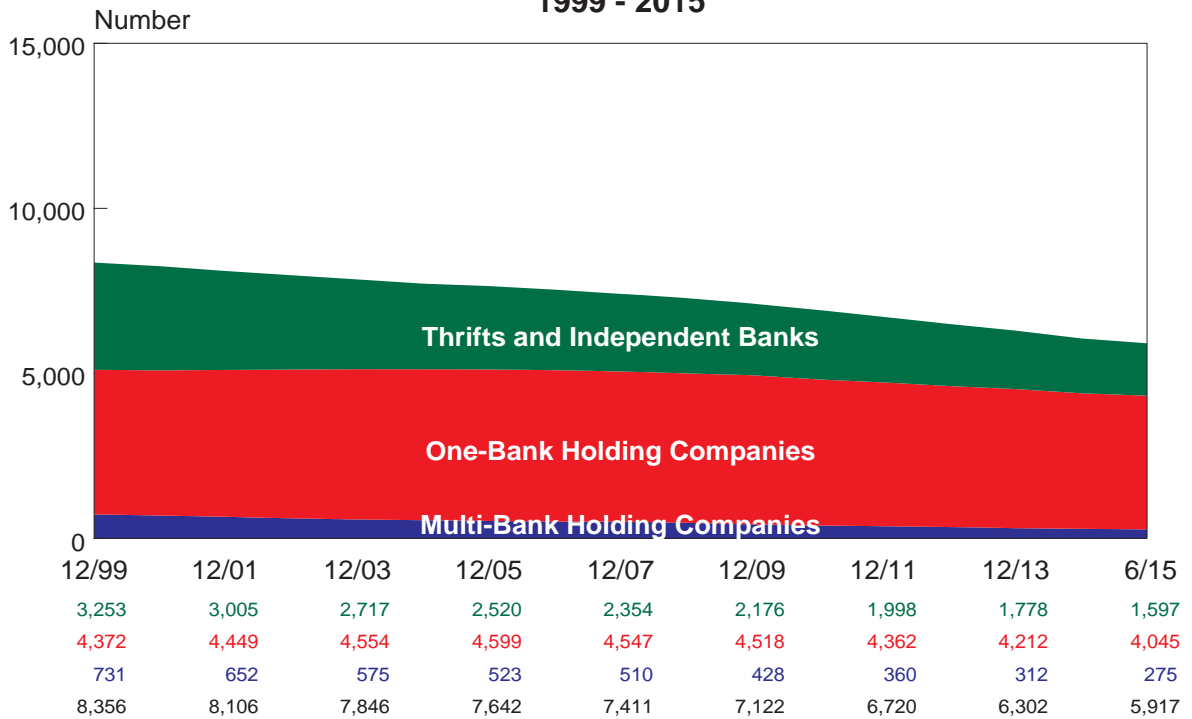


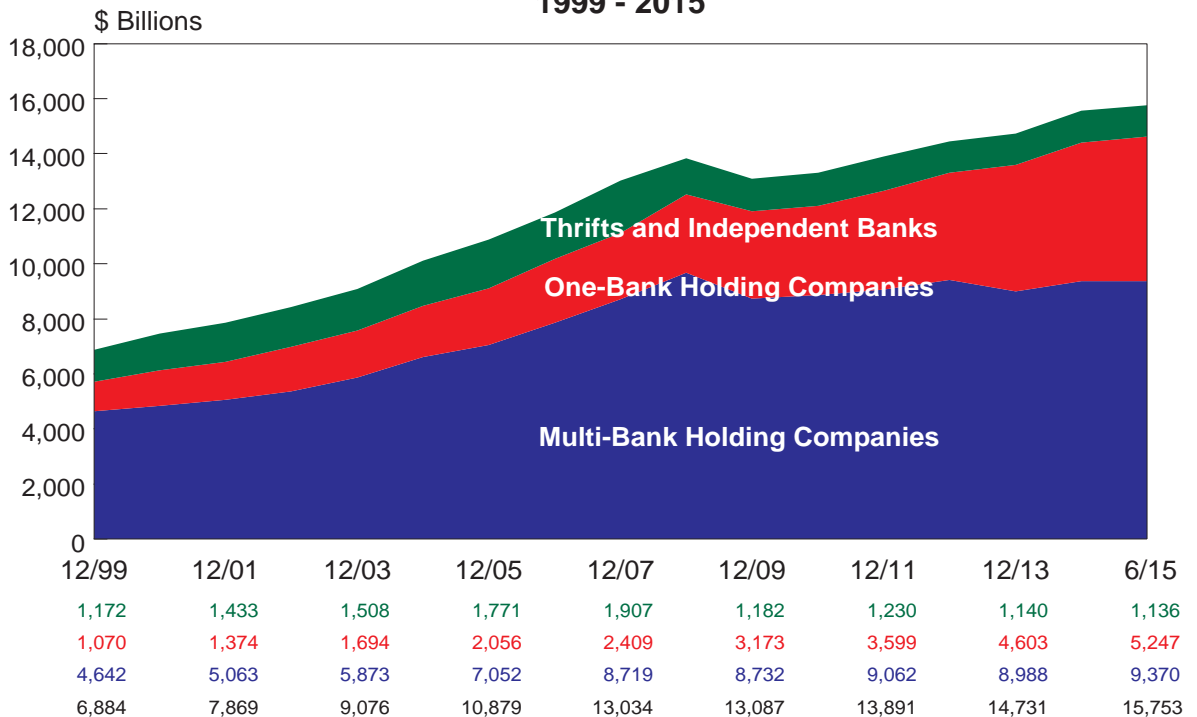
## Number of FDIC-Insured Banking Organizations

1999 - 2015



## Assets of FDIC-Insured Banking Organizations

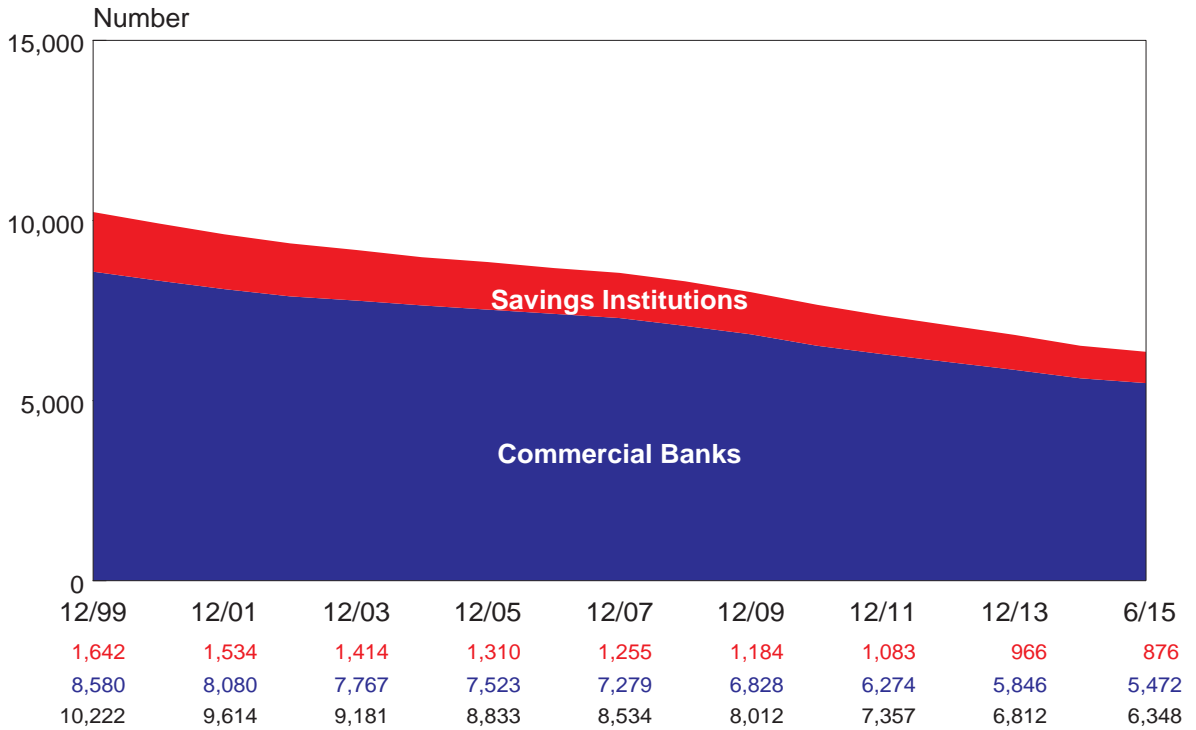
1999 - 2015



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

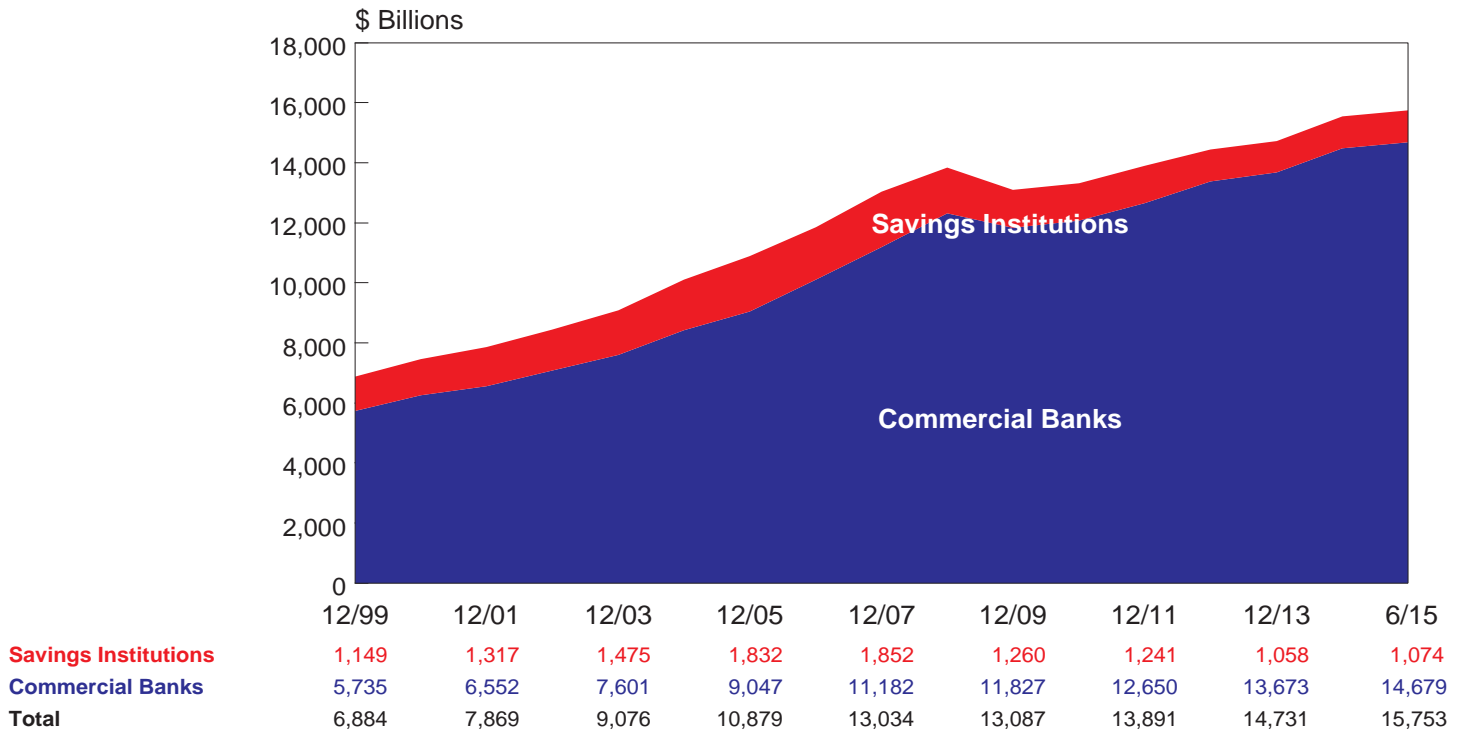
## Number of FDIC-Insured Institutions

1999 - 2015



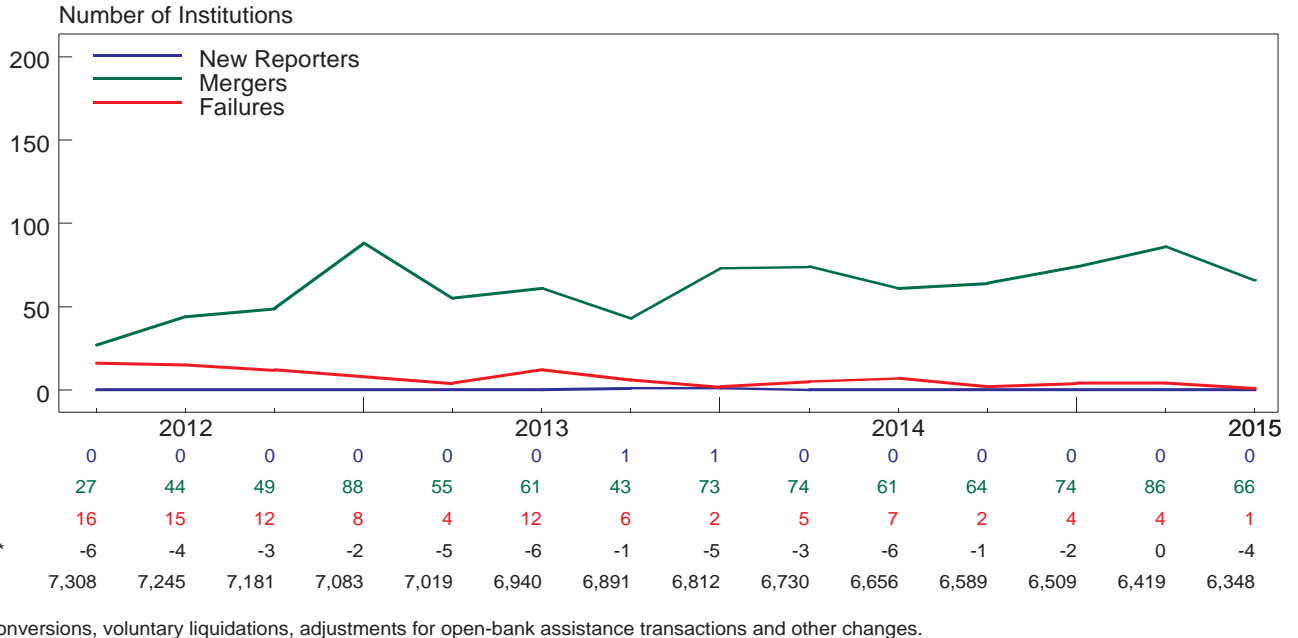
## Assets of FDIC-Insured Institutions

1999 - 2015



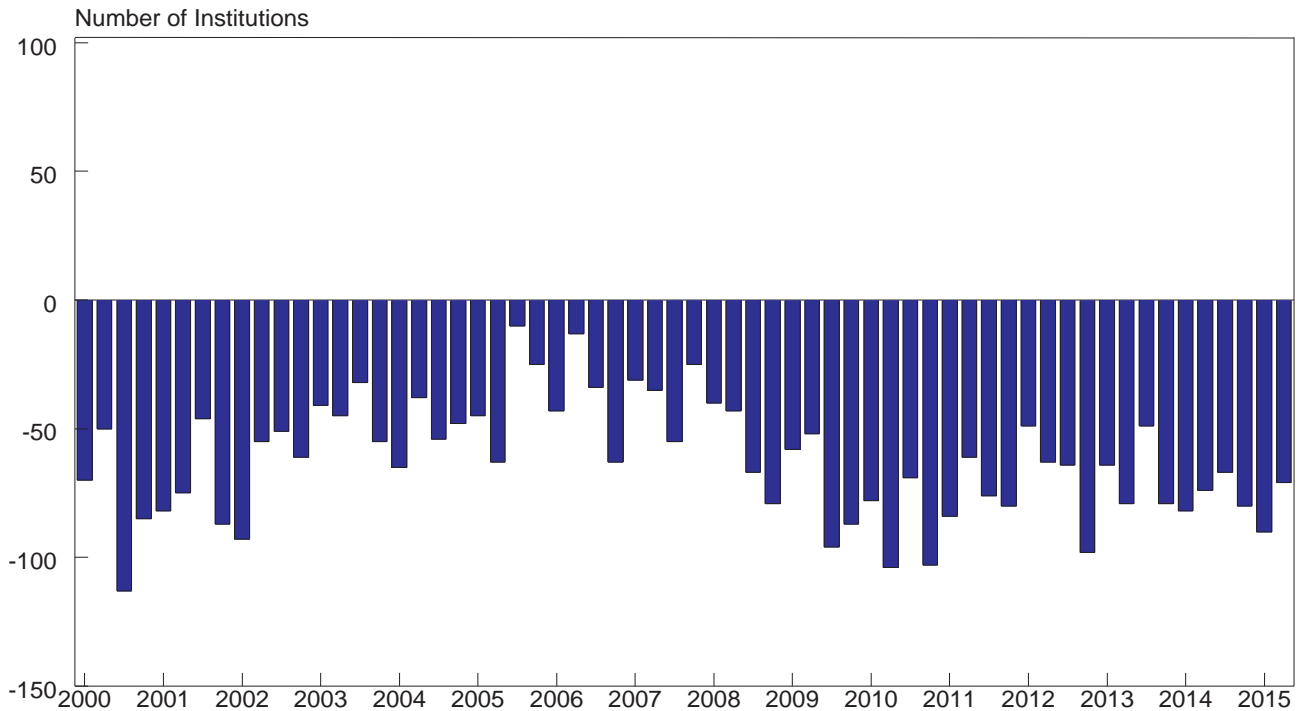
## Changes in the Number of FDIC-Insured Institutions

Quarterly, 2012 - 2015



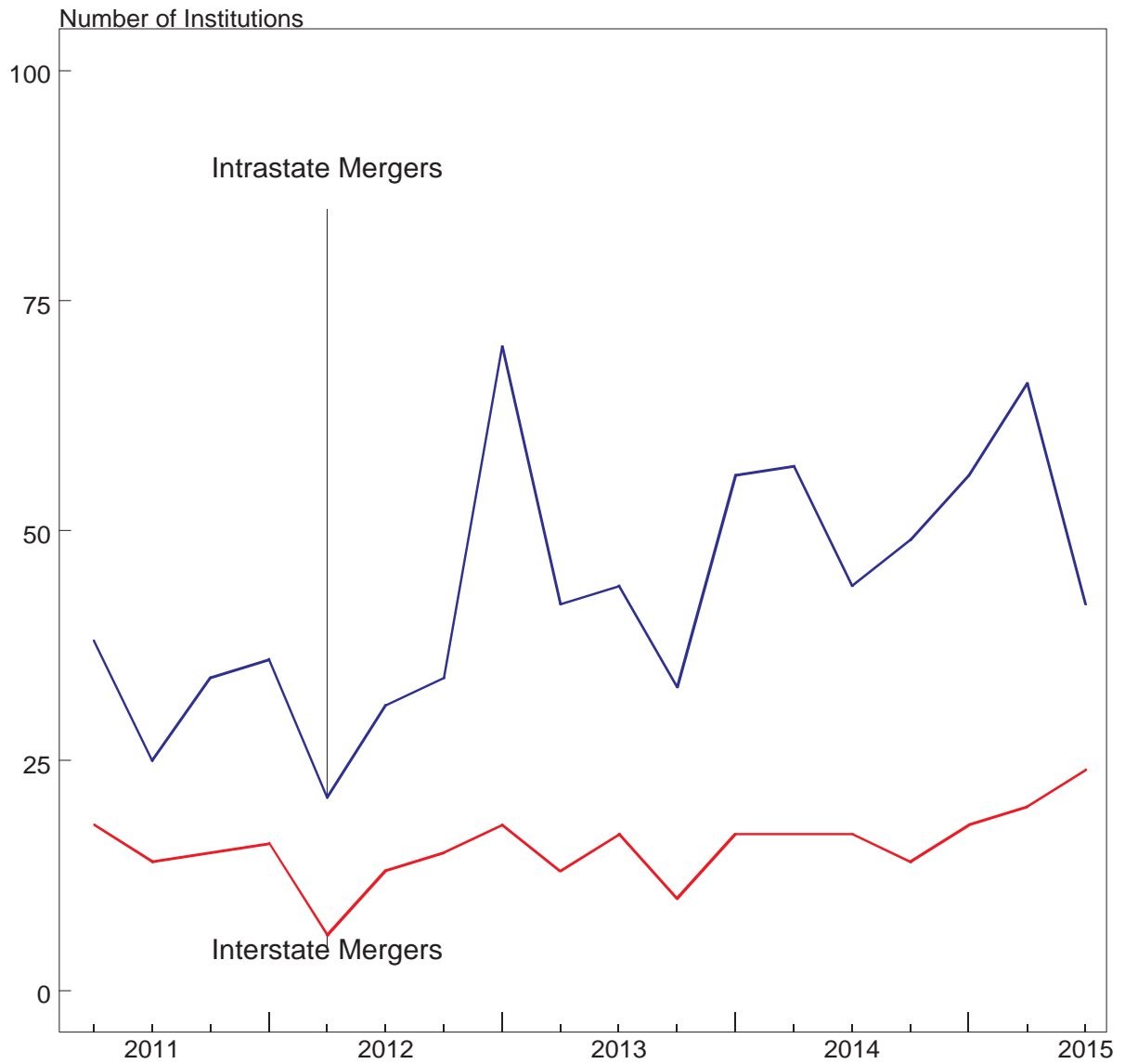
## Quarterly Change in the Number of FDIC-Insured Institutions

2000-2015



# Institution Mergers: Interstate vs. Intrastate

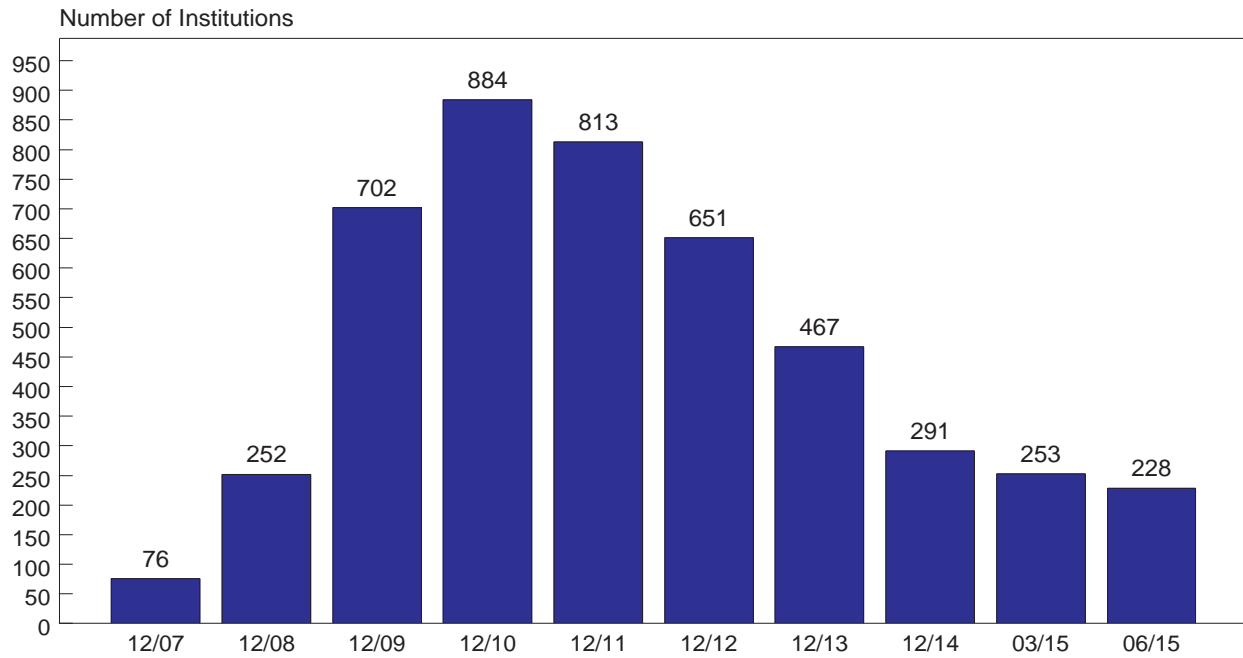
Quarterly, 2011 - 2015



<b>Intrastate Mergers</b>	<b>38</b>	<b>25</b>	<b>34</b>	<b>36</b>	<b>21</b>	<b>31</b>	<b>34</b>	<b>70</b>	<b>42</b>	<b>44</b>	<b>33</b>	<b>56</b>	<b>57</b>	<b>44</b>	<b>49</b>	<b>56</b>	<b>66</b>	<b>42</b>
<b>Interstate Mergers</b>	<b>18</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>6</b>	<b>13</b>	<b>15</b>	<b>18</b>	<b>13</b>	<b>17</b>	<b>10</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>14</b>	<b>18</b>	<b>20</b>	<b>24</b>

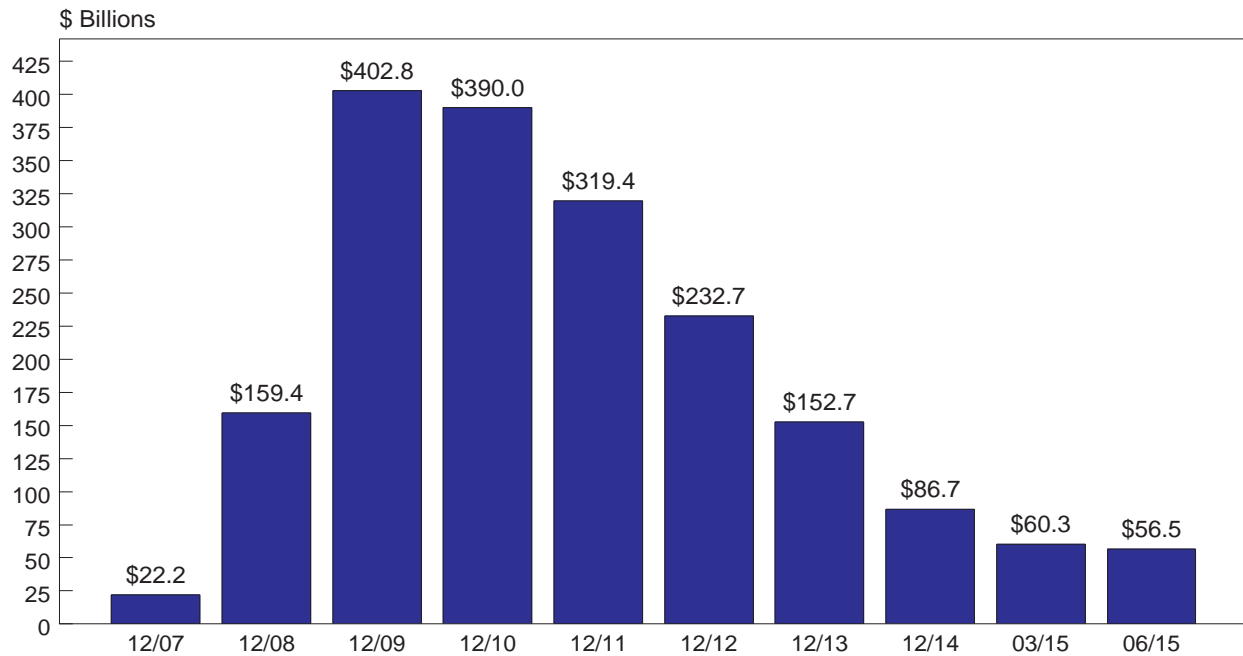
## Number of FDIC-Insured "Problem" Institutions

2007-2015



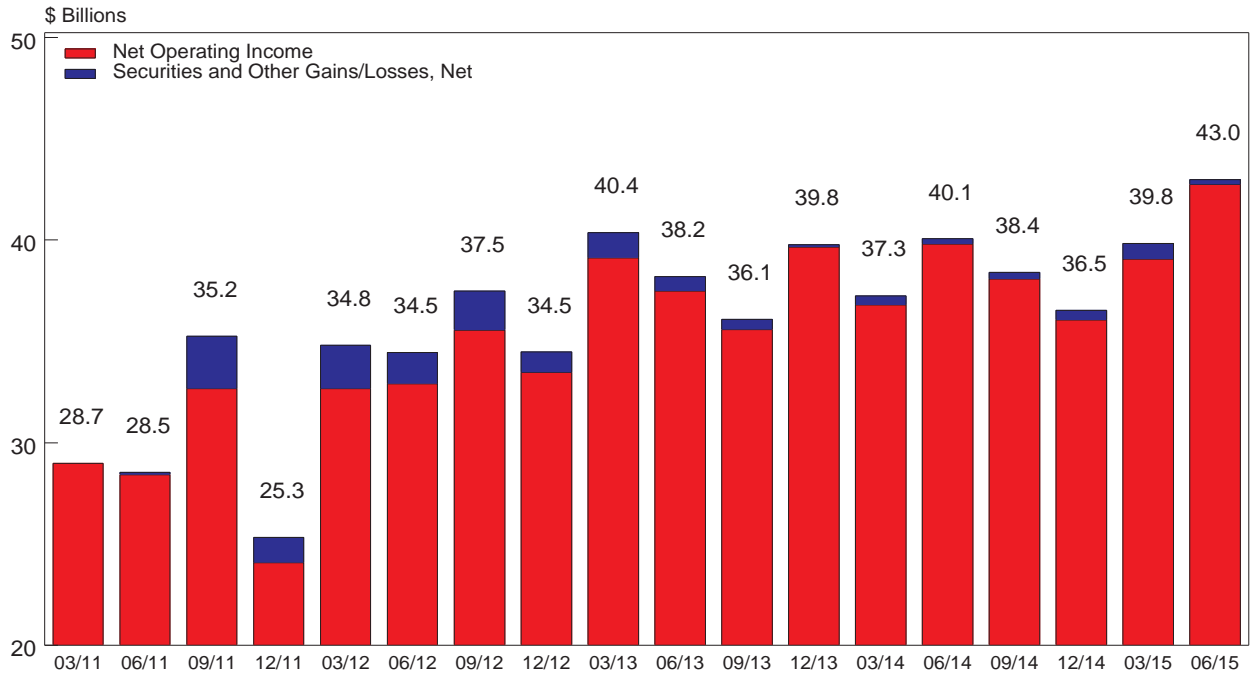
## Assets of FDIC-Insured "Problem" Institutions

2007-2015



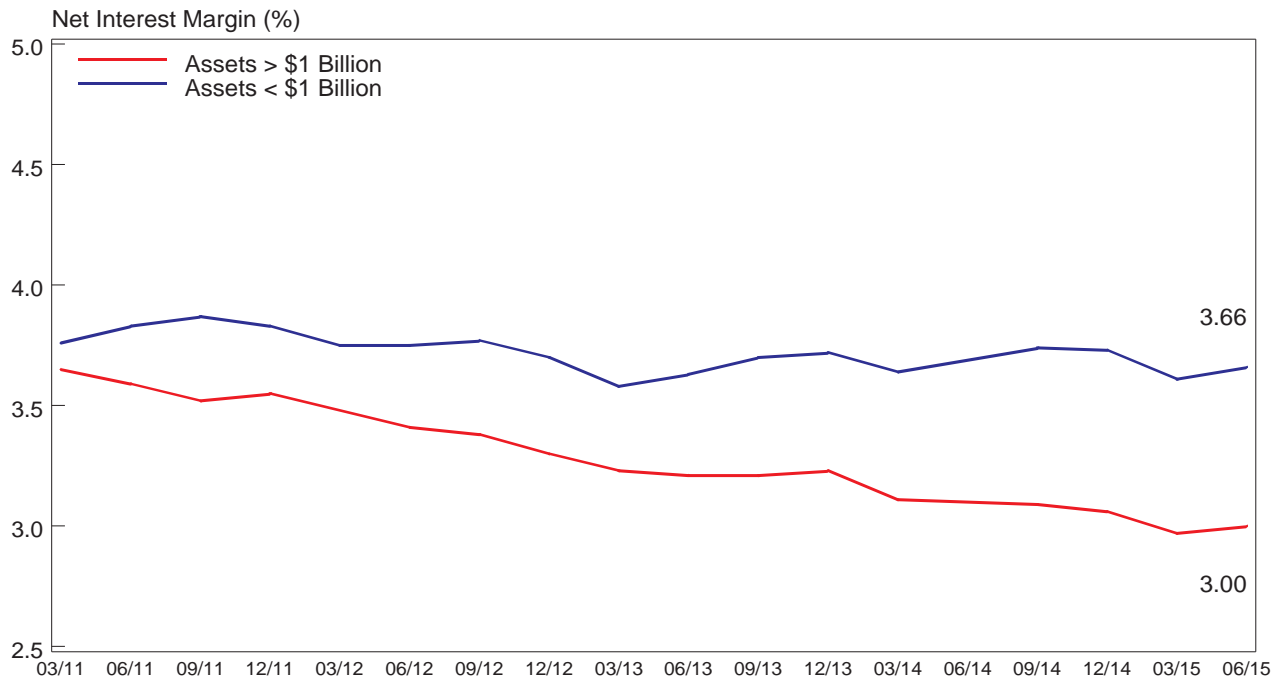
## Quarterly Net Income

2011-2015



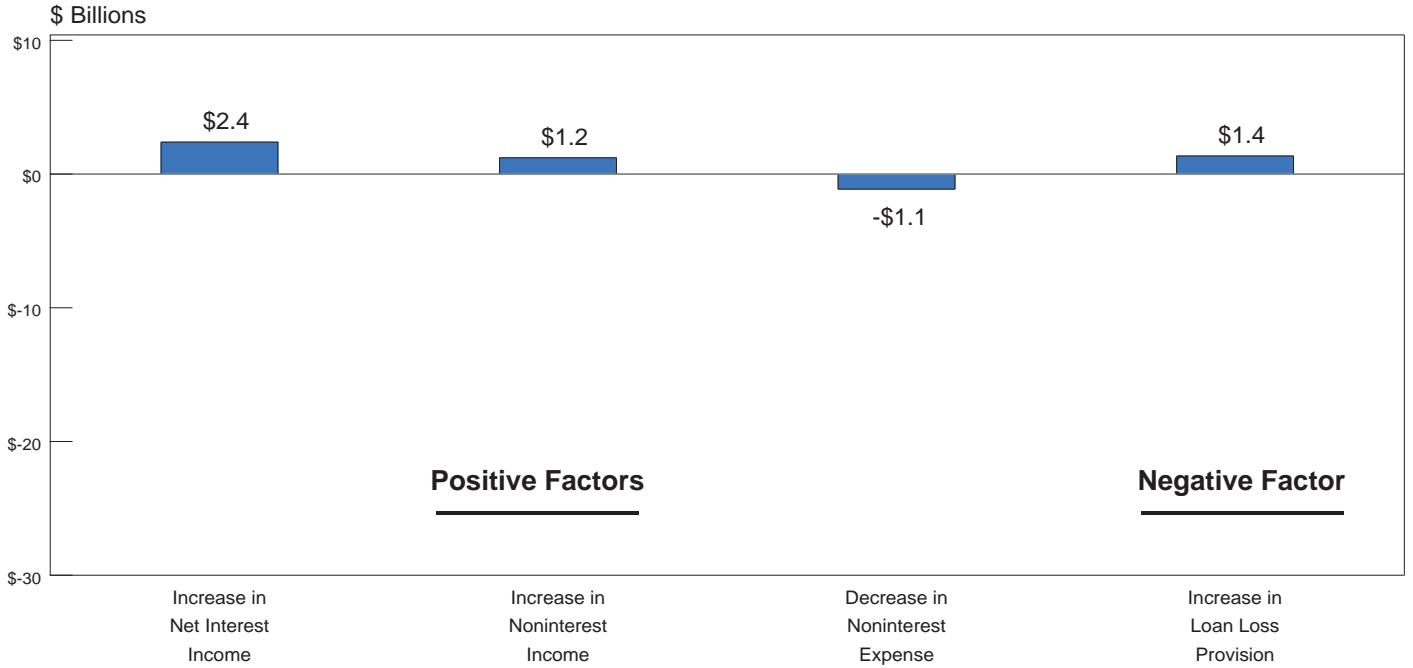
## Quarterly Net Interest Margins, Annualized

2011 - 2015



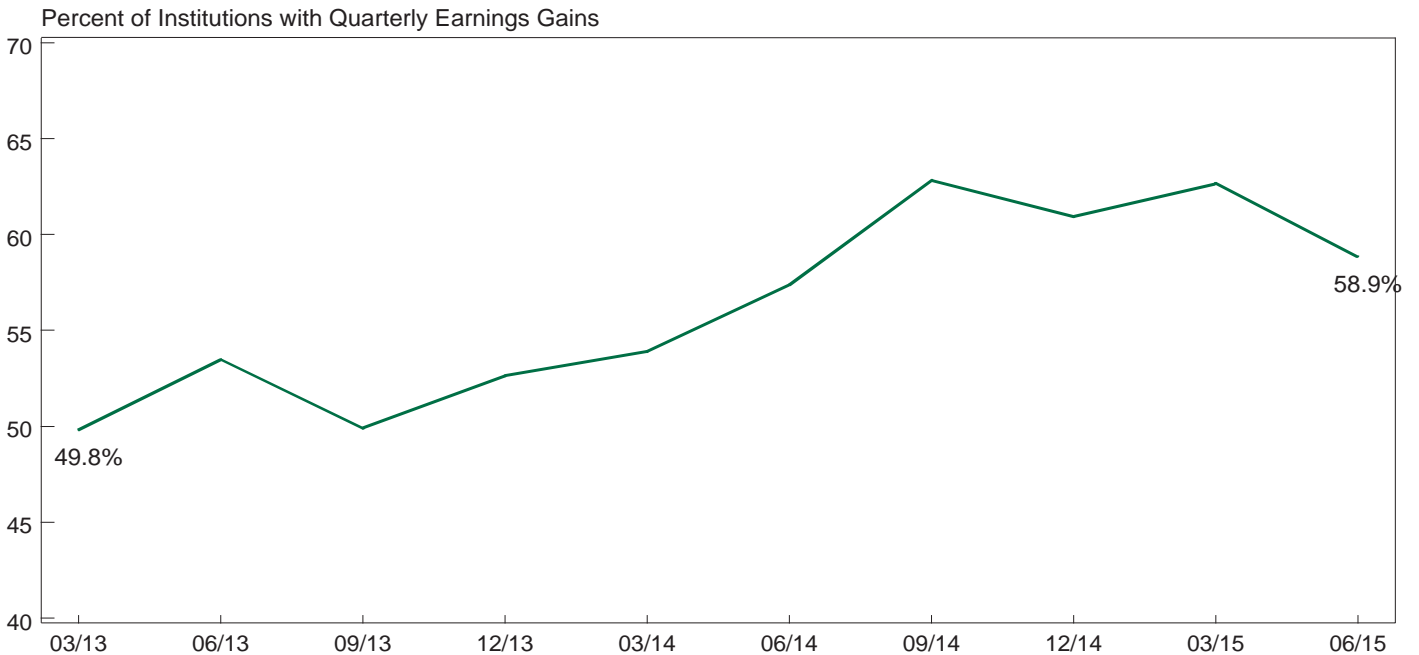
## Major Factors Affecting Earnings

2nd Quarter 2015 vs. 2nd Quarter 2014

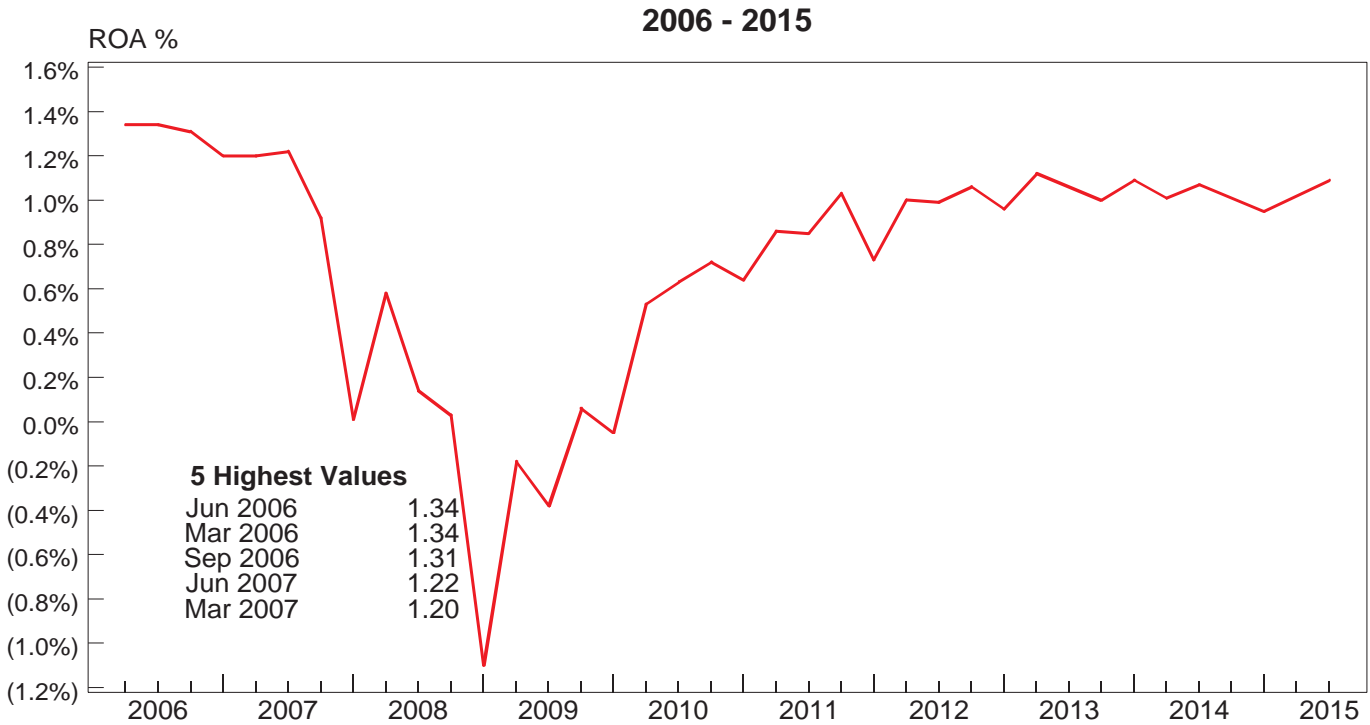


## Percentage of Insured Institutions With Earnings Gains

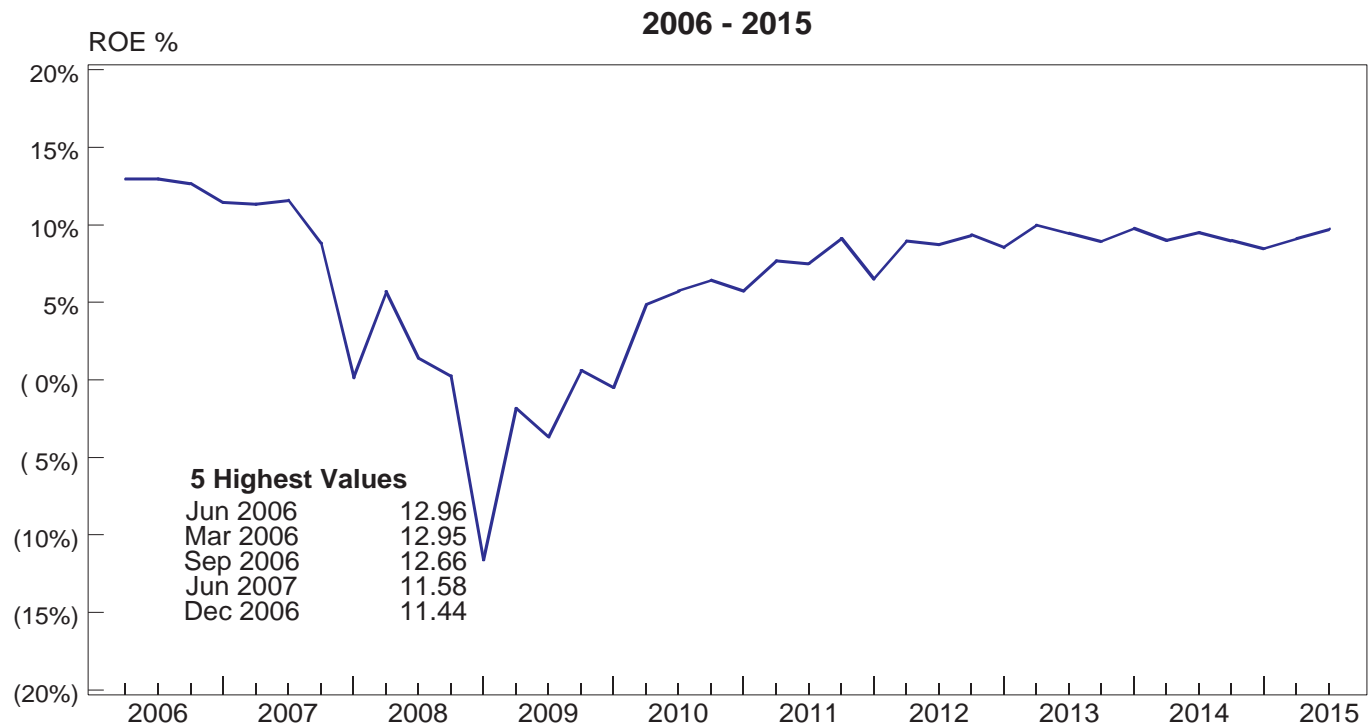
Compared to Year-Earlier Quarter, 2013-2015



## Quarterly Return on Assets (ROA), Annualized



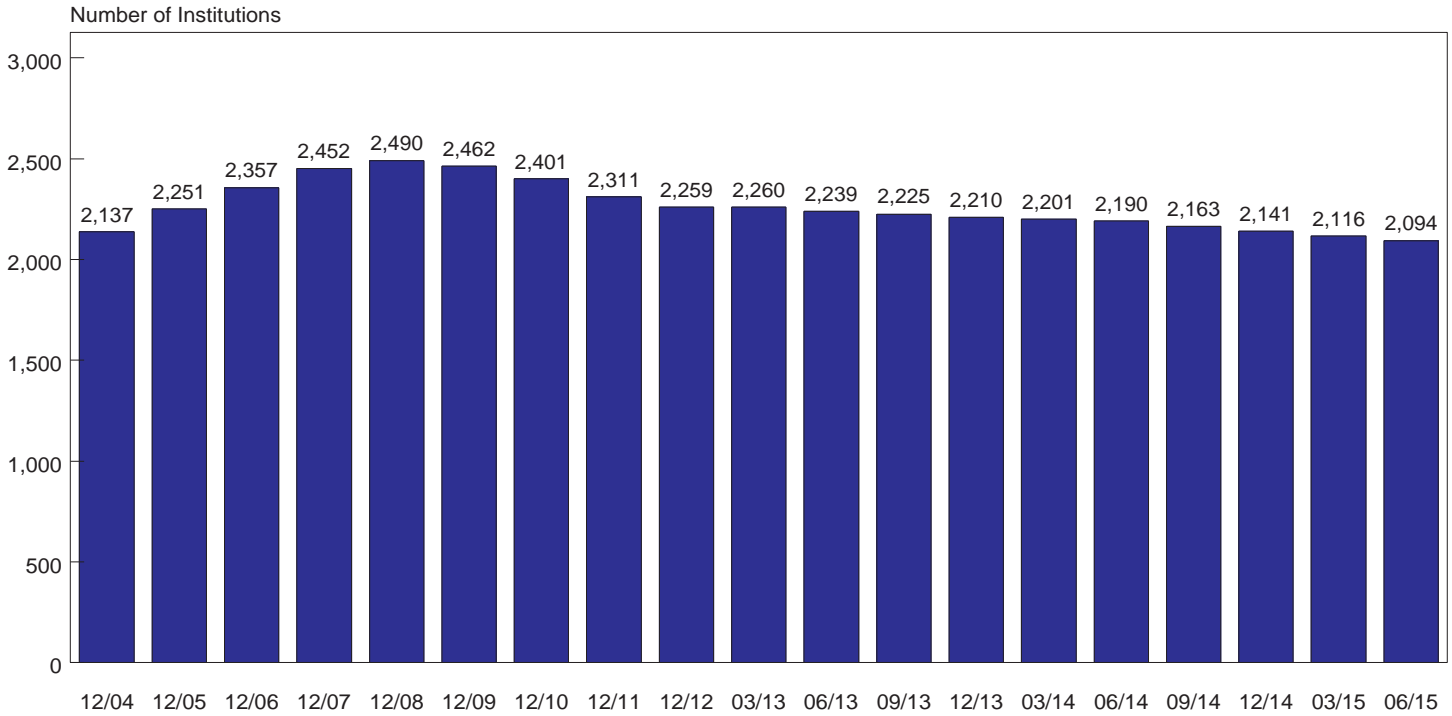
## Quarterly Return on Equity (ROE), Annualized





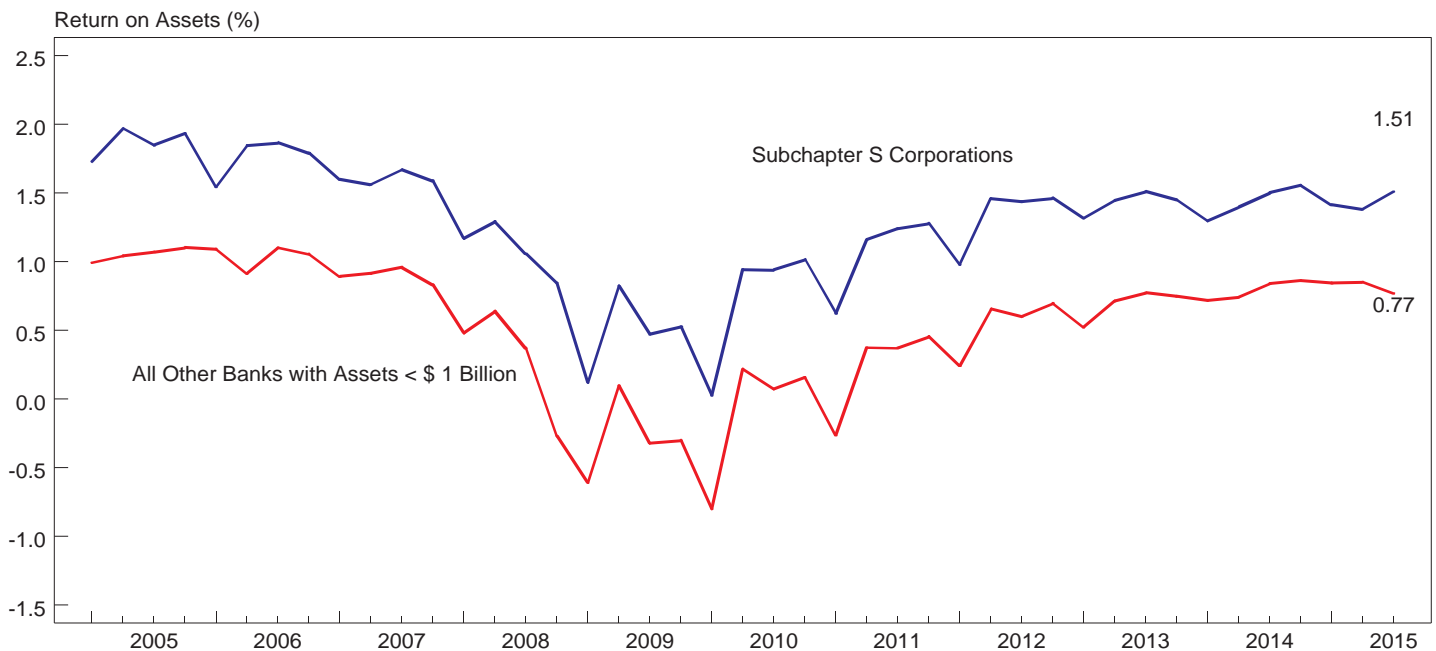
## Number of Subchapter S Corporations

2004-2015



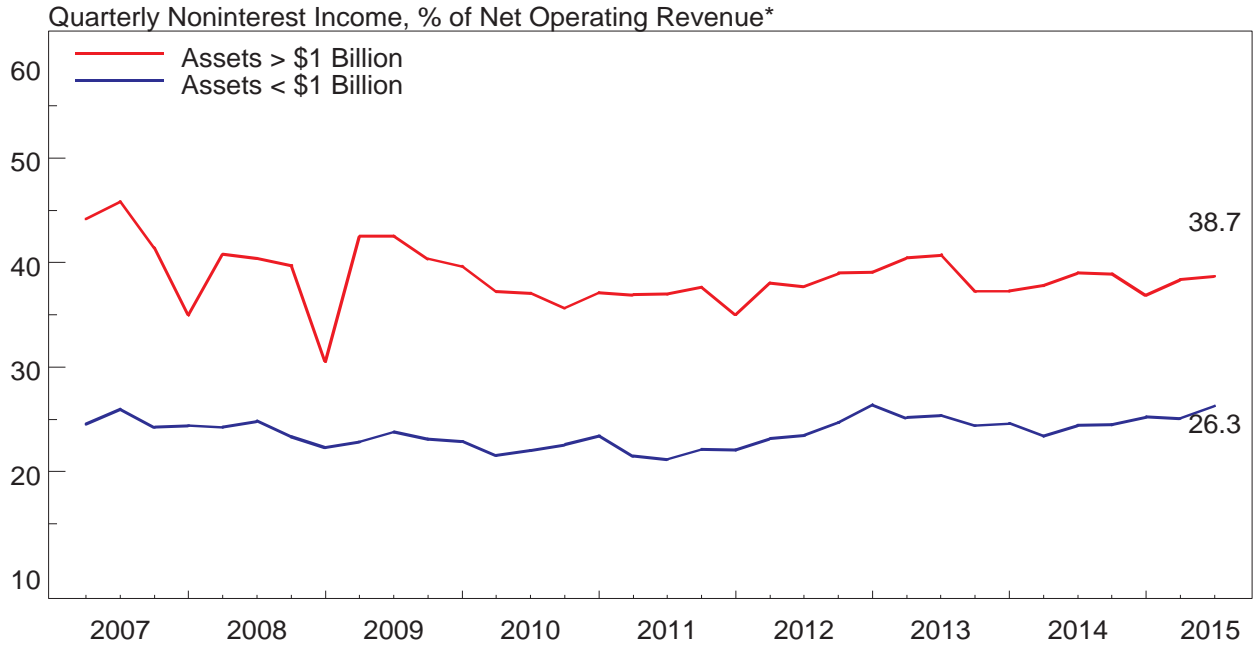
## Quarterly Return on Assets of Subchapter S Corporations vs. Other Banks, Annualized

2004-2015



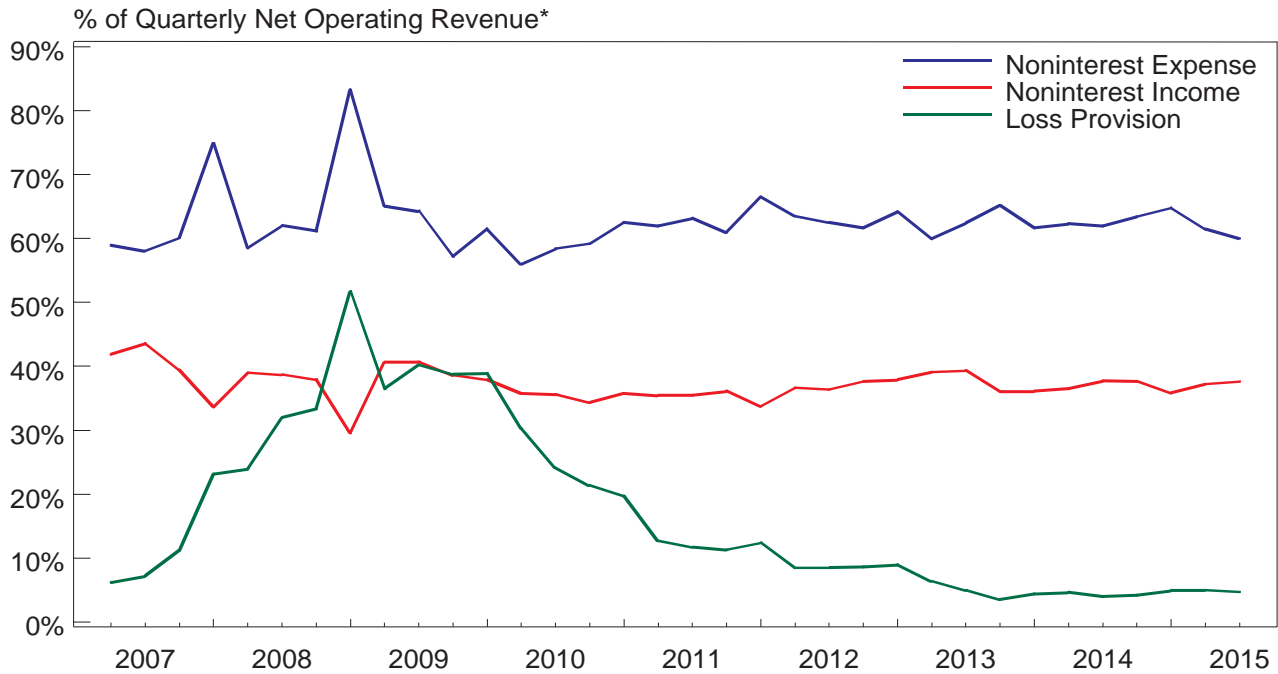
## Noninterest Income as a Percentage of Net Operating Revenue\*

2007 - 2015



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

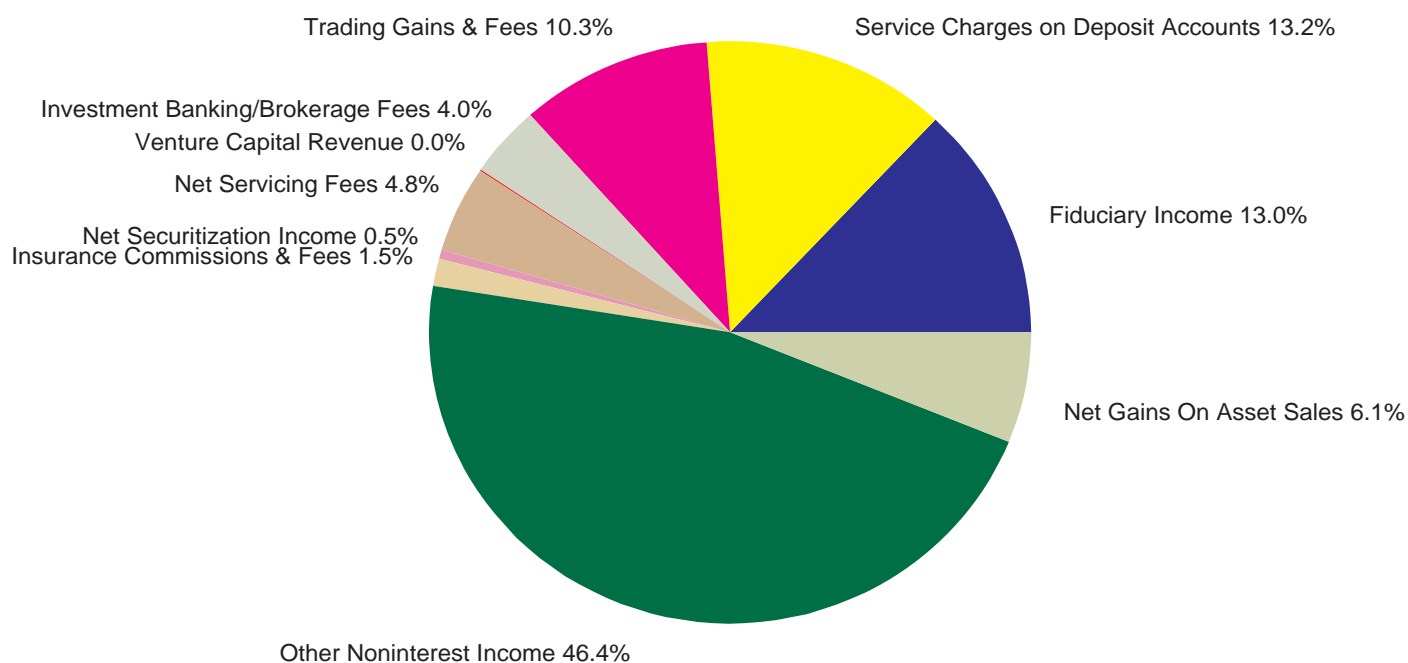
2007 - 2015



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

## Composition of Noninterest Income

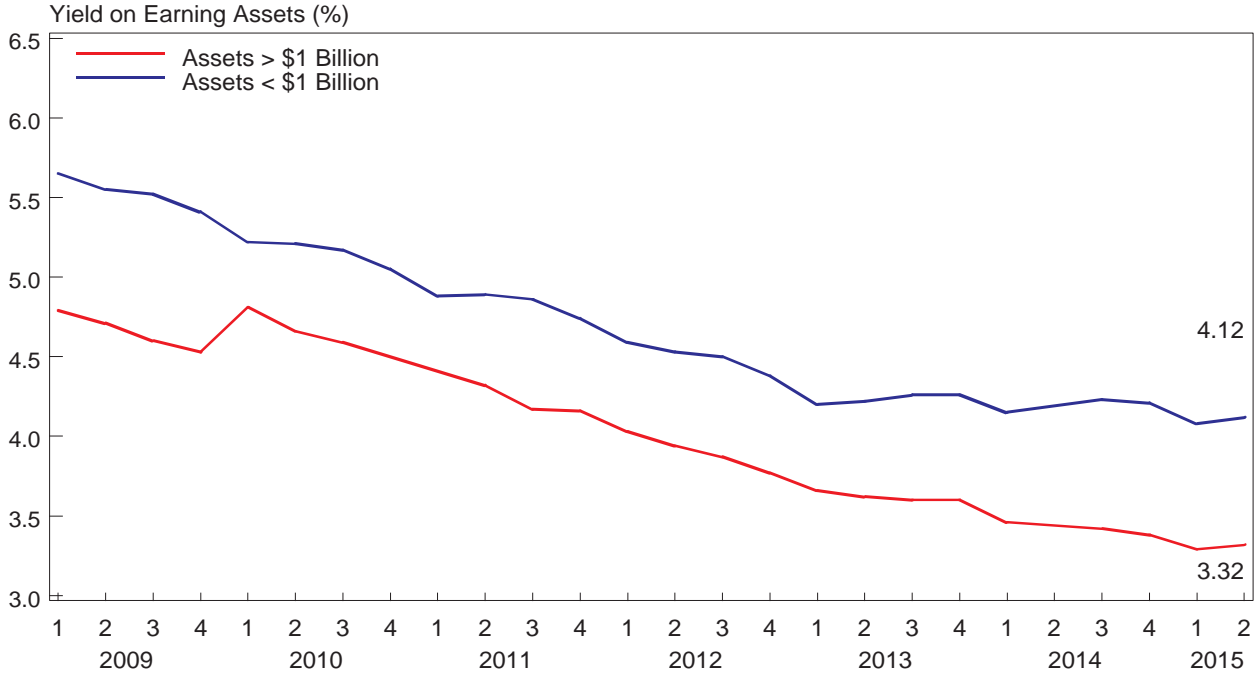
First Half 2015



Noninterest Income Source	Noninterest Income \$ Millions	Number of Banks Reporting Non-Zero Balances	Percent of All Banks
Fiduciary Income	\$16,658	1,151	18.1%
Service Charges on Deposit Accounts	\$16,848	6,182	97.4%
Trading Gains & Fees	\$13,199	203	3.2%
Investment Banking/Brokerage Fees	\$5,089	1,695	26.7%
Venture Capital Revenue	\$58	51	0.8%
Net Servicing Fees	\$6,143	2,230	35.1%
Net Securitization Income	\$623	36	0.6%
Insurance Commissions & Fees	\$1,955	2,393	37.7%
Net Gains On Asset Sales			
Net Gains/Losses On Loan Sales	\$7,039	2,643	41.6%
Net Gains/Losses On OREO Sales	\$22	3,299	52.0%
Net Gains/Losses On Sales Of Other Assets	\$756	1,670	26.3%
Other Noninterest Income	\$59,287	6,289	99.1%
<b>Total Noninterest Income</b>	<b>\$127,684</b>	<b>6,337</b>	<b>99.8%</b>

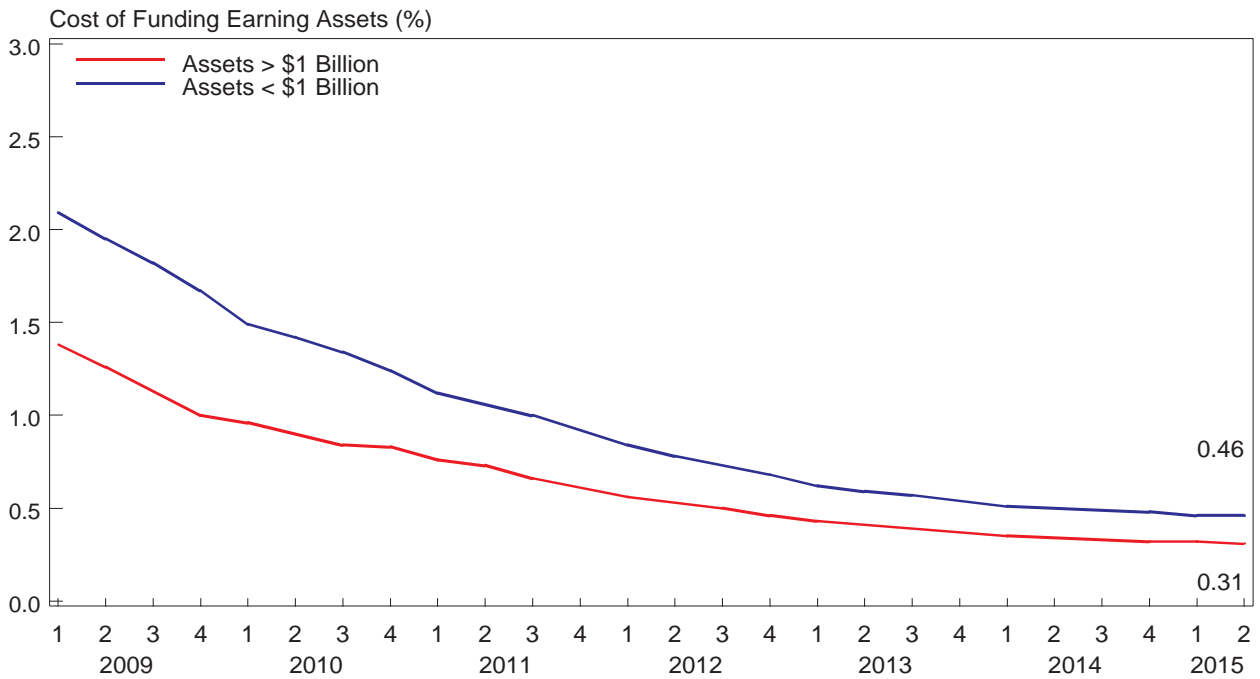
## Quarterly Yield on Earning Assets

2009 - 2015

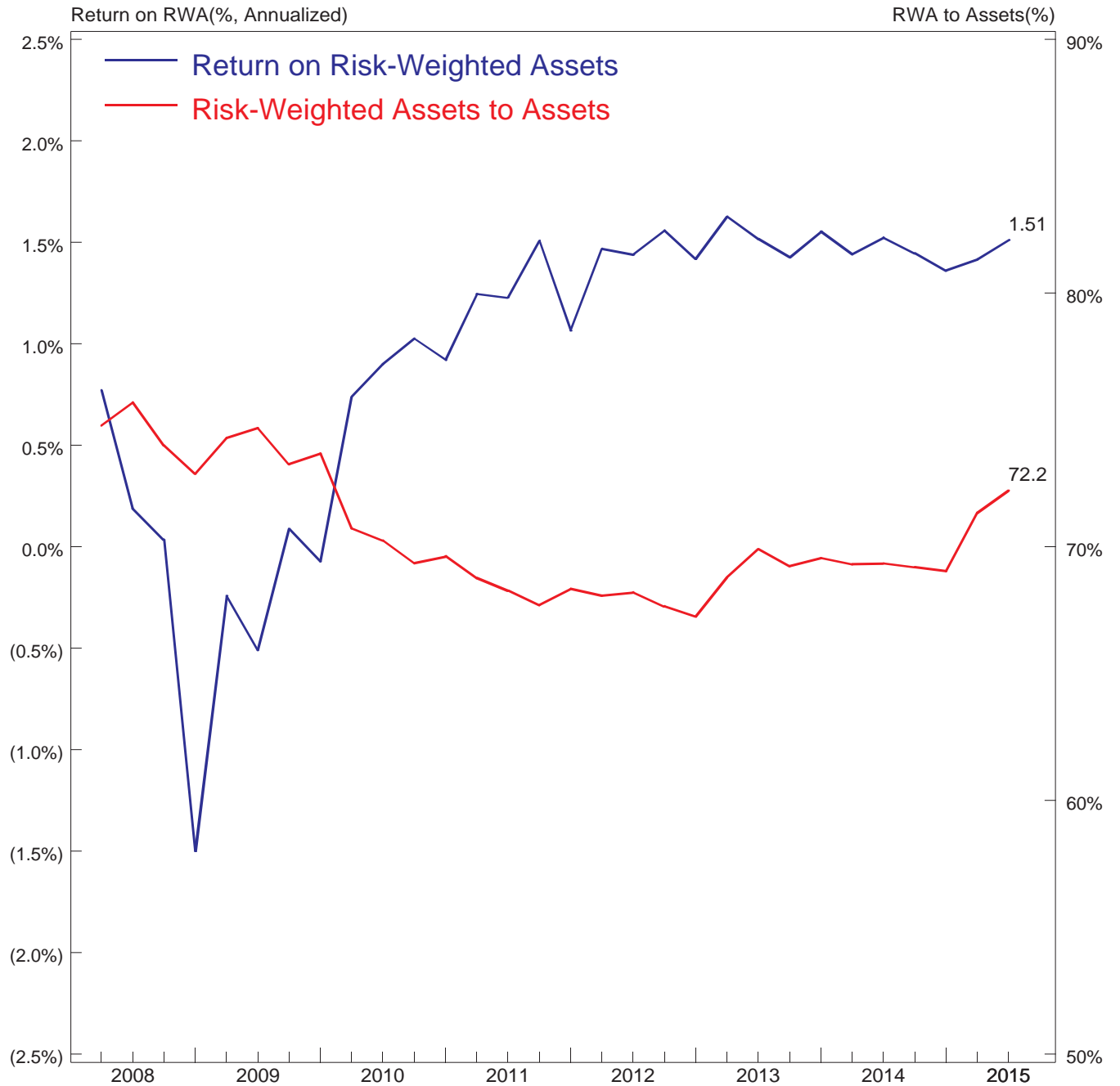


## Quarterly Cost of Funding Earning Assets

2009 - 2015



## Quarterly Return on Risk-Weighted Assets (RWA)\* and RWA to Total Assets 2008 - 2015

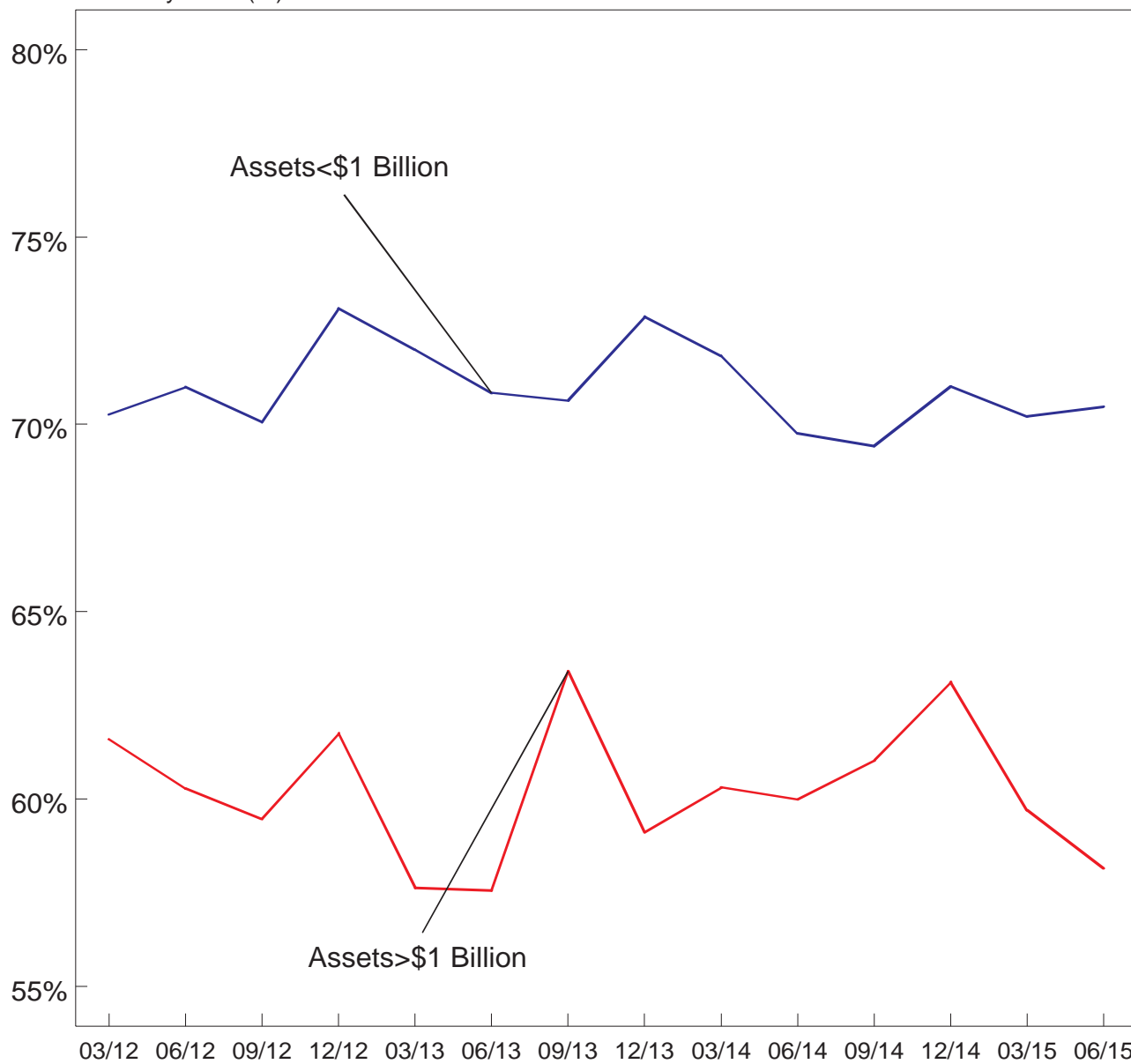


\* Assets weighted according to risk categories used in regulatory capital computations.

## Quarterly Efficiency Ratios\*

2012 - 2015

Efficiency Ratio (%)



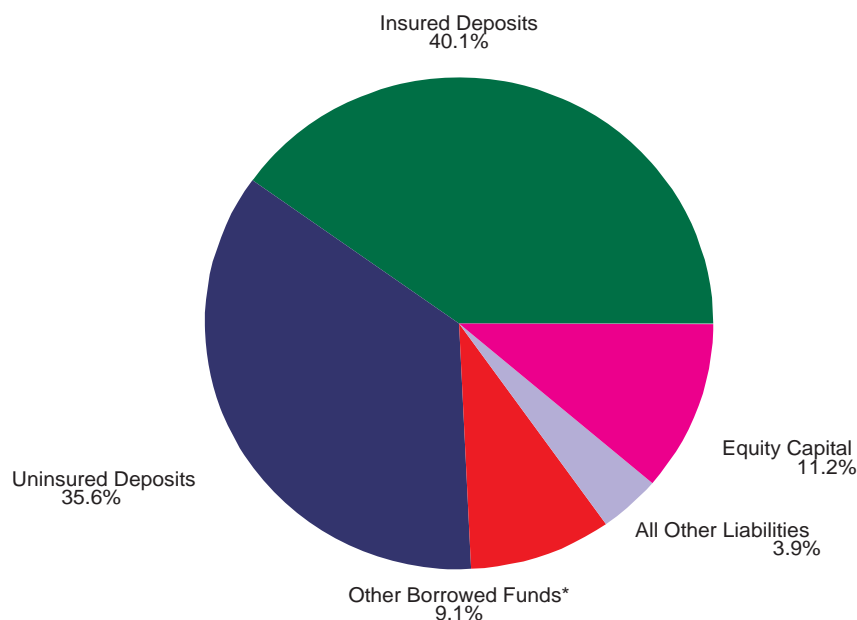
	03/12	06/12	09/12	12/12	03/13	06/13	09/13	12/13	03/14	06/14	09/14	12/14	03/15	06/15
Assets <\$1 Billion	70.26	70.99	70.06	73.09	71.99	70.84	70.64	72.87	71.83	69.76	69.42	71.01	70.21	70.47
Assets >\$1 Billion	61.59	60.28	59.47	61.75	57.63	57.56	63.41	59.11	60.31	59.99	61.03	63.12	59.70	58.15
Total	62.41	61.31	60.48	62.83	58.93	58.77	64.09	60.38	61.35	60.86	61.78	63.84	60.62	59.22

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



## Total Liabilities and Equity Capital

June 30, 2015



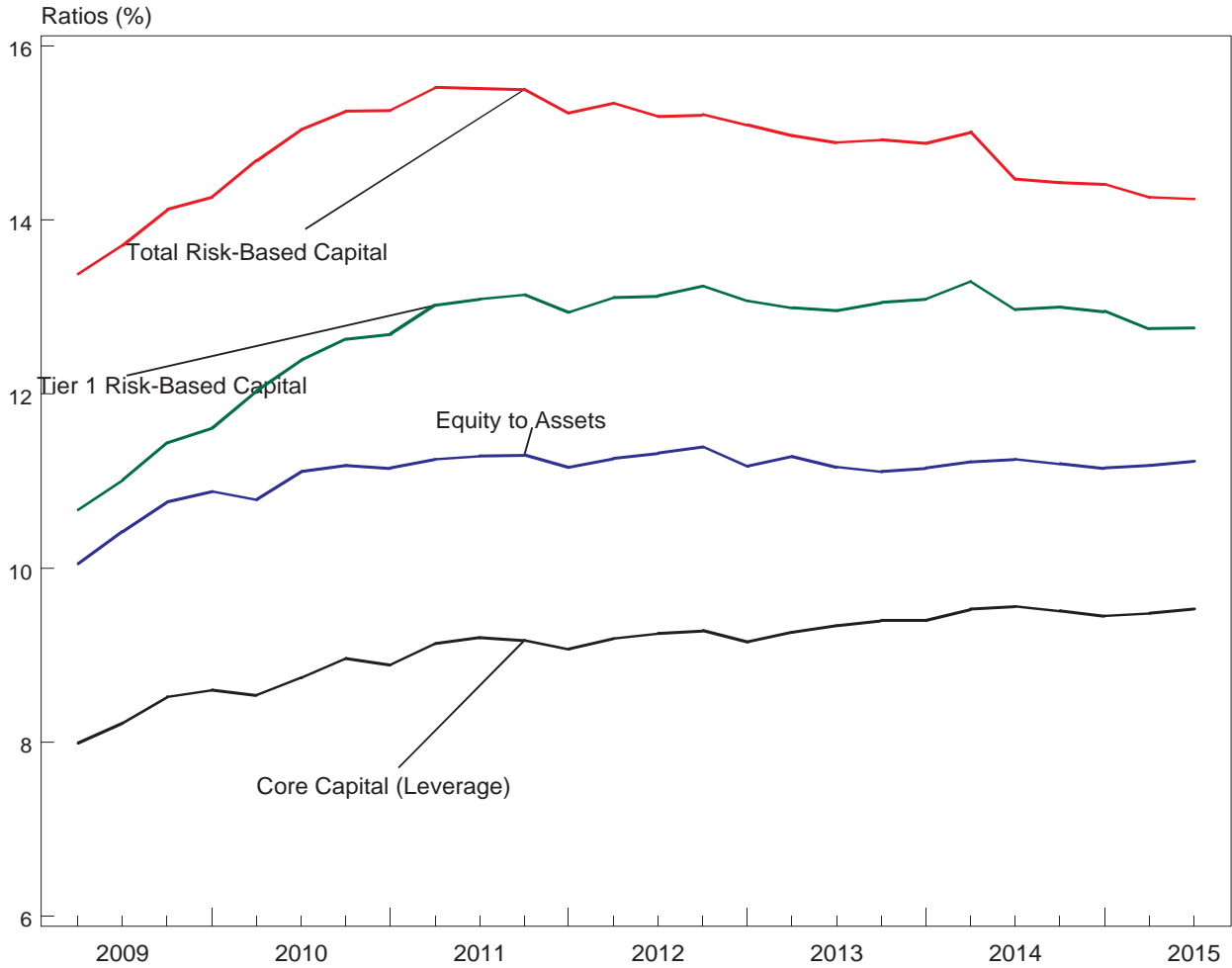
(\$ Billions)	6/30/14	6/30/15	% Change
Insured Deposits (estimated)	6,074	6,322	4.1
Uninsured Deposits	5,416	5,611	3.6
In Foreign Offices	1,432	1,346	-6.0
Other Borrowed Funds*	1,382	1,431	3.5
All Other Liabilities	584	615	5.3
Subordinated Debt	98	93	-5.1
Bank Equity Capital	1,707	1,769	3.6
Total Liabilities and Equity Capital	15,172	15,753	3.8

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



# Capital Ratios

2009 - 2015

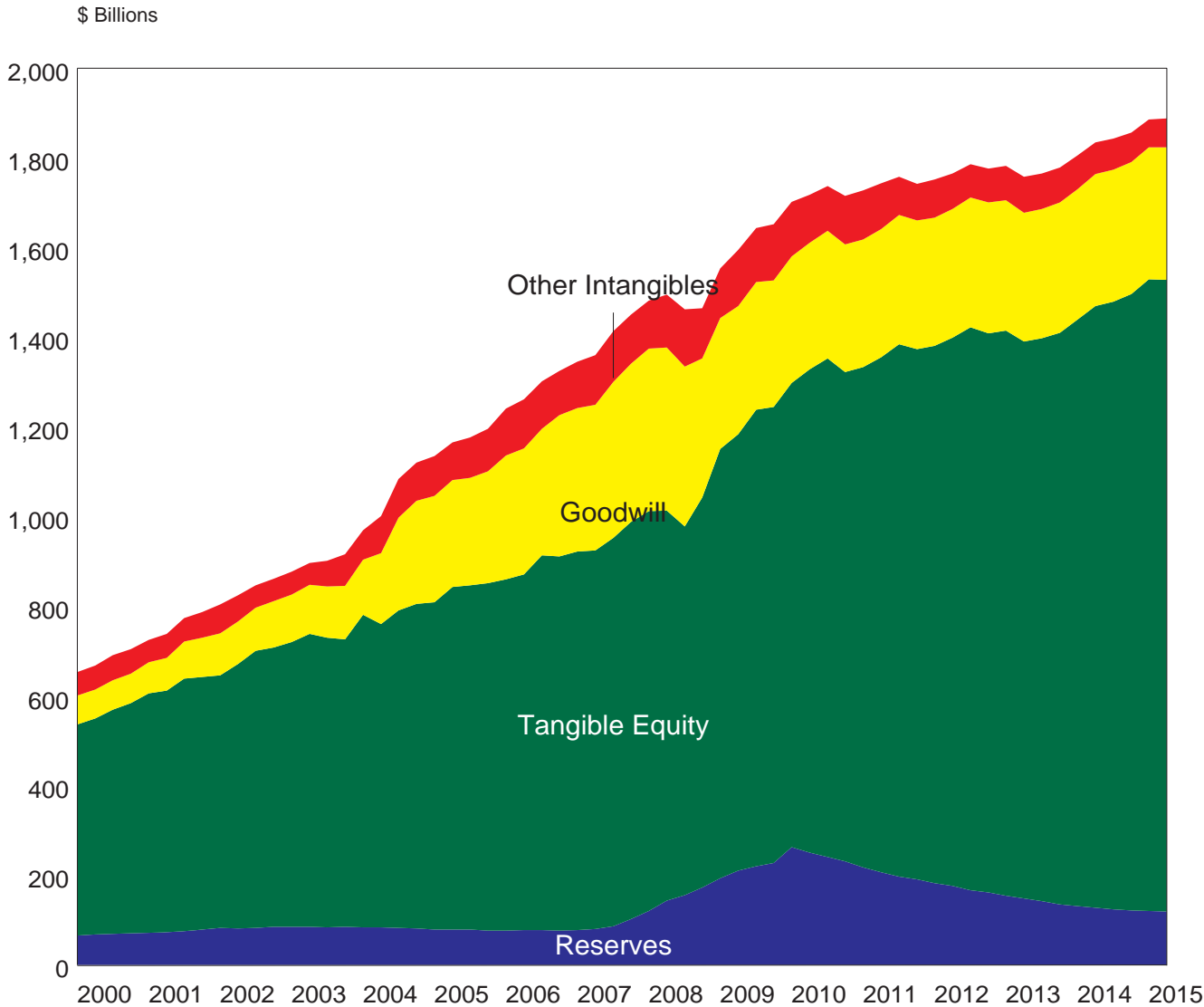


	12/09	12/10	12/11	12/12	12/13	12/14	6/15
<b>Total Risk-Based Capital</b>	<b>14.26</b>	<b>15.26</b>	<b>15.23</b>	<b>15.09</b>	<b>14.88</b>	<b>14.41</b>	<b>14.24</b>
<b>Tier 1 Risk-Based Capital</b>	<b>11.61</b>	<b>12.69</b>	<b>12.94</b>	<b>13.07</b>	<b>13.09</b>	<b>12.95</b>	<b>12.76</b>
<b>Equity to Assets</b>	<b>10.88</b>	<b>11.15</b>	<b>11.16</b>	<b>11.17</b>	<b>11.15</b>	<b>11.15</b>	<b>11.23</b>
<b>Core Capital (Leverage)</b>	<b>8.60</b>	<b>8.89</b>	<b>9.07</b>	<b>9.15</b>	<b>9.40</b>	<b>9.45</b>	<b>9.53</b>

# Equity Capital and Reserves

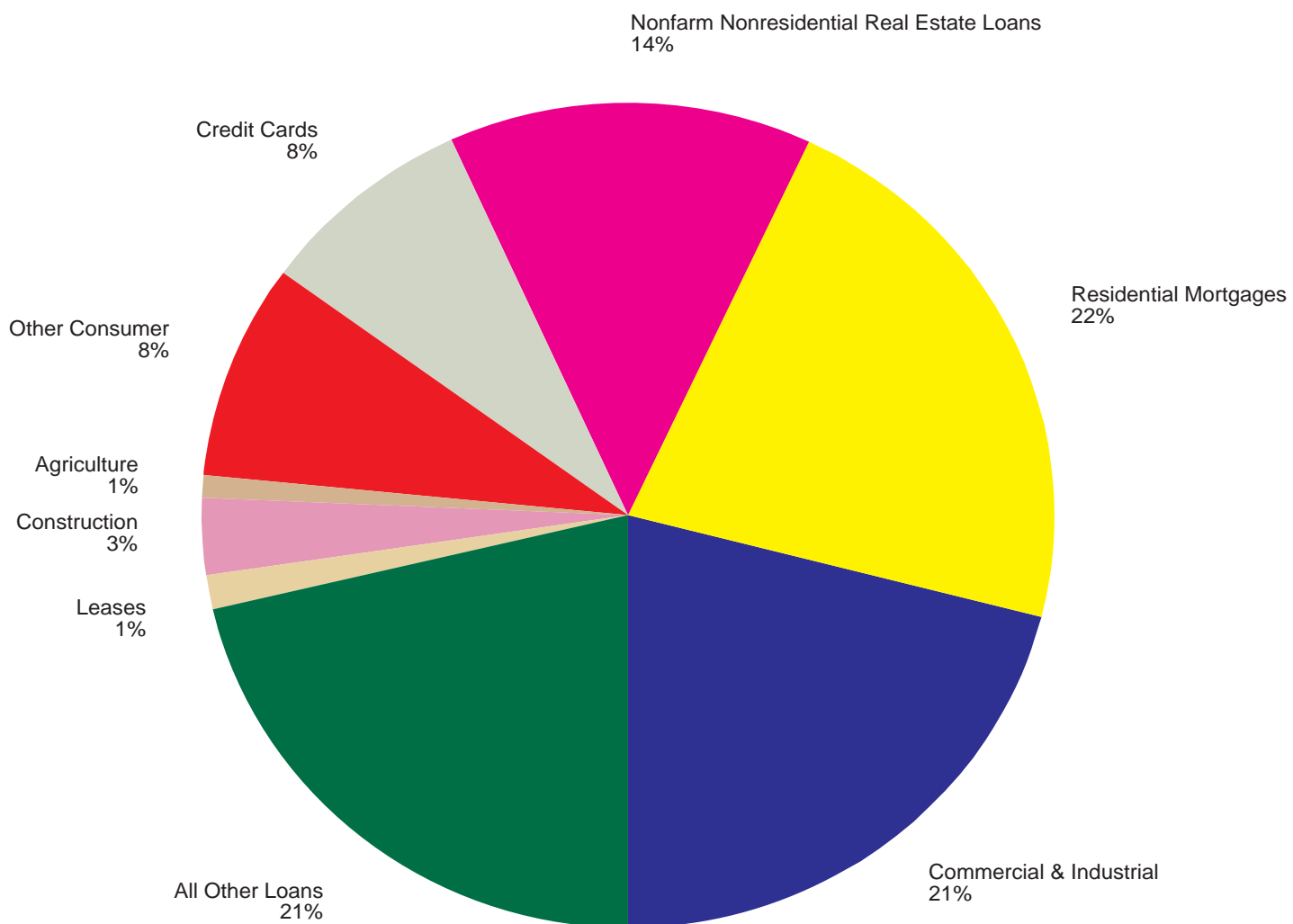
## FDIC-Insured Commercial Banks and Savings Institutions

2000 - 2015



# Loan Portfolio Composition

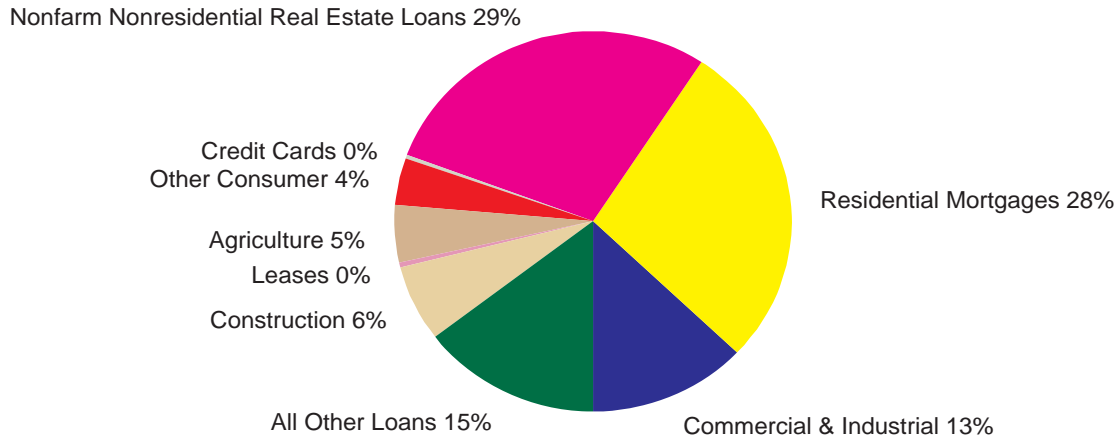
June 30, 2015



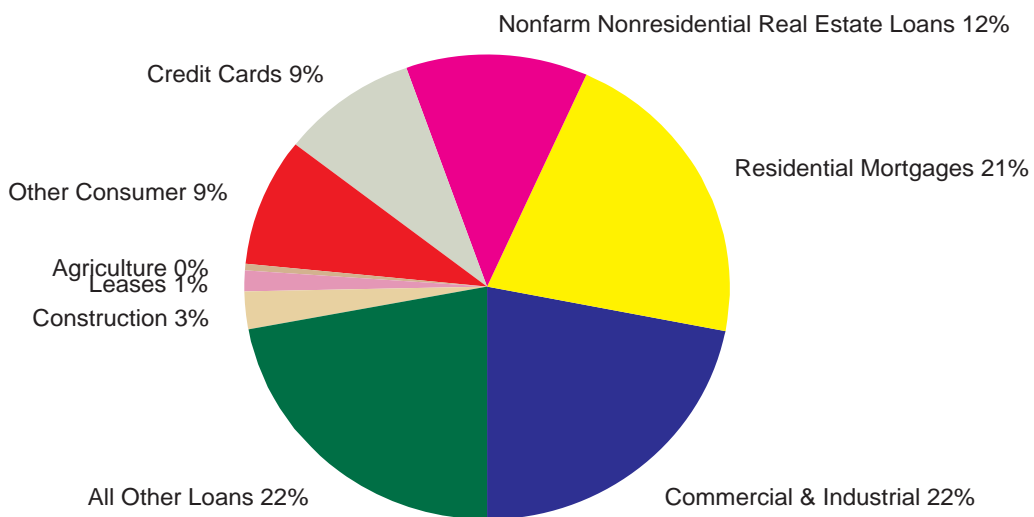
# Loan Portfolio Composition by Asset Size

June 30, 2015

## Assets < \$1 Billion

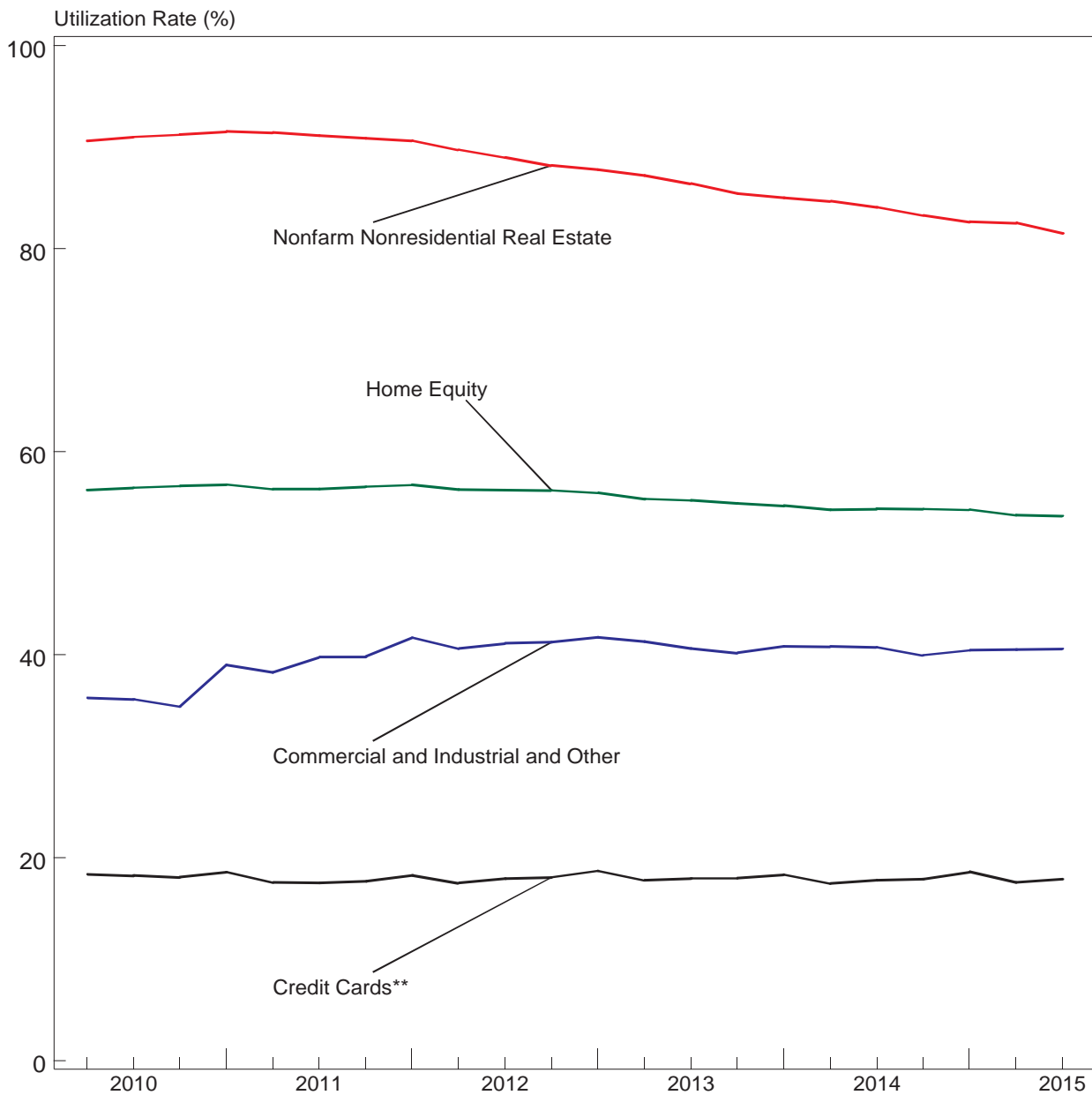


## Assets > \$1 Billion



## Utilization Rates of Loan Commitments\*

2010-2015

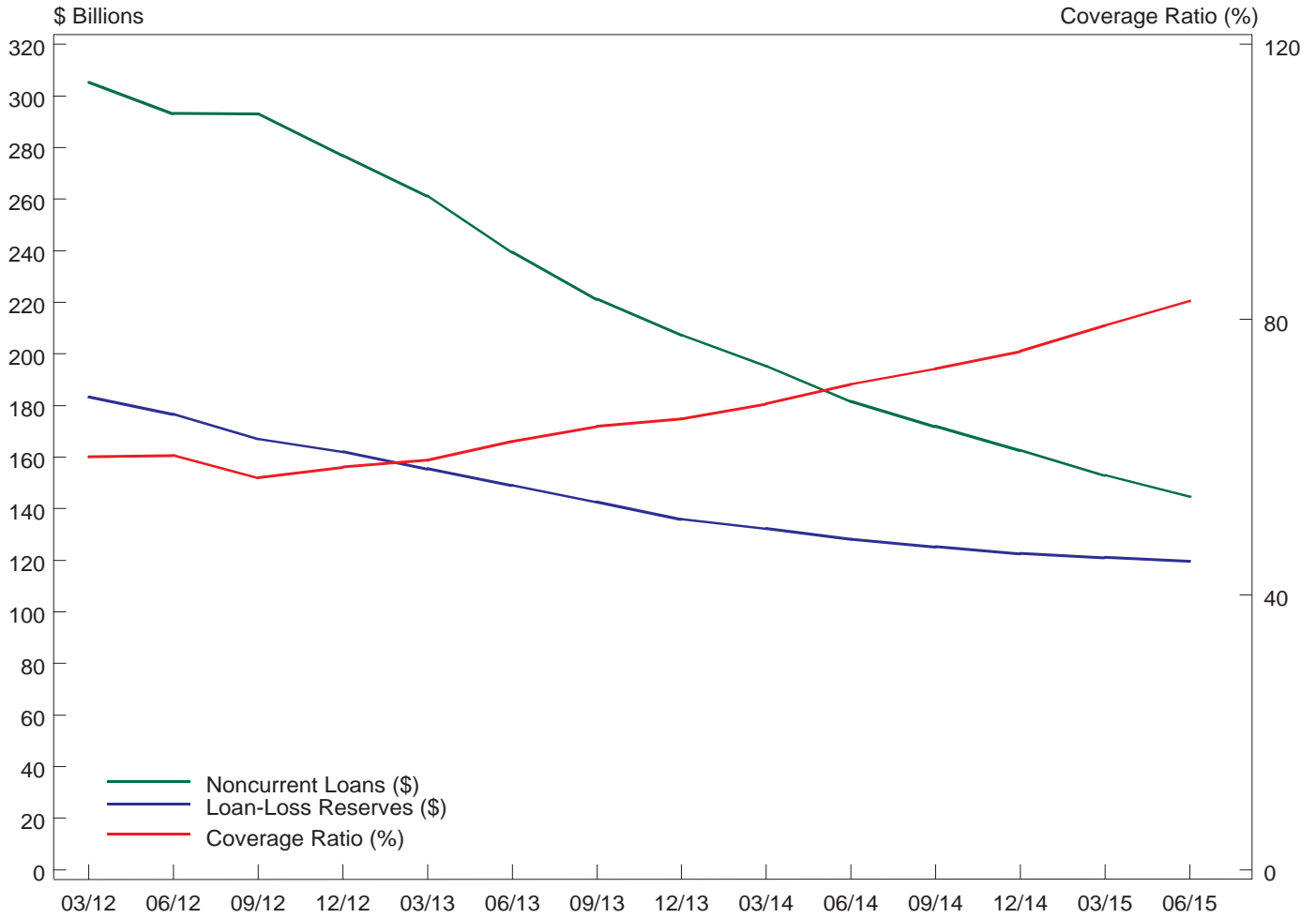


\* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

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

# Reserve Coverage Ratio\*

2012-2015



## Noncurrent Loans (\$ Billions)

305.2 293.2 293.1 276.9 261.2 239.4 221.2 207.3 195.2 181.6 171.9 162.7 153.0 144.7

## Loan-Loss Reserves (\$ Billions)

183.2 176.6 167.0 162.1 155.5 149.1 142.6 135.9 132.3 128.2 125.3 122.6 121.1 119.6

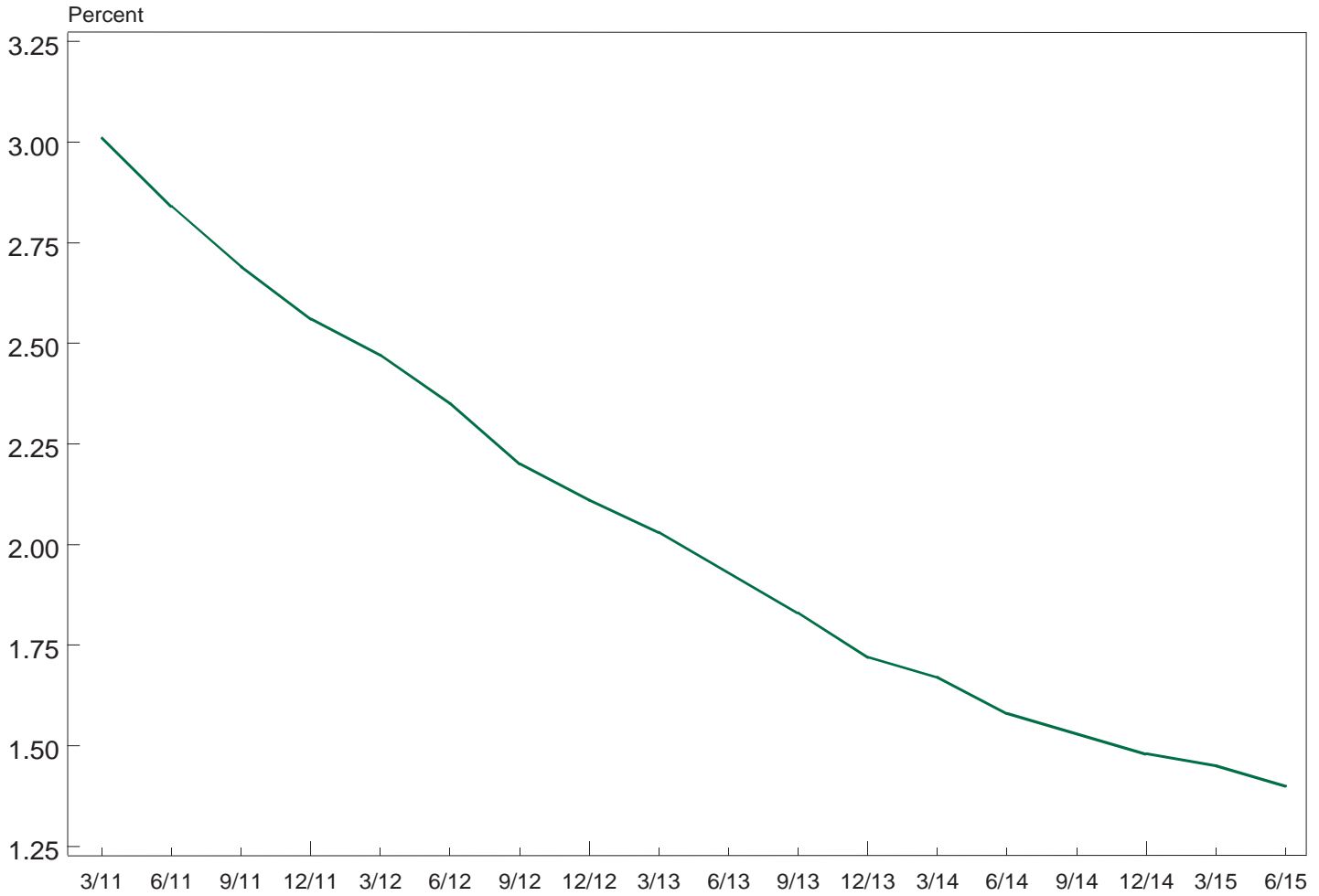
## Coverage Ratio (%)

60 60 57 59 60 62 64 66 68 71 73 75 79 83

\* Loan-loss reserves to noncurrent loans.

# Loss Allowance to Loans and Leases

2011 - 2015

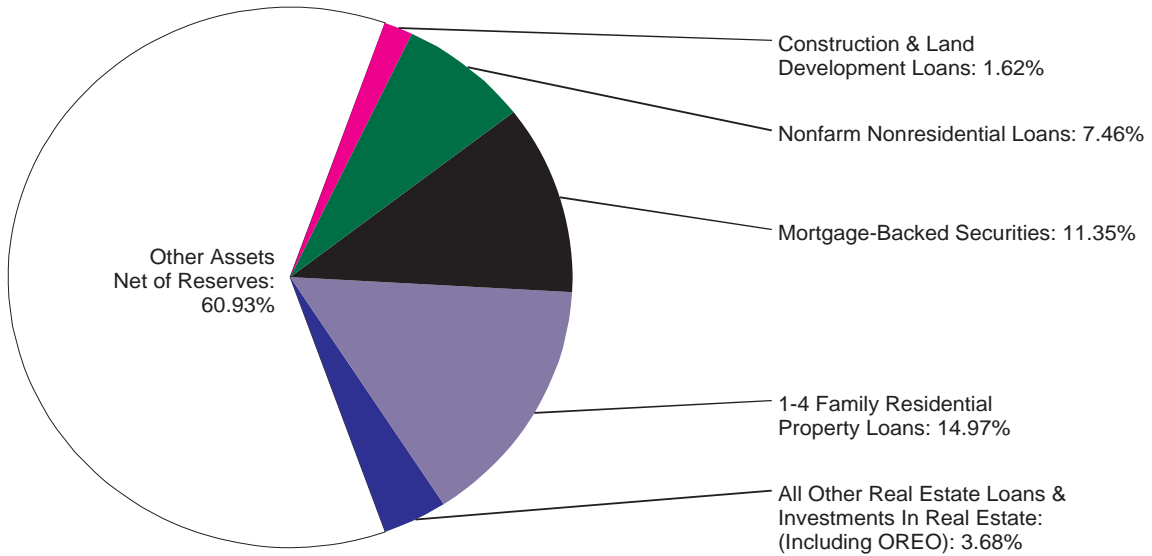


## Loss Allowance to Loans and Leases

3.01 2.84 2.69 2.56 2.47 2.35 2.20 2.11 2.03 1.93 1.83 1.72 1.67 1.58 1.53 1.48 1.45 1.40

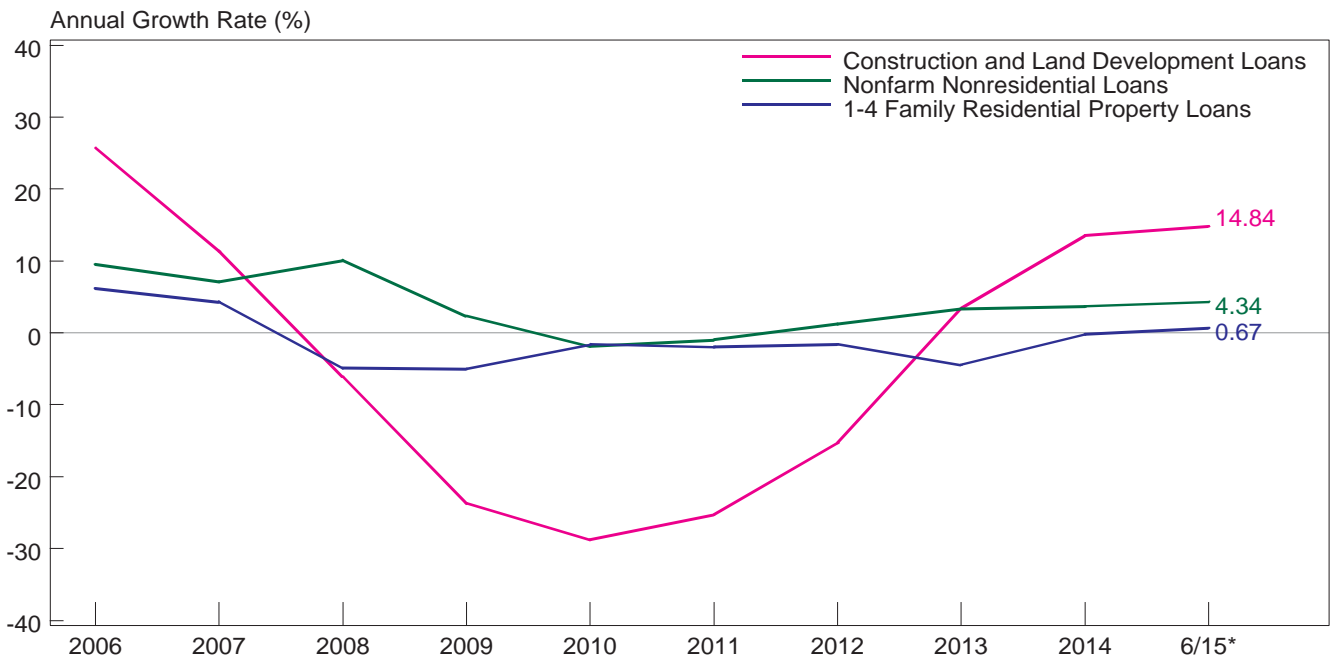
## Real Estate Assets as a Percent of Total Assets

June 30, 2015



## Real Estate Loan Growth Rates\*

2006-2015

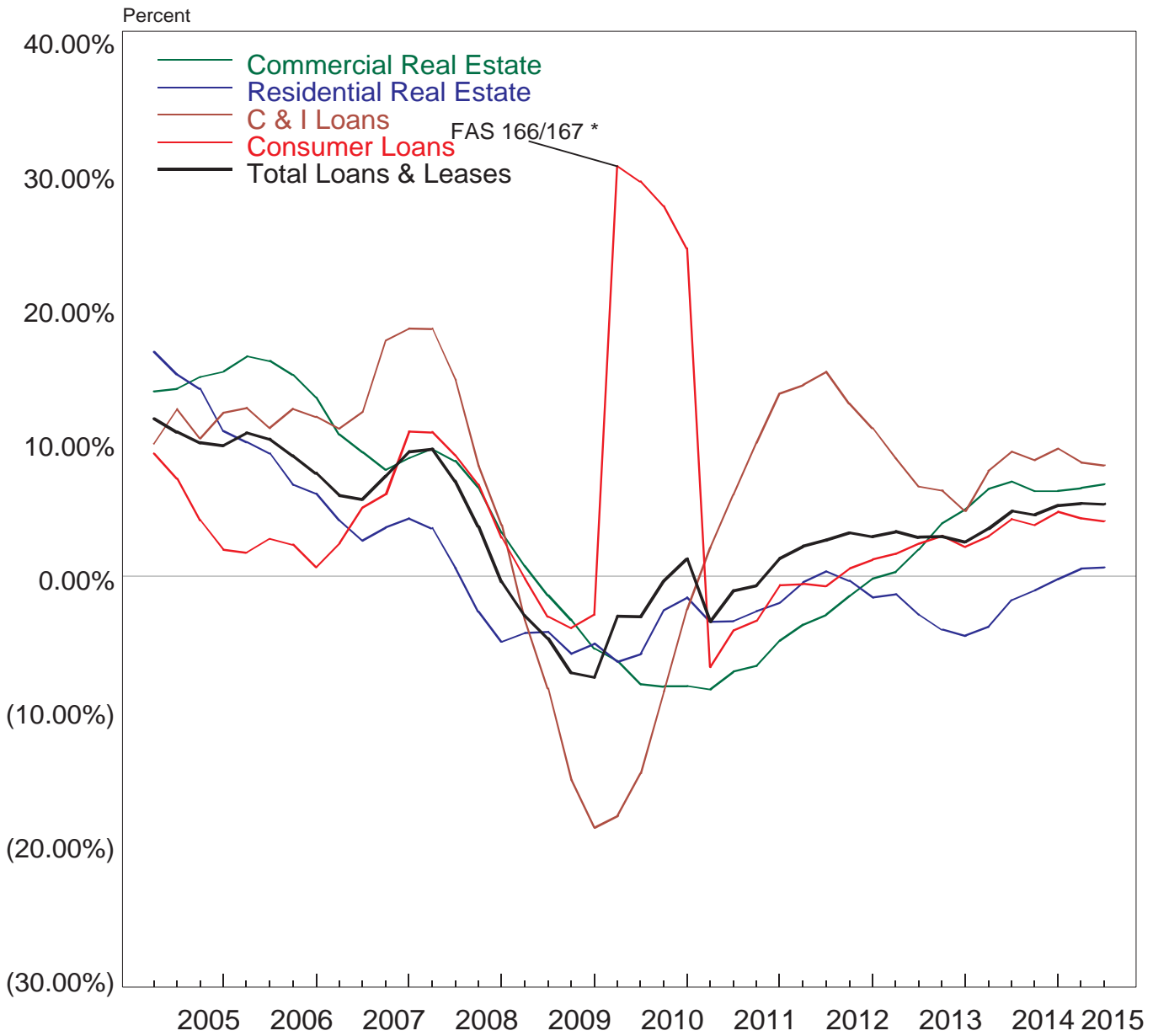


\* Growth Rate for the most recent twelve-month period.



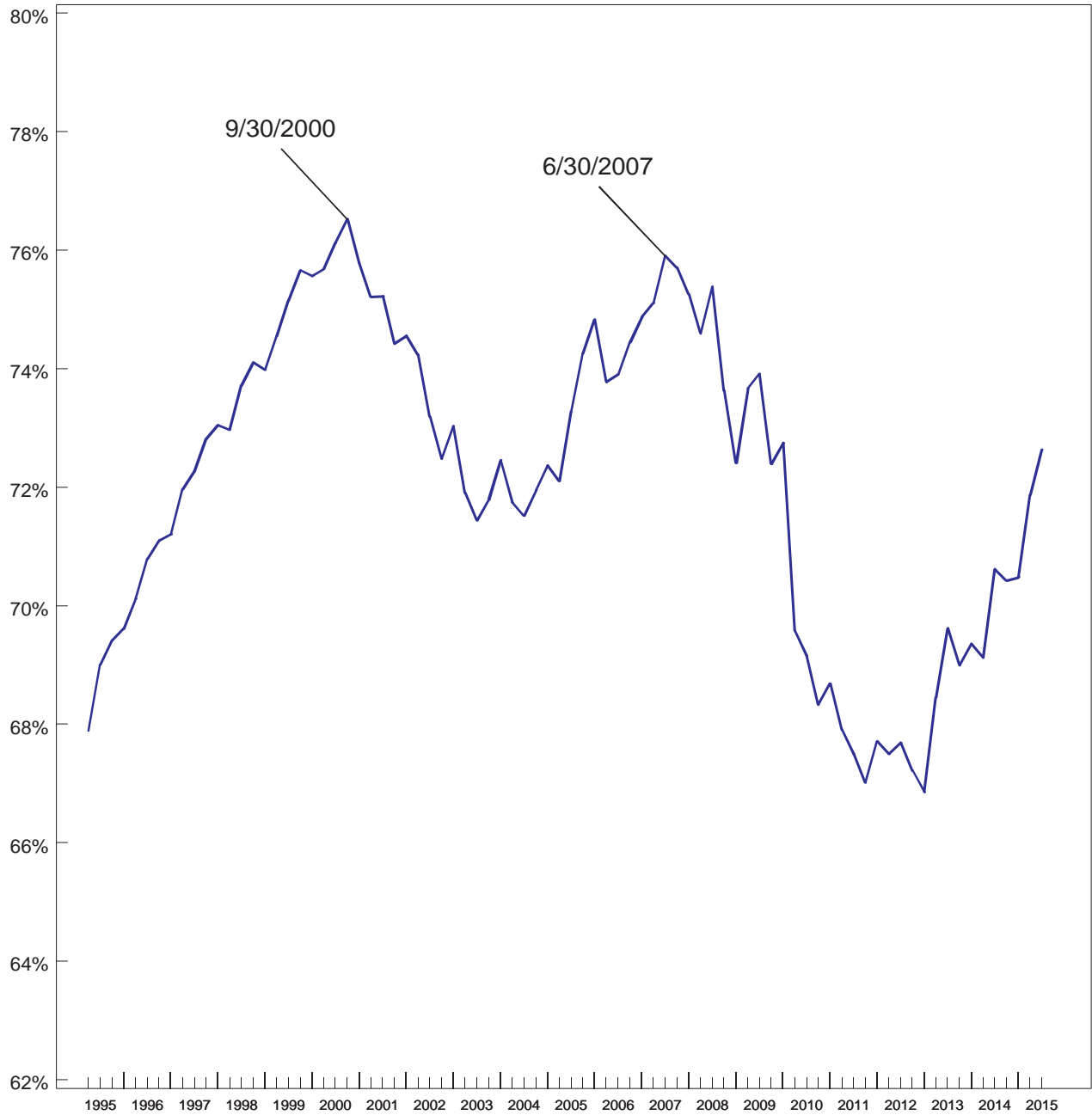
# Twelve-Month Loan Growth Rates

2005 - 2015



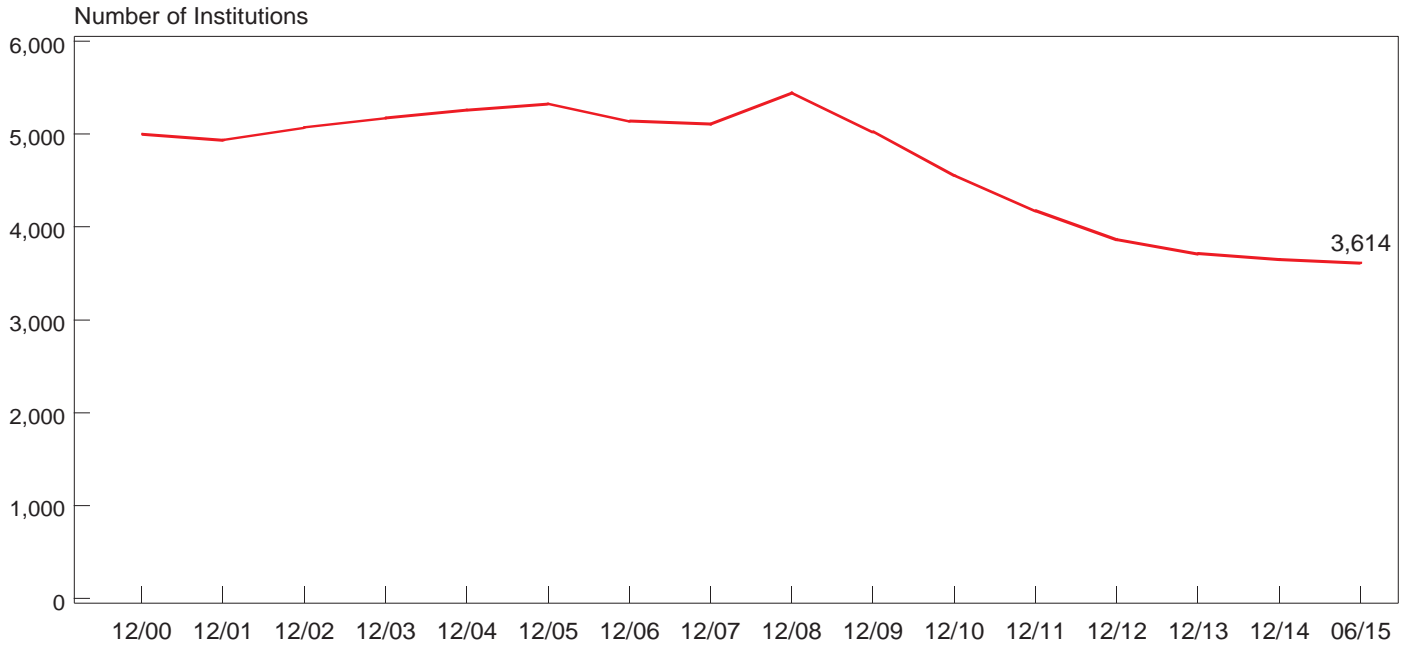
\* FASB Statements 166 and 167 resulted in the consolidation of large amounts of securitized loan balances back onto banks' balance sheets in the first quarter of 2010. Most of these balances consisted of credit card loans.

## Risk-Weighted Assets as a Percentage of Total Assets 1995 - 2015



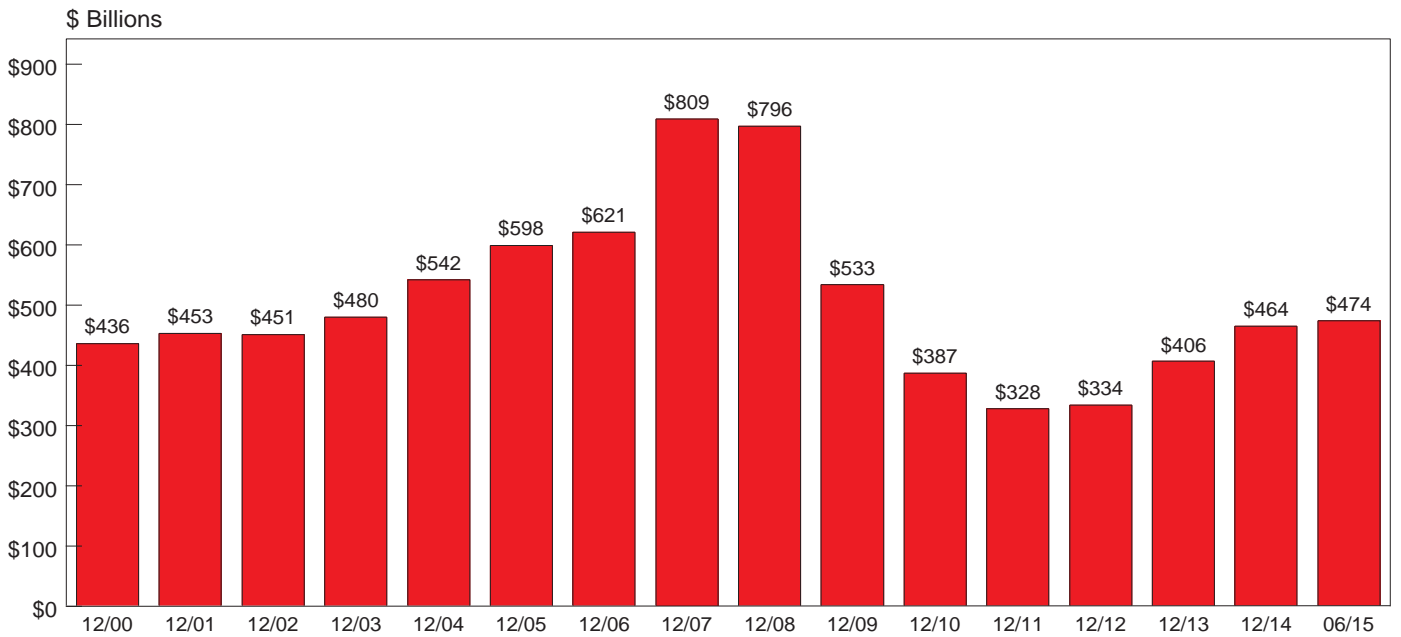
## Number of Institutions with FHLB Advances

2000 - 2015

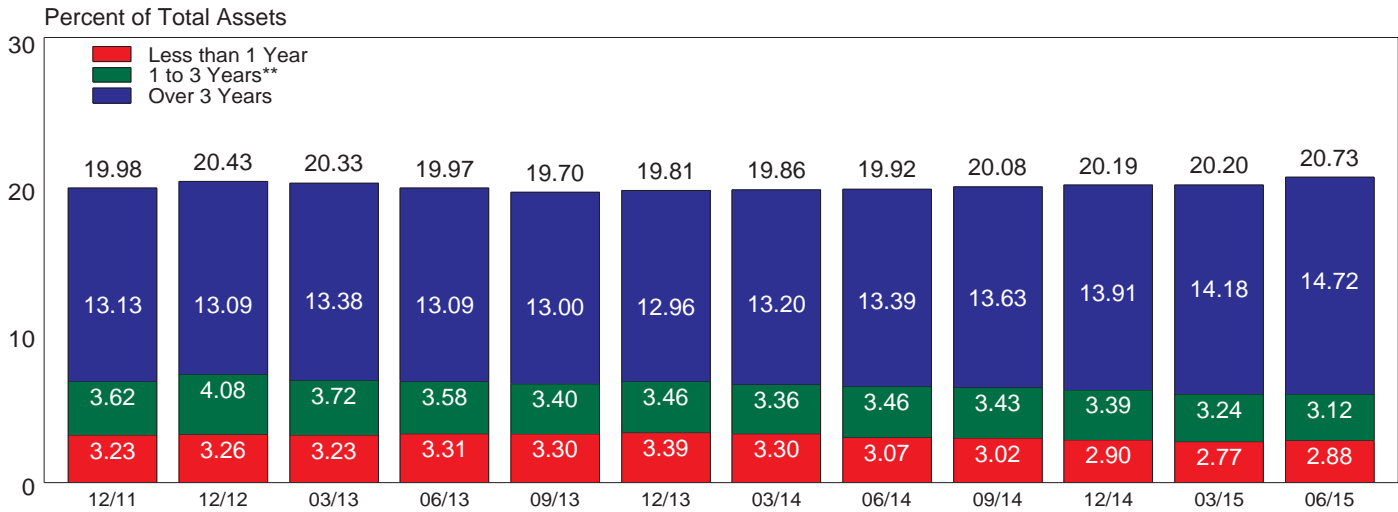


## Amount of FHLB Advances Outstanding

2000 - 2015

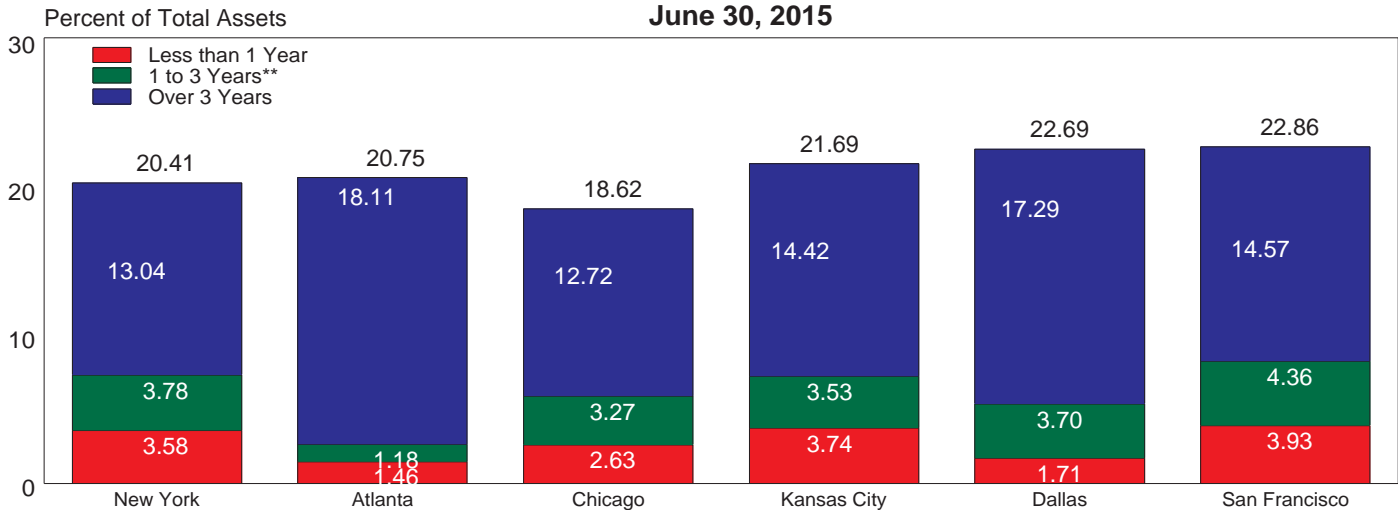


## Debt Securities by Maturity or Repricing Frequency\*...



.....and by Region

**June 30, 2015**



## Total Securities (Debt and Equity)

(\$ Billions)

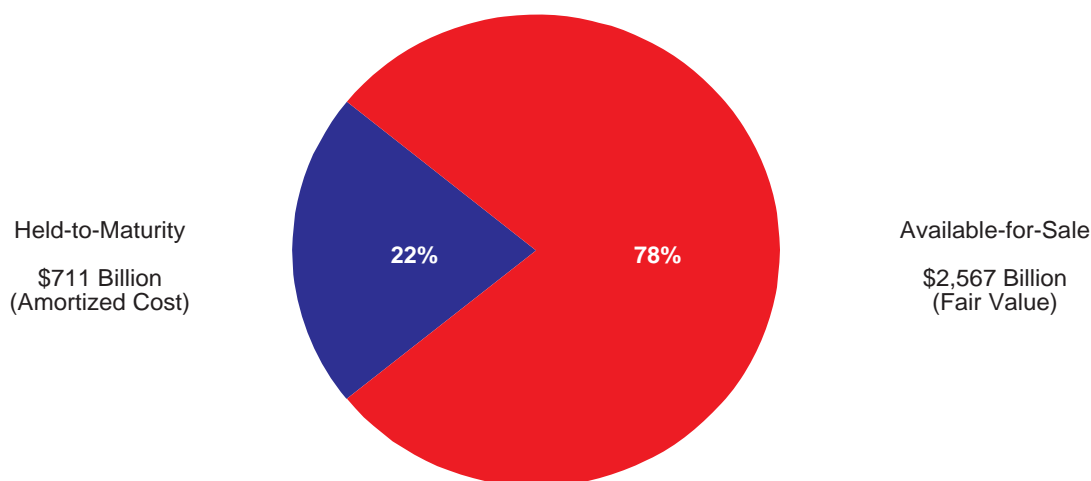
	6/13	9/13	12/13	3/14	6/14	9/14	12/14	3/15	6/15
U.S. Government Obligations:									
U.S. Treasury	166	160	193	237	274	345	405	409	412
U.S. Agencies	25	26	26	27	28	29	30	32	33
Government Sponsored Enterprises	212	214	209	202	197	193	184	183	178
Mortgage Pass-through Securities	965	966	964	974	975	973	981	1,025	1,048
Collateralized Mortgage Obligations	565	549	548	550	565	561	554	547	534
State, County, Municipal Obligations	274	284	292	299	305	309	315	323	328
Asset Backed Securities	167	174	175	174	179	166	160	157	149
Other Debt Securities	557	571	580	574	572	575	576	581	584
Equity Securities	13	15	14	17	18	15	14	12	12
<b>Total Securities</b>	<b>\$2,945</b>	<b>\$2,958</b>	<b>\$3,002</b>	<b>\$3,055</b>	<b>\$3,113</b>	<b>\$3,166</b>	<b>\$3,219</b>	<b>\$3,267</b>	<b>\$3,278</b>

\* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

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

## Total Securities\*

June 30, 2015



## Total Securities\*

June 30, 2015

	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	\$68,840	100.9	\$343,338	100.5	\$412,178	100.6
U.S. Government Agencies	7,240	101.0	25,270	100.5	32,509	100.6
Government Sponsored Enterprises	36,288	99.1	141,883	100.1	178,171	99.9
Mortgage Pass-through Securities	289,965	100.3	757,884	100.3	1,047,849	100.3
Collateralized Mortgage Obligations	120,438	100.6	413,287	100.9	533,725	100.9
State, County, Municipal Obligations	72,264	101.5	256,111	101.2	328,374	101.3
Asset Backed Securities	26,241	100.5	122,490	100.3	148,731	100.4
Other Debt Securities	90,041	101.0	493,992	101.0	584,033	102.9
Equity Securities	**	**	12,419	106.1	12,419	106.1
<b>Total Securities</b>	<b>\$711,315</b>	<b>100.6</b>	<b>\$2,566,674</b>	<b>100.6</b>	<b>\$3,277,989</b>	<b>100.6</b>
Memoranda***						
Structured Notes	23,226		23,075			99.3

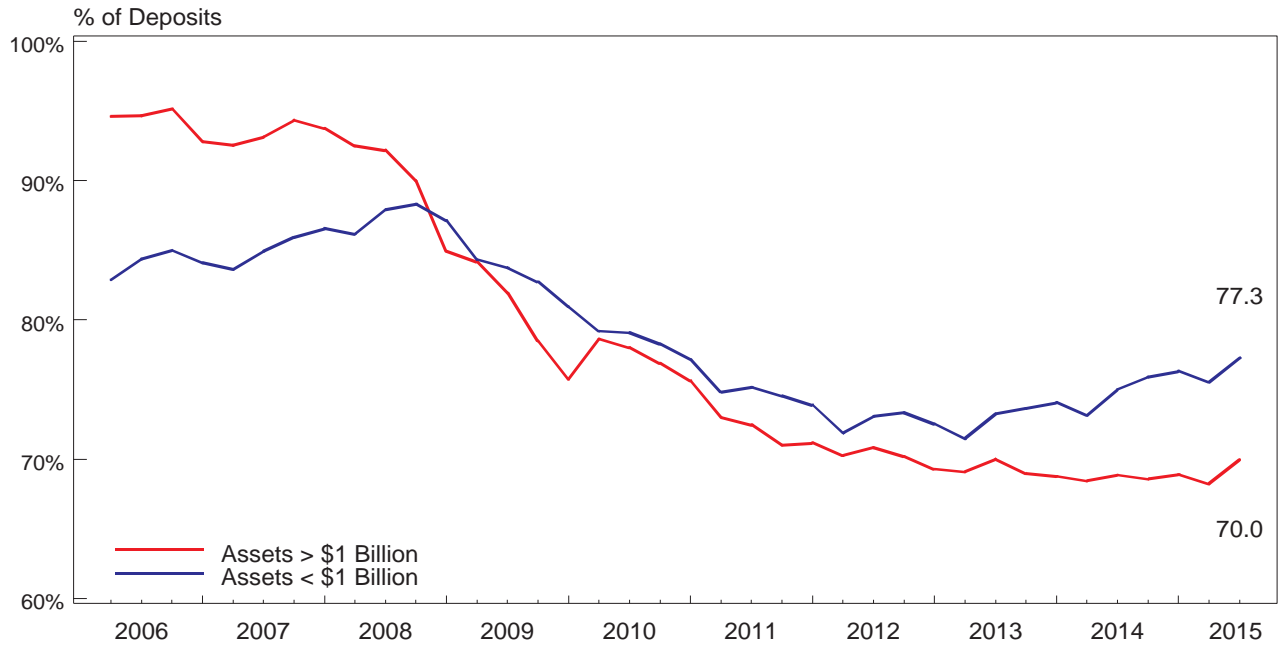
\* Excludes trading account assets.

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

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

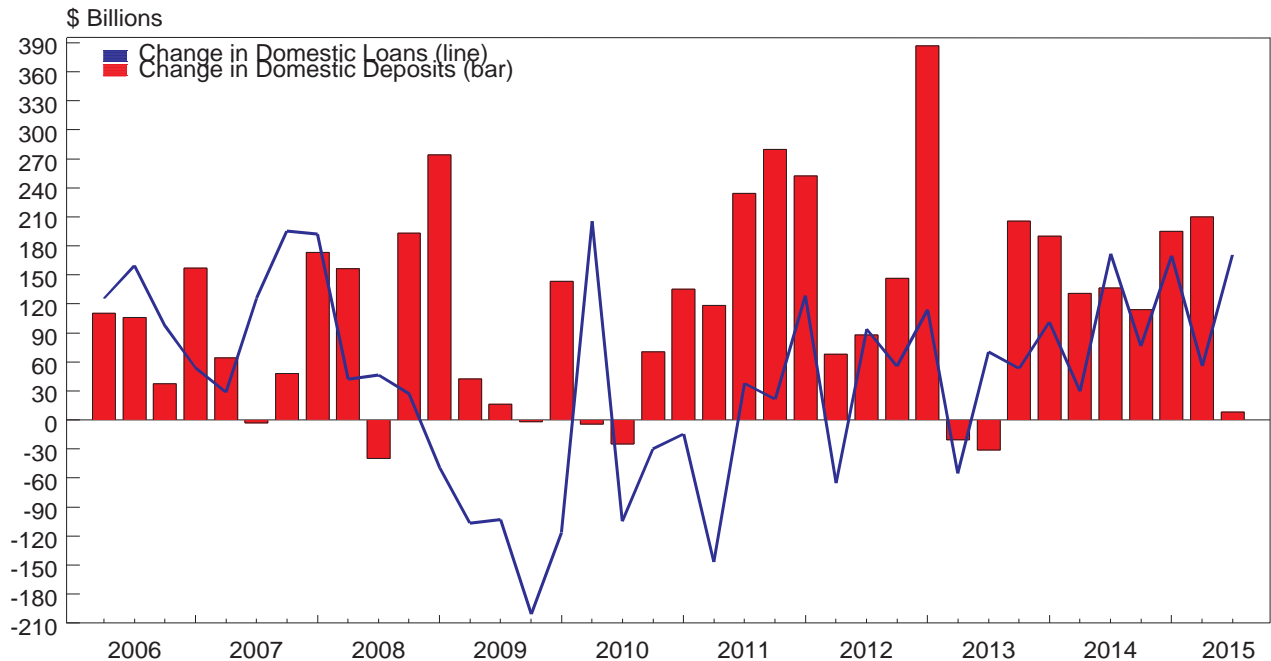
## Net Loans and Leases to Deposits (Domestic and Foreign)

2006 - 2015



## Quarterly Change in Domestic Loans vs Domestic Deposits

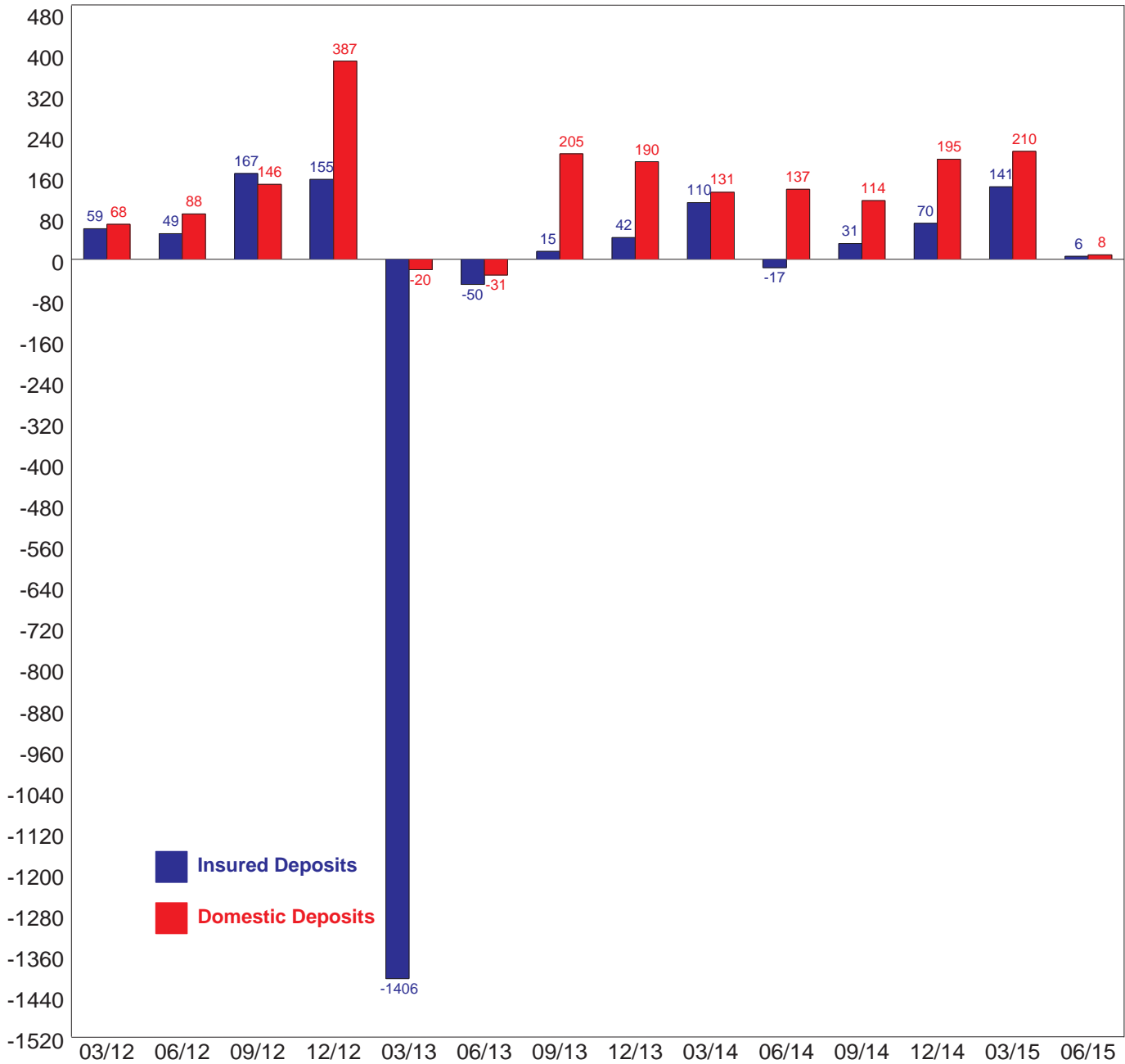
2006 - 2015



# Quarterly Change In Domestic Deposits

2012 - 2015

\$ Billions



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

# Twelve-Month Growth Rates of Domestic Deposits

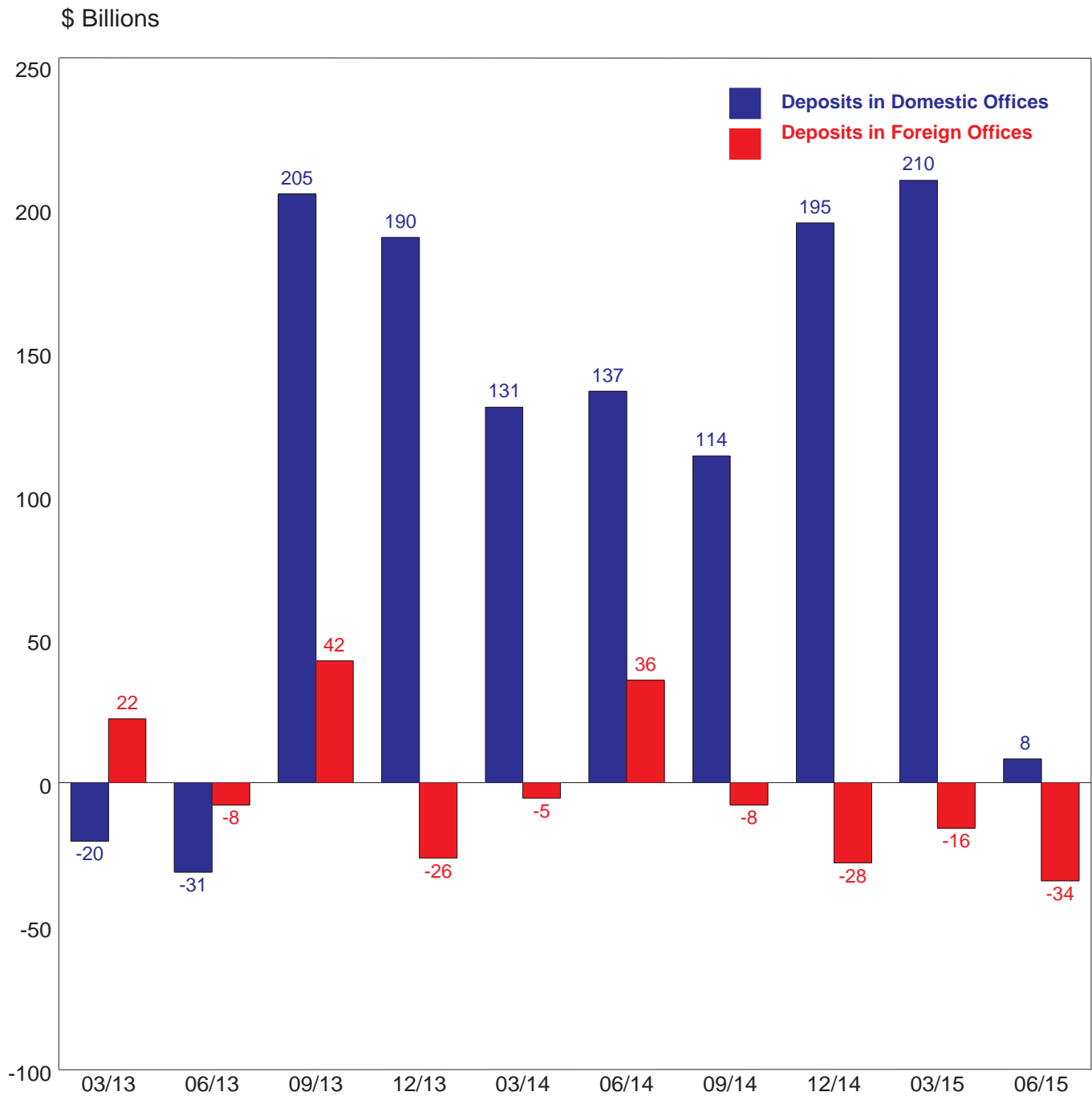
2010 - 2015





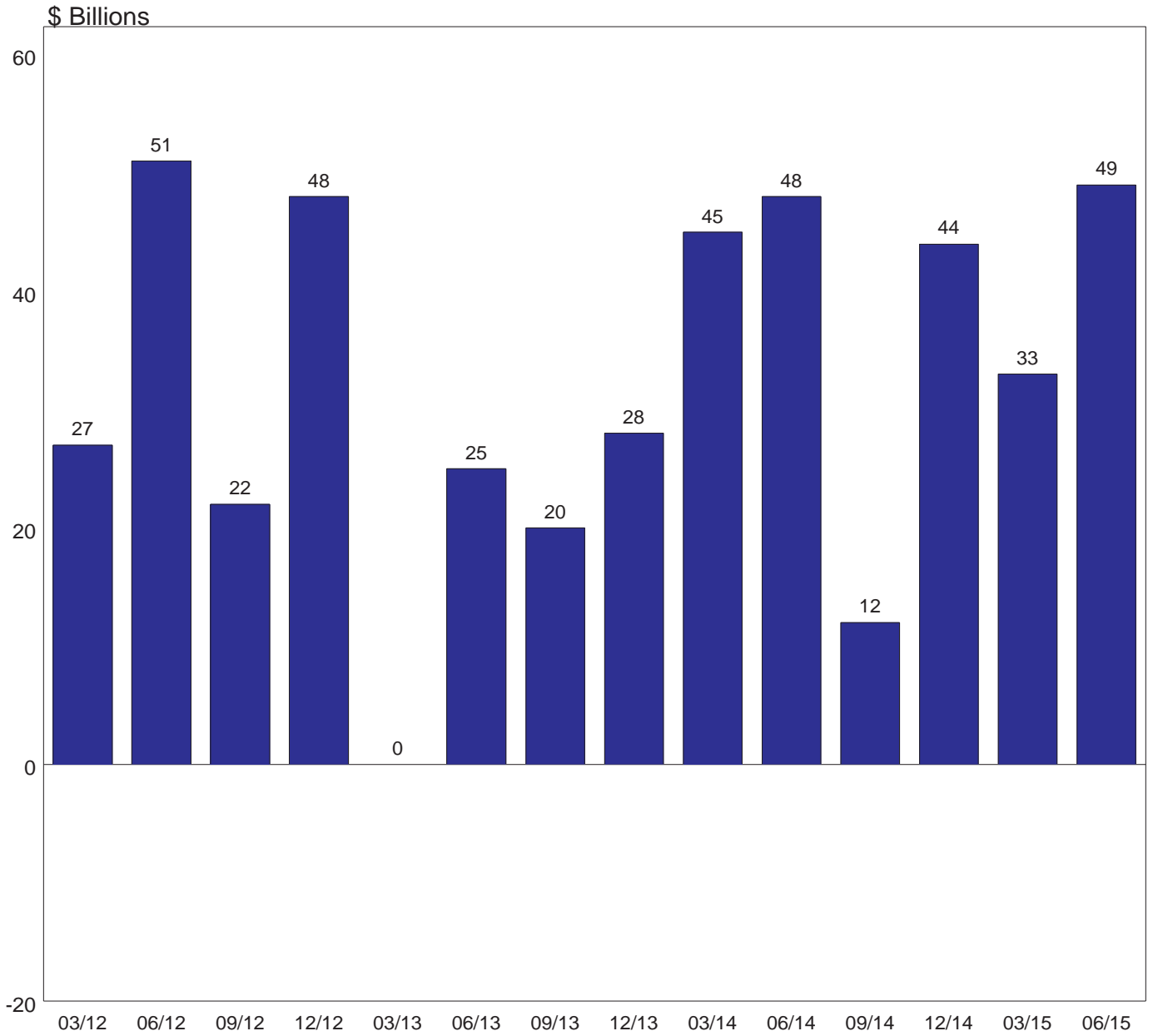
# Quarterly Change In Domestic and Foreign Deposits

2013 - 2015



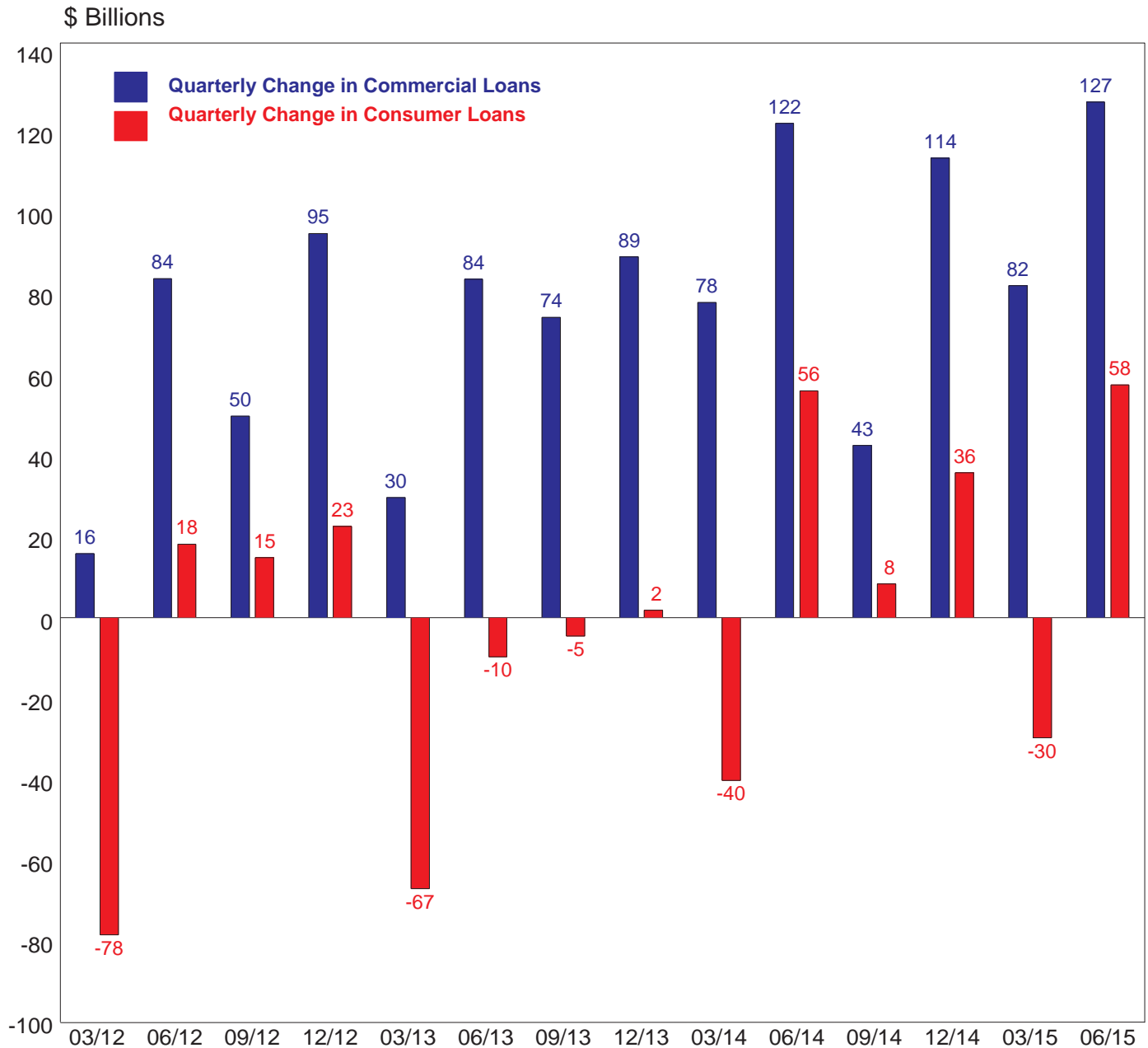
# Quarterly Change in C&I Loans

2012-2015



# Quarterly Change in Commercial and Consumer Loans

2012 - 2015



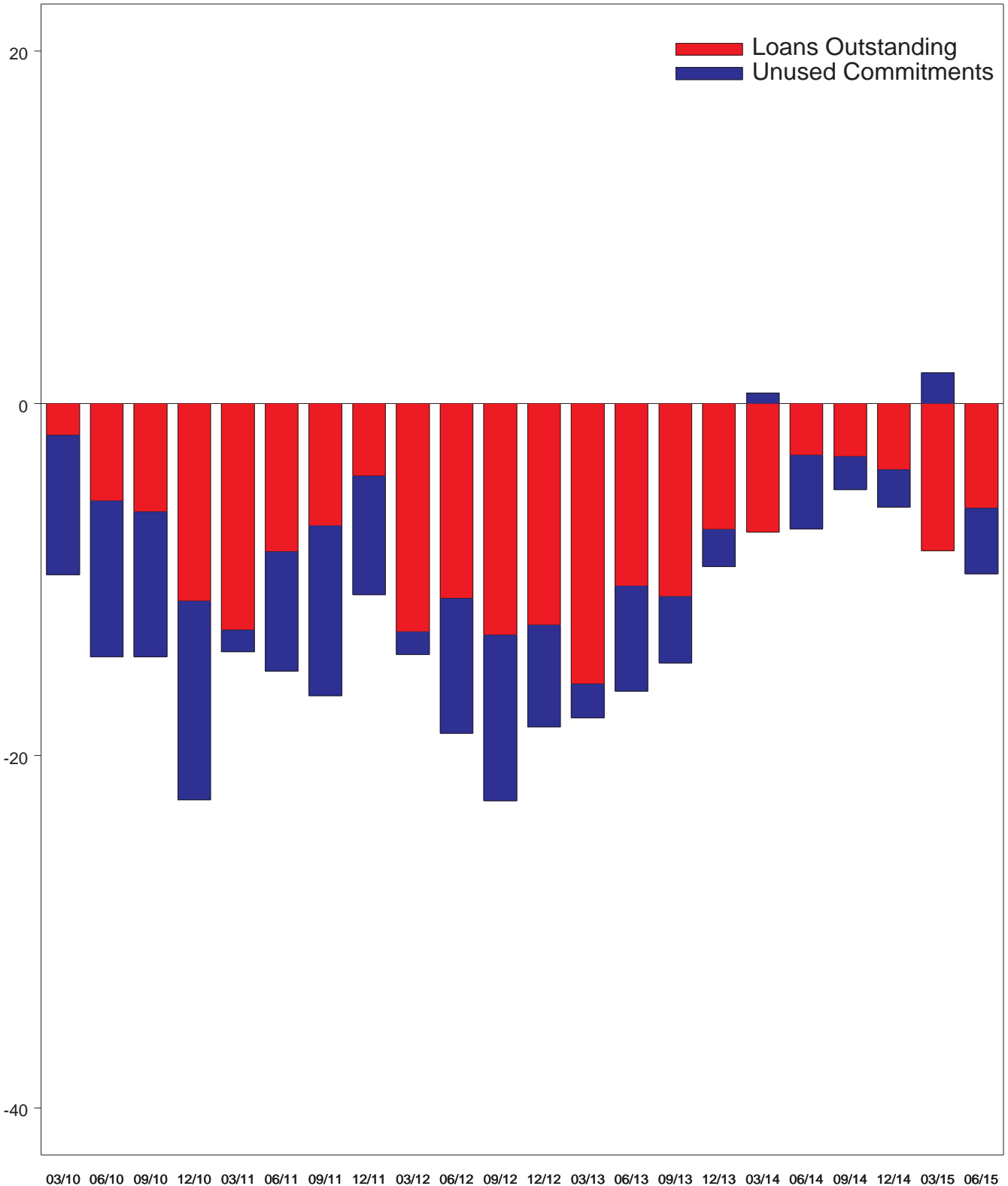
**Loans to Commercial Borrowers (Credit Risk Diversified)** - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an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

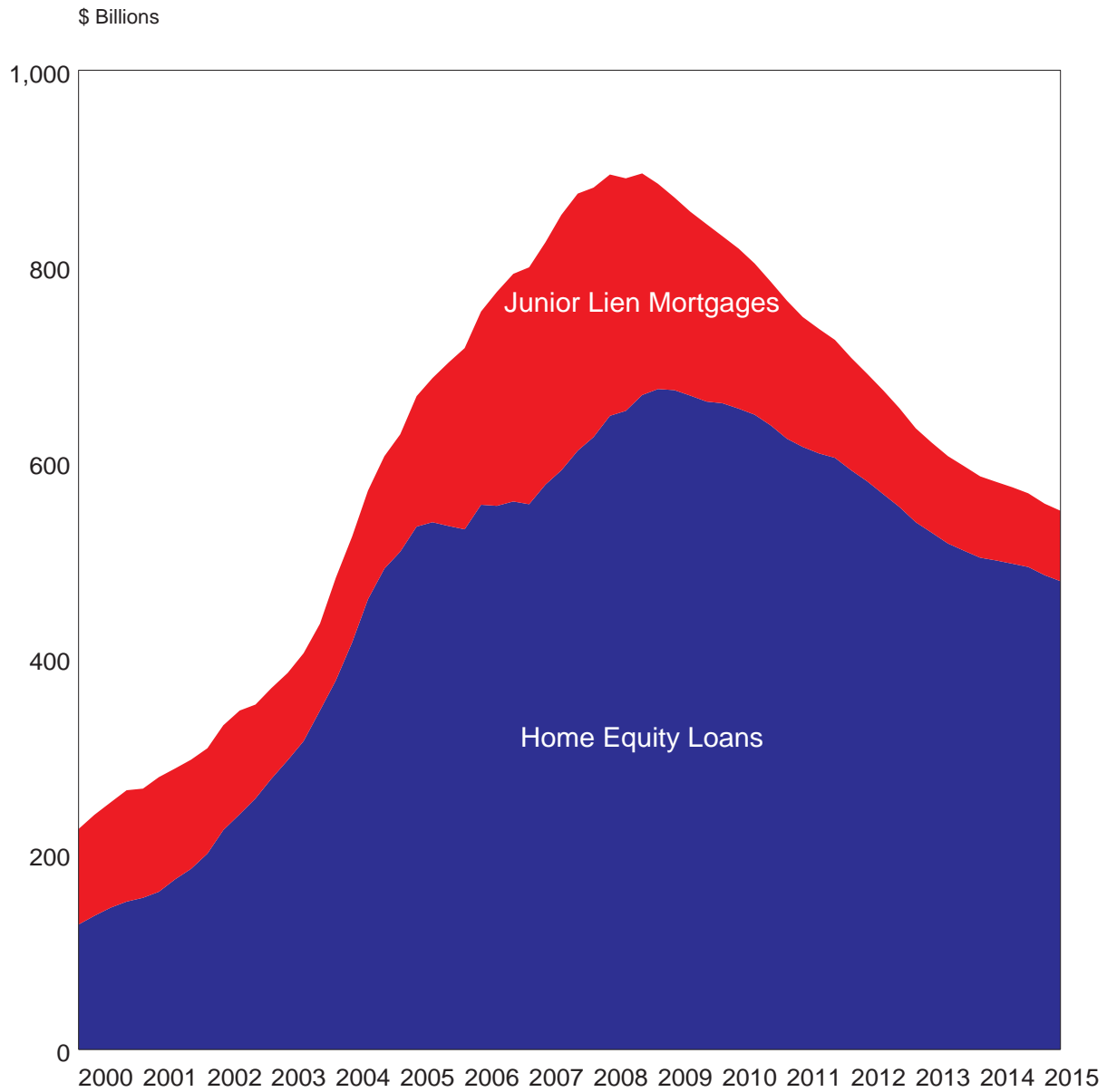
# Quarterly Change in Home Equity Loans

Quarterly Change (\$ Billions)

2010-2015

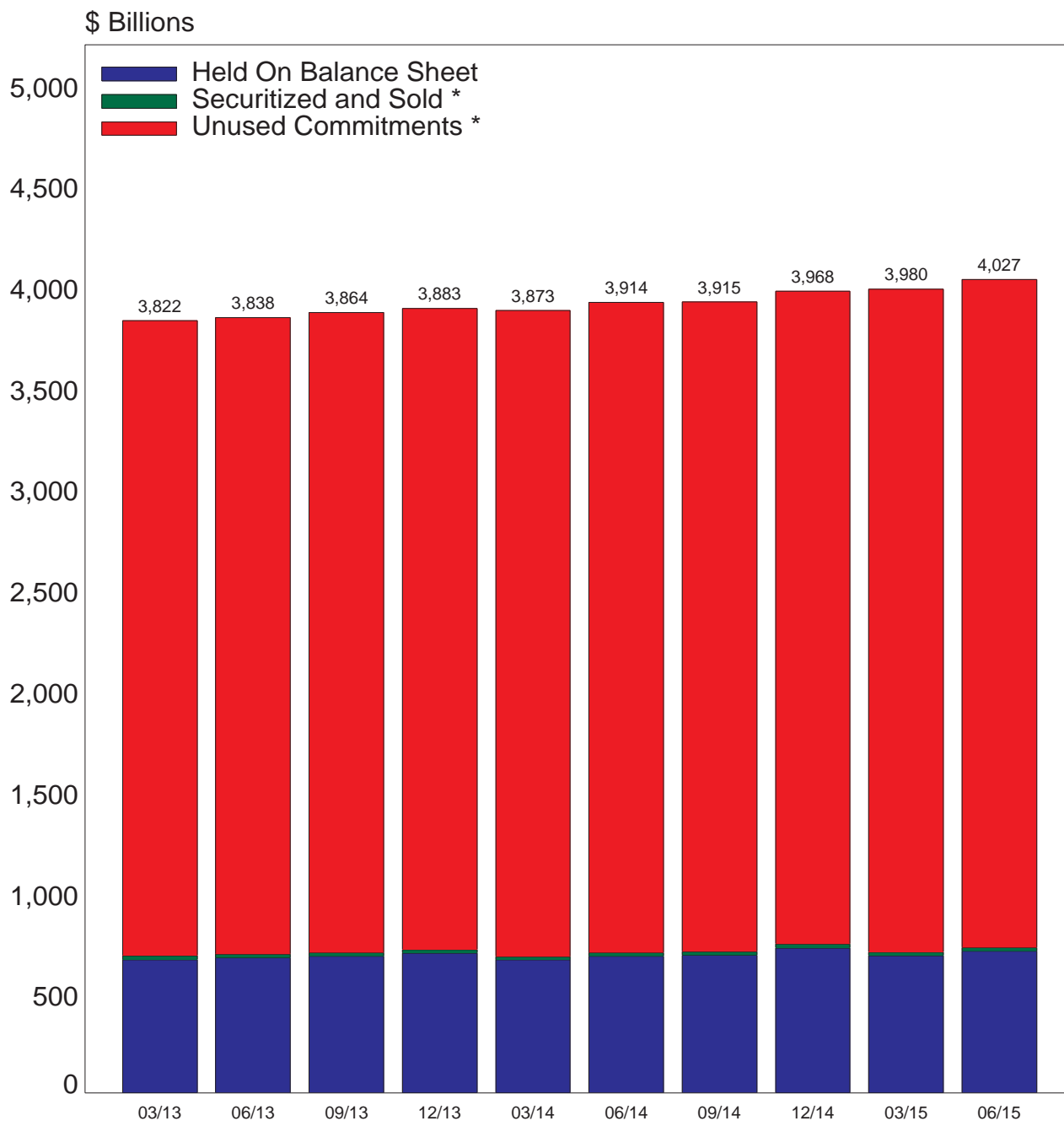


# Home Equity and Junior Lien Loans 2000 - 2015



## Expansion of Credit Card Lines

2013-2015



**Loans Outstanding (\$ Billions)**

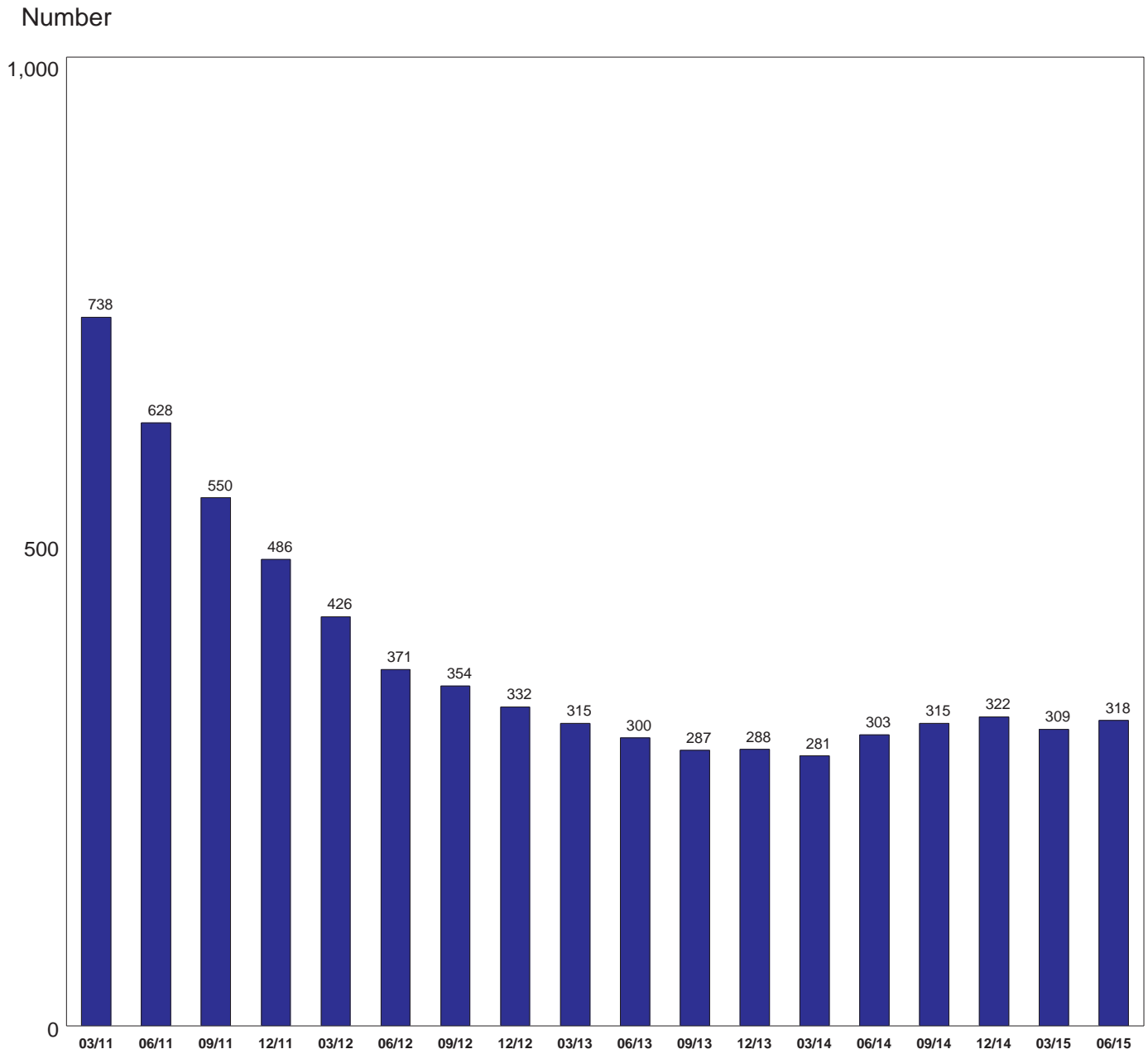
<b>Held On Balance Sheet</b>	660.2	670.3	677.1	691.4	658.4	678.3	683.0	718.5	680.0	701.2
<b>Securitized and Sold *</b>	18.8	17.9	17.1	19.4	16.3	16.7	16.8	18.5	17.8	17.8
<b>Unused Commitments *</b>	3,143.0	3,149.7	3,169.9	3,172.4	3,198.4	3,219.2	3,215.6	3,231.1	3,282.1	3,307.8
<b>Total</b>	<b>3,822.1</b>	<b>3,838.0</b>	<b>3,864.1</b>	<b>3,883.2</b>	<b>3,873.1</b>	<b>3,914.3</b>	<b>3,915.4</b>	<b>3,968.0</b>	<b>3,979.9</b>	<b>4,026.7</b>

\* Off-balance-sheet

# Number of Institutions with Construction Loan Concentrations

(Construction Loans Exceed Total Capital)

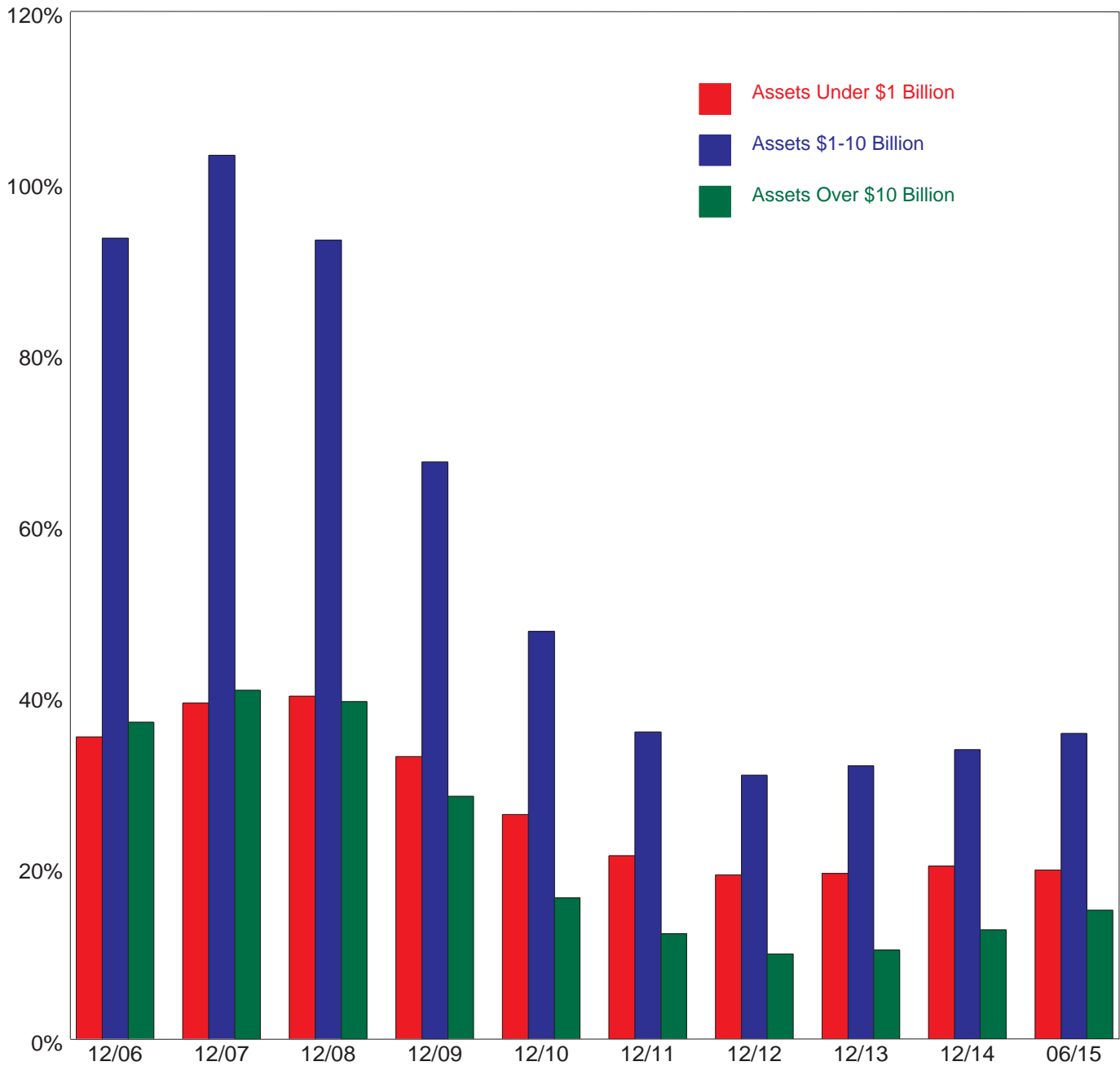
2011-2015



# Median Construction and Development Loan Concentrations

2006 - 2015

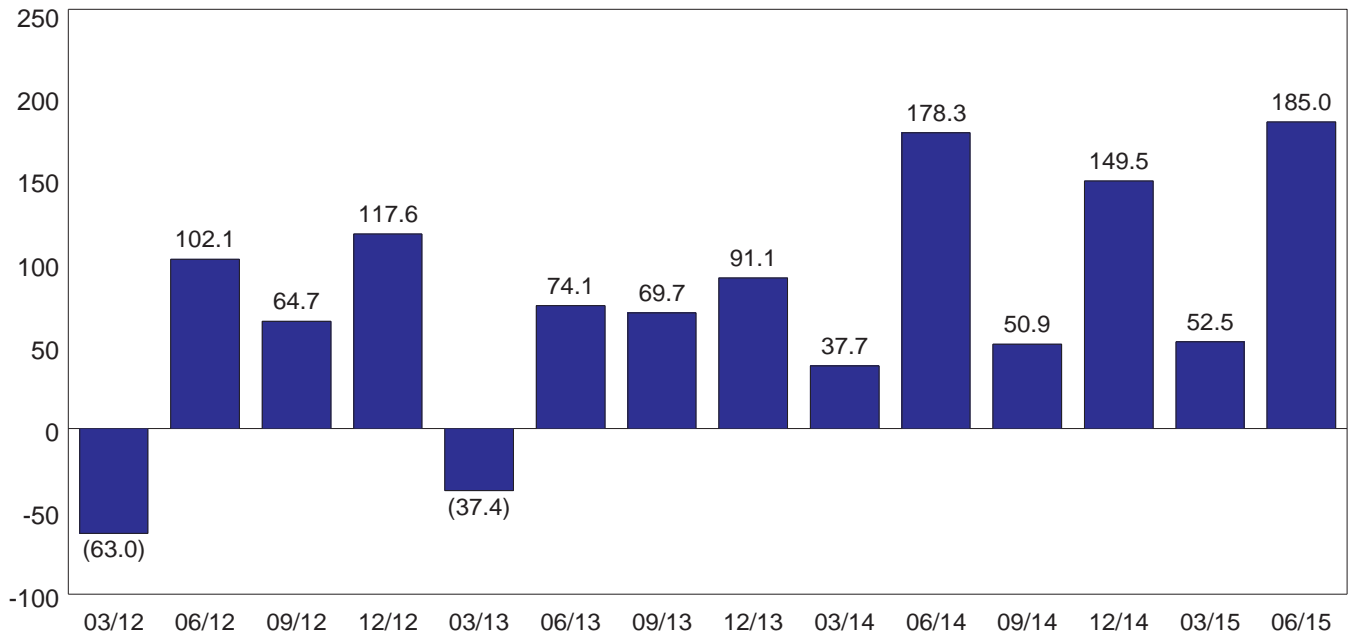
Percent of Total Risk-Based Capital, by Lender Asset Size





## Quarterly Change in Reported Total Loans Outstanding

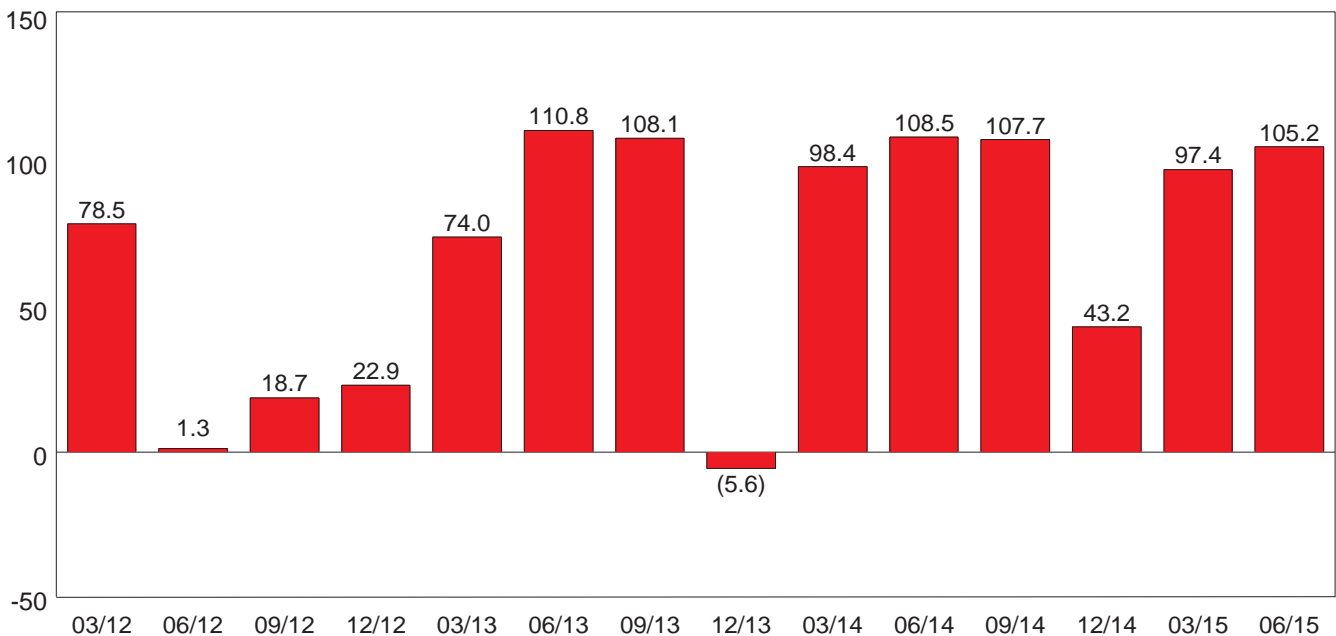
(\$ Billions)



In the second quarter of 2015, real estate loans increased by \$57.2 billion, commercial and industrial loans increased by \$49.4 billion, consumer loans increased by \$38.8 billion, and other loans and leases increased by \$34.7 billion.

## Quarterly Change in Unused Loan Commitments

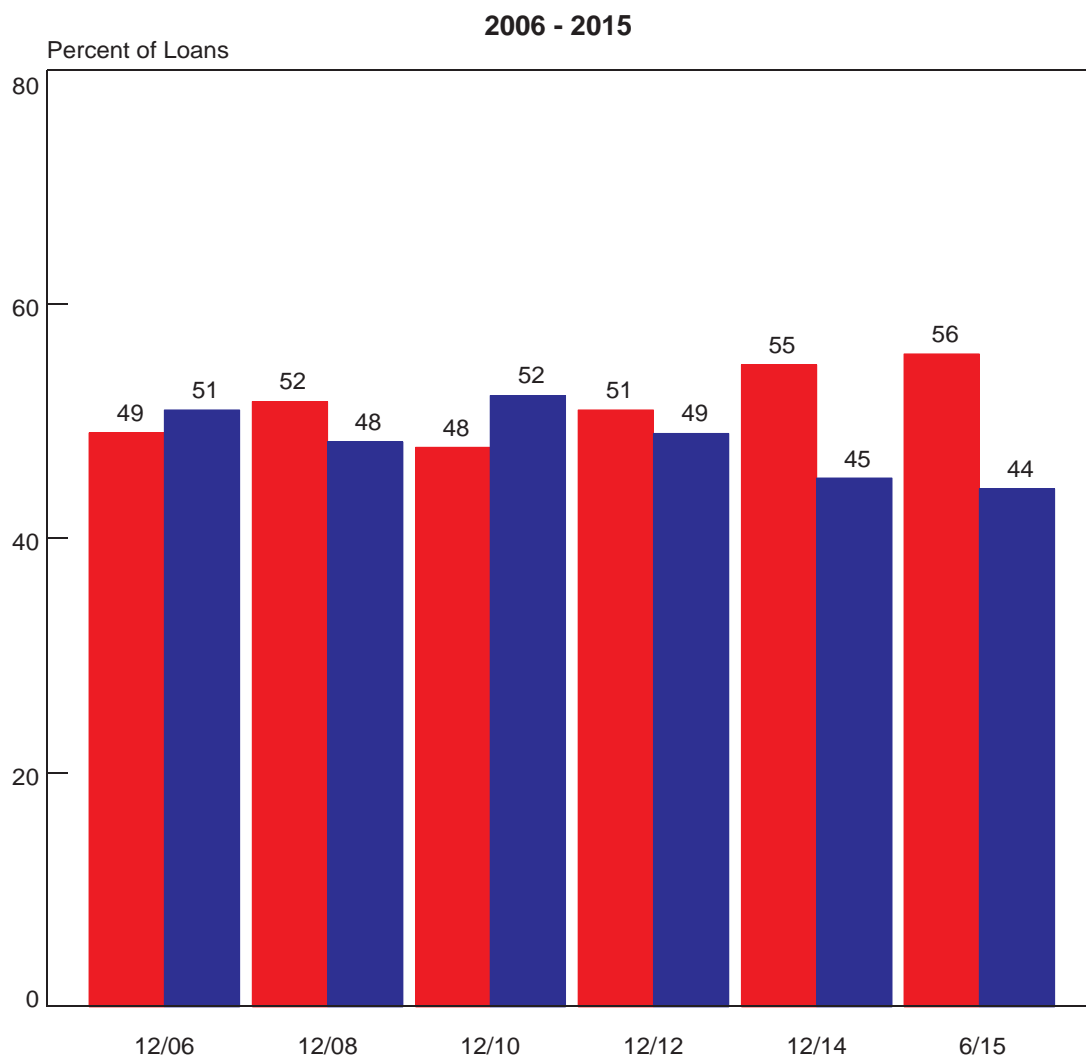
(\$ Billions)



In the second quarter of 2015, unused commercial real estate loan commitments increased by \$20.5 billion, unused home equity line commitments decreased by \$3.8 billion, unused credit card commitments increased by \$25.7 billion, and other unused commitments increased by \$62.8 billion.

## Credit Risk Diversification

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



#### Loans (\$ Billions):

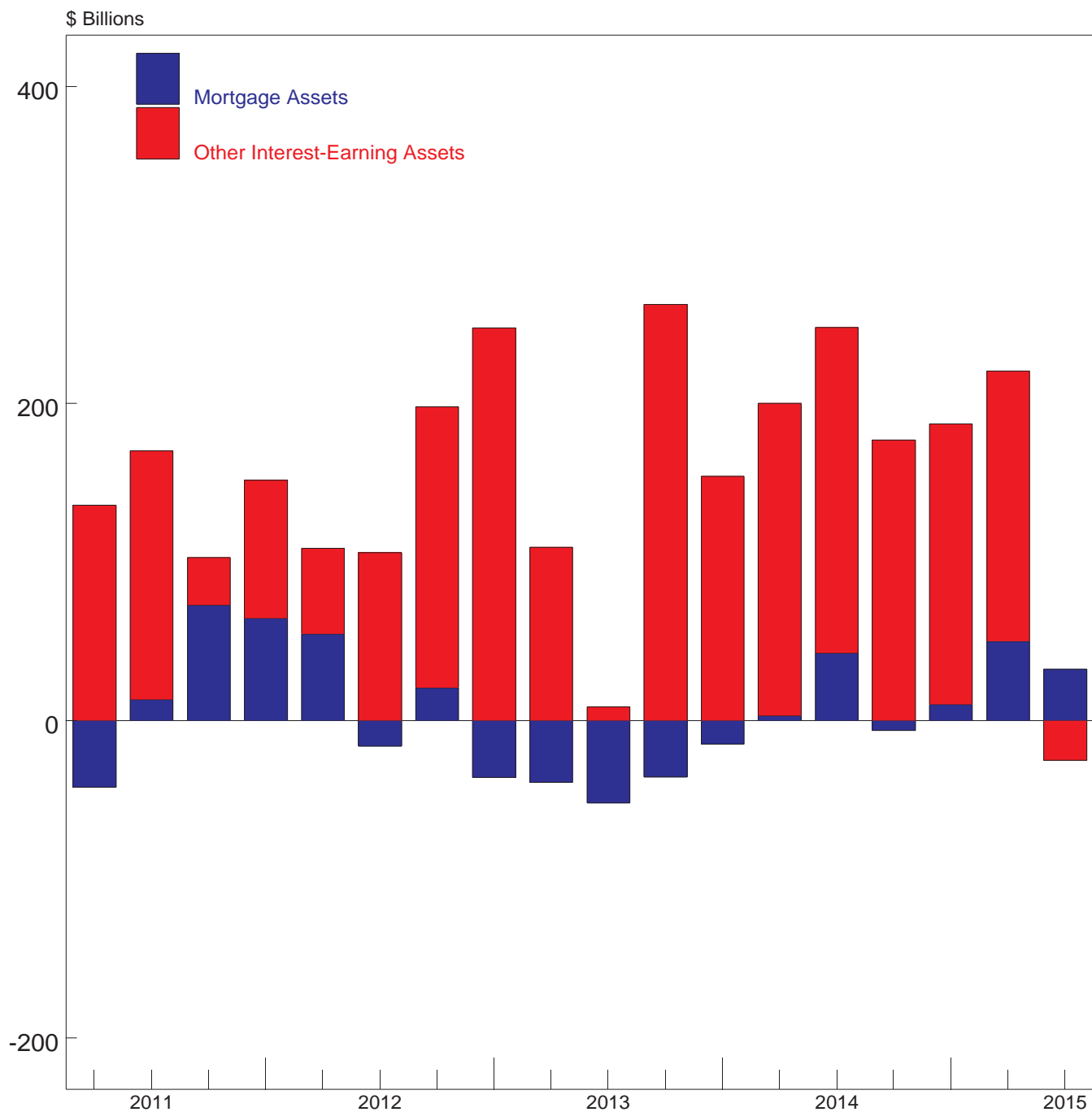
■ Commercial Borrowers	\$3,546	\$4,074	\$3,525	\$3,926	\$4,559	\$4,768
■ Consumer Loans	3,690	3,802	3,853	3,772	3,753	3,781

**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

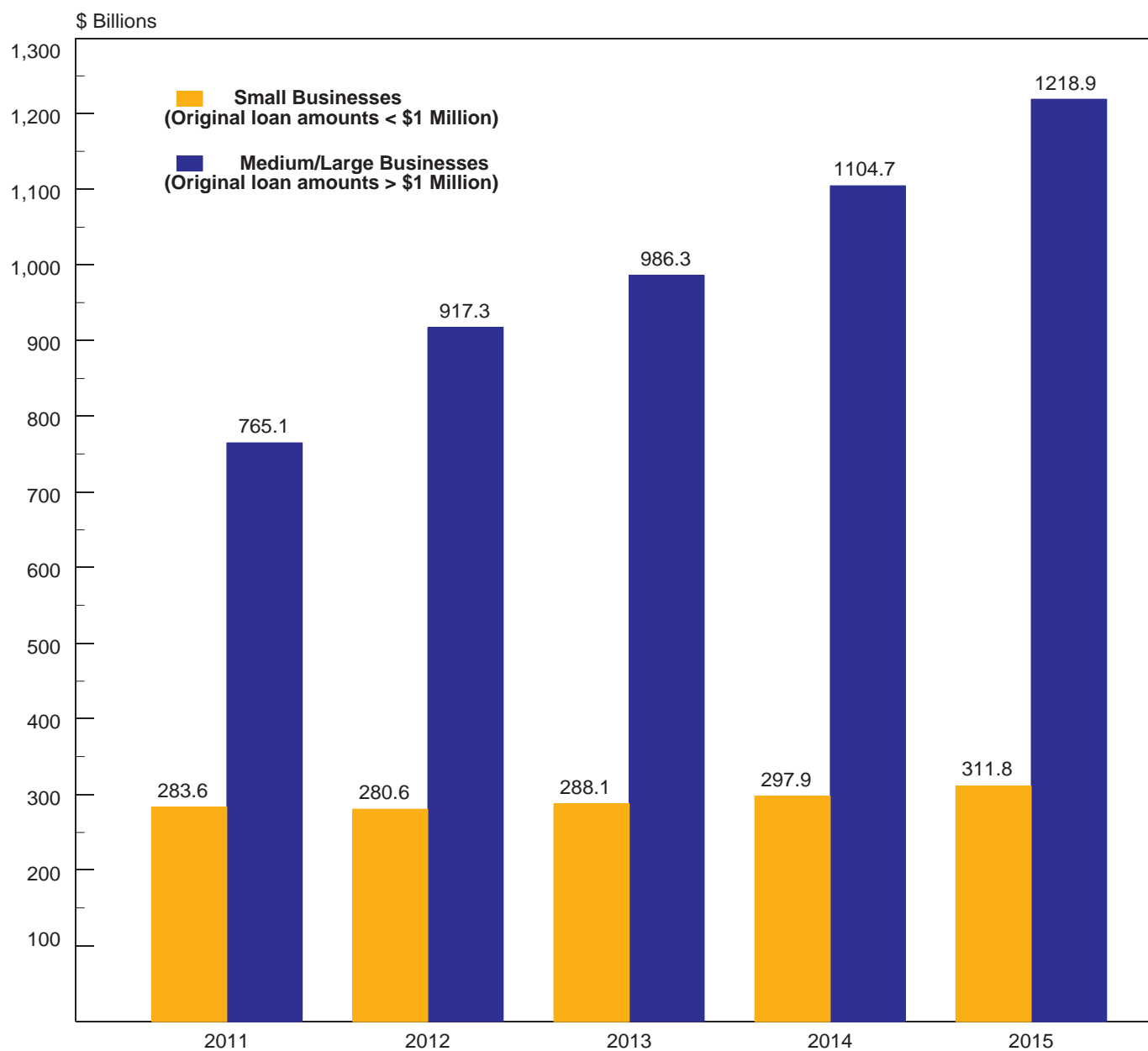
2011 - 2015



# Commercial and Industrial Loans to Small Businesses

2011-2015

As of June 30

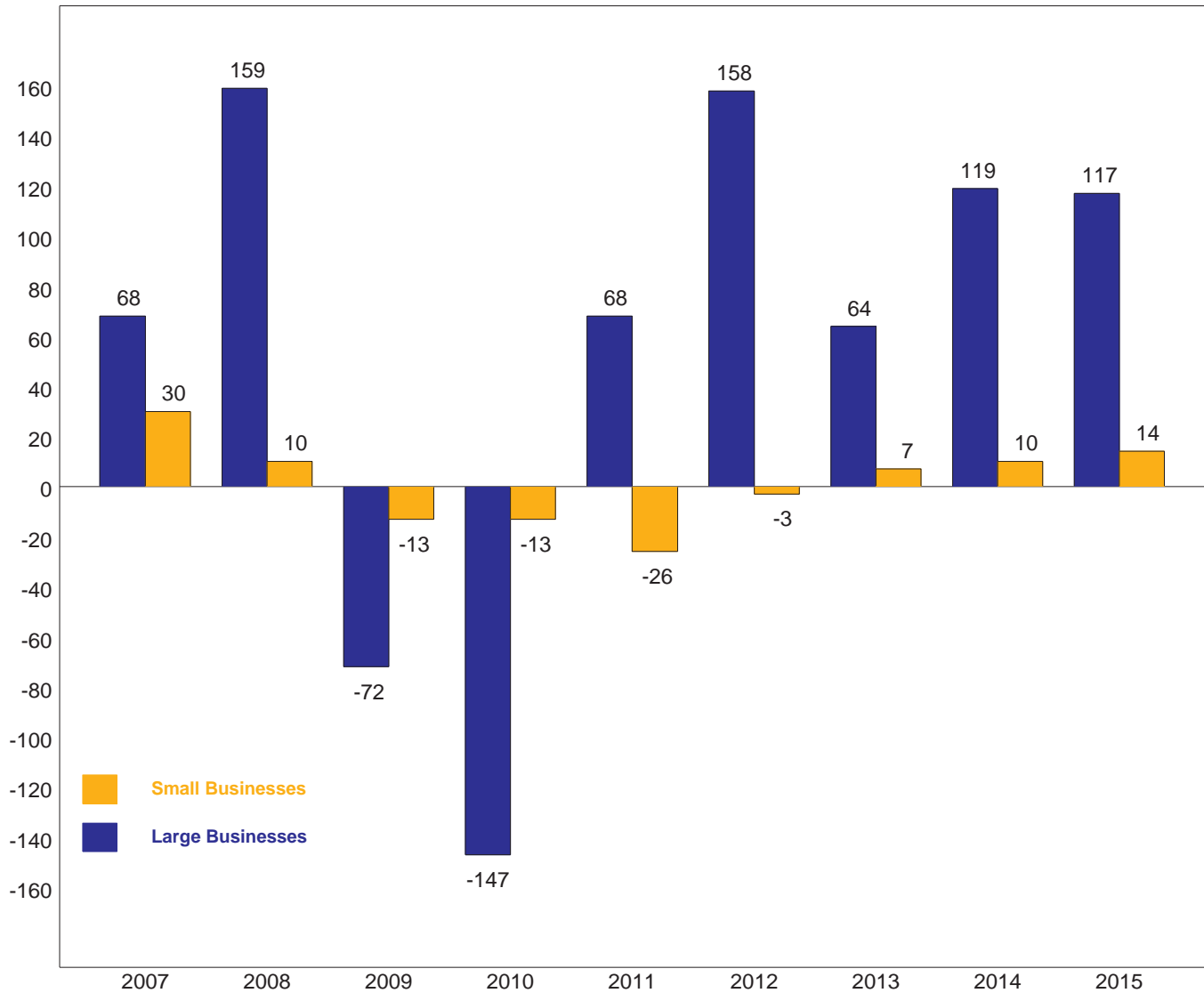


# Annual Change in C&I Loans to Large and Small Businesses

2007 - 2015

As of June 30

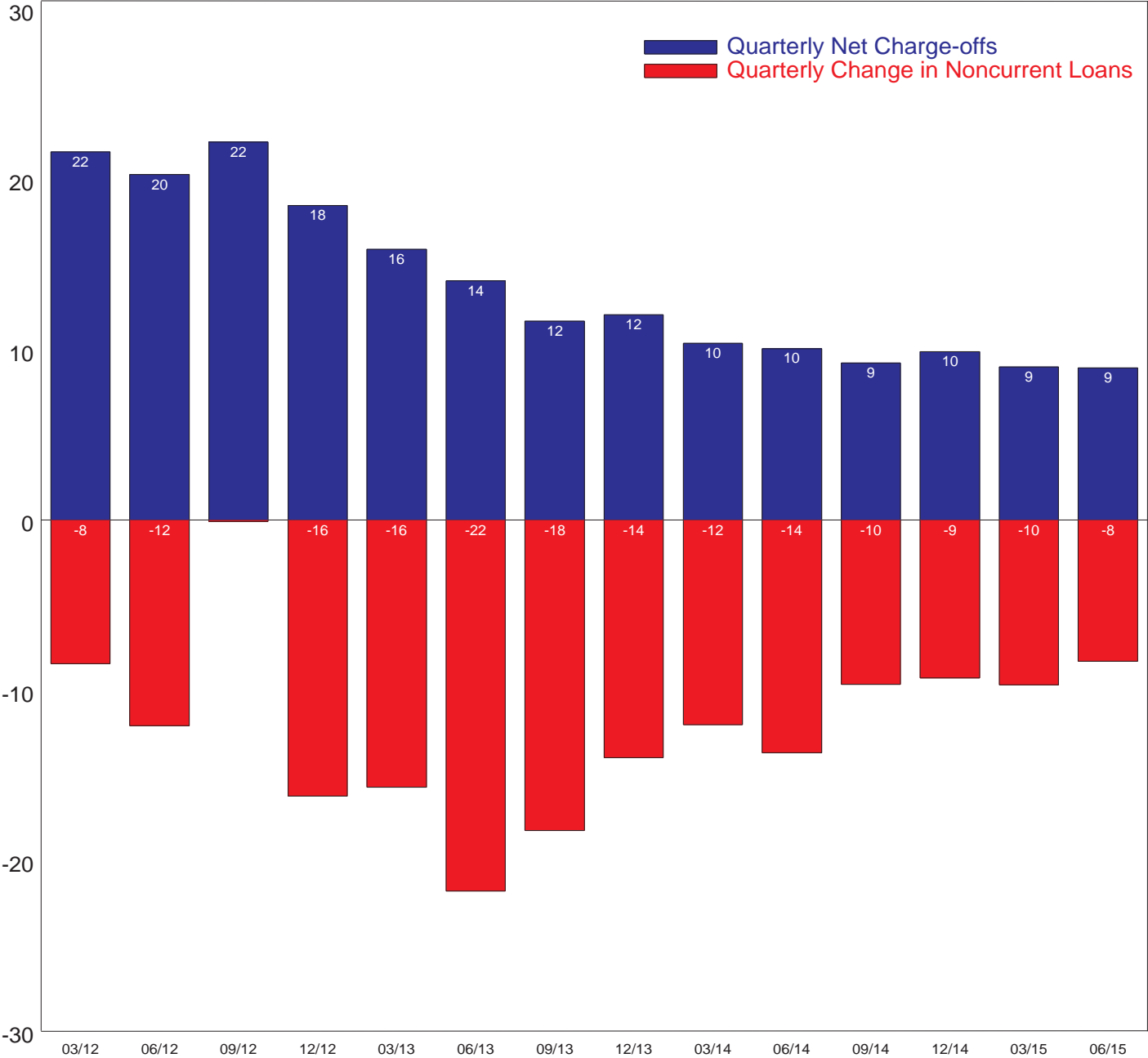
\$ Billions



# Quarterly Net Charge-Offs and Change in Noncurrent Loans

2012 - 2015

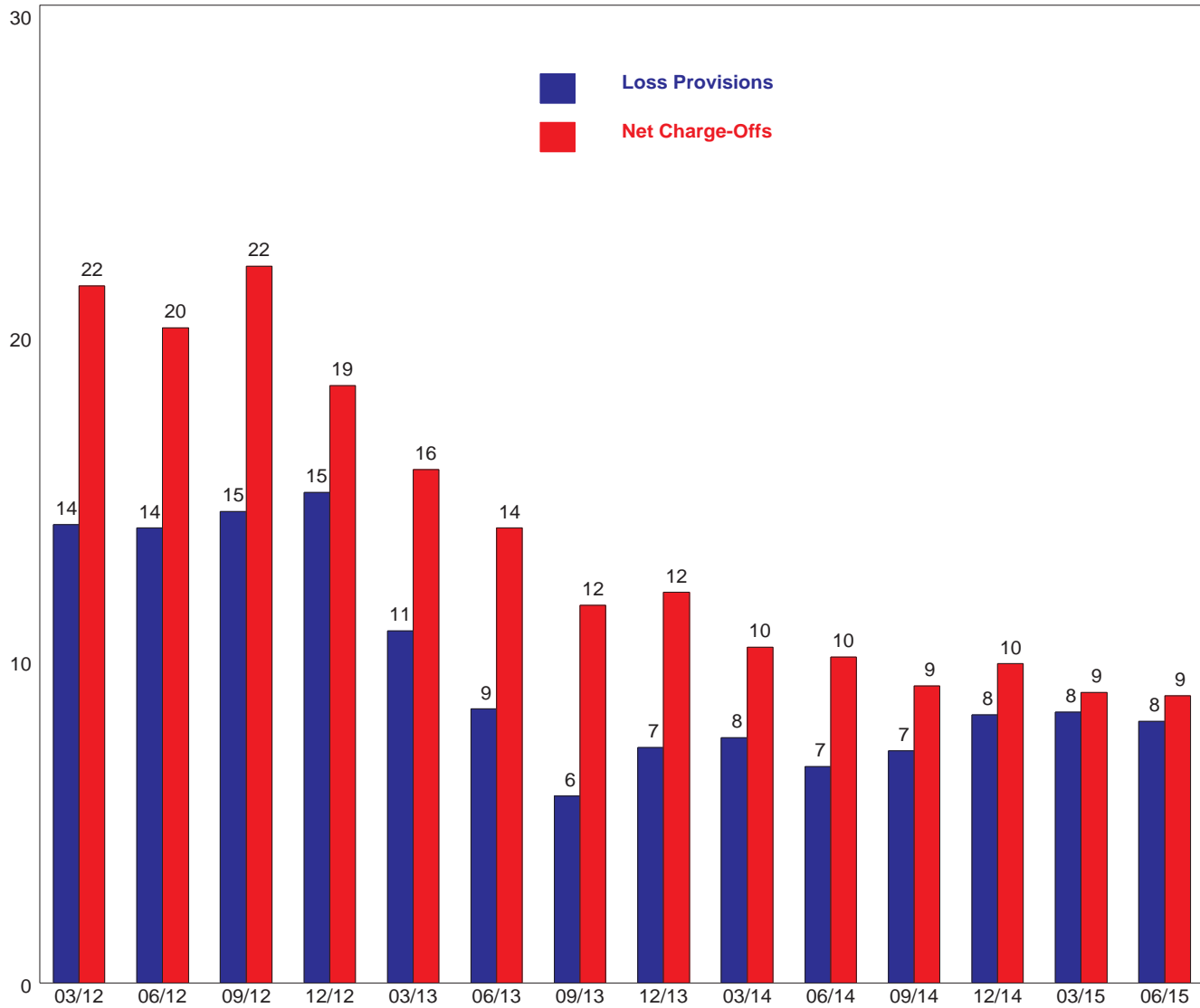
\$ Billions



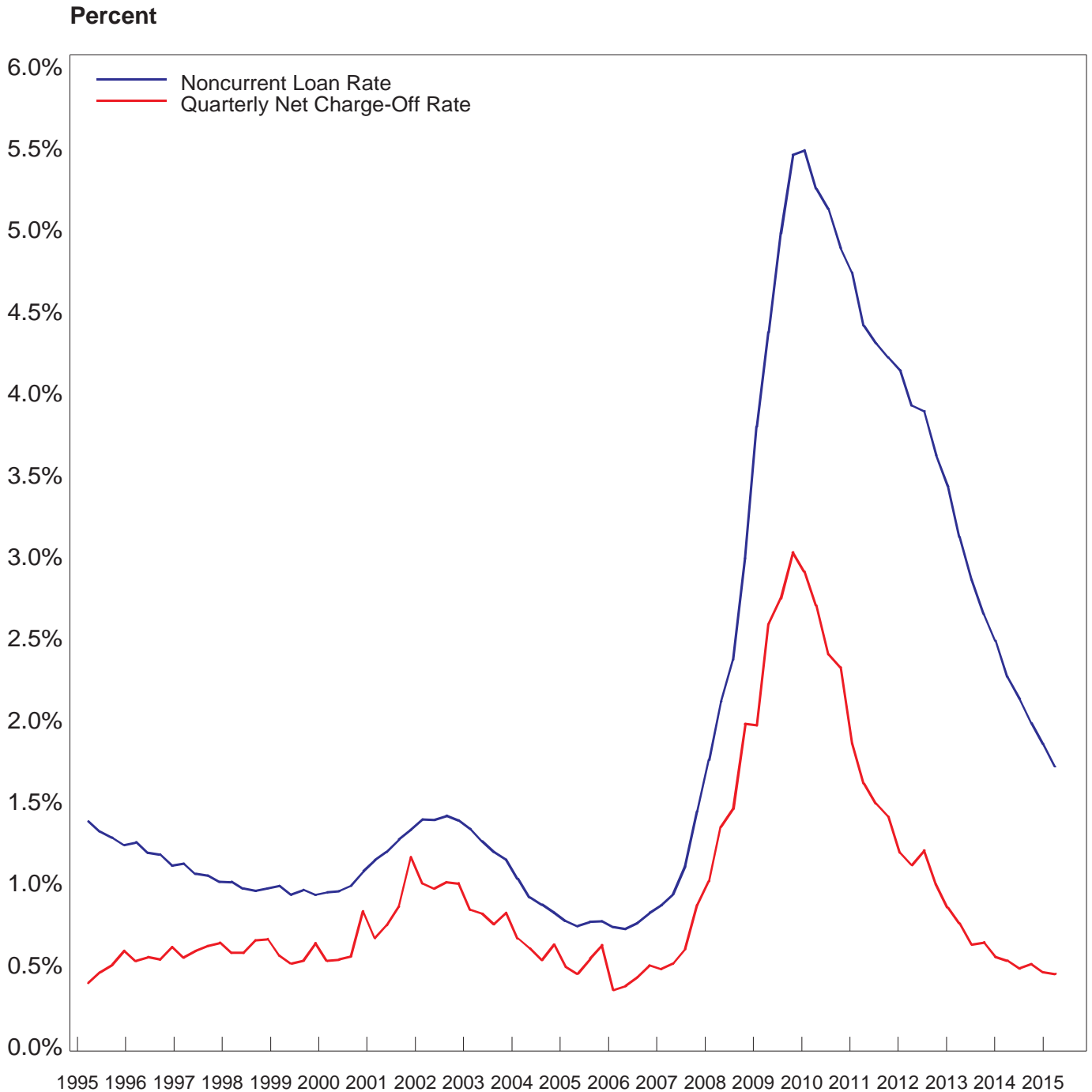
# Quarterly Net Charge-Offs vs. Loan Loss Provisions

2012 - 2015

\$ Billions

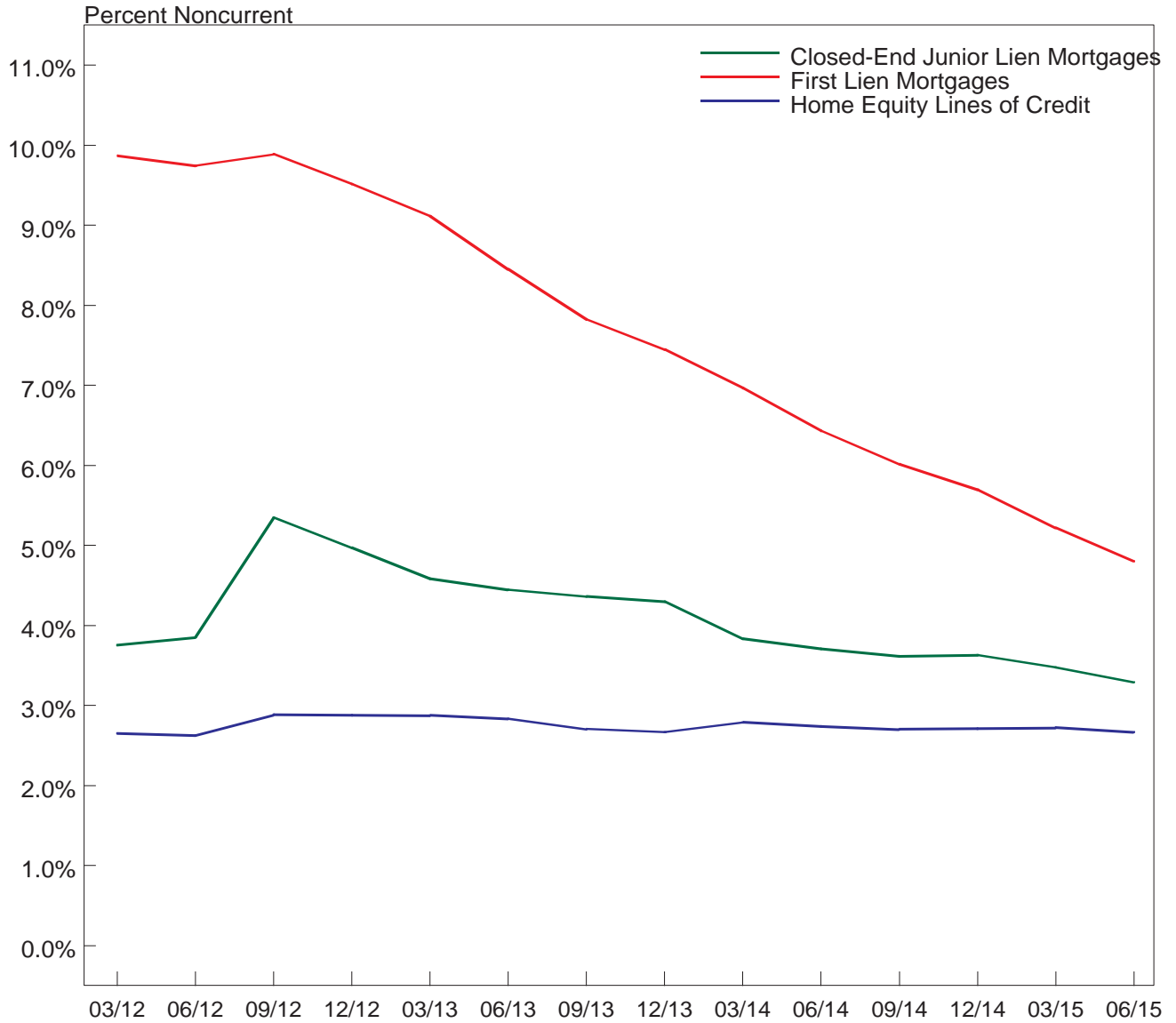


## Noncurrent Loan and Quarterly Net Charge-Off Rates 1995-2015



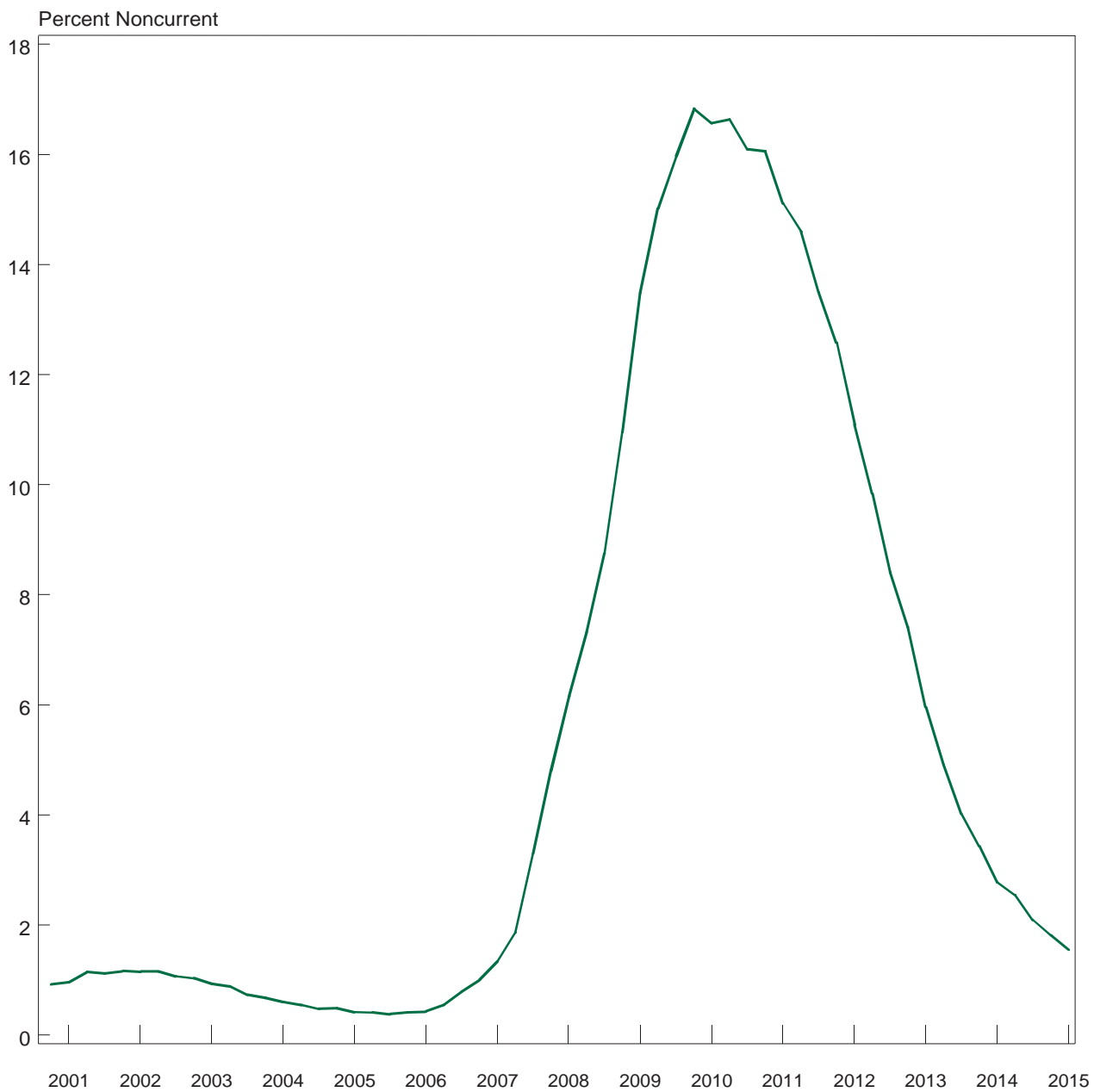


## Noncurrent Rates on Loans Secured by 1-4 Family Residential Properties 2012 to 2015



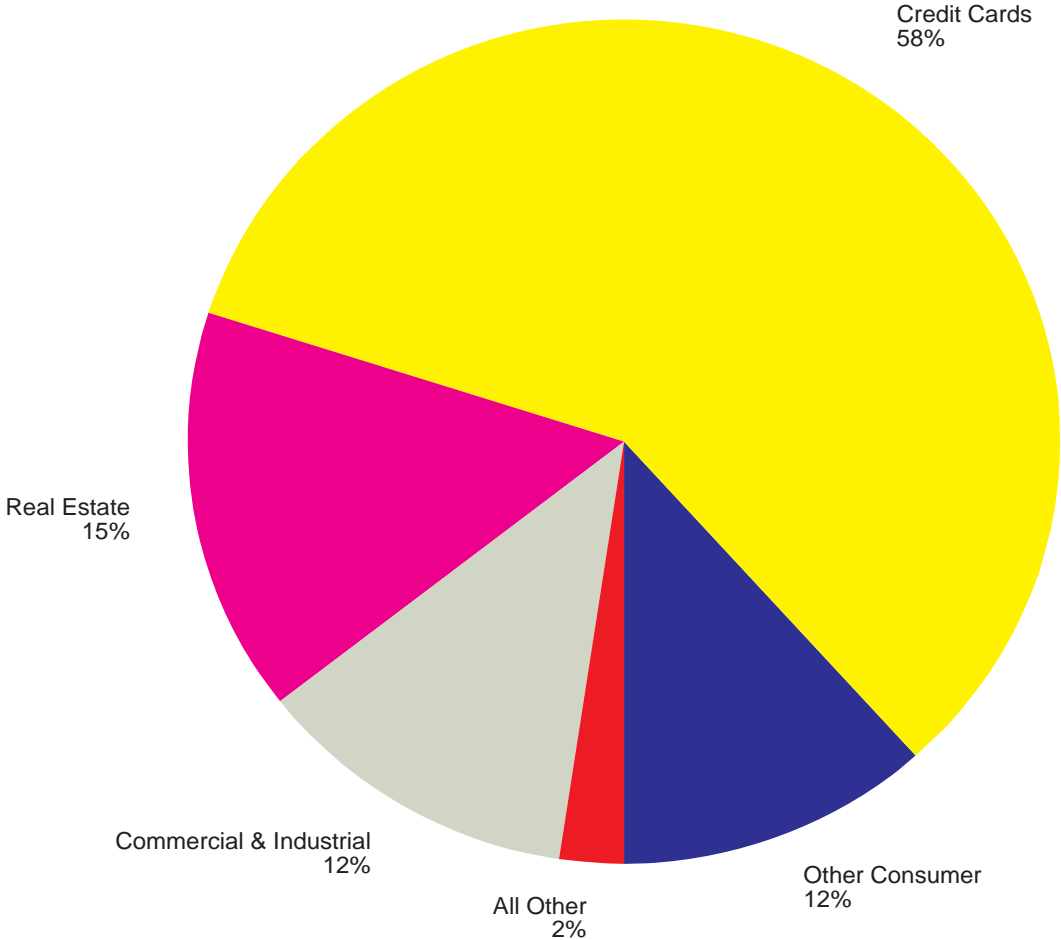
# Noncurrent Rate on Real Estate Construction and Development Loans

2001-2015



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

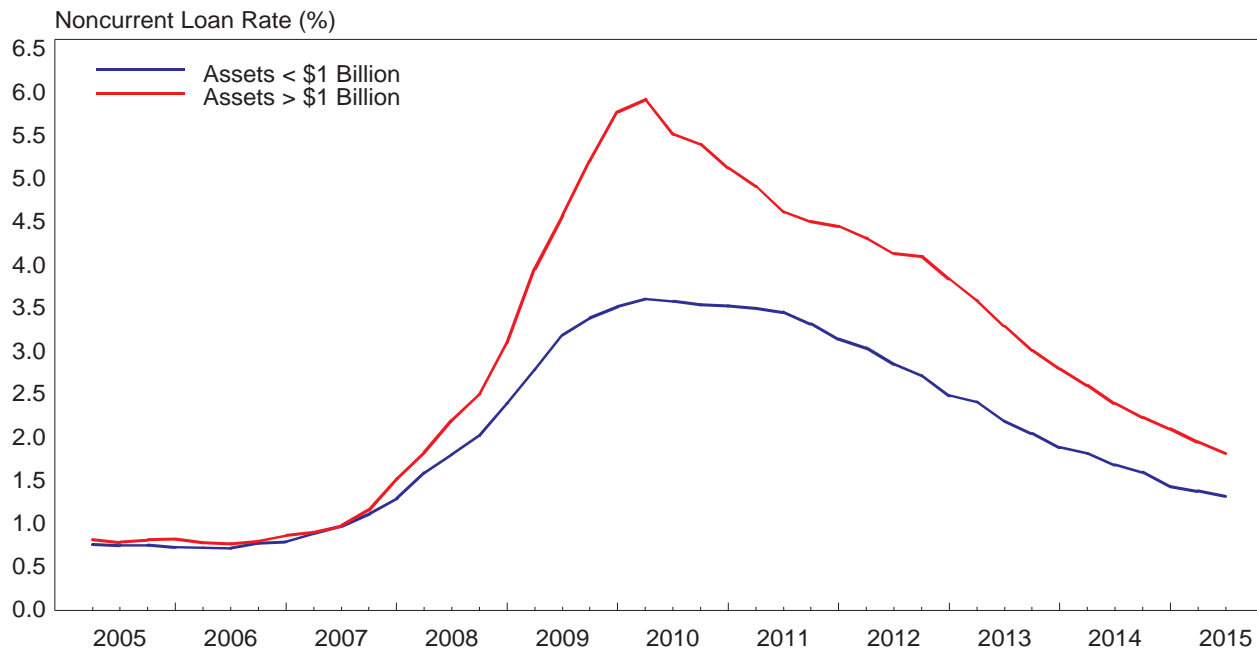
Second Quarter, 2015



## Noncurrent Loan Rates

### By Asset Size

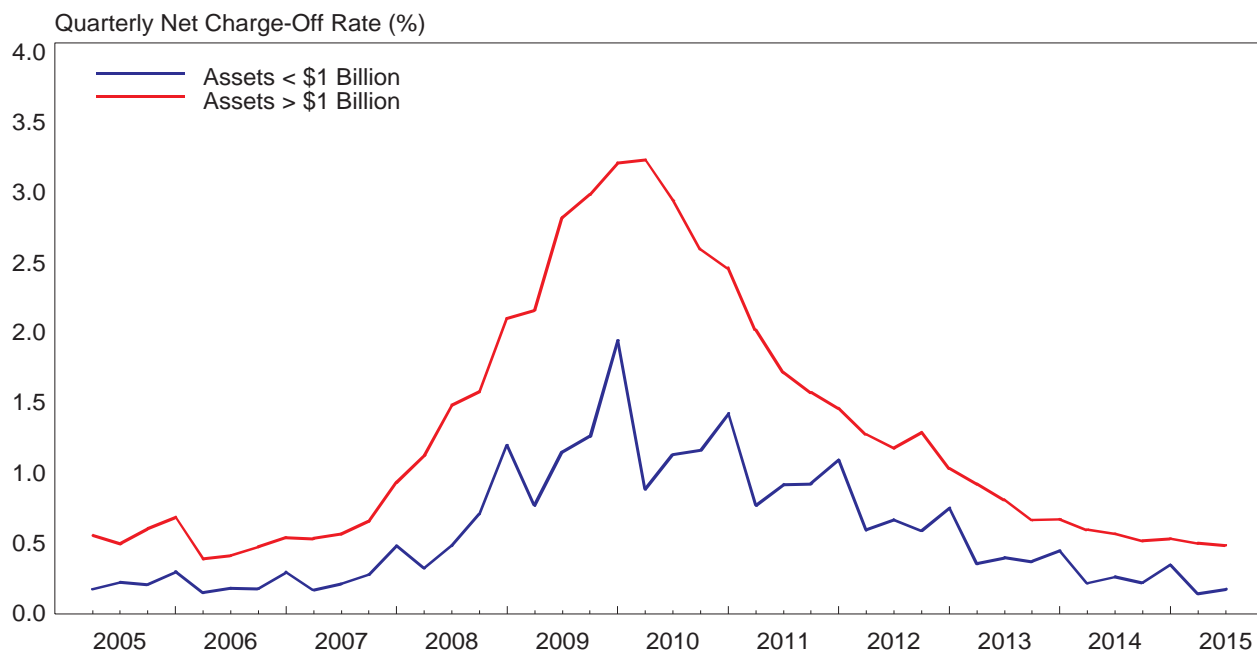
2005 - 2015



## Quarterly Net Charge-Off Rates

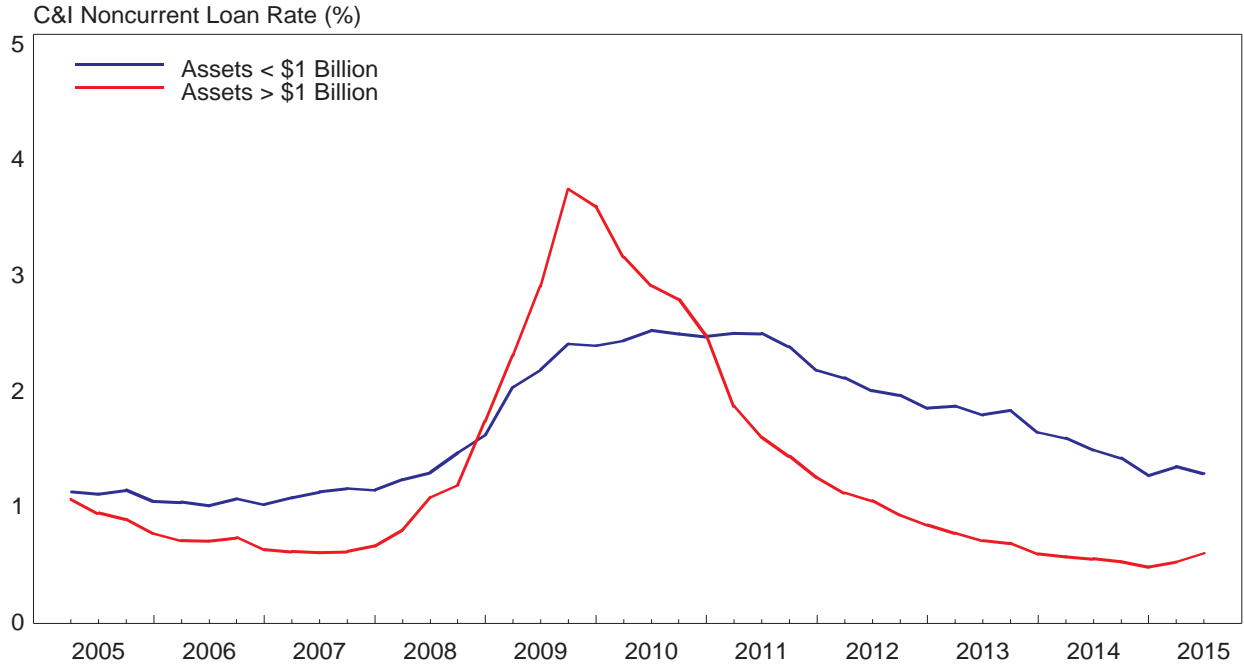
### By Asset Size, Annualized

2005 - 2015



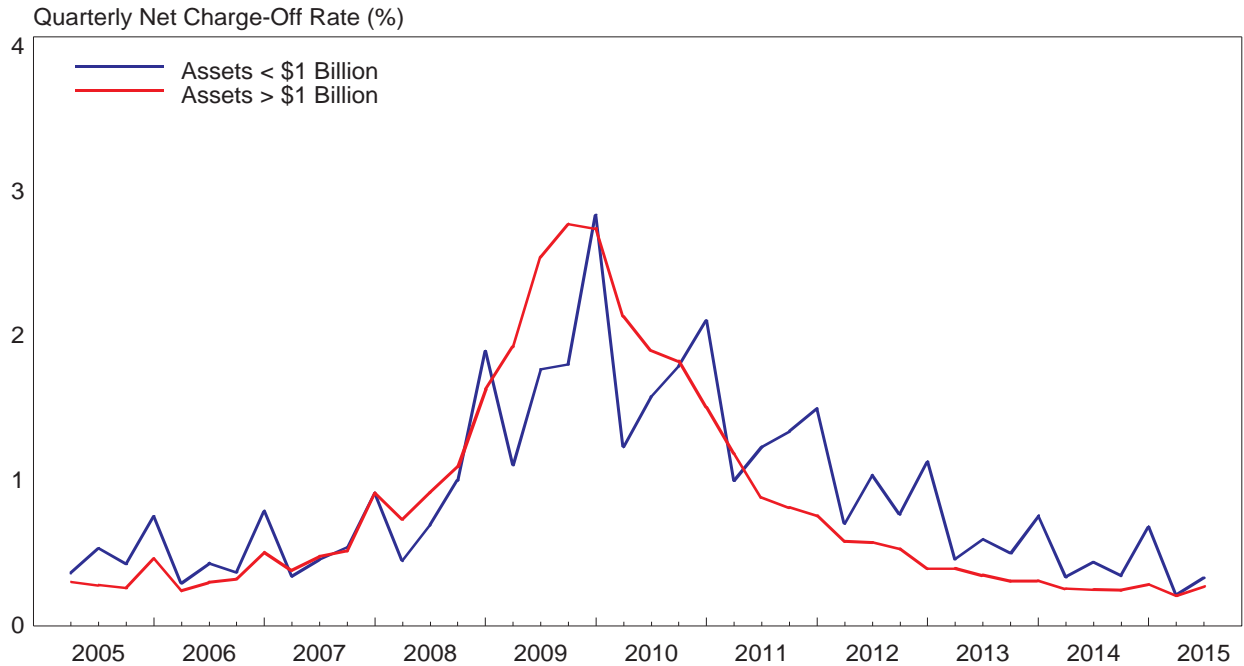
## Noncurrent C & I Loan Rates By Asset Size

2005 - 2015



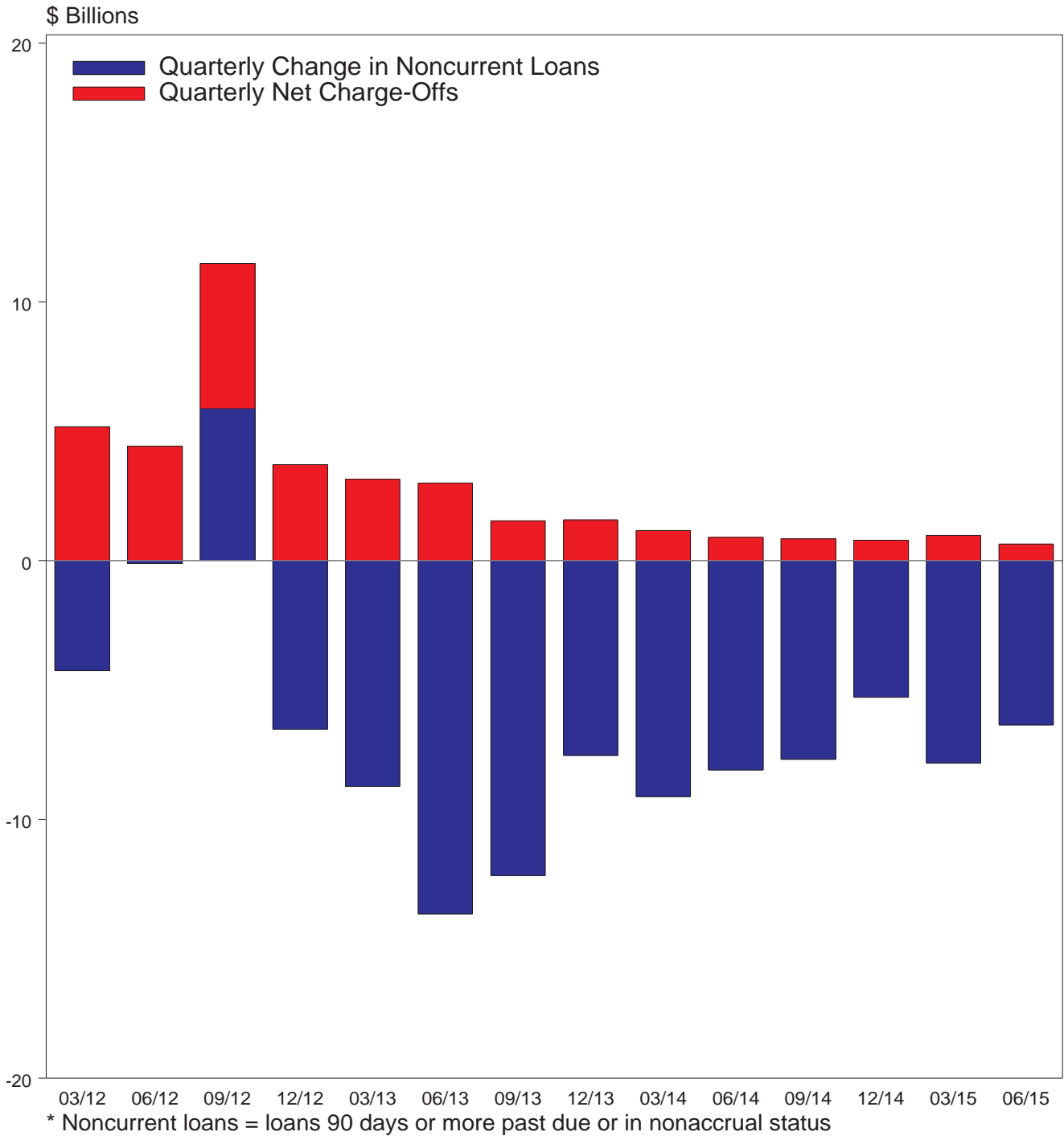
## Quarterly Net Charge-Off Rates on C & I Loans By Asset Size

2005 - 2015



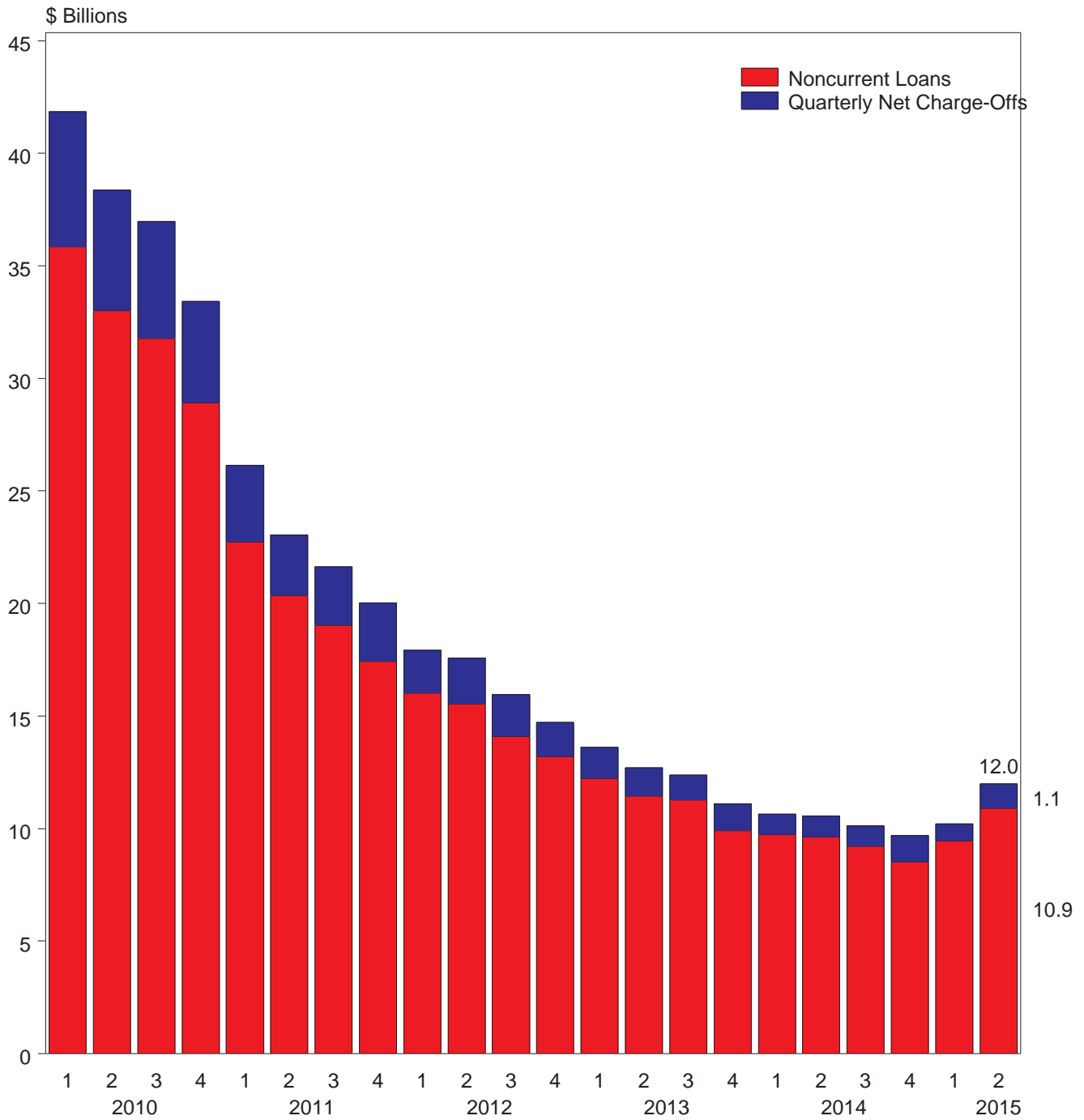
# Credit Quality of Residential Mortgage Loans\*

## 2012 to 2015



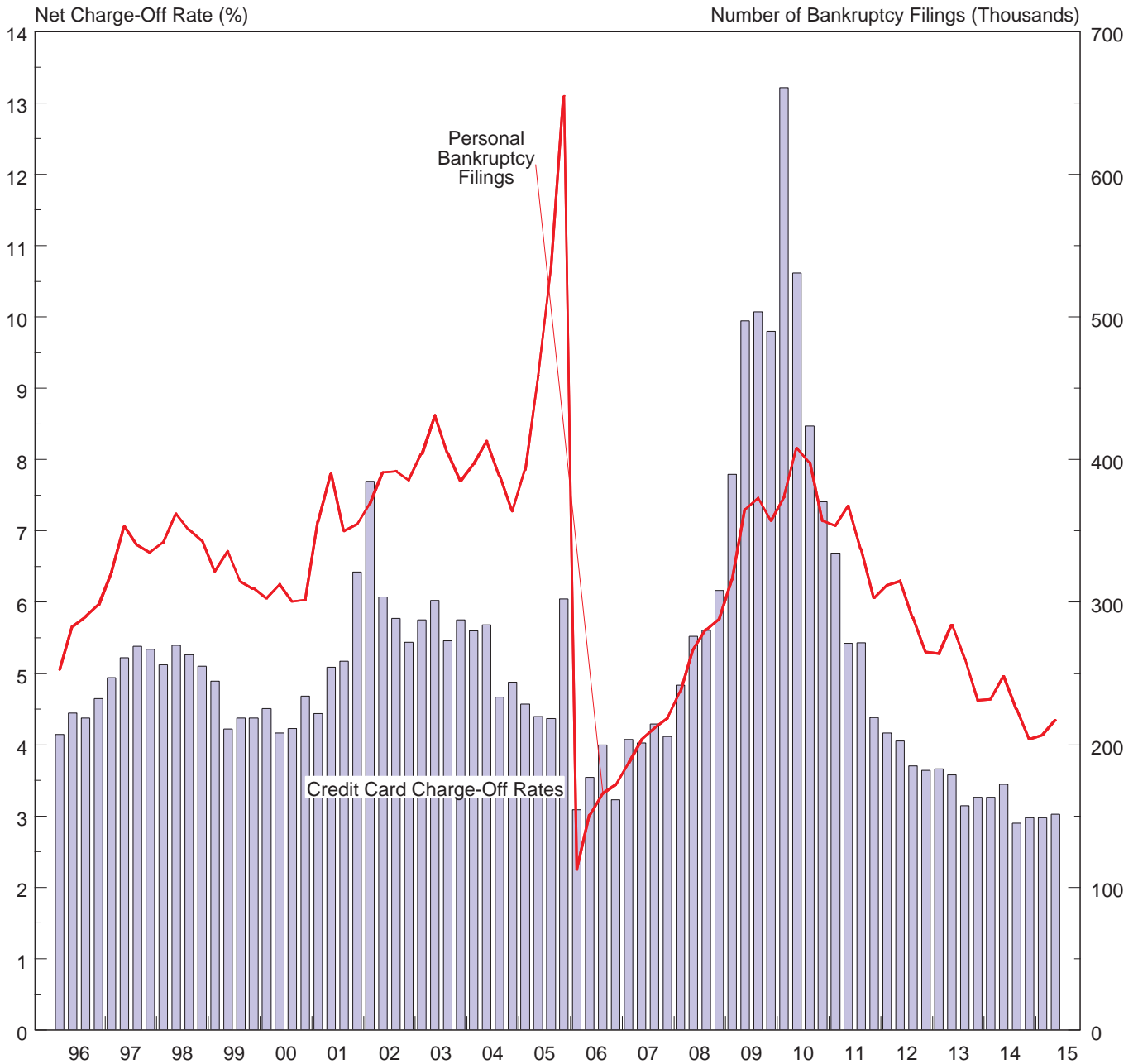
# Credit Quality of C & I Loans

2010-2015



# Credit Card Loss Rates and Personal Bankruptcy Filings

1996-2015

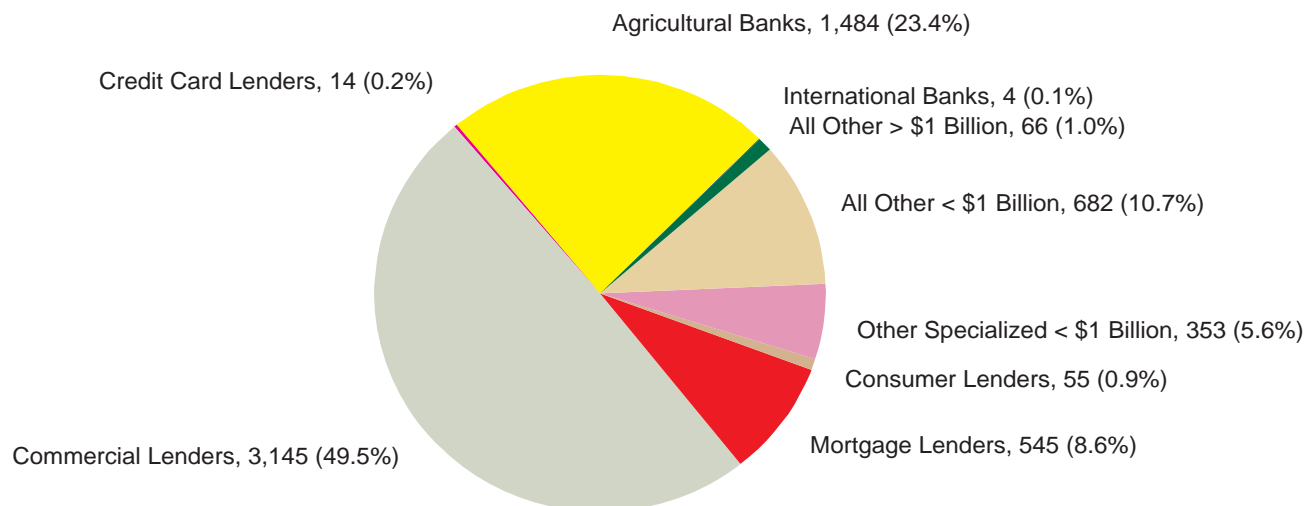


Sources: Bankruptcies - Administrative Offices of the United States Courts  
 Charge-off rates - Call Reports and Thrift Financial Reports



## Number of Institutions By Asset Concentration Group

June 30, 2015

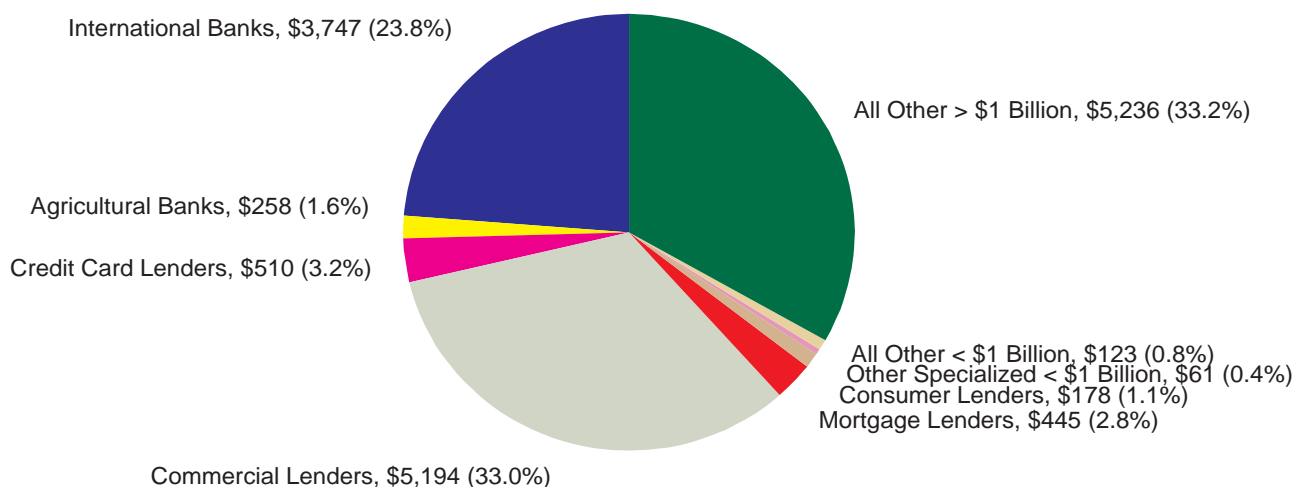


	International Banks	Agricultural Banks	Credit Card Lenders	Commercial Lenders	Mortgage Lenders	Consumer Lenders	Other Specialized < \$1 Billion	All Other < \$1 Billion	All Other > \$1 Billion
06/15	4	1,484	14	3,145	545	55	353	682	66
12/14	3	1,515	15	3,222	553	52	374	708	67
12/13	4	1,532	16	3,378	588	55	405	772	62
12/12	5	1,537	19	3,499	659	51	414	826	73
12/11	4	1,545	18	3,769	732	59	377	790	63
12/10	4	1,559	22	4,085	718	72	314	815	69
12/09	4	1,568	23	4,453	766	83	289	770	56
12/08	5	1,559	26	4,753	839	91	279	709	44
12/07	5	1,592	27	4,773	784	109	373	815	56
12/06	4	1,634	26	4,713	817	123	411	895	57
12/05	4	1,685	33	4,617	886	125	425	995	63
12/04	5	1,731	34	4,423	990	132	466	1,120	75
12/03	6	1,767	36	4,254	1,033	157	529	1,308	91
12/02	5	1,823	40	4,070	1,107	196	488	1,525	100
12/01	5	1,875	56	3,967	1,242	228	477	1,663	101
12/00	7	1,977	56	3,954	1,266	288	512	1,755	89
12/99	8	2,113	64	3,784	1,356	304	562	1,942	89
12/98	11	2,279	69	3,372	1,452	273	652	2,264	92
12/97	11	2,377	74	3,437	1,615	338	611	2,365	95

## Industry Assets By Asset Concentration Group

\$ Billions

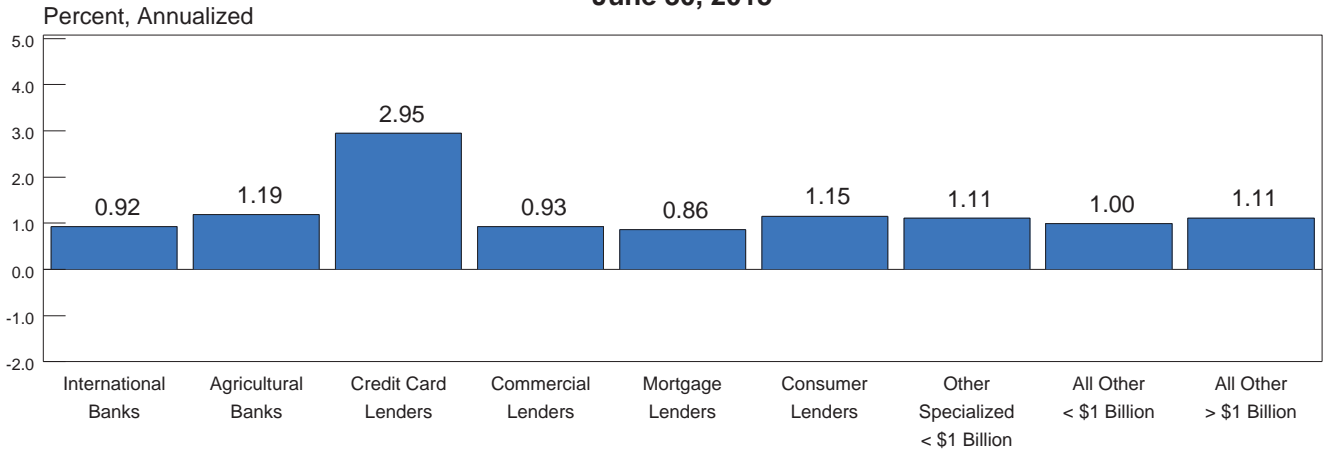
June 30, 2015



	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>06/15</b>	3,747	258	510	5,194	445	178	61	123	5,236
<b>12/14</b>	3,736	273	484	4,879	440	176	62	129	5,376
<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
<b>12/09</b>	3,107	182	502	4,547	810	96	38	116	3,689
<b>12/08</b>	3,410	169	513	5,461	997	122	34	95	3,040
<b>12/07</b>	2,784	158	479	4,619	1,328	95	38	110	3,423
<b>12/06</b>	2,337	149	408	4,905	1,445	110	42	120	2,345
<b>12/05</b>	1,851	142	359	4,257	1,647	117	48	129	2,328
<b>12/04</b>	1,881	139	383	3,301	1,505	104	52	143	2,598
<b>12/03</b>	1,448	130	348	2,924	1,658	147	61	171	2,189
<b>12/02</b>	1,273	124	299	2,961	1,342	166	60	197	2,013
<b>12/01</b>	1,176	120	335	3,539	1,179	141	50	203	1,127
<b>12/00</b>	1,229	120	295	3,823	1,000	88	51	205	651
<b>12/99</b>	1,179	121	254	3,392	1,045	101	56	225	509
<b>12/98</b>	1,444	125	258	2,786	1,079	81	68	270	420
<b>12/97</b>	1,383	120	217	2,019	967	118	65	279	876

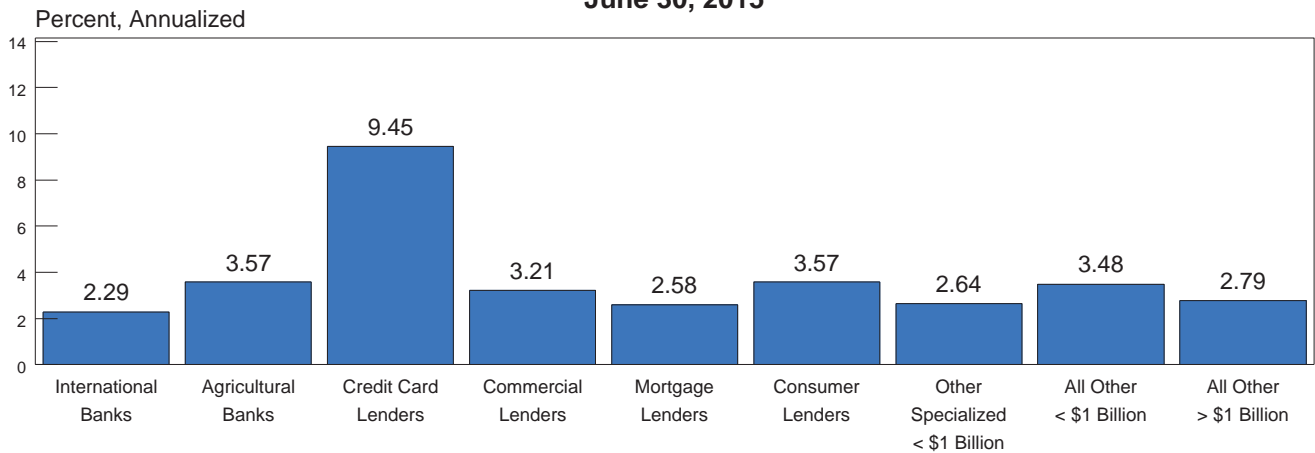
## Performance Ratios By Asset Concentration Group Return on Assets (YTD)

June 30, 2015



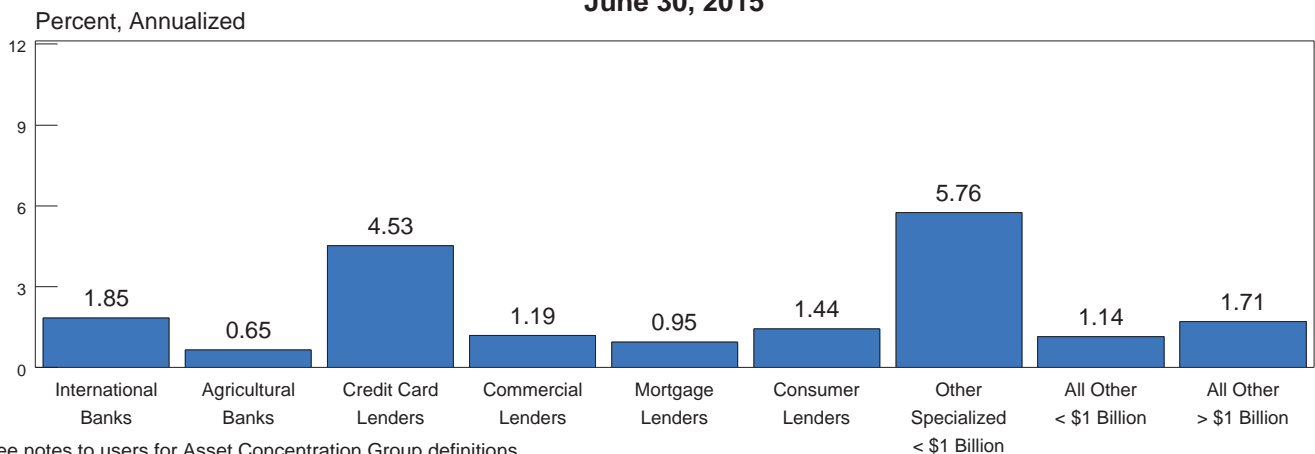
## Net Interest Margin (YTD)

June 30, 2015



## Noninterest Income to Assets (YTD)

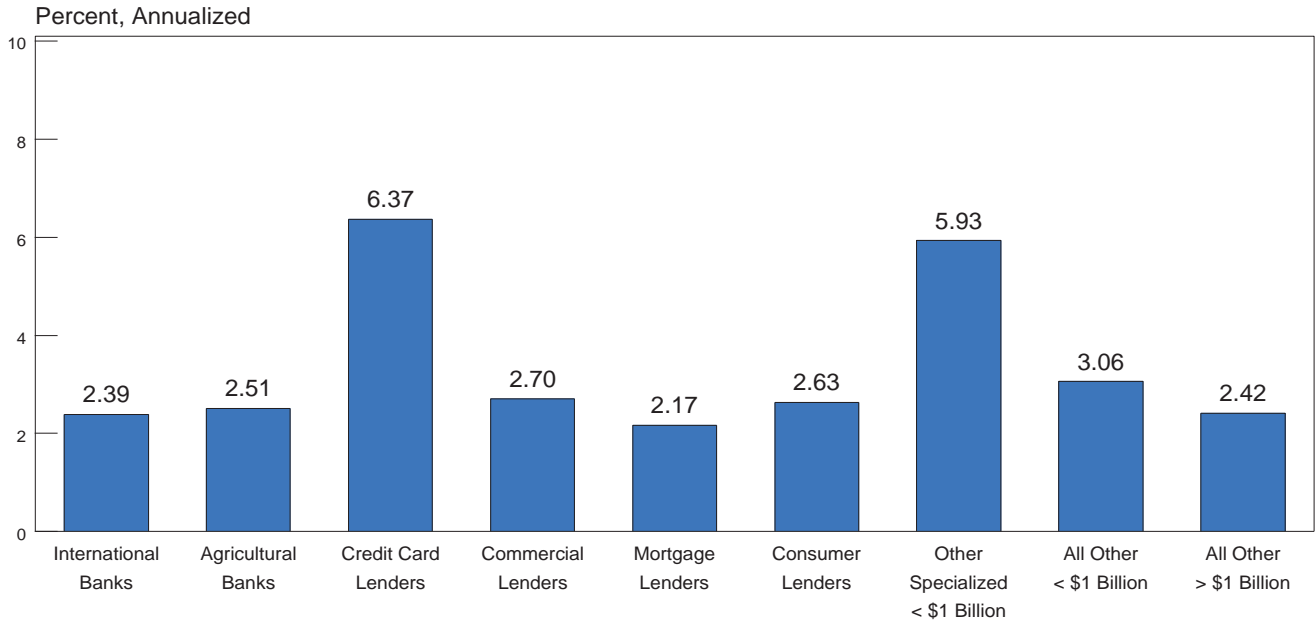
June 30, 2015



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

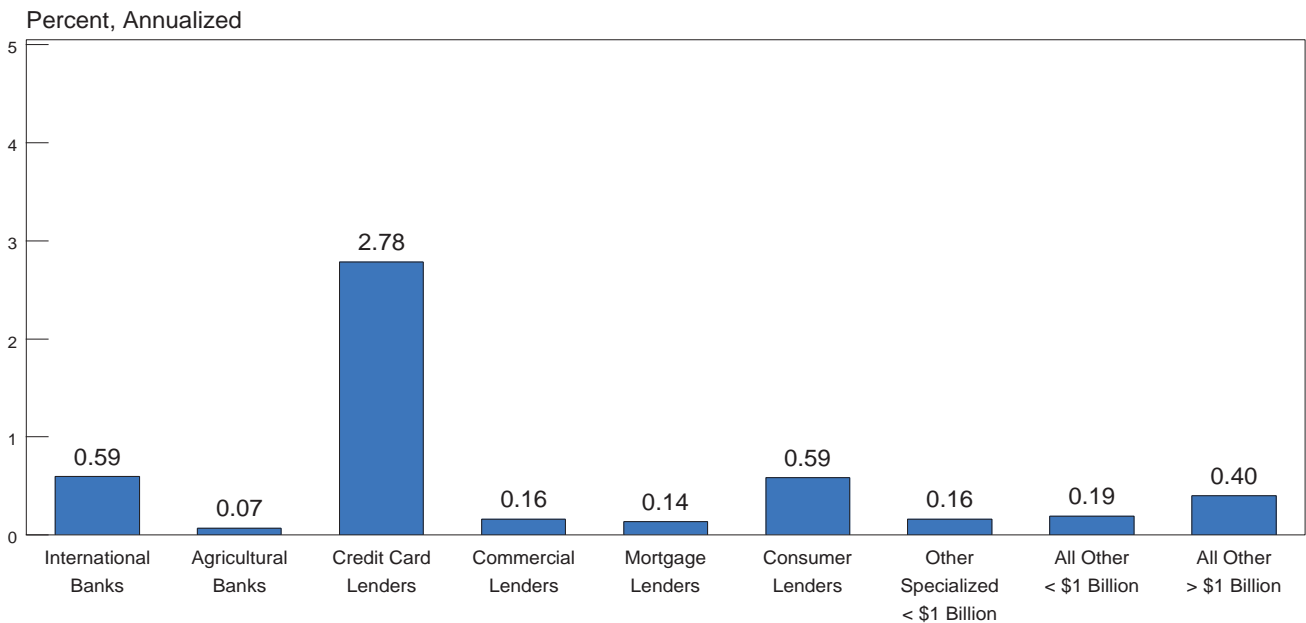
## Performance Ratios By Asset Concentration Group Noninterest Expense to Assets (YTD)

June 30, 2015



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

June 30, 2015

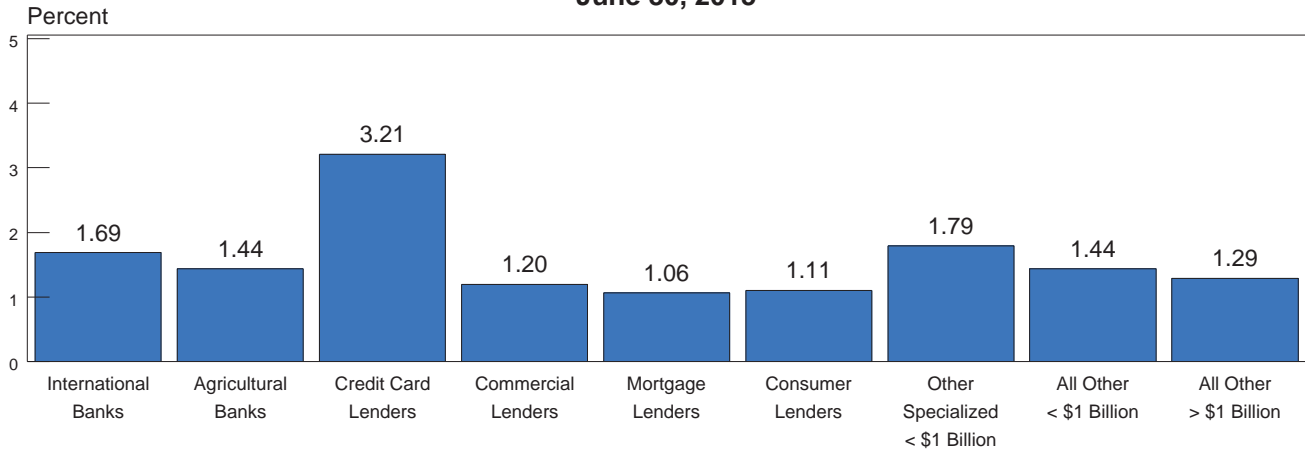


Note: See notes to users for Asset Concentration Group definitions.

## Condition Ratios By Asset Concentration Group

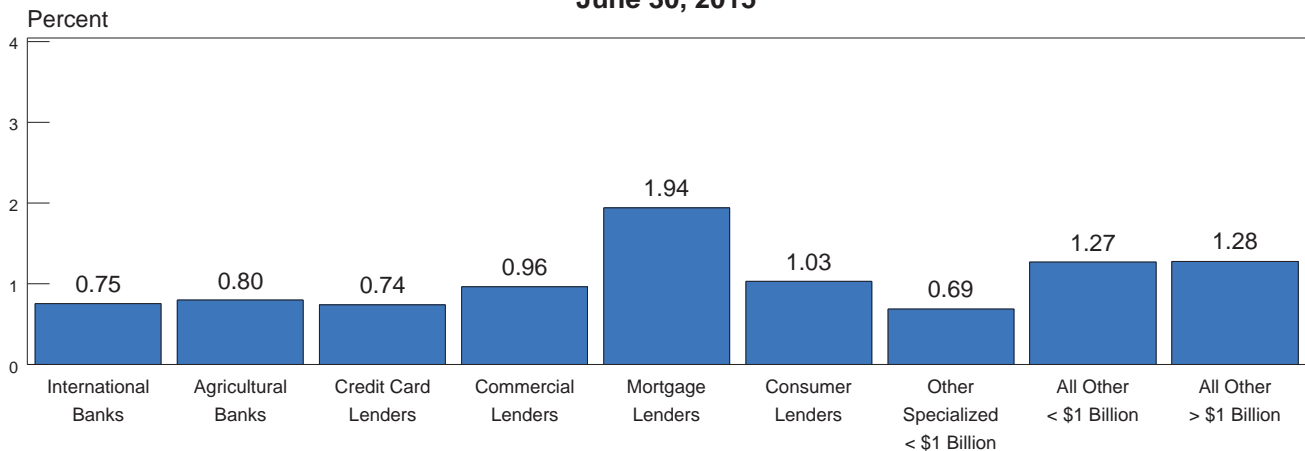
### Loss Allowance To Loans and Leases

June 30, 2015



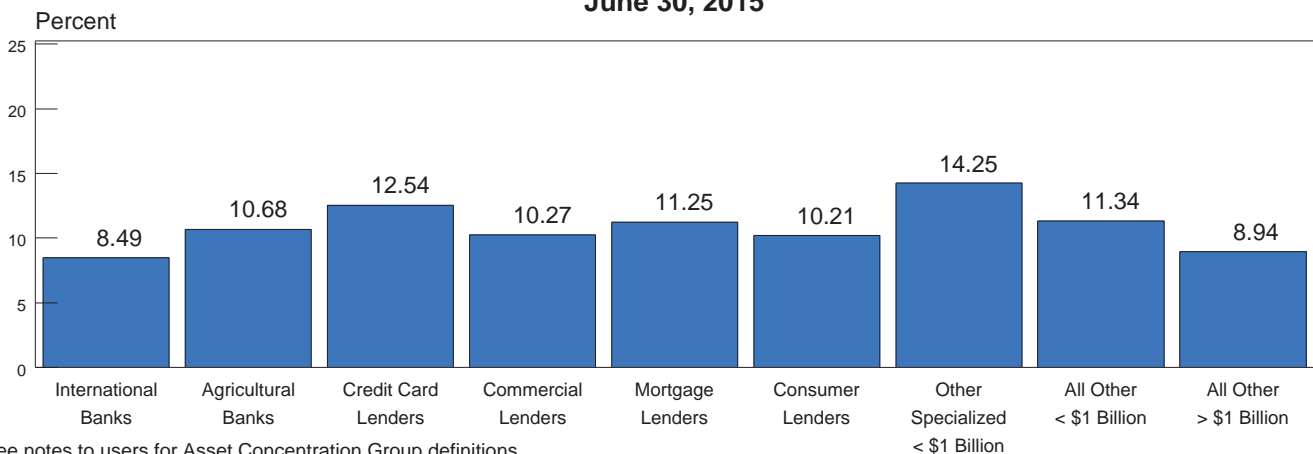
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2015



## Core Capital (Leverage) Ratio

June 30, 2015



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

## Return On Average Assets By Asset Concentration Group

1997 - 2015, 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
06/15	0.92	1.19	2.95	0.93	0.86	1.15	1.11	1.00	1.11
06/14	0.82	1.15	3.25	0.98	0.82	1.06	1.96	0.86	0.99
06/13	1.00	1.17	3.19	0.87	1.01	1.60	1.73	0.94	1.11
06/12	0.76	1.27	3.14	0.90	0.84	1.81	1.18	0.92	1.00
06/11	0.53	1.09	3.81	0.66	0.49	1.60	1.65	0.80	0.84
06/10	0.87	1.00	1.14	0.20	0.72	1.37	1.46	0.62	0.64
06/09	0.05	0.88	-9.56	-0.18	0.57	0.28	0.73	0.79	0.46
06/08	0.31	1.18	3.49	0.51	-0.84	1.04	2.30	1.01	0.12
06/07	0.96	1.22	3.58	1.15	0.91	2.54	2.23	1.07	1.27
06/06	1.08	1.29	4.58	1.33	1.06	2.00	0.88	1.02	1.27
06/05	0.81	1.31	3.18	1.34	1.21	1.35	1.58	1.14	1.44
06/04	0.89	1.26	3.97	1.35	1.22	1.58	1.36	1.10	1.29
06/03	1.06	1.24	3.79	1.32	1.51	1.53	0.95	1.08	1.27
06/02	0.99	1.28	3.44	1.30	1.29	1.52	1.31	1.19	1.33
06/01	1.02	1.20	2.82	1.20	1.04	1.06	1.60	1.05	0.97
06/00	1.15	1.31	2.51	1.09	1.01	1.19	1.98	1.17	0.77
06/99	0.84	1.21	3.46	1.29	1.03	1.33	1.57	1.39	1.40
06/98	0.88	1.30	2.61	1.27	1.10	1.31	1.63	1.22	1.49
06/97	1.00	1.29	1.63	1.31	0.97	1.31	1.61	1.26	1.28

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

## Net Interest Margin By Asset Concentration Group

1997 - 2015, 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
06/15	2.29	3.57	9.45	3.21	2.58	3.57	2.64	3.48	2.79
06/14	2.36	3.59	9.35	3.45	2.98	3.37	2.71	3.47	2.60
06/13	2.44	3.54	9.35	3.53	2.86	3.94	2.53	3.44	2.79
06/12	2.70	3.76	9.65	3.75	2.77	4.47	2.80	3.59	3.10
06/11	2.50	3.84	10.87	3.80	3.04	4.59	2.83	3.70	3.20
06/10	2.80	3.91	12.99	3.73	3.08	4.56	2.82	3.70	3.31
06/09	2.95	3.87	10.35	3.57	3.17	4.19	2.79	3.75	2.49
06/08	2.87	3.87	8.83	3.66	2.86	4.67	3.07	3.66	2.61
06/07	2.49	3.96	8.21	3.70	2.71	5.65	2.98	3.67	2.92
06/06	2.56	4.07	9.20	3.84	2.81	4.66	3.48	3.73	2.99
06/05	2.60	4.08	8.25	3.85	2.90	4.37	3.04	3.86	3.28
06/04	2.84	4.01	8.91	3.92	3.16	4.79	2.94	3.83	3.16
06/03	3.08	4.01	8.17	4.00	3.30	4.61	2.81	3.90	3.31
06/02	3.33	4.15	8.50	4.21	3.52	4.84	3.39	4.12	3.54
06/01	2.73	4.02	6.97	4.04	2.98	4.64	3.44	3.94	3.00
06/00	2.76	4.26	7.46	4.13	2.88	4.08	3.69	4.18	3.48
06/99	3.11	4.11	8.18	4.19	3.07	4.69	3.39	4.18	3.86
06/98	2.97	4.27	7.92	4.29	3.14	4.55	3.93	4.31	4.08
06/97	3.04	4.34	7.85	4.46	3.23	5.17	3.81	4.44	4.28

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**  
**1997 - 2015, 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
06/15	0.59	0.07	2.78	0.16	0.14	0.59	0.16	0.19	0.40
06/14	0.74	0.10	2.98	0.27	0.26	0.50	0.21	0.21	0.30
06/13	1.12	0.12	3.37	0.49	0.42	1.13	0.44	0.33	0.55
06/12	1.43	0.20	3.95	0.76	0.80	1.54	0.37	0.38	0.96
06/11	1.69	0.33	6.12	1.29	1.01	1.86	0.57	0.45	1.32
06/10	2.40	0.53	13.44	1.89	1.19	2.39	0.55	0.44	2.09
06/09	2.73	0.47	9.57	1.76	1.13	2.71	0.81	0.42	2.04
06/08	1.20	0.21	5.38	0.86	1.48	1.72	0.46	0.22	0.78
06/07	0.58	0.15	3.84	0.25	0.24	1.86	0.23	0.16	0.31
06/06	0.55	0.14	3.14	0.17	0.12	0.94	0.74	0.15	0.19
06/05	0.70	0.13	4.26	0.21	0.09	1.16	0.31	0.29	0.17
06/04	1.13	0.15	5.03	0.32	0.12	1.29	0.50	0.27	0.29
06/03	1.42	0.20	5.36	0.56	0.18	0.90	0.45	0.28	0.58
06/02	1.49	0.24	6.42	0.67	0.16	1.04	0.51	0.28	0.76
06/01	0.60	0.20	3.86	0.56	0.14	1.08	0.48	0.27	0.71
06/00	0.48	0.16	3.80	0.39	0.12	0.18	0.46	0.21	0.50
06/99	0.46	0.19	4.18	0.39	0.13	0.54	0.20	0.26	0.43
06/98	0.47	0.15	4.84	0.33	0.17	0.69	0.70	0.24	0.55
06/97	0.21	0.19	4.66	0.31	0.20	0.98	0.30	0.24	0.74

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



## Percent of Loans Noncurrent By Asset Concentration Group

1997 - 2015

	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>06/15</b>	1.95	0.95	0.97	1.11	2.73	1.32	1.61	1.56	2.41
<b>12/14</b>	2.31	0.95	1.10	1.32	2.98	1.56	1.64	1.77	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	1.68	2.59	2.13	5.81
<b>12/10</b>	6.30	1.85	2.20	4.32	4.23	1.44	2.10	2.16	6.18
<b>12/09</b>	7.40	1.84	3.36	4.71	4.63	1.76	1.91	1.77	6.59
<b>12/08</b>	3.74	1.43	2.78	2.89	3.39	1.48	1.04	1.42	2.64
<b>12/07</b>	1.44	1.05	2.01	1.37	1.88	1.97	0.78	0.94	1.15
<b>12/06</b>	0.85	0.87	1.90	0.70	0.69	1.03	0.74	0.82	0.81
<b>12/05</b>	0.99	0.82	1.75	0.62	0.71	0.62	0.77	0.79	0.69
<b>12/04</b>	1.29	0.92	1.95	0.63	0.54	0.64	0.98	0.86	0.74
<b>12/03</b>	2.24	1.15	2.04	0.88	0.95	1.07	0.97	1.07	0.95
<b>12/02</b>	2.76	1.20	2.15	1.15	0.96	1.46	1.59	1.01	1.29
<b>12/01</b>	1.95	1.16	1.94	1.27	0.88	1.49	0.88	0.97	1.24
<b>12/00</b>	1.40	0.98	1.92	1.02	0.62	1.36	0.72	0.82	1.01
<b>12/99</b>	1.34	1.05	1.94	0.79	0.63	1.27	0.92	0.77	0.93
<b>12/98</b>	1.14	1.13	2.16	0.82	0.75	1.23	0.94	0.88	0.87
<b>12/97</b>	0.96	1.01	2.16	0.92	0.90	1.26	1.08	0.84	0.89

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

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

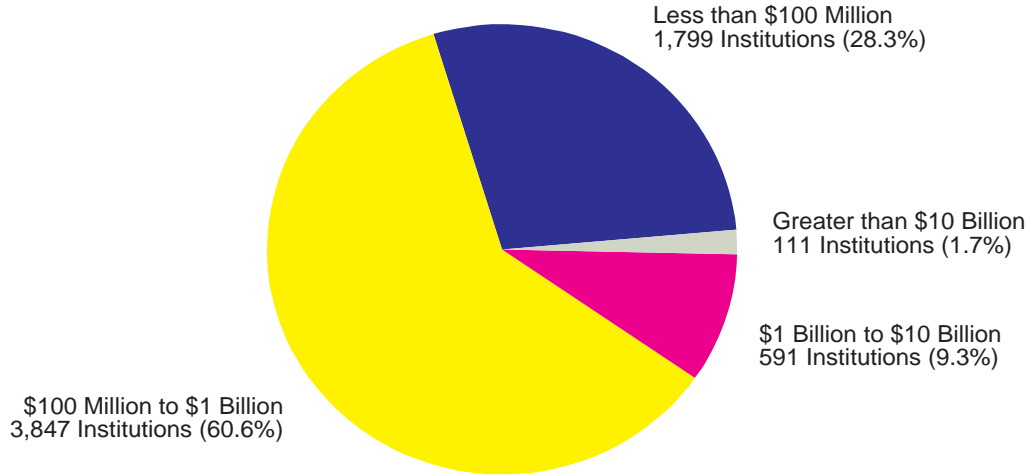
1997 - 2015

	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>06/15</b>	8.49	10.68	12.54	10.27	11.25	10.21	14.25	11.34	8.94
<b>12/14</b>	8.28	10.49	12.34	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	10.05	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
<b>12/09</b>	6.98	9.95	19.59	8.68	8.91	10.45	15.64	10.63	8.15
<b>12/08</b>	5.95	9.99	14.59	8.12	7.17	9.86	16.34	10.89	6.60
<b>12/07</b>	6.38	10.31	14.56	8.46	7.88	9.85	18.49	11.04	7.43
<b>12/06</b>	6.04	10.35	15.33	9.01	7.94	12.94	18.87	10.83	7.20
<b>12/05</b>	6.29	10.40	17.25	8.91	7.68	9.35	16.90	10.74	7.18
<b>12/04</b>	6.05	10.35	16.59	8.28	9.09	8.81	15.31	10.38	7.18
<b>12/03</b>	6.33	10.09	14.63	8.13	7.36	7.60	14.45	9.95	7.49
<b>12/02</b>	6.33	10.10	15.01	8.09	7.53	7.41	15.08	9.82	7.17
<b>12/01</b>	6.44	10.03	12.41	7.93	7.46	7.76	15.60	9.91	6.88
<b>12/00</b>	6.64	10.22	11.72	7.57	7.65	7.82	14.66	9.99	7.13
<b>12/99</b>	6.59	10.25	12.12	7.54	7.55	8.58	14.29	9.83	8.41
<b>12/98</b>	6.11	10.32	12.21	7.56	7.56	7.76	13.16	9.55	7.48
<b>12/97</b>	6.10	10.52	12.23	7.92	7.74	8.10	13.16	9.76	6.58

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

## Number of Institutions By Asset Size

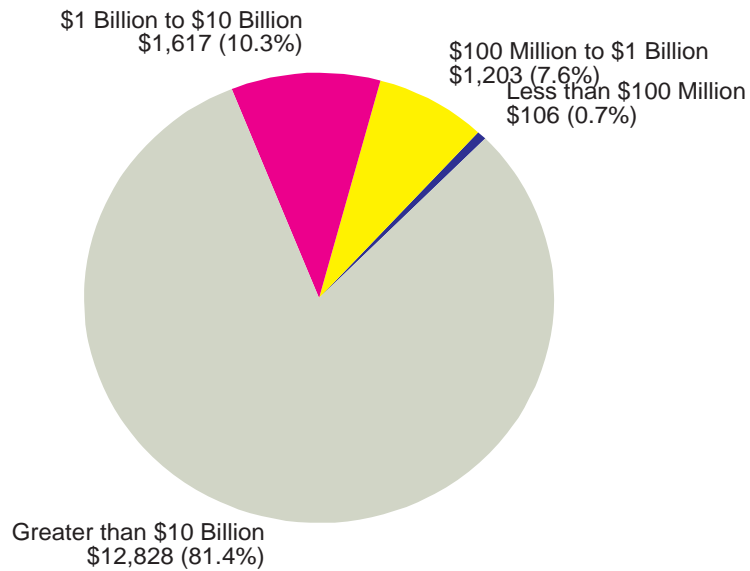
June 30, 2015



## Industry Assets By Asset Size

June 30, 2015

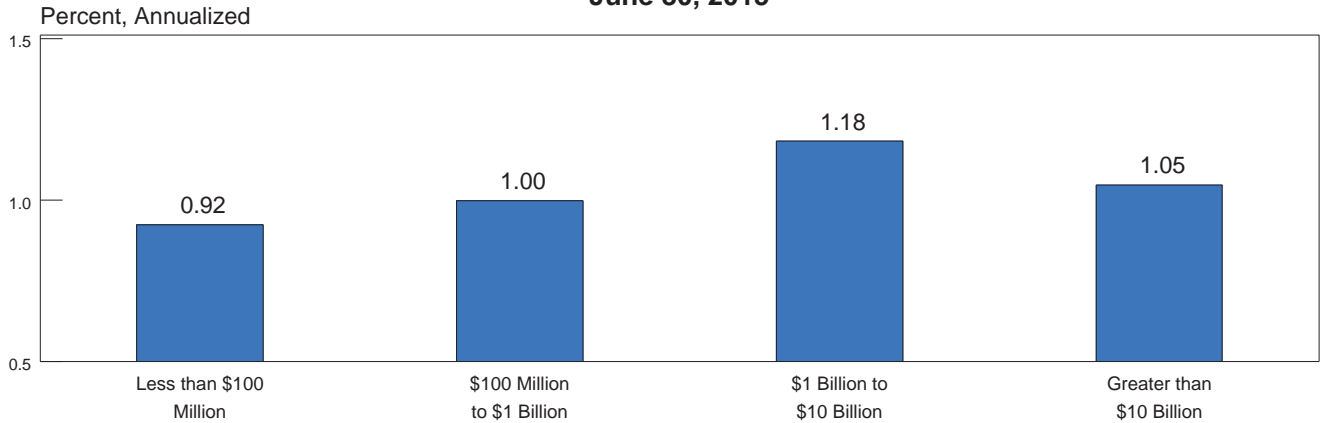
(\$ Billions)



## Performance Ratios By Asset Size

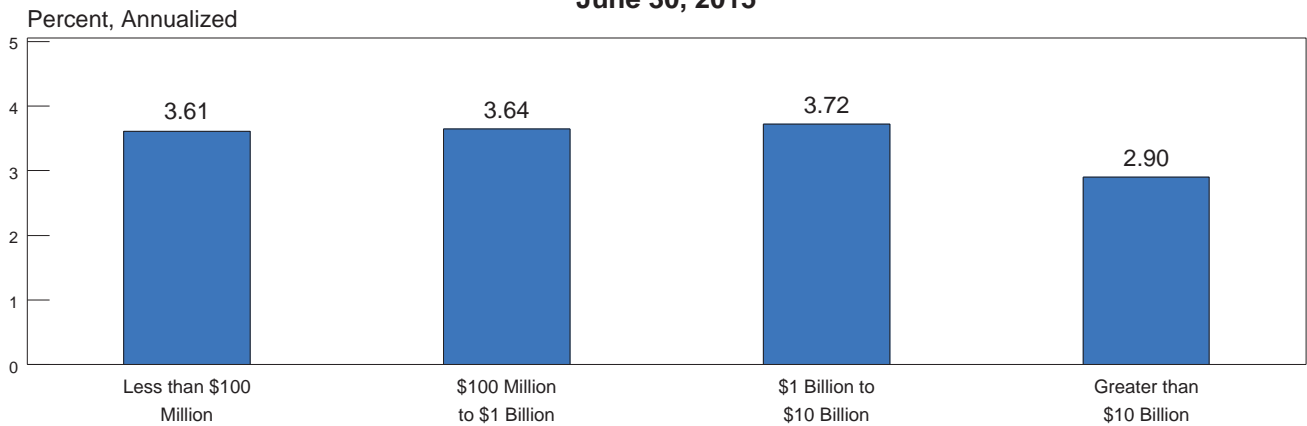
### Return on Assets (YTD)

June 30, 2015



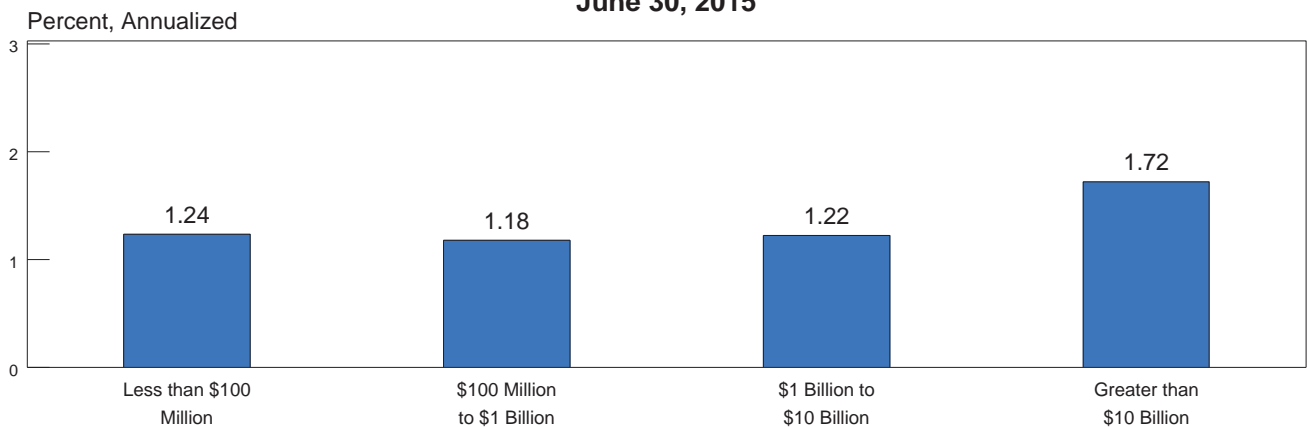
### Net Interest Margin (YTD)

June 30, 2015



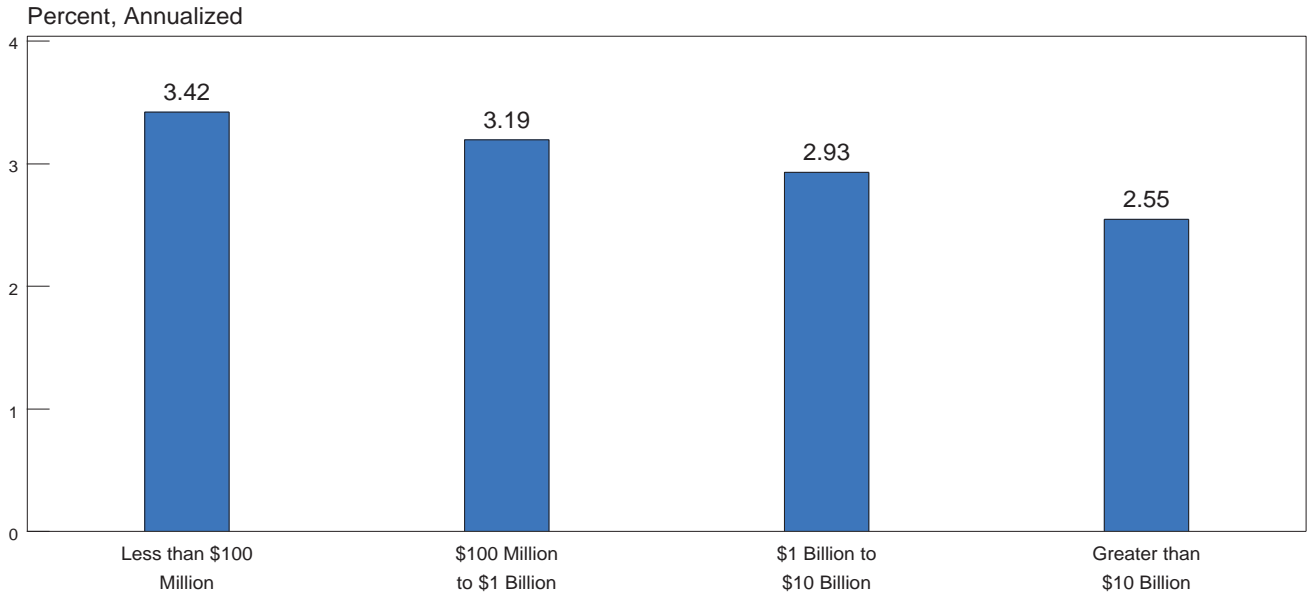
### Noninterest Income to Assets (YTD)

June 30, 2015



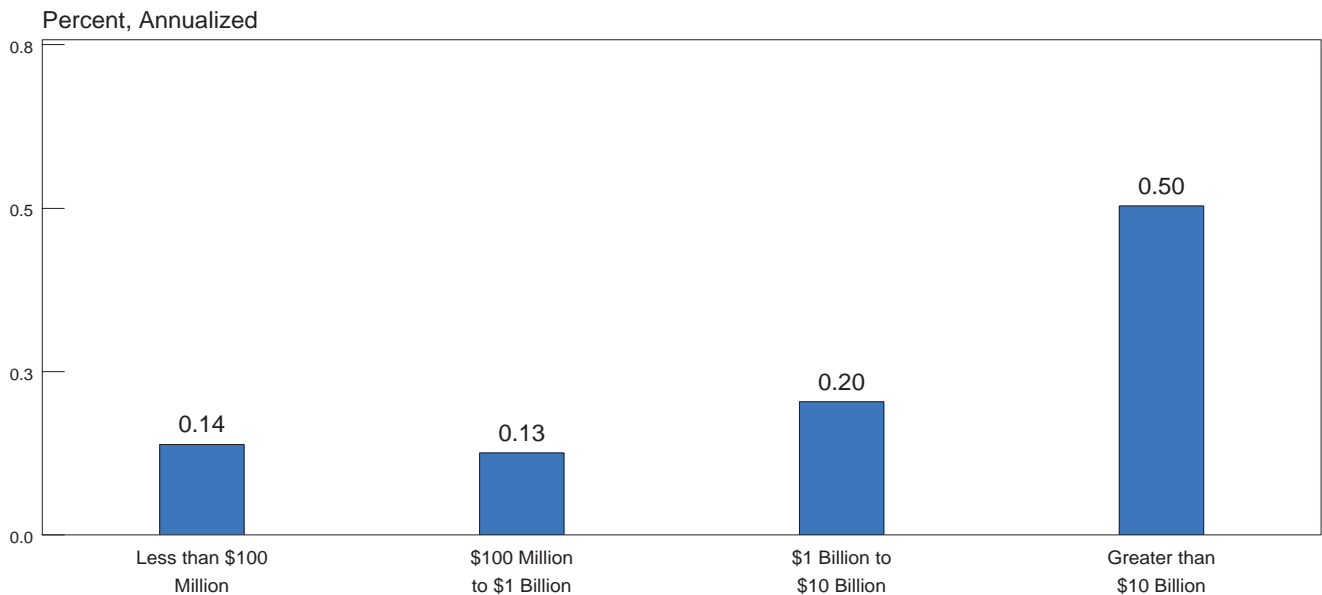
## Performance Ratios By Asset Size Noninterest Expense to Assets (YTD)

June 30, 2015



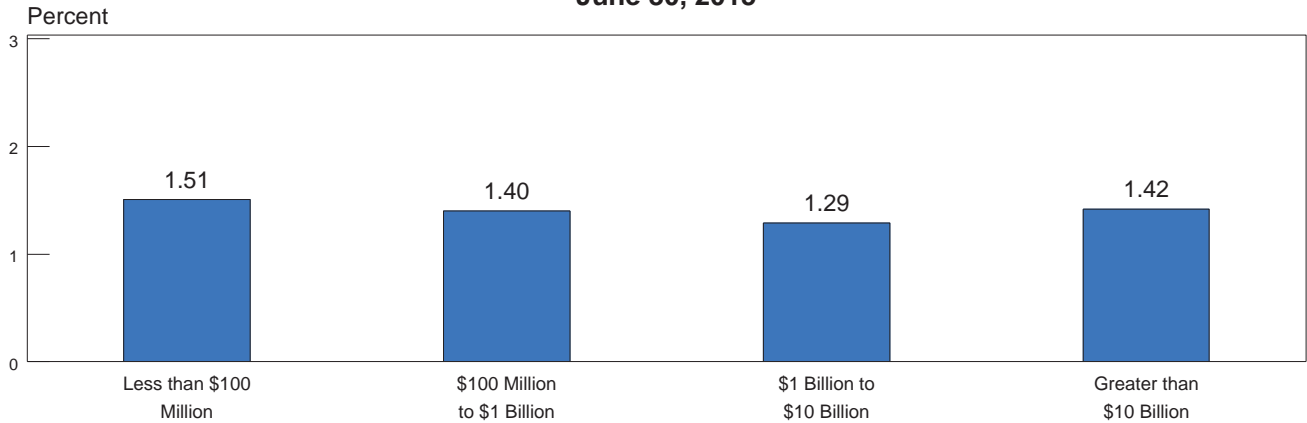
## Net Charge-Offs to Loans and Leases (YTD)

June 30, 2015



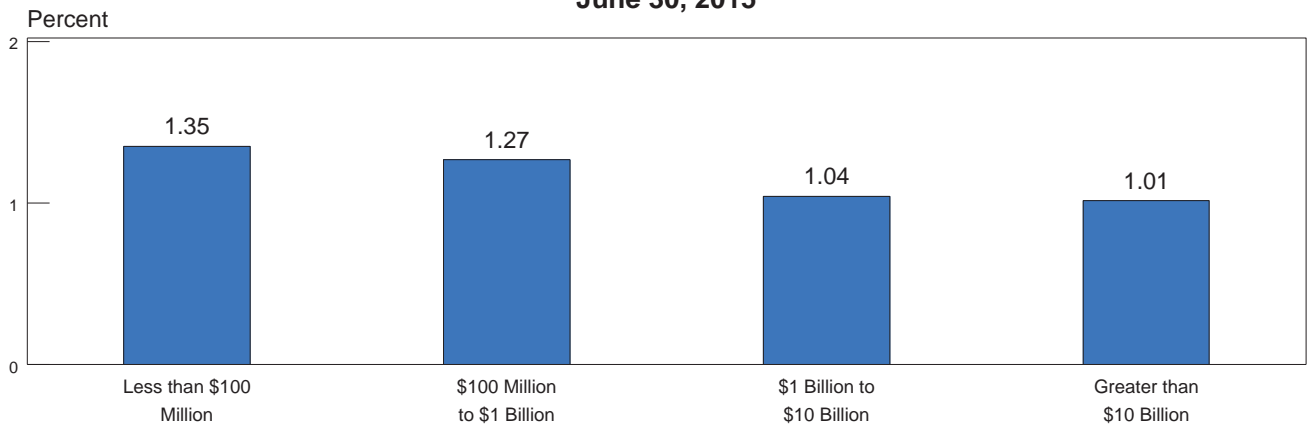
## Condition Ratios By Asset Size Loss Allowance To Loans and Leases

June 30, 2015



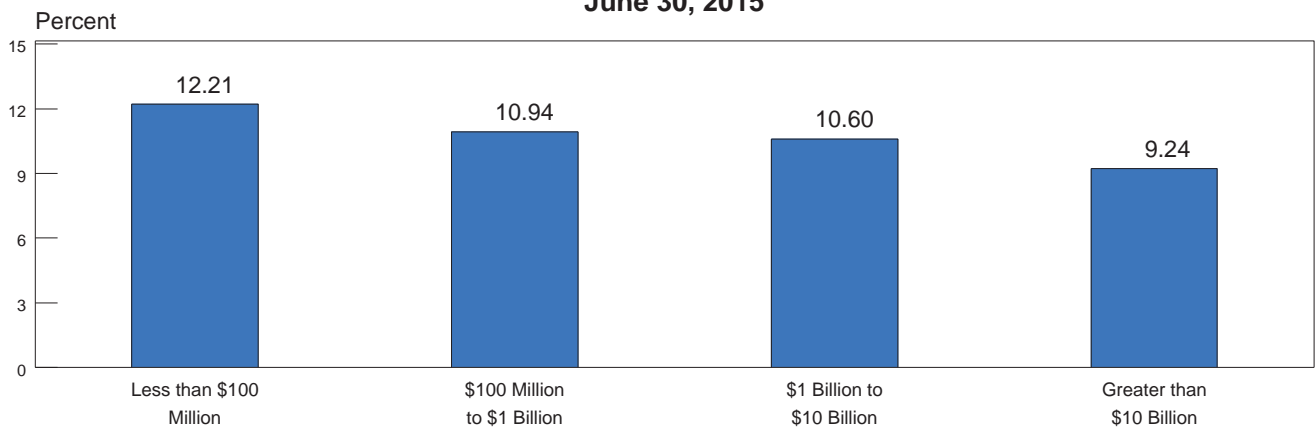
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2015



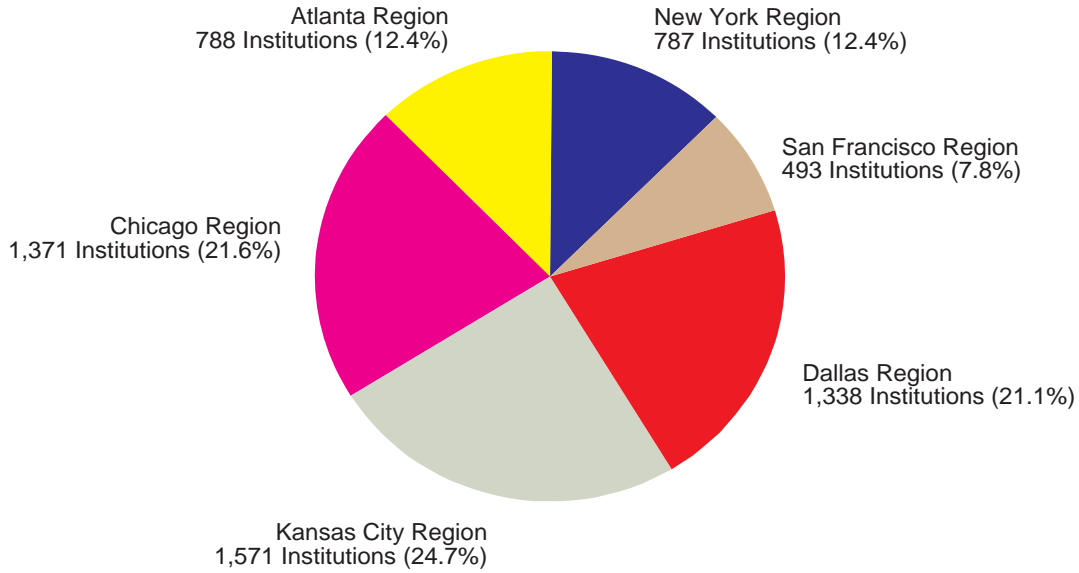
## Core Capital (Leverage) Ratio

June 30, 2015



## Geographic Distribution of FDIC-Insured Institutions

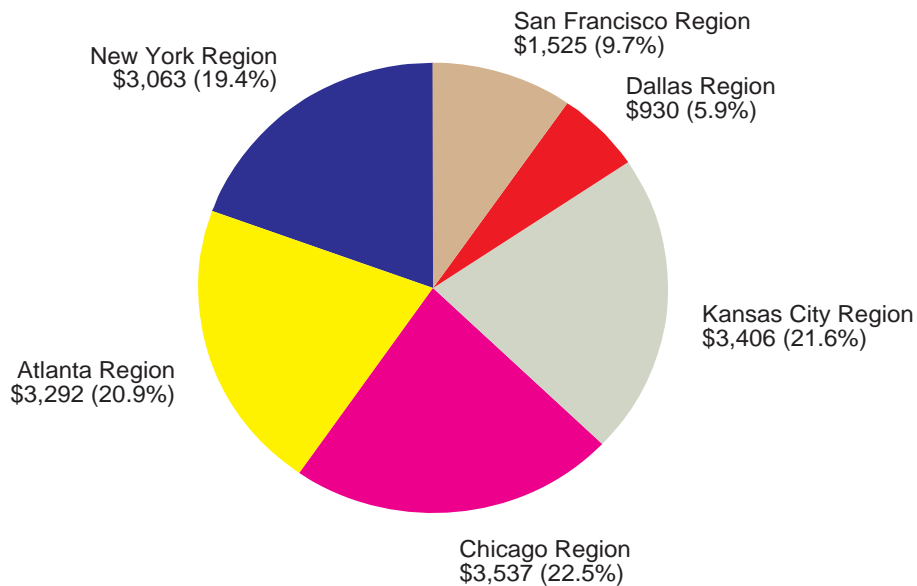
June 30, 2015



## Geographic Distribution of Industry Assets

June 30, 2015

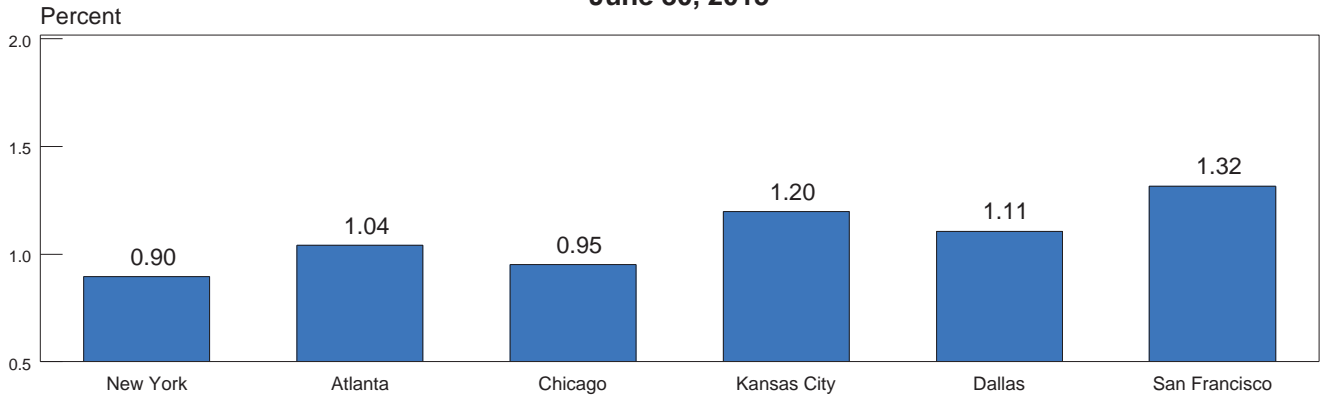
(\$ Billions)



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

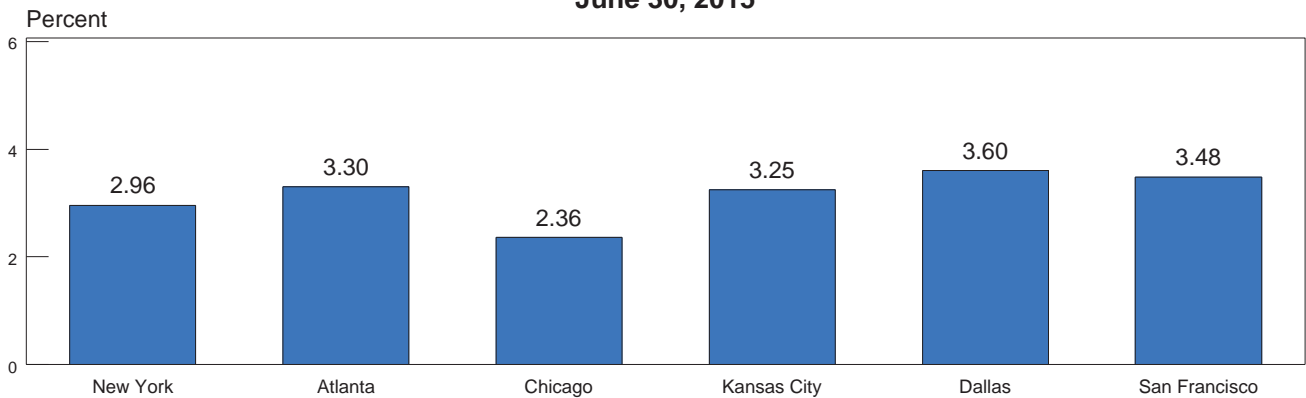
## Performance Ratios By Geographic Regions Return on Assets (YTD, Annualized)

June 30, 2015



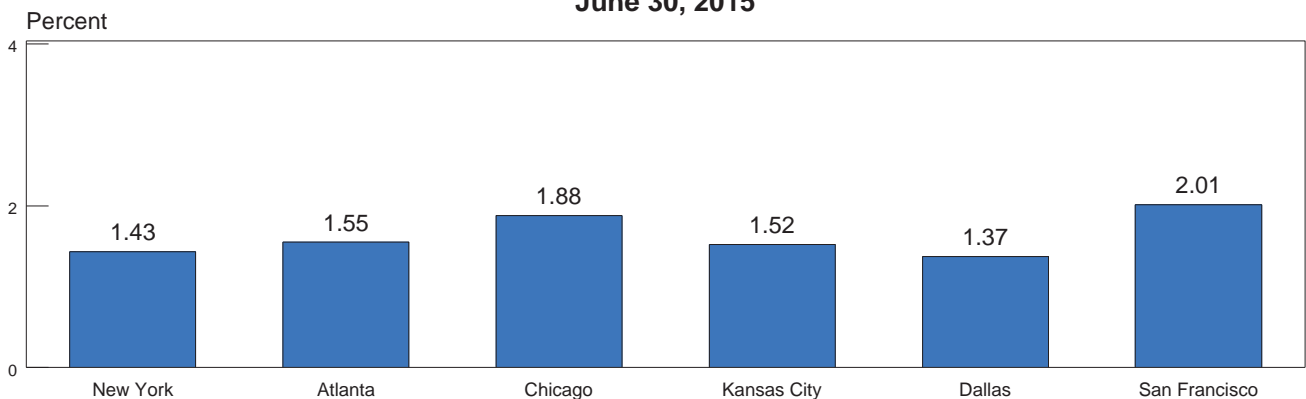
## Net Interest Margins (YTD, Annualized)

June 30, 2015



## Noninterest Income to Assets (YTD, Annualized)

June 30, 2015

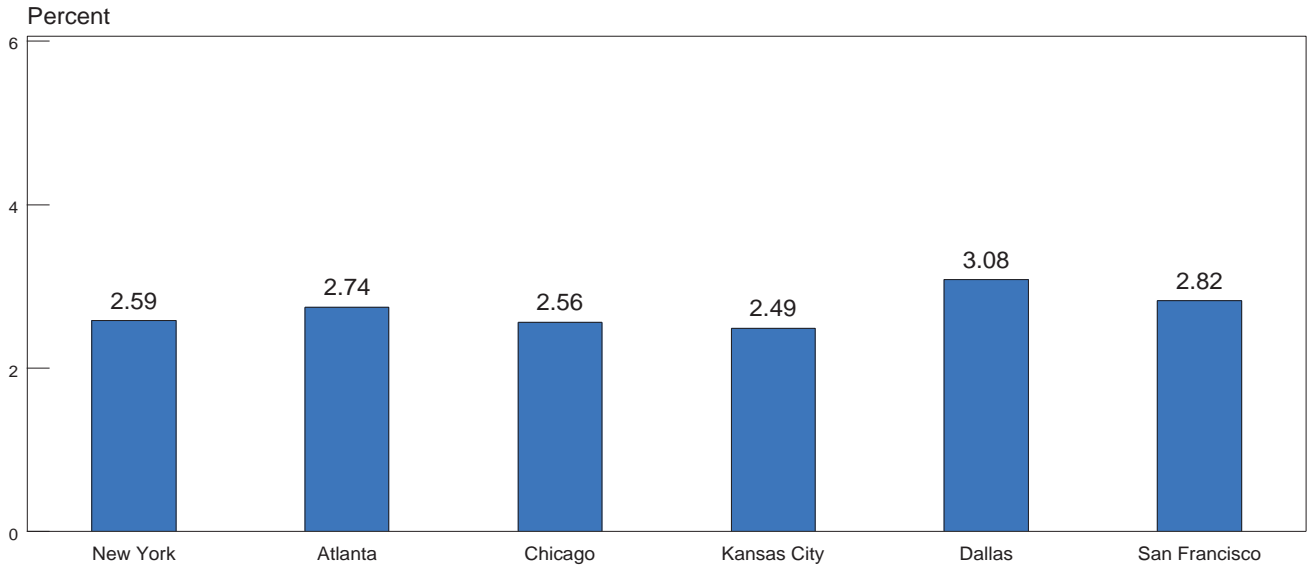


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definitions.



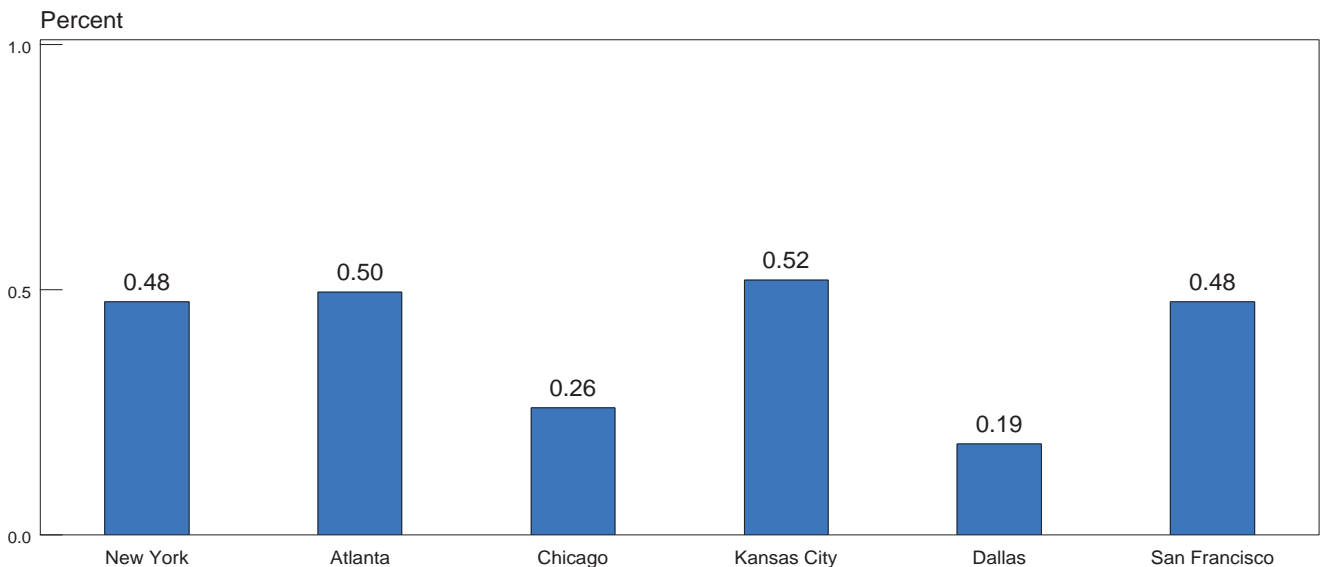
## Performance Ratios By Geographic Region Noninterest Expense to Assets (YTD, Annualized)

June 30, 2015



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

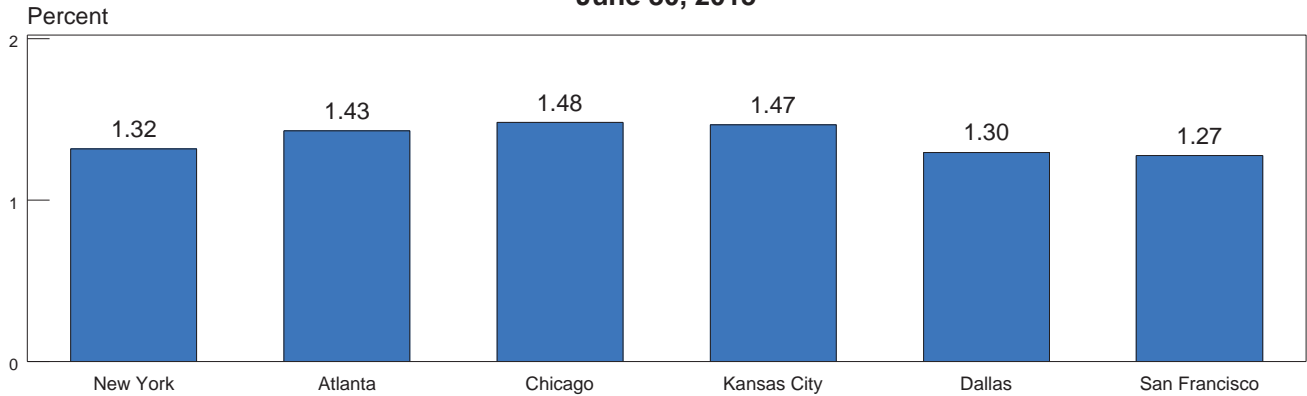
June 30, 2015



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

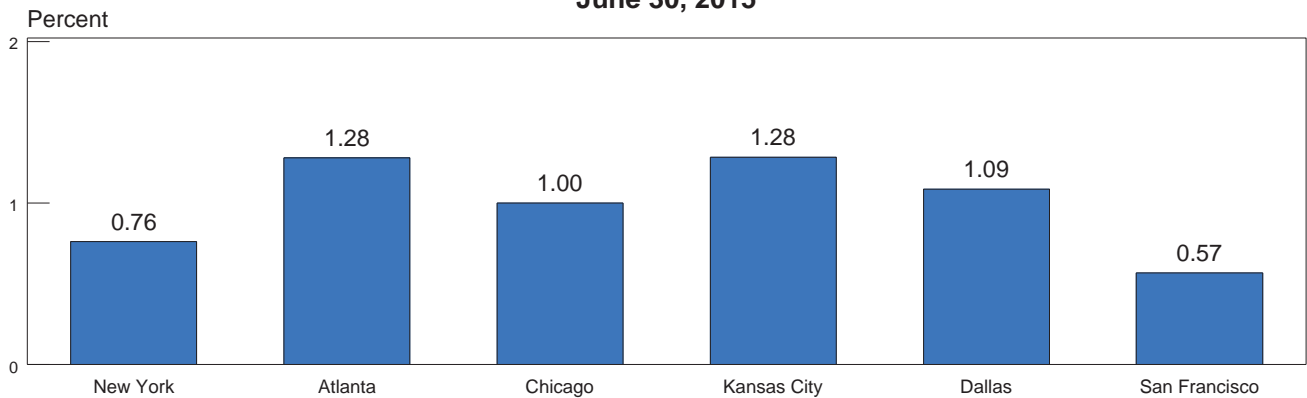
## Condition Ratios By Geographic Regions Loss Allowance To Loans and Leases

June 30, 2015



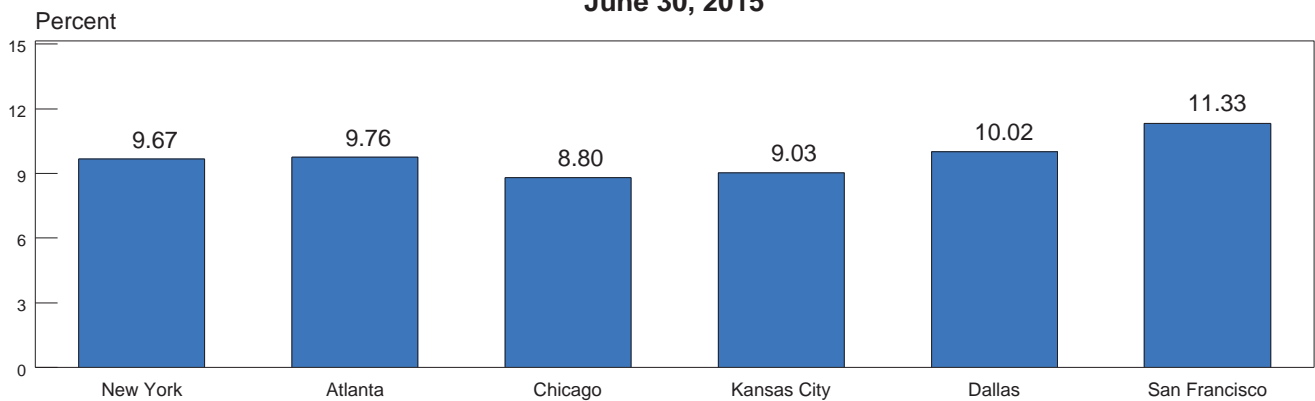
## Noncurrent Assets Plus Other Real Estate Owned To Assets

June 30, 2015



## Core Capital (Leverage) Ratio

June 30, 2015

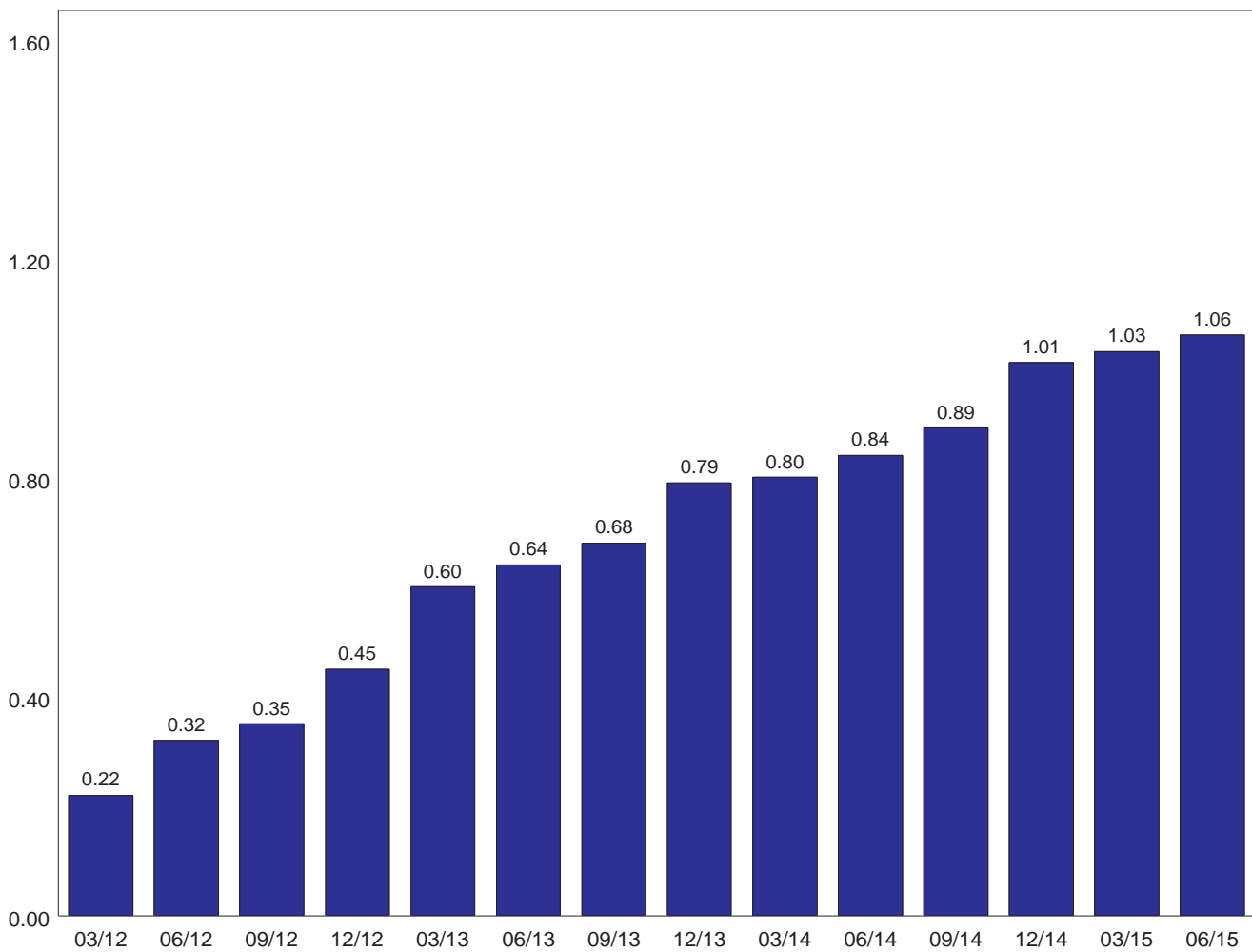


Note: Region is based on location of main office.  
Note: See notes to users for Geographic Region definitions.

# Deposit Insurance Fund Reserve Ratios

March 31, 2012 - June 30, 2015

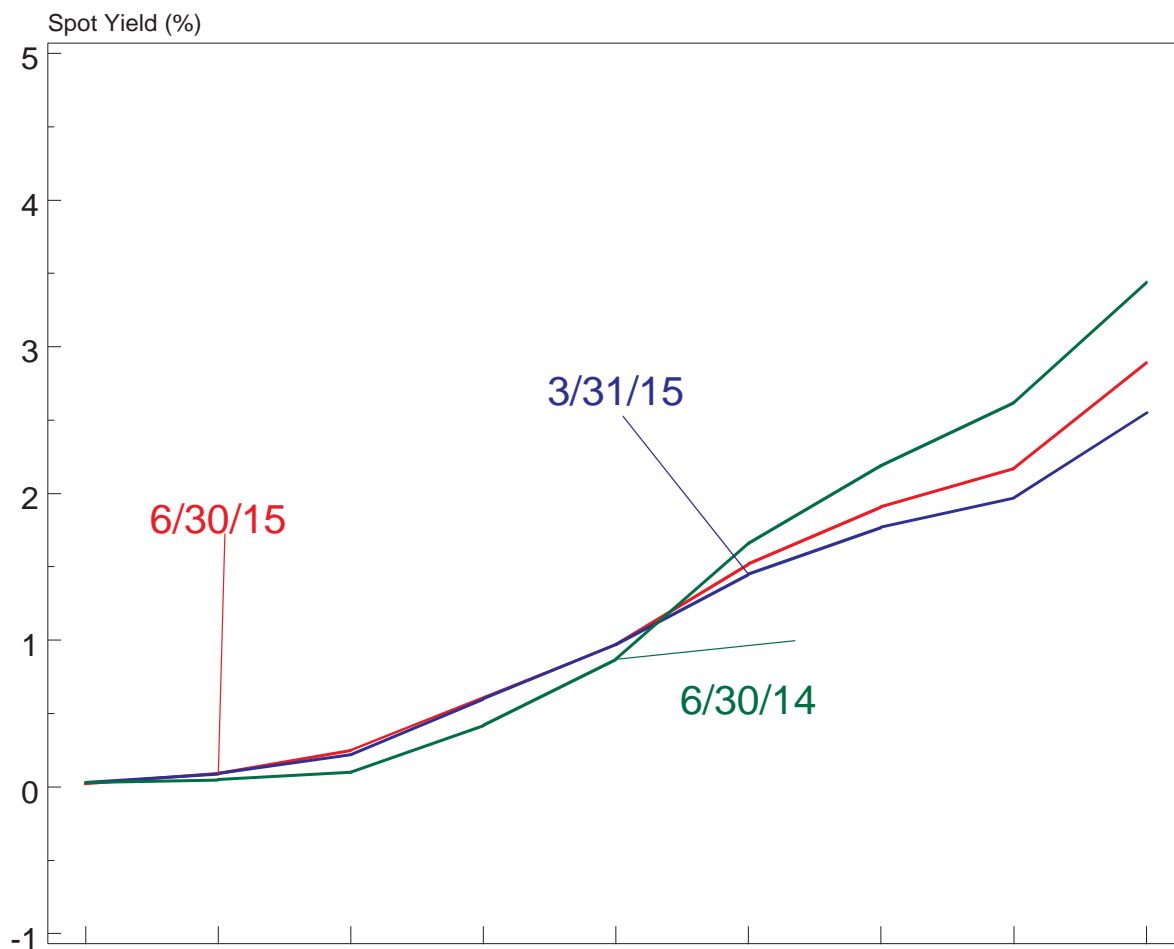
Percent of Insured Deposits



Note: Includes insured branches of foreign banks. 2015 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

# U.S. Treasury Yield Curves

June 30, 2014 - June 30, 2015



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/15	0.02	0.09	0.25	0.61	0.97	1.52	1.91	2.17	2.89
3/31/15	0.03	0.09	0.22	0.60	0.97	1.45	1.77	1.97	2.55
12/31/14	0.02	0.08	0.15	0.54	0.97	1.60	2.00	2.28	2.97
9/30/14	0.03	0.05	0.11	0.52	0.98	1.70	2.16	2.50	3.26
6/30/14	0.03	0.05	0.10	0.42	0.87	1.66	2.19	2.62	3.44

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, 2015

### DIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	6,262	98.6%	\$15,735.4	99.9%
Adequately Capitalized	50	0.8%	\$10.2	0.1%
Undercapitalized	15	0.2%	\$2.8	0.0%
Significantly Undercapitalized	15	0.2%	\$4.1	0.0%
Critically Undercapitalized	6	0.1%	\$0.6	0.0%

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

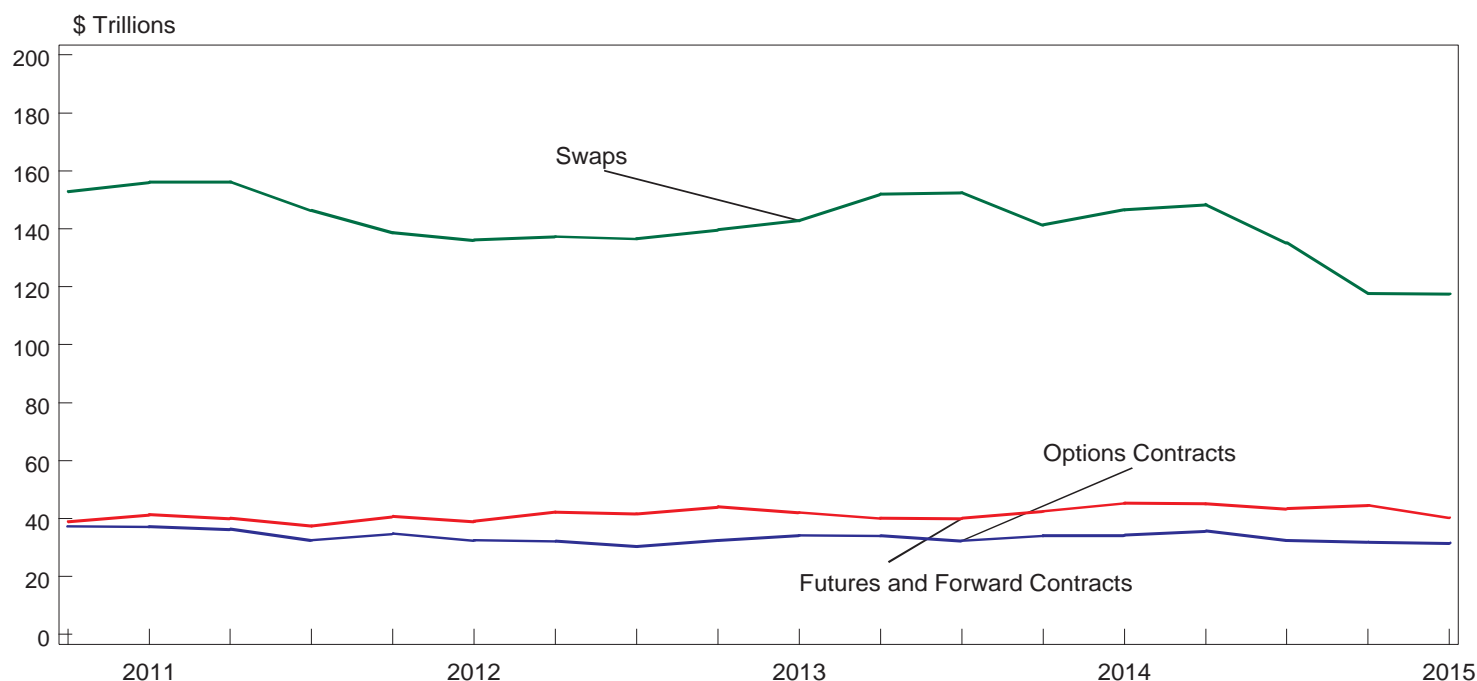
### Capital Category Definitions

	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\*

2011 - 2015 (Notional Amounts)



	12/11	12/12	12/13	12/14	3/15	6/15
<b>Total Derivatives</b> (Notional Amounts, in billions of dollars)	\$216,239	\$208,604	\$224,801	\$210,941	\$194,104	\$189,427
<b>Futures and Forward Contracts</b>	<b>37,469</b>	<b>41,621</b>	<b>40,027</b>	<b>43,368</b>	<b>44,537</b>	<b>40,353</b>
Interest rate contracts	24,703	29,882	28,145	28,554	30,096	26,402
Foreign exchange rate contracts	12,542	11,334	11,550	14,507	14,134	13,654
Other futures and forwards**	224	405	332	307	307	296
<b>Option Contracts</b>	<b>32,505</b>	<b>30,375</b>	<b>32,305</b>	<b>32,403</b>	<b>31,855</b>	<b>31,566</b>
Interest rate options	27,133	23,859	25,494	23,831	22,986	23,345
Foreign currency options	3,364	4,315	4,811	6,148	6,574	5,974
Other option contracts**	2,008	2,201	1,999	2,424	2,295	2,246
<b>Swaps</b>	<b>146,266</b>	<b>136,608</b>	<b>152,469</b>	<b>135,170</b>	<b>117,711</b>	<b>117,509</b>
Interest rate swaps	136,030	123,908	139,444	121,625	104,646	104,007
Foreign exchange rate swaps	9,530	11,938	12,120	12,528	12,075	12,251
Other swaps**	705	762	906	1,016	991	1,250
<b>Memoranda</b>						
Spot Foreign Exchange Contracts	1,063	884	1,028	1,563	2,780	3,090
Credit Derivatives	14,759	13,190	11,191	9,449	9,017	8,488
Number of banks reporting derivatives	1,084	1,141	1,158	1,182	1,202	1,204
Replacement cost of interest rate and foreign exchange rate contracts ***	4,981	4,388	3,273	3,651	3,764	2,766

\* Prior to 2012, does not include data for insured savings institutions that file Thrift Financial Reports (TFRs). Beginning in 2012, all insured institutions file Call Reports.

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

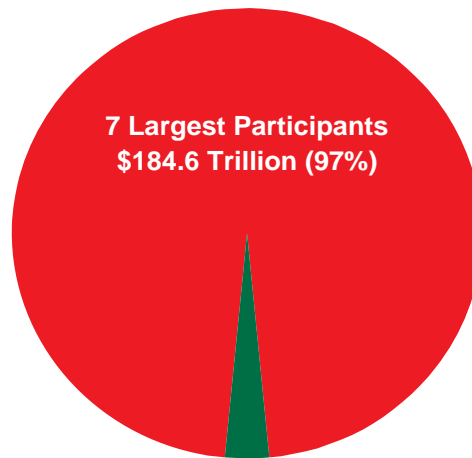
\*\*\* Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.

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, 2015

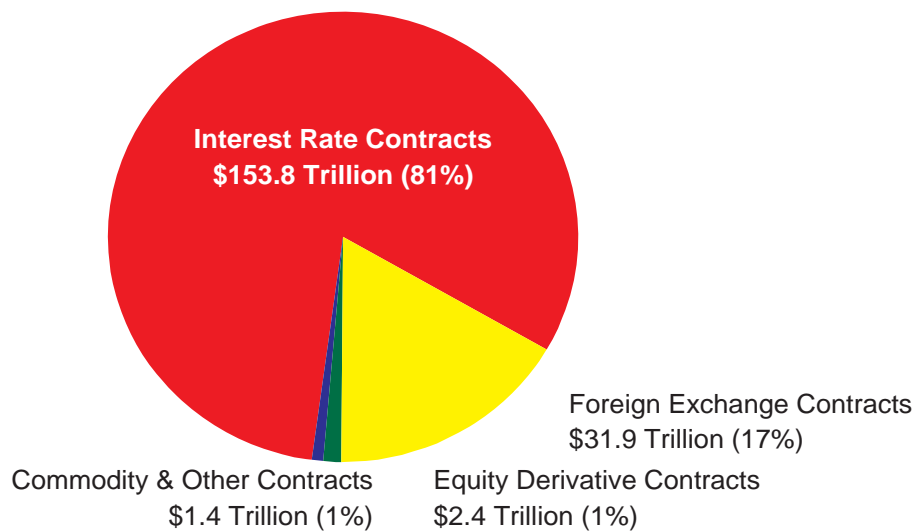


All Other Participants (1409 Banks)  
\$4.8 Trillion (3%)

## Composition of Derivatives\*

Notional Amounts

June 30, 2015



Commodity & Other Contracts  
\$1.4 Trillion (1%)

Equity Derivative Contracts  
\$2.4 Trillion (1%)

Foreign Exchange Contracts  
\$31.9 Trillion (17%)

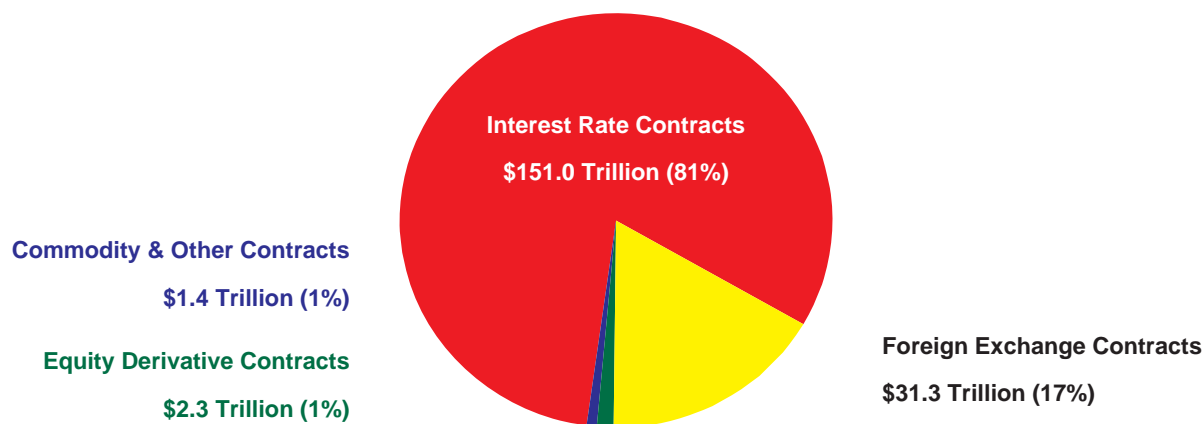
\*Amounts do not represent either the net market position or the credit exposure of banks' derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$2,914 billion for the seven largest participants and \$176 billion for all others are not included.

## Purpose of Derivatives\*

### Held for Trading

#### Notional Amounts

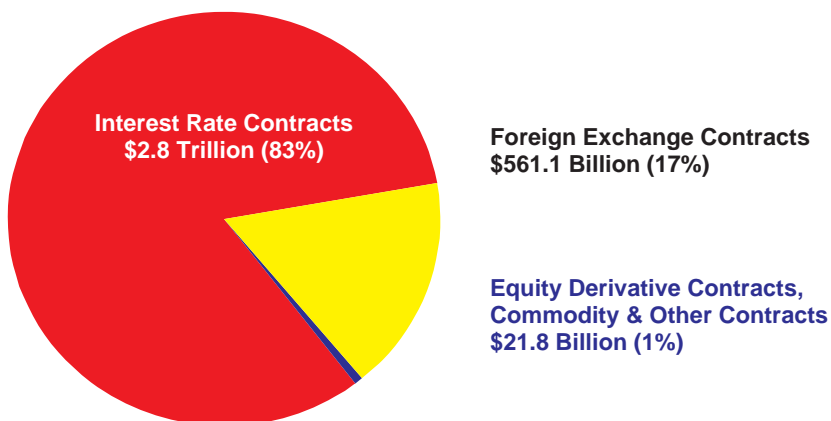
June 30, 2015



## Not Held for Trading

### Notional Amounts

June 30, 2015



\* 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 \$3,090 billion are not included.



## Position of Derivatives

### Gross Fair Values

June 30, 2015  
(\$ Millions)

#### Held for Trading

249 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	2,181,927	491,879	107,704	57,867	2,839,378	47,878
Gross negative fair value	2,109,961	514,993	105,143	61,403	2,791,500	
<b>All other participants</b>						
Gross positive fair value	23,115	19,868	2,951	1,734	47,669	827
Gross negative fair value	22,137	19,722	3,302	1,681	46,841	
<b>Total</b>						
Gross positive fair value	2,205,043	511,748	110,655	59,602	2,887,047	48,705
Gross negative fair value	2,132,098	534,715	108,444	63,084	2,838,341	

#### Held for Purposes Other than Trading

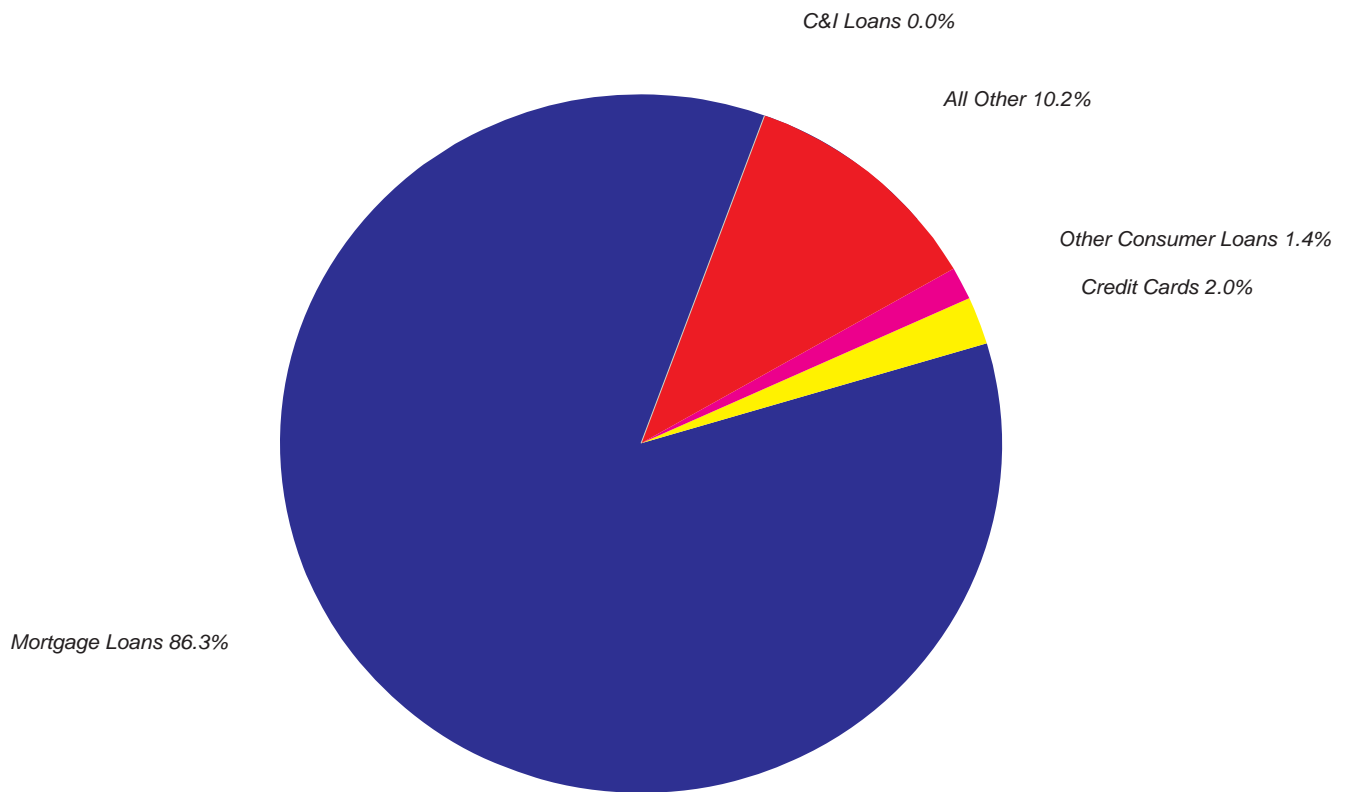
1305 Banks Held Derivative Contracts for Purposes Other than Trading  
7 Largest Participants Held 81% of Total (Notional Amount)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
<b>Seven Largest Participants</b>						
Gross positive fair value	29,970	11,366	80	58	41,473	(612)
Gross negative fair value	32,669	9,285	130	1	42,085	
<b>All other participants</b>						
Gross positive fair value	6,270	1,722	879	16	8,886	3,158
Gross negative fair value	4,856	450	344	79	5,728	
<b>Total</b>						
Gross positive fair value	36,239	13,087	959	74	50,359	2,546
Gross negative fair value	37,525	9,735	474	80	47,814	

# Composition of Securitized Assets\*

FDIC-Insured Institutions

June 30, 2015

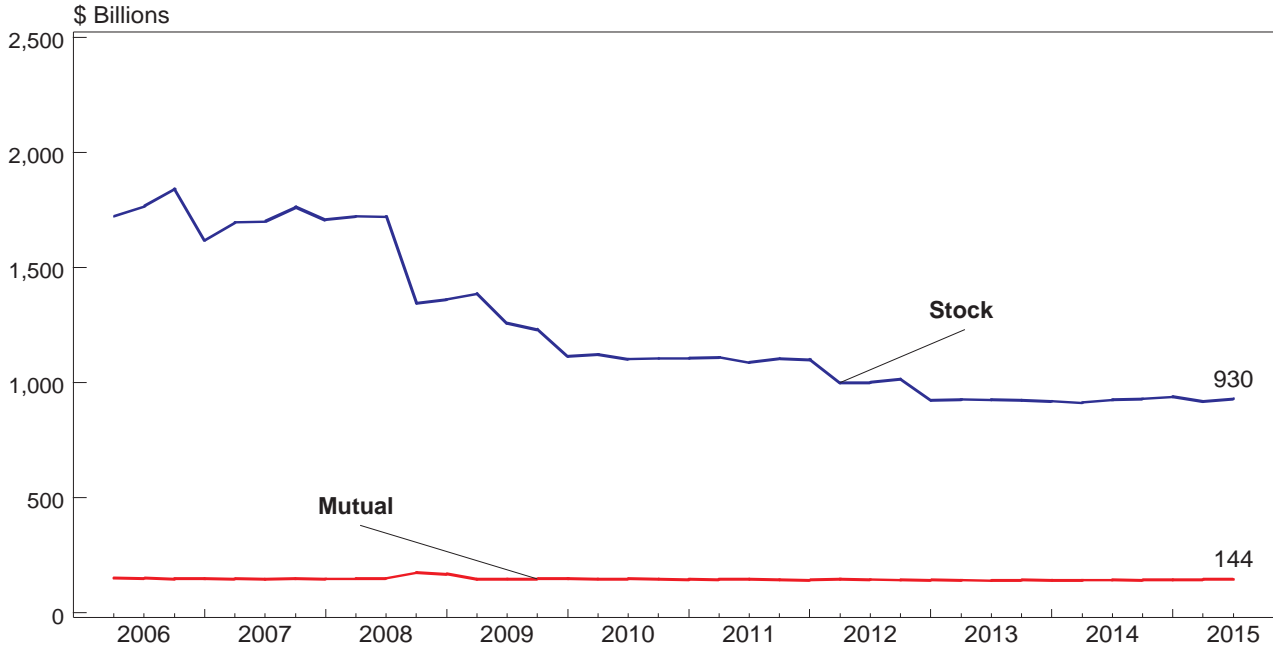


\* Assets securitized and sold with servicing retained or with recourse or other

seller-provided credit

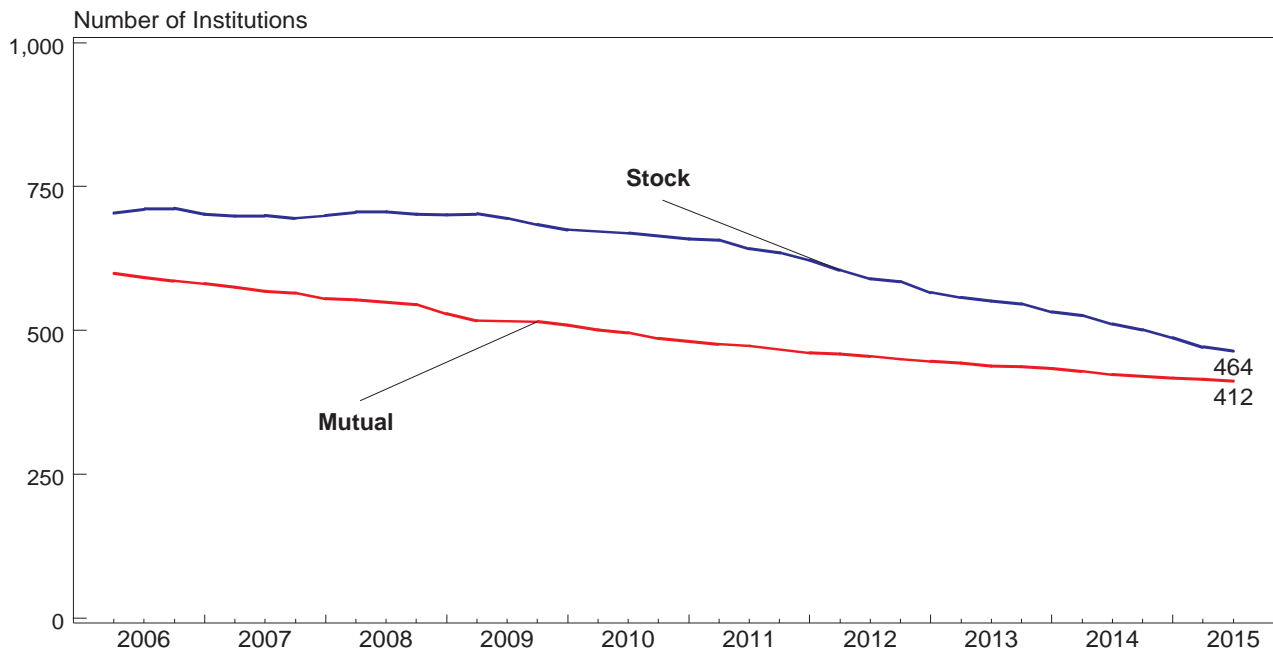
## Assets of Mutual and Stock Savings Institutions

2006 - 2015



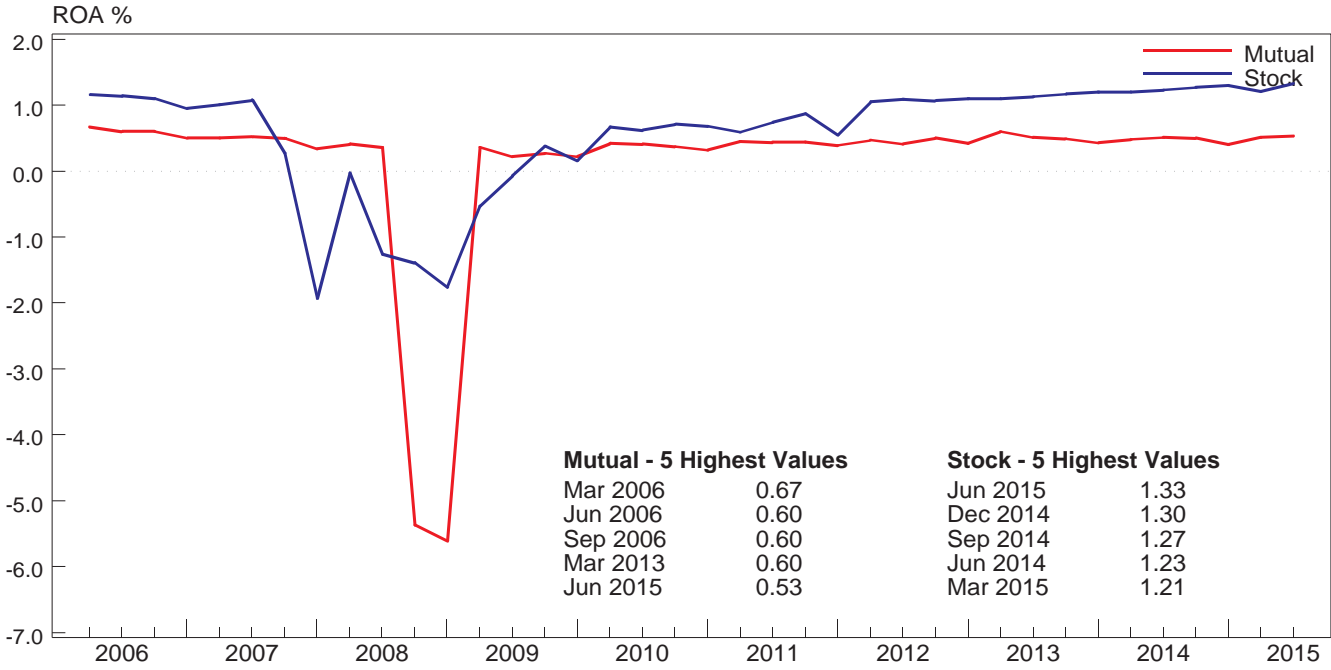
## Number of Mutual and Stock Savings Institutions

2006 - 2015



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

2006-2015



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

2006-2015

