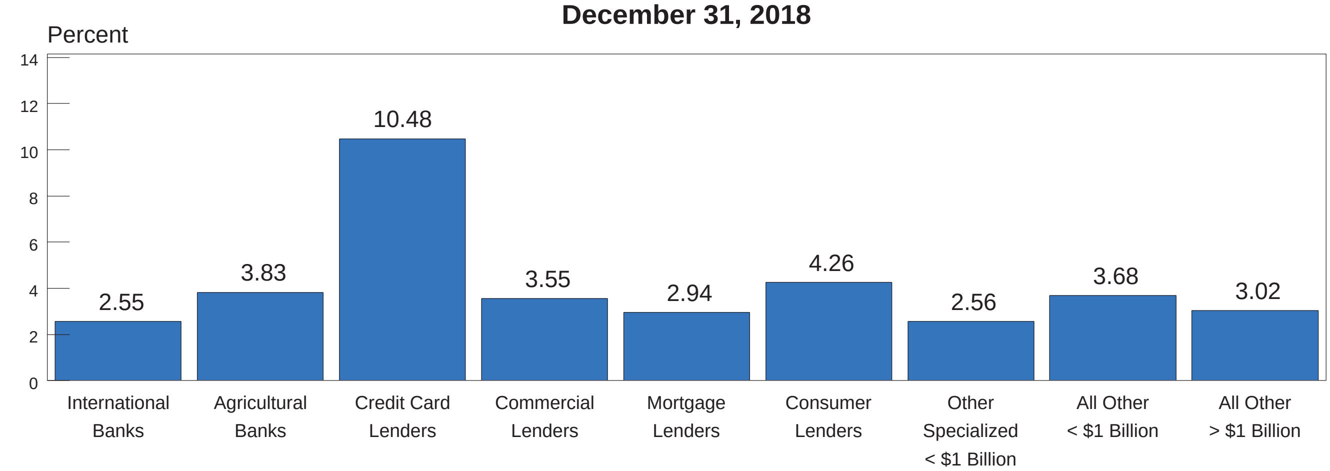
Return on Assets (YTD)

December 31, 2018



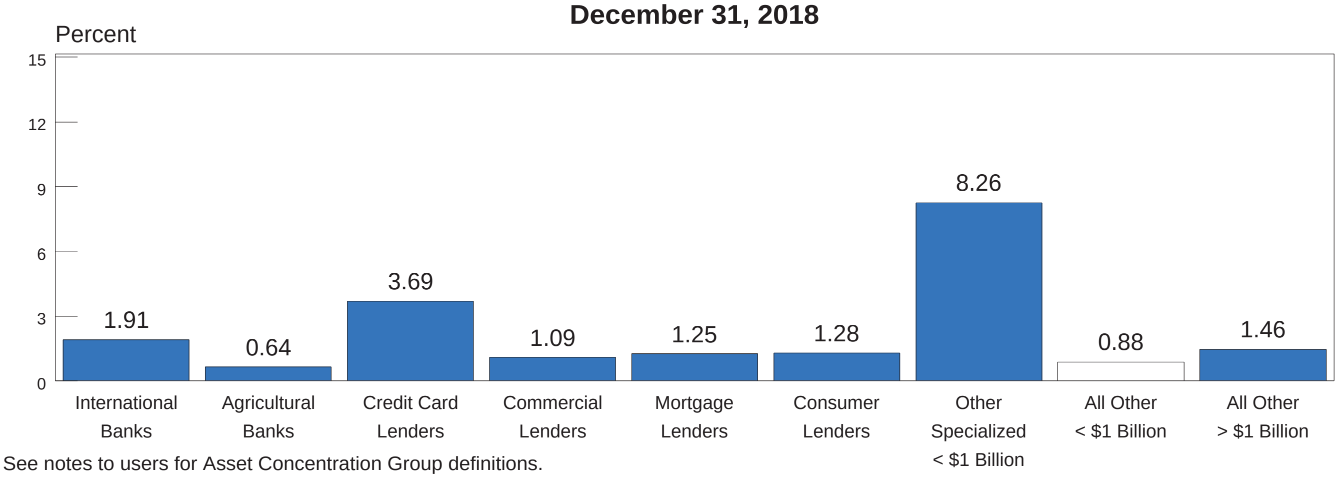
Net Interest Margin (YTD)

December 31, 2018



Noninterest Income to Assets (YTD)

December 31, 2018

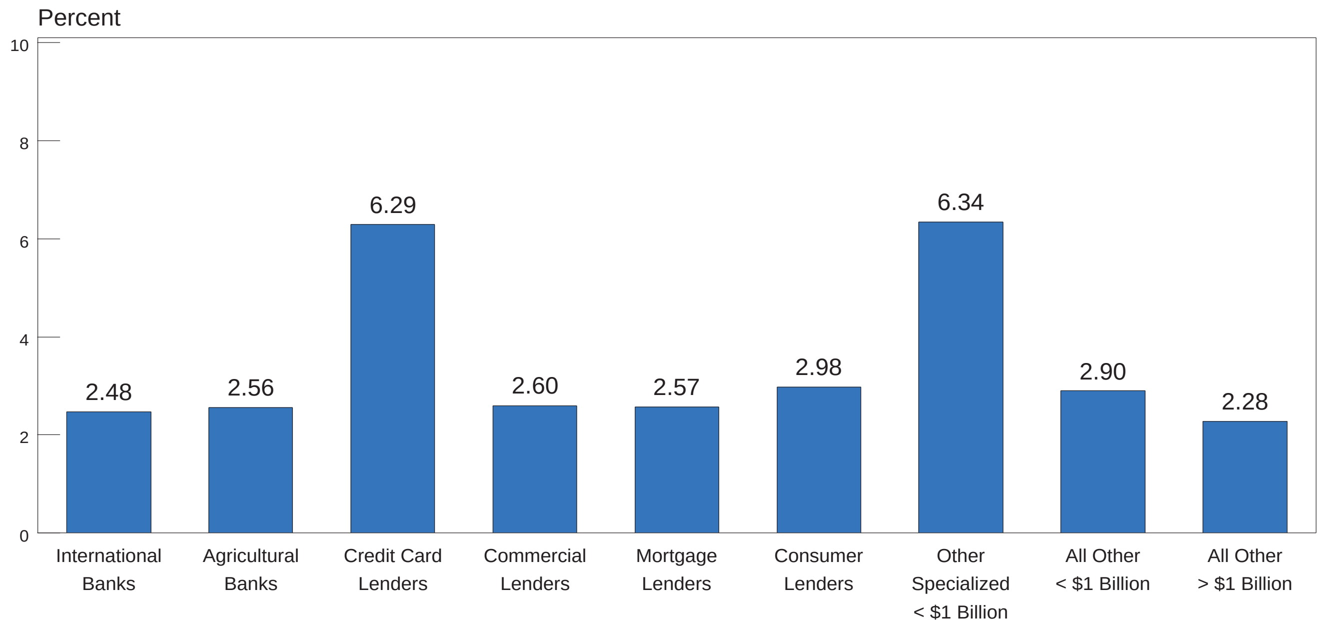


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

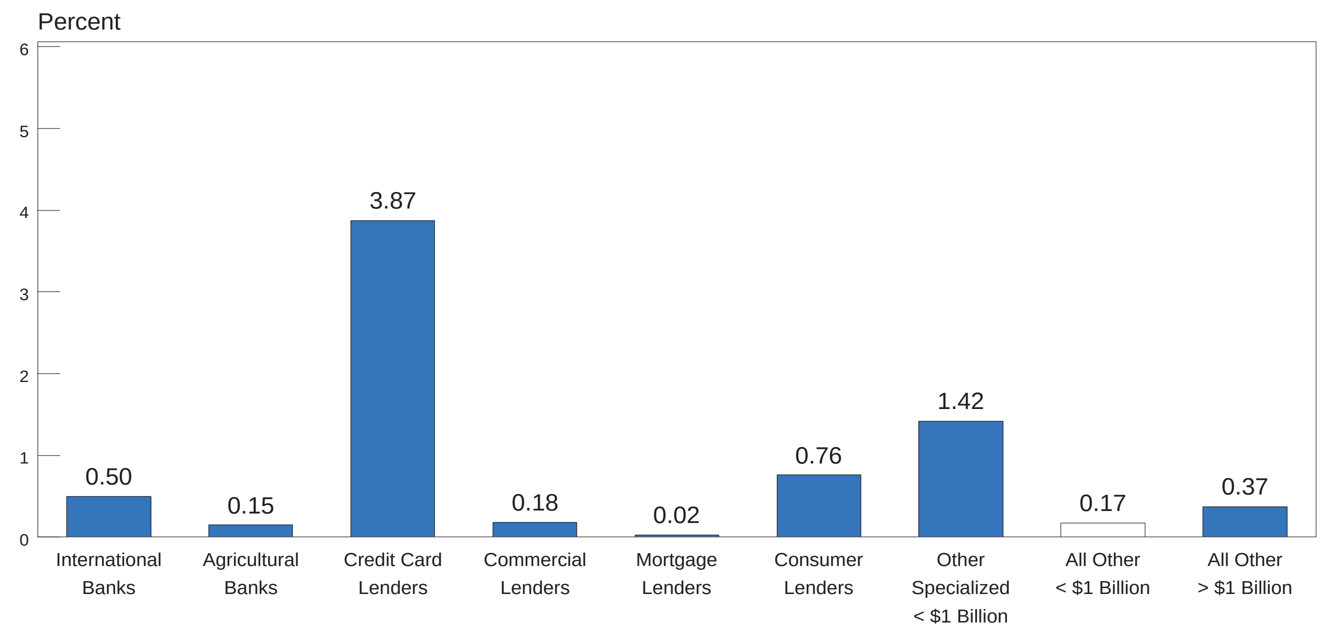
Noninterest Expense to Assets (YTD)

December 31, 2018



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2018

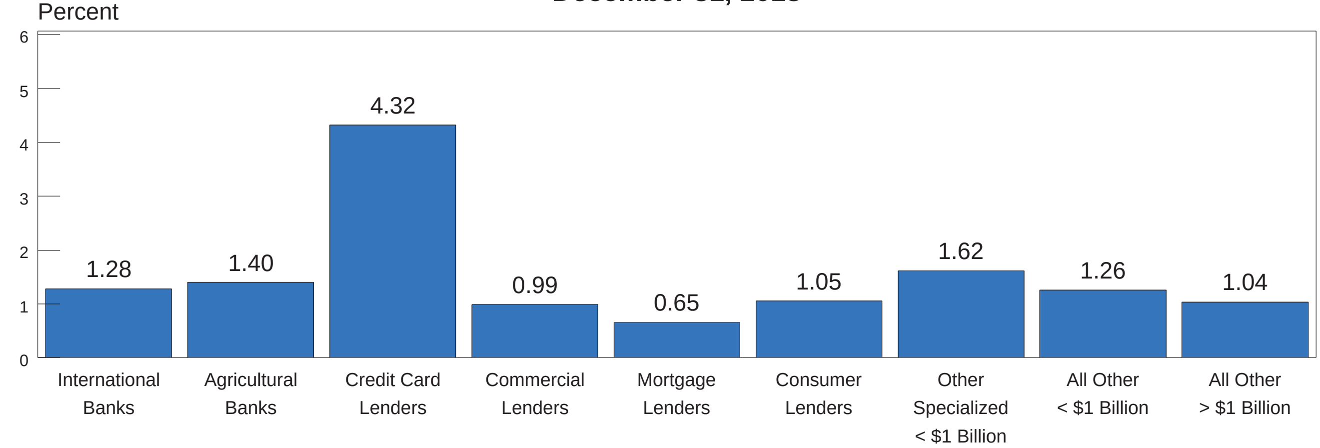


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

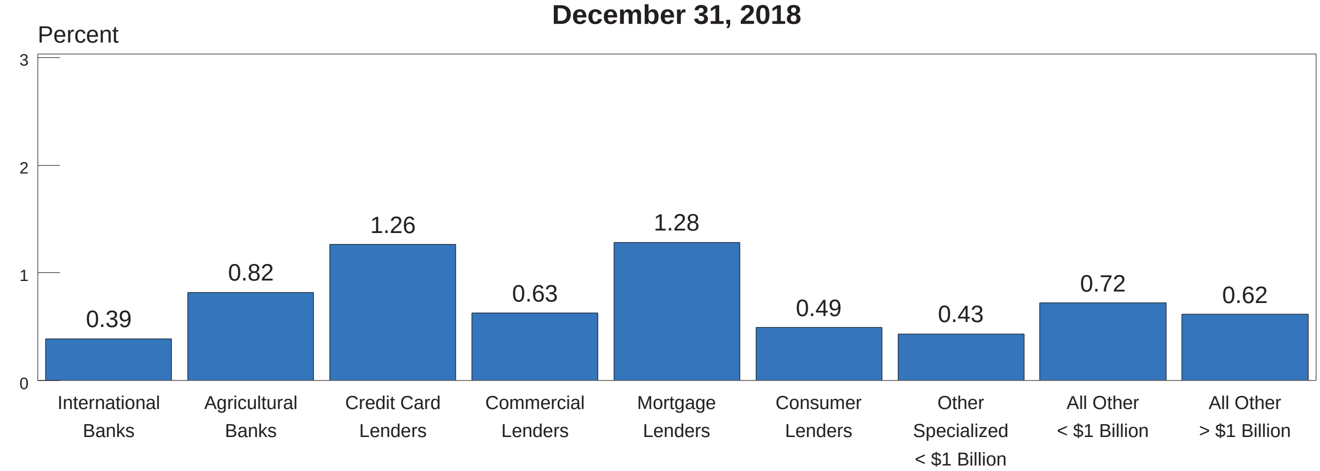
Loss Allowance To Loans and Leases

December 31, 2018



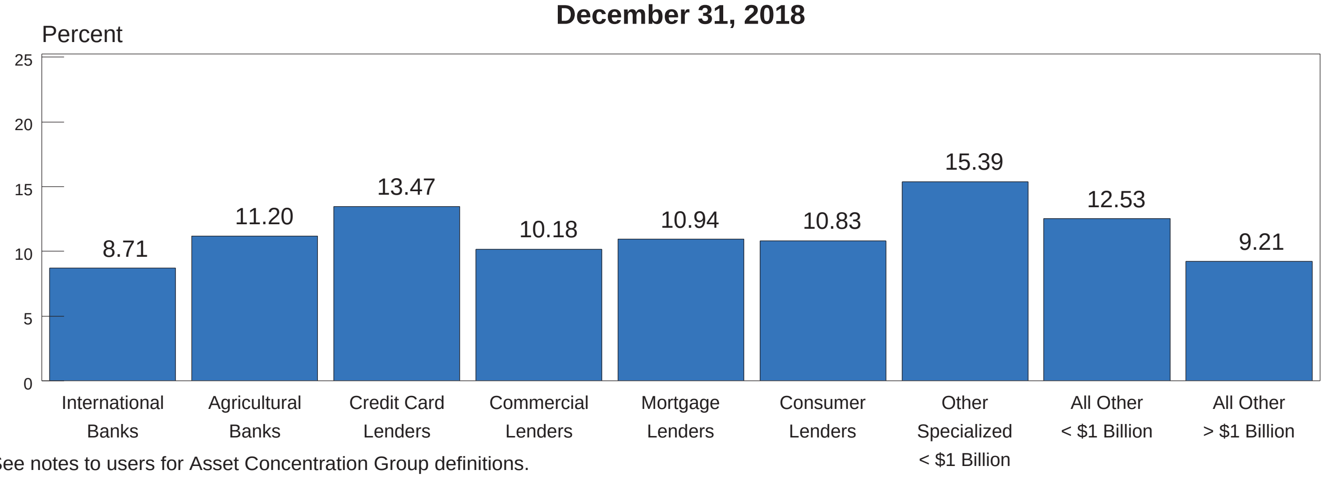
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2018



Core Capital (Leverage) Ratio

December 31, 2018



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

Return On Average Assets By Asset Concentration Group

2000 - 2018, 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
12/18	1.17	1.32	2.96	1.26	1.14	1.42	2.95	1.12	1.40
12/17	0.62	1.05	1.52	1.02	0.94	1.02	2.61	0.91	1.10
12/16	0.93	1.21	2.27	0.97	0.99	0.96	2.85	0.92	1.06
12/15	0.87	0.96	2.84	0.95	0.83	1.04	2.69	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

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

Net Interest Margin By Asset Concentration Group

2000 - 2018, 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
12/18	2.55	3.83	10.48	3.55	2.94	4.26	2.56	3.68	3.02
12/17	2.43	3.72	10.92	3.42	2.83	3.56	2.75	3.48	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

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

2000 - 2018, 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
12/18	0.50	0.15	3.87	0.18	0.02	0.76	1.42	0.17	0.37
12/17	0.56	0.16	3.95	0.21	0.04	0.60	0.23	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

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

Percent of Loans Noncurrent By Asset Concentration Group

2000 - 2018

	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
12/18	0.93	1.04	1.54	0.78	2.07	0.68	1.28	1.00	1.17
12/17	1.27	0.97	1.54	0.86	2.71	0.49	1.35	1.10	1.56
12/16	1.57	0.97	1.42	1.05	2.97	0.94	1.46	1.20	1.80
12/15	1.81	0.80	1.17	1.13	2.65	1.26	1.46	1.44	2.18
12/14	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
12/13	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
12/11	4.22	1.70	1.71	3.54	3.89	1.67	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.43	2.10	2.16	6.18
12/09	7.39	1.84	3.36	4.71	4.63	1.74	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.88	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.87	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.73	0.81	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.28	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.23	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.75	1.19	2.15	1.15	0.96	1.46	1.58	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	1.39	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01

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

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

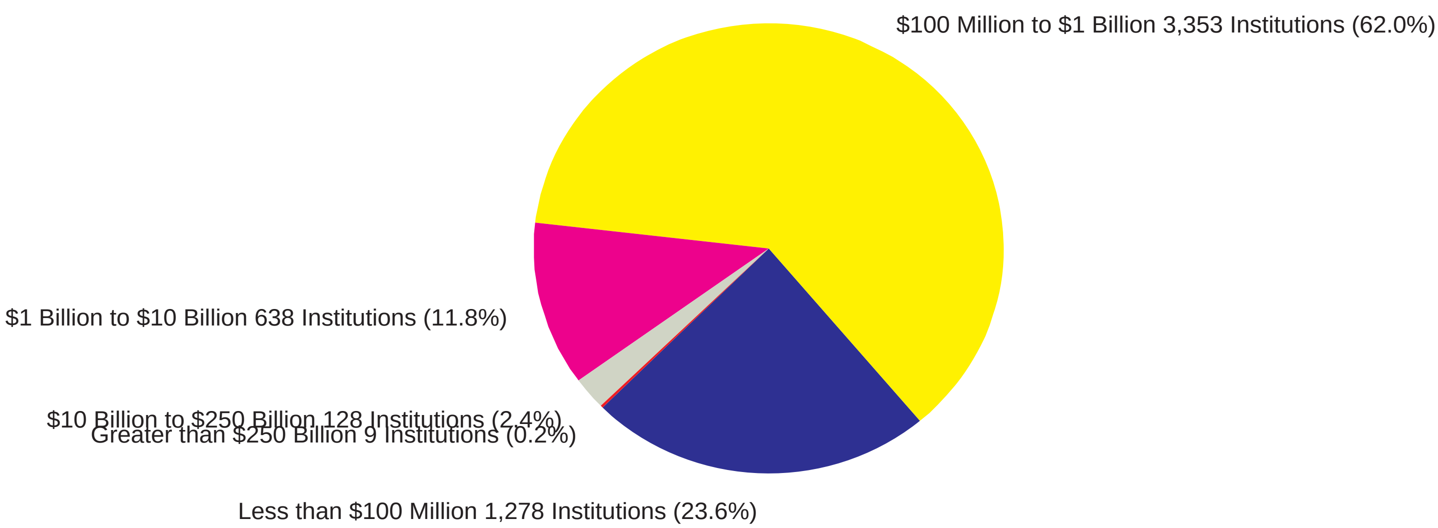
2000 - 2018

	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
12/18	8.71	11.20	13.47	10.18	10.94	10.83	15.39	12.53	9.21
12/17	8.66	10.89	13.12	10.16	10.90	10.12	14.72	11.84	9.19
12/16	8.67	10.84	12.62	10.11	11.14	10.24	14.87	11.37	8.88
12/15	8.83	10.66	12.30	10.05	11.28	10.29	14.37	11.56	8.98
12/14	8.28	10.49	12.33	10.20	11.53	9.82	13.95	11.47	8.97
12/13	7.87	10.33	13.01	10.13	10.92	9.45	13.11	11.26	9.03
12/12	7.16	10.25	13.12	10.04	10.11	9.36	12.88	10.83	9.13
12/11	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
12/10	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69
12/09	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
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

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

Number of Institutions By Asset Size

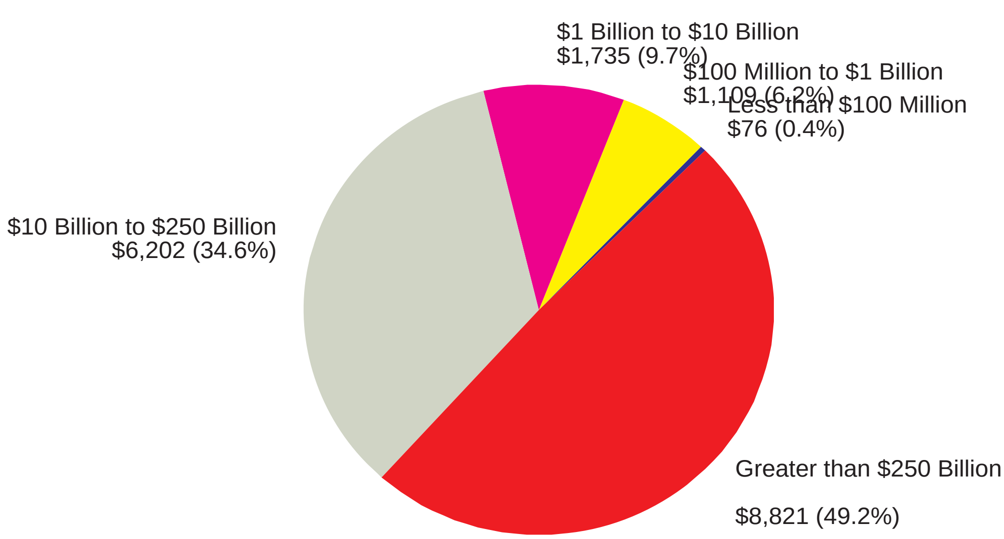
December 31, 2018



Industry Assets By Asset Size

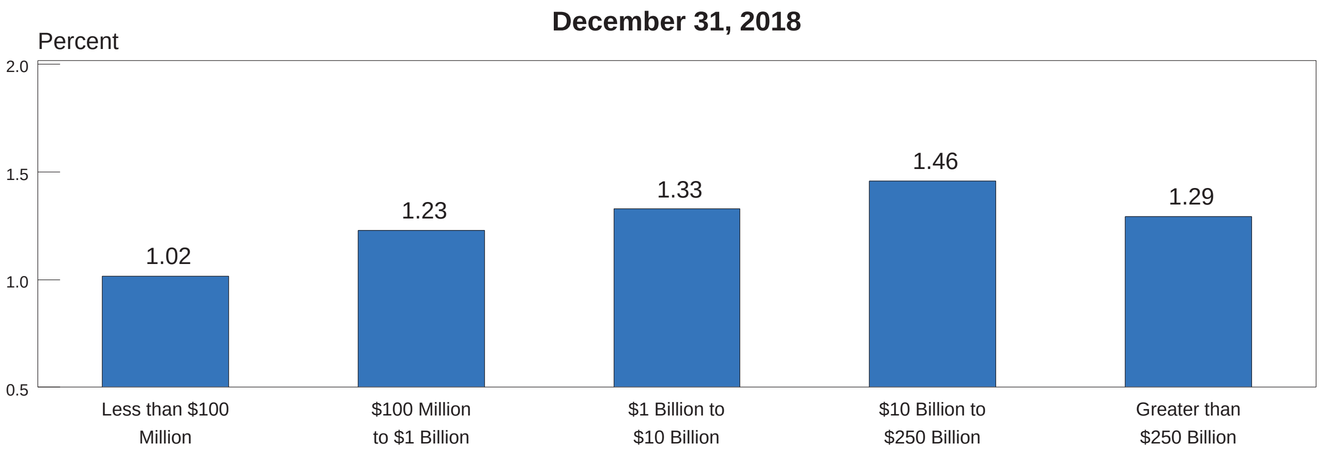
December 31, 2018

($ Billions)

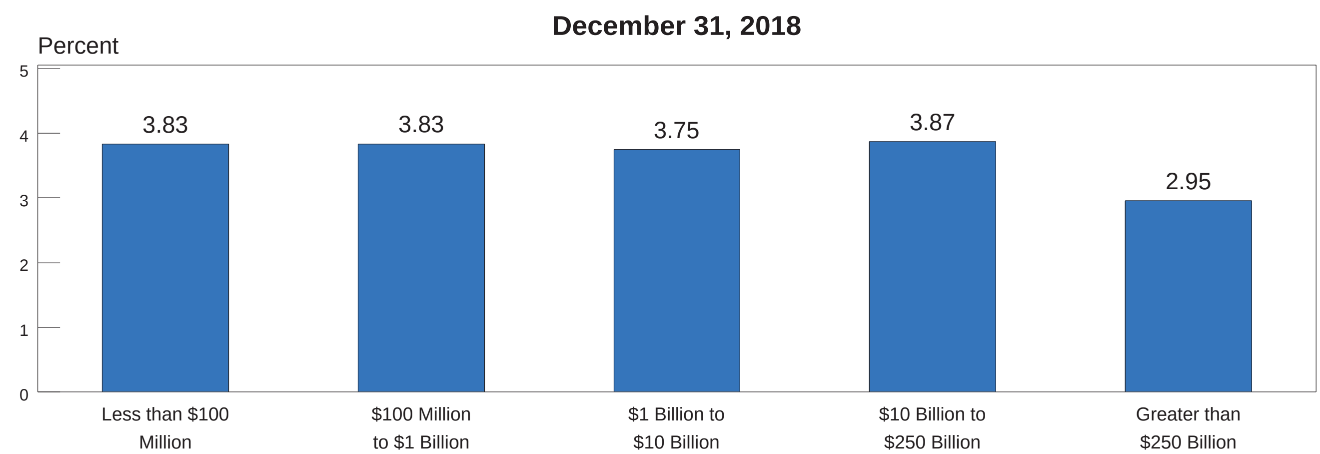


Performance Ratios By Asset Size

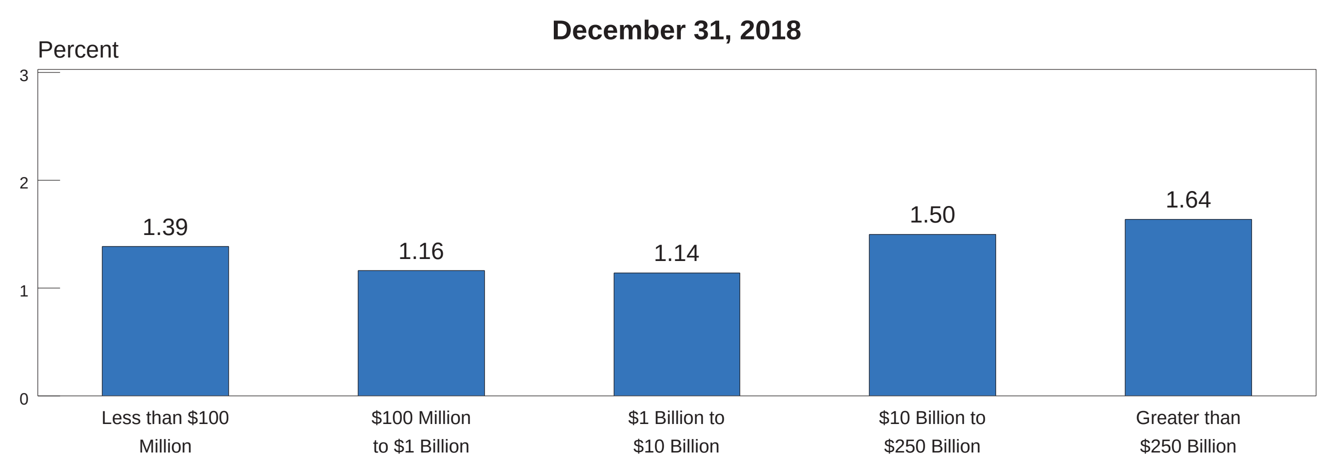
Return on Assets (YTD)



Net Interest Margin (YTD)



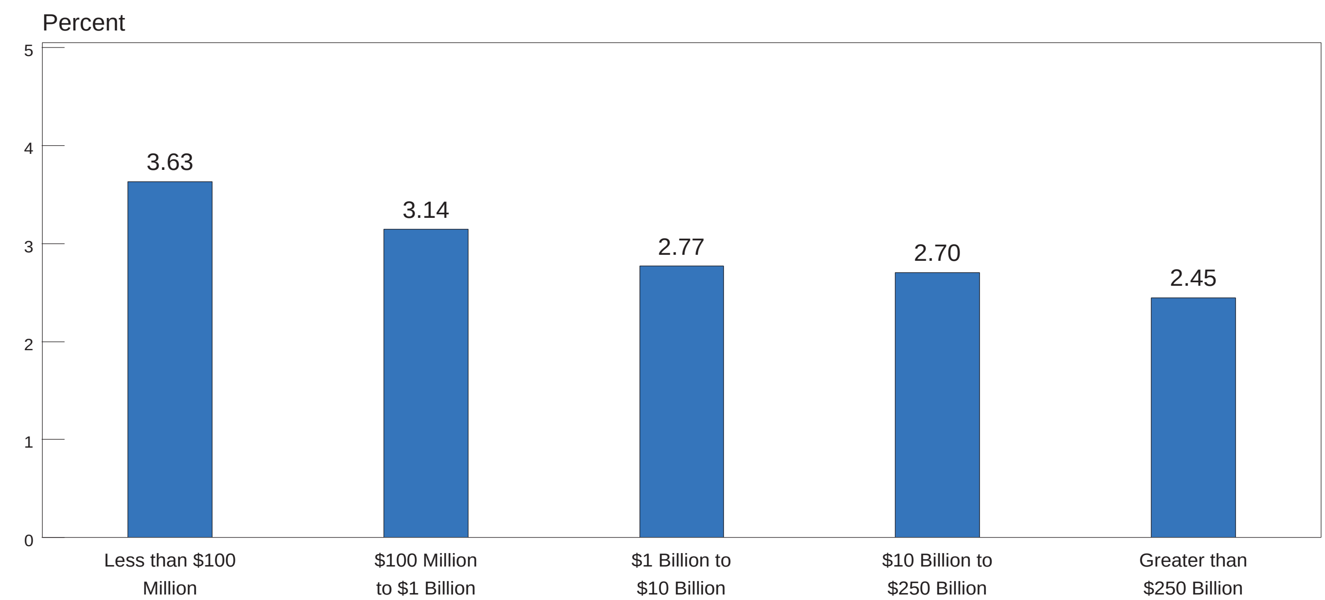
Noninterest Income to Assets (YTD)



Performance Ratios By Asset Size

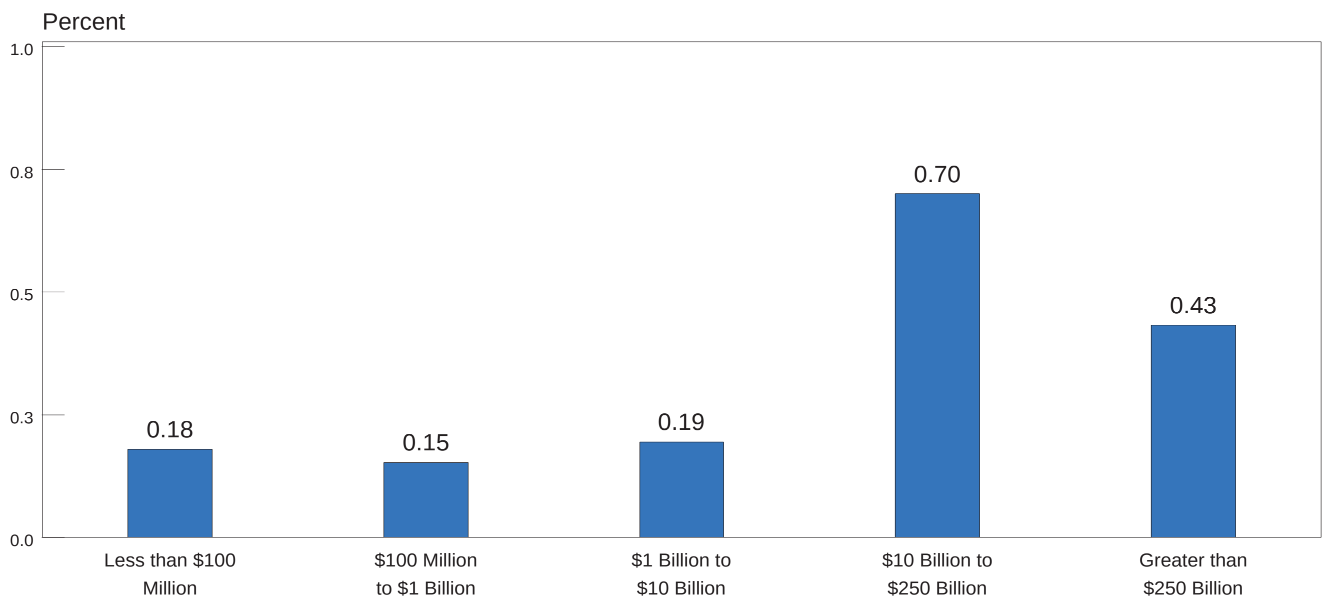
Noninterest Expense to Assets (YTD)

December 31, 2018



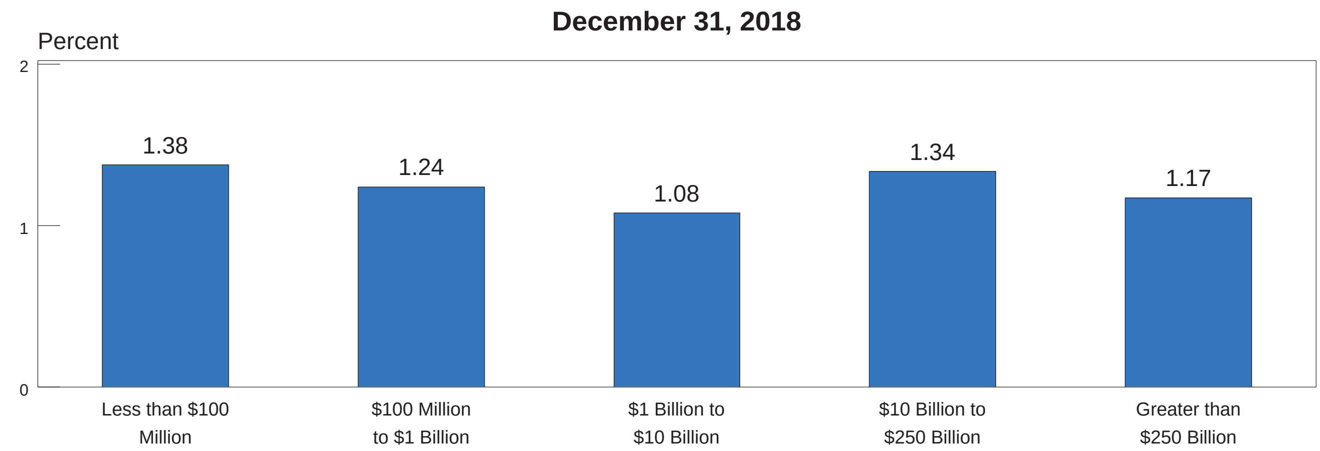
Net Charge-Offs to Loans and Leases (YTD)

December 31, 2018

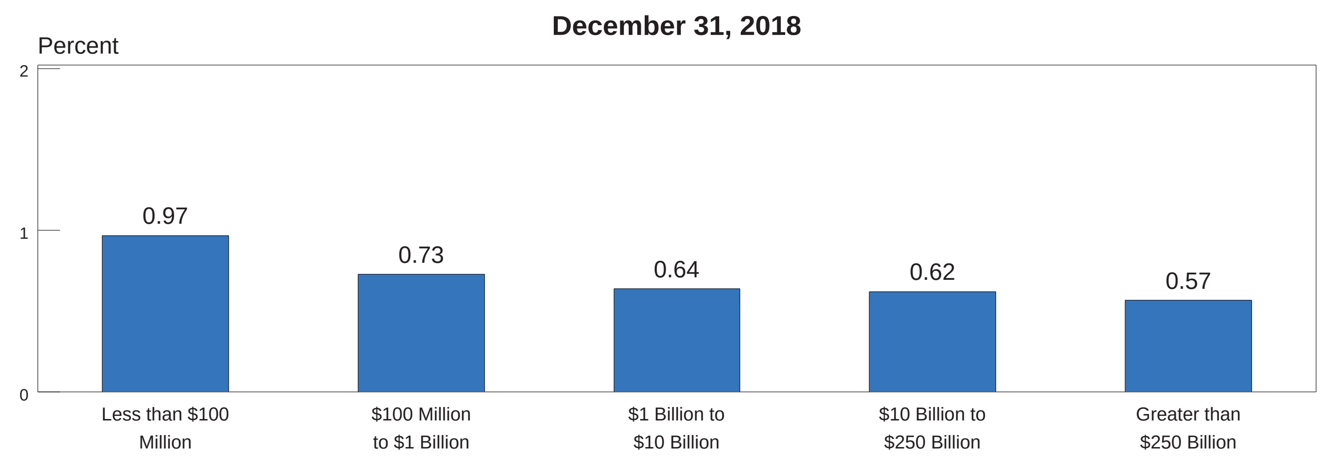


Condition Ratios By Asset Size

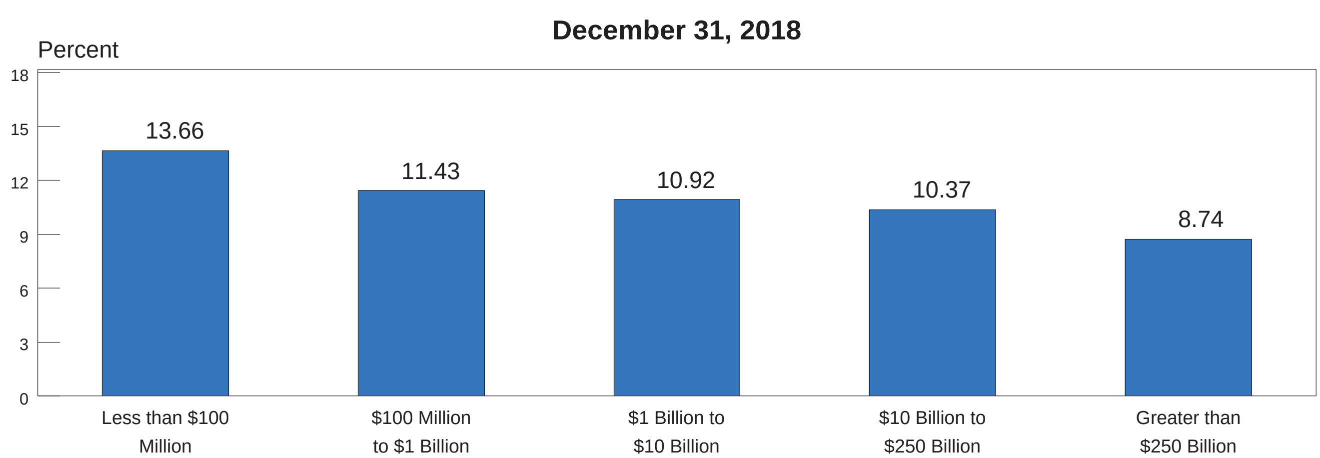
Loss Allowance To Loans and Leases



Noncurrent Assets Plus Other Real Estate Owned To Assets

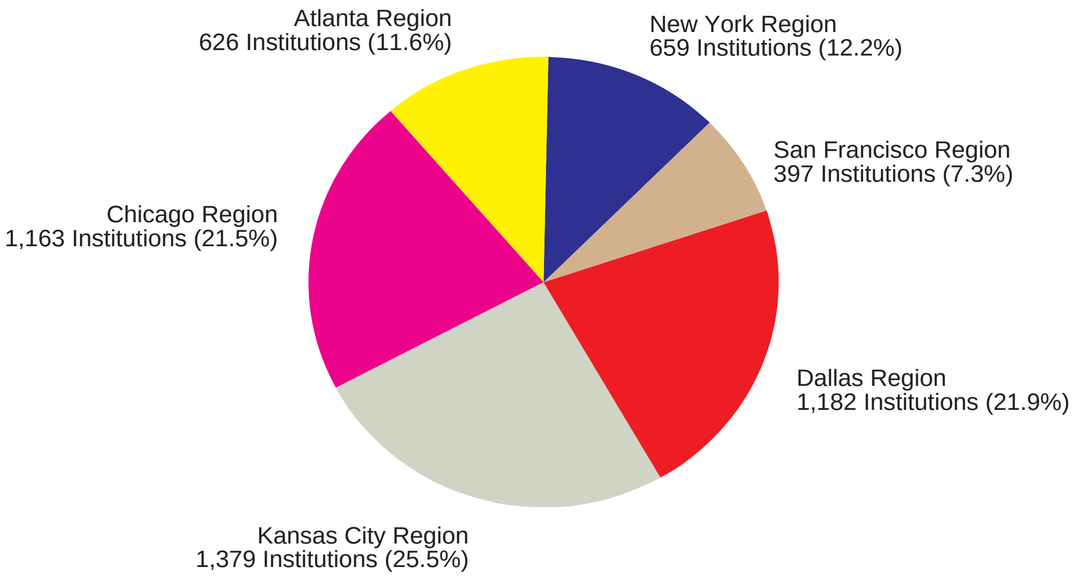


Core Capital (Leverage) Ratio



Geographic Distribution of FDIC-Insured Institutions

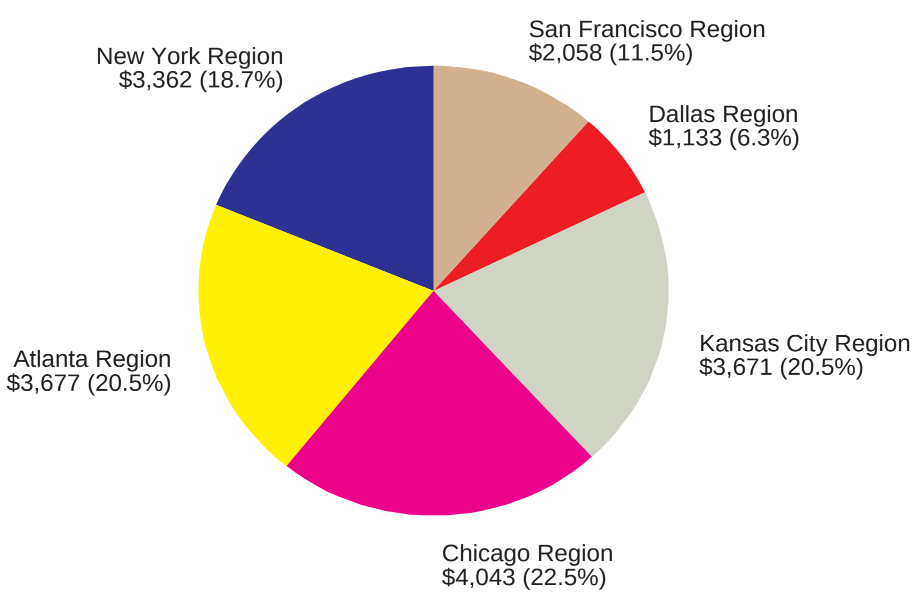
December 31, 2018



Geographic Distribution of Industry Assets

December 31, 2018

($ Billions)

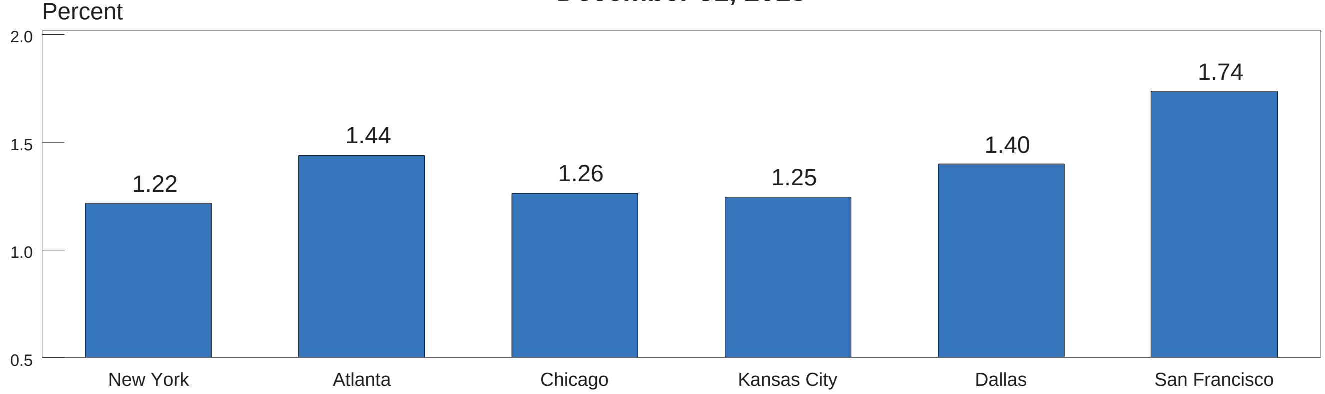


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

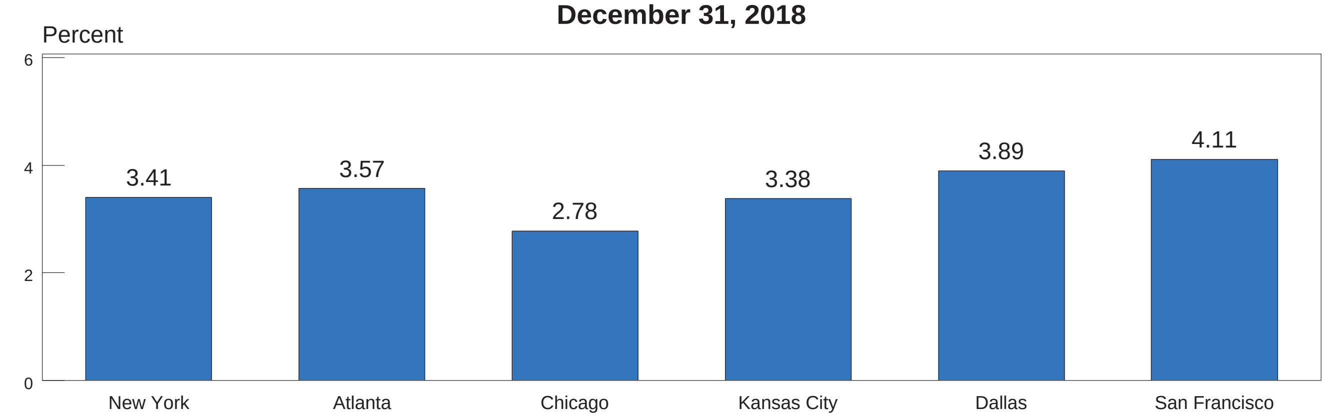
Return on Assets (YTD)

December 31, 2018



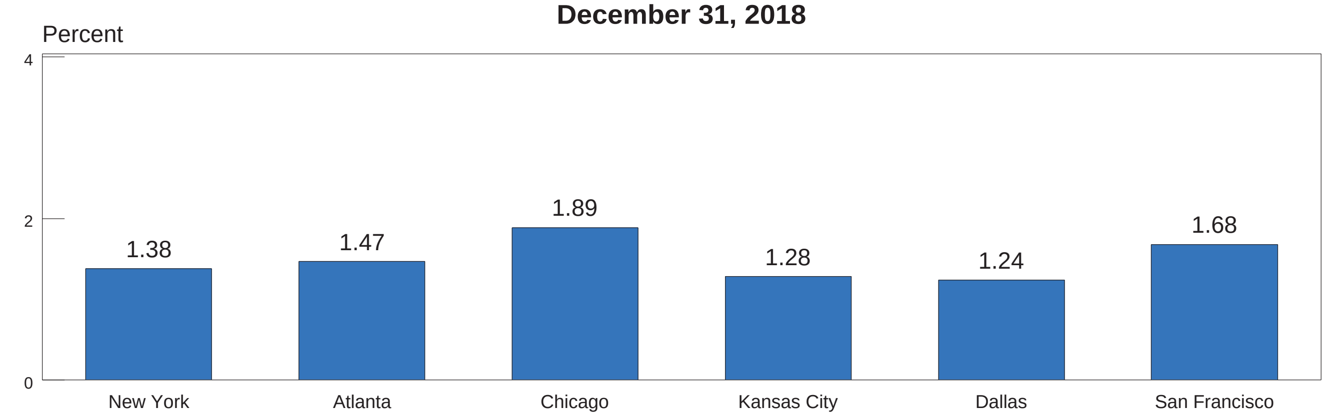
Net Interest Margins (YTD)

December 31, 2018



Noninterest Income to Assets (YTD)

December 31, 2018

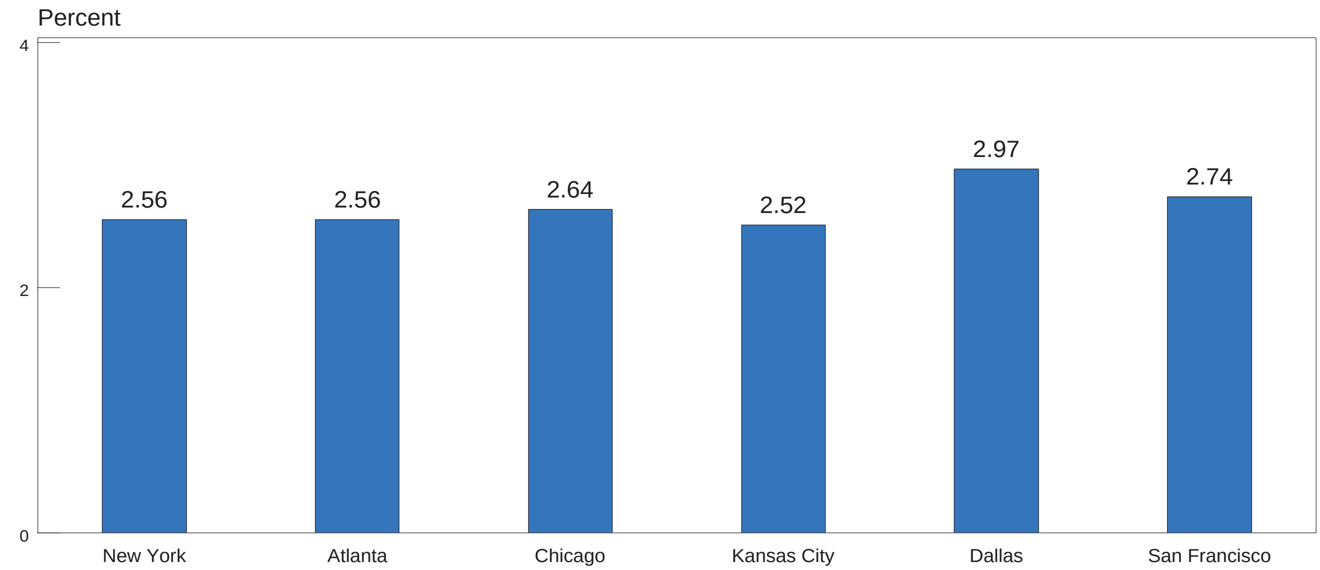


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

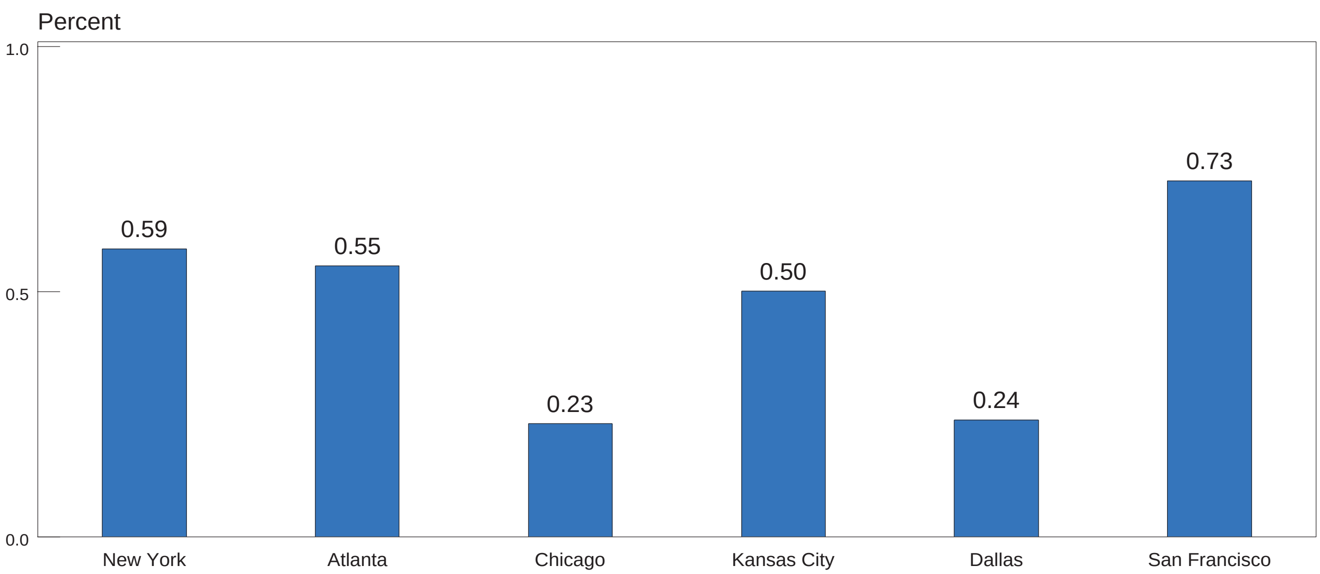
Noninterest Expense to Assets (YTD)

December 31, 2018



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2018

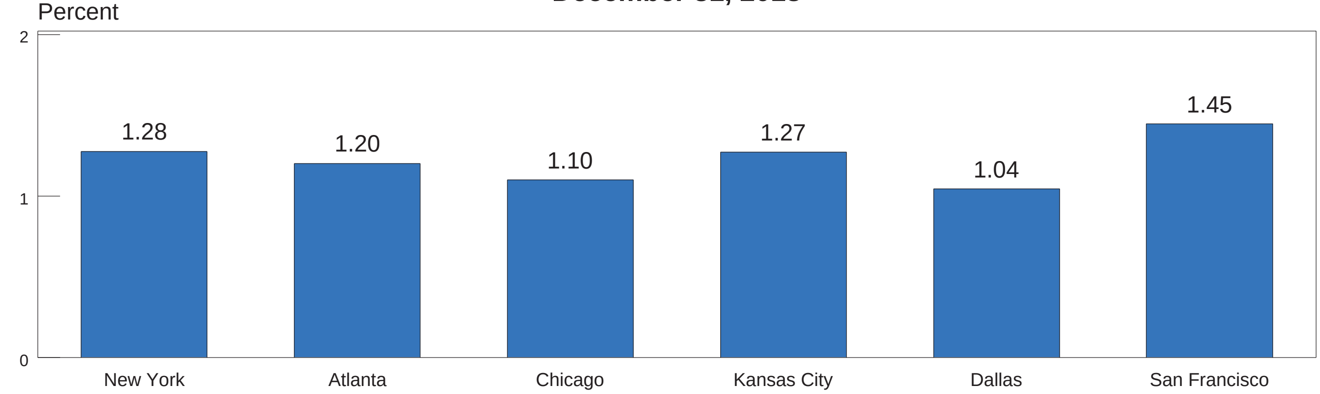


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

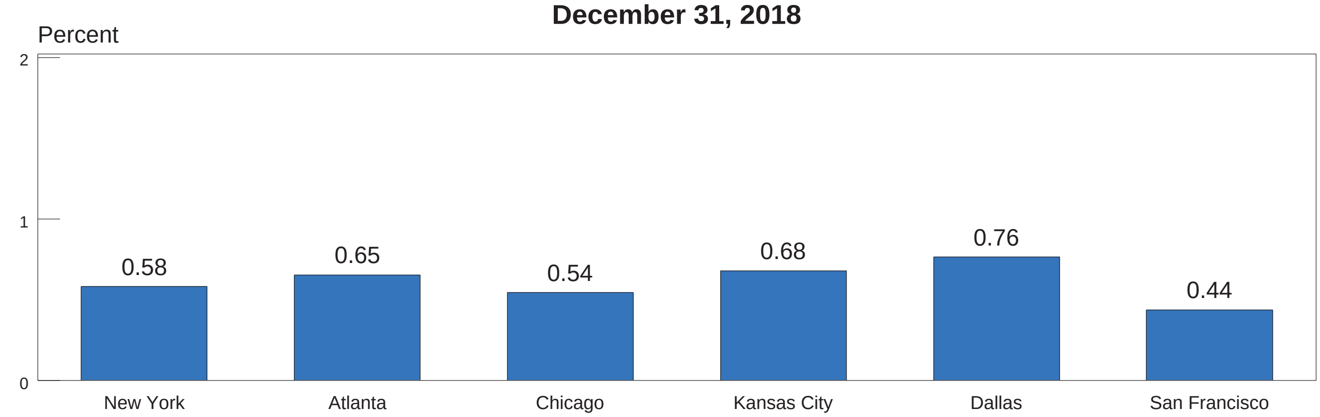
Loss Allowance To Loans and Leases

December 31, 2018



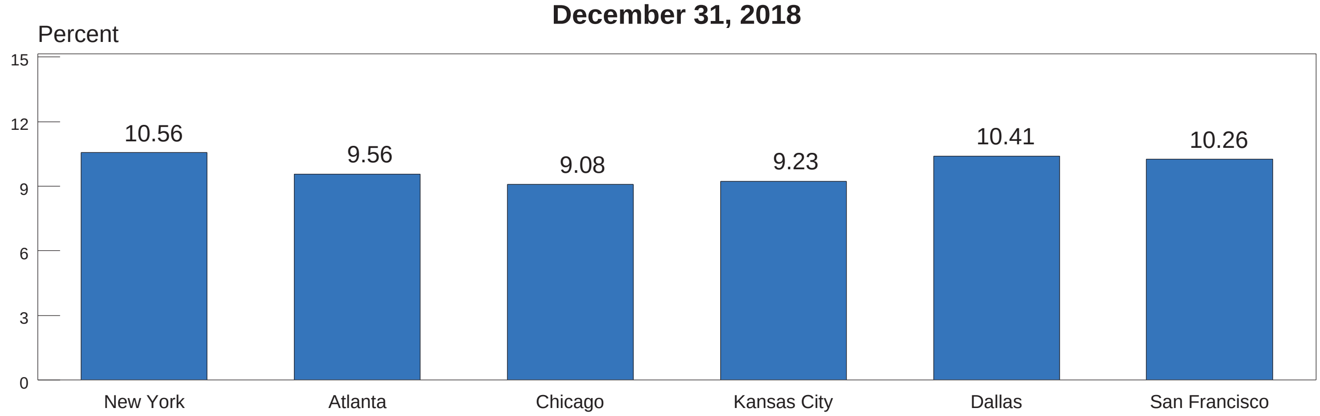
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2018



Core Capital (Leverage) Ratio

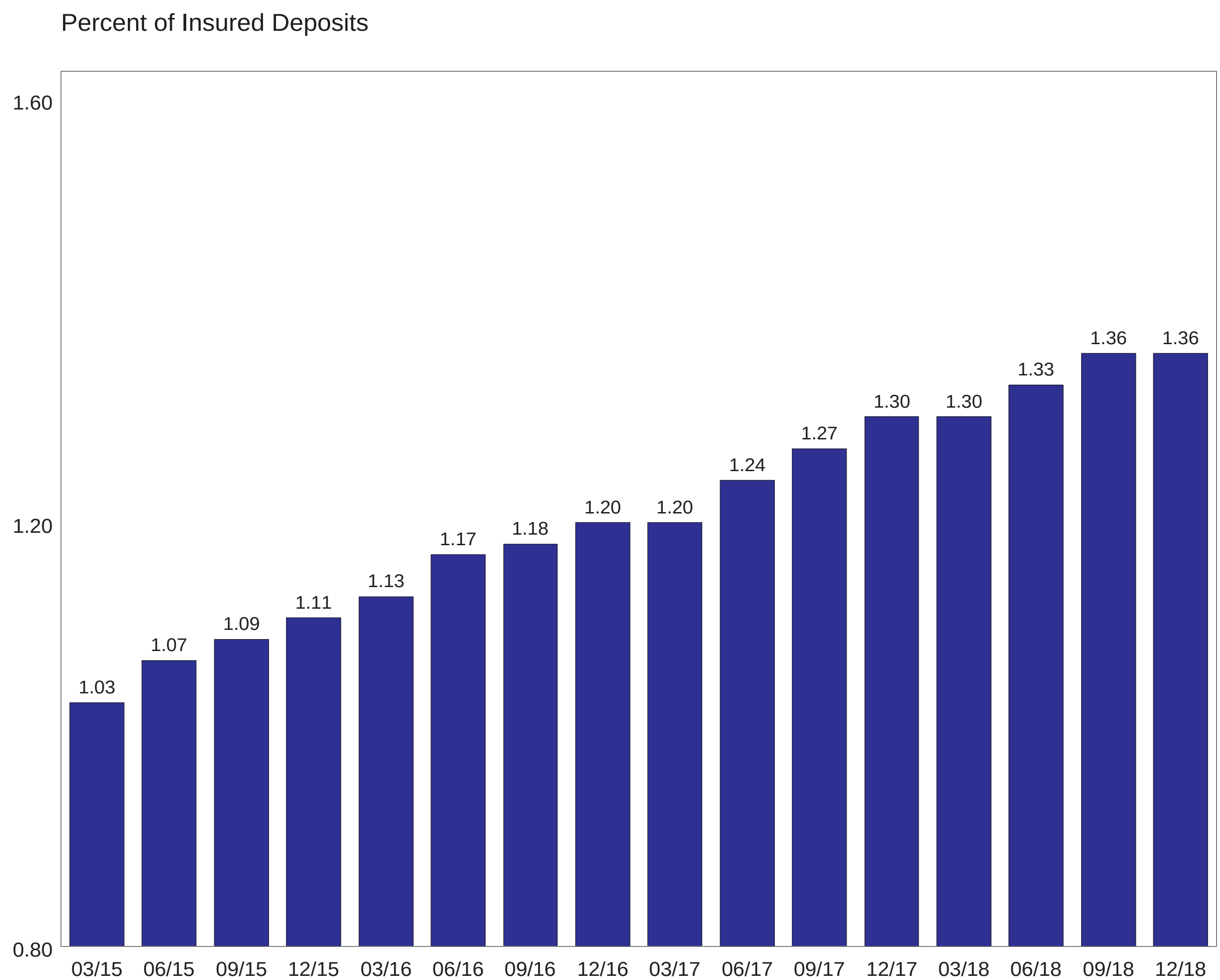
December 31, 2018



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

Deposit Insurance Fund Reserve Ratios

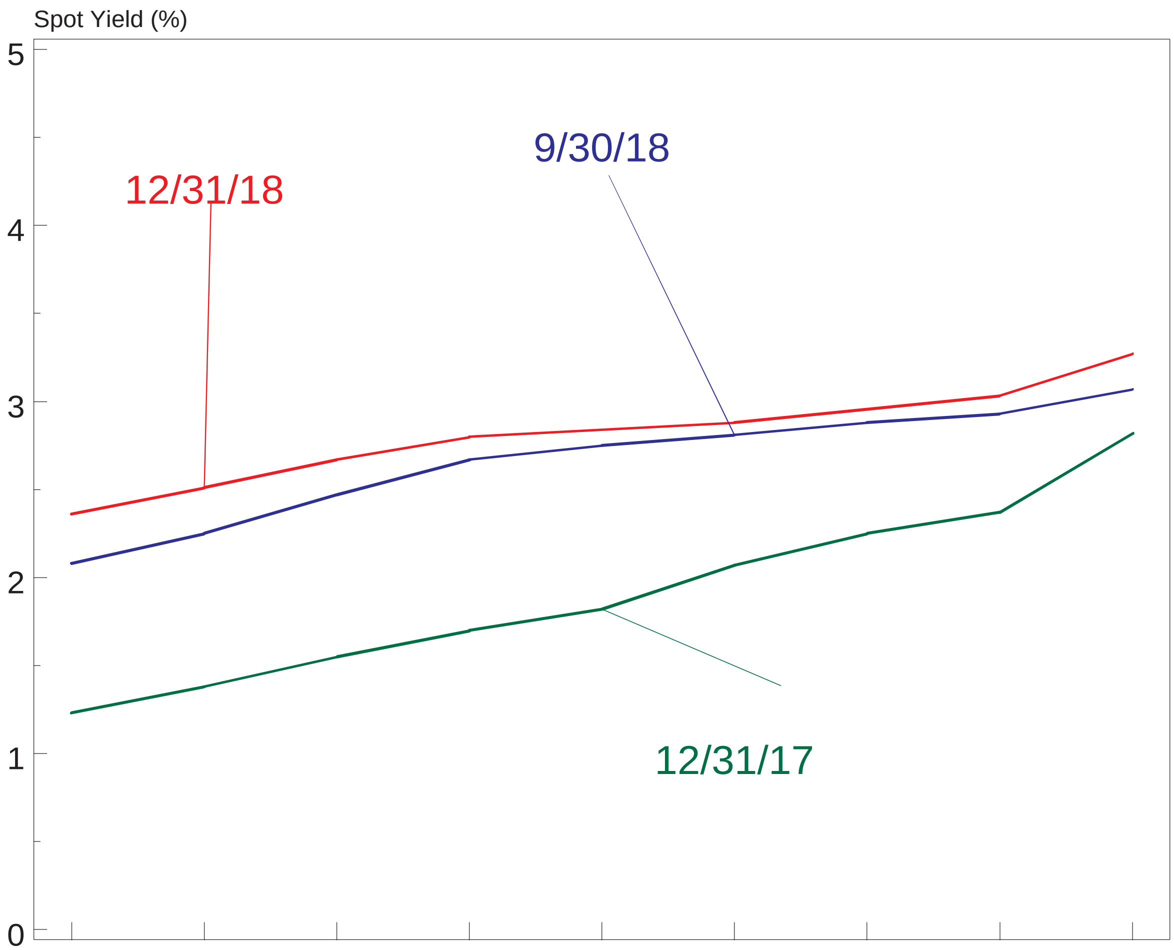
March 31, 2015 - December 31, 2018



Note: Includes insured branches of foreign banks. 2018 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

December 31, 2017 - December 31, 2018



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/18	2.36	2.51	2.67	2.80	2.84	2.88	2.96	3.03	3.27
9/30/18	2.08	2.25	2.47	2.67	2.75	2.81	2.88	2.93	3.07
6/30/18	1.88	2.05	2.25	2.47	2.61	2.77	2.87	2.92	3.08
3/31/18	1.58	1.78	1.94	2.16	2.31	2.54	2.69	2.76	3.03
12/31/17	1.23	1.38	1.55	1.70	1.82	2.07	2.25	2.37	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, 2018

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,384	99.6%	$17,939.7	100.0%
Adequately Capitalized	11	0.2%	$1.8	0.0%
Undercapitalized	5	0.1%	$0.5	0.0%
Significantly Undercapitalized	5	0.1%	$0.6	0.0%
Critically Undercapitalized	1	0.0%	$0.2	0.0%

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

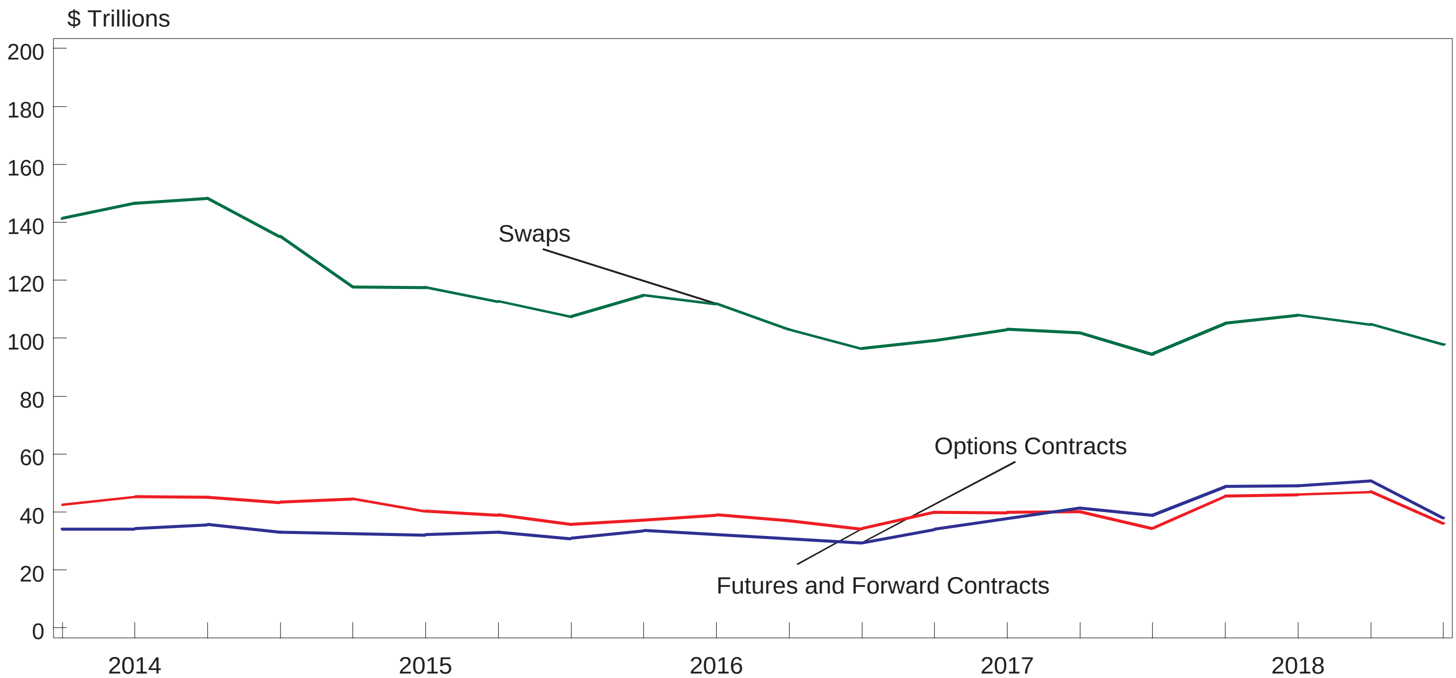
Capital Category Definitions

	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

2014 - 2018 (Notional Amounts)



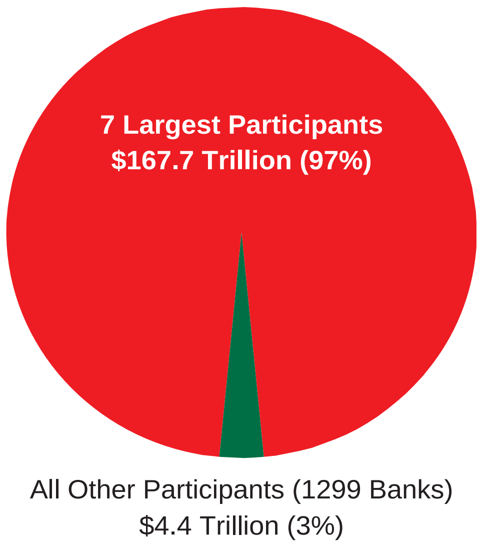
	12/14	12/15	12/16	12/17	3/18	6/18	9/18	12/18
Total Derivatives	$211,629	$173,972	$159,958	$167,772	$199,406	$203,008	$202,638	$172,076
(Notional Amounts, in billions of dollars)								
Futures and Forward Contracts	**43,380**	**35,691**	**34,201**	**34,407**	**45,498**	**46,024**	**47,051**	**36,144**
Interest rate contracts	28,554	20,979	20,313	19,454	27,303	26,505	27,358	16,718
Foreign exchange rate contracts	14,507	14,482	13,564	14,546	17,722	19,087	19,262	19,025
Other futures and forwards*	319	230	324	407	473	432	432	401
Option Contracts	**33,081**	**30,889**	**29,373**	**38,841**	**48,814**	**49,025**	**50,801**	**38,009**
Interest rate options	24,508	23,660	22,211	31,933	40,601	40,083	41,483	29,477
Foreign currency options	6,148	5,217	5,097	4,449	5,313	6,071	6,259	5,716
Other option contracts*	2,424	2,012	2,065	2,458	2,899	2,872	3,058	2,816
Swaps	**135,169**	**107,392**	**96,384**	**94,524**	**105,094**	**107,959**	**104,786**	**97,923**
Interest rate swaps	121,625	93,731	81,964	79,029	87,565	90,838	87,932	81,971
Foreign exchange rate swaps	12,528	12,401	13,076	13,908	15,804	15,492	15,189	14,480
Other swaps*	1,016	1,261	1,344	1,587	1,726	1,628	1,665	1,472
Memoranda								
Spot Foreign Exchange Contracts	1,563	1,034	1,540	1,519	2,225	2,630	2,764	1,727
Credit Derivatives	9,449	6,986	5,293	4,186	4,345	4,179	4,342	4,277
Number of banks reporting derivatives	1,182	1,200	1,222	1,165	1,164	1,164	1,149	1,122
Replacement cost of interest rate and foreign exchange rate contracts **	3,651	2,681	2,650	1,613	1,586	1,627	1,513	1,518

* 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

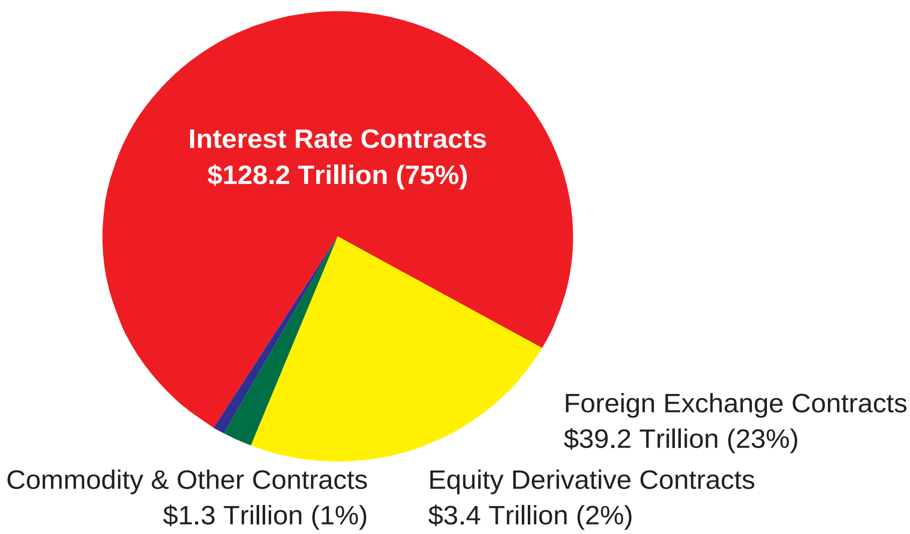
December 31, 2018



Composition of Derivatives*

Notional Amounts

December 31, 2018



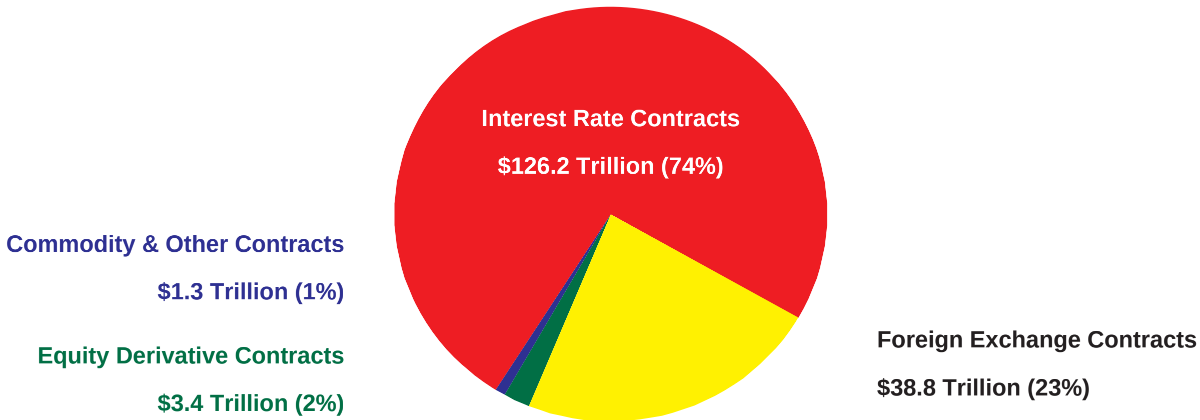
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of $1,667 billion for the seven largest participants and $60 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

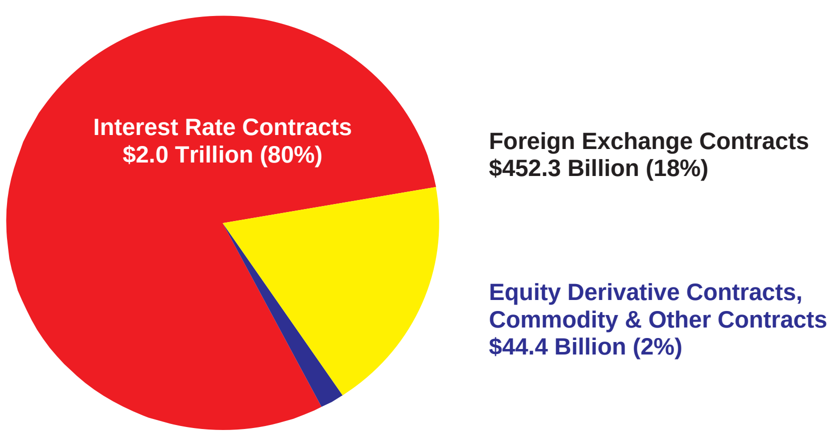
December 31, 2018



Not Held for Trading

Notional Amounts

December 31, 2018



* 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 $1,727 billion are not included.

Position of Derivatives

Gross Fair Values

December 31, 2018
($ Millions)

Held for Trading

192 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	980,398	491,723	130,444	41,691	1,644,257	63,653
Gross negative fair value	932,074	481,670	123,285	43,574	1,580,603	
All other participants						
Gross positive fair value	11,609	10,072	1,488	2,561	25,729	572
Gross negative fair value	10,670	10,261	1,746	2,481	25,157	
Total						
Gross positive fair value	992,007	501,795	131,932	44,252	1,669,985	64,225
Gross negative fair value	942,744	491,931	125,031	46,055	1,605,761	

Held for Purposes Other than Trading

735 Banks Held Derivative Contracts for Purposes Other than Trading

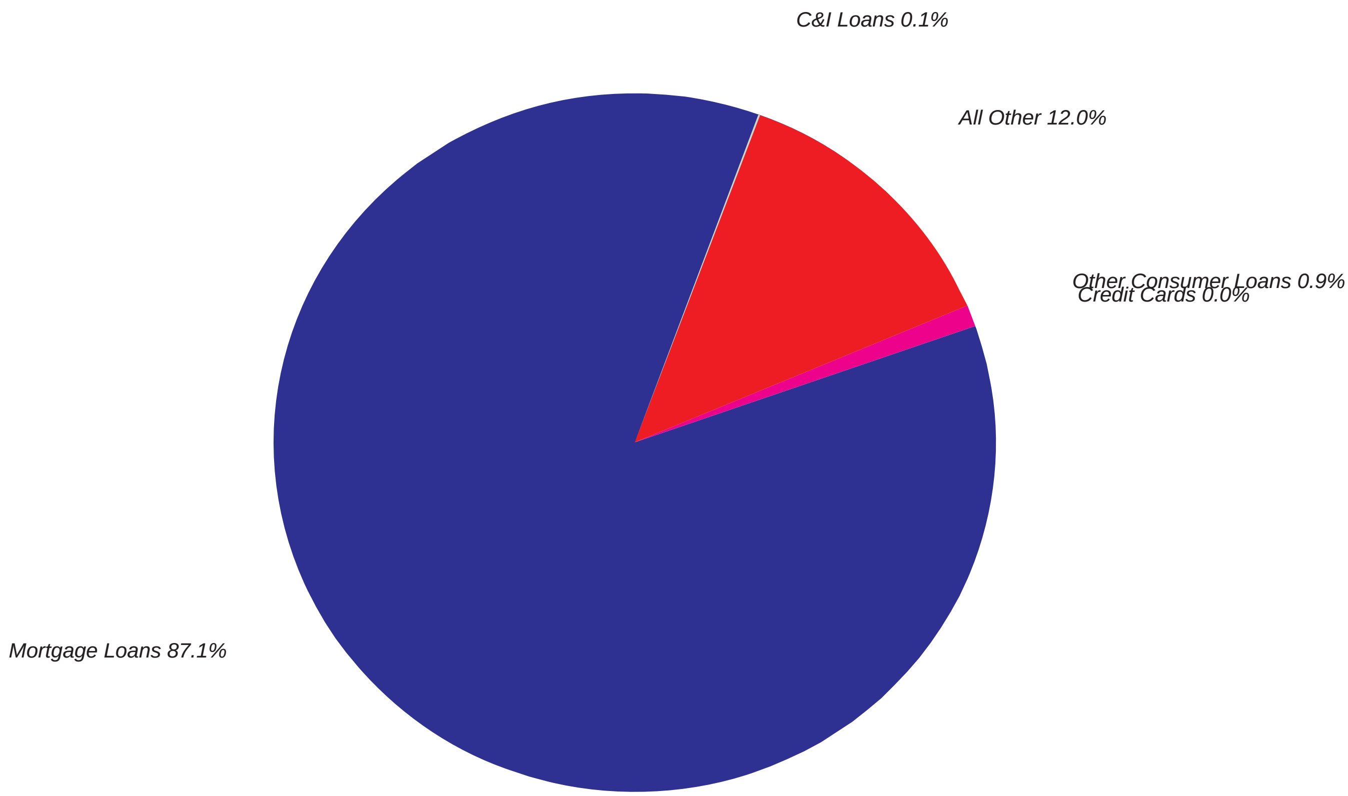
7 Largest Participants Held 65% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	11,101	7,707	3	0	18,811	(2,761)
Gross negative fair value	14,110	7,251	210	0	21,572	
All other participants						
Gross positive fair value	4,203	1,370	163	45	5,782	1,593
Gross negative fair value	3,216	408	449	115	4,188	
Total						
Gross positive fair value	15,304	9,077	167	45	24,593	(1,167)
Gross negative fair value	17,326	7,659	660	115	25,760	

Composition of Securitized Assets*

FDIC-Insured Institutions

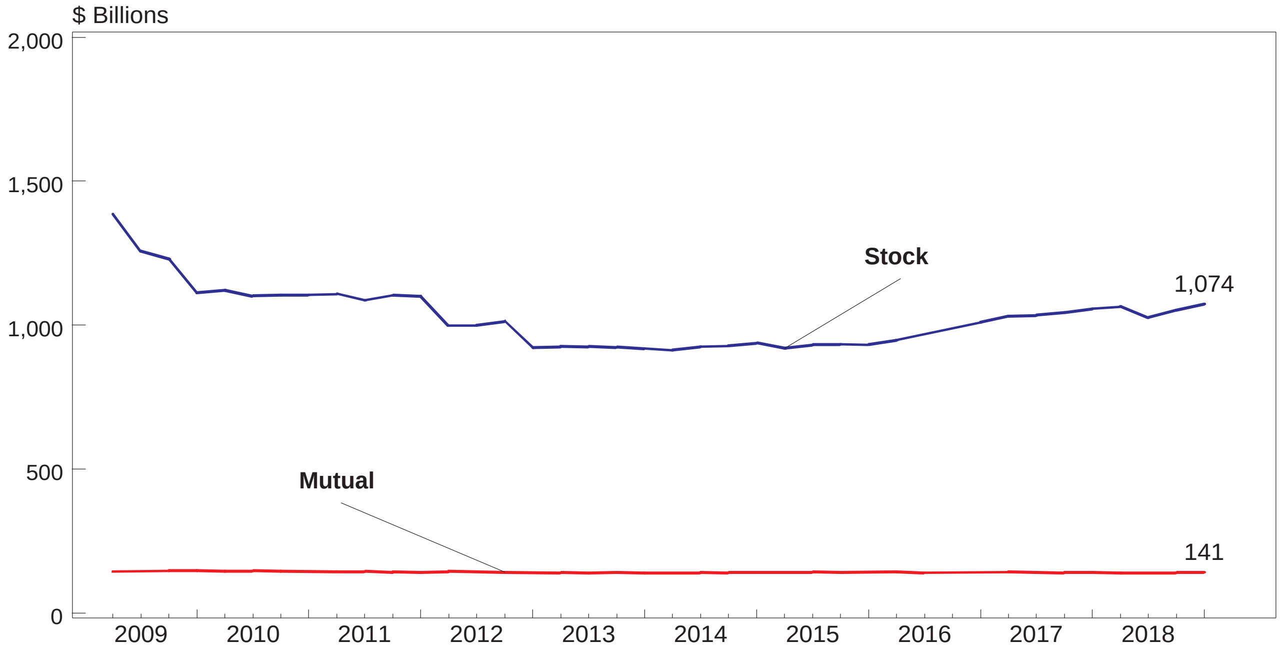
December 31, 2018



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

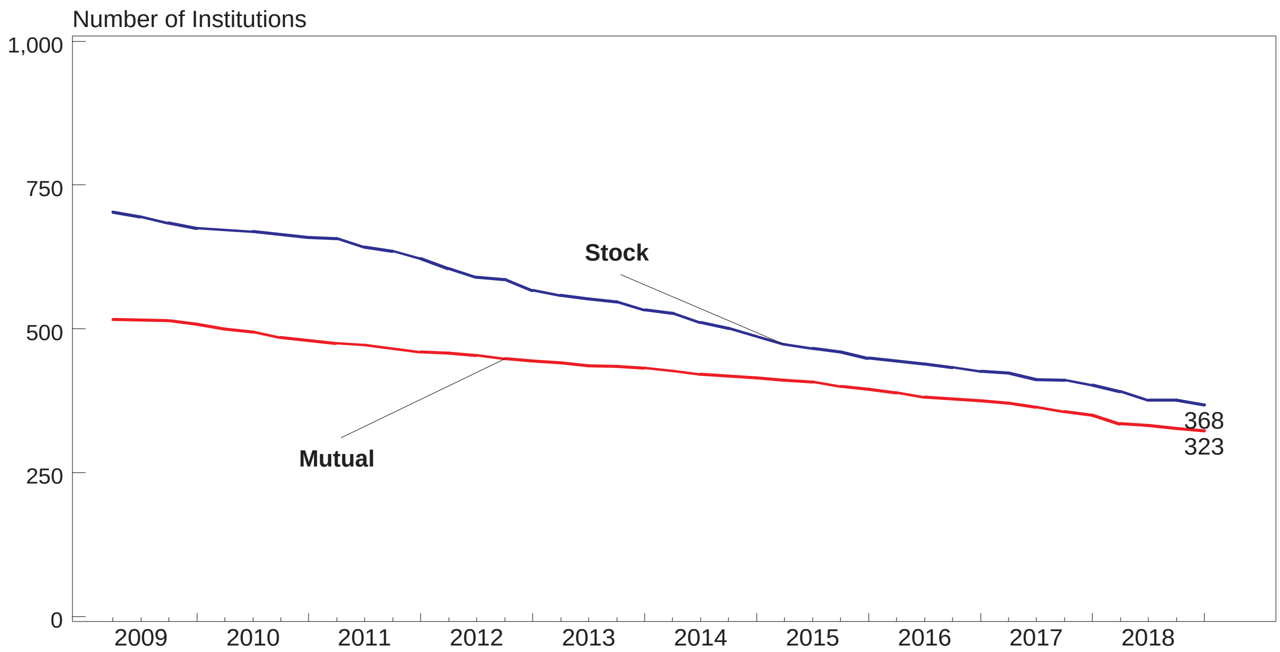
Assets of Mutual and Stock Savings Institutions

2009 - 2018

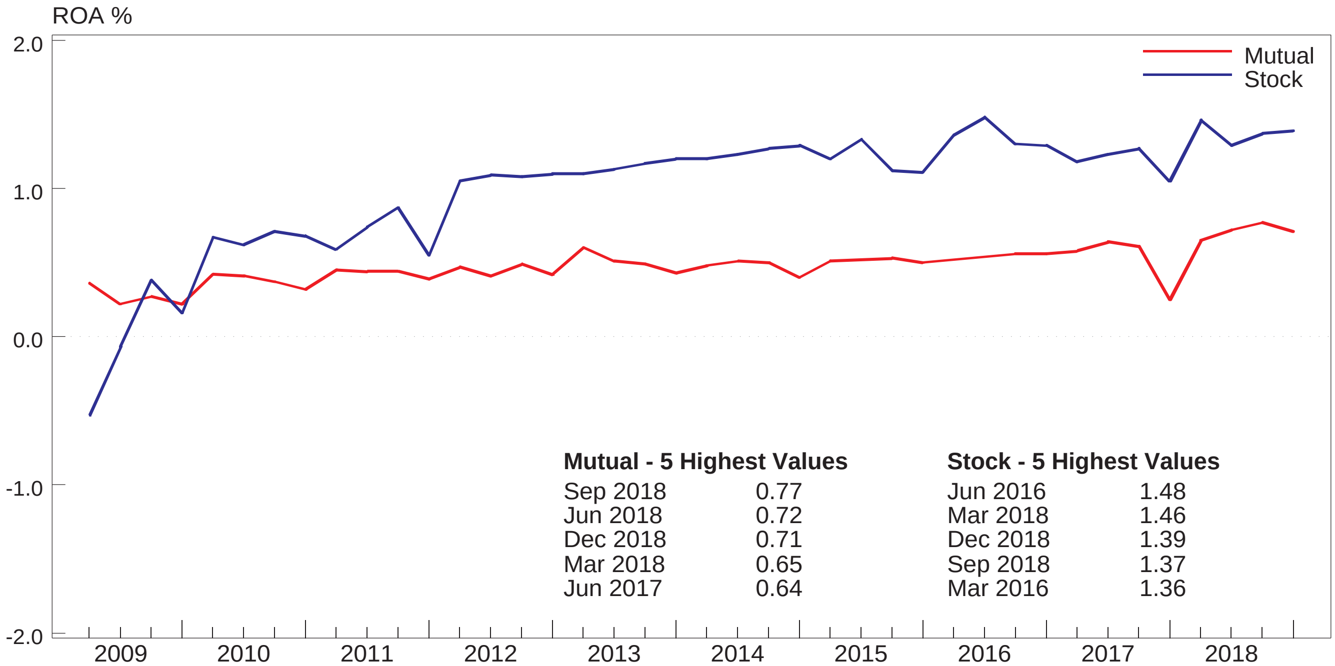


Number of Mutual and Stock Savings Institutions

2009 - 2018



Quarterly Return on Assets (ROA), Annualized
Mutual and Stock Savings Institutions
2009-2018



Quarterly Return on Equity (ROE), Annualized
Mutual and Stock Savings Institutions
2009-2018