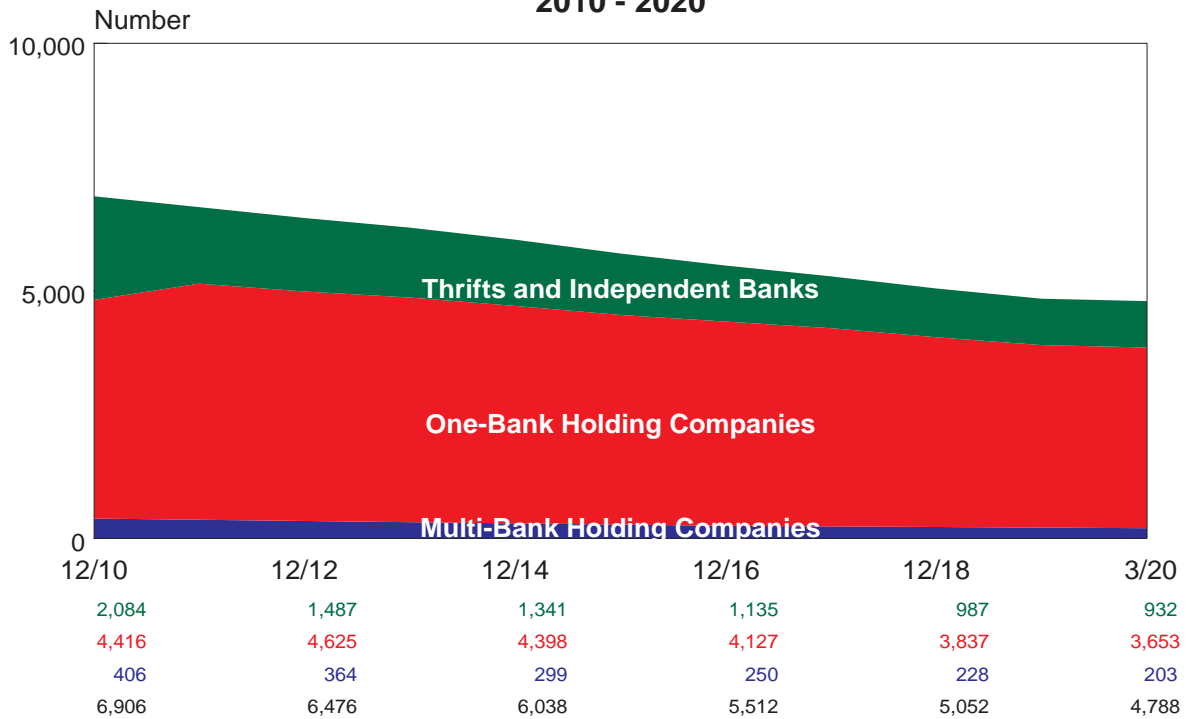


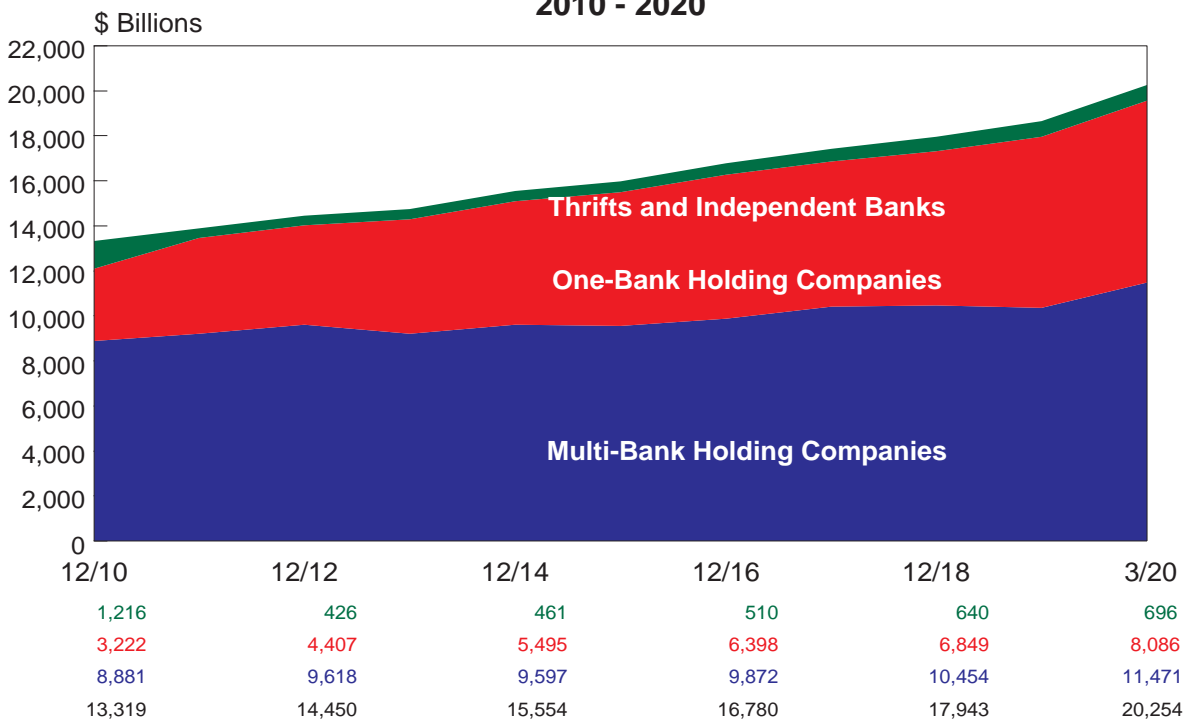
## Number of FDIC-Insured Banking Organizations

2010 - 2020



## Assets of FDIC-Insured Banking Organizations

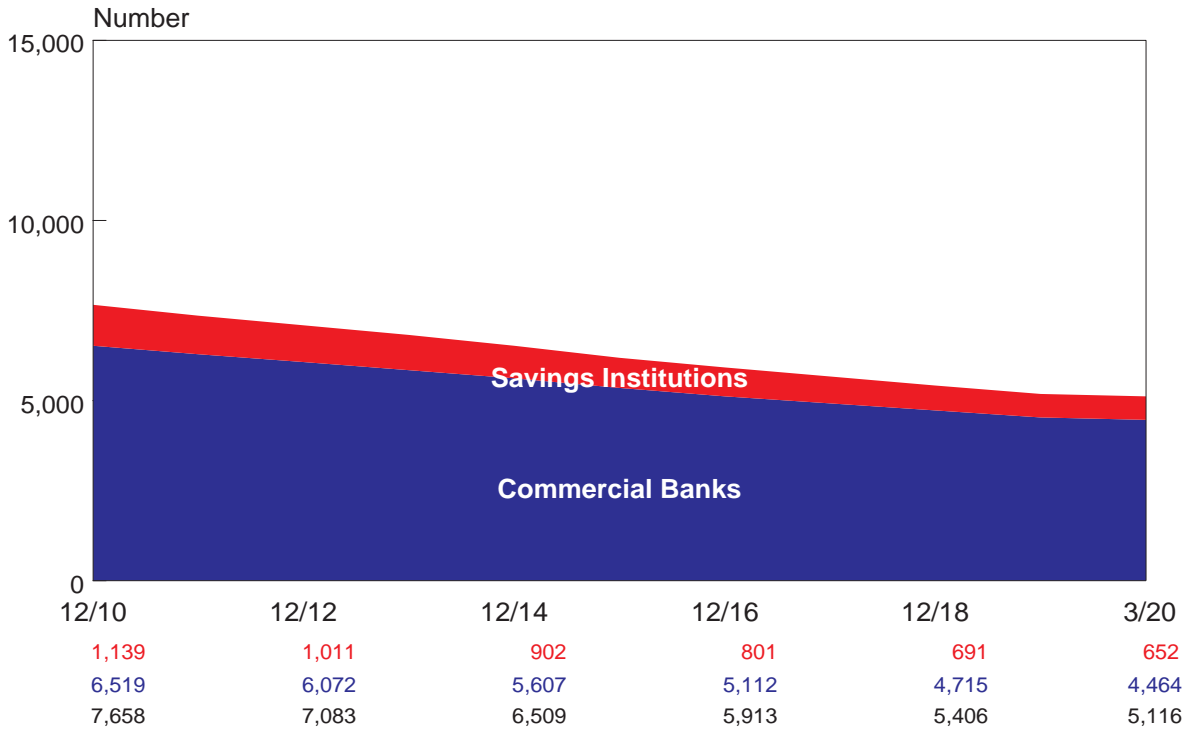
2010 - 2020



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

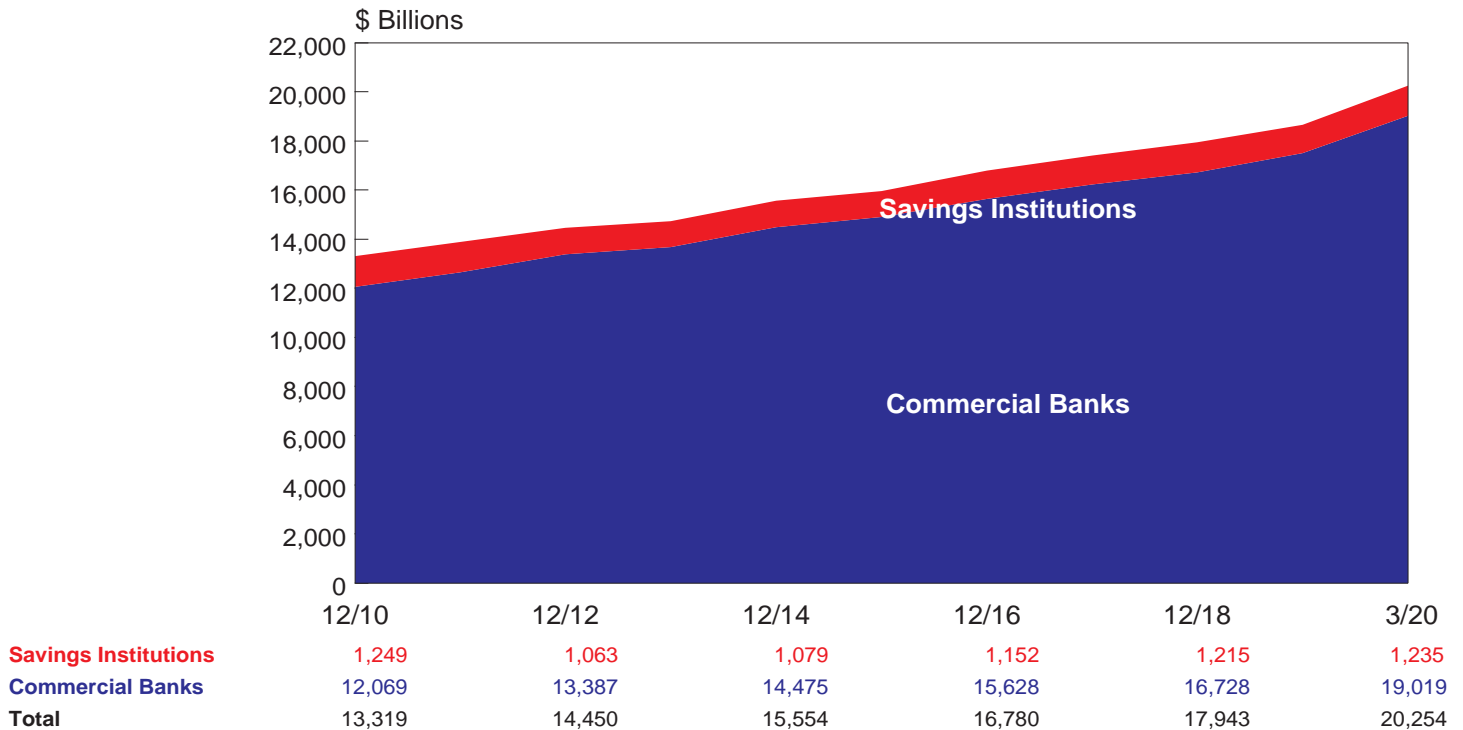
## Number of FDIC-Insured Institutions

2010 - 2020



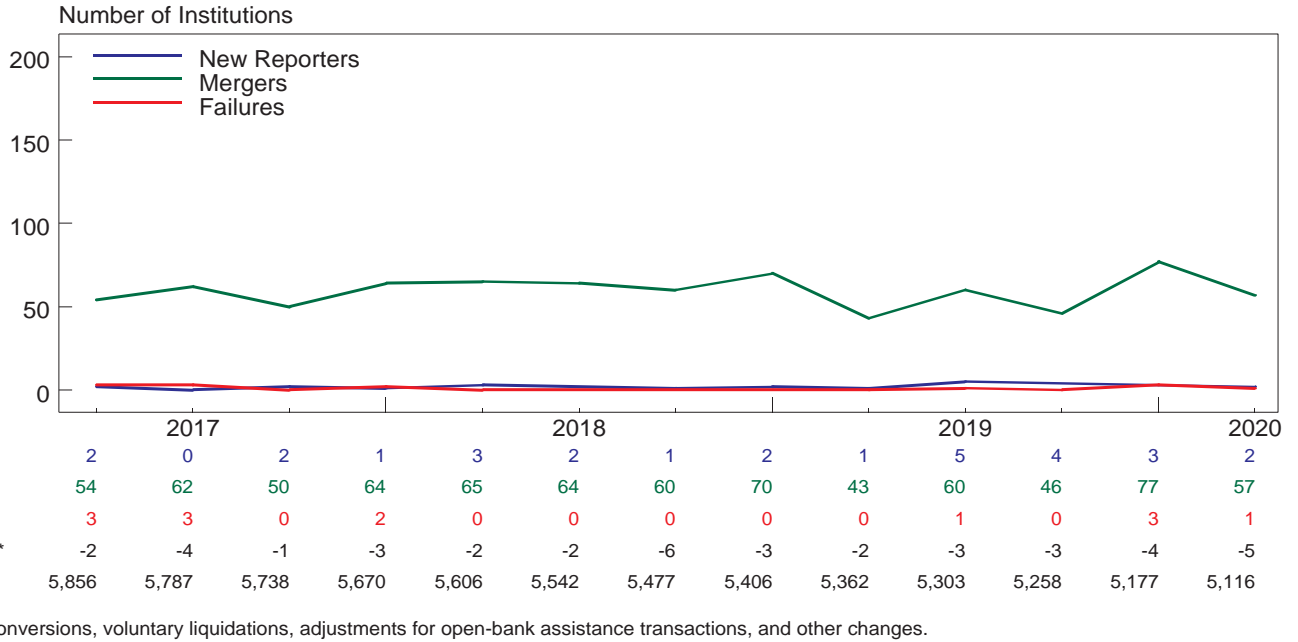
## Assets of FDIC-Insured Institutions

2010 - 2020



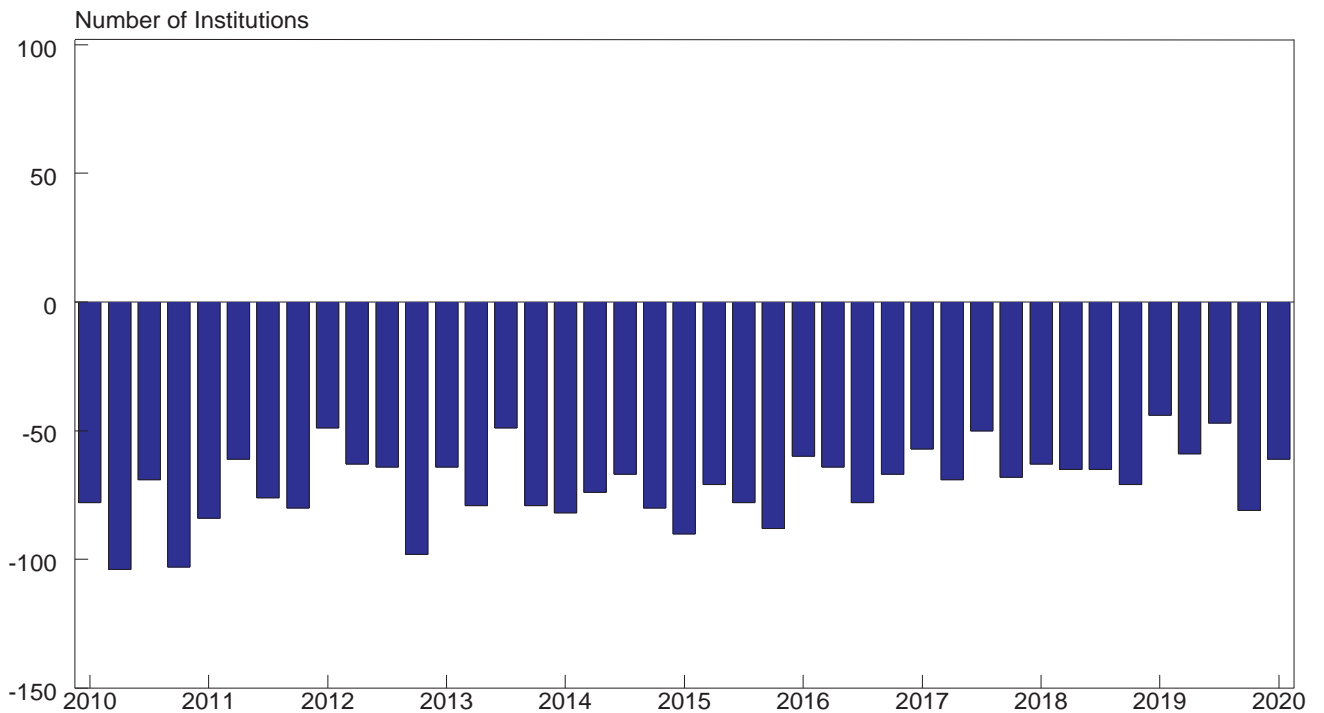
## Changes in the Number of FDIC-Insured Institutions

Quarterly, 2017 - 2020



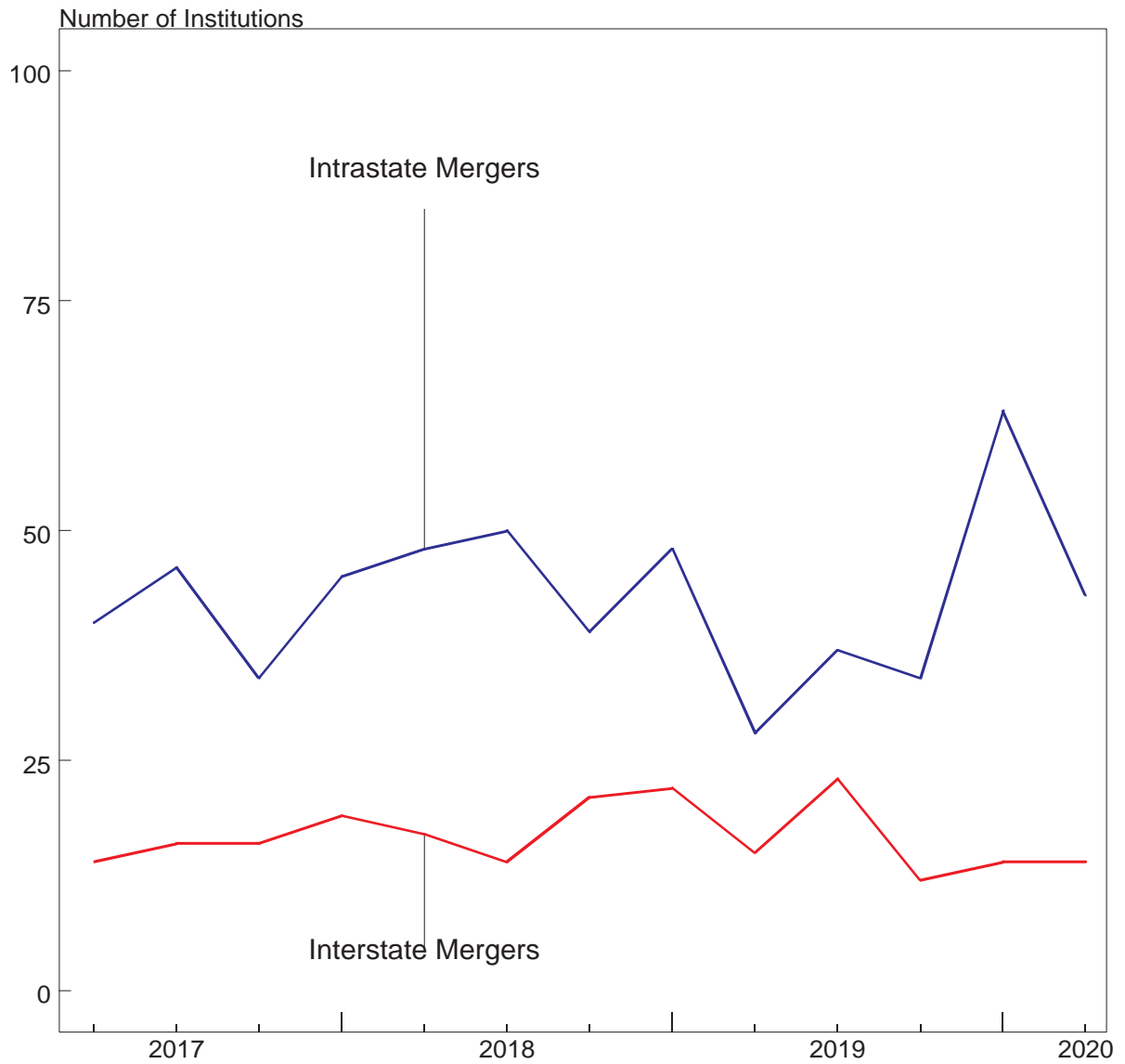
## Quarterly Change in the Number of FDIC-Insured Institutions

2010-2020



# Institution Mergers: Interstate vs. Intrastate

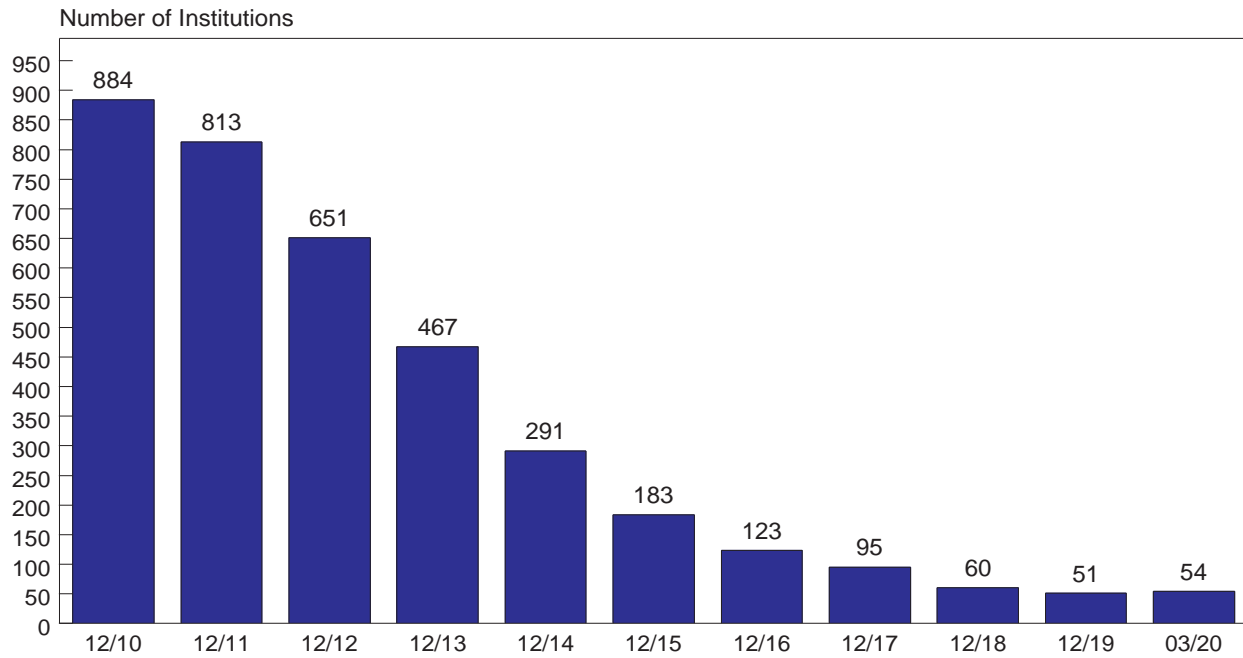
Quarterly, 2017 - 2020



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

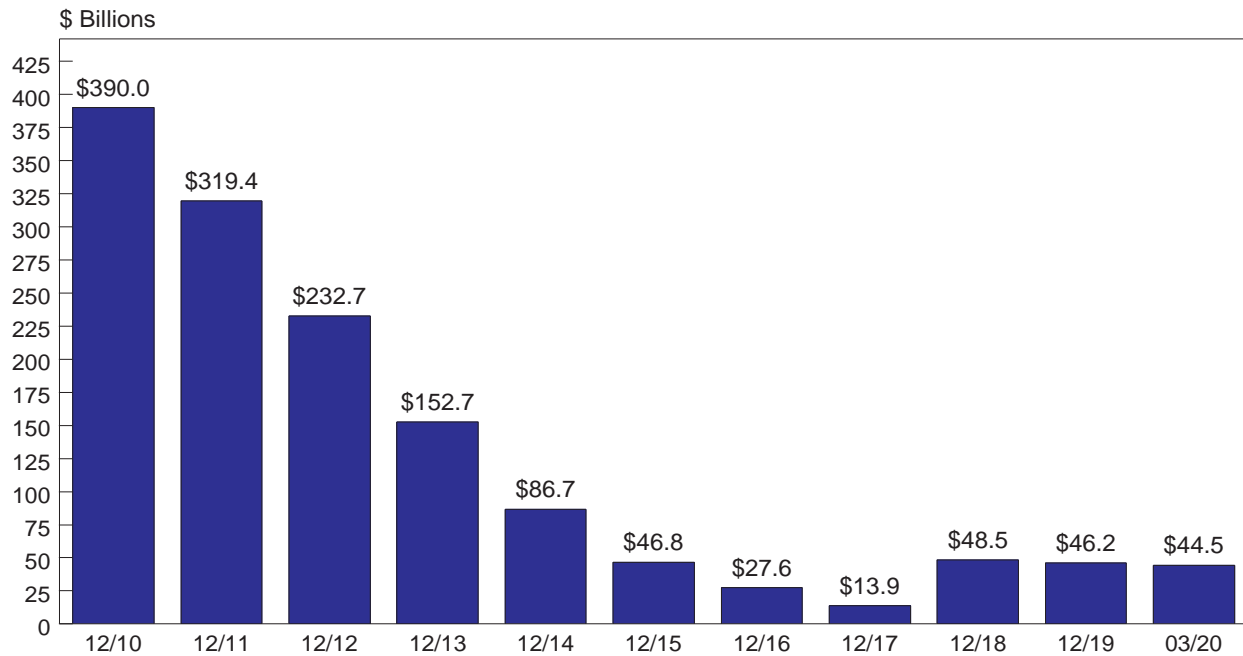
## Number of FDIC-Insured "Problem" Institutions

2010-2020

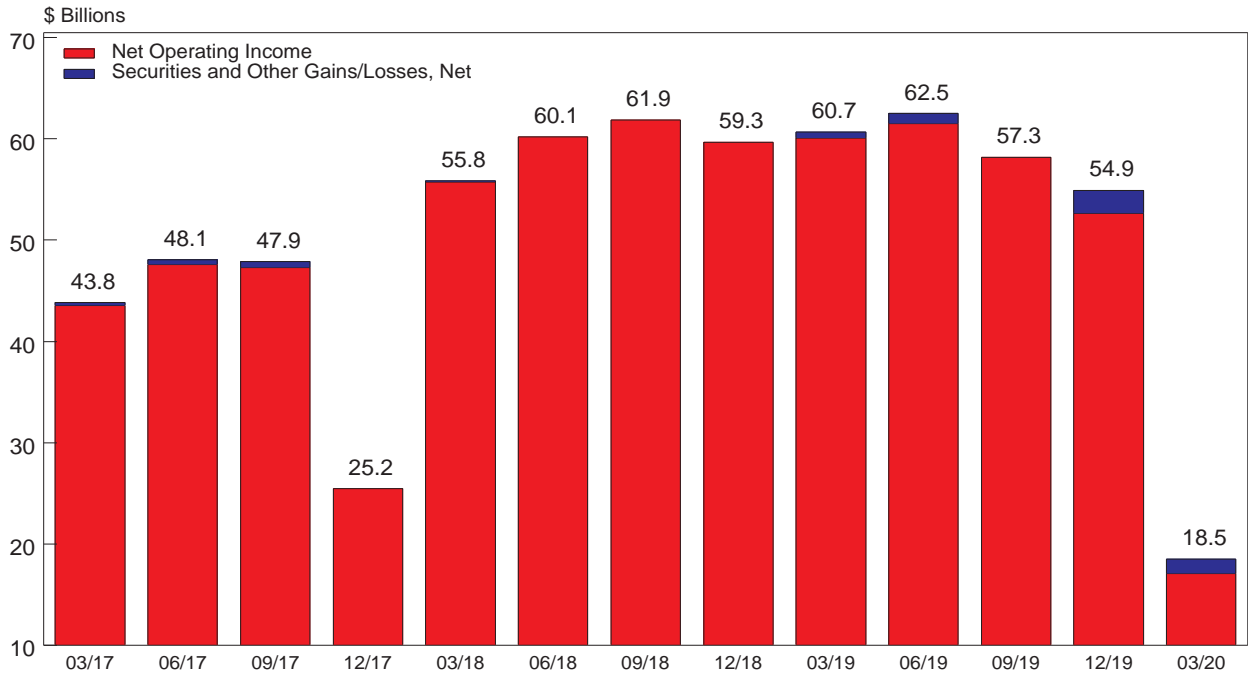


## Assets of FDIC-Insured "Problem" Institutions

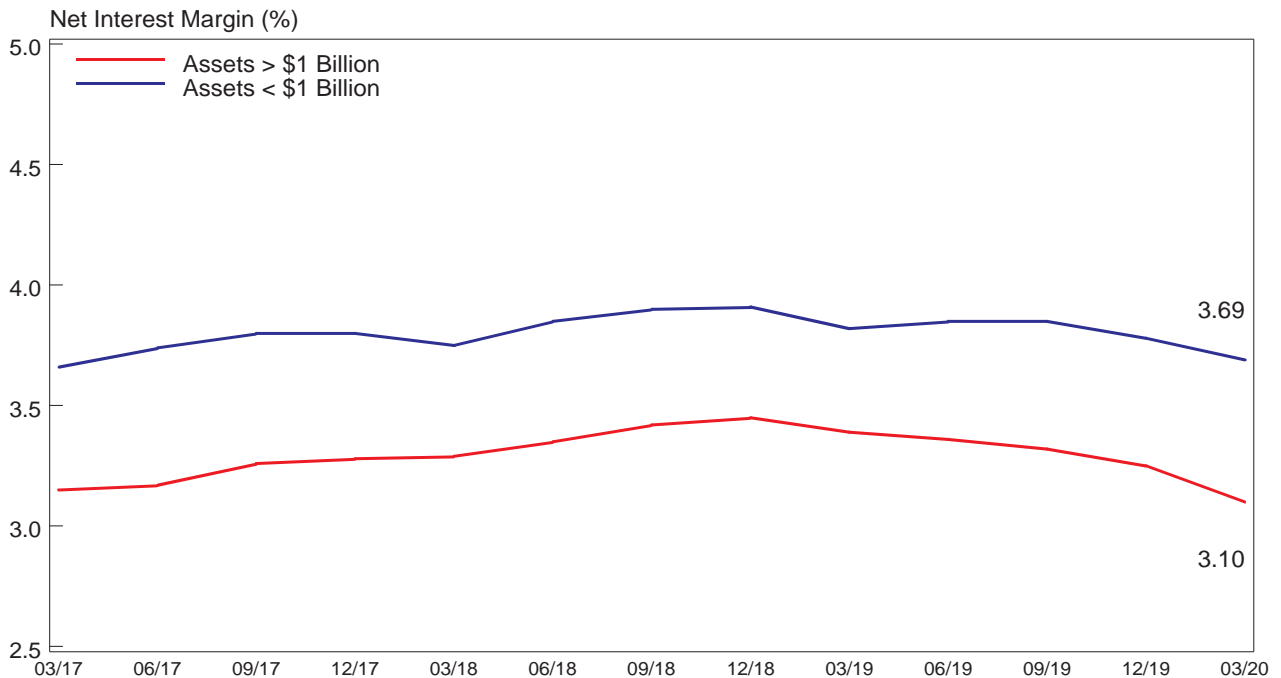
2010-2020



### Quarterly Net Income 2017-2020

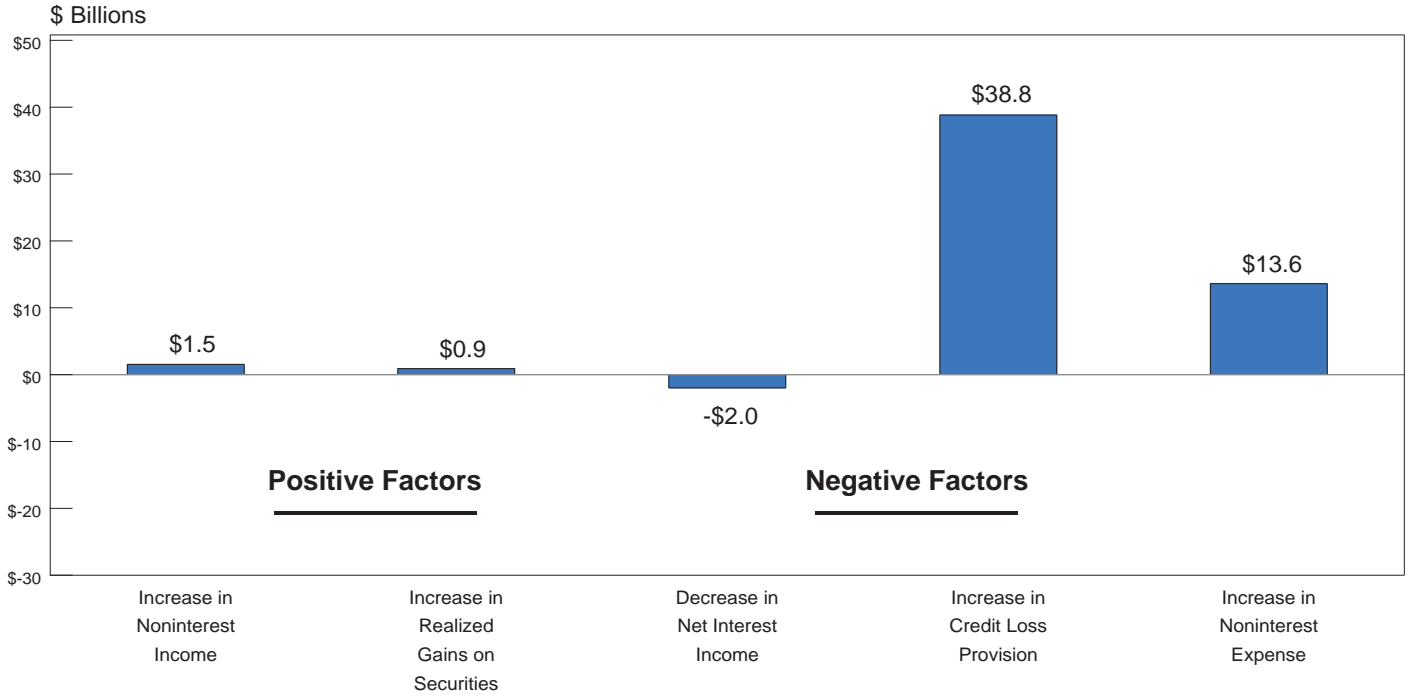


### Quarterly Net Interest Margins, Annualized 2017 - 2020



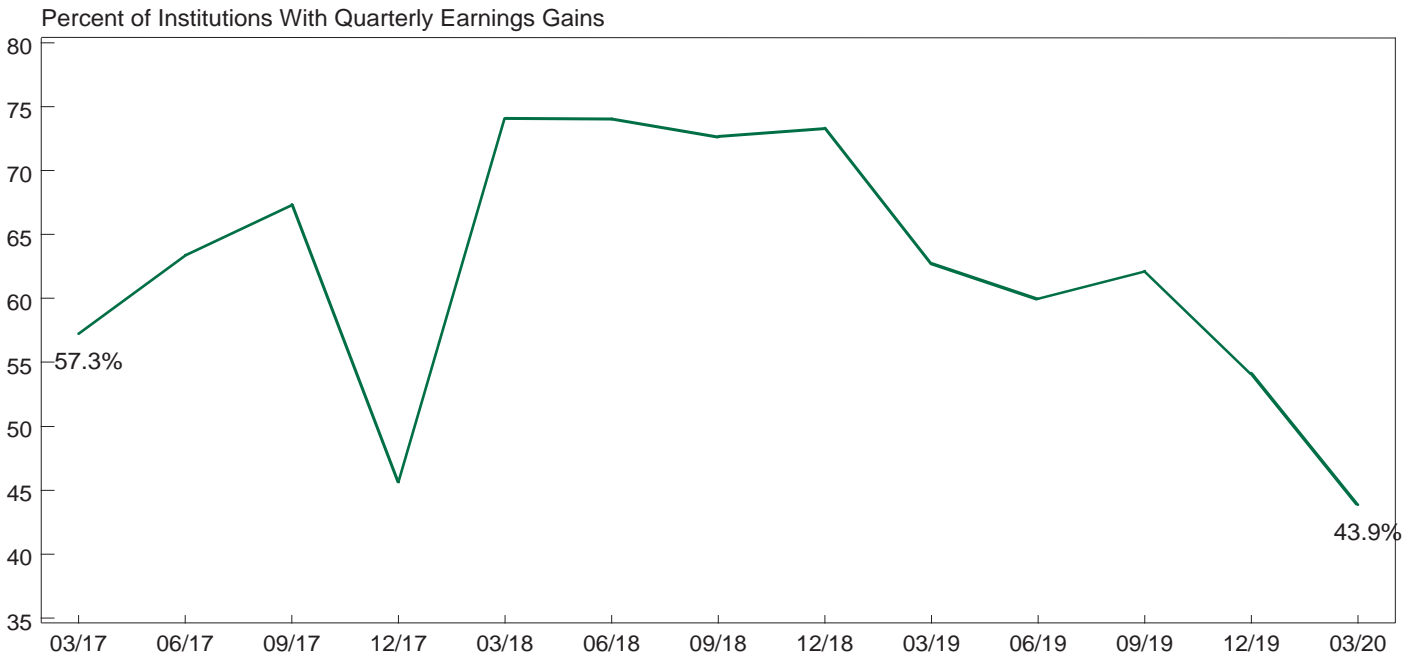
## Major Factors Affecting Earnings

1st Quarter 2020 vs. 1st Quarter 2019



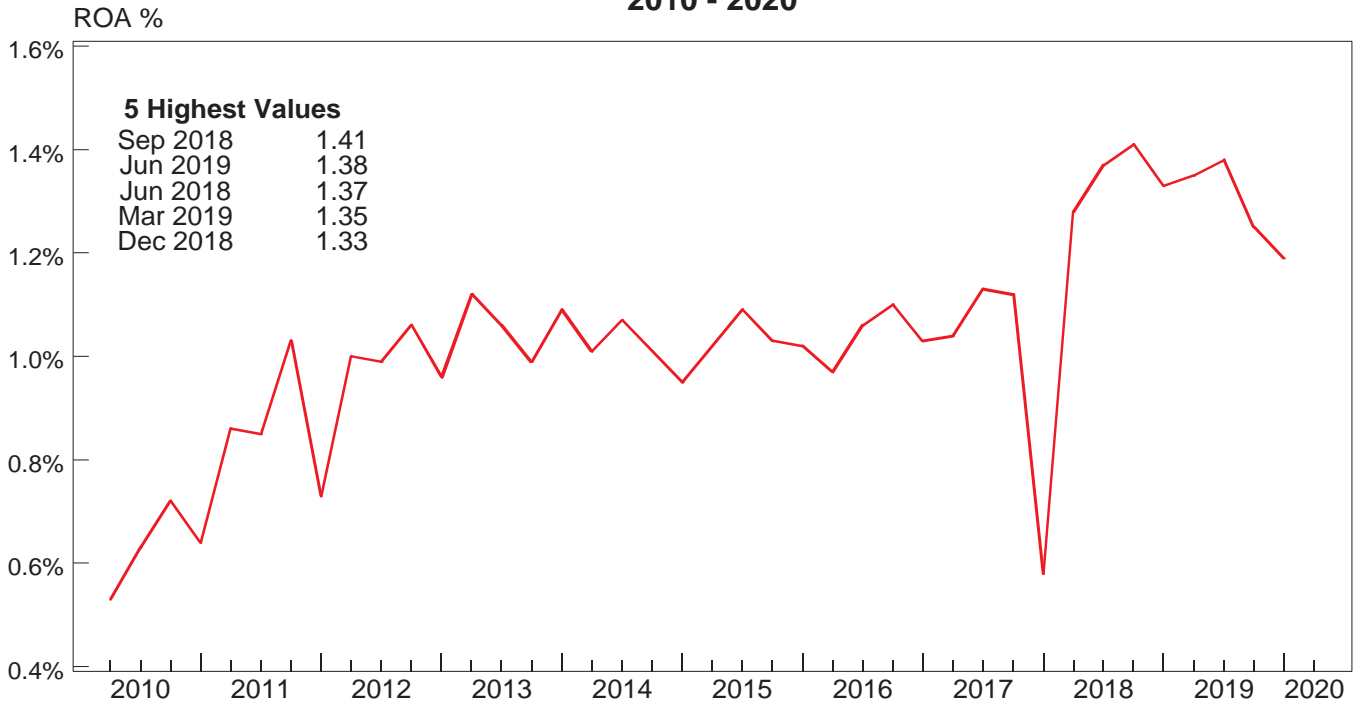
## Percentage of Insured Institutions With Earnings Gains

Compared to Year-Earlier Quarter, 2017-2020



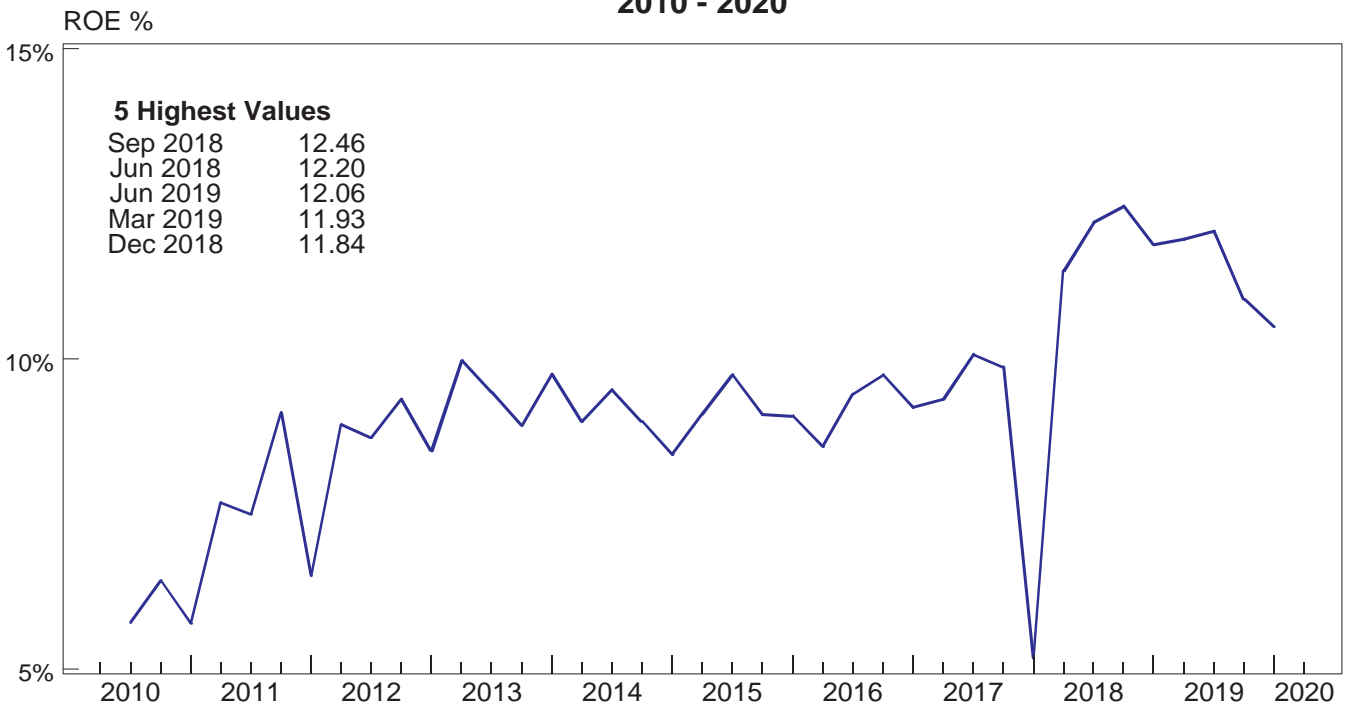
## Quarterly Return on Assets (ROA), Annualized

2010 - 2020



## Quarterly Return on Equity (ROE), Annualized

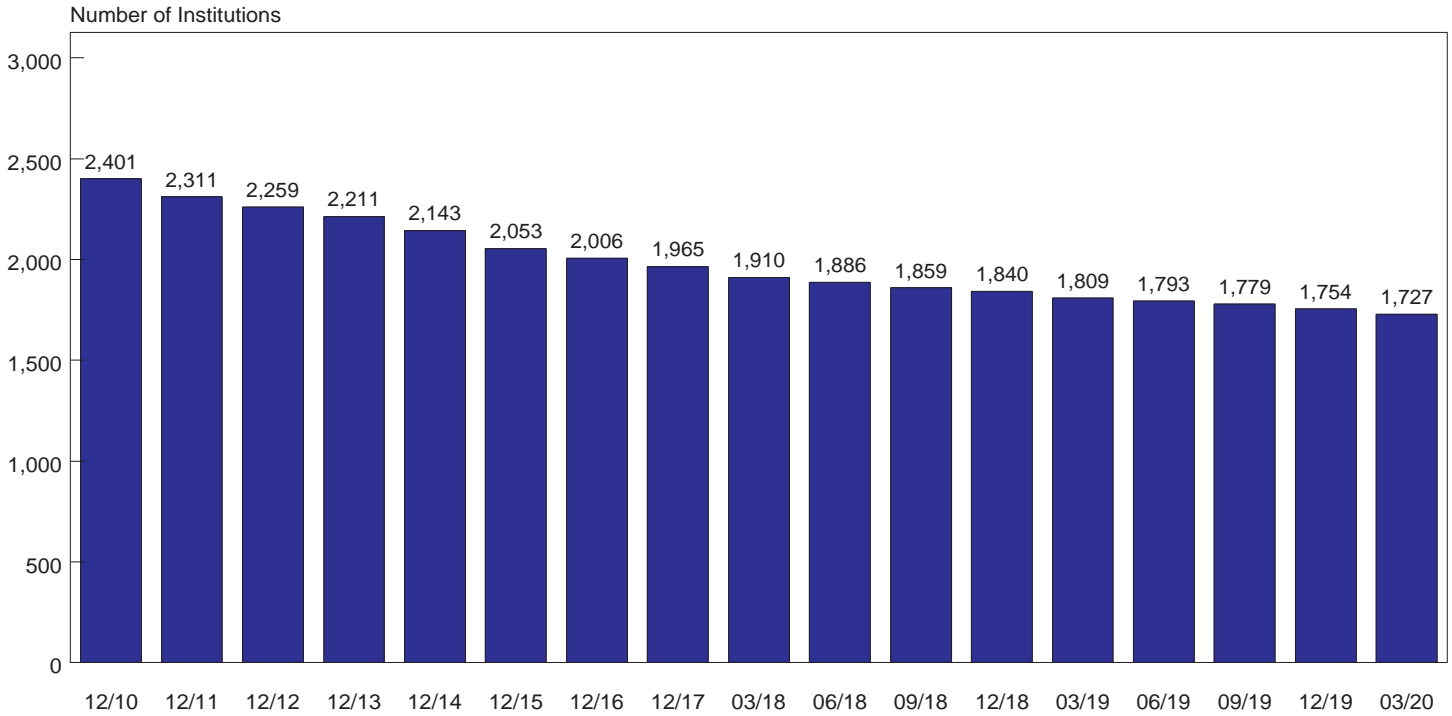
2010 - 2020





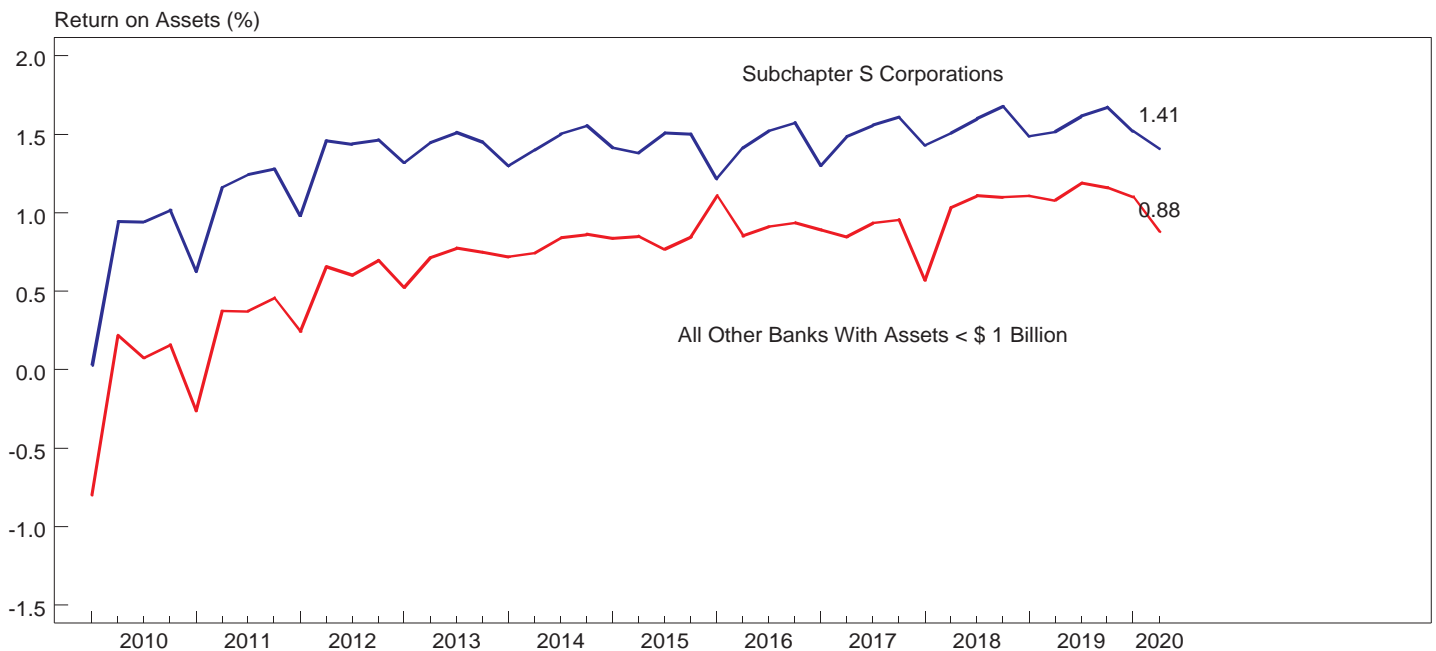
## Number of Subchapter S Corporations

2010-2020



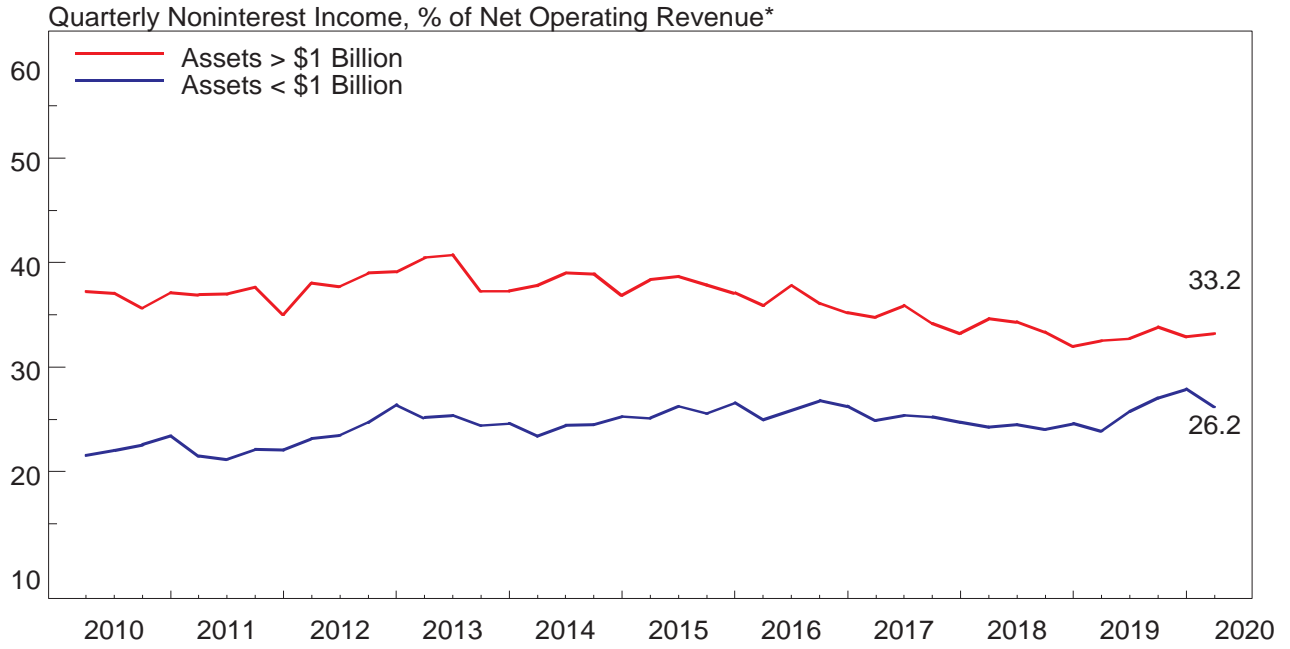
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2009-2020



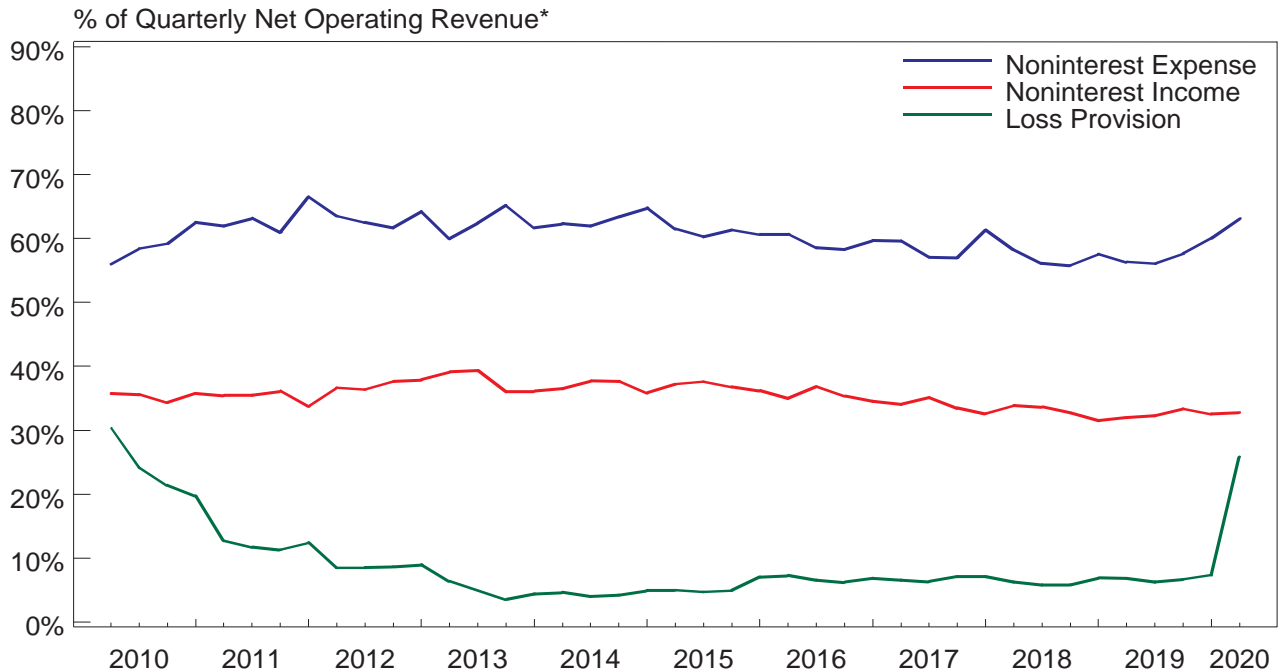
## Noninterest Income as a Percentage of Net Operating Revenue\*

2010 - 2020



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

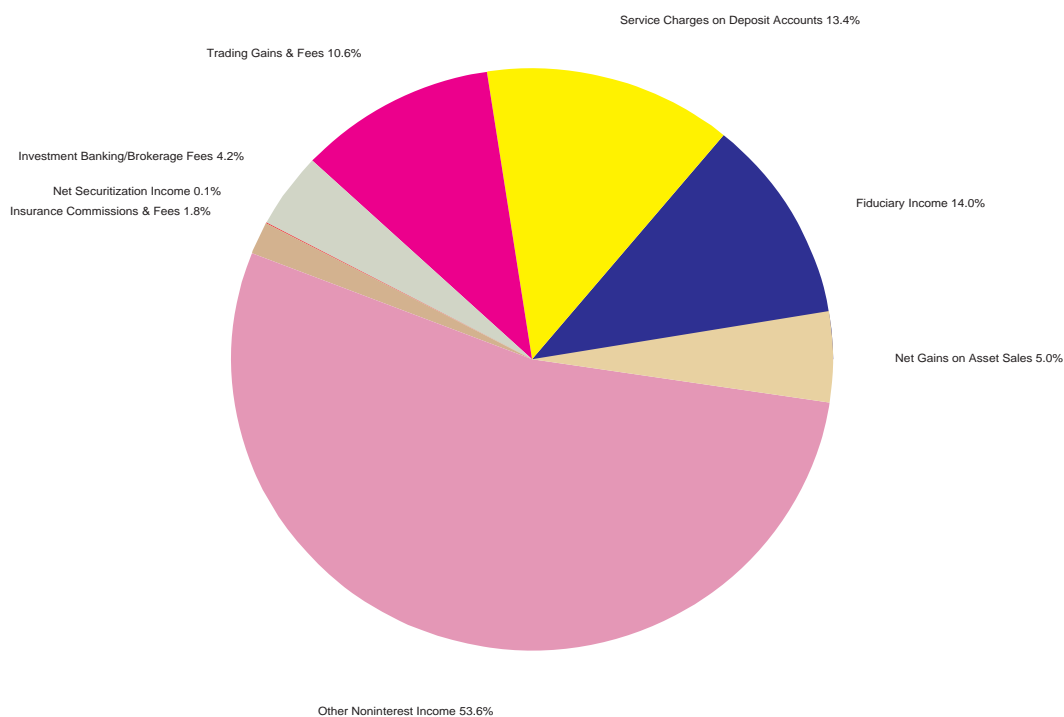
2010 - 2020



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

## Composition of Noninterest Income

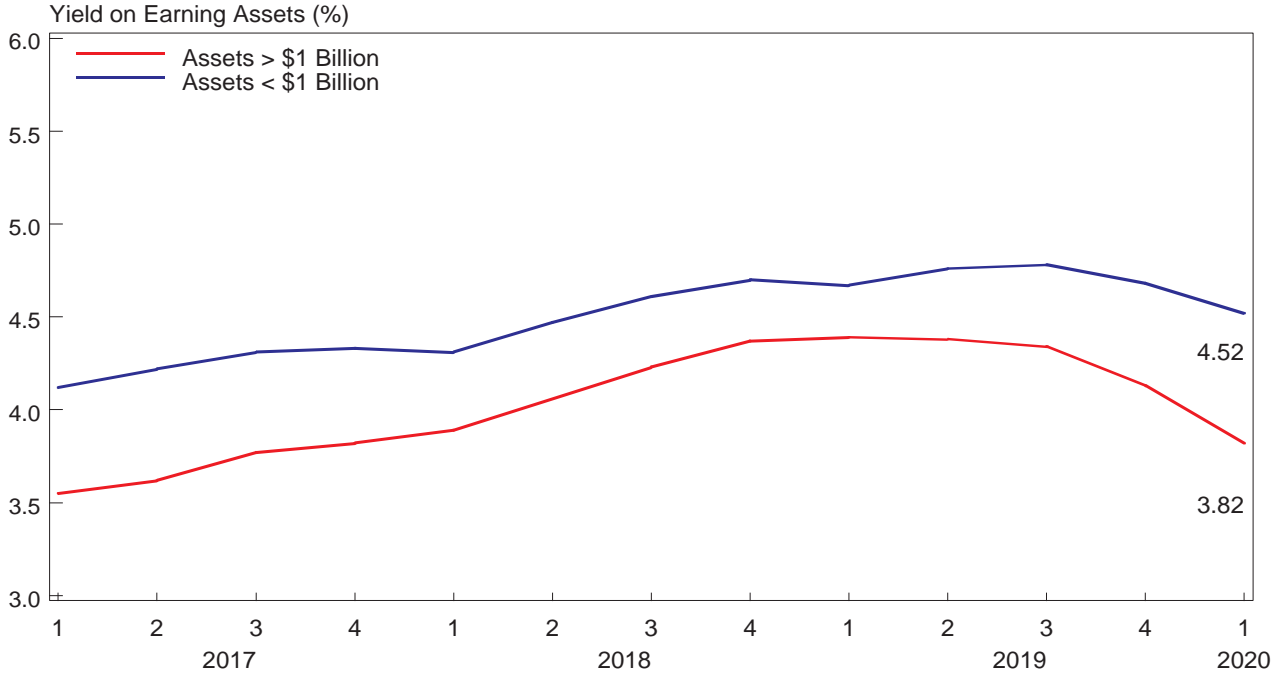
March 31, 2020 (YTD)



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$9,374	940	18.4%
Service Charges on Deposit Accounts	\$8,970	4,967	97.1%
Trading Gains & Fees	\$7,108	139	2.7%
Investment Banking/Brokerage Fees	\$2,791	1,251	24.5%
Venture Capital Revenue	-\$24	21	0.4%
Net Securitization Income	\$37	25	0.5%
Insurance Commissions & Fees	\$1,216	1,681	32.9%
Net Servicing Fees	-\$1,757	1,906	37.3%
Net Gains on Asset Sales			
Net Gains/Losses on Loan Sales	\$3,299	2,140	41.8%
Net Gains/Losses on OREO Sales	-\$11	1,322	25.8%
Net Gains/Losses on Sales of Other Assets	\$77	1,003	19.6%
Other Noninterest Income	\$35,850	5,052	98.7%
<b>Total Noninterest Income</b>	<b>\$66,933</b>	<b>5,097</b>	<b>99.6%</b>

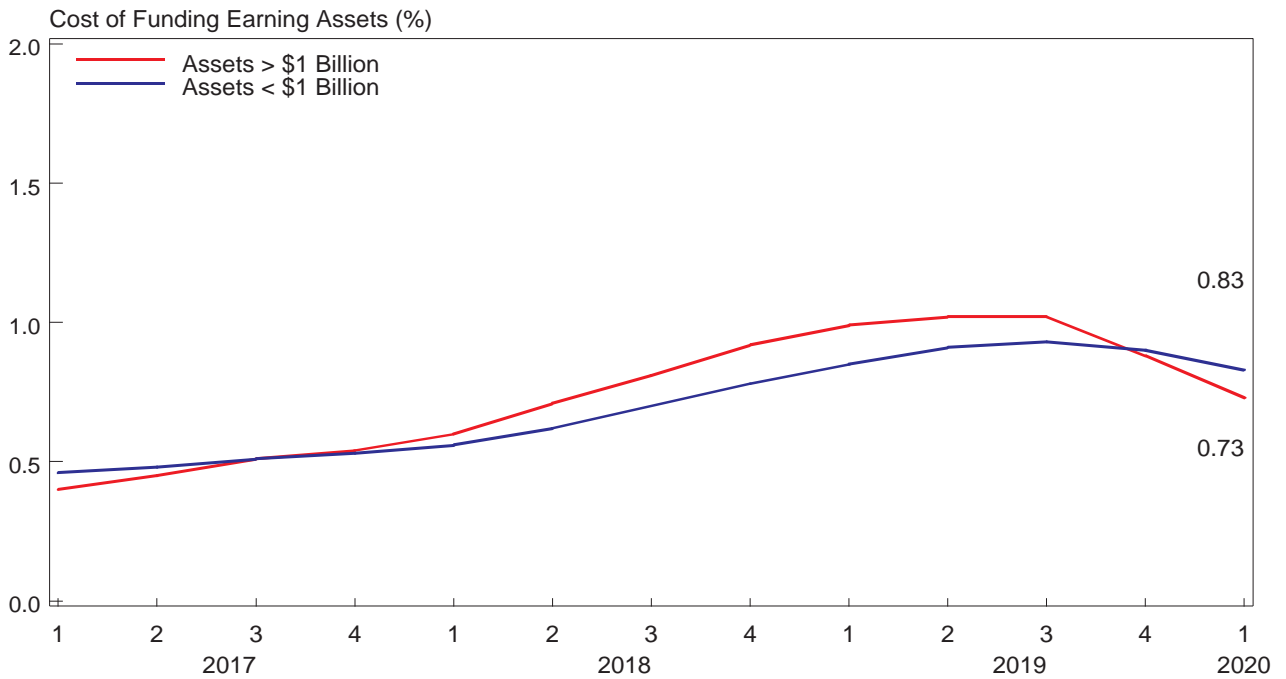
## Quarterly Yield on Earning Assets

2017 - 2020



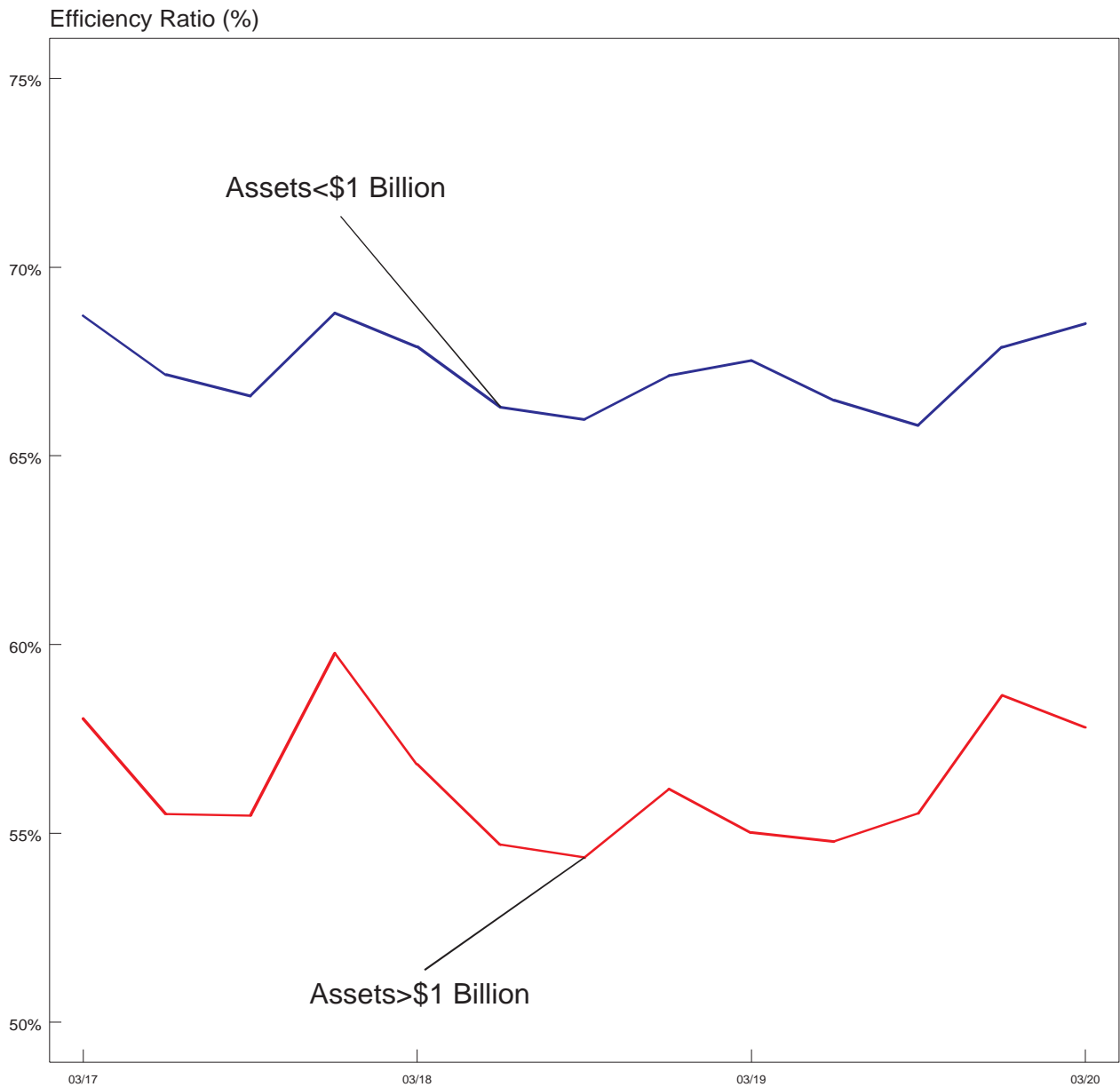
## Quarterly Cost of Funding Earning Assets

2017 - 2020



# Quarterly Efficiency Ratios\*

2017 - 2020

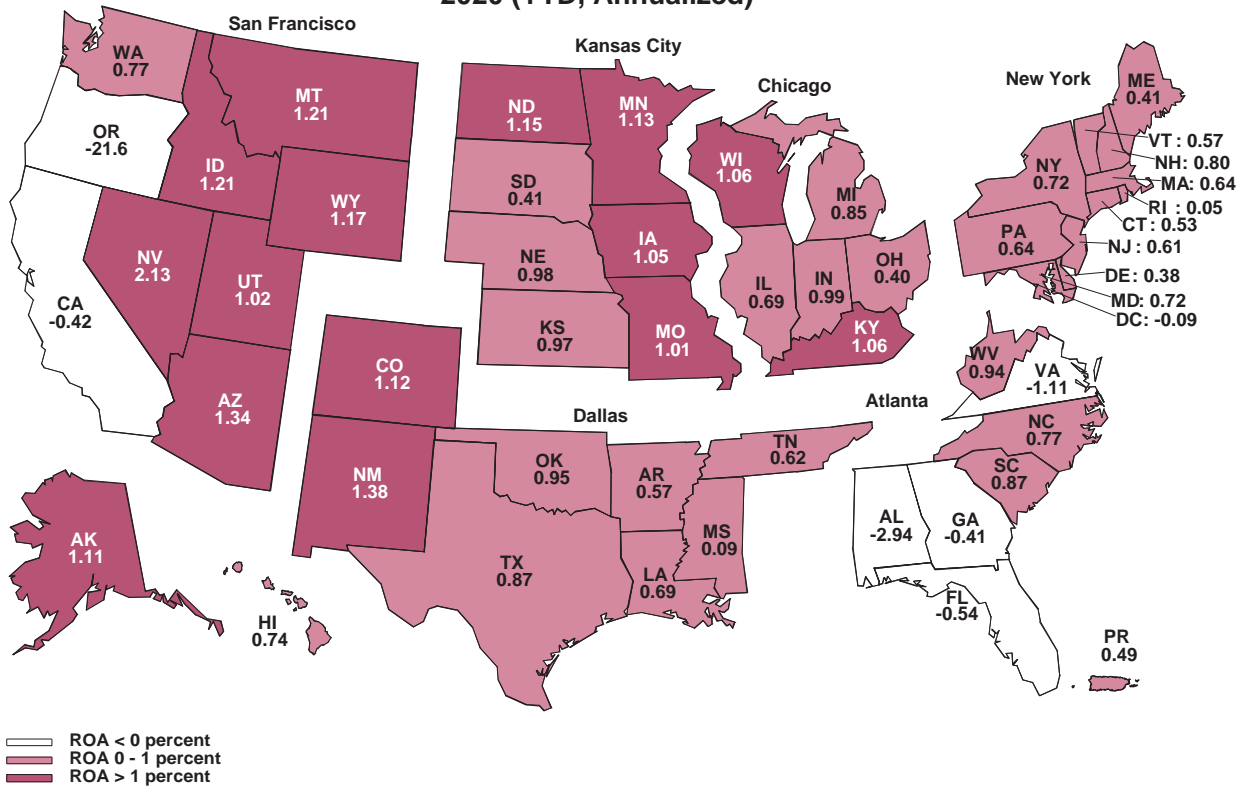


Assets <\$1 Billion	68.71	67.15	66.59	68.78	67.89	66.29	65.97	67.12	67.52	66.47	65.81	67.88	68.51
Assets >\$1 Billion	58.04	55.51	55.48	59.77	56.83	54.70	54.36	56.17	55.02	54.79	55.53	58.65	57.81
Total	58.86	56.39	56.33	60.44	57.61	55.51	55.16	56.93	55.85	55.59	56.23	59.29	58.50

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

# Return on Assets (ROA)

2020 (YTD, Annualized)



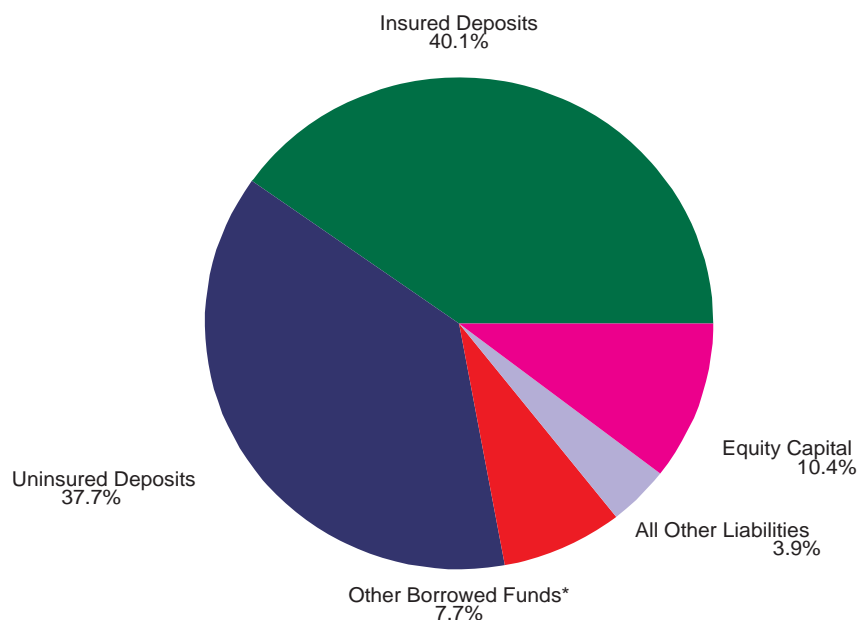
## ROA Rankings by State

Rank	State	No. of Inst. as of 03/31/20	YTD 2020	YTD 2019	Change*
1	Nevada	17	2.13	1.78	35
2	New Mexico	34	1.38	1.55	(17)
3	Arizona	13	1.34	1.89	(55)
4	Idaho	11	1.21	1.57	(36)
5	Montana	43	1.21	1.57	(36)
6	Wyoming	30	1.17	1.29	(12)
7	North Dakota	73	1.15	1.29	(14)
8	Minnesota	280	1.13	1.22	(9)
9	Colorado	74	1.12	1.30	(18)
10	Alaska	5	1.11	1.28	(17)
11	Kentucky	137	1.06	1.25	(19)
12	Wisconsin	186	1.06	1.23	(17)
13	Iowa	271	1.05	1.21	(16)
14	Utah	39	1.02	2.48	(146)
15	Missouri	247	1.01	1.33	(32)
16	Indiana	100	0.99	1.25	(26)
17	Nebraska	161	0.98	1.30	(32)
18	Kansas	223	0.97	1.12	(15)
19	Oklahoma	193	0.95	1.16	(21)
20	West Virginia	48	0.94	1.27	(33)
21	South Carolina	47	0.87	1.12	(25)
22	Texas	416	0.87	1.41	(54)
23	Michigan	89	0.85	1.17	(32)
24	New Hampshire	18	0.80	1.14	(34)
25	North Carolina	47	0.77	1.61	(84)
26	Washington	41	0.77	1.20	(43)
27	Hawaii	8	0.74	1.33	(59)
28	Maryland	39	0.72	1.21	(49)
29	New York	135	0.72	1.11	(39)
30	Illinois	410	0.69	1.01	(32)
31	Louisiana	114	0.69	1.21	(52)
32	Massachusetts	111	0.64	0.89	(25)
33	Pennsylvania	141	0.64	1.02	(38)
34	Tennessee	137	0.62	1.21	(59)
35	New Jersey	64	0.61	1.07	(46)
36	Arkansas	87	0.57	1.47	(90)
37	Vermont	11	0.57	0.99	(42)
38	Connecticut	35	0.53	1.14	(61)
39	Puerto Rico	4	0.49	1.52	(103)
40	Maine	25	0.41	1.09	(68)
41	South Dakota	62	0.41	1.30	(89)
42	Ohio	177	0.40	1.38	(98)
43	Delaware	21	0.38	1.34	(96)
44	Mississippi	71	0.09	1.18	(109)
45	Rhode Island	8	0.05	1.11	(106)
46	District of Col.	4	(0.09)	0.40	(49)
47	Georgia	158	(0.41)	1.25	(166)
48	California	148	(0.42)	1.17	(159)
49	Florida	102	(0.54)	0.98	(152)
50	Virginia	70	(1.11)	1.12	(223)
51	Alabama	110	(2.94)	1.05	(399)
52	Oregon	16	-21.57	1.17	-2,274
	U.S. and Terr.	5,116	0.38	1.35	(97)

\*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, 2020

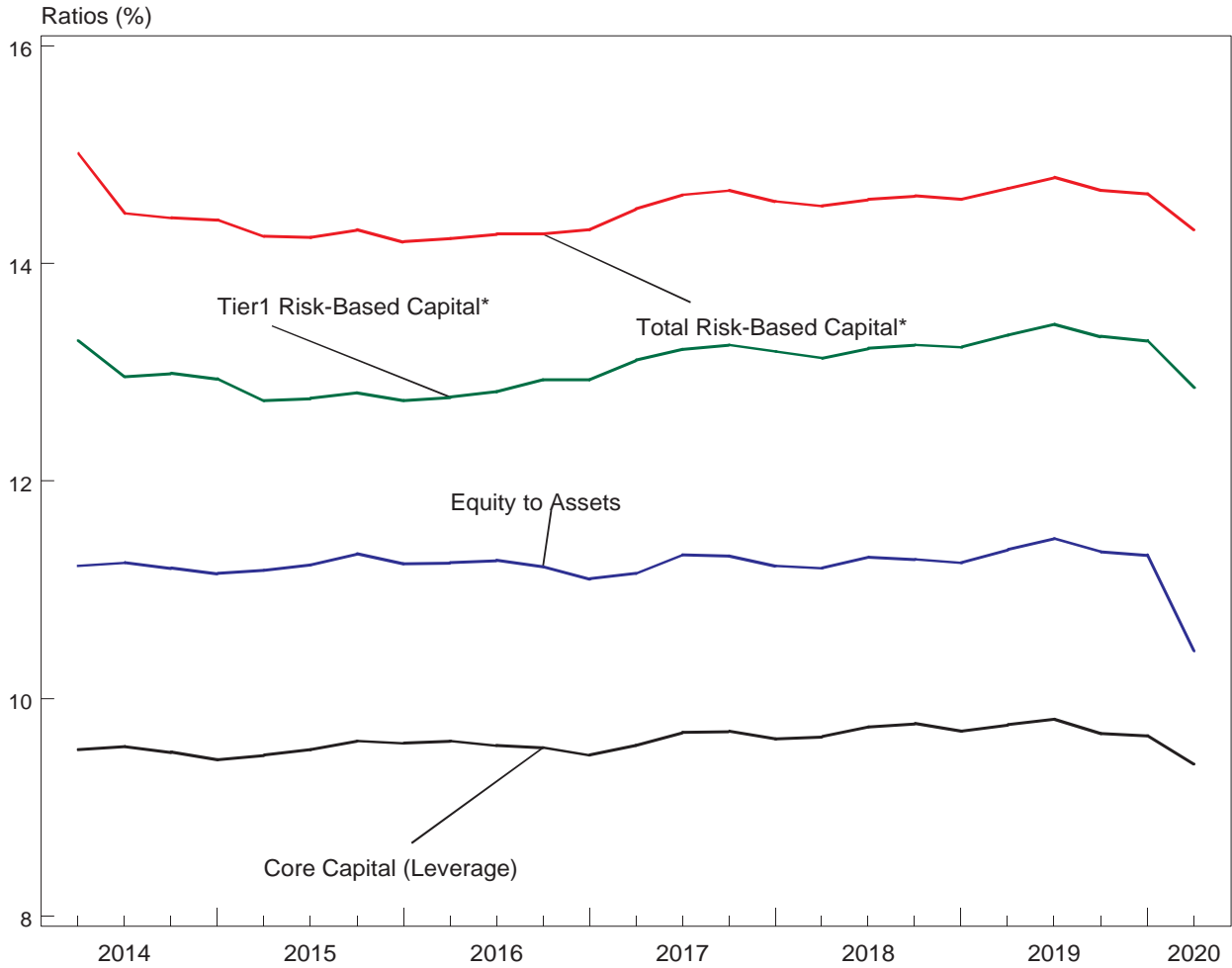


(\$ Billions)	3/31/19	3/31/20	% Change
Insured Deposits (estimated)	7,659	8,132	6.2
Uninsured Deposits	6,267	7,645	22.0
In Foreign Offices	1,241	1,471	18.5
Other Borrowed Funds*	1,505	1,560	3.7
All Other Liabilities	600	799	33.2
Subordinated Debt	69	69	0.0
Bank Equity Capital	2,056	2,115	2.9
Total Liabilities and Equity Capital	18,090	20,254	12.0

\* 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	3/20
<b>Total Risk-Based Capital*</b>	<b>14.40</b>	<b>14.20</b>	<b>14.31</b>	<b>14.57</b>	<b>14.59</b>	<b>14.64</b>	<b>14.31</b>
<b>Tier 1 Risk-Based Capital*</b>	<b>12.94</b>	<b>12.74</b>	<b>12.93</b>	<b>13.19</b>	<b>13.23</b>	<b>13.29</b>	<b>12.86</b>
<b>Equity to Assets</b>	<b>11.15</b>	<b>11.24</b>	<b>11.10</b>	<b>11.22</b>	<b>11.25</b>	<b>11.32</b>	<b>10.44</b>
<b>Core Capital (Leverage)</b>	<b>9.44</b>	<b>9.59</b>	<b>9.48</b>	<b>9.63</b>	<b>9.70</b>	<b>9.66</b>	<b>9.40</b>

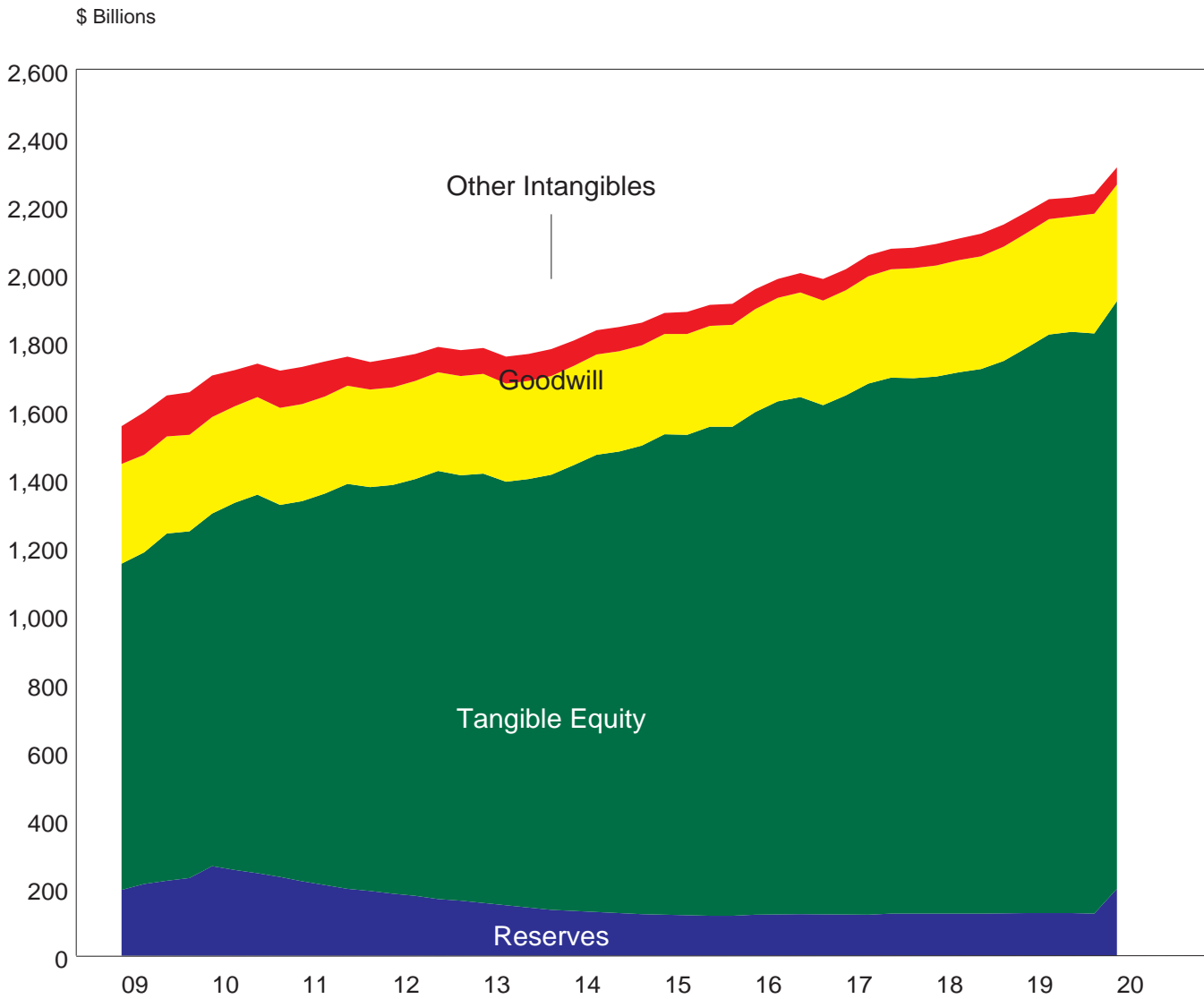
\* Beginning March 2020, does not include institutions that have a Community Bank Leverage Ratio election in effect at the report date.



# Equity Capital and Reserves

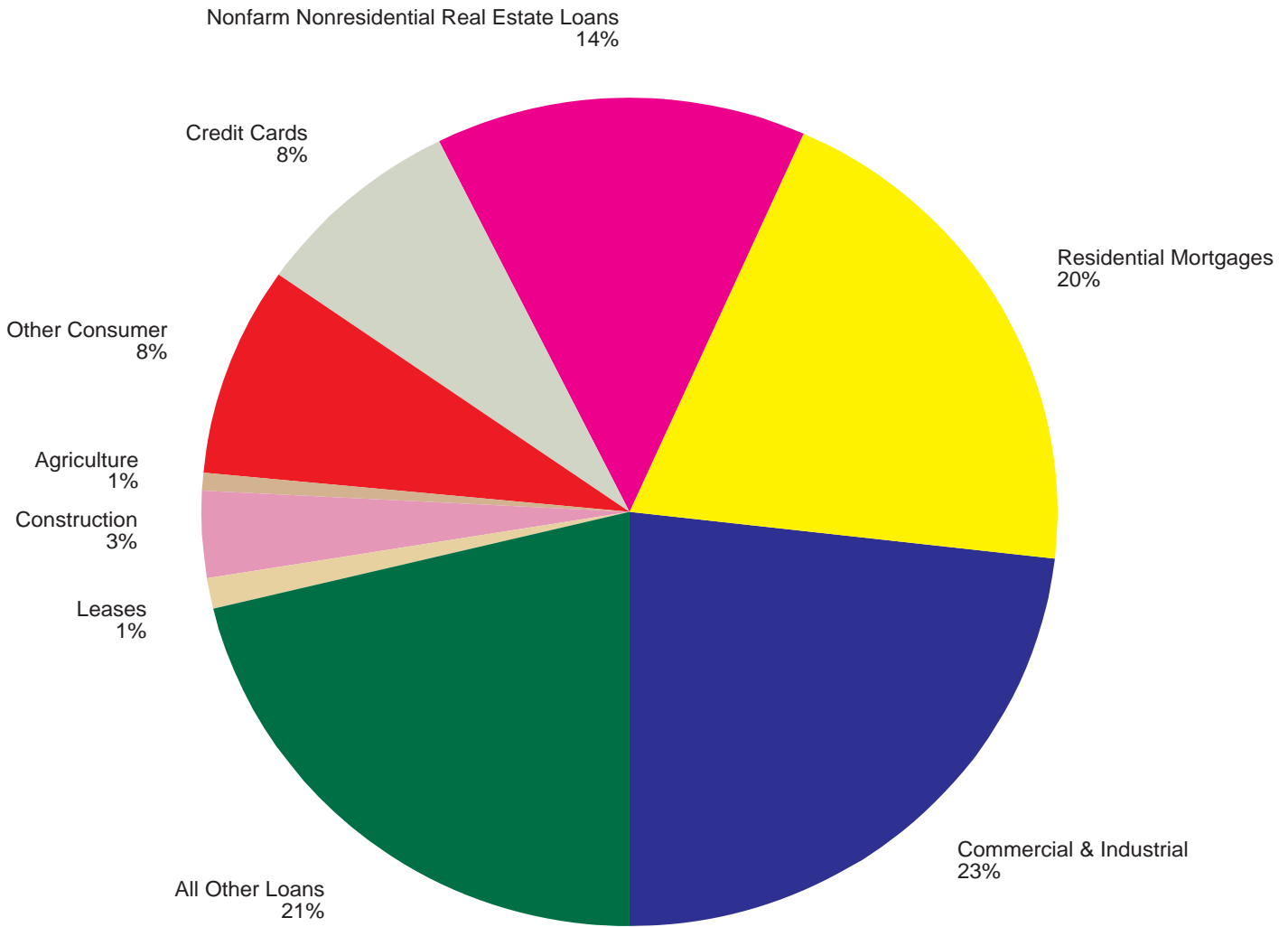
## FDIC-Insured Commercial Banks and Savings Institutions

2009 - 2020



# Loan Portfolio Composition

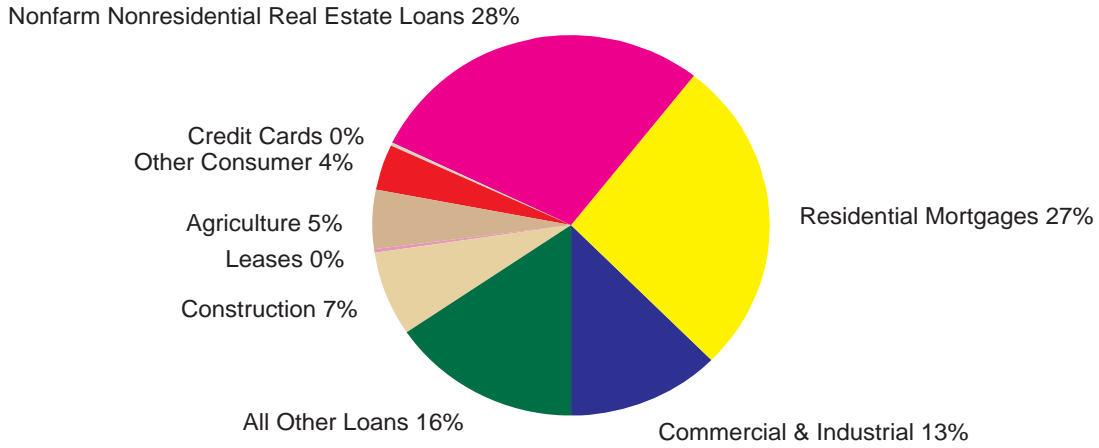
March 31, 2020



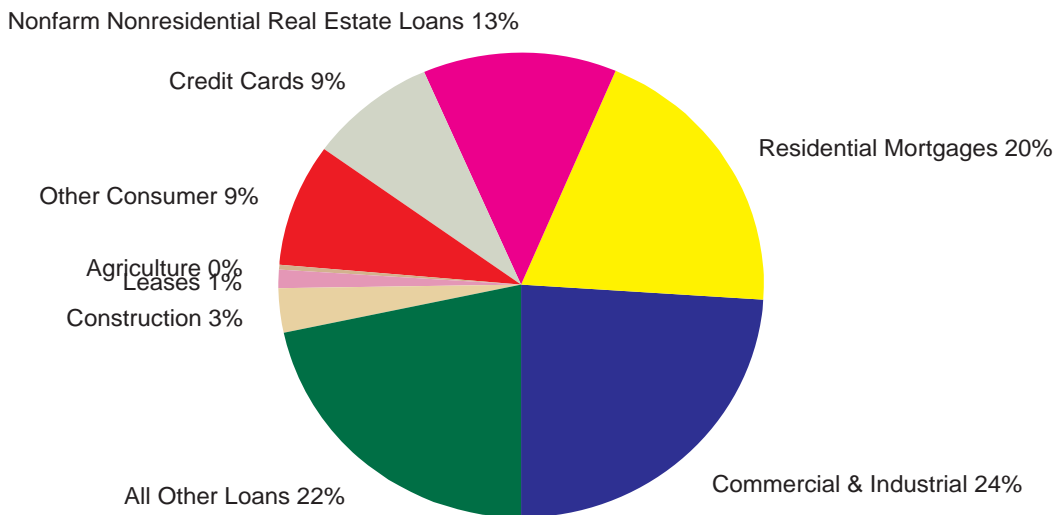
# Loan Portfolio Composition by Asset Size

March 31, 2020

## Assets < \$1 Billion

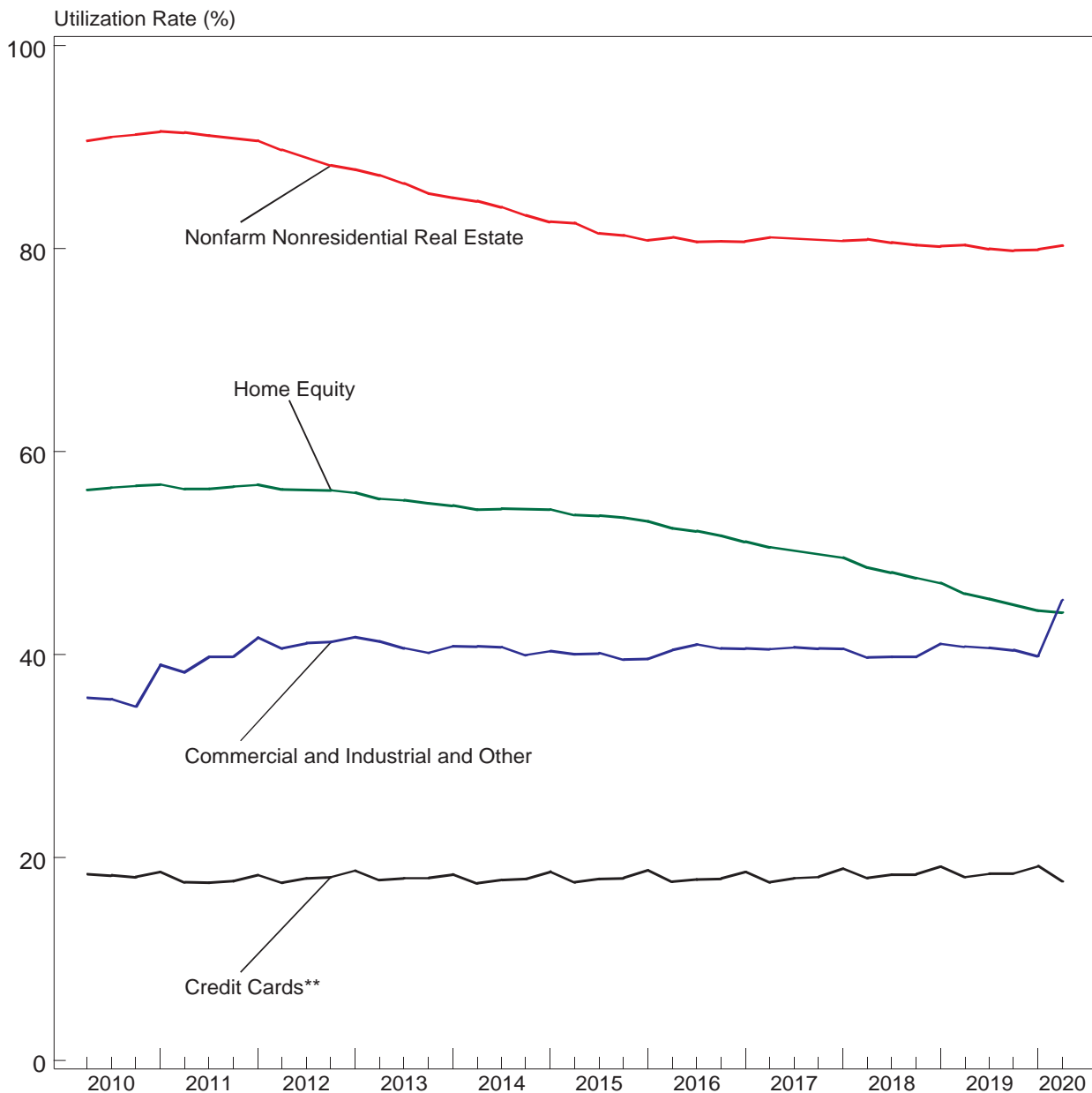


## Assets > \$1 Billion



## Utilization Rates of Loan Commitments\*

2010-2020

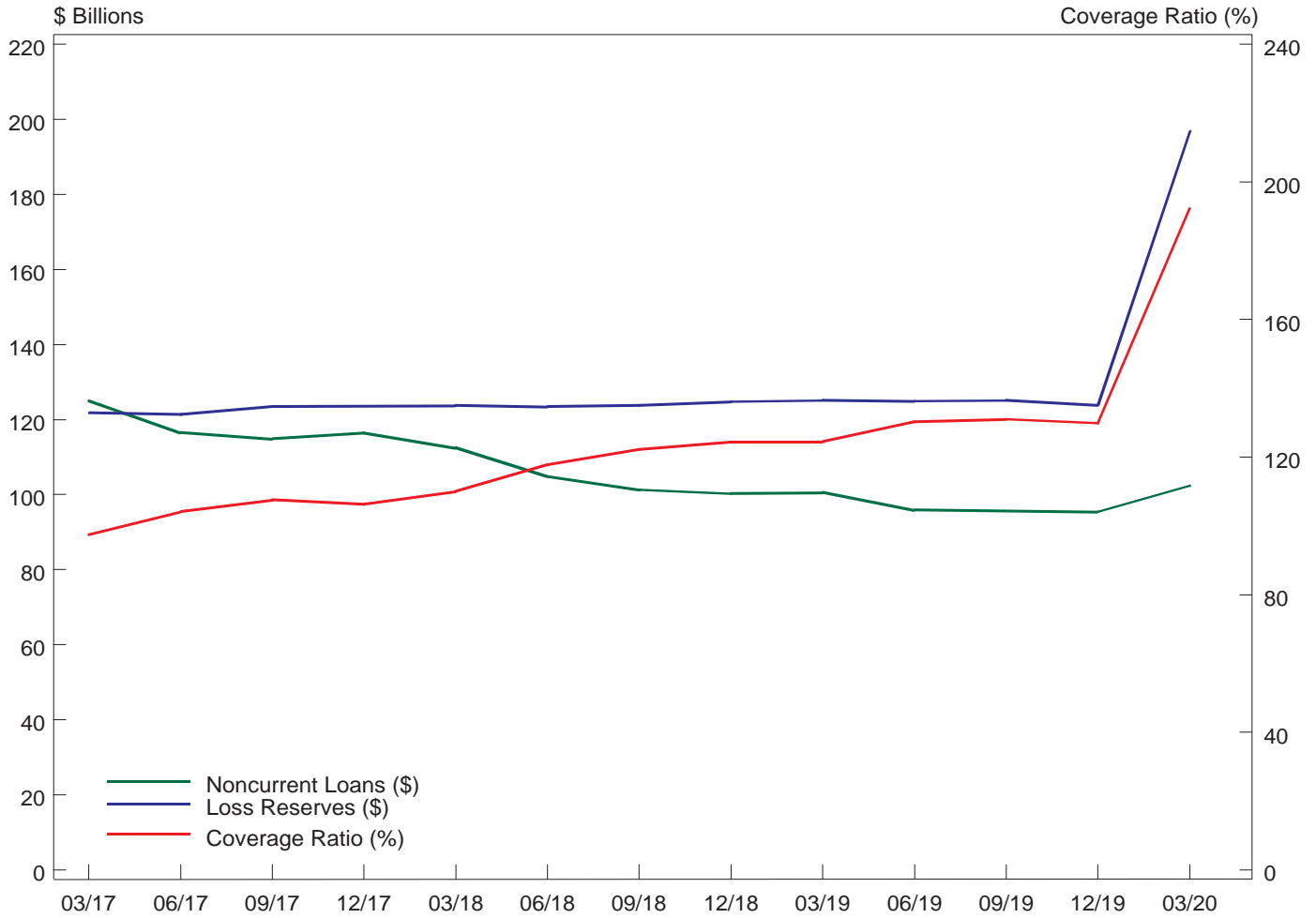


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

\*\* 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

### 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

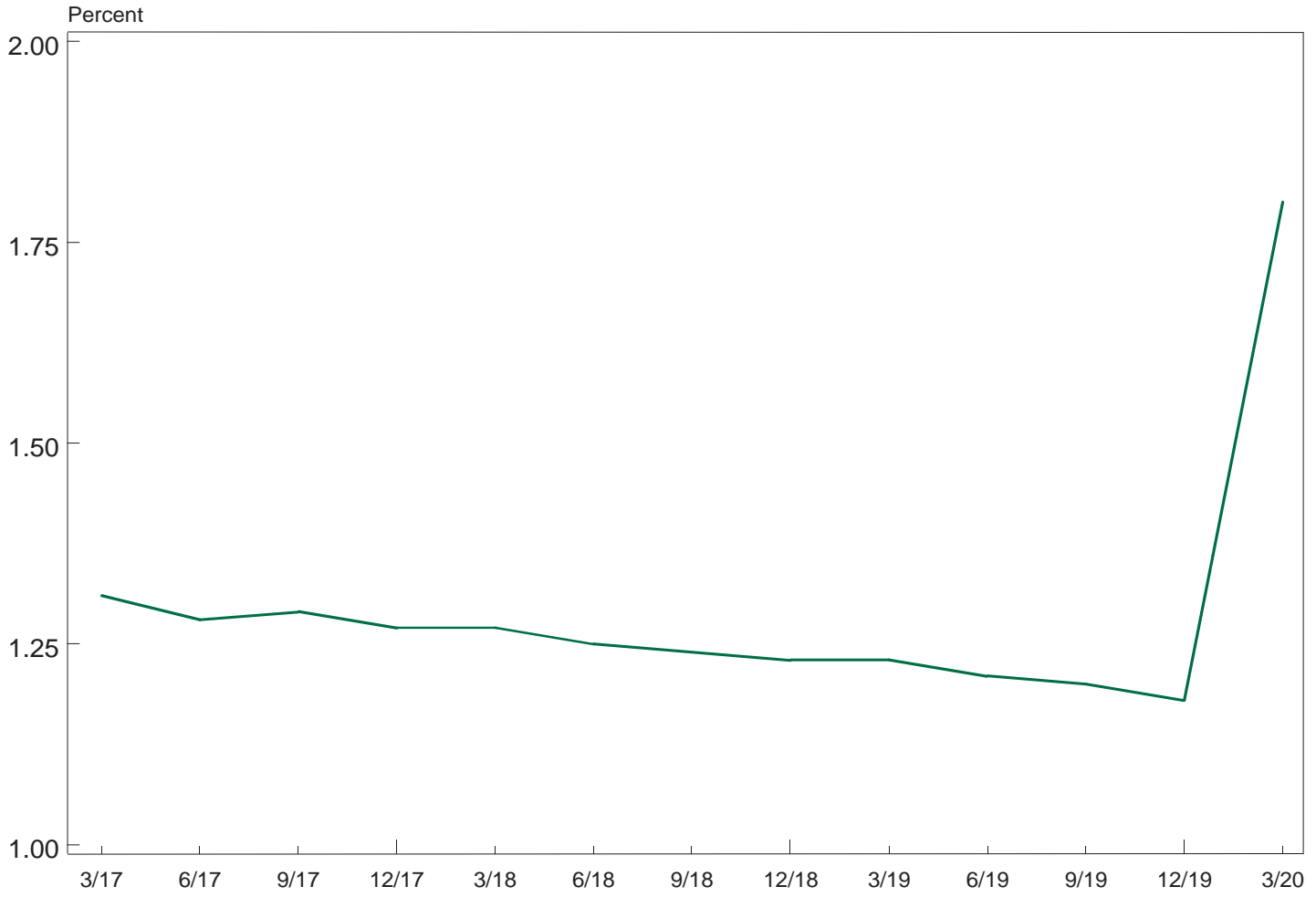
### Coverage Ratio (%)

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

\* Loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2017 - 2020

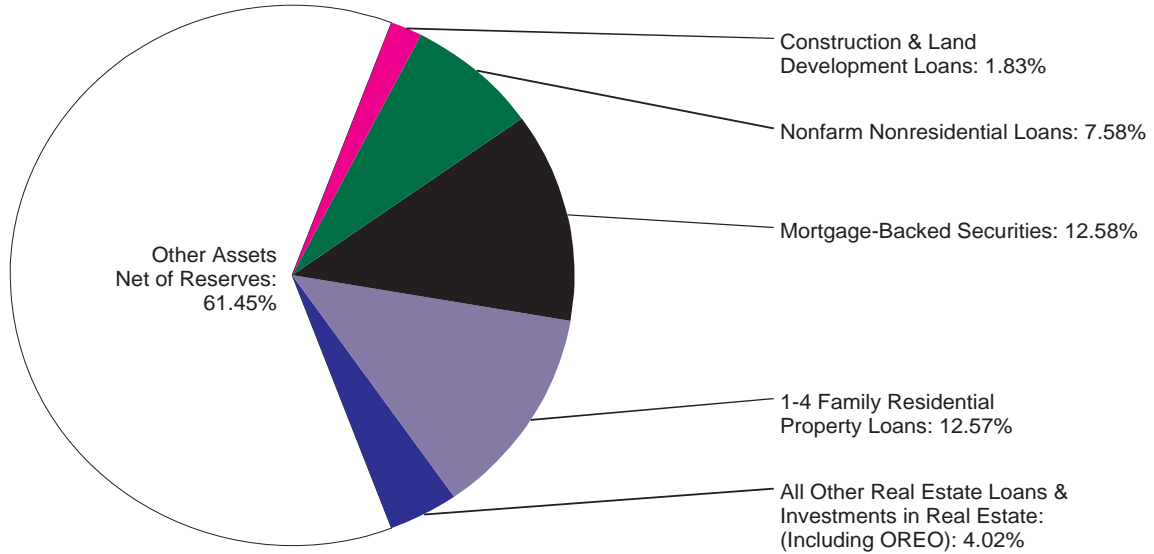


## Loss Allowance to Loans and Leases

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

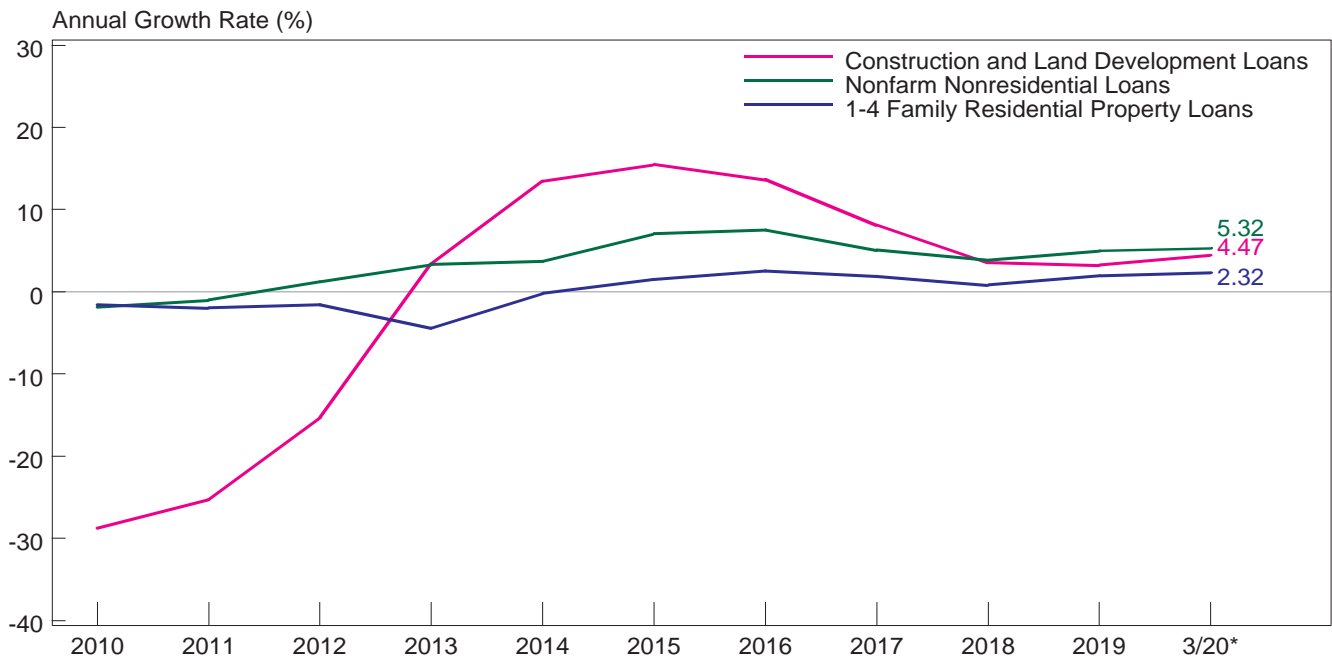
## Real Estate Assets as a Percent of Total Assets

March 31, 2020



## Real Estate Loan Growth Rates\*

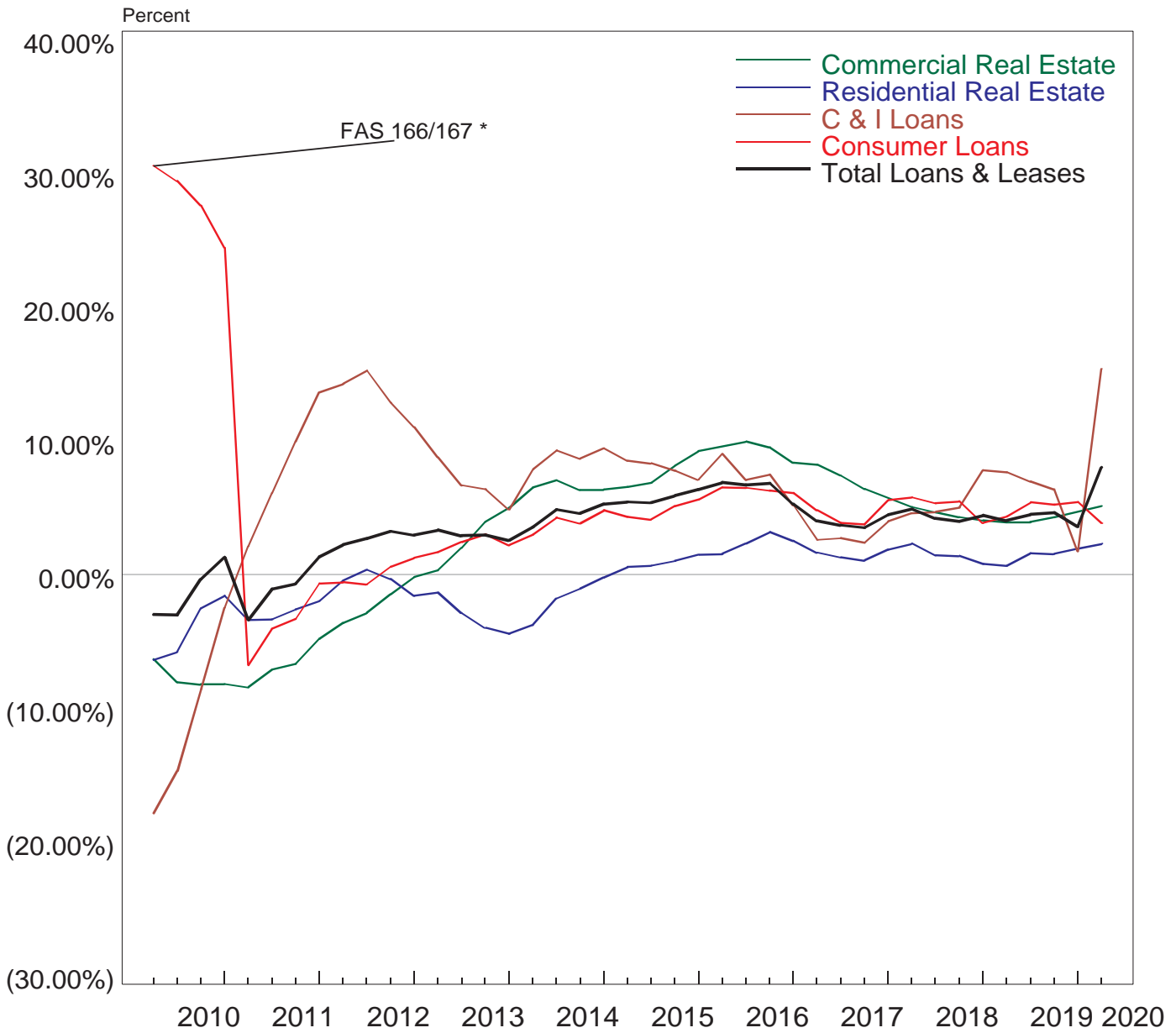
2010-2020



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

# Twelve-Month Loan Growth Rates

2010 - 2020

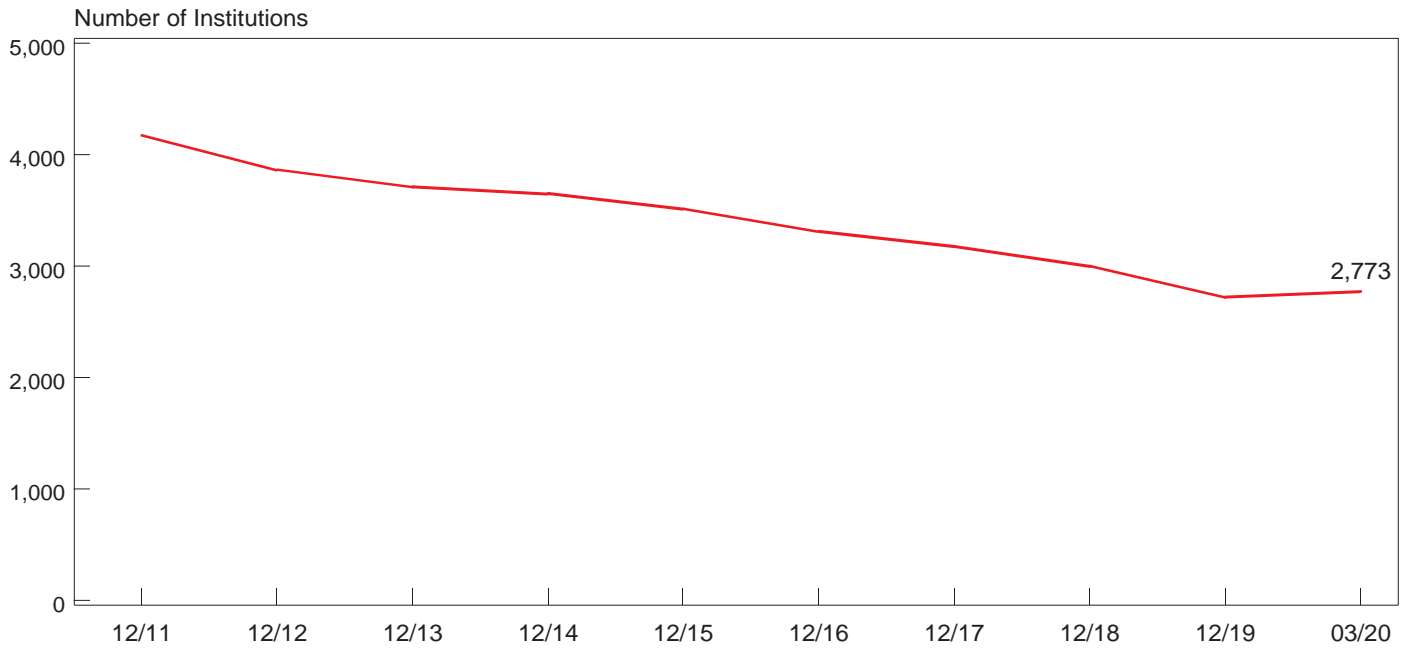


\* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.



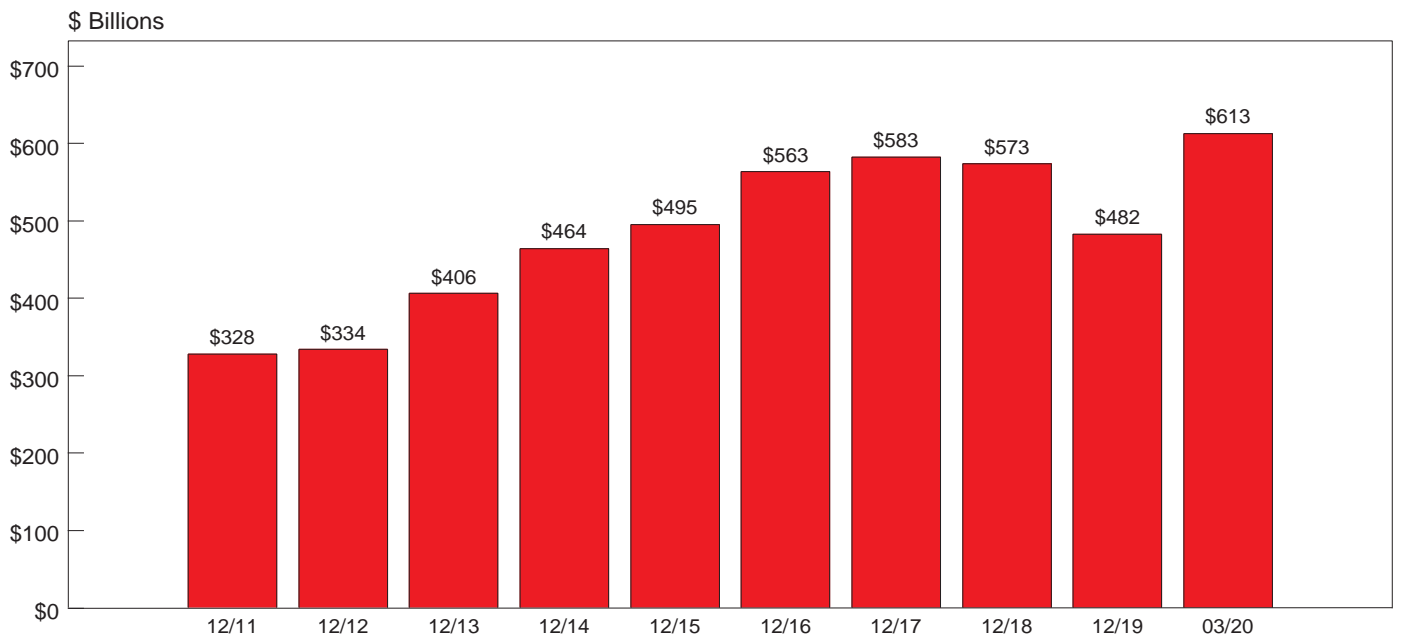
## Number of Institutions with FHLB Advances

2011 - 2020

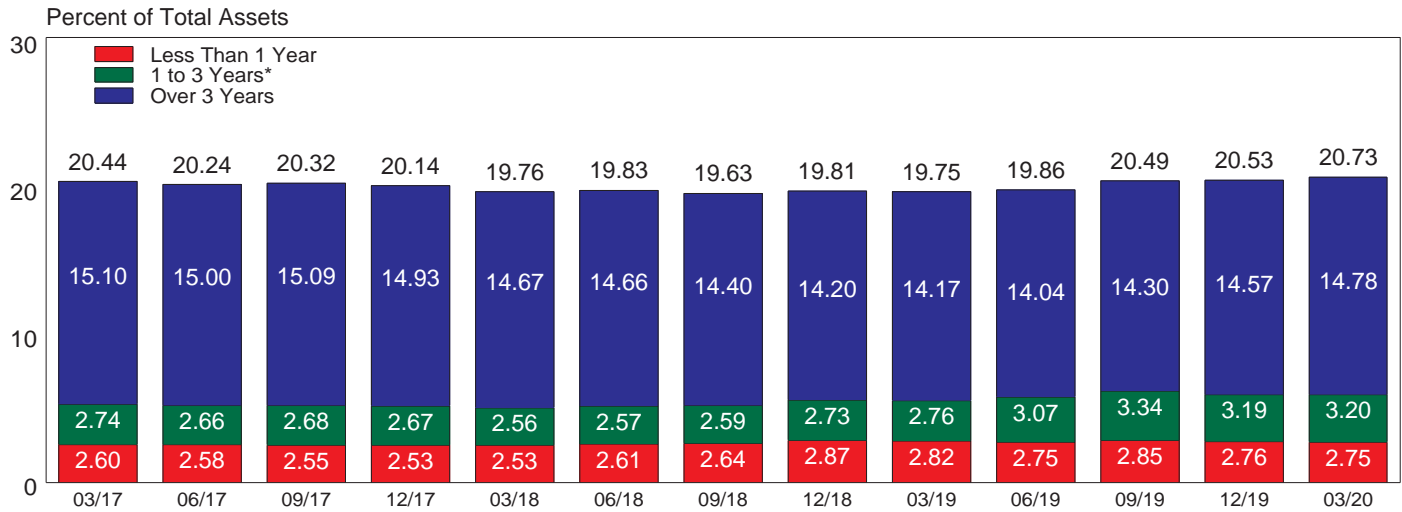


## Amount of FHLB Advances Outstanding

2011 - 2020

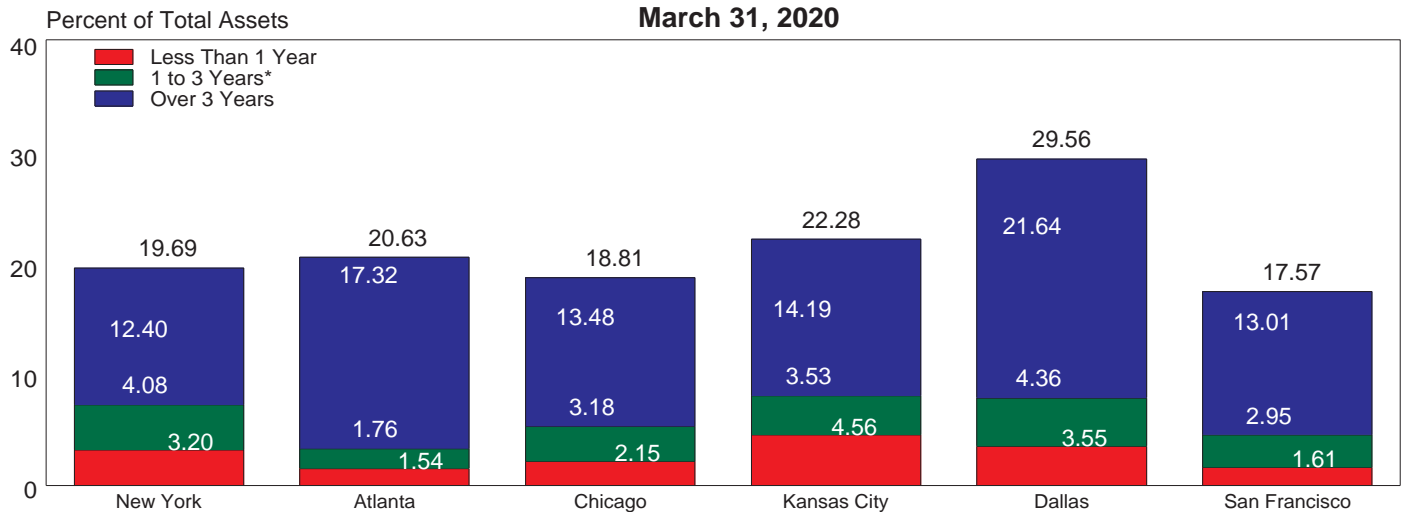


## Debt Securities by Maturity or Repricing Frequency...



.....and by Region

**March 31, 2020**



## Total Securities (Debt and Equity)

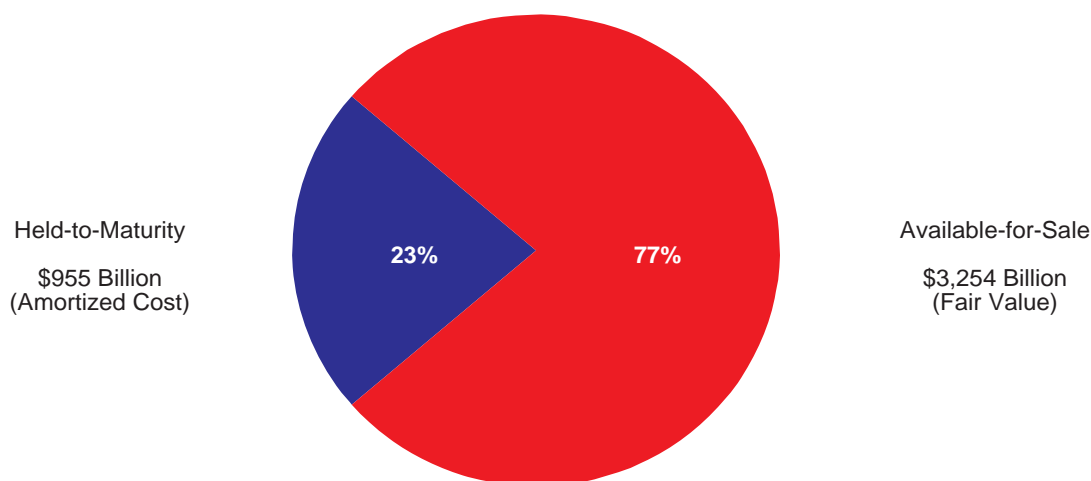
(\$ Billions)

	3/18	6/18	9/18	12/18	3/19	6/19	9/19	12/19	3/20
U.S. Government Obligations:									
U.S. Treasury	481	486	494	549	537	549	623	632	658
U.S. Govt. Agy & Spon. Agy Obligations	155	152	150	150	146	141	131	122	113
Mortgage Pass-Through Securities	1,366	1,398	1,395	1,409	1,425	1,477	1,543	1,556	1,658
Collateralized Mortgage Obligations	453	453	452	453	457	457	462	464	483
State, County, Municipal Obligations	355	348	333	330	322	308	308	313	331
Asset Backed Securities	114	116	116	118	115	111	110	110	121
Other Debt Securities	671	676	687	712	720	735	757	783	843
Equity Securities	4	4	3	3	1	1	1	1	1
<b>Total Securities</b>	<b>\$3,599</b>	<b>\$3,633</b>	<b>\$3,630</b>	<b>\$3,723</b>	<b>\$3,724</b>	<b>\$3,779</b>	<b>\$3,936</b>	<b>\$3,982</b>	<b>\$4,209</b>

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

## Total Securities\*

March 31, 2020



## Total Securities\*

March 31, 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	\$83,132	105.4	\$574,989	103.1	\$658,120	103.4
U.S. Govt. Agy and Spon. Agy Obligations	15,736	102.0	97,565	101.8	113,300	101.8
Mortgage Pass-Through Securities	582,489	104.2	1,075,762	103.2	1,658,250	103.6
Collateralized Mortgage Obligations	70,672	103.6	412,367	102.1	483,039	102.3
State, County, Municipal Obligations	78,611	103.5	252,630	101.7	331,241	102.2
Asset Backed Securities	14,897	98.6	106,137	97.1	121,034	97.3
Other Debt Securities	109,585	100.7	733,371	**	842,780	**
Equity Securities	**	**	760	**	760	**
<b>Total Securities</b>	<b>\$955,121</b>	<b>103.7</b>	<b>\$3,253,578</b>	<b>102.2</b>	<b>\$4,208,523</b>	<b>102.5</b>
Memoranda***						
Structured Notes	9,349		8,667			92.7

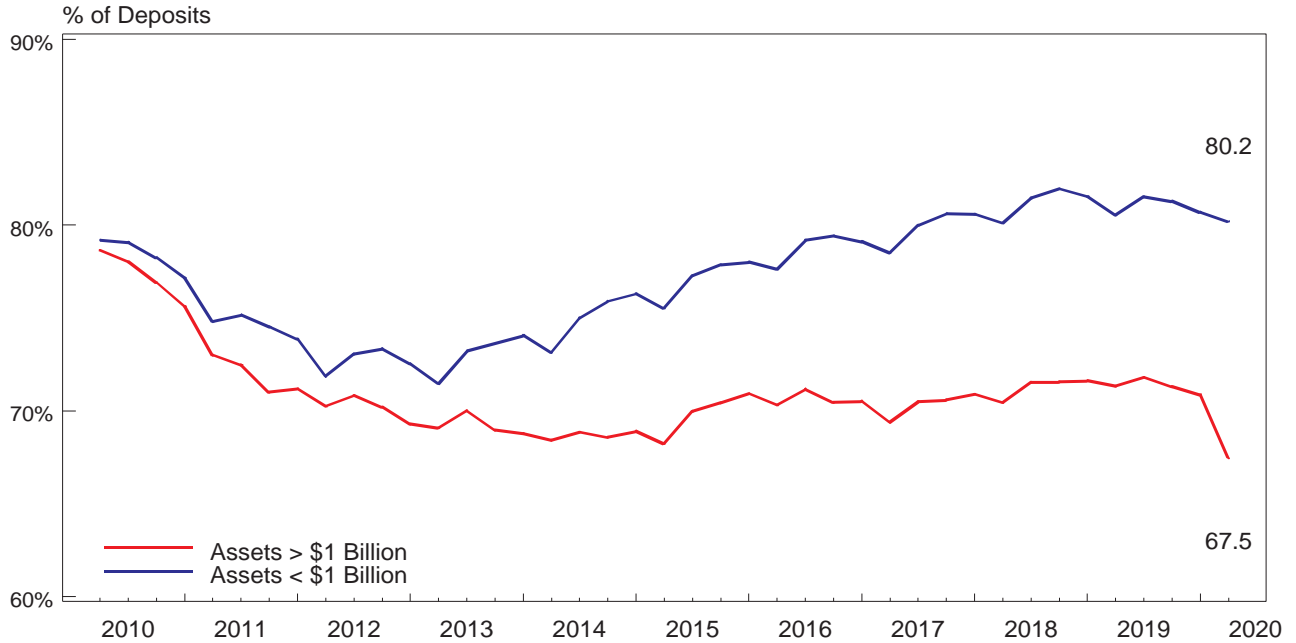
\* Excludes trading account assets.

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

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

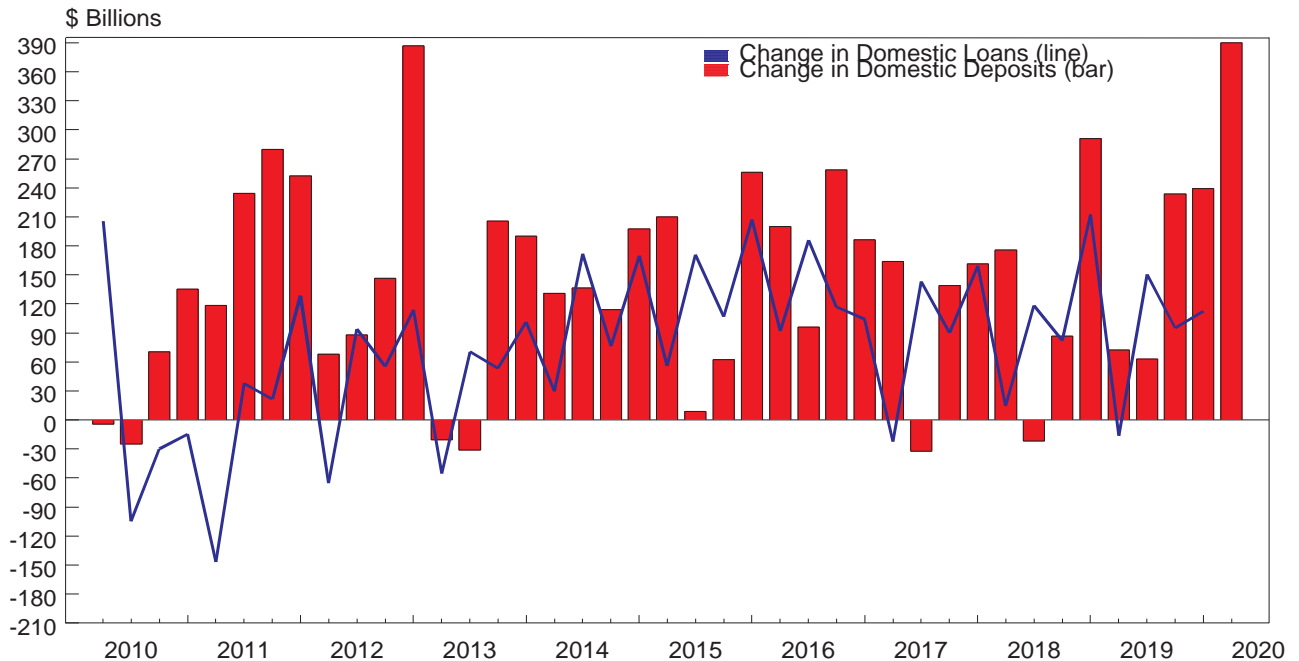
## Net Loans and Leases to Deposits (Domestic and Foreign)

2010 - 2020



## Quarterly Change in Domestic Loans vs Domestic Deposits

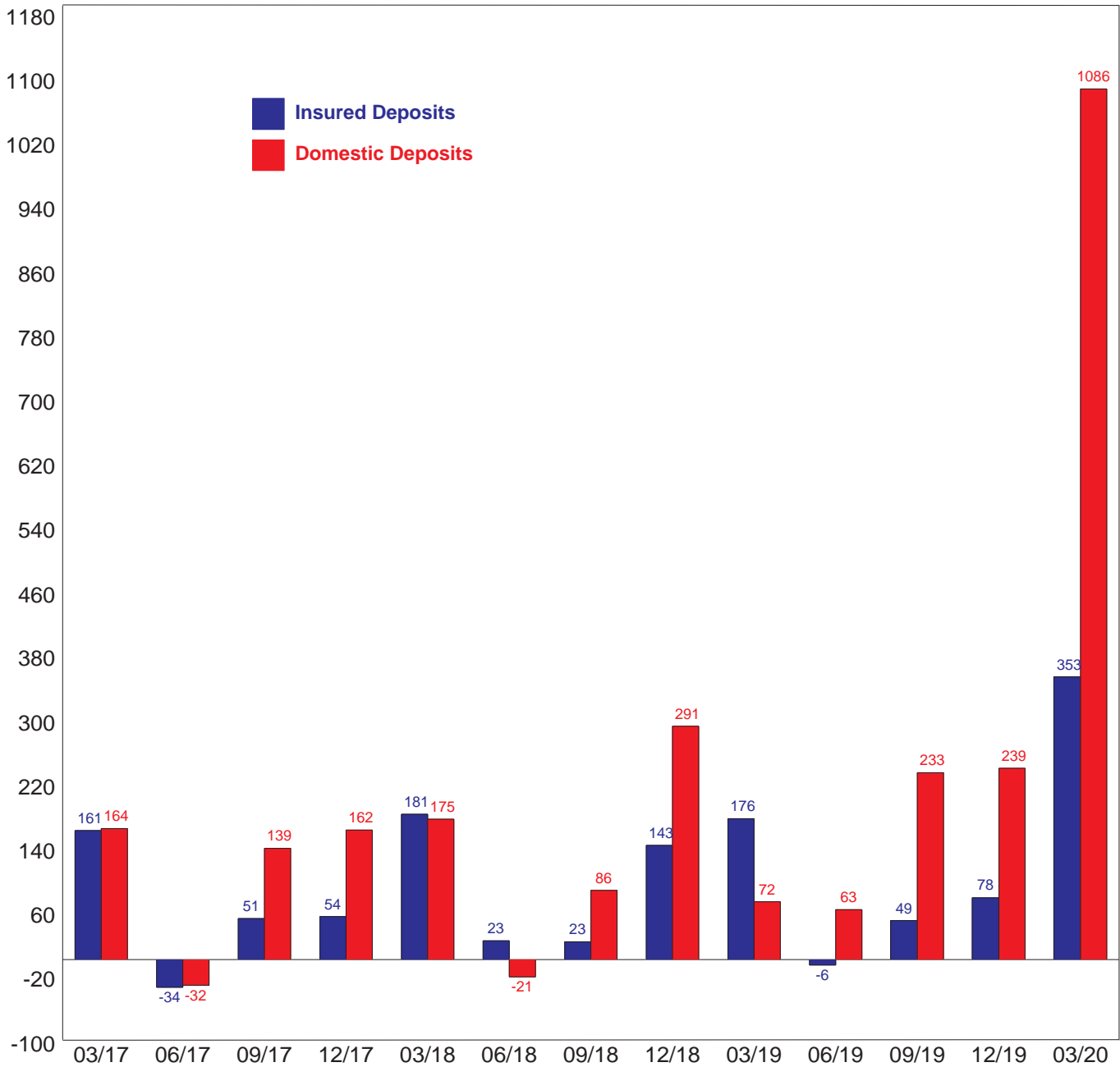
2010 - 2020



# Quarterly Change in Domestic Deposits

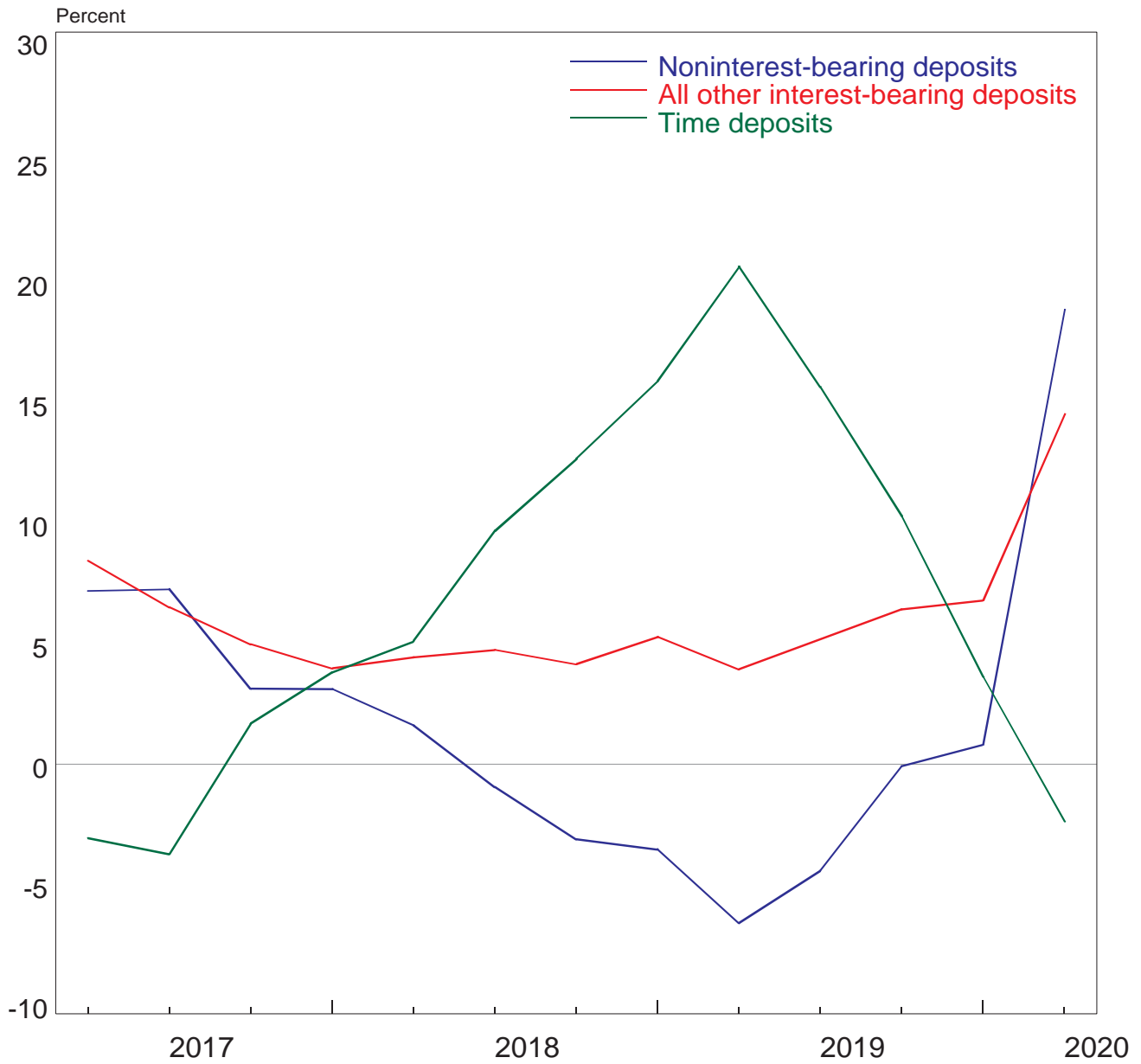
2017 - 2020

\$ Billions



# Twelve-Month Growth Rates of Domestic Deposits

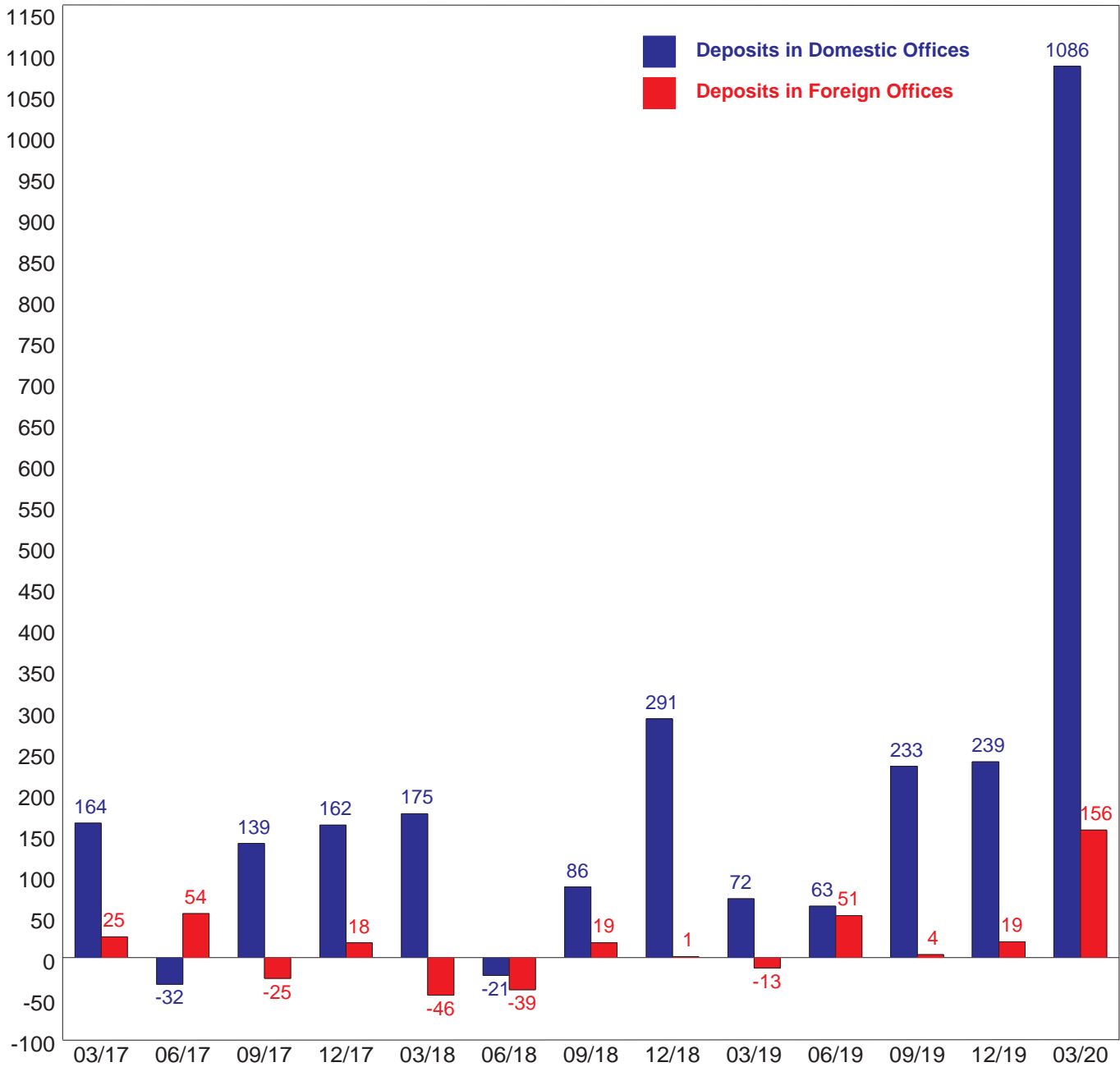
2017 - 2020



# Quarterly Change in Domestic and Foreign Deposits

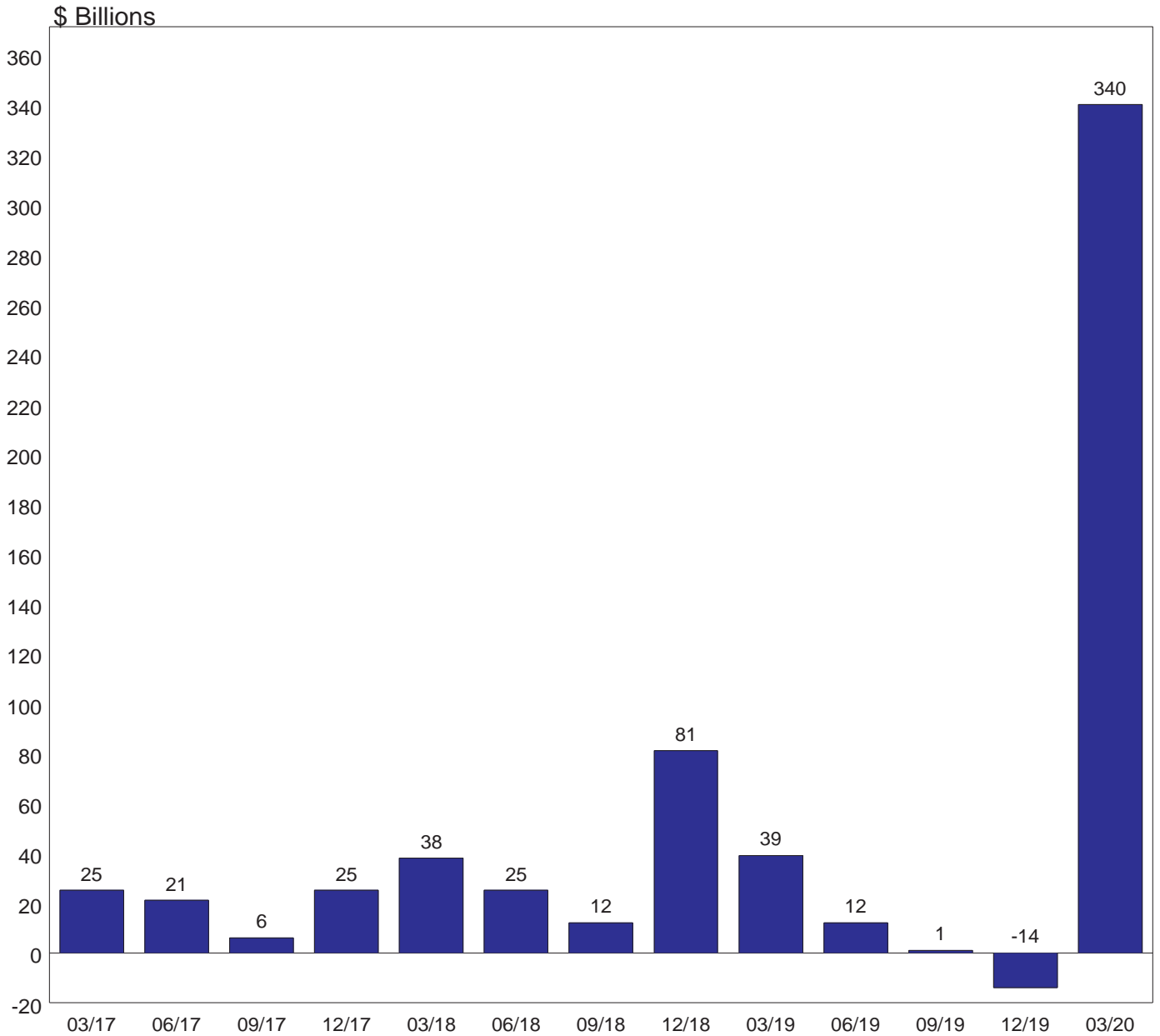
2017 - 2020

\$ Billions



# Quarterly Change in C&I Loans

2017-2020

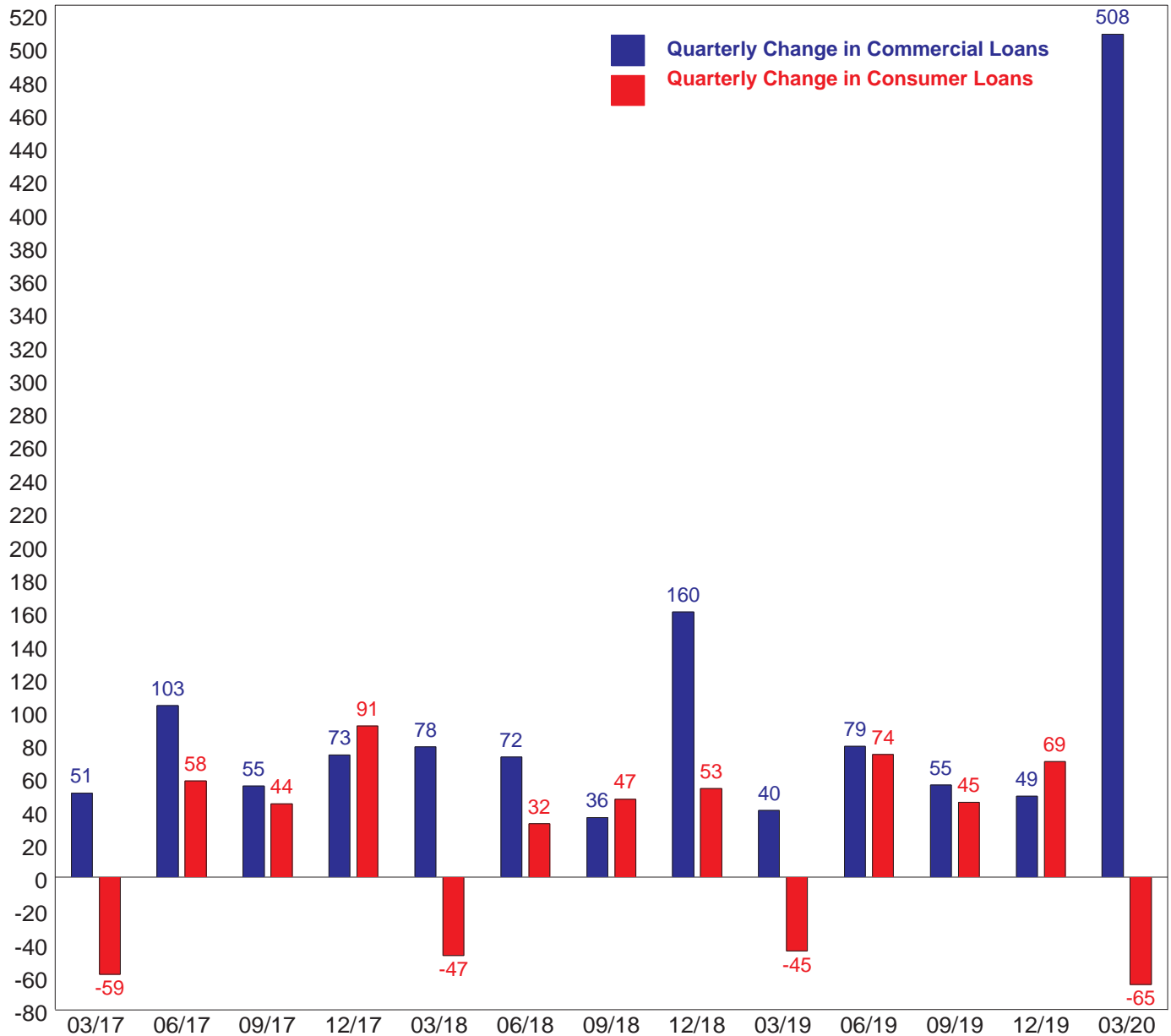




# Quarterly Change in Commercial and Consumer Loans

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.

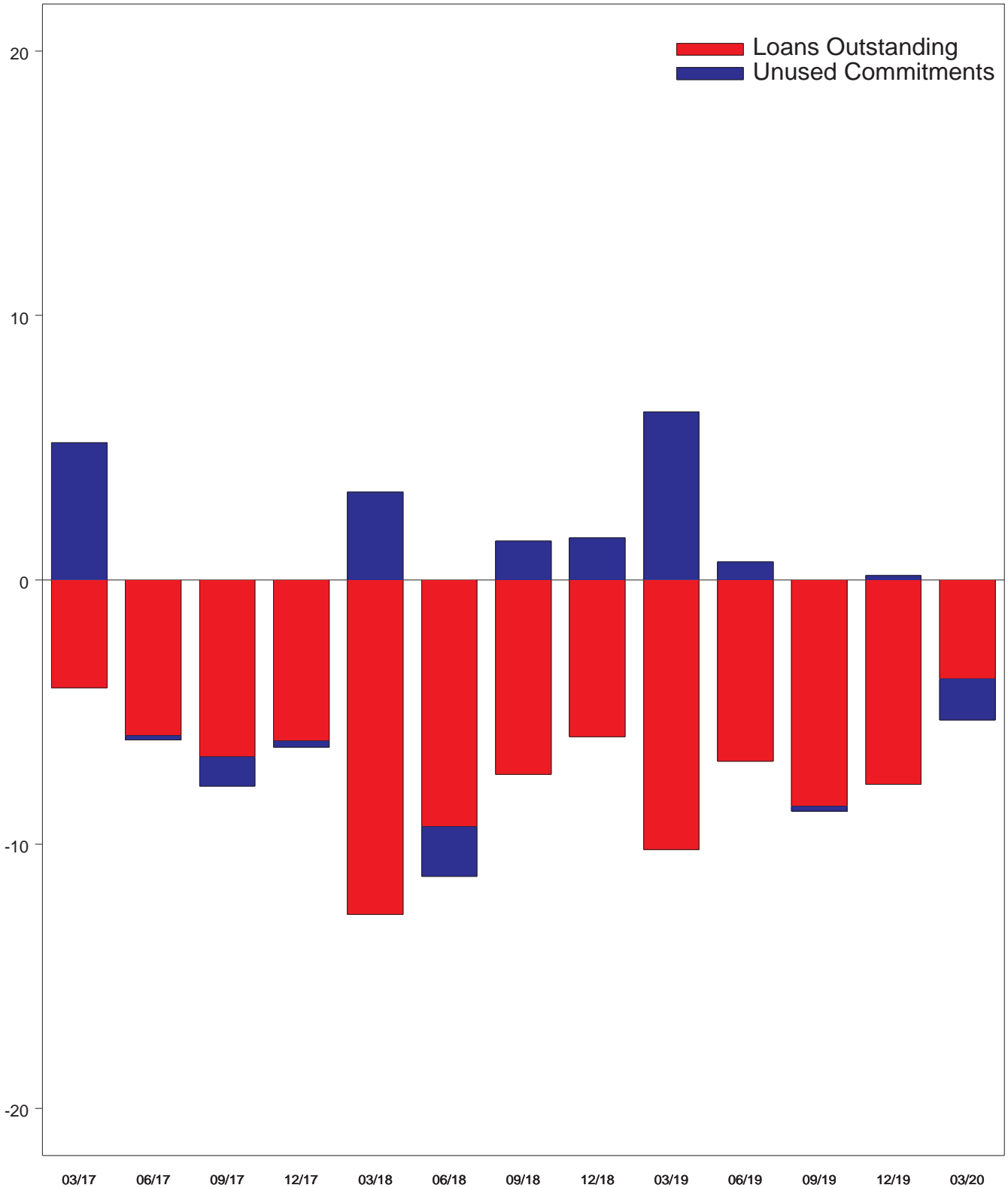
A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, nonfarm nonresidential loans, construction loans, and agricultural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

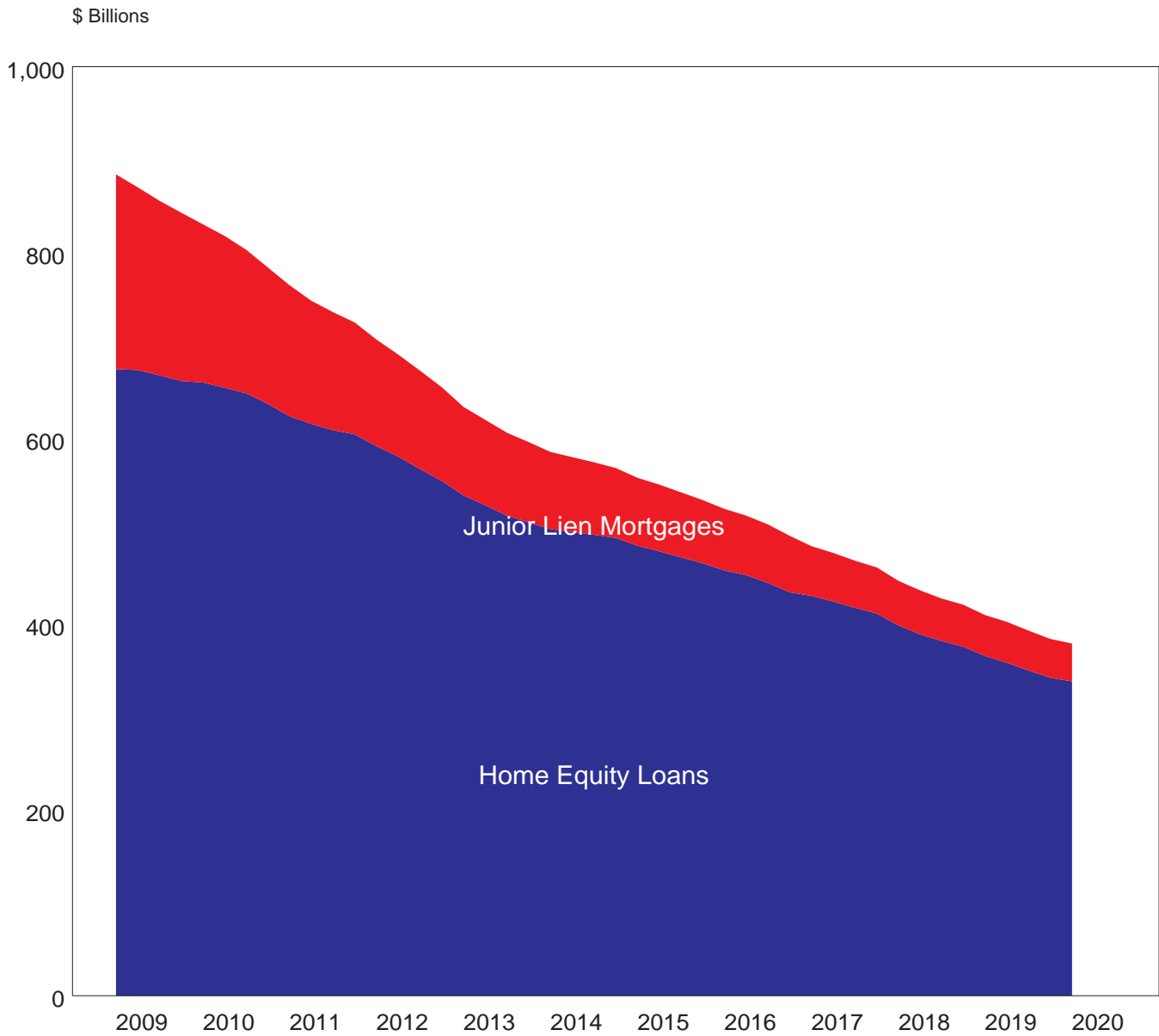
Quarterly Change (\$ Billions)

2017-2020



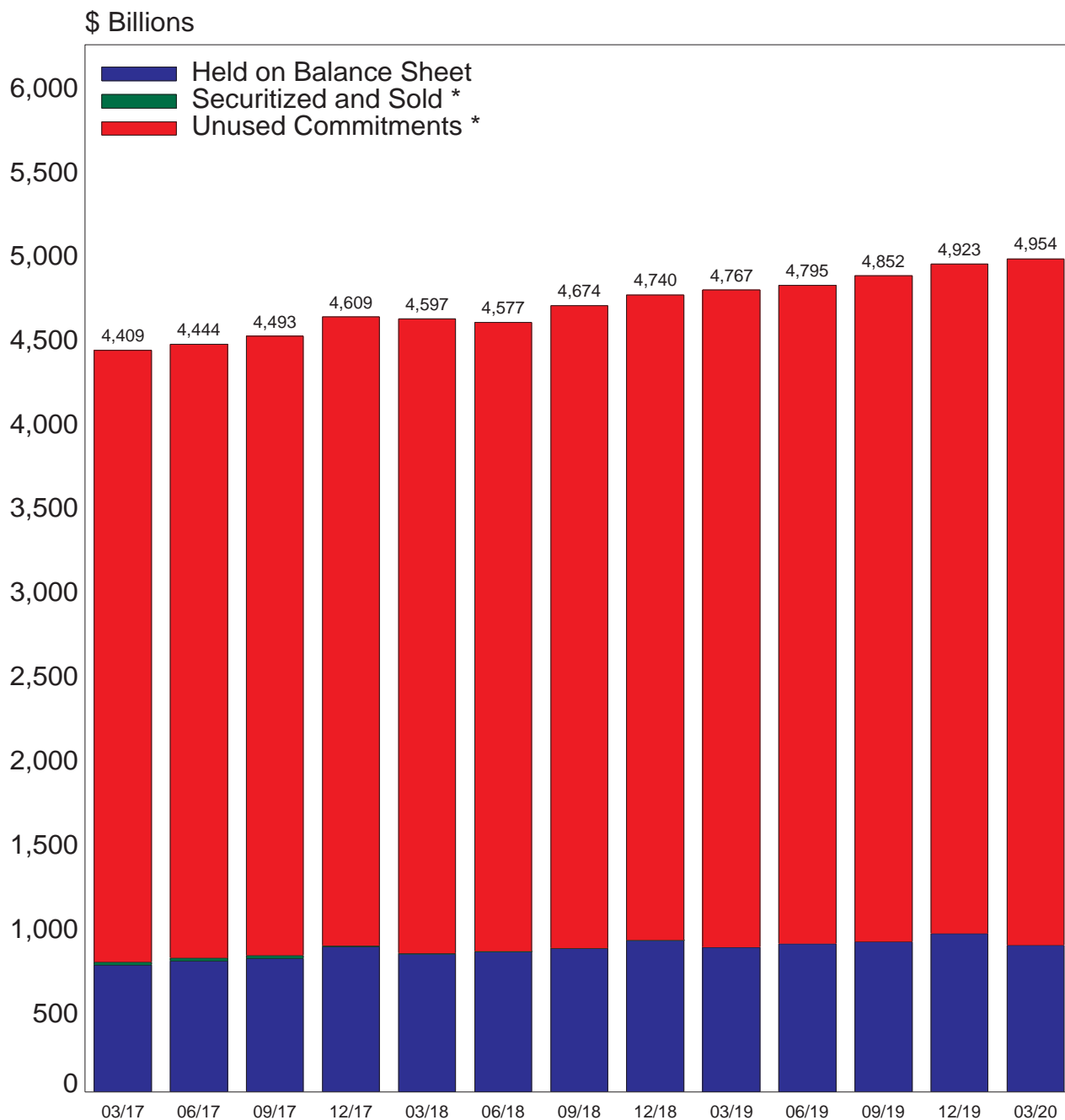
# Home Equity and Junior Lien Loans

09 - 20



## Expansion of Credit Card Lines

2017-2020



**Loans Outstanding (\$ Billions)**

<b>Held on Balance Sheet</b>	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
<b>Securitized and Sold *</b>	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
<b>Unused Commitments *</b>	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
<b>Total</b>	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

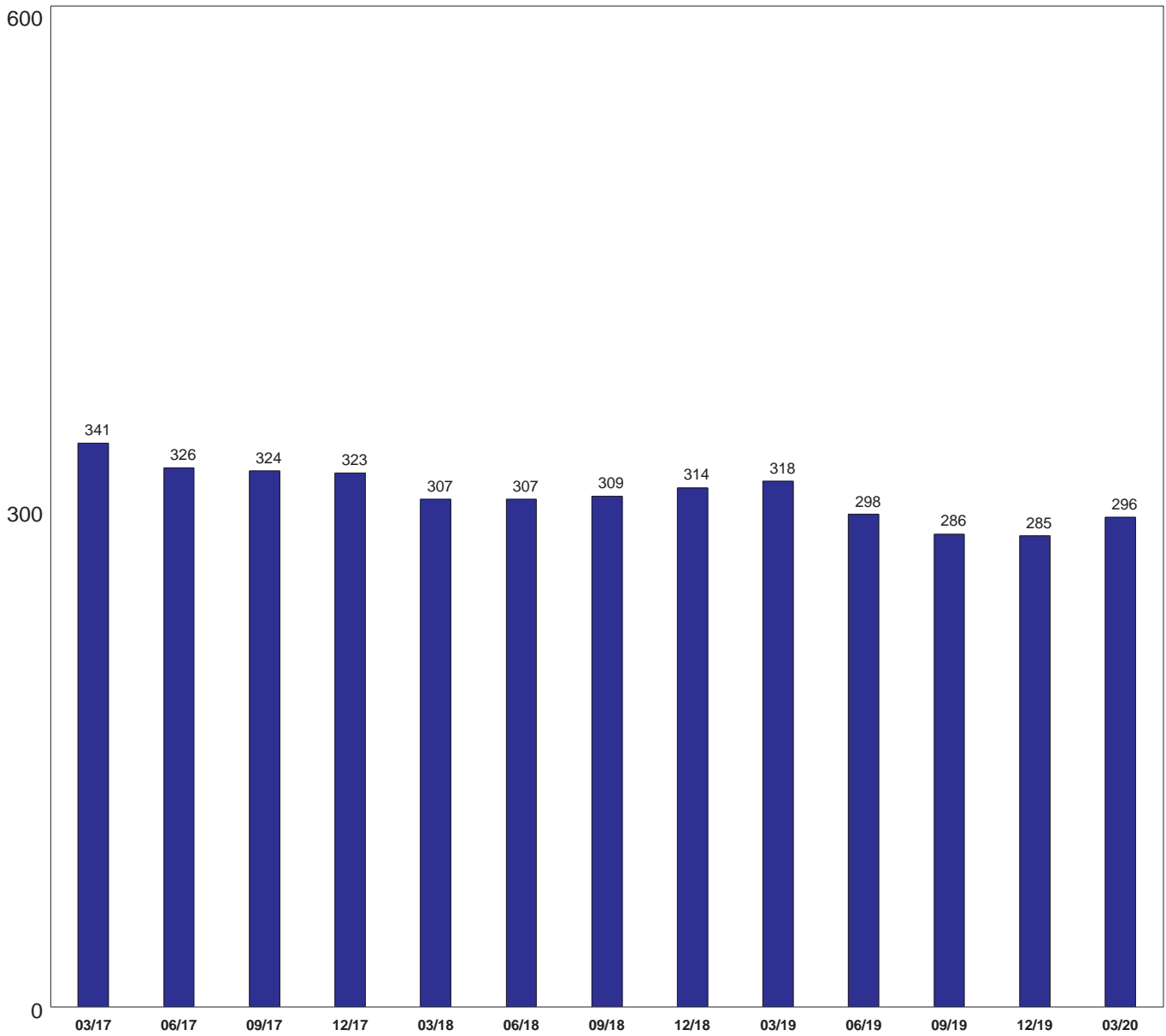
\* Off-balance-sheet

# Number of Institutions With Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

2017-2020

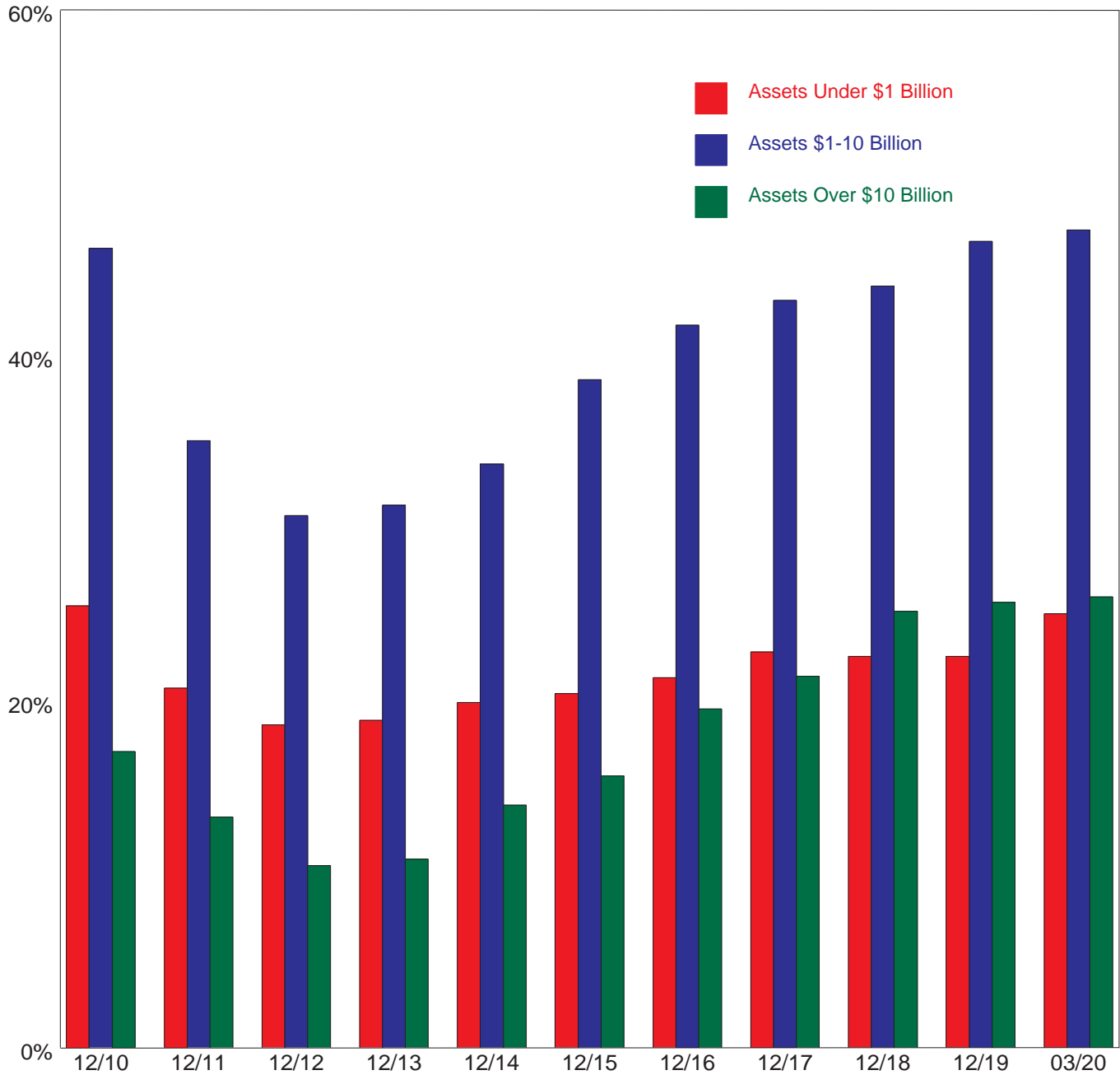
Number



# Median Construction and Development Loan Concentrations

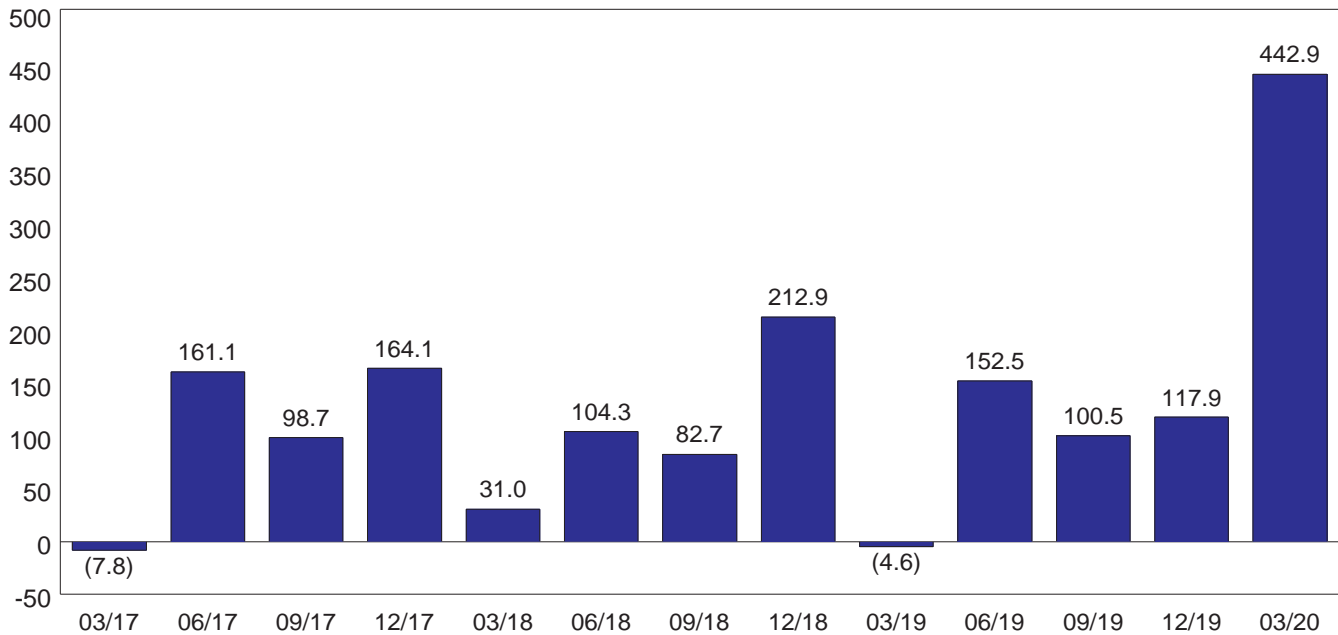
2010 - 2020

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



## Quarterly Change in Reported Total Loans Outstanding

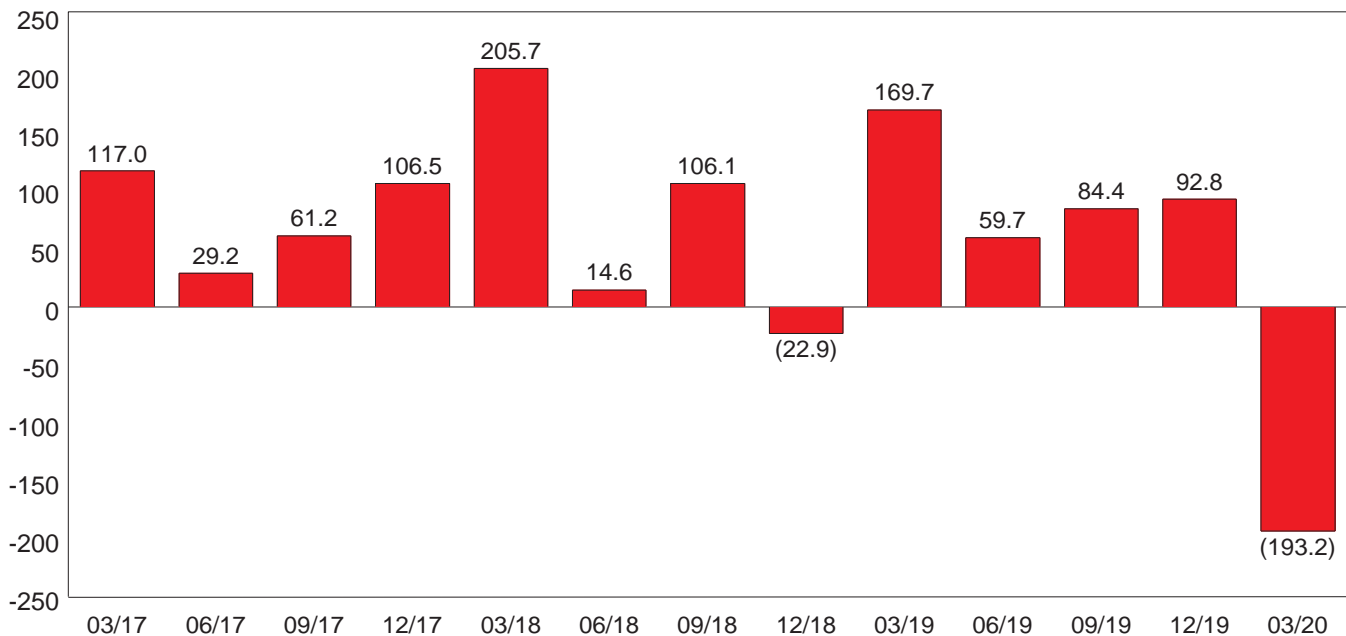
(\$ Billions)



In the first quarter of 2020, real estate loans increased by \$35.6 billion, commercial and industrial loans increased by \$339.4 billion, consumer loans decreased by \$66.1 billion, and other loans and leases increased by \$134.0 billion.

## Quarterly Change in Unused Loan Commitments

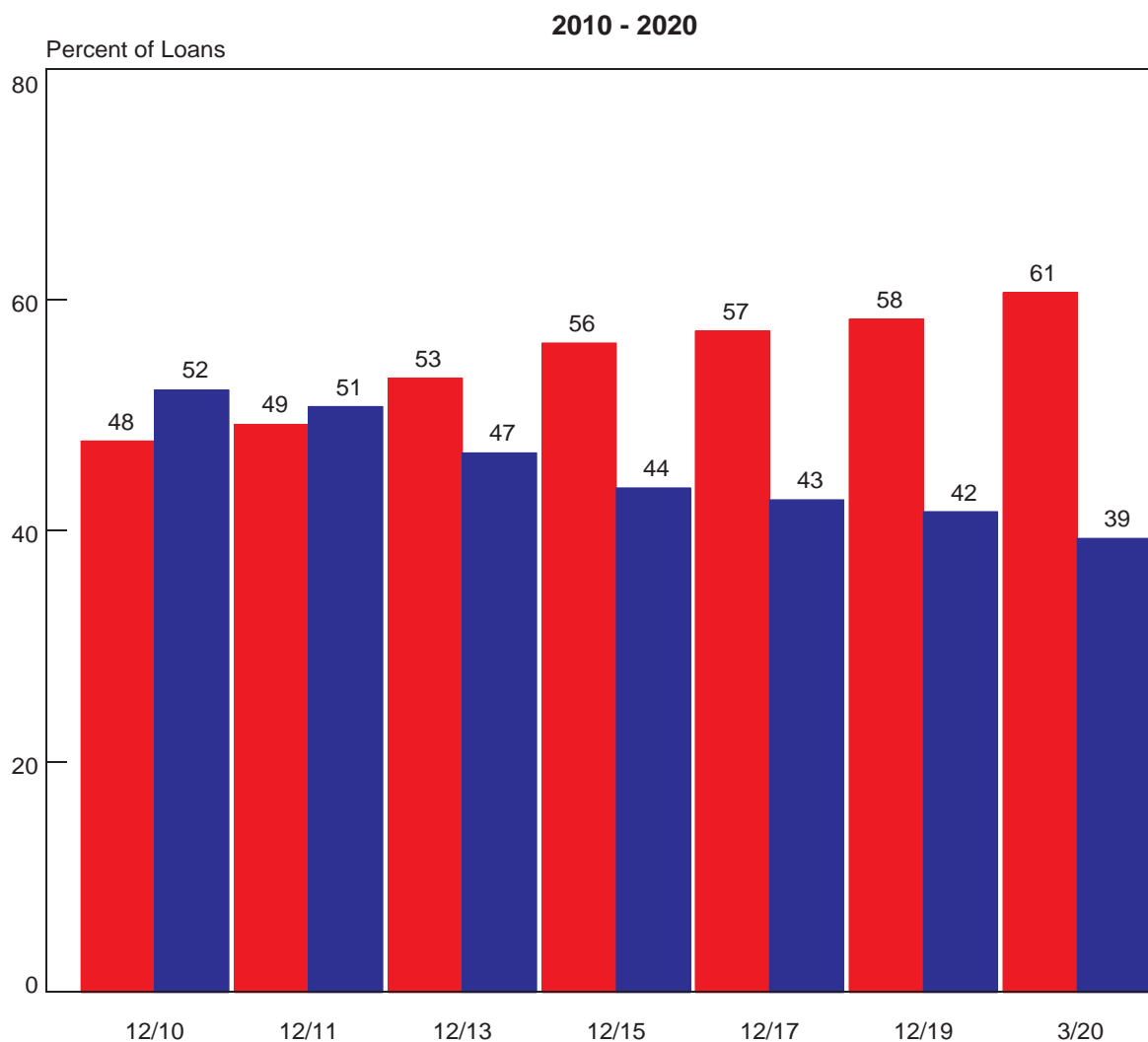
(\$ Billions)



In the first quarter of 2020, unused commercial real estate loan commitments decreased by \$27.8 billion, unused home equity line commitments decreased by \$1.6 billion, unused credit card commitments increased by \$98.9 billion, and other unused commitments decreased by \$262.7 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	\$6,647
Consumer Loans	3,853	3,794	3,692	3,867	4,153	4,381	4,317

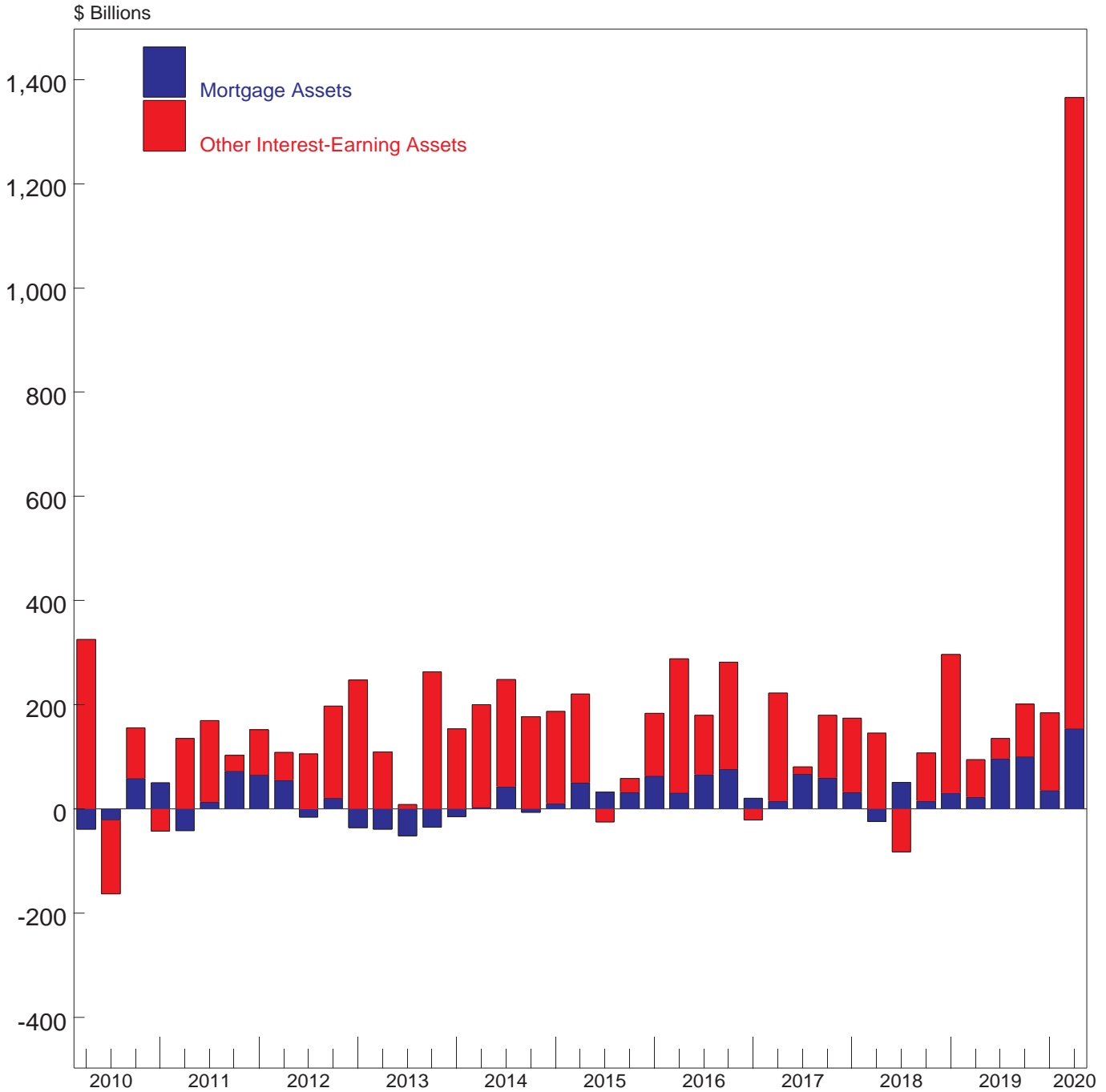
**Loans to Commercial Borrowers (Credit Risk Concentrated)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

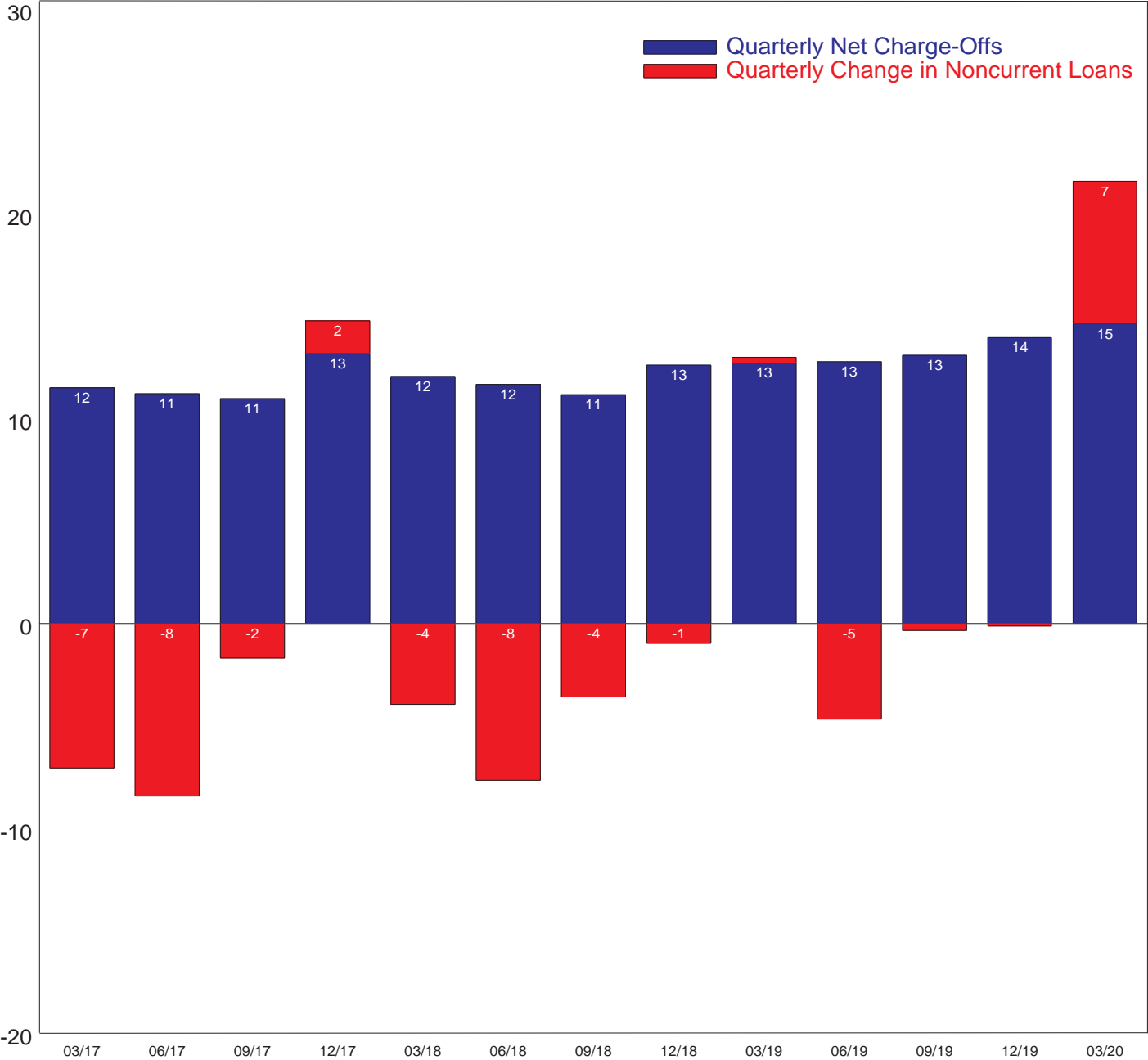
2010 - 2020



# Quarterly Net Charge-Offs and Change in Noncurrent Loans

2017 - 2020

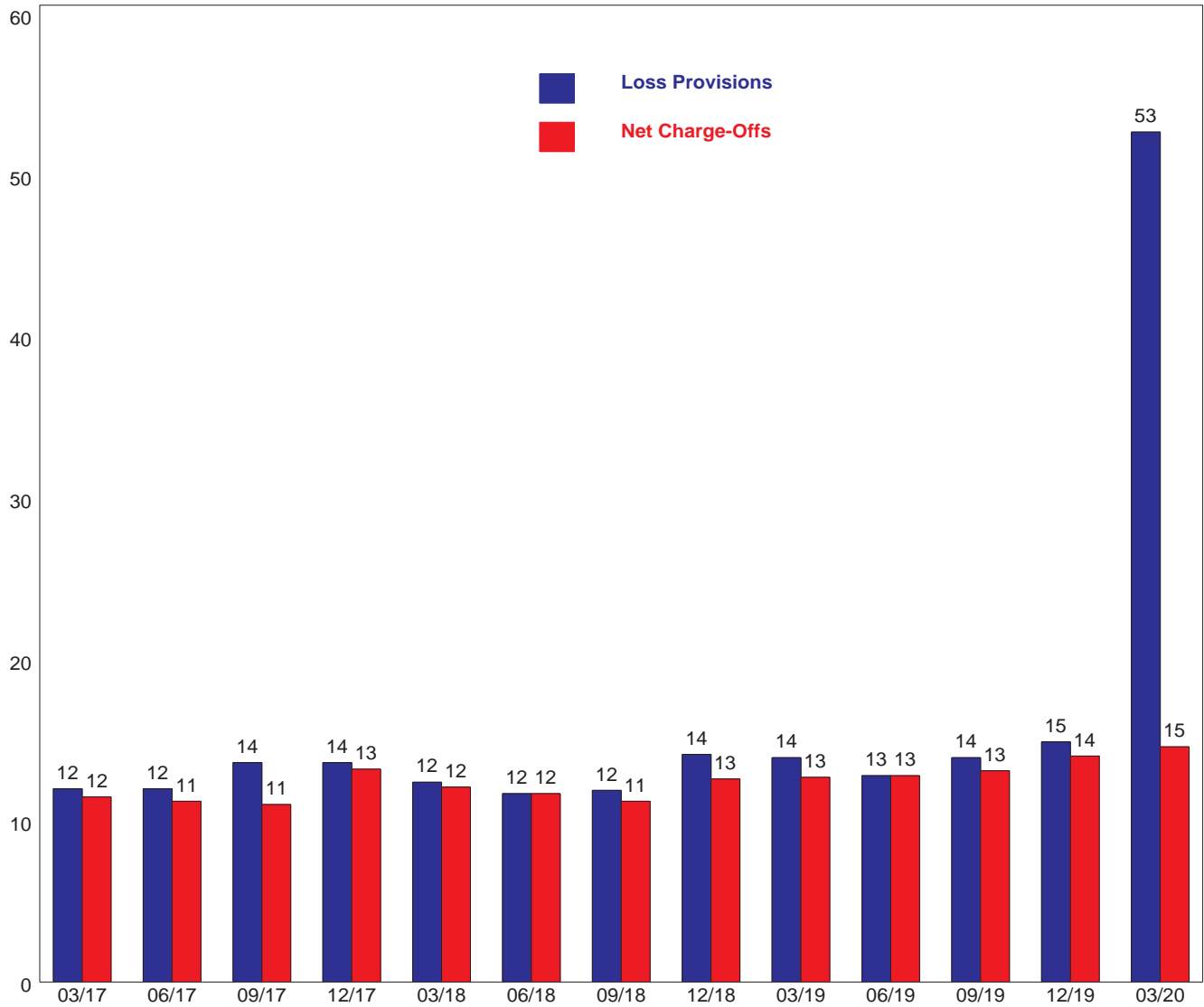
\$ Billions



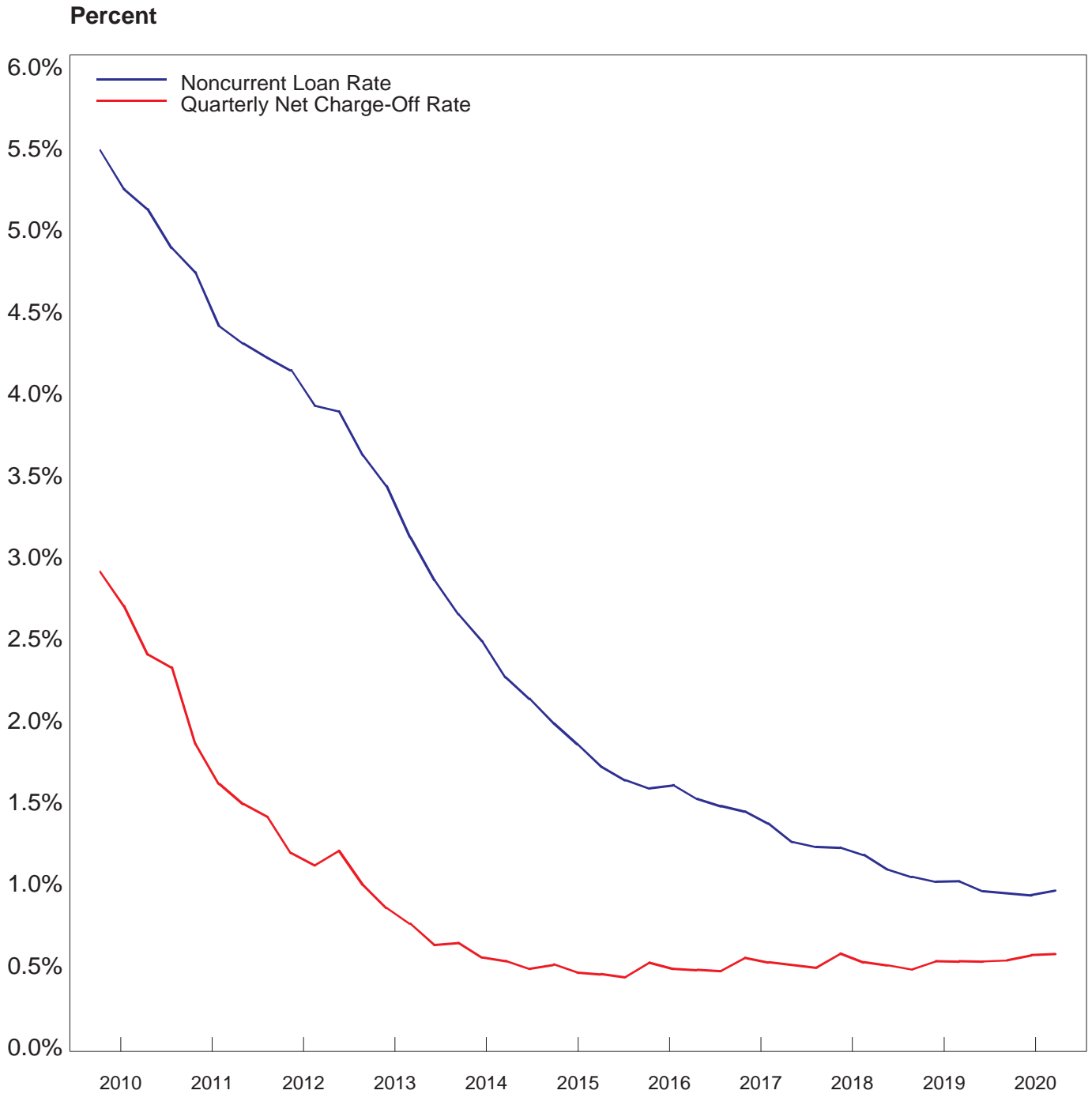
# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2017 - 2020

\$ Billions

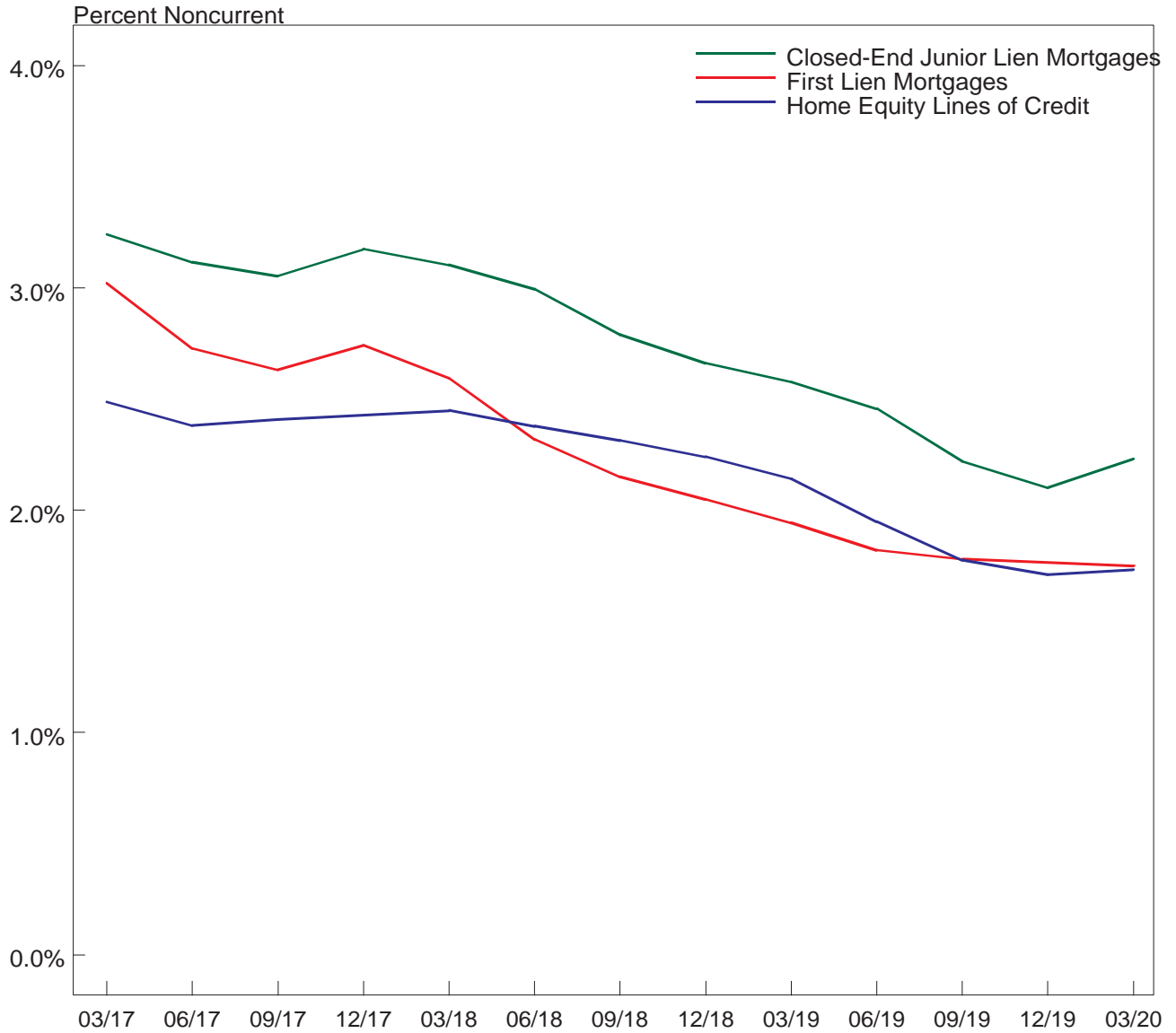


## Noncurrent Loan and Quarterly Net Charge-Off Rates 2010-2020



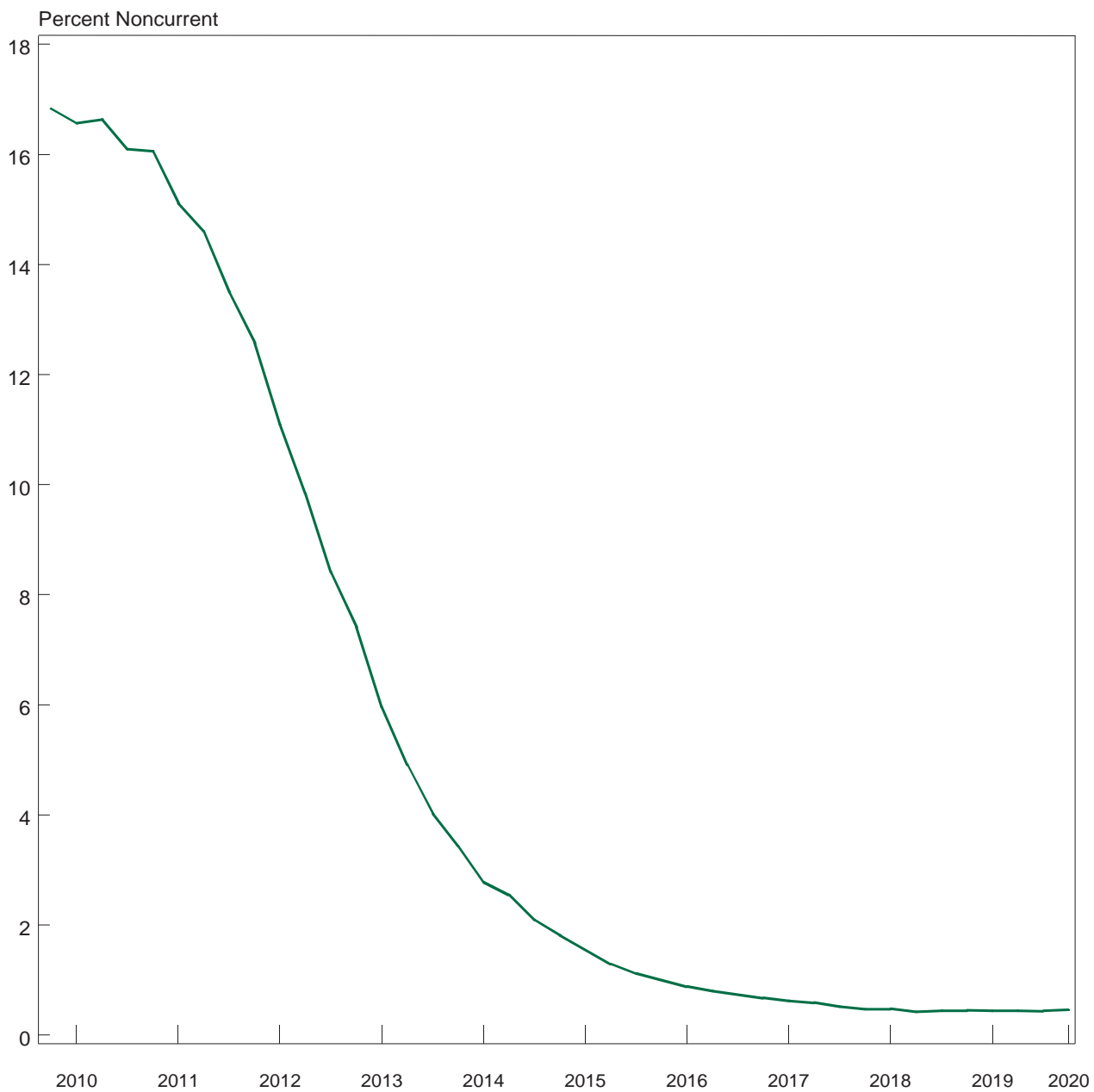
# Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties

2017 to 2020



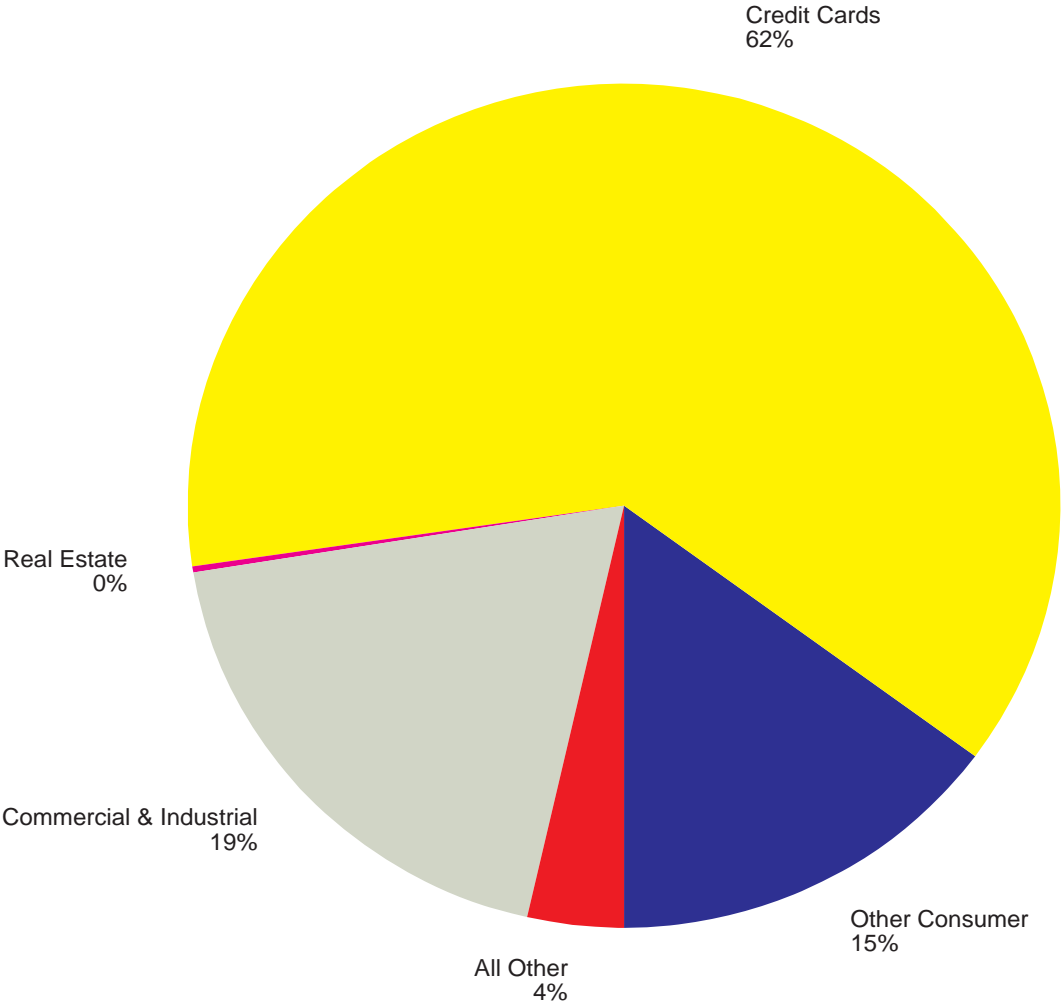
# Noncurrent Rate on Real Estate Construction and Development Loans

2010-2020



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

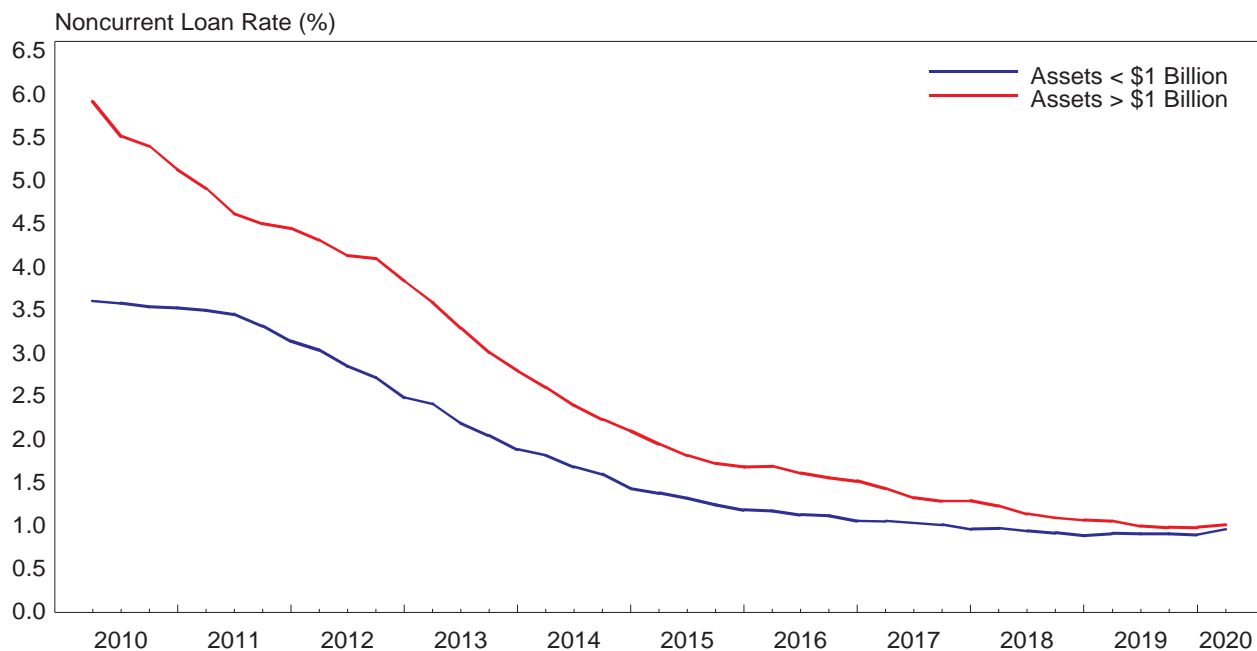
First Quarter, 2020



## Noncurrent Loan Rates

### By Asset Size

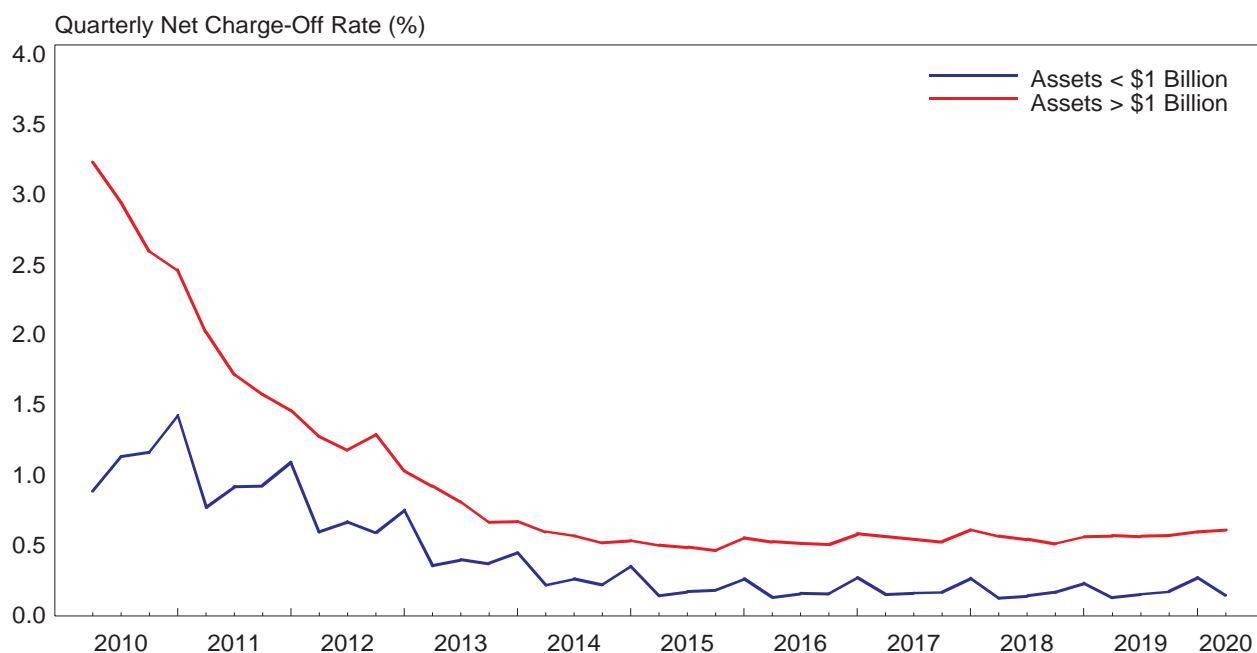
2010 - 2020



## Quarterly Net Charge-Off Rates

### By Asset Size, Annualized

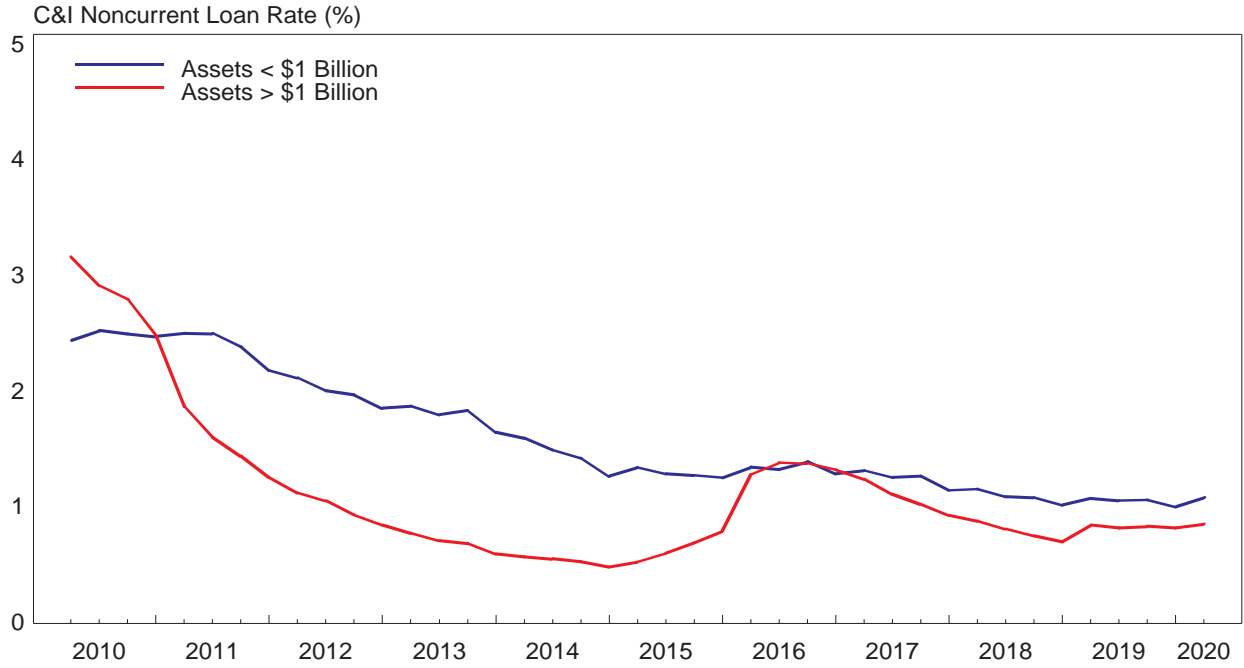
2010 - 2020





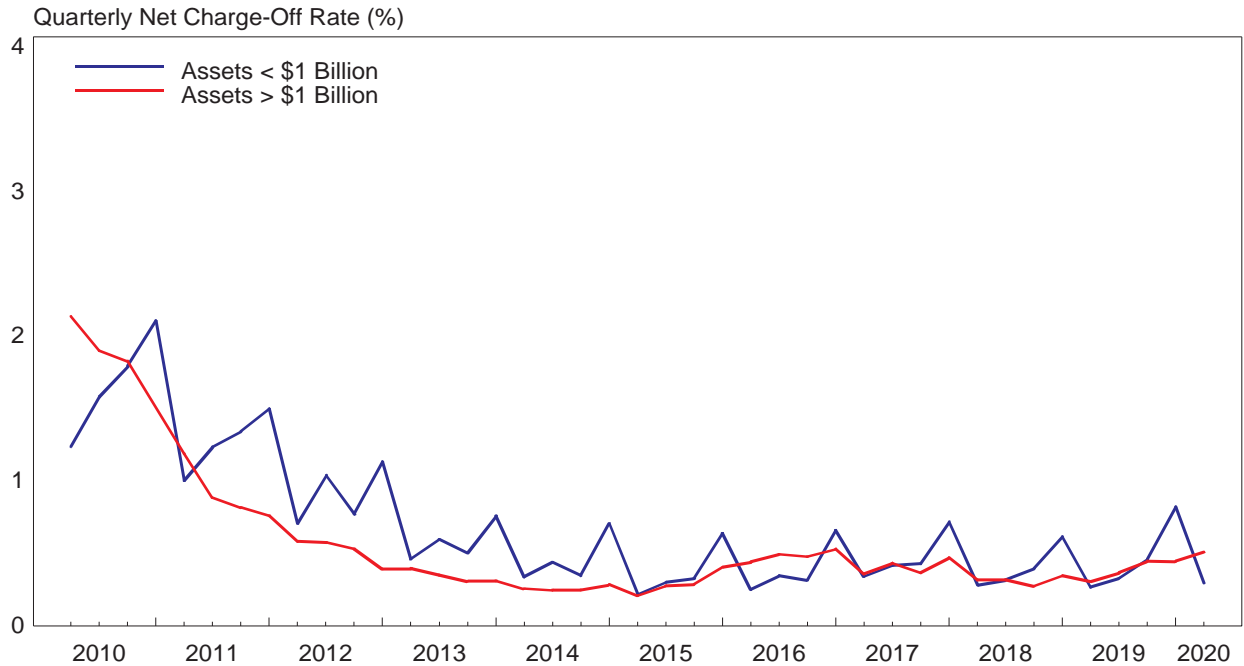
## Noncurrent C & I Loan Rates By Asset Size

2010 - 2020



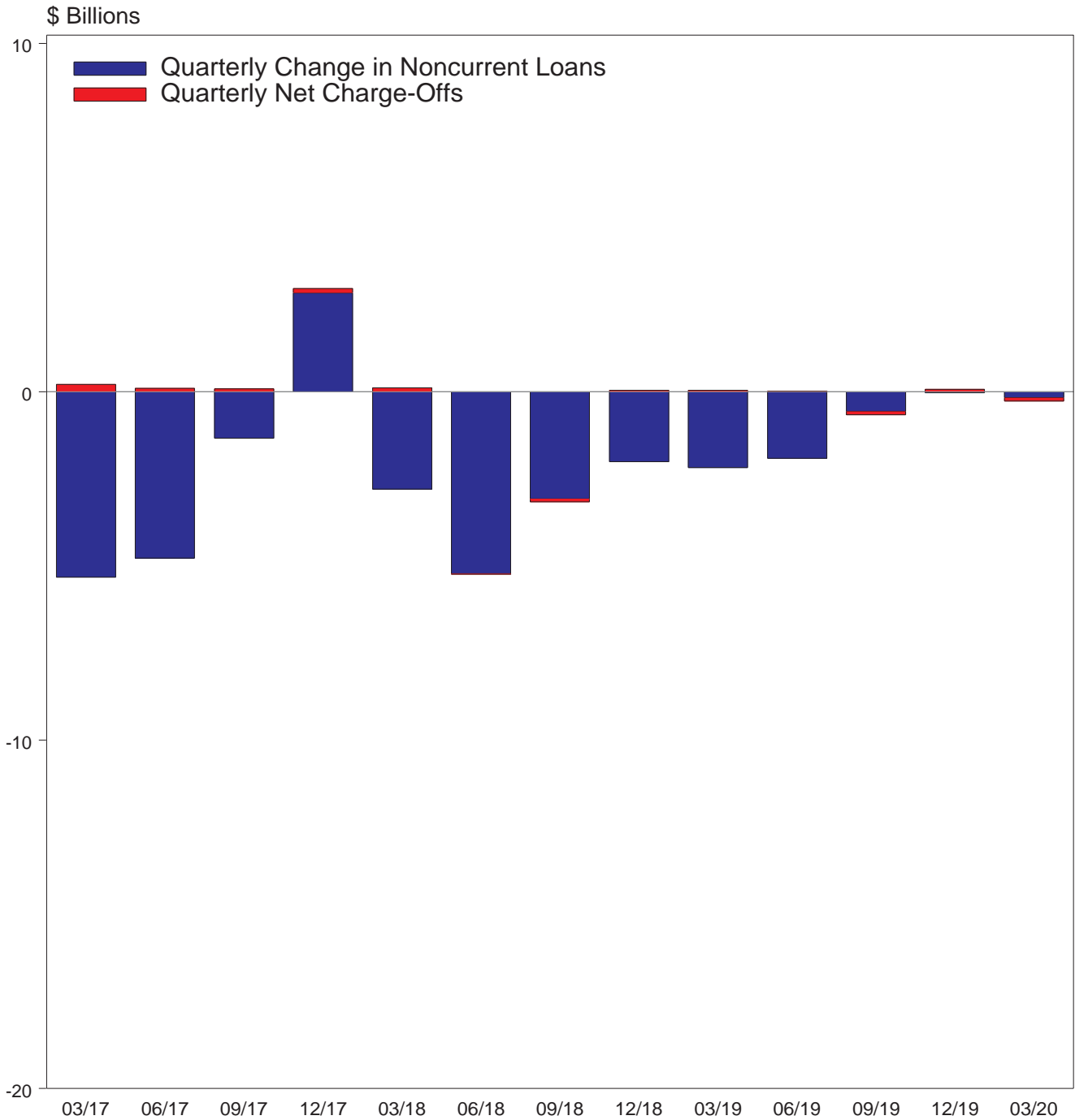
## Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2010 - 2020



# Credit Quality of Residential Mortgage Loans\*

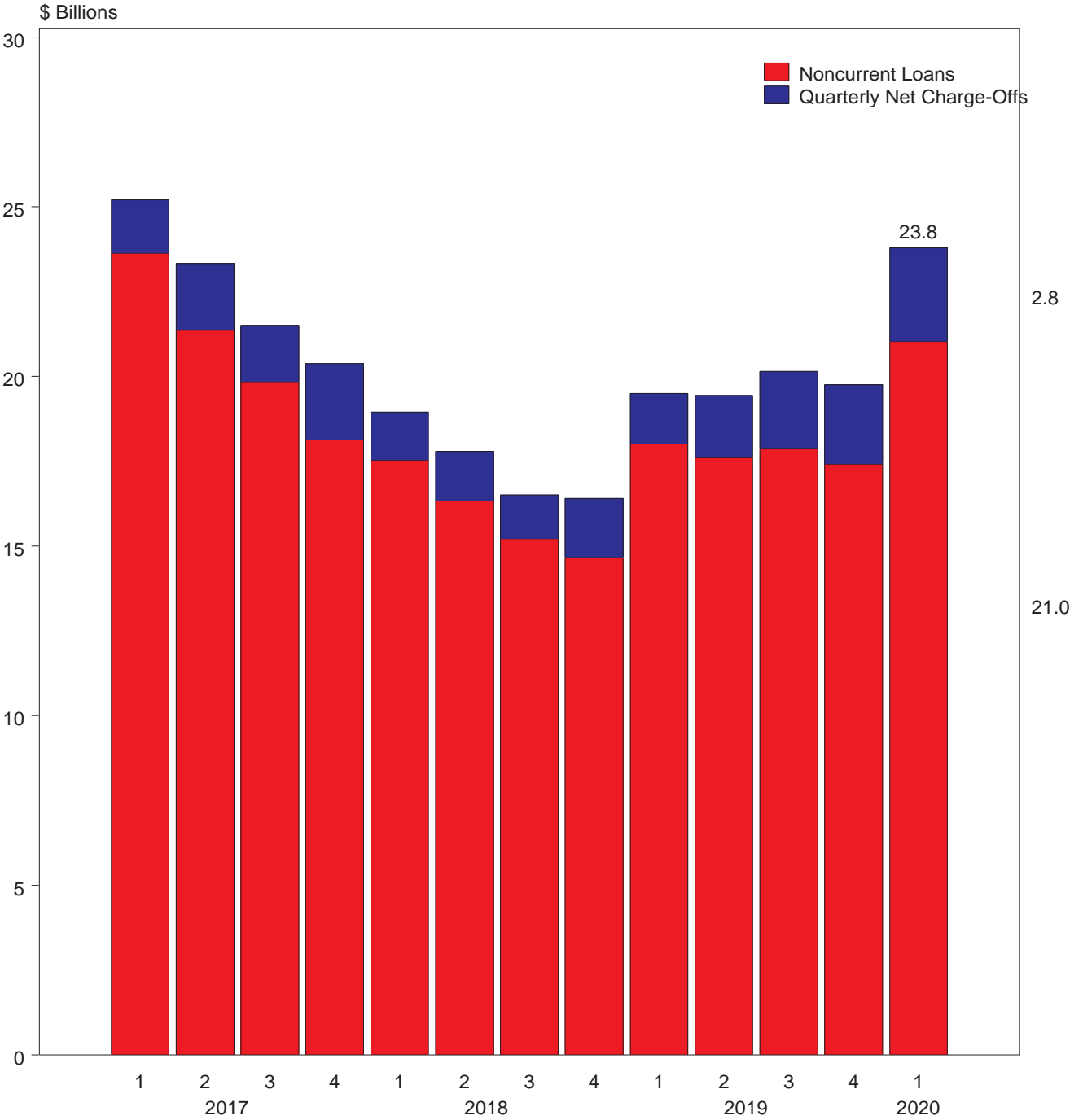
## 2017 to 2020



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

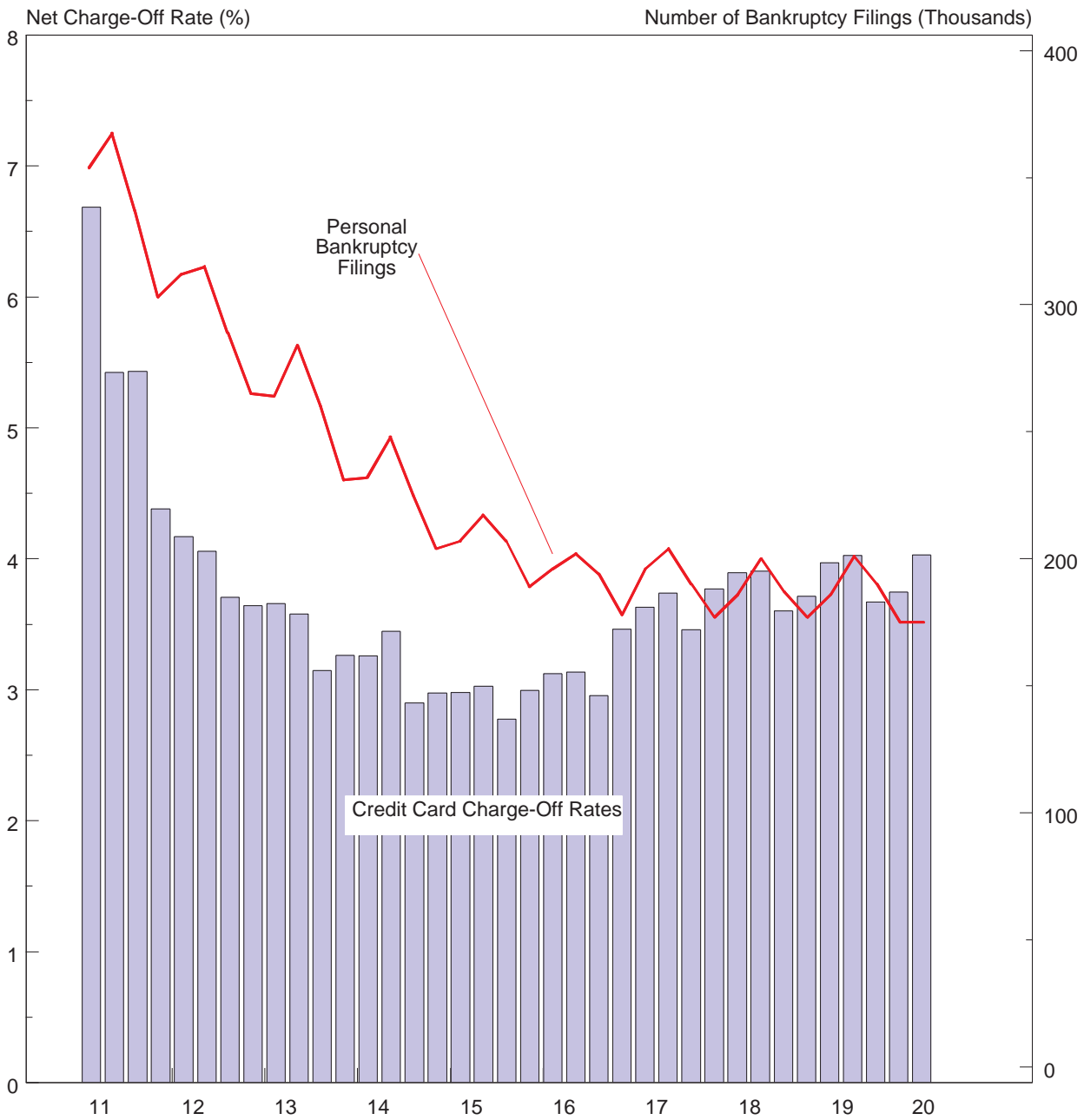
# Credit Quality of C & I Loans

2017-2020



# Credit Card Loss Rates and Personal Bankruptcy Filings

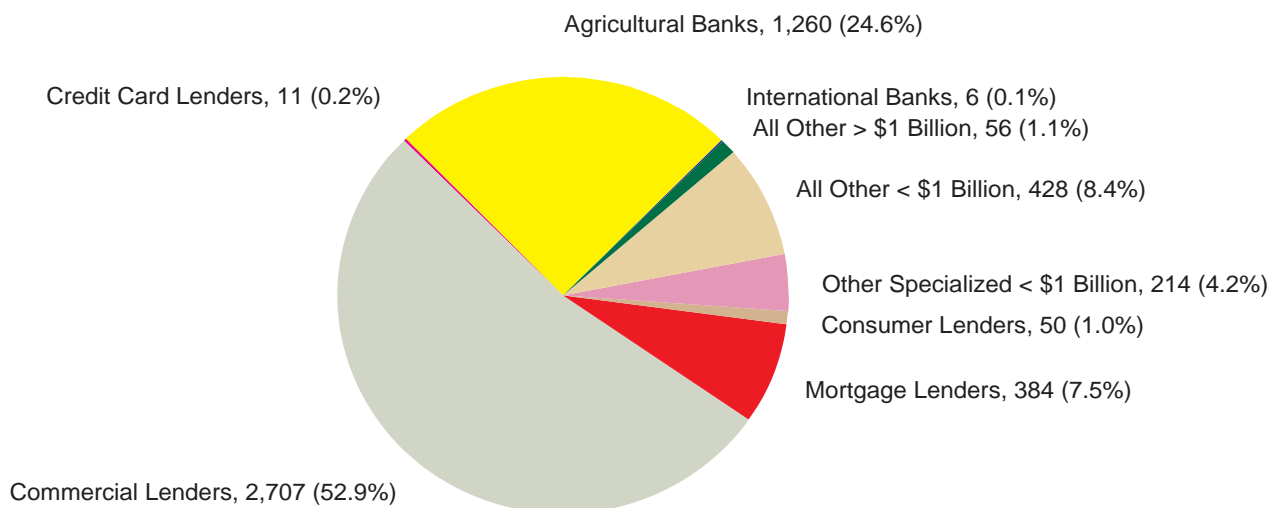
2011-2020



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

March 31, 2020

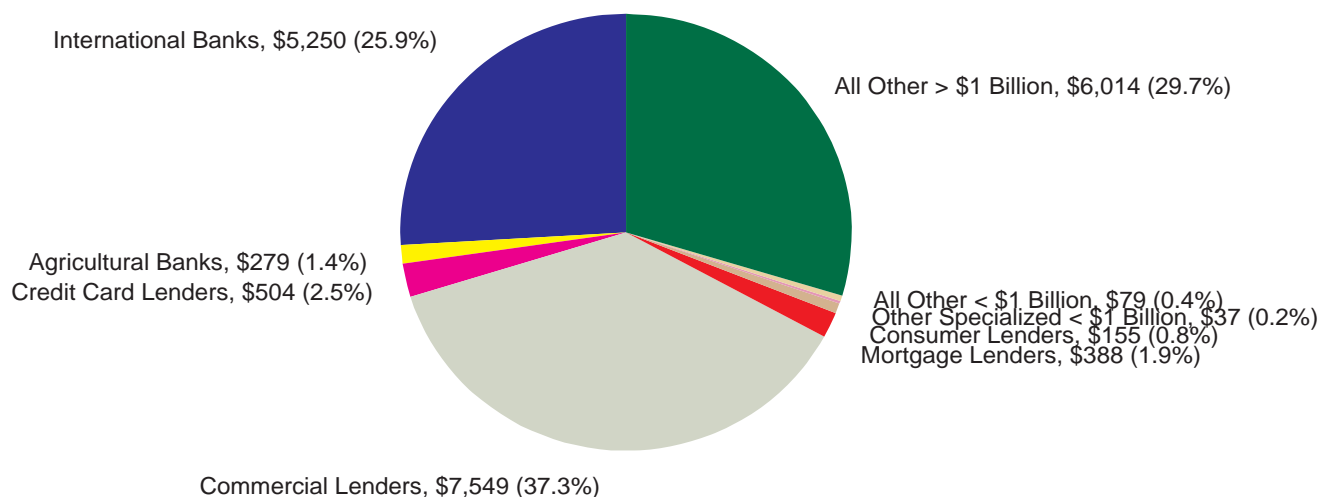


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/20</b>	6	1,260	11	2,707	384	50	214	428	56
<b>12/19</b>	5	1,291	12	2,733	393	58	210	428	47
<b>12/18</b>	5	1,346	12	2,866	401	69	227	431	49
<b>12/17</b>	5	1,389	11	2,944	420	59	272	510	60
<b>12/16</b>	5	1,429	13	3,025	462	65	300	549	65
<b>12/15</b>	4	1,479	14	3,089	500	65	332	632	67
<b>12/14</b>	3	1,515	15	3,222	553	52	374	708	67
<b>12/13</b>	4	1,532	16	3,378	588	55	405	772	62
<b>12/12</b>	5	1,537	19	3,499	659	51	414	826	73
<b>12/11</b>	4	1,545	18	3,769	732	59	377	790	63
<b>12/10</b>	4	1,559	22	4,085	718	72	314	815	69

## Industry Assets By Asset Concentration Group

\$ Billions

March 31, 2020

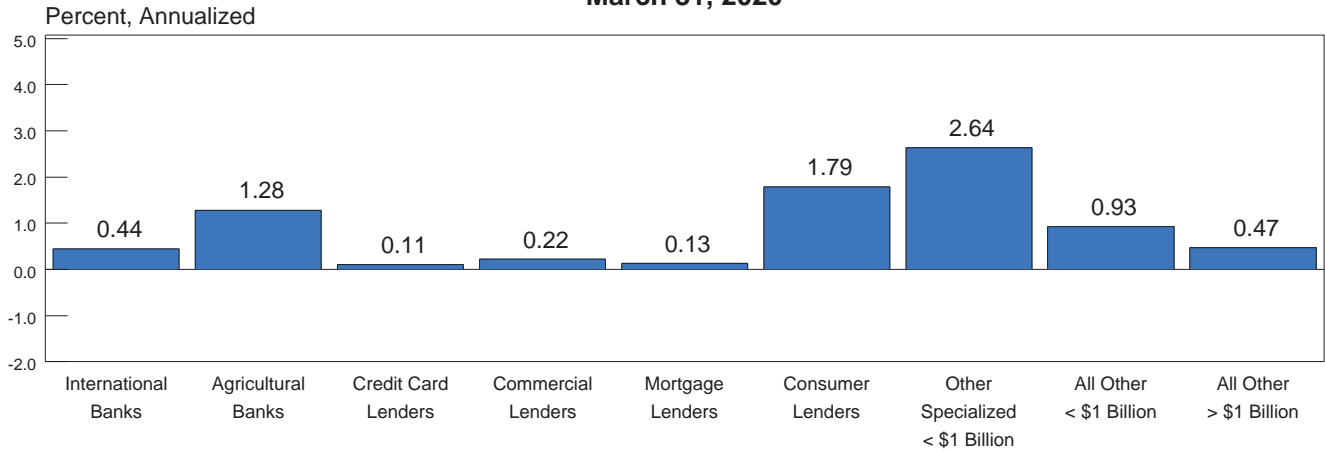


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
<b>03/20</b>	5,250	279	504	7,549	388	155	37	79	6,014
<b>12/19</b>	4,481	284	531	6,736	393	231	38	76	5,876
<b>12/18</b>	4,286	287	652	6,374	346	218	37	76	5,668
<b>12/17</b>	4,196	283	563	6,026	349	271	47	89	5,592
<b>12/16</b>	4,053	285	519	5,628	332	256	51	98	5,559
<b>12/15</b>	3,775	278	549	5,892	385	187	57	114	4,730
<b>12/14</b>	3,736	273	484	4,878	440	176	62	129	5,375
<b>12/13</b>	3,700	262	591	4,921	487	162	63	138	4,407
<b>12/12</b>	3,808	240	601	4,339	628	102	65	146	4,522
<b>12/11</b>	3,456	216	539	4,086	825	97	56	139	4,477
<b>12/10</b>	3,038	200	705	4,095	789	114	43	132	4,203

## Performance Ratios By Asset Concentration Group

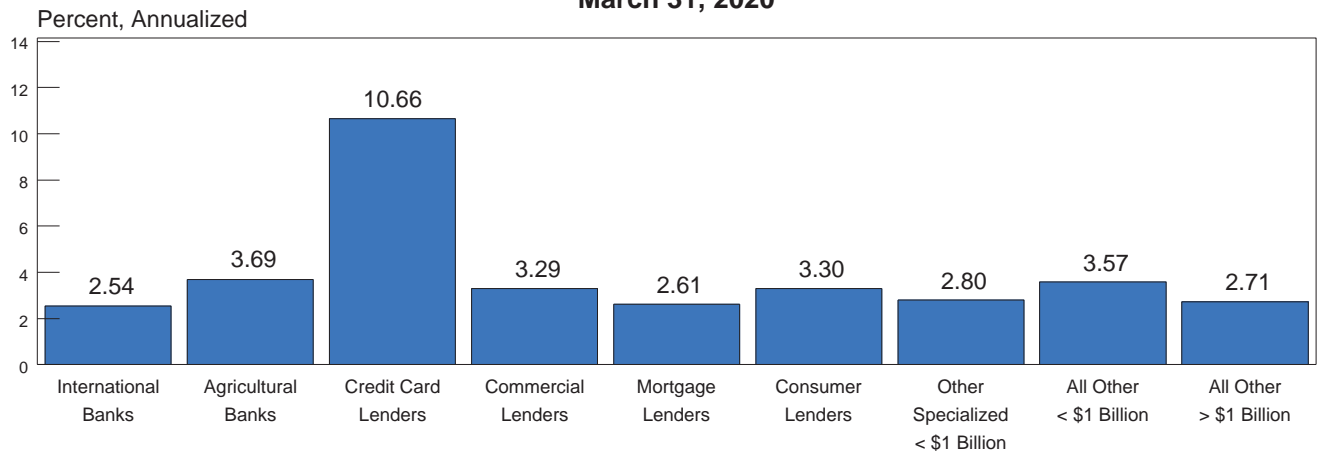
### Return on Assets (YTD)

March 31, 2020



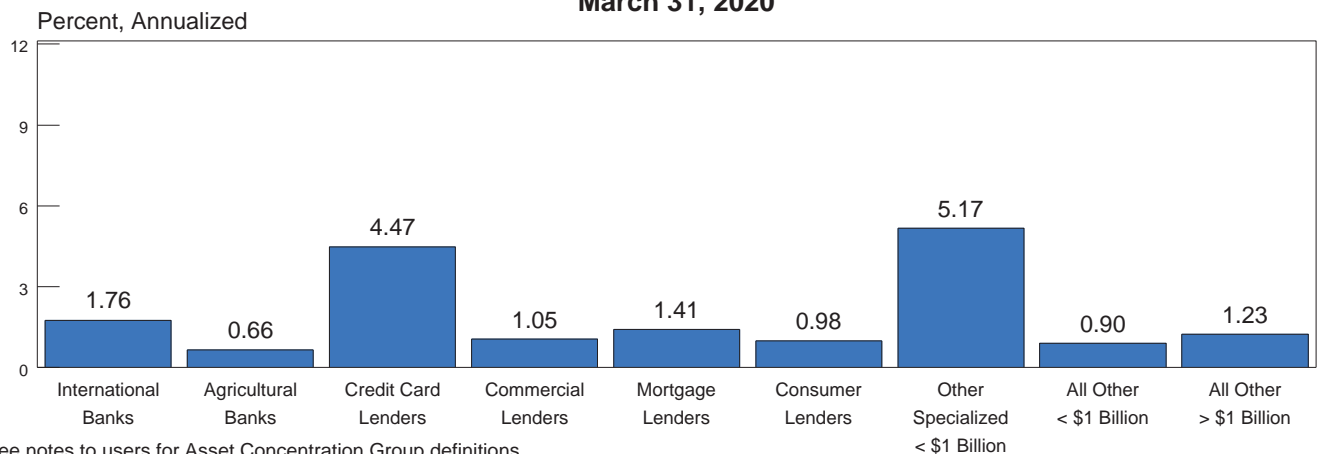
### Net Interest Margin (YTD)

March 31, 2020



### Noninterest Income to Assets (YTD)

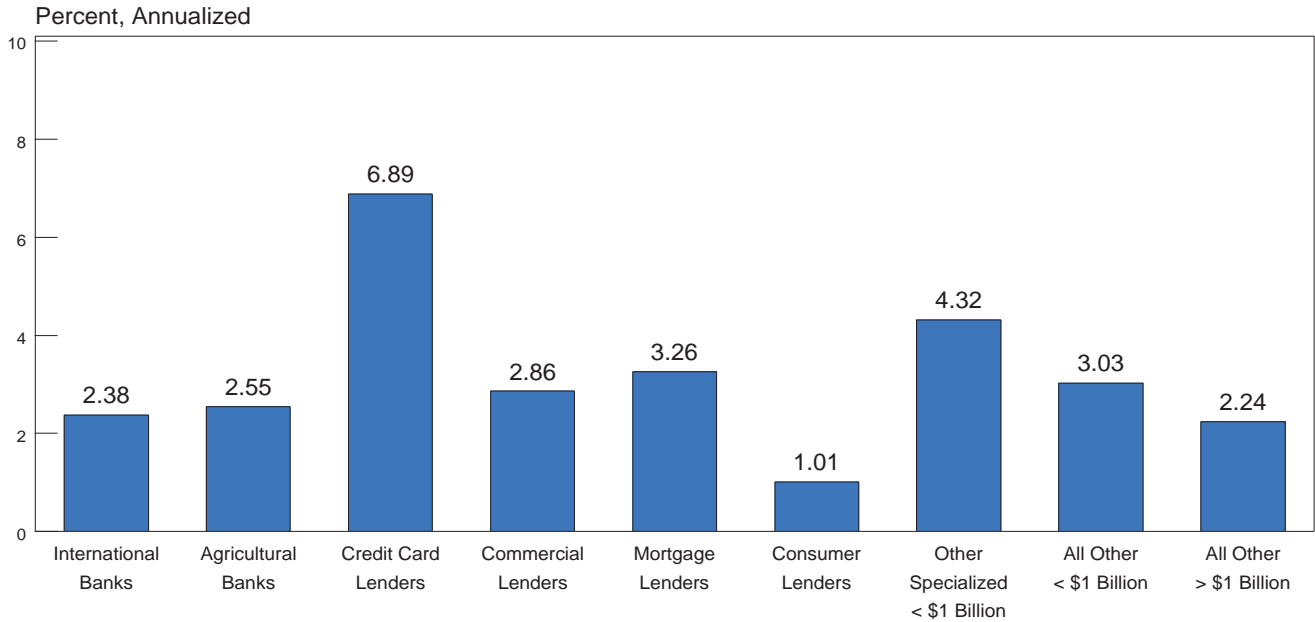
March 31, 2020



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

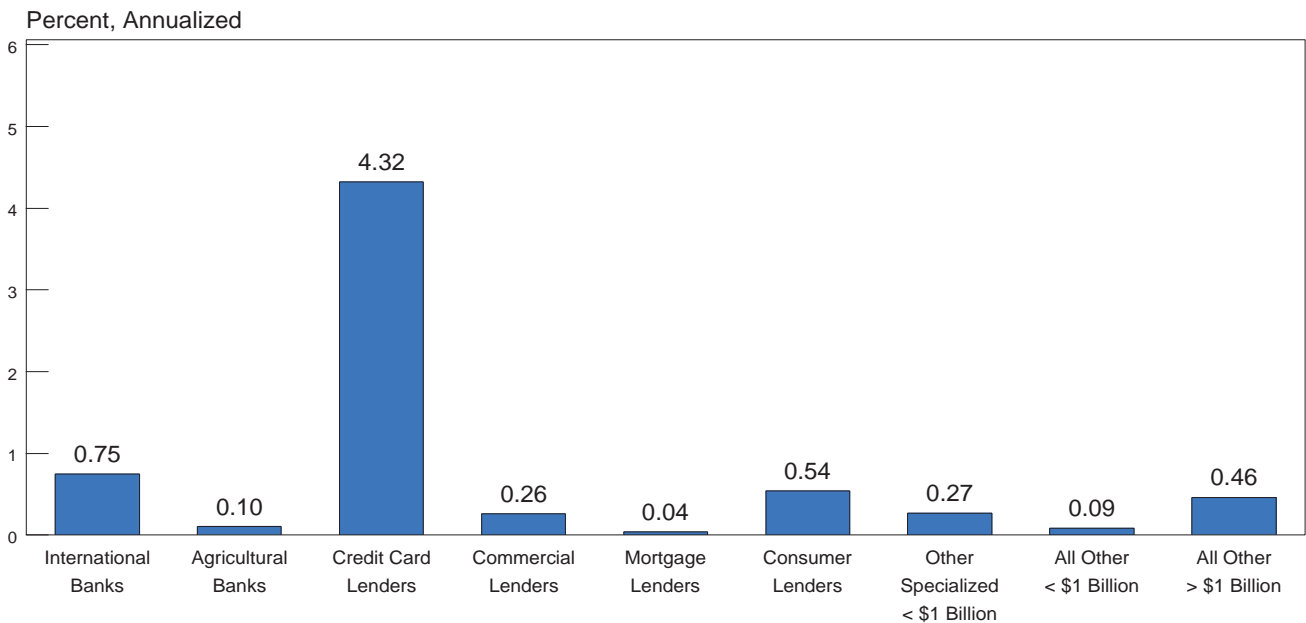
## Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

March 31, 2020



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

March 31, 2020



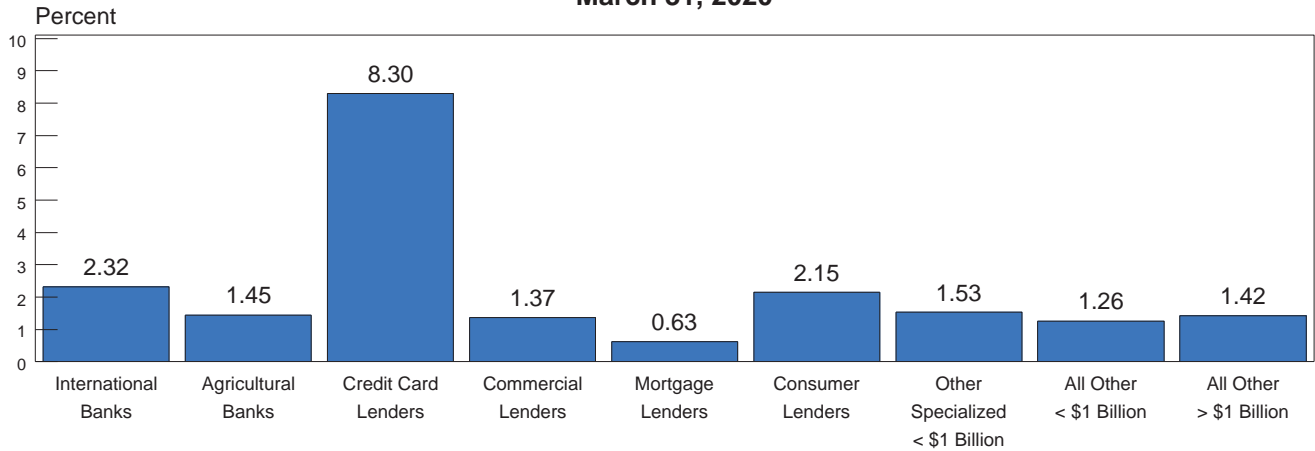
Note: See notes to users for Asset Concentration Group definitions.



## Condition Ratios By Asset Concentration Group

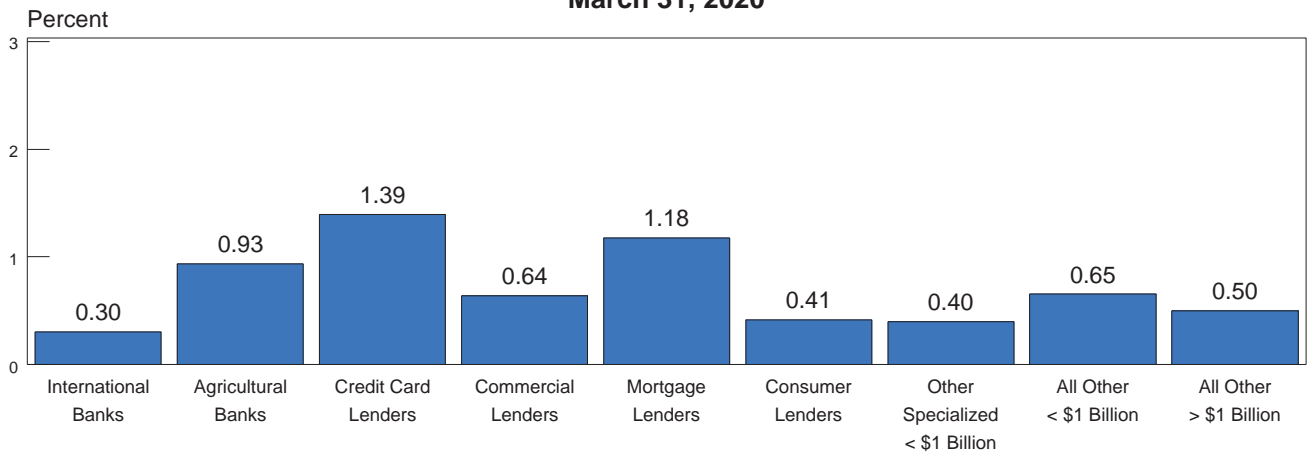
### Loss Allowance to Loans and Leases

March 31, 2020



## Noncurrent Assets Plus Other Real Estate Owned to Assets

March 31, 2020



## Core Capital (Leverage) Ratio

March 31, 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
03/20	0.44	1.28	0.11	0.22	0.13	1.79	2.64	0.93	0.47
03/19	1.21	1.33	3.05	1.23	1.21	1.32	3.55	1.09	1.39
03/18	1.21	1.30	2.64	1.23	1.04	1.42	3.16	1.01	1.25
03/17	0.94	1.18	2.07	0.98	0.90	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

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
03/20	2.54	3.69	10.66	3.29	2.61	3.30	2.80	3.57	2.71
03/19	2.62	3.78	10.37	3.54	2.91	4.26	3.08	3.61	3.04
03/18	2.48	3.73	10.89	3.50	2.91	3.70	2.85	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	2.78	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

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
03/20	0.75	0.10	4.32	0.26	0.04	0.54	0.27	0.09	0.46
03/19	0.55	0.19	4.09	0.17	0.02	0.79	0.24	0.08	0.38
03/18	0.55	0.07	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

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
<b>03/20</b>	0.80	1.24	1.72	0.84	1.93	0.60	1.25	0.94	0.99
<b>12/19</b>	0.80	1.04	1.67	0.78	1.96	0.69	1.43	0.86	0.99
<b>12/18</b>	0.93	1.06	1.54	0.78	2.07	0.68	1.28	1.01	1.17
<b>12/17</b>	1.27	0.97	1.54	0.86	2.71	0.49	1.35	1.10	1.56
<b>12/16</b>	1.57	0.97	1.42	1.05	2.97	0.94	1.46	1.20	1.80
<b>12/15</b>	1.81	0.80	1.17	1.13	2.65	1.26	1.46	1.44	2.18
<b>12/14</b>	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.76	2.71
<b>12/13</b>	2.73	1.09	1.17	1.91	3.01	1.66	1.83	1.83	4.14
<b>12/12</b>	3.82	1.27	1.39	2.54	3.82	1.17	2.43	2.08	5.49
<b>12/11</b>	4.22	1.70	1.71	3.54	3.89	1.67	2.59	2.13	5.81
<b>12/10</b>	6.30	1.85	2.20	4.32	4.23	1.43	2.10	2.16	6.18

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

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

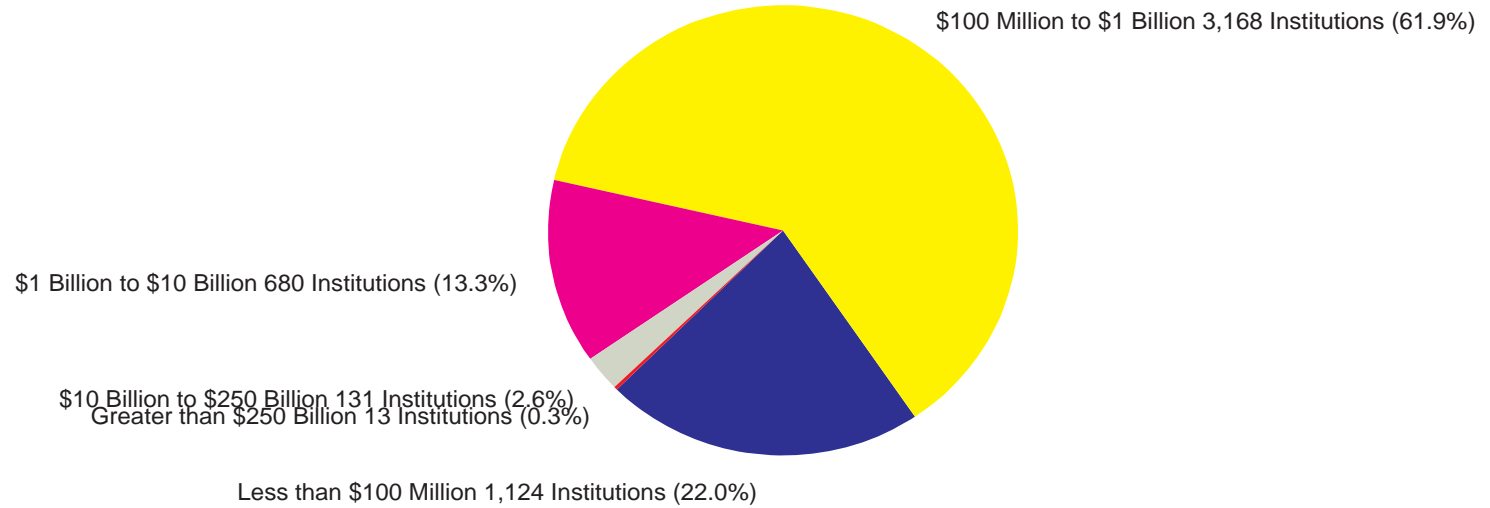
2010 - 2020

	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
<b>03/20</b>	8.44	11.40	12.30	9.89	10.04	10.61	17.16	12.39	9.06
<b>12/19</b>	8.68	11.29	12.51	10.34	10.63	10.58	17.93	12.48	9.11
<b>12/18</b>	8.71	11.20	13.47	10.18	10.94	10.83	15.36	12.54	9.21
<b>12/17</b>	8.66	10.89	13.12	10.16	10.89	10.12	14.72	11.84	9.19
<b>12/16</b>	8.67	10.84	12.62	10.11	11.13	10.24	14.87	11.37	8.88
<b>12/15</b>	8.83	10.66	12.30	10.05	11.28	10.29	14.37	11.56	8.98
<b>12/14</b>	8.28	10.49	12.33	10.20	11.53	9.82	13.95	11.47	8.97
<b>12/13</b>	7.87	10.33	13.01	10.13	10.92	9.45	13.11	11.26	9.03
<b>12/12</b>	7.16	10.25	13.12	10.04	10.11	9.36	12.88	10.83	9.13
<b>12/11</b>	7.07	10.09	13.23	10.03	9.69	9.61	13.01	10.79	8.96
<b>12/10</b>	6.96	9.92	12.76	9.59	9.37	10.50	14.65	10.55	8.69

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

## Number of Institutions By Asset Size

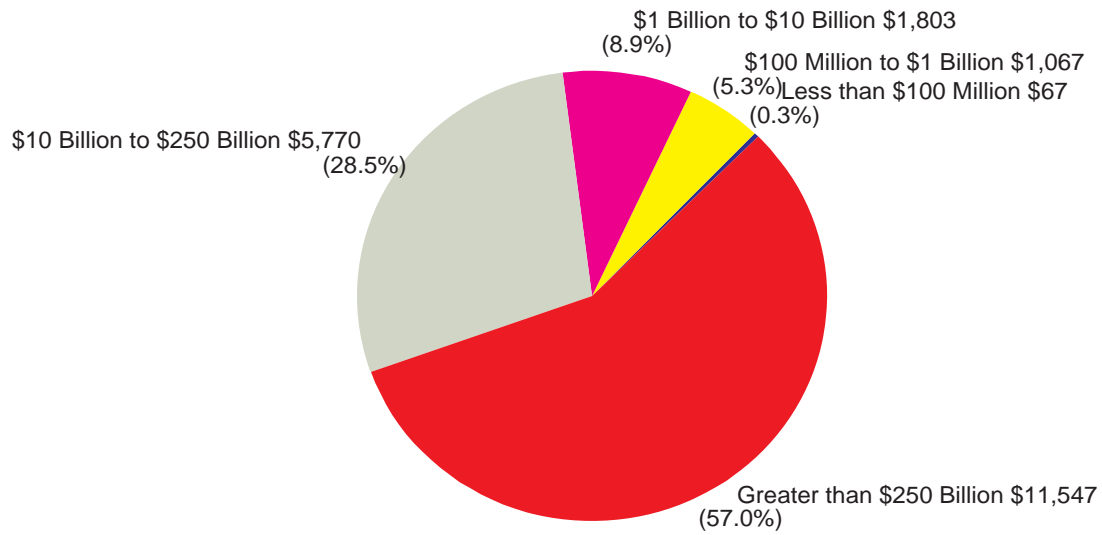
March 31, 2020



## Industry Assets By Asset Size

March 31, 2020

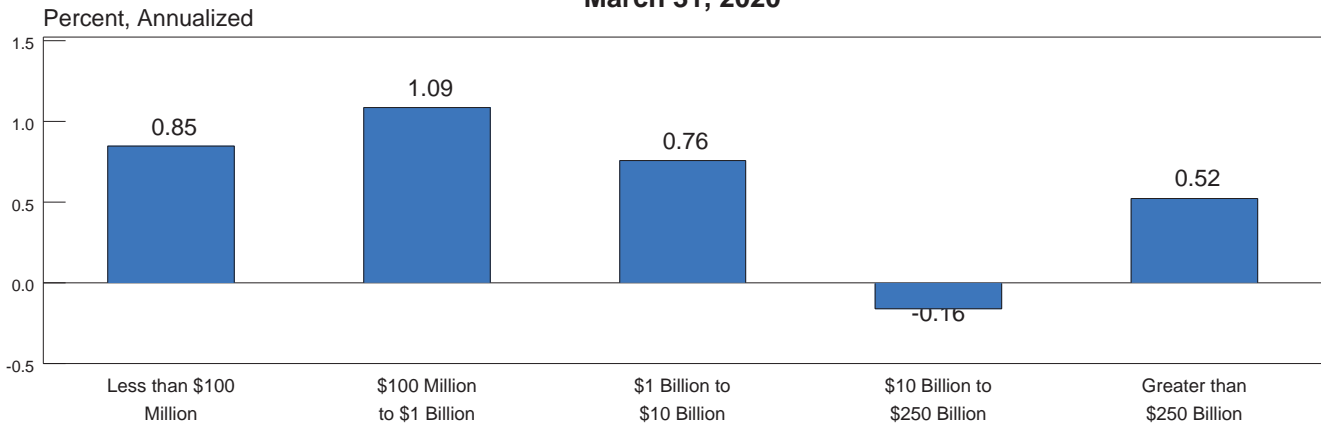
(\$ Billions)



## Performance Ratios By Asset Size

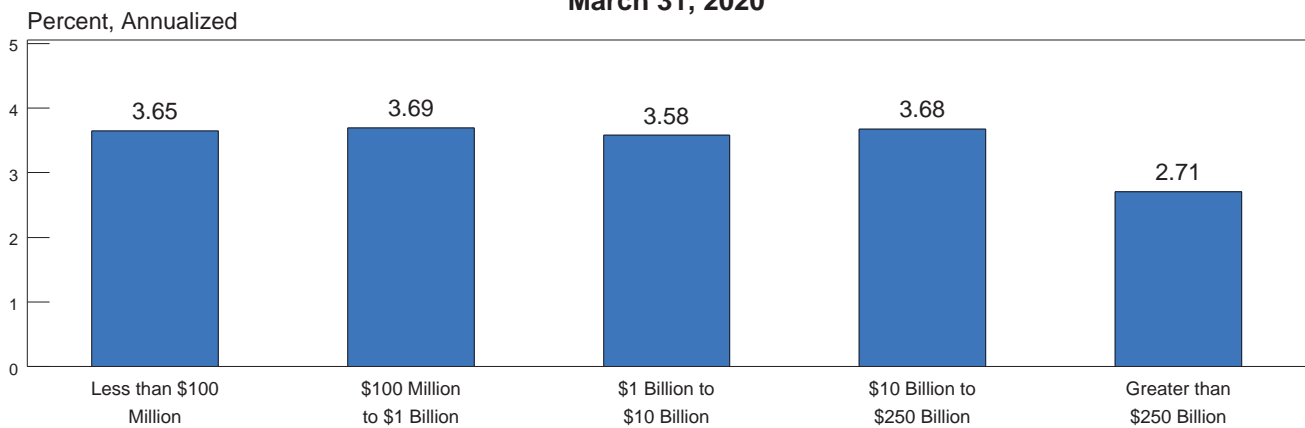
### Return on Assets (YTD)

March 31, 2020



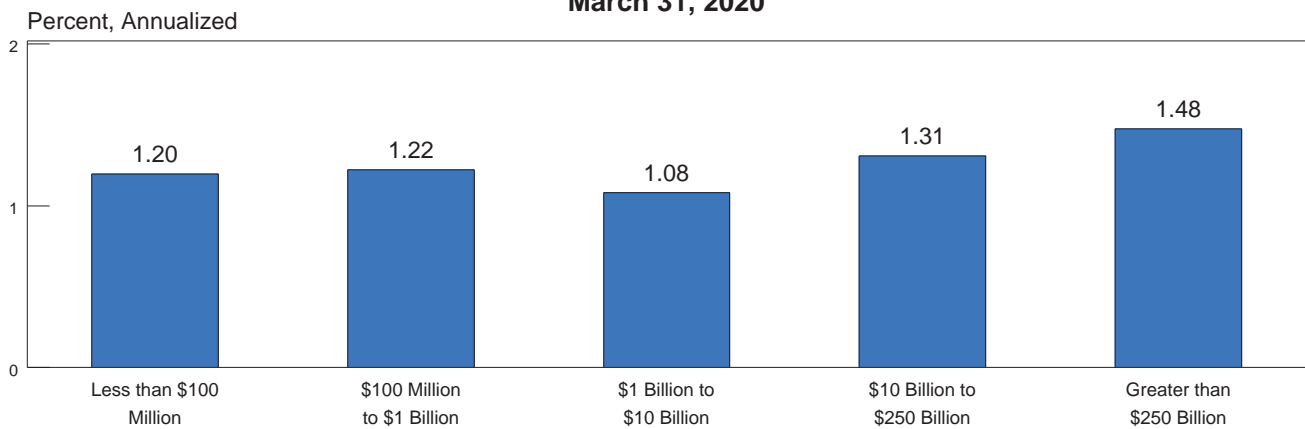
### Net Interest Margin (YTD)

March 31, 2020



### Noninterest Income to Assets (YTD)

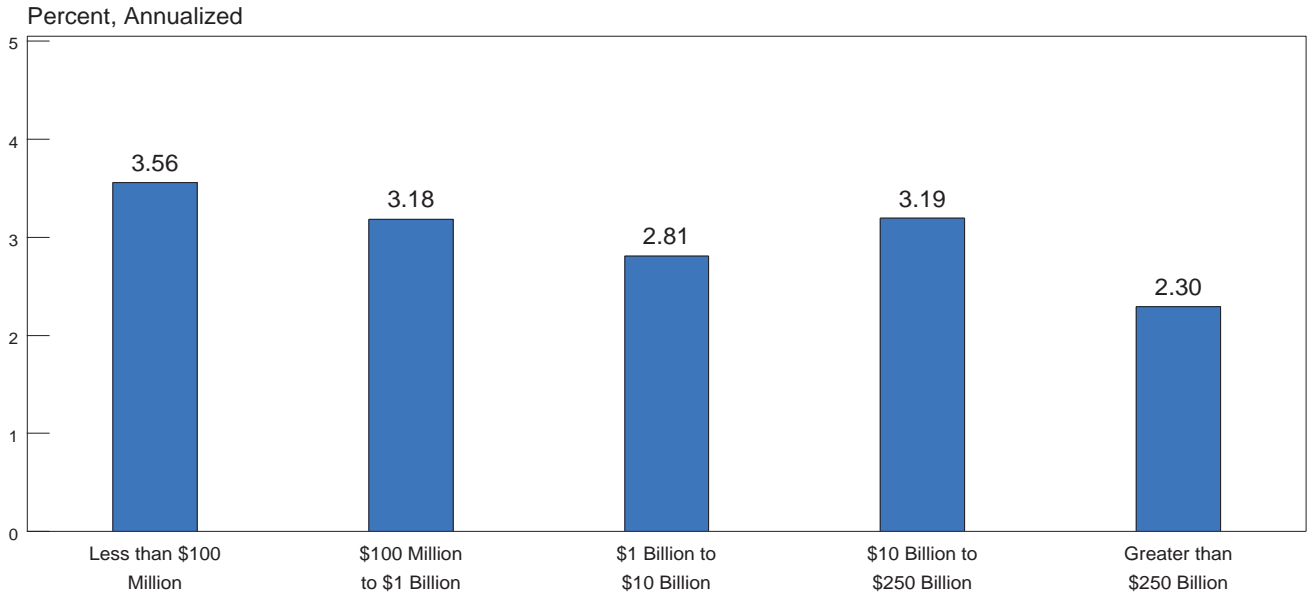
March 31, 2020





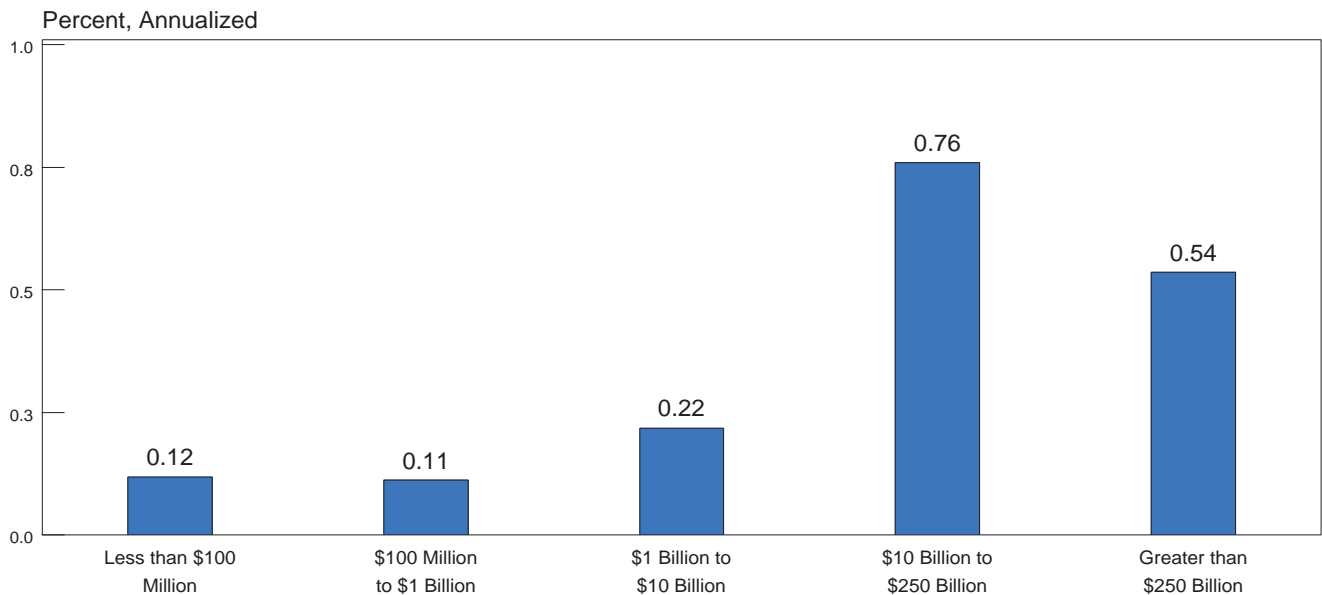
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

March 31, 2020



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

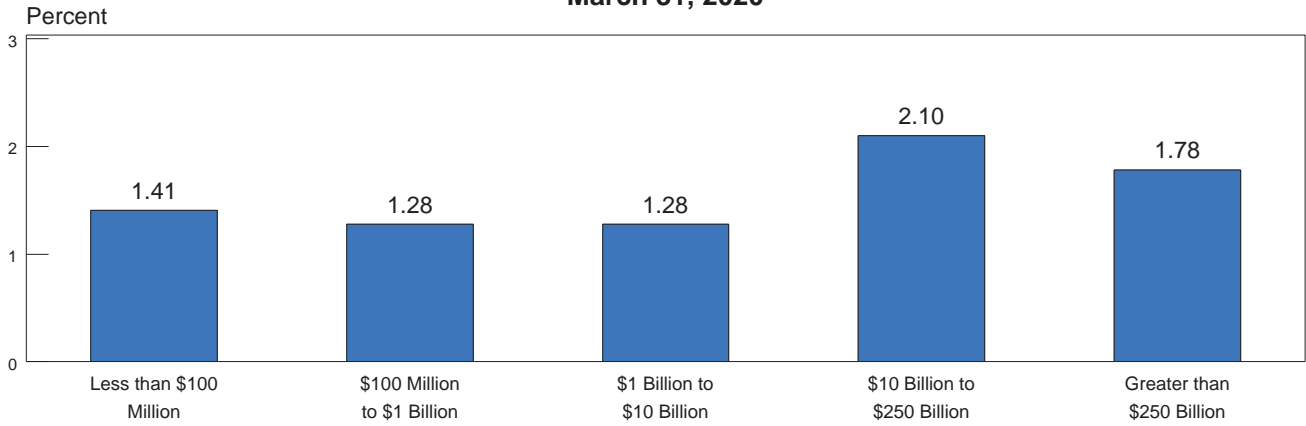
March 31, 2020



## Condition Ratios By Asset Size

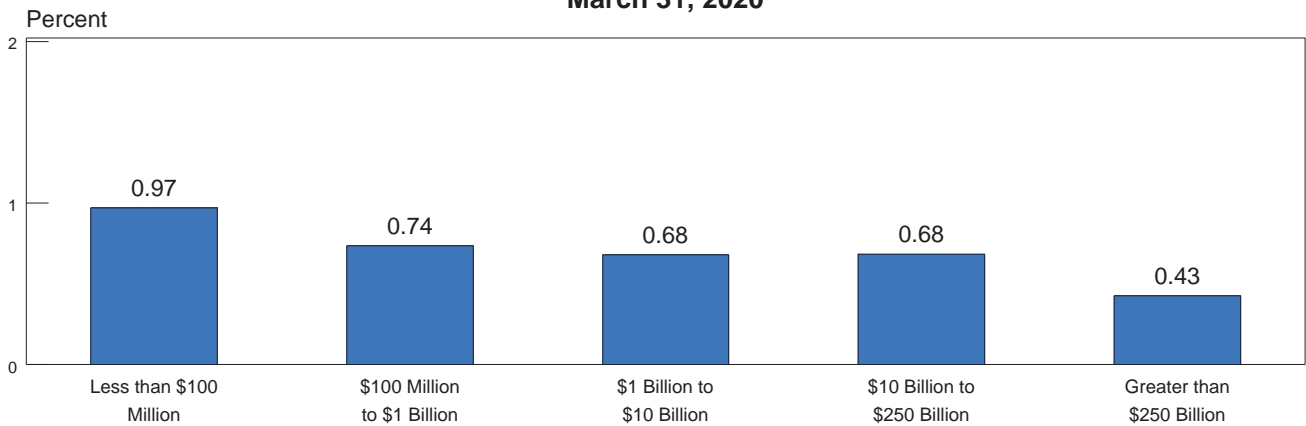
### Loss Allowance to Loans and Leases

March 31, 2020



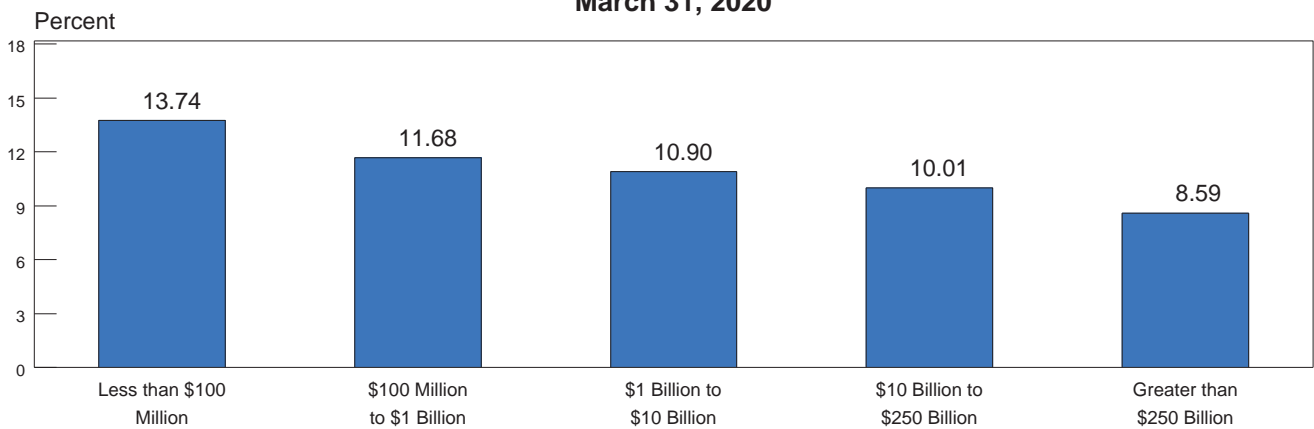
### Noncurrent Assets Plus Other Real Estate Owned to Assets

March 31, 2020



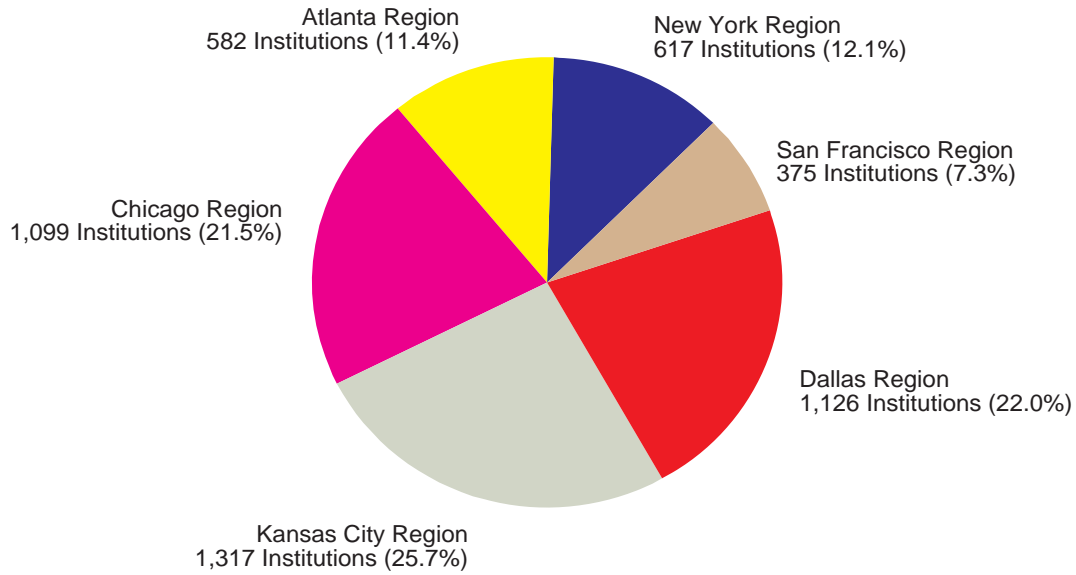
### Core Capital (Leverage) Ratio

March 31, 2020



## Geographic Distribution of FDIC-Insured Institutions

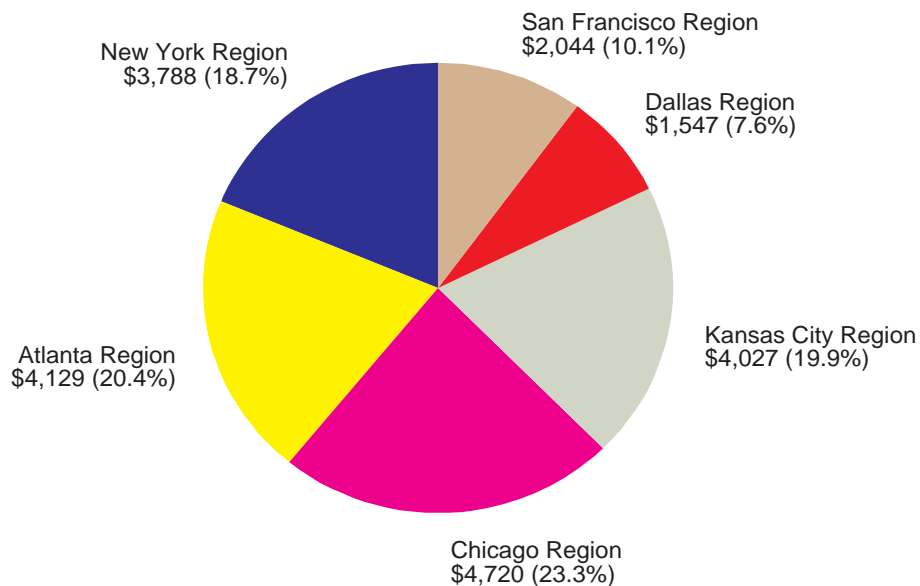
March 31, 2020



## Geographic Distribution of Industry Assets

March 31, 2020

(\$ Billions)

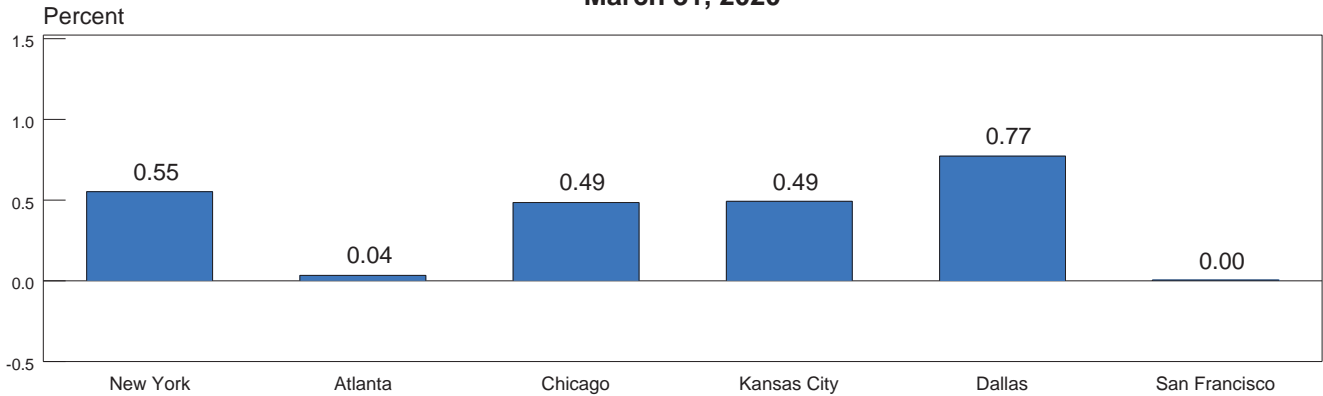


Note: Region is based on location of main office.  
See notes to users for Geographic Region definitions.

## Performance Ratios By Geographic Regions

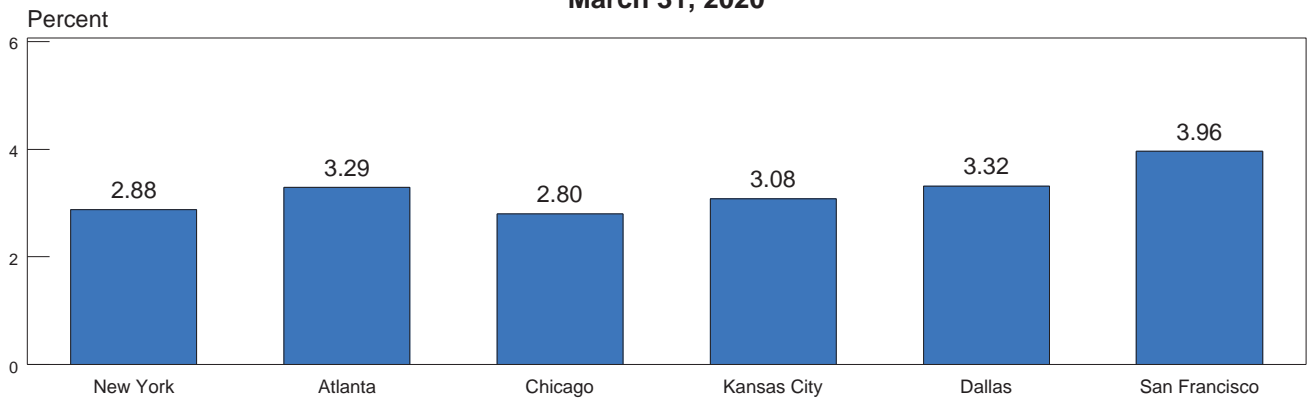
### Return on Assets (YTD, Annualized)

March 31, 2020



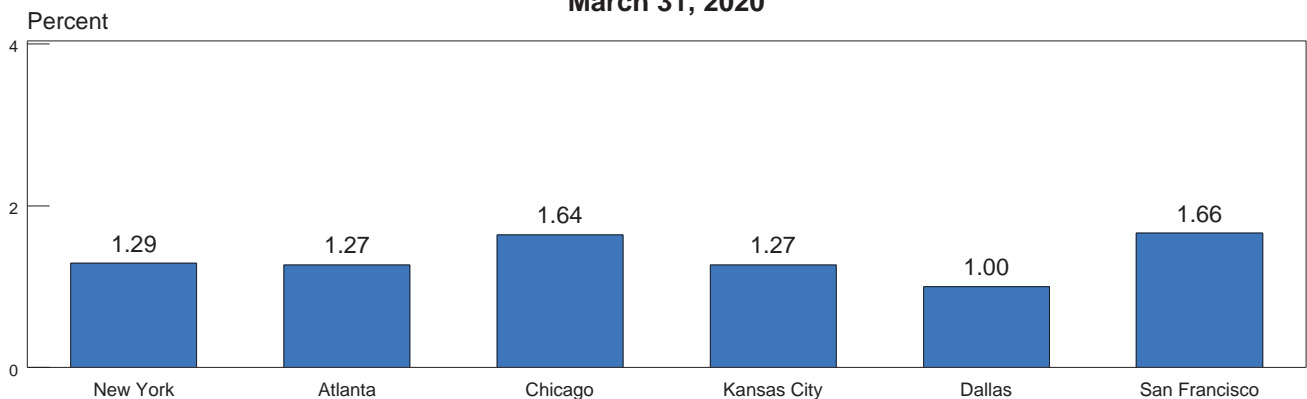
### Net Interest Margins (YTD, Annualized)

March 31, 2020



### Noninterest Income to Assets (YTD, Annualized)

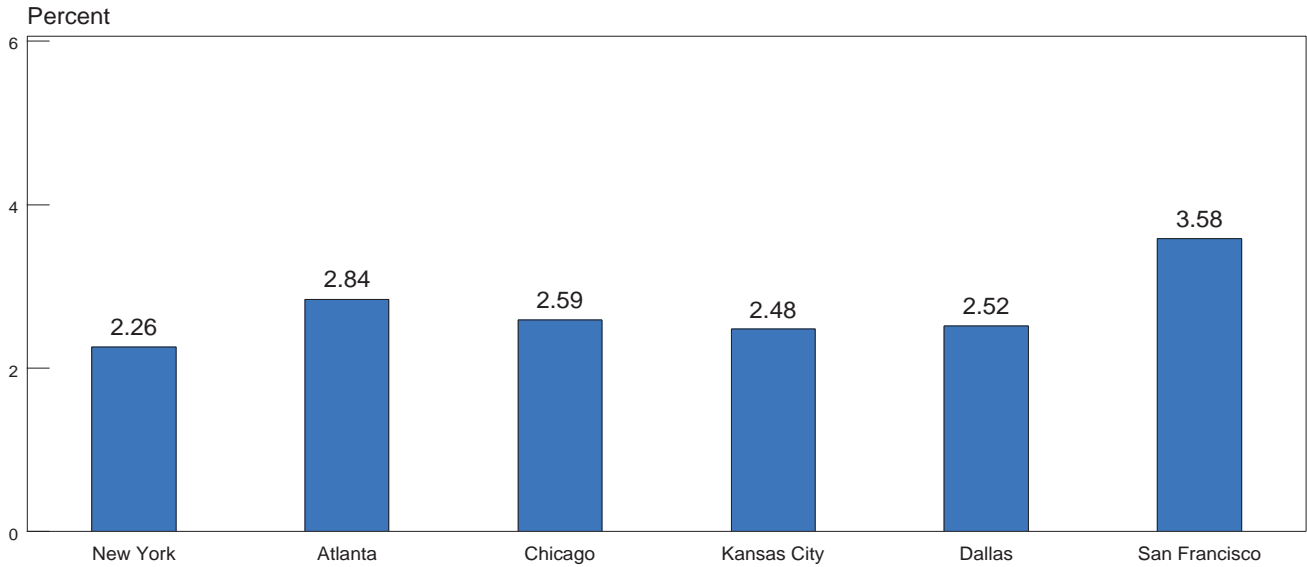
March 31, 2020



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

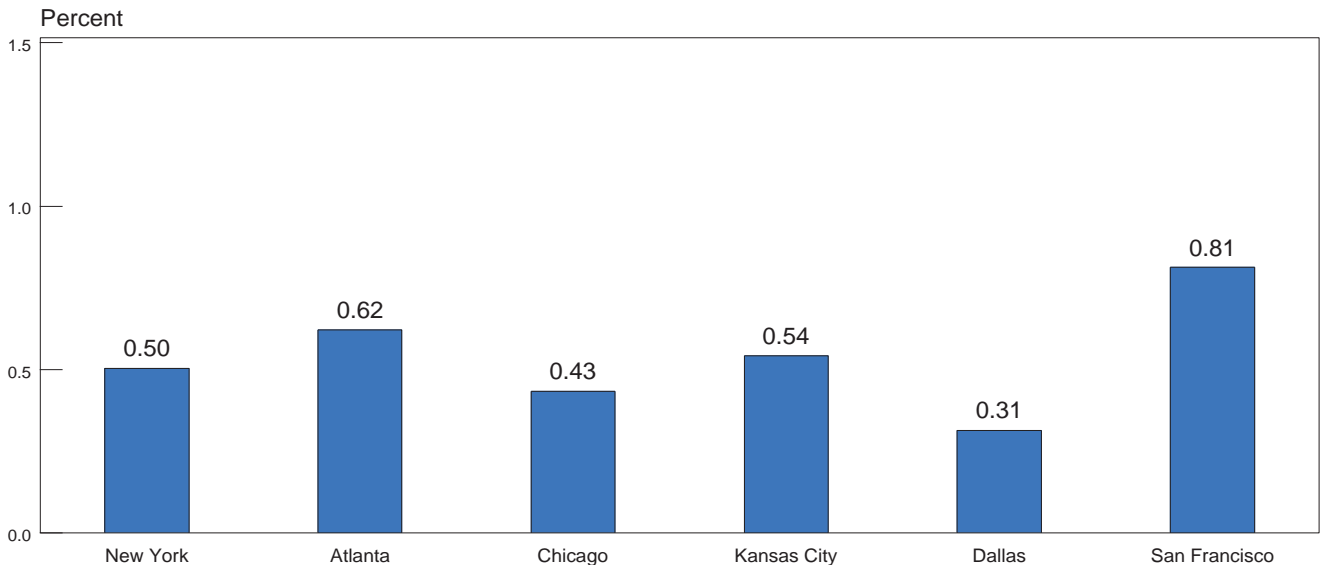
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

March 31, 2020



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

March 31, 2020

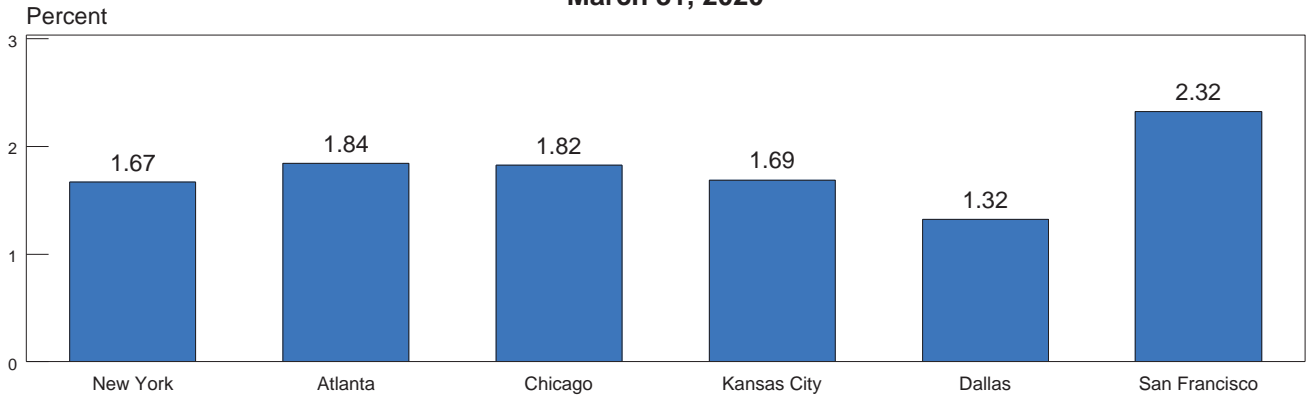


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definition.

## Condition Ratios By Geographic Regions

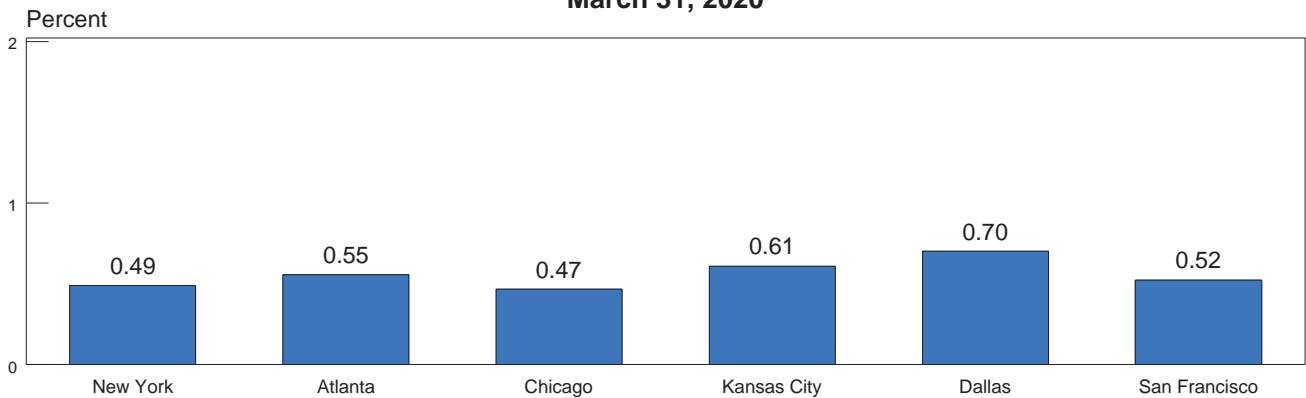
### Loss Allowance to Loans and Leases

March 31, 2020



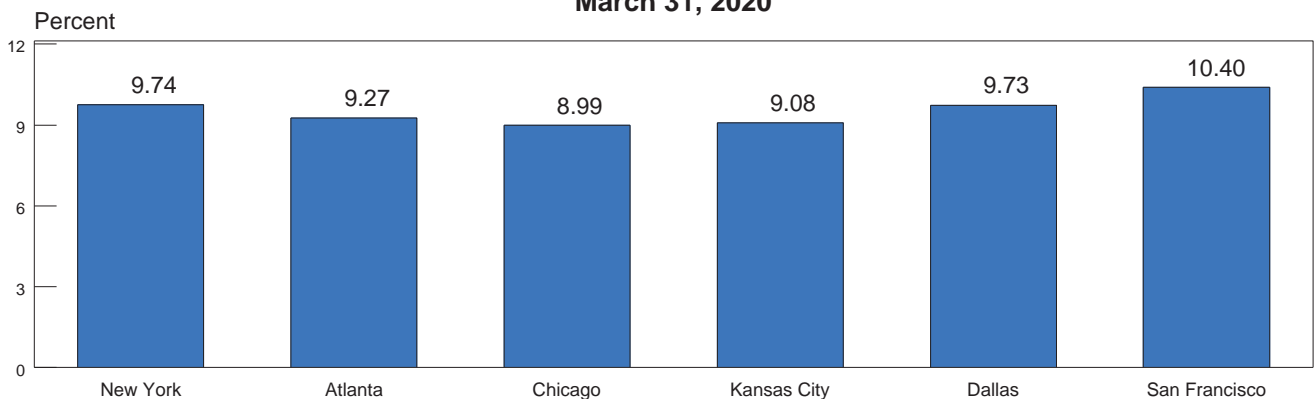
### Noncurrent Assets Plus Other Real Estate Owned to Assets

March 31, 2020



### Core Capital (Leverage) Ratio

March 31, 2020

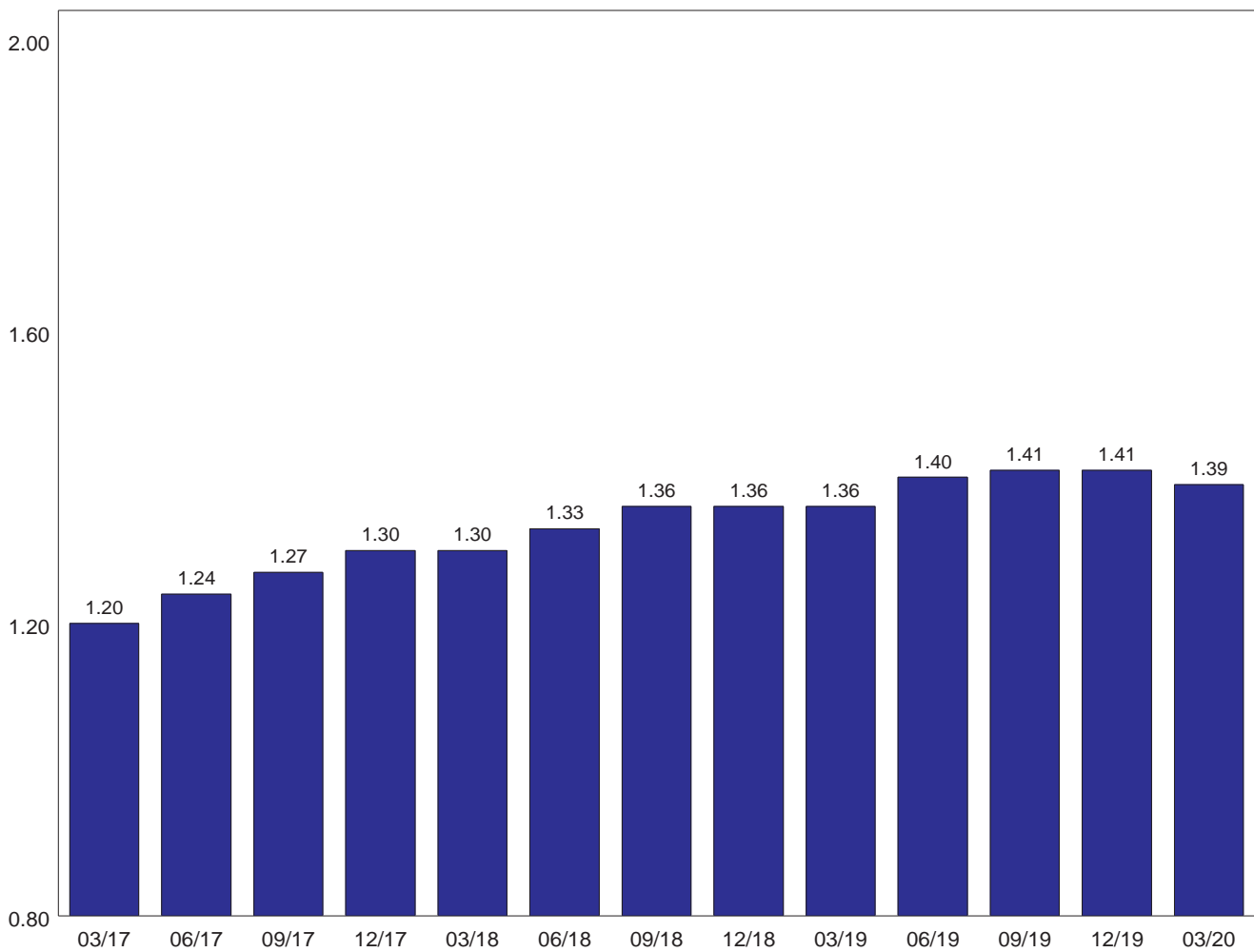


Note: Region is based on location of main office.  
 Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2017 - March 31, 2020

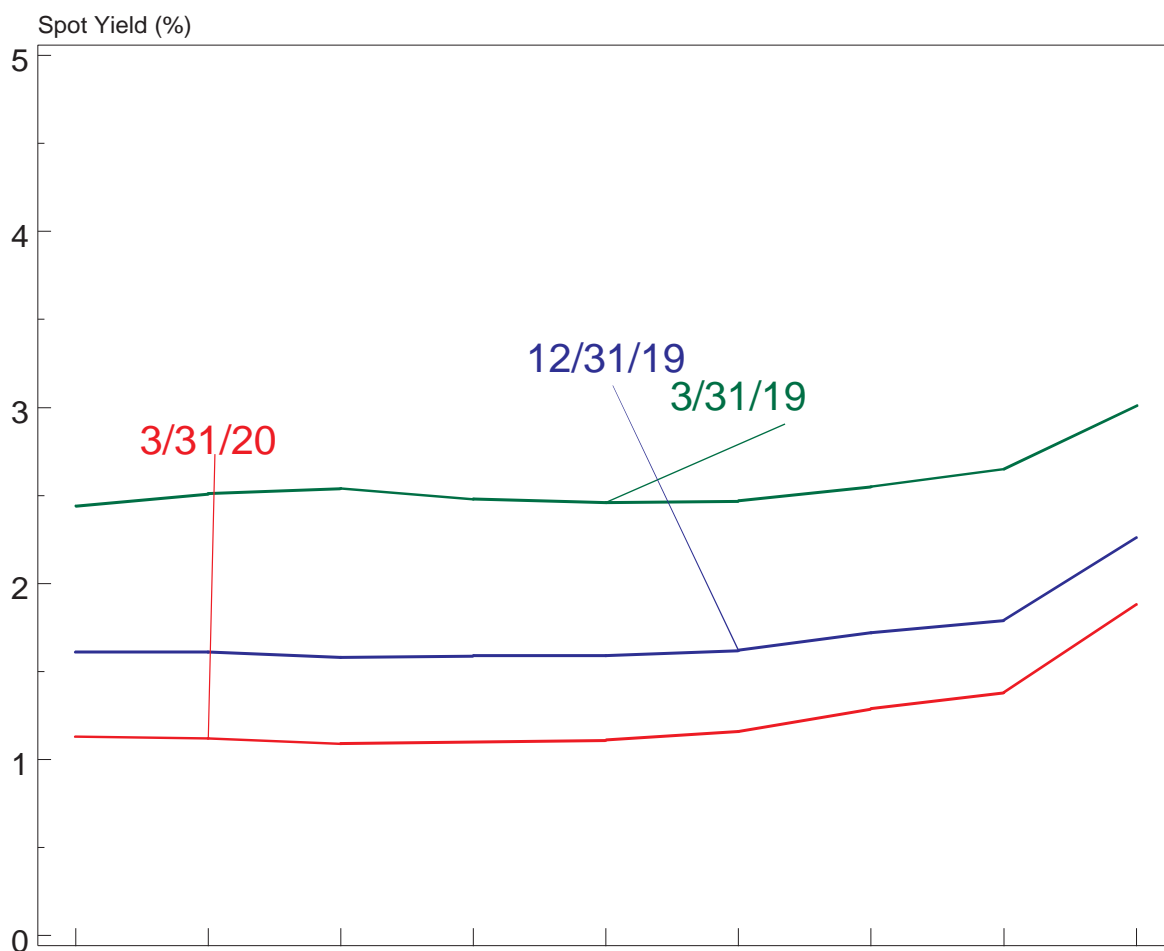
Percent of Insured Deposits



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

March 31, 2019 - March 31, 2020



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
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
3/31/19	2.44	2.51	2.54	2.48	2.46	2.47	2.55	2.65	3.01

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, 2020

### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	5,104	99.8%	\$20,251.5	100.0%
Adequately Capitalized	4	0.1%	\$1.0	0.0%
Undercapitalized	5	0.1%	\$0.5	0.0%
Significantly Undercapitalized	2	0.0%	\$0.2	0.0%
Critically Undercapitalized	1	0.0%	\$0.1	0.0%

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

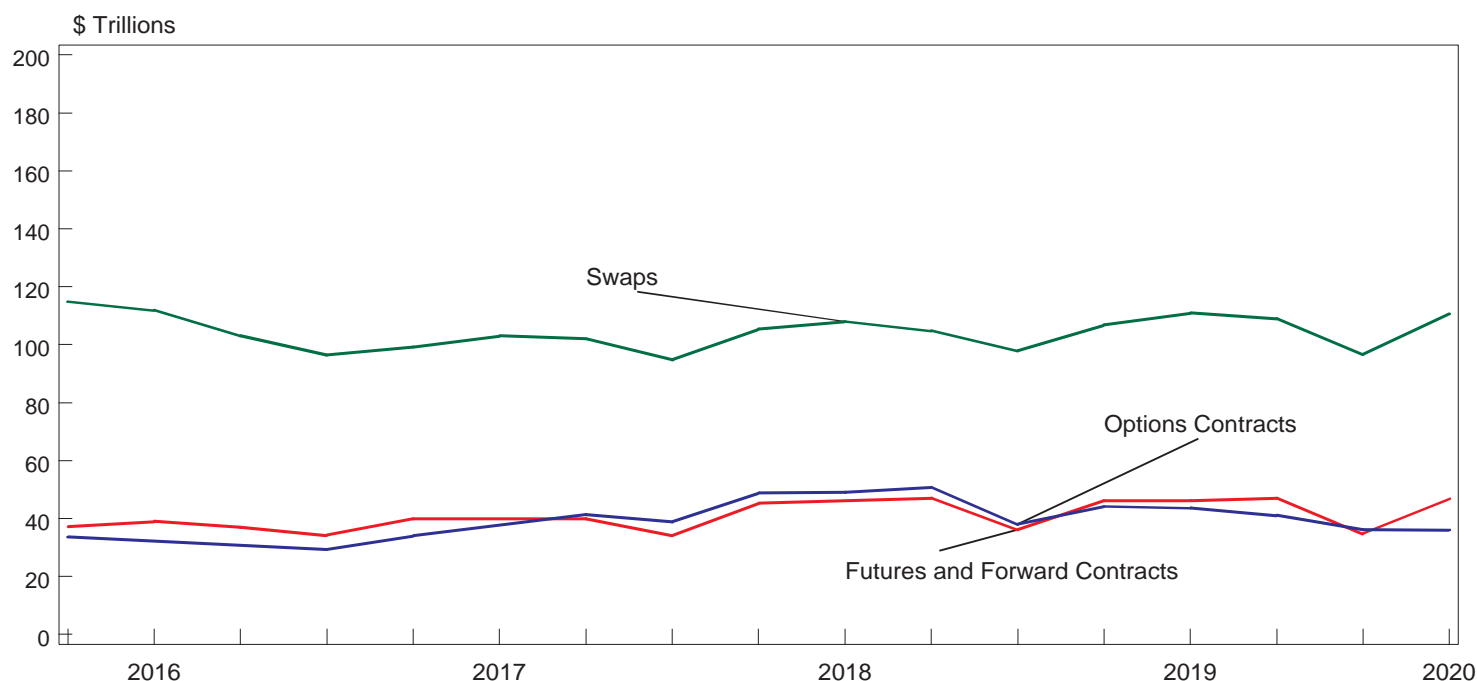
### Capital Category Definitions

	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
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$159,958	\$167,787	\$172,083	\$167,518	\$193,514
<b>Futures and Forward Contracts</b>	<b>34,201</b>	<b>34,162</b>	<b>36,144</b>	<b>34,787</b>	<b>46,804</b>
Interest rate contracts	20,313	19,454	16,718	15,561	23,829
Foreign exchange rate contracts	13,564	14,300	19,025	18,704	22,443
Other futures and forwards*	324	407	401	522	531
<b>Option Contracts</b>	<b>29,373</b>	<b>38,841</b>	<b>38,009</b>	<b>36,117</b>	<b>36,111</b>
Interest rate options	22,211	31,933	29,477	28,579	27,394
Foreign currency options	5,097	4,449	5,716	4,392	5,354
Other option contracts*	2,065	2,458	2,816	3,145	3,363
<b>Swaps</b>	<b>96,384</b>	<b>94,784</b>	<b>97,930</b>	<b>96,614</b>	<b>110,599</b>
Interest rate swaps	81,964	79,029	81,979	80,916	94,803
Foreign exchange rate swaps	13,076	14,153	14,479	14,074	14,384
Other swaps*	1,344	1,602	1,472	1,624	1,411
<b>Memoranda</b>					
Spot Foreign Exchange Contracts	1,540	1,519	1,727	1,567	2,200
Credit Derivatives	5,293	4,186	4,270	3,945	3,986
Number of banks reporting derivatives	1,222	1,165	1,122	1,141	1,179
Replacement cost of interest rate and foreign exchange rate contracts **	2,650	1,613	1,518	1,720	2,614

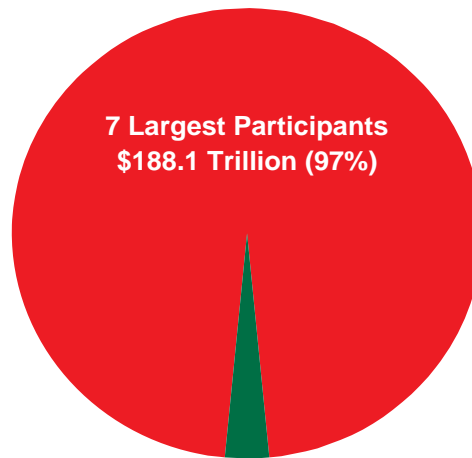
\* Not reported by banks with less than \$300 million in assets.

\*\* 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, 2020

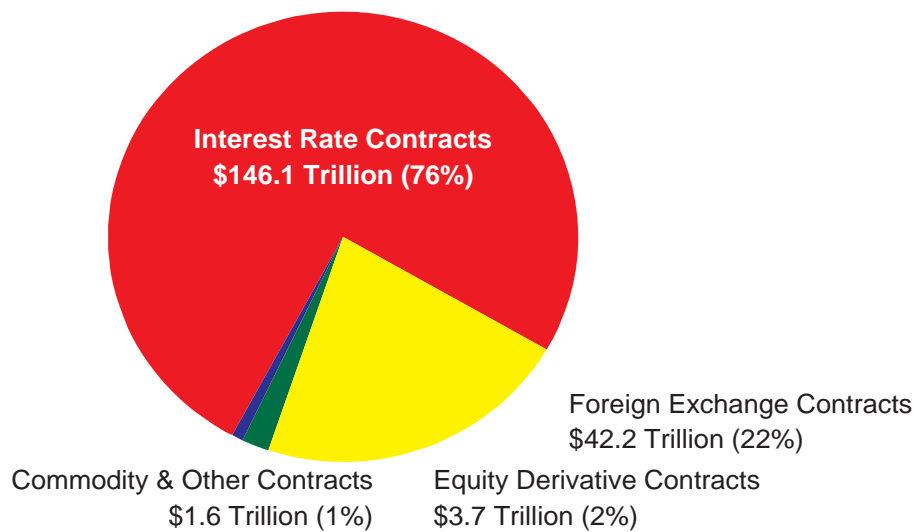


All Other Participants (1353 Banks)  
\$5.5 Trillion (3%)

## Composition of Derivatives\*

Notional Amounts

March 31, 2020



Foreign Exchange Contracts  
\$42.2 Trillion (22%)

Commodity & Other Contracts  
\$1.6 Trillion (1%)

Equity Derivative Contracts  
\$3.7 Trillion (2%)

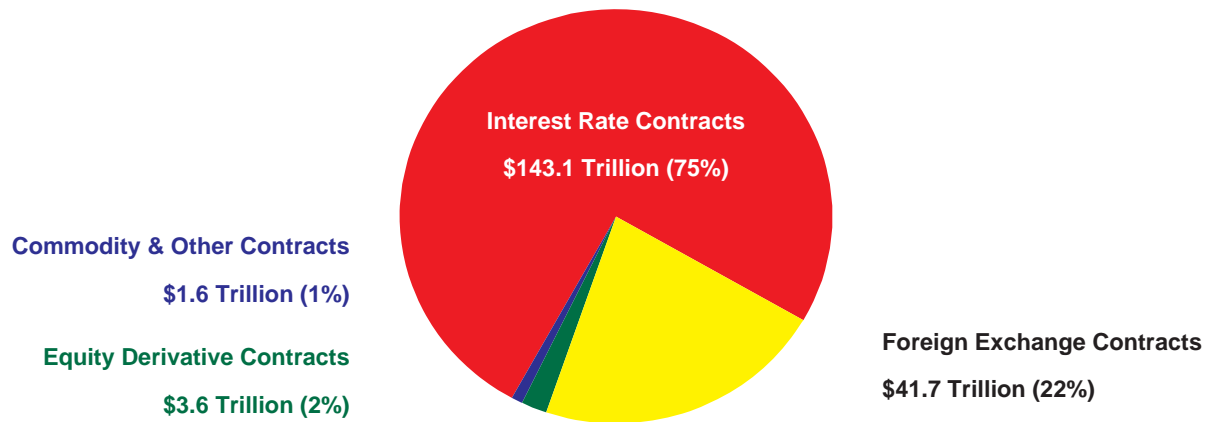
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,069 billion for the seven largest participants and \$131 billion for all others are not included.

## Purpose of Derivatives\*

### Held for Trading

#### Notional Amounts

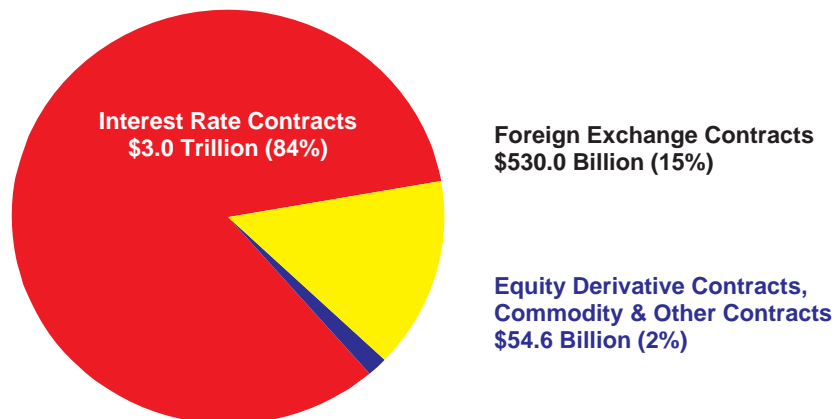
March 31, 2020



## Not Held for Trading

### Notional Amounts

March 31, 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 \$2,200 billion are not included.

## Position of Derivatives

### Gross Fair Values

March 31, 2020

(\$ Millions)

### Held for Trading

182 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
<b>Seven Largest Participants</b>						
Gross positive fair value	1,764,174	717,170	194,111	95,520	2,770,975	25,662
Gross negative fair value	1,741,005	735,420	183,335	85,554	2,745,313	
<b>All other participants</b>						
Gross positive fair value	49,172	21,024	1,533	8,240	79,970	24,898
Gross negative fair value	22,607	22,348	1,875	8,242	55,072	
<b>Total</b>						
Gross positive fair value	1,813,346	738,194	195,645	103,760	2,850,945	50,559
Gross negative fair value	1,763,611	757,768	185,210	93,796	2,800,386	

### Held for Purposes Other than Trading

617 Banks Held Derivative Contracts for Purposes Other than Trading

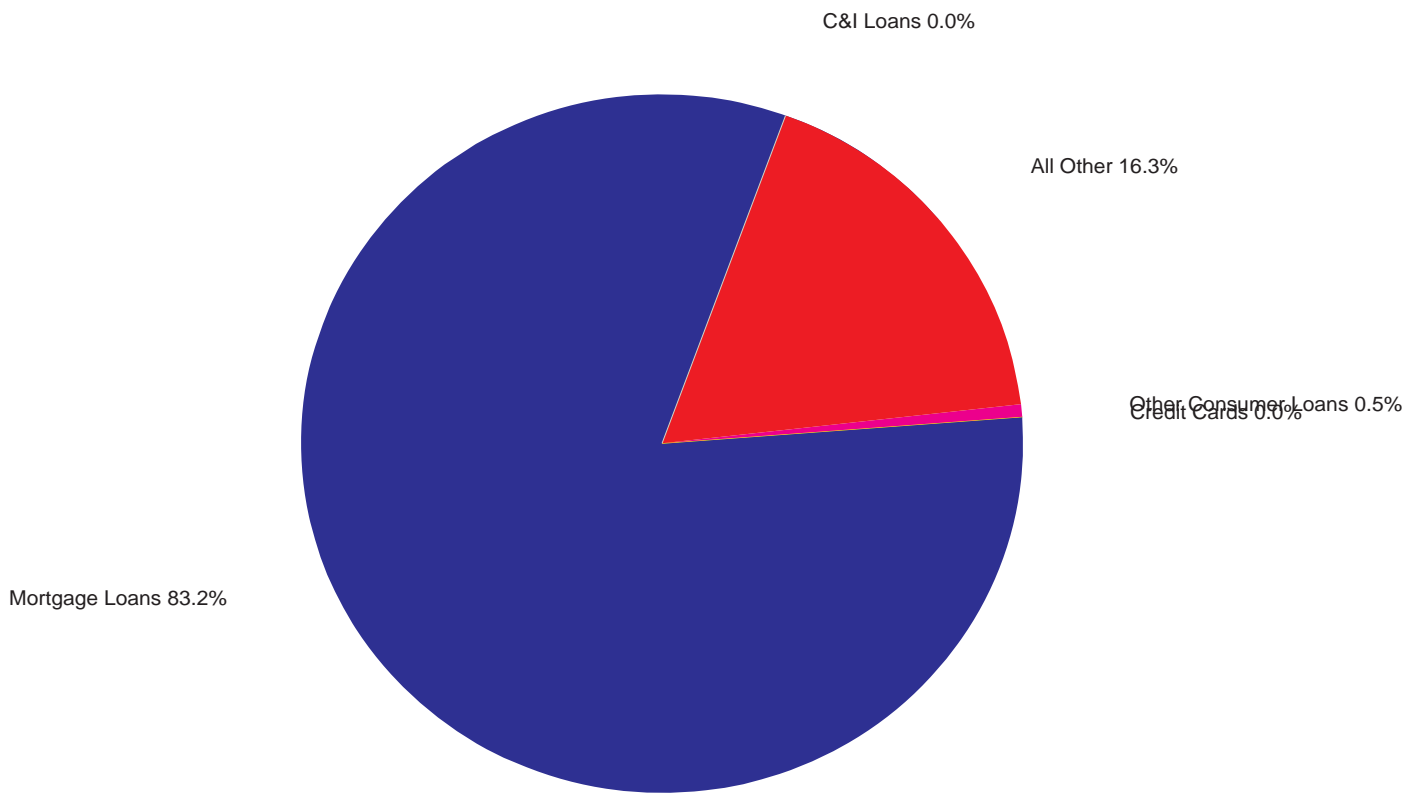
7 Largest Participants Held 64% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	34,218	11,741	16	0	45,974	(1,995)
Gross negative fair value	38,220	9,041	556	153	47,970	
<b>All other participants</b>						
Gross positive fair value	14,967	1,603	271	210	17,051	3,227
Gross negative fair value	12,539	738	328	219	13,824	
<b>Total</b>						
Gross positive fair value	49,185	13,344	286	210	63,025	1,231
Gross negative fair value	50,759	9,779	884	372	61,794	

# Composition of Securitized Assets\*

FDIC-Insured Institutions

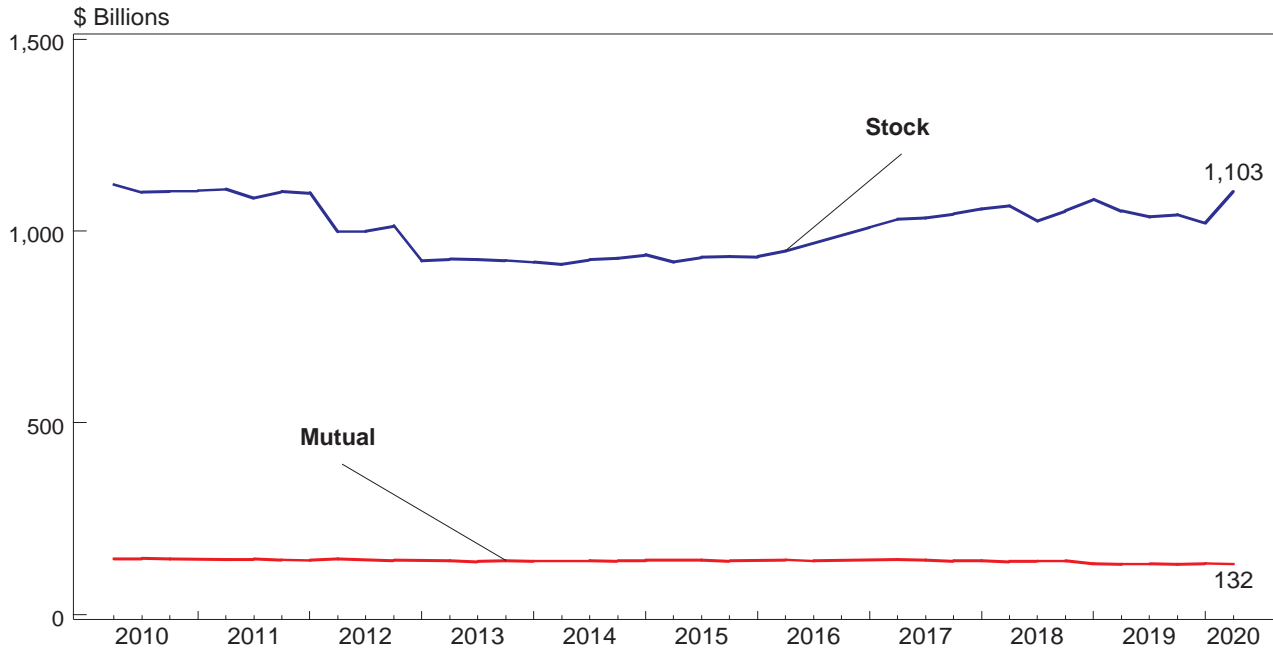
March 31, 2020



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

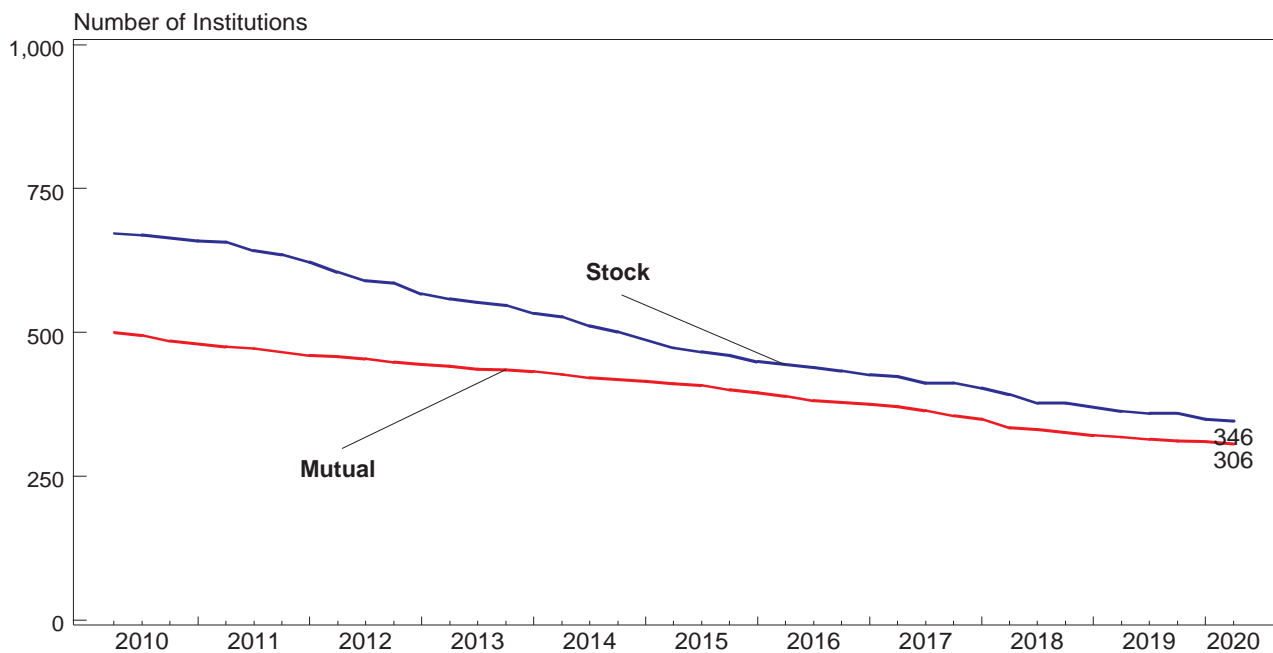
## Assets of Mutual and Stock Savings Institutions

2010 - 2020



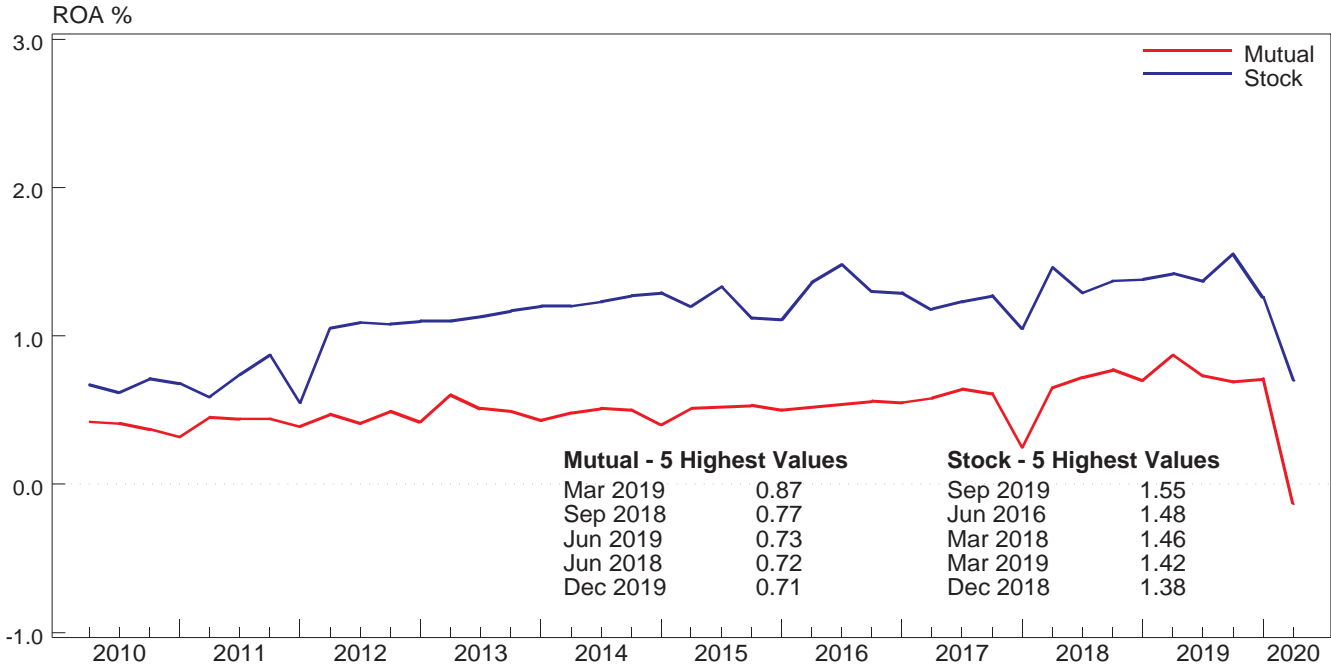
## Number of Mutual and Stock Savings Institutions

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

