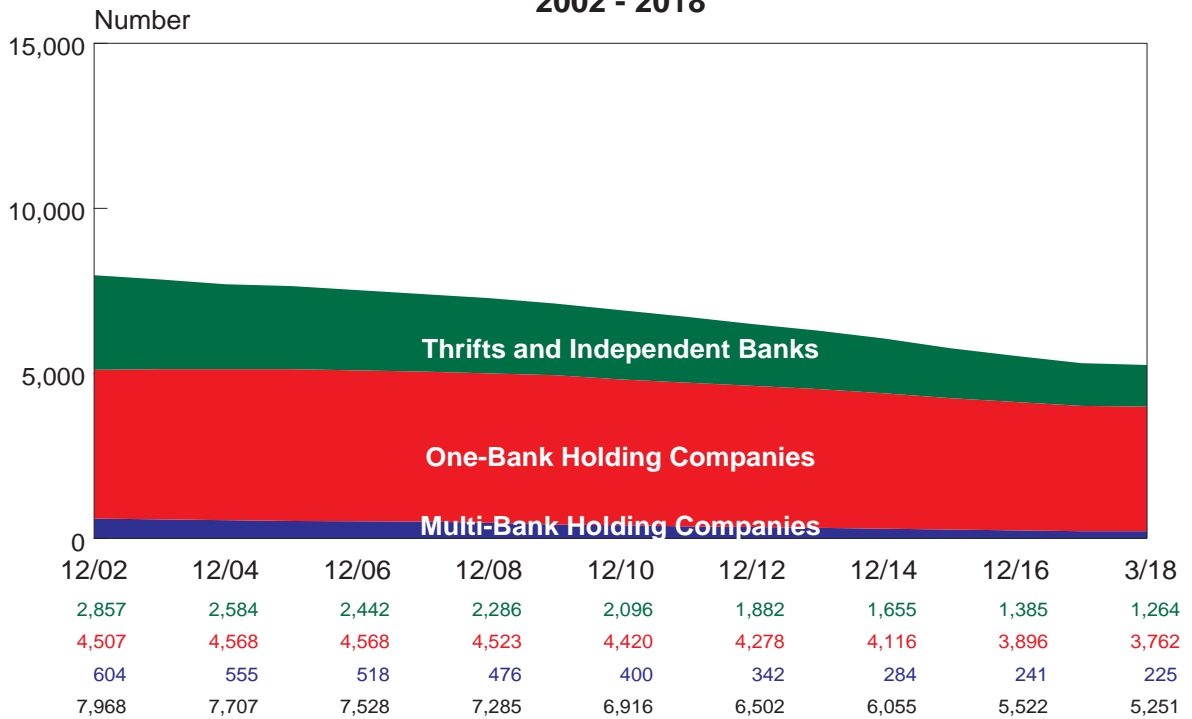


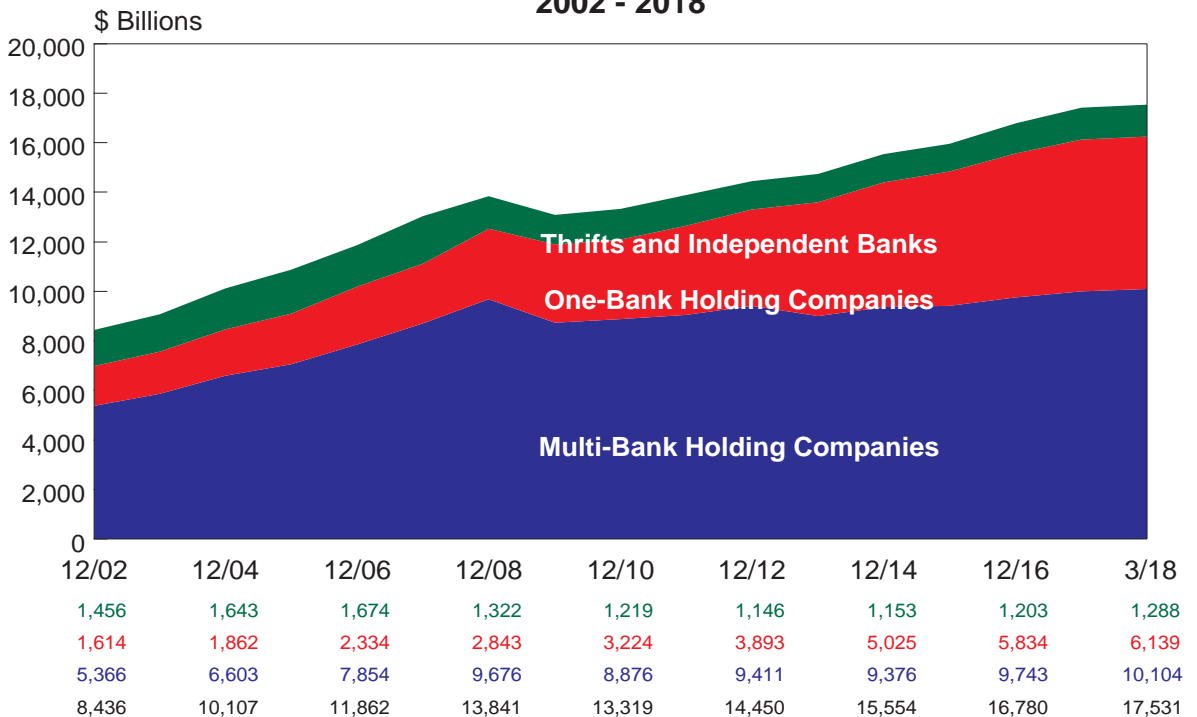
Number of FDIC-Insured Banking Organizations

2002 - 2018



Assets of FDIC-Insured Banking Organizations

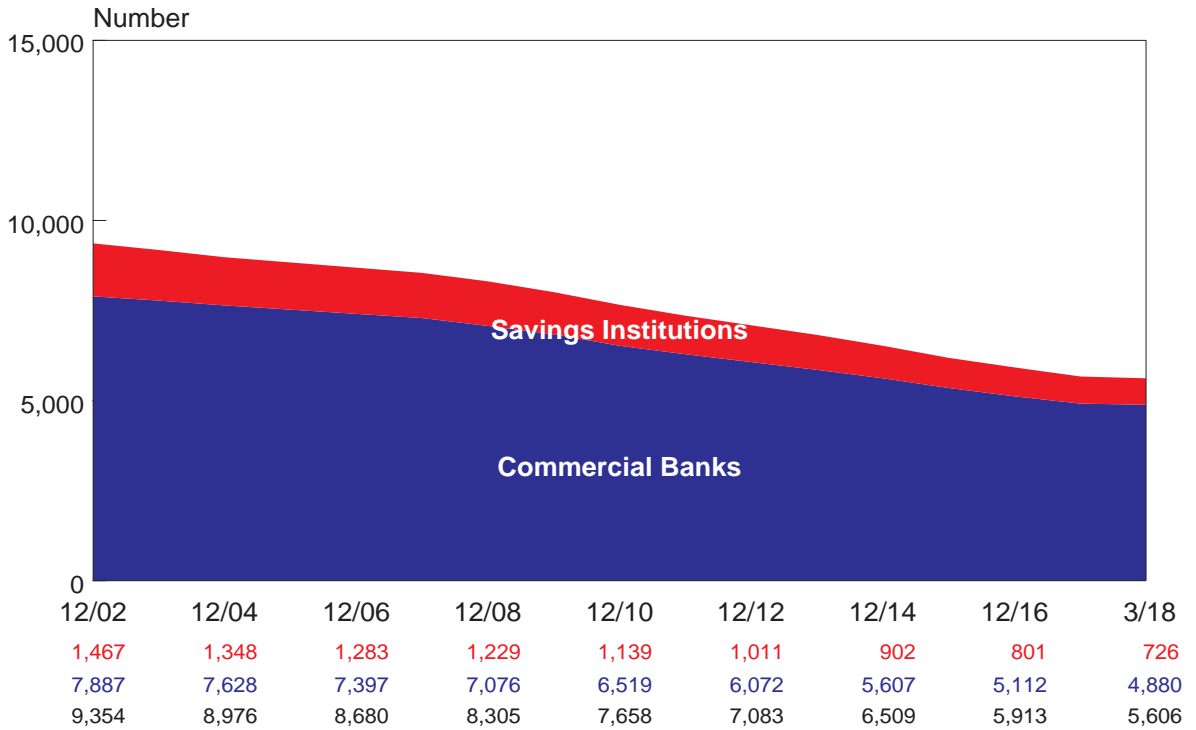
2002 - 2018



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

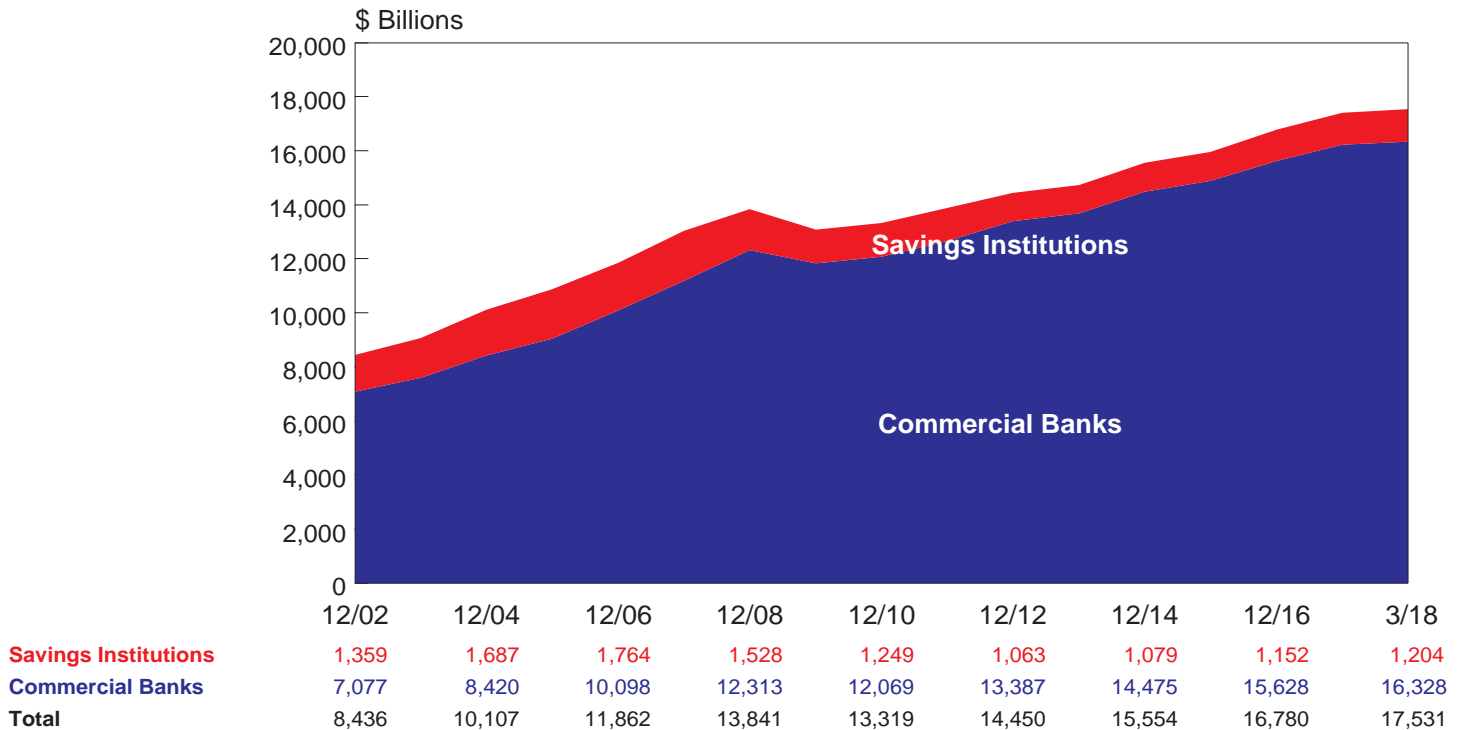
Number of FDIC-Insured Institutions

2002 - 2018



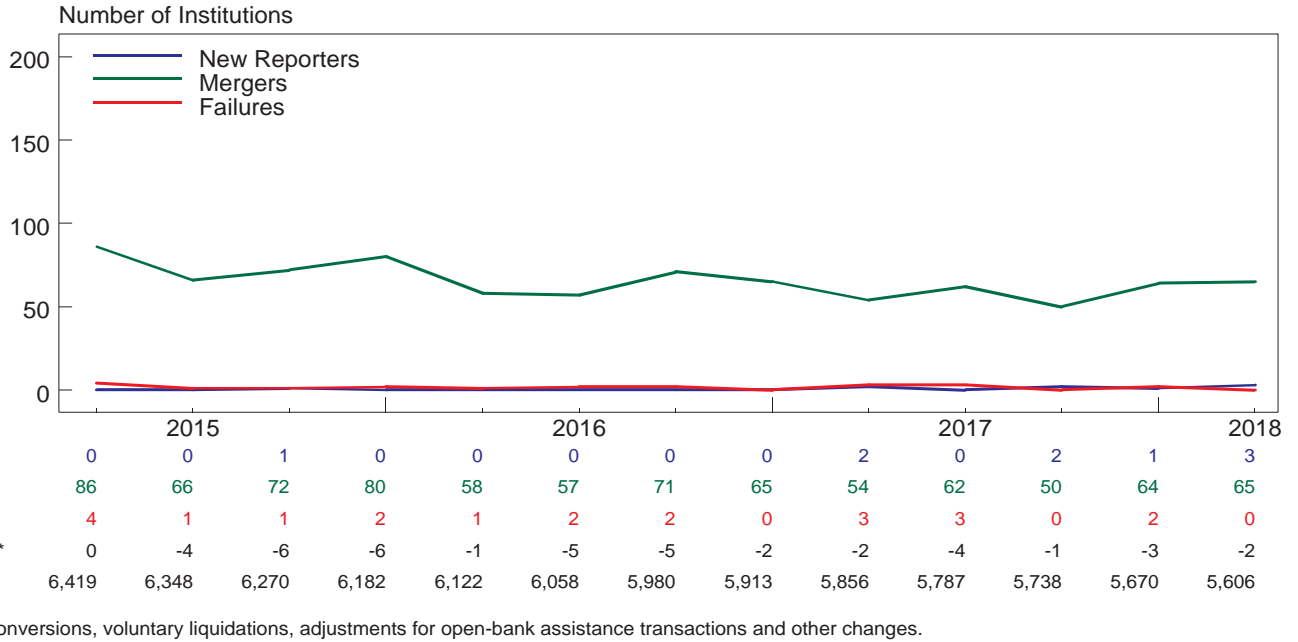
Assets of FDIC-Insured Institutions

2002 - 2018



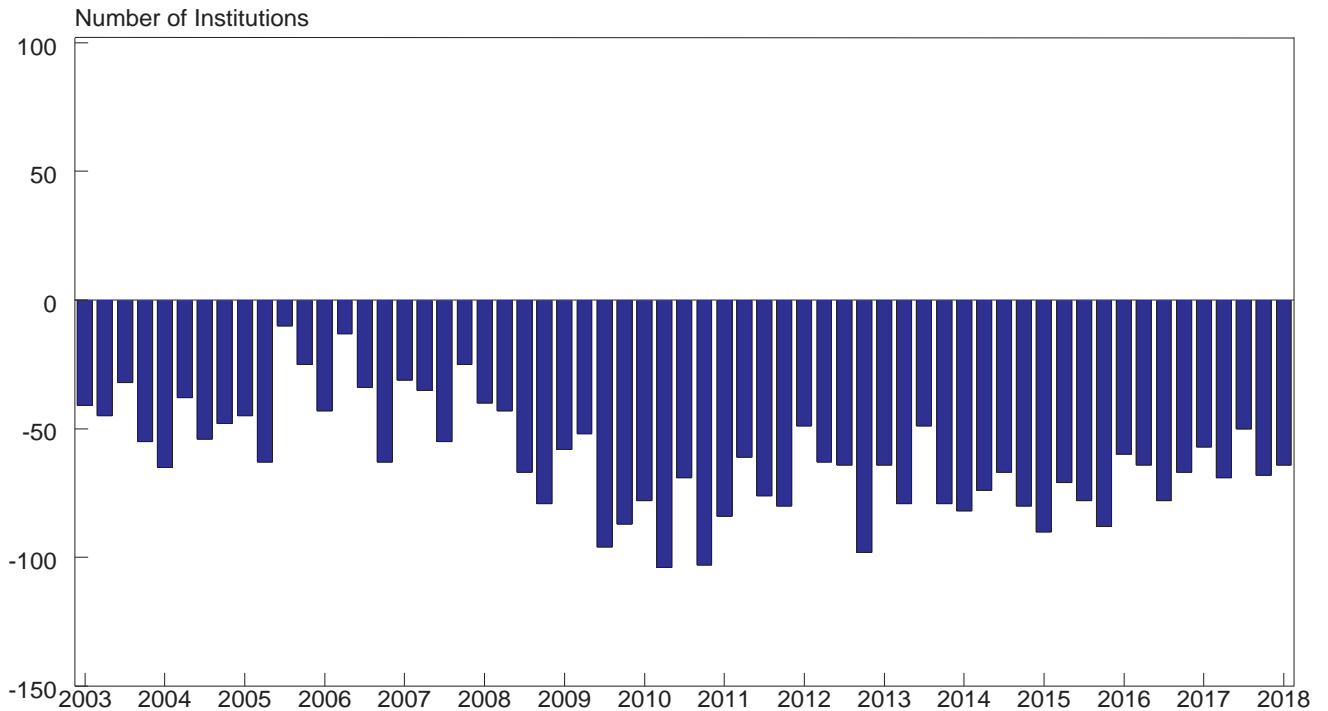
Changes in the Number of FDIC-Insured Institutions

Quarterly, 2015 - 2018



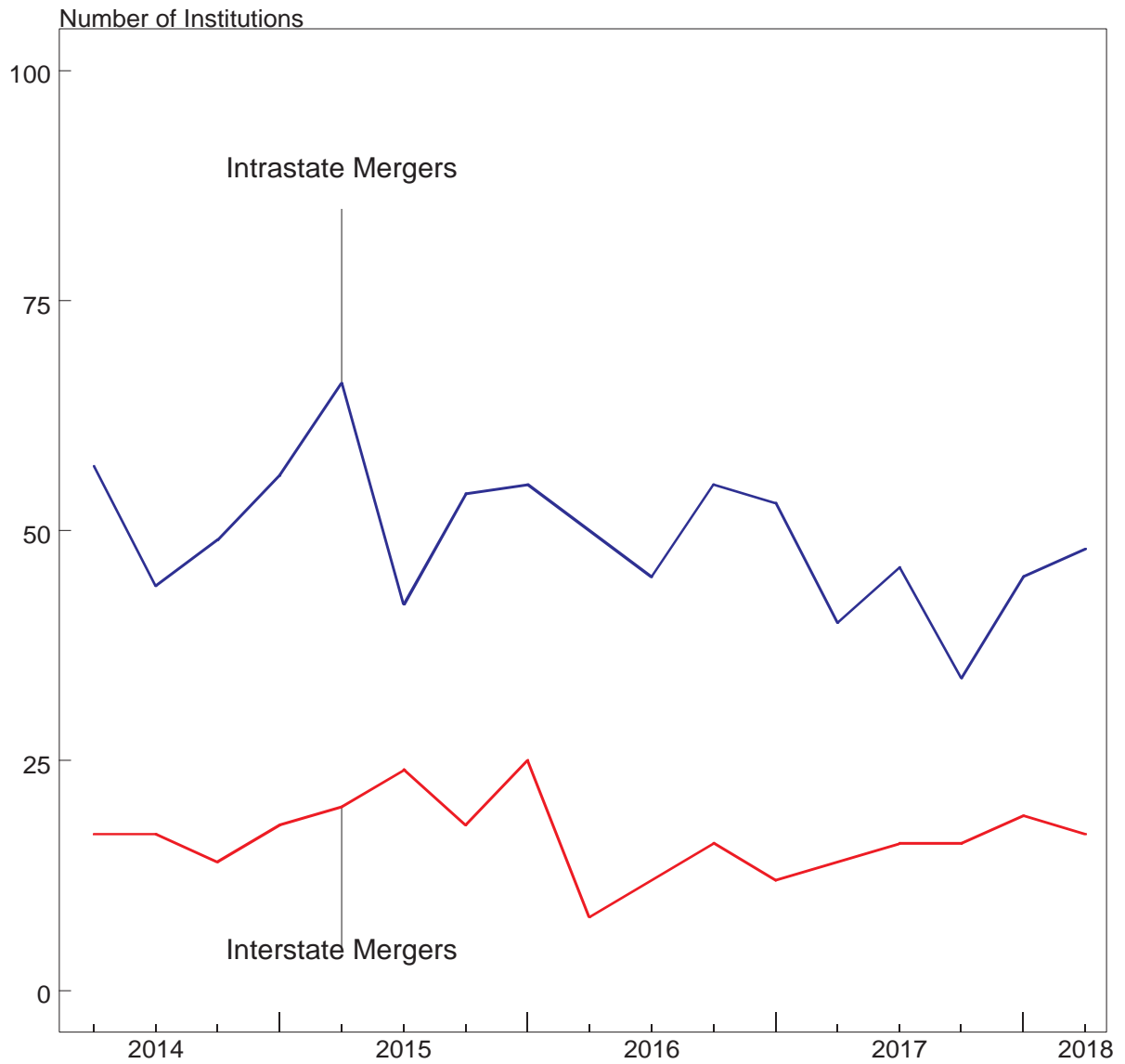
Quarterly Change in the Number of FDIC-Insured Institutions

2003-2018



Institution Mergers: Interstate vs. Intrastate

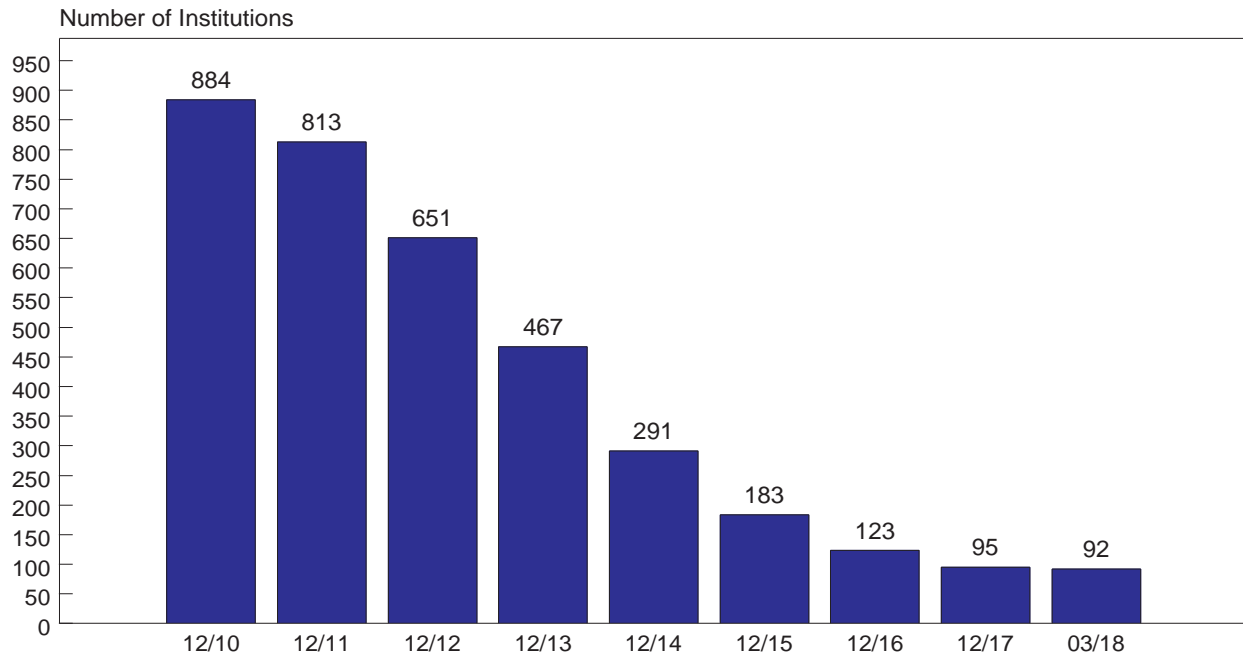
Quarterly, 2014 - 2018



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

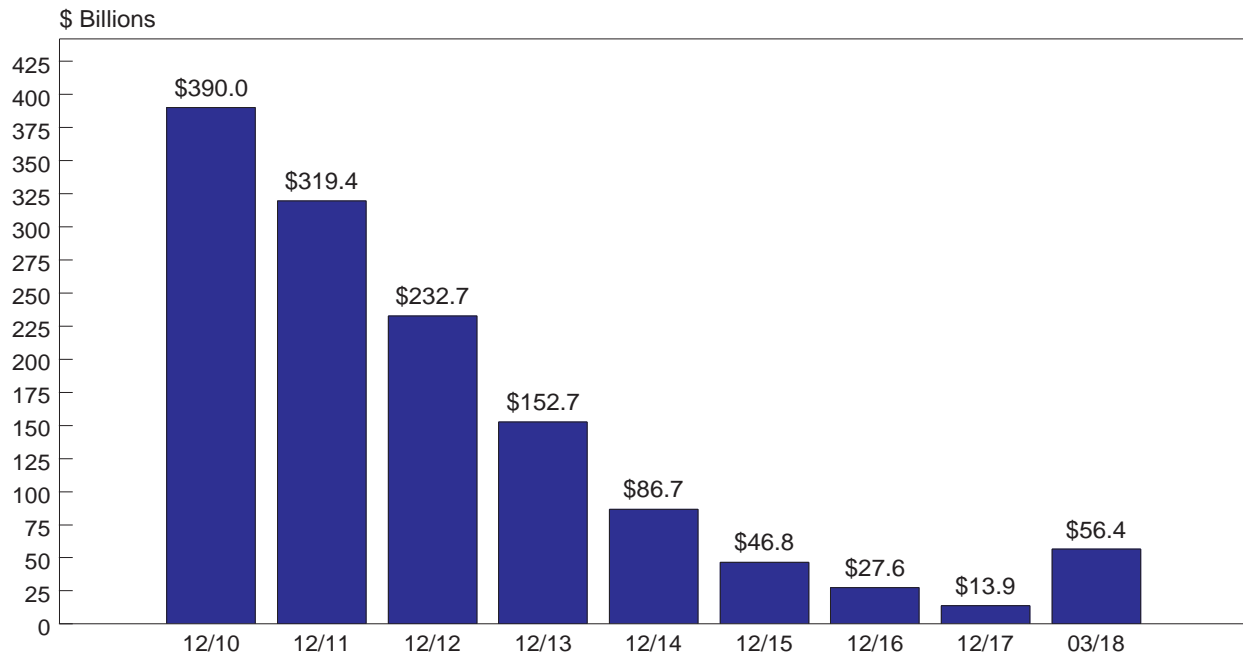
Number of FDIC-Insured "Problem" Institutions

2010-2018



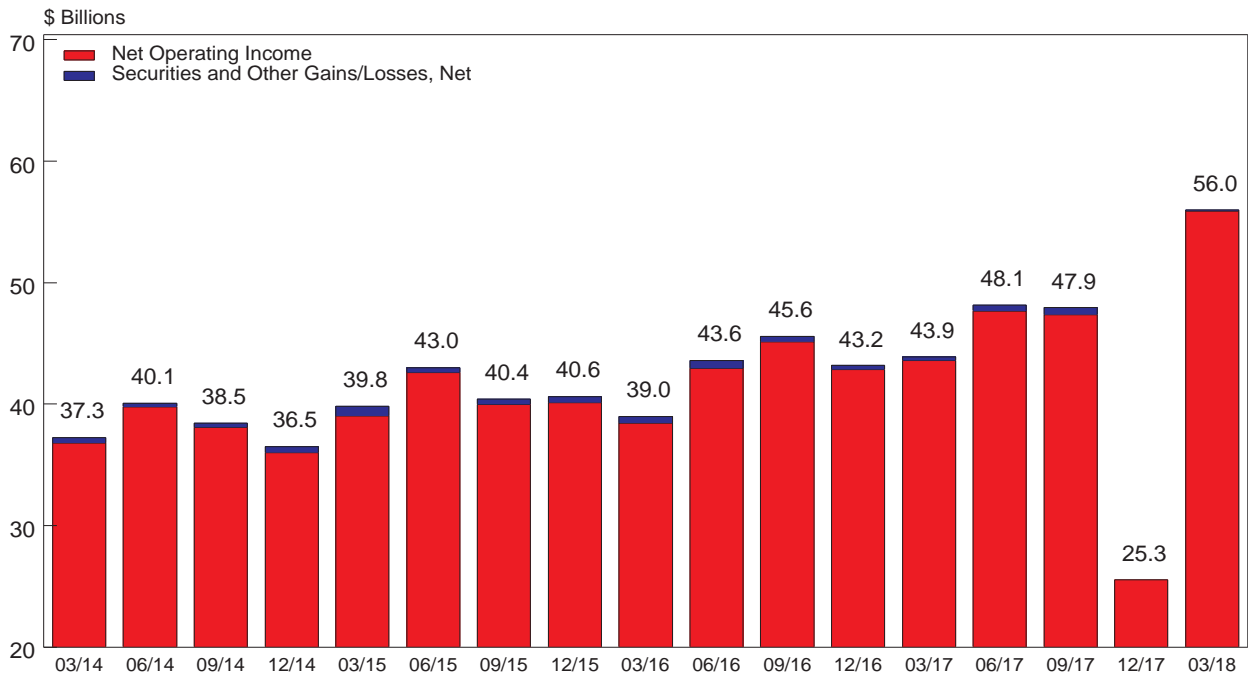
Assets of FDIC-Insured "Problem" Institutions

2010-2018



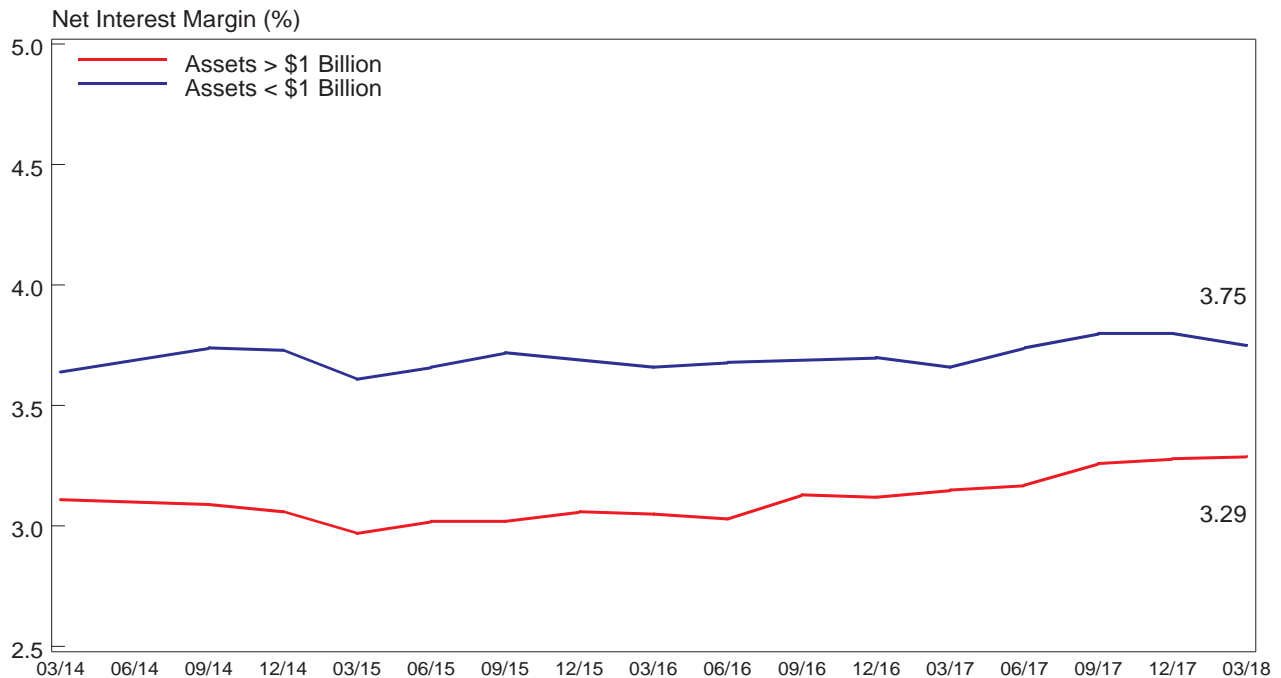
Quarterly Net Income

2014-2018



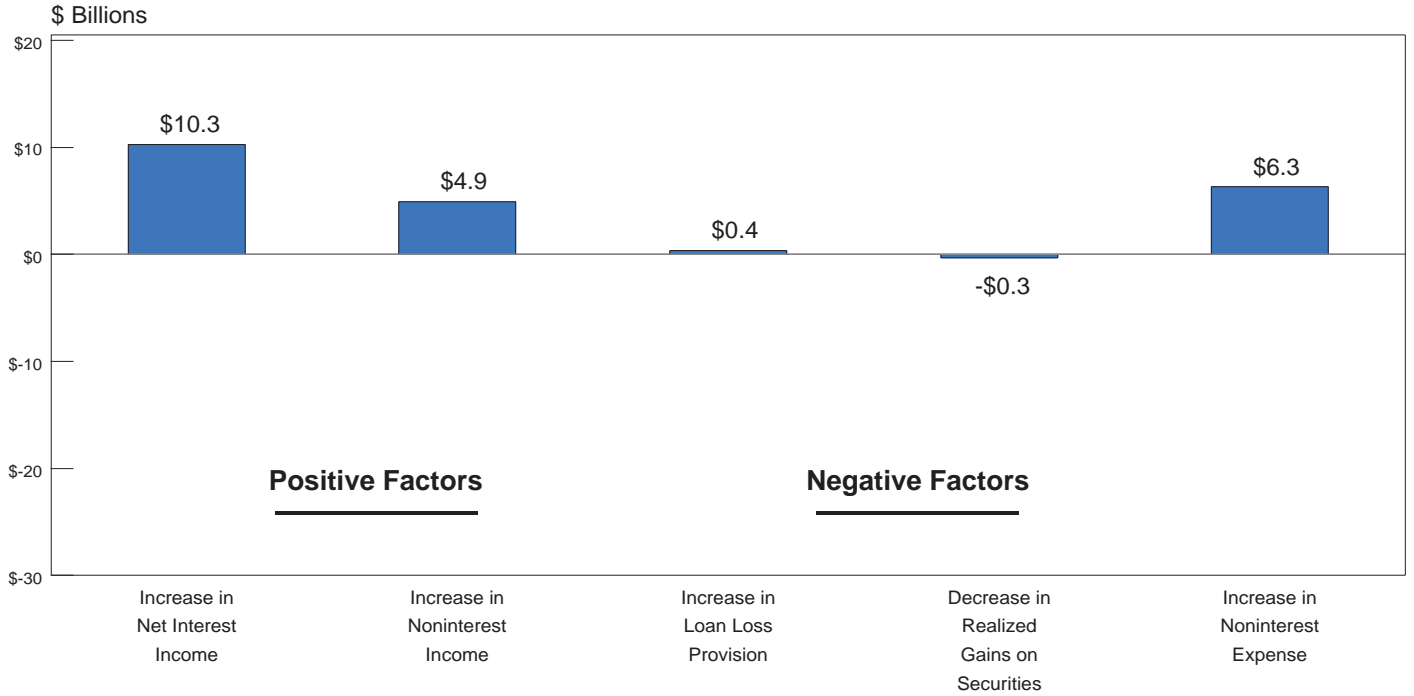
Quarterly Net Interest Margins, Annualized

2014 - 2018



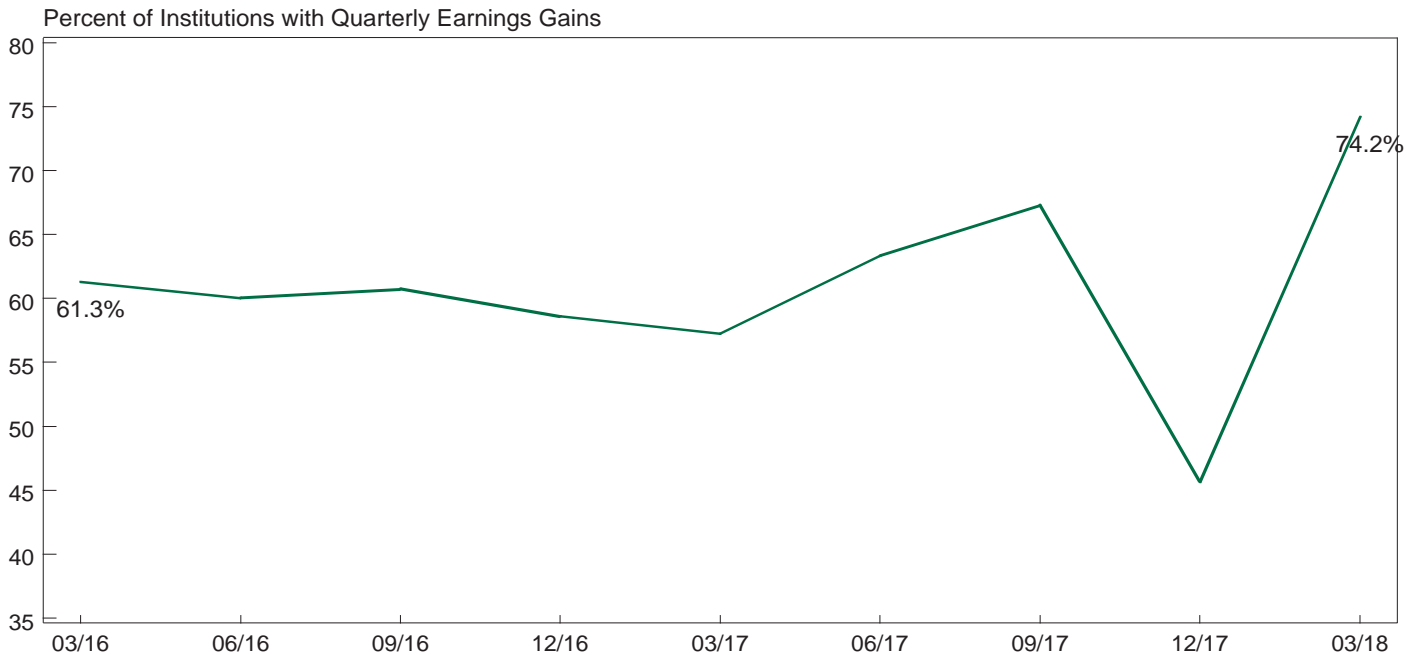
Major Factors Affecting Earnings

1st Quarter 2018 vs. 1st Quarter 2017

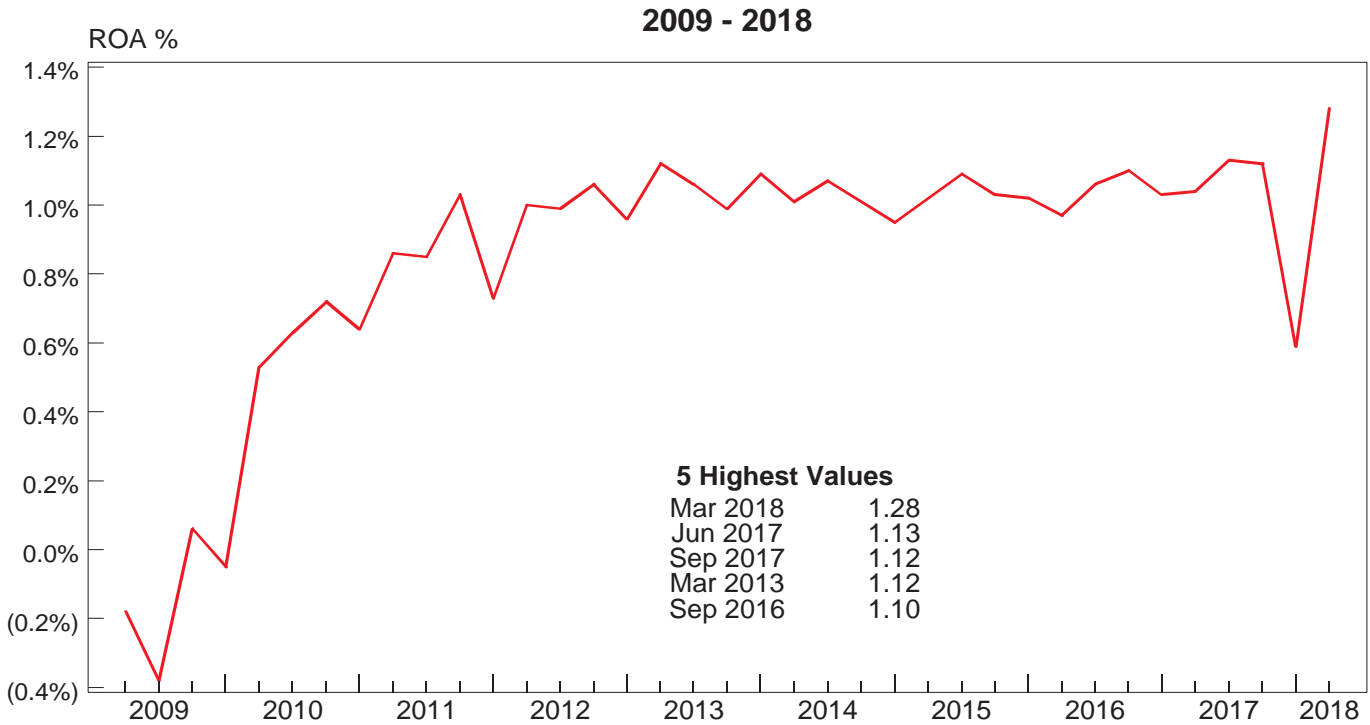


Percentage of Insured Institutions With Earnings Gains

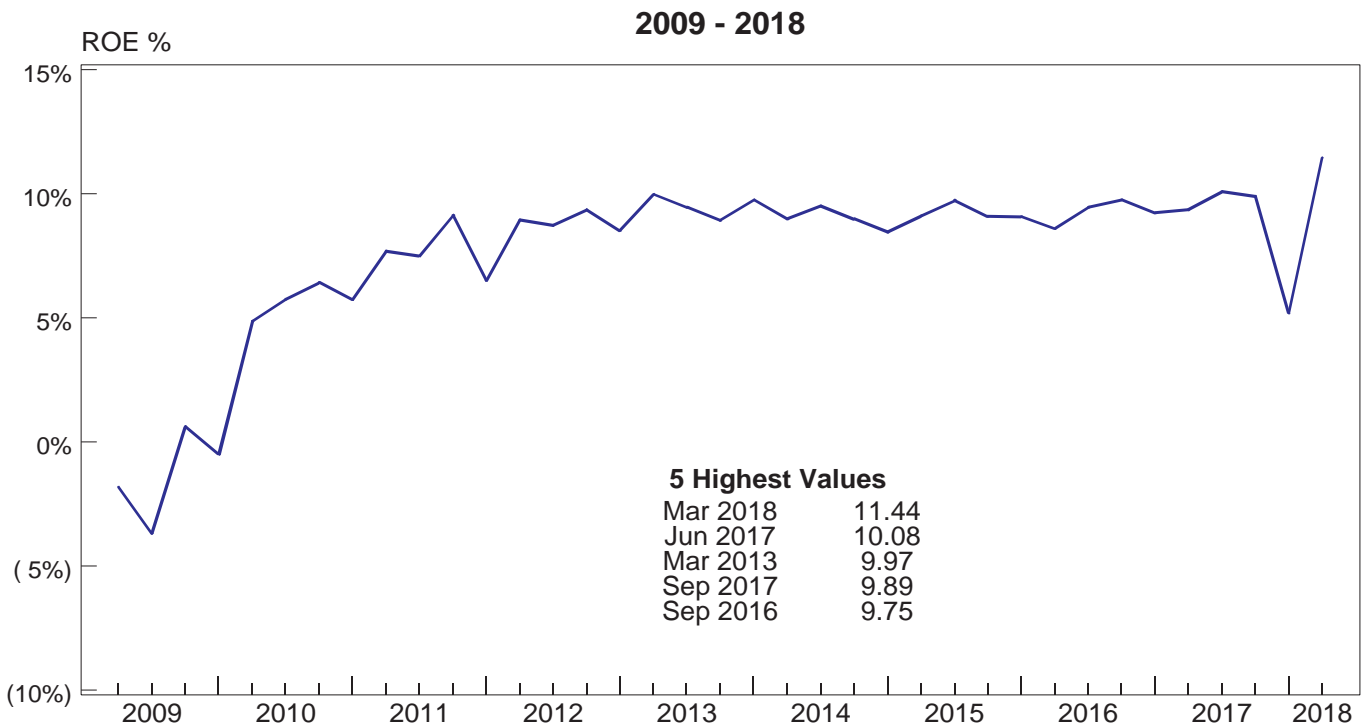
Compared to Year-Earlier Quarter, 2016-2018



Quarterly Return on Assets (ROA), Annualized

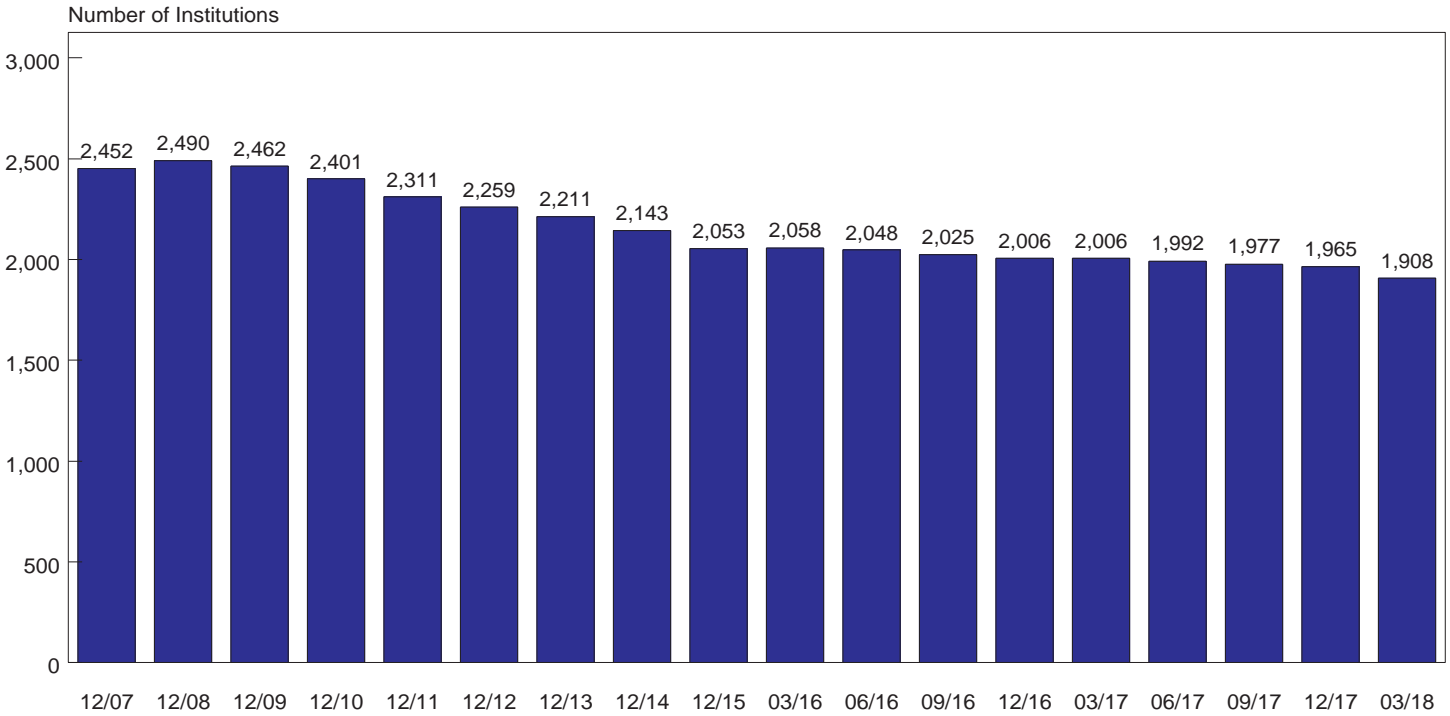


Quarterly Return on Equity (ROE), Annualized



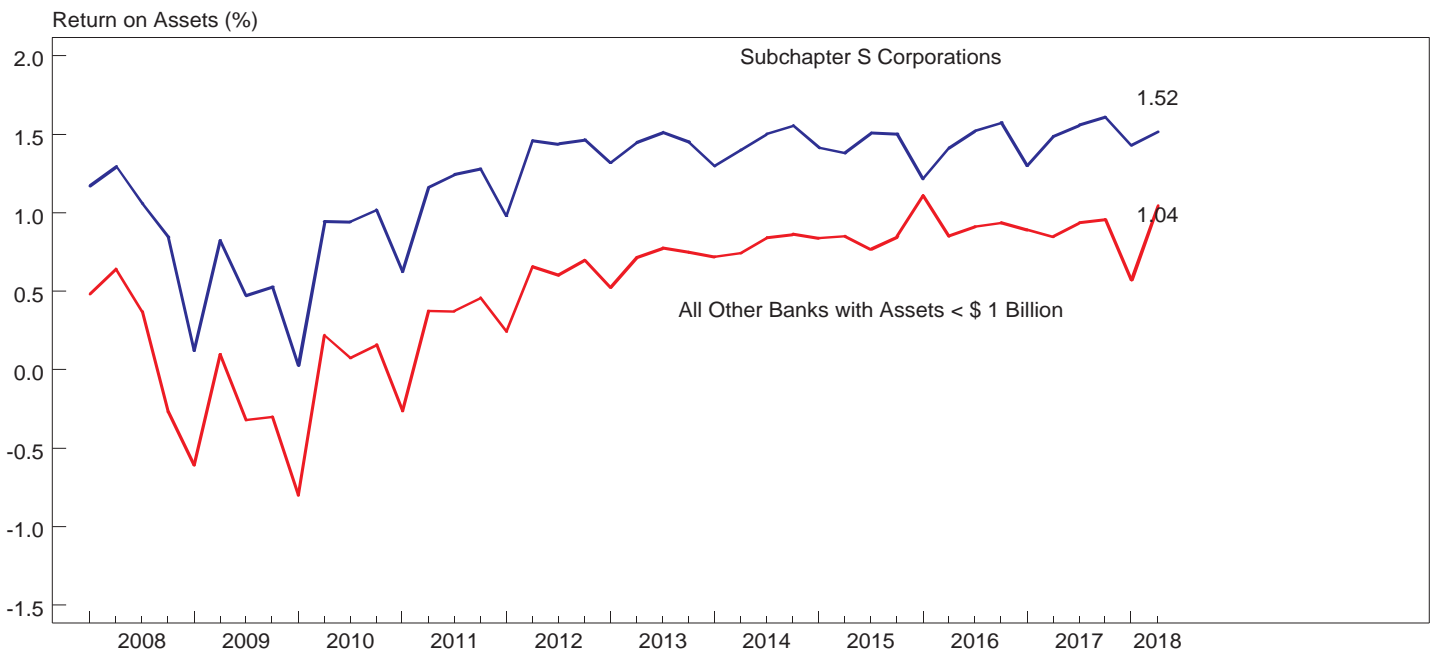
Number of Subchapter S Corporations

2007-2018



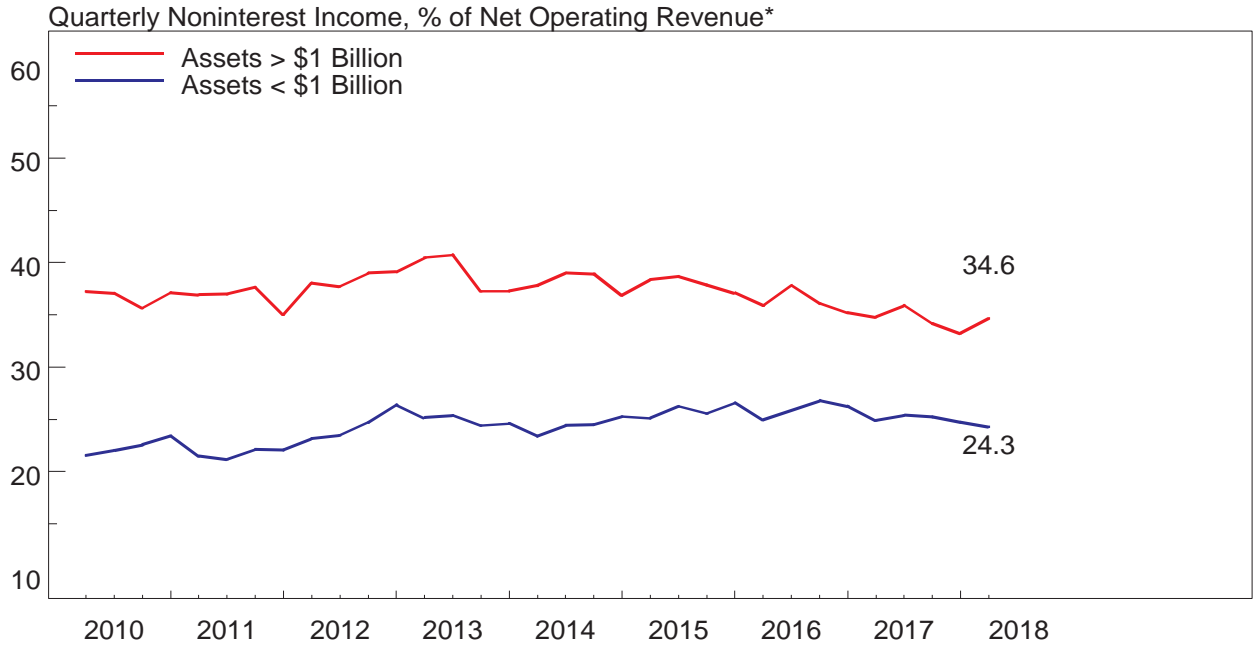
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2007-2018



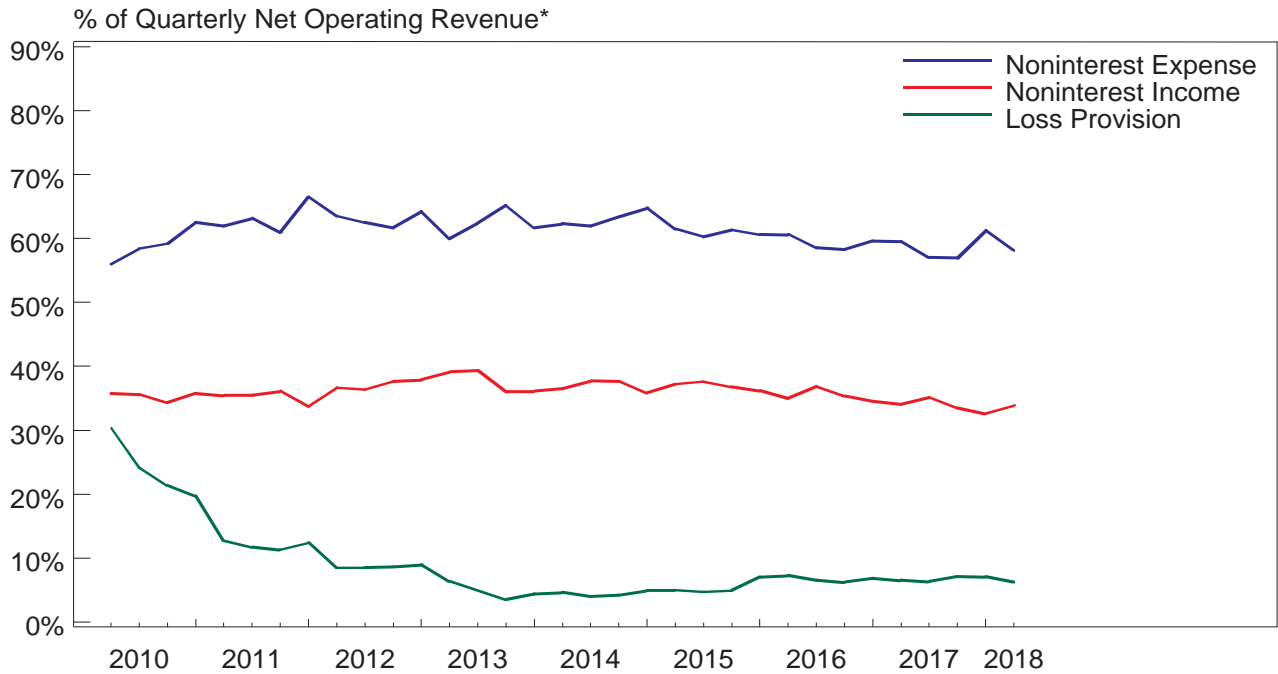
Noninterest Income as a Percentage of Net Operating Revenue*

2010 - 2018



Trends in FDIC-Insured Institutions' Income & Expenses

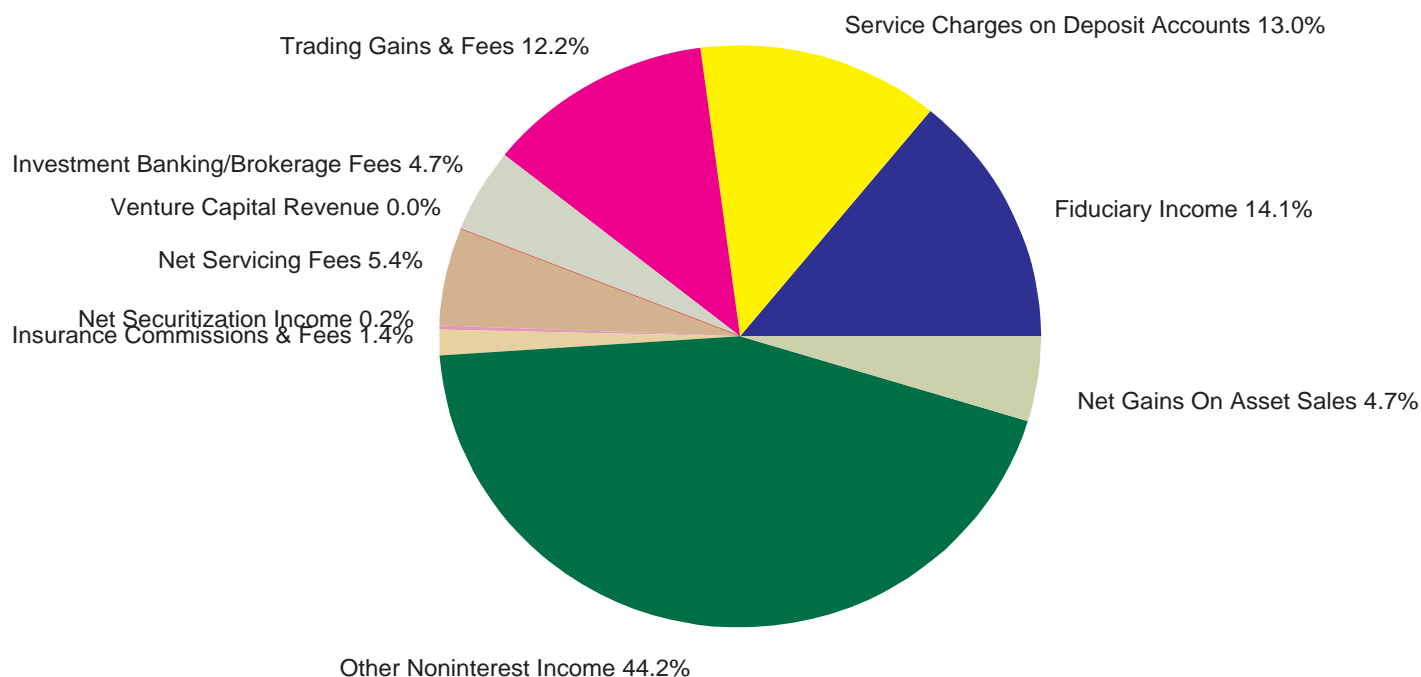
2010 - 2018



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

Composition of Noninterest Income

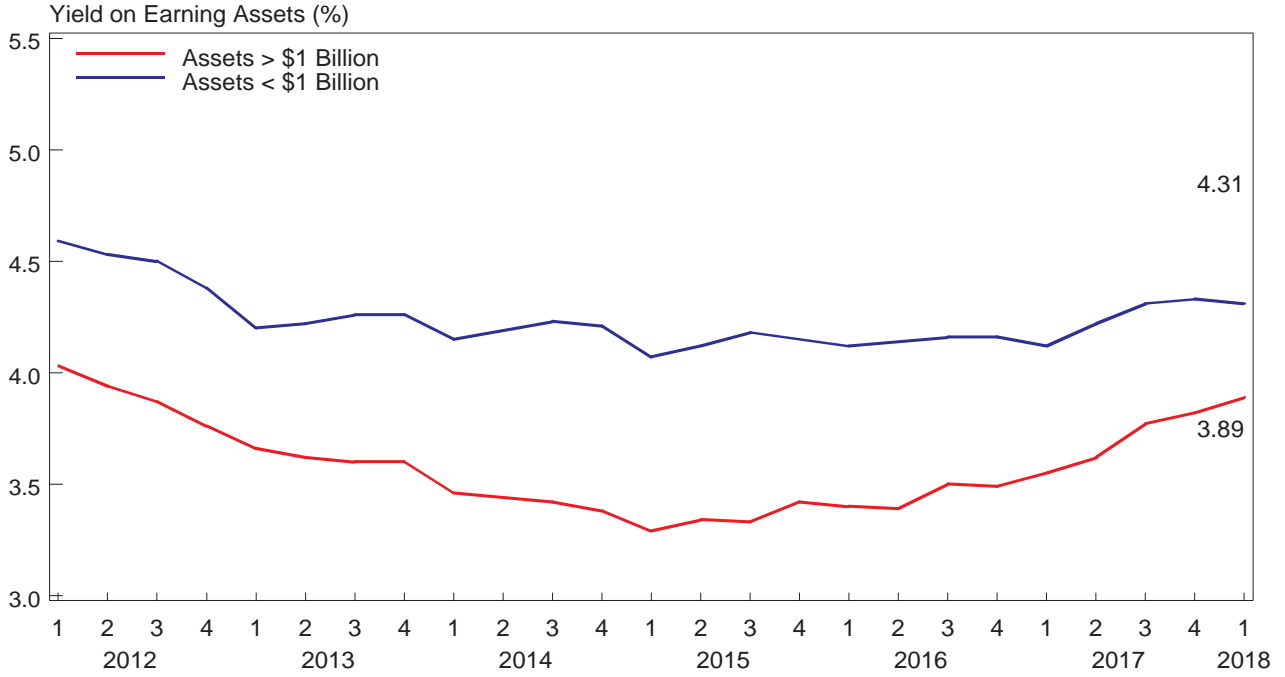
March 31, 2018 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$9,501	1,003	17.9%
Service Charges on Deposit Accounts	\$8,778	5,453	97.3%
Trading Gains & Fees	\$8,208	142	2.5%
Investment Banking/Brokerage Fees	\$3,162	1,473	26.3%
Venture Capital Revenue	\$4	25	0.4%
Net Servicing Fees	\$3,651	2,046	36.5%
Net Securitization Income	\$151	42	0.7%
Insurance Commissions & Fees	\$966	1,778	31.7%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$2,890	2,288	40.8%
Net Gains/Losses On OREO Sales	\$9	1,703	30.4%
Net Gains/Losses On Sales Of Other Assets	\$278	1,070	19.1%
Other Noninterest Income	\$29,816	5,533	98.7%
Total Noninterest Income	\$67,419	5,585	99.6%

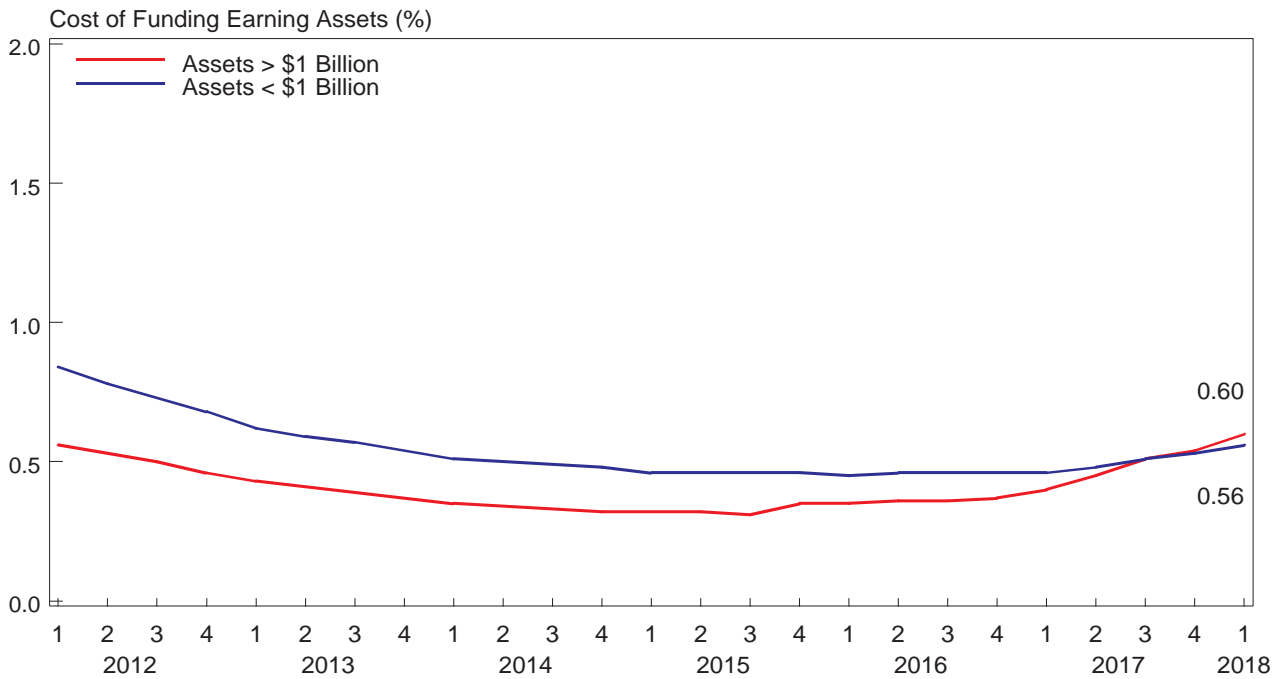
Quarterly Yield on Earning Assets

2012 - 2018

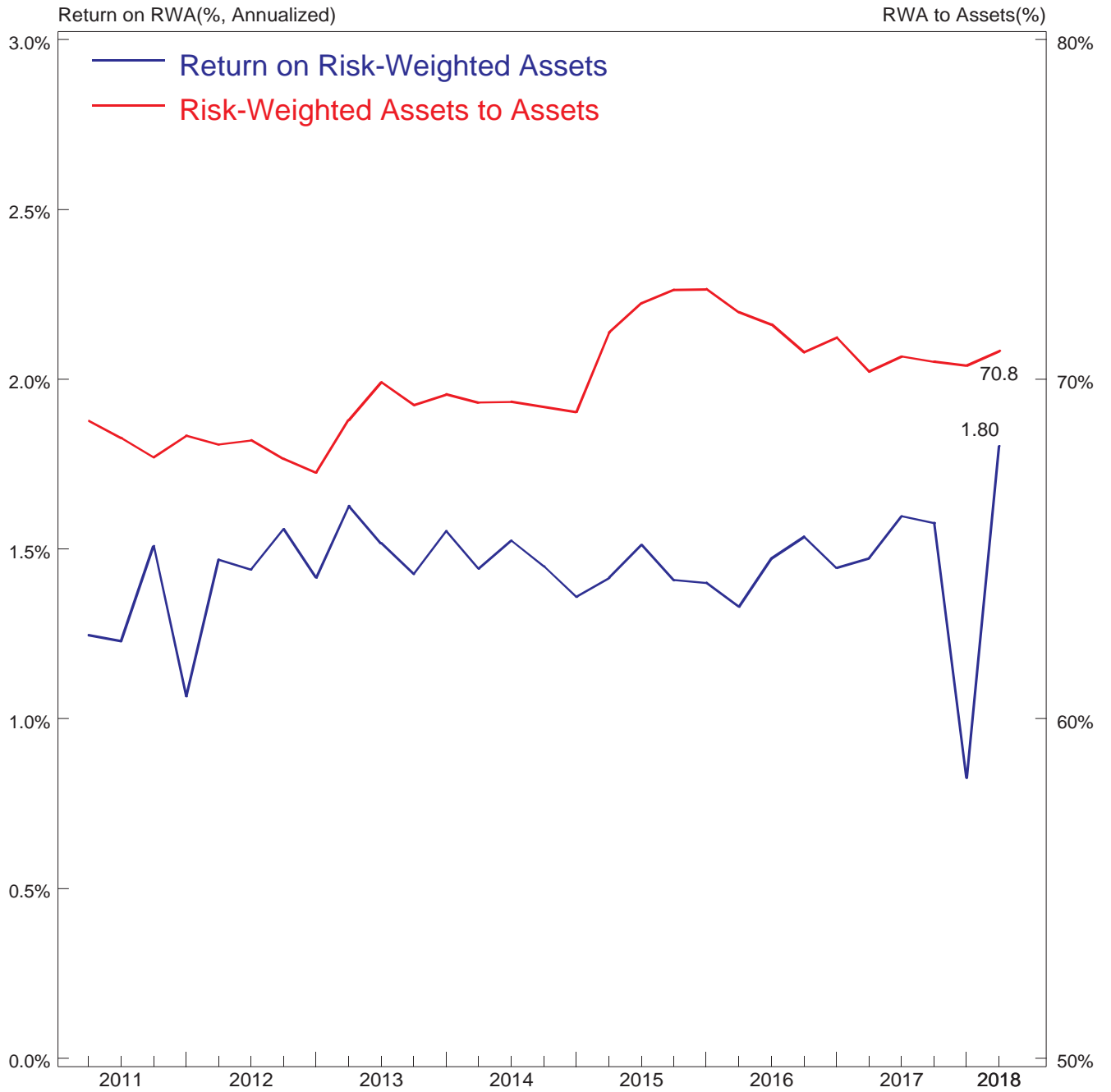


Quarterly Cost of Funding Earning Assets

2012 - 2018



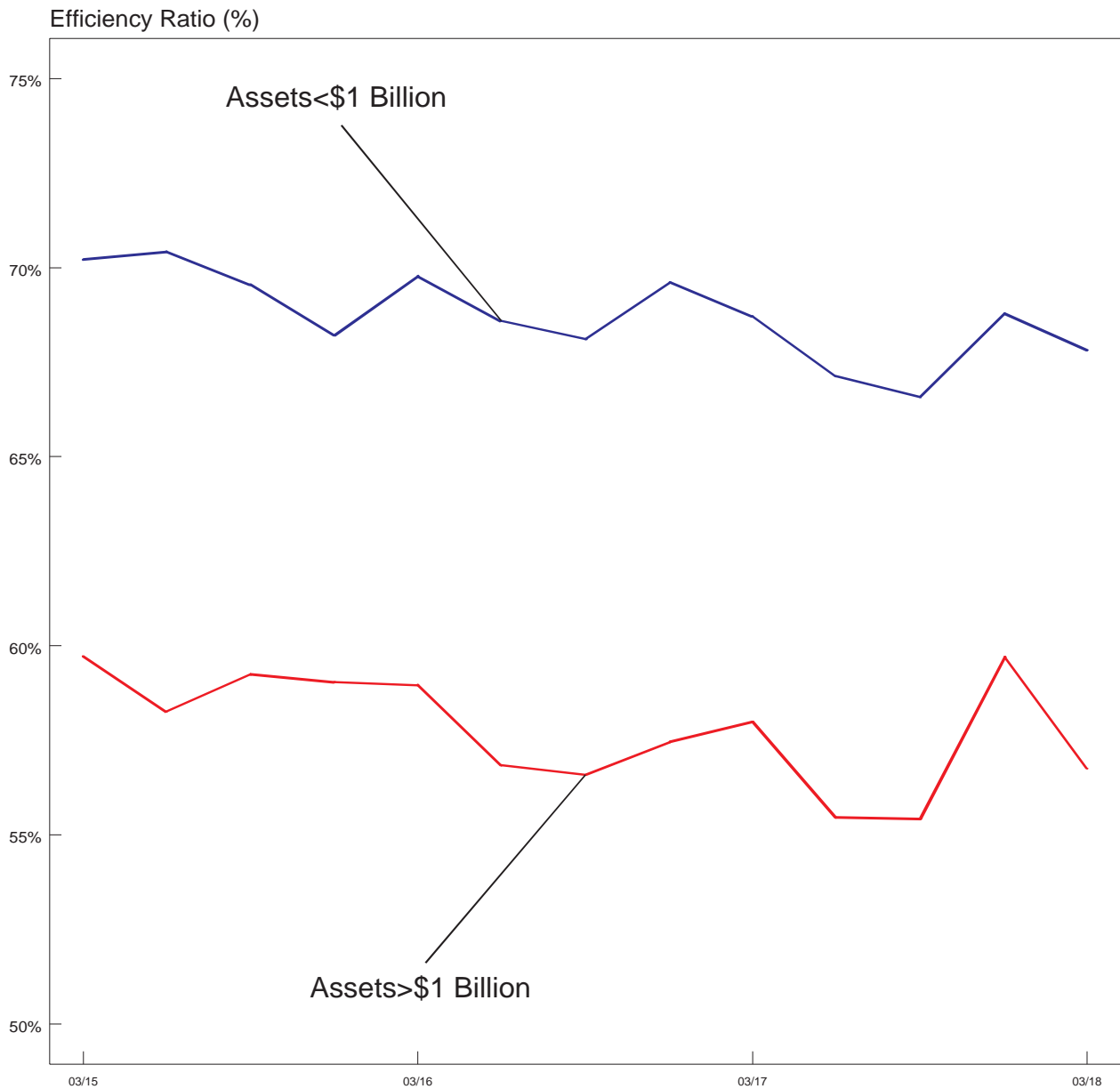
**Quarterly Return on Risk-Weighted Assets (RWA)*
and RWA to Total Assets
2011 - 2018**



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

Quarterly Efficiency Ratios*

2015 - 2018

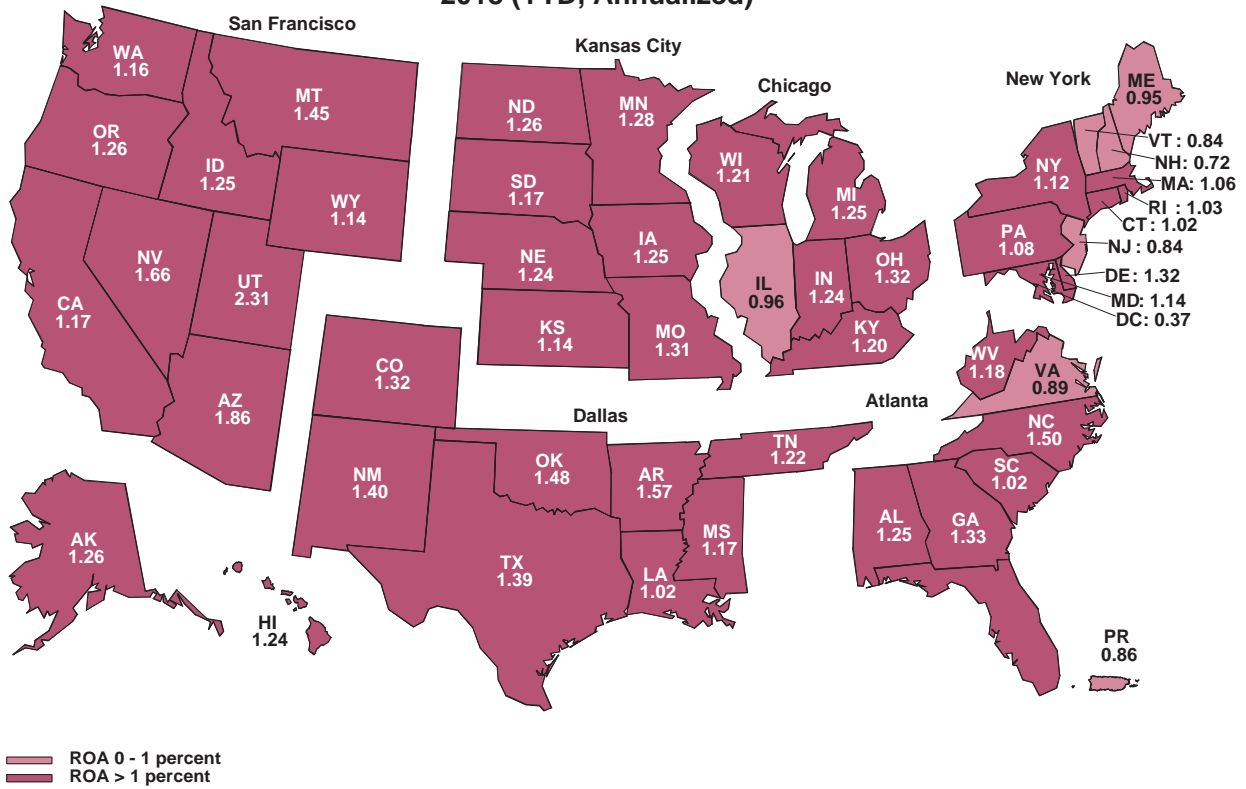


Assets <\$1 Billion	70.21	70.42	69.55	68.21	69.77	68.59	68.11	69.61	68.71	67.13	66.58	68.78	67.82
Assets >\$1 Billion	59.72	58.26	59.24	59.04	58.96	56.84	56.59	57.46	57.99	55.46	55.43	59.70	56.76
Total	60.64	59.31	60.14	59.83	59.86	57.80	57.51	58.43	58.81	56.34	56.28	60.39	57.53

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

Return on Assets (ROA)

2018 (YTD, Annualized)



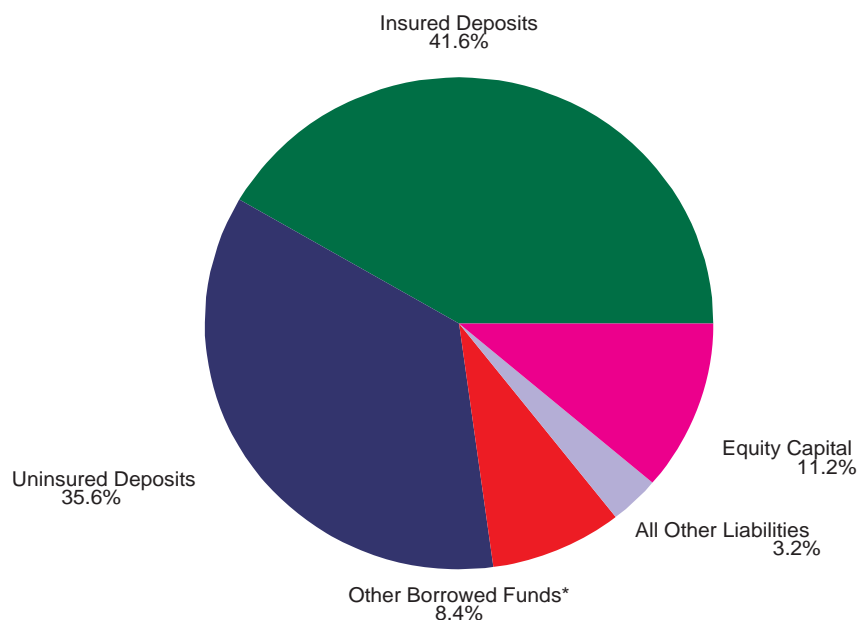
ROA Rankings by State

	No. of Inst. as of 03/31/18	YTD 2018	YTD 2017	Change*		No. of Inst. as of 03/31/18	YTD 2018	YTD 2017	Change*		
1	Utah	44	2.31	1.90	41	28	Kentucky	155	1.20	1.06	14
2	Arizona	15	1.86	2.02	(16)	29	West Virginia	54	1.18	0.95	23
3	Nevada	18	1.66	1.38	28	30	California	168	1.17	0.97	20
4	Arkansas	96	1.57	1.31	26	31	Mississippi	73	1.17	0.97	20
5	North Carolina	51	1.50	1.10	40	32	South Dakota	67	1.17	1.07	10
6	Oklahoma	206	1.48	1.24	24	33	Washington	46	1.16	0.98	18
7	Montana	48	1.45	1.32	13	34	Kansas	244	1.14	1.04	10
8	New Mexico	39	1.40	1.06	34	35	Maryland	48	1.14	0.99	15
9	Texas	451	1.39	1.18	21	36	Wyoming	31	1.14	1.01	13
10	Georgia	176	1.33	1.00	33	37	New York	141	1.12	0.91	21
11	Colorado	82	1.32	1.13	19	38	Florida	127	1.08	0.89	19
12	Delaware	22	1.32	1.02	30	39	Pennsylvania	155	1.08	0.77	31
13	Ohio	189	1.32	1.00	32	40	Massachusetts	123	1.06	0.84	22
14	Missouri	266	1.31	1.10	21	41	Rhode Island	9	1.03	0.90	13
15	Minnesota	304	1.28	1.10	18	42	Connecticut	41	1.02	0.75	27
16	Alaska	5	1.26	1.01	25	43	Louisiana	119	1.02	1.03	(1)
17	North Dakota	76	1.26	1.17	9	44	South Carolina	53	1.02	0.82	20
18	Oregon	19	1.26	0.86	40	45	Illinois	450	0.96	0.83	13
19	Alabama	119	1.25	0.88	37	46	Maine	26	0.95	0.88	7
20	Idaho	13	1.25	0.81	44	47	Virginia	76	0.89	0.75	14
21	Iowa	294	1.25	1.16	9	48	Puerto Rico	5	0.86	0.98	(12)
22	Michigan	98	1.25	1.02	23	49	New Jersey	81	0.84	0.84	0
23	Hawaii	8	1.24	1.07	17	50	Vermont	11	0.84	0.72	12
24	Indiana	106	1.24	1.08	16	51	New Hampshire	18	0.72	0.56	16
25	Nebraska	174	1.24	1.17	7	52	District of Col.	3	0.37	0.62	(25)
26	Tennessee	148	1.22	1.05	17						
27	Wisconsin	210	1.21	1.03	18						
							U.S. and Terr.	5,606	1.28	1.04	24

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

Total Liabilities and Equity Capital

March 31, 2018

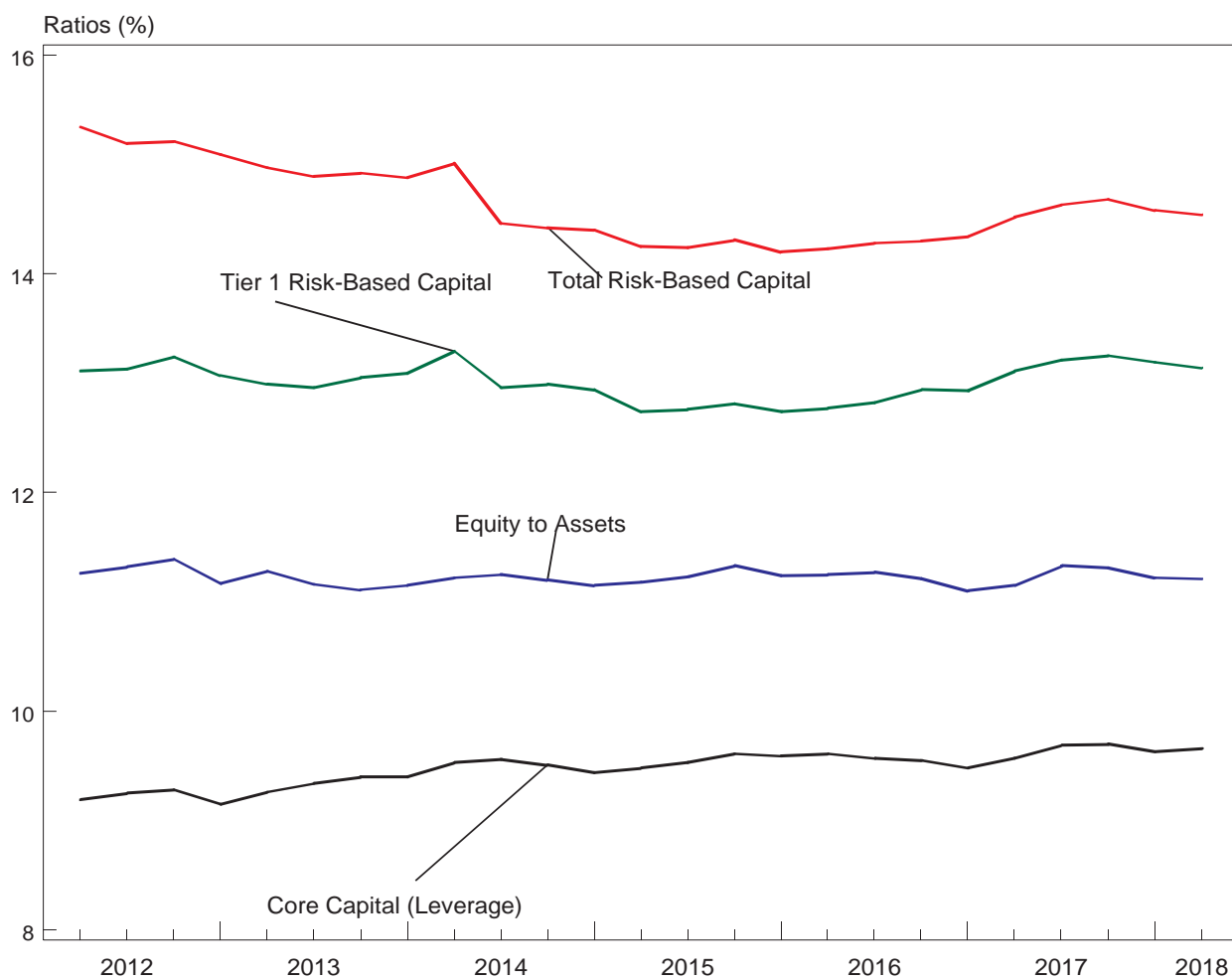


(\$ Billions)	3/31/17	3/31/18	% Change
Insured Deposits (estimated)	7,038	7,296	3.7
Uninsured Deposits	6,046	6,233	3.1
In Foreign Offices	1,271	1,272	0.1
Other Borrowed Funds*	1,416	1,471	3.9
All Other Liabilities	569	563	-1.1
Subordinated Debt	80	70	-12.5
Bank Equity Capital	1,891	1,965	3.9
Total Liabilities and Equity Capital	16,966	17,531	3.3

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

Capital Ratios

2012 - 2018

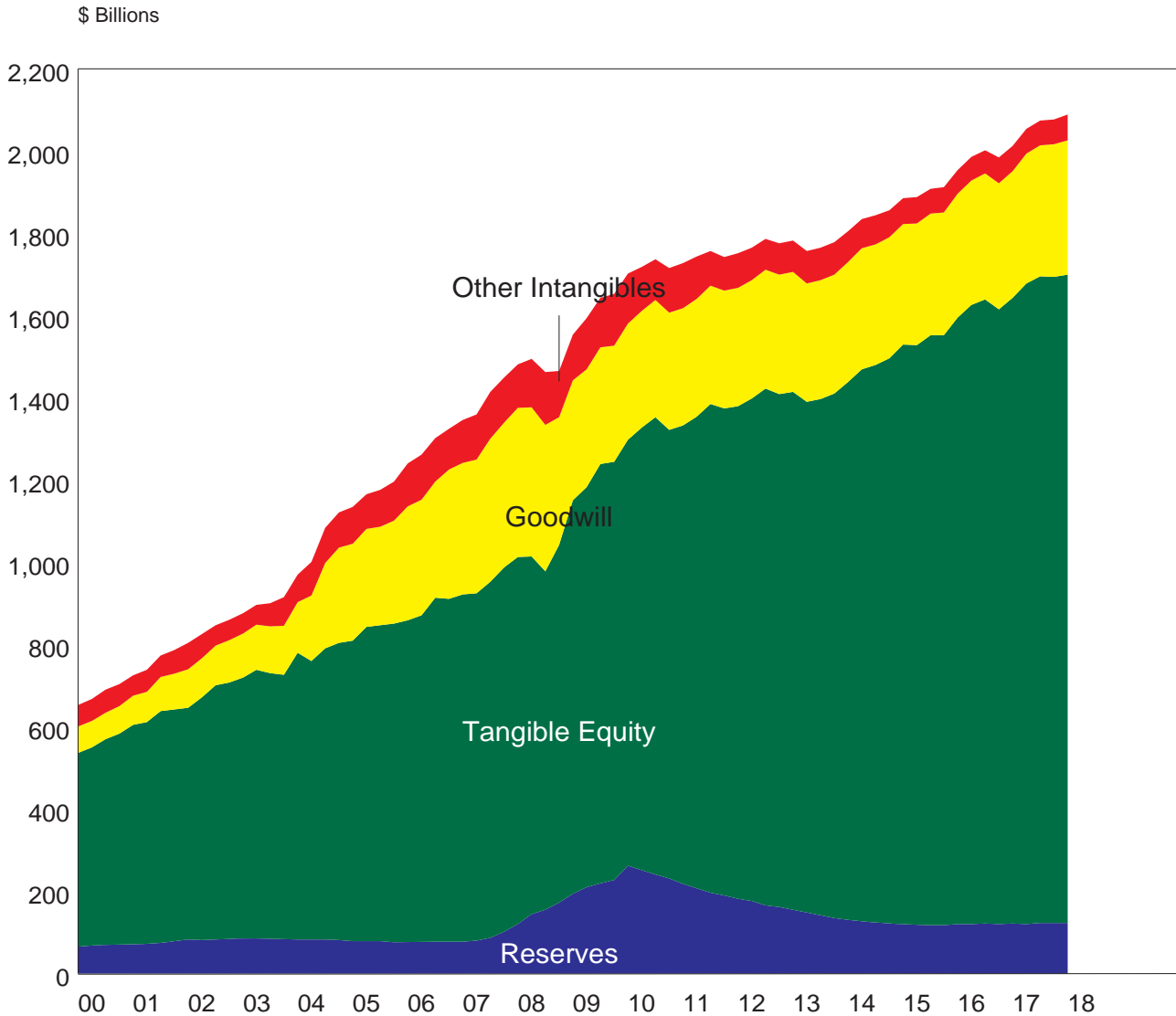


	12/12	12/13	12/14	12/15	12/16	12/17	3/18
Total Risk-Based Capital	15.09	14.88	14.40	14.20	14.34	14.58	14.54
Tier 1 Risk-Based Capital	13.07	13.09	12.94	12.74	12.93	13.19	13.14
Equity to Assets	11.17	11.15	11.15	11.24	11.10	11.22	11.21
Core Capital (Leverage)	9.15	9.40	9.44	9.59	9.48	9.63	9.66

Equity Capital and Reserves

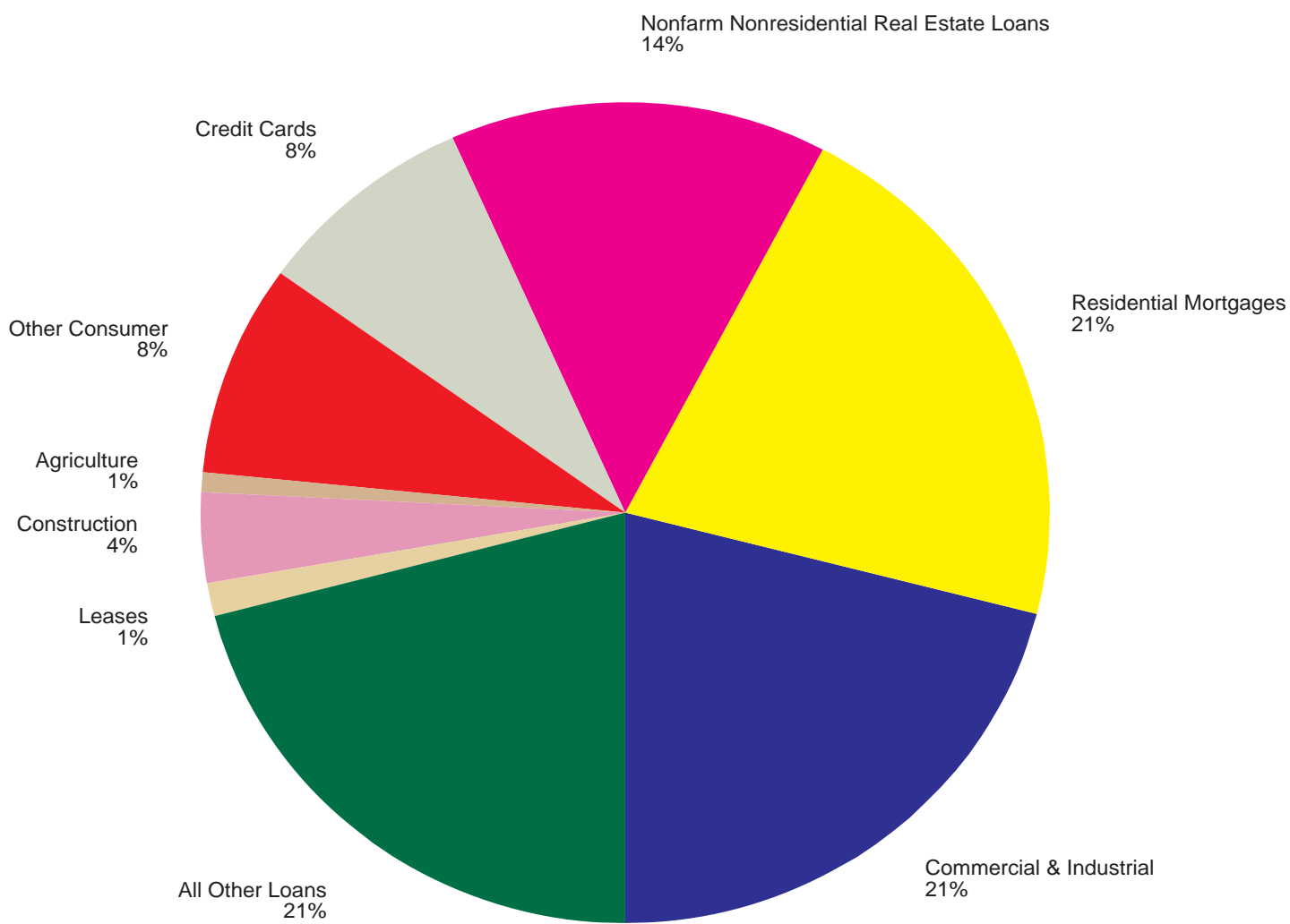
FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2018



Loan Portfolio Composition

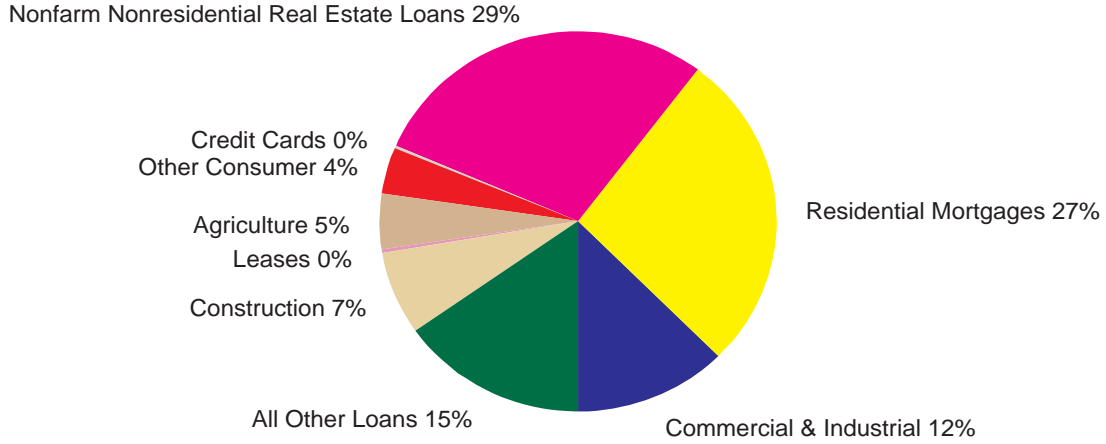
March 31, 2018



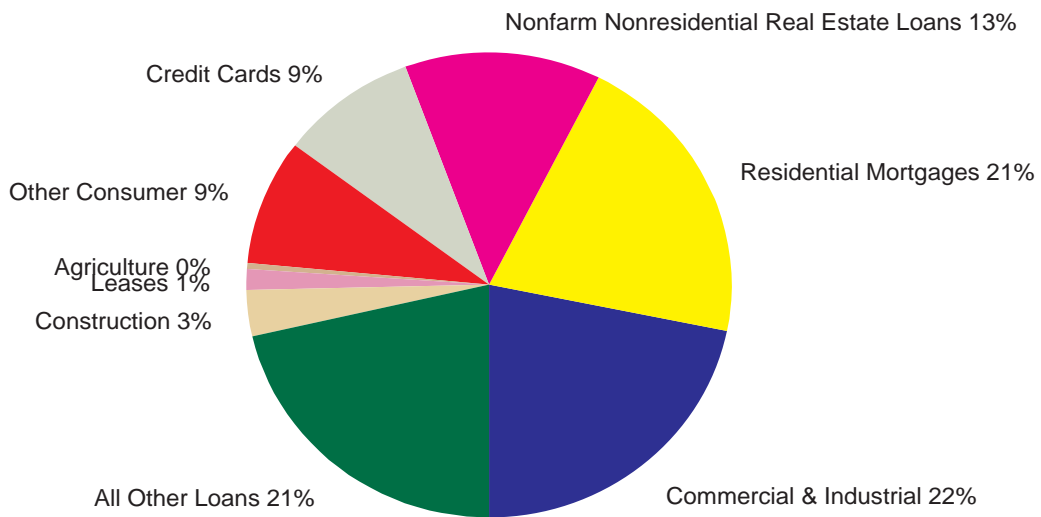
Loan Portfolio Composition by Asset Size

March 31, 2018

Assets < \$1 Billion

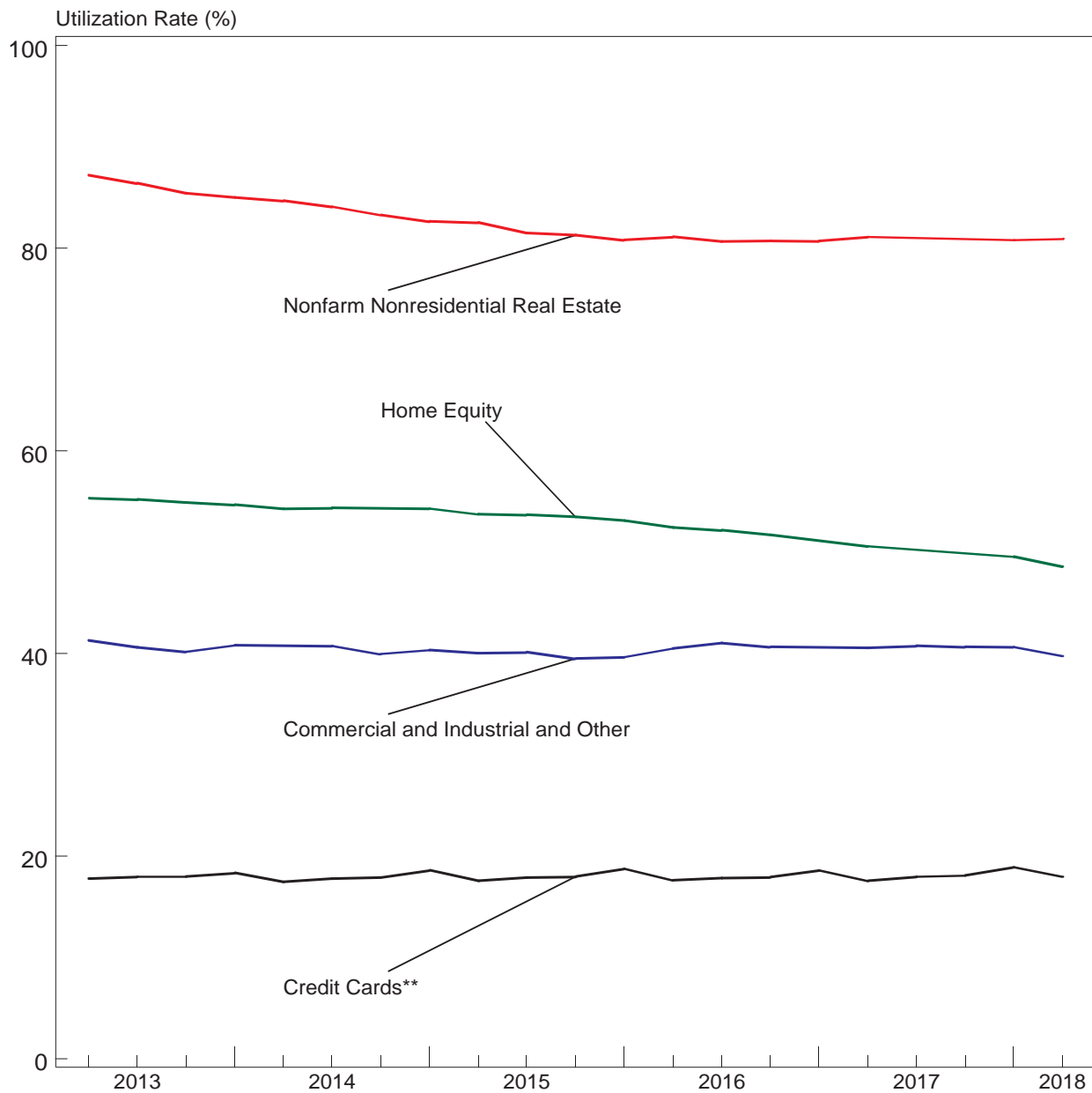


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2013-2018

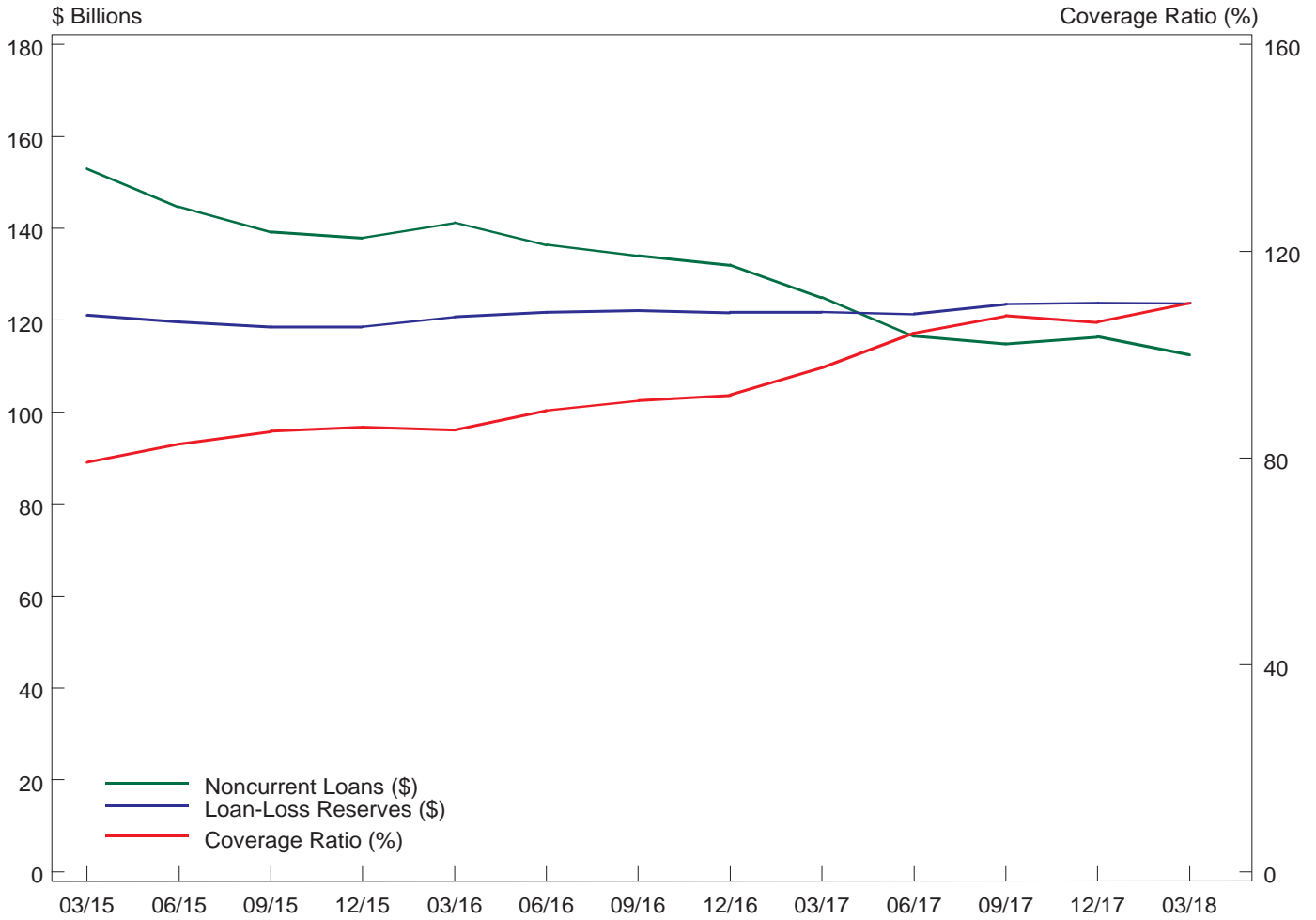


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2015-2018



Noncurrent Loans (\$ Billions)

153.0 144.7 139.2 137.9 141.2 136.4 134.0 132.0 125.0 116.5 114.8 116.4 112.5

Loan-Loss Reserves (\$ Billions)

121.1 119.6 118.6 118.6 120.7 121.7 122.1 121.7 121.8 121.4 123.5 123.8 123.7

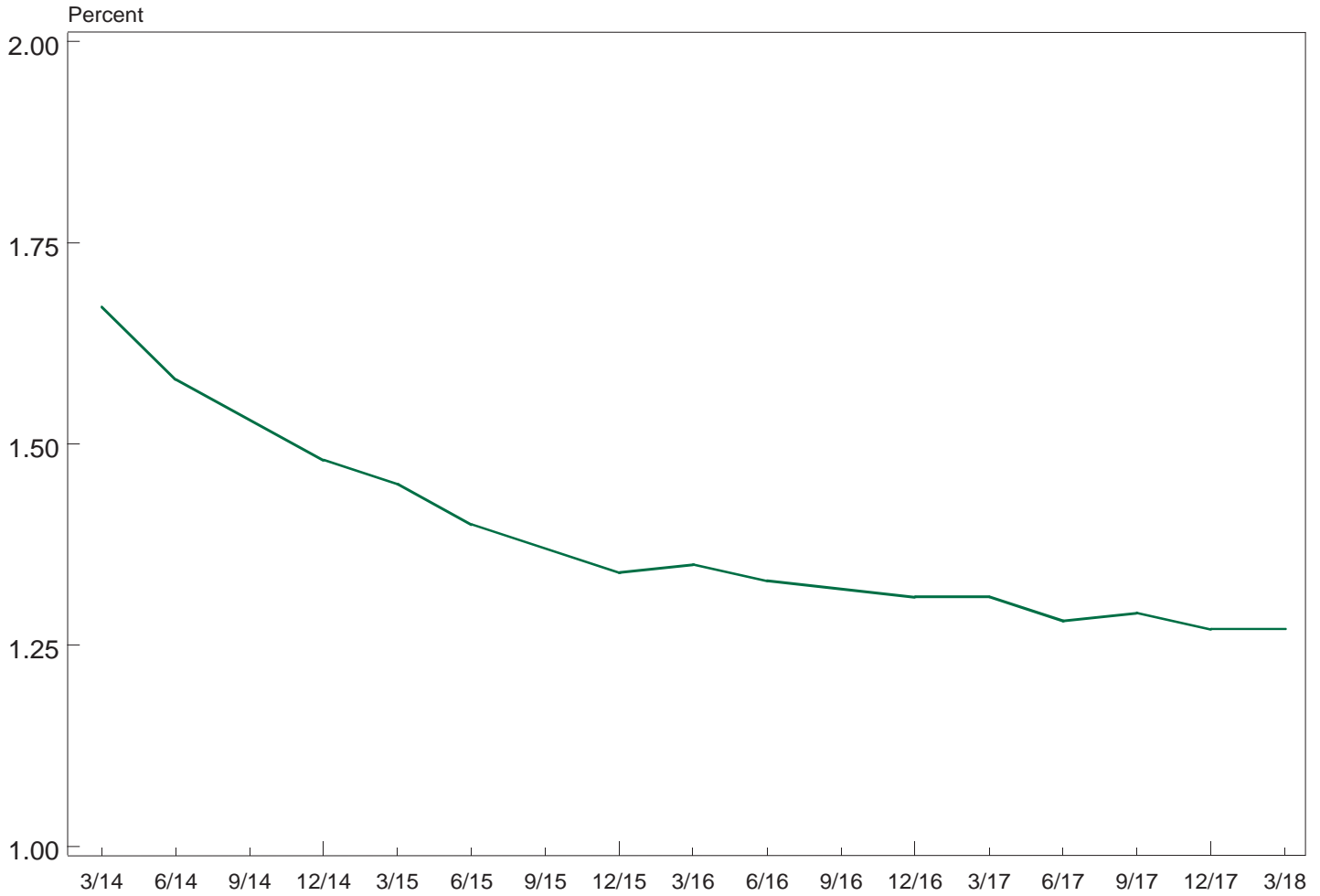
Coverage Ratio (%)

79 83 85 86 85 89 91 92 97 104 108 106 110

* Loan-loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2014 - 2018

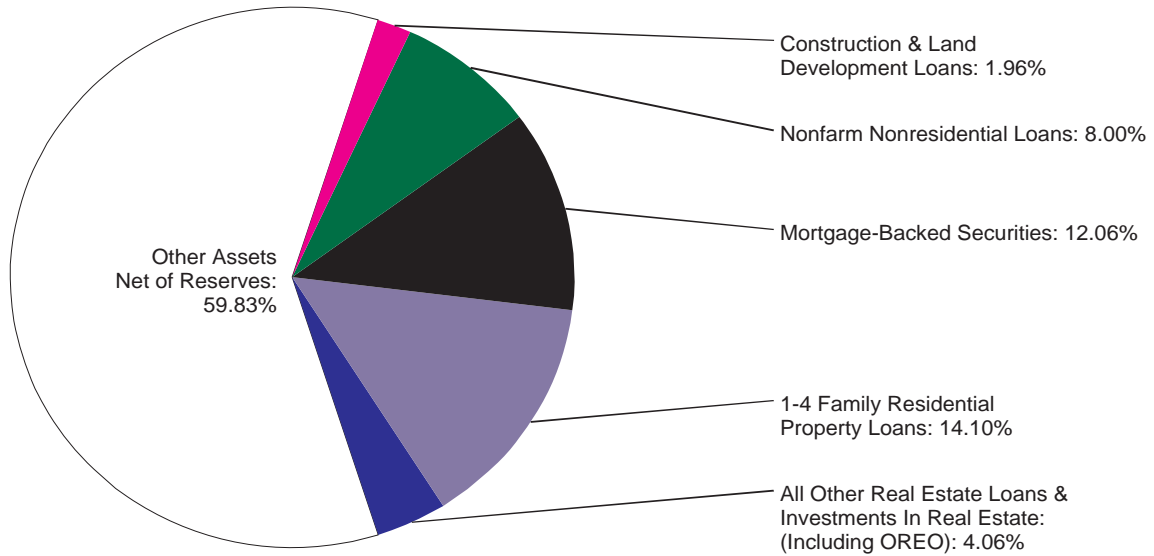


Loss Allowance to Loans and Leases

1.67 1.58 1.53 1.48 1.45 1.40 1.37 1.34 1.35 1.33 1.32 1.31 1.31 1.28 1.29 1.27 1.27

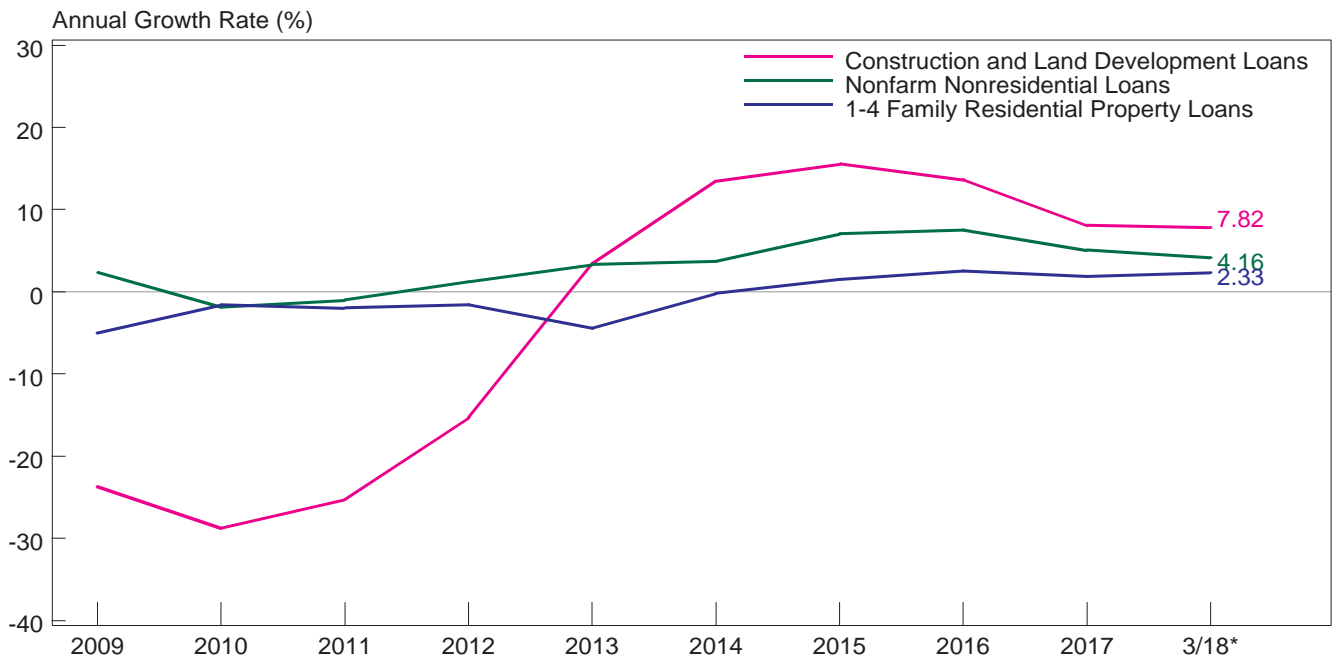
Real Estate Assets as a Percent of Total Assets

March 31, 2018



Real Estate Loan Growth Rates*

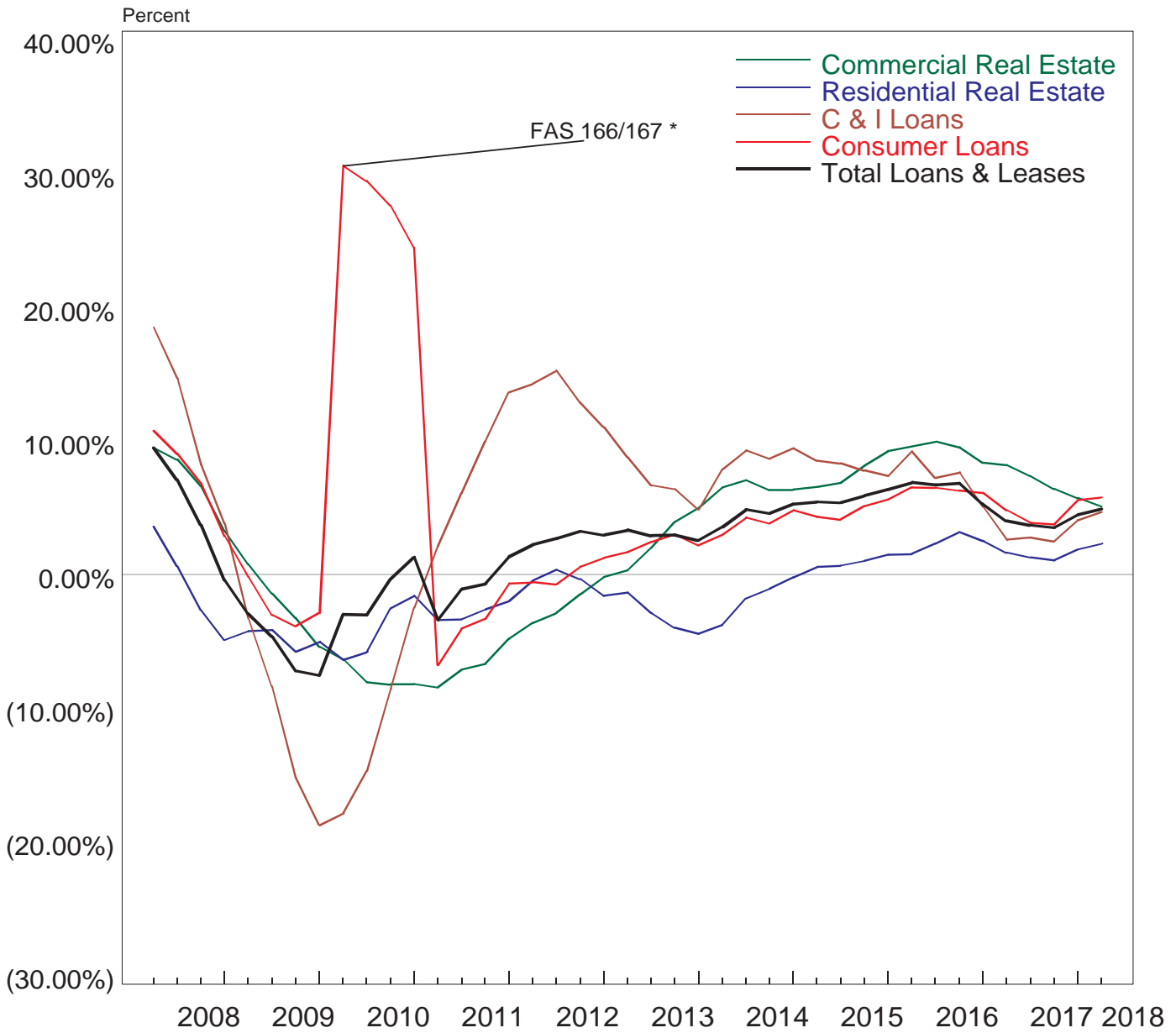
2009-2018



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

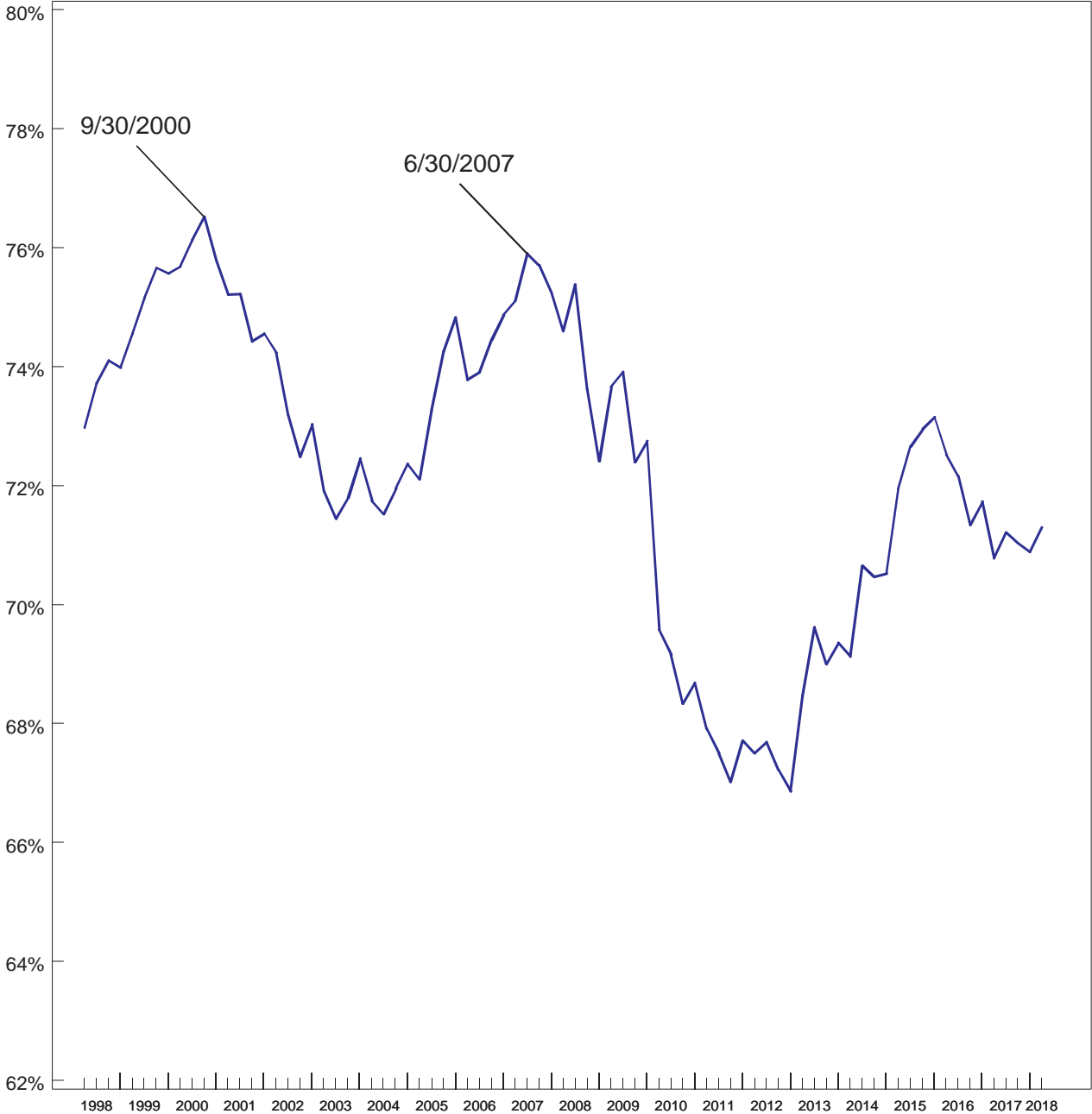
Twelve-Month Loan Growth Rates

2008 - 2018



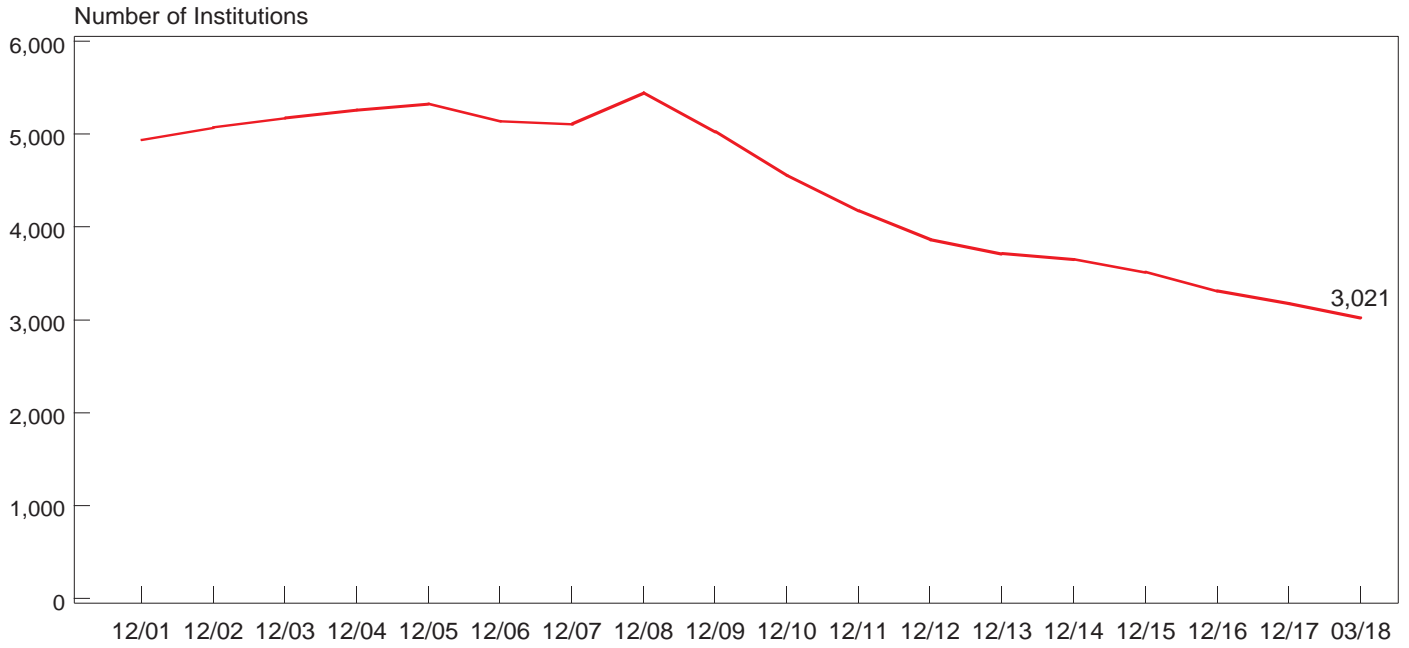
* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

Risk-Weighted Assets as a Percentage of Total Assets 1998 - 2018



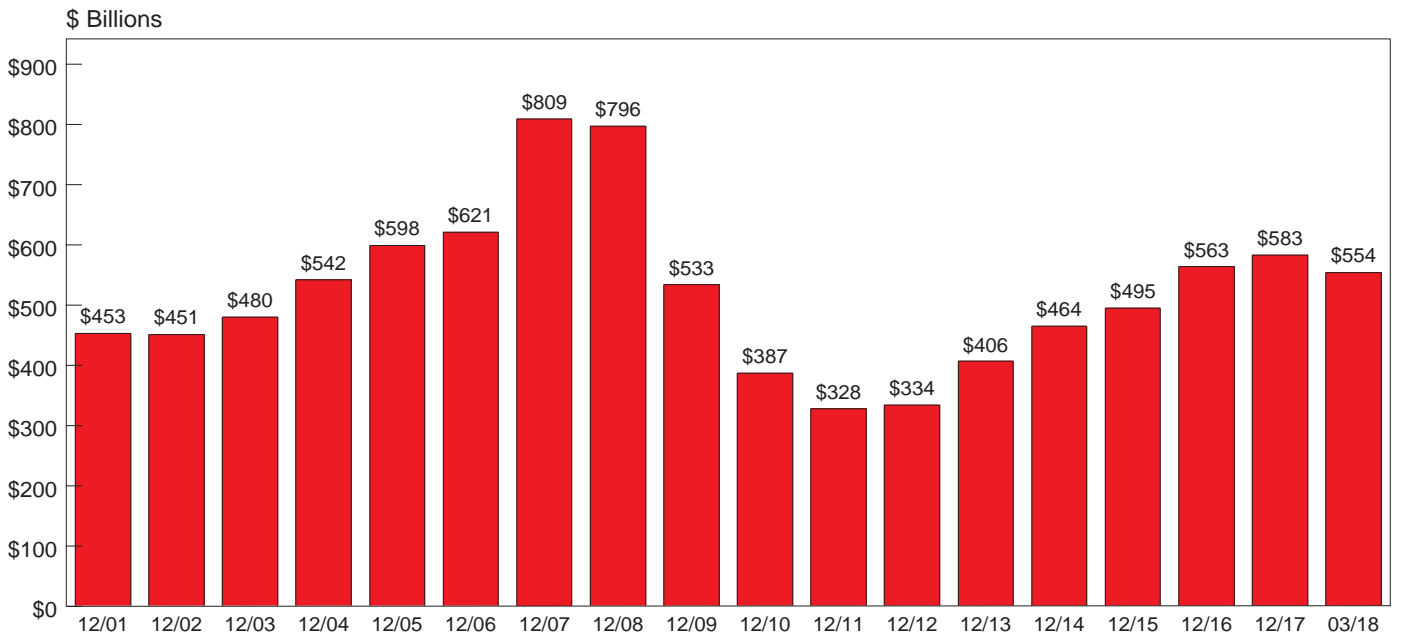
Number of Institutions with FHLB Advances

2001 - 2018

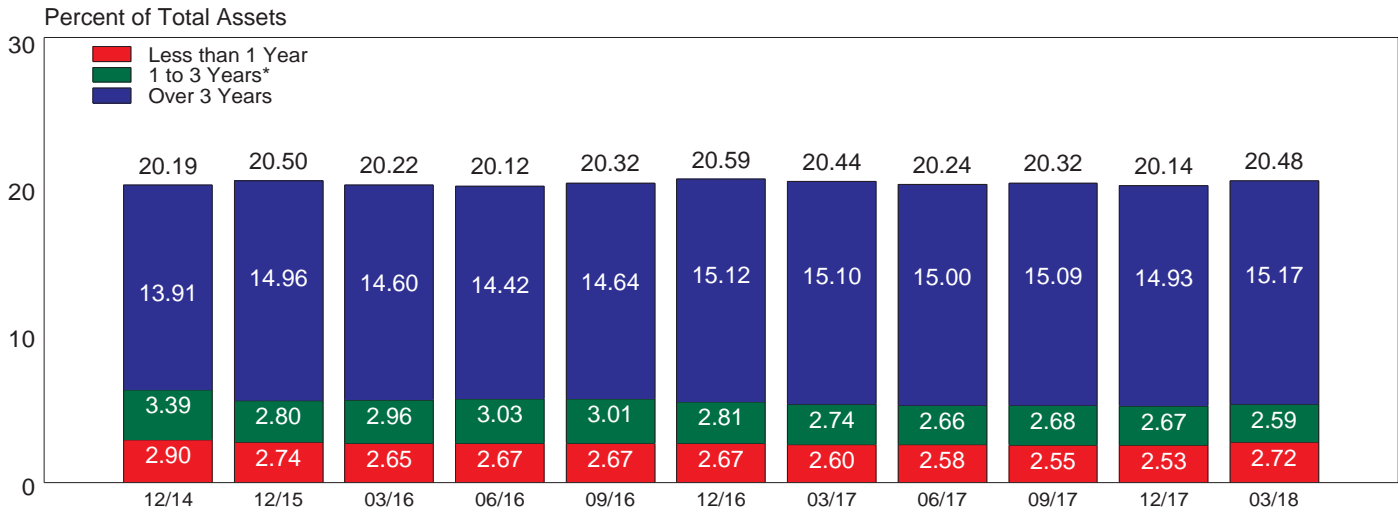


Amount of FHLB Advances Outstanding

2001 - 2018

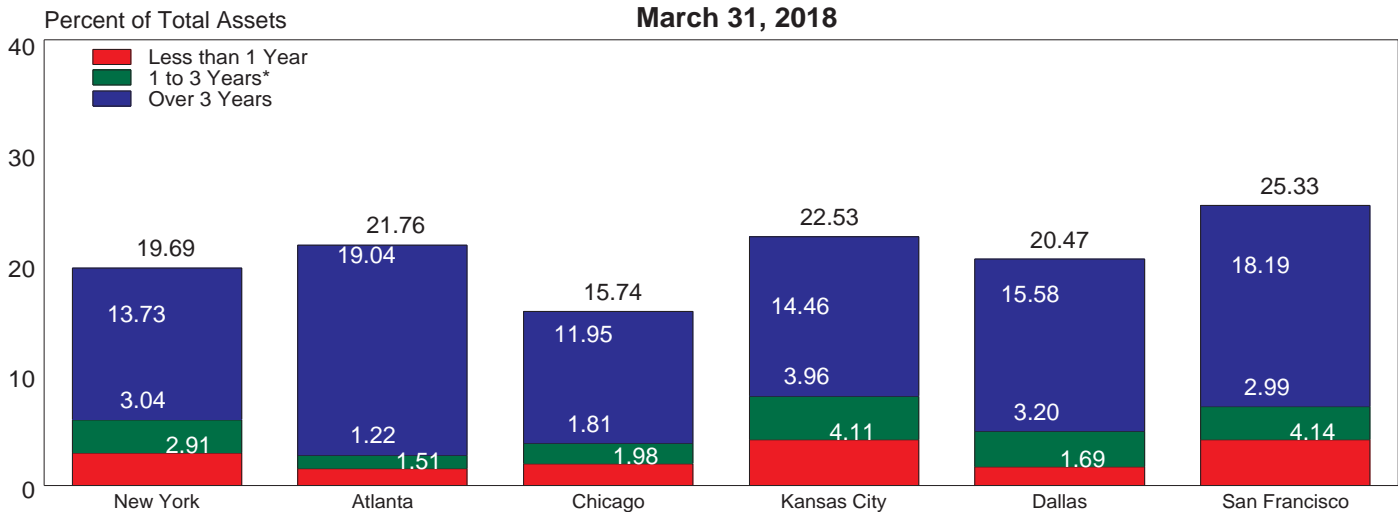


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

March 31, 2018



Total Securities (Debt and Equity)

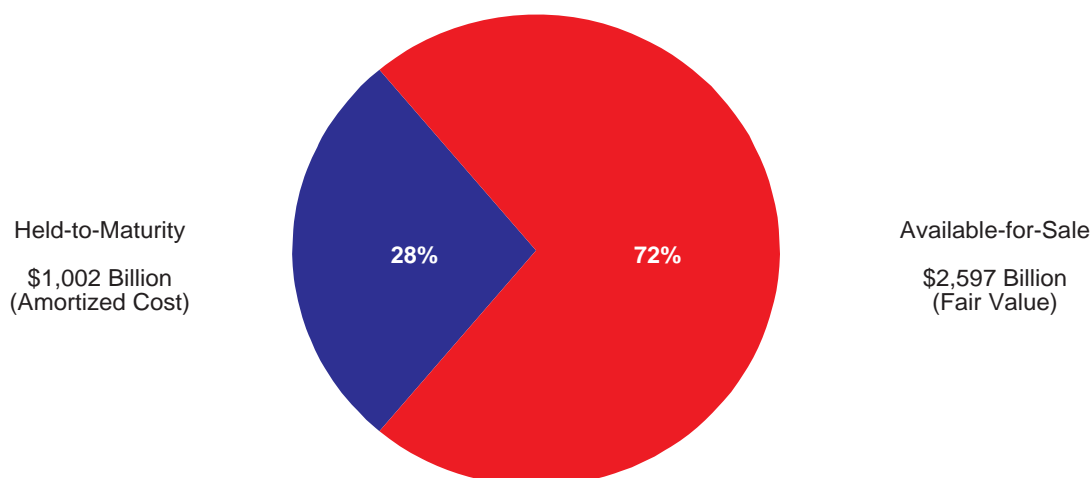
(\$ Billions)

	3/16	6/16	9/16	12/16	3/17	6/17	9/17	12/17	3/18
U.S. Government Obligations:									
U.S. Treasury	420	434	471	520	514	464	472	477	481
U.S. Agencies	37	36	37	38	38	39	38	38	38
Government Sponsored Enterprises	152	142	127	124	125	124	121	119	118
Mortgage Pass-through Securities	1,138	1,170	1,227	1,266	1,292	1,330	1,372	1,387	1,370
Collateralized Mortgage Obligations	515	503	495	476	475	472	469	462	456
State, County, Municipal Obligations	344	353	358	360	364	369	368	370	355
Asset Backed Securities	132	131	129	124	123	118	116	114	114
Other Debt Securities	635	640	654	643	642	645	650	655	664
Equity Securities	12	12	10	10	10	8	9	10	4
Total Securities	\$3,385	\$3,421	\$3,508	\$3,560	\$3,584	\$3,569	\$3,615	\$3,632	\$3,599

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

Total Securities*

March 31, 2018



Total Securities*

March 31, 2018

	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	\$87,911	98.2	\$393,120	98.5	\$481,031	98.4
U.S. Government Agencies	6,878	98.2	30,622	98.9	37,500	98.8
Government Sponsored Enterprises	19,245	97.5	98,855	98.4	118,100	98.3
Mortgage Pass-through Securities	508,516	97.2	861,729	97.6	1,370,245	97.5
Collateralized Mortgage Obligations	115,482	97.9	340,744	98.6	456,226	98.4
State, County, Municipal Obligations	75,371	100.0	279,215	100.4	354,586	100.3
Asset Backed Securities	25,269	100.7	88,309	100.2	113,578	100.3
Other Debt Securities	162,922	98.6	500,856	**	663,777	**
Equity Securities	**	**	3,884	**	3,884	**
Total Securities	\$1,001,594	97.9	\$2,597,333	98.7	\$3,598,927	98.5
Memoranda***						
Structured Notes	14,437		14,215			98.5

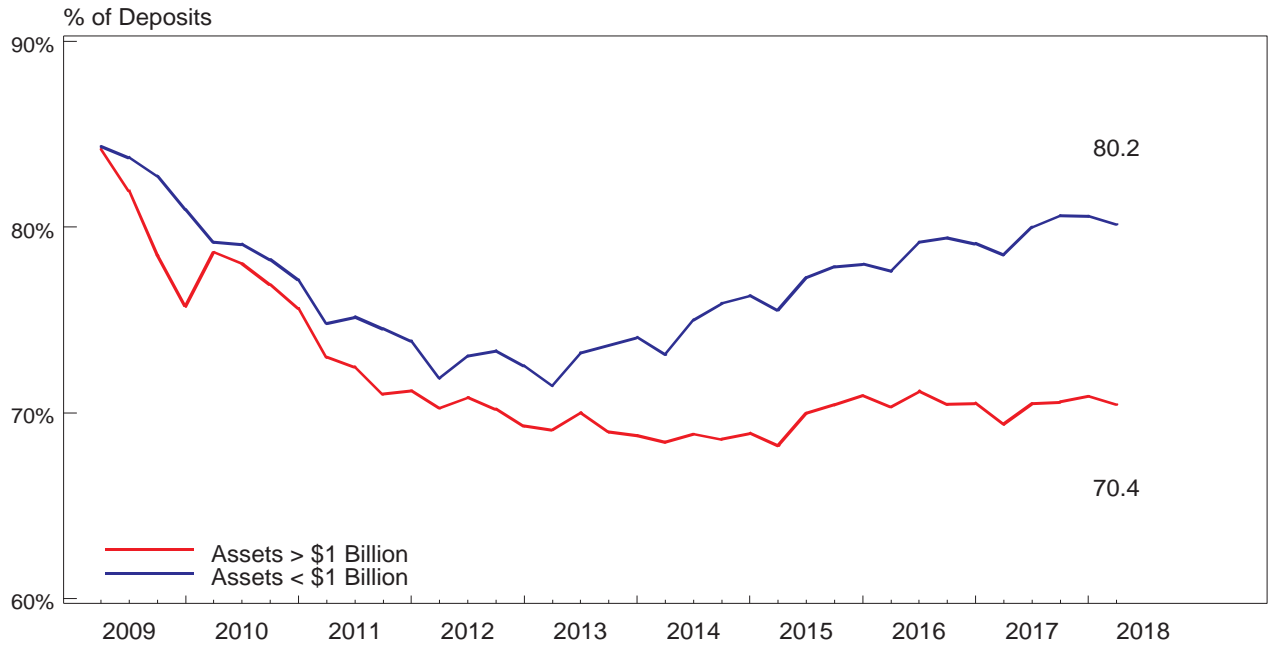
* Excludes trading account assets.

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

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

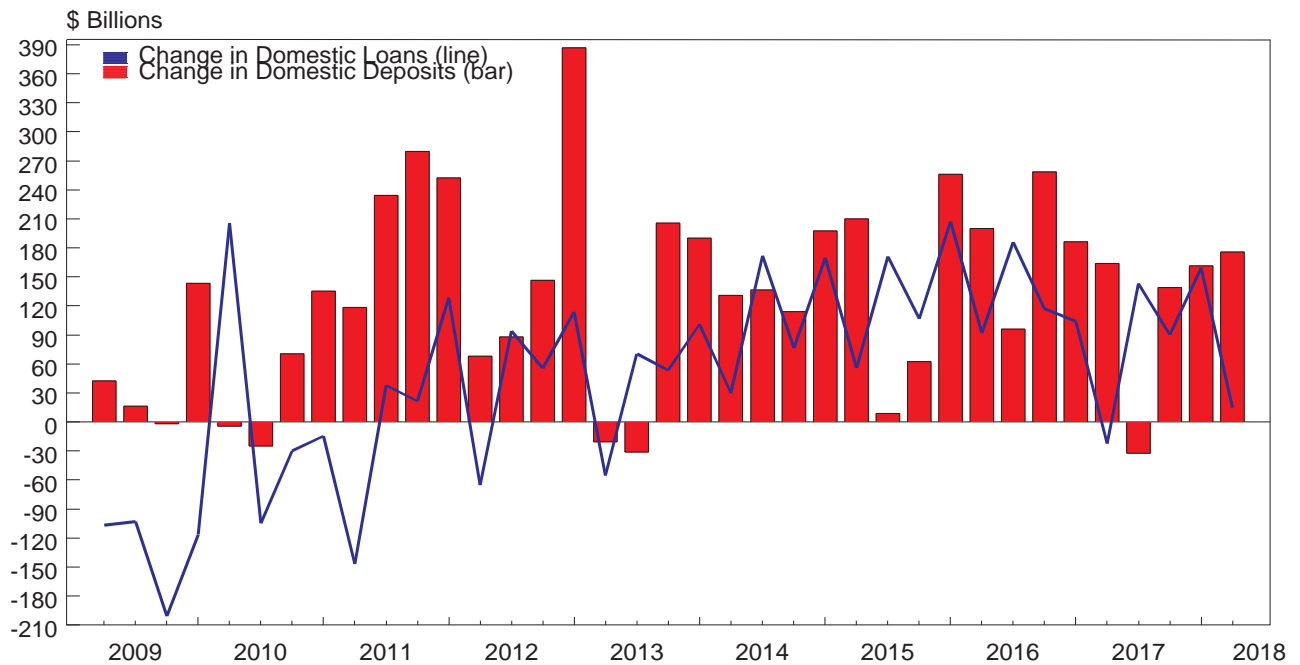
Net Loans and Leases to Deposits (Domestic and Foreign)

2009 - 2018



Quarterly Change in Domestic Loans vs Domestic Deposits

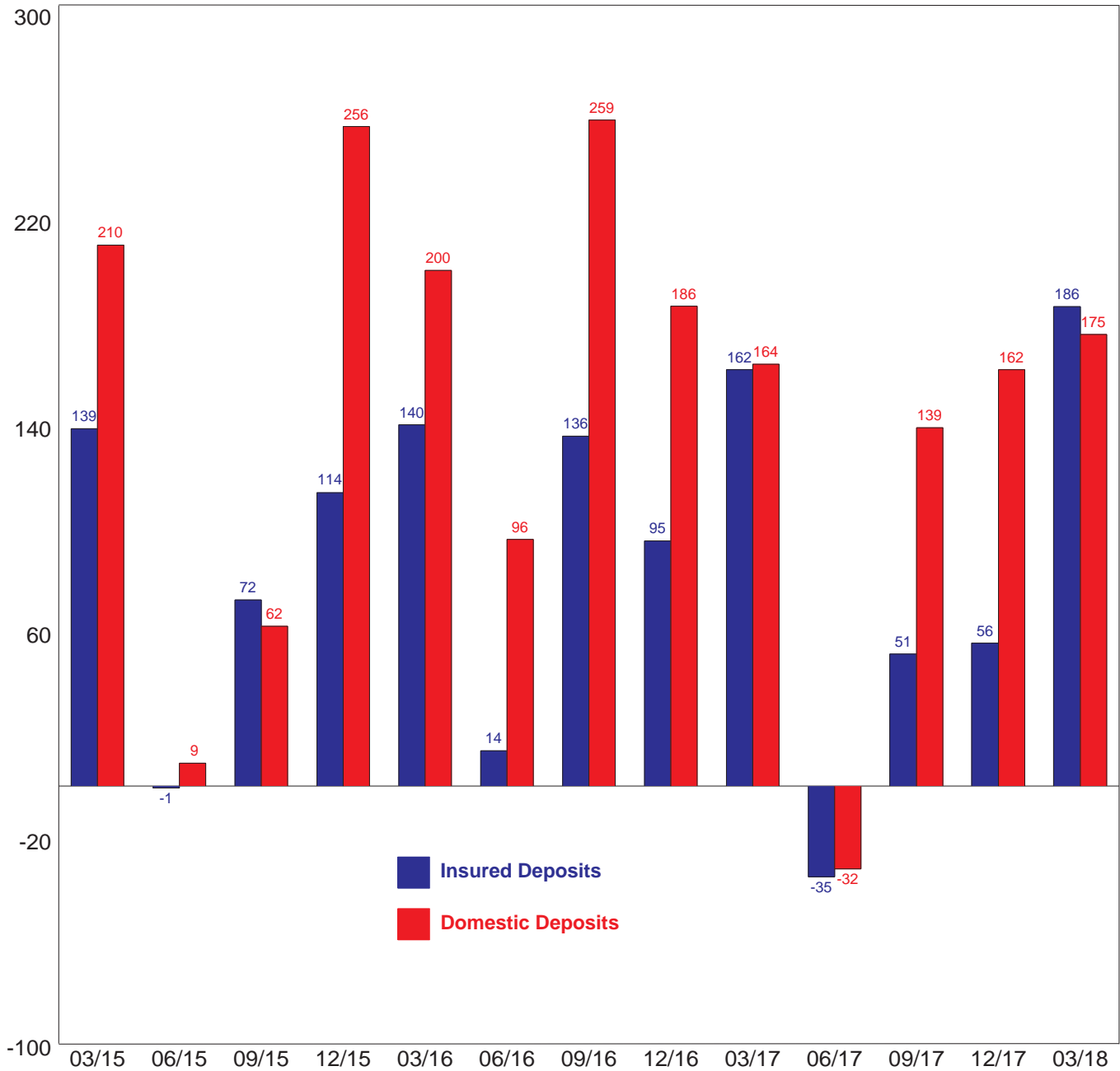
2009 - 2018



Quarterly Change In Domestic Deposits

2015 - 2018

\$ Billions



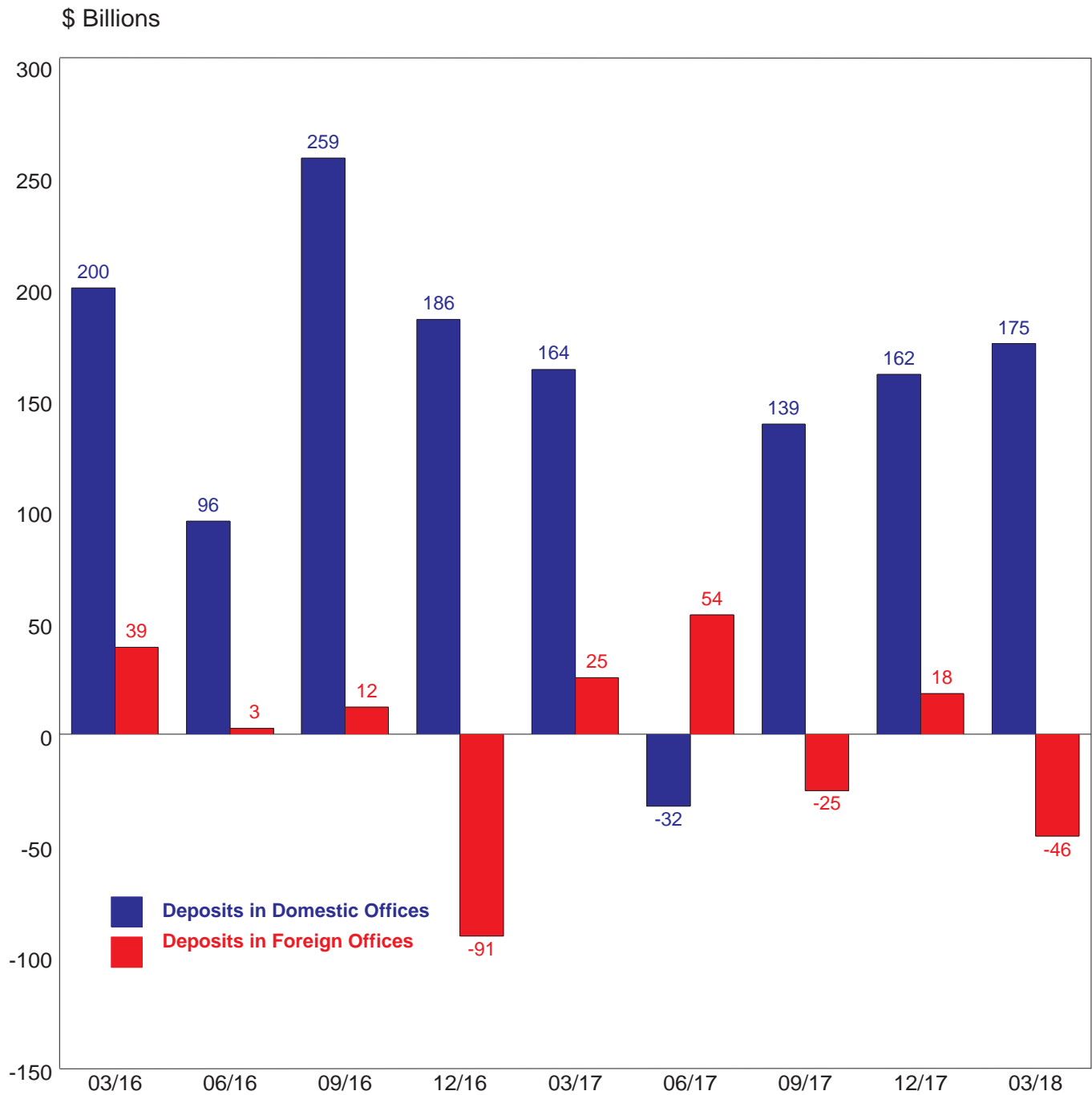
Twelve-Month Growth Rates of Domestic Deposits

2013 - 2018



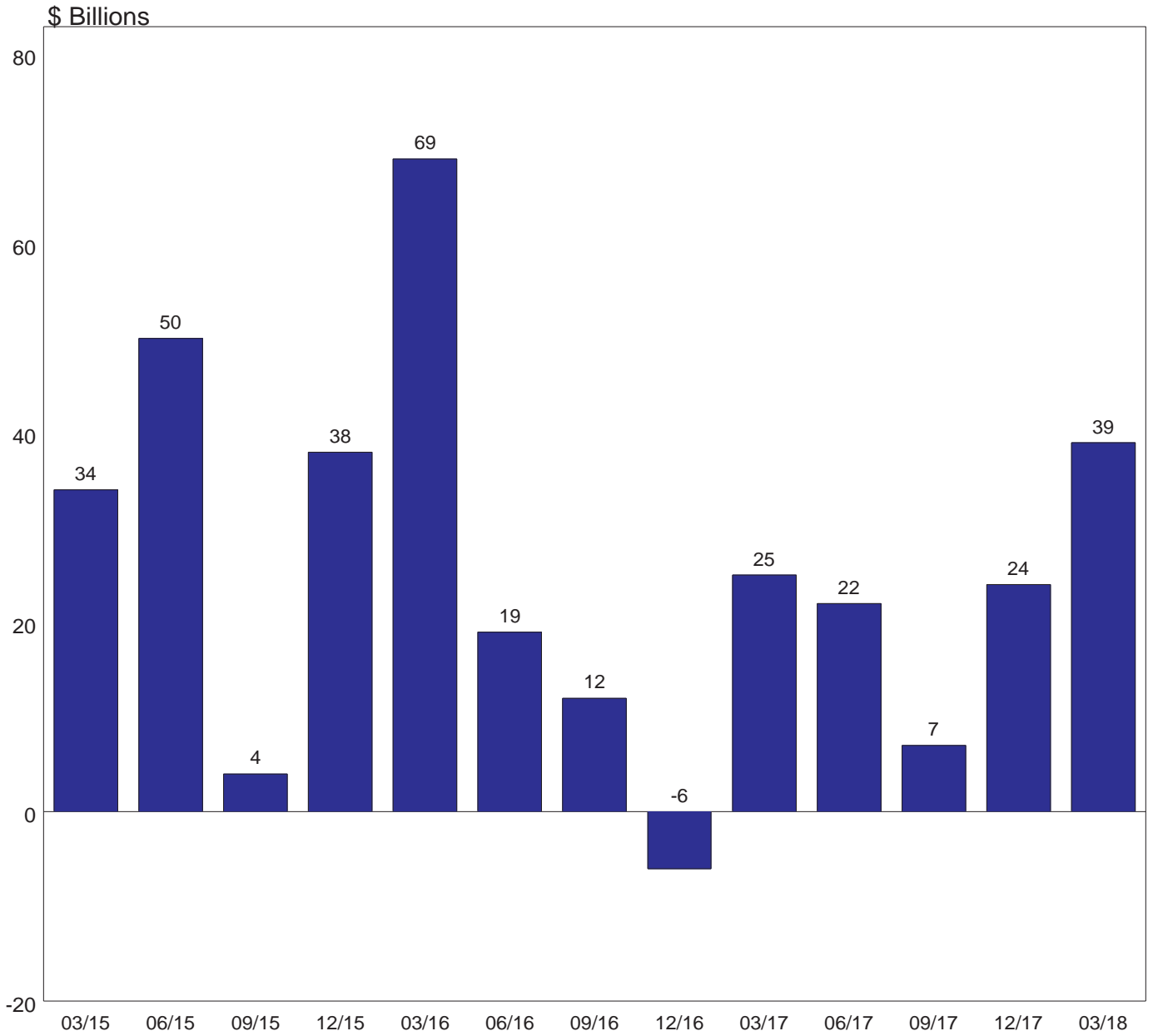
Quarterly Change In Domestic and Foreign Deposits

2016 - 2018



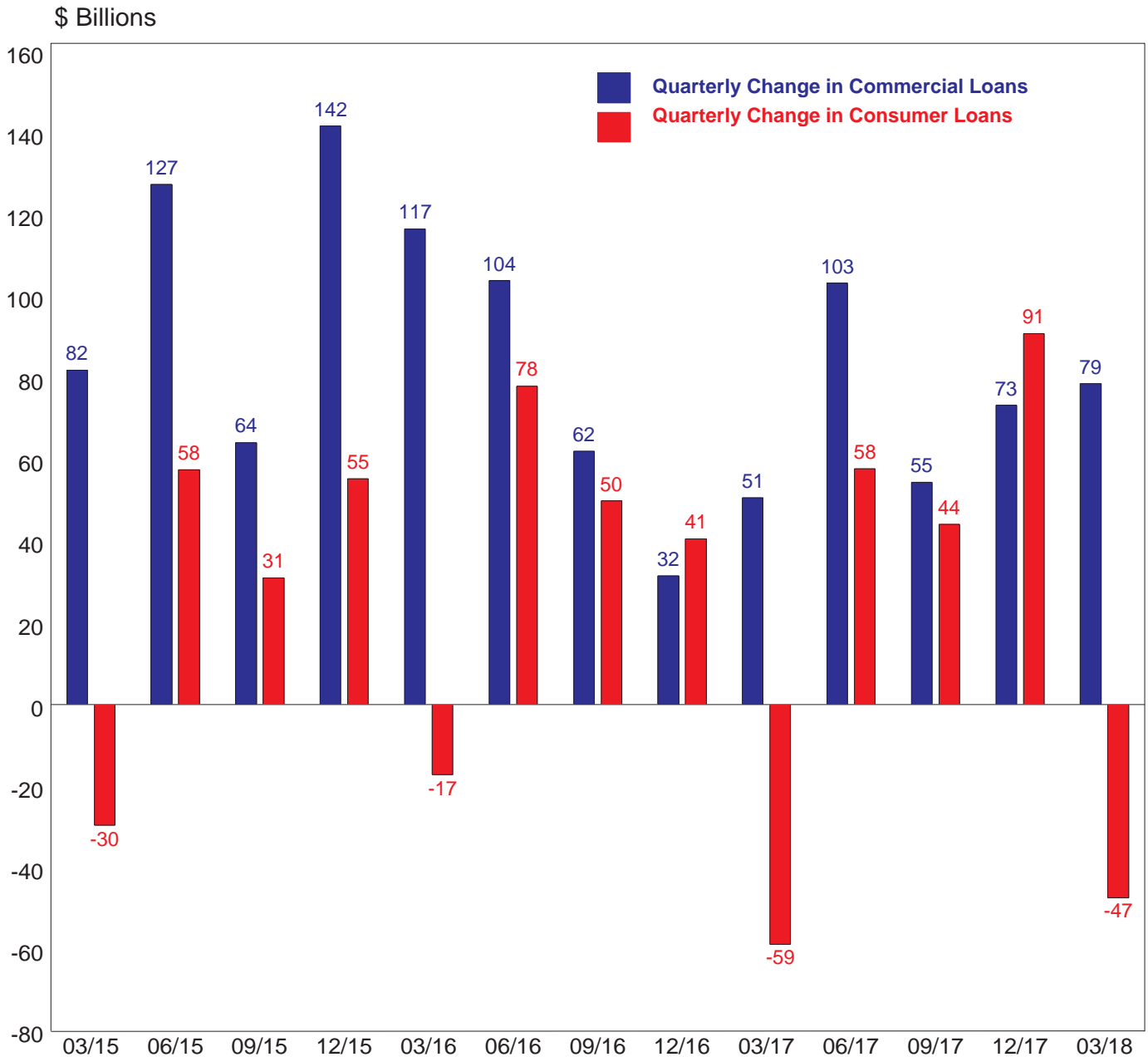
Quarterly Change in C&I Loans

2015-2018



Quarterly Change in Commercial and Consumer Loans

2015 - 2018



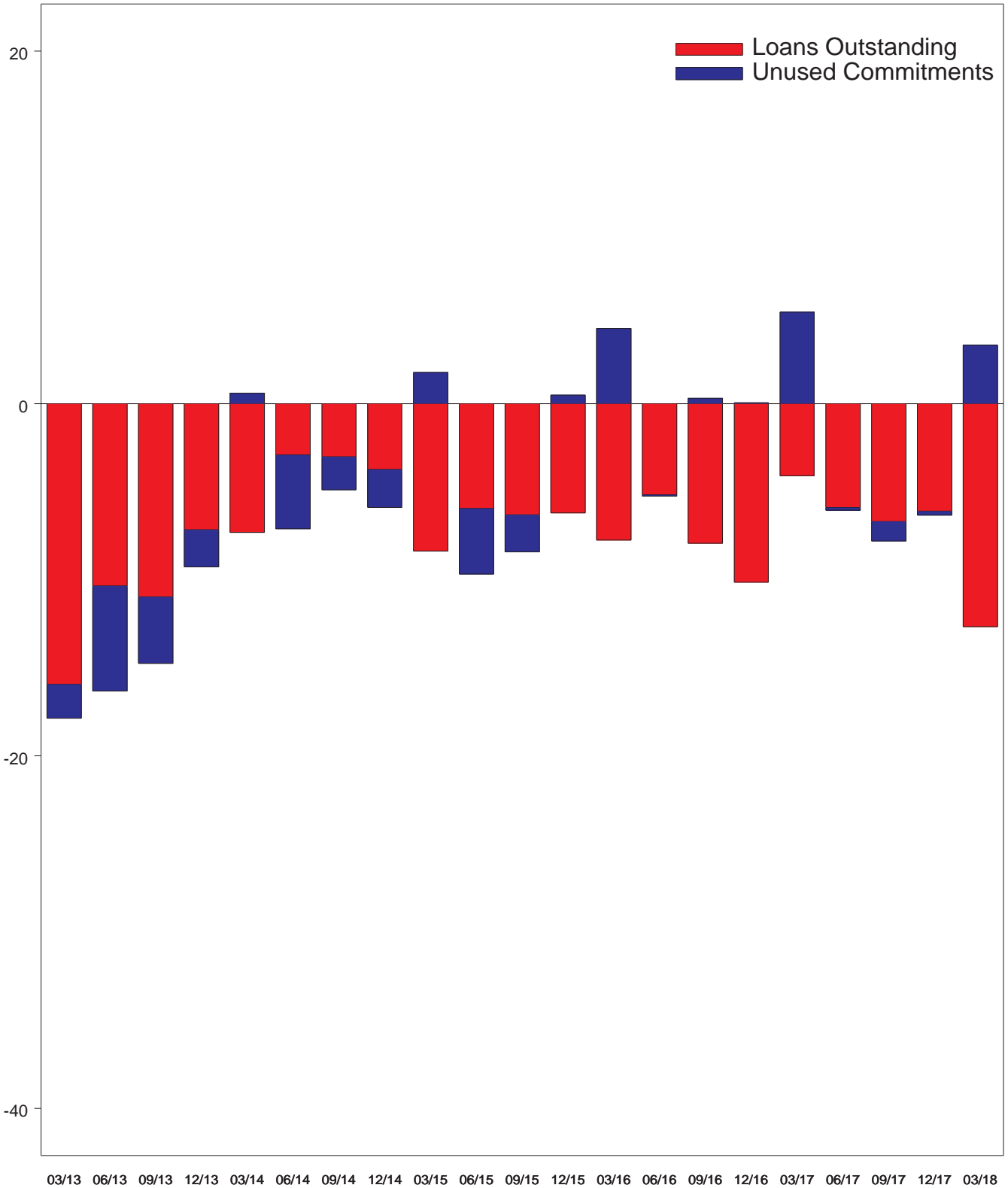
Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

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

Quarterly Change in Home Equity Loans

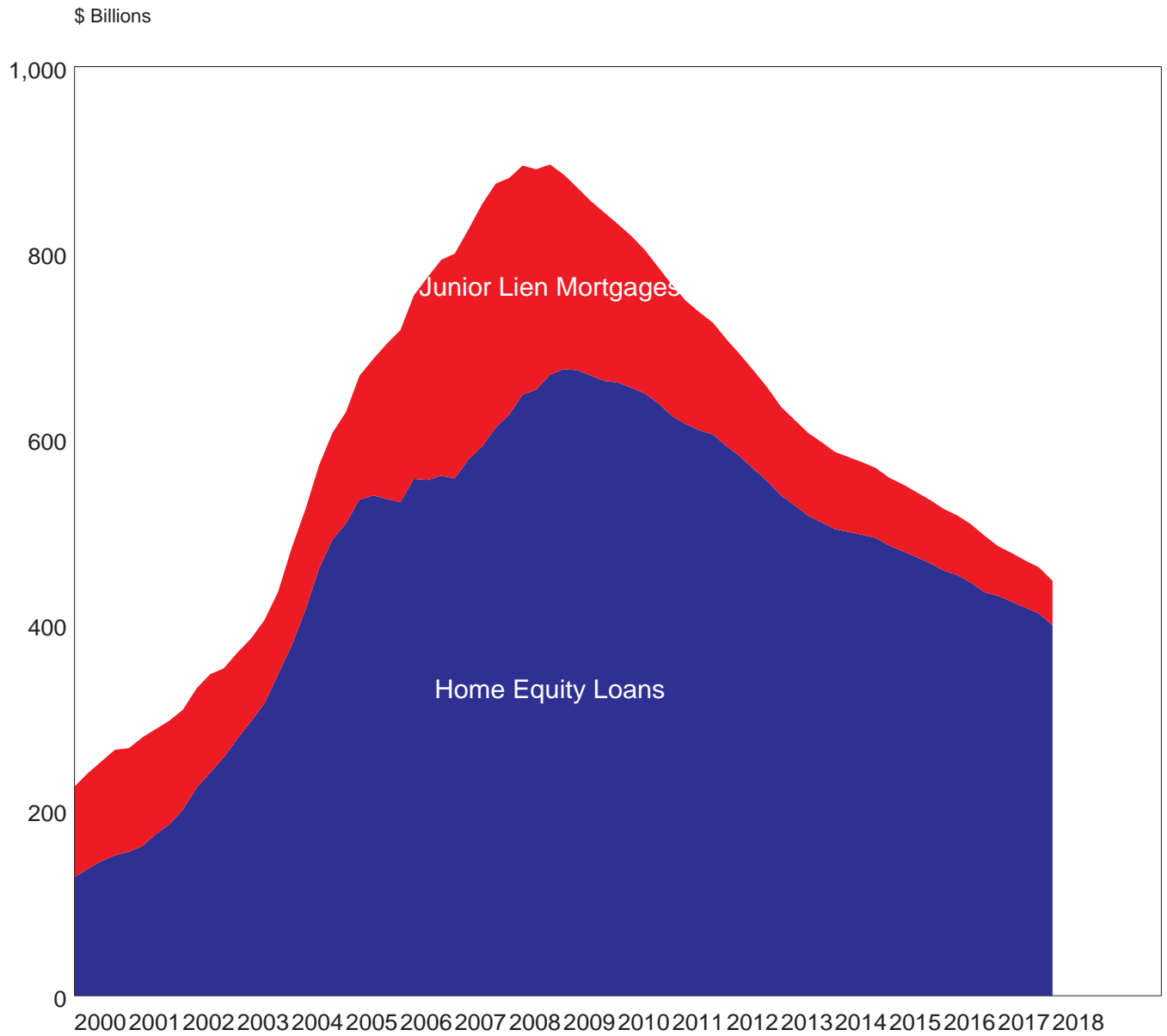
Quarterly Change (\$ Billions)

2013-2018



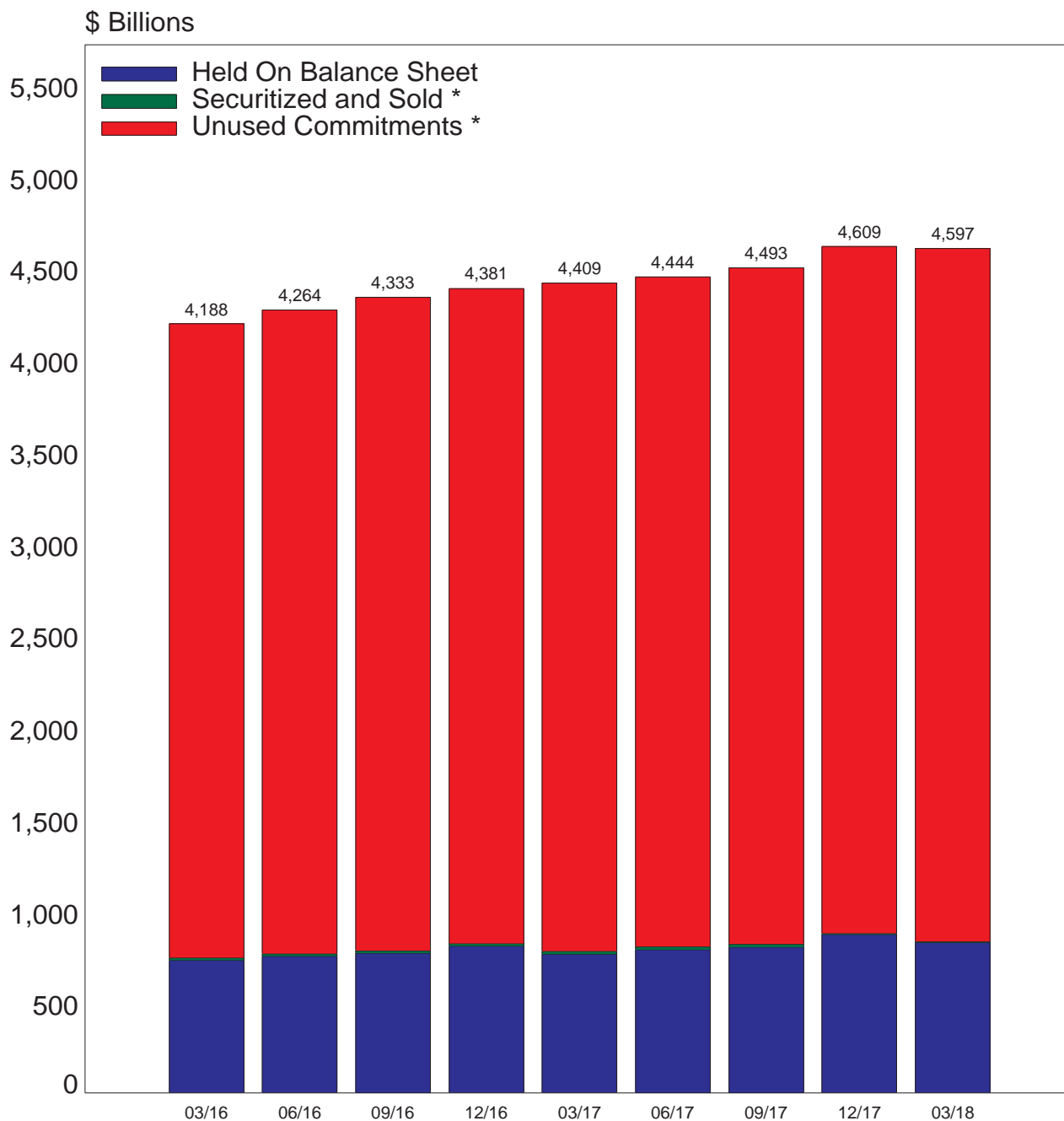
Home Equity and Junior Lien Loans

2000 - 2018



Expansion of Credit Card Lines

2016-2018



Loans Outstanding (\$ Billions)

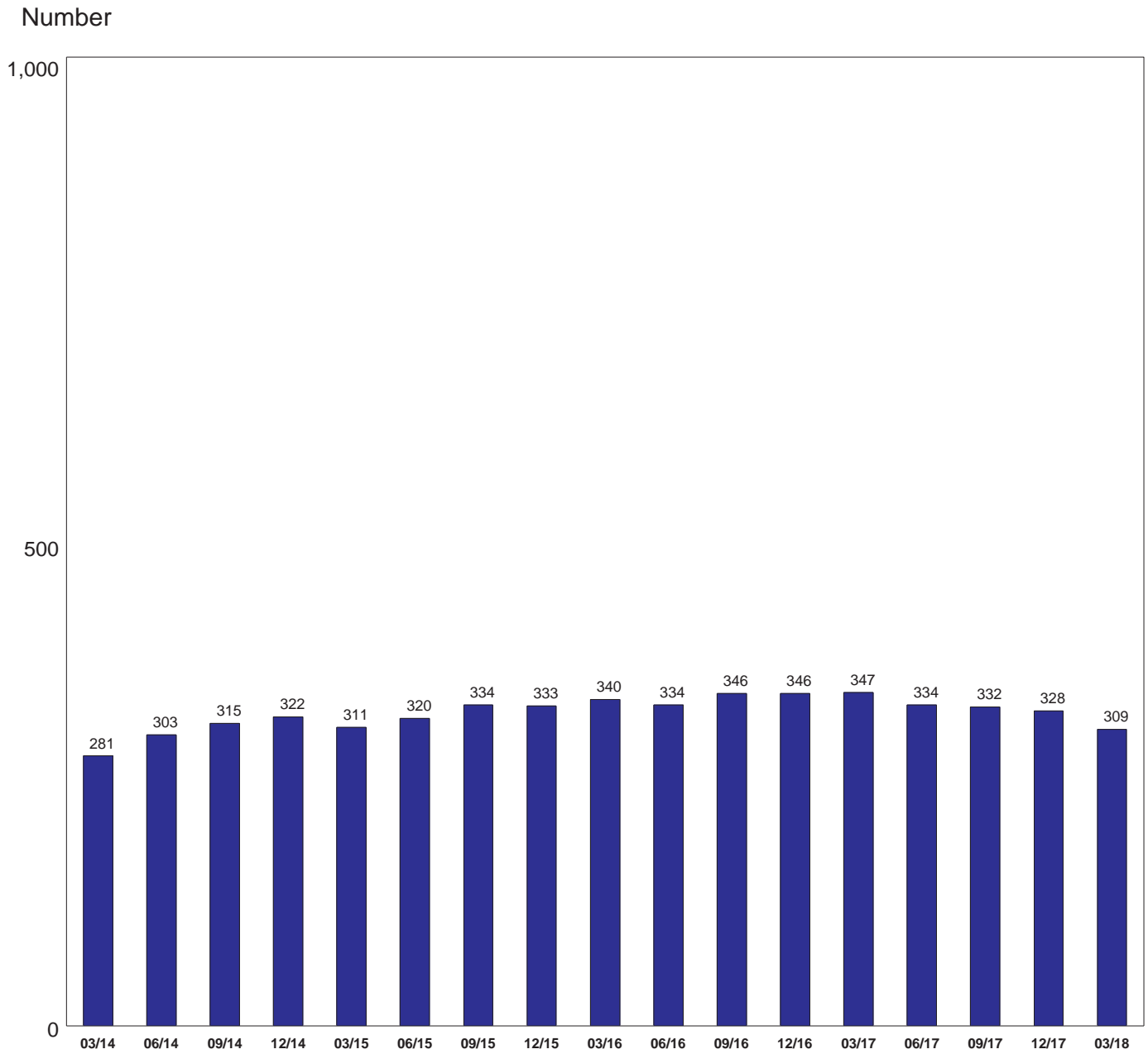
	03/16	06/16	09/16	12/16	03/17	06/17	09/17	12/17	03/18
Held On Balance Sheet	723.7	745.9	761.6	799.8	756.1	779.7	795.4	865.1	820.4
Securitized and Sold *	13.4	13.5	13.5	12.9	16.4	17.3	16.1	4.6	4.8
Unused Commitments *	3,451.3	3,504.3	3,558.0	3,567.9	3,636.5	3,647.4	3,681.2	3,738.9	3,772.0
Total	4,188.3	4,263.7	4,333.1	4,380.6	4,409.1	4,444.4	4,492.8	4,608.5	4,597.2

* Off-balance-sheet

Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

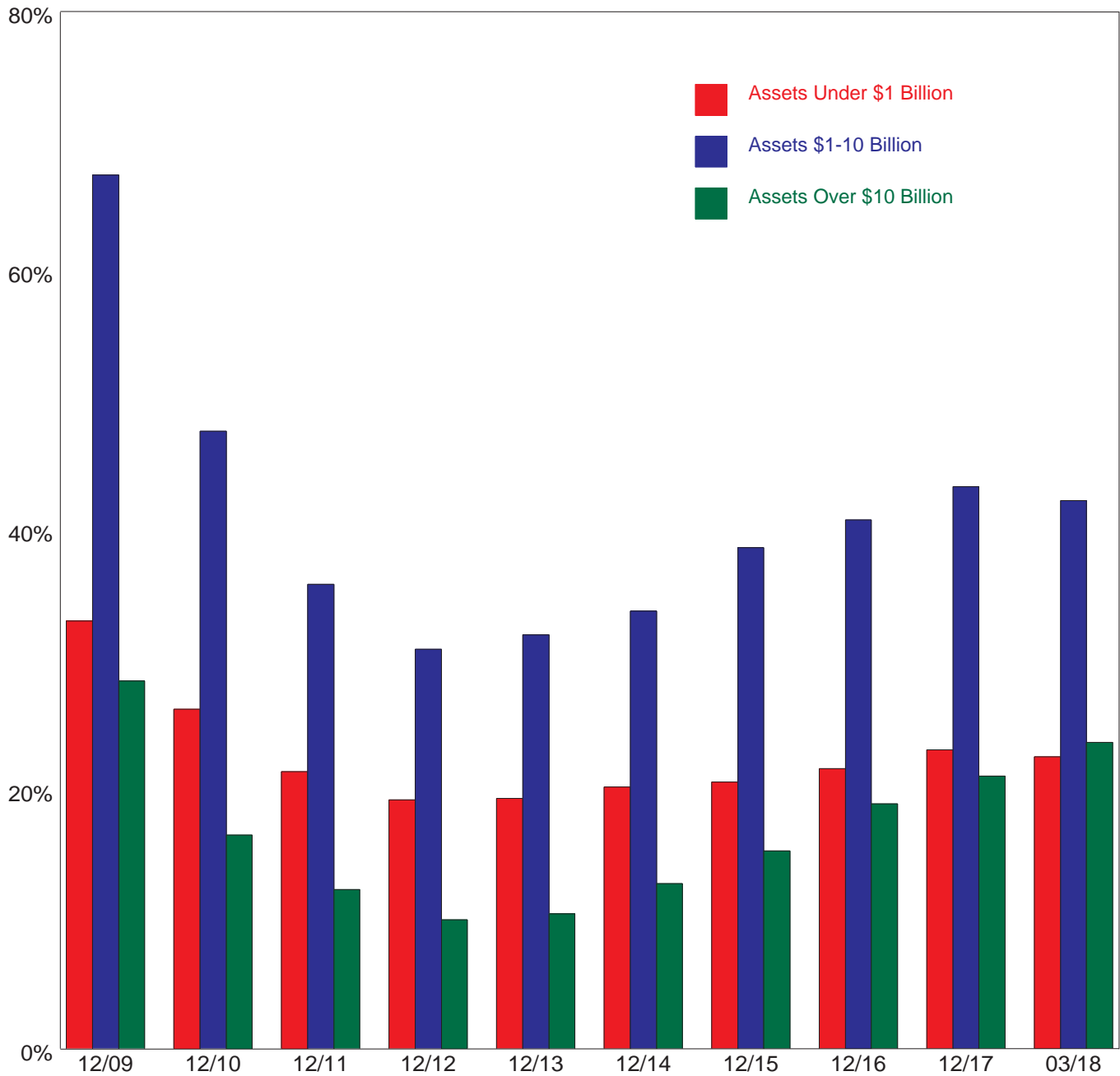
2014-2018



Median Construction and Development Loan Concentrations

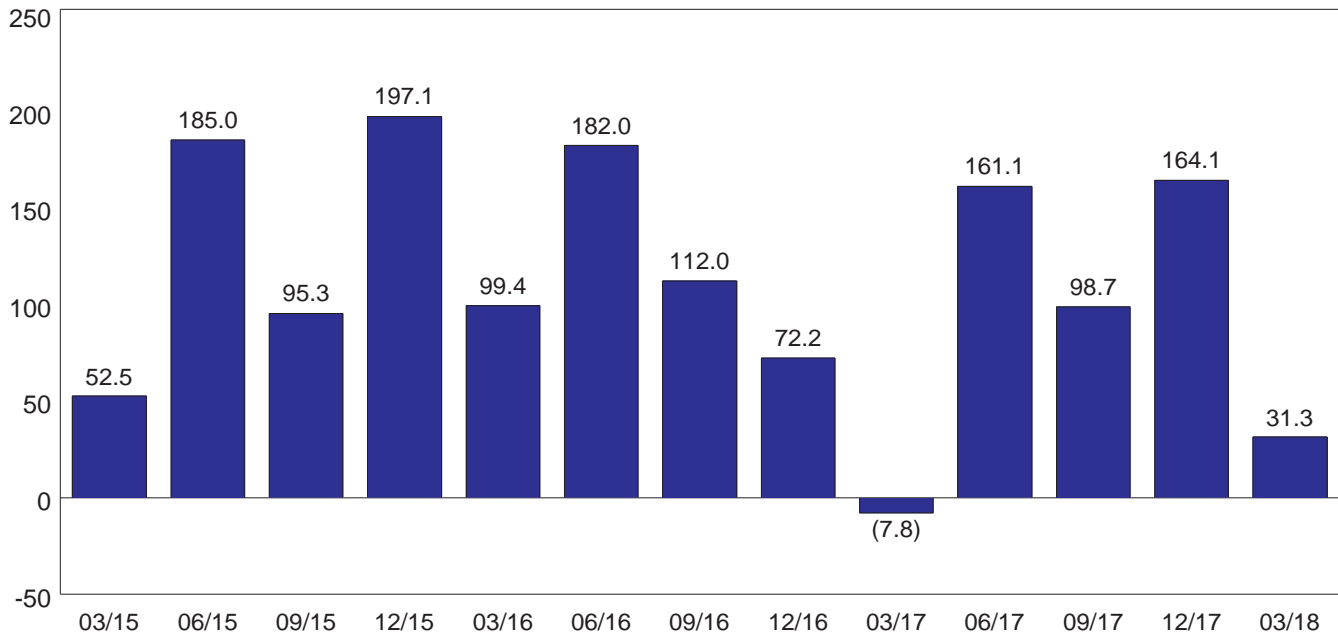
2009 - 2018

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



Quarterly Change in Reported Total Loans Outstanding

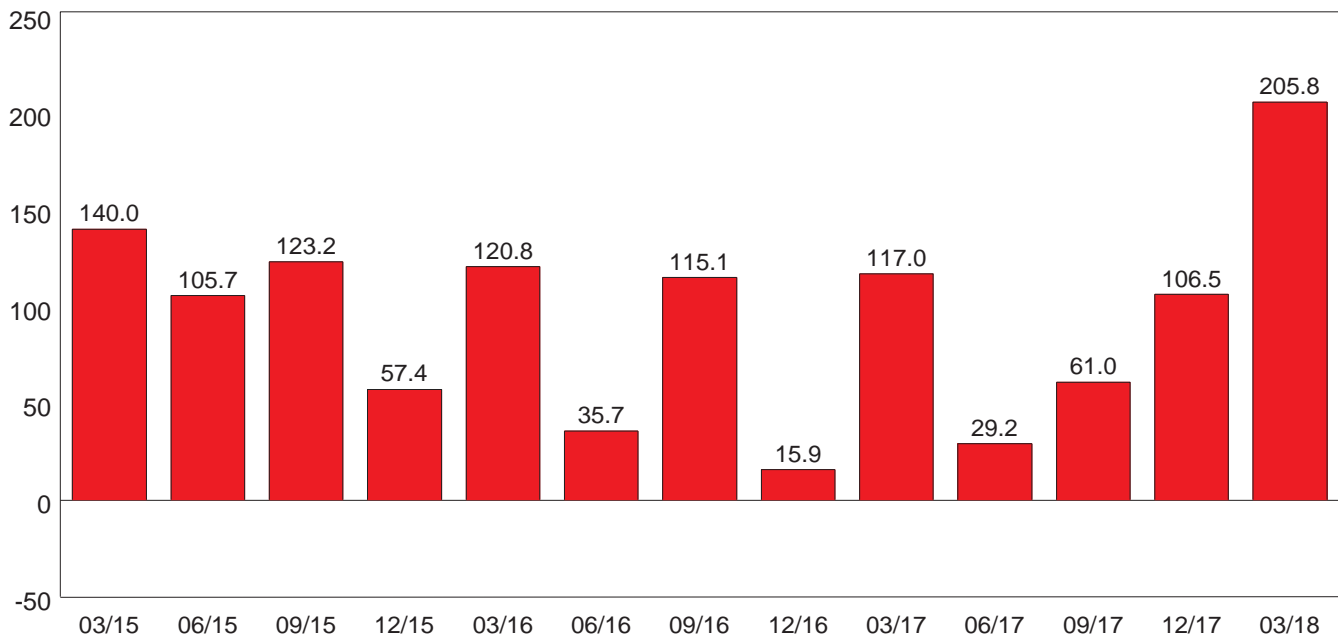
(\$ Billions)



In the first quarter of 2018, real estate loans increased by \$21.5 billion, commercial and industrial loans increased by \$38.6 billion, consumer loans decreased by \$43.4 billion, and other loans and leases increased by \$14.5 billion.

Quarterly Change in Unused Loan Commitments

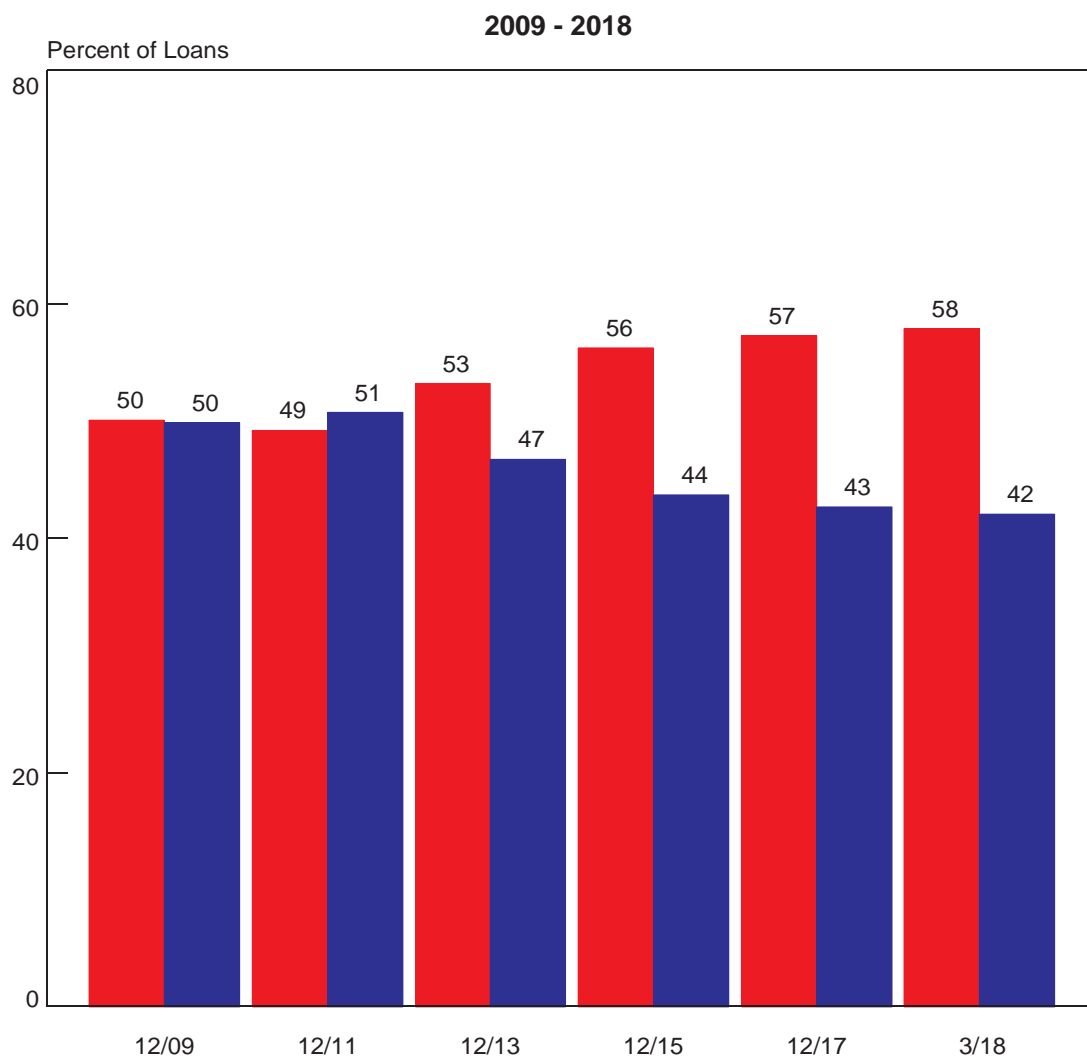
(\$ Billions)



In the first quarter of 2018, unused commercial real estate loan commitments increased by \$1.5 billion, unused home equity line commitments increased by \$3.3 billion, unused credit card commitments increased by \$33.1 billion, and other unused commitments increased by \$168.0 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

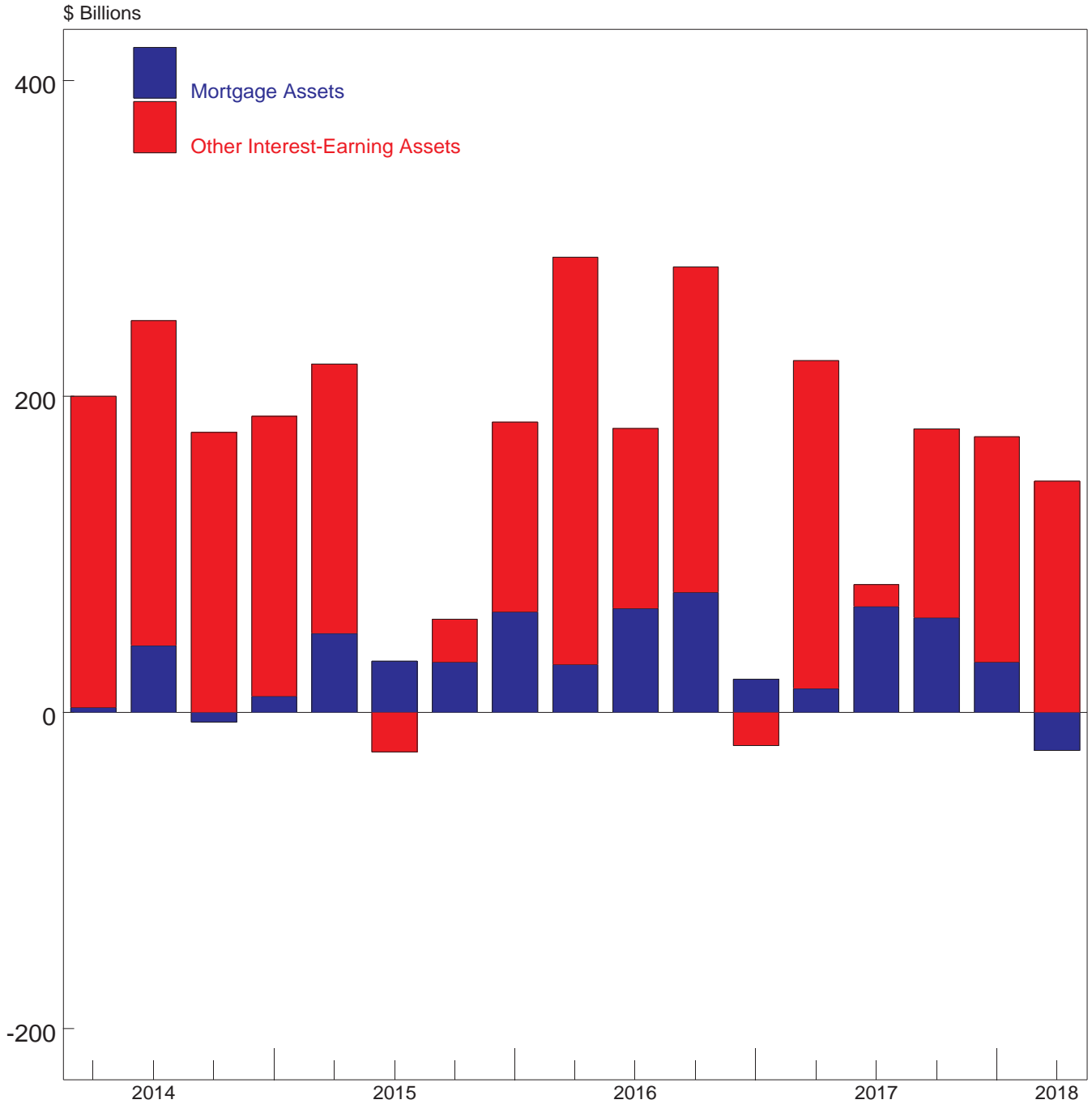
■ Commercial Borrowers	\$3,650	\$3,681	\$4,202	\$4,974	\$5,570	\$5,649
■ Consumer Loans	3,635	3,794	3,692	3,867	4,153	4,106

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

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

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

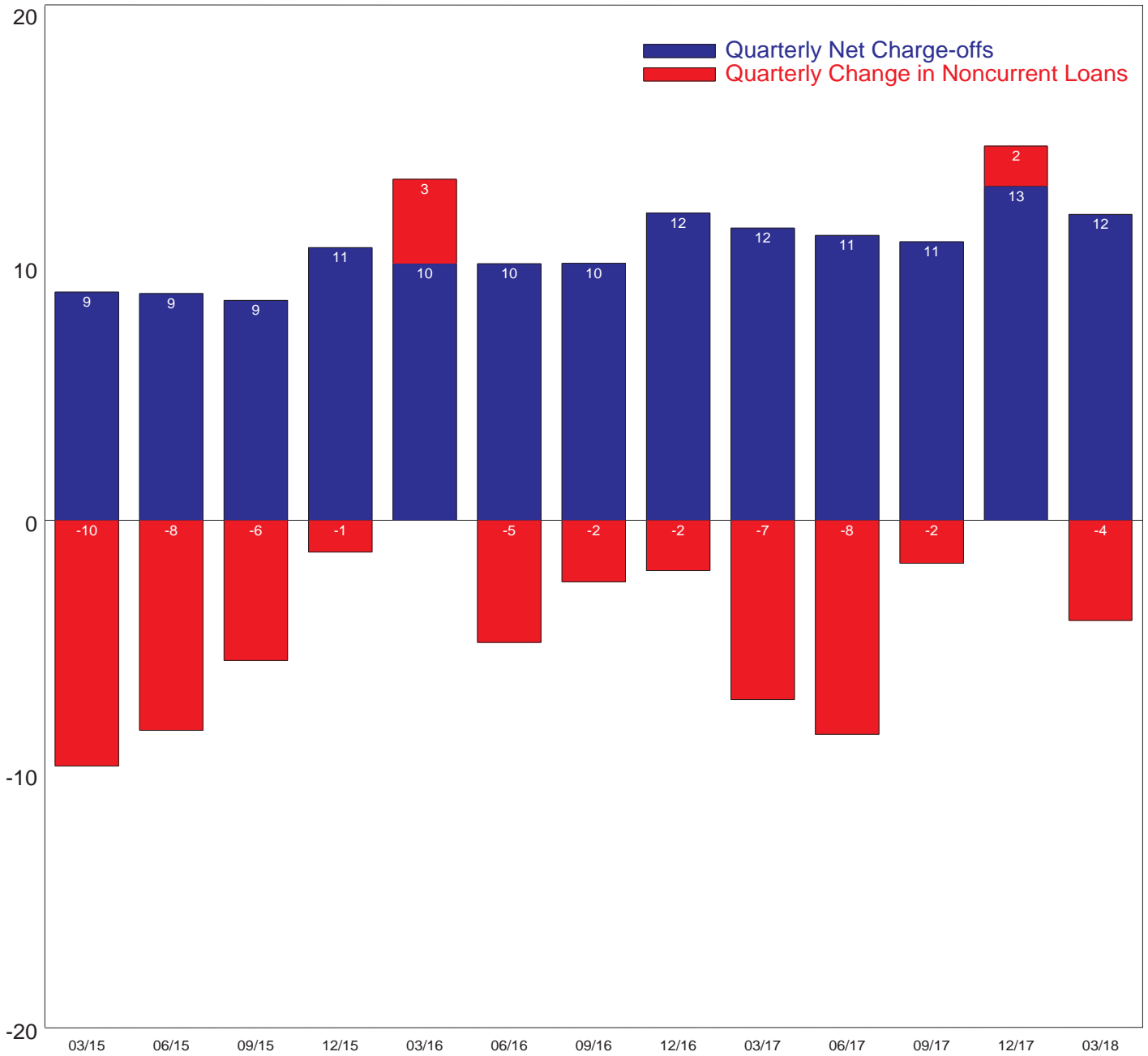
2014 - 2018



Quarterly Net Charge-Offs and Change in Noncurrent Loans

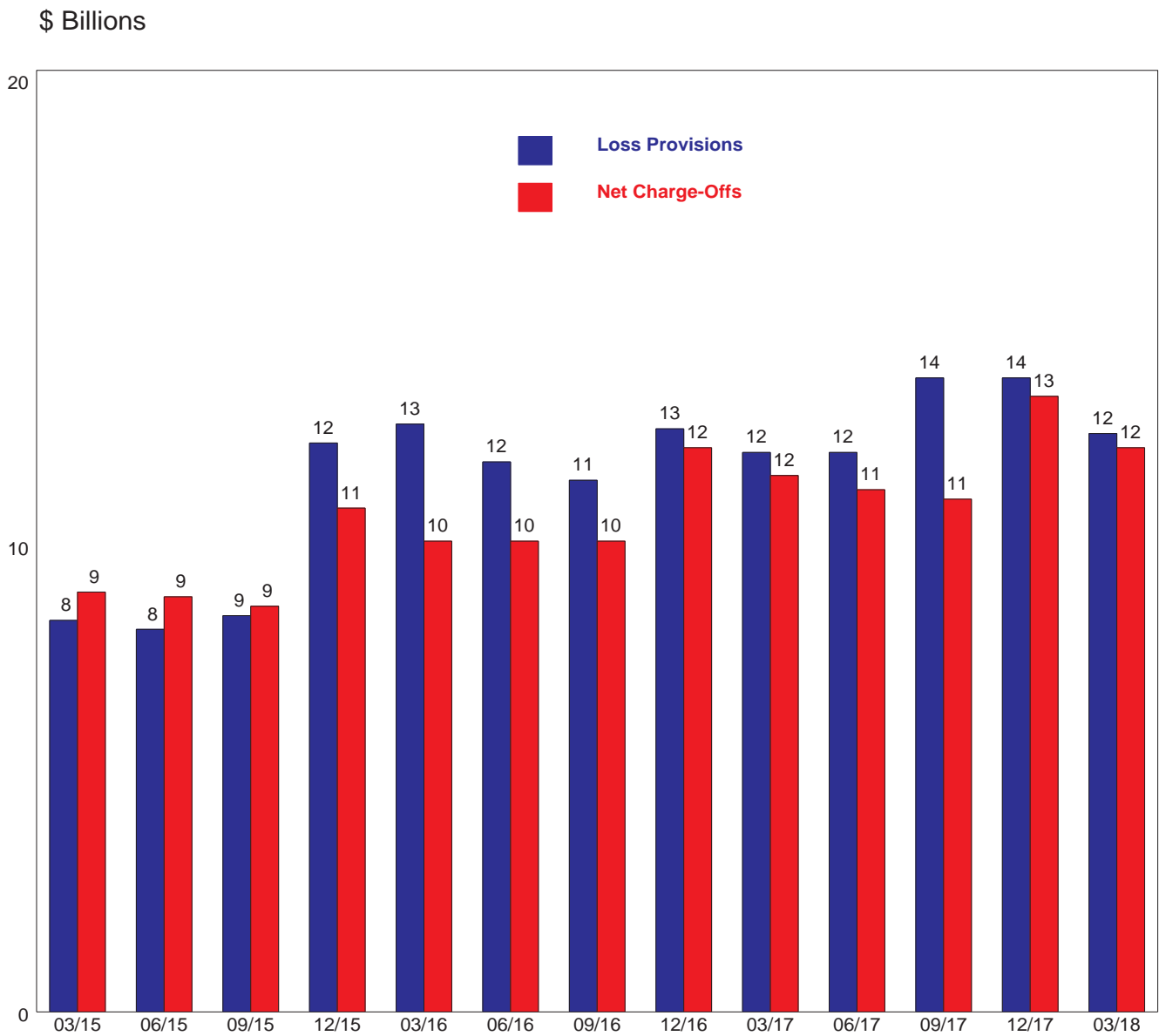
2015 - 2018

\$ Billions

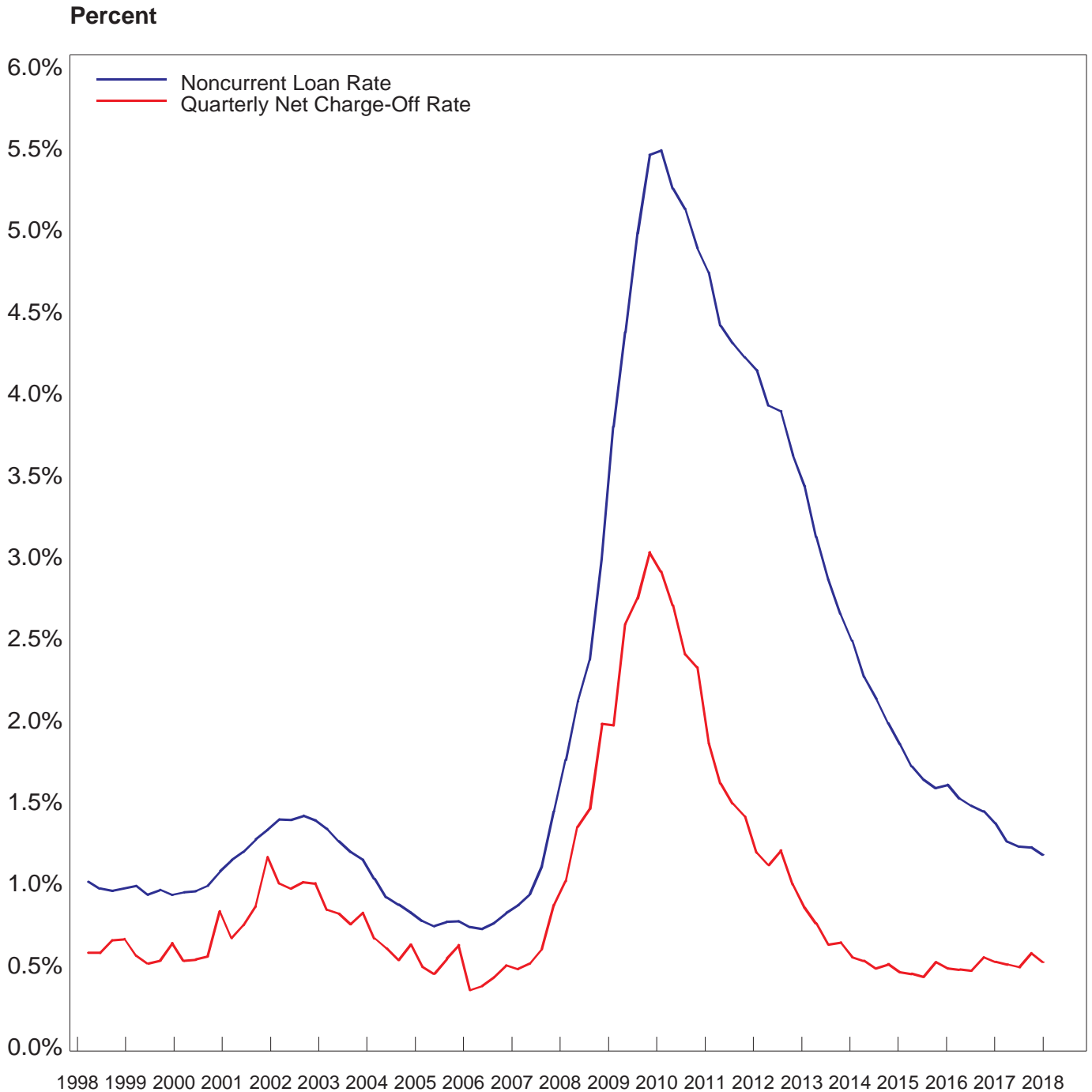


Quarterly Net Charge-Offs vs. Loan Loss Provisions

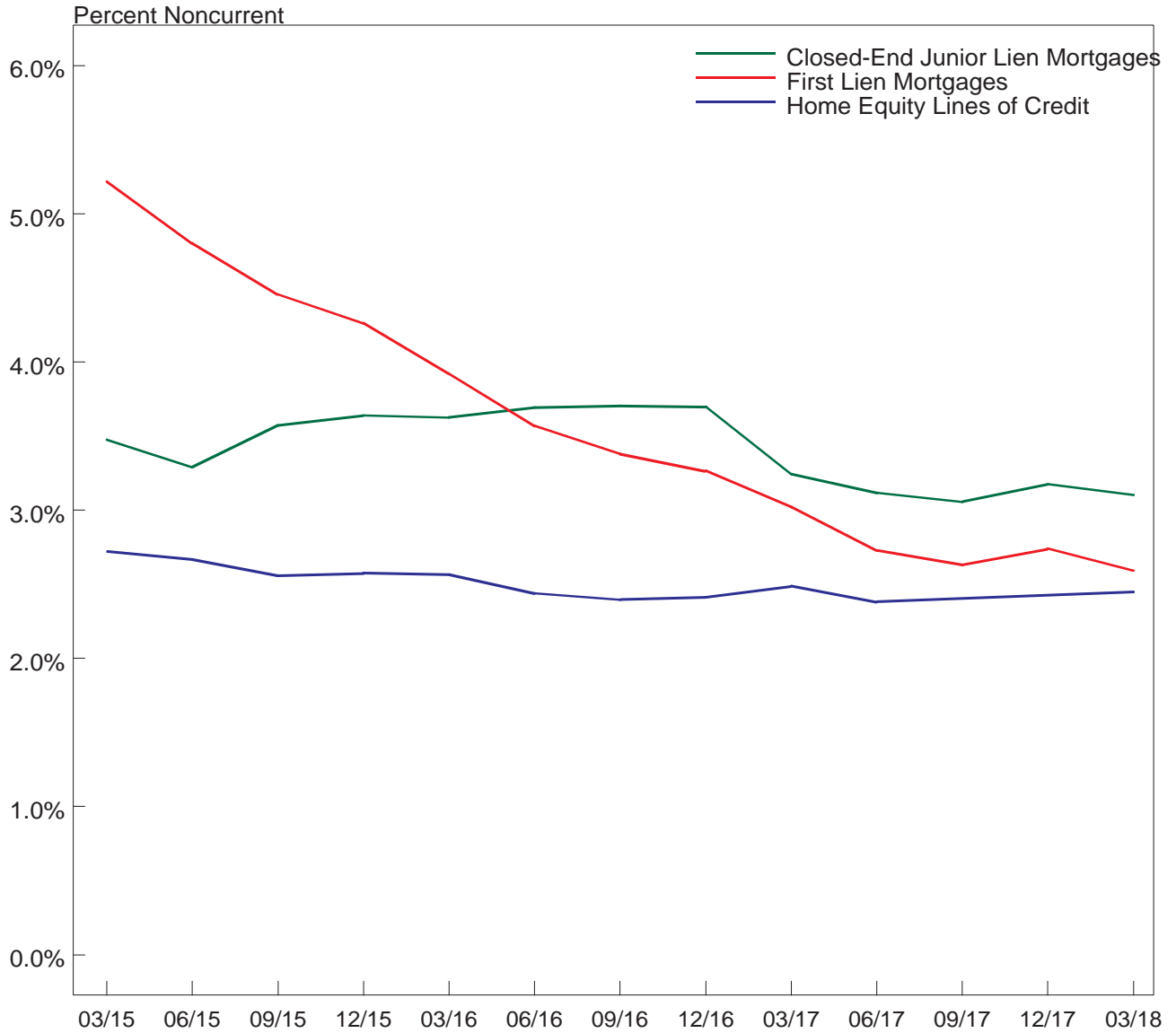
2015 - 2018



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

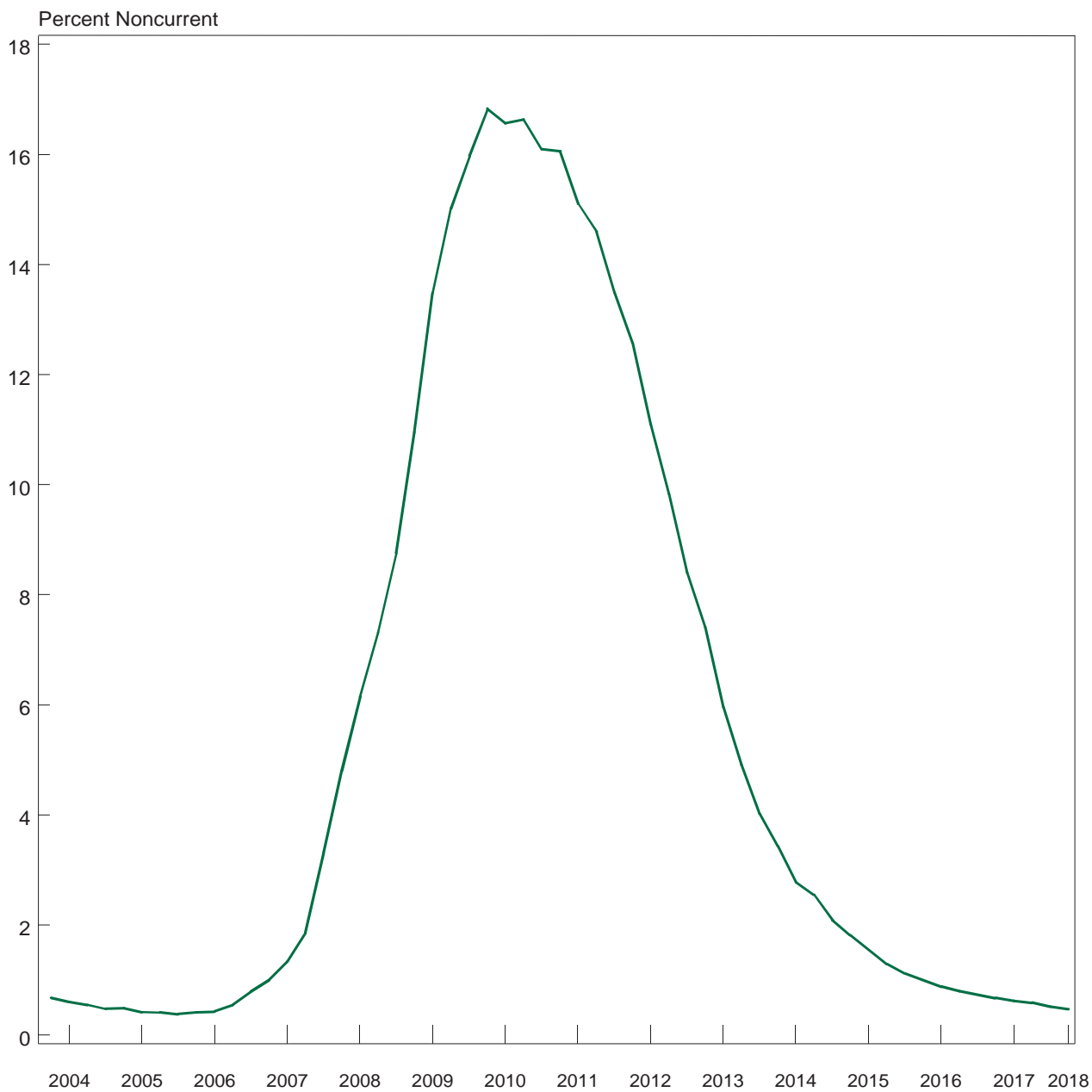


Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2015 to 2018



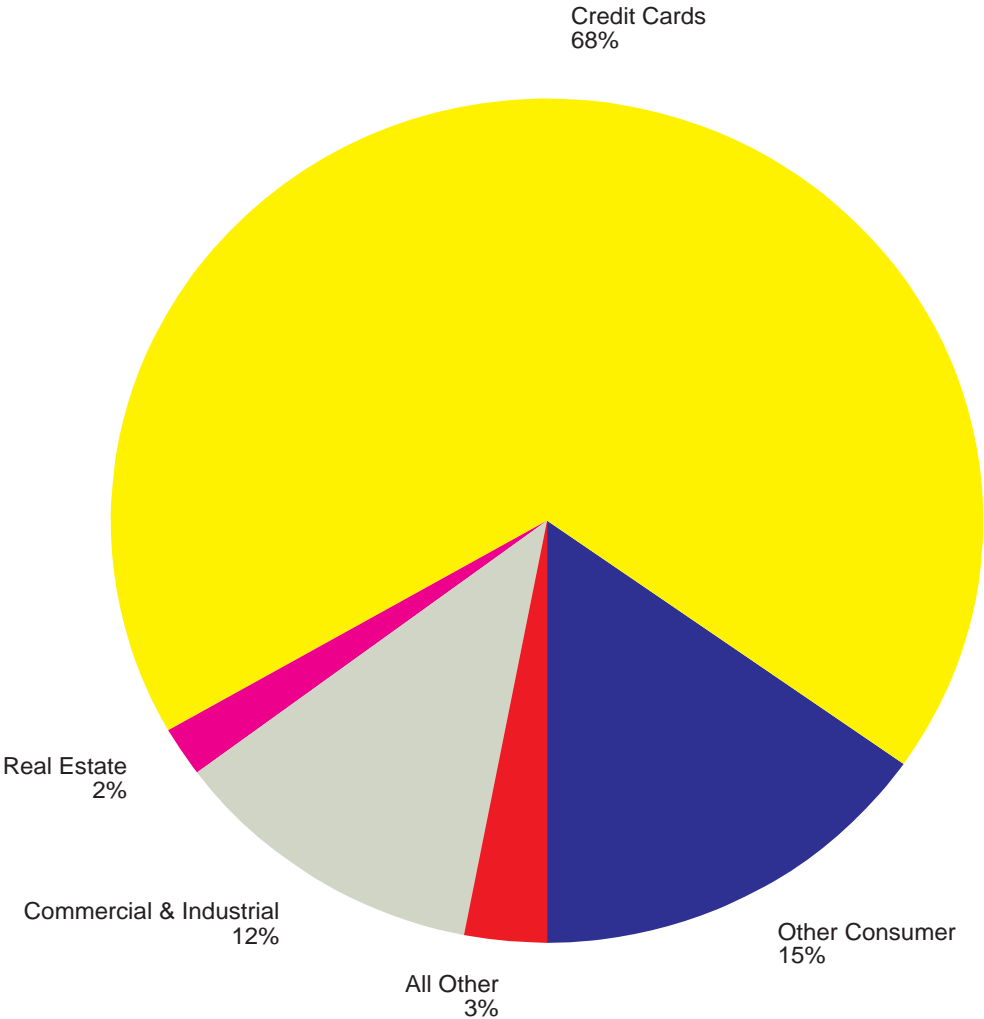
Noncurrent Rate on Real Estate Construction and Development Loans

2004-2018



Composition of FDIC-Insured Institutions' Loan Charge-Offs

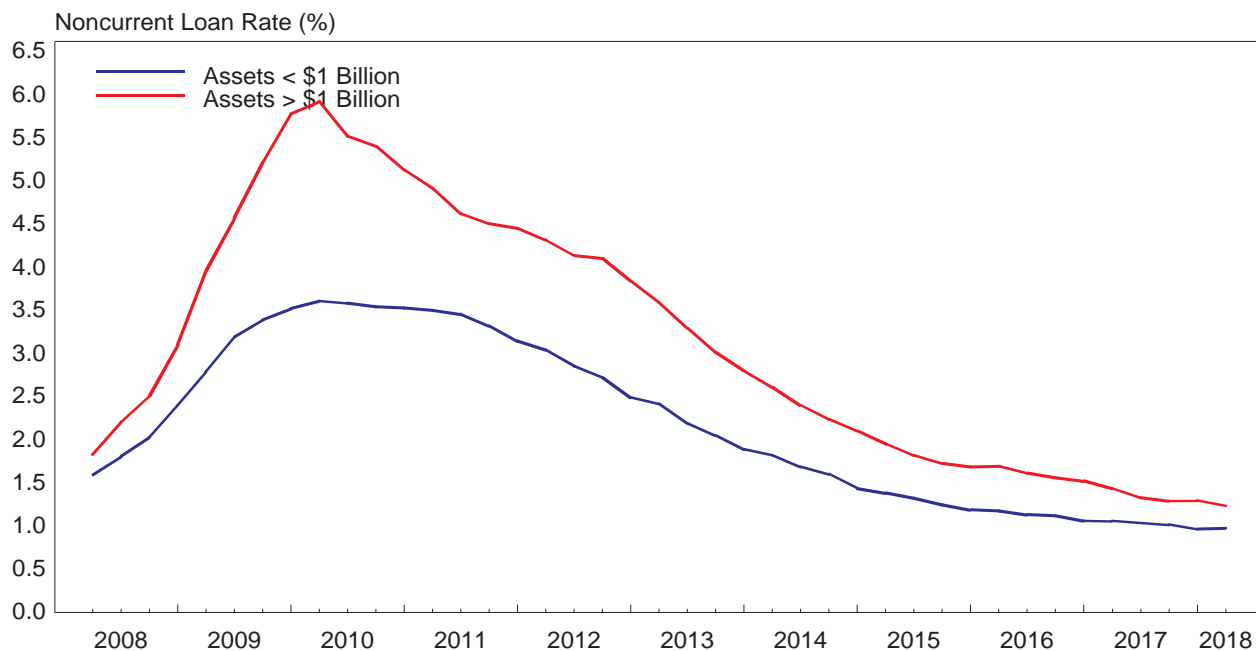
First Quarter, 2018



Noncurrent Loan Rates

By Asset Size

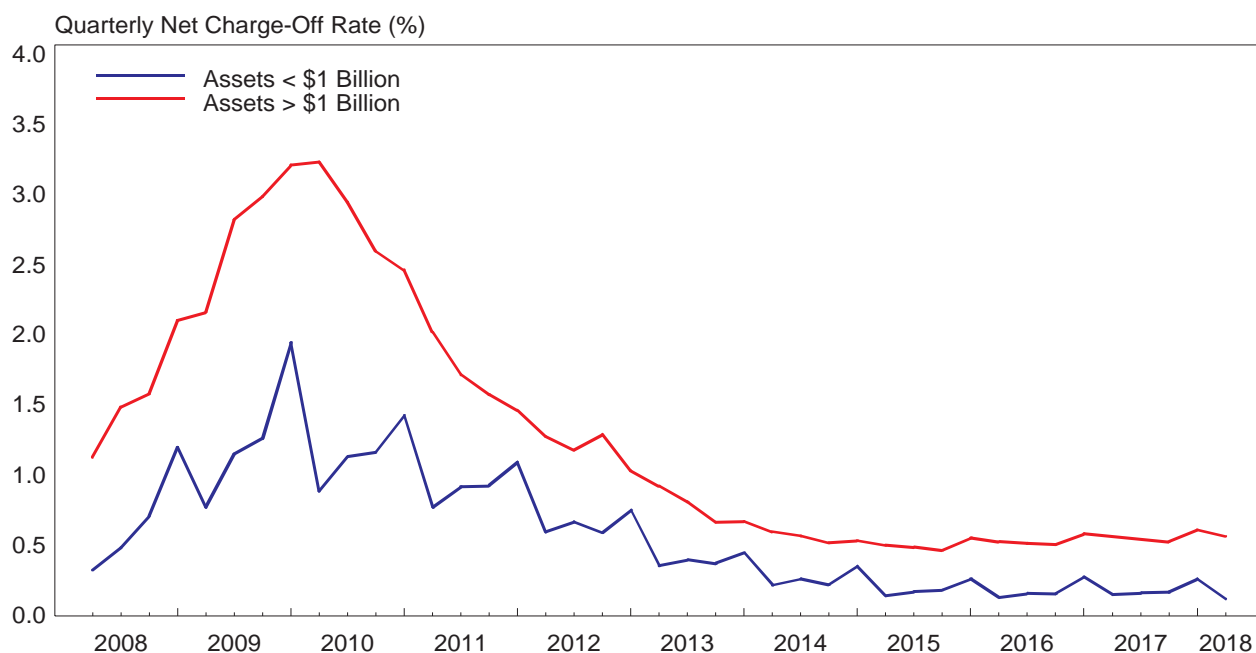
2008 - 2018



Quarterly Net Charge-Off Rates

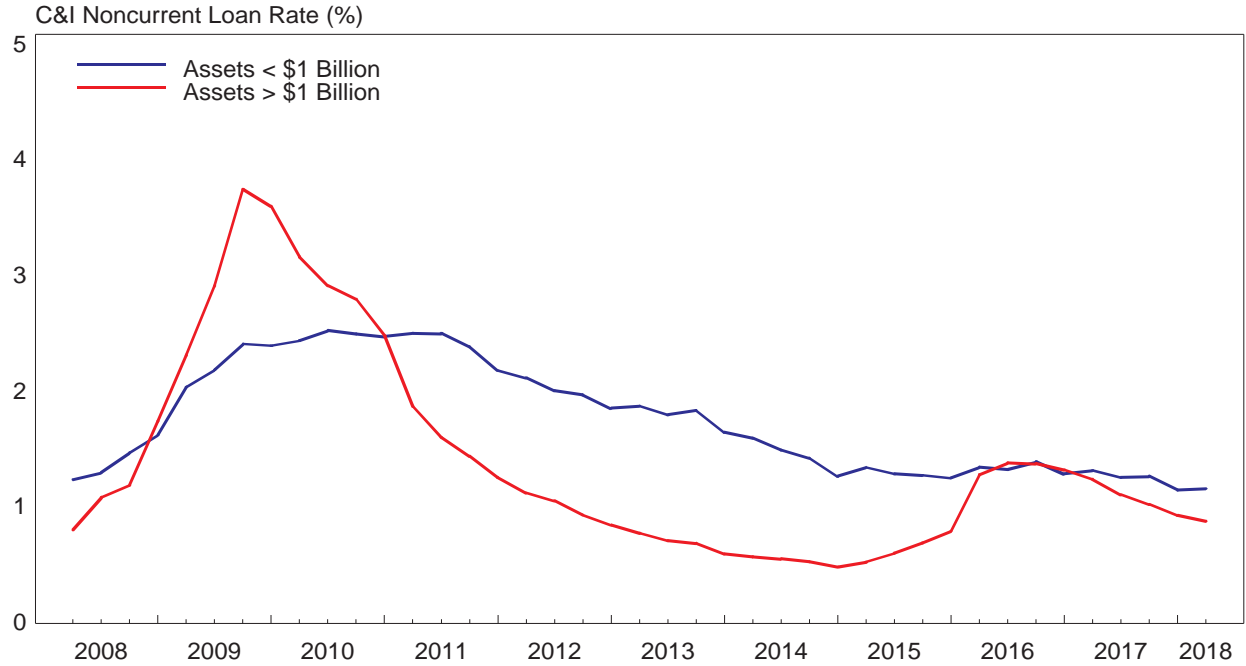
By Asset Size, Annualized

2008 - 2018



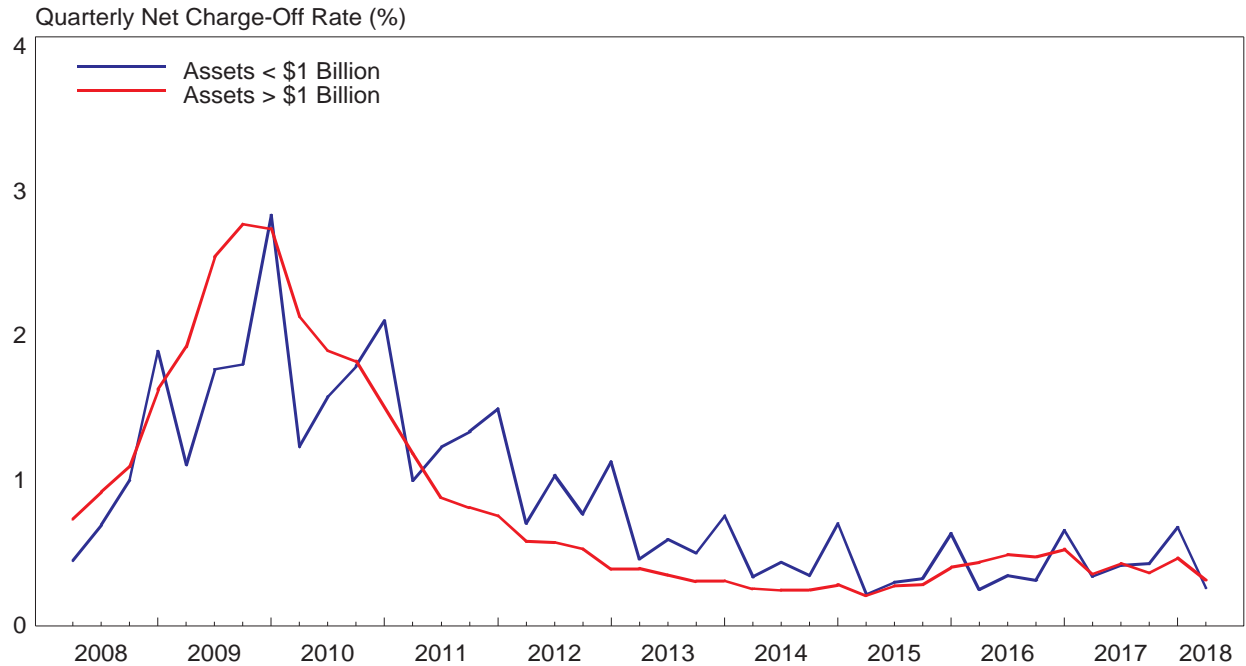
Noncurrent C & I Loan Rates By Asset Size

2008 - 2018



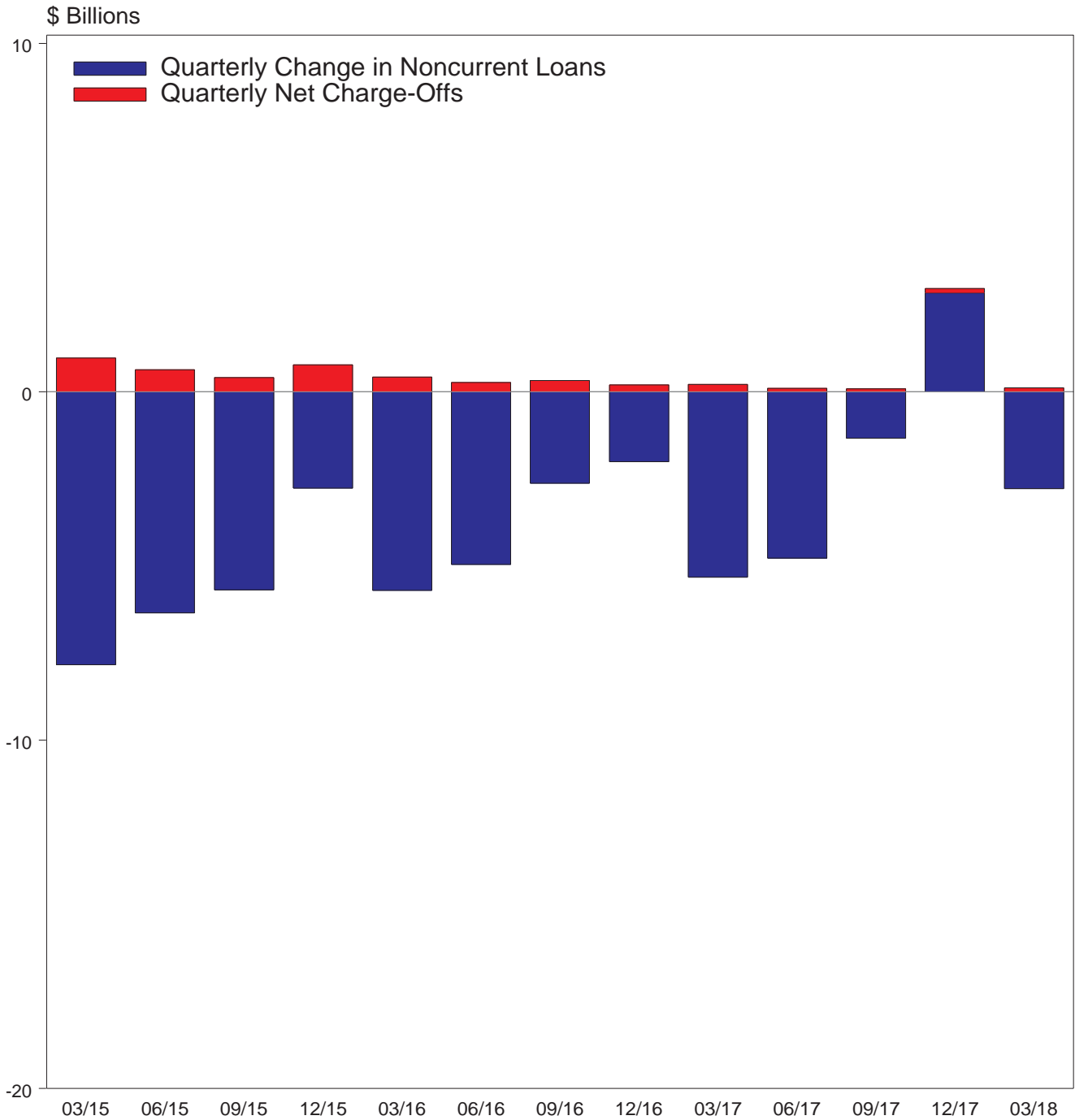
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2008 - 2018



Credit Quality of Residential Mortgage Loans*

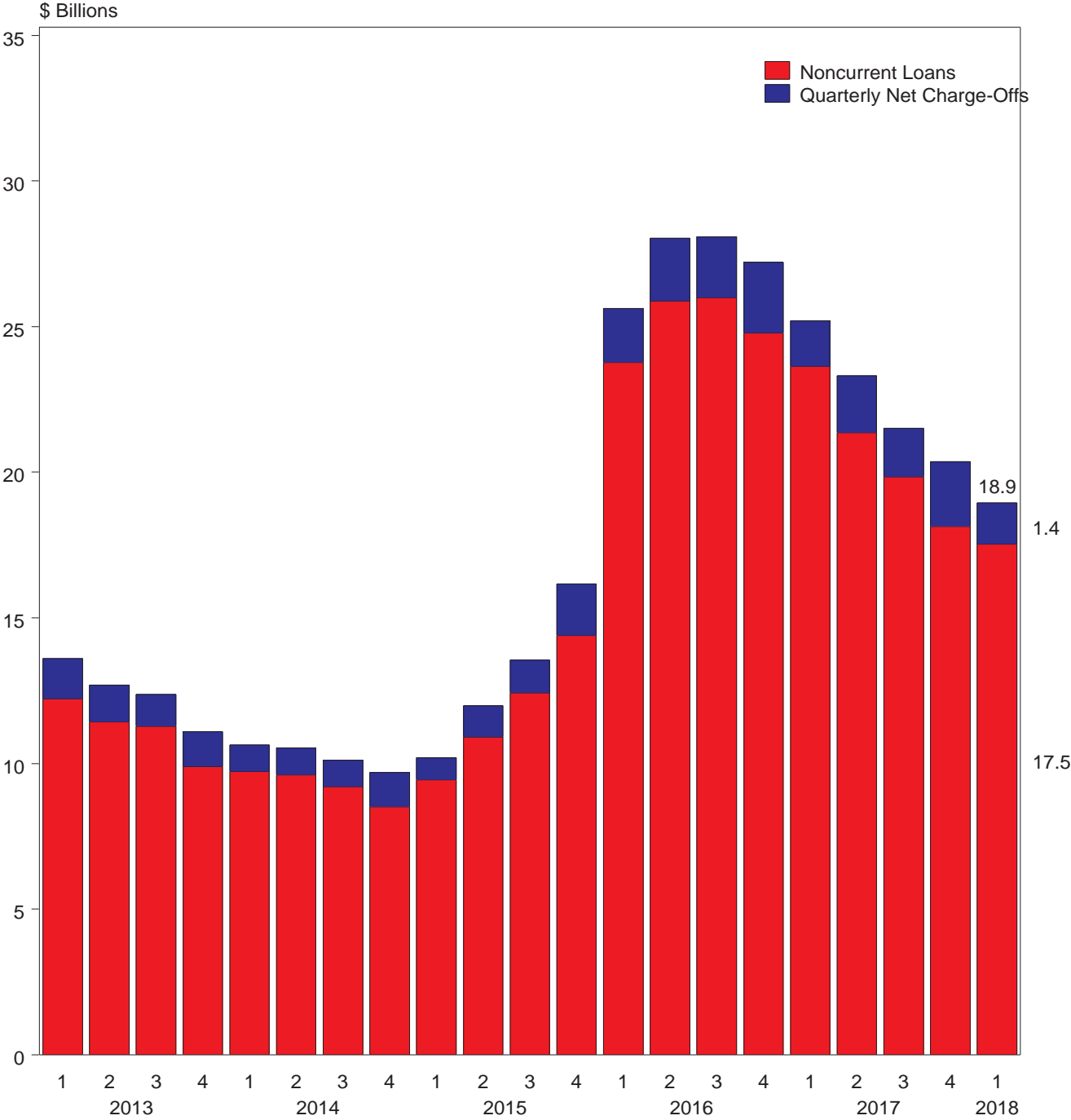
2015 to 2018



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

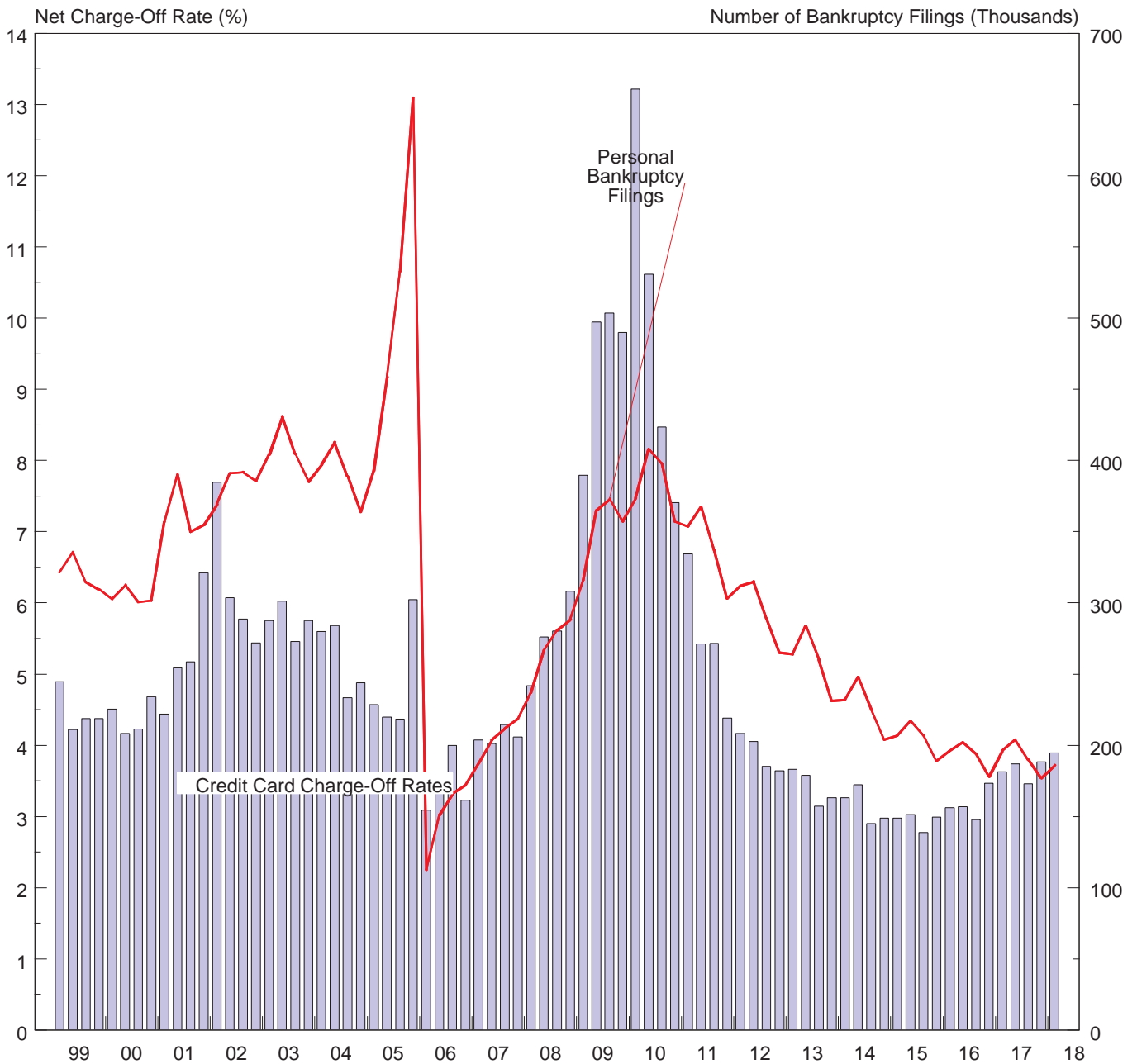
Credit Quality of C & I Loans

2013-2018



Credit Card Loss Rates and Personal Bankruptcy Filings

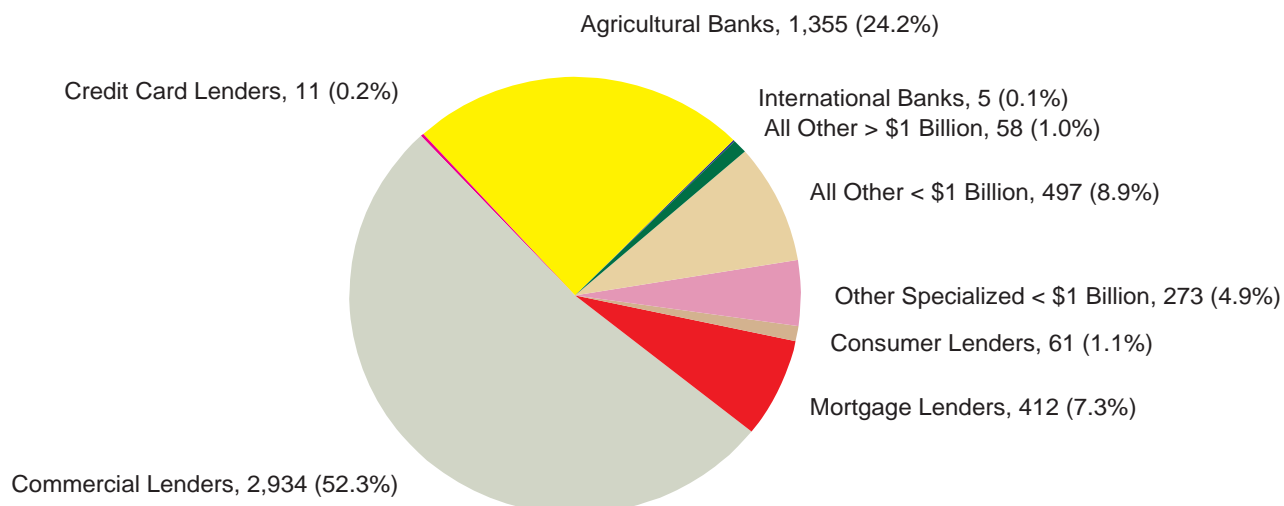
1999-2018



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

Number of Institutions By Asset Concentration Group

March 31, 2018

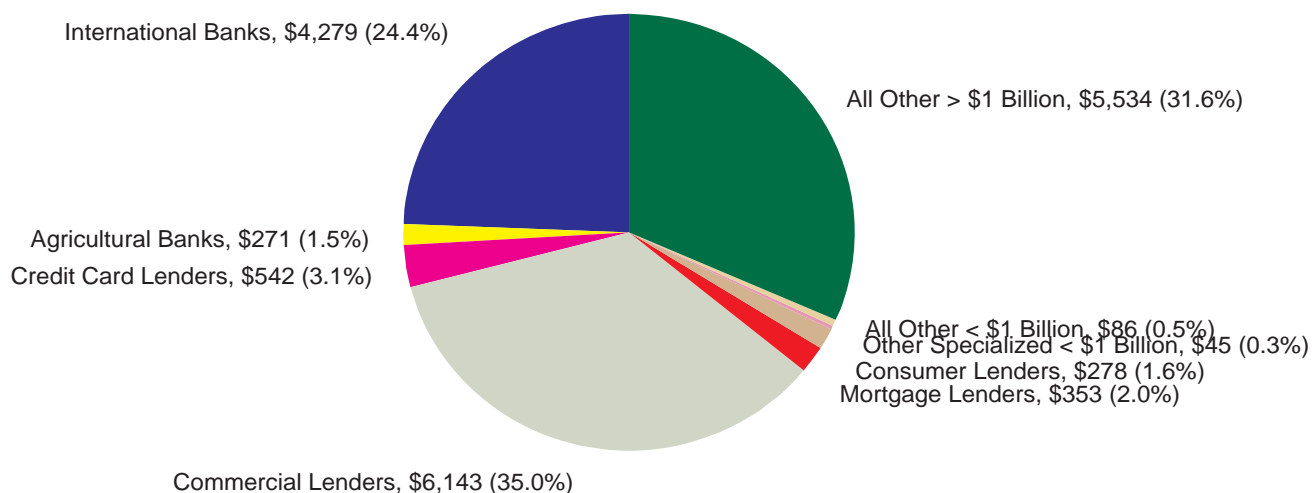


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/18	5	1,355	11	2,934	412	61	273	497	58
12/17	5	1,390	11	2,943	420	59	272	510	60
12/16	5	1,429	13	3,025	462	65	300	549	65
12/15	4	1,479	14	3,089	500	65	332	632	67
12/14	3	1,515	15	3,222	553	52	374	708	67
12/13	4	1,532	16	3,378	588	55	405	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89

Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2018

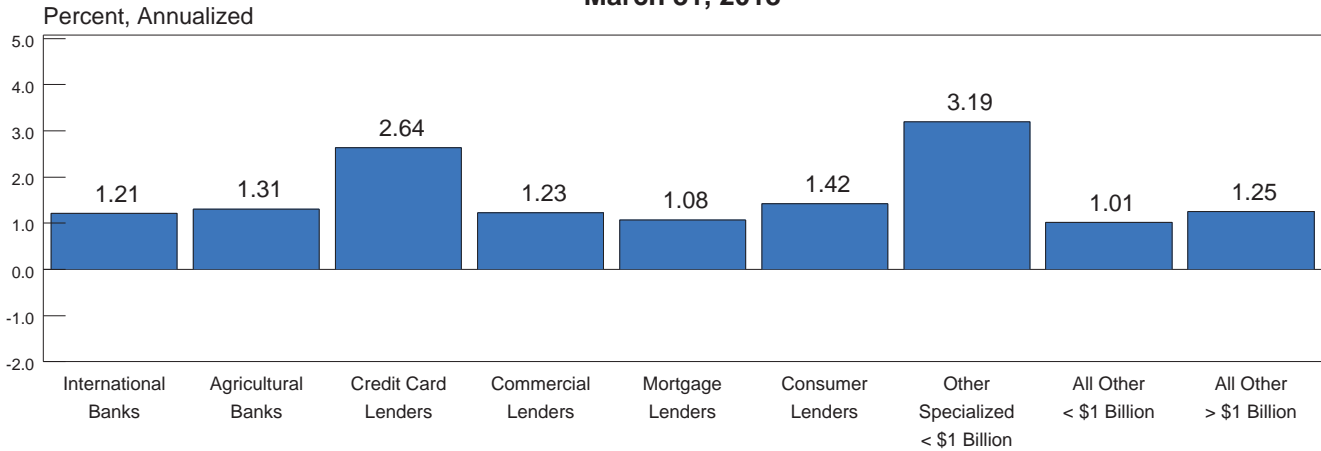


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/18	4,279	271	542	6,143	353	278	45	86	5,534
12/17	4,196	283	563	6,026	349	271	47	89	5,592
12/16	4,053	285	519	5,628	332	256	51	98	5,559
12/15	3,775	278	549	5,892	385	187	57	114	4,730
12/14	3,736	273	484	4,878	440	176	62	129	5,375
12/13	3,700	262	591	4,921	487	162	63	138	4,407
12/12	3,808	240	601	4,339	628	102	65	146	4,522
12/11	3,456	216	539	4,086	825	97	56	139	4,477
12/10	3,038	200	705	4,095	789	114	43	132	4,203
12/09	3,107	182	502	4,547	810	96	38	116	3,689
12/08	3,410	169	513	5,461	997	122	34	95	3,040
12/07	2,784	158	479	4,619	1,328	95	38	110	3,423
12/06	2,337	149	408	4,905	1,445	110	42	120	2,345
12/05	1,851	142	359	4,257	1,647	117	48	129	2,328
12/04	1,881	139	383	3,301	1,505	104	52	143	2,598
12/03	1,448	130	348	2,924	1,658	147	61	171	2,189
12/02	1,273	124	299	2,961	1,342	166	60	197	2,013
12/01	1,176	120	335	3,539	1,179	141	50	203	1,127
12/00	1,229	120	295	3,823	1,000	88	51	205	651

Performance Ratios By Asset Concentration Group

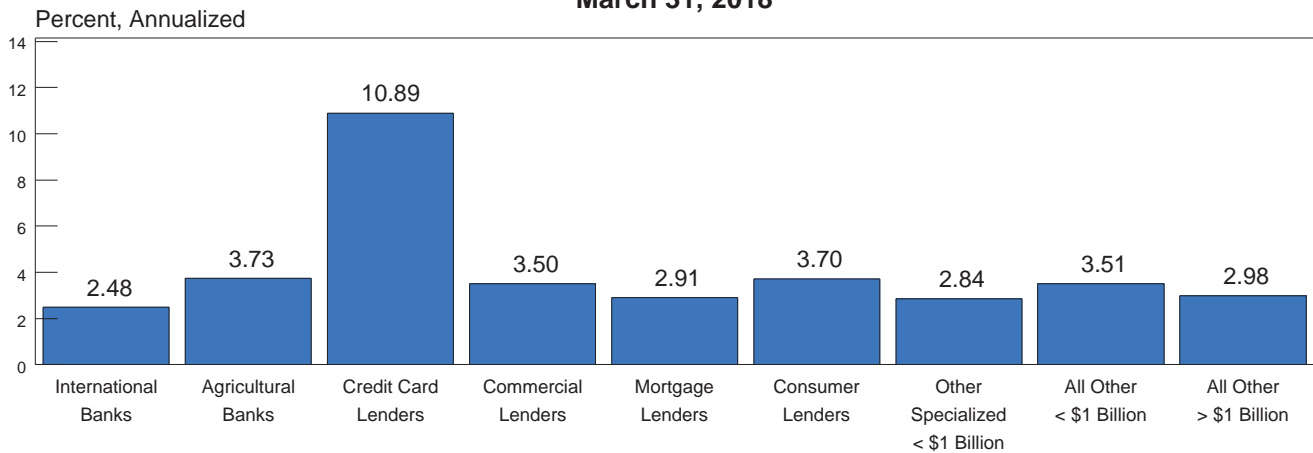
Return on Assets (YTD)

March 31, 2018



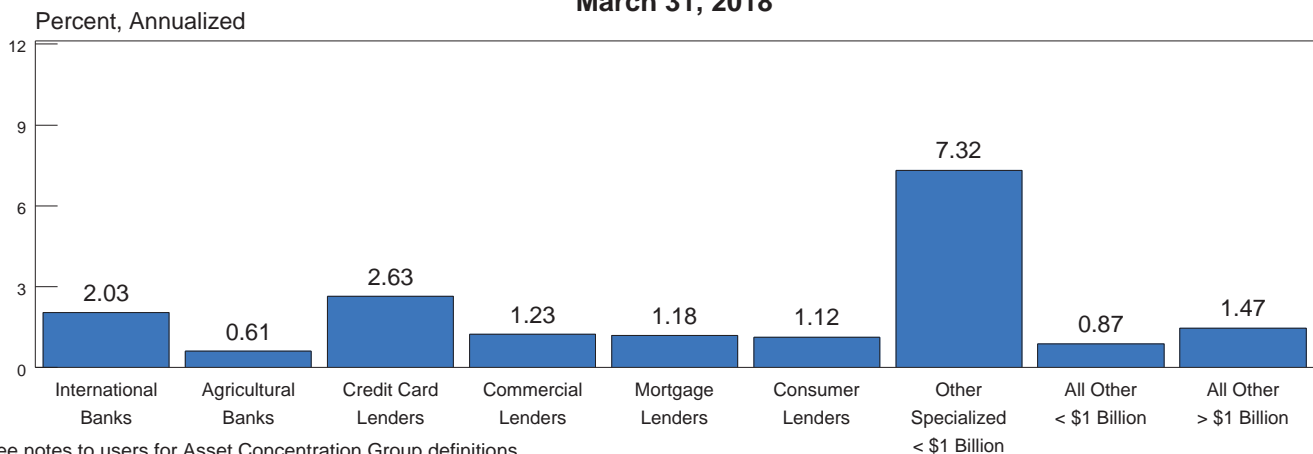
Net Interest Margin (YTD)

March 31, 2018



Noninterest Income to Assets (YTD)

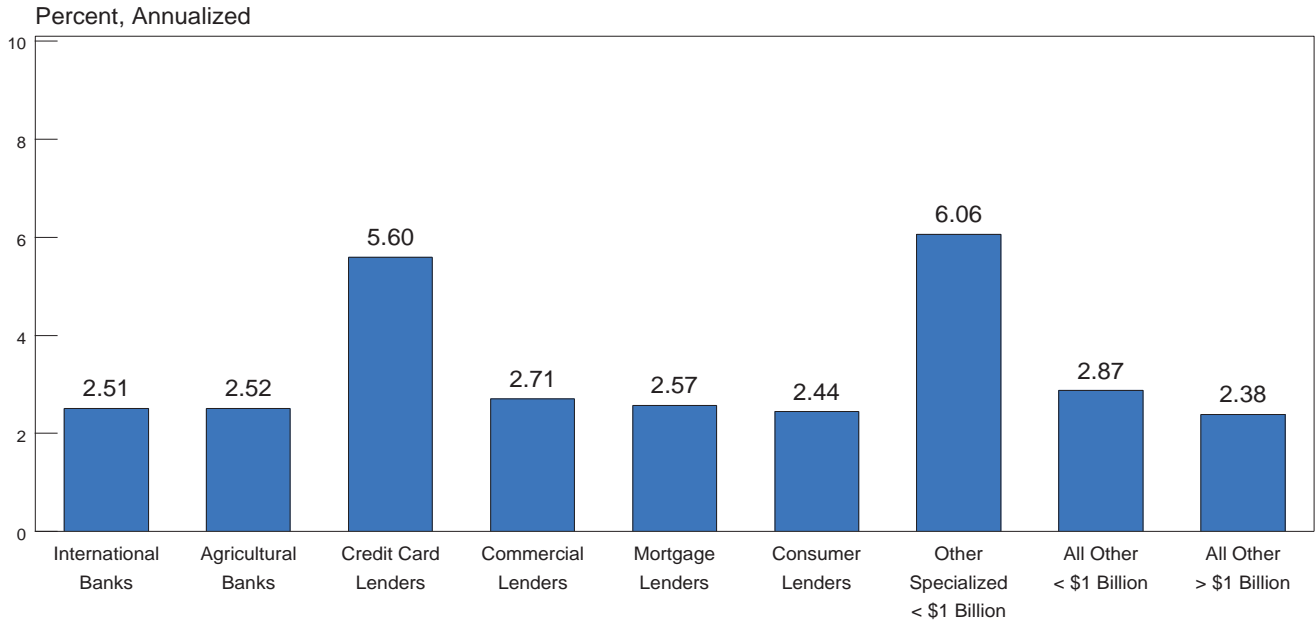
March 31, 2018



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

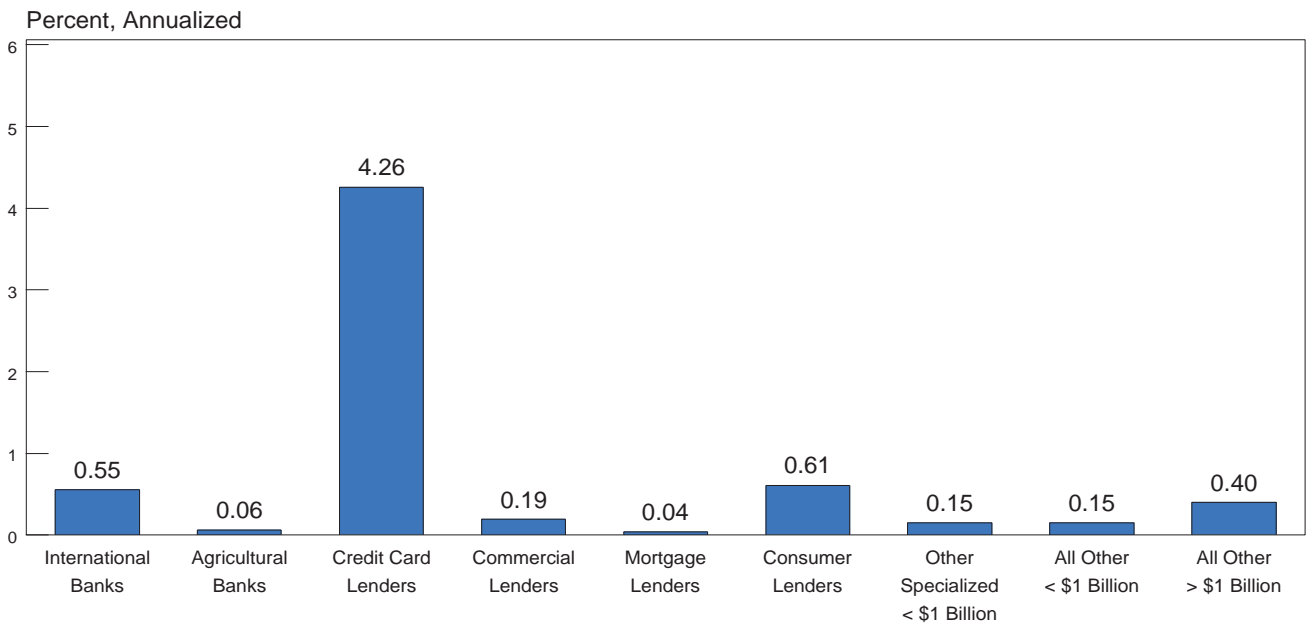
Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

March 31, 2018



Net Charge-Offs to Loans and Leases (YTD)

March 31, 2018

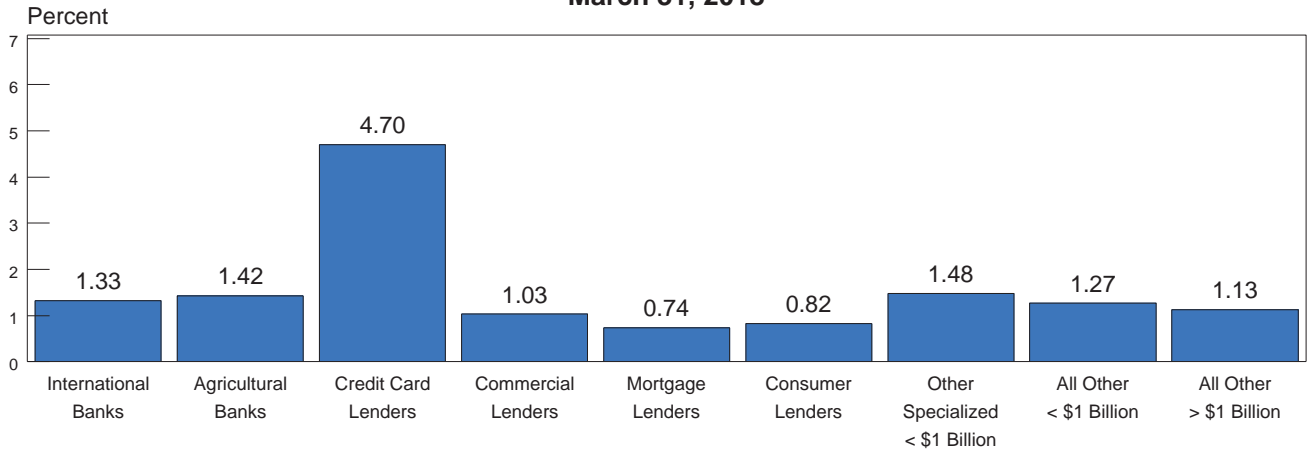


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

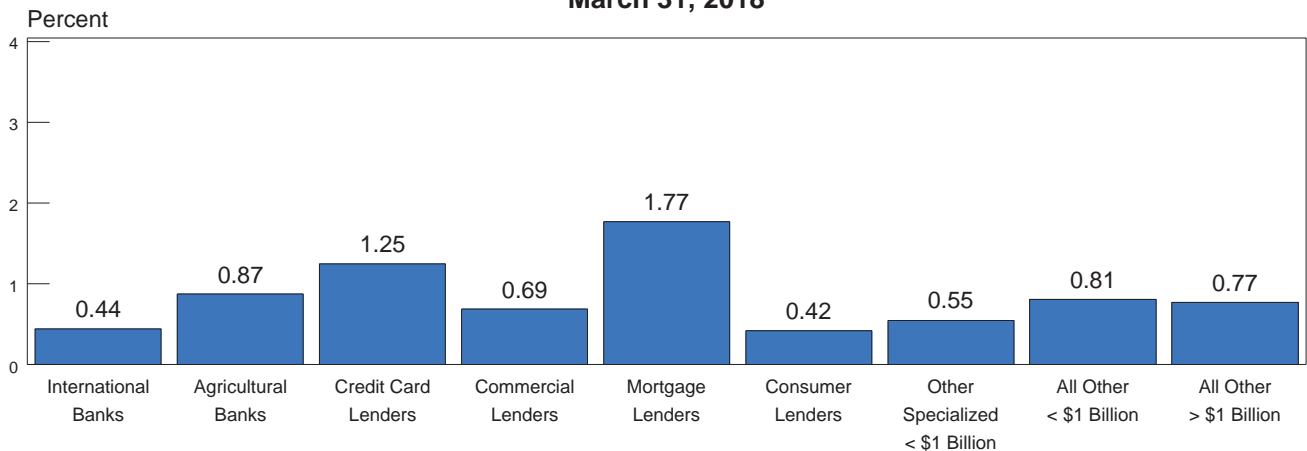
Loss Allowance To Loans and Leases

March 31, 2018



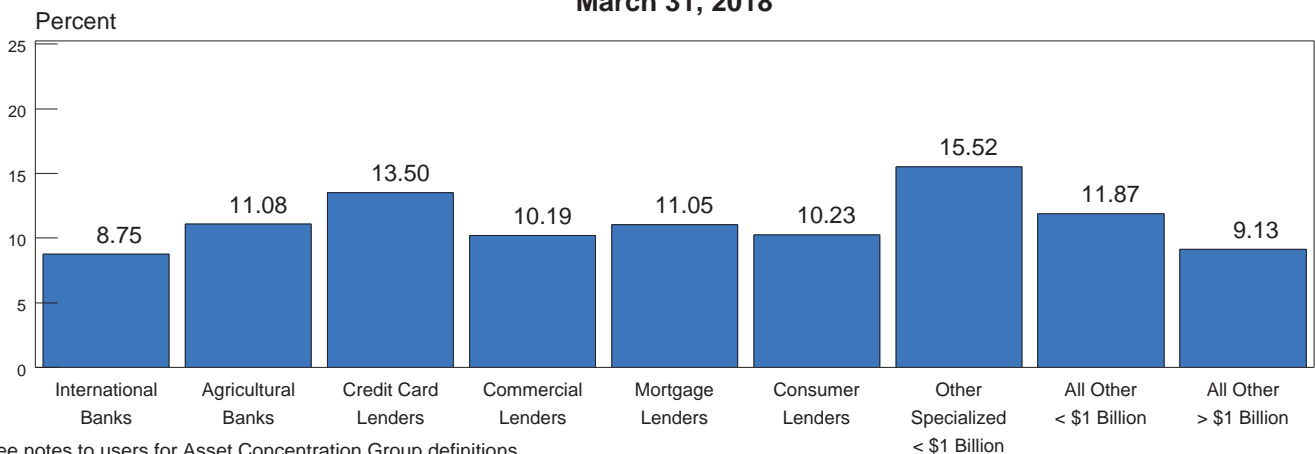
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2018



Core Capital (Leverage) Ratio

March 31, 2018



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

Return On Average Assets By Asset Concentration Group

2000 - 2018, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/18	1.21	1.31	2.64	1.23	1.08	1.42	3.19	1.01	1.25
03/17	0.94	1.18	2.07	0.98	0.91	1.08	2.53	0.91	1.06
03/16	0.83	1.21	2.72	0.90	0.97	1.08	2.36	0.89	0.92
03/15	0.90	1.17	3.04	0.91	0.76	1.02	2.19	0.90	1.02
03/14	0.77	1.11	3.48	0.95	0.84	1.02	1.85	0.82	0.94
03/13	0.95	1.14	3.11	0.89	0.94	1.48	1.52	0.93	1.22
03/12	0.80	1.27	3.33	0.84	0.82	1.78	1.71	0.99	1.01
03/11	0.60	1.04	3.68	0.59	0.48	1.33	1.34	0.80	0.90
03/10	0.75	0.95	0.70	0.16	0.78	1.41	1.20	0.86	0.64
03/09	0.61	0.73	-11.26	-0.19	0.54	0.08	0.30	0.92	0.55
03/08	0.35	1.19	4.59	0.78	-0.21	1.30	2.20	1.01	0.13
03/07	0.93	1.19	3.84	1.14	0.91	1.77	2.03	0.99	1.25
03/06	1.16	1.26	4.57	1.35	1.05	2.19	-1.31	1.06	1.23
03/05	0.92	1.28	3.22	1.32	1.20	1.52	1.52	1.17	1.48
03/04	1.12	1.27	3.93	1.33	1.17	1.52	1.38	1.10	1.36
03/03	1.08	1.23	3.59	1.32	1.53	1.57	1.23	1.13	1.25
03/02	0.82	1.25	3.22	1.34	1.31	1.44	-2.16	1.15	1.26
03/01	1.14	1.19	2.87	1.21	1.01	0.79	1.83	1.05	0.92
03/00	1.31	1.28	2.89	1.28	1.14	1.41	1.87	1.16	0.85

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

Net Interest Margin By Asset Concentration Group

2000 - 2018, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/18	2.48	3.73	10.89	3.50	2.91	3.70	2.84	3.51	2.98
03/17	2.42	3.61	10.85	3.35	2.88	3.50	2.68	3.44	2.81
03/16	2.36	3.64	9.73	3.28	2.81	3.69	2.68	3.51	2.68
03/15	2.26	3.52	9.59	3.27	2.60	3.53	2.64	3.46	2.70
03/14	2.37	3.55	9.44	3.44	2.99	3.34	2.71	3.47	2.62
03/13	2.43	3.49	9.37	3.54	2.89	3.94	2.58	3.47	2.89
03/12	2.76	3.76	9.71	3.74	2.78	4.48	2.88	3.58	3.15
03/11	2.53	3.80	10.92	3.78	3.06	4.36	2.81	3.70	3.23
03/10	2.83	3.87	14.12	3.68	3.08	4.58	2.72	3.70	3.32
03/09	3.00	3.81	10.44	3.53	3.12	4.51	2.89	3.78	2.41
03/08	2.84	3.84	8.64	3.67	2.73	4.90	3.05	3.61	2.61
03/07	2.46	3.91	8.18	3.71	2.71	5.03	3.15	3.63	2.89
03/06	2.56	4.05	9.01	3.92	2.82	4.56	3.09	3.75	3.06
03/05	2.64	4.05	8.15	3.87	2.97	4.74	3.04	3.86	3.28
03/04	2.87	3.98	9.11	3.92	3.13	4.39	3.04	3.82	3.23
03/03	3.20	4.00	8.02	3.99	3.37	4.61	2.96	3.94	3.33
03/02	3.53	4.07	8.49	4.17	3.56	5.06	3.43	4.03	3.50
03/01	2.74	4.01	7.00	4.01	2.89	3.81	3.41	3.96	3.04
03/00	2.74	4.23	7.69	4.14	2.92	4.10	3.53	4.19	3.59

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

Net Charge-Offs as a Percent of Average Loans and Leases
By Asset Concentration Group
2000 - 2018, Annualized

Year to Date	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/18	0.55	0.06	4.26	0.19	0.04	0.61	0.15	0.15	0.40
03/17	0.66	0.10	3.93	0.20	0.09	0.65	0.12	0.13	0.38
03/16	0.57	0.10	3.07	0.20	0.06	0.68	0.07	0.16	0.42
03/15	0.63	0.02	2.80	0.15	0.15	0.60	0.13	0.14	0.41
03/14	0.72	0.07	3.03	0.27	0.24	0.72	0.11	0.17	0.34
03/13	1.17	0.10	3.41	0.51	0.42	1.18	0.34	0.29	0.63
03/12	1.48	0.17	4.04	0.77	0.96	1.55	0.26	0.33	0.99
03/11	1.96	0.31	6.67	1.34	0.98	1.77	0.76	0.39	1.40
03/10	2.75	0.45	14.26	1.89	1.20	2.69	0.54	0.44	2.29
03/09	2.42	0.52	8.57	1.45	1.05	2.56	0.43	0.30	1.87
03/08	1.13	0.17	4.97	0.71	1.14	1.78	0.21	0.17	0.64
03/07	0.57	0.14	3.86	0.23	0.21	1.43	0.18	0.17	0.31
03/06	0.53	0.09	2.95	0.17	0.11	0.95	0.16	0.12	0.18
03/05	0.76	0.13	4.39	0.22	0.10	1.49	0.22	0.21	0.18
03/04	1.30	0.12	5.17	0.31	0.12	0.71	0.70	0.24	0.34
03/03	1.51	0.15	5.49	0.55	0.18	0.90	0.36	0.25	0.61
03/02	1.49	0.20	7.09	0.62	0.16	1.10	0.67	0.24	0.84
03/01	0.55	0.17	3.78	0.52	0.13	0.68	0.45	0.20	0.68
03/00	0.49	0.13	3.99	0.37	0.12	0.34	0.36	0.16	0.47

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

Percent of Loans Noncurrent By Asset Concentration Group

2000 - 2018

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/18	1.17	1.12	1.56	0.85	2.86	0.57	1.42	1.07	1.47
12/17	1.27	0.96	1.54	0.86	2.71	0.49	1.35	1.11	1.56
12/16	1.57	0.97	1.42	1.05	2.97	0.94	1.46	1.20	1.80
12/15	1.81	0.80	1.17	1.13	2.65	1.26	1.46	1.44	2.18
12/14	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
12/13	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
12/11	4.22	1.70	1.71	3.54	3.89	1.68	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
12/09	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
12/08	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
12/07	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
12/06	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
12/05	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
12/04	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
12/03	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
12/02	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
12/01	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
12/00	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01

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

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

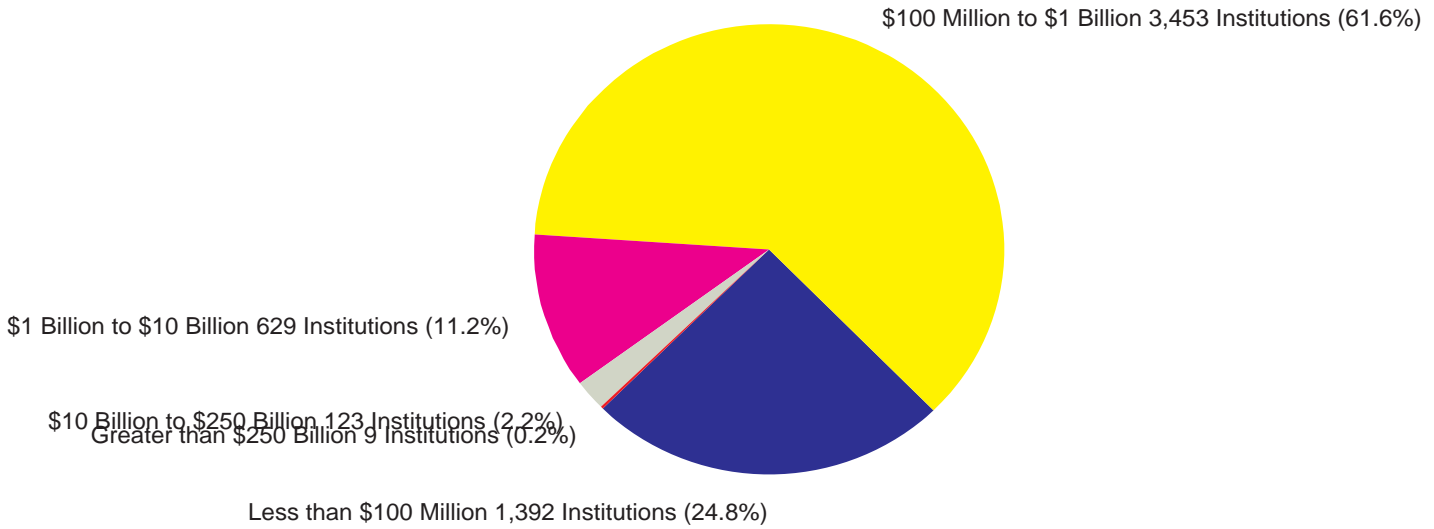
2000 - 2018

	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
03/18	8.75	11.08	13.50	10.19	11.05	10.23	15.52	11.87	9.13
12/17	8.66	10.89	13.12	10.16	10.90	10.12	14.73	11.84	9.19
12/16	8.67	10.84	12.62	10.11	11.14	10.24	14.88	11.37	8.88
12/15	8.83	10.66	12.30	10.05	11.28	10.29	14.37	11.56	8.98
12/14	8.28	10.49	12.33	10.20	11.53	9.82	13.95	11.47	8.97
12/13	7.87	10.33	13.01	10.13	10.92	9.45	13.11	11.26	9.03
12/12	7.16	10.25	13.12	10.04	10.11	9.36	12.88	10.83	9.13
12/11	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
12/10	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69
12/09	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
12/08	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
12/07	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
12/06	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
12/05	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
12/04	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
12/03	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
12/02	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
12/01	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
12/00	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13

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

Number of Institutions By Asset Size

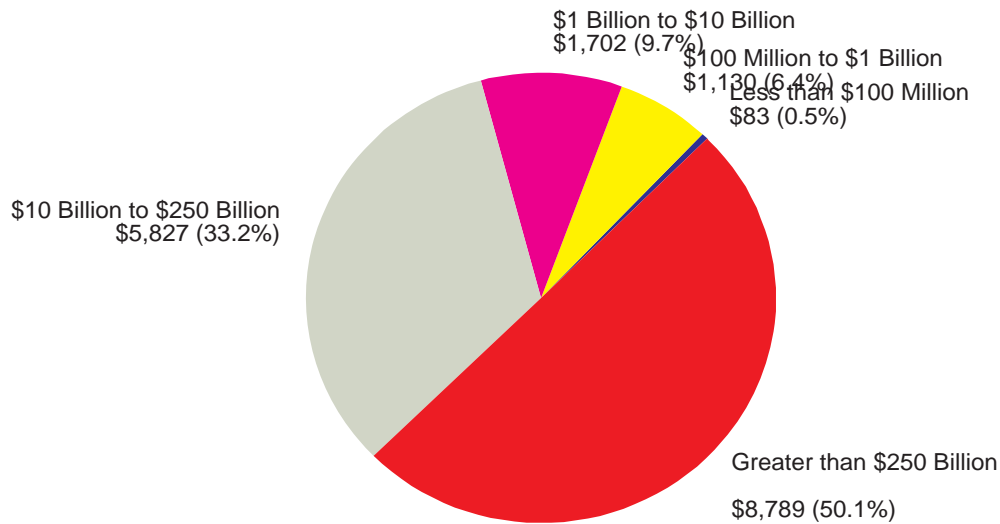
March 31, 2018



Industry Assets By Asset Size

March 31, 2018

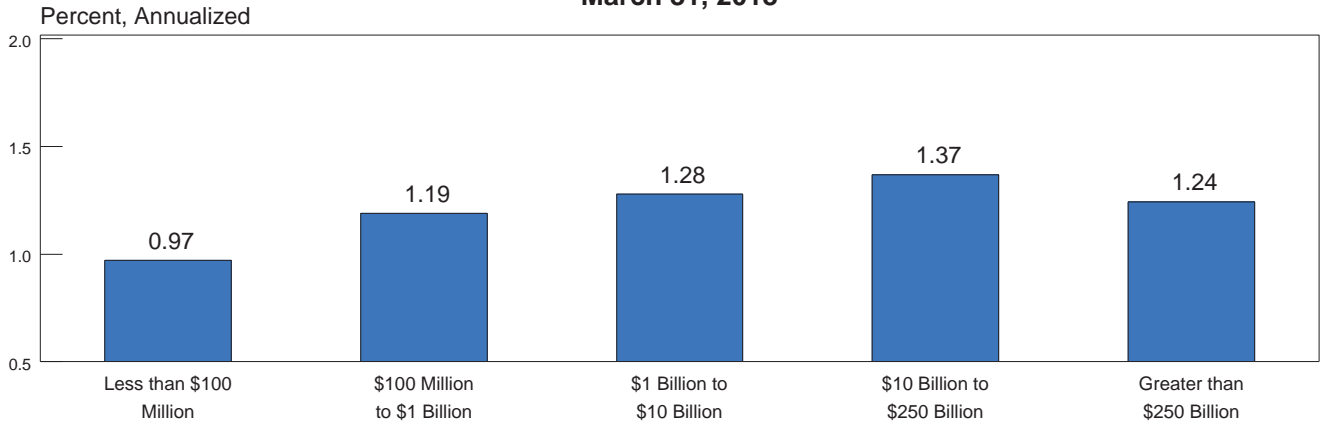
(\$ Billions)



Performance Ratios By Asset Size

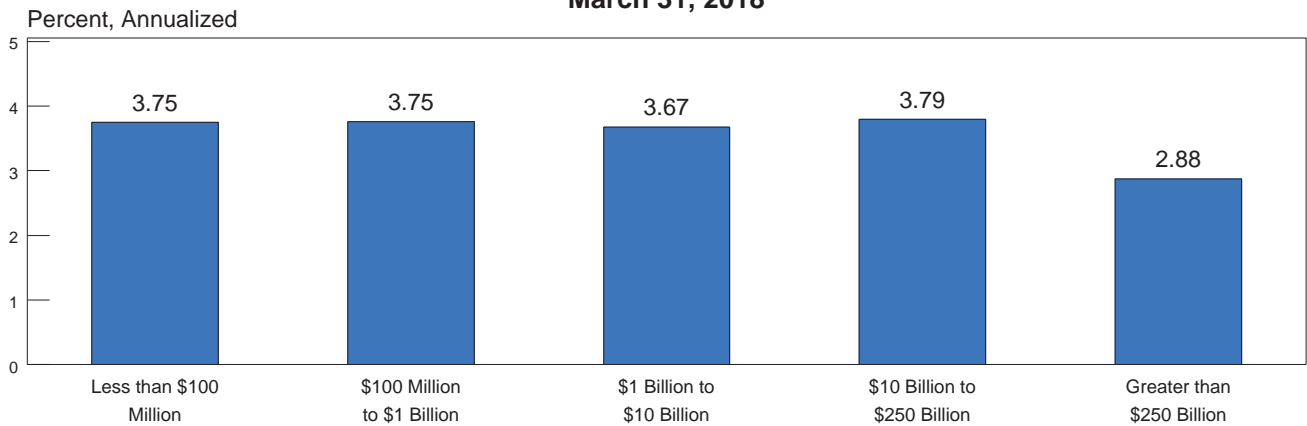
Return on Assets (YTD)

March 31, 2018



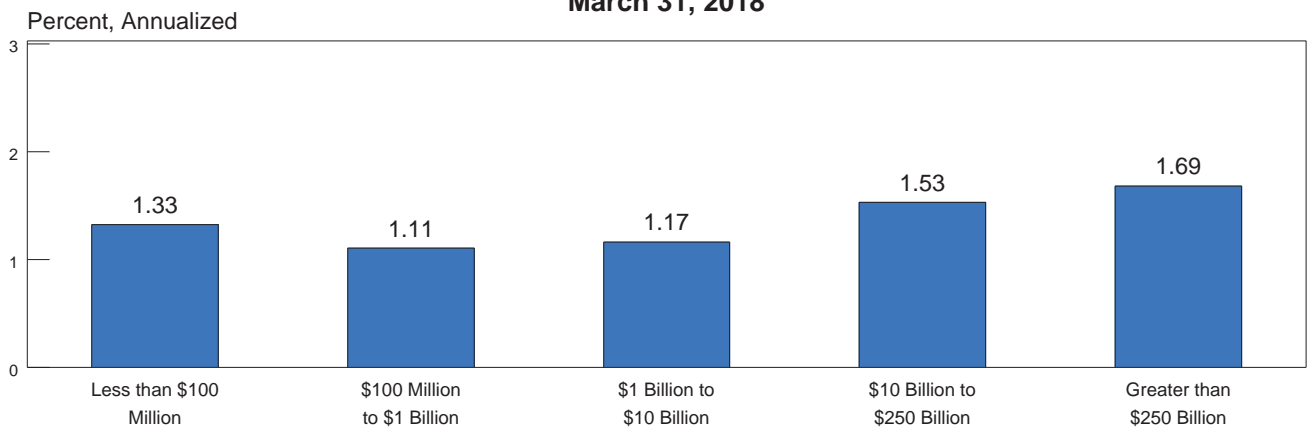
Net Interest Margin (YTD)

March 31, 2018



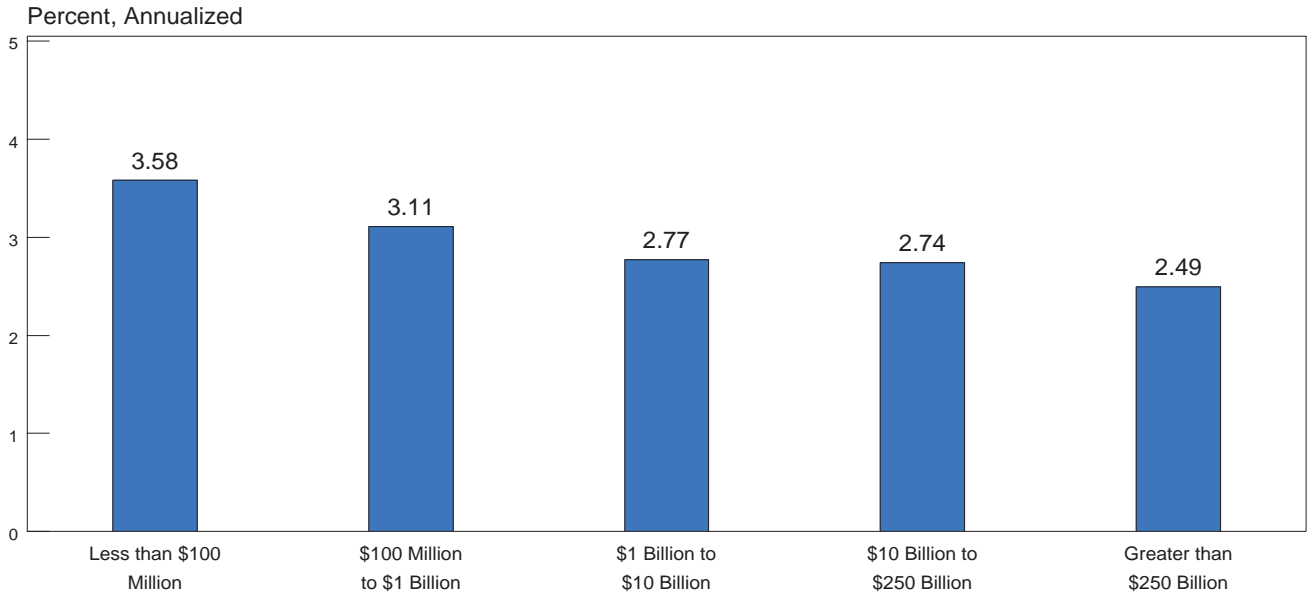
Noninterest Income to Assets (YTD)

March 31, 2018



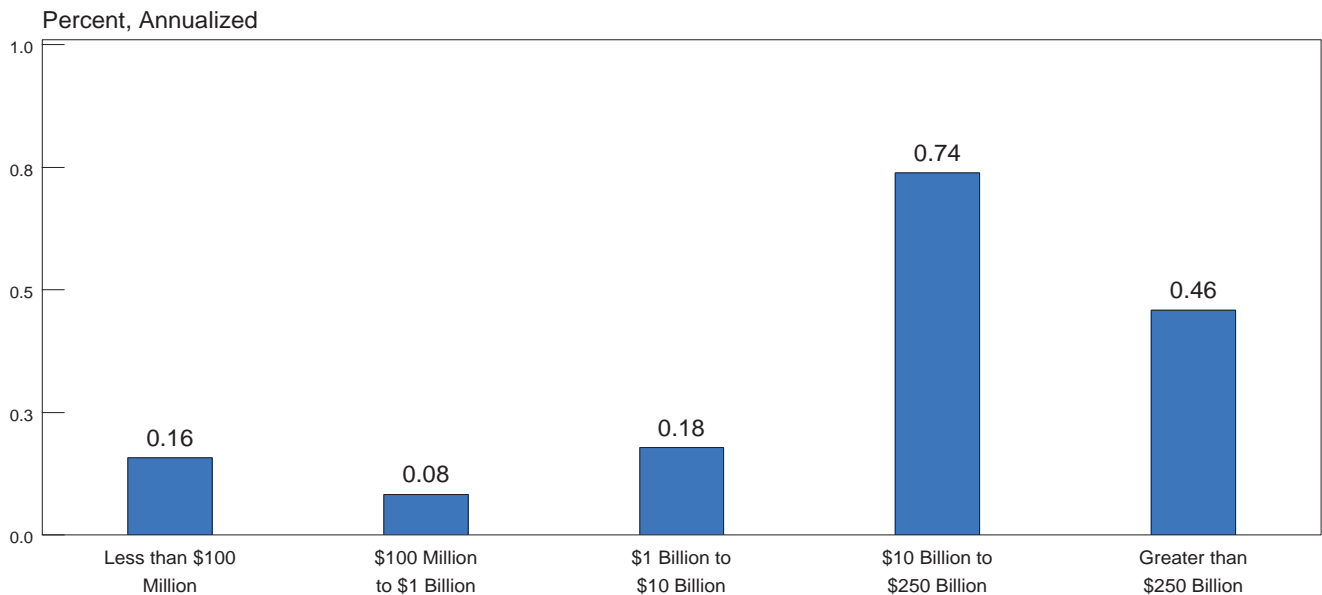
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2018



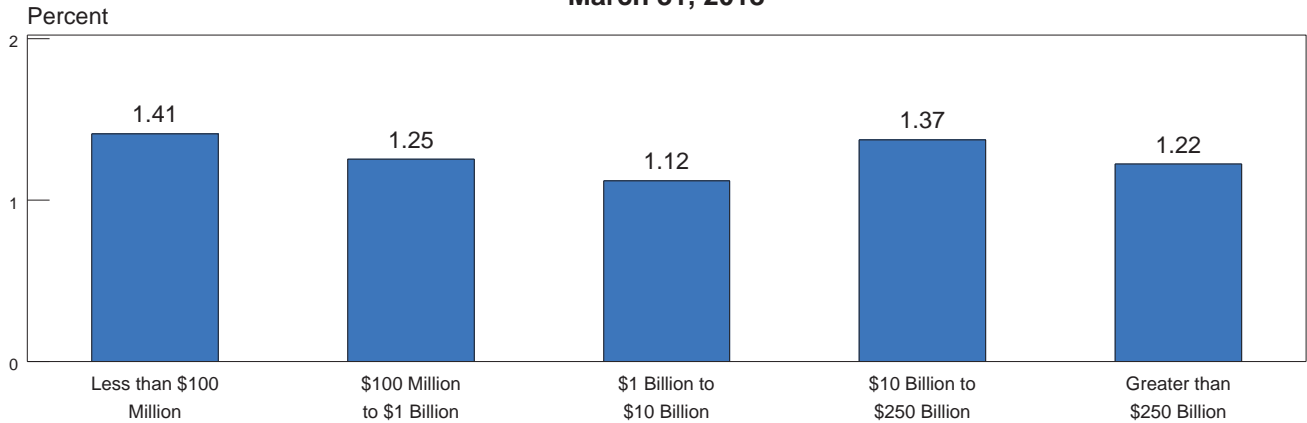
Net Charge-Offs to Loans and Leases (YTD)

March 31, 2018



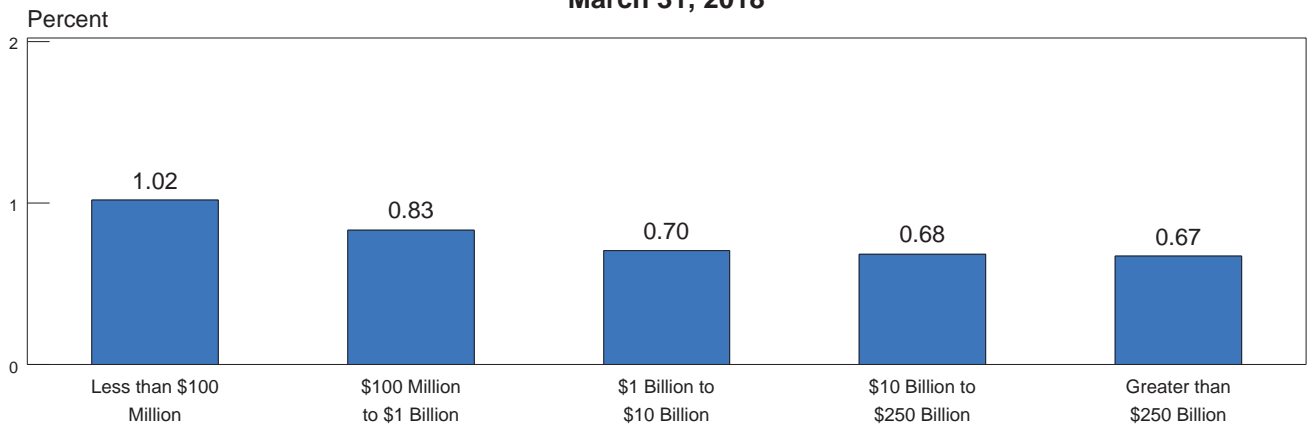
Condition Ratios By Asset Size Loss Allowance To Loans and Leases

March 31, 2018



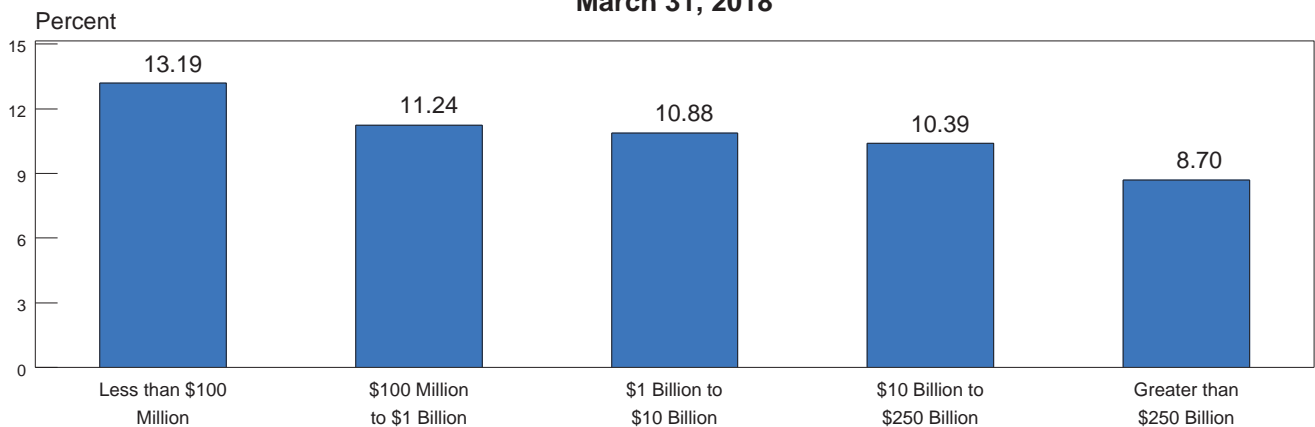
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2018



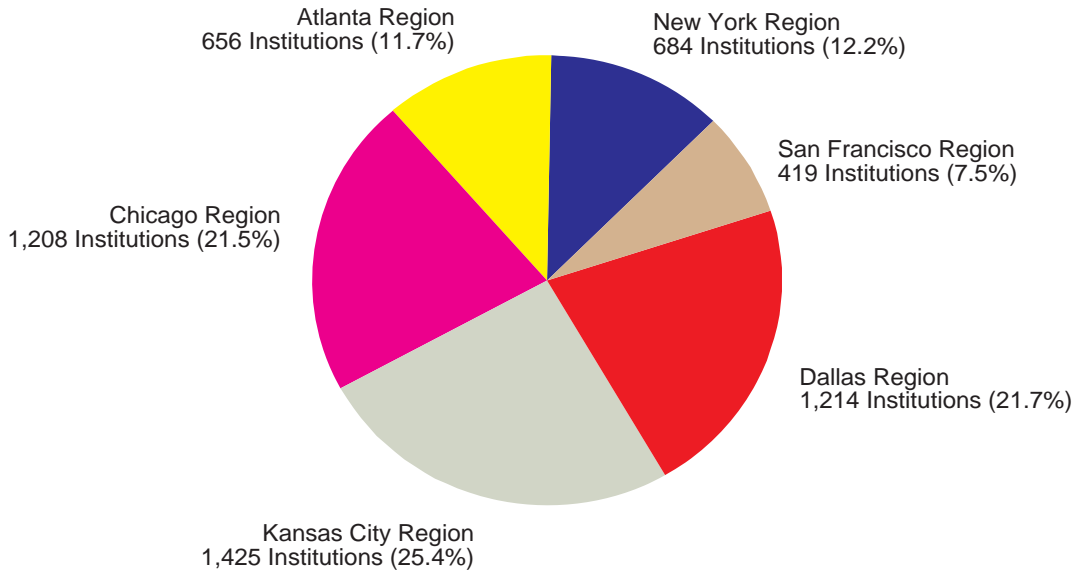
Core Capital (Leverage) Ratio

March 31, 2018



Geographic Distribution of FDIC-Insured Institutions

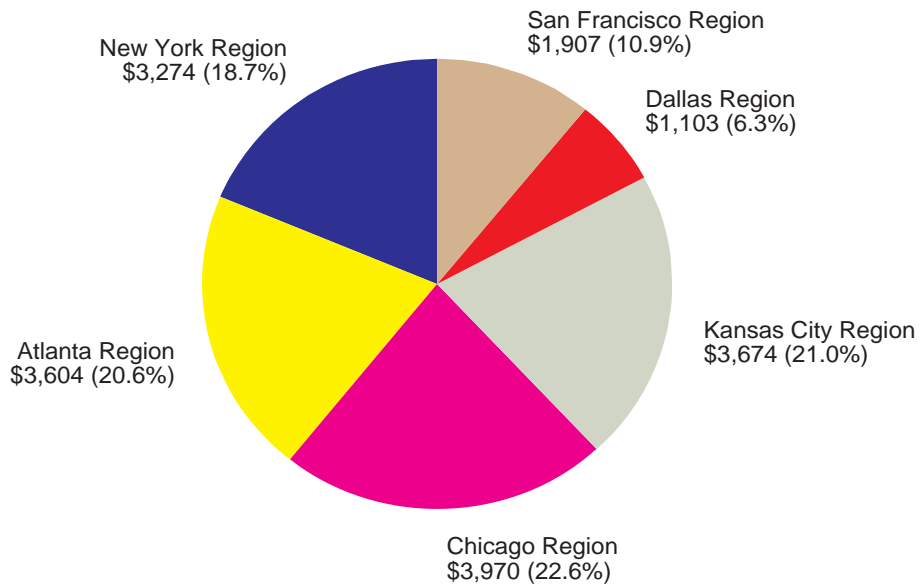
March 31, 2018



Geographic Distribution of Industry Assets

March 31, 2018

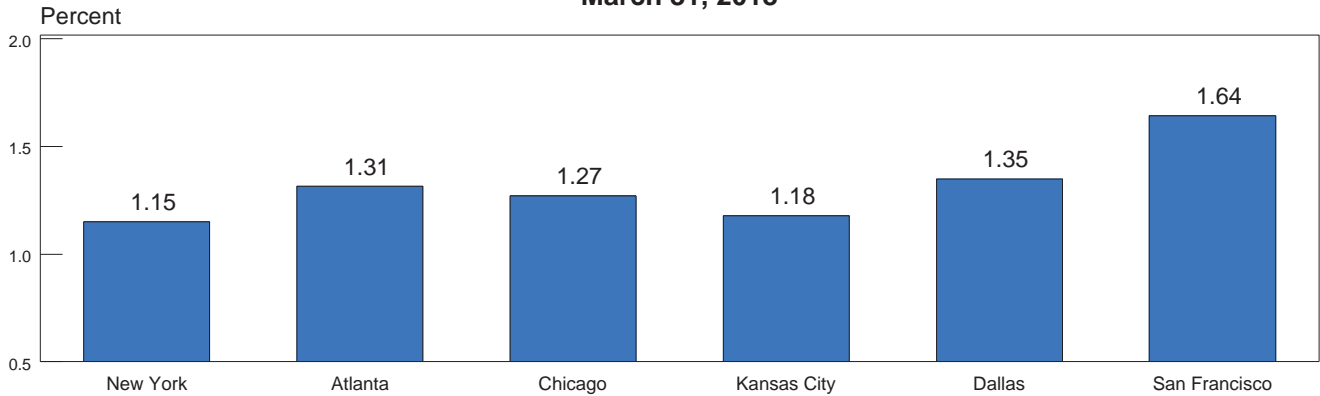
(\$ Billions)



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

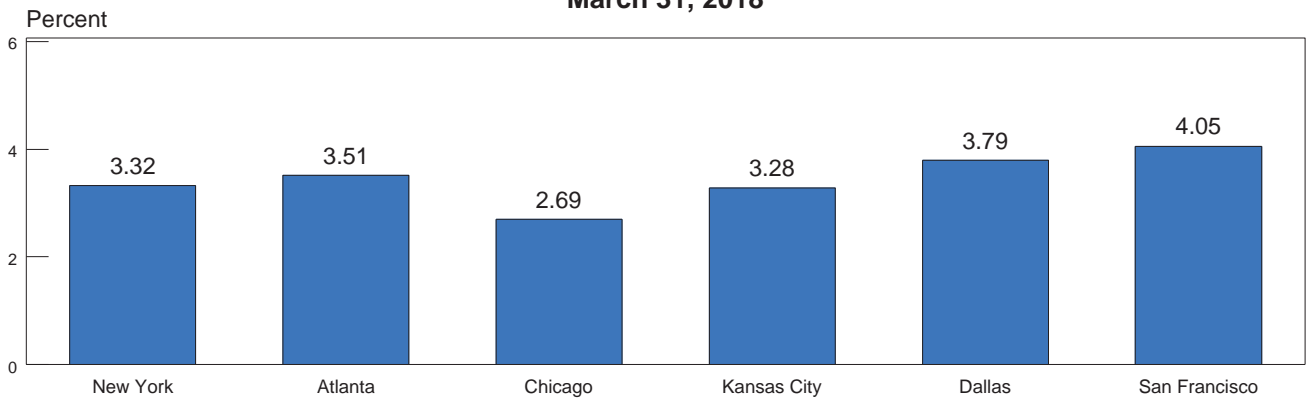
Performance Ratios By Geographic Regions Return on Assets (YTD, Annualized)

March 31, 2018



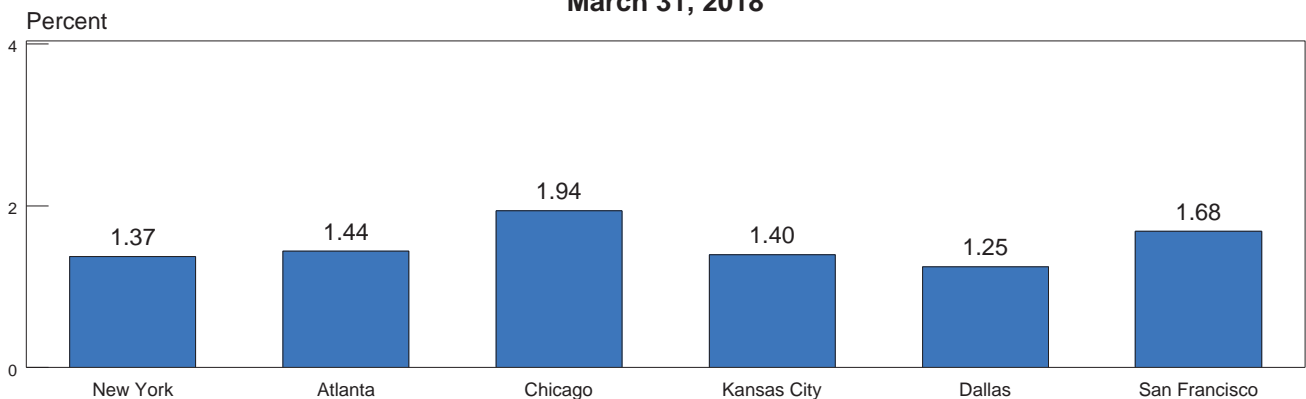
Net Interest Margins (YTD, Annualized)

March 31, 2018



Noninterest Income to Assets (YTD, Annualized)

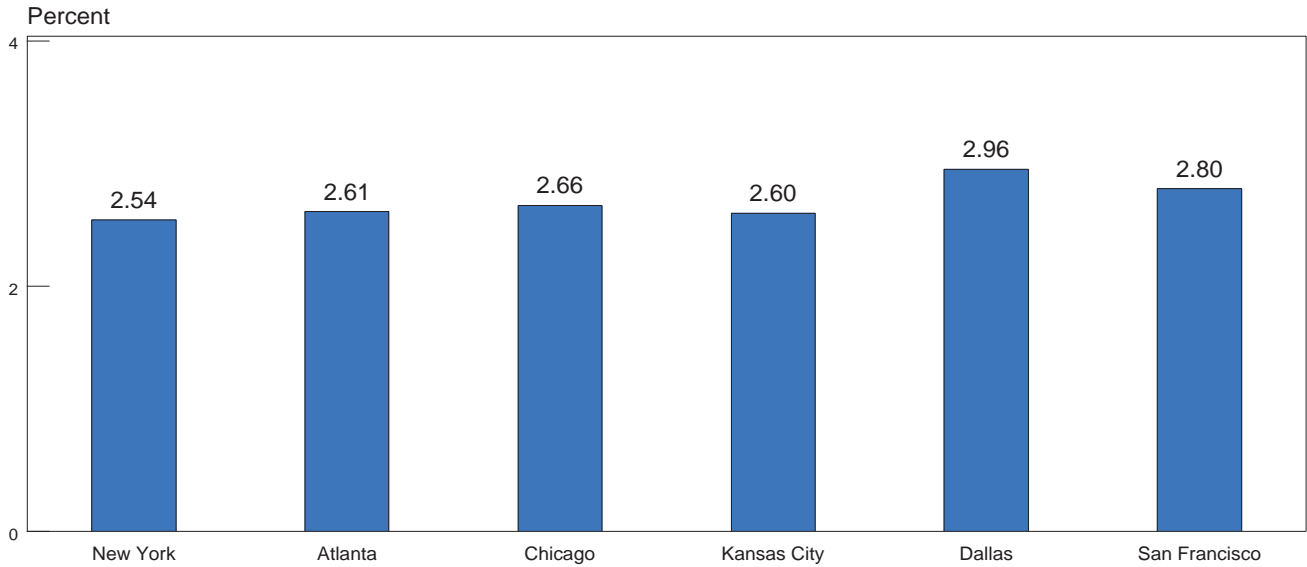
March 31, 2018



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

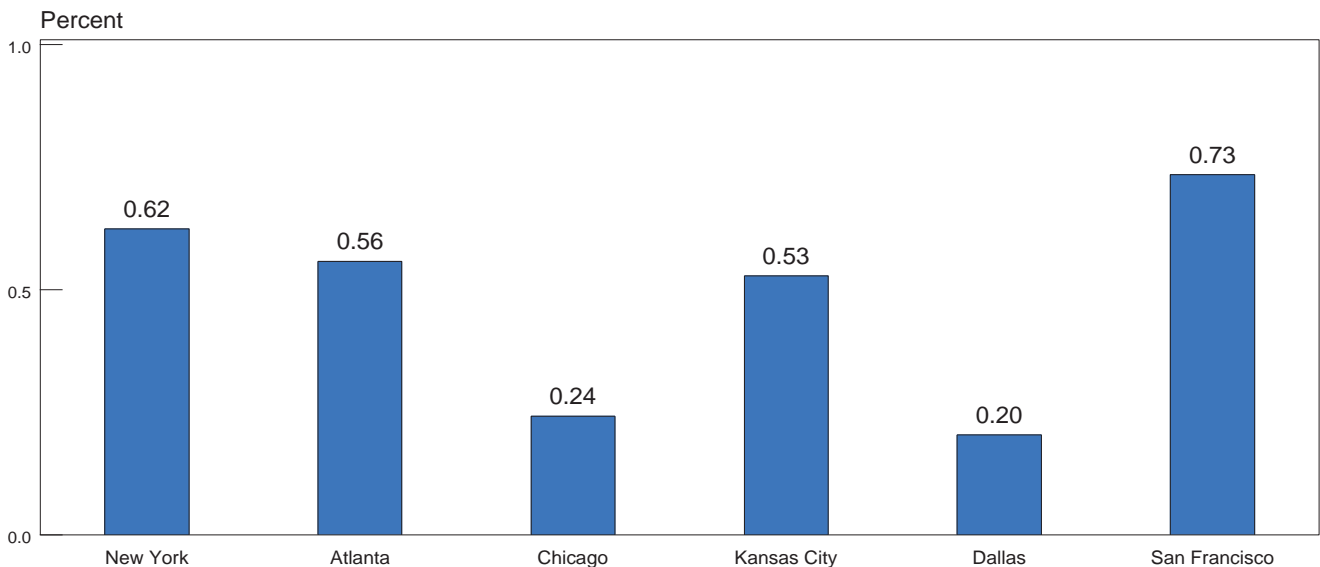
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2018



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

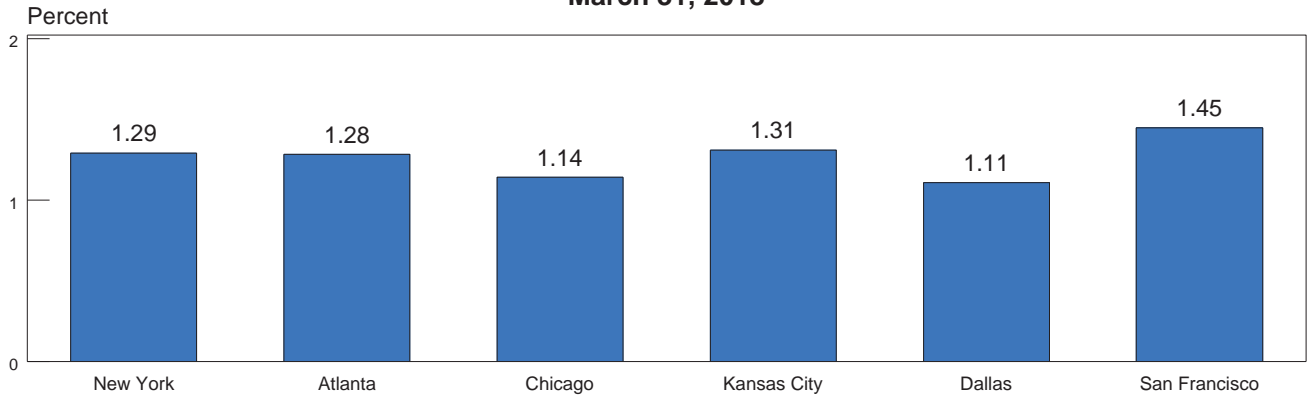
March 31, 2018



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

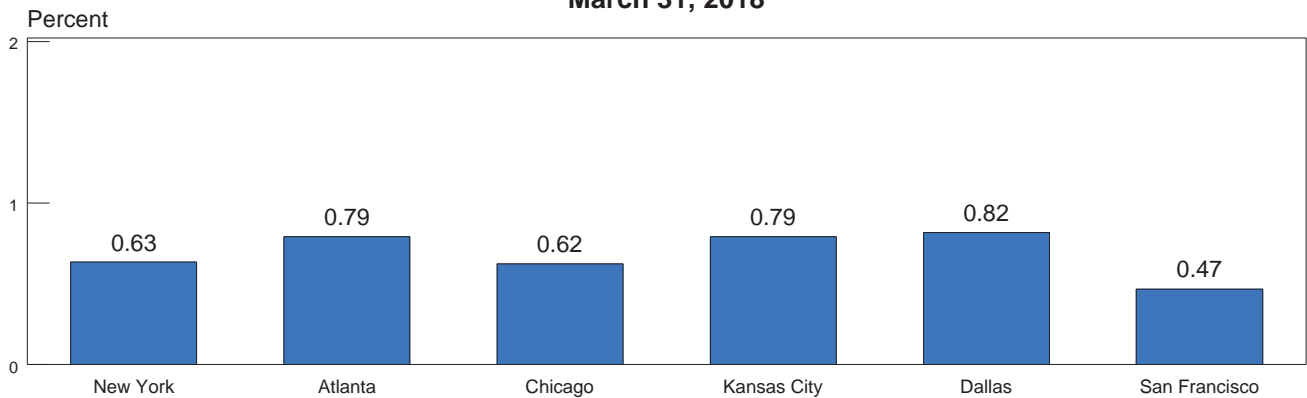
Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

March 31, 2018



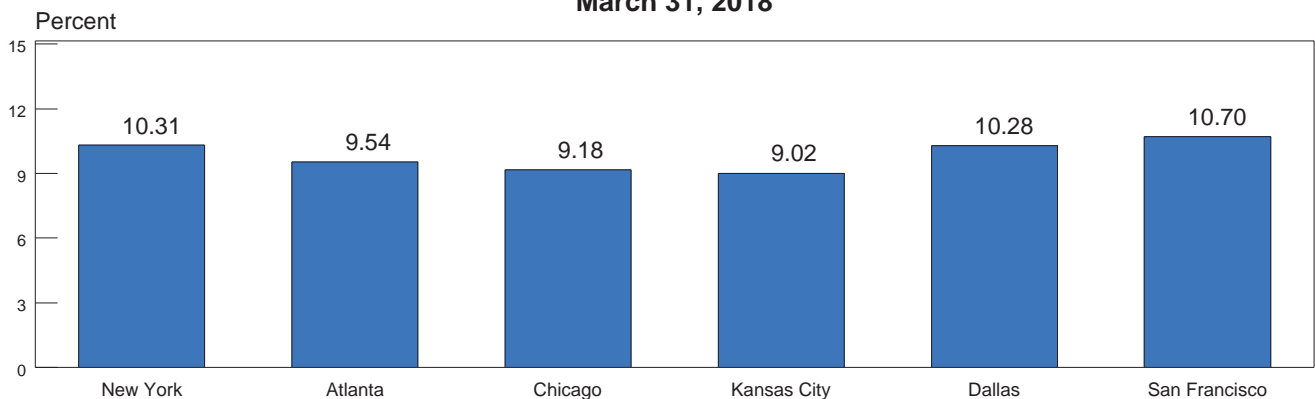
Noncurrent Assets Plus Other Real Estate Owned To Assets

March 31, 2018



Core Capital (Leverage) Ratio

March 31, 2018



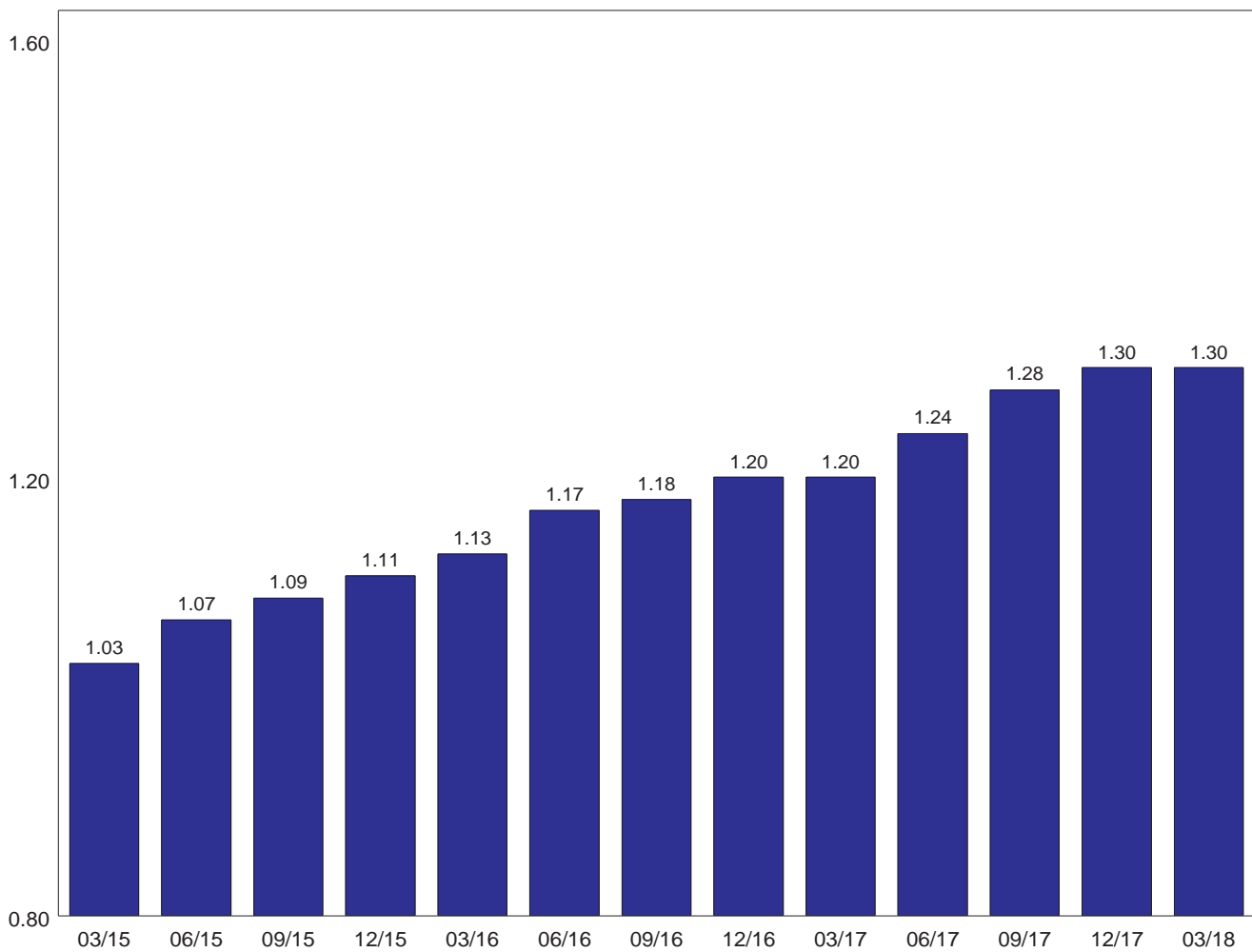
Note: Region is based on location of main office.

Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2015 - March 31, 2018

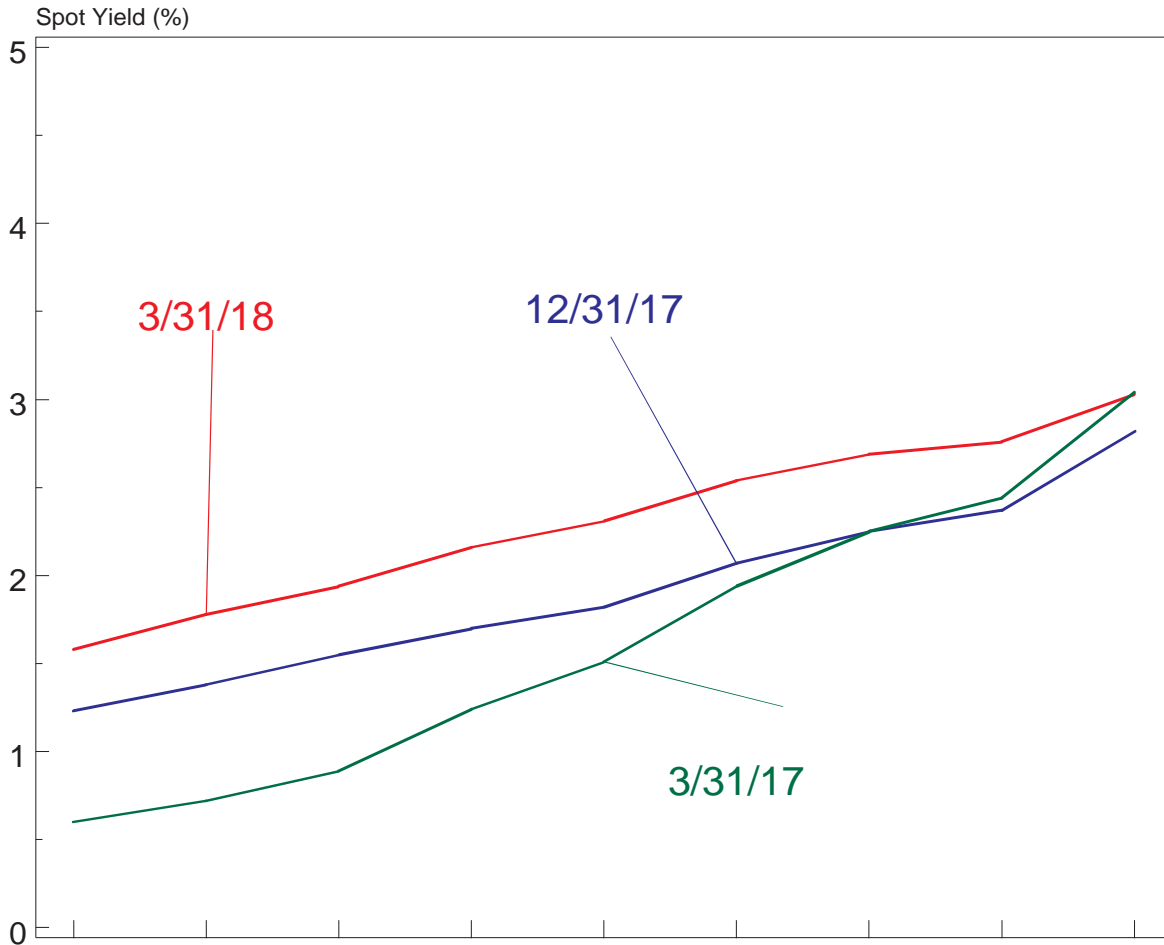
Percent of Insured Deposits



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

U.S. Treasury Yield Curves

March 31, 2017 - March 31, 2018



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
3/31/18	1.58	1.78	1.94	2.16	2.31	2.54	2.69	2.76	3.03
12/31/17	1.23	1.38	1.55	1.70	1.82	2.07	2.25	2.37	2.82
9/30/17	1.06	1.14	1.24	1.36	1.51	1.82	2.06	2.24	2.82
6/30/17	0.90	1.03	1.12	1.29	1.47	1.81	2.07	2.26	2.90
3/31/17	0.60	0.72	0.89	1.24	1.51	1.94	2.25	2.44	3.04

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

March 31, 2018

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,580	99.5%	\$17,527.3	100.0%
Adequately Capitalized	15	0.3%	\$2.4	0.0%
Undercapitalized	4	0.1%	\$0.3	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.

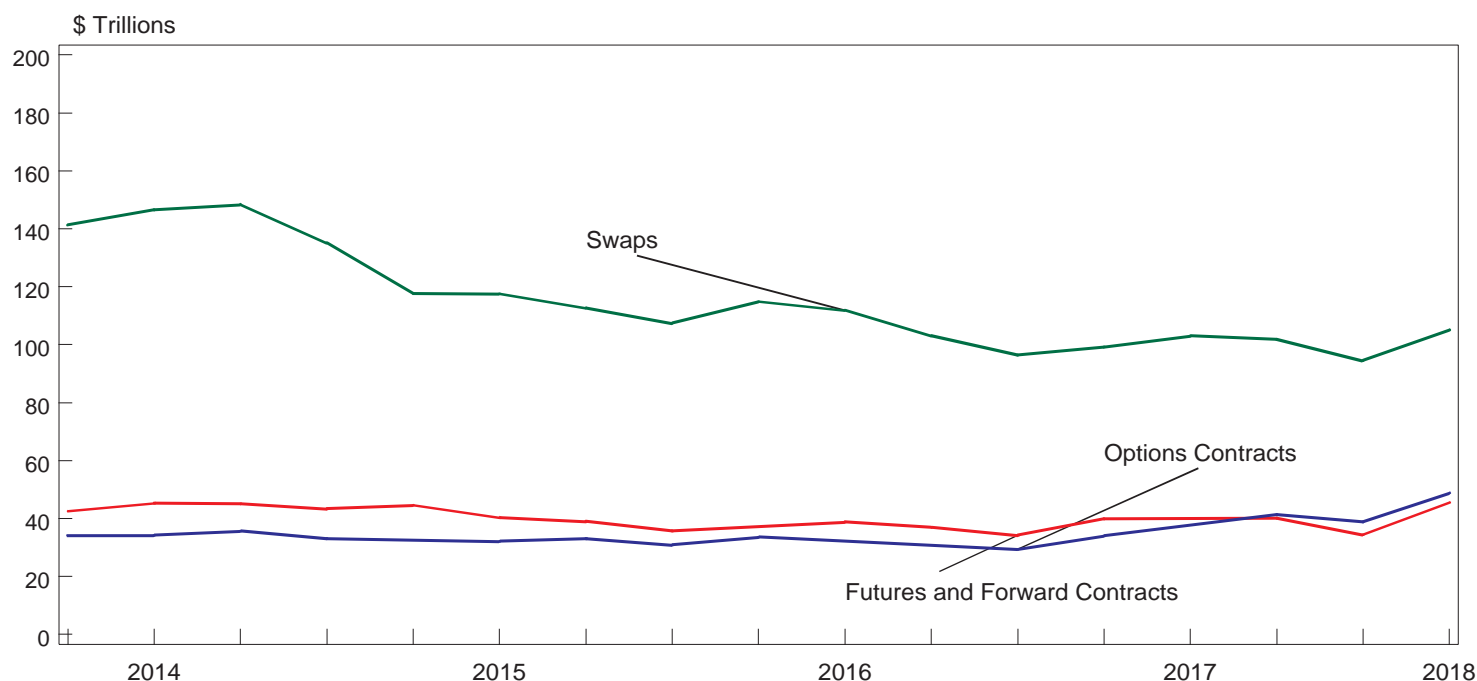
Capital Category Definitions

	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

2014 - 2018 (Notional Amounts)



	12/14	12/15	12/16	12/17	3/18
Total Derivatives (Notional Amounts, in billions of dollars)	\$211,629	\$173,972	\$159,958	\$167,772	\$199,406
Futures and Forward Contracts	43,380	35,691	34,201	34,407	45,497
Interest rate contracts	28,554	20,979	20,313	19,454	27,303
Foreign exchange rate contracts	14,507	14,482	13,564	14,546	17,722
Other futures and forwards*	319	230	324	407	473
Option Contracts	33,081	30,889	29,373	38,841	48,814
Interest rate options	24,508	23,660	22,211	31,933	40,601
Foreign currency options	6,148	5,217	5,097	4,449	5,313
Other option contracts*	2,424	2,012	2,065	2,458	2,899
Swaps	135,169	107,392	96,384	94,524	105,094
Interest rate swaps	121,625	93,731	81,964	79,029	87,565
Foreign exchange rate swaps	12,528	12,401	13,076	13,908	15,804
Other swaps*	1,016	1,261	1,344	1,587	1,726
Memoranda					
Spot Foreign Exchange Contracts	1,563	1,034	1,540	1,519	2,225
Credit Derivatives	9,449	6,986	5,293	4,186	4,345
Number of banks reporting derivatives	1,182	1,200	1,222	1,165	1,162
Replacement cost of interest rate and foreign exchange rate contracts **	3,651	2,681	2,650	1,613	1,586

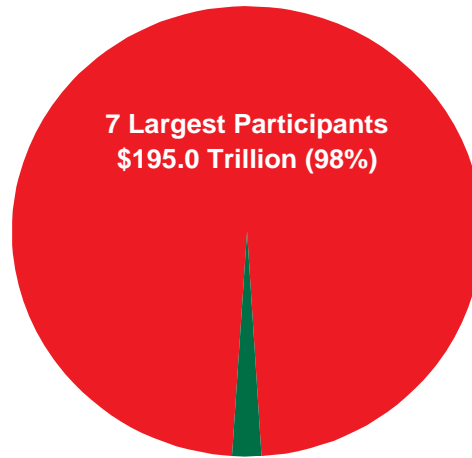
* Not reported by banks with less than \$300 million in assets.

** 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

March 31, 2018

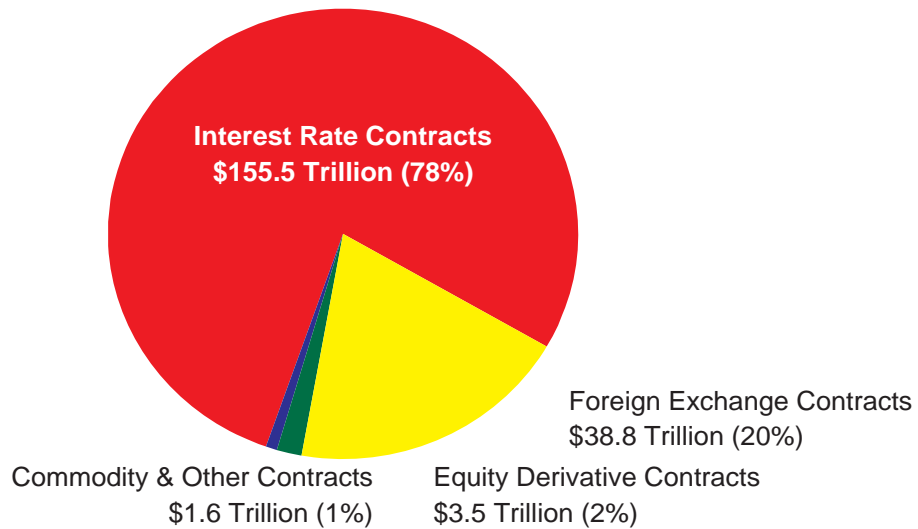


All Other Participants (1348 Banks)
\$4.4 Trillion (2%)

Composition of Derivatives*

Notional Amounts

March 31, 2018



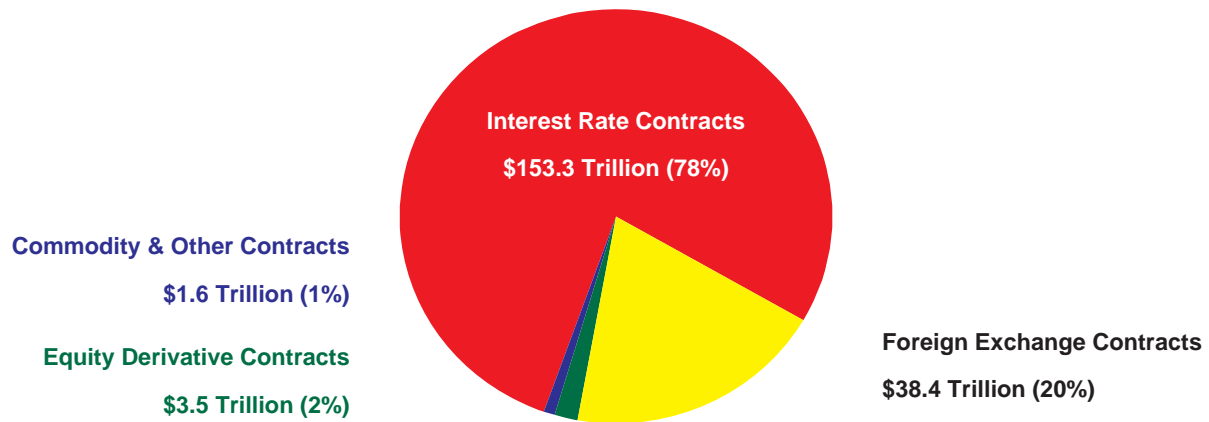
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,120 billion for the seven largest participants and \$105 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

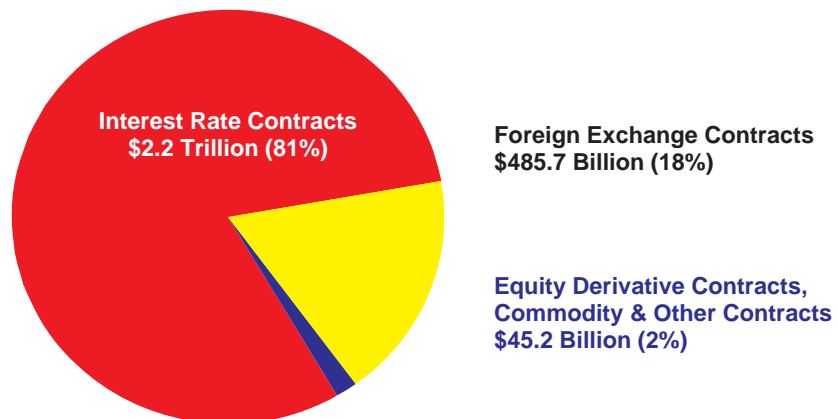
March 31, 2018



Not Held for Trading

Notional Amounts

March 31, 2018



* Notional amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,225 billion are not included.

Position of Derivatives

Gross Fair Values

March 31, 2018
(\$ Millions)

Held for Trading

199 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	1,101,393	435,382	122,271	42,128	1,701,174	91,106
Gross negative fair value	1,045,096	407,229	114,747	42,997	1,610,069	
All other participants						
Gross positive fair value	10,820	10,657	2,197	1,917	25,591	(1,180)
Gross negative fair value	12,203	10,206	2,517	1,846	26,772	
Total						
Gross positive fair value	1,112,213	446,039	124,468	44,045	1,726,766	89,925
Gross negative fair value	1,057,298	417,435	117,264	44,844	1,636,840	

Held for Purposes Other than Trading

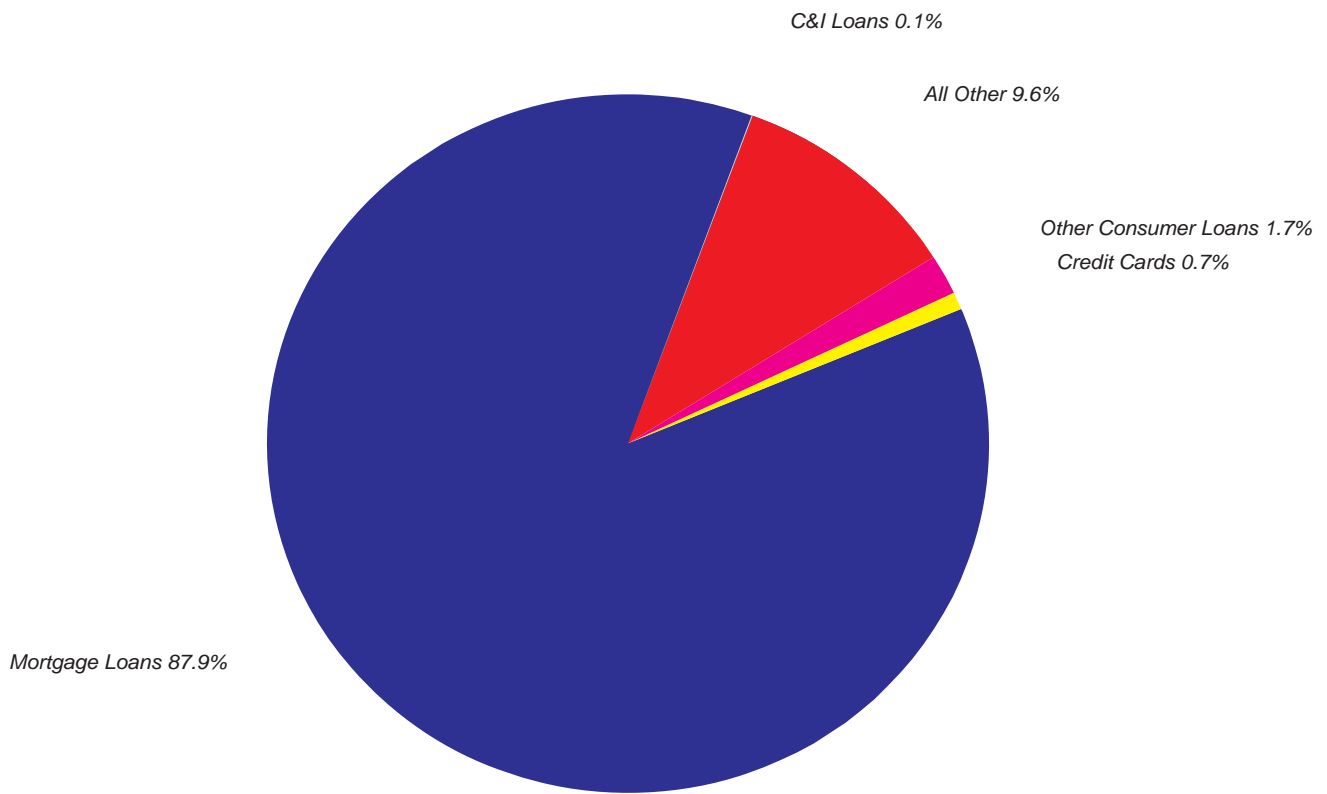
757 Banks Held Derivative Contracts for Purposes Other than Trading
7 Largest Participants Held 68% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	15,030	7,511	3	0	22,545	(5,057)
Gross negative fair value	19,476	7,764	363	0	27,603	
All other participants						
Gross positive fair value	4,910	541	323	69	5,843	192
Gross negative fair value	3,880	1,047	586	138	5,651	
Total						
Gross positive fair value	19,940	8,052	327	69	28,388	(4,865)
Gross negative fair value	23,356	8,811	948	138	33,253	

Composition of Securitized Assets*

FDIC-Insured Institutions

March 31, 2018

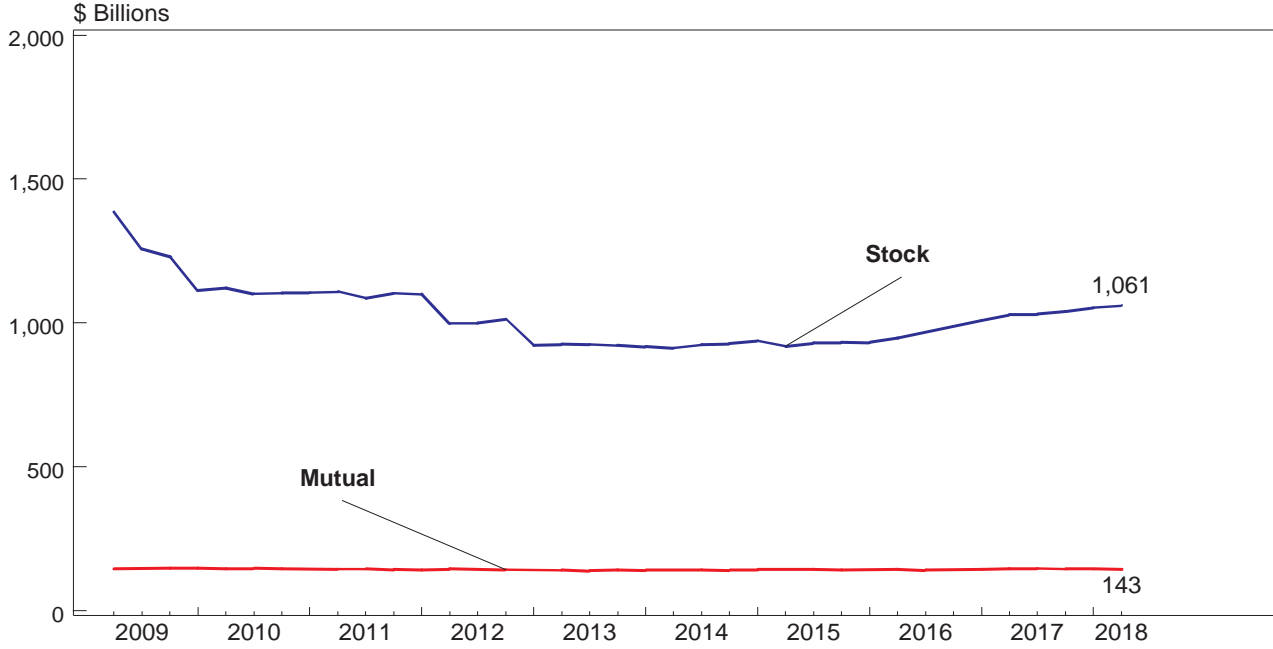


* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

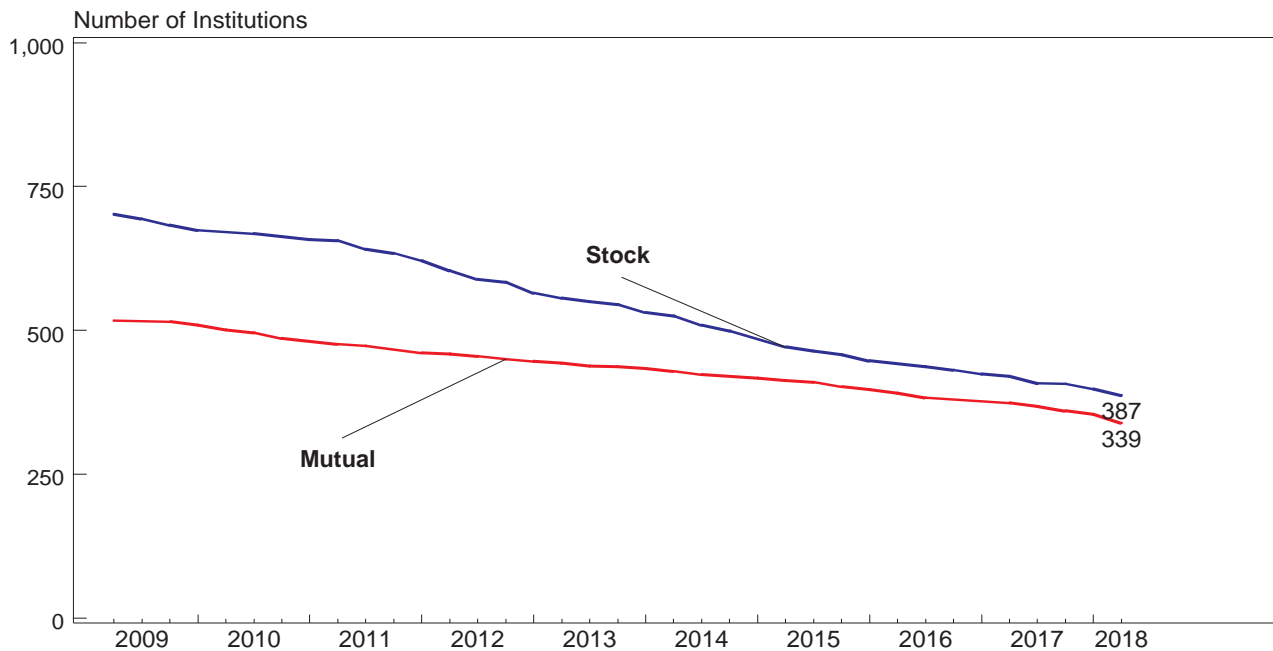
Assets of Mutual and Stock Savings Institutions

2009 - 2018



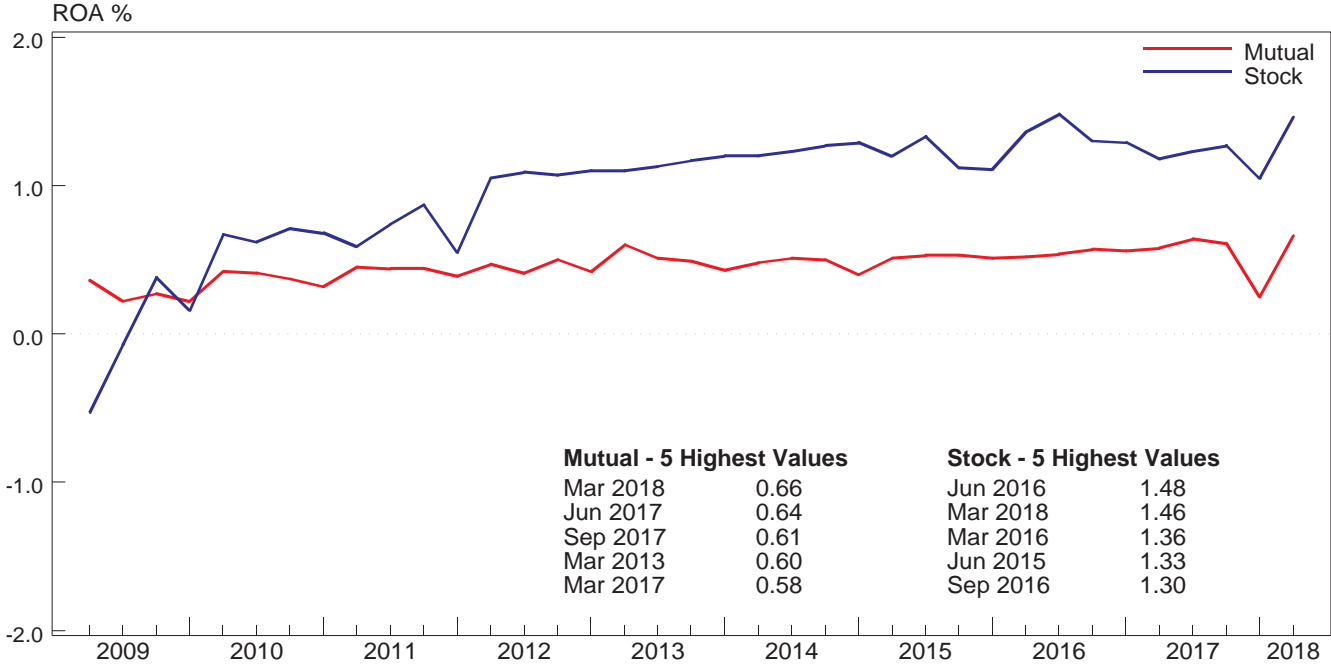
Number of Mutual and Stock Savings Institutions

2009 - 2018



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

2009-2018



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

2009-2018

