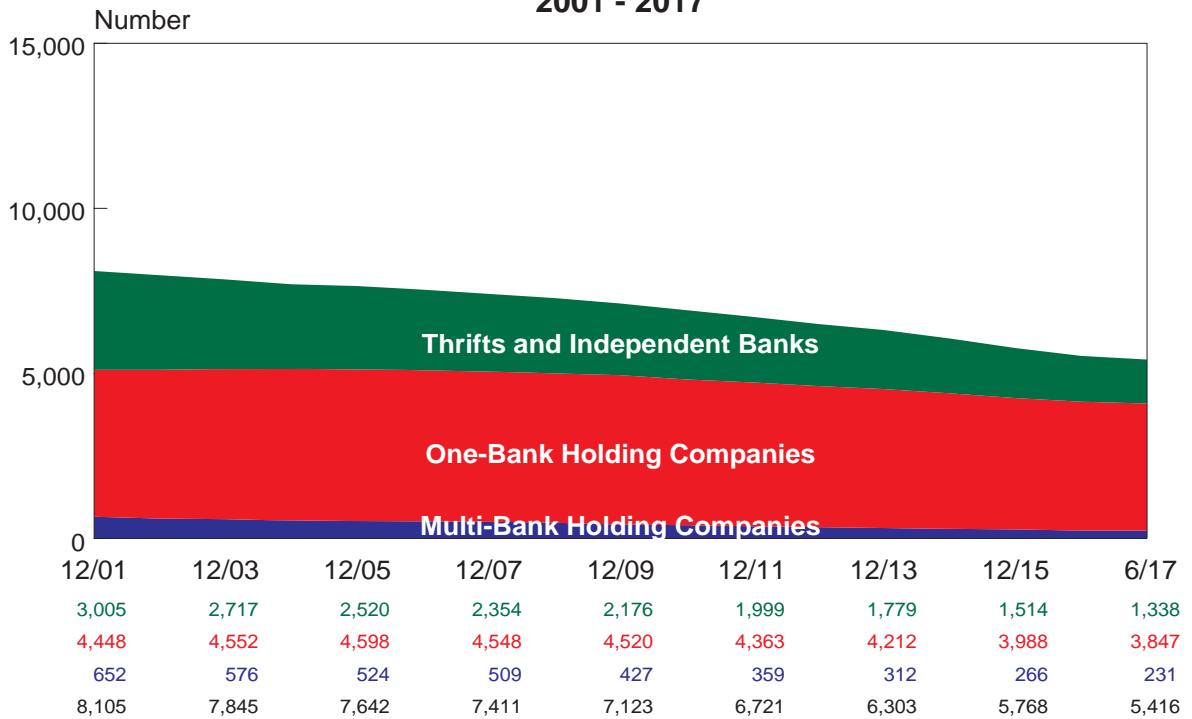


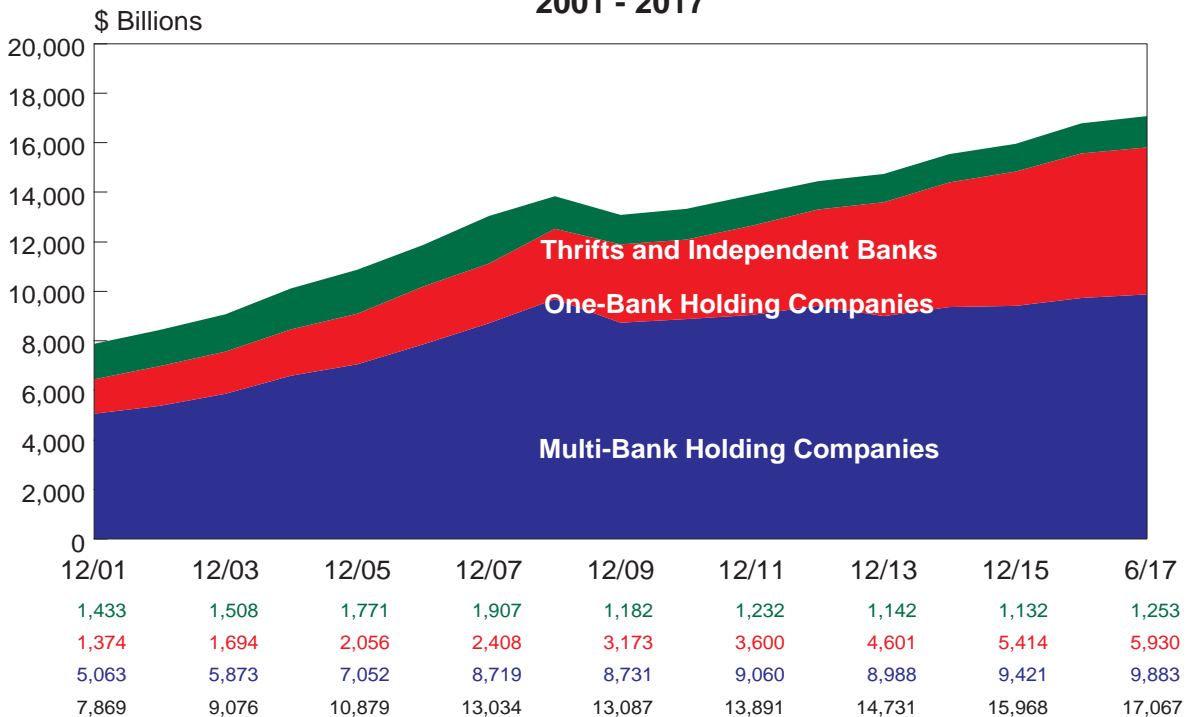
Number of FDIC-Insured Banking Organizations

2001 - 2017



Assets of FDIC-Insured Banking Organizations

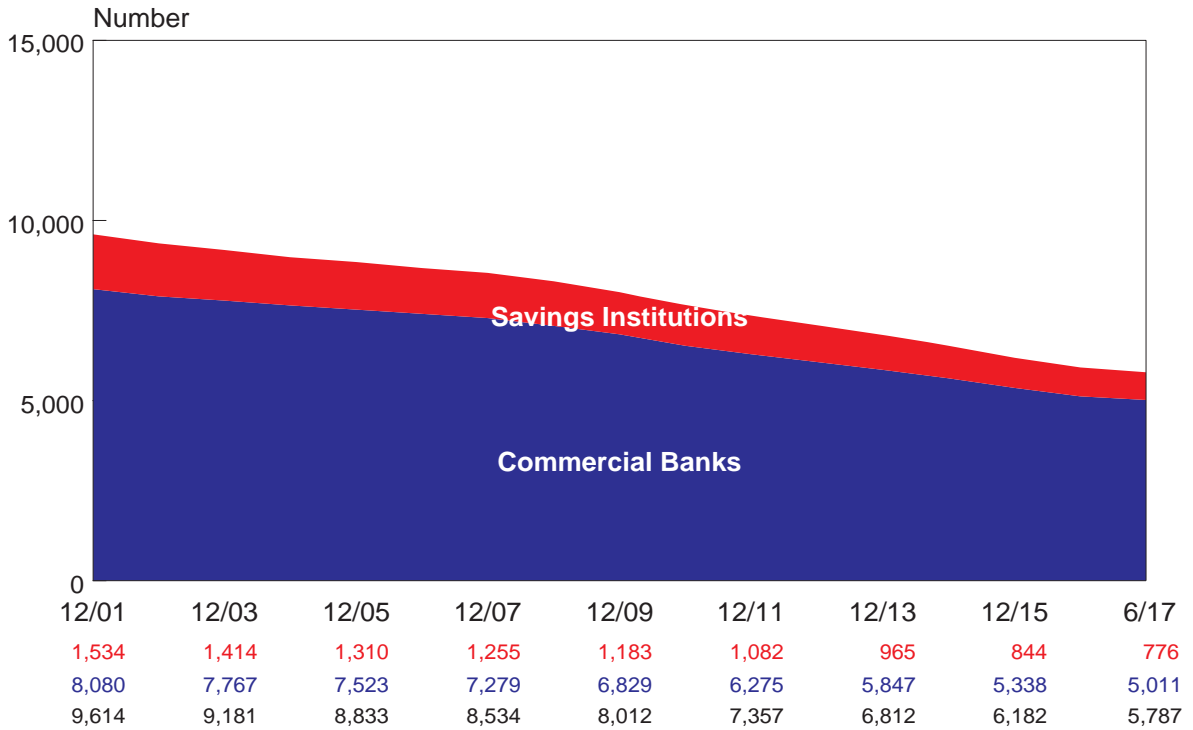
2001 - 2017



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

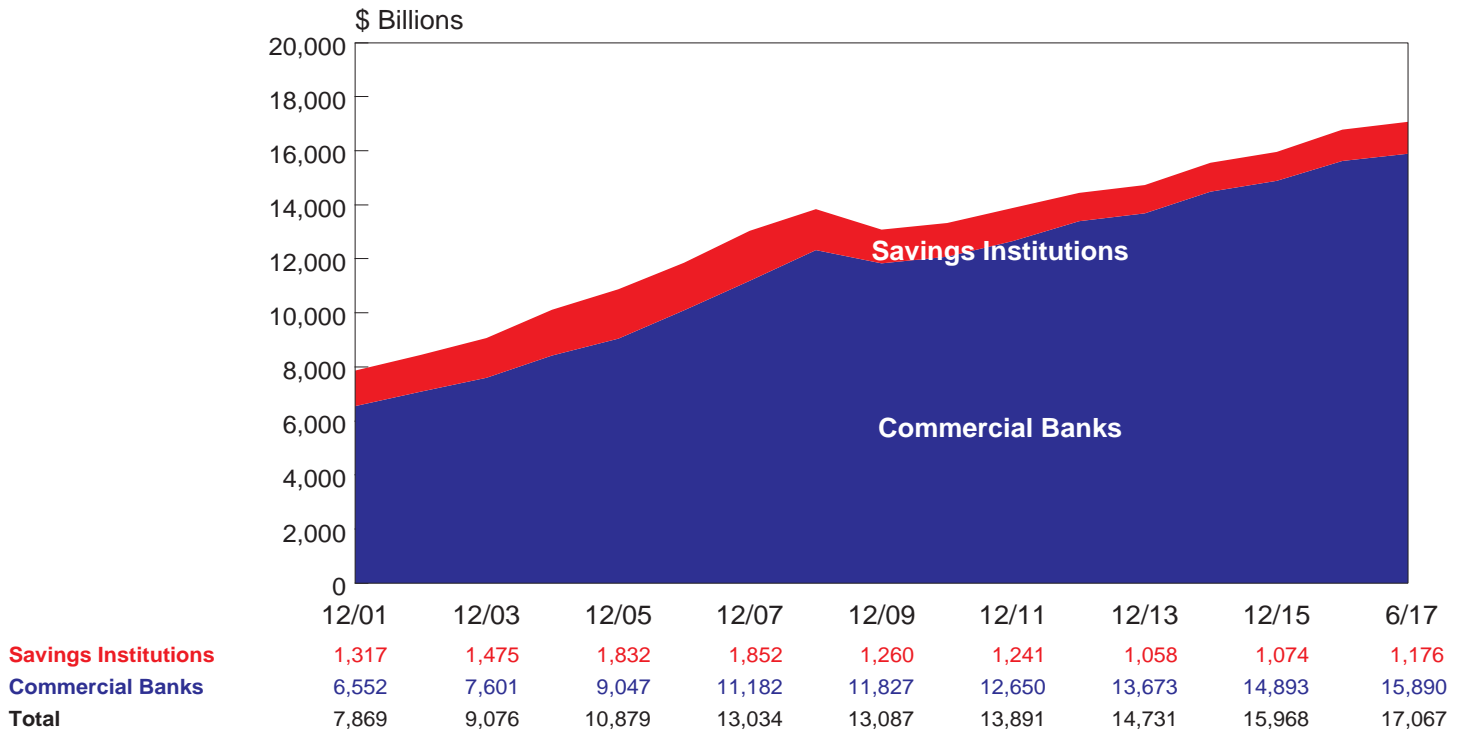
Number of FDIC-Insured Institutions

2001 - 2017



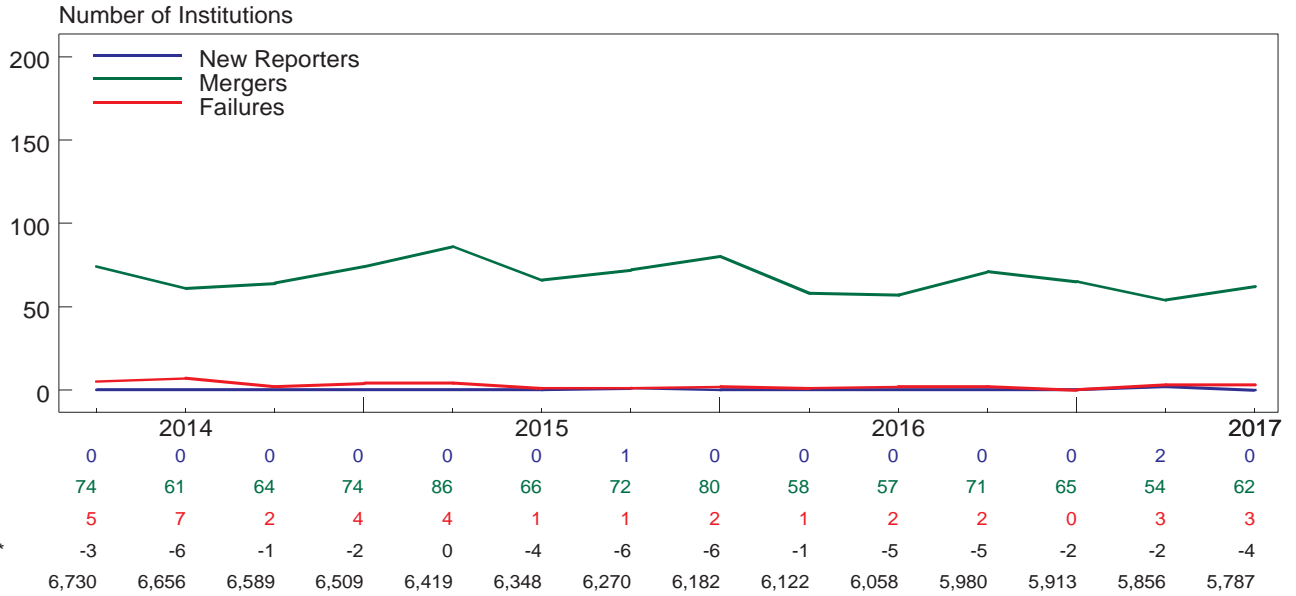
Assets of FDIC-Insured Institutions

2001 - 2017



Changes in the Number of FDIC-Insured Institutions

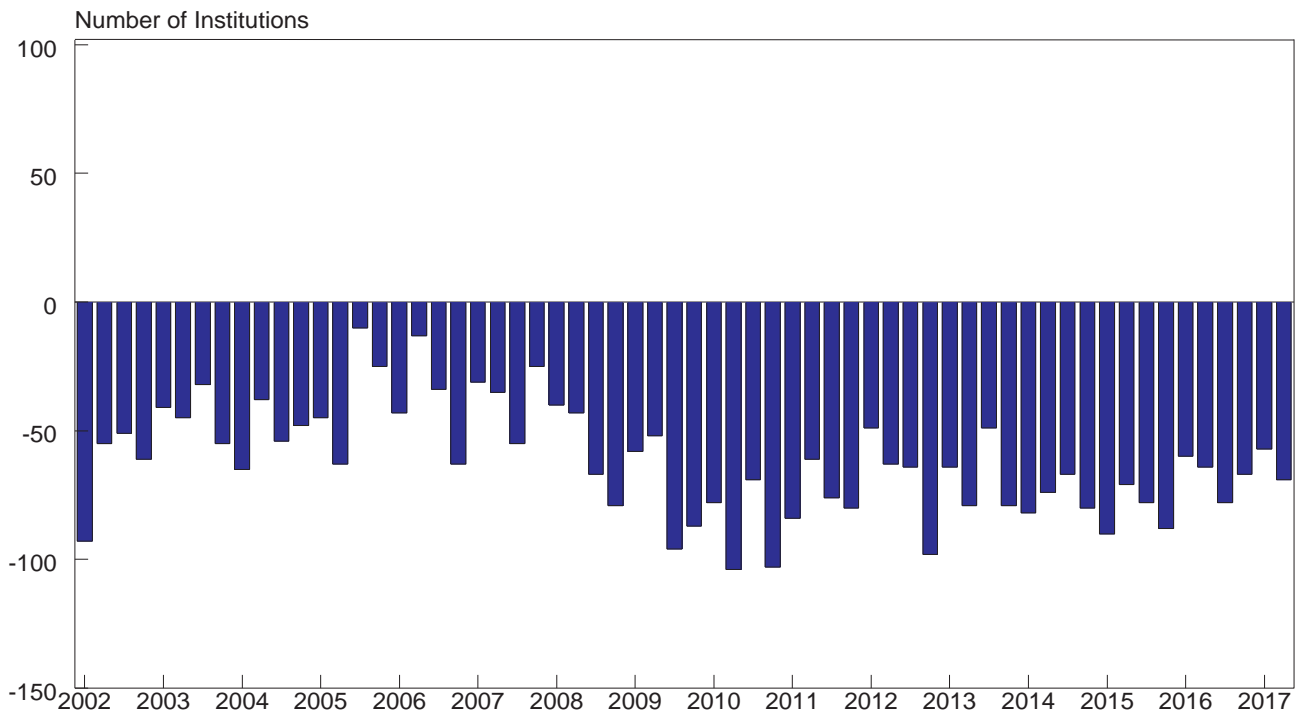
Quarterly, 2014 - 2017



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

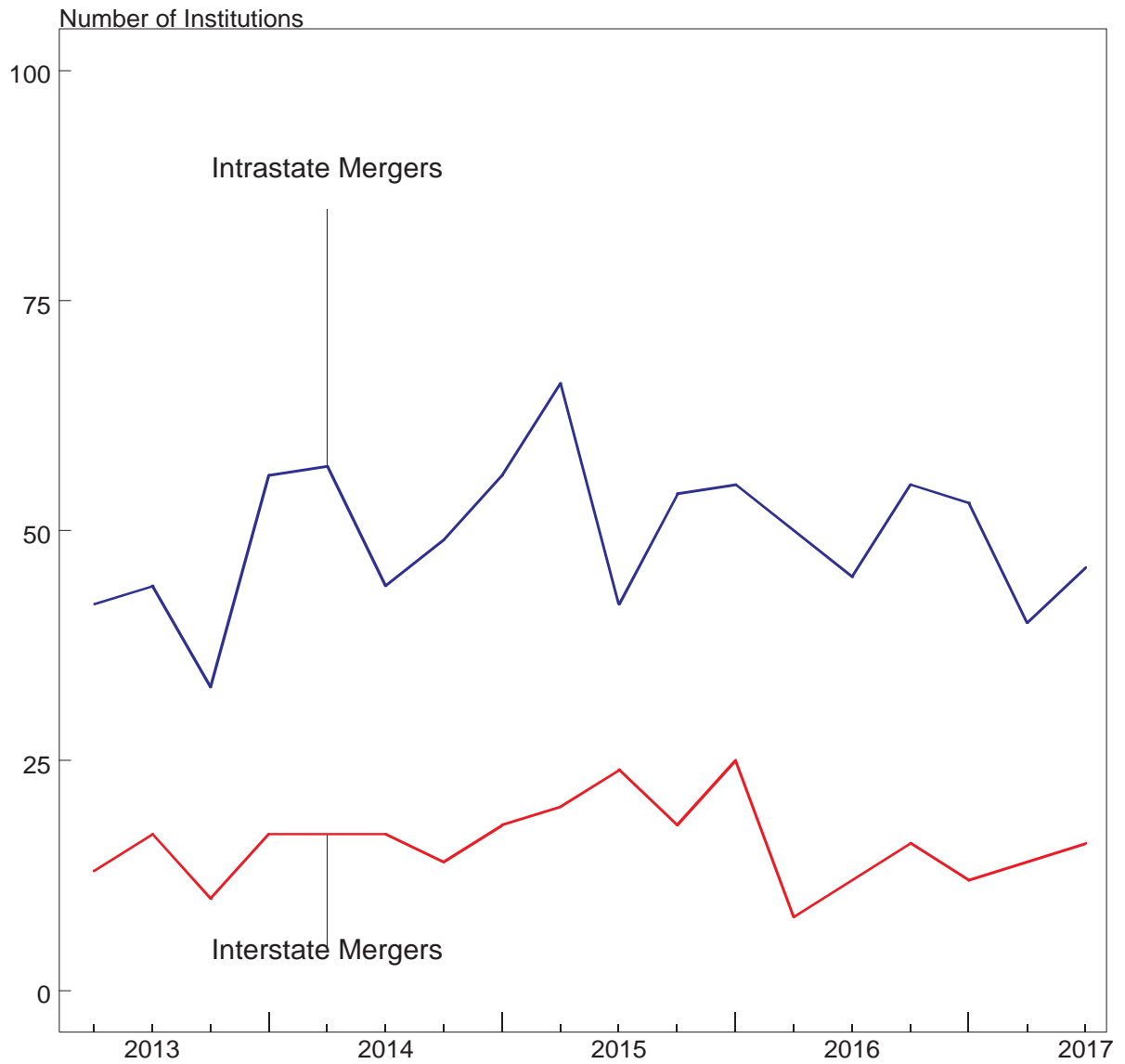
Quarterly Change in the Number of FDIC-Insured Institutions

2002-2017



Institution Mergers: Interstate vs. Intrastate

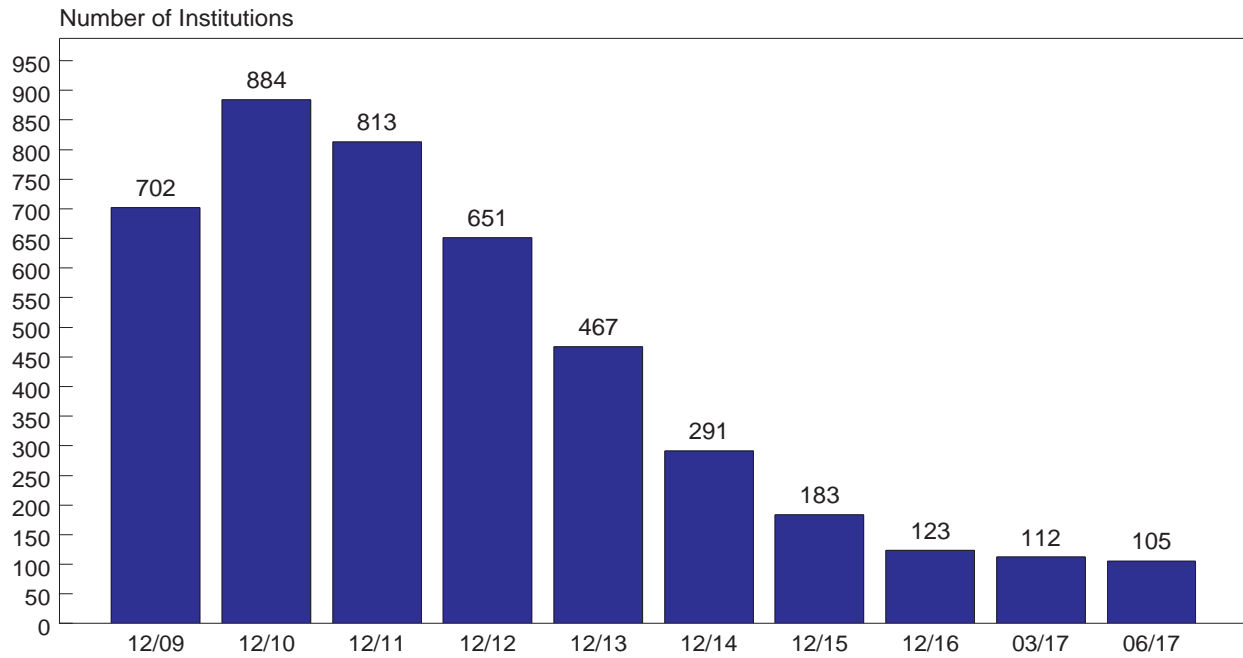
Quarterly, 2013 - 2017



| | | | | | | | | | | | | | | | | | | |
|---------------------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| Intrastate Mergers | 42 | 44 | 33 | 56 | 57 | 44 | 49 | 56 | 66 | 42 | 54 | 55 | 50 | 45 | 55 | 53 | 40 | 46 |
| Interstate Mergers | 13 | 17 | 10 | 17 | 17 | 17 | 14 | 18 | 20 | 24 | 18 | 25 | 8 | 12 | 16 | 12 | 14 | 16 |

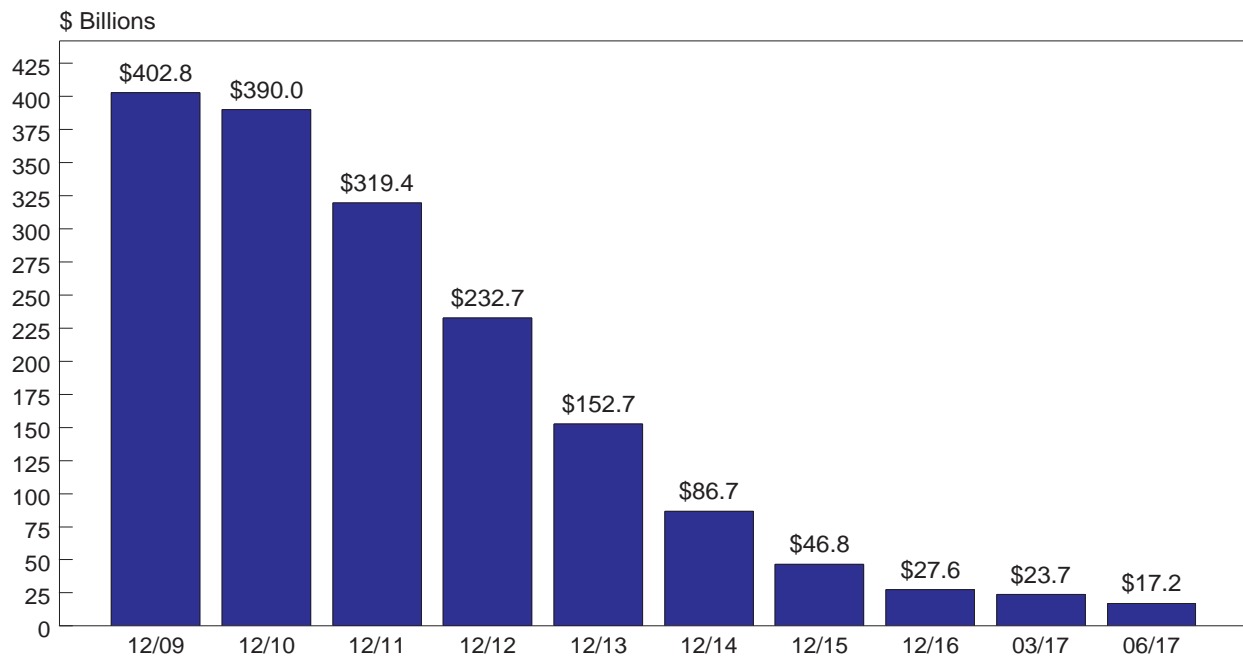
Number of FDIC-Insured "Problem" Institutions

2009-2017



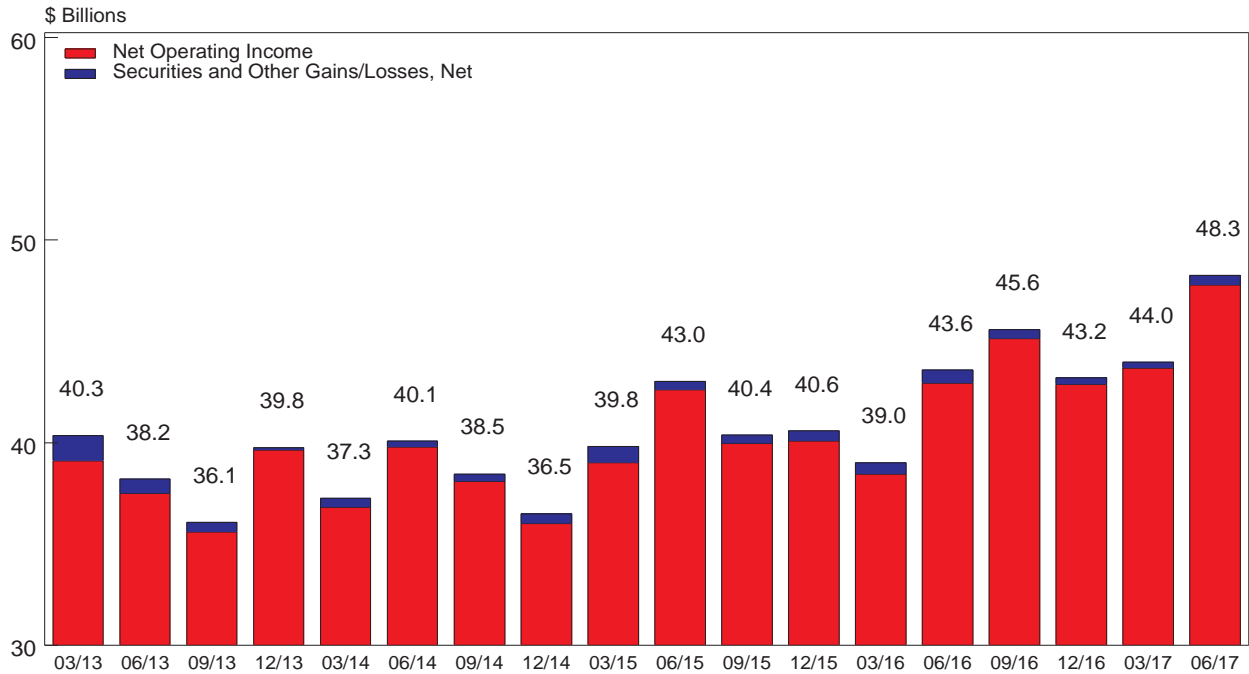
Assets of FDIC-Insured "Problem" Institutions

2009-2017



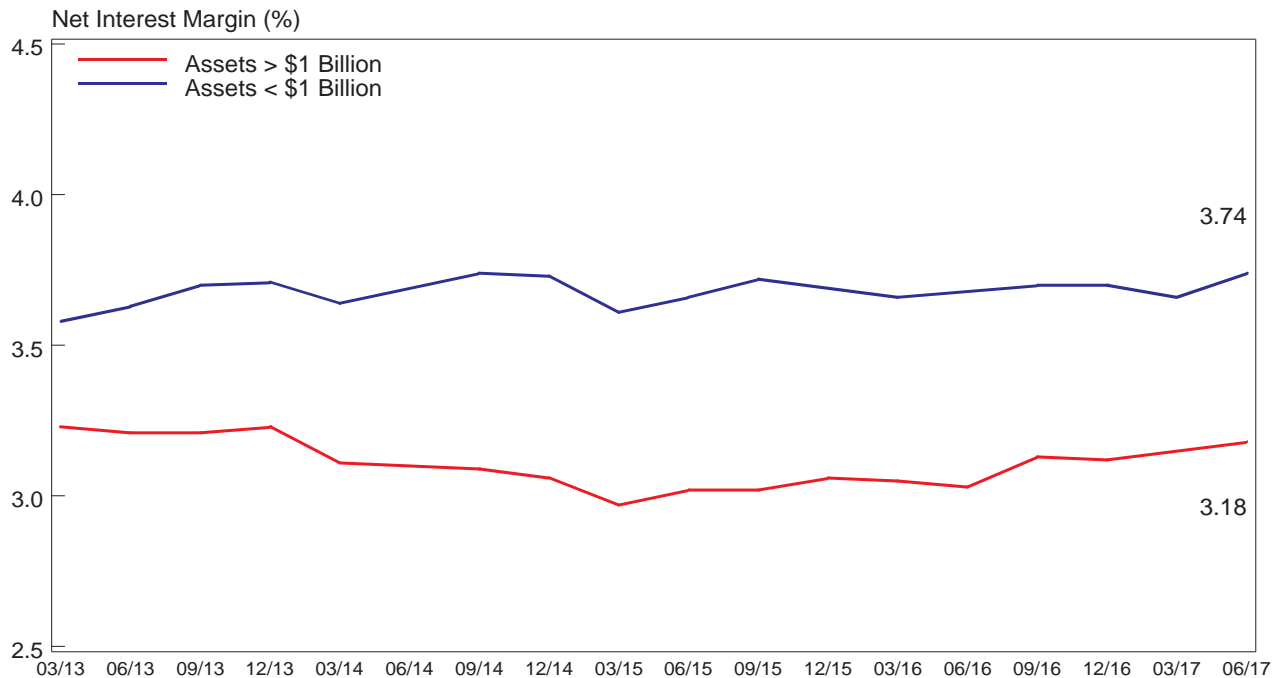
Quarterly Net Income

2013-2017



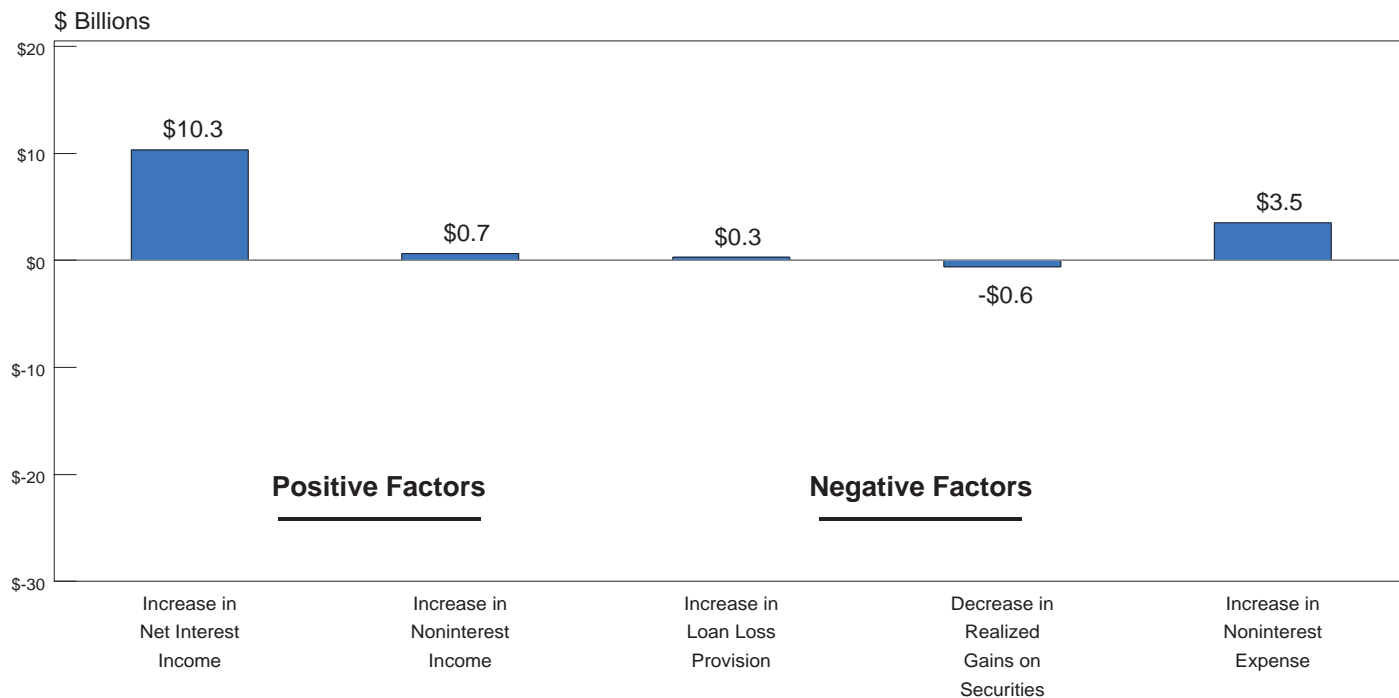
Quarterly Net Interest Margins, Annualized

2013 - 2017



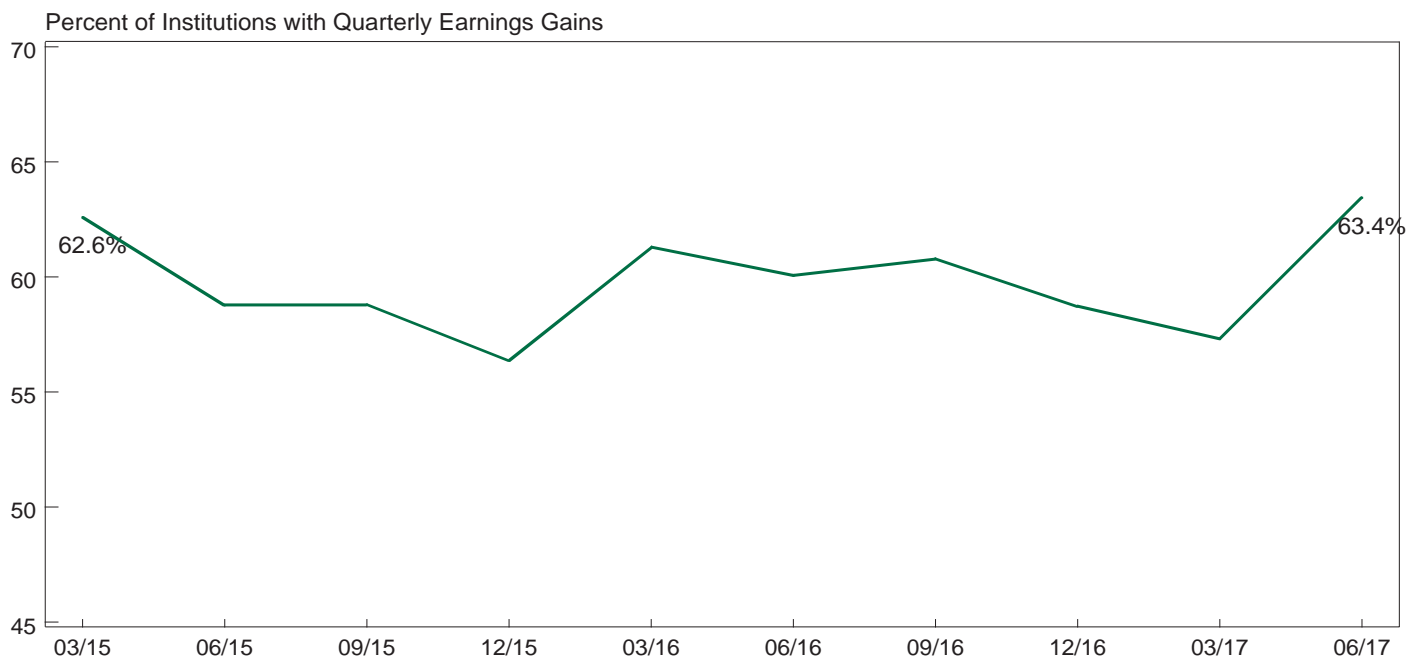
Major Factors Affecting Earnings

2nd Quarter 2017 vs. 2nd Quarter 2016



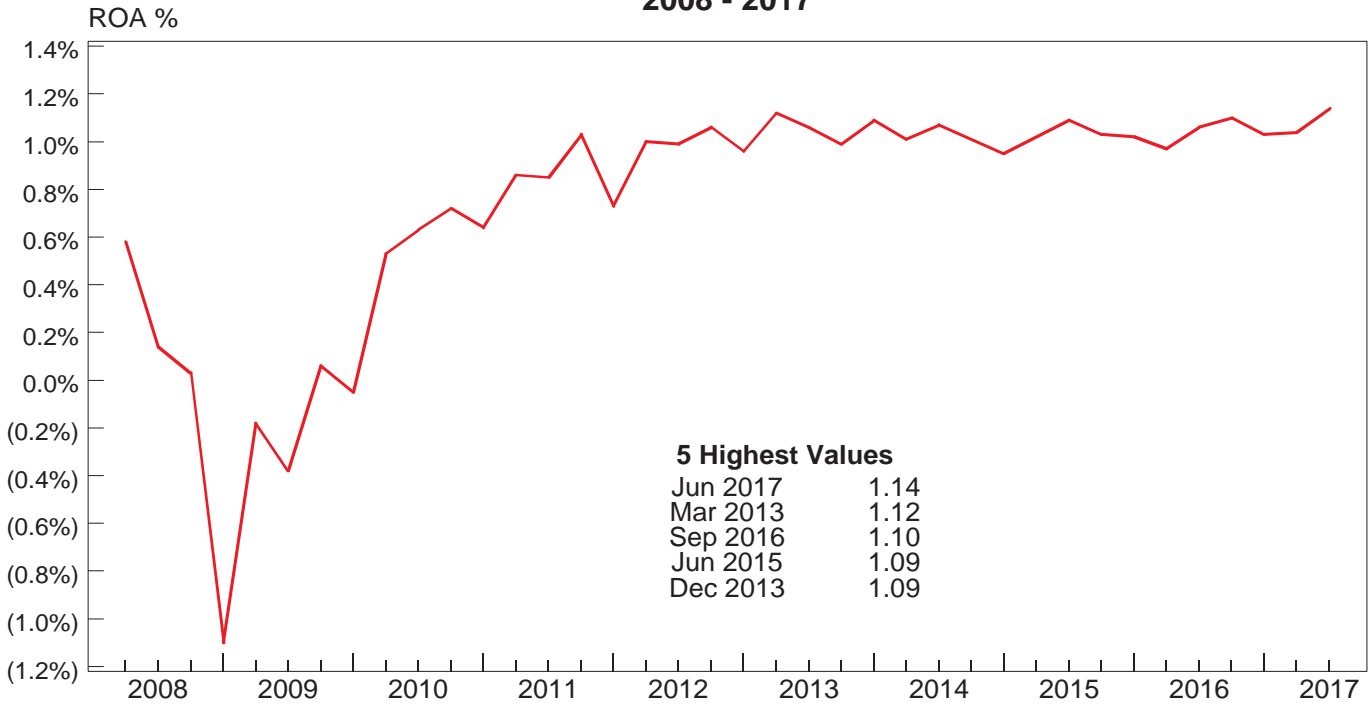
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2015-2017



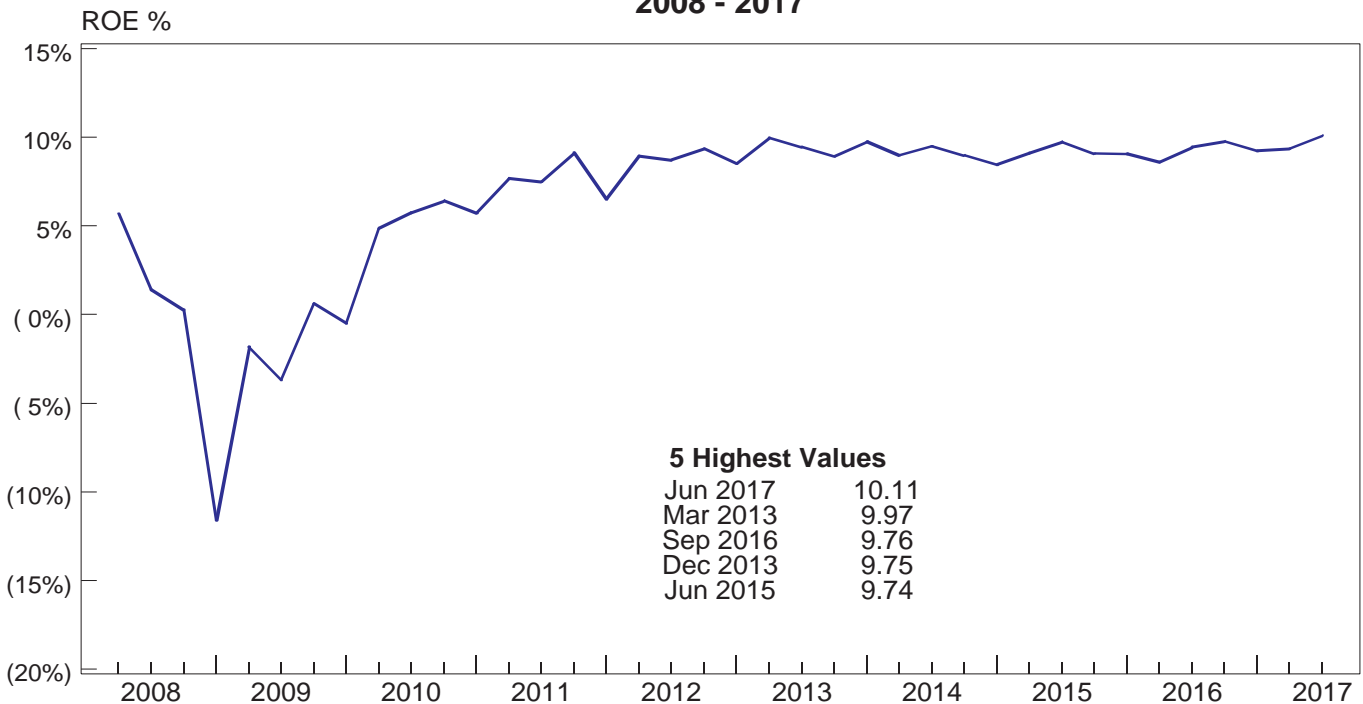
Quarterly Return on Assets (ROA), Annualized

2008 - 2017



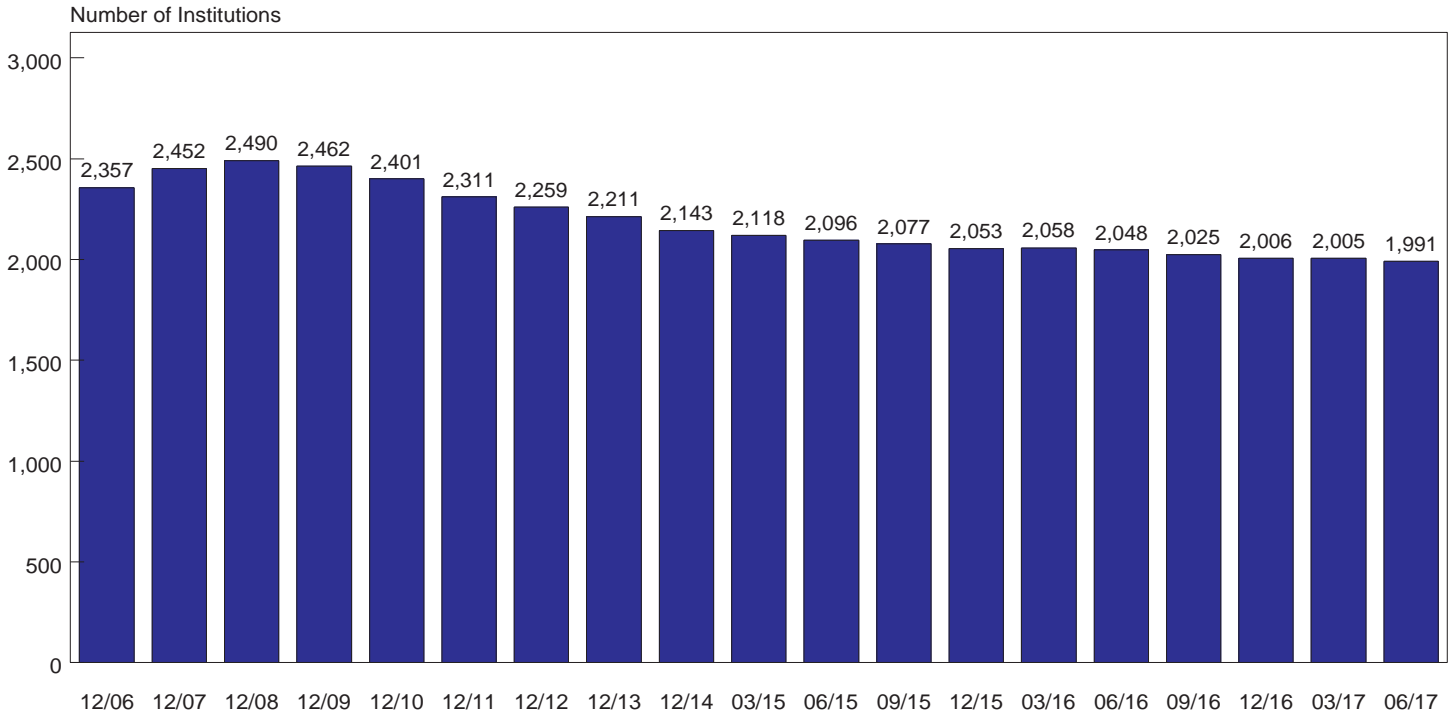
Quarterly Return on Equity (ROE), Annualized

2008 - 2017



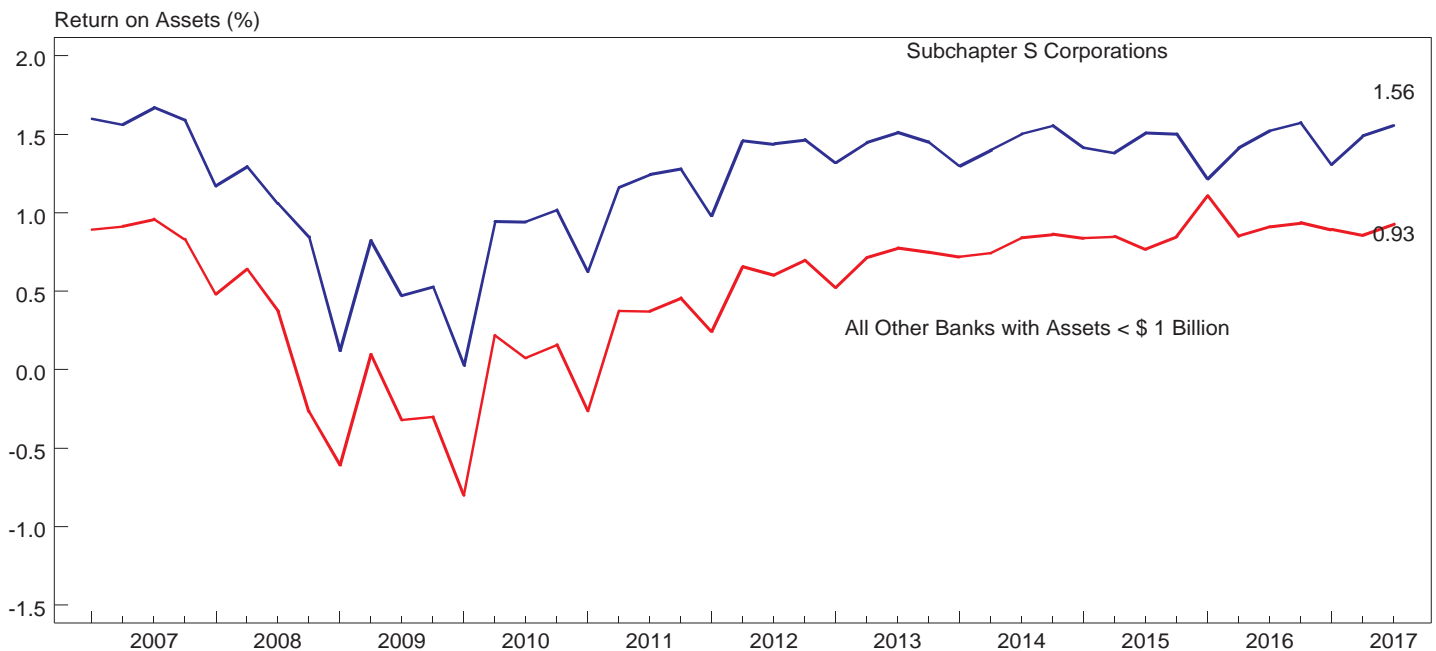
Number of Subchapter S Corporations

2006-2017



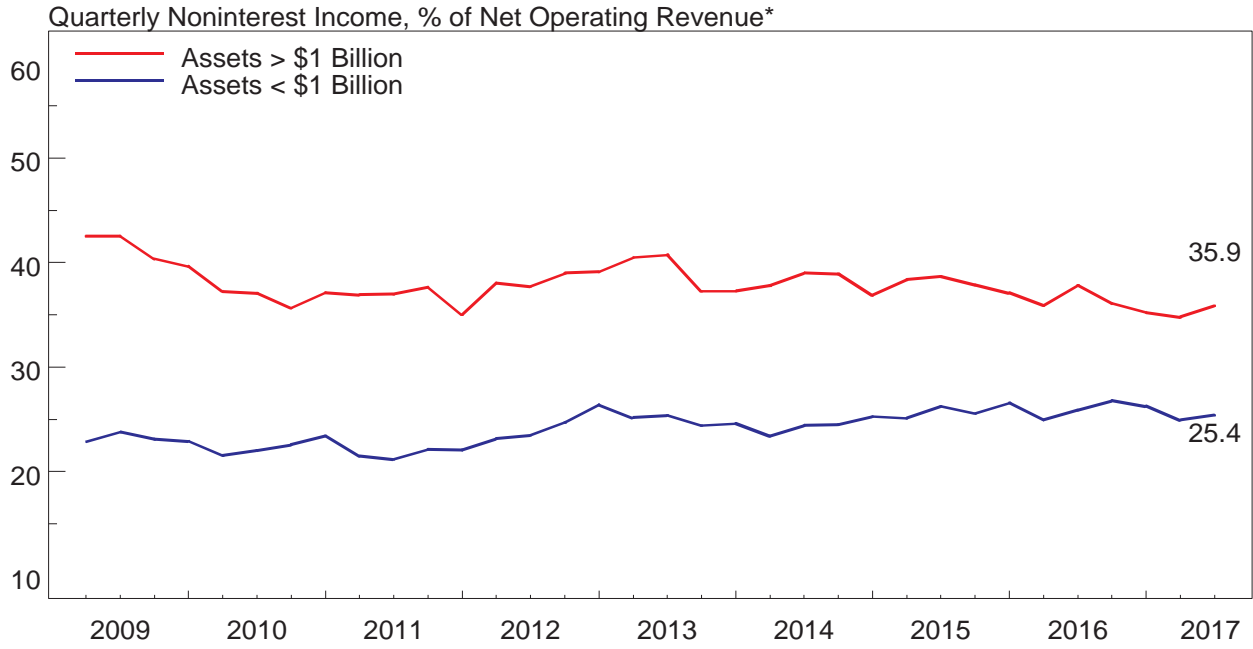
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2006-2017



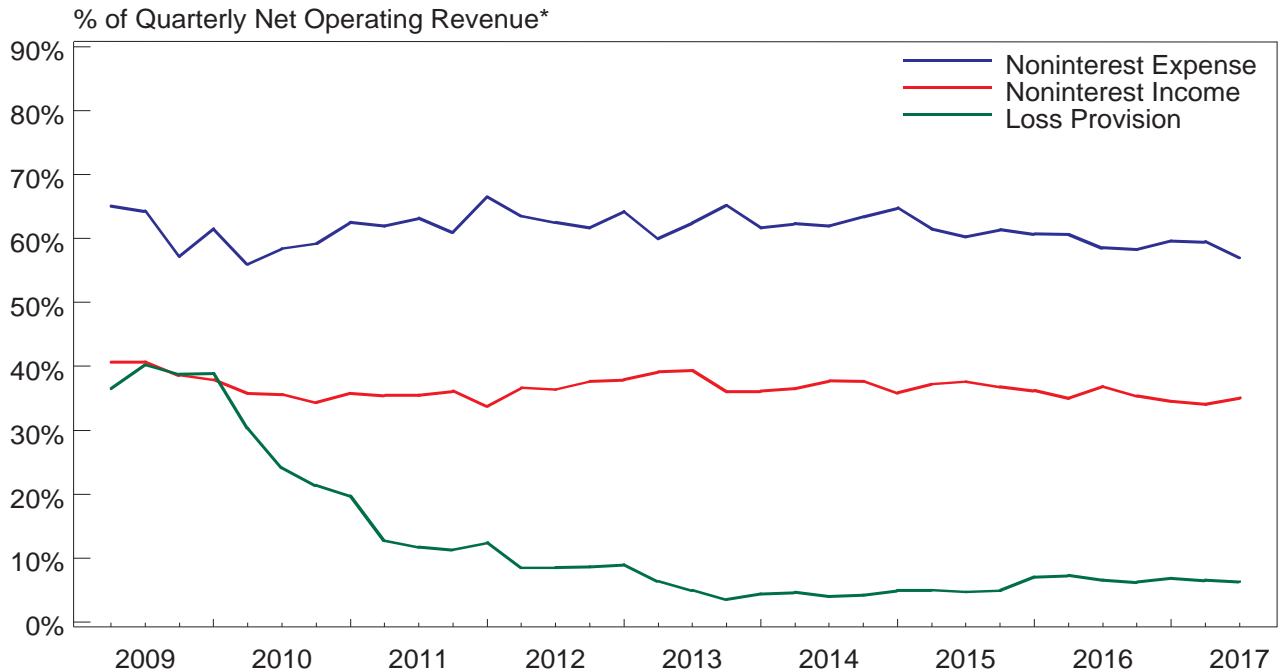
Noninterest Income as a Percentage of Net Operating Revenue*

2009 - 2017



Trends in FDIC-Insured Institutions' Income & Expenses

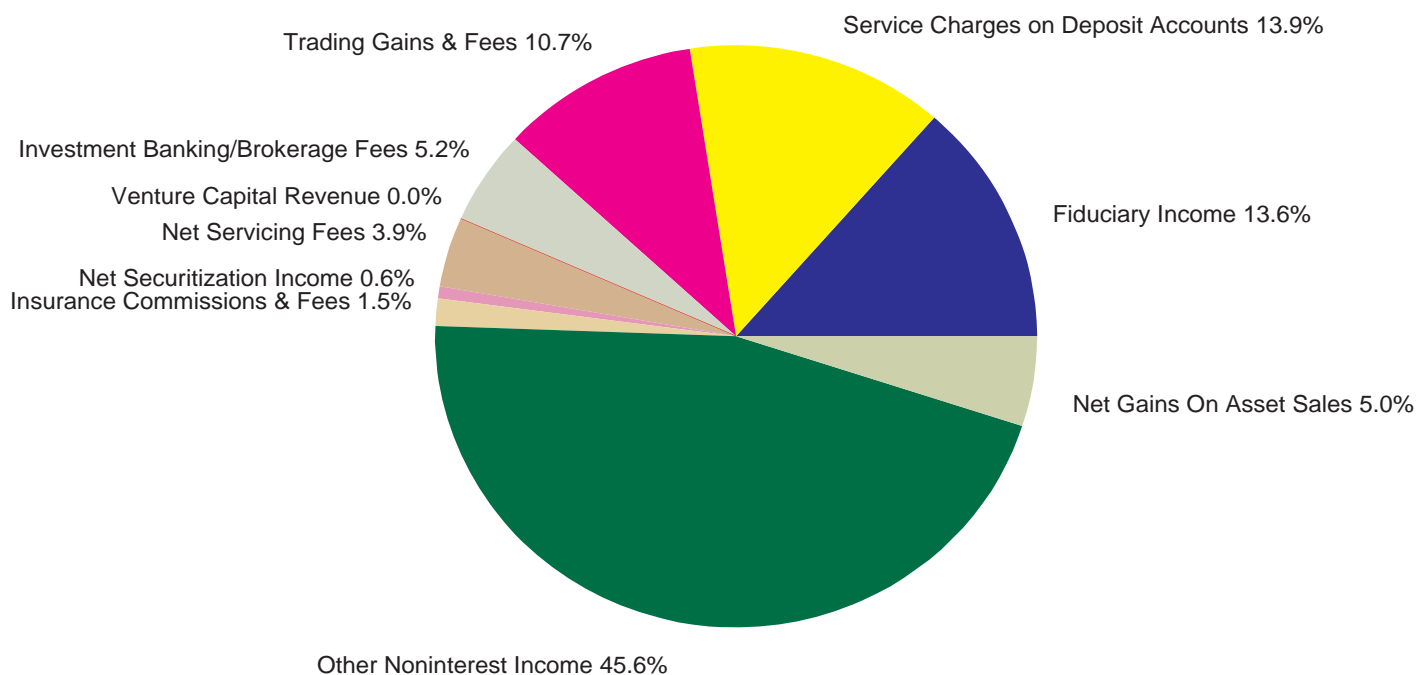
2009 - 2017



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

Composition of Noninterest Income

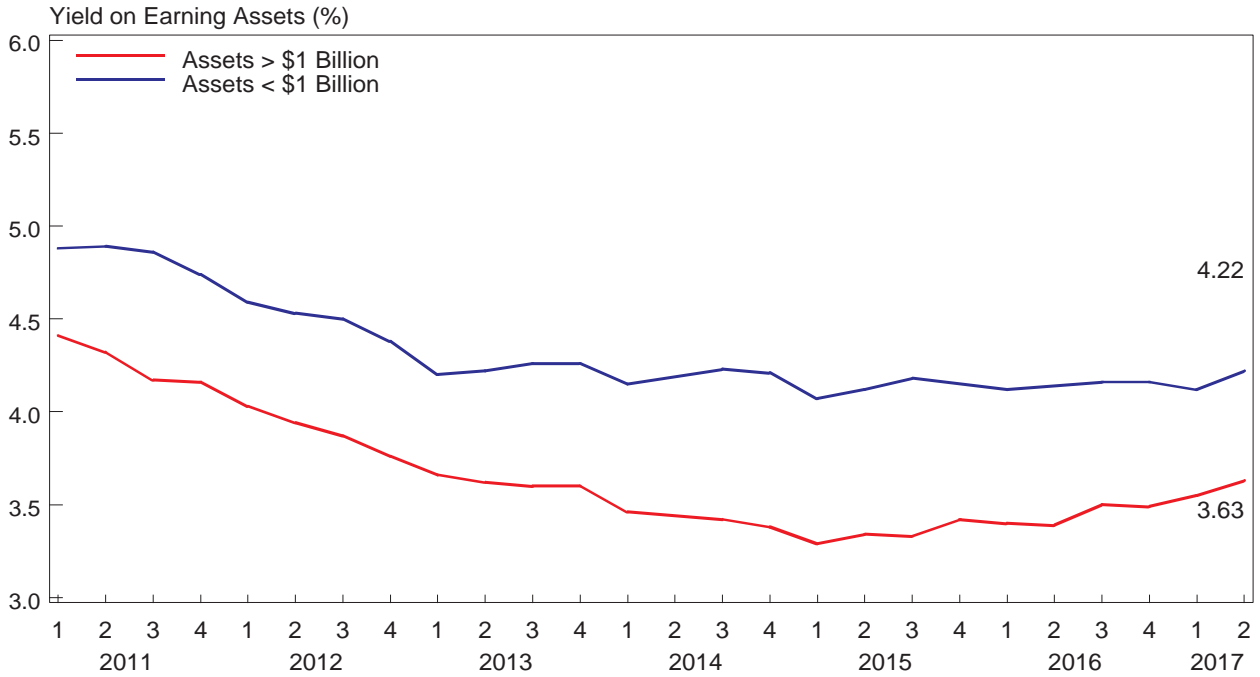
First Half 2017



| Noninterest Income Source | Noninterest Income \$ Millions | Number of Banks Reporting Non-Zero Balances | Percent of All Banks |
|---|-----------------------------------|---|-------------------------|
| Fiduciary Income | \$17,496 | 1,078 | 18.6% |
| Service Charges on Deposit Accounts | \$17,970 | 5,641 | 97.5% |
| Trading Gains & Fees | \$13,797 | 167 | 2.9% |
| Investment Banking/Brokerage Fees | \$6,749 | 1,571 | 27.1% |
| Venture Capital Revenue | \$1 | 32 | 0.6% |
| Net Servicing Fees | \$4,989 | 2,135 | 36.9% |
| Net Securitization Income | \$835 | 35 | 0.6% |
| Insurance Commissions & Fees | \$1,993 | 2,146 | 37.1% |
| Net Gains On Asset Sales | | | |
| Net Gains/Losses On Loan Sales | \$6,246 | 2,489 | 43.0% |
| Net Gains/Losses On OREO Sales | \$9 | 2,698 | 46.6% |
| Net Gains/Losses On Sales Of Other Assets | \$155 | 1,602 | 27.7% |
| Other Noninterest Income | \$58,878 | 5,741 | 99.2% |
| Total Noninterest Income | \$129,124 | 5,778 | 99.8% |

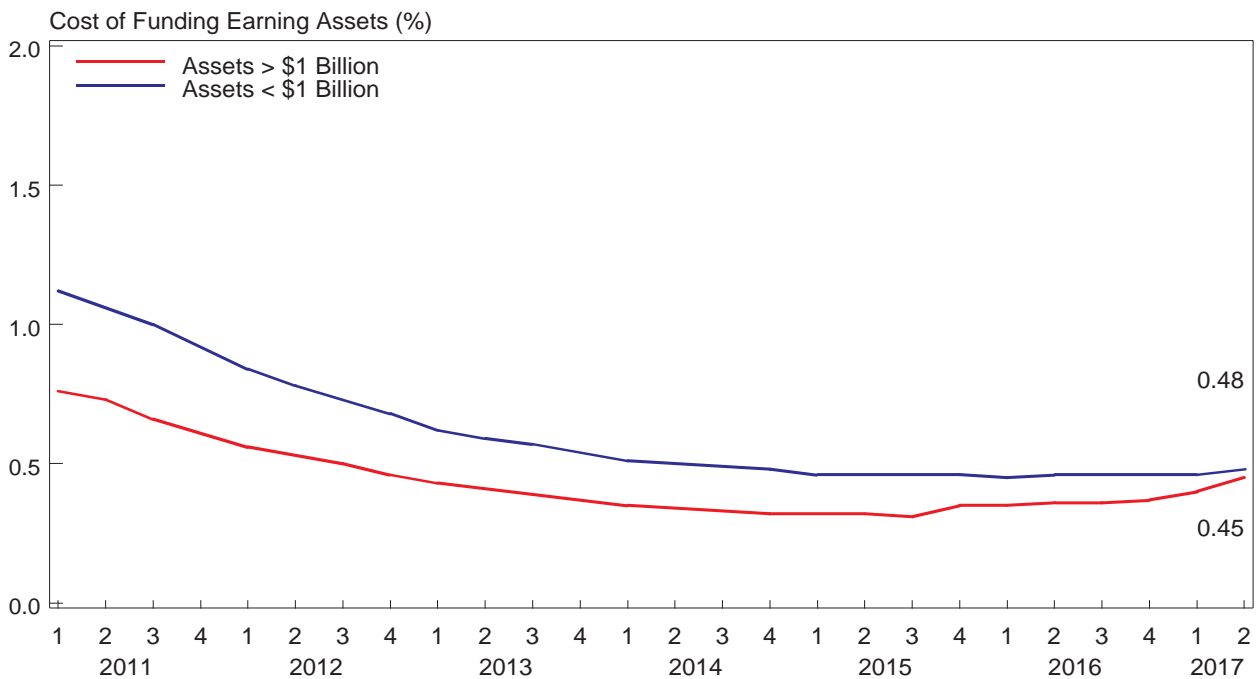
Quarterly Yield on Earning Assets

2011 - 2017

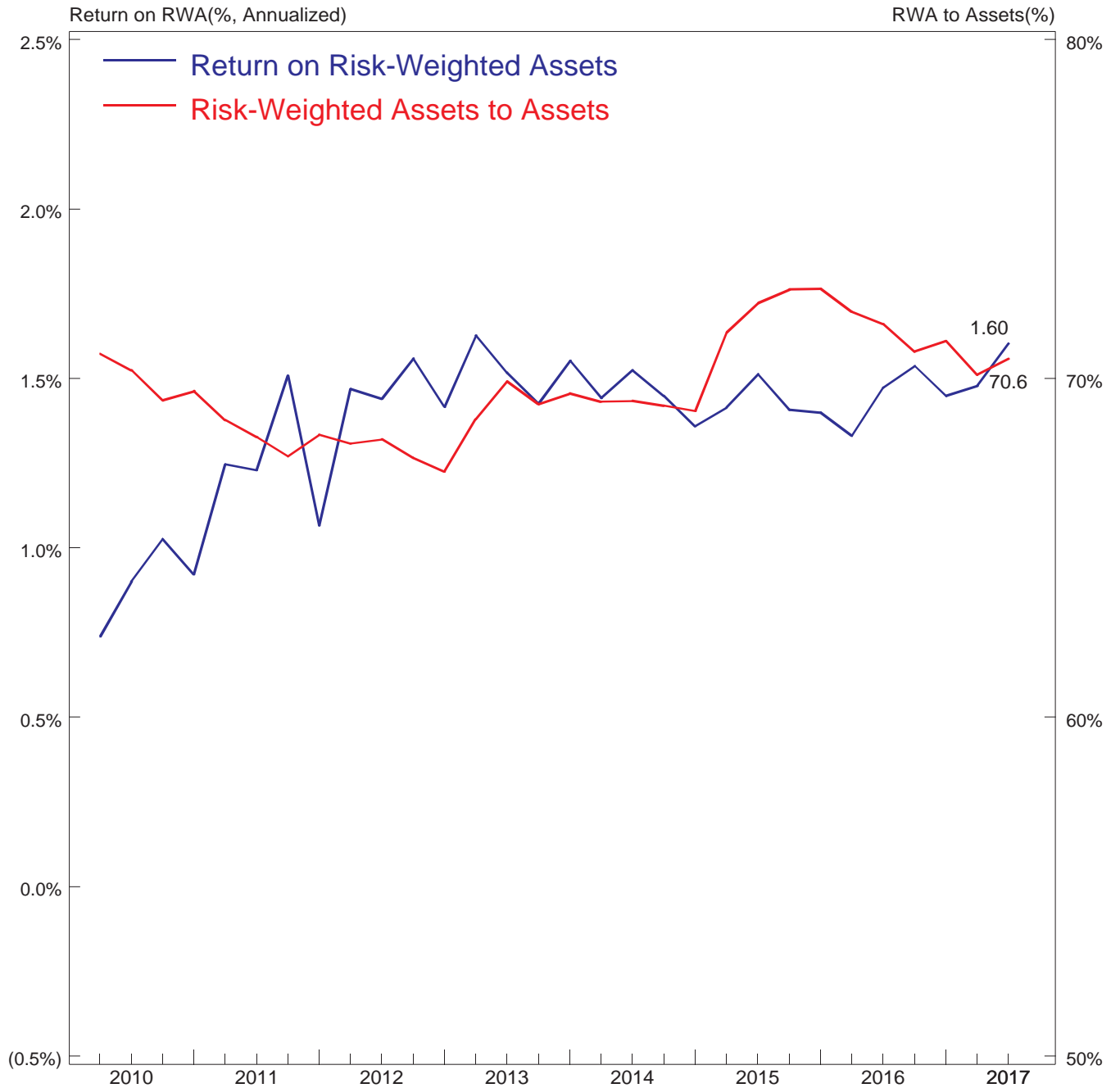


Quarterly Cost of Funding Earning Assets

2011 - 2017



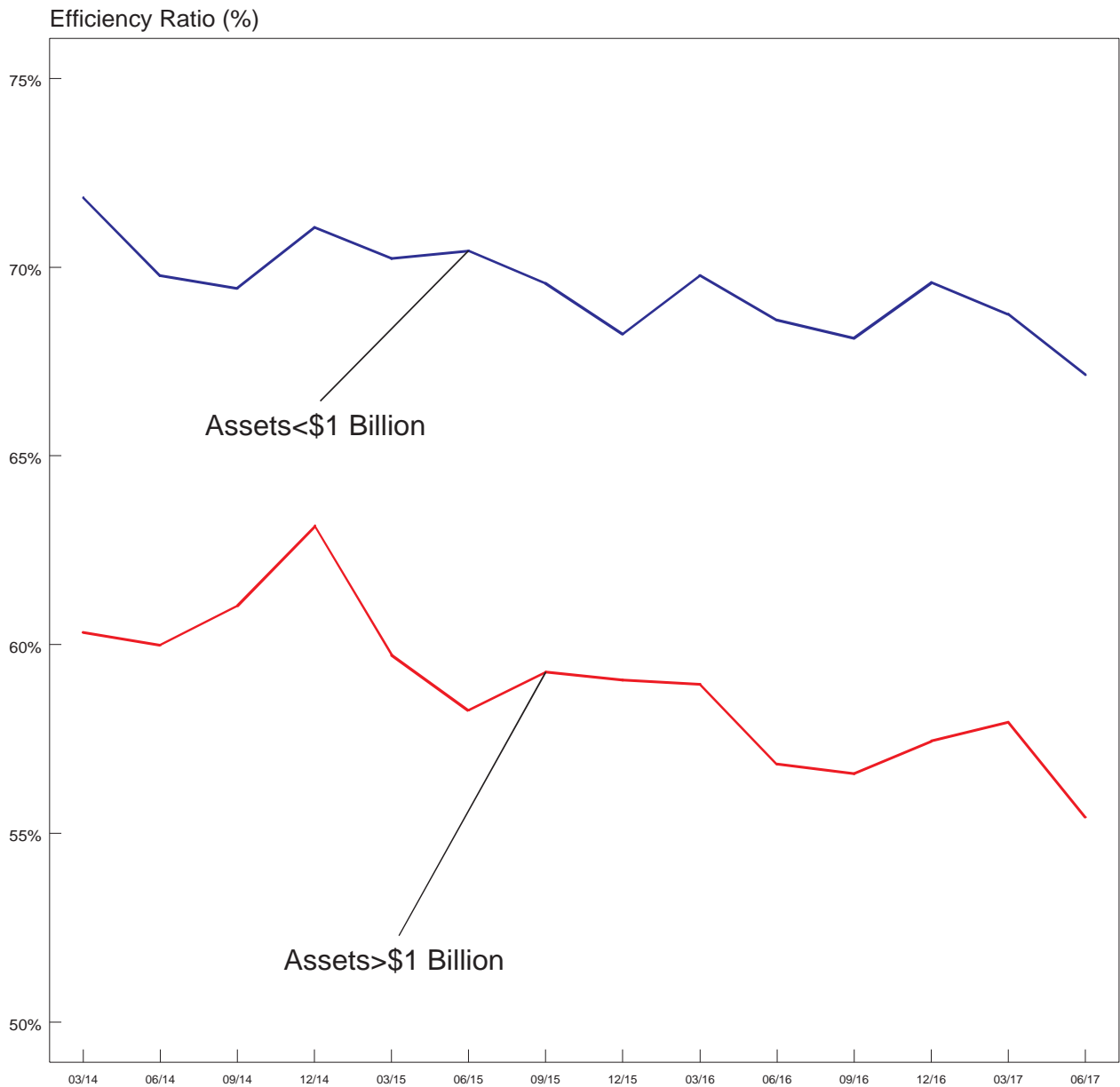
Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets 2010 - 2017



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

Quarterly Efficiency Ratios*

2014 - 2017

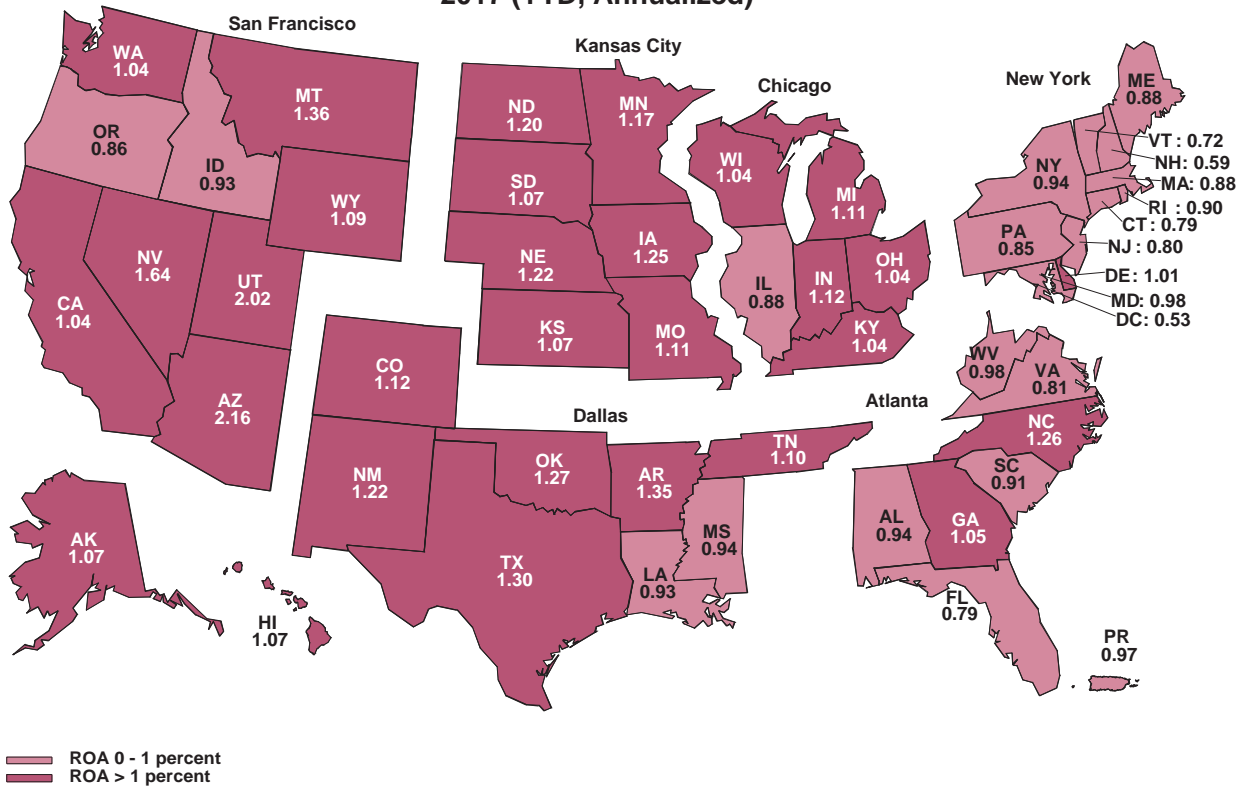


| | | | | | | | | | | | | | | |
|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Assets <\$1 Billion | 71.84 | 69.77 | 69.44 | 71.05 | 70.23 | 70.43 | 69.57 | 68.23 | 69.78 | 68.60 | 68.12 | 69.59 | 68.75 | 67.15 |
| Assets >\$1 Billion | 60.32 | 59.99 | 61.03 | 63.14 | 59.72 | 58.26 | 59.27 | 59.06 | 58.95 | 56.83 | 56.58 | 57.44 | 57.94 | 55.43 |
| Total | 61.36 | 60.87 | 61.78 | 63.87 | 60.64 | 59.31 | 60.16 | 59.86 | 59.85 | 57.79 | 57.50 | 58.42 | 58.77 | 56.32 |

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

Return on Assets (ROA)

2017 (YTD, Annualized)



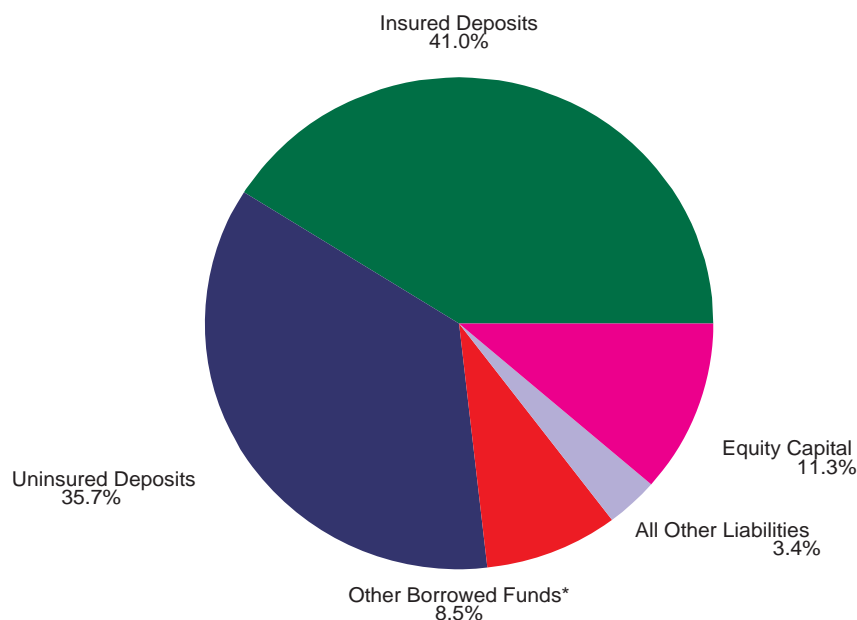
ROA Rankings by State

| Rank | State | No. of Inst. as of 06/30/17 | YTD 2017 | YTD 2016 | Change* |
|------|-----------------------|-----------------------------|-------------|-------------|----------|
| 1 | Arizona | 16 | 2.16 | 2.08 | 8 |
| 2 | Utah | 45 | 2.02 | 2.28 | (26) |
| 3 | Nevada | 17 | 1.64 | 1.28 | 36 |
| 4 | Montana | 51 | 1.36 | 1.37 | (1) |
| 5 | Arkansas | 98 | 1.35 | 1.27 | 8 |
| 6 | Texas | 456 | 1.30 | 1.08 | 22 |
| 7 | Oklahoma | 210 | 1.27 | 1.18 | 9 |
| 8 | North Carolina | 59 | 1.26 | 0.98 | 28 |
| 9 | Iowa | 301 | 1.25 | 1.22 | 3 |
| 10 | Nebraska | 179 | 1.22 | 1.15 | 7 |
| 11 | New Mexico | 39 | 1.22 | 1.12 | 10 |
| 12 | North Dakota | 77 | 1.20 | 1.23 | (3) |
| 13 | Minnesota | 311 | 1.17 | 1.21 | (4) |
| 14 | Colorado | 88 | 1.12 | 1.06 | 6 |
| 15 | Indiana | 111 | 1.12 | 1.02 | 10 |
| 16 | Michigan | 100 | 1.11 | 1.14 | (3) |
| 17 | Missouri | 275 | 1.11 | 0.99 | 12 |
| 18 | Tennessee | 155 | 1.10 | 1.09 | 1 |
| 19 | Wyoming | 32 | 1.09 | 1.07 | 2 |
| 20 | Alaska | 5 | 1.07 | 1.07 | 0 |
| 21 | Hawaii | 8 | 1.07 | 1.13 | (6) |
| 22 | Kansas | 252 | 1.07 | 1.10 | (3) |
| 23 | South Dakota | 69 | 1.07 | 1.08 | (1) |
| 24 | Georgia | 181 | 1.05 | 1.03 | 2 |
| 25 | California | 174 | 1.04 | 0.88 | 16 |
| 26 | Kentucky | 155 | 1.04 | 1.05 | (1) |
| 27 | Ohio | 192 | 1.04 | 0.99 | 5 |
| 28 | Washington | 48 | 1.04 | 0.99 | 5 |
| 29 | Wisconsin | 215 | 1.04 | 0.99 | 5 |
| 30 | Delaware | 22 | 1.01 | 0.97 | 4 |
| 31 | Maryland | 54 | 0.98 | 0.96 | 2 |
| 32 | West Virginia | 57 | 0.98 | 0.96 | 2 |
| 33 | Puerto Rico | 5 | 0.97 | 0.87 | 10 |
| 34 | Alabama | 123 | 0.94 | 0.77 | 17 |
| 35 | Mississippi | 79 | 0.94 | 0.81 | 13 |
| 36 | New York | 145 | 0.94 | 0.83 | 11 |
| 37 | Idaho | 13 | 0.93 | 0.96 | (3) |
| 38 | Louisiana | 128 | 0.93 | 0.99 | (6) |
| 39 | South Carolina | 55 | 0.91 | 0.84 | 7 |
| 40 | Rhode Island | 9 | 0.90 | 0.73 | 17 |
| 41 | Illinois | 459 | 0.88 | 0.82 | 6 |
| 42 | Maine | 26 | 0.88 | 0.84 | 4 |
| 43 | Massachusetts | 128 | 0.88 | 0.77 | 11 |
| 44 | Oregon | 23 | 0.86 | 0.87 | (1) |
| 45 | Pennsylvania | 160 | 0.85 | 0.72 | 13 |
| 46 | Virginia | 80 | 0.81 | 0.79 | 2 |
| 47 | New Jersey | 85 | 0.80 | 0.76 | 4 |
| 48 | Connecticut | 42 | 0.79 | 0.73 | 6 |
| 49 | Florida | 138 | 0.79 | 0.78 | 1 |
| 50 | Vermont | 11 | 0.72 | 0.78 | (6) |
| 51 | New Hampshire | 18 | 0.59 | 0.55 | 4 |
| 52 | District of Col. | 3 | 0.53 | 0.81 | (28) |
| | U.S. and Terr. | 5,787 | 1.09 | 1.02 | 7 |

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

Total Liabilities and Equity Capital

June 30, 2017

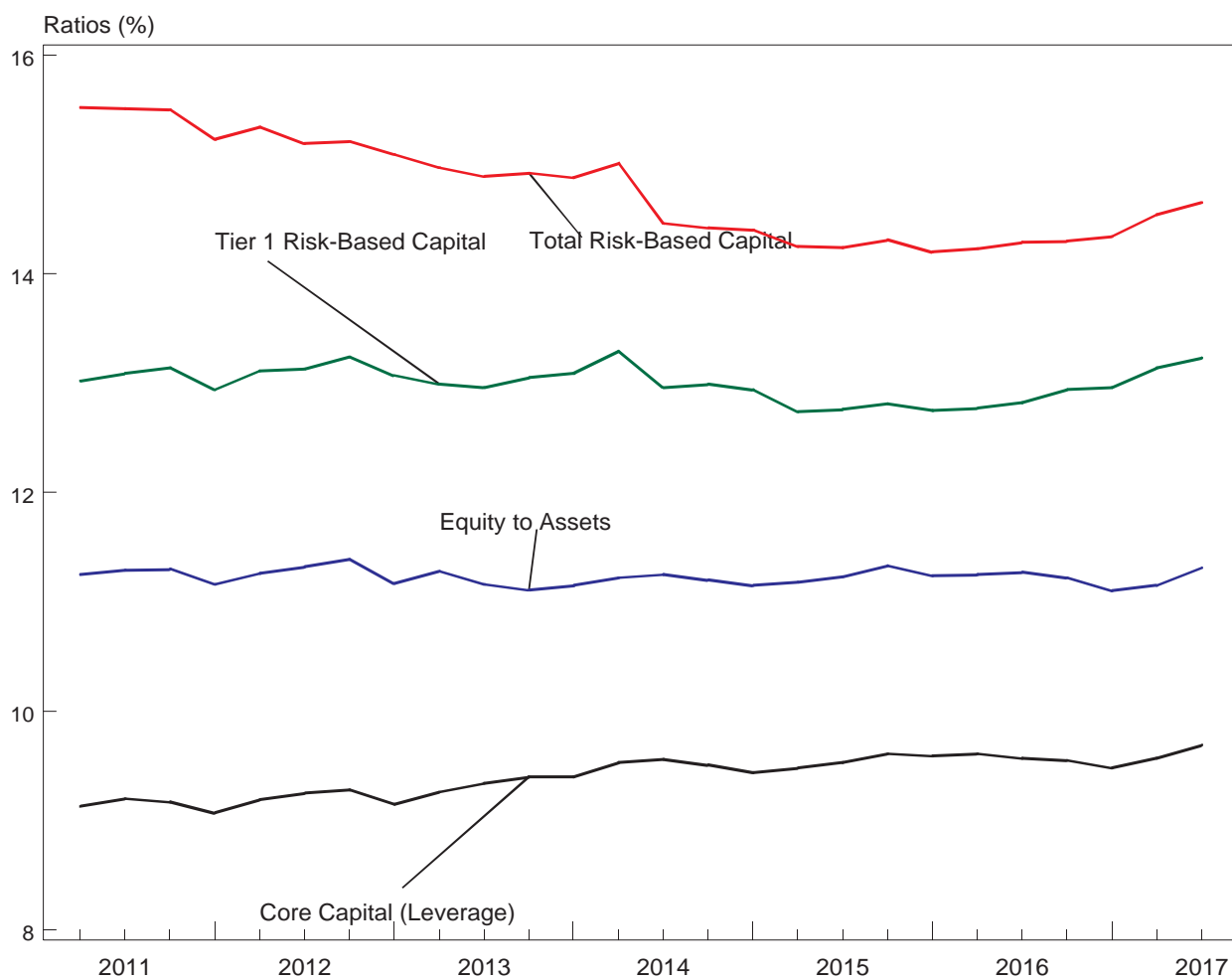


| (\$ Billions) | 6/30/16 | 6/30/17 | % Change |
|--------------------------------------|---------|---------|----------|
| Insured Deposits (estimated) | 6,648 | 7,006 | 5.4 |
| Uninsured Deposits | 5,880 | 6,100 | 3.7 |
| In Foreign Offices | 1,327 | 1,325 | -0.2 |
| Other Borrowed Funds* | 1,458 | 1,448 | -0.7 |
| All Other Liabilities | 678 | 578 | -14.7 |
| Subordinated Debt | 89 | 77 | -13.5 |
| Bank Equity Capital | 1,864 | 1,930 | 3.5 |
| Total Liabilities and Equity Capital | 16,534 | 17,067 | 3.2 |

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

Capital Ratios

2011 - 2017

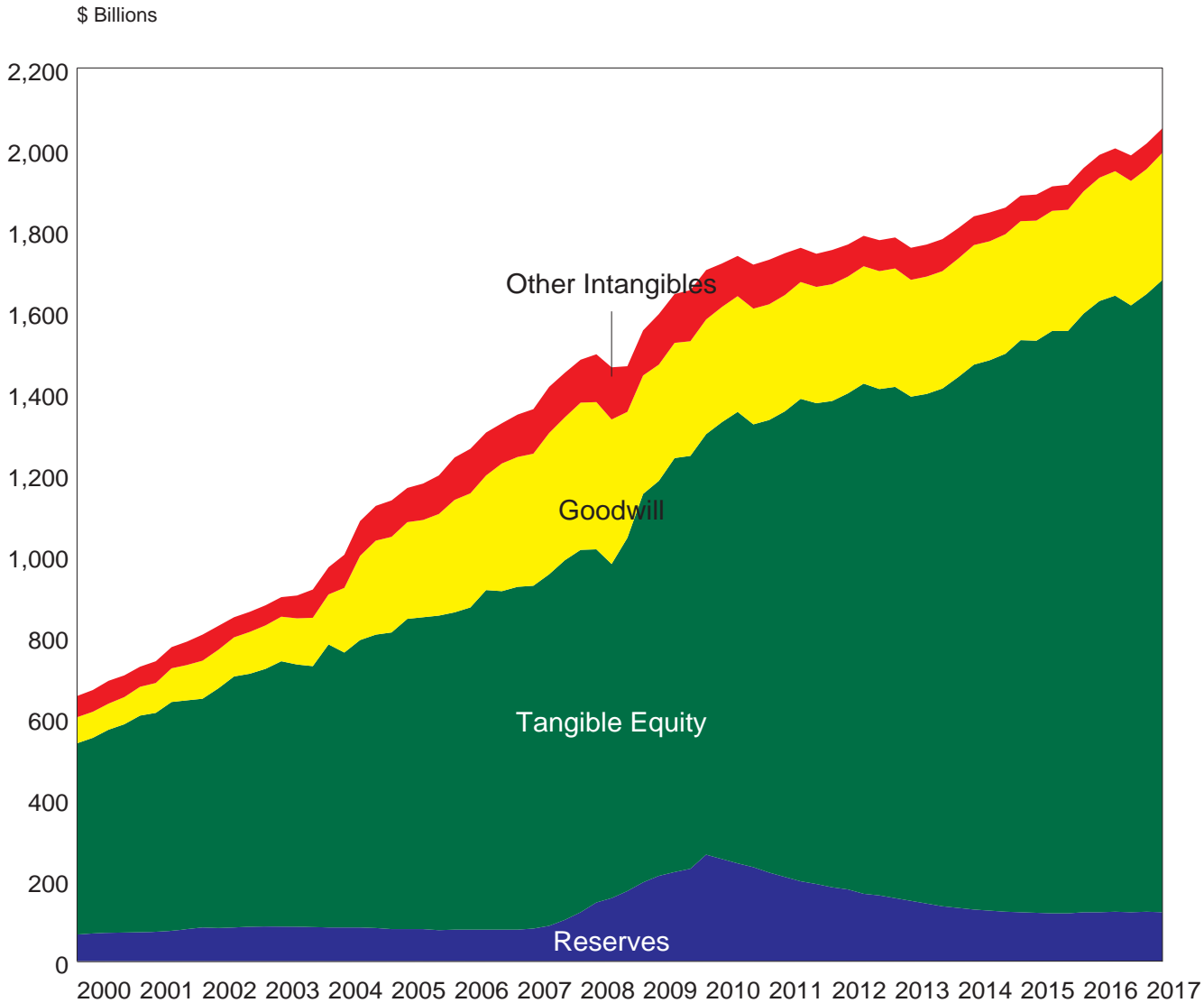


| | 12/11 | 12/12 | 12/13 | 12/14 | 12/15 | 12/16 | 6/17 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Total Risk-Based Capital | 15.23 | 15.09 | 14.88 | 14.40 | 14.20 | 14.34 | 14.65 |
| Tier 1 Risk-Based Capital | 12.94 | 13.07 | 13.09 | 12.94 | 12.75 | 12.96 | 13.23 |
| Equity to Assets | 11.16 | 11.17 | 11.15 | 11.15 | 11.24 | 11.10 | 11.31 |
| Core Capital (Leverage) | 9.07 | 9.15 | 9.40 | 9.44 | 9.59 | 9.48 | 9.69 |

Equity Capital and Reserves

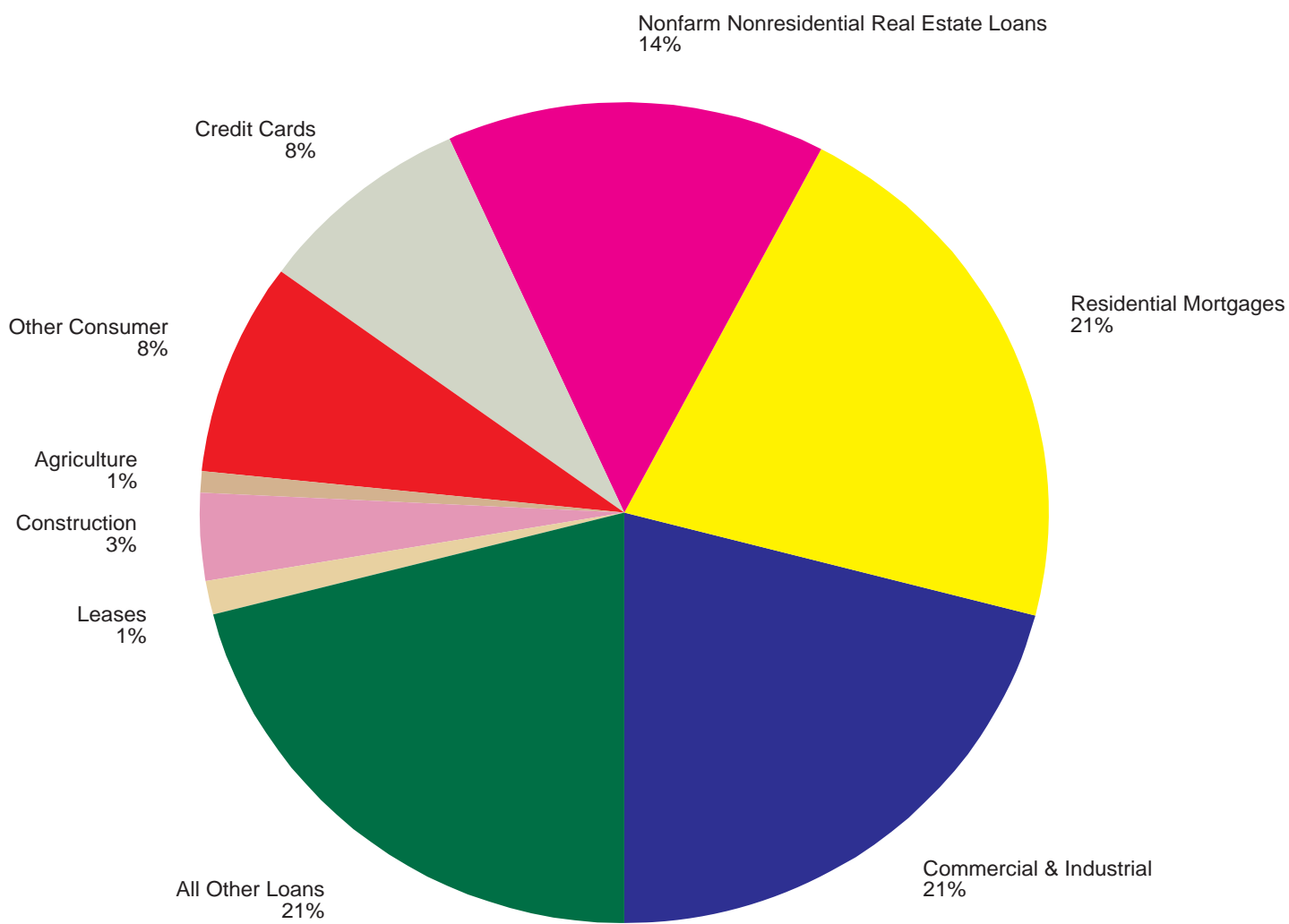
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2017



Loan Portfolio Composition

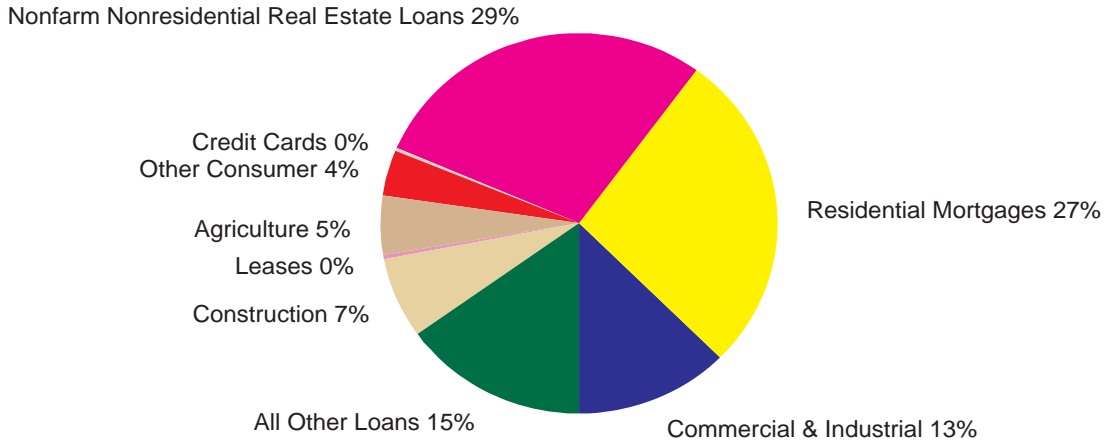
June 30, 2017



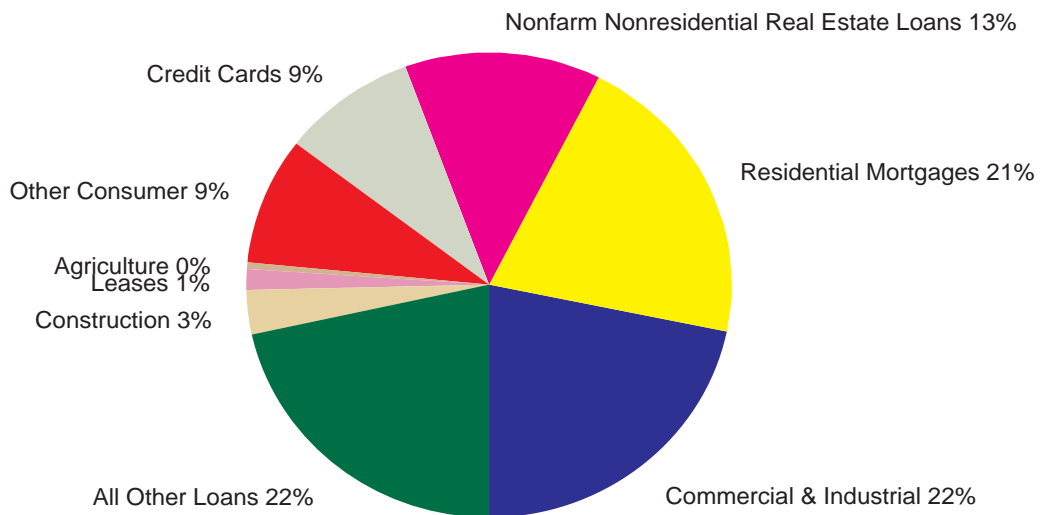
Loan Portfolio Composition by Asset Size

June 30, 2017

Assets < \$1 Billion

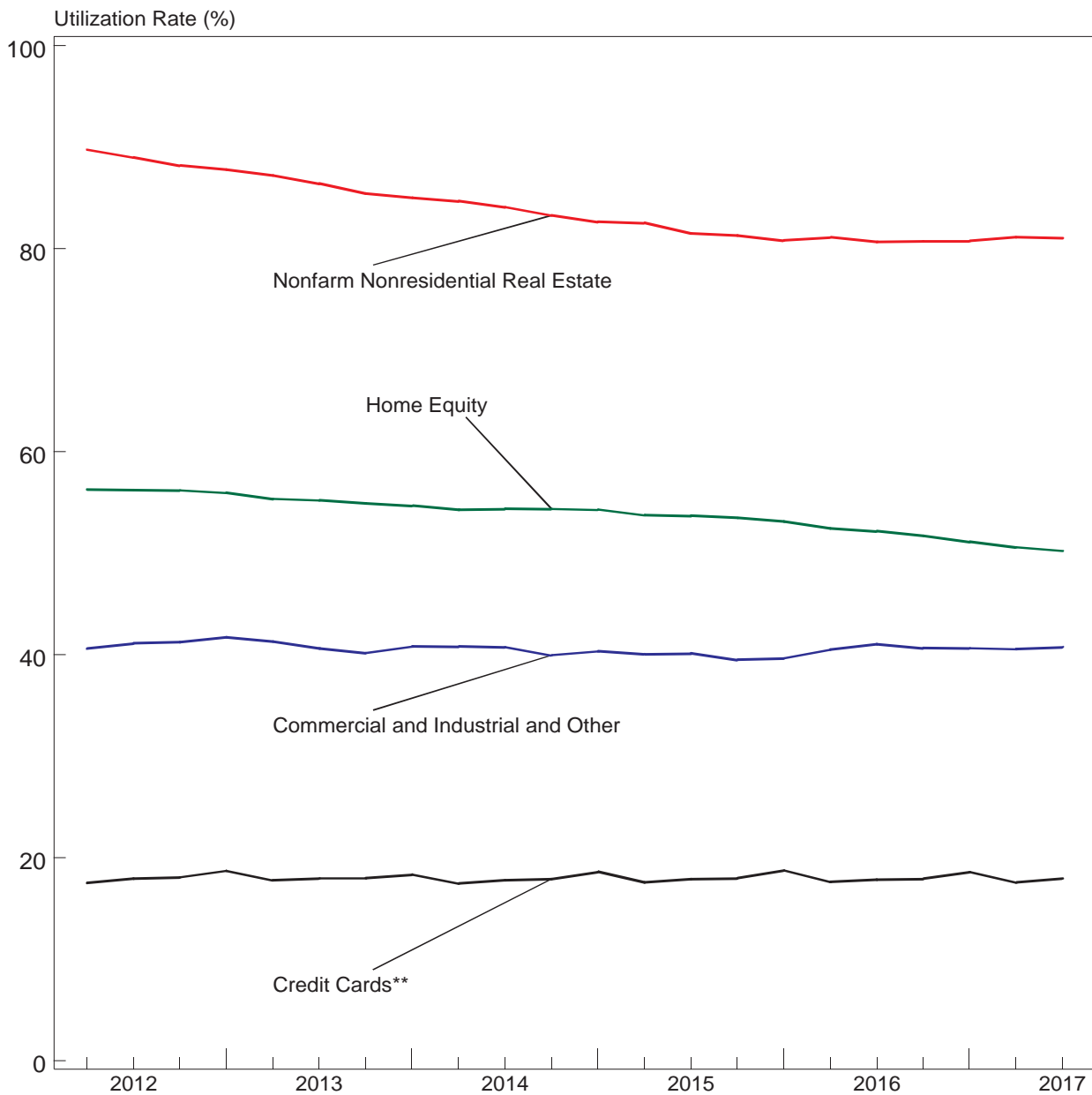


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2012-2017

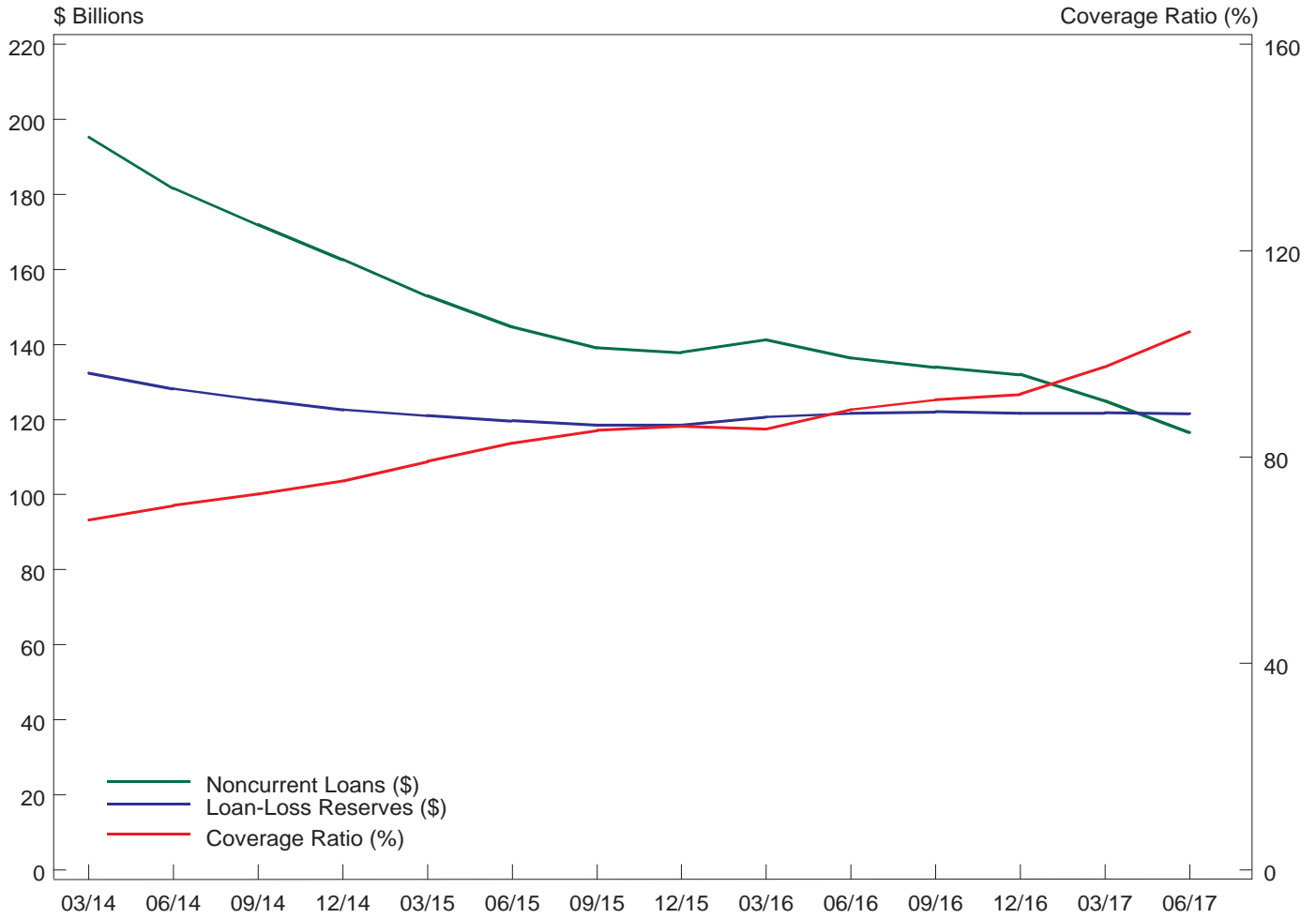


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2014-2017



Noncurrent Loans (\$ Billions)

195.2 181.6 171.9 162.7 153.0 144.7 139.2 137.9 141.2 136.4 134.0 132.0 124.9 116.6

Loan-Loss Reserves (\$ Billions)

132.3 128.2 125.3 122.6 121.1 119.6 118.6 118.6 120.7 121.7 122.1 121.7 121.8 121.6

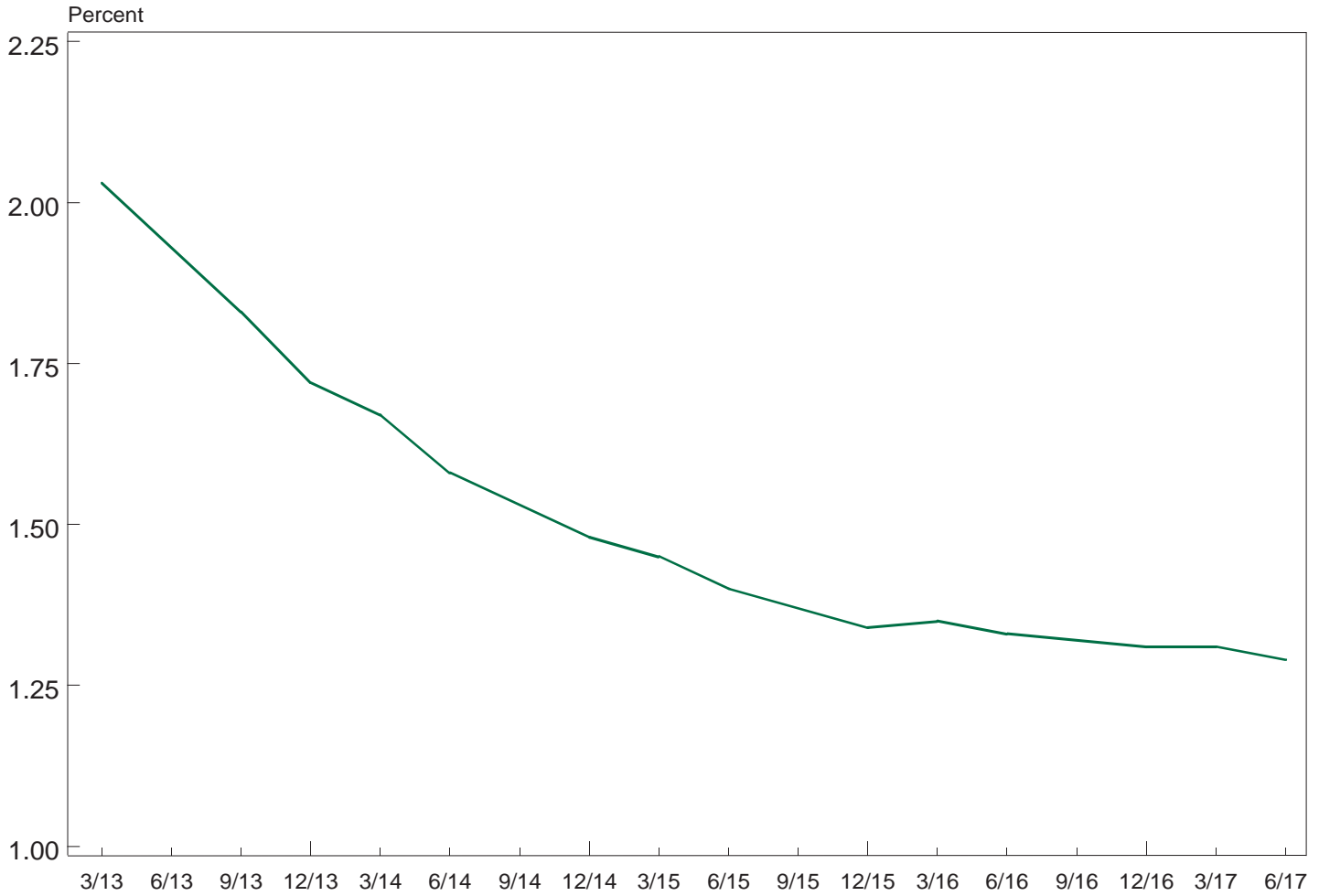
Coverage Ratio (%)

68 71 73 75 79 83 85 86 85 89 91 92 97 104

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2013 - 2017

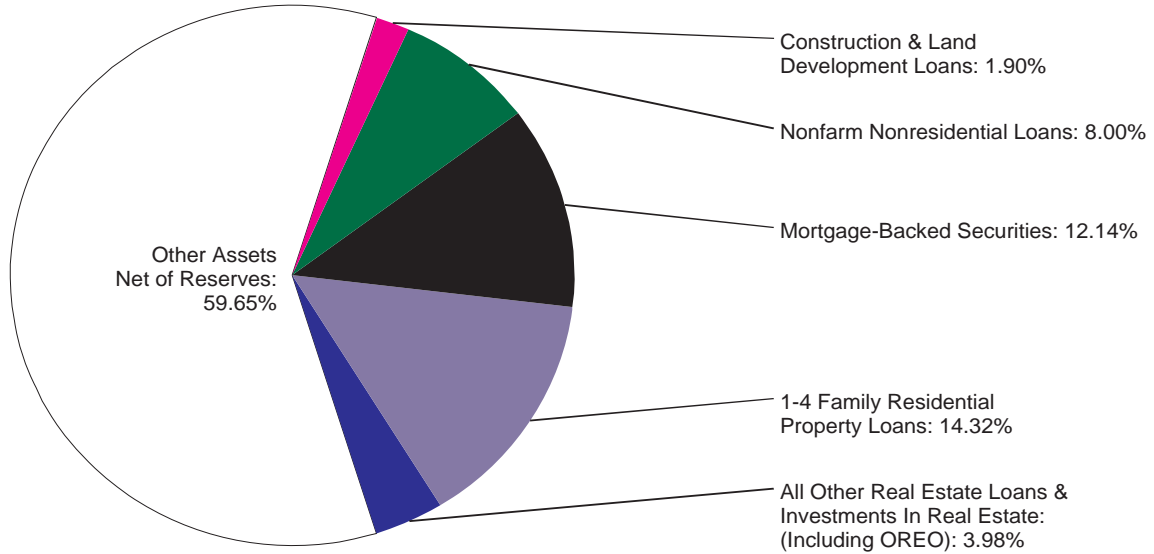


Loss Allowance to Loans and Leases

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 1.31 1.31 1.29

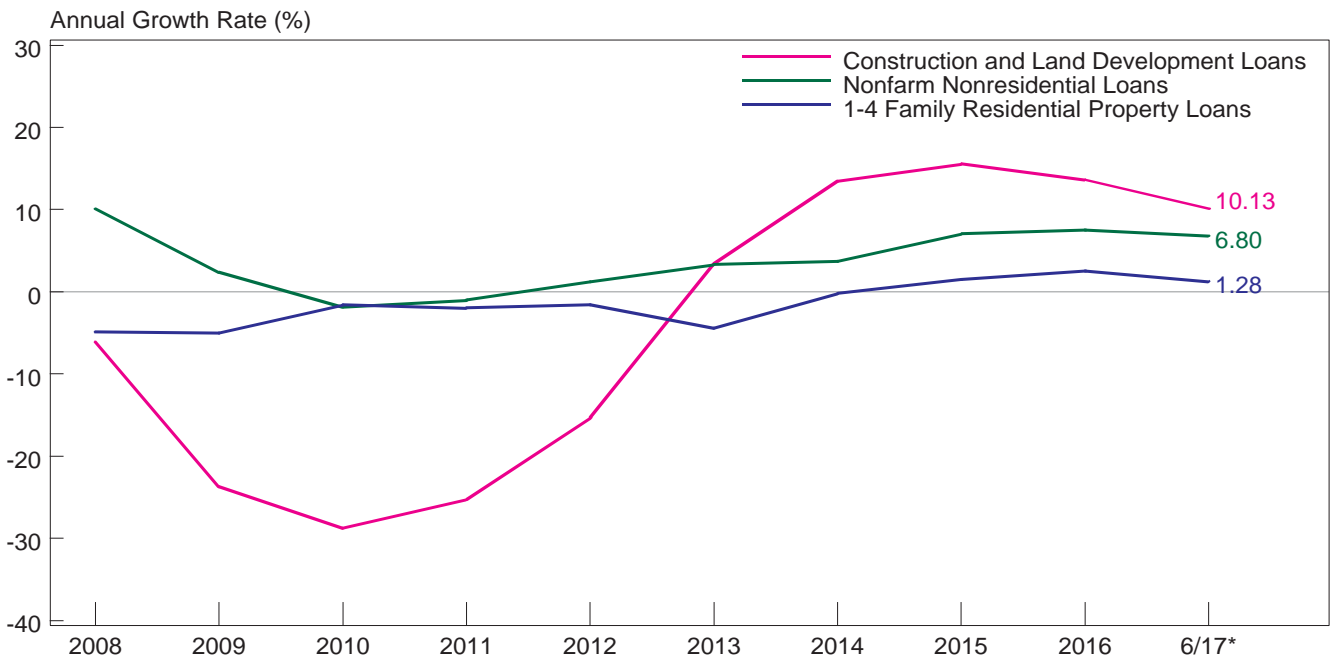
Real Estate Assets as a Percent of Total Assets

June 30, 2017



Real Estate Loan Growth Rates*

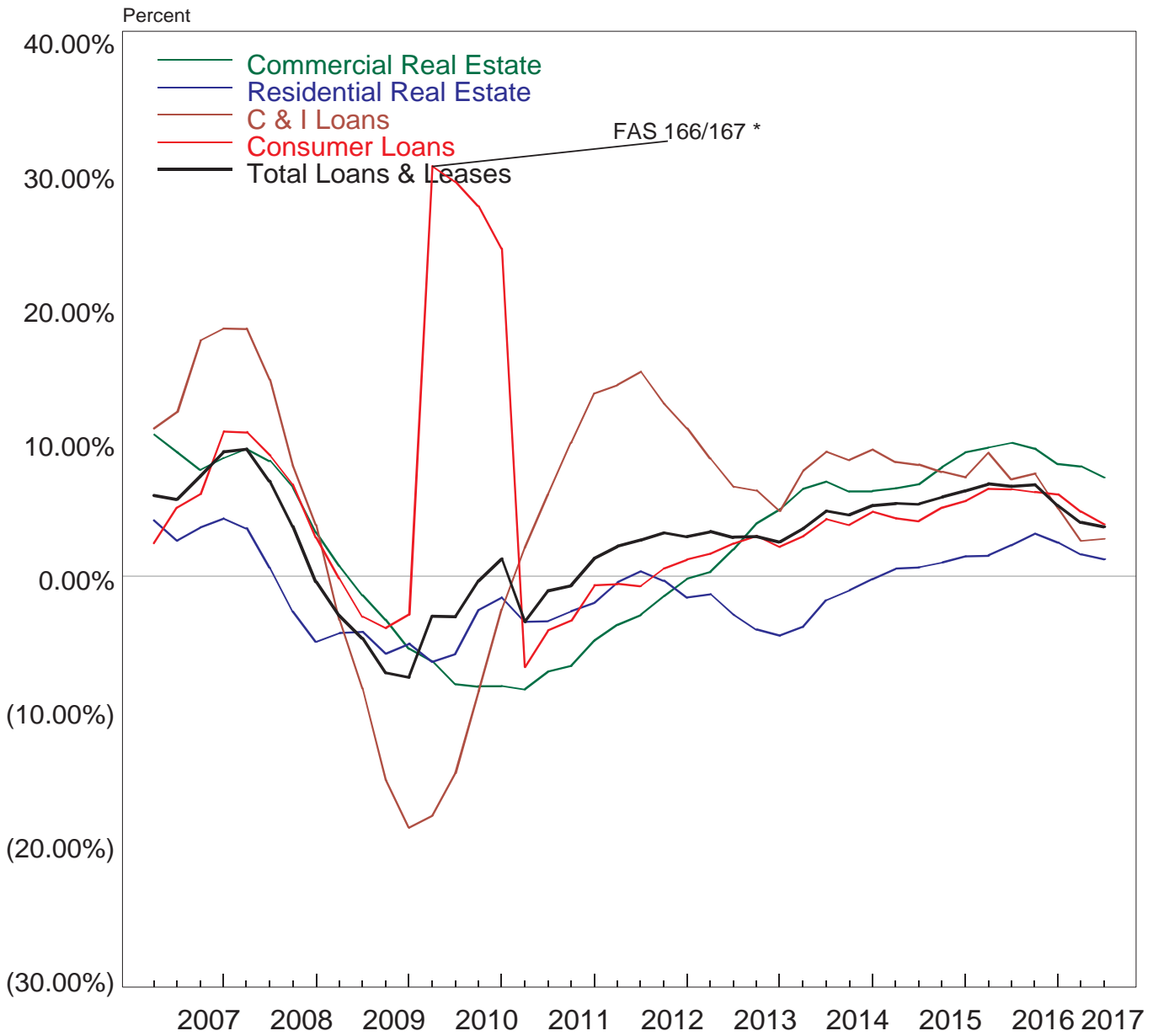
2008-2017



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

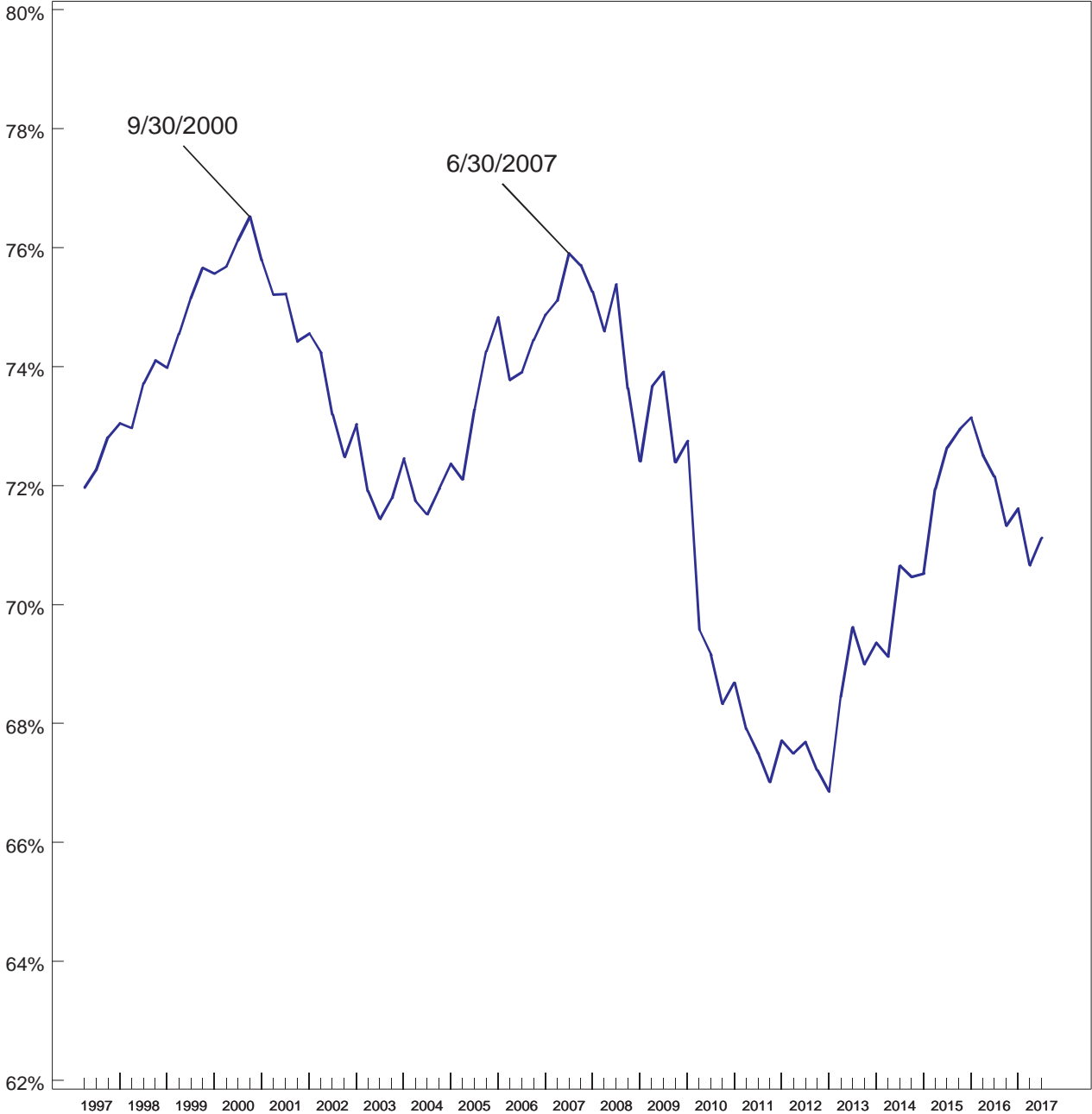
Twelve-Month Loan Growth Rates

2007 - 2017



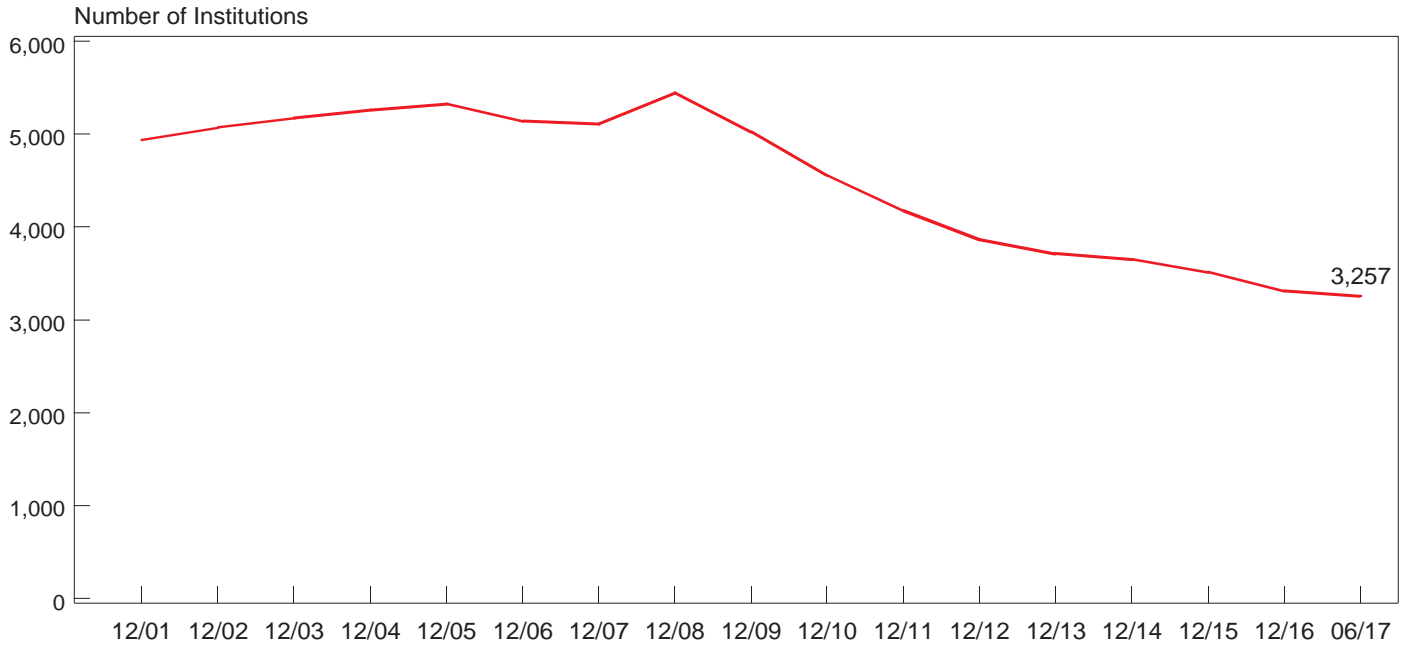
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

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



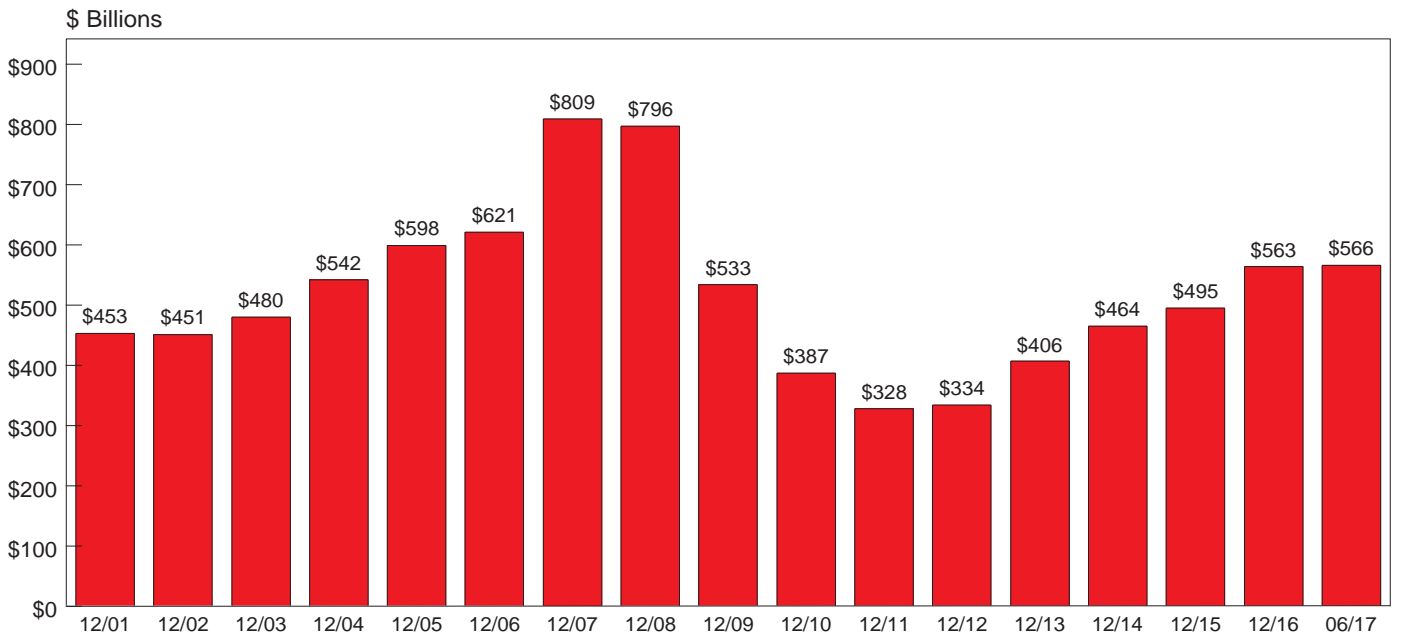
Number of Institutions with FHLB Advances

2001 - 2017

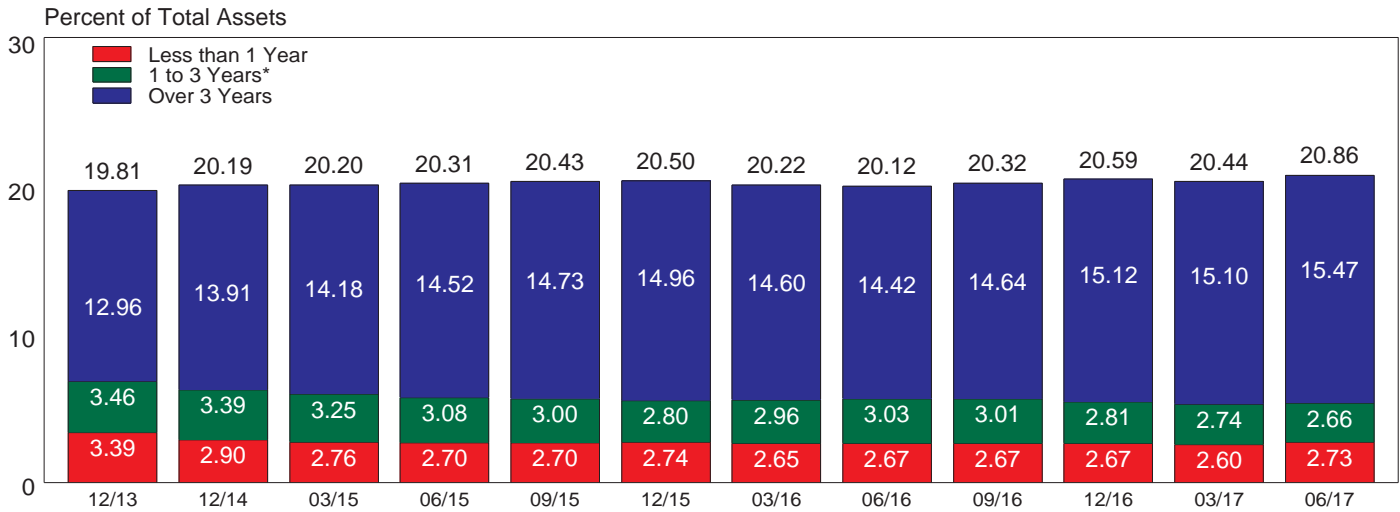


Amount of FHLB Advances Outstanding

2001 - 2017

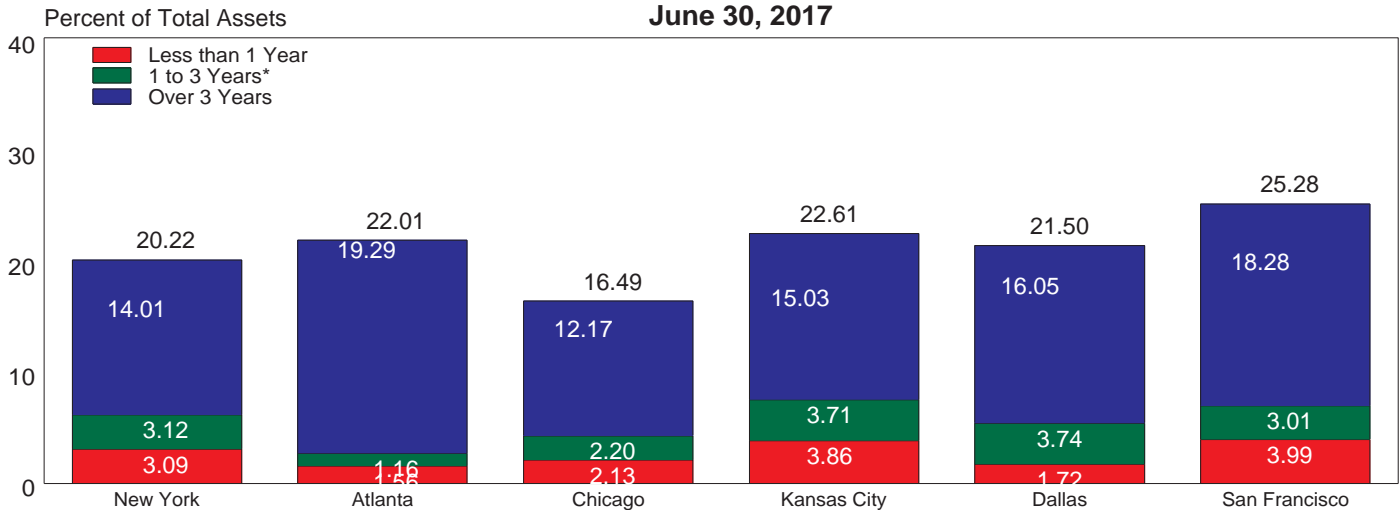


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

June 30, 2017



Total Securities (Debt and Equity)

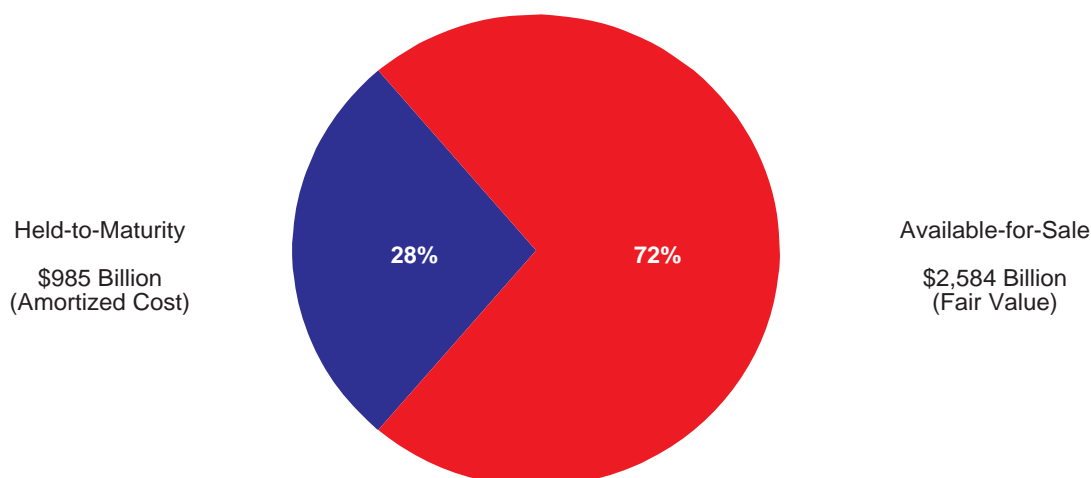
(\$ Billions)

| | 6/15 | 9/15 | 12/15 | 3/16 | 6/16 | 9/16 | 12/16 | 3/17 | 6/17 |
|--------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| U.S. Government Obligations: | | | | | | | | | |
| U.S. Treasury | 412 | 410 | 423 | 420 | 434 | 471 | 520 | 514 | 464 |
| U.S. Agencies | 31 | 33 | 34 | 37 | 36 | 37 | 38 | 38 | 39 |
| Government Sponsored Enterprises | 179 | 169 | 160 | 152 | 142 | 127 | 124 | 125 | 124 |
| Mortgage Pass-through Securities | 1,048 | 1,074 | 1,126 | 1,138 | 1,170 | 1,227 | 1,266 | 1,292 | 1,330 |
| Collateralized Mortgage Obligations | 534 | 529 | 517 | 515 | 503 | 495 | 476 | 475 | 472 |
| State, County, Municipal Obligations | 329 | 335 | 341 | 344 | 356 | 361 | 364 | 367 | 369 |
| Asset Backed Securities | 149 | 141 | 135 | 132 | 131 | 129 | 124 | 123 | 118 |
| Other Debt Securities | 584 | 602 | 608 | 635 | 636 | 651 | 640 | 639 | 645 |
| Equity Securities | 12 | 11 | 11 | 12 | 12 | 10 | 10 | 10 | 8 |
| Total Securities | \$3,278 | \$3,304 | \$3,354 | \$3,385 | \$3,421 | \$3,508 | \$3,560 | \$3,584 | \$3,569 |

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

Total Securities*

June 30, 2017



Total Securities*

June 30, 2017

| | Held-to-Maturity | | Available-for-Sale | | Total Securities | Fair Value to Amortized Cost (%) |
|--------------------------------------|------------------|----------------------------------|--------------------|----------------------------------|------------------|----------------------------------|
| | Amortized Cost | Fair Value to Amortized Cost (%) | Fair Value | Fair Value to Amortized Cost (%) | | |
| U.S. Government Obligations | | | | | | |
| U.S. Treasury | \$89,800 | 100.5 | \$374,366 | 99.7 | \$464,166 | 99.9 |
| U.S. Government Agencies | 7,795 | 100.3 | 31,042 | 100.1 | 38,837 | 100.1 |
| Government Sponsored Enterprises | 19,747 | 99.2 | 103,939 | 99.8 | 123,685 | 99.7 |
| Mortgage Pass-through Securities | 475,792 | 99.4 | 853,822 | 99.6 | 1,329,614 | 99.5 |
| Collateralized Mortgage Obligations | 121,576 | 99.9 | 350,194 | 100.1 | 471,771 | 100.1 |
| State, County, Municipal Obligations | 87,107 | 101.9 | 281,809 | 101.4 | 368,916 | 101.5 |
| Asset Backed Securities | 26,576 | 100.3 | 91,710 | 100.3 | 118,286 | 100.3 |
| Other Debt Securities | 156,244 | 100.3 | 489,046 | 100.7 | 645,290 | 101.6 |
| Equity Securities | ** | ** | 8,413 | 111.1 | 8,413 | 111.1 |
| Total Securities | \$984,637 | 100.0 | \$2,584,341 | 100.1 | \$3,568,978 | 100.0 |
| Memoranda*** | | | | | | |
| Structured Notes | 16,962 | | 16,881 | | | 99.5 |

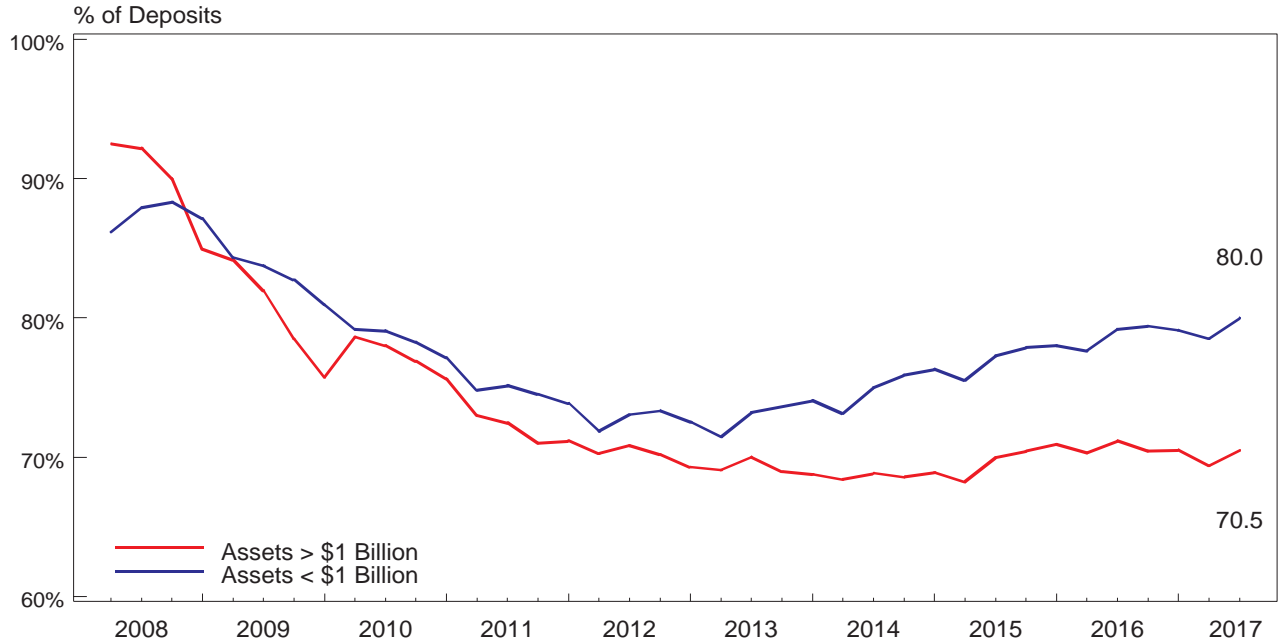
* Excludes trading account assets.

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

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

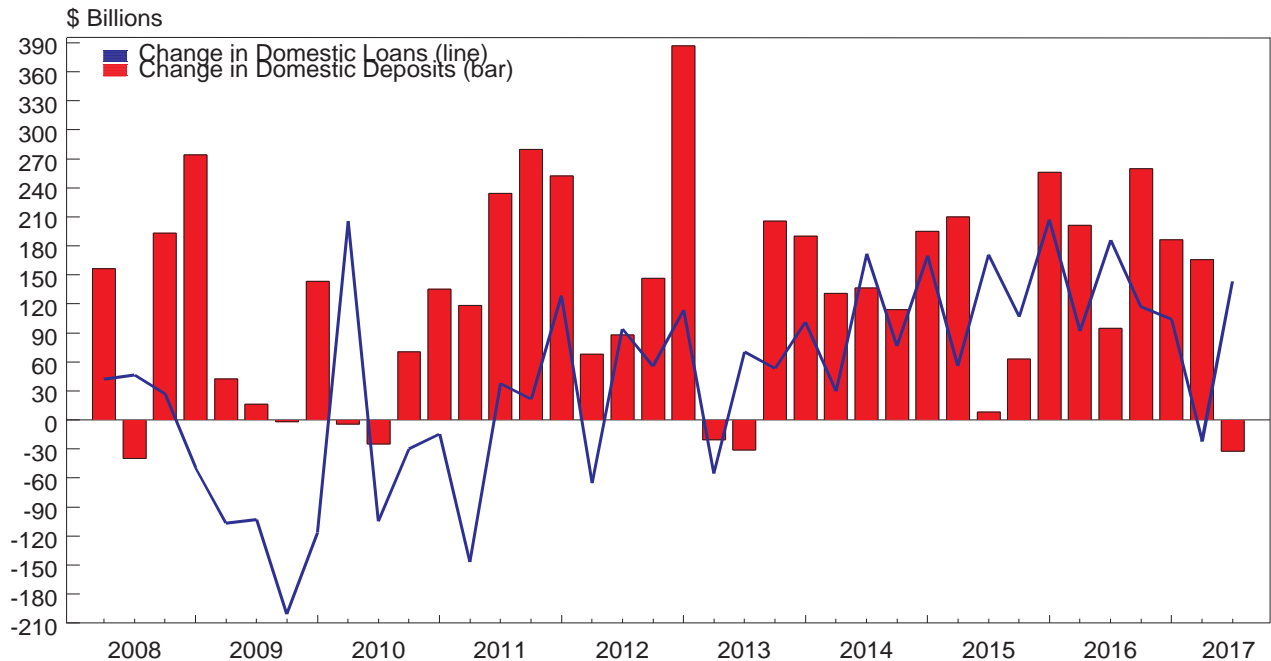
Net Loans and Leases to Deposits (Domestic and Foreign)

2008 - 2017



Quarterly Change in Domestic Loans vs Domestic Deposits

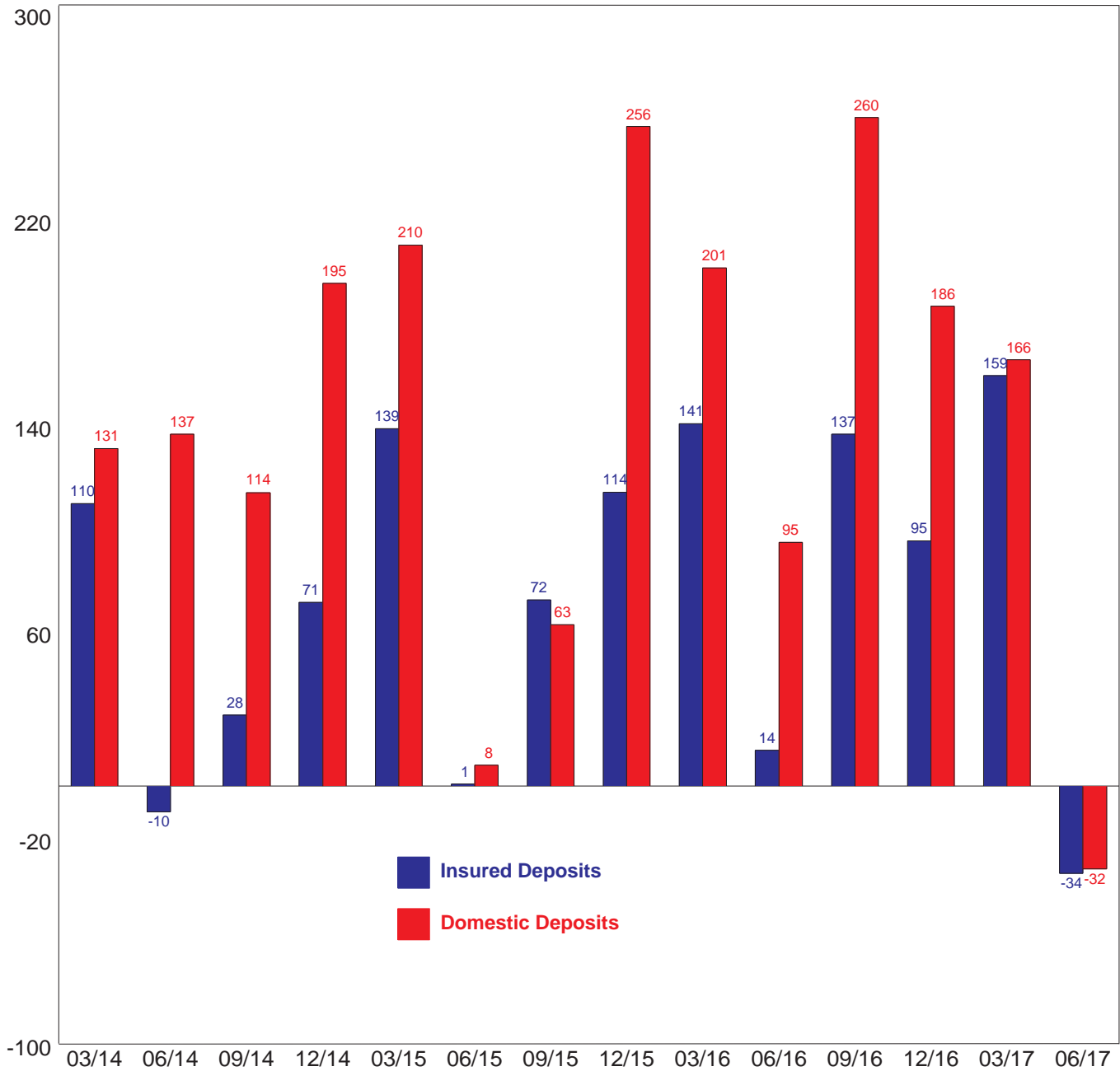
2008 - 2017



Quarterly Change In Domestic Deposits

2014 - 2017

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

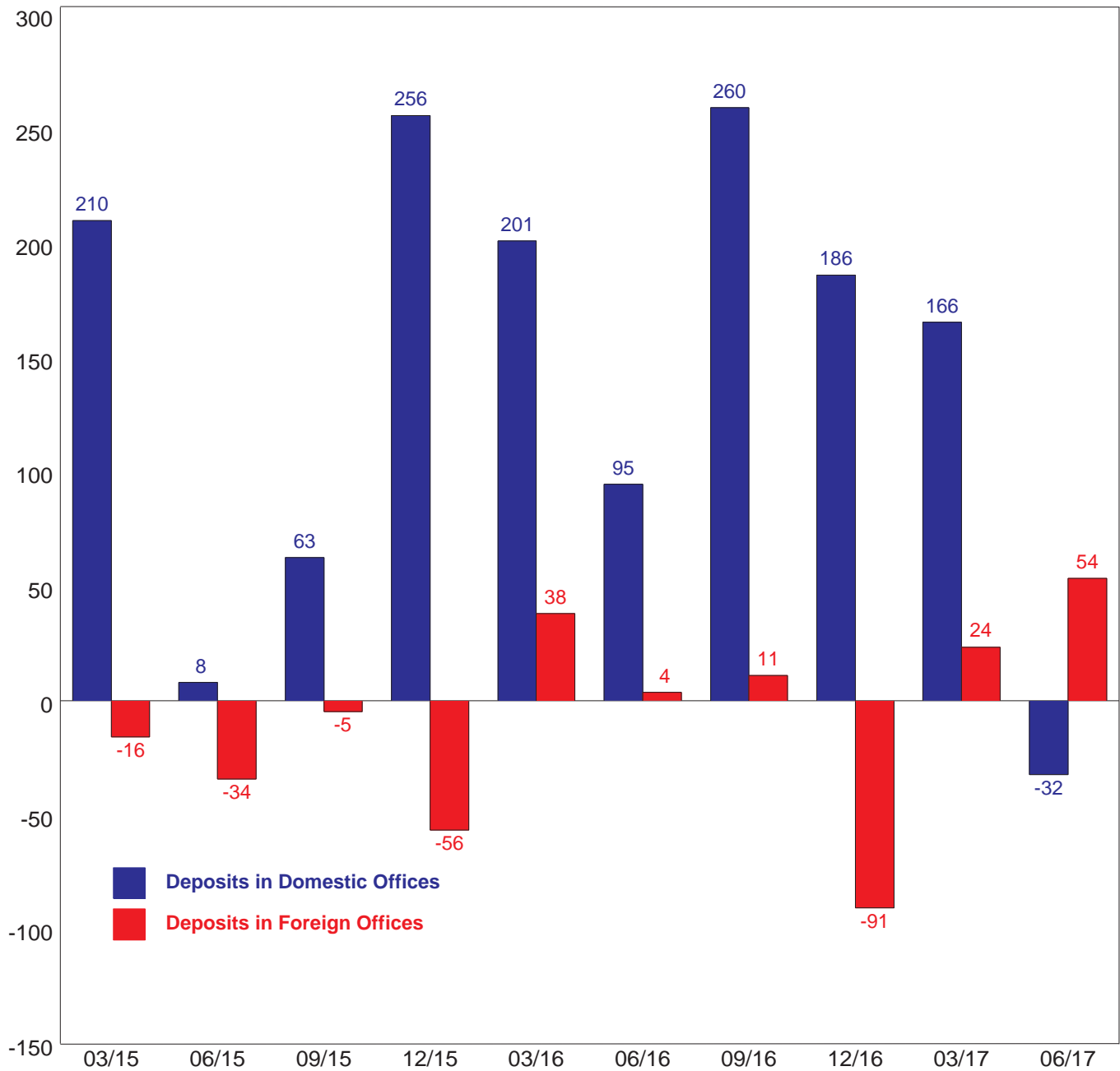
2012 - 2017



Quarterly Change In Domestic and Foreign Deposits

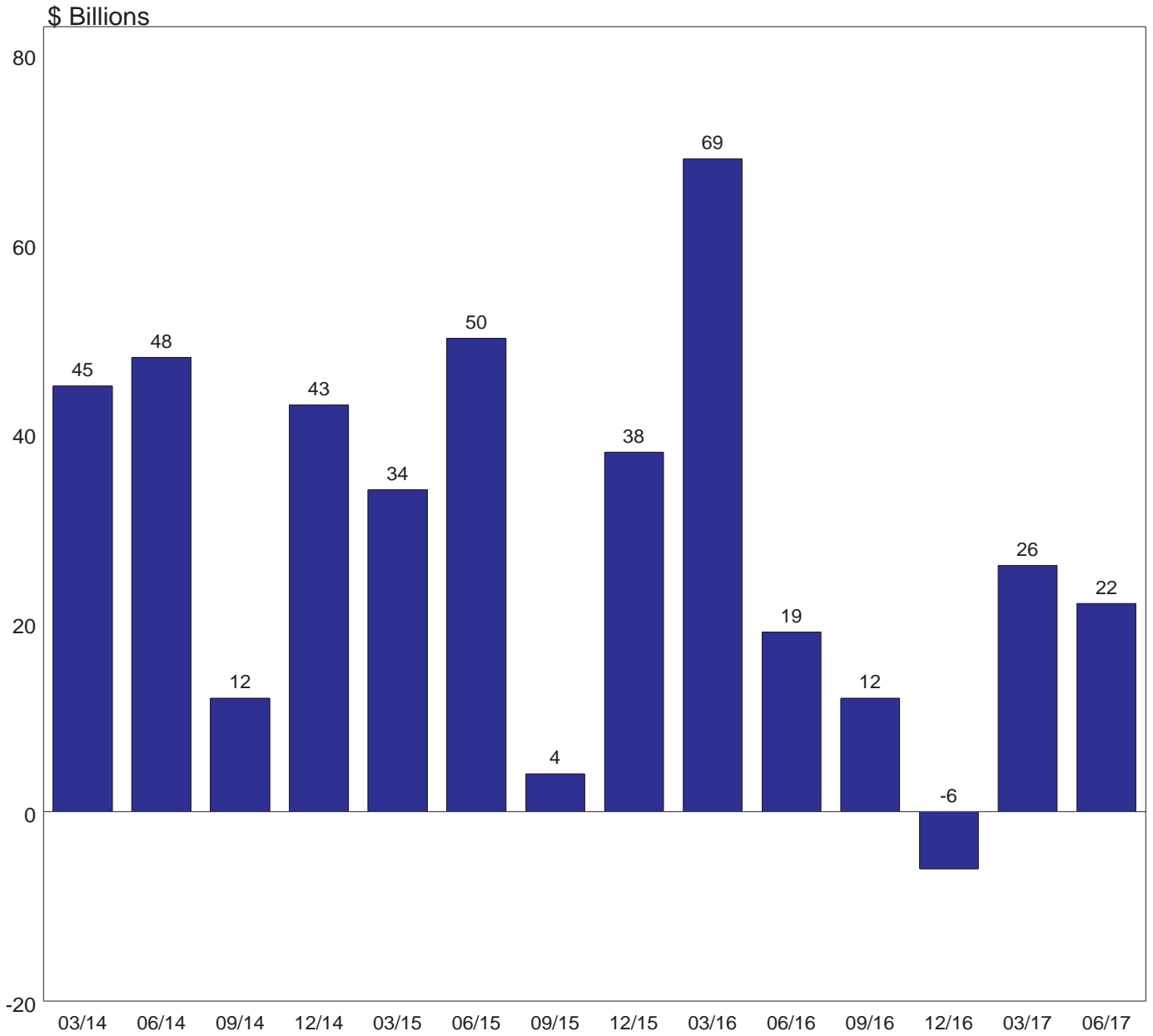
2015 - 2017

\$ Billions



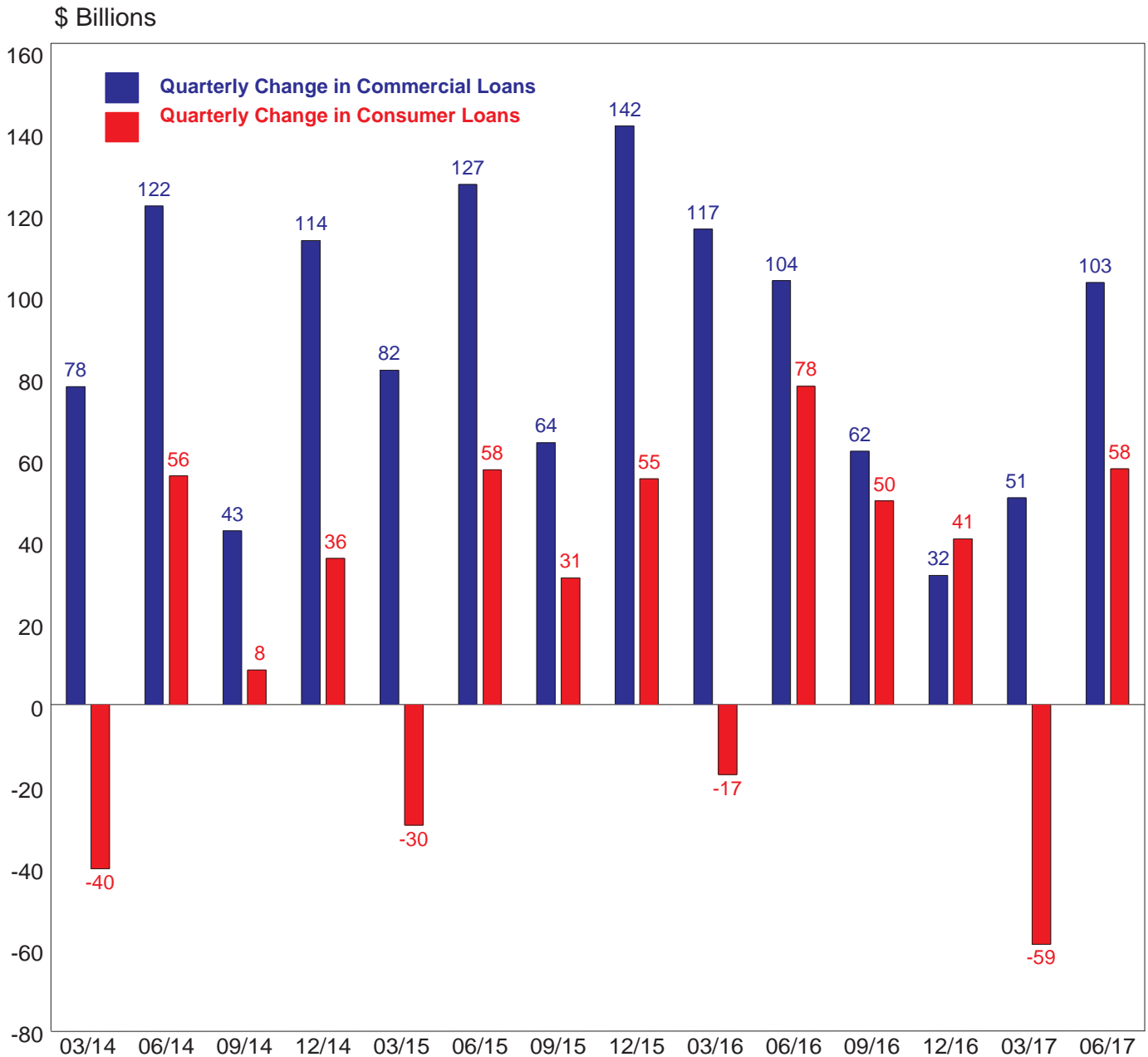
Quarterly Change in C&I Loans

2014-2017



Quarterly Change in Commercial and Consumer Loans

2014 - 2017



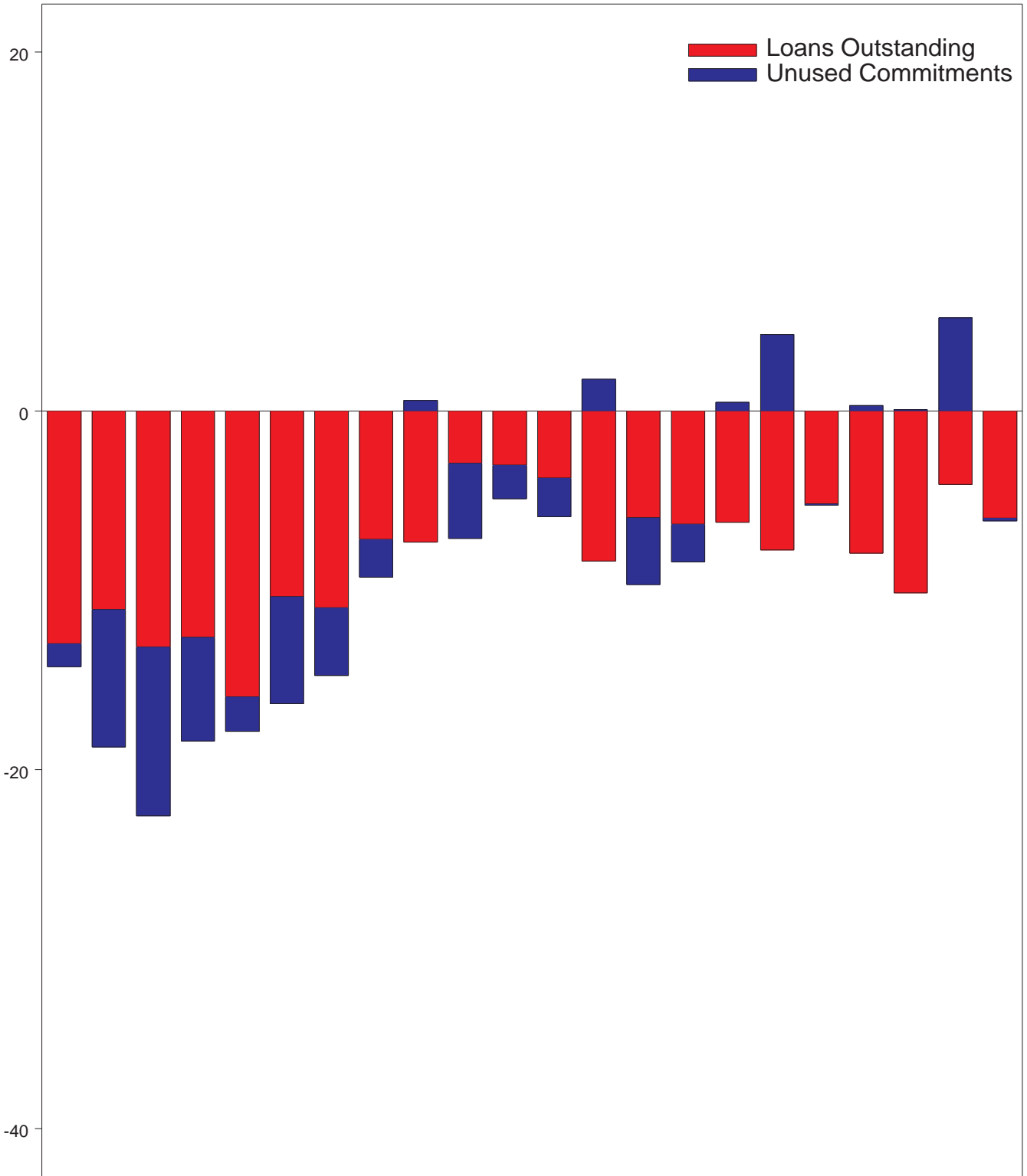
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

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

Quarterly Change in Home Equity Loans

Quarterly Change (\$ Billions)

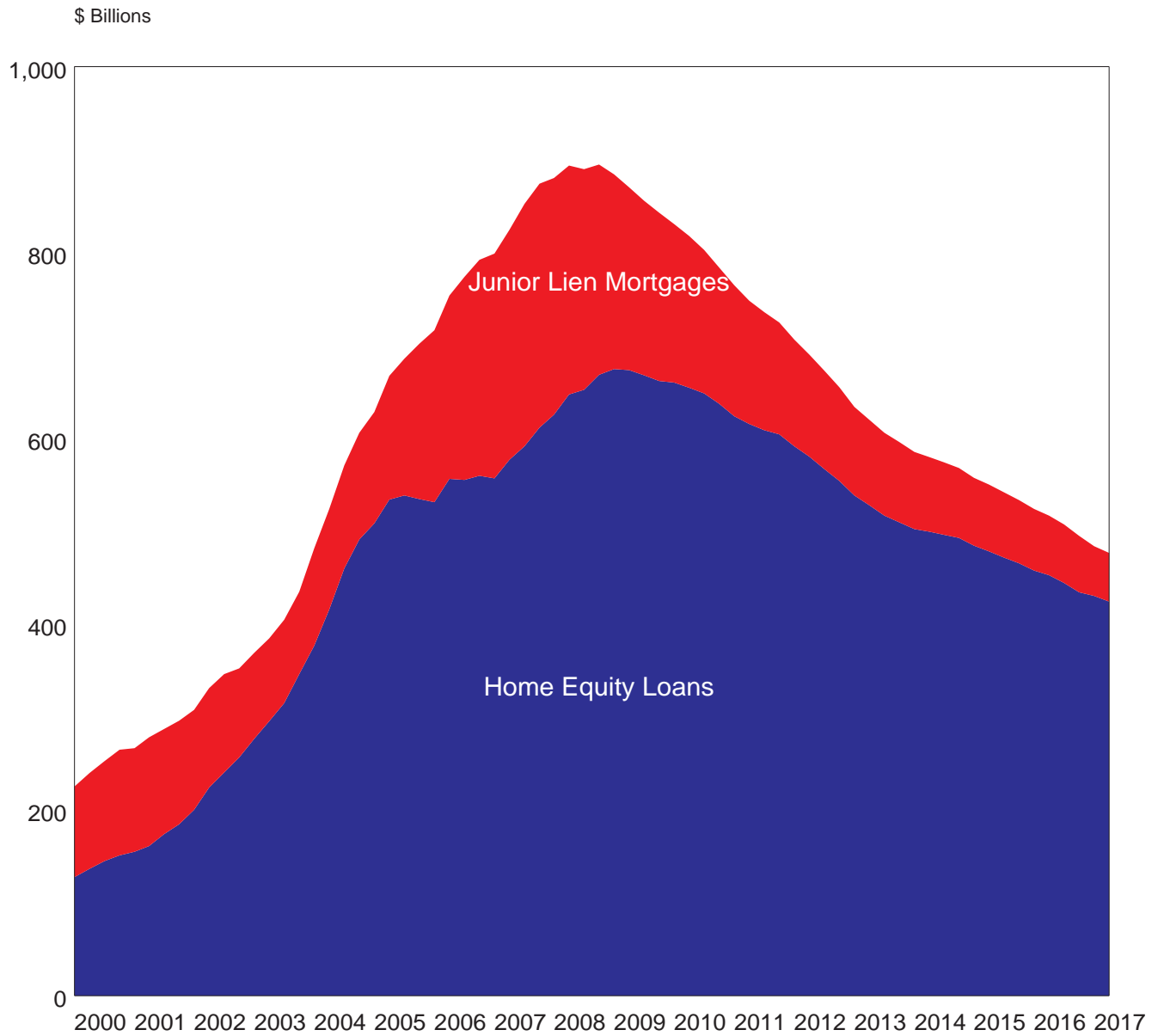
2012-2017



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 03/17 06/17

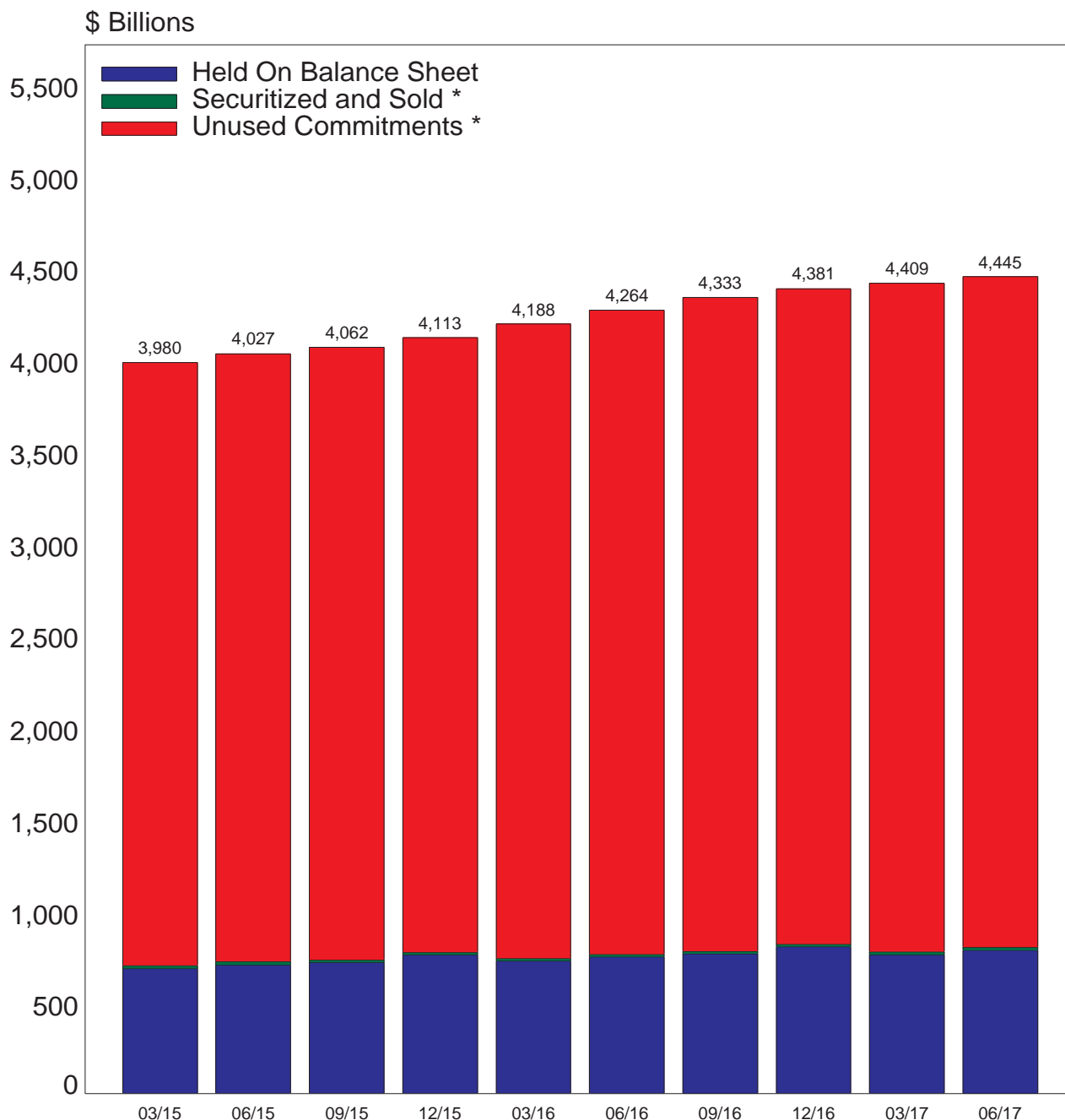
Home Equity and Junior Lien Loans

2000 - 2017



Expansion of Credit Card Lines

2015-2017



Loans Outstanding (\$ Billions)

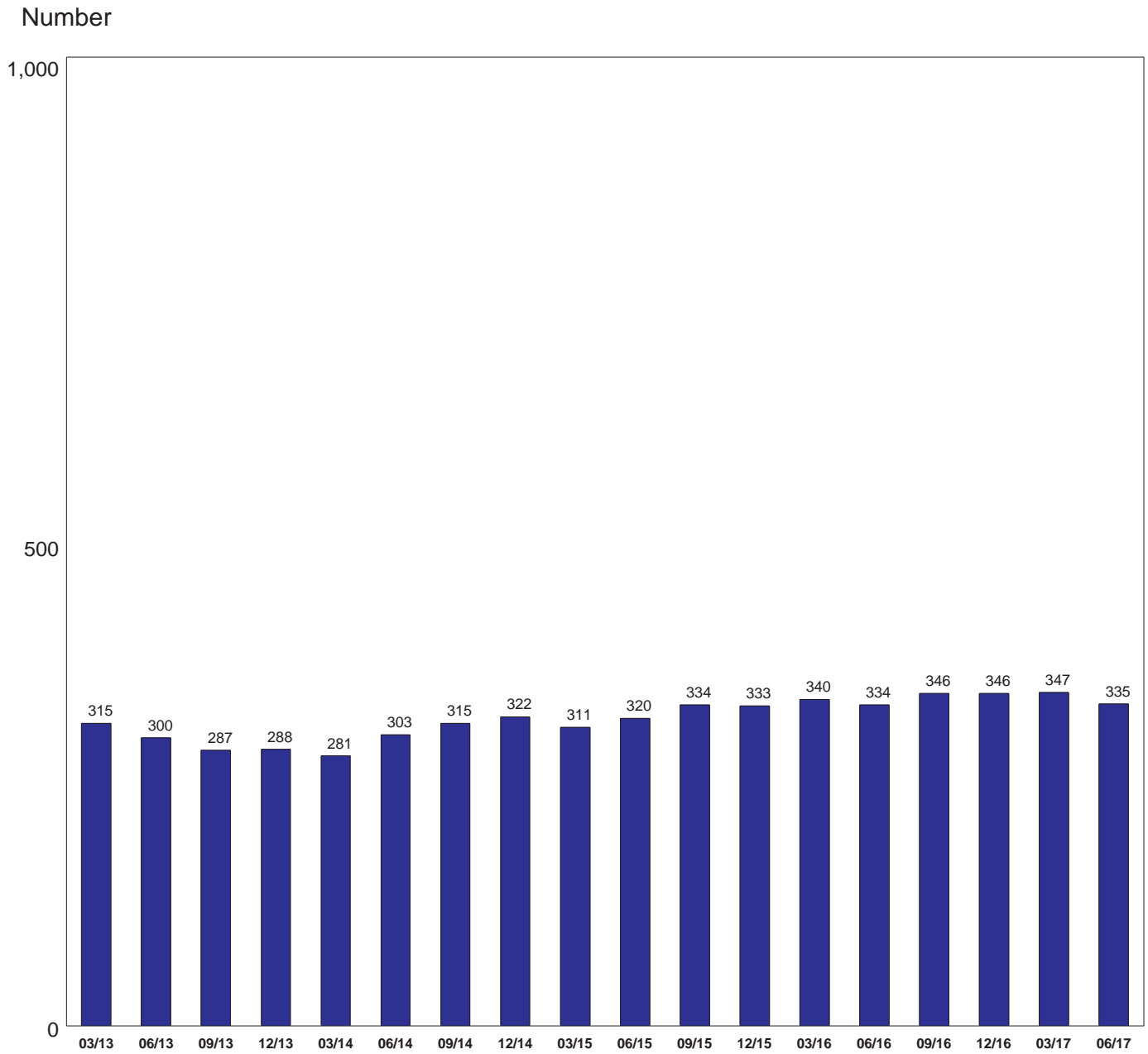
| | 03/15 | 06/15 | 09/15 | 12/15 | 03/16 | 06/16 | 09/16 | 12/16 | 03/17 | 06/17 |
|-------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Held On Balance Sheet | 680.0 | 701.2 | 714.8 | 756.5 | 723.7 | 745.9 | 761.6 | 799.8 | 756.1 | 779.7 |
| Securitized and Sold * | 17.8 | 17.8 | 14.2 | 13.5 | 13.4 | 13.5 | 13.5 | 12.9 | 16.4 | 17.3 |
| Unused Commitments * | 3,282.1 | 3,307.8 | 3,333.5 | 3,343.1 | 3,451.3 | 3,504.3 | 3,558.0 | 3,567.9 | 3,636.9 | 3,647.8 |
| Total | 3,979.9 | 4,026.7 | 4,062.5 | 4,113.0 | 4,188.3 | 4,263.7 | 4,333.1 | 4,380.6 | 4,409.5 | 4,444.8 |

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

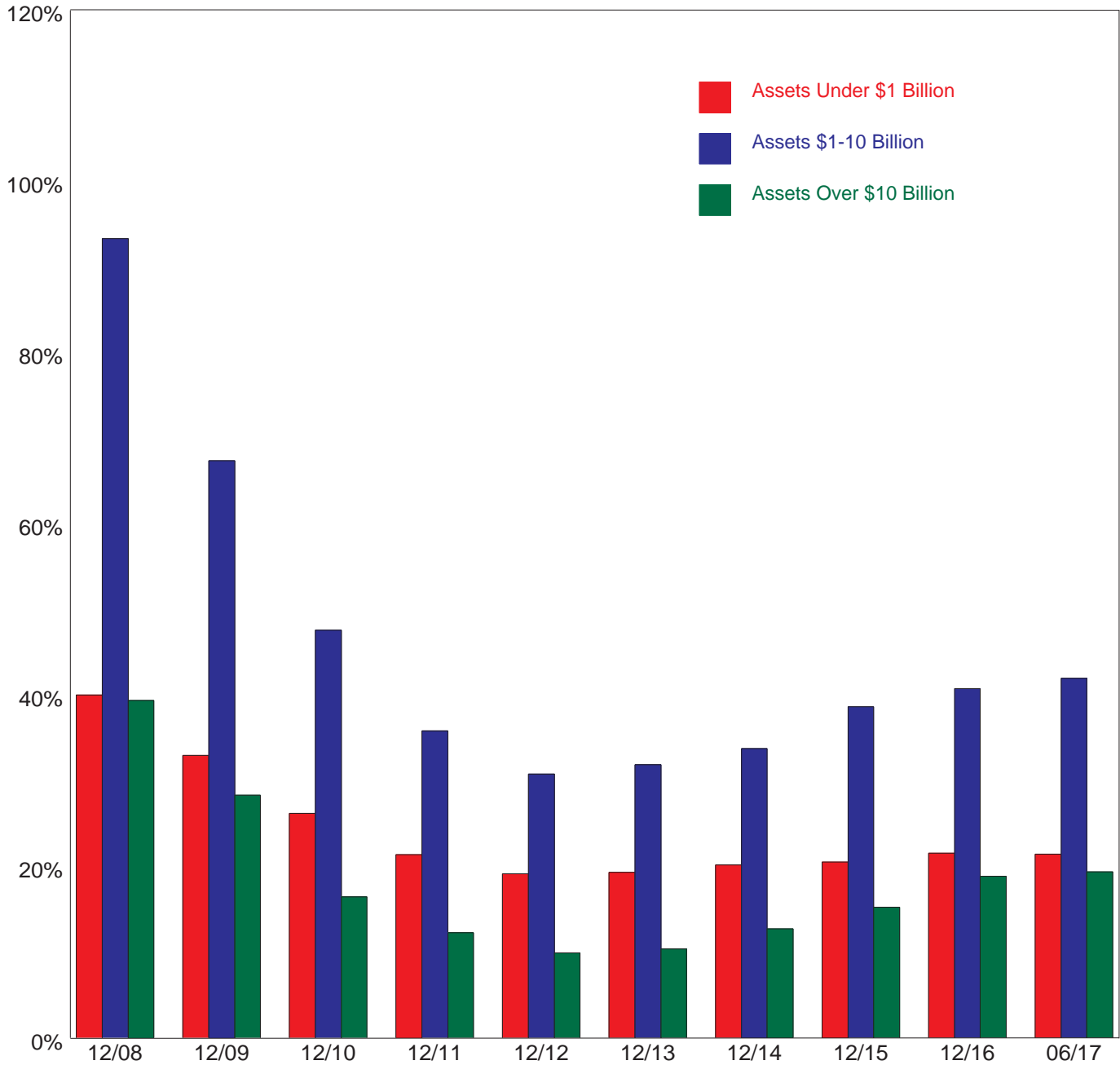
2013-2017



Median Construction and Development Loan Concentrations

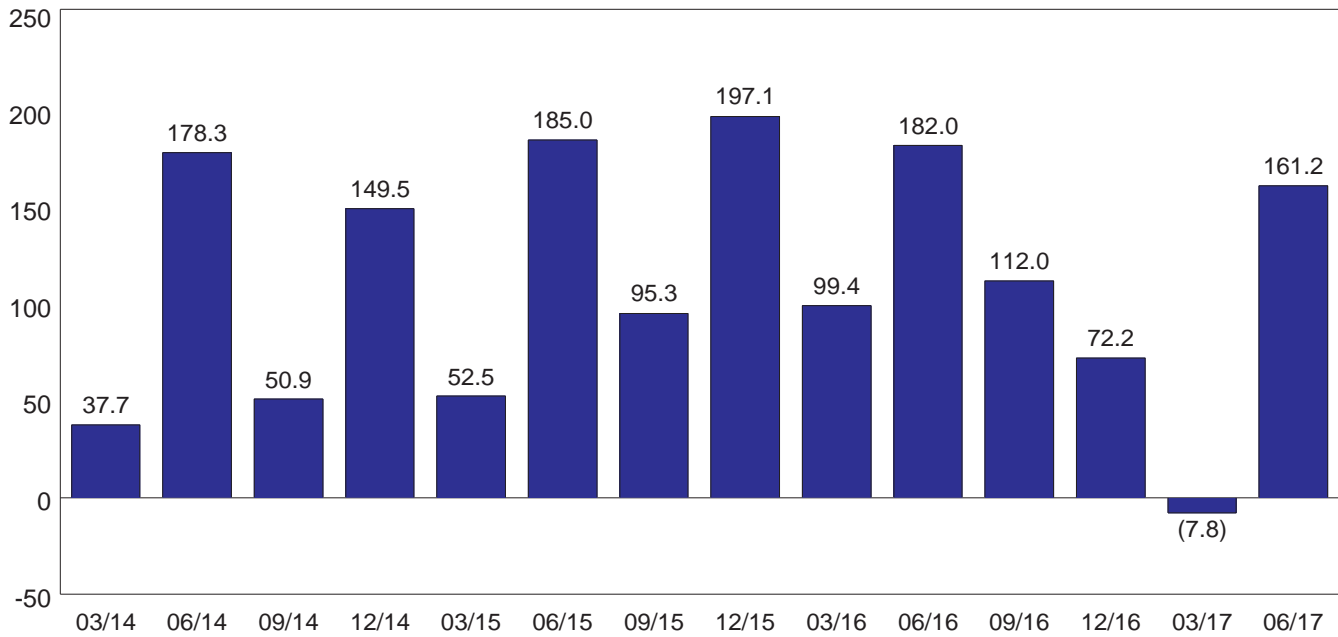
2008 - 2017

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



Quarterly Change in Reported Total Loans Outstanding

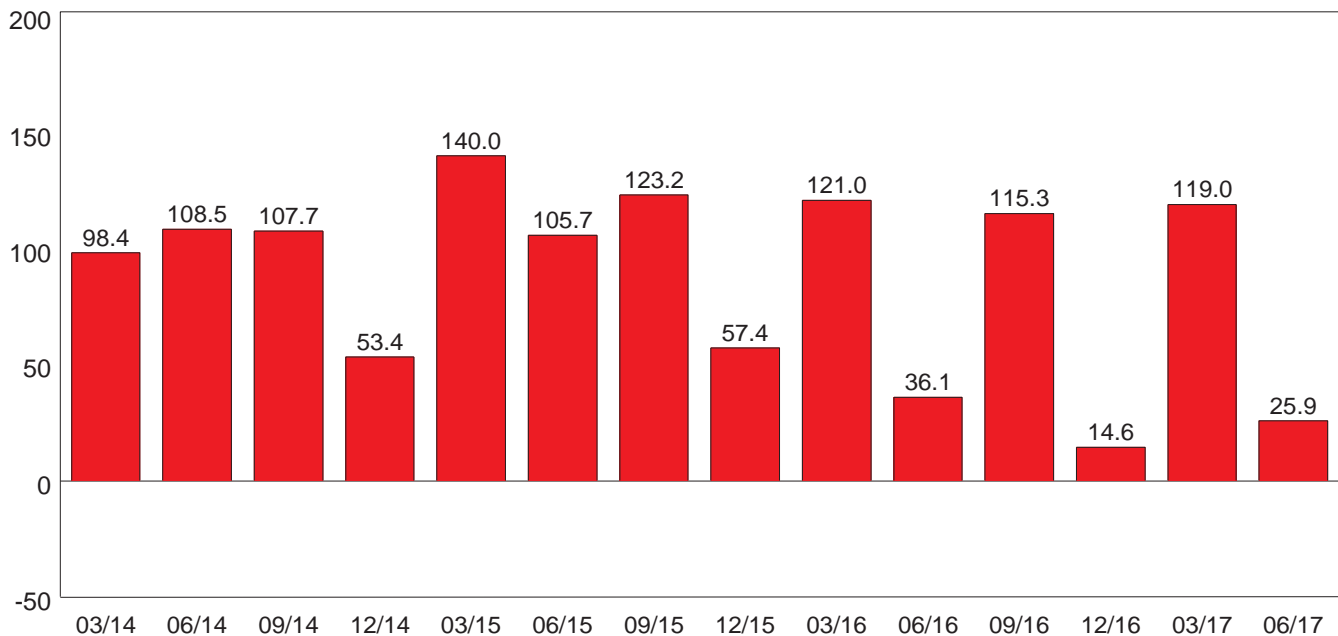
(\$ Billions)



In the second quarter of 2017, real estate loans increased by \$64.6 billion, commercial and industrial loans increased by \$22.1 billion, consumer loans increased by \$28.7 billion, and other loans and leases increased by \$41.7 billion.

Quarterly Change in Unused Loan Commitments

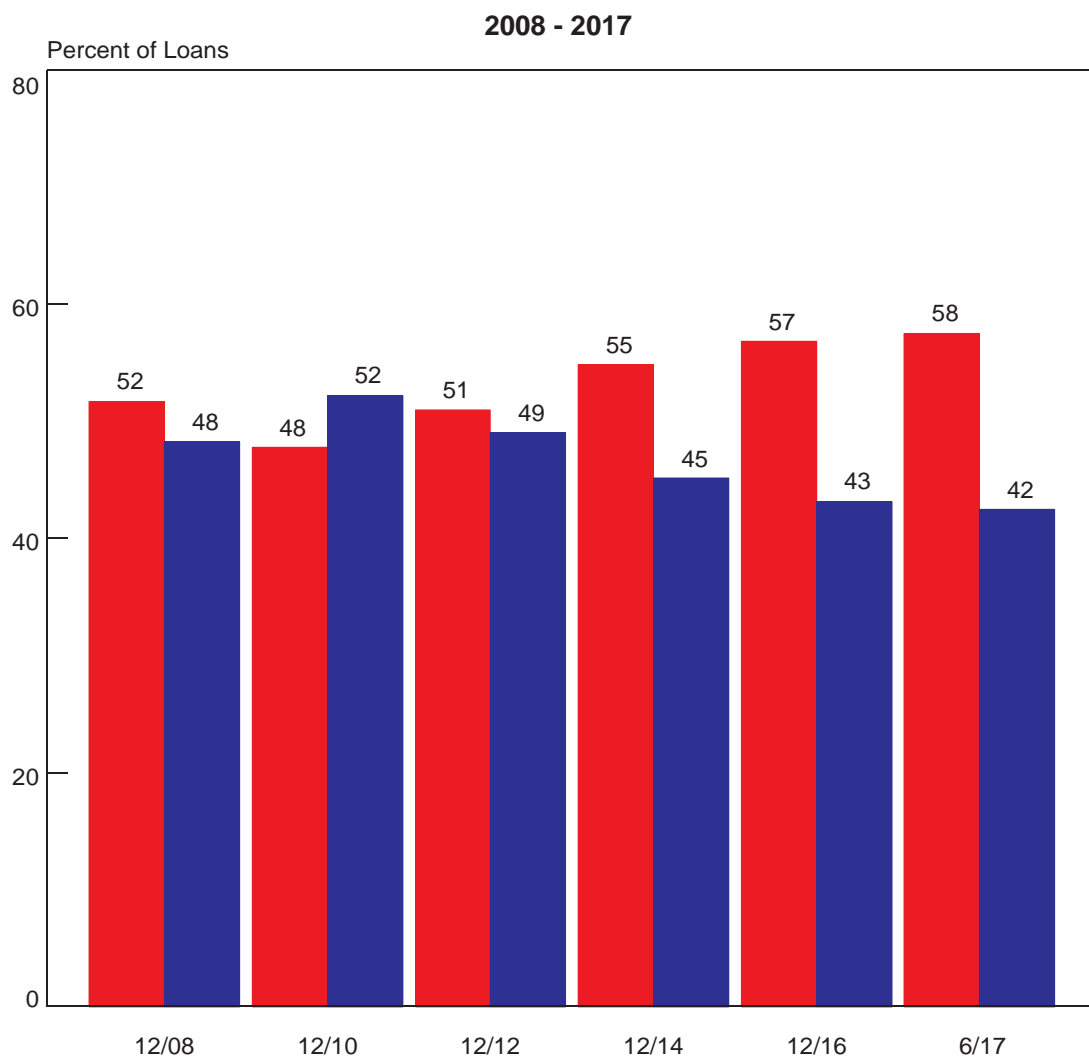
(\$ Billions)



In the second quarter of 2017, unused commercial real estate loan commitments increased by \$8.0 billion, unused home equity line commitments decreased by \$0.2 billion, unused credit card commitments increased by \$10.9 billion, and other unused commitments increased by \$7.3 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

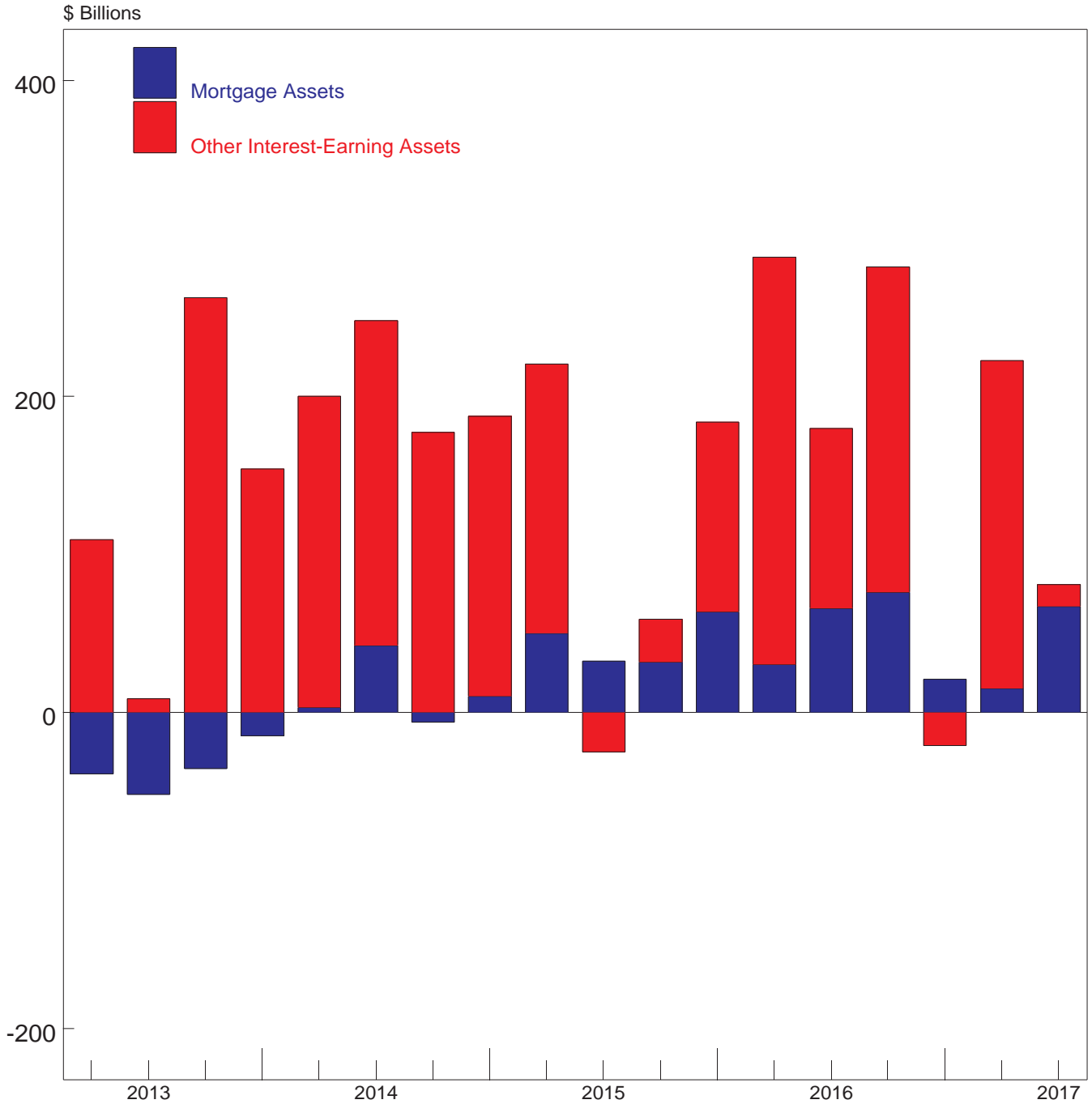
| | | | | | | |
|------------------------|---------|---------|---------|---------|---------|---------|
| ■ Commercial Borrowers | \$4,074 | \$3,525 | \$3,926 | \$4,559 | \$5,289 | \$5,443 |
| ■ Consumer Loans | 3,802 | 3,853 | 3,772 | 3,753 | 4,019 | 4,018 |

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

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

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

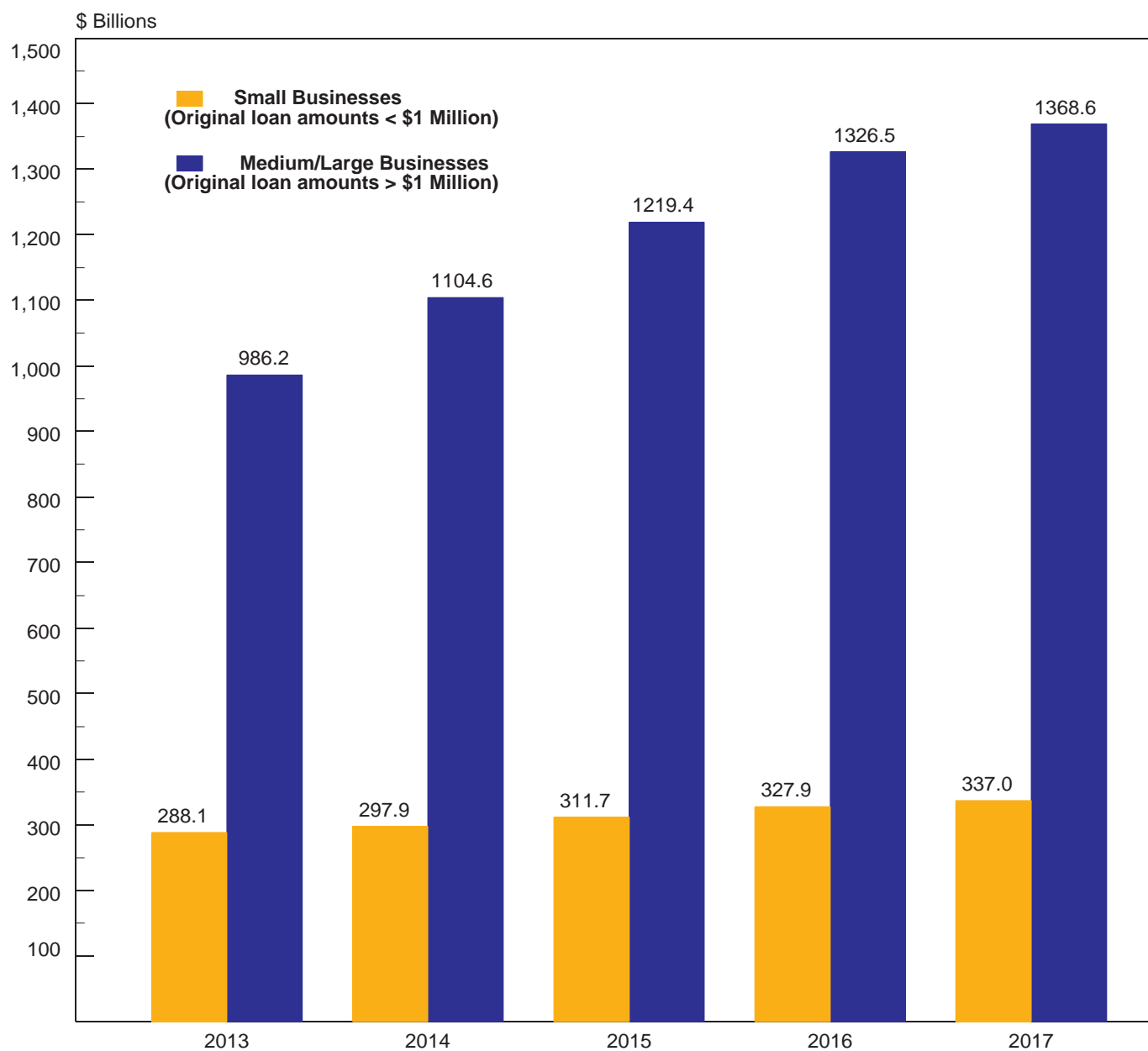
2013 - 2017



Commercial and Industrial Loans to Small Businesses

2013-2017

As of June 30

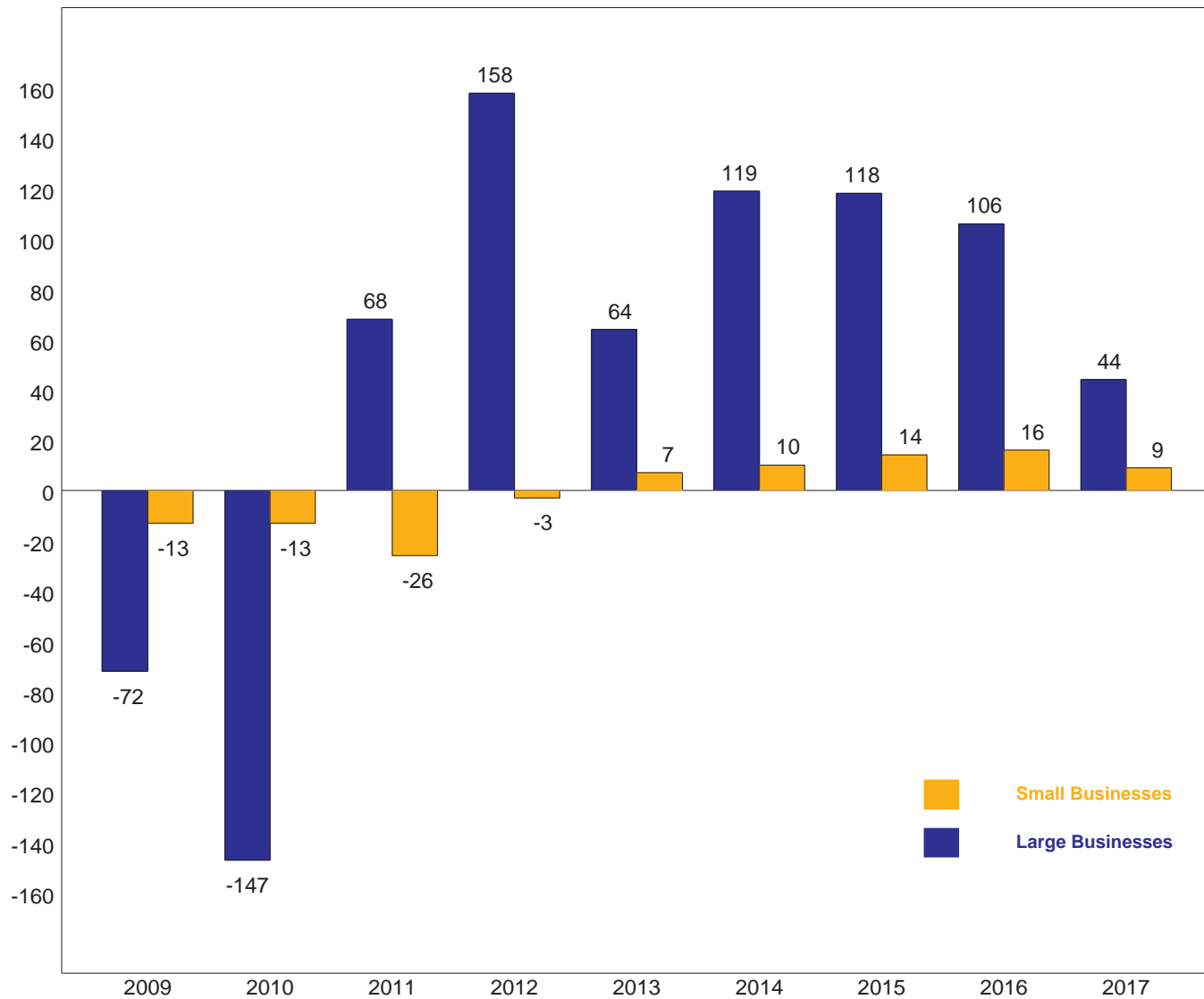


Annual Change in C&I Loans to Large and Small Businesses

2009 - 2017

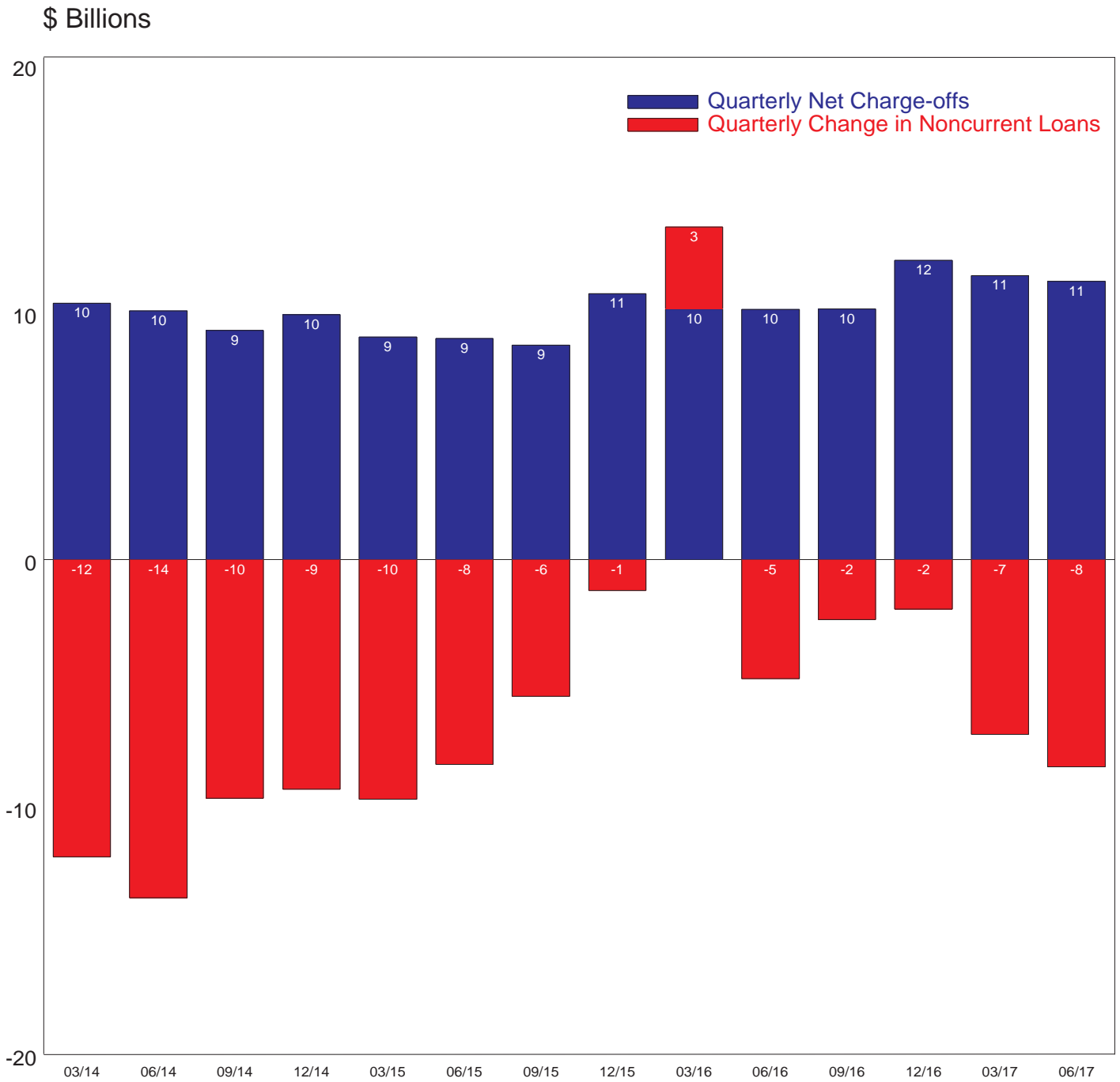
As of June 30

\$ Billions



Quarterly Net Charge-Offs and Change in Noncurrent Loans

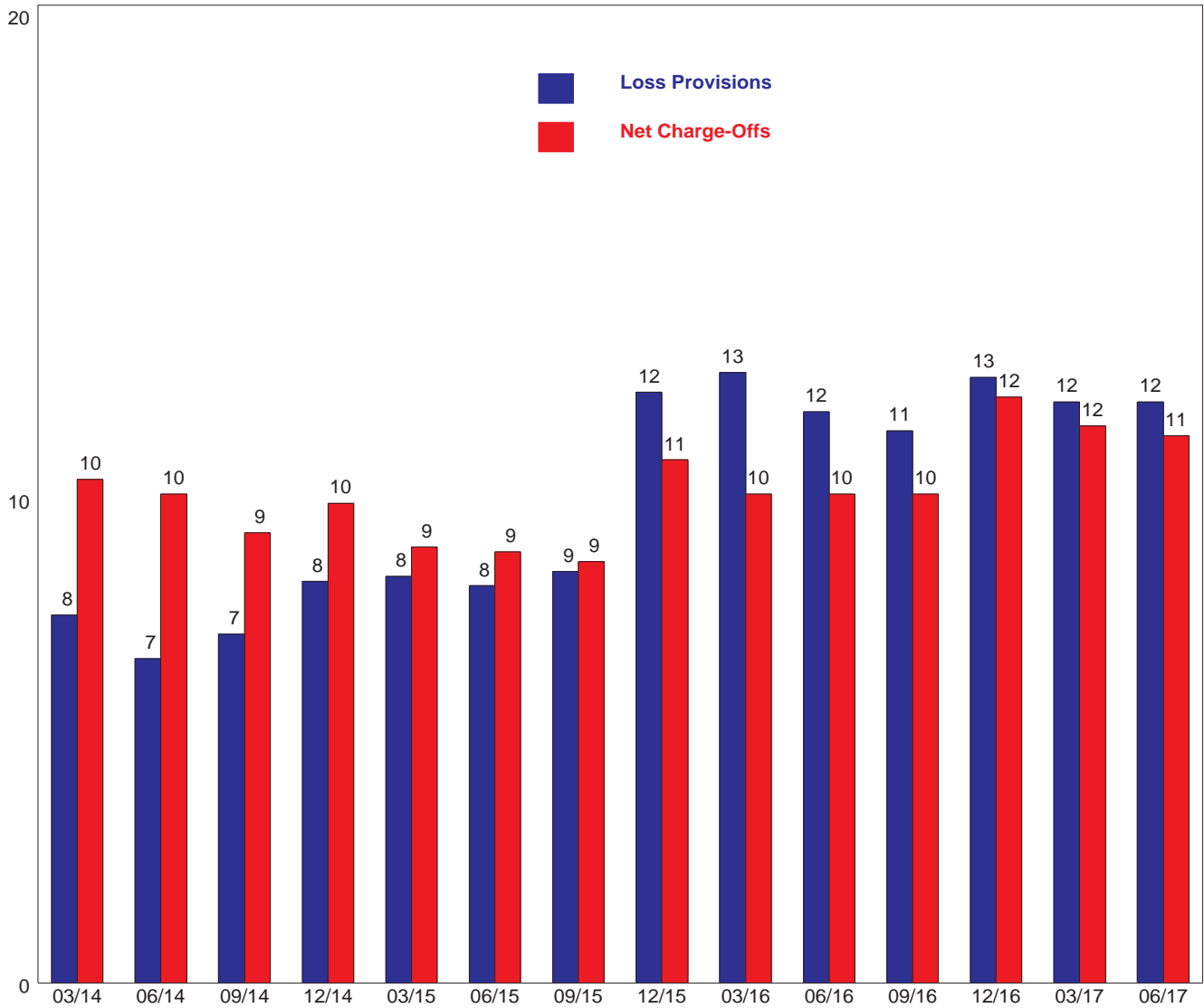
2014 - 2017



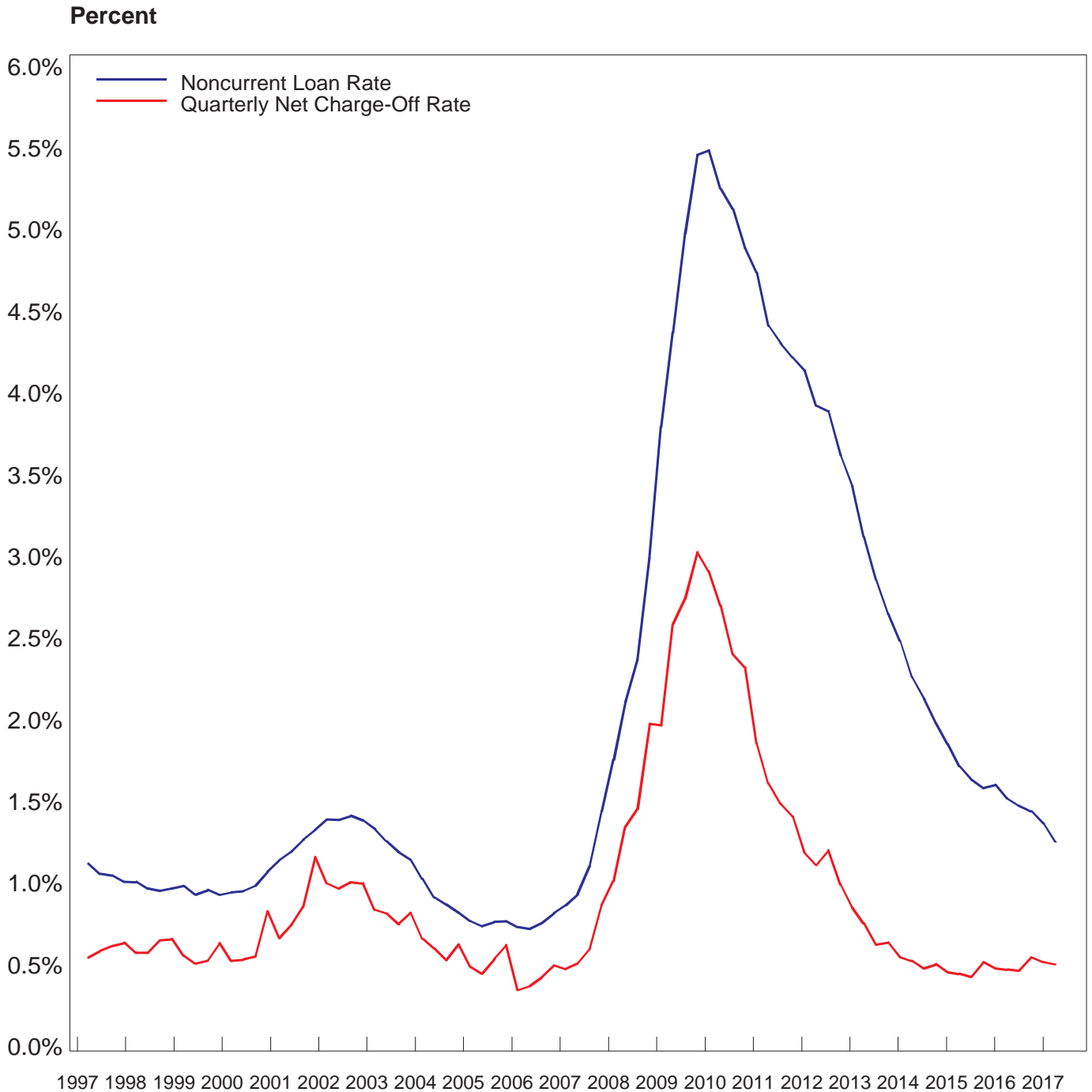
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2014 - 2017

\$ Billions

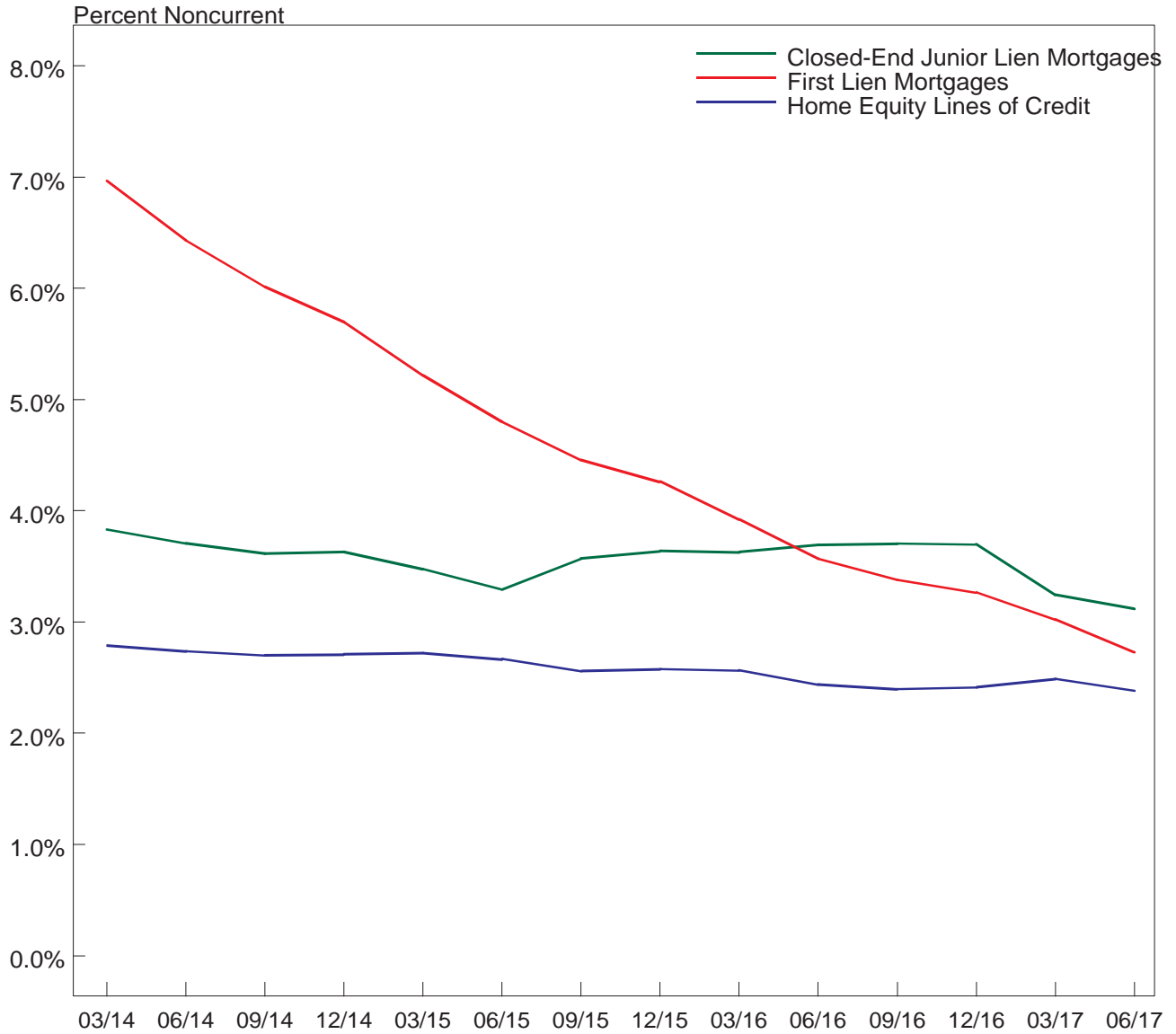


Noncurrent Loan and Quarterly Net Charge-Off Rates 1997-2017



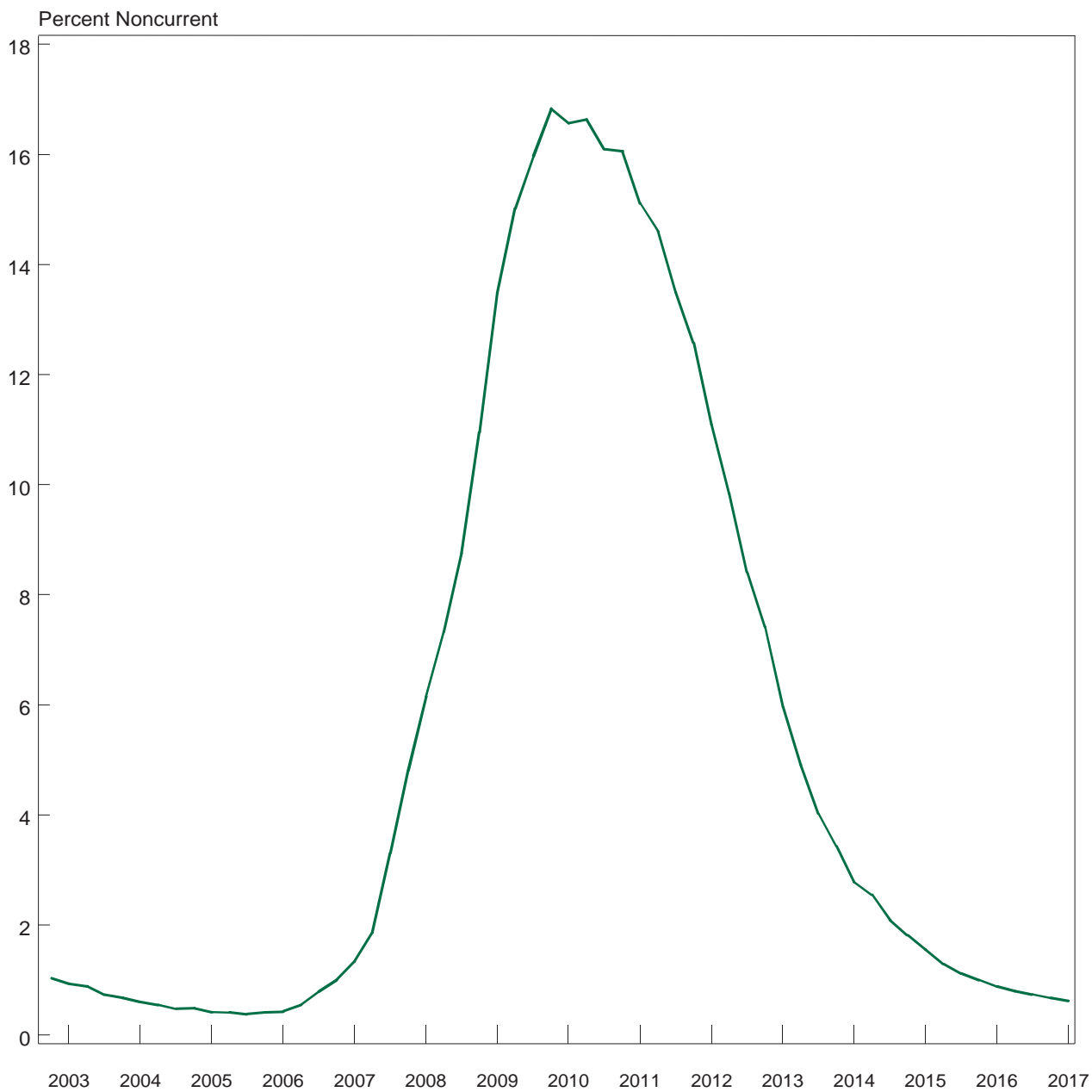
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2014 to 2017



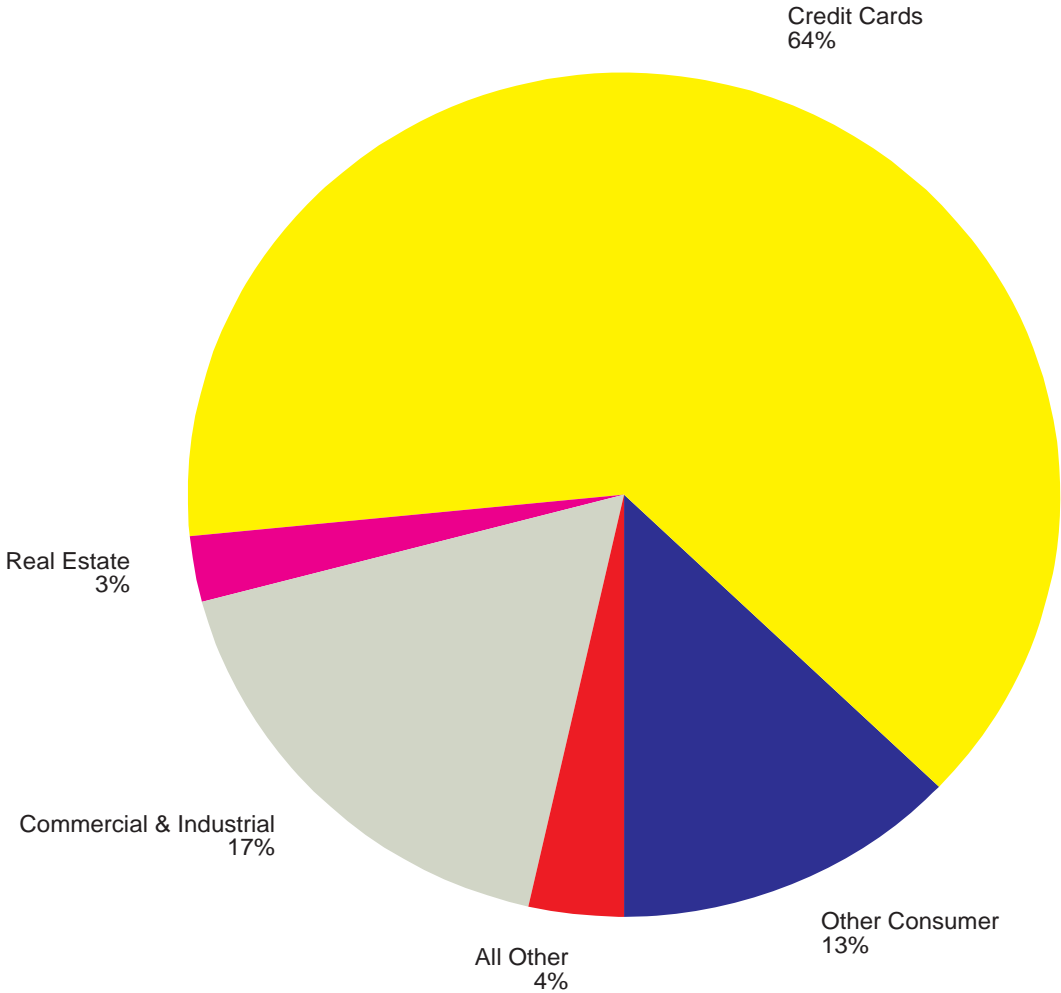
Noncurrent Rate on Real Estate Construction and Development Loans

2003-2017



Composition of FDIC-Insured Institutions' Loan Charge-Offs

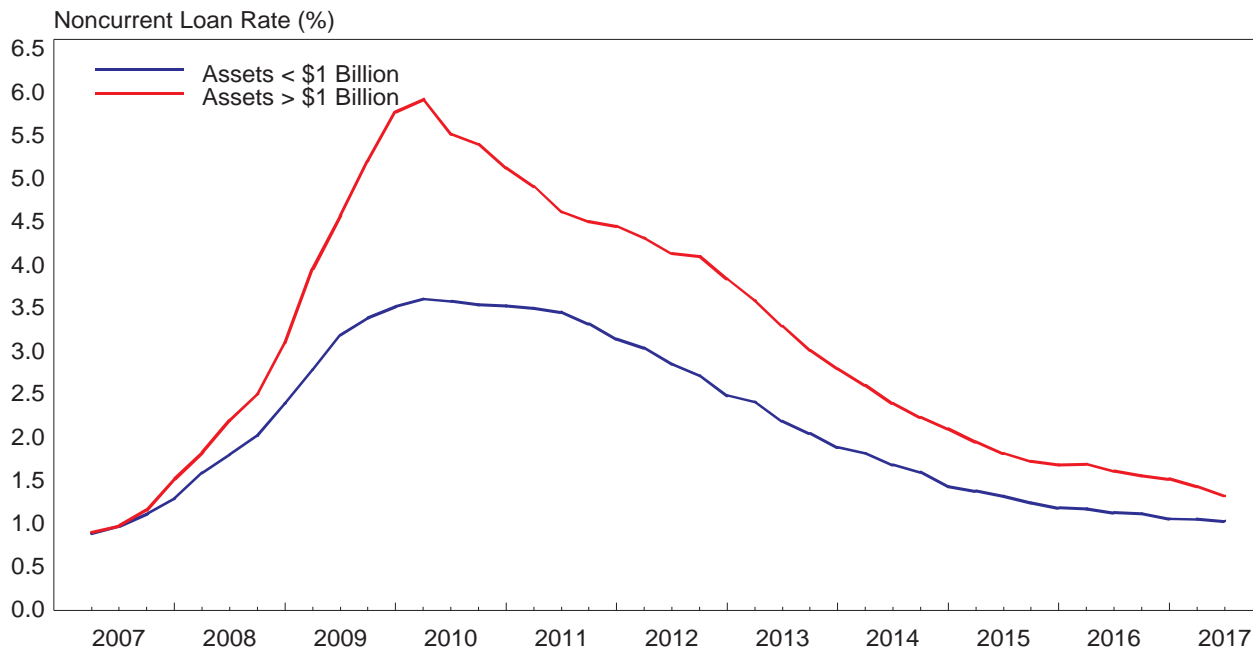
Second Quarter, 2017



Noncurrent Loan Rates

By Asset Size

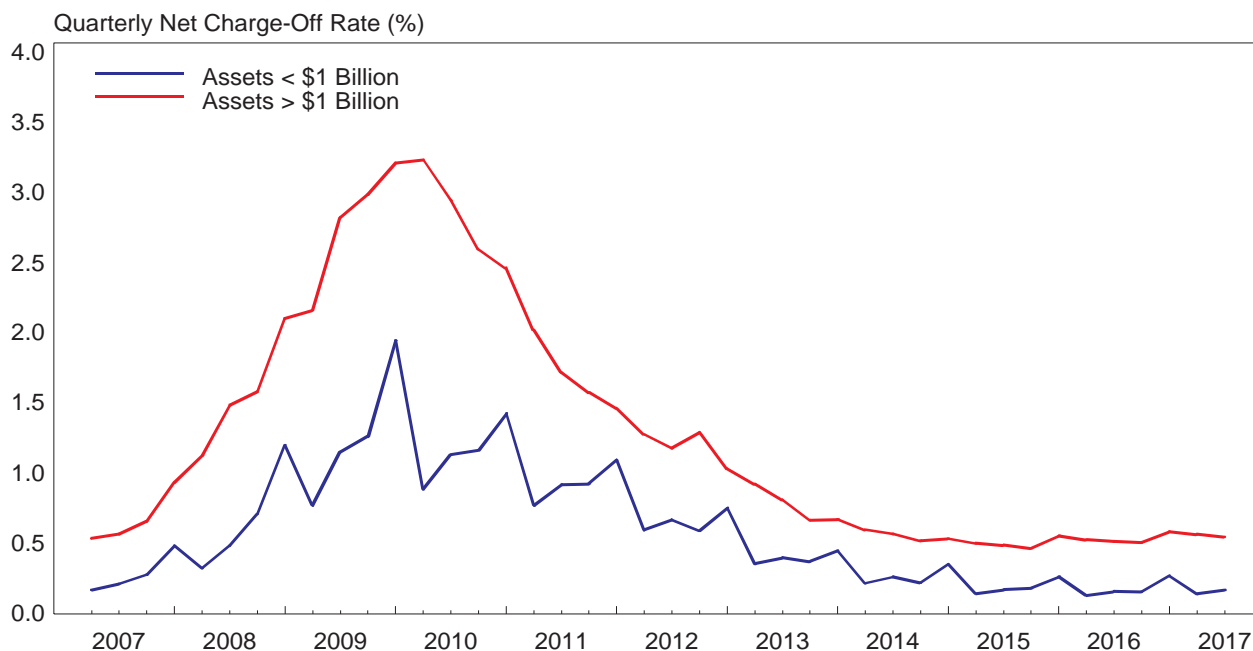
2007 - 2017



Quarterly Net Charge-Off Rates

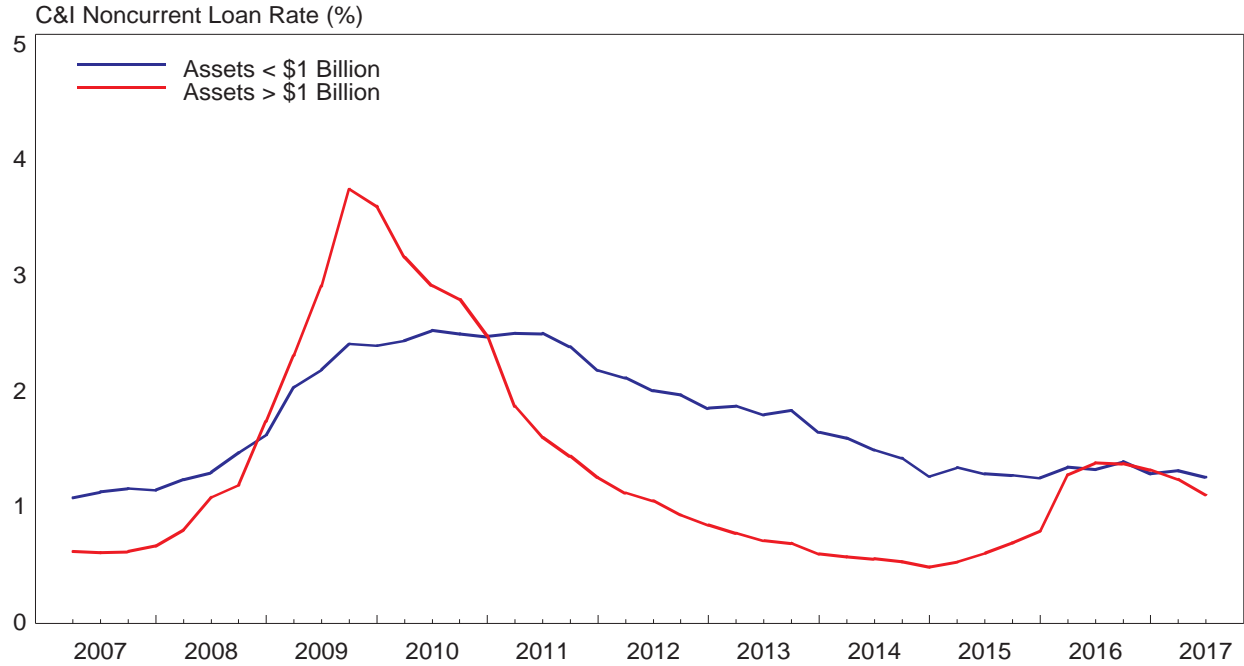
By Asset Size, Annualized

2007 - 2017



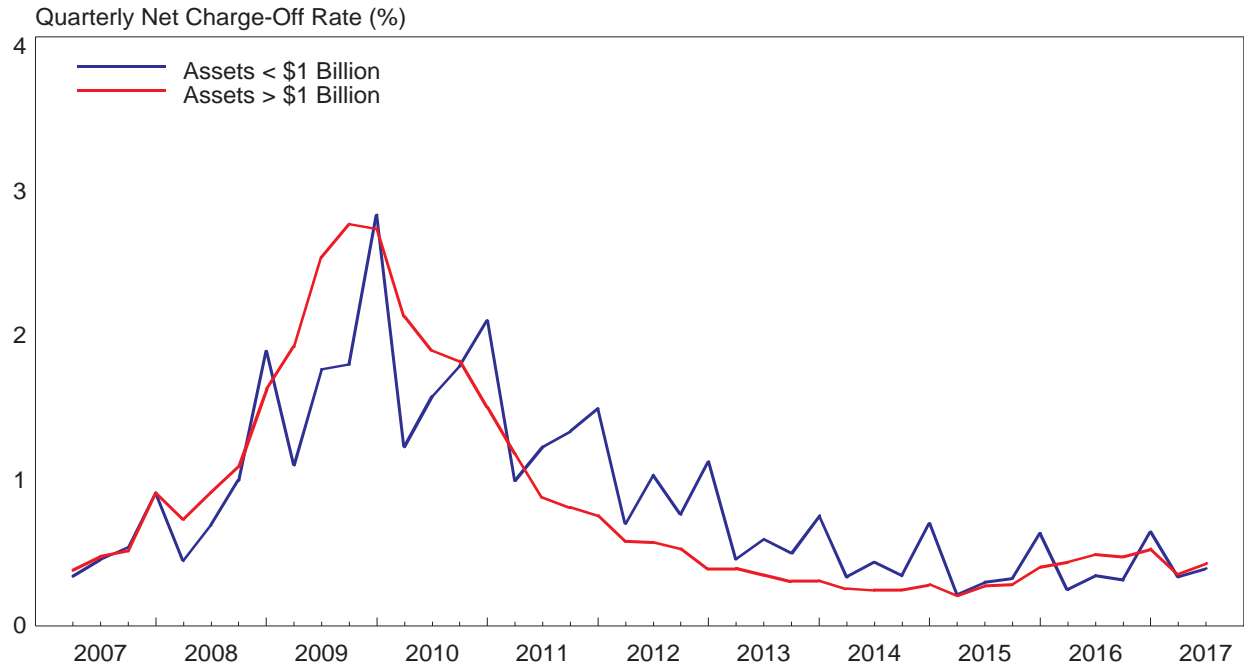
Noncurrent C & I Loan Rates By Asset Size

2007 - 2017



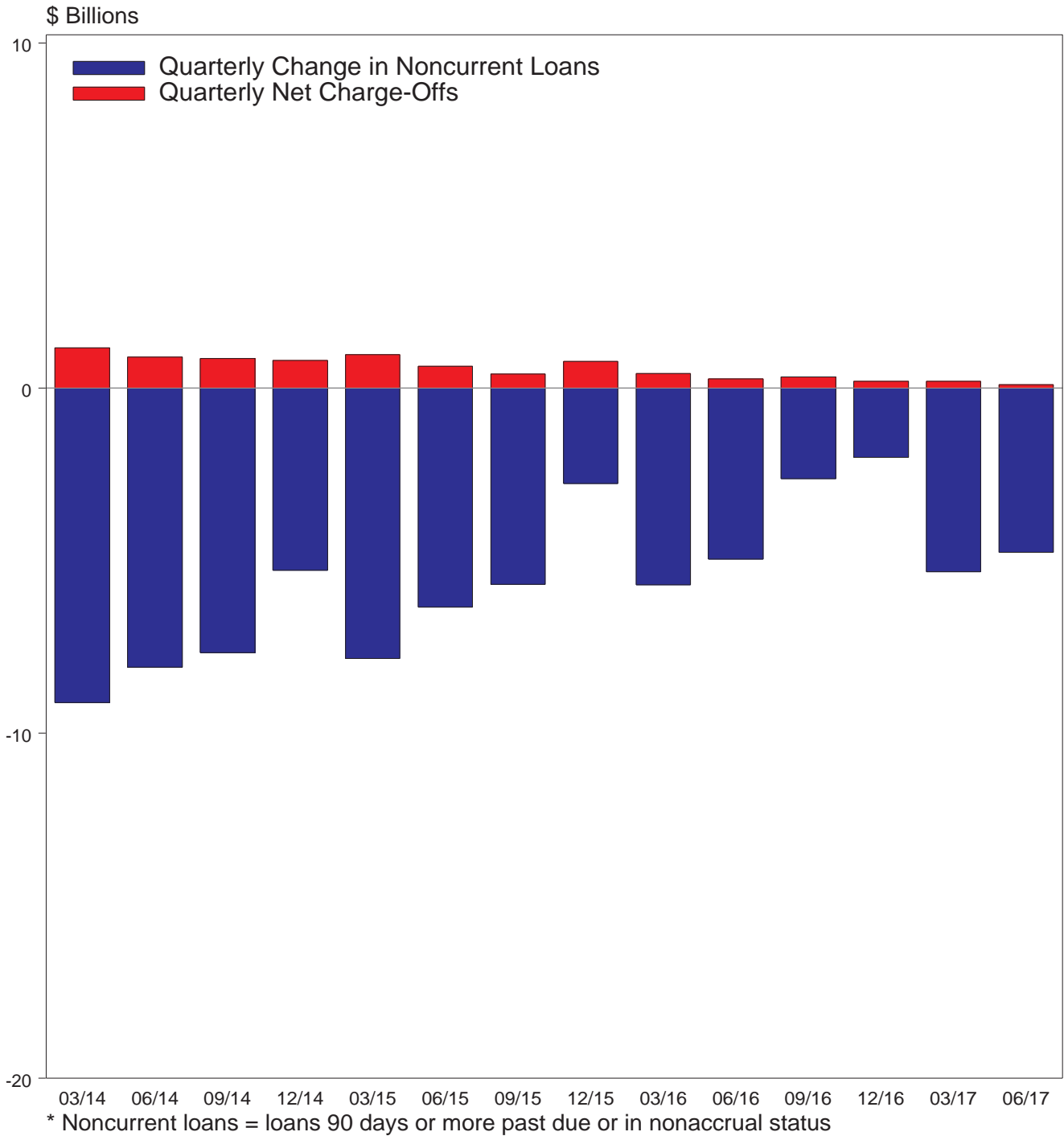
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2007 - 2017



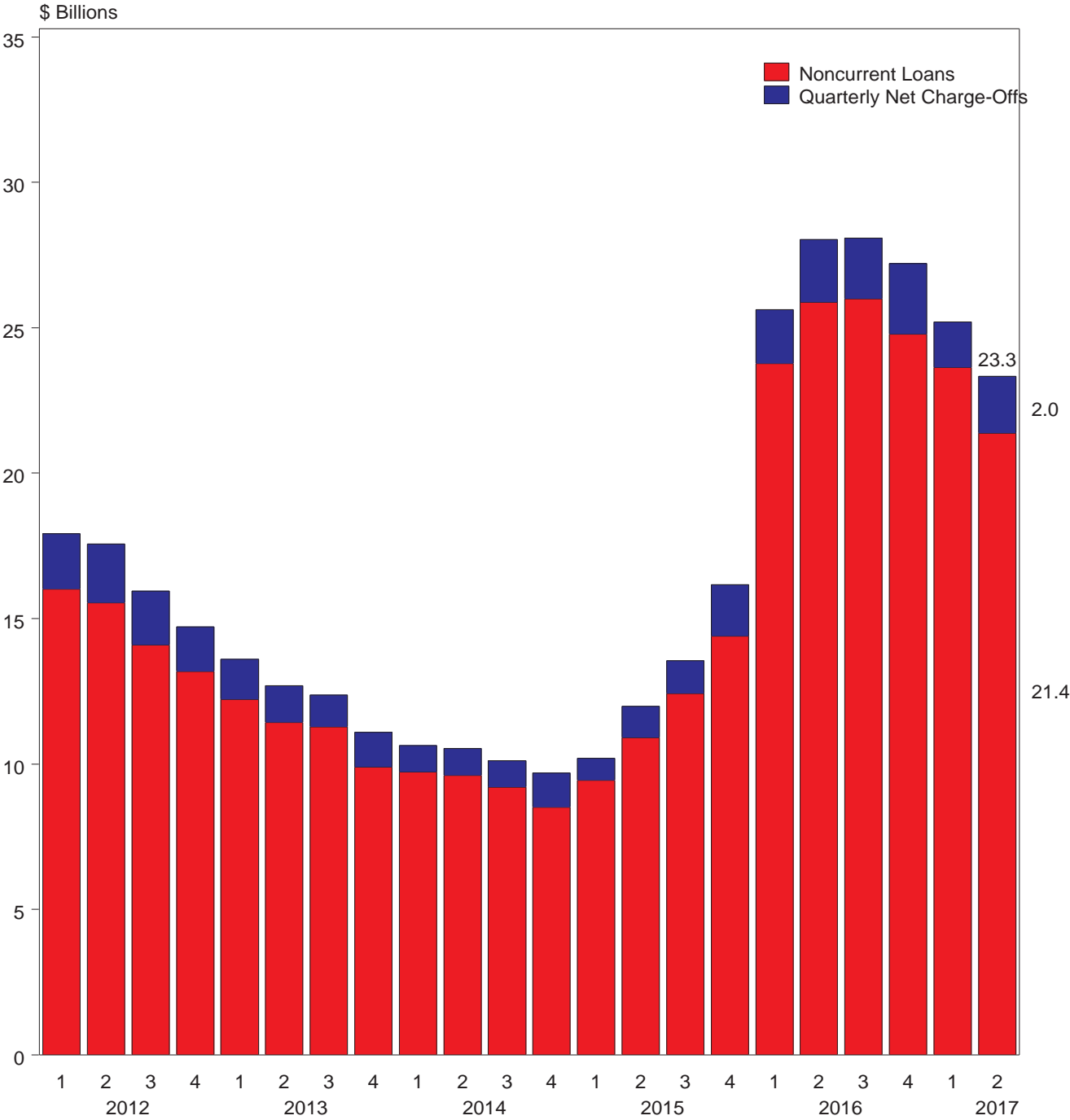
Credit Quality of Residential Mortgage Loans*

2014 to 2017



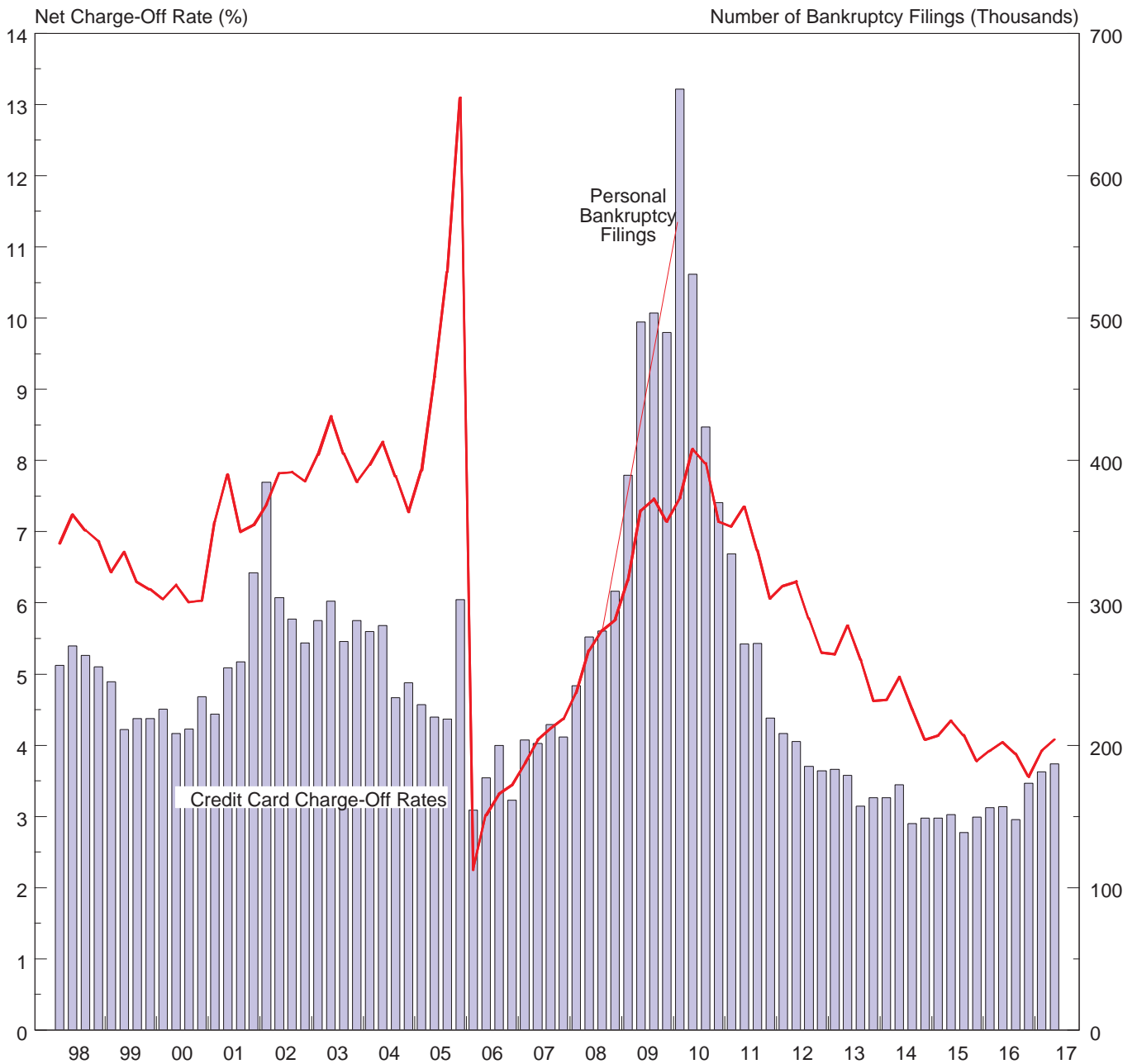
Credit Quality of C & I Loans

2012-2017



Credit Card Loss Rates and Personal Bankruptcy Filings

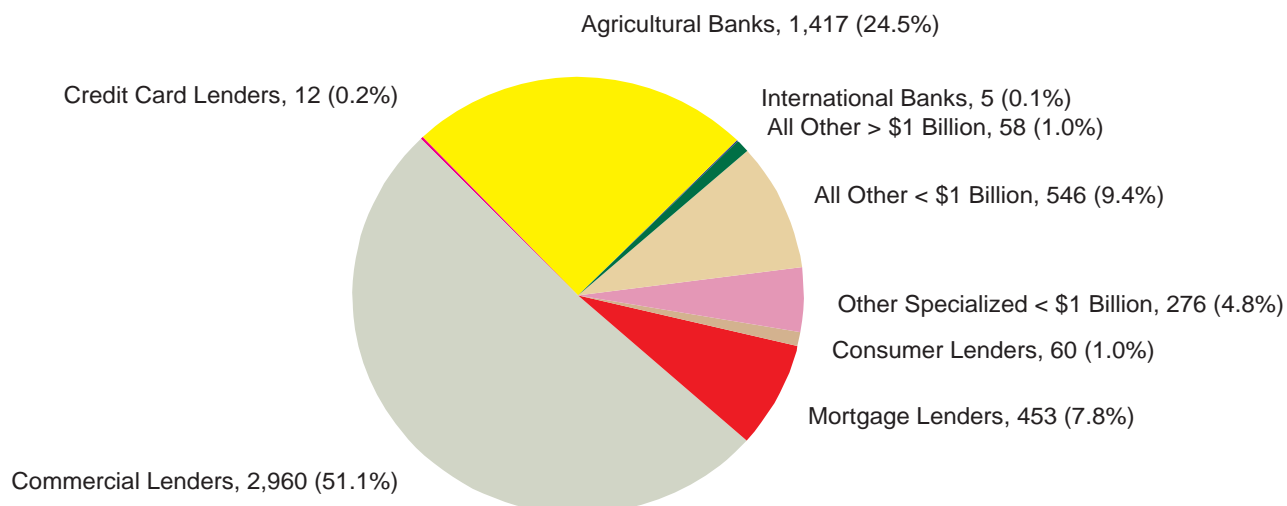
1998-2017



Sources: Bankruptcies - Administrative Offices of the United States Courts
 Charge-off rates - Call Reports and Thrift Financial Reports

Number of Institutions By Asset Concentration Group

June 30, 2017

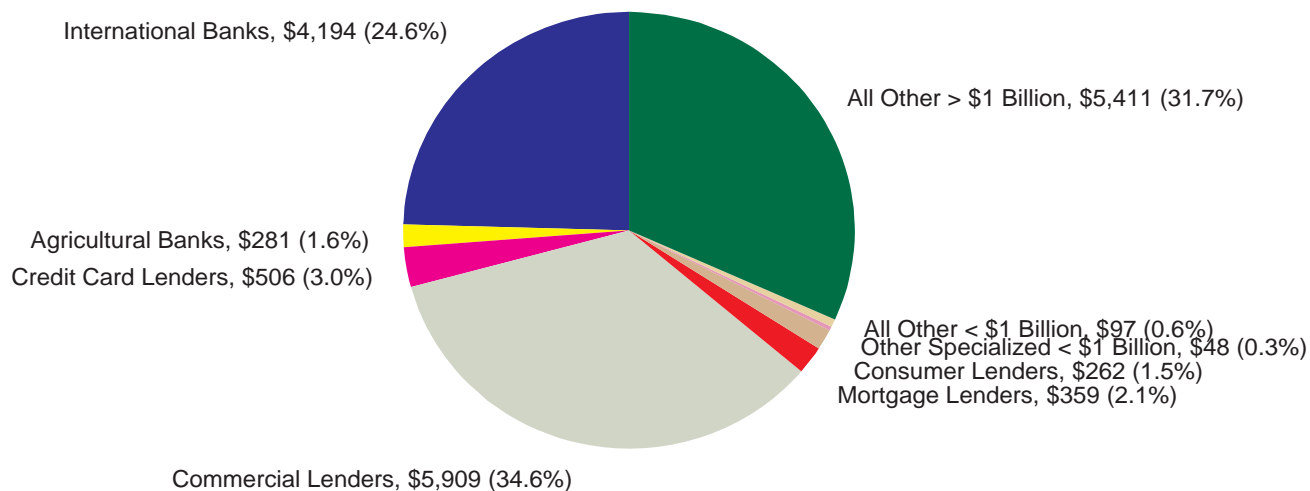


| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|-------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/17 | 5 | 1,417 | 12 | 2,960 | 453 | 60 | 276 | 546 | 58 |
| 12/16 | 5 | 1,429 | 13 | 3,026 | 461 | 65 | 300 | 549 | 65 |
| 12/15 | 4 | 1,479 | 14 | 3,089 | 500 | 65 | 332 | 632 | 67 |
| 12/14 | 3 | 1,515 | 15 | 3,222 | 553 | 52 | 374 | 708 | 67 |
| 12/13 | 4 | 1,532 | 16 | 3,378 | 588 | 55 | 405 | 772 | 62 |
| 12/12 | 5 | 1,537 | 19 | 3,499 | 659 | 51 | 414 | 826 | 73 |
| 12/11 | 4 | 1,545 | 18 | 3,769 | 732 | 59 | 377 | 790 | 63 |
| 12/10 | 4 | 1,559 | 22 | 4,085 | 718 | 72 | 314 | 815 | 69 |
| 12/09 | 4 | 1,568 | 23 | 4,453 | 766 | 83 | 289 | 770 | 56 |
| 12/08 | 5 | 1,559 | 26 | 4,753 | 839 | 91 | 279 | 709 | 44 |
| 12/07 | 5 | 1,592 | 27 | 4,773 | 784 | 109 | 373 | 815 | 56 |
| 12/06 | 4 | 1,634 | 26 | 4,713 | 817 | 123 | 411 | 895 | 57 |
| 12/05 | 4 | 1,685 | 33 | 4,617 | 886 | 125 | 425 | 995 | 63 |
| 12/04 | 5 | 1,731 | 34 | 4,423 | 990 | 132 | 466 | 1,120 | 75 |
| 12/03 | 6 | 1,767 | 36 | 4,254 | 1,033 | 157 | 529 | 1,308 | 91 |
| 12/02 | 5 | 1,823 | 40 | 4,070 | 1,107 | 196 | 488 | 1,525 | 100 |
| 12/01 | 5 | 1,875 | 56 | 3,967 | 1,242 | 228 | 477 | 1,663 | 101 |
| 12/00 | 7 | 1,977 | 56 | 3,954 | 1,266 | 288 | 512 | 1,755 | 89 |
| 12/99 | 8 | 2,113 | 64 | 3,784 | 1,356 | 304 | 562 | 1,942 | 89 |

Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2017

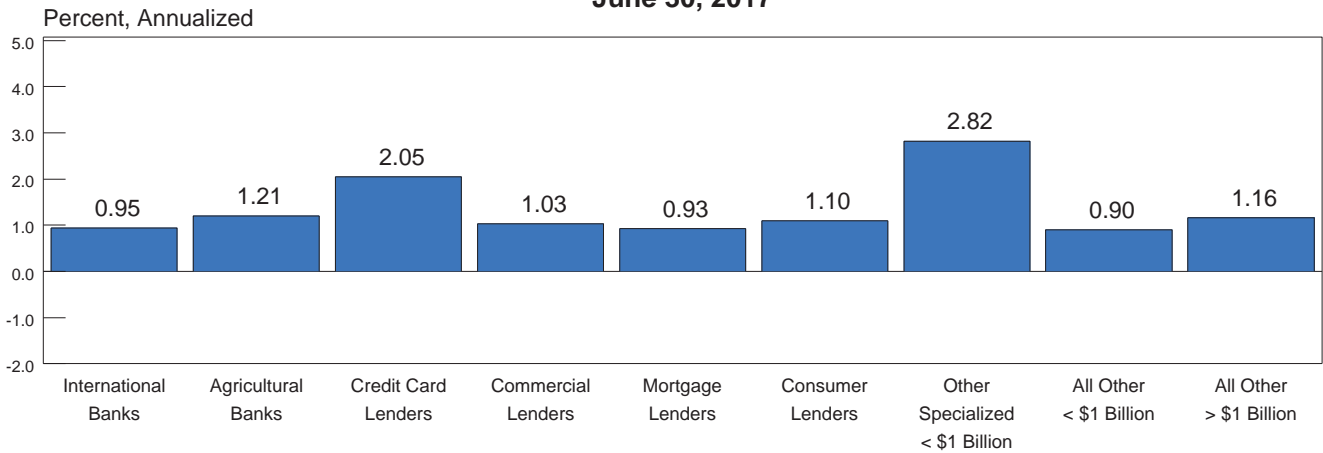


| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/17 | 4,194 | 281 | 506 | 5,909 | 359 | 262 | 48 | 97 | 5,411 |
| 12/16 | 4,053 | 285 | 519 | 5,629 | 331 | 256 | 51 | 98 | 5,559 |
| 12/15 | 3,775 | 278 | 549 | 5,892 | 385 | 187 | 57 | 114 | 4,730 |
| 12/14 | 3,736 | 273 | 484 | 4,878 | 440 | 176 | 62 | 129 | 5,375 |
| 12/13 | 3,700 | 262 | 591 | 4,921 | 487 | 162 | 63 | 138 | 4,407 |
| 12/12 | 3,808 | 240 | 601 | 4,339 | 628 | 102 | 65 | 146 | 4,522 |
| 12/11 | 3,456 | 216 | 539 | 4,086 | 825 | 97 | 56 | 139 | 4,477 |
| 12/10 | 3,038 | 200 | 705 | 4,095 | 789 | 114 | 43 | 132 | 4,203 |
| 12/09 | 3,107 | 182 | 502 | 4,547 | 810 | 96 | 38 | 116 | 3,689 |
| 12/08 | 3,410 | 169 | 513 | 5,461 | 997 | 122 | 34 | 95 | 3,040 |
| 12/07 | 2,784 | 158 | 479 | 4,619 | 1,328 | 95 | 38 | 110 | 3,423 |
| 12/06 | 2,337 | 149 | 408 | 4,905 | 1,445 | 110 | 42 | 120 | 2,345 |
| 12/05 | 1,851 | 142 | 359 | 4,257 | 1,647 | 117 | 48 | 129 | 2,328 |
| 12/04 | 1,881 | 139 | 383 | 3,301 | 1,505 | 104 | 52 | 143 | 2,598 |
| 12/03 | 1,448 | 130 | 348 | 2,924 | 1,658 | 147 | 61 | 171 | 2,189 |
| 12/02 | 1,273 | 124 | 299 | 2,961 | 1,342 | 166 | 60 | 197 | 2,013 |
| 12/01 | 1,176 | 120 | 335 | 3,539 | 1,179 | 141 | 50 | 203 | 1,127 |
| 12/00 | 1,229 | 120 | 295 | 3,823 | 1,000 | 88 | 51 | 205 | 651 |
| 12/99 | 1,179 | 121 | 254 | 3,392 | 1,045 | 101 | 56 | 225 | 509 |

Performance Ratios By Asset Concentration Group

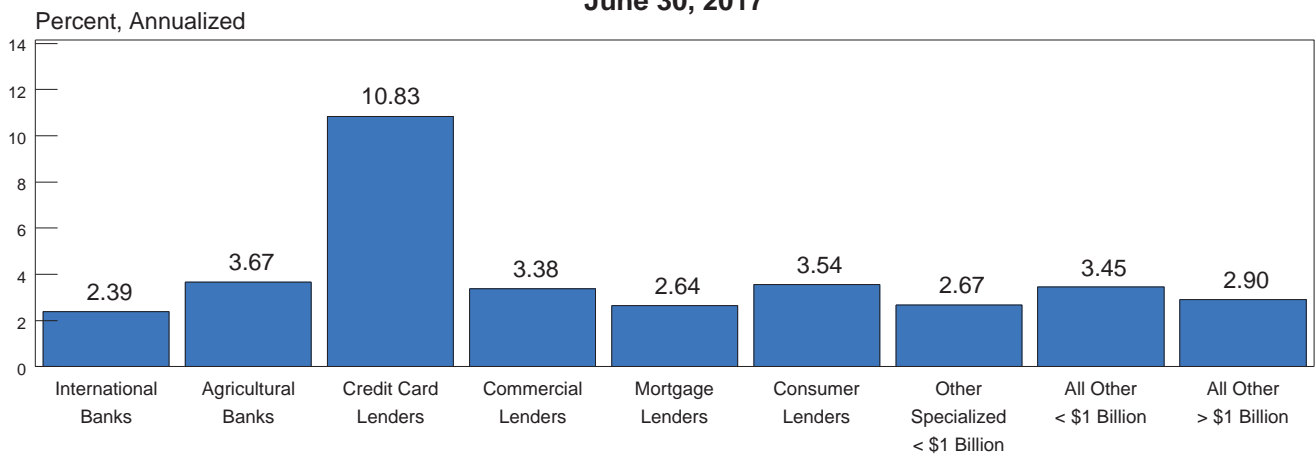
Return on Assets (YTD)

June 30, 2017



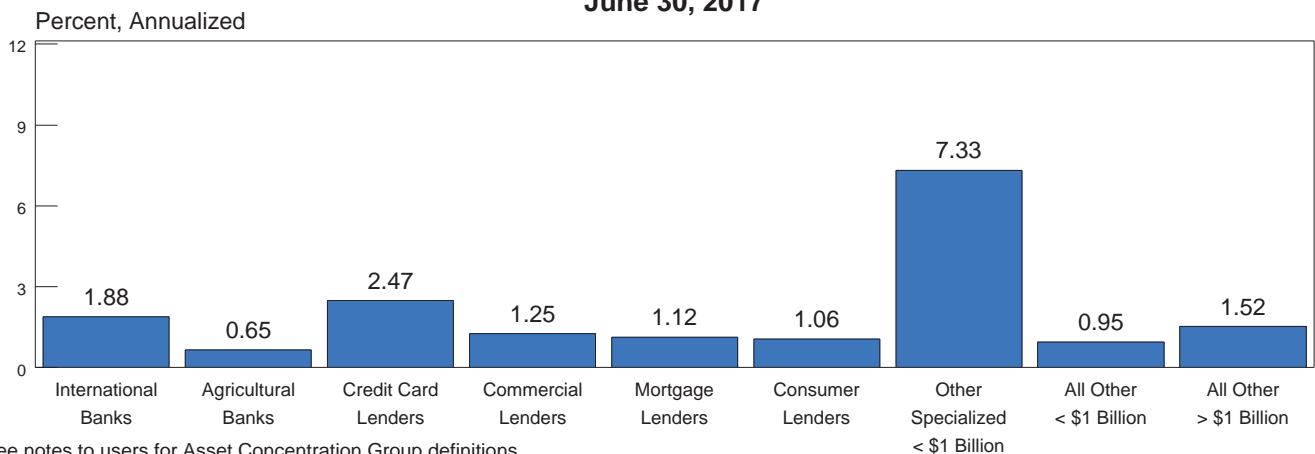
Net Interest Margin (YTD)

June 30, 2017



Noninterest Income to Assets (YTD)

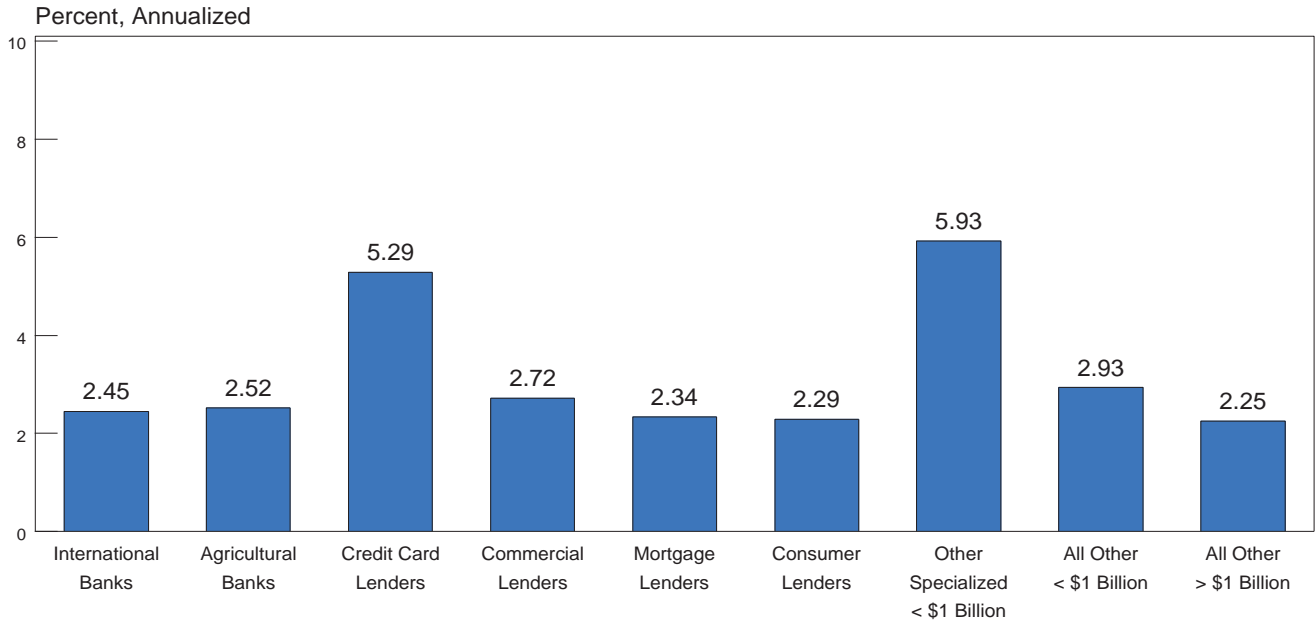
June 30, 2017



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

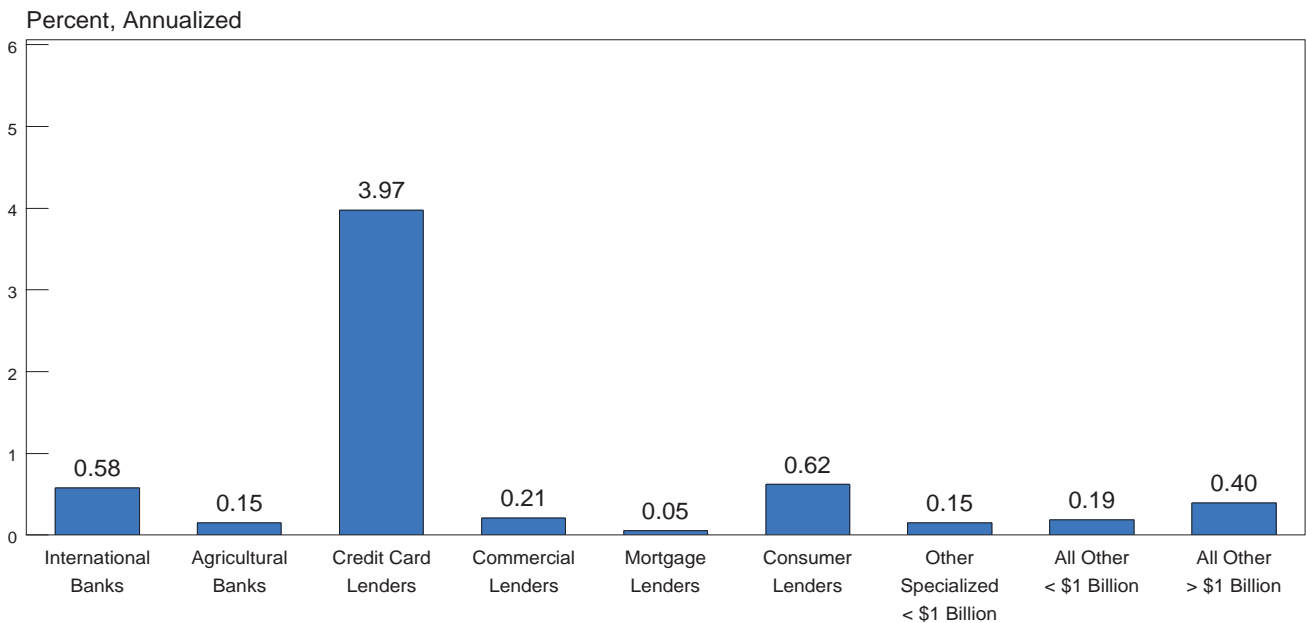
Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

June 30, 2017



Net Charge-Offs to Loans and Leases (YTD)

June 30, 2017

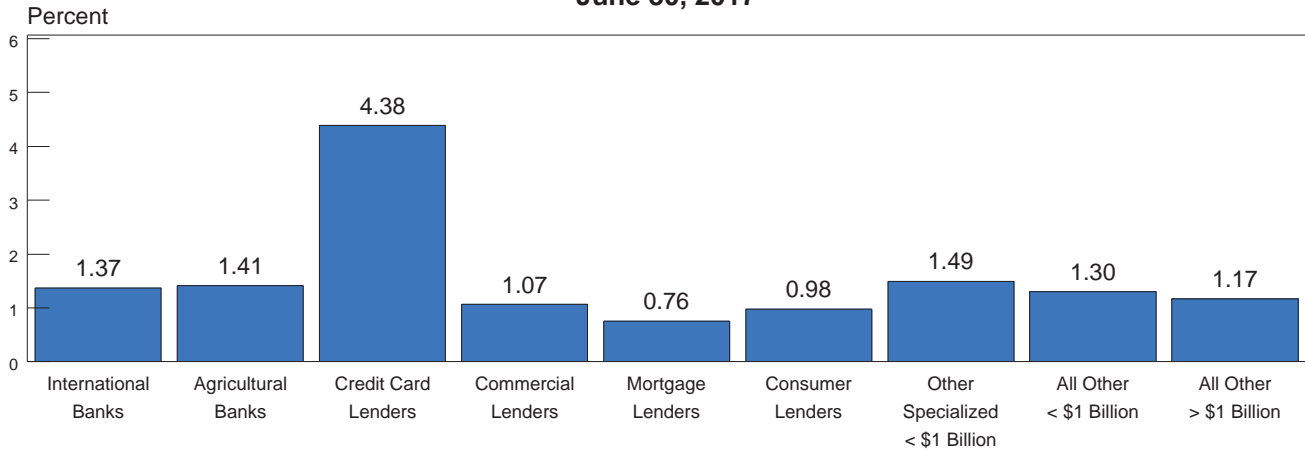


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

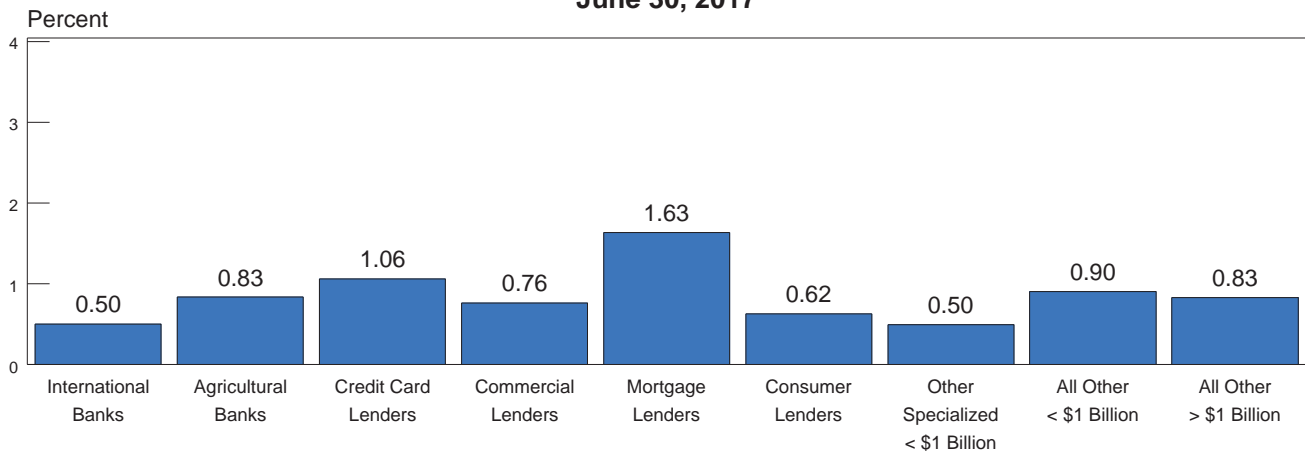
Loss Allowance To Loans and Leases

June 30, 2017



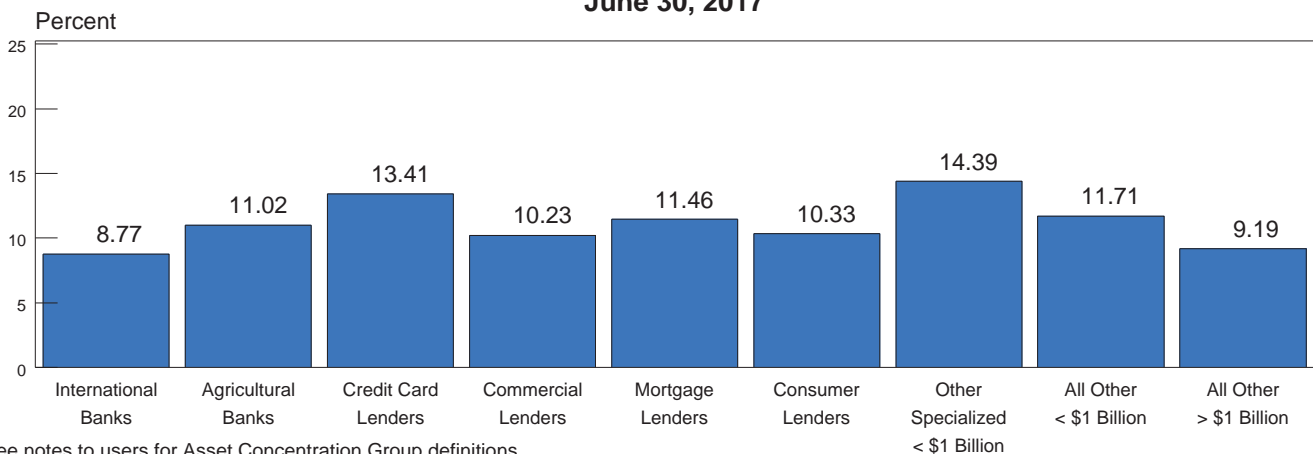
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2017



Core Capital (Leverage) Ratio

June 30, 2017



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

Return On Average Assets By Asset Concentration Group

1999 - 2017, Annualized

| Year to Date | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/17 | 0.95 | 1.21 | 2.05 | 1.03 | 0.93 | 1.10 | 2.82 | 0.90 | 1.16 |
| 06/16 | 0.90 | 1.22 | 2.33 | 1.01 | 0.96 | 1.00 | 2.49 | 0.93 | 0.97 |
| 06/15 | 0.92 | 1.19 | 2.95 | 0.93 | 0.86 | 1.15 | 1.11 | 0.99 | 1.11 |
| 06/14 | 0.82 | 1.15 | 3.25 | 0.98 | 0.82 | 1.06 | 1.96 | 0.86 | 0.99 |
| 06/13 | 1.00 | 1.17 | 3.19 | 0.87 | 1.01 | 1.60 | 1.73 | 0.94 | 1.11 |
| 06/12 | 0.76 | 1.27 | 3.14 | 0.90 | 0.84 | 1.81 | 1.18 | 0.92 | 1.00 |
| 06/11 | 0.53 | 1.09 | 3.81 | 0.66 | 0.49 | 1.60 | 1.65 | 0.80 | 0.84 |
| 06/10 | 0.87 | 1.00 | 1.14 | 0.20 | 0.72 | 1.37 | 1.46 | 0.62 | 0.64 |
| 06/09 | 0.05 | 0.88 | -9.56 | -0.18 | 0.57 | 0.28 | 0.73 | 0.79 | 0.46 |
| 06/08 | 0.31 | 1.18 | 3.49 | 0.51 | -0.84 | 1.04 | 2.30 | 1.01 | 0.12 |
| 06/07 | 0.96 | 1.22 | 3.58 | 1.15 | 0.91 | 2.54 | 2.23 | 1.07 | 1.27 |
| 06/06 | 1.08 | 1.29 | 4.58 | 1.33 | 1.06 | 2.00 | 0.88 | 1.02 | 1.27 |
| 06/05 | 0.81 | 1.31 | 3.18 | 1.34 | 1.21 | 1.35 | 1.58 | 1.14 | 1.44 |
| 06/04 | 0.89 | 1.26 | 3.97 | 1.35 | 1.22 | 1.58 | 1.36 | 1.10 | 1.29 |
| 06/03 | 1.06 | 1.24 | 3.79 | 1.32 | 1.51 | 1.53 | 0.95 | 1.08 | 1.27 |
| 06/02 | 0.99 | 1.28 | 3.44 | 1.30 | 1.29 | 1.52 | 1.31 | 1.19 | 1.33 |
| 06/01 | 1.02 | 1.20 | 2.82 | 1.20 | 1.04 | 1.06 | 1.60 | 1.05 | 0.97 |
| 06/00 | 1.15 | 1.31 | 2.51 | 1.09 | 1.01 | 1.19 | 1.98 | 1.17 | 0.77 |
| 06/99 | 0.84 | 1.21 | 3.46 | 1.29 | 1.03 | 1.33 | 1.57 | 1.39 | 1.40 |

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

Net Interest Margin By Asset Concentration Group

1999 - 2017, Annualized

| Year to Date | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/17 | 2.39 | 3.67 | 10.83 | 3.38 | 2.64 | 3.54 | 2.67 | 3.45 | 2.90 |
| 06/16 | 2.39 | 3.66 | 10.06 | 3.31 | 2.79 | 3.63 | 2.76 | 3.52 | 2.63 |
| 06/15 | 2.29 | 3.57 | 9.45 | 3.23 | 2.58 | 3.57 | 2.64 | 3.48 | 2.79 |
| 06/14 | 2.36 | 3.59 | 9.35 | 3.45 | 2.98 | 3.37 | 2.71 | 3.47 | 2.60 |
| 06/13 | 2.44 | 3.54 | 9.35 | 3.53 | 2.86 | 3.94 | 2.53 | 3.44 | 2.79 |
| 06/12 | 2.70 | 3.76 | 9.65 | 3.75 | 2.77 | 4.47 | 2.80 | 3.59 | 3.10 |
| 06/11 | 2.50 | 3.84 | 10.87 | 3.80 | 3.04 | 4.59 | 2.83 | 3.70 | 3.20 |
| 06/10 | 2.80 | 3.91 | 12.99 | 3.73 | 3.08 | 4.56 | 2.82 | 3.70 | 3.31 |
| 06/09 | 2.95 | 3.87 | 10.35 | 3.57 | 3.17 | 4.19 | 2.79 | 3.75 | 2.49 |
| 06/08 | 2.87 | 3.87 | 8.83 | 3.66 | 2.86 | 4.67 | 3.07 | 3.66 | 2.61 |
| 06/07 | 2.49 | 3.96 | 8.21 | 3.70 | 2.71 | 5.65 | 2.98 | 3.67 | 2.92 |
| 06/06 | 2.56 | 4.07 | 9.20 | 3.84 | 2.81 | 4.66 | 3.48 | 3.73 | 2.99 |
| 06/05 | 2.60 | 4.08 | 8.25 | 3.85 | 2.90 | 4.37 | 3.04 | 3.86 | 3.28 |
| 06/04 | 2.84 | 4.01 | 8.91 | 3.92 | 3.16 | 4.79 | 2.94 | 3.83 | 3.16 |
| 06/03 | 3.08 | 4.01 | 8.17 | 4.00 | 3.30 | 4.61 | 2.81 | 3.90 | 3.31 |
| 06/02 | 3.33 | 4.15 | 8.50 | 4.21 | 3.52 | 4.84 | 3.39 | 4.12 | 3.54 |
| 06/01 | 2.73 | 4.02 | 6.97 | 4.04 | 2.98 | 4.64 | 3.44 | 3.94 | 3.00 |
| 06/00 | 2.76 | 4.26 | 7.46 | 4.13 | 2.88 | 4.08 | 3.69 | 4.18 | 3.48 |
| 06/99 | 3.11 | 4.11 | 8.18 | 4.19 | 3.07 | 4.69 | 3.39 | 4.18 | 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
1999 - 2017, Annualized

| Year to Date | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/17 | 0.58 | 0.15 | 3.97 | 0.21 | 0.05 | 0.62 | 0.15 | 0.19 | 0.40 |
| 06/16 | 0.57 | 0.13 | 3.27 | 0.22 | 0.06 | 0.65 | 0.17 | 0.15 | 0.40 |
| 06/15 | 0.59 | 0.07 | 2.78 | 0.16 | 0.14 | 0.59 | 0.17 | 0.17 | 0.40 |
| 06/14 | 0.74 | 0.10 | 2.98 | 0.27 | 0.26 | 0.50 | 0.21 | 0.21 | 0.30 |
| 06/13 | 1.12 | 0.12 | 3.37 | 0.49 | 0.42 | 1.13 | 0.44 | 0.33 | 0.55 |
| 06/12 | 1.43 | 0.20 | 3.95 | 0.76 | 0.80 | 1.54 | 0.37 | 0.38 | 0.96 |
| 06/11 | 1.69 | 0.33 | 6.12 | 1.29 | 1.01 | 1.86 | 0.57 | 0.45 | 1.32 |
| 06/10 | 2.40 | 0.53 | 13.44 | 1.89 | 1.19 | 2.39 | 0.55 | 0.44 | 2.09 |
| 06/09 | 2.73 | 0.47 | 9.57 | 1.76 | 1.13 | 2.71 | 0.81 | 0.42 | 2.04 |
| 06/08 | 1.20 | 0.21 | 5.38 | 0.86 | 1.48 | 1.72 | 0.46 | 0.22 | 0.78 |
| 06/07 | 0.58 | 0.15 | 3.84 | 0.25 | 0.24 | 1.86 | 0.23 | 0.16 | 0.31 |
| 06/06 | 0.55 | 0.14 | 3.14 | 0.17 | 0.12 | 0.94 | 0.74 | 0.15 | 0.19 |
| 06/05 | 0.70 | 0.13 | 4.26 | 0.21 | 0.09 | 1.16 | 0.31 | 0.29 | 0.17 |
| 06/04 | 1.13 | 0.15 | 5.03 | 0.32 | 0.12 | 1.29 | 0.50 | 0.27 | 0.29 |
| 06/03 | 1.42 | 0.20 | 5.36 | 0.56 | 0.18 | 0.90 | 0.45 | 0.28 | 0.58 |
| 06/02 | 1.49 | 0.24 | 6.42 | 0.67 | 0.16 | 1.04 | 0.51 | 0.28 | 0.76 |
| 06/01 | 0.60 | 0.20 | 3.86 | 0.56 | 0.14 | 1.08 | 0.48 | 0.27 | 0.71 |
| 06/00 | 0.48 | 0.16 | 3.80 | 0.39 | 0.12 | 0.18 | 0.46 | 0.21 | 0.50 |
| 06/99 | 0.46 | 0.19 | 4.18 | 0.39 | 0.13 | 0.54 | 0.20 | 0.26 | 0.43 |

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

Percent of Loans Noncurrent By Asset Concentration Group

1999 - 2017

| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/17 | 1.31 | 1.05 | 1.33 | 0.93 | 2.61 | 0.82 | 1.25 | 1.18 | 1.56 |
| 12/16 | 1.57 | 0.97 | 1.42 | 1.05 | 2.97 | 0.94 | 1.46 | 1.20 | 1.80 |
| 12/15 | 1.81 | 0.80 | 1.17 | 1.13 | 2.65 | 1.26 | 1.46 | 1.44 | 2.18 |
| 12/14 | 2.31 | 0.95 | 1.10 | 1.32 | 2.98 | 1.56 | 1.64 | 1.76 | 2.71 |
| 12/13 | 2.73 | 1.09 | 1.17 | 1.91 | 3.01 | 1.66 | 1.83 | 1.83 | 4.14 |
| 12/12 | 3.82 | 1.27 | 1.39 | 2.54 | 3.82 | 1.17 | 2.43 | 2.08 | 5.49 |
| 12/11 | 4.22 | 1.70 | 1.71 | 3.54 | 3.89 | 1.68 | 2.59 | 2.13 | 5.81 |
| 12/10 | 6.30 | 1.85 | 2.20 | 4.32 | 4.23 | 1.44 | 2.10 | 2.16 | 6.18 |
| 12/09 | 7.40 | 1.84 | 3.36 | 4.71 | 4.63 | 1.76 | 1.91 | 1.77 | 6.59 |
| 12/08 | 3.74 | 1.43 | 2.78 | 2.89 | 3.39 | 1.48 | 1.04 | 1.42 | 2.64 |
| 12/07 | 1.44 | 1.05 | 2.01 | 1.37 | 1.88 | 1.97 | 0.78 | 0.94 | 1.15 |
| 12/06 | 0.85 | 0.87 | 1.90 | 0.70 | 0.69 | 1.03 | 0.74 | 0.82 | 0.81 |
| 12/05 | 0.99 | 0.82 | 1.75 | 0.62 | 0.71 | 0.62 | 0.77 | 0.79 | 0.69 |
| 12/04 | 1.29 | 0.92 | 1.95 | 0.63 | 0.54 | 0.64 | 0.98 | 0.86 | 0.74 |
| 12/03 | 2.24 | 1.15 | 2.04 | 0.88 | 0.95 | 1.07 | 0.97 | 1.07 | 0.95 |
| 12/02 | 2.76 | 1.20 | 2.15 | 1.15 | 0.96 | 1.46 | 1.59 | 1.01 | 1.29 |
| 12/01 | 1.95 | 1.16 | 1.94 | 1.27 | 0.88 | 1.49 | 0.88 | 0.97 | 1.24 |
| 12/00 | 1.40 | 0.98 | 1.92 | 1.02 | 0.62 | 1.36 | 0.72 | 0.82 | 1.01 |
| 12/99 | 1.34 | 1.05 | 1.94 | 0.79 | 0.63 | 1.27 | 0.92 | 0.77 | 0.93 |

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

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

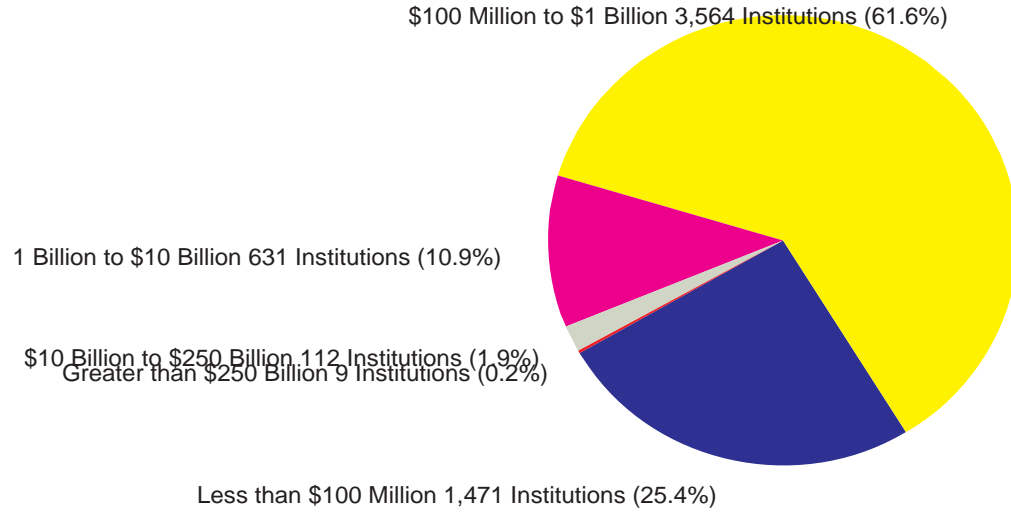
1999 - 2017

| | International Banks | Agricultural Banks | Credit Card Lenders | Commercial Lenders | Mortgage Lenders | Consumer Lenders | Other Specialized < \$1 Billion | All Other < \$1 Billion | All Other > \$1 Billion |
|--------------|---------------------|--------------------|---------------------|--------------------|------------------|------------------|---------------------------------|-------------------------|-------------------------|
| 06/17 | 8.77 | 11.02 | 13.41 | 10.23 | 11.46 | 10.33 | 14.39 | 11.71 | 9.19 |
| 12/16 | 8.67 | 10.84 | 12.63 | 10.11 | 11.15 | 10.24 | 14.85 | 11.39 | 8.88 |
| 12/15 | 8.83 | 10.66 | 12.30 | 10.05 | 11.28 | 10.29 | 14.34 | 11.56 | 8.98 |
| 12/14 | 8.28 | 10.49 | 12.33 | 10.20 | 11.53 | 9.82 | 13.95 | 11.47 | 8.97 |
| 12/13 | 7.87 | 10.33 | 13.01 | 10.13 | 10.92 | 9.45 | 13.11 | 11.26 | 9.03 |
| 12/12 | 7.16 | 10.25 | 13.12 | 10.04 | 10.11 | 9.36 | 12.88 | 10.83 | 9.13 |
| 12/11 | 7.07 | 10.09 | 13.23 | 10.03 | 9.69 | 9.61 | 13.01 | 10.79 | 8.96 |
| 12/10 | 6.96 | 9.92 | 12.76 | 9.59 | 9.37 | 10.50 | 14.65 | 10.55 | 8.69 |
| 12/09 | 6.98 | 9.95 | 19.59 | 8.68 | 8.91 | 10.45 | 15.64 | 10.63 | 8.15 |
| 12/08 | 5.95 | 9.99 | 14.59 | 8.12 | 7.17 | 9.86 | 16.34 | 10.89 | 6.60 |
| 12/07 | 6.38 | 10.31 | 14.56 | 8.46 | 7.88 | 9.85 | 18.49 | 11.04 | 7.43 |
| 12/06 | 6.04 | 10.35 | 15.33 | 9.01 | 7.94 | 12.94 | 18.87 | 10.83 | 7.20 |
| 12/05 | 6.29 | 10.40 | 17.25 | 8.91 | 7.68 | 9.35 | 16.90 | 10.74 | 7.18 |
| 12/04 | 6.05 | 10.35 | 16.59 | 8.28 | 9.09 | 8.81 | 15.31 | 10.38 | 7.18 |
| 12/03 | 6.33 | 10.09 | 14.63 | 8.13 | 7.36 | 7.60 | 14.45 | 9.95 | 7.49 |
| 12/02 | 6.33 | 10.10 | 15.01 | 8.09 | 7.53 | 7.41 | 15.08 | 9.82 | 7.17 |
| 12/01 | 6.44 | 10.03 | 12.41 | 7.93 | 7.46 | 7.76 | 15.60 | 9.91 | 6.88 |
| 12/00 | 6.64 | 10.22 | 11.72 | 7.57 | 7.65 | 7.82 | 14.66 | 9.99 | 7.13 |
| 12/99 | 6.59 | 10.25 | 12.12 | 7.54 | 7.55 | 8.58 | 14.29 | 9.83 | 8.41 |

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

Number of Institutions By Asset Size

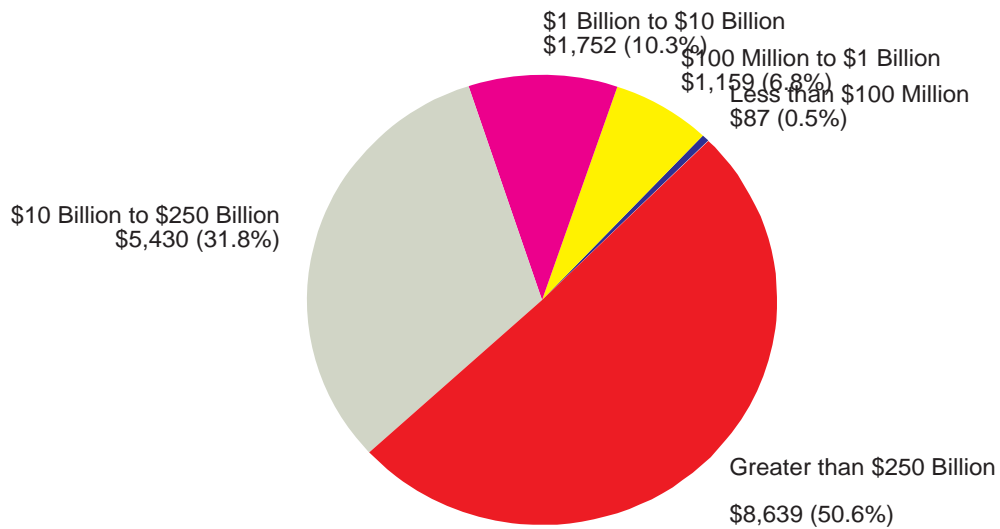
June 30, 2017



Industry Assets By Asset Size

June 30, 2017

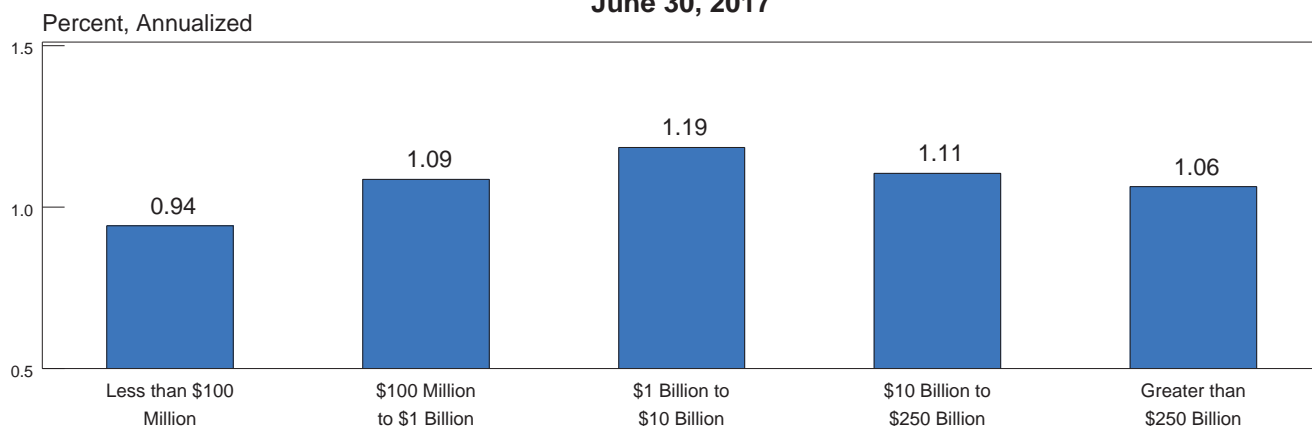
(\$ Billions)



Performance Ratios By Asset Size

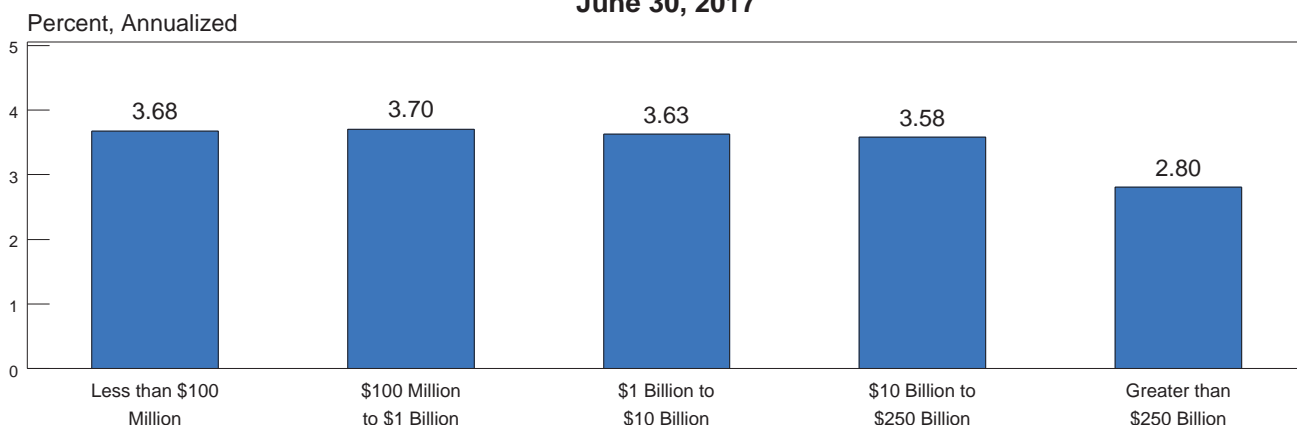
Return on Assets (YTD)

June 30, 2017



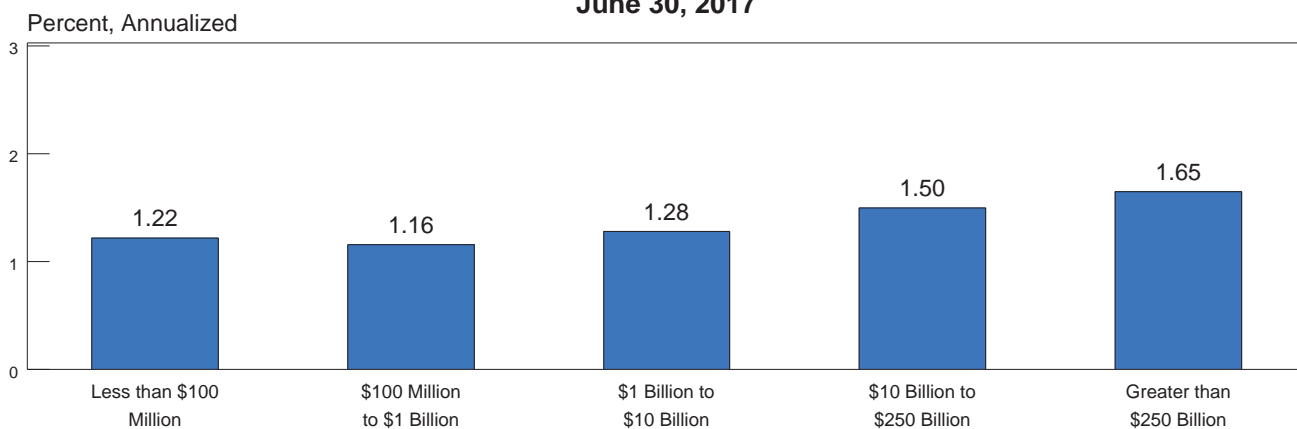
Net Interest Margin (YTD)

June 30, 2017



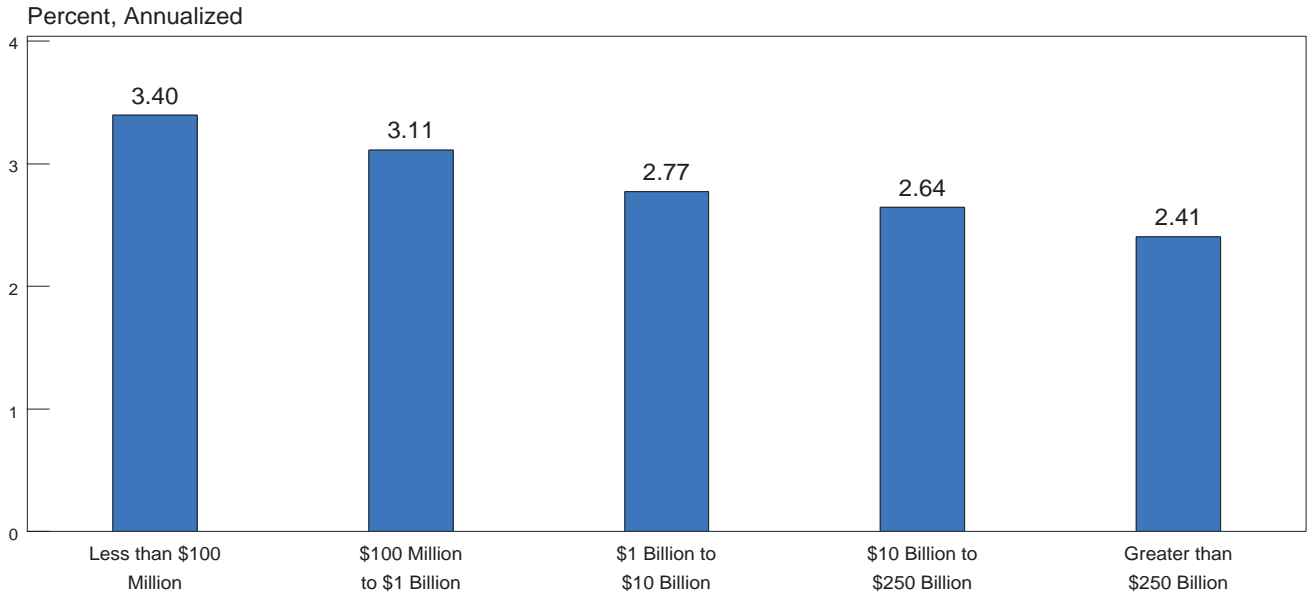
Noninterest Income to Assets (YTD)

June 30, 2017



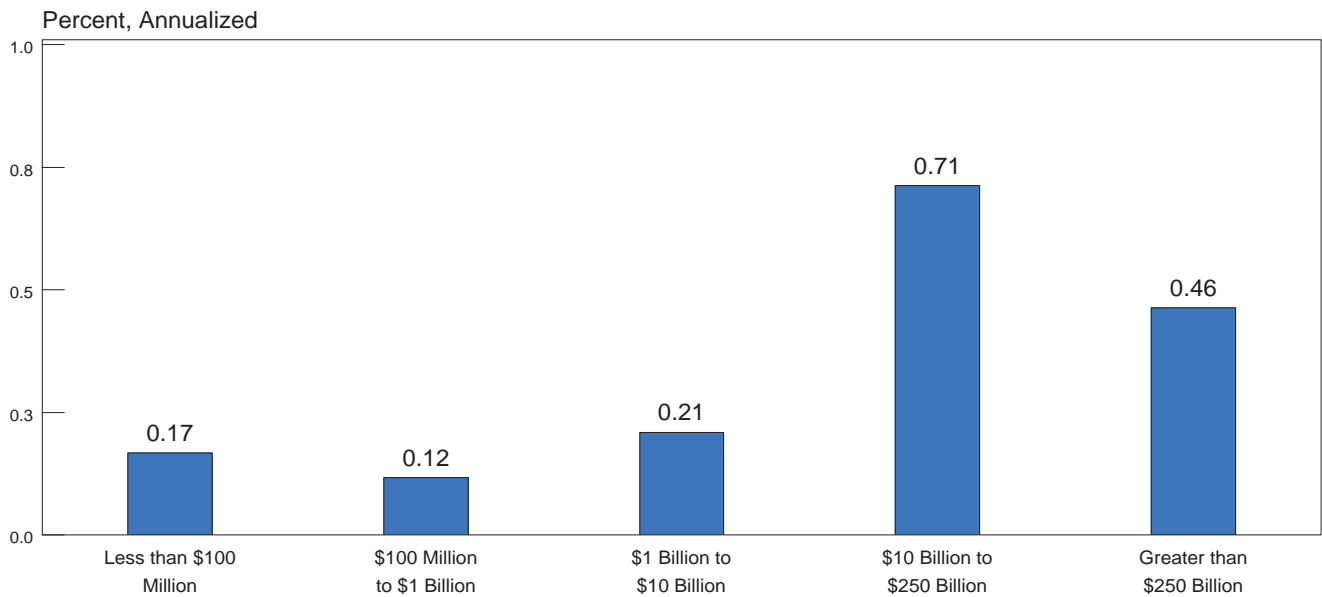
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2017



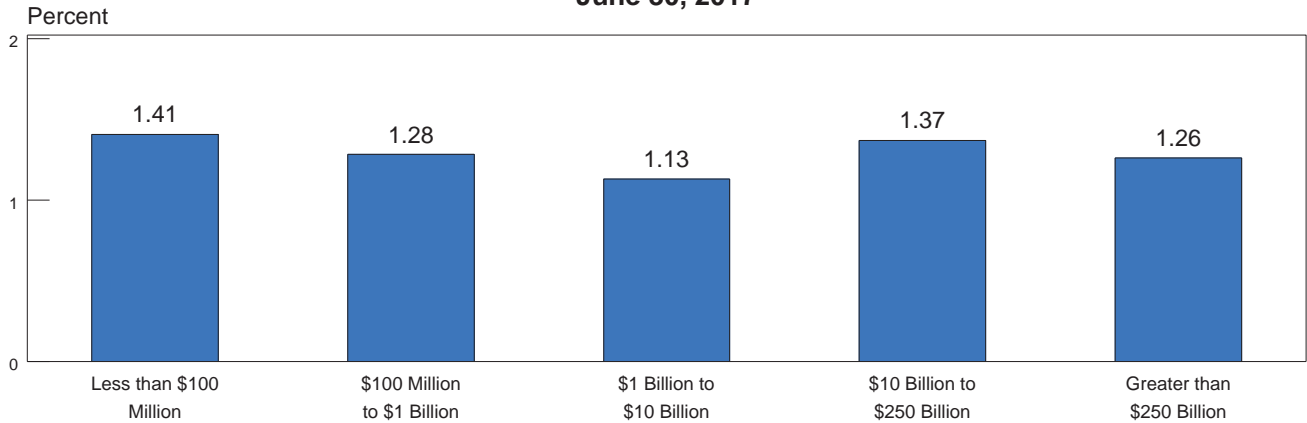
Net Charge-Offs to Loans and Leases (YTD)

June 30, 2017



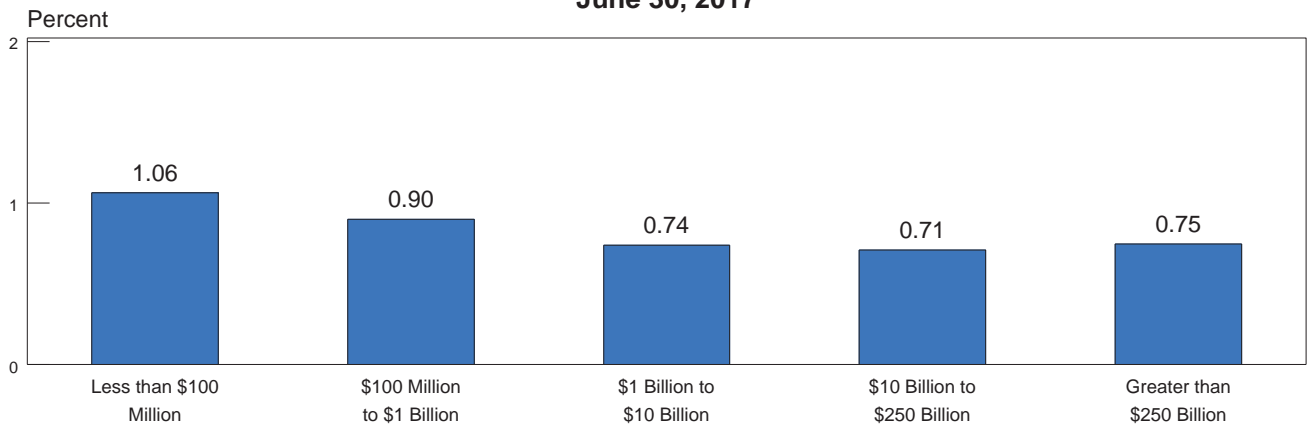
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

June 30, 2017



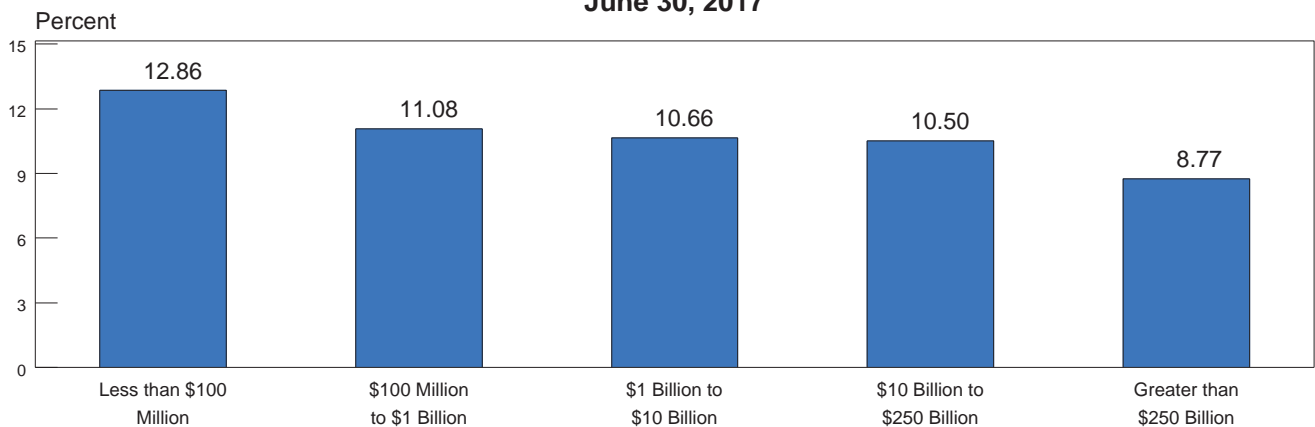
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2017



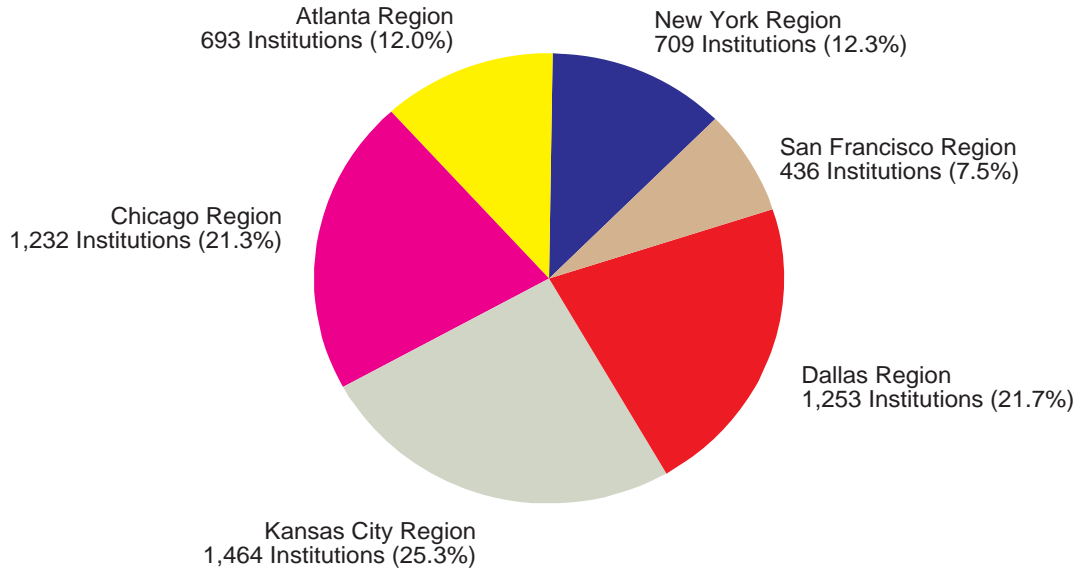
Core Capital (Leverage) Ratio

June 30, 2017



Geographic Distribution of FDIC-Insured Institutions

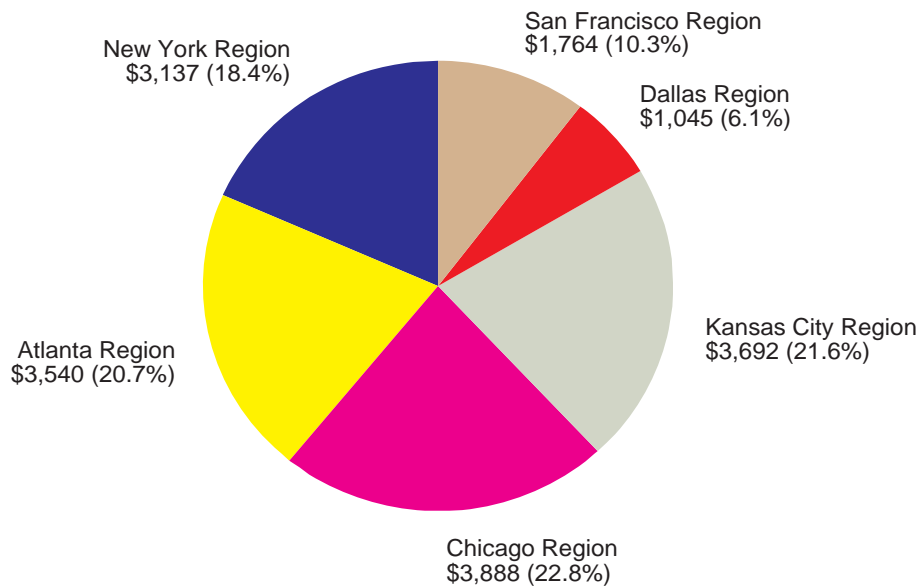
June 30, 2017



Geographic Distribution of Industry Assets

June 30, 2017

(\$ Billions)

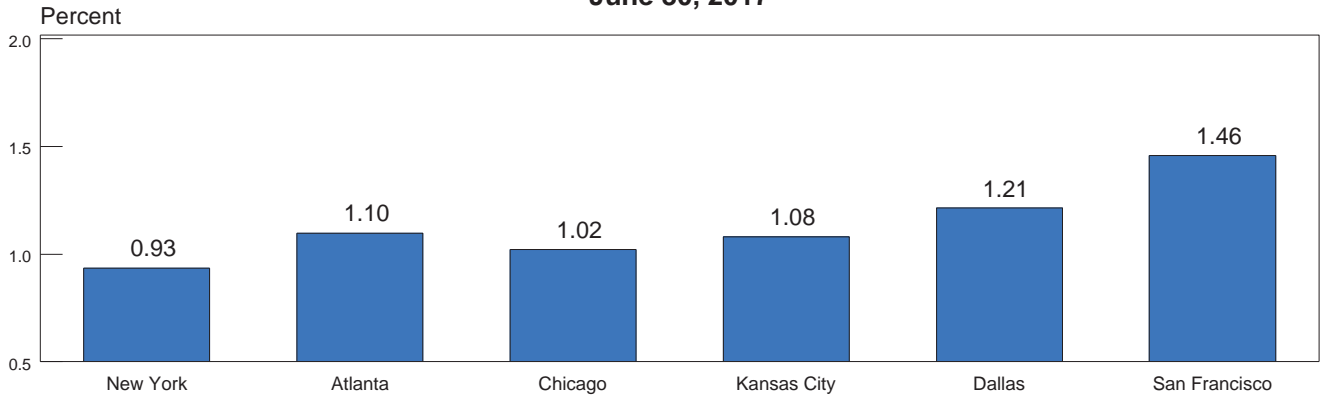


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

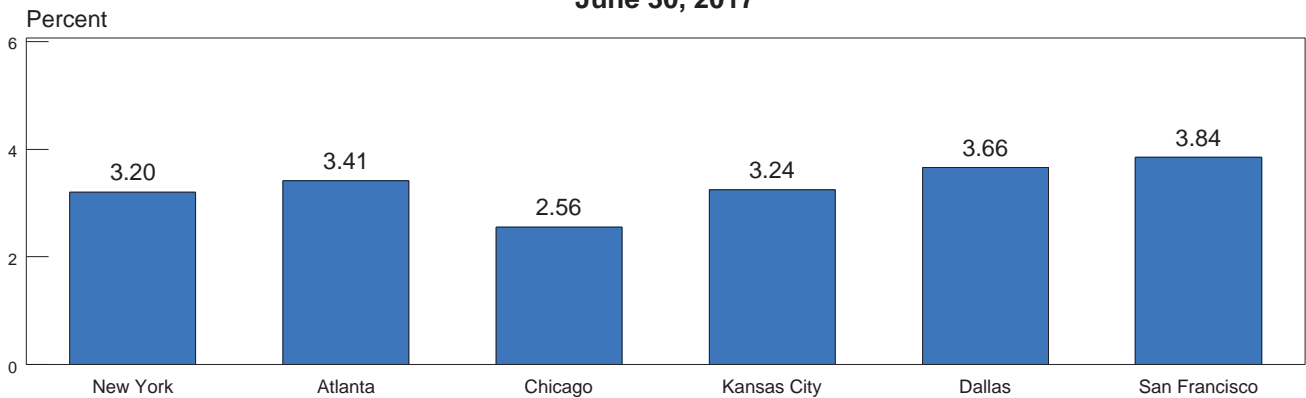
Return on Assets (YTD, Annualized)

June 30, 2017



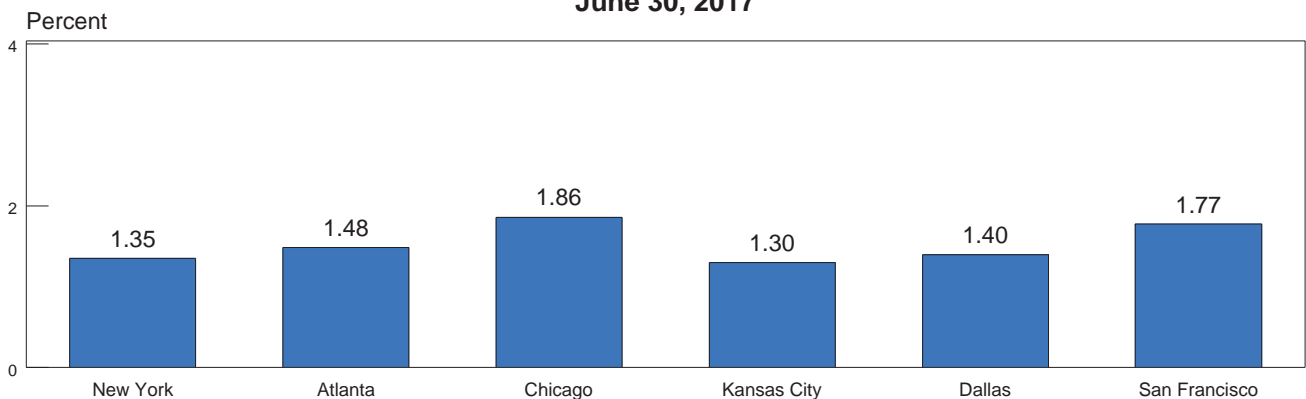
Net Interest Margins (YTD, Annualized)

June 30, 2017



Noninterest Income to Assets (YTD, Annualized)

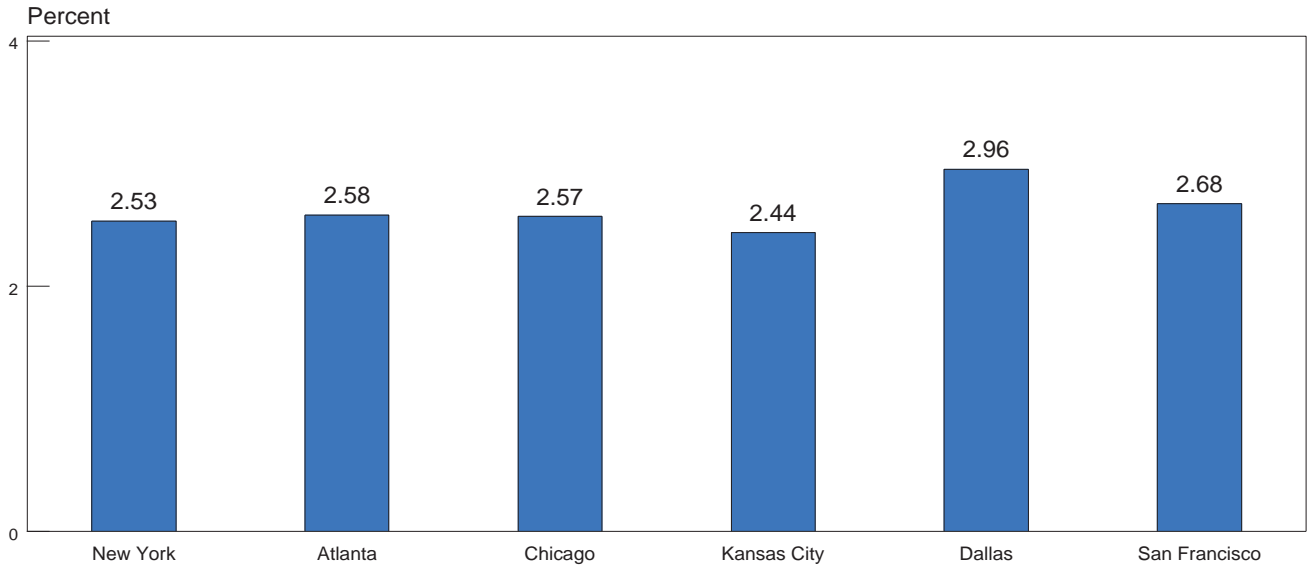
June 30, 2017



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

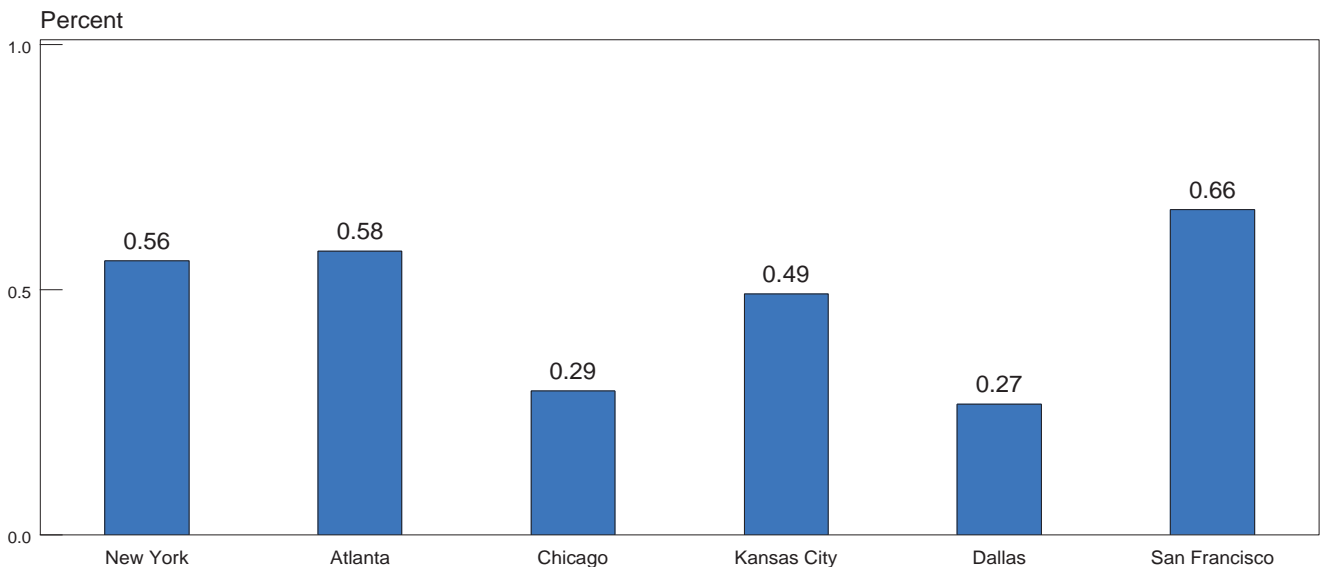
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

June 30, 2017



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

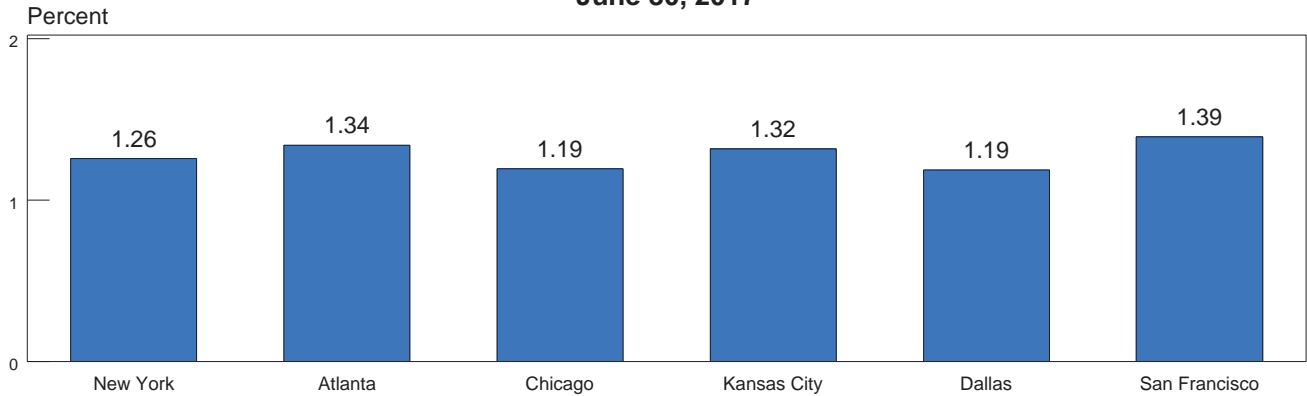
June 30, 2017



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

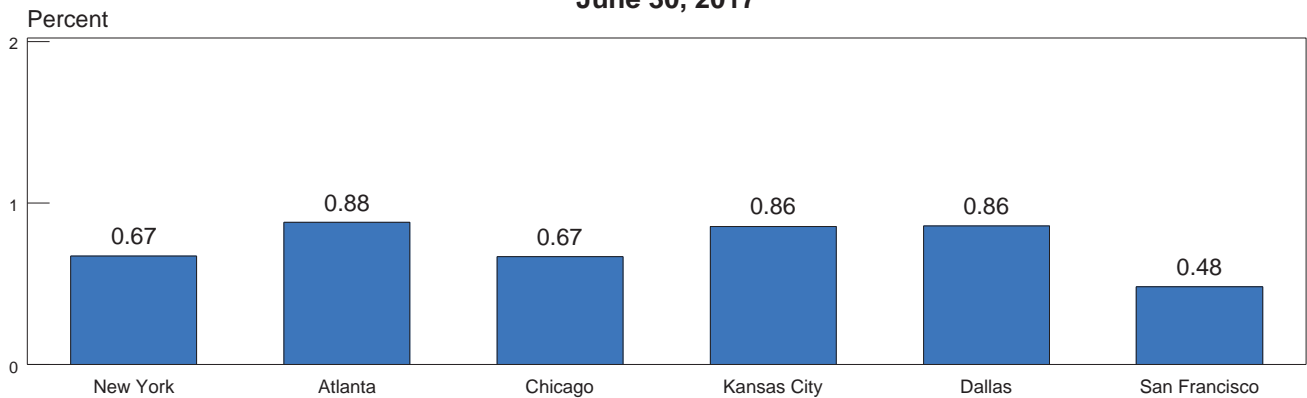
Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

June 30, 2017



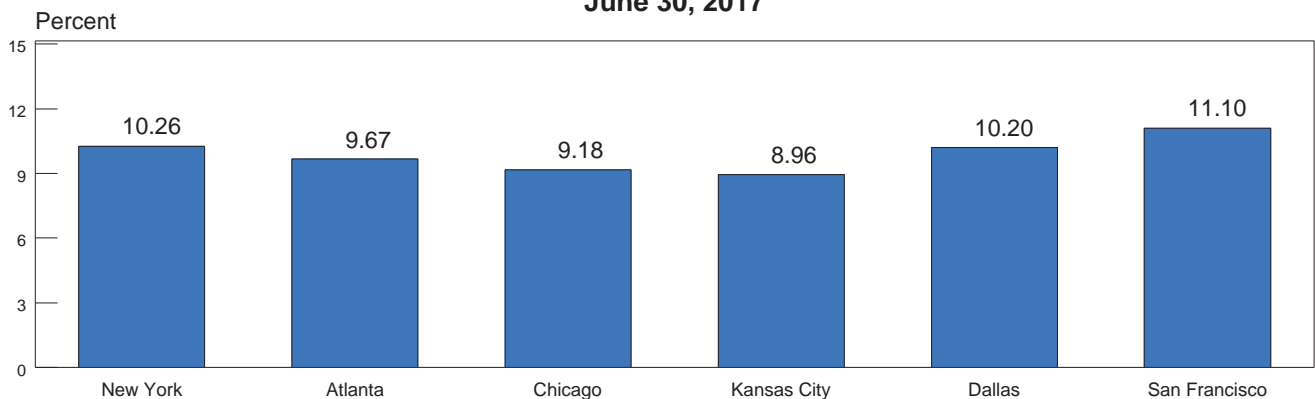
Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2017



Core Capital (Leverage) Ratio

June 30, 2017

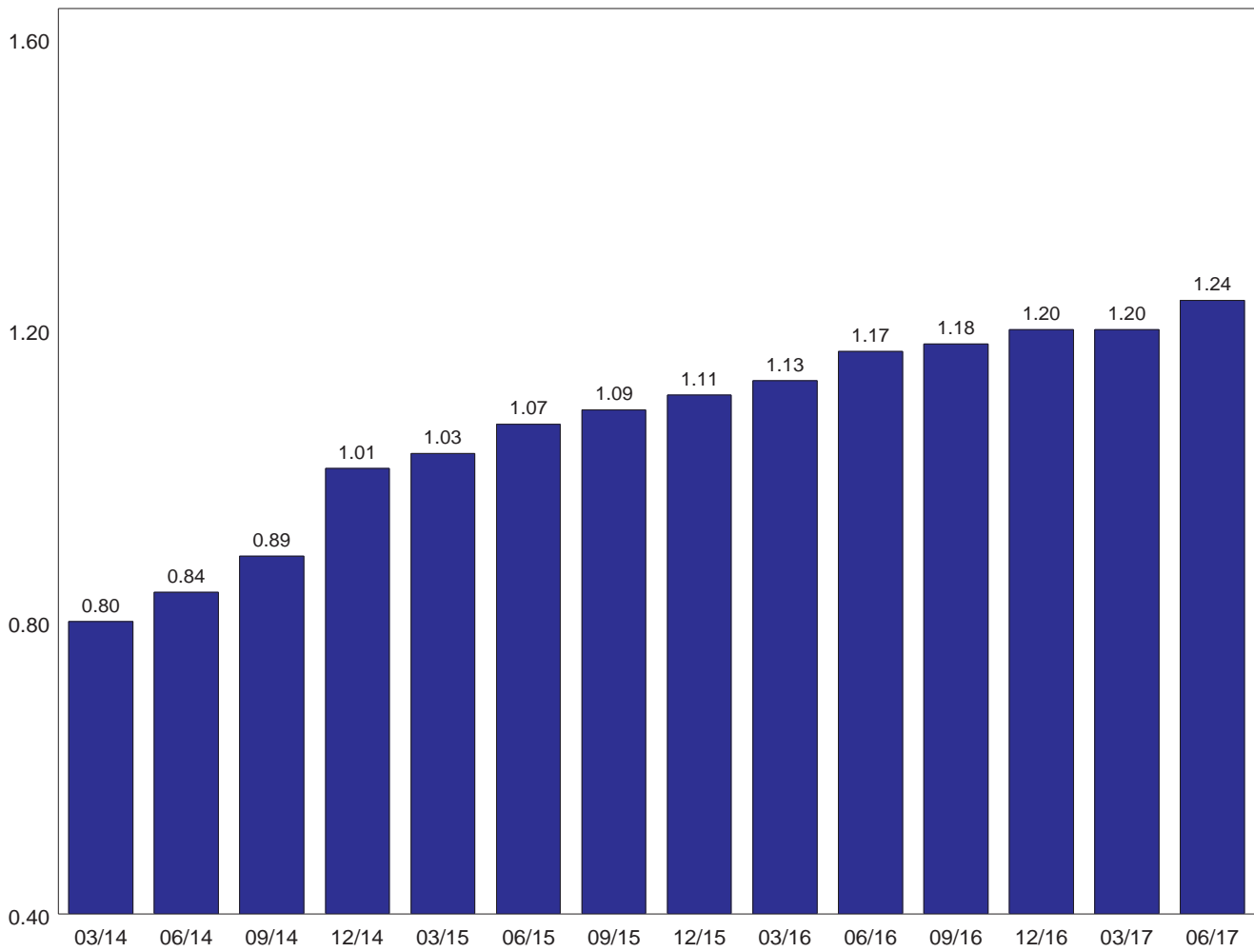


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2014 - June 30, 2017

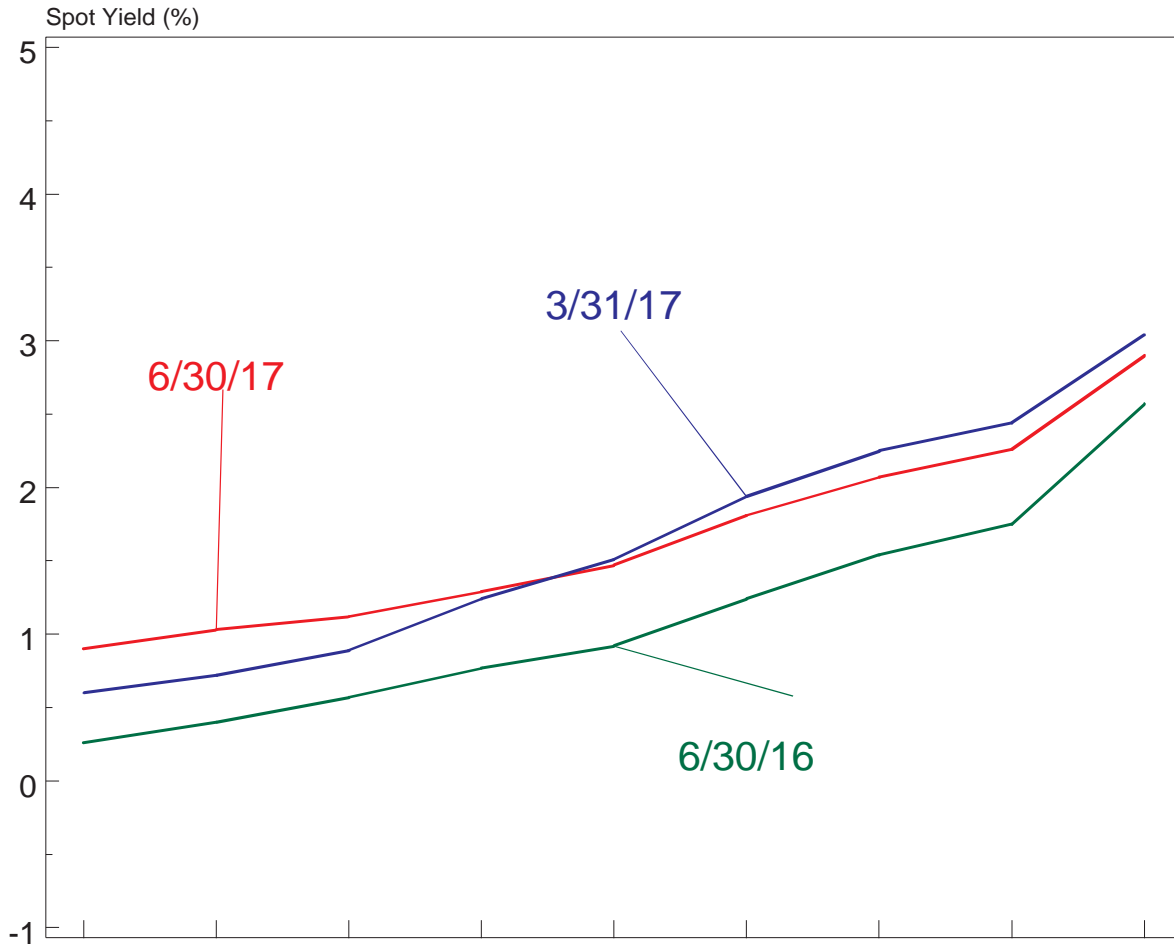
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2017 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

June 30, 2016 - June 30, 2017



| Maturity | 3-Month | 6-Month | 1 Year | 2 Year | 3 Year | 5 Year | 7 Year | 10 Year | 30 Year |
|----------|---------|---------|--------|--------|--------|--------|--------|---------|---------|
| 6/30/17 | 0.90 | 1.03 | 1.12 | 1.29 | 1.47 | 1.81 | 2.07 | 2.26 | 2.90 |
| 3/31/17 | 0.60 | 0.72 | 0.89 | 1.24 | 1.51 | 1.94 | 2.25 | 2.44 | 3.04 |
| 12/31/16 | 0.43 | 0.57 | 0.76 | 1.01 | 1.23 | 1.61 | 1.93 | 2.13 | 2.82 |
| 9/30/16 | 0.30 | 0.44 | 0.56 | 0.73 | 0.85 | 1.13 | 1.40 | 1.56 | 2.28 |
| 6/30/16 | 0.26 | 0.40 | 0.57 | 0.77 | 0.92 | 1.24 | 1.54 | 1.75 | 2.57 |

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

Capital Category Distribution

June 30, 2017

DIF-Member Institutions

| | Institutions | | Assets | |
|--------------------------------|--------------|------------------|-------------|------------------|
| | Number of | Percent of Total | In Billions | Percent of Total |
| Well Capitalized | 5,750 | 99.4% | \$17,060.2 | 100.0% |
| Adequately Capitalized | 20 | 0.3% | \$2.9 | 0.0% |
| Undercapitalized | 10 | 0.2% | \$1.9 | 0.0% |
| Significantly Undercapitalized | 6 | 0.1% | \$1.3 | 0.0% |
| Critically Undercapitalized | 1 | 0.0% | \$0.0 | 0.0% |

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

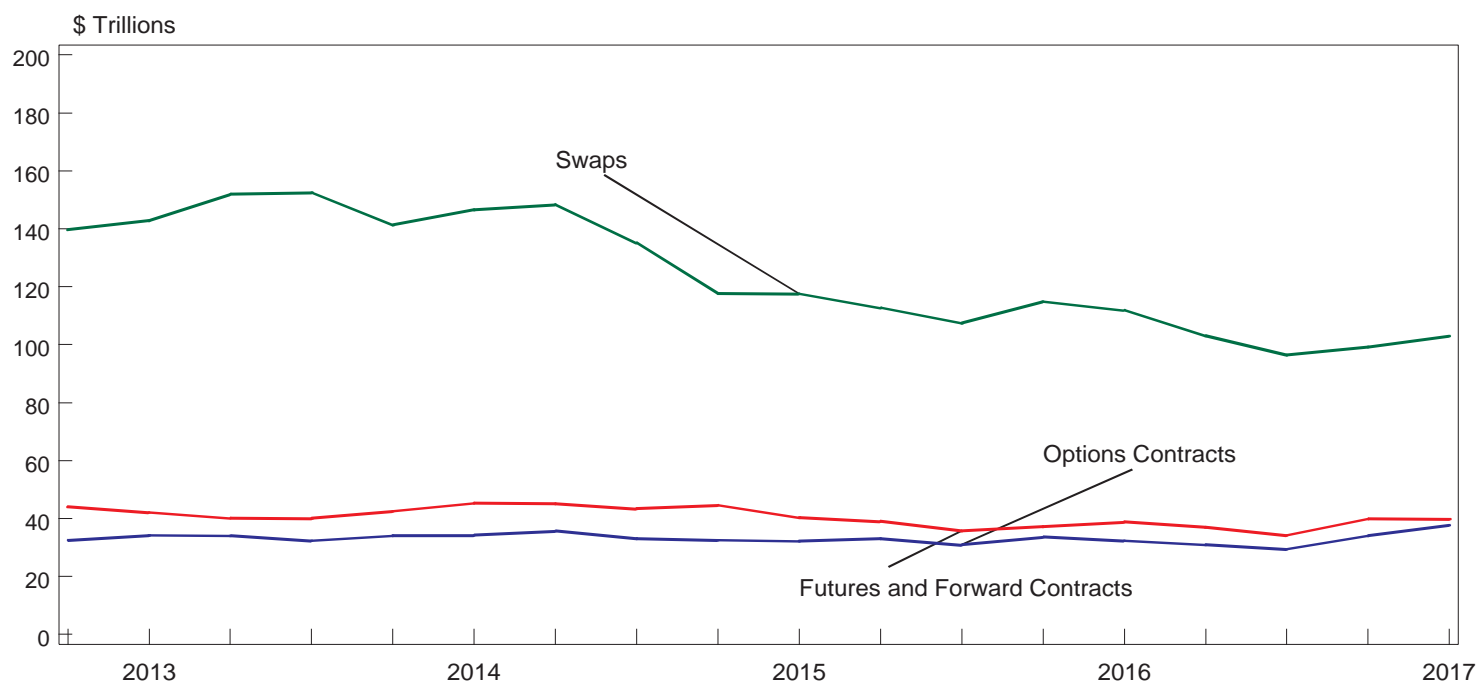
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Off-Balance Sheet Derivatives

2013 - 2017 (Notional Amounts)



| | 12/13 | 12/14 | 12/15 | 12/16 | 3/17 | 6/17 |
|--|----------------|----------------|----------------|---------------|---------------|----------------|
| Total Derivatives (Notional Amounts, in billions of dollars) | \$224,801 | \$211,629 | \$173,966 | \$159,962 | \$173,039 | \$180,582 |
| Futures and Forward Contracts | 40,027 | 43,380 | 35,685 | 34,193 | 39,858 | 39,841 |
| Interest rate contracts | 28,145 | 28,554 | 20,972 | 20,305 | 23,575 | 23,469 |
| Foreign exchange rate contracts | 11,550 | 14,507 | 14,482 | 13,564 | 15,925 | 15,984 |
| Other futures and forwards* | 332 | 319 | 230 | 324 | 358 | 388 |
| Option Contracts | 32,305 | 33,081 | 30,889 | 29,386 | 33,999 | 37,736 |
| Interest rate options | 25,494 | 24,508 | 23,660 | 22,211 | 25,990 | 29,518 |
| Foreign currency options | 4,811 | 6,148 | 5,217 | 5,097 | 5,589 | 5,789 |
| Other option contracts* | 1,999 | 2,424 | 2,012 | 2,077 | 2,419 | 2,429 |
| Swaps | 152,469 | 135,169 | 107,392 | 96,384 | 99,183 | 103,004 |
| Interest rate swaps | 139,444 | 121,625 | 93,731 | 81,964 | 83,125 | 86,831 |
| Foreign exchange rate swaps | 12,120 | 12,528 | 12,401 | 13,076 | 14,646 | 14,748 |
| Other swaps* | 906 | 1,016 | 1,261 | 1,344 | 1,411 | 1,425 |
| Memoranda | | | | | | |
| Spot Foreign Exchange Contracts | 1,028 | 1,563 | 1,034 | 1,540 | 2,153 | 2,335 |
| Credit Derivatives | 11,191 | 9,449 | 6,986 | 5,293 | 5,304 | 4,935 |
| Number of banks reporting derivatives | 1,158 | 1,182 | 1,200 | 1,222 | 1,211 | 1,212 |
| Replacement cost of interest rate and foreign exchange rate contracts ** | 3,273 | 3,651 | 2,681 | 2,650 | 2,226 | 2,149 |

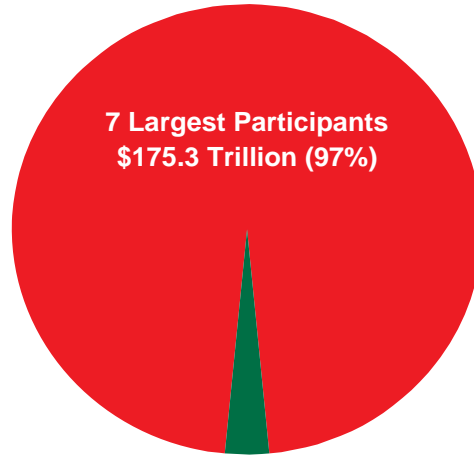
* Not reported by banks with less than \$300 million in assets.

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

Concentration of Derivatives*

Notional Amounts

June 30, 2017

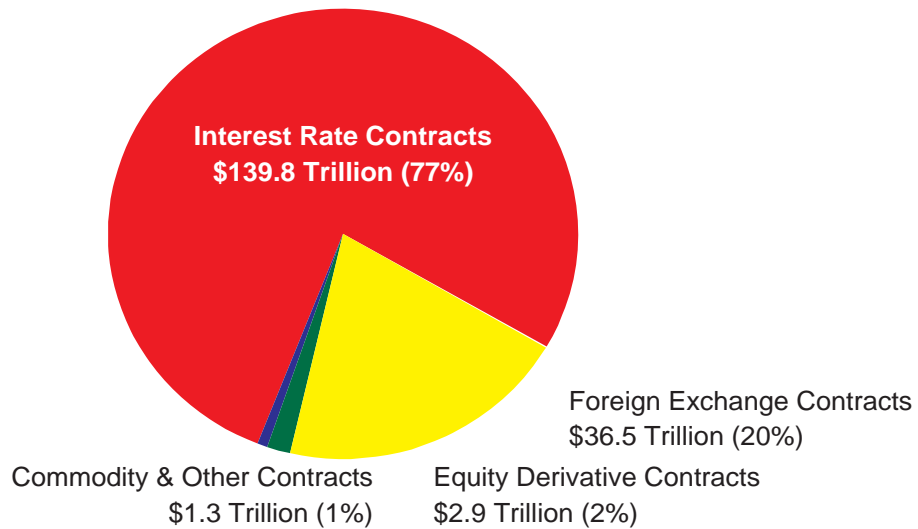


All Other Participants (1409 Banks)
\$5.3 Trillion (3%)

Composition of Derivatives*

Notional Amounts

June 30, 2017



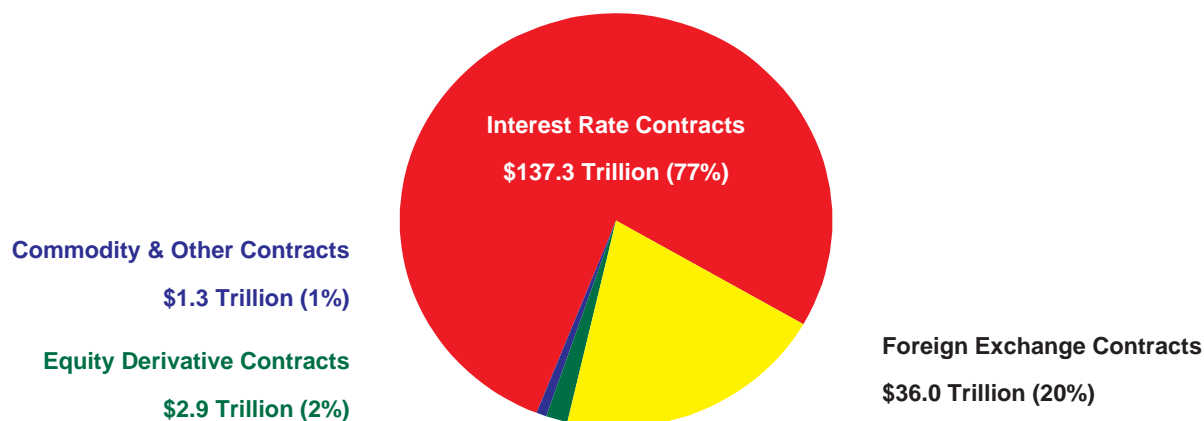
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,150 billion for the seven largest participants and \$185 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

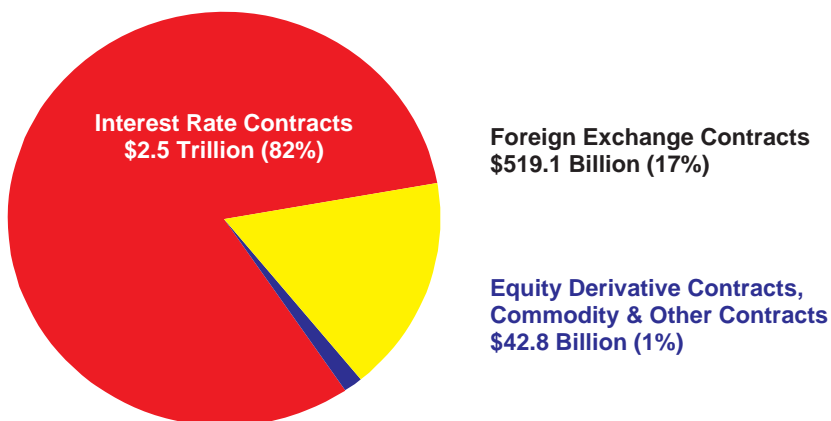
June 30, 2017



Not Held for Trading

Notional Amounts

June 30, 2017



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,335 billion are not included.

Position of Derivatives

Gross Fair Values

June 30, 2017
(\$ Millions)

Held for Trading

205 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 | 1,592,321 | 481,140 | 94,311 | 40,850 | 2,208,622 | 67,231 |
| Gross negative fair value | 1,519,235 | 481,623 | 98,419 | 42,114 | 2,141,391 | |
| All other participants | | | | | | |
| Gross positive fair value | 17,101 | 22,820 | 2,530 | 996 | 43,447 | 1,313 |
| Gross negative fair value | 15,559 | 22,545 | 3,105 | 925 | 42,134 | |
| Total | | | | | | |
| Gross positive fair value | 1,609,422 | 503,960 | 96,841 | 41,846 | 2,252,069 | 68,544 |
| Gross negative fair value | 1,534,793 | 504,168 | 101,524 | 43,039 | 2,183,525 | |

Held for Purposes Other than Trading

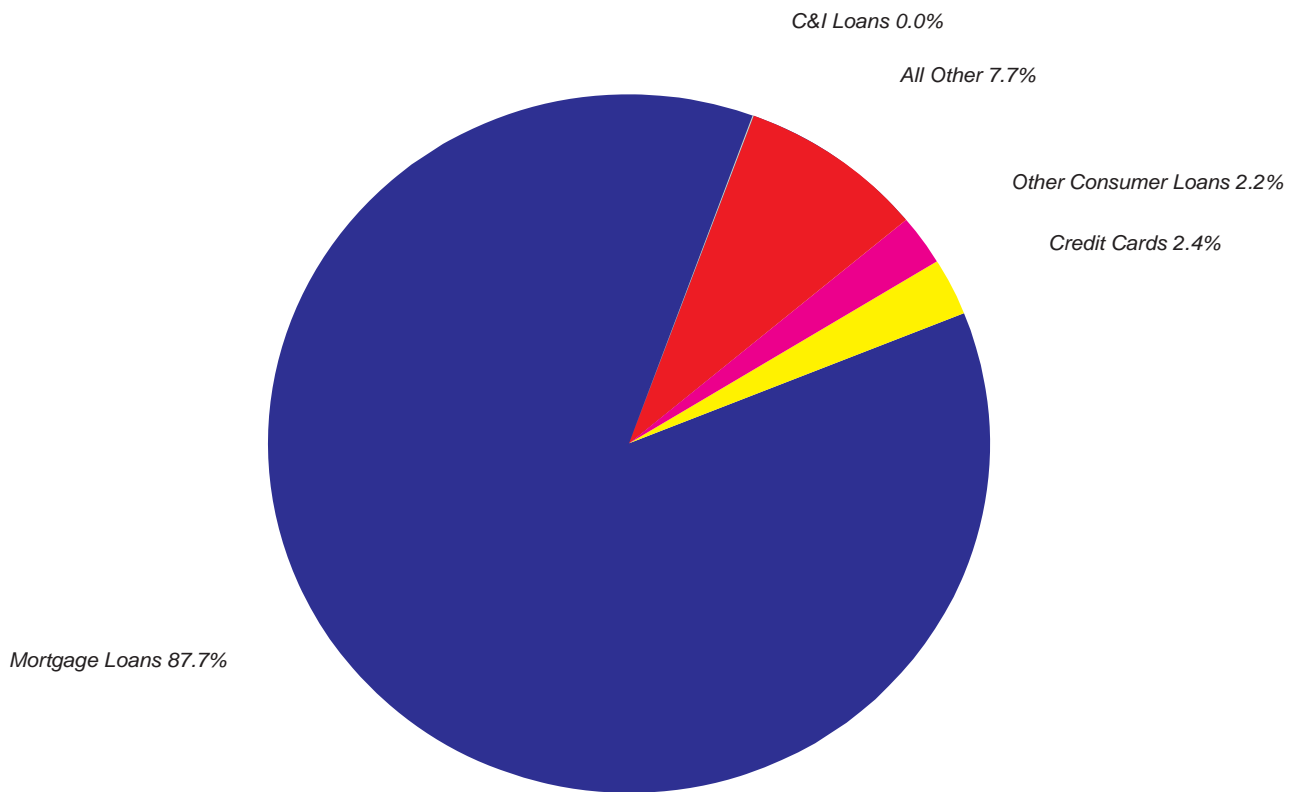
819 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 73% of Total (Notional Amount)

| | Interest Rate | Foreign Exchange | Equity Derivatives | Commodity & Other | Total | Net |
|-----------------------------------|------------------|---------------------|-----------------------|----------------------|--------|---------|
| Seven Largest Participants | | | | | | |
| Gross positive fair value | 20,327 | 10,167 | 2 | 0 | 30,496 | (5,342) |
| Gross negative fair value | 25,600 | 10,084 | 154 | 0 | 35,838 | |
| All other participants | | | | | | |
| Gross positive fair value | 4,350 | 796 | 334 | 29 | 5,510 | (869) |
| Gross negative fair value | 4,743 | 1,101 | 398 | 136 | 6,379 | |
| Total | | | | | | |
| Gross positive fair value | 24,677 | 10,963 | 337 | 29 | 36,005 | (6,212) |
| Gross negative fair value | 30,344 | 11,185 | 552 | 136 | 42,217 | |

Composition of Securitized Assets*

FDIC-Insured Institutions

June 30, 2017

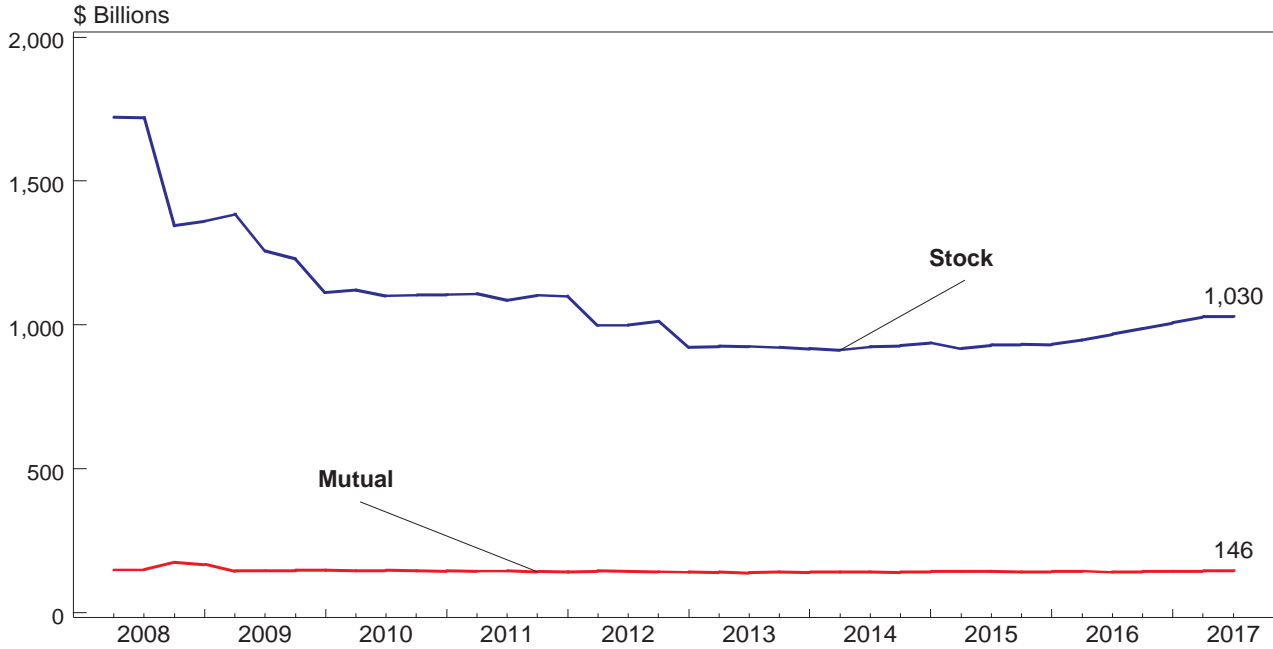


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

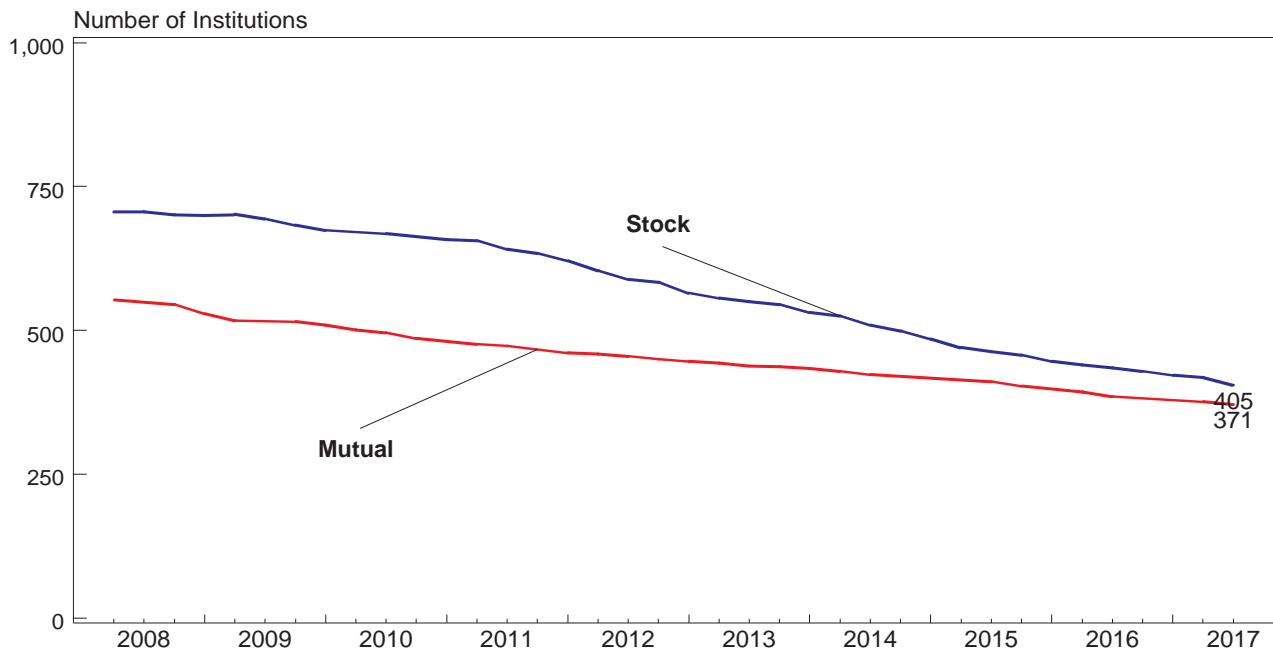
Assets of Mutual and Stock Savings Institutions

2008 - 2017



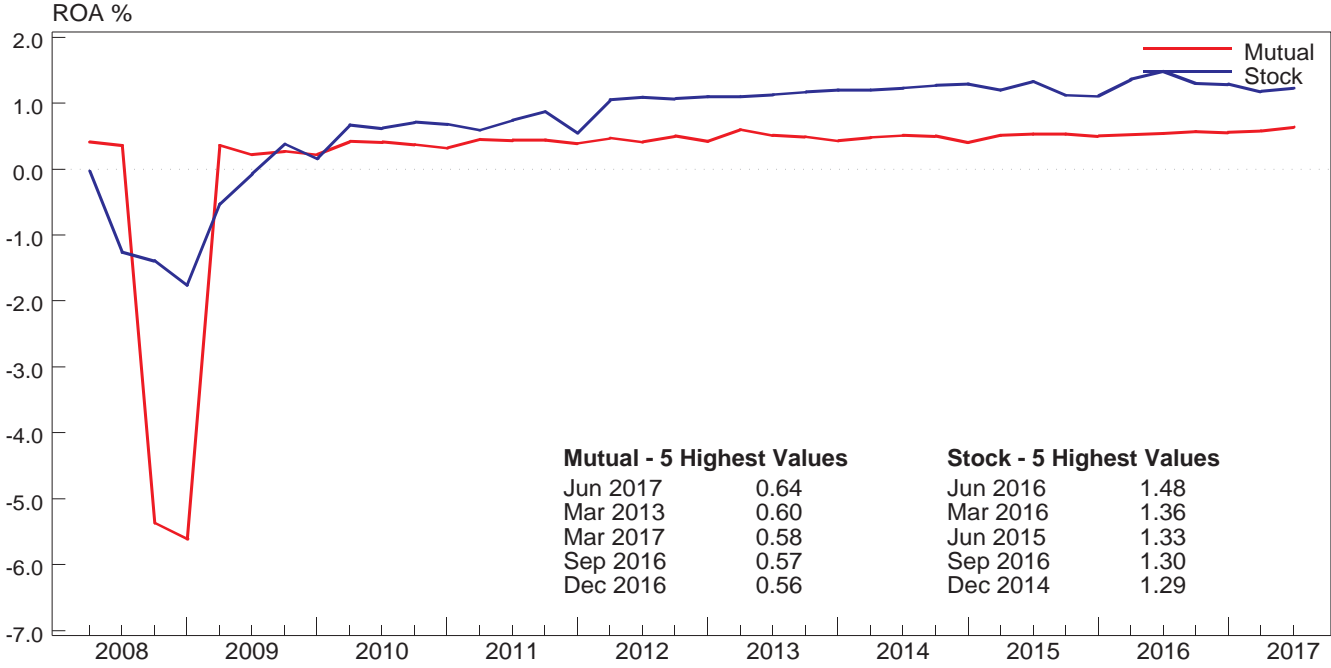
Number of Mutual and Stock Savings Institutions

2008 - 2017



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

2008-2017



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

2008-2017

