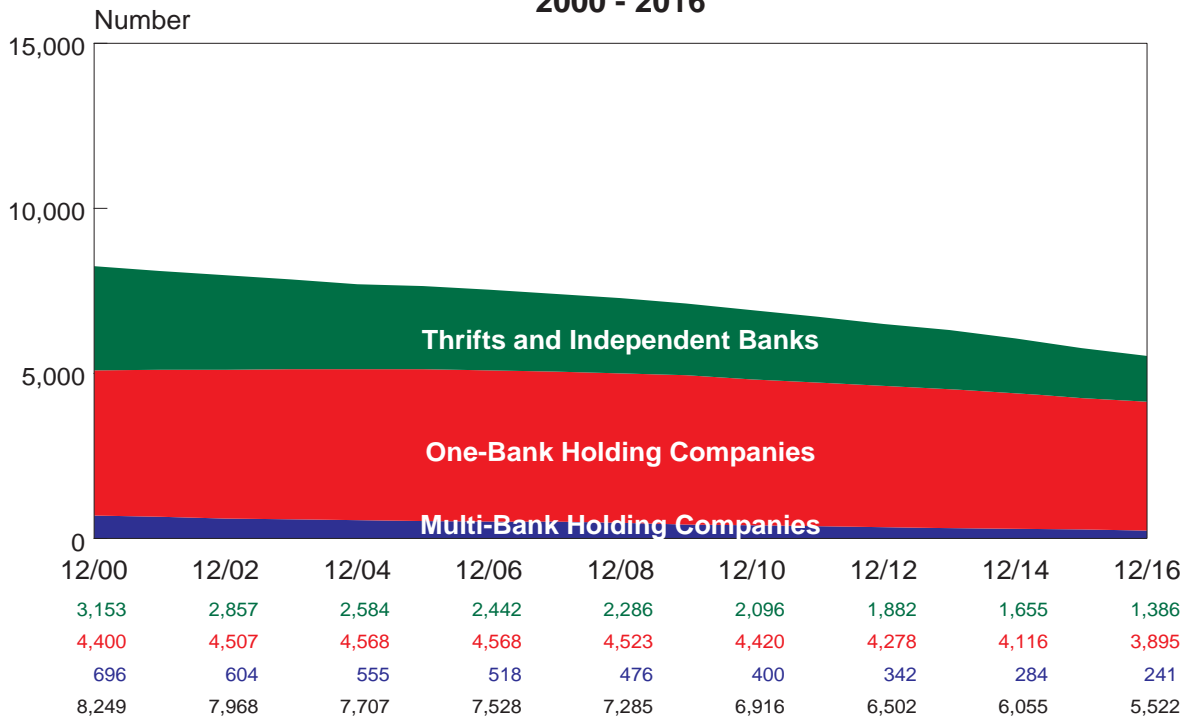


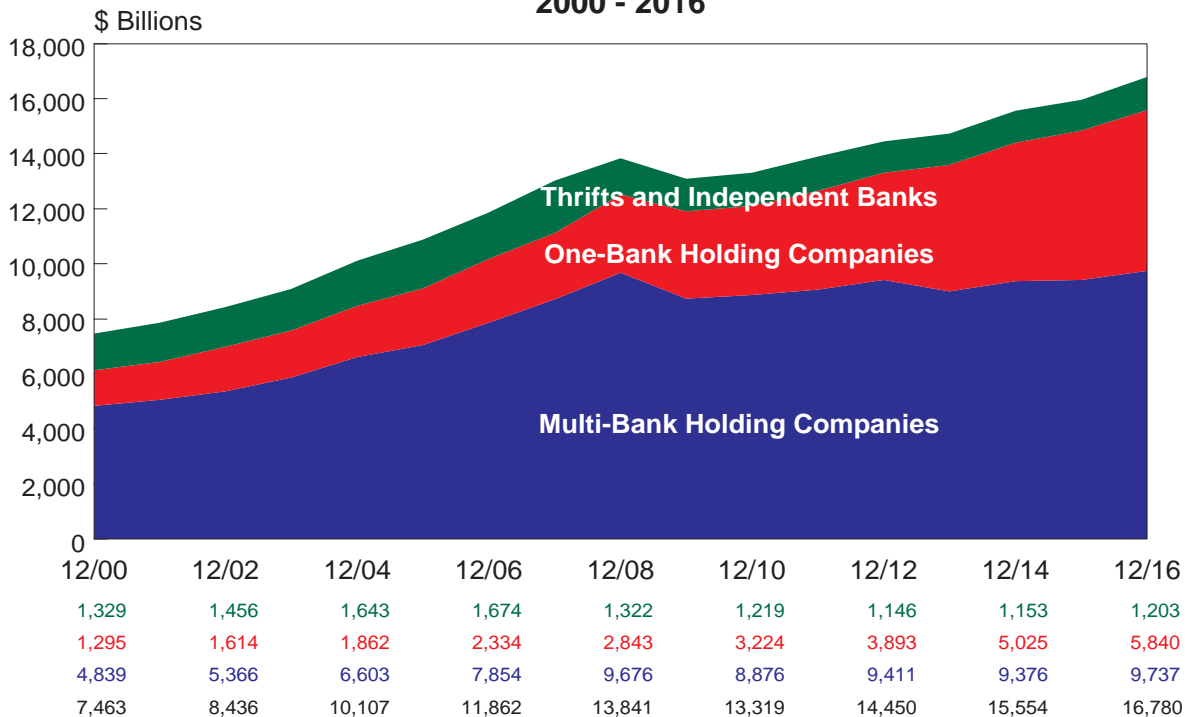
Number of FDIC-Insured Banking Organizations

2000 - 2016



Assets of FDIC-Insured Banking Organizations

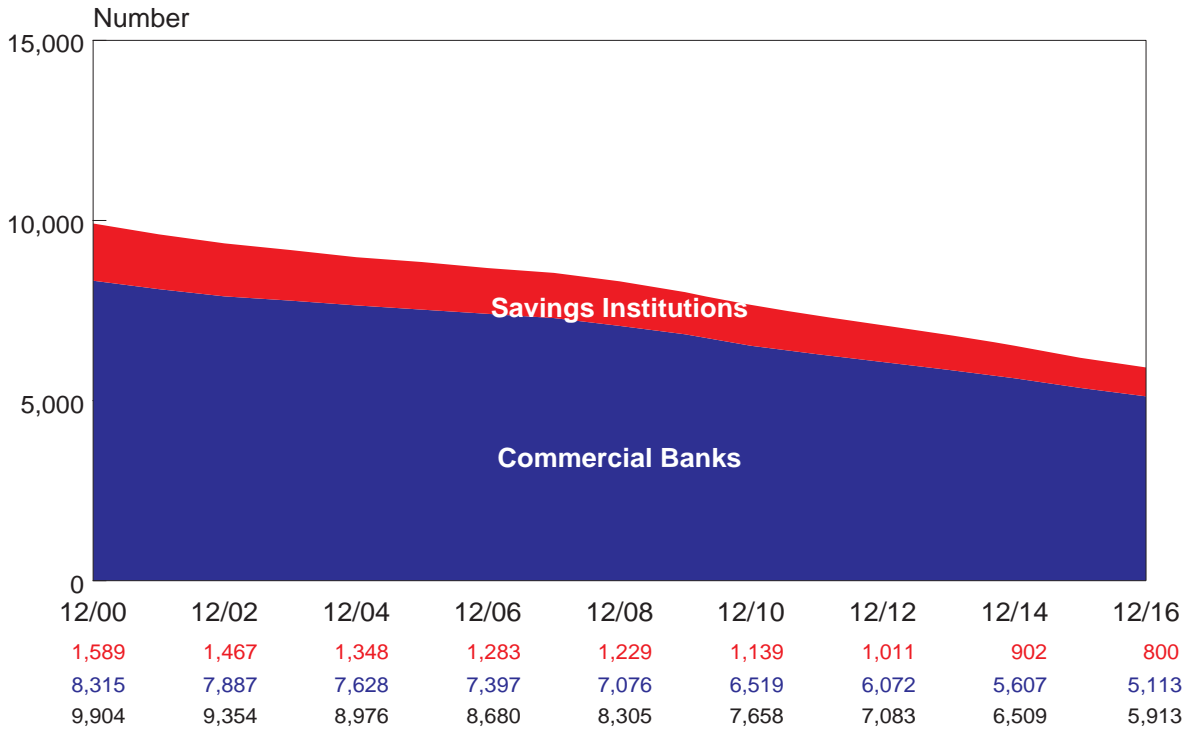
2000 - 2016



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

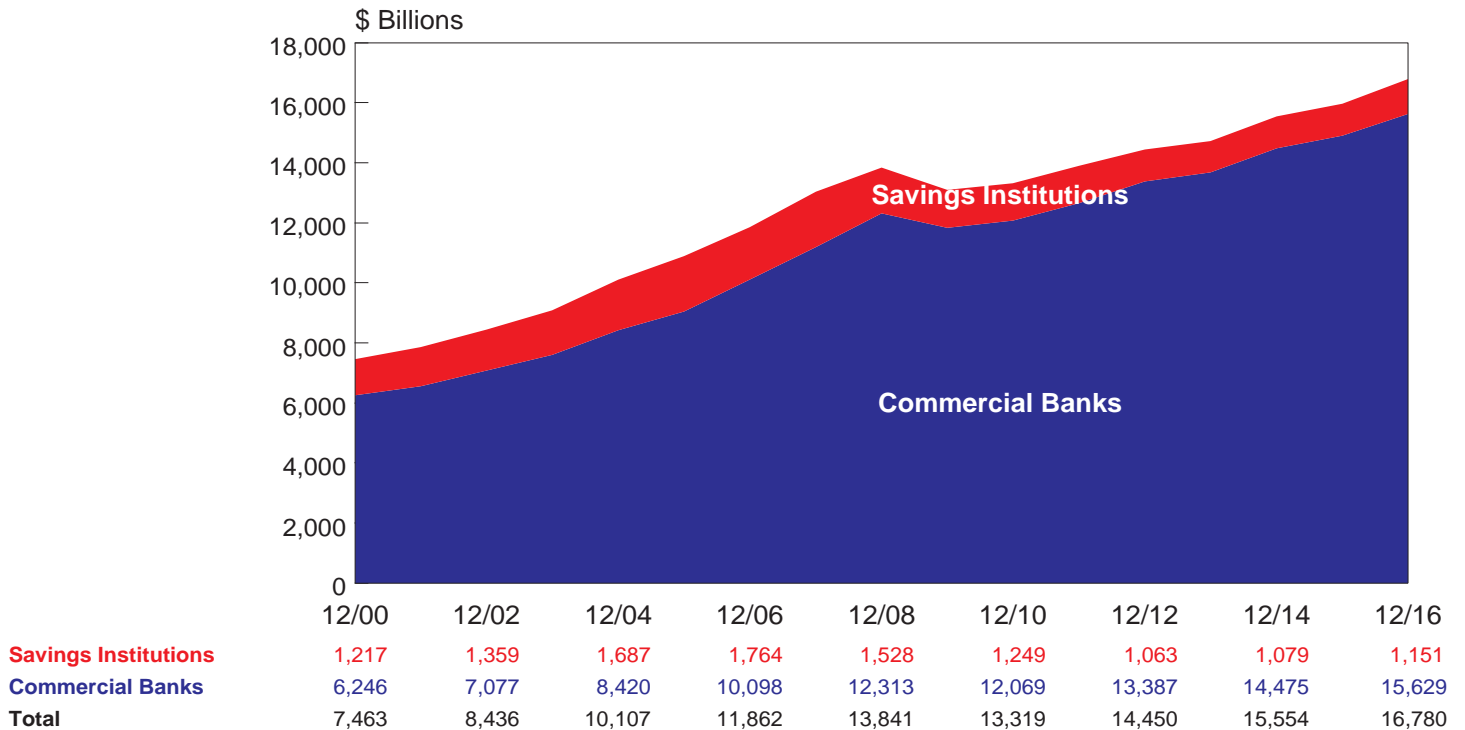
Number of FDIC-Insured Institutions

2000 - 2016



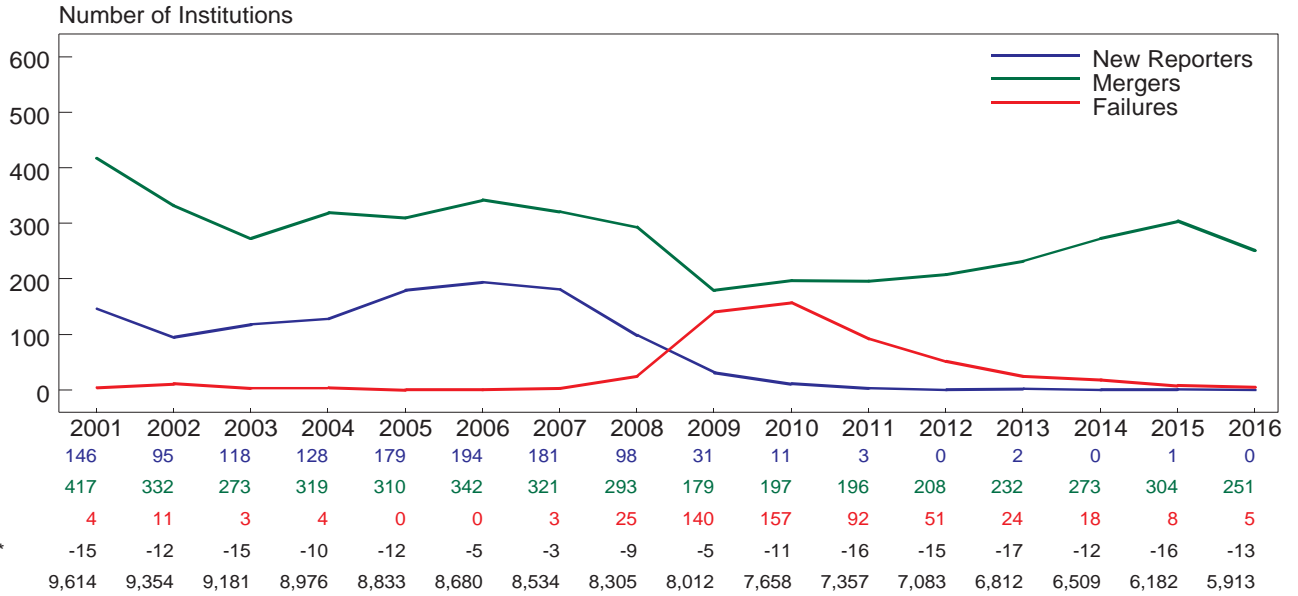
Assets of FDIC-Insured Institutions

2000 - 2016



Changes in the Number of FDIC-Insured Institutions

2001 - 2016



New Reporters

Mergers

Failures

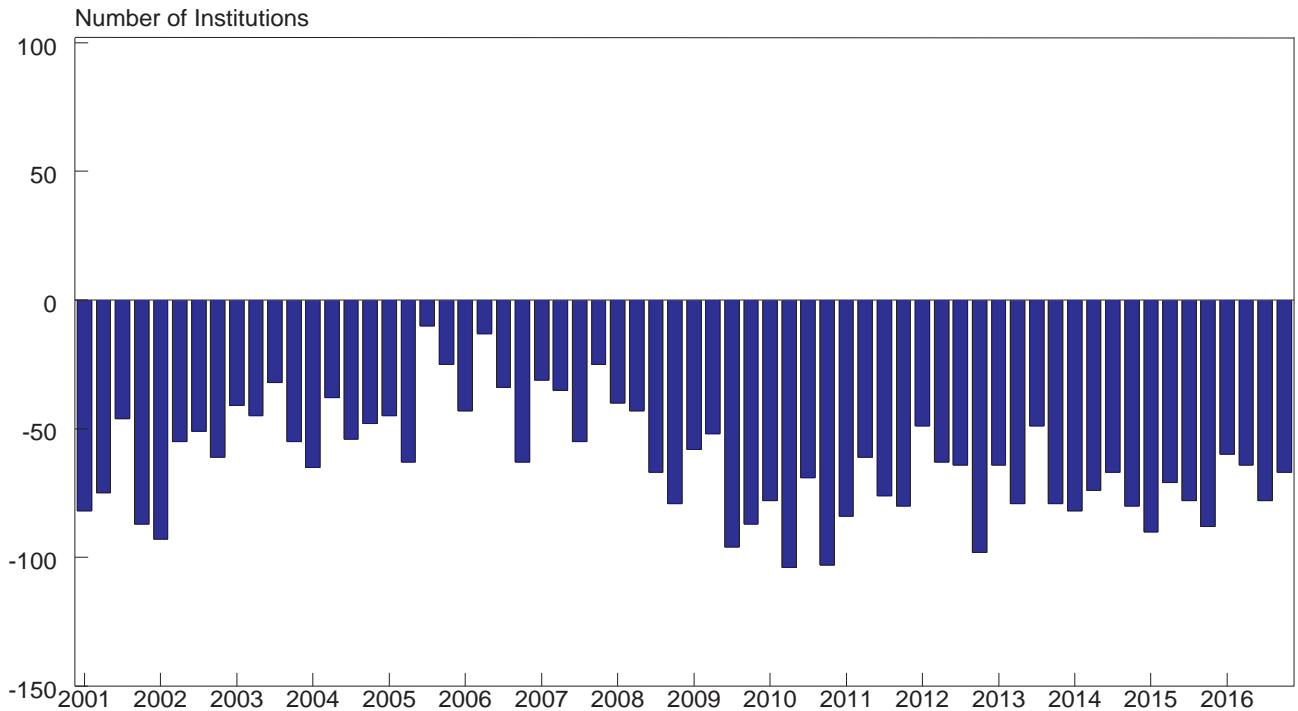
Other Changes, Net*

No. of Institutions at end of year

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

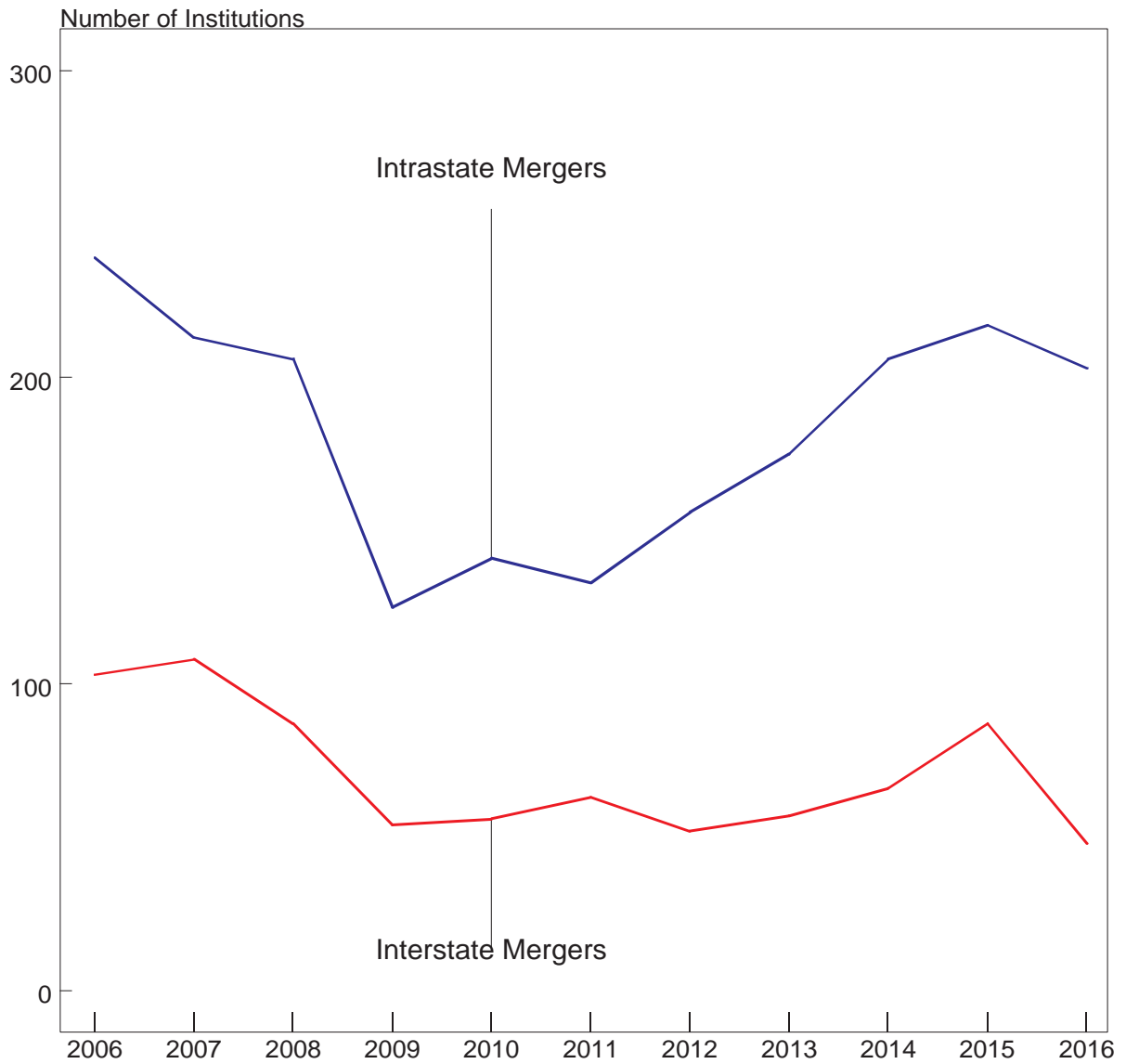
Quarterly Change in the Number of FDIC-Insured Institutions

2001-2016



Institution Mergers: Interstate vs. Intrastate

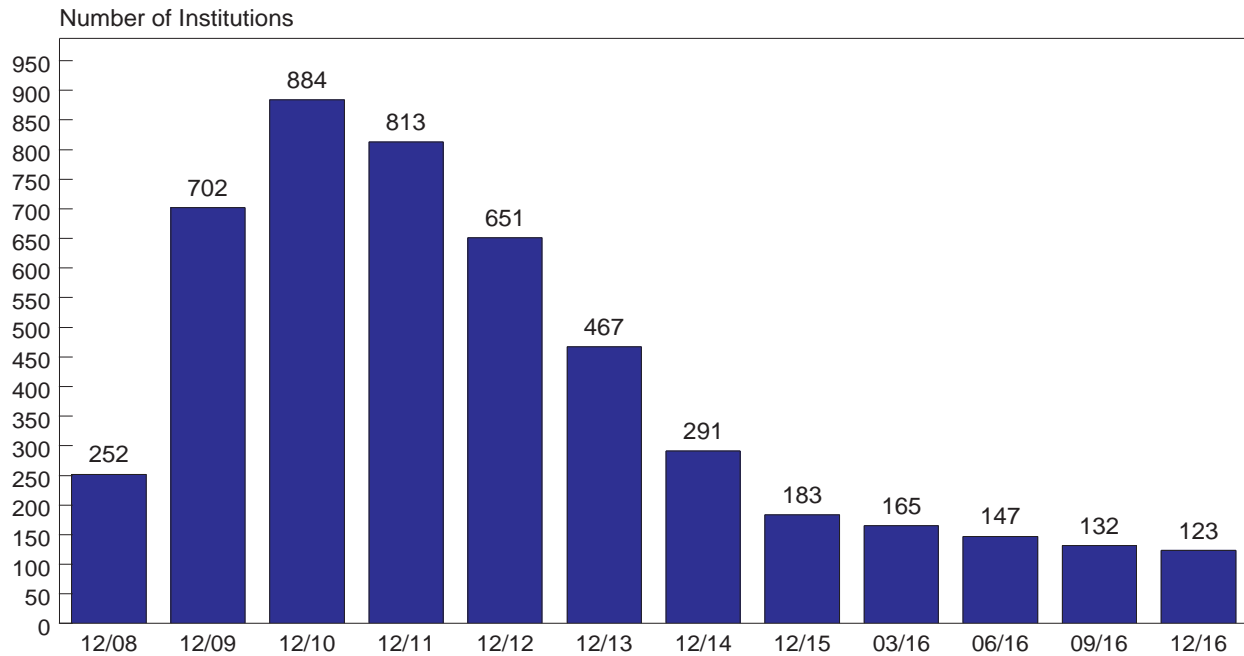
2006 - 2016



Intrastate Mergers	239	213	206	125	141	133	156	175	206	217	203
Interstate Mergers	103	108	87	54	56	63	52	57	66	87	48

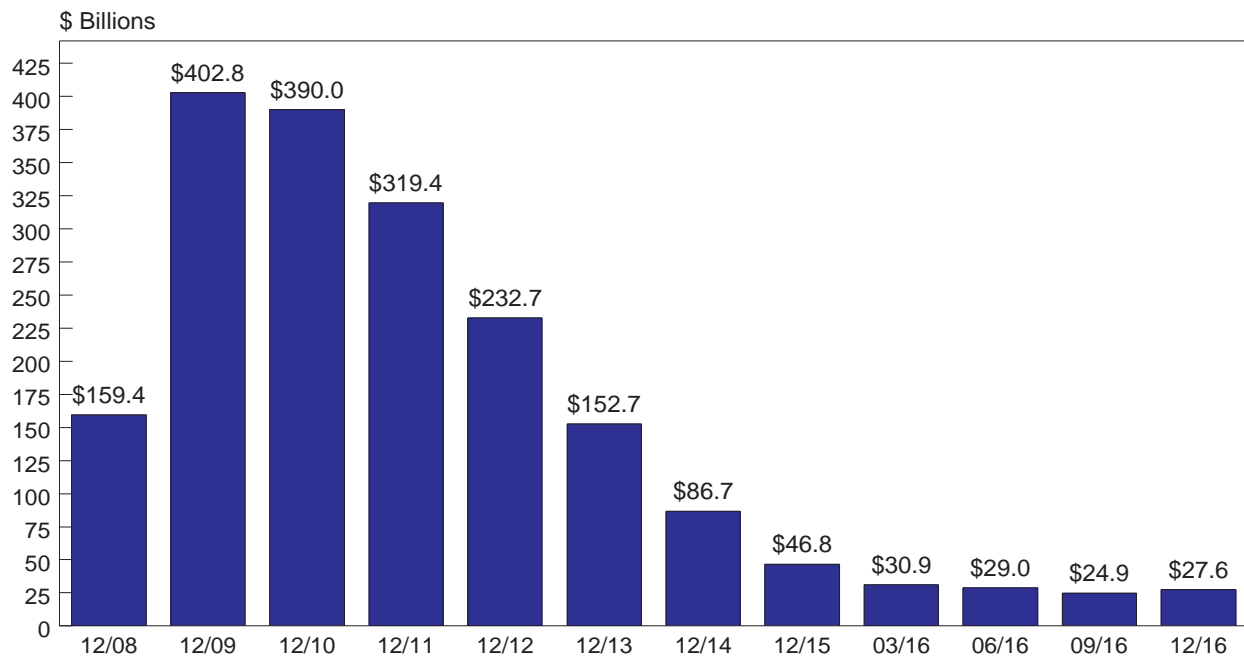
Number of FDIC-Insured "Problem" Institutions

2008-2016



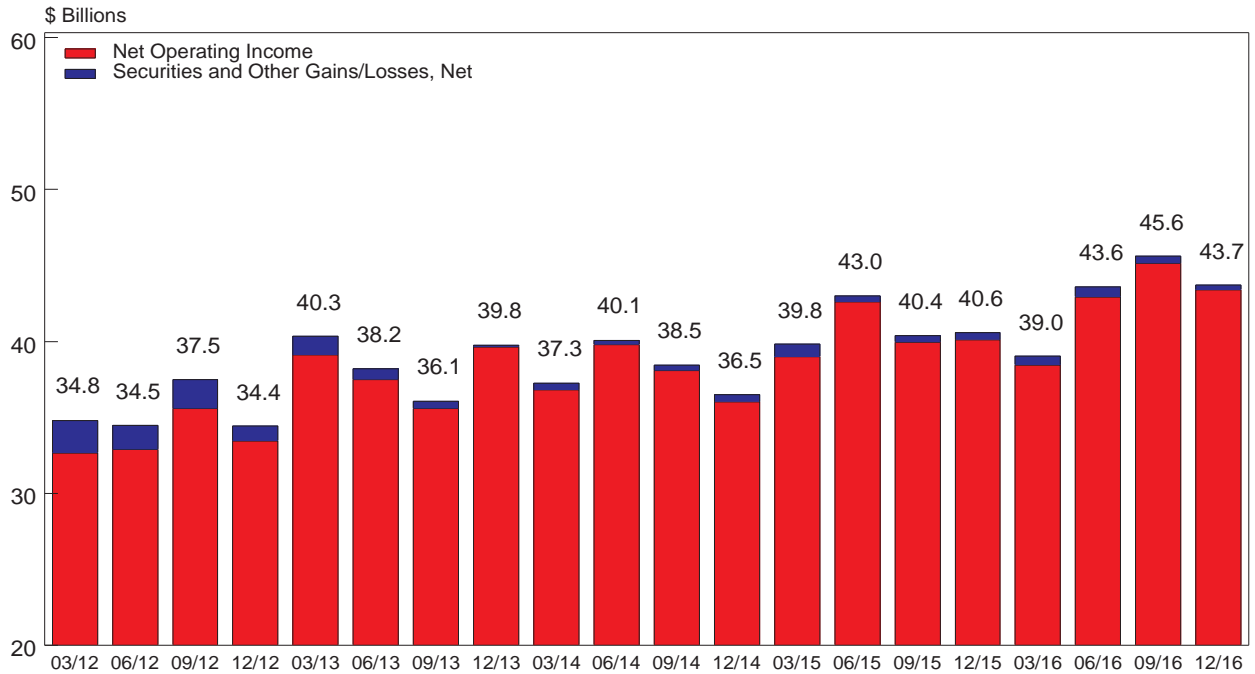
Assets of FDIC-Insured "Problem" Institutions

2008-2016



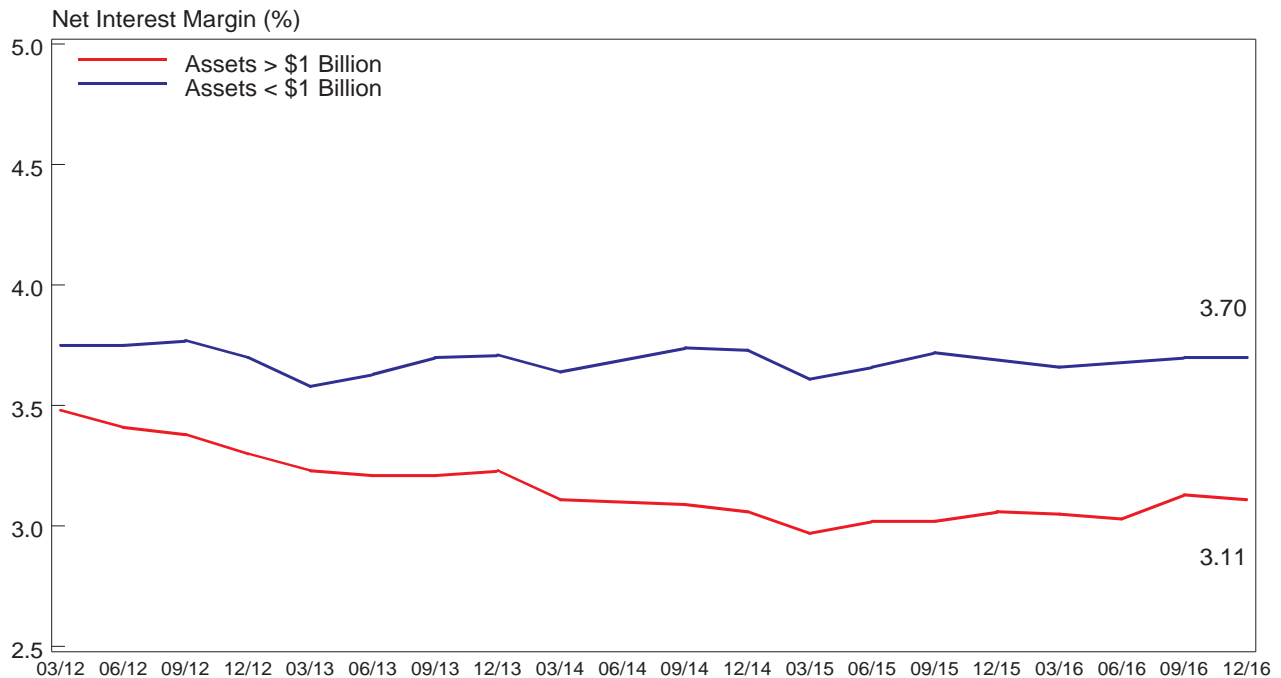
Quarterly Net Income

2012-2016



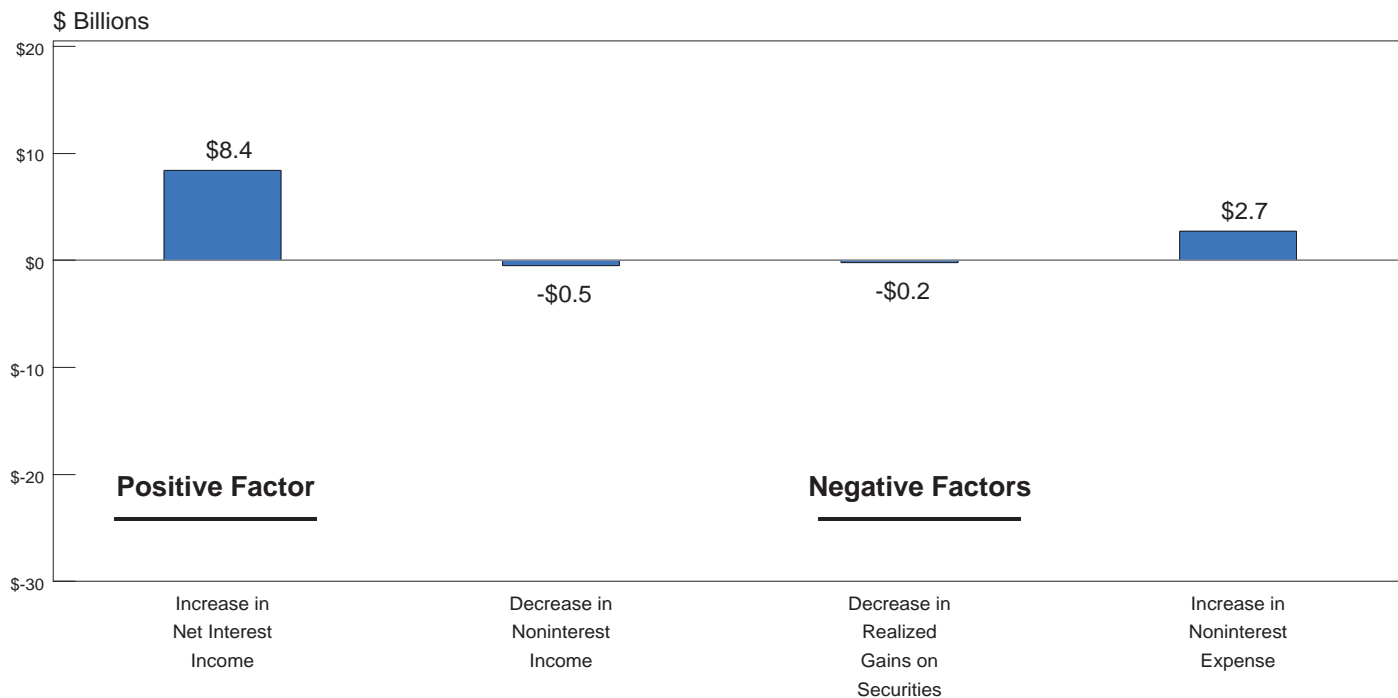
Quarterly Net Interest Margins, Annualized

2012 - 2016



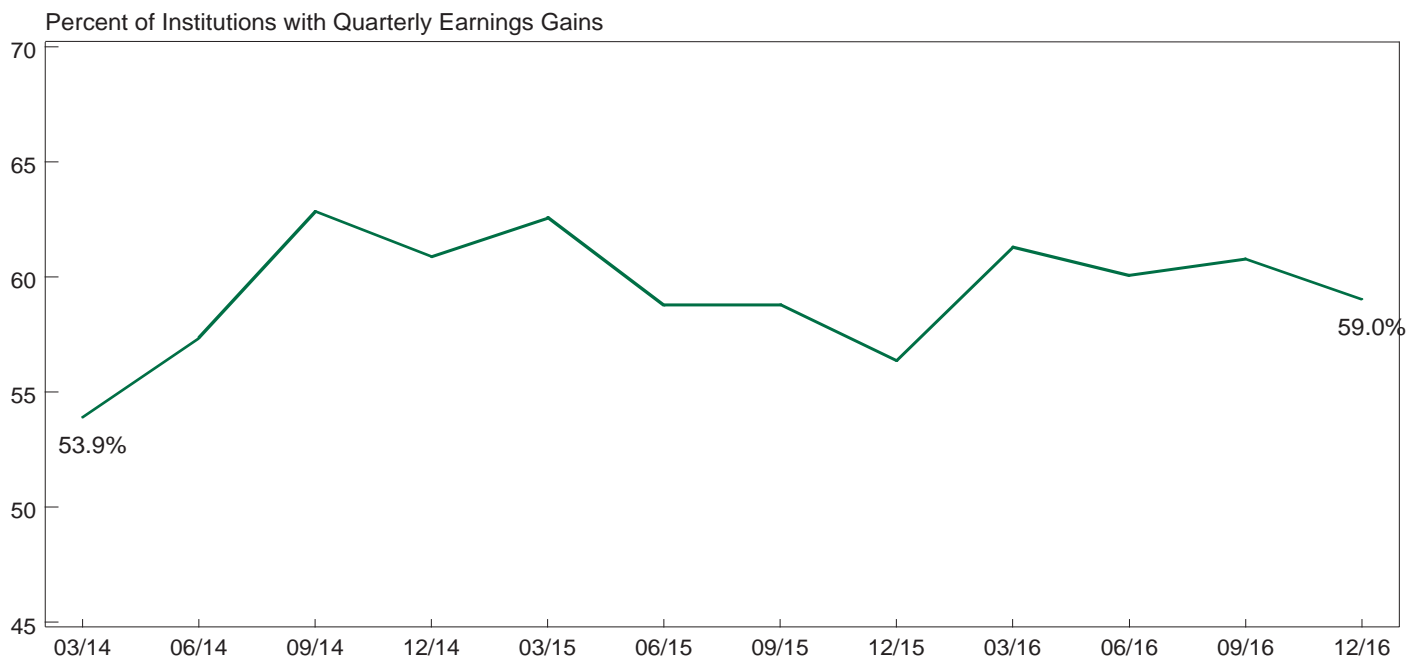
Major Factors Affecting Earnings

4th Quarter 2016 vs. 4th Quarter 2015



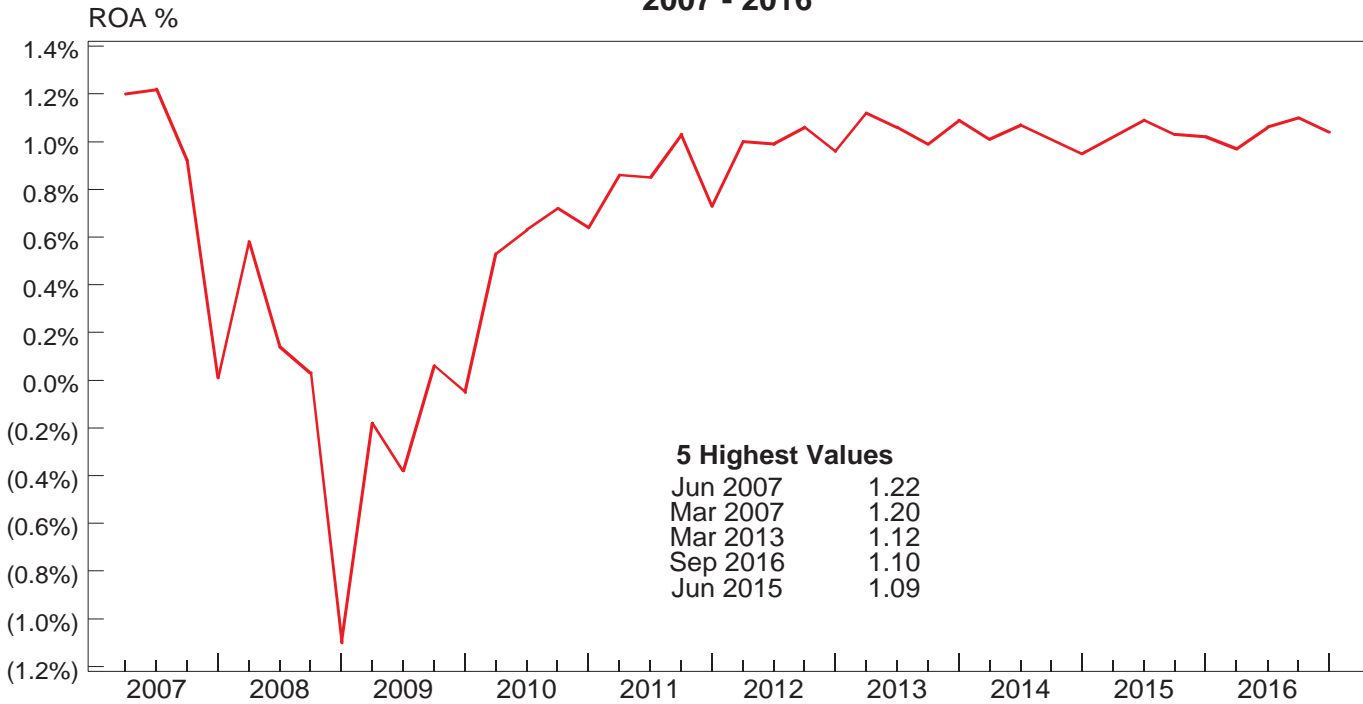
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2014-2016



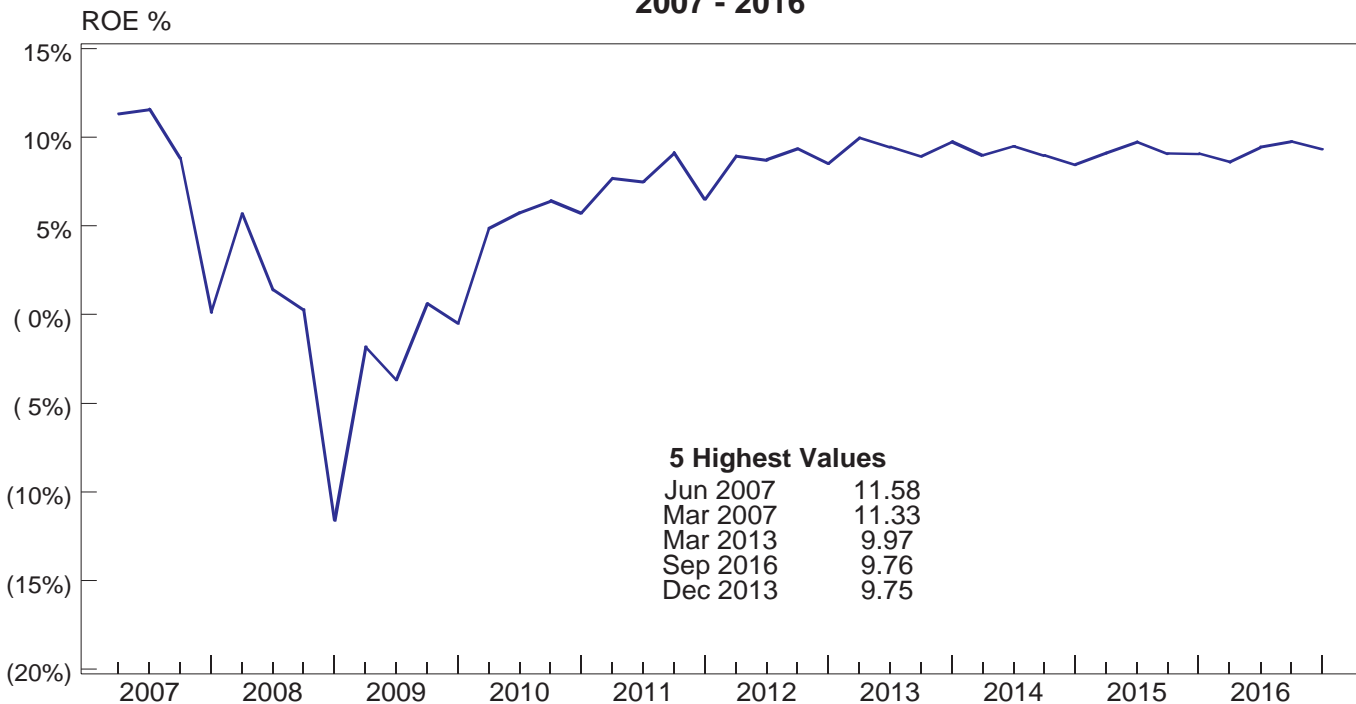
Quarterly Return on Assets (ROA), Annualized

2007 - 2016



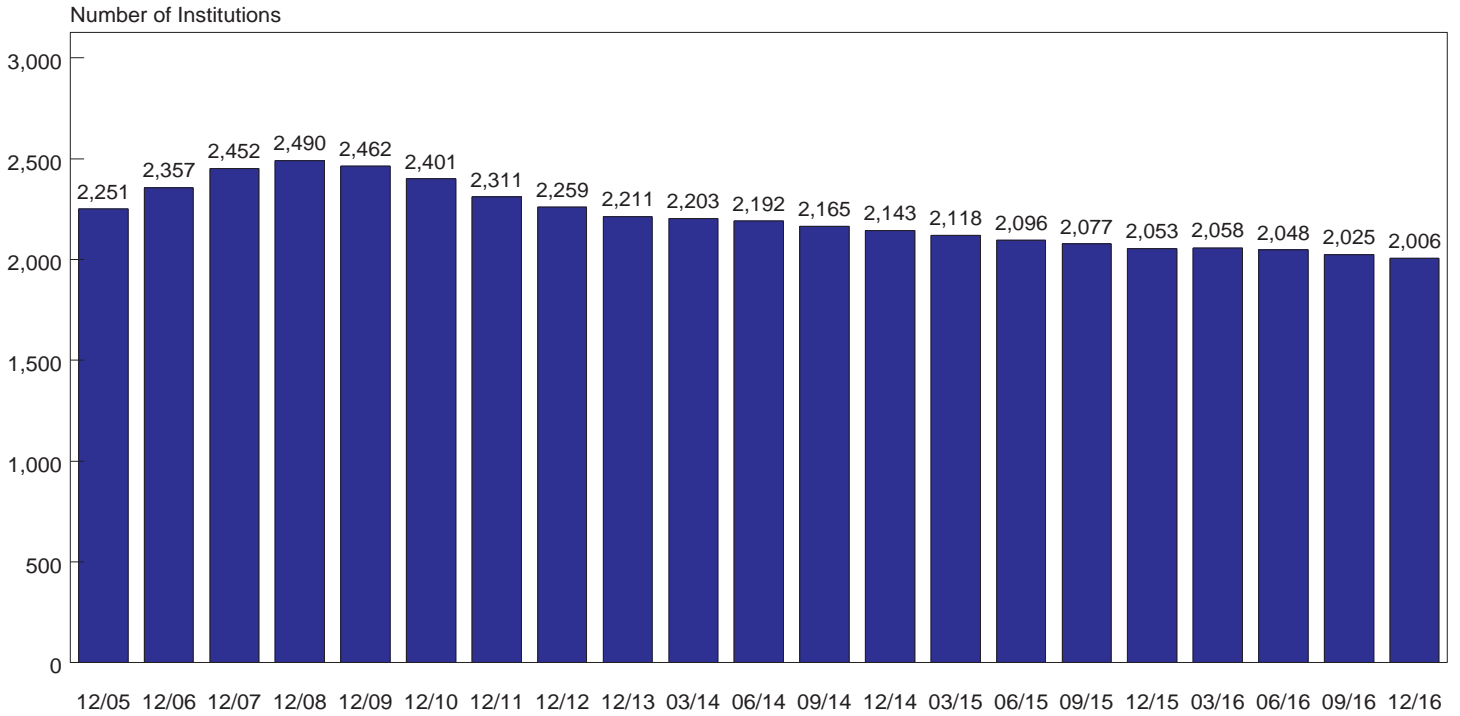
Quarterly Return on Equity (ROE), Annualized

2007 - 2016



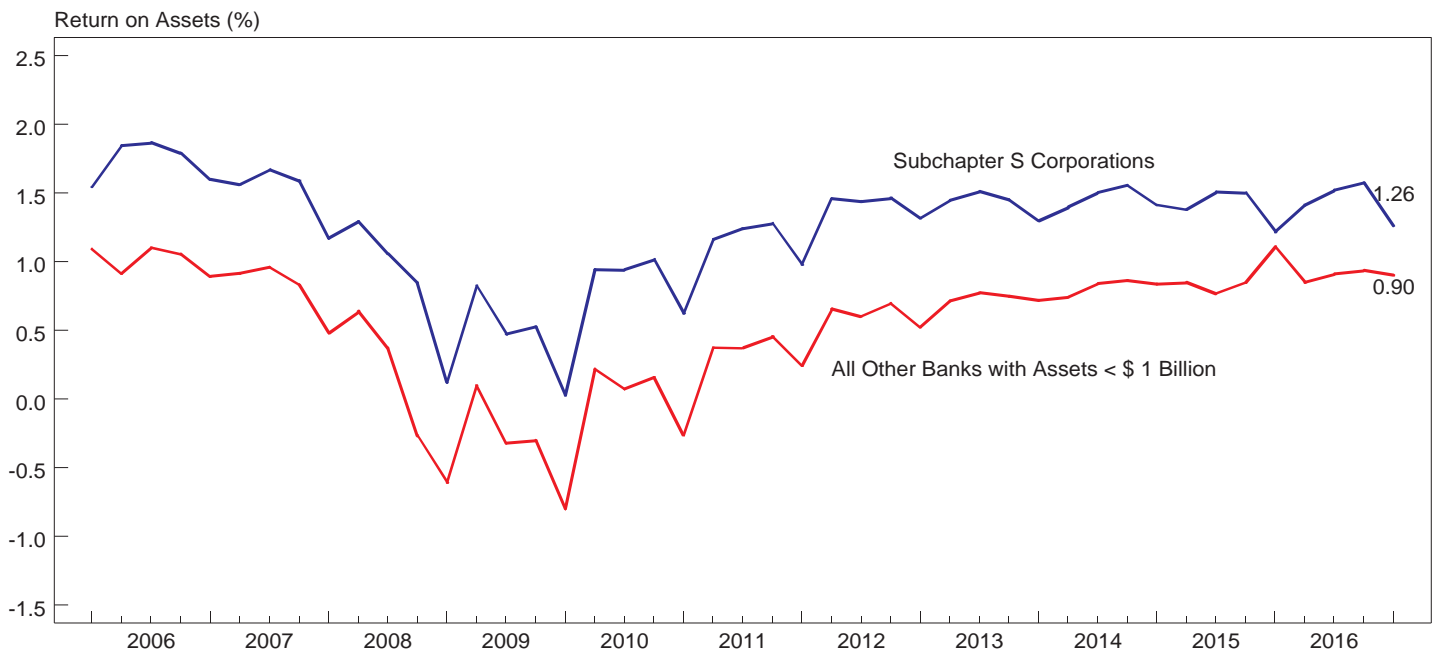
Number of Subchapter S Corporations

2005-2016



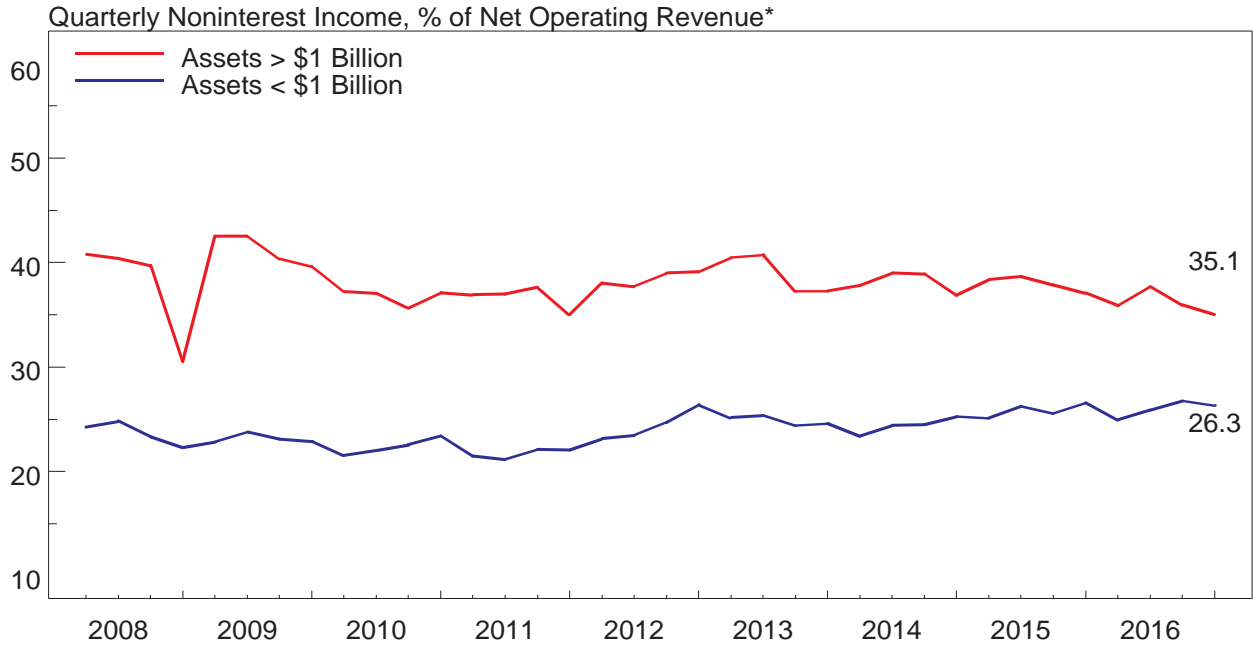
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2005-2016



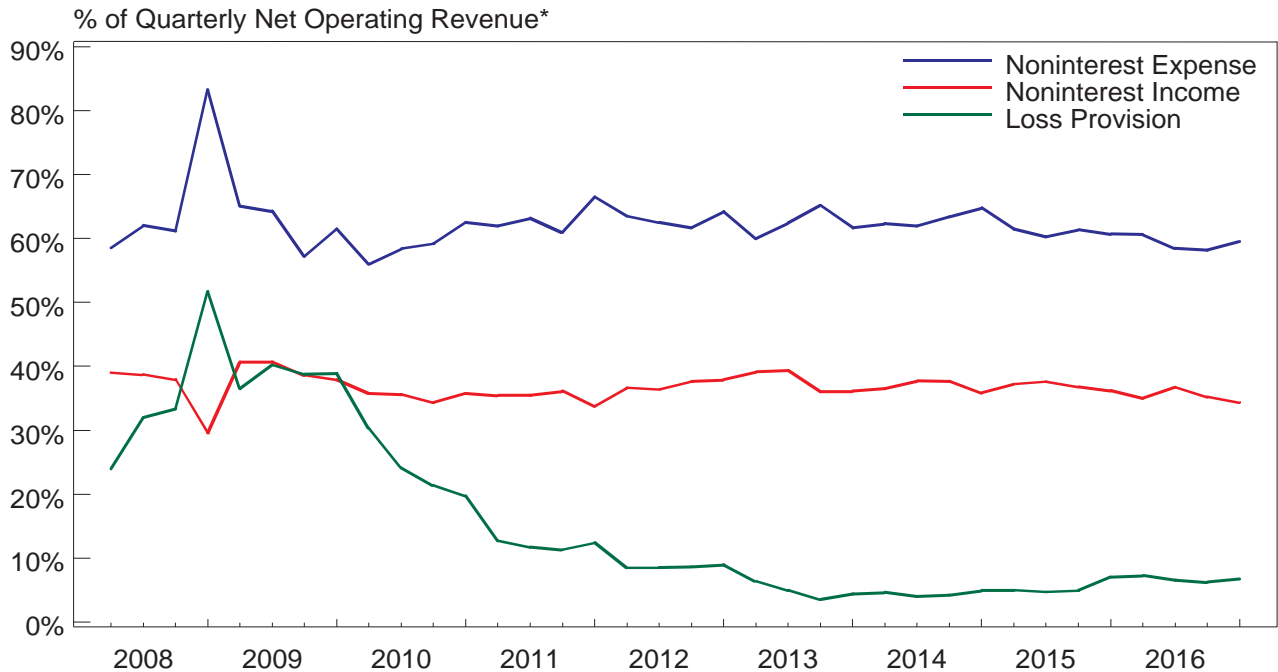
Noninterest Income as a Percentage of Net Operating Revenue*

2008 - 2016



Trends in FDIC-Insured Institutions' Income & Expenses

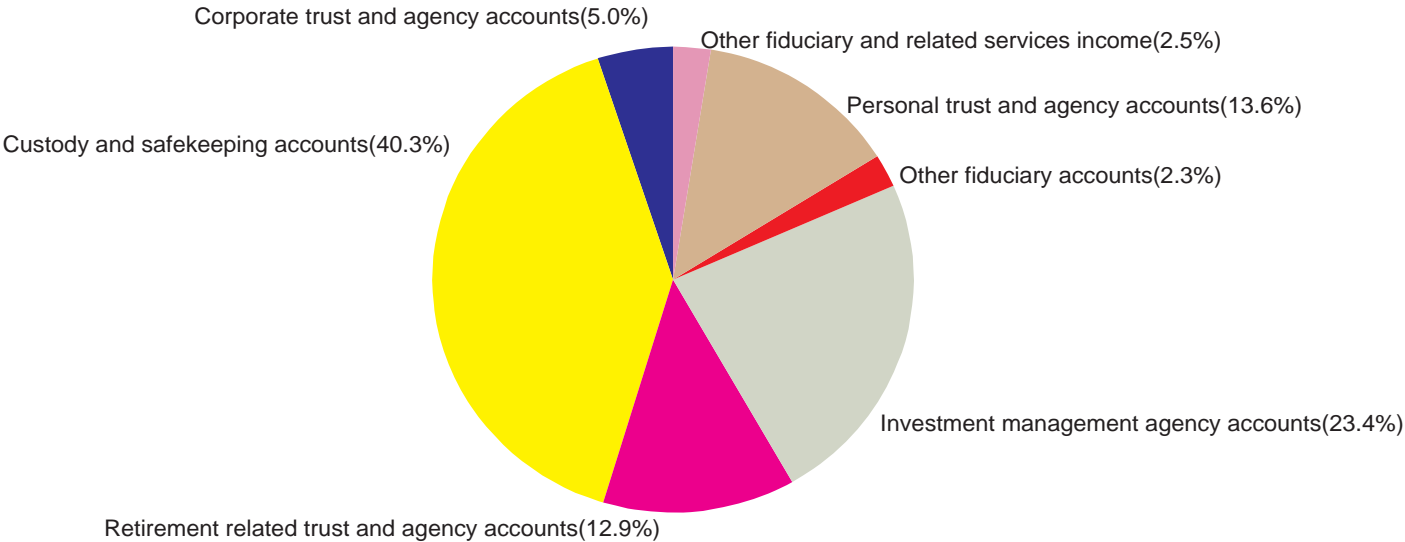
2008 - 2016



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

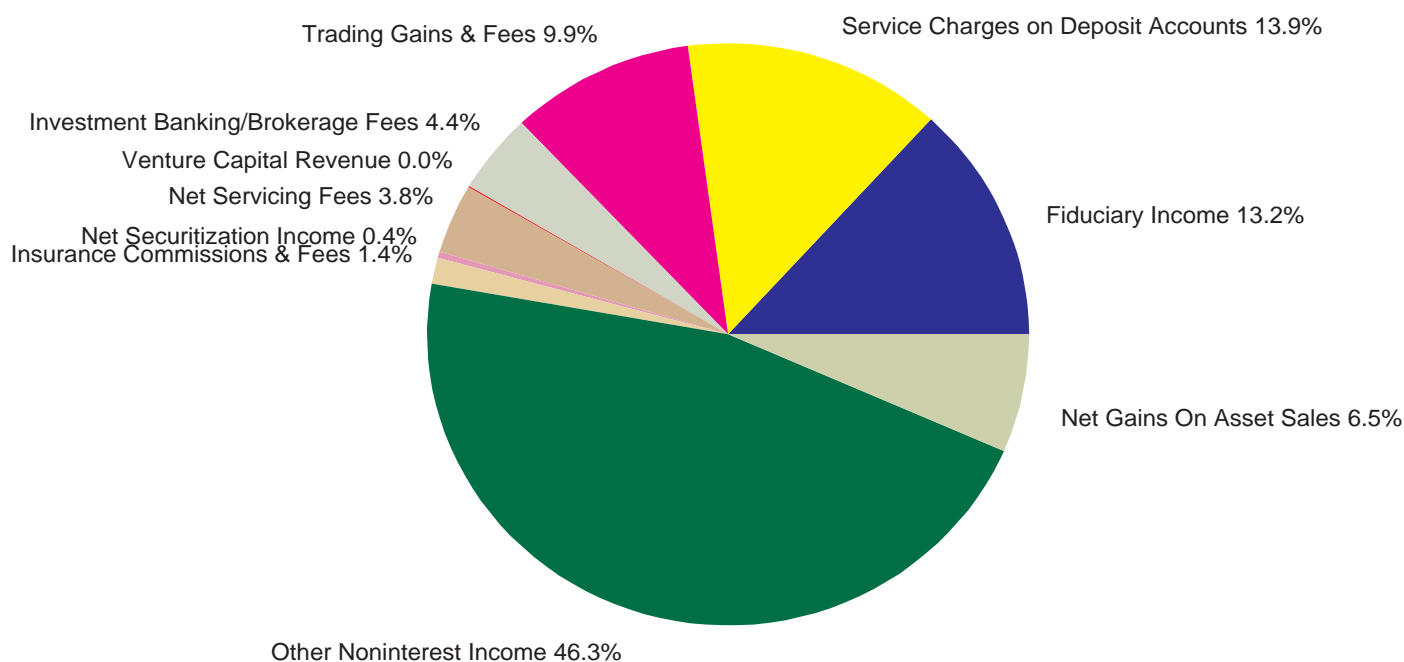
Composition of Fiduciary and Related Services Income

Full Year 2016



Composition of Noninterest Income

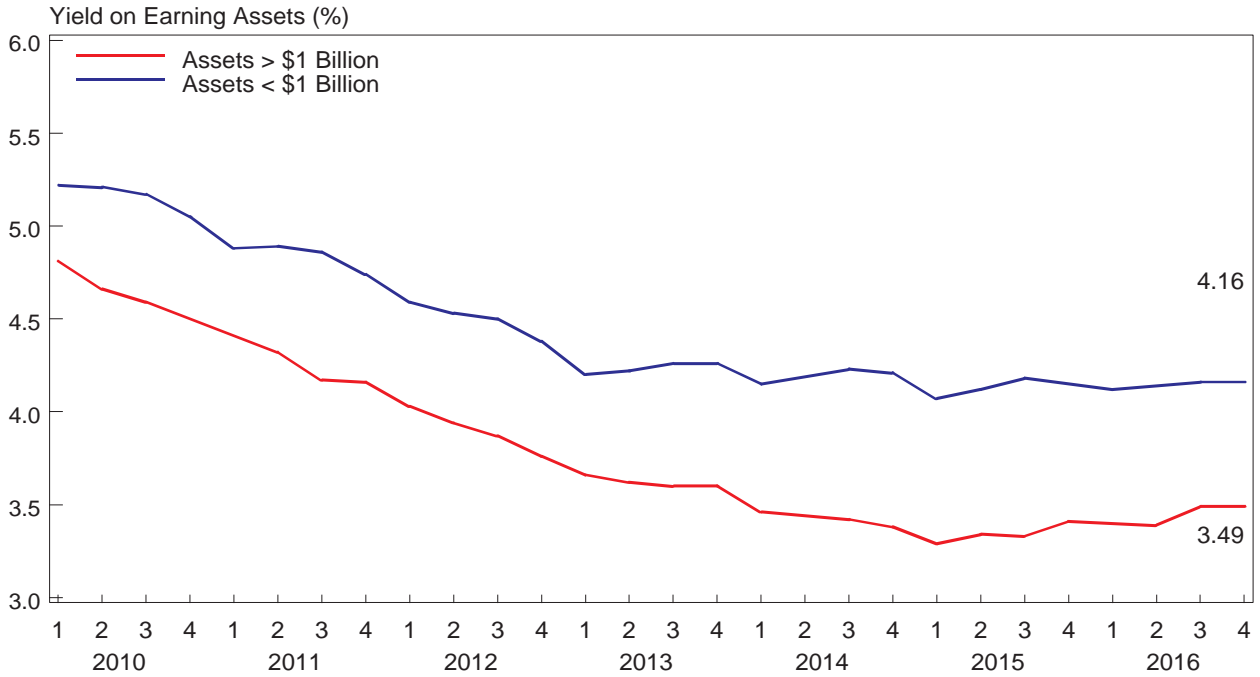
December 31, 2016



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$33,394	1,171	19.8%
Service Charges on Deposit Accounts	\$35,126	5,772	97.6%
Trading Gains & Fees	\$25,064	210	3.6%
Investment Banking/Brokerage Fees	\$11,234	1,668	28.2%
Venture Capital Revenue	\$117	46	0.8%
Net Servicing Fees	\$9,716	2,188	37.0%
Net Securitization Income	\$898	43	0.7%
Insurance Commissions & Fees	\$3,649	2,516	42.6%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$15,184	2,647	44.8%
Net Gains/Losses On OREO Sales	\$167	3,486	59.0%
Net Gains/Losses On Sales Of Other Assets	\$1,184	2,287	38.7%
Other Noninterest Income	\$116,800	5,877	99.4%
Total Noninterest Income	\$252,537	5,903	99.8%

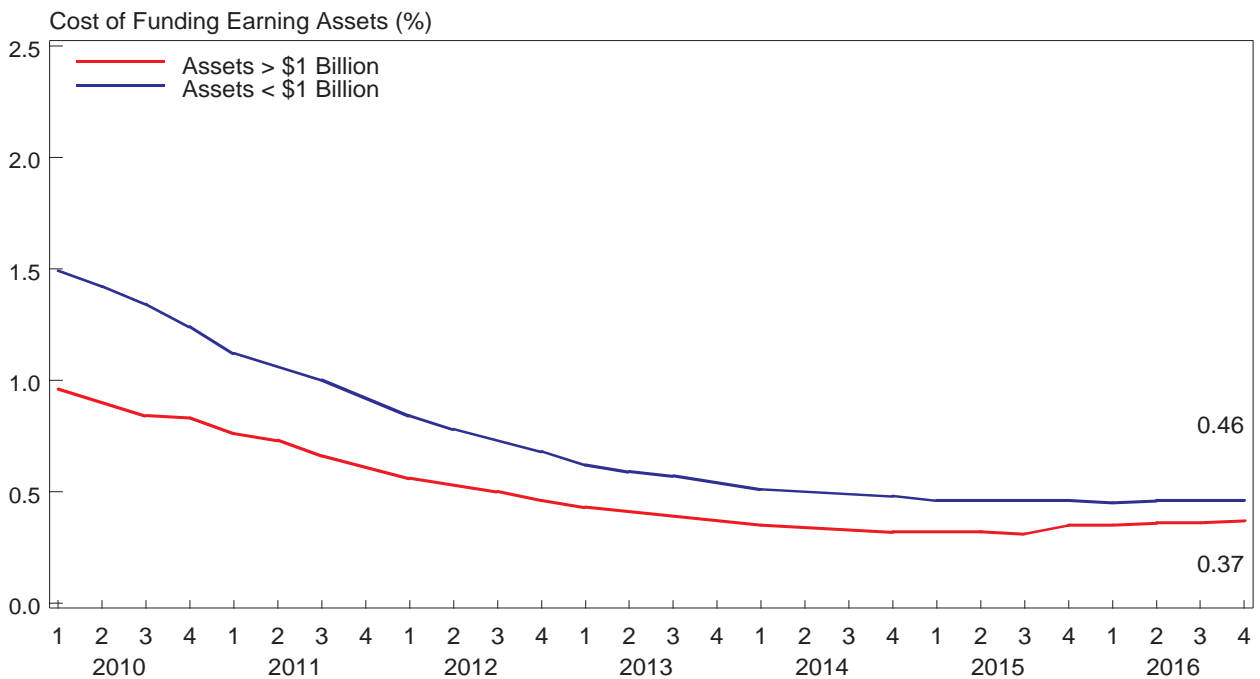
Quarterly Yield on Earning Assets

2010 - 2016

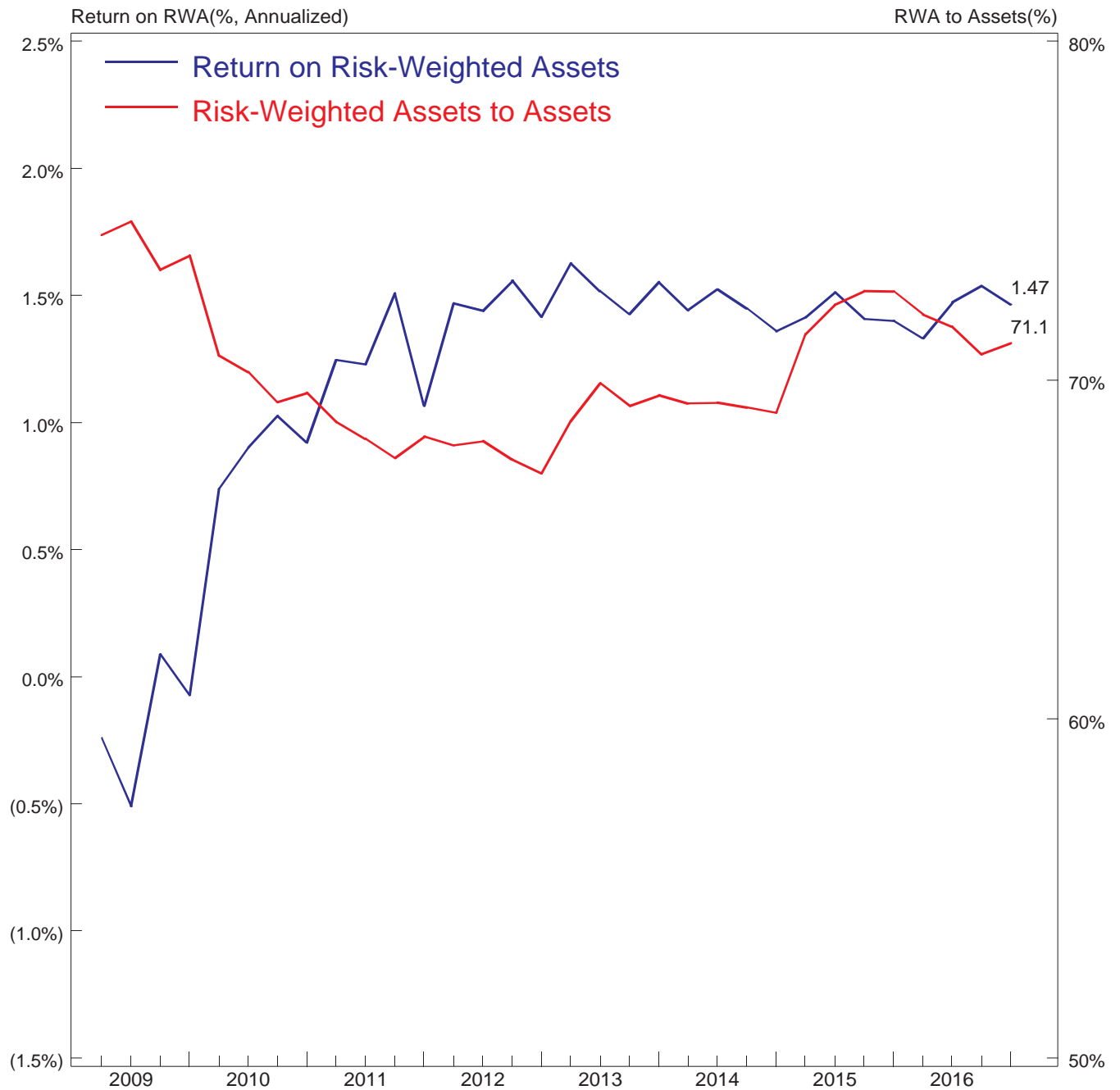


Quarterly Cost of Funding Earning Assets

2010 - 2016



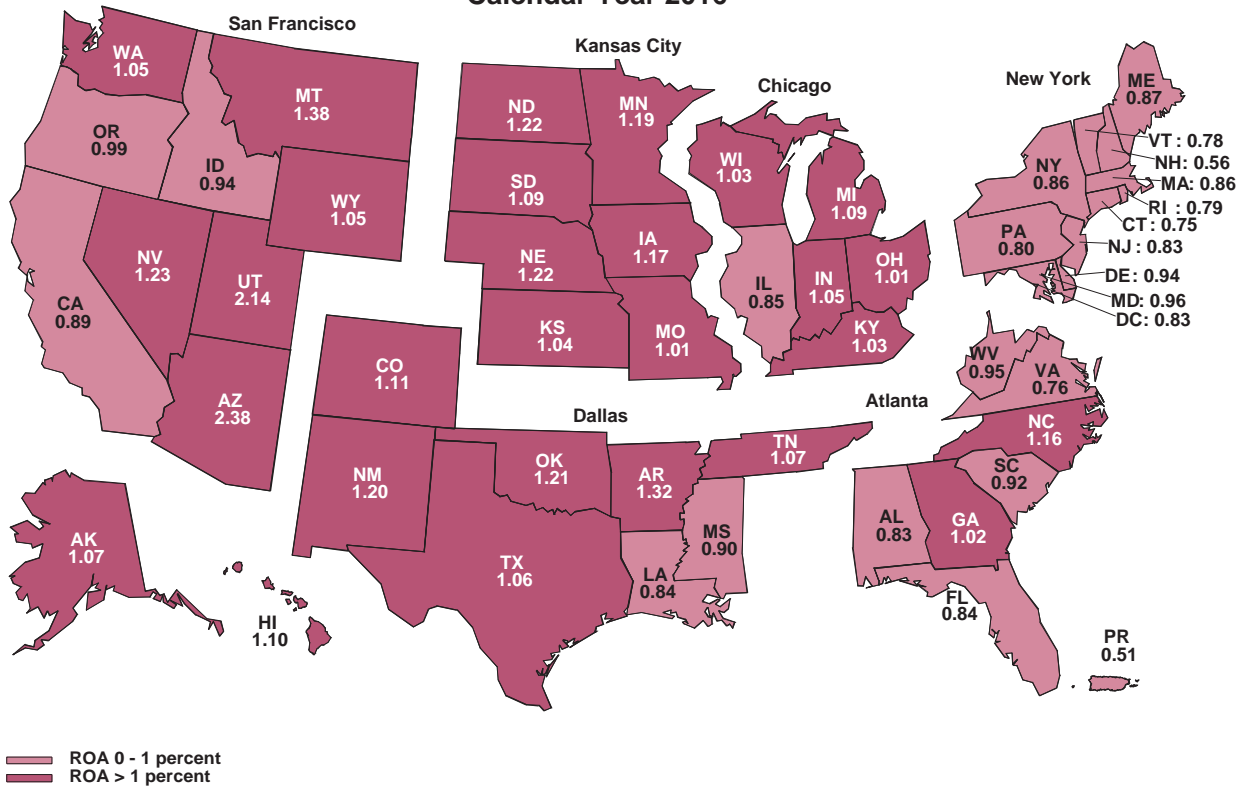
Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 2009 - 2016



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

Return on Assets (ROA)

Calendar Year 2016



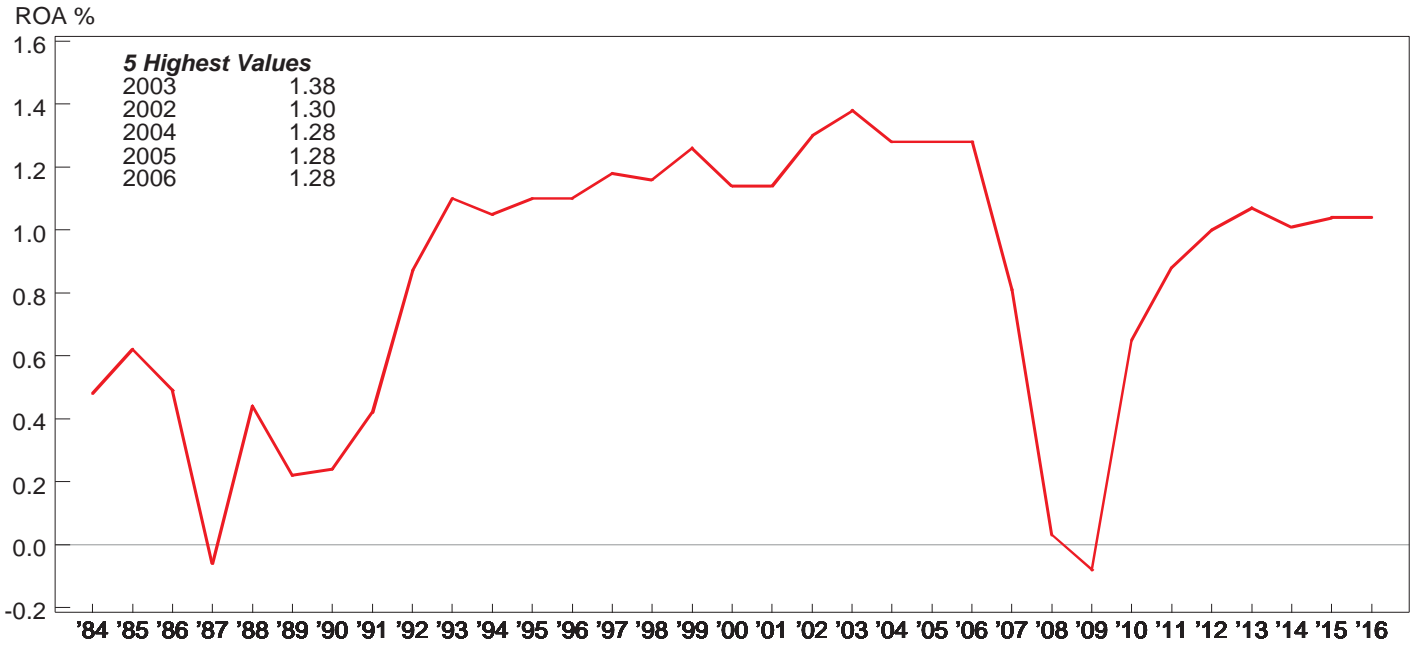
ROA Rankings by State

Rank	State	No. of Inst. as of 12/31/16	2016	2015	Change*
1	Arizona	17	2.38	2.58	(20)
2	Utah	47	2.14	1.94	20
3	Montana	52	1.38	1.36	2
4	Arkansas	101	1.32	1.23	9
5	Nevada	17	1.23	1.13	10
6	Nebraska	182	1.22	1.21	1
7	North Dakota	78	1.22	1.39	(17)
8	Oklahoma	209	1.21	1.34	(13)
9	New Mexico	40	1.20	0.98	22
10	Minnesota	311	1.19	1.25	(6)
11	Iowa	302	1.17	1.19	(2)
12	North Carolina	62	1.16	1.16	0
13	Colorado	88	1.11	1.10	1
14	Hawaii	8	1.10	1.08	2
15	Michigan	104	1.09	1.12	(3)
16	South Dakota	69	1.09	1.17	(8)
17	Alaska	5	1.07	1.06	1
18	Tennessee	157	1.07	0.90	17
19	Texas	464	1.06	1.11	(5)
20	Indiana	111	1.05	1.05	0
21	Washington	49	1.05	0.99	6
22	Wyoming	32	1.05	1.13	(8)
23	Kansas	263	1.04	1.04	0
24	Kentucky	164	1.03	1.02	1
25	Wisconsin	222	1.03	1.12	(9)
26	Georgia	183	1.02	1.02	0
27	Missouri	280	1.01	0.92	9
28	Ohio	197	1.01	0.97	4
29	Oregon	24	0.99	1.00	(1)
30	Maryland	54	0.96	0.85	11
31	West Virginia	58	0.95	0.98	(3)
32	Delaware	22	0.94	1.05	(11)
33	Idaho	12	0.94	0.97	(3)
34	South Carolina	56	0.92	0.99	(7)
35	Mississippi	79	0.90	0.88	2
36	California	178	0.89	0.81	8
37	Maine	26	0.87	0.79	8
38	Massachusetts	133	0.86	0.73	13
39	New York	146	0.86	0.83	3
40	Illinois	473	0.85	0.81	4
41	Florida	149	0.84	0.77	7
42	Louisiana	130	0.84	0.88	(4)
43	Alabama	127	0.83	0.80	3
44	District of Col.	3	0.83	0.80	3
45	New Jersey	86	0.83	0.71	12
46	Pennsylvania	165	0.80	0.81	(1)
47	Rhode Island	9	0.79	0.72	7
48	Vermont	12	0.78	0.72	6
49	Virginia	85	0.76	0.84	(8)
50	Connecticut	42	0.75	0.73	2
51	New Hampshire	19	0.56	0.59	(3)
52	Puerto Rico	5	0.51	0.63	(12)
	U.S. and Terr.	5,913	1.04	1.04	0

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

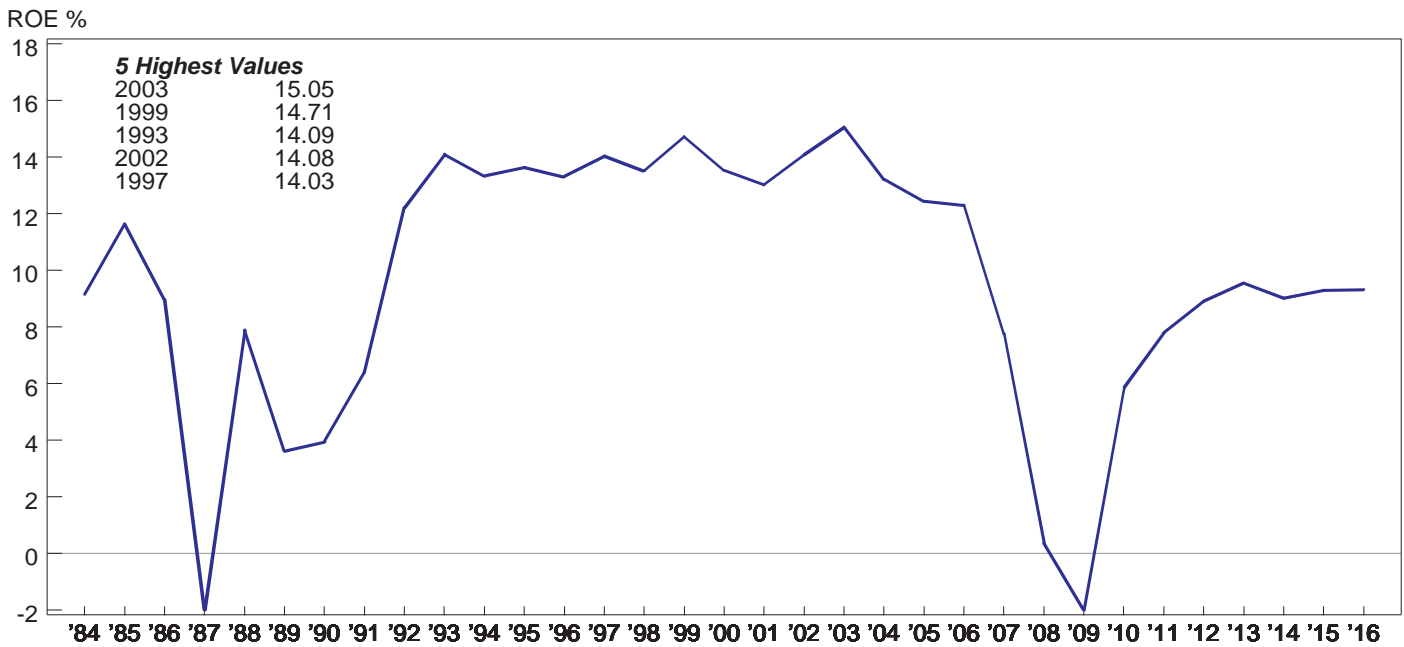
Annual Return on Assets (ROA)

1984 - 2016



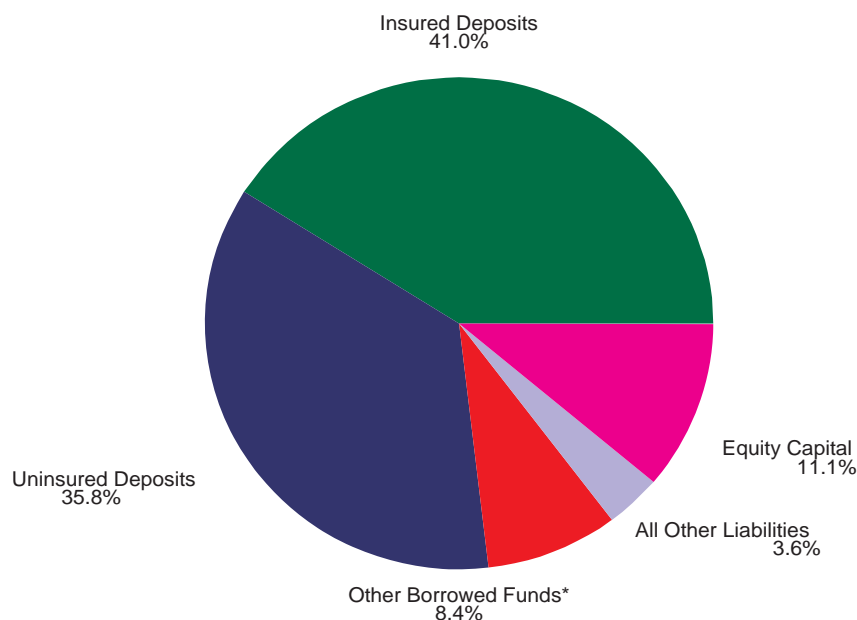
Annual Return on Equity (ROE)

1984 - 2016



Total Liabilities and Equity Capital

December 31, 2016

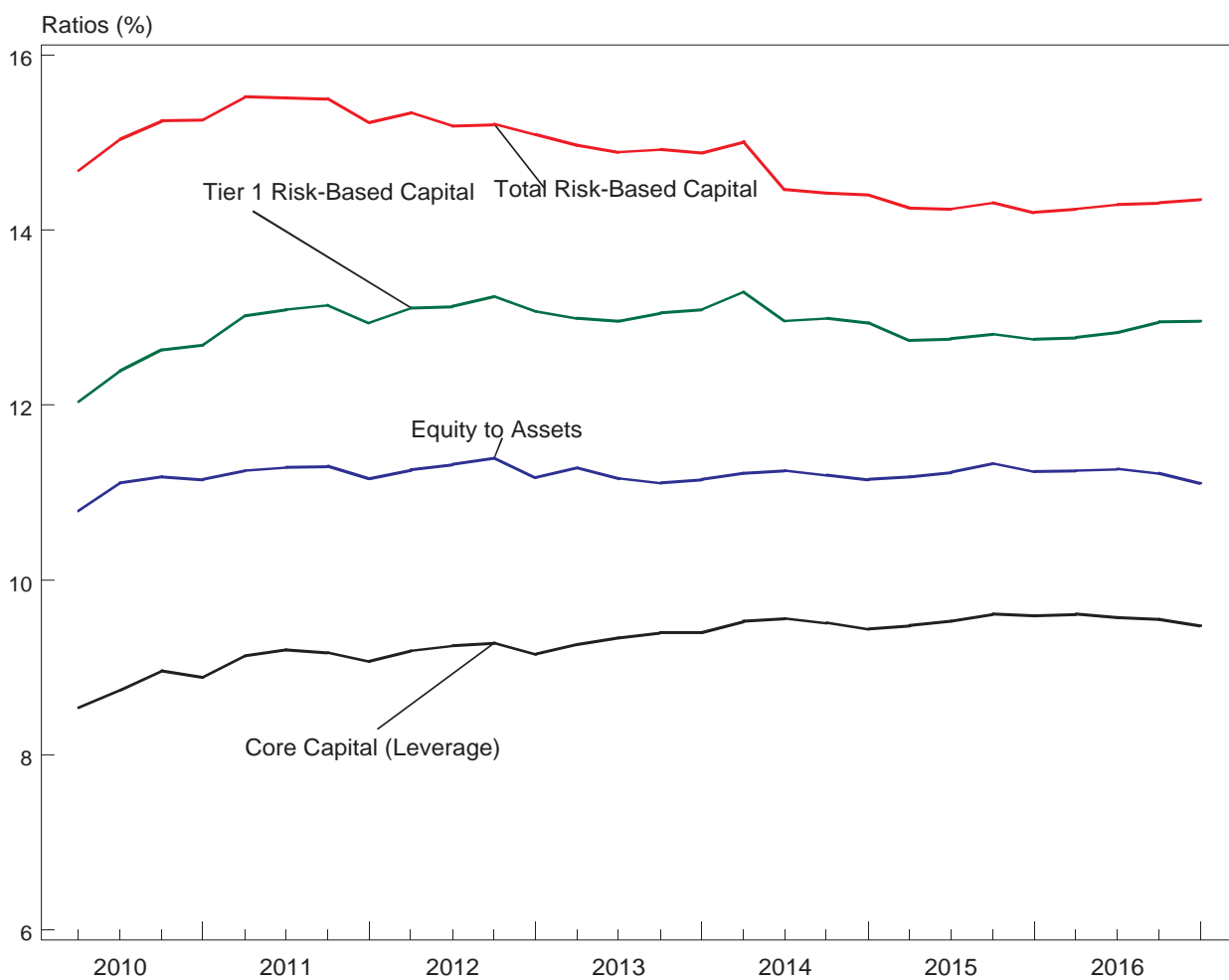


(\$ Billions)	12/31/15	12/31/16	% Change
Insured Deposits (estimated)	6,495	6,883	6.0
Uninsured Deposits	5,695	6,012	5.6
In Foreign Offices	1,285	1,247	-3.0
Other Borrowed Funds*	1,386	1,413	1.9
All Other Liabilities	591	602	1.9
Subordinated Debt	92	84	-8.7
Bank Equity Capital	1,794	1,864	3.9
Total Liabilities and Equity Capital	15,968	16,780	5.1

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

Capital Ratios

2010 - 2016

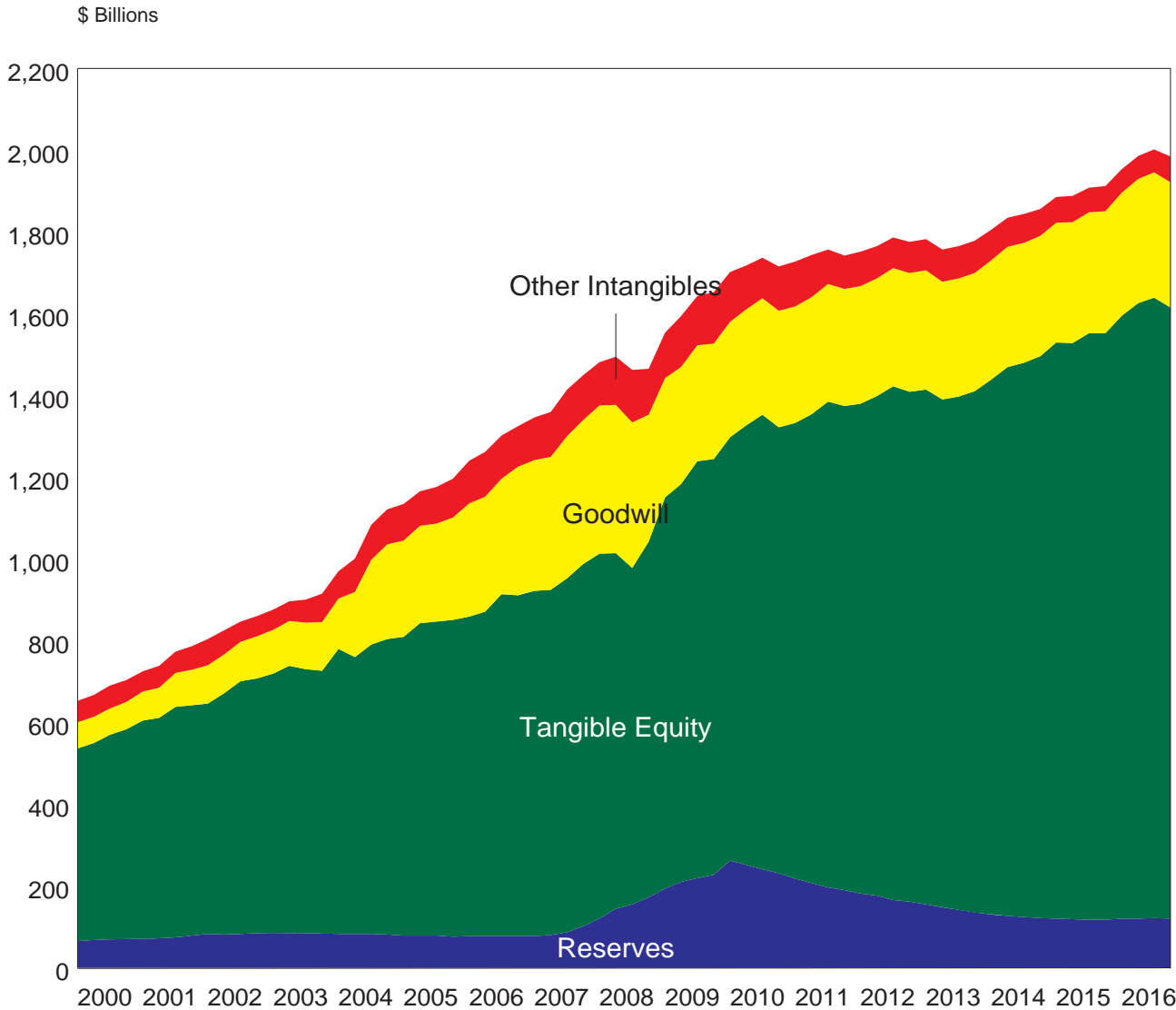


	12/10	12/11	12/12	12/13	12/14	12/15	12/16
Total Risk-Based Capital	15.26	15.23	15.09	14.88	14.40	14.20	14.35
Tier 1 Risk-Based Capital	12.69	12.94	13.07	13.09	12.94	12.75	12.96
Equity to Assets	11.15	11.16	11.17	11.15	11.15	11.24	11.11
Core Capital (Leverage)	8.89	9.07	9.15	9.40	9.44	9.59	9.48

Equity Capital and Reserves

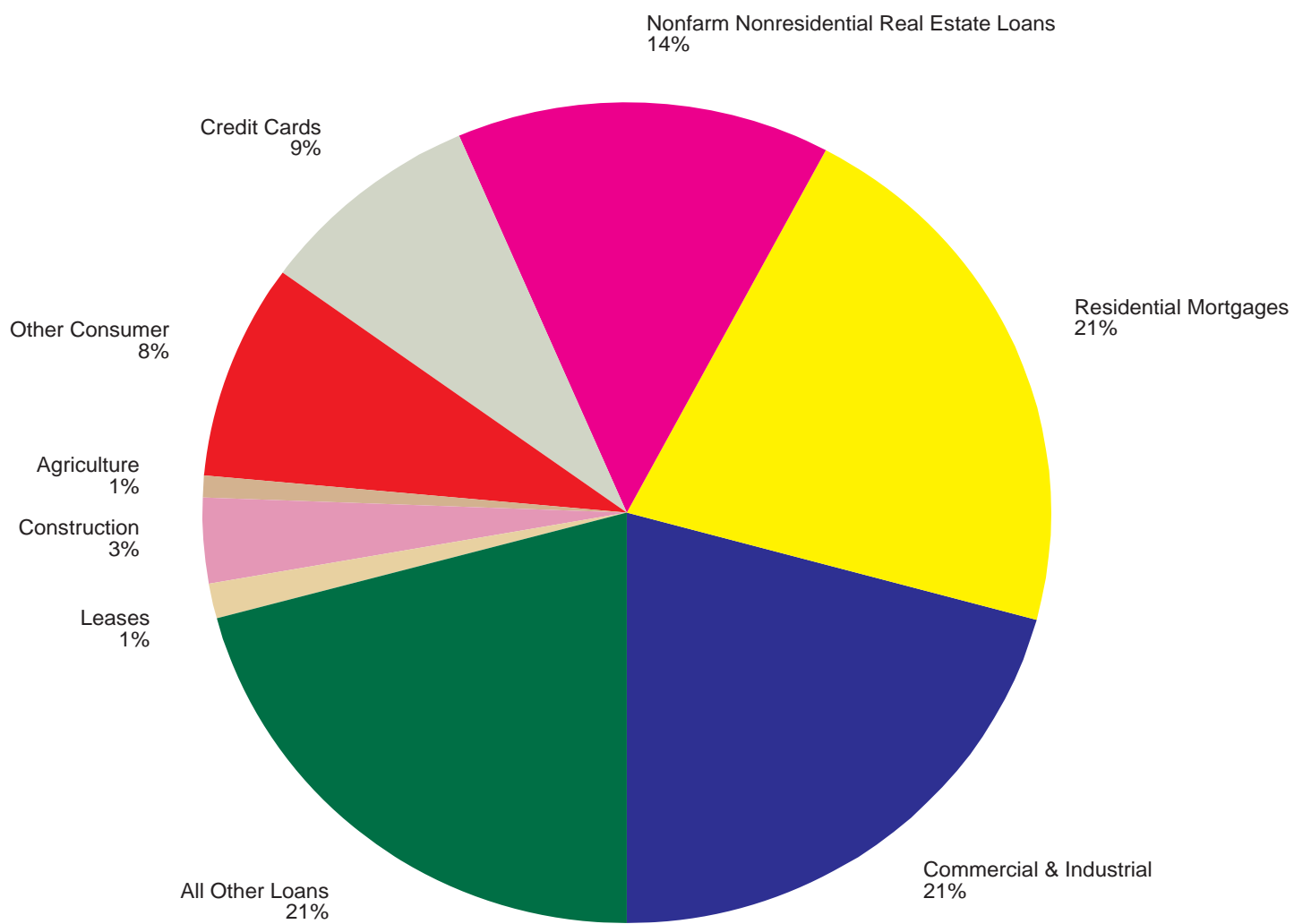
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2016



Loan Portfolio Composition

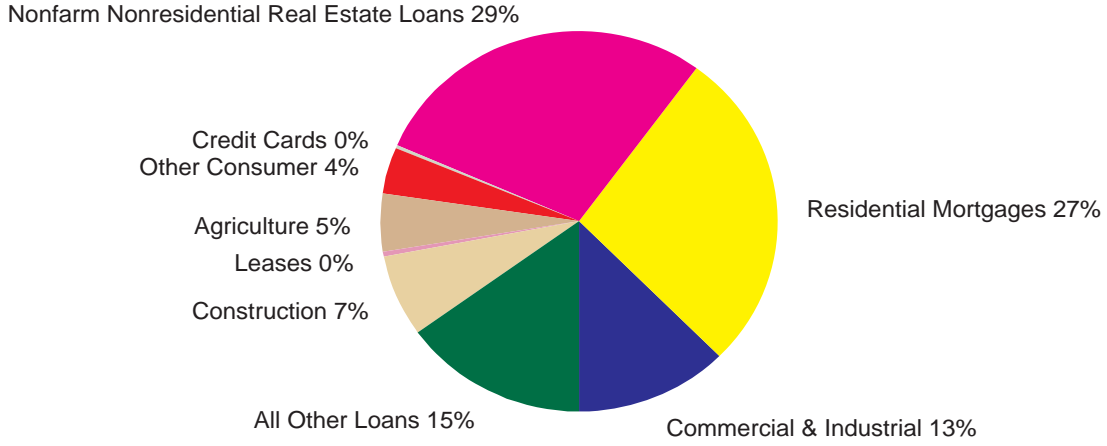
December 31, 2016



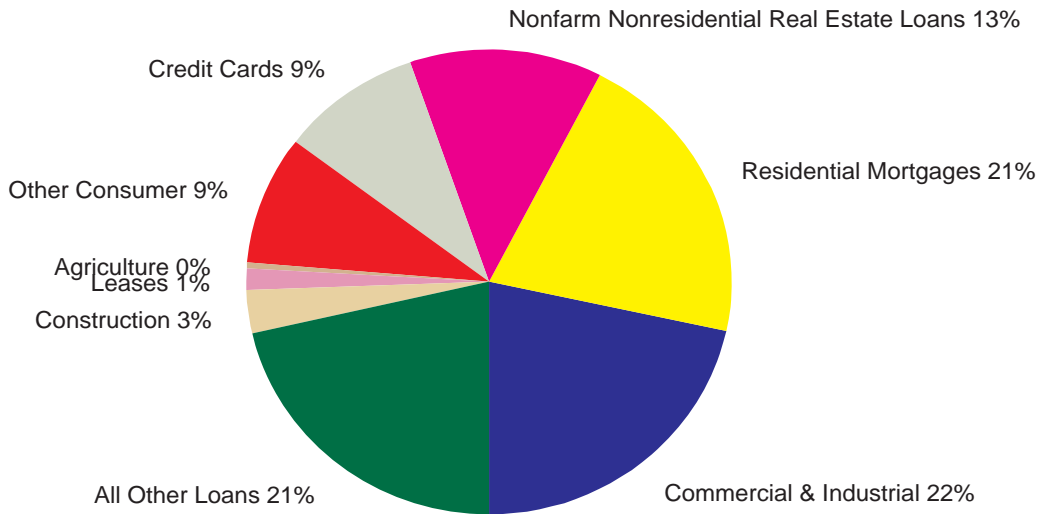
Loan Portfolio Composition by Asset Size

December 31, 2016

Assets < \$1 Billion

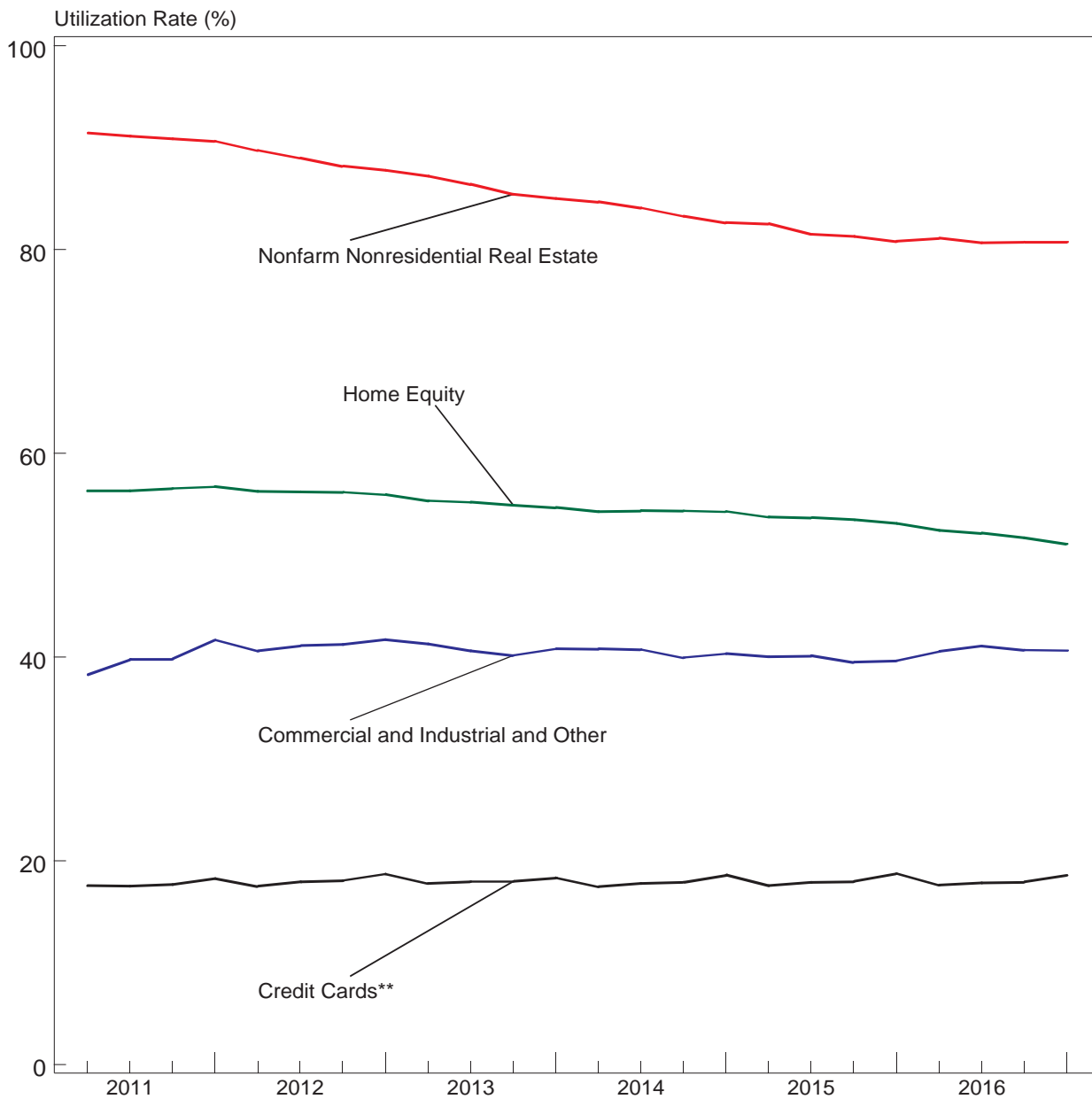


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2011-2016

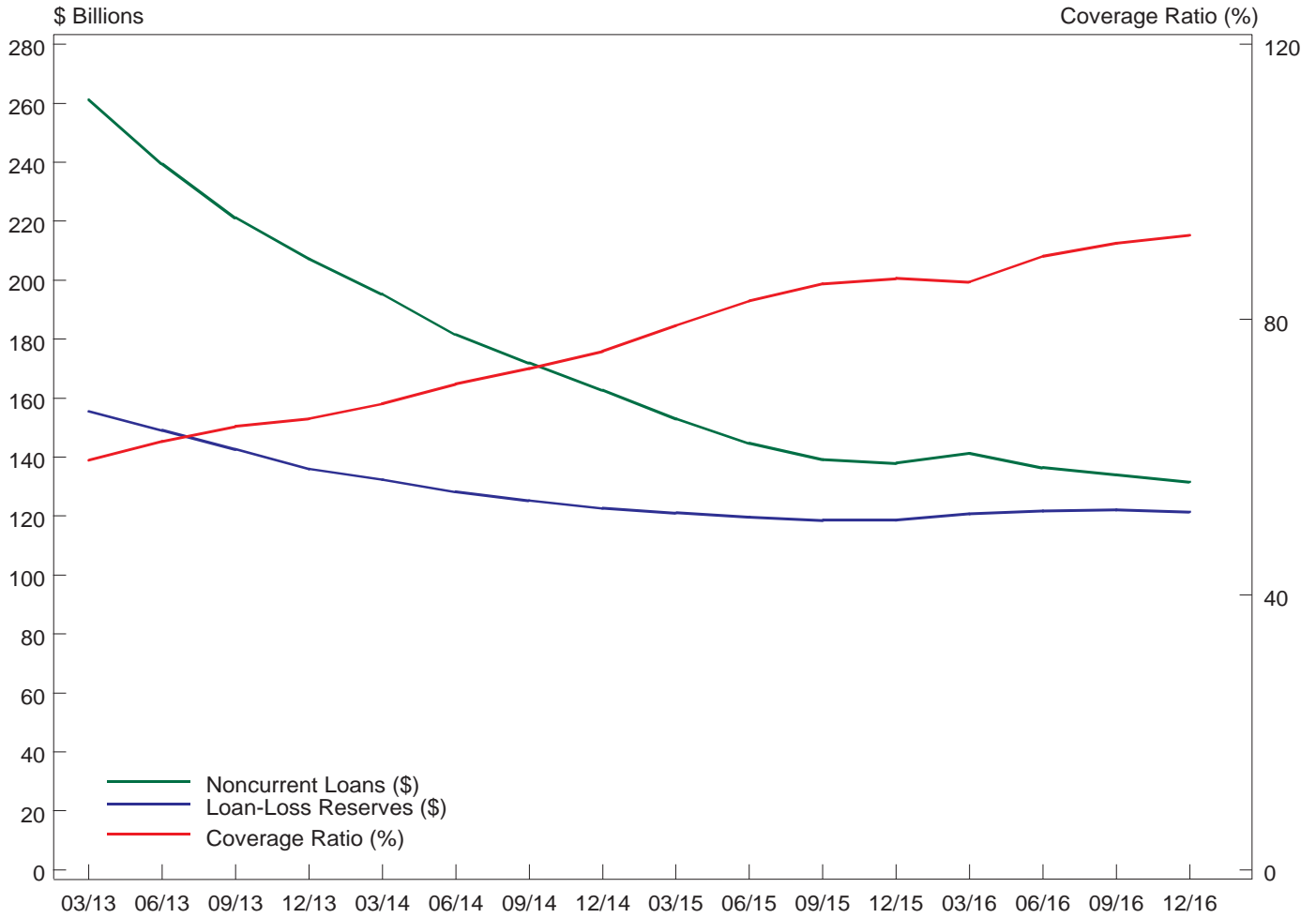


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2013-2016



Noncurrent Loans (\$ Billions)

261.2 239.4 221.2 207.3 195.2 181.6 171.9 162.7 153.0 144.7 139.2 137.9 141.2 136.4 134.0 131.6

Loan-Loss Reserves (\$ Billions)

155.5 149.1 142.6 135.9 132.3 128.2 125.3 122.6 121.1 119.6 118.6 118.6 120.7 121.7 122.1 121.4

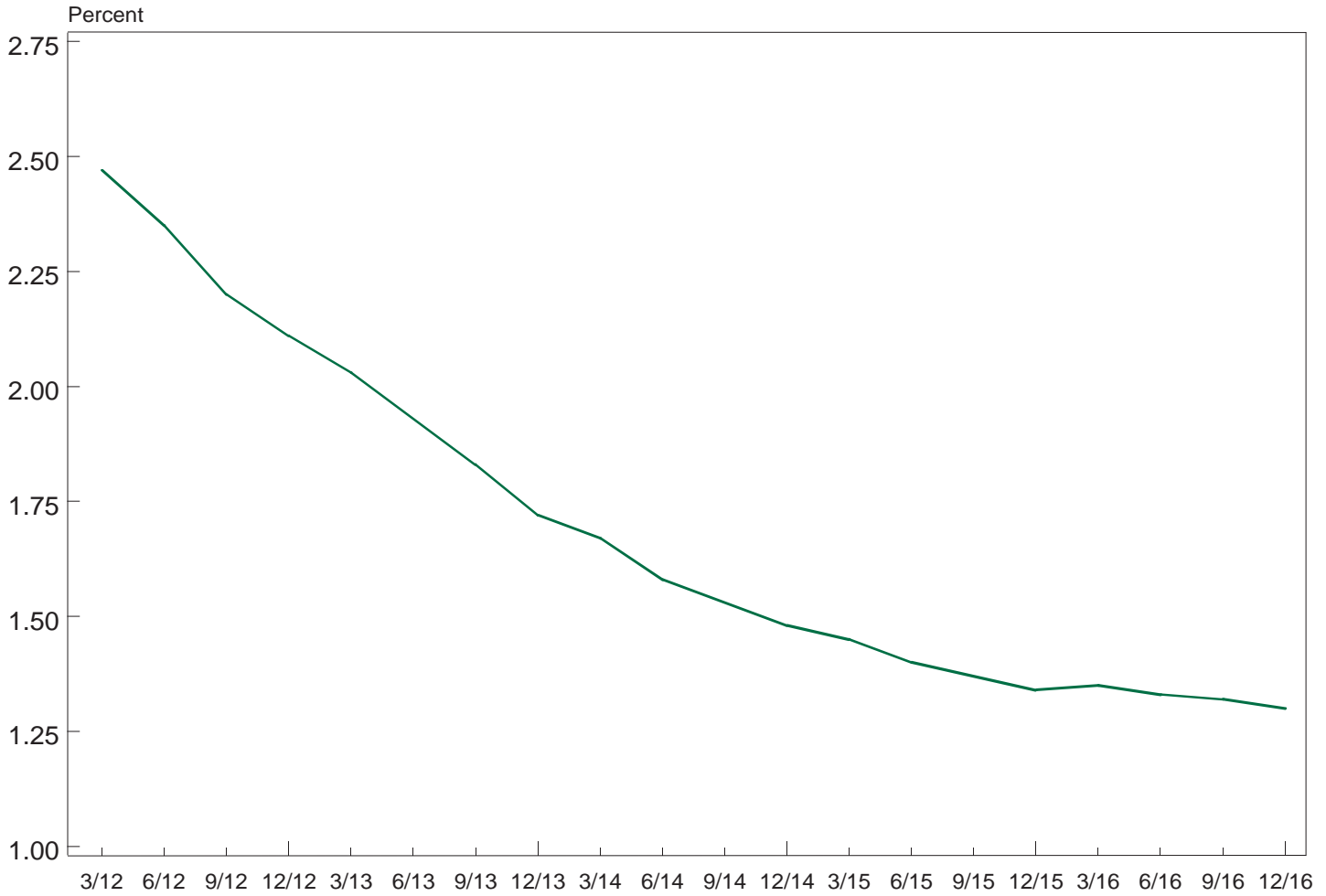
Coverage Ratio (%)

60 62 64 66 68 71 73 75 79 83 85 86 85 89 91 92

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2012 - 2016

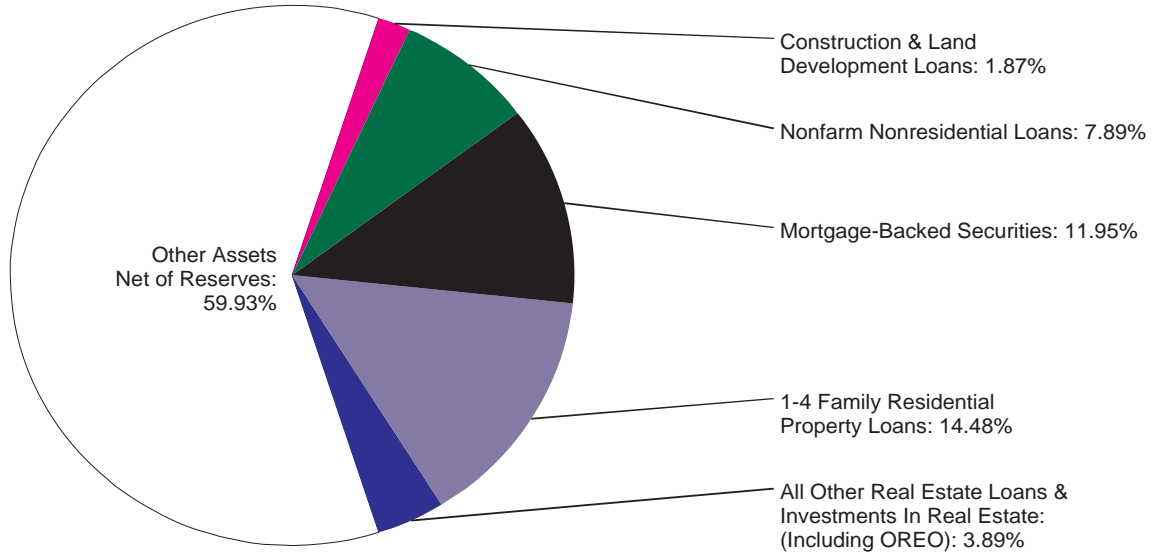


Loss Allowance to Loans and Leases

2.47 2.35 2.20 2.11 2.03 1.93 1.83 1.72 1.67 1.58 1.53 1.48 1.45 1.40 1.37 1.34 1.35 1.33 1.32 1.30

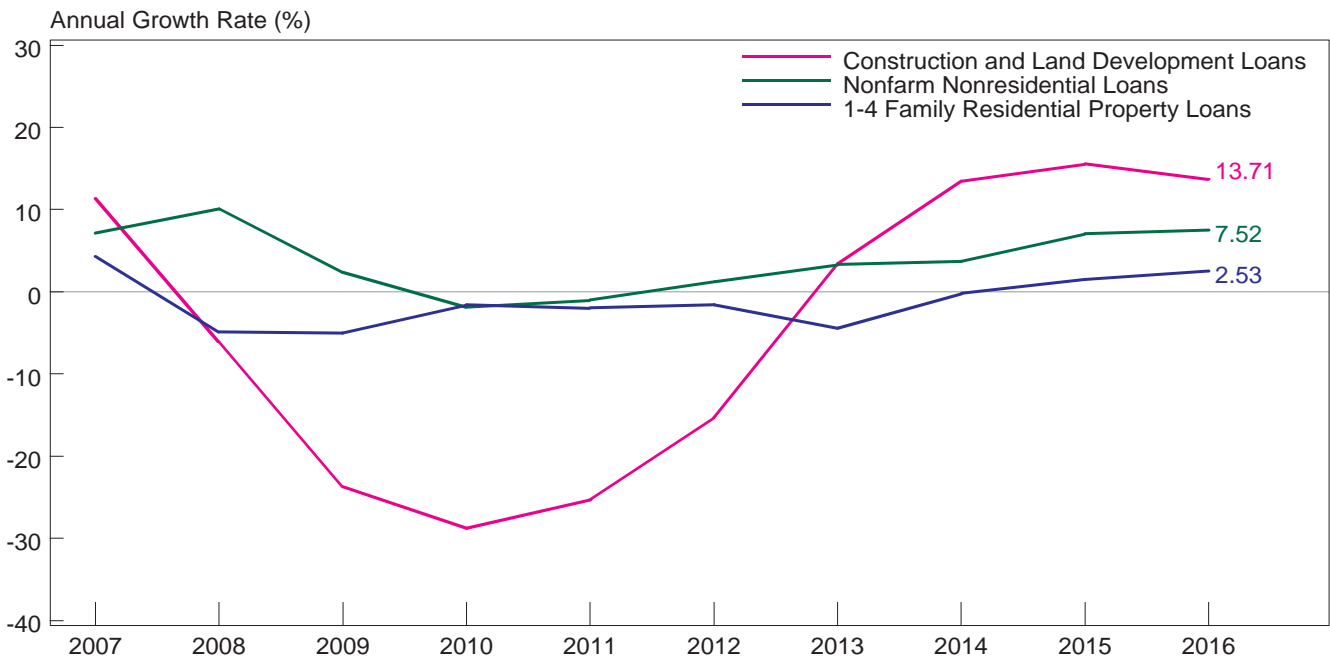
Real Estate Assets as a Percent of Total Assets

December 31, 2016



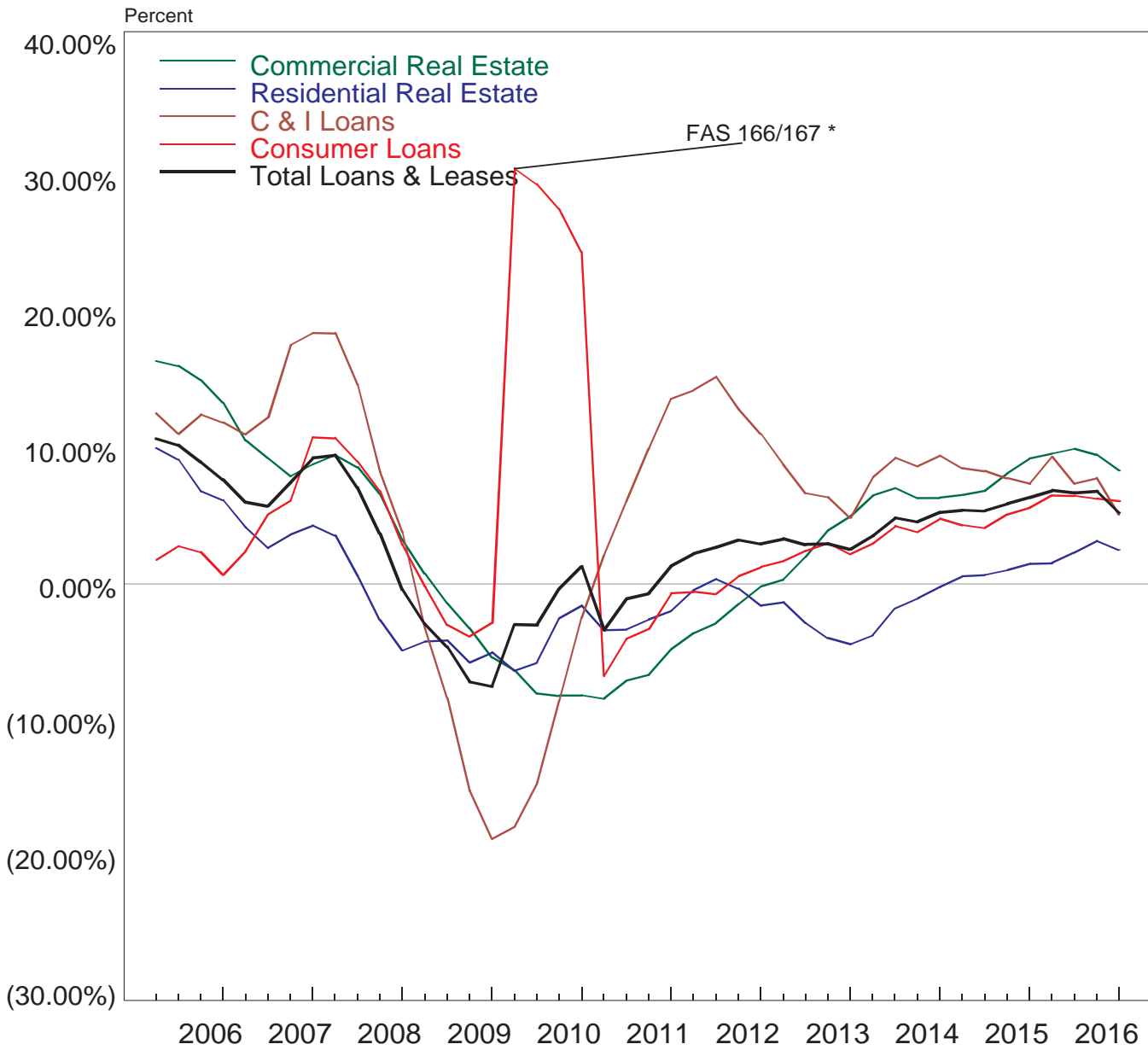
Real Estate Loan Growth Rates

2007-2016



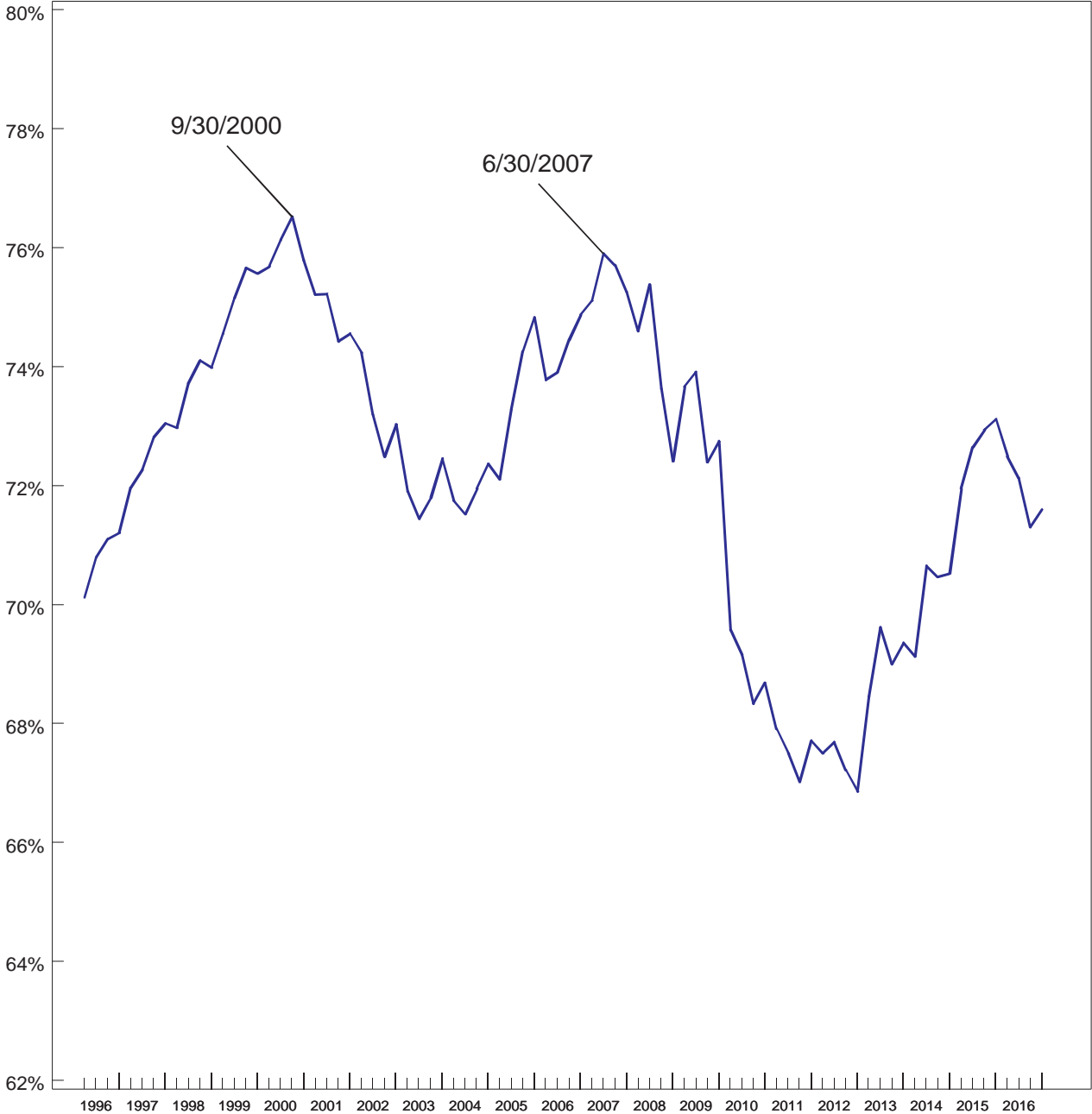
Twelve-Month Loan Growth Rates

2006 - 2016



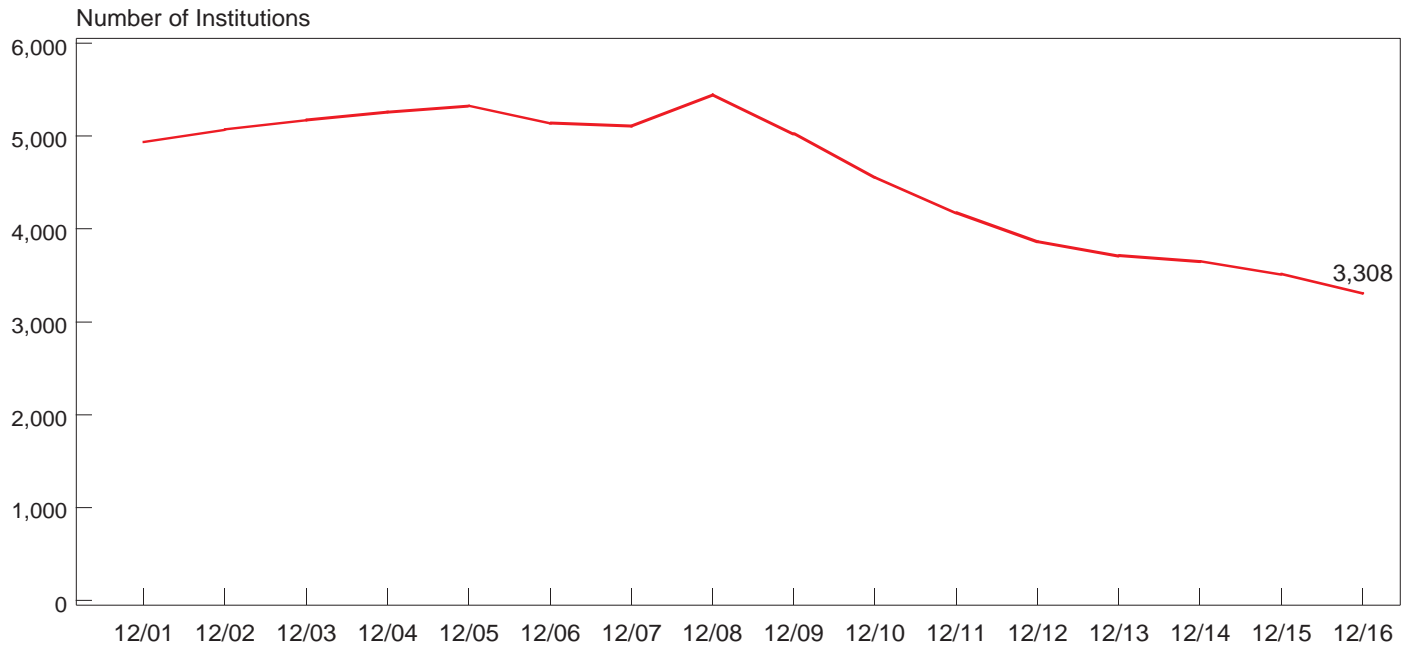
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

Risk-Weighted Assets as a Percentage of Total Assets 1996 - 2016



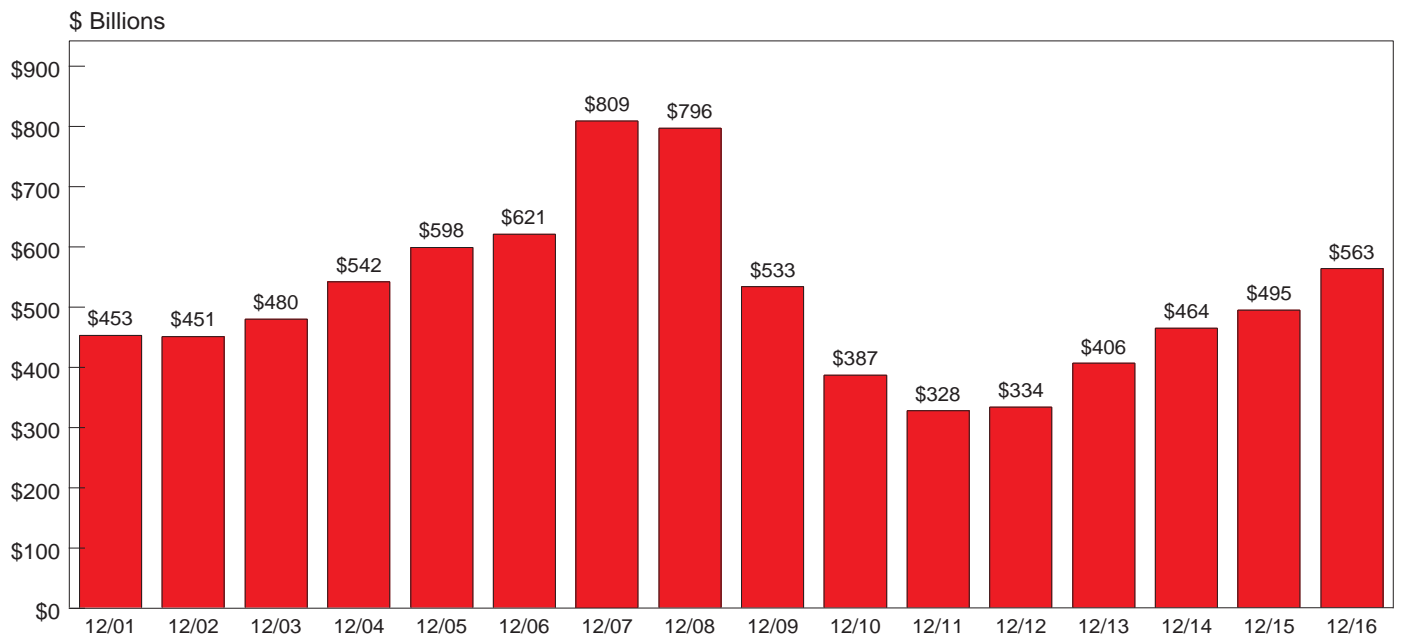
Number of Institutions with FHLB Advances

2001 - 2016

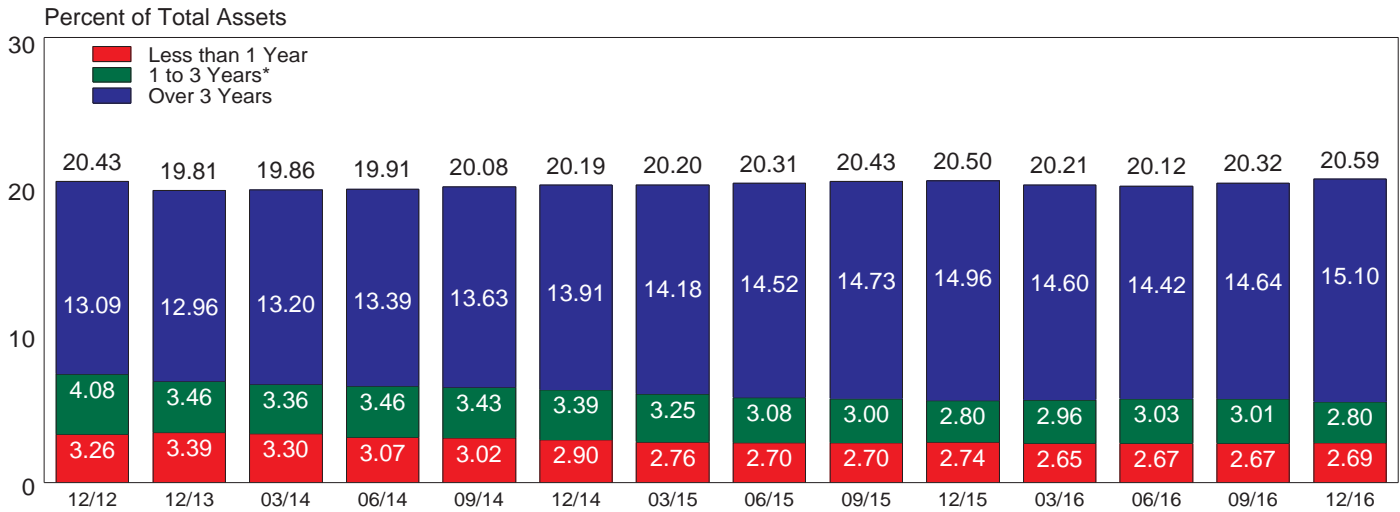


Amount of FHLB Advances Outstanding

2001 - 2016

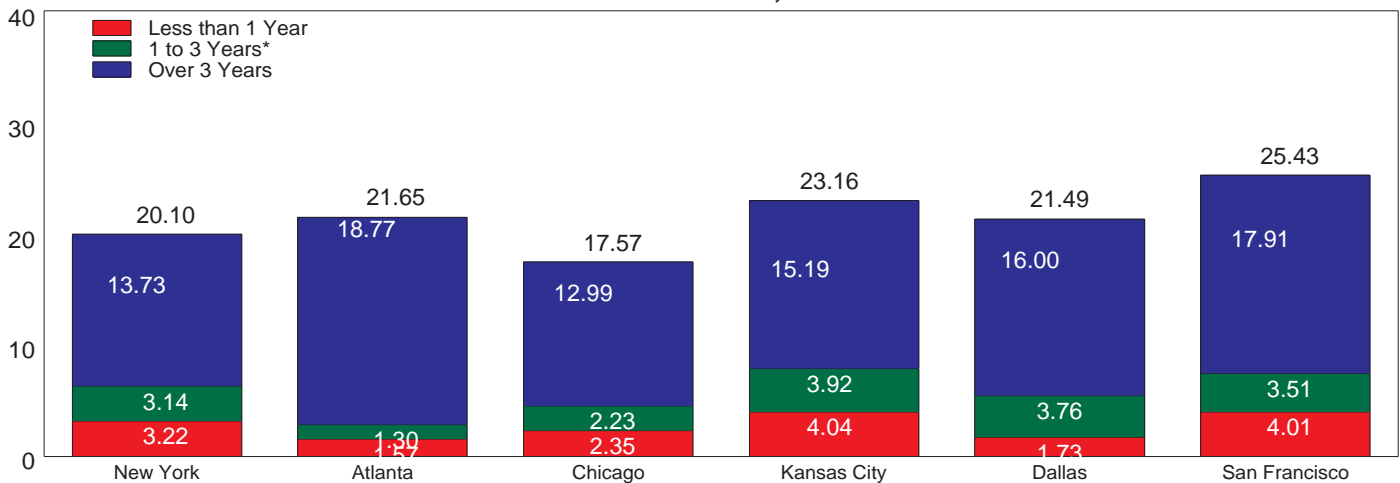


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

December 31, 2016



Total Securities (Debt and Equity)

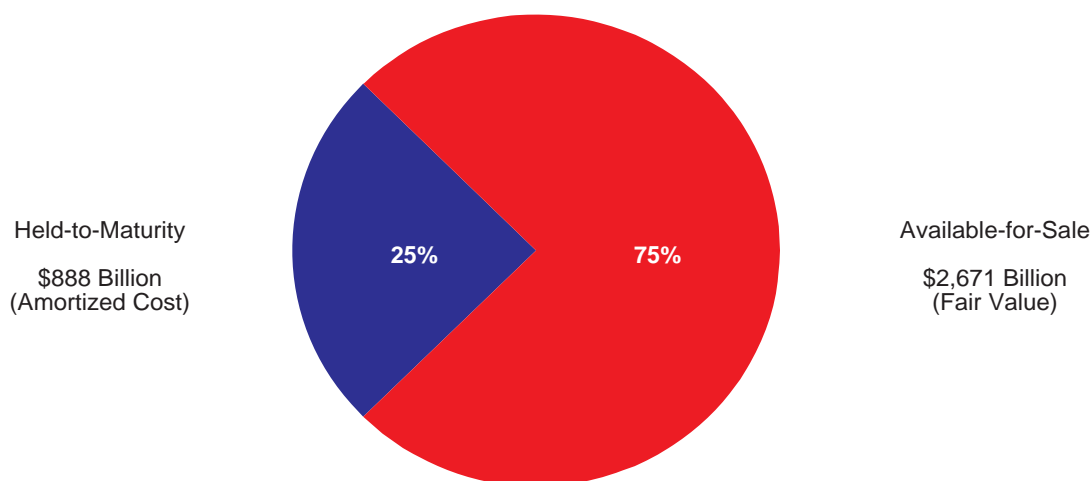
(\$ Billions)

	12/14	3/15	6/15	9/15	12/15	3/16	6/16	9/16	12/16
U.S. Government Obligations:									
U.S. Treasury	405	409	412	410	423	420	434	471	520
U.S. Agencies	30	31	31	33	34	37	36	37	38
Government Sponsored Enterprises	184	183	179	169	160	152	142	127	124
Mortgage Pass-through Securities	981	1,025	1,048	1,074	1,126	1,138	1,170	1,227	1,266
Collateralized Mortgage Obligations	554	548	534	529	517	515	503	495	476
State, County, Municipal Obligations	315	323	329	335	341	344	356	361	363
Asset Backed Securities	160	157	149	141	135	132	131	129	124
Other Debt Securities	576	581	584	602	608	635	636	651	640
Equity Securities	14	12	12	11	11	12	12	10	10
Total Securities	\$3,219	\$3,267	\$3,278	\$3,304	\$3,354	\$3,385	\$3,421	\$3,507	\$3,559

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

Total Securities*

December 31, 2016



Total Securities*

December 31, 2016

	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	\$90,431	100.0	\$429,099	99.3	\$519,530	99.5
U.S. Government Agencies	8,093	99.7	29,495	99.5	37,589	99.5
Government Sponsored Enterprises	19,372	98.3	104,213	99.3	123,585	99.1
Mortgage Pass-through Securities	410,028	98.9	856,097	99.0	1,266,125	99.0
Collateralized Mortgage Obligations	116,497	99.4	359,544	99.7	476,041	99.6
State, County, Municipal Obligations	84,966	100.2	278,483	99.6	363,449	99.8
Asset Backed Securities	21,086	99.7	102,778	99.5	123,864	99.5
Other Debt Securities	137,512	99.9	502,224	100.3	639,736	101.5
Equity Securities	**	**	9,553	109.4	9,553	109.4
Total Securities	\$887,985	99.4	\$2,671,485	99.5	\$3,559,470	99.5
Memoranda***						
Structured Notes	17,559		17,360			98.9

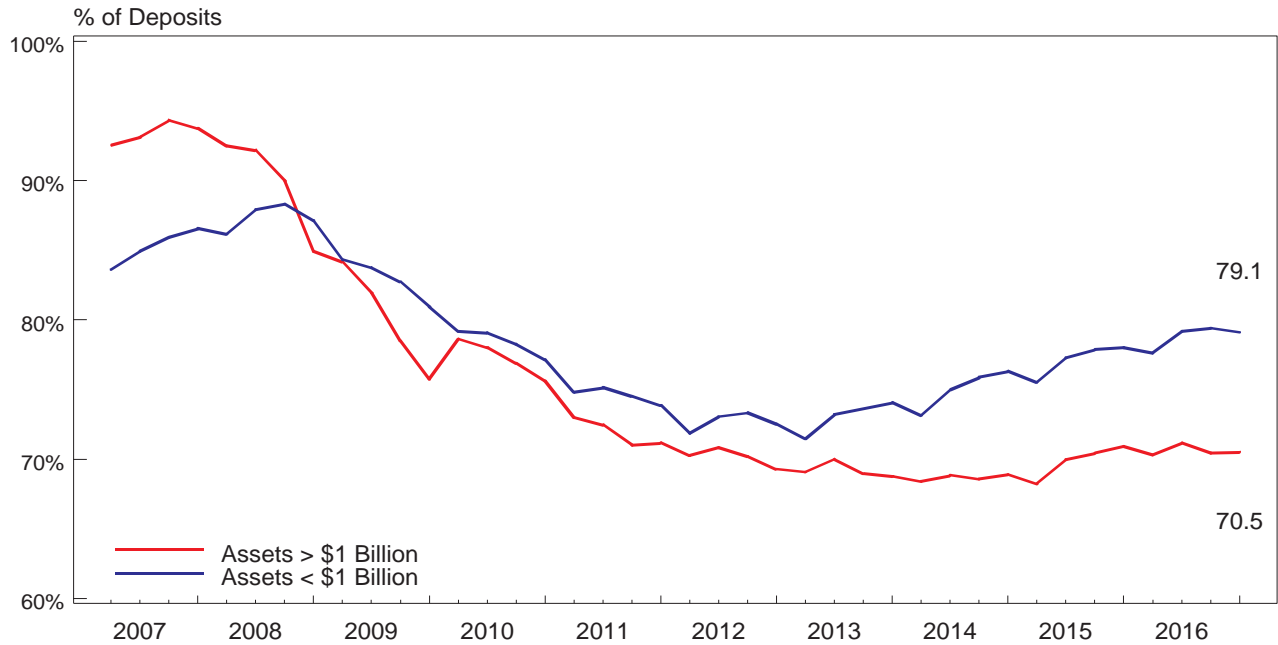
* Excludes trading account assets.

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

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

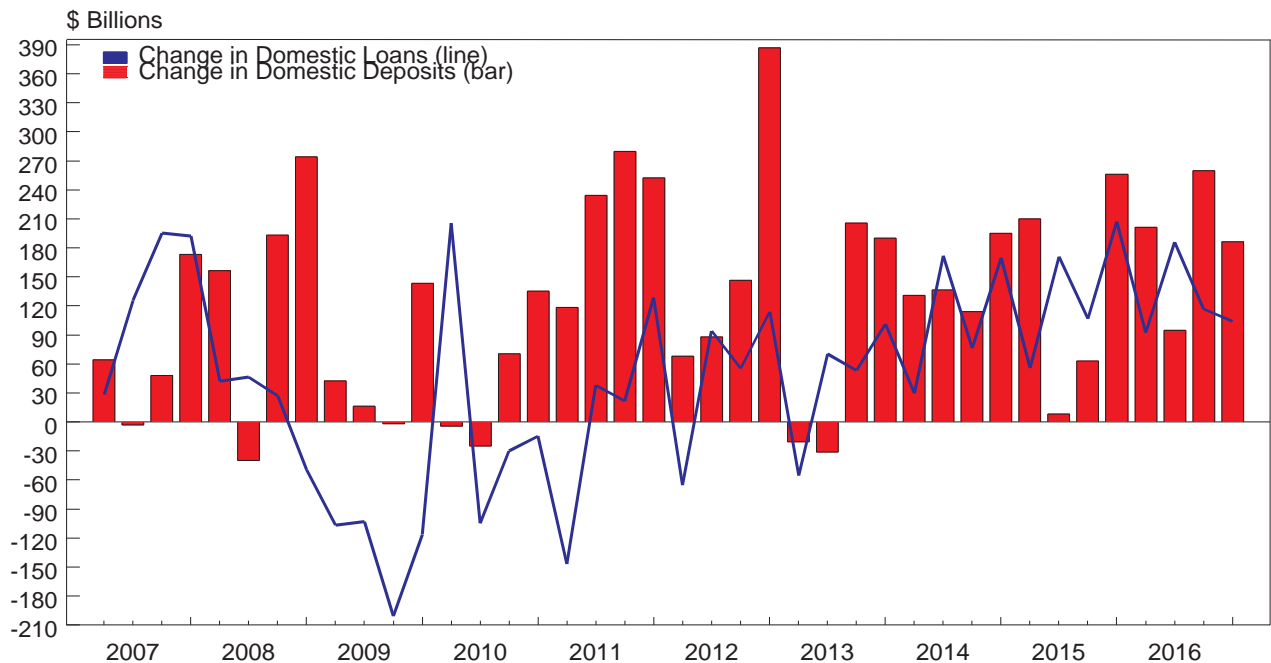
Net Loans and Leases to Deposits (Domestic and Foreign)

2007 - 2016



Quarterly Change in Domestic Loans vs Domestic Deposits

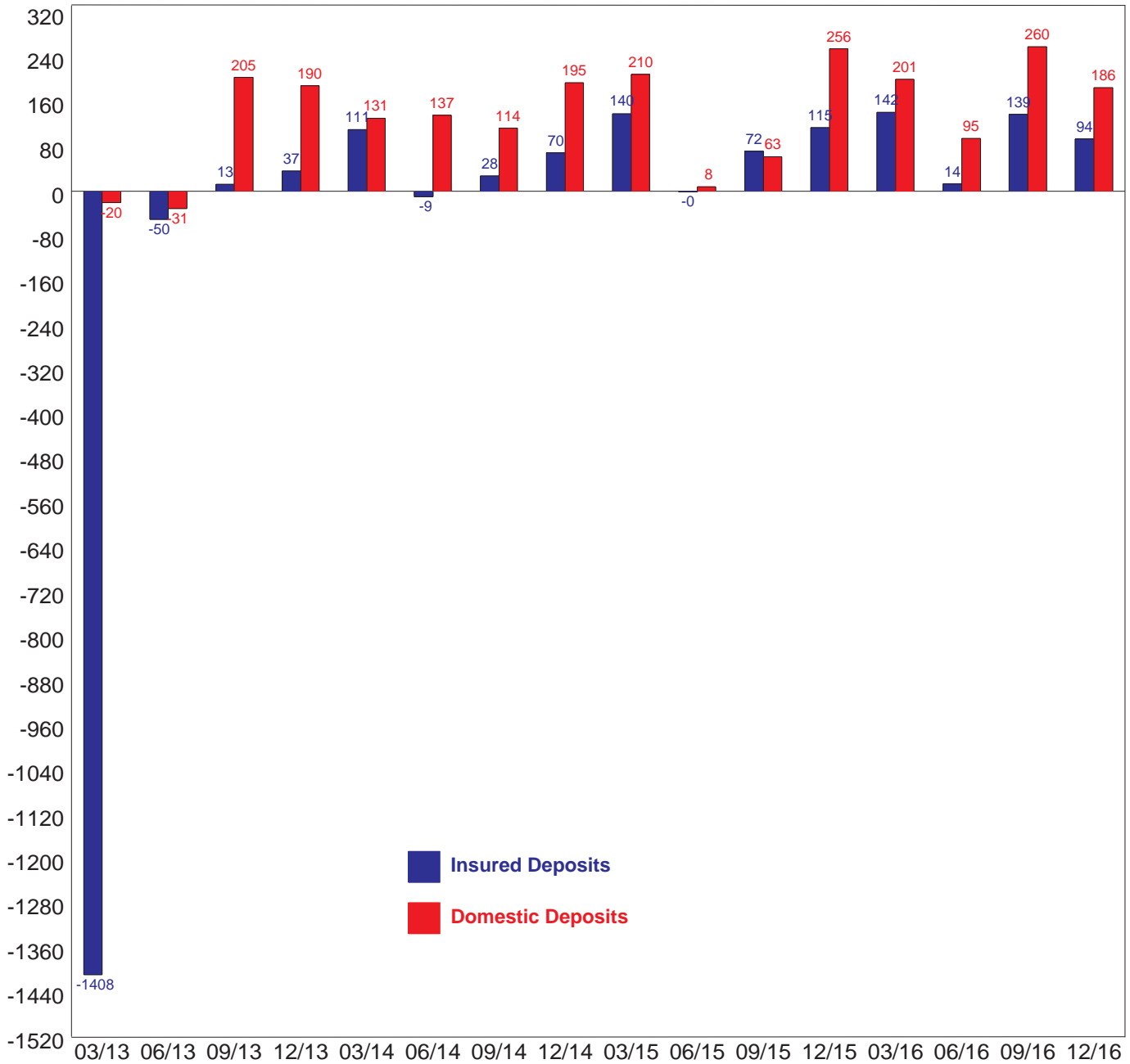
2007 - 2016



Quarterly Change In Domestic Deposits

2013 - 2016

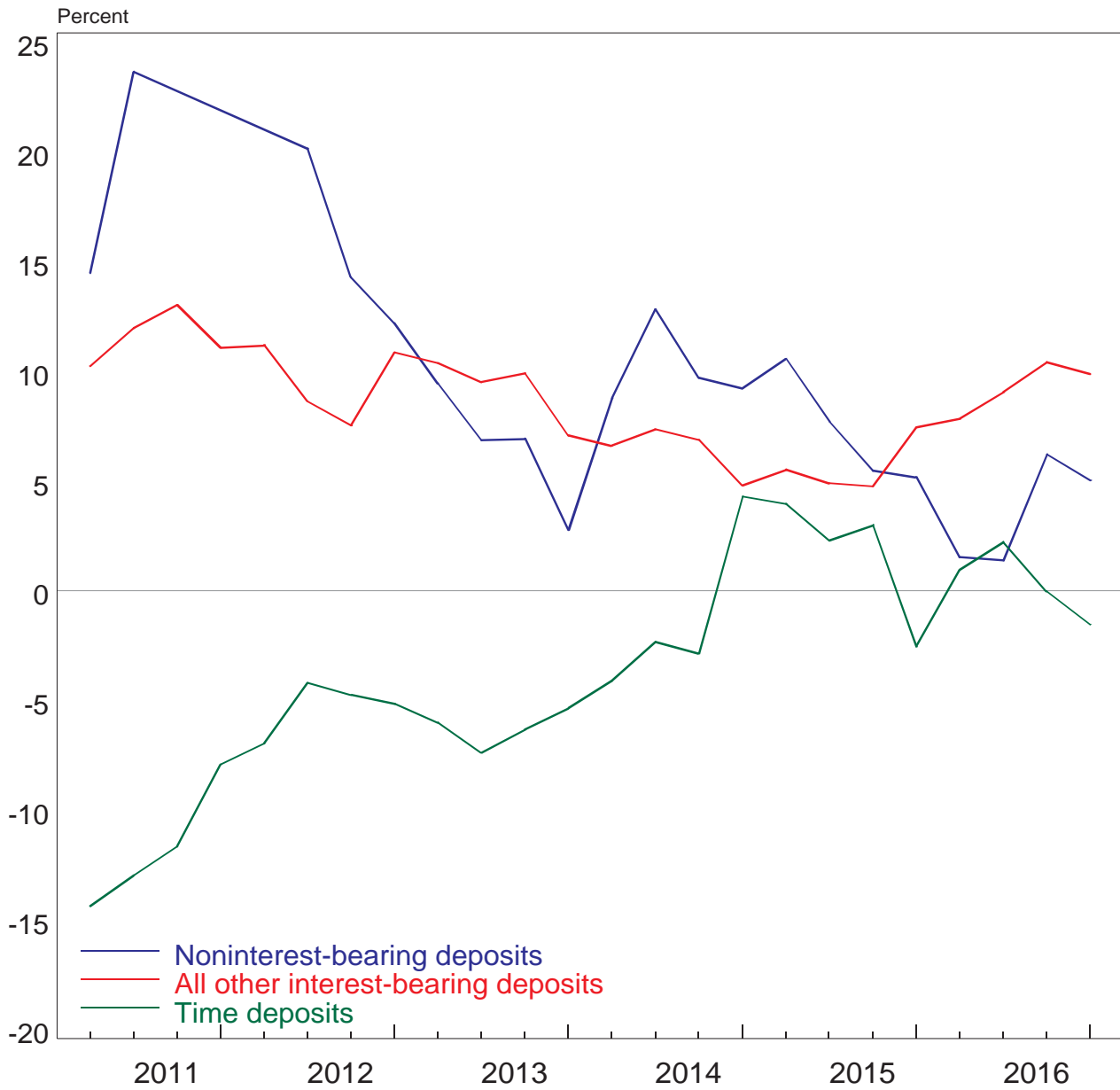
\$ Billions



* Reporting of insured deposits changed in fourth quarter 2010 to reflect the unlimited temporary coverage on noninterest-bearing transaction accounts. This temporary coverage expired on Dec. 31, 2012.

Twelve-Month Growth Rates of Domestic Deposits

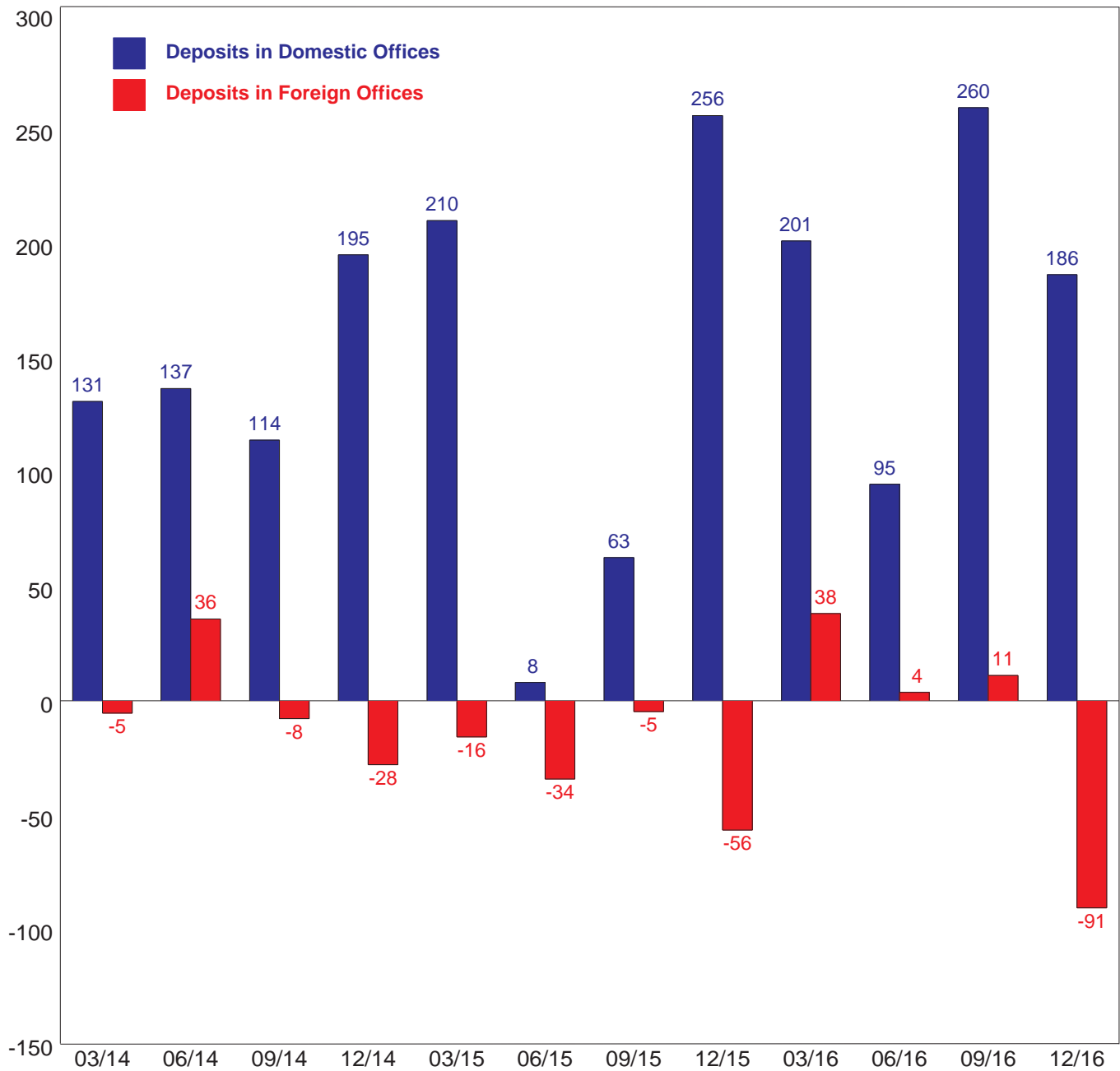
2011 - 2016



Quarterly Change In Domestic and Foreign Deposits

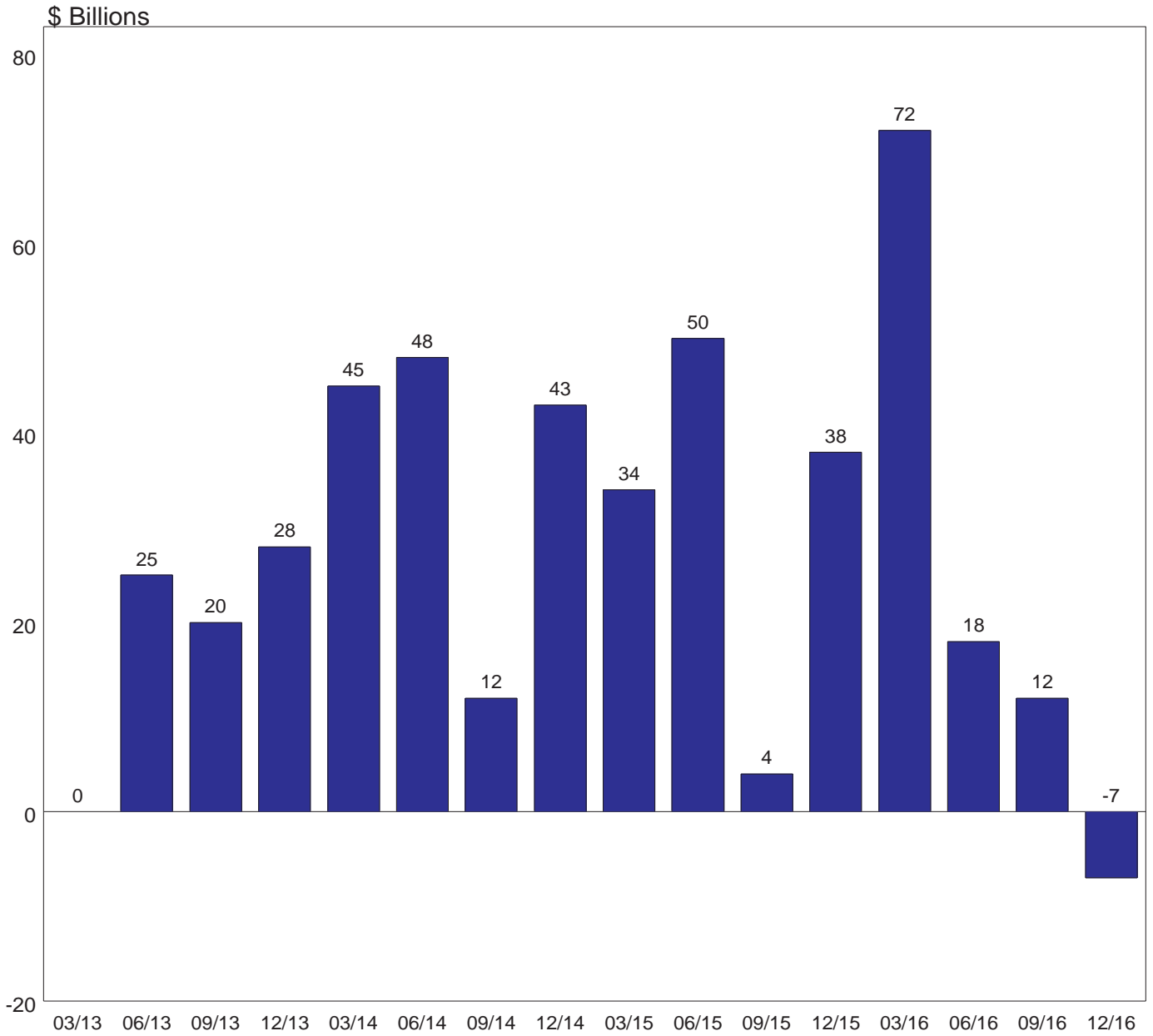
2014 - 2016

\$ Billions



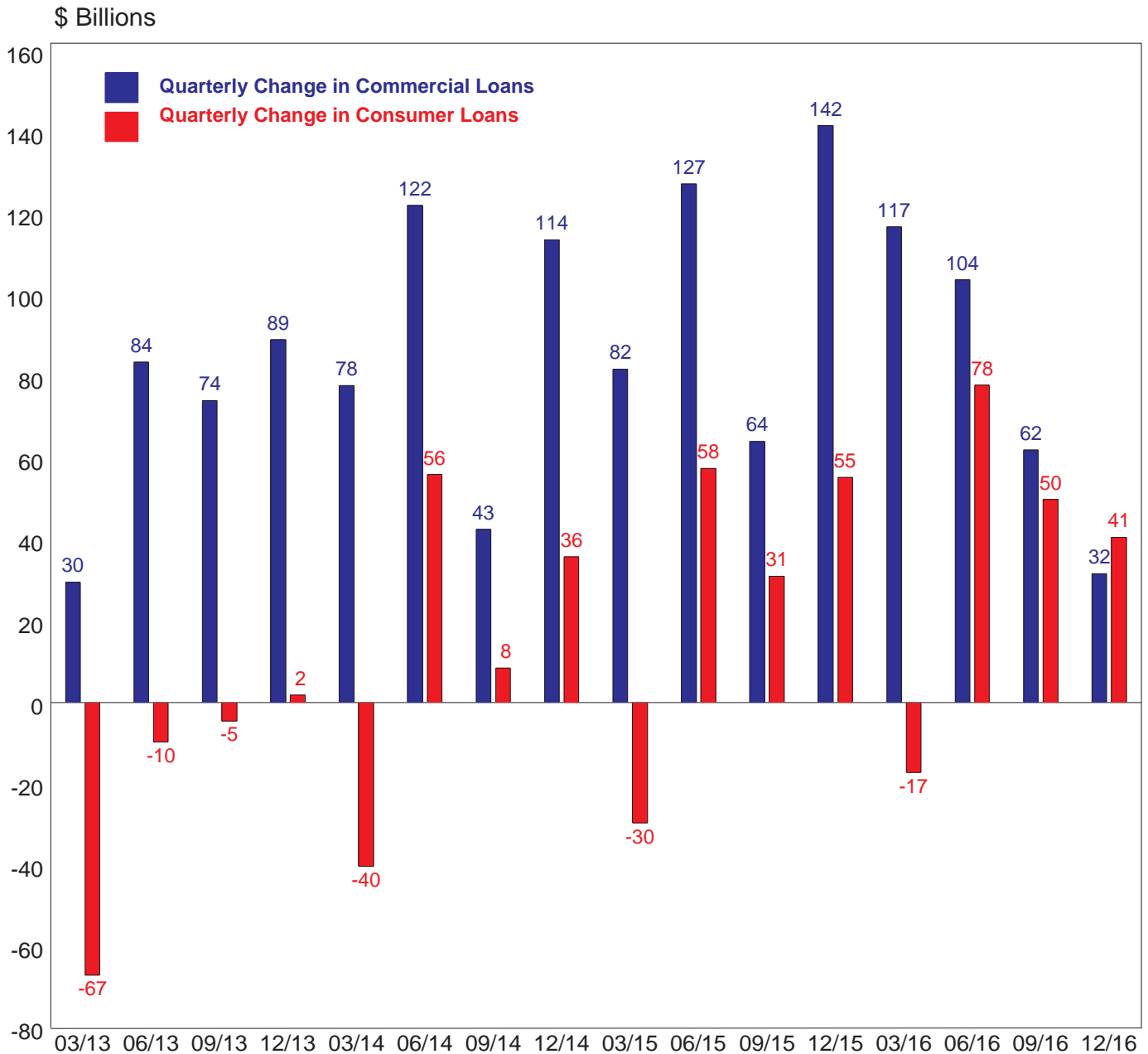
Quarterly Change in C&I Loans

2013-2016



Quarterly Change in Commercial and Consumer Loans

2013 - 2016



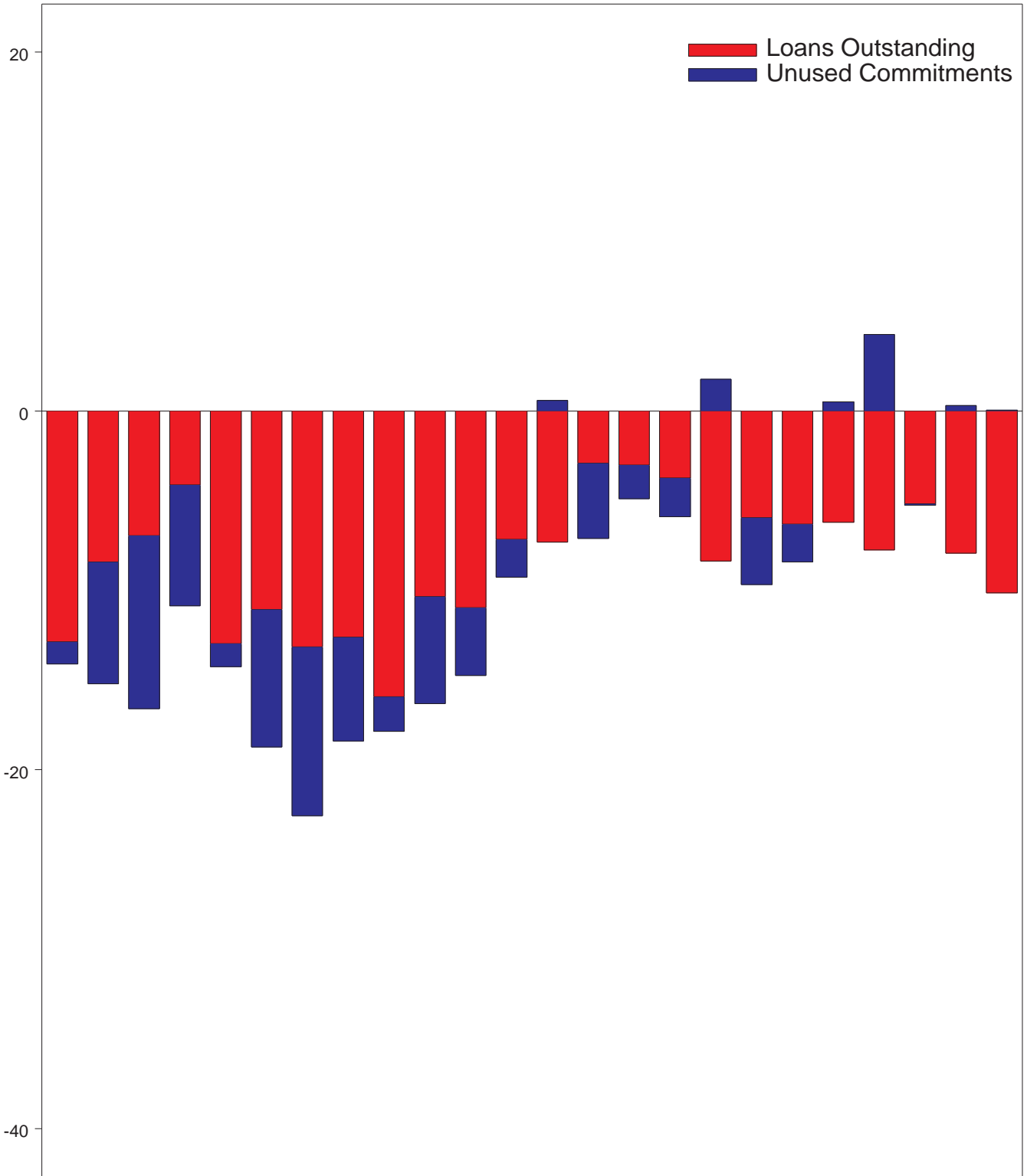
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

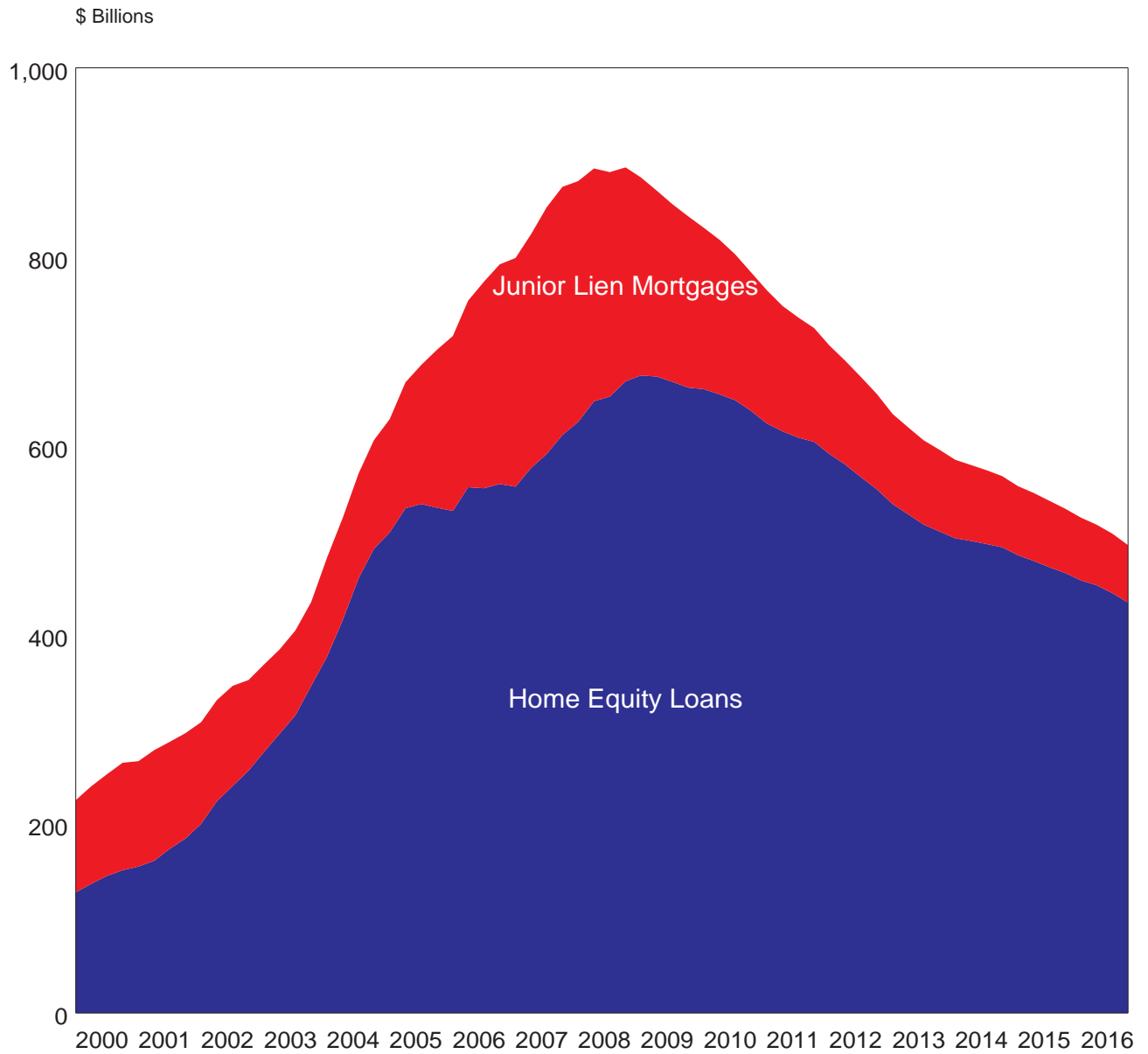
2011-2016



03/11 06/11 09/11 12/11 03/12 06/12 09/12 12/12 03/13 06/13 09/13 12/13 03/14 06/14 09/14 12/14 03/15 06/15 09/15 12/15 03/16 06/16 09/16 12/16

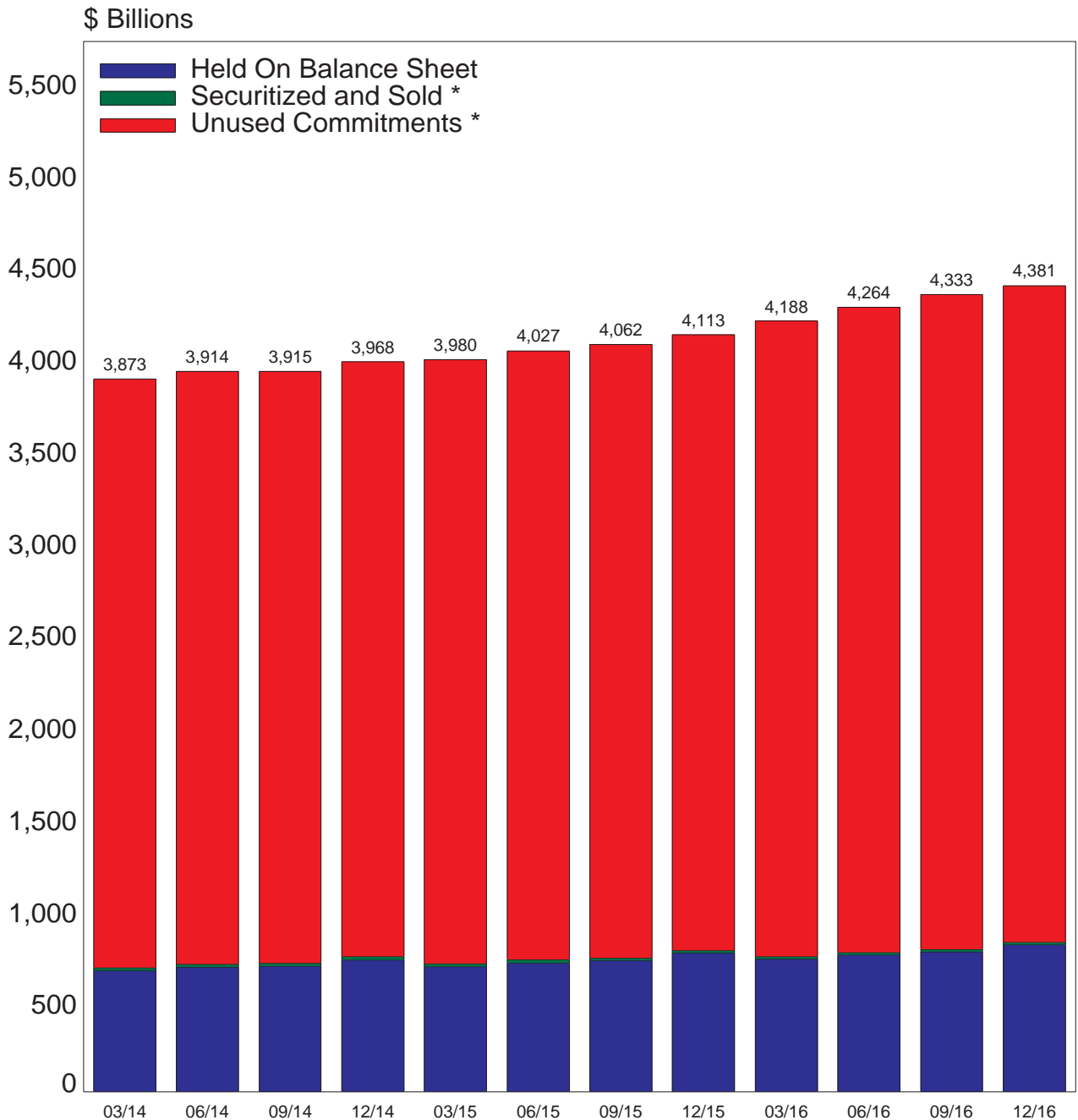
Home Equity and Junior Lien Loans

2000 - 2016



Expansion of Credit Card Lines

2014-2016



Loans Outstanding (\$ Billions)

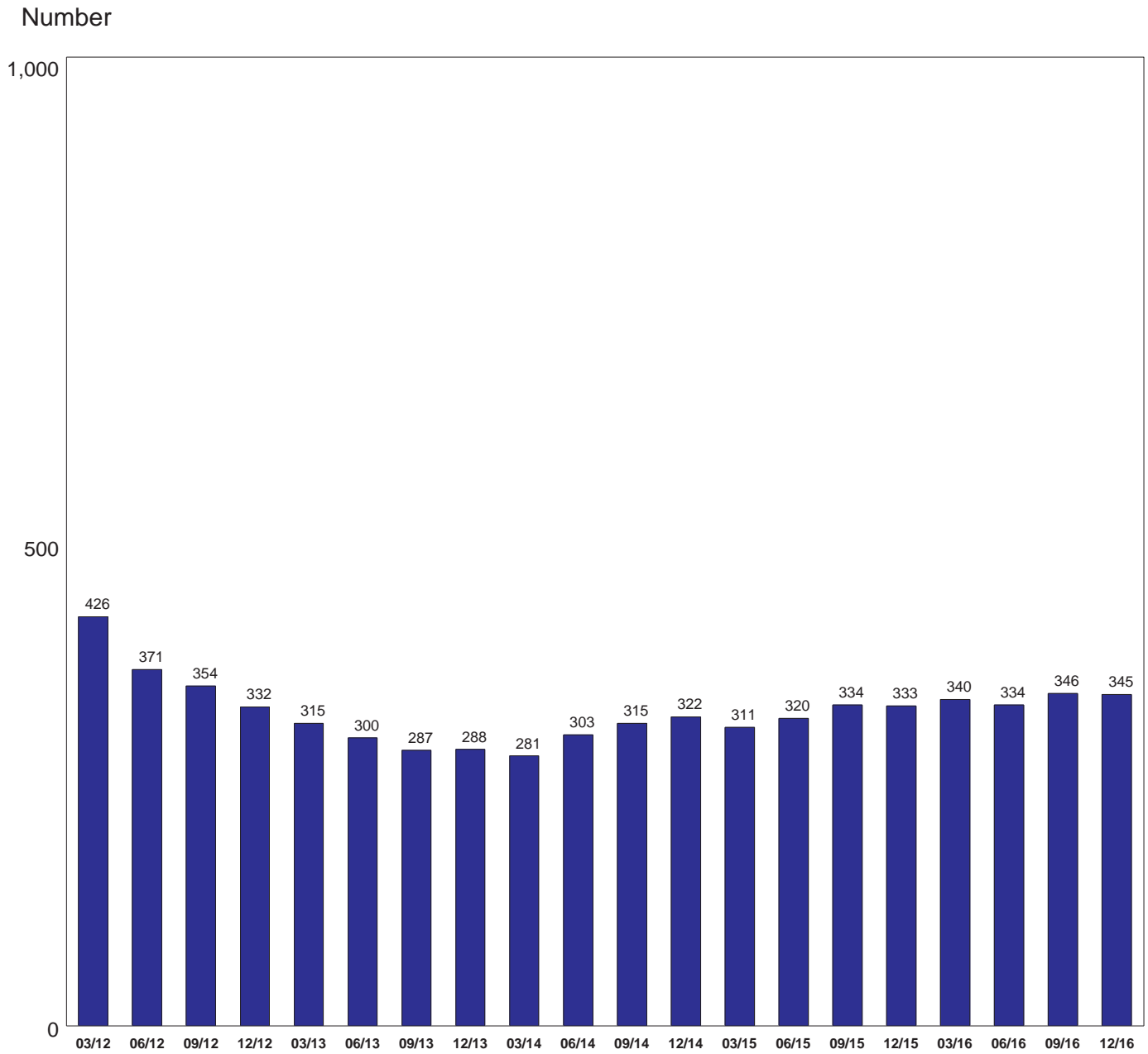
	03/14	06/14	09/14	12/14	03/15	06/15	09/15	12/15	03/16	06/16	09/16	12/16
Held On Balance Sheet	658.4	678.3	683.0	718.5	680.0	701.2	714.8	756.5	723.7	745.9	761.6	799.8
Securitized and Sold *	16.3	16.7	16.8	18.5	17.8	17.8	14.2	13.5	13.4	13.5	13.5	12.9
Unused Commitments *	3,198.4	3,219.2	3,215.6	3,231.1	3,282.1	3,307.8	3,333.5	3,343.1	3,451.3	3,504.3	3,558.0	3,567.9
Total	3,873.1	3,914.3	3,915.4	3,968.0	3,979.9	4,026.7	4,062.5	4,113.0	4,188.3	4,263.7	4,333.1	4,380.6

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

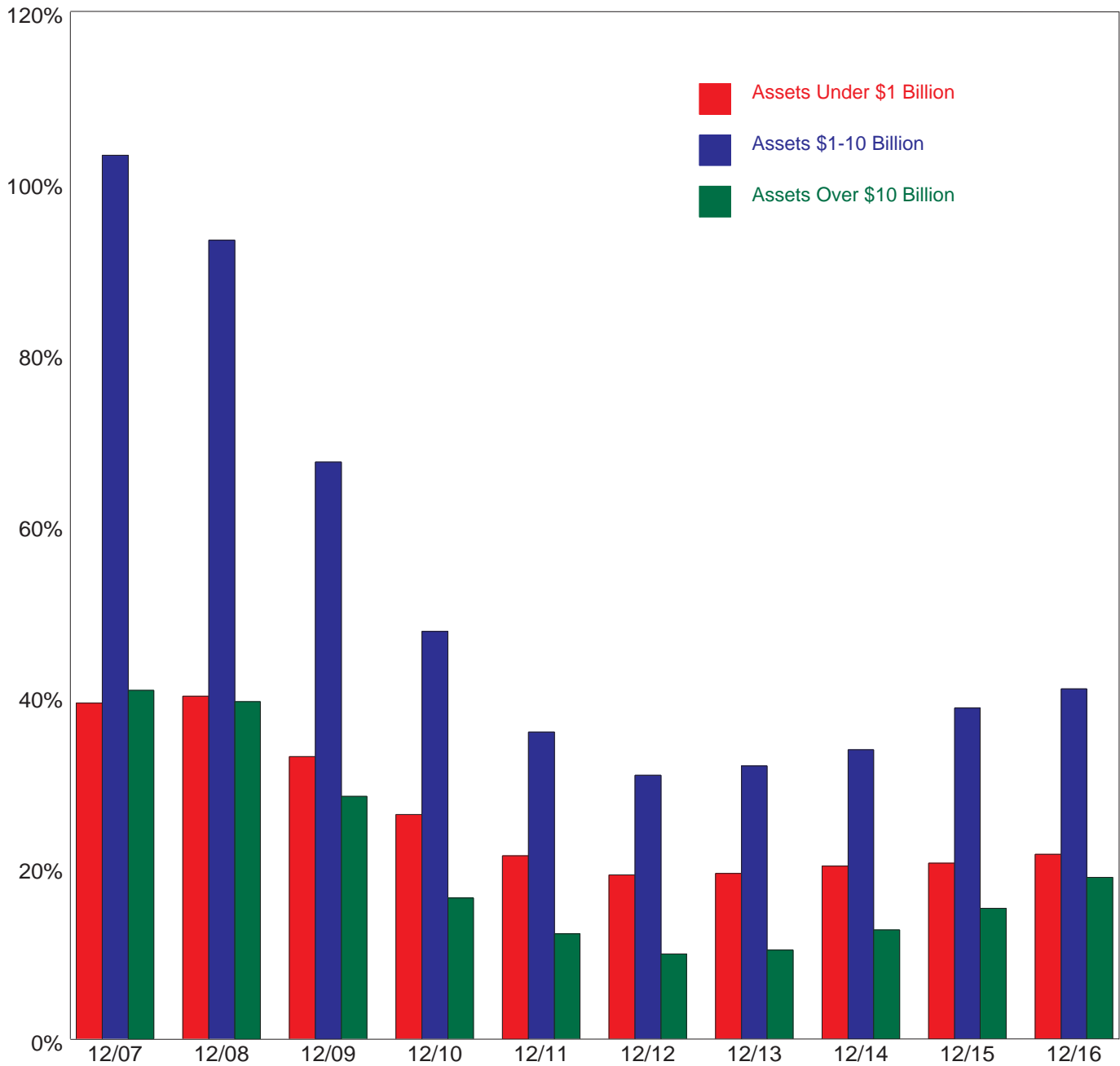
2012-2016



Median Construction and Development Loan Concentrations

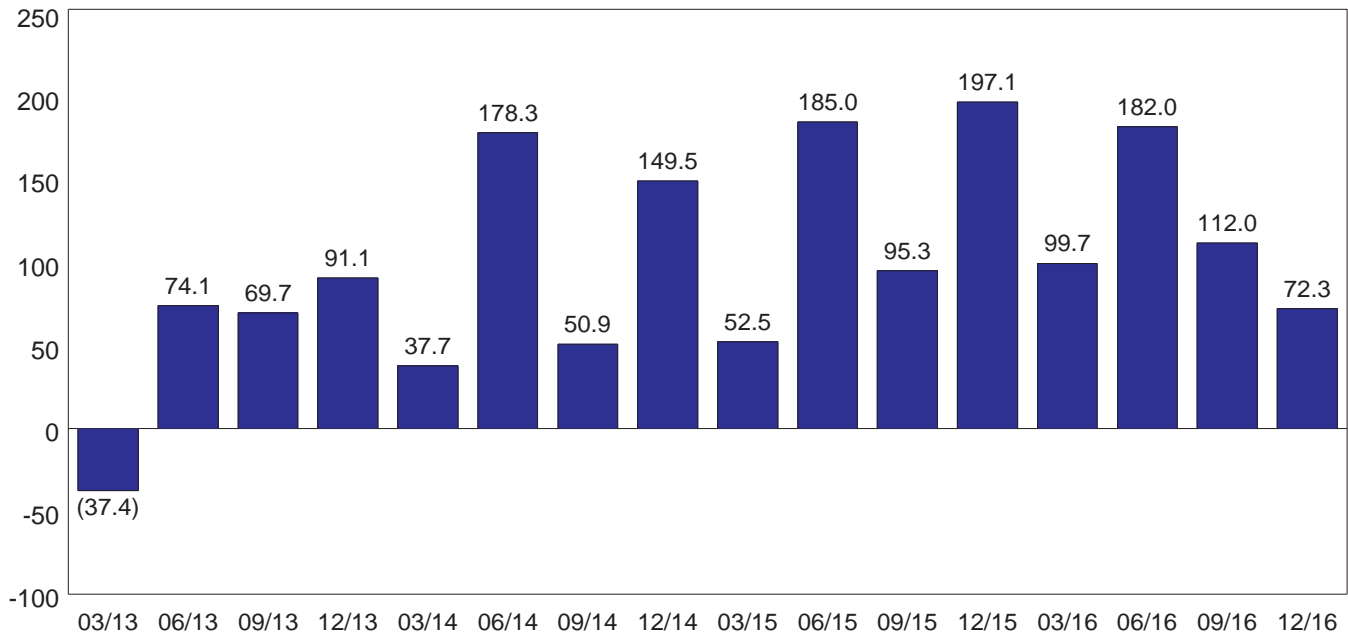
2007 - 2016

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



Quarterly Change in Reported Total Loans Outstanding

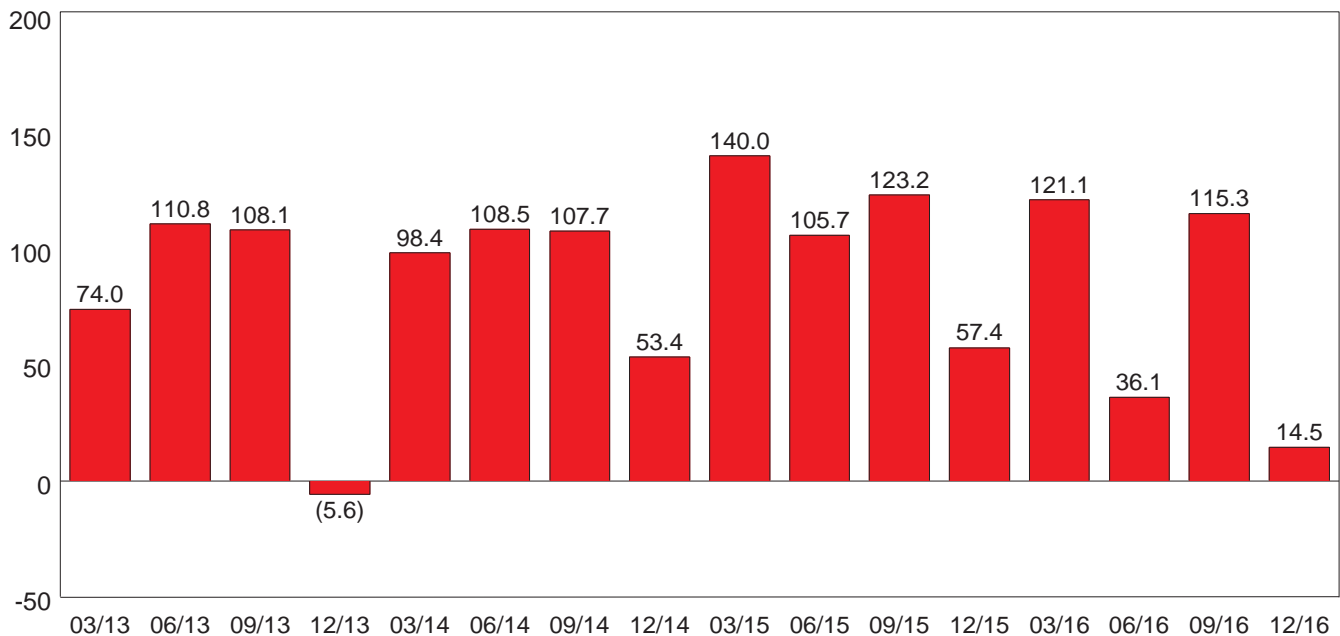
(\$ Billions)



In the fourth quarter of 2016, real estate loans increased by \$35.6 billion, commercial and industrial loans decreased by \$7.7 billion, consumer loans increased by \$45.0 billion, and other loans and leases increased by \$0.3 billion.

Quarterly Change in Unused Loan Commitments

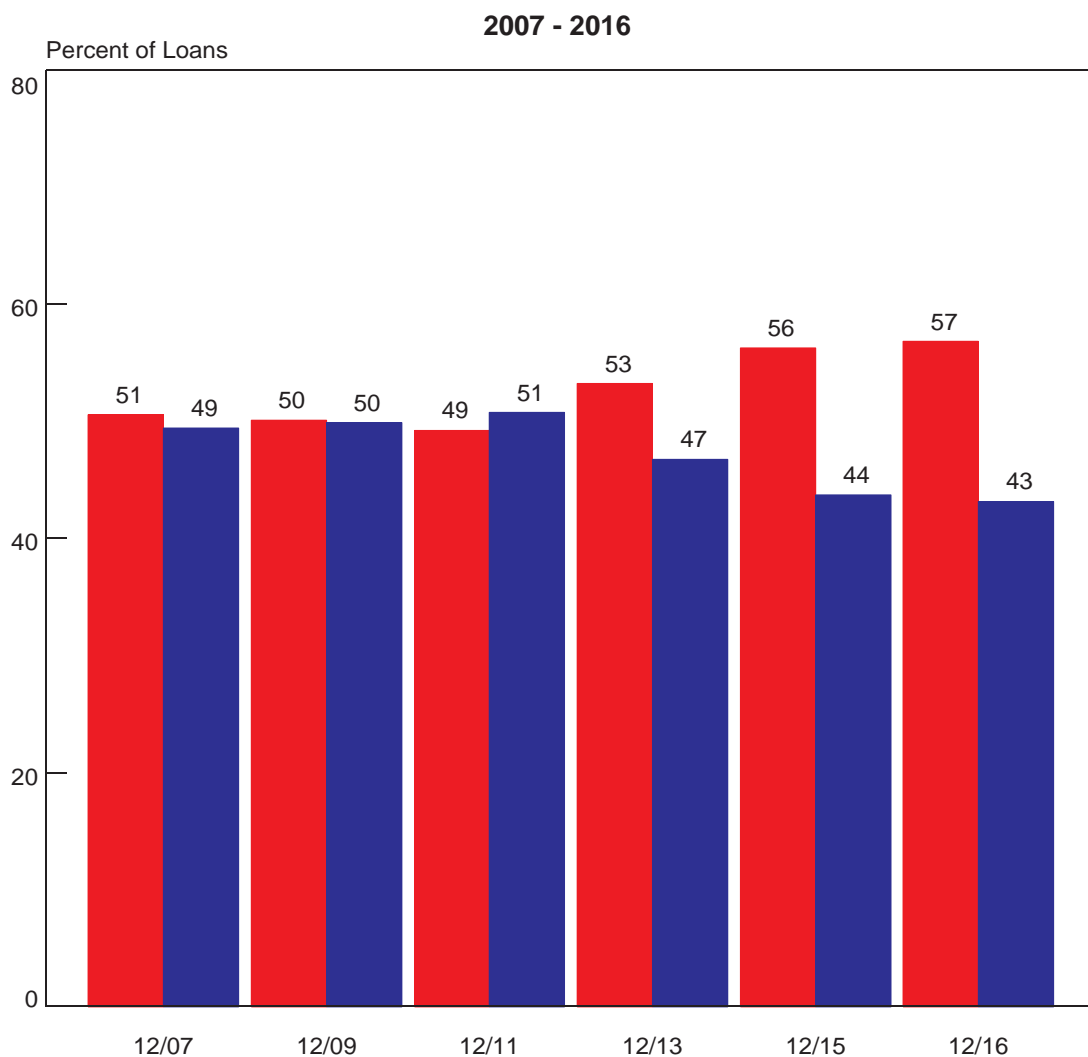
(\$ Billions)



In the fourth quarter of 2016, unused commercial real estate loan commitments increased by \$10.2 billion, unused home equity line commitments decreased by \$0.1 billion, unused credit card commitments increased by \$9.9 billion, and other unused commitments decreased by \$5.6 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

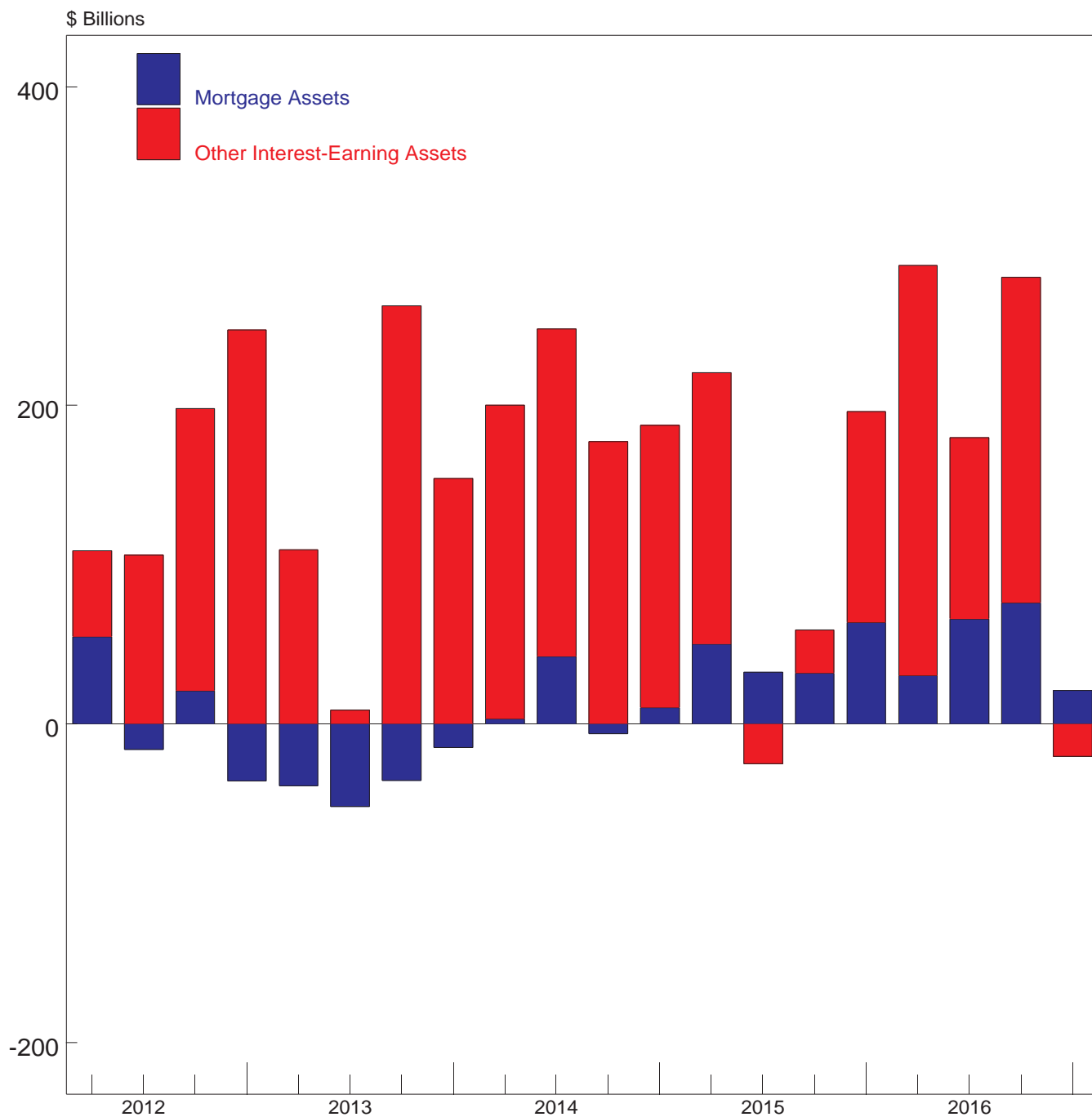
■ Commercial Borrowers	\$3,997	\$3,650	\$3,681	\$4,202	\$4,974	\$5,289
■ Consumer Loans	3,911	3,635	3,794	3,692	3,867	4,019

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.

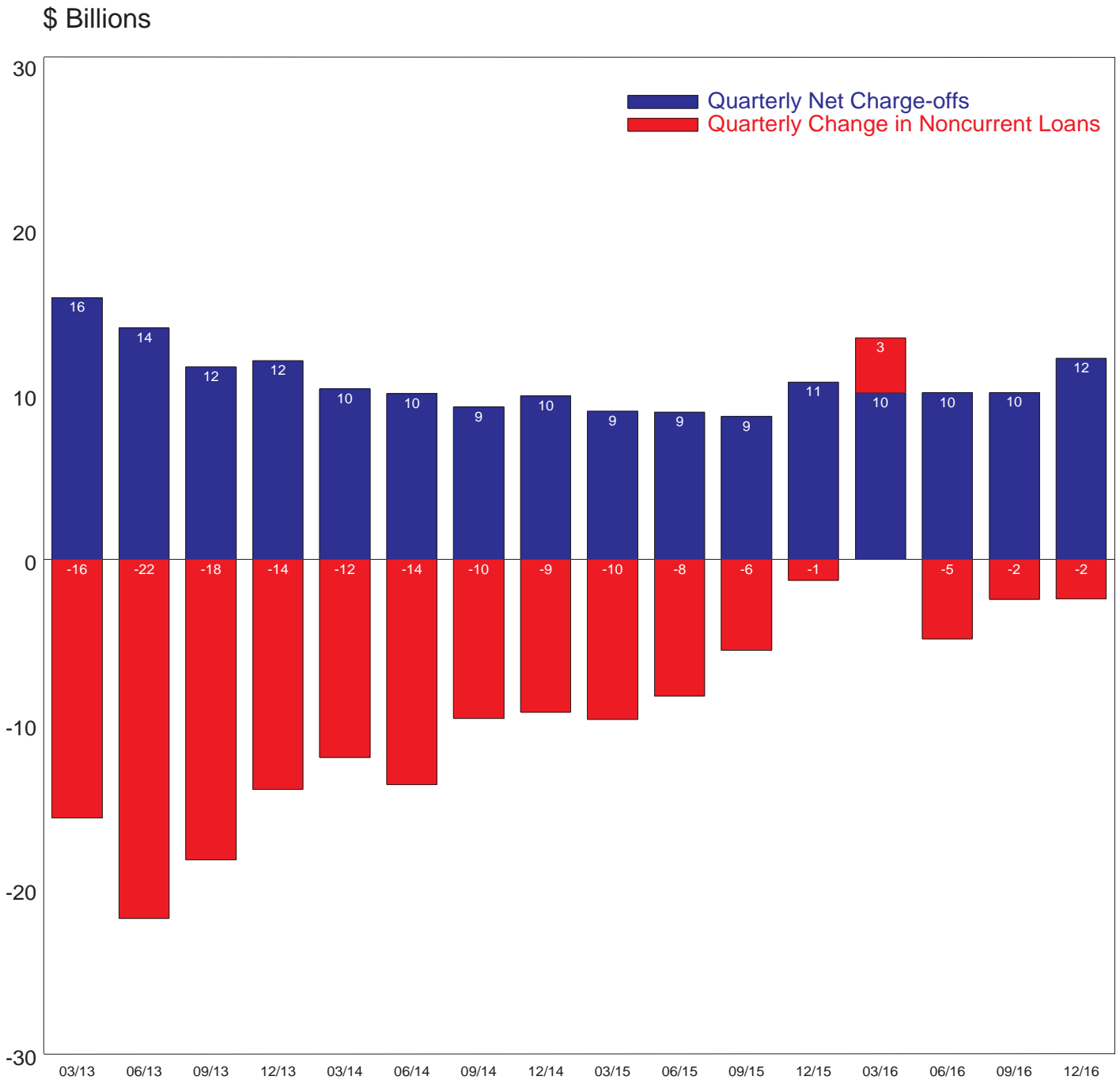
Quarterly Change in Mortgage Assets and All Other Interest-Earning Assets

2012 - 2016



Quarterly Net Charge-Offs and Change in Noncurrent Loans

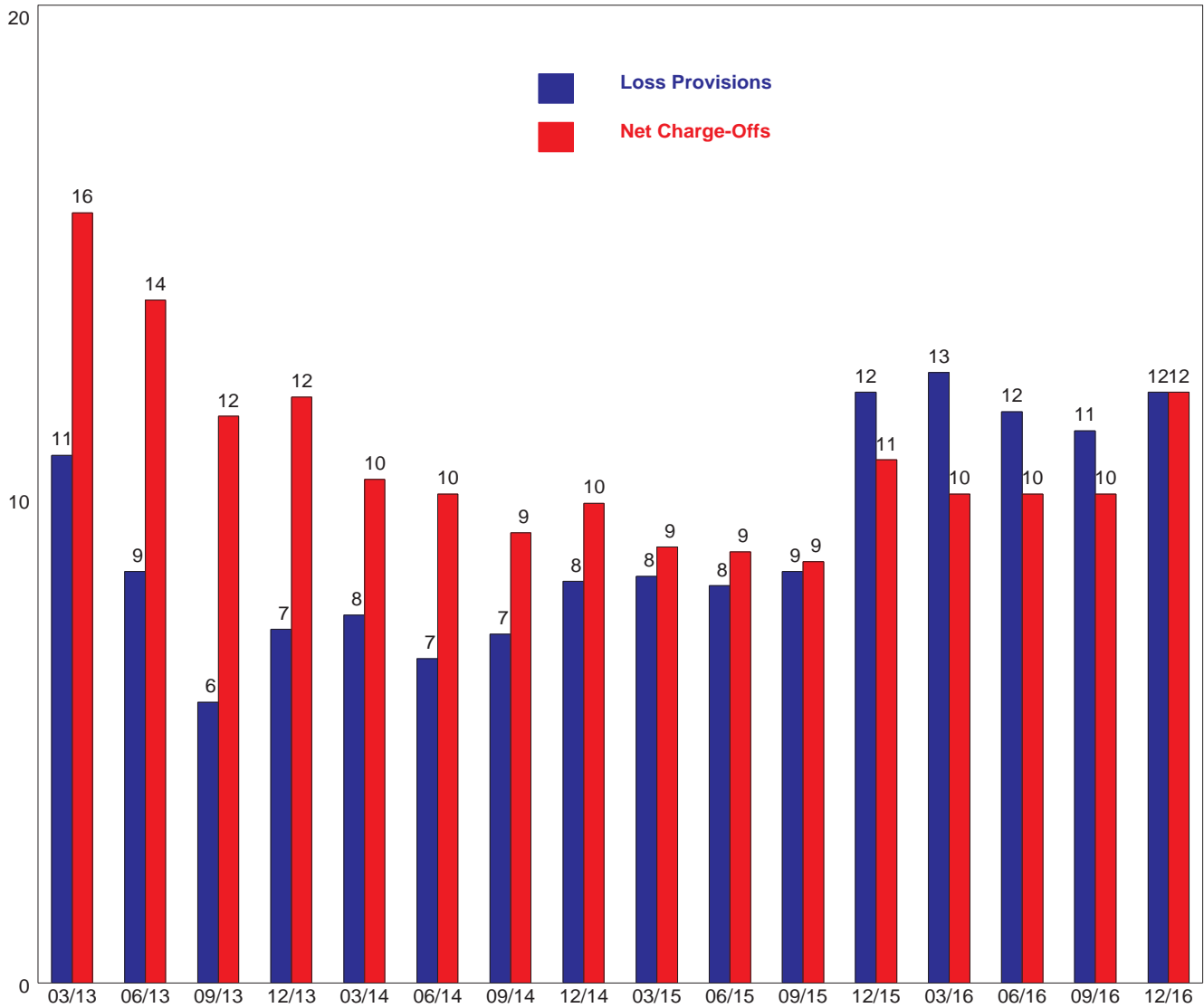
2013 - 2016



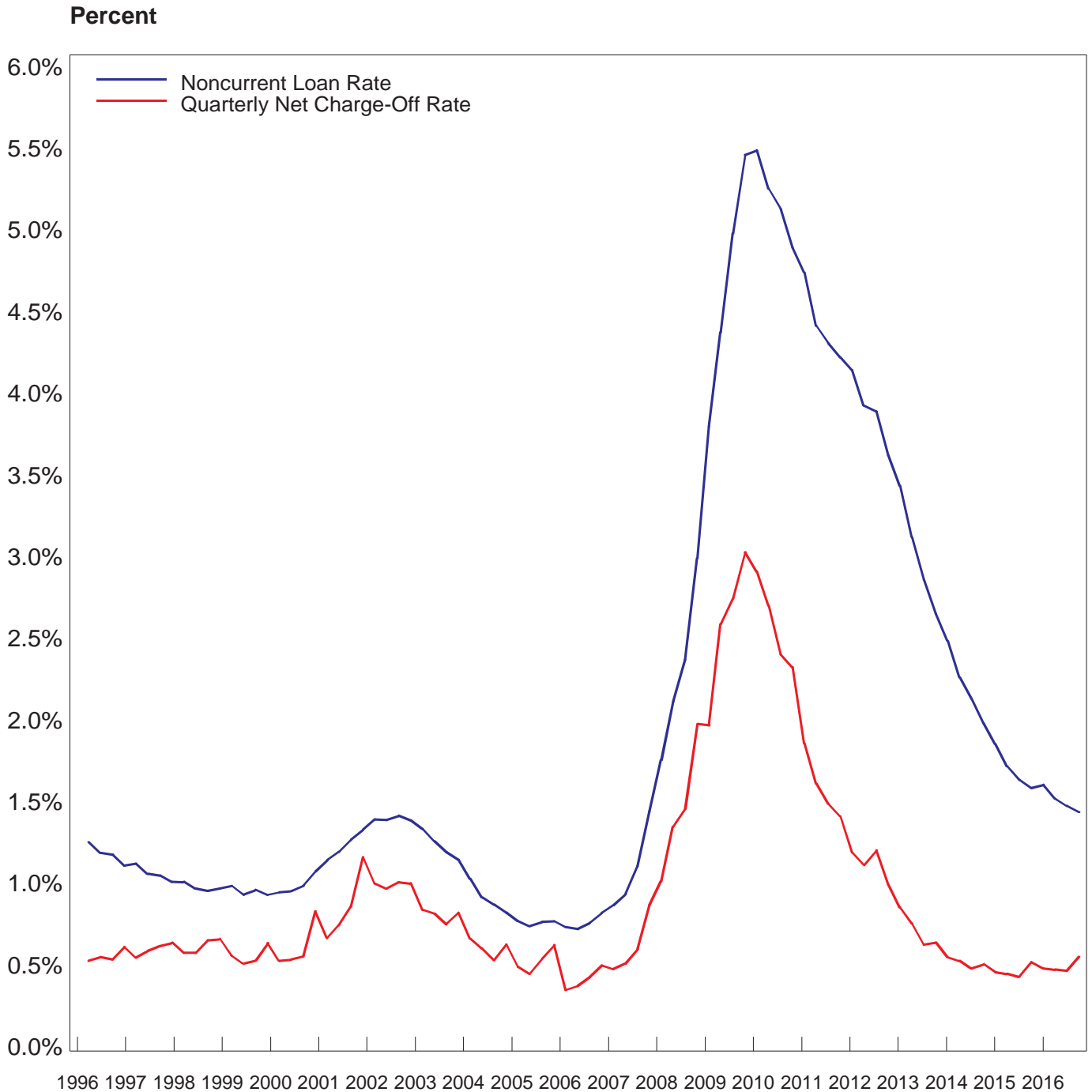
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2013 - 2016

\$ Billions

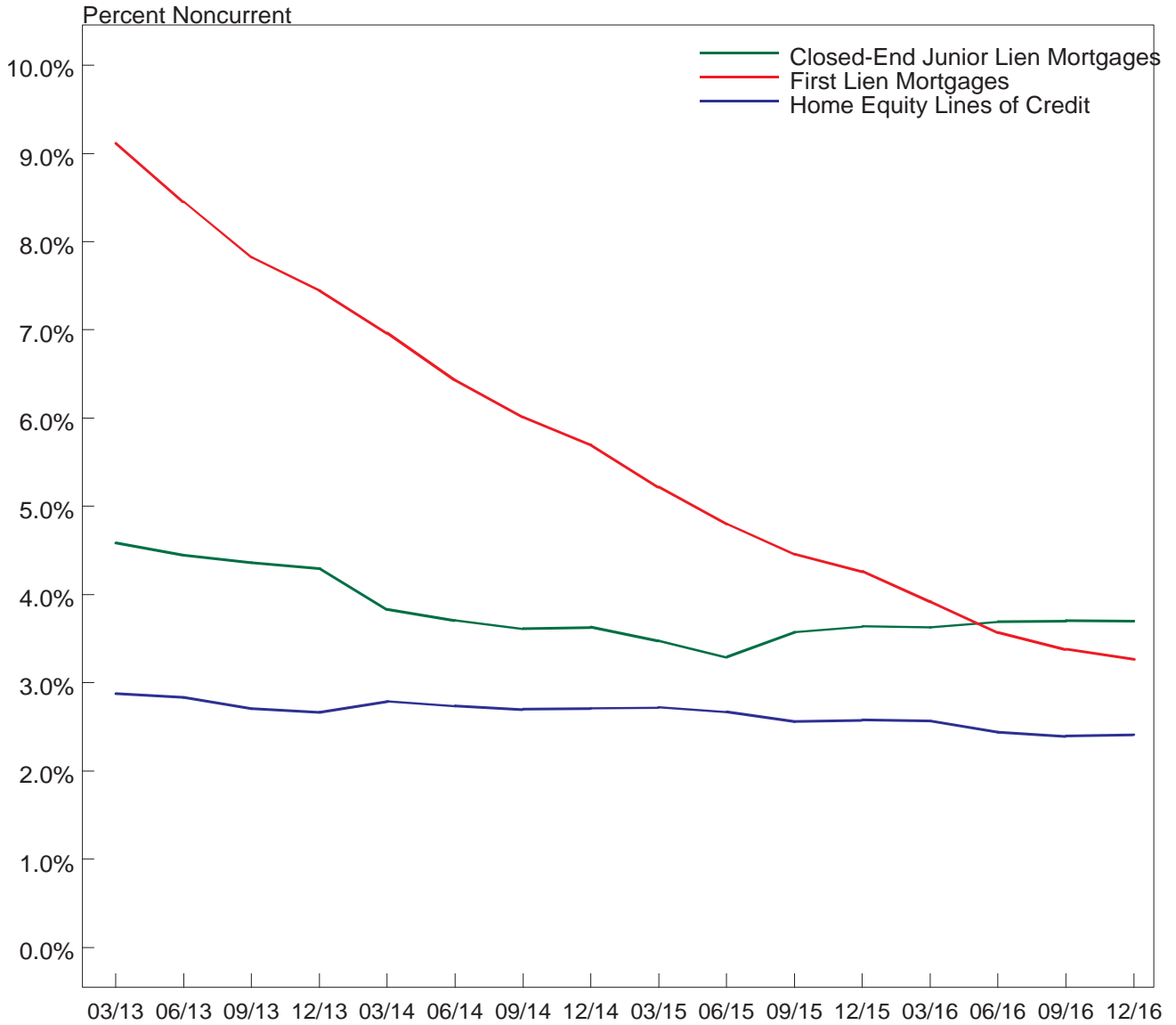


Noncurrent Loan and Quarterly Net Charge-Off Rates 1996-2016



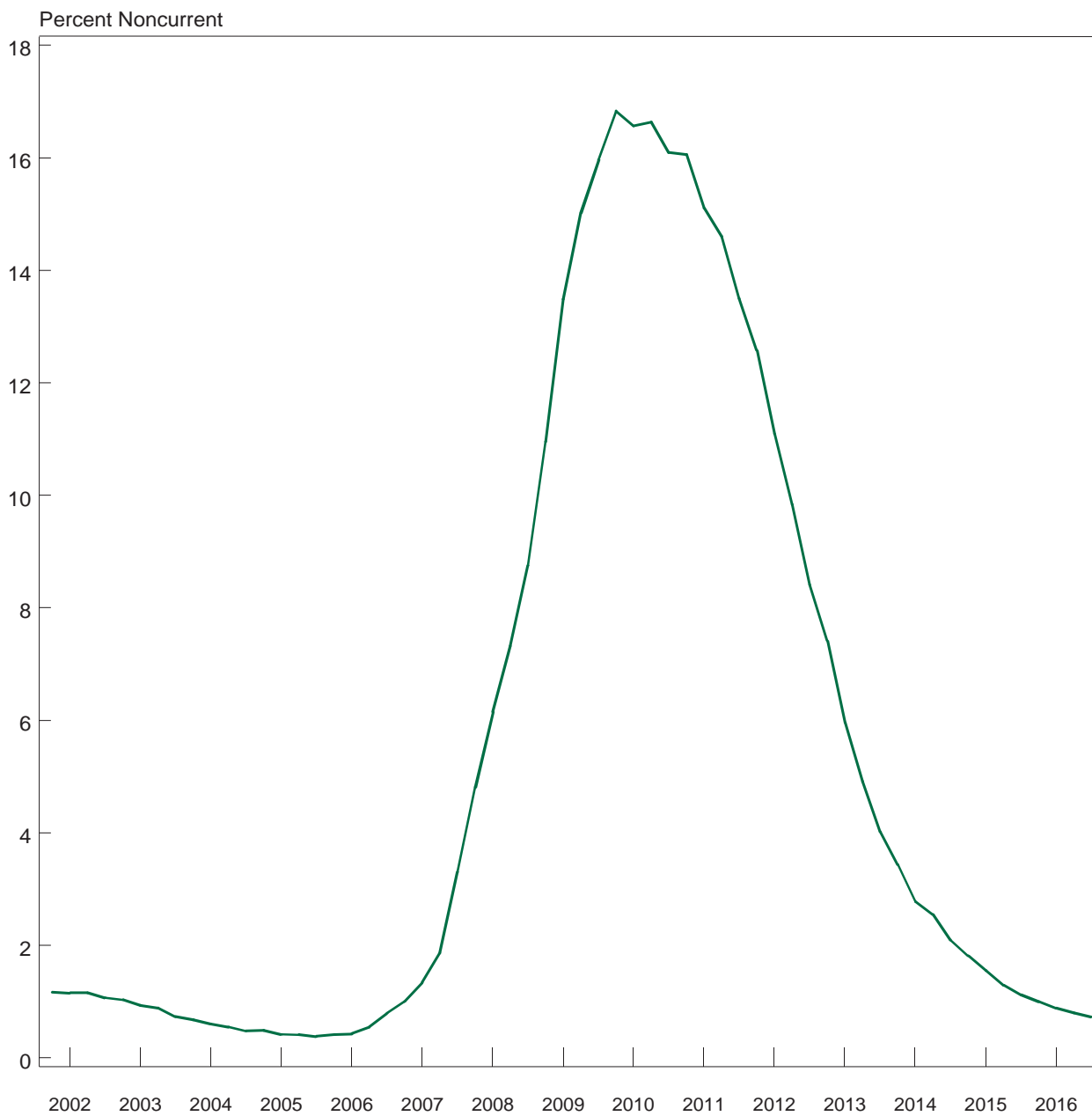
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2013 to 2016



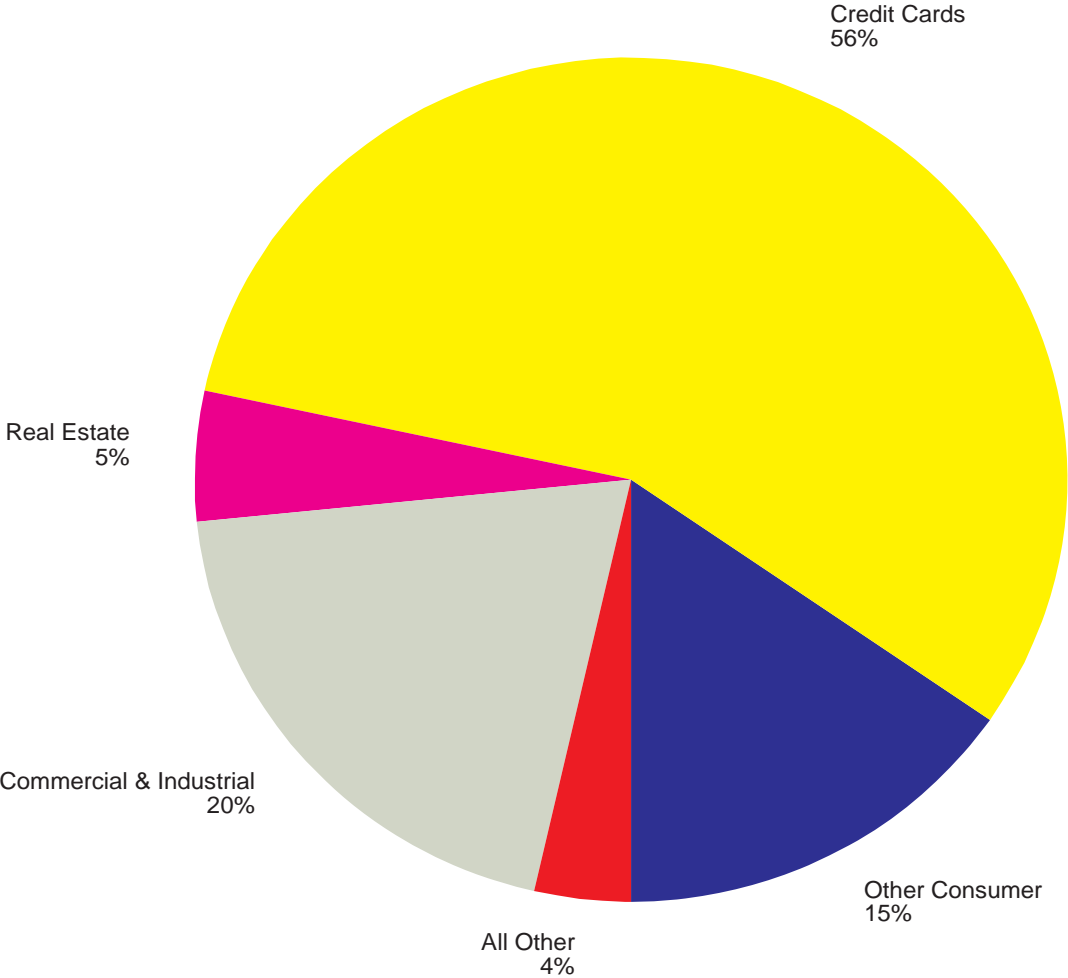
Noncurrent Rate on Real Estate Construction and Development Loans

2002-2016



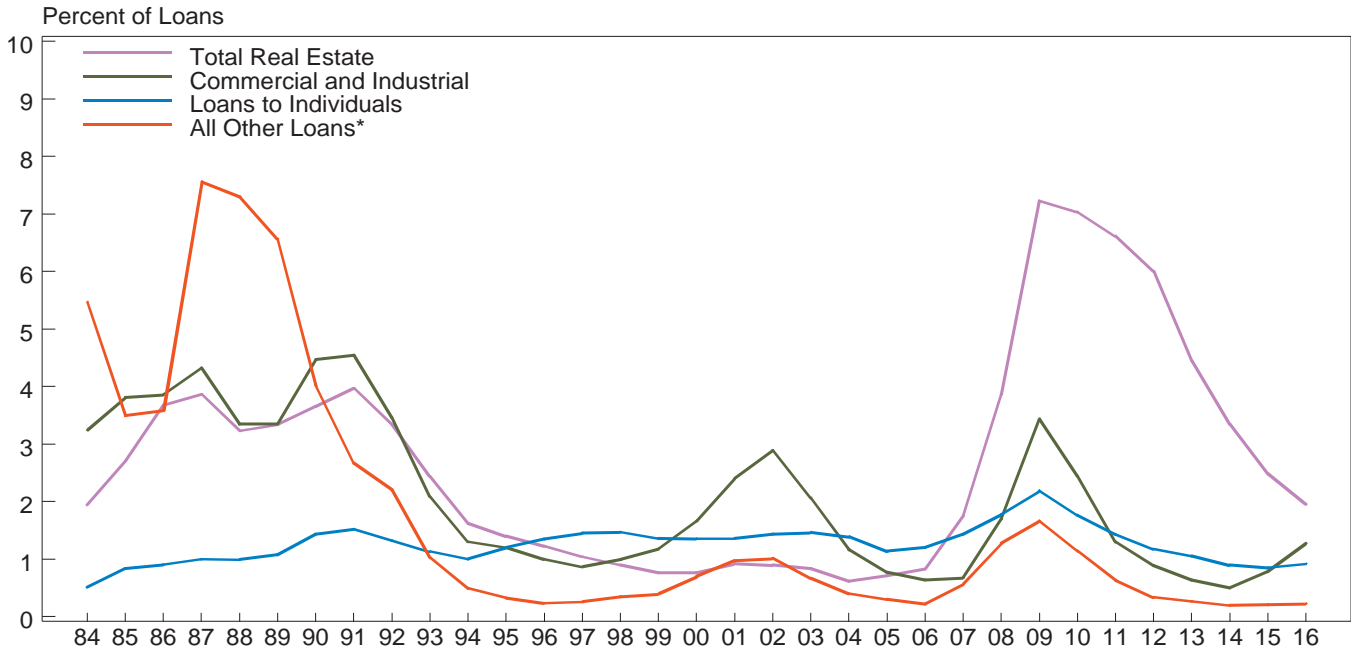
Composition of FDIC-Insured Institutions' Loan Charge-Offs

Fourth Quarter, 2016



Noncurrent Loan Rates at Year-End

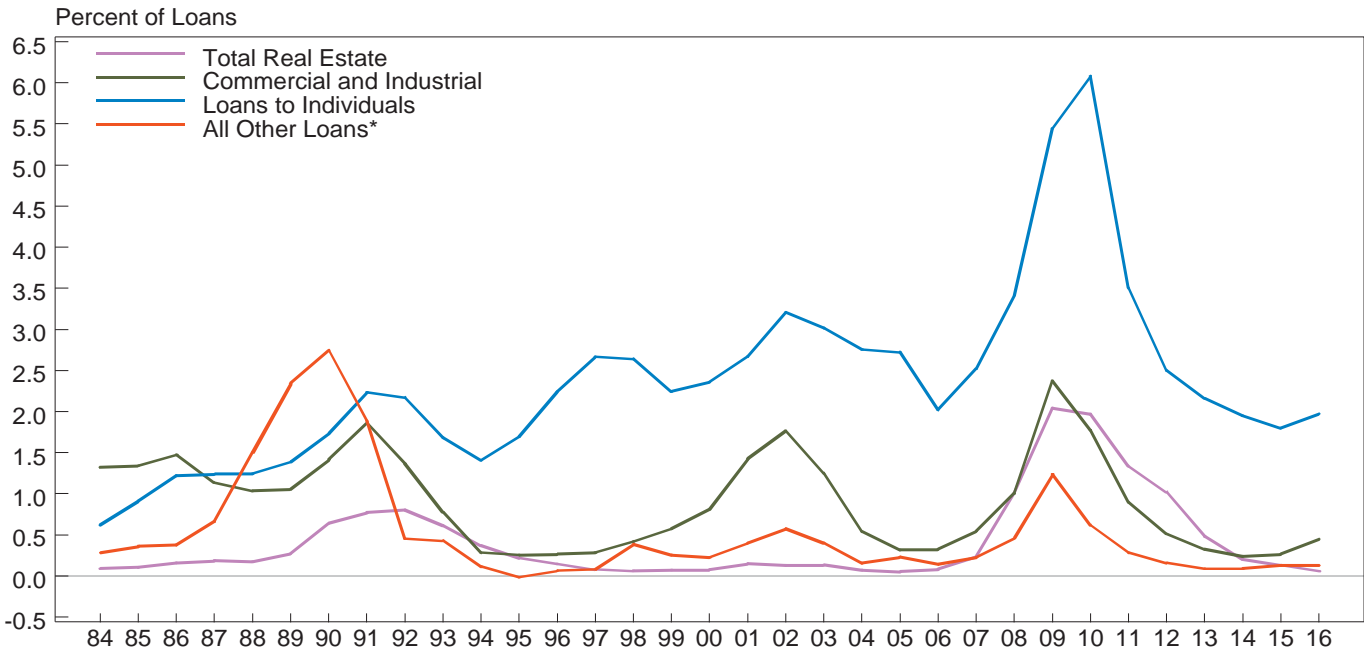
1984-2016



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

Annual Net Charge-Off Rates on Loans

1984-2016

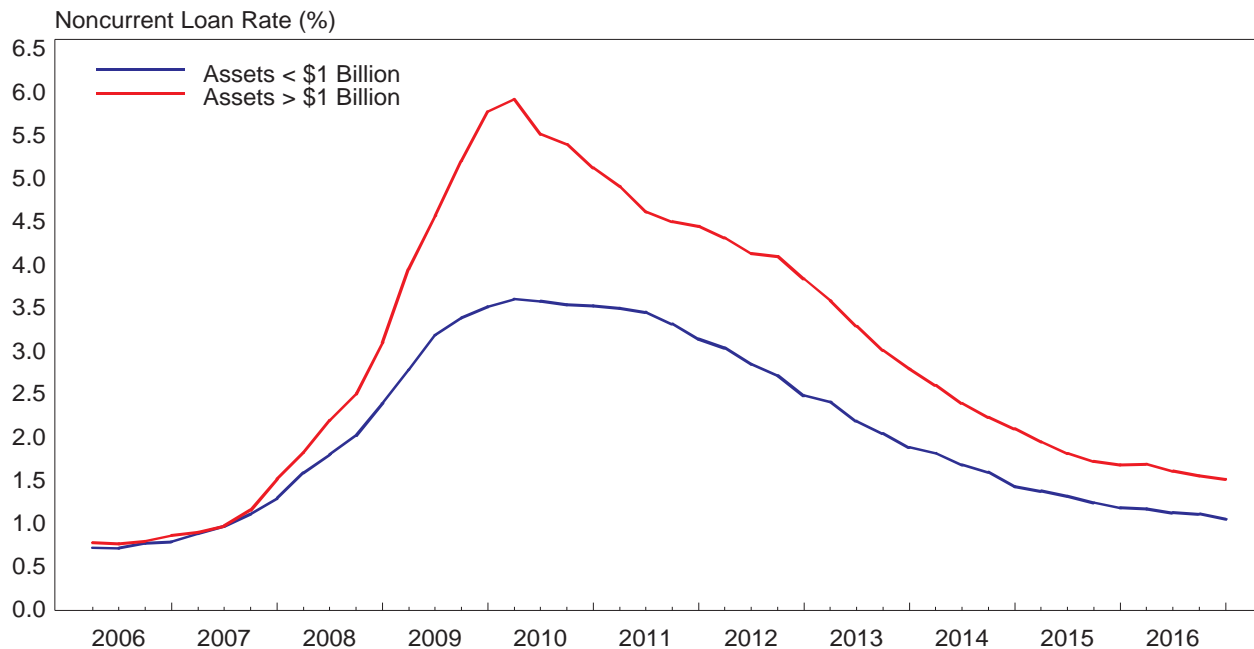


* Includes loans to foreign governments, depository institutions and lease receivables.

Noncurrent Loan Rates

By Asset Size

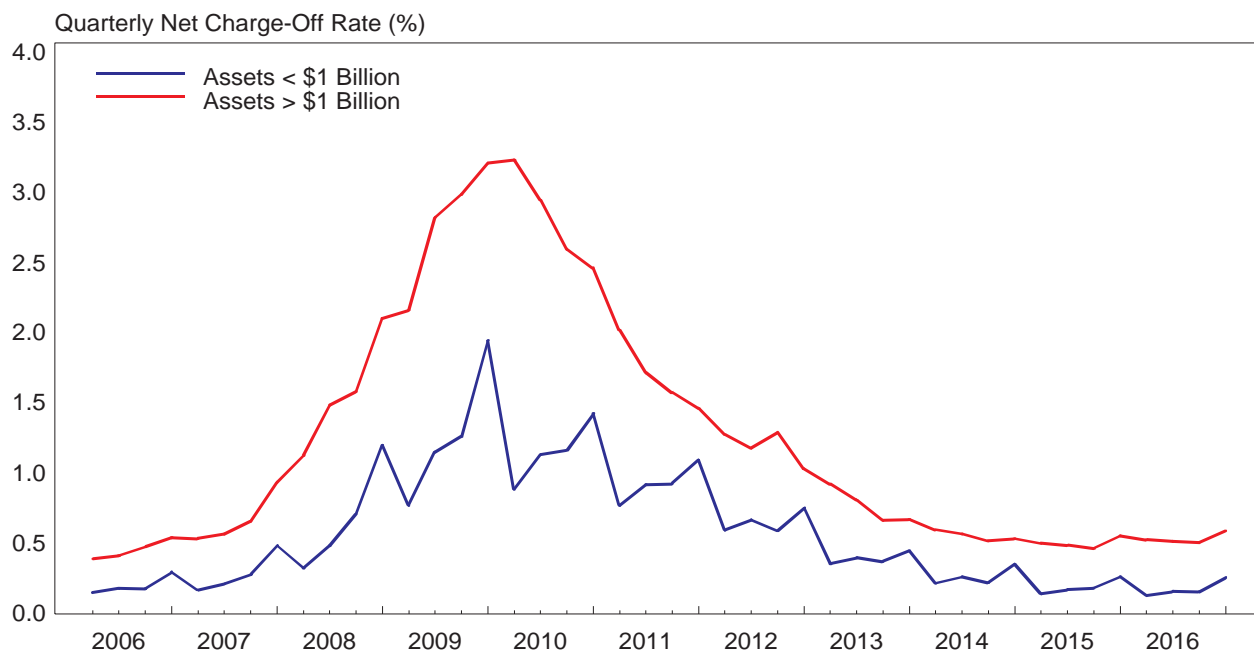
2006 - 2016



Quarterly Net Charge-Off Rates

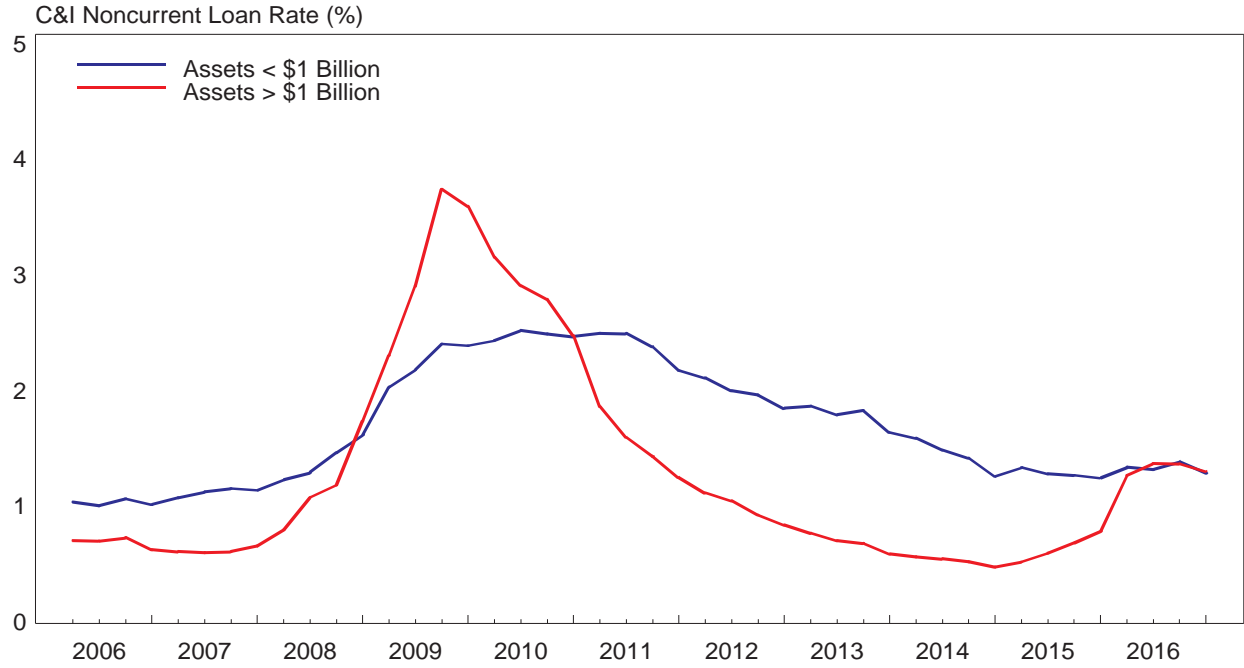
By Asset Size, Annualized

2006 - 2016



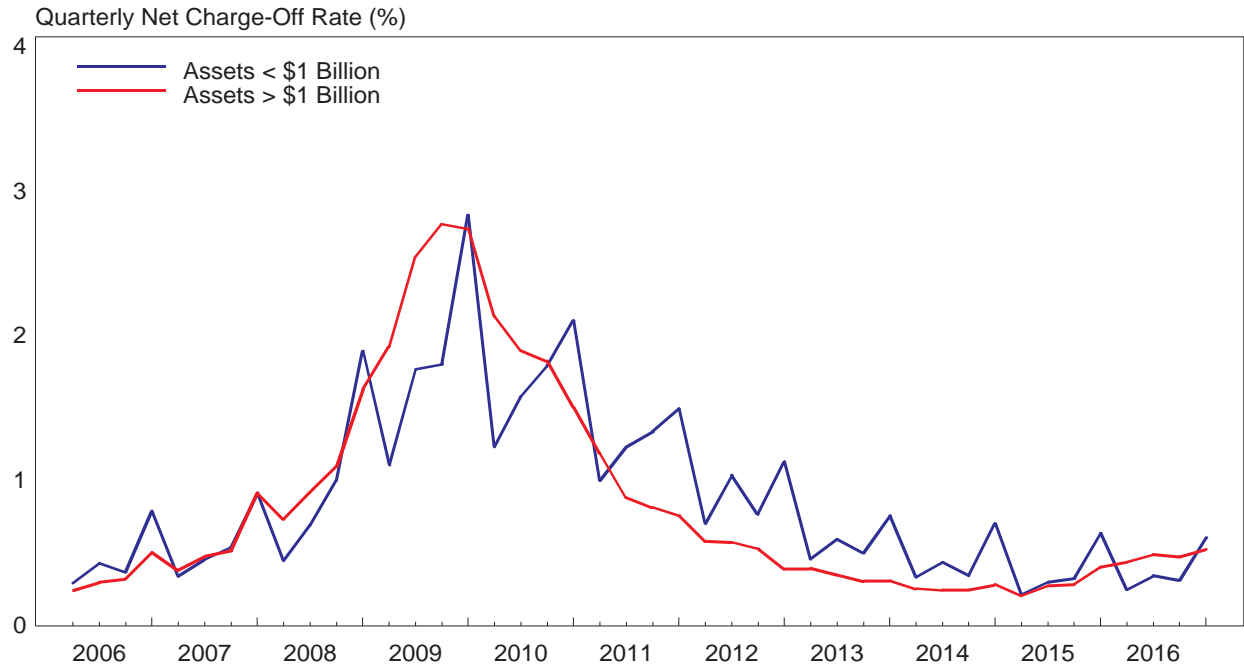
Noncurrent C & I Loan Rates By Asset Size

2006 - 2016



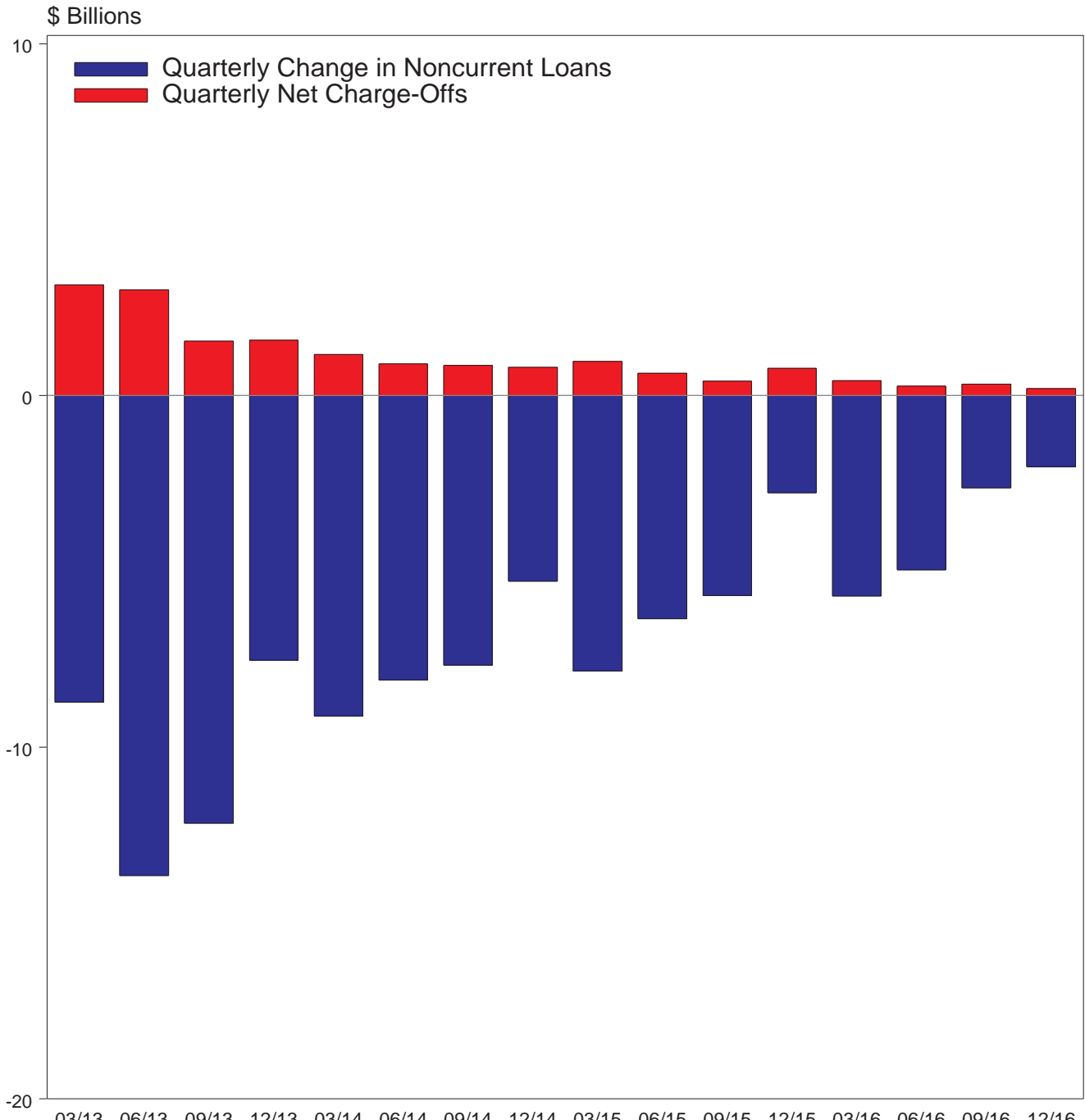
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2006 - 2016



Credit Quality of Residential Mortgage Loans*

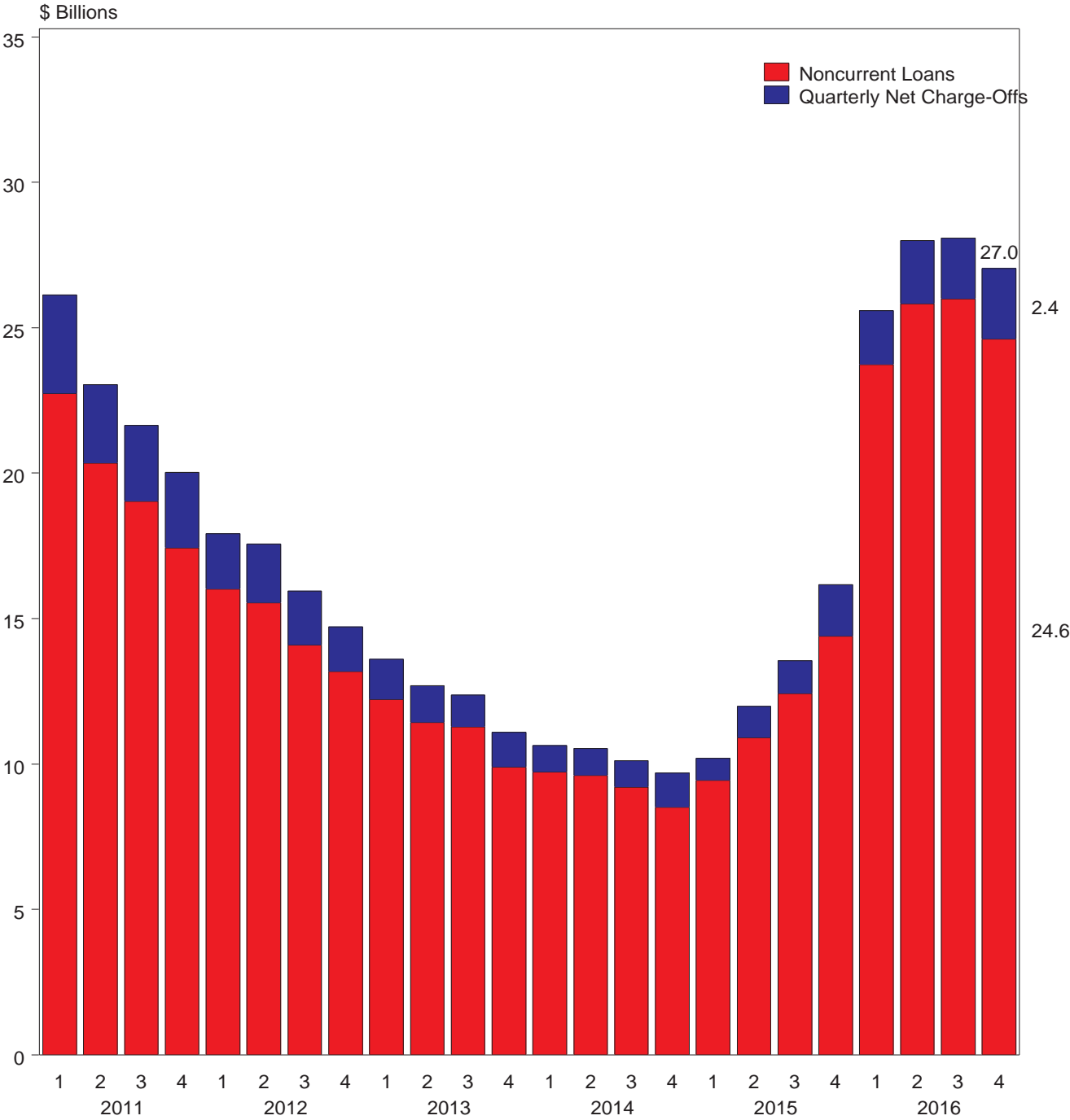
2013 to 2016



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

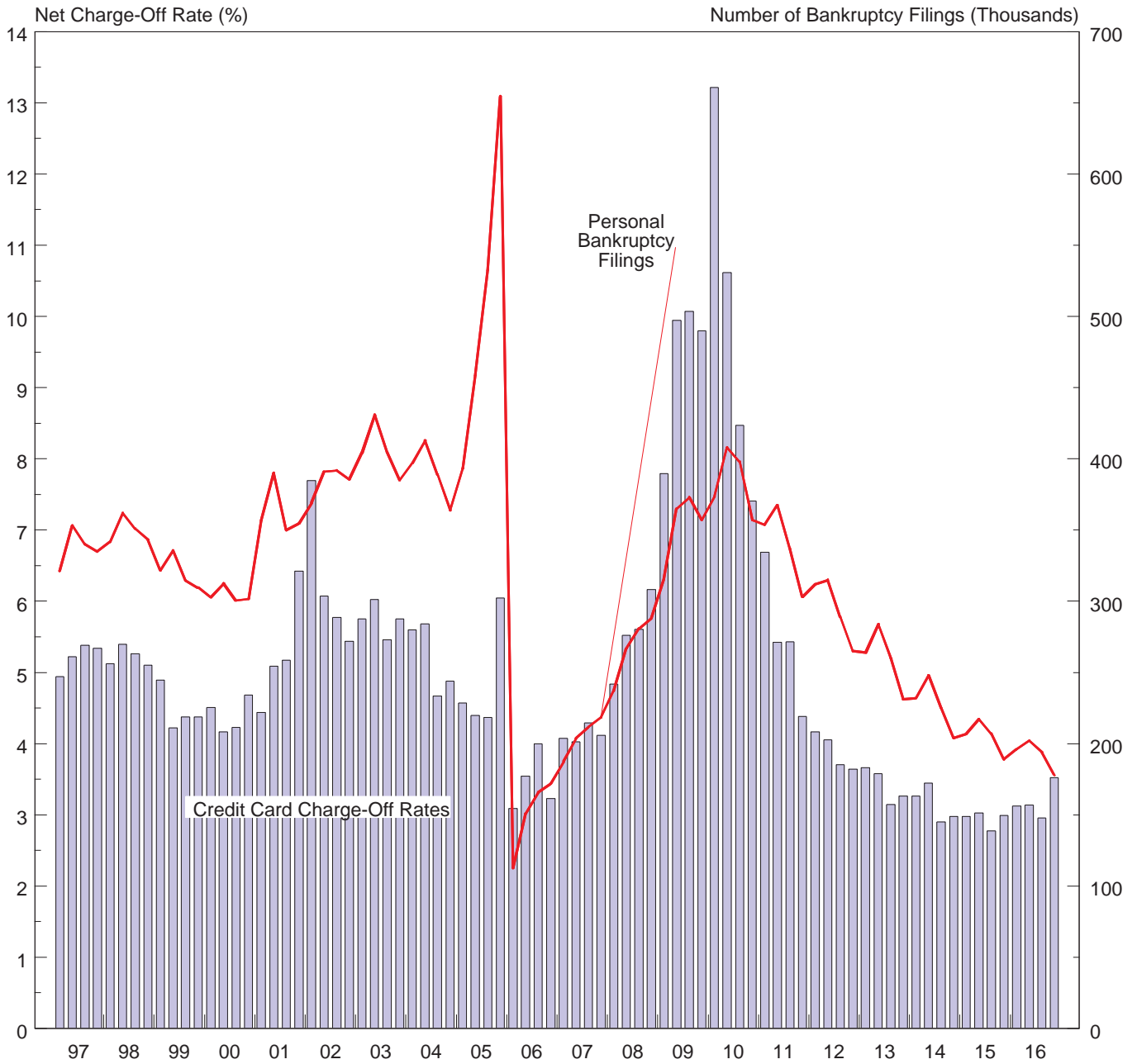
Credit Quality of C & I Loans

2011-2016



Credit Card Loss Rates and Personal Bankruptcy Filings

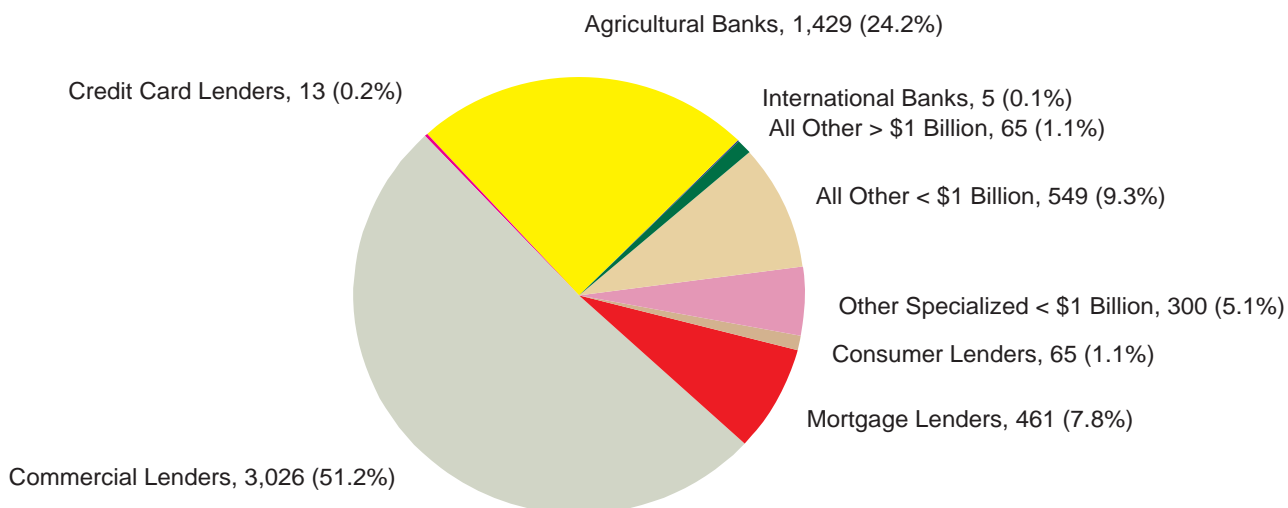
1997-2016



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, 2016

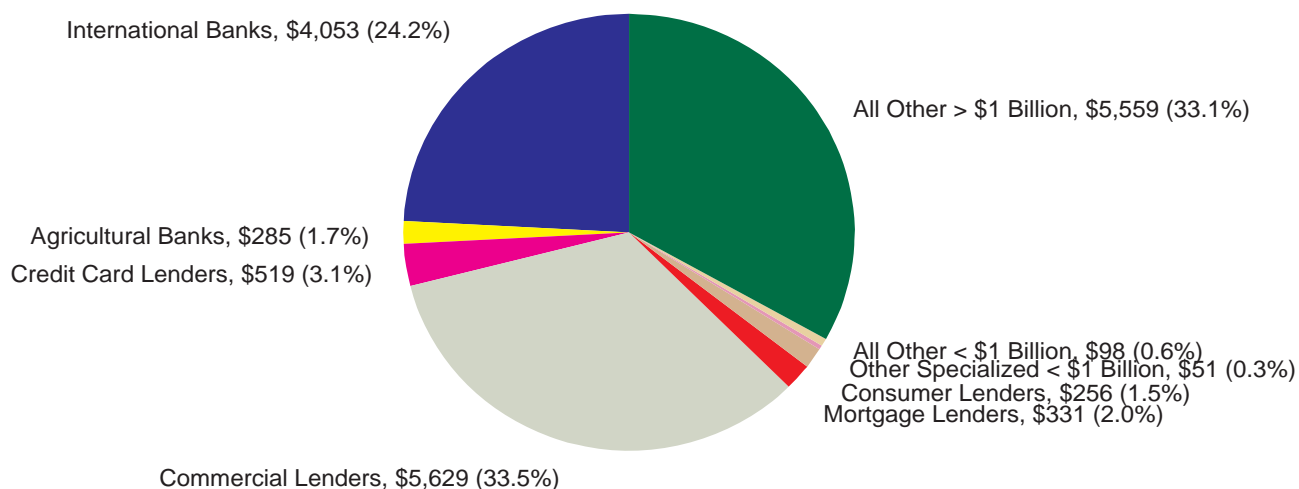


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/16	5	1,429	13	3,026	461	65	300	549	65
12/15	4	1,479	14	3,089	500	65	332	632	67
12/14	3	1,515	15	3,222	553	52	374	708	67
12/13	4	1,532	16	3,378	588	55	405	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92

Industry Assets By Asset Concentration Group

\$ Billions

December 31, 2016

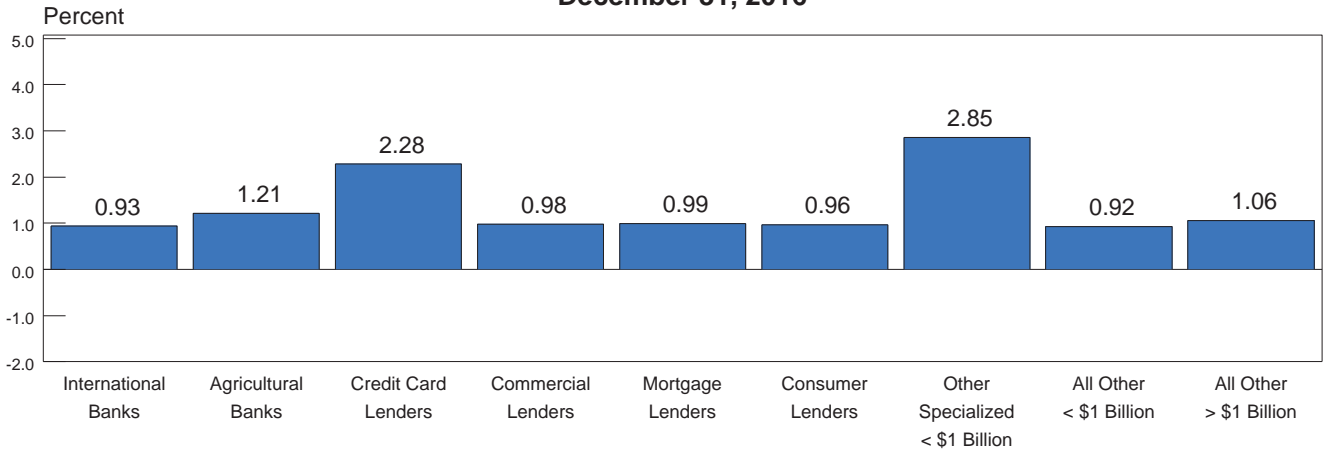


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
12/16	4,053	285	519	5,629	331	256	51	98	5,559
12/15	3,775	278	549	5,892	385	187	57	114	4,730
12/14	3,736	273	484	4,878	440	176	62	129	5,375
12/13	3,700	262	591	4,921	487	162	63	138	4,407
12/12	3,808	240	601	4,339	628	102	65	146	4,522
12/11	3,456	216	539	4,086	825	97	56	139	4,477
12/10	3,038	200	705	4,095	789	114	43	132	4,203
12/09	3,107	182	502	4,547	810	96	38	116	3,689
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,647	117	48	129	2,328
12/04	1,881	139	383	3,301	1,505	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651
12/99	1,179	121	254	3,392	1,045	101	56	225	509
12/98	1,444	125	258	2,786	1,079	81	68	270	420

Performance Ratios By Asset Concentration Group

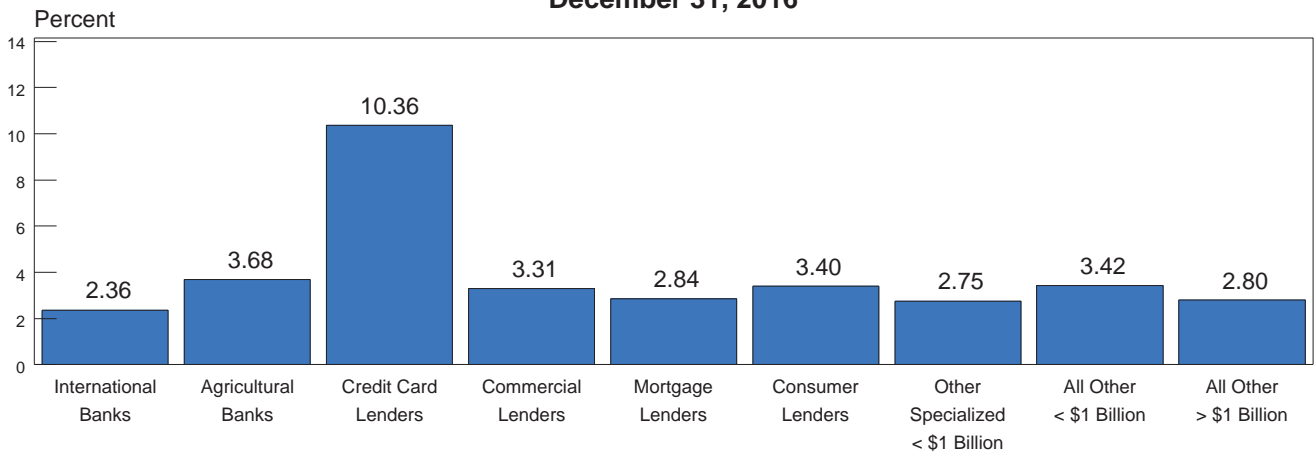
Return on Assets (YTD)

December 31, 2016



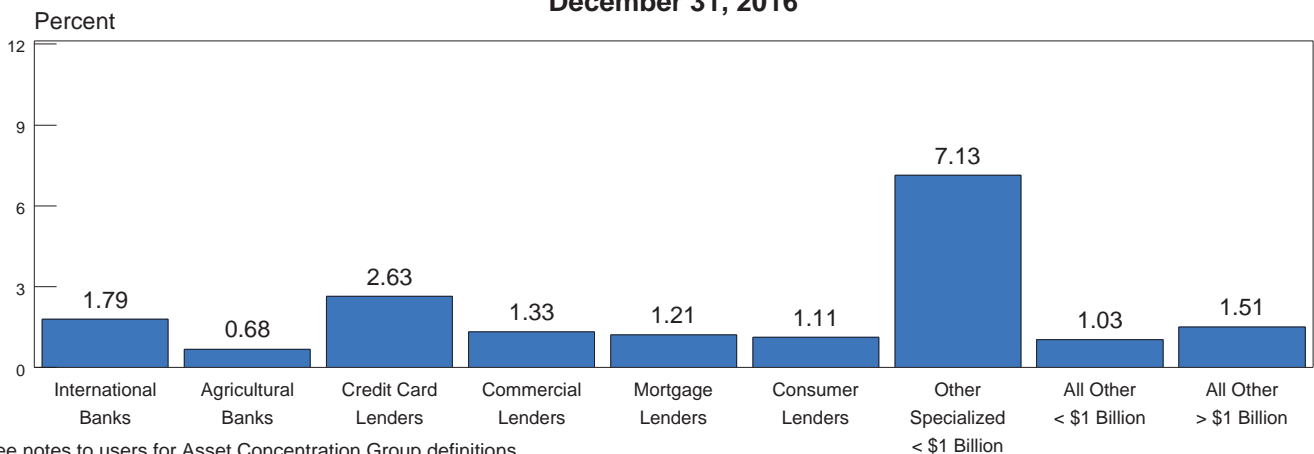
Net Interest Margin (YTD)

December 31, 2016



Noninterest Income to Assets (YTD)

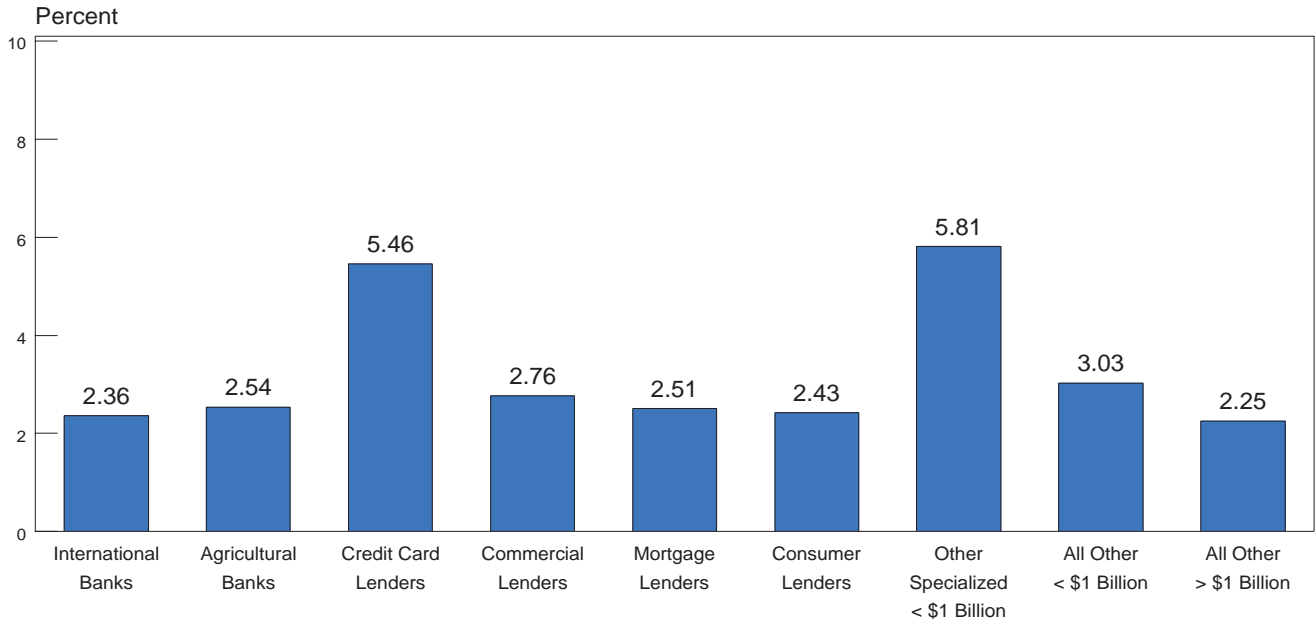
December 31, 2016



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

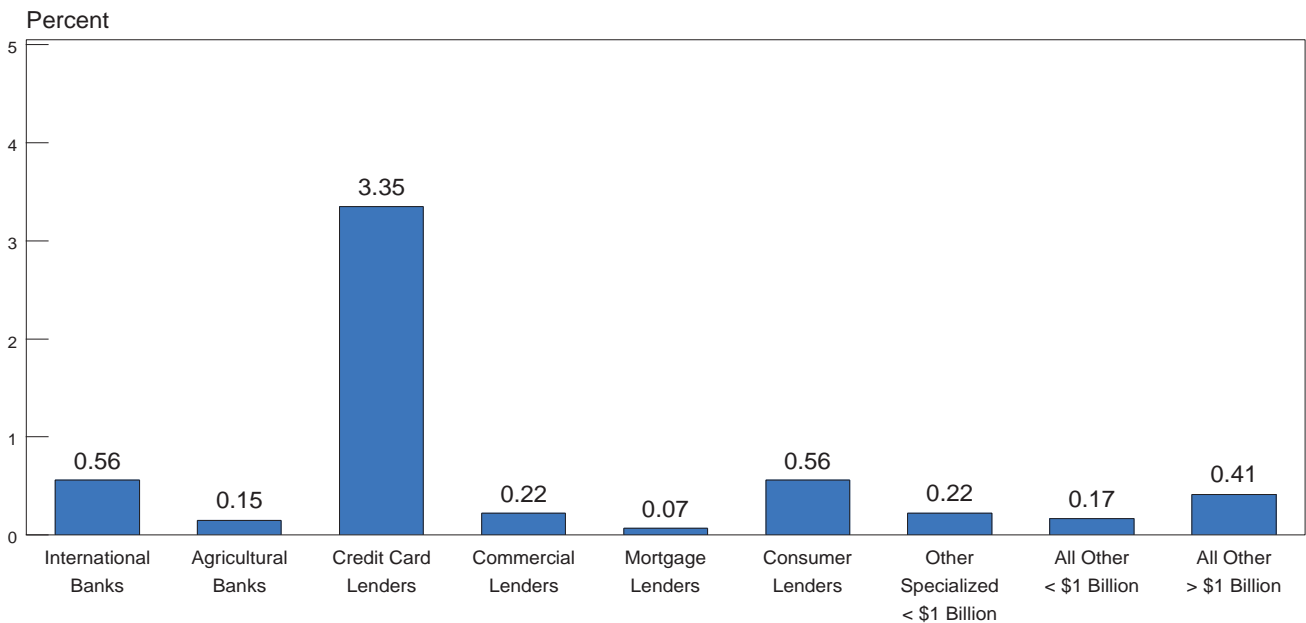
Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

December 31, 2016



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2016

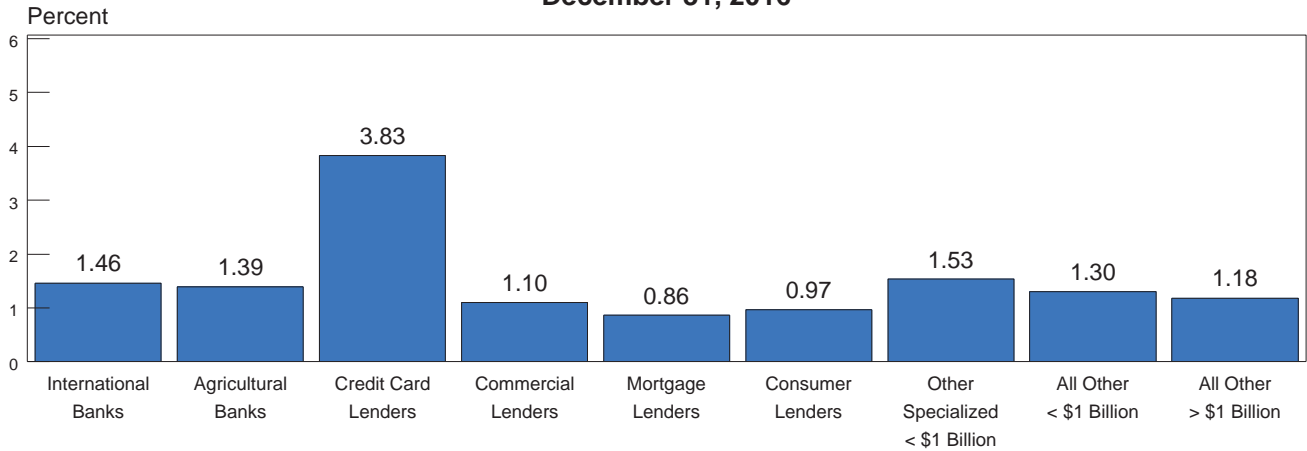


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

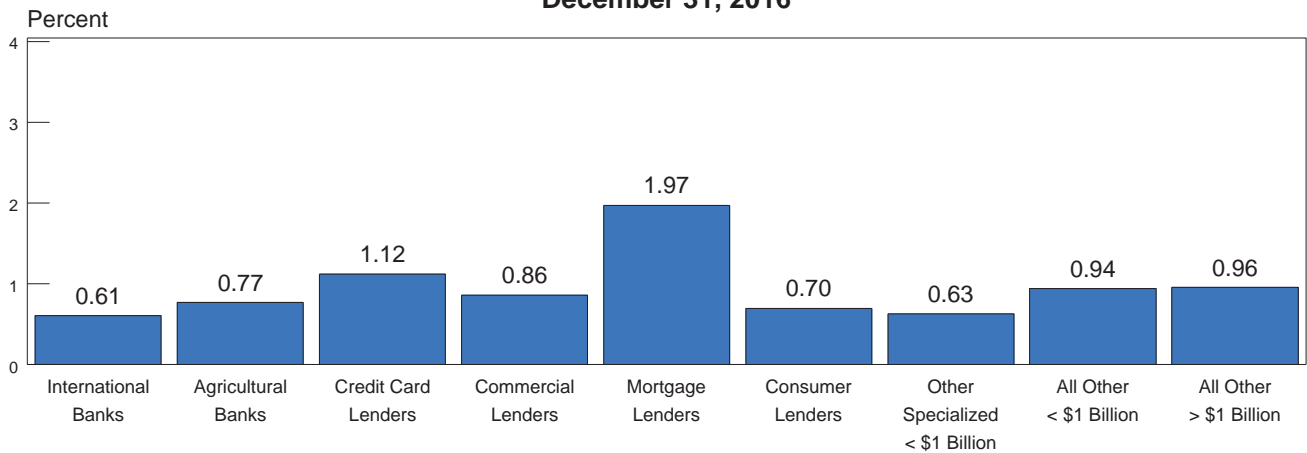
Loss Allowance To Loans and Leases

December 31, 2016



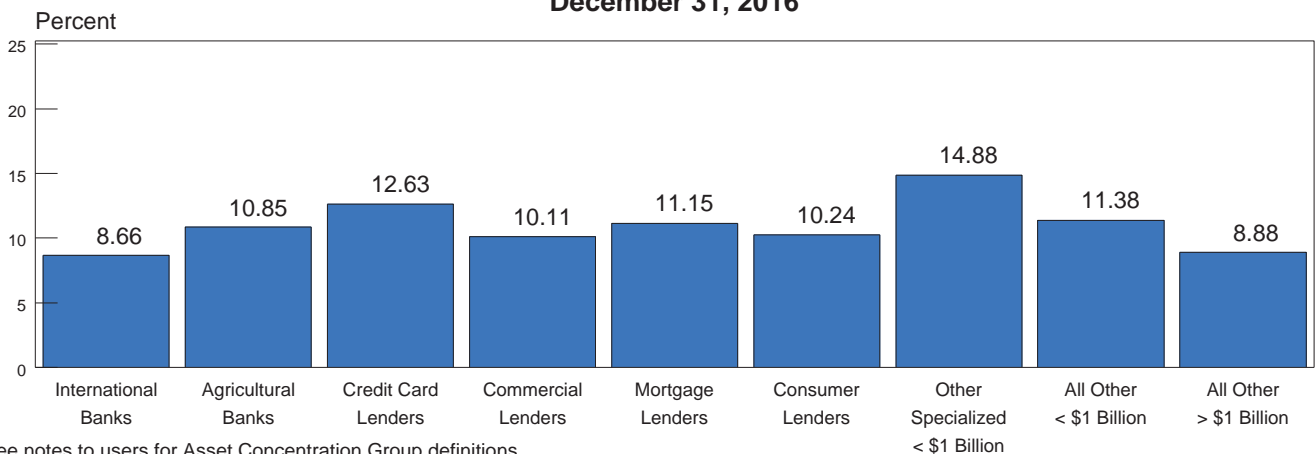
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2016



Core Capital (Leverage) Ratio

December 31, 2016



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

Return On Average Assets By Asset Concentration Group

1998 - 2016, 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
12/16	0.93	1.21	2.28	0.98	0.99	0.96	2.85	0.92	1.06
12/15	0.87	0.96	2.84	0.95	0.83	1.04	2.68	0.91	1.12
12/14	0.72	1.17	3.22	0.94	0.96	1.05	2.20	0.86	1.06
12/13	0.86	1.15	3.35	0.91	0.98	1.15	1.93	0.85	1.11
12/12	0.80	1.27	3.13	0.89	0.87	1.46	1.23	0.86	1.00
12/11	0.74	1.11	3.49	0.63	0.56	1.68	1.92	0.92	0.89
12/10	0.72	0.98	1.82	0.20	0.68	1.28	1.48	0.70	0.80
12/09	0.08	0.81	-4.51	-0.43	0.65	0.33	0.74	0.80	0.53
12/08	0.25	1.00	1.70	-0.13	-0.48	-0.01	1.43	0.82	-0.09
12/07	0.58	1.20	3.35	0.83	0.03	1.26	2.56	1.03	0.88
12/06	1.01	1.23	4.19	1.28	0.94	1.75	1.54	1.04	1.26
12/05	0.86	1.27	2.90	1.36	1.07	1.55	2.18	1.09	1.34
12/04	0.76	1.22	4.03	1.29	1.17	1.66	1.68	1.10	1.32
12/03	1.10	1.20	4.08	1.28	1.38	1.31	1.85	1.06	1.34
12/02	0.74	1.24	3.60	1.30	1.31	1.35	1.08	1.14	1.32
12/01	0.84	1.12	2.89	1.12	1.05	1.29	1.84	1.04	1.09
12/00	1.06	1.22	3.00	1.12	0.96	1.09	1.42	1.13	0.91
12/99	0.93	1.18	3.52	1.27	1.03	1.36	1.67	1.27	1.26
12/98	0.60	1.20	2.88	1.29	1.05	1.25	1.70	1.13	1.40

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

Net Interest Margin By Asset Concentration Group

1998 - 2016, 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
12/16	2.36	3.68	10.36	3.31	2.84	3.40	2.75	3.42	2.80
12/15	2.28	3.64	9.57	3.19	2.73	3.63	2.69	3.46	2.80
12/14	2.41	3.65	9.85	3.43	2.78	3.49	2.74	3.48	2.77
12/13	2.43	3.60	9.47	3.52	2.87	3.31	2.64	3.49	2.81
12/12	2.62	3.74	9.61	3.69	3.09	4.07	2.72	3.58	2.98
12/11	2.90	3.86	10.55	3.81	2.98	4.63	3.04	3.72	3.11
12/10	2.71	3.93	12.09	3.76	3.02	4.43	2.81	3.74	3.28
12/09	2.95	3.92	10.06	3.50	3.05	4.12	2.83	3.77	3.16
12/08	2.86	3.90	9.41	3.60	2.43	3.73	2.84	3.81	1.90
12/07	2.59	3.96	8.56	3.59	2.62	4.26	3.04	3.70	2.94
12/06	2.26	4.04	8.82	3.73	2.51	5.52	3.18	3.72	2.99
12/05	2.61	4.11	8.18	3.87	2.79	4.58	2.80	3.80	3.08
12/04	2.50	4.07	8.67	3.85	3.05	4.71	3.20	3.86	3.29
12/03	3.03	4.03	8.29	3.92	3.36	4.91	3.08	3.86	3.45
12/02	3.30	4.17	8.74	4.19	3.39	4.69	3.40	4.11	3.63
12/01	2.82	4.03	7.85	4.07	3.17	4.79	3.44	3.99	3.16
12/00	2.79	4.19	7.37	4.09	2.78	4.20	3.83	4.11	3.39
12/99	2.98	4.17	7.65	4.18	3.05	4.68	3.67	4.19	3.68
12/98	3.01	4.23	7.93	4.24	3.10	4.63	3.86	4.29	3.86

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
1998 - 2016, 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
12/16	0.56	0.15	3.35	0.22	0.07	0.56	0.22	0.17	0.41
12/15	0.59	0.10	2.79	0.20	0.13	0.62	0.20	0.20	0.41
12/14	0.73	0.13	2.81	0.24	0.21	0.62	0.34	0.25	0.41
12/13	0.97	0.14	3.20	0.43	0.37	0.80	0.48	0.33	0.49
12/12	1.41	0.24	3.69	0.74	0.82	1.31	0.45	0.45	0.94
12/11	1.97	0.40	5.26	1.18	0.90	1.87	0.56	0.54	1.25
12/10	2.29	0.59	10.83	1.90	1.14	2.37	0.64	0.56	1.87
12/09	3.07	0.65	9.77	2.02	1.24	2.74	0.78	0.54	2.19
12/08	1.44	0.41	5.94	1.14	0.86	1.74	0.35	0.35	0.74
12/07	0.77	0.22	3.95	0.35	0.40	0.87	0.29	0.22	0.39
12/06	0.48	0.17	3.48	0.22	0.15	1.40	0.42	0.20	0.22
12/05	0.87	0.18	4.64	0.23	0.12	1.44	0.26	0.23	0.24
12/04	0.91	0.22	4.66	0.30	0.12	1.57	0.59	0.29	0.25
12/03	1.40	0.28	5.22	0.46	0.18	2.09	1.22	0.38	0.62
12/02	1.77	0.29	6.12	0.65	0.20	1.07	1.36	0.35	0.81
12/01	0.88	0.36	4.52	0.68	0.19	1.39	0.50	0.33	0.75
12/00	0.51	0.23	3.72	0.50	0.11	0.49	1.62	0.28	0.62
12/99	0.62	0.28	3.84	0.40	0.12	0.62	1.32	0.26	0.46
12/98	0.58	0.24	4.35	0.36	0.19	0.65	0.83	0.35	0.60

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

Percent of Loans Noncurrent By Asset Concentration Group

1998 - 2016

	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
12/16	1.57	0.97	1.39	1.05	2.97	0.94	1.46	1.20	1.80
12/15	1.81	0.80	1.17	1.13	2.65	1.26	1.46	1.44	2.18
12/14	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
12/13	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
12/11	4.22	1.70	1.71	3.54	3.89	1.68	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
12/99	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
12/98	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87

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

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

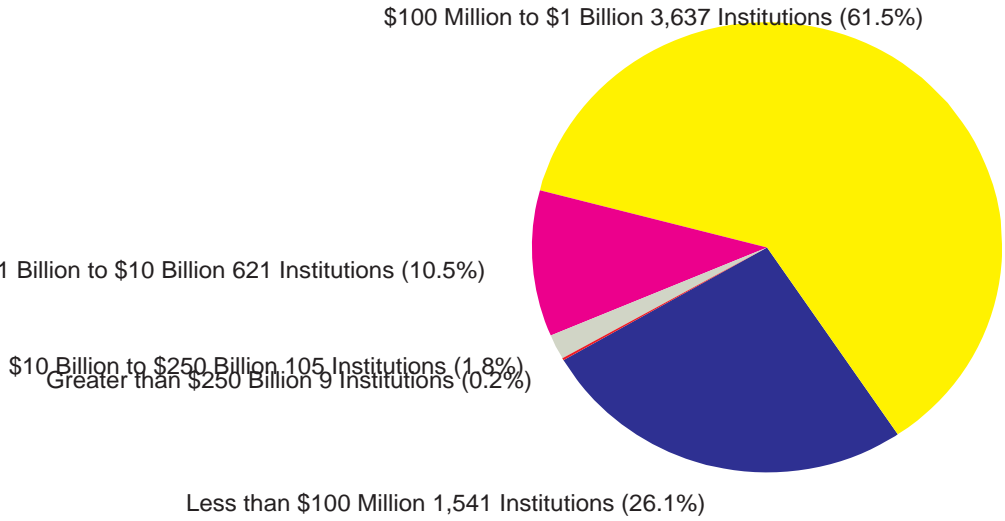
1998 - 2016

	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
12/16	8.66	10.85	12.63	10.11	11.15	10.24	14.88	11.38	8.88
12/15	8.83	10.66	12.30	10.05	11.28	10.29	14.34	11.56	8.98
12/14	8.28	10.49	12.33	10.20	11.53	9.82	13.95	11.47	8.97
12/13	7.87	10.33	13.01	10.13	10.92	9.45	13.11	11.26	9.03
12/12	7.16	10.25	13.12	10.04	10.11	9.36	12.88	10.83	9.13
12/11	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
12/10	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69
12/09	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
12/99	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
12/98	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48

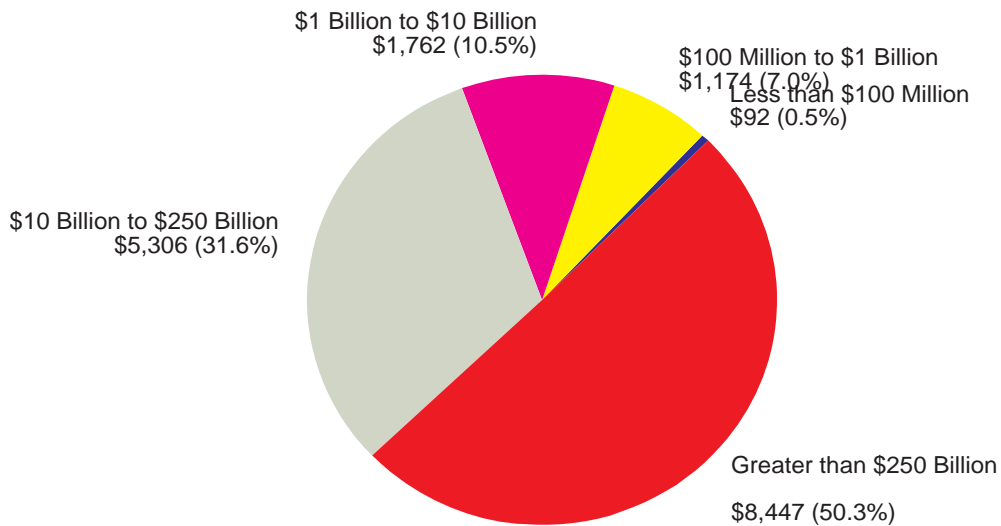
Note: See notes to users for Asset Concentration Group definitions.

Number of Institutions By Asset Size

December 31, 2016



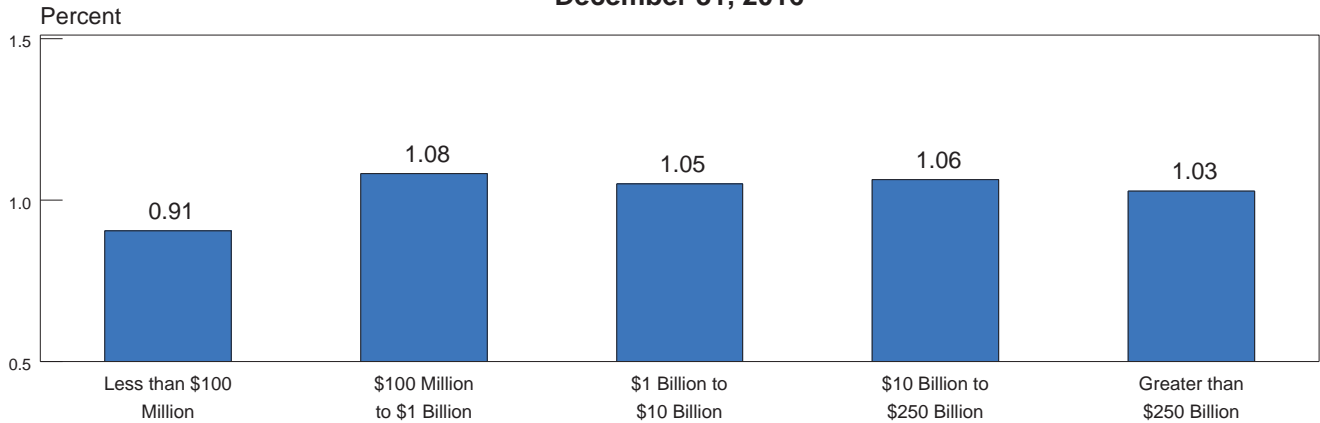
Industry Assets By Asset Size December 31, 2016 (\$ Billions)



Performance Ratios By Asset Size

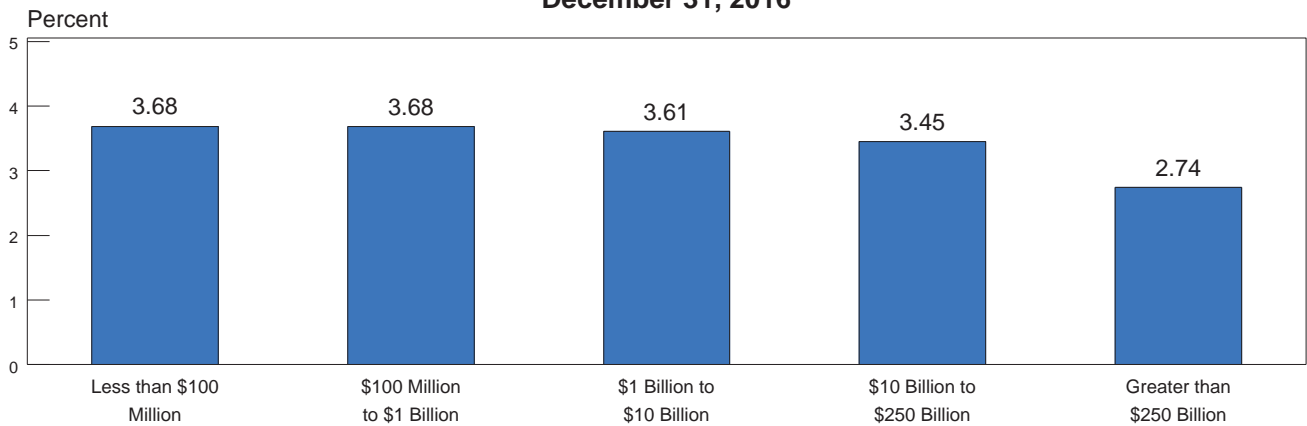
Return on Assets (YTD)

December 31, 2016



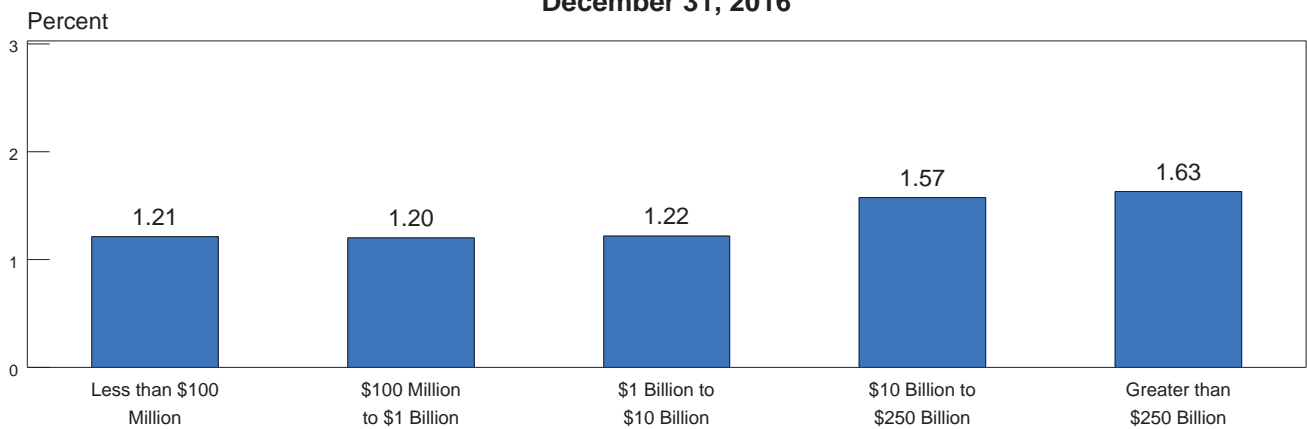
Net Interest Margin (YTD)

December 31, 2016



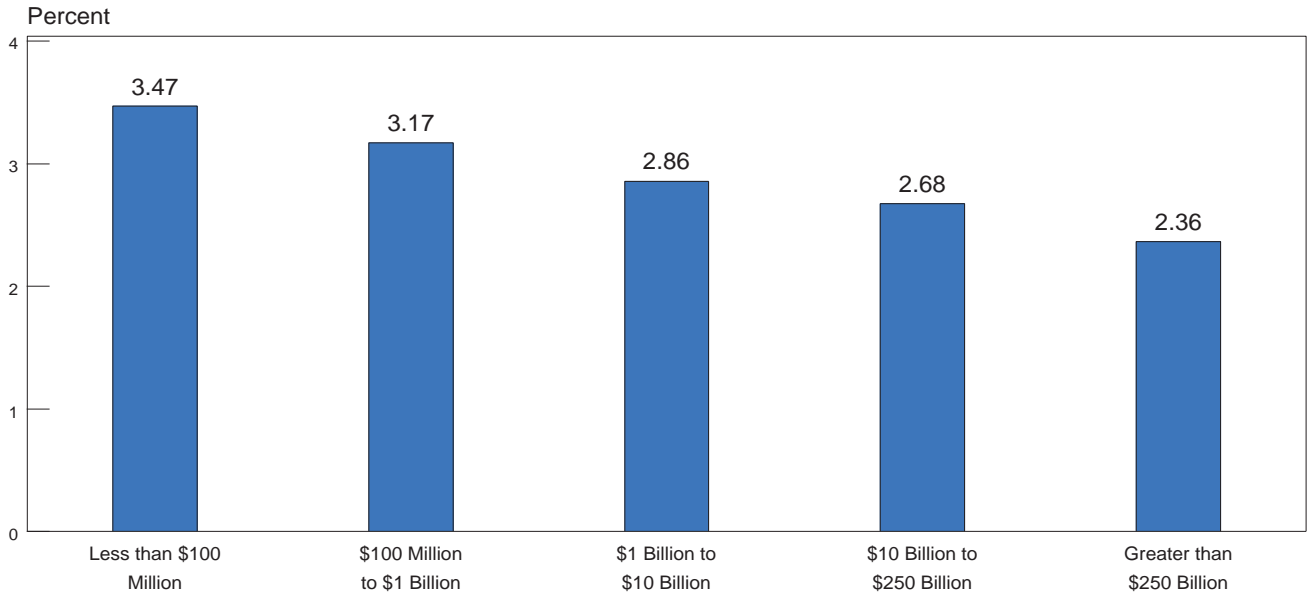
Noninterest Income to Assets (YTD)

December 31, 2016



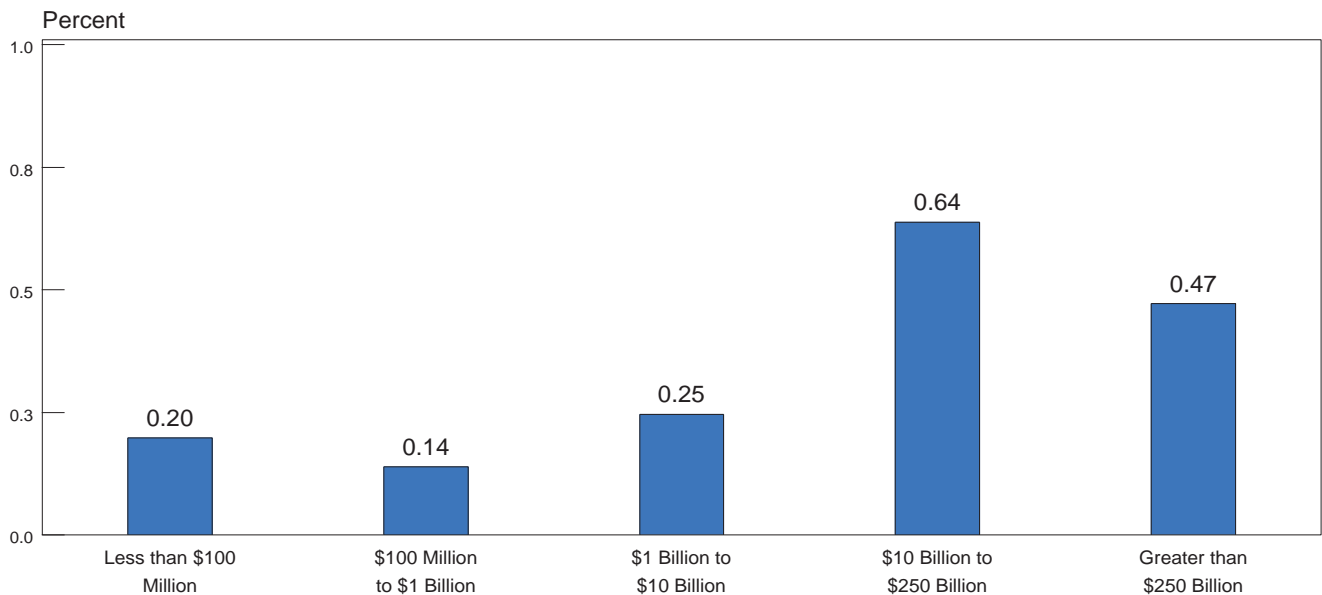
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

December 31, 2016



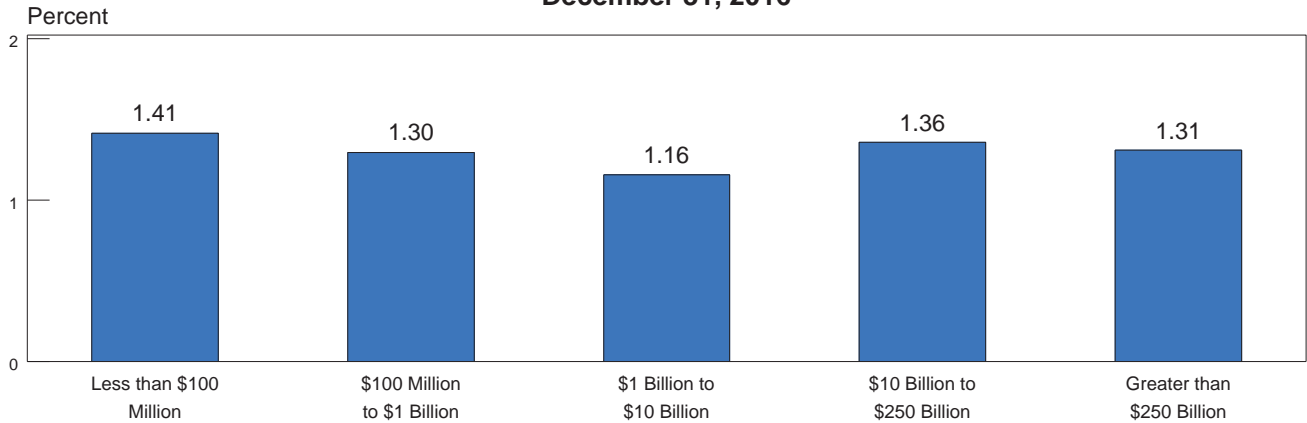
Net Charge-Offs to Loans and Leases (YTD)

December 31, 2016



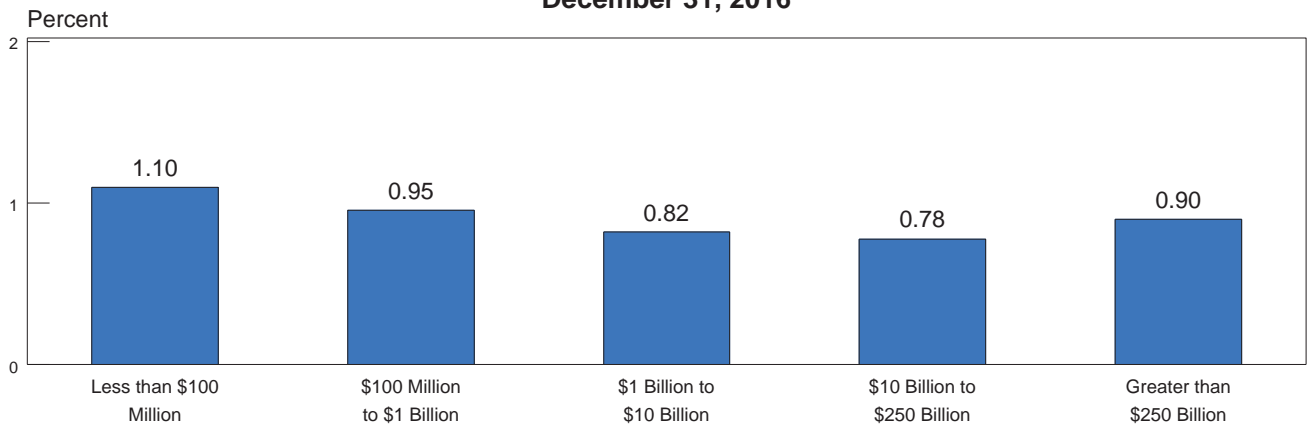
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

December 31, 2016



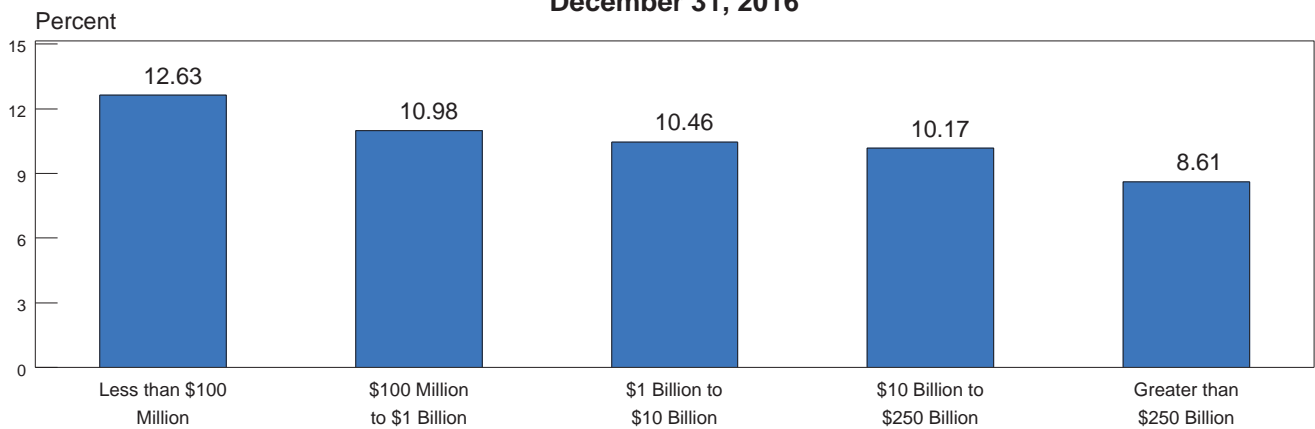
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2016



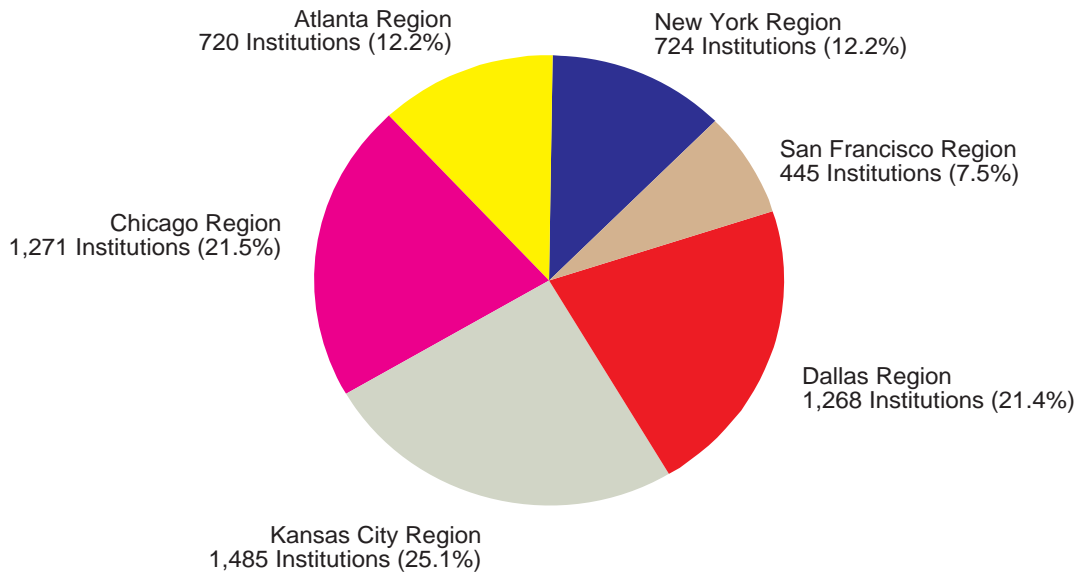
Core Capital (Leverage) Ratio

December 31, 2016



Geographic Distribution of FDIC-Insured Institutions

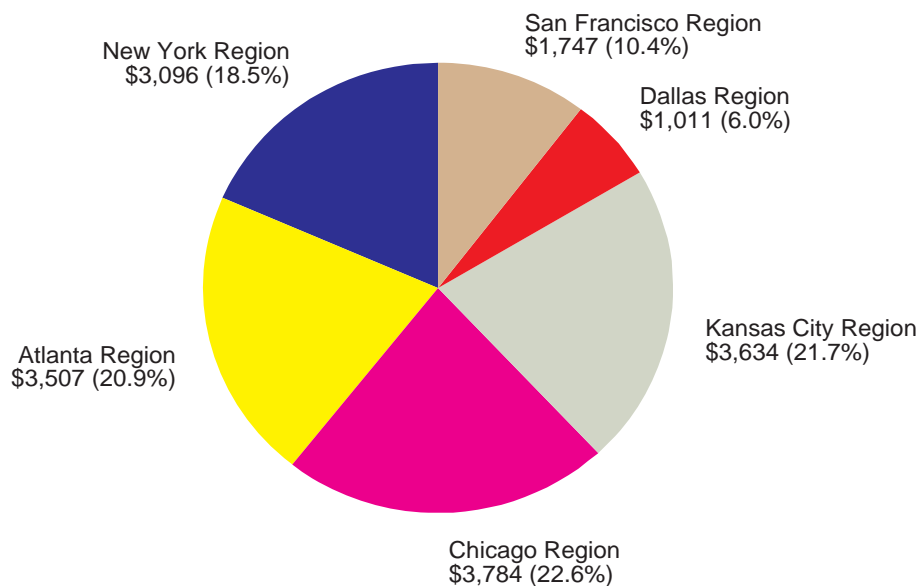
December 31, 2016



Geographic Distribution of Industry Assets

December 31, 2016

(\$ Billions)

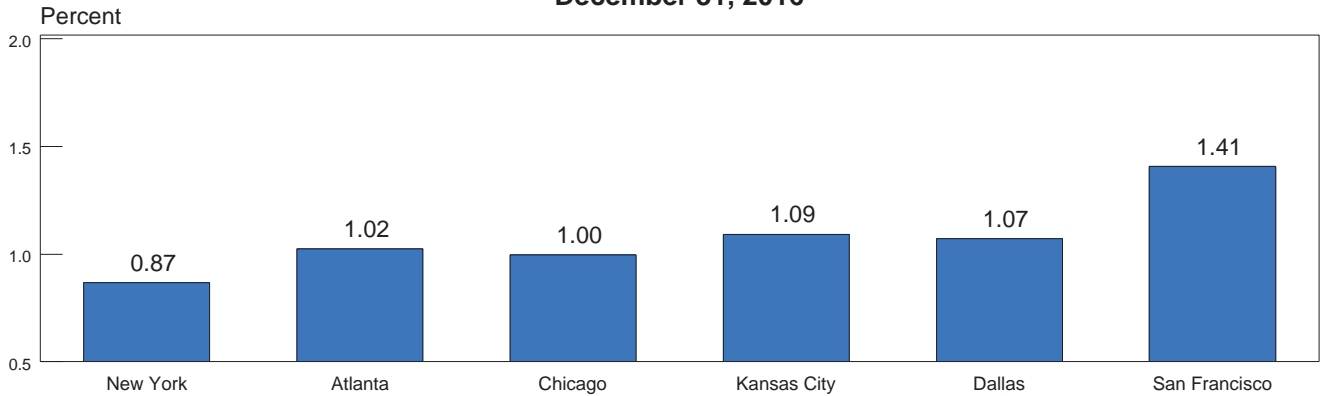


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

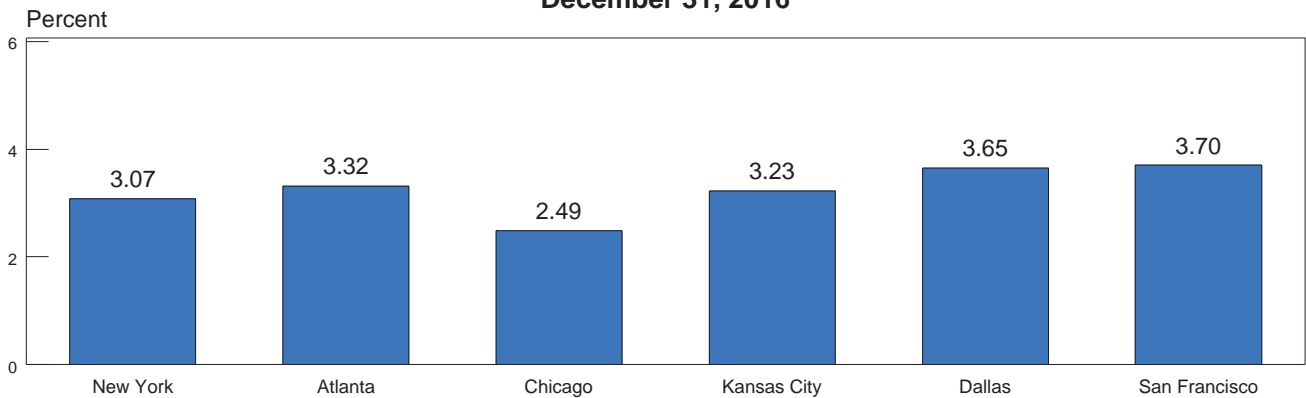
Return on Assets (YTD)

December 31, 2016



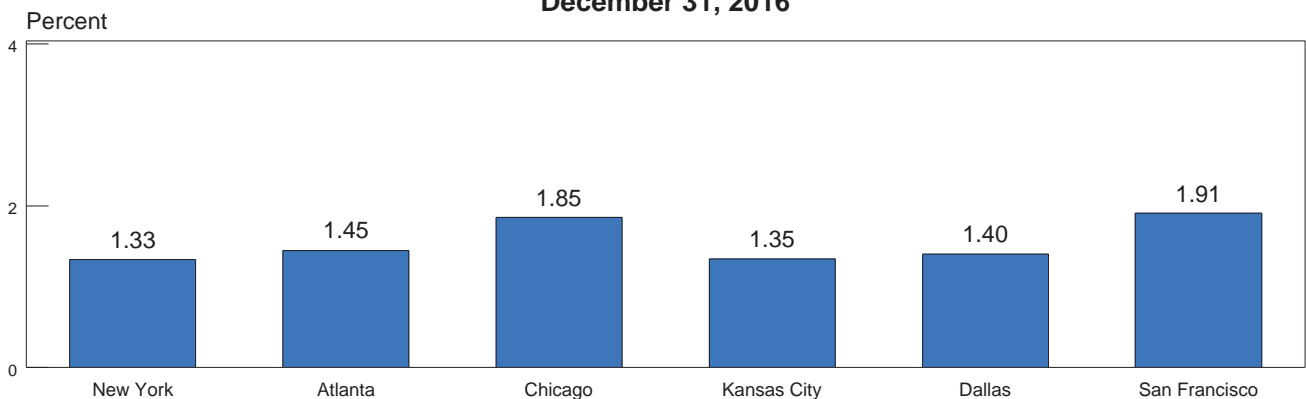
Net Interest Margins (YTD)

December 31, 2016



Noninterest Income to Assets (YTD)

December 31, 2016

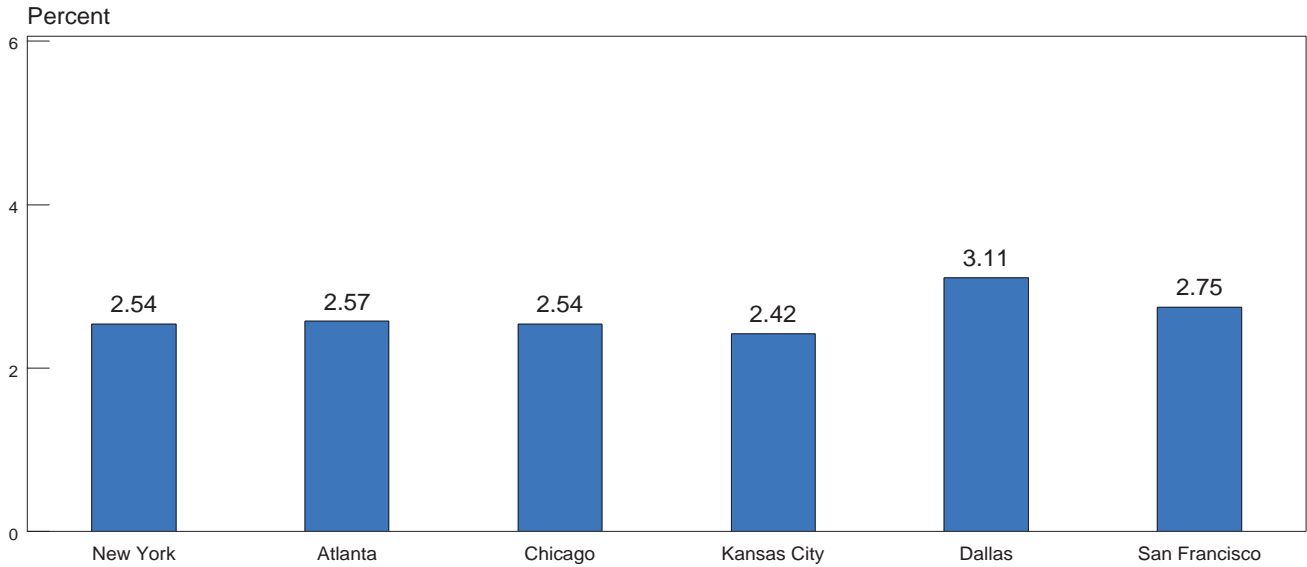


Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

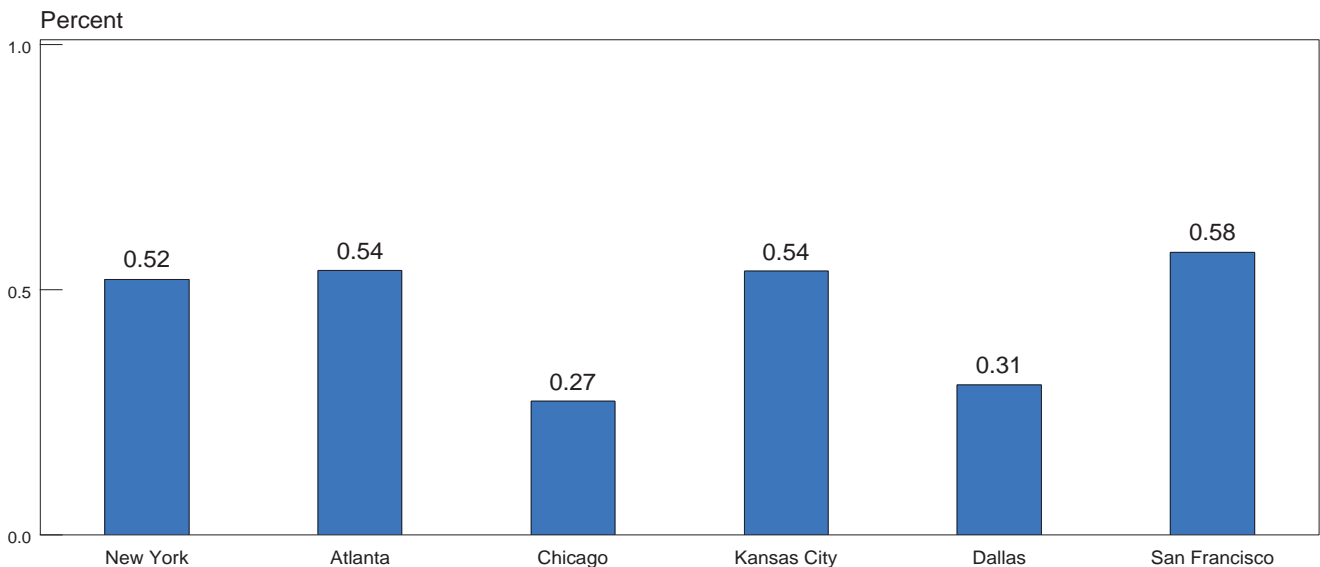
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD)

December 31, 2016



Net Charge-Offs to Loans and Leases (YTD)

December 31, 2016

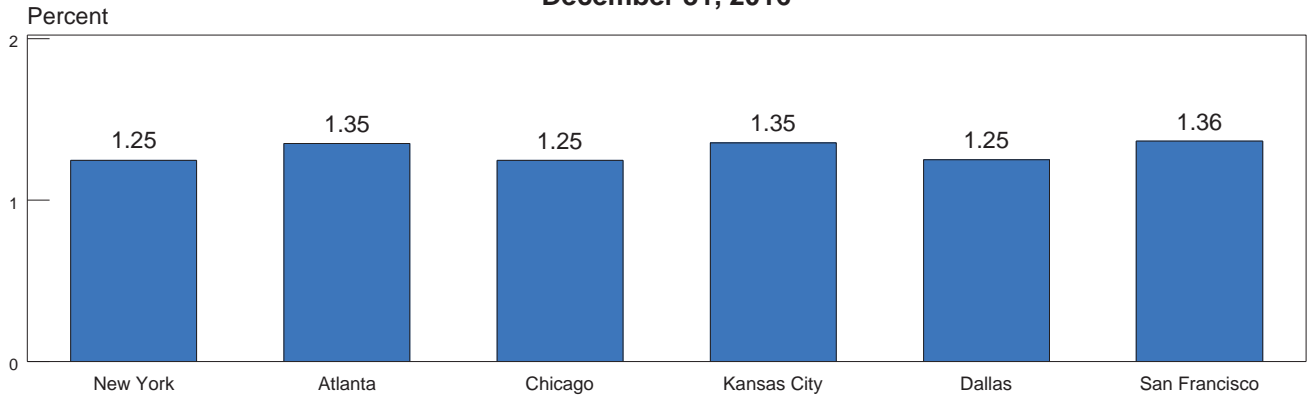


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

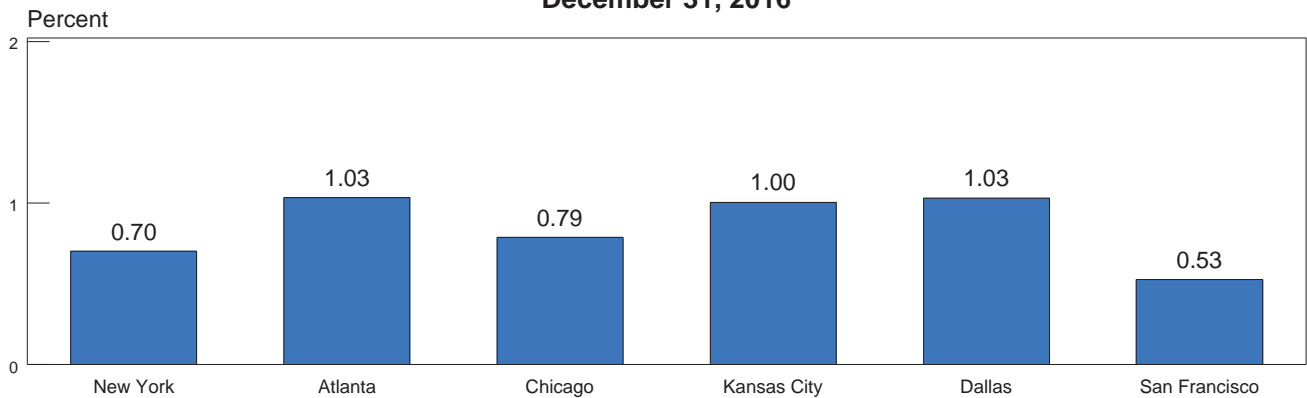
Loss Allowance To Loans and Leases

December 31, 2016



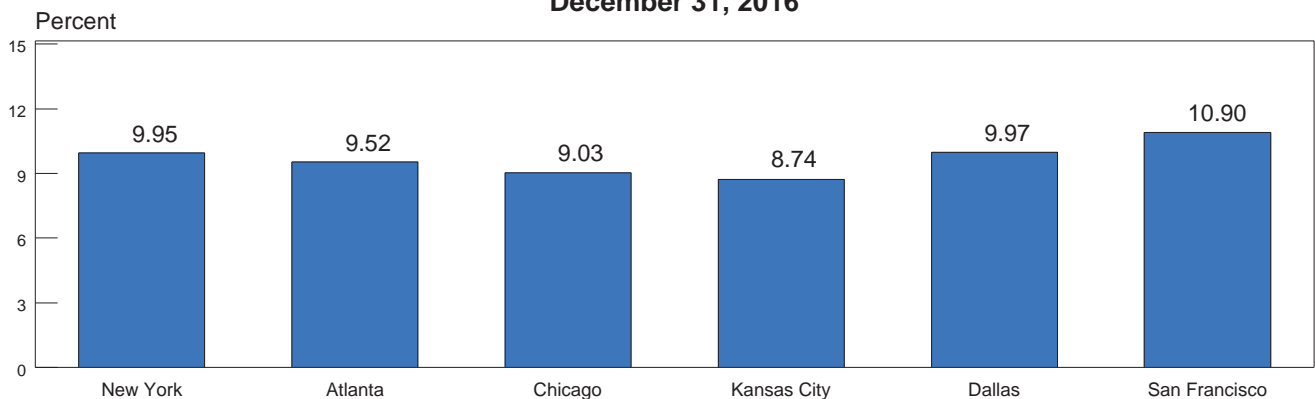
Noncurrent Assets Plus Other Real Estate Owned To Assets

December 31, 2016



Core Capital (Leverage) Ratio

December 31, 2016

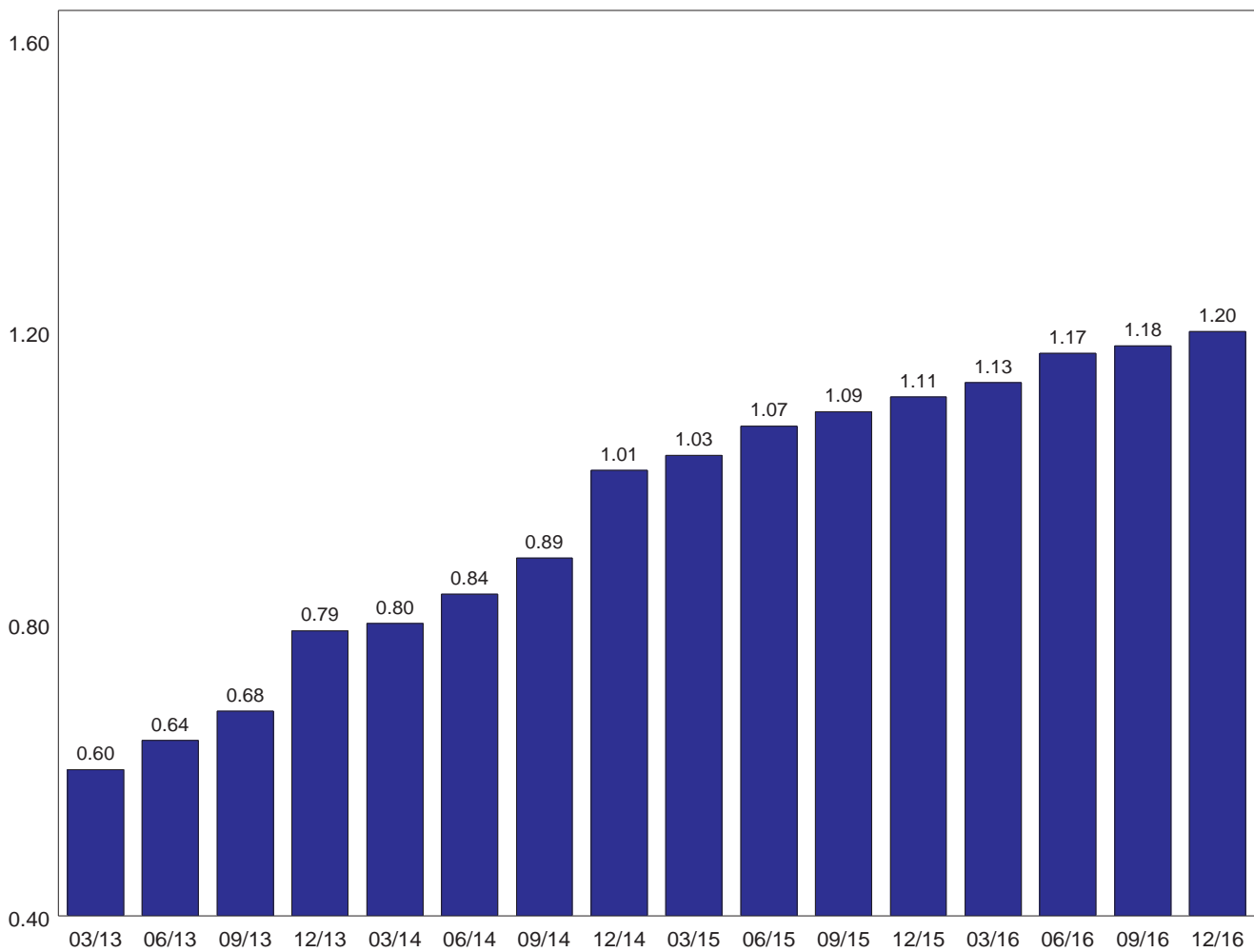


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2013 - December 31, 2016

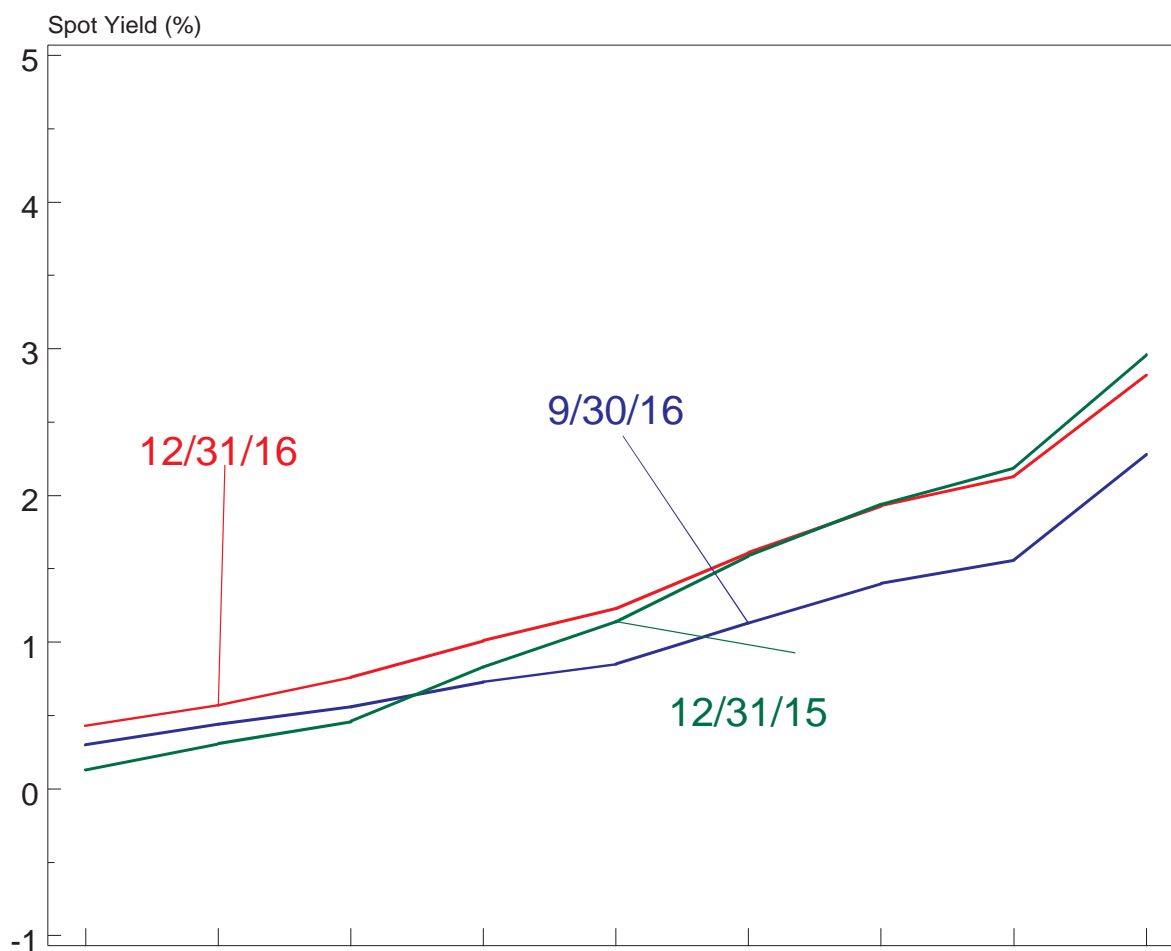
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2016 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

December 31, 2015 - December 31, 2016



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
12/31/16	0.43	0.57	0.76	1.01	1.23	1.61	1.93	2.13	2.82
9/30/16	0.30	0.44	0.56	0.73	0.85	1.13	1.40	1.56	2.28
6/30/16	0.26	0.40	0.57	0.77	0.92	1.24	1.54	1.75	2.57
3/31/16	0.29	0.45	0.58	0.84	1.03	1.37	1.69	1.92	2.72
12/31/15	0.13	0.31	0.46	0.83	1.14	1.59	1.94	2.19	2.96

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, 2016

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,865	99.2%	\$16,765.4	99.9%
Adequately Capitalized	22	0.4%	\$4.6	0.0%
Undercapitalized	9	0.2%	\$1.8	0.0%
Significantly Undercapitalized	12	0.2%	\$6.7	0.0%
Critically Undercapitalized	5	0.1%	\$1.5	0.0%

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

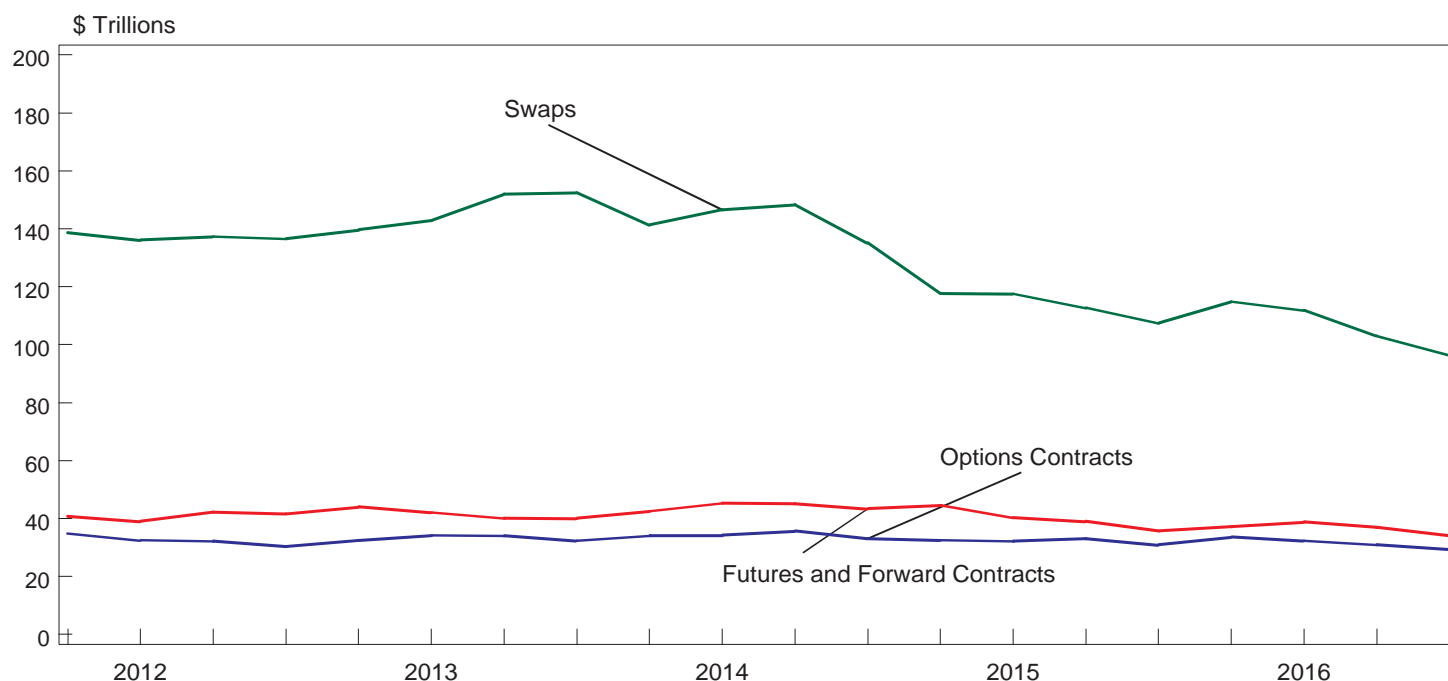
Capital Category Definitions

	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

2012 - 2016 (Notional Amounts)



	12/12	12/13	12/14	12/15	3/16	6/16	9/16	12/16
Total Derivatives (Notional Amounts, in billions of dollars)	\$208,604	\$224,801	\$211,629	\$173,967	\$185,530	\$182,980	\$170,898	\$159,906
Futures and Forward Contracts	41,621	40,027	43,380	35,685	37,151	38,790	36,958	34,193
Interest rate contracts	29,882	28,145	28,554	20,972	22,036	23,440	22,129	20,305
Foreign exchange rate contracts	11,334	11,550	14,507	14,482	14,855	15,046	14,446	13,564
Other futures and forwards*	405	332	319	230	260	305	384	324
Option Contracts	30,375	32,305	33,081	30,889	33,564	32,289	30,926	29,329
Interest rate options	23,859	25,494	24,508	23,660	25,154	23,790	23,214	22,157
Foreign currency options	4,315	4,811	6,148	5,217	6,220	6,145	5,425	5,095
Other option contracts*	2,201	1,999	2,424	2,012	2,190	2,355	2,287	2,077
Swaps	136,608	152,469	135,169	107,392	114,814	111,901	103,014	96,384
Interest rate swaps	123,908	139,444	121,625	93,731	100,028	96,565	87,650	81,964
Foreign exchange rate swaps	11,938	12,120	12,528	12,401	13,493	13,995	13,987	13,076
Other swaps*	762	906	1,016	1,261	1,293	1,341	1,377	1,344
Memoranda								
Spot Foreign Exchange Contracts	884	1,028	1,563	1,034	2,561	2,517	2,441	1,540
Credit Derivatives	13,190	11,191	9,449	6,986	7,418	6,853	6,562	5,293
Number of banks reporting derivatives	1,141	1,158	1,182	1,200	1,217	1,234	1,232	1,221
Replacement cost of interest rate and foreign exchange rate contracts **	4,388	3,273	3,651	2,681	3,482	3,826	3,334	2,650

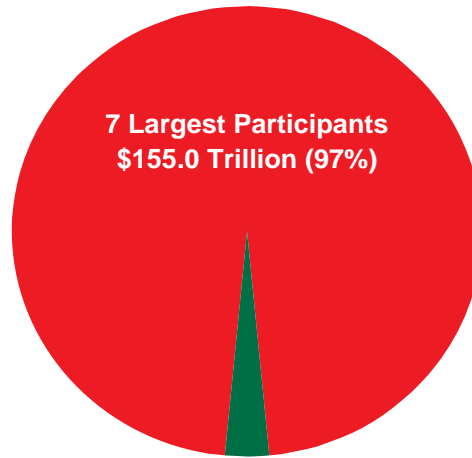
* Not reported by banks with less than \$300 million in assets.

** 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, 2016

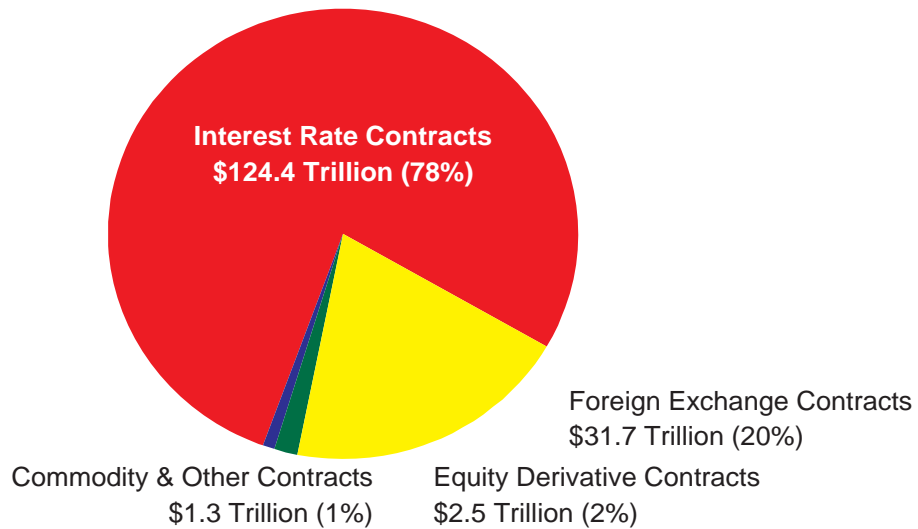


All Other Participants (1410 Banks)
\$4.9 Trillion (3%)

Composition of Derivatives*

Notional Amounts

December 31, 2016



Commodity & Other Contracts
\$1.3 Trillion (1%)

Equity Derivative Contracts
\$2.5 Trillion (2%)

Foreign Exchange Contracts
\$31.7 Trillion (20%)

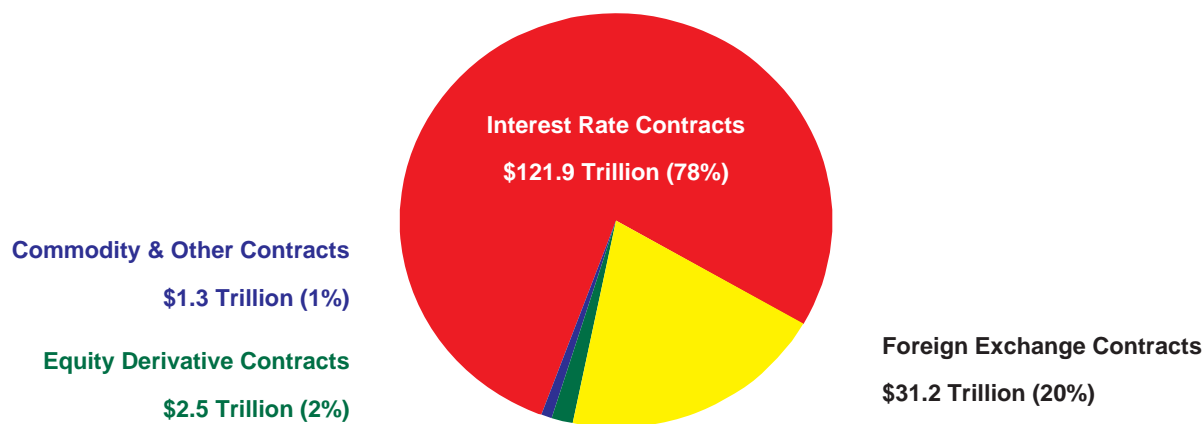
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,456 billion for the seven largest participants and \$84 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

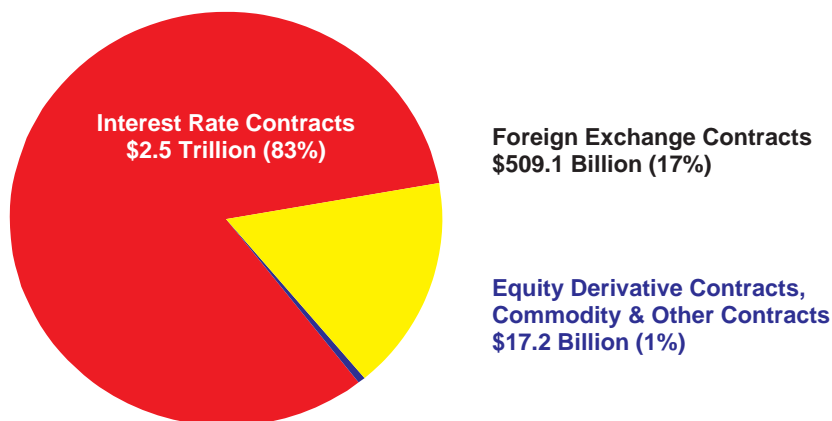
December 31, 2016



Not Held for Trading

Notional Amounts

December 31, 2016



* 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 \$1,540 billion are not included.

Position of Derivatives

Gross Fair Values

December 31, 2016
(\$ Millions)

Held for Trading

260 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	1,923,996	622,563	88,663	46,419	2,681,640	70,204
Gross negative fair value	1,857,878	617,590	90,186	45,783	2,611,437	
All other participants						
Gross positive fair value	19,239	31,714	2,349	1,211	54,513	964
Gross negative fair value	18,380	31,257	2,774	1,137	53,549	
Total						
Gross positive fair value	1,943,235	654,277	91,012	47,629	2,736,153	71,167
Gross negative fair value	1,876,258	648,847	92,960	46,920	2,664,986	

Held for Purposes Other than Trading

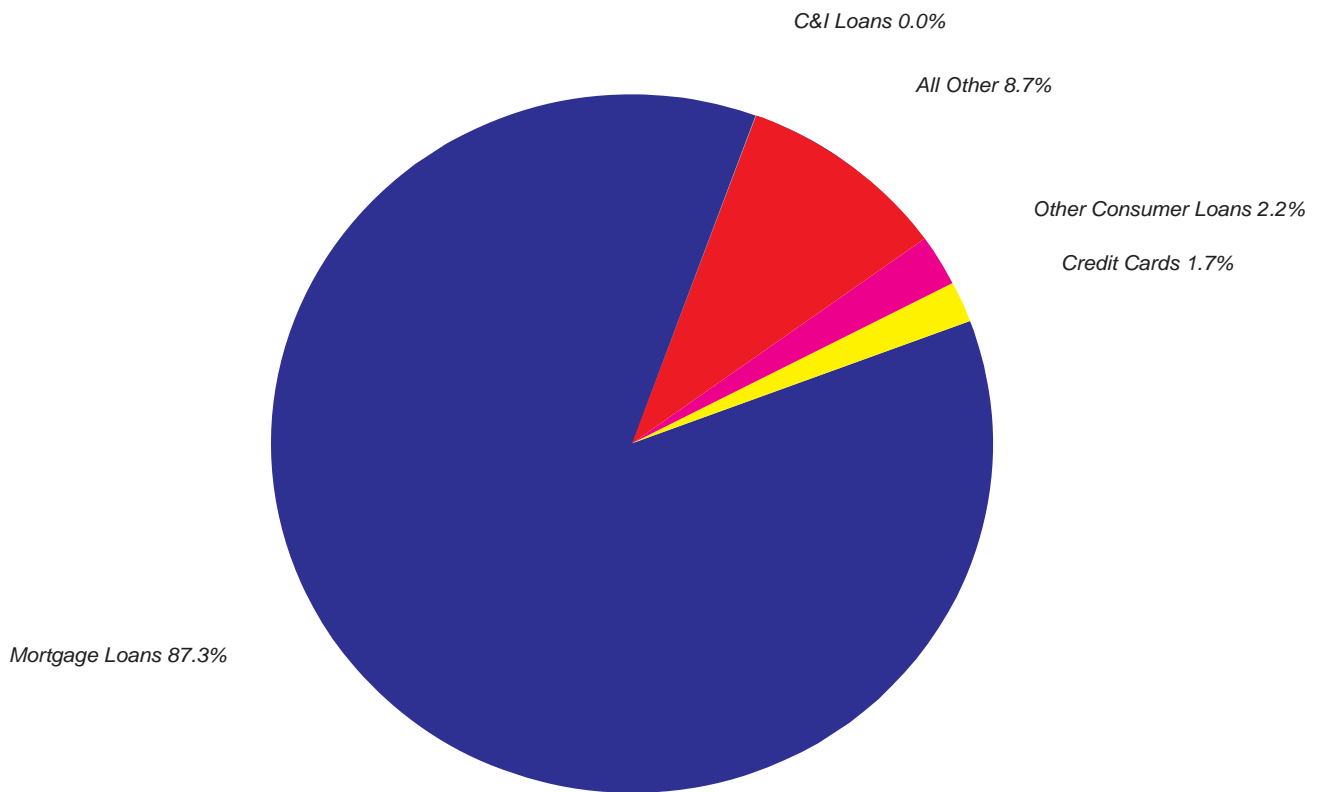
1296 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 75% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	26,682	17,022	2	0	43,706	(355)
Gross negative fair value	30,422	13,460	179	0	44,060	
All other participants						
Gross positive fair value	6,266	2,036	331	36	8,668	1,035
Gross negative fair value	6,871	252	387	123	7,633	
Total						
Gross positive fair value	32,947	19,057	333	36	52,374	680
Gross negative fair value	37,293	13,712	565	123	51,693	

Composition of Securitized Assets*

FDIC-Insured Institutions

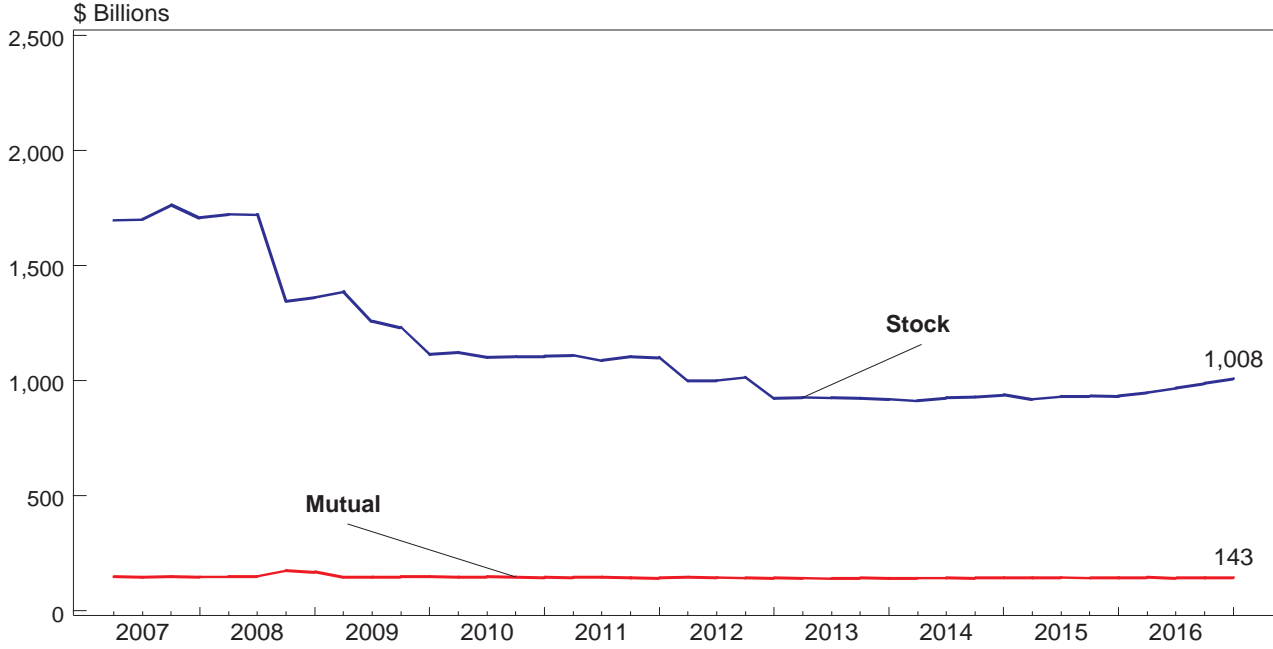
December 31, 2016



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

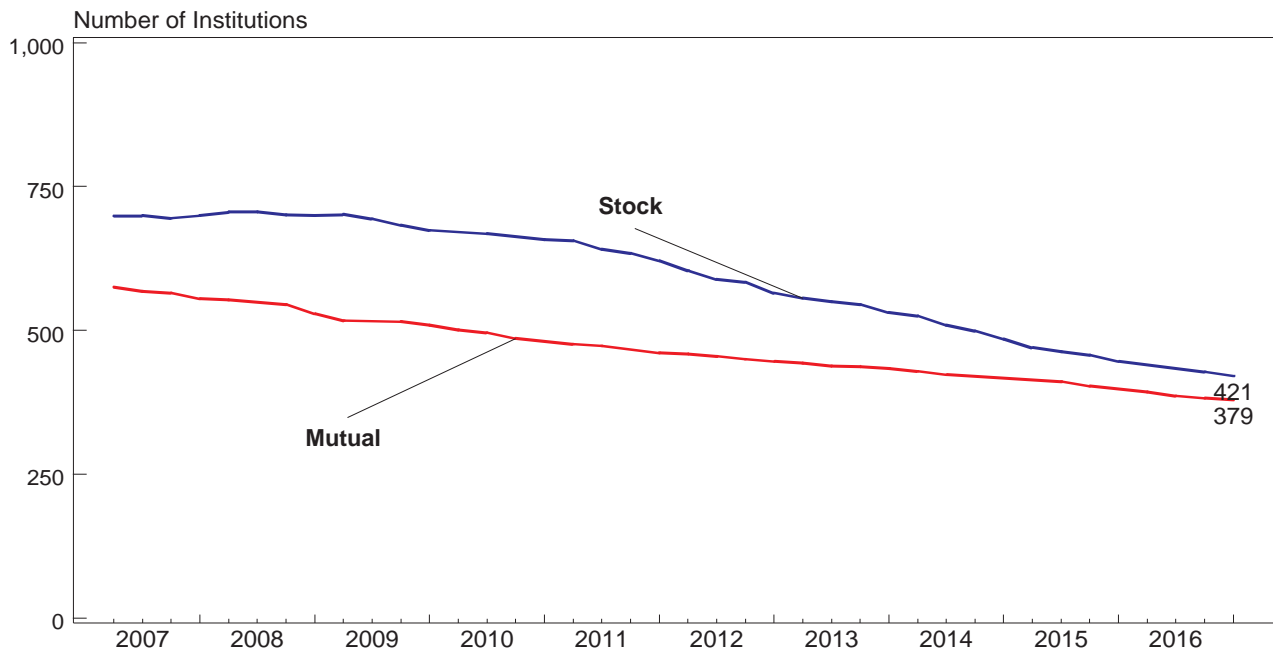
Assets of Mutual and Stock Savings Institutions

2007 - 2016



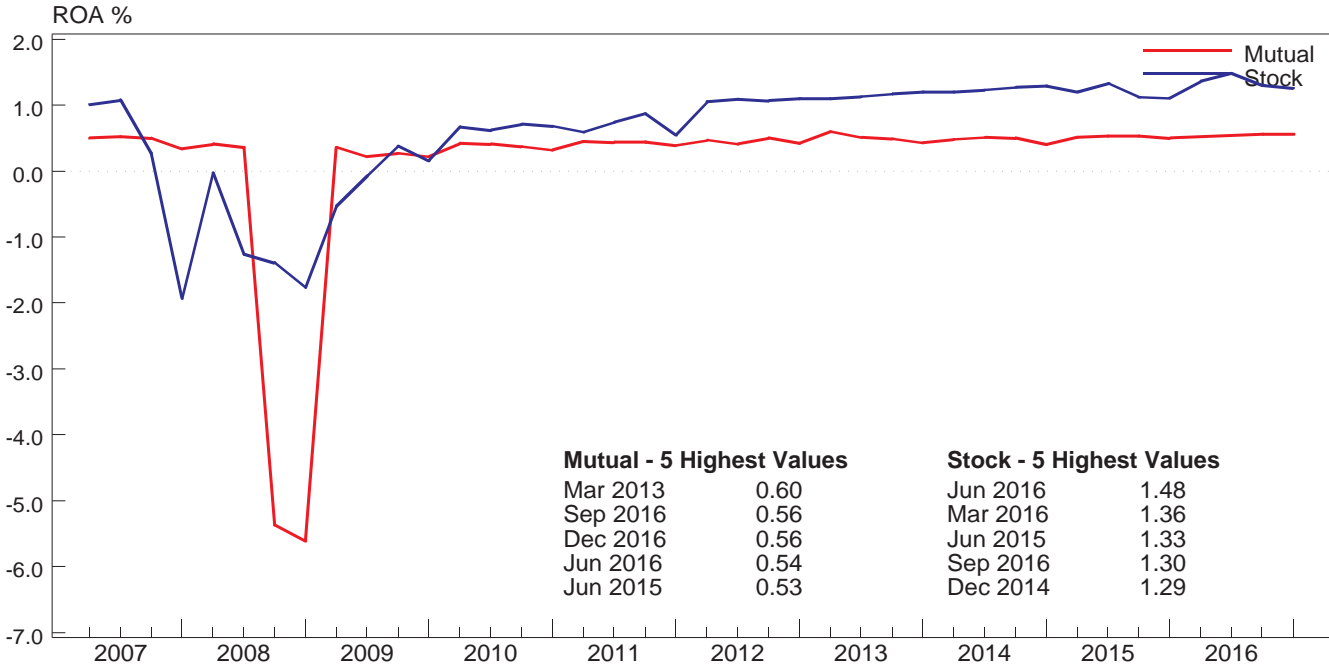
Number of Mutual and Stock Savings Institutions

2007 - 2016



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

2007-2016



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

2007-2016

