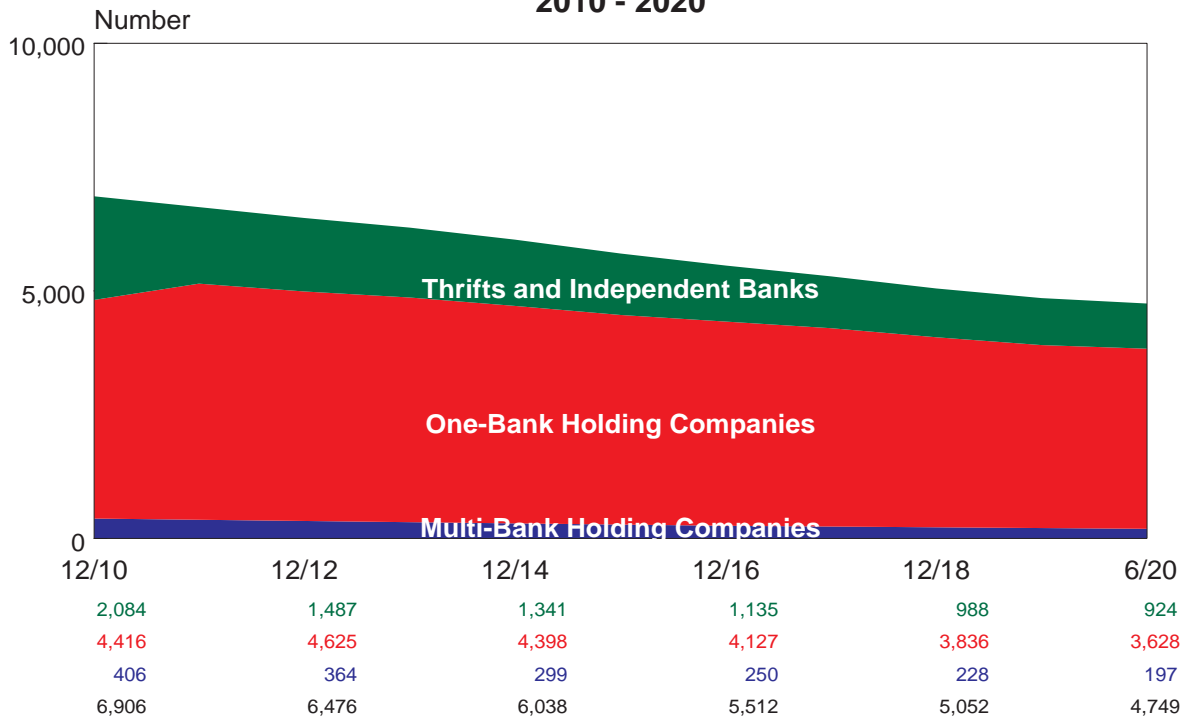


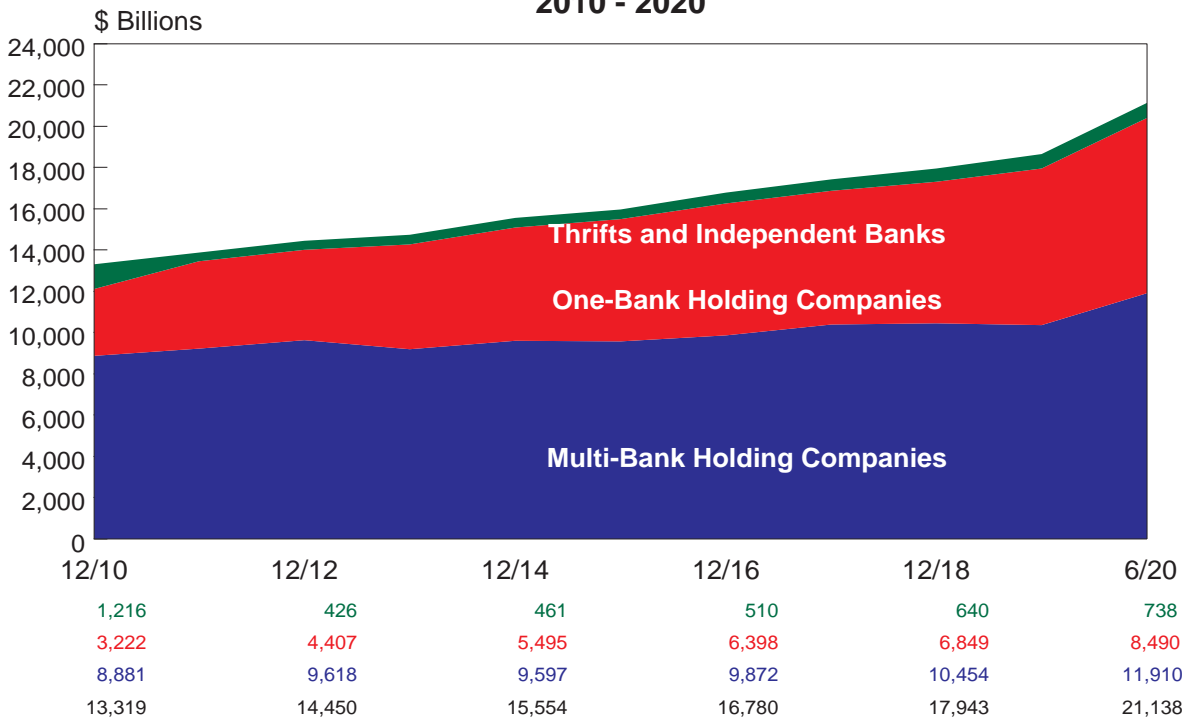
Number of FDIC-Insured Banking Organizations

2010 - 2020



Assets of FDIC-Insured Banking Organizations

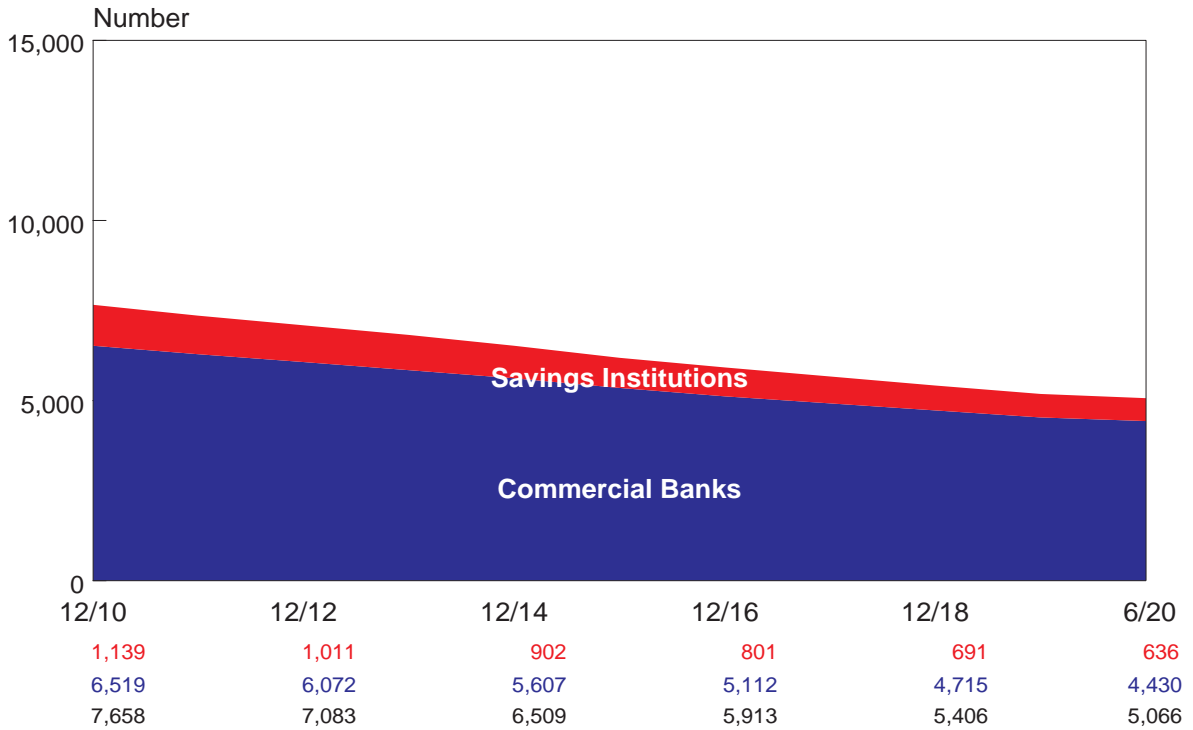
2010 - 2020



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

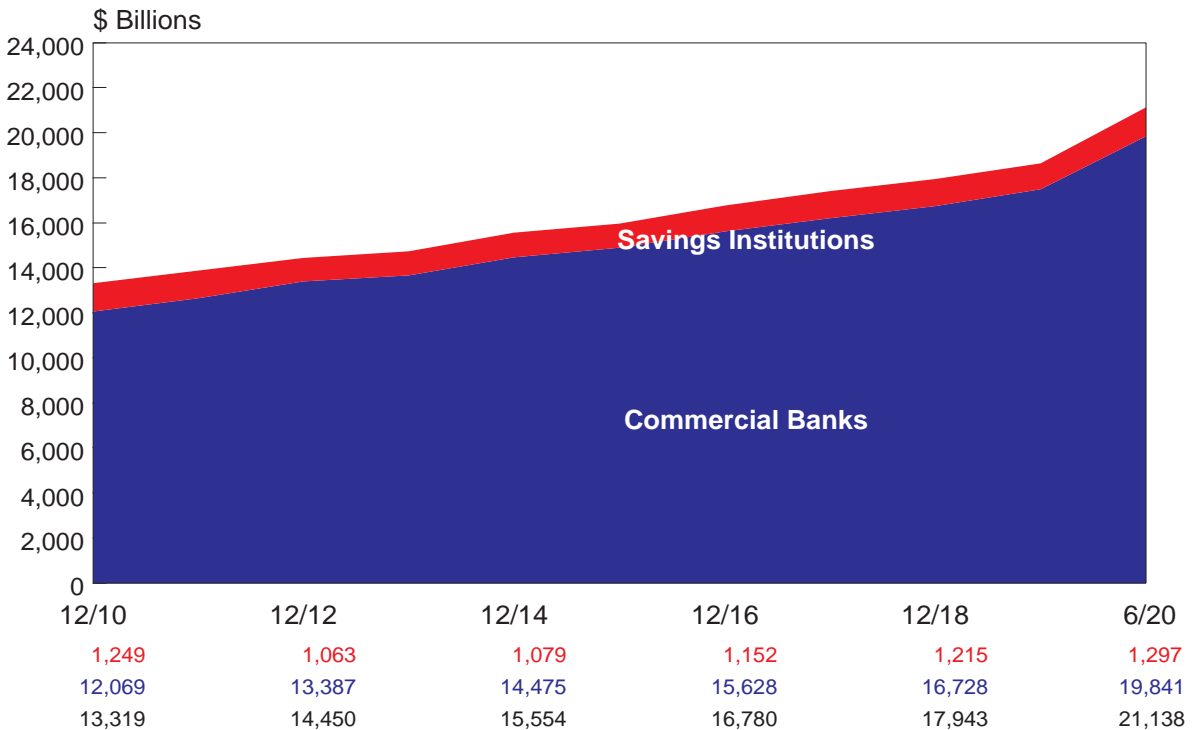
Number of FDIC-Insured Institutions

2010 - 2020



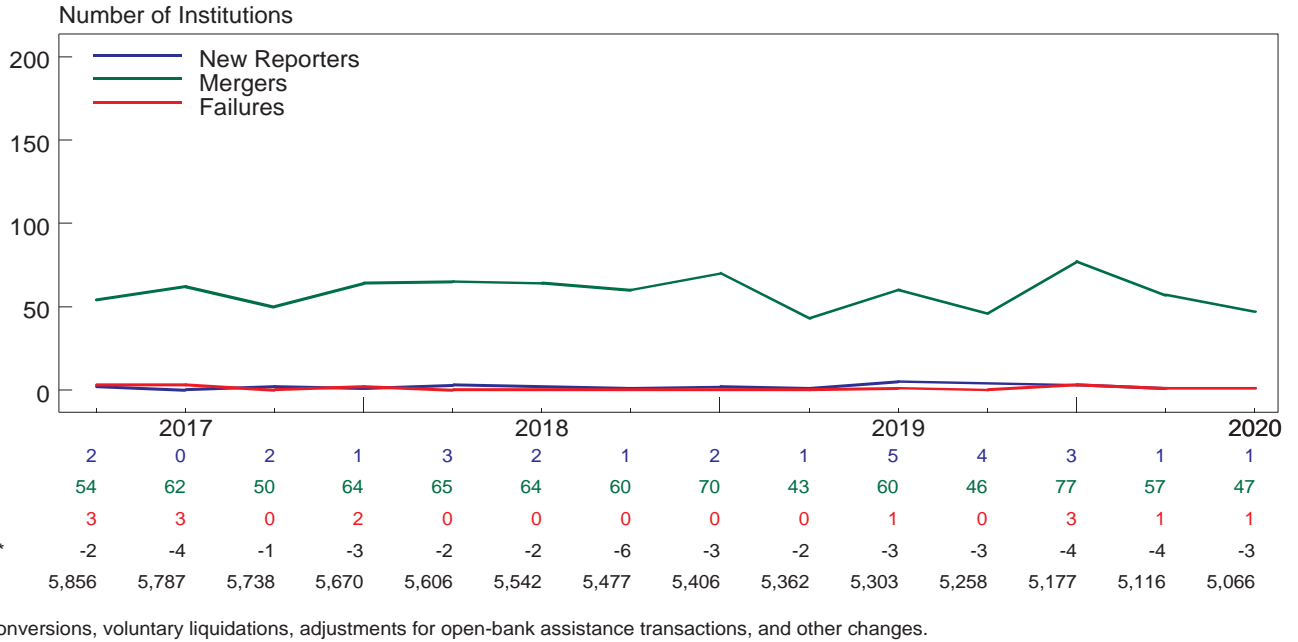
Assets of FDIC-Insured Institutions

2010 - 2020



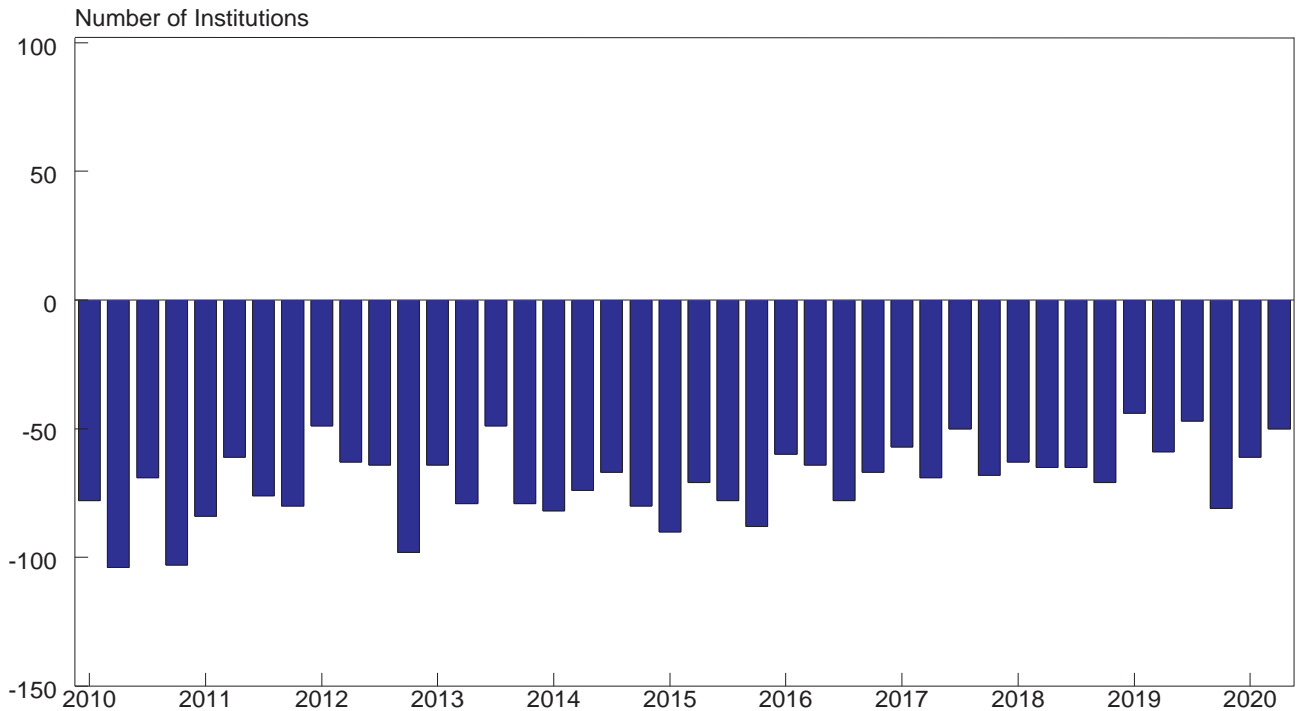
Changes in the Number of FDIC-Insured Institutions

Quarterly, 2017 - 2020



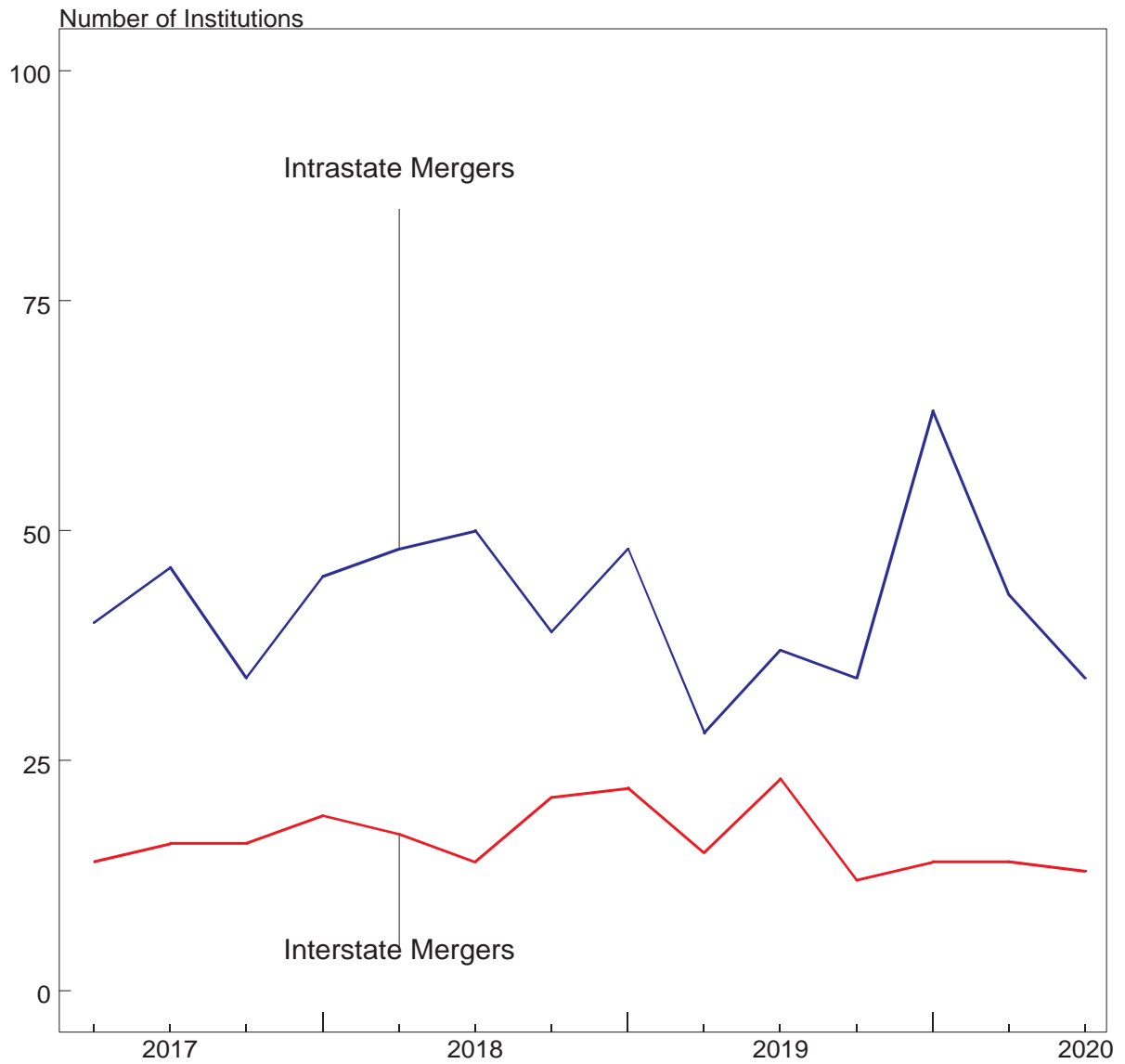
Quarterly Change in the Number of FDIC-Insured Institutions

2010-2020



Institution Mergers: Interstate vs. Intrastate

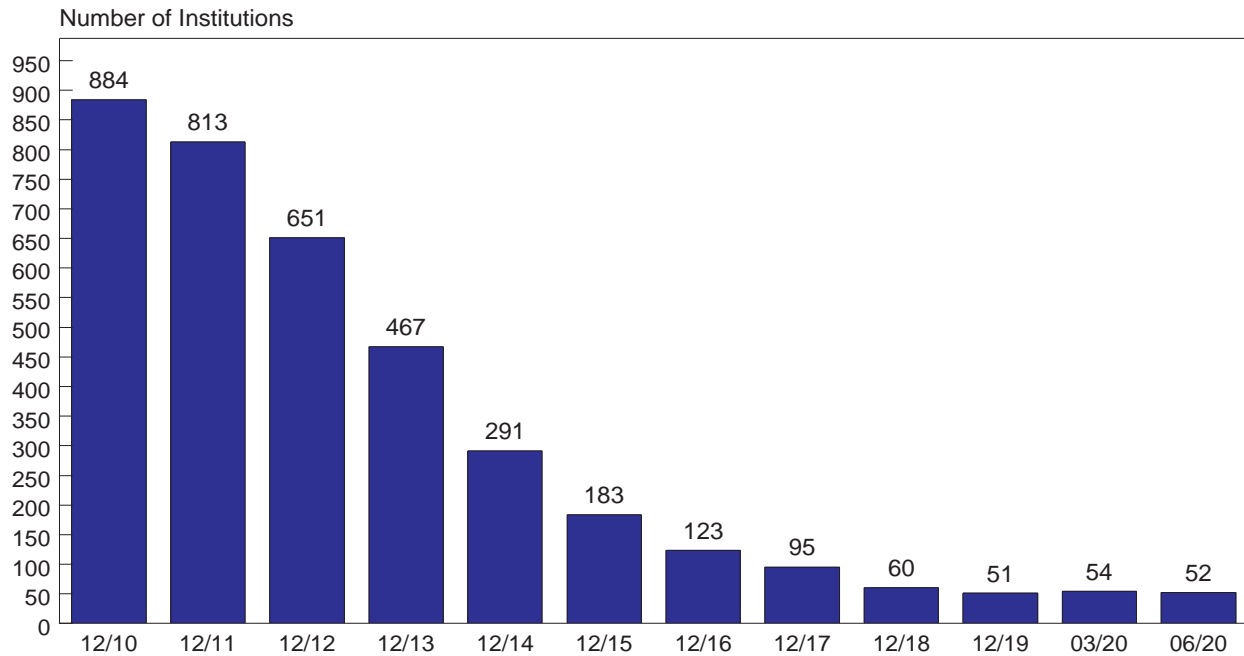
Quarterly, 2017 - 2020



Intrastate Mergers	40	46	34	45	48	50	39	48	28	37	34	63	43	34
Interstate Mergers	14	16	16	19	17	14	21	22	15	23	12	14	14	13

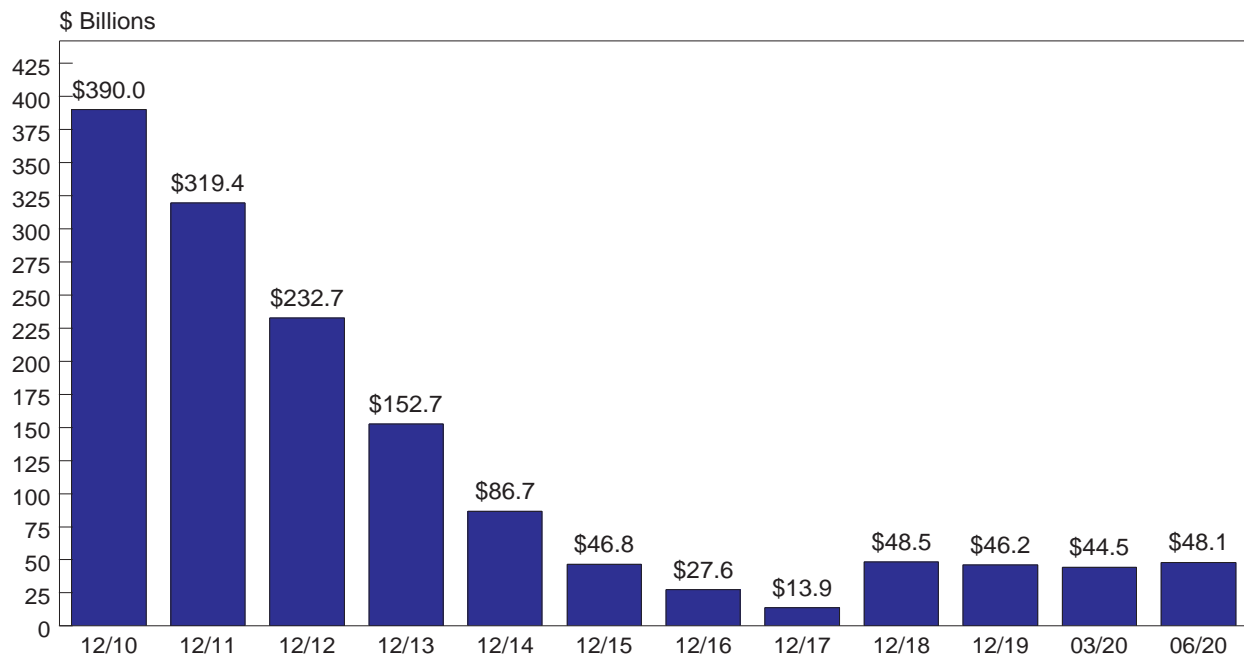
Number of FDIC-Insured "Problem" Institutions

2010-2020



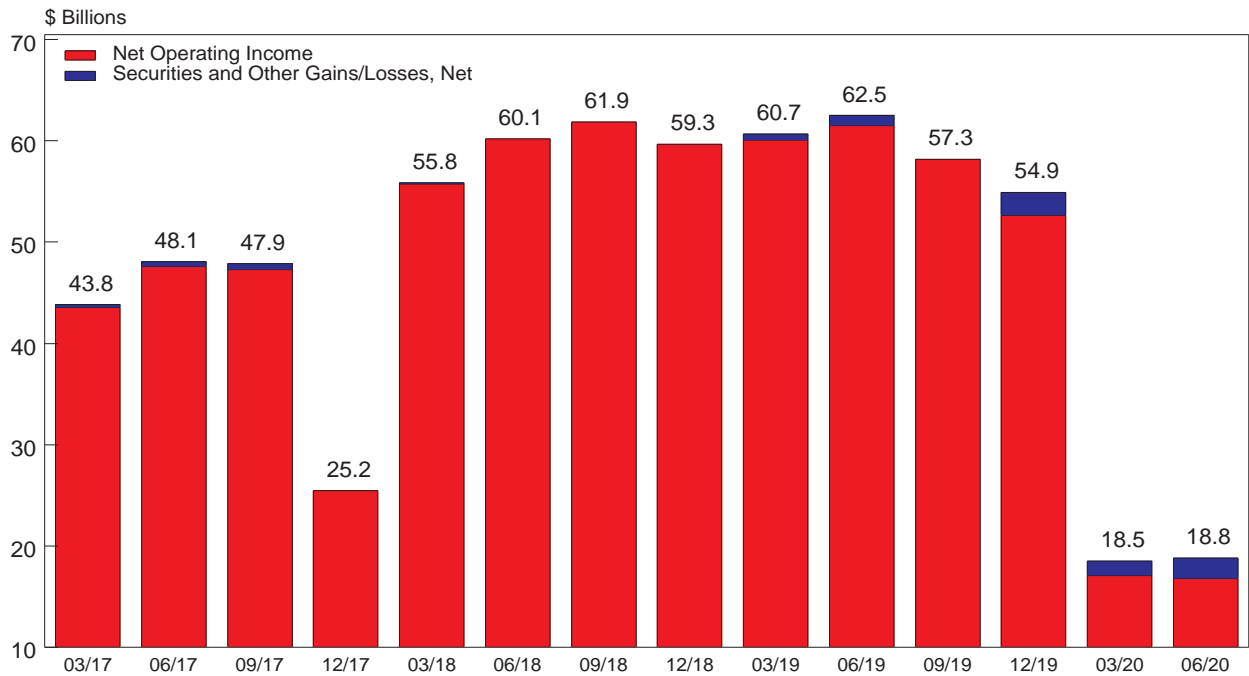
Assets of FDIC-Insured "Problem" Institutions

2010-2020



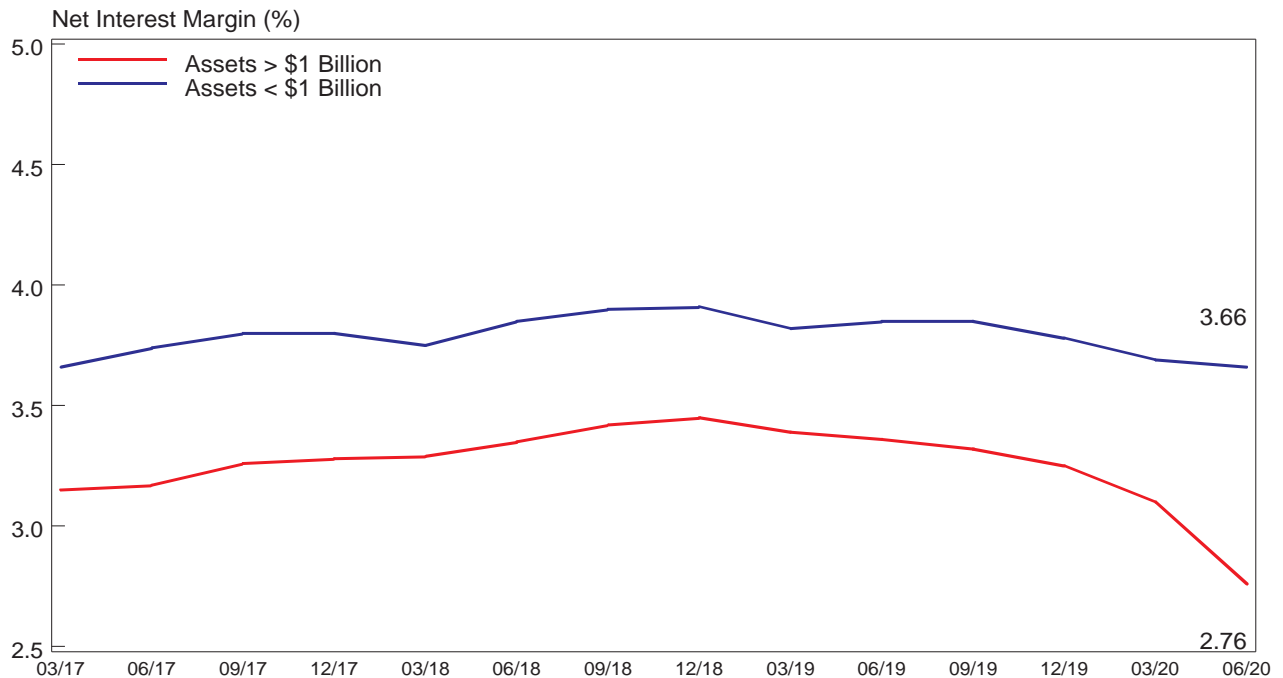
Quarterly Net Income

2017-2020



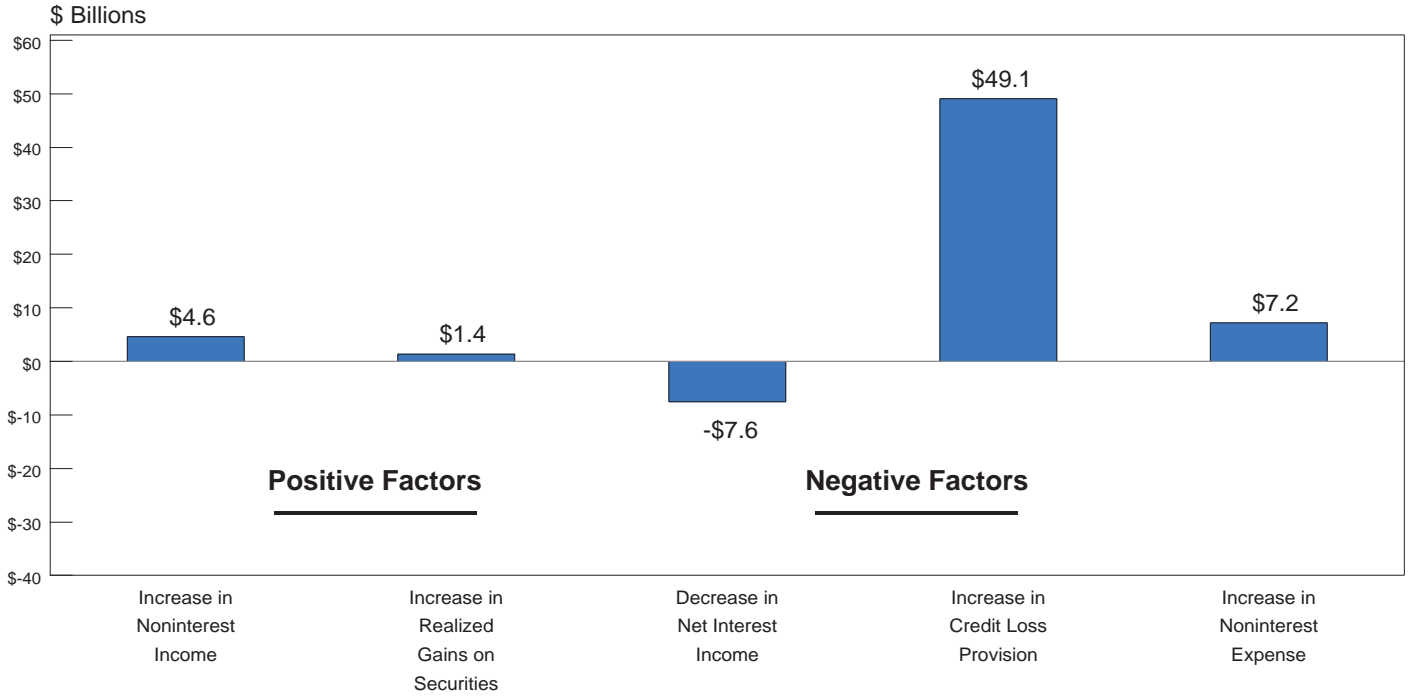
Quarterly Net Interest Margins, Annualized

2017 - 2020



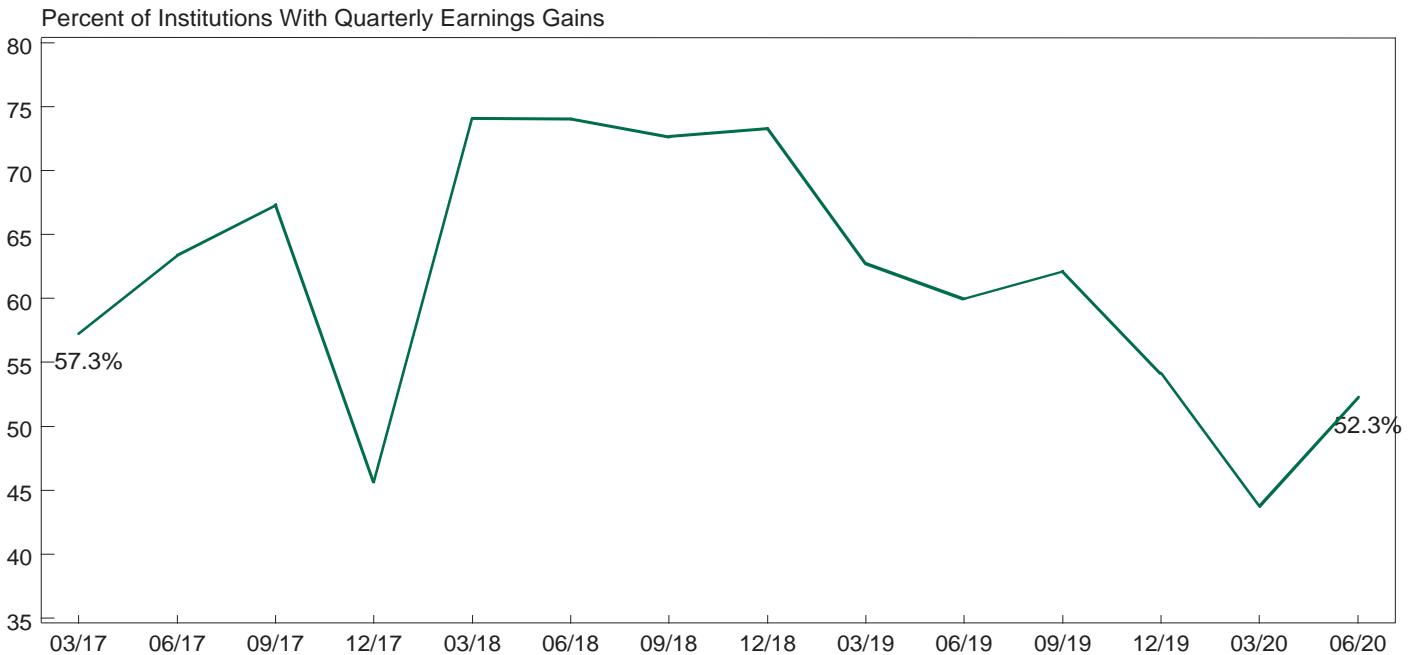
Major Factors Affecting Earnings

2nd Quarter 2020 vs. 2nd Quarter 2019



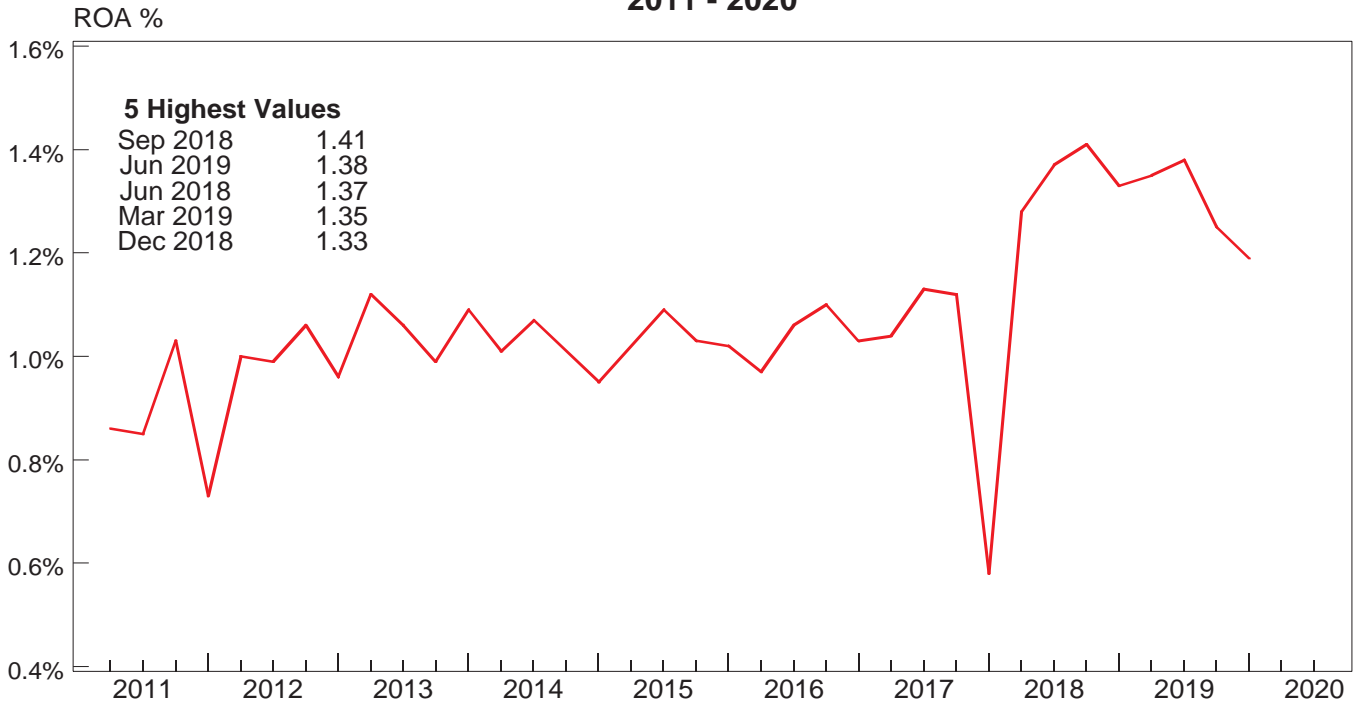
Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2017-2020



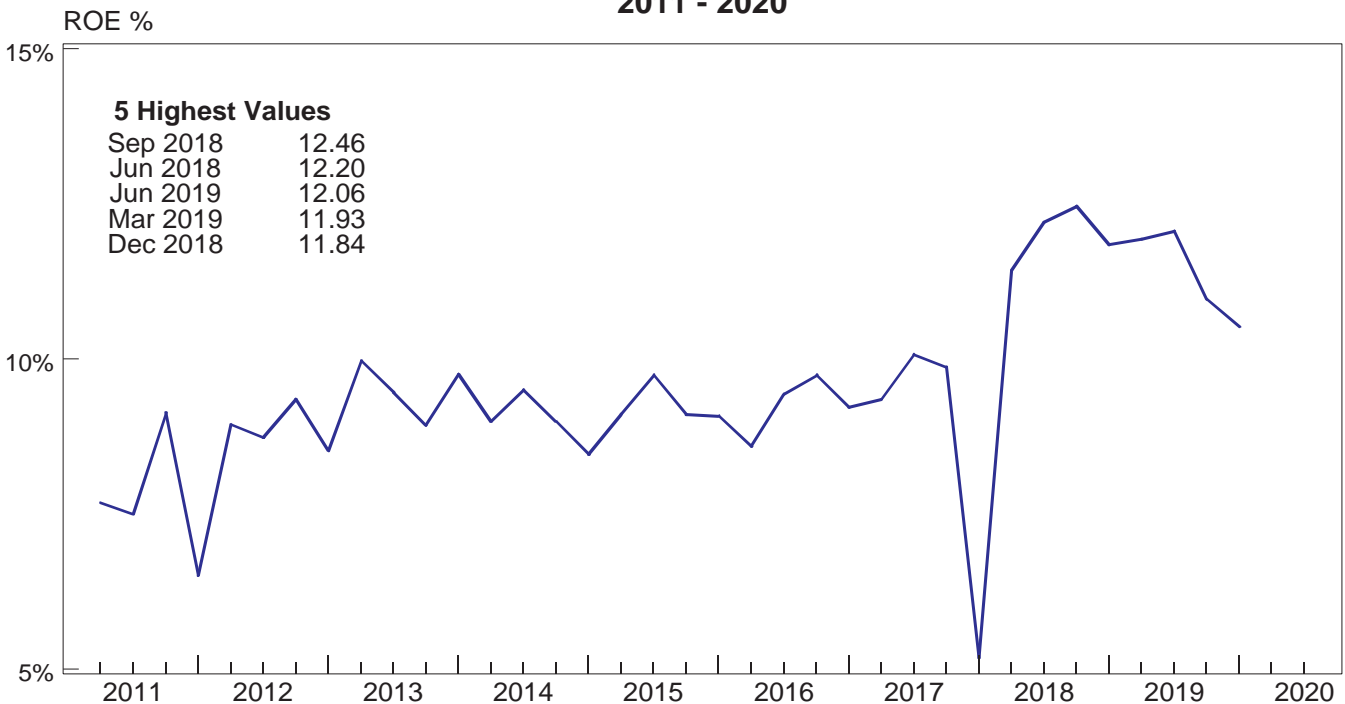
Quarterly Return on Assets (ROA), Annualized

2011 - 2020



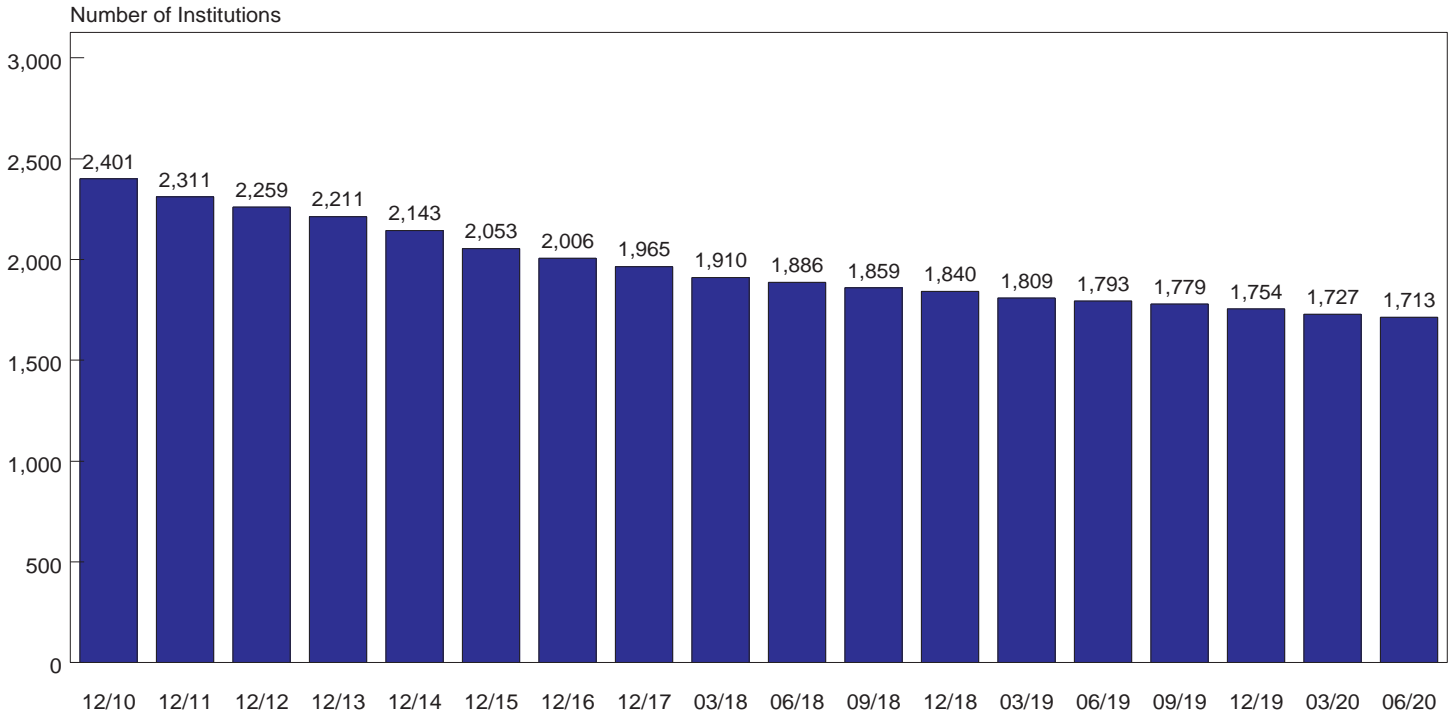
Quarterly Return on Equity (ROE), Annualized

2011 - 2020



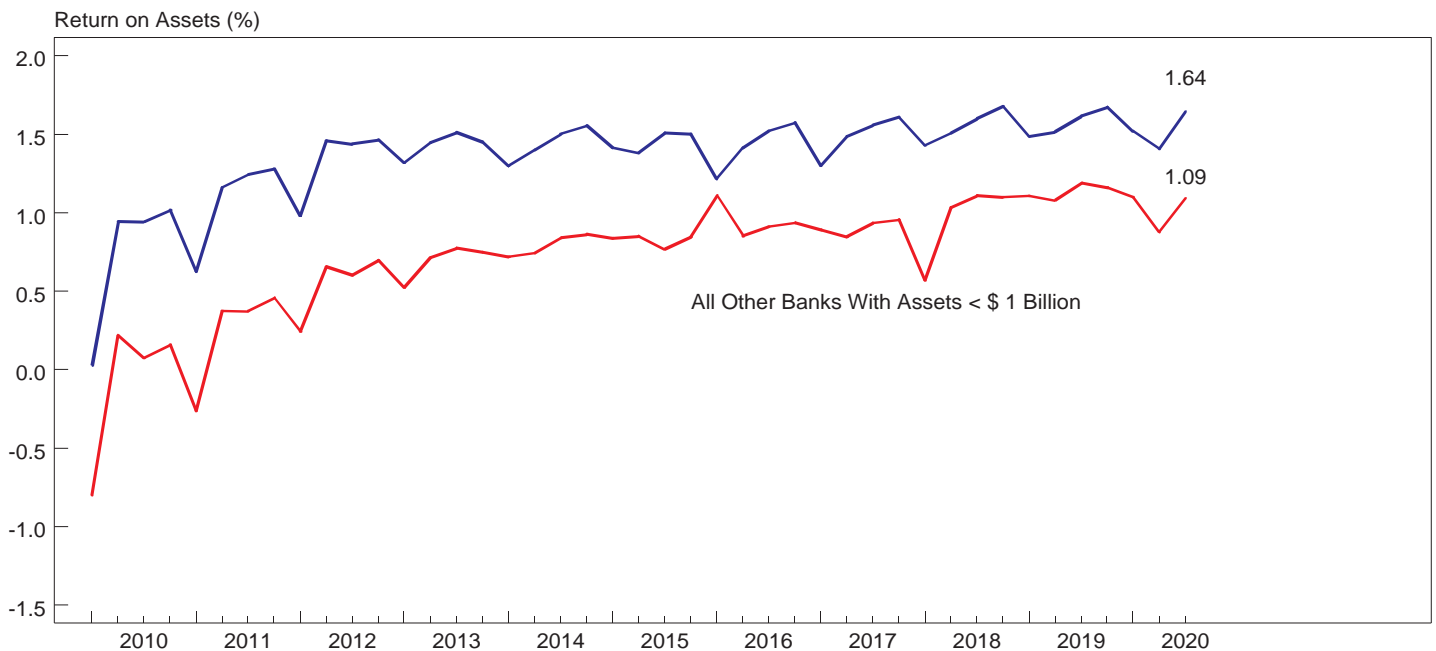
Number of Subchapter S Corporations

2010-2020



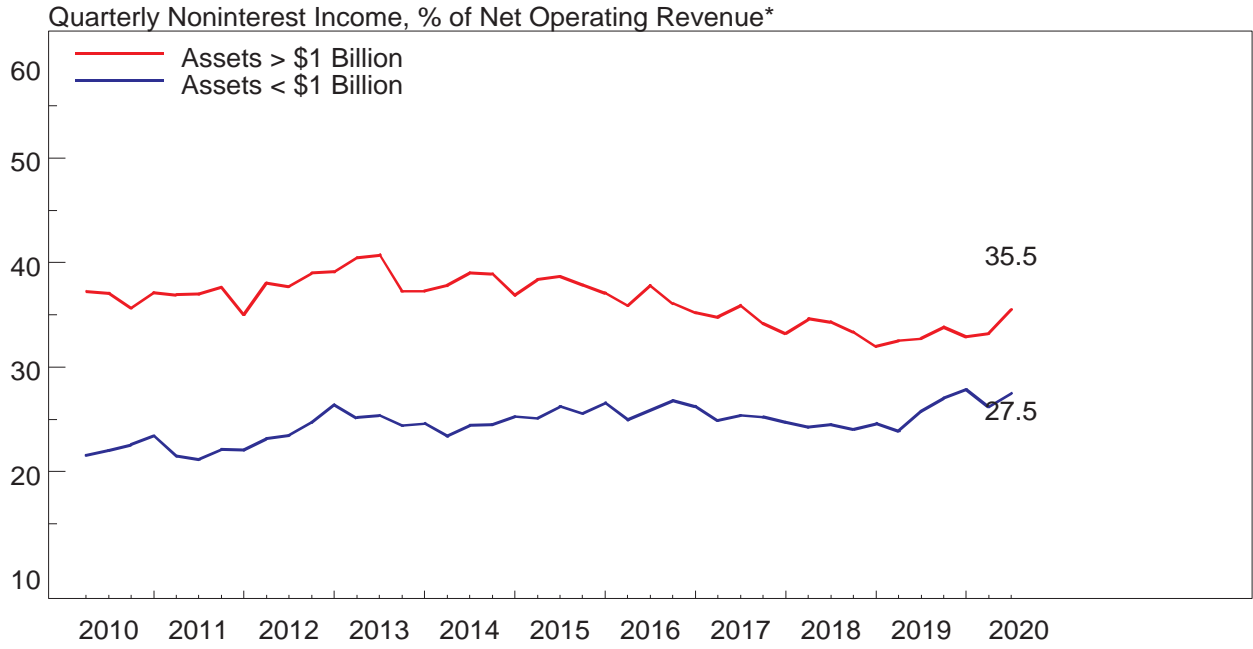
Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2009-2020



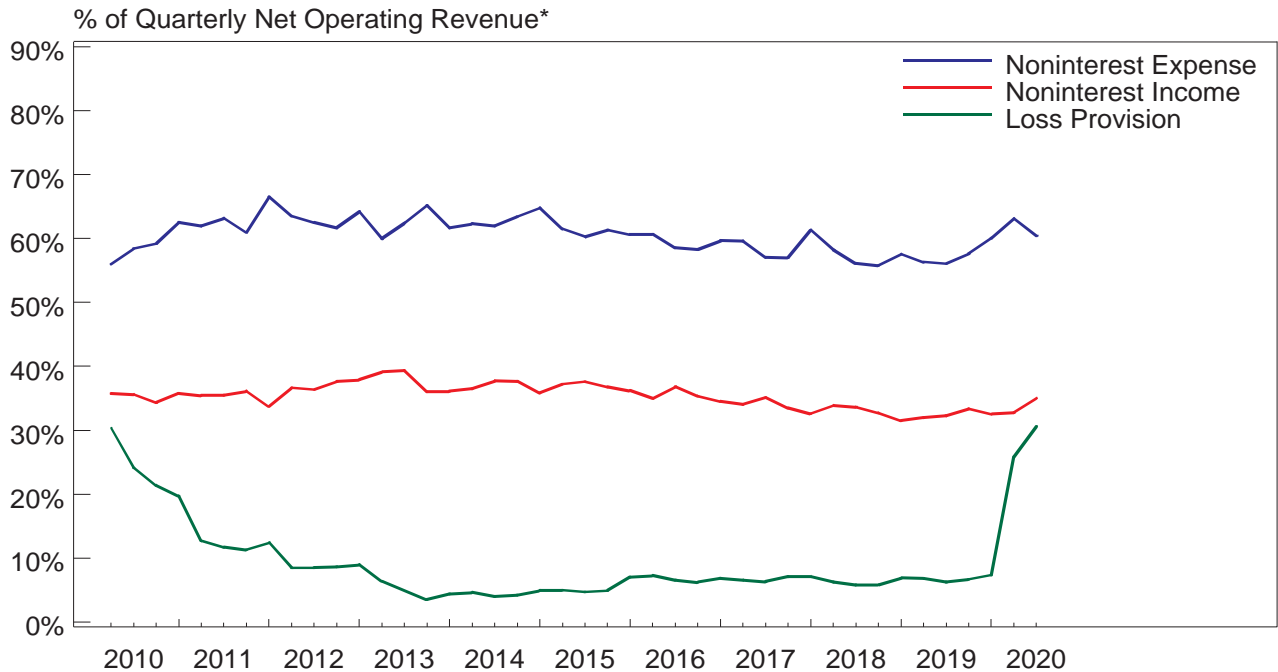
Noninterest Income as a Percentage of Net Operating Revenue*

2010 - 2020



Trends in FDIC-Insured Institutions' Income & Expenses

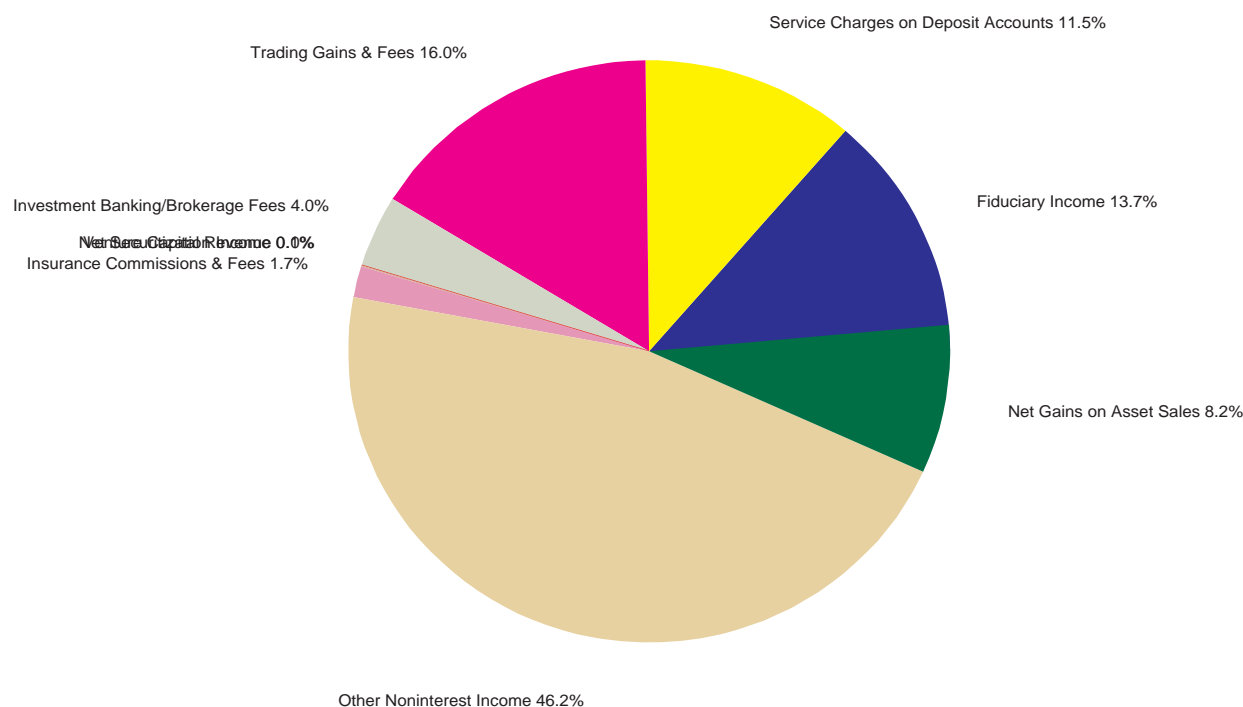
2010 - 2020



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

Composition of Noninterest Income

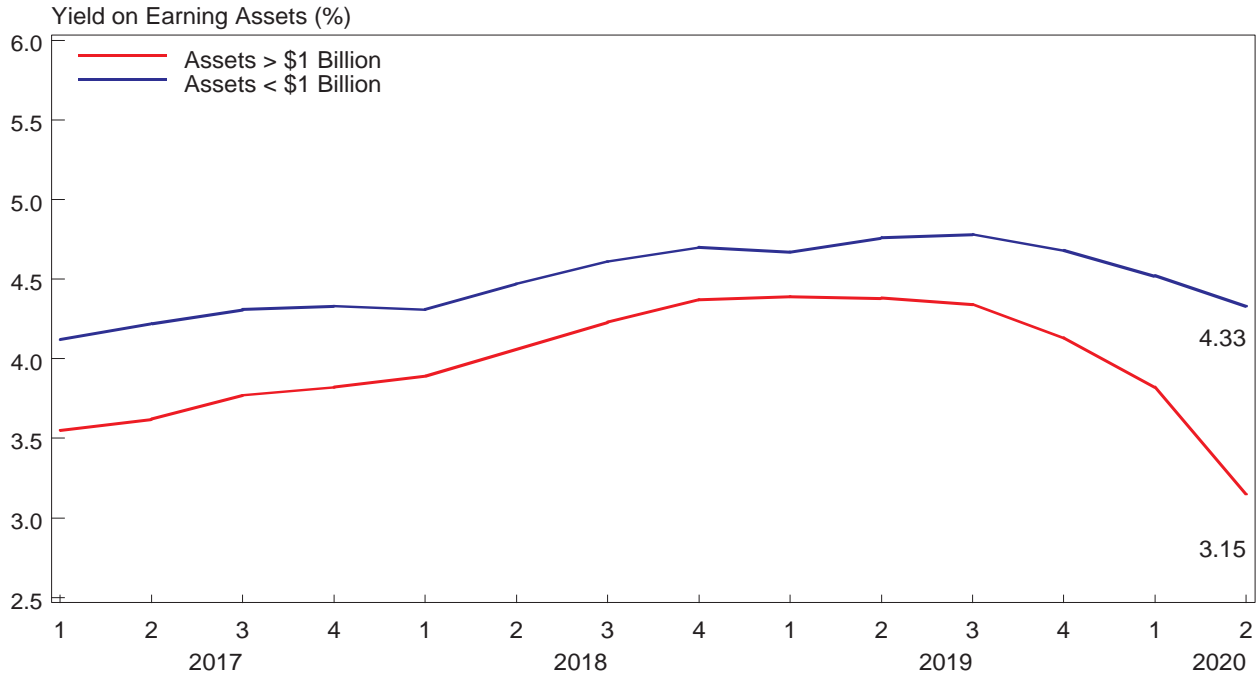
First Half 2020



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$18,816	969	19.1%
Service Charges on Deposit Accounts	\$15,840	4,931	97.3%
Trading Gains & Fees	\$22,088	149	2.9%
Investment Banking/Brokerage Fees	\$5,483	1,259	24.9%
Venture Capital Revenue	\$20	24	0.5%
Net Securitization Income	\$76	28	0.6%
Insurance Commissions & Fees	\$2,390	1,844	36.4%
Net Servicing Fees	-\$2,002	1,934	38.2%
Net Gains on Asset Sales			
Net Gains/Losses on Loan Sales	\$11,064	2,198	43.4%
Net Gains/Losses on OREO Sales	-\$53	1,778	35.1%
Net Gains/Losses on Sales of Other Assets	\$330	1,391	27.5%
Other Noninterest Income	\$63,586	5,012	98.9%
Total Noninterest Income	\$137,642	5,046	99.6%

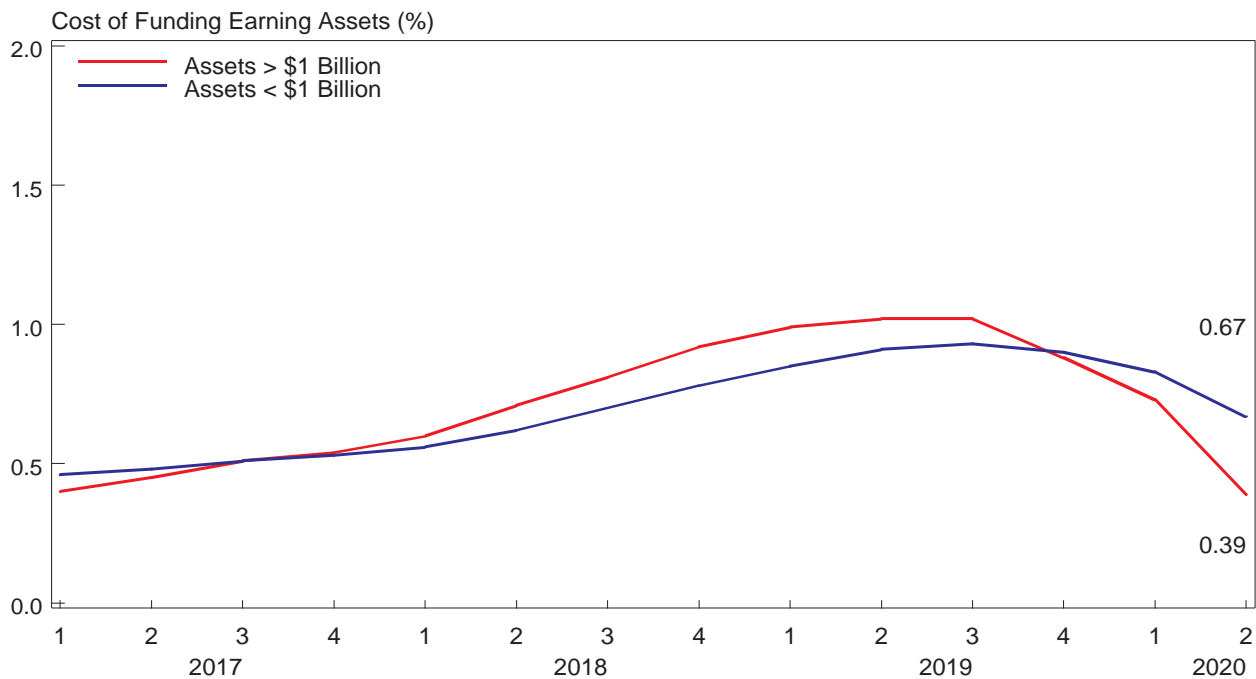
Quarterly Yield on Earning Assets

2017 - 2020



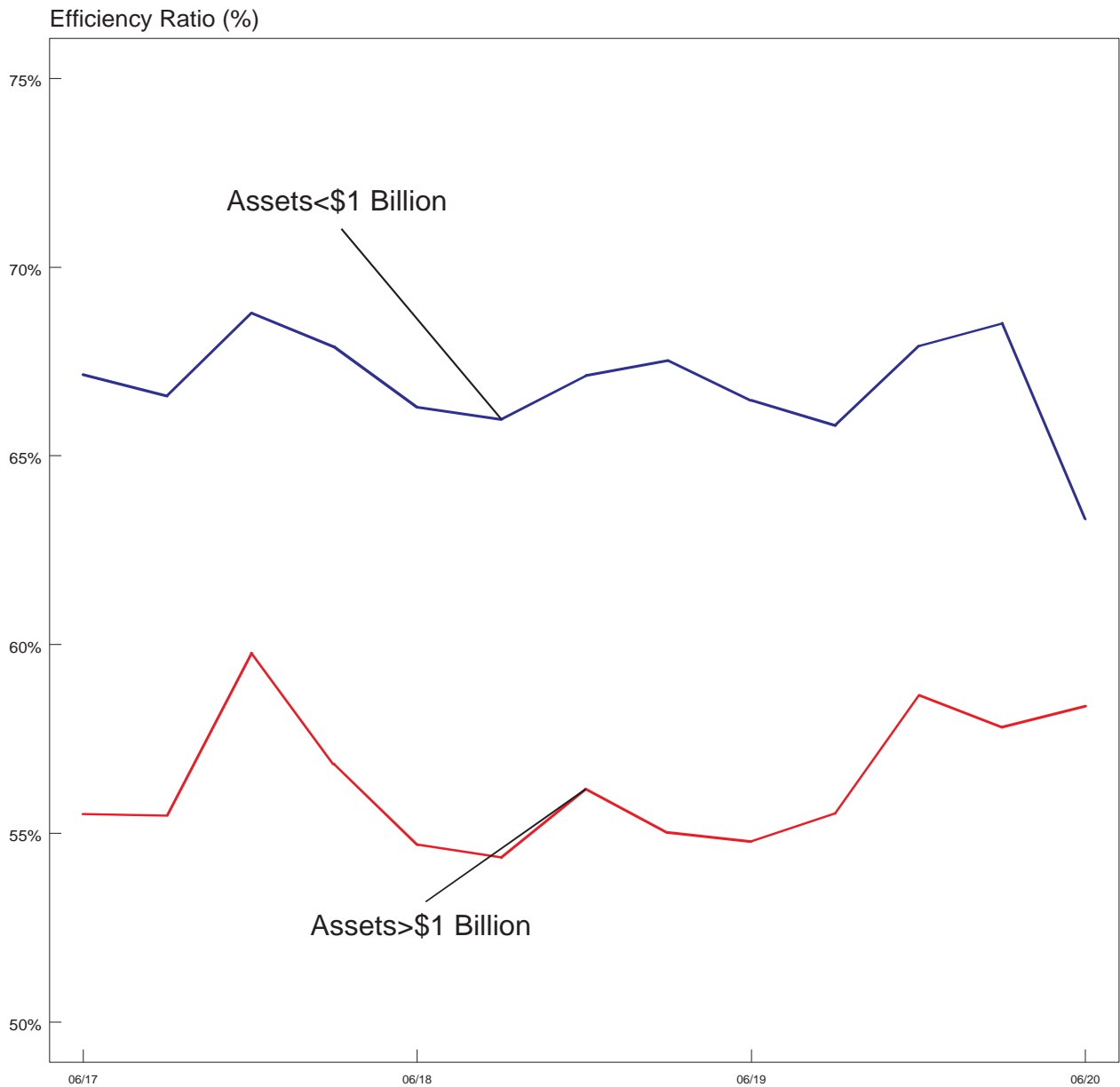
Quarterly Cost of Funding Earning Assets

2017 - 2020



Quarterly Efficiency Ratios*

2017 - 2020

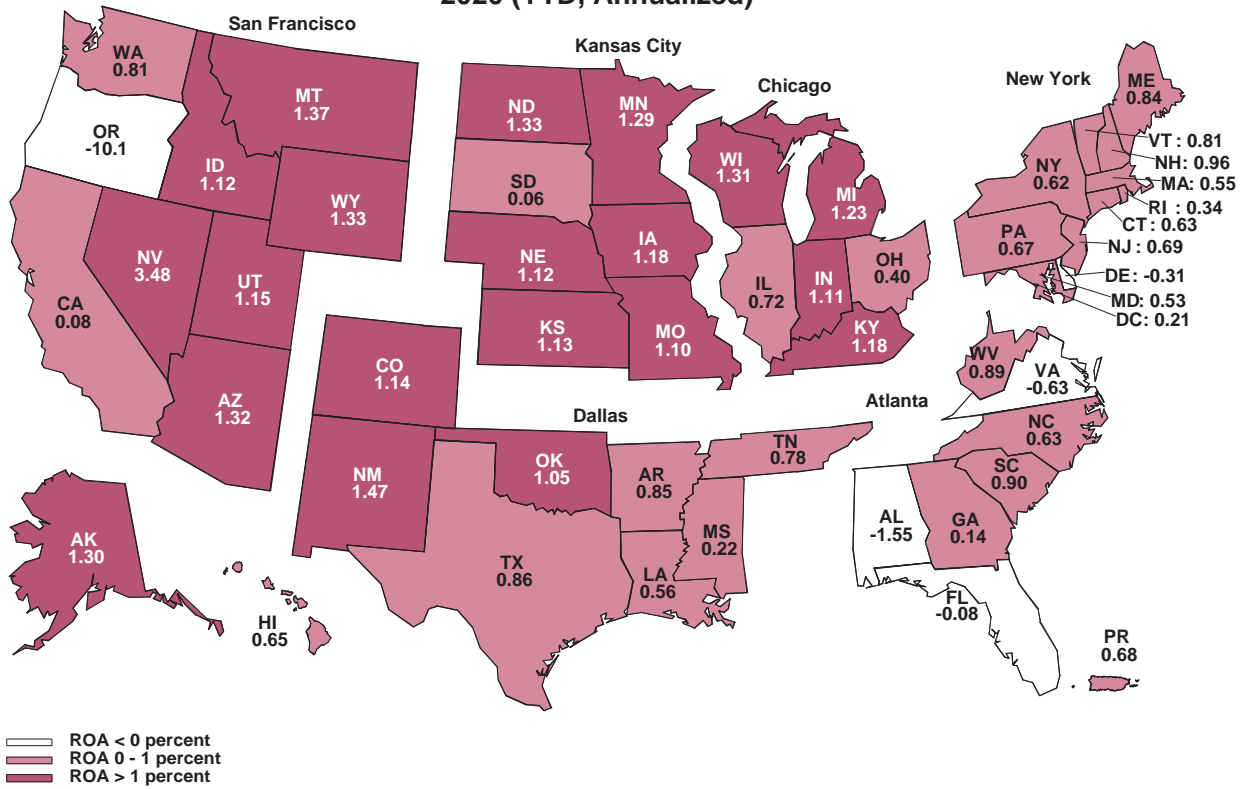


Assets<\$1 Billion	67.15	66.59	68.78	67.89	66.29	65.97	67.12	67.52	66.47	65.81	67.91	68.51	63.33
Assets>\$1 Billion	55.51	55.48	59.77	56.83	54.70	54.36	56.17	55.02	54.79	55.53	58.65	57.81	58.37
Total	56.39	56.33	60.44	57.61	55.51	55.16	56.93	55.85	55.59	56.23	59.29	58.50	58.69

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

Return on Assets (ROA)

2020 (YTD, Annualized)



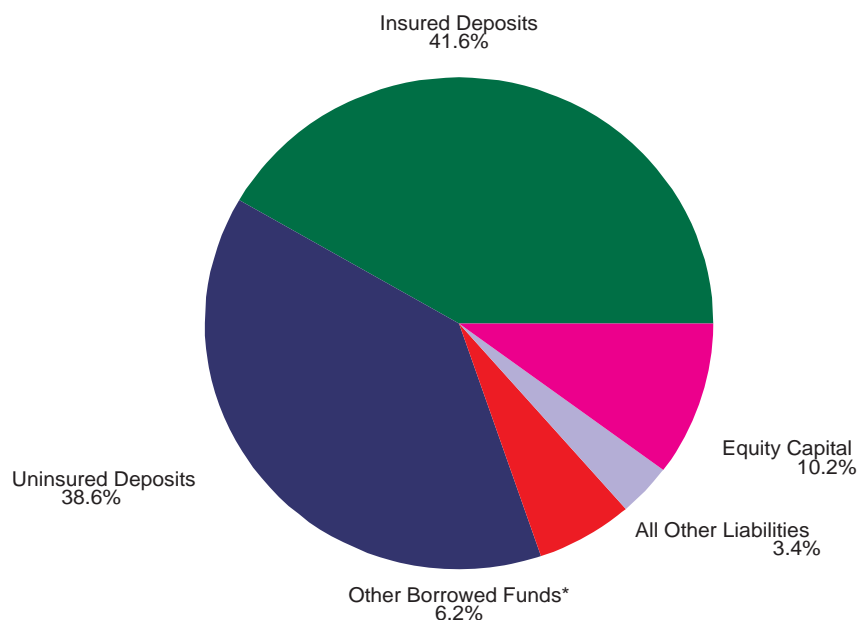
ROA Rankings by State

Rank	State	No. of Inst. as of 06/30/20	YTD 2020	YTD 2019	Change*
1	Nevada	17	3.48	1.77	171
2	New Mexico	34	1.47	1.58	(11)
3	Montana	42	1.37	1.58	(21)
4	North Dakota	73	1.33	1.34	(1)
5	Wyoming	30	1.33	1.32	1
6	Arizona	13	1.32	1.91	(59)
7	Wisconsin	183	1.31	1.26	5
8	Alaska	5	1.30	1.27	3
9	Minnesota	277	1.29	1.25	4
10	Michigan	87	1.23	1.26	(3)
11	Iowa	268	1.18	1.31	(13)
12	Kentucky	134	1.18	1.21	(3)
13	Utah	39	1.15	2.50	(135)
14	Colorado	74	1.14	1.37	(23)
15	Kansas	222	1.13	1.18	(5)
16	Idaho	11	1.12	1.52	(40)
17	Nebraska	161	1.12	1.37	(25)
18	Indiana	98	1.11	1.32	(21)
19	Missouri	243	1.10	1.35	(25)
20	Oklahoma	193	1.05	1.23	(18)
21	New Hampshire	18	0.96	1.13	(17)
22	South Carolina	45	0.90	1.15	(25)
23	West Virginia	47	0.89	1.37	(48)
24	Texas	415	0.86	1.44	(58)
25	Arkansas	86	0.85	1.48	(63)
26	Maine	25	0.84	1.04	(20)
27	Vermont	11	0.81	1.00	(19)
28	Washington	41	0.81	1.21	(40)
29	Tennessee	136	0.78	1.24	(46)
30	Illinois	407	0.72	1.09	(37)
31	New Jersey	63	0.69	1.00	(31)
32	Puerto Rico	4	0.68	1.50	(82)
33	Pennsylvania	138	0.67	1.06	(39)
34	Hawaii	8	0.65	1.29	(64)
35	Connecticut	34	0.63	1.35	(72)
36	North Carolina	47	0.63	1.62	(99)
37	New York	133	0.62	1.10	(48)
38	Louisiana	113	0.56	1.20	(64)
39	Massachusetts	109	0.55	0.95	(40)
40	Maryland	38	0.53	1.23	(70)
41	Ohio	176	0.40	1.40	(100)
42	Rhode Island	8	0.34	1.13	(79)
43	Mississippi	70	0.22	1.21	(99)
44	District of Col.	4	0.22	0.38	(17)
45	Georgia	155	0.14	1.29	(115)
46	California	145	0.08	1.17	(109)
47	South Dakota	62	0.06	1.32	(126)
48	Florida	102	(0.08)	1.01	(109)
49	Delaware	21	(0.31)	1.22	(153)
50	Virginia	70	(0.63)	1.16	(179)
51	Alabama	110	(1.55)	1.10	(265)
52	Oregon	16	-10.06	1.41	-1,147
	U.S. and Terr.	5,066	0.37	1.36	(99)

*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, 2020

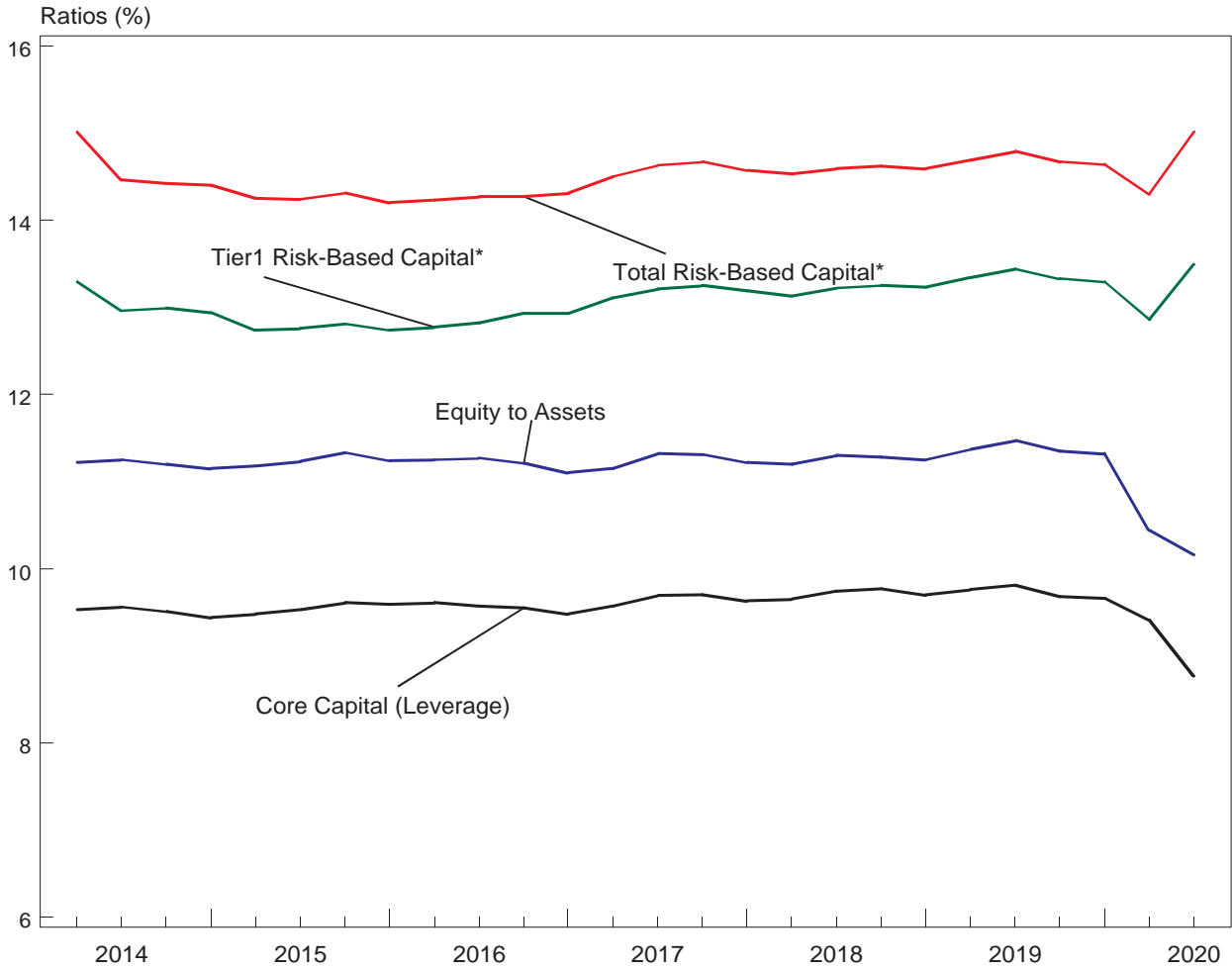


(\$ Billions)	6/30/19	6/30/20	% Change
Insured Deposits (estimated)	7,652	8,801	15.0
Uninsured Deposits	6,387	8,159	27.7
In Foreign Offices	1,292	1,442	11.6
Other Borrowed Funds*	1,497	1,301	-13.1
All Other Liabilities	632	727	15.0
Subordinated Debt	69	70	1.4
Bank Equity Capital	2,095	2,147	2.5
Total Liabilities and Equity Capital	18,266	21,138	15.7

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

Capital Ratios

2014 - 2020



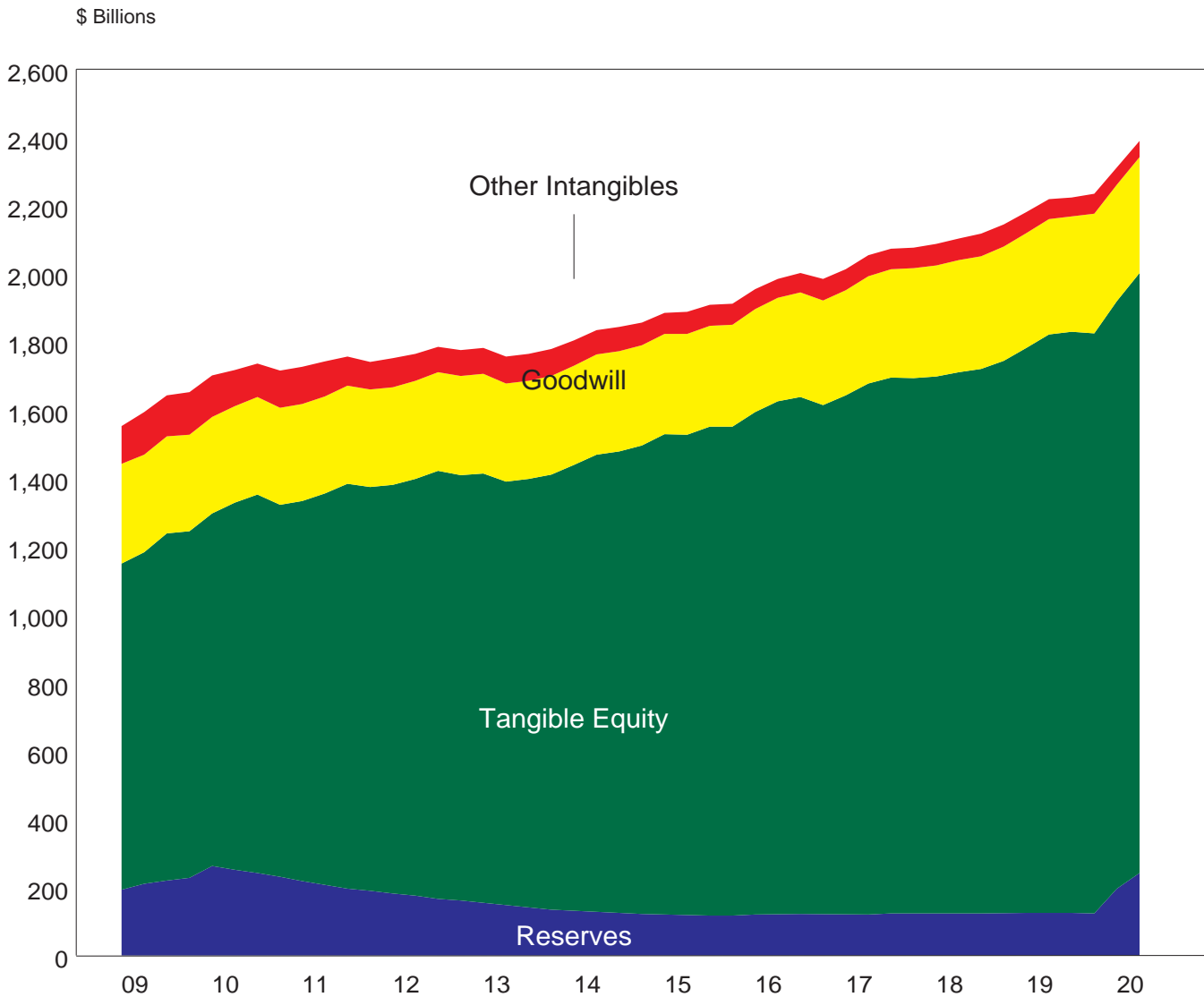
	12/14	12/15	12/16	12/17	12/18	12/19	6/20
Total Risk-Based Capital*	14.40	14.20	14.31	14.57	14.59	14.64	15.01
Tier 1 Risk-Based Capital*	12.94	12.74	12.93	13.19	13.23	13.29	13.49
Equity to Assets	11.15	11.24	11.10	11.22	11.25	11.32	10.16
Core Capital (Leverage)	9.44	9.59	9.48	9.63	9.70	9.66	8.77

* Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.

Equity Capital and Reserves

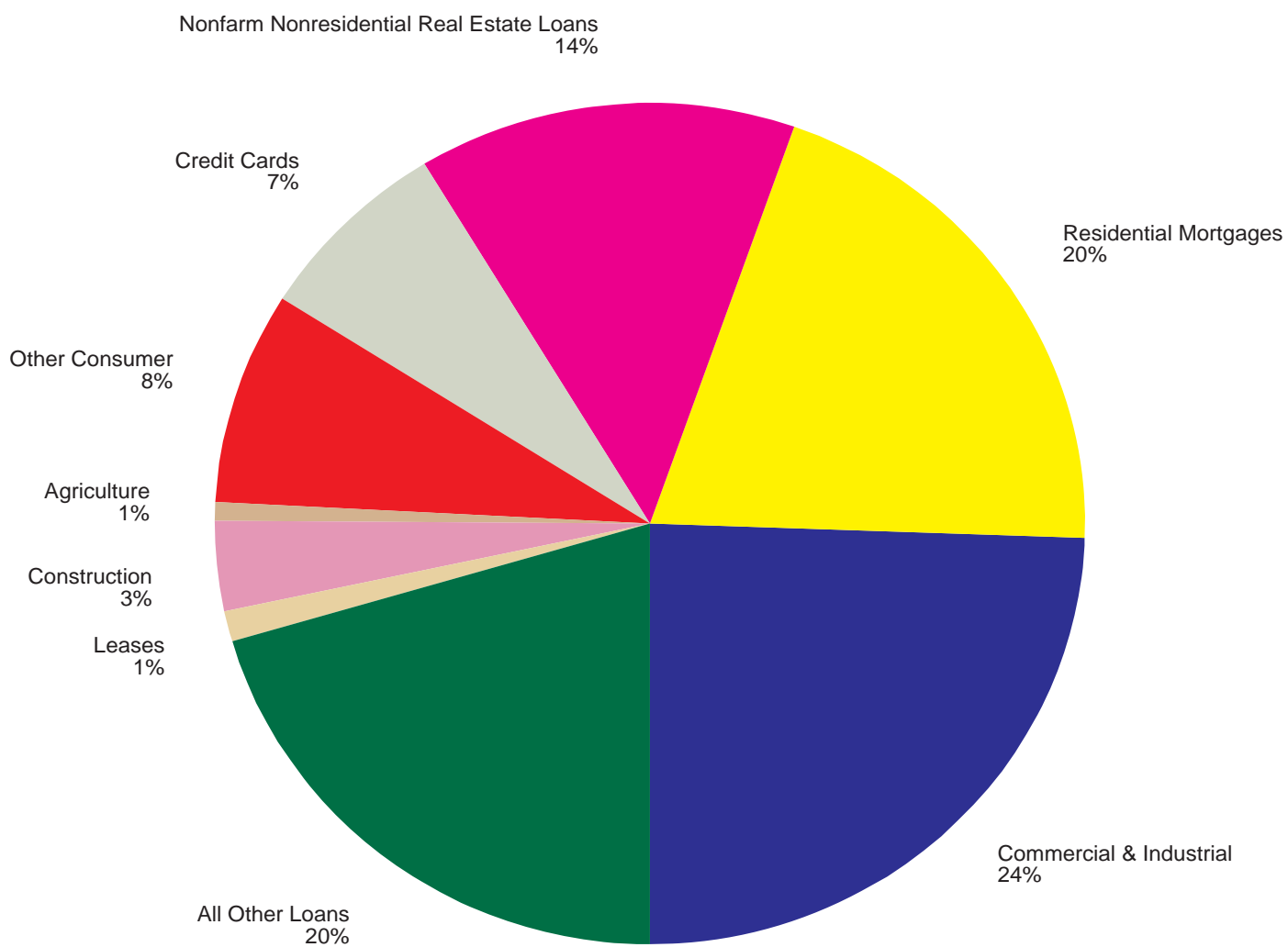
FDIC-Insured Commercial Banks and Savings Institutions

2009 - 2020



Loan Portfolio Composition

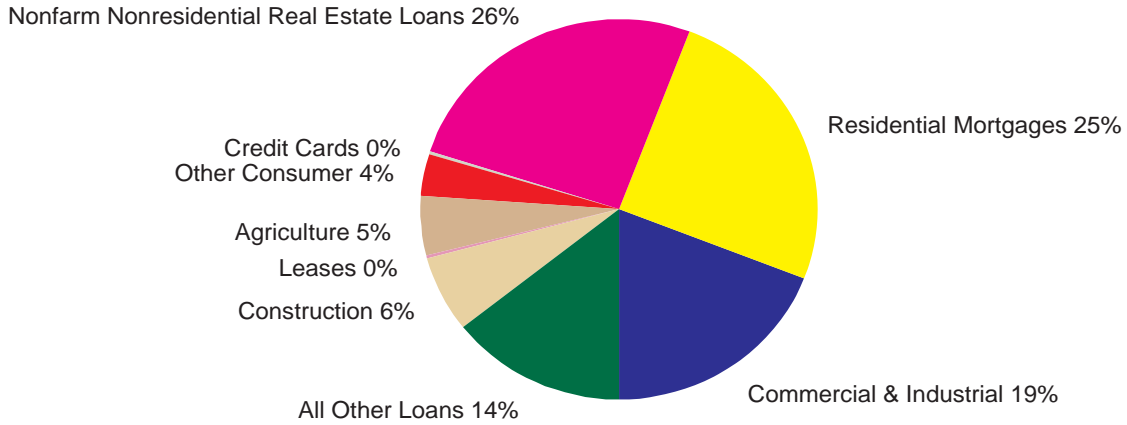
June 30, 2020



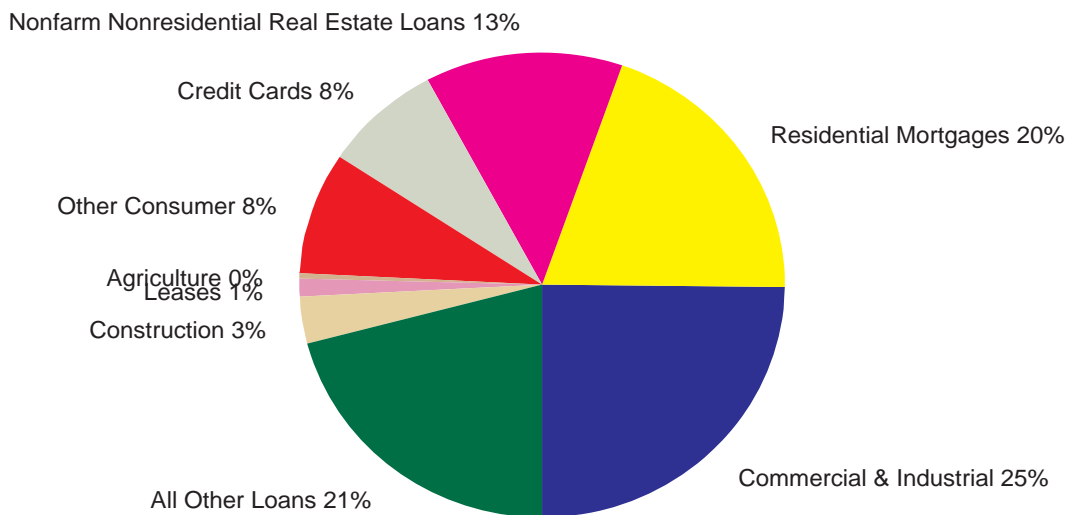
Loan Portfolio Composition by Asset Size

June 30, 2020

Assets < \$1 Billion

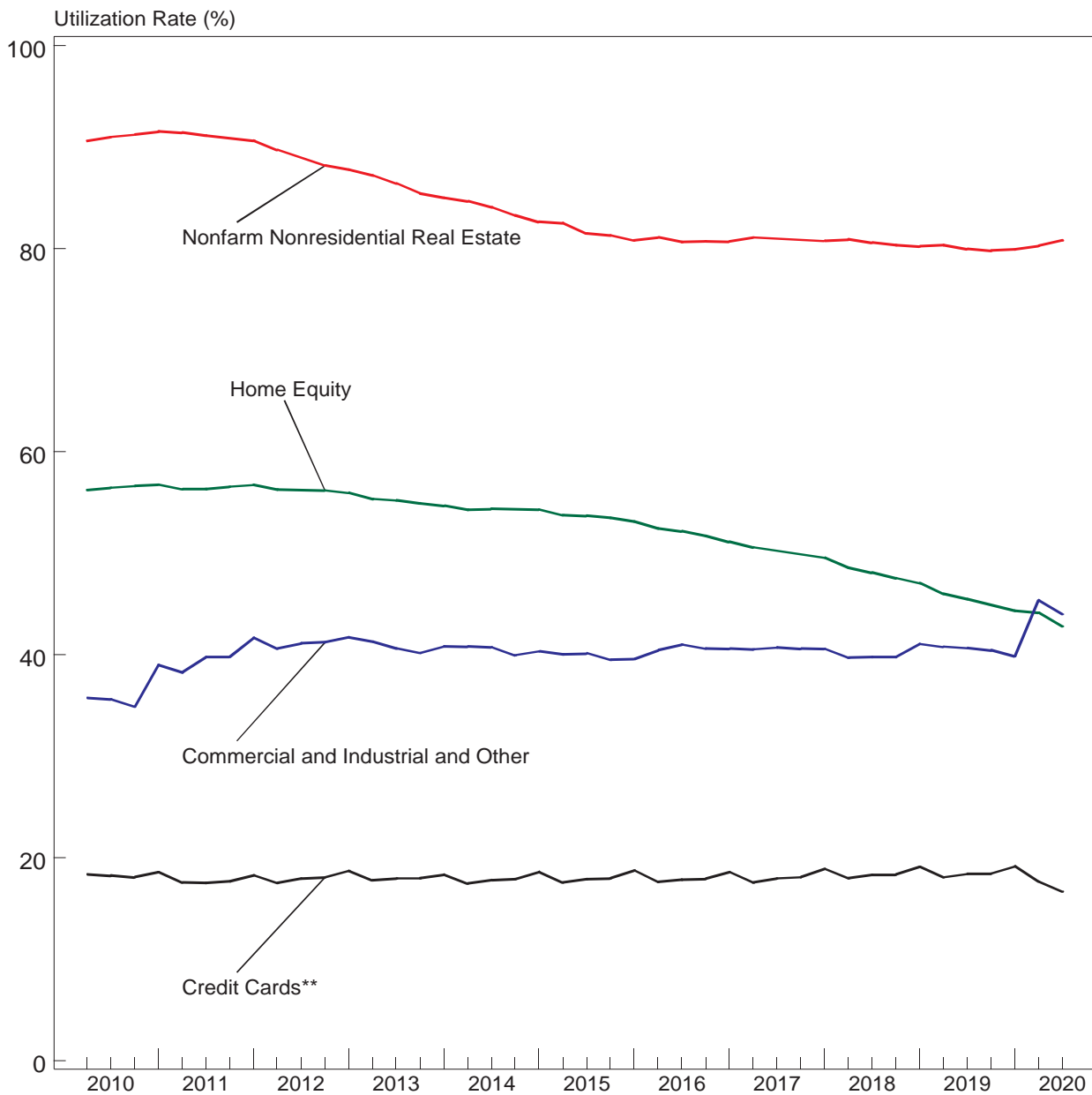


Assets > \$1 Billion



Utilization Rates of Loan Commitments*

2010-2020

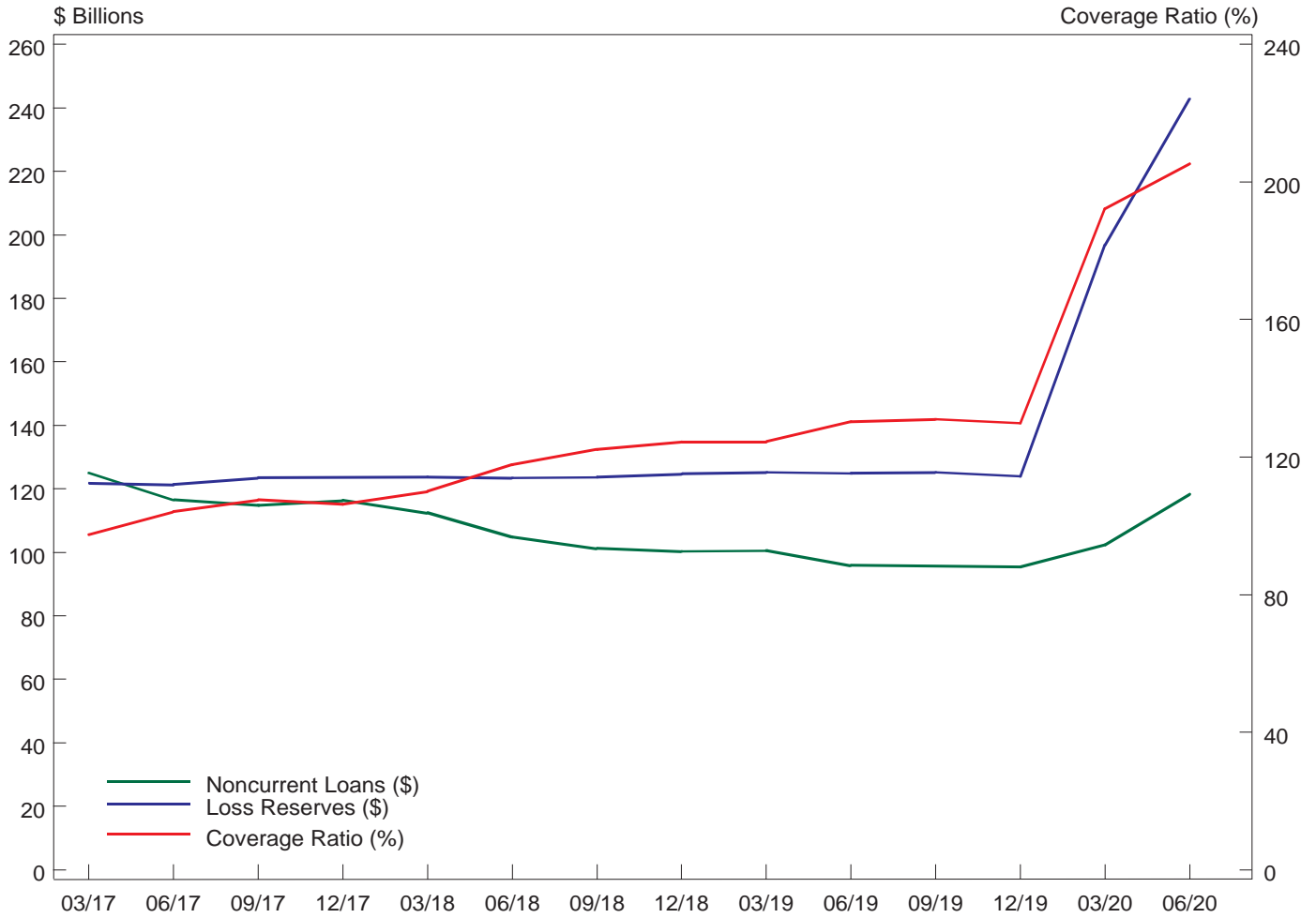


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

Reserve Coverage Ratio*

2017-2020



Noncurrent Loans (\$ Billions)

125.0 116.5 114.8 116.4 112.5 104.8 101.3 100.3 100.6 95.9 95.5 95.4 102.4 118.3

Loss Reserves (\$ Billions)

121.8 121.4 123.5 123.8 123.7 123.4 123.7 124.7 125.2 124.9 125.2 123.9 196.8 242.8

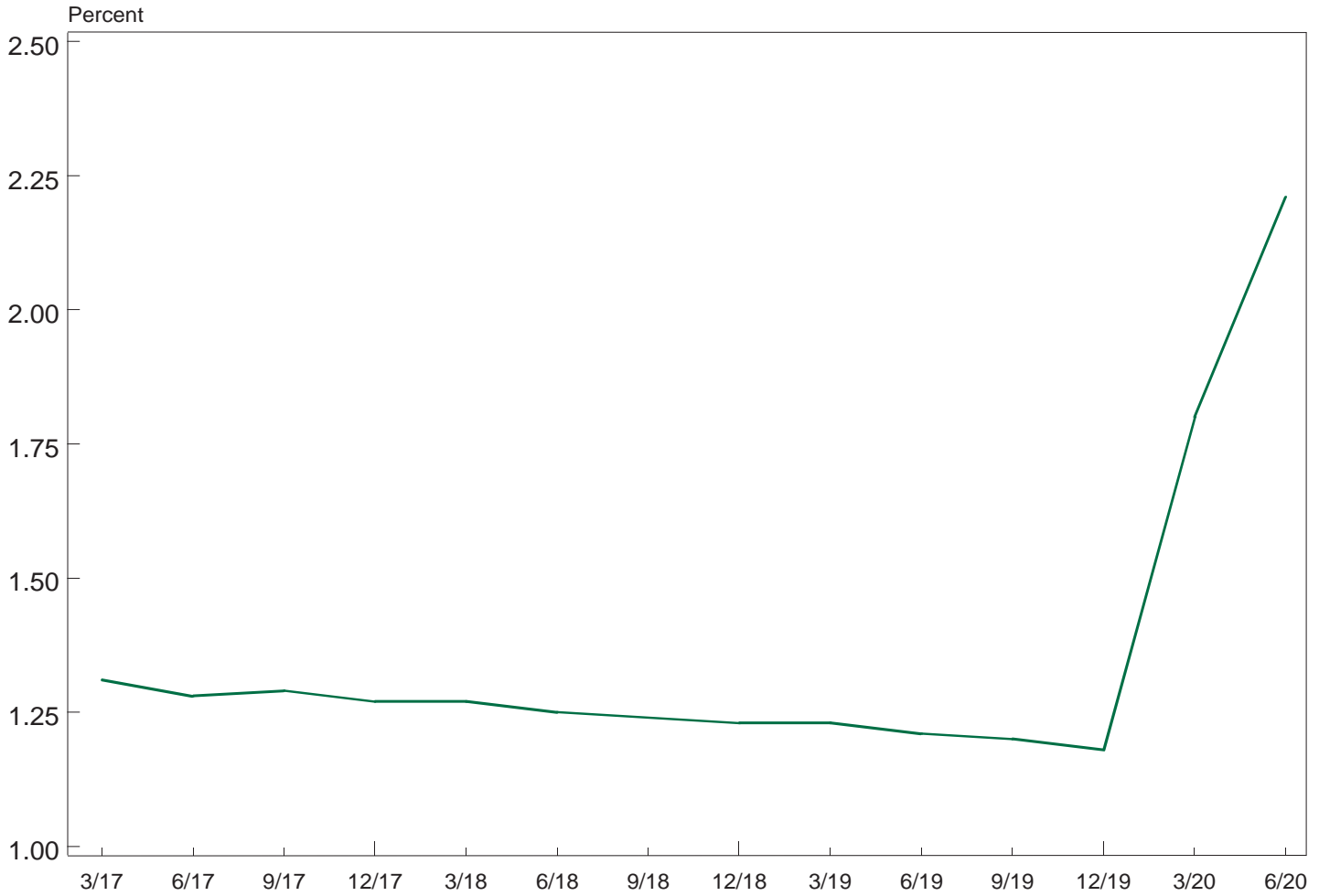
Coverage Ratio (%)

97 104 108 106 110 118 122 124 124 130 131 130 192 205

* Loss reserves to noncurrent loans.

Loss Allowance to Loans and Leases

2017 - 2020

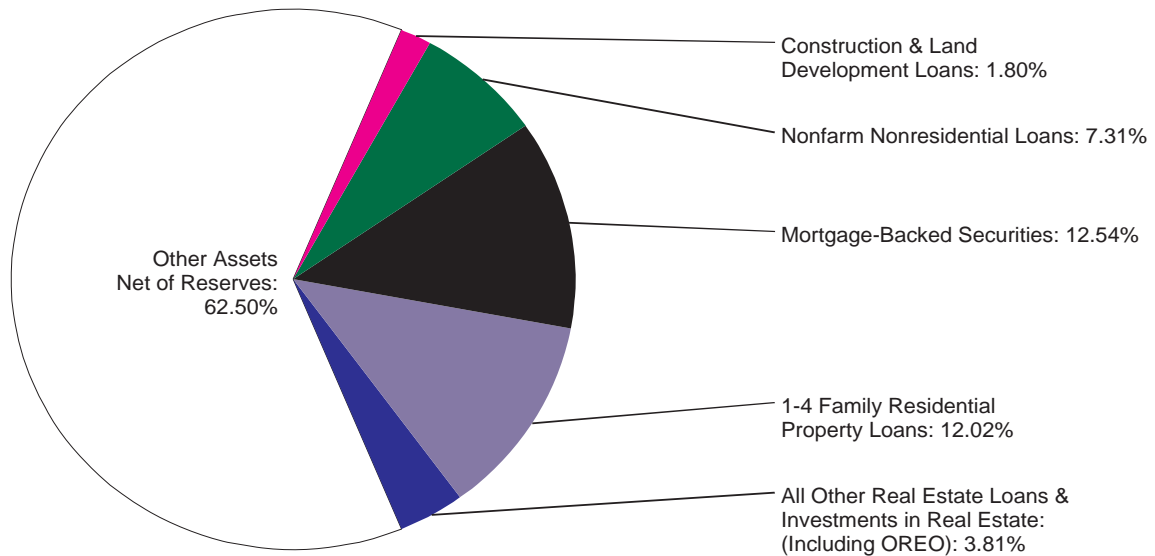


Loss Allowance to Loans and Leases

1.31 1.28 1.29 1.27 1.27 1.25 1.24 1.23 1.23 1.21 1.20 1.18 1.80 2.21

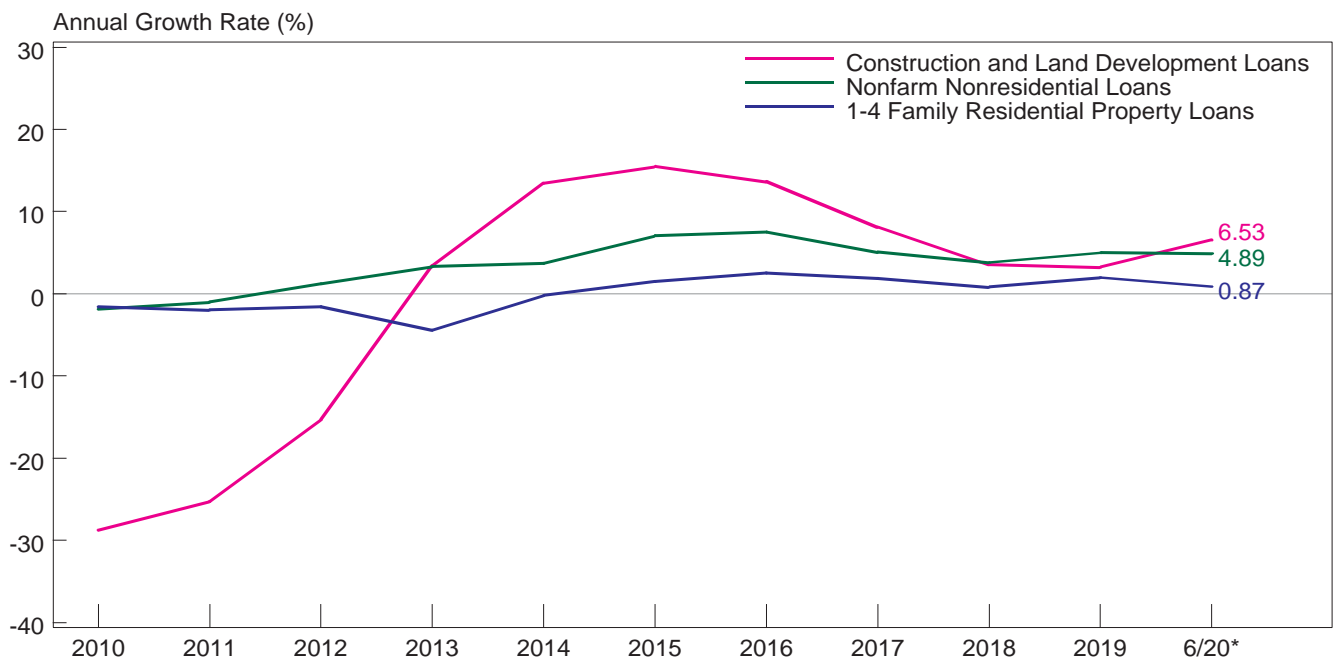
Real Estate Assets as a Percent of Total Assets

June 30, 2020



Real Estate Loan Growth Rates*

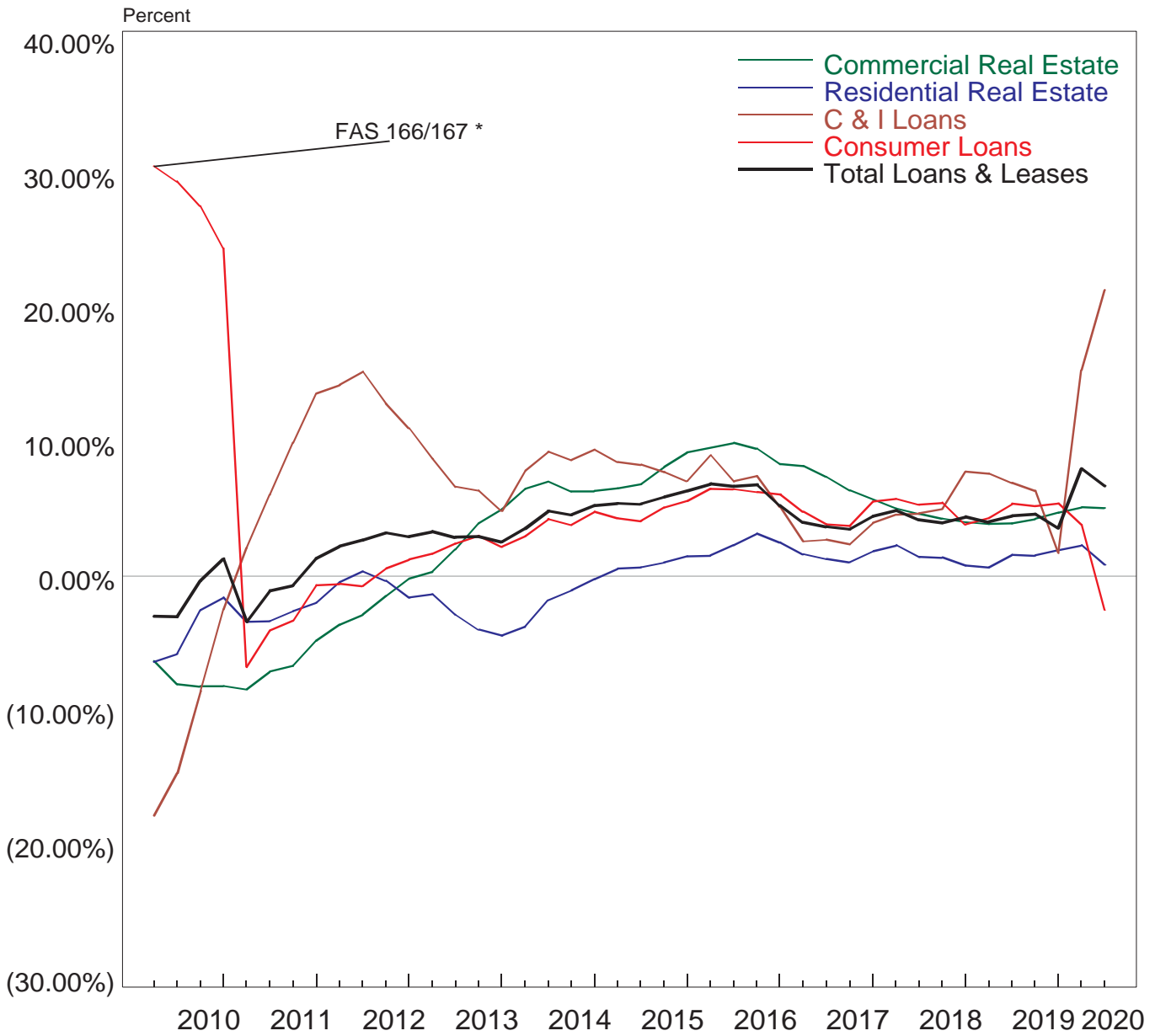
2010-2020



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

Twelve-Month Loan Growth Rates

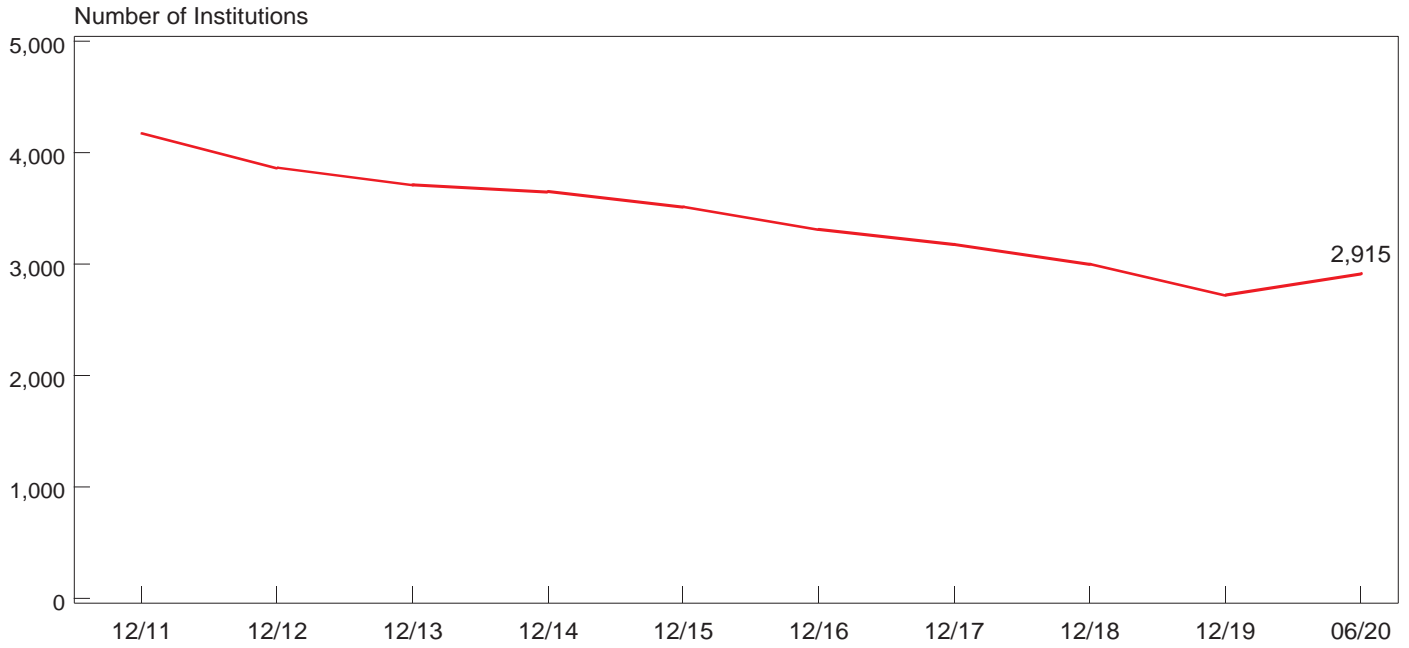
2010 - 2020



* 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.

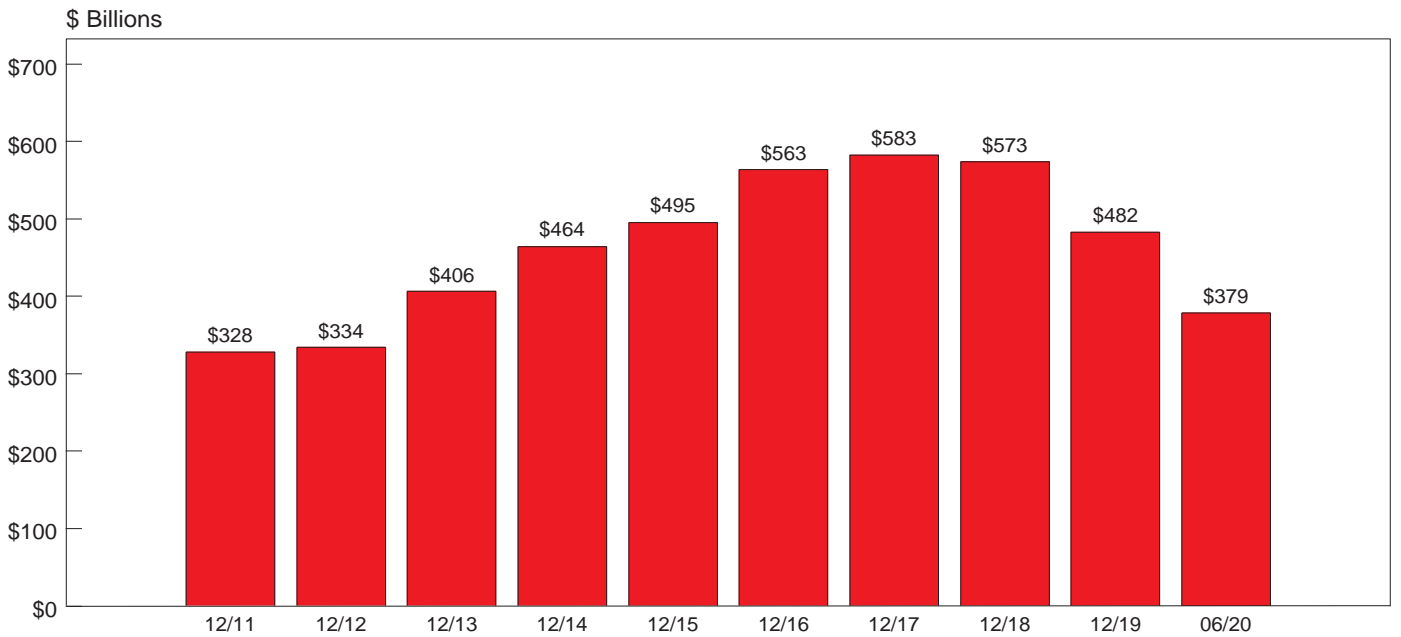
Number of Institutions with FHLB Advances

2011 - 2020

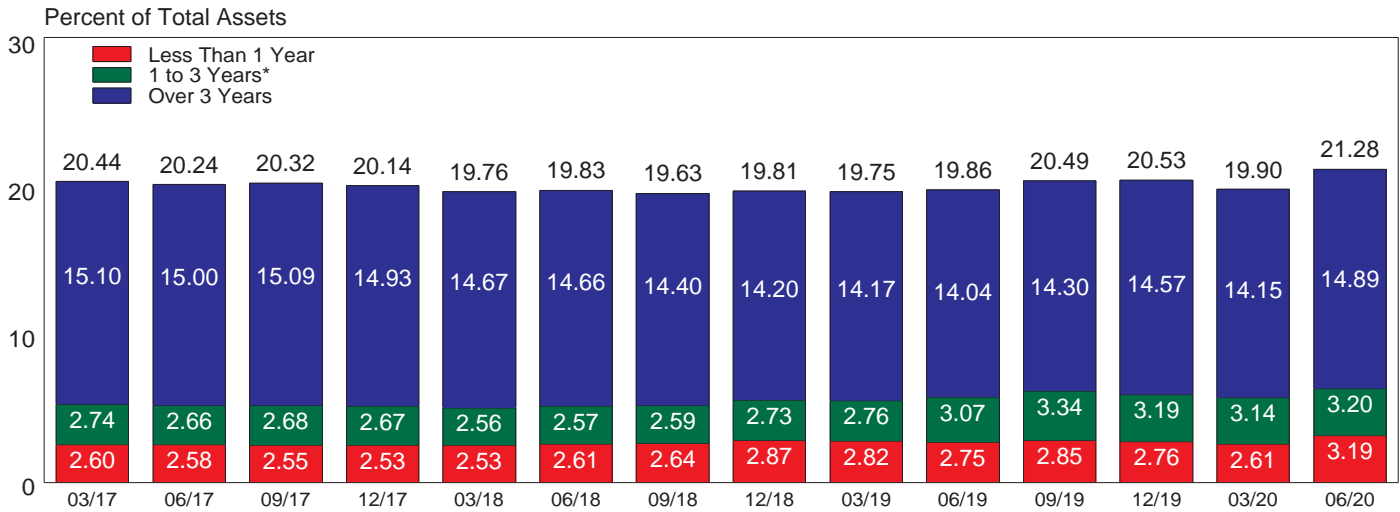


Amount of FHLB Advances Outstanding

2011 - 2020

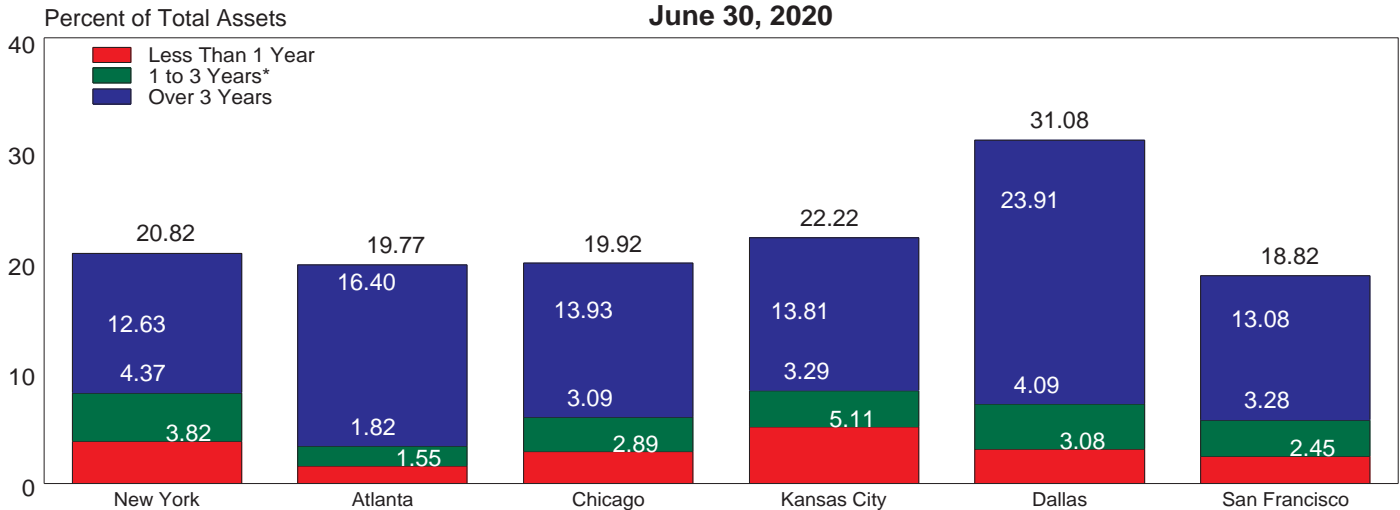


Debt Securities by Maturity or Repricing Frequency...



.....and by Region

June 30, 2020



Total Securities (Debt and Equity)

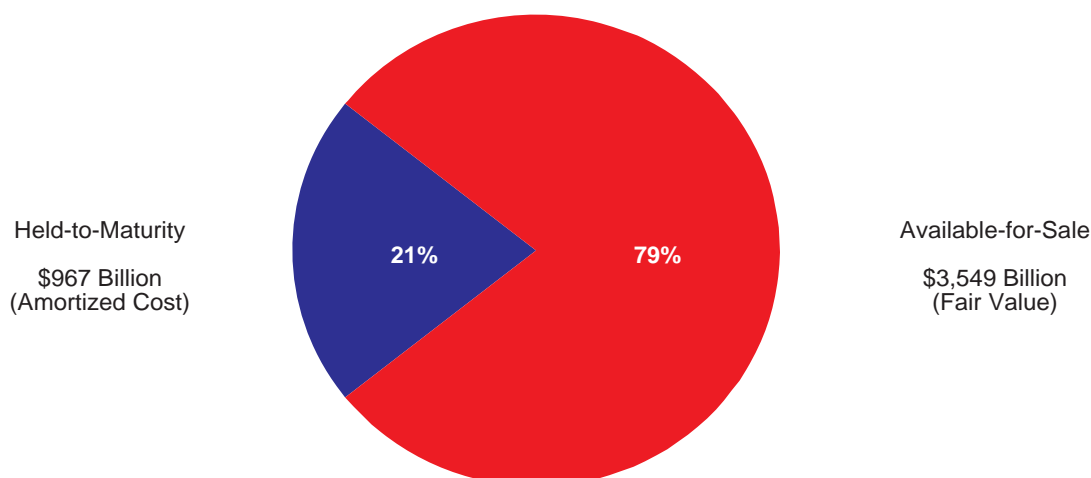
(\$ Billions)

	6/18	9/18	12/18	3/19	6/19	9/19	12/19	3/20	6/20
U.S. Government Obligations:									
U.S. Treasury	486	494	549	537	549	623	632	658	831
U.S. Govt. Agy & Spon. Agy Obligations	152	150	150	146	141	131	122	113	111
Mortgage Pass-Through Securities	1,398	1,395	1,409	1,425	1,477	1,543	1,556	1,657	1,702
Collateralized Mortgage Obligations	453	452	453	457	457	462	464	484	518
State, County, Municipal Obligations	348	333	330	322	308	308	313	331	342
Asset Backed Securities	116	116	118	115	111	110	110	121	113
Other Debt Securities	676	687	712	720	735	757	783	843	899
Equity Securities	4	3	3	1	1	1	1	1	0
Total Securities	\$3,633	\$3,630	\$3,723	\$3,724	\$3,779	\$3,936	\$3,982	\$4,209	\$4,516

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

Total Securities*

June 30, 2020



Total Securities*

June 30, 2020

	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	\$99,532	104.4	\$731,609	102.2	\$831,141	102.4
U.S. Govt. Agy and Spon. Agy Obligations	16,333	102.1	95,102	102.1	111,435	102.1
Mortgage Pass-Through Securities	580,029	104.3	1,121,573	103.2	1,701,602	103.6
Collateralized Mortgage Obligations	72,134	103.4	445,696	102.3	517,831	102.5
State, County, Municipal Obligations	79,252	105.4	263,103	103.9	342,356	104.3
Asset Backed Securities	6,852	98.3	105,803	99.3	112,655	99.2
Other Debt Securities	112,921	102.9	785,955	**	898,632	**
Equity Securities	**	**	84	**	84	**
Total Securities	\$967,053	104.1	\$3,548,926	102.6	\$4,515,734	102.9
Memoranda***						
Structured Notes	7,946		7,757			97.6

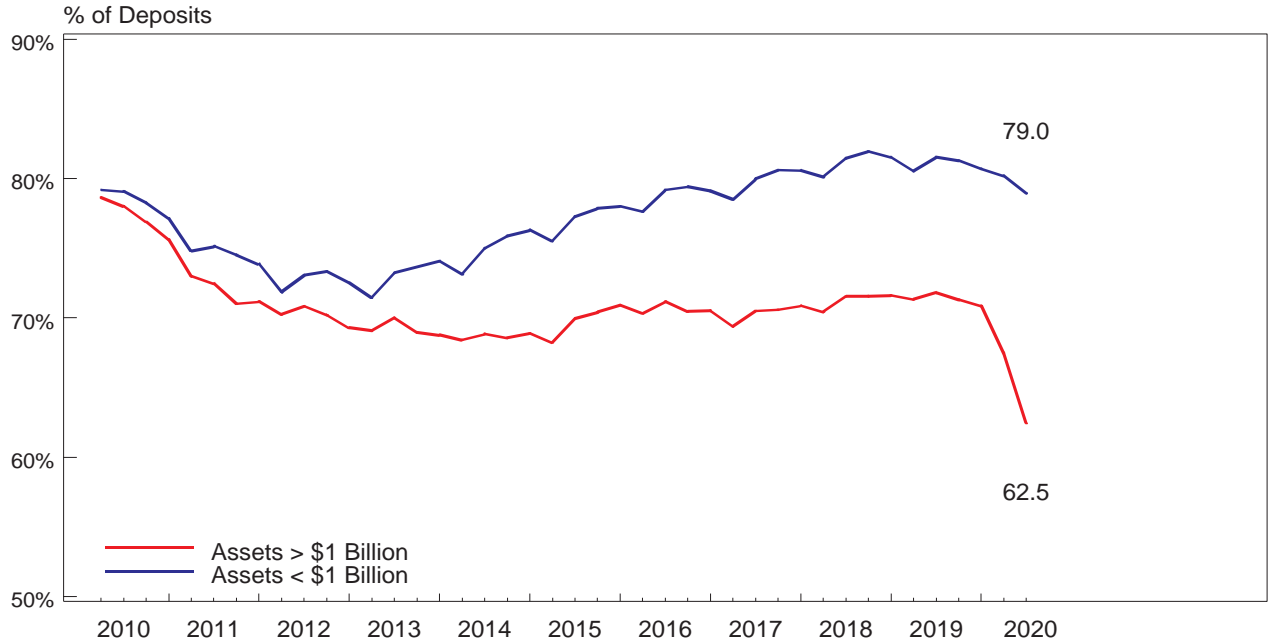
* Excludes trading account assets.

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

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

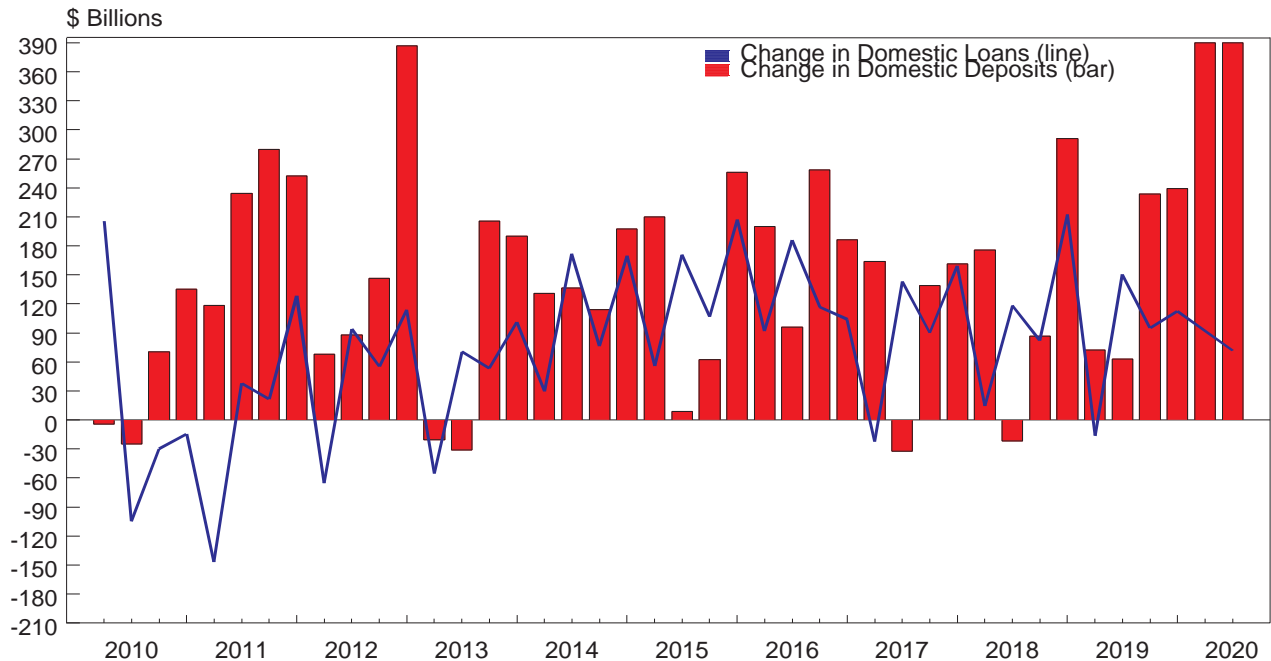
Net Loans and Leases to Deposits (Domestic and Foreign)

2010 - 2020



Quarterly Change in Domestic Loans vs Domestic Deposits

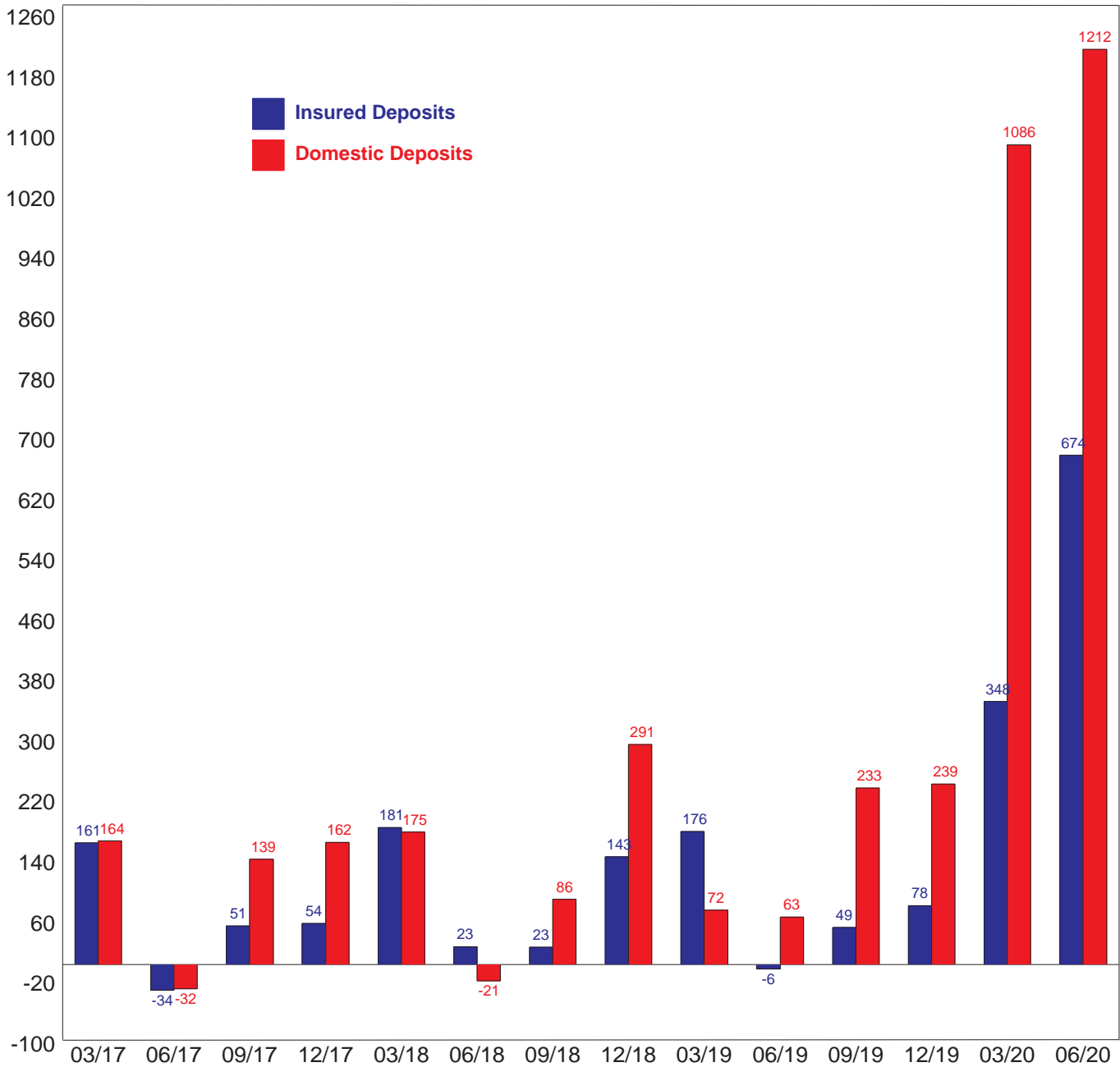
2010 - 2020



Quarterly Change in Domestic Deposits

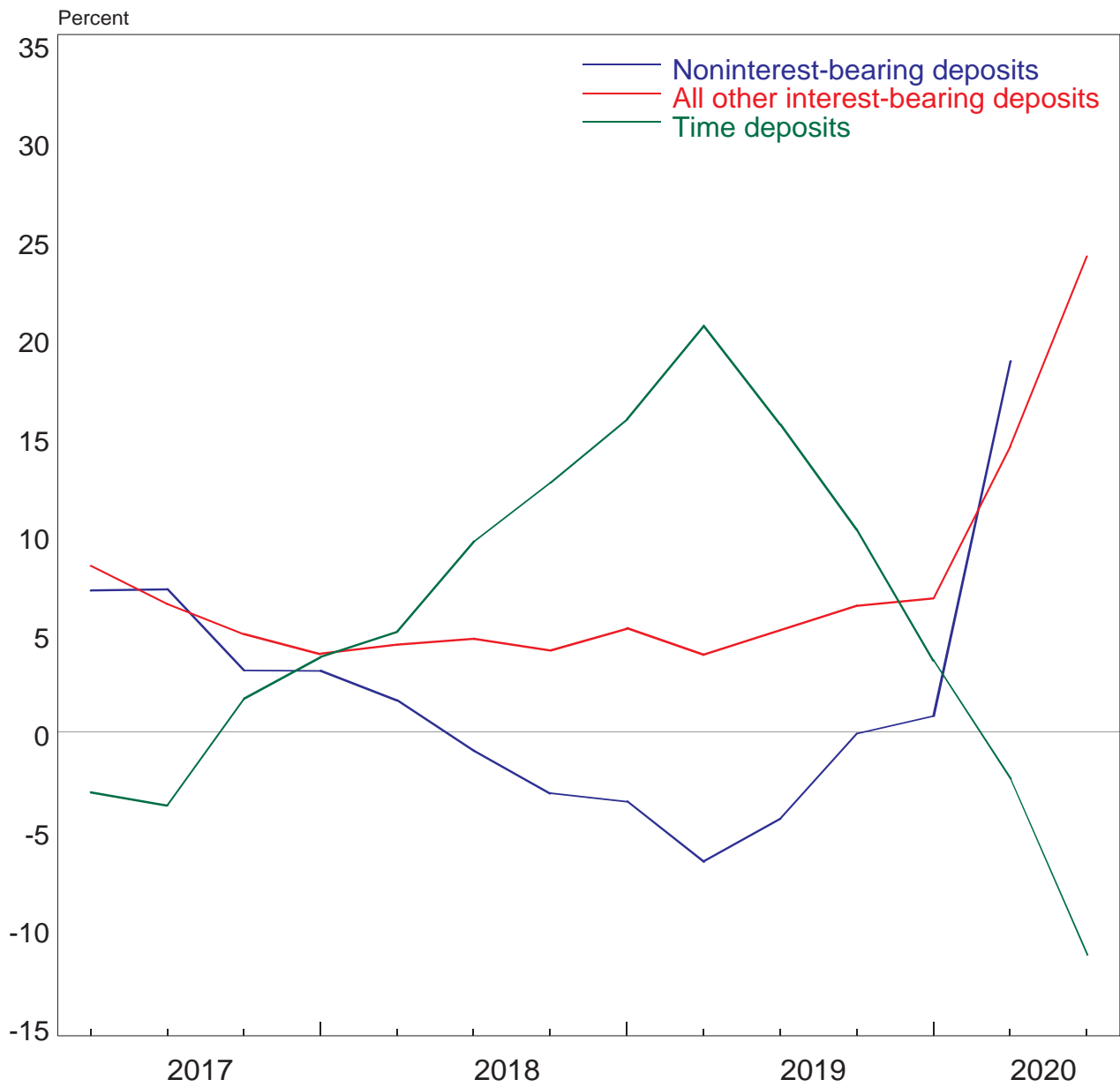
2017 - 2020

\$ Billions



Twelve-Month Growth Rates of Domestic Deposits

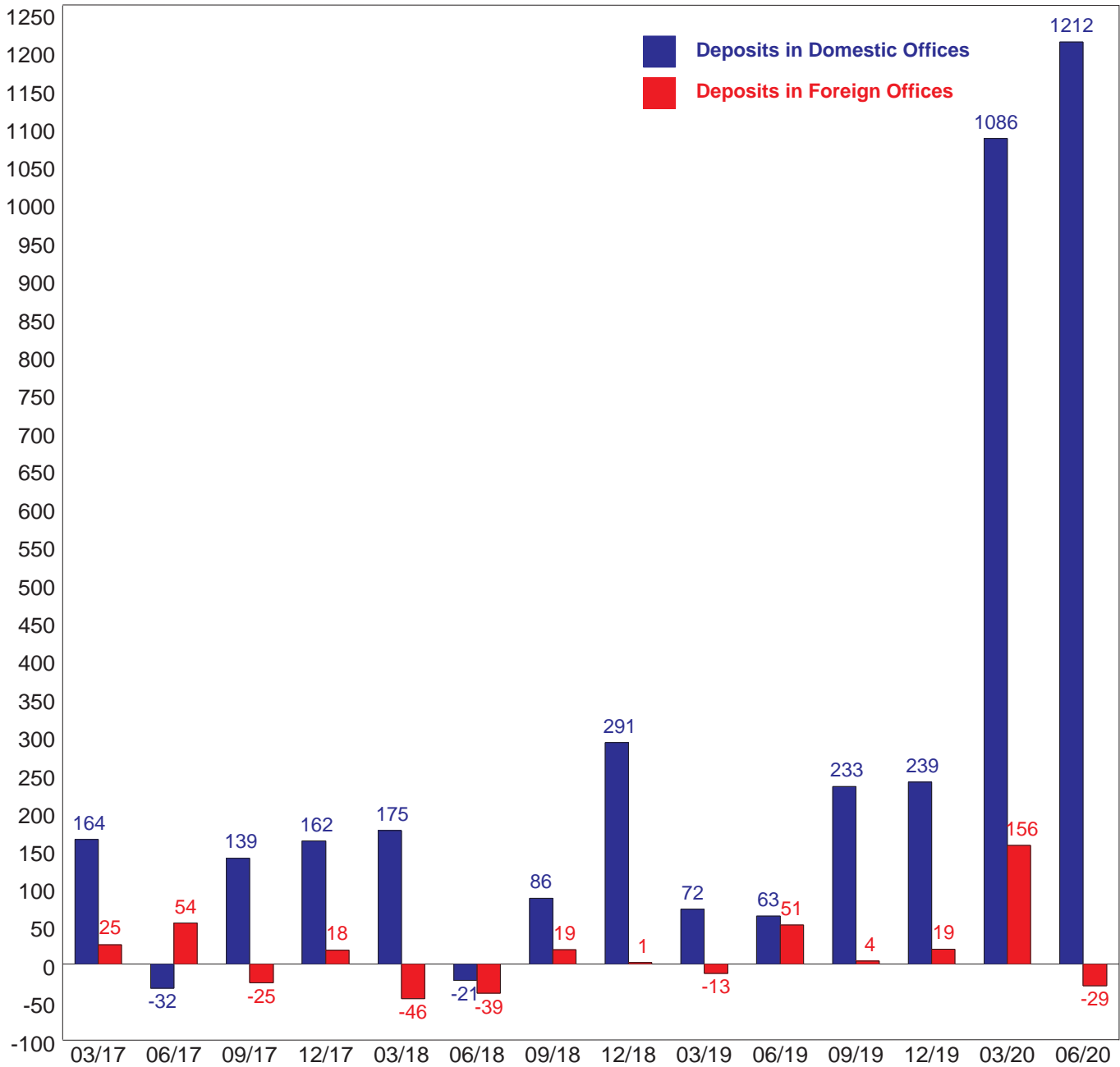
2017 - 2020



Quarterly Change in Domestic and Foreign Deposits

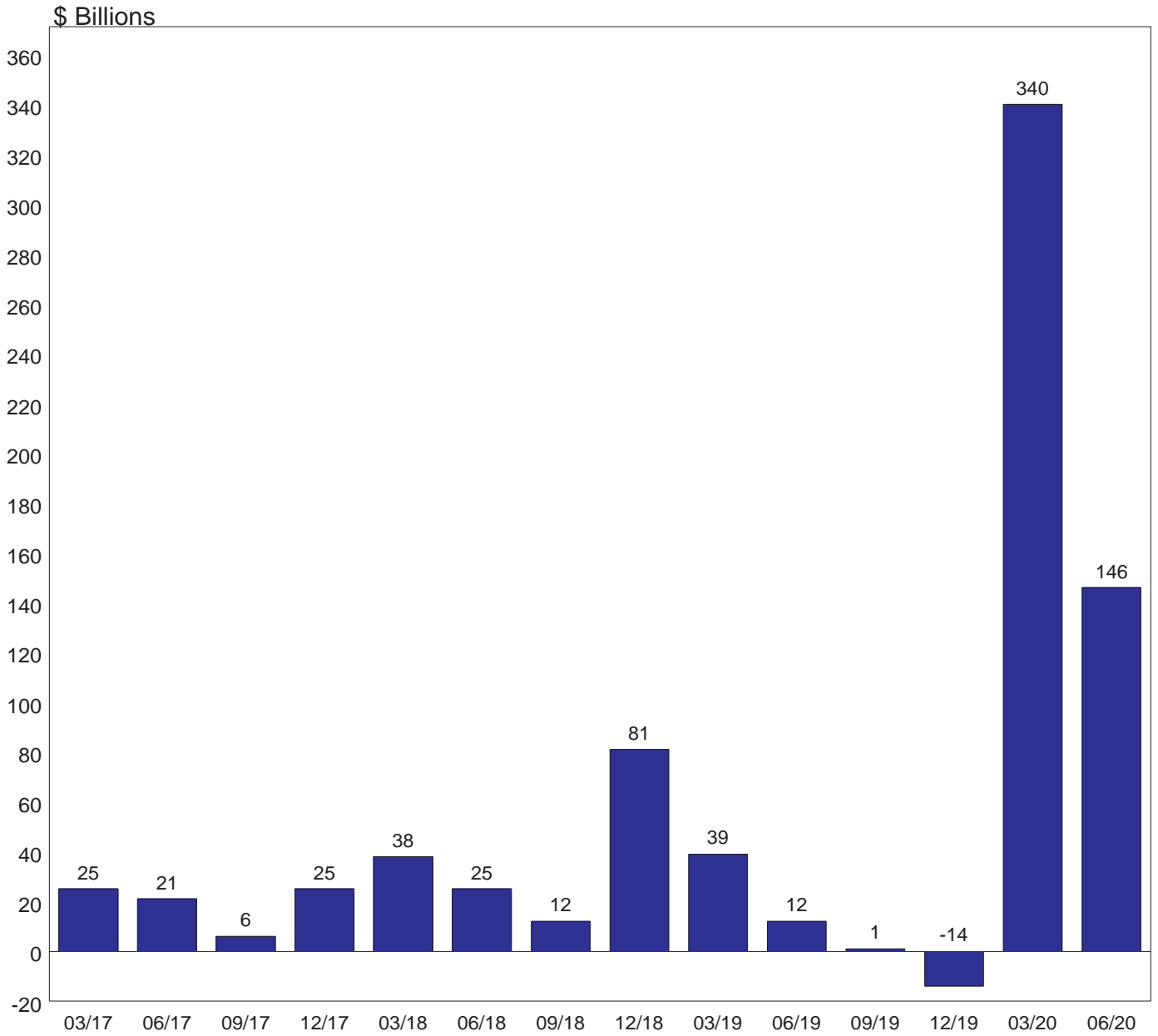
2017 - 2020

\$ Billions



Quarterly Change in C&I Loans

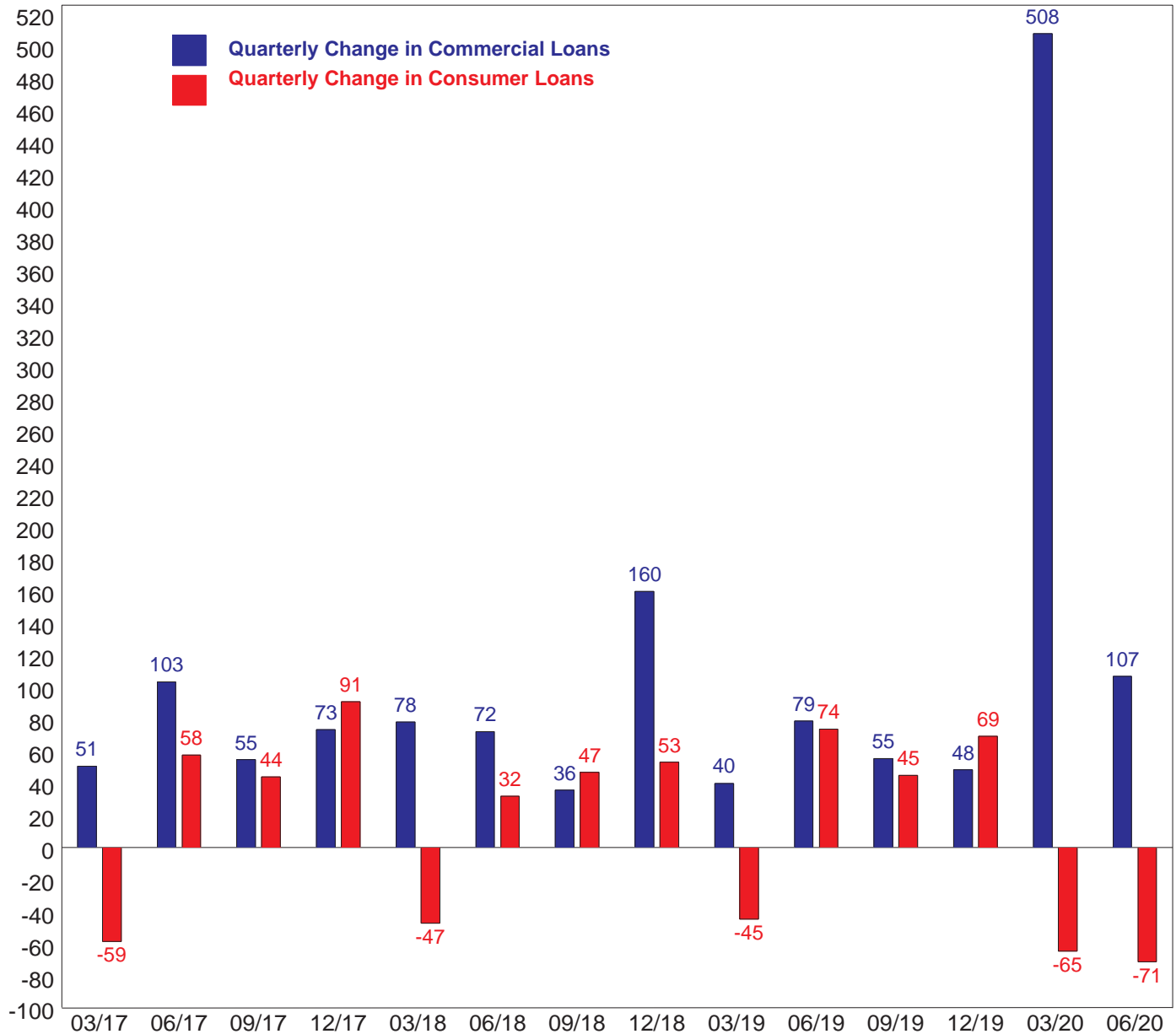
2017-2020



Quarterly Change in Commercial and Consumer Loans

2017 - 2020

\$ Billions



Loans to Commercial Borrowers (Credit Risk Diversified) - These are loans that can have relatively large balances at risk to a single borrower.

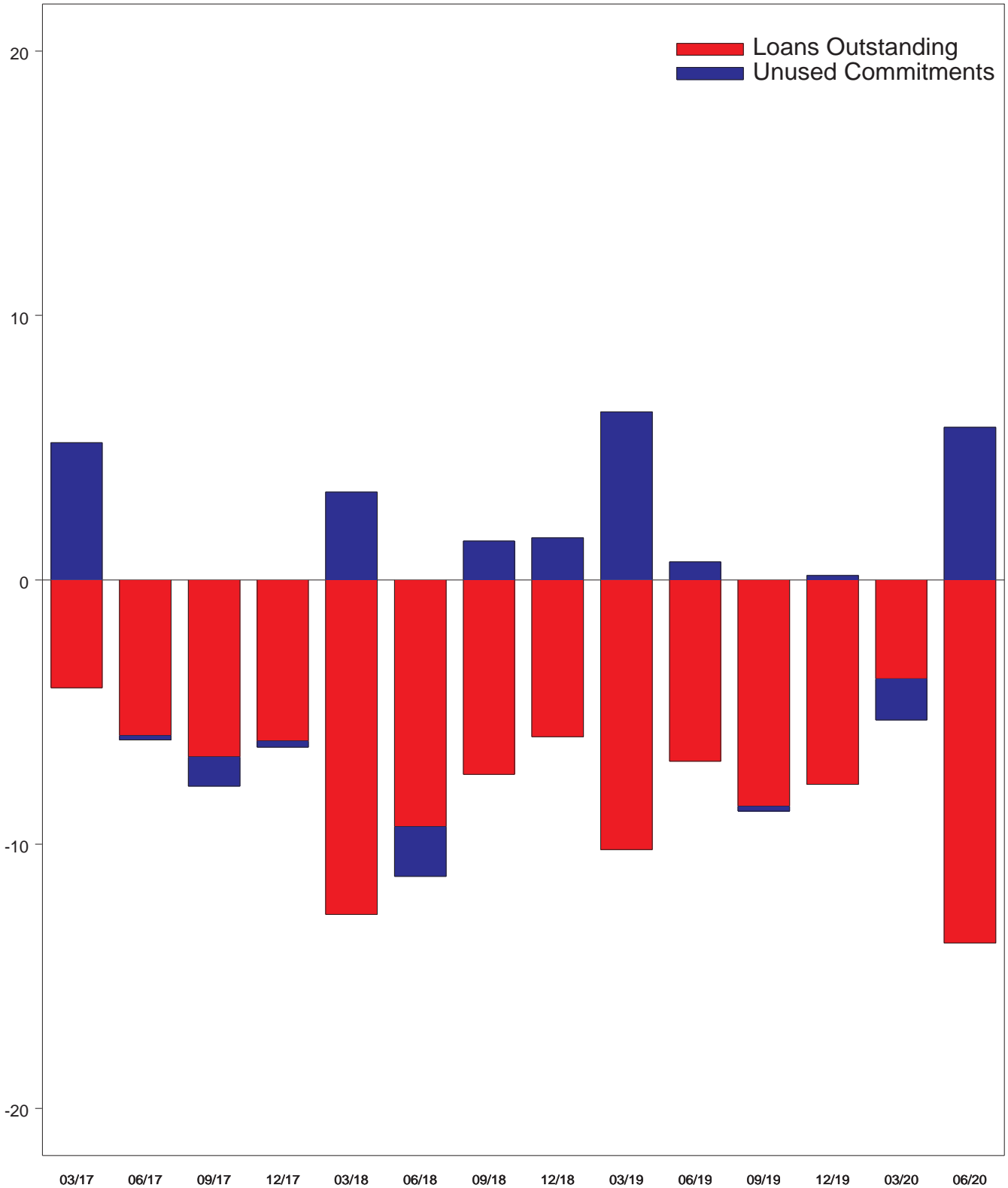
A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, nonfarm nonresidential loans, construction loans, and agricultural 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

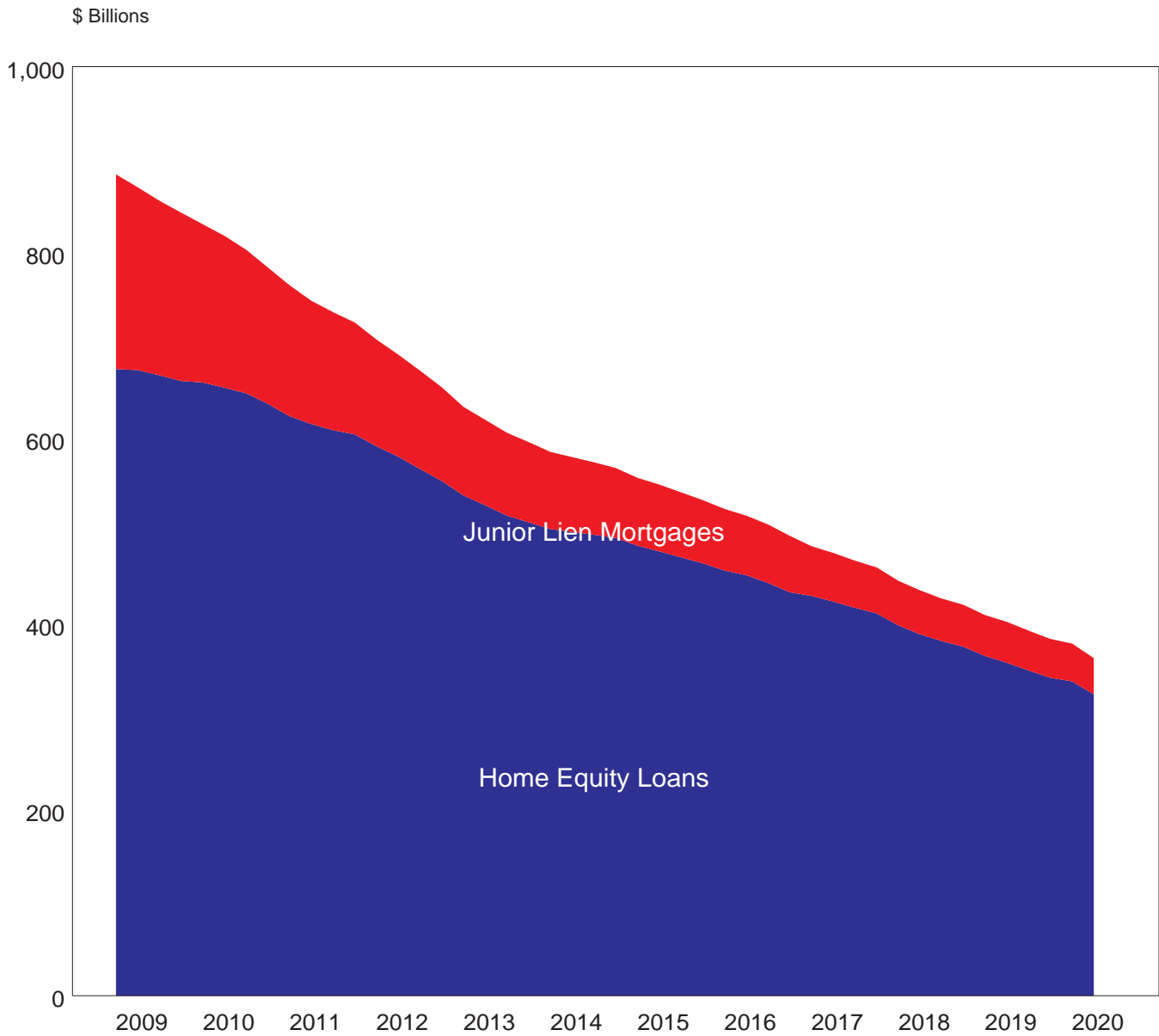
Quarterly Change (\$ Billions)

2017-2020



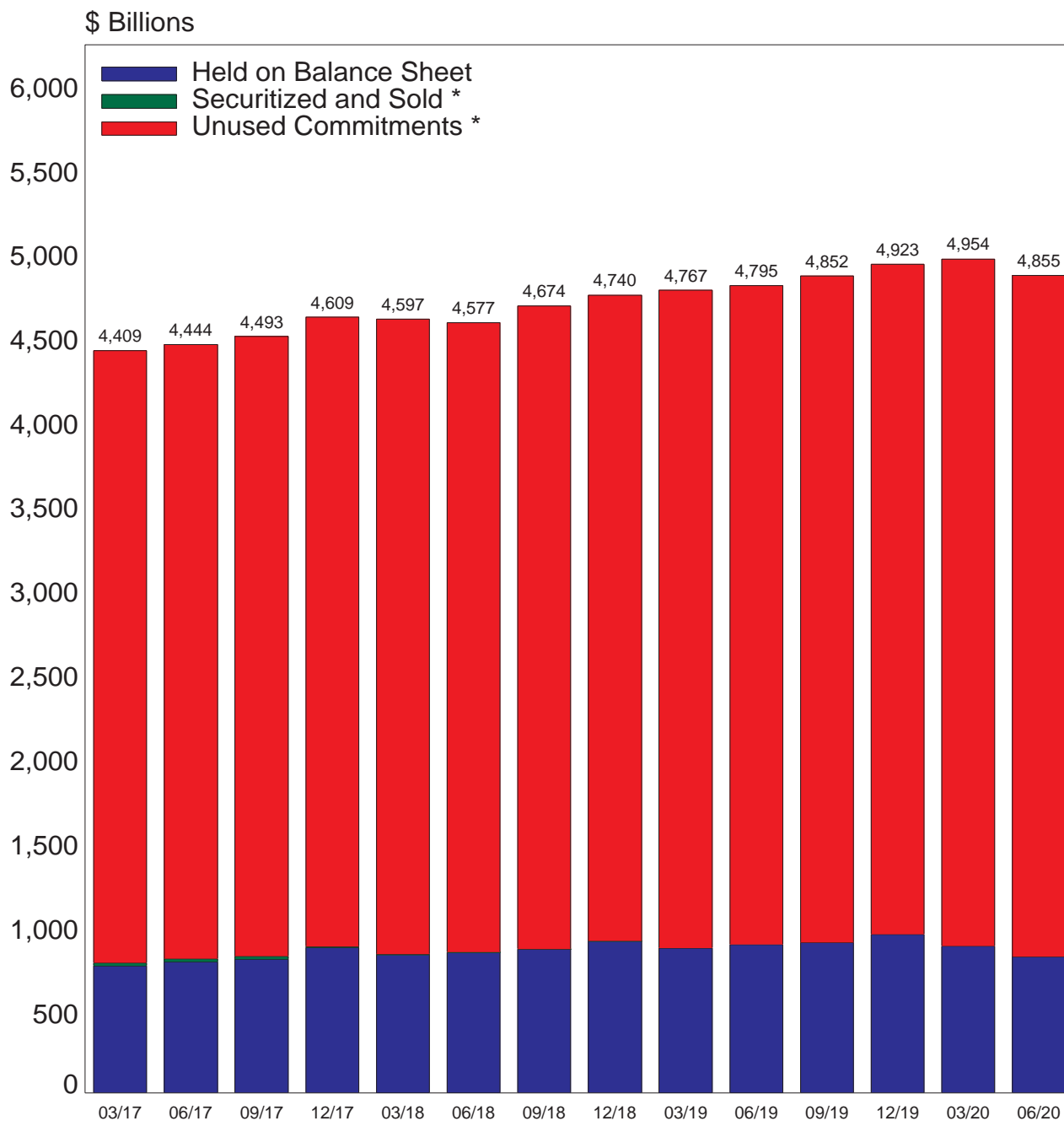
Home Equity and Junior Lien Loans

09 - 20



Expansion of Credit Card Lines

2017-2020



Loans Outstanding (\$ Billions)

Held on Balance Sheet	756.1	779.7	795.4	865.1	820.4	837.2	856.3	903.5	859.9	881.1	892.9	941.6	873.0	808.2
Securitized and Sold *	16.4	17.3	16.1	4.6	4.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unused Commitments *	3,636.5	3,647.4	3,681.5	3,739.1	3,772.0	3,739.8	3,818.1	3,836.3	3,907.5	3,913.5	3,959.0	3,981.8	4,080.7	4,047.2
Total	4,409.1	4,444.4	4,493.0	4,608.7	4,597.2	4,577.0	4,674.4	4,739.8	4,767.4	4,794.7	4,851.9	4,923.4	4,953.7	4,855.3

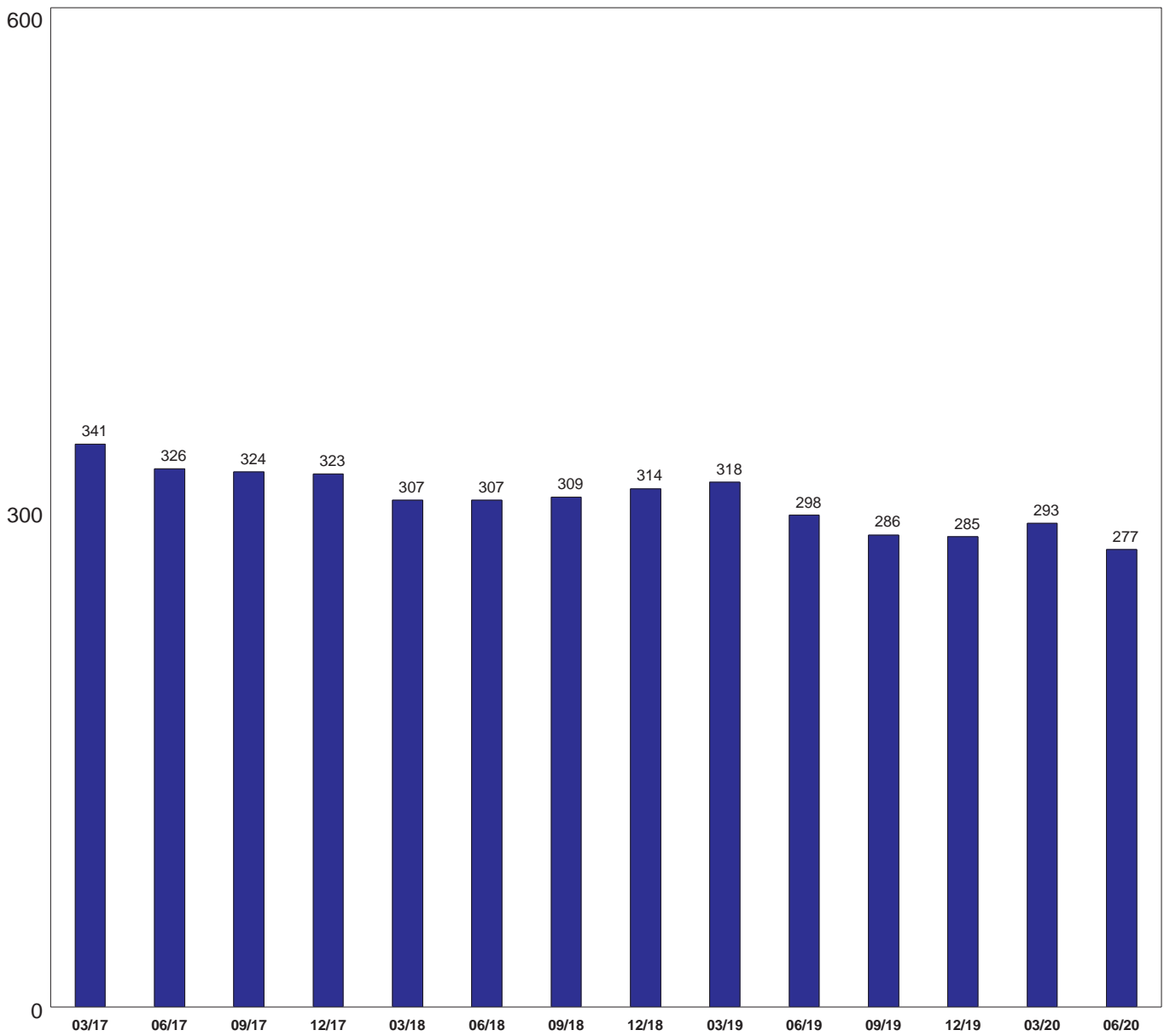
* Off-balance-sheet

Number of Institutions With Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

2017-2020

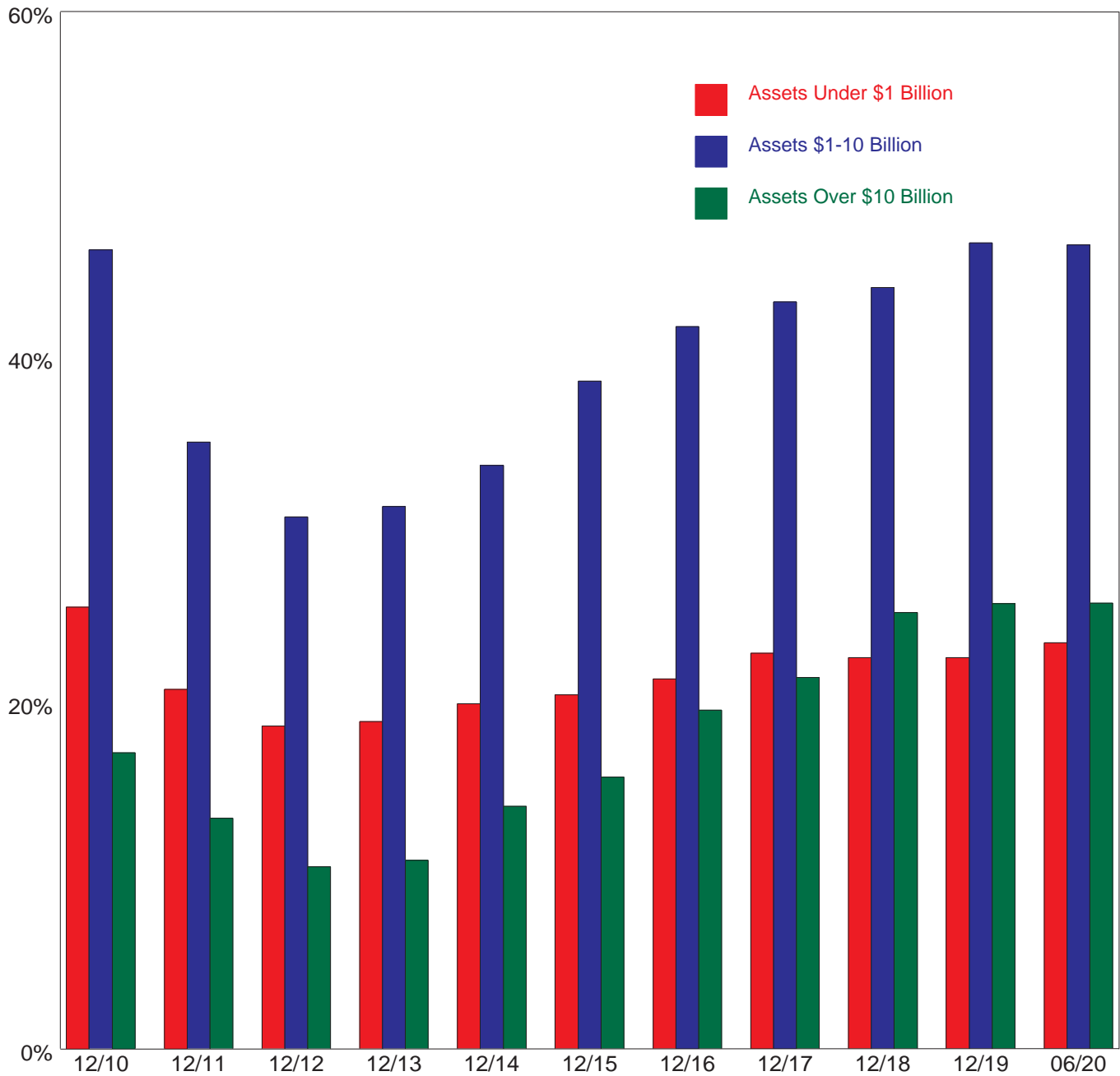
Number



Median Construction and Development Loan Concentrations

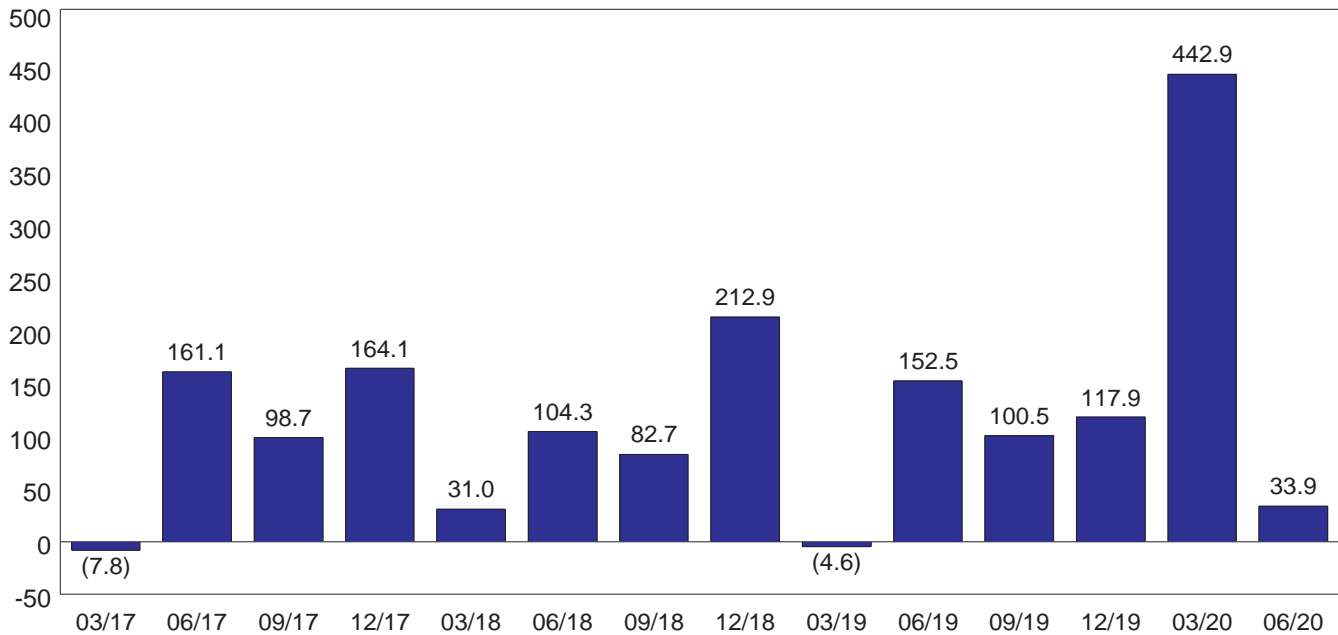
2010 - 2020

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



Quarterly Change in Reported Total Loans Outstanding

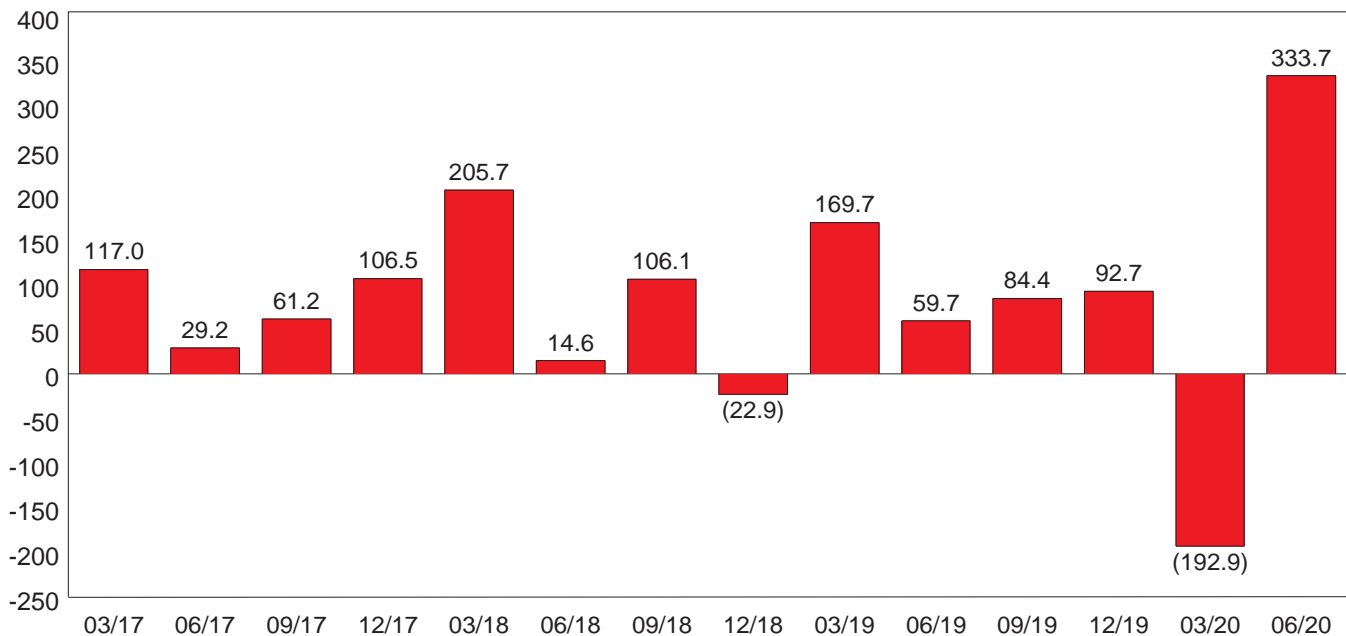
(\$ Billions)



In the second quarter of 2020, real estate loans increased by \$26.7 billion, commercial and industrial loans increased by \$146.5 billion, consumer loans decreased by \$67.1 billion, and other loans and leases decreased by \$73.6 billion.

Quarterly Change in Unused Loan Commitments

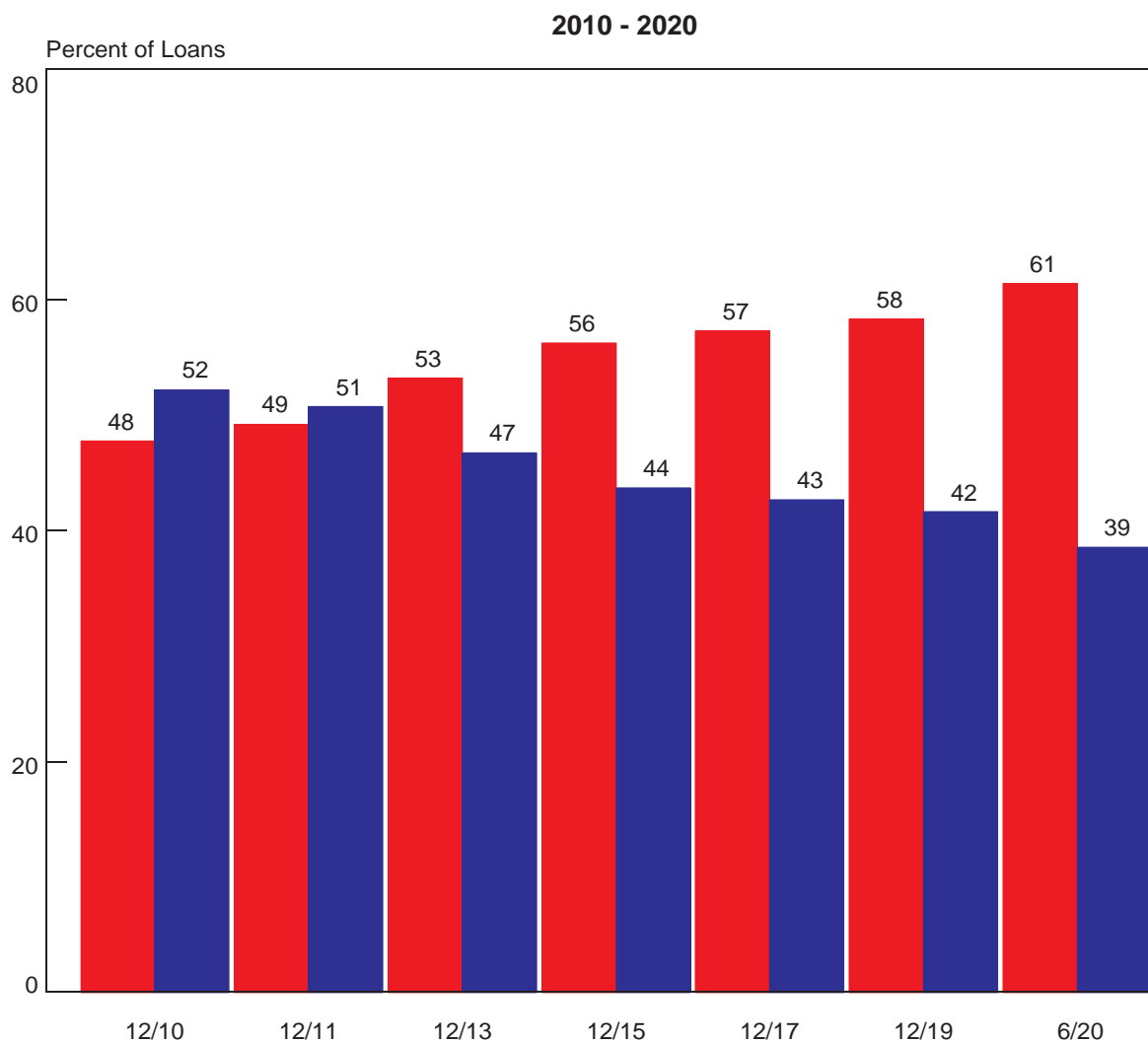
(\$ Billions)



In the second quarter of 2020, unused commercial real estate loan commitments increased by \$1.5 billion, unused home equity line commitments increased by \$5.7 billion, unused credit card commitments decreased by \$33.5 billion, and other unused commitments increased by \$360.0 billion.

Credit Risk Diversification

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



Loans (\$ Billions):

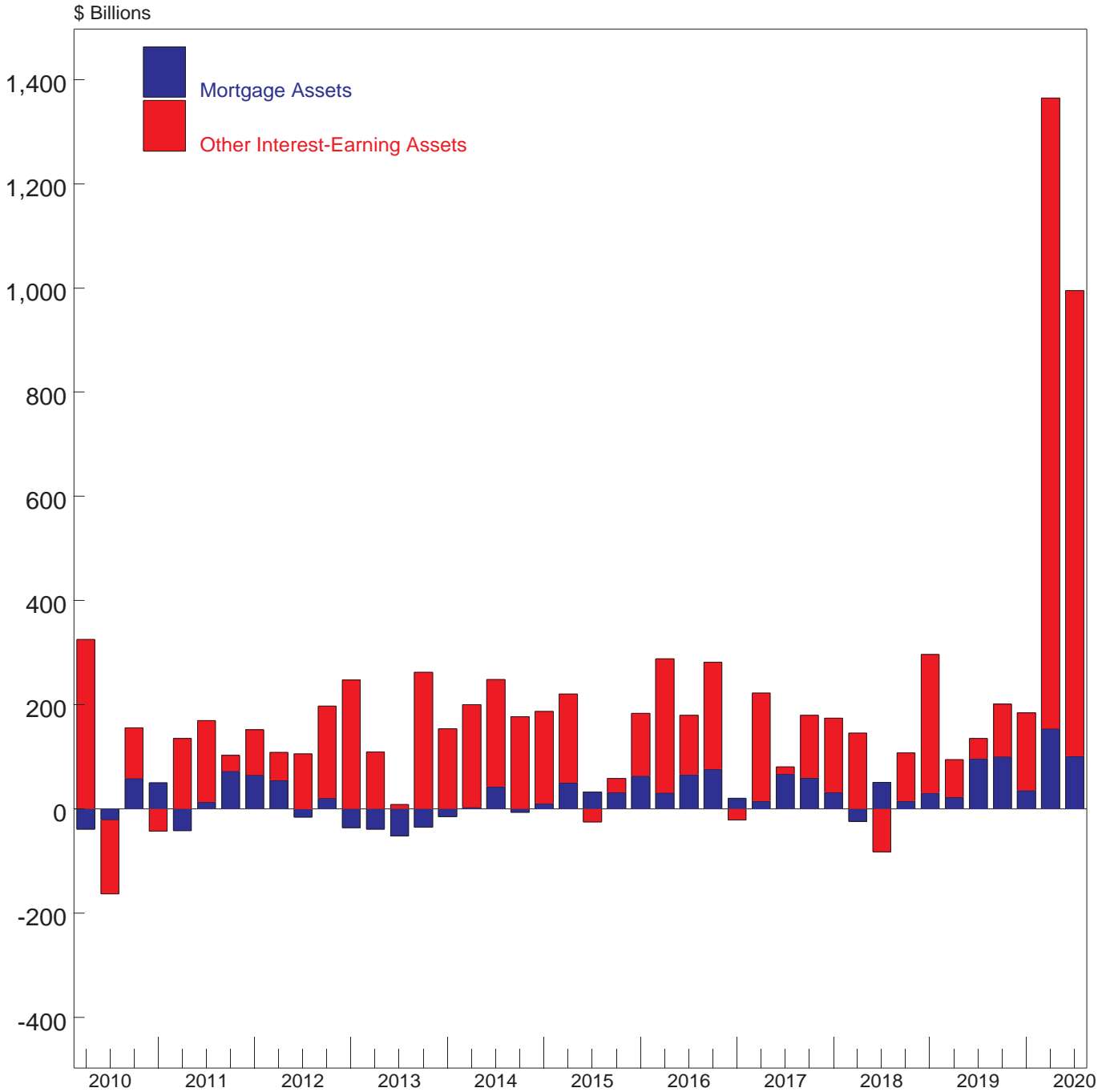
Commercial Borrowers	\$3,525	\$3,681	\$4,202	\$4,974	\$5,571	\$6,139	\$6,754
Consumer Loans	3,853	3,794	3,692	3,867	4,153	4,381	4,245

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

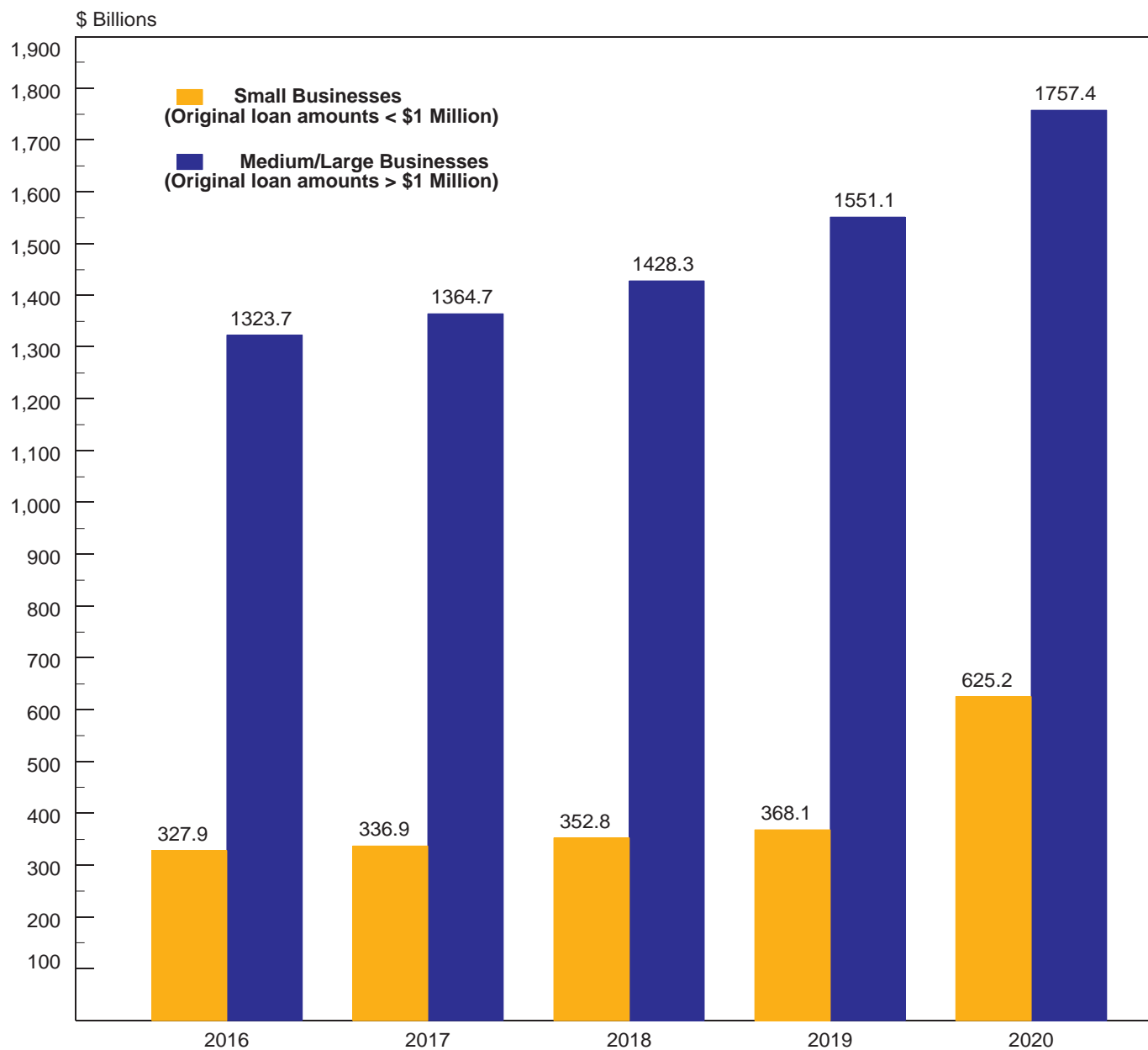
2010 - 2020



Commercial and Industrial Loans to Small Businesses

2016-2020

As of June 30

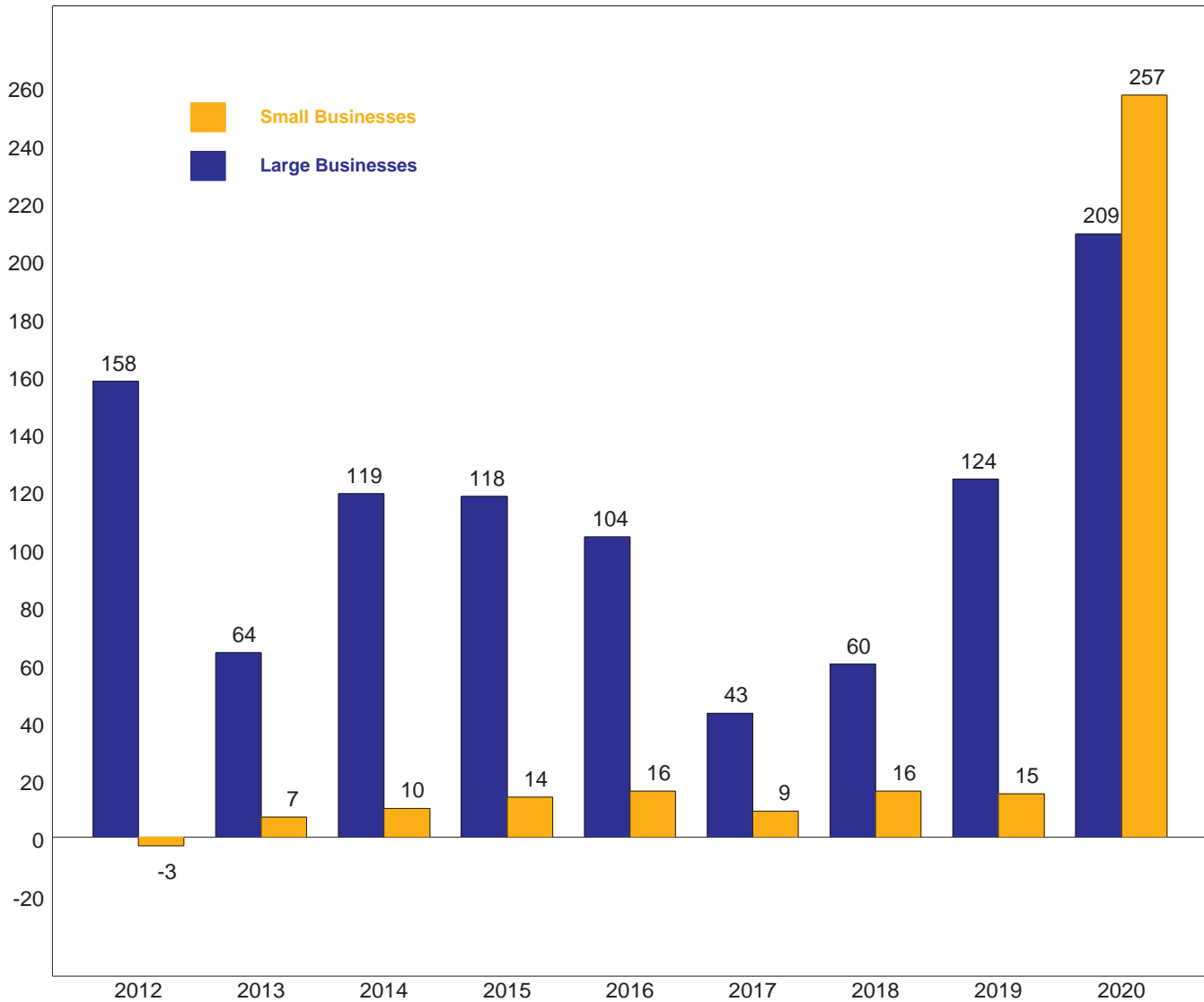


Annual Change in C&I Loans to Large and Small Businesses

2012 - 2020

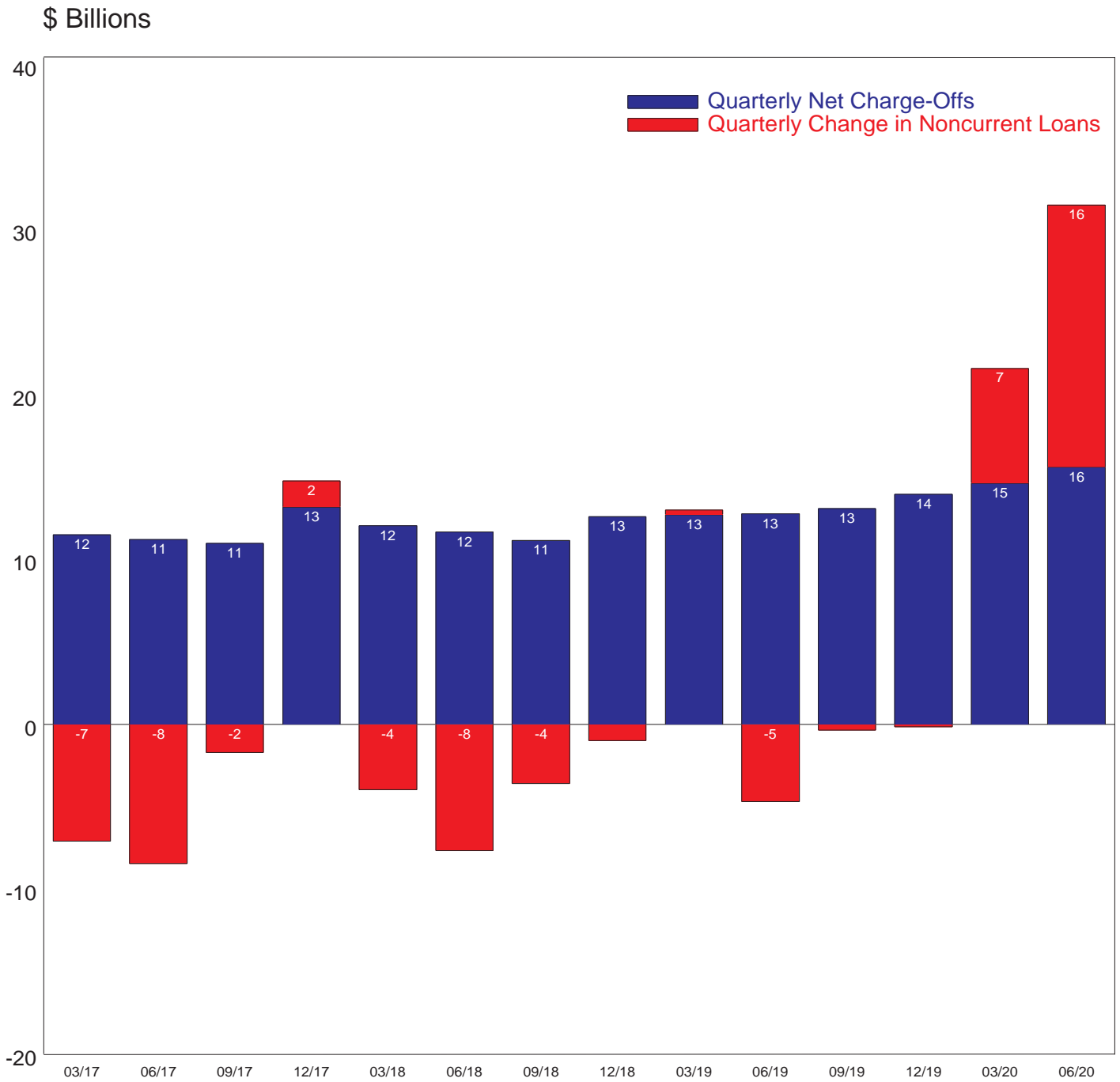
As of June 30

\$ Billions



Quarterly Net Charge-Offs and Change in Noncurrent Loans

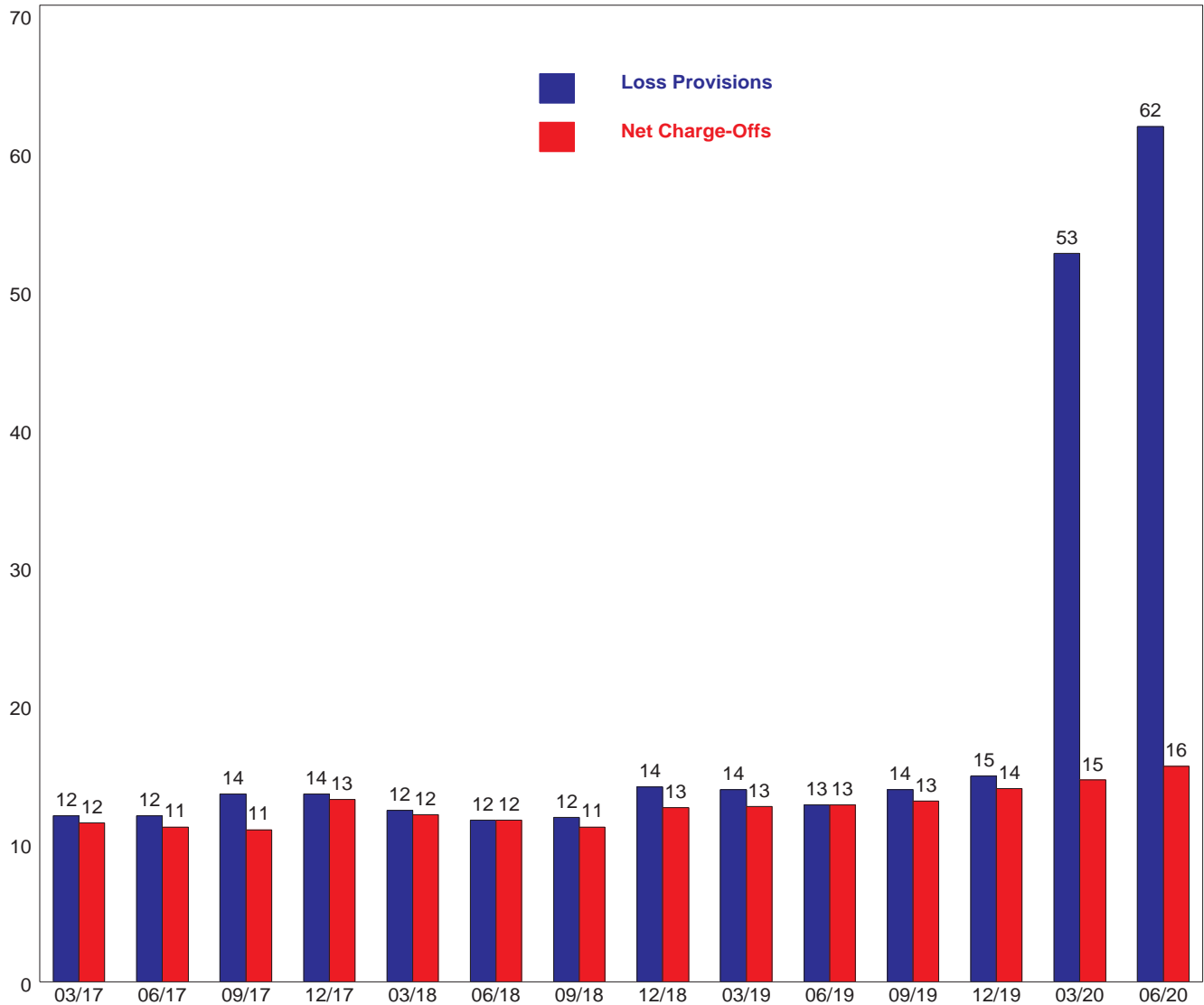
2017 - 2020



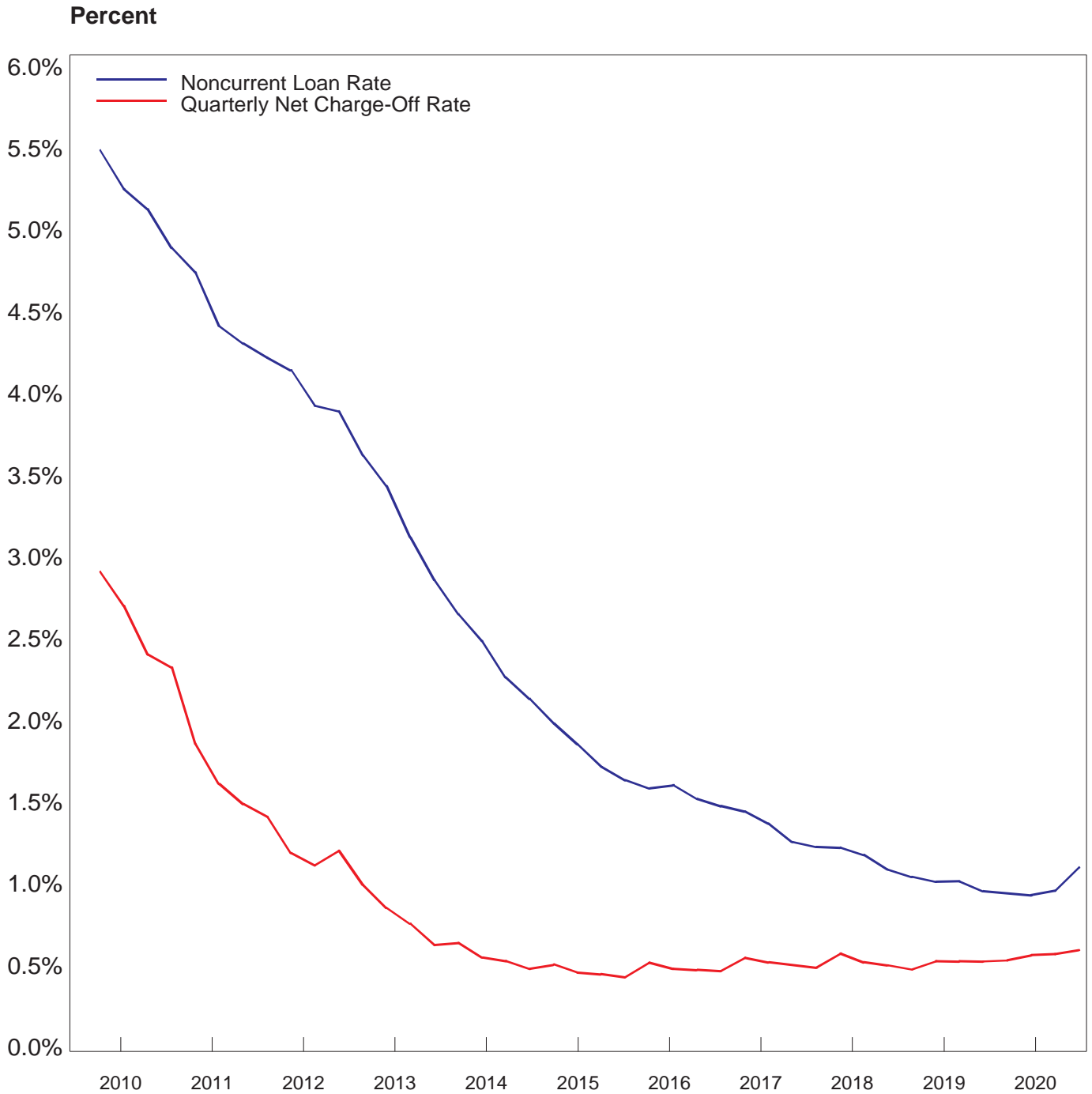
Quarterly Net Charge-Offs vs. Loan Loss Provisions

2017 - 2020

\$ Billions

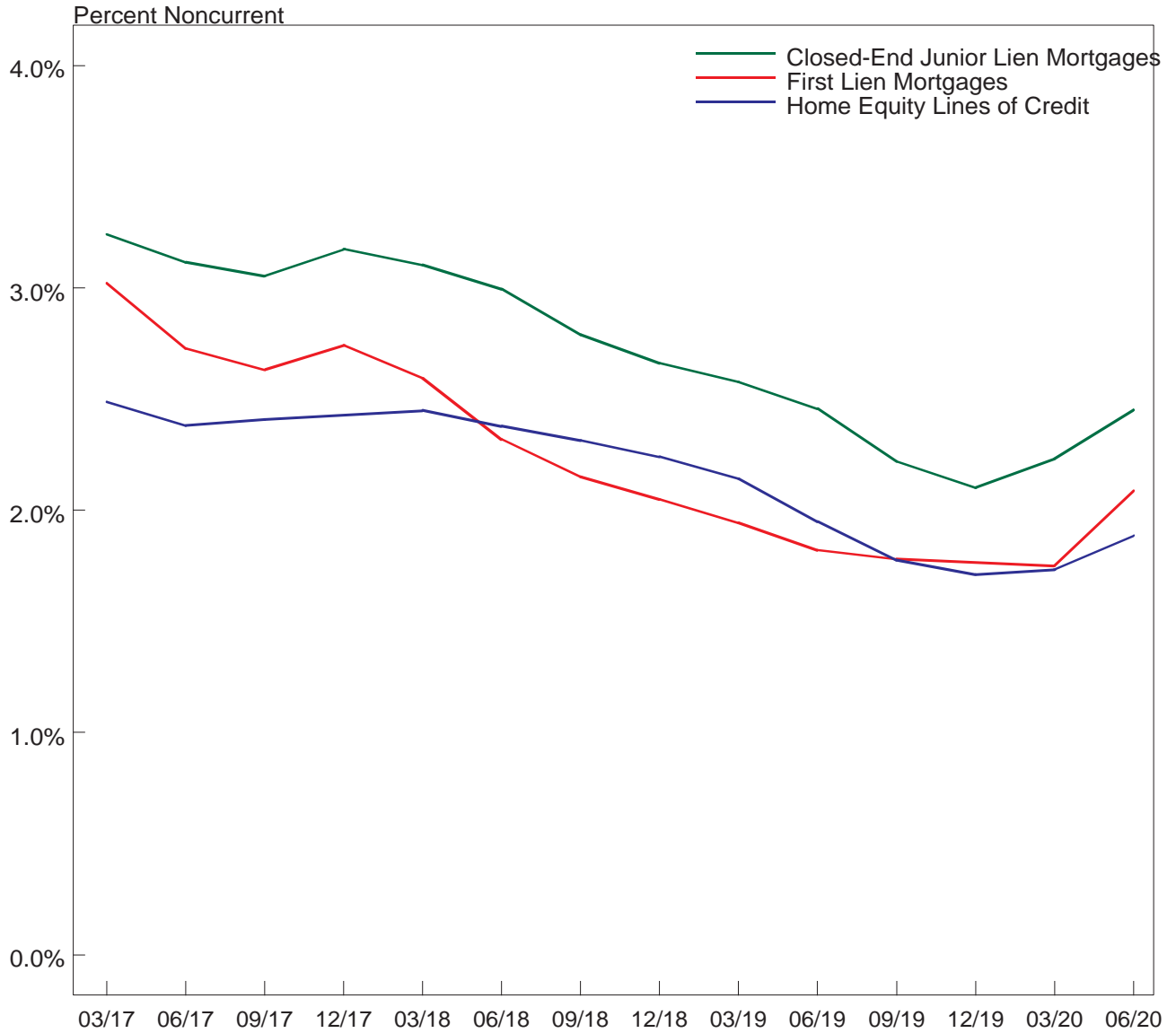


Noncurrent Loan and Quarterly Net Charge-Off Rates 2010-2020



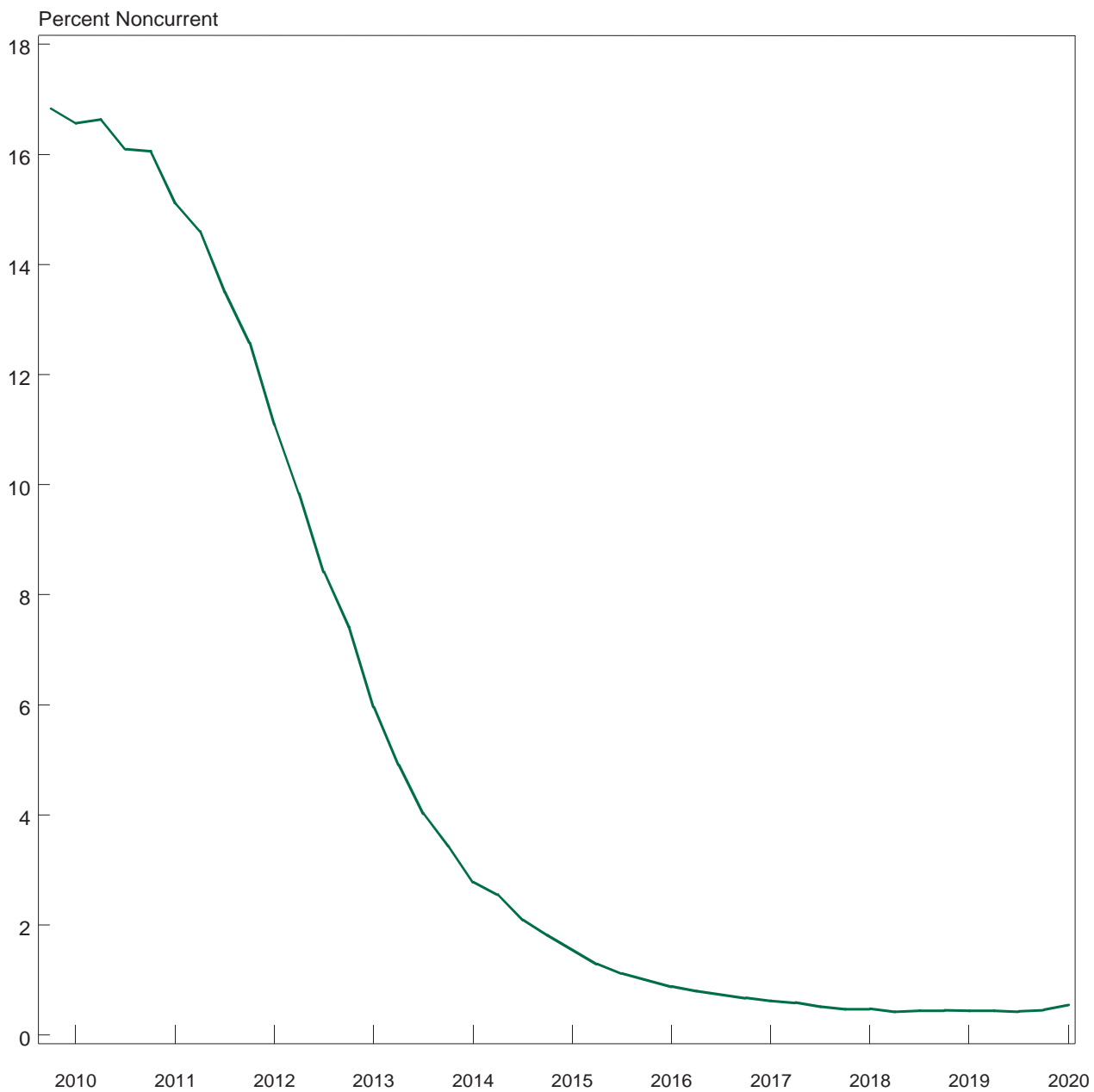
Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2017 to 2020



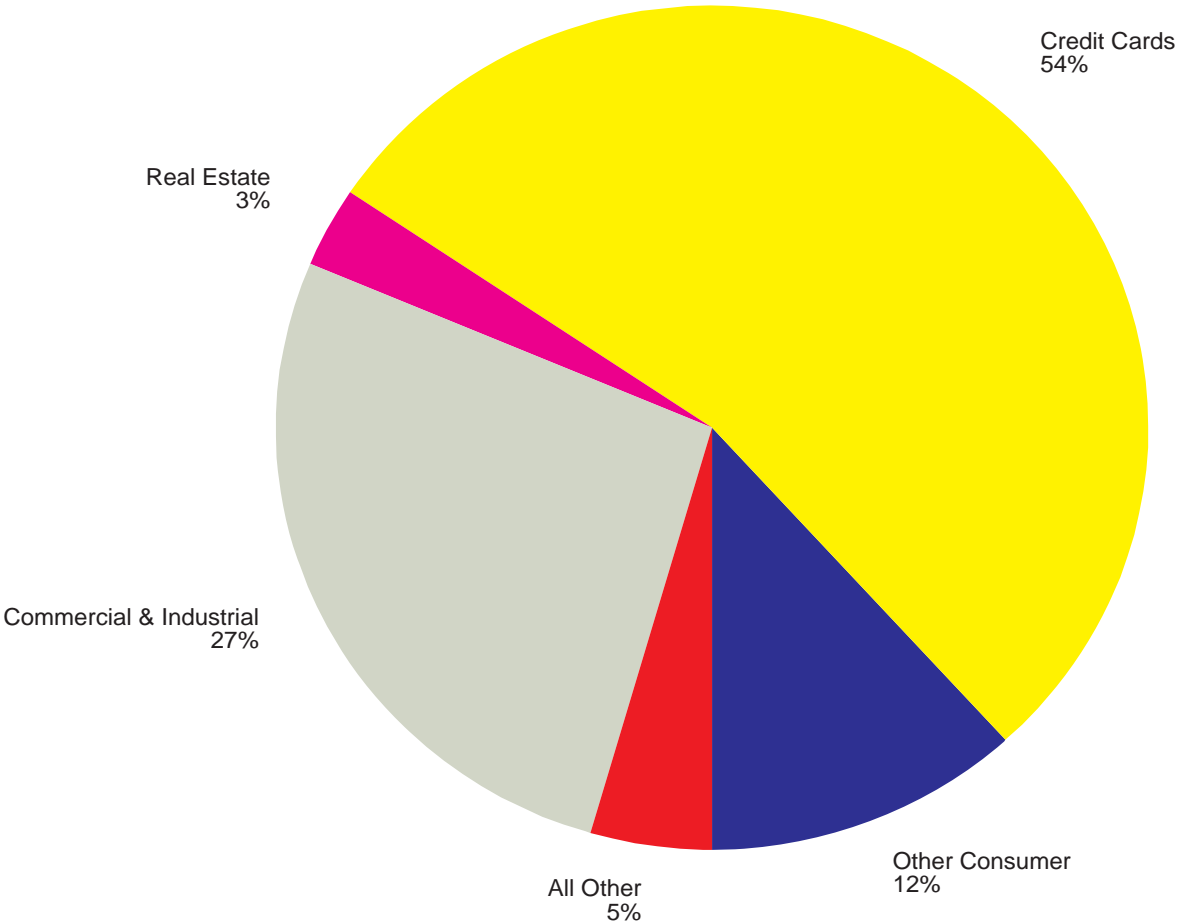
Noncurrent Rate on Real Estate Construction and Development Loans

2010-2020



Composition of FDIC-Insured Institutions' Loan Charge-Offs

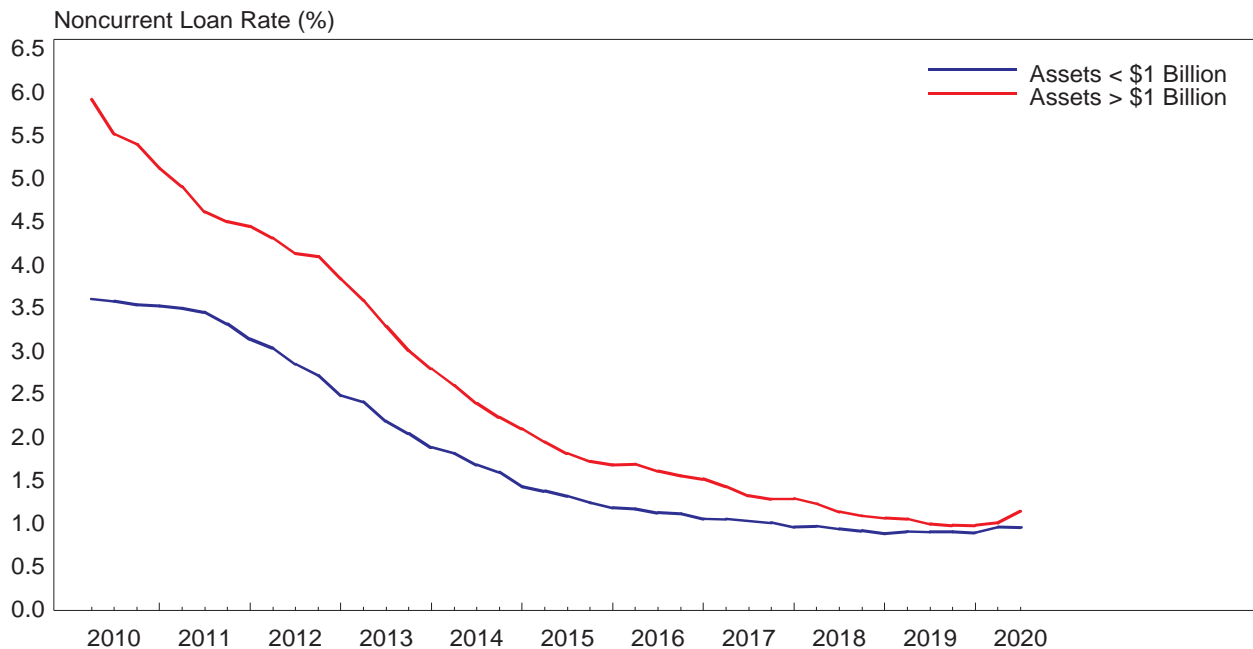
Second Quarter, 2020



Noncurrent Loan Rates

By Asset Size

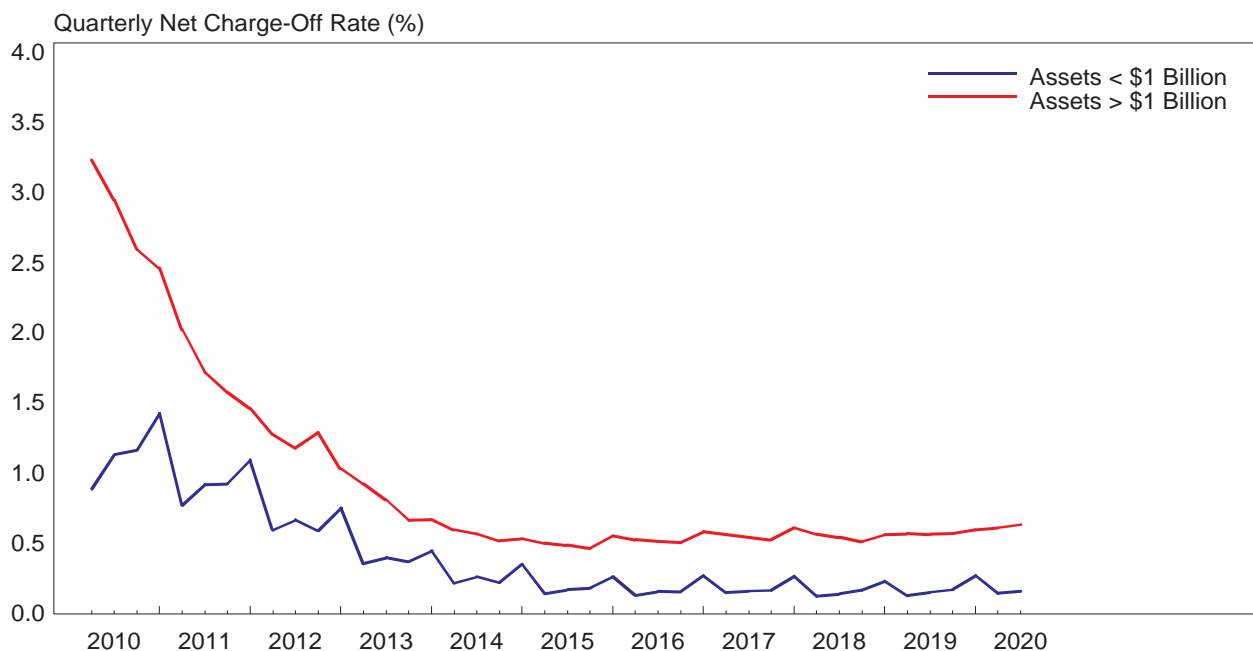
2010 - 2020



Quarterly Net Charge-Off Rates

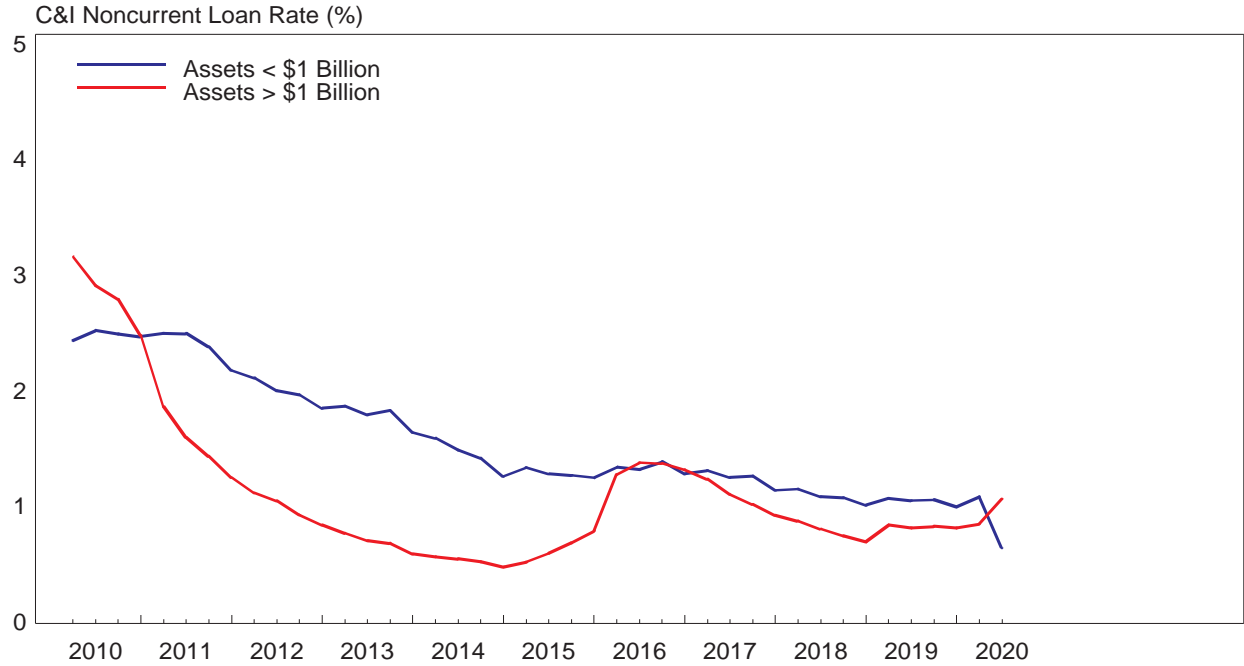
By Asset Size, Annualized

2010 - 2020



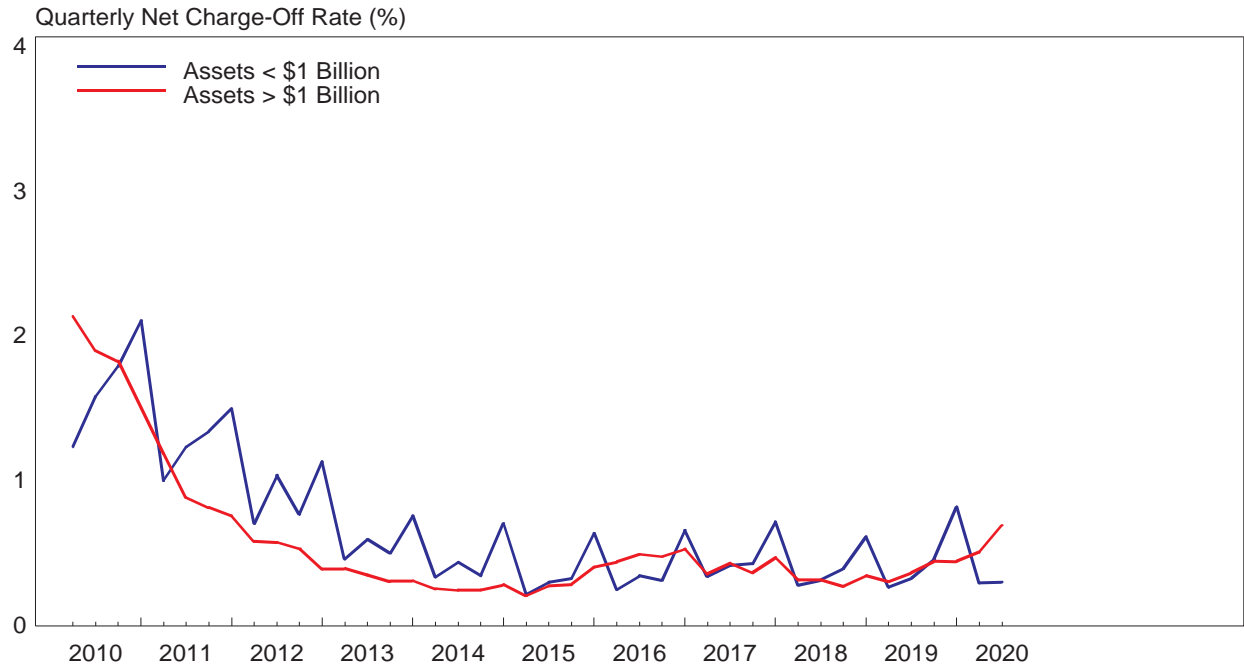
Noncurrent C & I Loan Rates By Asset Size

2010 - 2020



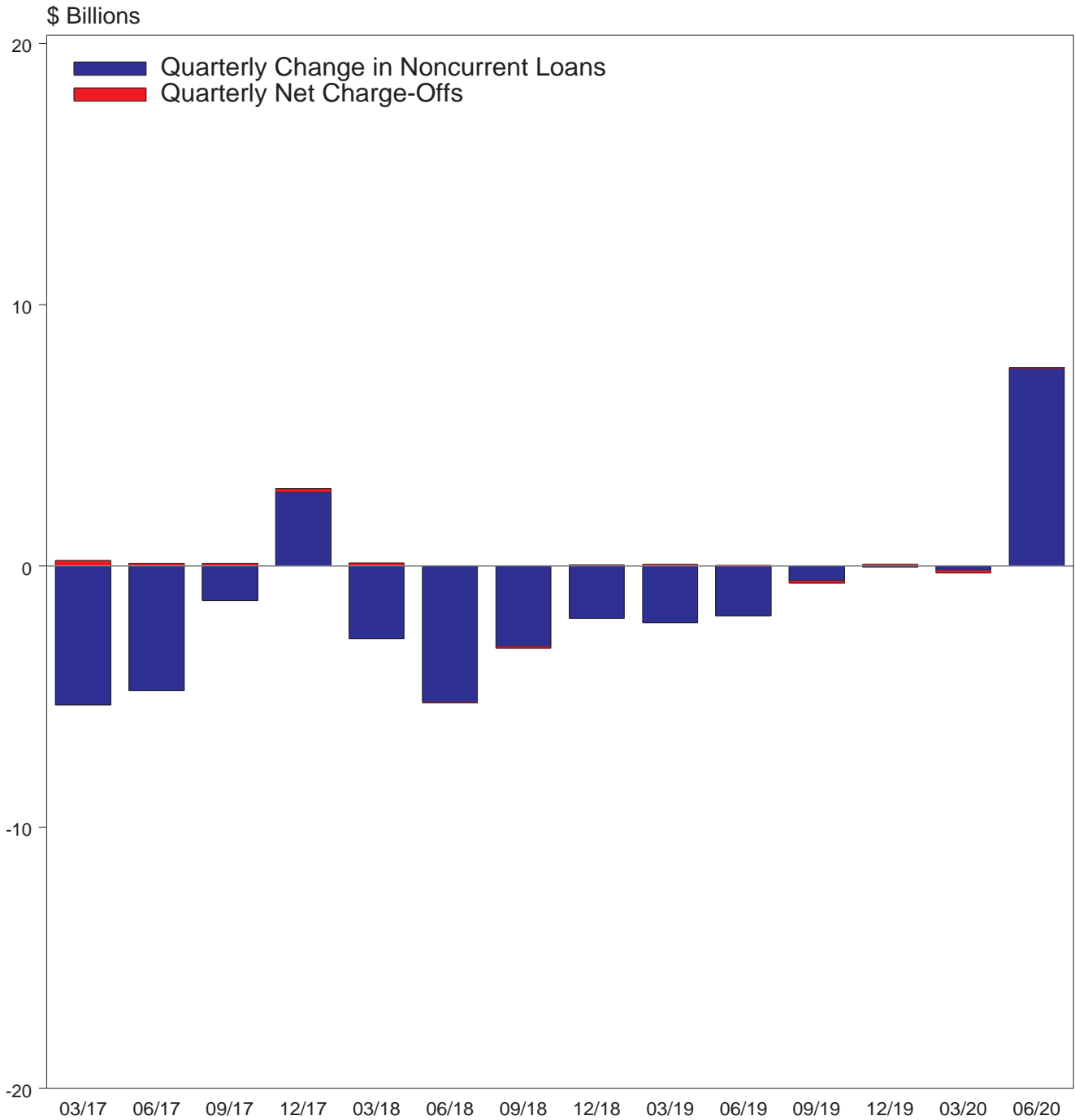
Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2010 - 2020



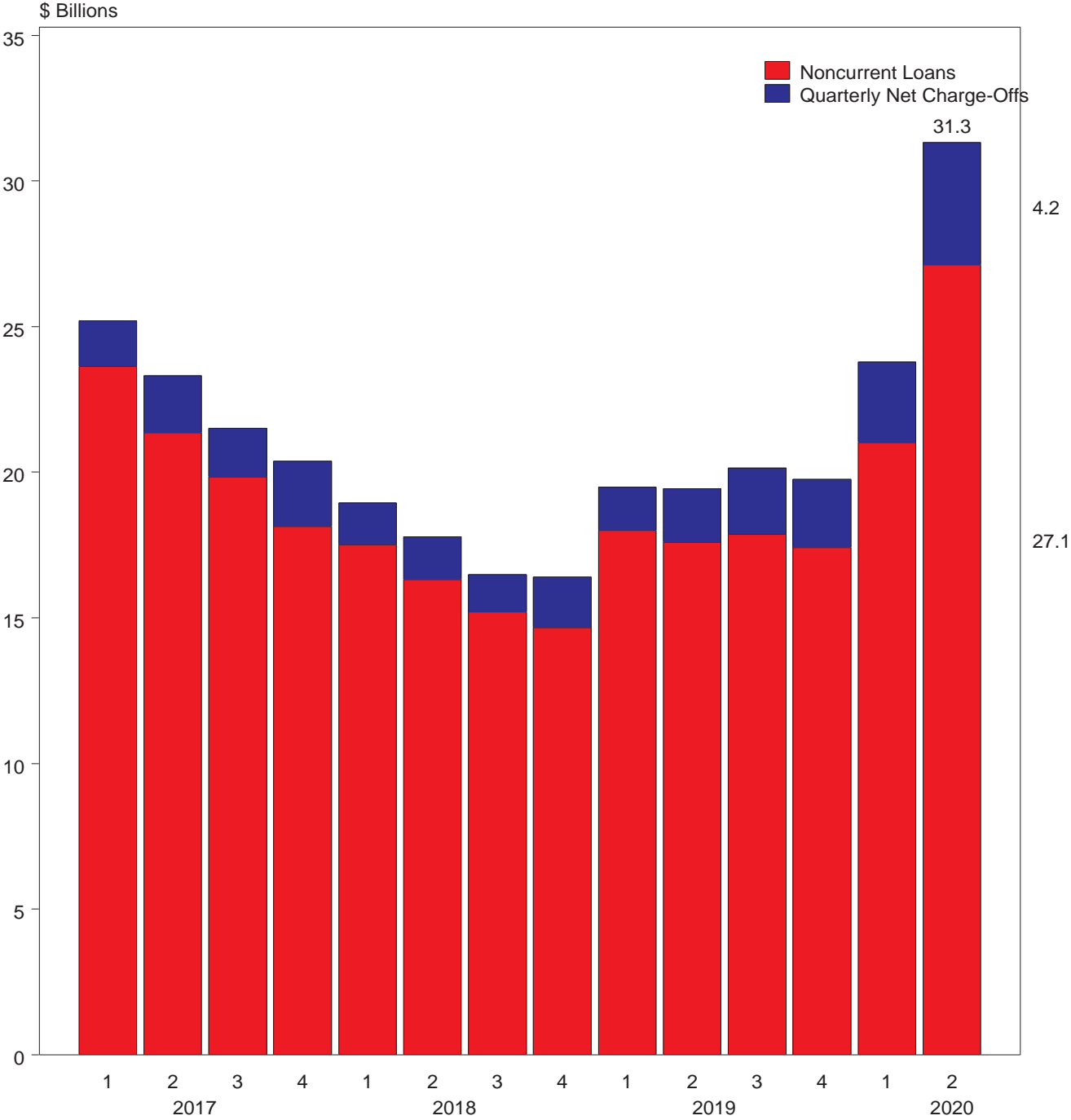
Credit Quality of Residential Mortgage Loans*

2017 to 2020



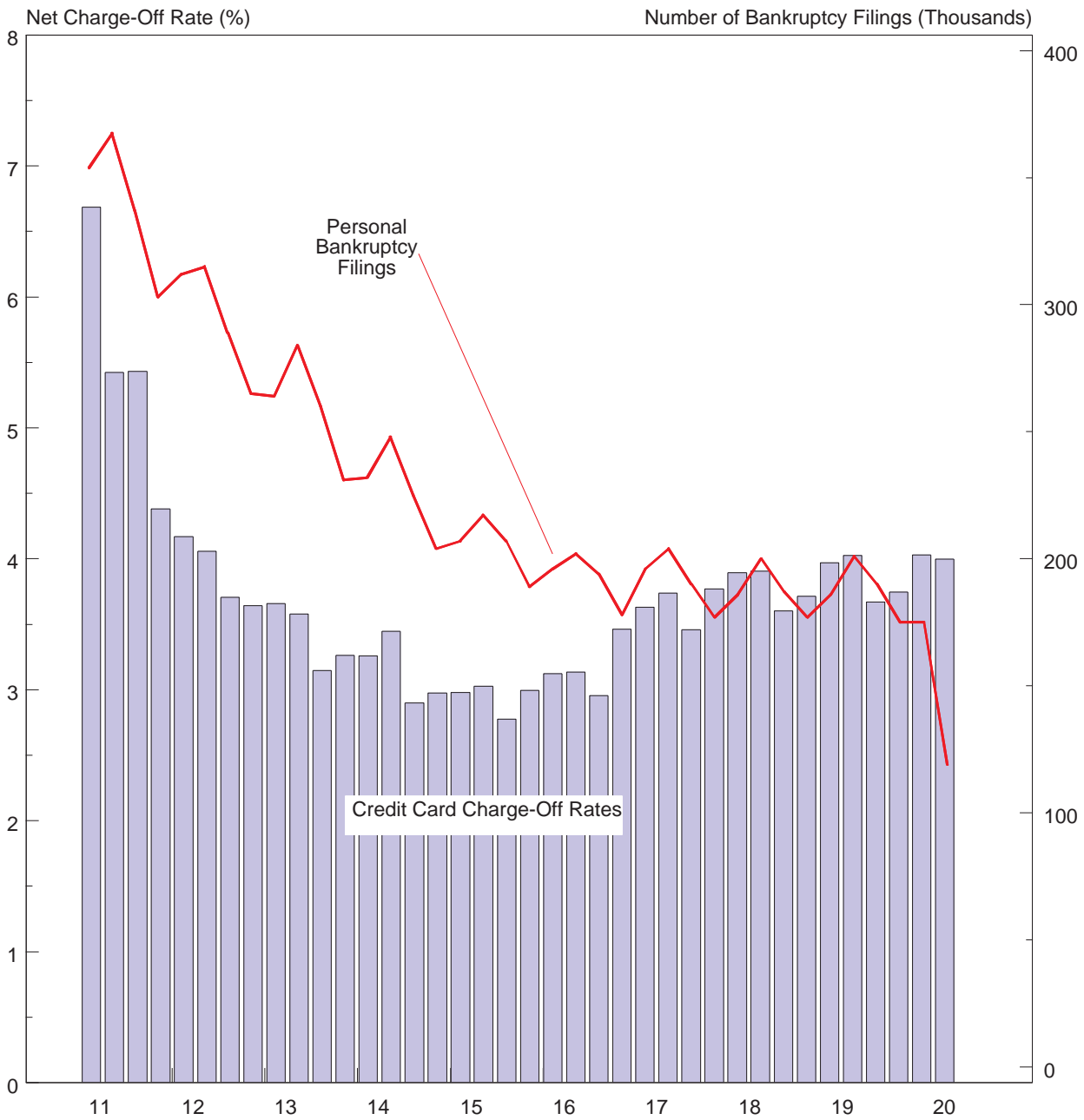
Credit Quality of C & I Loans

2017-2020



Credit Card Loss Rates and Personal Bankruptcy Filings

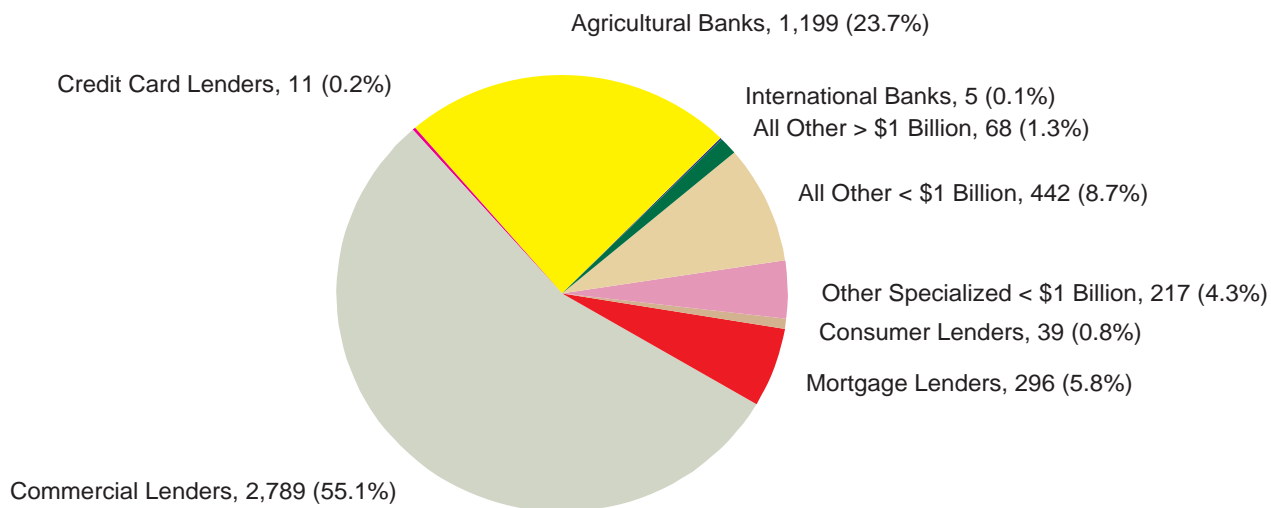
2011-2020



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, 2020

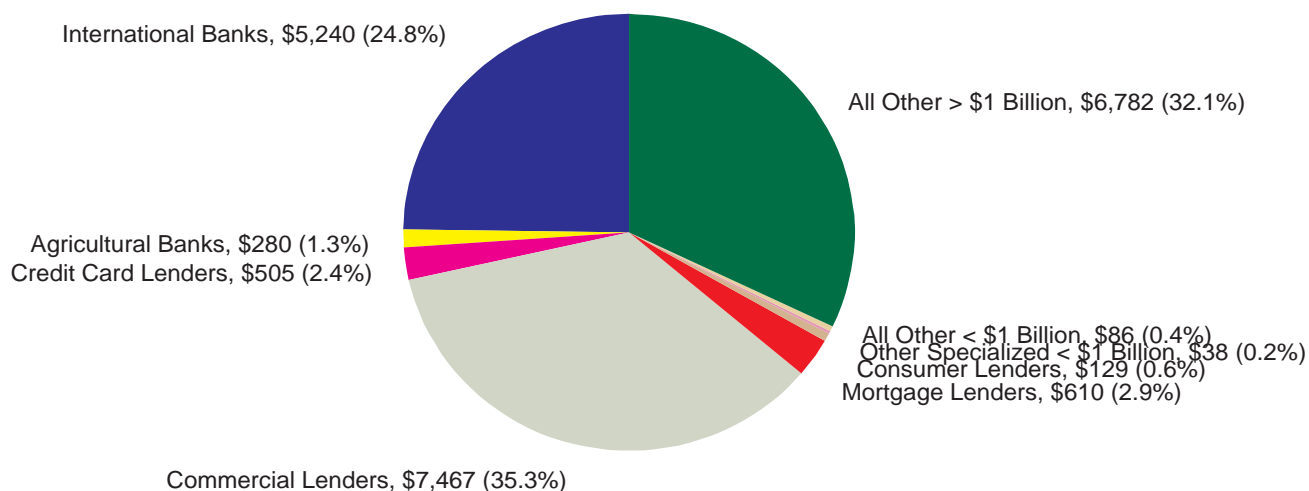


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/20	5	1,199	11	2,789	296	39	217	442	68
12/19	5	1,291	12	2,733	393	58	210	428	47
12/18	5	1,346	12	2,866	401	69	227	431	49
12/17	5	1,389	11	2,944	420	59	272	510	60
12/16	5	1,429	13	3,025	462	65	300	549	65
12/15	4	1,479	14	3,089	500	65	332	632	67
12/14	3	1,515	15	3,222	553	52	374	708	67
12/13	4	1,532	16	3,378	588	55	405	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69

Industry Assets By Asset Concentration Group

\$ Billions

June 30, 2020

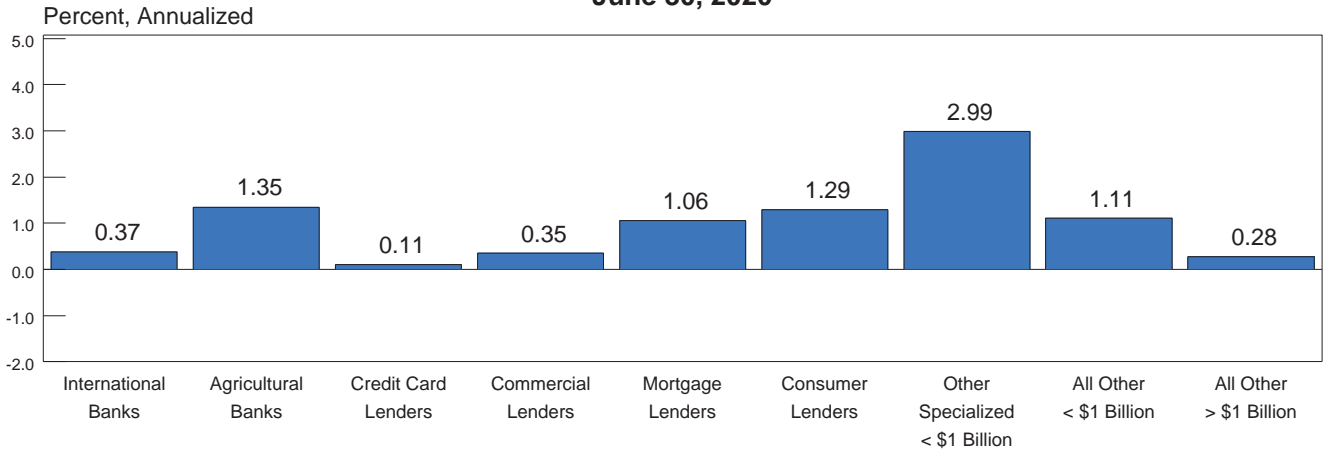


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/20	5,240	280	505	7,467	610	129	38	86	6,782
12/19	4,481	284	531	6,736	393	231	38	76	5,876
12/18	4,286	287	652	6,374	346	218	37	76	5,668
12/17	4,196	283	563	6,026	349	271	47	89	5,592
12/16	4,053	285	519	5,628	332	256	51	98	5,559
12/15	3,775	278	549	5,892	385	187	57	114	4,730
12/14	3,736	273	484	4,878	440	176	62	129	5,375
12/13	3,700	262	591	4,921	487	162	63	138	4,407
12/12	3,808	240	601	4,339	628	102	65	146	4,522
12/11	3,456	216	539	4,086	825	97	56	139	4,477
12/10	3,038	200	705	4,095	789	114	43	132	4,203

Performance Ratios By Asset Concentration Group

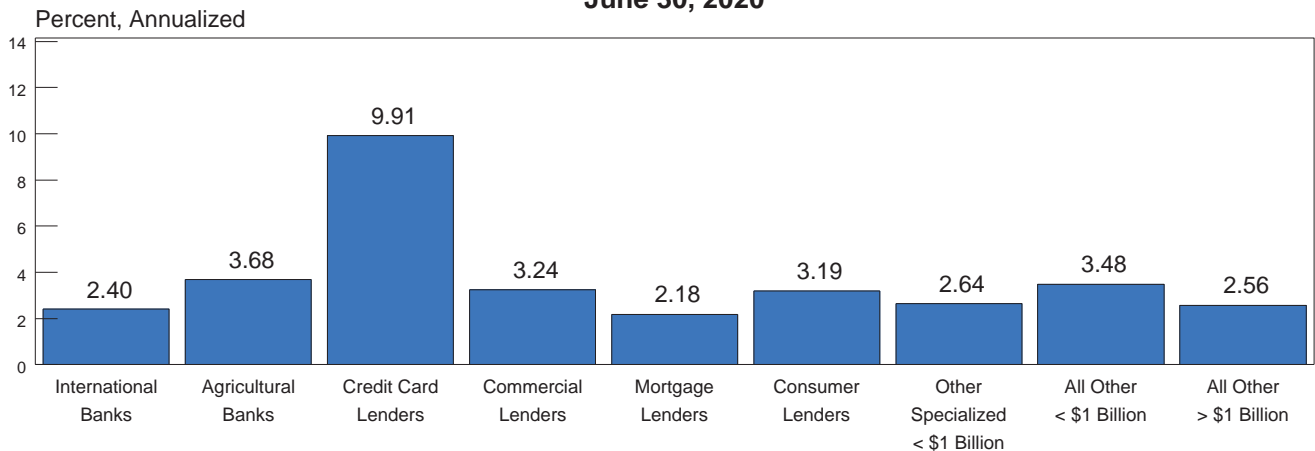
Return on Assets (YTD)

June 30, 2020



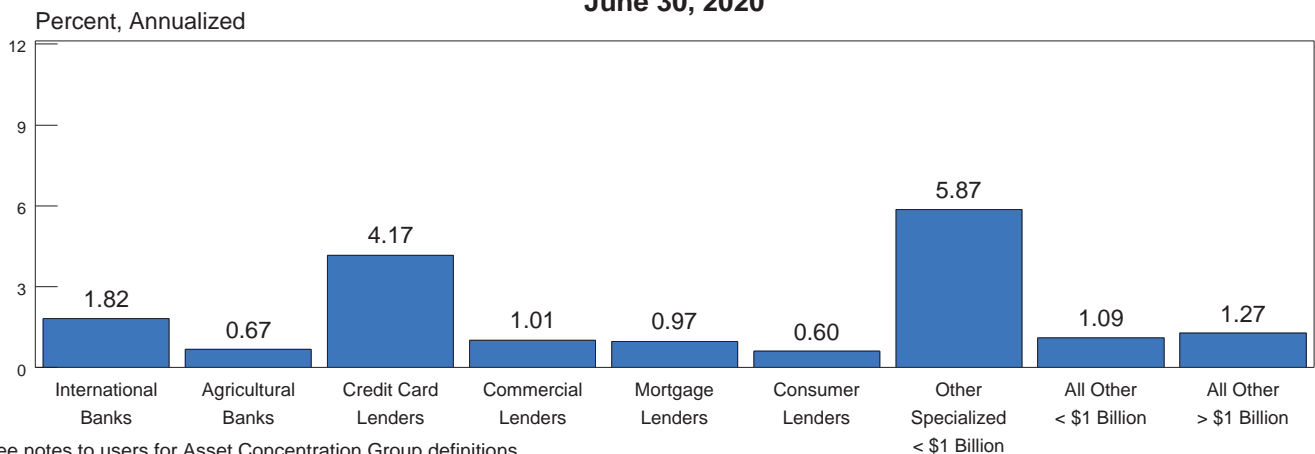
Net Interest Margin (YTD)

June 30, 2020



Noninterest Income to Assets (YTD)

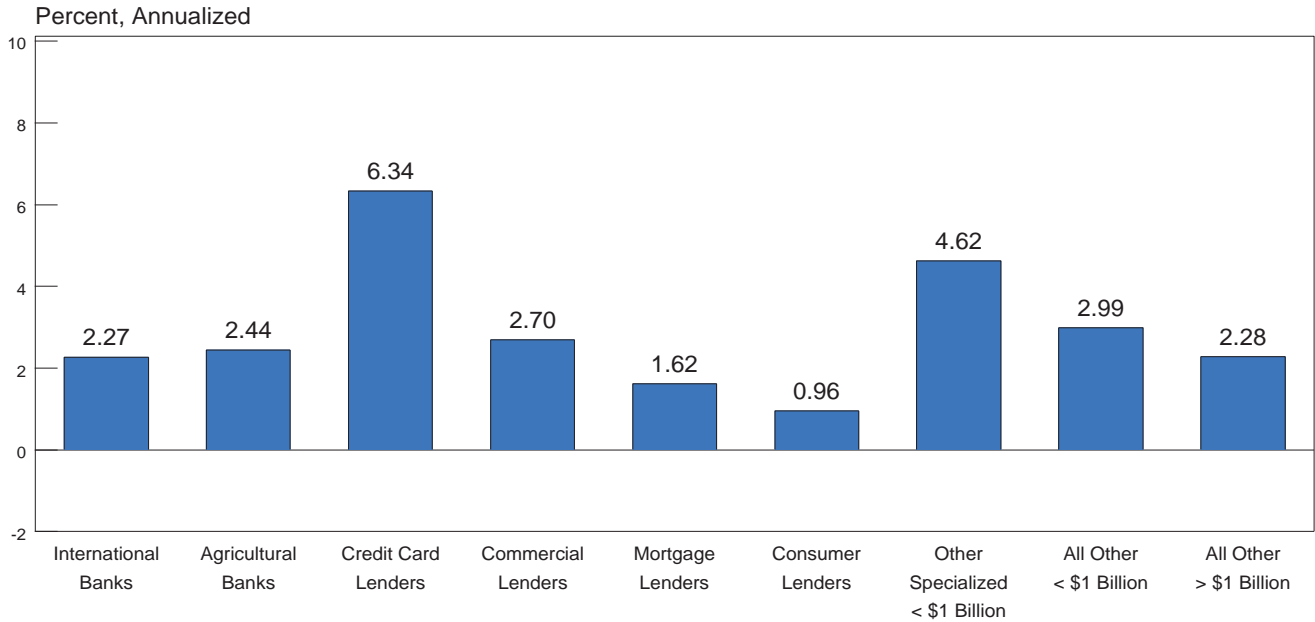
June 30, 2020



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

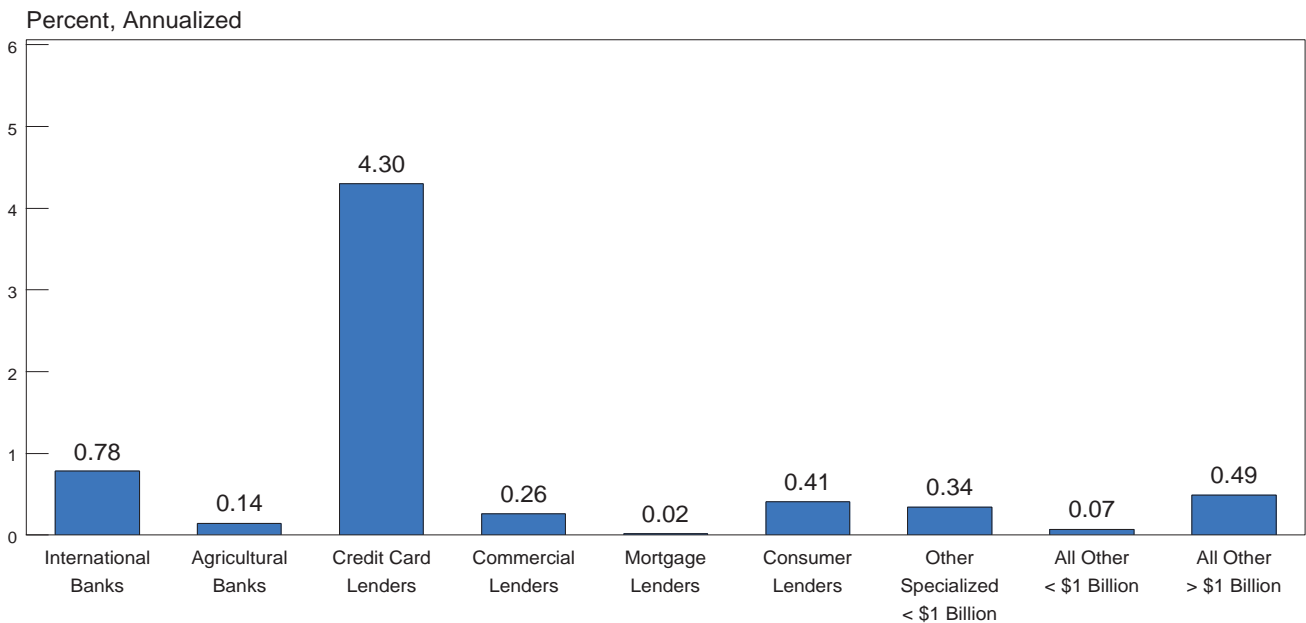
Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

June 30, 2020



Net Charge-Offs to Loans and Leases (YTD)

June 30, 2020

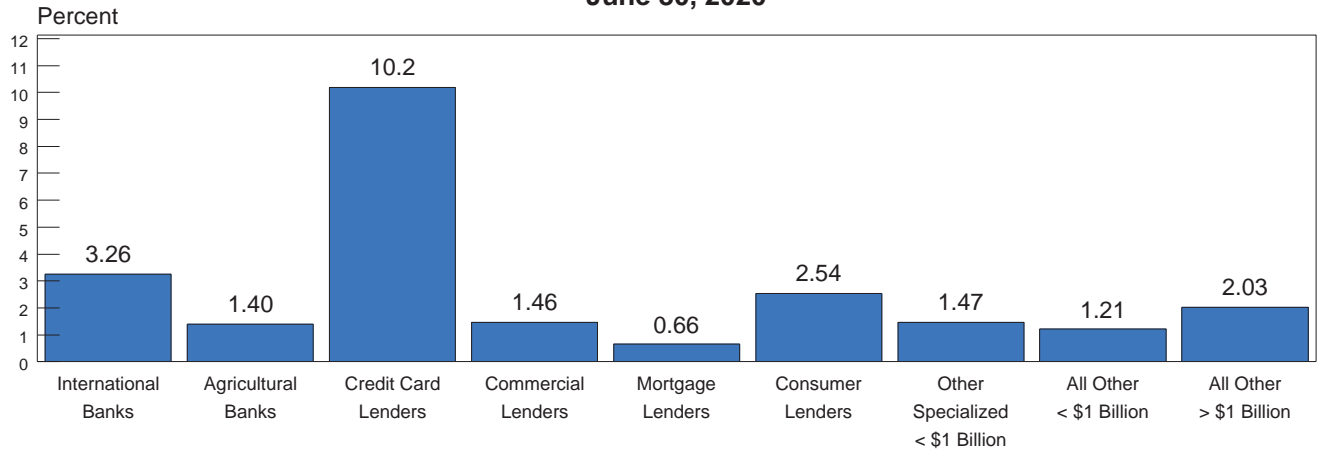


Note: See notes to users for Asset Concentration Group definitions.

Condition Ratios By Asset Concentration Group

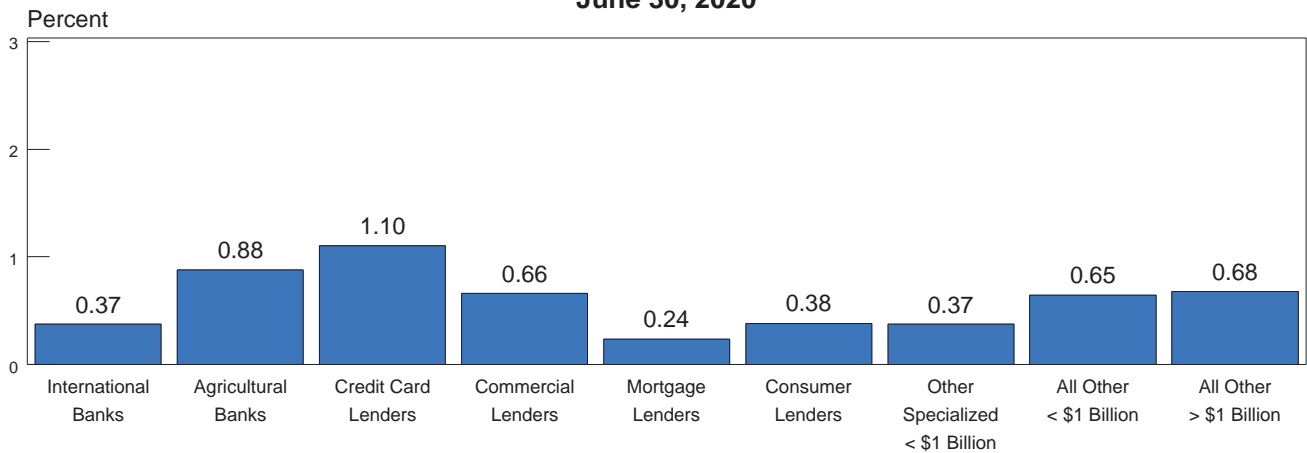
Loss Allowance to Loans and Leases

June 30, 2020



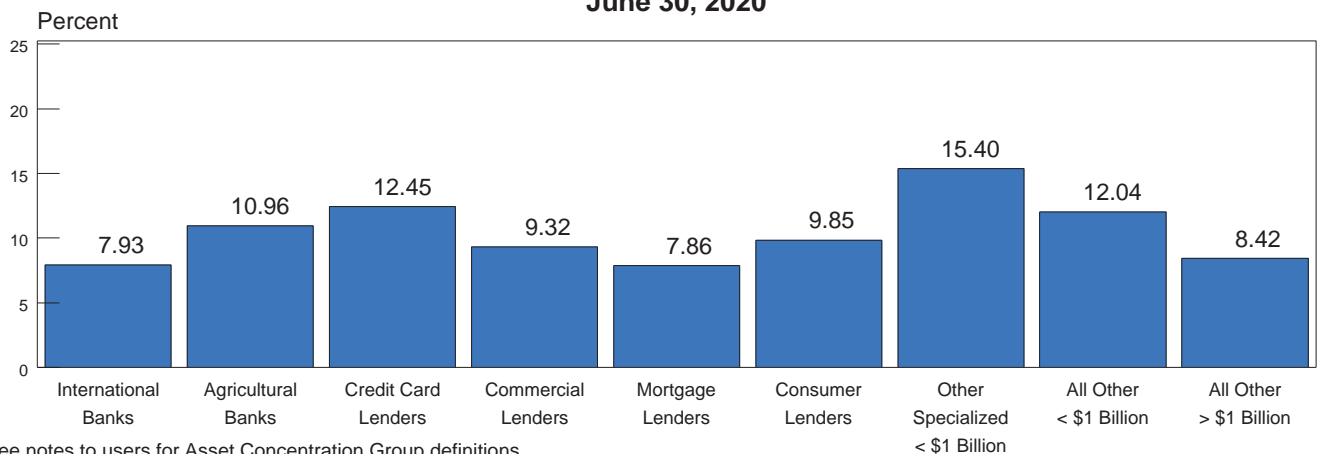
Noncurrent Assets Plus Other Real Estate Owned to Assets

June 30, 2020



Core Capital (Leverage) Ratio

June 30, 2020



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

Return on Average Assets By Asset Concentration Group

2010 - 2020, 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
06/20	0.37	1.35	0.11	0.35	1.06	1.29	2.99	1.11	0.28
06/19	1.25	1.33	3.21	1.24	1.15	1.38	3.07	1.43	1.43
06/18	1.22	1.32	2.71	1.24	1.08	1.31	3.63	1.07	1.35
06/17	0.95	1.20	2.05	1.03	0.90	1.10	2.83	0.92	1.16
06/16	0.90	1.22	2.31	1.01	0.95	1.00	2.50	0.93	0.97
06/15	0.92	1.19	2.95	0.93	0.86	1.15	1.12	0.99	1.11
06/14	0.82	1.15	3.25	0.98	0.82	1.06	1.96	0.86	0.99
06/13	1.00	1.17	3.19	0.87	1.01	1.60	1.73	0.94	1.11
06/12	0.76	1.27	3.14	0.90	0.84	1.81	1.18	0.92	1.00
06/11	0.53	1.09	3.81	0.66	0.49	1.60	1.65	0.80	0.84
06/10	0.87	1.00	1.14	0.20	0.72	1.37	1.46	0.62	0.64

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

Net Interest Margin By Asset Concentration Group

2010 - 2020, 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
06/20	2.40	3.68	9.91	3.24	2.18	3.19	2.64	3.48	2.56
06/19	2.80	3.81	10.56	3.52	2.89	4.25	2.98	3.69	3.02
06/18	2.51	3.78	10.26	3.51	2.94	4.04	2.90	3.61	2.99
06/17	2.39	3.67	10.83	3.37	2.64	3.54	2.67	3.44	2.90
06/16	2.39	3.66	10.06	3.31	2.79	3.63	2.76	3.52	2.63
06/15	2.29	3.57	9.45	3.23	2.58	3.57	2.64	3.48	2.79
06/14	2.36	3.59	9.35	3.45	2.98	3.37	2.71	3.47	2.60
06/13	2.44	3.54	9.35	3.53	2.86	3.94	2.53	3.44	2.79
06/12	2.71	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

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
2010 - 2020, 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
06/20	0.78	0.14	4.30	0.26	0.02	0.41	0.34	0.07	0.49
06/19	0.72	0.18	4.32	0.18	0.02	0.79	0.13	0.13	0.37
06/18	0.53	0.13	4.02	0.17	0.02	0.97	0.11	0.13	0.37
06/17	0.58	0.15	3.97	0.21	0.05	0.62	0.15	0.13	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

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

Percent of Loans Noncurrent By Asset Concentration Group

2010 - 2020

	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
06/20	1.02	1.19	1.48	0.89	0.82	0.53	1.14	0.94	1.37
12/19	0.80	1.04	1.67	0.78	1.96	0.69	1.43	0.86	0.99
12/18	0.93	1.06	1.54	0.78	2.07	0.68	1.28	1.01	1.17
12/17	1.27	0.97	1.54	0.86	2.71	0.49	1.35	1.10	1.56
12/16	1.57	0.97	1.42	1.05	2.97	0.94	1.46	1.20	1.80
12/15	1.81	0.80	1.17	1.13	2.65	1.26	1.46	1.44	2.18
12/14	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
12/13	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
12/12	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
12/11	4.22	1.70	1.71	3.54	3.89	1.67	2.59	2.13	5.81
12/10	6.30	1.85	2.20	4.32	4.23	1.43	2.10	2.16	6.18

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

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

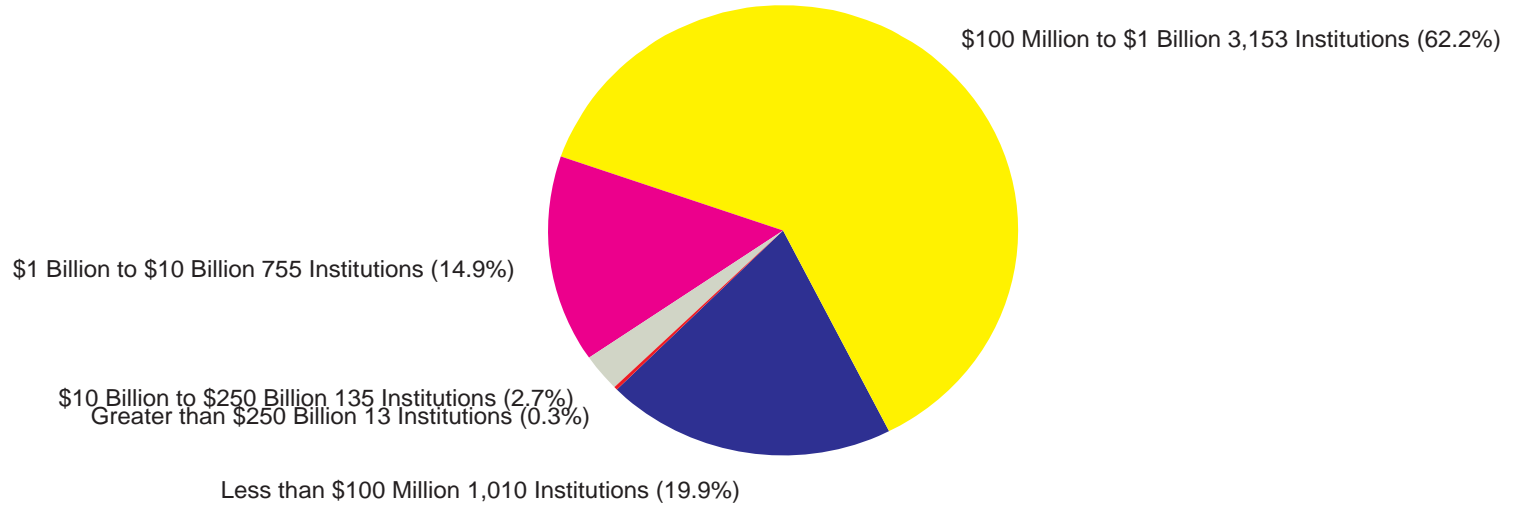
2010 - 2020

	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
06/20	7.93	10.96	12.45	9.32	7.86	9.85	15.40	12.04	8.42
12/19	8.68	11.29	12.51	10.34	10.63	10.58	17.92	12.48	9.11
12/18	8.71	11.20	13.47	10.18	10.94	10.83	15.36	12.54	9.21
12/17	8.66	10.89	13.12	10.16	10.89	10.12	14.72	11.84	9.19
12/16	8.67	10.84	12.62	10.11	11.13	10.24	14.87	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

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

Number of Institutions By Asset Size

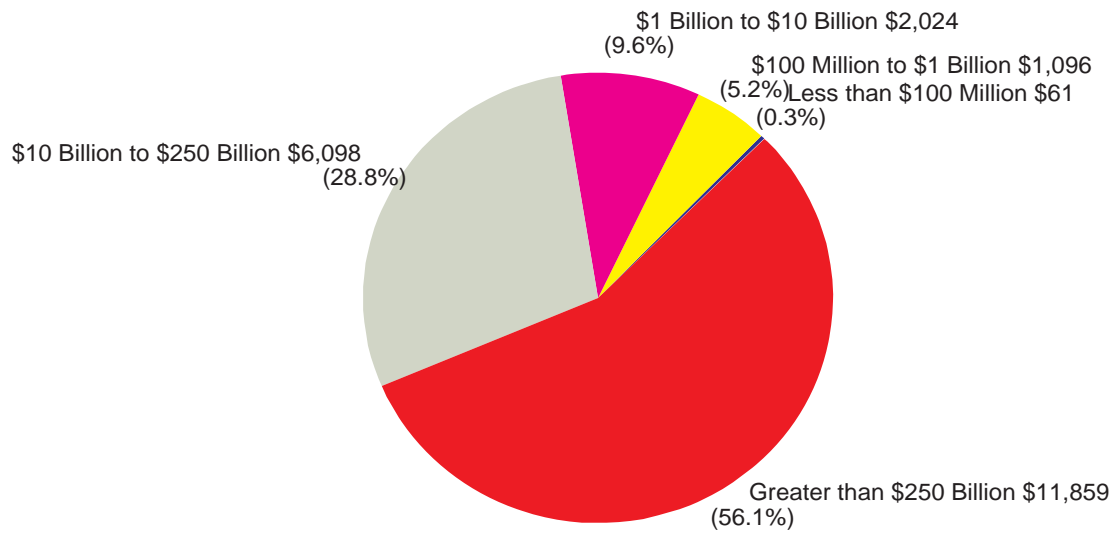
June 30, 2020



Industry Assets By Asset Size

June 30, 2020

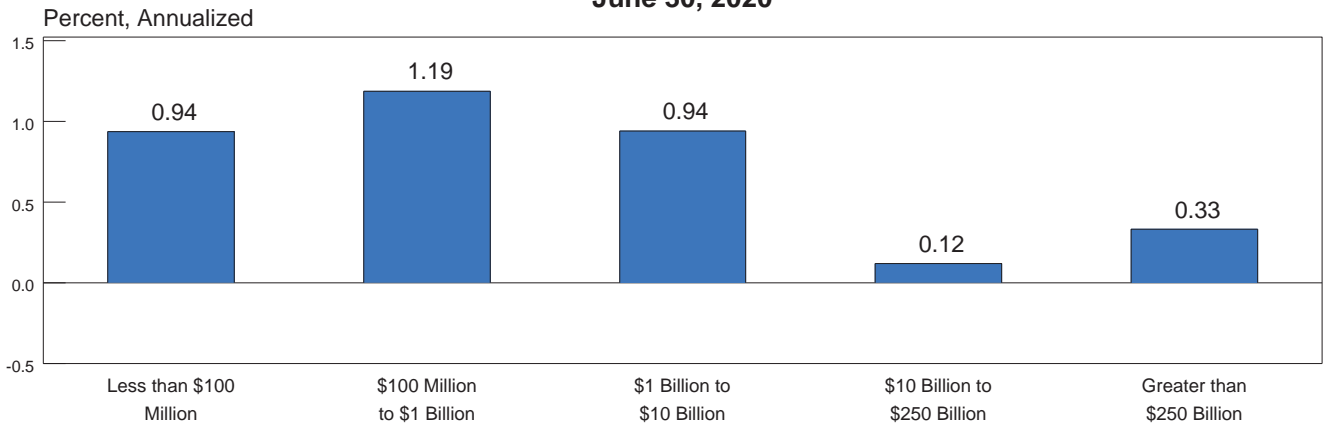
(\$ Billions)



Performance Ratios By Asset Size

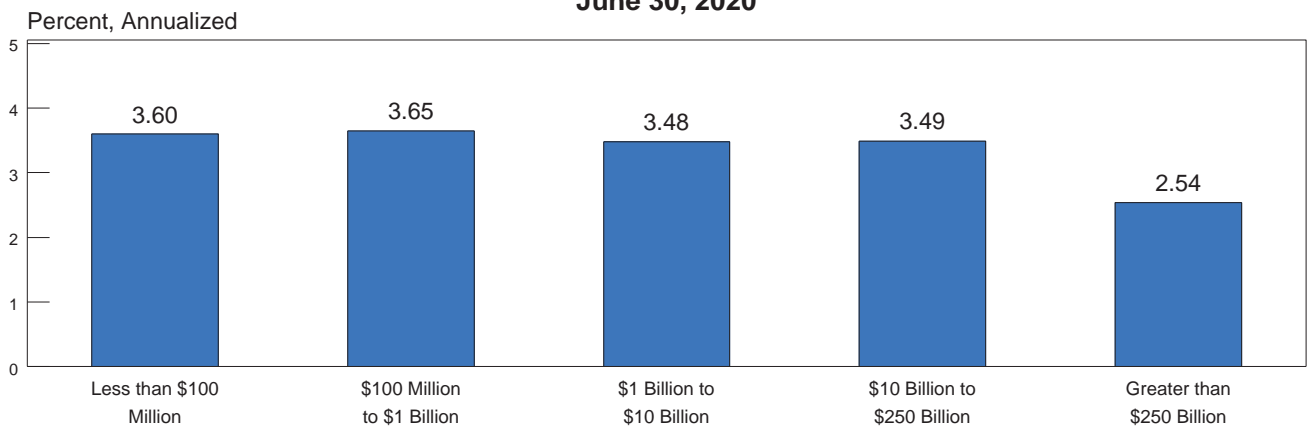
Return on Assets (YTD)

June 30, 2020



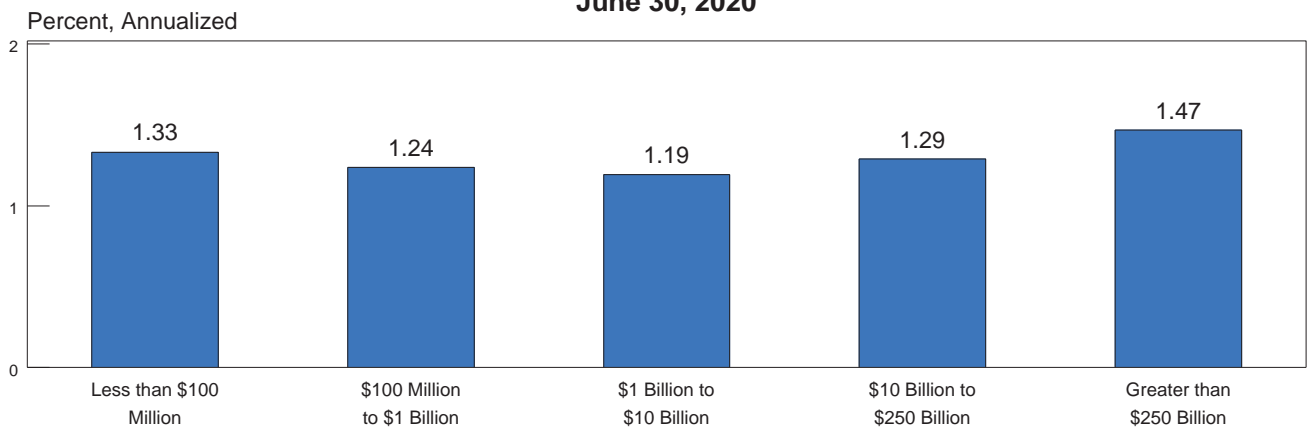
Net Interest Margin (YTD)

June 30, 2020



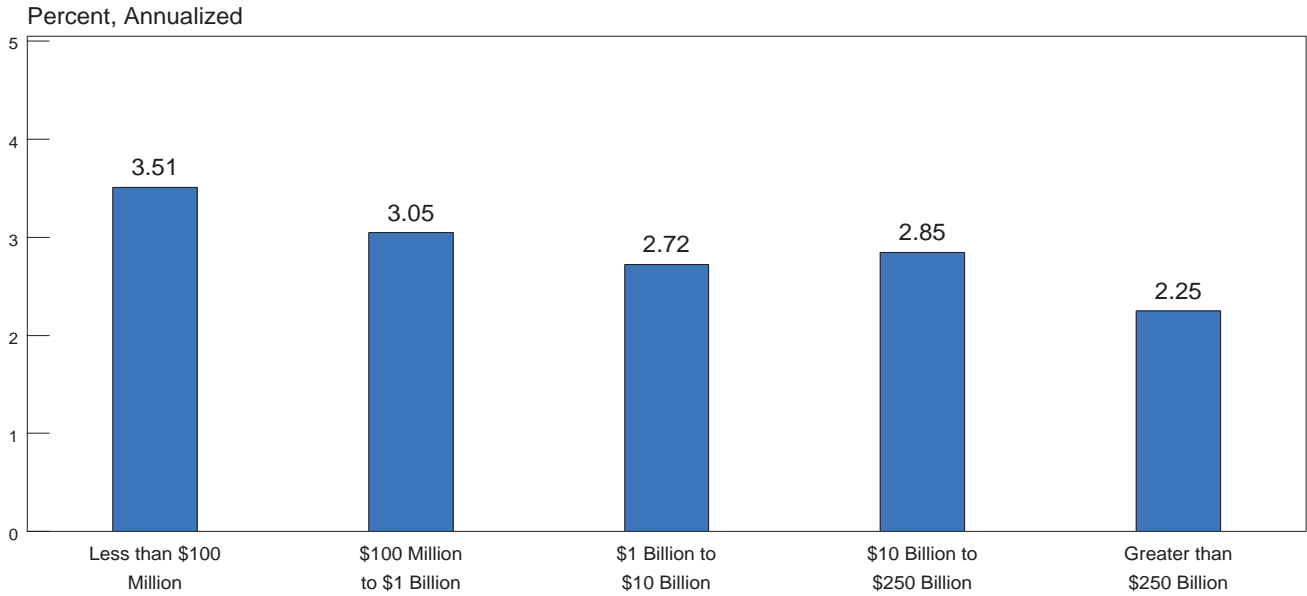
Noninterest Income to Assets (YTD)

June 30, 2020



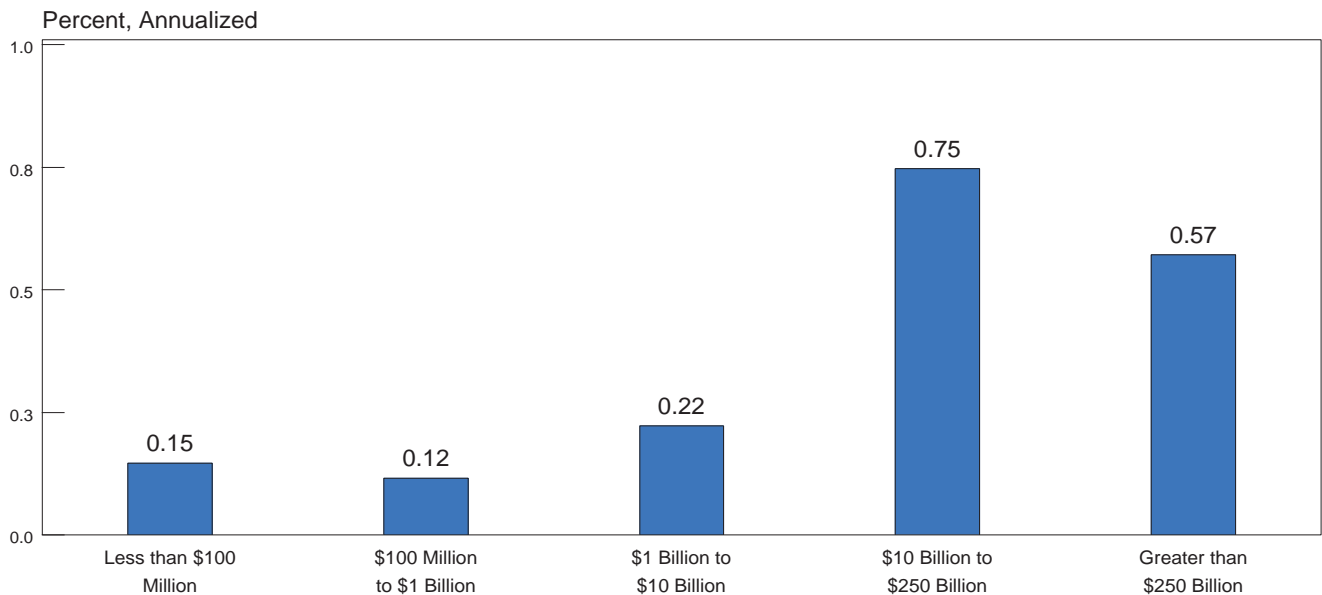
Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2020



Net Charge-Offs to Loans and Leases (YTD)

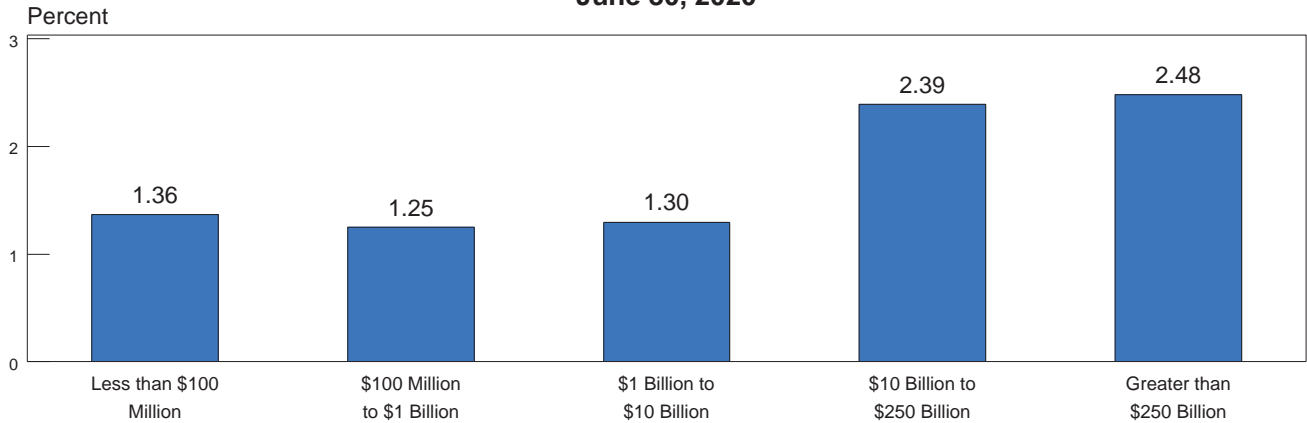
June 30, 2020



Condition Ratios By Asset Size

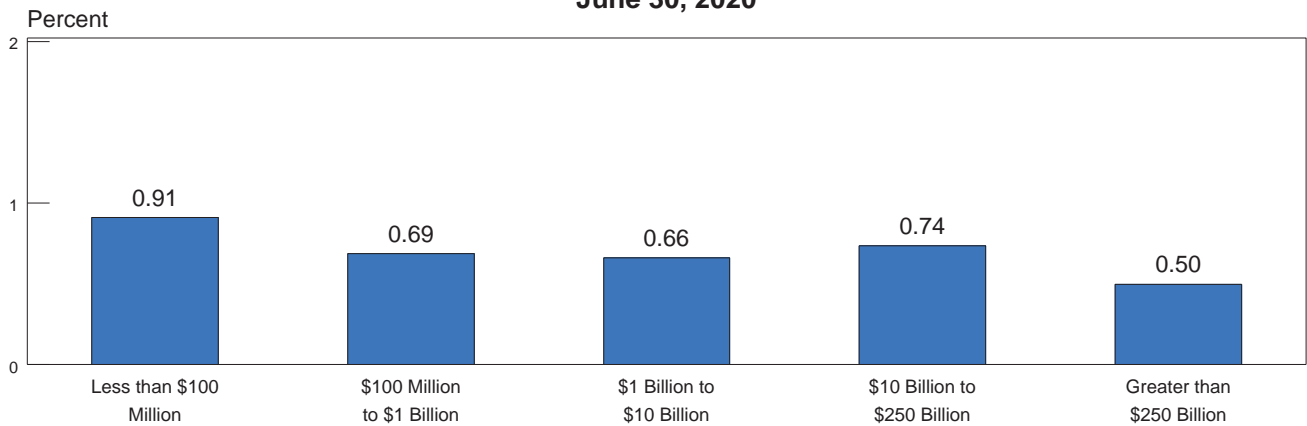
Loss Allowance to Loans and Leases

June 30, 2020



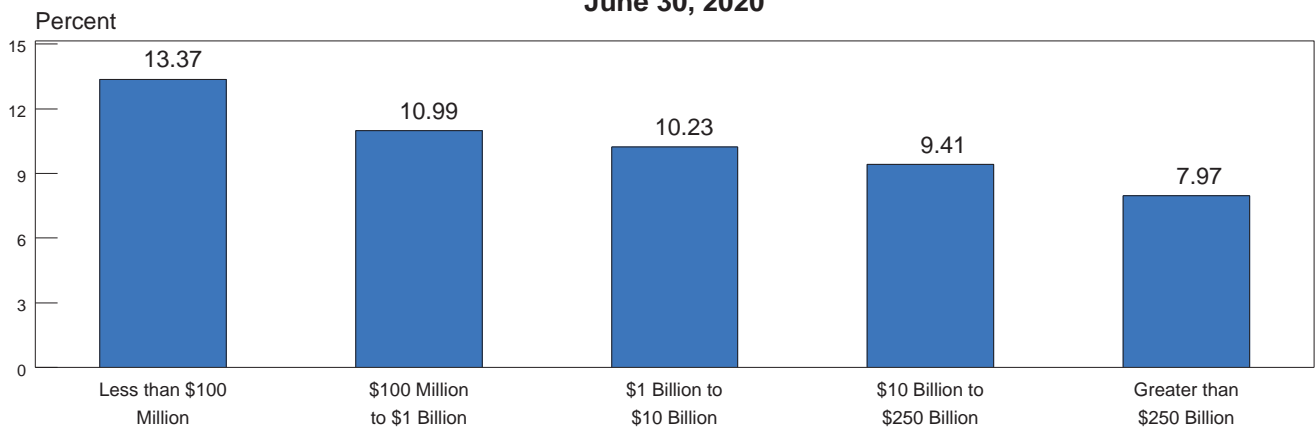
Noncurrent Assets Plus Other Real Estate Owned to Assets

June 30, 2020



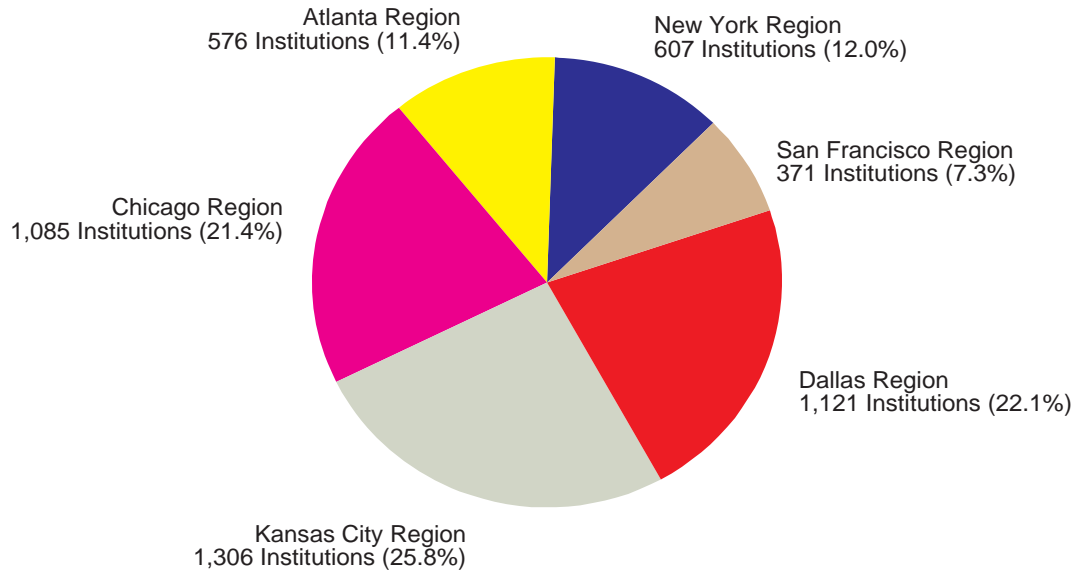
Core Capital (Leverage) Ratio

June 30, 2020



Geographic Distribution of FDIC-Insured Institutions

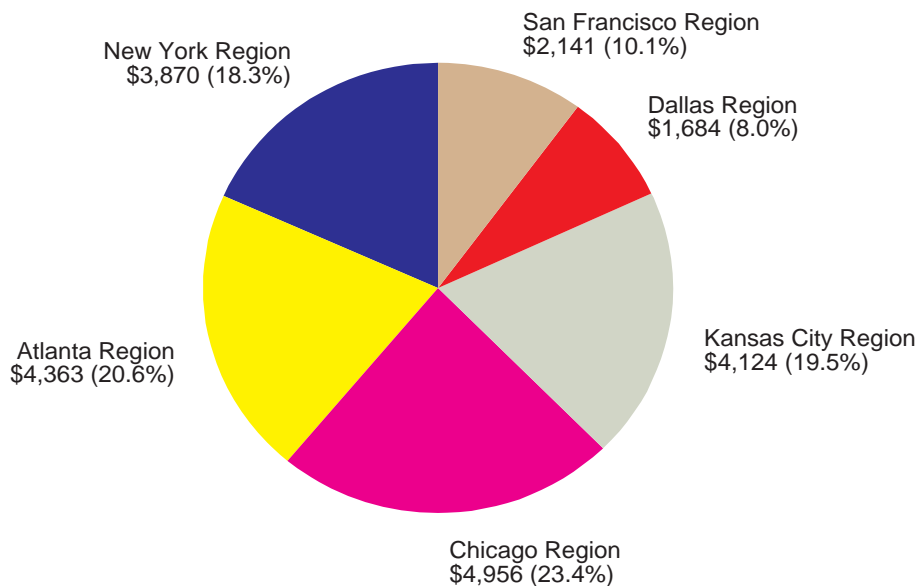
June 30, 2020



Geographic Distribution of Industry Assets

June 30, 2020

(\$ Billions)

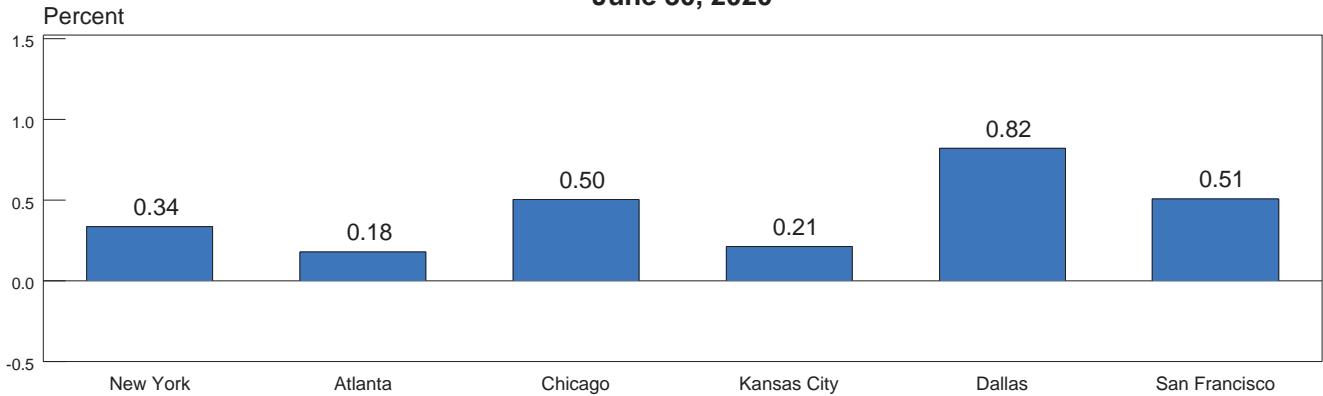


Note: Region is based on location of main office.
See notes to users for Geographic Region definitions.

Performance Ratios By Geographic Regions

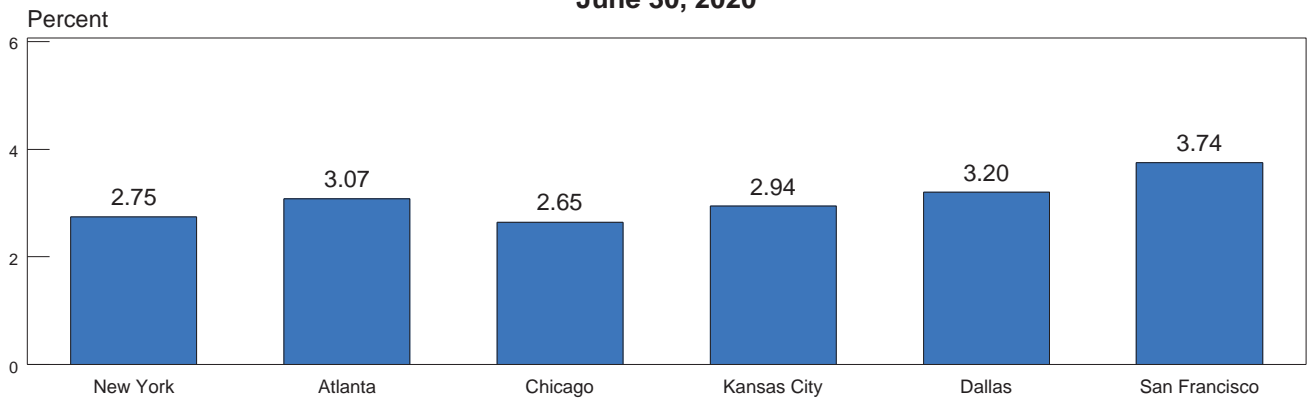
Return on Assets (YTD, Annualized)

June 30, 2020



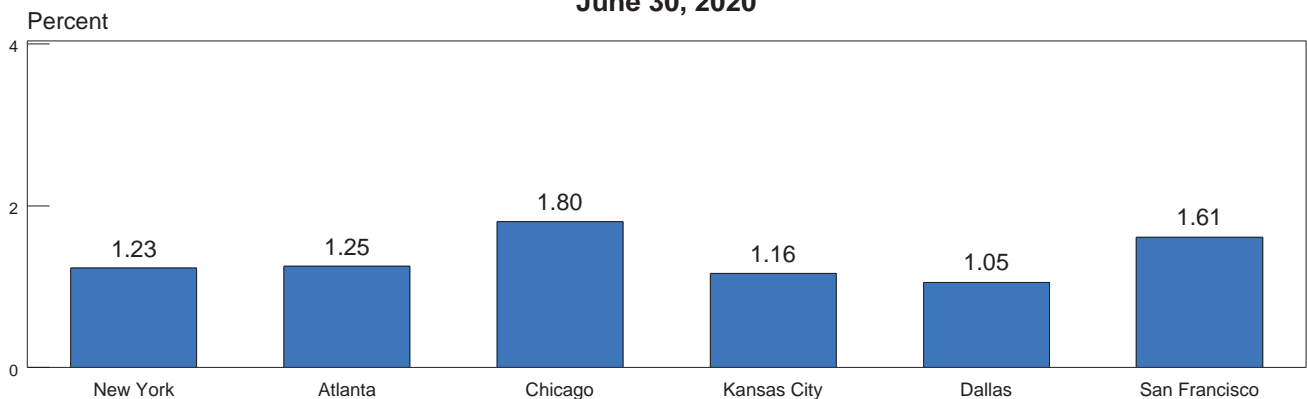
Net Interest Margins (YTD, Annualized)

June 30, 2020



Noninterest Income to Assets (YTD, Annualized)

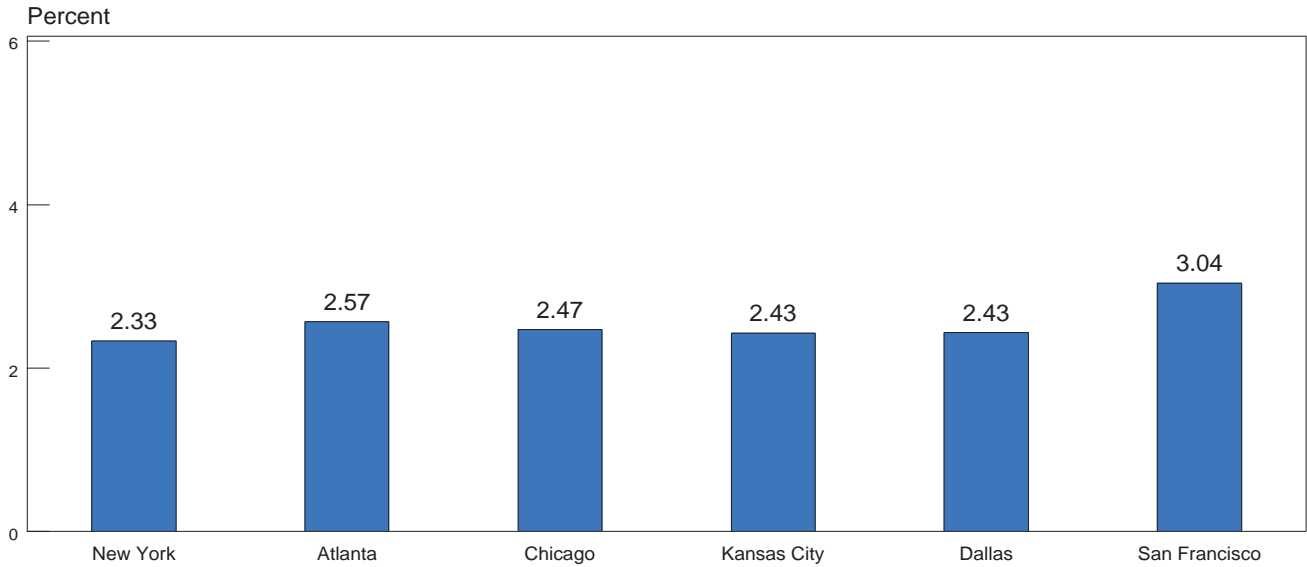
June 30, 2020



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

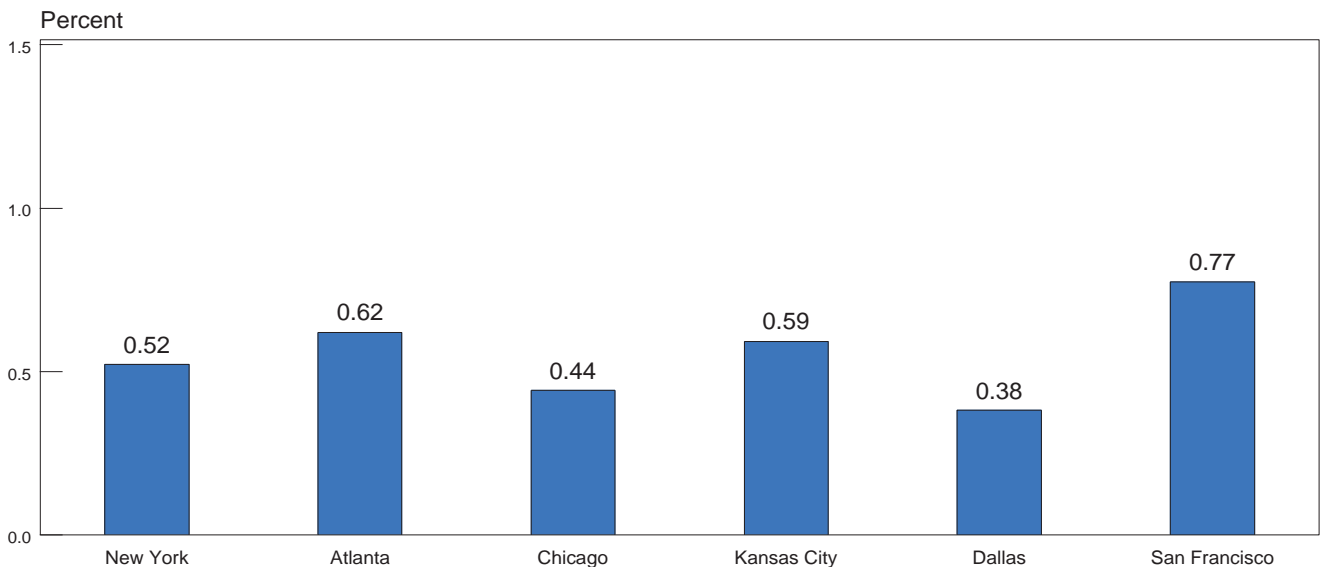
Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

June 30, 2020



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

June 30, 2020

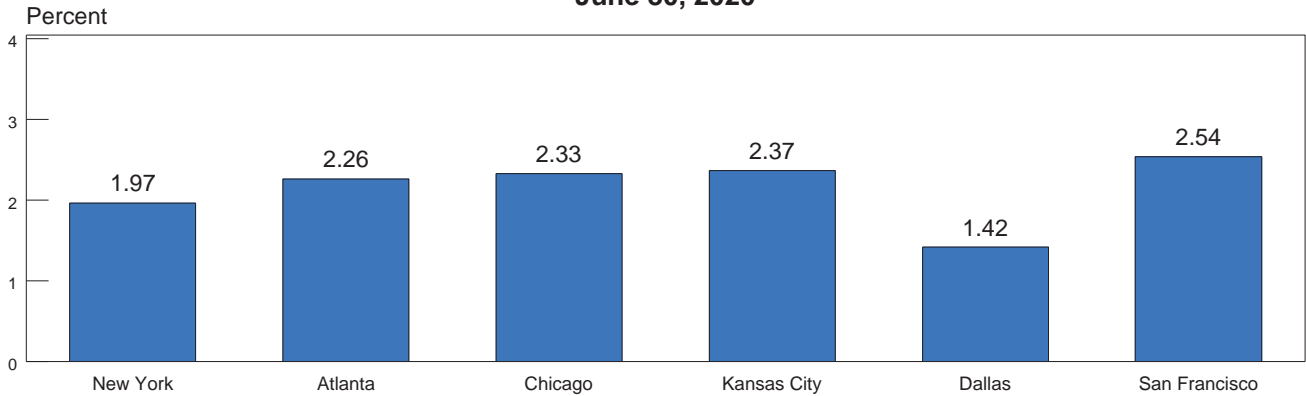


Note: Region is based on location of main office.
Note: See notes to users for Geographic Region definition.

Condition Ratios By Geographic Regions

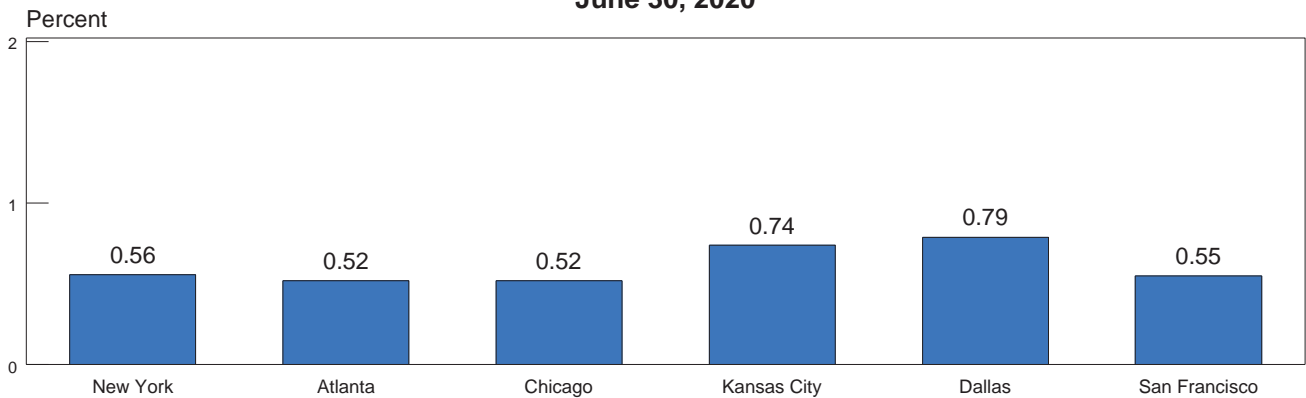
Loss Allowance to Loans and Leases

June 30, 2020



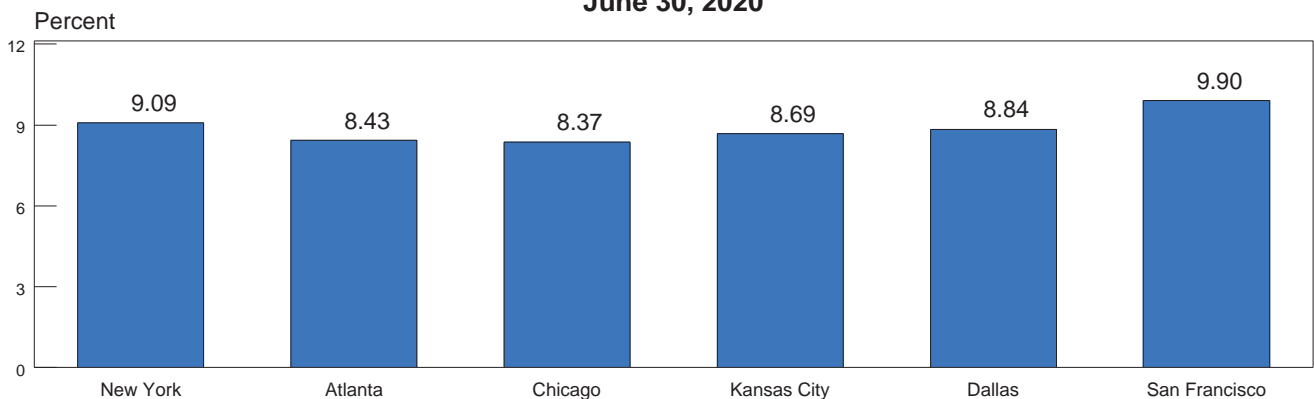
Noncurrent Assets Plus Other Real Estate Owned to Assets

June 30, 2020



Core Capital (Leverage) Ratio

June 30, 2020

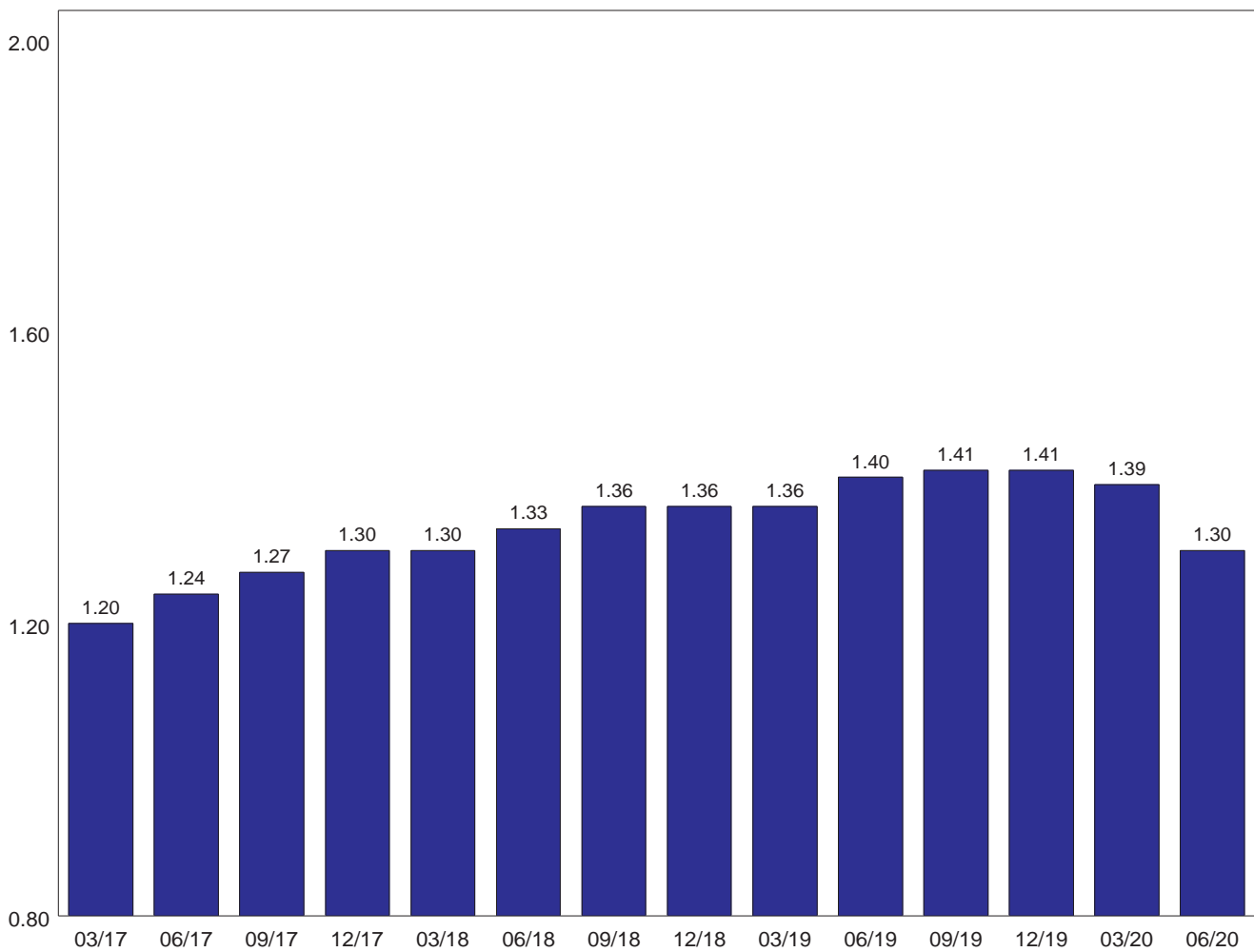


Note: Region is based on location of main office.
 Note: See notes to users for Geographic Region definitions.

Deposit Insurance Fund Reserve Ratios

March 31, 2017 - June 30, 2020

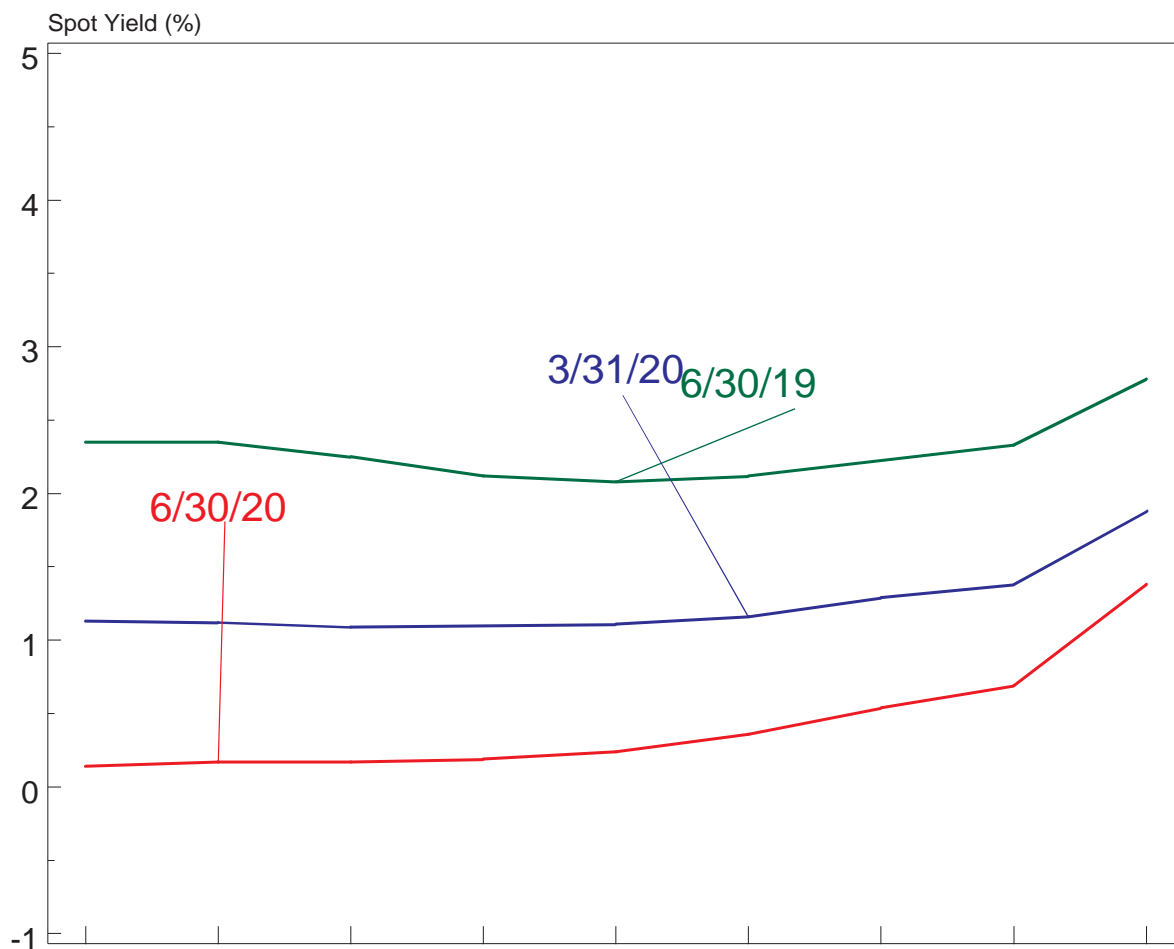
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2020 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

U.S. Treasury Yield Curves

June 30, 2019 - June 30, 2020



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/20	0.14	0.17	0.17	0.19	0.24	0.36	0.54	0.69	1.38
3/31/20	1.13	1.12	1.09	1.10	1.11	1.16	1.29	1.38	1.88
12/31/19	1.61	1.61	1.58	1.59	1.59	1.62	1.72	1.79	2.26
9/30/19	2.02	1.97	1.84	1.69	1.63	1.63	1.71	1.80	2.28
6/30/19	2.35	2.35	2.25	2.12	2.08	2.12	2.22	2.33	2.78

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, 2020

DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,057	99.8%	\$21,136.6	100.0%
Adequately Capitalized	2	0.0%	\$0.1	0.0%
Undercapitalized	3	0.1%	\$0.1	0.0%
Significantly Undercapitalized	2	0.0%	\$0.7	0.0%
Critically Undercapitalized	2	0.0%	\$0.2	0.0%

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

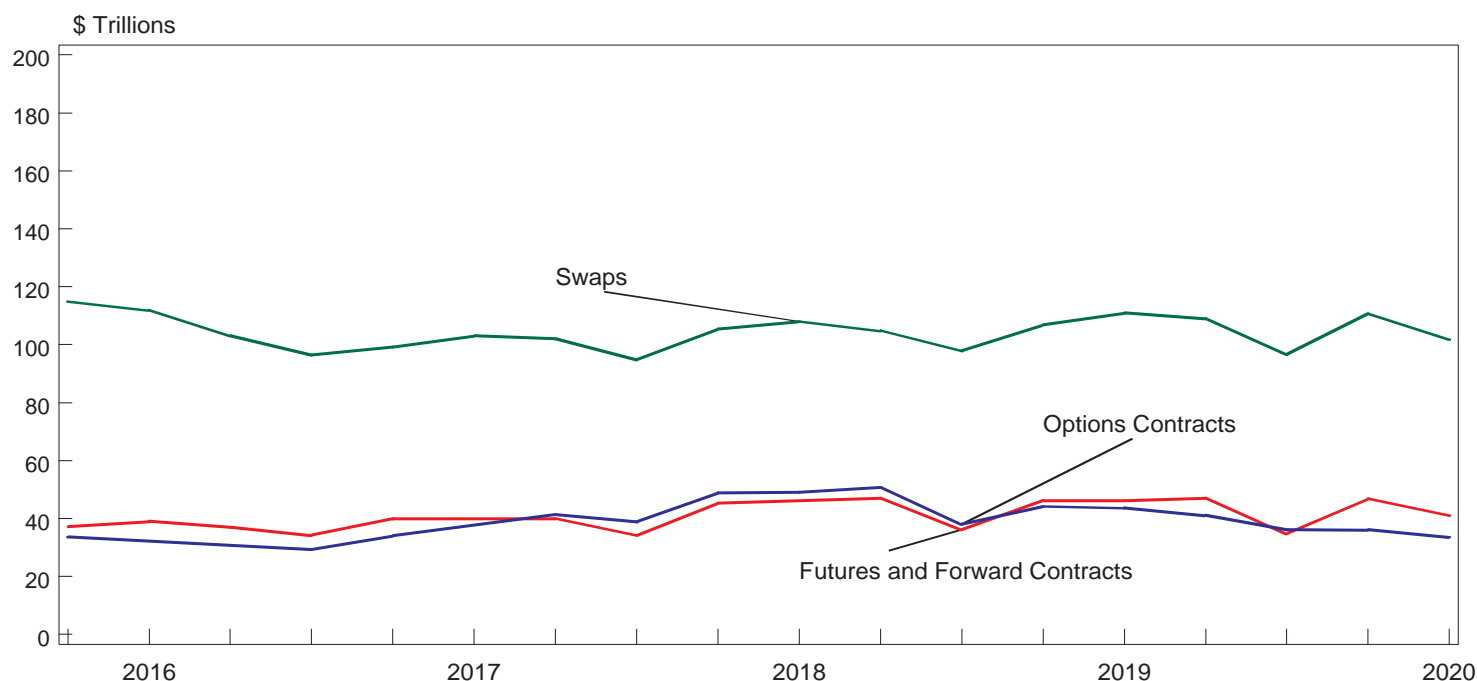
Capital Category Definitions

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

*As a percentage of risk-weighted assets

Off-Balance Sheet Derivatives

2016 - 2020 (Notional Amounts)



	12/16	12/17	12/18	12/19	3/20	6/20
Total Derivatives (Notional Amounts, in billions of dollars)	\$159,958	\$167,787	\$172,083	\$167,518	\$193,514	\$176,317
Futures and Forward Contracts	34,201	34,162	36,144	34,787	46,804	41,018
Interest rate contracts	20,313	19,454	16,718	15,561	23,829	20,048
Foreign exchange rate contracts	13,564	14,300	19,025	18,704	22,443	20,456
Other futures and forwards*	324	407	401	522	531	514
Option Contracts	29,373	38,841	38,009	36,117	36,111	33,564
Interest rate options	22,211	31,933	29,477	28,579	27,395	25,687
Foreign currency options	5,097	4,449	5,716	4,392	5,354	4,716
Other option contracts*	2,065	2,458	2,816	3,145	3,363	3,161
Swaps	96,384	94,784	97,930	96,614	110,599	101,734
Interest rate swaps	81,964	79,029	81,979	80,916	94,803	86,310
Foreign exchange rate swaps	13,076	14,153	14,479	14,074	14,384	14,018
Other swaps*	1,344	1,602	1,472	1,624	1,411	1,406
Memoranda						
Spot Foreign Exchange Contracts	1,540	1,519	1,727	1,567	2,200	2,076
Credit Derivatives	5,293	4,186	4,270	3,945	3,986	3,255
Number of banks reporting derivatives	1,222	1,165	1,122	1,142	1,178	1,194
Replacement cost of interest rate and foreign exchange rate contracts **	2,650	1,613	1,518	1,720	2,614	2,386

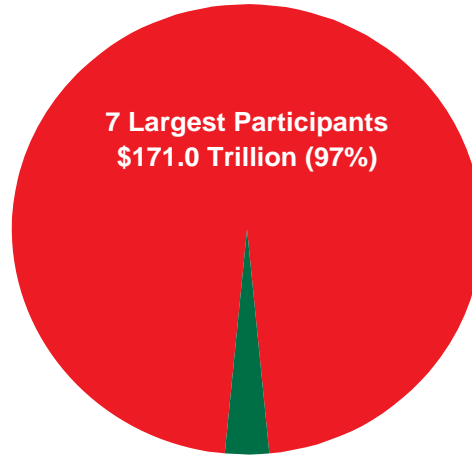
* Not reported by banks with less than \$300 million in assets.

** 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, 2020

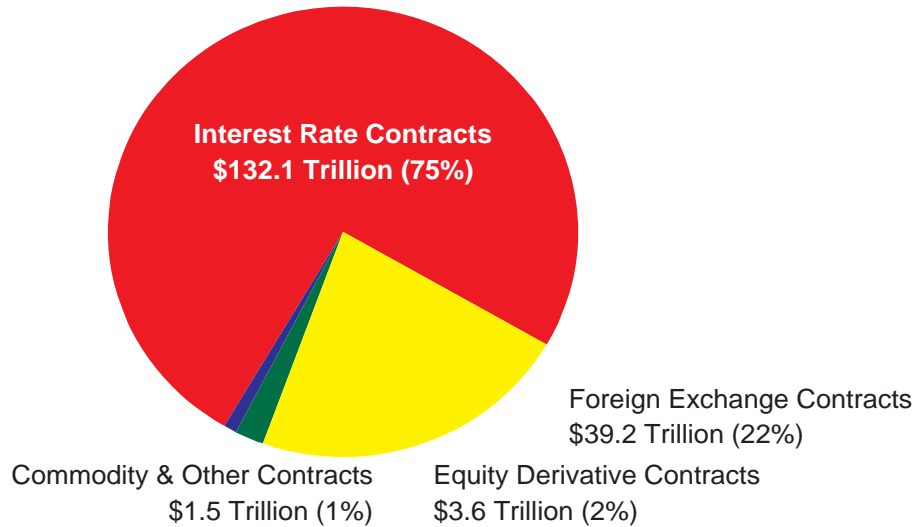


All Other Participants (1370 Banks)
\$5.4 Trillion (3%)

Composition of Derivatives*

Notional Amounts

June 30, 2020



Commodity & Other Contracts
\$1.5 Trillion (1%)

Equity Derivative Contracts
\$3.6 Trillion (2%)

Foreign Exchange Contracts
\$39.2 Trillion (22%)

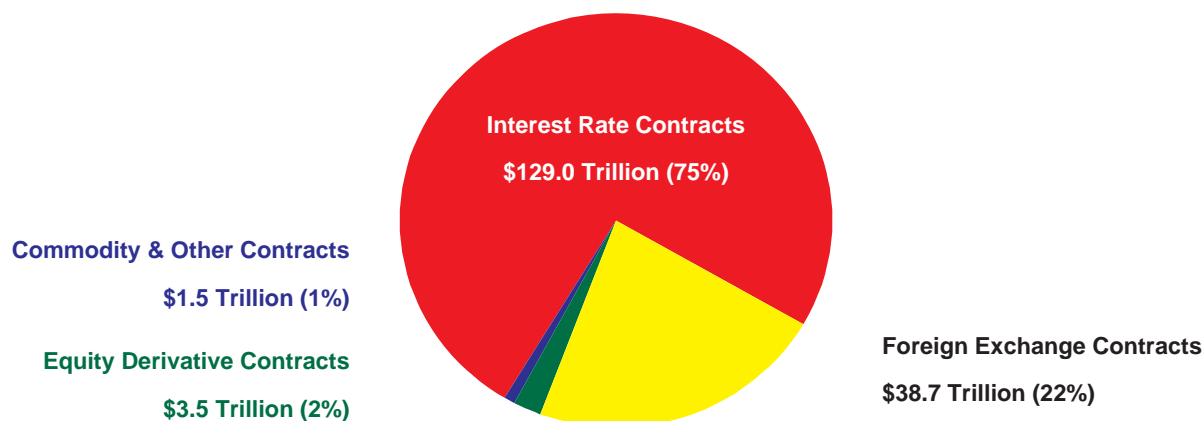
*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$1,976 billion for the seven largest participants and \$99 billion for all others are not included.

Purpose of Derivatives*

Held for Trading

Notional Amounts

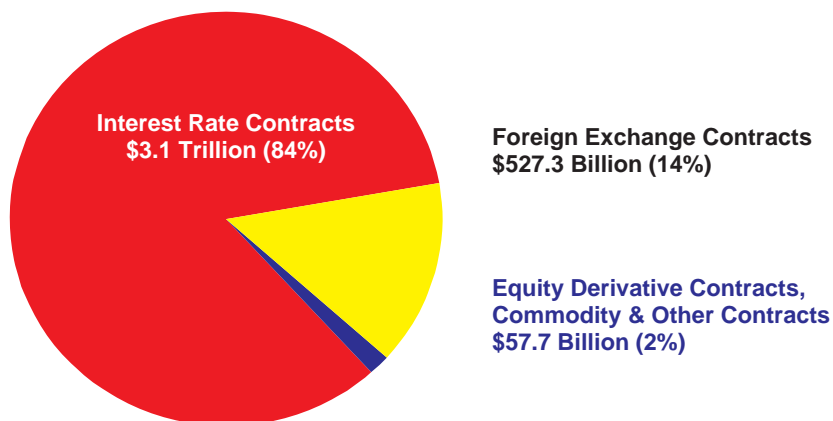
June 30, 2020



Not Held for Trading

Notional Amounts

June 30, 2020



* 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 \$2,076 billion are not included.

Position of Derivatives

Gross Fair Values

June 30, 2020

(\$ Millions)

Held for Trading

186 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	1,783,198	485,685	141,803	50,005	2,460,691	7,510
Gross negative fair value	1,750,850	506,555	141,998	53,777	2,453,180	
All other participants						
Gross positive fair value	50,942	10,815	1,708	4,925	68,390	29,537
Gross negative fair value	21,925	10,023	2,085	4,820	38,853	
Total						
Gross positive fair value	1,834,140	496,500	143,512	54,929	2,529,081	37,048
Gross negative fair value	1,772,775	516,578	144,083	58,598	2,492,033	

Held for Purposes Other than Trading

625 Banks Held Derivative Contracts for Purposes Other than Trading

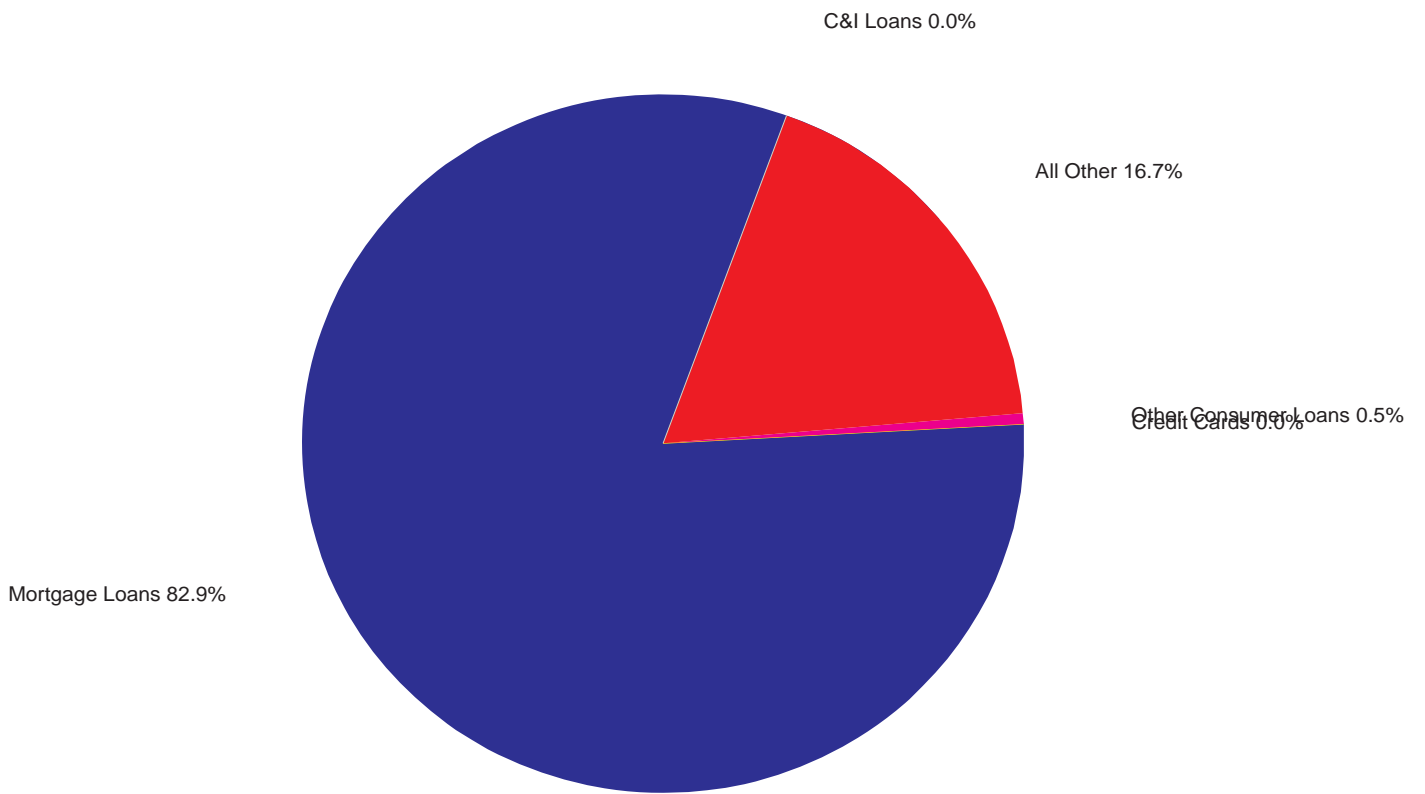
7 Largest Participants Held 64% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	30,907	8,204	5	0	39,117	(5,370)
Gross negative fair value	35,859	7,894	594	140	44,486	
All other participants						
Gross positive fair value	15,203	809	345	158	16,514	3,929
Gross negative fair value	11,402	677	356	151	12,586	
Total						
Gross positive fair value	46,110	9,012	351	158	55,631	(1,441)
Gross negative fair value	47,260	8,571	950	290	57,072	

Composition of Securitized Assets*

FDIC-Insured Institutions

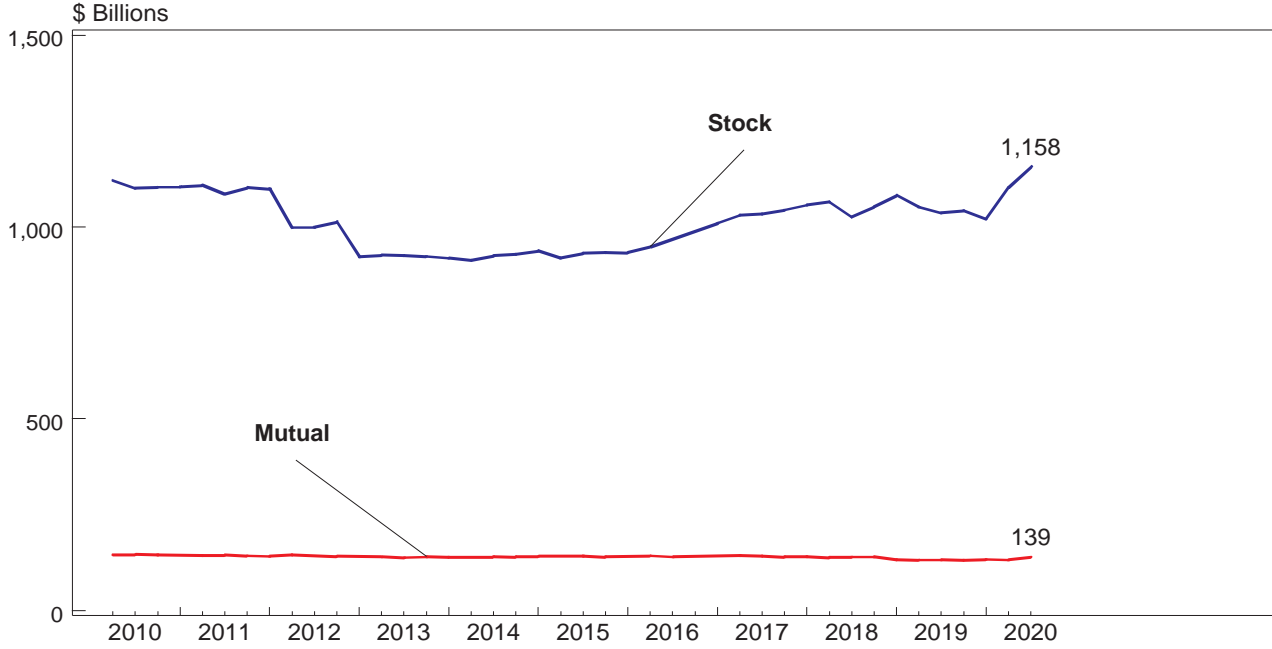
June 30, 2020



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

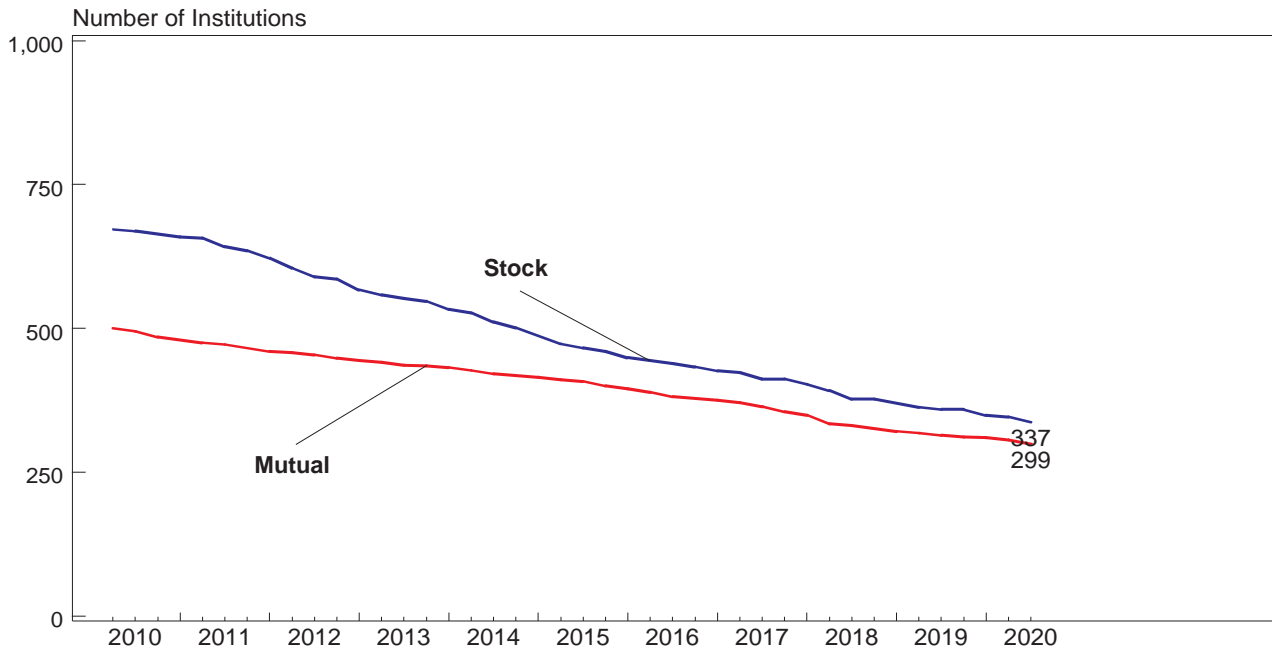
Assets of Mutual and Stock Savings Institutions

2010 - 2020



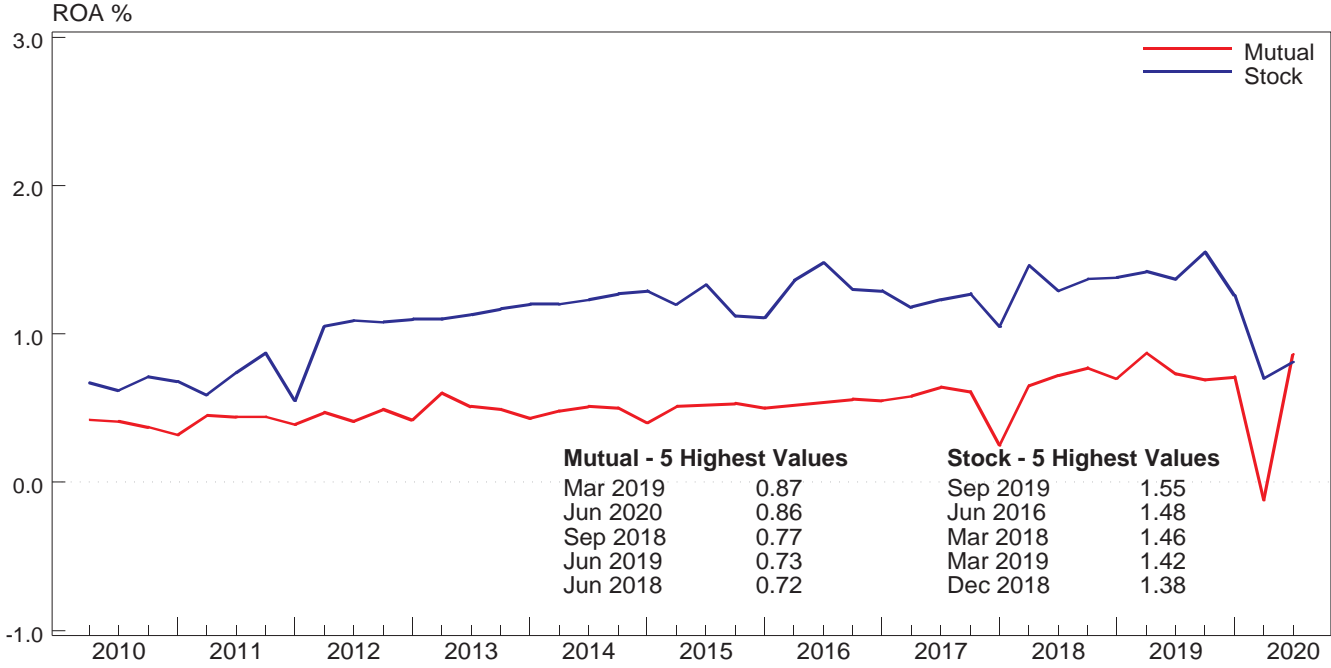
Number of Mutual and Stock Savings Institutions

2010 - 2020



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

2010-2020



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

2010-2020

