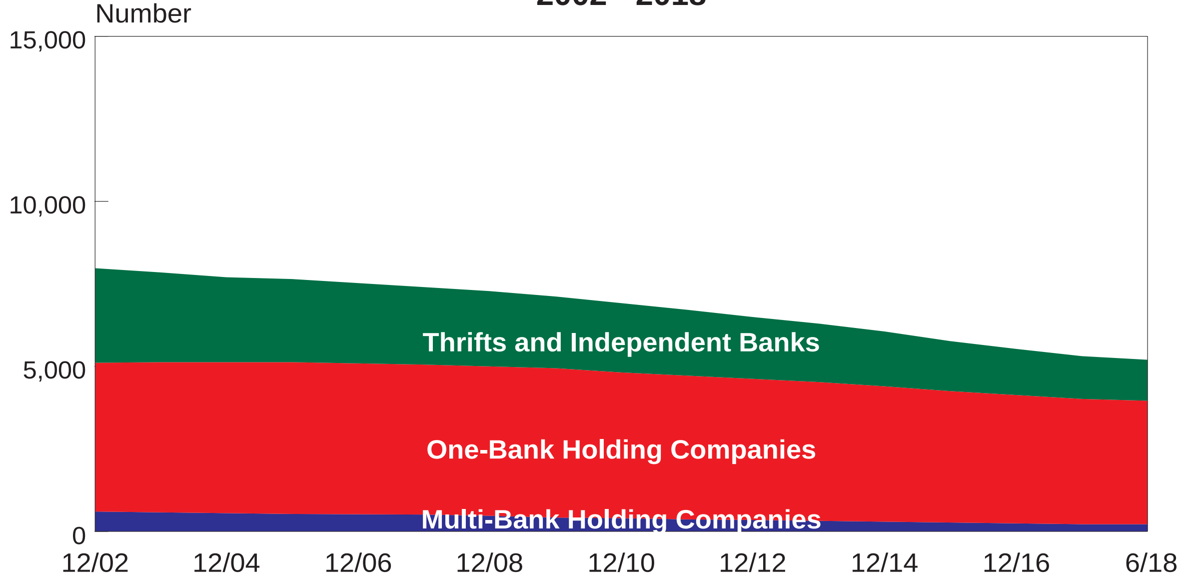
Number of FDIC-Insured Banking Organizations

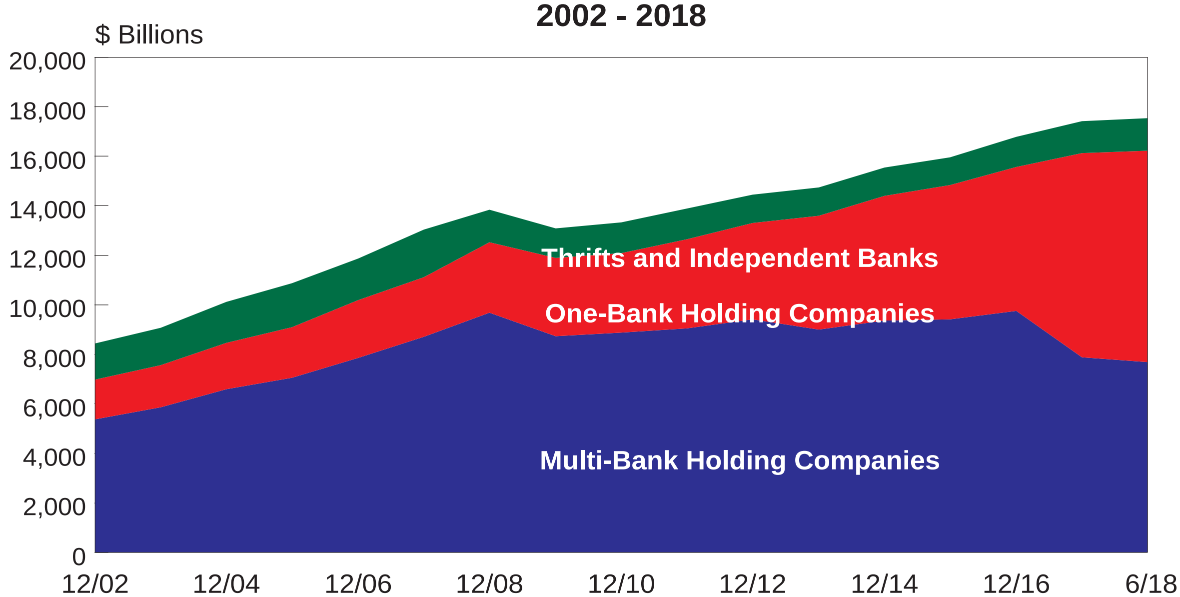
2002 - 2018



	12/02	12/04	12/06	12/08	12/10	12/12	12/14	12/16	6/18
Thrifts* and Indpt Banks	2,857	2,584	2,442	2,286	2,096	1,882	1,655	1,385	1,242
One-Bank Holding Co.'s	4,507	4,568	4,568	4,523	4,420	4,278	4,115	3,895	3,726
Multi-Bank Holding Co.'s	604	555	518	476	400	342	284	241	224
Total	7,968	7,707	7,528	7,285	6,916	6,502	6,054	5,521	5,192

Assets of FDIC-Insured Banking Organizations

2002 - 2018

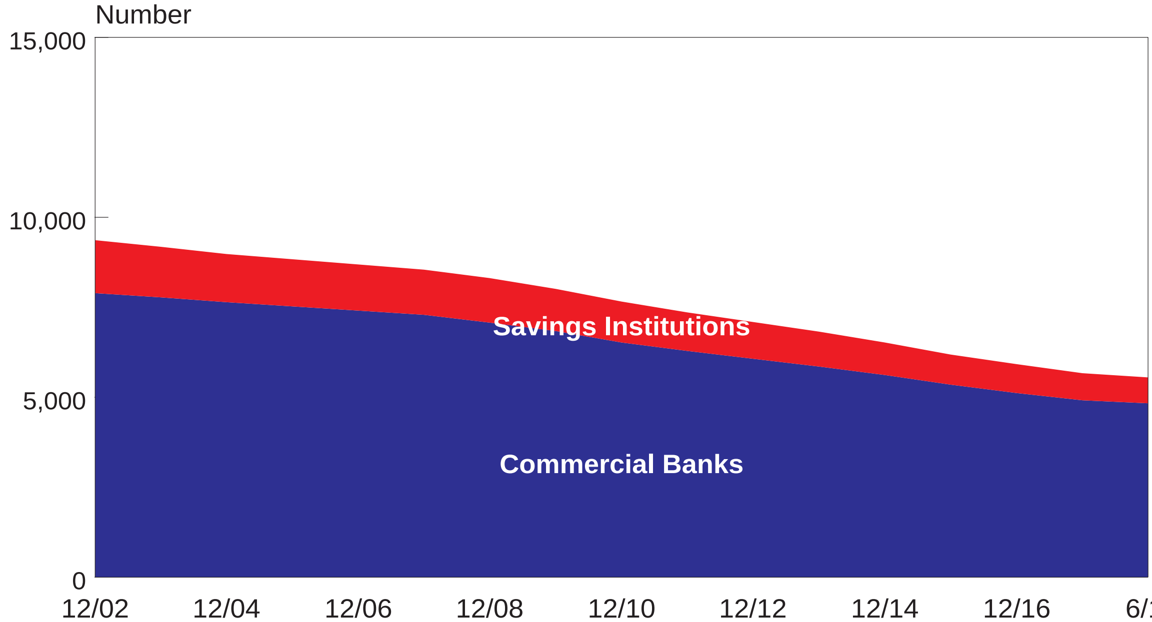


	12/02	12/04	12/06	12/08	12/10	12/12	12/14	12/16	6/18
Thrifts* and Indpt Banks	1,456	1,643	1,674	1,322	1,219	1,146	1,153	1,203	1,311
One-Bank Holding Co.'s	1,614	1,862	2,334	2,843	3,224	3,893	5,025	5,832	8,540
Multi-Bank Holding Co.'s	5,366	6,603	7,854	9,676	8,876	9,411	9,376	9,745	7,682
Total	8,436	10,107	11,862	13,841	13,319	14,450	15,554	16,780	17,533

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

Number of FDIC-Insured Institutions

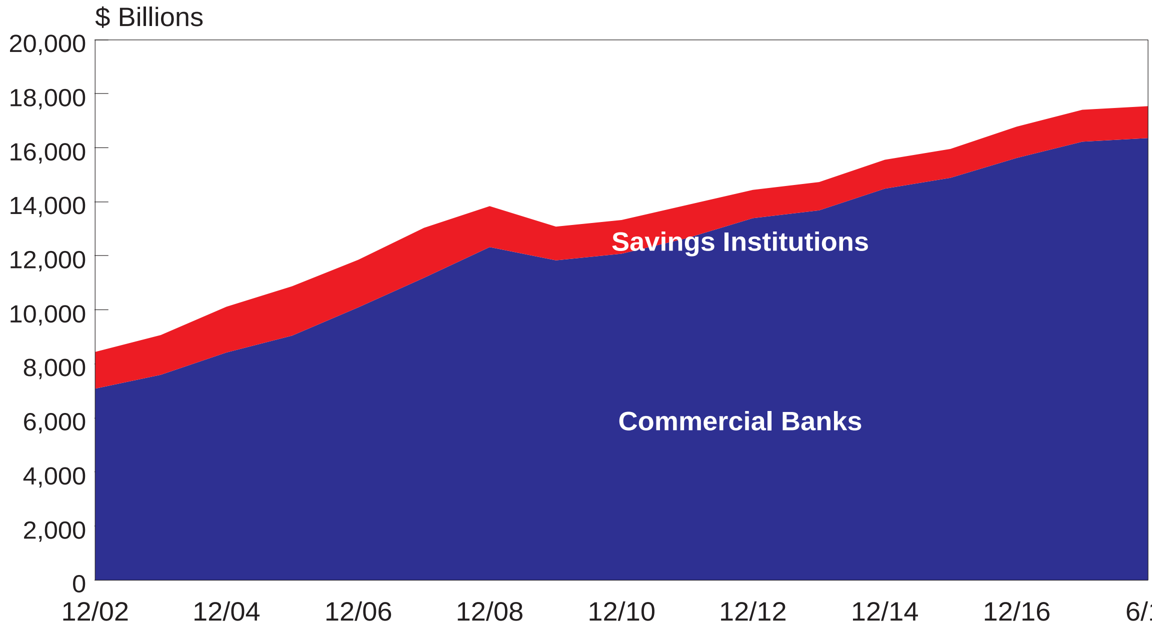
2002 - 2018



	12/02	12/04	12/06	12/08	12/10	12/12	12/14	12/16	6/18
Savings Institutions	1,467	1,348	1,283	1,229	1,139	1,011	902	801	709
Commercial Banks	7,887	7,628	7,397	7,076	6,519	6,072	5,607	5,112	4,833
Total	9,354	8,976	8,680	8,305	7,658	7,083	6,509	5,913	5,542

Assets of FDIC-Insured Institutions

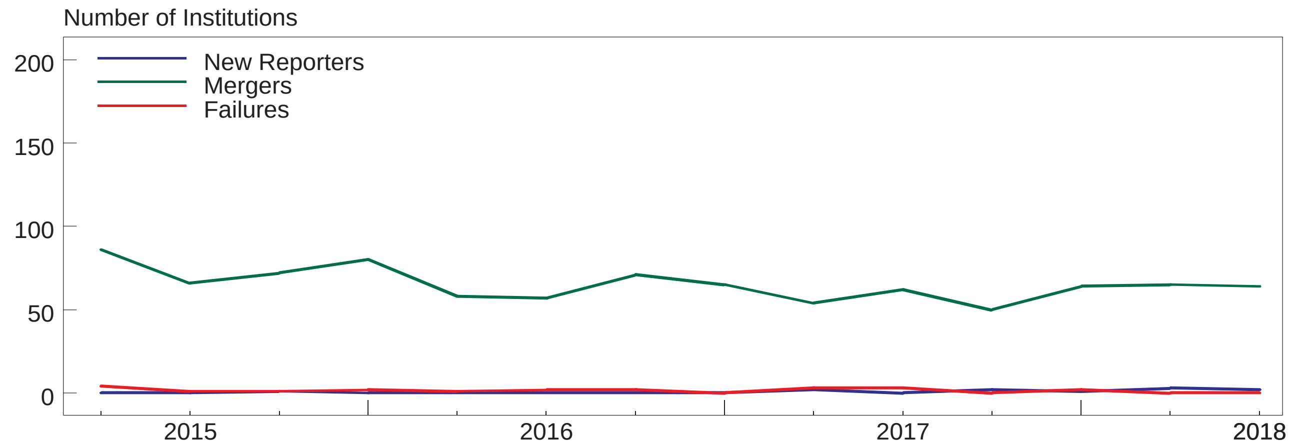
2002 - 2018



	12/02	12/04	12/06	12/08	12/10	12/12	12/14	12/16	6/18
Savings Institutions	1,359	1,687	1,764	1,528	1,249	1,063	1,079	1,152	1,166
Commercial Banks	7,077	8,420	10,098	12,313	12,069	13,387	14,475	15,628	16,367
Total	8,436	10,107	11,862	13,841	13,319	14,450	15,554	16,780	17,533

Changes in the Number of FDIC-Insured Institutions

Quarterly, 2015 - 2018

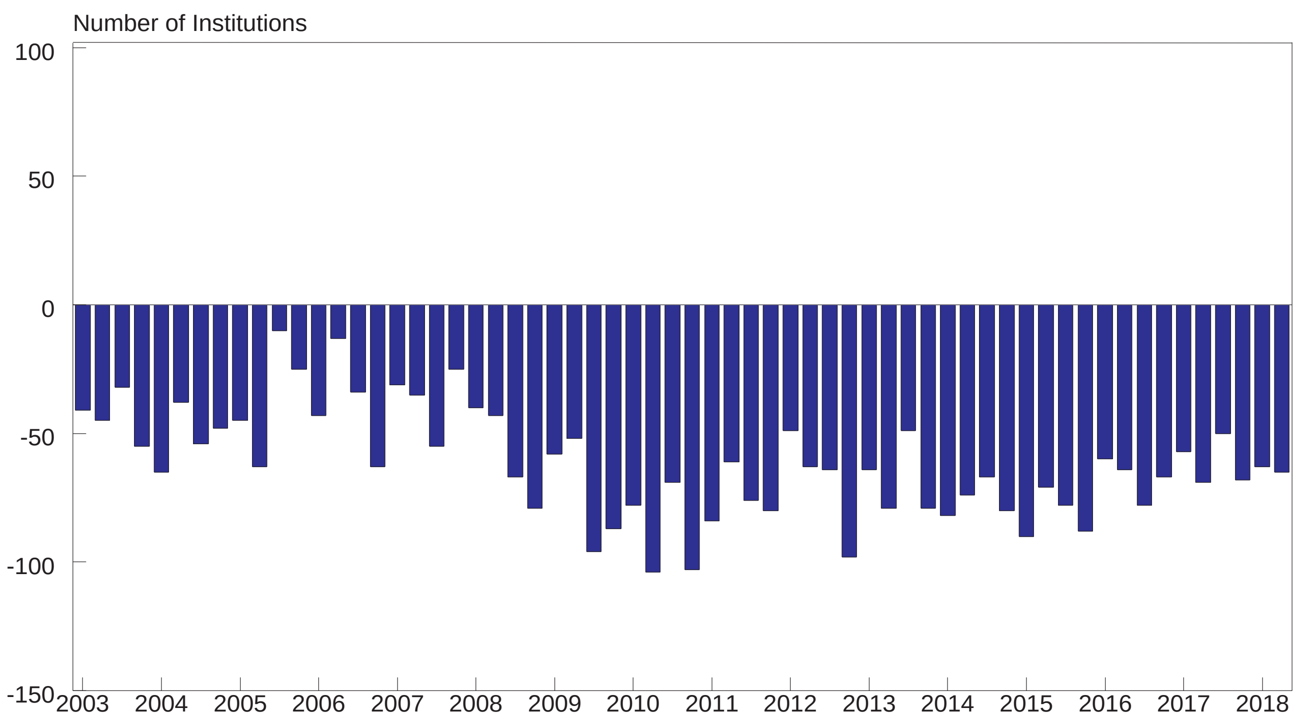


New Reporters	0	0	1	0	0	0	0	0	2	0	2	1	3	2
Mergers	86	66	72	80	58	57	71	65	54	62	50	64	65	64
Failures	4	1	1	2	1	2	2	0	3	3	0	2	0	0
Other Changes, Net*	0	-4	-6	-6	-1	-5	-5	-2	-2	-4	-1	-3	-1	-3
No. of Institutions at end of quarter	6,419	6,348	6,270	6,182	6,122	6,058	5,980	5,913	5,856	5,787	5,738	5,670	5,607	5,542

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

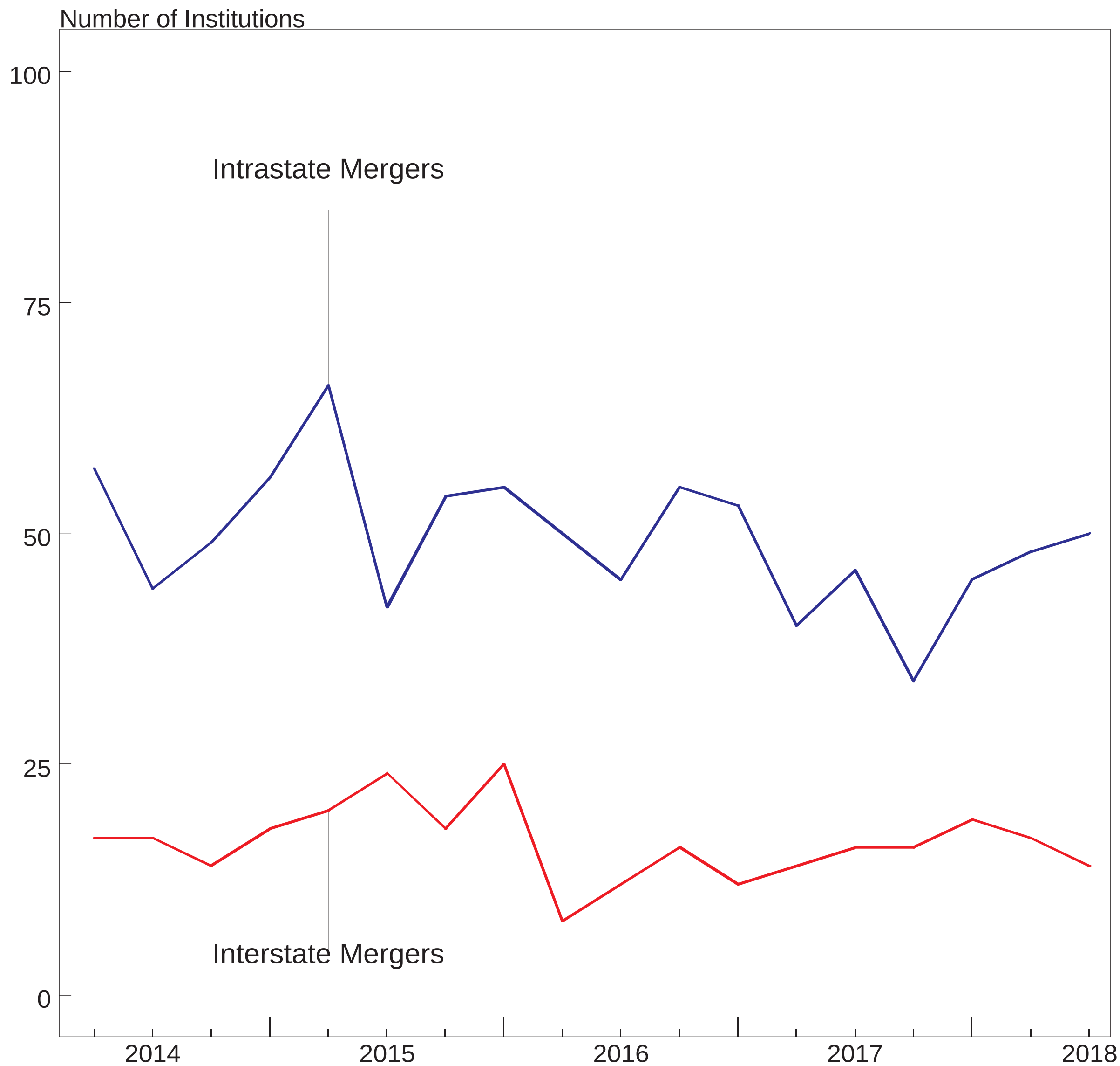
Quarterly Change in the Number of FDIC-Insured Institutions

2003-2018



Institution Mergers: Interstate vs. Intrastate

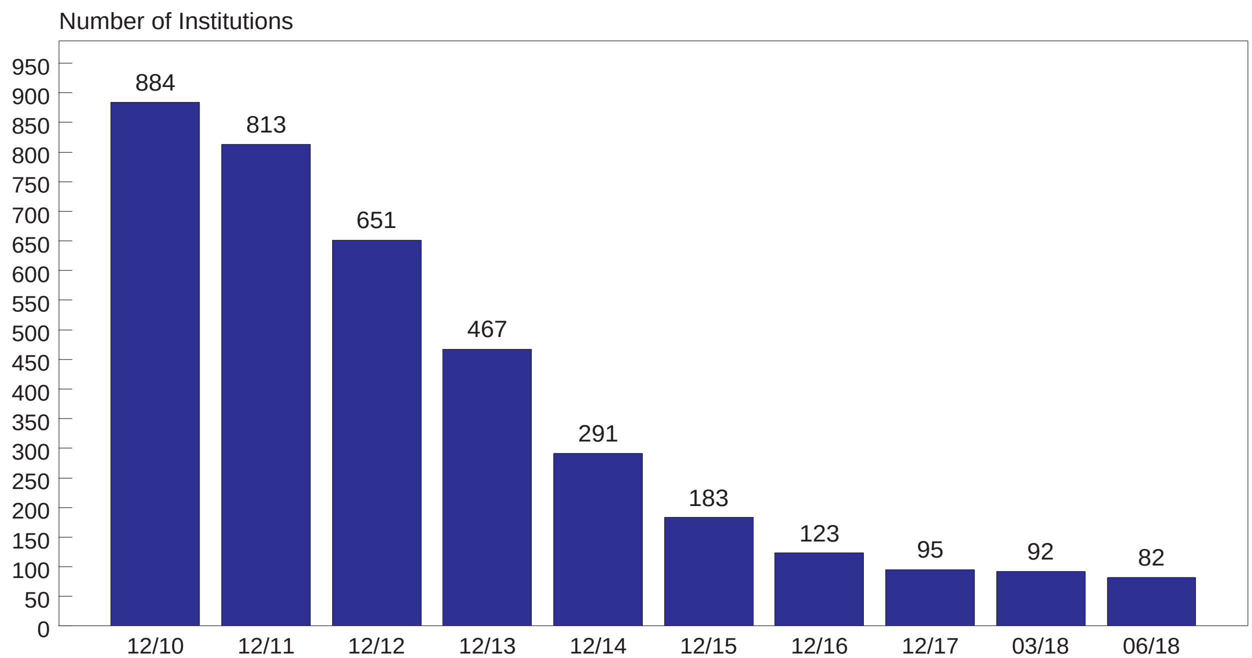
Quarterly, 2014 - 2018



Intrastate Mergers	57	44	49	56	66	42	54	55	50	45	55	53	40	46	34	45	48	50
Interstate Mergers	17	17	14	18	20	24	18	25	8	12	16	12	14	16	16	19	17	14

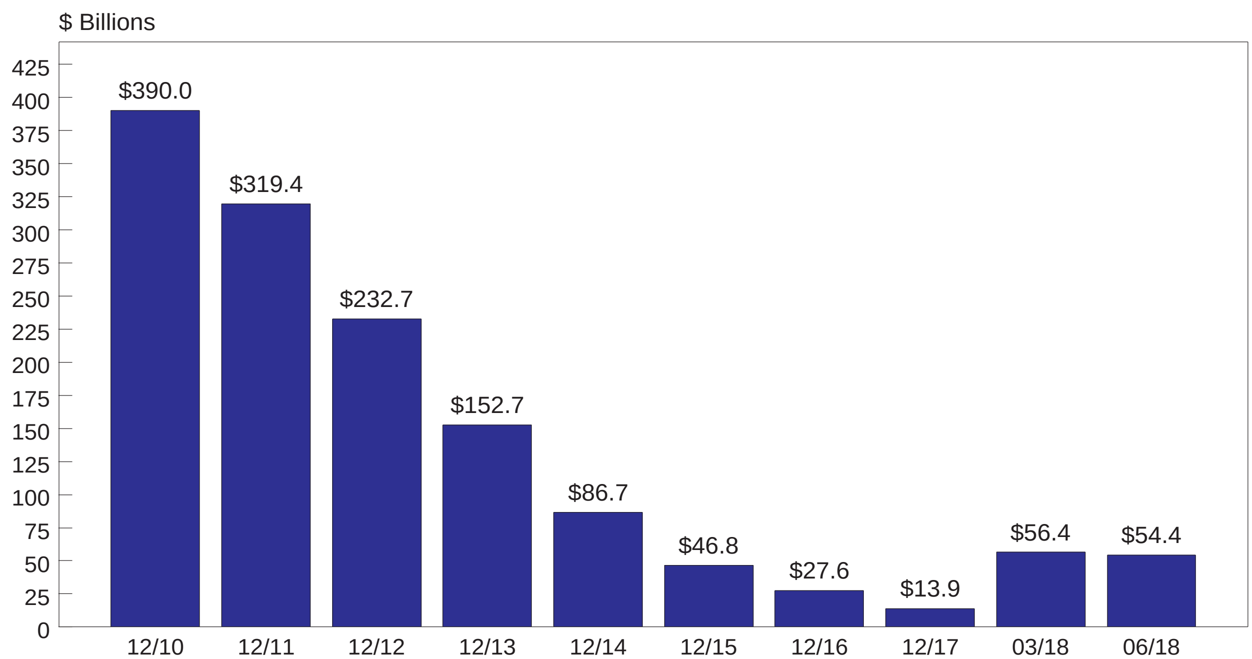
Number of FDIC-Insured "Problem" Institutions

2010-2018



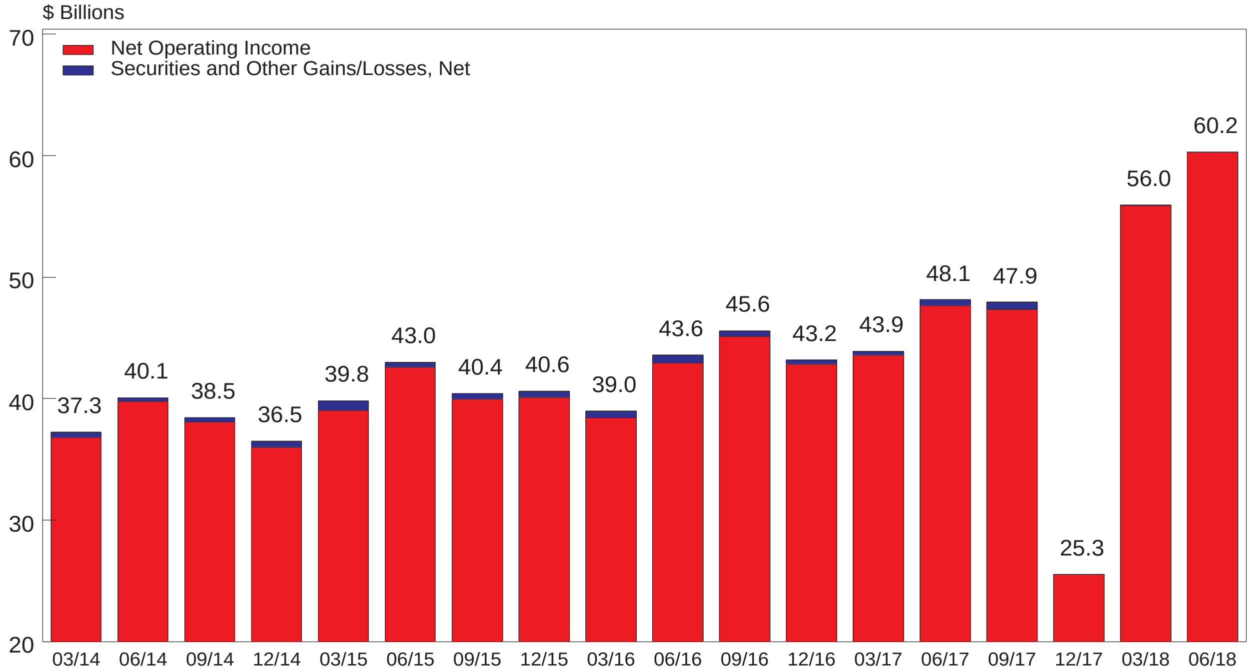
Assets of FDIC-Insured "Problem" Institutions

2010-2018



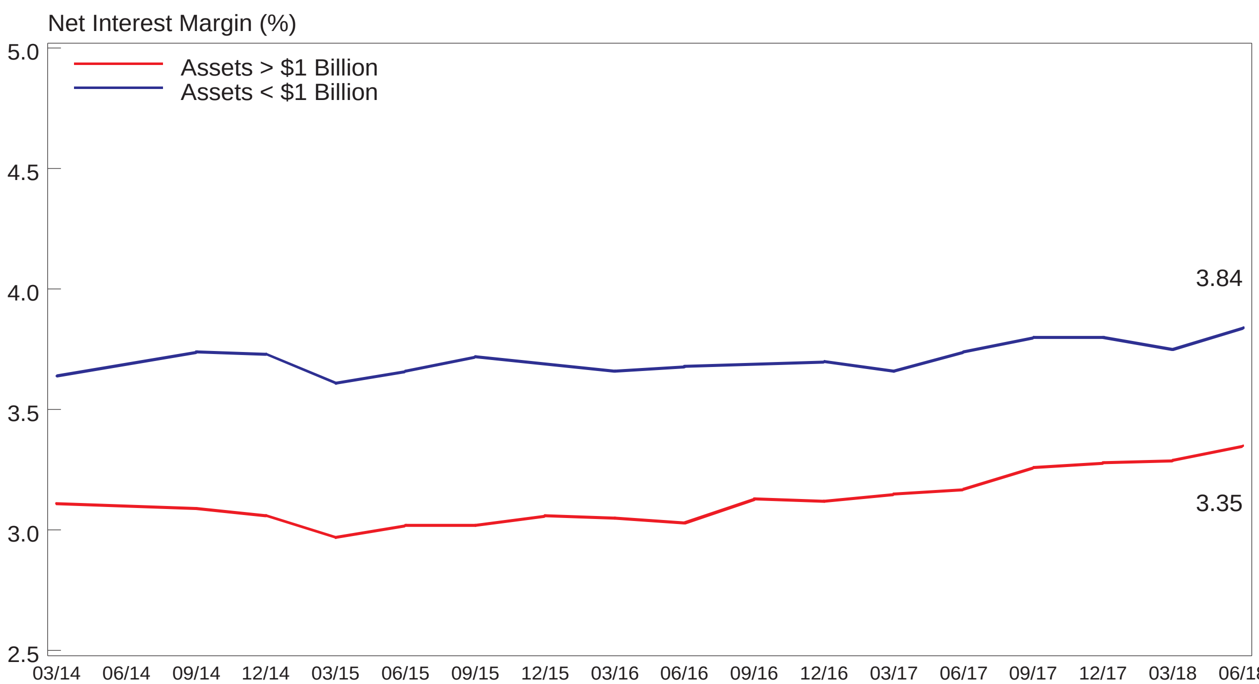
Quarterly Net Income

2014-2018



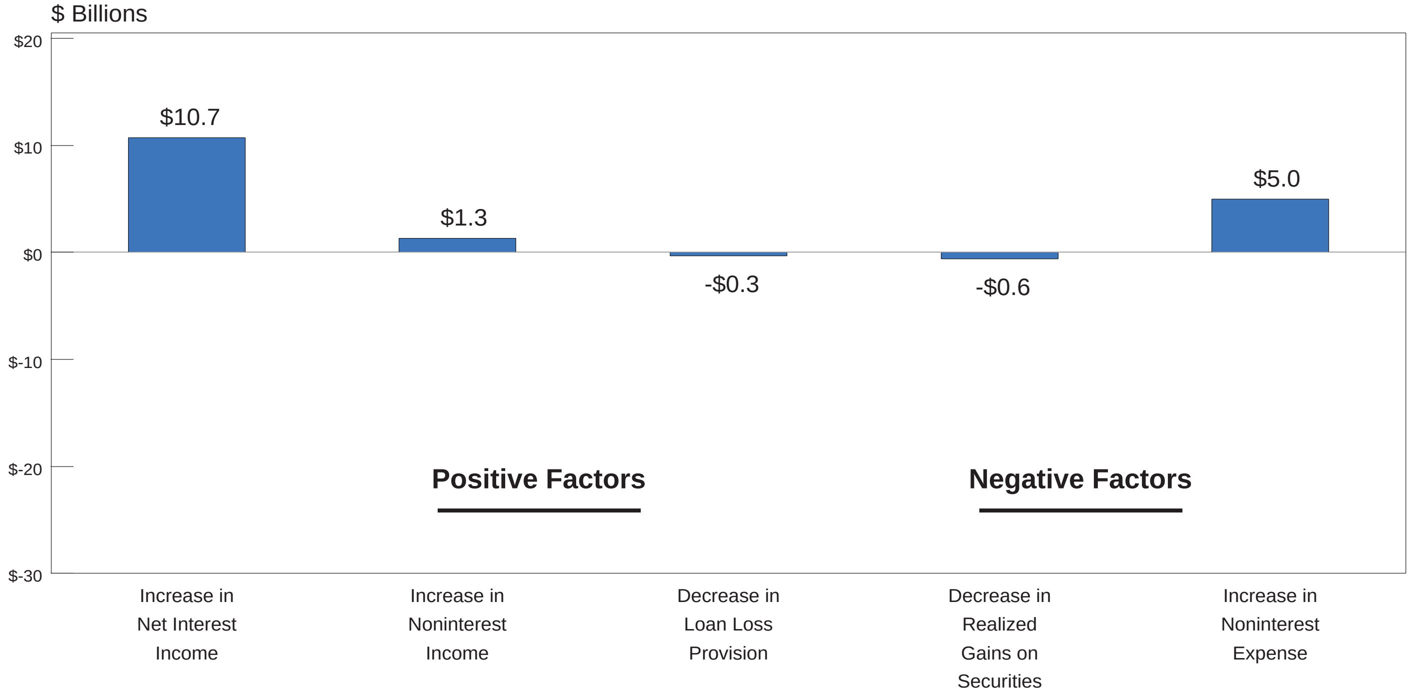
Quarterly Net Interest Margins, Annualized

2014 - 2018



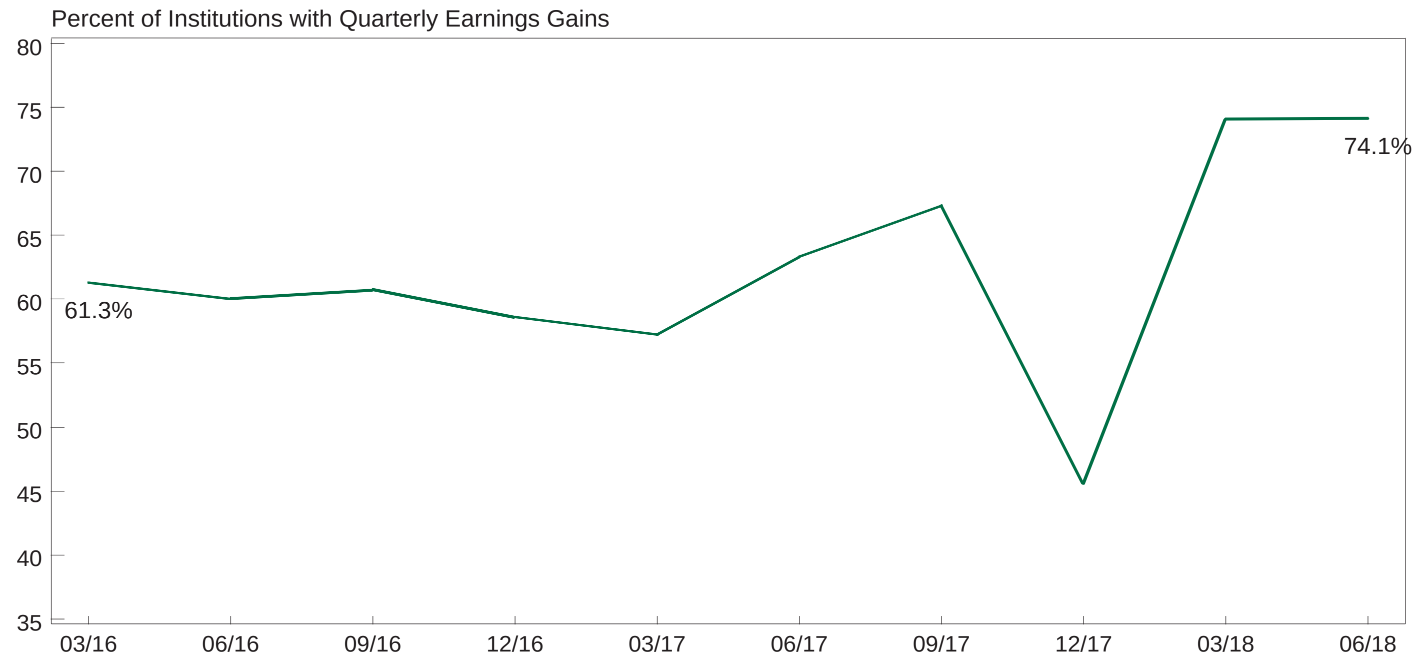
Major Factors Affecting Earnings

2nd Quarter 2018 vs. 2nd Quarter 2017



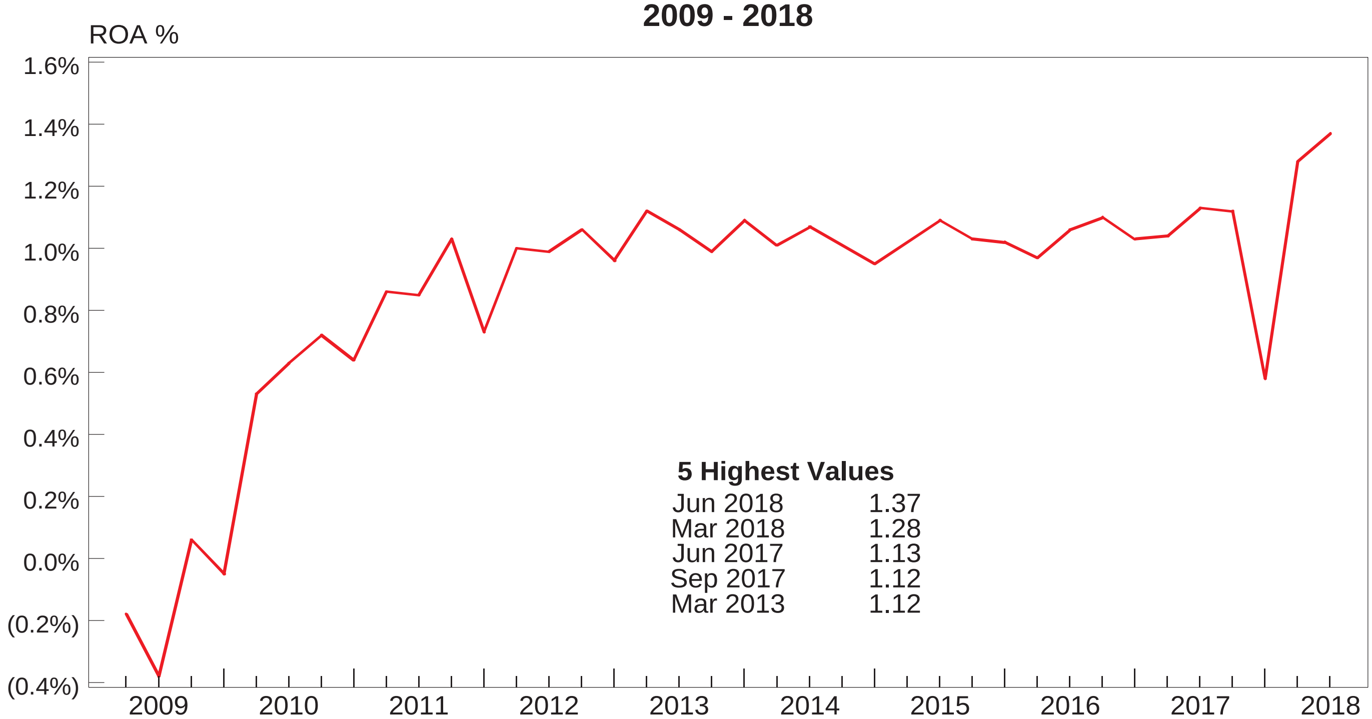
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2016-2018



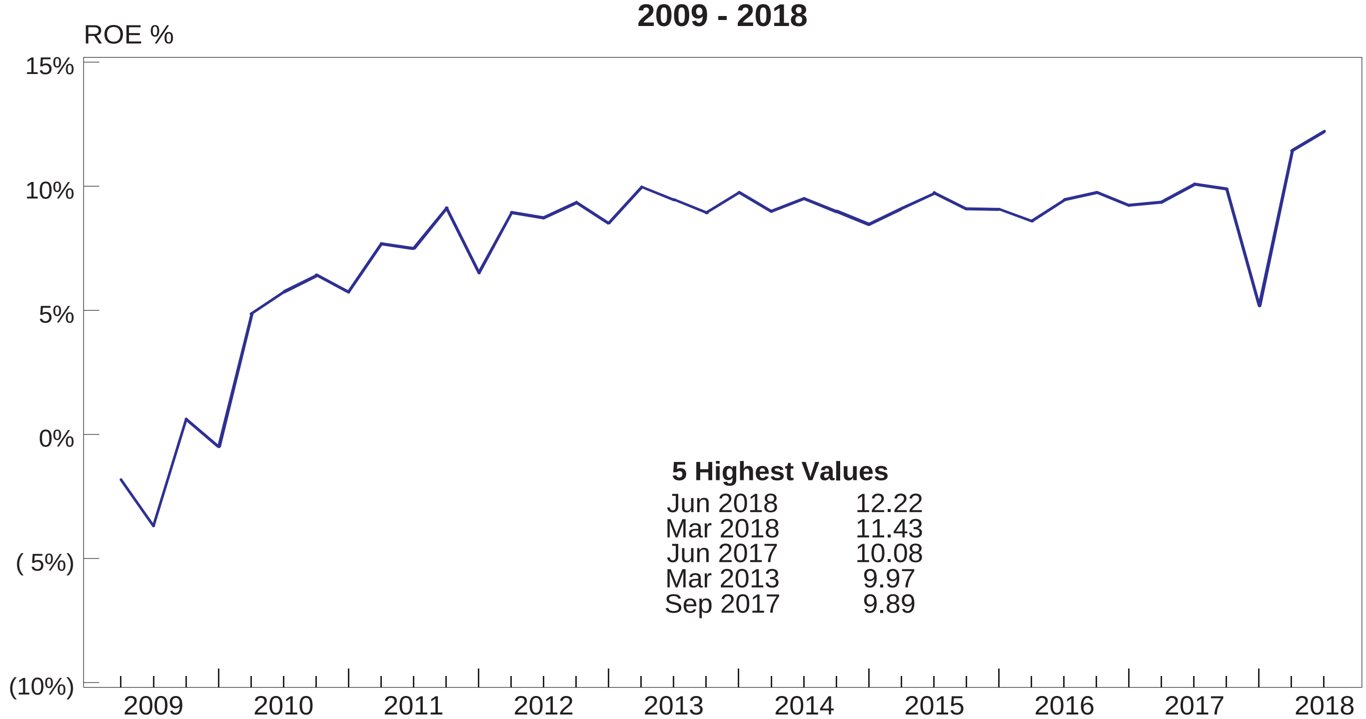
Quarterly Return on Assets (ROA), Annualized

2009 - 2018



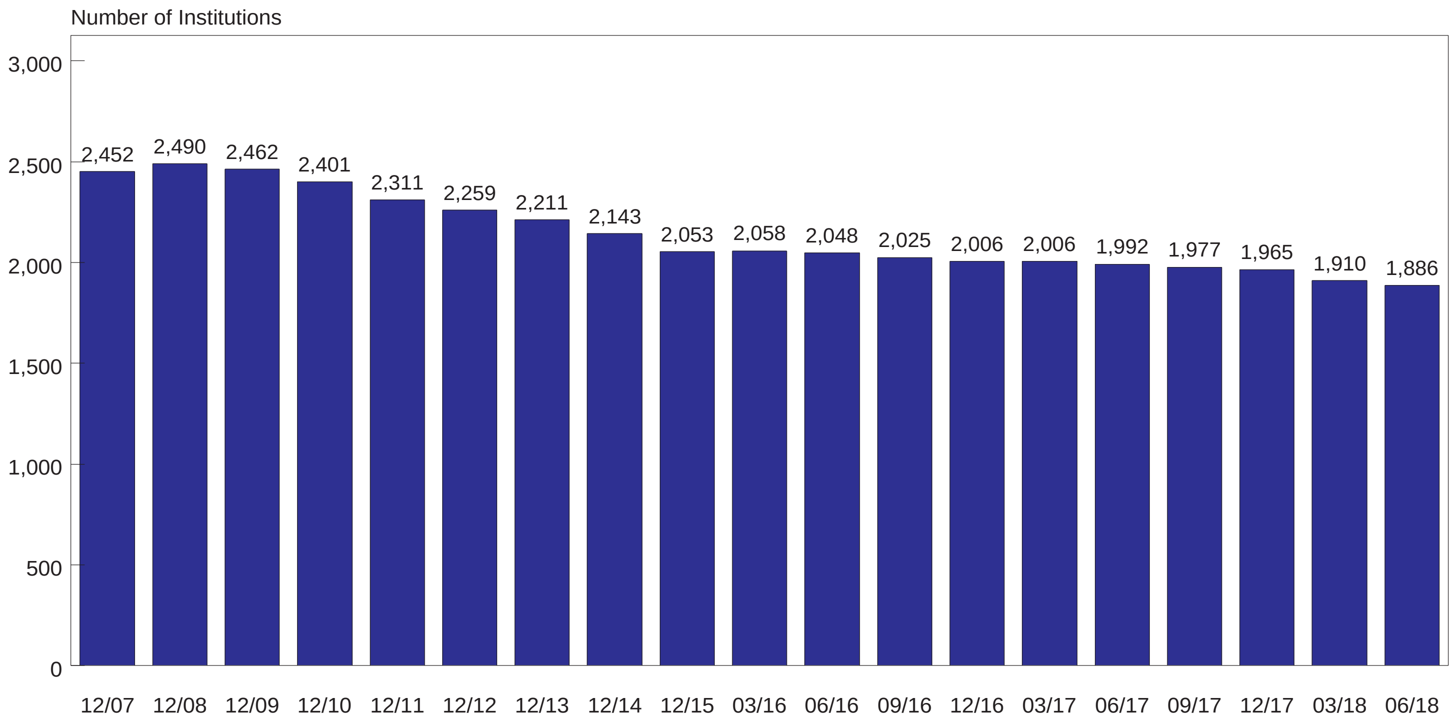
Quarterly Return on Equity (ROE), Annualized

2009 - 2018



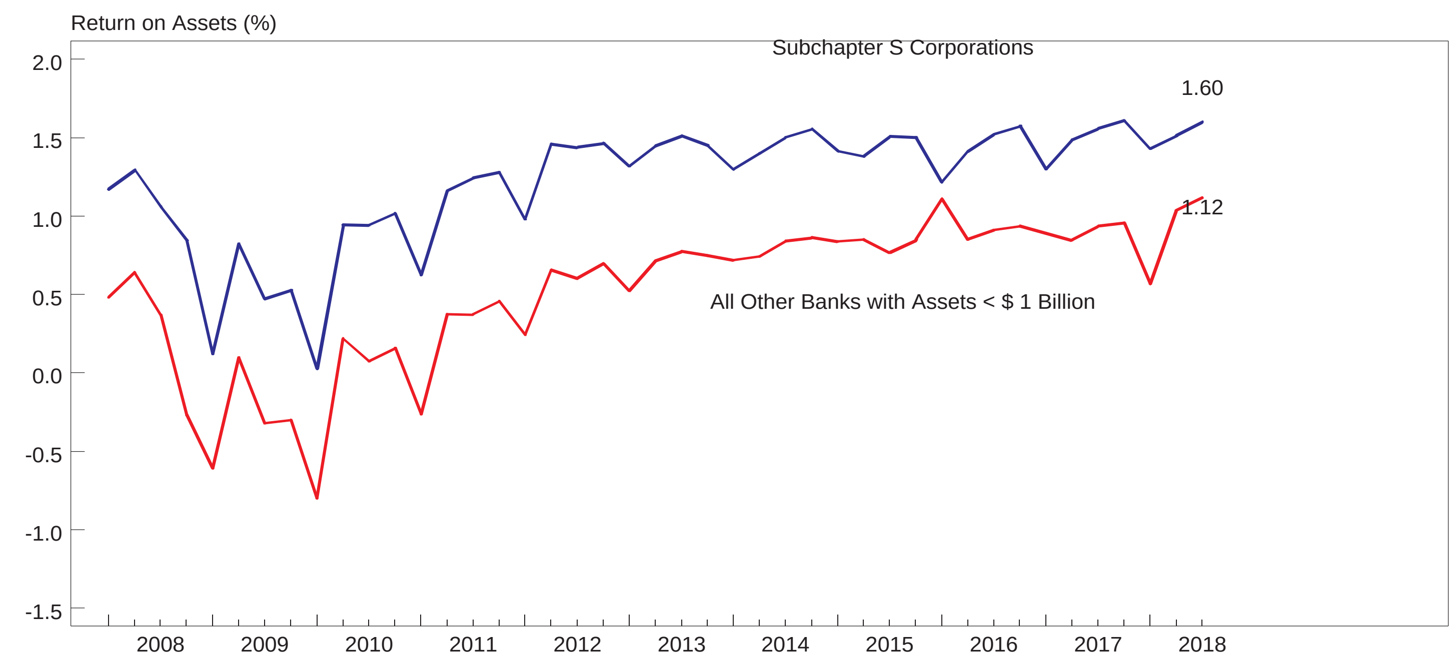
Number of Subchapter S Corporations

2007-2018



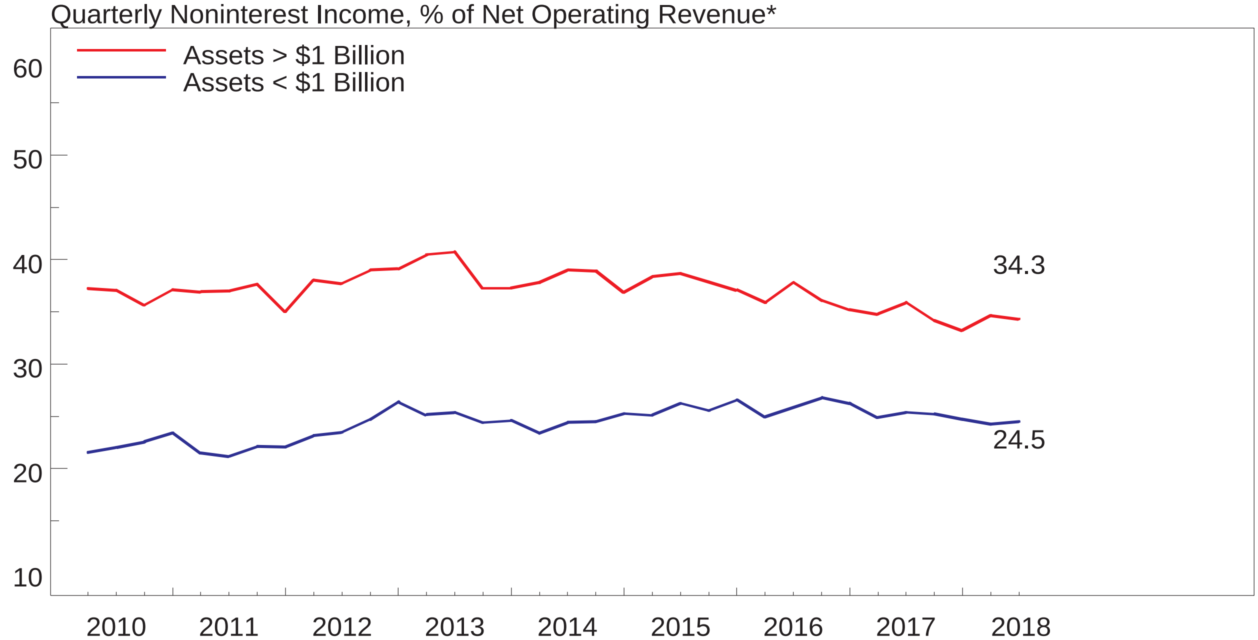
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2007-2018



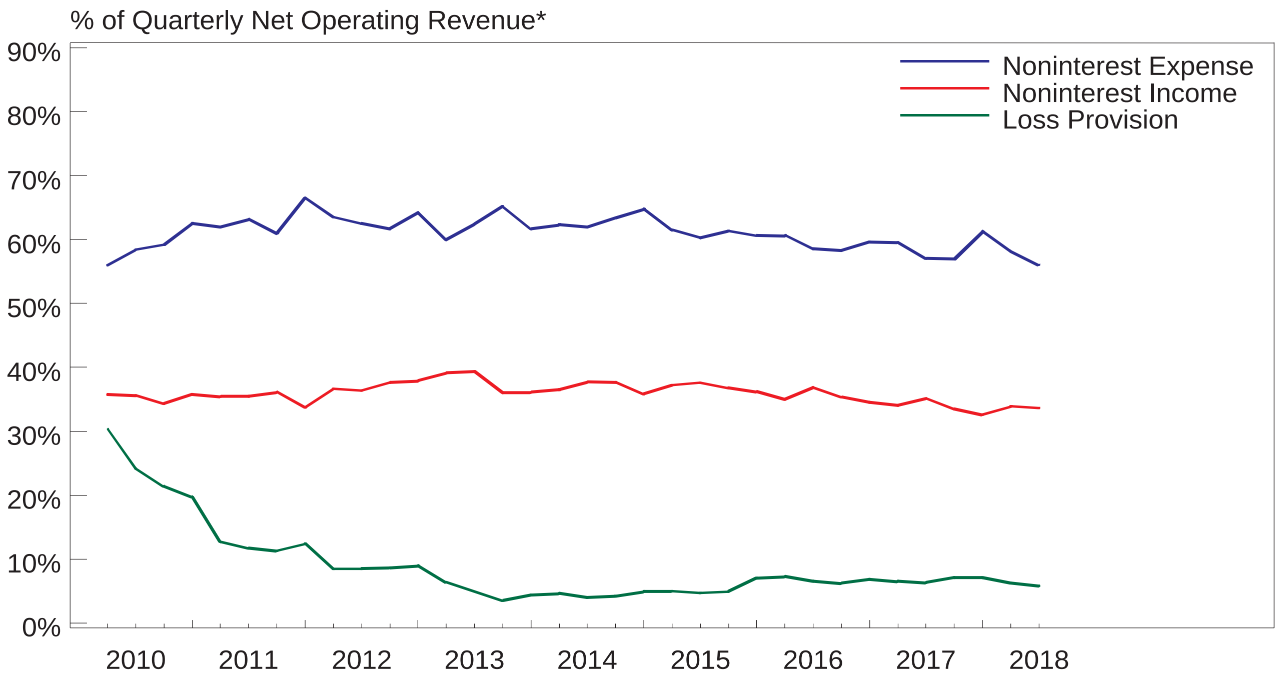
Noninterest Income as a Percentage of Net Operating Revenue*

2010 - 2018



Trends in FDIC-Insured Institutions' Income & Expenses

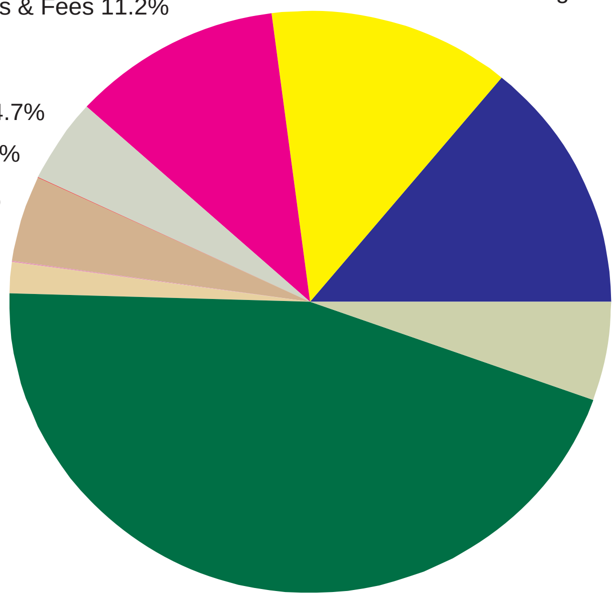
2010 - 2018



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

Composition of Noninterest Income

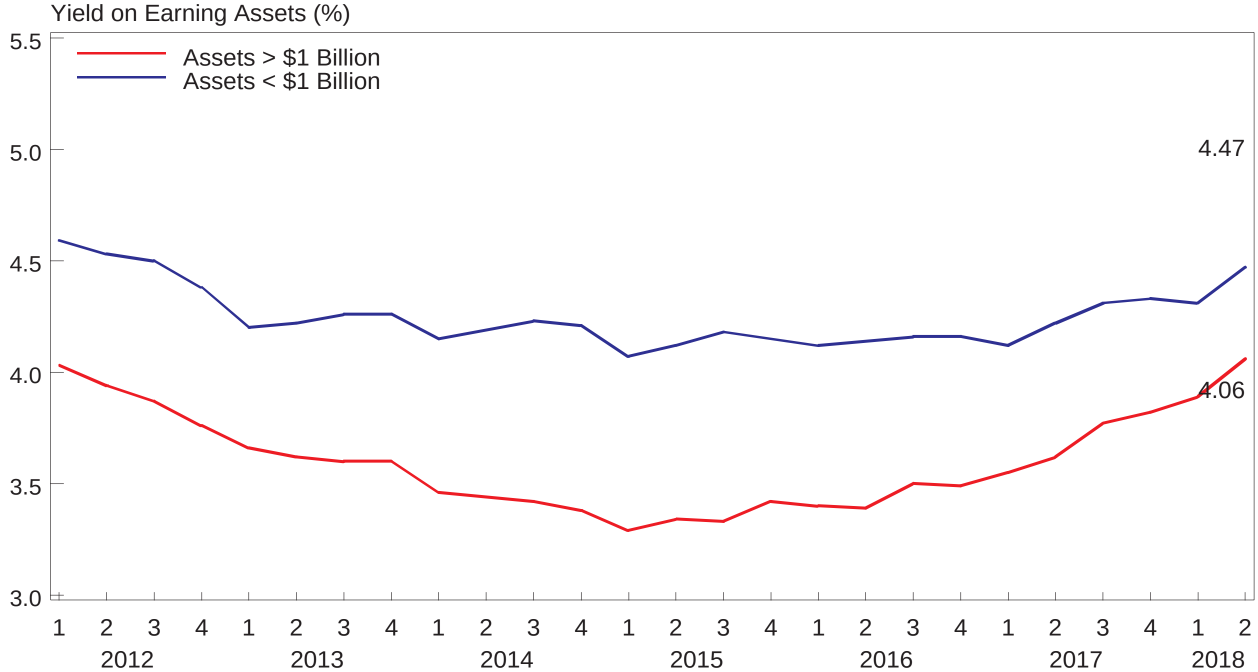
First Half 2018



Noninterest Income Source	Noninterest Income $ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	$18,967	1,036	18.7%
Service Charges on Deposit Accounts	$17,659	5,405	97.5%
Trading Gains & Fees	$15,228	149	2.7%
Investment Banking/Brokerage Fees	$6,309	1,398	25.2%
Venture Capital Revenue	$20	26	0.5%
Net Servicing Fees	$6,456	2,083	37.6%
Net Securitization Income	$100	29	0.5%
Insurance Commissions & Fees	$2,299	2,087	37.7%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	$6,751	2,378	42.9%
Net Gains/Losses On OREO Sales		2,358	42.5%
Net Gains/Losses On Sales Of Other Assets	$666	1,530	27.6%
Other Noninterest Income	$60,931	5,492	99.1%
Total Noninterest Income	$135,391	5,526	99.7%

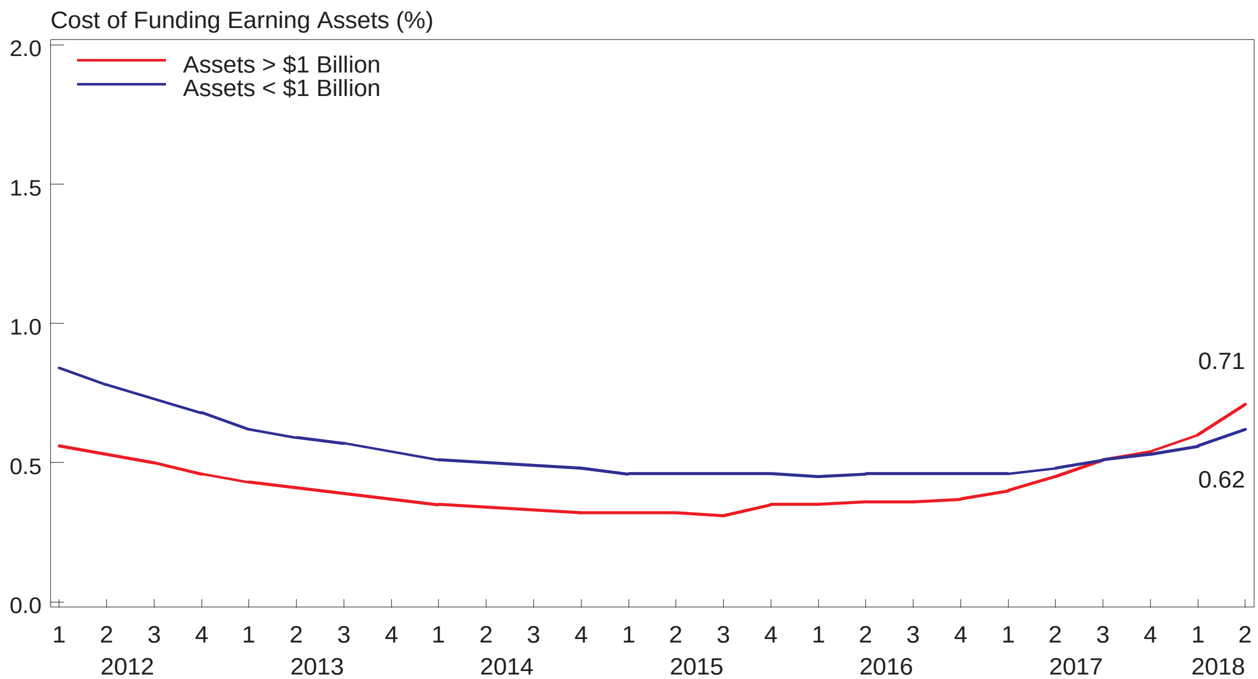
Quarterly Yield on Earning Assets

2012 - 2018



Quarterly Cost of Funding Earning Assets

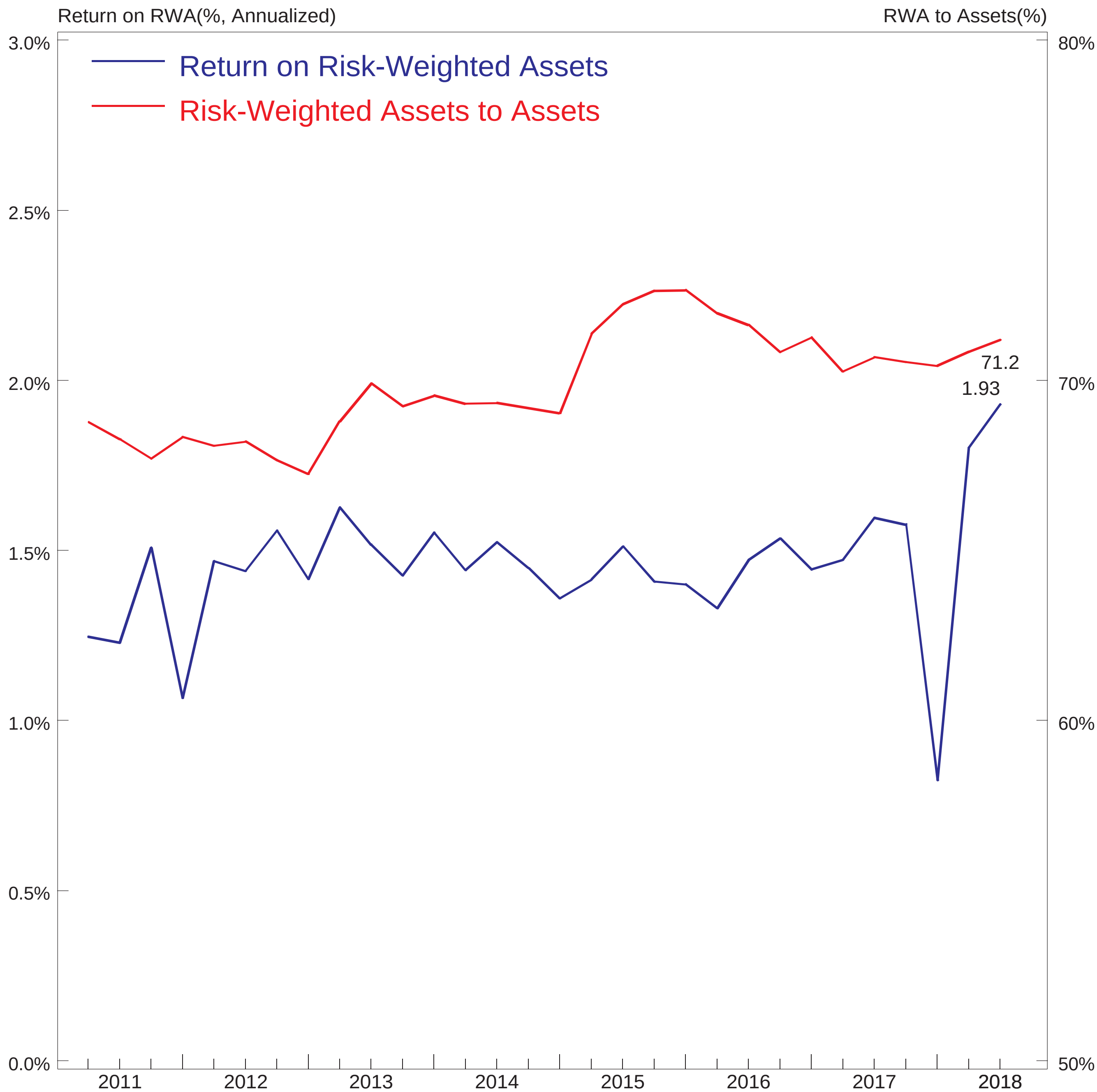
2012 - 2018



Quarterly Return on Risk-Weighted Assets (RWA)*

and RWA to Total Assets

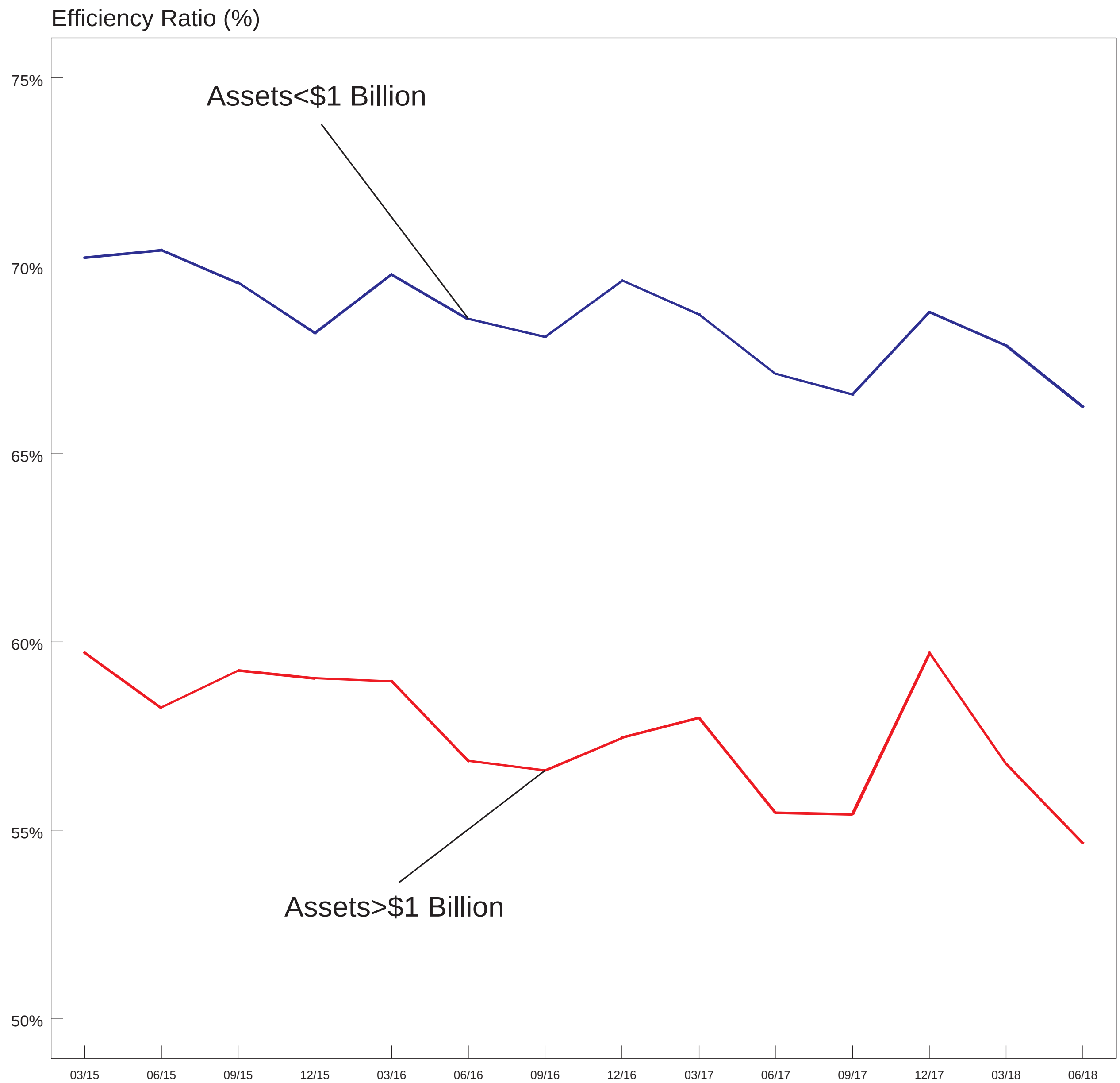
2011 - 2018



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

Quarterly Efficiency Ratios*

2015 - 2018

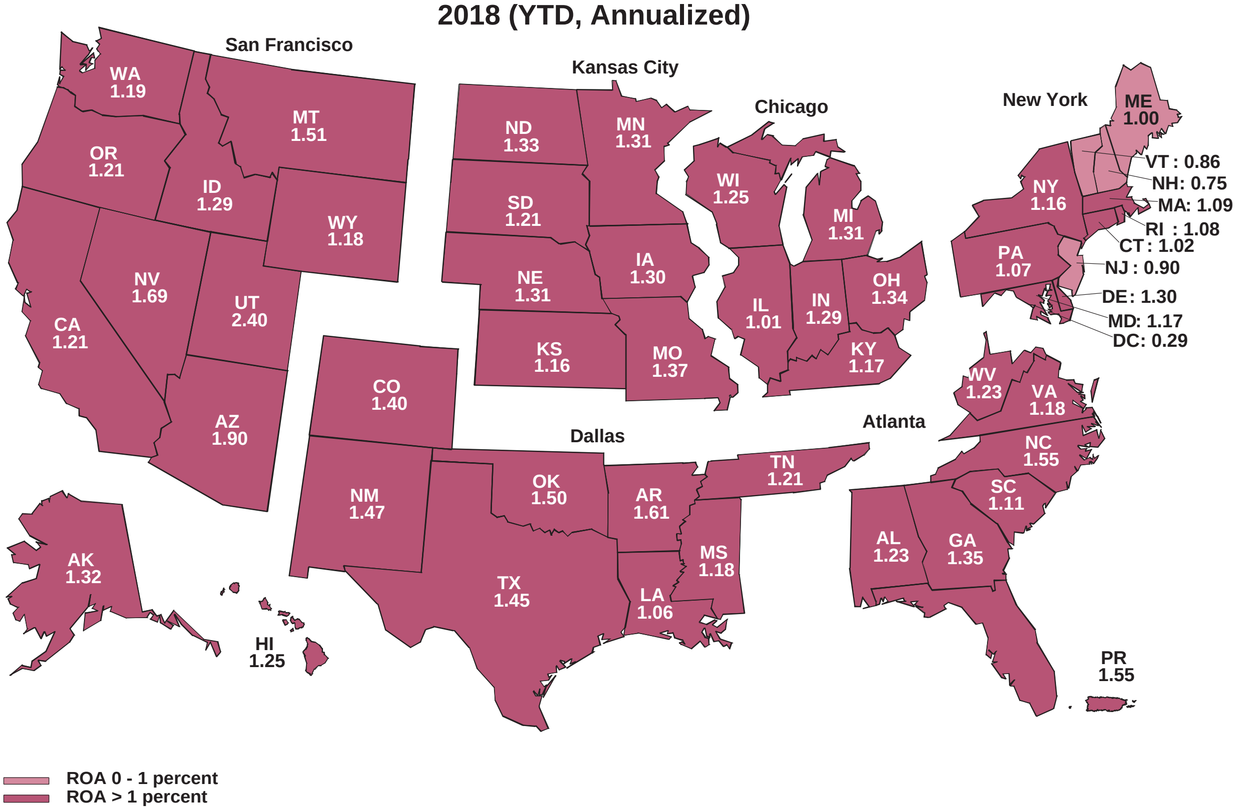


	03/15	06/15	09/15	12/15	03/16	06/16	09/16	12/16	03/17	06/17	09/17	12/17	03/18	06/18
Assets<$1 Billion	70.21	70.42	69.55	68.21	69.77	68.59	68.11	69.61	68.71	67.13	66.58	68.77	67.88	66.26
Assets>$1 Billion	59.72	58.26	59.24	59.04	58.96	56.84	56.59	57.46	57.99	55.46	55.43	59.71	56.76	54.66
Total	60.64	59.31	60.14	59.83	59.86	57.80	57.51	58.43	58.81	56.34	56.28	60.39	57.54	55.47

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

Return on Assets (ROA)

2018 (YTD, Annualized)



ROA Rankings by State

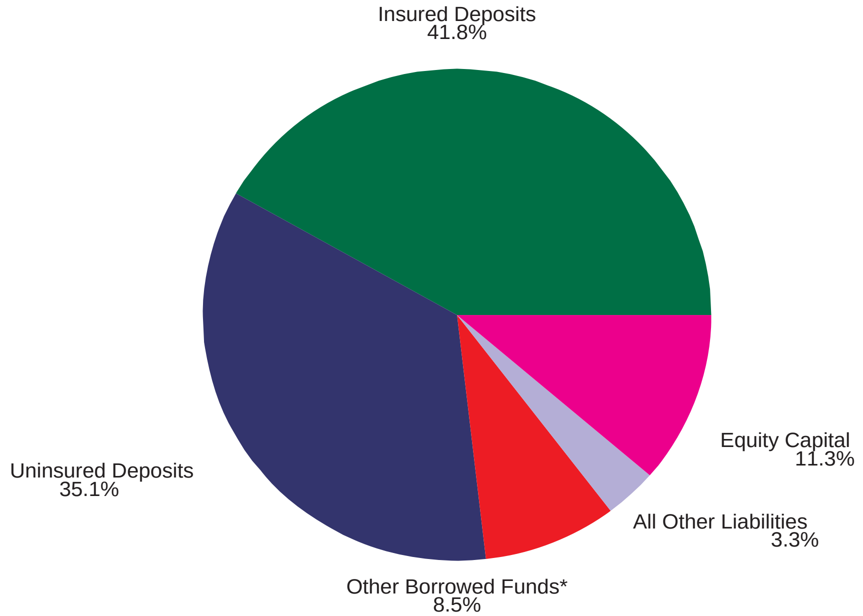
	No. of Inst. as of 06/30/18	YTD 2018	YTD 2017	Change*
1 Utah	42	2.40	2.00	40
2 Arizona	15	1.90	2.16	(26)
3 Nevada	18	1.69	1.63	6
4 Arkansas	95	1.61	1.35	26
5 North Carolina	50	1.55	1.26	29
6 Puerto Rico	5	1.55	0.97	58
7 Montana	48	1.51	1.36	15
8 Oklahoma	204	1.50	1.29	21
9 New Mexico	39	1.47	1.19	28
10 Texas	448	1.45	1.31	14
11 Colorado	81	1.40	1.12	28
12 Missouri	261	1.37	1.11	26
13 Georgia	175	1.35	1.05	30
14 Ohio	185	1.34	1.04	30
15 North Dakota	75	1.33	1.20	13
16 Alaska	5	1.32	1.07	25
17 Michigan	96	1.31	1.11	20
18 Minnesota	300	1.31	1.17	14
19 Nebraska	174	1.31	1.22	9
20 Delaware	22	1.30	1.01	29
21 Iowa	294	1.30	1.19	11
22 Idaho	13	1.29	0.90	39
23 Indiana	105	1.29	1.12	17
24 Hawaii	8	1.25	1.07	18
25 Wisconsin	208	1.25	1.04	21
26 Alabama	120	1.23	0.94	29
27 West Virginia	52	1.23	0.98	25

	No. of Inst. as of 06/30/18	YTD 2018	YTD 2017	Change*
28 California	162	1.21	1.04	17
29 Oregon	18	1.21	0.86	35
30 South Dakota	68	1.21	1.07	14
31 Tennessee	146	1.21	1.10	11
32 Washington	46	1.19	1.04	15
33 Mississippi	73	1.18	0.94	24
34 Virginia	75	1.18	0.82	36
35 Wyoming	31	1.18	1.08	10
36 Kentucky	155	1.17	1.04	13
37 Maryland	47	1.17	0.98	19
38 Kansas	240	1.16	1.07	9
39 New York	141	1.16	0.94	22
40 South Carolina	52	1.11	0.92	19
41 Massachusetts	122	1.09	0.88	21
42 Florida	121	1.08	0.79	29
43 Rhode Island	9	1.08	0.90	18
44 Pennsylvania	154	1.07	0.85	22
45 Louisiana	119	1.06	0.93	13
46 Connecticut	40	1.02	0.79	23
47 Illinois	446	1.01	0.82	19
48 Maine	26	1.00	0.88	12
49 New Jersey	77	0.90	0.80	10
50 Vermont	11	0.86	0.72	14
51 New Hampshire	17	0.75	0.59	16
52 District of Col.	3	0.29	0.53	(24)
U.S. and Terr.	5,542	1.33	1.09	24

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

Total Liabilities and Equity Capital

June 30, 2018

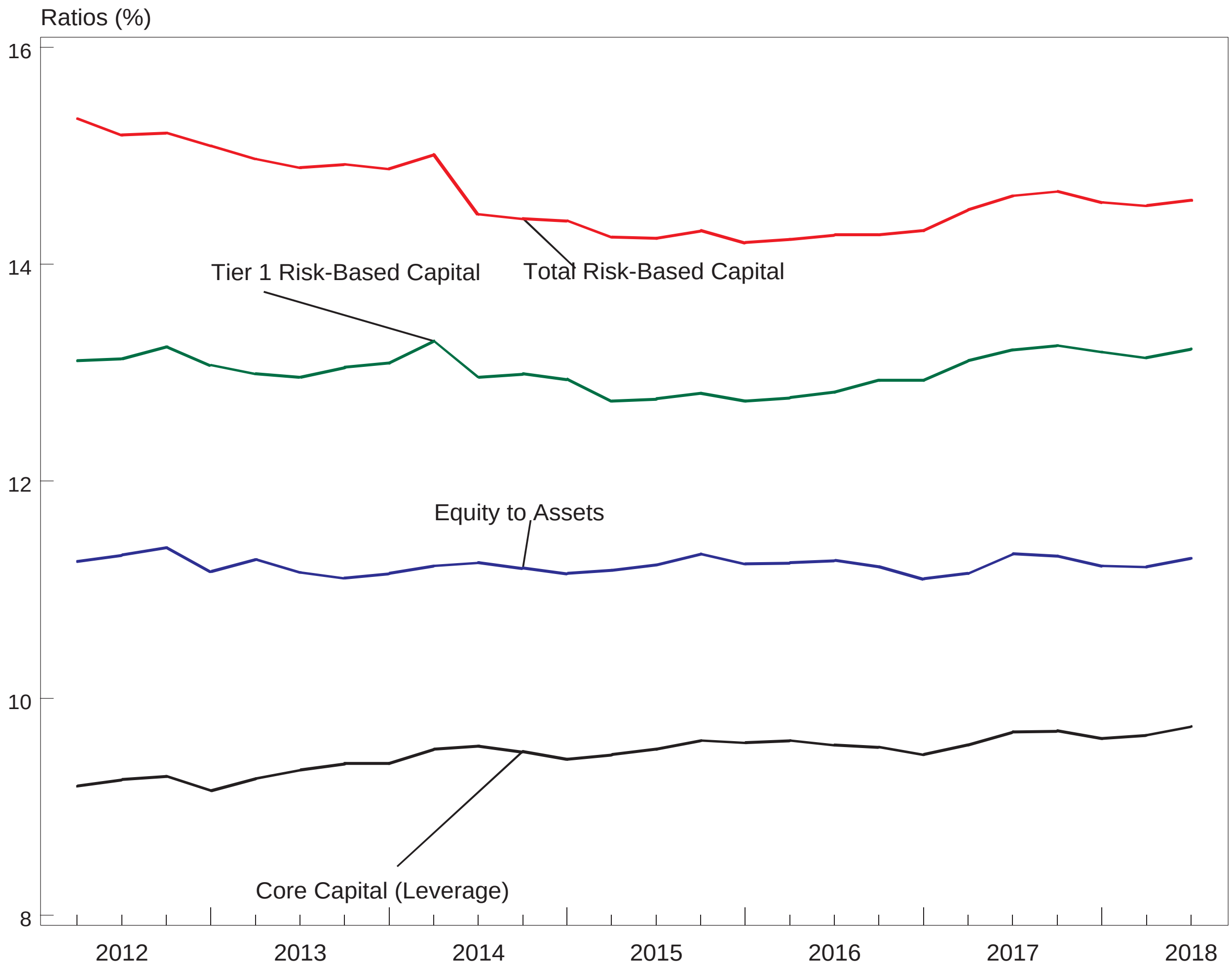


($ Billions)	6/30/17	6/30/18	% Change
Insured Deposits (estimated)	7,003	7,321	4.5
Uninsured Deposits	6,102	6,147	0.7
In Foreign Offices	1,325	1,233	-6.9
Other Borrowed Funds*	1,448	1,494	3.2
All Other Liabilities	578	586	1.4
Subordinated Debt	77	67	-13.0
Bank Equity Capital	1,933	1,980	2.4
Total Liabilities and Equity Capital	17,069	17,533	2.7

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

Capital Ratios

2012 - 2018

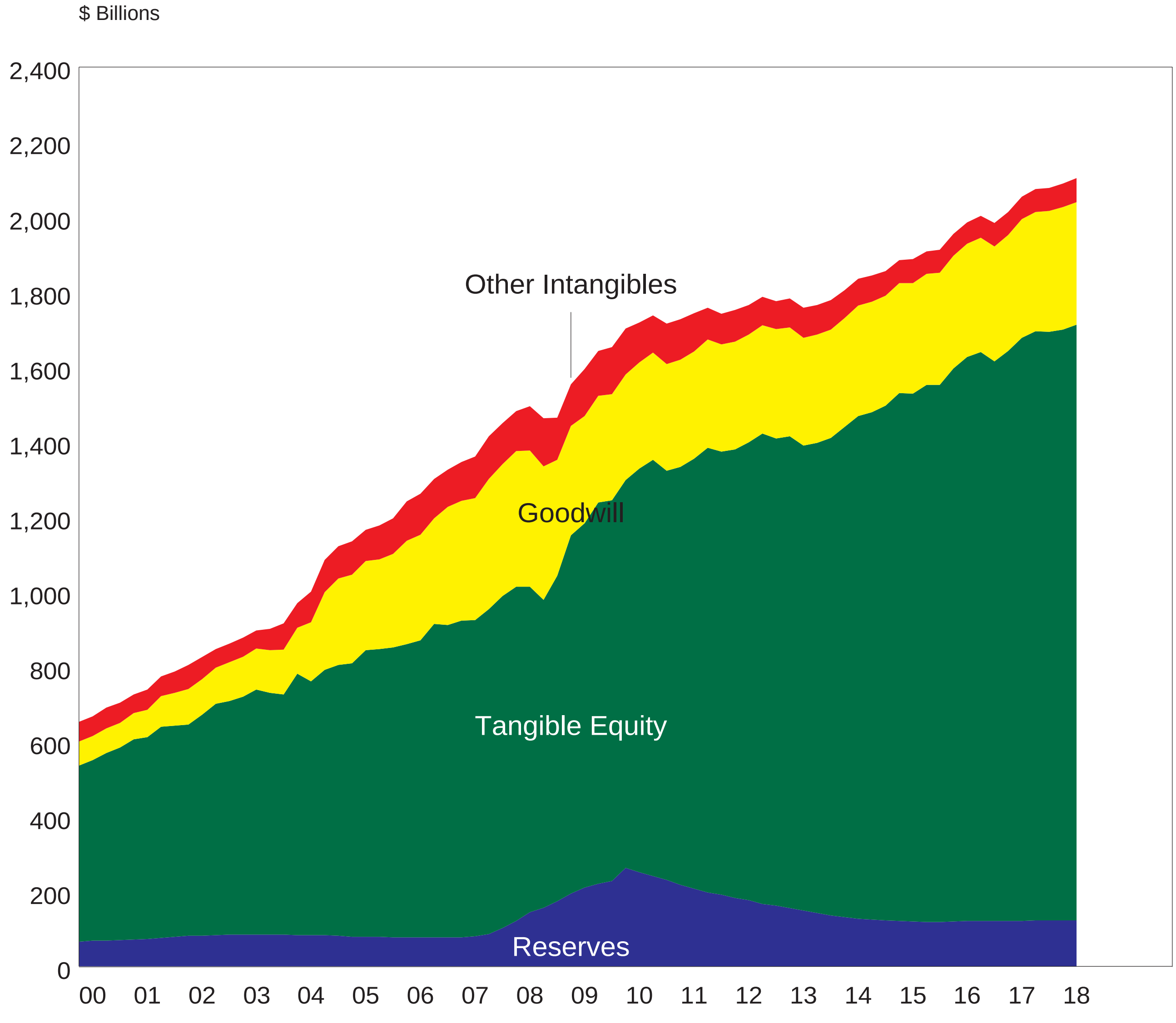


	12/12	12/13	12/14	12/15	12/16	12/17	6/18
Total Risk-Based Capital	**15.09**	**14.88**	**14.40**	**14.20**	**14.31**	**14.57**	**14.59**
Tier 1 Risk-Based Capital	**13.07**	**13.09**	**12.94**	**12.74**	**12.93**	**13.19**	**13.22**
Equity to Assets	**11.17**	**11.15**	**11.15**	**11.24**	**11.10**	**11.22**	**11.29**
Core Capital (Leverage)	**9.15**	**9.40**	**9.44**	**9.59**	**9.48**	**9.63**	**9.74**

Equity Capital and Reserves

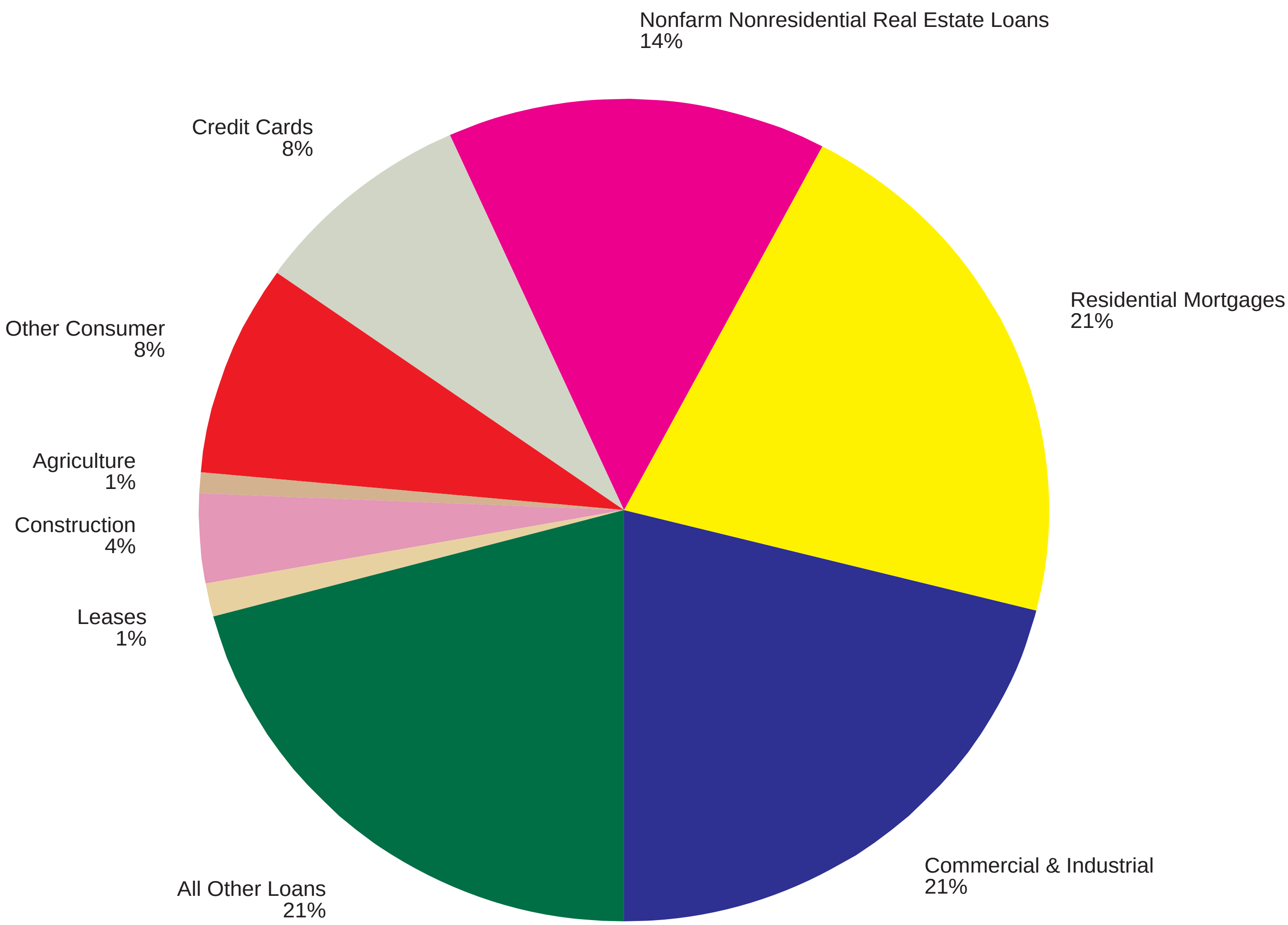
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2018



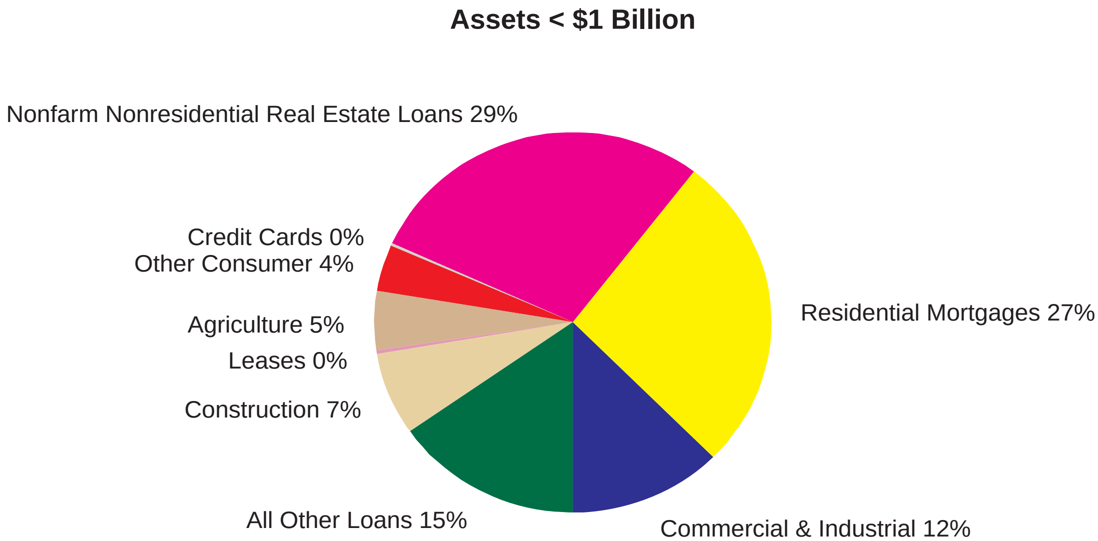
Loan Portfolio Composition

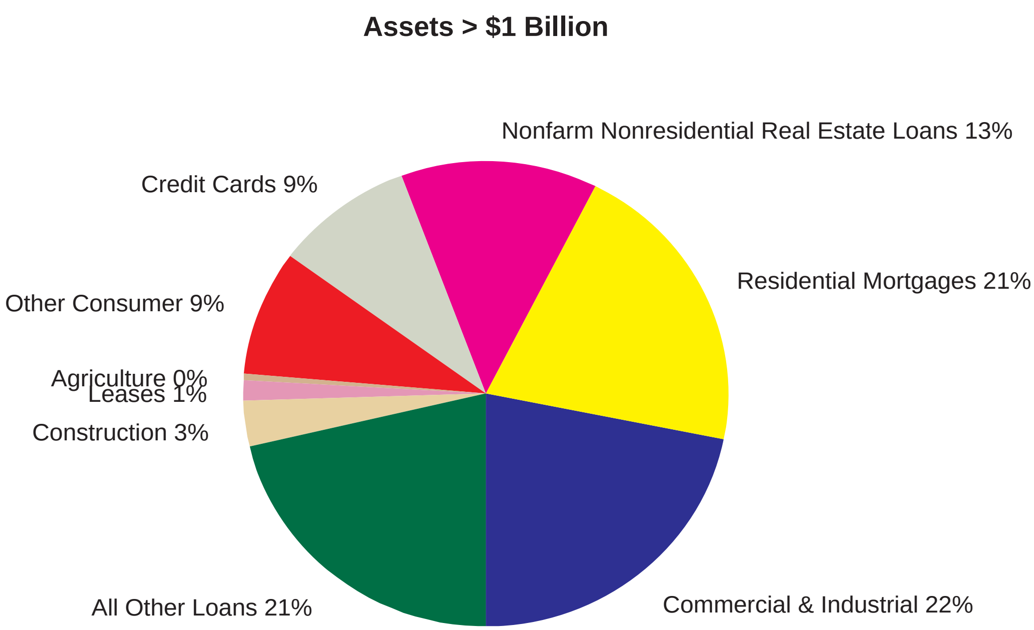
June 30, 2018



Loan Portfolio Composition by Asset Size

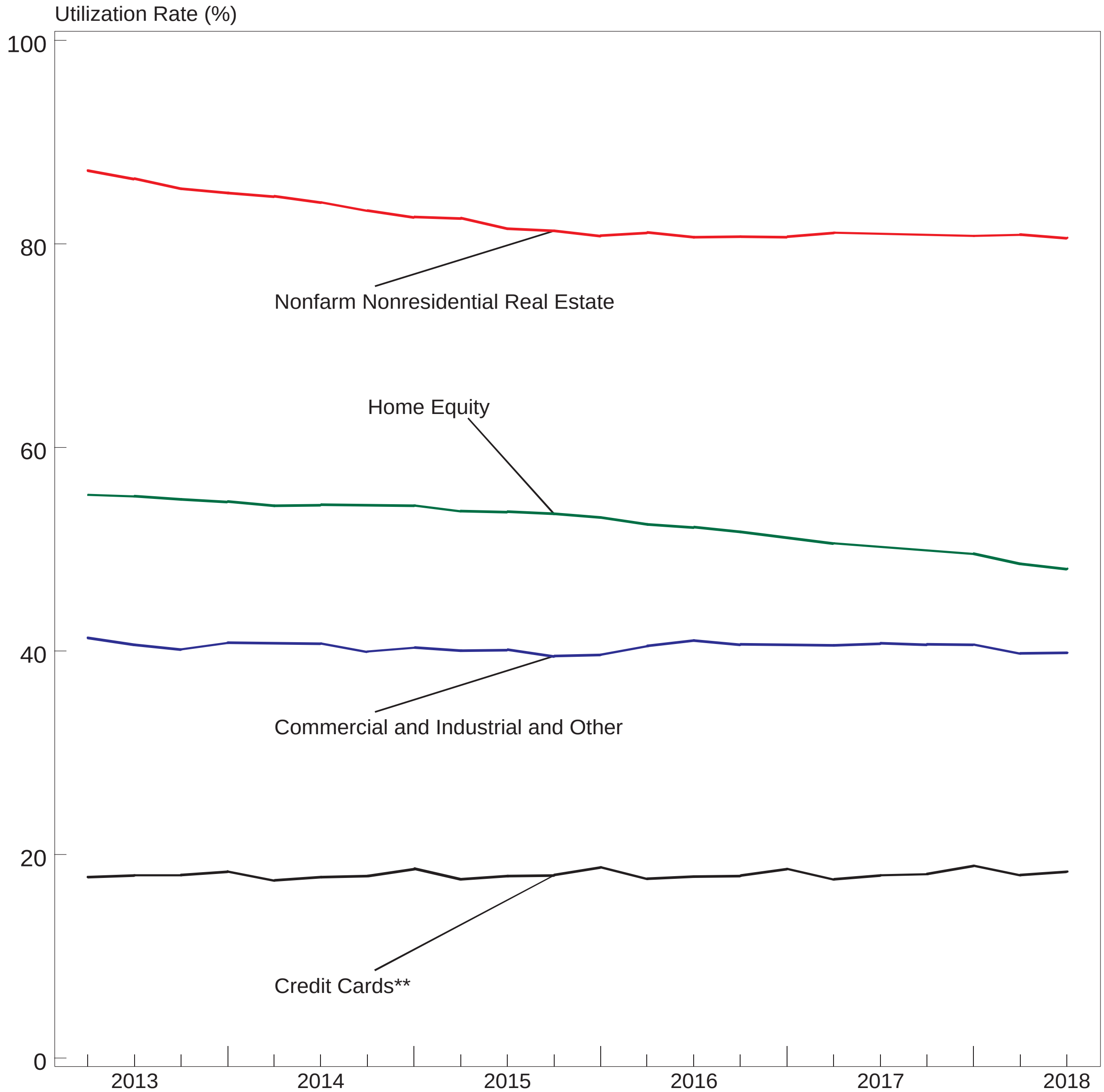
June 30, 2018





Utilization Rates of Loan Commitments*

2013-2018

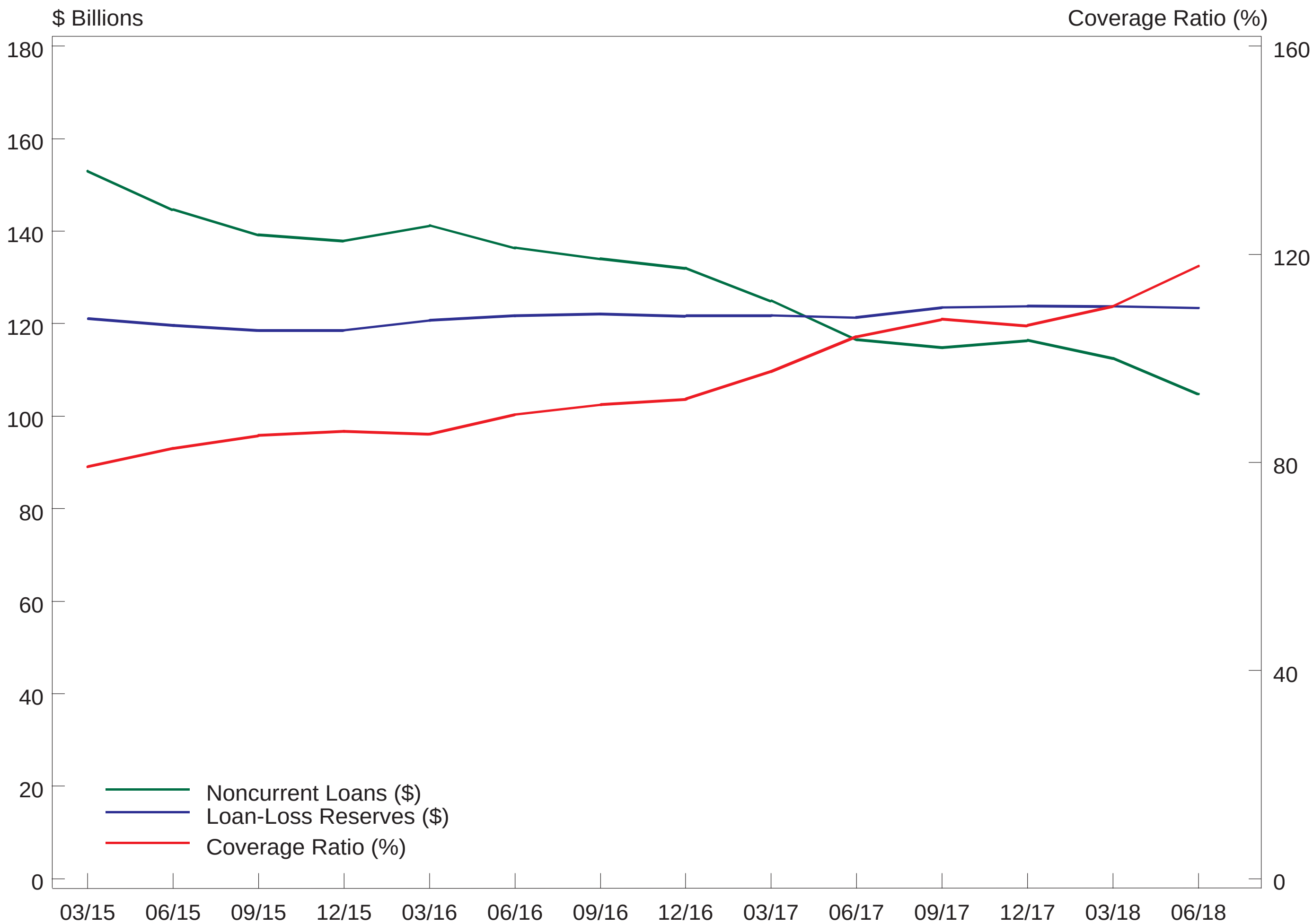


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commmitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2015-2018

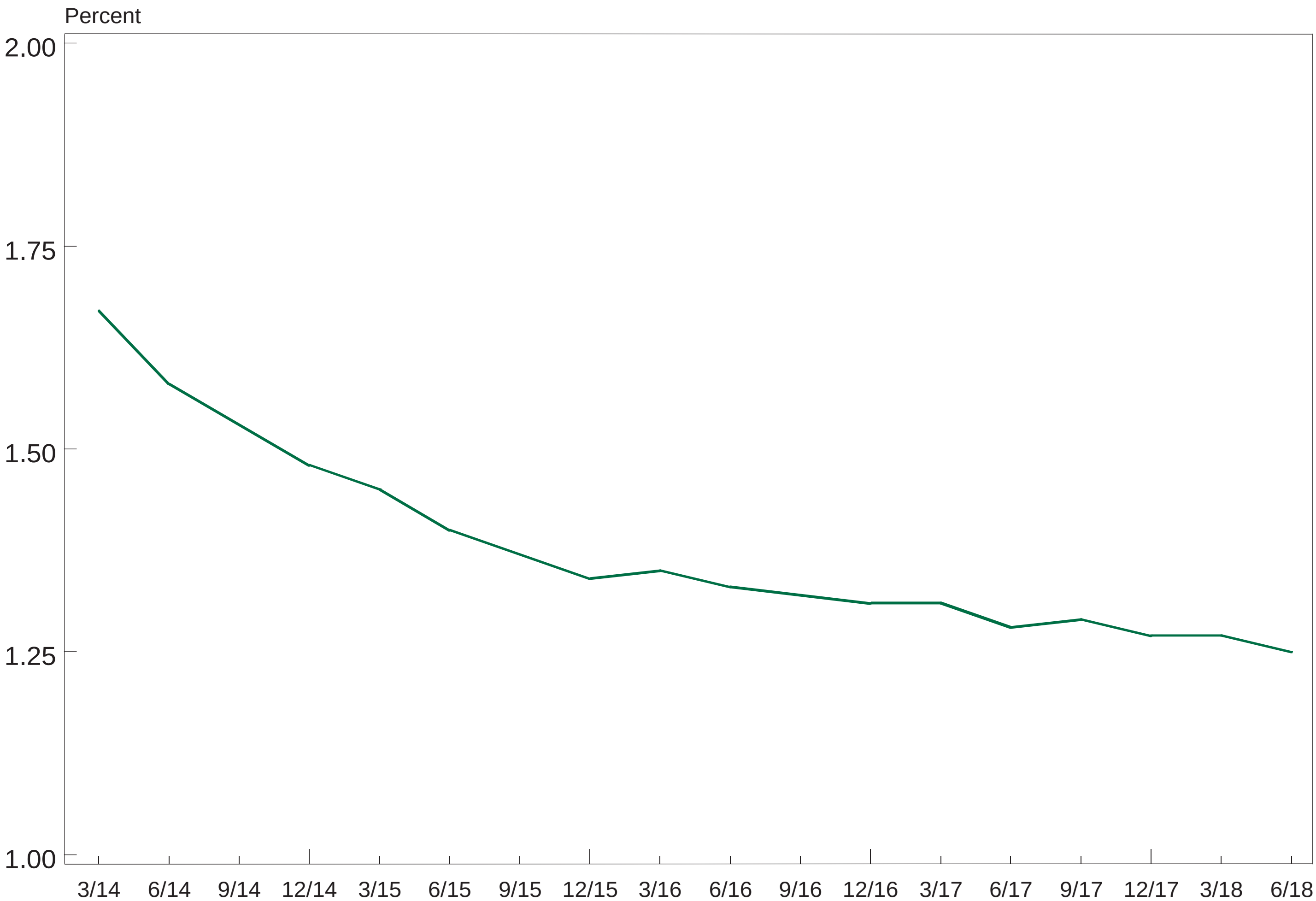


Noncurrent Loans ($ Billions)														
	153.0	144.7	139.2	137.9	141.2	136.4	134.0	132.0	125.0	116.5	114.8	116.4	112.5	104.8
Loan-Loss Reserves ($ Billions)														
	121.1	119.6	118.6	118.6	120.7	121.7	122.1	121.7	121.8	121.4	123.5	123.8	123.7	123.4
Coverage Ratio (%)														
	79	83	85	86	85	89	91	92	97	104	108	106	110	118

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2014 - 2018

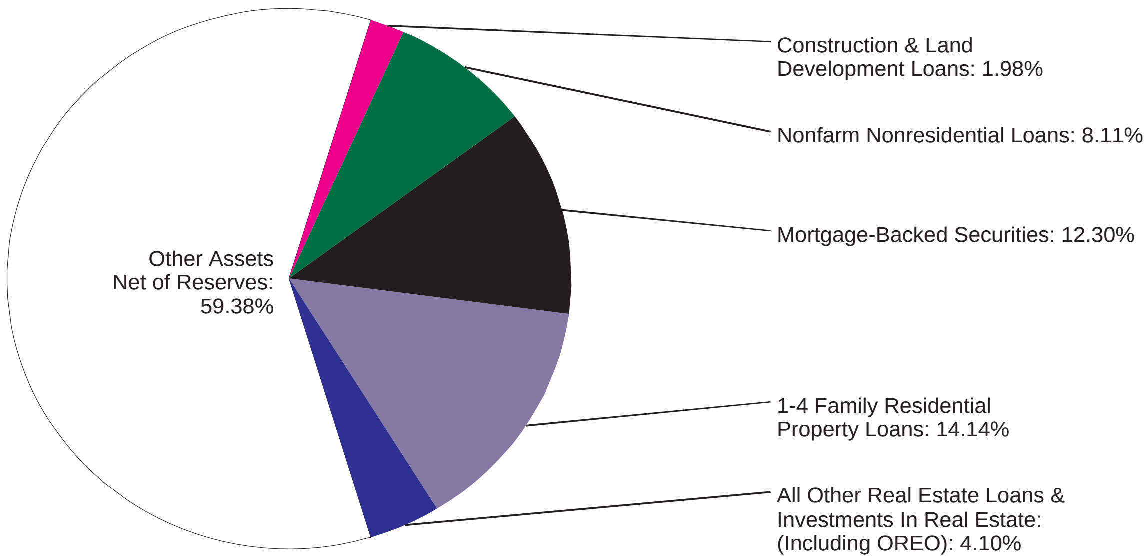


Loss Allowance to Loans and Leases

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

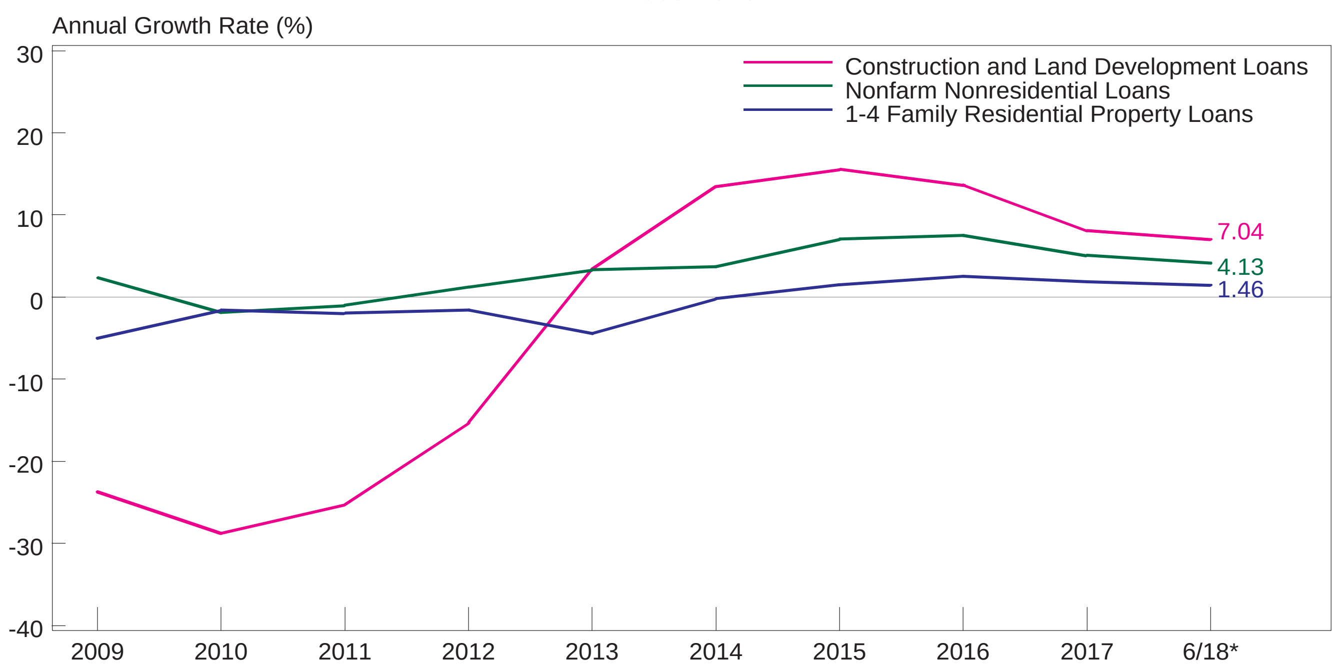
Real Estate Assets as a Percent of Total Assets

June 30, 2018



Real Estate Loan Growth Rates*

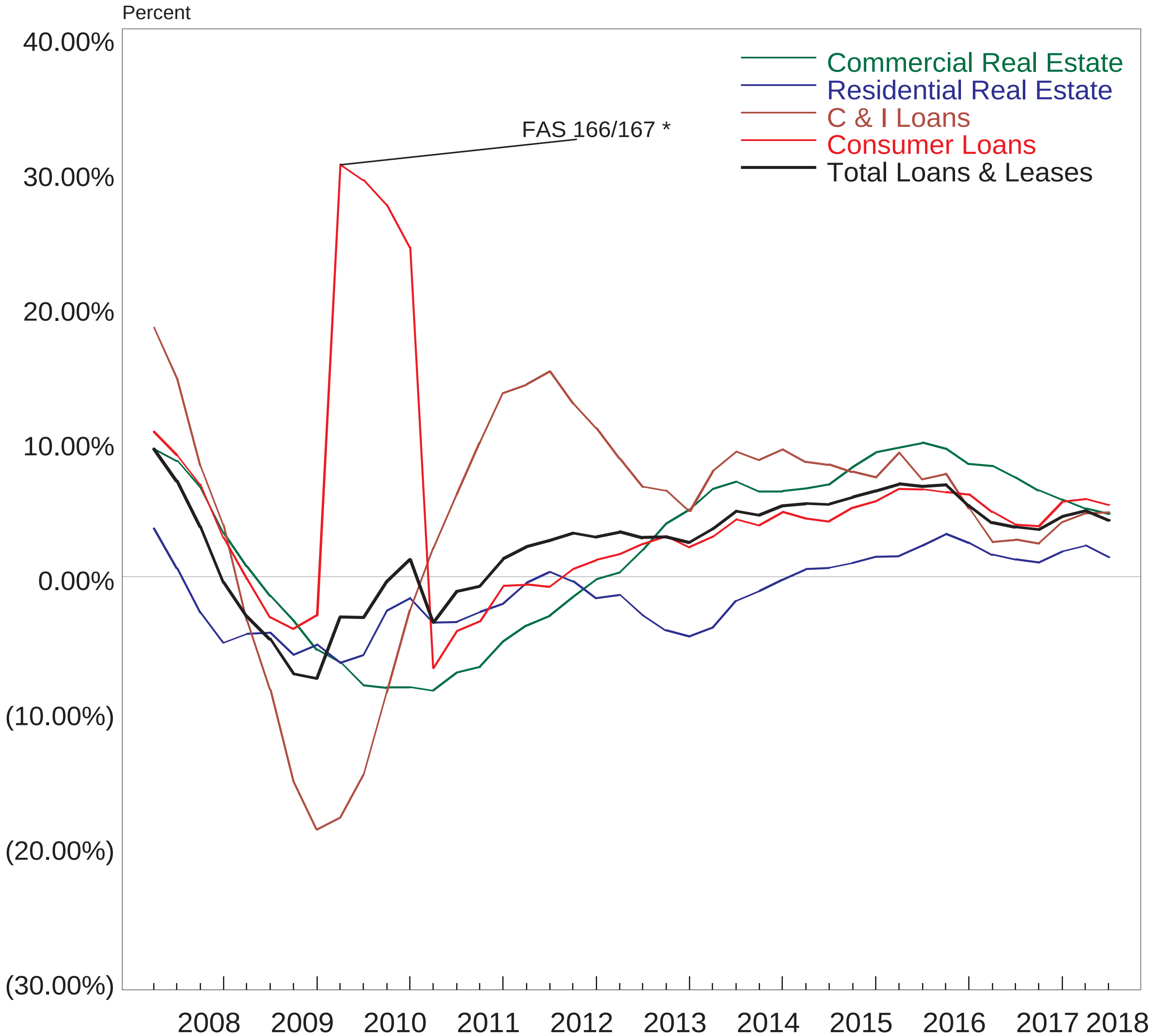
2009-2018



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

Twelve-Month Loan Growth Rates

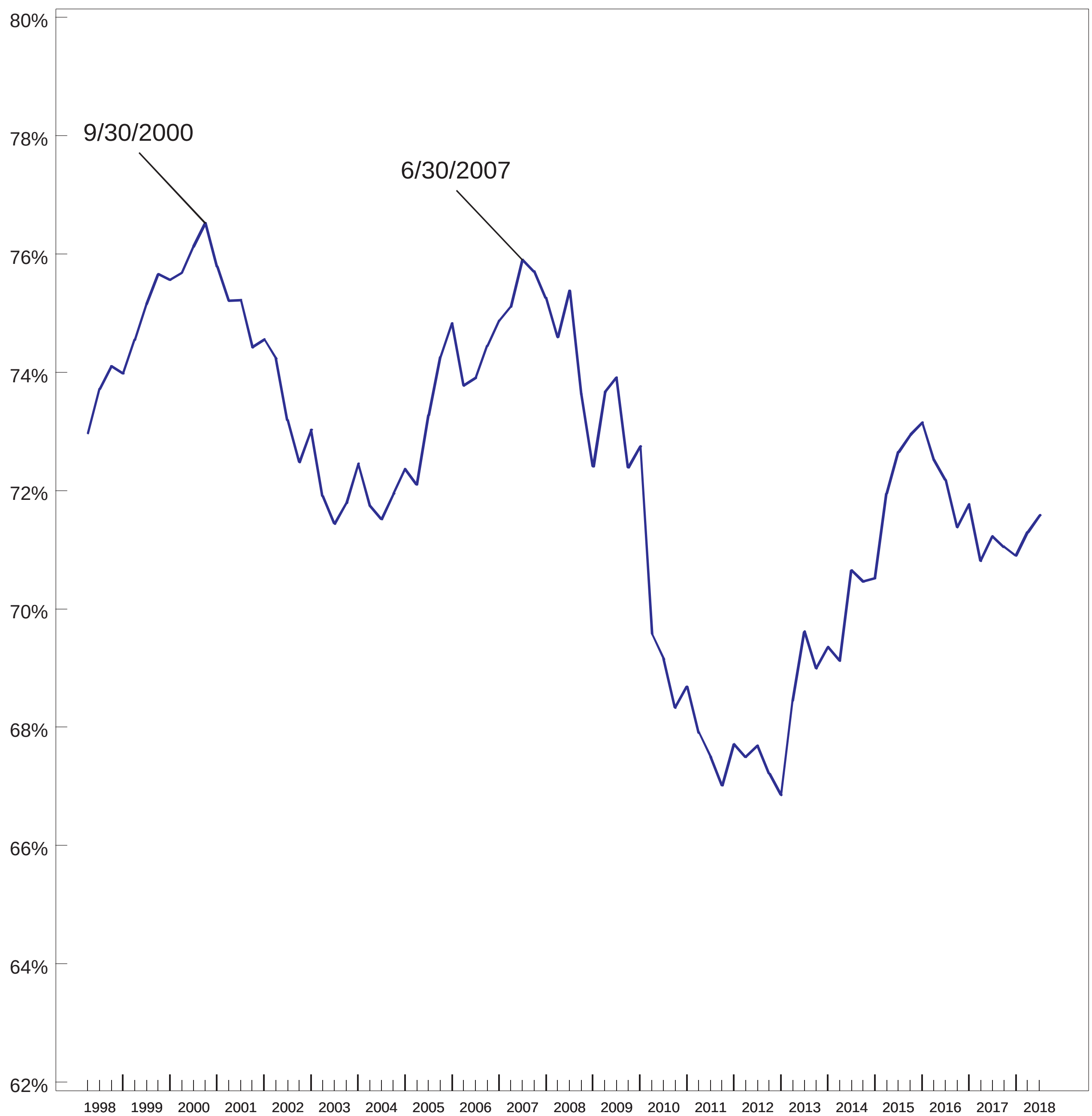
2008 - 2018



* 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.

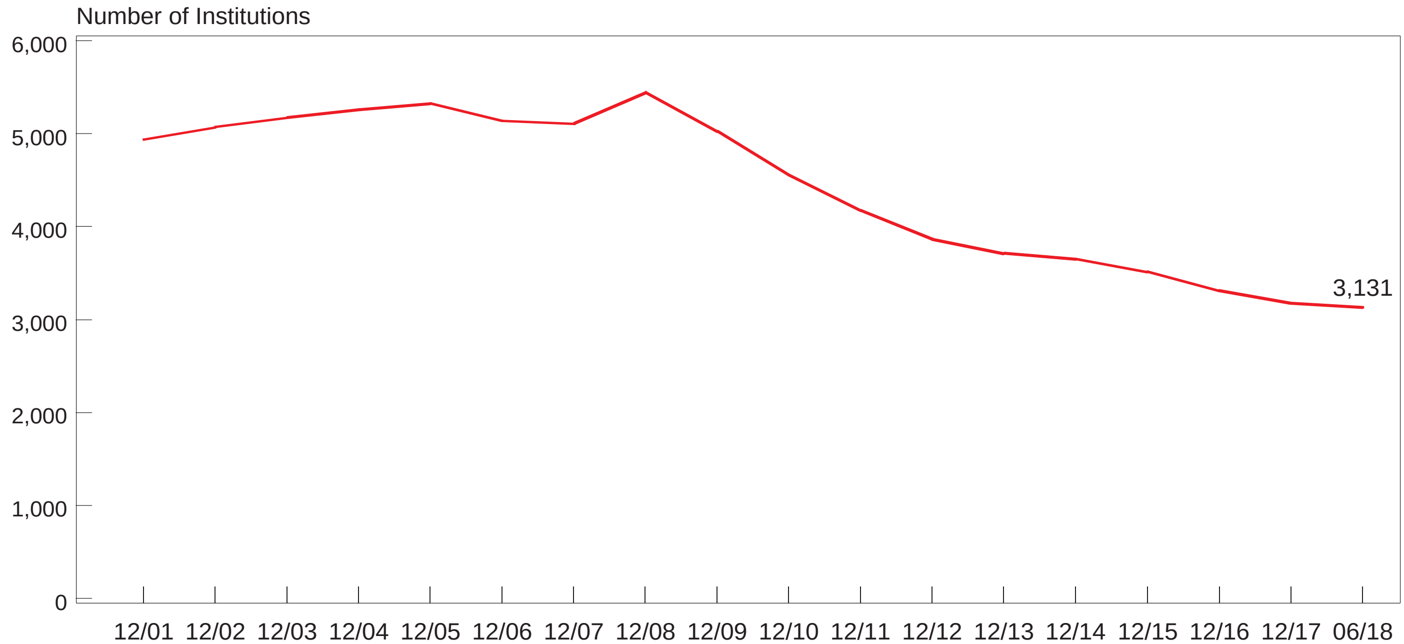
Risk-Weighted Assets as a Percentage of Total Assets

1998 - 2018



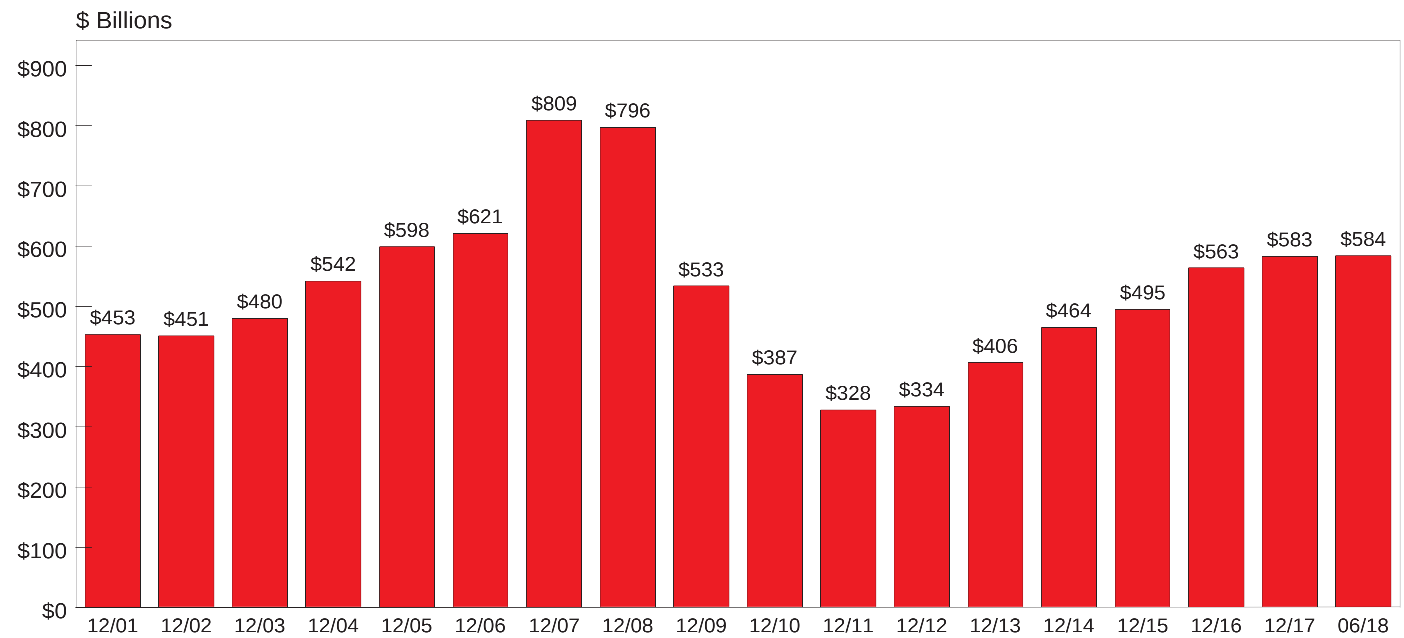
Number of Institutions with FHLB Advances

2001 - 2018

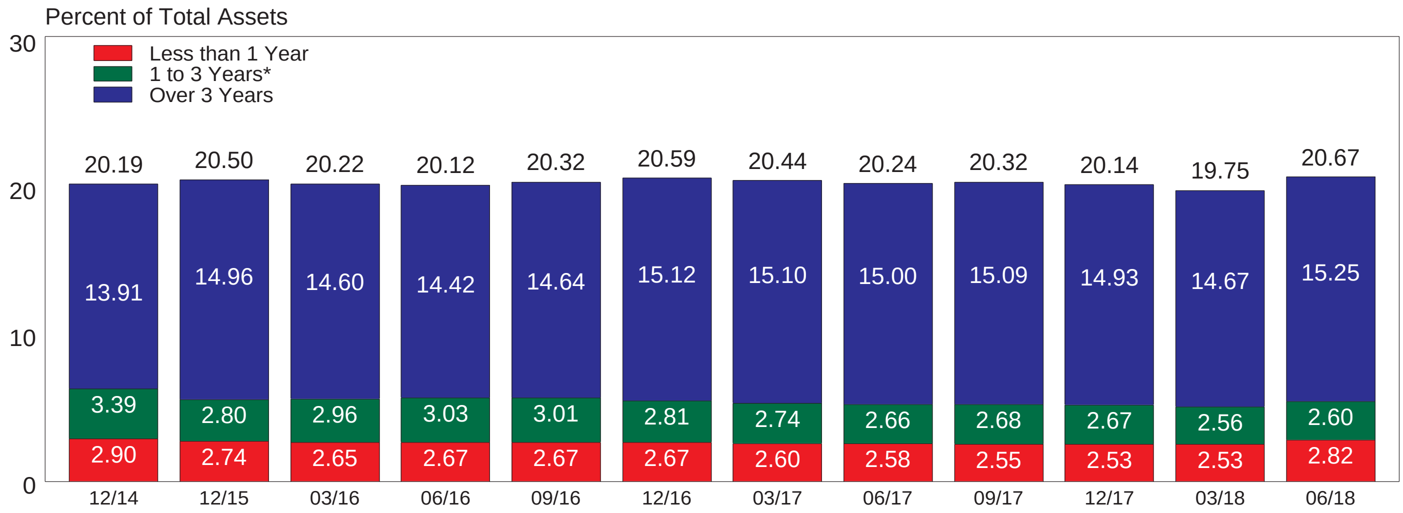


Amount of FHLB Advances Outstanding

2001 - 2018

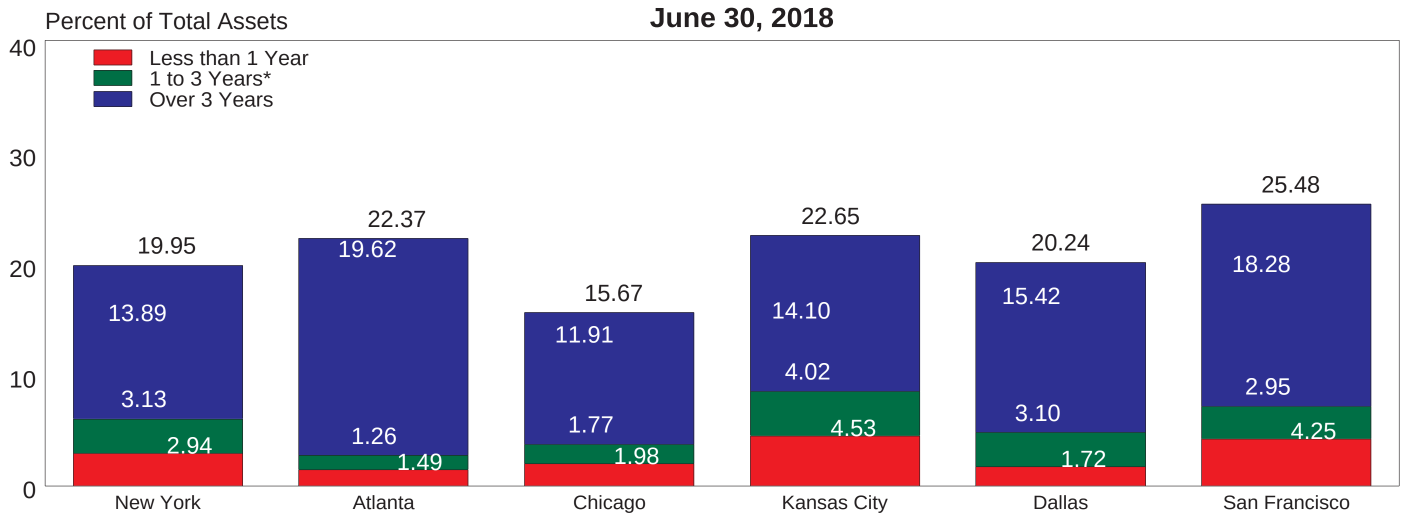


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

June 30, 2018



Total Securities (Debt and Equity)

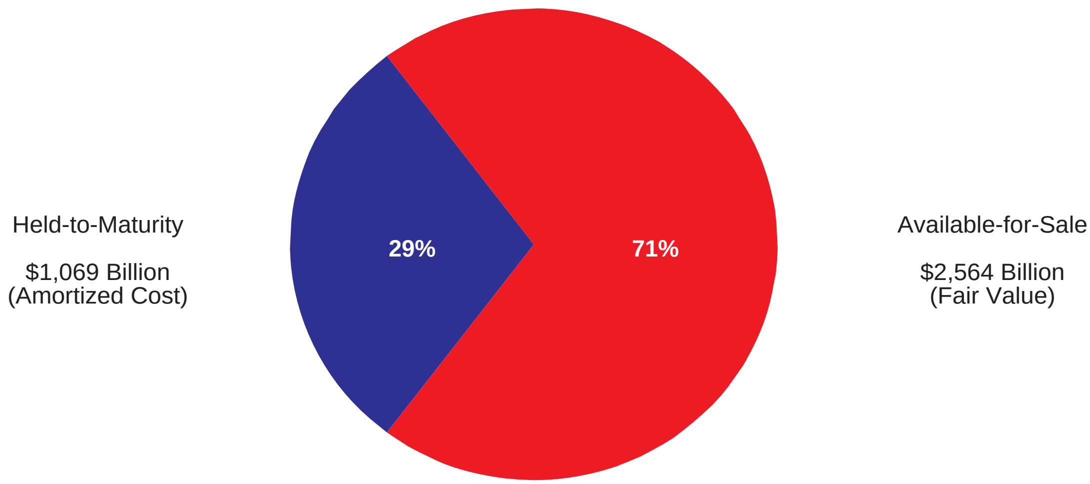
($ Billions)

	6/16	9/16	12/16	3/17	6/17	9/17	12/17	3/18	6/18
U.S. Government Obligations:									
U.S. Treasury	434	471	520	514	464	472	477	481	486
U.S. Govt. Agy & Spon. Agy Obligations	178	164	161	164	162	159	157	156	152
Mortgage Pass-through Securities	1,170	1,227	1,266	1,292	1,330	1,372	1,387	1,370	1,402
Collateralized Mortgage Obligations	503	495	476	475	472	469	462	456	457
State, County, Municipal Obligations	353	358	360	364	369	368	370	355	348
Asset Backed Securities	131	129	124	123	118	116	114	114	116
Other Debt Securities	640	654	643	642	645	650	655	664	669
Equity Securities	12	10	10	10	8	9	10	4	4
Total Securities	$3,421	$3,508	$3,560	$3,584	$3,569	$3,615	$3,632	$3,599	$3,633

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

Total Securities*

June 30, 2018



Total Securities*

June 30, 2018

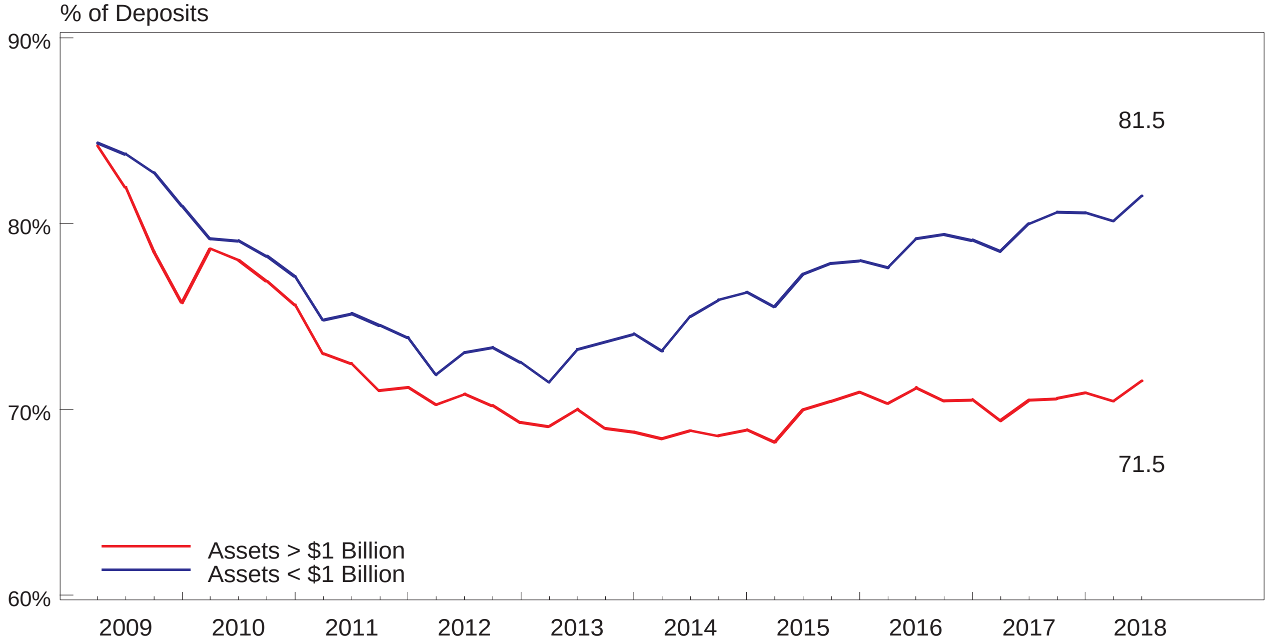
	Held-to-Maturity		Available-for-Sale			
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)	Total Securities	Fair Value to Amortized Cost (%)
U.S. Government Obligations						
U.S. Treasury	**$85,777**	97.8	**$400,604**	98.3	$486,381	98.2
U.S. Govt. Agy and Spon. Agy Obligations	**26,089**	97.2	**125,512**	98.2	151,601	98.0
Mortgage Pass-through Securities	**571,968**	97.1	**830,095**	97.3	1,402,063	97.2
Collateralized Mortgage Obligations	**118,318**	96.9	**338,651**	98.3	456,969	97.9
State, County, Municipal Obligations	**74,732**	99.9	**272,946**	100.5	347,679	100.4
Asset Backed Securities	**25,836**	100.7	**90,004**	100.1	115,840	100.2
Other Debt Securities	**166,575**	98.0	**502,617**	**	669,192	**
Equity Securities	**	**	**3,596**	**	3,596	**
Total Securities	**$1,069,295**	97.6	**$2,564,027**	98.5	$3,633,321	98.2
Memoranda***						
Structured Notes	**15,040**		**14,779**			98.3

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

Net Loans and Leases to Deposits

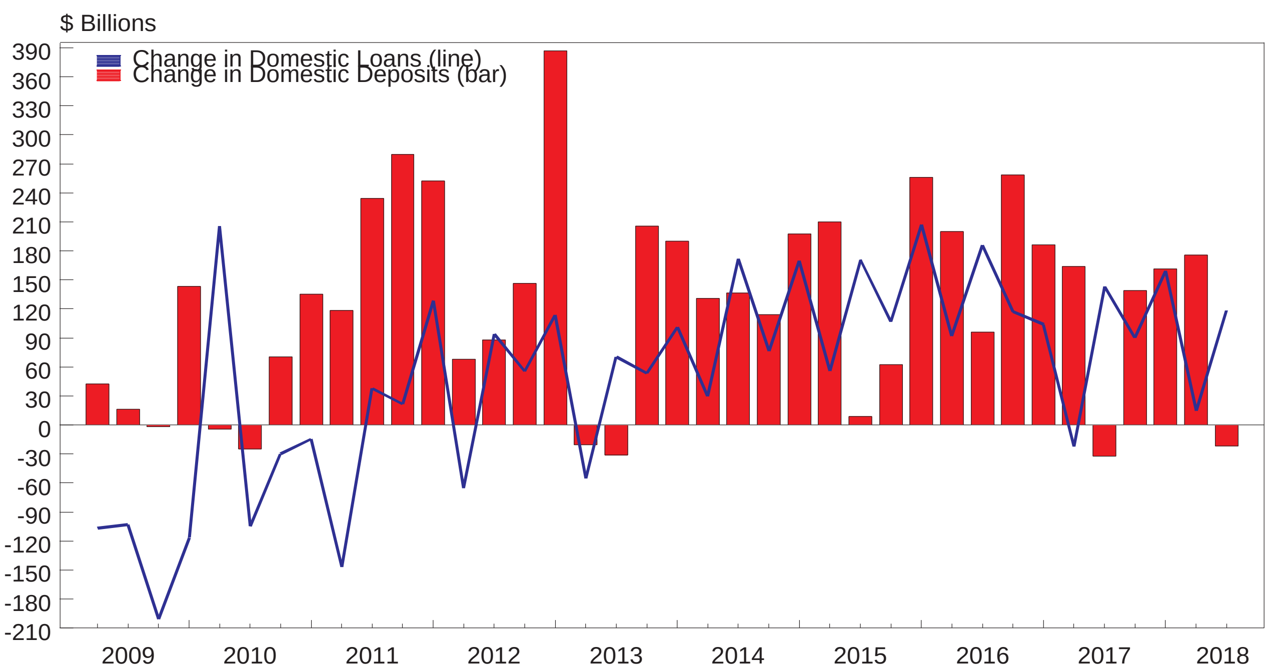
(Domestic and Foreign)

2009 - 2018



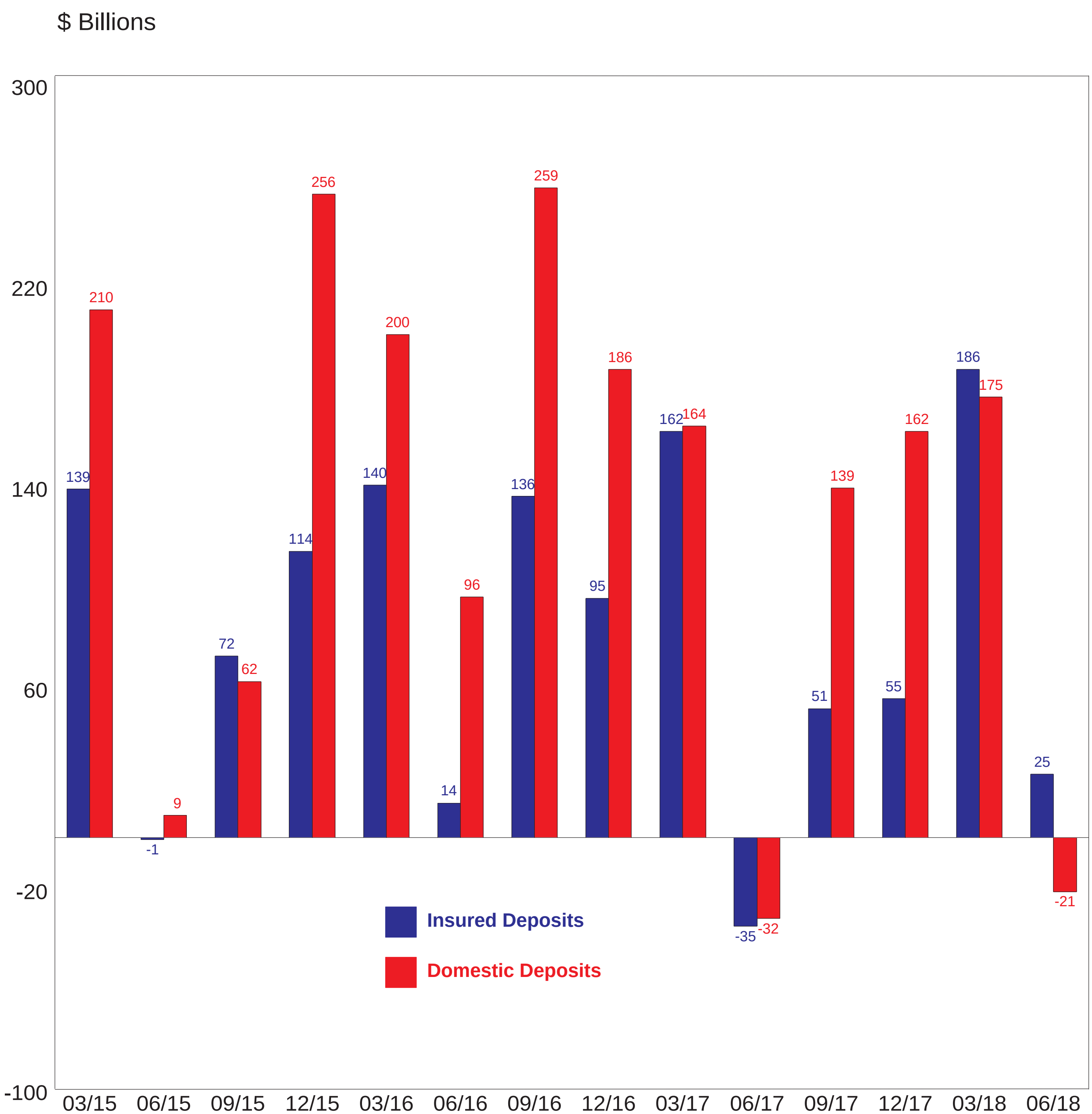
Quarterly Change in Domestic Loans vs Domestic Deposits

2009 - 2018



Quarterly Change In Domestic Deposits

2015 - 2018

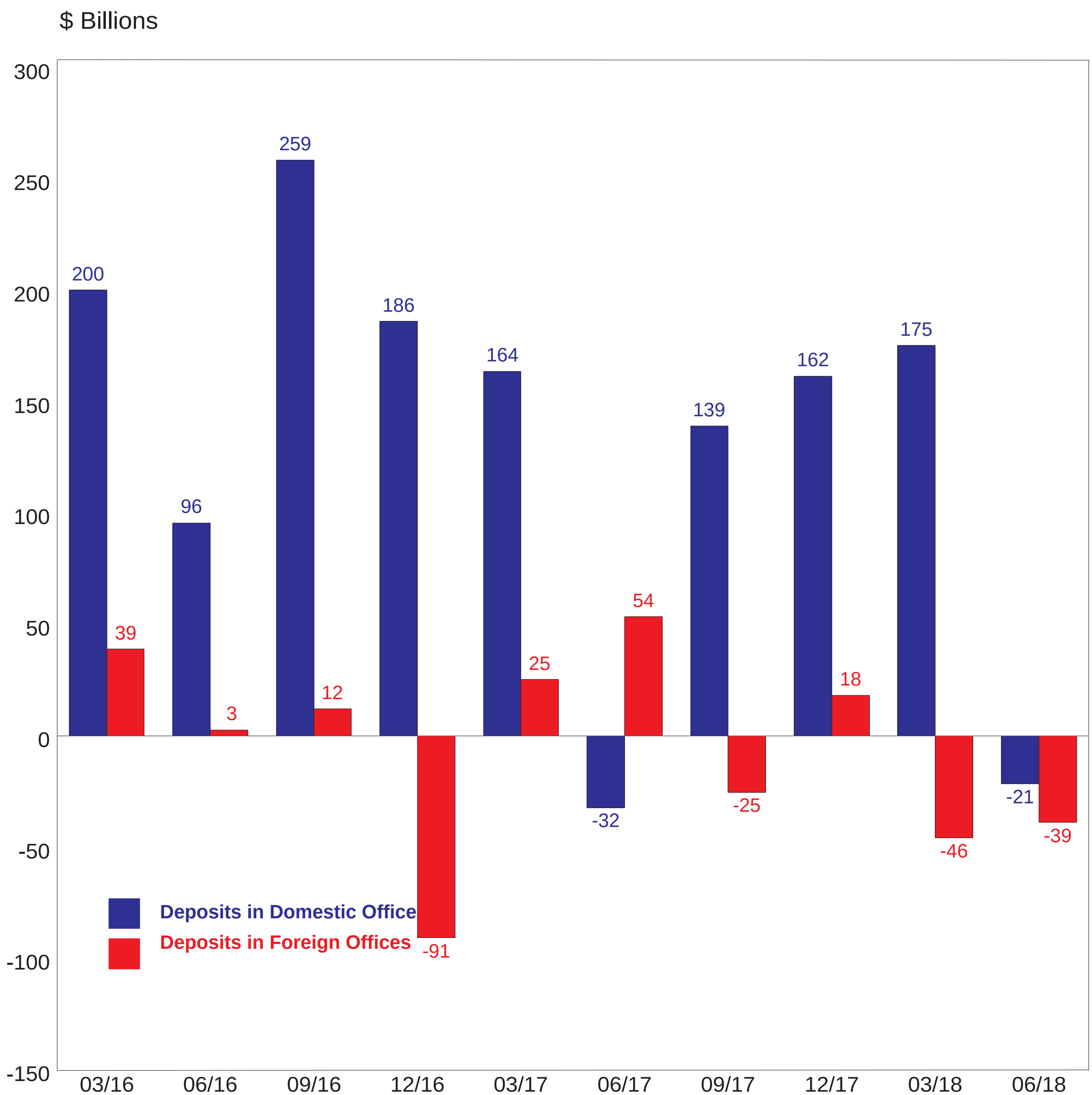


Twelve-Month Growth Rates of Domestic Deposits

2013 - 2018

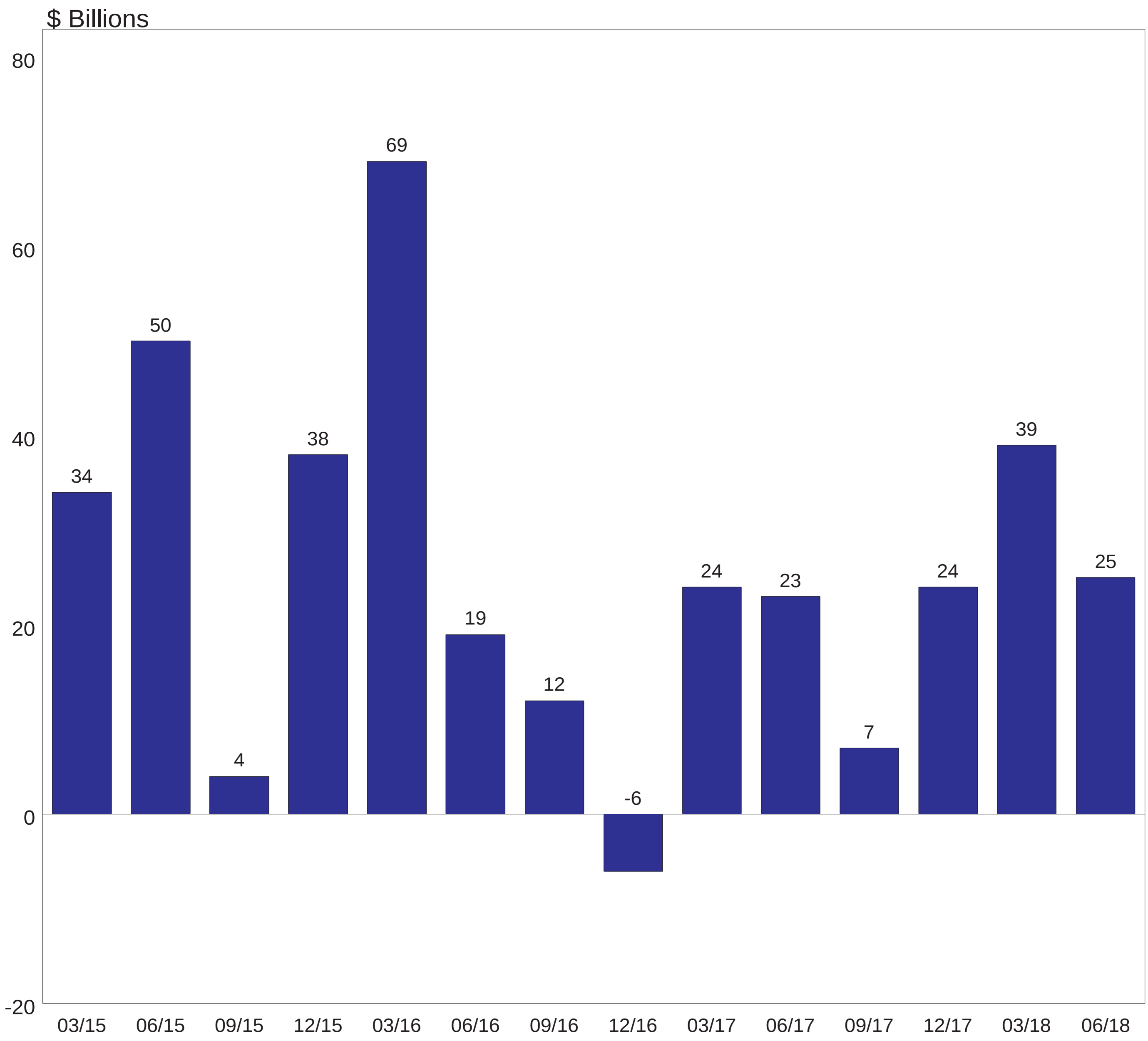
Quarterly Change In Domestic and Foreign Deposits

2016 - 2018



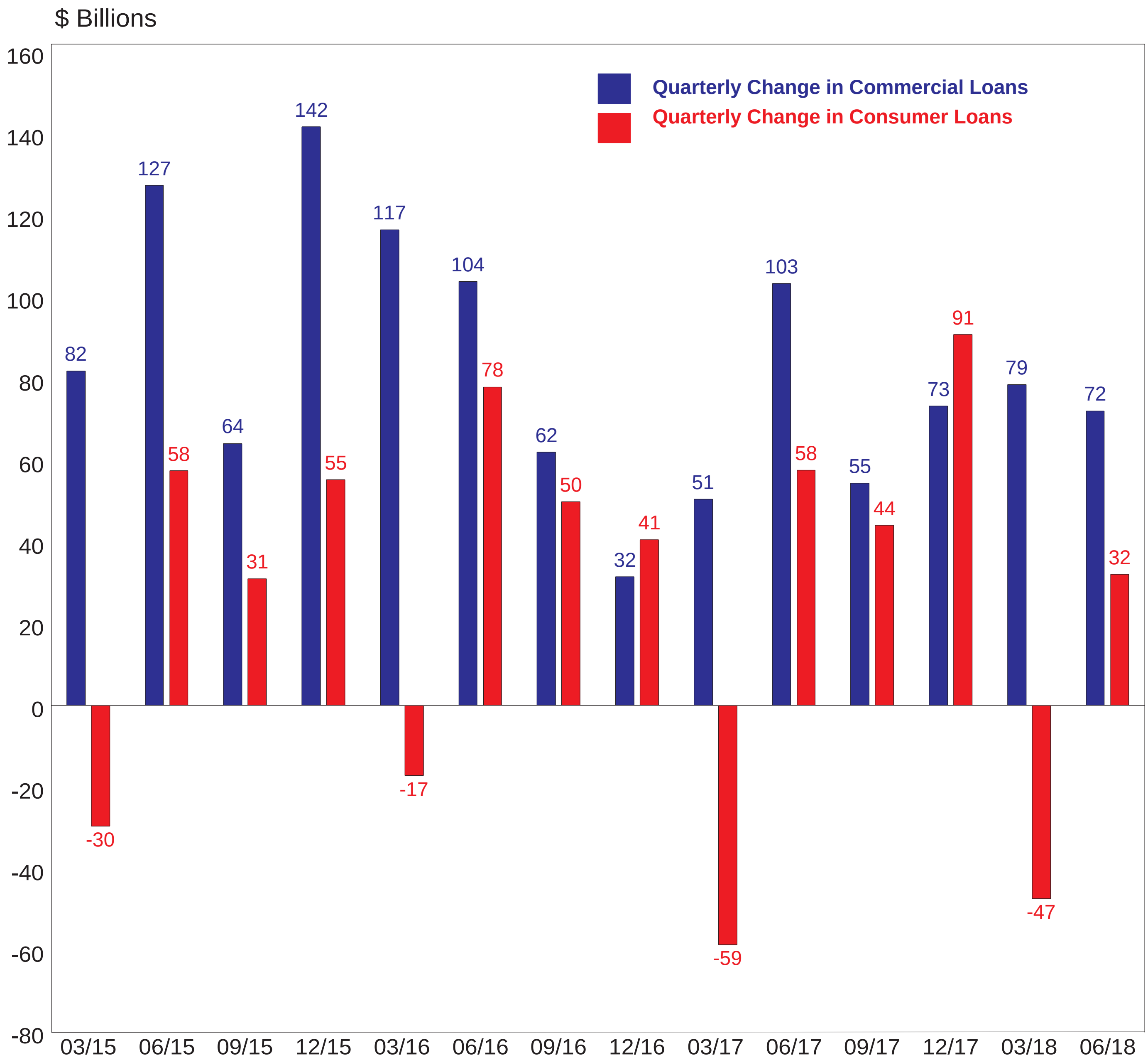
Quarterly Change in C&I Loans

2015-2018



Quarterly Change in Commercial and Consumer Loans

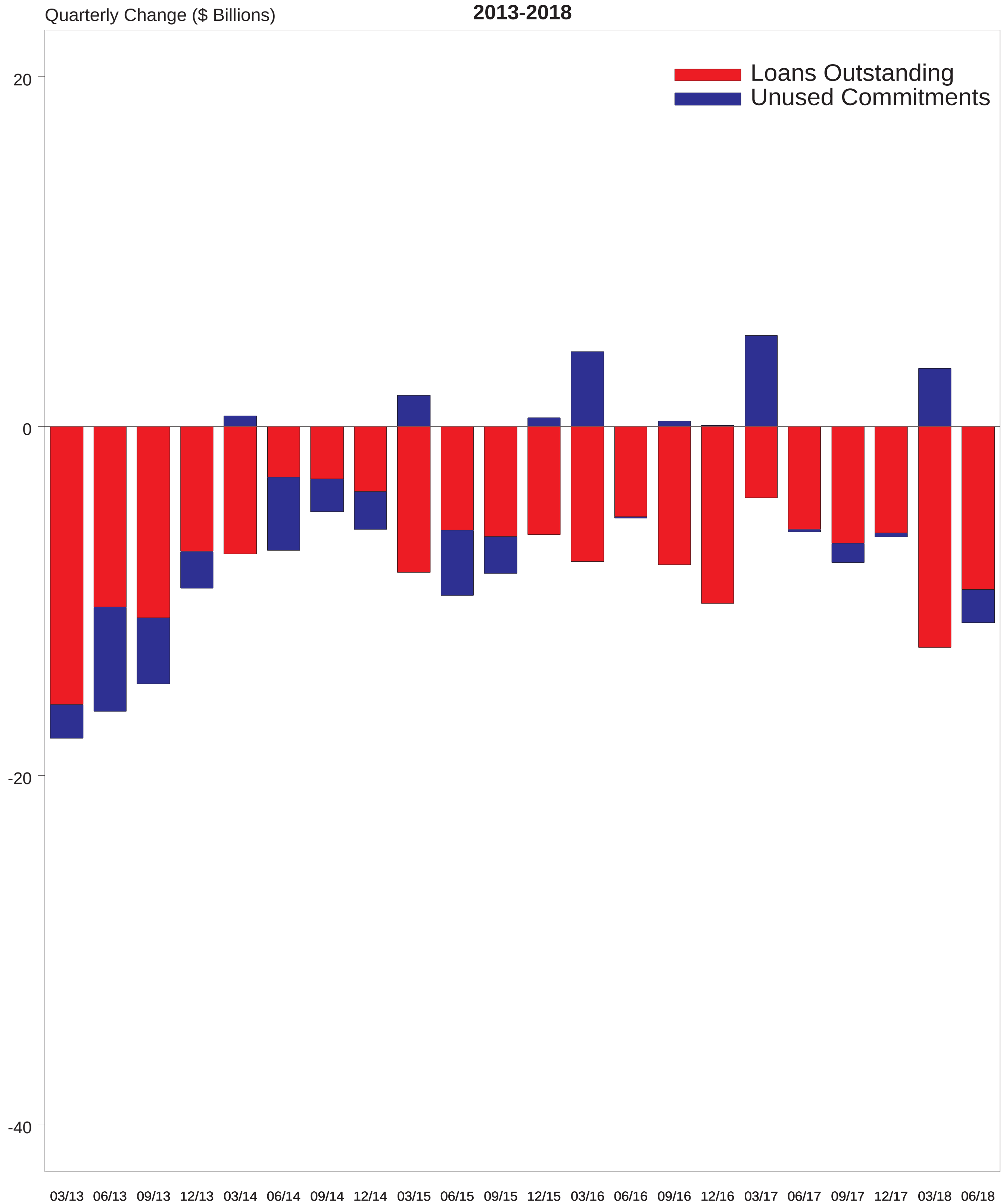
2015 - 2018



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.

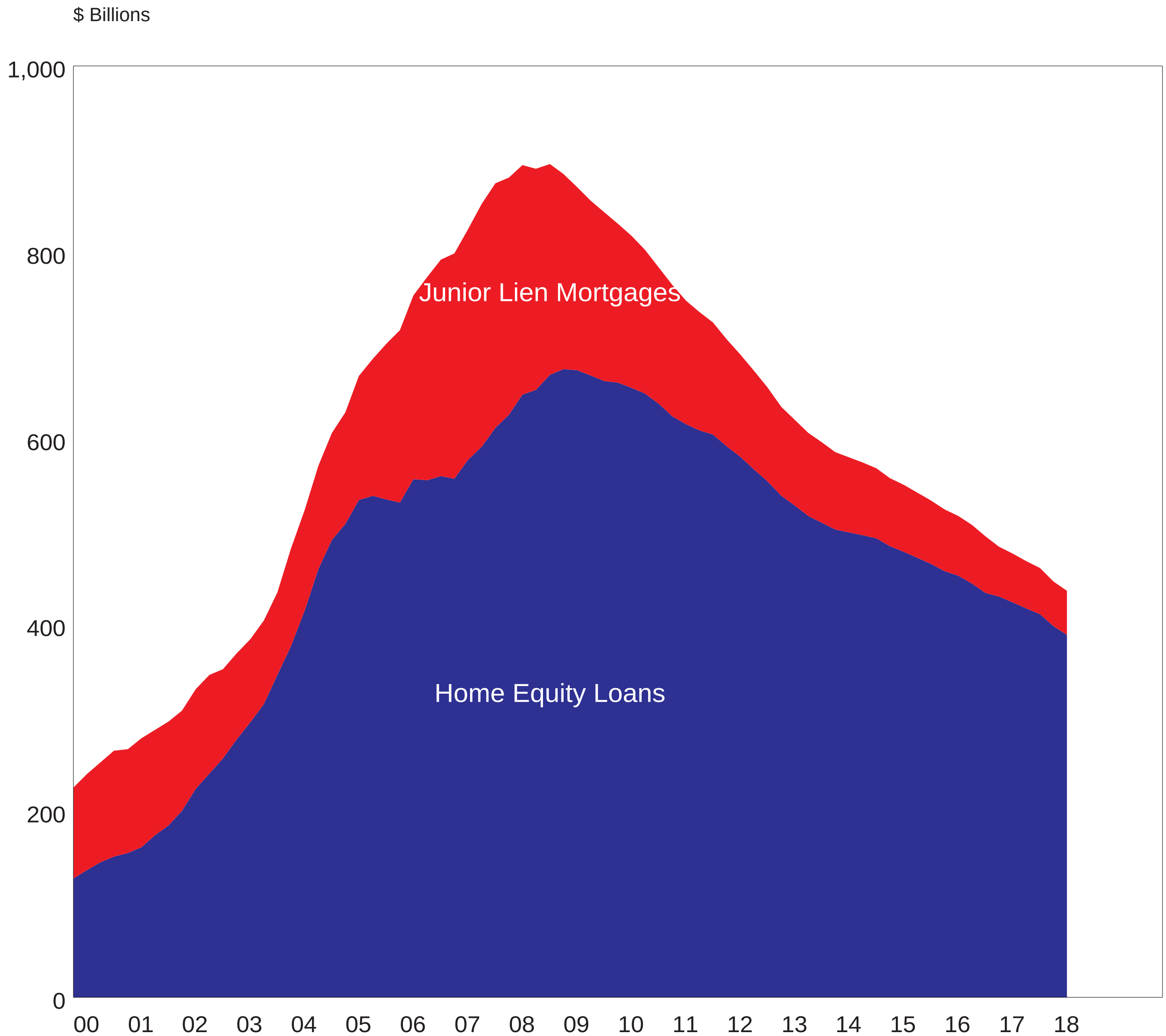
Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family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

Quarterly Change in Home Equity Loans



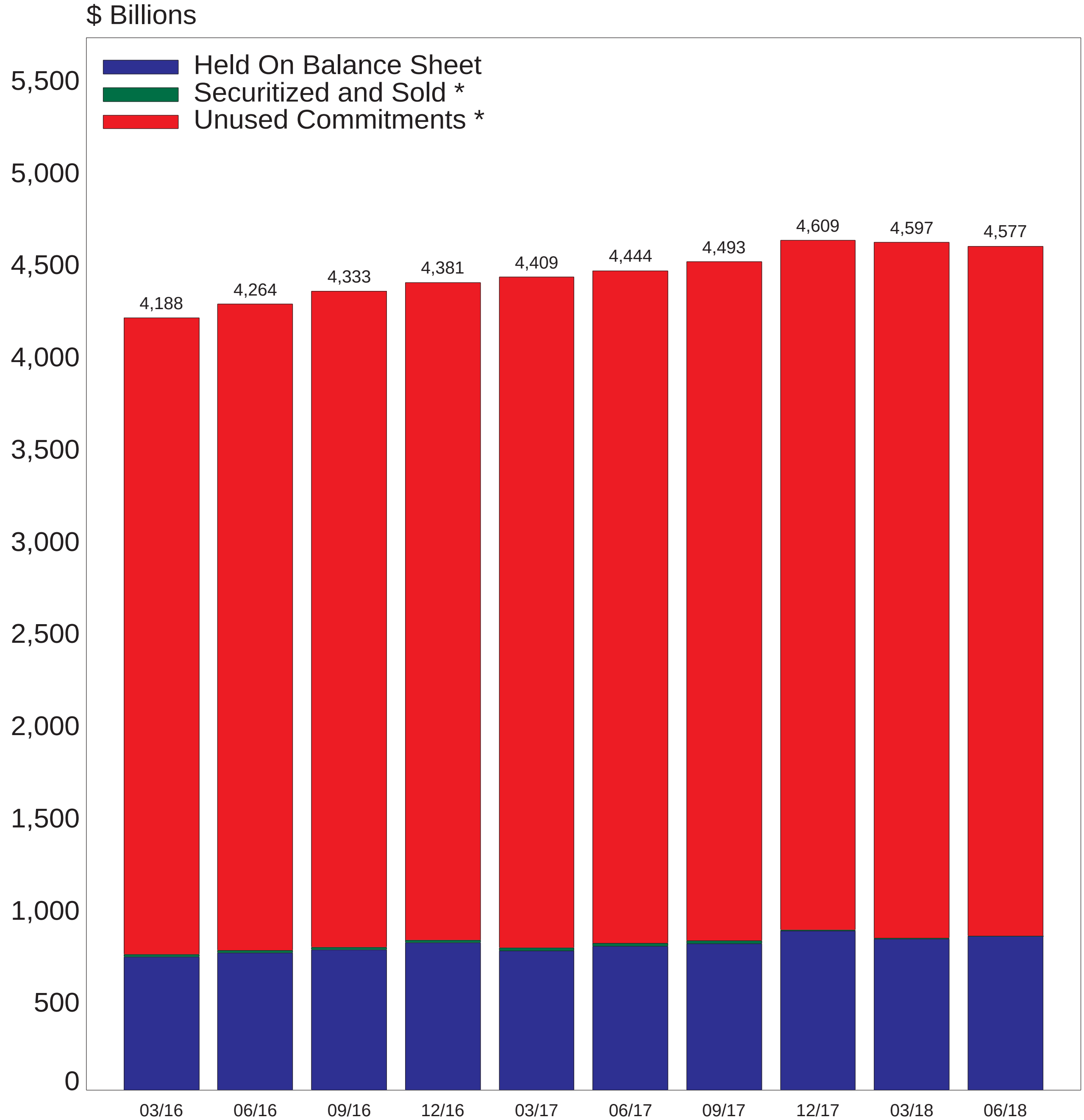
Home Equity and Junior Lien Loans

00 - 18



Expansion of Credit Card Lines

2016-2018



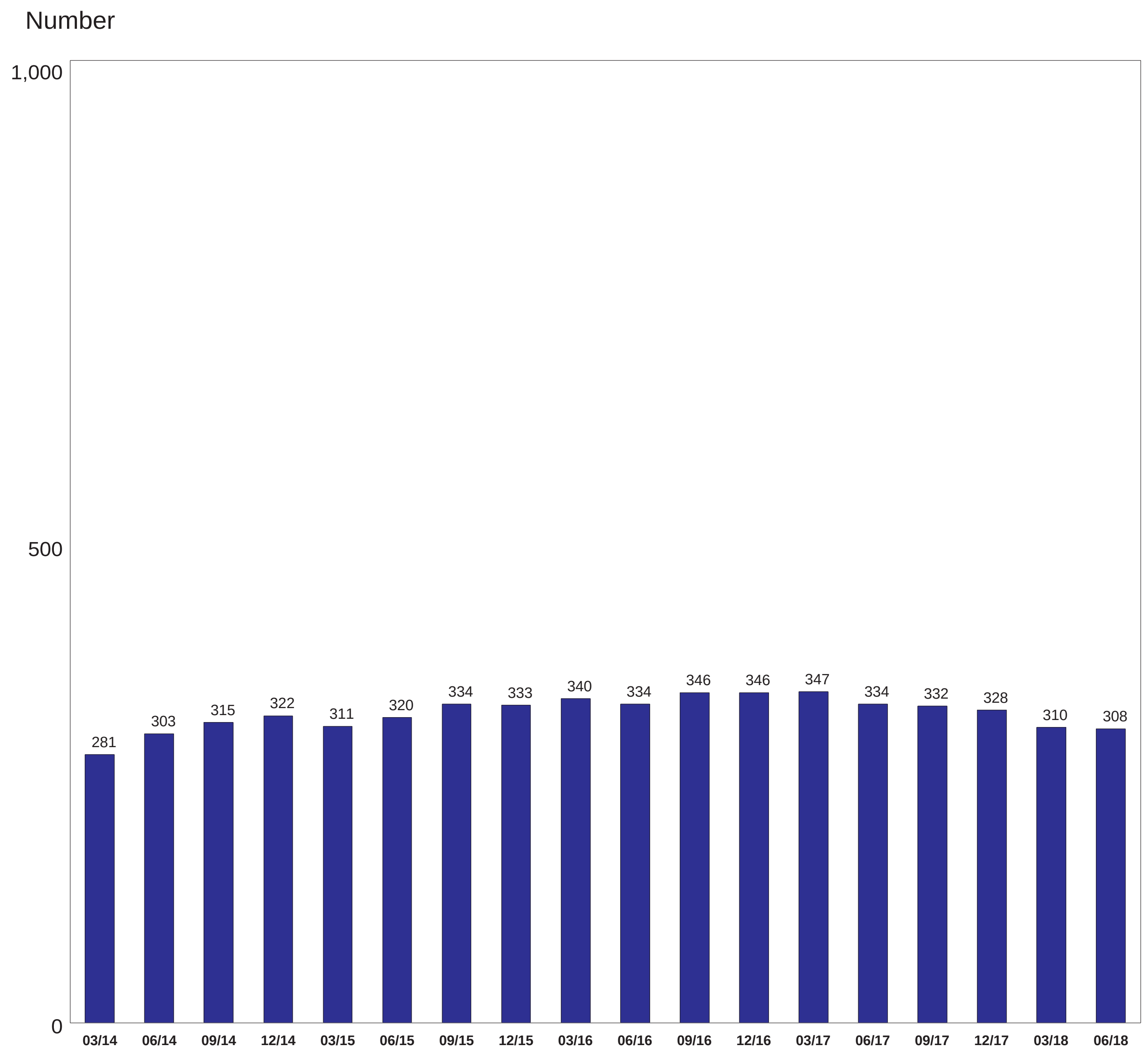
Loans Outstanding ($ Billions)	03/16	06/16	09/16	12/16	03/17	06/17	09/17	12/17	03/18	06/18
Held On Balance Sheet	723.7	745.9	761.6	799.8	756.1	779.7	795.4	865.1	820.4	837.2
Securitized and Sold *	13.4	13.5	13.5	12.9	16.4	17.3	16.1	4.6	4.8	0.0
Unused Commitments *	3,451.3	3,504.3	3,558.0	3,567.9	3,636.5	3,647.4	3,681.5	3,739.1	3,772.0	3,739.9
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	4,577.1

*** Off-balance-sheet**

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

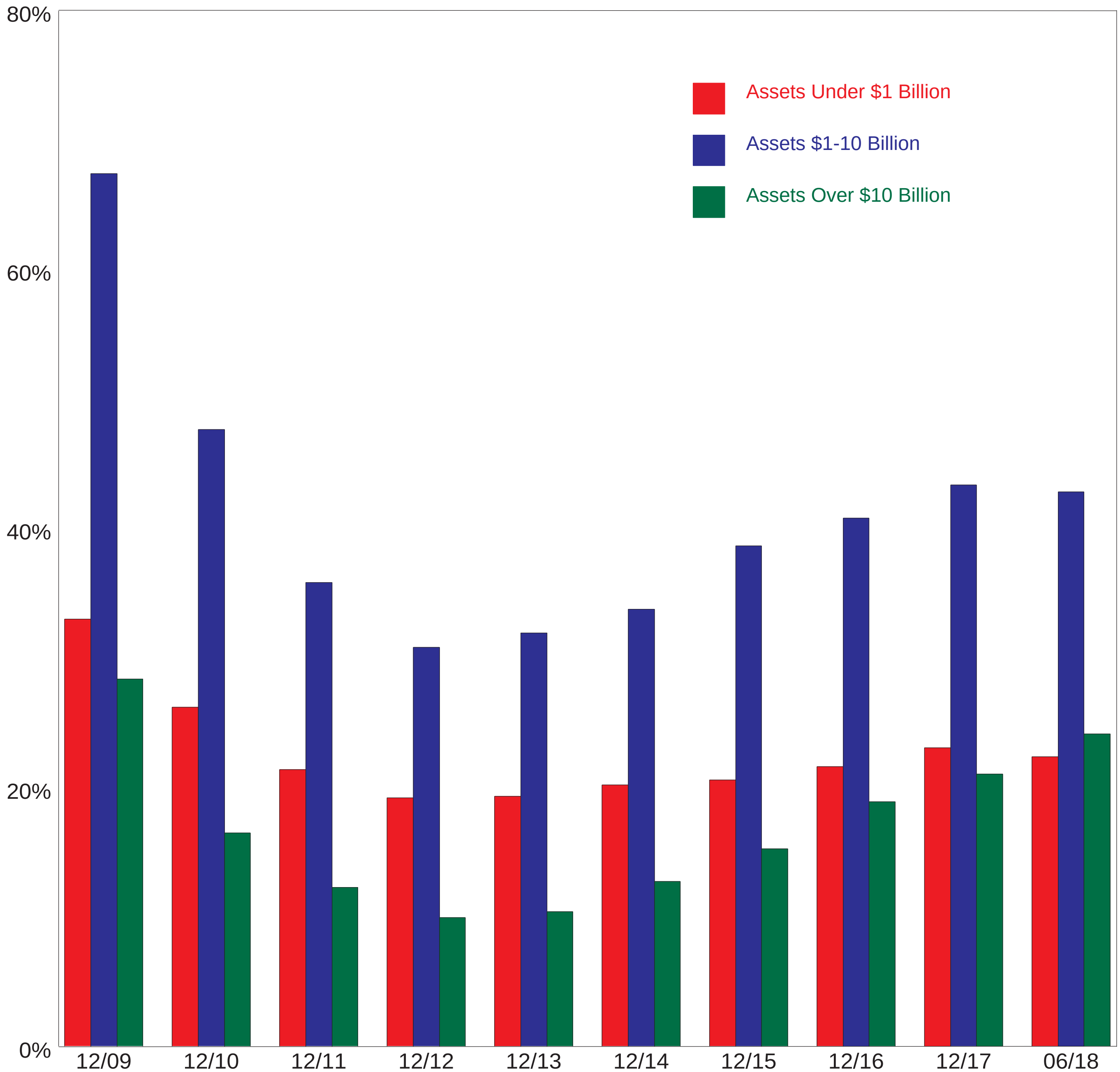
2014-2018



Median Construction and Development Loan Concentrations

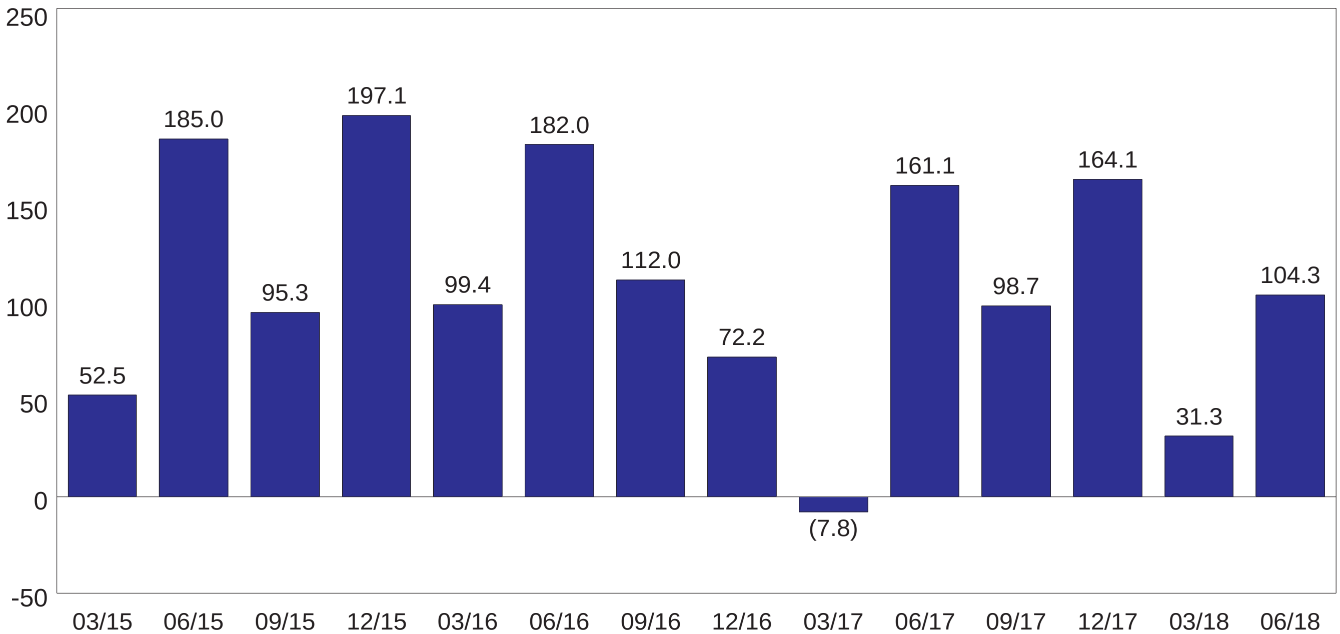
2009 - 2018

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



Quarterly Change in Reported Total Loans Outstanding

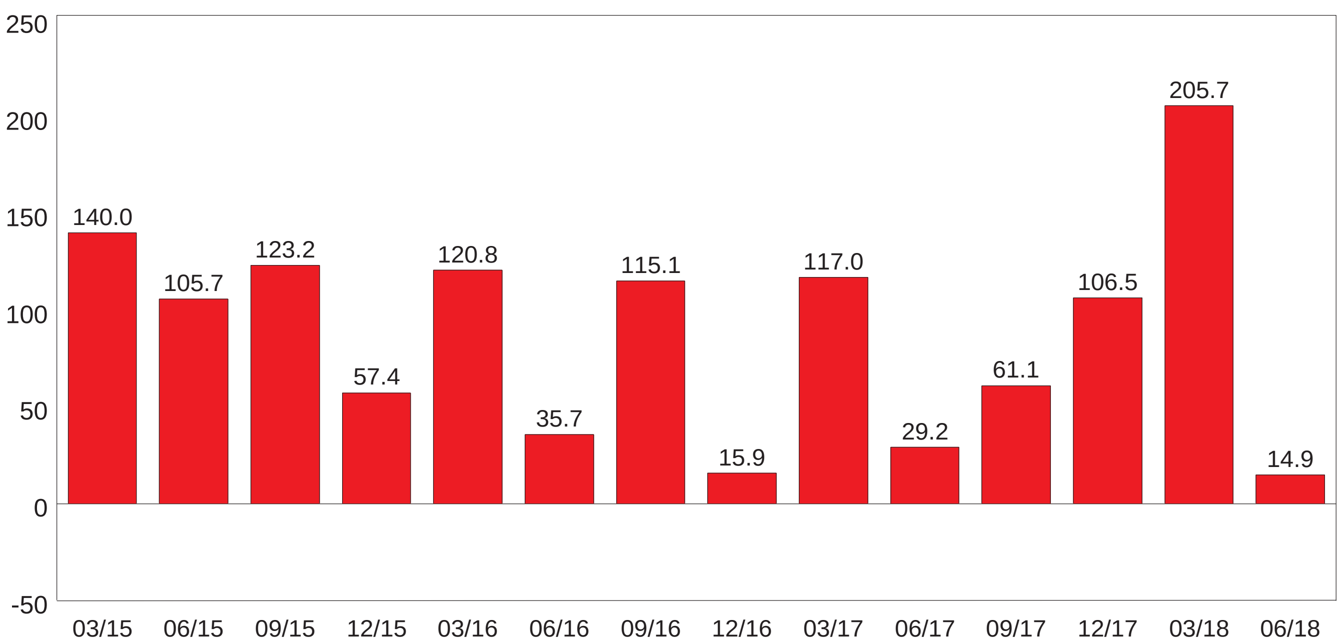
($ Billions)



In the second quarter of 2018, real estate loans increased by $36.7 billion, commercial and industrial loans increased by $25.5 billion, consumer loans increased by $23.7 billion, and other loans and leases increased by $14.4 billion.

Quarterly Change in Unused Loan Commitments

($ Billions)



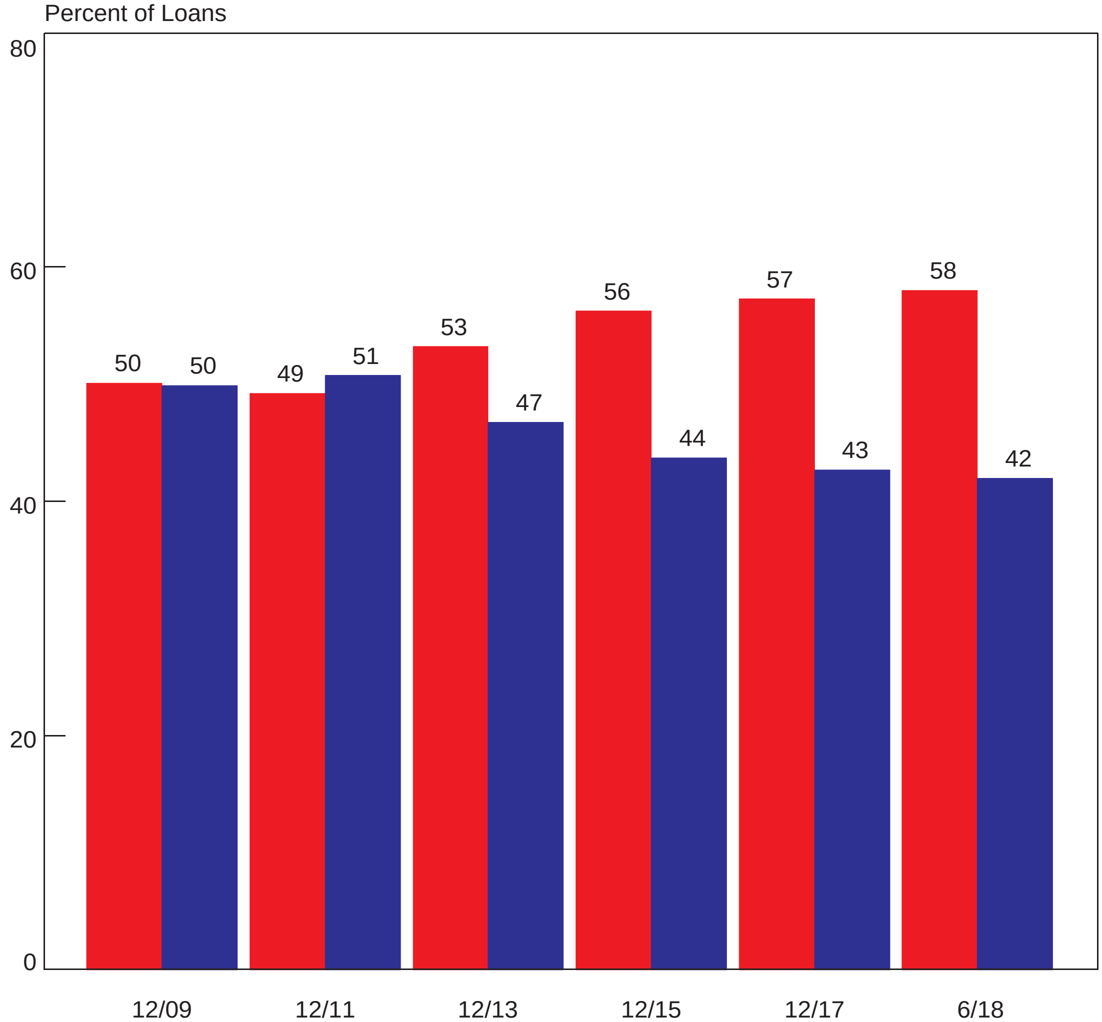
In the second quarter of 2018, unused commercial real estate loan commitments increased by $20.4 billion, unused home equity line commitments decreased by $1.9 billion, unused credit card commitments decreased by $32.1 billion, and other unused commitments increased by $28.5 billion.

Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers

(as a Percent of Total Loans)

2009 - 2018



Loans ($ Billions):

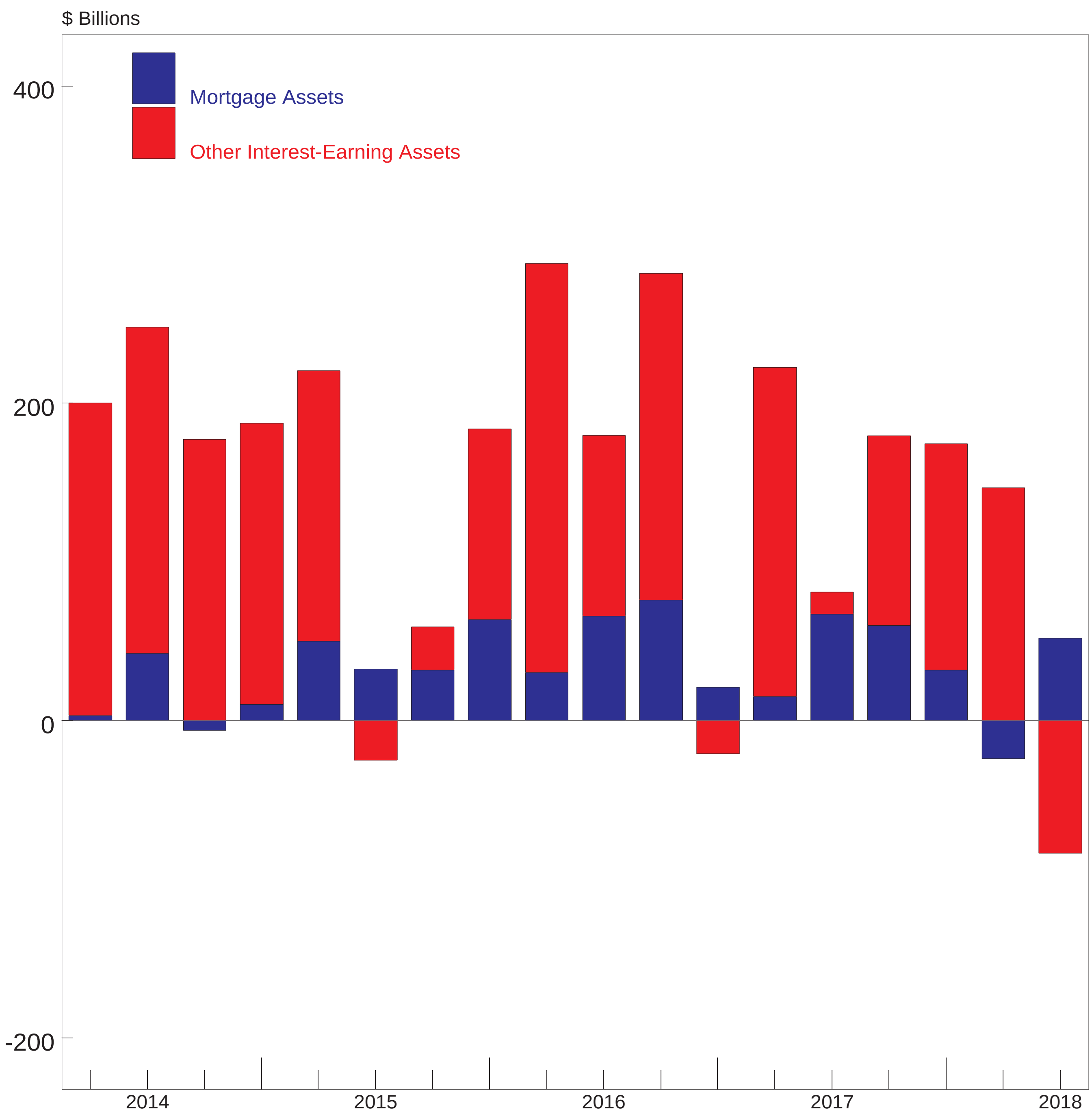
Commercial Borrowers	$3,650	$3,681	$4,202	$4,974	$5,570	$5,721
Consumer Loans	3,635	3,794	3,692	3,867	4,153	4,138

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

2014 - 2018

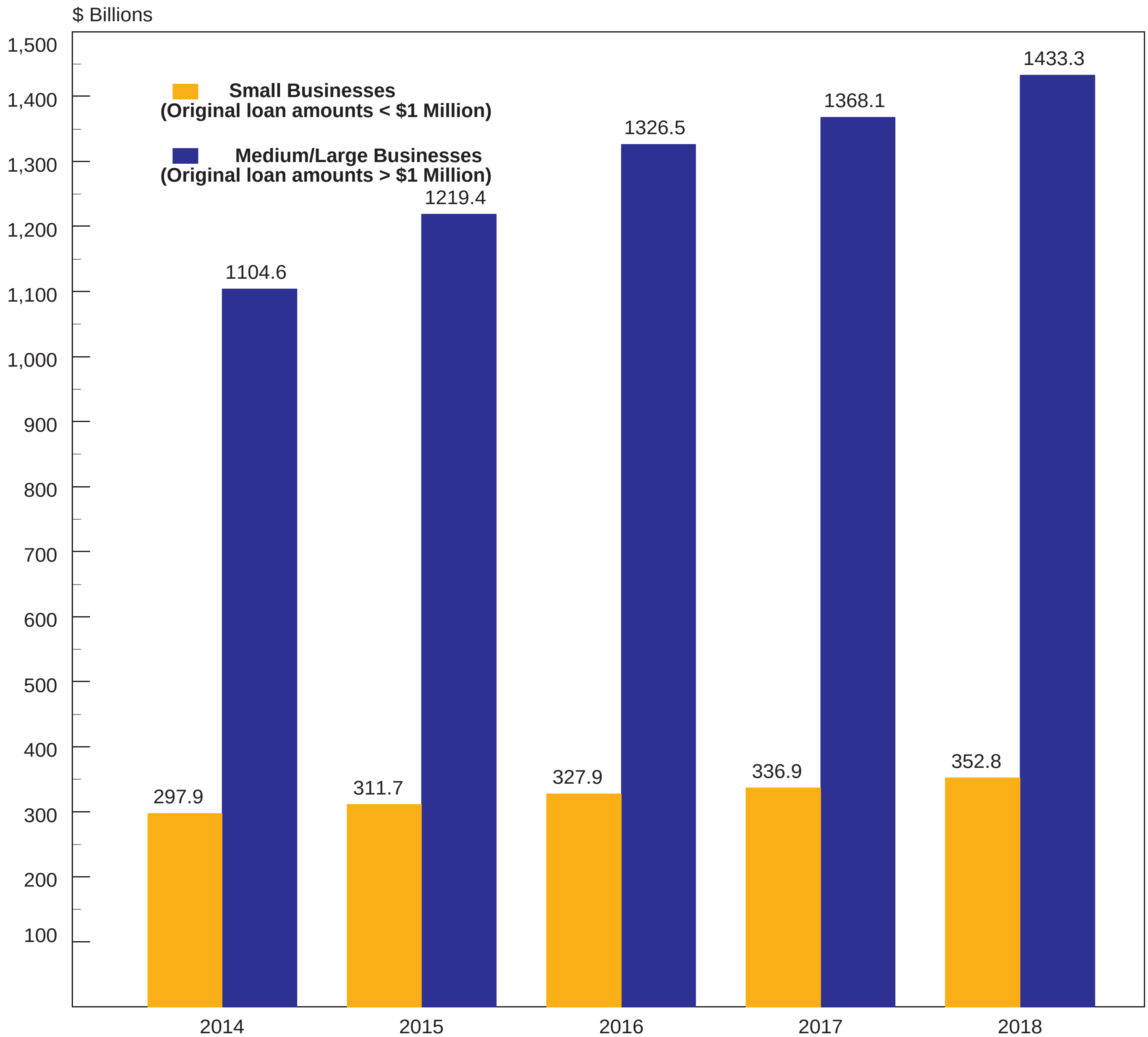


Commercial and Industrial

Loans to Small Businesses

2014-2018

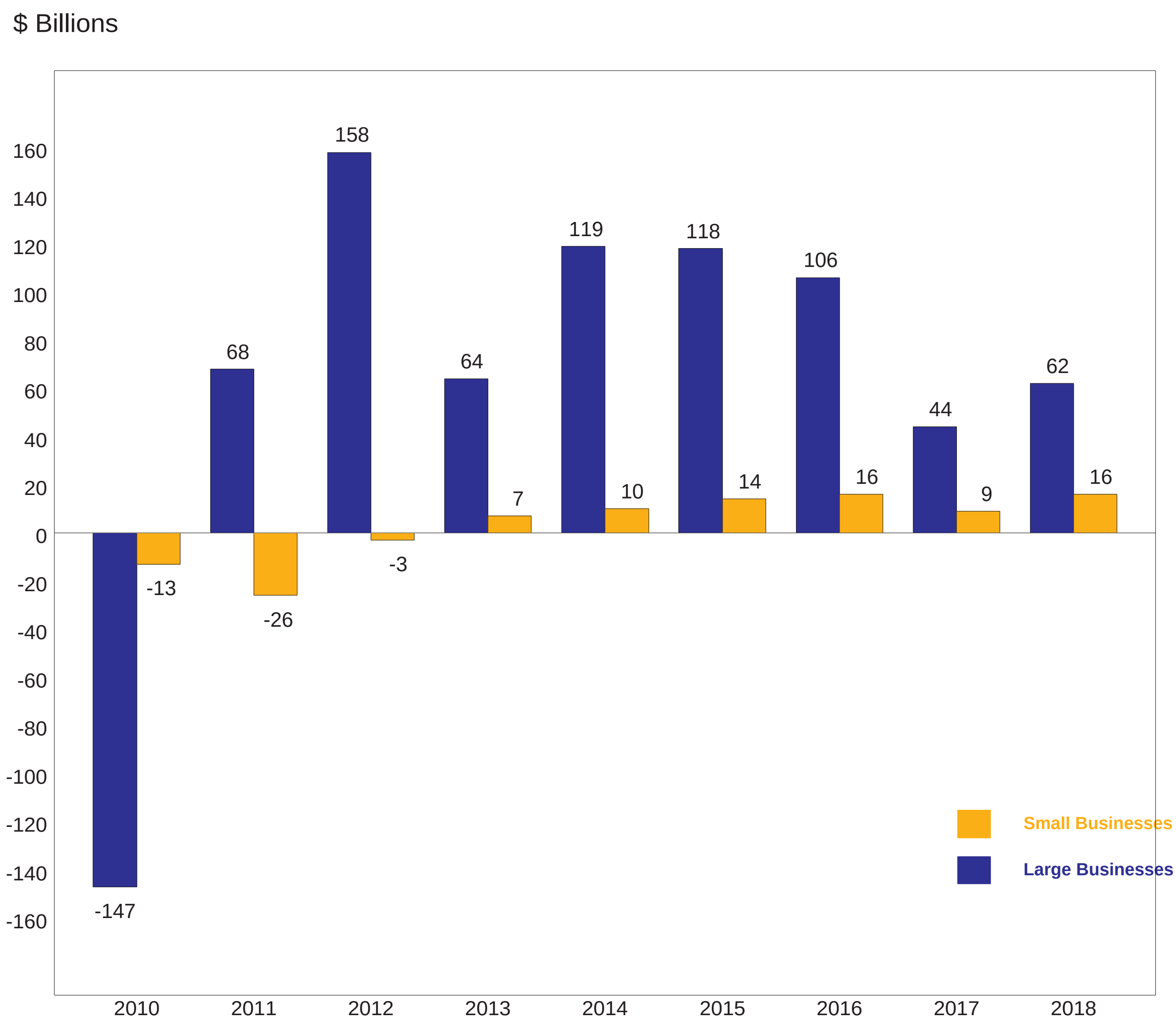
As of June 30



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

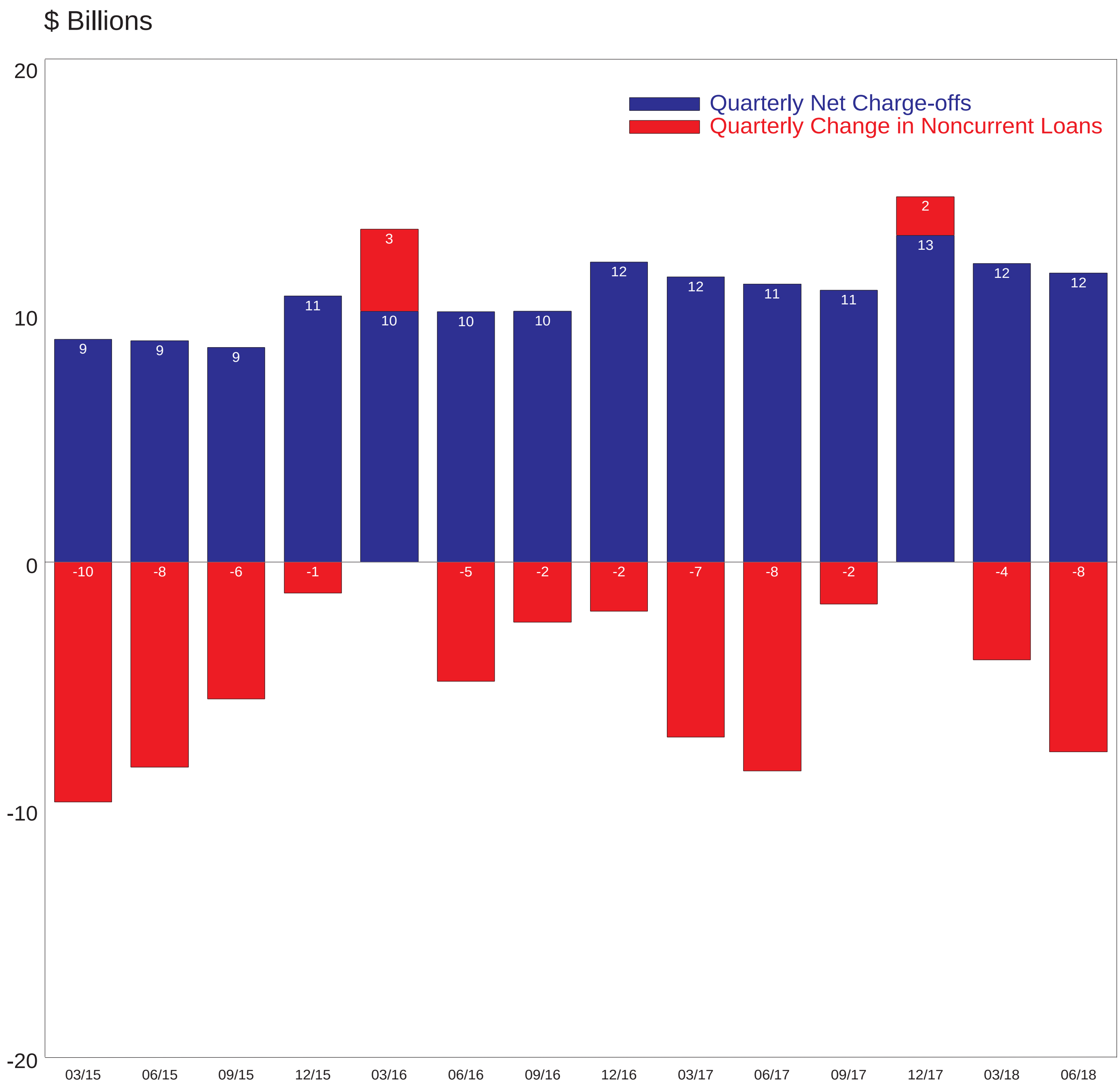
2010 - 2018

As of June 30



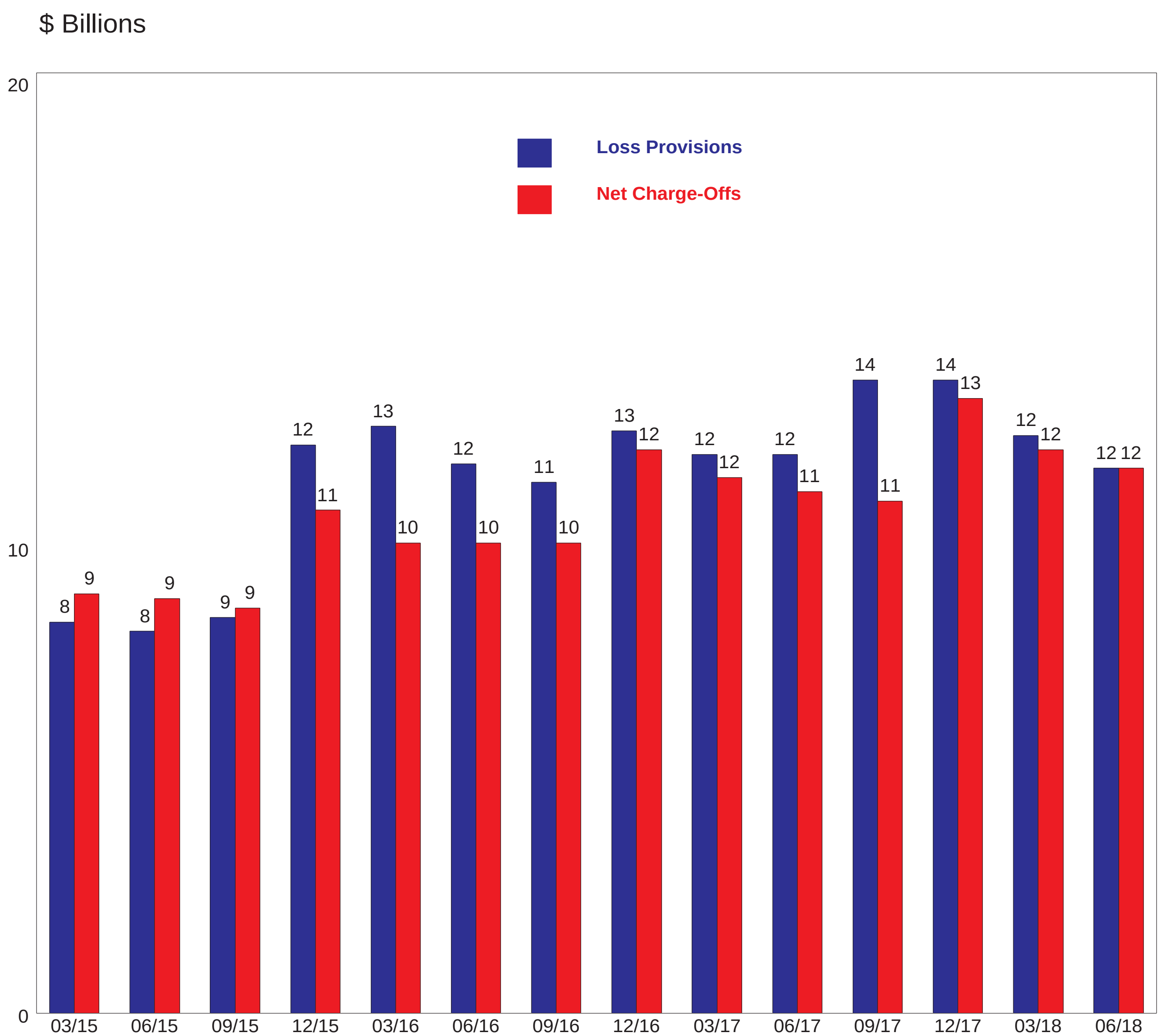
Quarterly Net Charge-Offs and Change in Noncurrent Loans

2015 - 2018

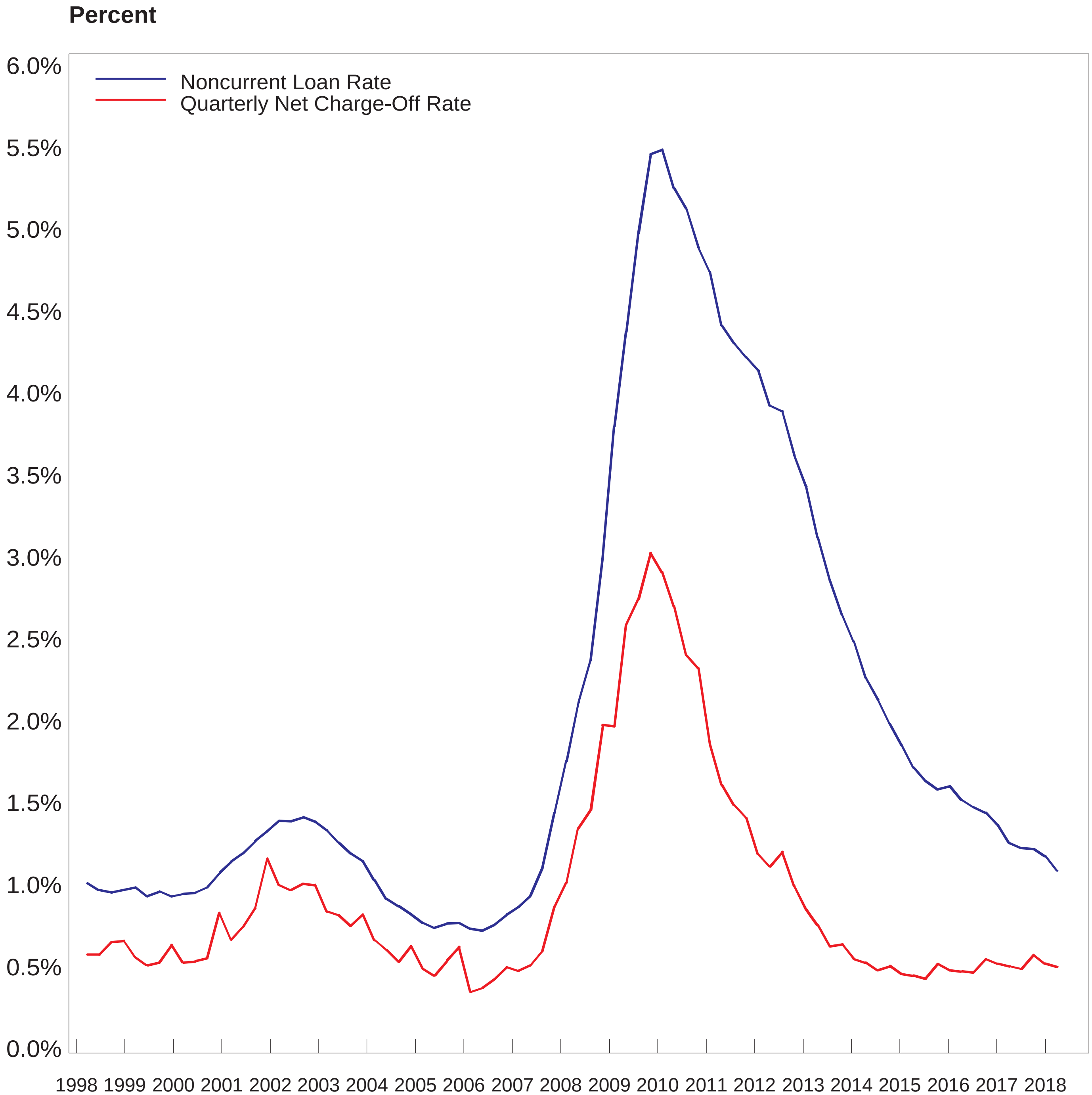


Quarterly Net Charge-Offs vs. Loan Loss Provisions

2015 - 2018

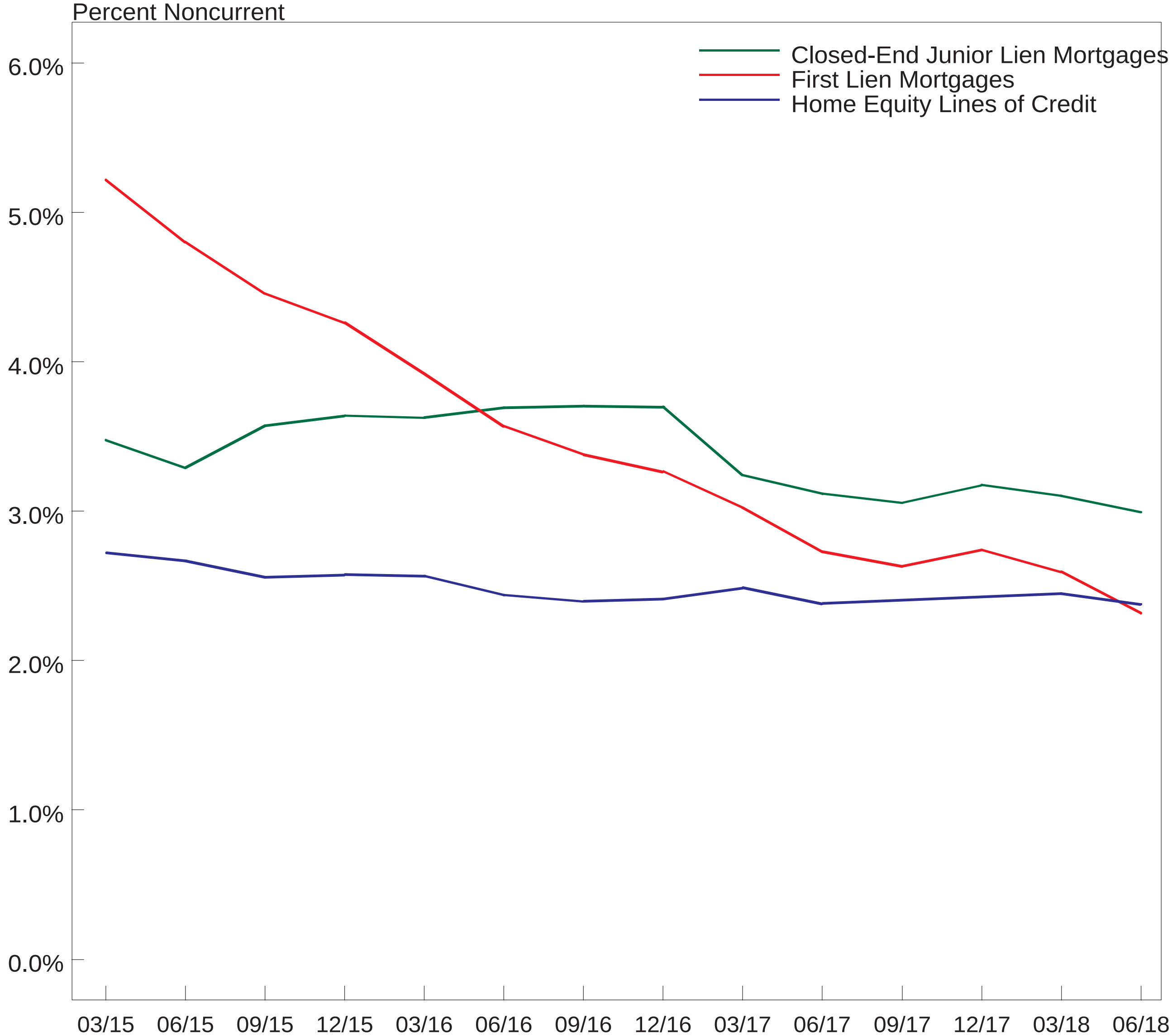


Noncurrent Loan and Quarterly Net Charge-Off Rates
1998-2018



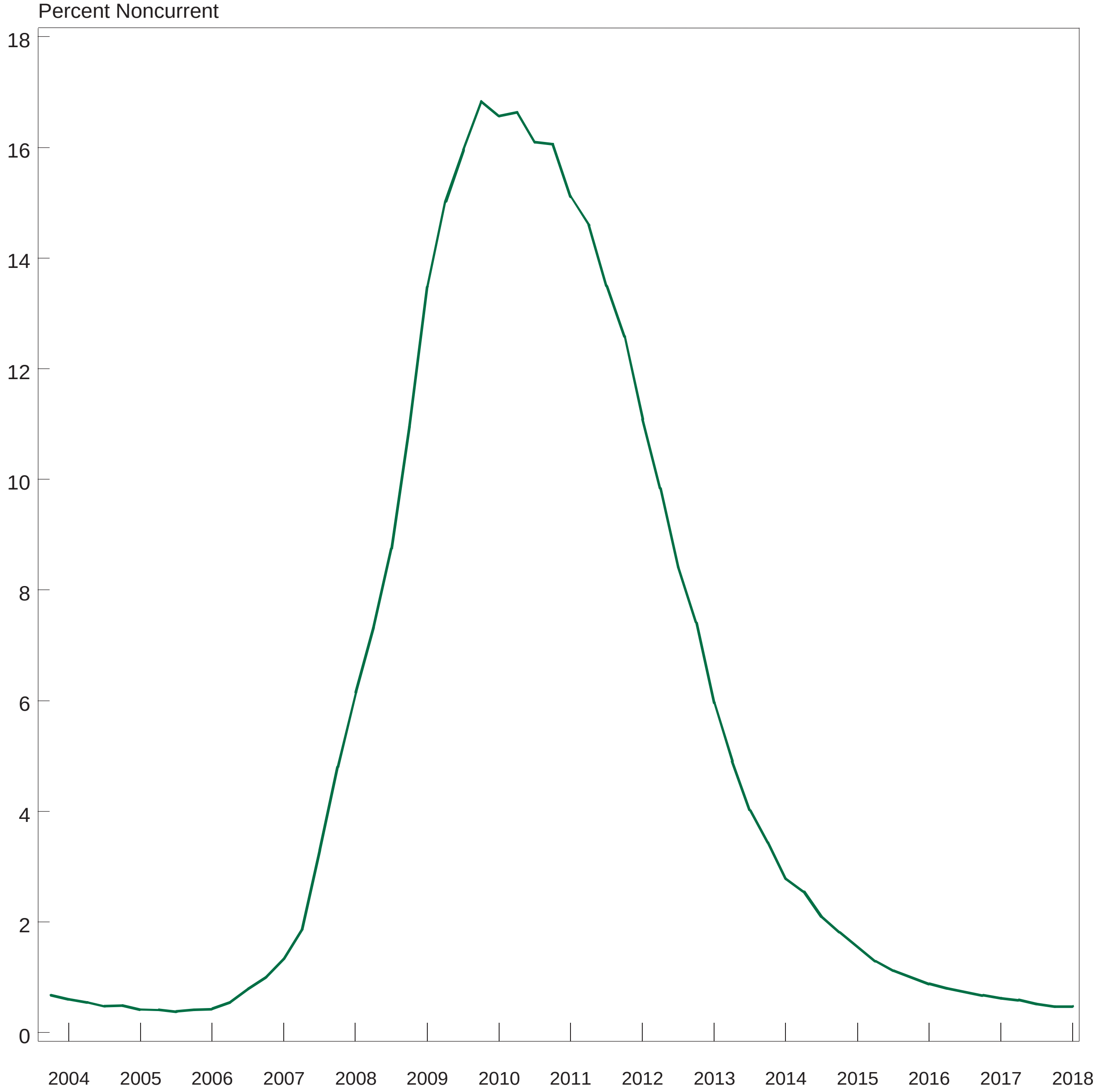
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2015 to 2018



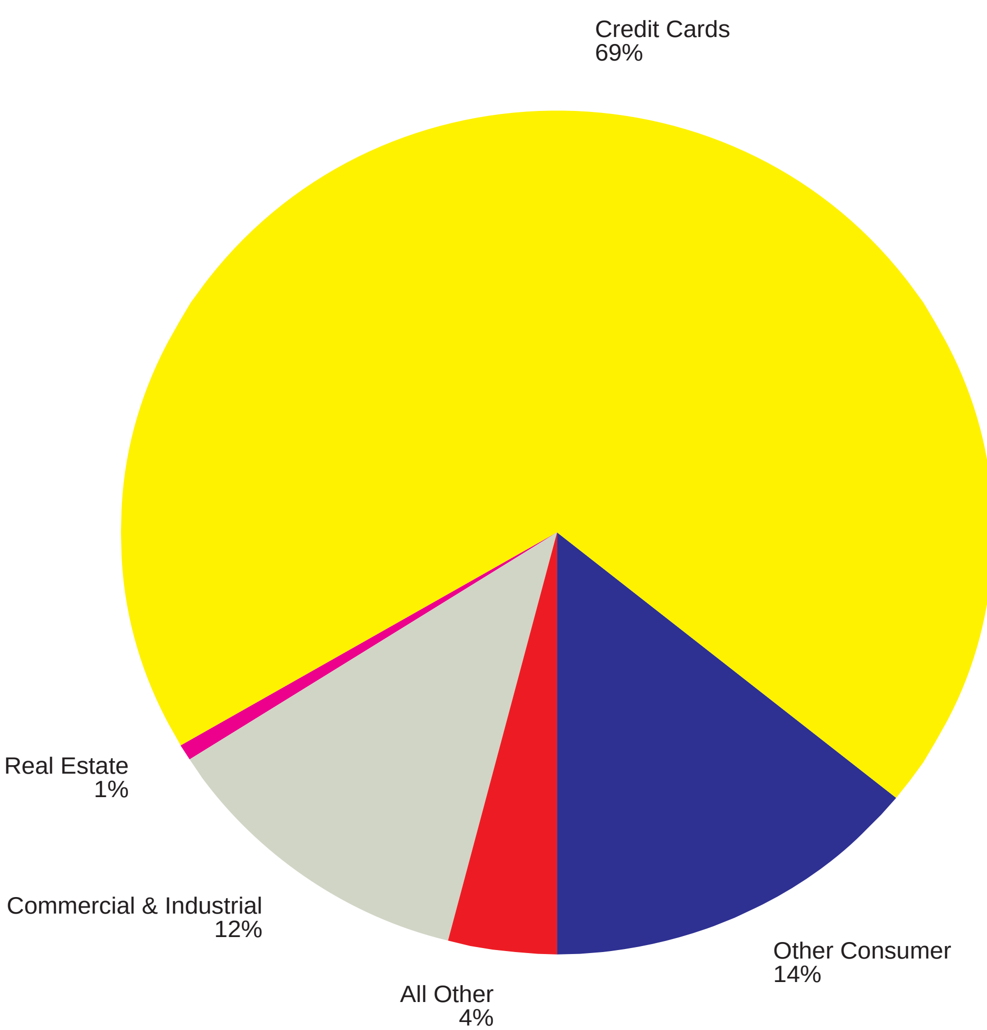
Noncurrent Rate on Real Estate Construction and Development Loans

2004-2018

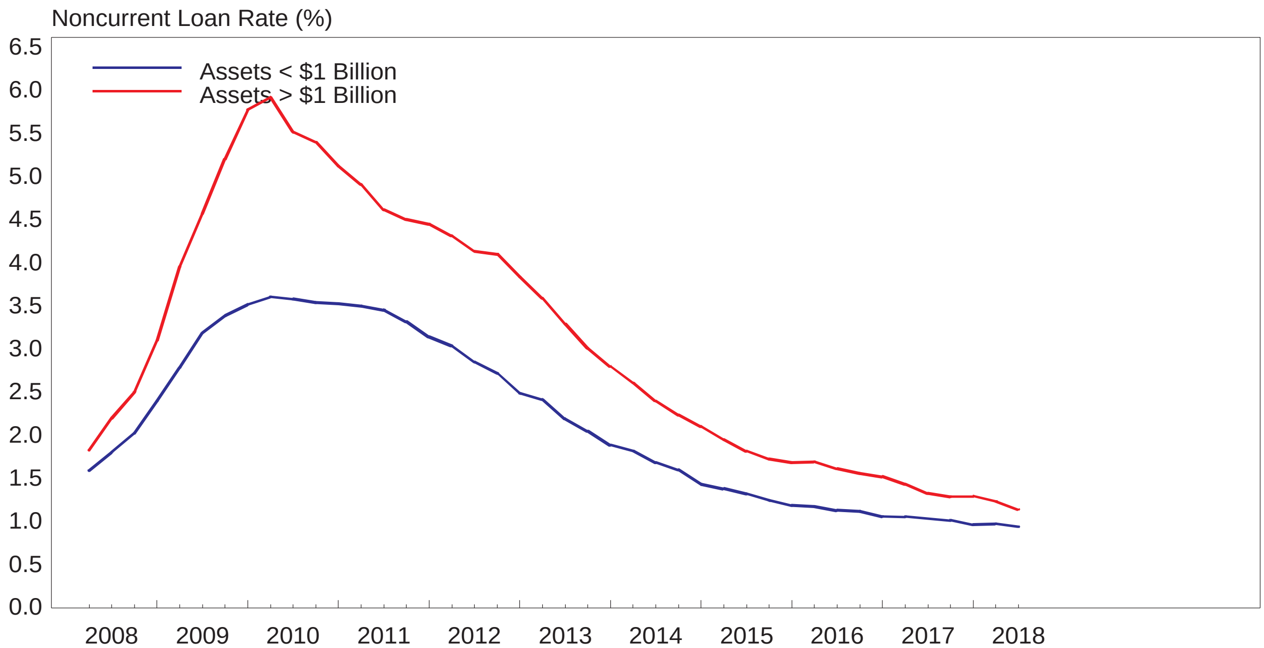


Composition of FDIC-Insured Institutions' Loan Charge-Offs

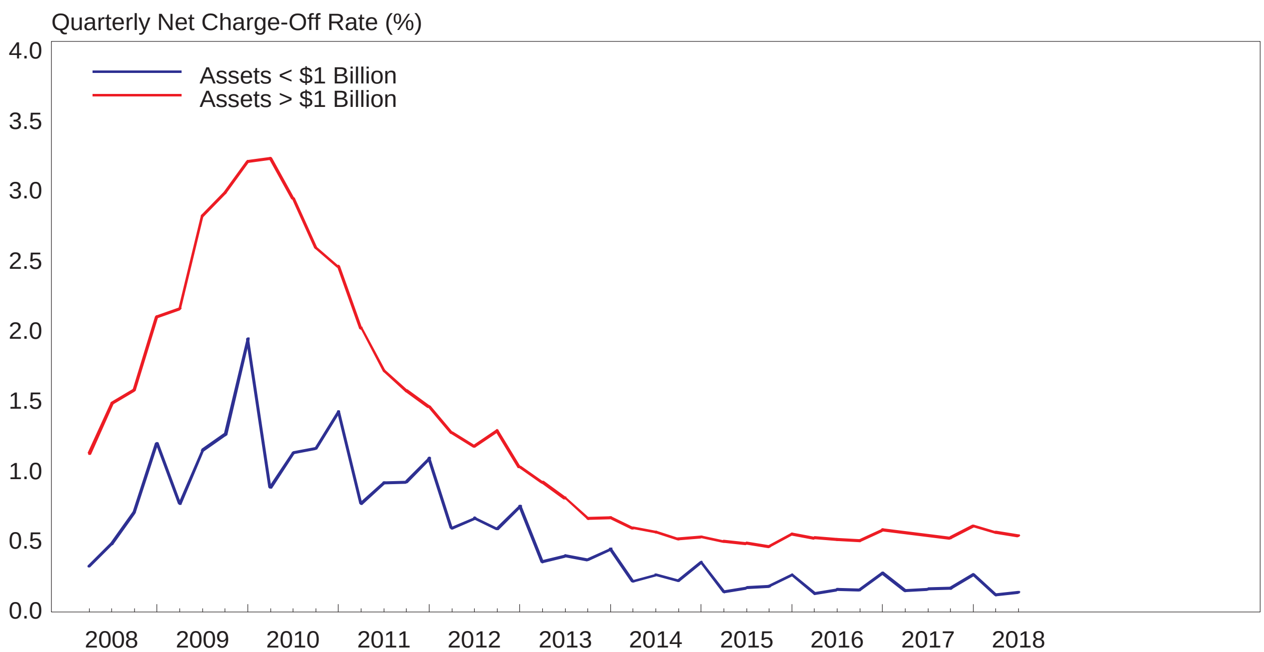
Second Quarter, 2018



Noncurrent Loan Rates
By Asset Size
2008 - 2018



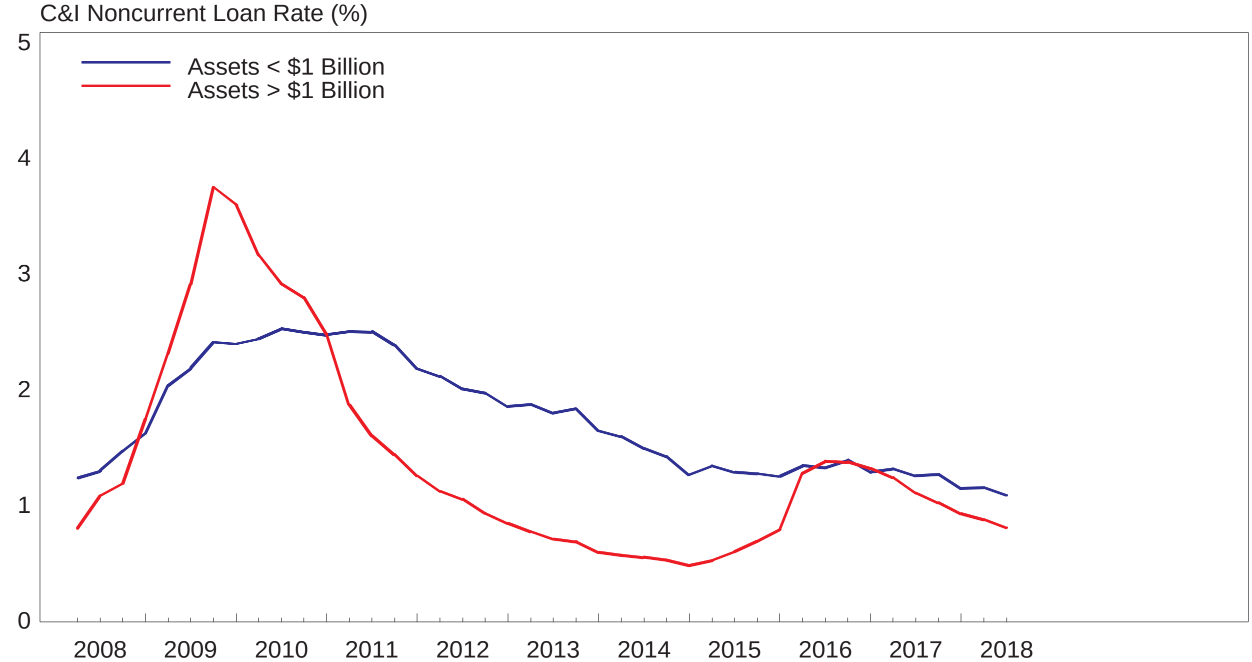
Quarterly Net Charge-Off Rates
By Asset Size, Annualized
2008 - 2018



Noncurrent C & I Loan Rates

By Asset Size

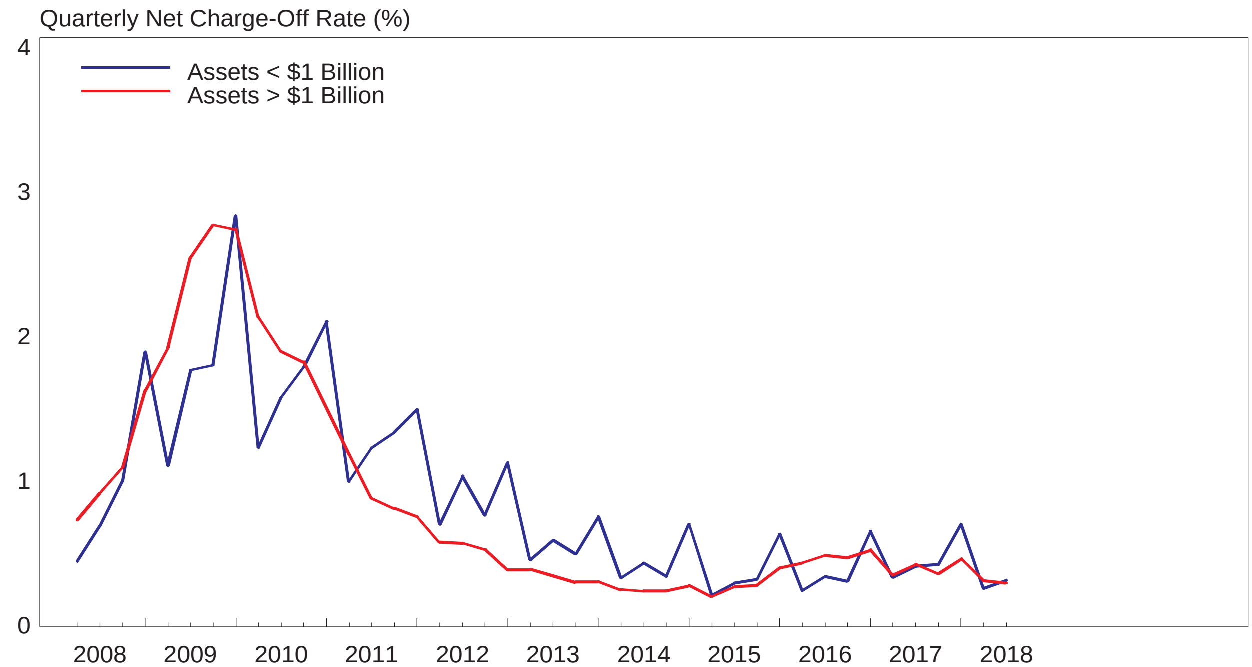
2008 - 2018



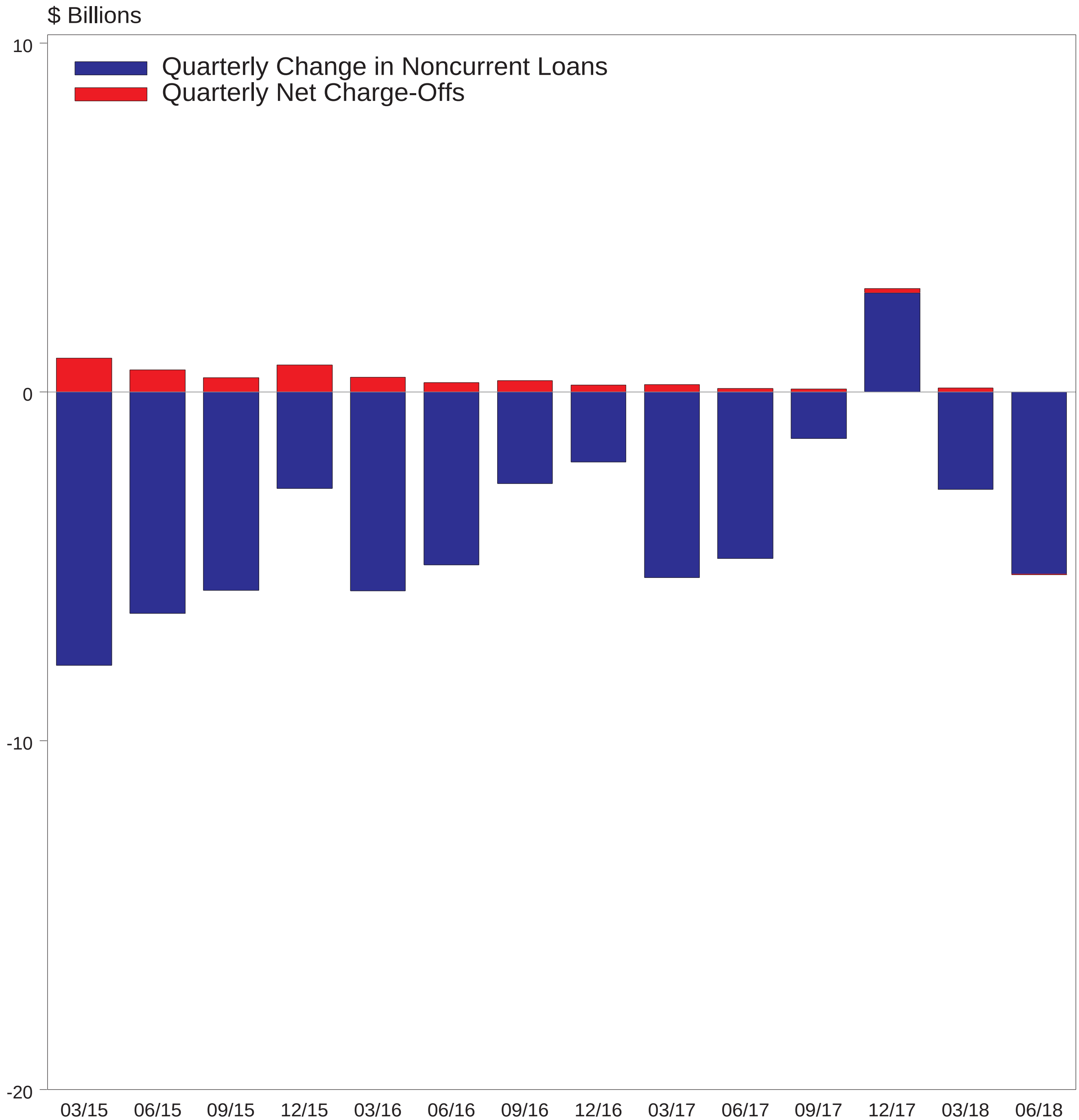
Quarterly Net Charge-Off Rates on C & I Loans

By Asset Size

2008 - 2018



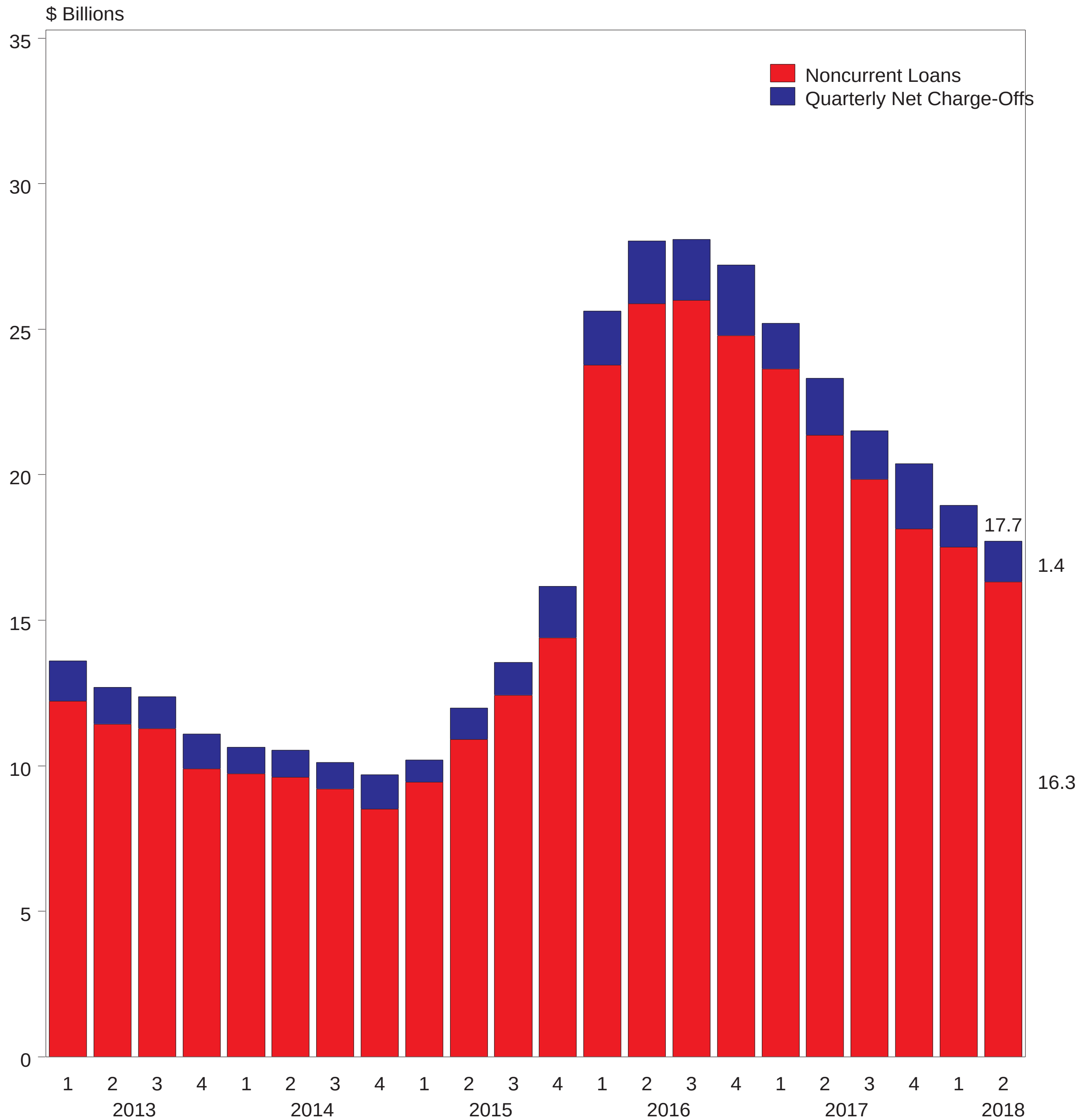
Credit Quality of Residential Mortgage Loans*
2015 to 2018



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

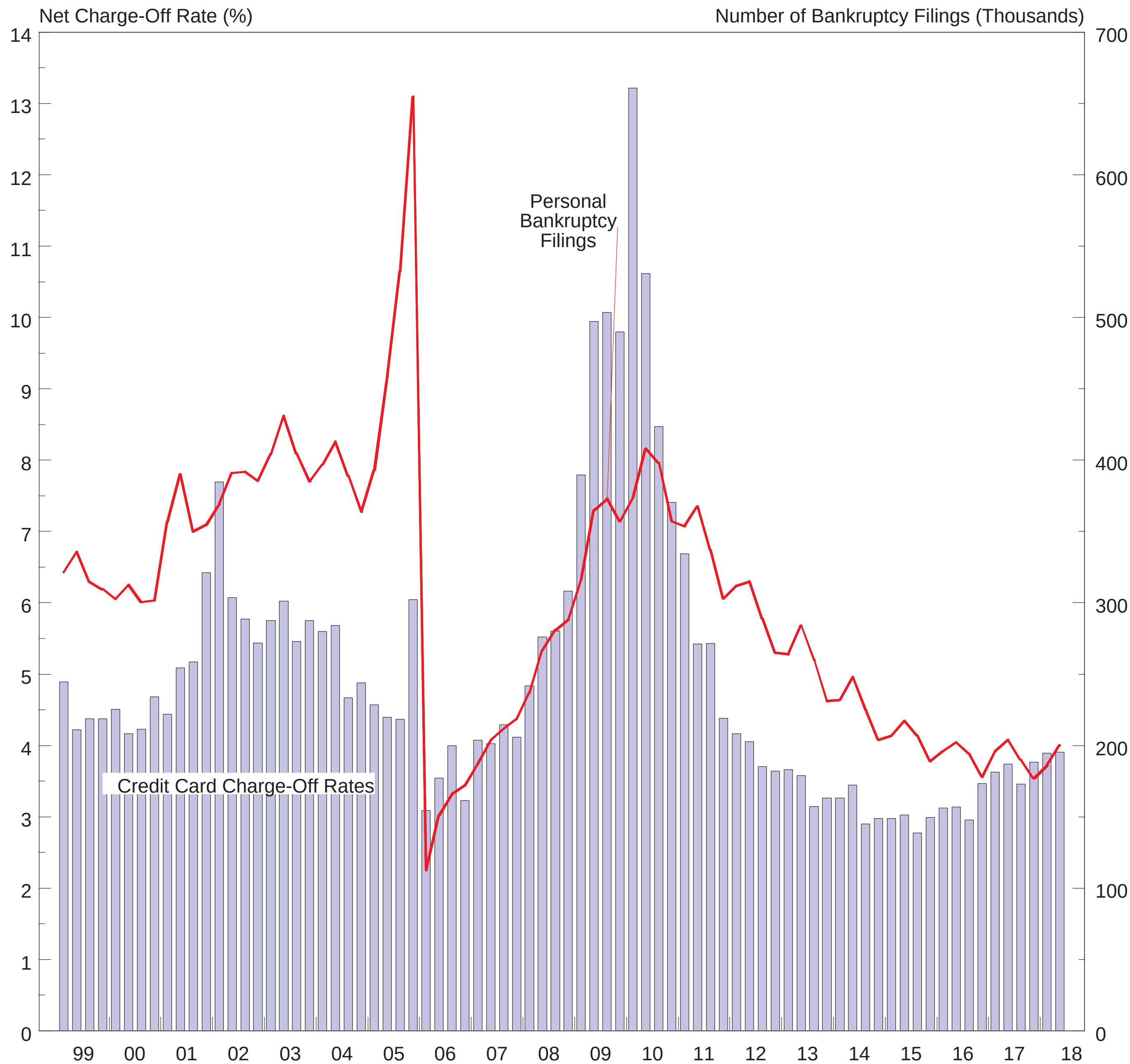
Credit Quality of C & I Loans

2013-2018



Credit Card Loss Rates and Personal Bankruptcy Filings

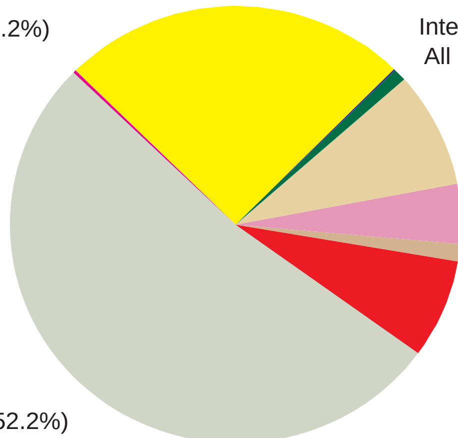
1999-2018



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

June 30, 2018

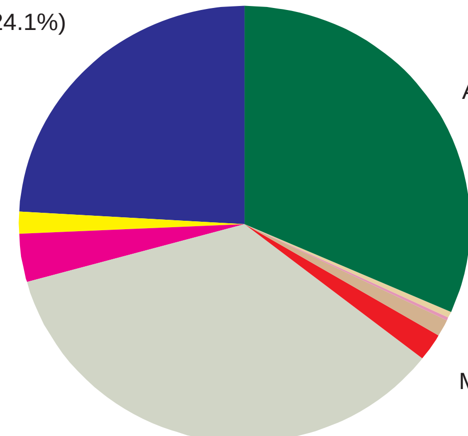


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
06/18	5	1,383	12	2,894	405	71	246	475	51
12/17	5	1,389	11	2,944	420	59	272	510	60
12/16	5	1,429	13	3,025	462	65	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

June 30, 2018

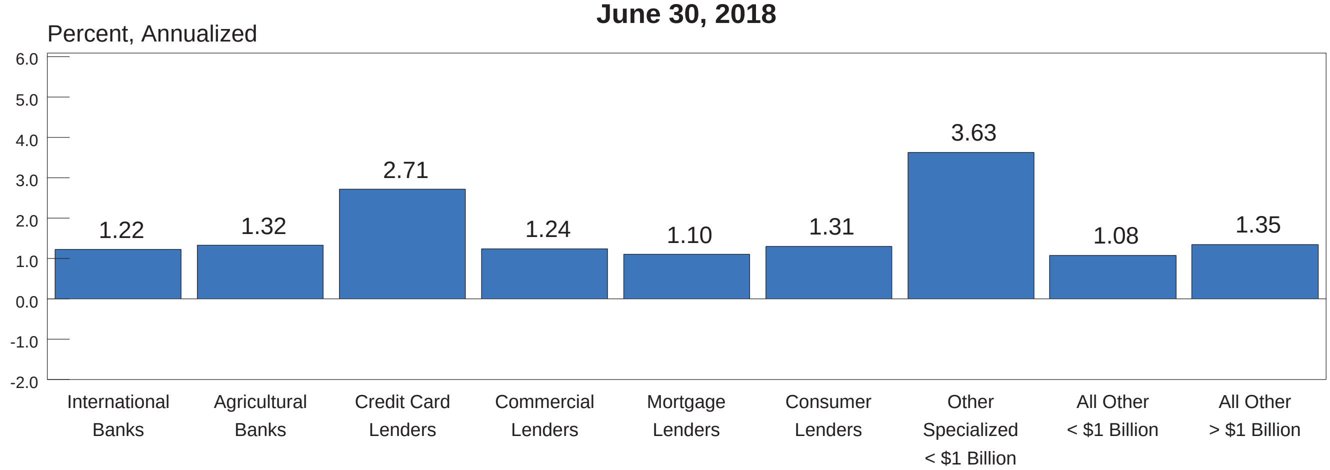


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < $1 Billion	All Other < $1 Billion	All Other > $1 Billion
06/18	4,222	284	626	6,168	356	217	39	81	5,540
12/17	4,196	283	563	6,026	349	271	47	89	5,592
12/16	4,053	285	519	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

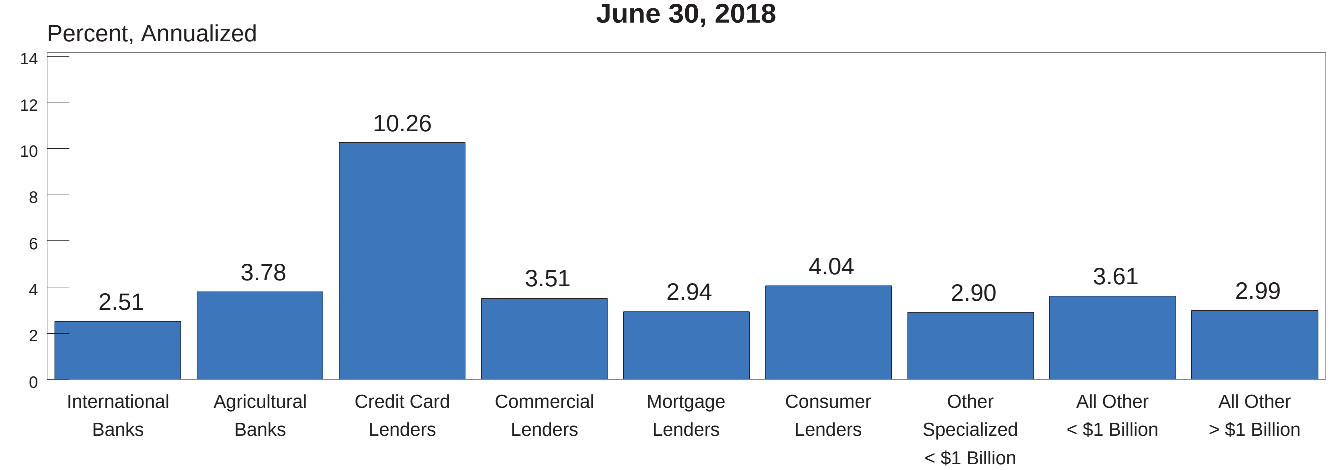
Return on Assets (YTD)

June 30, 2018



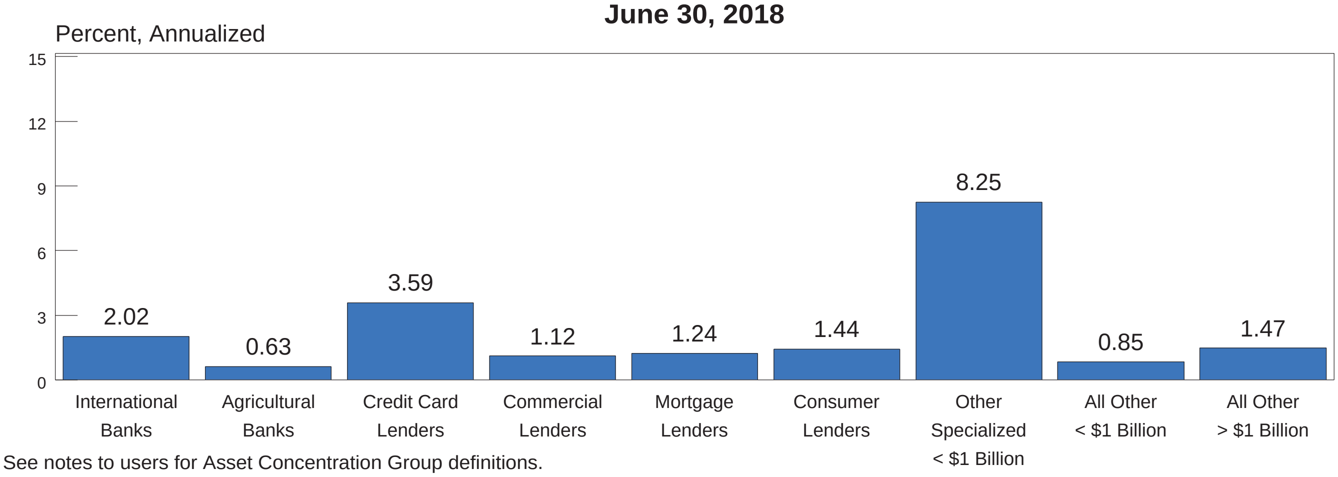
Net Interest Margin (YTD)

June 30, 2018



Noninterest Income to Assets (YTD)

June 30, 2018

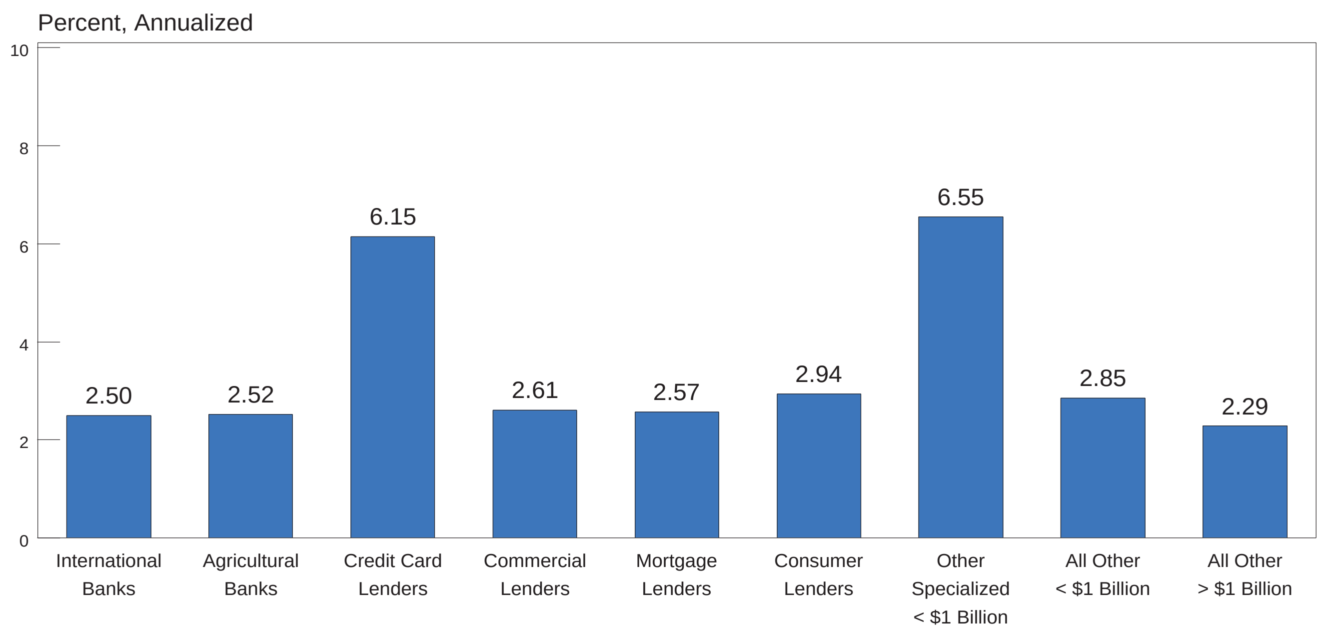


Note: See notes to users for Asset Concentration Group definitions.

Performance Ratios By Asset Concentration Group

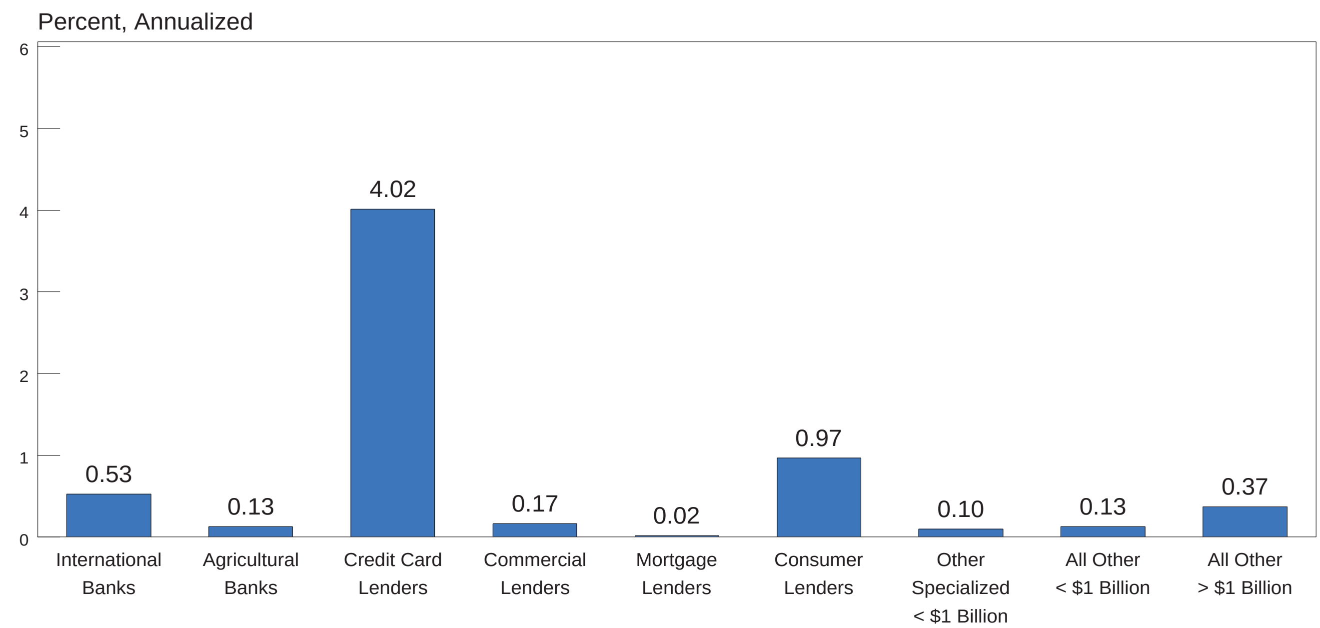
Noninterest Expense to Assets (YTD)

June 30, 2018



Net Charge-Offs to Loans and Leases (YTD)

June 30, 2018

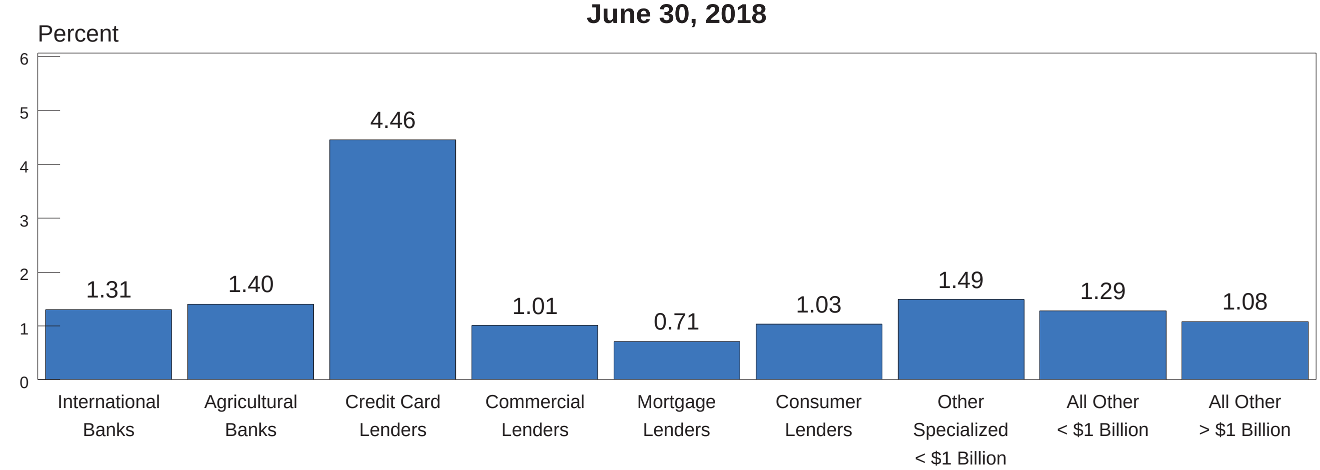


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

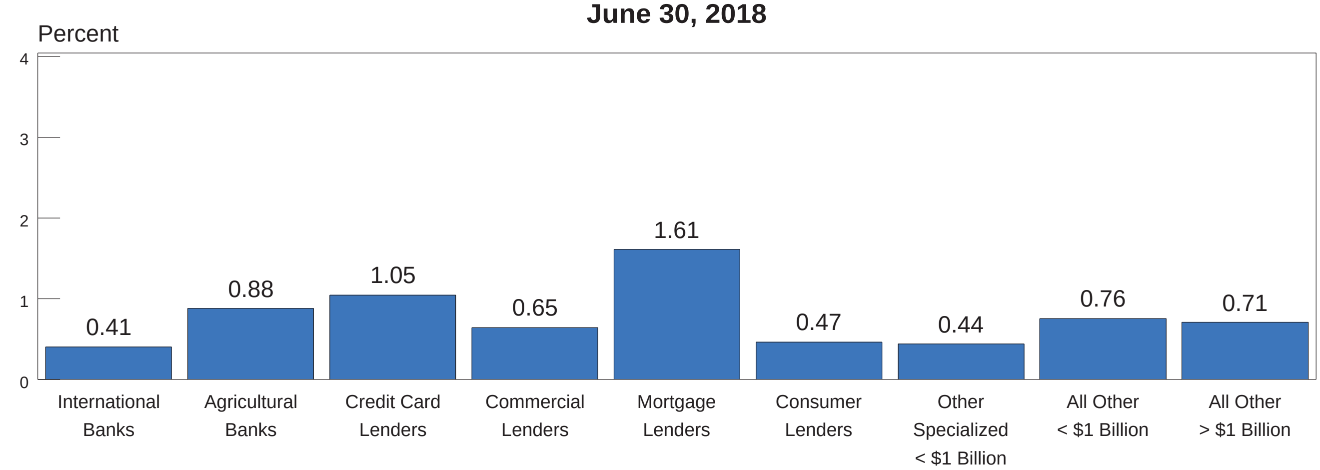
Loss Allowance To Loans and Leases

June 30, 2018



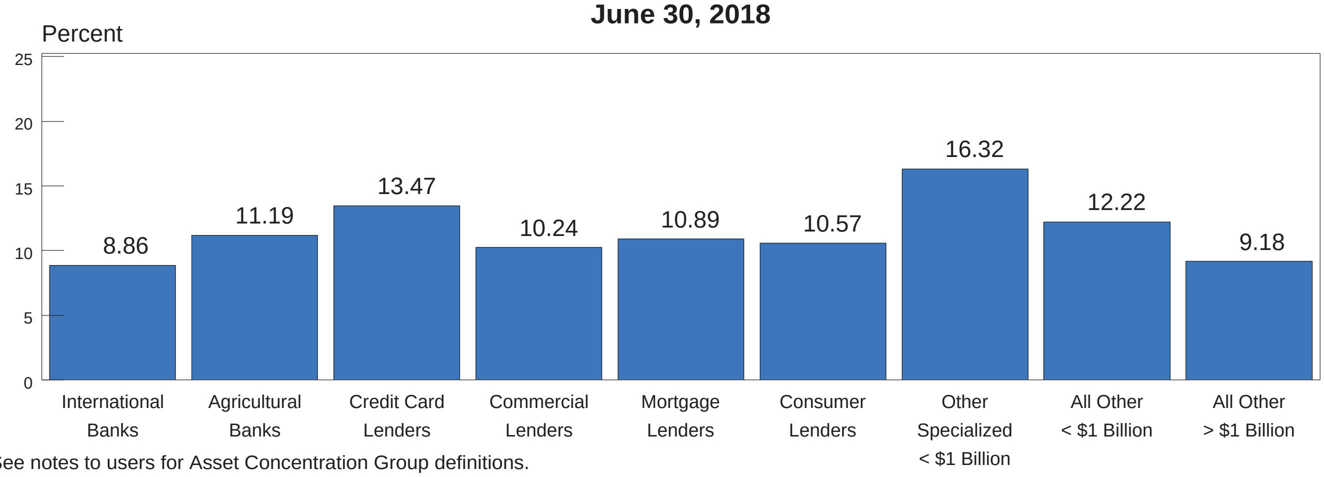
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2018



Core Capital (Leverage) Ratio

June 30, 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
06/18	1.22	1.32	2.71	1.24	1.10	1.31	3.63	1.08	1.35
06/17	0.95	1.20	2.05	1.03	0.90	1.10	2.83	0.92	1.16
06/16	0.90	1.22	2.31	1.01	0.96	1.00	2.50	0.93	0.97
06/15	0.92	1.19	2.95	0.93	0.86	1.15	1.12	0.99	1.11
06/14	0.82	1.15	3.25	0.98	0.82	1.06	1.96	0.86	0.99
06/13	1.00	1.17	3.19	0.87	1.01	1.60	1.73	0.94	1.11
06/12	0.76	1.27	3.14	0.90	0.84	1.81	1.18	0.92	1.00
06/11	0.53	1.09	3.81	0.66	0.49	1.60	1.65	0.80	0.84
06/10	0.87	1.00	1.14	0.20	0.72	1.37	1.46	0.62	0.64
06/09	0.05	0.88	-9.56	-0.18	0.57	0.28	0.73	0.79	0.46
06/08	0.31	1.18	3.49	0.51	-0.84	1.04	2.30	1.01	0.12
06/07	0.96	1.22	3.58	1.15	0.91	2.54	2.23	1.07	1.27
06/06	1.08	1.29	4.58	1.33	1.06	2.00	0.88	1.02	1.27
06/05	0.81	1.31	3.18	1.34	1.21	1.35	1.58	1.14	1.44
06/04	0.89	1.26	3.97	1.35	1.22	1.58	1.36	1.10	1.29
06/03	1.06	1.24	3.79	1.32	1.51	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77

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
06/18	2.51	3.78	10.26	3.51	2.94	4.04	2.90	3.61	2.99
06/17	2.39	3.67	10.83	3.37	2.64	3.54	2.67	3.44	2.90
06/16	2.39	3.66	10.06	3.31	2.79	3.63	2.76	3.52	2.63
06/15	2.29	3.57	9.45	3.23	2.58	3.57	2.64	3.48	2.79
06/14	2.36	3.59	9.35	3.45	2.98	3.37	2.71	3.47	2.60
06/13	2.44	3.54	9.35	3.53	2.86	3.94	2.53	3.44	2.79
06/12	2.70	3.76	9.65	3.75	2.77	4.47	2.80	3.59	3.10
06/11	2.50	3.84	10.87	3.80	3.04	4.59	2.83	3.70	3.20
06/10	2.80	3.91	12.99	3.73	3.08	4.56	2.82	3.70	3.31
06/09	2.95	3.87	10.35	3.57	3.17	4.19	2.79	3.75	2.49
06/08	2.87	3.87	8.83	3.66	2.86	4.67	3.07	3.66	2.61
06/07	2.49	3.96	8.21	3.70	2.71	5.65	2.98	3.67	2.92
06/06	2.56	4.07	9.20	3.84	2.81	4.66	3.48	3.73	2.99
06/05	2.60	4.08	8.25	3.85	2.90	4.37	3.04	3.86	3.28
06/04	2.84	4.01	8.91	3.92	3.16	4.79	2.94	3.83	3.16
06/03	3.08	4.01	8.17	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48

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
06/18	0.53	0.13	4.02	0.17	0.02	0.97	0.10	0.13	0.37
06/17	0.58	0.15	3.97	0.21	0.05	0.62	0.15	0.14	0.40
06/16	0.57	0.13	3.27	0.22	0.06	0.65	0.17	0.15	0.40
06/15	0.59	0.07	2.78	0.16	0.14	0.59	0.17	0.17	0.40
06/14	0.74	0.10	2.98	0.27	0.26	0.50	0.21	0.21	0.30
06/13	1.12	0.12	3.37	0.49	0.42	1.13	0.44	0.33	0.55
06/12	1.43	0.20	3.95	0.76	0.80	1.54	0.37	0.38	0.96
06/11	1.69	0.33	6.12	1.29	1.01	1.86	0.57	0.45	1.32
06/10	2.40	0.53	13.44	1.89	1.19	2.39	0.55	0.44	2.09
06/09	2.73	0.47	9.57	1.76	1.13	2.71	0.81	0.42	2.04
06/08	1.20	0.21	5.38	0.86	1.48	1.72	0.46	0.22	0.78
06/07	0.58	0.15	3.84	0.25	0.24	1.86	0.23	0.16	0.31
06/06	0.55	0.14	3.14	0.17	0.12	0.94	0.74	0.15	0.19
06/05	0.70	0.13	4.26	0.21	0.09	1.16	0.31	0.29	0.17
06/04	1.13	0.15	5.03	0.32	0.12	1.29	0.50	0.27	0.29
06/03	1.42	0.20	5.36	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.56	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50

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
06/18	1.05	1.12	1.33	0.80	2.59	0.64	1.23	1.02	1.34
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	1.68	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

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

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

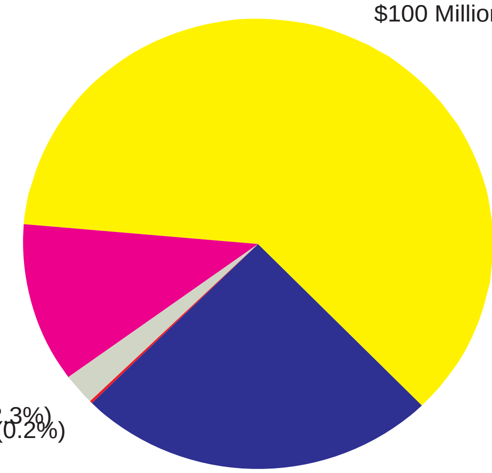
2000 - 2018

	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
06/18	8.86	11.19	13.47	10.24	10.89	10.57	16.32	12.22	9.18
12/17	8.66	10.89	13.12	10.16	10.90	10.12	14.73	11.84	9.19
12/16	8.67	10.84	12.62	10.11	11.14	10.24	14.88	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.

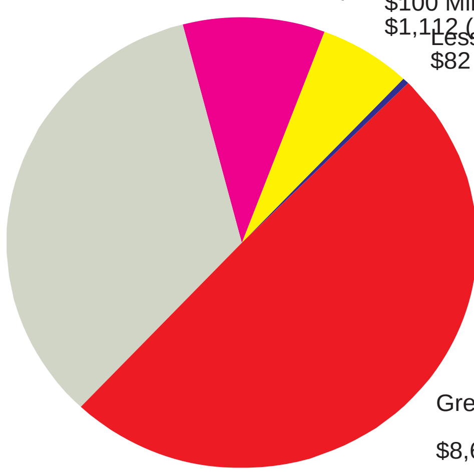
Number of Institutions By Asset Size

June 30, 2018



Industry Assets By Asset Size

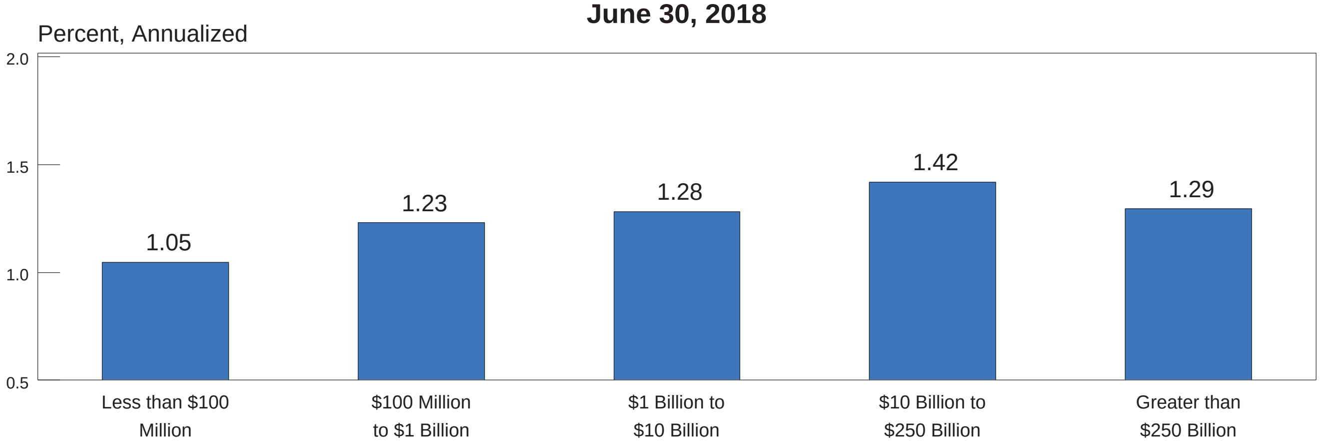
June 30, 2018
($ Billions)



Performance Ratios By Asset Size

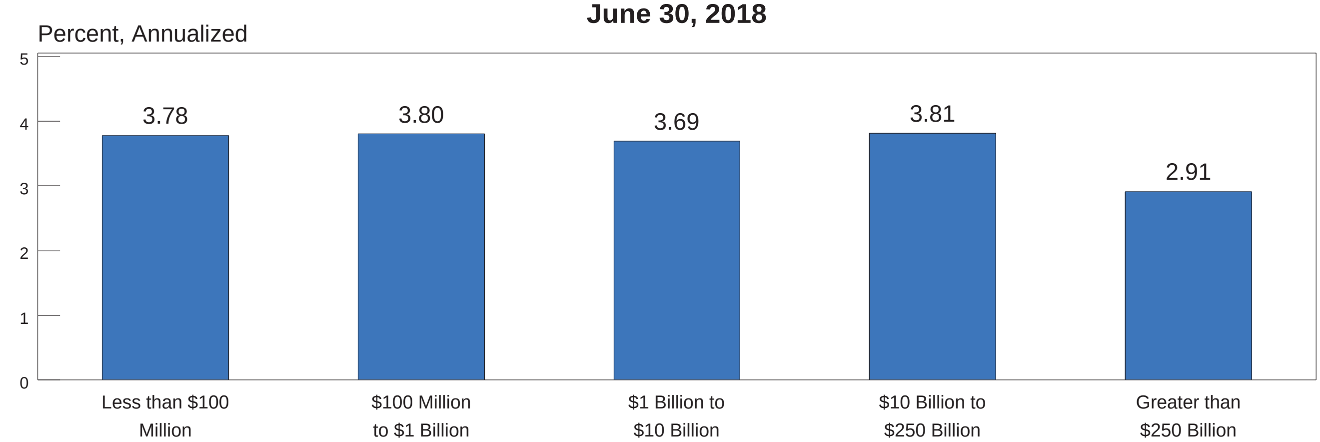
Return on Assets (YTD)

June 30, 2018



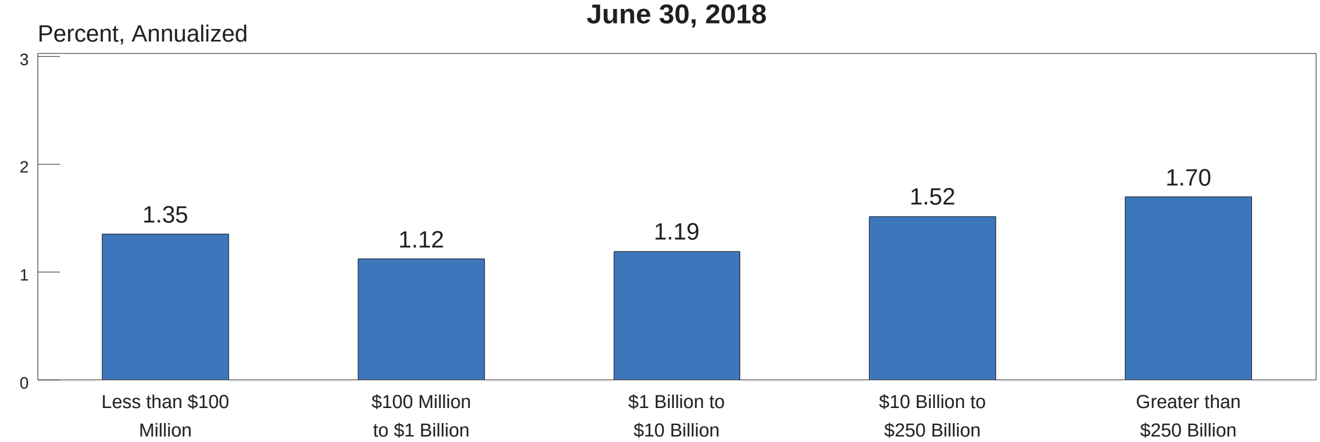
Net Interest Margin (YTD)

June 30, 2018



Noninterest Income to Assets (YTD)

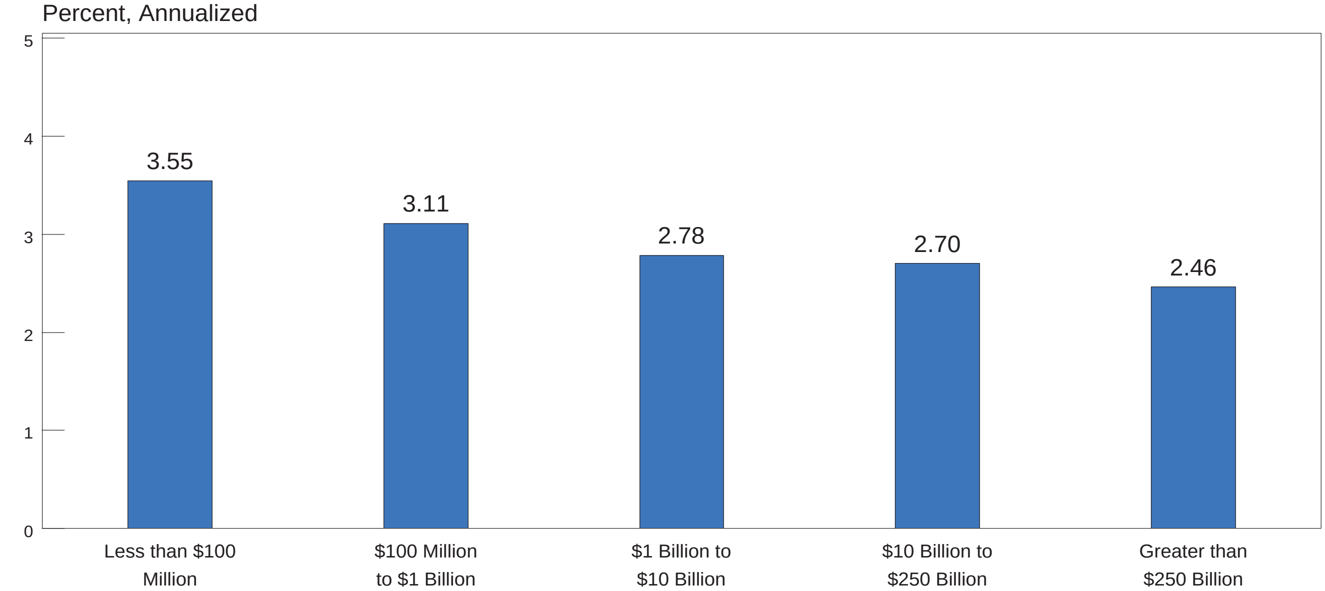
June 30, 2018



Performance Ratios By Asset Size

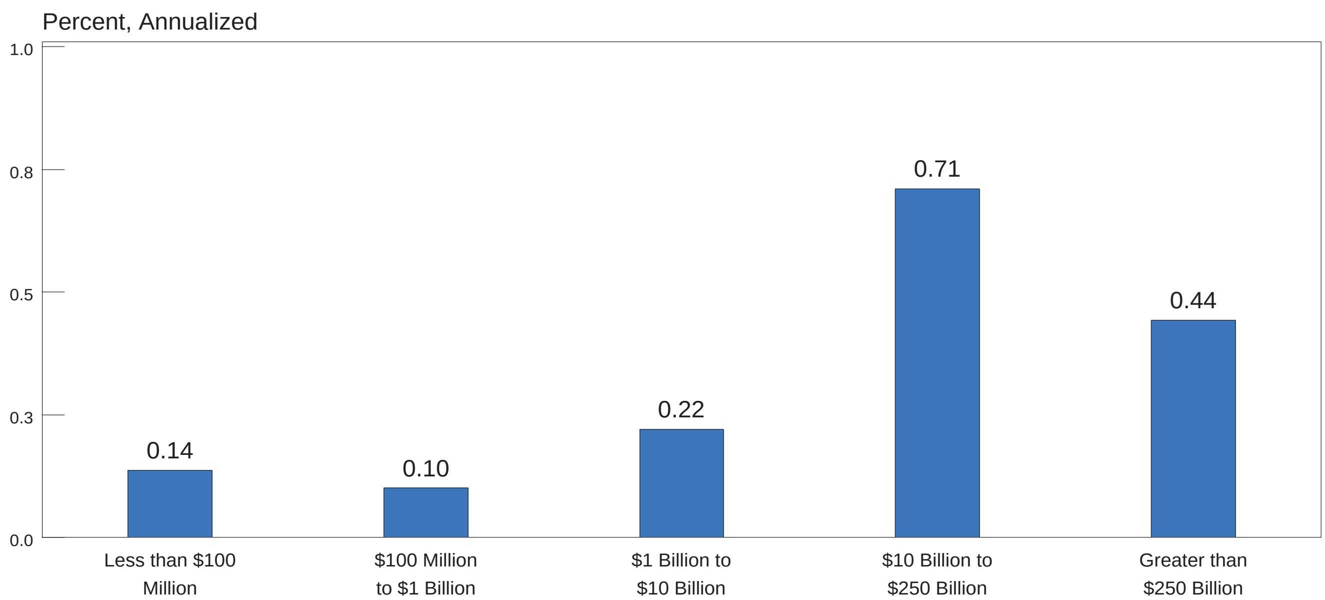
Noninterest Expense to Assets (YTD)

June 30, 2018



Net Charge-Offs to Loans and Leases (YTD)

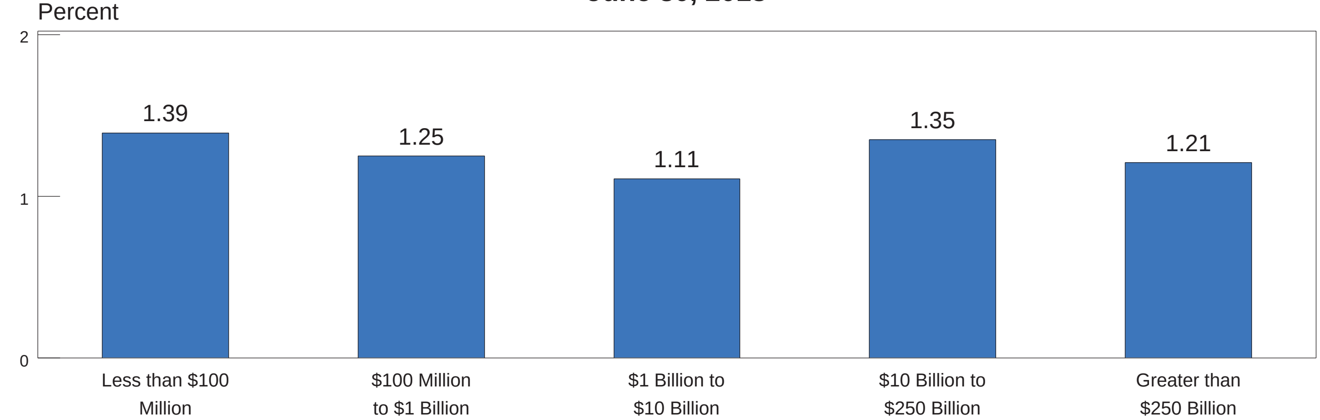
June 30, 2018



Condition Ratios By Asset Size

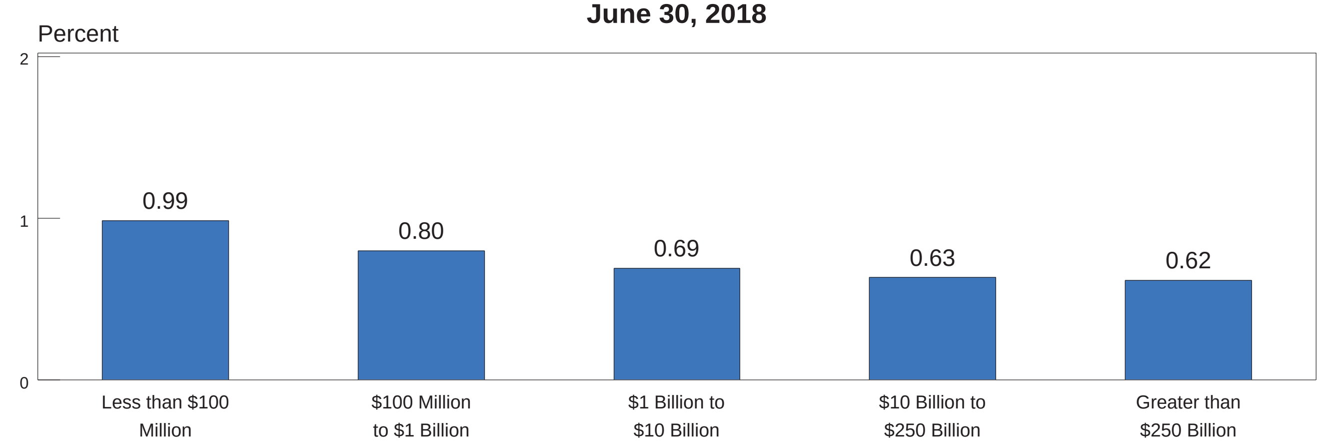
Loss Allowance To Loans and Leases

June 30, 2018



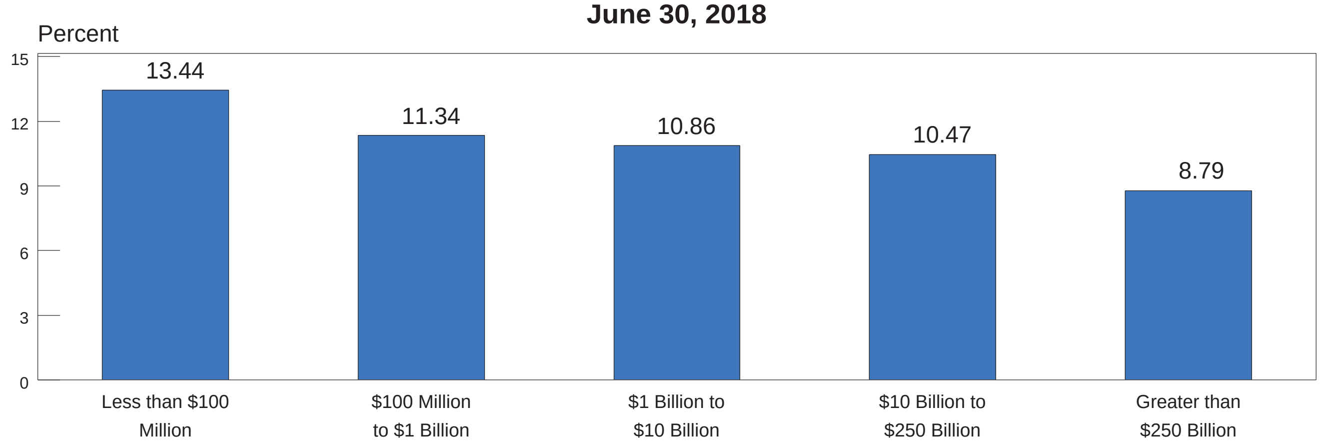
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2018



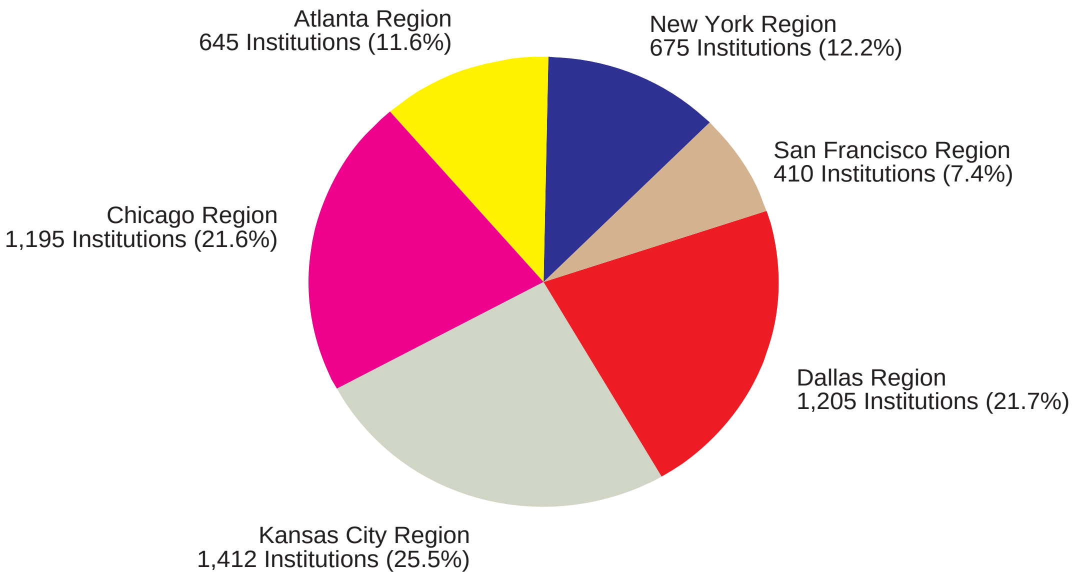
Core Capital (Leverage) Ratio

June 30, 2018



Geographic Distribution of FDIC-Insured Institutions

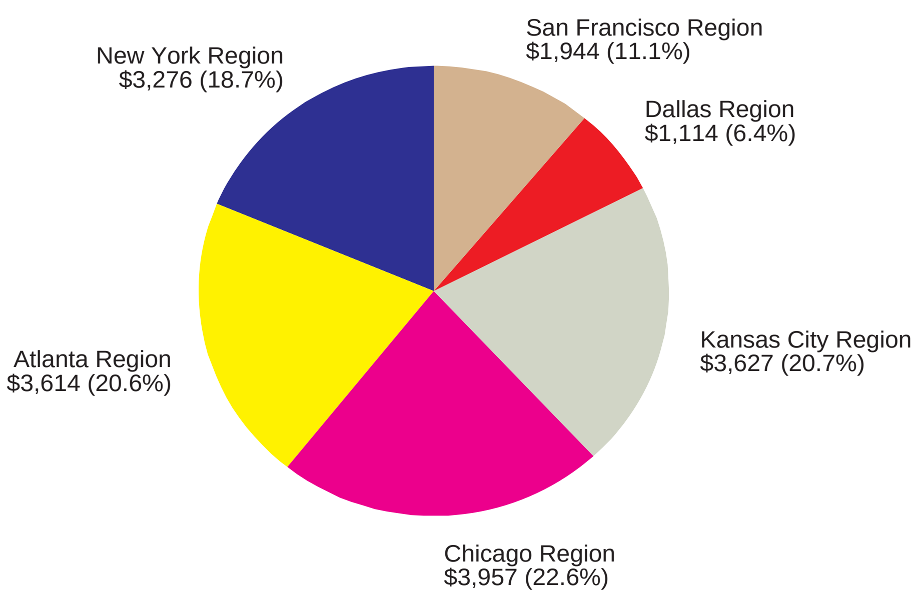
June 30, 2018



Geographic Distribution of Industry Assets

June 30, 2018

($ Billions)

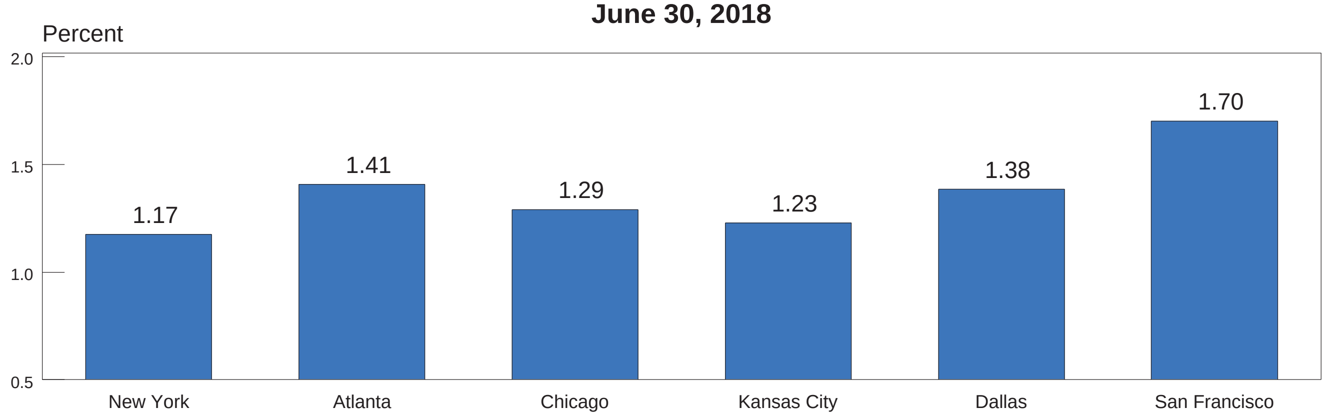


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

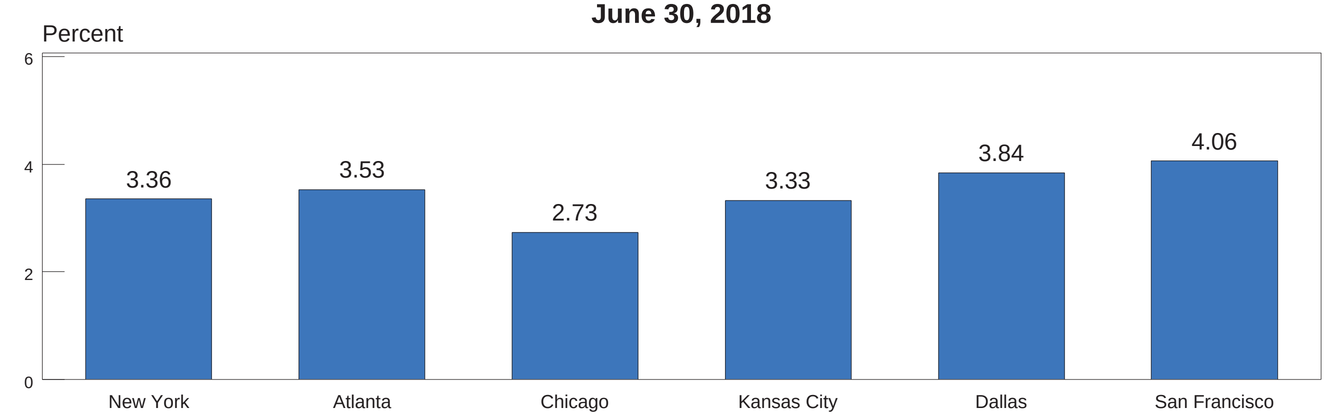
Return on Assets (YTD, Annualized)

June 30, 2018



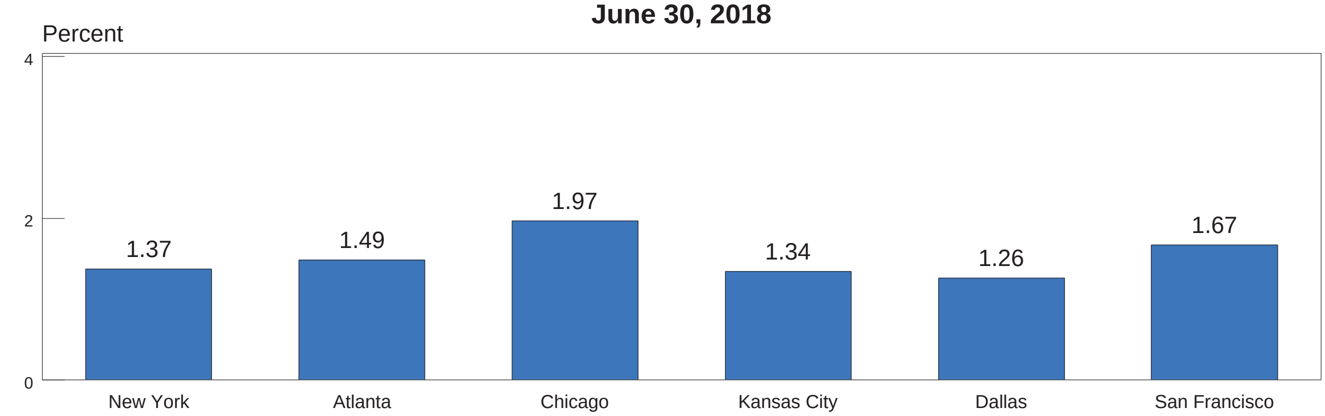
Net Interest Margins (YTD, Annualized)

June 30, 2018



Noninterest Income to Assets (YTD, Annualized)

June 30, 2018

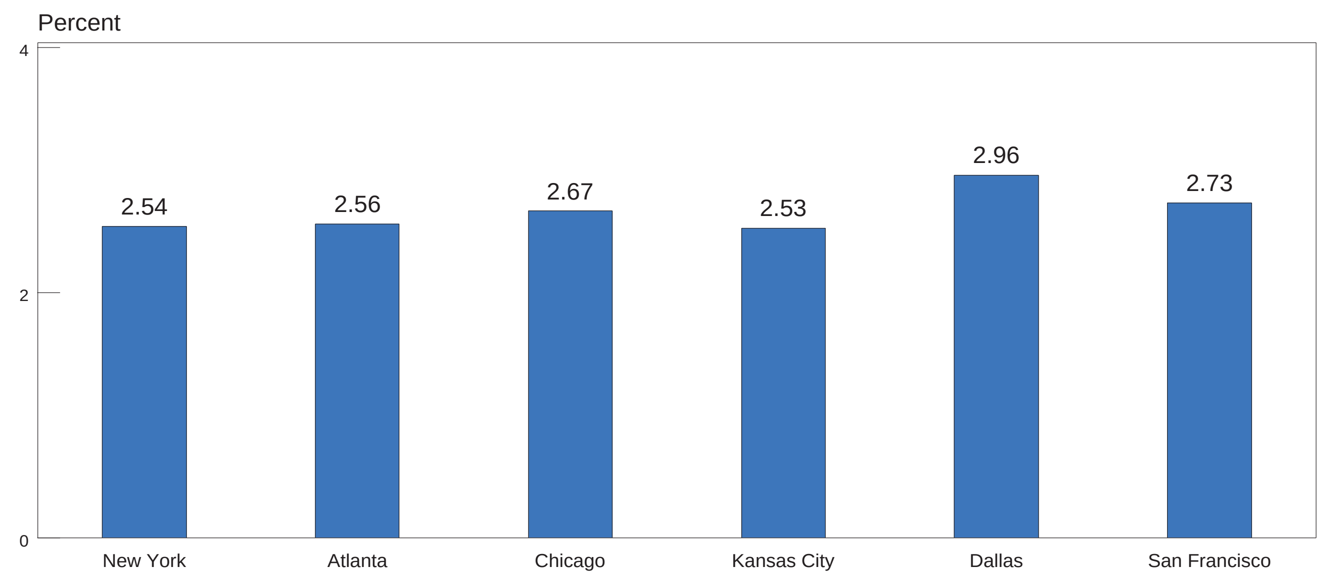


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Region

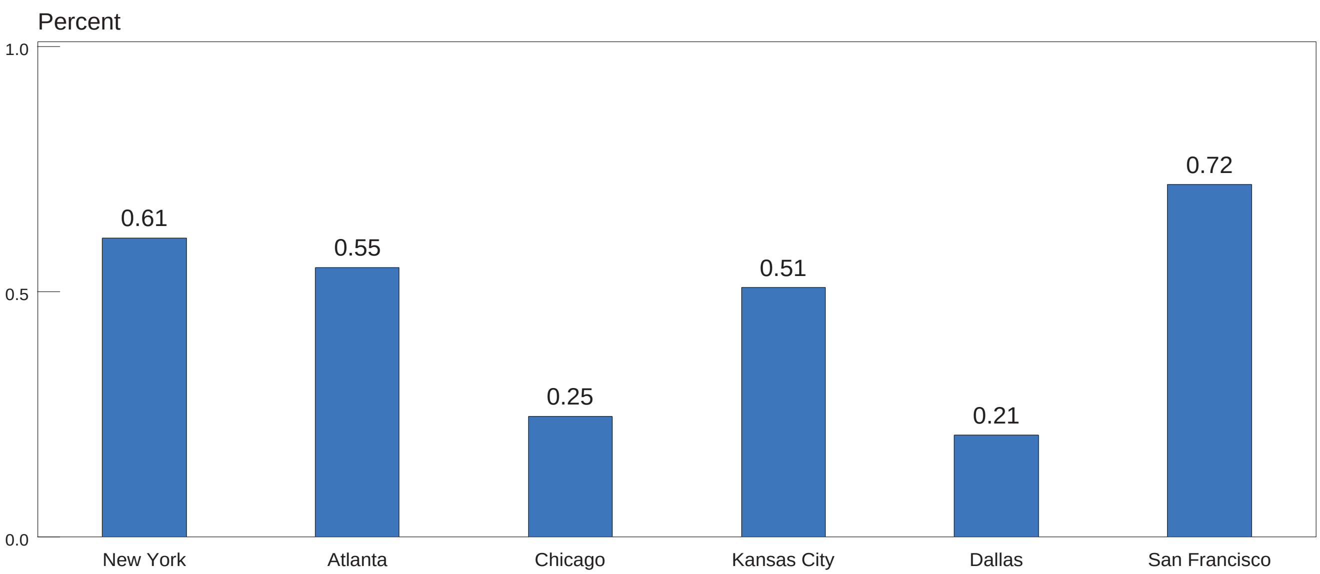
Noninterest Expense to Assets (YTD, Annualized)

June 30, 2018



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

June 30, 2018

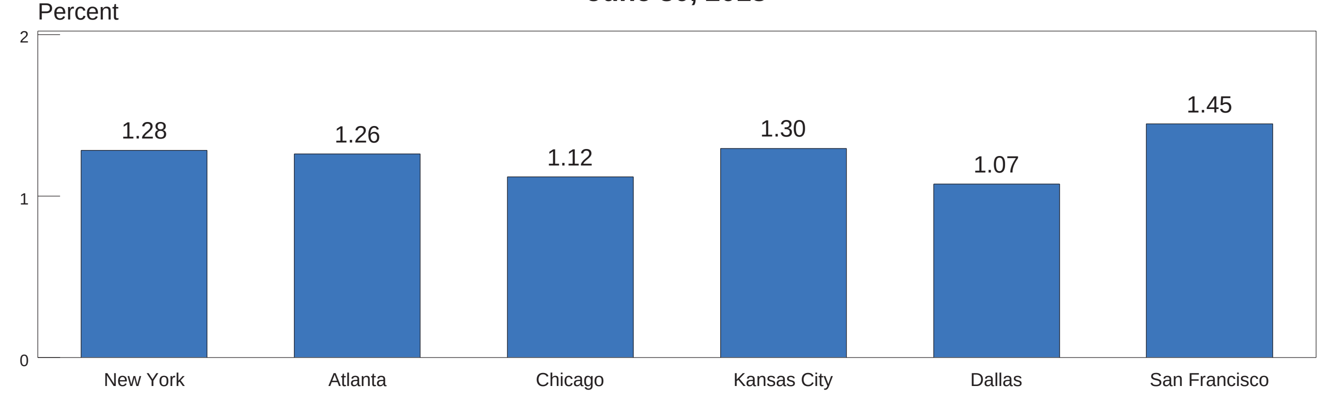


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

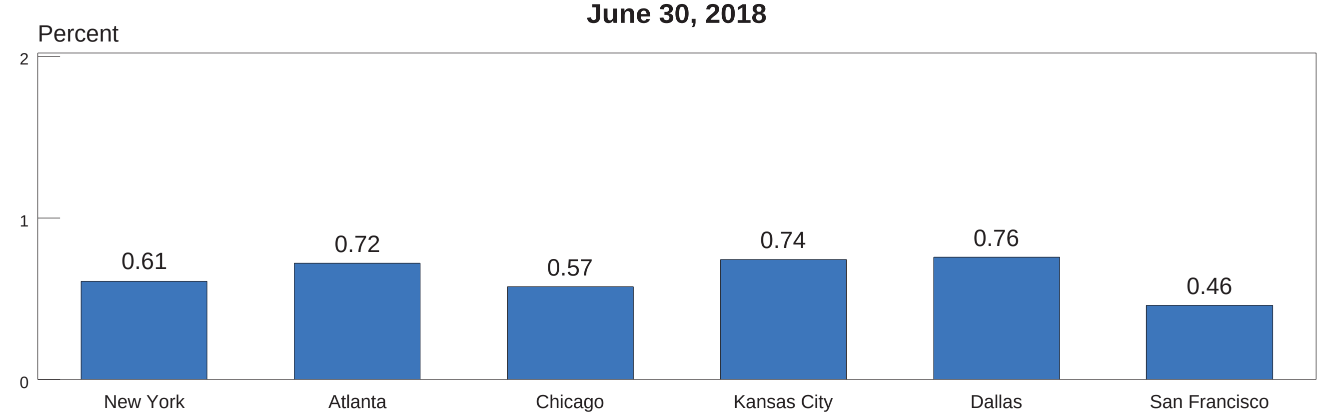
Loss Allowance To Loans and Leases

June 30, 2018



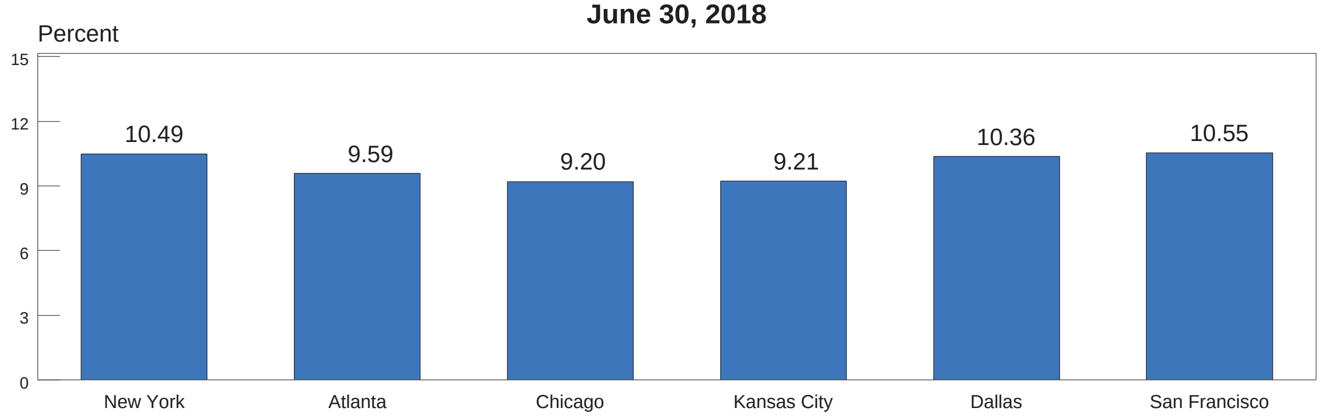
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2018



Core Capital (Leverage) Ratio

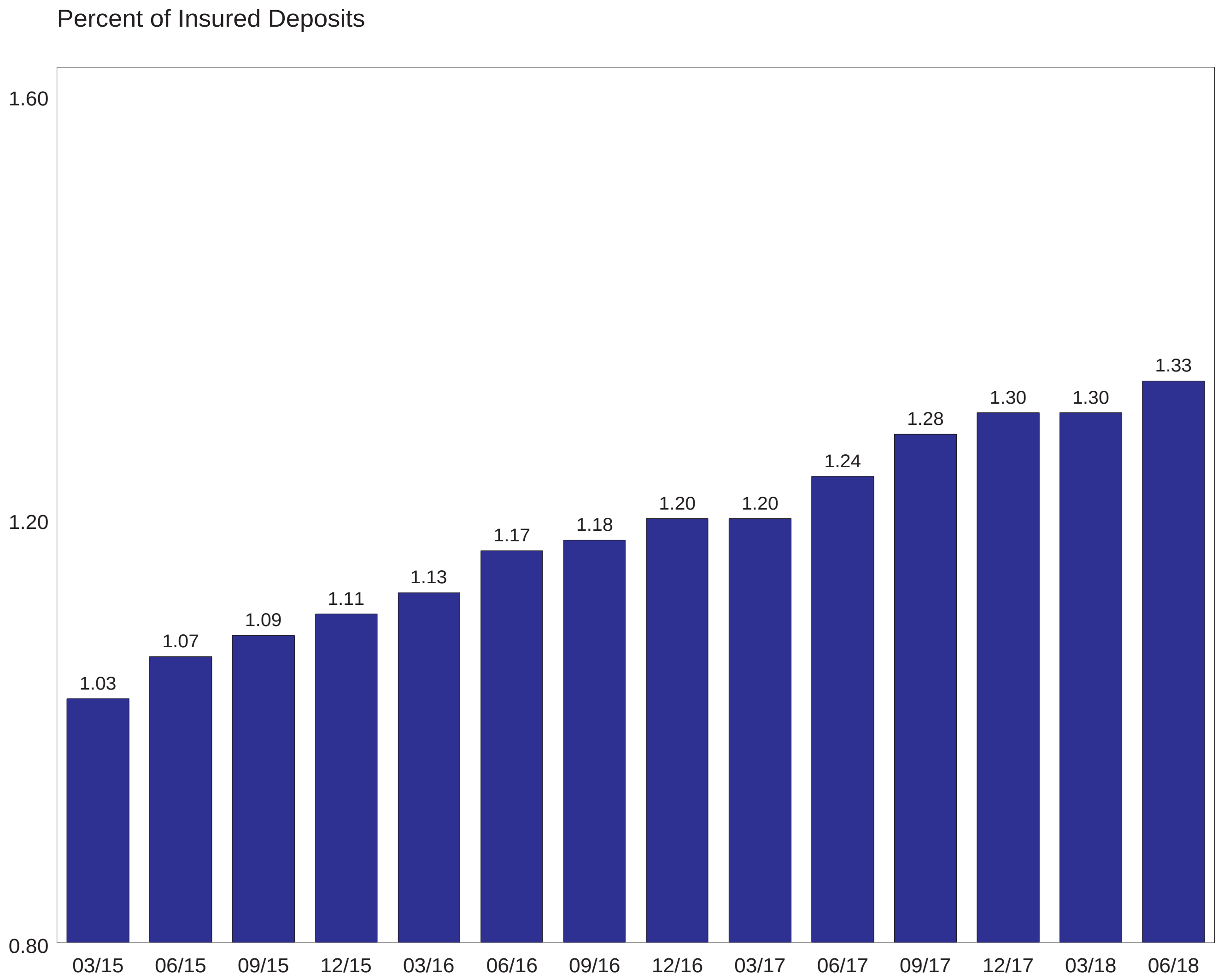
June 30, 2018



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

Deposit Insurance Fund Reserve Ratios

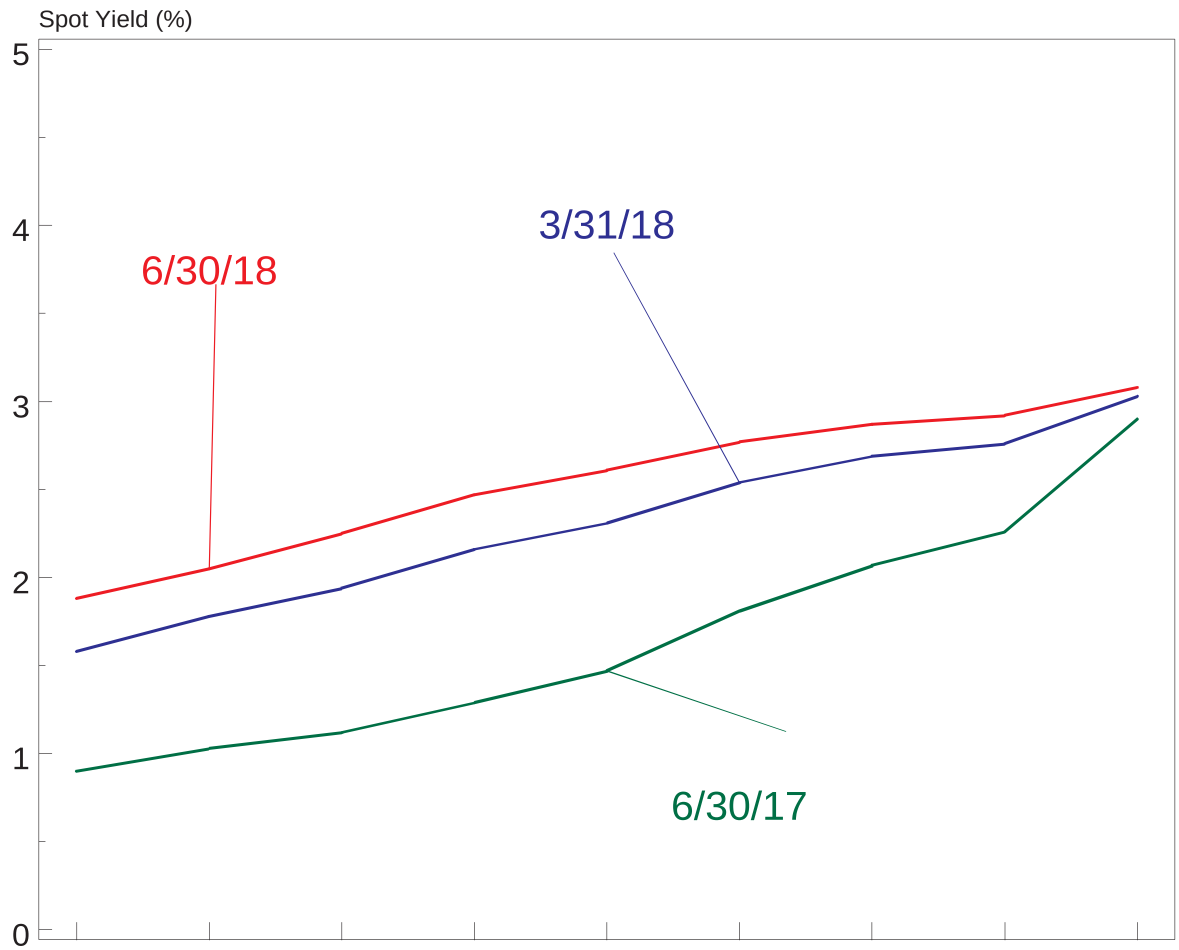
March 31, 2015 - June 30, 2018



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

June 30, 2017 - June 30, 2018



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
9/30/17	1.06	1.14	1.24	1.36	1.51	1.82	2.06	2.24	2.82
6/30/17	0.90	1.03	1.12	1.29	1.47	1.81	2.07	2.26	2.90

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

Capital Category Distribution

June 30, 2018

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,518	99.6%	$17,528.2	100.0%
Adequately Capitalized	15	0.3%	$3.1	0.0%
Undercapitalized	6	0.1%	$0.6	0.0%
Significantly Undercapitalized	3	0.1%	$0.9	0.0%
Critically Undercapitalized	0	0.0%	$0.0	0.0%

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

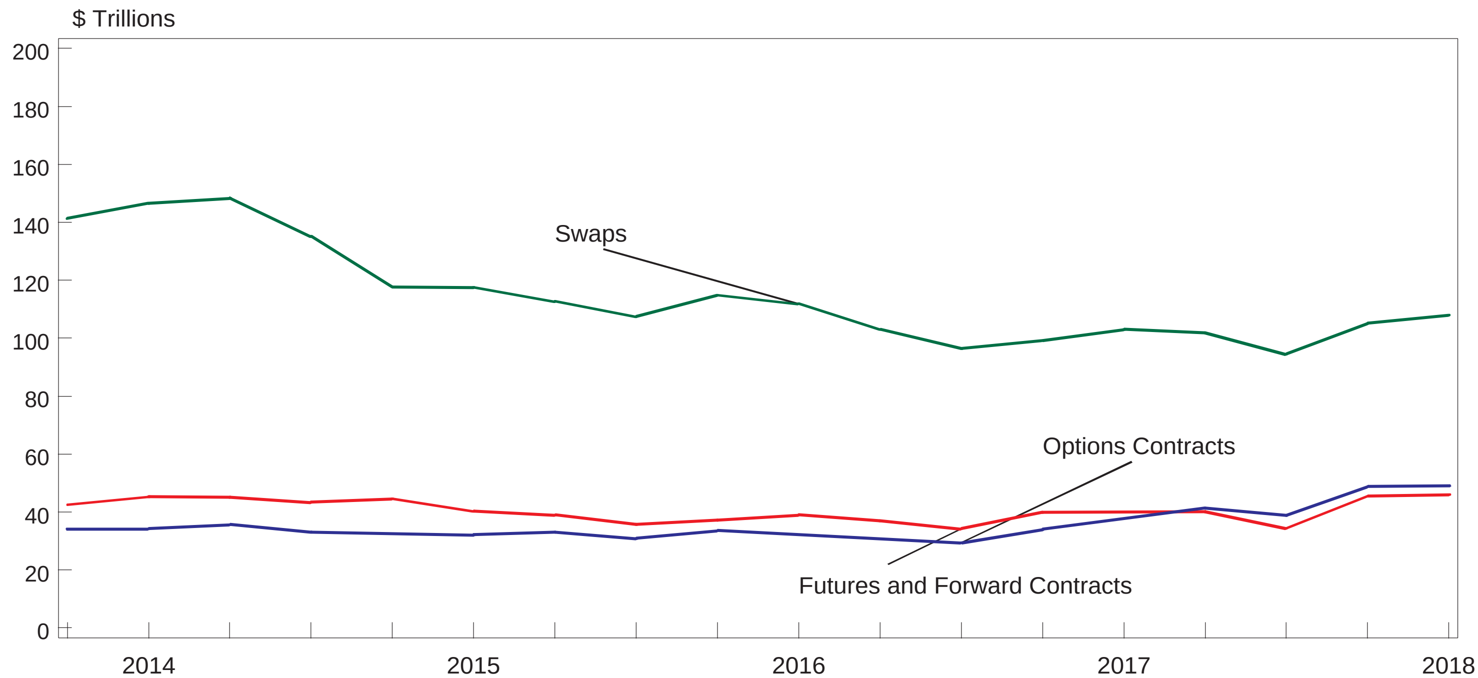
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Off-Balance Sheet Derivatives

2014 - 2018 (Notional Amounts)



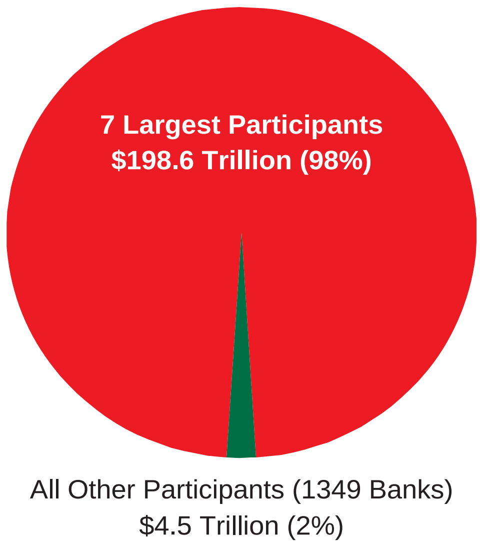
	12/14	12/15	12/16	12/17	3/18	6/18
Total Derivatives	$211,629	$173,972	$159,958	$167,772	$199,406	$203,008
(Notional Amounts, in billions of dollars)						
Futures and Forward Contracts	**43,380**	**35,691**	**34,201**	**34,407**	**45,498**	**46,024**
Interest rate contracts	28,554	20,979	20,313	19,454	27,303	26,505
Foreign exchange rate contracts	14,507	14,482	13,564	14,546	17,722	19,088
Other futures and forwards*	319	230	324	407	473	432
Option Contracts	**33,081**	**30,889**	**29,373**	**38,841**	**48,814**	**49,025**
Interest rate options	24,508	23,660	22,211	31,933	40,601	40,083
Foreign currency options	6,148	5,217	5,097	4,449	5,313	6,071
Other option contracts*	2,424	2,012	2,065	2,458	2,899	2,872
Swaps	**135,169**	**107,392**	**96,384**	**94,524**	**105,094**	**107,958**
Interest rate swaps	121,625	93,731	81,964	79,029	87,565	90,838
Foreign exchange rate swaps	12,528	12,401	13,076	13,908	15,804	15,492
Other swaps*	1,016	1,261	1,344	1,587	1,726	1,628
Memoranda						
Spot Foreign Exchange Contracts	1,563	1,034	1,540	1,519	2,225	2,630
Credit Derivatives	9,449	6,986	5,293	4,186	4,345	4,179
Number of banks reporting derivatives	1,182	1,200	1,222	1,165	1,162	1,159
Replacement cost of interest rate and foreign exchange rate contracts **	3,651	2,681	2,650	1,613	1,586	1,627

* 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

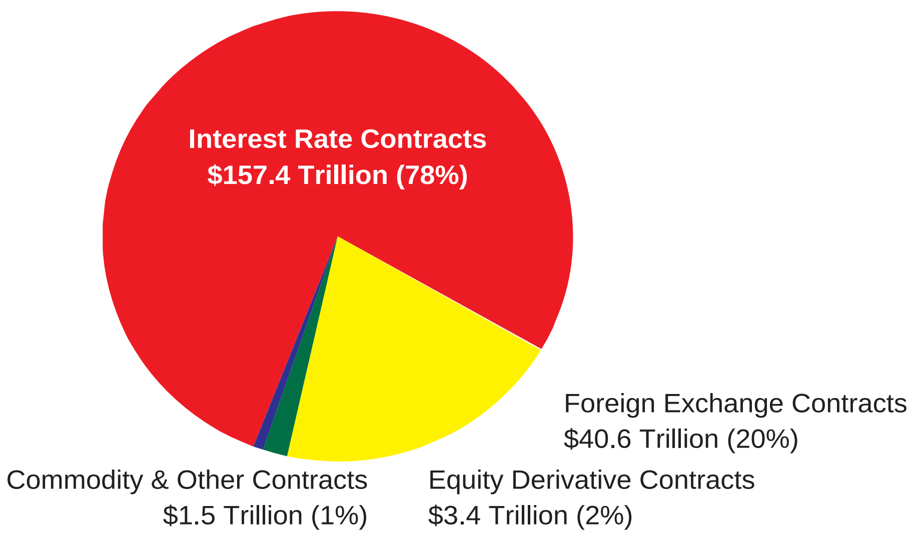
June 30, 2018



Composition of Derivatives*

Notional Amounts

June 30, 2018



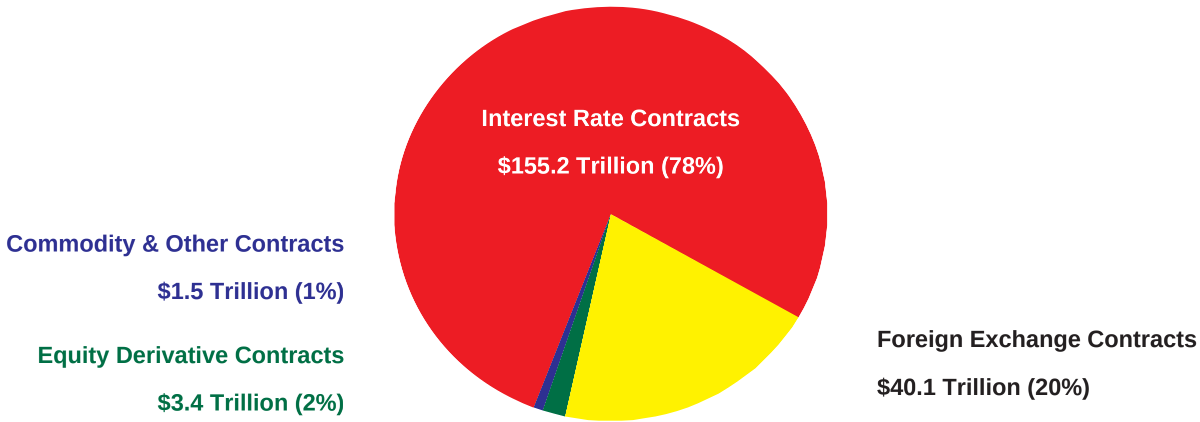
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of $2,530 billion for the seven largest participants and $100 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

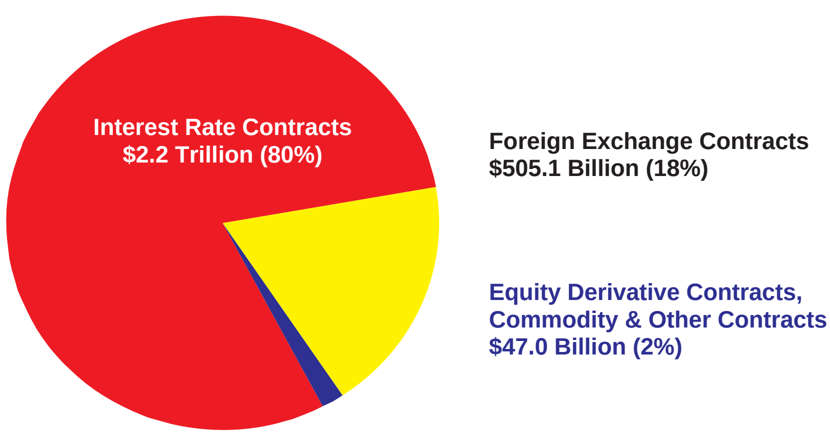
June 30, 2018



Not Held for Trading

Notional Amounts

June 30, 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 $2,630 billion are not included.

Position of Derivatives

Gross Fair Values

June 30, 2018
($ Millions)

Held for Trading

196 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	1,029,187	544,708	120,324	46,551	1,740,770	83,422
Gross negative fair value	974,610	522,951	114,431	45,357	1,657,348	
All other participants						
Gross positive fair value	10,662	12,159	2,205	2,919	27,944	(2,567)
Gross negative fair value	12,799	12,375	2,492	2,845	30,511	
Total						
Gross positive fair value	1,039,849	556,867	122,528	49,470	1,768,714	80,855
Gross negative fair value	987,409	535,326	116,922	48,202	1,687,859	

Held for Purposes Other than Trading

758 Banks Held Derivative Contracts for Purposes Other than Trading

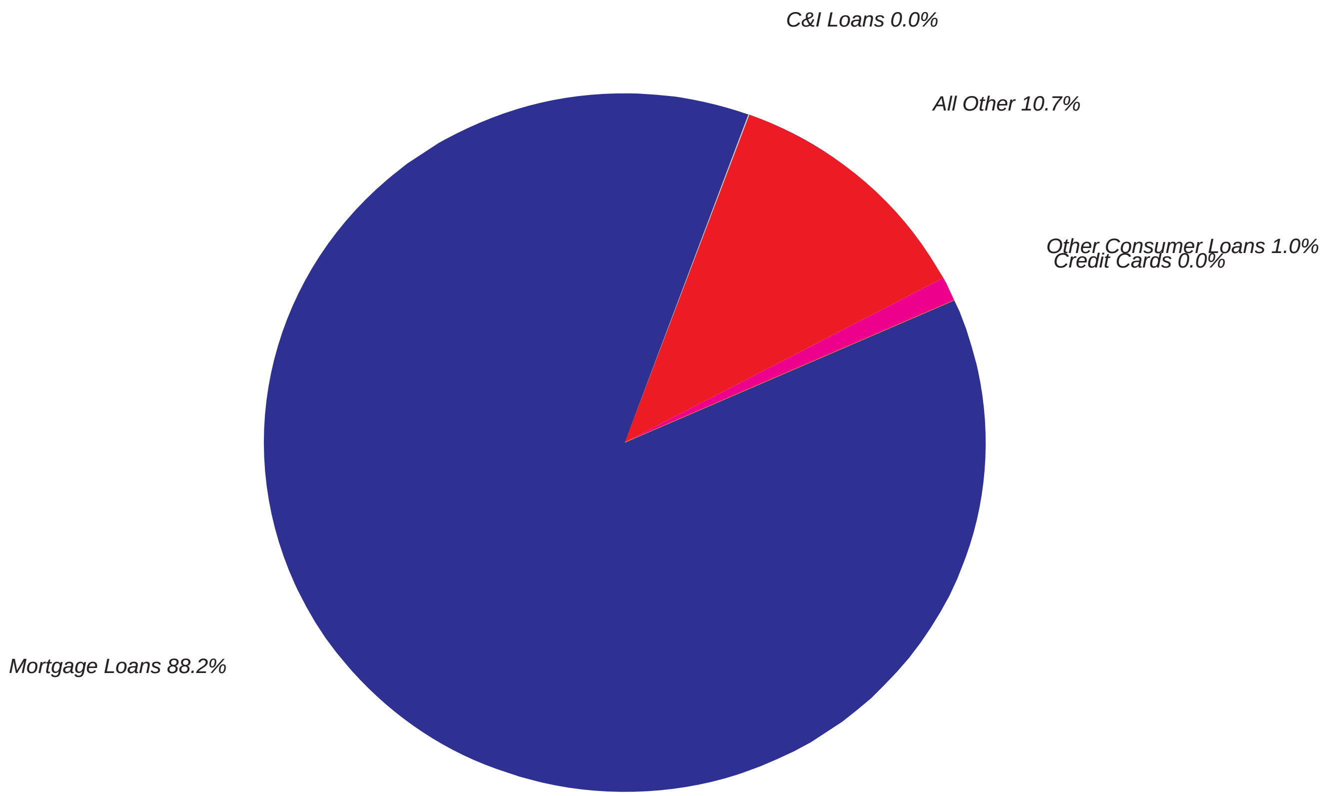
7 Largest Participants Held 68% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	13,329	10,677	4	0	24,009	(3,321)
Gross negative fair value	17,810	9,206	314	0	27,330	
All other participants						
Gross positive fair value	5,309	1,272	292	50	6,923	2,112
Gross negative fair value	3,652	441	581	137	4,810	
Total						
Gross positive fair value	18,637	11,949	296	50	30,932	(1,209)
Gross negative fair value	21,462	9,647	895	137	32,141	

Composition of Securitized Assets*

FDIC-Insured Institutions

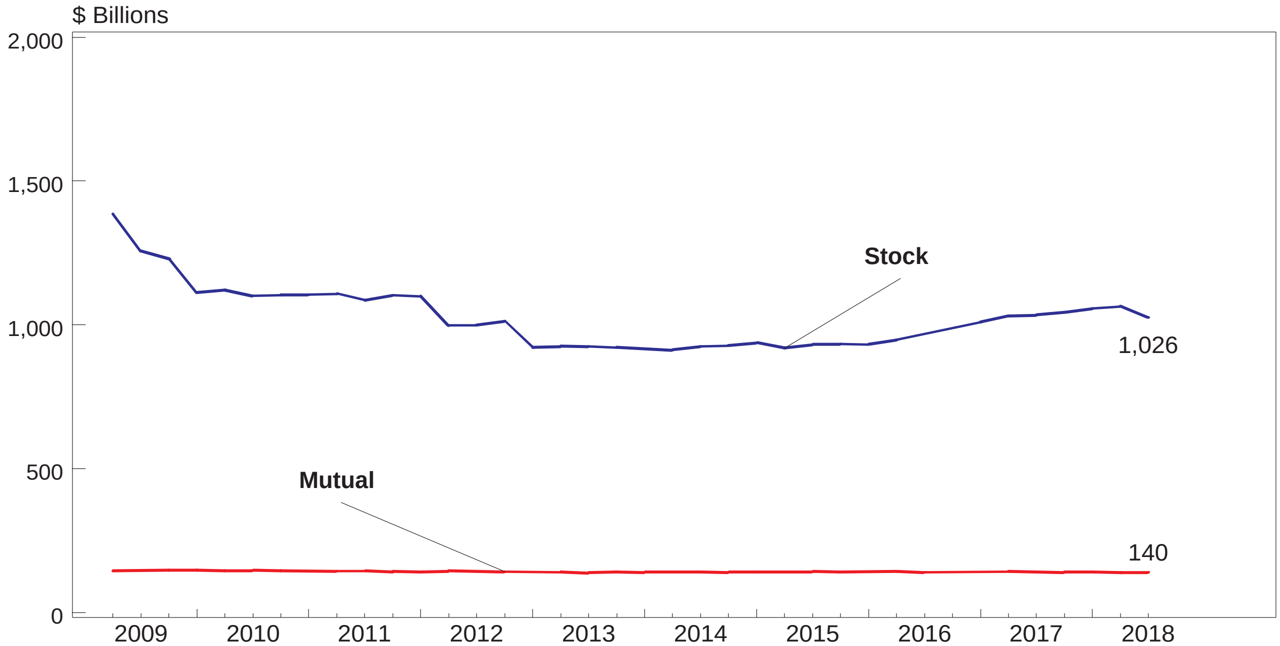
June 30, 2018



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

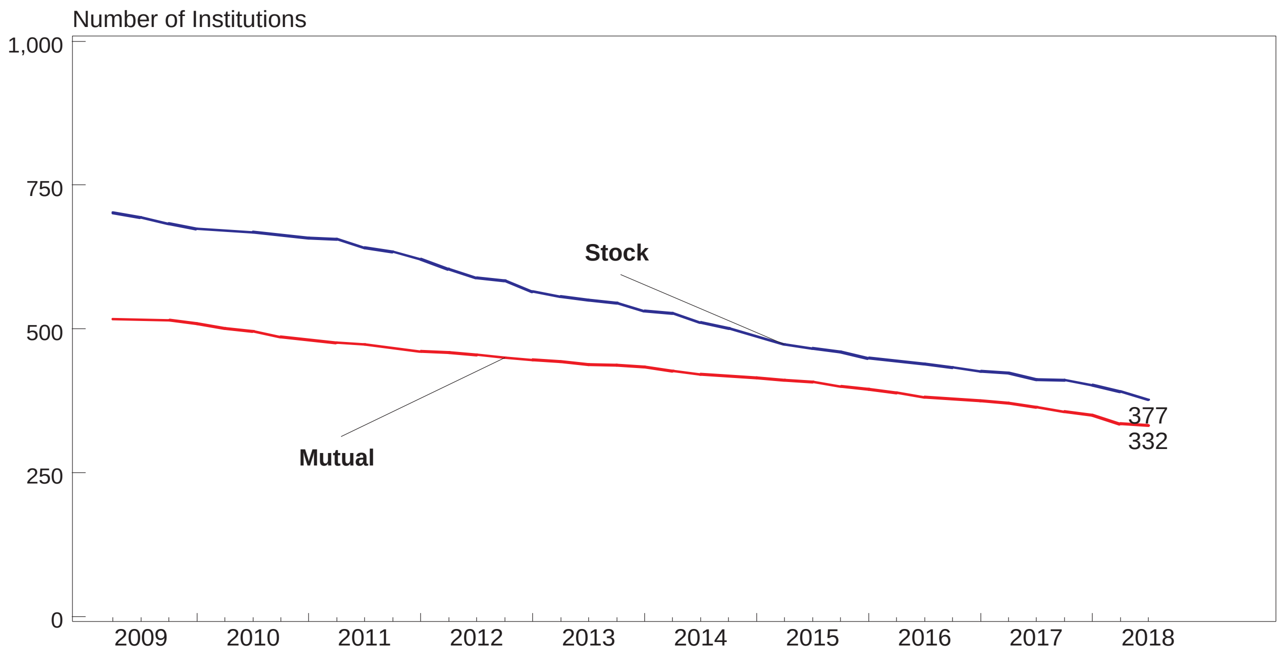
Assets of Mutual and Stock Savings Institutions

2009 - 2018



Number of Mutual and Stock Savings Institutions

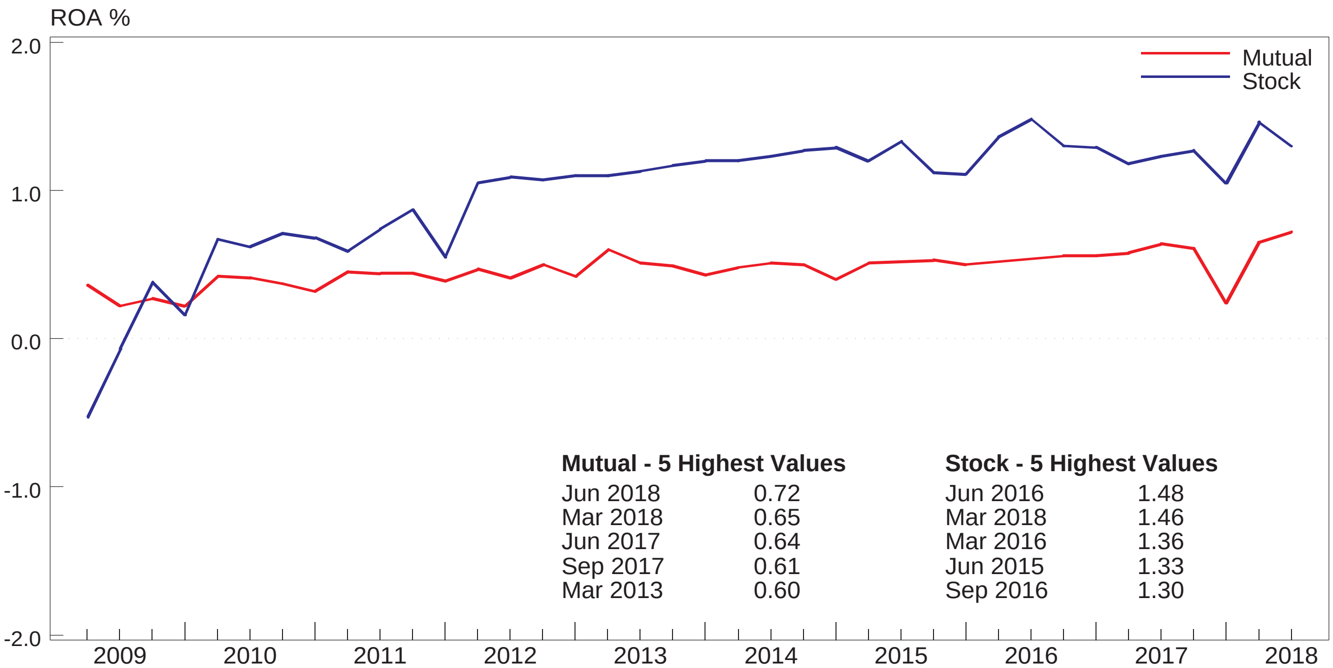
2009 - 2018



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