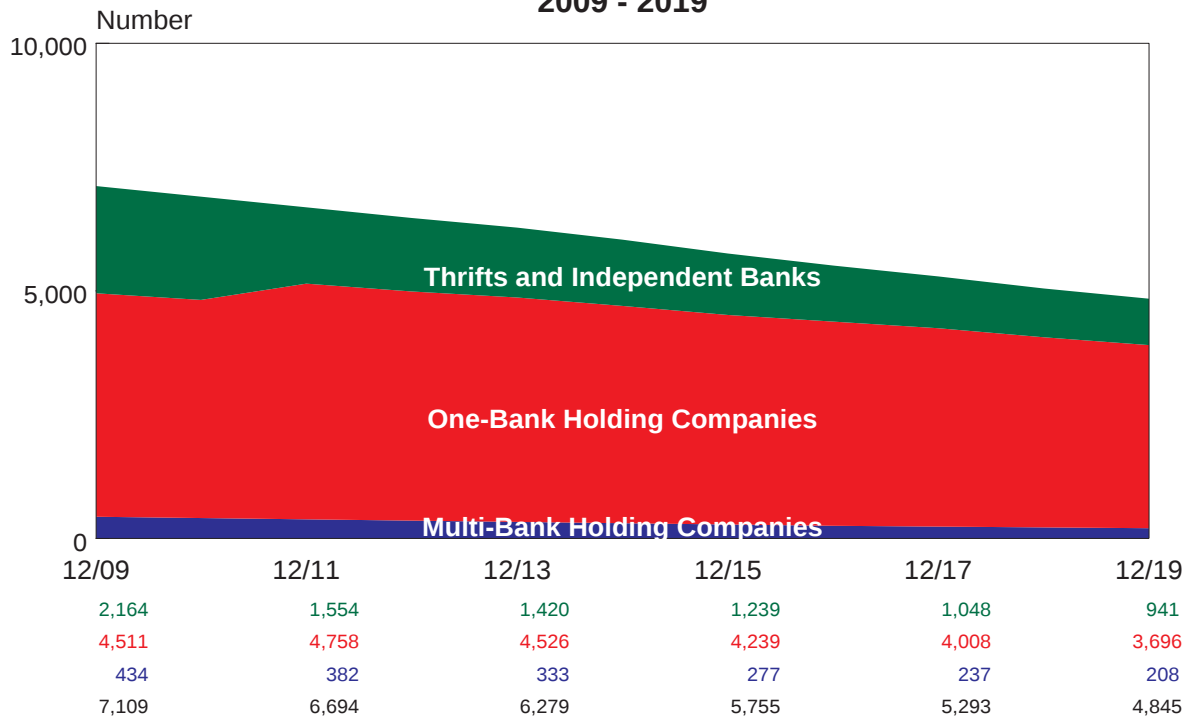


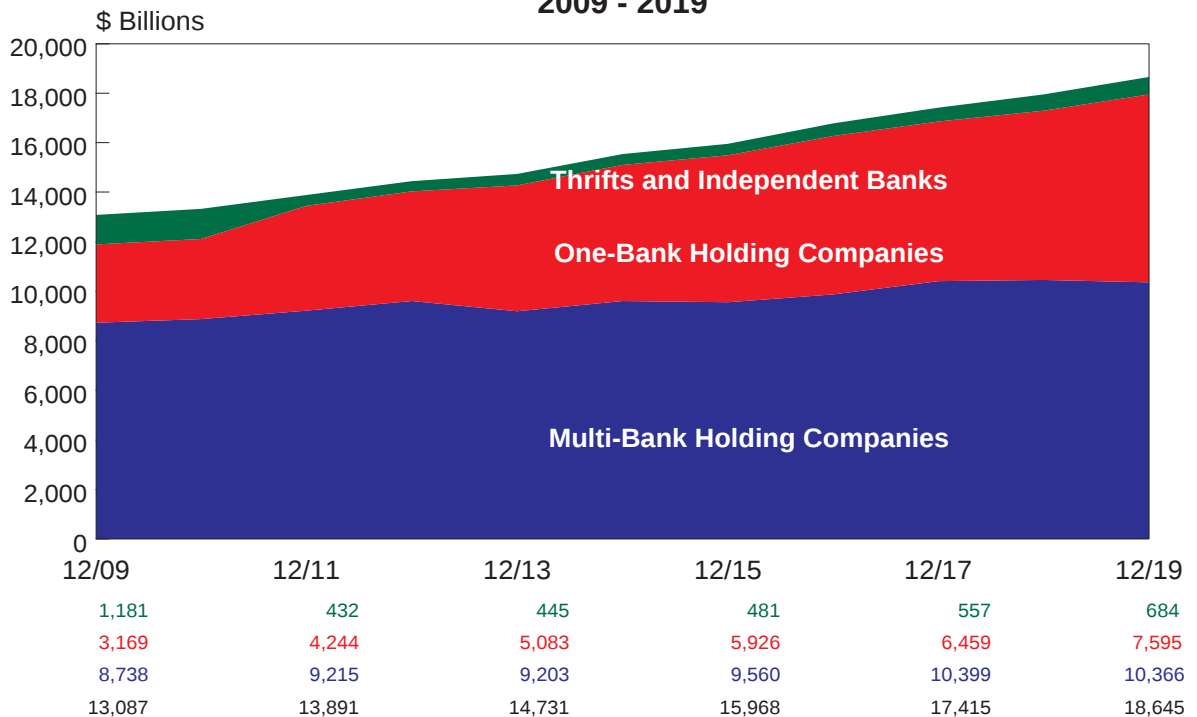
## Number of FDIC-Insured Banking Organizations

2009 - 2019



## Assets of FDIC-Insured Banking Organizations

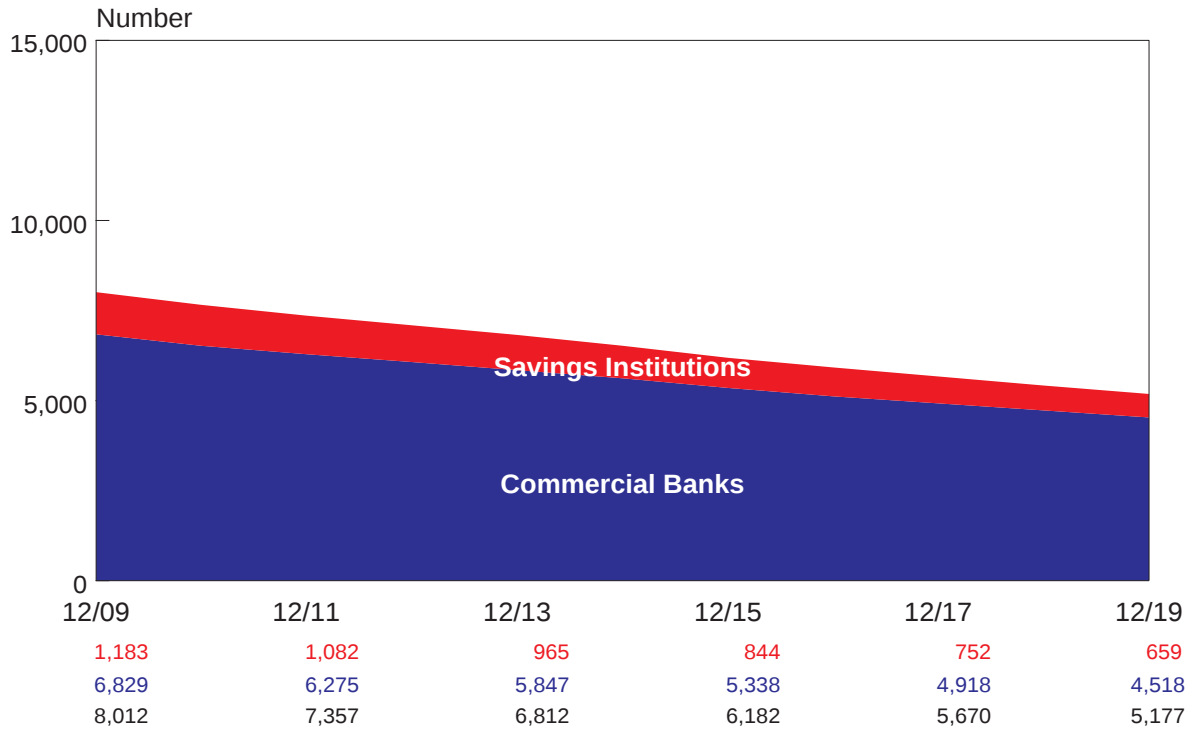
2009 - 2019



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

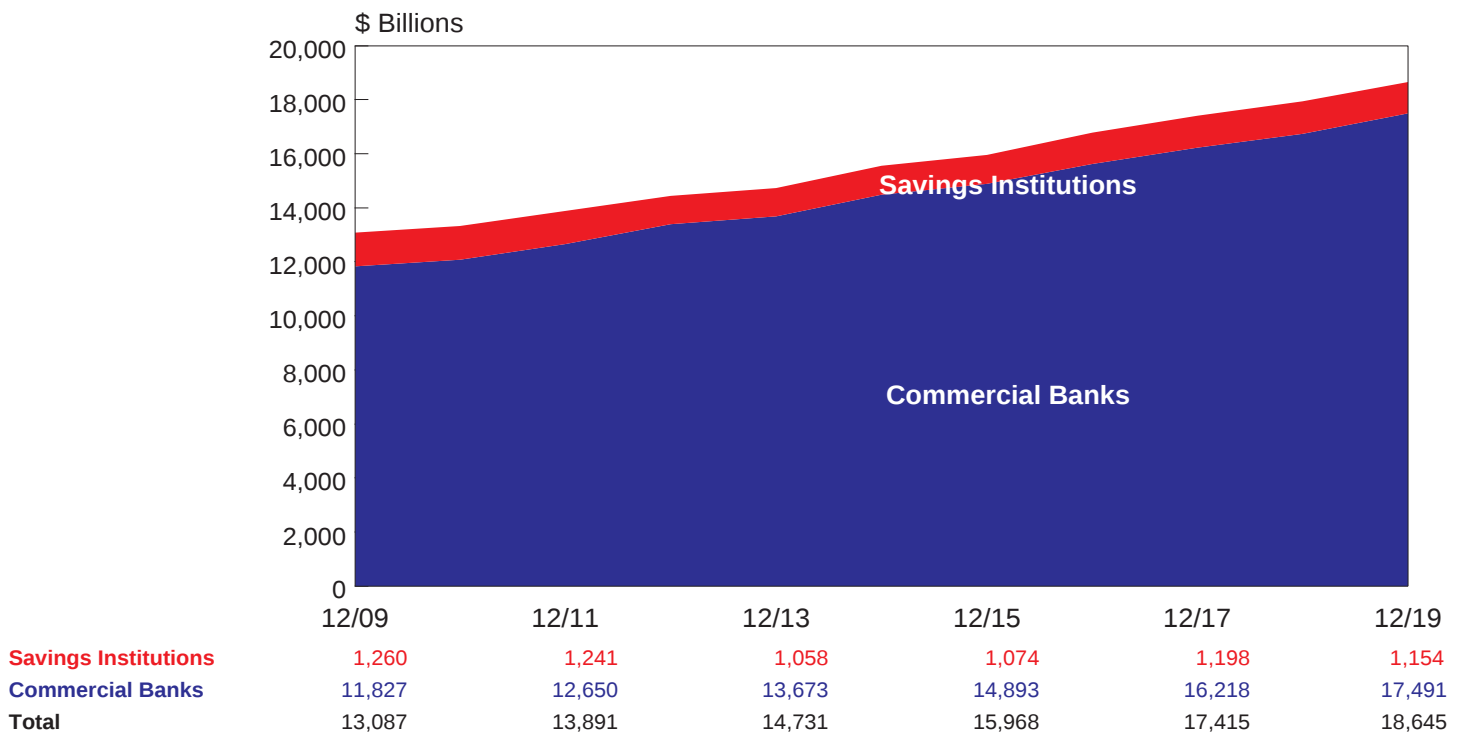
## Number of FDIC-Insured Institutions

2009 - 2019



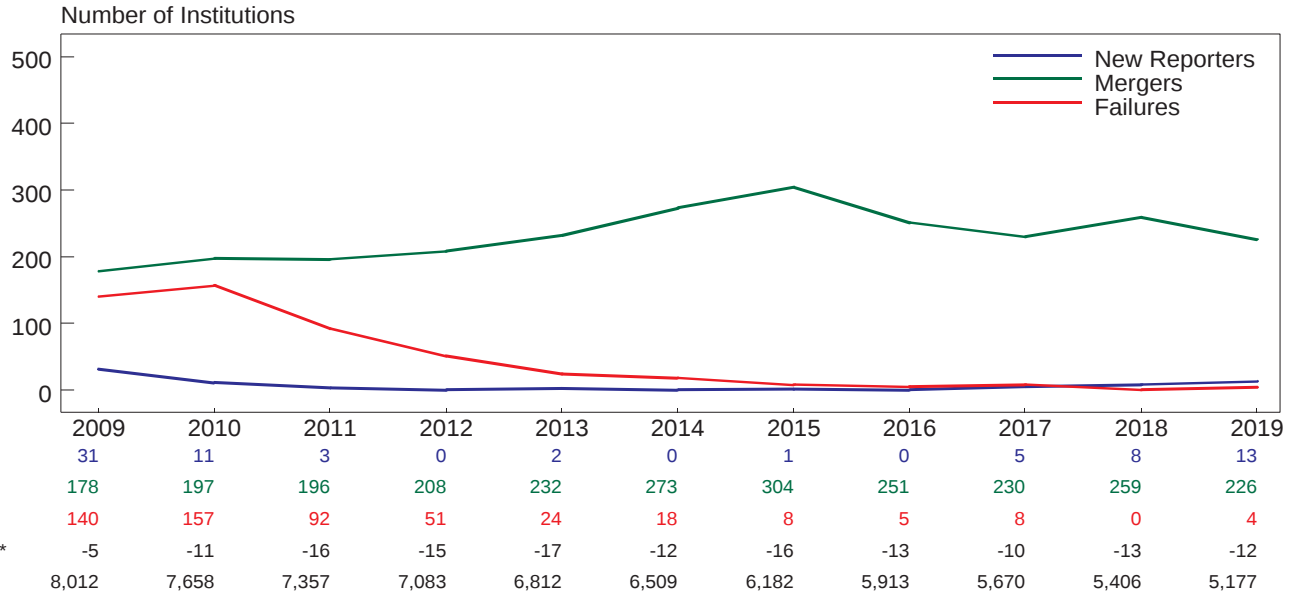
## Assets of FDIC-Insured Institutions

2009 - 2019



## Changes in the Number of FDIC-Insured Institutions

2009 - 2019



New Reporters

Mergers

Failures

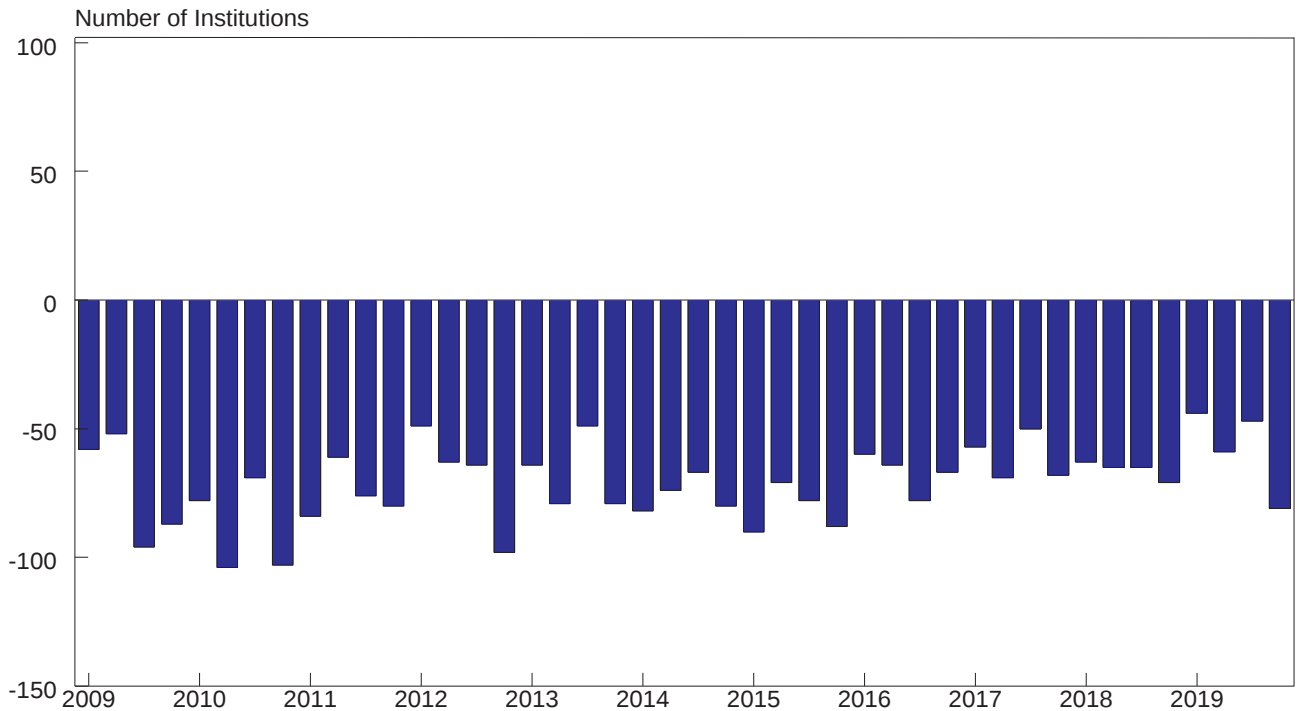
Other Changes, Net\*

No. of Institutions at end of year

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

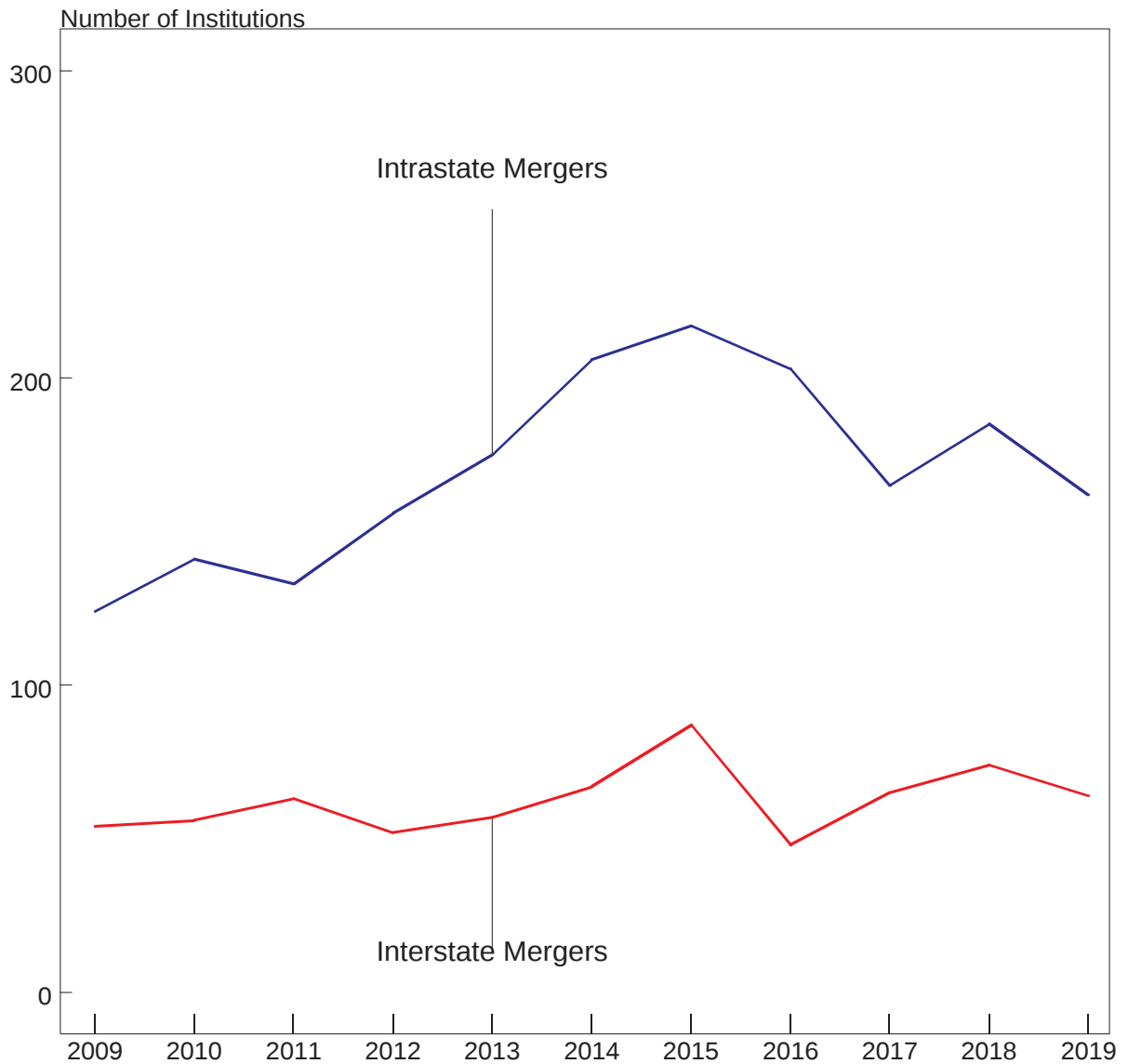
## Quarterly Change in the Number of FDIC-Insured Institutions

2009-2019



# Institution Mergers: Interstate vs. Intrastate

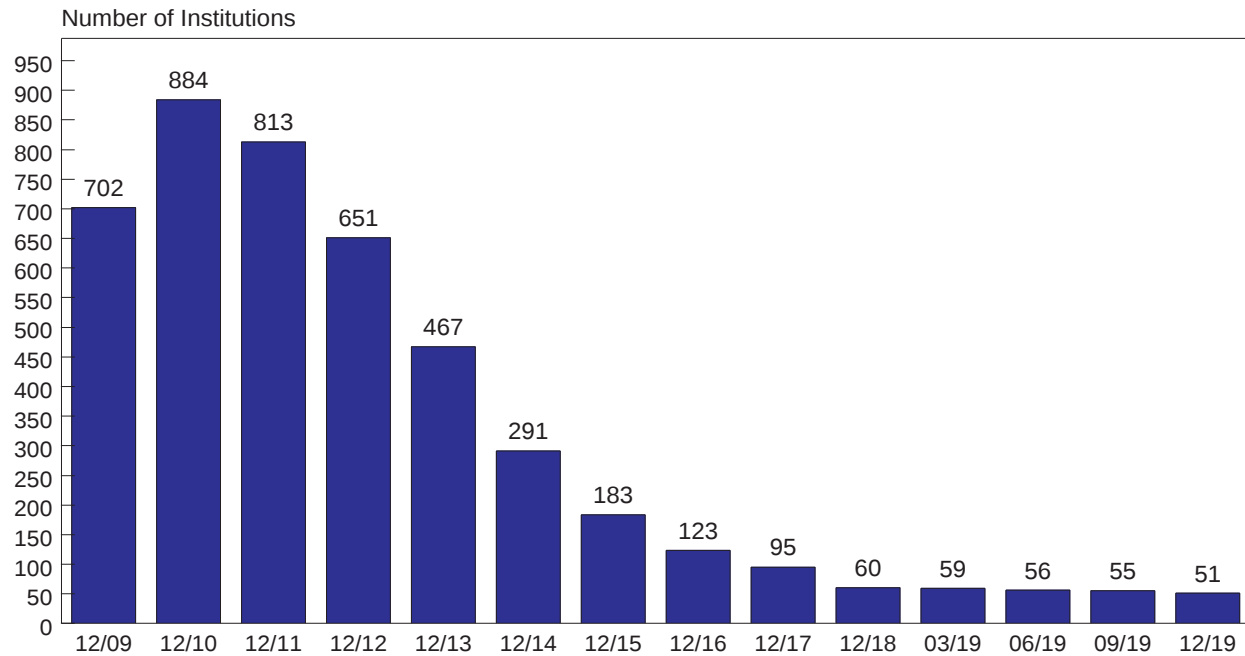
2009 - 2019



|                    |     |     |     |     |     |     |     |     |     |     |     |
|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Intrastate Mergers | 124 | 141 | 133 | 156 | 175 | 206 | 217 | 203 | 165 | 185 | 162 |
| Interstate Mergers | 54  | 56  | 63  | 52  | 57  | 67  | 87  | 48  | 65  | 74  | 64  |

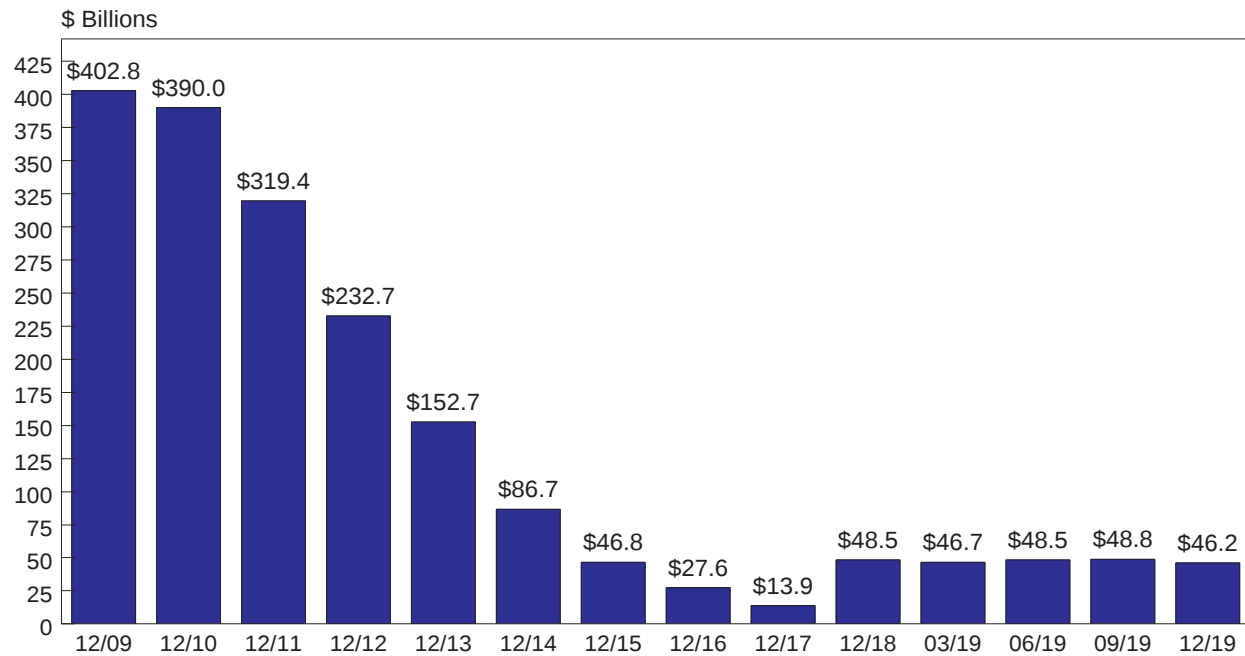
## Number of FDIC-Insured "Problem" Institutions

2009-2019



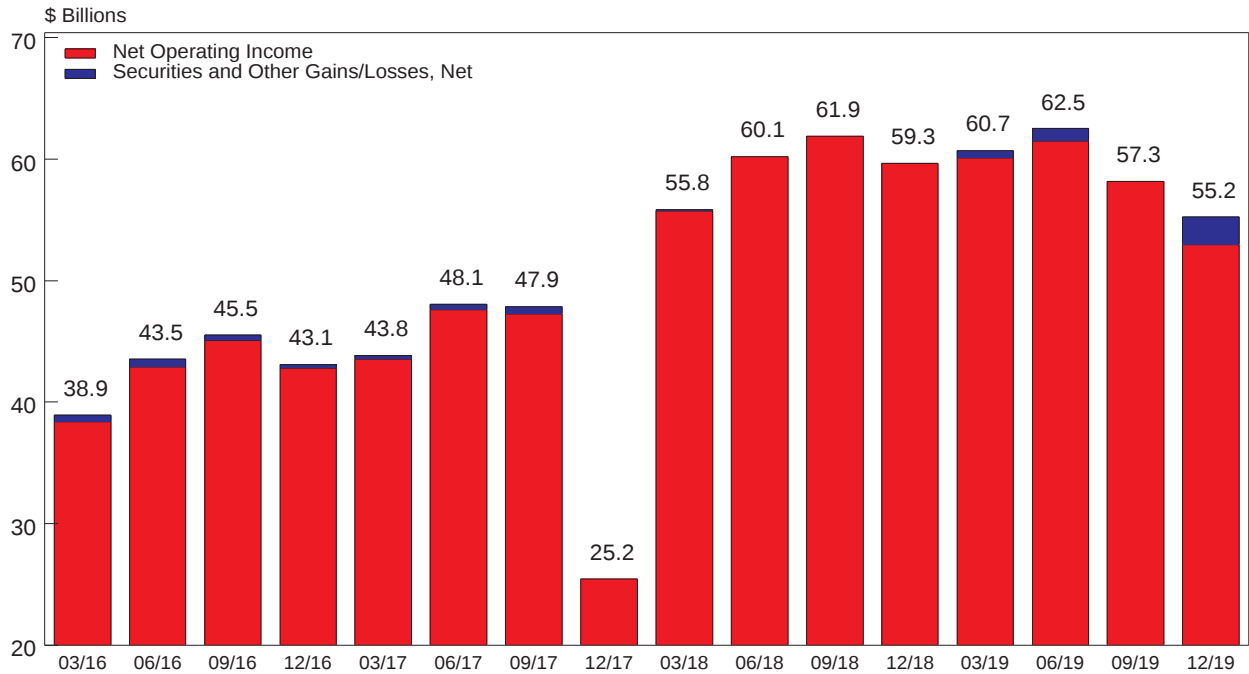
## Assets of FDIC-Insured "Problem" Institutions

2009-2019



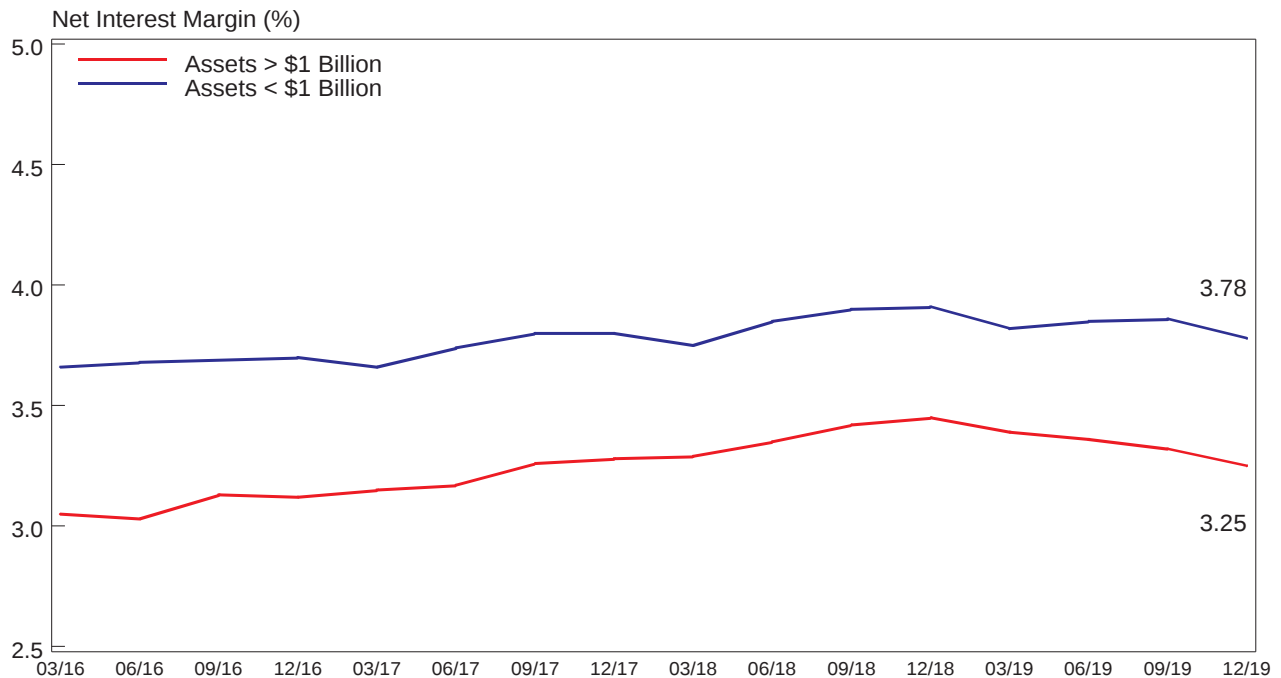
## Quarterly Net Income

2016-2019



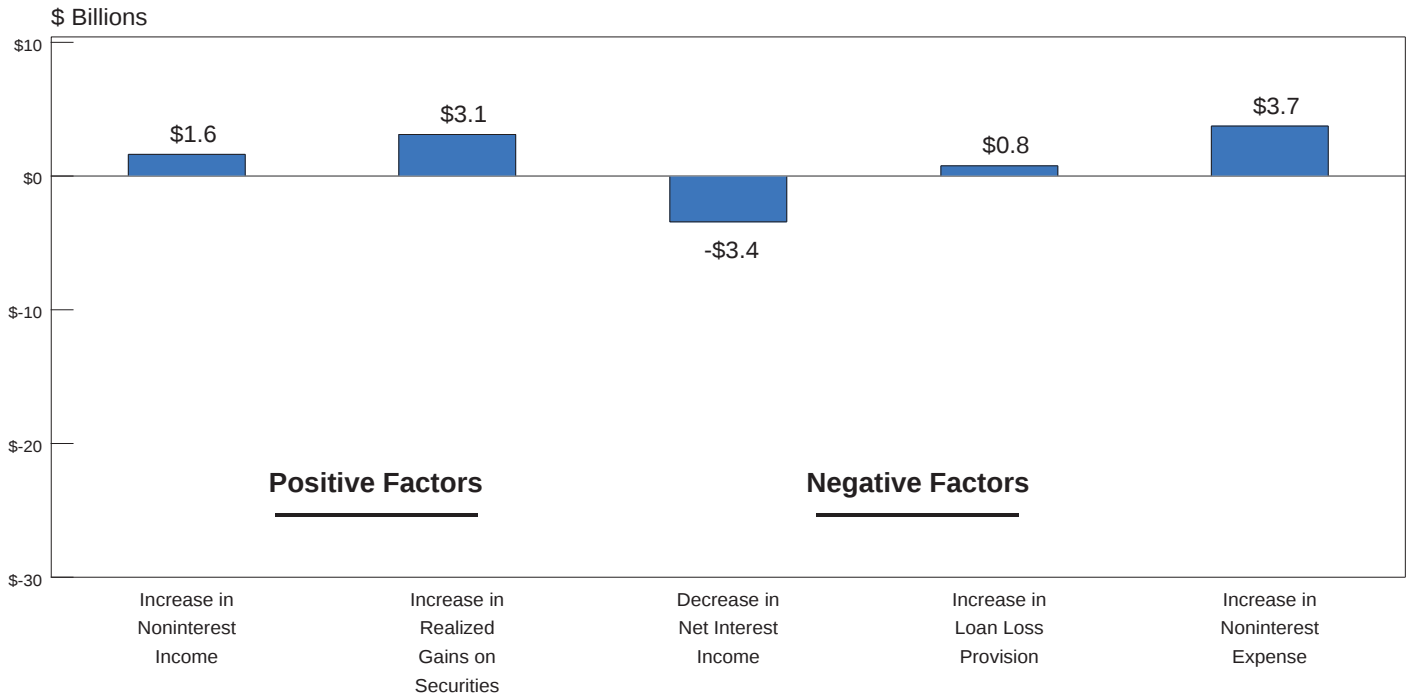
## Quarterly Net Interest Margins, Annualized

2016 - 2019



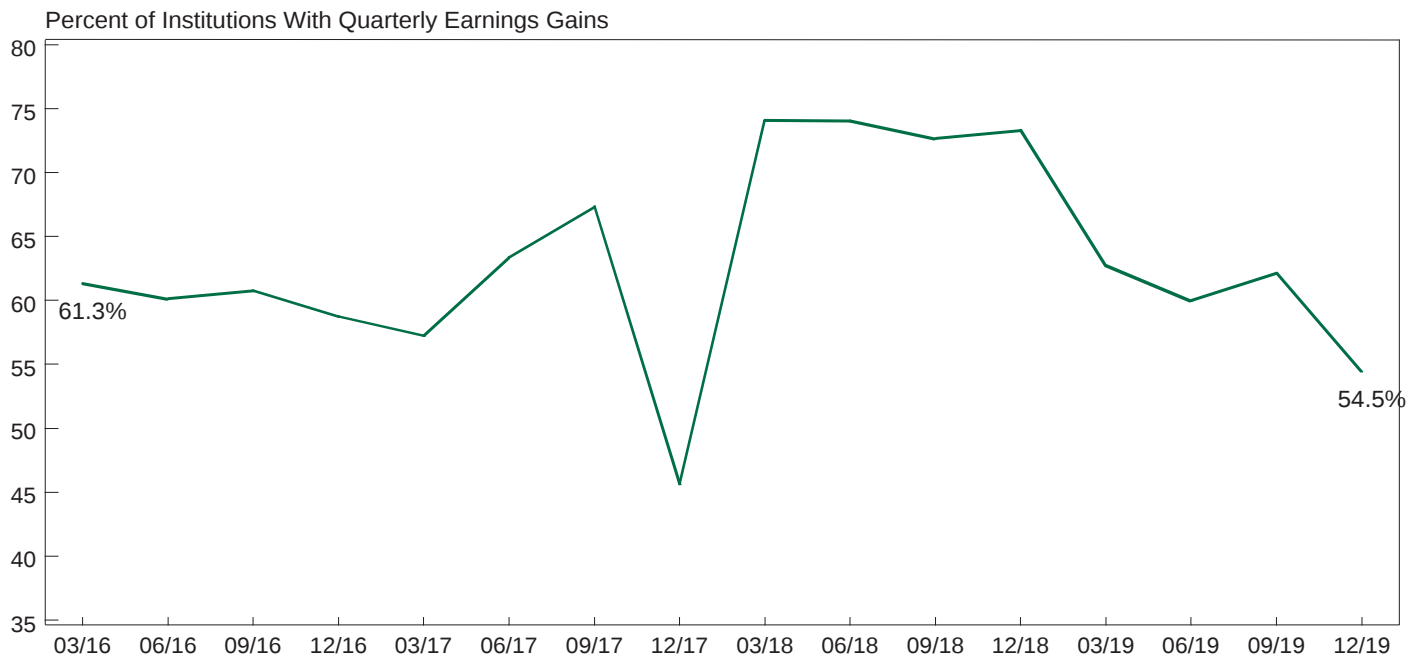
## Major Factors Affecting Earnings

4th Quarter 2019 vs. 4th Quarter 2018

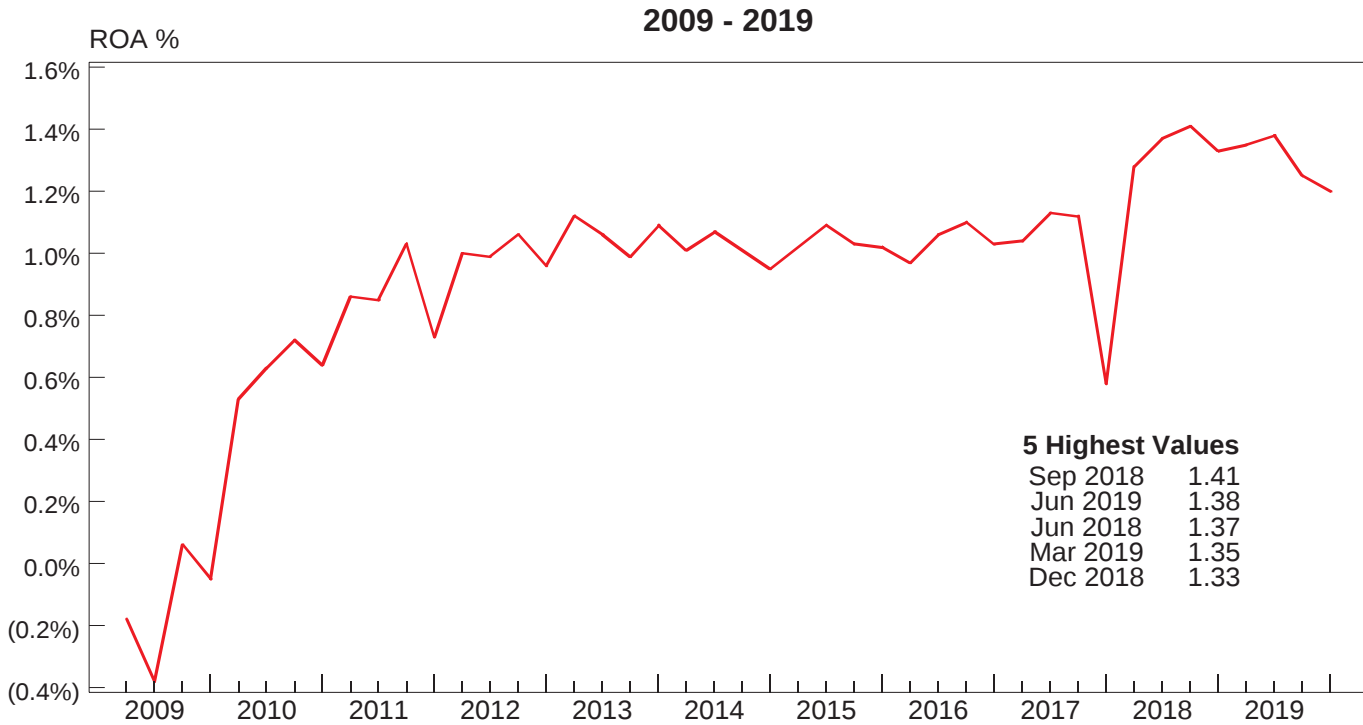


## Percentage of Insured Institutions With Earnings Gains

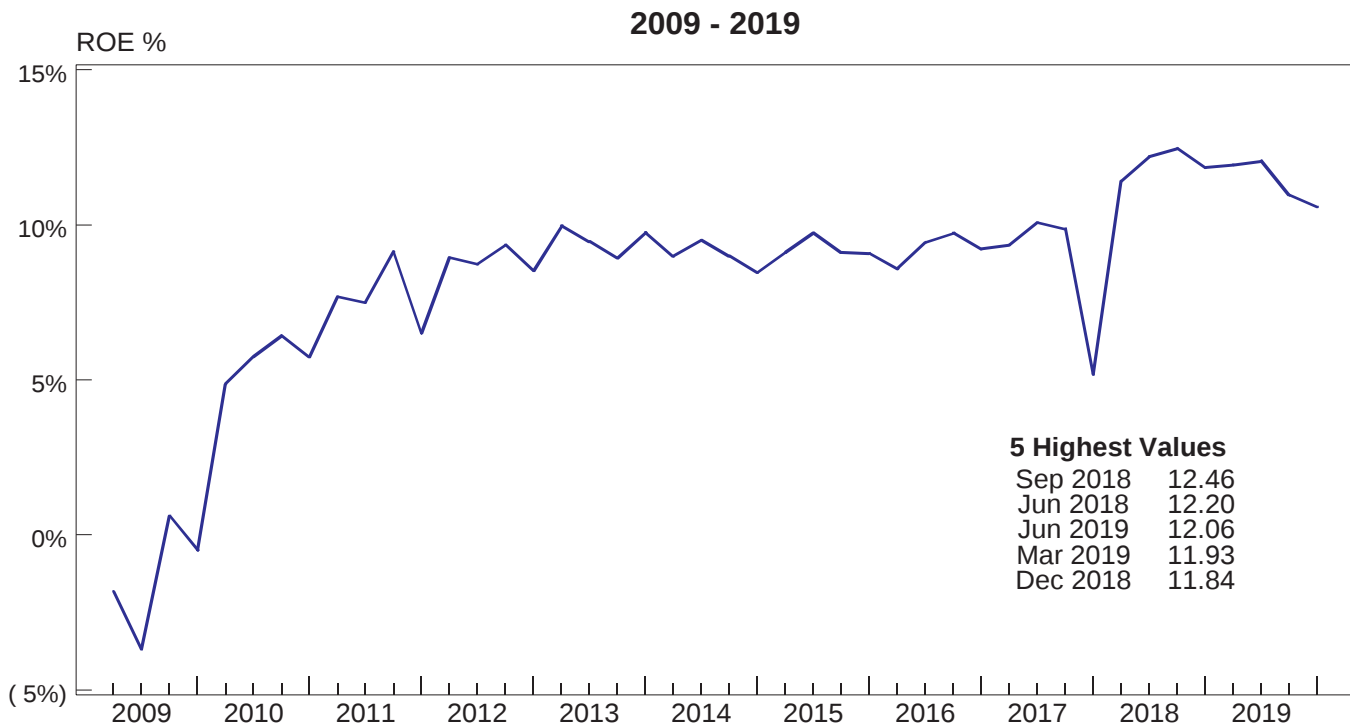
Compared to Year-Earlier Quarter, 2016-2019



## Quarterly Return on Assets (ROA), Annualized

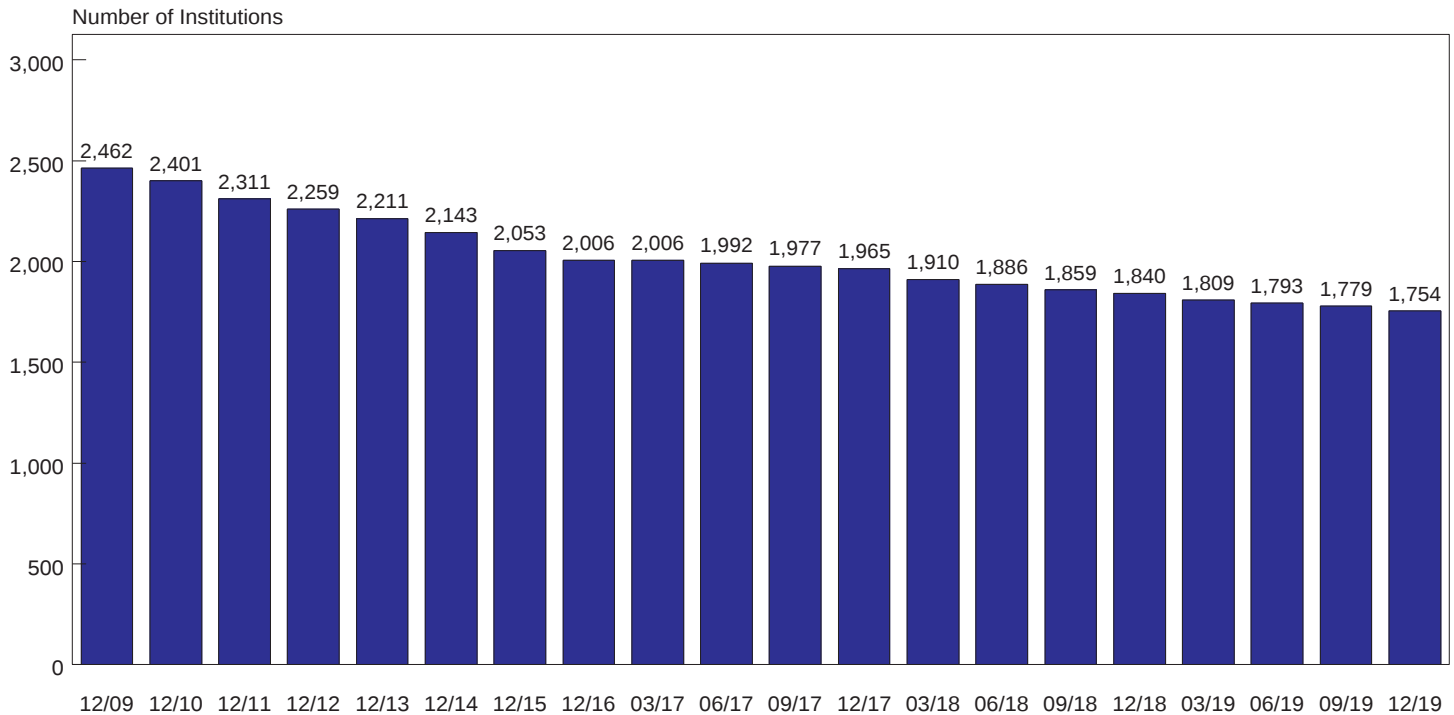


## Quarterly Return on Equity (ROE), Annualized



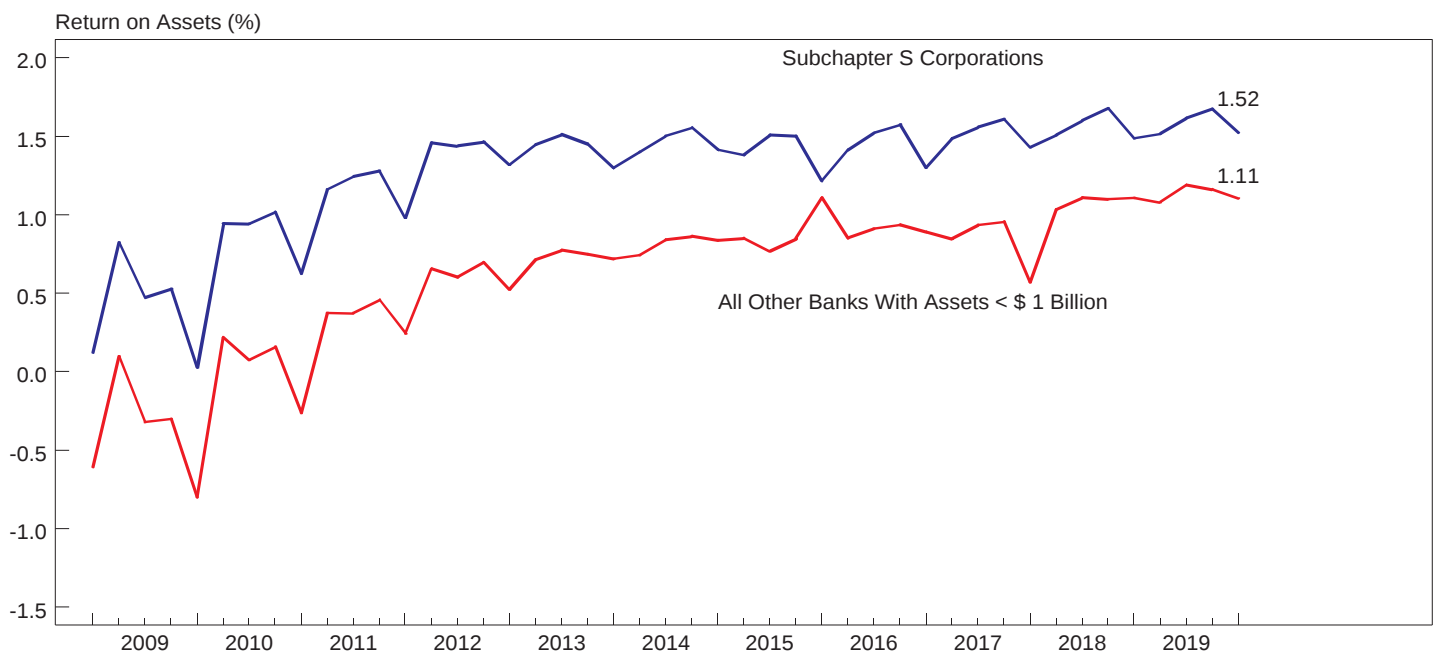
## Number of Subchapter S Corporations

2009-2019



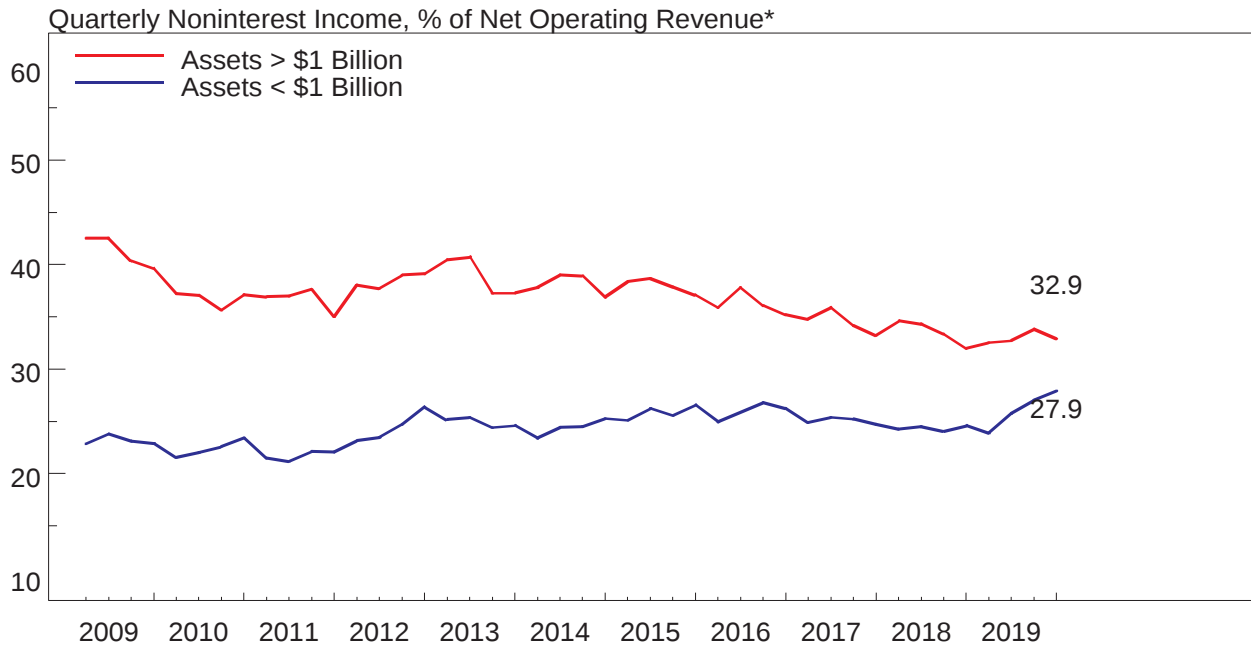
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2008-2019



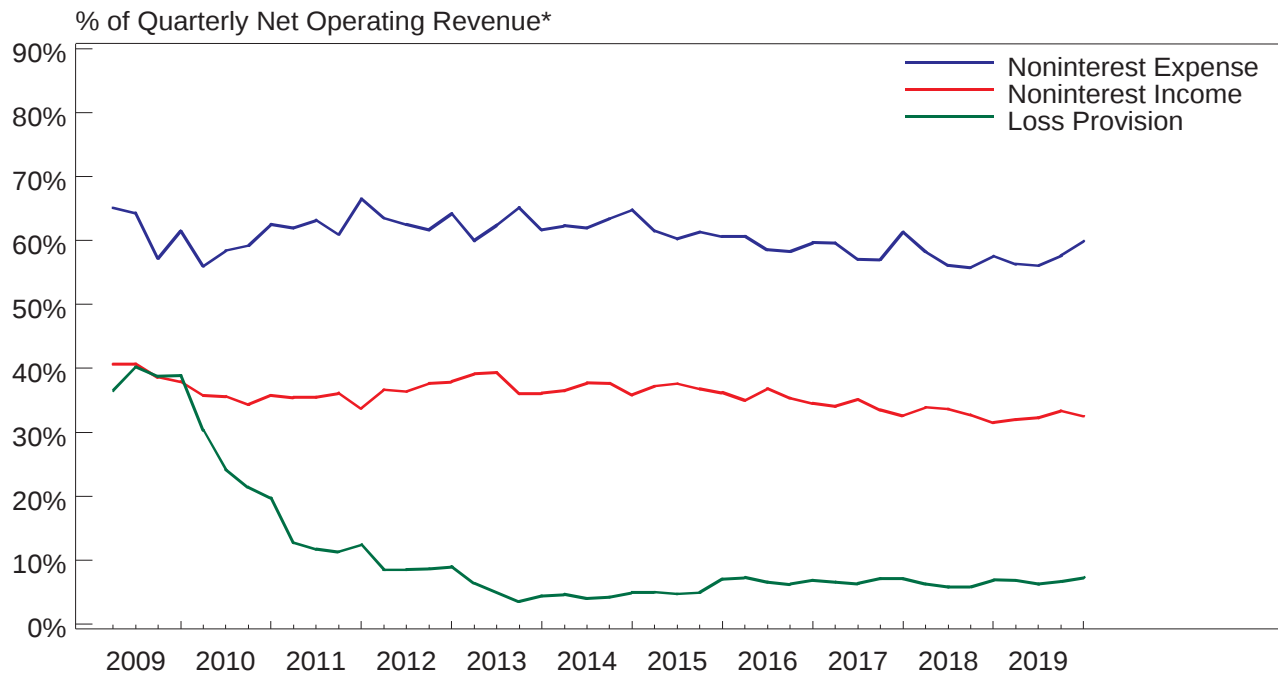
## Noninterest Income as a Percentage of Net Operating Revenue\*

2009 - 2019



## Trends in FDIC-Insured Institutions' Income & Expenses

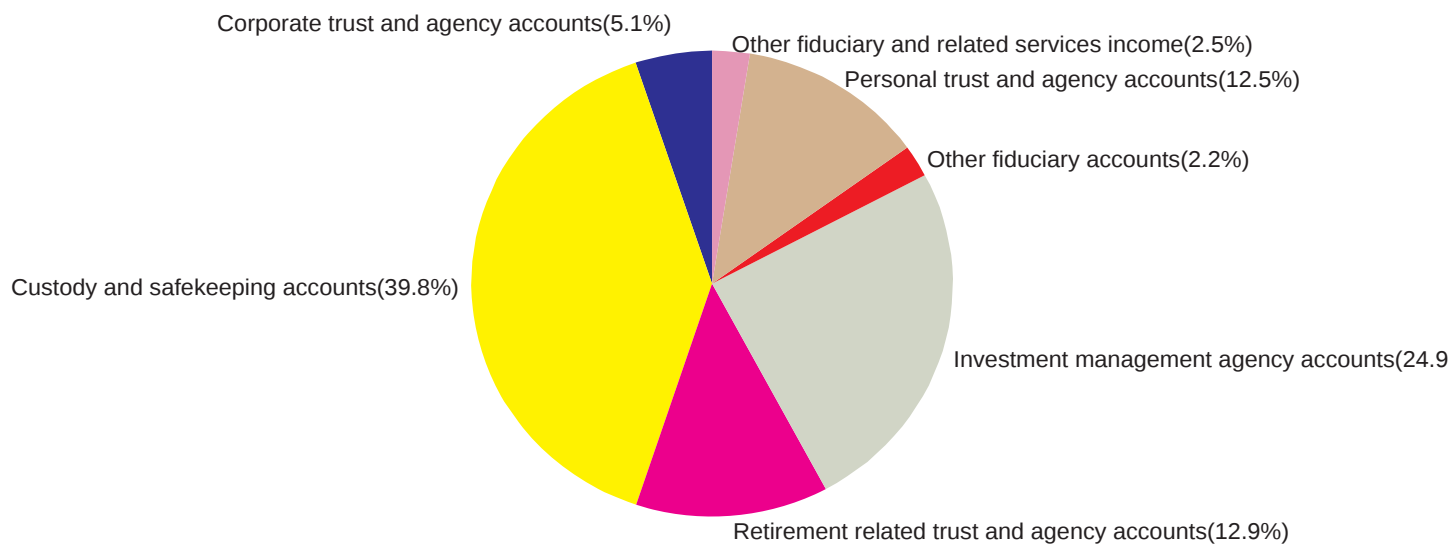
2009 - 2019



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

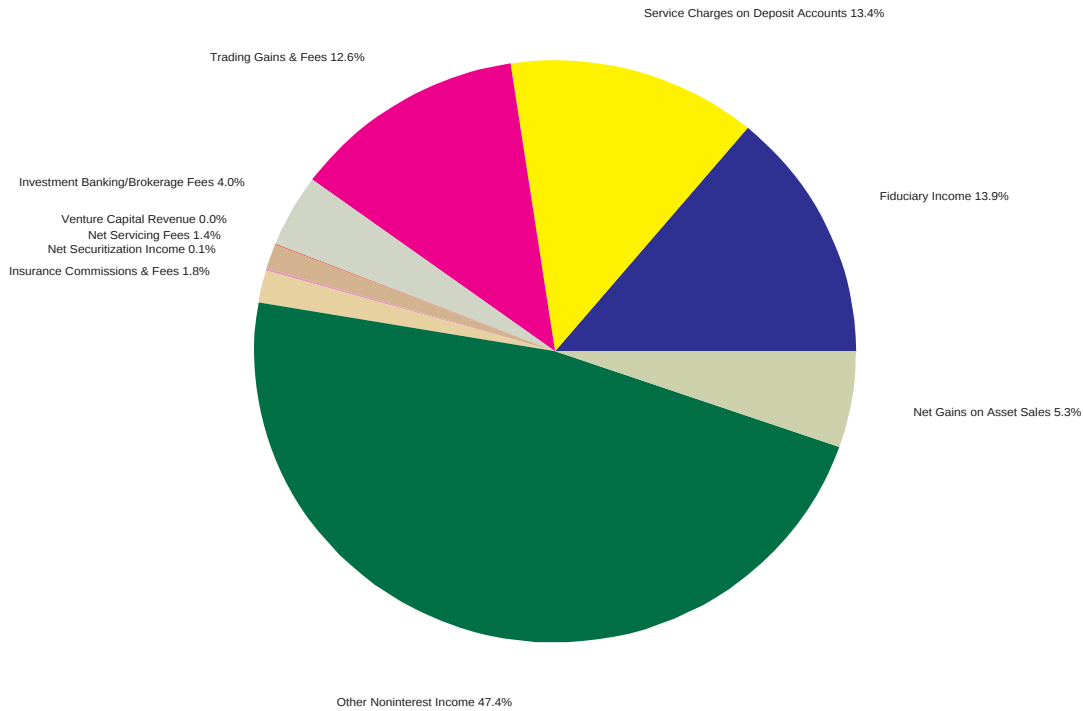
## Composition of Fiduciary and Related Services Income

Full Year 2019



## Composition of Noninterest Income

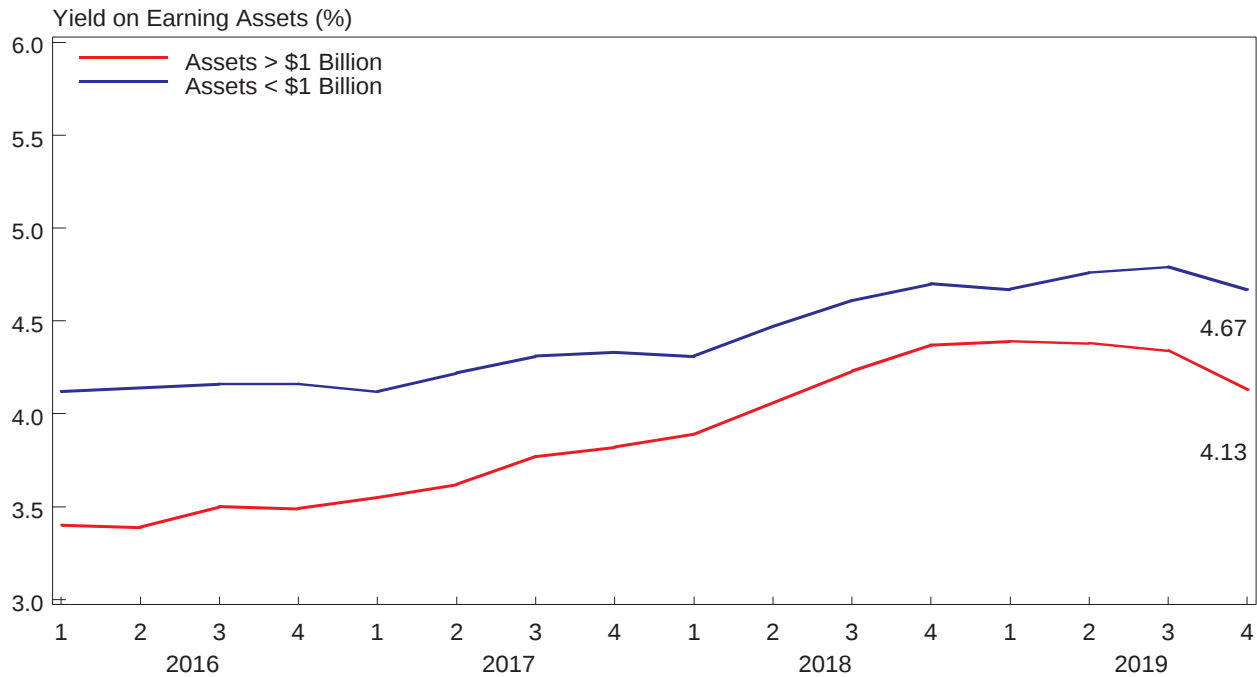
December 31, 2019 (YTD)



| Noninterest Income Source                 | Noninterest Income<br>\$ Millions | Number of<br>Banks Reporting<br>Non-Zero Balances | Percent of<br>All Banks |
|-------------------------------------------|-----------------------------------|---------------------------------------------------|-------------------------|
| Fiduciary Income                          | \$36,843                          | 1,052                                             | 20.3%                   |
| Service Charges on Deposit Accounts       | \$35,503                          | 5,055                                             | 97.6%                   |
| Trading Gains & Fees                      | \$33,275                          | 144                                               | 2.8%                    |
| Investment Banking/Brokerage Fees         | \$10,694                          | 1,329                                             | 25.7%                   |
| Venture Capital Revenue                   | \$96                              | 32                                                | 0.6%                    |
| Net Securitization Income                 | \$350                             | 30                                                | 0.6%                    |
| Insurance Commissions & Fees              | \$4,735                           | 2,146                                             | 41.5%                   |
| Net Servicing Fees                        | \$3,595                           | 2,002                                             | 38.7%                   |
| Net Gains on Asset Sales                  |                                   |                                                   |                         |
| Net Gains/Losses on Loan Sales            | \$14,357                          | 2,326                                             | 44.9%                   |
| Net Gains/Losses on OREO Sales            | \$6                               | 2,569                                             | 49.6%                   |
| Net Gains/Losses on Sales of Other Assets | -\$268                            | 2,100                                             | 40.6%                   |
| Other Noninterest Income                  | \$125,234                         | 5,141                                             | 99.3%                   |
| <b>Total Noninterest Income</b>           | <b>\$264,424</b>                  | <b>5,167</b>                                      | <b>99.8%</b>            |

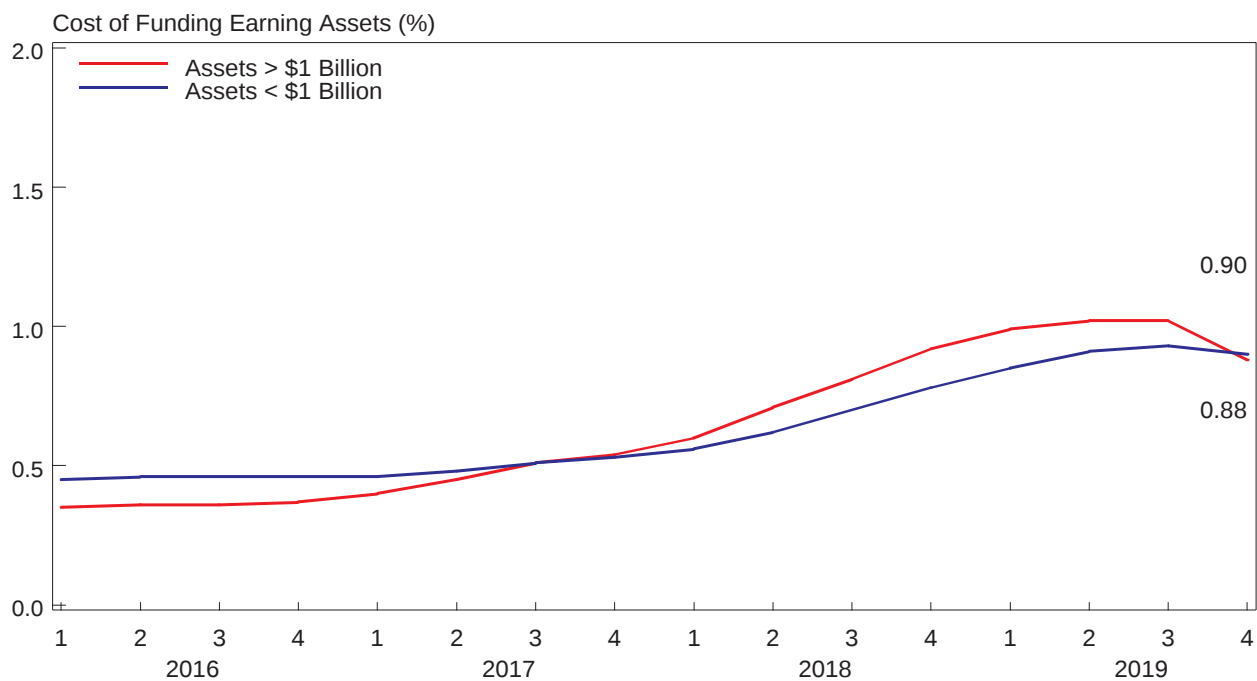
## Quarterly Yield on Earning Assets

2016 - 2019

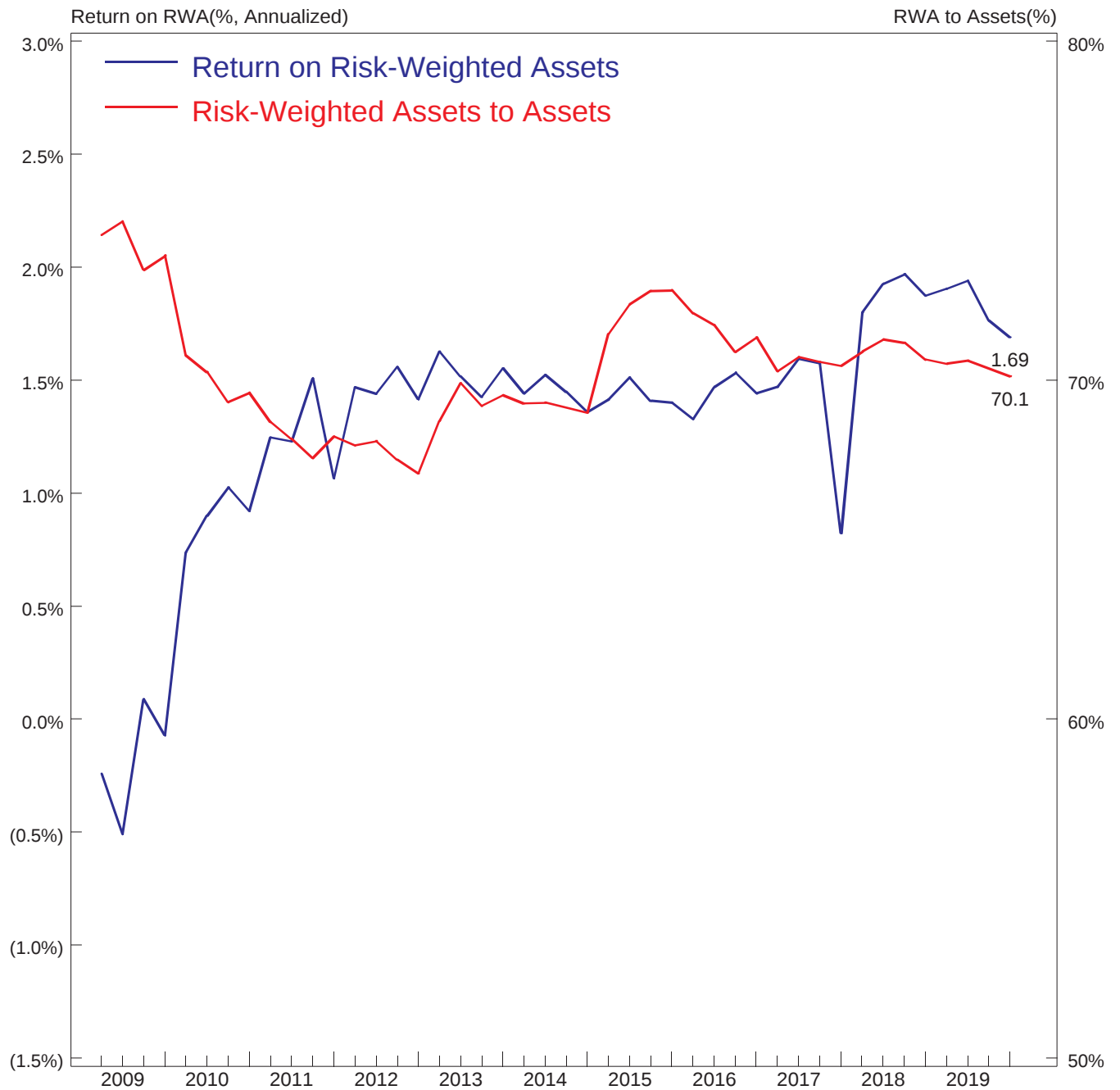


## Quarterly Cost of Funding Earning Assets

2016 - 2019



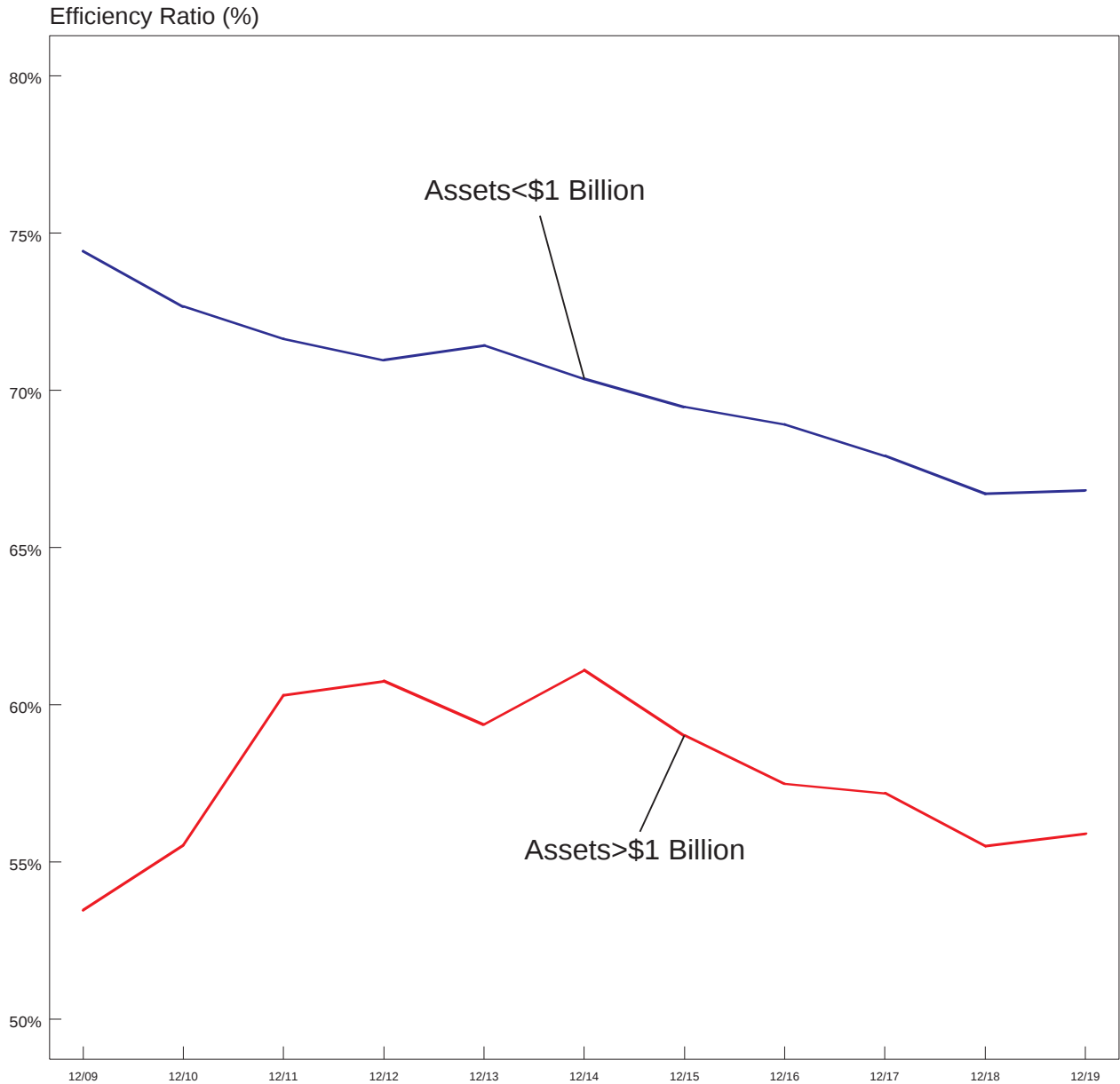
# Quarterly Return on Risk-Weighted Assets (RWA)\* and RWA to Total Assets 2009 - 2019



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

# Annual Efficiency Ratios\*

2009 - 2019

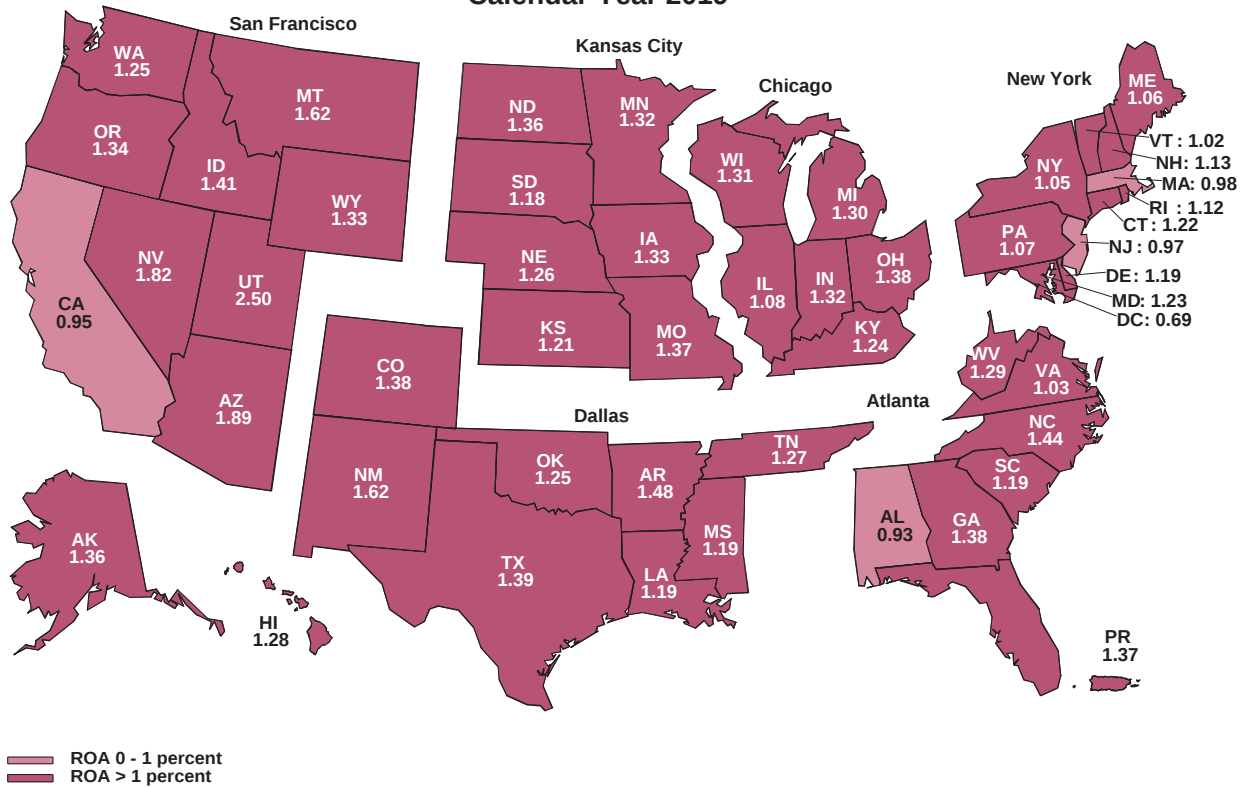


|                    |       |       |       |       |       |       |       |       |       |       |       |
|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Assets<\$1 Billion | 74.42 | 72.66 | 71.63 | 70.96 | 71.42 | 70.36 | 69.47 | 68.91 | 67.91 | 66.71 | 66.82 |
| Assets>\$1 Billion | 53.46 | 55.53 | 60.30 | 60.75 | 59.37 | 61.10 | 59.02 | 57.48 | 57.18 | 55.50 | 55.90 |
| Total              | 55.53 | 57.17 | 61.38 | 61.70 | 60.46 | 61.91 | 59.90 | 58.39 | 57.98 | 56.27 | 56.63 |

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

## Return on Assets (ROA)

Calendar Year 2019



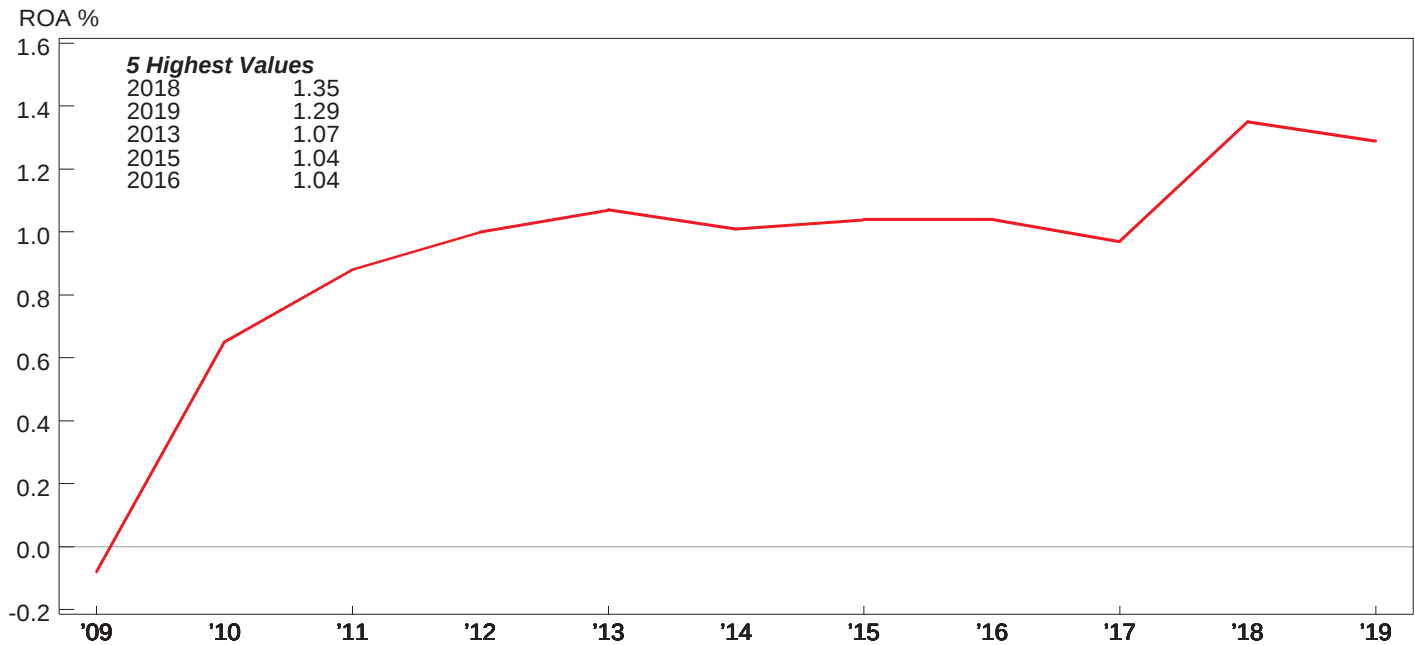
## ROA Rankings by State

|                  | No. of Inst.<br>as of 12/31/19 | 2019 | 2018 | Change* |                     | No. of Inst.<br>as of 12/31/19 | 2019 | 2018 | Change* |
|------------------|--------------------------------|------|------|---------|---------------------|--------------------------------|------|------|---------|
| 1 Utah           | 39                             | 2.50 | 2.45 | 5       | 28 Oklahoma         | 198                            | 1.25 | 1.47 | (22)    |
| 2 Arizona        | 14                             | 1.89 | 1.91 | (2)     | 29 Washington       | 41                             | 1.25 | 1.27 | (2)     |
| 3 Nevada         | 19                             | 1.82 | 1.73 | 9       | 30 Kentucky         | 141                            | 1.24 | 1.22 | 2       |
| 4 Montana        | 44                             | 1.62 | 1.55 | 7       | 31 Maryland         | 41                             | 1.23 | 1.23 | 0       |
| 5 New Mexico     | 34                             | 1.62 | 1.49 | 13      | 32 Connecticut      | 35                             | 1.22 | 1.10 | 12      |
| 6 Arkansas       | 87                             | 1.48 | 1.55 | (7)     | 33 Kansas           | 227                            | 1.21 | 1.17 | 4       |
| 7 North Carolina | 46                             | 1.44 | 1.62 | (18)    | 34 Delaware         | 21                             | 1.19 | 1.39 | (20)    |
| 8 Idaho          | 11                             | 1.41 | 1.37 | 4       | 35 Louisiana        | 114                            | 1.19 | 1.15 | 4       |
| 9 Texas          | 420                            | 1.39 | 1.44 | (5)     | 36 Mississippi      | 71                             | 1.19 | 1.20 | (1)     |
| 10 Colorado      | 75                             | 1.38 | 1.34 | 4       | 37 South Carolina   | 47                             | 1.19 | 1.18 | 1       |
| 11 Georgia       | 160                            | 1.38 | 1.39 | (1)     | 38 South Dakota     | 62                             | 1.18 | 1.24 | (6)     |
| 12 Ohio          | 180                            | 1.38 | 1.29 | 9       | 39 New Hampshire    | 18                             | 1.13 | 1.14 | (1)     |
| 13 Missouri      | 248                            | 1.37 | 1.36 | 1       | 40 Rhode Island     | 8                              | 1.12 | 1.12 | 0       |
| 14 Puerto Rico   | 4                              | 1.37 | 1.58 | (21)    | 41 Illinois         | 414                            | 1.08 | 1.06 | 2       |
| 15 Alaska        | 5                              | 1.36 | 1.36 | 0       | 42 Pennsylvania     | 141                            | 1.07 | 1.10 | (3)     |
| 16 North Dakota  | 74                             | 1.36 | 1.35 | 1       | 43 Florida          | 104                            | 1.06 | 1.06 | 0       |
| 17 Oregon        | 16                             | 1.34 | 1.28 | 6       | 44 Maine            | 26                             | 1.06 | 1.02 | 4       |
| 18 Iowa          | 273                            | 1.33 | 1.28 | 5       | 45 New York         | 137                            | 1.05 | 1.18 | (13)    |
| 19 Wyoming       | 30                             | 1.33 | 1.19 | 14      | 46 Virginia         | 71                             | 1.03 | 1.15 | (12)    |
| 20 Indiana       | 102                            | 1.32 | 1.31 | 1       | 47 Vermont          | 11                             | 1.02 | 0.84 | 18      |
| 21 Minnesota     | 281                            | 1.32 | 1.30 | 2       | 48 Massachusetts    | 113                            | 0.98 | 1.05 | (7)     |
| 22 Wisconsin     | 190                            | 1.31 | 1.25 | 6       | 49 New Jersey       | 66                             | 0.97 | 0.95 | 2       |
| 23 Michigan      | 91                             | 1.30 | 1.32 | (2)     | 50 California       | 148                            | 0.95 | 1.22 | (27)    |
| 24 West Virginia | 49                             | 1.29 | 1.22 | 7       | 51 Alabama          | 110                            | 0.93 | 1.21 | (28)    |
| 25 Hawaii        | 8                              | 1.28 | 1.25 | 3       | 52 District of Col. | 3                              | 0.69 | 0.40 | 29      |
| 26 Tennessee     | 139                            | 1.27 | 1.36 | (9)     |                     |                                |      |      |         |
| 27 Nebraska      | 165                            | 1.26 | 1.34 | (8)     |                     |                                |      |      |         |
|                  |                                |      |      |         | U.S. and Terr.      | 5,177                          | 1.29 | 1.35 | (6)     |

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

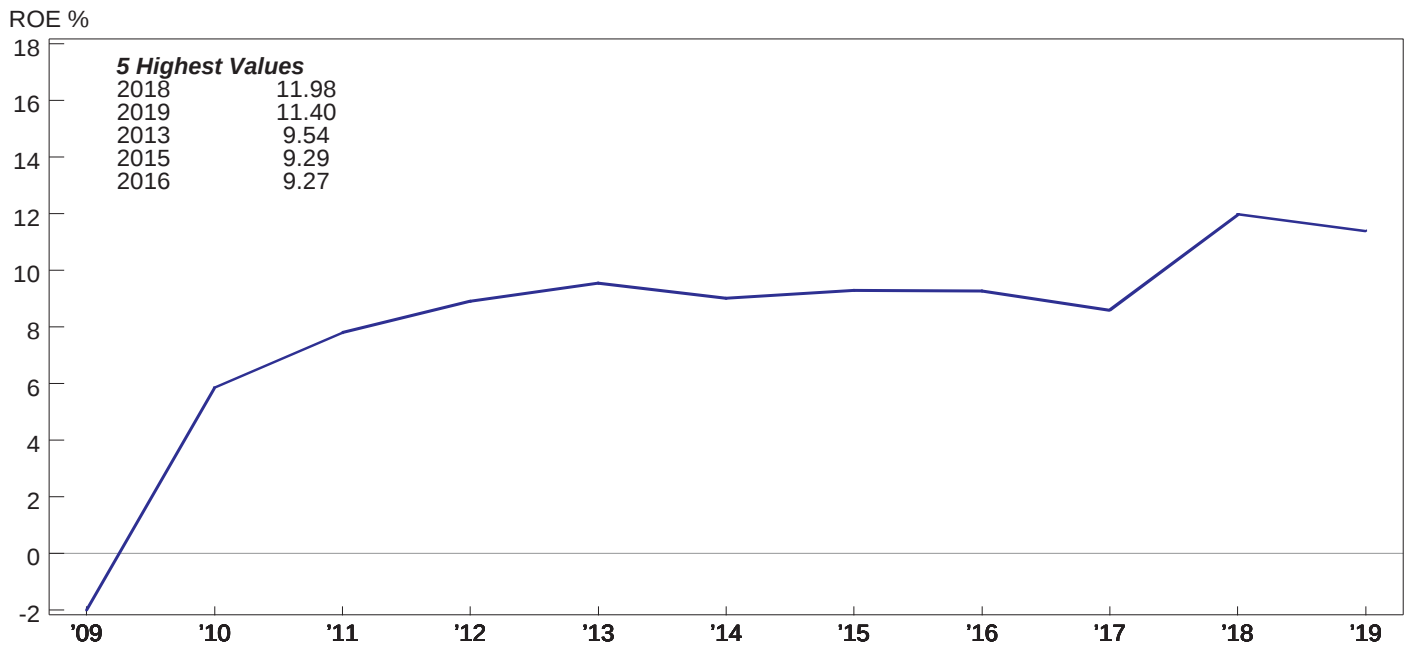
## Annual Return on Assets (ROA)

2009 - 2019



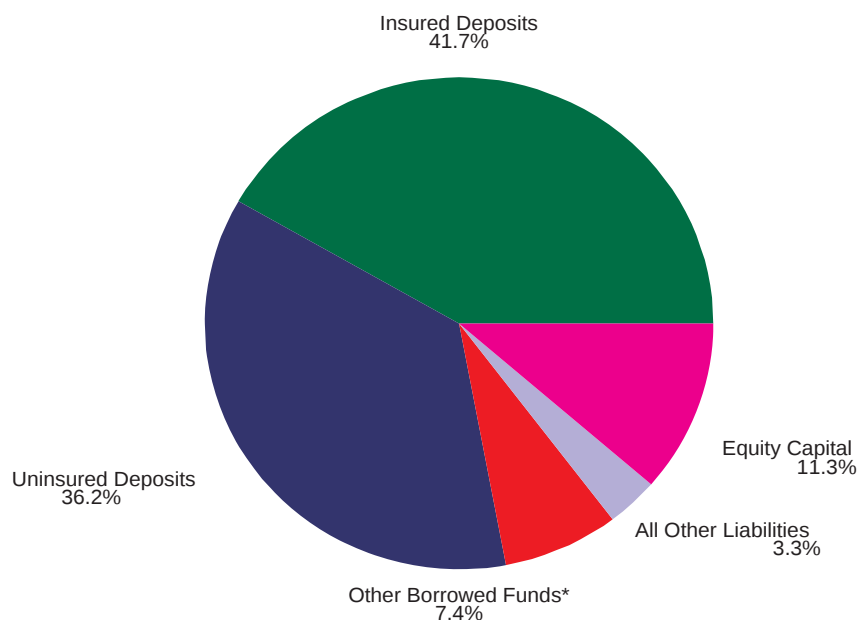
## Annual Return on Equity (ROE)

2009 - 2019



## Total Liabilities and Equity Capital

December 31, 2019

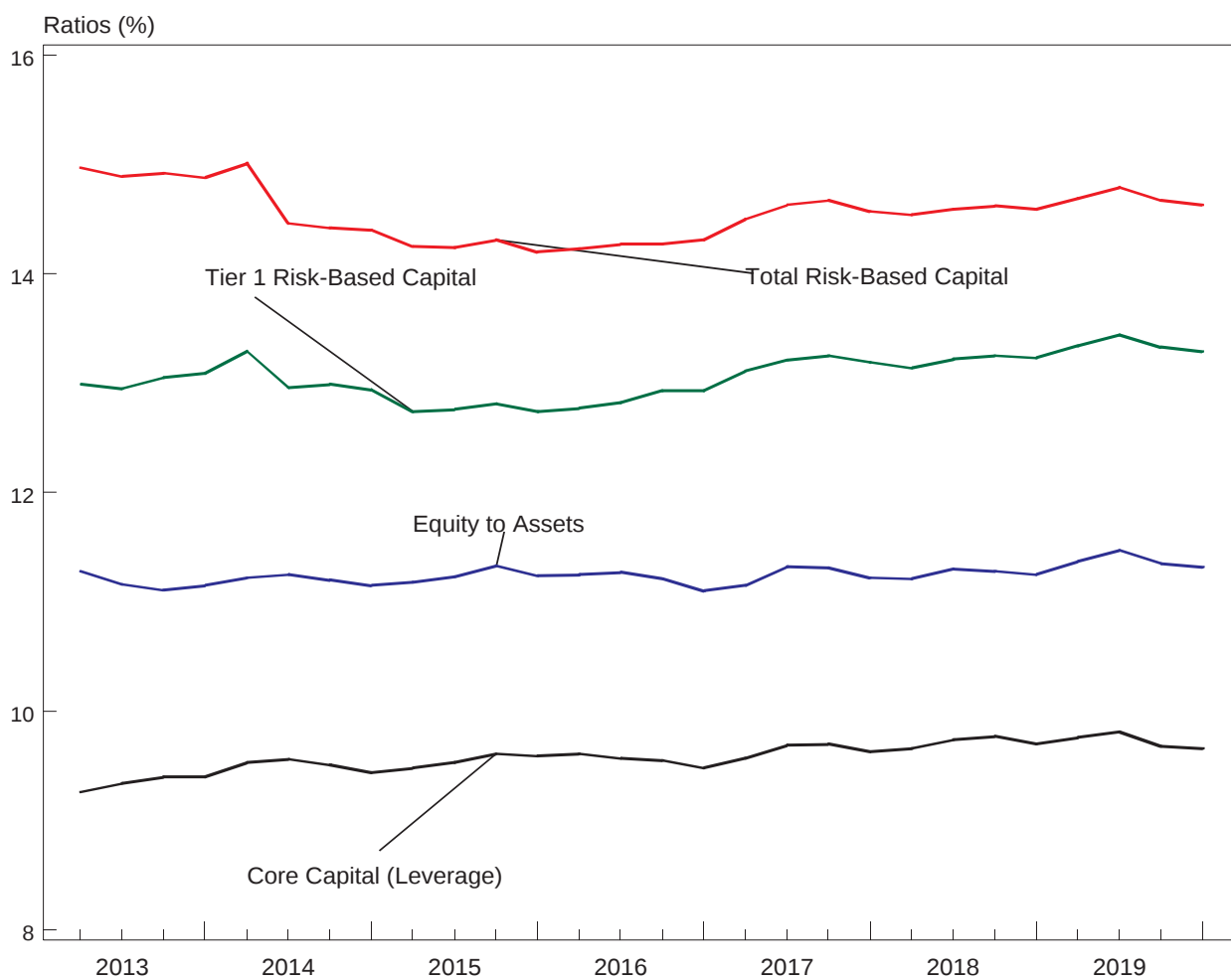


| (\$ Billions)                        | 12/31/18 | 12/31/19 | % Change |
|--------------------------------------|----------|----------|----------|
| Insured Deposits (estimated)         | 7,486    | 7,781    | 3.9      |
| Uninsured Deposits                   | 6,381    | 6,754    | 5.8      |
| In Foreign Offices                   | 1,253    | 1,315    | 4.9      |
| Other Borrowed Funds*                | 1,476    | 1,374    | -6.9     |
| All Other Liabilities                | 578      | 622      | 7.6      |
| Subordinated Debt                    | 69       | 70       | 1.4      |
| Bank Equity Capital                  | 2,019    | 2,111    | 4.6      |
| Total Liabilities and Equity Capital | 17,943   | 18,645   | 3.9      |

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

## Capital Ratios

2013 - 2019

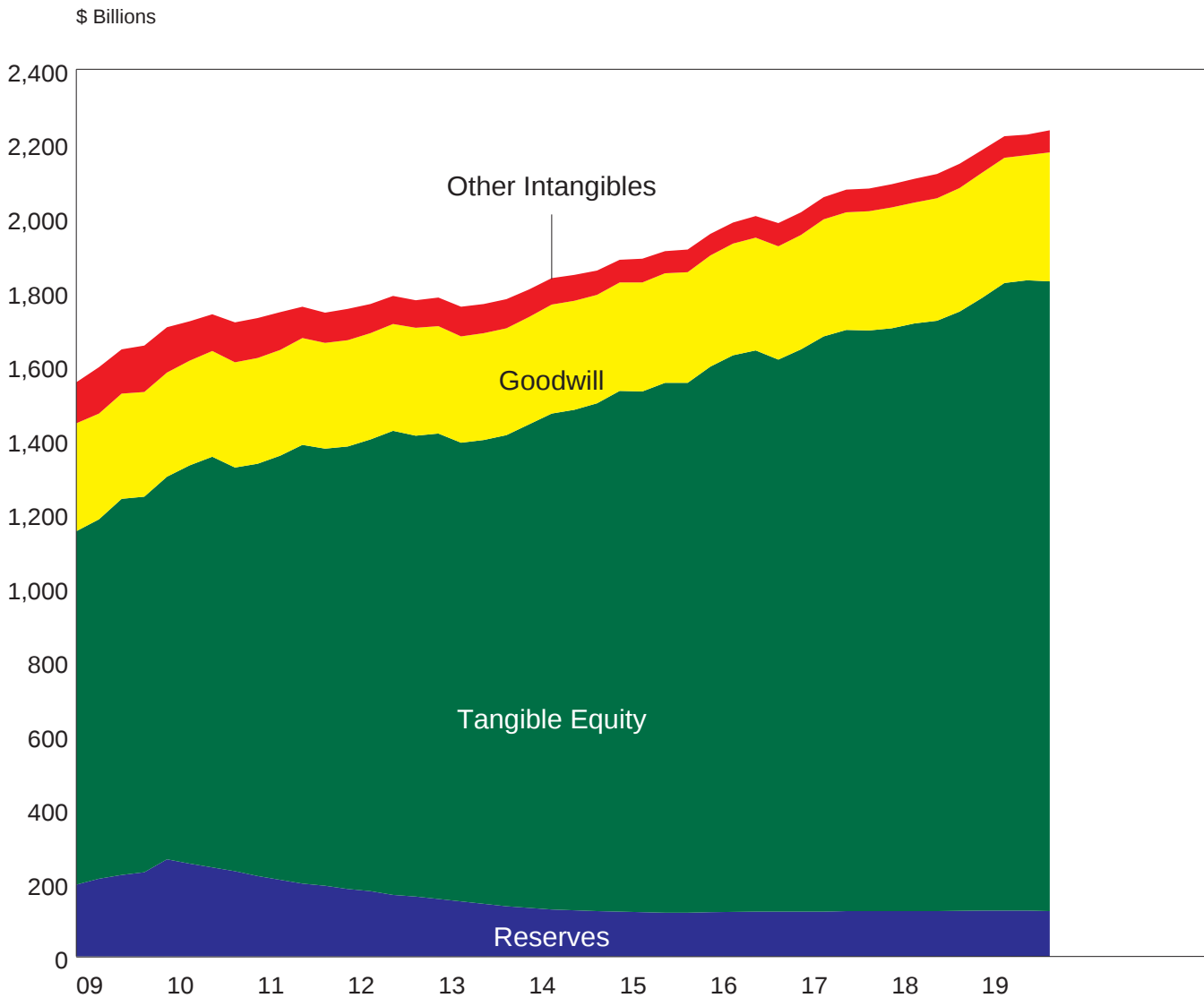


|                                  | 12/13        | 12/14        | 12/15        | 12/16        | 12/17        | 12/18        | 12/19        |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Total Risk-Based Capital</b>  | <b>14.88</b> | <b>14.40</b> | <b>14.20</b> | <b>14.31</b> | <b>14.57</b> | <b>14.59</b> | <b>14.63</b> |
| <b>Tier 1 Risk-Based Capital</b> | <b>13.09</b> | <b>12.94</b> | <b>12.74</b> | <b>12.93</b> | <b>13.19</b> | <b>13.23</b> | <b>13.29</b> |
| <b>Equity to Assets</b>          | <b>11.15</b> | <b>11.15</b> | <b>11.24</b> | <b>11.10</b> | <b>11.22</b> | <b>11.25</b> | <b>11.32</b> |
| <b>Core Capital (Leverage)</b>   | <b>9.40</b>  | <b>9.44</b>  | <b>9.59</b>  | <b>9.48</b>  | <b>9.63</b>  | <b>9.70</b>  | <b>9.66</b>  |

# Equity Capital and Reserves

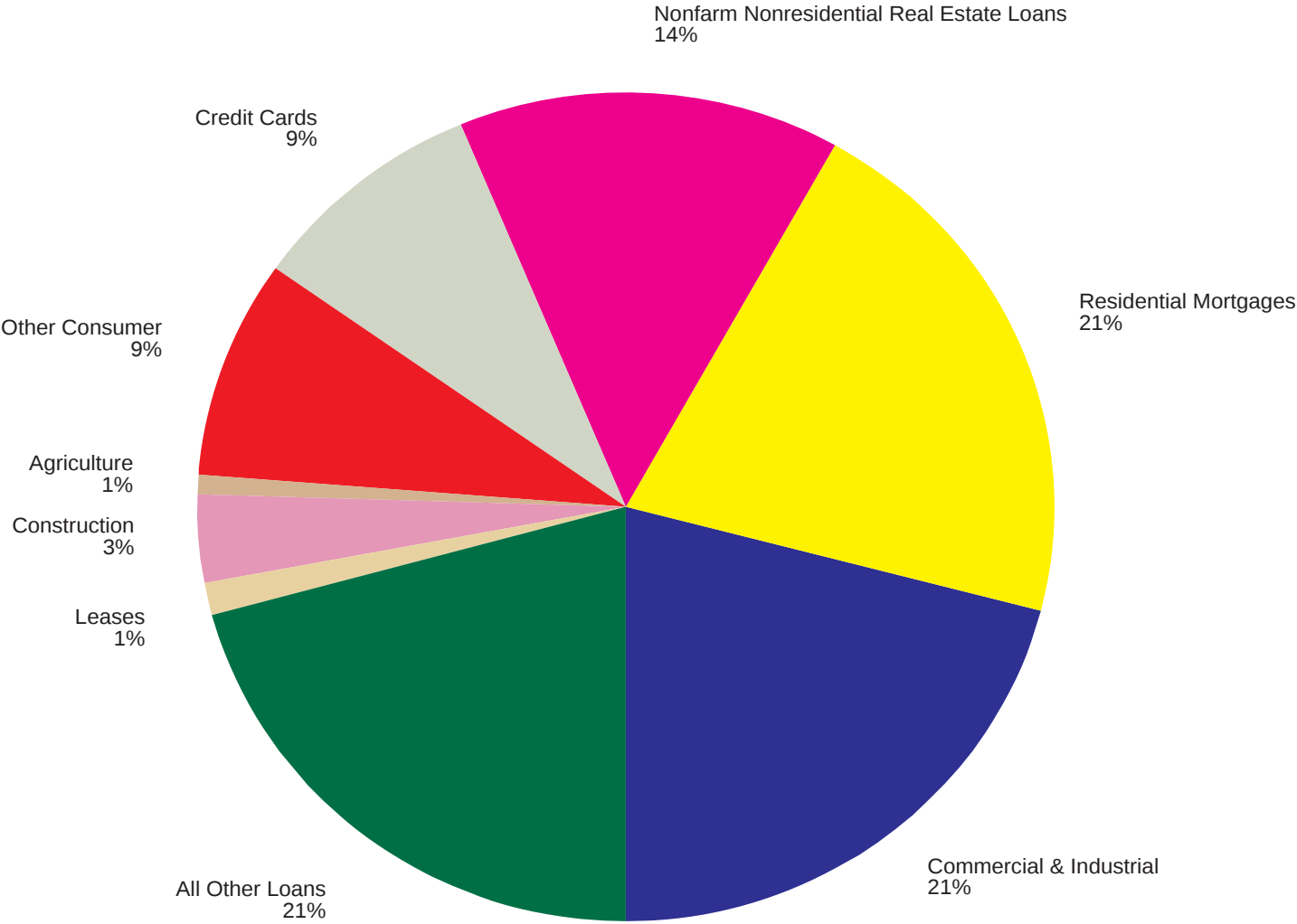
## FDIC-Insured Commercial Banks and Savings Institutions

2009 - 2019



Loan Portfolio Composition

December 31, 2019



## Loan Portfolio Composition by Asset Size

December 31, 2019

### Assets < \$1 Billion

Nonfarm Nonresidential Real Estate Loans 28%

Credit Cards 0%  
Other Consumer 4%

Agriculture 5%

Leases 0%

Construction 7%

All Other Loans 15%

Commercial & Industrial 12%

Residential Mortgages 27%

### Assets > \$1 Billion

Nonfarm Nonresidential Real Estate Loans 13%

Credit Cards 10%

Other Consumer 9%

Agriculture 0%

Leases 1%

Construction 3%

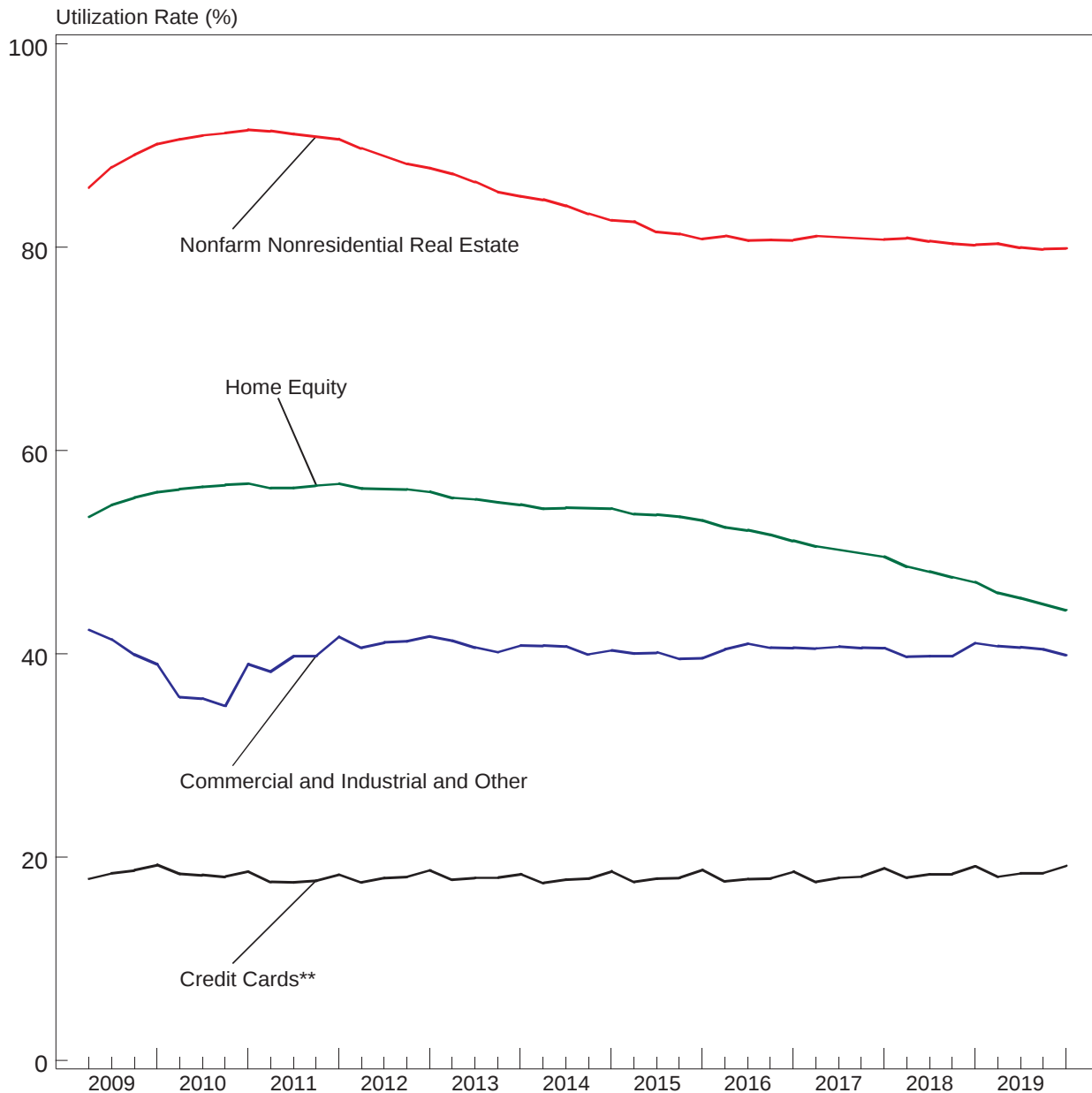
All Other Loans 21%

Commercial & Industrial 22%

Residential Mortgages 20%

## Utilization Rates of Loan Commitments\*

2009-2019

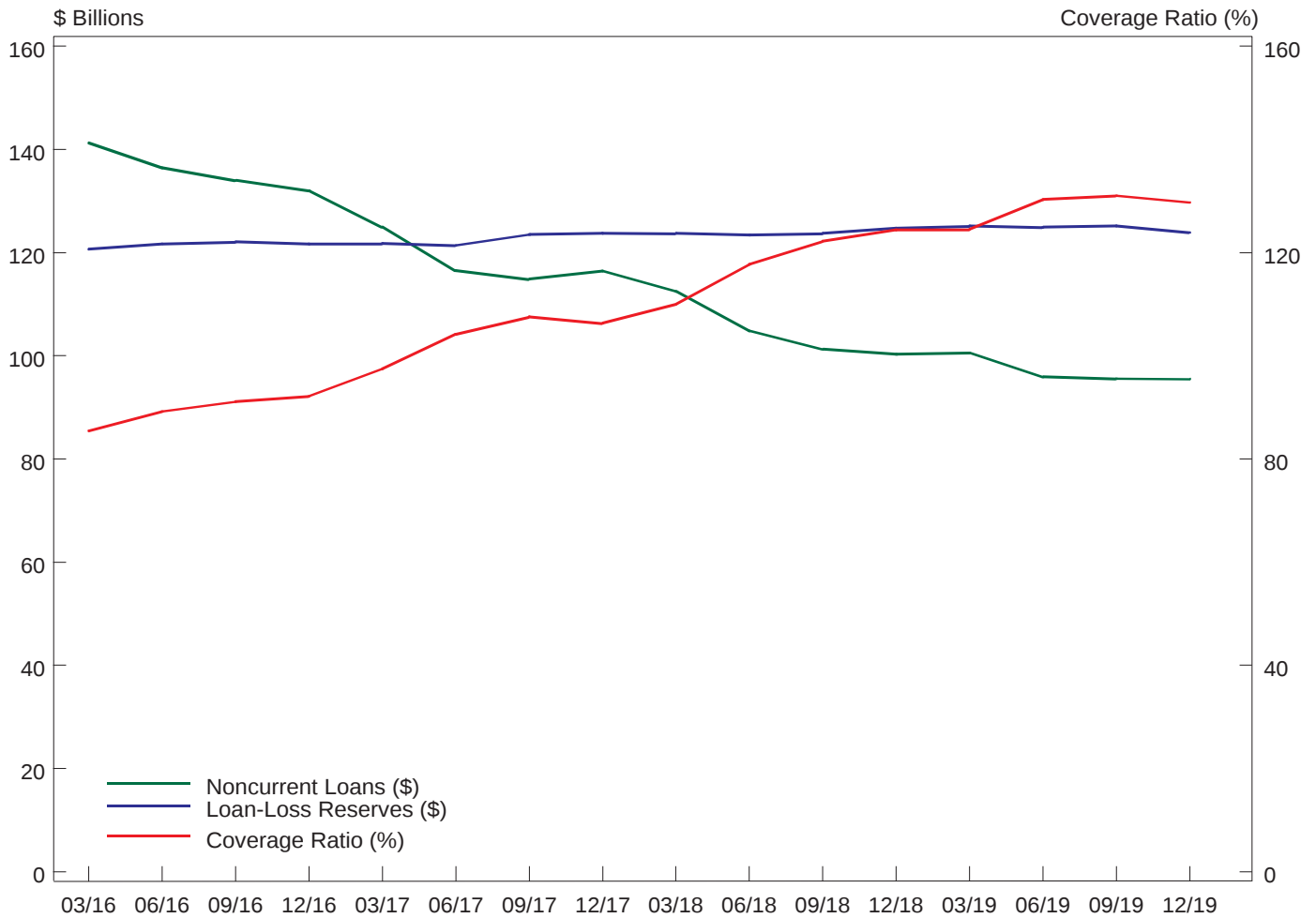


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

## Reserve Coverage Ratio\*

2016-2019



### Noncurrent Loans (\$ Billions)

141.2 136.4 134.0 132.0 125.0 116.5 114.8 116.4 112.5 104.8 101.3 100.3 100.6 95.9 95.5 95.5

### Loan-Loss Reserves (\$ Billions)

120.7 121.7 122.1 121.7 121.8 121.4 123.5 123.8 123.7 123.4 123.7 124.7 125.2 124.9 125.2 123.9

### Coverage Ratio (%)

85 89 91 92 97 104 108 106 110 118 122 124 124 130 131 130

\* Loan-loss reserves to noncurrent loans.

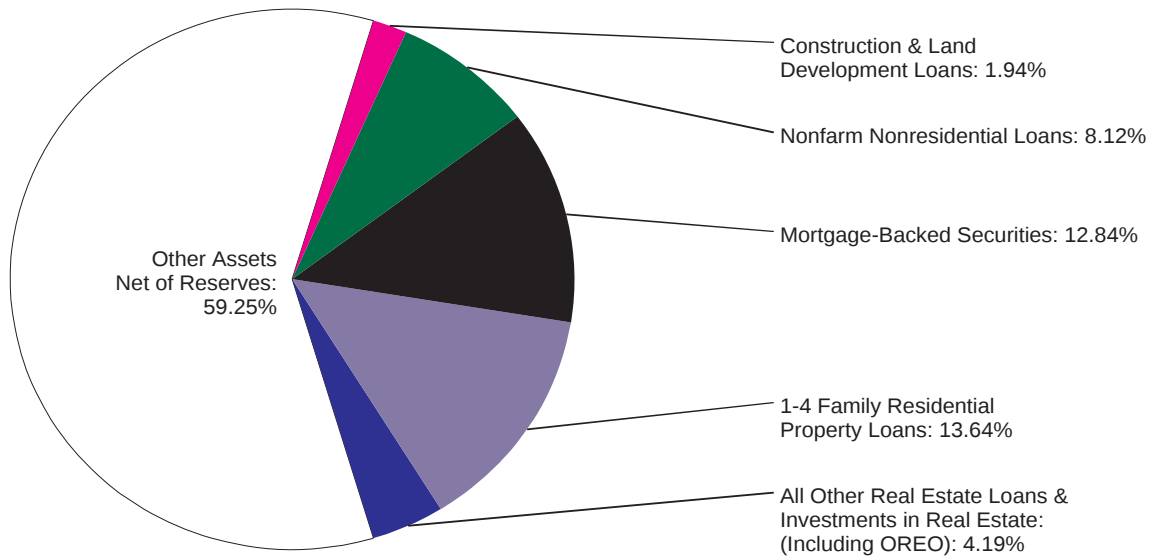
## Loss Allowance to Loans and Leases

2016 - 2019



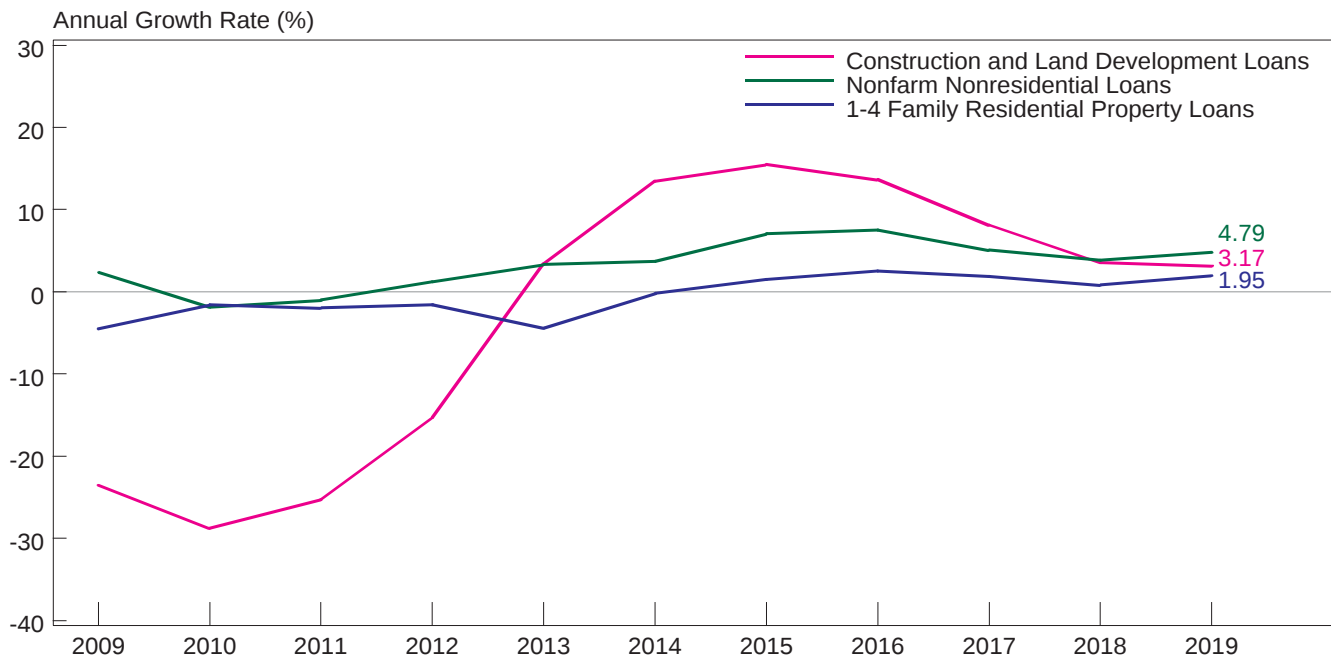
## Real Estate Assets as a Percent of Total Assets

December 31, 2019



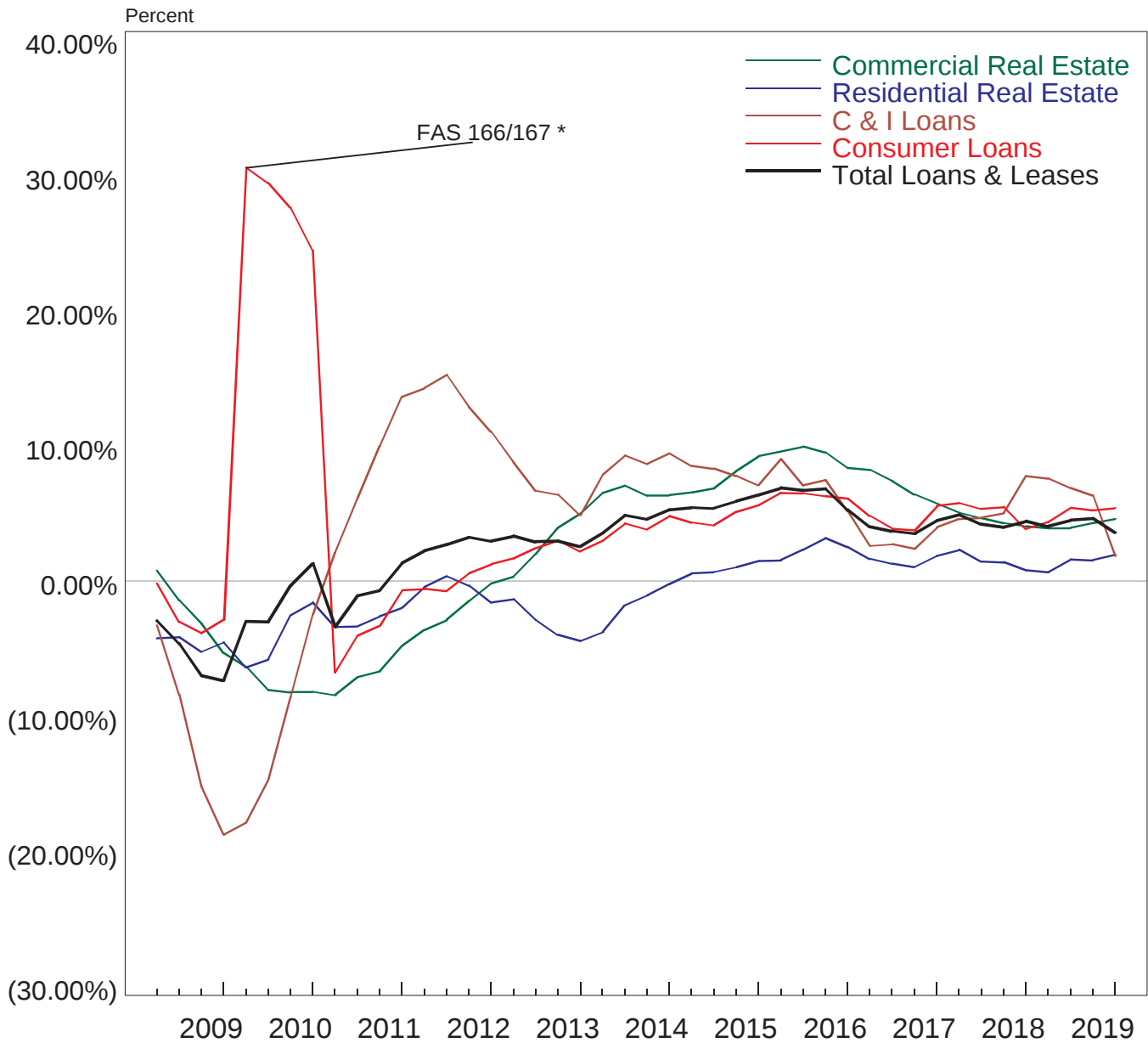
## Real Estate Loan Growth Rates

2009-2019



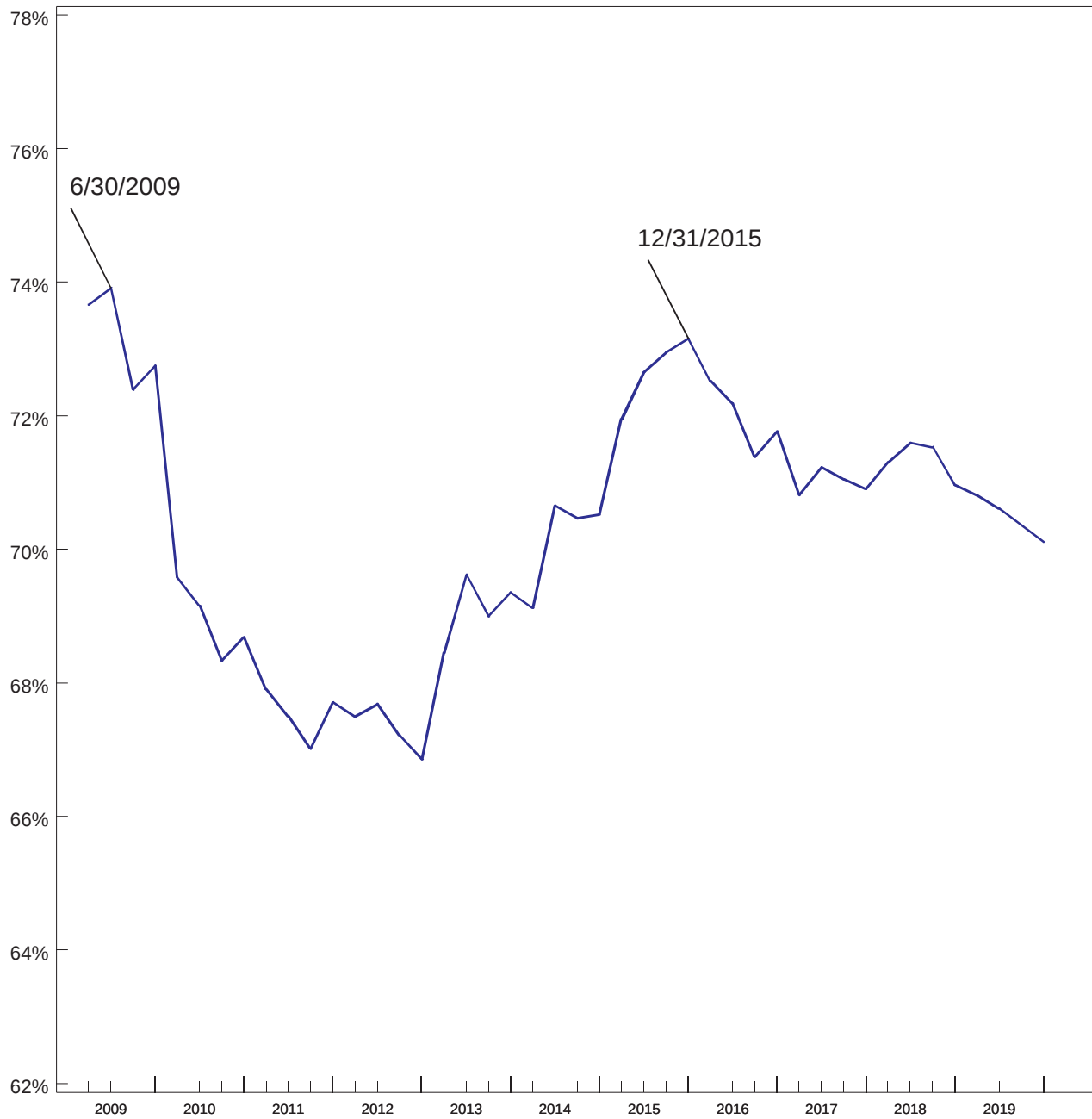
## Twelve-Month Loan Growth Rates

2009 - 2019



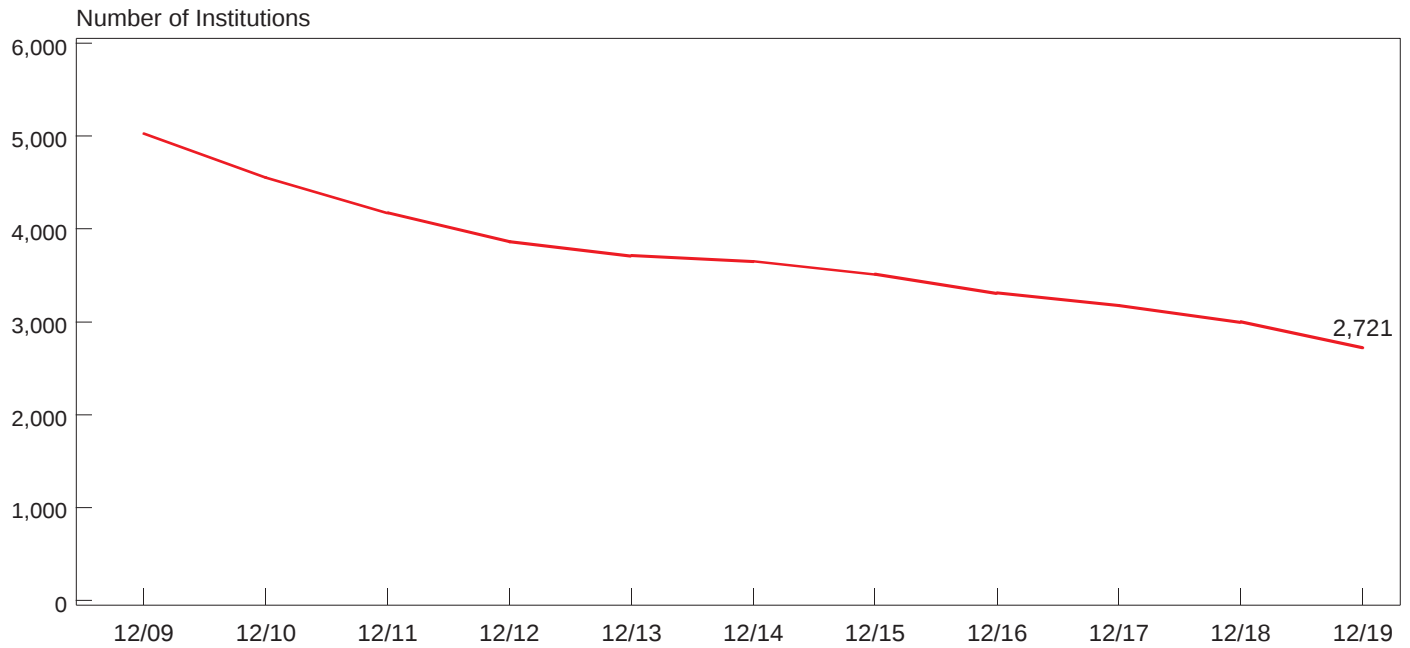
\* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

## Risk-Weighted Assets as a Percentage of Total Assets 2009 - 2019



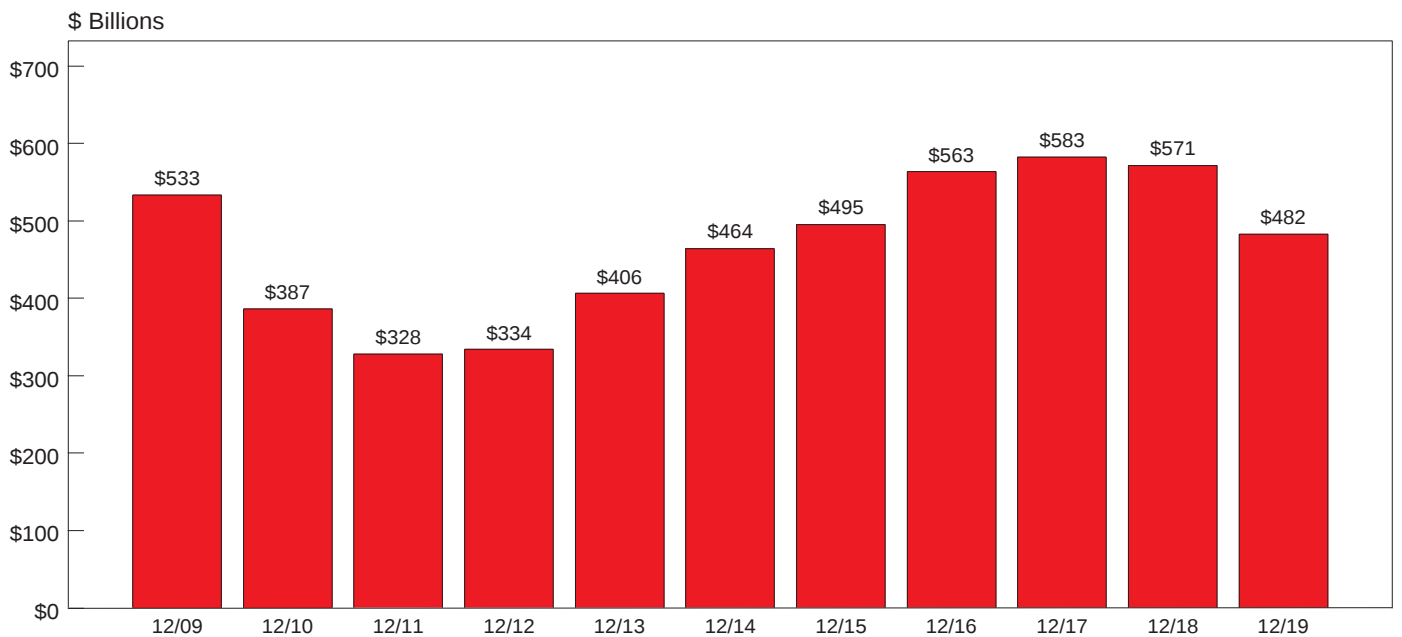
## Number of Institutions With FHLB Advances

2009 - 2019

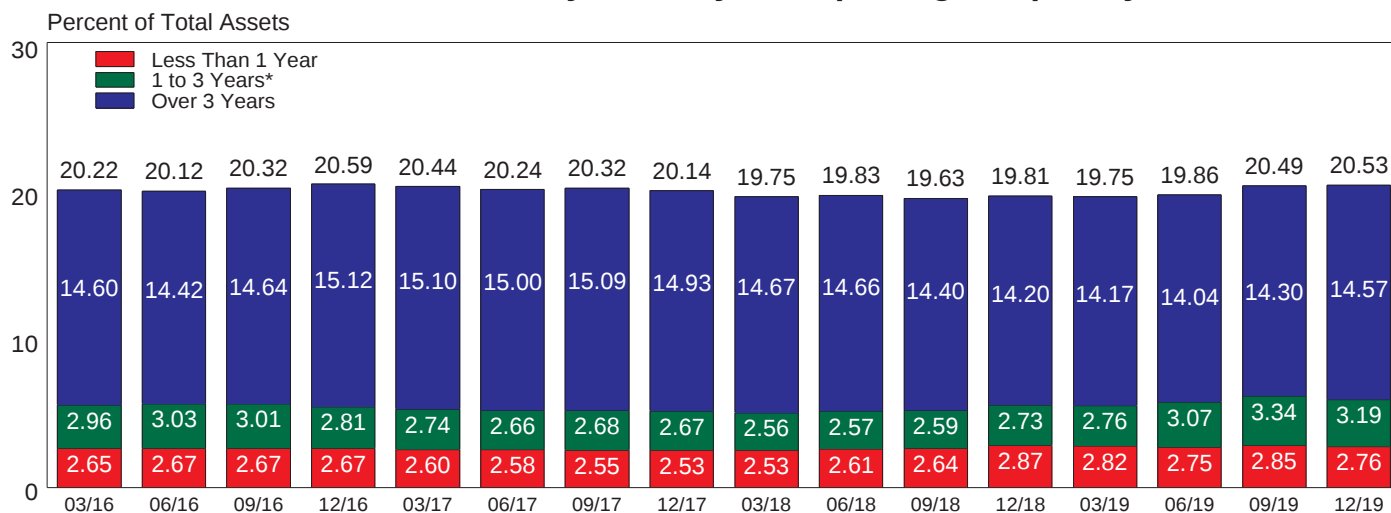


## Amount of FHLB Advances Outstanding

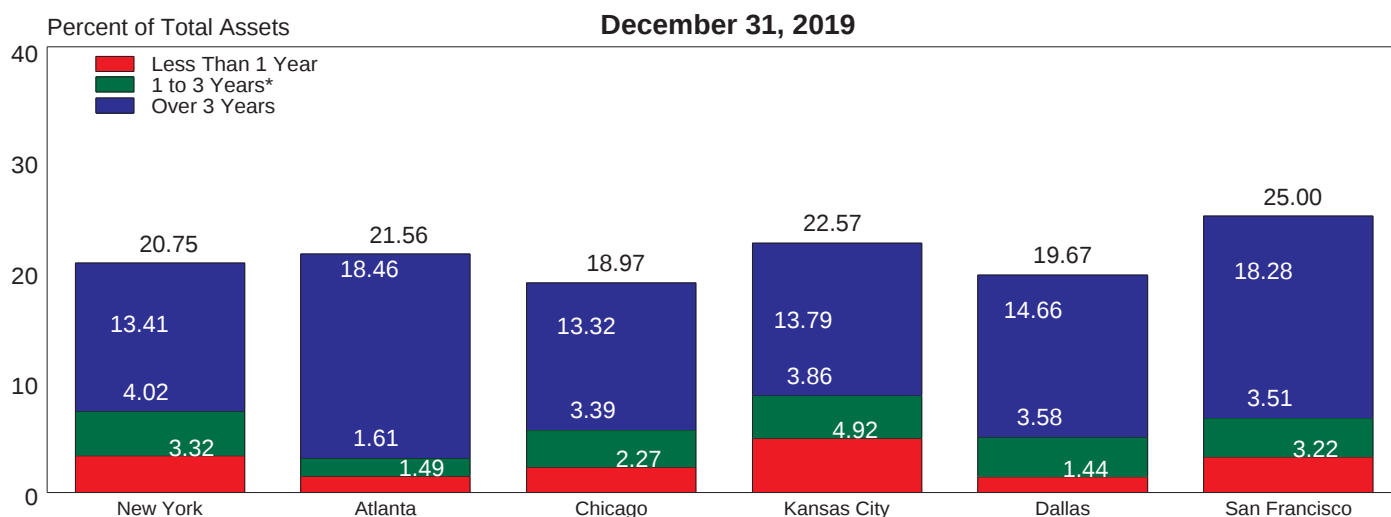
2009 - 2019



## Debt Securities by Maturity or Repricing Frequency...



.....and by Region



## Total Securities (Debt and Equity)

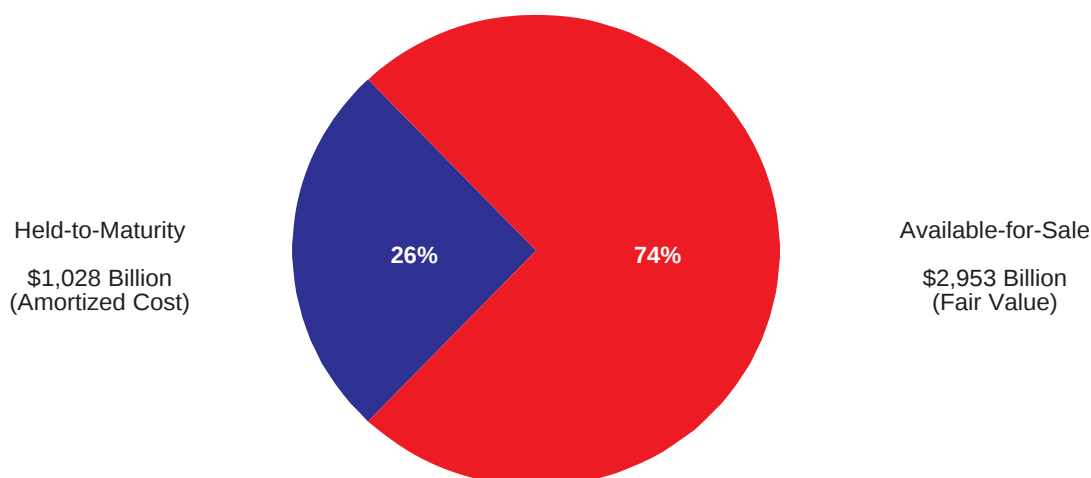
(\$ Billions)

|                                        | 12/17   | 3/18    | 6/18    | 9/18    | 12/18   | 3/19    | 6/19    | 9/19    | 12/19   |
|----------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| U.S. Government Obligations:           |         |         |         |         |         |         |         |         |         |
| U.S. Treasury                          | 477     | 481     | 486     | 494     | 549     | 537     | 549     | 623     | 632     |
| U.S. Govt. Agy & Spon. Agy Obligations | 157     | 155     | 152     | 150     | 150     | 146     | 141     | 131     | 122     |
| Mortgage Pass-Through Securities       | 1,383   | 1,366   | 1,398   | 1,395   | 1,409   | 1,425   | 1,477   | 1,543   | 1,556   |
| Collateralized Mortgage Obligations    | 460     | 453     | 453     | 452     | 453     | 457     | 457     | 462     | 464     |
| State, County, Municipal Obligations   | 370     | 355     | 348     | 333     | 330     | 322     | 308     | 308     | 313     |
| Asset Backed Securities                | 114     | 114     | 116     | 116     | 118     | 115     | 111     | 110     | 110     |
| Other Debt Securities                  | 661     | 671     | 676     | 687     | 712     | 720     | 735     | 757     | 783     |
| Equity Securities                      | 10      | 4       | 4       | 3       | 3       | 1       | 1       | 1       | 1       |
| Total Securities                       | \$3,632 | \$3,599 | \$3,633 | \$3,630 | \$3,723 | \$3,724 | \$3,779 | \$3,936 | \$3,982 |

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

## Total Securities\*

December 31, 2019



## Total Securities\*

December 31, 2019

|                                          | Held-to-Maturity |                                  | Available-for-Sale |                                  | Total Securities | Fair Value to Amortized Cost (%) |
|------------------------------------------|------------------|----------------------------------|--------------------|----------------------------------|------------------|----------------------------------|
|                                          | Amortized Cost   | Fair Value to Amortized Cost (%) | Fair Value         | Fair Value to Amortized Cost (%) |                  |                                  |
| U.S. Government Obligations              |                  |                                  |                    |                                  |                  |                                  |
| U.S. Treasury                            | \$82,457         | 101.5                            | \$549,315          | 100.4                            | \$631,772        | 100.5                            |
| U.S. Govt. Agy and Spon. Agy Obligations | 18,601           | 100.4                            | 103,692            | 100.3                            | 122,293          | 100.3                            |
| Mortgage Pass-Through Securities         | 569,650          | 101.7                            | 986,533            | 101.0                            | 1,556,183        | 101.3                            |
| Collateralized Mortgage Obligations      | 82,125           | 100.8                            | 381,746            | 100.7                            | 463,871          | 100.7                            |
| State, County, Municipal Obligations     | 78,058           | 103.6                            | 235,301            | 103.3                            | 313,358          | 103.4                            |
| Asset Backed Securities                  | 24,774           | 99.7                             | 85,347             | 100.0                            | 110,122          | 99.9                             |
| Other Debt Securities                    | 172,601          | 101.3                            | 610,562            | **                               | 783,163          | **                               |
| Equity Securities                        | **               | **                               | 872                | **                               | 872              | **                               |
| Total Securities                         | \$1,028,265      | 101.6                            | \$2,953,369        | 100.9                            | \$3,981,634      | 101.1                            |
| Memoranda***                             |                  |                                  |                    |                                  |                  |                                  |
| Structured Notes                         | 10,328           |                                  | 10,288             |                                  |                  | 99.6                             |

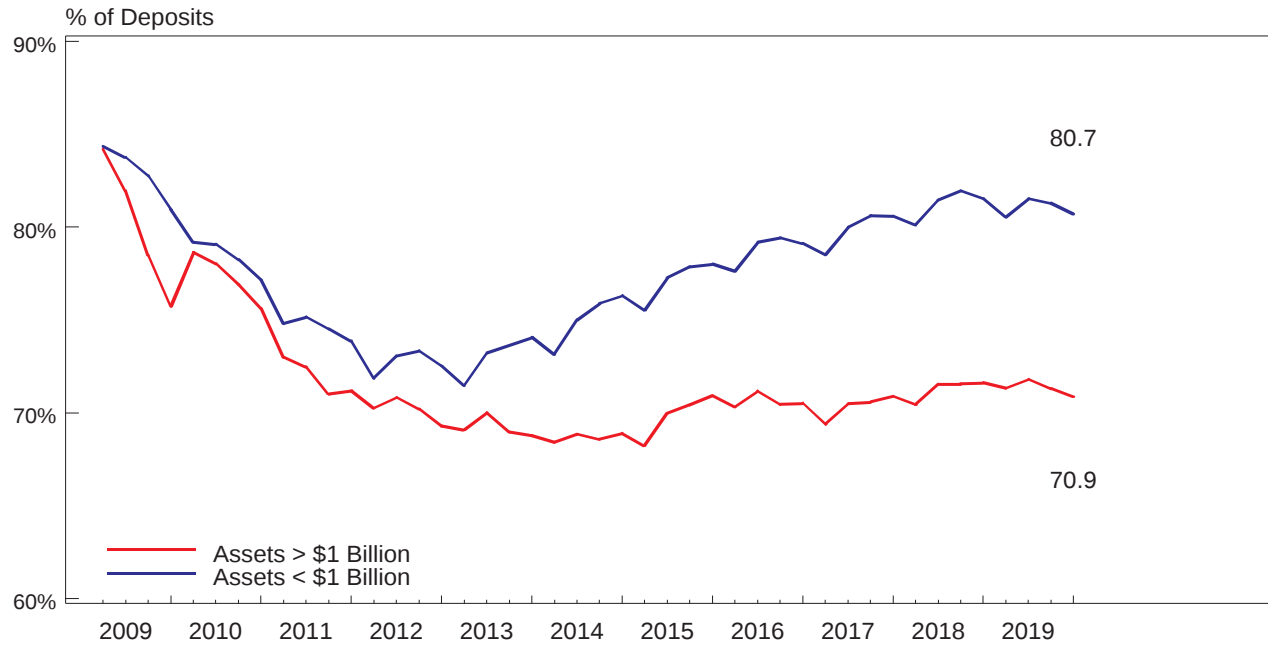
\* Excludes trading account assets.

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

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

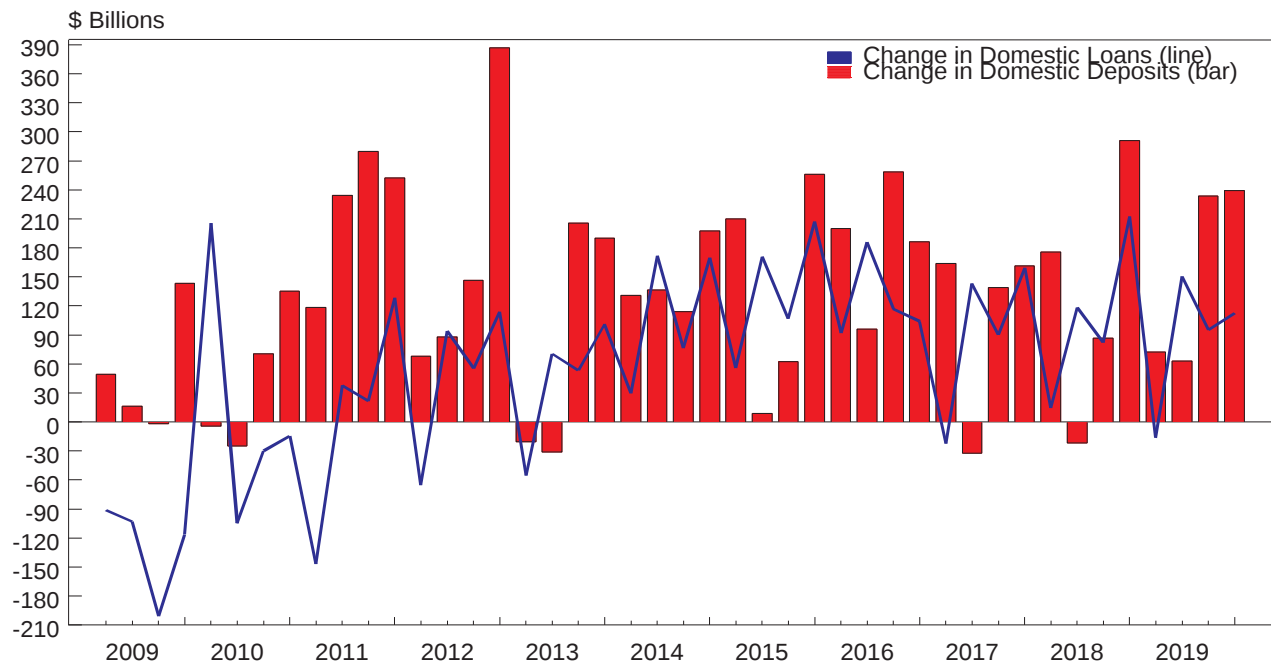
## Net Loans and Leases to Deposits (Domestic and Foreign)

2009 - 2019



## Quarterly Change in Domestic Loans vs Domestic Deposits

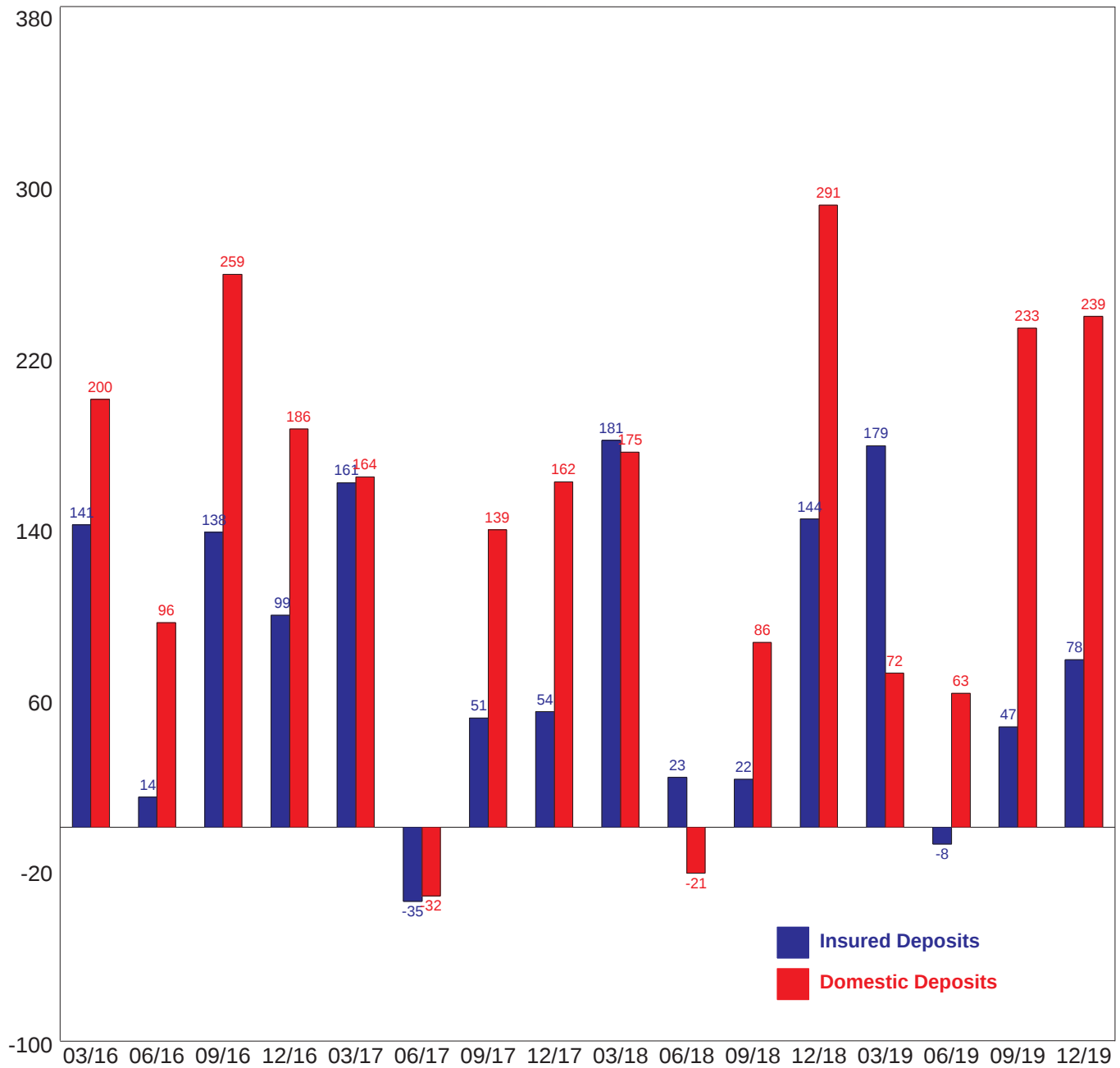
2009 - 2019



# Quarterly Change in Domestic Deposits

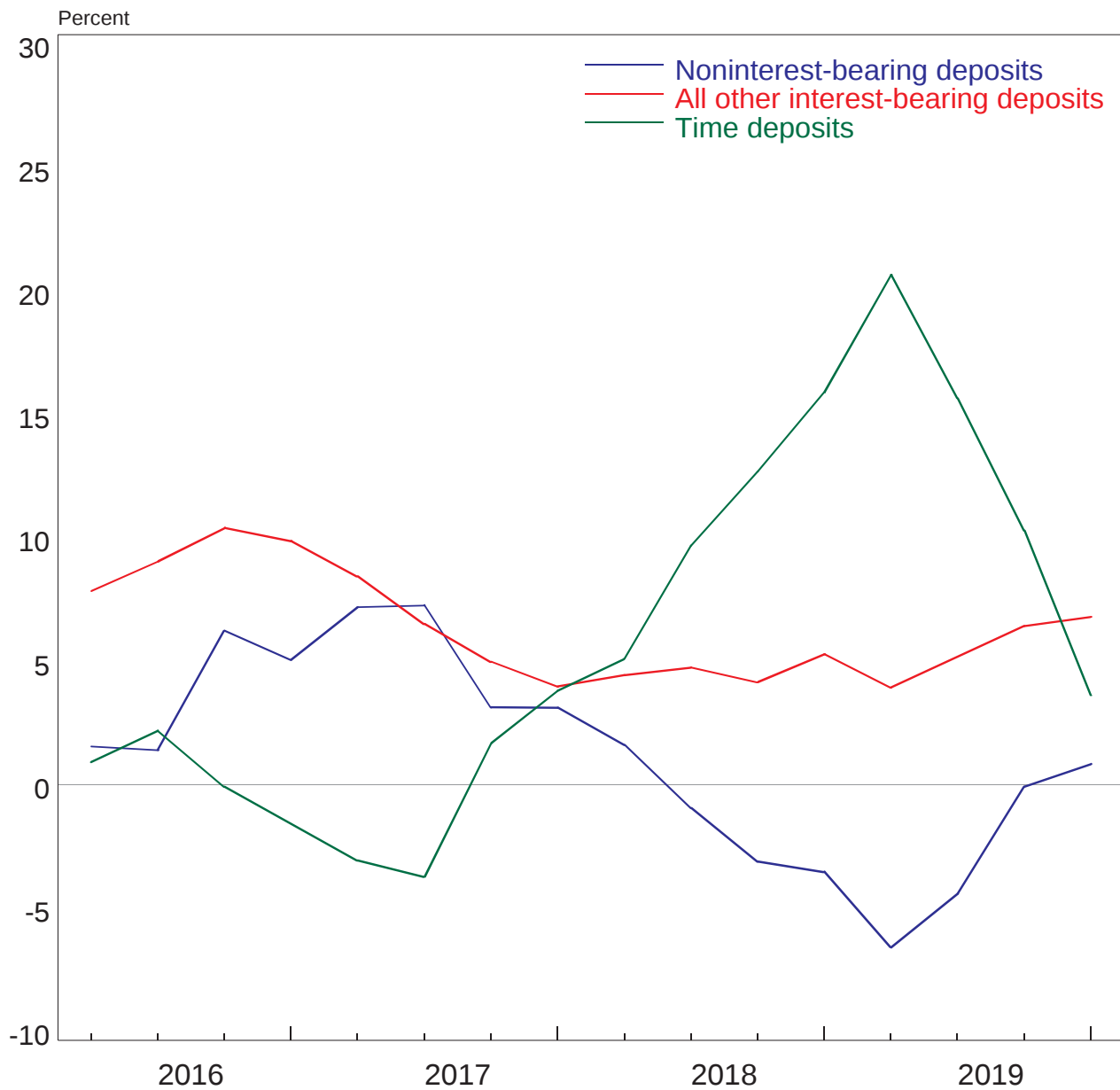
2016 - 2019

\$ Billions



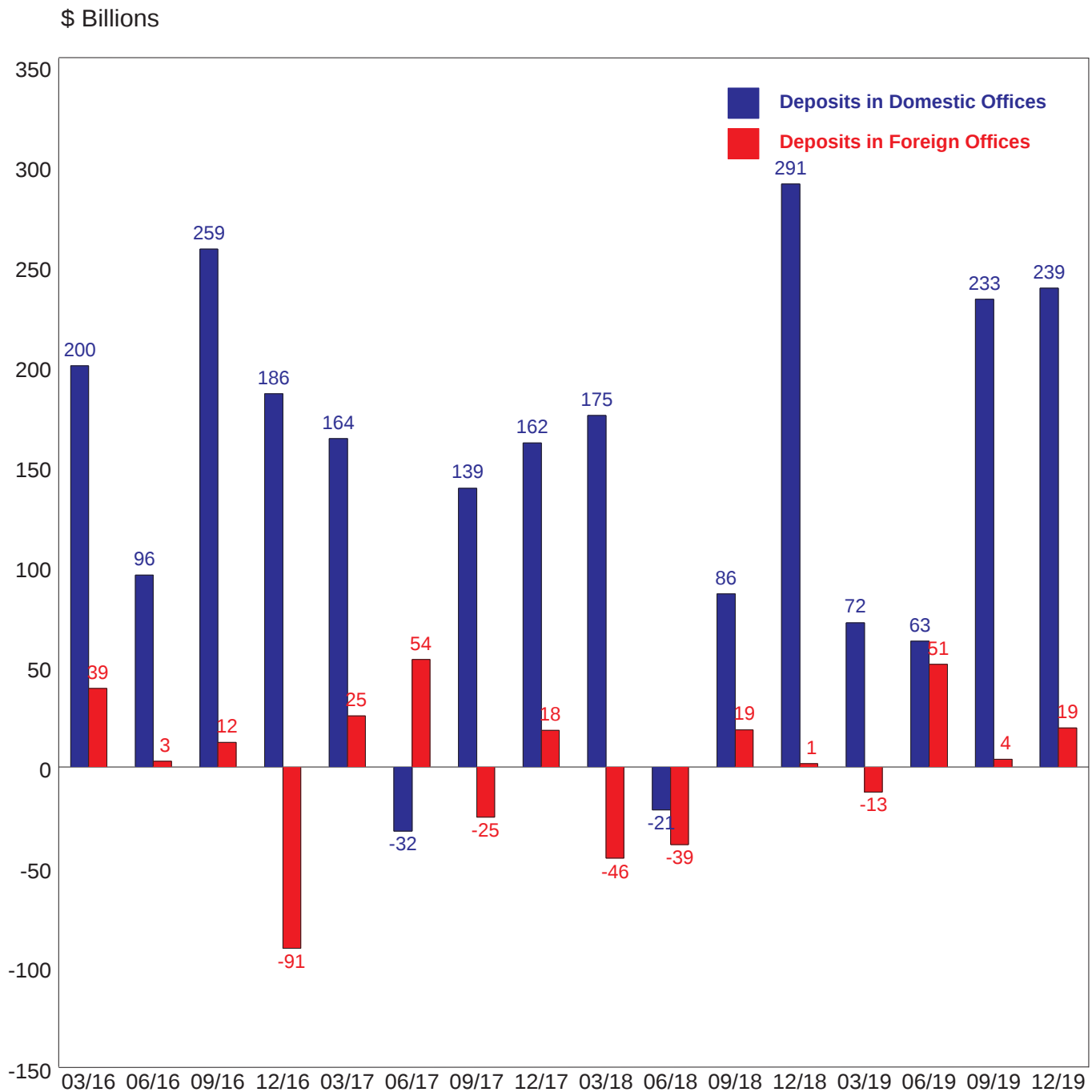
## Twelve-Month Growth Rates of Domestic Deposits

2016 - 2019



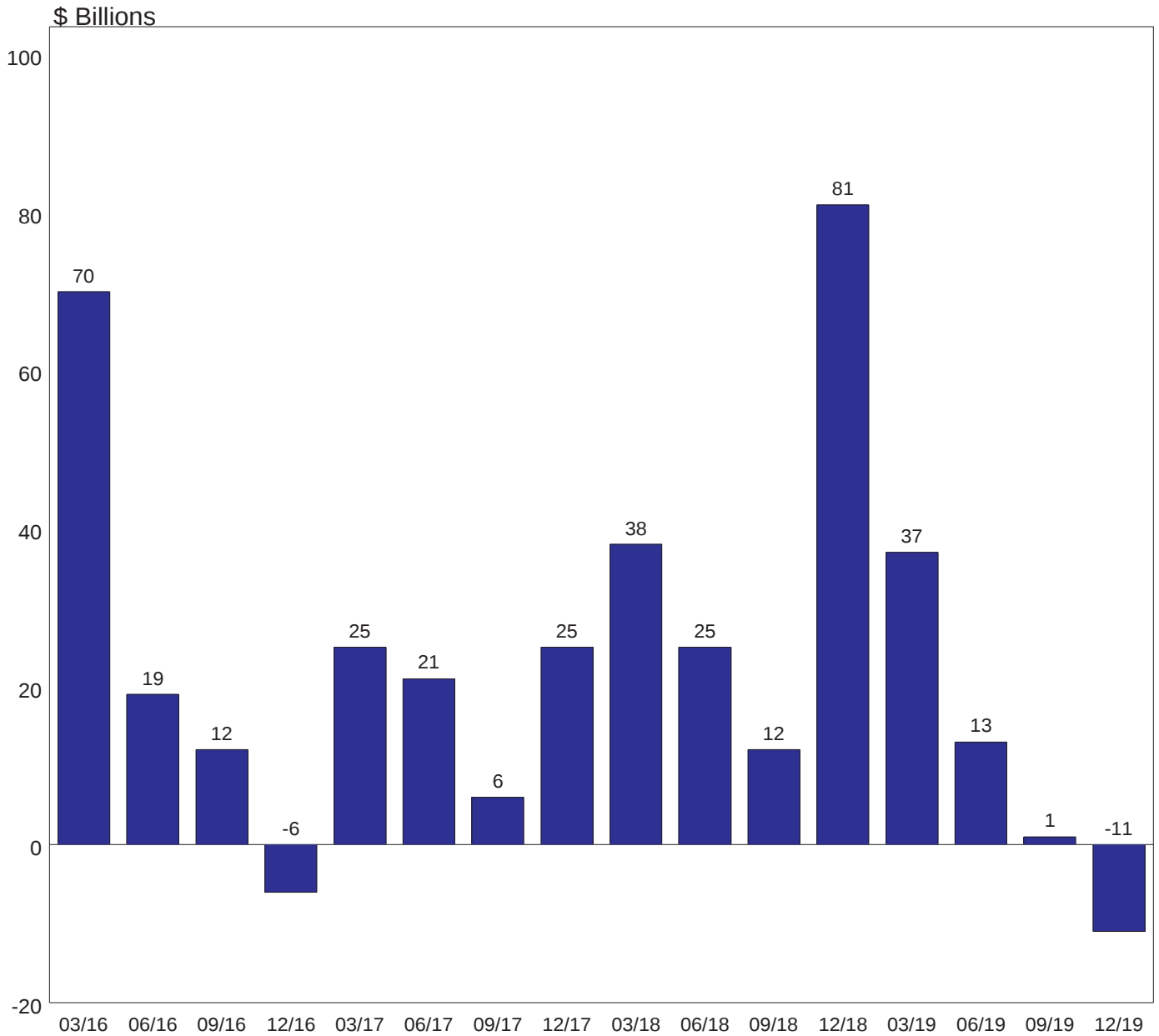
# Quarterly Change in Domestic and Foreign Deposits

2016 - 2019



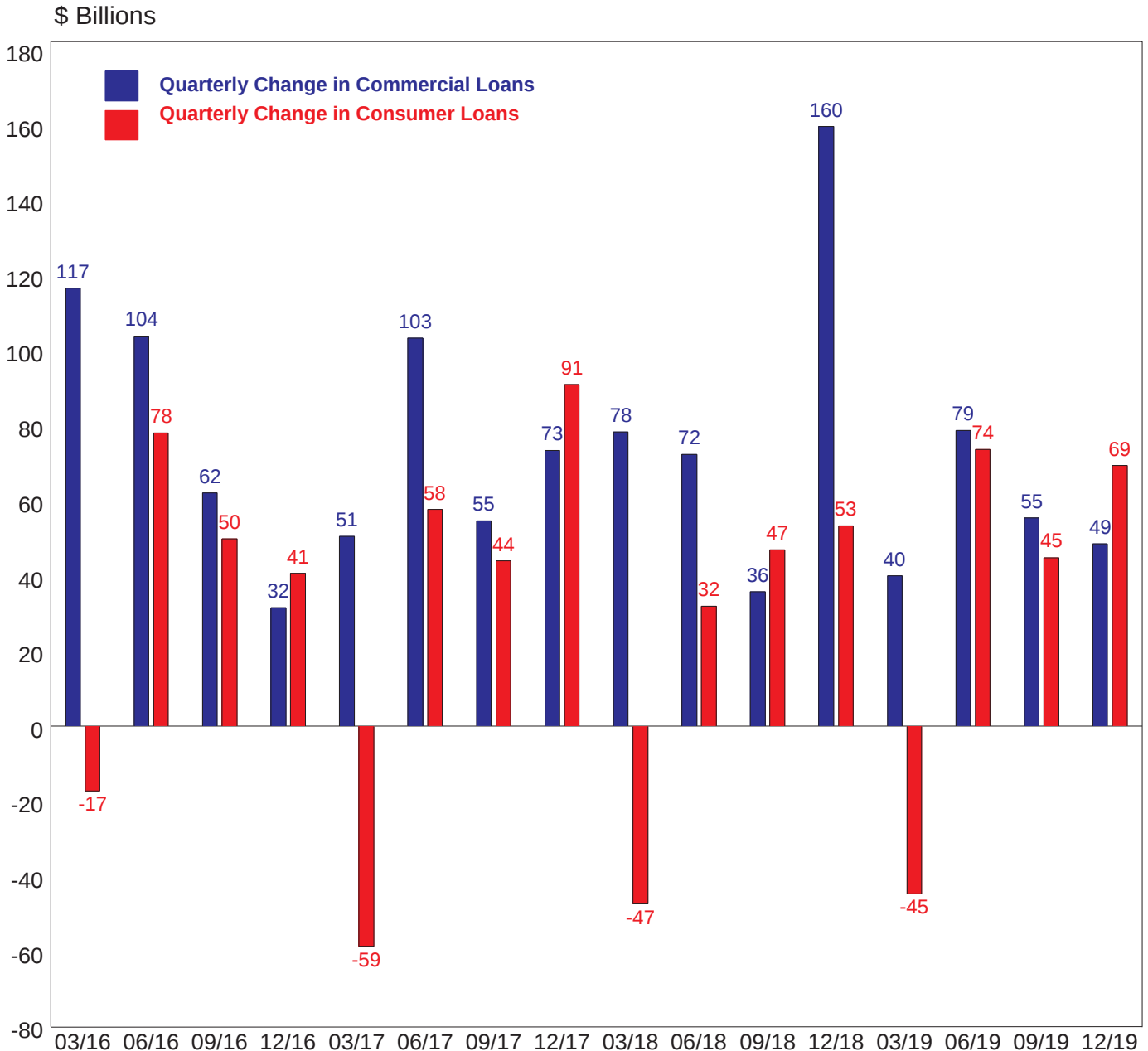
## Quarterly Change in C&I Loans

2016-2019



# Quarterly Change in Commercial and Consumer Loans

2016 - 2019



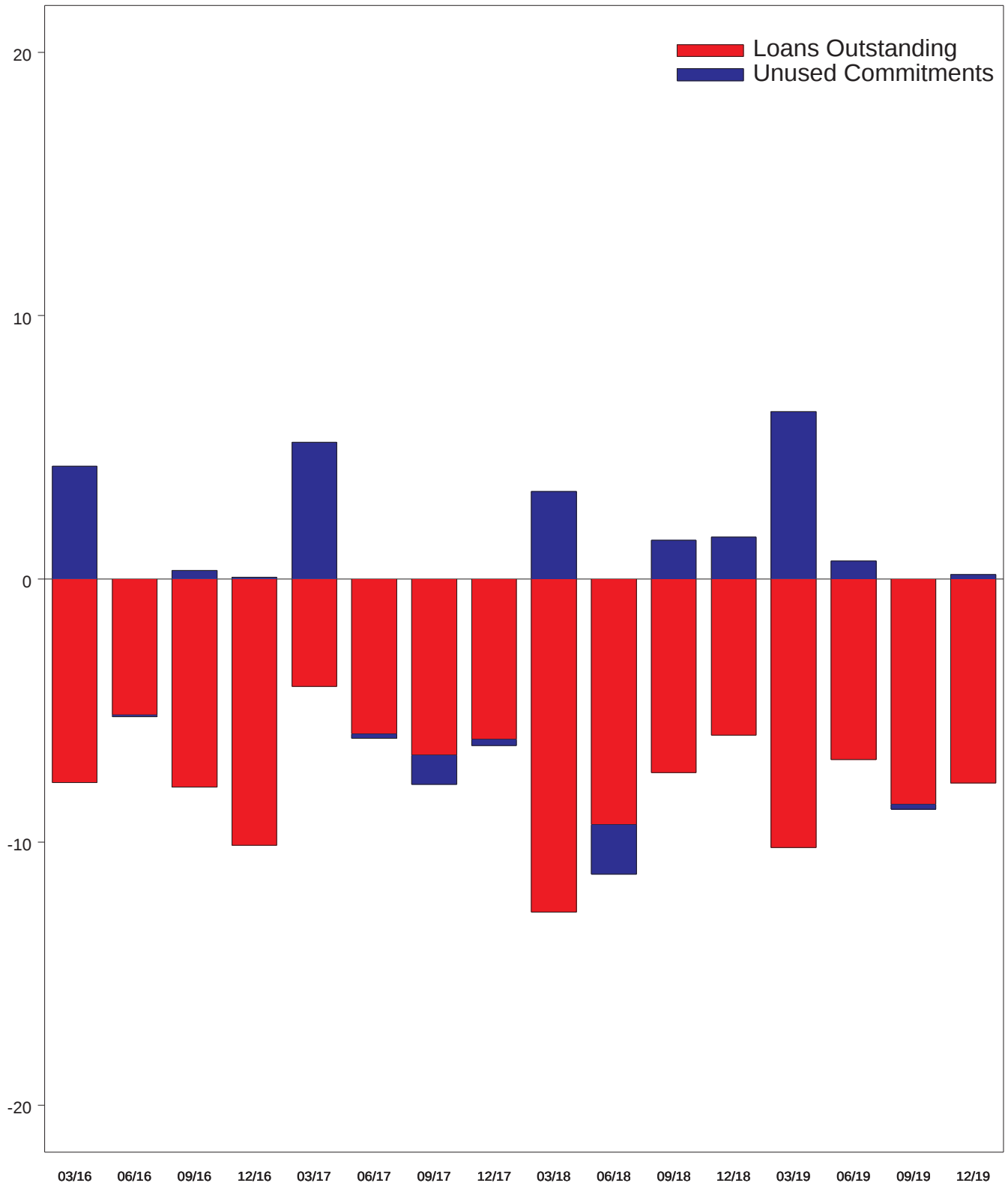
**Loans to Commercial Borrowers (Credit Risk Diversified)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

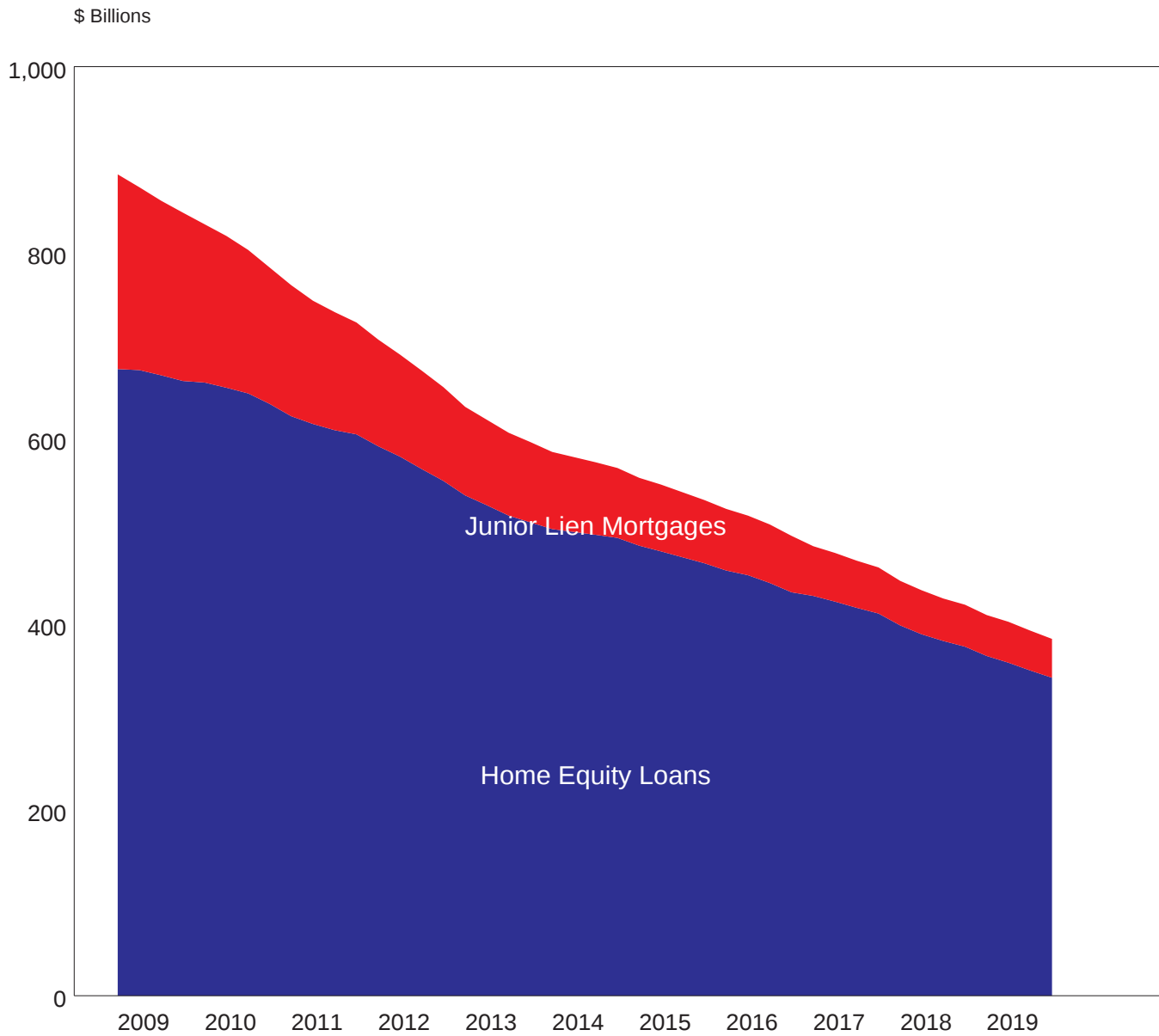
Quarterly Change (\$ Billions)

2016-2019



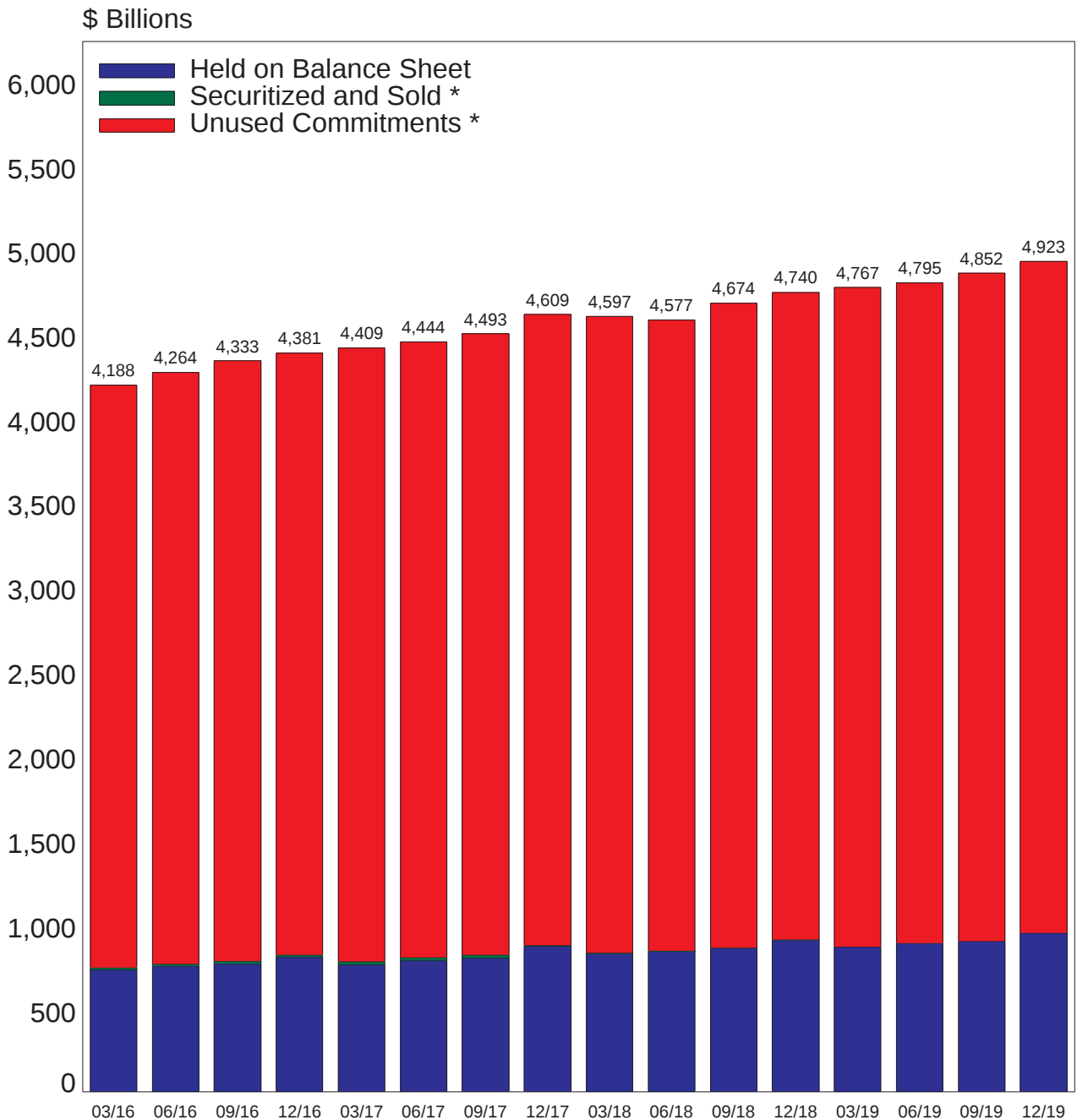
## Home Equity and Junior Lien Loans

09 - 19



## Expansion of Credit Card Lines

2016-2019



### Loans Outstanding (\$ Billions)

|                        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 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   | 859.9   | 881.1   | 892.9   | 941.6   |
| 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     | 0.0     | 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 | 3,907.5 | 3,913.5 | 3,959.0 | 3,981.8 |
| 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 | 4,767.4 | 4,794.7 | 4,851.9 | 4,923.4 |

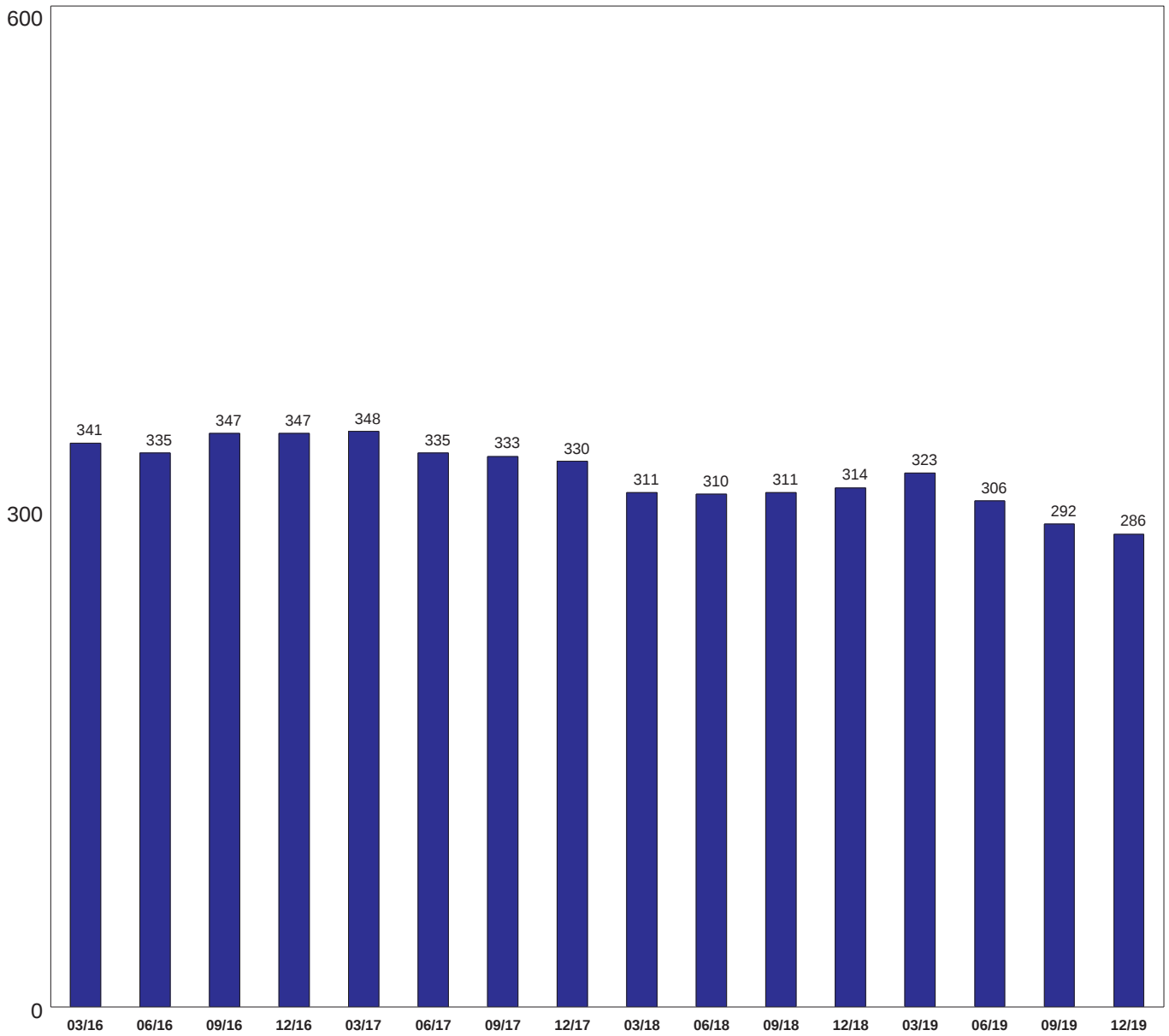
\* Off-balance-sheet

## Number of Institutions With Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

2016-2019

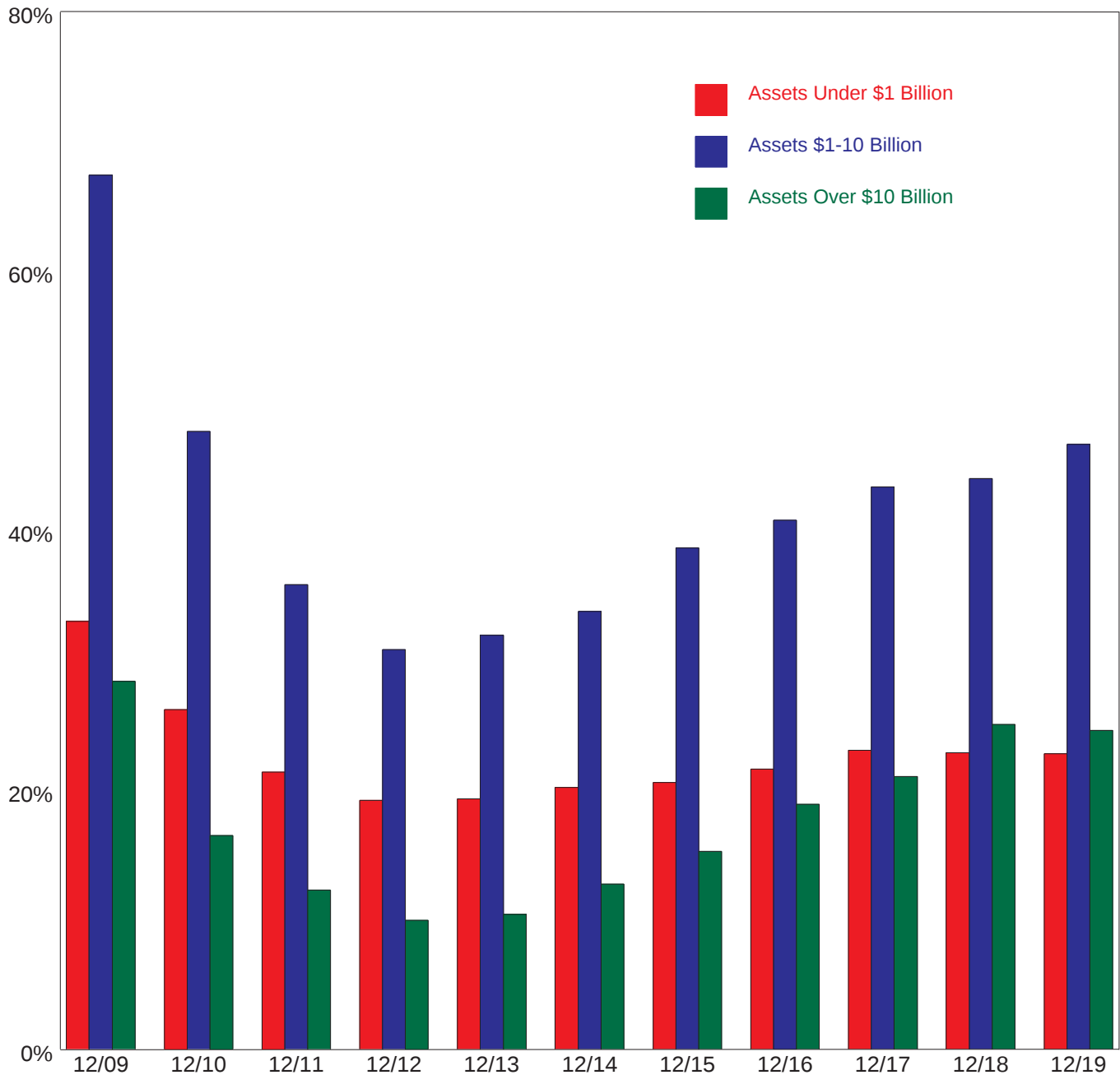
Number



# Median Construction and Development Loan Concentrations

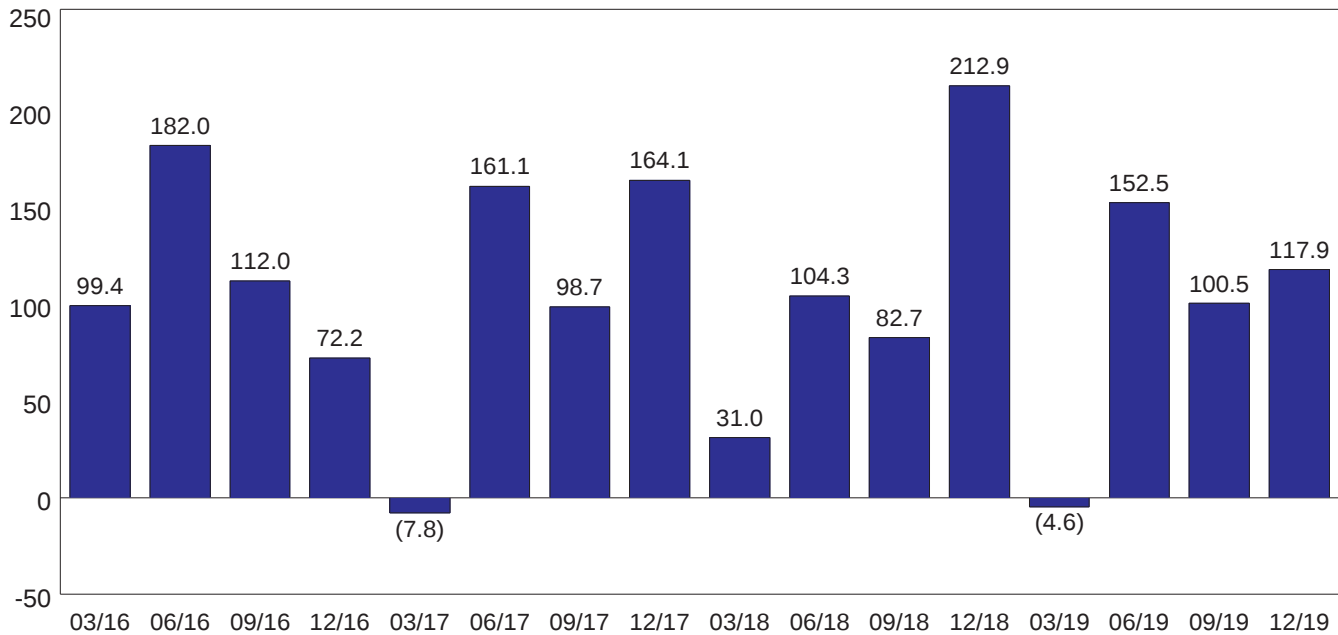
2009 - 2019

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



## Quarterly Change in Reported Total Loans Outstanding

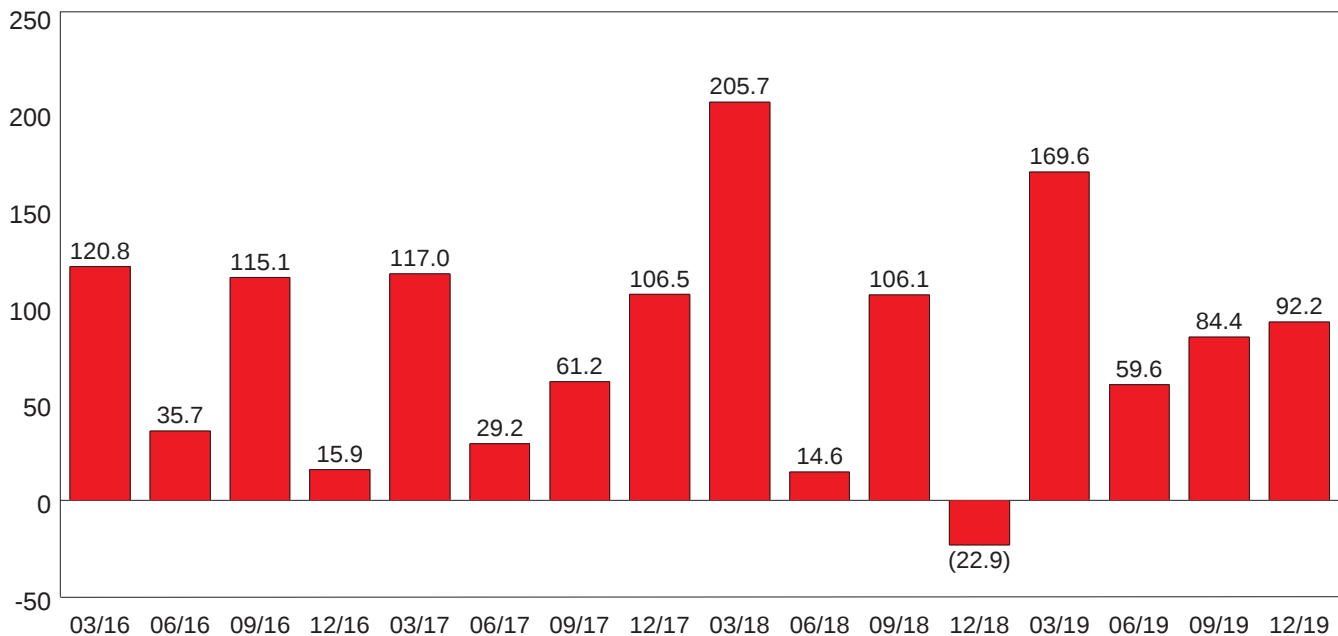
(\$ Billions)



In the fourth quarter of 2019, real estate loans increased by \$42.6 billion, commercial and industrial loans decreased by \$11.0 billion, consumer loans increased by \$58.2 billion, and other loans and leases increased by \$29.7 billion.

## Quarterly Change in Unused Loan Commitments

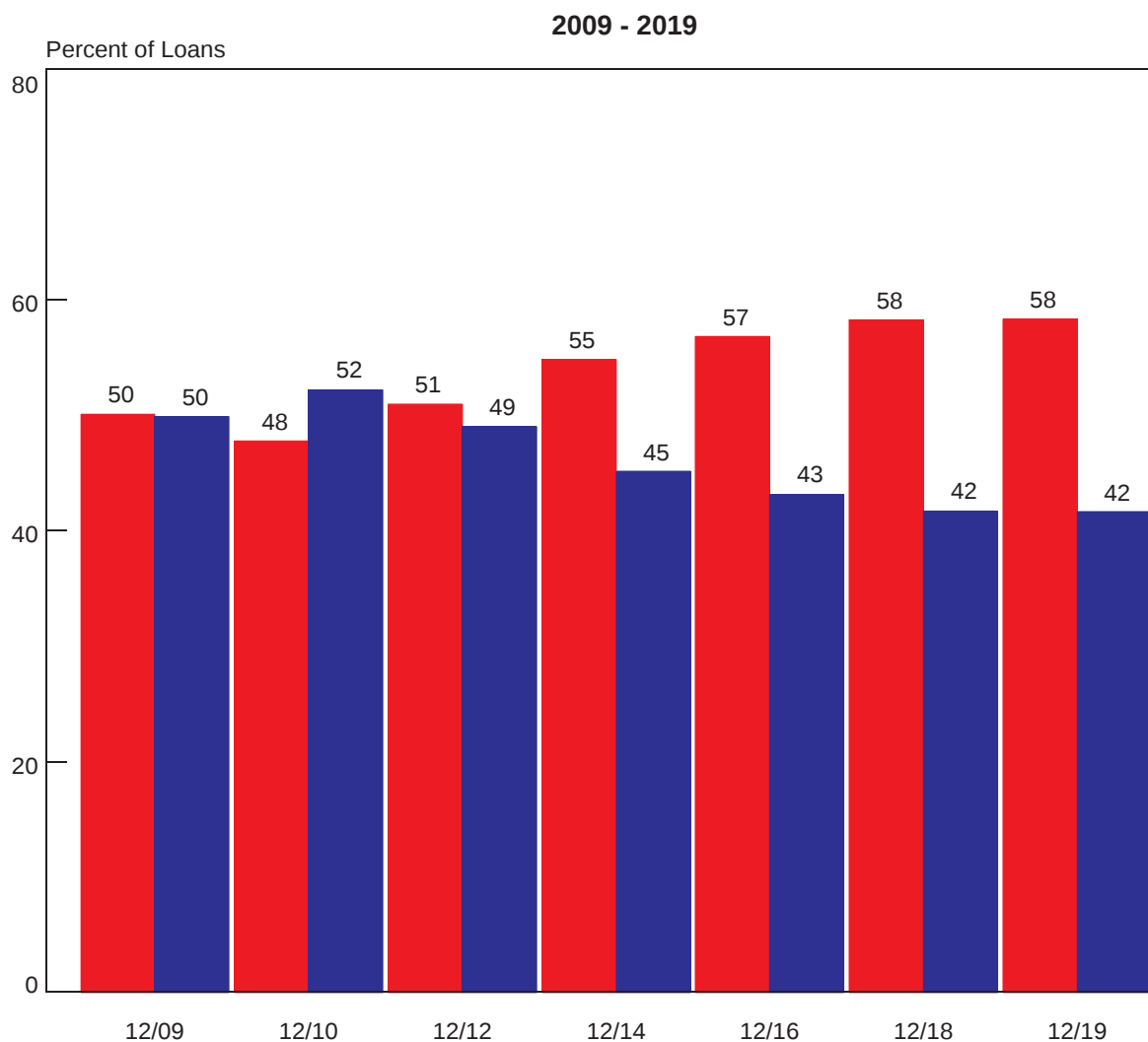
(\$ Billions)



In the fourth quarter of 2019, unused commercial real estate loan commitments increased by \$8.4 billion, unused home equity line commitments increased by \$0.1 billion, unused credit card commitments increased by \$22.8 billion, and other unused commitments increased by \$60.9 billion.

## Credit Risk Diversification

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



#### Loans (\$ Billions):

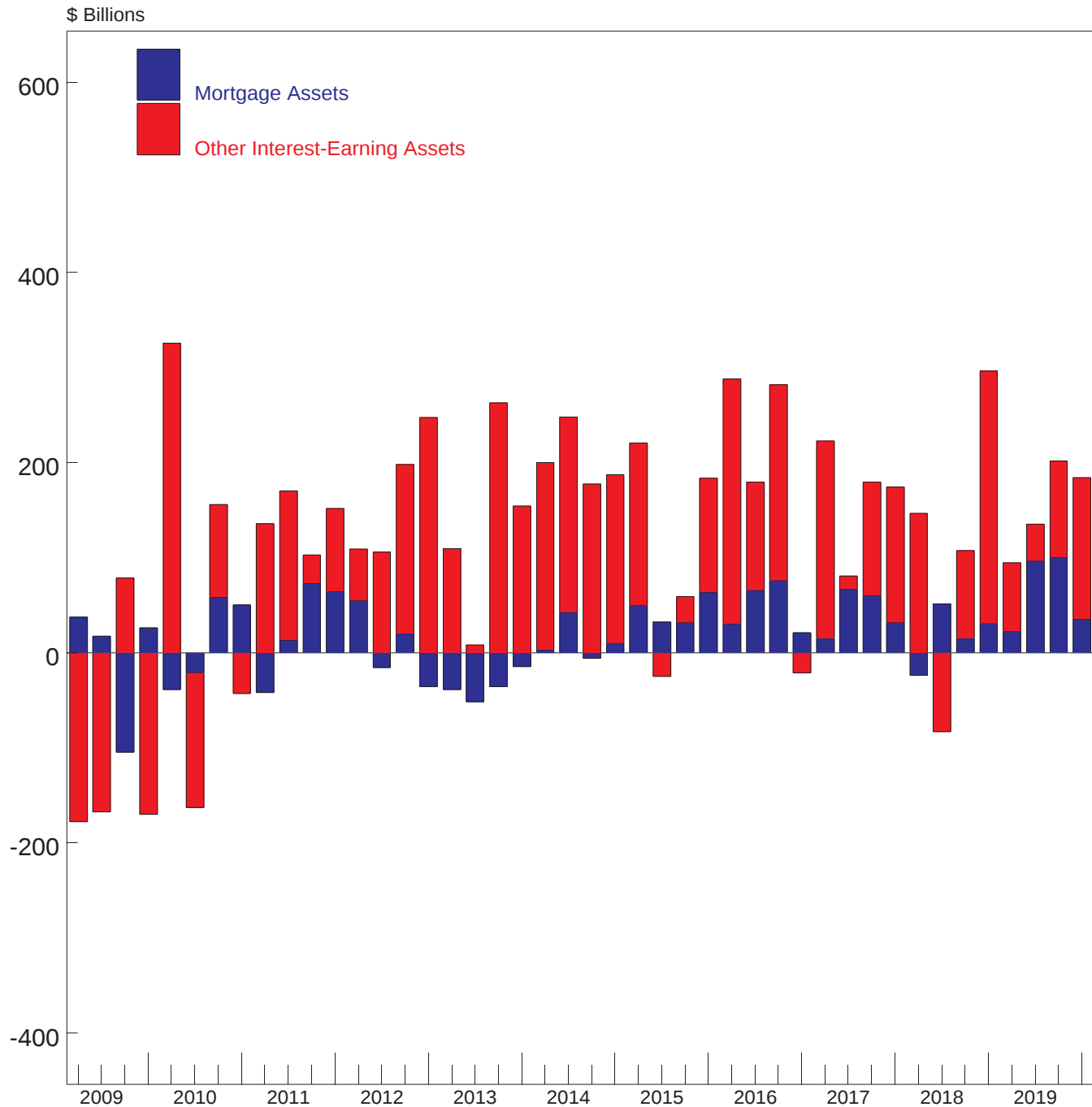
|                      |         |         |         |         |         |         |         |
|----------------------|---------|---------|---------|---------|---------|---------|---------|
| Commercial Borrowers | \$3,650 | \$3,525 | \$3,926 | \$4,559 | \$5,288 | \$5,916 | \$6,139 |
| Consumer Loans       | 3,635   | 3,853   | 3,772   | 3,753   | 4,019   | 4,238   | 4,381   |

**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.

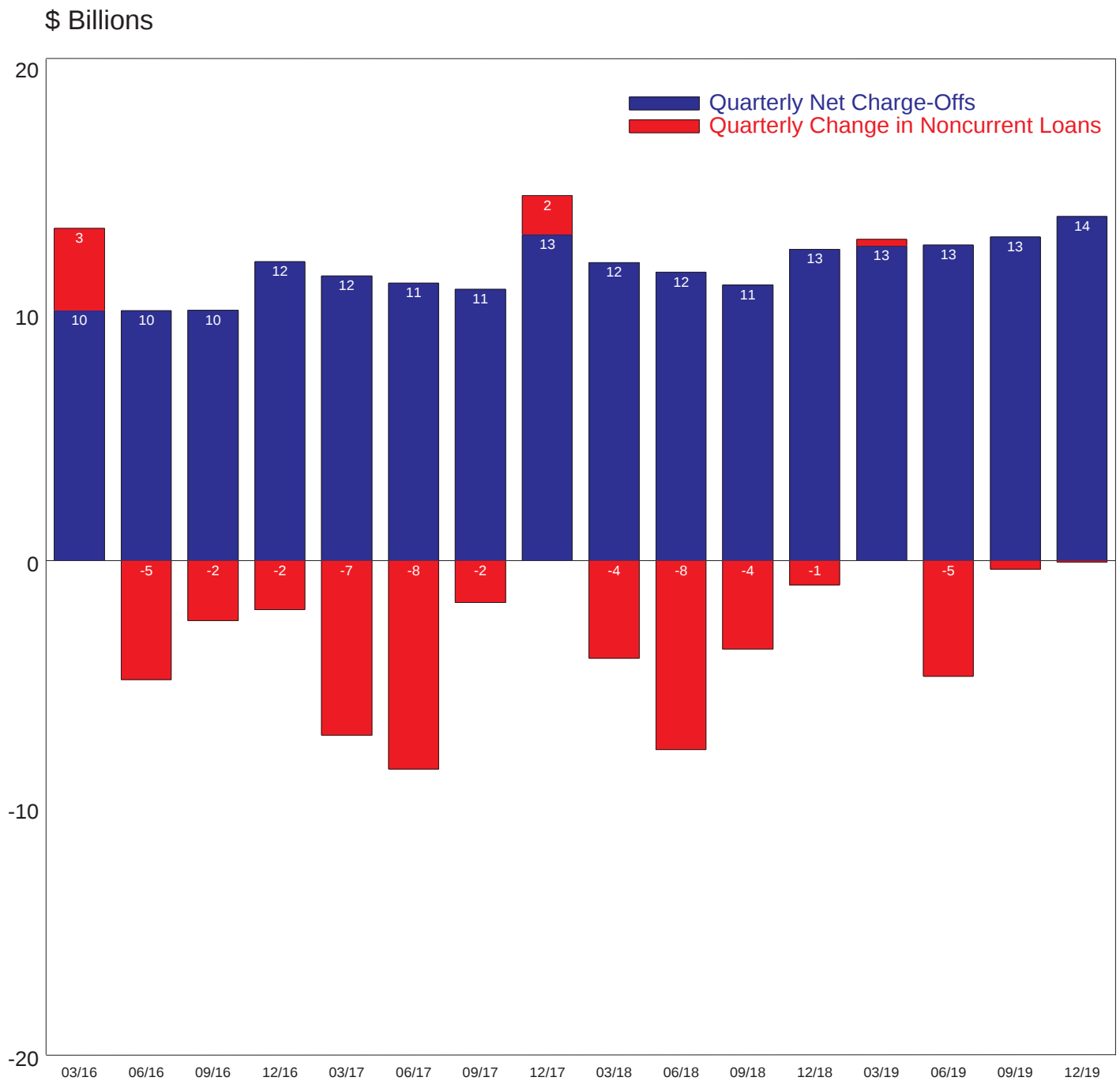
## Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2009 - 2019



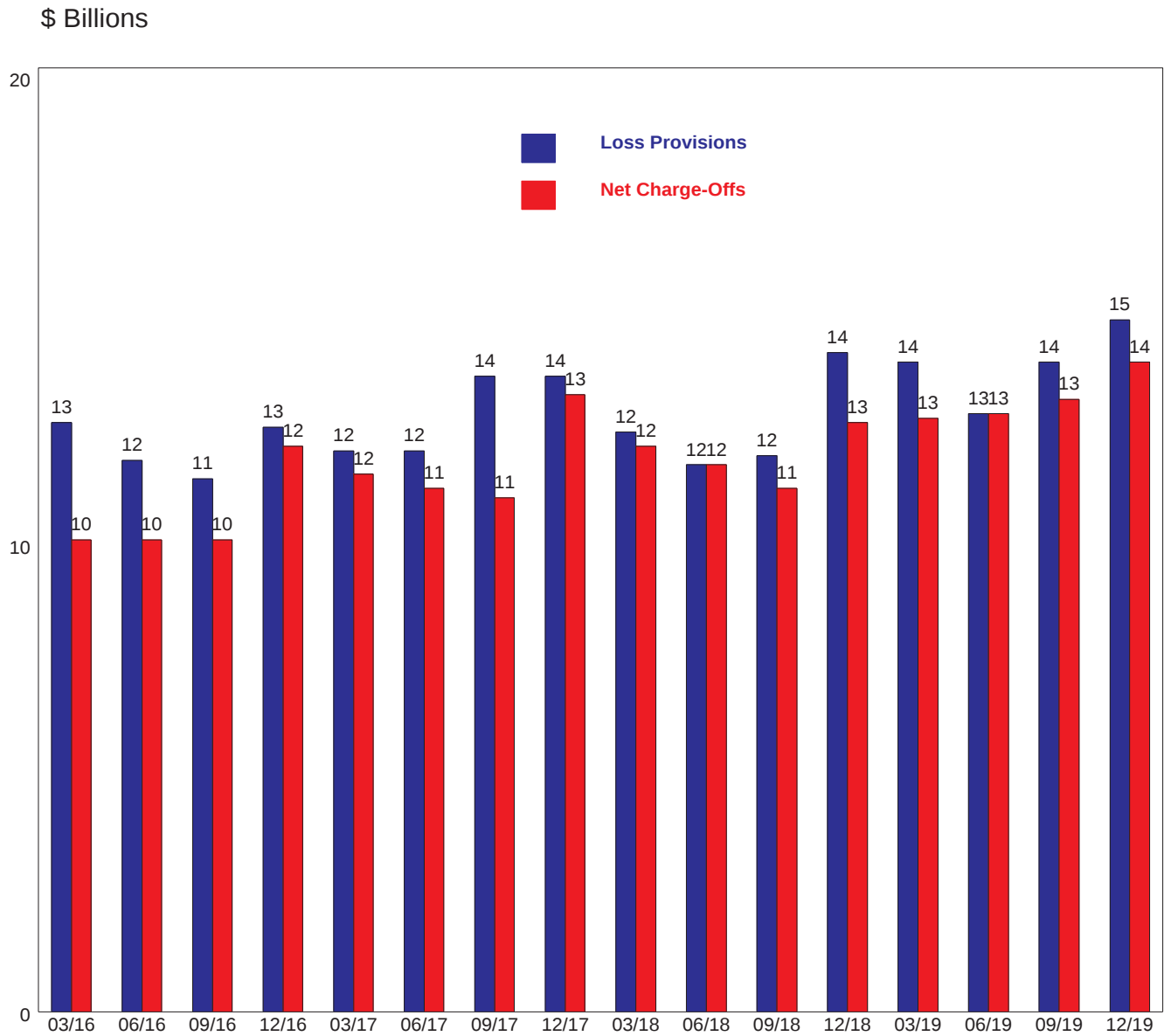
# Quarterly Net Charge-Offs and Change in Noncurrent Loans

2016 - 2019

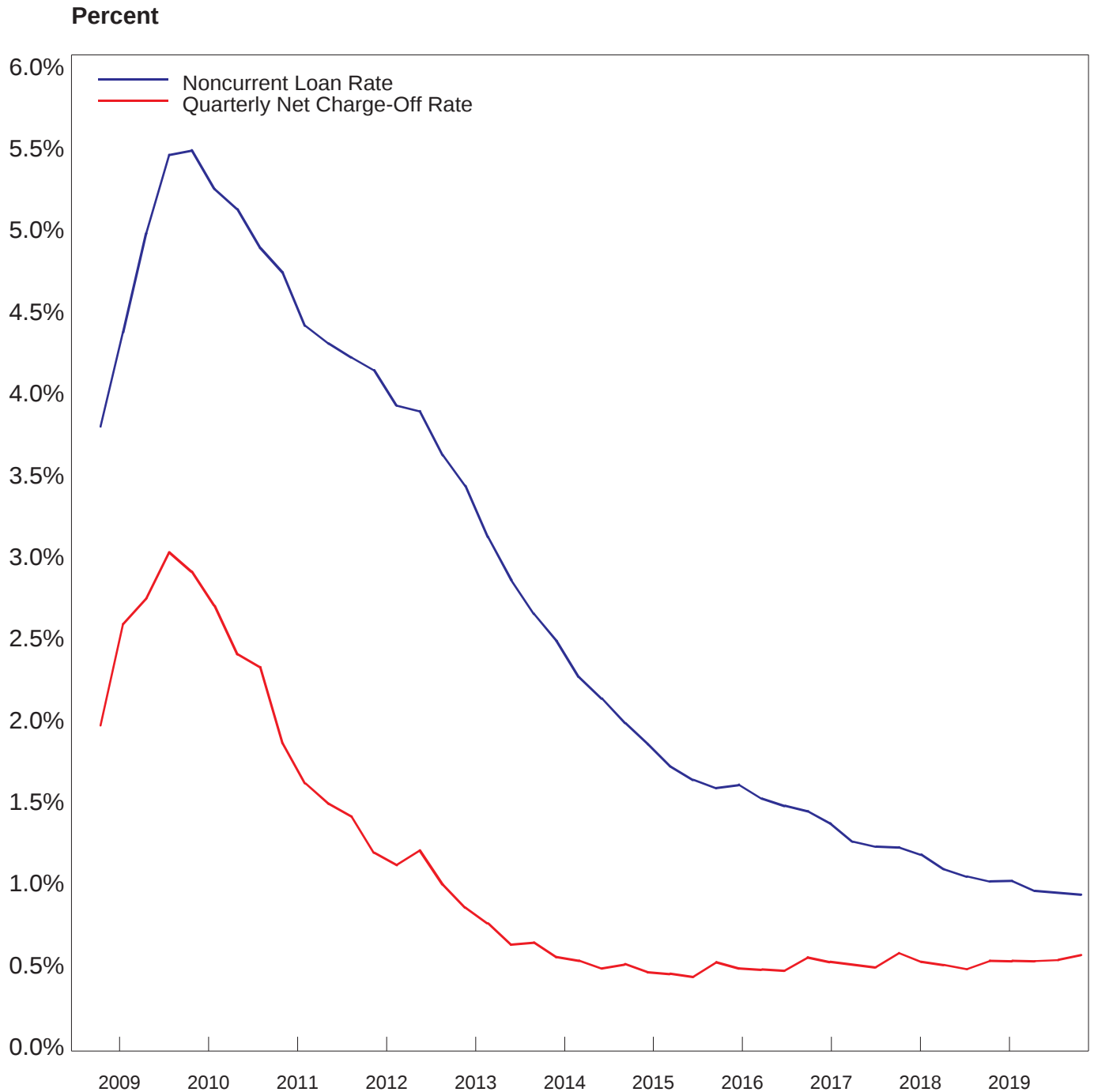


# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2016 - 2019

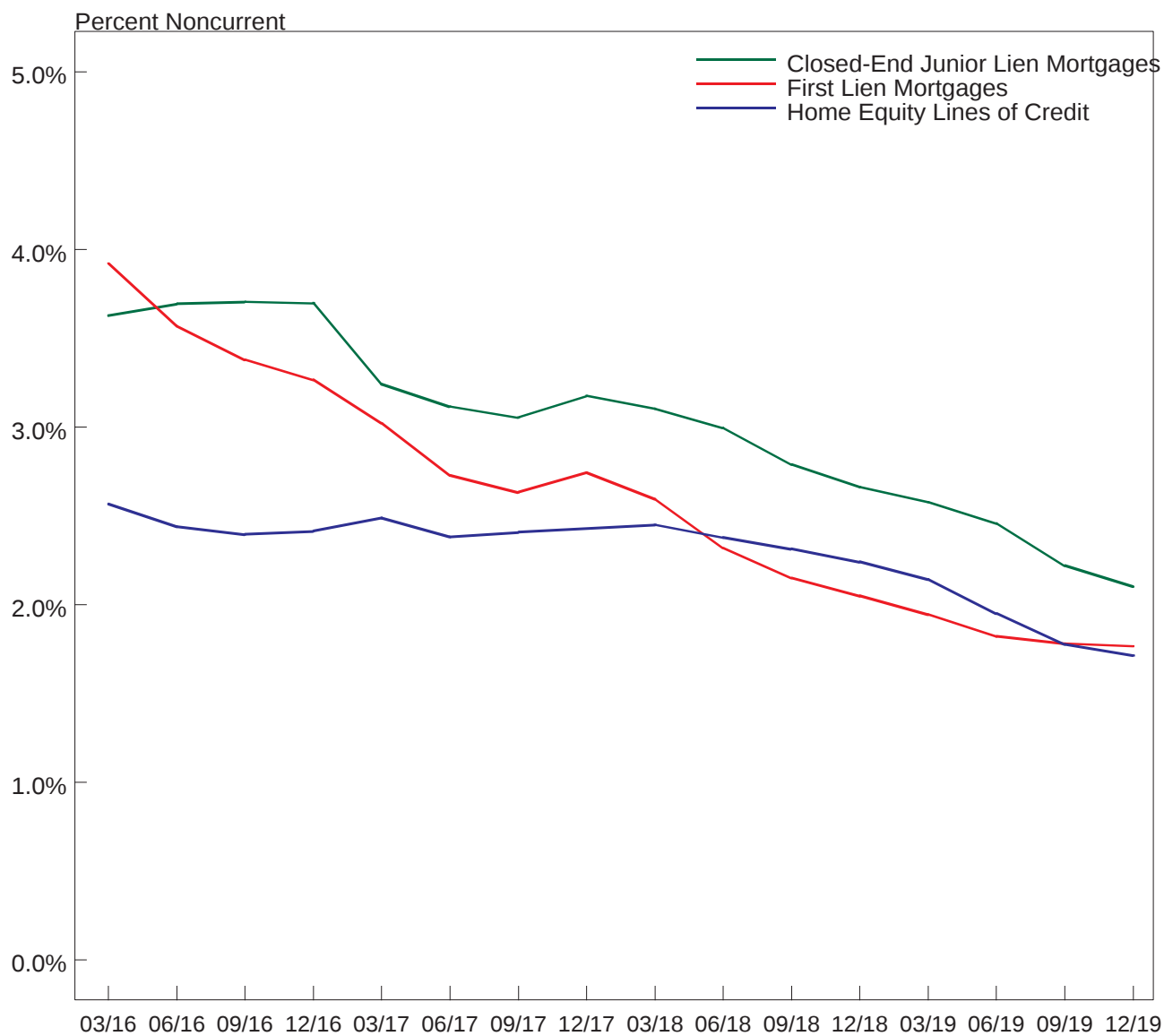


## Noncurrent Loan and Quarterly Net Charge-Off Rates 2009-2019



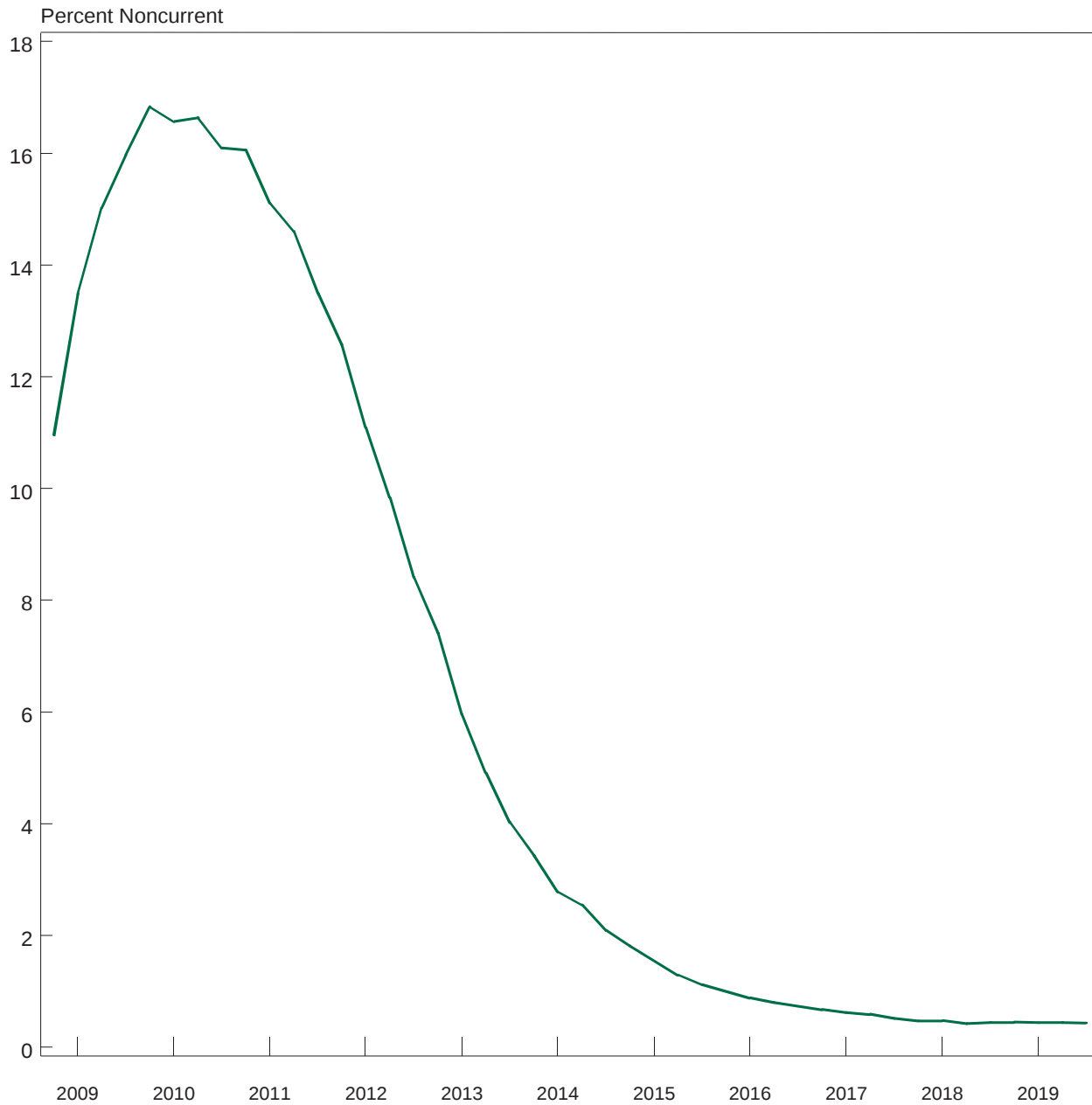
## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

### 2016 to 2019



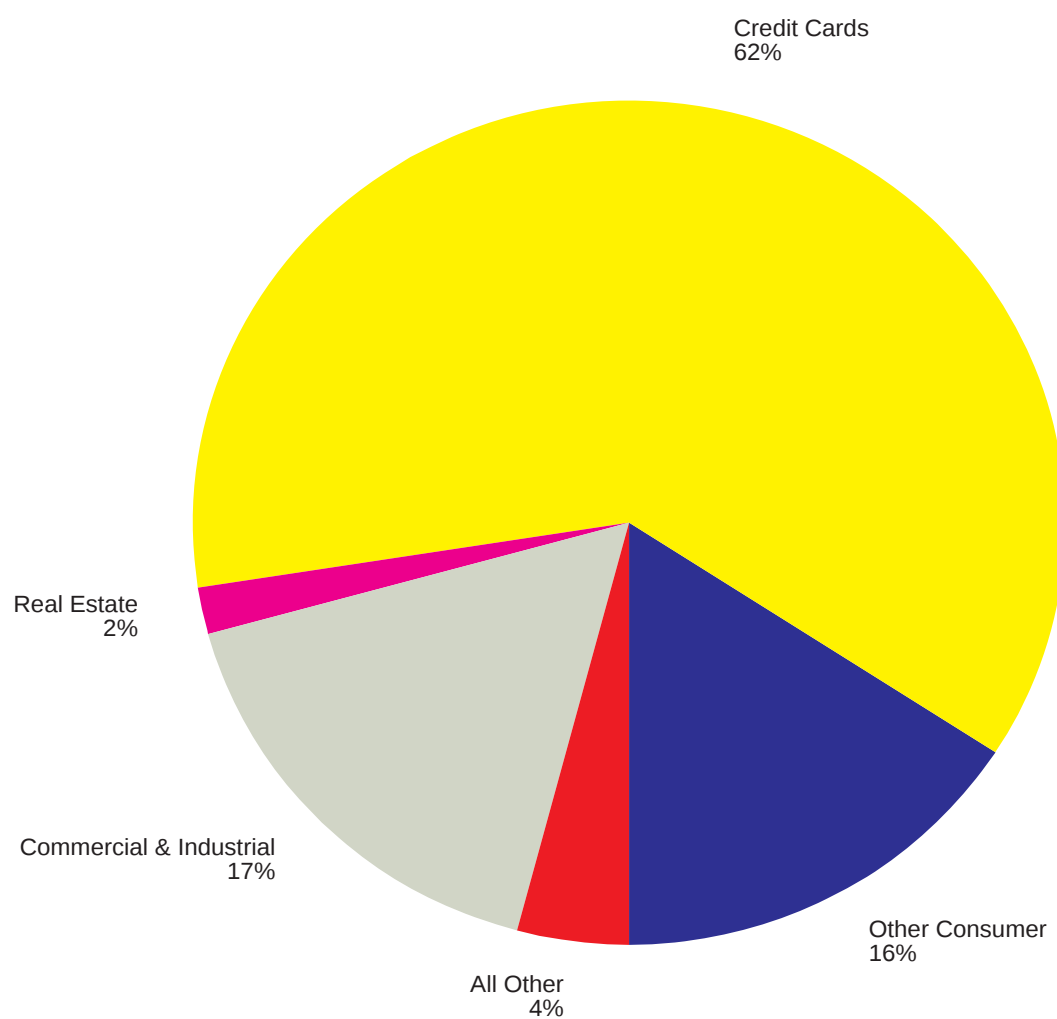
## Noncurrent Rate on Real Estate Construction and Development Loans

2009-2019



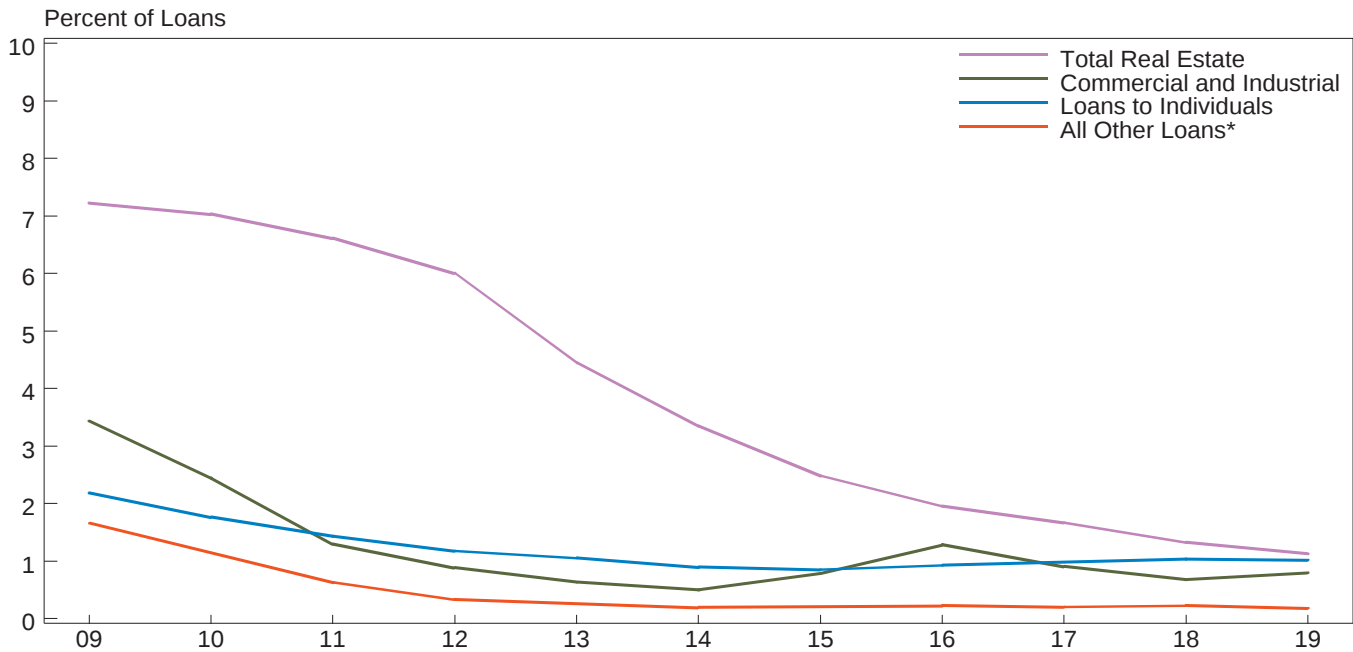
## Composition of FDIC-Insured Institutions' Loan Charge-Offs

Fourth Quarter, 2019



## Noncurrent Loan Rates at Year-End

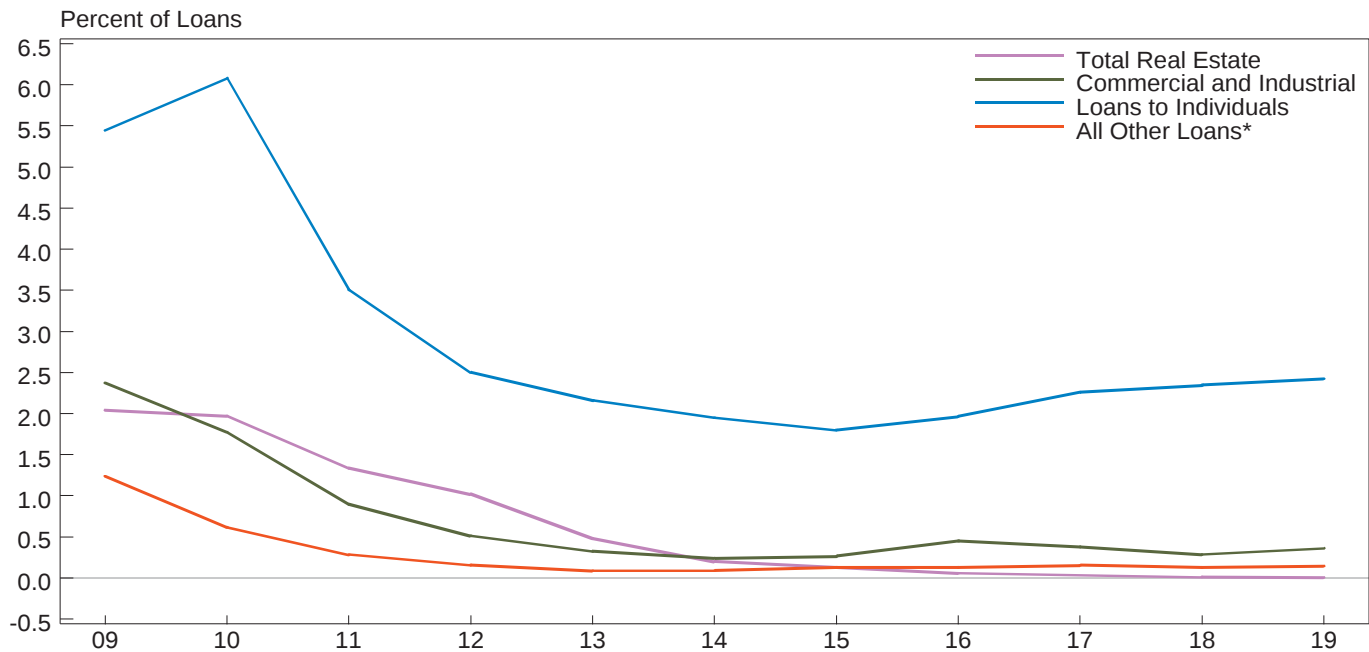
2009-2019



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

2009-2019

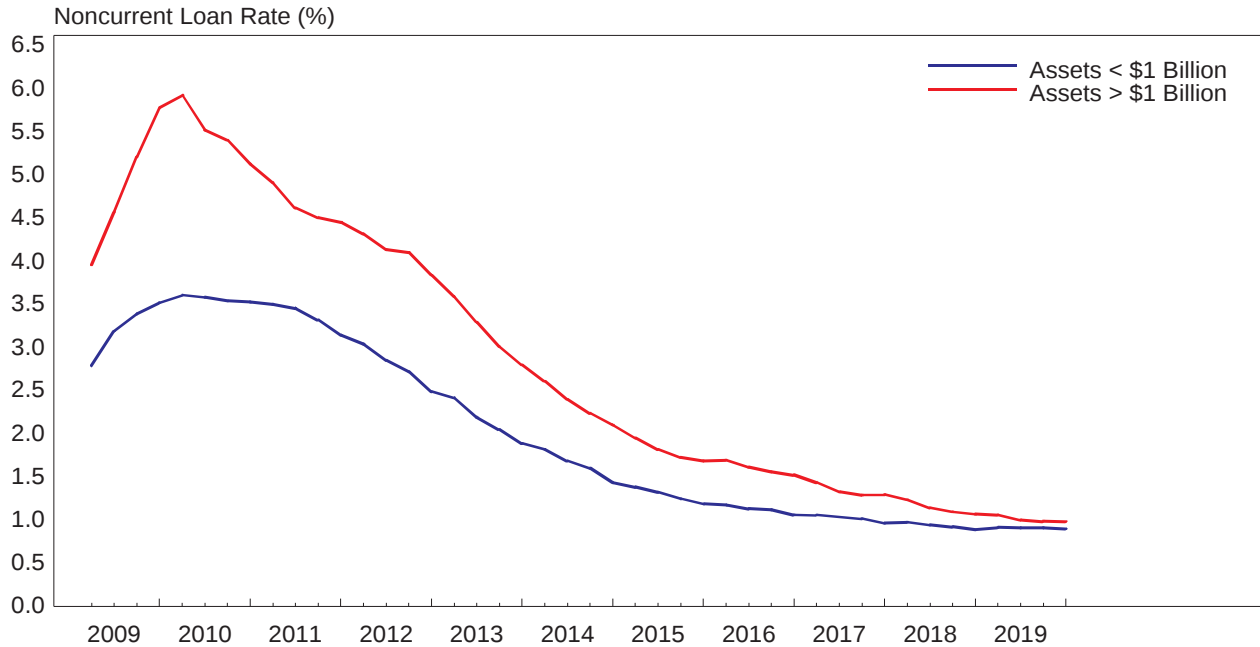


\* Includes loans to foreign governments, depository institutions and lease receivables.

## Noncurrent Loan Rates

### By Asset Size

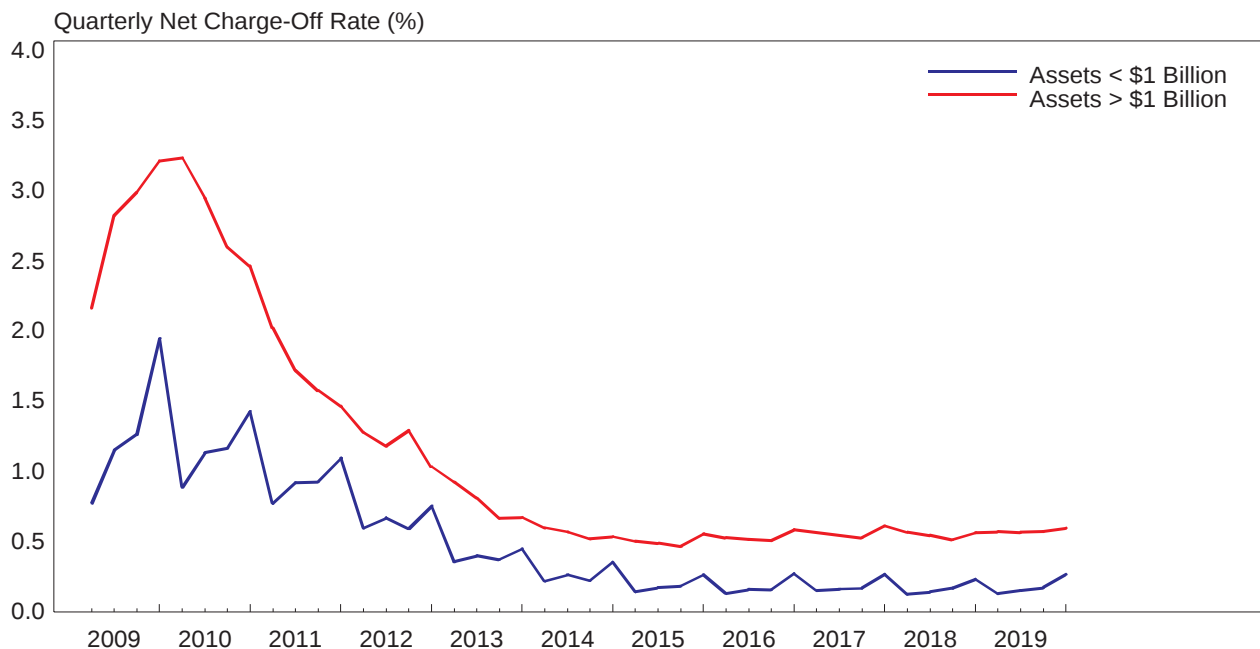
2009 - 2019



## Quarterly Net Charge-Off Rates

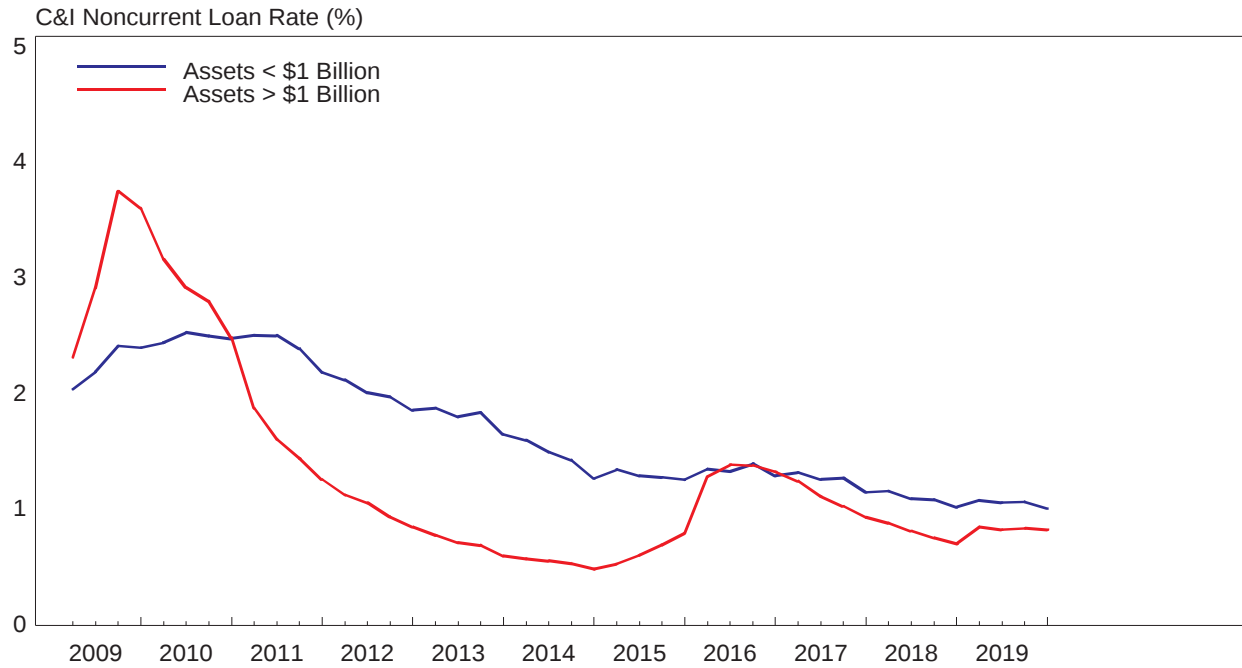
### By Asset Size, Annualized

2009 - 2019



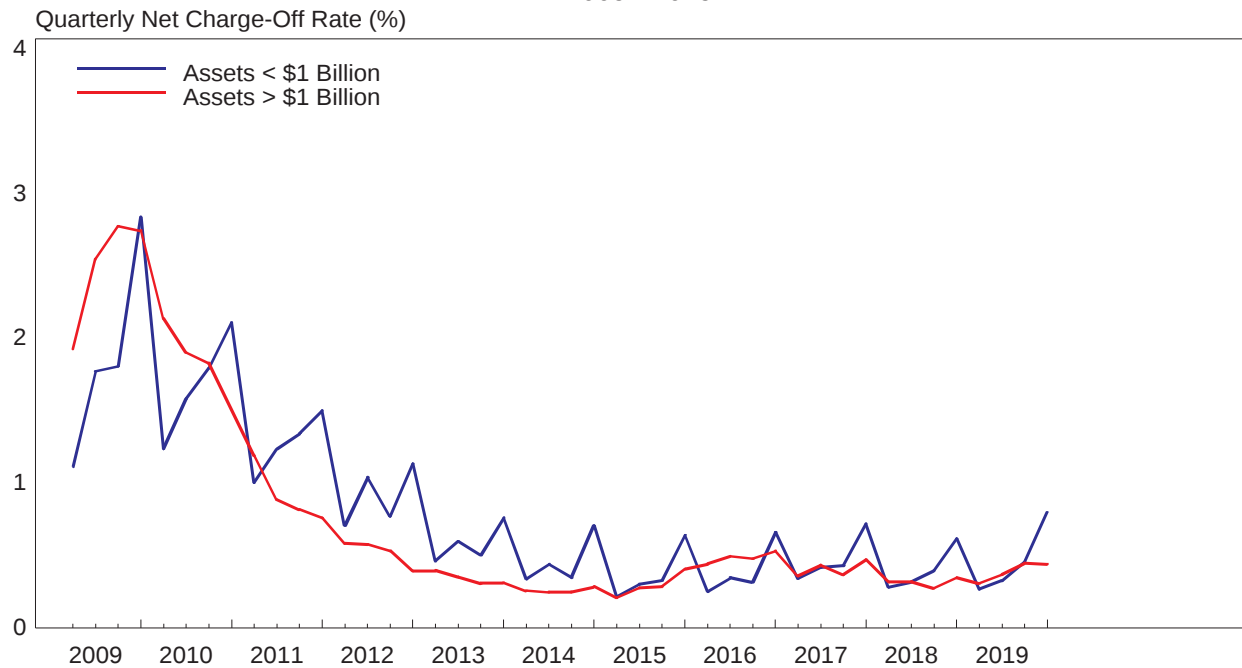
## Noncurrent C & I Loan Rates By Asset Size

2009 - 2019



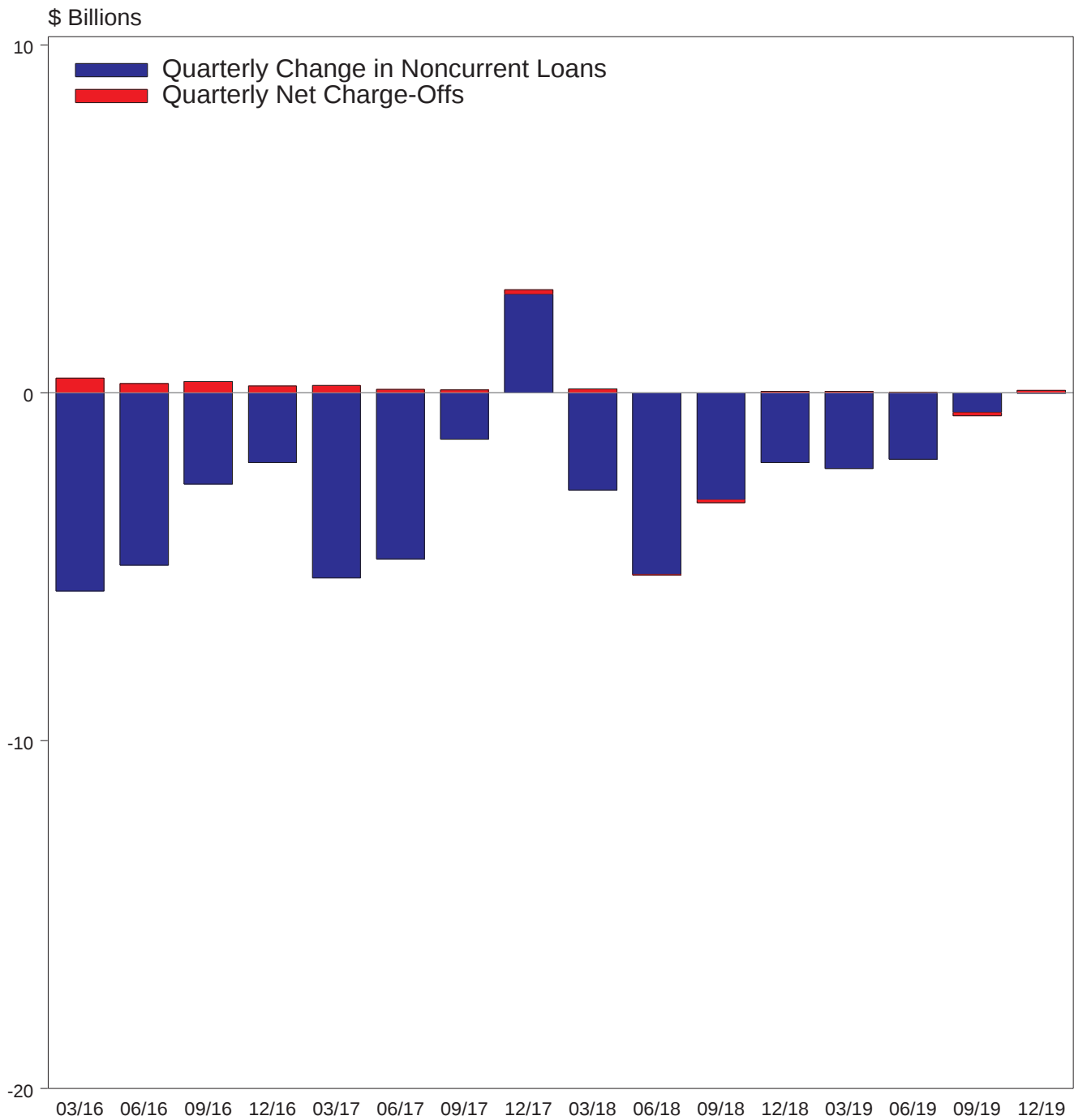
## Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2009 - 2019



# Credit Quality of Residential Mortgage Loans\*

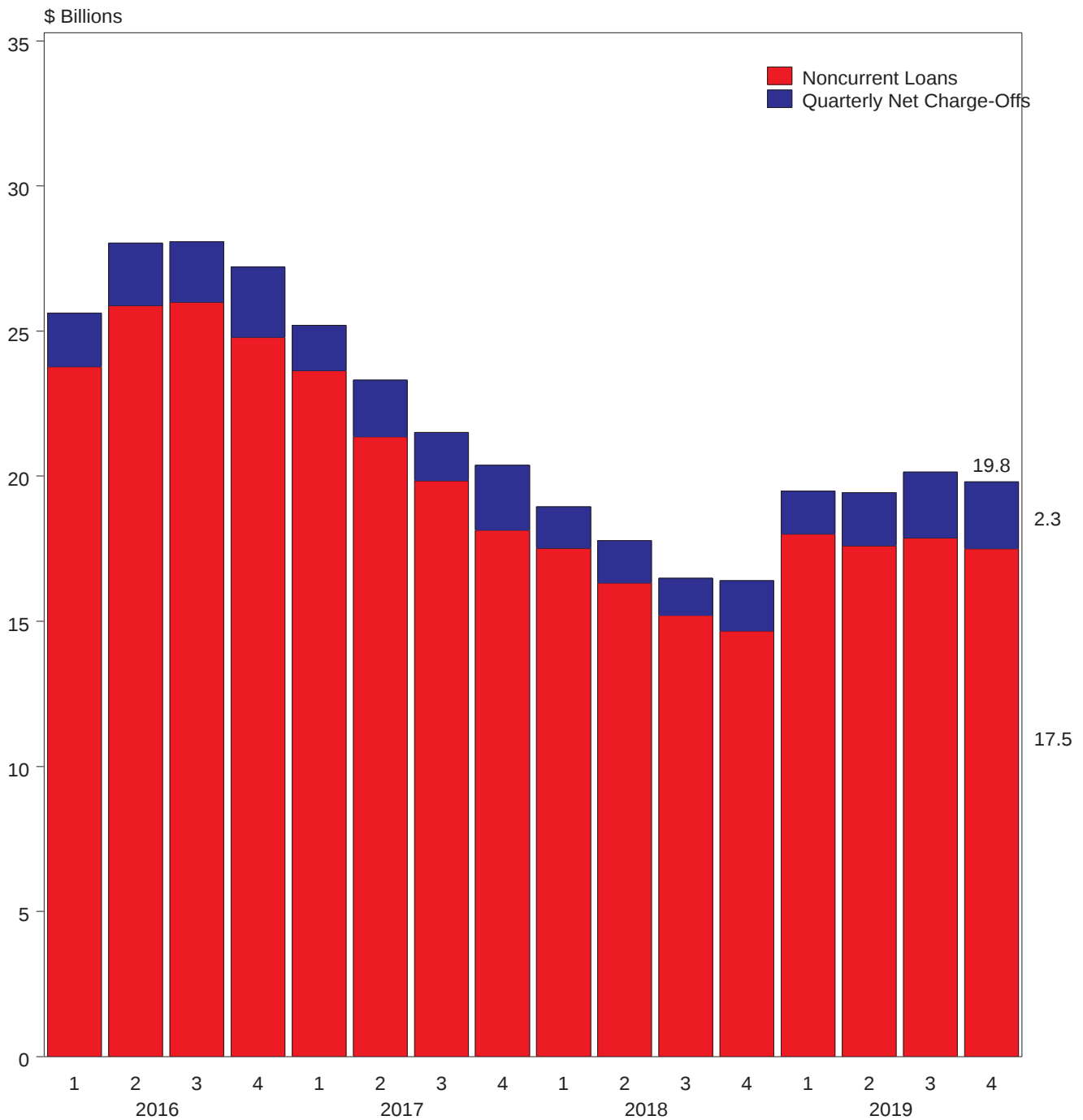
## 2016 to 2019



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

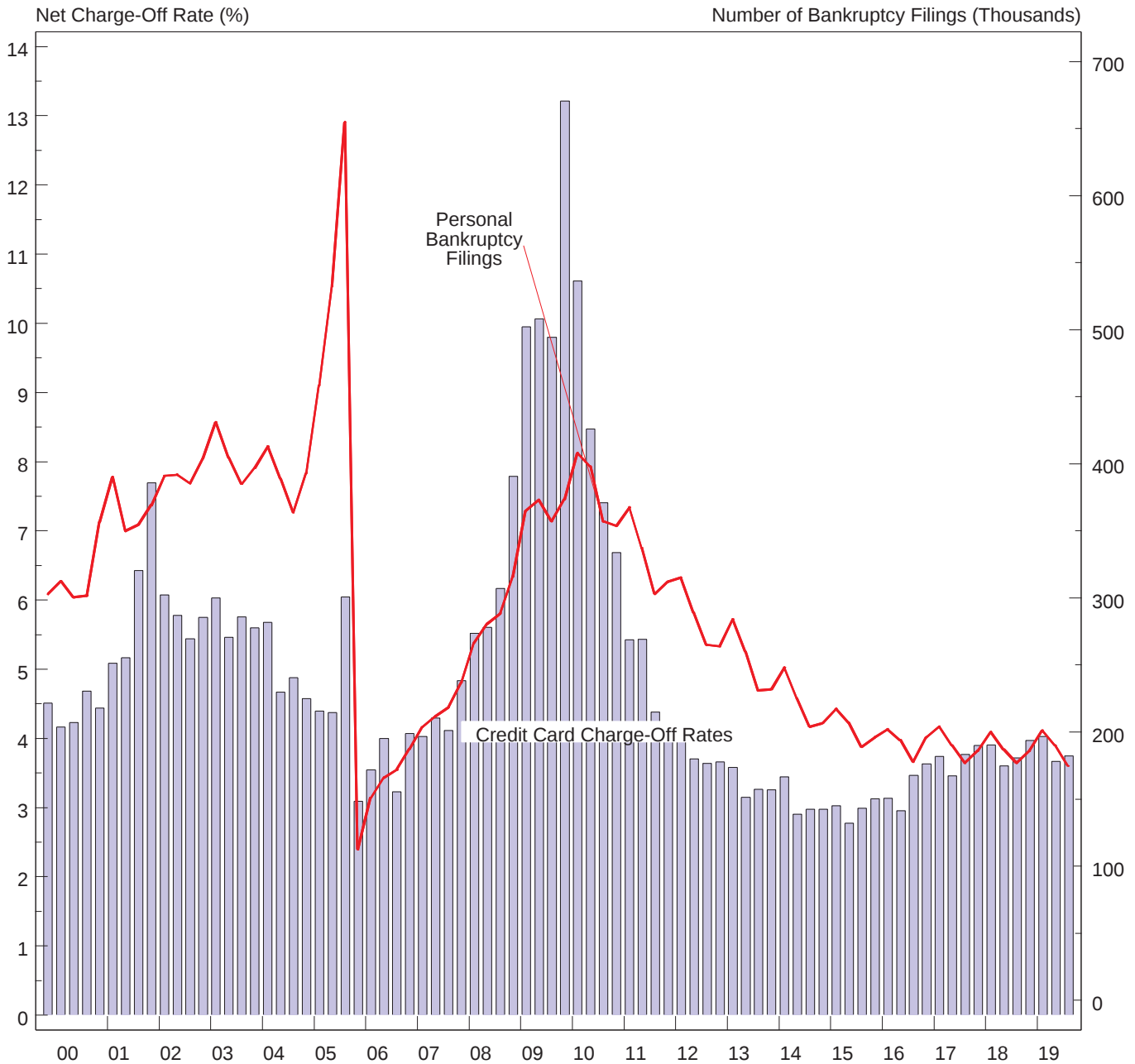
## Credit Quality of C & I Loans

2016-2019



# Credit Card Loss Rates and Personal Bankruptcy Filings

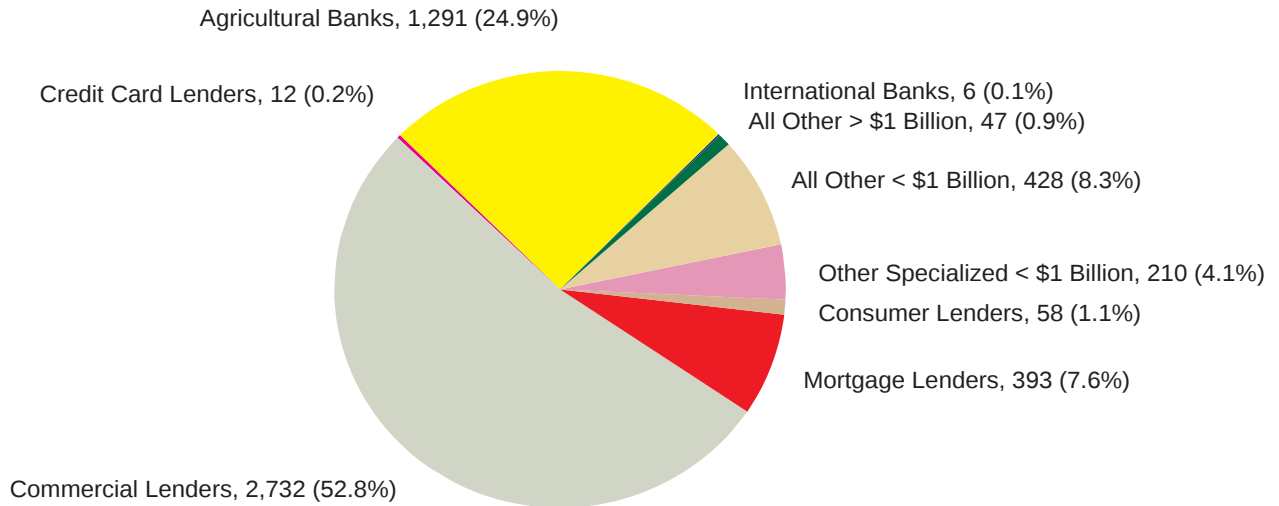
2000-2019



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, 2019

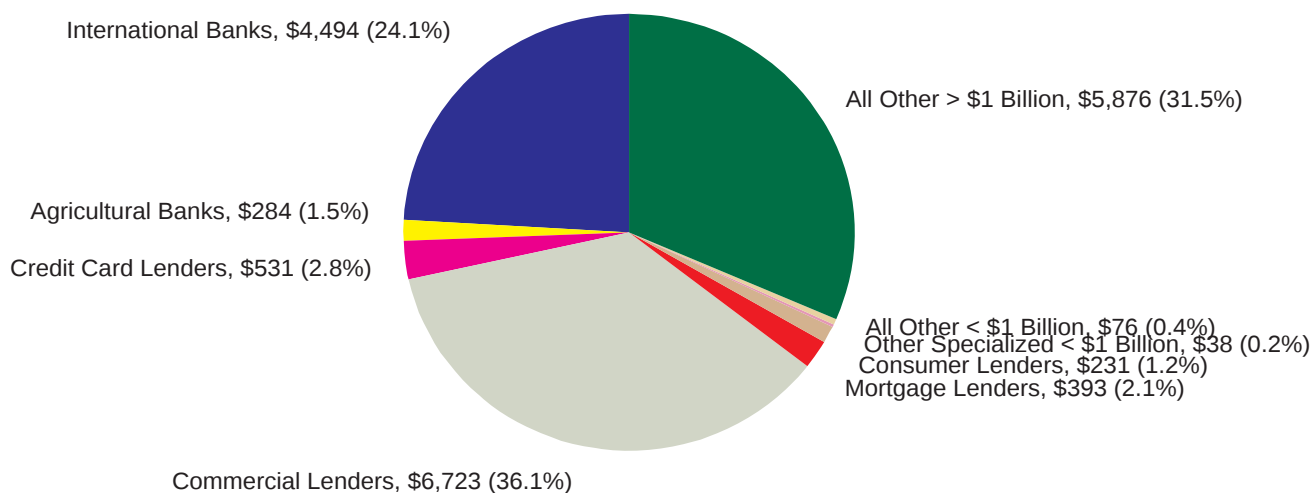


|       | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|-------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/19 | 6                   | 1,291              | 12                  | 2,732              | 393              | 58               | 210                             | 428                     | 47                      |
| 12/18 | 5                   | 1,346              | 12                  | 2,866              | 401              | 69               | 227                             | 431                     | 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                      |

## Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2019

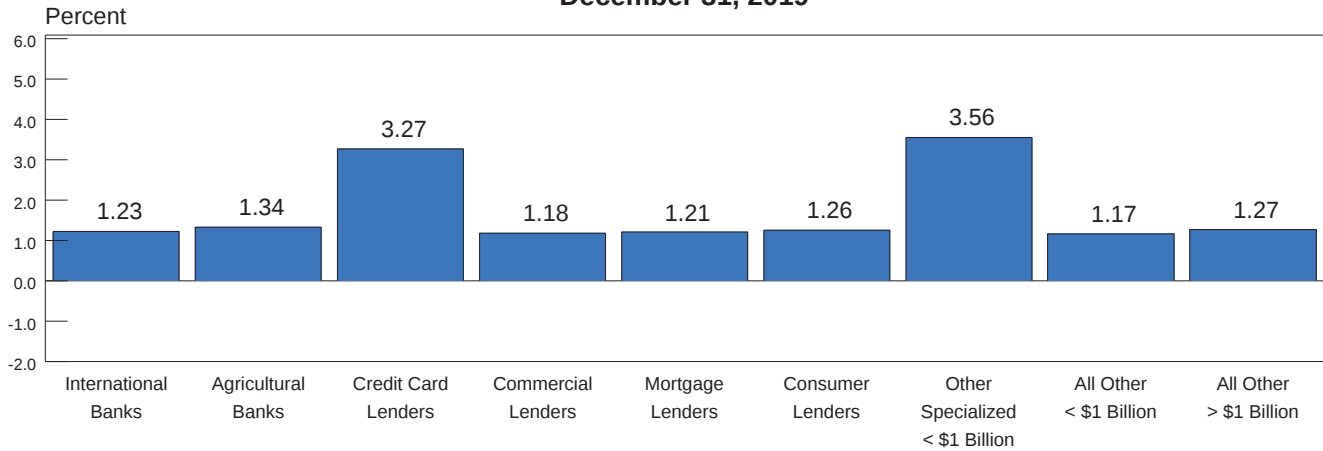


|       | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|-------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/19 | 4,494               | 284                | 531                 | 6,723              | 393              | 231              | 38                              | 76                      | 5,876                   |
| 12/18 | 4,286               | 287                | 652                 | 6,374              | 346              | 218              | 37                              | 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                   |

## Performance Ratios By Asset Concentration Group

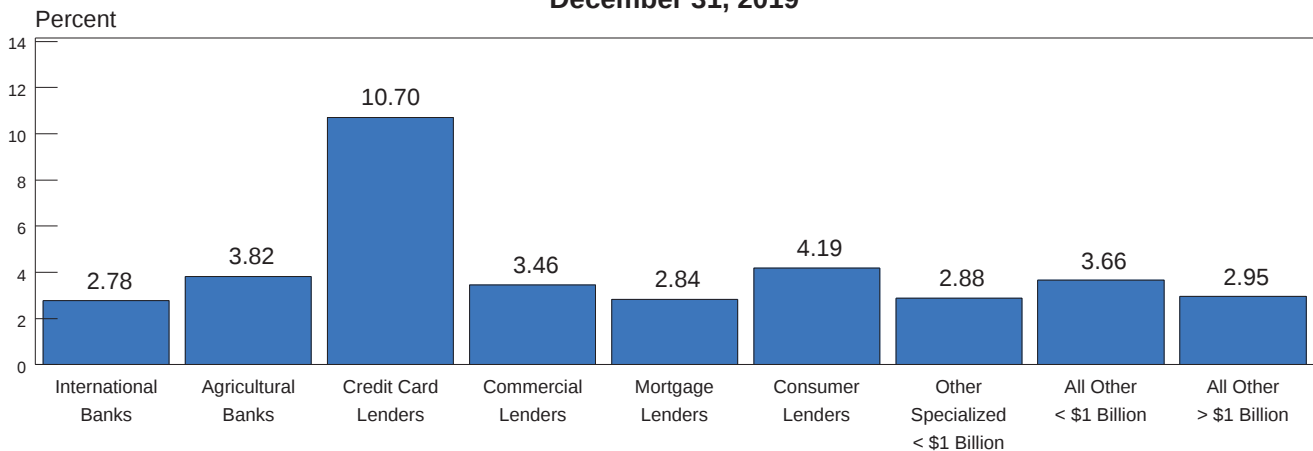
### Return on Assets (YTD)

December 31, 2019



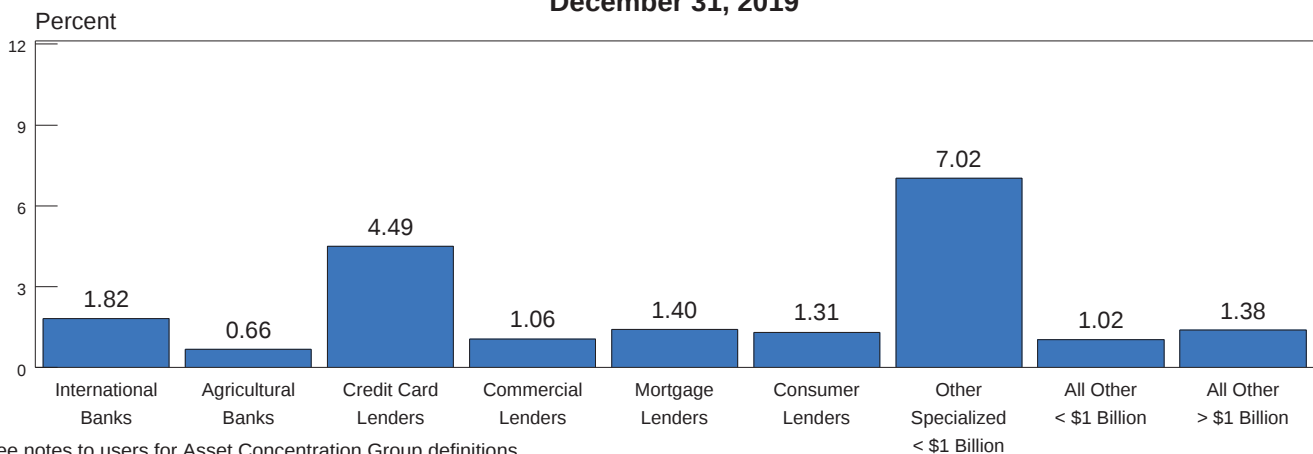
### Net Interest Margin (YTD)

December 31, 2019



### Noninterest Income to Assets (YTD)

December 31, 2019

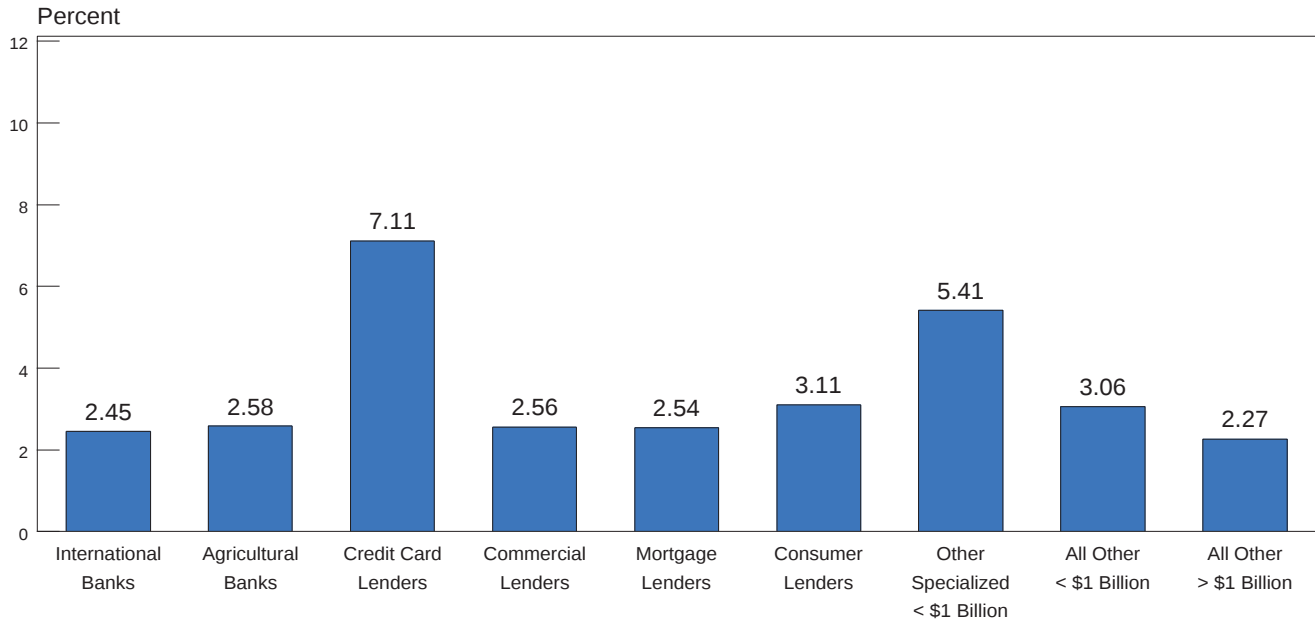


Note: See notes to users for Asset Concentration Group definitions.

## Performance Ratios By Asset Concentration Group

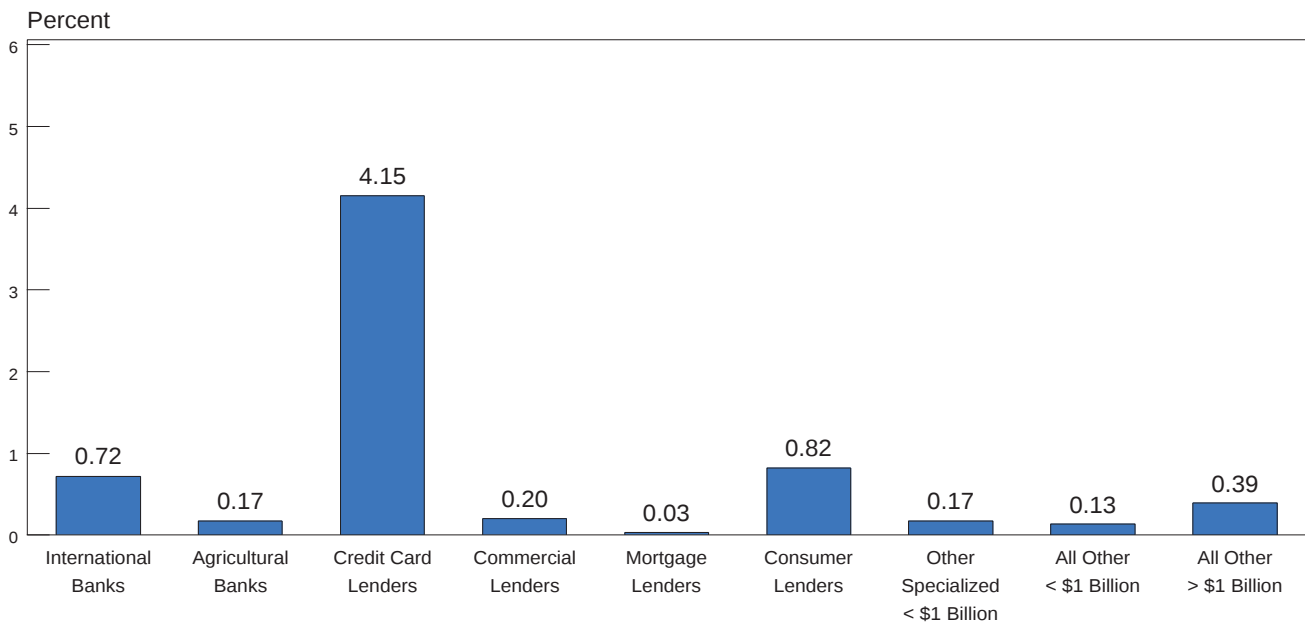
### Noninterest Expense to Assets (YTD)

December 31, 2019



### Net Charge-Offs to Loans and Leases (YTD)

December 31, 2019

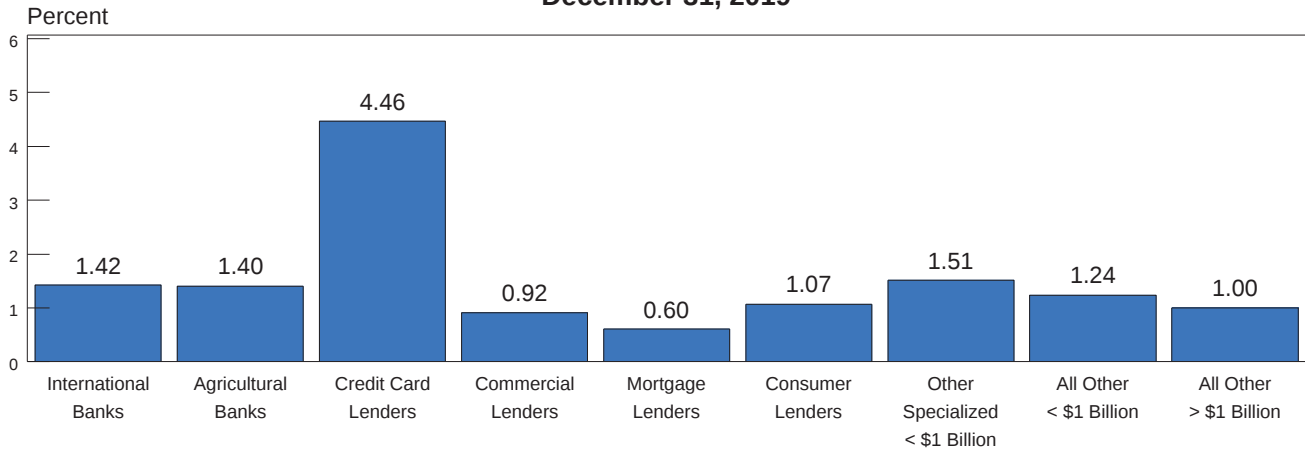


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

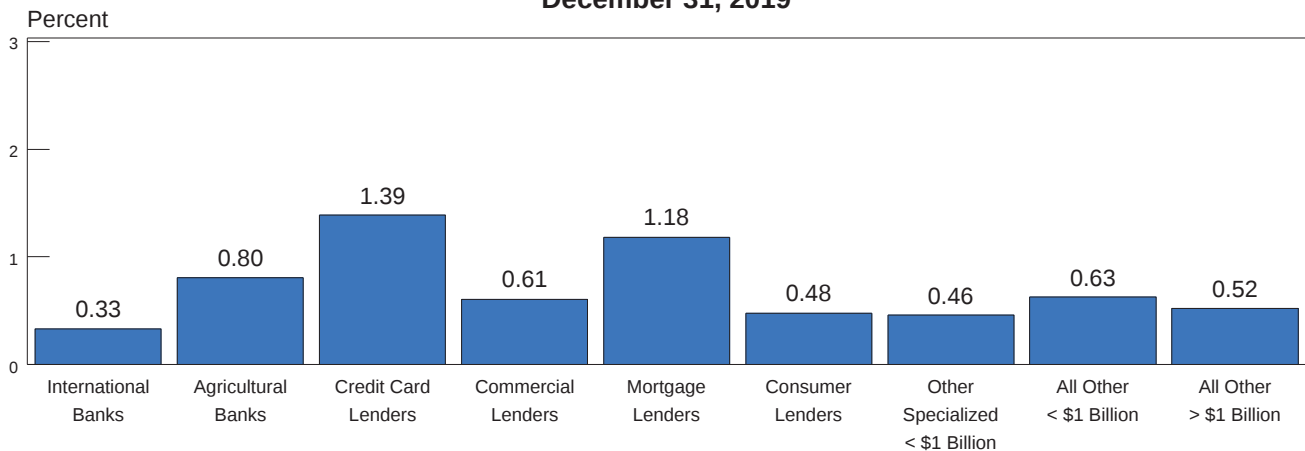
### Loss Allowance to Loans and Leases

December 31, 2019



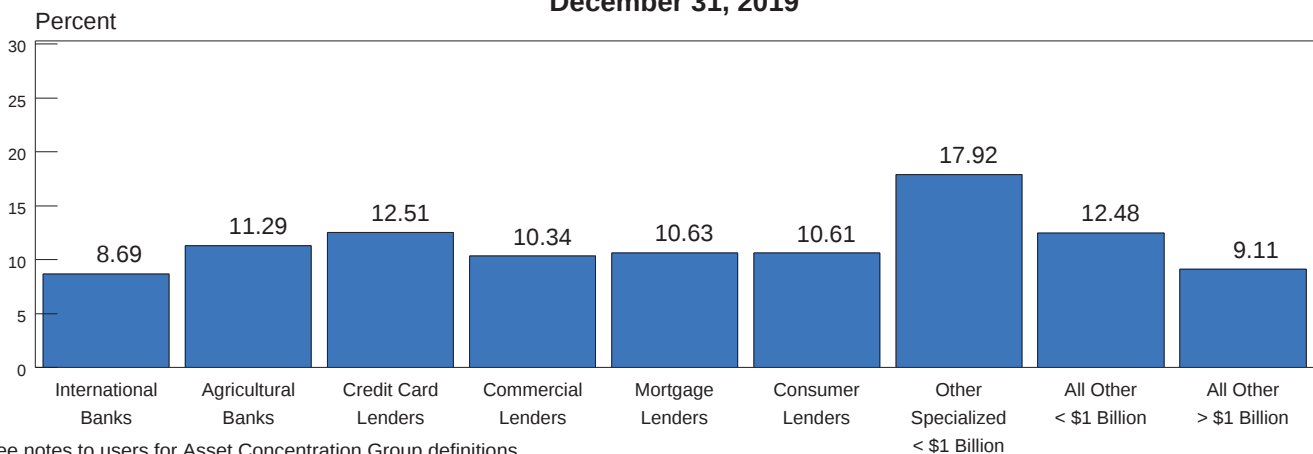
## Noncurrent Assets Plus Other Real Estate Owned to Assets

December 31, 2019



## Core Capital (Leverage) Ratio

December 31, 2019



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

## Return on Average Assets By Asset Concentration Group

2009 - 2019, 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/19        | 1.23                | 1.34               | 3.27                | 1.18               | 1.21             | 1.26             | 3.56                            | 1.17                    | 1.27                    |
| 12/18        | 1.17                | 1.32               | 2.96                | 1.26               | 1.13             | 1.42             | 2.94                            | 1.12                    | 1.40                    |
| 12/17        | 0.62                | 1.05               | 1.52                | 1.02               | 0.93             | 1.02             | 2.61                            | 0.91                    | 1.10                    |
| 12/16        | 0.93                | 1.21               | 2.27                | 0.97               | 0.98             | 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                    |

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

## Net Interest Margin By Asset Concentration Group

2009 - 2019, 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/19        | 2.78                | 3.82               | 10.70               | 3.46               | 2.84             | 4.19             | 2.88                            | 3.66                    | 2.95                    |
| 12/18        | 2.56                | 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        | 2.30                | 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        | 2.63                | 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                    | 3.17                    |

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**  
**2009 - 2019, 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 |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 12/19        | 0.72                | 0.17               | 4.15                | 0.20               | 0.03             | 0.82             | 0.17                            | 0.13                    | 0.39                    |
| 12/18        | 0.50                | 0.15               | 3.87                | 0.18               | 0.02             | 0.76             | 1.41                            | 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                    |

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

## Percent of Loans Noncurrent By Asset Concentration Group

2009 - 2019

|              | International<br>Banks | Agricultural<br>Banks | Credit Card<br>Lenders | Commercial<br>Lenders | Mortgage<br>Lenders | Consumer<br>Lenders | Other<br>Specialized<br>< \$1 Billion | All Other<br>< \$1 Billion | All Other<br>> \$1 Billion |
|--------------|------------------------|-----------------------|------------------------|-----------------------|---------------------|---------------------|---------------------------------------|----------------------------|----------------------------|
| <b>12/19</b> | 0.79                   | 1.04                  | 1.67                   | 0.78                  | 1.97                | 0.69                | 1.42                                  | 0.87                       | 0.99                       |
| <b>12/18</b> | 0.93                   | 1.06                  | 1.54                   | 0.78                  | 2.07                | 0.68                | 1.28                                  | 1.01                       | 1.17                       |
| <b>12/17</b> | 1.27                   | 0.97                  | 1.54                   | 0.86                  | 2.71                | 0.49                | 1.35                                  | 1.10                       | 1.56                       |
| <b>12/16</b> | 1.57                   | 0.97                  | 1.42                   | 1.05                  | 2.97                | 0.94                | 1.46                                  | 1.20                       | 1.80                       |
| <b>12/15</b> | 1.81                   | 0.80                  | 1.17                   | 1.13                  | 2.65                | 1.26                | 1.46                                  | 1.44                       | 2.18                       |
| <b>12/14</b> | 2.31                   | 0.95                  | 1.10                   | 1.32                  | 2.98                | 1.56                | 1.64                                  | 1.76                       | 2.71                       |
| <b>12/13</b> | 2.73                   | 1.09                  | 1.17                   | 1.91                  | 3.01                | 1.66                | 1.83                                  | 1.83                       | 4.14                       |
| <b>12/12</b> | 3.82                   | 1.27                  | 1.39                   | 2.54                  | 3.82                | 1.17                | 2.43                                  | 2.08                       | 5.49                       |
| <b>12/11</b> | 4.22                   | 1.70                  | 1.71                   | 3.54                  | 3.89                | 1.67                | 2.59                                  | 2.13                       | 5.81                       |
| <b>12/10</b> | 6.30                   | 1.85                  | 2.20                   | 4.32                  | 4.23                | 1.43                | 2.10                                  | 2.16                       | 6.18                       |
| <b>12/09</b> | 7.39                   | 1.84                  | 3.36                   | 4.71                  | 4.63                | 1.74                | 1.91                                  | 1.77                       | 6.59                       |

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

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

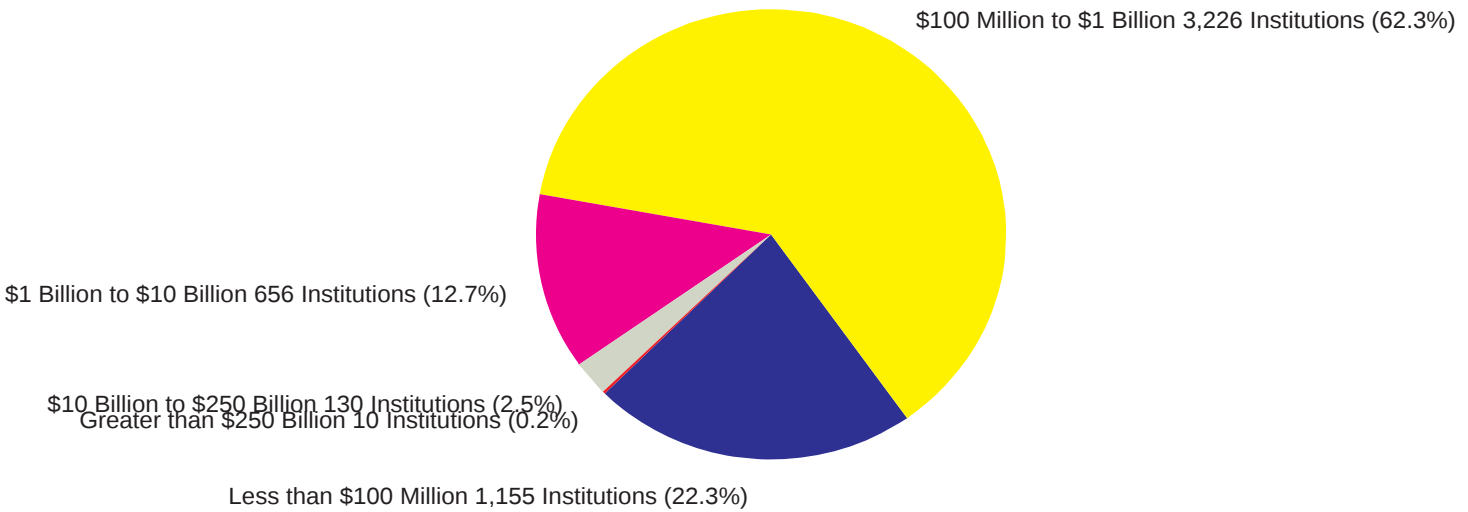
### 2009 - 2019

|              | International<br>Banks | Agricultural<br>Banks | Credit Card<br>Lenders | Commercial<br>Lenders | Mortgage<br>Lenders | Consumer<br>Lenders | Other<br>Specialized<br>< \$1 Billion | All Other<br>< \$1 Billion | All Other<br>> \$1 Billion |
|--------------|------------------------|-----------------------|------------------------|-----------------------|---------------------|---------------------|---------------------------------------|----------------------------|----------------------------|
| <b>12/19</b> | 8.69                   | 11.29                 | 12.51                  | 10.34                 | 10.63               | 10.61               | 17.92                                 | 12.48                      | 9.11                       |
| <b>12/18</b> | 8.71                   | 11.20                 | 13.47                  | 10.18                 | 10.94               | 10.83               | 15.36                                 | 12.54                      | 9.21                       |
| <b>12/17</b> | 8.66                   | 10.89                 | 13.12                  | 10.16                 | 10.89               | 10.12               | 14.72                                 | 11.84                      | 9.19                       |
| <b>12/16</b> | 8.67                   | 10.84                 | 12.62                  | 10.11                 | 11.13               | 10.24               | 14.87                                 | 11.37                      | 8.88                       |
| <b>12/15</b> | 8.83                   | 10.66                 | 12.30                  | 10.05                 | 11.28               | 10.29               | 14.37                                 | 11.56                      | 8.98                       |
| <b>12/14</b> | 8.28                   | 10.49                 | 12.33                  | 10.20                 | 11.53               | 9.82                | 13.95                                 | 11.47                      | 8.97                       |
| <b>12/13</b> | 7.87                   | 10.33                 | 13.01                  | 10.13                 | 10.92               | 9.45                | 13.11                                 | 11.26                      | 9.03                       |
| <b>12/12</b> | 7.16                   | 10.25                 | 13.12                  | 10.04                 | 10.11               | 9.36                | 12.88                                 | 10.83                      | 9.13                       |
| <b>12/11</b> | 7.07                   | 10.09                 | 13.23                  | 10.03                 | 9.69                | 9.61                | 13.01                                 | 10.79                      | 8.96                       |
| <b>12/10</b> | 6.96                   | 9.92                  | 12.76                  | 9.59                  | 9.37                | 10.50               | 14.65                                 | 10.55                      | 8.69                       |
| <b>12/09</b> | 6.98                   | 9.95                  | 19.59                  | 8.68                  | 8.91                | 10.45               | 15.64                                 | 10.63                      | 8.15                       |

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

## Number of Institutions By Asset Size

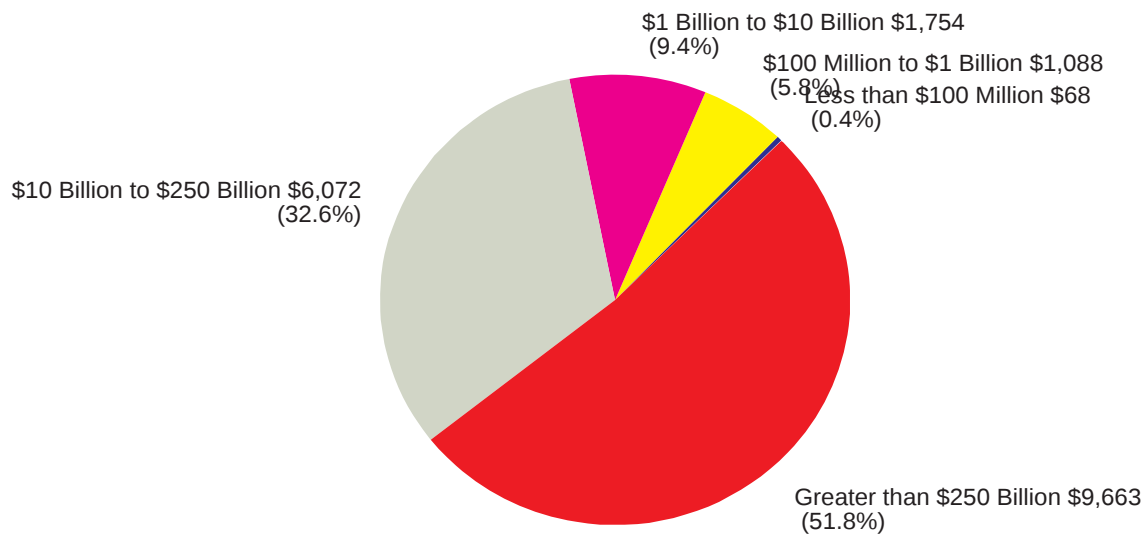
December 31, 2019



## Industry Assets By Asset Size

December 31, 2019

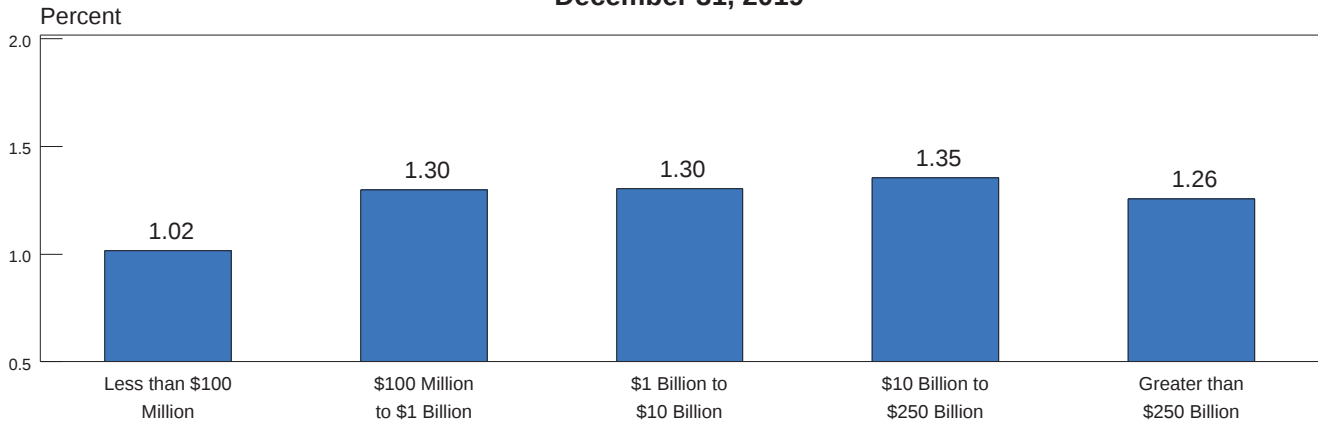
(\$ Billions)



## Performance Ratios By Asset Size

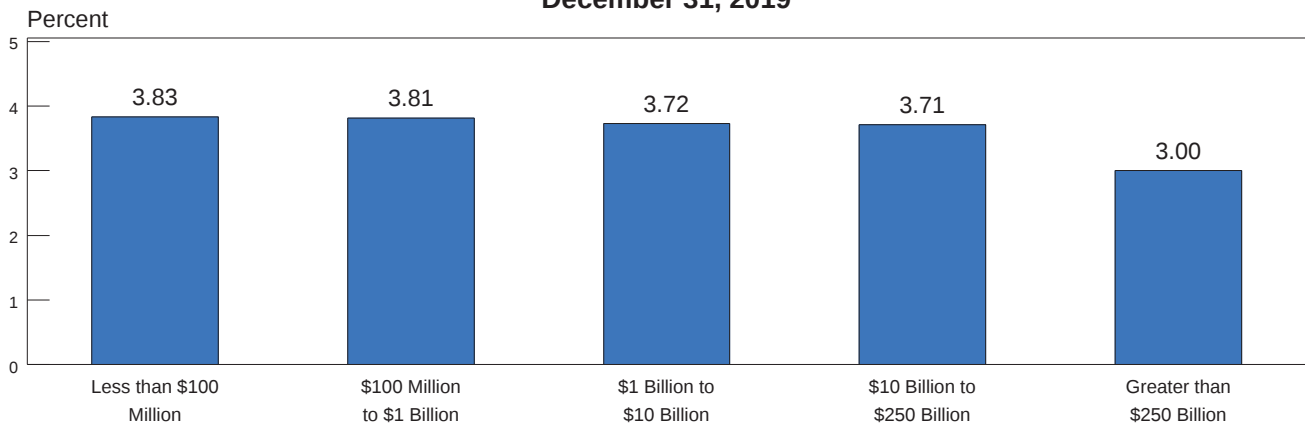
### Return on Assets (YTD)

December 31, 2019



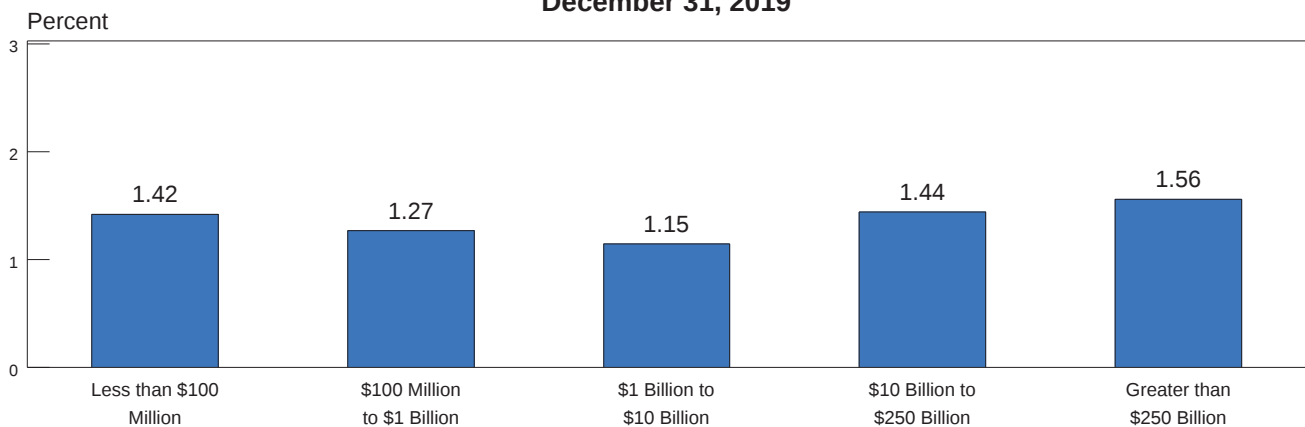
### Net Interest Margin (YTD)

December 31, 2019



### Noninterest Income to Assets (YTD)

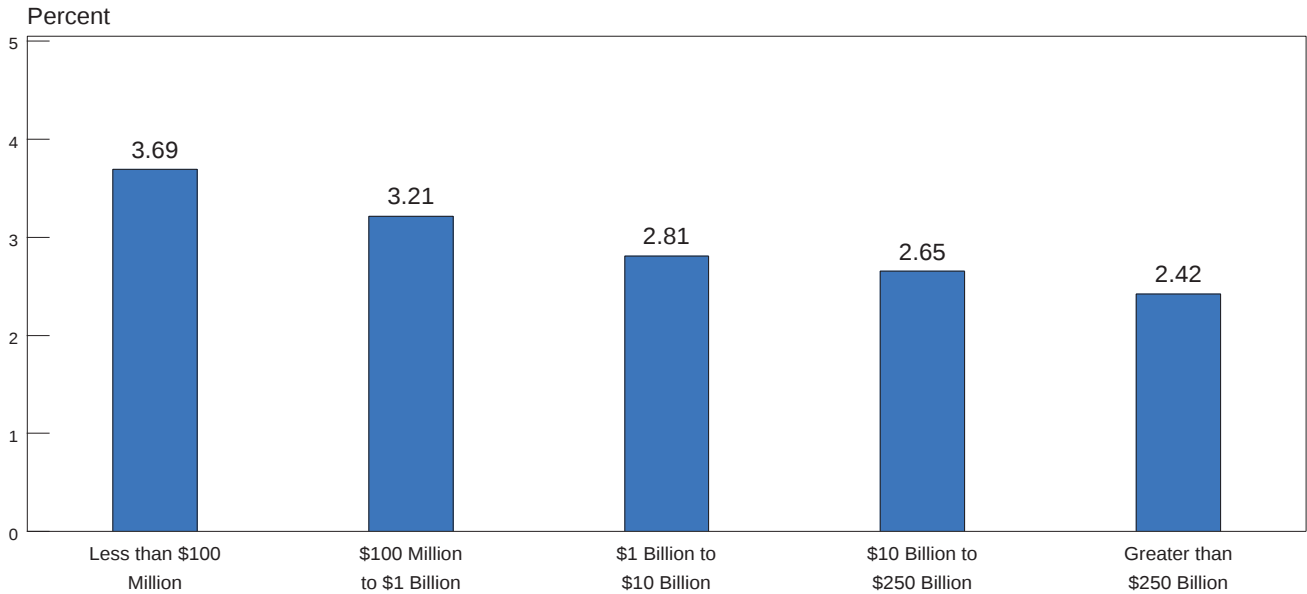
December 31, 2019



## Performance Ratios By Asset Size

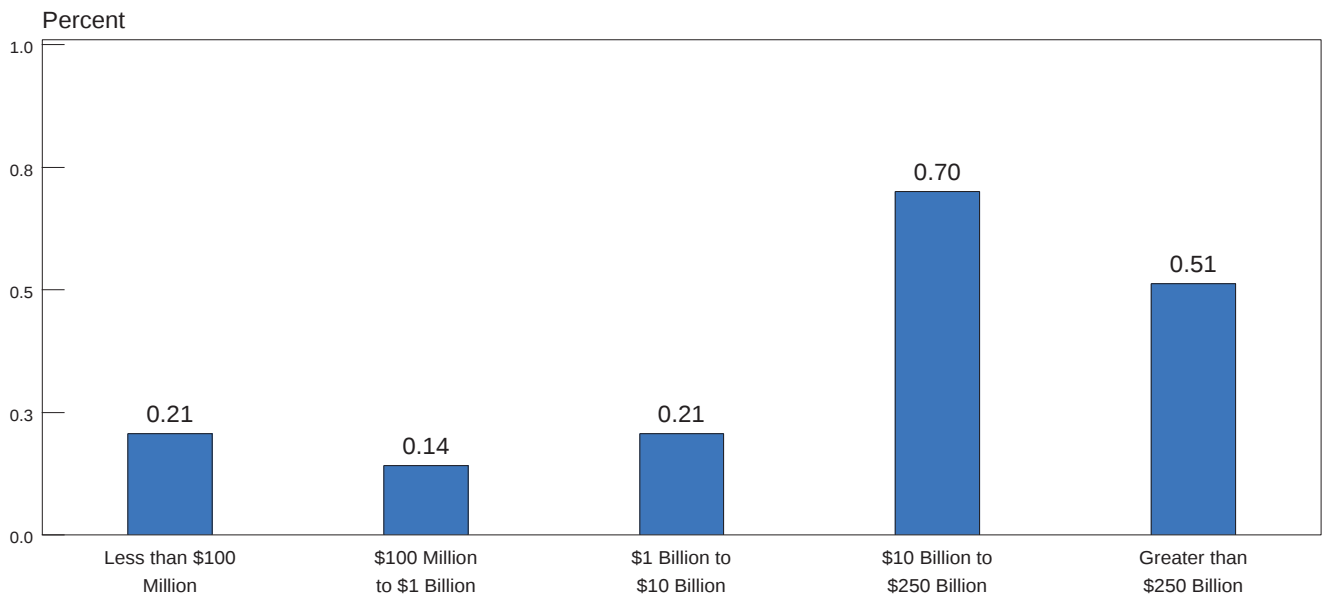
### Noninterest Expense to Assets (YTD)

December 31, 2019



## Net Charge-Offs to Loans and Leases (YTD)

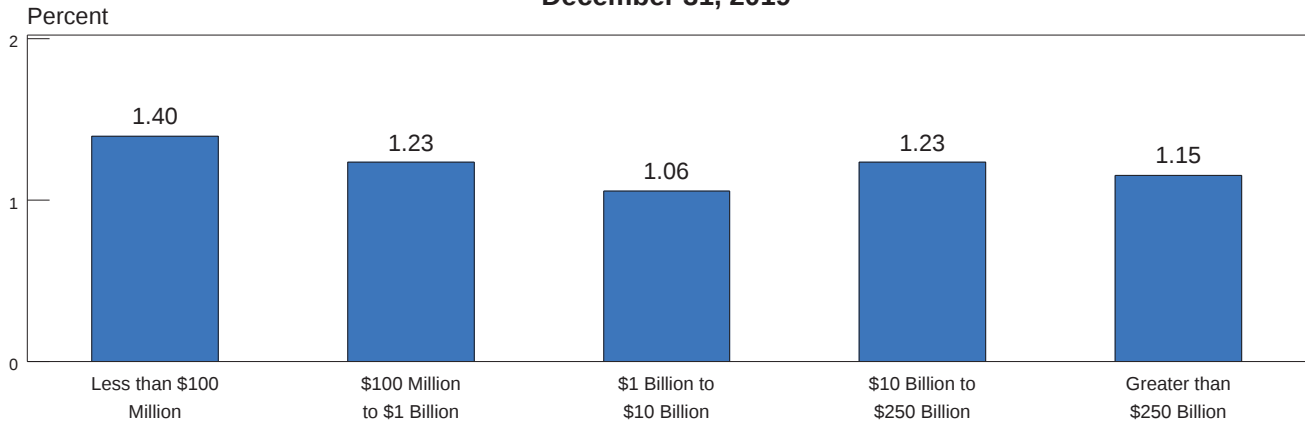
December 31, 2019



## Condition Ratios By Asset Size

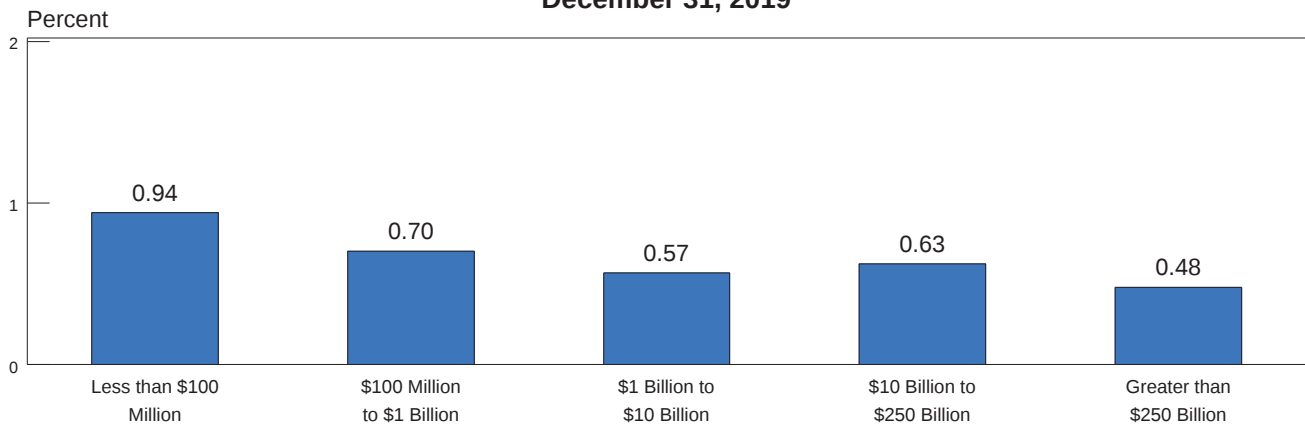
### Loss Allowance to Loans and Leases

December 31, 2019



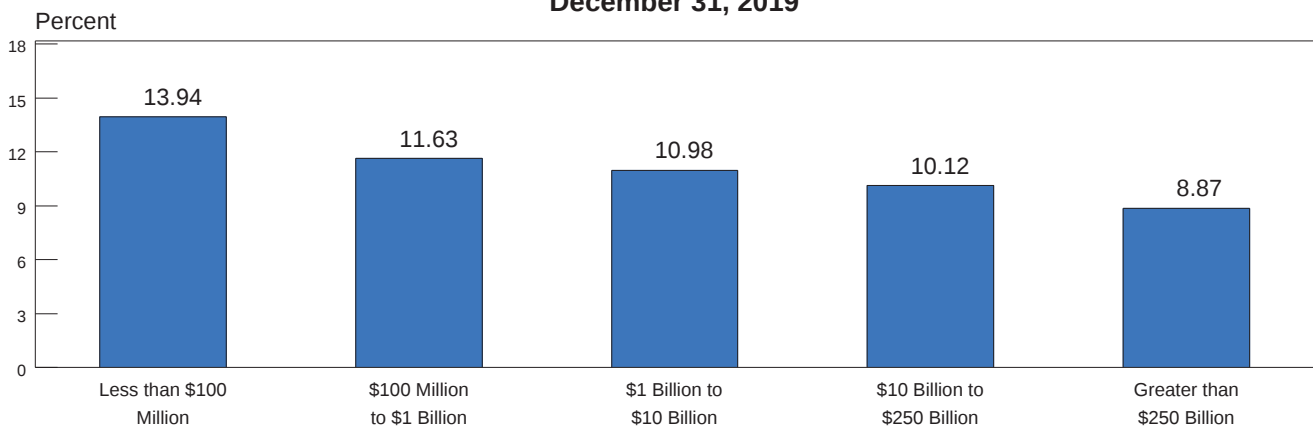
## Noncurrent Assets Plus Other Real Estate Owned to Assets

December 31, 2019



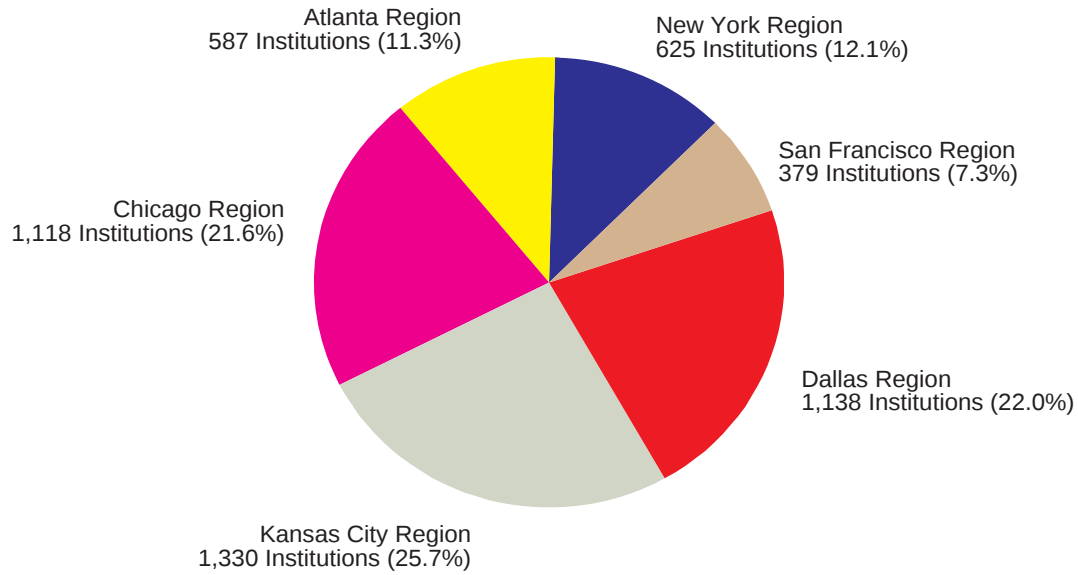
## Core Capital (Leverage) Ratio

December 31, 2019



## Geographic Distribution of FDIC-Insured Institutions

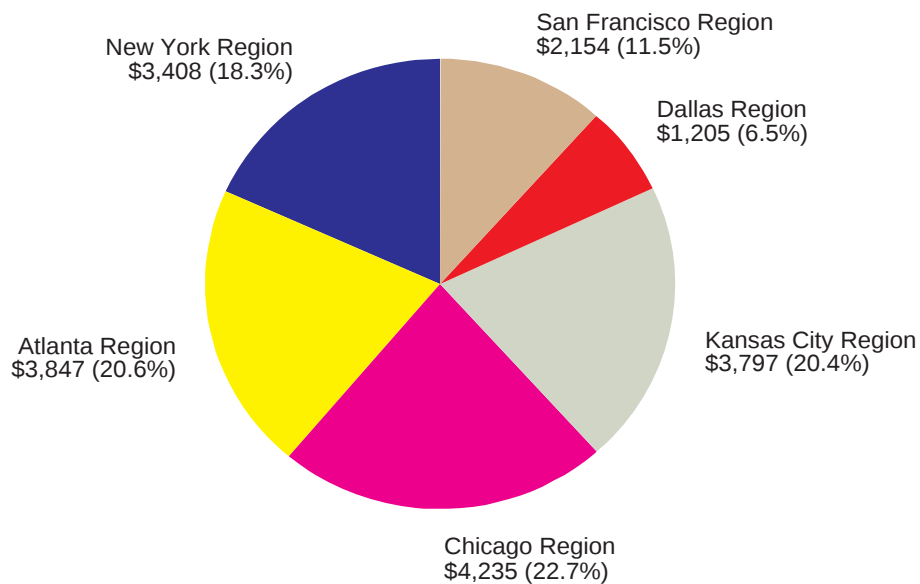
December 31, 2019



## Geographic Distribution of Industry Assets

December 31, 2019

(\$ Billions)

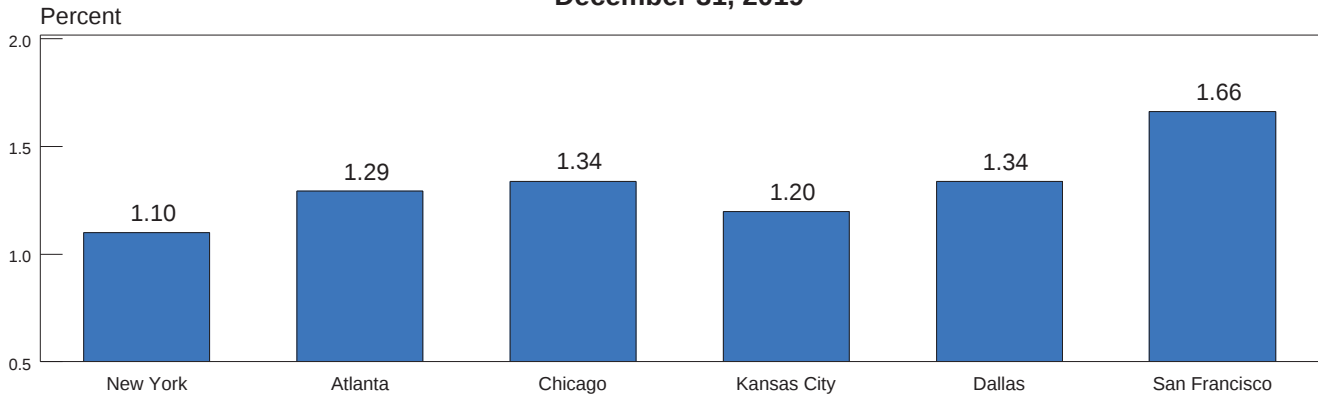


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

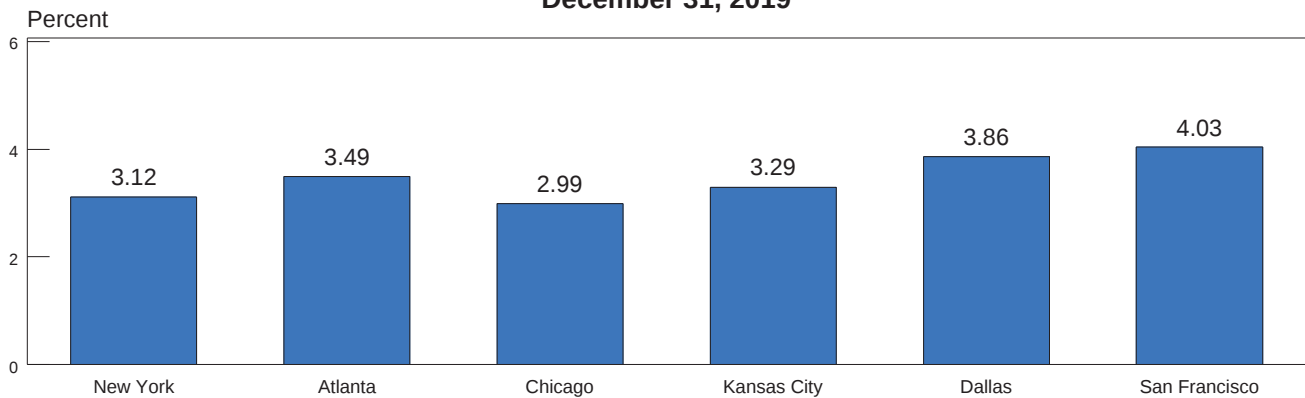
### Return on Assets (YTD)

December 31, 2019



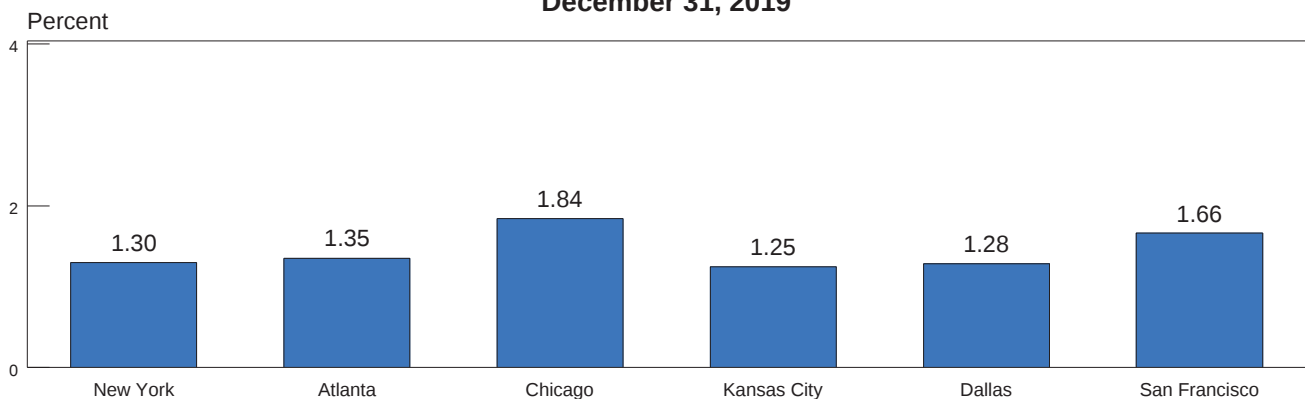
### Net Interest Margins (YTD)

December 31, 2019



### Noninterest Income to Assets (YTD)

December 31, 2019



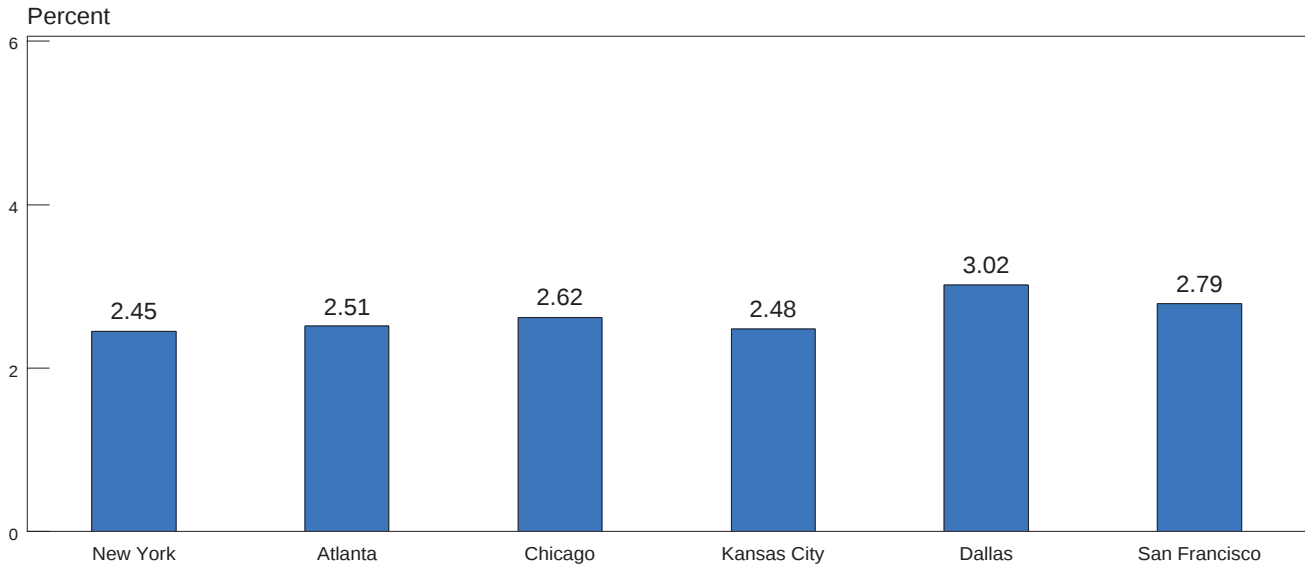
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Region

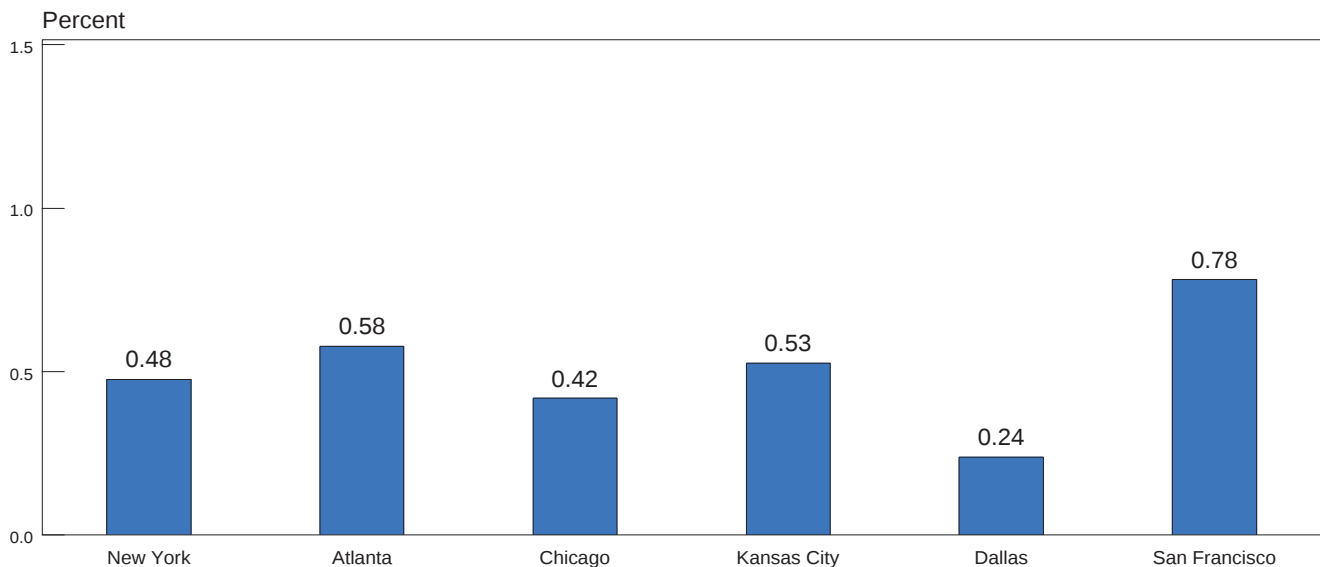
### Noninterest Expense to Assets (YTD)

December 31, 2019



### Net Charge-Offs to Loans and Leases (YTD)

December 31, 2019

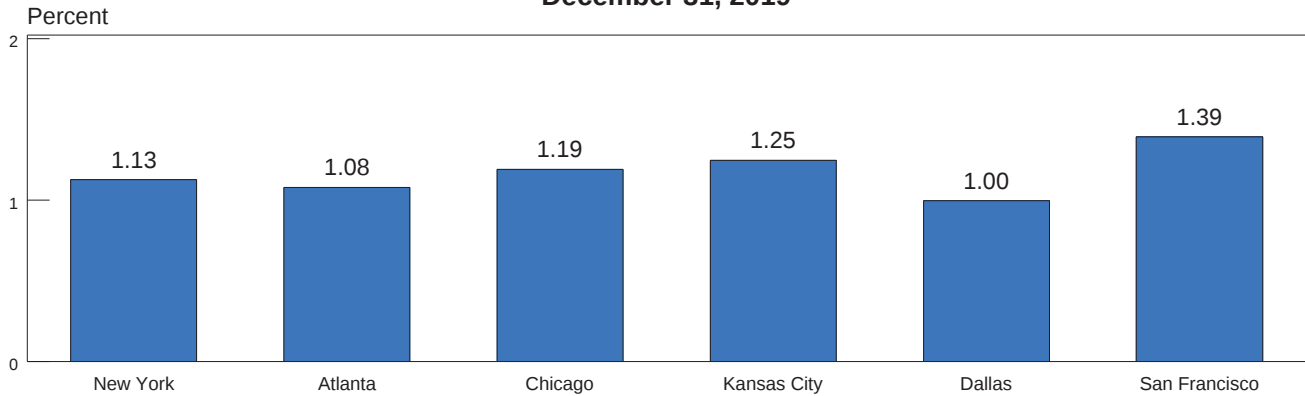


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

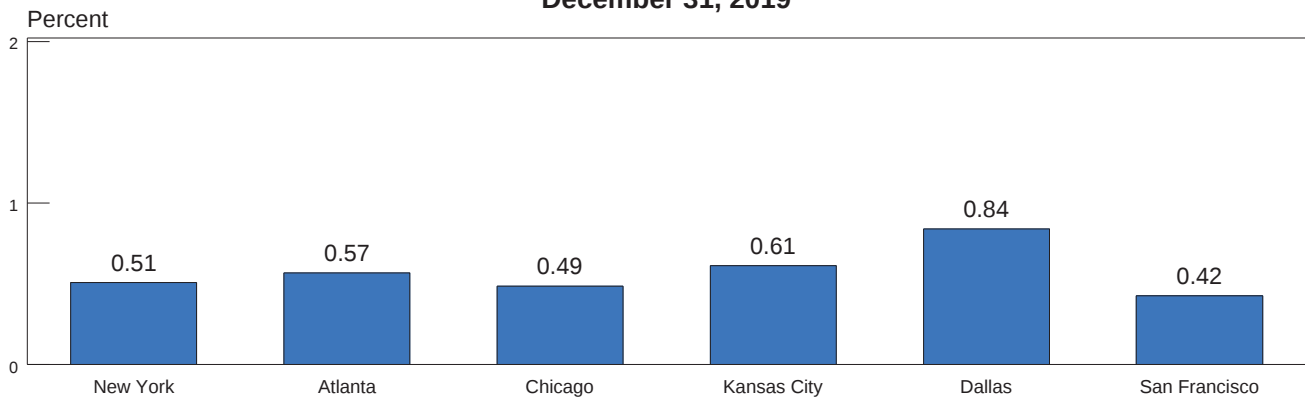
### Loss Allowance to Loans and Leases

December 31, 2019



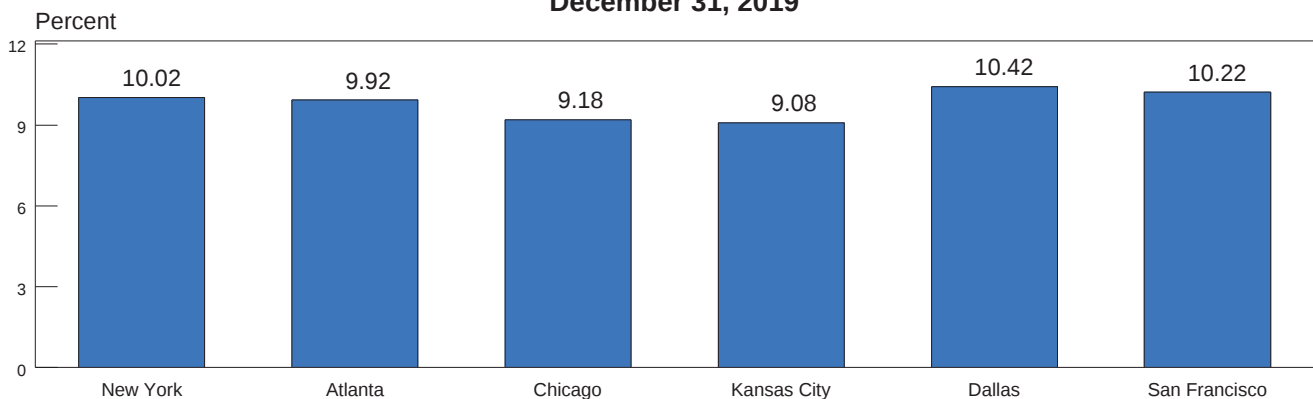
### Noncurrent Assets Plus Other Real Estate Owned to Assets

December 31, 2019



### Core Capital (Leverage) Ratio

December 31, 2019



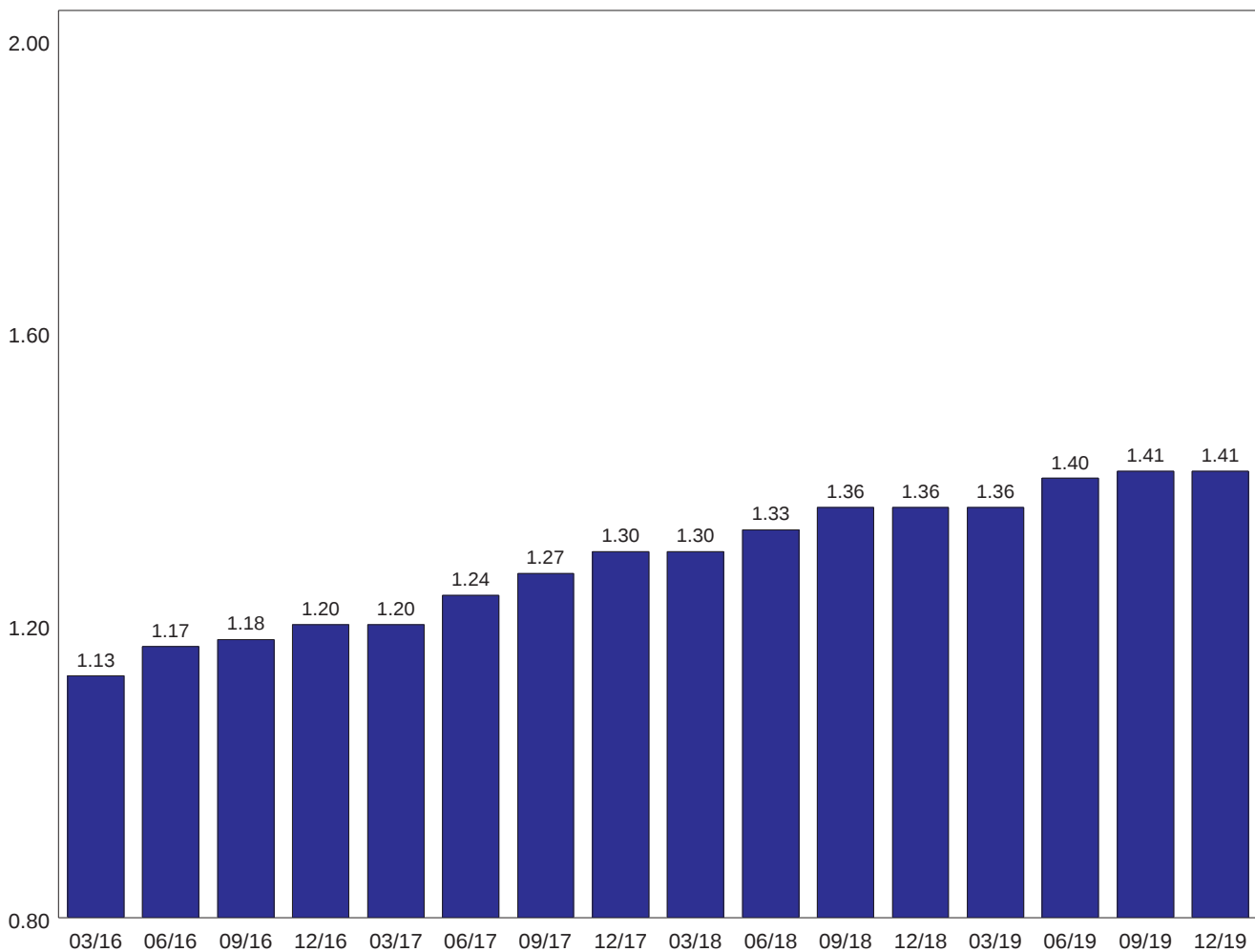
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2016 - December 31, 2019

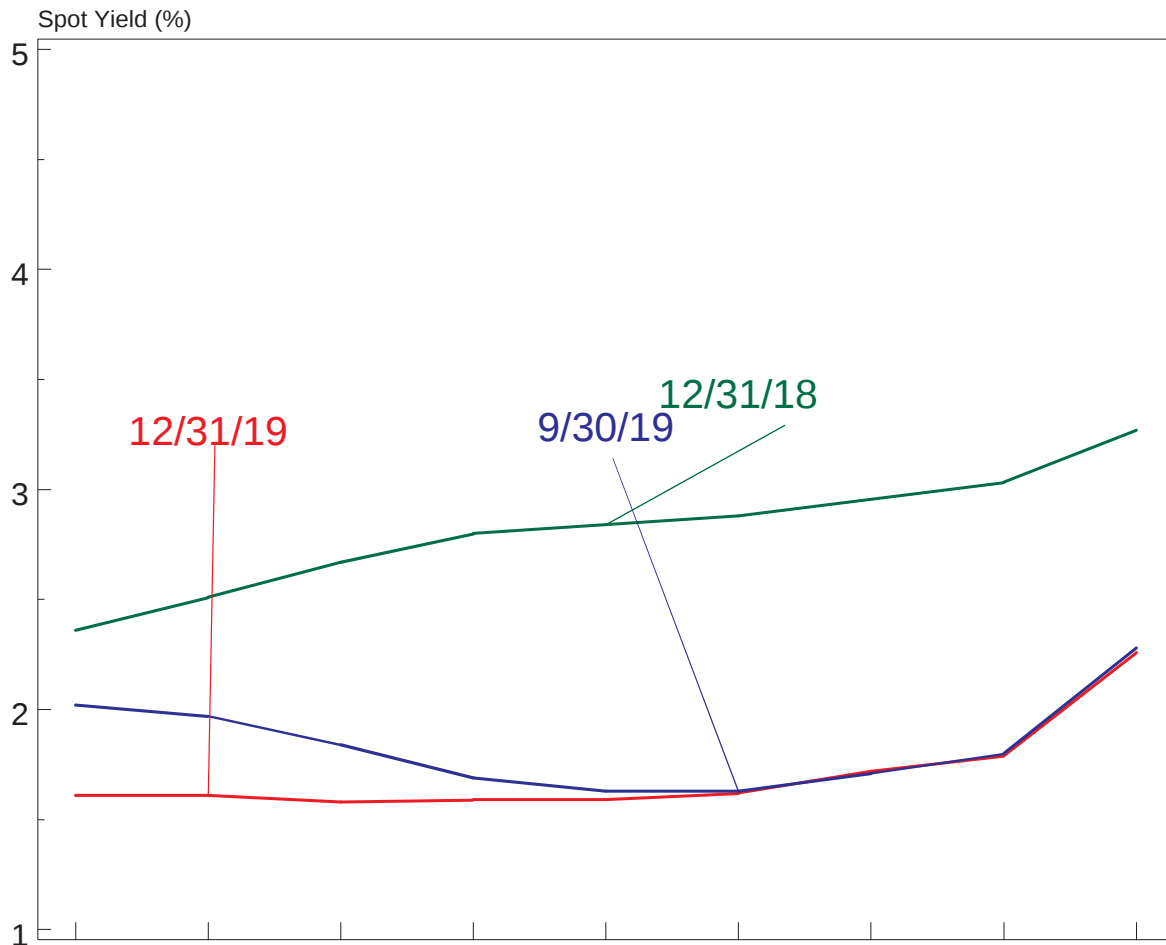
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2019 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

December 31, 2018 - December 31, 2019



| Maturity | 3-Month | 6-Month | 1 Year | 2 Year | 3 Year | 5 Year | 7 Year | 10 Year | 30 Year |
|----------|---------|---------|--------|--------|--------|--------|--------|---------|---------|
| 12/31/19 | 1.61    | 1.61    | 1.58   | 1.59   | 1.59   | 1.62   | 1.72   | 1.79    | 2.26    |
| 9/30/19  | 2.02    | 1.97    | 1.84   | 1.69   | 1.63   | 1.63   | 1.71   | 1.80    | 2.28    |
| 6/30/19  | 2.35    | 2.35    | 2.25   | 2.12   | 2.08   | 2.12   | 2.22   | 2.33    | 2.78    |
| 3/31/19  | 2.44    | 2.51    | 2.54   | 2.48   | 2.46   | 2.47   | 2.55   | 2.65    | 3.01    |
| 12/31/18 | 2.36    | 2.51    | 2.67   | 2.80   | 2.84   | 2.88   | 2.96   | 3.03    | 3.27    |

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, 2019

### DIF-Member Institutions

|                                | Institutions |                  | Assets      |                  |
|--------------------------------|--------------|------------------|-------------|------------------|
|                                | Number of    | Percent of Total | In Billions | Percent of Total |
| Well Capitalized               | 5,163        | 99.7%            | \$18,643.5  | 100.0%           |
| Adequately Capitalized         | 6            | 0.1%             | \$1.0       | 0.0%             |
| Undercapitalized               | 3            | 0.1%             | \$0.2       | 0.0%             |
| Significantly Undercapitalized | 3            | 0.1%             | \$0.3       | 0.0%             |
| Critically Undercapitalized    | 2            | 0.0%             | \$0.2       | 0.0%             |

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

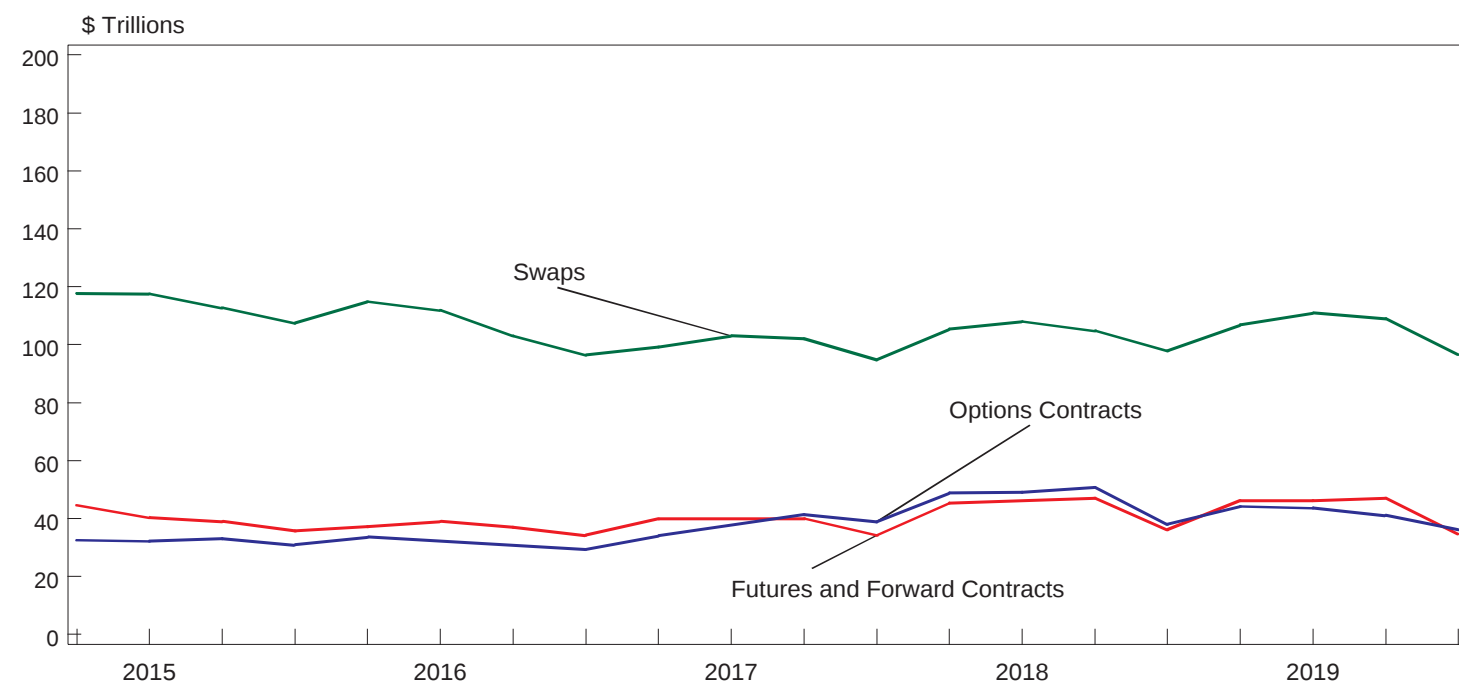
### Capital Category Definitions

|                                | 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

2015 - 2019 (Notional Amounts)



|                                                                          | 12/15          | 12/16         | 12/17         | 12/18         | 3/19           | 6/19           | 9/19           | 12/19         |
|--------------------------------------------------------------------------|----------------|---------------|---------------|---------------|----------------|----------------|----------------|---------------|
| <b>Total Derivatives</b><br>(Notional Amounts, in billions of dollars)   | \$173,972      | \$159,958     | \$167,787     | \$172,083     | \$197,137      | \$200,800      | \$197,074      | \$167,518     |
| <b>Futures and Forward Contracts</b>                                     | <b>35,691</b>  | <b>34,201</b> | <b>34,162</b> | <b>36,144</b> | <b>46,165</b>  | <b>46,209</b>  | <b>47,061</b>  | <b>34,787</b> |
| Interest rate contracts                                                  | 20,979         | 20,313        | 19,454        | 16,718        | 24,327         | 23,127         | 23,293         | 15,561        |
| Foreign exchange rate contracts                                          | 14,482         | 13,564        | 14,300        | 19,025        | 21,410         | 22,636         | 23,270         | 18,704        |
| Other futures and forwards*                                              | 230            | 324           | 407           | 401           | 428            | 445            | 497            | 522           |
| <b>Option Contracts</b>                                                  | <b>30,889</b>  | <b>29,373</b> | <b>38,841</b> | <b>38,009</b> | <b>44,138</b>  | <b>43,686</b>  | <b>41,077</b>  | <b>36,117</b> |
| Interest rate options                                                    | 23,660         | 22,211        | 31,933        | 29,477        | 34,604         | 34,452         | 32,134         | 28,579        |
| Foreign currency options                                                 | 5,217          | 5,097         | 4,449         | 5,716         | 6,466          | 6,064          | 5,586          | 4,392         |
| Other option contracts*                                                  | 2,012          | 2,065         | 2,458         | 2,816         | 3,068          | 3,170          | 3,357          | 3,145         |
| <b>Swaps</b>                                                             | <b>107,392</b> | <b>96,384</b> | <b>94,784</b> | <b>97,930</b> | <b>106,833</b> | <b>110,905</b> | <b>108,936</b> | <b>96,615</b> |
| Interest rate swaps                                                      | 93,731         | 81,964        | 79,029        | 81,979        | 90,254         | 94,272         | 91,738         | 80,917        |
| Foreign exchange rate swaps                                              | 12,401         | 13,076        | 14,153        | 14,479        | 15,023         | 15,043         | 15,554         | 14,074        |
| Other swaps*                                                             | 1,261          | 1,344         | 1,602         | 1,472         | 1,556          | 1,590          | 1,643          | 1,624         |
| <b>Memoranda</b>                                                         |                |               |               |               |                |                |                |               |
| Spot Foreign Exchange Contracts                                          | 1,034          | 1,540         | 1,519         | 1,727         | 2,670          | 2,372          | 2,284          | 1,567         |
| Credit Derivatives                                                       | 6,986          | 5,293         | 4,186         | 4,270         | 4,145          | 4,074          | 4,183          | 3,945         |
| Number of banks reporting derivatives                                    | 1,200          | 1,222         | 1,165         | 1,122         | 1,131          | 1,151          | 1,152          | 1,141         |
| Replacement cost of interest rate and foreign exchange rate contracts ** | 2,681          | 2,650         | 1,613         | 1,518         | 1,574          | 1,784          | 2,069          | 1,720         |

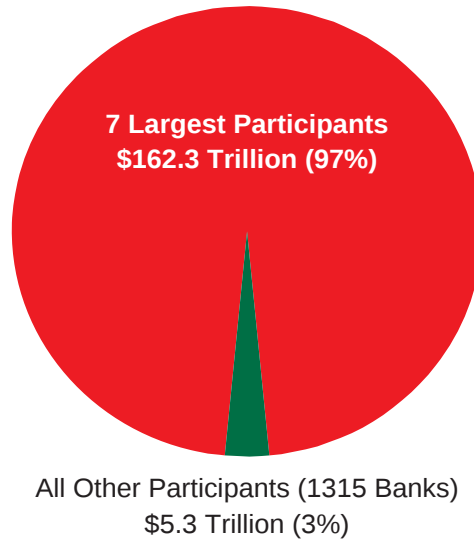
\* Not reported by banks with less than \$300 million in assets.

\*\* 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

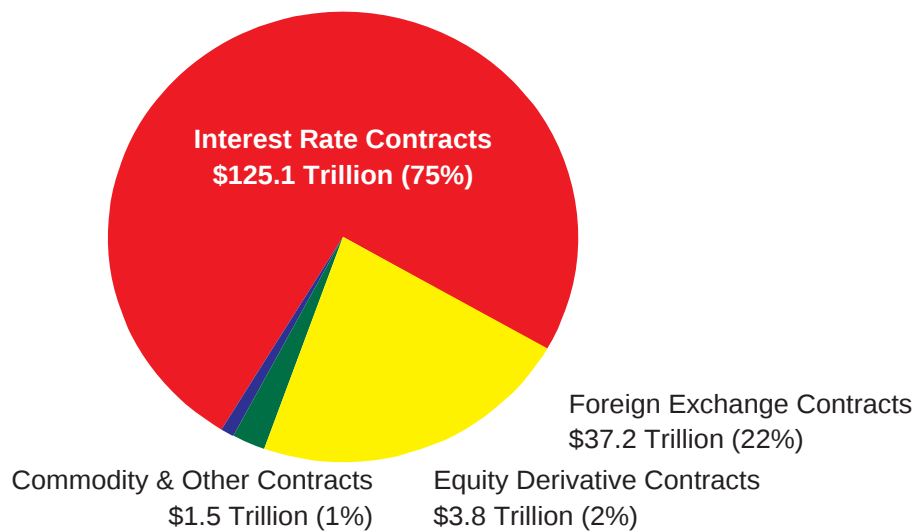
December 31, 2019



## Composition of Derivatives\*

Notional Amounts

December 31, 2019



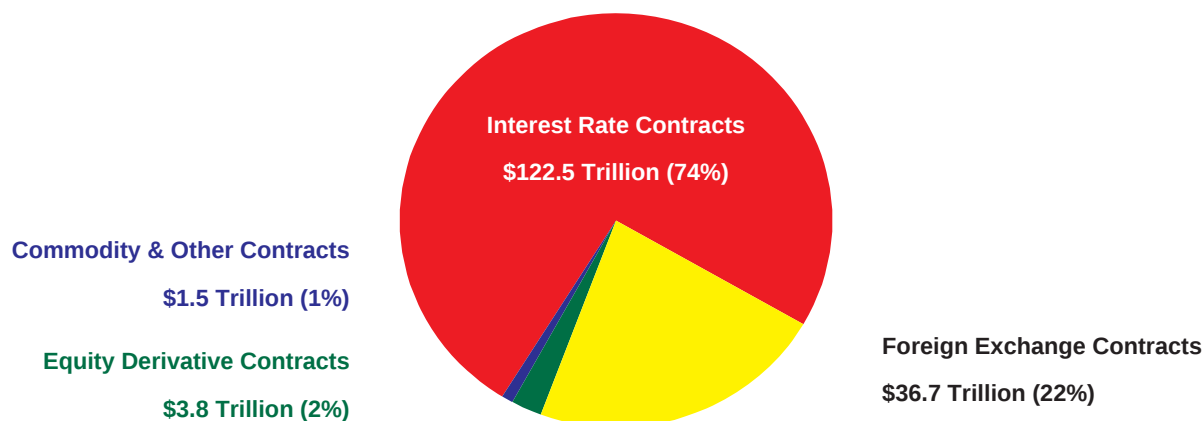
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,491 billion for the seven largest participants and \$76 billion for all others are not included.

## Purpose of Derivatives\*

### Held for Trading

#### Notional Amounts

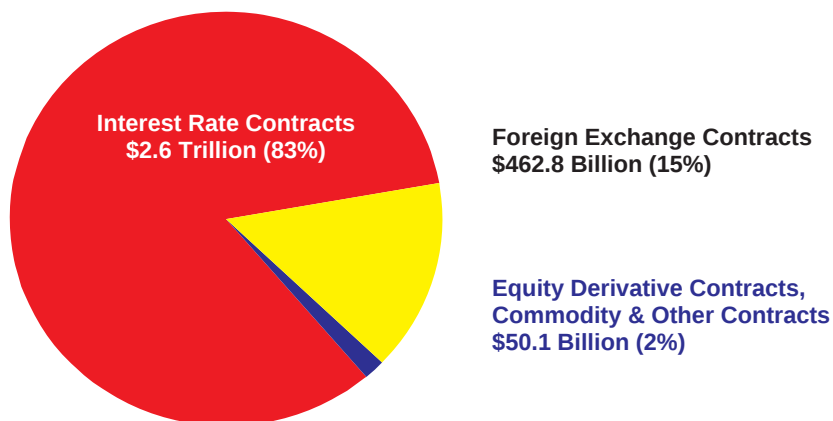
December 31, 2019



### Not Held for Trading

#### Notional Amounts

December 31, 2019



\* 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 \$1,567 billion are not included.

## Position of Derivatives

### Gross Fair Values

December 31, 2019

(\$ Millions)

### Held for Trading

174 Banks Held Derivative Contracts for Trading

7 Largest Participants Held 98% of Total (Notional Amount)

(Marked to Market)

|                                   | Interest<br>Rate | Foreign<br>Exchange | Equity<br>Derivatives | Commodity<br>& Other | Total     | Net    |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|-----------|--------|
| <b>Seven Largest Participants</b> |                  |                     |                       |                      |           |        |
| Gross positive fair value         | 1,255,777        | 406,092             | 117,828               | 35,929               | 1,815,627 | 34,270 |
| Gross negative fair value         | 1,212,385        | 413,244             | 118,561               | 37,166               | 1,781,357 |        |
| <b>All other participants</b>     |                  |                     |                       |                      |           |        |
| Gross positive fair value         | 20,696           | 11,125              | 2,014                 | 2,086                | 35,922    | 10,029 |
| Gross negative fair value         | 10,694           | 10,872              | 2,306                 | 2,021                | 25,893    |        |
| <b>Total</b>                      |                  |                     |                       |                      |           |        |
| Gross positive fair value         | 1,276,474        | 417,217             | 119,842               | 38,016               | 1,851,549 | 44,299 |
| Gross negative fair value         | 1,223,079        | 424,116             | 120,867               | 39,187               | 1,807,250 |        |

### Held for Purposes Other than Trading

640 Banks Held Derivative Contracts for Purposes Other than Trading

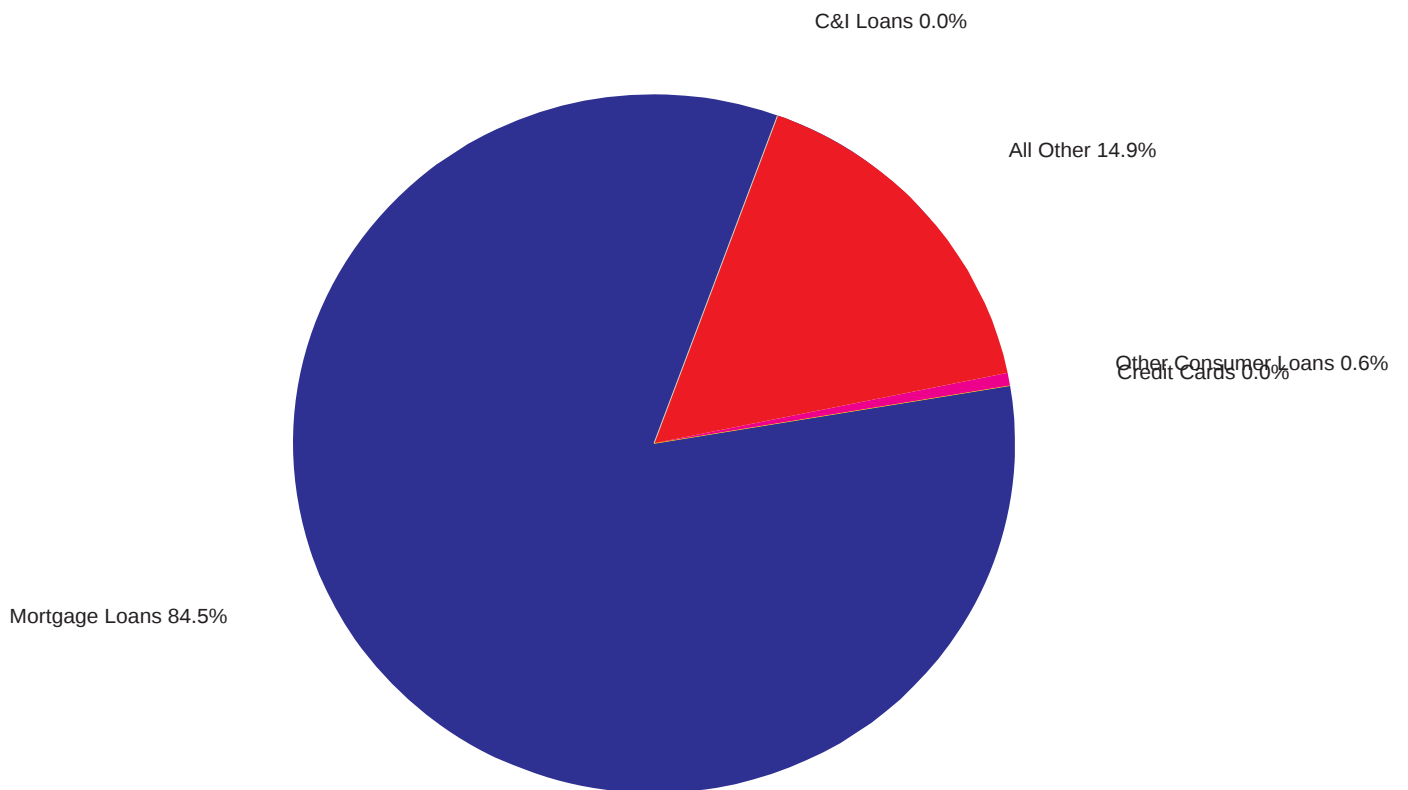
7 Largest Participants Held 63% of Total (Notional Amount)

|                                   | Interest<br>Rate | Foreign<br>Exchange | Equity<br>Derivatives | Commodity<br>& Other | Total  | Net     |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|--------|---------|
| <b>Seven Largest Participants</b> |                  |                     |                       |                      |        |         |
| Gross positive fair value         | 14,324           | 5,386               | 5                     | 0                    | 19,715 | (5,254) |
| Gross negative fair value         | 18,681           | 6,111               | 177                   | 0                    | 24,969 |         |
| <b>All other participants</b>     |                  |                     |                       |                      |        |         |
| Gross positive fair value         | 5,510            | 710                 | 374                   | 115                  | 6,709  | 404     |
| Gross negative fair value         | 4,717            | 954                 | 380                   | 254                  | 6,305  |         |
| <b>Total</b>                      |                  |                     |                       |                      |        |         |
| Gross positive fair value         | 19,833           | 6,096               | 380                   | 115                  | 26,424 | (4,850) |
| Gross negative fair value         | 23,398           | 7,065               | 558                   | 254                  | 31,274 |         |

## Composition of Securitized Assets\*

FDIC-Insured Institutions

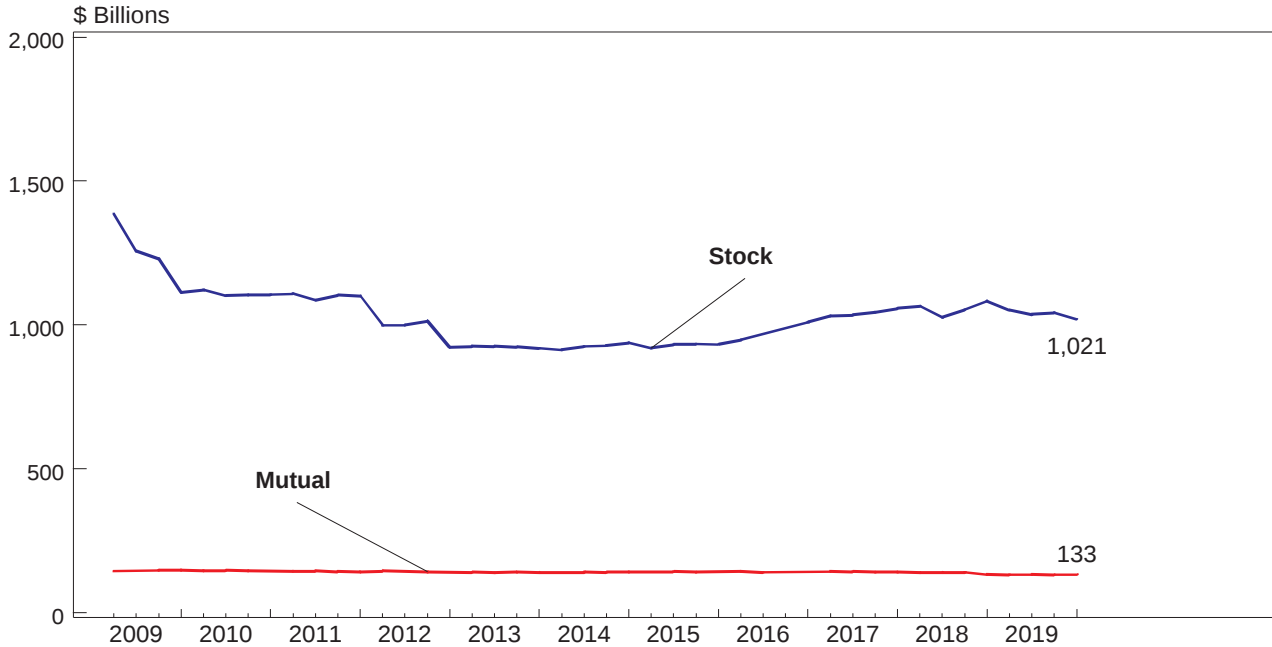
December 31, 2019



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

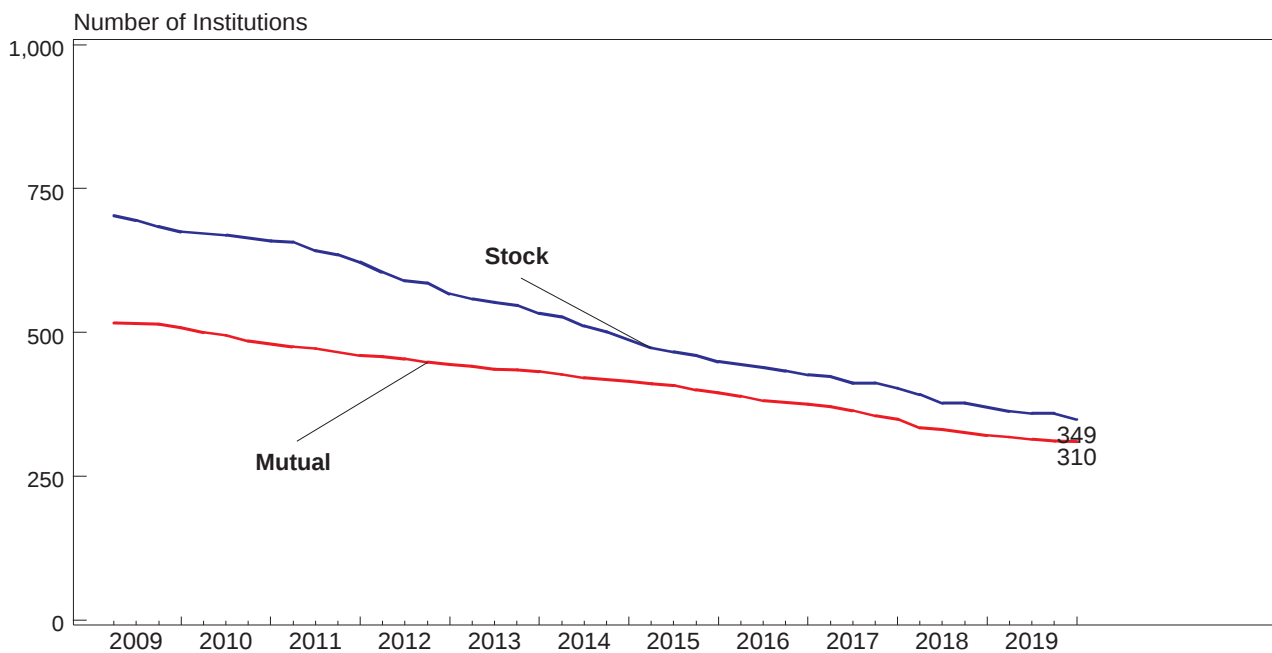
## Assets of Mutual and Stock Savings Institutions

2009 - 2019



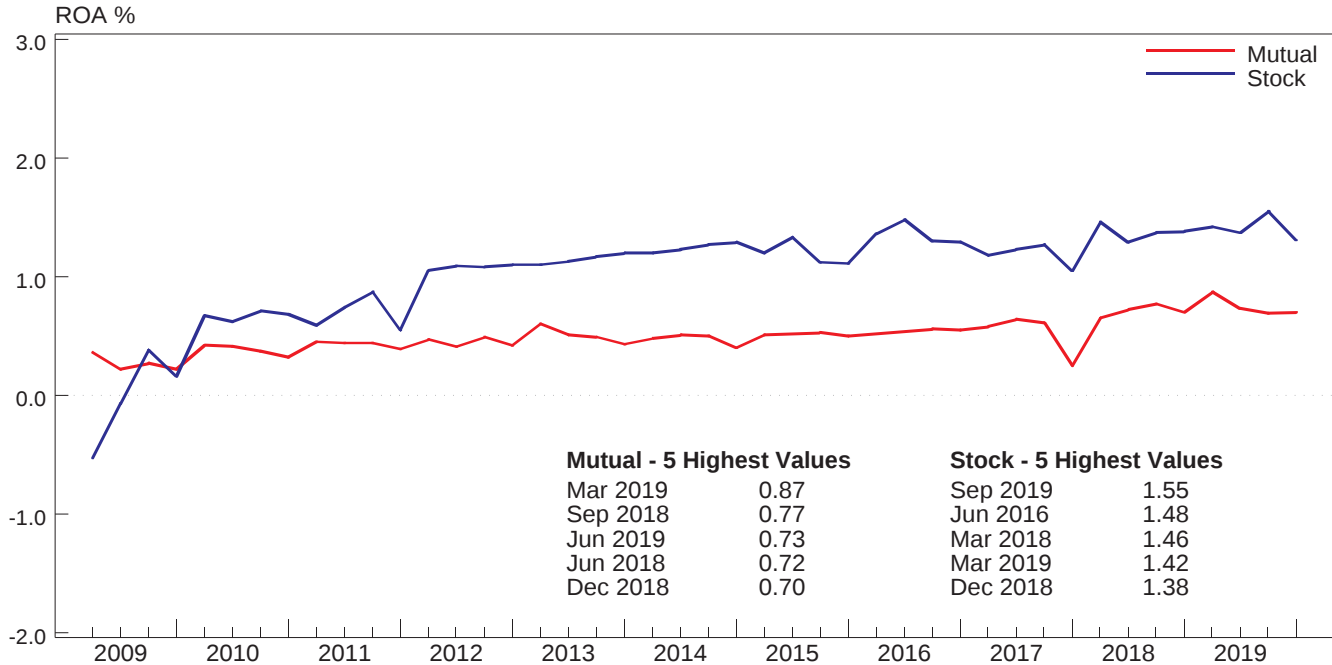
## Number of Mutual and Stock Savings Institutions

2009 - 2019



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

2009-2019



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

2009-2019

